

Notes to Single Family Book Characteristics Report

Data – RDW data was extracted on October 29, 2008. Fannie Mae Pop data was extracted on October 28, 2008.

Populations – Three populations are used in this report. The first two populations are the Conventional Single-family Book of Business Population, which is used to identify profile characteristics (excluding SDQ and CE) and the Conventional Single-family Delinquent and Credit Enhancement Population, which are used for SDQ and CE characteristics. The third population is the Single-family Mortgage Credit Book of Business Population, which is the Conventional Single-family Book of Business Population with the addition of Government loans. These populations do not contain information on any Private Label Security loans.

Conventional Single-family Book of Business Population – This population excludes Government and Reverse mortgages.

Conventional Single-family Delinquent and Credit Enhancement Population – This population excludes Government, Reverse mortgages, Liquidated mortgages, FHA assigned mortgages, mortgages missing a current loan status, mortgages with reporting problems, and Cal HFA Deal mortgages.

Single-family Mortgage Credit Book of Business Population – This population includes Government but excludes Reverse mortgages.

Credit Enhancement Identification – The Credit Enhancement classification is based on the most recent value of the Loan Credit Enhancement Code (CE_FLAG).

Report Availability Date – This report should be available within seven weeks after the end of the period or by the 17th day of the second month after the end of the period. For example the March report should be available by May 17th.



Single Family Conventional Book Characteristics Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	18,285,654	18,202,362	18,011,960	17,732,309	16,332,604	15,721,692	15,761,481	15,848,824
Book Volume (\$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
Original Loan-to-Value Ratio (Sums to 100%)								
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%
Wtd Avg OLTV	71.8%	71.8%	71.7%	71.5%	70.4%	69.8%	69.9%	70.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
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%
Wtd Avg Comb LTV	74.1%	74.1%	74.0%	73.9%	72.3%	71.3%	70.9%	70.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
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%



Single Family Conventional Book Characteristics Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	7.5%	7.5%	7.4%	7.3%	6.4%	6.0%	5.8%	5.7%
Comb LTV 95.01% - 97.00%	0.7%	0.6%	0.6%	0.6%	0.7%	0.8%	0.9%	1.0%
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	2.5%	2.7%	2.9%	3.1%	4.4%	5.6%	7.2%	10.2%
Wtd Avg Comb LTV	74.1%	74.1%	74.0%	73.9%	72.4%	71.3%	70.9%	71.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	37.5%	41.0%	44.3%	45.8%	55.3%	59.6%	53.2%	43.1%
MTMLTV 60.01% - 70.00%	13.7%	14.5%	15.1%	15.0%	16.5%	17.4%	19.7%	22.0%
MTMLTV 70.01% - 75.00%	7.8%	8.3%	8.6%	8.5%	8.4%	8.1%	9.4%	12.6%
MTMLTV 75.01% - 80.00%	9.3%	10.2%	10.8%	10.3%	9.4%	7.6%	8.5%	10.9%
MTMLTV 80.01% - 90.00%	13.6%	12.0%	11.0%	11.5%	6.8%	4.6%	6.0%	7.8%
MTMLTV 90.01% - 95.00%	4.7%	4.3%	3.8%	3.4%	1.5%	1.3%	1.6%	2.2%
MTMLTV 95.01% - 97.00%	1.7%	1.6%	1.3%	1.1%	0.5%	0.3%	0.4%	0.4%
MTMLTV 97.01% - 100.00%	2.3%	2.1%	2.0%	1.8%	0.8%	0.5%	0.5%	0.4%
MTMLTV > 100.00%	9.1%	5.7%	2.8%	2.4%	0.4%	0.1%	0.2%	0.1%
MTMLTV Missing	0.3%	0.4%	0.4%	0.3%	0.4%	0.4%	0.5%	0.5%
Wtg Avg MTMLTV	67.8%	64.5%	61.8%	60.9%	55.5%	53.5%	56.7%	60.4%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.5%	0.6%	0.6%	0.6%	0.5%	0.6%	0.7%
FICO 550-579	0.7%	0.7%	0.8%	0.8%	0.8%	0.8%	0.9%	1.1%
FICO 580-619	3.4%	3.5%	3.6%	3.6%	3.5%	3.5%	3.7%	3.9%
FICO 620-659	9.6%	9.8%	10.0%	10.1%	9.9%	10.0%	10.4%	10.7%
FICO 660-699	17.6%	17.8%	18.0%	18.0%	17.8%	17.6%	17.9%	18.0%
FICO 700-739	23.0%	23.0%	23.0%	23.0%	23.1%	23.1%	23.1%	22.8%
FICO >= 740	44.5%	43.9%	43.4%	43.2%	43.3%	43.0%	41.3%	40.0%
FICO Missing	0.6%	0.7%	0.7%	0.8%	1.1%	1.5%	2.0%	2.9%
Wtd Avg FICO	723	722	721	721	721	721	719	717
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	72.9%	72.3%	71.7%	70.8%	67.7%	65.1%	63.7%	64.7%
Intermediate-term, fixed-rate	13.6%	13.9%	14.0%	14.4%	17.8%	21.3%	24.4%	26.1%
Adjustable-rate	4.8%	4.9%	5.2%	5.6%	6.8%	8.2%	8.8%	7.3%



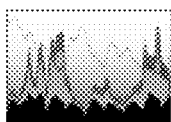
Single Family Conventional Book Characteristics Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only adjustable-rate	4.8%	4.9%	4.9%	5.0%	4.5%	3.5%	1.8%	0.6%
Negative Amortization	0.7%	0.7%	0.8%	0.9%	1.5%	1.6%	1.3%	1.3%
Interest Only fixed-rate	3.2%	3.2%	3.3%	3.3%	1.6%	0.2%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.7%	89.8%	89.8%	89.9%	90.3%	91.1%	91.8%	92.3%
Second/Vacation Home	4.5%	4.5%	4.5%	4.5%	4.2%	3.8%	3.3%	2.9%
Investor Property	5.7%	5.7%	5.7%	5.6%	5.5%	5.2%	4.9%	4.9%
10-K Unit Type (Sums to 100%)								
1 Unit	96.4%	96.4%	96.3%	96.3%	96.4%	96.3%	96.1%	96.0%
2-4 Units	3.6%	3.6%	3.7%	3.7%	3.6%	3.7%	3.9%	4.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.2%	9.1%	9.0%	8.9%	8.3%	7.7%	7.2%	6.9%
Single Family Homes	90.8%	90.9%	91.0%	91.1%	91.7%	92.3%	92.8%	93.1%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%	0.6%	0.6%
Condo/Coop	9.2%	9.1%	9.0%	8.9%	8.3%	7.7%	7.2%	6.9%
1 Unit	86.7%	86.8%	86.8%	86.9%	87.4%	88.0%	88.3%	88.5%
2-4 Units	3.6%	3.6%	3.6%	3.7%	3.6%	3.7%	3.9%	4.0%
Condo								
Condo	8.8%	8.7%	8.7%	8.6%	8.0%	7.4%	6.9%	6.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	41.0%	40.4%	40.8%	41.2%	38.2%	34.2%	30.8%	27.9%
Cash-Out Refinance	31.5%	31.7%	31.5%	31.4%	31.6%	31.2%	30.2%	30.5%
Other Refinance	27.5%	27.9%	27.6%	27.3%	30.3%	34.6%	39.0%	41.6%
Origination Type (Sums to 100%)								
TPO Broker	20.7%	20.6%	20.6%	20.3%	19.8%	19.6%	20.6%	21.7%
TPO Correspondent	31.9%	32.2%	32.7%	32.9%	31.1%	29.4%	27.9%	26.8%
Undesignated	0.3%	0.3%	0.3%	0.3%	0.5%	0.7%	1.0%	1.5%
Retail	47.1%	46.9%	46.4%	46.5%	48.6%	50.3%	50.5%	50.0%
Origination Year (Sums to 100%)								
< 2001	2.3%	2.4%	2.6%	2.8%	4.0%	5.6%	8.0%	12.5%
2001	1.6%	1.7%	1.9%	2.0%	2.8%	3.8%	5.6%	9.2%
2002	5.7%	6.0%	6.4%	6.9%	9.4%	12.3%	17.0%	25.0%
2003	18.8%	19.6%	20.7%	22.0%	28.6%	36.2%	46.4%	53.3%
2004	10.5%	10.9%	11.6%	12.4%	16.2%	20.8%	23.0%	0.0%



Single Family Conventional Book Characteristics Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2005	13.4%	13.9%	14.7%	15.6%	20.3%	21.2%	0.0%	0.0%
2006	14.2%	14.8%	15.9%	17.2%	18.6%	0.0%	0.0%	0.0%
2007	20.4%	21.1%	22.4%	21.0%	0.0%	0.0%	0.0%	0.0%
2008	13.1%	9.5%	3.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$163,044	\$161,360	\$159,183	\$156,986	\$148,435	\$140,904	\$135,114	\$130,515
Loan Original Note Rate	6.05%	6.04%	6.05%	6.05%	5.92%	5.78%	5.84%	6.03%
Seasoning (Sums to 100%)								
Seasoned	2.9%	2.8%	2.6%	2.6%	1.9%	1.8%	1.7%	2.0%
Non-Seasoned	97.1%	97.2%	97.4%	97.4%	98.1%	98.2%	98.3%	98.0%
ACI								
ACI Probability	0.44%	0.45%	0.45%	0.45%	0.40%	0.36%	0.37%	0.37%
Wtd Avg ACI Score	713	713	712	712	717	720	721	721
Credit Premium								
Wtd Avg Credit Premium	-0.05	-0.06	-0.06	-0.04	-0.04	-0.06	-0.08	-0.08
Credit Premium > 1.5	0.4%	0.5%	0.5%	0.5%	0.6%	0.3%	0.3%	0.5%
Prepay Premium								
Prepay Premium	1.9%	2.0%	2.2%	2.3%	2.5%	2.2%	2.2%	2.4%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.9%	10.1%	10.2%	10.4%	12.0%	13.5%	14.8%	15.2%
DTI Ratio > 20 and <= 30	19.8%	19.9%	20.0%	20.2%	21.7%	23.1%	24.0%	24.6%
DTI Ratio > 30 and <= 40	26.6%	26.6%	26.6%	26.6%	26.4%	26.1%	25.6%	25.9%
DTI Ratio > 40 and <= 50	22.9%	22.7%	22.5%	22.2%	20.2%	18.4%	17.1%	16.4%
DTI Ratio > 50	15.2%	15.0%	14.7%	14.3%	13.1%	12.4%	12.0%	11.1%
DTI Ratio Missing	5.6%	5.8%	6.1%	6.4%	6.6%	6.5%	6.6%	6.7%
Wtd Avg DTI Ratio	37.0%	36.9%	36.8%	36.6%	35.7%	34.8%	34.2%	33.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.0%	10.2%	10.3%	10.5%	12.1%	13.7%	15.0%	15.4%
DTI Ratio > 20 and <= 30	20.2%	20.3%	20.4%	20.6%	22.1%	23.5%	24.5%	25.1%
DTI Ratio > 30 and <= 40	27.0%	27.0%	27.0%	27.1%	27.0%	26.6%	26.1%	26.4%
DTI Ratio > 40 and <= 50	23.3%	23.1%	22.9%	22.7%	20.7%	18.8%	17.5%	16.7%
DTI Ratio > 50	15.5%	15.3%	15.0%	14.6%	13.4%	12.8%	12.3%	11.3%
DTI Ratio Missing	4.0%	4.2%	4.3%	4.5%	4.7%	4.6%	4.7%	5.0%



Single Family Conventional Book Characteristics

Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg DTI Ratio	37.1%	37.0%	36.9%	36.7%	35.7%	34.9%	34.2%	33.7%
Origination Term (Sums to 100%)								
<= 15 Years	13.6%	14.0%	14.0%	14.5%	17.8%	21.4%	24.4%	26.1%
> 15 Years amd <= 25 Years	3.6%	3.7%	3.7%	3.8%	4.2%	4.6%	4.8%	4.7%
> 25 Years and <= 30 Years	82.1%	81.7%	81.7%	81.2%	77.8%	73.9%	70.7%	69.0%
> 30 Years	0.6%	0.6%	0.6%	0.5%	0.2%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	76.0%	75.5%	75.0%	74.1%	69.3%	65.4%	63.7%	64.7%
Intermediate-Term Fixed Rate (excl Balloon)	13.3%	13.6%	13.7%	14.1%	17.3%	20.7%	23.5%	25.0%
Adjustable Rate	10.3%	10.5%	10.9%	11.4%	12.9%	13.3%	11.9%	9.2%
Balloon	0.3%	0.4%	0.4%	0.4%	0.5%	0.7%	0.9%	1.0%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.6%	0.6%	0.6%	0.5%	0.2%	0.1%	0.1%	0.1%
Hybrid Arm	9.3%	9.5%	9.8%	10.2%	10.7%	10.6%	9.4%	6.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.9%	0.9%	1.0%	1.1%	1.7%	2.2%	2.3%	1.7%
- 5/1 Hybrid Arm	5.9%	6.0%	6.1%	6.3%	6.5%	5.9%	5.1%	3.7%
- 7/1 Hybrid Arm	1.8%	1.8%	1.8%	1.9%	1.9%	1.9%	1.8%	1.4%
- 10/1 Hybrid Arm	0.7%	0.7%	0.7%	0.7%	0.6%	0.4%	0.2%	0.2%
NegAm ARM	0.7%	0.7%	0.8%	0.9%	1.5%	1.6%	1.3%	1.3%
Interest Only	8.0%	8.1%	8.2%	8.3%	6.1%	3.7%	1.8%	0.6%
- Interest Only ARM	4.8%	4.9%	4.9%	5.0%	4.5%	3.5%	1.8%	0.6%
- Interest Only FRM	3.2%	3.2%	3.3%	3.3%	1.6%	0.2%	0.1%	0.0%
Alt-A	11.1%	11.5%	12.0%	12.5%	11.4%	9.0%	7.6%	7.1%
- Alt-A Low/No Doc	7.9%	8.3%	8.5%	8.9%	7.8%	6.3%	5.5%	5.1%
- Alt-A No Disclosure	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.9%	2.0%	2.1%	2.2%	2.4%	2.3%	2.0%	1.7%



Single Family Conventional Book Characteristics Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Alt-A SISA	0.6%	0.6%	0.6%	0.6%	0.3%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.9%	1.0%	1.0%	1.1%	0.8%	0.7%	0.6%	0.6%
- Alt-A Stated Income	4.2%	4.4%	4.5%	4.7%	4.2%	3.4%	2.9%	2.7%
Alt-A Full Doc (by SFC)	1.9%	1.9%	2.0%	2.1%	1.8%	1.1%	0.6%	0.3%
Alt-A Deals (no SFC)	1.3%	1.3%	1.4%	1.5%	1.8%	1.6%	1.4%	1.7%
My Community Mortgage	1.5%	1.6%	1.6%	1.5%	0.6%	0.3%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	20.6%	21.0%	20.9%	20.6%	16.8%	13.9%	12.0%	10.2%
- Select Lender Programs Non-Full Doc	12.7%	12.8%	12.4%	11.7%	9.1%	7.7%	6.6%	5.3%
- Other Low/No Doc	7.9%	8.2%	8.5%	8.8%	7.7%	6.2%	5.4%	4.9%
Subprime Deals								
Subprime	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.2%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%
- Post 12/2005	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	81.9%	81.4%	80.9%	80.1%	80.4%	81.7%	81.1%	78.2%
Investor Channel	13.7%	14.1%	14.4%	15.1%	13.9%	11.6%	10.2%	9.6%
eChannel	2.3%	2.3%	2.3%	2.3%	2.3%	2.2%	2.1%	1.8%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Subprime Channel	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.8%	1.9%	2.0%	2.2%	3.2%	4.4%	6.4%	10.2%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.1%	13.2%	13.2%	13.2%	10.8%	7.8%	5.1%	3.6%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.0%	4.1%	4.1%	4.2%	3.9%	3.3%	2.7%	2.1%
- 80/15/05	2.5%	2.6%	2.7%	2.8%	2.5%	2.1%	1.7%	1.2%
- 80/20/00	0.8%	0.8%	0.9%	0.9%	0.8%	0.5%	0.3%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.3%	5.2%	5.0%	4.8%	3.3%	1.7%	0.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.2%	17.5%	17.8%	18.0%	16.7%	14.8%	13.3%	11.3%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%
- 75/25/00	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 80/10/10	5.2%	5.3%	5.4%	5.5%	5.2%	4.6%	4.0%	3.4%
- 80/15/05	3.1%	3.2%	3.3%	3.4%	3.1%	2.7%	2.3%	1.7%
- 80/20/00	2.5%	2.6%	2.8%	2.9%	2.3%	1.4%	0.9%	0.6%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	5.8%	5.8%	5.7%	5.6%	5.5%	5.7%	5.7%	5.2%
EA/TPR								
EA/TPR	2.2%	2.2%	2.3%	2.2%	2.0%	1.9%	2.0%	1.9%
- EA I	0.9%	0.9%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%
- EA/TPR II	0.6%	0.6%	0.7%	0.6%	0.5%	0.5%	0.5%	0.6%
- EA/TPR III	0.6%	0.7%	0.7%	0.6%	0.6%	0.6%	0.6%	0.5%
10-K Property Region (Sums to 100%)								
Midwest	16.3%	16.5%	16.6%	16.7%	17.1%	17.3%	17.4%	17.3%
Northeast	18.6%	18.5%	18.5%	18.6%	18.5%	18.7%	18.5%	18.3%
Southeast	24.9%	24.9%	24.9%	24.8%	24.2%	23.3%	22.4%	21.9%
Southwest	16.2%	16.2%	16.3%	16.3%	16.0%	15.8%	15.6%	15.5%
West	24.1%	23.9%	23.7%	23.6%	24.1%	24.9%	26.1%	27.1%
Census Region (Sums to 100%)								
New England	5.9%	6.0%	6.0%	6.1%	6.2%	6.3%	6.3%	6.3%
Middle Atlantic	11.8%	11.7%	11.7%	11.7%	11.5%	11.6%	11.4%	11.2%
East North Central	13.1%	13.2%	13.4%	13.5%	13.8%	14.1%	14.2%	14.3%
East South Central	3.8%	3.8%	3.8%	3.8%	3.8%	3.7%	3.6%	3.5%
South Atlantic	21.5%	21.5%	21.5%	21.4%	20.9%	20.0%	19.2%	18.7%
West North Central	5.3%	5.4%	5.4%	5.4%	5.5%	5.5%	5.4%	5.2%
West South Central	7.0%	7.0%	7.0%	7.0%	6.9%	6.9%	6.8%	6.6%
Mountain	9.4%	9.4%	9.4%	9.4%	9.1%	8.8%	8.6%	8.7%
Pacific	21.7%	21.5%	21.3%	21.2%	21.9%	22.7%	24.1%	25.1%
US Territories	0.4%	0.5%	0.4%	0.5%	0.5%	0.5%	0.4%	0.4%
Top 10 States								
01) CA	15.7%	15.5%	15.3%	15.3%	16.1%	16.9%	18.2%	19.2%
02) FL	7.4%	7.5%	7.5%	7.5%	7.2%	6.7%	6.3%	6.0%
03) NY	5.0%	4.9%	4.9%	4.9%	4.8%	4.9%	4.9%	4.8%
04) TX	4.9%	4.9%	4.9%	4.8%	4.7%	4.7%	4.6%	4.5%
05) IL	4.5%	4.5%	4.5%	4.5%	4.4%	4.4%	4.5%	4.4%
06) NJ	3.8%	3.8%	3.8%	3.8%	3.8%	3.7%	3.7%	3.7%
07) VA	3.4%	3.4%	3.3%	3.3%	3.3%	3.2%	3.1%	3.0%
08) WA	3.4%	3.3%	3.3%	3.3%	3.2%	3.2%	3.3%	3.3%



Single Family Conventional Book Characteristics Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
09) GA	3.1%	3.1%	3.1%	3.1%	3.1%	3.0%	3.0%	3.0%
10) PA	3.0%	3.0%	3.0%	3.0%	2.9%	2.9%	2.8%	2.7%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	28.0%	28.3%	28.2%	28.2%	27.6%	27.2%	26.3%	23.9%
02) CITIGROUP INC	8.1%	8.2%	8.2%	8.1%	7.2%	6.4%	5.6%	4.9%
03) WASHINGTON MUTUAL INC	6.5%	6.8%	7.2%	7.6%	9.7%	11.7%	13.9%	15.4%
04) JP MORGAN CHASE & CO	5.6%	5.3%	5.1%	4.9%	4.4%	4.4%	4.7%	5.5%
05) WELLS FARGO & COMPANY	5.5%	5.1%	4.6%	4.1%	2.9%	2.3%	1.5%	1.5%
06) CERBERUS CAPITAL HOLDING	4.5%	4.6%	4.6%	4.6%	4.7%	4.3%	3.9%	3.4%
07) SUNTRUST BANKS INC	3.8%	3.7%	3.7%	3.5%	2.9%	2.2%	1.9%	1.7%
08) PHH CORPORATION	3.2%	3.3%	3.3%	3.4%	3.6%	3.7%	3.6%	3.3%
09) FLAGSTAR BANCORP INC	3.0%	3.0%	3.0%	3.0%	3.1%	3.4%	3.4%	3.4%
10) AMTRUST FINANCIAL CORPORATION	2.6%	2.5%	2.5%	2.5%	2.3%	2.0%	1.7%	1.5%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	27.9%	28.3%	28.5%	28.5%	27.9%	27.3%	26.3%	24.0%
02) JP MORGAN CHASE & CO	11.6%	11.3%	11.1%	11.0%	10.5%	10.4%	10.7%	11.5%
03) CITIGROUP INC	10.8%	10.9%	11.0%	11.1%	11.0%	10.6%	9.7%	9.2%
04) WELLS FARGO & COMPANY	9.9%	9.6%	9.2%	8.9%	8.3%	7.5%	6.0%	4.9%
05) WASHINGTON MUTUAL INC	5.5%	5.8%	6.1%	6.5%	8.2%	10.3%	13.2%	15.9%
06) CERBERUS CAPITAL HOLDING	5.3%	5.3%	5.3%	5.4%	5.7%	5.6%	5.6%	5.9%
07) SUNTRUST BANKS INC	2.8%	2.8%	2.7%	2.4%	2.1%	1.8%	1.6%	1.4%
08) PHH CORPORATION	2.3%	2.2%	2.2%	2.2%	2.4%	2.6%	2.7%	2.5%
09) INDYMAC BANCORP INC	1.8%	1.8%	1.8%	1.6%	1.0%	0.7%	0.8%	0.8%
10) NATIONAL CITY CORPORATION	1.8%	1.8%	1.8%	1.7%	1.1%	0.9%	0.9%	1.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	79.0%							
Credit Enhancement	21.0%							
- Primary MI Only	14.7%							
- Pool Policy Only	3.6%							
- Pool Policy and Primary MI	0.7%							
- Full Recourse	0.7%							
- Shared Arrangement	0.6%							
- Government	0.0%							
- Secondary Market (SMC)	0.6%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	76.6%							



Single Family Conventional Book Characteristics Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only with Credit Enhancement	35.2%							
Alt-A with Credit Enhancement	38.7%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-3.94	-4.26	-4.73	-4.90	-2.37	-0.88	-1.01	-1.89
Wtd Avg Economic Model Fee	28.79	28.78	28.93	28.93	25.06	23.02	22.76	22.86
Wtd Avg Charged Fee	24.85	24.53	24.20	24.03	22.69	22.14	21.75	20.97
Appraisal Waivers								
Appraisal Waiver	2.6%	2.6%	2.5%	2.4%	2.0%	1.6%	1.2%	1.1%
Serious Delinquent Loans								
SDQ Rate All Loans	1.72%	1.36%	1.15%	0.98%	0.65%	0.79%	0.63%	0.60%
- SDQ Rate for Loans with CE	4.68%							
- SDQ Rate for Loans without CE	0.96%							
SDQ Rate Excl. Katrina Loans	1.72%	1.36%	1.14%	0.98%	0.63%	0.64%	0.63%	0.60%
SDQ Rate for Katrina Loans	1.63%	1.46%	1.53%	1.62%	2.22%	9.25%	0.71%	0.51%
Serious Delinquent Loans								
SDQ Loan Count	312,905	246,068	204,040	173,220	105,389	122,217	98,477	92,759
SDQ Count for Loans with CE	174,581							
SDQ Count for Loans without CE	138,324							
SDQ Volume (\$M)								
SDQ Volume	\$55,282.3	\$41,997.0	\$32,756.9	\$25,469.1	\$12,115.2	\$12,896.9	\$10,274.4	\$9,504.2
SDQ Volume for Loans with CE	\$31,589.1							
SDQ Volume for Loans without CE	\$23,693.2							



Single Family Conventional Book Characteristics

BANK OF AMERICA CORPORATION

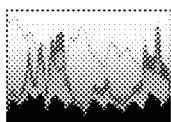
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	4,799,407	4,825,472	4,791,698	4,709,218	4,249,884	3,999,189	3,869,090	3,556,779
Book Volume (\$B)	\$752.7	\$754.7	\$742.2	\$722.0	\$617.7	\$556.0	\$521.2	\$466.5
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	20.3%	20.4%	20.4%	20.6%	22.4%	23.7%	23.8%	23.3%
OLTV 60.01% - 70.00%	15.2%	15.2%	15.1%	15.1%	15.8%	16.2%	16.0%	15.7%
OLTV 70.01% - 75.00%	9.4%	9.4%	9.4%	9.4%	9.6%	10.1%	10.9%	11.7%
OLTV 75.01% - 80.00%	37.5%	37.8%	38.4%	39.0%	38.7%	36.1%	34.1%	32.2%
OLTV 80.01% - 90.00%	8.9%	8.7%	8.4%	7.9%	7.3%	7.7%	8.5%	9.6%
OLTV 90.01% - 95.00%	5.1%	5.0%	4.8%	4.5%	3.9%	4.3%	5.0%	5.8%
OLTV 95.01% - 97.00%	0.4%	0.4%	0.3%	0.3%	0.4%	0.4%	0.6%	0.7%
OLTV 97.01% - 100.00%	3.1%	3.2%	3.2%	3.1%	1.9%	1.4%	1.1%	0.8%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.5%	72.4%	72.4%	72.2%	71.1%	70.5%	70.5%	70.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	18.7%	18.8%	18.9%	19.1%	20.7%	21.7%	21.6%	20.6%
Comb LTV 60.01% - 70.00%	14.5%	14.5%	14.4%	14.4%	15.1%	15.4%	15.0%	14.2%
Comb LTV 70.01% - 75.00%	8.7%	8.6%	8.6%	8.6%	8.9%	9.4%	10.1%	10.4%
Comb LTV 75.01% - 80.00%	27.6%	27.6%	27.8%	28.1%	29.9%	31.0%	32.2%	29.8%
Comb LTV 80.01% - 90.00%	14.8%	14.7%	14.4%	13.9%	12.5%	11.0%	9.5%	10.0%
Comb LTV 90.01% - 95.00%	8.3%	8.3%	8.1%	8.0%	6.5%	6.0%	5.5%	5.7%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%
Comb LTV 97.01% - 100.00%	5.9%	6.0%	6.2%	6.1%	4.0%	2.0%	1.3%	0.9%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.1%	1.2%	1.3%	1.4%	2.0%	2.9%	4.4%	7.7%
Wtd Avg Comb LTV	74.7%	74.7%	74.6%	74.5%	73.0%	71.8%	71.3%	71.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	18.8%	18.8%	18.9%	19.2%	20.7%	21.8%	21.7%	20.8%
Comb LTV 60.01% - 70.00%	14.5%	14.5%	14.4%	14.4%	15.1%	15.5%	15.0%	14.4%
Comb LTV 70.01% - 75.00%	8.7%	8.7%	8.6%	8.6%	9.0%	9.5%	10.2%	10.6%
Comb LTV 75.01% - 80.00%	27.6%	27.6%	27.8%	28.2%	30.0%	31.2%	32.4%	30.2%
Comb LTV 80.01% - 90.00%	14.9%	14.7%	14.4%	14.0%	12.5%	11.1%	9.6%	10.2%



Single Family Conventional Book Characteristics

BANK OF AMERICA CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	8.4%	8.3%	8.1%	8.0%	6.6%	6.1%	5.6%	5.8%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%
Comb LTV 97.01% - 100.00%	5.9%	6.0%	6.2%	6.1%	4.0%	2.0%	1.3%	0.9%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.9%	1.0%	1.0%	1.1%	1.7%	2.4%	3.7%	6.4%
Wtd Avg Comb LTV	74.7%	74.7%	74.6%	74.5%	73.0%	71.8%	71.4%	71.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	31.8%	35.1%	38.5%	39.9%	50.3%	55.1%	48.8%	37.7%
MTMLTV 60.01% - 70.00%	13.7%	14.8%	15.6%	15.5%	17.6%	18.6%	20.6%	22.6%
MTMLTV 70.01% - 75.00%	8.1%	8.8%	9.3%	9.3%	9.6%	9.5%	10.6%	14.2%
MTMLTV 75.01% - 80.00%	9.6%	11.0%	12.2%	11.9%	11.7%	9.9%	10.9%	13.7%
MTMLTV 80.01% - 90.00%	15.1%	13.9%	13.3%	14.1%	8.0%	4.8%	6.5%	8.4%
MTMLTV 90.01% - 95.00%	5.3%	5.1%	4.5%	4.0%	1.4%	1.1%	1.5%	2.2%
MTMLTV 95.01% - 97.00%	1.9%	1.7%	1.4%	1.1%	0.4%	0.2%	0.3%	0.3%
MTMLTV 97.01% - 100.00%	2.5%	2.2%	1.8%	1.6%	0.6%	0.3%	0.4%	0.3%
MTMLTV > 100.00%	11.5%	6.9%	3.0%	2.2%	0.3%	0.1%	0.1%	0.1%
MTMLTV Missing	0.4%	0.4%	0.4%	0.3%	0.2%	0.3%	0.3%	0.5%
Wtg Avg MTMLTV	71.4%	67.8%	64.7%	63.7%	57.6%	55.4%	58.6%	62.5%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.4%	0.4%	0.3%	0.4%	0.4%	0.4%	0.5%
FICO 550-579	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%
FICO 580-619	2.5%	2.6%	2.6%	2.6%	2.2%	2.3%	2.4%	2.7%
FICO 620-659	10.1%	10.2%	10.5%	10.5%	10.1%	10.1%	10.4%	10.6%
FICO 660-699	18.7%	18.8%	19.0%	19.0%	18.5%	18.2%	18.5%	18.6%
FICO 700-739	24.6%	24.6%	24.6%	24.7%	24.9%	24.9%	25.0%	24.7%
FICO >= 740	43.1%	42.6%	42.1%	42.0%	42.8%	43.0%	41.7%	40.5%
FICO Missing	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%	1.0%	1.6%
Wtd Avg FICO	723	723	722	722	723	723	721	719
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	70.5%	70.0%	69.3%	68.6%	65.0%	63.8%	63.1%	66.1%
Intermediate-term, fixed-rate	10.4%	10.6%	10.8%	11.0%	13.8%	16.7%	19.6%	21.3%
Adjustable-rate	6.9%	7.0%	7.3%	7.7%	10.6%	13.3%	14.9%	12.1%
Interest Only adjustable-rate	6.9%	7.0%	7.1%	7.1%	6.5%	4.9%	2.3%	0.4%



Single Family Conventional Book Characteristics

BANK OF AMERICA CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.9%	0.9%	0.9%	1.0%	1.6%	1.0%	0.0%	0.0%
Interest Only fixed-rate	4.4%	4.4%	4.6%	4.5%	2.5%	0.4%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.7%	89.7%	89.8%	89.8%	90.2%	91.2%	92.3%	92.9%
Second/Vacation Home	4.9%	4.9%	4.9%	4.9%	4.8%	4.2%	3.3%	2.7%
Investor Property	5.4%	5.4%	5.3%	5.3%	5.0%	4.6%	4.4%	4.4%
10-K Unit Type (Sums to 100%)								
1 Unit	96.9%	96.9%	96.9%	96.9%	97.0%	97.0%	97.0%	97.1%
2-4 Units	3.1%	3.1%	3.1%	3.1%	3.0%	3.0%	3.0%	2.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.9%	9.8%	9.7%	9.6%	9.3%	8.6%	7.8%	7.3%
Single Family Homes	90.1%	90.2%	90.3%	90.4%	90.7%	91.4%	92.2%	92.7%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.5%	0.5%	0.5%	0.6%	0.7%	0.8%	0.8%	0.9%
Condo/Coop	9.9%	9.8%	9.7%	9.6%	9.3%	8.6%	7.8%	7.3%
1 Unit	86.5%	86.6%	86.6%	86.7%	87.1%	87.7%	88.4%	88.9%
2-4 Units	3.1%	3.1%	3.1%	3.1%	3.0%	3.0%	3.0%	2.9%
Condo								
Condo	9.8%	9.7%	9.6%	9.6%	9.2%	8.6%	7.8%	7.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	40.9%	40.5%	40.8%	41.5%	39.5%	36.0%	32.4%	28.1%
Cash-Out Refinance	31.3%	31.4%	31.2%	31.0%	30.3%	28.9%	26.7%	26.6%
Other Refinance	27.8%	28.1%	28.0%	27.5%	30.1%	35.0%	40.9%	45.3%
Origination Type (Sums to 100%)								
TPO Broker	19.6%	19.8%	20.1%	20.4%	21.4%	22.6%	24.4%	25.5%
TPO Correspondent	41.2%	41.6%	42.5%	42.9%	41.5%	40.4%	39.1%	38.9%
Undesignated	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%	0.6%
Retail	39.1%	38.4%	37.3%	36.6%	36.9%	36.8%	36.1%	35.0%
Origination Year (Sums to 100%)								
< 2001	1.3%	1.4%	1.5%	1.6%	2.4%	3.4%	5.2%	8.9%
2001	0.9%	0.9%	1.0%	1.1%	1.6%	2.2%	3.4%	6.3%
2002	4.7%	4.8%	5.2%	5.6%	7.9%	10.6%	15.5%	25.4%
2003	15.9%	16.4%	17.3%	18.5%	25.3%	33.5%	46.0%	59.3%
2004	11.1%	11.5%	12.1%	13.0%	18.0%	24.1%	30.0%	0.0%
2005	14.8%	15.2%	16.1%	17.0%	23.0%	26.1%	0.0%	0.0%



Single Family Conventional Book Characteristics

BANK OF AMERICA CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	16.2%	16.7%	17.9%	19.2%	21.8%	0.0%	0.0%	0.0%
2007	23.1%	23.5%	24.8%	24.0%	0.0%	0.0%	0.0%	0.0%
2008	12.0%	9.5%	4.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$169,867	\$168,830	\$166,988	\$165,146	\$156,196	\$148,143	\$141,979	\$136,890
Loan Original Note Rate	6.05%	6.04%	6.05%	6.06%	5.88%	5.73%	5.79%	5.98%
Seasoning (Sums to 100%)								
Seasoned	1.1%	0.9%	0.6%	0.6%	0.5%	0.6%	0.7%	0.9%
Non-Seasoned	98.9%	99.1%	99.4%	99.4%	99.5%	99.4%	99.3%	99.1%
ACI								
ACI Probability	0.45%	0.46%	0.46%	0.46%	0.41%	0.37%	0.37%	0.39%
Wtd Avg ACI Score	706	705	705	705	710	713	714	714
Credit Premium								
Wtd Avg Credit Premium	-0.04	-0.04	-0.04	-0.02	-0.03	-0.02	-0.05	-0.06
Credit Premium > 1.5	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.5%
Prepay Premium								
Prepay Premium	2.5%	2.5%	2.6%	2.7%	2.8%	1.9%	1.5%	2.4%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.6%	7.6%	7.6%	7.7%	8.7%	9.7%	10.4%	10.9%
DTI Ratio > 20 and <= 30	19.3%	19.4%	19.4%	19.5%	21.1%	22.6%	23.3%	23.7%
DTI Ratio > 30 and <= 40	29.5%	29.5%	29.7%	29.8%	30.2%	30.1%	29.5%	29.2%
DTI Ratio > 40 and <= 50	27.5%	27.4%	27.4%	27.2%	25.4%	23.6%	22.6%	21.6%
DTI Ratio > 50	13.4%	13.4%	13.2%	12.7%	11.5%	11.3%	11.7%	12.0%
DTI Ratio Missing	2.6%	2.7%	2.8%	2.9%	3.1%	2.8%	2.5%	2.7%
Wtd Avg DTI Ratio	37.4%	37.3%	37.3%	37.1%	36.3%	35.8%	35.6%	35.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.6%	7.6%	7.6%	7.7%	8.7%	9.7%	10.4%	10.9%
DTI Ratio > 20 and <= 30	19.3%	19.4%	19.4%	19.6%	21.1%	22.6%	23.3%	23.7%
DTI Ratio > 30 and <= 40	29.5%	29.5%	29.7%	29.8%	30.2%	30.1%	29.5%	29.2%
DTI Ratio > 40 and <= 50	27.5%	27.4%	27.4%	27.2%	25.4%	23.6%	22.6%	21.6%
DTI Ratio > 50	13.4%	13.4%	13.2%	12.7%	11.5%	11.3%	11.7%	12.0%
DTI Ratio Missing	2.6%	2.7%	2.8%	2.9%	3.1%	2.8%	2.5%	2.7%
Wtd Avg DTI Ratio	37.4%	37.3%	37.3%	37.1%	36.3%	35.8%	35.6%	35.4%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics

BANK OF AMERICA CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	10.4%	10.6%	10.8%	11.1%	13.8%	16.7%	19.7%	21.5%
> 15 Years amd <= 25 Years	3.4%	3.4%	3.4%	3.4%	3.9%	4.4%	4.6%	4.5%
> 25 Years and <= 30 Years	85.3%	85.0%	84.9%	84.7%	82.1%	78.8%	75.7%	74.0%
> 30 Years	0.9%	0.9%	0.9%	0.8%	0.2%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	74.9%	74.5%	73.9%	73.1%	67.5%	64.1%	63.2%	66.1%
Intermediate-Term Fixed Rate (excl Balloon)	10.3%	10.5%	10.6%	10.9%	13.6%	16.4%	19.3%	21.0%
Adjustable Rate	14.7%	14.9%	15.3%	15.8%	18.7%	19.2%	17.2%	12.5%
Balloon	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.9%	0.9%	0.9%	0.8%	0.2%	0.0%	0.0%	0.0%
Hybrid Arm	13.6%	13.9%	14.2%	14.6%	16.8%	17.6%	16.4%	11.4%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.1%	1.2%	1.3%	1.5%	2.4%	3.5%	4.0%	2.6%
- 5/1 Hybrid Arm	8.3%	8.4%	8.7%	8.8%	9.8%	9.6%	8.4%	5.7%
- 7/1 Hybrid Arm	3.0%	3.0%	3.0%	3.1%	3.5%	3.7%	3.5%	2.8%
- 10/1 Hybrid Arm	1.3%	1.3%	1.3%	1.3%	1.1%	0.9%	0.5%	0.3%
NegAm ARM	0.9%	0.9%	0.9%	1.0%	1.6%	1.0%	0.0%	0.0%
Interest Only	11.3%	11.4%	11.6%	11.6%	9.0%	5.3%	2.4%	0.4%
- Interest Only ARM	6.9%	7.0%	7.1%	7.1%	6.5%	4.9%	2.3%	0.4%
- Interest Only FRM	4.4%	4.4%	4.6%	4.5%	2.5%	0.4%	0.1%	0.0%
Alt-A	14.3%	14.7%	15.4%	16.1%	15.4%	11.3%	9.6%	10.0%
- Alt-A Low/No Doc	9.7%	10.0%	10.4%	10.9%	10.2%	7.5%	6.1%	6.1%
- Alt-A No Disclosure	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	1.3%	1.4%	1.5%	1.6%	2.0%	2.0%	1.2%	1.1%
- Alt-A SISA	1.5%	1.5%	1.6%	1.6%	1.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.8%	0.9%	0.9%	1.0%	0.8%	0.6%	0.7%	0.8%
- Alt-A Stated Income	6.0%	6.1%	6.4%	6.7%	6.4%	4.9%	4.2%	4.2%



Single Family Conventional Book Characteristics

BANK OF AMERICA CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	3.1%	3.2%	3.3%	3.5%	3.0%	1.5%	0.7%	0.1%
Alt-A Deals (no SFC)	1.4%	1.5%	1.6%	1.7%	2.2%	2.3%	2.8%	3.8%
My Community Mortgage	1.0%	1.0%	1.0%	1.0%	0.4%	0.1%	0.1%	0.1%
Non-Full Doc								
Non-Full Doc Total	36.0%	36.1%	36.1%	36.3%	34.2%	31.3%	28.5%	25.7%
- Select Lender Programs Non-Full Doc	26.5%	26.3%	25.9%	25.6%	24.3%	24.2%	23.0%	20.4%
- Other Low/No Doc	9.5%	9.8%	10.2%	10.7%	9.9%	7.1%	5.5%	5.3%
Subprime Deals								
Subprime	0.1%	0.1%	0.1%	0.2%	0.1%	0.3%	0.5%	1.1%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.5%	1.1%
- Post 12/2005	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	82.5%	82.0%	81.3%	80.4%	80.4%	84.0%	84.2%	80.3%
Investor Channel	16.3%	16.8%	17.4%	18.2%	17.6%	13.1%	11.5%	12.1%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.1%	1.1%	1.2%	1.3%	2.0%	2.8%	4.3%	7.6%
Subordinate Financing - RDW								
Subordinate Financing - RDW	15.2%	15.4%	15.6%	15.7%	13.5%	9.9%	7.5%	6.2%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	5.9%	6.0%	6.2%	6.3%	6.0%	5.2%	4.5%	3.9%
- 80/15/05	3.4%	3.5%	3.6%	3.8%	3.4%	2.9%	2.5%	2.0%
- 80/20/00	0.5%	0.5%	0.6%	0.6%	0.5%	0.3%	0.2%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.0%	5.0%	4.8%	4.7%	3.4%	1.3%	0.1%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	19.6%	20.0%	20.3%	20.7%	19.9%	18.1%	17.2%	14.9%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.3%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	6.9%	7.0%	7.2%	7.4%	7.3%	6.6%	5.9%	5.2%
- 80/15/05	4.0%	4.1%	4.2%	4.4%	4.1%	3.8%	3.6%	2.8%
- 80/20/00	3.5%	3.5%	3.7%	3.8%	3.1%	2.1%	1.7%	1.2%



Single Family Conventional Book Characteristics

BANK OF AMERICA CORPORATION

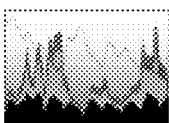
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- Other	4.9%	4.8%	4.7%	4.6%	4.9%	5.1%	5.4%	5.1%
EA/TPR								
EA/TPR	1.3%	1.3%	1.3%	1.3%	1.2%	1.1%	0.9%	0.9%
- EA I	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
- EA/TPR II	0.4%	0.4%	0.5%	0.4%	0.3%	0.3%	0.3%	0.3%
- EA/TPR III	0.4%	0.5%	0.5%	0.4%	0.4%	0.4%	0.3%	0.2%
10-K Property Region (Sums to 100%)								
Midwest	13.4%	13.6%	13.8%	13.9%	14.2%	14.5%	14.3%	14.1%
Northeast	15.2%	15.2%	15.2%	15.1%	14.6%	14.3%	13.3%	12.6%
Southeast	23.8%	23.8%	23.8%	23.8%	23.3%	22.6%	21.6%	20.7%
Southwest	17.6%	17.7%	17.8%	17.8%	17.8%	17.8%	18.0%	18.4%
West	30.0%	29.7%	29.5%	29.4%	30.1%	30.9%	32.8%	34.1%
Census Region (Sums to 100%)								
New England	5.3%	5.4%	5.4%	5.4%	5.2%	5.3%	5.1%	4.9%
Middle Atlantic	9.5%	9.5%	9.5%	9.4%	9.1%	8.7%	8.0%	7.5%
East North Central	11.1%	11.2%	11.3%	11.4%	11.7%	11.9%	11.8%	11.7%
East South Central	3.6%	3.6%	3.7%	3.7%	3.6%	3.6%	3.6%	3.5%
South Atlantic	20.5%	20.5%	20.5%	20.4%	20.0%	19.2%	18.2%	17.4%
West North Central	4.6%	4.7%	4.7%	4.8%	4.8%	4.9%	4.8%	4.7%
West South Central	6.9%	6.9%	6.9%	6.9%	6.8%	6.9%	6.9%	6.8%
Mountain	11.8%	11.9%	12.0%	12.0%	12.0%	11.9%	11.9%	12.3%
Pacific	26.6%	26.4%	26.1%	26.0%	26.7%	27.7%	29.7%	31.2%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	20.0%	19.7%	19.5%	19.5%	20.4%	21.4%	23.5%	24.9%
02) FL	7.8%	7.8%	7.8%	7.9%	7.9%	7.3%	6.6%	6.2%
03) TX	5.3%	5.3%	5.3%	5.3%	5.2%	5.3%	5.3%	5.2%
04) IL	3.9%	3.9%	3.9%	3.9%	3.8%	3.7%	3.4%	3.1%
05) NJ	3.6%	3.6%	3.5%	3.5%	3.3%	3.1%	2.8%	2.5%
06) WA	3.5%	3.5%	3.5%	3.4%	3.3%	3.2%	3.1%	3.1%
07) AZ	3.5%	3.5%	3.6%	3.6%	3.6%	3.4%	3.3%	3.4%
08) NY	3.4%	3.3%	3.3%	3.3%	3.1%	3.0%	2.9%	2.7%
09) VA	3.2%	3.2%	3.1%	3.1%	2.9%	2.9%	2.8%	2.6%
10) CO	3.0%	3.0%	3.0%	3.1%	3.2%	3.4%	3.6%	4.0%
Top 10 Sellers								



Single Family Conventional Book Characteristics

BANK OF AMERICA CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	98.5%	98.2%	98.1%	98.0%	97.5%	98.1%	97.9%	96.7%
02) GOLDMAN SACHS GROUP INC (THE)	0.6%	0.6%	0.6%	0.7%	0.9%	0.1%	0.0%	0.1%
03) CITIGROUP INC	0.2%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
04) WACHOVIA CORPORATION	0.1%	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%	0.1%
05) LEHMAN BROTHERS HOLDINGS INC	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
06) TEMPLE-INLAND INC	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%
07) CREDIT SUISSE GROUP	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
08) BANK OF AMERICA NA	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%
09) THE WASHTENAW GROUP INC	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
10) FIFTH THIRD BANCORP	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	78.3%							
Credit Enhancement	21.7%							
- Primary MI Only	15.2%							
- Pool Policy Only	5.6%							
- Pool Policy and Primary MI	0.7%							
- Full Recourse	0.1%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	94.1%							
Interest Only with Credit Enhancement	41.2%							
Alt-A with Credit Enhancement	51.1%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics
BANK OF AMERICA CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-7.01	-7.18	-7.66	-7.78	-4.51	-2.72	-2.26	-2.47
Wtd Avg Economic Model Fee	30.83	30.87	31.12	31.10	27.21	24.62	23.50	23.34
Wtd Avg Charged Fee	23.82	23.69	23.46	23.32	22.70	21.90	21.24	20.87
Appraisal Waivers								
Appraisal Waiver	2.3%	2.2%	2.1%	1.8%	1.2%	0.8%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.30%	1.76%	1.44%	1.17%	0.72%	0.82%	0.62%	0.56%
- SDQ Rate for Loans with CE	5.99%							
- SDQ Rate for Loans without CE	1.33%							
SDQ Rate Excl. Katrina Loans	2.30%	1.76%	1.43%	1.16%	0.69%	0.67%	0.61%	0.56%
SDQ Rate for Katrina Loans	2.84%	2.36%	2.46%	2.67%	4.28%	13.83%	0.89%	0.46%
Serious Delinquent Loans								
SDQ Loan Count	109,766	84,336	68,166	54,731	30,280	32,363	23,444	19,689
SDQ Count for Loans with CE	59,393							
SDQ Count for Loans without CE	50,373							
SDQ Volume (\$M)								
SDQ Volume	\$20,671.0	\$15,534.4	\$11,939.9	\$8,868.8	\$3,758.4	\$3,618.0	\$2,589.3	\$2,084.0
SDQ Volume for Loans with CE	\$11,546.8							
SDQ Volume for Loans without CE	\$9,124.2							



Single Family Conventional Book Characteristics

JP MORGAN CHASE & CO

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	2,038,098	1,987,569	1,936,973	1,892,756	1,702,718	1,621,253	1,653,390	1,752,924
Book Volume (\$B)	\$312.1	\$300.6	\$288.4	\$277.5	\$233.0	\$211.9	\$211.6	\$223.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	21.8%	22.0%	22.2%	22.5%	24.1%	25.4%	25.6%	24.5%
OLTV 60.01% - 70.00%	15.9%	15.8%	15.6%	15.6%	16.1%	16.8%	16.9%	16.7%
OLTV 70.01% - 75.00%	10.1%	10.1%	10.2%	10.2%	10.3%	10.9%	11.6%	12.3%
OLTV 75.01% - 80.00%	33.8%	33.5%	33.7%	34.2%	33.2%	30.3%	28.6%	28.2%
OLTV 80.01% - 90.00%	8.7%	8.5%	8.3%	8.1%	8.1%	8.6%	9.3%	10.2%
OLTV 90.01% - 95.00%	4.6%	4.6%	4.6%	4.5%	4.4%	4.8%	5.4%	6.0%
OLTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%	1.0%	1.2%
OLTV 97.01% - 100.00%	4.5%	4.8%	4.8%	4.3%	3.1%	2.3%	1.7%	0.8%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.1%	72.0%	72.0%	71.7%	70.8%	70.2%	70.1%	70.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.3%	19.5%	19.6%	20.0%	21.7%	22.6%	22.4%	21.0%
Comb LTV 60.01% - 70.00%	14.7%	14.6%	14.4%	14.4%	14.9%	15.5%	15.4%	14.9%
Comb LTV 70.01% - 75.00%	9.1%	9.1%	9.1%	9.0%	9.5%	10.0%	10.6%	10.9%
Comb LTV 75.01% - 80.00%	26.4%	25.8%	25.5%	25.7%	26.1%	25.7%	25.4%	25.4%
Comb LTV 80.01% - 90.00%	13.2%	13.1%	12.7%	12.2%	10.5%	10.1%	9.9%	9.7%
Comb LTV 90.01% - 95.00%	7.1%	7.1%	7.2%	7.1%	6.3%	5.8%	5.5%	5.3%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.9%	1.0%
Comb LTV 97.01% - 100.00%	6.7%	7.1%	7.3%	7.0%	5.1%	3.1%	1.9%	0.9%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	3.0%	3.2%	3.5%	3.9%	5.3%	6.4%	8.0%	10.9%
Wtd Avg Comb LTV	74.2%	74.2%	74.2%	73.9%	72.4%	71.3%	70.8%	70.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.4%	19.6%	19.7%	20.1%	21.8%	22.8%	22.7%	21.3%
Comb LTV 60.01% - 70.00%	14.7%	14.6%	14.4%	14.5%	15.0%	15.6%	15.6%	15.2%
Comb LTV 70.01% - 75.00%	9.2%	9.1%	9.1%	9.1%	9.6%	10.2%	10.8%	11.2%
Comb LTV 75.01% - 80.00%	26.5%	25.9%	25.7%	25.8%	26.3%	26.0%	25.9%	26.1%
Comb LTV 80.01% - 90.00%	13.2%	13.1%	12.8%	12.3%	10.6%	10.3%	10.1%	10.2%



Single Family Conventional Book Characteristics

JP MORGAN CHASE & CO

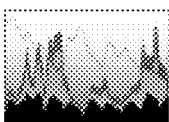
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	7.1%	7.2%	7.3%	7.2%	6.4%	5.9%	5.7%	5.6%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.9%	1.1%
Comb LTV 97.01% - 100.00%	6.7%	7.1%	7.3%	7.0%	5.1%	3.1%	1.9%	0.9%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.5%	2.7%	3.0%	3.3%	4.5%	5.2%	6.3%	8.4%
Wtd Avg Comb LTV	74.2%	74.2%	74.2%	73.9%	72.4%	71.3%	70.9%	71.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	37.1%	41.2%	45.0%	46.6%	56.4%	60.9%	53.9%	41.6%
MTMLTV 60.01% - 70.00%	13.8%	14.6%	15.0%	14.9%	16.1%	17.0%	20.4%	23.2%
MTMLTV 70.01% - 75.00%	8.0%	8.4%	8.8%	8.6%	8.1%	7.8%	9.4%	13.4%
MTMLTV 75.01% - 80.00%	10.3%	10.9%	11.1%	10.7%	9.3%	7.2%	7.5%	10.9%
MTMLTV 80.01% - 90.00%	13.9%	11.8%	10.6%	11.2%	6.7%	4.6%	5.7%	7.7%
MTMLTV 90.01% - 95.00%	4.4%	4.0%	3.5%	3.1%	1.5%	1.2%	1.4%	1.9%
MTMLTV 95.01% - 97.00%	1.5%	1.4%	1.2%	1.0%	0.4%	0.3%	0.3%	0.3%
MTMLTV 97.01% - 100.00%	2.0%	2.0%	1.9%	1.6%	0.7%	0.4%	0.5%	0.2%
MTMLTV > 100.00%	8.6%	5.5%	2.8%	2.1%	0.4%	0.1%	0.2%	0.1%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.6%
Wtg Avg MTMLTV	67.8%	64.6%	61.7%	60.6%	55.2%	53.2%	56.7%	61.1%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%
FICO 550-579	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%
FICO 580-619	3.3%	3.4%	3.5%	3.4%	3.4%	3.5%	3.6%	3.7%
FICO 620-659	8.9%	9.1%	9.3%	9.3%	9.3%	9.5%	10.0%	10.4%
FICO 660-699	17.2%	17.6%	17.8%	17.9%	17.9%	17.9%	18.2%	18.6%
FICO 700-739	22.8%	22.9%	23.0%	23.0%	23.0%	22.9%	23.0%	23.0%
FICO >= 740	46.3%	45.6%	44.9%	44.8%	44.6%	44.2%	42.7%	41.1%
FICO Missing	0.4%	0.5%	0.5%	0.6%	0.8%	1.1%	1.5%	2.2%
Wtd Avg FICO	726	725	724	724	723	723	721	719
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	77.4%	76.9%	77.1%	76.3%	74.1%	73.1%	72.3%	73.4%
Intermediate-term, fixed-rate	13.9%	14.1%	13.5%	14.1%	17.9%	21.9%	24.7%	25.3%
Adjustable-rate	3.1%	3.2%	3.6%	3.9%	4.0%	3.1%	2.3%	1.1%
Interest Only adjustable-rate	2.8%	2.9%	2.9%	2.9%	2.6%	1.6%	0.6%	0.3%



Single Family Conventional Book Characteristics

JP MORGAN CHASE & CO

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%
Interest Only fixed-rate	2.7%	2.8%	2.8%	2.8%	1.3%	0.2%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.4%	89.4%	89.5%	89.6%	90.1%	90.9%	91.9%	92.2%
Second/Vacation Home	4.9%	4.9%	4.8%	4.8%	4.5%	4.0%	3.6%	3.2%
Investor Property	5.7%	5.7%	5.7%	5.6%	5.4%	5.1%	4.5%	4.5%
10-K Unit Type (Sums to 100%)								
1 Unit	96.5%	96.5%	96.5%	96.5%	96.6%	96.7%	96.7%	96.5%
2-4 Units	3.5%	3.5%	3.5%	3.5%	3.4%	3.3%	3.3%	3.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.2%	9.9%	9.8%	9.7%	8.8%	8.1%	7.9%	7.9%
Single Family Homes	89.8%	90.1%	90.2%	90.3%	91.2%	91.9%	92.1%	92.1%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.5%	0.5%
Condo/Coop	10.2%	9.9%	9.8%	9.7%	8.8%	8.1%	7.9%	7.9%
1 Unit	86.1%	86.3%	86.4%	86.5%	87.5%	88.2%	88.3%	88.2%
2-4 Units	3.5%	3.5%	3.5%	3.5%	3.4%	3.3%	3.3%	3.5%
Condo								
Condo	9.3%	9.0%	9.0%	8.8%	8.0%	7.4%	7.1%	7.1%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	42.9%	42.4%	43.3%	43.6%	40.4%	34.8%	30.2%	27.4%
Cash-Out Refinance	30.5%	30.5%	29.9%	29.9%	29.9%	30.6%	31.0%	31.4%
Other Refinance	26.6%	27.2%	26.8%	26.6%	29.7%	34.6%	38.8%	41.2%
Origination Type (Sums to 100%)								
TPO Broker	34.7%	34.9%	34.8%	34.1%	34.6%	36.4%	39.1%	40.1%
TPO Correspondent	17.3%	16.5%	17.3%	16.9%	13.6%	13.3%	14.4%	14.6%
Undesignated	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.8%	1.1%
Retail	47.8%	48.5%	47.7%	48.8%	51.4%	49.7%	45.8%	44.2%
Origination Year (Sums to 100%)								
< 2001	2.0%	2.2%	2.4%	2.6%	3.9%	5.5%	7.9%	12.1%
2001	2.1%	2.3%	2.5%	2.7%	3.9%	5.3%	7.5%	11.8%
2002	6.4%	6.9%	7.5%	8.1%	11.3%	14.7%	19.3%	25.5%
2003	19.1%	20.5%	22.2%	23.8%	31.6%	39.3%	47.9%	50.7%
2004	8.1%	8.7%	9.4%	10.1%	13.1%	16.6%	17.4%	0.0%
2005	11.3%	12.0%	13.0%	13.9%	18.4%	18.5%	0.0%	0.0%



Single Family Conventional Book Characteristics

JP MORGAN CHASE & CO

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	13.0%	13.9%	15.3%	16.6%	17.9%	0.0%	0.0%	0.0%
2007	21.2%	22.3%	24.2%	22.1%	0.0%	0.0%	0.0%	0.0%
2008	16.9%	11.2%	3.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$168,051	\$165,933	\$163,515	\$160,906	\$150,106	\$142,062	\$137,127	\$134,731
Loan Original Note Rate	6.07%	6.06%	6.09%	6.09%	5.97%	5.85%	5.91%	6.08%
Seasoning (Sums to 100%)								
Seasoned	1.6%	1.7%	1.9%	2.0%	1.1%	0.5%	0.5%	0.5%
Non-Seasoned	98.4%	98.3%	98.1%	98.0%	98.9%	99.5%	99.5%	99.5%
ACI								
ACI Probability	0.36%	0.37%	0.38%	0.37%	0.34%	0.32%	0.32%	0.32%
Wtd Avg ACI Score	717	717	716	716	720	723	724	723
Credit Premium								
Wtd Avg Credit Premium	-0.06	-0.07	-0.07	-0.06	-0.05	-0.07	-0.10	-0.09
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%
Prepay Premium								
Prepay Premium	1.2%	1.2%	1.2%	1.3%	1.0%	0.3%	0.1%	0.1%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.8%	10.1%	10.4%	10.7%	12.1%	13.4%	14.2%	14.9%
DTI Ratio > 20 and <= 30	20.1%	20.3%	20.5%	20.8%	22.5%	24.3%	25.2%	26.0%
DTI Ratio > 30 and <= 40	25.8%	25.8%	25.8%	25.8%	26.0%	26.9%	27.0%	27.7%
DTI Ratio > 40 and <= 50	21.4%	21.1%	20.8%	20.3%	19.2%	18.4%	17.8%	17.2%
DTI Ratio > 50	15.7%	15.2%	14.6%	13.9%	12.9%	12.5%	12.0%	10.9%
DTI Ratio Missing	7.2%	7.5%	8.0%	8.4%	7.2%	4.5%	3.7%	3.3%
Wtd Avg DTI Ratio	37.2%	36.9%	36.7%	36.3%	35.4%	34.8%	34.3%	33.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.9%	10.2%	10.5%	10.9%	12.2%	13.5%	14.3%	15.0%
DTI Ratio > 20 and <= 30	20.5%	20.8%	21.0%	21.4%	23.1%	24.7%	25.5%	26.2%
DTI Ratio > 30 and <= 40	26.4%	26.4%	26.4%	26.5%	26.8%	27.3%	27.4%	27.9%
DTI Ratio > 40 and <= 50	21.9%	21.6%	21.4%	21.0%	19.9%	18.8%	18.1%	17.4%
DTI Ratio > 50	16.1%	15.6%	15.0%	14.4%	13.4%	12.9%	12.3%	11.1%
DTI Ratio Missing	5.3%	5.4%	5.7%	5.9%	4.6%	2.8%	2.4%	2.5%
Wtd Avg DTI Ratio	37.2%	37.0%	36.7%	36.4%	35.5%	34.8%	34.3%	33.7%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics

JP MORGAN CHASE & CO

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	13.9%	14.1%	13.5%	14.1%	17.9%	21.9%	24.7%	25.3%
> 15 Years amd <= 25 Years	3.3%	3.3%	3.2%	3.2%	3.3%	3.8%	4.3%	4.3%
> 25 Years and <= 30 Years	82.4%	82.1%	82.9%	82.4%	78.7%	74.3%	71.0%	70.4%
> 30 Years	0.5%	0.4%	0.4%	0.3%	0.1%	0.1%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	80.0%	79.6%	79.8%	79.0%	75.4%	73.3%	72.4%	73.4%
Intermediate-Term Fixed Rate (excl Balloon)	13.5%	13.7%	13.1%	13.6%	17.2%	21.0%	23.5%	23.7%
Adjustable Rate	6.0%	6.2%	6.5%	6.8%	6.7%	4.9%	3.0%	1.4%
Balloon	0.5%	0.5%	0.5%	0.6%	0.7%	0.9%	1.2%	1.6%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.5%	0.4%	0.4%	0.3%	0.1%	0.1%	0.0%	0.0%
Hybrid Arm	5.8%	6.0%	6.3%	6.6%	6.3%	4.1%	2.4%	1.0%
- 2/28 Hybrid Arm	0.1%	0.1%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.6%	0.6%	0.9%	0.9%	1.2%	0.7%	0.5%	0.1%
- 5/1 Hybrid Arm	3.4%	3.5%	3.6%	3.7%	3.8%	2.6%	1.5%	0.6%
- 7/1 Hybrid Arm	1.4%	1.4%	1.4%	1.4%	1.0%	0.6%	0.3%	0.2%
- 10/1 Hybrid Arm	0.3%	0.3%	0.3%	0.3%	0.4%	0.3%	0.1%	0.0%
NegAm ARM	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%
Interest Only	5.5%	5.7%	5.7%	5.6%	3.9%	1.8%	0.7%	0.3%
- Interest Only ARM	2.8%	2.9%	2.9%	2.9%	2.6%	1.6%	0.6%	0.3%
- Interest Only FRM	2.7%	2.8%	2.8%	2.8%	1.3%	0.2%	0.0%	0.0%
Alt-A	8.7%	9.3%	10.0%	10.5%	9.6%	7.2%	4.6%	3.8%
- Alt-A Low/No Doc	7.0%	7.5%	8.1%	8.5%	7.4%	5.4%	4.1%	3.4%
- Alt-A No Disclosure	0.5%	0.5%	0.6%	0.6%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	2.2%	2.3%	2.5%	2.7%	3.0%	1.9%	1.1%	0.7%
- Alt-A SISA	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.1%	1.2%	1.3%	1.4%	0.9%	0.7%	0.5%	0.4%
- Alt-A Stated Income	3.1%	3.3%	3.5%	3.7%	3.5%	2.8%	2.5%	2.3%



Single Family Conventional Book Characteristics

JP MORGAN CHASE & CO

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.9%	0.9%	1.0%	1.1%	1.0%	0.6%	0.1%	0.1%
Alt-A Deals (no SFC)	0.8%	0.8%	0.9%	0.9%	1.1%	1.3%	0.3%	0.3%
My Community Mortgage	1.2%	1.2%	1.2%	1.1%	0.5%	0.2%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	13.5%	14.2%	14.8%	14.8%	9.6%	6.1%	4.6%	3.9%
- Select Lender Programs Non-Full Doc	6.1%	6.3%	6.3%	5.8%	1.9%	0.7%	0.5%	0.5%
- Other Low/No Doc	7.4%	7.9%	8.5%	9.0%	7.7%	5.4%	4.1%	3.4%
Subprime Deals								
Subprime	1.3%	1.2%	1.2%	1.3%	0.8%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	1.3%	1.2%	1.2%	1.3%	0.8%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	83.6%	82.6%	81.2%	80.0%	80.1%	82.9%	84.1%	85.2%
Investor Channel	11.3%	12.2%	13.2%	13.9%	13.0%	10.7%	8.0%	4.1%
eChannel	2.0%	2.2%	2.4%	2.6%	2.8%	1.7%	1.3%	0.8%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	1.3%	1.2%	1.2%	1.3%	0.8%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.6%	1.8%	2.0%	2.2%	3.2%	4.6%	6.6%	9.9%
Subordinate Financing - RDW								
Subordinate Financing - RDW	12.5%	12.7%	12.6%	12.4%	8.3%	5.6%	3.7%	2.6%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
- 75/25/00	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.8%	2.8%	2.8%	2.8%	2.7%	2.3%	2.1%	1.7%
- 80/15/05	1.8%	1.9%	2.0%	2.0%	2.0%	1.5%	1.1%	0.7%
- 80/20/00	0.9%	1.0%	1.0%	1.1%	0.8%	0.4%	0.2%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	6.5%	6.6%	6.3%	6.0%	2.6%	1.3%	0.2%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.2%	17.5%	17.7%	17.9%	15.2%	13.4%	12.3%	11.4%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	5.0%	5.1%	5.2%	5.2%	4.5%	4.1%	3.7%	3.6%
- 80/15/05	2.8%	2.9%	3.1%	3.2%	2.8%	2.2%	1.9%	1.5%
- 80/20/00	2.2%	2.3%	2.5%	2.7%	2.0%	0.9%	0.3%	0.2%



Single Family Conventional Book Characteristics

JP MORGAN CHASE & CO

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	6.6%	6.6%	6.3%	6.1%	5.3%	5.8%	5.9%	5.8%
EA/TPR								
EA/TPR	1.4%	1.5%	1.6%	1.4%	1.3%	1.4%	1.4%	1.4%
- EA I	0.8%	0.8%	0.8%	0.7%	0.7%	0.8%	0.8%	0.8%
- EA/TPR II	0.4%	0.4%	0.4%	0.4%	0.3%	0.4%	0.4%	0.4%
- EA/TPR III	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.2%	0.2%
10-K Property Region (Sums to 100%)								
Midwest	16.9%	16.9%	16.8%	16.8%	16.9%	17.3%	17.3%	17.0%
Northeast	19.0%	18.9%	18.9%	19.1%	18.8%	18.7%	18.5%	18.7%
Southeast	28.0%	28.5%	28.7%	29.0%	29.6%	29.2%	28.6%	28.4%
Southwest	18.4%	18.5%	18.4%	18.3%	17.4%	17.0%	16.2%	15.6%
West	17.7%	17.3%	17.1%	16.8%	17.3%	17.8%	19.4%	20.3%
Census Region (Sums to 100%)								
New England	5.2%	5.2%	5.2%	5.2%	5.3%	5.4%	5.3%	5.3%
Middle Atlantic	13.4%	13.2%	13.3%	13.4%	13.0%	12.8%	12.7%	12.9%
East North Central	14.6%	14.7%	14.6%	14.6%	14.8%	15.3%	15.4%	15.2%
East South Central	3.8%	3.9%	3.8%	3.8%	3.7%	3.6%	3.3%	3.0%
South Atlantic	24.6%	25.1%	25.4%	25.6%	26.3%	26.0%	25.7%	25.8%
West North Central	4.2%	4.2%	4.2%	4.1%	4.1%	3.9%	3.9%	3.8%
West South Central	8.8%	8.7%	8.7%	8.7%	8.2%	8.0%	7.4%	6.9%
Mountain	9.4%	9.5%	9.5%	9.3%	8.8%	8.4%	8.2%	8.0%
Pacific	16.0%	15.6%	15.5%	15.2%	15.7%	16.4%	18.1%	19.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	11.7%	11.3%	11.2%	11.0%	11.3%	11.8%	13.0%	13.8%
02) FL	9.6%	9.8%	10.0%	10.1%	9.9%	9.3%	8.8%	8.8%
03) NY	6.3%	6.1%	6.1%	6.2%	5.8%	5.7%	5.7%	5.7%
04) TX	5.9%	5.8%	5.7%	5.6%	5.2%	5.2%	5.2%	5.0%
05) IL	5.5%	5.4%	5.3%	5.2%	4.9%	4.9%	4.7%	4.7%
06) NJ	4.2%	4.2%	4.3%	4.3%	4.3%	4.2%	4.1%	4.1%
07) GA	3.9%	4.1%	4.2%	4.3%	4.7%	4.6%	4.5%	4.5%
08) AZ	3.5%	3.5%	3.6%	3.5%	3.1%	2.8%	2.5%	2.3%
09) MI	3.3%	3.4%	3.5%	3.5%	3.7%	4.0%	4.3%	4.3%
10) NC	3.2%	3.2%	3.2%	3.2%	3.5%	3.6%	3.7%	3.6%
Top 10 Sellers								



Single Family Conventional Book Characteristics

JP MORGAN CHASE & CO

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) JP MORGAN CHASE & CO	46.8%	45.1%	44.0%	43.3%	39.2%	39.2%	40.4%	44.4%
02) WACHOVIA CORPORATION	7.1%	7.0%	7.1%	6.9%	7.5%	8.3%	9.5%	9.6%
03) AMTRUST FINANCIAL CORPORATION	6.6%	6.7%	6.2%	5.8%	3.2%	4.2%	5.3%	6.4%
04) FLAGSTAR BANCORP INC	5.9%	6.3%	6.8%	7.3%	9.7%	12.5%	16.0%	15.0%
05) CENTEX CORPORATION	3.2%	3.2%	3.3%	3.1%	2.6%	1.7%	0.6%	0.5%
06) PHH CORPORATION	3.1%	3.4%	3.7%	4.0%	4.4%	3.3%	2.6%	1.8%
07) SUNTRUST BANKS INC	3.0%	3.2%	3.4%	3.7%	3.8%	1.5%	1.0%	0.9%
08) NEW CENTURY FINANCIAL CORPORATION	2.3%	2.5%	2.7%	2.9%	3.7%	4.7%	5.7%	4.8%
09) PULTE CORPORATION	2.3%	2.5%	2.6%	2.7%	2.7%	2.0%	1.2%	0.5%
10) IRWIN FINANCIAL CORPORATION	2.1%	2.3%	2.5%	2.7%	3.7%	4.2%	2.2%	0.7%
Top 10 Servicers								
01) JP MORGAN CHASE & CO	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	80.6%							
Credit Enhancement	19.4%							
- Primary MI Only	14.3%							
- Pool Policy Only	2.7%							
- Pool Policy and Primary MI	0.8%							
- Full Recourse	0.1%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	1.4%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	95.1%							
Interest Only with Credit Enhancement	30.8%							
Alt-A with Credit Enhancement	33.0%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics

JP MORGAN CHASE & CO

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-3.70	-3.95	-4.41	-4.39	-2.20	-1.68	-2.36	-3.93
Wtd Avg Economic Model Fee	28.01	27.43	27.19	26.94	23.29	21.36	21.25	21.96
Wtd Avg Charged Fee	24.32	23.48	22.78	22.55	21.09	19.67	18.88	18.03
Appraisal Waivers								
Appraisal Waiver	2.1%	2.2%	2.2%	2.2%	1.9%	1.2%	0.7%	0.5%
Serious Delinquent Loans								
SDQ Rate All Loans	1.62%	1.30%	1.06%	0.89%	0.70%	0.78%	0.58%	0.58%
- SDQ Rate for Loans with CE	4.62%							
- SDQ Rate for Loans without CE	0.90%							
SDQ Rate Excl. Katrina Loans	1.62%	1.30%	1.06%	0.88%	0.67%	0.64%	0.58%	0.58%
SDQ Rate for Katrina Loans	1.32%	1.22%	1.25%	1.35%	2.09%	7.28%	0.54%	0.46%
Serious Delinquent Loans								
SDQ Loan Count	32,814	25,663	20,313	16,719	11,732	12,446	9,398	9,908
SDQ Count for Loans with CE	18,009							
SDQ Count for Loans without CE	14,805							
SDQ Volume (\$M)								
SDQ Volume	\$5,966.0	\$4,478.9	\$3,348.0	\$2,514.4	\$1,350.4	\$1,353.7	\$986.6	\$1,052.6
SDQ Volume for Loans with CE	\$3,350.0							
SDQ Volume for Loans without CE	\$2,616.0							



Single Family Conventional Book Characteristics

CITIGROUP INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,921,293	1,932,396	1,927,392	1,913,415	1,715,413	1,601,577	1,479,667	1,429,964
Book Volume (\$B)	\$290.9	\$290.6	\$286.5	\$281.2	\$243.4	\$216.8	\$191.5	\$178.5
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	26.0%	26.1%	26.3%	26.6%	27.7%	29.3%	29.9%	29.0%
OLTV 60.01% - 70.00%	16.4%	16.4%	16.4%	16.3%	17.0%	17.4%	17.4%	17.4%
OLTV 70.01% - 75.00%	10.0%	10.0%	9.9%	9.9%	9.9%	10.2%	11.0%	11.9%
OLTV 75.01% - 80.00%	30.6%	30.6%	31.0%	31.2%	30.7%	28.6%	26.7%	25.8%
OLTV 80.01% - 90.00%	6.9%	6.8%	6.6%	6.3%	6.5%	6.9%	7.7%	8.7%
OLTV 90.01% - 95.00%	4.2%	4.1%	3.9%	3.8%	3.7%	4.1%	4.7%	5.5%
OLTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%	0.9%
OLTV 97.01% - 100.00%	5.2%	5.4%	5.4%	5.4%	3.9%	2.8%	1.7%	0.8%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	70.2%	70.1%	70.0%	69.8%	69.2%	68.4%	68.1%	68.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	22.0%	22.1%	22.2%	22.5%	23.6%	24.7%	25.1%	24.2%
Comb LTV 60.01% - 70.00%	15.3%	15.3%	15.3%	15.2%	15.6%	15.8%	15.6%	15.1%
Comb LTV 70.01% - 75.00%	9.1%	9.0%	8.9%	8.9%	9.0%	9.2%	9.6%	9.9%
Comb LTV 75.01% - 80.00%	22.8%	22.6%	22.6%	22.6%	22.2%	22.0%	22.0%	21.6%
Comb LTV 80.01% - 90.00%	12.0%	11.9%	11.7%	11.4%	10.9%	10.0%	9.0%	8.1%
Comb LTV 90.01% - 95.00%	7.1%	7.1%	7.0%	6.9%	6.5%	6.0%	5.7%	5.1%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%	0.8%
Comb LTV 97.01% - 100.00%	6.8%	6.9%	7.1%	7.1%	5.4%	3.6%	2.0%	0.8%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	4.2%	4.4%	4.6%	4.8%	6.3%	7.9%	10.1%	14.4%
Wtd Avg Comb LTV	72.9%	72.9%	72.8%	72.7%	71.6%	70.4%	69.4%	68.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	22.1%	22.2%	22.3%	22.5%	23.7%	24.8%	25.3%	24.6%
Comb LTV 60.01% - 70.00%	15.4%	15.4%	15.3%	15.3%	15.6%	15.9%	15.8%	15.4%
Comb LTV 70.01% - 75.00%	9.1%	9.1%	9.0%	8.9%	9.0%	9.3%	9.8%	10.2%
Comb LTV 75.01% - 80.00%	22.9%	22.7%	22.7%	22.7%	22.3%	22.2%	22.2%	22.1%
Comb LTV 80.01% - 90.00%	12.0%	11.9%	11.7%	11.5%	10.9%	10.1%	9.2%	8.4%



Single Family Conventional Book Characteristics

CITIGROUP INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	7.2%	7.1%	7.1%	7.0%	6.5%	6.1%	5.8%	5.3%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%	0.8%
Comb LTV 97.01% - 100.00%	6.8%	6.9%	7.1%	7.1%	5.4%	3.6%	2.0%	0.8%
Comb LTV > 100.00%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	3.9%	4.0%	4.2%	4.4%	5.8%	7.2%	8.9%	12.5%
Wtd Avg Comb LTV	72.9%	72.9%	72.8%	72.7%	71.6%	70.4%	69.5%	69.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	41.9%	45.5%	48.9%	50.2%	56.8%	61.2%	57.1%	48.0%
MTMLTV 60.01% - 70.00%	14.3%	15.1%	15.6%	15.5%	16.5%	16.9%	18.7%	21.1%
MTMLTV 70.01% - 75.00%	7.9%	8.3%	8.5%	8.3%	8.1%	7.7%	8.6%	11.8%
MTMLTV 75.01% - 80.00%	8.7%	9.4%	9.8%	9.3%	8.7%	7.2%	7.5%	9.7%
MTMLTV 80.01% - 90.00%	12.2%	10.3%	8.8%	9.1%	5.8%	4.1%	5.1%	6.6%
MTMLTV 90.01% - 95.00%	4.0%	3.6%	3.0%	2.6%	1.6%	1.3%	1.4%	1.7%
MTMLTV 95.01% - 97.00%	1.5%	1.3%	1.0%	0.9%	0.5%	0.4%	0.4%	0.3%
MTMLTV 97.01% - 100.00%	2.0%	1.8%	1.7%	1.5%	1.0%	0.6%	0.5%	0.3%
MTMLTV > 100.00%	7.1%	4.2%	2.2%	2.1%	0.5%	0.2%	0.2%	0.1%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%	0.5%
Wtg Avg MTMLTV	64.6%	61.7%	59.2%	58.4%	54.7%	52.6%	54.9%	58.3%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%
FICO 550-579	0.7%	0.8%	0.8%	0.8%	0.7%	0.7%	0.7%	0.8%
FICO 580-619	4.1%	4.1%	4.2%	4.2%	4.0%	3.7%	3.6%	3.5%
FICO 620-659	9.0%	9.1%	9.2%	9.3%	9.4%	9.3%	9.3%	9.4%
FICO 660-699	16.5%	16.6%	16.7%	16.7%	17.1%	17.2%	17.2%	17.1%
FICO 700-739	22.4%	22.4%	22.3%	22.3%	22.7%	22.6%	22.9%	22.6%
FICO >= 740	45.8%	45.5%	45.2%	45.1%	44.0%	43.7%	42.7%	41.6%
FICO Missing	1.0%	1.1%	1.1%	1.2%	1.7%	2.3%	3.2%	4.6%
Wtd Avg FICO	724	724	723	723	722	722	721	721
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	73.9%	73.4%	72.7%	71.7%	70.9%	68.0%	64.4%	63.1%
Intermediate-term, fixed-rate	14.7%	15.1%	15.4%	16.0%	19.9%	23.7%	27.4%	28.2%
Adjustable-rate	6.0%	6.3%	6.7%	7.2%	5.5%	6.5%	7.0%	7.6%
Interest Only adjustable-rate	2.8%	2.8%	2.7%	2.6%	2.5%	1.7%	1.0%	0.8%



Single Family Conventional Book Characteristics

CITIGROUP INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
Interest Only fixed-rate	2.5%	2.4%	2.5%	2.4%	1.1%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.4%	90.5%	91.0%	91.2%	91.4%	92.2%	92.8%	92.6%
Second/Vacation Home	4.0%	4.0%	4.0%	4.0%	3.9%	3.6%	3.3%	3.0%
Investor Property	5.7%	5.5%	5.1%	4.8%	4.7%	4.2%	3.9%	4.4%
10-K Unit Type (Sums to 100%)								
1 Unit	96.2%	96.2%	96.3%	96.4%	96.4%	96.2%	96.1%	95.9%
2-4 Units	3.8%	3.8%	3.7%	3.6%	3.6%	3.8%	3.9%	4.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	12.3%	12.0%	11.7%	11.4%	9.7%	8.5%	7.9%	7.7%
Single Family Homes	87.7%	88.0%	88.3%	88.6%	90.3%	91.5%	92.1%	92.3%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%
Condo/Coop	12.3%	12.0%	11.7%	11.4%	9.7%	8.5%	7.9%	7.7%
1 Unit	83.8%	84.1%	84.5%	84.9%	86.5%	87.5%	87.9%	88.0%
2-4 Units	3.8%	3.7%	3.6%	3.5%	3.6%	3.8%	3.8%	4.0%
Condo								
Condo	10.9%	10.6%	10.3%	10.0%	8.3%	7.3%	6.8%	6.7%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	41.3%	41.0%	41.5%	41.8%	38.6%	34.1%	30.3%	27.2%
Cash-Out Refinance	30.9%	31.0%	30.8%	30.8%	31.5%	31.3%	29.6%	30.5%
Other Refinance	27.8%	28.0%	27.7%	27.3%	29.9%	34.7%	40.1%	42.3%
Origination Type (Sums to 100%)								
TPO Broker	19.9%	19.6%	19.1%	19.0%	18.5%	16.3%	13.1%	13.7%
TPO Correspondent	52.5%	52.4%	52.0%	51.2%	48.2%	44.9%	42.5%	38.1%
Undesignated	0.4%	0.5%	0.5%	0.5%	0.8%	1.1%	1.6%	2.4%
Retail	27.1%	27.6%	28.4%	29.3%	32.5%	37.7%	42.8%	45.7%
Origination Year (Sums to 100%)								
< 2001	2.3%	2.4%	2.6%	2.8%	3.8%	5.4%	8.4%	13.7%
2001	1.9%	2.0%	2.1%	2.2%	3.1%	4.2%	6.4%	10.5%
2002	5.4%	5.6%	6.0%	6.4%	8.6%	11.2%	16.0%	23.0%
2003	19.3%	20.0%	21.2%	22.3%	27.2%	34.7%	46.5%	52.8%
2004	11.8%	12.2%	12.8%	13.6%	15.7%	20.0%	22.6%	0.0%
2005	15.9%	16.4%	17.2%	18.0%	23.0%	24.4%	0.0%	0.0%



Single Family Conventional Book Characteristics

CITIGROUP INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	14.6%	15.0%	16.1%	17.1%	18.8%	0.0%	0.0%	0.0%
2007	17.5%	18.0%	19.0%	17.6%	0.0%	0.0%	0.0%	0.0%
2008	11.3%	8.4%	3.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$168,741	\$167,059	\$164,920	\$162,714	\$155,957	\$147,495	\$139,898	\$133,615
Loan Original Note Rate	5.96%	5.96%	5.96%	5.96%	5.89%	5.76%	5.82%	5.99%
Seasoning (Sums to 100%)								
Seasoned	3.9%	4.2%	4.5%	4.9%	1.0%	1.3%	1.3%	1.6%
Non-Seasoned	96.1%	95.8%	95.5%	95.1%	99.0%	98.7%	98.7%	98.4%
ACI								
ACI Probability	0.41%	0.42%	0.43%	0.42%	0.36%	0.32%	0.30%	0.30%
Wtd Avg ACI Score	717	717	717	718	721	725	727	727
Credit Premium								
Wtd Avg Credit Premium	-0.06	-0.07	-0.07	-0.06	-0.06	-0.07	-0.10	-0.11
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%
Prepay Premium								
Prepay Premium	0.8%	0.8%	0.9%	1.0%	1.3%	1.8%	2.8%	4.1%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	12.7%	12.9%	12.9%	13.1%	14.4%	16.4%	18.6%	17.5%
DTI Ratio > 20 and <= 30	21.7%	21.9%	22.0%	22.1%	22.9%	24.2%	25.7%	25.1%
DTI Ratio > 30 and <= 40	25.8%	25.7%	25.8%	25.7%	25.2%	24.3%	23.5%	24.2%
DTI Ratio > 40 and <= 50	19.6%	19.4%	19.2%	19.0%	18.0%	16.3%	14.3%	14.6%
DTI Ratio > 50	15.2%	15.0%	14.8%	14.5%	13.9%	12.7%	10.8%	10.5%
DTI Ratio Missing	5.0%	5.0%	5.4%	5.6%	5.5%	6.3%	7.1%	8.1%
Wtd Avg DTI Ratio	36.0%	35.9%	35.8%	35.7%	35.1%	34.0%	32.5%	32.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	13.0%	13.2%	13.2%	13.4%	14.7%	16.8%	19.0%	17.9%
DTI Ratio > 20 and <= 30	22.5%	22.7%	22.8%	23.0%	23.8%	25.1%	26.6%	25.8%
DTI Ratio > 30 and <= 40	26.6%	26.6%	26.6%	26.6%	26.1%	25.1%	24.2%	24.8%
DTI Ratio > 40 and <= 50	20.2%	20.0%	19.9%	19.7%	18.6%	16.8%	14.7%	14.9%
DTI Ratio > 50	15.6%	15.5%	15.2%	15.0%	14.3%	13.1%	11.1%	10.7%
DTI Ratio Missing	2.0%	2.0%	2.3%	2.4%	2.4%	3.1%	4.4%	5.9%
Wtd Avg DTI Ratio	36.0%	35.9%	35.8%	35.7%	35.0%	34.0%	32.6%	32.7%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics

CITIGROUP INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	14.7%	15.1%	15.4%	16.0%	19.9%	23.7%	27.4%	28.2%
> 15 Years amd <= 25 Years	4.2%	4.3%	4.3%	4.4%	4.7%	5.3%	5.3%	4.7%
> 25 Years and <= 30 Years	80.5%	80.1%	79.7%	79.1%	75.2%	70.9%	67.3%	67.0%
> 30 Years	0.6%	0.6%	0.6%	0.5%	0.2%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	76.4%	75.8%	75.2%	74.2%	72.0%	68.0%	64.4%	63.1%
Intermediate-Term Fixed Rate (excl Balloon)	14.2%	14.6%	14.9%	15.4%	19.1%	22.7%	26.1%	27.0%
Adjustable Rate	8.9%	9.1%	9.4%	9.8%	8.1%	8.3%	8.2%	8.6%
Balloon	0.4%	0.5%	0.5%	0.5%	0.8%	1.0%	1.4%	1.2%
Various Product Types								
Second	0.8%	0.9%	0.9%	1.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.6%	0.6%	0.6%	0.5%	0.2%	0.0%	0.0%	0.0%
Hybrid Arm	8.4%	8.6%	8.8%	9.2%	7.3%	7.0%	6.3%	6.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.0%	1.1%	1.1%	1.2%	1.0%	1.4%	1.6%	1.8%
- 5/1 Hybrid Arm	5.2%	5.3%	5.5%	5.7%	4.7%	4.0%	3.3%	3.2%
- 7/1 Hybrid Arm	1.8%	1.8%	1.8%	1.9%	1.4%	1.5%	1.4%	1.2%
- 10/1 Hybrid Arm	0.4%	0.4%	0.4%	0.3%	0.2%	0.1%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
Interest Only	5.3%	5.2%	5.1%	5.0%	3.7%	1.7%	1.0%	0.8%
- Interest Only ARM	2.8%	2.8%	2.7%	2.6%	2.5%	1.7%	1.0%	0.8%
- Interest Only FRM	2.5%	2.4%	2.5%	2.4%	1.1%	0.0%	0.0%	0.0%
Alt-A	4.0%	4.0%	4.1%	4.3%	4.1%	3.9%	4.9%	5.6%
- Alt-A Low/No Doc	2.9%	3.0%	3.0%	3.0%	2.8%	3.2%	3.8%	4.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.5%	0.5%	0.5%	0.5%	0.7%	0.9%	1.2%	1.4%
- Alt-A SISA	0.6%	0.6%	0.7%	0.7%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%
- Alt-A Stated Income	1.6%	1.6%	1.5%	1.5%	1.8%	2.0%	2.2%	2.2%



Single Family Conventional Book Characteristics

CITIGROUP INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.3%	0.3%	0.4%	0.4%	0.4%	0.4%	0.7%	0.9%
Alt-A Deals (no SFC)	0.7%	0.7%	0.8%	0.8%	1.0%	0.2%	0.4%	0.6%
My Community Mortgage	2.0%	2.0%	2.1%	2.0%	0.8%	0.3%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	9.0%	9.1%	8.9%	8.6%	6.7%	4.8%	4.6%	4.3%
- Select Lender Programs Non-Full Doc	6.1%	6.1%	6.0%	5.6%	4.0%	1.6%	0.7%	0.2%
- Other Low/No Doc	2.9%	3.0%	3.0%	3.0%	2.8%	3.2%	3.8%	4.2%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	85.4%	84.8%	83.8%	82.8%	85.0%	82.7%	79.5%	75.9%
Investor Channel	9.5%	9.9%	10.6%	11.4%	8.3%	9.3%	10.6%	10.0%
eChannel	3.2%	3.3%	3.4%	3.5%	3.5%	3.4%	2.7%	2.2%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.9%	2.0%	2.1%	2.3%	3.2%	4.6%	7.2%	11.9%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.3%	13.4%	13.5%	13.7%	11.6%	8.9%	5.2%	2.9%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%
- 75/25/00	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.1%	4.2%	4.3%	4.3%	3.9%	3.2%	2.5%	1.6%
- 80/15/05	2.6%	2.7%	2.8%	2.9%	2.8%	2.2%	1.6%	0.9%
- 80/20/00	1.2%	1.3%	1.3%	1.4%	1.5%	0.8%	0.3%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.8%	4.7%	4.6%	4.5%	3.1%	2.4%	0.5%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.0%	17.2%	17.6%	17.9%	16.4%	14.7%	12.6%	9.6%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 80/10/10	5.0%	5.1%	5.3%	5.4%	5.0%	4.3%	3.5%	2.7%
- 80/15/05	3.1%	3.1%	3.3%	3.4%	3.1%	2.6%	2.1%	1.4%
- 80/20/00	1.7%	1.7%	1.8%	1.8%	1.6%	1.0%	0.5%	0.2%



Single Family Conventional Book Characteristics

CITIGROUP INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- Other	6.8%	6.8%	6.8%	6.9%	6.2%	6.4%	6.1%	4.9%
EA/TPR								
EA/TPR	2.4%	2.5%	2.5%	2.3%	1.8%	1.6%	1.5%	1.4%
- EA I	1.1%	1.1%	1.1%	1.0%	0.9%	0.8%	0.8%	0.8%
- EA/TPR II	0.7%	0.7%	0.7%	0.6%	0.5%	0.4%	0.4%	0.4%
- EA/TPR III	0.7%	0.7%	0.7%	0.7%	0.5%	0.4%	0.3%	0.2%
10-K Property Region (Sums to 100%)								
Midwest	17.1%	17.3%	17.4%	17.3%	16.9%	16.8%	16.6%	16.1%
Northeast	22.2%	22.3%	22.4%	22.6%	22.7%	22.7%	22.1%	20.7%
Southeast	20.8%	21.1%	21.3%	21.5%	22.0%	21.8%	21.7%	21.9%
Southwest	16.9%	17.0%	16.9%	16.9%	16.8%	16.3%	16.2%	16.1%
West	23.0%	22.4%	21.9%	21.7%	21.7%	22.5%	23.4%	25.1%
Census Region (Sums to 100%)								
New England	6.5%	6.5%	6.6%	6.6%	6.6%	6.6%	6.5%	6.2%
Middle Atlantic	15.1%	15.1%	15.2%	15.3%	15.3%	15.4%	14.9%	14.0%
East North Central	12.6%	12.7%	12.9%	12.8%	12.5%	12.5%	12.6%	12.3%
East South Central	2.8%	2.8%	2.8%	2.9%	2.9%	2.7%	2.7%	2.6%
South Atlantic	18.5%	18.7%	18.9%	19.1%	19.5%	19.5%	19.4%	19.7%
West North Central	7.0%	7.1%	7.1%	7.0%	6.9%	6.7%	6.3%	6.0%
West South Central	8.2%	8.2%	8.2%	8.2%	8.2%	8.0%	8.2%	7.8%
Mountain	7.8%	7.8%	7.8%	7.8%	7.7%	7.4%	7.1%	7.5%
Pacific	21.4%	20.9%	20.4%	20.1%	20.1%	21.0%	22.0%	23.7%
US Territories	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.3%	0.2%
Top 10 States								
01) CA	17.2%	16.7%	16.2%	16.0%	15.9%	16.9%	18.4%	20.1%
02) NY	8.1%	8.0%	8.0%	8.1%	8.1%	8.2%	8.3%	7.9%
03) FL	6.1%	6.1%	6.2%	6.2%	6.5%	6.4%	6.2%	6.4%
04) TX	5.6%	5.6%	5.5%	5.4%	5.1%	4.8%	4.5%	4.4%
05) IL	5.5%	5.5%	5.5%	5.4%	4.7%	4.4%	4.4%	4.3%
06) NJ	3.8%	3.9%	3.9%	3.9%	4.0%	4.0%	3.8%	3.7%
07) MA	3.7%	3.7%	3.7%	3.7%	3.7%	3.8%	3.8%	3.5%
08) PA	3.2%	3.2%	3.2%	3.3%	3.3%	3.2%	2.9%	2.5%
09) MN	2.9%	2.9%	2.9%	2.9%	2.8%	2.8%	2.8%	2.6%
10) VA	2.8%	2.8%	2.9%	2.9%	3.0%	3.1%	3.2%	3.2%
Top 10 Sellers								



Single Family Conventional Book Characteristics CITIGROUP INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) CITIGROUP INC	74.3%	73.6%	72.5%	71.2%	63.6%	59.0%	57.2%	52.4%
02) FLAGSTAR BANCORP INC	6.0%	6.2%	6.5%	6.8%	9.0%	9.0%	5.2%	5.9%
03) PHH CORPORATION	5.5%	5.7%	5.8%	6.0%	6.1%	6.1%	5.0%	3.9%
04) IRWIN FINANCIAL CORPORATION	2.5%	2.6%	2.8%	2.9%	3.9%	4.0%	4.4%	4.5%
05) SUNTRUST BANKS INC	1.6%	1.6%	1.6%	1.7%	2.2%	2.0%	1.4%	1.0%
06) CAPITAL ONE FINANCIAL CORPORATION	1.4%	1.5%	1.5%	1.6%	2.2%	2.9%	4.0%	4.0%
07) AMTRUST FINANCIAL CORPORATION	1.2%	1.3%	1.3%	1.4%	1.9%	2.4%	3.6%	4.5%
08) HUNTINGTON BANCSHARES INCORPORATED	1.1%	1.1%	1.2%	1.3%	1.7%	2.1%	2.4%	2.2%
09) HSBC HOLDINGS PLC	0.8%	0.7%	0.7%	0.8%	1.0%	1.2%	1.6%	1.9%
10) LEHMAN BROTHERS HOLDINGS INC	0.7%	0.8%	0.8%	0.9%	1.2%	1.7%	2.7%	3.7%
Top 10 Servicers								
01) CITIGROUP INC	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	84.0%							
Credit Enhancement	16.0%							
- Primary MI Only	13.7%							
- Pool Policy Only	0.6%							
- Pool Policy and Primary MI	0.4%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	1.2%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	22.0%							
Interest Only with Credit Enhancement	16.4%							
Alt-A with Credit Enhancement	17.0%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics

CITIGROUP INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-4.13	-4.27	-4.50	-4.55	-2.15	-0.18	-0.52	-1.34
Wtd Avg Economic Model Fee	26.00	25.80	25.56	25.31	22.12	20.00	20.14	20.81
Wtd Avg Charged Fee	21.86	21.52	21.06	20.76	19.98	19.82	19.62	19.48
Appraisal Waivers								
Appraisal Waiver	2.6%	2.6%	2.7%	2.7%	2.8%	2.8%	2.0%	1.7%
Serious Delinquent Loans								
SDQ Rate All Loans	1.37%	1.03%	0.90%	0.80%	0.52%	0.65%	0.46%	0.50%
- SDQ Rate for Loans with CE	4.47%							
- SDQ Rate for Loans without CE	0.75%							
SDQ Rate Excl. Katrina Loans	1.37%	1.03%	0.90%	0.80%	0.51%	0.45%	0.46%	0.50%
SDQ Rate for Katrina Loans	1.04%	0.91%	0.98%	1.06%	1.23%	8.59%	0.37%	0.29%
Serious Delinquent Loans								
SDQ Loan Count	26,097	19,791	17,218	15,231	8,925	10,264	6,741	6,977
SDQ Count for Loans with CE	14,137							
SDQ Count for Loans without CE	11,960							
SDQ Volume (\$M)								
SDQ Volume	\$4,317.4	\$3,123.6	\$2,557.5	\$2,100.4	\$1,019.4	\$1,062.9	\$676.3	\$664.7
SDQ Volume for Loans with CE	\$2,345.1							
SDQ Volume for Loans without CE	\$1,972.3							



Single Family Conventional Book Characteristics

WELLS FARGO & COMPANY

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,592,240	1,558,953	1,499,382	1,442,941	1,285,607	1,159,580	987,608	857,103
Book Volume (\$B)	\$266.8	\$256.8	\$239.4	\$224.3	\$183.2	\$153.5	\$119.0	\$96.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	22.6%	22.7%	22.5%	22.8%	25.2%	26.4%	27.2%	27.7%
OLTV 60.01% - 70.00%	16.0%	16.2%	16.1%	16.2%	17.1%	17.3%	17.4%	17.7%
OLTV 70.01% - 75.00%	9.5%	9.5%	9.5%	9.6%	10.0%	10.4%	11.1%	12.0%
OLTV 75.01% - 80.00%	33.5%	33.6%	34.5%	35.3%	34.1%	31.3%	27.3%	25.2%
OLTV 80.01% - 90.00%	8.9%	8.6%	8.2%	7.6%	7.0%	7.5%	8.4%	9.2%
OLTV 90.01% - 95.00%	5.3%	5.1%	4.8%	4.5%	4.1%	4.5%	5.2%	5.7%
OLTV 95.01% - 97.00%	0.5%	0.4%	0.4%	0.4%	0.5%	0.7%	1.0%	1.1%
OLTV 97.01% - 100.00%	3.7%	3.9%	3.8%	3.5%	2.0%	1.8%	2.4%	1.4%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	71.8%	71.7%	71.7%	71.4%	70.0%	69.5%	69.5%	69.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.8%	20.0%	19.9%	20.1%	22.0%	22.7%	22.7%	21.9%
Comb LTV 60.01% - 70.00%	14.7%	14.9%	14.7%	14.8%	15.7%	15.7%	15.0%	13.9%
Comb LTV 70.01% - 75.00%	8.6%	8.5%	8.4%	8.4%	9.0%	9.1%	9.1%	8.5%
Comb LTV 75.01% - 80.00%	25.9%	25.5%	25.5%	25.6%	25.3%	24.1%	21.5%	18.4%
Comb LTV 80.01% - 90.00%	14.5%	14.2%	14.0%	13.4%	11.5%	10.2%	8.3%	6.8%
Comb LTV 90.01% - 95.00%	8.6%	8.6%	8.7%	8.5%	7.3%	6.7%	5.6%	4.2%
Comb LTV 95.01% - 97.00%	0.5%	0.4%	0.4%	0.4%	0.5%	0.6%	0.8%	0.8%
Comb LTV 97.01% - 100.00%	4.7%	5.0%	5.0%	4.8%	3.0%	2.6%	2.9%	1.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.7%	3.0%	3.4%	3.8%	5.7%	8.3%	14.1%	23.9%
Wtd Avg Comb LTV	74.1%	74.0%	74.0%	73.8%	72.0%	71.2%	70.4%	68.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.8%	20.0%	19.9%	20.2%	22.1%	22.8%	22.9%	22.2%
Comb LTV 60.01% - 70.00%	14.8%	14.9%	14.8%	14.9%	15.8%	15.8%	15.2%	14.3%
Comb LTV 70.01% - 75.00%	8.6%	8.5%	8.4%	8.5%	9.1%	9.2%	9.3%	8.9%
Comb LTV 75.01% - 80.00%	25.9%	25.6%	25.6%	25.8%	25.4%	24.3%	21.8%	19.0%
Comb LTV 80.01% - 90.00%	14.6%	14.2%	14.0%	13.5%	11.6%	10.3%	8.5%	7.2%
Comb LTV 90.01% - 95.00%	8.7%	8.6%	8.7%	8.6%	7.4%	6.8%	5.7%	4.4%



Single Family Conventional Book Characteristics

WELLS FARGO & COMPANY

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.5%	0.4%	0.4%	0.4%	0.5%	0.6%	0.9%	0.8%
Comb LTV 97.01% - 100.00%	4.7%	5.0%	5.0%	4.8%	3.0%	2.6%	2.9%	1.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.5%	2.7%	3.1%	3.4%	5.2%	7.5%	12.8%	21.6%
Wtd Avg Comb LTV	74.1%	74.0%	74.0%	73.7%	72.0%	71.2%	70.4%	69.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	35.4%	39.1%	41.9%	43.6%	54.0%	58.2%	55.2%	49.8%
MTMLTV 60.01% - 70.00%	14.4%	15.4%	16.3%	16.2%	17.7%	17.7%	18.6%	19.6%
MTMLTV 70.01% - 75.00%	8.4%	8.9%	9.4%	9.4%	9.3%	8.9%	8.8%	11.2%
MTMLTV 75.01% - 80.00%	10.4%	11.3%	12.2%	11.5%	10.2%	8.8%	8.2%	9.9%
MTMLTV 80.01% - 90.00%	14.6%	12.5%	11.2%	11.9%	6.4%	4.6%	5.9%	6.2%
MTMLTV 90.01% - 95.00%	4.9%	4.5%	3.7%	3.1%	1.2%	1.1%	1.8%	2.1%
MTMLTV 95.01% - 97.00%	1.8%	1.5%	1.2%	1.0%	0.3%	0.2%	0.5%	0.4%
MTMLTV 97.01% - 100.00%	2.3%	2.1%	1.8%	1.5%	0.5%	0.2%	0.5%	0.5%
MTMLTV > 100.00%	7.6%	4.5%	2.1%	1.8%	0.3%	0.1%	0.3%	0.1%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.2%
Wtg Avg MTMLTV	68.1%	65.1%	62.7%	61.6%	55.8%	53.9%	55.8%	57.7%
Credit Score (Sums to 100%)								
FICO < 550	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%
FICO 550-579	0.3%	0.3%	0.4%	0.4%	0.5%	0.5%	0.7%	0.8%
FICO 580-619	2.0%	2.1%	2.2%	2.3%	2.5%	2.6%	3.1%	3.2%
FICO 620-659	7.4%	7.7%	8.0%	8.1%	8.2%	8.4%	8.8%	8.8%
FICO 660-699	16.3%	16.6%	16.7%	16.6%	16.3%	16.4%	16.4%	15.9%
FICO 700-739	22.8%	22.9%	22.9%	22.8%	22.7%	22.6%	22.3%	21.9%
FICO >= 740	50.3%	49.4%	48.9%	48.6%	48.2%	47.0%	44.8%	44.3%
FICO Missing	0.7%	0.7%	0.8%	0.9%	1.3%	2.0%	3.4%	4.7%
Wtd Avg FICO	732	731	730	730	729	727	724	724
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	80.7%	80.3%	80.3%	80.0%	77.9%	74.2%	72.3%	69.9%
Intermediate-term, fixed-rate	13.4%	13.9%	13.8%	14.0%	17.4%	20.8%	24.7%	27.9%
Adjustable-rate	2.0%	1.8%	1.8%	2.0%	2.1%	3.1%	2.5%	2.2%
Interest Only adjustable-rate	2.4%	2.4%	2.4%	2.2%	1.3%	1.4%	0.3%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

WELLS FARGO & COMPANY

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	1.5%	1.6%	1.7%	1.8%	1.3%	0.5%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.4%	91.5%	91.4%	91.5%	92.2%	92.9%	93.8%	94.3%
Second/Vacation Home	5.1%	4.9%	4.9%	4.9%	4.2%	3.4%	2.7%	2.4%
Investor Property	3.6%	3.6%	3.6%	3.6%	3.6%	3.7%	3.5%	3.3%
10-K Unit Type (Sums to 100%)								
1 Unit	97.0%	96.9%	96.9%	96.9%	96.7%	96.3%	95.9%	95.9%
2-4 Units	3.0%	3.1%	3.1%	3.1%	3.3%	3.7%	4.1%	4.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.0%	8.6%	8.6%	8.4%	7.8%	6.7%	6.1%	5.9%
Single Family Homes	91.0%	91.4%	91.4%	91.6%	92.2%	93.3%	93.9%	94.1%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.4%
Condo/Coop	9.0%	8.6%	8.6%	8.4%	7.7%	6.7%	6.1%	5.9%
1 Unit	87.6%	87.9%	87.9%	88.0%	88.6%	89.1%	89.3%	89.6%
2-4 Units	3.0%	3.1%	3.1%	3.1%	3.3%	3.7%	4.1%	4.1%
Condo								
Condo	8.9%	8.5%	8.4%	8.3%	7.7%	6.6%	6.0%	5.7%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	44.6%	43.2%	44.1%	44.4%	39.8%	36.2%	32.8%	29.7%
Cash-Out Refinance	28.9%	29.7%	29.7%	30.0%	30.9%	30.1%	28.4%	28.1%
Other Refinance	26.5%	27.1%	26.2%	25.6%	29.2%	33.7%	38.8%	42.2%
Origination Type (Sums to 100%)								
TPO Broker	16.5%	16.5%	15.9%	15.3%	13.7%	12.5%	13.8%	14.4%
TPO Correspondent	45.6%	46.2%	48.9%	50.6%	53.2%	51.7%	45.3%	41.6%
Undesignated	0.4%	0.5%	0.5%	0.6%	1.0%	1.5%	2.7%	4.4%
Retail	37.5%	36.8%	34.7%	33.5%	32.1%	34.3%	38.2%	39.6%
Origination Year (Sums to 100%)								
< 2001	2.5%	2.8%	3.2%	3.5%	5.4%	8.0%	13.8%	23.1%
2001	0.5%	0.5%	0.6%	0.7%	1.0%	1.2%	1.7%	2.1%
2002	3.5%	3.8%	4.1%	4.3%	6.0%	7.9%	11.1%	15.2%
2003	17.1%	18.4%	18.8%	20.7%	28.3%	36.5%	50.0%	59.6%
2004	8.9%	9.5%	10.4%	11.5%	15.8%	20.6%	23.3%	0.0%
2005	13.9%	14.8%	16.4%	17.9%	24.4%	25.8%	0.0%	0.0%
2006	12.9%	13.8%	15.7%	17.7%	19.2%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

WELLS FARGO & COMPANY

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	21.7%	23.0%	25.8%	23.8%	0.0%	0.0%	0.0%	0.0%
2008	18.9%	13.4%	5.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$183,002	\$179,831	\$174,567	\$170,281	\$156,532	\$144,754	\$132,153	\$123,359
Loan Original Note Rate	5.98%	5.97%	6.00%	6.02%	5.90%	5.79%	5.91%	6.04%
Seasoning (Sums to 100%)								
Seasoned	2.8%	3.0%	1.4%	1.3%	1.9%	2.7%	2.3%	2.4%
Non-Seasoned	97.2%	97.0%	98.6%	98.7%	98.1%	97.3%	97.7%	97.6%
ACI								
ACI Probability	0.32%	0.32%	0.33%	0.33%	0.32%	0.33%	0.35%	0.33%
Wtd Avg ACI Score	721	720	720	720	723	725	725	727
Credit Premium								
Wtd Avg Credit Premium	-0.09	-0.11	-0.11	-0.08	-0.08	-0.08	-0.10	-0.09
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Prepay Premium								
Prepay Premium	0.4%	0.4%	0.5%	0.5%	0.4%	0.5%	0.7%	0.5%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.4%	9.7%	9.8%	10.1%	12.1%	13.9%	16.0%	17.6%
DTI Ratio > 20 and <= 30	19.8%	19.8%	19.8%	19.9%	21.2%	22.4%	23.2%	25.0%
DTI Ratio > 30 and <= 40	27.2%	27.1%	27.1%	26.9%	26.0%	25.0%	24.4%	25.5%
DTI Ratio > 40 and <= 50	23.2%	22.9%	22.9%	22.5%	19.4%	16.8%	14.4%	13.6%
DTI Ratio > 50	15.7%	15.7%	15.9%	15.8%	15.0%	14.4%	13.0%	9.3%
DTI Ratio Missing	4.6%	4.9%	4.5%	4.9%	6.3%	7.5%	9.1%	9.0%
Wtd Avg DTI Ratio	37.6%	37.5%	37.5%	37.4%	36.5%	35.7%	34.4%	32.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.5%	9.8%	9.9%	10.2%	12.2%	14.1%	16.2%	18.0%
DTI Ratio > 20 and <= 30	20.0%	20.0%	20.0%	20.1%	21.5%	22.8%	23.7%	25.7%
DTI Ratio > 30 and <= 40	27.4%	27.2%	27.2%	27.1%	26.2%	25.3%	24.8%	25.9%
DTI Ratio > 40 and <= 50	23.3%	22.9%	23.0%	22.6%	19.5%	16.9%	14.7%	13.8%
DTI Ratio > 50	15.8%	15.7%	15.9%	15.8%	15.1%	14.5%	13.2%	9.6%
DTI Ratio Missing	4.1%	4.3%	3.9%	4.2%	5.4%	6.3%	7.5%	7.0%
Wtd Avg DTI Ratio	37.5%	37.5%	37.5%	37.4%	36.5%	35.6%	34.4%	32.3%
Origination Term (Sums to 100%)								
<= 15 Years	13.4%	14.0%	13.8%	14.0%	17.5%	20.8%	24.7%	27.9%



Single Family Conventional Book Characteristics

WELLS FARGO & COMPANY

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	3.2%	3.3%	3.4%	3.5%	4.2%	4.7%	4.8%	5.2%
> 25 Years and <= 30 Years	82.7%	82.0%	82.0%	81.7%	78.1%	74.5%	70.5%	66.9%
> 30 Years	0.7%	0.7%	0.8%	0.8%	0.2%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	82.2%	81.8%	82.0%	81.7%	79.1%	74.7%	72.4%	69.9%
Intermediate-Term Fixed Rate (excl Balloon)	13.3%	13.9%	13.7%	13.9%	17.4%	20.6%	24.5%	27.6%
Adjustable Rate	4.4%	4.2%	4.2%	4.2%	3.4%	4.6%	2.9%	2.2%
Balloon	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.7%	0.7%	0.8%	0.8%	0.2%	0.0%	0.0%	0.0%
Hybrid Arm	4.3%	4.0%	4.0%	4.0%	3.1%	4.1%	2.2%	1.4%
- 2/28 Hybrid Arm	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.2%	0.2%	0.2%	0.3%	0.5%	0.7%	0.3%	0.3%
- 5/1 Hybrid Arm	2.7%	2.5%	2.4%	2.4%	2.1%	2.7%	1.4%	0.9%
- 7/1 Hybrid Arm	0.8%	0.8%	0.8%	0.7%	0.4%	0.5%	0.4%	0.3%
- 10/1 Hybrid Arm	0.5%	0.5%	0.6%	0.6%	0.1%	0.2%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	3.9%	4.0%	4.1%	4.1%	2.6%	1.9%	0.4%	0.0%
- Interest Only ARM	2.4%	2.4%	2.4%	2.2%	1.3%	1.4%	0.3%	0.0%
- Interest Only FRM	1.5%	1.6%	1.7%	1.8%	1.3%	0.5%	0.1%	0.0%
Alt-A	7.0%	7.5%	7.7%	8.3%	9.8%	10.7%	9.8%	8.3%
- Alt-A Low/No Doc	4.9%	5.3%	5.2%	5.6%	6.4%	6.8%	6.4%	4.5%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	1.7%	1.8%	1.9%	2.1%	2.7%	3.0%	2.9%	2.0%
- Alt-A SISA	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.0%	1.1%	1.2%	1.2%	1.4%	1.5%	1.3%	1.0%
- Alt-A Stated Income	2.0%	2.1%	2.0%	2.1%	2.3%	2.4%	2.2%	1.5%



Single Family Conventional Book Characteristics

WELLS FARGO & COMPANY

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.5%	0.5%	0.6%	0.6%	0.7%	0.6%	0.5%	0.2%
Alt-A Deals (no SFC)	1.6%	1.7%	1.9%	2.2%	2.8%	3.3%	2.9%	3.7%
My Community Mortgage	0.8%	0.8%	0.9%	0.9%	0.5%	0.1%	0.1%	0.1%
Non-Full Doc								
Non-Full Doc Total	24.9%	25.7%	23.8%	21.4%	13.6%	9.3%	6.8%	4.5%
- Select Lender Programs Non-Full Doc	20.0%	20.4%	18.6%	15.9%	7.2%	2.5%	0.4%	0.0%
- Other Low/No Doc	4.9%	5.3%	5.2%	5.6%	6.4%	6.8%	6.4%	4.5%
Subprime Deals								
Subprime	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	87.0%	86.0%	86.4%	85.3%	80.8%	75.5%	69.3%	61.2%
Investor Channel	10.1%	10.8%	10.0%	10.7%	13.4%	16.1%	16.6%	14.9%
eChannel	0.5%	0.6%	0.6%	0.7%	1.0%	1.2%	1.6%	2.1%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Subprime Channel	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.2%	2.4%	2.7%	3.1%	4.7%	7.0%	12.3%	21.6%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.7%	13.6%	13.8%	13.9%	11.6%	8.6%	3.9%	1.9%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.5%	4.6%	4.8%	5.0%	4.2%	3.0%	1.6%	0.8%
- 80/15/05	3.0%	3.1%	3.4%	3.7%	3.3%	2.6%	1.5%	0.9%
- 80/20/00	0.3%	0.4%	0.4%	0.4%	0.5%	0.3%	0.2%	0.1%
- 90/05/05	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.4%	5.0%	4.6%	4.3%	3.2%	2.4%	0.5%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.1%	17.2%	17.6%	18.0%	16.7%	15.0%	12.0%	9.2%
- 75/20/05	0.4%	0.5%	0.5%	0.5%	0.4%	0.3%	0.3%	0.2%
- 75/25/00	0.2%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	5.3%	5.5%	5.8%	6.0%	5.4%	4.4%	3.1%	2.3%
- 80/15/05	3.3%	3.5%	3.8%	4.0%	3.7%	3.2%	2.1%	1.4%
- 80/20/00	1.0%	1.0%	1.1%	1.2%	1.1%	0.9%	0.6%	0.3%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics

WELLS FARGO & COMPANY

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	6.7%	6.4%	6.1%	5.9%	6.0%	6.1%	5.7%	5.0%
EA/TPR								
EA/TPR	0.9%	1.0%	1.0%	1.0%	1.0%	1.0%	0.9%	0.8%
- EA I	0.5%	0.5%	0.6%	0.6%	0.5%	0.5%	0.4%	0.3%
- EA/TPR II	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%
- EA/TPR III	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.2%
10-K Property Region (Sums to 100%)								
Midwest	15.9%	16.3%	16.7%	17.2%	18.8%	19.4%	19.2%	18.3%
Northeast	19.5%	19.4%	19.5%	19.6%	20.4%	21.7%	22.8%	22.7%
Southeast	24.9%	25.0%	25.3%	25.2%	24.2%	23.1%	22.1%	22.1%
Southwest	16.9%	16.9%	17.1%	17.0%	16.7%	16.4%	16.0%	15.9%
West	22.8%	22.4%	21.4%	20.9%	19.8%	19.4%	19.9%	20.9%
Census Region (Sums to 100%)								
New England	6.2%	6.3%	6.6%	6.9%	7.7%	8.0%	8.1%	7.5%
Middle Atlantic	12.9%	12.6%	12.5%	12.3%	12.4%	13.3%	14.4%	14.8%
East North Central	10.7%	11.0%	11.5%	12.0%	13.4%	13.9%	13.8%	12.8%
East South Central	3.7%	3.6%	3.7%	3.6%	3.4%	3.1%	3.0%	2.9%
South Atlantic	21.7%	21.8%	22.1%	22.0%	21.3%	20.4%	19.5%	19.7%
West North Central	7.6%	7.8%	7.9%	8.0%	8.3%	8.5%	8.5%	8.3%
West South Central	6.9%	6.7%	6.8%	6.6%	6.4%	6.4%	6.4%	6.6%
Mountain	10.0%	10.1%	10.1%	10.1%	9.6%	8.9%	8.4%	8.4%
Pacific	20.4%	20.0%	18.9%	18.5%	17.6%	17.4%	18.0%	19.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	13.0%	12.7%	11.8%	11.6%	11.5%	11.7%	12.8%	13.6%
02) FL	6.5%	6.5%	6.8%	6.9%	6.5%	5.9%	5.4%	5.1%
03) TX	4.9%	4.8%	4.8%	4.7%	4.6%	4.6%	4.6%	4.9%
04) NJ	4.6%	4.6%	4.6%	4.6%	4.7%	4.9%	5.2%	5.4%
05) NY	4.5%	4.2%	4.2%	4.0%	4.3%	4.9%	5.5%	5.6%
06) IL	4.2%	4.3%	4.4%	4.6%	5.2%	5.3%	5.3%	5.1%
07) PA	3.8%	3.7%	3.7%	3.7%	3.4%	3.5%	3.6%	3.8%
08) WA	3.7%	3.7%	3.6%	3.5%	3.1%	2.9%	2.7%	2.9%
09) GA	3.7%	3.7%	3.7%	3.7%	3.5%	3.5%	3.4%	3.4%
10) MN	3.3%	3.3%	3.3%	3.3%	3.4%	3.3%	3.0%	2.9%
Top 10 Sellers								
01) WELLS FARGO & COMPANY	55.9%	52.8%	50.0%	46.2%	35.3%	29.9%	23.6%	28.7%



Single Family Conventional Book Characteristics

WELLS FARGO & COMPANY

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) WASHINGTON MUTUAL INC	14.8%	15.9%	17.6%	19.4%	26.5%	32.3%	38.1%	35.2%
03) AMTRUST FINANCIAL CORPORATION	12.9%	13.7%	14.7%	15.3%	16.7%	13.6%	6.9%	2.2%
04) SUNTRUST BANKS INC	3.1%	3.3%	3.7%	4.1%	2.1%	0.3%	0.1%	0.2%
05) BANK OF AMERICA CORPORATION	3.0%	3.2%	1.5%	1.4%	1.9%	2.5%	4.0%	4.3%
06) FIRST HORIZON NATIONAL CORPORATION	2.5%	2.6%	3.0%	3.2%	3.7%	4.3%	4.6%	4.9%
07) JP MORGAN CHASE & CO	0.8%	0.8%	0.9%	1.0%	1.5%	2.0%	2.0%	1.1%
08) CREDIT SUISSE GROUP	0.6%	0.7%	0.8%	0.9%	1.2%	1.4%	1.6%	1.6%
09) EVERBANK FINANCIAL CORPORATION	0.6%	0.6%	0.7%	0.7%	0.9%	1.1%	1.2%	1.2%
10) BNP PARIBAS SA	0.6%	0.6%	0.7%	0.8%	1.2%	1.7%	2.4%	2.6%
Top 10 Servicers								
01) WELLS FARGO & COMPANY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	81.2%							
Credit Enhancement	18.8%							
- Primary MI Only	16.2%							
- Pool Policy Only	1.8%							
- Pool Policy and Primary MI	0.7%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.2%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	20.3%							
Interest Only with Credit Enhancement	22.2%							
Alt-A with Credit Enhancement	22.6%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-1.74	-2.16	-3.07	-3.60	-2.19	-1.12	-0.96	-1.34



Single Family Conventional Book Characteristics

WELLS FARGO & COMPANY

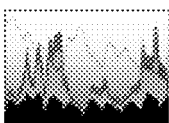
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	22.78	22.83	23.34	23.70	21.75	20.95	20.90	20.27
Wtd Avg Charged Fee	21.04	20.68	20.27	20.11	19.56	19.83	19.93	18.93
Appraisal Waivers								
Appraisal Waiver	1.6%	1.7%	1.8%	1.8%	1.8%	1.5%	1.2%	1.6%
Serious Delinquent Loans								
SDQ Rate All Loans	1.03%	0.82%	0.77%	0.69%	0.50%	0.51%	0.58%	0.60%
- SDQ Rate for Loans with CE	2.82%							
- SDQ Rate for Loans without CE	0.60%							
SDQ Rate Excl. Katrina Loans	1.03%	0.82%	0.76%	0.69%	0.49%	0.47%	0.58%	0.60%
SDQ Rate for Katrina Loans	1.50%	1.48%	1.76%	1.77%	2.11%	8.60%	1.07%	1.15%
Serious Delinquent Loans								
SDQ Loan Count	16,303	12,750	11,325	9,946	6,349	5,864	5,708	5,113
SDQ Count for Loans with CE	8,598							
SDQ Count for Loans without CE	7,705							
SDQ Volume (\$M)								
SDQ Volume	\$2,829.6	\$2,125.0	\$1,726.7	\$1,360.3	\$710.3	\$590.0	\$542.7	\$462.3
SDQ Volume for Loans with CE	\$1,468.9							
SDQ Volume for Loans without CE	\$1,360.8							



Single Family Conventional Book Characteristics

WASHINGTON MUTUAL INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,282,448	1,314,006	1,344,145	1,380,485	1,531,679	1,756,622	2,158,678	2,538,200
Book Volume (\$B)	\$149.8	\$154.4	\$158.0	\$163.3	\$182.3	\$209.6	\$262.6	\$310.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	33.0%	33.0%	32.9%	32.9%	32.9%	32.2%	30.1%	28.3%
OLTV 60.01% - 70.00%	19.0%	19.0%	18.9%	18.9%	19.0%	18.8%	18.5%	18.0%
OLTV 70.01% - 75.00%	11.2%	11.2%	11.2%	11.3%	11.5%	11.8%	12.1%	12.6%
OLTV 75.01% - 80.00%	24.9%	24.9%	25.0%	25.0%	24.4%	24.0%	24.2%	24.5%
OLTV 80.01% - 90.00%	6.7%	6.8%	6.8%	6.8%	7.0%	7.6%	8.6%	9.6%
OLTV 90.01% - 95.00%	3.7%	3.7%	3.7%	3.7%	3.9%	4.4%	5.1%	5.7%
OLTV 95.01% - 97.00%	0.9%	0.9%	0.9%	0.9%	0.9%	1.0%	1.2%	1.1%
OLTV 97.01% - 100.00%	0.5%	0.5%	0.5%	0.5%	0.4%	0.2%	0.2%	0.2%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	66.3%	66.3%	66.3%	66.3%	66.3%	66.7%	67.7%	68.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	29.6%	29.6%	29.5%	29.5%	29.3%	28.4%	26.4%	24.7%
Comb LTV 60.01% - 70.00%	18.2%	18.1%	18.0%	18.0%	18.0%	17.7%	17.1%	16.0%
Comb LTV 70.01% - 75.00%	10.6%	10.6%	10.6%	10.6%	10.7%	10.9%	10.9%	10.8%
Comb LTV 75.01% - 80.00%	21.7%	21.7%	21.7%	21.7%	21.7%	21.5%	21.4%	20.9%
Comb LTV 80.01% - 90.00%	7.6%	7.6%	7.6%	7.6%	7.3%	7.4%	8.0%	8.2%
Comb LTV 90.01% - 95.00%	4.0%	4.0%	4.0%	4.0%	4.1%	4.4%	4.9%	5.0%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	1.1%	1.0%
Comb LTV 97.01% - 100.00%	1.3%	1.3%	1.3%	1.2%	0.7%	0.3%	0.3%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	6.2%	6.3%	6.5%	6.6%	7.3%	8.5%	10.0%	13.3%
Wtd Avg Comb LTV	67.2%	67.2%	67.2%	67.2%	67.0%	67.2%	68.1%	68.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	29.7%	29.7%	29.6%	29.6%	29.5%	28.7%	26.7%	25.0%
Comb LTV 60.01% - 70.00%	18.3%	18.3%	18.2%	18.2%	18.2%	17.9%	17.3%	16.3%
Comb LTV 70.01% - 75.00%	10.8%	10.8%	10.7%	10.7%	10.9%	11.0%	11.1%	11.1%
Comb LTV 75.01% - 80.00%	22.0%	22.0%	22.0%	22.0%	22.1%	21.9%	21.8%	21.5%
Comb LTV 80.01% - 90.00%	7.8%	7.7%	7.8%	7.7%	7.4%	7.6%	8.3%	8.5%



Single Family Conventional Book Characteristics

WASHINGTON MUTUAL INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	4.1%	4.1%	4.1%	4.1%	4.2%	4.5%	5.1%	5.3%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.9%	0.9%	1.1%	1.0%
Comb LTV 97.01% - 100.00%	1.3%	1.3%	1.3%	1.2%	0.7%	0.3%	0.3%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	5.2%	5.3%	5.4%	5.5%	6.2%	7.1%	8.4%	11.0%
Wtd Avg Comb LTV	67.3%	67.3%	67.3%	67.3%	67.1%	67.3%	68.2%	68.7%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	71.0%	74.4%	76.7%	76.4%	79.1%	77.1%	64.3%	50.1%
MTMLTV 60.01% - 70.00%	11.7%	11.0%	10.6%	10.6%	11.0%	12.9%	18.0%	22.1%
MTMLTV 70.01% - 75.00%	4.2%	3.9%	3.9%	4.0%	3.9%	4.4%	7.1%	11.0%
MTMLTV 75.01% - 80.00%	3.3%	3.2%	3.1%	3.3%	3.0%	2.9%	5.1%	8.2%
MTMLTV 80.01% - 90.00%	4.4%	3.8%	3.4%	3.7%	2.1%	2.0%	4.1%	6.6%
MTMLTV 90.01% - 95.00%	1.3%	1.1%	0.9%	0.8%	0.3%	0.3%	0.8%	1.4%
MTMLTV 95.01% - 97.00%	0.4%	0.4%	0.3%	0.2%	0.1%	0.0%	0.1%	0.2%
MTMLTV 97.01% - 100.00%	0.6%	0.5%	0.3%	0.3%	0.1%	0.0%	0.1%	0.1%
MTMLTV > 100.00%	2.8%	1.5%	0.5%	0.4%	0.1%	0.0%	0.0%	0.0%
MTMLTV Missing	0.4%	0.4%	0.3%	0.3%	0.4%	0.4%	0.3%	0.3%
Wtg Avg MTMLTV	49.4%	47.1%	45.4%	45.4%	43.7%	45.1%	51.7%	57.4%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%
FICO 550-579	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%	0.9%	1.0%
FICO 580-619	3.0%	3.0%	3.0%	3.0%	3.2%	3.5%	3.9%	4.1%
FICO 620-659	8.4%	8.4%	8.4%	8.4%	8.6%	9.2%	10.0%	10.4%
FICO 660-699	16.3%	16.2%	16.3%	16.3%	16.1%	16.4%	17.1%	17.4%
FICO 700-739	22.6%	22.6%	22.6%	22.6%	22.5%	22.3%	22.2%	22.2%
FICO >= 740	46.9%	46.9%	46.8%	46.7%	46.5%	45.0%	42.4%	40.8%
FICO Missing	1.8%	1.8%	1.9%	1.9%	2.1%	2.5%	2.8%	3.5%
Wtd Avg FICO	726	726	726	726	726	723	720	718
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	62.9%	62.4%	61.4%	60.8%	59.7%	58.9%	59.7%	60.5%
Intermediate-term, fixed-rate	24.4%	24.7%	25.1%	25.3%	26.9%	28.2%	27.9%	28.3%
Adjustable-rate	3.8%	3.9%	4.2%	4.6%	5.6%	6.4%	6.6%	6.6%
Interest Only adjustable-rate	4.7%	4.7%	4.9%	4.9%	3.4%	2.2%	1.2%	0.7%



Single Family Conventional Book Characteristics

WASHINGTON MUTUAL INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	3.0%	3.1%	3.2%	3.2%	3.9%	4.3%	4.6%	3.8%
Interest Only fixed-rate	1.2%	1.2%	1.2%	1.2%	0.4%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	87.5%	87.6%	87.5%	87.5%	88.1%	89.1%	89.8%	90.2%
Second/Vacation Home	3.6%	3.6%	3.6%	3.6%	3.5%	3.4%	3.2%	2.9%
Investor Property	8.9%	8.8%	8.9%	8.9%	8.4%	7.5%	7.0%	6.9%
10-K Unit Type (Sums to 100%)								
1 Unit	93.1%	93.2%	93.2%	93.2%	93.7%	94.0%	93.9%	94.0%
2-4 Units	6.9%	6.8%	6.8%	6.8%	6.3%	6.0%	6.1%	6.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.2%	8.2%	8.3%	8.3%	8.1%	7.9%	7.7%	7.6%
Single Family Homes	91.8%	91.8%	91.7%	91.7%	91.9%	92.1%	92.3%	92.4%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.7%	0.6%
Condo/Coop	8.2%	8.2%	8.3%	8.3%	8.1%	7.9%	7.7%	7.6%
1 Unit	84.1%	84.2%	84.1%	84.2%	84.8%	85.3%	85.5%	85.9%
2-4 Units	6.9%	6.8%	6.8%	6.7%	6.3%	6.0%	6.0%	5.9%
Condo								
Condo	8.1%	8.1%	8.2%	8.2%	8.0%	7.8%	7.6%	7.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	26.4%	26.4%	26.6%	26.6%	26.3%	25.8%	26.1%	26.1%
Cash-Out Refinance	30.8%	30.7%	30.6%	30.6%	30.3%	30.0%	30.1%	29.9%
Other Refinance	42.8%	42.9%	42.7%	42.8%	43.4%	44.2%	43.8%	44.0%
Origination Type (Sums to 100%)								
TPO Broker	17.1%	17.1%	17.3%	17.2%	17.1%	17.2%	17.9%	19.3%
TPO Correspondent	29.1%	29.2%	29.7%	29.8%	29.6%	30.2%	31.1%	32.2%
Undesignated	0.9%	0.9%	0.9%	0.9%	1.1%	1.2%	1.5%	1.9%
Retail	52.9%	52.8%	52.1%	52.1%	52.2%	51.4%	49.6%	46.6%
Origination Year (Sums to 100%)								
< 2001	7.3%	7.4%	7.7%	7.8%	8.8%	10.0%	11.7%	15.2%
2001	6.0%	6.1%	6.3%	6.4%	7.0%	7.7%	9.3%	13.2%
2002	15.6%	15.7%	16.1%	16.2%	17.6%	18.9%	20.9%	26.1%
2003	42.3%	42.3%	41.8%	41.7%	43.0%	44.6%	45.6%	45.6%
2004	11.7%	11.7%	11.8%	11.8%	12.5%	13.5%	12.4%	0.0%
2005	6.7%	6.6%	6.7%	6.7%	6.6%	5.2%	0.0%	0.0%



Single Family Conventional Book Characteristics

WASHINGTON MUTUAL INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	5.7%	5.7%	5.9%	5.9%	4.6%	0.0%	0.0%	0.0%
2007	3.7%	3.7%	3.7%	3.6%	0.0%	0.0%	0.0%	0.0%
2008	1.0%	0.8%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$142,365	\$142,040	\$141,120	\$140,886	\$137,912	\$134,628	\$133,310	\$131,085
Loan Original Note Rate	5.82%	5.82%	5.81%	5.81%	5.77%	5.75%	5.84%	6.04%
Seasoning (Sums to 100%)								
Seasoned	4.4%	4.3%	3.0%	2.9%	3.1%	3.2%	3.4%	3.4%
Non-Seasoned	95.6%	95.7%	97.0%	97.1%	96.9%	96.8%	96.6%	96.6%
ACI								
ACI Probability	0.28%	0.28%	0.28%	0.28%	0.27%	0.28%	0.31%	0.32%
Wtd Avg ACI Score	728	728	729	729	731	730	728	726
Credit Premium								
Wtd Avg Credit Premium	-0.11	-0.11	-0.12	-0.12	-0.12	-0.13	-0.12	-0.09
Credit Premium > 1.5	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%	0.4%
Prepay Premium								
Prepay Premium	1.1%	1.1%	1.2%	1.3%	1.6%	1.8%	2.0%	1.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	27.4%	27.6%	27.3%	27.4%	28.2%	28.2%	27.1%	25.8%
DTI Ratio > 20 and <= 30	27.2%	27.2%	27.5%	27.5%	27.7%	27.8%	27.8%	28.5%
DTI Ratio > 30 and <= 40	20.6%	20.6%	20.8%	20.8%	20.5%	20.5%	21.3%	22.9%
DTI Ratio > 40 and <= 50	9.7%	9.6%	9.6%	9.6%	9.2%	9.1%	9.6%	10.3%
DTI Ratio > 50	8.9%	8.8%	8.8%	8.7%	8.6%	8.6%	8.2%	6.5%
DTI Ratio Missing	6.3%	6.2%	6.1%	6.1%	5.7%	5.8%	6.0%	6.1%
Wtd Avg DTI Ratio	29.5%	29.4%	29.5%	29.5%	29.2%	29.2%	29.3%	28.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	27.6%	27.7%	27.4%	27.5%	28.3%	28.4%	27.3%	26.0%
DTI Ratio > 20 and <= 30	27.5%	27.5%	27.8%	27.8%	28.1%	28.1%	28.2%	28.9%
DTI Ratio > 30 and <= 40	20.9%	20.9%	21.0%	21.0%	20.8%	20.8%	21.7%	23.3%
DTI Ratio > 40 and <= 50	9.8%	9.8%	9.8%	9.7%	9.4%	9.3%	9.8%	10.6%
DTI Ratio > 50	9.0%	9.0%	8.9%	8.9%	8.8%	8.8%	8.4%	6.8%
DTI Ratio Missing	5.2%	5.1%	5.0%	5.0%	4.6%	4.5%	4.5%	4.4%
Wtd Avg DTI Ratio	29.5%	29.4%	29.6%	29.5%	29.3%	29.2%	29.3%	29.0%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics

WASHINGTON MUTUAL INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	24.4%	24.7%	25.1%	25.4%	27.0%	28.2%	28.0%	28.4%
> 15 Years amd <= 25 Years	2.8%	2.8%	2.8%	2.8%	2.9%	2.9%	2.8%	2.7%
> 25 Years and <= 30 Years	72.0%	71.7%	71.3%	71.0%	69.3%	68.1%	68.4%	68.2%
> 30 Years	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	64.1%	63.6%	62.6%	62.0%	60.1%	58.9%	59.7%	60.5%
Intermediate-Term Fixed Rate (excl Balloon)	24.4%	24.7%	25.0%	25.3%	26.9%	28.1%	27.8%	28.2%
Adjustable Rate	11.5%	11.7%	12.3%	12.7%	12.9%	12.9%	12.4%	11.1%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.7%
Hybrid Arm	8.0%	8.2%	8.7%	9.0%	8.5%	8.0%	7.1%	6.6%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.3%	0.3%	0.4%	0.4%	0.7%	1.0%	1.4%	1.4%
- 5/1 Hybrid Arm	6.5%	6.7%	7.1%	7.4%	6.8%	6.7%	5.7%	5.1%
- 7/1 Hybrid Arm	0.6%	0.6%	0.6%	0.6%	0.5%	0.2%	0.1%	0.1%
- 10/1 Hybrid Arm	0.5%	0.5%	0.5%	0.5%	0.4%	0.1%	0.0%	0.0%
NegAm ARM	3.0%	3.1%	3.2%	3.2%	3.9%	4.3%	4.6%	3.8%
Interest Only	5.9%	5.9%	6.1%	6.1%	3.8%	2.2%	1.2%	0.7%
- Interest Only ARM	4.7%	4.7%	4.9%	4.9%	3.4%	2.2%	1.2%	0.7%
- Interest Only FRM	1.2%	1.2%	1.2%	1.2%	0.4%	0.0%	0.0%	0.0%
Alt-A	15.6%	15.6%	15.5%	15.5%	12.2%	9.3%	7.8%	6.7%
- Alt-A Low/No Doc	11.6%	11.6%	11.5%	11.5%	8.8%	7.1%	6.3%	5.4%
- Alt-A No Disclosure	0.8%	0.8%	0.9%	0.9%	0.4%	0.1%	0.0%	0.0%
- Alt-A NINA	7.8%	7.8%	7.9%	7.9%	6.4%	5.4%	4.6%	3.8%
- Alt-A SISA	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.8%	0.8%	0.7%	0.6%	0.3%	0.2%	0.2%	0.3%
- Alt-A Stated Income	2.1%	2.1%	2.1%	2.1%	1.7%	1.4%	1.5%	1.3%



Single Family Conventional Book Characteristics

WASHINGTON MUTUAL INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.0%	1.0%	1.0%	1.0%	0.6%	0.3%	0.1%	0.1%
Alt-A Deals (no SFC)	3.0%	3.0%	3.0%	3.0%	2.8%	1.9%	1.4%	1.2%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	12.0%	12.0%	11.9%	11.9%	9.1%	7.4%	6.5%	5.6%
- Select Lender Programs Non-Full Doc	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%
- Other Low/No Doc	11.7%	11.6%	11.5%	11.5%	8.8%	7.2%	6.4%	5.6%
Subprime Deals								
Subprime	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	81.4%	81.6%	82.9%	82.9%	84.2%	85.6%	84.6%	81.2%
Investor Channel	12.5%	12.3%	10.8%	10.7%	8.6%	6.2%	5.7%	5.9%
eChannel	1.0%	1.0%	1.1%	1.1%	1.1%	1.3%	1.4%	1.7%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	5.0%	5.1%	5.3%	5.4%	6.0%	7.0%	8.3%	11.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	3.8%	3.8%	3.7%	3.7%	2.5%	1.7%	1.3%	1.1%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.8%	0.8%	0.8%	0.8%	0.6%	0.5%	0.5%	0.5%
- 80/15/05	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	2.4%	2.4%	2.3%	2.3%	1.3%	0.6%	0.1%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	9.8%	9.8%	9.8%	9.8%	8.7%	8.0%	7.7%	6.7%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	2.5%	2.5%	2.5%	2.5%	2.1%	1.9%	1.9%	1.6%
- 80/15/05	0.9%	0.9%	1.0%	1.0%	0.9%	0.9%	0.9%	0.8%
- 80/20/00	0.8%	0.8%	0.8%	0.8%	0.4%	0.2%	0.2%	0.3%



Single Family Conventional Book Characteristics

WASHINGTON MUTUAL INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.3%	5.3%	5.3%	5.3%	5.0%	4.8%	4.5%	3.8%
EA/TPR								
EA/TPR	1.2%	1.2%	1.1%	1.1%	1.1%	1.2%	1.5%	1.6%
- EA I	0.6%	0.6%	0.5%	0.5%	0.5%	0.6%	0.7%	0.8%
- EA/TPR II	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%	0.5%	0.5%
- EA/TPR III	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%
10-K Property Region (Sums to 100%)								
Midwest	14.1%	14.2%	14.1%	14.2%	14.3%	14.4%	14.5%	14.9%
Northeast	18.1%	18.1%	18.1%	18.0%	18.0%	18.2%	18.4%	18.4%
Southeast	16.6%	16.6%	16.7%	16.7%	17.1%	17.7%	18.1%	18.1%
Southwest	13.2%	13.3%	13.4%	13.4%	13.7%	13.8%	13.9%	14.2%
West	38.0%	37.9%	37.7%	37.6%	36.9%	35.9%	35.2%	34.4%
Census Region (Sums to 100%)								
New England	5.5%	5.5%	5.5%	5.5%	5.6%	5.7%	6.0%	6.4%
Middle Atlantic	12.4%	12.4%	12.3%	12.3%	12.2%	12.2%	12.1%	11.7%
East North Central	11.5%	11.5%	11.5%	11.5%	11.6%	11.7%	11.8%	12.2%
East South Central	2.4%	2.4%	2.4%	2.4%	2.6%	2.7%	2.7%	2.8%
South Atlantic	14.5%	14.5%	14.5%	14.6%	14.8%	15.2%	15.6%	15.5%
West North Central	4.4%	4.4%	4.4%	4.4%	4.6%	4.6%	4.6%	4.7%
West South Central	5.5%	5.5%	5.6%	5.6%	5.7%	5.8%	5.7%	5.7%
Mountain	7.8%	7.8%	7.9%	8.0%	8.1%	8.1%	8.2%	8.6%
Pacific	36.1%	36.0%	35.8%	35.7%	35.0%	34.0%	33.2%	32.4%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	26.2%	26.0%	25.7%	25.6%	24.7%	24.0%	23.8%	23.8%
02) WA	6.8%	6.8%	6.9%	6.9%	7.1%	6.9%	6.3%	5.8%
03) NY	6.2%	6.1%	6.1%	6.1%	5.9%	5.7%	5.4%	5.0%
04) IL	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	6.0%	6.1%
05) FL	5.8%	5.8%	5.8%	5.8%	5.8%	6.0%	6.1%	5.9%
06) NJ	4.0%	4.0%	4.0%	4.0%	4.1%	4.2%	4.3%	4.2%
07) TX	3.8%	3.9%	3.9%	3.9%	3.9%	4.0%	3.9%	3.9%
08) MA	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.2%	3.5%
09) CO	2.7%	2.7%	2.7%	2.8%	2.8%	2.8%	2.8%	3.1%
10) GA	2.6%	2.6%	2.6%	2.6%	2.7%	2.8%	2.8%	2.8%
Top 10 Sellers								



Single Family Conventional Book Characteristics

WASHINGTON MUTUAL INC

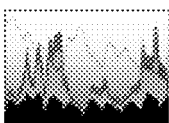
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) WASHINGTON MUTUAL INC	88.6%	88.6%	90.0%	90.1%	89.7%	88.7%	86.7%	84.2%
02) BANK OF AMERICA CORPORATION	2.5%	2.5%	1.2%	1.1%	1.1%	1.3%	1.5%	2.0%
03) CENTEX CORPORATION	2.0%	2.0%	2.0%	2.0%	2.1%	2.3%	2.7%	2.6%
04) CITIGROUP INC	1.0%	0.9%	0.8%	0.7%	0.5%	0.3%	0.3%	0.4%
05) GUARANTY FINANCIAL MHC	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.9%	0.9%
06) AEGIS MORTGAGE CORPORATION	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%	1.1%
07) THE WASHTENAW GROUP INC	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.6%
08) KB HOME	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%	0.7%
09) GATEWAY FUNDING DIVERSIFIED MORTGAGE SER	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%	0.7%
10) NETBANK INC	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.4%
Top 10 Servicers								
01) WASHINGTON MUTUAL INC	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	88.3%							
Credit Enhancement	11.7%							
- Primary MI Only	6.2%							
- Pool Policy Only	2.6%							
- Pool Policy and Primary MI	0.4%							
- Full Recourse	0.4%							
- Shared Arrangement	1.3%							
- Government	0.0%							
- Secondary Market (SMC)	0.7%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	20.7%							
Interest Only with Credit Enhancement	15.8%							
Alt-A with Credit Enhancement	16.4%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics

WASHINGTON MUTUAL INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-1.45	-1.42	-1.50	-1.48	-1.00	-1.31	-2.02	-2.60
Wtd Avg Economic Model Fee	22.14	22.04	22.13	22.06	20.83	20.74	21.56	21.89
Wtd Avg Charged Fee	20.70	20.62	20.64	20.59	19.83	19.44	19.54	19.29
Appraisal Waivers								
Appraisal Waiver	0.7%	0.7%	0.7%	0.7%	0.8%	0.9%	1.0%	1.2%
Serious Delinquent Loans								
SDQ Rate All Loans	0.99%	0.86%	0.77%	0.70%	0.56%	0.80%	0.70%	0.66%
- SDQ Rate for Loans with CE	3.63%							
- SDQ Rate for Loans without CE	0.63%							
SDQ Rate Excl. Katrina Loans	0.98%	0.85%	0.76%	0.69%	0.54%	0.72%	0.70%	0.66%
SDQ Rate for Katrina Loans	1.67%	1.50%	1.50%	1.51%	1.97%	6.53%	1.03%	0.78%
Serious Delinquent Loans								
SDQ Loan Count	12,602	11,159	10,169	9,502	8,453	13,830	14,849	16,322
SDQ Count for Loans with CE	5,564							
SDQ Count for Loans without CE	7,038							
SDQ Volume (\$M)								
SDQ Volume	\$1,807.8	\$1,532.6	\$1,298.0	\$1,158.5	\$876.2	\$1,413.1	\$1,557.0	\$1,723.0
SDQ Volume for Loans with CE	\$815.4							
SDQ Volume for Loans without CE	\$992.4							



Single Family Conventional Book Characteristics

CERBERUS CAPITAL HOLDING

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	971,599	976,272	967,744	954,036	919,758	874,014	896,117	945,594
Book Volume (\$B)	\$143.1	\$142.7	\$139.2	\$135.5	\$125.9	\$113.4	\$112.0	\$114.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	26.4%	26.9%	27.6%	28.3%	30.5%	31.4%	30.7%	29.4%
OLTV 60.01% - 70.00%	19.3%	19.5%	19.8%	19.9%	20.8%	20.6%	20.0%	19.4%
OLTV 70.01% - 75.00%	10.9%	11.0%	11.1%	11.2%	11.5%	11.4%	12.1%	13.0%
OLTV 75.01% - 80.00%	29.7%	29.1%	28.3%	28.1%	26.1%	25.0%	24.4%	23.9%
OLTV 80.01% - 90.00%	7.9%	7.6%	7.2%	6.7%	6.2%	6.4%	7.4%	8.6%
OLTV 90.01% - 95.00%	2.6%	2.5%	2.4%	2.3%	2.1%	2.5%	3.3%	4.2%
OLTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%
OLTV 97.01% - 100.00%	2.8%	2.9%	3.1%	3.0%	2.3%	2.0%	1.3%	0.7%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	69.3%	69.1%	68.8%	68.4%	67.3%	67.0%	67.3%	67.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	22.3%	22.7%	23.3%	23.8%	25.1%	25.0%	23.5%	22.0%
Comb LTV 60.01% - 70.00%	18.0%	18.2%	18.5%	18.6%	19.3%	18.8%	17.9%	16.8%
Comb LTV 70.01% - 75.00%	10.4%	10.5%	10.6%	10.7%	11.0%	10.8%	11.2%	11.4%
Comb LTV 75.01% - 80.00%	24.0%	23.3%	22.4%	22.0%	20.7%	20.7%	21.2%	21.1%
Comb LTV 80.01% - 90.00%	13.3%	13.0%	12.5%	12.1%	11.0%	10.6%	10.6%	9.9%
Comb LTV 90.01% - 95.00%	4.8%	4.8%	4.8%	4.7%	4.1%	3.9%	4.2%	4.1%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%
Comb LTV 97.01% - 100.00%	4.2%	4.4%	4.6%	4.6%	4.1%	3.6%	2.1%	0.8%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%
Comb LTV Missing	2.4%	2.6%	2.8%	3.0%	4.1%	5.9%	8.5%	13.0%
Wtd Avg Comb LTV	71.9%	71.7%	71.5%	71.2%	70.2%	70.0%	70.1%	69.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	22.4%	22.8%	23.4%	23.9%	25.3%	25.2%	23.8%	22.4%
Comb LTV 60.01% - 70.00%	18.1%	18.3%	18.5%	18.7%	19.4%	19.0%	18.1%	17.2%
Comb LTV 70.01% - 75.00%	10.5%	10.6%	10.7%	10.8%	11.1%	11.0%	11.4%	11.8%
Comb LTV 75.01% - 80.00%	24.1%	23.5%	22.6%	22.2%	20.9%	21.0%	21.7%	21.9%
Comb LTV 80.01% - 90.00%	13.4%	13.1%	12.6%	12.2%	11.2%	10.8%	10.8%	10.3%
Comb LTV 90.01% - 95.00%	4.9%	4.9%	4.9%	4.8%	4.1%	4.0%	4.4%	4.4%



Single Family Conventional Book Characteristics

CERBERUS CAPITAL HOLDING

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%
Comb LTV 97.01% - 100.00%	4.2%	4.4%	4.6%	4.6%	4.1%	3.6%	2.1%	0.8%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%
Comb LTV Missing	1.9%	2.0%	2.2%	2.4%	3.2%	4.7%	6.8%	10.3%
Wtd Avg Comb LTV	71.9%	71.7%	71.5%	71.2%	70.3%	70.0%	70.2%	70.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	40.3%	44.4%	49.0%	50.7%	59.7%	65.0%	59.4%	49.4%
MTMLTV 60.01% - 70.00%	14.1%	15.1%	16.1%	15.9%	17.0%	17.0%	18.7%	22.2%
MTMLTV 70.01% - 75.00%	7.8%	8.2%	8.5%	8.4%	7.9%	7.1%	8.1%	11.0%
MTMLTV 75.01% - 80.00%	9.5%	10.7%	10.6%	9.7%	7.7%	5.5%	7.0%	9.2%
MTMLTV 80.01% - 90.00%	14.4%	11.8%	9.3%	9.6%	4.9%	2.9%	4.1%	5.6%
MTMLTV 90.01% - 95.00%	4.2%	3.4%	2.4%	2.1%	1.0%	0.7%	0.8%	1.2%
MTMLTV 95.01% - 97.00%	1.3%	1.0%	0.7%	0.6%	0.3%	0.3%	0.2%	0.2%
MTMLTV 97.01% - 100.00%	1.7%	1.3%	1.1%	1.0%	0.5%	0.4%	0.4%	0.2%
MTMLTV > 100.00%	6.2%	3.4%	1.6%	1.3%	0.3%	0.1%	0.2%	0.1%
MTMLTV Missing	0.6%	0.6%	0.6%	0.6%	0.8%	0.9%	1.1%	0.9%
Wtg Avg MTMLTV	65.2%	61.9%	58.9%	58.0%	53.2%	50.8%	53.9%	57.7%
Credit Score (Sums to 100%)								
FICO < 550	1.2%	1.2%	1.3%	1.2%	1.0%	1.0%	0.9%	0.9%
FICO 550-579	1.4%	1.4%	1.5%	1.4%	1.2%	1.2%	1.3%	1.3%
FICO 580-619	5.5%	5.7%	5.8%	5.7%	5.0%	4.7%	4.9%	5.1%
FICO 620-659	10.8%	10.9%	11.1%	11.1%	10.5%	10.4%	11.5%	12.3%
FICO 660-699	17.6%	17.5%	17.3%	17.4%	17.9%	17.1%	17.1%	17.0%
FICO 700-739	21.7%	21.8%	21.7%	21.6%	22.1%	22.6%	22.6%	22.0%
FICO >= 740	40.9%	40.5%	40.4%	40.6%	40.8%	40.7%	38.5%	36.7%
FICO Missing	0.9%	1.0%	1.0%	1.1%	1.5%	2.2%	3.2%	4.7%
Wtd Avg FICO	715	714	714	714	716	716	714	712
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	80.1%	79.9%	80.0%	79.2%	74.9%	70.5%	67.8%	67.7%
Intermediate-term, fixed-rate	13.2%	13.5%	13.4%	13.7%	16.8%	21.4%	25.5%	27.9%
Adjustable-rate	3.5%	3.6%	3.7%	4.1%	5.6%	6.8%	6.5%	4.3%
Interest Only adjustable-rate	1.8%	1.6%	1.4%	1.5%	1.7%	1.3%	0.1%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%



Single Family Conventional Book Characteristics

CERBERUS CAPITAL HOLDING

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	1.4%	1.4%	1.4%	1.4%	1.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.6%	91.7%	91.7%	91.7%	91.6%	92.3%	92.5%	92.7%
Second/Vacation Home	3.8%	3.7%	3.7%	3.6%	3.4%	3.1%	2.9%	2.7%
Investor Property	4.6%	4.6%	4.6%	4.7%	4.9%	4.6%	4.6%	4.6%
10-K Unit Type (Sums to 100%)								
1 Unit	96.8%	96.8%	96.7%	96.7%	96.6%	96.5%	96.4%	96.5%
2-4 Units	3.2%	3.2%	3.3%	3.3%	3.4%	3.5%	3.6%	3.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	7.0%	7.0%	7.0%	7.1%	6.8%	6.5%	6.1%	5.7%
Single Family Homes	93.0%	93.0%	93.0%	92.9%	93.2%	93.5%	93.9%	94.3%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%
Condo/Coop	7.0%	7.0%	7.0%	7.1%	6.8%	6.5%	6.1%	5.7%
1 Unit	89.4%	89.4%	89.3%	89.3%	89.3%	89.5%	89.8%	90.2%
2-4 Units	3.2%	3.2%	3.3%	3.3%	3.4%	3.5%	3.6%	3.5%
Condo								
Condo	6.9%	6.9%	7.0%	7.0%	6.7%	6.5%	6.1%	5.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	28.7%	28.1%	28.5%	29.0%	26.8%	23.2%	20.5%	18.6%
Cash-Out Refinance	42.3%	42.6%	42.4%	42.2%	41.8%	40.1%	38.4%	38.3%
Other Refinance	29.0%	29.3%	29.0%	28.8%	31.4%	36.7%	41.1%	43.1%
Origination Type (Sums to 100%)								
TPO Broker	2.1%	2.2%	2.3%	2.3%	2.5%	3.0%	3.8%	4.8%
TPO Correspondent	50.5%	50.3%	49.6%	49.2%	46.2%	39.8%	36.5%	33.4%
Undesignated	0.4%	0.5%	0.5%	0.6%	0.8%	1.2%	1.7%	2.6%
Retail	47.0%	47.1%	47.5%	47.9%	50.5%	56.0%	58.0%	59.2%
Origination Year (Sums to 100%)								
< 2001	2.7%	2.8%	3.1%	3.3%	4.5%	6.5%	9.4%	14.4%
2001	2.1%	2.2%	2.4%	2.5%	3.3%	4.6%	6.6%	10.6%
2002	5.4%	5.6%	6.0%	6.4%	8.2%	10.9%	15.0%	21.4%
2003	20.7%	21.4%	22.8%	24.1%	29.6%	38.0%	47.9%	53.6%
2004	10.1%	10.4%	11.1%	11.8%	14.9%	19.4%	21.1%	0.0%
2005	13.3%	13.7%	14.6%	15.5%	19.2%	20.7%	0.0%	0.0%
2006	15.5%	16.0%	17.3%	18.8%	20.3%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

CERBERUS CAPITAL HOLDING

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	17.2%	17.7%	19.0%	17.4%	0.0%	0.0%	0.0%	0.0%
2008	13.1%	10.1%	3.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$163,526	\$161,880	\$159,440	\$157,398	\$150,891	\$142,425	\$135,783	\$130,469
Loan Original Note Rate	6.04%	6.04%	6.06%	6.05%	5.95%	5.80%	5.86%	6.04%
Seasoning (Sums to 100%)								
Seasoned	0.3%	0.3%	0.3%	0.4%	0.4%	0.5%	0.7%	0.9%
Non-Seasoned	99.7%	99.7%	99.7%	99.6%	99.6%	99.5%	99.3%	99.1%
ACI								
ACI Probability	0.48%	0.48%	0.49%	0.47%	0.38%	0.35%	0.35%	0.34%
Wtd Avg ACI Score	715	715	715	716	720	724	724	724
Credit Premium								
Wtd Avg Credit Premium	-0.04	-0.05	-0.05	-0.03	-0.04	-0.06	-0.08	-0.08
Credit Premium > 1.5	0.4%	0.5%	0.4%	0.4%	0.2%	0.2%	0.2%	0.2%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.7%	8.8%	9.1%	9.4%	10.5%	12.3%	13.4%	13.9%
DTI Ratio > 20 and <= 30	20.5%	20.7%	20.8%	21.1%	22.1%	23.8%	24.7%	25.5%
DTI Ratio > 30 and <= 40	27.3%	27.3%	27.3%	27.3%	27.2%	26.9%	26.6%	26.8%
DTI Ratio > 40 and <= 50	23.8%	23.6%	23.5%	23.3%	22.1%	20.2%	18.9%	17.9%
DTI Ratio > 50	18.2%	18.0%	17.6%	17.2%	16.3%	15.0%	14.5%	13.7%
DTI Ratio Missing	1.6%	1.6%	1.7%	1.8%	1.7%	1.7%	1.9%	2.2%
Wtd Avg DTI Ratio	37.9%	37.8%	37.6%	37.4%	36.7%	35.7%	35.2%	34.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.7%	8.8%	9.1%	9.4%	10.5%	12.3%	13.4%	13.9%
DTI Ratio > 20 and <= 30	20.5%	20.7%	20.8%	21.1%	22.1%	23.8%	24.7%	25.5%
DTI Ratio > 30 and <= 40	27.3%	27.3%	27.3%	27.3%	27.2%	26.9%	26.6%	26.8%
DTI Ratio > 40 and <= 50	23.8%	23.6%	23.5%	23.3%	22.1%	20.2%	18.9%	17.9%
DTI Ratio > 50	18.2%	18.0%	17.6%	17.2%	16.3%	15.0%	14.5%	13.7%
DTI Ratio Missing	1.6%	1.6%	1.7%	1.8%	1.7%	1.7%	1.9%	2.2%
Wtd Avg DTI Ratio	37.9%	37.8%	37.6%	37.4%	36.7%	35.7%	35.2%	34.7%
Origination Term (Sums to 100%)								
<= 15 Years	13.2%	13.5%	13.4%	13.8%	16.8%	21.4%	25.5%	28.0%



Single Family Conventional Book Characteristics

CERBERUS CAPITAL HOLDING

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	4.0%	4.1%	4.1%	4.2%	4.4%	5.0%	5.2%	5.6%
> 25 Years and <= 30 Years	82.7%	82.3%	82.3%	81.9%	78.7%	73.6%	69.3%	66.5%
> 30 Years	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	81.5%	81.3%	81.4%	80.6%	75.9%	70.5%	67.9%	67.7%
Intermediate-Term Fixed Rate (excl Balloon)	12.8%	13.1%	12.9%	13.3%	16.2%	20.6%	24.4%	26.9%
Adjustable Rate	5.4%	5.2%	5.2%	5.7%	7.3%	8.1%	6.6%	4.4%
Balloon	0.4%	0.4%	0.4%	0.5%	0.6%	0.8%	1.1%	1.1%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	5.2%	5.1%	5.0%	5.5%	7.0%	7.6%	6.1%	4.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.7%	0.8%	0.9%	1.0%	1.6%	2.2%	1.7%	0.7%
- 5/1 Hybrid Arm	2.5%	2.3%	2.2%	2.4%	2.9%	3.0%	2.6%	1.8%
- 7/1 Hybrid Arm	1.7%	1.6%	1.6%	1.7%	2.1%	2.1%	1.8%	1.4%
- 10/1 Hybrid Arm	0.3%	0.3%	0.3%	0.3%	0.4%	0.3%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Interest Only	3.2%	3.0%	2.9%	3.0%	2.7%	1.3%	0.1%	0.0%
- Interest Only ARM	1.8%	1.6%	1.4%	1.5%	1.7%	1.3%	0.1%	0.0%
- Interest Only FRM	1.4%	1.4%	1.4%	1.4%	1.0%	0.0%	0.0%	0.0%
Alt-A	2.8%	2.9%	3.1%	3.2%	2.5%	1.7%	1.0%	0.4%
- Alt-A Low/No Doc	2.1%	2.2%	2.3%	2.4%	2.0%	1.5%	0.9%	0.3%
- Alt-A No Disclosure	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.6%	0.7%	0.7%	0.8%	0.7%	0.5%	0.3%	0.1%
- Alt-A SISA	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%
- Alt-A Stated Income	1.2%	1.2%	1.3%	1.3%	1.2%	0.9%	0.5%	0.2%



Single Family Conventional Book Characteristics

CERBERUS CAPITAL HOLDING

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.4%	0.4%	0.4%	0.4%	0.3%	0.1%	0.0%	0.0%
Alt-A Deals (no SFC)	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.1%	0.0%
My Community Mortgage	1.1%	1.1%	1.1%	1.0%	0.2%	0.1%	0.1%	0.0%
Non-Full Doc								
Non-Full Doc Total	11.5%	11.7%	11.7%	11.3%	8.6%	6.1%	4.4%	3.7%
- Select Lender Programs Non-Full Doc	9.4%	9.5%	9.4%	8.8%	6.6%	4.6%	3.5%	3.4%
- Other Low/No Doc	2.1%	2.2%	2.3%	2.4%	2.0%	1.5%	0.9%	0.3%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	94.5%	94.3%	93.8%	93.4%	92.7%	93.3%	91.1%	86.7%
Investor Channel	3.1%	3.2%	3.4%	3.7%	3.3%	1.0%	0.6%	0.5%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.4%	2.5%	2.7%	3.0%	4.0%	5.8%	8.4%	12.8%
Subordinate Financing - RDW								
Subordinate Financing - RDW	12.0%	12.2%	12.2%	12.3%	11.6%	9.8%	6.6%	4.3%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.4%	4.4%	4.4%	4.4%	4.1%	3.7%	3.4%	2.8%
- 80/15/05	2.1%	2.1%	2.2%	2.2%	1.9%	1.6%	1.5%	1.1%
- 80/20/00	1.2%	1.2%	1.3%	1.4%	1.7%	1.5%	0.7%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.0%	4.0%	3.9%	3.9%	3.5%	2.7%	0.7%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	16.8%	17.0%	17.3%	17.8%	18.1%	18.0%	16.8%	14.2%
- 75/20/05	0.3%	0.3%	0.3%	0.4%	0.3%	0.3%	0.3%	0.3%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
- 80/10/10	4.8%	4.8%	4.8%	4.9%	4.5%	4.3%	4.0%	3.6%
- 80/15/05	2.2%	2.2%	2.3%	2.3%	2.0%	1.7%	1.6%	1.3%
- 80/20/00	1.5%	1.5%	1.6%	1.7%	2.0%	1.7%	1.0%	0.3%
- 90/05/05	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics

CERBERUS CAPITAL HOLDING

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	7.8%	7.9%	8.1%	8.3%	9.0%	9.7%	9.6%	8.4%
EA/TPR								
EA/TPR	4.9%	5.0%	5.0%	4.6%	3.6%	3.5%	3.2%	2.8%
- EA I	1.6%	1.6%	1.6%	1.4%	1.4%	1.2%	1.3%	1.3%
- EA/TPR II	1.3%	1.3%	1.3%	1.2%	0.8%	0.8%	0.7%	0.7%
- EA/TPR III	2.0%	2.1%	2.1%	2.0%	1.4%	1.5%	1.1%	0.9%
10-K Property Region (Sums to 100%)								
Midwest	17.4%	17.6%	17.7%	17.9%	18.3%	19.0%	19.2%	18.9%
Northeast	23.2%	23.3%	23.4%	23.5%	24.1%	24.5%	24.5%	23.5%
Southeast	19.4%	19.4%	19.3%	19.2%	18.7%	17.8%	17.5%	17.7%
Southwest	15.0%	14.9%	14.8%	14.6%	13.8%	13.0%	12.7%	12.7%
West	24.9%	24.7%	24.8%	24.7%	25.1%	25.6%	26.2%	27.2%
Census Region (Sums to 100%)								
New England	11.0%	11.1%	11.2%	11.3%	11.8%	12.3%	12.2%	11.7%
Middle Atlantic	11.5%	11.6%	11.6%	11.5%	11.7%	11.6%	11.6%	11.2%
East North Central	15.4%	15.5%	15.6%	15.8%	16.3%	17.2%	17.6%	17.3%
East South Central	2.5%	2.6%	2.6%	2.5%	2.3%	2.3%	2.3%	2.3%
South Atlantic	17.5%	17.5%	17.4%	17.4%	17.0%	16.1%	15.8%	16.0%
West North Central	3.8%	3.8%	3.7%	3.7%	3.5%	3.2%	2.9%	2.9%
West South Central	5.4%	5.4%	5.4%	5.3%	5.1%	5.3%	5.5%	5.3%
Mountain	9.7%	9.7%	9.5%	9.4%	8.8%	7.9%	7.4%	7.6%
Pacific	23.1%	22.9%	23.0%	22.9%	23.5%	24.1%	24.7%	25.7%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	17.5%	17.4%	17.7%	17.7%	18.8%	19.9%	20.6%	21.5%
02) MA	6.4%	6.5%	6.5%	6.6%	7.0%	7.4%	7.4%	7.0%
03) NJ	5.5%	5.6%	5.6%	5.6%	5.7%	5.6%	5.7%	5.6%
04) FL	5.3%	5.4%	5.4%	5.4%	5.3%	4.9%	4.7%	4.9%
05) MI	5.3%	5.4%	5.6%	5.7%	6.2%	6.9%	7.2%	7.3%
06) IL	4.5%	4.5%	4.4%	4.5%	4.4%	4.4%	4.2%	3.9%
07) TX	4.0%	4.0%	4.0%	4.0%	3.9%	4.2%	4.3%	4.2%
08) AZ	3.4%	3.4%	3.4%	3.3%	3.2%	2.5%	2.2%	2.2%
09) PA	3.3%	3.3%	3.3%	3.3%	3.3%	3.2%	3.1%	3.0%
10) WA	3.2%	3.1%	3.0%	2.9%	2.5%	2.1%	2.0%	2.1%
Top 10 Sellers								
01) CERBERUS CAPITAL HOLDING	85.7%	85.7%	85.4%	85.2%	82.6%	77.3%	69.3%	57.2%



Single Family Conventional Book Characteristics

CERBERUS CAPITAL HOLDING

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) WITMER FUNDING LLC	7.6%	7.9%	8.5%	9.1%	11.5%	15.1%	20.4%	28.0%
03) QUICKEN LOANS INC	1.2%	1.0%	0.6%	0.2%	0.0%	0.0%	0.0%	0.0%
04) CENTEX CORPORATION	0.4%	0.4%	0.5%	0.5%	0.2%	0.2%	0.1%	0.1%
05) ADVANCED FINANCIAL SERVICES	0.3%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
06) FIRST PLACE BANK	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
07) TAYLOR BEAN AND WHITAKER MORTGAGE CORPOR	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%	0.9%	1.4%
08) HUNTINGTON BANCSHARES INCORPORATED	0.2%	0.2%	0.3%	0.3%	0.4%	0.5%	0.7%	1.1%
09) WASHINGTON MUTUAL INC	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.8%	1.2%
10) CITIZENS REPUBLIC BANCORP INC	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.5%	0.8%
Top 10 Servicers								
01) CERBERUS CAPITAL HOLDING	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	87.1%							
Credit Enhancement	12.9%							
- Primary MI Only	11.5%							
- Pool Policy Only	0.9%							
- Pool Policy and Primary MI	0.3%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	54.0%							
Interest Only with Credit Enhancement	19.2%							
Alt-A with Credit Enhancement	24.8%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.83	-5.04	-5.39	-5.43	-2.89	-1.44	-2.03	-3.63



Single Family Conventional Book Characteristics

CERBERUS CAPITAL HOLDING

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	28.01	27.87	27.54	26.86	23.05	21.67	21.64	22.24
Wtd Avg Charged Fee	23.18	22.83	22.15	21.43	20.16	20.24	19.61	18.61
Appraisal Waivers								
Appraisal Waiver	1.7%	1.6%	1.5%	1.3%	0.9%	0.4%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.39%	1.09%	0.91%	0.89%	0.60%	0.75%	0.69%	0.61%
- SDQ Rate for Loans with CE	4.63%							
- SDQ Rate for Loans without CE	0.89%							
SDQ Rate Excl. Katrina Loans	1.38%	1.08%	0.91%	0.88%	0.59%	0.65%	0.69%	0.61%
SDQ Rate for Katrina Loans	2.22%	2.23%	2.16%	2.50%	2.60%	10.54%	1.51%	0.61%
Serious Delinquent Loans								
SDQ Loan Count	13,366	10,558	8,749	8,464	5,473	6,453	6,120	5,642
SDQ Count for Loans with CE	5,901							
SDQ Count for Loans without CE	7,465							
SDQ Volume (\$M)								
SDQ Volume	\$2,106.2	\$1,598.6	\$1,238.8	\$1,116.7	\$612.4	\$650.3	\$617.1	\$563.1
SDQ Volume for Loans with CE	\$926.1							
SDQ Volume for Loans without CE	\$1,180.1							



Single Family Conventional Book Characteristics

SUNTRUST BANKS INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	486,942	474,495	453,380	420,952	338,905	282,019	250,815	221,339
Book Volume (\$B)	\$76.6	\$73.8	\$69.1	\$61.8	\$45.6	\$36.0	\$31.2	\$27.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	20.0%	20.1%	20.2%	20.6%	23.7%	25.4%	25.4%	25.4%
OLTV 60.01% - 70.00%	15.3%	15.4%	15.3%	15.1%	16.5%	17.6%	17.6%	17.9%
OLTV 70.01% - 75.00%	11.0%	11.0%	11.1%	11.1%	10.0%	10.5%	10.8%	11.6%
OLTV 75.01% - 80.00%	35.7%	35.8%	36.0%	36.4%	36.8%	33.4%	32.2%	30.9%
OLTV 80.01% - 90.00%	6.8%	6.5%	6.1%	5.7%	6.1%	6.8%	7.3%	7.8%
OLTV 90.01% - 95.00%	3.6%	3.2%	2.9%	2.6%	2.6%	3.1%	3.5%	4.0%
OLTV 95.01% - 97.00%	0.6%	0.5%	0.5%	0.5%	0.6%	0.5%	0.8%	1.0%
OLTV 97.01% - 100.00%	7.0%	7.5%	7.9%	7.9%	3.7%	2.6%	2.2%	1.5%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.0%	73.0%	72.9%	72.7%	70.6%	69.8%	69.8%	69.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.7%	17.8%	18.0%	18.6%	21.5%	22.8%	22.6%	22.7%
Comb LTV 60.01% - 70.00%	13.5%	13.6%	13.6%	13.7%	15.4%	16.4%	16.2%	16.4%
Comb LTV 70.01% - 75.00%	8.8%	8.7%	8.7%	8.7%	9.3%	9.8%	10.1%	10.5%
Comb LTV 75.01% - 80.00%	23.1%	22.7%	22.4%	22.4%	23.6%	24.1%	25.0%	26.2%
Comb LTV 80.01% - 90.00%	14.5%	14.2%	13.5%	12.5%	11.7%	11.8%	11.2%	9.7%
Comb LTV 90.01% - 95.00%	9.1%	8.9%	8.7%	8.0%	7.4%	7.5%	7.0%	5.4%
Comb LTV 95.01% - 97.00%	0.6%	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	1.0%
Comb LTV 97.01% - 100.00%	12.1%	12.9%	13.8%	14.7%	9.2%	4.9%	3.5%	2.3%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.6%	0.6%	0.7%	0.8%	1.4%	2.2%	3.5%	5.8%
Wtd Avg Comb LTV	76.6%	76.7%	76.7%	76.4%	73.8%	72.3%	71.9%	70.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.7%	17.8%	18.1%	18.7%	21.6%	22.9%	22.7%	23.0%
Comb LTV 60.01% - 70.00%	13.5%	13.6%	13.6%	13.7%	15.4%	16.5%	16.4%	16.6%
Comb LTV 70.01% - 75.00%	8.8%	8.8%	8.8%	8.8%	9.3%	9.9%	10.2%	10.8%
Comb LTV 75.01% - 80.00%	23.2%	22.8%	22.5%	22.5%	23.8%	24.2%	25.3%	26.7%
Comb LTV 80.01% - 90.00%	14.6%	14.2%	13.5%	12.5%	11.7%	11.9%	11.4%	10.0%
Comb LTV 90.01% - 95.00%	9.1%	9.0%	8.7%	8.0%	7.4%	7.6%	7.1%	5.6%



Single Family Conventional Book Characteristics

SUNTRUST BANKS INC

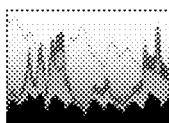
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.6%	0.5%	0.5%	0.5%	0.6%	0.6%	0.8%	1.0%
Comb LTV 97.01% - 100.00%	12.1%	12.9%	13.8%	14.7%	9.2%	4.9%	3.5%	2.3%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.4%	0.4%	0.5%	0.6%	1.0%	1.6%	2.5%	4.1%
Wtd Avg Comb LTV	76.6%	76.7%	76.7%	76.4%	73.8%	72.3%	71.9%	71.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	28.8%	31.9%	35.3%	38.4%	52.5%	59.5%	51.6%	38.2%
MTMLTV 60.01% - 70.00%	12.7%	13.8%	14.8%	14.6%	16.9%	18.4%	21.8%	23.1%
MTMLTV 70.01% - 75.00%	8.2%	9.2%	9.7%	9.5%	9.2%	8.6%	10.1%	14.8%
MTMLTV 75.01% - 80.00%	11.2%	12.6%	14.1%	13.1%	11.0%	7.0%	8.1%	12.9%
MTMLTV 80.01% - 90.00%	16.2%	14.4%	12.6%	12.7%	6.7%	3.9%	5.2%	7.3%
MTMLTV 90.01% - 95.00%	5.5%	5.2%	4.0%	3.2%	1.3%	1.1%	1.3%	2.0%
MTMLTV 95.01% - 97.00%	2.1%	2.0%	1.6%	1.2%	0.5%	0.3%	0.3%	0.4%
MTMLTV 97.01% - 100.00%	3.1%	3.0%	3.1%	2.7%	0.9%	0.3%	0.6%	0.4%
MTMLTV > 100.00%	12.0%	7.6%	4.5%	4.1%	0.5%	0.1%	0.2%	0.1%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.5%	0.7%	0.9%	0.8%
Wtg Avg MTMLTV	73.0%	69.6%	66.7%	65.0%	57.0%	53.9%	57.6%	62.4%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.4%	0.4%
FICO 550-579	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.8%	0.9%
FICO 580-619	2.9%	3.0%	3.2%	3.4%	3.5%	3.8%	4.0%	4.0%
FICO 620-659	8.8%	9.1%	9.4%	9.7%	9.7%	9.8%	10.1%	10.1%
FICO 660-699	18.2%	18.5%	18.7%	18.7%	18.4%	17.5%	17.5%	17.4%
FICO 700-739	23.6%	23.7%	23.7%	23.5%	22.8%	22.7%	22.9%	22.8%
FICO >= 740	45.9%	45.1%	44.4%	44.0%	44.5%	44.9%	43.8%	43.6%
FICO Missing	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.7%
Wtd Avg FICO	727	726	725	724	723	723	721	720
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	71.7%	70.7%	69.9%	67.9%	66.1%	65.1%	63.0%	64.5%
Intermediate-term, fixed-rate	11.7%	12.3%	12.9%	14.1%	20.4%	26.7%	31.7%	32.3%
Adjustable-rate	3.7%	3.6%	3.5%	3.9%	4.8%	4.8%	4.5%	3.2%
Interest Only adjustable-rate	5.4%	5.4%	5.0%	5.0%	3.5%	1.8%	0.4%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

SUNTRUST BANKS INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	7.6%	8.0%	8.7%	9.1%	5.1%	1.7%	0.3%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	86.0%	86.0%	85.9%	85.9%	87.0%	88.7%	90.0%	90.7%
Second/Vacation Home	6.3%	6.4%	6.4%	6.4%	6.2%	5.4%	4.7%	4.2%
Investor Property	7.6%	7.6%	7.7%	7.6%	6.8%	5.9%	5.3%	5.2%
10-K Unit Type (Sums to 100%)								
1 Unit	98.1%	98.1%	98.2%	98.2%	98.2%	98.2%	98.0%	97.9%
2-4 Units	1.9%	1.9%	1.8%	1.8%	1.8%	1.8%	2.0%	2.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.9%	8.9%	8.9%	8.8%	7.4%	6.4%	5.9%	5.9%
Single Family Homes	91.1%	91.1%	91.1%	91.2%	92.6%	93.6%	94.1%	94.1%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.6%
Condo/Coop	8.9%	8.9%	8.9%	8.8%	7.4%	6.4%	5.9%	5.9%
1 Unit	89.0%	88.9%	88.9%	89.1%	90.4%	91.3%	91.5%	91.4%
2-4 Units	1.9%	1.9%	1.8%	1.8%	1.8%	1.8%	2.0%	2.1%
Condo								
Condo	8.9%	8.9%	8.9%	8.8%	7.4%	6.4%	5.9%	5.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	48.7%	48.1%	48.9%	49.8%	42.9%	35.6%	30.7%	27.0%
Cash-Out Refinance	28.1%	28.5%	28.3%	28.3%	31.6%	31.9%	30.9%	31.8%
Other Refinance	23.2%	23.4%	22.8%	21.9%	25.5%	32.5%	38.4%	41.2%
Origination Type (Sums to 100%)								
TPO Broker	31.5%	31.1%	30.5%	28.9%	25.2%	26.4%	26.8%	28.3%
TPO Correspondent	21.4%	21.6%	22.4%	22.2%	23.6%	27.6%	28.3%	29.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%
Retail	47.1%	47.3%	47.1%	48.9%	51.1%	45.9%	44.8%	42.4%
Origination Year (Sums to 100%)								
< 2001	0.7%	0.7%	0.8%	1.0%	1.7%	2.7%	4.3%	7.1%
2001	0.1%	0.2%	0.2%	0.2%	0.4%	0.7%	1.2%	2.2%
2002	3.3%	3.6%	4.0%	4.7%	7.7%	11.5%	17.8%	27.5%
2003	11.7%	12.6%	14.0%	16.2%	25.5%	37.3%	54.0%	63.2%
2004	6.6%	7.0%	7.9%	9.2%	14.5%	21.8%	22.7%	0.0%
2005	12.6%	13.5%	14.6%	16.9%	26.5%	26.0%	0.0%	0.0%
2006	12.7%	13.6%	15.0%	17.7%	23.7%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

SUNTRUST BANKS INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	31.6%	33.5%	37.0%	34.1%	0.0%	0.0%	0.0%	0.0%
2008	20.6%	15.3%	6.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$168,443	\$166,203	\$163,055	\$157,648	\$145,058	\$136,837	\$131,856	\$131,447
Loan Original Note Rate	6.11%	6.10%	6.13%	6.14%	5.95%	5.72%	5.74%	5.86%
Seasoning (Sums to 100%)								
Seasoned	1.2%	1.3%	0.9%	1.0%	1.5%	0.5%	0.8%	0.9%
Non-Seasoned	98.8%	98.7%	99.1%	99.0%	98.5%	99.5%	99.2%	99.1%
ACI								
ACI Probability	0.34%	0.35%	0.36%	0.38%	0.33%	0.29%	0.29%	0.30%
Wtd Avg ACI Score	717	717	716	715	721	725	727	727
Credit Premium								
Wtd Avg Credit Premium	-0.04	-0.06	-0.06	-0.03	-0.01	-0.05	-0.07	-0.07
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.3%	8.4%	8.6%	9.0%	11.0%	12.8%	13.5%	13.4%
DTI Ratio > 20 and <= 30	18.0%	18.1%	18.1%	18.4%	21.2%	23.1%	23.3%	23.5%
DTI Ratio > 30 and <= 40	25.9%	25.8%	25.8%	25.9%	26.6%	26.6%	26.5%	27.0%
DTI Ratio > 40 and <= 50	24.2%	24.0%	23.8%	23.5%	21.0%	19.1%	18.5%	18.2%
DTI Ratio > 50	20.6%	20.5%	20.2%	19.2%	15.9%	14.9%	14.6%	14.0%
DTI Ratio Missing	3.0%	3.2%	3.6%	4.0%	4.3%	3.5%	3.6%	4.0%
Wtd Avg DTI Ratio	38.9%	38.8%	38.7%	38.3%	36.5%	35.5%	35.2%	35.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.3%	8.4%	8.6%	9.0%	11.0%	12.8%	13.5%	13.4%
DTI Ratio > 20 and <= 30	18.0%	18.1%	18.1%	18.4%	21.2%	23.1%	23.3%	23.5%
DTI Ratio > 30 and <= 40	25.9%	25.8%	25.8%	25.9%	26.6%	26.6%	26.5%	27.0%
DTI Ratio > 40 and <= 50	24.2%	24.0%	23.8%	23.5%	21.0%	19.1%	18.5%	18.2%
DTI Ratio > 50	20.6%	20.5%	20.2%	19.2%	15.9%	14.9%	14.6%	14.0%
DTI Ratio Missing	3.0%	3.2%	3.6%	4.0%	4.3%	3.5%	3.6%	4.0%
Wtd Avg DTI Ratio	38.9%	38.8%	38.7%	38.3%	36.5%	35.5%	35.2%	35.0%
Origination Term (Sums to 100%)								
<= 15 Years	11.7%	12.3%	12.9%	14.2%	20.5%	26.7%	31.7%	32.3%



Single Family Conventional Book Characteristics

SUNTRUST BANKS INC

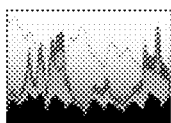
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	2.6%	2.7%	2.7%	2.9%	3.9%	4.5%	4.5%	4.5%
> 25 Years and <= 30 Years	85.1%	84.4%	83.6%	82.2%	75.7%	68.8%	63.8%	63.2%
> 30 Years	0.6%	0.7%	0.7%	0.7%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	79.3%	78.8%	78.5%	77.0%	71.2%	66.8%	63.3%	64.5%
Intermediate-Term Fixed Rate (excl Balloon)	11.3%	11.9%	12.5%	13.7%	19.6%	25.4%	29.8%	29.6%
Adjustable Rate	9.1%	9.0%	8.6%	8.9%	8.4%	6.5%	5.0%	3.2%
Balloon	0.3%	0.4%	0.4%	0.5%	0.8%	1.2%	1.9%	2.7%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.6%	0.7%	0.7%	0.7%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	9.0%	8.9%	8.5%	8.8%	8.2%	6.3%	4.7%	2.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.0%	1.1%	1.2%	1.3%	1.9%	1.7%	1.0%	0.1%
- 5/1 Hybrid Arm	5.3%	5.2%	4.7%	4.7%	4.0%	2.7%	1.3%	0.4%
- 7/1 Hybrid Arm	2.3%	2.2%	2.2%	2.4%	2.1%	1.9%	2.3%	2.3%
- 10/1 Hybrid Arm	0.4%	0.4%	0.4%	0.4%	0.2%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	13.0%	13.4%	13.7%	14.1%	8.6%	3.5%	0.7%	0.0%
- Interest Only ARM	5.4%	5.4%	5.0%	5.0%	3.5%	1.8%	0.4%	0.0%
- Interest Only FRM	7.6%	8.0%	8.7%	9.1%	5.1%	1.7%	0.3%	0.0%
Alt-A	8.3%	8.8%	9.2%	10.4%	10.6%	4.6%	2.7%	2.7%
- Alt-A Low/No Doc	5.2%	5.6%	6.1%	6.8%	6.6%	3.9%	2.6%	2.6%
- Alt-A No Disclosure	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	1.1%	1.1%	1.3%	1.4%	1.3%	0.7%	0.2%	0.2%
- Alt-A SISA	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.3%	1.4%	1.6%	1.8%	1.7%	1.1%	0.7%	0.7%
- Alt-A Stated Income	2.7%	2.9%	3.1%	3.4%	3.5%	2.1%	1.7%	1.8%



Single Family Conventional Book Characteristics

SUNTRUST BANKS INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	2.1%	2.3%	2.0%	2.3%	3.2%	0.6%	0.0%	0.0%
Alt-A Deals (no SFC)	0.9%	1.0%	1.1%	1.3%	0.9%	0.1%	0.0%	0.0%
My Community Mortgage	2.3%	2.4%	2.5%	2.7%	0.4%	0.1%	0.1%	0.0%
Non-Full Doc								
Non-Full Doc Total	23.9%	24.9%	26.0%	25.1%	13.8%	6.4%	2.9%	2.6%
- Select Lender Programs Non-Full Doc	18.7%	19.3%	19.9%	18.3%	7.3%	2.4%	0.3%	0.0%
- Other Low/No Doc	5.2%	5.6%	6.1%	6.8%	6.6%	3.9%	2.6%	2.6%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	93.5%	93.0%	92.8%	91.6%	90.5%	95.3%	96.3%	94.0%
Investor Channel	6.0%	6.4%	6.6%	7.7%	8.2%	2.6%	0.4%	0.5%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.5%	0.6%	0.7%	0.8%	1.3%	2.1%	3.3%	5.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	21.6%	22.1%	22.2%	21.9%	19.1%	15.5%	13.5%	11.7%
- 75/20/05	1.2%	1.2%	1.3%	1.4%	1.2%	1.2%	1.3%	1.3%
- 75/25/00	1.0%	1.0%	1.1%	1.3%	0.1%	0.0%	0.0%	0.0%
- 80/10/10	5.4%	5.5%	5.5%	5.4%	5.1%	5.2%	5.2%	4.7%
- 80/15/05	6.1%	6.4%	6.8%	6.9%	7.0%	5.7%	5.4%	4.8%
- 80/20/00	2.2%	2.3%	2.6%	3.0%	2.8%	1.9%	1.3%	0.9%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.6%	5.5%	4.9%	4.0%	3.0%	1.5%	0.2%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	24.5%	25.1%	25.4%	25.3%	23.8%	21.3%	20.7%	19.1%
- 75/20/05	1.4%	1.5%	1.6%	1.6%	1.3%	1.4%	1.4%	1.4%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 80/10/10	6.1%	6.2%	6.2%	6.1%	5.9%	5.9%	6.0%	5.5%
- 80/15/05	6.4%	6.7%	7.1%	7.2%	7.4%	5.9%	5.7%	5.1%
- 80/20/00	3.7%	3.9%	4.3%	4.9%	3.6%	2.0%	1.4%	0.9%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics

SUNTRUST BANKS INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	6.7%	6.6%	6.2%	5.4%	5.4%	5.9%	6.1%	6.0%
EA/TPR								
EA/TPR	0.1%	0.1%	0.2%	0.4%	0.9%	1.1%	1.6%	2.0%
- EA I	0.1%	0.1%	0.1%	0.2%	0.4%	0.5%	0.7%	0.9%
- EA/TPR II	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%	0.4%	0.6%
- EA/TPR III	0.0%	0.0%	0.0%	0.1%	0.3%	0.3%	0.5%	0.5%
10-K Property Region (Sums to 100%)								
Midwest	6.6%	6.7%	7.0%	6.9%	7.4%	8.4%	8.6%	9.1%
Northeast	7.0%	6.8%	6.6%	6.1%	6.1%	6.5%	7.2%	7.7%
Southeast	62.0%	62.5%	62.8%	64.4%	65.1%	60.3%	58.0%	55.5%
Southwest	10.4%	10.3%	10.4%	10.3%	10.2%	11.6%	11.9%	11.4%
West	14.2%	13.6%	13.3%	12.2%	11.1%	13.2%	14.3%	16.2%
Census Region (Sums to 100%)								
New England	2.7%	2.7%	2.6%	2.4%	2.4%	2.6%	3.0%	3.2%
Middle Atlantic	3.8%	3.7%	3.5%	3.2%	3.2%	3.4%	3.6%	3.9%
East North Central	4.7%	4.9%	5.0%	5.0%	5.3%	6.0%	6.2%	6.9%
East South Central	6.7%	6.7%	6.8%	7.0%	7.0%	6.6%	6.2%	5.7%
South Atlantic	55.8%	56.2%	56.4%	57.8%	58.6%	54.3%	52.4%	50.4%
West North Central	3.8%	3.9%	4.0%	4.0%	4.3%	5.0%	4.9%	4.8%
West South Central	3.6%	3.5%	3.5%	3.4%	3.2%	3.7%	3.8%	3.2%
Mountain	6.6%	6.5%	6.6%	6.4%	6.4%	7.3%	7.6%	7.6%
Pacific	12.4%	11.9%	11.6%	10.6%	9.5%	11.2%	12.2%	14.3%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) FL	19.6%	20.0%	20.5%	21.3%	20.4%	17.9%	17.0%	15.6%
02) VA	12.0%	12.0%	11.9%	12.3%	14.0%	14.4%	15.1%	15.0%
03) GA	10.3%	10.3%	10.2%	10.5%	10.3%	8.9%	7.9%	7.5%
04) CA	9.1%	8.7%	8.4%	7.7%	6.8%	8.0%	8.8%	10.7%
05) NC	5.4%	5.4%	5.3%	5.3%	5.0%	4.4%	3.7%	3.7%
06) TN	4.9%	5.0%	5.1%	5.2%	5.3%	5.0%	4.7%	4.4%
07) MD	4.9%	4.9%	4.9%	5.0%	5.5%	5.6%	6.0%	6.1%
08) TX	2.5%	2.4%	2.4%	2.4%	2.1%	2.6%	2.6%	2.1%
09) SC	2.2%	2.2%	2.2%	2.2%	2.2%	1.7%	1.3%	1.2%
10) AZ	2.1%	2.0%	2.1%	2.0%	2.0%	2.1%	2.1%	2.2%
Top 10 Sellers								
01) SUNTRUST BANKS INC	99.5%	99.4%	99.4%	99.3%	99.3%	99.3%	99.6%	99.4%



Single Family Conventional Book Characteristics

SUNTRUST BANKS INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CREDIT SUISSE GROUP	0.2%	0.2%	0.2%	0.3%	0.0%	0.0%	0.0%	0.0%
03) JP MORGAN CHASE & CO	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%	0.0%	0.0%
04) WACHOVIA CORPORATION	0.1%	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%
05) BANK OF AMERICA CORPORATION	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
06) LEHMAN BROTHERS HOLDINGS INC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
07) INDYMAC BANCORP INC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
08) GOLDMAN SACHS GROUP INC (THE)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
09) CRESTAR BANK FSB	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
10) AMERICAN FEDERAL BANK FSB	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Top 10 Servicers								
01) SUNTRUST BANKS INC	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	81.2%							
Credit Enhancement	18.8%							
- Primary MI Only	16.5%							
- Pool Policy Only	2.1%							
- Pool Policy and Primary MI	0.1%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	5.6%							
Interest Only with Credit Enhancement	25.5%							
Alt-A with Credit Enhancement	28.8%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-1.74	-2.17	-2.95	-3.53	0.38	2.51	1.58	0.69



Single Family Conventional Book Characteristics

SUNTRUST BANKS INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	26.58	26.69	26.80	27.71	22.96	20.14	20.82	21.17
Wtd Avg Charged Fee	24.84	24.52	23.85	24.17	23.34	22.64	22.40	21.86
Appraisal Waivers								
Appraisal Waiver	2.5%	2.4%	2.3%	2.1%	1.0%	0.1%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.49%	1.11%	0.87%	0.78%	0.30%	0.27%	0.27%	0.24%
- SDQ Rate for Loans with CE	4.18%							
- SDQ Rate for Loans without CE	0.89%							
SDQ Rate Excl. Katrina Loans	1.49%	1.11%	0.87%	0.78%	0.30%	0.26%	0.27%	0.24%
SDQ Rate for Katrina Loans	1.70%	1.94%	1.86%	1.50%	0.00%	2.16%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	7,192	5,227	3,906	3,277	1,014	745	665	527
SDQ Count for Loans with CE	3,685							
SDQ Count for Loans without CE	3,507							
SDQ Volume (\$M)								
SDQ Volume	\$1,476.3	\$1,046.8	\$722.7	\$552.8	\$129.5	\$82.0	\$65.7	\$53.5
SDQ Volume for Loans with CE	\$752.5							
SDQ Volume for Loans without CE	\$723.8							



Single Family Conventional Book Characteristics

PHH CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	414,684	410,040	405,347	397,275	389,250	389,417	393,772	373,277
Book Volume (\$B)	\$61.1	\$59.9	\$58.6	\$56.6	\$53.9	\$52.7	\$52.8	\$49.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	24.1%	24.3%	24.2%	24.2%	24.6%	24.3%	23.8%	23.7%
OLTV 60.01% - 70.00%	13.2%	13.2%	13.1%	13.0%	13.3%	13.3%	13.4%	13.6%
OLTV 70.01% - 75.00%	8.2%	8.1%	8.1%	8.0%	8.2%	8.5%	9.2%	10.0%
OLTV 75.01% - 80.00%	27.2%	26.8%	26.7%	26.7%	26.4%	26.4%	27.1%	26.8%
OLTV 80.01% - 90.00%	10.3%	10.2%	10.1%	10.1%	10.1%	10.3%	10.2%	10.8%
OLTV 90.01% - 95.00%	8.3%	8.4%	8.4%	8.4%	8.7%	9.2%	9.5%	9.7%
OLTV 95.01% - 97.00%	1.5%	1.5%	1.4%	1.5%	1.7%	1.9%	2.2%	2.1%
OLTV 97.01% - 100.00%	7.2%	7.6%	8.0%	8.0%	7.0%	6.0%	4.7%	3.4%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.8%	72.8%	72.9%	72.9%	72.6%	72.6%	72.6%	72.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.3%	17.1%	16.7%	16.1%	14.6%	13.8%	13.0%	13.0%
Comb LTV 60.01% - 70.00%	10.1%	10.0%	9.7%	9.3%	8.4%	8.0%	7.7%	7.7%
Comb LTV 70.01% - 75.00%	6.4%	6.2%	6.1%	5.8%	5.2%	5.2%	5.4%	5.9%
Comb LTV 75.01% - 80.00%	18.3%	17.4%	16.6%	15.8%	13.3%	13.0%	13.3%	14.0%
Comb LTV 80.01% - 90.00%	10.6%	10.3%	10.0%	9.8%	8.6%	8.2%	8.4%	8.7%
Comb LTV 90.01% - 95.00%	6.5%	6.5%	6.3%	6.2%	5.4%	5.3%	6.1%	6.9%
Comb LTV 95.01% - 97.00%	0.9%	0.9%	0.8%	0.8%	0.7%	0.8%	1.0%	1.2%
Comb LTV 97.01% - 100.00%	6.2%	6.5%	6.8%	6.7%	4.8%	3.7%	3.2%	2.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	23.7%	25.1%	27.1%	29.6%	38.9%	42.0%	41.7%	39.7%
Wtd Avg Comb LTV	73.8%	73.8%	73.9%	74.0%	73.2%	73.0%	73.7%	74.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.3%	17.2%	16.8%	16.2%	14.7%	14.0%	13.2%	13.4%
Comb LTV 60.01% - 70.00%	10.2%	10.1%	9.8%	9.4%	8.5%	8.2%	7.9%	8.0%
Comb LTV 70.01% - 75.00%	6.4%	6.3%	6.1%	5.9%	5.3%	5.3%	5.6%	6.1%
Comb LTV 75.01% - 80.00%	18.4%	17.5%	16.7%	15.9%	13.5%	13.3%	13.6%	14.5%
Comb LTV 80.01% - 90.00%	10.7%	10.3%	10.1%	9.8%	8.7%	8.3%	8.6%	9.2%
Comb LTV 90.01% - 95.00%	6.6%	6.5%	6.4%	6.3%	5.5%	5.5%	6.4%	7.4%



Single Family Conventional Book Characteristics

PHH CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.9%	0.9%	0.8%	0.8%	0.7%	0.8%	1.0%	1.3%
Comb LTV 97.01% - 100.00%	6.2%	6.5%	6.8%	6.7%	4.9%	3.7%	3.2%	2.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Comb LTV Missing	23.3%	24.6%	26.5%	29.0%	38.2%	41.0%	40.3%	37.3%
Wtd Avg Comb LTV	73.8%	73.8%	73.9%	74.0%	73.2%	73.0%	73.8%	74.2%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	38.0%	41.2%	44.2%	45.6%	52.2%	53.9%	44.8%	35.7%
MTMLTV 60.01% - 70.00%	13.6%	14.3%	14.8%	14.6%	15.8%	17.1%	20.0%	21.1%
MTMLTV 70.01% - 75.00%	7.6%	7.9%	8.1%	7.9%	7.7%	7.8%	10.0%	13.4%
MTMLTV 75.01% - 80.00%	9.7%	10.4%	10.7%	9.8%	8.4%	7.5%	9.2%	11.5%
MTMLTV 80.01% - 90.00%	14.6%	12.7%	11.4%	11.7%	9.2%	8.4%	9.7%	11.4%
MTMLTV 90.01% - 95.00%	5.4%	5.0%	4.6%	4.4%	3.4%	3.2%	3.7%	4.5%
MTMLTV 95.01% - 97.00%	1.9%	1.8%	1.4%	1.4%	1.0%	0.8%	1.0%	1.0%
MTMLTV 97.01% - 100.00%	2.5%	2.2%	2.3%	2.2%	1.5%	1.1%	1.3%	1.1%
MTMLTV > 100.00%	6.9%	4.4%	2.5%	2.4%	0.7%	0.2%	0.4%	0.2%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	66.9%	64.4%	62.3%	61.7%	58.0%	57.2%	61.1%	64.4%
Credit Score (Sums to 100%)								
FICO < 550	0.7%	0.7%	0.7%	0.8%	0.8%	0.7%	0.7%	0.7%
FICO 550-579	1.0%	1.1%	1.1%	1.2%	1.2%	1.3%	1.3%	1.3%
FICO 580-619	3.4%	3.6%	3.8%	3.9%	4.1%	4.2%	4.4%	4.5%
FICO 620-659	8.9%	9.2%	9.5%	9.8%	10.2%	10.6%	11.0%	10.8%
FICO 660-699	16.2%	16.4%	16.6%	16.8%	17.2%	17.6%	18.1%	18.0%
FICO 700-739	20.6%	20.7%	20.7%	20.9%	21.4%	21.7%	22.3%	22.5%
FICO >= 740	48.9%	48.1%	47.2%	46.3%	44.7%	43.3%	41.4%	41.4%
FICO Missing	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.7%	0.9%
Wtd Avg FICO	727	726	724	723	721	719	716	717
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	67.8%	66.6%	65.6%	64.2%	58.4%	55.5%	54.2%	56.0%
Intermediate-term, fixed-rate	12.2%	12.4%	12.2%	12.5%	14.2%	15.9%	17.4%	18.9%
Adjustable-rate	8.3%	8.8%	9.5%	10.4%	14.4%	17.7%	19.9%	17.4%
Interest Only adjustable-rate	10.9%	11.4%	11.9%	12.2%	12.7%	10.9%	8.4%	7.7%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

PHH CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	0.7%	0.7%	0.8%	0.7%	0.3%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	88.7%	88.7%	88.8%	88.9%	89.1%	89.4%	90.1%	91.4%
Second/Vacation Home	6.7%	6.7%	6.7%	6.8%	6.9%	7.0%	7.3%	6.3%
Investor Property	4.6%	4.6%	4.5%	4.4%	4.1%	3.6%	2.6%	2.2%
10-K Unit Type (Sums to 100%)								
1 Unit	97.5%	97.5%	97.4%	97.4%	97.3%	97.2%	97.1%	97.4%
2-4 Units	2.5%	2.5%	2.6%	2.6%	2.7%	2.8%	2.9%	2.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.0%	9.0%	9.0%	9.1%	9.3%	9.4%	9.5%	9.0%
Single Family Homes	91.0%	91.0%	91.0%	90.9%	90.7%	90.6%	90.5%	91.0%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.7%	0.7%	0.7%	0.7%	0.6%	0.3%	0.2%	0.0%
Condo/Coop	9.0%	9.0%	9.0%	9.1%	9.3%	9.4%	9.5%	9.0%
1 Unit	87.8%	87.8%	87.7%	87.6%	87.4%	87.5%	87.4%	88.3%
2-4 Units	2.5%	2.5%	2.6%	2.6%	2.7%	2.8%	2.9%	2.6%
Condo								
Condo	8.2%	8.2%	8.2%	8.3%	8.4%	8.4%	8.5%	8.2%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	52.0%	51.1%	51.4%	52.0%	49.9%	47.8%	44.9%	40.7%
Cash-Out Refinance	26.2%	26.6%	26.6%	26.5%	26.6%	26.3%	26.2%	26.7%
Other Refinance	21.8%	22.3%	22.0%	21.5%	23.5%	25.9%	28.9%	32.5%
Origination Type (Sums to 100%)								
TPO Broker	4.2%	4.2%	4.3%	4.3%	4.0%	3.0%	2.0%	0.7%
TPO Correspondent	9.4%	9.2%	9.2%	8.9%	7.1%	4.8%	2.8%	1.5%
Undesignated	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.4%
Retail	86.2%	86.4%	86.4%	86.7%	88.7%	91.9%	94.9%	97.4%
Origination Year (Sums to 100%)								
< 2001	1.4%	1.5%	1.6%	1.8%	2.3%	3.1%	4.3%	7.0%
2001	1.4%	1.5%	1.7%	1.8%	2.6%	3.5%	5.4%	10.0%
2002	4.3%	4.5%	5.0%	5.5%	7.7%	10.3%	15.1%	24.3%
2003	19.5%	20.6%	22.1%	23.8%	30.3%	37.9%	48.8%	58.7%
2004	11.3%	12.0%	12.9%	14.0%	18.3%	23.0%	26.4%	0.0%
2005	13.8%	14.6%	15.6%	16.9%	21.0%	22.2%	0.0%	0.0%
2006	12.8%	13.6%	14.8%	16.2%	17.9%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

PHH CORPORATION

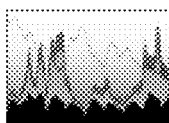
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	18.7%	19.5%	20.8%	20.0%	0.0%	0.0%	0.0%	0.0%
2008	16.8%	12.2%	5.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$160,749	\$158,994	\$157,170	\$155,053	\$149,441	\$144,298	\$140,826	\$137,619
Loan Original Note Rate	6.01%	6.00%	6.01%	6.03%	5.89%	5.75%	5.73%	5.84%
Seasoning (Sums to 100%)								
Seasoned	1.2%	1.3%	1.4%	1.5%	1.2%	0.7%	0.7%	0.5%
Non-Seasoned	98.8%	98.7%	98.6%	98.5%	98.8%	99.3%	99.3%	99.5%
ACI								
ACI Probability	0.49%	0.51%	0.52%	0.53%	0.48%	0.43%	0.39%	0.34%
Wtd Avg ACI Score	722	721	721	720	722	723	724	726
Credit Premium								
Wtd Avg Credit Premium	0.03	0.02	0.02	0.05	0.06	0.03	-0.04	-0.08
Credit Premium > 1.5	1.0%	1.1%	1.1%	1.2%	1.4%	1.4%	0.7%	0.4%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.3%	6.2%	5.8%	5.4%	5.9%	6.5%	7.0%	8.1%
DTI Ratio > 20 and <= 30	13.6%	13.4%	12.6%	12.0%	13.0%	13.7%	14.6%	16.4%
DTI Ratio > 30 and <= 40	16.0%	15.7%	15.0%	14.1%	14.8%	15.3%	16.0%	17.4%
DTI Ratio > 40 and <= 50	12.1%	11.8%	11.3%	10.6%	10.8%	10.9%	11.1%	11.4%
DTI Ratio > 50	10.9%	10.6%	9.9%	8.9%	9.1%	9.1%	8.7%	8.5%
DTI Ratio Missing	41.0%	42.4%	45.5%	49.0%	46.5%	44.6%	42.6%	38.4%
Wtd Avg DTI Ratio	37.2%	37.1%	37.1%	36.9%	36.5%	36.2%	35.6%	34.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.6%	8.6%	8.6%	8.7%	9.4%	10.2%	11.0%	12.2%
DTI Ratio > 20 and <= 30	20.8%	20.8%	20.8%	20.8%	21.9%	22.8%	23.9%	25.3%
DTI Ratio > 30 and <= 40	25.8%	25.7%	25.7%	25.7%	25.7%	25.6%	25.9%	26.4%
DTI Ratio > 40 and <= 50	21.2%	21.1%	21.1%	21.0%	20.1%	19.2%	18.7%	17.6%
DTI Ratio > 50	19.8%	19.8%	19.6%	19.3%	18.0%	17.3%	16.2%	14.1%
DTI Ratio Missing	3.8%	4.0%	4.2%	4.5%	4.9%	4.9%	4.3%	4.4%
Wtd Avg DTI Ratio	38.0%	38.0%	37.9%	37.8%	37.2%	36.7%	36.1%	35.1%
Origination Term (Sums to 100%)								
<= 15 Years	12.2%	12.4%	12.3%	12.5%	14.2%	15.9%	17.4%	19.0%



Single Family Conventional Book Characteristics

PHH CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	4.9%	4.9%	4.9%	5.1%	5.6%	6.0%	6.5%	6.6%
> 25 Years and <= 30 Years	82.6%	82.4%	82.5%	82.1%	80.0%	78.1%	76.1%	74.4%
> 30 Years	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	68.6%	67.3%	66.3%	64.9%	58.7%	55.6%	54.2%	56.0%
Intermediate-Term Fixed Rate (excl Balloon)	12.0%	12.1%	11.9%	12.1%	13.8%	15.4%	16.8%	18.2%
Adjustable Rate	19.2%	20.3%	21.4%	22.6%	27.0%	28.5%	28.4%	25.1%
Balloon	0.3%	0.3%	0.3%	0.4%	0.4%	0.5%	0.6%	0.7%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	19.1%	20.2%	21.3%	22.5%	26.9%	28.2%	27.9%	24.6%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.3%	1.4%	1.5%	1.7%	2.8%	3.8%	4.5%	3.7%
- 5/1 Hybrid Arm	8.1%	8.7%	9.2%	9.8%	11.8%	12.4%	11.5%	9.3%
- 7/1 Hybrid Arm	5.8%	6.1%	6.4%	6.8%	8.0%	8.6%	9.1%	9.2%
- 10/1 Hybrid Arm	3.9%	4.0%	4.2%	4.3%	4.3%	3.4%	2.8%	2.4%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	11.7%	12.2%	12.7%	13.0%	12.9%	11.0%	8.5%	7.7%
- Interest Only ARM	10.9%	11.4%	11.9%	12.2%	12.7%	10.9%	8.4%	7.7%
- Interest Only FRM	0.7%	0.7%	0.8%	0.7%	0.3%	0.1%	0.0%	0.0%
Alt-A	1.7%	1.8%	1.9%	2.0%	1.7%	1.0%	0.9%	0.6%
- Alt-A Low/No Doc	1.1%	1.2%	1.3%	1.4%	0.9%	0.6%	0.3%	0.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.1%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.9%	0.9%	1.0%	1.0%	0.5%	0.4%	0.2%	0.2%



Single Family Conventional Book Characteristics

PHH CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.4%	0.4%	0.5%	0.5%	0.6%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	0.5%	0.4%
My Community Mortgage	1.1%	1.1%	1.2%	1.1%	0.9%	0.8%	0.8%	0.7%
Non-Full Doc								
Non-Full Doc Total	5.6%	5.8%	6.1%	6.3%	5.8%	5.4%	4.2%	4.0%
- Select Lender Programs Non-Full Doc	4.5%	4.7%	4.8%	4.9%	4.9%	4.8%	3.9%	3.8%
- Other Low/No Doc	1.1%	1.2%	1.3%	1.4%	0.9%	0.6%	0.3%	0.2%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	42.2%	43.0%	44.8%	46.5%	50.7%	53.4%	56.0%	59.3%
Investor Channel	2.4%	2.5%	2.7%	2.9%	2.6%	2.1%	1.4%	0.8%
eChannel	54.4%	53.3%	51.3%	49.3%	45.0%	42.1%	39.4%	34.7%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.1%	1.1%	1.2%	1.3%	1.8%	2.3%	3.2%	5.2%
Subordinate Financing - RDW								
Subordinate Financing - RDW	7.2%	7.2%	7.2%	7.2%	6.5%	5.3%	4.5%	3.5%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.7%	2.8%	2.9%	3.1%	3.1%	2.9%	2.7%	2.2%
- 80/15/05	1.2%	1.2%	1.3%	1.4%	1.3%	1.2%	1.4%	1.1%
- 80/20/00	0.7%	0.7%	0.8%	0.8%	0.7%	0.4%	0.2%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	2.5%	2.3%	2.1%	1.8%	1.4%	0.8%	0.1%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	9.8%	9.9%	10.0%	10.2%	10.2%	9.6%	9.5%	8.8%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- 80/10/10	3.0%	3.0%	3.2%	3.3%	3.4%	3.1%	3.0%	2.6%
- 80/15/05	1.2%	1.3%	1.4%	1.4%	1.4%	1.3%	1.4%	1.2%
- 80/20/00	0.8%	0.9%	0.9%	1.0%	0.8%	0.4%	0.2%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

PHH CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	4.6%	4.6%	4.4%	4.4%	4.5%	4.6%	4.7%	4.7%
EA/TPR								
EA/TPR	1.8%	1.8%	1.9%	2.0%	1.8%	1.6%	1.6%	1.7%
- EA I	0.8%	0.8%	0.8%	0.9%	0.8%	0.7%	0.7%	0.8%
- EA/TPR II	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.5%
- EA/TPR III	0.5%	0.5%	0.6%	0.6%	0.5%	0.5%	0.5%	0.4%
10-K Property Region (Sums to 100%)								
Midwest	17.4%	17.4%	17.4%	17.5%	17.3%	16.9%	16.6%	17.3%
Northeast	29.5%	29.7%	30.0%	30.2%	31.5%	33.1%	35.2%	34.4%
Southeast	24.4%	24.5%	24.6%	24.7%	24.7%	24.2%	22.9%	22.3%
Southwest	15.8%	15.7%	15.5%	15.4%	14.7%	14.0%	13.0%	12.7%
West	13.0%	12.7%	12.5%	12.1%	11.9%	11.8%	12.3%	13.4%
Census Region (Sums to 100%)								
New England	9.0%	9.1%	9.1%	9.1%	9.0%	9.1%	9.9%	9.8%
Middle Atlantic	20.0%	20.0%	20.3%	20.6%	21.9%	23.4%	24.8%	24.1%
East North Central	12.6%	12.6%	12.5%	12.5%	12.0%	11.6%	11.1%	11.4%
East South Central	3.8%	3.8%	3.8%	3.9%	3.8%	3.7%	3.4%	3.3%
South Atlantic	21.0%	21.2%	21.2%	21.3%	21.4%	21.0%	20.0%	19.5%
West North Central	7.5%	7.5%	7.7%	7.8%	7.9%	7.8%	7.8%	8.1%
West South Central	6.5%	6.5%	6.5%	6.5%	6.5%	6.4%	6.0%	5.8%
Mountain	8.7%	8.7%	8.5%	8.3%	7.6%	7.1%	6.6%	6.6%
Pacific	10.9%	10.6%	10.3%	10.0%	9.8%	9.8%	10.5%	11.5%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) NJ	8.2%	8.3%	8.4%	8.5%	9.4%	10.2%	11.1%	11.0%
02) FL	6.9%	6.9%	6.9%	7.0%	7.1%	7.0%	6.5%	6.1%
03) NY	6.8%	6.9%	7.0%	7.1%	7.5%	8.0%	8.4%	7.9%
04) CA	6.8%	6.6%	6.4%	6.2%	6.1%	6.3%	7.0%	8.0%
05) PA	4.9%	4.9%	4.9%	4.9%	5.1%	5.3%	5.2%	5.2%
06) TX	4.5%	4.5%	4.5%	4.5%	4.6%	4.6%	4.3%	4.2%
07) IL	4.3%	4.2%	4.2%	4.1%	4.0%	4.0%	4.0%	4.2%
08) VA	3.6%	3.6%	3.7%	3.7%	3.7%	3.8%	3.7%	3.7%
09) MA	3.4%	3.5%	3.5%	3.4%	3.4%	3.7%	4.1%	4.0%
10) GA	3.3%	3.3%	3.3%	3.4%	3.3%	3.3%	3.1%	3.2%
Top 10 Sellers								
01) PHH CORPORATION	96.1%	95.8%	95.5%	95.1%	94.7%	94.7%	95.0%	95.5%



Single Family Conventional Book Characteristics

PHH CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) MERRILL LYNCH & CO INC	0.8%	0.9%	1.0%	1.2%	1.8%	2.4%	2.6%	2.5%
03) FIRST FINANCIAL BANCORP	0.6%	0.7%	0.7%	0.7%	0.8%	0.7%	0.5%	0.4%
04) LEHMAN BROTHERS HOLDINGS INC	0.6%	0.6%	0.7%	0.7%	0.0%	0.0%	0.0%	0.0%
05) PNC FINANCIAL SERVICES GROUP INC	0.5%	0.5%	0.5%	0.6%	0.7%	0.1%	0.1%	0.2%
06) MORGAN STANLEY & COMPANY INC	0.3%	0.3%	0.3%	0.3%	0.4%	0.2%	0.1%	0.0%
07) COLUMBIA CREDIT UNION	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
08) CUNA MUTUAL INSURANCE SOCIETY	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%	0.5%
09) MID-ATLANTIC FEDERAL CREDIT UNION	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.2%
10) UBS AG	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.0%
Top 10 Servicers								
01) PHH CORPORATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	83.9%							
Credit Enhancement	16.1%							
- Primary MI Only	12.5%							
- Pool Policy Only	0.2%							
- Pool Policy and Primary MI	0.1%							
- Full Recourse	3.1%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	0.0%							
Interest Only with Credit Enhancement	12.7%							
Alt-A with Credit Enhancement	23.4%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-1.16	-1.50	-2.07	-2.51	0.09	2.27	1.93	0.92



Single Family Conventional Book Characteristics

PHH CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	32.08	32.91	34.02	35.48	33.62	30.93	27.52	22.19
Wtd Avg Charged Fee	30.92	31.40	31.95	32.97	33.70	33.20	29.45	23.11
Appraisal Waivers								
Appraisal Waiver	20.0%	20.5%	20.2%	19.6%	18.6%	18.3%	19.5%	20.1%
Serious Delinquent Loans								
SDQ Rate All Loans	1.39%	1.19%	1.14%	1.04%	0.66%	0.71%	0.48%	0.46%
- SDQ Rate for Loans with CE	3.11%							
- SDQ Rate for Loans without CE	1.04%							
SDQ Rate Excl. Katrina Loans	1.38%	1.19%	1.13%	1.04%	0.65%	0.60%	0.48%	0.46%
SDQ Rate for Katrina Loans	1.86%	1.44%	1.73%	1.73%	1.73%	9.00%	0.73%	0.75%
Serious Delinquent Loans								
SDQ Loan Count	5,723	4,867	4,559	4,121	2,547	2,737	1,884	1,713
SDQ Count for Loans with CE	2,152							
SDQ Count for Loans without CE	3,571							
SDQ Volume (\$M)								
SDQ Volume	\$766.0	\$640.1	\$588.4	\$503.5	\$282.6	\$286.1	\$194.1	\$173.0
SDQ Volume for Loans with CE	\$262.8							
SDQ Volume for Loans without CE	\$503.1							



Single Family Conventional Book Characteristics

INDYMAC BANCORP INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	230,331	229,754	224,850	202,756	122,453	96,107	98,312	105,518
Book Volume (\$B)	\$48.4	\$47.9	\$46.3	\$40.4	\$21.3	\$15.2	\$15.2	\$16.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	20.3%	20.1%	19.6%	19.2%	22.2%	23.9%	21.9%	18.5%
OLTV 60.01% - 70.00%	16.8%	16.9%	16.6%	16.2%	17.1%	17.6%	17.2%	16.3%
OLTV 70.01% - 75.00%	9.8%	9.7%	9.6%	9.4%	10.3%	11.6%	12.5%	13.1%
OLTV 75.01% - 80.00%	34.4%	34.6%	35.3%	37.8%	40.5%	33.1%	31.4%	31.8%
OLTV 80.01% - 90.00%	8.7%	8.6%	8.4%	7.6%	6.0%	8.2%	9.9%	11.8%
OLTV 90.01% - 95.00%	5.5%	5.5%	5.6%	5.4%	3.7%	5.3%	6.9%	8.2%
OLTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.1%	0.0%	0.1%	0.1%	0.2%
OLTV 97.01% - 100.00%	4.3%	4.5%	4.7%	4.3%	0.1%	0.1%	0.1%	0.1%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.7%	72.8%	73.0%	73.1%	70.6%	70.3%	71.4%	73.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	18.9%	18.7%	18.4%	18.2%	21.2%	23.0%	21.2%	18.2%
Comb LTV 60.01% - 70.00%	15.8%	15.8%	15.5%	15.2%	16.1%	17.2%	17.0%	16.1%
Comb LTV 70.01% - 75.00%	8.9%	8.8%	8.6%	8.3%	9.5%	11.3%	12.3%	13.0%
Comb LTV 75.01% - 80.00%	22.2%	22.0%	21.9%	22.0%	24.5%	26.9%	28.9%	31.5%
Comb LTV 80.01% - 90.00%	13.6%	13.6%	13.4%	12.8%	10.6%	10.4%	10.9%	11.5%
Comb LTV 90.01% - 95.00%	8.9%	9.0%	9.3%	9.7%	7.9%	7.4%	7.7%	8.0%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.2%	0.2%
Comb LTV 97.01% - 100.00%	11.2%	11.7%	12.4%	13.4%	9.6%	3.1%	1.0%	0.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.1%	0.1%	0.1%	0.1%	0.3%	0.6%	0.8%	1.3%
Wtd Avg Comb LTV	75.7%	75.8%	76.1%	76.5%	74.0%	71.7%	72.0%	73.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	18.9%	18.7%	18.4%	18.2%	21.2%	23.0%	21.2%	18.2%
Comb LTV 60.01% - 70.00%	15.8%	15.8%	15.6%	15.2%	16.2%	17.2%	17.0%	16.1%
Comb LTV 70.01% - 75.00%	8.9%	8.8%	8.6%	8.3%	9.5%	11.3%	12.4%	13.0%
Comb LTV 75.01% - 80.00%	22.2%	22.0%	21.9%	22.0%	24.5%	27.0%	28.9%	31.6%
Comb LTV 80.01% - 90.00%	13.6%	13.6%	13.4%	12.8%	10.7%	10.4%	10.9%	11.6%
Comb LTV 90.01% - 95.00%	8.9%	9.0%	9.3%	9.7%	7.9%	7.4%	7.7%	8.0%



Single Family Conventional Book Characteristics

INDYMAC BANCORP INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.2%	0.2%
Comb LTV 97.01% - 100.00%	11.2%	11.7%	12.4%	13.4%	9.6%	3.1%	1.0%	0.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.1%	0.1%	0.1%	0.1%	0.3%	0.5%	0.7%	1.1%
Wtd Avg Comb LTV	75.6%	75.8%	76.1%	76.5%	74.0%	71.7%	72.0%	73.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	20.7%	23.4%	26.1%	27.7%	46.2%	61.9%	57.1%	36.8%
MTMLTV 60.01% - 70.00%	10.9%	12.9%	14.6%	14.4%	16.5%	16.6%	19.8%	27.8%
MTMLTV 70.01% - 75.00%	7.8%	9.3%	10.0%	9.6%	10.0%	8.2%	8.3%	14.3%
MTMLTV 75.01% - 80.00%	10.0%	12.0%	14.3%	14.6%	15.7%	8.5%	7.9%	10.5%
MTMLTV 80.01% - 90.00%	18.4%	18.2%	17.8%	19.3%	10.1%	3.9%	5.2%	8.5%
MTMLTV 90.01% - 95.00%	6.7%	6.6%	6.1%	5.7%	1.0%	0.7%	1.3%	1.9%
MTMLTV 95.01% - 97.00%	2.4%	2.2%	1.9%	1.6%	0.2%	0.1%	0.1%	0.1%
MTMLTV 97.01% - 100.00%	3.3%	3.0%	2.9%	2.9%	0.1%	0.0%	0.1%	0.1%
MTMLTV > 100.00%	19.6%	12.4%	6.3%	4.2%	0.1%	0.0%	0.0%	0.0%
MTMLTV Missing	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
Wtg Avg MTMLTV	80.3%	75.4%	71.6%	70.3%	59.3%	53.1%	56.5%	63.0%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.6%	0.6%	0.6%	0.5%	0.9%	1.1%	1.1%
FICO 550-579	0.6%	0.6%	0.6%	0.6%	0.5%	0.8%	1.1%	1.1%
FICO 580-619	2.1%	2.1%	2.2%	2.0%	1.4%	2.2%	3.0%	2.9%
FICO 620-659	15.6%	16.0%	16.7%	18.1%	19.5%	19.8%	21.8%	24.2%
FICO 660-699	24.9%	25.2%	25.8%	27.0%	27.4%	26.2%	26.2%	26.9%
FICO 700-739	24.2%	24.2%	24.2%	24.0%	23.5%	22.7%	22.0%	21.0%
FICO >= 740	32.0%	31.3%	29.9%	27.6%	27.1%	27.2%	24.5%	22.4%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.4%
Wtd Avg FICO	710	709	707	704	703	701	696	692
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	62.6%	62.2%	63.0%	61.5%	63.1%	67.1%	66.0%	67.8%
Intermediate-term, fixed-rate	6.0%	6.0%	5.8%	5.7%	9.6%	14.4%	14.8%	14.8%
Adjustable-rate	3.5%	3.5%	3.2%	3.4%	6.5%	12.1%	16.7%	16.6%
Interest Only adjustable-rate	12.8%	12.7%	11.5%	10.8%	9.4%	6.4%	2.4%	0.7%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%



Single Family Conventional Book Characteristics

INDYMAC BANCORP INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	15.2%	15.7%	16.5%	18.5%	11.4%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	85.6%	85.5%	85.1%	84.4%	83.3%	83.3%	83.9%	85.0%
Second/Vacation Home	3.3%	3.2%	3.2%	3.1%	3.2%	2.9%	2.5%	2.1%
Investor Property	11.2%	11.3%	11.7%	12.5%	13.5%	13.7%	13.5%	12.8%
10-K Unit Type (Sums to 100%)								
1 Unit	89.8%	89.6%	89.3%	88.6%	88.1%	87.9%	88.0%	87.8%
2-4 Units	10.2%	10.4%	10.7%	11.4%	11.9%	12.1%	12.0%	12.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.3%	8.3%	8.3%	8.3%	7.7%	7.3%	7.4%	7.4%
Single Family Homes	91.7%	91.7%	91.7%	91.7%	92.3%	92.7%	92.6%	92.6%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.3%	0.5%	0.6%	0.7%
Condo/Coop	8.3%	8.3%	8.3%	8.3%	7.7%	7.3%	7.4%	7.4%
1 Unit	81.4%	81.2%	80.9%	80.2%	80.2%	80.1%	80.0%	79.7%
2-4 Units	10.2%	10.3%	10.7%	11.4%	11.9%	12.1%	12.0%	12.2%
Condo								
Condo	8.3%	8.3%	8.3%	8.3%	7.7%	7.3%	7.4%	7.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	31.8%	31.8%	32.7%	34.2%	32.7%	29.6%	28.7%	29.7%
Cash-Out Refinance	43.5%	43.7%	44.0%	44.4%	44.6%	44.2%	42.8%	42.7%
Other Refinance	24.7%	24.5%	23.3%	21.4%	22.8%	26.2%	28.4%	27.6%
Origination Type (Sums to 100%)								
TPO Broker	60.7%	60.8%	61.0%	60.2%	83.1%	78.8%	76.1%	78.4%
TPO Correspondent	24.1%	24.7%	25.4%	27.5%	1.8%	0.0%	0.0%	0.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Retail	15.2%	14.5%	13.5%	12.3%	15.1%	21.2%	23.7%	21.5%
Origination Year (Sums to 100%)								
< 2001	0.5%	0.5%	0.6%	0.7%	1.7%	3.2%	4.7%	6.3%
2001	0.8%	0.8%	0.9%	1.1%	2.5%	4.8%	7.6%	13.5%
2002	1.7%	1.8%	2.0%	2.4%	5.7%	10.5%	16.3%	27.2%
2003	5.8%	6.1%	6.7%	8.0%	18.2%	32.6%	47.0%	53.0%
2004	4.1%	4.3%	4.7%	5.6%	12.9%	22.8%	24.4%	0.0%
2005	7.8%	8.0%	8.6%	10.3%	23.2%	26.0%	0.0%	0.0%
2006	19.8%	20.6%	22.2%	26.5%	35.8%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

INDYMAC BANCORP INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	41.3%	42.5%	45.3%	45.4%	0.0%	0.0%	0.0%	0.0%
2008	18.2%	15.4%	9.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$216,934	\$215,017	\$211,941	\$205,295	\$181,556	\$165,347	\$159,936	\$158,430
Loan Original Note Rate	6.51%	6.53%	6.59%	6.67%	6.47%	6.19%	6.31%	6.56%
Seasoning (Sums to 100%)								
Seasoned	1.0%	0.9%	1.0%	1.2%	1.6%	2.3%	2.9%	1.9%
Non-Seasoned	99.0%	99.1%	99.0%	98.8%	98.4%	97.7%	97.1%	98.1%
ACI								
ACI Probability	1.01%	1.04%	1.09%	1.16%	1.11%	0.94%	0.98%	1.06%
Wtd Avg ACI Score	680	679	675	671	673	681	679	675
Credit Premium								
Wtd Avg Credit Premium	-0.02	-0.02	-0.03	0.00	0.00	0.03	0.06	0.14
Credit Premium > 1.5	1.3%	1.3%	1.4%	1.5%	1.1%	1.1%	1.4%	2.0%
Prepay Premium								
Prepay Premium	6.4%	6.6%	7.0%	8.2%	6.1%	6.9%	10.1%	11.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.6%	3.5%	3.5%	3.5%	4.7%	5.5%	5.3%	4.8%
DTI Ratio > 20 and <= 30	10.9%	10.7%	10.5%	10.2%	12.3%	14.3%	14.4%	13.6%
DTI Ratio > 30 and <= 40	23.6%	23.5%	23.2%	22.9%	24.3%	25.5%	25.0%	24.8%
DTI Ratio > 40 and <= 50	28.9%	28.8%	28.5%	27.7%	23.8%	20.6%	20.4%	20.3%
DTI Ratio > 50	13.5%	13.3%	12.7%	10.7%	5.8%	6.7%	7.2%	6.7%
DTI Ratio Missing	19.5%	20.2%	21.7%	25.0%	29.1%	27.4%	27.6%	29.9%
Wtd Avg DTI Ratio	40.2%	40.2%	40.2%	39.7%	37.3%	36.5%	36.6%	36.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.6%	3.5%	3.5%	3.5%	4.7%	5.5%	5.3%	4.8%
DTI Ratio > 20 and <= 30	10.9%	10.7%	10.5%	10.2%	12.3%	14.3%	14.4%	13.6%
DTI Ratio > 30 and <= 40	23.6%	23.5%	23.2%	22.9%	24.3%	25.5%	25.0%	24.8%
DTI Ratio > 40 and <= 50	28.9%	28.8%	28.5%	27.7%	23.8%	20.6%	20.4%	20.3%
DTI Ratio > 50	13.5%	13.3%	12.7%	10.7%	5.8%	6.7%	7.2%	6.7%
DTI Ratio Missing	19.5%	20.2%	21.7%	25.0%	29.1%	27.4%	27.6%	29.9%
Wtd Avg DTI Ratio	40.2%	40.2%	40.2%	39.7%	37.3%	36.5%	36.6%	36.7%
Origination Term (Sums to 100%)								
<= 15 Years	6.0%	6.0%	5.8%	5.7%	9.6%	14.4%	14.8%	14.8%



Single Family Conventional Book Characteristics INDYMAC BANCORP INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.6%	0.6%	0.5%	0.5%	0.8%	1.1%	1.2%	1.1%
> 25 Years and <= 30 Years	93.2%	93.2%	93.5%	93.7%	89.7%	84.5%	84.0%	84.2%
> 30 Years	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	77.6%	77.6%	79.3%	79.8%	74.5%	67.1%	66.0%	67.8%
Intermediate-Term Fixed Rate (excl Balloon)	5.9%	5.9%	5.8%	5.6%	9.4%	14.0%	14.3%	14.6%
Adjustable Rate	16.2%	16.2%	14.6%	14.3%	15.9%	18.6%	19.2%	17.4%
Balloon	0.3%	0.3%	0.3%	0.3%	0.2%	0.4%	0.5%	0.2%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	15.9%	16.0%	14.5%	14.1%	15.6%	17.6%	18.5%	17.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.6%	0.6%	0.7%	0.8%	2.2%	4.7%	4.9%	4.7%
- 5/1 Hybrid Arm	10.7%	10.8%	10.2%	10.0%	11.6%	11.5%	13.1%	12.1%
- 7/1 Hybrid Arm	2.0%	1.9%	1.4%	1.1%	0.9%	0.9%	0.5%	0.4%
- 10/1 Hybrid Arm	2.6%	2.6%	2.2%	2.2%	0.8%	0.5%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Interest Only	28.0%	28.4%	28.0%	29.3%	20.8%	6.4%	2.4%	0.7%
- Interest Only ARM	12.8%	12.7%	11.5%	10.8%	9.4%	6.4%	2.4%	0.7%
- Interest Only FRM	15.2%	15.7%	16.5%	18.5%	11.4%	0.0%	0.0%	0.0%
Alt-A	56.2%	58.1%	61.8%	71.0%	81.4%	74.4%	70.8%	72.7%
- Alt-A Low/No Doc	42.6%	44.2%	47.0%	54.1%	60.2%	50.8%	47.2%	48.1%
- Alt-A No Disclosure	5.5%	5.7%	6.2%	7.4%	7.4%	2.2%	0.0%	0.0%
- Alt-A NINA	5.7%	5.9%	6.4%	7.5%	11.0%	13.6%	13.6%	14.1%
- Alt-A SISA	0.1%	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%
- Alt-A No Ratio	6.5%	6.7%	7.3%	8.3%	9.1%	9.3%	10.5%	12.3%
- Alt-A Stated Income	24.9%	25.7%	27.1%	30.8%	32.5%	25.7%	23.2%	21.7%



Single Family Conventional Book Characteristics

INDYMAC BANCORP INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	12.6%	13.0%	13.7%	15.6%	19.1%	19.6%	17.6%	15.8%
Alt-A Deals (no SFC)	0.9%	1.0%	1.1%	1.3%	2.1%	4.0%	5.9%	8.8%
My Community Mortgage	1.2%	1.2%	1.3%	0.9%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	51.9%	53.5%	55.7%	59.1%	60.2%	50.9%	47.4%	48.1%
- Select Lender Programs Non-Full Doc	9.2%	9.4%	8.6%	5.1%	0.1%	0.1%	0.1%	0.0%
- Other Low/No Doc	42.6%	44.2%	47.0%	54.1%	60.2%	50.8%	47.2%	48.1%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	43.8%	41.9%	38.1%	29.0%	18.6%	25.4%	28.6%	26.6%
Investor Channel	56.1%	58.0%	61.8%	70.9%	81.2%	74.2%	70.7%	72.4%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%	0.7%	1.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	17.7%	18.0%	18.4%	20.1%	19.2%	7.1%	1.2%	0.0%
- 75/20/05	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.8%	0.7%	0.7%	0.5%	0.1%	0.0%	0.0%	0.0%
- 80/15/05	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.1%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	16.6%	16.9%	17.4%	19.3%	19.1%	6.9%	1.1%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	19.3%	19.6%	20.1%	22.1%	22.8%	13.2%	10.6%	8.6%
- 75/20/05	0.4%	0.4%	0.5%	0.5%	0.5%	0.3%	0.2%	0.2%
- 75/25/00	0.3%	0.4%	0.4%	0.5%	0.5%	0.1%	0.1%	0.1%
- 80/10/10	3.7%	3.8%	3.9%	4.3%	4.3%	2.9%	2.6%	2.2%
- 80/15/05	3.1%	3.2%	3.4%	4.0%	4.2%	2.9%	2.5%	2.0%
- 80/20/00	7.0%	7.2%	7.8%	9.2%	9.8%	3.7%	2.1%	1.7%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%



Single Family Conventional Book Characteristics

INDYMAC BANCORP INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	4.7%	4.5%	4.1%	3.7%	3.5%	3.3%	3.1%	2.4%
EA/TPR								
EA/TPR	3.0%	3.1%	3.3%	3.0%	1.4%	2.2%	3.0%	2.7%
- EA I	1.0%	1.0%	1.0%	0.9%	0.4%	0.6%	0.8%	0.7%
- EA/TPR II	0.8%	0.8%	0.9%	0.9%	0.3%	0.4%	0.5%	0.6%
- EA/TPR III	1.2%	1.3%	1.4%	1.3%	0.7%	1.2%	1.6%	1.4%
10-K Property Region (Sums to 100%)								
Midwest	8.2%	8.4%	8.7%	9.2%	10.3%	9.0%	7.7%	6.9%
Northeast	21.5%	21.7%	22.1%	23.2%	25.5%	27.3%	28.2%	27.8%
Southeast	18.5%	18.9%	19.5%	20.5%	20.0%	18.3%	15.9%	15.0%
Southwest	10.3%	10.4%	10.5%	10.8%	10.6%	9.9%	9.0%	8.5%
West	41.5%	40.6%	39.2%	36.3%	33.6%	35.5%	39.1%	41.8%
Census Region (Sums to 100%)								
New England	5.2%	5.2%	5.4%	5.7%	5.8%	5.5%	5.4%	4.9%
Middle Atlantic	16.1%	16.3%	16.5%	17.3%	19.5%	21.7%	22.7%	22.8%
East North Central	6.8%	7.0%	7.2%	7.5%	8.3%	7.1%	6.1%	5.3%
East South Central	1.4%	1.4%	1.5%	1.6%	1.8%	1.8%	1.4%	1.3%
South Atlantic	17.4%	17.7%	18.2%	19.2%	18.4%	16.8%	14.7%	13.8%
West North Central	2.2%	2.3%	2.4%	2.6%	3.1%	2.9%	2.5%	2.5%
West South Central	3.6%	3.7%	3.8%	3.9%	3.7%	3.3%	2.5%	1.9%
Mountain	8.8%	8.8%	8.8%	8.7%	8.1%	7.7%	7.6%	7.6%
Pacific	38.6%	37.7%	36.2%	33.5%	31.3%	33.4%	37.2%	40.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	31.9%	31.1%	30.2%	28.4%	27.1%	29.4%	33.3%	36.6%
02) NY	10.1%	10.2%	10.2%	10.6%	12.5%	15.3%	16.3%	16.6%
03) FL	7.5%	7.6%	7.9%	8.4%	7.3%	6.5%	5.4%	4.9%
04) NJ	4.5%	4.6%	4.7%	5.0%	5.4%	4.9%	5.0%	4.9%
05) IL	3.2%	3.3%	3.3%	3.2%	3.1%	2.8%	2.5%	2.3%
06) WA	3.1%	3.1%	2.8%	2.4%	1.8%	1.6%	1.4%	1.2%
07) AZ	2.9%	2.9%	2.9%	2.9%	2.5%	2.2%	2.2%	2.1%
08) TX	2.7%	2.8%	2.9%	3.0%	2.8%	2.4%	1.6%	1.2%
09) MD	2.7%	2.7%	2.8%	2.8%	2.5%	1.9%	1.7%	1.6%
10) MA	2.5%	2.5%	2.7%	2.8%	2.8%	2.5%	2.4%	2.1%
Top 10 Sellers								
01) INDYMAC BANCORP INC	98.5%	98.4%	98.3%	98.0%	98.9%	99.1%	99.2%	98.8%



Single Family Conventional Book Characteristics

INDYMAC BANCORP INC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) LEHMAN BROTHERS HOLDINGS INC	1.3%	1.3%	1.4%	1.6%	0.5%	0.0%	0.0%	0.0%
03) CREDIT SUISSE GROUP	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
04) CAPITAL CENTER LLC	0.0%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.5%
05) GOLDMAN SACHS GROUP INC (THE)	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.0%	0.0%
06) DEUTSCHE BANK AG	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
07) MORGAN STANLEY & COMPANY INC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
08) E*TRADE FINANCIAL CORPORATION	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
09) COMMONWEALTH BANK	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
10) TRADITIONAL MORTGAGE CORPORATION	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Top 10 Servicers								
01) INDYMAC BANCORP INC	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	65.8%							
Credit Enhancement	34.2%							
- Primary MI Only	16.7%							
- Pool Policy Only	16.1%							
- Pool Policy and Primary MI	1.1%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.3%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	11.0%							
Interest Only with Credit Enhancement	43.2%							
Alt-A with Credit Enhancement	43.6%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-7.85	-8.16	-9.02	-10.46	-3.17	1.68	2.43	2.09



Single Family Conventional Book Characteristics

INDYMAC BANCORP INC

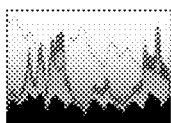
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	49.22	49.71	50.80	52.59	43.31	39.39	40.80	42.35
Wtd Avg Charged Fee	41.37	41.55	41.78	42.13	40.14	41.07	43.23	44.44
Appraisal Waivers								
Appraisal Waiver	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	5.81%	4.09%	2.98%	2.30%	1.54%	2.02%	2.02%	1.86%
- SDQ Rate for Loans with CE	11.21%							
- SDQ Rate for Loans without CE	2.94%							
SDQ Rate Excl. Katrina Loans	5.81%	4.09%	2.98%	2.30%	1.54%	1.93%	2.02%	1.86%
SDQ Rate for Katrina Loans	5.22%	3.79%	5.25%	3.86%	2.55%	16.03%	1.68%	0.79%
Serious Delinquent Loans								
SDQ Loan Count	13,282	9,310	6,633	4,623	1,858	1,910	1,927	1,913
SDQ Count for Loans with CE	8,881							
SDQ Count for Loans without CE	4,401							
SDQ Volume (\$M)								
SDQ Volume	\$3,043.5	\$2,079.0	\$1,416.5	\$920.8	\$271.0	\$239.6	\$246.3	\$244.1
SDQ Volume for Loans with CE	\$2,078.0							
SDQ Volume for Loans without CE	\$965.5							



Single Family Conventional Book Characteristics

NATIONAL CITY CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	306,041	302,788	299,727	289,966	193,951	156,719	164,521	181,379
Book Volume (\$B)	\$47.9	\$47.1	\$46.2	\$44.0	\$25.4	\$18.1	\$18.6	\$20.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	16.5%	16.5%	16.2%	16.2%	18.0%	19.0%	19.3%	18.4%
OLTV 60.01% - 70.00%	14.4%	14.5%	14.3%	14.1%	15.0%	15.4%	15.7%	15.5%
OLTV 70.01% - 75.00%	11.6%	11.5%	11.6%	11.6%	10.6%	11.0%	11.4%	12.0%
OLTV 75.01% - 80.00%	34.9%	35.0%	35.3%	36.0%	37.4%	32.4%	29.0%	28.7%
OLTV 80.01% - 90.00%	9.5%	9.3%	9.2%	9.0%	8.8%	10.8%	12.4%	13.8%
OLTV 90.01% - 95.00%	5.7%	5.6%	5.5%	5.4%	4.8%	5.6%	7.4%	8.3%
OLTV 95.01% - 97.00%	0.9%	0.9%	0.9%	0.9%	1.2%	1.6%	1.9%	2.0%
OLTV 97.01% - 100.00%	6.5%	6.7%	6.9%	6.7%	4.3%	4.1%	2.9%	1.3%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	74.8%	74.8%	75.0%	74.9%	73.6%	73.5%	73.5%	73.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.7%	14.7%	14.5%	14.5%	16.1%	16.8%	16.7%	15.6%
Comb LTV 60.01% - 70.00%	13.2%	13.2%	13.1%	12.9%	13.8%	13.9%	13.9%	13.3%
Comb LTV 70.01% - 75.00%	8.6%	8.5%	8.4%	8.3%	9.0%	9.6%	9.8%	9.8%
Comb LTV 75.01% - 80.00%	24.1%	23.8%	23.7%	23.9%	25.4%	24.6%	25.4%	25.1%
Comb LTV 80.01% - 90.00%	16.6%	16.4%	16.2%	15.9%	13.8%	12.5%	12.2%	12.2%
Comb LTV 90.01% - 95.00%	9.8%	9.8%	9.9%	9.9%	8.0%	6.3%	7.0%	7.0%
Comb LTV 95.01% - 97.00%	0.9%	1.0%	1.0%	1.0%	1.2%	1.5%	1.8%	1.8%
Comb LTV 97.01% - 100.00%	10.6%	11.0%	11.4%	11.6%	8.5%	7.4%	3.3%	1.3%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Comb LTV Missing	1.5%	1.6%	1.7%	1.9%	4.1%	7.4%	9.9%	14.0%
Wtd Avg Comb LTV	77.8%	77.8%	78.0%	78.0%	76.1%	75.1%	74.1%	73.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.7%	14.7%	14.6%	14.6%	16.2%	17.0%	16.9%	15.9%
Comb LTV 60.01% - 70.00%	13.2%	13.2%	13.1%	13.0%	13.9%	14.0%	14.1%	13.5%
Comb LTV 70.01% - 75.00%	8.7%	8.5%	8.5%	8.4%	9.1%	9.8%	10.0%	10.1%
Comb LTV 75.01% - 80.00%	24.1%	23.9%	23.8%	23.9%	25.6%	24.8%	25.7%	25.6%
Comb LTV 80.01% - 90.00%	16.6%	16.4%	16.2%	15.9%	13.9%	12.6%	12.4%	12.5%
Comb LTV 90.01% - 95.00%	9.8%	9.8%	9.9%	9.9%	8.0%	6.3%	7.1%	7.2%



Single Family Conventional Book Characteristics

NATIONAL CITY CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	1.0%	1.0%	1.0%	1.0%	1.2%	1.6%	1.8%	1.8%
Comb LTV 97.01% - 100.00%	10.6%	11.0%	11.4%	11.6%	8.5%	7.4%	3.3%	1.3%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Comb LTV Missing	1.3%	1.4%	1.5%	1.6%	3.6%	6.4%	8.6%	12.0%
Wtd Avg Comb LTV	77.7%	77.8%	78.0%	78.0%	76.1%	75.1%	74.1%	73.9%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	23.2%	25.7%	27.7%	28.5%	43.4%	54.0%	47.8%	36.2%
MTMLTV 60.01% - 70.00%	13.0%	14.2%	15.0%	14.6%	16.9%	18.7%	20.9%	22.0%
MTMLTV 70.01% - 75.00%	9.6%	10.9%	11.7%	11.2%	10.1%	9.1%	10.2%	13.8%
MTMLTV 75.01% - 80.00%	13.0%	15.3%	17.3%	16.8%	14.9%	8.5%	8.8%	12.4%
MTMLTV 80.01% - 90.00%	19.0%	16.4%	14.3%	15.9%	9.4%	6.1%	7.8%	10.9%
MTMLTV 90.01% - 95.00%	6.1%	5.7%	5.2%	5.0%	2.4%	1.8%	2.3%	3.0%
MTMLTV 95.01% - 97.00%	2.2%	2.1%	1.8%	1.6%	0.8%	0.6%	0.6%	0.7%
MTMLTV 97.01% - 100.00%	3.0%	2.8%	3.0%	3.0%	1.2%	0.8%	0.8%	0.5%
MTMLTV > 100.00%	10.8%	6.9%	3.8%	3.3%	0.7%	0.2%	0.3%	0.1%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.3%
Wtg Avg MTMLTV	74.9%	71.9%	69.7%	69.2%	61.2%	56.5%	59.6%	63.6%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.5%	0.5%	0.6%	0.9%	1.2%	1.6%	1.5%
FICO 550-579	0.7%	0.8%	0.8%	0.9%	1.3%	1.7%	2.2%	2.3%
FICO 580-619	4.4%	4.6%	4.8%	4.9%	5.3%	6.2%	7.8%	7.9%
FICO 620-659	10.1%	10.4%	10.7%	10.9%	11.6%	13.0%	15.5%	15.8%
FICO 660-699	17.2%	17.5%	17.8%	17.9%	18.4%	18.9%	19.5%	19.8%
FICO 700-739	23.3%	23.3%	23.3%	23.4%	22.9%	22.6%	21.0%	20.8%
FICO >= 740	43.5%	42.6%	41.7%	41.1%	39.0%	35.2%	31.0%	30.2%
FICO Missing	0.3%	0.3%	0.3%	0.3%	0.7%	1.1%	1.4%	1.7%
Wtd Avg FICO	721	720	719	718	714	707	699	698
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	81.0%	80.7%	81.3%	81.5%	78.2%	71.1%	71.8%	73.2%
Intermediate-term, fixed-rate	8.2%	8.3%	8.0%	8.2%	13.5%	19.1%	22.2%	22.9%
Adjustable-rate	2.3%	2.4%	2.1%	2.1%	3.1%	4.8%	5.4%	3.8%
Interest Only adjustable-rate	3.7%	3.8%	3.6%	3.4%	3.5%	5.1%	0.7%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

NATIONAL CITY CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	4.7%	4.8%	4.9%	4.8%	1.6%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	86.3%	86.4%	86.4%	86.4%	85.8%	85.6%	92.3%	93.8%
Second/Vacation Home	4.4%	4.3%	4.2%	4.1%	3.6%	2.6%	2.4%	2.3%
Investor Property	9.3%	9.3%	9.4%	9.4%	10.5%	11.7%	5.3%	3.9%
10-K Unit Type (Sums to 100%)								
1 Unit	96.1%	96.1%	96.0%	95.9%	95.2%	94.4%	95.3%	95.5%
2-4 Units	3.9%	3.9%	4.0%	4.1%	4.8%	5.6%	4.7%	4.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.6%	9.5%	9.3%	9.2%	8.1%	7.0%	6.1%	6.0%
Single Family Homes	90.4%	90.5%	90.7%	90.8%	91.9%	93.0%	93.9%	94.0%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	1.0%	1.0%	1.0%	1.0%	1.0%	0.7%	0.8%	0.9%
Condo/Coop	9.6%	9.5%	9.3%	9.2%	8.1%	7.0%	6.0%	5.9%
1 Unit	85.6%	85.6%	85.7%	85.7%	86.1%	86.7%	88.4%	88.6%
2-4 Units	3.9%	3.9%	4.0%	4.1%	4.8%	5.6%	4.7%	4.5%
Condo								
Condo	9.1%	9.0%	8.8%	8.7%	7.5%	6.2%	5.0%	5.1%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	46.9%	46.5%	47.5%	49.1%	45.1%	38.5%	32.5%	30.3%
Cash-Out Refinance	27.1%	27.3%	27.3%	27.2%	28.2%	28.3%	29.4%	29.4%
Other Refinance	26.0%	26.2%	25.2%	23.7%	26.7%	33.2%	38.0%	40.2%
Origination Type (Sums to 100%)								
TPO Broker	30.0%	31.2%	33.1%	33.8%	27.8%	28.1%	29.4%	31.2%
TPO Correspondent	8.3%	8.7%	9.3%	9.9%	8.6%	8.4%	6.6%	6.8%
Undesignated	0.2%	0.2%	0.2%	0.2%	0.4%	0.8%	1.1%	1.5%
Retail	61.5%	59.9%	57.5%	56.1%	63.1%	62.7%	62.9%	60.4%
Origination Year (Sums to 100%)								
< 2001	1.7%	1.9%	2.0%	2.2%	4.8%	8.2%	11.0%	15.3%
2001	0.8%	0.9%	1.0%	1.1%	2.3%	4.0%	5.7%	8.7%
2002	3.2%	3.3%	3.6%	3.9%	8.1%	13.6%	18.6%	25.8%
2003	10.1%	10.5%	11.1%	12.1%	23.9%	37.5%	48.1%	50.3%
2004	4.0%	4.2%	4.5%	4.9%	9.9%	15.7%	16.7%	0.0%
2005	6.4%	6.7%	7.1%	7.7%	15.5%	21.0%	0.0%	0.0%
2006	17.9%	18.7%	20.3%	22.7%	35.6%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

NATIONAL CITY CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	40.7%	42.3%	45.2%	45.3%	0.0%	0.0%	0.0%	0.0%
2008	15.2%	11.3%	5.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$166,037	\$164,817	\$163,176	\$160,626	\$141,444	\$126,074	\$122,245	\$120,955
Loan Original Note Rate	6.27%	6.27%	6.32%	6.35%	6.22%	6.03%	6.11%	6.24%
Seasoning (Sums to 100%)								
Seasoned	2.0%	2.1%	2.2%	2.4%	3.9%	1.3%	1.4%	1.3%
Non-Seasoned	98.0%	97.9%	97.8%	97.6%	96.1%	98.7%	98.6%	98.7%
ACI								
ACI Probability	0.55%	0.56%	0.58%	0.59%	0.56%	0.61%	0.67%	0.63%
Wtd Avg ACI Score	705	704	702	701	704	702	702	703
Credit Premium								
Wtd Avg Credit Premium	-0.05	-0.06	-0.06	-0.03	0.02	0.03	0.02	0.02
Credit Premium > 1.5	0.3%	0.3%	0.4%	0.4%	0.4%	0.8%	0.8%	0.8%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.4%	5.4%	5.3%	5.2%	6.1%	7.3%	7.7%	8.0%
DTI Ratio > 20 and <= 30	16.5%	16.4%	16.1%	16.0%	17.9%	20.2%	20.5%	20.9%
DTI Ratio > 30 and <= 40	29.2%	29.3%	29.4%	29.7%	31.2%	32.2%	30.2%	30.0%
DTI Ratio > 40 and <= 50	27.9%	27.9%	28.0%	28.0%	24.9%	22.4%	22.1%	21.6%
DTI Ratio > 50	17.7%	17.6%	17.6%	17.3%	15.6%	15.0%	16.5%	16.7%
DTI Ratio Missing	3.3%	3.4%	3.6%	3.7%	4.3%	2.9%	3.0%	2.8%
Wtd Avg DTI Ratio	39.3%	39.3%	39.4%	39.3%	38.3%	37.4%	37.7%	37.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.4%	5.4%	5.3%	5.2%	6.1%	7.3%	7.7%	8.0%
DTI Ratio > 20 and <= 30	16.5%	16.4%	16.1%	16.0%	17.9%	20.2%	20.5%	20.9%
DTI Ratio > 30 and <= 40	29.2%	29.3%	29.4%	29.7%	31.2%	32.2%	30.2%	30.0%
DTI Ratio > 40 and <= 50	27.9%	27.9%	28.0%	28.0%	24.9%	22.4%	22.1%	21.6%
DTI Ratio > 50	17.7%	17.6%	17.6%	17.3%	15.6%	15.0%	16.5%	16.7%
DTI Ratio Missing	3.3%	3.4%	3.6%	3.7%	4.3%	2.9%	3.0%	2.8%
Wtd Avg DTI Ratio	39.3%	39.3%	39.4%	39.3%	38.3%	37.4%	37.7%	37.6%
Origination Term (Sums to 100%)								
<= 15 Years	8.2%	8.4%	8.0%	8.2%	13.5%	19.1%	22.2%	23.0%



Single Family Conventional Book Characteristics

NATIONAL CITY CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	3.6%	3.6%	3.4%	3.2%	4.1%	5.4%	6.5%	7.3%
> 25 Years and <= 30 Years	87.4%	87.2%	87.7%	87.8%	82.1%	75.3%	71.0%	69.5%
> 30 Years	0.8%	0.8%	0.8%	0.8%	0.3%	0.3%	0.3%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	85.7%	85.4%	86.2%	86.2%	79.8%	71.1%	71.8%	73.2%
Intermediate-Term Fixed Rate (excl Balloon)	7.7%	7.8%	7.4%	7.5%	12.0%	16.5%	18.7%	18.4%
Adjustable Rate	6.1%	6.2%	5.7%	5.6%	6.7%	9.9%	6.0%	3.8%
Balloon	0.5%	0.6%	0.6%	0.7%	1.5%	2.5%	3.5%	4.5%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.8%	0.8%	0.8%	0.8%	0.3%	0.3%	0.3%	0.1%
Hybrid Arm	6.0%	6.1%	5.6%	5.5%	6.4%	9.3%	5.4%	3.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.8%	0.9%	1.0%	1.1%	2.3%	4.1%	2.4%	1.6%
- 5/1 Hybrid Arm	4.0%	4.1%	3.8%	3.6%	3.4%	4.6%	2.8%	1.5%
- 7/1 Hybrid Arm	0.9%	0.9%	0.6%	0.6%	0.6%	0.6%	0.2%	0.1%
- 10/1 Hybrid Arm	0.2%	0.3%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	8.4%	8.6%	8.5%	8.2%	5.1%	5.1%	0.7%	0.0%
- Interest Only ARM	3.7%	3.8%	3.6%	3.4%	3.5%	5.1%	0.7%	0.0%
- Interest Only FRM	4.7%	4.8%	4.9%	4.8%	1.6%	0.0%	0.0%	0.0%
Alt-A	14.5%	15.2%	16.2%	17.6%	25.5%	25.8%	8.4%	5.9%
- Alt-A Low/No Doc	6.3%	6.6%	7.0%	7.6%	9.2%	10.7%	6.4%	4.9%
- Alt-A No Disclosure	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.6%	0.7%	0.7%	0.8%	1.4%	2.0%	1.4%	0.6%
- Alt-A SISA	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.0%	1.0%	1.1%	1.2%	1.1%	1.4%	0.6%	0.4%
- Alt-A Stated Income	4.4%	4.6%	4.9%	5.3%	6.7%	7.3%	4.4%	3.9%



Single Family Conventional Book Characteristics

NATIONAL CITY CORPORATION

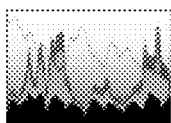
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	2.4%	2.5%	2.7%	2.9%	4.4%	3.5%	0.6%	0.1%
Alt-A Deals (no SFC)	5.9%	6.1%	6.5%	7.1%	11.9%	11.6%	1.5%	0.8%
My Community Mortgage	2.9%	3.0%	3.1%	3.1%	1.0%	0.8%	0.8%	0.3%
Non-Full Doc								
Non-Full Doc Total	18.3%	18.8%	18.8%	19.0%	12.5%	10.9%	6.4%	4.9%
- Select Lender Programs Non-Full Doc	12.0%	12.2%	11.8%	11.4%	3.2%	0.2%	0.0%	0.0%
- Other Low/No Doc	6.3%	6.6%	7.0%	7.6%	9.2%	10.7%	6.4%	4.9%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	78.9%	77.9%	76.5%	74.4%	60.1%	53.8%	67.3%	70.0%
Investor Channel	19.5%	20.5%	21.8%	23.7%	35.7%	38.7%	22.5%	15.8%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.4%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.5%	1.6%	1.7%	1.9%	4.1%	7.3%	9.8%	13.7%
Subordinate Financing - RDW								
Subordinate Financing - RDW	18.9%	19.2%	19.2%	19.5%	16.5%	10.8%	5.9%	4.7%
- 75/20/05	0.5%	0.5%	0.5%	0.5%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	1.9%	1.9%	2.0%	2.2%	0.4%	0.0%	0.0%	0.0%
- 80/10/10	5.2%	5.3%	5.3%	5.3%	4.5%	3.2%	2.9%	2.8%
- 80/15/05	3.6%	3.7%	3.8%	3.9%	3.3%	1.7%	1.6%	1.6%
- 80/20/00	1.7%	1.8%	1.9%	2.1%	3.2%	2.5%	0.4%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- Other	6.1%	6.0%	5.7%	5.5%	4.8%	3.1%	0.8%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	20.7%	21.0%	21.1%	21.5%	19.6%	14.8%	10.7%	9.5%
- 75/20/05	0.5%	0.6%	0.6%	0.6%	0.3%	0.3%	0.3%	0.3%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 80/10/10	6.3%	6.4%	6.5%	6.6%	6.1%	4.5%	3.8%	3.7%
- 80/15/05	4.1%	4.3%	4.5%	4.6%	4.1%	2.4%	2.0%	1.9%
- 80/20/00	4.2%	4.4%	4.7%	5.0%	4.4%	3.5%	0.6%	0.2%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics

NATIONAL CITY CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	5.2%	5.1%	4.8%	4.4%	4.4%	4.0%	4.0%	3.4%
EA/TPR								
EA/TPR	3.8%	4.0%	4.2%	4.3%	5.8%	8.2%	10.8%	9.8%
- EA I	1.7%	1.8%	1.9%	1.9%	2.4%	3.3%	4.1%	3.7%
- EA/TPR II	1.3%	1.3%	1.4%	1.4%	1.8%	2.4%	3.1%	3.0%
- EA/TPR III	0.8%	0.9%	0.9%	1.0%	1.7%	2.6%	3.5%	3.1%
10-K Property Region (Sums to 100%)								
Midwest	26.3%	26.1%	25.9%	25.9%	28.9%	30.4%	32.4%	32.0%
Northeast	13.9%	13.8%	13.8%	13.8%	14.2%	14.4%	15.7%	16.3%
Southeast	27.8%	27.7%	27.5%	27.4%	25.9%	25.0%	23.7%	22.8%
Southwest	15.2%	15.3%	15.5%	15.6%	15.0%	14.5%	12.8%	12.3%
West	16.9%	17.1%	17.3%	17.2%	16.0%	15.7%	15.4%	16.7%
Census Region (Sums to 100%)								
New England	3.7%	3.7%	3.8%	3.8%	3.6%	3.5%	3.9%	4.3%
Middle Atlantic	9.9%	9.8%	9.7%	9.7%	10.4%	10.6%	11.5%	11.7%
East North Central	24.9%	24.8%	24.5%	24.5%	27.4%	28.9%	30.9%	30.5%
East South Central	3.1%	3.1%	3.2%	3.2%	2.9%	2.8%	2.8%	2.9%
South Atlantic	25.0%	24.8%	24.6%	24.5%	23.3%	22.5%	21.2%	20.2%
West North Central	3.1%	3.2%	3.2%	3.3%	3.1%	3.1%	3.0%	2.8%
West South Central	8.0%	8.0%	8.1%	8.1%	8.1%	7.4%	6.0%	5.3%
Mountain	7.1%	7.2%	7.3%	7.4%	6.7%	7.0%	6.6%	6.8%
Pacific	15.2%	15.4%	15.6%	15.5%	14.4%	14.2%	14.2%	15.5%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) IL	11.2%	11.2%	10.9%	10.9%	11.8%	12.4%	12.9%	11.9%
02) CA	10.1%	10.3%	10.5%	10.4%	10.5%	10.6%	11.3%	12.8%
03) TX	6.8%	6.9%	6.9%	6.9%	7.1%	6.4%	5.1%	4.5%
04) OH	6.3%	6.3%	6.2%	6.1%	6.8%	6.7%	6.9%	7.0%
05) MD	6.2%	6.1%	6.0%	5.8%	5.6%	5.1%	4.7%	4.5%
06) VA	6.1%	5.9%	5.6%	5.4%	5.3%	4.7%	4.1%	3.9%
07) PA	5.1%	5.0%	4.9%	4.9%	5.1%	5.0%	5.3%	5.5%
08) FL	4.4%	4.4%	4.4%	4.4%	4.9%	5.4%	5.1%	4.7%
09) GA	3.9%	4.0%	4.2%	4.3%	3.3%	3.1%	3.1%	2.9%
10) MI	3.6%	3.6%	3.5%	3.5%	3.9%	4.1%	4.6%	4.7%
Top 10 Sellers								
01) NATIONAL CITY CORPORATION	96.4%	96.2%	95.9%	95.6%	92.4%	92.5%	94.7%	94.6%



Single Family Conventional Book Characteristics

NATIONAL CITY CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) WACHOVIA CORPORATION	1.1%	1.1%	1.2%	1.3%	2.4%	0.0%	0.1%	0.1%
03) DEUTSCHE BANK AG	0.7%	0.7%	0.8%	0.9%	1.3%	1.2%	0.0%	0.0%
04) JP MORGAN CHASE & CO	0.4%	0.4%	0.4%	0.4%	0.2%	0.4%	0.7%	0.4%
05) GOLDMAN SACHS GROUP INC (THE)	0.3%	0.3%	0.4%	0.4%	1.0%	1.7%	0.0%	0.0%
06) PNC FINANCIAL SERVICES GROUP INC	0.2%	0.2%	0.2%	0.2%	0.5%	0.0%	0.0%	0.0%
07) LEHMAN BROTHERS HOLDINGS INC	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	0.4%	0.4%
08) UBS AG	0.1%	0.1%	0.2%	0.2%	0.4%	0.6%	0.4%	0.2%
09) ROYAL BANK OF SCOTLAND GROUP PLC THE	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.4%	0.5%
10) MORGAN STANLEY & COMPANY INC	0.1%	0.1%	0.1%	0.1%	0.3%	0.5%	0.5%	0.0%
Top 10 Servicers								
01) NATIONAL CITY CORPORATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	76.0%							
Credit Enhancement	24.0%							
- Primary MI Only	20.0%							
- Pool Policy Only	2.8%							
- Pool Policy and Primary MI	0.8%							
- Full Recourse	0.3%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	0.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	0.0%							
Interest Only with Credit Enhancement	32.3%							
Alt-A with Credit Enhancement	29.5%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-7.36	-7.87	-8.75	-9.59	-6.22	-4.64	-4.72	-6.00



Single Family Conventional Book Characteristics

NATIONAL CITY CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	33.63	34.11	34.83	35.64	32.24	34.53	34.33	33.22
Wtd Avg Charged Fee	26.27	26.24	26.08	26.06	26.02	29.89	29.60	27.22
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.98%	1.63%	1.31%	1.06%	0.94%	1.49%	1.39%	1.04%
- SDQ Rate for Loans with CE	4.72%							
- SDQ Rate for Loans without CE	1.08%							
SDQ Rate Excl. Katrina Loans	1.98%	1.62%	1.31%	1.05%	0.92%	1.42%	1.38%	1.04%
SDQ Rate for Katrina Loans	3.41%	4.35%	3.76%	3.95%	5.77%	17.36%	2.13%	1.31%
Serious Delinquent Loans								
SDQ Loan Count	6,028	4,890	3,889	3,046	1,806	2,316	2,243	1,850
SDQ Count for Loans with CE	3,540							
SDQ Count for Loans without CE	2,488							
SDQ Volume (\$M)								
SDQ Volume	\$1,033.3	\$804.2	\$591.1	\$407.9	\$198.8	\$244.0	\$242.1	\$189.0
SDQ Volume for Loans with CE	\$614.3							
SDQ Volume for Loans without CE	\$419.0							



Single Family Conventional Book Characteristics

OLTV 70.01% - 75.00%

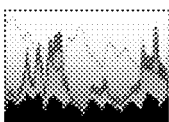
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,750,487	1,741,226	1,727,785	1,705,762	1,616,036	1,628,375	1,734,517	1,869,319
Book Volume (\$B)	\$265.3	\$261.4	\$255.7	\$248.9	\$222.8	\$215.1	\$223.6	\$236.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.6%	73.5%	73.5%	73.5%	73.5%	73.5%	73.5%	73.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.5%	0.5%	0.5%	0.4%	0.4%	0.5%	0.5%	0.5%
Comb LTV 70.01% - 75.00%	82.4%	82.1%	81.9%	81.8%	83.5%	82.9%	81.3%	78.7%
Comb LTV 75.01% - 80.00%	3.1%	3.1%	3.1%	3.0%	3.1%	3.3%	3.4%	2.9%
Comb LTV 80.01% - 90.00%	5.8%	5.8%	5.7%	5.4%	4.5%	3.7%	3.1%	2.3%
Comb LTV 90.01% - 95.00%	1.8%	1.8%	1.8%	1.8%	1.2%	1.0%	0.8%	0.6%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	2.4%	2.4%	2.5%	2.6%	0.5%	0.2%	0.1%	0.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	3.8%	4.1%	4.4%	4.8%	6.5%	8.3%	10.6%	14.8%
Wtd Avg Comb LTV	75.5%	75.6%	75.6%	75.6%	74.7%	74.4%	74.3%	74.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.5%	0.5%	0.5%	0.4%	0.5%	0.5%	0.6%	0.6%
Comb LTV 70.01% - 75.00%	82.9%	82.6%	82.4%	82.4%	84.3%	83.9%	82.7%	80.6%
Comb LTV 75.01% - 80.00%	3.2%	3.2%	3.1%	3.1%	3.2%	3.4%	3.5%	3.1%
Comb LTV 80.01% - 90.00%	5.8%	5.8%	5.7%	5.5%	4.5%	3.7%	3.1%	2.4%



Single Family Conventional Book Characteristics

OLTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	1.8%	1.8%	1.8%	1.8%	1.2%	1.0%	0.8%	0.6%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	2.4%	2.4%	2.5%	2.6%	0.5%	0.2%	0.1%	0.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	3.3%	3.5%	3.8%	4.1%	5.6%	7.1%	9.0%	12.3%
Wtd Avg Comb LTV	75.5%	75.6%	75.6%	75.6%	74.7%	74.4%	74.3%	74.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	33.8%	38.2%	42.4%	44.1%	55.7%	60.3%	48.1%	25.6%
MTMLTV 60.01% - 70.00%	15.6%	16.9%	18.6%	19.1%	24.1%	28.5%	38.3%	51.9%
MTMLTV 70.01% - 75.00%	16.2%	19.6%	21.1%	19.2%	15.3%	10.1%	12.0%	21.0%
MTMLTV 75.01% - 80.00%	13.4%	10.8%	8.9%	10.3%	4.1%	0.6%	1.0%	0.9%
MTMLTV 80.01% - 90.00%	10.3%	8.1%	6.4%	5.6%	0.4%	0.0%	0.1%	0.0%
MTMLTV 90.01% - 95.00%	2.7%	2.2%	1.1%	0.7%	0.0%	0.0%	0.0%	0.0%
MTMLTV 95.01% - 97.00%	0.9%	0.7%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	1.2%	0.8%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	5.4%	2.3%	0.5%	0.2%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%	0.6%
Wtg Avg MTMLTV	67.6%	64.2%	61.4%	60.5%	55.6%	54.2%	58.0%	62.2%
Credit Score (Sums to 100%)								
FICO < 550	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%
FICO 550-579	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	1.0%	1.2%
FICO 580-619	3.5%	3.6%	3.6%	3.7%	3.8%	3.8%	4.0%	4.3%
FICO 620-659	9.4%	9.6%	9.8%	10.0%	10.5%	10.6%	11.2%	11.7%
FICO 660-699	17.8%	17.9%	18.1%	18.3%	18.6%	18.7%	19.0%	19.0%
FICO 700-739	23.6%	23.7%	23.7%	23.7%	23.5%	23.6%	23.6%	23.1%
FICO >= 740	43.4%	42.8%	42.2%	41.8%	40.6%	39.8%	37.9%	36.3%
FICO Missing	0.8%	0.9%	0.9%	1.0%	1.4%	1.9%	2.5%	3.5%
Wtd Avg FICO	722	721	720	719	718	717	714	712
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	73.4%	72.8%	72.3%	71.5%	68.2%	65.5%	64.0%	64.7%
Intermediate-term, fixed-rate	13.2%	13.5%	13.6%	14.1%	17.5%	20.8%	23.4%	25.0%
Adjustable-rate	4.9%	5.0%	5.2%	5.6%	6.7%	7.9%	8.5%	7.2%
Interest Only adjustable-rate	4.5%	4.6%	4.5%	4.4%	3.7%	2.8%	1.5%	0.6%



OLTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	1.1%	1.2%	1.3%	1.4%	2.5%	2.7%	2.5%	2.5%
Interest Only fixed-rate	2.9%	2.9%	3.0%	3.0%	1.5%	0.2%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	86.1%	86.3%	86.5%	86.8%	88.0%	89.4%	90.7%	91.5%
Second/Vacation Home	3.9%	3.8%	3.8%	3.7%	3.5%	3.1%	2.8%	2.4%
Investor Property	10.0%	9.8%	9.7%	9.4%	8.5%	7.5%	6.6%	6.1%
10-K Unit Type (Sums to 100%)								
1 Unit	94.8%	94.8%	94.9%	94.9%	95.0%	95.1%	95.1%	95.1%
2-4 Units	5.2%	5.2%	5.1%	5.1%	5.0%	4.9%	4.9%	4.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.7%	8.6%	8.5%	8.4%	7.6%	7.1%	6.7%	6.5%
Single Family Homes	91.3%	91.4%	91.5%	91.6%	92.4%	92.9%	93.3%	93.5%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.4%	0.4%	0.5%	0.5%	0.5%	0.6%	0.6%	0.5%
Condo/Coop	8.7%	8.6%	8.5%	8.4%	7.6%	7.1%	6.7%	6.5%
1 Unit	85.7%	85.8%	85.9%	86.1%	86.9%	87.5%	87.9%	88.1%
2-4 Units	5.2%	5.1%	5.1%	5.1%	4.9%	4.9%	4.9%	4.8%
Condo								
Condo	8.3%	8.2%	8.1%	7.9%	7.2%	6.7%	6.4%	6.2%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	27.8%	27.2%	27.6%	28.0%	24.5%	21.2%	18.0%	15.4%
Cash-Out Refinance	37.0%	37.0%	36.9%	36.9%	37.4%	36.9%	37.2%	39.3%
Other Refinance	35.1%	35.8%	35.5%	35.1%	38.1%	41.9%	44.8%	45.3%
Origination Type (Sums to 100%)								
TPO Broker	22.3%	22.2%	22.0%	21.8%	21.4%	21.1%	21.9%	22.8%
TPO Correspondent	31.4%	31.7%	32.2%	32.4%	30.8%	29.0%	27.7%	26.6%
Undesignated	0.4%	0.4%	0.4%	0.5%	0.7%	1.0%	1.3%	2.0%
Retail	45.9%	45.7%	45.3%	45.3%	47.1%	48.9%	49.1%	48.7%
Origination Year (Sums to 100%)								
< 2001	3.4%	3.6%	3.9%	4.3%	5.9%	7.9%	10.7%	15.4%
2001	2.1%	2.3%	2.5%	2.7%	3.6%	4.6%	6.3%	9.6%
2002	7.3%	7.6%	8.2%	8.8%	11.6%	14.6%	19.0%	26.1%
2003	20.8%	21.7%	22.7%	24.2%	30.7%	37.2%	45.0%	48.9%
2004	9.8%	10.2%	10.8%	11.5%	14.7%	18.2%	19.0%	0.0%
2005	11.8%	12.3%	13.0%	13.7%	17.6%	17.5%	0.0%	0.0%



Single Family Conventional Book Characteristics

OLTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	12.5%	13.0%	14.0%	15.0%	16.0%	0.0%	0.0%	0.0%
2007	19.4%	19.9%	21.1%	19.9%	0.0%	0.0%	0.0%	0.0%
2008	12.9%	9.2%	3.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$168,383	\$166,577	\$164,216	\$161,919	\$152,811	\$145,095	\$139,736	\$135,426
Loan Original Note Rate	6.03%	6.02%	6.03%	6.04%	5.91%	5.80%	5.86%	6.04%
Seasoning (Sums to 100%)								
Seasoned	3.4%	3.2%	2.9%	3.0%	2.1%	2.1%	2.2%	2.3%
Non-Seasoned	96.6%	96.8%	97.1%	97.0%	97.9%	97.9%	97.8%	97.7%
ACI								
ACI Probability	0.35%	0.35%	0.35%	0.35%	0.33%	0.31%	0.31%	0.31%
Wtd Avg ACI Score	712	712	711	712	715	717	718	718
Credit Premium								
Wtd Avg Credit Premium	-0.05	-0.06	-0.06	-0.05	-0.04	-0.07	-0.09	-0.09
Credit Premium > 1.5	0.5%	0.5%	0.5%	0.5%	0.8%	0.3%	0.3%	0.3%
Prepay Premium								
Prepay Premium	2.2%	2.3%	2.4%	2.6%	3.2%	3.1%	2.9%	3.1%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.9%	10.1%	10.2%	10.4%	11.7%	13.0%	13.8%	13.9%
DTI Ratio > 20 and <= 30	20.9%	21.1%	21.2%	21.4%	22.8%	24.1%	24.9%	25.4%
DTI Ratio > 30 and <= 40	27.0%	26.9%	27.0%	26.9%	26.5%	26.2%	25.9%	26.3%
DTI Ratio > 40 and <= 50	21.9%	21.6%	21.5%	21.2%	19.0%	17.5%	16.6%	16.0%
DTI Ratio > 50	14.2%	14.0%	13.7%	13.4%	12.7%	12.1%	11.5%	10.7%
DTI Ratio Missing	6.0%	6.2%	6.5%	6.7%	7.4%	7.3%	7.4%	7.7%
Wtd Avg DTI Ratio	36.6%	36.5%	36.4%	36.2%	35.4%	34.7%	34.2%	33.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.0%	10.2%	10.3%	10.5%	11.9%	13.1%	14.0%	14.1%
DTI Ratio > 20 and <= 30	21.3%	21.5%	21.6%	21.8%	23.2%	24.5%	25.3%	25.9%
DTI Ratio > 30 and <= 40	27.4%	27.4%	27.4%	27.4%	27.0%	26.7%	26.3%	26.7%
DTI Ratio > 40 and <= 50	22.2%	22.0%	21.8%	21.5%	19.4%	17.8%	16.9%	16.3%
DTI Ratio > 50	14.5%	14.3%	14.0%	13.6%	13.0%	12.3%	11.8%	11.0%
DTI Ratio Missing	4.6%	4.7%	4.9%	5.1%	5.6%	5.5%	5.7%	6.2%
Wtd Avg DTI Ratio	36.6%	36.5%	36.4%	36.2%	35.4%	34.7%	34.2%	33.8%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics

OLTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	13.2%	13.5%	13.7%	14.1%	17.5%	20.8%	23.4%	25.0%
> 15 Years amd <= 25 Years	4.3%	4.4%	4.4%	4.5%	5.1%	5.6%	5.8%	5.7%
> 25 Years and <= 30 Years	81.9%	81.5%	81.3%	80.9%	77.1%	73.4%	70.6%	69.1%
> 30 Years	0.6%	0.6%	0.6%	0.5%	0.3%	0.2%	0.2%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	76.3%	75.7%	75.3%	74.5%	69.6%	65.8%	64.1%	64.7%
Intermediate-Term Fixed Rate (excl Balloon)	12.8%	13.1%	13.2%	13.6%	16.9%	20.0%	22.4%	23.9%
Adjustable Rate	10.5%	10.7%	11.0%	11.4%	12.9%	13.5%	12.5%	10.3%
Balloon	0.4%	0.4%	0.5%	0.5%	0.6%	0.8%	1.0%	1.1%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.6%	0.6%	0.6%	0.5%	0.3%	0.2%	0.2%	0.2%
Hybrid Arm	9.0%	9.1%	9.3%	9.5%	9.7%	9.6%	8.9%	6.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.9%	1.0%	1.1%	1.2%	1.7%	2.2%	2.3%	1.6%
- 5/1 Hybrid Arm	5.6%	5.6%	5.7%	5.8%	5.7%	5.3%	4.7%	3.7%
- 7/1 Hybrid Arm	1.8%	1.8%	1.8%	1.8%	1.8%	1.7%	1.6%	1.3%
- 10/1 Hybrid Arm	0.7%	0.7%	0.7%	0.7%	0.5%	0.4%	0.2%	0.1%
NegAm ARM	1.1%	1.2%	1.3%	1.4%	2.5%	2.7%	2.5%	2.5%
Interest Only	7.4%	7.5%	7.5%	7.4%	5.2%	3.1%	1.6%	0.6%
- Interest Only ARM	4.5%	4.6%	4.5%	4.4%	3.7%	2.8%	1.5%	0.6%
- Interest Only FRM	2.9%	2.9%	3.0%	3.0%	1.5%	0.2%	0.1%	0.0%
Alt-A	11.7%	12.1%	12.5%	12.9%	11.9%	9.7%	8.3%	7.3%
- Alt-A Low/No Doc	9.0%	9.4%	9.6%	9.9%	8.8%	7.3%	6.5%	5.7%
- Alt-A No Disclosure	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	2.0%	2.1%	2.2%	2.3%	2.4%	2.3%	2.1%	1.9%
- Alt-A SISA	0.5%	0.6%	0.5%	0.5%	0.2%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.2%	1.2%	1.3%	1.3%	1.1%	0.9%	0.8%	0.8%
- Alt-A Stated Income	5.1%	5.2%	5.3%	5.5%	5.0%	4.1%	3.6%	3.0%



Single Family Conventional Book Characteristics

OLTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.3%	1.4%	1.4%	1.5%	1.4%	0.8%	0.5%	0.2%
Alt-A Deals (no SFC)	1.3%	1.3%	1.4%	1.5%	1.7%	1.5%	1.3%	1.4%
My Community Mortgage	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	21.5%	21.8%	21.7%	21.1%	17.1%	14.3%	12.5%	10.4%
- Select Lender Programs Non-Full Doc	12.5%	12.5%	12.1%	11.3%	8.3%	7.1%	6.2%	4.9%
- Other Low/No Doc	9.0%	9.3%	9.6%	9.8%	8.7%	7.2%	6.3%	5.5%
Subprime Deals								
Subprime	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.2%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.4%
- Post 12/2005	0.3%	0.2%	0.2%	0.3%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	81.0%	80.6%	80.3%	79.5%	79.5%	80.2%	79.0%	75.6%
Investor Channel	13.8%	14.1%	14.2%	14.7%	13.5%	11.4%	10.3%	9.8%
eChannel	2.1%	2.2%	2.1%	2.1%	2.1%	2.0%	1.8%	1.6%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.3%	0.2%	0.2%	0.3%	0.1%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.7%	2.9%	3.2%	3.4%	4.8%	6.5%	8.8%	13.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	10.4%	10.4%	10.2%	9.9%	5.6%	3.6%	2.0%	1.4%
- 75/20/05	1.8%	1.9%	1.9%	1.9%	1.4%	1.2%	1.0%	0.8%
- 75/25/00	1.9%	2.0%	2.1%	2.1%	0.2%	0.1%	0.0%	0.0%
- 80/10/10	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.5%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	6.2%	6.0%	5.7%	5.3%	3.3%	1.7%	0.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	14.8%	14.9%	14.9%	14.8%	11.6%	10.6%	10.2%	8.9%
- 75/20/05	2.4%	2.4%	2.5%	2.5%	2.0%	1.8%	1.6%	1.3%
- 75/25/00	0.6%	0.7%	0.7%	0.7%	0.4%	0.3%	0.2%	0.2%
- 80/10/10	0.6%	0.7%	0.7%	0.7%	0.8%	0.9%	1.0%	0.9%
- 80/15/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%
- 80/20/00	1.9%	2.0%	2.1%	2.1%	0.2%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics

OLTV 70.01% - 75.00%

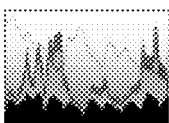
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	9.0%	8.9%	8.8%	8.5%	7.8%	7.4%	7.1%	6.2%
EA/TPR								
EA/TPR	1.6%	1.7%	1.6%	1.5%	1.3%	1.2%	1.2%	1.0%
- EA I	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%
- EA/TPR II	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
- EA/TPR III	0.7%	0.7%	0.7%	0.6%	0.5%	0.5%	0.4%	0.3%
10-K Property Region (Sums to 100%)								
Midwest	17.2%	17.4%	17.6%	17.7%	18.4%	18.9%	19.0%	18.8%
Northeast	18.9%	18.8%	18.8%	18.9%	18.7%	18.6%	18.2%	17.9%
Southeast	24.4%	24.4%	24.4%	24.3%	23.6%	22.7%	21.7%	21.0%
Southwest	15.9%	16.0%	16.0%	16.1%	15.7%	15.7%	15.3%	15.1%
West	23.7%	23.4%	23.1%	23.0%	23.6%	24.2%	25.8%	27.2%
Census Region (Sums to 100%)								
New England	6.0%	6.1%	6.1%	6.2%	6.1%	6.1%	6.0%	6.0%
Middle Atlantic	12.1%	11.9%	11.9%	11.9%	11.7%	11.7%	11.4%	11.2%
East North Central	14.1%	14.3%	14.5%	14.6%	15.1%	15.5%	15.6%	15.5%
East South Central	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.5%	3.4%
South Atlantic	21.2%	21.2%	21.2%	21.1%	20.4%	19.5%	18.5%	17.9%
West North Central	5.2%	5.3%	5.4%	5.4%	5.6%	5.7%	5.7%	5.6%
West South Central	6.3%	6.3%	6.3%	6.3%	6.2%	6.3%	6.3%	6.0%
Mountain	9.8%	9.8%	9.8%	9.8%	9.5%	9.2%	8.8%	8.7%
Pacific	21.3%	21.0%	20.8%	20.6%	21.3%	22.0%	23.7%	25.3%
US Territories	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.4%	0.4%
Top 10 States								
01) CA	14.7%	14.3%	14.1%	14.0%	14.8%	15.5%	17.3%	18.9%
02) FL	7.3%	7.3%	7.3%	7.3%	6.9%	6.3%	5.8%	5.6%
03) NY	5.3%	5.2%	5.2%	5.2%	5.0%	5.1%	5.0%	5.0%
04) IL	4.7%	4.8%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%
05) TX	4.3%	4.3%	4.3%	4.3%	4.1%	4.2%	4.1%	3.9%
06) NJ	3.8%	3.8%	3.8%	3.8%	3.7%	3.6%	3.6%	3.5%
07) WA	3.8%	3.8%	3.7%	3.7%	3.7%	3.6%	3.6%	3.6%
08) VA	3.5%	3.5%	3.4%	3.4%	3.3%	3.2%	3.1%	3.0%
09) MI	3.4%	3.5%	3.5%	3.6%	3.9%	4.0%	4.1%	4.1%
10) MD	3.0%	3.0%	3.0%	3.0%	2.8%	2.7%	2.6%	2.5%
Top 10 Sellers								



Single Family Conventional Book Characteristics

OLTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	26.9%	27.2%	27.0%	26.9%	26.2%	25.9%	25.3%	23.0%
02) CITIGROUP INC	8.1%	8.1%	8.0%	7.8%	6.7%	5.9%	5.2%	4.7%
03) WASHINGTON MUTUAL INC	7.3%	7.6%	8.1%	8.6%	10.8%	12.7%	14.7%	15.9%
04) JP MORGAN CHASE & CO	5.8%	5.5%	5.4%	5.3%	4.6%	4.6%	4.8%	5.6%
05) WELLS FARGO & COMPANY	5.0%	4.6%	4.1%	3.7%	2.6%	2.1%	1.4%	1.5%
06) CERBERUS CAPITAL HOLDING	4.9%	5.0%	5.1%	5.1%	5.2%	4.5%	4.0%	3.5%
07) SUNTRUST BANKS INC	4.1%	4.0%	4.0%	3.8%	2.9%	2.2%	1.9%	1.7%
08) FLAGSTAR BANCORP INC	3.3%	3.2%	3.3%	3.3%	3.5%	3.8%	3.8%	3.7%
09) WACHOVIA CORPORATION	2.8%	2.6%	2.6%	2.6%	3.4%	3.4%	3.2%	3.4%
10) PHH CORPORATION	2.8%	2.8%	2.9%	2.9%	3.1%	3.1%	3.0%	2.7%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	26.7%	27.1%	27.2%	27.2%	26.6%	26.0%	25.3%	23.2%
02) JP MORGAN CHASE & CO	11.9%	11.6%	11.5%	11.4%	10.7%	10.7%	10.9%	11.6%
03) CITIGROUP INC	11.0%	11.1%	11.1%	11.1%	10.8%	10.3%	9.4%	9.0%
04) WELLS FARGO & COMPANY	9.6%	9.4%	8.9%	8.7%	8.2%	7.4%	5.9%	4.9%
05) WASHINGTON MUTUAL INC	6.3%	6.6%	6.9%	7.4%	9.4%	11.4%	14.2%	16.5%
06) CERBERUS CAPITAL HOLDING	5.9%	6.0%	6.1%	6.1%	6.5%	6.0%	6.1%	6.3%
07) SUNTRUST BANKS INC	3.2%	3.1%	3.0%	2.8%	2.0%	1.8%	1.5%	1.4%
08) NATIONAL CITY CORPORATION	2.1%	2.1%	2.1%	2.1%	1.2%	0.9%	1.0%	1.0%
09) PHH CORPORATION	1.9%	1.9%	1.9%	1.8%	2.0%	2.1%	2.2%	2.1%
10) INDYMAC BANCORP INC	1.8%	1.8%	1.7%	1.5%	1.0%	0.8%	0.8%	0.9%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	94.9%							
Credit Enhancement	5.1%							
- Primary MI Only	0.2%							
- Pool Policy Only	3.8%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	0.7%							
- Shared Arrangement	0.3%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	73.5%							
Interest Only with Credit Enhancement	18.3%							
Alt-A with Credit Enhancement	27.7%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics
OLTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-3.76	-4.13	-4.57	-4.57	-2.50	-1.39	-1.47	-2.35
Wtd Avg Economic Model Fee	29.39	29.13	29.03	28.70	25.44	23.75	23.23	22.97
Wtd Avg Charged Fee	25.63	25.00	24.46	24.13	22.94	22.36	21.77	20.63
Appraisal Waivers								
Appraisal Waiver	2.8%	2.9%	2.8%	2.6%	2.2%	1.8%	1.3%	1.2%
Serious Delinquent Loans								
SDQ Rate All Loans	1.52%	1.20%	1.00%	0.85%	0.64%	0.79%	0.63%	0.58%
- SDQ Rate for Loans with CE	5.73%							
- SDQ Rate for Loans without CE	1.30%							
SDQ Rate Excl. Katrina Loans	1.51%	1.20%	1.00%	0.84%	0.61%	0.63%	0.63%	0.58%
SDQ Rate for Katrina Loans	1.54%	1.34%	1.37%	1.55%	2.16%	9.67%	0.78%	0.51%
Serious Delinquent Loans								
SDQ Loan Count	26,352	20,667	17,080	14,424	10,161	12,698	10,764	10,634
SDQ Count for Loans with CE	4,850							
SDQ Count for Loans without CE	21,502							
SDQ Volume (\$M)								
SDQ Volume	\$4,516.5	\$3,381.7	\$2,615.7	\$1,992.9	\$1,095.3	\$1,255.4	\$1,027.0	\$1,003.8
SDQ Volume for Loans with CE	\$958.0							
SDQ Volume for Loanswithout CE	\$3,558.5							



Single Family Conventional Book Characteristics

OLTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	5,314,510	5,274,906	5,242,622	5,190,093	4,681,824	4,260,011	4,071,812	3,943,900
Book Volume (\$B)	\$887.7	\$876.5	\$864.4	\$849.3	\$724.7	\$621.0	\$567.8	\$531.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	79.4%	79.4%	79.4%	79.4%	79.4%	79.3%	79.3%	79.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
Comb LTV 75.01% - 80.00%	71.3%	70.5%	69.8%	69.3%	72.1%	77.6%	82.1%	81.9%
Comb LTV 80.01% - 90.00%	12.0%	12.2%	12.3%	12.2%	10.6%	8.3%	5.2%	3.7%
Comb LTV 90.01% - 95.00%	7.8%	8.0%	8.2%	8.4%	7.3%	5.7%	3.8%	2.5%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	6.2%	6.4%	6.7%	7.0%	5.7%	2.7%	1.1%	0.5%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.3%	2.5%	2.6%	2.8%	4.0%	5.4%	7.4%	11.0%
Wtd Avg Comb LTV	83.0%	83.1%	83.3%	83.4%	82.8%	81.6%	80.6%	80.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
Comb LTV 75.01% - 80.00%	71.6%	70.8%	70.1%	69.6%	72.6%	78.3%	83.2%	83.7%
Comb LTV 80.01% - 90.00%	12.0%	12.2%	12.3%	12.2%	10.6%	8.3%	5.2%	3.8%



Single Family Conventional Book Characteristics

OLTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	7.8%	8.0%	8.2%	8.4%	7.3%	5.7%	3.8%	2.5%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	6.2%	6.4%	6.7%	7.0%	5.7%	2.7%	1.1%	0.5%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.0%	2.2%	2.3%	2.4%	3.4%	4.6%	6.2%	9.0%
Wtd Avg Comb LTV	83.0%	83.1%	83.2%	83.3%	82.8%	81.6%	80.6%	81.7%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	18.1%	20.9%	23.5%	24.2%	31.3%	34.8%	24.5%	13.2%
MTMLTV 60.01% - 70.00%	14.1%	15.6%	16.9%	17.0%	22.4%	27.7%	30.8%	23.9%
MTMLTV 70.01% - 75.00%	9.7%	11.1%	12.6%	12.5%	15.1%	17.3%	20.8%	30.7%
MTMLTV 75.01% - 80.00%	17.5%	21.4%	24.1%	22.4%	22.3%	18.2%	20.6%	29.7%
MTMLTV 80.01% - 90.00%	23.1%	18.6%	16.3%	19.4%	8.7%	1.7%	2.9%	2.1%
MTMLTV 90.01% - 95.00%	4.3%	3.7%	3.0%	2.5%	0.1%	0.0%	0.0%	0.0%
MTMLTV 95.01% - 97.00%	1.4%	1.2%	0.9%	0.6%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	1.8%	1.6%	0.9%	0.6%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	9.9%	5.6%	1.6%	0.8%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%
Wtg Avg MTMLTV	76.7%	73.2%	70.3%	69.7%	65.1%	63.0%	66.0%	69.2%
Credit Score (Sums to 100%)								
FICO < 550	0.3%	0.4%	0.4%	0.4%	0.3%	0.4%	0.5%	0.6%
FICO 550-579	0.5%	0.5%	0.6%	0.5%	0.5%	0.6%	0.8%	0.9%
FICO 580-619	2.4%	2.4%	2.4%	2.4%	2.4%	2.7%	3.1%	3.5%
FICO 620-659	8.2%	8.4%	8.6%	8.6%	8.8%	9.2%	10.2%	11.1%
FICO 660-699	18.8%	19.2%	19.4%	19.5%	19.5%	19.2%	19.7%	20.1%
FICO 700-739	25.2%	25.4%	25.5%	25.6%	25.8%	25.8%	25.8%	25.4%
FICO >= 740	44.1%	43.3%	42.7%	42.4%	41.8%	40.9%	38.4%	36.1%
FICO Missing	0.4%	0.5%	0.5%	0.5%	0.7%	1.1%	1.6%	2.4%
Wtd Avg FICO	725	724	723	723	722	721	717	714
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	73.9%	73.2%	72.5%	71.6%	69.5%	68.4%	68.7%	71.4%
Intermediate-term, fixed-rate	7.4%	7.5%	7.5%	7.6%	9.6%	12.2%	14.9%	16.8%
Adjustable-rate	6.1%	6.3%	6.7%	7.2%	8.9%	11.2%	12.0%	9.6%
Interest Only adjustable-rate	7.4%	7.6%	7.7%	7.9%	7.7%	6.1%	3.0%	0.7%



Single Family Conventional Book Characteristics

OLTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.8%	0.9%	0.9%	1.0%	1.7%	1.7%	1.3%	1.4%
Interest Only fixed-rate	4.4%	4.5%	4.6%	4.7%	2.7%	0.4%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	88.6%	88.7%	88.8%	88.8%	89.3%	90.3%	91.7%	92.3%
Second/Vacation Home	6.1%	6.1%	6.0%	6.0%	5.7%	5.0%	4.1%	3.4%
Investor Property	5.3%	5.3%	5.2%	5.2%	5.0%	4.7%	4.3%	4.3%
10-K Unit Type (Sums to 100%)								
1 Unit	97.1%	97.1%	97.1%	97.1%	97.3%	97.3%	97.1%	97.0%
2-4 Units	2.9%	2.9%	2.9%	2.9%	2.7%	2.7%	2.9%	3.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.1%	11.0%	11.0%	10.9%	10.3%	9.3%	8.3%	7.8%
Single Family Homes	88.9%	89.0%	89.0%	89.1%	89.7%	90.7%	91.7%	92.2%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%
Condo/Coop	11.1%	11.0%	11.0%	10.9%	10.2%	9.3%	8.3%	7.8%
1 Unit	85.7%	85.7%	85.7%	85.8%	86.6%	87.5%	88.3%	88.6%
2-4 Units	2.8%	2.9%	2.9%	2.9%	2.7%	2.7%	2.8%	3.0%
Condo								
Condo	10.7%	10.7%	10.6%	10.6%	9.9%	9.0%	8.1%	7.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	55.2%	54.8%	55.7%	56.7%	55.4%	50.5%	44.7%	38.8%
Cash-Out Refinance	22.2%	22.3%	21.9%	21.5%	21.5%	22.2%	23.1%	24.8%
Other Refinance	22.5%	22.9%	22.4%	21.7%	23.1%	27.3%	32.2%	36.4%
Origination Type (Sums to 100%)								
TPO Broker	21.3%	21.3%	21.2%	21.1%	20.8%	20.4%	21.9%	23.6%
TPO Correspondent	34.0%	34.1%	34.6%	34.8%	33.2%	31.3%	29.5%	28.0%
Undesignated	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.8%	1.3%
Retail	44.6%	44.4%	44.0%	43.9%	45.7%	47.8%	47.8%	47.1%
Origination Year (Sums to 100%)								
< 2001	1.7%	1.8%	2.0%	2.1%	3.0%	4.5%	6.9%	11.3%
2001	1.4%	1.5%	1.6%	1.7%	2.4%	3.5%	5.6%	9.9%
2002	4.6%	4.8%	5.1%	5.4%	7.6%	10.8%	16.4%	26.0%
2003	14.8%	15.5%	16.2%	17.1%	22.8%	31.4%	43.8%	52.8%
2004	10.8%	11.2%	11.8%	12.5%	16.8%	23.3%	27.3%	0.0%
2005	15.7%	16.3%	17.1%	17.9%	23.8%	26.5%	0.0%	0.0%



Single Family Conventional Book Characteristics

OLTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	18.1%	18.9%	20.1%	21.4%	23.6%	0.0%	0.0%	0.0%
2007	21.2%	21.9%	23.0%	21.9%	0.0%	0.0%	0.0%	0.0%
2008	11.6%	8.0%	3.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$179,335	\$178,001	\$176,339	\$174,729	\$164,837	\$154,680	\$147,117	\$141,356
Loan Original Note Rate	6.07%	6.06%	6.07%	6.08%	5.95%	5.77%	5.84%	6.05%
Seasoning (Sums to 100%)								
Seasoned	2.6%	2.5%	2.2%	2.3%	1.6%	1.6%	1.6%	1.8%
Non-Seasoned	97.4%	97.5%	97.8%	97.7%	98.4%	98.4%	98.4%	98.2%
ACI								
ACI Probability	0.37%	0.37%	0.38%	0.38%	0.35%	0.32%	0.33%	0.35%
Wtd Avg ACI Score	708	707	706	706	708	711	711	710
Credit Premium								
Wtd Avg Credit Premium	-0.03	-0.04	-0.04	-0.03	-0.03	-0.05	-0.09	-0.09
Credit Premium > 1.5	0.4%	0.4%	0.4%	0.5%	0.6%	0.4%	0.3%	0.4%
Prepay Premium								
Prepay Premium	2.6%	2.7%	2.9%	3.0%	3.1%	2.5%	2.3%	2.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.5%	7.6%	7.6%	7.7%	8.7%	10.2%	11.4%	11.7%
DTI Ratio > 20 and <= 30	19.2%	19.3%	19.3%	19.3%	20.6%	22.4%	23.5%	24.2%
DTI Ratio > 30 and <= 40	29.1%	29.2%	29.2%	29.3%	29.2%	28.9%	28.1%	28.1%
DTI Ratio > 40 and <= 50	25.7%	25.6%	25.6%	25.5%	23.7%	21.2%	19.3%	18.4%
DTI Ratio > 50	13.5%	13.3%	13.0%	12.6%	12.1%	11.9%	11.8%	11.0%
DTI Ratio Missing	5.0%	5.1%	5.3%	5.6%	5.7%	5.4%	5.9%	6.6%
Wtd Avg DTI Ratio	37.5%	37.4%	37.3%	37.2%	36.6%	35.8%	35.2%	34.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.6%	7.7%	7.7%	7.8%	8.9%	10.3%	11.5%	11.9%
DTI Ratio > 20 and <= 30	19.6%	19.6%	19.6%	19.7%	21.0%	22.9%	24.0%	24.7%
DTI Ratio > 30 and <= 40	29.6%	29.7%	29.8%	29.9%	29.8%	29.5%	28.6%	28.6%
DTI Ratio > 40 and <= 50	26.1%	26.0%	26.0%	26.0%	24.1%	21.6%	19.7%	18.7%
DTI Ratio > 50	13.8%	13.5%	13.2%	12.9%	12.4%	12.2%	12.1%	11.2%
DTI Ratio Missing	3.4%	3.5%	3.6%	3.7%	3.8%	3.6%	4.0%	4.8%
Wtd Avg DTI Ratio	37.5%	37.4%	37.3%	37.2%	36.6%	35.8%	35.2%	34.7%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics

OLTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	7.4%	7.5%	7.5%	7.6%	9.6%	12.2%	14.9%	16.9%
> 15 Years amd <= 25 Years	2.6%	2.6%	2.6%	2.6%	3.0%	3.6%	4.0%	4.3%
> 25 Years and <= 30 Years	89.5%	89.3%	89.4%	89.3%	87.2%	84.0%	80.9%	78.7%
> 30 Years	0.6%	0.6%	0.6%	0.5%	0.2%	0.1%	0.2%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	78.3%	77.6%	77.1%	76.3%	72.2%	68.8%	68.8%	71.5%
Intermediate-Term Fixed Rate (excl Balloon)	7.1%	7.2%	7.1%	7.2%	9.0%	11.4%	13.7%	15.5%
Adjustable Rate	14.3%	14.8%	15.4%	16.1%	18.2%	19.0%	16.4%	11.7%
Balloon	0.4%	0.4%	0.4%	0.4%	0.6%	0.8%	1.1%	1.3%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.6%	0.6%	0.6%	0.5%	0.2%	0.1%	0.2%	0.2%
Hybrid Arm	13.1%	13.5%	14.0%	14.6%	15.9%	15.6%	13.5%	9.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.2%	1.2%	1.4%	1.5%	2.4%	3.3%	3.3%	2.3%
- 5/1 Hybrid Arm	8.5%	8.8%	9.2%	9.5%	10.2%	9.1%	7.4%	4.9%
- 7/1 Hybrid Arm	2.4%	2.5%	2.5%	2.6%	2.6%	2.7%	2.5%	1.9%
- 10/1 Hybrid Arm	0.9%	0.9%	0.9%	0.9%	0.7%	0.6%	0.3%	0.2%
NegAm ARM	0.8%	0.9%	0.9%	1.0%	1.7%	1.7%	1.3%	1.4%
Interest Only	11.7%	12.0%	12.3%	12.6%	10.4%	6.5%	3.1%	0.7%
- Interest Only ARM	7.4%	7.6%	7.7%	7.9%	7.7%	6.1%	3.0%	0.7%
- Interest Only FRM	4.4%	4.5%	4.6%	4.7%	2.7%	0.4%	0.1%	0.0%
Alt-A	14.7%	15.4%	16.0%	16.7%	15.7%	11.8%	9.1%	8.0%
- Alt-A Low/No Doc	9.5%	9.9%	10.3%	10.7%	9.6%	7.1%	5.5%	4.8%
- Alt-A No Disclosure	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.5%	1.5%	1.6%	1.7%	1.9%	1.7%	1.2%	1.0%
- Alt-A SISA	0.7%	0.7%	0.7%	0.7%	0.5%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.0%	1.1%	1.1%	1.2%	0.9%	0.6%	0.6%	0.7%
- Alt-A Stated Income	6.1%	6.4%	6.7%	6.9%	6.3%	4.7%	3.7%	3.2%



Single Family Conventional Book Characteristics

OLTV 75.01% - 80.00%

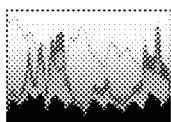
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	3.5%	3.6%	3.8%	4.0%	3.6%	2.4%	1.4%	0.5%
Alt-A Deals (no SFC)	1.8%	1.8%	1.9%	2.1%	2.5%	2.3%	2.2%	2.7%
My Community Mortgage	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	23.7%	24.3%	24.5%	24.5%	20.5%	16.4%	13.7%	11.3%
- Select Lender Programs Non-Full Doc	14.3%	14.5%	14.3%	13.8%	11.0%	9.5%	8.5%	6.8%
- Other Low/No Doc	9.4%	9.9%	10.3%	10.7%	9.5%	6.9%	5.2%	4.5%
Subprime Deals								
Subprime	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.2%	0.5%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.5%
- Post 12/2005	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	78.6%	77.9%	77.3%	76.5%	77.0%	79.7%	80.5%	78.2%
Investor Channel	17.4%	18.1%	18.6%	19.4%	18.2%	14.7%	12.1%	10.9%
eChannel	2.3%	2.3%	2.3%	2.2%	2.2%	2.1%	2.1%	1.9%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.3%	1.4%	1.5%	1.6%	2.3%	3.5%	5.3%	9.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	27.7%	28.4%	29.0%	29.5%	26.2%	20.3%	15.4%	11.6%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	11.8%	12.0%	12.1%	12.1%	11.4%	10.1%	8.6%	7.0%
- 80/15/05	7.6%	7.8%	8.0%	8.2%	7.6%	6.7%	5.6%	4.3%
- 80/20/00	2.4%	2.5%	2.6%	2.7%	2.6%	1.7%	0.9%	0.4%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.9%	6.1%	6.3%	6.4%	4.6%	1.8%	0.2%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	31.4%	32.2%	33.1%	33.7%	31.4%	27.1%	23.6%	19.3%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	15.2%	15.5%	15.7%	15.8%	15.1%	14.1%	12.8%	11.2%
- 80/15/05	9.2%	9.5%	9.8%	10.0%	9.4%	8.5%	7.7%	6.1%
- 80/20/00	6.8%	7.1%	7.5%	7.8%	6.8%	4.3%	2.8%	1.8%



Single Family Conventional Book Characteristics

OLTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
EA/TPR								
EA/TPR	1.9%	1.9%	1.9%	1.8%	1.8%	1.9%	2.1%	2.1%
- EA I	0.9%	0.9%	0.9%	0.9%	0.9%	1.0%	1.0%	1.1%
- EA/TPR II	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%
- EA/TPR III	0.5%	0.5%	0.5%	0.5%	0.4%	0.5%	0.5%	0.5%
10-K Property Region (Sums to 100%)								
Midwest	17.8%	17.9%	18.0%	18.1%	18.6%	19.0%	18.7%	18.2%
Northeast	16.6%	16.5%	16.5%	16.5%	16.0%	15.9%	15.5%	15.2%
Southeast	26.3%	26.3%	26.3%	26.3%	26.2%	25.5%	24.6%	23.8%
Southwest	19.2%	19.3%	19.4%	19.4%	19.6%	19.5%	19.0%	18.6%
West	20.1%	20.0%	19.8%	19.7%	19.6%	20.2%	22.3%	24.3%
Census Region (Sums to 100%)								
New England	5.2%	5.2%	5.2%	5.2%	5.1%	5.0%	4.9%	4.7%
Middle Atlantic	10.7%	10.6%	10.6%	10.5%	10.1%	10.1%	9.9%	9.8%
East North Central	14.2%	14.3%	14.4%	14.5%	14.9%	15.2%	15.1%	14.9%
East South Central	4.2%	4.2%	4.2%	4.2%	4.3%	4.3%	4.2%	4.0%
South Atlantic	22.5%	22.6%	22.5%	22.5%	22.3%	21.5%	20.7%	20.1%
West North Central	6.0%	6.0%	6.0%	6.1%	6.3%	6.3%	6.1%	5.7%
West South Central	8.6%	8.6%	8.6%	8.6%	8.6%	8.6%	8.4%	8.2%
Mountain	11.0%	11.1%	11.2%	11.3%	11.2%	10.9%	10.5%	10.2%
Pacific	17.4%	17.2%	17.0%	16.9%	16.8%	17.5%	19.8%	22.0%
US Territories	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%
Top 10 States								
01) CA	10.8%	10.5%	10.3%	10.1%	9.9%	10.5%	12.8%	15.1%
02) FL	7.7%	7.8%	7.8%	7.8%	7.7%	7.2%	6.7%	6.5%
03) TX	6.5%	6.5%	6.5%	6.5%	6.4%	6.3%	6.1%	6.0%
04) IL	4.7%	4.7%	4.7%	4.7%	4.6%	4.5%	4.3%	4.1%
05) NY	4.1%	3.9%	3.9%	3.9%	3.6%	3.7%	3.7%	3.7%
06) WA	3.7%	3.7%	3.8%	3.8%	3.9%	3.9%	3.9%	3.8%
07) GA	3.6%	3.6%	3.6%	3.6%	3.7%	3.6%	3.5%	3.5%
08) NJ	3.4%	3.4%	3.4%	3.4%	3.2%	3.2%	3.0%	3.0%
09) VA	3.4%	3.4%	3.3%	3.3%	3.3%	3.2%	3.3%	3.2%
10) MI	3.4%	3.4%	3.4%	3.5%	3.7%	3.9%	4.0%	4.1%
Top 10 Sellers								



Single Family Conventional Book Characteristics

OLTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	31.8%	32.4%	32.6%	32.8%	32.5%	32.2%	31.4%	28.3%
02) CITIGROUP INC	7.6%	7.7%	7.7%	7.6%	6.9%	6.0%	5.0%	4.3%
03) WELLS FARGO & COMPANY	5.9%	5.5%	5.2%	4.8%	3.5%	2.6%	1.3%	1.4%
04) JP MORGAN CHASE & CO	5.6%	5.2%	4.9%	4.8%	4.1%	4.1%	4.5%	5.7%
05) WASHINGTON MUTUAL INC	4.8%	5.1%	5.3%	5.6%	7.2%	9.1%	11.4%	13.3%
06) CERBERUS CAPITAL HOLDING	4.2%	4.2%	4.0%	3.9%	3.8%	3.6%	3.4%	2.9%
07) SUNTRUST BANKS INC	4.2%	4.1%	4.1%	3.9%	3.4%	2.5%	2.2%	2.0%
08) PHH CORPORATION	3.2%	3.2%	3.2%	3.3%	3.5%	3.6%	3.7%	3.4%
09) AMTRUST FINANCIAL CORPORATION	2.8%	2.6%	2.6%	2.6%	2.6%	2.3%	1.9%	1.7%
10) FLAGSTAR BANCORP INC	2.7%	2.7%	2.7%	2.7%	2.9%	3.4%	3.3%	3.3%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	31.8%	32.5%	32.9%	33.2%	33.0%	32.4%	31.3%	28.2%
02) JP MORGAN CHASE & CO	11.9%	11.5%	11.2%	11.2%	10.7%	10.4%	10.7%	11.9%
03) WELLS FARGO & COMPANY	10.1%	9.8%	9.6%	9.3%	8.6%	7.8%	5.7%	4.6%
04) CITIGROUP INC	10.0%	10.2%	10.3%	10.3%	10.3%	10.0%	9.0%	8.7%
05) CERBERUS CAPITAL HOLDING	4.8%	4.7%	4.6%	4.5%	4.5%	4.6%	4.8%	5.2%
06) WASHINGTON MUTUAL INC	4.2%	4.4%	4.6%	4.8%	6.1%	8.1%	11.2%	14.3%
07) SUNTRUST BANKS INC	3.1%	3.0%	2.9%	2.7%	2.3%	1.9%	1.8%	1.6%
08) NATIONAL CITY CORPORATION	1.9%	1.9%	1.9%	1.9%	1.3%	0.9%	1.0%	1.1%
09) PHH CORPORATION	1.9%	1.8%	1.8%	1.8%	2.0%	2.2%	2.5%	2.5%
10) INDYMAC BANCORP INC	1.9%	1.9%	1.9%	1.8%	1.2%	0.8%	0.8%	1.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	90.8%							
Credit Enhancement	9.2%							
- Primary MI Only	0.2%							
- Pool Policy Only	8.3%							
- Pool Policy and Primary MI	0.1%							
- Full Recourse	0.4%							
- Shared Arrangement	0.2%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	79.9%							
Interest Only with Credit Enhancement	33.1%							
Alt-A with Credit Enhancement	46.2%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics

OLTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-9.17	-9.45	-9.81	-9.79	-7.54	-6.50	-7.08	-8.03
Wtd Avg Economic Model Fee	36.10	36.05	36.10	35.98	32.89	31.21	31.01	30.92
Wtd Avg Charged Fee	26.93	26.60	26.29	26.20	25.35	24.70	23.93	22.89
Appraisal Waivers								
Appraisal Waiver	3.2%	3.2%	3.0%	2.8%	2.4%	1.9%	1.3%	1.3%
Serious Delinquent Loans								
SDQ Rate All Loans	2.00%	1.58%	1.29%	1.03%	0.60%	0.73%	0.59%	0.55%
- SDQ Rate for Loans with CE	7.74%							
- SDQ Rate for Loans without CE	1.45%							
SDQ Rate Excl. Katrina Loans	2.00%	1.58%	1.29%	1.03%	0.58%	0.59%	0.59%	0.55%
SDQ Rate for Katrina Loans	1.39%	1.26%	1.32%	1.32%	1.92%	9.14%	0.56%	0.41%
Serious Delinquent Loans								
SDQ Loan Count	105,611	82,518	66,704	53,285	27,714	30,575	23,481	21,240
SDQ Count for Loans with CE	35,498							
SDQ Count for Loans without CE	70,113							
SDQ Volume (\$M)								
SDQ Volume	\$21,170.1	\$16,208.5	\$12,515.3	\$9,306.0	\$3,530.0	\$3,434.5	\$2,558.9	\$2,273.1
SDQ Volume for Loans with CE	\$7,971.5							
SDQ Volume for Loans without CE	\$13,198.7							



Single Family Conventional Book Characteristics

OLTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,622,536	1,595,692	1,557,135	1,499,885	1,376,281	1,395,433	1,509,221	1,657,151
Book Volume (\$B)	\$231.1	\$223.2	\$212.4	\$198.4	\$167.8	\$165.0	\$176.4	\$192.5
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 80.01% - 90.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	87.9%	87.9%	87.9%	87.9%	87.8%	87.7%	87.7%	87.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%
Comb LTV 70.01% - 75.00%	0.4%	0.4%	0.4%	0.3%	0.4%	0.4%	0.5%	0.4%
Comb LTV 75.01% - 80.00%	1.2%	1.2%	1.2%	1.2%	1.4%	1.6%	1.8%	1.6%
Comb LTV 80.01% - 90.00%	92.9%	92.5%	92.0%	91.5%	88.8%	86.4%	83.7%	79.7%
Comb LTV 90.01% - 95.00%	0.8%	0.8%	0.8%	0.8%	0.9%	1.0%	1.0%	0.9%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Comb LTV Missing	4.1%	4.5%	4.9%	5.5%	8.0%	10.1%	12.5%	16.8%
Wtd Avg Comb LTV	87.9%	87.9%	87.9%	87.9%	87.7%	87.6%	87.5%	87.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%
Comb LTV 70.01% - 75.00%	0.4%	0.4%	0.4%	0.3%	0.4%	0.4%	0.5%	0.5%
Comb LTV 75.01% - 80.00%	1.2%	1.2%	1.2%	1.2%	1.4%	1.6%	1.8%	1.7%
Comb LTV 80.01% - 90.00%	93.4%	93.1%	92.6%	92.2%	89.8%	87.7%	85.4%	82.3%



Single Family Conventional Book Characteristics

OLTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	0.8%	0.8%	0.8%	0.8%	0.9%	1.0%	1.0%	1.0%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	3.6%	3.9%	4.3%	4.8%	7.0%	8.7%	10.6%	14.0%
Wtd Avg Comb LTV	87.9%	87.9%	87.8%	87.9%	87.7%	87.6%	87.5%	87.5%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	13.9%	16.5%	19.2%	21.0%	27.6%	27.1%	16.5%	12.6%
MTMLTV 60.01% - 70.00%	10.7%	11.9%	13.1%	13.6%	17.7%	19.5%	18.2%	10.4%
MTMLTV 70.01% - 75.00%	6.2%	6.8%	7.7%	8.1%	11.5%	14.0%	15.0%	11.2%
MTMLTV 75.01% - 80.00%	7.0%	7.7%	8.7%	9.3%	12.4%	15.1%	18.3%	20.5%
MTMLTV 80.01% - 90.00%	28.0%	32.9%	35.5%	33.0%	26.5%	23.1%	29.7%	43.4%
MTMLTV 90.01% - 95.00%	13.9%	11.2%	8.3%	9.2%	3.5%	0.9%	1.6%	1.3%
MTMLTV 95.01% - 97.00%	3.4%	2.2%	1.7%	1.7%	0.3%	0.0%	0.1%	0.0%
MTMLTV 97.01% - 100.00%	3.5%	2.3%	1.8%	1.6%	0.2%	0.0%	0.1%	0.0%
MTMLTV > 100.00%	13.1%	8.2%	3.8%	2.4%	0.1%	0.0%	0.0%	0.0%
MTMLTV Missing	0.2%	0.3%	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%
Wtg Avg MTMLTV	82.6%	78.9%	75.8%	74.5%	68.9%	67.9%	71.8%	75.0%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.6%	0.7%	0.7%	0.8%	0.9%	1.0%
FICO 550-579	0.9%	0.9%	1.0%	1.1%	1.2%	1.3%	1.5%	1.8%
FICO 580-619	4.7%	5.0%	5.3%	5.4%	5.3%	5.5%	5.9%	6.3%
FICO 620-659	13.7%	14.4%	15.1%	15.4%	15.3%	15.5%	16.0%	16.3%
FICO 660-699	22.4%	22.9%	23.1%	23.1%	22.7%	22.6%	22.8%	22.8%
FICO 700-739	24.4%	24.2%	23.9%	23.7%	24.0%	24.0%	23.7%	23.2%
FICO >= 740	32.3%	31.0%	29.8%	29.3%	29.0%	28.1%	26.1%	24.5%
FICO Missing	0.9%	1.0%	1.1%	1.2%	1.8%	2.4%	3.0%	4.1%
Wtd Avg FICO	708	706	704	703	703	702	698	696
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	81.6%	81.0%	80.5%	79.6%	77.8%	75.8%	75.1%	77.2%
Intermediate-term, fixed-rate	7.0%	7.4%	7.5%	8.0%	10.3%	12.0%	13.3%	13.8%
Adjustable-rate	4.5%	4.6%	5.0%	5.5%	7.1%	8.7%	9.5%	8.0%
Interest Only adjustable-rate	3.5%	3.5%	3.4%	3.3%	2.6%	2.1%	1.1%	0.3%



Single Family Conventional Book Characteristics

OLTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.4%	0.4%	0.5%	0.5%	0.9%	1.1%	0.9%	0.6%
Interest Only fixed-rate	3.0%	3.1%	3.2%	3.0%	1.2%	0.2%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	88.8%	88.7%	88.6%	88.7%	89.6%	90.6%	91.8%	92.8%
Second/Vacation Home	5.0%	4.9%	4.9%	4.9%	4.6%	3.9%	3.3%	2.7%
Investor Property	6.2%	6.4%	6.5%	6.4%	5.9%	5.5%	5.0%	4.5%
10-K Unit Type (Sums to 100%)								
1 Unit	97.2%	97.1%	97.1%	97.1%	97.2%	97.0%	96.7%	96.5%
2-4 Units	2.8%	2.9%	2.9%	2.9%	2.8%	3.0%	3.3%	3.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.2%	8.7%	8.4%	8.2%	7.5%	6.9%	6.5%	6.2%
Single Family Homes	90.8%	91.3%	91.6%	91.8%	92.5%	93.1%	93.5%	93.8%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	1.1%	1.2%	1.2%	1.3%	1.7%	1.6%	1.5%	1.4%
Condo/Coop	9.2%	8.7%	8.4%	8.2%	7.5%	6.9%	6.5%	6.2%
1 Unit	86.9%	87.2%	87.4%	87.6%	88.0%	88.5%	88.7%	88.8%
2-4 Units	2.8%	2.9%	2.9%	2.9%	2.8%	3.0%	3.3%	3.5%
Condo								
Condo	8.7%	8.2%	7.9%	7.6%	7.0%	6.5%	6.1%	5.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	46.9%	45.0%	44.7%	45.5%	45.4%	43.3%	41.0%	39.3%
Cash-Out Refinance	25.1%	26.0%	26.5%	26.2%	24.5%	23.3%	22.3%	21.6%
Other Refinance	28.0%	28.9%	28.8%	28.4%	30.1%	33.4%	36.7%	39.0%
Origination Type (Sums to 100%)								
TPO Broker	21.1%	21.0%	21.1%	20.6%	19.7%	20.2%	21.3%	22.6%
TPO Correspondent	32.1%	32.5%	33.1%	33.2%	31.2%	29.5%	28.4%	27.0%
Undesignated	0.5%	0.5%	0.6%	0.7%	1.0%	1.3%	1.8%	2.5%
Retail	46.4%	45.9%	45.3%	45.5%	48.1%	49.0%	48.5%	47.9%
Origination Year (Sums to 100%)								
< 2001	3.8%	4.1%	4.5%	5.1%	7.3%	9.5%	12.7%	18.2%
2001	2.5%	2.7%	3.0%	3.4%	4.8%	6.3%	8.6%	13.1%
2002	5.8%	6.2%	6.9%	7.6%	10.9%	13.8%	18.4%	25.9%
2003	15.2%	16.2%	17.6%	19.5%	26.7%	32.7%	40.2%	42.7%
2004	8.7%	9.3%	10.1%	11.2%	15.5%	19.2%	20.2%	0.0%
2005	10.4%	11.1%	12.0%	13.3%	18.1%	18.5%	0.0%	0.0%



Single Family Conventional Book Characteristics

OLTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	11.2%	11.9%	13.1%	14.6%	16.7%	0.0%	0.0%	0.0%
2007	23.8%	25.1%	27.1%	25.3%	0.0%	0.0%	0.0%	0.0%
2008	18.7%	13.4%	5.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$153,576	\$150,755	\$147,249	\$143,191	\$132,479	\$127,409	\$124,740	\$122,921
Loan Original Note Rate	6.32%	6.32%	6.35%	6.36%	6.22%	6.12%	6.23%	6.46%
Seasoning (Sums to 100%)								
Seasoned	2.7%	2.7%	2.7%	2.9%	2.9%	2.9%	2.5%	2.7%
Non-Seasoned	97.3%	97.3%	97.3%	97.1%	97.1%	97.1%	97.5%	97.3%
ACI								
ACI Probability	0.72%	0.74%	0.76%	0.77%	0.74%	0.73%	0.76%	0.78%
Wtd Avg ACI Score	683	681	680	680	682	683	682	681
Credit Premium								
Wtd Avg Credit Premium	-0.04	-0.05	-0.05	-0.03	-0.05	-0.07	-0.08	-0.07
Credit Premium > 1.5	0.8%	0.9%	0.9%	1.0%	0.8%	0.8%	0.9%	1.2%
Prepay Premium								
Prepay Premium	2.0%	2.1%	2.3%	2.5%	2.1%	2.1%	2.5%	2.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.8%	6.0%	6.2%	6.5%	7.7%	8.5%	9.1%	9.1%
DTI Ratio > 20 and <= 30	17.0%	17.1%	17.3%	17.8%	19.6%	20.8%	21.5%	22.0%
DTI Ratio > 30 and <= 40	27.7%	27.7%	27.7%	27.8%	28.3%	28.5%	28.7%	29.7%
DTI Ratio > 40 and <= 50	26.0%	25.5%	25.2%	24.5%	22.1%	20.5%	19.6%	19.3%
DTI Ratio > 50	17.8%	17.7%	17.2%	16.5%	14.9%	13.8%	13.2%	12.2%
DTI Ratio Missing	5.7%	6.0%	6.5%	7.1%	7.5%	7.8%	7.9%	7.7%
Wtd Avg DTI Ratio	39.2%	39.1%	38.9%	38.6%	37.5%	36.8%	36.4%	35.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.8%	6.0%	6.2%	6.5%	7.7%	8.5%	9.1%	9.1%
DTI Ratio > 20 and <= 30	17.2%	17.4%	17.6%	18.1%	20.0%	21.2%	22.0%	22.4%
DTI Ratio > 30 and <= 40	28.2%	28.1%	28.2%	28.3%	28.9%	29.2%	29.4%	30.3%
DTI Ratio > 40 and <= 50	26.4%	26.0%	25.6%	25.0%	22.7%	21.1%	20.2%	19.7%
DTI Ratio > 50	18.3%	18.1%	17.7%	17.1%	15.5%	14.4%	13.7%	12.5%
DTI Ratio Missing	4.1%	4.4%	4.7%	5.1%	5.2%	5.5%	5.7%	5.9%
Wtd Avg DTI Ratio	39.3%	39.2%	39.0%	38.7%	37.6%	36.9%	36.5%	36.0%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics

OLTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	7.0%	7.4%	7.5%	8.0%	10.3%	12.0%	13.3%	13.9%
> 15 Years amd <= 25 Years	3.6%	3.7%	3.8%	3.9%	4.6%	4.9%	4.9%	4.7%
> 25 Years and <= 30 Years	88.7%	88.2%	88.0%	87.4%	84.9%	83.0%	81.7%	81.3%
> 30 Years	0.7%	0.7%	0.7%	0.6%	0.2%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	84.5%	84.0%	83.5%	82.5%	79.0%	76.0%	75.1%	77.2%
Intermediate-Term Fixed Rate (excl Balloon)	6.7%	7.0%	7.2%	7.6%	9.7%	11.2%	12.3%	12.7%
Adjustable Rate	8.4%	8.5%	8.8%	9.4%	10.7%	11.9%	11.6%	8.9%
Balloon	0.4%	0.4%	0.5%	0.5%	0.6%	0.8%	1.0%	1.1%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.7%	0.7%	0.7%	0.6%	0.2%	0.1%	0.1%	0.1%
Hybrid Arm	7.6%	7.7%	7.9%	8.3%	8.9%	9.5%	9.0%	6.4%
- 2/28 Hybrid Arm	0.1%	0.1%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.0%	1.0%	1.2%	1.4%	2.3%	2.8%	2.9%	2.0%
- 5/1 Hybrid Arm	4.8%	4.8%	4.9%	5.0%	5.1%	5.1%	4.5%	3.2%
- 7/1 Hybrid Arm	1.3%	1.3%	1.3%	1.3%	1.4%	1.4%	1.4%	1.1%
- 10/1 Hybrid Arm	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.1%	0.1%
NegAm ARM	0.4%	0.4%	0.5%	0.5%	0.9%	1.1%	0.9%	0.6%
Interest Only	6.5%	6.6%	6.6%	6.4%	3.9%	2.3%	1.2%	0.3%
- Interest Only ARM	3.5%	3.5%	3.4%	3.3%	2.6%	2.1%	1.1%	0.3%
- Interest Only FRM	3.0%	3.1%	3.2%	3.0%	1.2%	0.2%	0.0%	0.0%
Alt-A	10.1%	10.8%	11.6%	12.3%	11.1%	9.5%	9.0%	9.0%
- Alt-A Low/No Doc	7.2%	7.7%	8.3%	8.8%	7.6%	6.7%	6.5%	6.4%
- Alt-A No Disclosure	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.7%	1.8%	2.0%	2.2%	2.6%	2.4%	2.2%	2.1%
- Alt-A SISA	0.5%	0.6%	0.6%	0.6%	0.3%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.2%	1.3%	1.4%	1.5%	1.1%	1.0%	0.9%	0.9%
- Alt-A Stated Income	3.5%	3.8%	4.0%	4.1%	3.5%	3.3%	3.4%	3.4%



Single Family Conventional Book Characteristics

OLTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.7%	1.8%	1.9%	2.1%	1.7%	1.0%	0.6%	0.3%
Alt-A Deals (no SFC)	1.1%	1.2%	1.3%	1.4%	1.8%	1.8%	1.8%	2.3%
My Community Mortgage	0.5%	0.5%	0.5%	0.5%	0.1%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	19.3%	19.7%	19.3%	18.4%	14.3%	12.1%	11.1%	10.0%
- Select Lender Programs Non-Full Doc	12.0%	11.8%	10.9%	9.5%	6.7%	5.6%	4.8%	3.9%
- Other Low/No Doc	7.3%	7.8%	8.4%	8.9%	7.6%	6.5%	6.3%	6.2%
Subprime Deals								
Subprime	0.9%	1.0%	1.0%	1.1%	0.8%	0.4%	0.8%	1.3%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%	0.8%	1.3%
- Post 12/2005	0.8%	0.8%	0.9%	1.0%	0.5%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	81.2%	80.2%	78.9%	77.2%	76.2%	76.4%	75.0%	70.4%
Investor Channel	12.6%	13.4%	14.2%	15.3%	14.8%	13.3%	12.5%	13.0%
eChannel	2.5%	2.5%	2.5%	2.5%	2.8%	2.8%	2.5%	2.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.8%	0.8%	0.9%	1.0%	0.5%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.9%	3.1%	3.5%	3.9%	5.7%	7.5%	10.0%	14.6%
Subordinate Financing - RDW								
Subordinate Financing - RDW	1.2%	1.3%	1.2%	1.2%	1.0%	1.0%	0.9%	0.7%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%	0.4%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.2%	0.2%
- Other	0.5%	0.5%	0.4%	0.4%	0.2%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	2.2%	2.3%	2.3%	2.3%	2.2%	2.2%	2.3%	2.1%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.1%	1.0%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/20/00	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%



Single Family Conventional Book Characteristics

OLTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%
- Other	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
EA/TPR								
EA/TPR	5.1%	5.4%	5.7%	5.6%	5.4%	5.5%	5.9%	5.9%
- EA I	2.2%	2.3%	2.4%	2.4%	2.4%	2.4%	2.5%	2.5%
- EA/TPR II	1.7%	1.9%	2.0%	1.9%	1.8%	1.8%	2.0%	2.1%
- EA/TPR III	1.2%	1.3%	1.4%	1.3%	1.2%	1.2%	1.3%	1.4%
10-K Property Region (Sums to 100%)								
Midwest	19.9%	20.3%	20.7%	21.1%	21.8%	21.5%	20.7%	20.1%
Northeast	17.8%	17.6%	17.5%	17.5%	16.9%	16.4%	16.1%	16.1%
Southeast	29.1%	29.4%	29.8%	30.0%	30.2%	29.6%	28.7%	27.7%
Southwest	18.8%	19.0%	19.2%	19.3%	19.7%	19.9%	19.9%	19.3%
West	14.4%	13.7%	12.9%	12.1%	11.4%	12.6%	14.7%	16.8%
Census Region (Sums to 100%)								
New England	4.4%	4.4%	4.3%	4.2%	3.8%	3.7%	3.7%	3.8%
Middle Atlantic	12.0%	11.8%	11.8%	11.8%	11.5%	11.3%	11.2%	11.2%
East North Central	16.3%	16.6%	17.0%	17.3%	17.9%	17.7%	17.1%	16.8%
East South Central	5.8%	6.0%	6.1%	6.3%	6.5%	6.4%	5.9%	5.5%
South Atlantic	23.7%	23.9%	24.0%	24.2%	24.1%	23.6%	23.1%	22.5%
West North Central	6.6%	6.7%	6.8%	6.9%	7.0%	6.9%	6.6%	6.2%
West South Central	8.7%	8.8%	8.9%	9.1%	9.6%	9.6%	9.1%	8.4%
Mountain	9.8%	9.9%	9.8%	9.7%	9.4%	9.7%	10.5%	10.8%
Pacific	11.8%	11.1%	10.2%	9.5%	9.0%	10.1%	12.0%	14.1%
US Territories	1.0%	1.0%	1.0%	1.1%	1.2%	1.1%	0.8%	0.7%
Top 10 States								
01) FL	8.5%	8.6%	8.7%	8.8%	8.8%	8.4%	8.1%	7.8%
02) CA	6.6%	5.9%	5.2%	4.6%	4.2%	5.0%	6.6%	8.6%
03) TX	5.0%	5.0%	5.0%	5.1%	5.2%	5.3%	5.1%	4.9%
04) IL	4.9%	4.9%	4.9%	4.9%	4.7%	4.6%	4.6%	4.6%
05) NY	4.7%	4.5%	4.5%	4.5%	4.4%	4.4%	4.4%	4.7%
06) OH	4.3%	4.4%	4.6%	4.7%	5.1%	5.1%	4.6%	4.5%
07) GA	4.0%	4.1%	4.1%	4.2%	4.3%	4.4%	4.3%	4.2%
08) PA	3.7%	3.8%	3.8%	3.8%	3.8%	3.7%	3.4%	3.3%
09) NJ	3.6%	3.5%	3.5%	3.4%	3.3%	3.2%	3.3%	3.2%
10) NC	3.3%	3.3%	3.4%	3.4%	3.5%	3.4%	3.3%	3.2%
Top 10 Sellers								



Single Family Conventional Book Characteristics

OLTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	29.0%	29.2%	29.0%	28.6%	26.7%	25.9%	24.9%	23.0%
02) WELLS FARGO & COMPANY	6.5%	5.8%	5.0%	4.1%	2.4%	1.9%	1.4%	1.6%
03) CITIGROUP INC	6.4%	6.3%	6.1%	5.9%	5.2%	4.6%	4.1%	3.8%
04) JP MORGAN CHASE & CO	5.5%	5.2%	5.0%	5.0%	4.7%	4.5%	4.8%	5.7%
05) WASHINGTON MUTUAL INC	5.1%	5.5%	5.9%	6.6%	8.9%	10.6%	12.5%	13.9%
06) CERBERUS CAPITAL HOLDING	3.9%	3.9%	3.8%	3.7%	3.5%	3.1%	2.9%	2.6%
07) FLAGSTAR BANCORP INC	3.2%	3.2%	3.3%	3.3%	3.6%	3.8%	3.8%	3.7%
08) PHH CORPORATION	3.2%	3.2%	3.3%	3.5%	4.0%	4.1%	3.8%	3.5%
09) SUNTRUST BANKS INC	3.1%	3.0%	2.9%	2.8%	2.5%	1.9%	1.7%	1.5%
10) AMTRUST FINANCIAL CORPORATION	2.4%	2.3%	2.3%	2.2%	2.0%	1.7%	1.6%	1.4%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	29.1%	29.3%	29.3%	28.8%	27.0%	26.1%	25.1%	23.3%
02) JP MORGAN CHASE & CO	11.7%	11.5%	11.3%	11.3%	11.3%	11.0%	11.2%	11.9%
03) WELLS FARGO & COMPANY	10.3%	9.8%	9.3%	8.6%	7.7%	7.0%	5.7%	4.6%
04) CITIGROUP INC	8.7%	8.8%	8.9%	9.0%	9.4%	9.1%	8.3%	8.1%
05) CERBERUS CAPITAL HOLDING	4.9%	4.8%	4.7%	4.6%	4.6%	4.4%	4.7%	5.1%
06) WASHINGTON MUTUAL INC	4.4%	4.7%	5.0%	5.6%	7.6%	9.7%	12.7%	15.4%
07) PHH CORPORATION	2.7%	2.7%	2.8%	2.9%	3.2%	3.3%	3.1%	2.8%
08) SUNTRUST BANKS INC	2.3%	2.1%	2.0%	1.8%	1.6%	1.5%	1.3%	1.1%
09) NATIONAL CITY CORPORATION	2.0%	2.0%	2.0%	2.0%	1.3%	1.2%	1.3%	1.5%
10) INDYMAC BANCORP INC	1.8%	1.9%	1.8%	1.6%	0.8%	0.8%	0.8%	1.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	16.1%							
Credit Enhancement	83.9%							
- Primary MI Only	72.3%							
- Pool Policy Only	0.6%							
- Pool Policy and Primary MI	4.9%							
- Full Recourse	1.6%							
- Shared Arrangement	1.1%							
- Government	0.0%							
- Secondary Market (SMC)	3.5%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	78.2%							
Interest Only with Credit Enhancement	96.6%							
Alt-A with Credit Enhancement	92.2%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics

OLTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-8.17	-8.66	-9.31	-9.85	-7.44	-6.37	-6.91	-7.66
Wtd Avg Economic Model Fee	39.83	40.24	40.64	41.06	36.63	35.24	35.93	35.98
Wtd Avg Charged Fee	31.66	31.57	31.31	31.19	29.18	28.85	29.01	28.30
Appraisal Waivers								
Appraisal Waiver	2.9%	2.9%	2.8%	2.6%	2.1%	1.7%	1.1%	1.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.79%	2.23%	1.92%	1.71%	1.38%	1.75%	1.47%	1.35%
- SDQ Rate for Loans with CE	3.30%							
- SDQ Rate for Loans without CE	0.94%							
SDQ Rate Excl. Katrina Loans	2.80%	2.23%	1.91%	1.70%	1.34%	1.48%	1.48%	1.36%
SDQ Rate for Katrina Loans	2.22%	2.02%	2.17%	2.32%	3.07%	11.01%	1.13%	0.84%
Serious Delinquent Loans								
SDQ Loan Count	44,970	35,230	29,525	25,475	18,838	24,049	21,791	21,932
SDQ Count for Loans with CE	41,707							
SDQ Count for Loans without CE	3,263							
SDQ Volume (\$M)								
SDQ Volume	\$7,689.5	\$5,703.8	\$4,427.4	\$3,479.6	\$2,133.4	\$2,594.8	\$2,376.9	\$2,406.4
SDQ Volume for Loans with CE	\$7,330.4							
SDQ Volume for Loans without CE	\$359.1							



Single Family Conventional Book Characteristics

OLTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	900,214	883,534	860,281	830,881	752,992	780,084	875,855	984,590
Book Volume (\$B)	\$129.6	\$125.2	\$118.7	\$111.0	\$90.3	\$91.5	\$102.5	\$113.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 90.01% - 95.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	94.5%	94.5%	94.5%	94.5%	94.5%	94.5%	94.5%	94.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 75.01% - 80.00%	0.3%	0.4%	0.4%	0.3%	0.4%	0.5%	0.5%	0.5%
Comb LTV 80.01% - 90.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%
Comb LTV 90.01% - 95.00%	92.9%	92.5%	91.9%	91.2%	87.5%	85.1%	82.8%	78.0%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Comb LTV Missing	5.6%	6.0%	6.6%	7.4%	11.0%	13.2%	15.5%	20.4%
Wtd Avg Comb LTV	94.4%	94.4%	94.4%	94.4%	94.4%	94.3%	94.3%	94.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 75.01% - 80.00%	0.3%	0.4%	0.4%	0.3%	0.4%	0.5%	0.5%	0.5%
Comb LTV 80.01% - 90.00%	0.4%	0.5%	0.4%	0.4%	0.5%	0.5%	0.6%	0.6%
Comb LTV 90.01% - 95.00%	93.6%	93.3%	92.8%	92.2%	88.9%	87.0%	85.2%	81.6%



Single Family Conventional Book Characteristics

OLTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Comb LTV 97.01% - 100.00%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Comb LTV Missing	4.8%	5.2%	5.7%	6.4%	9.5%	11.4%	13.0%	16.7%
Wtd Avg Comb LTV	94.4%	94.4%	94.4%	94.4%	94.4%	94.3%	94.3%	94.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	9.3%	11.3%	13.7%	15.2%	21.4%	20.5%	12.0%	10.1%
MTMLTV 60.01% - 70.00%	8.7%	9.8%	10.6%	11.0%	14.1%	14.4%	11.4%	8.2%
MTMLTV 70.01% - 75.00%	5.7%	6.3%	7.0%	7.0%	9.4%	9.6%	9.3%	6.3%
MTMLTV 75.01% - 80.00%	6.1%	6.6%	7.5%	7.9%	11.4%	12.8%	12.4%	9.2%
MTMLTV 80.01% - 90.00%	14.3%	15.8%	17.8%	18.6%	24.7%	29.4%	34.6%	40.0%
MTMLTV 90.01% - 95.00%	17.3%	22.3%	24.7%	22.3%	14.1%	11.7%	16.8%	23.4%
MTMLTV 95.01% - 97.00%	7.6%	7.2%	5.6%	6.3%	2.6%	0.9%	1.8%	1.7%
MTMLTV 97.01% - 100.00%	8.6%	6.1%	4.6%	5.2%	1.4%	0.3%	1.0%	0.5%
MTMLTV > 100.00%	22.3%	14.3%	8.2%	6.2%	0.6%	0.1%	0.3%	0.1%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%
Wtg Avg MTMLTV	88.7%	85.0%	81.6%	80.3%	73.8%	73.3%	77.9%	80.6%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.7%	0.7%	0.8%	0.8%	0.8%	0.9%	0.9%
FICO 550-579	1.0%	1.1%	1.2%	1.3%	1.4%	1.5%	1.7%	1.9%
FICO 580-619	5.0%	5.4%	5.7%	5.8%	6.2%	6.4%	6.9%	7.1%
FICO 620-659	14.8%	15.4%	15.9%	16.3%	17.4%	17.9%	18.7%	19.0%
FICO 660-699	22.2%	22.5%	22.5%	22.5%	22.0%	22.2%	22.6%	22.8%
FICO 700-739	24.1%	23.8%	23.6%	23.4%	22.5%	22.4%	22.1%	21.7%
FICO >= 740	31.0%	29.9%	28.9%	28.4%	27.4%	26.0%	23.7%	22.0%
FICO Missing	1.2%	1.3%	1.4%	1.6%	2.3%	2.8%	3.4%	4.6%
Wtd Avg FICO	706	704	702	701	699	697	693	691
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	85.9%	85.4%	84.8%	84.2%	84.4%	83.2%	83.2%	86.0%
Intermediate-term, fixed-rate	2.8%	2.9%	3.0%	3.2%	4.3%	4.8%	5.1%	5.2%
Adjustable-rate	4.6%	4.8%	5.2%	5.8%	8.3%	10.3%	10.6%	8.1%
Interest Only adjustable-rate	3.0%	3.0%	3.0%	2.9%	1.6%	1.3%	0.8%	0.4%
Negative Amortization	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%



Single Family Conventional Book Characteristics

OLTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	3.7%	3.8%	4.0%	3.8%	1.3%	0.3%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	94.5%	94.4%	94.2%	94.0%	94.3%	94.9%	95.8%	96.9%
Second/Vacation Home	4.6%	4.7%	4.9%	4.9%	4.8%	4.4%	3.8%	2.7%
Investor Property	0.8%	0.9%	1.0%	1.1%	0.9%	0.7%	0.4%	0.4%
10-K Unit Type (Sums to 100%)								
1 Unit	98.3%	98.2%	98.1%	98.1%	98.1%	97.9%	97.6%	97.4%
2-4 Units	1.7%	1.8%	1.9%	1.9%	1.9%	2.1%	2.4%	2.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.8%	9.9%	9.6%	9.3%	8.2%	7.7%	7.3%	7.0%
Single Family Homes	90.2%	90.1%	90.4%	90.7%	91.8%	92.3%	92.7%	93.0%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	1.3%	1.4%	1.5%	1.7%	2.1%	1.7%	1.5%	1.5%
Condo/Coop	9.8%	9.8%	9.6%	9.3%	8.2%	7.7%	7.3%	7.0%
1 Unit	87.1%	87.0%	87.0%	87.2%	87.7%	88.5%	88.8%	89.0%
2-4 Units	1.7%	1.8%	1.8%	1.9%	1.9%	2.1%	2.4%	2.6%
Condo								
Condo	9.6%	9.6%	9.4%	9.1%	8.0%	7.5%	7.2%	6.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	81.5%	80.9%	81.0%	81.8%	83.1%	82.2%	81.3%	80.4%
Cash-Out Refinance	1.1%	1.2%	1.2%	1.2%	0.6%	0.4%	0.4%	0.5%
Other Refinance	17.4%	17.9%	17.8%	17.0%	16.4%	17.4%	18.3%	19.1%
Origination Type (Sums to 100%)								
TPO Broker	20.7%	20.6%	20.6%	19.9%	17.4%	17.7%	18.7%	20.2%
TPO Correspondent	32.3%	32.5%	33.0%	33.2%	31.4%	30.2%	29.2%	27.4%
Undesignated	0.6%	0.6%	0.7%	0.8%	1.1%	1.5%	1.9%	2.6%
Retail	46.5%	46.3%	45.8%	46.2%	50.1%	50.7%	50.2%	49.8%
Origination Year (Sums to 100%)								
< 2001	5.0%	5.3%	5.9%	6.6%	9.8%	12.3%	15.7%	22.8%
2001	2.7%	2.9%	3.2%	3.5%	5.3%	6.7%	8.9%	13.7%
2002	5.7%	6.1%	6.8%	7.6%	11.2%	13.9%	18.1%	25.9%
2003	13.7%	14.7%	16.0%	17.8%	25.4%	30.5%	36.3%	37.6%
2004	9.0%	9.6%	10.6%	11.7%	16.9%	20.3%	20.9%	0.0%
2005	9.2%	9.7%	10.6%	11.7%	16.5%	16.3%	0.0%	0.0%
2006	9.7%	10.4%	11.4%	12.7%	14.9%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

OLTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	26.9%	28.4%	30.6%	28.4%	0.0%	0.0%	0.0%	0.0%
2008	18.2%	12.9%	4.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$153,591	\$151,044	\$147,288	\$142,919	\$128,902	\$124,867	\$123,304	\$120,625
Loan Original Note Rate	6.39%	6.40%	6.42%	6.44%	6.30%	6.23%	6.34%	6.61%
Seasoning (Sums to 100%)								
Seasoned	2.2%	2.2%	2.3%	2.5%	2.8%	2.6%	2.2%	2.5%
Non-Seasoned	97.8%	97.8%	97.7%	97.5%	97.2%	97.4%	97.8%	97.5%
ACI								
ACI Probability	0.96%	0.99%	1.02%	1.02%	0.99%	0.97%	1.00%	1.01%
Wtd Avg ACI Score	673	672	670	670	672	672	671	670
Credit Premium								
Wtd Avg Credit Premium	-0.04	-0.05	-0.06	-0.04	-0.07	-0.09	-0.11	-0.10
Credit Premium > 1.5	1.0%	1.1%	1.1%	1.2%	0.9%	0.9%	0.9%	1.1%
Prepay Premium								
Prepay Premium	1.3%	1.3%	1.4%	1.6%	1.1%	1.2%	1.7%	2.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.0%	4.2%	4.3%	4.5%	5.6%	6.3%	6.7%	6.7%
DTI Ratio > 20 and <= 30	14.8%	14.9%	15.1%	15.5%	17.8%	18.9%	19.6%	20.3%
DTI Ratio > 30 and <= 40	28.0%	27.9%	28.0%	28.2%	29.3%	30.3%	31.1%	32.9%
DTI Ratio > 40 and <= 50	27.9%	27.6%	27.2%	26.5%	23.4%	22.3%	21.7%	21.5%
DTI Ratio > 50	19.7%	19.6%	19.0%	18.2%	16.3%	15.0%	14.2%	12.6%
DTI Ratio Missing	5.5%	5.8%	6.4%	7.1%	7.7%	7.3%	6.8%	6.1%
Wtd Avg DTI Ratio	40.5%	40.4%	40.2%	39.9%	38.7%	38.1%	37.6%	36.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.1%	4.2%	4.3%	4.6%	5.7%	6.3%	6.8%	6.8%
DTI Ratio > 20 and <= 30	15.1%	15.2%	15.4%	15.8%	18.2%	19.4%	20.0%	20.6%
DTI Ratio > 30 and <= 40	28.5%	28.5%	28.6%	28.8%	30.1%	31.1%	31.8%	33.3%
DTI Ratio > 40 and <= 50	28.6%	28.2%	27.9%	27.3%	24.3%	23.1%	22.4%	21.9%
DTI Ratio > 50	20.4%	20.3%	19.8%	19.1%	17.3%	16.0%	15.0%	13.0%
DTI Ratio Missing	3.4%	3.6%	4.0%	4.4%	4.4%	4.0%	4.1%	4.4%
Wtd Avg DTI Ratio	40.6%	40.5%	40.3%	40.0%	38.9%	38.2%	37.7%	37.0%
Origination Term (Sums to 100%)								
<= 15 Years	2.8%	2.9%	3.0%	3.2%	4.3%	4.8%	5.1%	5.2%



Single Family Conventional Book Characteristics

OLTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.8%	1.8%	1.9%	2.0%	2.5%	2.5%	2.4%	2.2%
> 25 Years and <= 30 Years	94.7%	94.5%	94.4%	94.1%	93.0%	92.6%	92.4%	92.4%
> 30 Years	0.8%	0.8%	0.8%	0.7%	0.2%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	89.6%	89.2%	88.7%	88.0%	85.7%	83.5%	83.3%	86.1%
Intermediate-Term Fixed Rate (excl Balloon)	2.6%	2.7%	2.8%	3.0%	4.0%	4.5%	4.7%	4.7%
Adjustable Rate	7.6%	7.9%	8.3%	8.8%	10.0%	11.7%	11.6%	8.7%
Balloon	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.5%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.8%	0.8%	0.8%	0.7%	0.2%	0.1%	0.1%	0.1%
Hybrid Arm	7.2%	7.5%	7.8%	8.3%	9.2%	10.4%	10.0%	7.2%
- 2/28 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.8%	0.9%	1.0%	1.2%	2.1%	3.0%	3.2%	2.3%
- 5/1 Hybrid Arm	4.7%	4.9%	5.1%	5.3%	5.4%	5.8%	5.2%	3.6%
- 7/1 Hybrid Arm	1.3%	1.3%	1.3%	1.3%	1.4%	1.5%	1.5%	1.2%
- 10/1 Hybrid Arm	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%
NegAm ARM	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%
Interest Only	6.7%	6.9%	7.0%	6.7%	2.9%	1.5%	0.8%	0.4%
- Interest Only ARM	3.0%	3.0%	3.0%	2.9%	1.6%	1.3%	0.8%	0.4%
- Interest Only FRM	3.7%	3.8%	4.0%	3.8%	1.3%	0.3%	0.1%	0.0%
Alt-A	7.5%	8.0%	8.8%	9.6%	8.4%	7.1%	6.8%	6.8%
- Alt-A Low/No Doc	5.3%	5.7%	6.2%	6.9%	6.1%	5.2%	4.9%	4.7%
- Alt-A No Disclosure	0.3%	0.3%	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.7%	1.9%	2.1%	2.3%	3.0%	2.6%	2.0%	1.7%
- Alt-A SISA	0.5%	0.6%	0.6%	0.7%	0.5%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.8%	0.9%	1.0%	1.1%	0.7%	0.5%	0.5%	0.4%
- Alt-A Stated Income	1.9%	2.0%	2.2%	2.4%	1.9%	1.9%	2.4%	2.5%



Single Family Conventional Book Characteristics

OLTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.5%	1.6%	1.7%	1.8%	1.1%	0.7%	0.5%	0.3%
Alt-A Deals (no SFC)	0.7%	0.7%	0.8%	0.9%	1.2%	1.2%	1.4%	1.8%
My Community Mortgage	1.8%	1.8%	1.6%	1.5%	0.6%	0.2%	0.1%	0.1%
Non-Full Doc								
Non-Full Doc Total	17.5%	18.2%	18.2%	17.0%	9.0%	7.4%	6.8%	6.1%
- Select Lender Programs Non-Full Doc	12.2%	12.5%	12.0%	10.1%	2.9%	2.3%	1.9%	1.5%
- Other Low/No Doc	5.3%	5.7%	6.2%	6.9%	6.1%	5.1%	4.9%	4.6%
Subprime Deals								
Subprime	0.3%	0.3%	0.4%	0.4%	0.2%	0.1%	0.2%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%
- Post 12/2005	0.3%	0.3%	0.3%	0.4%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	82.2%	81.2%	79.7%	77.9%	75.2%	75.0%	73.5%	68.9%
Investor Channel	10.6%	11.2%	12.2%	13.3%	13.2%	11.7%	11.2%	11.1%
eChannel	3.0%	3.1%	3.1%	3.2%	3.7%	3.5%	2.8%	1.8%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Subprime Channel	0.3%	0.3%	0.3%	0.4%	0.1%	0.0%	0.0%	0.0%
Unkown/Pre-2000	3.9%	4.2%	4.6%	5.1%	7.7%	9.7%	12.5%	18.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.3%	0.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
- Other	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.2%	1.2%	1.2%	1.2%	1.0%	0.9%	0.9%	0.8%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/15/05	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/20/00	0.6%	0.6%	0.6%	0.6%	0.5%	0.4%	0.3%	0.3%
- 90/05/05	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%



Single Family Conventional Book Characteristics

OLTV 90.01% - 95.00%

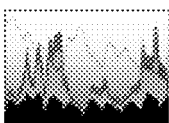
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
EA/TPR								
EA/TPR	4.6%	4.9%	5.1%	4.9%	4.8%	5.0%	5.5%	5.4%
- EA I	1.9%	2.0%	2.1%	2.0%	2.2%	2.3%	2.4%	2.3%
- EA/TPR II	1.5%	1.7%	1.7%	1.6%	1.6%	1.6%	1.8%	1.9%
- EA/TPR III	1.1%	1.2%	1.3%	1.2%	1.0%	1.1%	1.2%	1.2%
10-K Property Region (Sums to 100%)								
Midwest	19.1%	19.3%	19.6%	20.0%	20.5%	19.9%	18.9%	17.8%
Northeast	16.8%	16.8%	16.8%	16.8%	16.5%	16.2%	16.0%	15.5%
Southeast	28.9%	29.2%	29.5%	29.9%	30.5%	30.3%	29.8%	29.4%
Southwest	22.8%	22.7%	22.8%	22.9%	23.4%	23.6%	23.2%	22.6%
West	12.4%	12.0%	11.3%	10.4%	9.1%	10.0%	12.1%	14.7%
Census Region (Sums to 100%)								
New England	4.4%	4.4%	4.3%	4.3%	3.9%	3.7%	3.8%	3.8%
Middle Atlantic	11.6%	11.6%	11.7%	11.7%	11.7%	11.6%	11.5%	11.1%
East North Central	15.4%	15.5%	15.8%	16.1%	16.6%	16.2%	15.6%	14.8%
East South Central	5.8%	5.9%	6.0%	6.2%	6.6%	6.5%	5.9%	5.6%
South Atlantic	23.5%	23.7%	23.9%	24.1%	24.3%	24.3%	24.2%	24.2%
West North Central	6.6%	6.6%	6.6%	6.7%	6.8%	6.5%	6.0%	5.5%
West South Central	13.1%	13.1%	13.2%	13.4%	14.1%	14.0%	13.0%	12.4%
Mountain	9.4%	9.4%	9.4%	9.3%	8.8%	9.3%	10.3%	10.8%
Pacific	9.8%	9.5%	8.7%	7.8%	6.7%	7.5%	9.3%	11.6%
US Territories	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.3%	0.3%
Top 10 States								
01) TX	9.3%	9.2%	9.2%	9.2%	9.6%	9.6%	9.1%	8.7%
02) FL	8.4%	8.7%	8.9%	9.0%	9.0%	9.0%	9.2%	9.1%
03) CA	5.3%	5.0%	4.4%	3.7%	2.7%	3.2%	4.7%	6.7%
04) IL	5.0%	5.0%	5.0%	5.0%	4.7%	4.6%	4.6%	4.4%
05) GA	4.3%	4.3%	4.3%	4.4%	4.5%	4.6%	4.4%	4.5%
06) NY	4.2%	4.1%	4.1%	4.2%	4.2%	4.3%	4.3%	4.2%
07) PA	4.0%	4.0%	4.1%	4.1%	4.3%	4.2%	3.9%	3.8%
08) NC	3.8%	3.8%	3.8%	3.8%	3.9%	3.8%	3.6%	3.5%
09) OH	3.6%	3.6%	3.7%	3.8%	4.1%	3.9%	3.7%	3.6%
10) NJ	3.4%	3.4%	3.5%	3.4%	3.2%	3.2%	3.3%	3.1%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	29.7%	29.9%	29.5%	29.1%	26.0%	26.0%	25.3%	23.4%



Single Family Conventional Book Characteristics

OLTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) WELLS FARGO & COMPANY	7.1%	6.4%	5.5%	4.6%	2.9%	2.4%	1.8%	2.0%
03) CITIGROUP INC	6.9%	6.8%	6.6%	6.3%	5.5%	4.9%	4.6%	4.4%
04) PHH CORPORATION	4.7%	4.8%	5.0%	5.3%	6.5%	6.5%	6.0%	5.2%
05) WASHINGTON MUTUAL INC	4.7%	5.0%	5.5%	6.0%	8.6%	10.2%	12.0%	12.9%
06) JP MORGAN CHASE & CO	4.4%	4.3%	4.3%	4.3%	4.3%	4.4%	4.6%	5.6%
07) FLAGSTAR BANCORP INC	3.3%	3.2%	3.1%	3.1%	3.2%	3.1%	2.9%	2.6%
08) SUNTRUST BANKS INC	2.8%	2.6%	2.5%	2.3%	2.1%	1.7%	1.5%	1.4%
09) AMTRUST FINANCIAL CORPORATION	2.6%	2.5%	2.5%	2.5%	2.1%	1.8%	1.6%	1.4%
10) NATIONAL CITY CORPORATION	2.1%	2.1%	2.2%	2.1%	1.3%	1.1%	1.3%	1.4%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	29.8%	30.1%	29.8%	29.4%	26.4%	26.3%	25.5%	23.8%
02) JP MORGAN CHASE & CO	11.1%	11.0%	11.2%	11.1%	11.4%	11.2%	11.1%	11.8%
03) WELLS FARGO & COMPANY	10.8%	10.4%	9.8%	9.1%	8.2%	7.5%	6.0%	4.9%
04) CITIGROUP INC	9.4%	9.5%	9.5%	9.6%	10.0%	9.7%	8.9%	8.6%
05) WASHINGTON MUTUAL INC	4.3%	4.5%	5.0%	5.5%	7.9%	10.0%	13.1%	15.6%
06) PHH CORPORATION	3.9%	4.0%	4.1%	4.3%	5.2%	5.3%	4.9%	4.2%
07) CERBERUS CAPITAL HOLDING	2.8%	2.9%	2.9%	2.8%	3.0%	3.1%	3.6%	4.2%
08) SUNTRUST BANKS INC	2.1%	1.9%	1.7%	1.5%	1.3%	1.2%	1.1%	1.0%
09) NATIONAL CITY CORPORATION	2.1%	2.1%	2.2%	2.2%	1.3%	1.1%	1.3%	1.5%
10) INDYMAC BANCORP INC	2.0%	2.1%	2.2%	2.0%	0.9%	0.9%	1.0%	1.2%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	9.9%							
Credit Enhancement	90.1%							
- Primary MI Only	79.4%							
- Pool Policy Only	0.4%							
- Pool Policy and Primary MI	3.7%							
- Full Recourse	1.4%							
- Shared Arrangement	1.0%							
- Government	0.0%							
- Secondary Market (SMC)	4.3%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	55.2%							
Interest Only with Credit Enhancement	98.7%							
Alt-A with Credit Enhancement	95.4%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-8.64	-9.49	-10.71	-11.78	-9.12	-7.82	-8.20	-10.02



Single Family Conventional Book Characteristics

OLTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	34.92	35.60	36.40	37.47	33.65	32.24	32.51	33.03
Wtd Avg Charged Fee	26.28	26.11	25.69	25.70	24.52	24.42	24.30	23.00
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Serious Delinquent Loans								
SDQ Rate All Loans	3.28%	2.63%	2.22%	2.03%	1.79%	2.30%	2.00%	1.93%
- SDQ Rate for Loans with CE	3.60%							
- SDQ Rate for Loans without CE	1.26%							
SDQ Rate Excl. Katrina Loans	3.29%	2.63%	2.22%	2.01%	1.74%	2.04%	2.02%	1.95%
SDQ Rate for Katrina Loans	2.64%	2.46%	2.63%	2.76%	3.67%	11.00%	1.35%	1.04%
Serious Delinquent Loans								
SDQ Loan Count	29,329	23,044	18,949	16,733	13,312	17,678	17,217	18,606
SDQ Count for Loans with CE	27,782							
SDQ Count for Loans without CE	1,547							
SDQ Volume (\$M)								
SDQ Volume	\$5,160.6	\$3,852.7	\$2,902.1	\$2,307.4	\$1,524.5	\$1,936.4	\$1,903.6	\$2,017.1
SDQ Volume for Loans with CE	\$4,989.1							
SDQ Volume for Loans without CE	\$171.5							



Single Family Conventional Book Characteristics

OLTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,078,012	1,093,305	1,084,572	1,039,322	735,011	581,864	506,315	417,693
Book Volume (\$B)	\$149.7	\$152.0	\$149.7	\$140.7	\$88.3	\$67.7	\$58.6	\$47.5
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 95.01% - 97.00%	12.1%	11.3%	11.1%	11.5%	17.6%	24.3%	33.0%	44.0%
OLTV 97.01% - 100.00%	85.1%	85.9%	86.1%	85.6%	78.1%	70.5%	61.7%	50.6%
OLTV > 100.00%	2.8%	2.8%	2.8%	2.9%	4.3%	5.2%	5.3%	5.4%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	99.7%	99.7%	99.7%	99.7%	99.6%	99.5%	99.2%	99.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
Comb LTV 60.01% - 70.00%	0.2%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%
Comb LTV 70.01% - 75.00%	0.2%	0.2%	0.2%	0.1%	0.2%	0.3%	0.4%	0.5%
Comb LTV 75.01% - 80.00%	0.4%	0.4%	0.3%	0.3%	0.5%	0.7%	1.0%	1.3%
Comb LTV 80.01% - 90.00%	0.4%	0.4%	0.3%	0.3%	0.3%	0.5%	0.7%	1.0%
Comb LTV 90.01% - 95.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	0.5%	0.9%
Comb LTV 95.01% - 97.00%	10.7%	10.0%	9.7%	10.1%	15.2%	20.9%	28.2%	36.4%
Comb LTV 97.01% - 100.00%	83.9%	84.6%	84.8%	84.3%	76.0%	67.7%	59.1%	48.4%
Comb LTV > 100.00%	2.5%	2.5%	2.6%	2.7%	3.7%	4.0%	3.5%	2.8%
Comb LTV Missing	1.6%	1.6%	1.7%	1.9%	3.7%	5.2%	6.1%	8.1%
Wtd Avg Comb LTV	99.4%	99.4%	99.5%	99.5%	99.2%	98.9%	98.4%	97.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
Comb LTV 60.01% - 70.00%	0.2%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%
Comb LTV 70.01% - 75.00%	0.2%	0.2%	0.2%	0.1%	0.2%	0.3%	0.4%	0.5%
Comb LTV 75.01% - 80.00%	0.4%	0.4%	0.3%	0.3%	0.5%	0.7%	1.0%	1.3%
Comb LTV 80.01% - 90.00%	0.4%	0.4%	0.3%	0.3%	0.3%	0.5%	0.7%	1.0%
Comb LTV 90.01% - 95.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	0.6%	0.9%



Single Family Conventional Book Characteristics

OLTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	10.8%	10.1%	9.8%	10.2%	15.4%	21.3%	28.8%	37.7%
Comb LTV 97.01% - 100.00%	83.9%	84.6%	84.8%	84.3%	76.0%	67.7%	59.1%	48.4%
Comb LTV > 100.00%	2.5%	2.5%	2.6%	2.7%	3.7%	4.0%	3.5%	2.8%
Comb LTV Missing	1.5%	1.5%	1.6%	1.8%	3.5%	4.8%	5.4%	6.8%
Wtd Avg Comb LTV	99.4%	99.4%	99.5%	99.5%	99.2%	98.9%	98.4%	97.9%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	1.9%	2.4%	3.0%	3.4%	6.8%	8.0%	3.6%	3.3%
MTMLTV 60.01% - 70.00%	2.9%	3.3%	3.6%	3.8%	6.1%	7.8%	5.8%	3.7%
MTMLTV 70.01% - 75.00%	2.4%	2.6%	2.8%	2.8%	4.4%	5.1%	5.2%	2.9%
MTMLTV 75.01% - 80.00%	3.5%	3.8%	4.1%	4.0%	6.4%	7.3%	7.5%	4.6%
MTMLTV 80.01% - 90.00%	11.3%	12.4%	13.6%	13.6%	21.6%	26.7%	25.9%	25.8%
MTMLTV 90.01% - 95.00%	10.9%	12.4%	13.9%	13.1%	16.9%	19.7%	19.9%	27.2%
MTMLTV 95.01% - 97.00%	7.0%	8.7%	9.6%	8.5%	8.4%	8.3%	9.4%	13.1%
MTMLTV 97.01% - 100.00%	13.1%	17.6%	22.4%	22.0%	19.3%	13.4%	16.2%	14.5%
MTMLTV > 100.00%	46.9%	36.7%	26.9%	28.8%	10.2%	3.6%	6.6%	4.8%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Wtg Avg MTMLTV	100.4%	96.7%	93.9%	93.4%	87.2%	84.6%	87.6%	89.2%
Credit Score (Sums to 100%)								
FICO < 550	0.9%	1.0%	1.0%	1.1%	1.5%	1.5%	1.7%	1.9%
FICO 550-579	1.6%	1.6%	1.7%	1.9%	2.2%	2.2%	2.6%	3.0%
FICO 580-619	10.5%	10.7%	11.2%	11.7%	10.8%	10.0%	9.9%	9.2%
FICO 620-659	24.1%	24.3%	24.9%	25.2%	24.8%	24.2%	23.2%	20.3%
FICO 660-699	24.1%	24.1%	23.9%	23.6%	23.7%	24.3%	24.7%	25.2%
FICO 700-739	19.1%	18.9%	18.4%	18.0%	18.1%	18.8%	19.2%	20.5%
FICO >= 740	18.7%	18.4%	17.8%	17.3%	17.3%	17.0%	16.2%	17.4%
FICO Missing	0.9%	0.9%	1.0%	1.1%	1.7%	2.1%	2.4%	2.4%
Wtd Avg FICO	682	682	680	679	679	679	678	681
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	89.6%	89.6%	89.3%	89.1%	92.9%	91.6%	91.3%	92.7%
Intermediate-term, fixed-rate	0.6%	0.6%	0.6%	0.6%	1.1%	1.4%	1.7%	2.2%
Adjustable-rate	2.4%	2.5%	2.6%	2.9%	4.8%	6.5%	6.6%	4.6%
Interest Only adjustable-rate	1.9%	2.0%	2.0%	2.1%	0.8%	0.5%	0.4%	0.5%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

OLTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	5.4%	5.4%	5.5%	5.4%	0.4%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	99.3%	99.3%	99.3%	99.2%	99.5%	99.6%	99.7%	99.6%
Second/Vacation Home	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.2%
Investor Property	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.2%
10-K Unit Type (Sums to 100%)								
1 Unit	99.6%	99.6%	99.6%	99.6%	99.6%	99.5%	99.3%	99.2%
2-4 Units	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%	0.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.8%	9.7%	9.7%	9.5%	8.4%	7.9%	8.1%	8.4%
Single Family Homes	90.2%	90.3%	90.3%	90.5%	91.6%	92.1%	91.9%	91.6%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.5%	0.6%	0.6%	0.6%	1.2%	0.9%	0.8%	1.1%
Condo/Coop	9.8%	9.7%	9.7%	9.5%	8.4%	7.9%	8.1%	8.4%
1 Unit	89.3%	89.3%	89.4%	89.4%	90.0%	90.7%	90.5%	89.8%
2-4 Units	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%	0.8%
Condo								
Condo	9.8%	9.7%	9.6%	9.5%	8.4%	7.9%	8.1%	8.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	97.1%	97.2%	97.3%	97.6%	97.6%	96.7%	95.7%	94.1%
Cash-Out Refinance	0.5%	0.4%	0.4%	0.4%	0.2%	0.3%	0.4%	0.7%
Other Refinance	2.4%	2.4%	2.3%	2.1%	2.2%	3.0%	3.9%	5.1%
Origination Type (Sums to 100%)								
TPO Broker	24.4%	24.4%	24.5%	24.3%	20.7%	20.5%	22.2%	23.1%
TPO Correspondent	34.8%	34.9%	35.0%	34.7%	29.0%	25.2%	24.0%	21.8%
Undesignated	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%
Retail	40.8%	40.7%	40.4%	41.0%	50.2%	54.1%	53.5%	54.5%
Origination Year (Sums to 100%)								
< 2001	1.1%	1.1%	1.2%	1.3%	2.4%	3.6%	5.6%	10.5%
2001	0.8%	0.8%	0.8%	0.9%	1.7%	2.8%	4.5%	9.1%
2002	2.1%	2.1%	2.2%	2.5%	4.7%	7.8%	13.2%	26.1%
2003	7.1%	7.2%	7.6%	8.3%	15.5%	25.0%	39.5%	54.3%
2004	7.9%	8.1%	8.6%	9.4%	18.0%	29.1%	37.2%	0.0%
2005	11.4%	11.5%	12.2%	13.4%	24.8%	31.8%	0.0%	0.0%
2006	19.1%	19.4%	20.5%	22.6%	32.9%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

OLTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	42.0%	42.2%	43.6%	41.6%	0.0%	0.0%	0.0%	0.0%
2008	8.7%	7.6%	3.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$143,556	\$143,272	\$142,033	\$139,188	\$123,975	\$119,653	\$118,444	\$116,024
Loan Original Note Rate	6.65%	6.66%	6.67%	6.69%	6.54%	6.35%	6.43%	6.65%
Seasoning (Sums to 100%)								
Seasoned	1.9%	1.9%	1.8%	2.0%	3.5%	3.6%	2.6%	4.0%
Non-Seasoned	98.1%	98.1%	98.2%	98.0%	96.5%	96.4%	97.4%	96.0%
ACI								
ACI Probability	1.98%	2.01%	2.07%	2.14%	2.06%	1.90%	1.90%	1.83%
Wtd Avg ACI Score	648	647	646	644	647	649	648	651
Credit Premium								
Wtd Avg Credit Premium	-0.11	-0.11	-0.11	-0.09	-0.07	-0.05	-0.07	-0.06
Credit Premium > 1.5	0.9%	0.9%	1.0%	1.1%	0.9%	1.1%	1.3%	2.1%
Prepay Premium								
Prepay Premium	1.3%	1.3%	1.4%	1.5%	0.8%	0.6%	1.5%	2.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	1.8%	1.8%	1.8%	1.9%	2.7%	3.5%	4.4%	4.9%
DTI Ratio > 20 and <= 30	9.1%	9.0%	9.0%	9.2%	11.7%	13.8%	15.5%	17.0%
DTI Ratio > 30 and <= 40	24.4%	24.4%	24.4%	24.6%	28.1%	30.0%	30.6%	32.3%
DTI Ratio > 40 and <= 50	30.8%	30.7%	30.6%	30.4%	28.9%	27.1%	25.4%	24.4%
DTI Ratio > 50	31.2%	31.2%	31.2%	30.5%	24.5%	20.7%	18.7%	16.1%
DTI Ratio Missing	2.8%	2.8%	3.0%	3.3%	4.0%	4.9%	5.4%	5.4%
Wtd Avg DTI Ratio	44.5%	44.5%	44.5%	44.3%	42.3%	40.9%	40.0%	38.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	1.8%	1.8%	1.8%	1.9%	2.7%	3.6%	4.4%	4.9%
DTI Ratio > 20 and <= 30	9.1%	9.1%	9.1%	9.3%	11.9%	14.1%	15.8%	17.3%
DTI Ratio > 30 and <= 40	24.8%	24.7%	24.7%	25.1%	28.8%	30.8%	31.4%	32.9%
DTI Ratio > 40 and <= 50	31.3%	31.3%	31.2%	31.0%	29.7%	28.0%	26.2%	24.9%
DTI Ratio > 50	31.9%	31.9%	31.9%	31.4%	25.5%	21.8%	19.5%	16.5%
DTI Ratio Missing	1.2%	1.2%	1.2%	1.3%	1.3%	1.7%	2.6%	3.5%
Wtd Avg DTI Ratio	44.5%	44.6%	44.6%	44.4%	42.4%	41.0%	40.1%	39.0%
Origination Term (Sums to 100%)								
<= 15 Years	0.6%	0.6%	0.6%	0.6%	1.1%	1.4%	1.7%	2.2%



Single Family Conventional Book Characteristics

OLTV > 95.00%

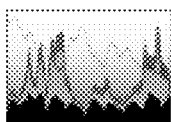
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.5%	0.5%	0.5%	0.6%	0.9%	0.8%	0.7%	0.8%
> 25 Years and <= 30 Years	96.6%	96.7%	96.7%	96.8%	97.9%	97.8%	97.6%	96.9%
> 30 Years	2.2%	2.2%	2.2%	2.0%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	95.0%	94.9%	94.8%	94.4%	93.3%	91.6%	91.3%	92.7%
Intermediate-Term Fixed Rate (excl Balloon)	0.6%	0.6%	0.6%	0.6%	1.0%	1.3%	1.5%	1.8%
Adjustable Rate	4.4%	4.4%	4.6%	4.9%	5.6%	7.0%	7.1%	5.1%
Balloon	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
40 Year (ARM & Fixed)	2.2%	2.2%	2.2%	2.0%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	4.2%	4.3%	4.5%	4.9%	5.4%	6.7%	6.7%	4.6%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.2%	0.4%	0.7%	1.1%	1.8%
- 5/1 Hybrid Arm	3.1%	3.2%	3.3%	3.5%	3.2%	3.8%	3.6%	1.3%
- 7/1 Hybrid Arm	0.8%	0.8%	0.9%	0.9%	1.6%	2.1%	1.9%	1.3%
- 10/1 Hybrid Arm	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	7.3%	7.3%	7.5%	7.4%	1.2%	0.5%	0.4%	0.5%
- Interest Only ARM	1.9%	2.0%	2.0%	2.1%	0.8%	0.5%	0.4%	0.5%
- Interest Only FRM	5.4%	5.4%	5.5%	5.4%	0.4%	0.0%	0.0%	0.0%
Alt-A	4.3%	4.4%	4.6%	5.0%	3.2%	2.3%	3.4%	6.2%
- Alt-A Low/No Doc	2.1%	2.1%	2.2%	2.4%	0.9%	0.9%	2.1%	4.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.6%
- Alt-A SISA	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.4%	0.4%	0.4%	0.4%	0.1%	0.0%	0.1%	0.2%
- Alt-A Stated Income	1.5%	1.6%	1.7%	1.8%	0.7%	0.7%	1.6%	3.4%



Single Family Conventional Book Characteristics

OLTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.4%	1.4%	1.5%	1.6%	1.2%	0.1%	0.1%	0.1%
Alt-A Deals (no SFC)	0.9%	0.9%	0.9%	1.0%	1.2%	1.3%	1.2%	1.9%
My Community Mortgage	24.4%	24.4%	24.7%	24.8%	14.3%	7.3%	6.7%	5.4%
Non-Full Doc								
Non-Full Doc Total	2.2%	2.2%	2.3%	2.5%	1.0%	1.1%	2.2%	4.2%
- Select Lender Programs Non-Full Doc	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other Low/No Doc	2.1%	2.1%	2.2%	2.4%	0.9%	0.9%	2.1%	4.2%
Subprime Deals								
Subprime	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.2%	0.3%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%
- Post 12/2005	0.1%	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	87.4%	87.3%	86.8%	85.7%	81.2%	79.2%	76.5%	68.9%
Investor Channel	8.6%	8.6%	9.0%	9.9%	12.0%	11.8%	12.2%	15.5%
eChannel	2.4%	2.4%	2.4%	2.5%	3.2%	3.6%	3.0%	1.9%
Underserved Channel	1.1%	1.1%	1.1%	1.2%	2.2%	3.5%	5.3%	7.7%
Subprime Channel	0.1%	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.5%	0.5%	0.5%	0.6%	1.1%	1.8%	3.0%	5.9%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.7%	0.7%	0.6%	0.6%	0.5%	0.3%	0.2%	0.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.6%	0.6%	0.6%	0.6%	0.4%	0.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.5%	1.5%	1.5%	1.5%	1.4%	1.3%	1.3%	1.5%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

OLTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	1.3%	1.2%	1.2%	1.2%	1.1%	0.9%	0.9%	1.1%
EA/TPR								
EA/TPR	8.8%	9.0%	9.5%	9.8%	10.0%	11.0%	10.7%	8.9%
- EA I	4.3%	4.4%	4.5%	4.5%	4.9%	5.3%	5.1%	4.2%
- EA/TPR II	3.2%	3.3%	3.5%	3.7%	3.3%	3.3%	3.2%	2.9%
- EA/TPR III	1.3%	1.3%	1.4%	1.6%	1.9%	2.4%	2.4%	1.9%
10-K Property Region (Sums to 100%)								
Midwest	20.8%	20.8%	21.1%	21.7%	23.4%	21.5%	19.4%	17.5%
Northeast	12.4%	12.2%	12.1%	12.3%	12.8%	12.9%	11.7%	10.7%
Southeast	32.0%	32.1%	32.2%	32.5%	33.8%	35.0%	35.6%	35.4%
Southwest	23.7%	23.8%	23.7%	23.7%	23.0%	22.5%	21.9%	20.3%
West	11.1%	11.1%	10.8%	9.9%	7.0%	8.1%	11.3%	16.2%
Census Region (Sums to 100%)								
New England	3.2%	3.2%	3.2%	3.2%	3.0%	2.8%	2.8%	2.7%
Middle Atlantic	7.0%	6.9%	6.8%	6.9%	7.2%	7.6%	7.2%	6.5%
East North Central	15.9%	15.9%	16.1%	16.6%	18.0%	16.8%	15.2%	14.0%
East South Central	7.2%	7.2%	7.2%	7.3%	7.5%	6.9%	5.8%	5.2%
South Atlantic	25.3%	25.4%	25.5%	25.6%	26.7%	28.5%	30.2%	30.5%
West North Central	8.4%	8.4%	8.5%	8.7%	9.3%	8.2%	7.3%	6.2%
West South Central	13.5%	13.5%	13.4%	13.3%	14.3%	14.3%	13.0%	11.5%
Mountain	8.9%	9.0%	9.0%	8.9%	6.5%	6.4%	7.7%	8.3%
Pacific	8.9%	8.8%	8.6%	7.7%	5.3%	6.5%	9.5%	14.0%
US Territories	1.7%	1.6%	1.6%	1.7%	2.1%	2.1%	1.4%	1.2%
Top 10 States								
01) TX	9.3%	9.2%	9.1%	8.9%	9.3%	9.6%	9.0%	8.2%
02) FL	7.4%	7.4%	7.5%	7.6%	7.6%	8.6%	9.8%	9.7%
03) GA	5.6%	5.7%	5.7%	5.7%	6.4%	6.7%	6.7%	6.9%
04) OH	4.5%	4.5%	4.5%	4.6%	5.1%	4.4%	3.6%	3.4%
05) IL	4.3%	4.3%	4.4%	4.5%	4.5%	4.4%	4.5%	4.2%
06) CA	4.0%	4.0%	4.0%	3.3%	1.6%	2.3%	4.8%	8.9%
07) NC	3.6%	3.6%	3.5%	3.6%	4.0%	4.1%	3.9%	4.1%
08) PA	3.5%	3.4%	3.4%	3.4%	3.7%	3.8%	3.4%	3.1%
09) VA	3.1%	3.1%	3.1%	3.1%	3.0%	3.3%	3.6%	3.7%
10) WA	3.0%	2.9%	2.8%	2.7%	2.2%	2.4%	2.7%	2.9%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	17.8%	17.8%	17.9%	17.6%	16.1%	15.1%	14.9%	16.1%



Single Family Conventional Book Characteristics

OLTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	8.9%	8.9%	8.8%	9.0%	7.3%	5.4%	4.3%	3.0%
03) FLAGSTAR BANCORP INC	5.4%	5.4%	5.5%	5.5%	5.1%	5.4%	4.1%	2.8%
04) SUNTRUST BANKS INC	5.2%	5.2%	5.3%	5.2%	3.6%	2.4%	2.1%	1.9%
05) PHH CORPORATION	4.3%	4.4%	4.5%	4.7%	6.6%	7.6%	7.6%	7.0%
06) WELLS FARGO & COMPANY	4.3%	4.2%	3.7%	3.1%	2.0%	2.9%	4.3%	2.9%
07) FIRST HORIZON NATIONAL CORPORATION	4.1%	4.2%	4.1%	4.3%	3.7%	2.9%	2.7%	2.4%
08) JP MORGAN CHASE & CO	3.9%	3.9%	3.5%	2.9%	2.8%	3.7%	4.9%	5.7%
09) AMTRUST FINANCIAL CORPORATION	3.5%	3.5%	3.5%	3.5%	2.4%	1.5%	1.3%	1.2%
10) WACHOVIA CORPORATION	2.9%	2.9%	2.9%	2.9%	3.6%	3.8%	3.5%	3.7%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	17.8%	17.8%	17.9%	17.6%	16.2%	15.3%	15.1%	16.3%
02) CITIGROUP INC	11.4%	11.4%	11.5%	11.9%	12.4%	11.1%	8.4%	6.4%
03) JP MORGAN CHASE & CO	10.7%	10.6%	10.4%	9.8%	10.0%	10.0%	9.9%	9.9%
04) WELLS FARGO & COMPANY	7.5%	7.4%	6.9%	6.3%	5.3%	5.7%	6.8%	5.0%
05) SUNTRUST BANKS INC	3.9%	3.9%	3.9%	3.7%	2.2%	1.7%	1.6%	1.5%
06) FLAGSTAR BANCORP INC	3.7%	3.7%	3.7%	3.6%	1.4%	1.1%	1.9%	1.6%
07) PHH CORPORATION	3.5%	3.6%	3.7%	3.8%	5.3%	6.2%	6.2%	5.7%
08) CERBERUS CAPITAL HOLDING	3.1%	3.2%	3.3%	3.3%	3.9%	4.4%	4.0%	3.5%
09) NATIONAL CITY CORPORATION	2.4%	2.4%	2.4%	2.4%	1.6%	1.5%	1.6%	1.5%
10) NAVY FEDERAL CREDIT UNION	2.2%	2.3%	2.4%	2.6%	3.9%	4.4%	3.9%	3.3%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	5.2%							
Credit Enhancement	94.8%							
- Primary MI Only	82.9%							
- Pool Policy Only	0.1%							
- Pool Policy and Primary MI	1.9%							
- Full Recourse	2.9%							
- Shared Arrangement	4.4%							
- Government	0.0%							
- Secondary Market (SMC)	2.6%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	5.5%							
Interest Only with Credit Enhancement	99.6%							
Alt-A with Credit Enhancement	96.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-20.09	-20.39	-21.47	-23.41	-15.33	-8.23	-11.34	-20.74



Single Family Conventional Book Characteristics

OLTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	61.73	62.13	63.23	65.31	56.72	50.64	51.93	55.77
Wtd Avg Charged Fee	41.63	41.75	41.77	41.89	41.39	42.41	40.58	35.03
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	5.85%	4.66%	4.02%	3.72%	2.57%	2.92%	2.28%	1.79%
- SDQ Rate for Loans with CE	6.04%							
- SDQ Rate for Loans without CE	3.09%							
SDQ Rate Excl. Katrina Loans	5.85%	4.66%	4.01%	3.71%	2.52%	2.60%	2.28%	1.80%
SDQ Rate for Katrina Loans	5.36%	4.73%	4.74%	5.13%	5.88%	15.43%	2.12%	1.52%
Serious Delinquent Loans								
SDQ Loan Count	62,716	50,672	43,298	38,523	18,765	16,842	11,374	7,373
SDQ Count for Loans with CE	60,590							
SDQ Count for Loans without CE	2,126							
SDQ Volume (\$M)								
SDQ Volume	\$9,825.2	\$7,762.8	\$6,321.2	\$5,147.3	\$2,096.9	\$1,780.8	\$1,209.7	\$729.0
SDQ Volume for Loans with CE	\$9,575.7							
SDQ Volume for Loans without CE	\$249.5							



Single Family Conventional Book Characteristics

Comb LTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,548,537	1,529,646	1,505,521	1,477,345	1,387,998	1,370,175	1,405,292	1,408,310
Book Volume (\$B)	\$240.8	\$236.3	\$230.0	\$223.3	\$204.1	\$196.8	\$200.6	\$202.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	4.1%	4.1%	4.0%	4.0%	3.9%	4.2%	4.0%	3.4%
OLTV 60.01% - 70.00%	4.1%	4.1%	4.0%	3.9%	4.0%	4.2%	4.2%	3.6%
OLTV 70.01% - 75.00%	90.8%	90.8%	91.0%	91.2%	91.2%	90.6%	90.7%	91.8%
OLTV 75.01% - 80.00%	0.5%	0.5%	0.5%	0.4%	0.4%	0.5%	0.6%	0.6%
OLTV 80.01% - 90.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%
OLTV 90.01% - 95.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.3%	72.3%	72.3%	72.3%	72.3%	72.3%	72.3%	72.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	73.5%	73.5%	73.5%	73.5%	73.5%	73.4%	73.4%	73.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Comb LTV 70.01% - 75.00%

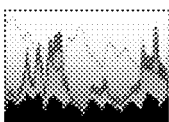
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	73.5%	73.5%	73.5%	73.5%	73.5%	73.4%	73.4%	73.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	36.3%	41.0%	45.4%	47.0%	57.1%	60.8%	47.2%	19.4%
MTMLTV 60.01% - 70.00%	16.5%	17.7%	19.3%	19.7%	23.9%	28.2%	38.8%	56.8%
MTMLTV 70.01% - 75.00%	15.1%	17.7%	18.7%	17.3%	14.3%	9.6%	11.9%	21.7%
MTMLTV 75.01% - 80.00%	12.1%	9.6%	8.0%	9.0%	3.8%	0.6%	1.1%	1.2%
MTMLTV 80.01% - 90.00%	9.6%	7.6%	6.0%	5.3%	0.4%	0.1%	0.2%	0.2%
MTMLTV 90.01% - 95.00%	2.6%	2.1%	1.0%	0.7%	0.0%	0.0%	0.0%	0.0%
MTMLTV 95.01% - 97.00%	0.9%	0.6%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	1.1%	0.8%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	5.3%	2.2%	0.5%	0.2%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.6%	0.6%	0.6%	0.5%	0.5%	0.6%	0.7%	0.6%
Wtg Avg MTMLTV	66.8%	63.4%	60.6%	59.8%	55.6%	54.7%	59.2%	64.7%
Credit Score (Sums to 100%)								
FICO < 550	0.8%	0.8%	0.8%	0.8%	0.7%	0.7%	0.8%	0.9%
FICO 550-579	0.9%	0.9%	1.0%	0.9%	0.9%	1.0%	1.1%	1.2%
FICO 580-619	3.6%	3.7%	3.8%	3.9%	3.8%	3.8%	4.1%	4.3%
FICO 620-659	9.5%	9.7%	10.0%	10.3%	10.5%	10.5%	11.1%	11.7%
FICO 660-699	17.4%	17.6%	17.8%	17.9%	18.3%	18.5%	18.9%	19.1%
FICO 700-739	23.0%	23.0%	23.0%	23.1%	23.3%	23.6%	23.8%	23.6%
FICO >= 740	44.6%	43.9%	43.3%	42.9%	42.1%	41.6%	39.9%	38.8%
FICO Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.4%
Wtd Avg FICO	722	721	720	720	719	718	716	714
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	72.9%	72.3%	71.8%	70.9%	67.7%	64.9%	63.3%	63.9%
Intermediate-term, fixed-rate	14.7%	15.1%	15.2%	15.7%	18.7%	21.8%	24.3%	25.7%
Adjustable-rate	4.8%	4.8%	5.1%	5.5%	6.3%	7.5%	8.2%	7.2%
Interest Only adjustable-rate	4.2%	4.2%	4.1%	4.1%	3.5%	2.8%	1.7%	0.7%



Single Family Conventional Book Characteristics

Comb LTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	1.0%	1.1%	1.2%	1.4%	2.4%	2.7%	2.4%	2.5%
Interest Only fixed-rate	2.4%	2.4%	2.5%	2.5%	1.3%	0.2%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	85.6%	85.8%	86.0%	86.3%	87.7%	89.0%	90.2%	90.8%
Second/Vacation Home	4.0%	3.9%	3.9%	3.8%	3.5%	3.1%	2.8%	2.4%
Investor Property	10.4%	10.3%	10.1%	9.9%	8.8%	7.9%	7.1%	6.8%
10-K Unit Type (Sums to 100%)								
1 Unit	94.7%	94.7%	94.7%	94.7%	95.0%	95.0%	95.0%	95.0%
2-4 Units	5.3%	5.3%	5.3%	5.3%	5.0%	5.0%	5.0%	5.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.5%	8.4%	8.3%	8.2%	7.6%	7.2%	6.8%	6.8%
Single Family Homes	91.5%	91.6%	91.7%	91.8%	92.4%	92.8%	93.2%	93.2%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%	0.6%	0.6%
Condo/Coop	8.5%	8.4%	8.3%	8.2%	7.6%	7.2%	6.8%	6.8%
1 Unit	85.7%	85.9%	85.9%	86.1%	86.8%	87.3%	87.6%	87.6%
2-4 Units	5.3%	5.3%	5.3%	5.2%	5.0%	5.0%	5.0%	5.0%
Condo								
Condo	8.1%	8.0%	7.8%	7.7%	7.2%	6.8%	6.5%	6.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	24.2%	23.5%	23.8%	24.2%	22.4%	19.5%	16.3%	13.4%
Cash-Out Refinance	39.7%	39.7%	39.5%	39.4%	38.2%	37.1%	37.0%	39.2%
Other Refinance	36.1%	36.8%	36.7%	36.4%	39.4%	43.4%	46.7%	47.4%
Origination Type (Sums to 100%)								
TPO Broker	21.6%	21.4%	21.3%	21.1%	21.3%	21.5%	22.5%	23.9%
TPO Correspondent	31.5%	31.9%	32.5%	32.7%	31.6%	29.9%	28.9%	28.3%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Retail	46.8%	46.6%	46.2%	46.2%	47.1%	48.5%	48.6%	47.7%
Origination Year (Sums to 100%)								
< 2001	0.7%	0.7%	0.8%	0.8%	1.1%	1.4%	1.9%	2.5%
2001	2.3%	2.5%	2.7%	2.9%	3.9%	5.0%	6.9%	11.1%
2002	8.0%	8.5%	9.1%	9.8%	12.7%	16.0%	21.2%	30.3%
2003	22.7%	23.8%	25.1%	26.7%	33.2%	40.2%	49.5%	56.1%
2004	10.5%	11.0%	11.7%	12.5%	15.6%	19.3%	20.6%	0.0%
2005	12.3%	12.8%	13.6%	14.4%	18.0%	18.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Comb LTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	12.2%	12.7%	13.7%	14.8%	15.5%	0.0%	0.0%	0.0%
2007	17.5%	18.1%	19.3%	18.0%	0.0%	0.0%	0.0%	0.0%
2008	13.8%	9.8%	4.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$171,434	\$169,808	\$167,670	\$165,668	\$159,475	\$153,364	\$149,623	\$147,915
Loan Original Note Rate	5.97%	5.96%	5.97%	5.97%	5.83%	5.70%	5.73%	5.86%
Seasoning (Sums to 100%)								
Seasoned	3.4%	3.3%	2.9%	3.0%	1.9%	1.8%	1.7%	1.7%
Non-Seasoned	96.6%	96.7%	97.1%	97.0%	98.1%	98.2%	98.3%	98.3%
ACI								
ACI Probability	0.34%	0.34%	0.34%	0.34%	0.32%	0.31%	0.31%	0.33%
Wtd Avg ACI Score	716	716	715	715	717	719	720	720
Credit Premium								
Wtd Avg Credit Premium	-0.05	-0.06	-0.06	-0.05	-0.05	-0.07	-0.10	-0.10
Credit Premium > 1.5	0.4%	0.4%	0.4%	0.4%	0.7%	0.3%	0.2%	0.3%
Prepay Premium								
Prepay Premium	2.2%	2.3%	2.4%	2.6%	3.2%	3.3%	3.1%	3.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.9%	11.1%	11.2%	11.5%	12.7%	13.9%	14.8%	14.9%
DTI Ratio > 20 and <= 30	21.5%	21.7%	21.9%	22.0%	23.1%	24.3%	25.0%	25.5%
DTI Ratio > 30 and <= 40	26.6%	26.6%	26.6%	26.6%	26.2%	25.9%	25.4%	25.7%
DTI Ratio > 40 and <= 50	21.2%	20.9%	20.7%	20.4%	19.0%	17.8%	17.0%	16.7%
DTI Ratio > 50	14.8%	14.6%	14.3%	14.0%	13.4%	12.9%	12.5%	12.0%
DTI Ratio Missing	5.0%	5.1%	5.3%	5.5%	5.6%	5.2%	5.1%	5.2%
Wtd Avg DTI Ratio	36.4%	36.3%	36.1%	36.0%	35.3%	34.7%	34.3%	33.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.9%	11.1%	11.2%	11.5%	12.6%	13.9%	14.8%	14.9%
DTI Ratio > 20 and <= 30	21.6%	21.8%	21.9%	22.1%	23.2%	24.3%	25.0%	25.5%
DTI Ratio > 30 and <= 40	26.8%	26.7%	26.7%	26.7%	26.3%	25.9%	25.4%	25.7%
DTI Ratio > 40 and <= 50	21.3%	21.0%	20.8%	20.5%	19.0%	17.8%	17.0%	16.7%
DTI Ratio > 50	14.9%	14.7%	14.4%	14.1%	13.5%	12.9%	12.5%	12.0%
DTI Ratio Missing	4.6%	4.7%	4.9%	5.1%	5.4%	5.2%	5.1%	5.2%
Wtd Avg DTI Ratio	36.4%	36.3%	36.2%	36.0%	35.4%	34.7%	34.3%	33.9%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics

Comb LTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	14.7%	15.1%	15.2%	15.7%	18.7%	21.8%	24.4%	25.8%
> 15 Years amd <= 25 Years	4.7%	4.7%	4.8%	4.8%	5.2%	5.7%	5.8%	5.7%
> 25 Years and <= 30 Years	80.1%	79.6%	79.5%	79.0%	75.8%	72.3%	69.6%	68.4%
> 30 Years	0.5%	0.5%	0.5%	0.5%	0.2%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	75.2%	74.7%	74.3%	73.4%	69.0%	65.1%	63.3%	63.9%
Intermediate-Term Fixed Rate (excl Balloon)	14.3%	14.7%	14.8%	15.2%	18.1%	21.0%	23.3%	24.6%
Adjustable Rate	10.0%	10.2%	10.5%	10.9%	12.3%	13.1%	12.3%	10.3%
Balloon	0.4%	0.5%	0.5%	0.5%	0.6%	0.8%	1.0%	1.2%
Various Product Types								
Second	0.1%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.5%	0.5%	0.5%	0.5%	0.2%	0.1%	0.1%	0.1%
Hybrid Arm	8.7%	8.8%	8.9%	9.2%	9.4%	9.5%	9.0%	7.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.9%	0.9%	1.0%	1.2%	1.6%	2.2%	2.3%	1.8%
- 5/1 Hybrid Arm	5.3%	5.3%	5.4%	5.6%	5.5%	5.3%	4.8%	4.0%
- 7/1 Hybrid Arm	1.8%	1.8%	1.8%	1.8%	1.7%	1.7%	1.6%	1.3%
- 10/1 Hybrid Arm	0.7%	0.7%	0.7%	0.7%	0.5%	0.4%	0.2%	0.2%
NegAm ARM	1.0%	1.1%	1.2%	1.4%	2.4%	2.7%	2.4%	2.5%
Interest Only	6.6%	6.6%	6.6%	6.6%	4.8%	3.0%	1.7%	0.7%
- Interest Only ARM	4.2%	4.2%	4.1%	4.1%	3.5%	2.8%	1.7%	0.7%
- Interest Only FRM	2.4%	2.4%	2.5%	2.5%	1.3%	0.2%	0.1%	0.0%
Alt-A	11.7%	12.2%	12.6%	13.0%	12.0%	10.2%	9.1%	8.4%
- Alt-A Low/No Doc	9.2%	9.6%	9.9%	10.2%	9.1%	7.8%	7.2%	6.6%
- Alt-A No Disclosure	0.2%	0.2%	0.2%	0.3%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	2.2%	2.3%	2.4%	2.5%	2.6%	2.5%	2.4%	2.2%
- Alt-A SISA	0.6%	0.6%	0.6%	0.6%	0.2%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.2%	1.3%	1.3%	1.4%	1.1%	1.0%	0.9%	1.0%
- Alt-A Stated Income	5.0%	5.2%	5.3%	5.4%	5.0%	4.3%	3.9%	3.5%



Single Family Conventional Book Characteristics

Comb LTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.2%	1.2%	1.3%	1.3%	1.2%	0.8%	0.5%	0.3%
Alt-A Deals (no SFC)	1.3%	1.4%	1.5%	1.6%	1.7%	1.5%	1.3%	1.5%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	21.7%	22.1%	22.0%	21.4%	17.6%	15.2%	13.6%	11.9%
- Select Lender Programs Non-Full Doc	12.5%	12.6%	12.2%	11.3%	8.6%	7.5%	6.7%	5.5%
- Other Low/No Doc	9.2%	9.5%	9.8%	10.1%	8.9%	7.7%	7.0%	6.4%
Subprime Deals								
Subprime	0.4%	0.3%	0.3%	0.3%	0.2%	0.1%	0.2%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%
- Post 12/2005	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	84.5%	84.3%	84.3%	83.8%	85.8%	87.7%	88.5%	88.6%
Investor Channel	14.0%	14.3%	14.5%	15.0%	13.7%	12.0%	11.3%	11.2%
eChannel	1.2%	1.1%	1.0%	0.9%	0.5%	0.3%	0.2%	0.1%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	4.1%	3.9%	3.5%	3.2%	2.4%	1.9%	1.0%	0.7%
- 75/20/05	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.5%	0.5%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.8%	3.5%	3.2%	2.8%	1.9%	1.3%	0.2%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	8.6%	8.6%	8.5%	8.5%	8.5%	8.9%	9.1%	8.4%
- 75/20/05	0.4%	0.4%	0.5%	0.5%	0.6%	0.7%	0.9%	0.9%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	0.3%	0.3%	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/20/00	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Comb LTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	7.6%	7.6%	7.4%	7.3%	7.2%	7.5%	7.3%	6.6%
EA/TPR								
EA/TPR	1.7%	1.7%	1.7%	1.6%	1.4%	1.3%	1.2%	1.2%
- EA I	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.6%	0.6%
- EA/TPR II	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%
- EA/TPR III	0.7%	0.8%	0.8%	0.7%	0.6%	0.5%	0.5%	0.4%
10-K Property Region (Sums to 100%)								
Midwest	16.8%	17.1%	17.3%	17.5%	18.2%	18.7%	18.9%	18.9%
Northeast	18.9%	18.8%	18.9%	18.9%	18.5%	18.3%	17.9%	17.5%
Southeast	24.1%	24.2%	24.2%	24.0%	23.3%	22.3%	21.2%	20.3%
Southwest	15.5%	15.6%	15.6%	15.6%	15.6%	15.6%	15.2%	15.0%
West	24.6%	24.3%	24.0%	23.9%	24.5%	25.2%	26.8%	28.2%
Census Region (Sums to 100%)								
New England	6.1%	6.2%	6.2%	6.3%	6.3%	6.3%	6.2%	6.3%
Middle Atlantic	12.0%	11.9%	11.8%	11.9%	11.4%	11.3%	11.0%	10.6%
East North Central	13.8%	14.0%	14.2%	14.3%	14.9%	15.3%	15.5%	15.6%
East South Central	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.4%	3.2%
South Atlantic	21.0%	21.0%	21.0%	20.9%	20.2%	19.1%	18.1%	17.4%
West North Central	5.2%	5.3%	5.3%	5.4%	5.6%	5.7%	5.7%	5.6%
West South Central	5.9%	6.0%	6.0%	6.0%	6.0%	6.2%	6.1%	5.8%
Mountain	9.8%	9.8%	9.8%	9.8%	9.5%	9.2%	8.8%	8.8%
Pacific	22.2%	21.9%	21.6%	21.5%	22.2%	23.0%	24.8%	26.3%
US Territories	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Top 10 States								
01) CA	15.5%	15.1%	14.9%	14.9%	15.7%	16.5%	18.4%	20.0%
02) FL	7.4%	7.4%	7.5%	7.5%	7.0%	6.3%	5.8%	5.5%
03) NY	5.3%	5.1%	5.1%	5.1%	4.9%	4.9%	4.8%	4.6%
04) IL	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.8%	4.8%
05) TX	4.0%	4.0%	4.0%	4.0%	4.0%	4.1%	4.0%	3.9%
06) NJ	3.8%	3.8%	3.8%	3.8%	3.7%	3.6%	3.5%	3.4%
07) WA	3.8%	3.8%	3.8%	3.7%	3.7%	3.6%	3.6%	3.6%
08) VA	3.5%	3.4%	3.4%	3.4%	3.3%	3.2%	3.1%	3.0%
09) MI	3.3%	3.4%	3.4%	3.5%	3.8%	4.0%	4.1%	4.2%
10) AZ	3.0%	3.0%	3.1%	3.0%	2.9%	2.6%	2.3%	2.3%
Top 10 Sellers								



Single Family Conventional Book Characteristics

Comb LTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	27.5%	27.9%	27.7%	27.7%	27.0%	27.0%	26.7%	24.6%
02) CITIGROUP INC	8.4%	8.5%	8.3%	8.2%	7.0%	6.2%	5.5%	4.8%
03) WASHINGTON MUTUAL INC	7.7%	8.1%	8.7%	9.2%	11.3%	13.2%	15.2%	16.4%
04) JP MORGAN CHASE & CO	5.8%	5.5%	5.4%	5.3%	4.9%	4.8%	5.1%	6.0%
05) CERBERUS CAPITAL HOLDING	5.3%	5.4%	5.5%	5.5%	5.6%	4.8%	4.4%	3.9%
06) WELLS FARGO & COMPANY	4.9%	4.4%	3.9%	3.4%	2.5%	1.8%	1.0%	0.9%
07) SUNTRUST BANKS INC	3.7%	3.6%	3.6%	3.4%	2.9%	2.2%	1.8%	1.7%
08) FLAGSTAR BANCORP INC	3.3%	3.2%	3.3%	3.3%	3.6%	3.9%	4.0%	4.1%
09) WACHOVIA CORPORATION	2.9%	2.7%	2.7%	2.6%	3.4%	3.5%	3.3%	3.6%
10) AMTRUST FINANCIAL CORPORATION	2.6%	2.5%	2.4%	2.4%	2.3%	2.0%	1.7%	1.6%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	27.1%	27.6%	27.7%	27.7%	27.0%	26.7%	26.2%	24.0%
02) JP MORGAN CHASE & CO	11.8%	11.5%	11.4%	11.2%	10.8%	10.8%	11.1%	12.0%
03) CITIGROUP INC	11.0%	11.1%	11.1%	11.2%	10.7%	10.2%	9.2%	8.7%
04) WELLS FARGO & COMPANY	9.5%	9.2%	8.7%	8.5%	8.0%	7.1%	5.4%	4.0%
05) WASHINGTON MUTUAL INC	6.6%	6.9%	7.3%	7.7%	9.6%	11.6%	14.2%	16.5%
06) CERBERUS CAPITAL HOLDING	6.2%	6.3%	6.4%	6.5%	6.8%	6.2%	6.2%	6.5%
07) SUNTRUST BANKS INC	2.8%	2.7%	2.6%	2.4%	2.1%	1.8%	1.6%	1.4%
08) WACHOVIA CORPORATION	1.8%	1.6%	1.6%	1.7%	2.3%	2.4%	2.1%	2.2%
09) INDYMAC BANCORP INC	1.8%	1.8%	1.7%	1.5%	1.0%	0.9%	0.9%	1.0%
10) NATIONAL CITY CORPORATION	1.7%	1.7%	1.7%	1.6%	1.1%	0.9%	0.9%	1.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	95.6%							
Credit Enhancement	4.4%							
- Primary MI Only	0.1%							
- Pool Policy Only	3.3%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	0.7%							
- Shared Arrangement	0.3%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	77.2%							
Interest Only with Credit Enhancement	17.4%							
Alt-A with Credit Enhancement	25.4%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics

Comb LTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-3.11	-3.48	-3.94	-3.91	-2.18	-1.16	-1.30	-2.33
Wtd Avg Economic Model Fee	28.65	28.37	28.27	27.91	24.89	23.36	23.06	23.13
Wtd Avg Charged Fee	25.54	24.89	24.34	23.99	22.71	22.21	21.77	20.80
Appraisal Waivers								
Appraisal Waiver	2.2%	2.2%	2.1%	1.8%	1.1%	0.6%	0.1%	0.1%
Serious Delinquent Loans								
SDQ Rate All Loans	1.39%	1.10%	0.92%	0.78%	0.57%	0.70%	0.49%	0.39%
- SDQ Rate for Loans with CE	5.94%							
- SDQ Rate for Loans without CE	1.21%							
SDQ Rate Excl. Katrina Loans	1.39%	1.09%	0.91%	0.77%	0.55%	0.53%	0.48%	0.39%
SDQ Rate for Katrina Loans	1.51%	1.31%	1.29%	1.48%	2.11%	10.16%	0.64%	0.30%
Serious Delinquent Loans								
SDQ Loan Count	21,453	16,625	13,652	11,481	7,867	9,417	6,722	5,402
SDQ Count for Loans with CE	3,612							
SDQ Count for Loans without CE	17,841							
SDQ Volume (\$M)								
SDQ Volume	\$3,616.9	\$2,688.0	\$2,091.9	\$1,613.8	\$909.4	\$1,016.7	\$723.4	\$587.1
SDQ Volume for Loans with CE	\$699.5							
SDQ Volume for Loans without CE	\$2,917.5							



Single Family Conventional Book Characteristics

Comb LTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	4,070,295	4,002,667	3,937,460	3,869,413	3,564,202	3,415,186	3,371,590	3,160,027
Book Volume (\$B)	\$668.5	\$652.8	\$636.0	\$619.3	\$550.4	\$509.7	\$494.8	\$460.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	1.5%	1.5%	1.5%	1.4%	1.3%	1.4%	1.4%	1.2%
OLTV 60.01% - 70.00%	2.0%	2.0%	1.9%	1.9%	1.9%	2.0%	2.0%	1.8%
OLTV 70.01% - 75.00%	1.2%	1.2%	1.2%	1.2%	1.3%	1.4%	1.5%	1.5%
OLTV 75.01% - 80.00%	94.7%	94.7%	94.8%	95.0%	95.0%	94.5%	94.3%	94.5%
OLTV 80.01% - 90.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.7%
OLTV 90.01% - 95.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	78.6%	78.6%	78.6%	78.6%	78.7%	78.6%	78.6%	78.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	79.3%	79.3%	79.3%	79.3%	79.3%	79.2%	79.2%	79.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Comb LTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	79.3%	79.3%	79.3%	79.3%	79.3%	79.2%	79.2%	79.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	22.4%	26.0%	29.3%	30.3%	37.0%	37.9%	23.8%	7.9%
MTMLTV 60.01% - 70.00%	15.8%	17.3%	18.7%	18.9%	24.4%	29.4%	32.6%	26.2%
MTMLTV 70.01% - 75.00%	9.5%	10.6%	11.8%	11.9%	14.2%	16.3%	21.0%	32.6%
MTMLTV 75.01% - 80.00%	16.6%	19.7%	21.3%	19.5%	17.7%	14.7%	19.3%	30.3%
MTMLTV 80.01% - 90.00%	20.9%	16.3%	13.5%	15.6%	6.4%	1.3%	2.9%	2.5%
MTMLTV 90.01% - 95.00%	3.8%	3.2%	2.4%	1.9%	0.1%	0.0%	0.0%	0.1%
MTMLTV 95.01% - 97.00%	1.2%	1.0%	0.7%	0.4%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	1.5%	1.3%	0.7%	0.5%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	8.1%	4.4%	1.3%	0.7%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%
Wtg Avg MTMLTV	74.3%	70.8%	68.0%	67.4%	63.2%	62.2%	66.5%	71.0%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.5%	0.5%	0.5%	0.4%	0.5%	0.5%	0.6%
FICO 550-579	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%	1.0%
FICO 580-619	2.9%	3.0%	3.1%	3.0%	3.0%	3.0%	3.3%	3.6%
FICO 620-659	8.7%	8.9%	9.2%	9.3%	9.4%	9.7%	10.5%	11.3%
FICO 660-699	17.8%	18.1%	18.4%	18.5%	18.8%	19.1%	19.8%	20.4%
FICO 700-739	23.8%	23.9%	24.0%	24.1%	24.8%	25.3%	25.7%	25.5%
FICO >= 740	45.6%	44.7%	44.0%	43.7%	42.7%	41.5%	39.2%	37.3%
FICO Missing	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%
Wtd Avg FICO	725	724	723	723	722	720	717	714
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	75.8%	75.1%	74.4%	73.5%	70.5%	68.5%	68.1%	70.8%
Intermediate-term, fixed-rate	9.6%	9.8%	9.9%	10.1%	12.0%	14.2%	16.1%	17.8%
Adjustable-rate	5.6%	5.8%	6.2%	6.7%	8.2%	10.2%	11.3%	9.3%
Interest Only adjustable-rate	5.3%	5.4%	5.5%	5.6%	5.7%	5.1%	3.1%	0.8%



Single Family Conventional Book Characteristics

Comb LTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.8%	0.9%	1.0%	1.1%	1.8%	1.7%	1.3%	1.3%
Interest Only fixed-rate	2.9%	2.9%	3.0%	3.0%	1.8%	0.3%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	87.3%	87.4%	87.4%	87.5%	88.5%	89.8%	91.4%	92.2%
Second/Vacation Home	6.5%	6.5%	6.4%	6.4%	5.9%	5.0%	4.0%	3.3%
Investor Property	6.3%	6.2%	6.1%	6.1%	5.7%	5.2%	4.6%	4.5%
10-K Unit Type (Sums to 100%)								
1 Unit	97.0%	97.0%	97.0%	97.0%	97.2%	97.2%	97.1%	97.1%
2-4 Units	3.0%	3.0%	3.0%	3.0%	2.8%	2.8%	2.9%	2.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.4%	10.2%	10.2%	10.1%	9.5%	8.9%	8.2%	7.8%
Single Family Homes	89.6%	89.8%	89.8%	89.9%	90.5%	91.1%	91.8%	92.2%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%	0.6%	0.6%
Condo/Coop	10.4%	10.2%	10.2%	10.1%	9.5%	8.9%	8.2%	7.8%
1 Unit	86.2%	86.3%	86.3%	86.4%	87.1%	87.7%	88.3%	88.6%
2-4 Units	3.0%	3.0%	3.0%	3.0%	2.8%	2.8%	2.9%	2.9%
Condo								
Condo	9.9%	9.8%	9.7%	9.6%	9.1%	8.5%	8.0%	7.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	47.1%	46.2%	46.8%	47.6%	46.4%	43.3%	39.4%	34.0%
Cash-Out Refinance	27.1%	27.4%	27.1%	26.8%	26.0%	25.4%	25.2%	26.9%
Other Refinance	25.8%	26.4%	26.1%	25.6%	27.6%	31.3%	35.4%	39.0%
Origination Type (Sums to 100%)								
TPO Broker	21.0%	20.9%	20.8%	20.6%	20.9%	21.0%	22.6%	24.6%
TPO Correspondent	34.7%	35.0%	35.6%	35.8%	34.2%	32.6%	30.7%	29.5%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Retail	44.3%	44.1%	43.5%	43.5%	44.9%	46.4%	46.6%	45.8%
Origination Year (Sums to 100%)								
< 2001	0.5%	0.5%	0.6%	0.6%	0.8%	1.1%	1.6%	2.4%
2001	1.8%	1.9%	2.1%	2.3%	3.1%	4.2%	6.2%	11.1%
2002	5.9%	6.3%	6.8%	7.2%	9.7%	12.8%	18.2%	28.8%
2003	18.8%	19.9%	20.9%	22.3%	28.6%	36.3%	47.5%	57.7%
2004	11.8%	12.5%	13.3%	14.1%	18.3%	23.4%	26.5%	0.0%
2005	14.2%	14.9%	15.8%	16.7%	21.2%	22.1%	0.0%	0.0%



Single Family Conventional Book Characteristics

Comb LTV 75.01% - 80.00%

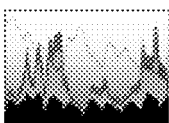
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	14.1%	14.8%	16.0%	17.2%	18.4%	0.0%	0.0%	0.0%
2007	18.8%	19.5%	20.8%	19.6%	0.0%	0.0%	0.0%	0.0%
2008	14.1%	9.6%	3.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$177,211	\$175,581	\$173,600	\$171,756	\$164,340	\$156,963	\$152,313	\$149,254
Loan Original Note Rate	6.00%	5.98%	5.99%	6.00%	5.86%	5.72%	5.77%	5.93%
Seasoning (Sums to 100%)								
Seasoned	2.7%	2.7%	2.4%	2.4%	1.5%	1.4%	1.3%	1.4%
Non-Seasoned	97.3%	97.3%	97.6%	97.6%	98.5%	98.6%	98.7%	98.6%
ACI								
ACI Probability	0.35%	0.35%	0.36%	0.36%	0.34%	0.33%	0.34%	0.36%
Wtd Avg ACI Score	711	711	710	710	711	712	711	711
Credit Premium								
Wtd Avg Credit Premium	-0.05	-0.06	-0.06	-0.04	-0.05	-0.07	-0.10	-0.10
Credit Premium > 1.5	0.4%	0.4%	0.4%	0.4%	0.5%	0.3%	0.3%	0.4%
Prepay Premium								
Prepay Premium	2.0%	2.1%	2.2%	2.4%	2.7%	2.6%	2.4%	2.7%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.1%	9.3%	9.4%	9.5%	10.5%	11.6%	12.4%	12.7%
DTI Ratio > 20 and <= 30	20.8%	20.9%	21.0%	21.1%	22.2%	23.3%	24.0%	24.7%
DTI Ratio > 30 and <= 40	28.1%	28.1%	28.2%	28.2%	28.2%	28.2%	27.8%	27.9%
DTI Ratio > 40 and <= 50	23.1%	22.8%	22.7%	22.5%	21.5%	20.4%	19.6%	19.0%
DTI Ratio > 50	14.8%	14.6%	14.3%	14.0%	13.3%	12.8%	12.4%	11.8%
DTI Ratio Missing	4.1%	4.2%	4.4%	4.6%	4.3%	3.7%	3.8%	4.0%
Wtd Avg DTI Ratio	37.0%	36.9%	36.8%	36.7%	36.1%	35.5%	35.1%	34.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.1%	9.3%	9.4%	9.5%	10.5%	11.6%	12.4%	12.7%
DTI Ratio > 20 and <= 30	20.9%	21.0%	21.1%	21.2%	22.2%	23.3%	24.0%	24.7%
DTI Ratio > 30 and <= 40	28.3%	28.3%	28.4%	28.4%	28.3%	28.2%	27.8%	27.9%
DTI Ratio > 40 and <= 50	23.2%	23.0%	22.9%	22.7%	21.5%	20.4%	19.6%	19.0%
DTI Ratio > 50	14.9%	14.7%	14.4%	14.1%	13.3%	12.8%	12.4%	11.8%
DTI Ratio Missing	3.6%	3.7%	3.8%	4.0%	4.1%	3.7%	3.8%	4.0%
Wtd Avg DTI Ratio	37.0%	36.9%	36.8%	36.7%	36.1%	35.5%	35.1%	34.7%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics

Comb LTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	9.6%	9.9%	9.9%	10.1%	12.1%	14.2%	16.1%	17.8%
> 15 Years amd <= 25 Years	3.2%	3.3%	3.3%	3.3%	3.7%	4.1%	4.4%	4.5%
> 25 Years and <= 30 Years	86.7%	86.4%	86.4%	86.2%	84.1%	81.6%	79.4%	77.5%
> 30 Years	0.5%	0.4%	0.4%	0.4%	0.2%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	78.6%	78.0%	77.4%	76.5%	72.3%	68.8%	68.2%	70.8%
Intermediate-Term Fixed Rate (excl Balloon)	9.2%	9.4%	9.4%	9.6%	11.4%	13.3%	14.9%	16.4%
Adjustable Rate	11.8%	12.2%	12.7%	13.4%	15.7%	17.0%	15.7%	11.4%
Balloon	0.4%	0.5%	0.5%	0.5%	0.7%	0.9%	1.2%	1.4%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.5%	0.4%	0.4%	0.4%	0.2%	0.1%	0.1%	0.1%
Hybrid Arm	10.6%	10.9%	11.3%	11.9%	13.3%	13.9%	13.0%	9.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.1%	1.1%	1.3%	1.4%	2.2%	3.0%	3.3%	2.3%
- 5/1 Hybrid Arm	6.6%	6.8%	7.1%	7.4%	8.1%	7.9%	7.0%	4.9%
- 7/1 Hybrid Arm	2.1%	2.2%	2.2%	2.3%	2.4%	2.5%	2.4%	1.9%
- 10/1 Hybrid Arm	0.7%	0.7%	0.7%	0.8%	0.6%	0.5%	0.3%	0.2%
NegAm ARM	0.8%	0.9%	1.0%	1.1%	1.8%	1.7%	1.3%	1.3%
Interest Only	8.2%	8.4%	8.5%	8.6%	7.4%	5.4%	3.2%	0.8%
- Interest Only ARM	5.3%	5.4%	5.5%	5.6%	5.7%	5.1%	3.1%	0.8%
- Interest Only FRM	2.9%	2.9%	3.0%	3.0%	1.8%	0.3%	0.1%	0.0%
Alt-A	11.2%	11.8%	12.4%	13.0%	12.9%	11.4%	9.8%	8.7%
- Alt-A Low/No Doc	7.7%	8.1%	8.4%	8.8%	8.2%	7.1%	6.0%	5.2%
- Alt-A No Disclosure	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.4%	1.5%	1.6%	1.7%	1.8%	1.7%	1.3%	1.0%
- Alt-A SISA	0.5%	0.5%	0.5%	0.6%	0.3%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.9%	1.0%	1.0%	1.1%	0.9%	0.7%	0.7%	0.7%
- Alt-A Stated Income	4.6%	4.8%	5.0%	5.2%	5.1%	4.7%	4.0%	3.5%



Single Family Conventional Book Characteristics

Comb LTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.9%	2.0%	2.1%	2.2%	2.3%	2.0%	1.4%	0.5%
Alt-A Deals (no SFC)	1.6%	1.7%	1.9%	2.0%	2.4%	2.3%	2.4%	3.0%
My Community Mortgage	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	21.8%	22.4%	22.6%	22.4%	19.4%	16.7%	14.9%	12.5%
- Select Lender Programs Non-Full Doc	14.2%	14.5%	14.2%	13.7%	11.4%	9.9%	9.2%	7.5%
- Other Low/No Doc	7.6%	8.0%	8.3%	8.7%	8.0%	6.8%	5.7%	5.0%
Subprime Deals								
Subprime	0.3%	0.2%	0.2%	0.3%	0.2%	0.1%	0.3%	0.6%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.6%
- Post 12/2005	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	84.4%	83.9%	83.6%	83.0%	83.9%	85.5%	86.9%	87.8%
Investor Channel	14.1%	14.6%	15.1%	15.8%	15.5%	14.2%	12.9%	12.0%
eChannel	1.3%	1.2%	1.1%	1.0%	0.5%	0.3%	0.2%	0.1%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	5.5%	5.5%	5.5%	5.5%	6.0%	7.1%	8.8%	8.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.9%	2.0%	2.1%	2.3%	3.0%	4.0%	5.5%	5.1%
- 80/15/05	0.9%	1.0%	1.1%	1.2%	1.6%	2.1%	3.0%	2.8%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	2.6%	2.4%	2.2%	1.9%	1.3%	0.8%	0.2%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	10.4%	10.7%	11.0%	11.3%	12.9%	15.2%	18.0%	16.6%
- 75/20/05	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.3%	4.5%	4.8%	5.0%	6.1%	7.3%	9.0%	8.7%
- 80/15/05	1.7%	1.8%	2.0%	2.1%	2.7%	3.5%	4.7%	4.3%
- 80/20/00	0.9%	1.0%	1.1%	1.1%	1.4%	1.9%	2.0%	1.5%



Single Family Conventional Book Characteristics

Comb LTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.4%	3.3%	3.1%	2.9%	2.5%	2.4%	2.2%	1.9%
EA/TPR								
EA/TPR	2.3%	2.4%	2.4%	2.3%	2.2%	2.1%	2.2%	2.3%
- EA I	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.1%	1.2%
- EA/TPR II	0.6%	0.7%	0.7%	0.6%	0.6%	0.6%	0.6%	0.6%
- EA/TPR III	0.6%	0.7%	0.7%	0.6%	0.6%	0.6%	0.5%	0.5%
10-K Property Region (Sums to 100%)								
Midwest	18.1%	18.3%	18.4%	18.6%	19.1%	19.3%	19.2%	18.9%
Northeast	16.7%	16.6%	16.5%	16.5%	15.9%	15.5%	15.0%	14.5%
Southeast	25.9%	26.0%	26.0%	26.0%	25.7%	24.9%	23.9%	23.2%
Southwest	18.8%	18.9%	19.0%	19.0%	19.1%	19.1%	18.8%	18.5%
West	20.6%	20.3%	20.0%	19.9%	20.3%	21.0%	23.1%	24.8%
Census Region (Sums to 100%)								
New England	5.2%	5.2%	5.2%	5.2%	5.1%	5.0%	4.9%	4.7%
Middle Atlantic	10.7%	10.6%	10.5%	10.5%	10.0%	9.8%	9.4%	9.1%
East North Central	14.5%	14.7%	14.8%	14.9%	15.3%	15.6%	15.6%	15.5%
East South Central	4.2%	4.3%	4.3%	4.3%	4.3%	4.3%	4.2%	4.0%
South Atlantic	22.1%	22.1%	22.2%	22.1%	21.8%	21.0%	20.0%	19.5%
West North Central	6.0%	6.0%	6.1%	6.1%	6.3%	6.3%	6.1%	6.0%
West South Central	8.3%	8.3%	8.3%	8.3%	8.3%	8.4%	8.2%	7.9%
Mountain	10.8%	10.9%	11.0%	11.0%	11.0%	10.8%	10.6%	10.5%
Pacific	17.8%	17.5%	17.3%	17.1%	17.6%	18.4%	20.6%	22.5%
US Territories	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Top 10 States								
01) CA	11.1%	10.7%	10.5%	10.3%	10.7%	11.4%	13.5%	15.5%
02) FL	8.0%	8.1%	8.1%	8.1%	7.9%	7.4%	6.7%	6.4%
03) TX	6.1%	6.1%	6.1%	6.0%	6.0%	6.0%	5.8%	5.7%
04) IL	4.7%	4.7%	4.7%	4.7%	4.6%	4.5%	4.4%	4.3%
05) NY	4.2%	4.0%	4.0%	4.0%	3.7%	3.6%	3.5%	3.4%
06) WA	3.7%	3.8%	3.8%	3.8%	3.8%	3.9%	3.9%	3.9%
07) MI	3.5%	3.5%	3.6%	3.7%	3.9%	4.1%	4.2%	4.4%
08) NJ	3.4%	3.3%	3.3%	3.3%	3.1%	3.0%	2.9%	2.8%
09) AZ	3.3%	3.3%	3.3%	3.4%	3.3%	3.1%	2.9%	2.8%
10) GA	3.3%	3.3%	3.3%	3.4%	3.4%	3.4%	3.3%	3.4%
Top 10 Sellers								



Single Family Conventional Book Characteristics

Comb LTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	31.2%	32.0%	32.3%	32.6%	33.3%	34.0%	34.4%	30.9%
02) CITIGROUP INC	7.6%	7.8%	7.7%	7.6%	6.6%	5.8%	4.9%	4.4%
03) JP MORGAN CHASE & CO	6.3%	5.8%	5.6%	5.5%	5.1%	4.9%	5.2%	6.5%
04) WELLS FARGO & COMPANY	6.0%	5.5%	5.0%	4.5%	3.2%	2.2%	1.1%	0.9%
05) WASHINGTON MUTUAL INC	5.8%	6.1%	6.5%	6.9%	8.6%	10.2%	12.0%	13.6%
06) CERBERUS CAPITAL HOLDING	4.5%	4.4%	4.2%	4.2%	3.9%	3.6%	3.4%	3.1%
07) SUNTRUST BANKS INC	3.6%	3.5%	3.5%	3.3%	2.8%	2.1%	1.9%	1.9%
08) FLAGSTAR BANCORP INC	3.0%	3.0%	3.0%	3.0%	3.2%	3.5%	3.6%	3.7%
09) AMTRUST FINANCIAL CORPORATION	2.7%	2.6%	2.5%	2.5%	2.3%	2.0%	1.7%	1.5%
10) WACHOVIA CORPORATION	2.4%	2.3%	2.3%	2.3%	2.6%	2.4%	2.2%	2.4%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	31.0%	31.9%	32.4%	32.8%	33.5%	33.9%	33.9%	30.2%
02) JP MORGAN CHASE & CO	12.3%	11.9%	11.6%	11.5%	11.0%	10.7%	10.9%	12.4%
03) WELLS FARGO & COMPANY	10.3%	10.0%	9.6%	9.3%	8.4%	7.3%	5.2%	3.8%
04) CITIGROUP INC	9.9%	10.1%	10.2%	10.2%	9.8%	9.4%	8.5%	8.4%
05) CERBERUS CAPITAL HOLDING	5.1%	5.1%	4.9%	4.8%	4.7%	4.6%	4.8%	5.3%
06) WASHINGTON MUTUAL INC	4.9%	5.1%	5.4%	5.7%	7.2%	8.8%	11.3%	14.0%
07) SUNTRUST BANKS INC	2.7%	2.6%	2.4%	2.2%	2.0%	1.7%	1.6%	1.6%
08) NATIONAL CITY CORPORATION	1.7%	1.7%	1.7%	1.7%	1.2%	0.9%	1.0%	1.1%
09) PHH CORPORATION	1.7%	1.6%	1.5%	1.4%	1.3%	1.3%	1.4%	1.5%
10) INDYMAC BANCORP INC	1.6%	1.6%	1.6%	1.4%	0.9%	0.8%	0.9%	1.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	93.2%							
Credit Enhancement	6.8%							
- Primary MI Only	0.2%							
- Pool Policy Only	5.9%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	0.4%							
- Shared Arrangement	0.3%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	80.7%							
Interest Only with Credit Enhancement	23.9%							
Alt-A with Credit Enhancement	38.0%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics

Comb LTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-8.64	-8.95	-9.33	-9.24	-7.55	-6.76	-7.37	-8.23
Wtd Avg Economic Model Fee	34.07	33.88	33.81	33.54	31.38	30.63	30.98	31.10
Wtd Avg Charged Fee	25.43	24.92	24.48	24.30	23.83	23.86	23.60	22.87
Appraisal Waivers								
Appraisal Waiver	3.1%	3.1%	2.9%	2.6%	1.6%	0.9%	0.1%	0.1%
Serious Delinquent Loans								
SDQ Rate All Loans	1.51%	1.20%	1.02%	0.86%	0.61%	0.73%	0.52%	0.44%
- SDQ Rate for Loans with CE	5.61%							
- SDQ Rate for Loans without CE	1.24%							
SDQ Rate Excl. Katrina Loans	1.52%	1.20%	1.01%	0.85%	0.59%	0.59%	0.52%	0.44%
SDQ Rate for Katrina Loans	1.34%	1.23%	1.29%	1.29%	1.96%	9.43%	0.48%	0.27%
Serious Delinquent Loans								
SDQ Loan Count	61,316	47,584	39,525	32,935	21,432	24,797	17,339	13,536
SDQ Count for Loans with CE	14,448							
SDQ Count for Loans without CE	46,868							
SDQ Volume (\$M)								
SDQ Volume	\$11,091.0	\$8,323.0	\$6,545.1	\$5,059.2	\$2,684.9	\$2,898.5	\$2,010.8	\$1,581.6
SDQ Volume for Loans with CE	\$2,998.0							
SDQ Volume for Loans without CE	\$8,092.9							



Single Family Conventional Book Characteristics

Comb LTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	2,135,150	2,102,068	2,047,858	1,969,544	1,673,697	1,523,454	1,445,453	1,407,000
Book Volume (\$B)	\$361.1	\$351.9	\$337.3	\$318.2	\$250.8	\$215.0	\$195.4	\$187.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	2.1%	2.1%	2.0%	2.0%	1.9%	2.0%	1.9%	1.5%
OLTV 60.01% - 70.00%	4.2%	4.2%	4.1%	3.9%	3.8%	3.7%	3.6%	2.9%
OLTV 70.01% - 75.00%	4.3%	4.3%	4.3%	4.3%	4.0%	3.7%	3.5%	2.9%
OLTV 75.01% - 80.00%	29.6%	30.4%	31.4%	32.6%	30.6%	24.0%	15.0%	10.4%
OLTV 80.01% - 90.00%	59.5%	58.7%	57.9%	57.0%	59.4%	66.3%	75.6%	81.7%
OLTV 90.01% - 95.00%	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	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	83.3%	83.2%	83.2%	83.1%	83.3%	83.8%	84.6%	85.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	88.2%	88.1%	88.2%	88.2%	88.1%	87.9%	87.8%	87.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%



Single Family Conventional Book Characteristics

Comb LTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	88.1%	88.1%	88.2%	88.2%	88.1%	87.9%	87.8%	87.7%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	12.2%	14.4%	16.6%	17.7%	23.7%	24.8%	14.4%	5.3%
MTMLTV 60.01% - 70.00%	11.9%	13.5%	14.9%	14.9%	19.3%	21.5%	20.8%	12.3%
MTMLTV 70.01% - 75.00%	8.4%	9.6%	10.8%	11.0%	13.9%	15.9%	16.5%	14.4%
MTMLTV 75.01% - 80.00%	11.1%	13.4%	15.6%	15.7%	18.4%	18.9%	20.1%	23.6%
MTMLTV 80.01% - 90.00%	27.0%	28.4%	29.2%	29.2%	21.7%	17.8%	26.1%	42.2%
MTMLTV 90.01% - 95.00%	10.6%	8.7%	6.6%	6.8%	2.4%	0.7%	1.5%	1.4%
MTMLTV 95.01% - 97.00%	2.8%	1.9%	1.4%	1.3%	0.2%	0.0%	0.1%	0.1%
MTMLTV 97.01% - 100.00%	3.0%	2.1%	1.5%	1.2%	0.1%	0.0%	0.1%	0.0%
MTMLTV > 100.00%	12.7%	7.7%	3.1%	1.9%	0.1%	0.0%	0.1%	0.1%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.5%
Wtg Avg MTMLTV	81.9%	78.3%	75.3%	74.4%	69.6%	68.5%	72.6%	77.2%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.7%	0.9%
FICO 550-579	0.6%	0.6%	0.6%	0.7%	0.7%	0.9%	1.2%	1.6%
FICO 580-619	3.1%	3.3%	3.5%	3.5%	3.6%	4.1%	4.9%	5.6%
FICO 620-659	10.9%	11.3%	11.7%	11.9%	12.2%	13.1%	14.5%	15.4%
FICO 660-699	21.3%	21.7%	21.9%	21.9%	21.8%	22.0%	22.7%	23.2%
FICO 700-739	25.9%	25.9%	25.7%	25.6%	25.9%	25.9%	25.4%	25.0%
FICO >= 740	37.8%	36.8%	36.0%	35.7%	35.0%	33.4%	30.2%	28.0%
FICO Missing	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%
Wtd Avg FICO	717	715	714	714	712	710	704	700
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	77.0%	76.3%	75.6%	74.7%	72.7%	72.1%	72.9%	75.5%
Intermediate-term, fixed-rate	6.1%	6.3%	6.4%	6.6%	8.8%	11.2%	13.7%	14.7%
Adjustable-rate	5.2%	5.4%	5.7%	6.2%	8.1%	10.1%	10.9%	8.9%
Interest Only adjustable-rate	6.8%	6.9%	7.0%	7.1%	6.6%	5.1%	1.9%	0.5%



Single Family Conventional Book Characteristics

Comb LTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.6%	0.7%	0.7%	0.8%	1.4%	1.2%	0.6%	0.3%
Interest Only fixed-rate	4.3%	4.4%	4.6%	4.6%	2.5%	0.3%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.1%	89.0%	88.8%	88.7%	89.2%	90.6%	92.0%	92.6%
Second/Vacation Home	5.3%	5.3%	5.4%	5.5%	5.3%	4.3%	3.2%	2.6%
Investor Property	5.6%	5.7%	5.8%	5.9%	5.5%	5.1%	4.8%	4.8%
10-K Unit Type (Sums to 100%)								
1 Unit	97.2%	97.2%	97.1%	97.1%	97.3%	97.3%	97.0%	96.7%
2-4 Units	2.8%	2.8%	2.9%	2.9%	2.7%	2.7%	3.0%	3.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.5%	10.3%	10.1%	10.0%	9.3%	8.1%	7.0%	6.6%
Single Family Homes	89.5%	89.7%	89.9%	90.0%	90.7%	91.9%	93.0%	93.4%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.7%	0.7%	0.8%	0.8%	1.1%	1.2%	1.3%	1.4%
Condo/Coop	10.5%	10.3%	10.1%	10.0%	9.3%	8.1%	7.0%	6.6%
1 Unit	86.0%	86.2%	86.2%	86.3%	87.0%	87.9%	88.6%	88.7%
2-4 Units	2.8%	2.8%	2.9%	2.9%	2.7%	2.7%	3.0%	3.3%
Condo								
Condo	10.1%	9.9%	9.8%	9.6%	8.9%	7.8%	6.7%	6.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	49.8%	48.6%	49.0%	50.3%	50.0%	45.4%	39.9%	35.9%
Cash-Out Refinance	22.9%	23.6%	23.8%	23.4%	22.8%	23.0%	23.7%	24.8%
Other Refinance	27.3%	27.8%	27.2%	26.2%	27.2%	31.5%	36.4%	39.3%
Origination Type (Sums to 100%)								
TPO Broker	22.0%	22.1%	22.2%	21.8%	20.8%	20.5%	21.7%	23.4%
TPO Correspondent	31.6%	31.9%	32.5%	32.8%	31.3%	29.4%	28.0%	27.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Retail	46.4%	46.0%	45.3%	45.4%	47.9%	50.0%	50.2%	49.0%
Origination Year (Sums to 100%)								
< 2001	0.5%	0.6%	0.6%	0.7%	1.0%	1.4%	2.2%	3.4%
2001	1.7%	1.8%	2.0%	2.2%	3.3%	5.0%	8.0%	13.9%
2002	4.1%	4.3%	4.7%	5.2%	7.9%	11.5%	18.0%	28.9%
2003	12.2%	12.9%	14.0%	15.3%	22.4%	31.3%	44.9%	53.8%
2004	8.8%	9.3%	10.1%	11.1%	16.1%	22.6%	26.8%	0.0%
2005	13.9%	14.6%	15.8%	17.2%	24.8%	28.3%	0.0%	0.0%



Single Family Conventional Book Characteristics

Comb LTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	15.8%	16.7%	18.2%	20.2%	24.4%	0.0%	0.0%	0.0%
2007	26.2%	27.4%	29.5%	28.1%	0.0%	0.0%	0.0%	0.0%
2008	16.9%	12.5%	5.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$178,543	\$176,384	\$173,445	\$170,122	\$157,503	\$147,324	\$139,872	\$136,473
Loan Original Note Rate	6.18%	6.17%	6.20%	6.20%	6.03%	5.86%	5.97%	6.20%
Seasoning (Sums to 100%)								
Seasoned	2.4%	2.3%	2.3%	2.4%	2.0%	1.9%	1.6%	1.8%
Non-Seasoned	97.6%	97.7%	97.7%	97.6%	98.0%	98.1%	98.4%	98.2%
ACI								
ACI Probability	0.58%	0.60%	0.62%	0.62%	0.61%	0.63%	0.69%	0.77%
Wtd Avg ACI Score	693	692	691	691	693	693	690	686
Credit Premium								
Wtd Avg Credit Premium	-0.02	-0.03	-0.03	-0.01	-0.03	-0.05	-0.09	-0.07
Credit Premium > 1.5	0.7%	0.7%	0.7%	0.8%	0.7%	0.7%	0.7%	1.1%
Prepay Premium								
Prepay Premium	2.3%	2.4%	2.6%	2.8%	2.7%	2.2%	2.3%	2.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.6%	5.8%	5.9%	6.1%	7.3%	8.6%	9.7%	9.6%
DTI Ratio > 20 and <= 30	17.2%	17.3%	17.4%	17.7%	19.5%	21.2%	22.3%	22.4%
DTI Ratio > 30 and <= 40	29.5%	29.5%	29.5%	29.7%	30.0%	29.8%	28.9%	29.4%
DTI Ratio > 40 and <= 50	28.3%	28.1%	27.9%	27.6%	25.4%	23.0%	21.2%	21.1%
DTI Ratio > 50	15.5%	15.4%	15.0%	14.3%	13.5%	13.5%	13.7%	13.3%
DTI Ratio Missing	3.8%	4.0%	4.3%	4.6%	4.3%	3.9%	4.2%	4.3%
Wtd Avg DTI Ratio	38.8%	38.7%	38.6%	38.4%	37.5%	36.9%	36.4%	36.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.6%	5.7%	5.9%	6.1%	7.3%	8.5%	9.6%	9.5%
DTI Ratio > 20 and <= 30	17.3%	17.4%	17.5%	17.8%	19.5%	21.2%	22.2%	22.4%
DTI Ratio > 30 and <= 40	29.7%	29.7%	29.8%	29.9%	30.2%	29.8%	29.0%	29.4%
DTI Ratio > 40 and <= 50	28.5%	28.3%	28.2%	27.8%	25.6%	23.1%	21.2%	21.1%
DTI Ratio > 50	15.7%	15.5%	15.1%	14.5%	13.6%	13.5%	13.8%	13.3%
DTI Ratio Missing	3.3%	3.4%	3.6%	3.8%	3.8%	3.8%	4.2%	4.3%
Wtd Avg DTI Ratio	38.8%	38.8%	38.6%	38.4%	37.6%	36.9%	36.4%	36.2%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics

Comb LTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	6.1%	6.4%	6.4%	6.6%	8.8%	11.2%	13.7%	14.7%
> 15 Years amd <= 25 Years	2.9%	3.0%	3.0%	3.1%	3.8%	4.4%	4.8%	4.8%
> 25 Years and <= 30 Years	90.2%	89.9%	89.9%	89.6%	87.2%	84.3%	81.4%	80.4%
> 30 Years	0.7%	0.7%	0.7%	0.6%	0.2%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	81.2%	80.6%	80.2%	79.2%	75.2%	72.4%	72.9%	75.5%
Intermediate-Term Fixed Rate (excl Balloon)	5.8%	6.0%	6.0%	6.3%	8.2%	10.4%	12.5%	13.4%
Adjustable Rate	12.6%	13.0%	13.4%	14.1%	16.0%	16.4%	13.4%	9.8%
Balloon	0.4%	0.4%	0.4%	0.4%	0.6%	0.8%	1.2%	1.3%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.7%	0.7%	0.7%	0.6%	0.2%	0.1%	0.1%	0.1%
Hybrid Arm	11.8%	12.1%	12.4%	13.0%	14.2%	14.2%	11.6%	8.3%
- 2/28 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.2%	1.3%	1.4%	1.6%	2.6%	3.5%	3.4%	2.4%
- 5/1 Hybrid Arm	7.6%	7.8%	8.0%	8.3%	8.8%	8.0%	6.1%	4.3%
- 7/1 Hybrid Arm	2.1%	2.1%	2.1%	2.1%	2.2%	2.2%	1.8%	1.5%
- 10/1 Hybrid Arm	0.8%	0.8%	0.8%	0.8%	0.6%	0.5%	0.2%	0.1%
NegAm ARM	0.6%	0.7%	0.7%	0.8%	1.4%	1.2%	0.6%	0.3%
Interest Only	11.1%	11.3%	11.6%	11.7%	9.0%	5.4%	2.0%	0.5%
- Interest Only ARM	6.8%	6.9%	7.0%	7.1%	6.6%	5.1%	1.9%	0.5%
- Interest Only FRM	4.3%	4.4%	4.6%	4.6%	2.5%	0.3%	0.1%	0.0%
Alt-A	12.0%	12.7%	13.6%	14.4%	13.7%	10.9%	9.5%	9.9%
- Alt-A Low/No Doc	8.5%	9.0%	9.6%	10.2%	9.1%	7.4%	6.8%	7.1%
- Alt-A No Disclosure	0.2%	0.2%	0.2%	0.3%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.6%	1.7%	1.9%	2.0%	2.5%	2.5%	2.2%	2.2%
- Alt-A SISA	0.8%	0.8%	0.9%	0.9%	0.5%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.1%	1.1%	1.2%	1.3%	1.0%	0.9%	0.9%	0.9%
- Alt-A Stated Income	4.8%	5.1%	5.4%	5.7%	5.0%	4.0%	3.7%	4.0%



Single Family Conventional Book Characteristics

Comb LTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	2.1%	2.2%	2.3%	2.5%	2.3%	1.4%	0.8%	0.4%
Alt-A Deals (no SFC)	1.4%	1.5%	1.6%	1.7%	2.2%	2.1%	1.9%	2.5%
My Community Mortgage	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	25.1%	25.8%	25.9%	25.6%	20.9%	16.5%	13.8%	13.3%
- Select Lender Programs Non-Full Doc	16.6%	16.8%	16.3%	15.5%	11.9%	9.3%	7.2%	6.4%
- Other Low/No Doc	8.5%	9.0%	9.6%	10.2%	9.0%	7.2%	6.5%	6.9%
Subprime Deals								
Subprime	0.6%	0.6%	0.6%	0.7%	0.5%	0.3%	0.7%	1.4%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.7%	1.4%
- Post 12/2005	0.5%	0.5%	0.5%	0.6%	0.3%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	83.8%	83.1%	82.2%	81.1%	81.9%	85.1%	86.6%	85.6%
Investor Channel	14.4%	15.1%	16.0%	17.1%	16.9%	14.5%	13.1%	14.2%
eChannel	1.3%	1.3%	1.2%	1.1%	0.8%	0.4%	0.2%	0.2%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.5%	0.5%	0.5%	0.6%	0.3%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	37.5%	38.2%	38.7%	39.3%	35.1%	26.1%	13.6%	8.6%
- 75/20/05	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%	0.2%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	26.0%	26.7%	27.5%	28.5%	26.8%	20.7%	12.1%	8.1%
- 80/15/05	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.1%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- Other	11.0%	11.0%	10.6%	10.2%	7.6%	4.7%	1.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	40.7%	41.5%	42.3%	43.2%	40.6%	33.7%	24.3%	18.1%
- 75/20/05	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%	0.2%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	30.2%	31.0%	32.1%	33.2%	31.2%	24.7%	15.8%	11.2%
- 80/15/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics

Comb LTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%
- Other	9.8%	9.8%	9.5%	9.2%	8.6%	8.0%	7.6%	6.1%
EA/TPR								
EA/TPR	3.5%	3.7%	3.9%	3.8%	3.9%	4.5%	5.5%	6.2%
- EA I	1.5%	1.6%	1.7%	1.6%	1.8%	2.0%	2.4%	2.7%
- EA/TPR II	1.2%	1.3%	1.3%	1.3%	1.3%	1.5%	1.9%	2.1%
- EA/TPR III	0.8%	0.8%	0.9%	0.9%	0.8%	1.0%	1.2%	1.4%
10-K Property Region (Sums to 100%)								
Midwest	19.1%	19.3%	19.5%	19.8%	20.7%	21.2%	20.8%	20.4%
Northeast	17.7%	17.6%	17.6%	17.6%	16.7%	16.2%	15.4%	14.9%
Southeast	27.7%	27.9%	28.0%	28.1%	28.7%	28.7%	28.6%	28.1%
Southwest	17.8%	17.9%	18.1%	18.3%	18.6%	18.8%	18.8%	18.5%
West	17.6%	17.3%	16.8%	16.3%	15.3%	15.2%	16.4%	18.2%
Census Region (Sums to 100%)								
New England	5.1%	5.1%	5.1%	5.1%	4.8%	4.5%	4.2%	4.0%
Middle Atlantic	11.6%	11.4%	11.4%	11.4%	10.8%	10.5%	10.2%	9.9%
East North Central	15.5%	15.7%	15.9%	16.1%	16.9%	17.4%	17.2%	16.9%
East South Central	4.8%	4.9%	5.0%	5.0%	5.3%	5.4%	5.4%	5.2%
South Atlantic	23.3%	23.4%	23.5%	23.6%	23.9%	23.6%	23.6%	23.2%
West North Central	6.2%	6.3%	6.4%	6.4%	6.7%	6.8%	6.6%	6.3%
West South Central	7.5%	7.5%	7.6%	7.7%	7.9%	8.0%	7.8%	7.3%
Mountain	10.3%	10.4%	10.5%	10.5%	10.4%	10.4%	10.6%	11.0%
Pacific	15.0%	14.6%	14.1%	13.5%	12.6%	12.6%	13.8%	15.5%
US Territories	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%	0.7%	0.6%
Top 10 States								
01) CA	9.1%	8.7%	8.2%	7.7%	6.7%	6.6%	8.0%	9.7%
02) FL	7.8%	7.9%	8.0%	8.0%	8.1%	7.9%	7.7%	7.6%
03) IL	5.2%	5.2%	5.2%	5.2%	5.1%	4.9%	4.8%	4.8%
04) TX	4.9%	4.8%	4.8%	4.8%	4.8%	4.7%	4.4%	4.0%
05) NY	4.5%	4.4%	4.4%	4.4%	4.0%	4.0%	3.9%	3.9%
06) GA	3.8%	3.9%	3.9%	3.9%	4.1%	4.2%	4.2%	4.2%
07) NJ	3.6%	3.6%	3.6%	3.6%	3.3%	3.1%	3.0%	2.9%
08) OH	3.5%	3.6%	3.6%	3.7%	4.1%	4.3%	4.3%	4.3%
09) PA	3.5%	3.5%	3.5%	3.5%	3.5%	3.4%	3.2%	3.1%
10) WA	3.4%	3.4%	3.4%	3.3%	3.4%	3.4%	3.4%	3.3%
Top 10 Sellers								



Single Family Conventional Book Characteristics

Comb LTV 80.01% - 90.00%

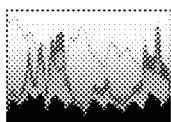
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	30.8%	31.2%	31.4%	31.3%	30.3%	28.5%	25.8%	25.4%
02) CITIGROUP INC	7.7%	7.8%	7.7%	7.7%	7.1%	6.2%	4.9%	3.5%
03) WELLS FARGO & COMPANY	7.1%	6.5%	5.8%	5.2%	3.3%	2.2%	0.8%	0.8%
04) JP MORGAN CHASE & CO	5.3%	5.0%	4.8%	4.5%	3.2%	3.3%	3.8%	4.8%
05) CERBERUS CAPITAL HOLDING	4.6%	4.7%	4.6%	4.6%	4.8%	4.6%	4.6%	3.8%
06) SUNTRUST BANKS INC	4.1%	4.0%	3.9%	3.6%	3.1%	2.5%	2.2%	1.8%
07) WASHINGTON MUTUAL INC	3.7%	3.9%	4.2%	4.6%	6.2%	8.1%	10.7%	12.2%
08) AMTRUST FINANCIAL CORPORATION	3.1%	3.0%	3.0%	3.0%	3.0%	2.8%	2.6%	2.4%
09) FLAGSTAR BANCORP INC	2.8%	2.8%	2.9%	2.9%	3.2%	3.8%	3.7%	3.5%
10) FIRST HORIZON NATIONAL CORPORATION	2.4%	2.5%	2.7%	2.9%	3.3%	3.6%	3.6%	3.3%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	30.9%	31.4%	31.7%	31.6%	30.7%	28.4%	25.4%	24.8%
02) JP MORGAN CHASE & CO	11.4%	11.2%	10.9%	10.7%	9.7%	10.0%	10.7%	11.6%
03) WELLS FARGO & COMPANY	10.7%	10.3%	9.9%	9.5%	8.4%	7.3%	5.1%	3.5%
04) CITIGROUP INC	9.7%	9.8%	9.9%	10.1%	10.5%	10.1%	8.9%	7.7%
05) CERBERUS CAPITAL HOLDING	5.3%	5.3%	5.2%	5.1%	5.5%	5.6%	6.1%	6.0%
06) WASHINGTON MUTUAL INC	3.2%	3.3%	3.6%	3.9%	5.3%	7.3%	10.8%	13.5%
07) SUNTRUST BANKS INC	3.1%	3.0%	2.8%	2.4%	2.1%	2.0%	1.8%	1.4%
08) NATIONAL CITY CORPORATION	2.2%	2.2%	2.2%	2.2%	1.4%	1.1%	1.2%	1.3%
09) INDYMAC BANCORP INC	1.8%	1.9%	1.8%	1.6%	0.9%	0.7%	0.8%	1.0%
10) PHH CORPORATION	1.8%	1.7%	1.7%	1.7%	1.9%	2.0%	2.3%	2.3%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	44.8%							
Credit Enhancement	55.2%							
- Primary MI Only	45.3%							
- Pool Policy Only	3.0%							
- Pool Policy and Primary MI	2.9%							
- Full Recourse	1.0%							
- Shared Arrangement	0.7%							
- Government	0.0%							
- Secondary Market (SMC)	2.2%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	92.7%							
Interest Only with Credit Enhancement	50.8%							
Alt-A with Credit Enhancement	72.6%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics

Comb LTV 80.01% - 90.00%

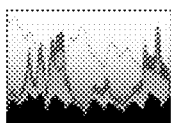
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-8.77	-9.19	-9.88	-10.41	-7.62	-5.76	-5.57	-6.60
Wtd Avg Economic Model Fee	37.33	37.59	37.96	38.36	34.53	32.89	33.61	35.22
Wtd Avg Charged Fee	28.56	28.40	28.08	27.96	26.91	27.13	28.04	28.62
Appraisal Waivers								
Appraisal Waiver	2.5%	2.5%	2.4%	2.2%	1.6%	0.9%	0.1%	0.1%
Serious Delinquent Loans								
SDQ Rate All Loans	2.71%	2.11%	1.73%	1.45%	1.02%	1.33%	1.15%	1.04%
- SDQ Rate for Loans with CE	3.63%							
- SDQ Rate for Loans without CE	1.41%							
SDQ Rate Excl. Katrina Loans	2.71%	2.11%	1.73%	1.44%	0.99%	1.10%	1.16%	1.04%
SDQ Rate for Katrina Loans	2.09%	1.94%	2.09%	2.22%	2.92%	10.94%	0.92%	0.61%
Serious Delinquent Loans								
SDQ Loan Count	57,455	43,999	35,076	28,317	16,945	20,043	16,347	14,306
SDQ Count for Loans with CE	45,026							
SDQ Count for Loans without CE	12,429							
SDQ Volume (\$M)								
SDQ Volume	\$11,308.7	\$8,299.1	\$6,172.5	\$4,566.6	\$2,116.3	\$2,329.1	\$1,927.0	\$1,726.2
SDQ Volume for Loans with CE	\$8,513.7							
SDQ Volume for Loans without CE	\$2,794.9							



Single Family Conventional Book Characteristics

Comb LTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,202,084	1,187,217	1,164,665	1,131,513	940,906	853,178	824,878	797,905
Book Volume (\$B)	\$201.4	\$197.7	\$191.6	\$183.0	\$139.2	\$119.7	\$112.3	\$106.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.8%	0.8%	0.8%	0.8%	0.8%	0.7%	0.6%	0.5%
OLTV 60.01% - 70.00%	1.6%	1.6%	1.6%	1.6%	1.5%	1.2%	1.1%	0.9%
OLTV 70.01% - 75.00%	2.3%	2.4%	2.4%	2.4%	2.0%	1.7%	1.5%	1.3%
OLTV 75.01% - 80.00%	34.4%	35.6%	37.2%	38.8%	37.8%	29.7%	19.3%	12.5%
OLTV 80.01% - 90.00%	0.9%	0.9%	0.9%	0.9%	1.0%	1.3%	1.6%	1.6%
OLTV 90.01% - 95.00%	59.8%	58.6%	56.9%	55.3%	56.8%	65.1%	75.6%	82.9%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	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	88.1%	87.9%	87.7%	87.4%	87.7%	89.0%	90.6%	91.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	94.6%	94.6%	94.6%	94.6%	94.6%	94.5%	94.5%	94.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%



Single Family Conventional Book Characteristics

Comb LTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	94.6%	94.6%	94.6%	94.6%	94.6%	94.5%	94.5%	94.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	7.5%	9.1%	11.0%	11.9%	16.8%	16.8%	7.5%	2.3%
MTMLTV 60.01% - 70.00%	10.5%	12.0%	13.1%	13.1%	16.7%	17.1%	13.2%	6.5%
MTMLTV 70.01% - 75.00%	8.2%	9.5%	10.8%	10.8%	13.7%	14.3%	12.1%	8.3%
MTMLTV 75.01% - 80.00%	11.1%	13.6%	16.3%	16.4%	20.3%	19.4%	17.9%	14.2%
MTMLTV 80.01% - 90.00%	19.3%	18.8%	19.4%	21.9%	20.5%	22.6%	31.6%	41.7%
MTMLTV 90.01% - 95.00%	12.9%	15.6%	16.5%	14.4%	8.9%	8.4%	14.5%	23.8%
MTMLTV 95.01% - 97.00%	5.5%	5.1%	3.9%	4.0%	1.7%	0.7%	1.6%	1.7%
MTMLTV 97.01% - 100.00%	6.3%	4.6%	3.2%	3.4%	0.9%	0.3%	0.9%	0.6%
MTMLTV > 100.00%	18.5%	11.4%	5.6%	4.0%	0.4%	0.1%	0.3%	0.2%
MTMLTV Missing	0.1%	0.1%	0.2%	0.1%	0.2%	0.3%	0.4%	0.6%
Wtg Avg MTMLTV	86.5%	82.7%	79.5%	78.6%	73.6%	73.3%	78.6%	83.3%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.4%	0.5%	0.5%	0.5%	0.6%	0.7%	0.8%
FICO 550-579	0.6%	0.7%	0.7%	0.7%	0.8%	1.0%	1.3%	1.6%
FICO 580-619	3.3%	3.4%	3.5%	3.5%	3.8%	4.5%	5.5%	6.2%
FICO 620-659	11.4%	11.6%	11.9%	11.9%	12.9%	14.1%	16.2%	17.6%
FICO 660-699	21.7%	21.9%	21.9%	21.8%	21.6%	21.8%	22.7%	23.2%
FICO 700-739	26.4%	26.3%	26.3%	26.2%	25.4%	25.1%	24.5%	23.9%
FICO >= 740	36.1%	35.5%	35.0%	35.0%	34.7%	32.5%	28.6%	26.0%
FICO Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.6%
Wtd Avg FICO	715	714	713	713	711	708	701	697
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	79.9%	79.2%	78.3%	77.5%	77.9%	78.2%	79.9%	83.2%
Intermediate-term, fixed-rate	2.6%	2.7%	2.8%	2.9%	4.1%	5.1%	6.0%	6.4%
Adjustable-rate	5.8%	6.0%	6.5%	7.1%	9.9%	12.7%	12.9%	9.9%
Interest Only adjustable-rate	6.1%	6.2%	6.4%	6.4%	5.1%	3.5%	1.0%	0.4%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%



Single Family Conventional Book Characteristics

Comb LTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	5.6%	5.8%	6.0%	6.0%	2.9%	0.5%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	94.9%	94.8%	94.6%	94.5%	94.7%	95.7%	96.4%	96.9%
Second/Vacation Home	4.3%	4.3%	4.4%	4.5%	4.4%	3.8%	3.2%	2.6%
Investor Property	0.8%	0.9%	1.0%	1.0%	0.8%	0.5%	0.4%	0.5%
10-K Unit Type (Sums to 100%)								
1 Unit	98.1%	98.1%	98.0%	98.0%	98.1%	98.0%	97.6%	97.3%
2-4 Units	1.9%	1.9%	2.0%	2.0%	1.9%	2.0%	2.4%	2.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.0%	11.0%	11.0%	10.8%	9.9%	8.9%	7.9%	7.7%
Single Family Homes	89.0%	89.0%	89.0%	89.2%	90.1%	91.1%	92.1%	92.3%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.8%	0.9%	0.9%	1.0%	1.3%	1.3%	1.4%	1.5%
Condo/Coop	11.0%	11.0%	11.0%	10.8%	9.8%	8.9%	7.9%	7.7%
1 Unit	86.3%	86.2%	86.2%	86.3%	86.9%	87.8%	88.3%	88.1%
2-4 Units	1.9%	1.9%	1.9%	2.0%	1.9%	2.0%	2.4%	2.7%
Condo								
Condo	10.8%	10.9%	10.8%	10.6%	9.7%	8.7%	7.8%	7.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	78.5%	78.0%	78.3%	79.0%	80.6%	79.3%	77.0%	74.3%
Cash-Out Refinance	2.1%	2.2%	2.3%	2.5%	1.8%	1.1%	1.1%	1.3%
Other Refinance	19.4%	19.8%	19.4%	18.5%	17.6%	19.6%	21.9%	24.4%
Origination Type (Sums to 100%)								
TPO Broker	21.6%	21.6%	21.6%	21.1%	18.5%	18.2%	19.5%	21.3%
TPO Correspondent	32.4%	32.6%	33.0%	33.3%	32.3%	30.9%	29.5%	28.3%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Retail	46.0%	45.9%	45.3%	45.6%	49.2%	50.9%	50.9%	50.4%
Origination Year (Sums to 100%)								
< 2001	0.6%	0.7%	0.7%	0.8%	1.2%	1.7%	2.6%	4.3%
2001	1.8%	1.9%	2.1%	2.2%	3.6%	5.3%	8.5%	15.3%
2002	4.0%	4.3%	4.6%	5.1%	8.0%	11.7%	18.3%	30.5%
2003	11.2%	11.8%	12.7%	13.8%	21.1%	29.7%	42.0%	49.8%
2004	9.5%	9.9%	10.7%	11.7%	17.7%	24.7%	28.6%	0.0%
2005	13.3%	14.0%	14.9%	16.1%	23.9%	26.9%	0.0%	0.0%
2006	16.0%	16.8%	18.2%	19.9%	24.5%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Comb LTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	29.4%	30.5%	32.3%	30.5%	0.0%	0.0%	0.0%	0.0%
2008	14.1%	10.1%	3.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$175,652	\$174,226	\$171,889	\$168,958	\$154,442	\$145,579	\$140,077	\$136,404
Loan Original Note Rate	6.26%	6.25%	6.27%	6.27%	6.10%	5.92%	6.03%	6.29%
Seasoning (Sums to 100%)								
Seasoned	2.2%	2.0%	2.0%	2.1%	2.0%	2.0%	1.5%	1.8%
Non-Seasoned	97.8%	98.0%	98.0%	97.9%	98.0%	98.0%	98.5%	98.2%
ACI								
ACI Probability	0.74%	0.76%	0.77%	0.77%	0.74%	0.76%	0.86%	0.93%
Wtd Avg ACI Score	685	684	684	684	686	685	681	676
Credit Premium								
Wtd Avg Credit Premium	-0.01	-0.02	-0.02	0.00	-0.03	-0.07	-0.11	-0.10
Credit Premium > 1.5	0.8%	0.8%	0.9%	0.9%	0.6%	0.6%	0.7%	1.2%
Prepay Premium								
Prepay Premium	1.7%	1.8%	1.9%	2.0%	1.5%	1.1%	1.5%	2.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.1%	4.2%	4.3%	4.4%	5.5%	6.6%	7.4%	7.3%
DTI Ratio > 20 and <= 30	15.0%	15.1%	15.2%	15.5%	17.6%	19.3%	20.2%	20.3%
DTI Ratio > 30 and <= 40	29.6%	29.6%	29.7%	29.9%	30.6%	31.0%	30.4%	30.9%
DTI Ratio > 40 and <= 50	30.8%	30.6%	30.6%	30.3%	27.5%	25.2%	23.5%	23.5%
DTI Ratio > 50	16.9%	16.7%	16.2%	15.5%	14.9%	14.9%	15.4%	14.4%
DTI Ratio Missing	3.7%	3.8%	4.1%	4.4%	4.0%	3.0%	3.2%	3.5%
Wtd Avg DTI Ratio	40.0%	39.9%	39.8%	39.5%	38.7%	38.1%	37.8%	37.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.0%	4.1%	4.2%	4.4%	5.5%	6.5%	7.4%	7.3%
DTI Ratio > 20 and <= 30	15.1%	15.2%	15.3%	15.6%	17.7%	19.3%	20.2%	20.3%
DTI Ratio > 30 and <= 40	29.9%	29.9%	30.0%	30.2%	30.8%	31.1%	30.4%	30.9%
DTI Ratio > 40 and <= 50	31.1%	31.0%	31.0%	30.7%	27.7%	25.2%	23.5%	23.6%
DTI Ratio > 50	17.1%	16.9%	16.4%	15.7%	14.9%	14.9%	15.4%	14.4%
DTI Ratio Missing	2.8%	2.9%	3.2%	3.4%	3.3%	2.9%	3.2%	3.5%
Wtd Avg DTI Ratio	40.0%	39.9%	39.8%	39.6%	38.7%	38.1%	37.8%	37.4%
Origination Term (Sums to 100%)								
<= 15 Years	2.7%	2.7%	2.8%	2.9%	4.1%	5.1%	6.0%	6.4%



Single Family Conventional Book Characteristics

Comb LTV 90.01% - 95.00%

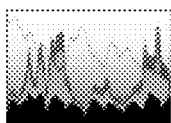
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.5%	1.6%	1.6%	1.7%	2.1%	2.4%	2.6%	2.5%
> 25 Years and <= 30 Years	95.0%	94.9%	94.8%	94.7%	93.6%	92.4%	91.4%	91.0%
> 30 Years	0.8%	0.8%	0.8%	0.7%	0.2%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	85.4%	84.9%	84.3%	83.5%	80.8%	78.7%	80.0%	83.2%
Intermediate-Term Fixed Rate (excl Balloon)	2.5%	2.6%	2.6%	2.7%	3.7%	4.6%	5.3%	5.6%
Adjustable Rate	11.9%	12.3%	12.9%	13.5%	15.1%	16.2%	14.0%	10.4%
Balloon	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.7%	0.8%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
40 Year (ARM & Fixed)	0.8%	0.8%	0.8%	0.7%	0.2%	0.1%	0.1%	0.1%
Hybrid Arm	11.6%	12.1%	12.7%	13.3%	14.6%	15.2%	12.8%	9.3%
- 2/28 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.1%	1.2%	1.3%	1.5%	2.5%	3.6%	3.7%	2.8%
- 5/1 Hybrid Arm	7.7%	8.0%	8.4%	8.7%	9.3%	8.9%	6.9%	4.9%
- 7/1 Hybrid Arm	2.1%	2.1%	2.1%	2.2%	2.3%	2.3%	2.0%	1.6%
- 10/1 Hybrid Arm	0.7%	0.7%	0.7%	0.8%	0.5%	0.3%	0.1%	0.1%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
Interest Only	11.7%	12.0%	12.4%	12.4%	8.1%	3.9%	1.1%	0.4%
- Interest Only ARM	6.1%	6.2%	6.4%	6.4%	5.1%	3.5%	1.0%	0.4%
- Interest Only FRM	5.6%	5.8%	6.0%	6.0%	2.9%	0.5%	0.1%	0.0%
Alt-A	11.3%	11.9%	12.8%	13.7%	12.8%	9.1%	7.3%	8.2%
- Alt-A Low/No Doc	7.6%	8.0%	8.6%	9.4%	8.7%	6.2%	5.1%	5.6%
- Alt-A No Disclosure	0.2%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.8%	1.9%	2.1%	2.3%	3.1%	3.1%	2.1%	2.1%
- Alt-A SISA	1.2%	1.2%	1.3%	1.4%	1.1%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.9%	0.9%	1.0%	1.1%	0.8%	0.5%	0.5%	0.5%
- Alt-A Stated Income	3.5%	3.7%	4.0%	4.3%	3.6%	2.5%	2.5%	3.0%



Single Family Conventional Book Characteristics

Comb LTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	2.8%	2.9%	3.0%	3.2%	2.6%	1.4%	0.6%	0.3%
Alt-A Deals (no SFC)	1.0%	1.0%	1.1%	1.2%	1.5%	1.5%	1.5%	2.2%
My Community Mortgage	1.1%	1.1%	1.0%	0.9%	0.4%	0.2%	0.1%	0.1%
Non-Full Doc								
Non-Full Doc Total	22.1%	22.9%	23.2%	22.7%	14.2%	10.3%	8.4%	8.5%
- Select Lender Programs Non-Full Doc	14.5%	14.8%	14.5%	13.3%	5.5%	4.2%	3.4%	2.9%
- Other Low/No Doc	7.7%	8.1%	8.7%	9.4%	8.7%	6.1%	5.0%	5.6%
Subprime Deals								
Subprime	0.3%	0.3%	0.3%	0.4%	0.2%	0.1%	0.2%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%
- Post 12/2005	0.3%	0.3%	0.3%	0.4%	0.2%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	83.5%	82.8%	82.0%	80.8%	81.4%	85.5%	87.7%	86.8%
Investor Channel	14.7%	15.3%	16.3%	17.5%	17.4%	14.1%	12.1%	13.0%
eChannel	1.5%	1.5%	1.4%	1.3%	0.9%	0.4%	0.1%	0.1%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Subprime Channel	0.3%	0.3%	0.3%	0.4%	0.2%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	38.4%	39.5%	41.0%	42.5%	39.9%	30.2%	17.8%	11.2%
- 75/20/05	2.5%	2.5%	2.5%	2.5%	1.9%	1.6%	1.1%	0.8%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.4%	0.4%	0.6%	0.5%	0.5%	0.6%
- 80/15/05	29.7%	30.7%	32.0%	33.4%	32.6%	25.6%	15.4%	9.5%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
- Other	5.5%	5.6%	5.8%	5.9%	4.5%	2.2%	0.5%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	40.0%	41.2%	42.8%	44.4%	42.7%	34.0%	23.2%	15.7%
- 75/20/05	3.3%	3.4%	3.4%	3.4%	2.9%	2.4%	2.1%	1.6%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.4%	0.4%	0.4%	0.4%	0.6%	0.6%	0.5%	0.6%
- 80/15/05	34.4%	35.5%	37.1%	38.7%	37.5%	29.4%	19.1%	12.1%
- 80/20/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 90/05/05	0.6%	0.6%	0.6%	0.5%	0.5%	0.6%	0.7%	0.6%



Single Family Conventional Book Characteristics

Comb LTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	1.2%	1.2%	1.2%	1.2%	1.1%	0.9%	0.8%	0.6%
EA/TPR								
EA/TPR	3.2%	3.4%	3.5%	3.3%	3.4%	4.1%	5.2%	6.0%
- EA I	1.4%	1.5%	1.5%	1.4%	1.7%	1.9%	2.4%	2.6%
- EA/TPR II	1.1%	1.1%	1.2%	1.1%	1.1%	1.3%	1.7%	2.1%
- EA/TPR III	0.7%	0.8%	0.8%	0.8%	0.7%	0.9%	1.2%	1.3%
10-K Property Region (Sums to 100%)								
Midwest	18.9%	18.9%	19.1%	19.4%	20.2%	20.1%	19.3%	18.3%
Northeast	16.9%	16.9%	17.0%	17.0%	16.5%	16.0%	15.4%	14.6%
Southeast	28.2%	28.3%	28.4%	28.6%	29.4%	29.6%	29.7%	29.5%
Southwest	21.6%	21.5%	21.6%	21.7%	22.2%	22.4%	22.1%	21.6%
West	14.4%	14.3%	13.9%	13.4%	11.6%	11.8%	13.5%	16.1%
Census Region (Sums to 100%)								
New England	5.0%	5.0%	5.1%	5.1%	4.9%	4.6%	4.3%	4.1%
Middle Atlantic	11.2%	11.2%	11.3%	11.3%	11.0%	10.8%	10.5%	10.0%
East North Central	15.0%	15.1%	15.3%	15.5%	16.2%	16.2%	15.7%	15.2%
East South Central	5.1%	5.1%	5.1%	5.2%	5.7%	5.8%	5.6%	5.4%
South Atlantic	23.5%	23.6%	23.7%	23.7%	24.1%	24.2%	24.5%	24.4%
West North Central	6.5%	6.5%	6.5%	6.6%	6.9%	6.9%	6.3%	5.7%
West South Central	11.4%	11.3%	11.2%	11.2%	11.7%	11.9%	11.3%	10.7%
Mountain	10.1%	10.2%	10.3%	10.3%	10.1%	10.2%	10.8%	11.5%
Pacific	11.9%	11.7%	11.3%	10.7%	9.1%	9.2%	10.8%	12.9%
US Territories	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Top 10 States								
01) TX	8.6%	8.4%	8.3%	8.2%	8.4%	8.4%	7.9%	7.4%
02) FL	7.5%	7.6%	7.7%	7.7%	7.7%	7.9%	8.3%	8.5%
03) CA	6.7%	6.6%	6.2%	5.6%	4.0%	4.0%	5.4%	7.5%
04) IL	5.1%	5.1%	5.2%	5.2%	5.0%	4.9%	4.8%	4.6%
05) GA	4.3%	4.3%	4.3%	4.3%	4.5%	4.5%	4.5%	4.5%
06) NY	4.1%	4.1%	4.1%	4.1%	3.9%	3.9%	3.8%	3.6%
07) PA	3.8%	3.7%	3.8%	3.8%	3.9%	3.9%	3.7%	3.5%
08) NC	3.7%	3.7%	3.7%	3.7%	4.0%	4.0%	3.8%	3.7%
09) NJ	3.3%	3.4%	3.4%	3.4%	3.2%	3.0%	2.9%	2.8%
10) OH	3.2%	3.2%	3.2%	3.3%	3.6%	3.6%	3.5%	3.4%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	31.1%	31.3%	31.1%	31.1%	28.6%	28.0%	26.1%	25.6%



Single Family Conventional Book Characteristics

Comb LTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	8.0%	8.2%	8.1%	8.1%	7.5%	6.6%	5.5%	4.4%
03) WELLS FARGO & COMPANY	7.5%	7.0%	6.5%	5.9%	4.2%	3.1%	1.3%	1.0%
04) SUNTRUST BANKS INC	4.5%	4.5%	4.3%	4.0%	3.6%	3.0%	2.5%	1.8%
05) JP MORGAN CHASE & CO	4.4%	4.2%	4.2%	4.1%	3.3%	3.2%	3.7%	4.8%
06) WASHINGTON MUTUAL INC	3.4%	3.6%	3.8%	4.1%	6.0%	8.1%	10.7%	12.1%
07) PHH CORPORATION	3.0%	3.0%	3.1%	3.1%	3.5%	3.5%	3.8%	4.0%
08) CERBERUS CAPITAL HOLDING	3.0%	3.0%	3.0%	3.0%	3.1%	2.9%	3.1%	2.6%
09) AMTRUST FINANCIAL CORPORATION	2.9%	2.8%	2.9%	2.9%	2.9%	2.7%	2.5%	2.1%
10) FLAGSTAR BANCORP INC	2.9%	2.8%	2.8%	2.8%	3.0%	3.2%	2.9%	2.5%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	31.2%	31.6%	31.4%	31.4%	29.1%	28.0%	25.6%	24.9%
02) WELLS FARGO & COMPANY	11.4%	11.2%	10.8%	10.5%	9.6%	8.6%	5.9%	3.8%
03) JP MORGAN CHASE & CO	10.9%	10.8%	10.8%	10.8%	10.5%	10.2%	10.4%	11.1%
04) CITIGROUP INC	10.3%	10.4%	10.5%	10.7%	11.3%	10.9%	9.7%	8.6%
05) SUNTRUST BANKS INC	3.5%	3.3%	3.1%	2.7%	2.4%	2.3%	2.0%	1.4%
06) CERBERUS CAPITAL HOLDING	3.4%	3.5%	3.5%	3.5%	3.7%	3.7%	4.2%	4.5%
07) WASHINGTON MUTUAL INC	3.0%	3.1%	3.3%	3.6%	5.3%	7.7%	11.5%	14.6%
08) NATIONAL CITY CORPORATION	2.3%	2.3%	2.4%	2.4%	1.5%	0.9%	1.2%	1.4%
09) INDYMAC BANCORP INC	2.1%	2.2%	2.3%	2.1%	1.2%	0.9%	1.0%	1.2%
10) PHH CORPORATION	2.0%	2.0%	1.9%	1.9%	2.1%	2.3%	2.9%	3.2%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	40.1%							
Credit Enhancement	59.9%							
- Primary MI Only	50.1%							
- Pool Policy Only	3.5%							
- Pool Policy and Primary MI	2.1%							
- Full Recourse	0.8%							
- Shared Arrangement	0.6%							
- Government	0.0%							
- Secondary Market (SMC)	2.8%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	70.5%							
Interest Only with Credit Enhancement	55.3%							
Alt-A with Credit Enhancement	69.8%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-8.56	-9.16	-10.09	-10.85	-7.47	-5.87	-6.15	-7.96



Single Family Conventional Book Characteristics

Comb LTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	34.70	35.17	35.76	36.52	31.85	29.90	30.45	32.11
Wtd Avg Charged Fee	26.14	26.01	25.67	25.67	24.38	24.03	24.30	24.15
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	3.11%	2.43%	1.94%	1.61%	1.16%	1.53%	1.37%	1.25%
- SDQ Rate for Loans with CE	3.92%							
- SDQ Rate for Loans without CE	1.74%							
SDQ Rate Excl. Katrina Loans	3.12%	2.43%	1.93%	1.60%	1.13%	1.32%	1.38%	1.27%
SDQ Rate for Katrina Loans	2.36%	2.23%	2.35%	2.41%	3.26%	10.49%	1.02%	0.57%
Serious Delinquent Loans								
SDQ Loan Count	37,156	28,587	22,291	18,085	10,826	12,927	11,094	9,816
SDQ Count for Loans with CE	29,437							
SDQ Count for Loans without CE	7,719							
SDQ Volume (\$M)								
SDQ Volume	\$7,583.7	\$5,646.7	\$4,120.0	\$3,027.5	\$1,434.2	\$1,620.4	\$1,424.6	\$1,271.5
SDQ Volume for Loans with CE	\$5,782.1							
SDQ Volume for Loans without CE	\$1,801.6							



Single Family Conventional Book Characteristics

Comb LTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,431,513	1,454,822	1,456,280	1,415,228	979,554	663,708	513,990	389,002
Book Volume (\$B)	\$211.2	\$215.2	\$215.0	\$207.0	\$129.9	\$82.0	\$61.8	\$46.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%	0.9%	1.2%
OLTV 60.01% - 70.00%	0.6%	0.6%	0.6%	0.6%	0.7%	0.6%	0.7%	0.8%
OLTV 70.01% - 75.00%	3.1%	3.1%	3.1%	3.2%	0.9%	0.6%	0.6%	0.7%
OLTV 75.01% - 80.00%	26.5%	26.8%	27.7%	29.2%	32.7%	20.8%	10.6%	6.1%
OLTV 80.01% - 90.00%	0.4%	0.4%	0.4%	0.3%	0.4%	0.5%	0.7%	0.8%
OLTV 90.01% - 95.00%	0.3%	0.3%	0.2%	0.2%	0.3%	0.4%	0.5%	0.7%
OLTV 95.01% - 97.00%	7.8%	7.3%	7.0%	7.1%	10.6%	17.4%	26.8%	37.5%
OLTV 97.01% - 100.00%	59.6%	59.9%	59.2%	57.3%	51.6%	55.9%	56.1%	49.5%
OLTV > 100.00%	1.4%	1.4%	1.5%	1.6%	2.3%	3.2%	3.2%	2.8%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	93.2%	93.2%	93.0%	92.6%	92.3%	94.5%	96.1%	96.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	8.4%	7.9%	7.6%	7.7%	11.3%	18.3%	28.0%	38.9%
Comb LTV 97.01% - 100.00%	89.3%	89.9%	90.2%	90.0%	85.7%	77.6%	67.7%	57.0%
Comb LTV > 100.00%	2.2%	2.2%	2.2%	2.3%	3.0%	4.1%	4.3%	4.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	99.8%	99.8%	99.8%	99.8%	99.7%	99.6%	99.3%	99.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Comb LTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	8.4%	7.9%	7.6%	7.7%	11.3%	18.3%	28.0%	38.9%
Comb LTV 97.01% - 100.00%	89.3%	89.9%	90.2%	90.0%	85.7%	77.6%	67.7%	57.0%
Comb LTV > 100.00%	2.2%	2.2%	2.2%	2.3%	3.0%	4.1%	4.3%	4.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	99.8%	99.8%	99.8%	99.8%	99.7%	99.6%	99.3%	99.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	2.2%	2.6%	3.2%	3.5%	6.4%	8.4%	4.2%	2.5%
MTMLTV 60.01% - 70.00%	4.4%	5.0%	5.5%	5.4%	7.9%	9.5%	7.0%	4.0%
MTMLTV 70.01% - 75.00%	5.6%	6.8%	7.8%	7.3%	8.9%	8.8%	6.6%	4.1%
MTMLTV 75.01% - 80.00%	8.5%	10.2%	12.2%	12.7%	19.4%	15.5%	11.6%	6.8%
MTMLTV 80.01% - 90.00%	15.6%	15.7%	17.2%	19.4%	21.1%	22.4%	24.3%	26.0%
MTMLTV 90.01% - 95.00%	9.4%	10.5%	11.4%	10.4%	11.1%	15.5%	17.7%	26.6%
MTMLTV 95.01% - 97.00%	5.6%	6.7%	7.2%	6.1%	5.5%	6.5%	8.3%	12.6%
MTMLTV 97.01% - 100.00%	10.1%	13.3%	16.1%	15.3%	12.9%	10.5%	14.6%	13.9%
MTMLTV > 100.00%	38.6%	29.1%	19.4%	19.8%	6.7%	2.6%	5.4%	3.3%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
Wtg Avg MTMLTV	96.2%	92.3%	89.2%	88.4%	83.1%	81.9%	85.8%	88.4%
Credit Score (Sums to 100%)								
FICO < 550	0.7%	0.7%	0.8%	0.8%	1.0%	1.2%	1.6%	1.9%
FICO 550-579	1.2%	1.2%	1.2%	1.3%	1.5%	1.7%	2.3%	2.9%
FICO 580-619	7.6%	7.8%	8.0%	8.1%	7.4%	8.1%	9.1%	8.9%
FICO 620-659	18.9%	19.0%	19.1%	18.9%	18.2%	19.9%	21.2%	19.6%
FICO 660-699	24.6%	24.6%	24.5%	24.3%	24.4%	23.8%	24.2%	24.8%
FICO 700-739	23.1%	23.0%	22.9%	22.9%	23.2%	22.1%	20.9%	21.3%
FICO >= 740	23.3%	23.1%	22.8%	22.9%	23.2%	21.6%	18.8%	18.9%
FICO Missing	0.6%	0.6%	0.7%	0.7%	1.1%	1.6%	1.9%	1.7%
Wtd Avg FICO	693	693	692	692	693	689	683	683
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	81.9%	81.7%	81.2%	80.3%	82.7%	86.9%	90.5%	91.6%
Intermediate-term, fixed-rate	0.6%	0.6%	0.6%	0.6%	1.0%	1.5%	2.0%	2.7%
Adjustable-rate	3.1%	3.1%	3.3%	3.6%	5.2%	7.1%	7.0%	5.2%
Interest Only adjustable-rate	6.5%	6.7%	6.9%	7.3%	7.6%	4.4%	0.5%	0.5%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Comb LTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	7.9%	7.9%	8.1%	8.2%	3.5%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	99.0%	98.9%	98.9%	98.8%	98.8%	99.6%	99.7%	99.6%
Second/Vacation Home	0.6%	0.6%	0.6%	0.7%	0.7%	0.3%	0.2%	0.2%
Investor Property	0.4%	0.4%	0.5%	0.5%	0.5%	0.1%	0.1%	0.2%
10-K Unit Type (Sums to 100%)								
1 Unit	98.9%	98.9%	98.9%	98.8%	99.0%	99.3%	99.3%	99.3%
2-4 Units	1.1%	1.1%	1.1%	1.2%	1.0%	0.7%	0.7%	0.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.5%	10.4%	10.4%	10.3%	9.5%	8.4%	8.0%	8.6%
Single Family Homes	89.5%	89.6%	89.6%	89.7%	90.5%	91.6%	92.0%	91.4%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.4%	0.4%	0.4%	0.4%	0.8%	0.7%	0.7%	1.1%
Condo/Coop	10.5%	10.4%	10.4%	10.3%	9.5%	8.4%	8.0%	8.6%
1 Unit	88.0%	88.1%	88.1%	88.1%	88.7%	90.2%	90.6%	89.6%
2-4 Units	1.1%	1.1%	1.1%	1.2%	1.0%	0.7%	0.7%	0.7%
Condo								
Condo	10.5%	10.4%	10.4%	10.3%	9.5%	8.4%	8.0%	8.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	95.8%	95.8%	95.8%	95.7%	96.3%	96.3%	95.5%	94.2%
Cash-Out Refinance	0.8%	0.8%	0.8%	0.9%	0.7%	0.4%	0.4%	0.7%
Other Refinance	3.5%	3.4%	3.4%	3.4%	3.0%	3.3%	4.1%	5.0%
Origination Type (Sums to 100%)								
TPO Broker	24.8%	24.9%	25.0%	24.9%	21.7%	20.1%	21.6%	22.7%
TPO Correspondent	35.1%	35.1%	35.3%	35.2%	31.1%	26.8%	25.8%	22.9%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	40.1%	40.0%	39.7%	40.0%	47.2%	53.1%	52.5%	54.4%
Origination Year (Sums to 100%)								
< 2001	0.4%	0.4%	0.4%	0.5%	0.9%	1.4%	2.4%	4.5%
2001	0.5%	0.6%	0.6%	0.6%	1.2%	2.3%	4.3%	9.4%
2002	1.5%	1.5%	1.6%	1.7%	3.3%	6.6%	12.8%	27.7%
2003	5.3%	5.4%	5.6%	6.0%	11.2%	21.8%	39.5%	58.3%
2004	6.9%	7.0%	7.3%	7.9%	14.9%	28.8%	40.9%	0.0%
2005	12.9%	13.1%	13.6%	14.6%	27.0%	39.1%	0.0%	0.0%
2006	25.6%	26.0%	27.1%	29.2%	41.5%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Comb LTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	40.4%	40.5%	41.3%	39.5%	0.0%	0.0%	0.0%	0.0%
2008	6.5%	5.6%	2.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$151,910	\$151,822	\$151,203	\$149,638	\$135,753	\$126,353	\$122,567	\$120,871
Loan Original Note Rate	6.61%	6.62%	6.63%	6.64%	6.51%	6.24%	6.34%	6.55%
Seasoning (Sums to 100%)								
Seasoned	1.9%	1.9%	1.8%	1.9%	3.0%	3.2%	2.2%	3.6%
Non-Seasoned	98.1%	98.1%	98.2%	98.1%	97.0%	96.8%	97.8%	96.4%
ACI								
ACI Probability	1.67%	1.69%	1.73%	1.76%	1.68%	1.65%	1.77%	1.79%
Wtd Avg ACI Score	655	654	654	653	656	657	654	654
Credit Premium								
Wtd Avg Credit Premium	-0.11	-0.10	-0.10	-0.08	-0.06	-0.05	-0.10	-0.07
Credit Premium > 1.5	0.7%	0.7%	0.8%	0.8%	0.6%	0.7%	0.9%	2.0%
Prepay Premium								
Prepay Premium	3.5%	3.5%	3.6%	3.9%	3.4%	1.4%	1.7%	3.4%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	1.9%	1.9%	1.9%	2.0%	2.7%	3.7%	4.8%	5.0%
DTI Ratio > 20 and <= 30	9.4%	9.4%	9.4%	9.6%	11.7%	14.1%	15.9%	16.9%
DTI Ratio > 30 and <= 40	26.5%	26.5%	26.6%	27.0%	30.1%	31.6%	31.0%	31.7%
DTI Ratio > 40 and <= 50	34.1%	34.1%	34.1%	34.2%	33.1%	29.6%	26.4%	25.1%
DTI Ratio > 50	25.3%	25.3%	25.0%	24.1%	19.6%	19.2%	19.2%	16.9%
DTI Ratio Missing	2.8%	2.9%	3.0%	3.1%	2.8%	1.8%	2.8%	4.4%
Wtd Avg DTI Ratio	43.4%	43.4%	43.3%	43.1%	41.5%	40.6%	40.0%	39.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	1.9%	1.9%	1.9%	2.0%	2.6%	3.6%	4.7%	5.0%
DTI Ratio > 20 and <= 30	9.4%	9.4%	9.4%	9.6%	11.7%	14.1%	15.8%	16.9%
DTI Ratio > 30 and <= 40	26.7%	26.7%	26.8%	27.2%	30.3%	31.7%	31.0%	31.8%
DTI Ratio > 40 and <= 50	34.4%	34.4%	34.4%	34.5%	33.4%	29.6%	26.4%	25.1%
DTI Ratio > 50	25.6%	25.6%	25.3%	24.4%	19.8%	19.2%	19.2%	16.9%
DTI Ratio Missing	2.1%	2.1%	2.2%	2.3%	2.3%	1.7%	2.8%	4.4%
Wtd Avg DTI Ratio	43.4%	43.4%	43.3%	43.1%	41.6%	40.6%	40.0%	39.2%
Origination Term (Sums to 100%)								
<= 15 Years	0.6%	0.6%	0.6%	0.7%	1.0%	1.5%	2.0%	2.8%



Single Family Conventional Book Characteristics

Comb LTV > 95.00%

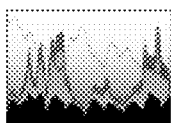
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.4%	0.4%	0.4%	0.5%	0.7%	0.7%	0.7%	0.8%
> 25 Years and <= 30 Years	97.0%	97.0%	97.1%	97.3%	98.1%	97.8%	97.3%	96.4%
> 30 Years	2.0%	1.9%	1.9%	1.6%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	89.8%	89.6%	89.1%	88.4%	86.1%	87.0%	90.5%	91.6%
Intermediate-Term Fixed Rate (excl Balloon)	0.6%	0.6%	0.6%	0.6%	1.0%	1.4%	1.8%	2.2%
Adjustable Rate	9.6%	9.8%	10.2%	10.9%	12.8%	11.5%	7.5%	5.7%
Balloon	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.3%
40 Year (ARM & Fixed)	2.0%	1.9%	1.9%	1.6%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	9.4%	9.6%	10.1%	10.8%	12.6%	9.7%	7.2%	5.3%
- 2/28 Hybrid Arm	0.1%	0.1%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.4%	0.4%	0.5%	0.6%	1.1%	1.4%	1.1%	2.2%
- 5/1 Hybrid Arm	7.1%	7.2%	7.5%	8.0%	9.1%	5.7%	3.9%	1.5%
- 7/1 Hybrid Arm	1.4%	1.4%	1.4%	1.5%	1.9%	2.2%	2.0%	1.4%
- 10/1 Hybrid Arm	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.2%	0.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	14.4%	14.6%	15.0%	15.5%	11.1%	4.5%	0.5%	0.5%
- Interest Only ARM	6.5%	6.7%	6.9%	7.3%	7.6%	4.4%	0.5%	0.5%
- Interest Only FRM	7.9%	7.9%	8.1%	8.2%	3.5%	0.1%	0.0%	0.0%
Alt-A	17.9%	18.2%	18.9%	20.3%	19.9%	8.8%	4.0%	6.7%
- Alt-A Low/No Doc	9.4%	9.7%	10.1%	10.9%	10.0%	3.8%	2.1%	4.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.6%	0.6%	0.6%	0.7%	0.7%	0.3%	0.4%	0.5%
- Alt-A SISA	0.2%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.1%	1.1%	1.2%	1.3%	0.9%	0.2%	0.1%	0.1%
- Alt-A Stated Income	7.5%	7.7%	8.0%	8.6%	8.3%	3.3%	1.7%	3.6%



Single Family Conventional Book Characteristics

Comb LTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	7.0%	7.0%	7.3%	7.8%	7.8%	3.2%	0.5%	0.1%
Alt-A Deals (no SFC)	1.5%	1.5%	1.6%	1.7%	2.1%	1.8%	1.4%	2.4%
My Community Mortgage	17.6%	17.6%	17.5%	17.2%	9.9%	6.1%	6.4%	5.6%
Non-Full Doc								
Non-Full Doc Total	10.2%	10.5%	10.9%	11.7%	10.4%	4.3%	2.7%	5.0%
- Select Lender Programs Non-Full Doc	0.6%	0.6%	0.6%	0.7%	0.3%	0.4%	0.5%	0.7%
- Other Low/No Doc	9.6%	9.8%	10.3%	11.0%	10.1%	3.8%	2.1%	4.2%
Subprime Deals								
Subprime	0.6%	0.6%	0.7%	0.7%	0.7%	0.2%	0.2%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%
- Post 12/2005	0.6%	0.6%	0.6%	0.7%	0.7%	0.1%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	75.6%	75.3%	74.5%	72.9%	70.0%	78.7%	82.1%	75.4%
Investor Channel	21.7%	22.0%	22.8%	24.4%	26.9%	17.8%	12.7%	16.6%
eChannel	1.3%	1.3%	1.3%	1.2%	0.9%	0.4%	0.1%	0.0%
Underserved Channel	0.8%	0.8%	0.8%	0.8%	1.5%	2.9%	5.0%	7.9%
Subprime Channel	0.6%	0.6%	0.6%	0.7%	0.7%	0.1%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	31.0%	31.2%	32.1%	33.7%	34.5%	21.1%	9.2%	3.9%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	2.6%	2.6%	2.6%	2.7%	0.5%	0.3%	0.2%	0.1%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- 80/15/05	0.7%	0.7%	0.7%	0.8%	1.0%	0.3%	0.2%	0.2%
- 80/20/00	9.8%	9.9%	10.3%	10.9%	14.1%	12.4%	8.1%	3.3%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- Other	17.8%	18.0%	18.4%	19.2%	18.7%	7.9%	0.6%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	32.1%	32.3%	33.2%	34.9%	36.2%	24.1%	14.3%	10.7%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	1.4%	1.4%	1.4%	1.4%	1.6%	1.5%	1.7%	2.1%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
- 80/15/05	0.7%	0.7%	0.7%	0.8%	1.0%	0.3%	0.2%	0.2%
- 80/20/00	29.1%	29.3%	30.2%	31.7%	32.8%	21.4%	11.5%	7.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%



Single Family Conventional Book Characteristics

Comb LTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	0.9%	0.9%	0.9%	0.8%	0.8%	0.7%	0.8%	1.0%
EA/TPR								
EA/TPR	6.4%	6.6%	6.8%	6.9%	7.1%	9.4%	10.4%	9.3%
- EA I	3.3%	3.3%	3.4%	3.2%	3.6%	4.7%	5.0%	4.4%
- EA/TPR II	2.2%	2.3%	2.4%	2.5%	2.2%	2.7%	3.0%	2.9%
- EA/TPR III	0.9%	0.9%	1.0%	1.1%	1.3%	2.0%	2.3%	1.9%
10-K Property Region (Sums to 100%)								
Midwest	19.1%	19.1%	19.2%	19.6%	21.0%	20.8%	19.0%	17.0%
Northeast	12.5%	12.4%	12.3%	12.4%	12.6%	12.8%	11.4%	10.2%
Southeast	31.1%	31.1%	31.1%	31.2%	32.0%	33.6%	35.4%	35.7%
Southwest	23.2%	23.3%	23.3%	23.2%	23.1%	22.6%	21.8%	19.8%
West	14.1%	14.1%	14.0%	13.6%	11.3%	10.2%	12.4%	17.3%
Census Region (Sums to 100%)								
New England	3.6%	3.6%	3.6%	3.6%	3.5%	3.3%	3.0%	2.8%
Middle Atlantic	7.3%	7.2%	7.1%	7.2%	7.2%	7.3%	6.8%	6.0%
East North Central	14.6%	14.6%	14.7%	15.0%	16.1%	16.0%	14.7%	13.3%
East South Central	6.5%	6.5%	6.5%	6.5%	6.7%	6.5%	5.7%	5.1%
South Atlantic	25.1%	25.1%	25.1%	25.1%	25.7%	27.5%	30.0%	30.9%
West North Central	7.7%	7.7%	7.7%	7.8%	8.4%	8.2%	7.4%	6.2%
West South Central	12.7%	12.7%	12.6%	12.5%	13.1%	13.5%	12.5%	10.8%
Mountain	9.9%	10.0%	10.0%	10.1%	8.7%	7.6%	8.2%	8.6%
Pacific	11.6%	11.6%	11.6%	11.1%	9.1%	8.3%	10.4%	15.0%
US Territories	1.2%	1.2%	1.2%	1.2%	1.5%	1.8%	1.3%	1.1%
Top 10 States								
01) TX	9.2%	9.2%	9.0%	8.9%	9.2%	9.4%	8.7%	7.6%
02) FL	7.5%	7.5%	7.5%	7.5%	7.4%	8.0%	9.4%	9.6%
03) CA	6.5%	6.6%	6.6%	6.3%	4.5%	3.5%	5.2%	9.8%
04) GA	5.4%	5.4%	5.4%	5.4%	6.0%	6.3%	6.5%	6.9%
05) IL	4.1%	4.1%	4.1%	4.2%	4.3%	4.2%	4.3%	4.1%
06) OH	3.9%	3.9%	3.9%	3.9%	4.2%	4.0%	3.4%	3.1%
07) VA	3.4%	3.4%	3.4%	3.4%	3.3%	3.5%	3.9%	4.0%
08) NC	3.3%	3.3%	3.3%	3.3%	3.6%	3.9%	3.9%	4.1%
09) PA	3.2%	3.1%	3.1%	3.1%	3.3%	3.6%	3.3%	2.9%
10) AZ	3.1%	3.1%	3.2%	3.2%	2.5%	2.5%	3.3%	3.4%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	22.4%	22.4%	22.7%	22.7%	20.8%	16.7%	15.3%	15.9%



Single Family Conventional Book Characteristics

Comb LTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	8.1%	8.1%	8.0%	8.0%	7.2%	6.0%	4.7%	2.9%
03) SUNTRUST BANKS INC	6.0%	6.0%	6.1%	6.1%	5.1%	3.3%	2.7%	2.3%
04) FLAGSTAR BANCORP INC	4.3%	4.3%	4.3%	4.3%	4.0%	5.1%	3.9%	2.8%
05) JP MORGAN CHASE & CO	4.1%	4.1%	3.9%	3.5%	2.7%	3.2%	4.2%	5.0%
06) LEHMAN BROTHERS HOLDINGS INC	3.9%	4.0%	4.2%	4.5%	4.8%	2.3%	2.1%	4.4%
07) FIRST HORIZON NATIONAL CORPORATION	3.8%	3.8%	3.8%	3.9%	3.7%	3.9%	4.3%	3.7%
08) WELLS FARGO & COMPANY	3.5%	3.4%	3.0%	2.5%	1.5%	2.6%	4.0%	2.7%
09) AMTRUST FINANCIAL CORPORATION	3.2%	3.2%	3.2%	3.1%	2.5%	1.8%	1.7%	1.6%
10) PHH CORPORATION	3.0%	3.0%	3.0%	3.1%	3.6%	4.2%	4.7%	5.4%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	22.4%	22.5%	22.7%	22.7%	21.0%	16.7%	15.1%	15.8%
02) JP MORGAN CHASE & CO	10.8%	10.8%	10.7%	10.3%	10.3%	10.0%	9.4%	9.0%
03) CITIGROUP INC	10.2%	10.2%	10.3%	10.4%	11.4%	11.5%	8.8%	6.2%
04) WELLS FARGO & COMPANY	6.5%	6.5%	6.1%	5.6%	4.9%	6.0%	7.2%	5.0%
05) SUNTRUST BANKS INC	4.6%	4.6%	4.6%	4.6%	3.4%	2.4%	2.2%	2.0%
06) LEHMAN BROTHERS HOLDINGS INC	3.8%	3.9%	4.1%	4.4%	4.7%	2.3%	2.1%	4.4%
07) CERBERUS CAPITAL HOLDING	3.2%	3.2%	3.3%	3.4%	4.6%	5.9%	5.3%	3.9%
08) FLAGSTAR BANCORP INC	3.0%	3.0%	3.0%	2.8%	1.3%	1.4%	1.9%	1.7%
09) INDYMAC BANCORP INC	2.6%	2.7%	2.7%	2.7%	1.6%	0.6%	0.3%	0.1%
10) NATIONAL CITY CORPORATION	2.6%	2.6%	2.7%	2.7%	1.9%	2.0%	1.5%	1.4%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	23.8%							
Credit Enhancement	76.2%							
- Primary MI Only	58.9%							
- Pool Policy Only	8.7%							
- Pool Policy and Primary MI	1.4%							
- Full Recourse	2.1%							
- Shared Arrangement	3.2%							
- Government	0.0%							
- Secondary Market (SMC)	1.8%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	17.4%							
Interest Only with Credit Enhancement	78.0%							
Alt-A with Credit Enhancement	63.8%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-15.24	-15.42	-16.04	-17.04	-9.65	-3.86	-7.20	-17.67



Single Family Conventional Book Characteristics

Comb LTV > 95.00%

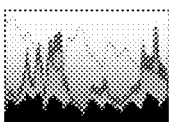
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	57.52	57.79	58.38	59.40	50.77	45.45	47.80	54.14
Wtd Avg Charged Fee	42.27	42.37	42.34	42.37	41.12	41.59	40.60	36.46
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	5.89%	4.67%	3.90%	3.41%	2.02%	2.43%	1.99%	1.46%
- SDQ Rate for Loans with CE	6.67%							
- SDQ Rate for Loans without CE	3.23%							
SDQ Rate Excl. Katrina Loans	5.89%	4.67%	3.90%	3.40%	1.97%	2.15%	1.99%	1.46%
SDQ Rate for Katrina Loans	5.17%	4.59%	4.53%	4.89%	5.65%	14.84%	2.00%	1.48%
Serious Delinquent Loans								
SDQ Loan Count	83,545	67,266	56,182	47,856	19,507	15,991	10,062	5,591
SDQ Count for Loans with CE	73,114							
SDQ Count for Loans without CE	10,431							
SDQ Volume (\$M)								
SDQ Volume	\$14,653.9	\$11,683.6	\$9,398.3	\$7,375.6	\$2,340.3	\$1,737.5	\$1,121.3	\$602.3
SDQ Volume for Loans with CE	\$12,577.3							
SDQ Volume for Loans without CE	\$2,076.6							



Single Family Conventional Book Characteristics

FICO < 580

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	290,217	295,546	297,411	293,198	266,787	251,969	268,763	298,063
Book Volume (\$B)	\$33.5	\$34.3	\$34.5	\$33.8	\$29.7	\$27.6	\$29.6	\$33.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	17.9%	17.8%	17.7%	17.7%	19.0%	18.1%	15.4%	13.6%
OLTV 60.01% - 70.00%	18.8%	18.6%	18.3%	17.9%	18.5%	18.0%	16.6%	15.9%
OLTV 70.01% - 75.00%	12.4%	12.3%	12.2%	11.9%	12.2%	12.8%	13.4%	14.2%
OLTV 75.01% - 80.00%	23.3%	23.2%	23.0%	22.5%	21.8%	22.5%	23.2%	23.8%
OLTV 80.01% - 90.00%	9.9%	10.0%	10.2%	10.6%	10.9%	12.0%	14.0%	15.8%
OLTV 90.01% - 95.00%	6.4%	6.5%	6.6%	6.7%	6.7%	7.6%	8.9%	9.5%
OLTV 95.01% - 97.00%	1.5%	1.5%	1.6%	1.7%	2.0%	2.4%	2.8%	2.7%
OLTV 97.01% - 100.00%	9.6%	9.9%	10.2%	10.8%	8.7%	6.3%	5.6%	4.1%
OLTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	74.7%	74.9%	75.1%	75.3%	74.4%	74.5%	75.8%	76.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.3%	16.2%	16.1%	16.0%	16.9%	15.6%	13.0%	11.5%
Comb LTV 60.01% - 70.00%	18.1%	17.9%	17.6%	17.2%	17.5%	16.7%	15.1%	14.4%
Comb LTV 70.01% - 75.00%	11.9%	11.9%	11.7%	11.4%	11.5%	12.0%	12.4%	12.8%
Comb LTV 75.01% - 80.00%	22.2%	22.0%	21.7%	21.3%	20.7%	21.4%	22.1%	22.1%
Comb LTV 80.01% - 90.00%	9.9%	10.0%	10.2%	10.5%	10.4%	11.0%	12.5%	13.8%
Comb LTV 90.01% - 95.00%	6.2%	6.3%	6.5%	6.5%	6.2%	6.8%	7.7%	7.9%
Comb LTV 95.01% - 97.00%	1.4%	1.4%	1.4%	1.5%	1.7%	2.0%	2.4%	2.4%
Comb LTV 97.01% - 100.00%	10.1%	10.4%	10.7%	11.2%	8.9%	6.4%	5.5%	4.1%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.1%
Comb LTV Missing	3.7%	3.8%	3.9%	4.2%	6.1%	7.8%	9.1%	10.8%
Wtd Avg Comb LTV	75.3%	75.5%	75.7%	75.9%	74.9%	75.0%	76.2%	76.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.3%	16.2%	16.1%	16.0%	16.9%	15.7%	13.1%	11.6%
Comb LTV 60.01% - 70.00%	18.1%	18.0%	17.6%	17.2%	17.5%	16.8%	15.2%	14.6%
Comb LTV 70.01% - 75.00%	12.0%	11.9%	11.7%	11.5%	11.6%	12.1%	12.5%	13.0%
Comb LTV 75.01% - 80.00%	22.2%	22.1%	21.8%	21.4%	20.8%	21.6%	22.3%	22.4%
Comb LTV 80.01% - 90.00%	9.9%	10.0%	10.2%	10.5%	10.4%	11.2%	12.7%	14.0%
Comb LTV 90.01% - 95.00%	6.3%	6.4%	6.5%	6.5%	6.3%	6.8%	7.8%	8.0%



Single Family Conventional Book Characteristics
FICO < 580

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	1.4%	1.4%	1.4%	1.5%	1.7%	2.0%	2.4%	2.4%
Comb LTV 97.01% - 100.00%	10.1%	10.4%	10.7%	11.2%	8.9%	6.4%	5.5%	4.1%
Comb LTV > 100.00%	0.3%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.2%
Comb LTV Missing	3.4%	3.4%	3.6%	3.8%	5.5%	7.1%	8.2%	9.6%
Wtd Avg Comb LTV	75.3%	75.5%	75.7%	75.9%	74.9%	75.0%	76.2%	76.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	30.0%	32.9%	35.5%	36.4%	46.6%	51.6%	43.6%	33.7%
MTMLTV 60.01% - 70.00%	14.9%	16.3%	17.3%	16.8%	18.8%	19.6%	21.0%	23.6%
MTMLTV 70.01% - 75.00%	9.0%	9.5%	9.8%	9.5%	8.9%	8.4%	9.9%	12.6%
MTMLTV 75.01% - 80.00%	9.7%	10.3%	10.7%	9.9%	8.0%	6.9%	8.6%	10.6%
MTMLTV 80.01% - 90.00%	14.8%	13.5%	12.1%	12.3%	8.8%	7.7%	9.5%	11.8%
MTMLTV 90.01% - 95.00%	5.8%	5.6%	5.3%	5.2%	3.3%	2.9%	3.6%	4.2%
MTMLTV 95.01% - 97.00%	2.3%	2.2%	2.1%	2.1%	1.2%	0.8%	1.0%	1.2%
MTMLTV 97.01% - 100.00%	3.0%	2.9%	2.9%	3.1%	2.6%	1.1%	1.4%	1.3%
MTMLTV > 100.00%	10.1%	6.3%	3.8%	4.2%	1.2%	0.3%	0.7%	0.4%
MTMLTV Missing	0.5%	0.5%	0.5%	0.5%	0.6%	0.7%	0.7%	0.5%
Wtg Avg MTMLTV	71.8%	68.9%	66.7%	66.5%	60.8%	58.4%	62.2%	65.8%
Credit Score (Sums to 100%)								
FICO < 550	42.4%	42.5%	42.4%	42.2%	41.6%	40.4%	38.9%	38.4%
FICO 550-579	57.6%	57.5%	57.6%	57.8%	58.4%	59.6%	61.1%	61.6%
FICO 580-619	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 620-659	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 660-699	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 700-739	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO >= 740	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	548	548	548	548	548	549	549	549
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	82.5%	82.2%	81.3%	79.9%	75.9%	74.0%	73.6%	73.9%
Intermediate-term, fixed-rate	8.0%	8.0%	8.1%	8.5%	10.8%	12.9%	13.8%	13.6%
Adjustable-rate	5.4%	5.3%	5.8%	6.3%	6.6%	7.3%	8.3%	8.3%
Interest Only adjustable-rate	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%
Negative Amortization	3.3%	3.6%	3.9%	4.4%	6.2%	5.4%	4.2%	4.1%



Single Family Conventional Book Characteristics

FICO < 580

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	0.6%	0.6%	0.6%	0.6%	0.3%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	97.7%	97.7%	97.7%	97.6%	97.4%	97.2%	97.1%	97.0%
Second/Vacation Home	0.9%	0.9%	0.9%	0.9%	0.9%	1.0%	1.0%	1.0%
Investor Property	1.4%	1.4%	1.5%	1.5%	1.7%	1.9%	1.9%	2.1%
10-K Unit Type (Sums to 100%)								
1 Unit	98.1%	98.1%	98.1%	98.1%	97.9%	97.7%	97.3%	97.0%
2-4 Units	1.9%	1.9%	1.9%	1.9%	2.1%	2.3%	2.7%	3.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	4.1%	4.1%	4.1%	4.1%	3.9%	3.9%	3.9%	4.0%
Single Family Homes	95.9%	95.9%	95.9%	95.9%	96.1%	96.1%	96.1%	96.0%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	2.0%	2.0%	2.1%	2.2%	2.9%	2.3%	2.0%	2.2%
Condo/Coop	4.1%	4.1%	4.1%	4.1%	3.9%	3.8%	3.9%	3.9%
1 Unit	92.0%	92.0%	92.0%	91.8%	91.1%	91.6%	91.5%	90.9%
2-4 Units	1.9%	1.9%	1.9%	1.9%	2.1%	2.3%	2.7%	3.0%
Condo								
Condo	3.9%	3.9%	3.9%	3.9%	3.7%	3.6%	3.7%	3.8%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	33.5%	33.8%	34.4%	35.2%	33.7%	32.9%	33.7%	33.0%
Cash-Out Refinance	48.1%	47.7%	47.2%	46.3%	45.2%	42.1%	38.9%	39.6%
Other Refinance	18.5%	18.5%	18.4%	18.4%	21.1%	25.0%	27.3%	27.4%
Origination Type (Sums to 100%)								
TPO Broker	23.0%	23.0%	23.1%	22.9%	22.3%	21.3%	22.5%	24.0%
TPO Correspondent	26.7%	26.9%	26.8%	26.1%	23.3%	21.4%	20.9%	21.2%
Undesignated	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.7%	1.0%
Retail	50.1%	49.9%	49.9%	50.7%	54.0%	56.8%	55.9%	53.9%
Origination Year (Sums to 100%)								
< 2001	4.6%	4.6%	4.8%	5.1%	7.0%	9.3%	12.0%	15.7%
2001	3.5%	3.6%	3.7%	3.9%	5.5%	7.6%	10.3%	14.9%
2002	6.7%	6.8%	7.0%	7.5%	10.4%	14.4%	19.7%	28.2%
2003	13.9%	14.0%	14.3%	15.1%	20.5%	27.8%	36.9%	41.3%
2004	8.6%	8.7%	9.0%	9.5%	13.4%	19.1%	21.0%	0.0%
2005	11.6%	11.8%	12.2%	13.0%	19.1%	21.9%	0.0%	0.0%
2006	16.4%	16.7%	17.5%	19.0%	24.1%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

FICO < 580

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	27.7%	27.6%	28.5%	26.9%	0.0%	0.0%	0.0%	0.0%
2008	7.1%	6.3%	3.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$123,483	\$123,520	\$123,287	\$122,383	\$117,949	\$115,983	\$115,604	\$116,326
Loan Original Note Rate	7.14%	7.13%	7.13%	7.11%	6.91%	6.69%	6.74%	6.90%
Seasoning (Sums to 100%)								
Seasoned	6.1%	6.0%	6.1%	6.5%	5.4%	5.5%	5.4%	5.8%
Non-Seasoned	93.9%	94.0%	93.9%	93.5%	94.6%	94.5%	94.6%	94.2%
ACI								
ACI Probability	4.71%	4.75%	4.79%	4.83%	4.48%	4.17%	4.15%	4.08%
Wtd Avg ACI Score	603	603	603	603	607	609	608	608
Credit Premium								
Wtd Avg Credit Premium	0.25	0.25	0.23	0.21	0.16	0.05	-0.04	-0.08
Credit Premium > 1.5	5.5%	5.5%	4.9%	4.8%	4.0%	3.7%	3.5%	4.0%
Prepay Premium								
Prepay Premium	7.6%	7.6%	8.0%	8.8%	9.1%	7.6%	7.9%	10.4%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.3%	6.3%	6.3%	6.4%	7.4%	8.4%	8.8%	8.6%
DTI Ratio > 20 and <= 30	16.4%	16.3%	16.3%	16.4%	17.6%	18.7%	19.2%	19.5%
DTI Ratio > 30 and <= 40	25.8%	25.7%	25.7%	25.6%	25.6%	26.1%	26.9%	28.1%
DTI Ratio > 40 and <= 50	25.8%	25.6%	25.3%	25.0%	22.3%	20.4%	20.0%	20.5%
DTI Ratio > 50	18.6%	18.6%	18.4%	17.9%	15.7%	14.9%	14.6%	13.3%
DTI Ratio Missing	7.2%	7.5%	8.0%	8.8%	11.5%	11.4%	10.6%	10.1%
Wtd Avg DTI Ratio	39.6%	39.6%	39.5%	39.4%	38.3%	37.5%	37.3%	36.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.3%	6.3%	6.3%	6.4%	7.4%	8.4%	8.8%	8.6%
DTI Ratio > 20 and <= 30	16.6%	16.5%	16.5%	16.7%	17.9%	19.1%	19.5%	19.7%
DTI Ratio > 30 and <= 40	26.3%	26.3%	26.3%	26.2%	26.3%	26.9%	27.6%	28.6%
DTI Ratio > 40 and <= 50	26.3%	26.2%	26.0%	25.6%	23.0%	21.2%	20.6%	20.9%
DTI Ratio > 50	19.2%	19.3%	19.1%	18.6%	16.6%	15.7%	15.2%	13.7%
DTI Ratio Missing	5.2%	5.5%	5.9%	6.5%	8.8%	8.7%	8.2%	8.5%
Wtd Avg DTI Ratio	39.6%	39.7%	39.6%	39.5%	38.4%	37.7%	37.4%	36.9%
Origination Term (Sums to 100%)								
<= 15 Years	8.0%	8.0%	8.1%	8.5%	10.8%	13.0%	13.8%	13.7%



Single Family Conventional Book Characteristics

FICO < 580

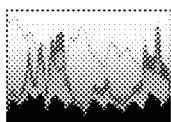
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	3.9%	3.9%	4.0%	4.1%	4.8%	5.0%	4.9%	4.8%
> 25 Years and <= 30 Years	87.3%	87.2%	87.1%	86.7%	84.2%	81.9%	81.1%	81.3%
> 30 Years	0.8%	0.8%	0.8%	0.7%	0.2%	0.2%	0.2%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	82.5%	82.3%	81.4%	80.0%	76.1%	74.1%	73.6%	73.9%
Intermediate-Term Fixed Rate (excl Balloon)	7.7%	7.8%	7.9%	8.3%	10.5%	12.6%	13.4%	13.1%
Adjustable Rate	9.0%	9.2%	10.0%	11.0%	13.1%	13.0%	12.6%	12.4%
Balloon	0.8%	0.7%	0.7%	0.7%	0.3%	0.3%	0.4%	0.5%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.8%	0.8%	0.8%	0.7%	0.2%	0.2%	0.2%	0.2%
Hybrid Arm	4.7%	4.8%	5.3%	5.8%	5.7%	5.6%	5.3%	3.3%
- 2/28 Hybrid Arm	0.6%	0.7%	0.7%	0.9%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.9%	1.0%	1.4%	1.6%	2.1%	1.2%	1.4%	1.1%
- 5/1 Hybrid Arm	2.2%	2.2%	2.1%	2.3%	2.3%	2.9%	2.7%	1.5%
- 7/1 Hybrid Arm	0.8%	0.9%	0.8%	0.9%	1.1%	1.3%	1.1%	0.7%
- 10/1 Hybrid Arm	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%
NegAm ARM	3.3%	3.6%	3.9%	4.4%	6.2%	5.4%	4.2%	4.1%
Interest Only	0.9%	0.9%	0.9%	0.9%	0.6%	0.3%	0.2%	0.1%
- Interest Only ARM	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%
- Interest Only FRM	0.6%	0.6%	0.6%	0.6%	0.3%	0.0%	0.0%	0.0%
Alt-A	1.6%	1.6%	1.6%	1.8%	1.8%	1.7%	2.1%	2.3%
- Alt-A Low/No Doc	0.6%	0.6%	0.6%	0.6%	0.8%	1.0%	1.2%	1.3%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
- Alt-A Stated Income	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.7%



Single Family Conventional Book Characteristics

FICO < 580

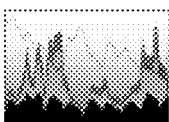
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
Alt-A Deals (no SFC)	0.8%	0.8%	0.8%	0.9%	0.8%	0.6%	0.7%	0.9%
My Community Mortgage	2.8%	2.8%	2.9%	2.9%	1.2%	0.3%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	1.4%	1.4%	1.4%	1.4%	1.3%	1.4%	1.5%	1.6%
- Select Lender Programs Non-Full Doc	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%
- Other Low/No Doc	0.9%	0.9%	1.0%	1.0%	0.9%	1.0%	1.2%	1.4%
Subprime Deals								
Subprime	5.6%	5.2%	5.1%	5.5%	3.6%	2.5%	4.3%	7.4%
- Pre 12/2005 (A-Minus Deals)	0.8%	0.8%	0.8%	0.9%	1.4%	2.4%	4.3%	7.4%
- Post 12/2005	4.9%	4.4%	4.3%	4.7%	2.2%	0.1%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	81.1%	81.5%	81.5%	80.3%	79.1%	80.4%	76.2%	70.1%
Investor Channel	8.1%	8.1%	8.1%	8.6%	10.5%	9.8%	12.4%	17.1%
eChannel	2.8%	2.9%	2.9%	3.0%	3.3%	3.2%	2.8%	1.9%
Underserved Channel	1.0%	1.0%	1.0%	1.0%	1.3%	1.8%	2.2%	2.3%
Subprime Channel	4.9%	4.4%	4.3%	4.7%	2.2%	0.1%	0.0%	0.0%
Unkown/Pre-2000	2.1%	2.2%	2.3%	2.4%	3.4%	4.8%	6.4%	8.7%
Subordinate Financing - RDW								
Subordinate Financing - RDW	2.7%	2.6%	2.6%	2.6%	2.0%	1.6%	1.0%	0.7%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.5%	0.4%
- 80/15/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	1.8%	1.7%	1.7%	1.7%	1.1%	0.6%	0.1%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	4.1%	4.1%	4.1%	4.1%	4.0%	4.0%	3.8%	3.2%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	0.8%	0.8%	0.8%	0.8%	0.9%	1.0%	1.0%	0.8%
- 80/15/05	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
- 80/20/00	0.7%	0.7%	0.7%	0.6%	0.4%	0.3%	0.3%	0.2%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics

FICO < 580

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	1.7%
EA/TPR								
EA/TPR	44.2%	44.6%	44.1%	42.3%	37.6%	35.0%	30.3%	24.9%
- EA I	3.8%	3.8%	3.7%	3.6%	3.4%	3.4%	3.8%	4.2%
- EA/TPR II	5.9%	6.0%	6.1%	6.2%	4.6%	3.2%	3.7%	4.4%
- EA/TPR III	34.5%	34.7%	34.3%	32.6%	29.6%	28.4%	22.9%	16.3%
10-K Property Region (Sums to 100%)								
Midwest	17.5%	17.6%	17.7%	18.0%	18.3%	18.6%	19.0%	18.4%
Northeast	20.0%	19.9%	19.7%	19.6%	19.8%	20.3%	19.9%	19.5%
Southeast	30.7%	30.7%	30.7%	30.5%	29.2%	28.1%	27.3%	26.2%
Southwest	16.5%	16.5%	16.4%	16.3%	15.2%	15.3%	15.3%	14.7%
West	15.3%	15.4%	15.5%	15.5%	17.5%	17.8%	18.4%	21.3%
Census Region (Sums to 100%)								
New England	5.5%	5.5%	5.4%	5.4%	5.4%	5.6%	5.7%	6.1%
Middle Atlantic	12.9%	12.8%	12.7%	12.6%	12.6%	13.0%	12.7%	12.0%
East North Central	14.8%	14.9%	15.0%	15.2%	15.4%	15.7%	16.1%	15.5%
East South Central	5.5%	5.5%	5.6%	5.7%	5.5%	5.3%	5.0%	4.6%
South Atlantic	25.6%	25.6%	25.5%	25.3%	24.1%	23.1%	22.6%	21.8%
West North Central	4.8%	4.9%	5.0%	5.1%	5.0%	4.9%	4.9%	4.8%
West South Central	10.0%	10.0%	9.9%	9.8%	9.1%	9.3%	9.0%	8.3%
Mountain	5.8%	5.8%	5.8%	5.7%	5.3%	5.4%	5.8%	6.0%
Pacific	13.7%	13.9%	14.0%	14.0%	16.1%	16.4%	16.9%	19.7%
US Territories	1.2%	1.2%	1.2%	1.2%	1.4%	1.4%	1.2%	1.1%
Top 10 States								
01) CA	10.4%	10.6%	10.8%	10.9%	13.2%	13.2%	13.3%	15.9%
02) FL	8.8%	8.7%	8.6%	8.4%	7.7%	7.3%	7.4%	7.5%
03) TX	6.4%	6.3%	6.2%	6.1%	5.7%	5.9%	5.8%	5.4%
04) NY	4.7%	4.7%	4.6%	4.6%	4.8%	5.2%	5.2%	5.2%
05) IL	4.3%	4.3%	4.3%	4.3%	4.2%	4.3%	4.6%	4.5%
06) NJ	4.2%	4.1%	4.2%	4.1%	4.2%	4.3%	4.3%	4.0%
07) PA	4.0%	3.9%	3.9%	3.8%	3.6%	3.5%	3.2%	2.8%
08) GA	3.9%	4.0%	4.0%	4.1%	4.3%	4.5%	4.6%	4.2%
09) MI	3.7%	3.7%	3.8%	3.9%	4.2%	4.5%	4.7%	4.6%
10) OH	3.5%	3.5%	3.6%	3.6%	3.7%	3.7%	3.7%	3.5%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	18.8%	18.8%	18.5%	17.8%	18.0%	18.0%	17.9%	18.8%



Single Family Conventional Book Characteristics
FICO < 580

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CERBERUS CAPITAL HOLDING	9.4%	9.5%	9.4%	8.9%	7.5%	7.2%	5.8%	4.5%
03) CITIGROUP INC	8.6%	8.7%	8.6%	8.5%	6.6%	5.4%	4.1%	3.6%
04) WACHOVIA CORPORATION	5.8%	6.0%	6.4%	7.0%	8.9%	7.8%	6.4%	6.5%
05) WASHINGTON MUTUAL INC	5.5%	5.5%	5.6%	5.9%	7.8%	9.9%	12.2%	13.3%
06) JP MORGAN CHASE & CO	4.9%	4.4%	4.1%	4.1%	3.9%	2.9%	3.4%	4.1%
07) FLAGSTAR BANCORP INC	4.4%	4.3%	4.1%	3.9%	3.7%	4.2%	4.6%	4.3%
08) PHH CORPORATION	3.8%	3.9%	4.0%	4.1%	4.6%	4.5%	4.2%	3.3%
09) SUNTRUST BANKS INC	2.8%	2.8%	2.9%	3.0%	2.4%	1.9%	1.6%	1.5%
10) FIRST HORIZON NATIONAL CORPORATION	2.2%	2.2%	2.3%	2.3%	2.0%	2.1%	2.0%	1.9%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	18.6%	18.6%	18.3%	17.6%	17.9%	17.7%	17.4%	18.0%
02) CERBERUS CAPITAL HOLDING	11.0%	11.2%	11.0%	10.5%	9.1%	9.2%	8.3%	7.7%
03) CITIGROUP INC	10.7%	10.8%	10.9%	10.8%	9.7%	8.7%	7.1%	6.4%
04) JP MORGAN CHASE & CO	9.3%	8.7%	8.5%	8.5%	8.1%	7.2%	7.4%	8.0%
05) WACHOVIA CORPORATION	5.0%	5.2%	5.6%	6.1%	7.8%	6.6%	5.0%	5.0%
06) WASHINGTON MUTUAL INC	4.8%	4.8%	4.9%	5.1%	6.8%	9.4%	12.9%	15.2%
07) WELLS FARGO & COMPANY	3.9%	3.9%	3.9%	4.0%	4.6%	4.9%	4.4%	3.6%
08) EVERBANK FINANCIAL CORPORATION	3.8%	3.9%	4.0%	4.3%	5.4%	6.0%	4.9%	3.5%
09) PHH CORPORATION	3.0%	3.1%	3.1%	3.2%	3.6%	3.8%	3.7%	2.9%
10) FLAGSTAR BANCORP INC	2.5%	2.5%	2.2%	1.8%	0.8%	0.8%	1.7%	2.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	68.0%							
Credit Enhancement	32.0%							
- Primary MI Only	20.2%							
- Pool Policy Only	2.0%							
- Pool Policy and Primary MI	2.3%							
- Full Recourse	5.6%							
- Shared Arrangement	1.3%							
- Government	0.0%							
- Secondary Market (SMC)	0.6%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	96.8%							
Interest Only with Credit Enhancement	35.1%							
Alt-A with Credit Enhancement	45.8%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-33.84	-33.75	-32.08	-29.40	-27.43	-28.85	-33.91	-34.86



Single Family Conventional Book Characteristics

FICO < 580

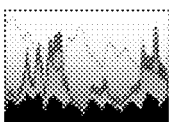
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	110.97	109.47	106.31	101.74	89.19	87.01	86.66	80.84
Wtd Avg Charged Fee	77.13	75.71	74.22	72.33	61.75	58.15	52.74	45.97
Appraisal Waivers								
Appraisal Waiver	1.3%	1.3%	1.3%	1.3%	1.4%	1.3%	1.0%	0.8%
Serious Delinquent Loans								
SDQ Rate All Loans	8.70%	7.18%	6.47%	6.46%	5.29%	6.16%	5.40%	4.28%
- SDQ Rate for Loans with CE	13.22%							
- SDQ Rate for Loans without CE	6.40%							
SDQ Rate Excl. Katrina Loans	8.72%	7.19%	6.46%	6.44%	5.18%	5.56%	5.41%	4.30%
SDQ Rate for Katrina Loans	7.65%	6.90%	7.01%	7.58%	9.76%	24.01%	5.03%	3.36%
Serious Delinquent Loans								
SDQ Loan Count	25,046	21,053	19,063	18,784	13,928	15,316	14,242	12,520
SDQ Count for Loans with CE	12,803							
SDQ Count for Loans without CE	12,243							
SDQ Volume (\$M)								
SDQ Volume	\$3,219.8	\$2,644.4	\$2,337.0	\$2,184.1	\$1,489.0	\$1,586.5	\$1,482.2	\$1,297.1
SDQ Volume for Loans with CE	\$1,602.2							
SDQ Volume for Loans without CE	\$1,617.6							



Single Family Conventional Book Characteristics

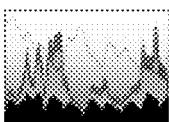
FICO 580-619

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	699,036	704,984	708,814	696,236	610,200	579,897	608,108	630,450
Book Volume (\$B)	\$92.1	\$93.1	\$93.6	\$91.2	\$76.3	\$70.6	\$73.3	\$75.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	15.1%	14.8%	14.7%	14.9%	16.8%	16.8%	15.4%	14.0%
OLTV 60.01% - 70.00%	16.3%	16.0%	15.7%	15.7%	17.4%	17.4%	16.5%	15.5%
OLTV 70.01% - 75.00%	10.0%	10.0%	10.0%	10.0%	11.0%	11.5%	12.3%	13.4%
OLTV 75.01% - 80.00%	22.7%	22.6%	22.5%	22.4%	23.2%	23.6%	23.8%	24.4%
OLTV 80.01% - 90.00%	11.8%	12.0%	12.1%	11.8%	11.7%	12.8%	14.3%	16.2%
OLTV 90.01% - 95.00%	7.1%	7.2%	7.2%	7.1%	7.3%	8.4%	9.6%	10.7%
OLTV 95.01% - 97.00%	1.8%	1.8%	1.9%	1.8%	2.0%	2.3%	2.6%	2.6%
OLTV 97.01% - 100.00%	15.1%	15.5%	15.9%	16.1%	10.3%	7.0%	5.1%	3.0%
OLTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	77.6%	77.8%	78.0%	77.9%	75.9%	75.5%	75.9%	76.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.0%	13.7%	13.6%	13.8%	15.3%	14.9%	13.5%	12.0%
Comb LTV 60.01% - 70.00%	15.6%	15.3%	15.0%	15.0%	16.5%	16.3%	15.2%	13.9%
Comb LTV 70.01% - 75.00%	9.5%	9.5%	9.5%	9.5%	10.3%	10.7%	11.1%	11.5%
Comb LTV 75.01% - 80.00%	21.0%	20.9%	20.7%	20.6%	21.4%	21.9%	22.1%	21.9%
Comb LTV 80.01% - 90.00%	12.3%	12.4%	12.5%	12.2%	11.8%	12.3%	13.2%	14.0%
Comb LTV 90.01% - 95.00%	7.1%	7.2%	7.2%	7.0%	7.0%	7.6%	8.4%	8.7%
Comb LTV 95.01% - 97.00%	1.7%	1.7%	1.8%	1.7%	1.8%	2.0%	2.4%	2.3%
Comb LTV 97.01% - 100.00%	15.5%	15.9%	16.3%	16.5%	10.5%	7.1%	5.1%	3.0%
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%
Comb LTV Missing	2.9%	3.0%	3.2%	3.4%	5.1%	6.9%	8.9%	12.6%
Wtd Avg Comb LTV	78.2%	78.4%	78.6%	78.5%	76.4%	75.8%	76.2%	76.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.0%	13.7%	13.6%	13.8%	15.4%	15.0%	13.6%	12.2%
Comb LTV 60.01% - 70.00%	15.7%	15.4%	15.1%	15.1%	16.6%	16.4%	15.4%	14.1%
Comb LTV 70.01% - 75.00%	9.6%	9.6%	9.5%	9.6%	10.4%	10.8%	11.3%	11.9%
Comb LTV 75.01% - 80.00%	21.2%	21.0%	20.9%	20.7%	21.6%	22.1%	22.4%	22.4%
Comb LTV 80.01% - 90.00%	12.4%	12.5%	12.6%	12.3%	12.0%	12.6%	13.5%	14.5%
Comb LTV 90.01% - 95.00%	7.2%	7.3%	7.3%	7.1%	7.1%	7.8%	8.6%	9.0%



Single Family Conventional Book Characteristics
FICO 580-619

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	1.7%	1.7%	1.8%	1.7%	1.8%	2.1%	2.4%	2.3%
Comb LTV 97.01% - 100.00%	15.5%	15.9%	16.3%	16.5%	10.5%	7.1%	5.1%	3.0%
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%
Comb LTV Missing	2.5%	2.6%	2.7%	2.9%	4.3%	5.8%	7.4%	10.3%
Wtd Avg Comb LTV	78.2%	78.4%	78.6%	78.5%	76.4%	75.9%	76.2%	76.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	27.6%	30.3%	32.8%	34.0%	45.3%	50.0%	42.5%	32.6%
MTMLTV 60.01% - 70.00%	13.6%	14.6%	15.3%	15.3%	18.1%	19.2%	21.1%	23.8%
MTMLTV 70.01% - 75.00%	7.9%	8.4%	8.7%	8.5%	8.7%	8.4%	10.0%	12.9%
MTMLTV 75.01% - 80.00%	8.7%	9.3%	9.8%	9.5%	8.4%	7.3%	8.8%	11.0%
MTMLTV 80.01% - 90.00%	14.6%	13.9%	13.2%	12.9%	9.5%	8.6%	10.2%	12.6%
MTMLTV 90.01% - 95.00%	6.4%	6.6%	6.3%	5.7%	3.7%	3.2%	3.7%	4.2%
MTMLTV 95.01% - 97.00%	2.7%	2.9%	2.8%	2.5%	1.4%	1.0%	1.0%	1.1%
MTMLTV 97.01% - 100.00%	4.0%	4.3%	4.6%	4.8%	3.1%	1.5%	1.6%	1.0%
MTMLTV > 100.00%	14.2%	9.5%	6.2%	6.5%	1.5%	0.4%	0.6%	0.3%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.4%
Wtg Avg MTMLTV	74.9%	71.8%	69.4%	68.8%	61.9%	59.3%	62.8%	66.0%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 580-619	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
FICO 620-659	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 660-699	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 700-739	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO >= 740	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	603	603	603	603	603	603	603	603
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	84.0%	83.8%	83.3%	82.4%	78.1%	75.2%	73.9%	74.7%
Intermediate-term, fixed-rate	8.6%	8.7%	8.7%	9.1%	12.0%	14.7%	16.4%	16.9%
Adjustable-rate	3.7%	3.8%	4.0%	4.4%	5.2%	6.3%	6.8%	5.7%
Interest Only adjustable-rate	0.8%	0.8%	0.8%	0.9%	0.9%	0.8%	0.4%	0.2%
Negative Amortization	1.0%	1.1%	1.2%	1.3%	2.9%	2.9%	2.5%	2.5%



Single Family Conventional Book Characteristics
FICO 580-619

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	1.9%	1.9%	1.9%	1.9%	0.9%	0.2%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	96.5%	96.5%	96.6%	96.6%	96.1%	96.0%	96.0%	96.0%
Second/Vacation Home	1.5%	1.5%	1.4%	1.4%	1.5%	1.5%	1.5%	1.4%
Investor Property	2.0%	2.0%	2.0%	2.0%	2.3%	2.4%	2.5%	2.6%
10-K Unit Type (Sums to 100%)								
1 Unit	97.4%	97.5%	97.5%	97.5%	97.3%	97.0%	96.7%	96.5%
2-4 Units	2.6%	2.5%	2.5%	2.5%	2.7%	3.0%	3.3%	3.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	5.2%	5.1%	5.1%	5.1%	4.7%	4.5%	4.5%	4.5%
Single Family Homes	94.8%	94.9%	94.9%	94.9%	95.3%	95.5%	95.5%	95.5%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	1.0%	1.0%	1.1%	1.1%	1.4%	1.3%	1.3%	1.4%
Condo/Coop	5.2%	5.1%	5.1%	5.1%	4.7%	4.5%	4.5%	4.5%
1 Unit	91.3%	91.3%	91.4%	91.4%	91.2%	91.3%	91.0%	90.6%
2-4 Units	2.6%	2.5%	2.5%	2.5%	2.7%	2.9%	3.2%	3.5%
Condo								
Condo	5.0%	4.9%	4.9%	4.9%	4.5%	4.3%	4.3%	4.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	37.5%	37.9%	38.3%	38.6%	34.5%	32.5%	32.2%	31.4%
Cash-Out Refinance	43.5%	43.2%	42.8%	42.7%	44.3%	42.9%	40.6%	39.7%
Other Refinance	19.0%	19.0%	18.8%	18.7%	21.2%	24.6%	27.2%	28.9%
Origination Type (Sums to 100%)								
TPO Broker	22.7%	22.6%	22.5%	22.2%	21.3%	21.1%	22.2%	23.7%
TPO Correspondent	32.7%	32.8%	33.0%	32.8%	30.2%	28.5%	27.8%	26.4%
Undesignated	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.7%	1.0%
Retail	44.4%	44.4%	44.3%	44.8%	48.2%	50.0%	49.3%	48.9%
Origination Year (Sums to 100%)								
< 2001	3.3%	3.3%	3.5%	3.7%	5.5%	7.6%	10.4%	15.3%
2001	2.4%	2.5%	2.6%	2.8%	4.0%	5.6%	7.9%	12.6%
2002	5.4%	5.5%	5.8%	6.2%	8.9%	12.3%	17.2%	26.4%
2003	14.4%	14.6%	15.1%	16.0%	22.6%	30.2%	39.9%	45.7%
2004	10.0%	10.2%	10.5%	11.2%	16.2%	22.3%	24.6%	0.0%
2005	12.2%	12.5%	12.9%	13.7%	20.1%	22.0%	0.0%	0.0%
2006	16.4%	16.7%	17.4%	18.7%	22.7%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

FICO 580-619

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	28.7%	28.9%	29.5%	27.7%	0.0%	0.0%	0.0%	0.0%
2008	7.3%	5.7%	2.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$141,375	\$141,179	\$140,724	\$139,376	\$133,196	\$128,824	\$126,363	\$124,496
Loan Original Note Rate	6.55%	6.55%	6.55%	6.54%	6.36%	6.20%	6.29%	6.51%
Seasoning (Sums to 100%)								
Seasoned	2.6%	2.5%	2.5%	2.7%	2.5%	2.6%	2.6%	3.0%
Non-Seasoned	97.4%	97.5%	97.5%	97.3%	97.5%	97.4%	97.4%	97.0%
ACI								
ACI Probability	2.34%	2.36%	2.38%	2.38%	2.06%	1.90%	1.86%	1.83%
Wtd Avg ACI Score	628	628	628	628	634	636	637	637
Credit Premium								
Wtd Avg Credit Premium	-0.01	-0.01	-0.02	-0.02	-0.02	-0.06	-0.08	-0.07
Credit Premium > 1.5	1.8%	1.8%	1.7%	1.7%	2.1%	1.5%	1.5%	1.8%
Prepay Premium								
Prepay Premium	3.0%	3.0%	3.1%	3.4%	4.3%	3.8%	4.1%	5.4%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.4%	5.4%	5.5%	5.6%	6.8%	7.9%	8.6%	8.6%
DTI Ratio > 20 and <= 30	15.3%	15.4%	15.5%	15.8%	17.6%	19.0%	19.8%	20.3%
DTI Ratio > 30 and <= 40	26.4%	26.4%	26.5%	26.7%	27.5%	28.1%	28.6%	29.8%
DTI Ratio > 40 and <= 50	26.5%	26.3%	26.3%	26.0%	23.7%	22.0%	21.1%	20.9%
DTI Ratio > 50	23.1%	23.1%	22.8%	22.2%	18.5%	16.6%	15.4%	13.5%
DTI Ratio Missing	3.2%	3.3%	3.5%	3.8%	5.9%	6.4%	6.5%	7.0%
Wtd Avg DTI Ratio	40.8%	40.8%	40.7%	40.5%	39.1%	38.1%	37.5%	36.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.4%	5.4%	5.5%	5.7%	6.9%	7.9%	8.6%	8.7%
DTI Ratio > 20 and <= 30	15.5%	15.5%	15.6%	15.9%	17.8%	19.2%	20.0%	20.5%
DTI Ratio > 30 and <= 40	26.7%	26.7%	26.8%	27.0%	27.9%	28.6%	29.0%	30.2%
DTI Ratio > 40 and <= 50	26.7%	26.6%	26.6%	26.3%	24.1%	22.4%	21.5%	21.2%
DTI Ratio > 50	23.5%	23.4%	23.1%	22.5%	18.9%	17.0%	15.9%	13.9%
DTI Ratio Missing	2.2%	2.3%	2.4%	2.6%	4.5%	4.8%	5.0%	5.6%
Wtd Avg DTI Ratio	40.8%	40.8%	40.7%	40.5%	39.1%	38.2%	37.6%	36.8%
Origination Term (Sums to 100%)								
<= 15 Years	8.6%	8.7%	8.7%	9.1%	12.0%	14.7%	16.4%	16.9%



Single Family Conventional Book Characteristics

FICO 580-619

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	3.6%	3.6%	3.7%	3.7%	4.4%	4.8%	4.9%	4.7%
> 25 Years and <= 30 Years	86.4%	86.4%	86.3%	85.9%	83.3%	80.4%	78.6%	78.2%
> 30 Years	1.3%	1.3%	1.3%	1.2%	0.3%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	85.6%	85.4%	85.0%	84.0%	78.9%	75.4%	73.9%	74.7%
Intermediate-Term Fixed Rate (excl Balloon)	8.4%	8.4%	8.5%	8.9%	11.7%	14.2%	15.8%	16.2%
Adjustable Rate	5.5%	5.6%	6.1%	6.6%	9.1%	10.0%	9.7%	8.4%
Balloon	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.6%	0.7%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.3%	1.3%	1.3%	1.2%	0.3%	0.1%	0.1%	0.1%
Hybrid Arm	4.1%	4.2%	4.6%	5.0%	5.6%	6.2%	5.9%	3.9%
- 2/28 Hybrid Arm	0.3%	0.3%	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.7%	0.7%	0.9%	1.1%	1.5%	1.6%	1.7%	1.2%
- 5/1 Hybrid Arm	2.3%	2.3%	2.3%	2.5%	2.9%	3.3%	3.1%	1.9%
- 7/1 Hybrid Arm	0.7%	0.7%	0.8%	0.8%	1.0%	1.1%	1.0%	0.7%
- 10/1 Hybrid Arm	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
NegAm ARM	1.0%	1.1%	1.2%	1.3%	2.9%	2.9%	2.5%	2.5%
Interest Only	2.7%	2.7%	2.7%	2.7%	1.8%	1.0%	0.4%	0.2%
- Interest Only ARM	0.8%	0.8%	0.8%	0.9%	0.9%	0.8%	0.4%	0.2%
- Interest Only FRM	1.9%	1.9%	1.9%	1.9%	0.9%	0.2%	0.0%	0.0%
Alt-A	1.6%	1.6%	1.6%	1.7%	1.9%	2.0%	2.3%	2.8%
- Alt-A Low/No Doc	0.6%	0.6%	0.6%	0.6%	0.7%	0.9%	1.2%	1.4%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.4%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
- Alt-A Stated Income	0.3%	0.3%	0.3%	0.4%	0.4%	0.5%	0.7%	0.8%



Single Family Conventional Book Characteristics

FICO 580-619

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%
Alt-A Deals (no SFC)	0.7%	0.8%	0.8%	0.9%	0.9%	0.9%	1.0%	1.3%
My Community Mortgage	6.7%	6.8%	6.9%	6.9%	2.6%	0.7%	0.4%	0.2%
Non-Full Doc								
Non-Full Doc Total	1.5%	1.5%	1.5%	1.5%	1.5%	1.4%	1.6%	1.8%
- Select Lender Programs Non-Full Doc	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.3%
- Other Low/No Doc	1.0%	1.0%	1.0%	1.0%	0.9%	0.9%	1.2%	1.5%
Subprime Deals								
Subprime	2.5%	2.3%	2.2%	2.4%	1.5%	0.9%	1.6%	3.0%
- Pre 12/2005 (A-Minus Deals)	0.3%	0.3%	0.3%	0.3%	0.5%	0.9%	1.6%	3.0%
- Post 12/2005	2.2%	2.0%	2.0%	2.1%	1.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	88.5%	88.6%	88.4%	87.8%	86.2%	85.2%	81.9%	75.7%
Investor Channel	5.4%	5.4%	5.5%	5.8%	7.0%	7.2%	8.4%	11.1%
eChannel	1.4%	1.4%	1.5%	1.5%	1.7%	1.8%	1.8%	1.6%
Underserved Channel	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%	0.9%	1.0%
Subprime Channel	2.2%	2.0%	2.0%	2.1%	1.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.1%	2.2%	2.3%	2.5%	3.6%	5.1%	7.1%	10.7%
Subordinate Financing - RDW								
Subordinate Financing - RDW	3.2%	3.2%	3.1%	3.1%	2.8%	2.2%	1.4%	1.0%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.8%	0.8%	0.8%	0.8%	0.9%	0.9%	0.8%	0.6%
- 80/15/05	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	1.8%	1.8%	1.7%	1.6%	1.2%	0.7%	0.1%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	5.1%	5.1%	5.1%	5.2%	5.5%	5.5%	5.3%	4.8%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	1.2%	1.2%	1.3%	1.3%	1.4%	1.5%	1.4%	1.3%
- 80/15/05	0.5%	0.5%	0.5%	0.5%	0.6%	0.5%	0.5%	0.4%
- 80/20/00	0.7%	0.7%	0.7%	0.7%	0.5%	0.3%	0.2%	0.3%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics

FICO 580-619

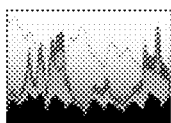
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	2.4%	2.4%	2.4%	2.4%	2.7%	2.9%	2.9%	2.5%
EA/TPR								
EA/TPR	18.2%	18.5%	18.4%	17.5%	15.3%	15.1%	14.9%	14.0%
- EA I	8.0%	8.1%	7.9%	7.6%	7.1%	6.8%	6.7%	6.1%
- EA/TPR II	6.9%	7.1%	7.0%	6.7%	5.5%	5.3%	5.3%	5.1%
- EA/TPR III	3.3%	3.4%	3.4%	3.2%	2.7%	2.9%	2.9%	2.9%
10-K Property Region (Sums to 100%)								
Midwest	18.0%	18.1%	18.3%	18.6%	18.9%	19.0%	19.0%	18.5%
Northeast	20.0%	19.8%	19.7%	19.7%	20.0%	20.4%	19.9%	19.4%
Southeast	29.1%	29.2%	29.2%	29.1%	27.7%	26.6%	25.7%	24.8%
Southwest	17.1%	17.2%	17.2%	17.0%	15.8%	15.6%	15.5%	15.3%
West	15.8%	15.7%	15.7%	15.6%	17.5%	18.5%	19.8%	22.0%
Census Region (Sums to 100%)								
New England	6.0%	6.0%	6.0%	6.0%	6.1%	6.1%	6.2%	6.2%
Middle Atlantic	12.6%	12.5%	12.4%	12.4%	12.5%	12.8%	12.5%	12.0%
East North Central	14.8%	14.9%	15.1%	15.3%	15.5%	15.8%	15.9%	15.6%
East South Central	5.0%	5.1%	5.1%	5.1%	4.9%	4.7%	4.4%	4.2%
South Atlantic	24.6%	24.5%	24.5%	24.4%	23.2%	22.3%	21.6%	20.9%
West North Central	5.5%	5.6%	5.7%	5.8%	5.7%	5.5%	5.3%	5.0%
West South Central	9.5%	9.5%	9.5%	9.3%	8.7%	8.7%	8.4%	8.0%
Mountain	7.1%	7.1%	7.1%	7.1%	6.4%	6.3%	6.7%	7.0%
Pacific	13.9%	13.9%	13.8%	13.8%	15.8%	16.7%	18.0%	20.2%
US Territories	0.9%	0.9%	0.9%	0.9%	1.1%	1.0%	0.9%	0.8%
Top 10 States								
01) CA	10.0%	10.0%	10.0%	10.0%	12.2%	13.0%	14.0%	15.9%
02) FL	8.6%	8.5%	8.4%	8.4%	7.8%	7.5%	7.4%	7.3%
03) TX	6.3%	6.3%	6.2%	6.1%	5.6%	5.6%	5.5%	5.3%
04) NY	4.9%	4.9%	4.8%	4.8%	5.0%	5.3%	5.3%	5.2%
05) IL	4.7%	4.7%	4.7%	4.7%	4.6%	4.7%	4.9%	4.8%
06) NJ	4.2%	4.2%	4.2%	4.2%	4.3%	4.4%	4.3%	4.1%
07) GA	3.8%	3.8%	3.9%	3.9%	3.9%	3.9%	3.9%	3.8%
08) PA	3.5%	3.5%	3.4%	3.4%	3.2%	3.1%	2.9%	2.7%
09) MI	3.4%	3.4%	3.5%	3.6%	3.9%	4.2%	4.3%	4.3%
10) MD	3.4%	3.4%	3.4%	3.3%	3.0%	2.7%	2.6%	2.5%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	20.6%	20.8%	20.7%	20.5%	18.2%	17.8%	17.3%	16.7%



Single Family Conventional Book Characteristics

FICO 580-619

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	9.9%	9.9%	9.8%	9.8%	8.3%	6.7%	5.3%	4.4%
03) CERBERUS CAPITAL HOLDING	7.5%	7.6%	7.5%	7.4%	6.9%	5.9%	5.2%	4.4%
04) WASHINGTON MUTUAL INC	5.8%	5.9%	6.1%	6.4%	8.9%	11.3%	13.7%	15.0%
05) FLAGSTAR BANCORP INC	5.3%	5.2%	5.2%	5.1%	5.0%	5.5%	5.4%	5.0%
06) JP MORGAN CHASE & CO	4.5%	4.1%	3.9%	3.7%	3.5%	3.3%	3.7%	4.8%
07) SUNTRUST BANKS INC	4.1%	4.2%	4.2%	4.1%	3.5%	2.6%	2.2%	1.8%
08) WACHOVIA CORPORATION	3.5%	3.5%	3.6%	3.7%	5.5%	5.3%	4.6%	4.6%
09) PHH CORPORATION	2.9%	2.9%	3.0%	3.1%	3.6%	3.8%	3.7%	3.4%
10) AMTRUST FINANCIAL CORPORATION	2.8%	2.8%	2.8%	2.8%	2.3%	2.0%	1.8%	1.7%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	20.5%	20.7%	20.7%	20.4%	18.2%	17.8%	17.2%	16.5%
02) CITIGROUP INC	12.9%	12.9%	13.0%	13.1%	12.8%	11.5%	9.3%	8.3%
03) JP MORGAN CHASE & CO	11.1%	10.8%	10.7%	10.4%	10.4%	10.4%	10.5%	10.9%
04) CERBERUS CAPITAL HOLDING	8.6%	8.7%	8.6%	8.4%	8.2%	7.6%	7.5%	7.7%
05) WELLS FARGO & COMPANY	5.8%	5.8%	5.7%	5.7%	6.0%	5.7%	5.1%	4.1%
06) WASHINGTON MUTUAL INC	4.9%	5.0%	5.1%	5.4%	7.6%	10.3%	14.0%	16.7%
07) FLAGSTAR BANCORP INC	2.7%	2.6%	2.4%	2.2%	0.9%	0.8%	1.3%	1.7%
08) SUNTRUST BANKS INC	2.4%	2.4%	2.4%	2.3%	2.1%	1.9%	1.7%	1.5%
09) WACHOVIA CORPORATION	2.4%	2.4%	2.5%	2.6%	4.2%	3.9%	3.0%	2.9%
10) NATIONAL CITY CORPORATION	2.3%	2.3%	2.4%	2.4%	1.8%	1.6%	2.0%	2.2%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	63.1%							
Credit Enhancement	36.9%							
- Primary MI Only	29.3%							
- Pool Policy Only	1.6%							
- Pool Policy and Primary MI	1.6%							
- Full Recourse	2.0%							
- Shared Arrangement	1.1%							
- Government	0.0%							
- Secondary Market (SMC)	1.3%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	90.5%							
Interest Only with Credit Enhancement	38.1%							
Alt-A with Credit Enhancement	52.6%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-31.27	-31.43	-30.89	-30.10	-25.62	-24.01	-25.89	-26.65



Single Family Conventional Book Characteristics

FICO 580-619

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	72.55	71.65	70.25	68.63	58.98	56.42	57.98	57.41
Wtd Avg Charged Fee	41.28	40.22	39.35	38.54	33.36	32.41	32.08	30.76
Appraisal Waivers								
Appraisal Waiver	0.5%	0.6%	0.6%	0.6%	0.7%	0.7%	0.7%	0.8%
Serious Delinquent Loans								
SDQ Rate All Loans	5.93%	4.77%	4.18%	3.98%	2.93%	3.45%	2.80%	2.45%
- SDQ Rate for Loans with CE	9.99%							
- SDQ Rate for Loans without CE	3.54%							
SDQ Rate Excl. Katrina Loans	5.95%	4.77%	4.17%	3.97%	2.86%	3.02%	2.81%	2.47%
SDQ Rate for Katrina Loans	4.98%	4.35%	4.82%	4.91%	6.08%	19.26%	2.43%	1.80%
Serious Delinquent Loans								
SDQ Loan Count	41,199	33,344	29,368	27,528	17,658	19,750	16,720	15,166
SDQ Count for Loans with CE	25,728							
SDQ Count for Loans without CE	15,471							
SDQ Volume (\$M)								
SDQ Volume	\$6,009.6	\$4,727.8	\$4,018.4	\$3,539.9	\$1,987.6	\$2,100.0	\$1,792.3	\$1,609.5
SDQ Volume for Loans with CE	\$3,750.0							
SDQ Volume for Loans without CE	\$2,259.6							



Single Family Conventional Book Characteristics

FICO 620-659

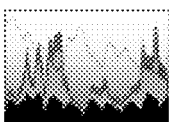
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,823,424	1,834,940	1,840,076	1,814,003	1,636,433	1,575,069	1,633,067	1,665,079
Book Volume (\$B)	\$259.0	\$261.0	\$260.9	\$255.1	\$218.6	\$202.8	\$207.2	\$209.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	13.9%	13.8%	13.7%	14.0%	15.4%	15.7%	15.0%	13.9%
OLTV 60.01% - 70.00%	14.8%	14.6%	14.4%	14.5%	15.8%	16.1%	15.6%	14.9%
OLTV 70.01% - 75.00%	9.6%	9.6%	9.6%	9.8%	10.7%	11.2%	12.1%	13.2%
OLTV 75.01% - 80.00%	28.1%	28.2%	28.4%	28.8%	29.2%	28.2%	27.9%	28.1%
OLTV 80.01% - 90.00%	12.3%	12.3%	12.3%	12.0%	11.7%	12.6%	13.7%	15.0%
OLTV 90.01% - 95.00%	7.4%	7.4%	7.2%	7.1%	7.2%	8.1%	9.2%	10.3%
OLTV 95.01% - 97.00%	1.3%	1.4%	1.4%	1.3%	1.5%	1.7%	2.0%	2.0%
OLTV 97.01% - 100.00%	12.4%	12.6%	12.7%	12.3%	8.3%	6.2%	4.4%	2.4%
OLTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	77.6%	77.7%	77.7%	77.5%	76.0%	75.6%	75.8%	76.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	12.7%	12.5%	12.5%	12.7%	13.8%	13.8%	13.0%	11.8%
Comb LTV 60.01% - 70.00%	13.8%	13.7%	13.4%	13.6%	14.8%	14.9%	14.2%	13.2%
Comb LTV 70.01% - 75.00%	8.9%	8.8%	8.9%	9.0%	9.8%	10.2%	10.8%	11.3%
Comb LTV 75.01% - 80.00%	22.4%	22.3%	22.4%	22.6%	23.7%	24.5%	25.1%	24.8%
Comb LTV 80.01% - 90.00%	15.1%	15.2%	15.2%	14.9%	14.0%	13.8%	13.7%	13.9%
Comb LTV 90.01% - 95.00%	8.8%	8.8%	8.7%	8.6%	8.2%	8.3%	8.8%	9.0%
Comb LTV 95.01% - 97.00%	1.3%	1.3%	1.3%	1.3%	1.3%	1.5%	1.7%	1.8%
Comb LTV 97.01% - 100.00%	13.8%	14.1%	14.2%	13.8%	9.3%	6.3%	4.4%	2.4%
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%
Comb LTV Missing	2.9%	3.0%	3.1%	3.4%	4.8%	6.4%	8.2%	11.7%
Wtd Avg Comb LTV	78.9%	79.1%	79.1%	78.9%	77.1%	76.4%	76.4%	76.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	12.7%	12.6%	12.6%	12.8%	13.9%	14.0%	13.1%	12.1%
Comb LTV 60.01% - 70.00%	13.9%	13.7%	13.5%	13.6%	14.8%	15.0%	14.4%	13.4%
Comb LTV 70.01% - 75.00%	8.9%	8.9%	8.9%	9.1%	9.9%	10.4%	11.0%	11.7%
Comb LTV 75.01% - 80.00%	22.5%	22.5%	22.5%	22.7%	23.9%	24.7%	25.5%	25.5%
Comb LTV 80.01% - 90.00%	15.2%	15.3%	15.3%	15.0%	14.2%	14.1%	14.0%	14.4%



Single Family Conventional Book Characteristics

FICO 620-659

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	8.9%	8.9%	8.8%	8.6%	8.3%	8.5%	9.0%	9.4%
Comb LTV 95.01% - 97.00%	1.3%	1.3%	1.3%	1.3%	1.3%	1.5%	1.8%	1.8%
Comb LTV 97.01% - 100.00%	13.8%	14.1%	14.2%	13.8%	9.3%	6.3%	4.4%	2.4%
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%
Comb LTV Missing	2.4%	2.5%	2.6%	2.8%	4.0%	5.2%	6.6%	9.1%
Wtd Avg Comb LTV	78.9%	79.1%	79.1%	78.9%	77.1%	76.4%	76.4%	76.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	27.5%	30.5%	33.2%	34.4%	44.8%	49.4%	42.0%	31.0%
MTMLTV 60.01% - 70.00%	13.5%	14.6%	15.3%	15.3%	18.1%	19.4%	21.6%	24.3%
MTMLTV 70.01% - 75.00%	8.0%	8.5%	9.0%	9.0%	9.4%	9.1%	10.6%	14.0%
MTMLTV 75.01% - 80.00%	8.9%	9.8%	10.7%	10.6%	10.0%	8.3%	9.6%	12.2%
MTMLTV 80.01% - 90.00%	15.0%	14.4%	14.0%	14.1%	9.8%	8.2%	9.9%	12.3%
MTMLTV 90.01% - 95.00%	6.3%	6.3%	5.8%	5.3%	3.2%	2.8%	3.2%	3.9%
MTMLTV 95.01% - 97.00%	2.5%	2.5%	2.2%	2.0%	1.1%	0.8%	0.9%	0.8%
MTMLTV 97.01% - 100.00%	3.6%	3.7%	3.9%	3.8%	2.2%	1.2%	1.4%	0.8%
MTMLTV > 100.00%	14.4%	9.5%	5.6%	5.2%	1.1%	0.3%	0.5%	0.2%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%
Wtg Avg MTMLTV	75.0%	71.5%	68.8%	68.0%	61.6%	59.3%	62.7%	66.1%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 580-619	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 620-659	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
FICO 660-699	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 700-739	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO >= 740	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	641	641	641	641	642	642	642	642
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	79.1%	78.8%	78.3%	77.4%	74.4%	72.1%	71.0%	73.0%
Intermediate-term, fixed-rate	9.3%	9.4%	9.5%	9.9%	12.7%	15.5%	17.4%	18.3%
Adjustable-rate	4.5%	4.6%	4.8%	5.2%	6.6%	8.2%	8.7%	6.7%
Interest Only adjustable-rate	2.7%	2.7%	2.7%	2.8%	2.5%	1.9%	0.9%	0.3%



Single Family Conventional Book Characteristics

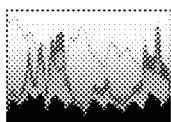
FICO 620-659

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.7%	0.8%	0.8%	0.9%	1.9%	2.2%	1.9%	1.8%
Interest Only fixed-rate	3.8%	3.8%	3.8%	3.8%	1.8%	0.3%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	94.4%	94.4%	94.5%	94.4%	94.2%	94.2%	94.2%	94.3%
Second/Vacation Home	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	2.0%	1.8%
Investor Property	3.5%	3.5%	3.4%	3.5%	3.7%	3.7%	3.8%	3.9%
10-K Unit Type (Sums to 100%)								
1 Unit	96.5%	96.6%	96.6%	96.5%	96.4%	96.3%	96.0%	95.8%
2-4 Units	3.5%	3.4%	3.4%	3.5%	3.6%	3.7%	4.0%	4.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	6.5%	6.5%	6.4%	6.4%	5.9%	5.5%	5.4%	5.3%
Single Family Homes	93.5%	93.5%	93.6%	93.6%	94.1%	94.5%	94.6%	94.7%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.8%	0.8%	0.8%	0.9%	1.0%	1.0%	1.0%	1.1%
Condo/Coop	6.5%	6.5%	6.4%	6.4%	5.9%	5.5%	5.4%	5.3%
1 Unit	89.2%	89.3%	89.3%	89.3%	89.5%	89.7%	89.6%	89.5%
2-4 Units	3.5%	3.4%	3.4%	3.5%	3.6%	3.7%	4.0%	4.1%
Condo								
Condo	6.3%	6.2%	6.2%	6.1%	5.6%	5.3%	5.2%	5.1%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	37.5%	37.5%	37.6%	37.5%	34.5%	32.1%	30.8%	29.5%
Cash-Out Refinance	39.7%	39.5%	39.5%	39.6%	40.5%	39.4%	37.4%	36.6%
Other Refinance	22.9%	23.0%	22.9%	22.9%	25.0%	28.5%	31.8%	33.9%
Origination Type (Sums to 100%)								
TPO Broker	22.5%	22.4%	22.3%	22.1%	21.8%	21.8%	23.1%	24.9%
TPO Correspondent	34.0%	34.2%	34.4%	34.4%	31.7%	29.9%	28.7%	27.5%
Undesignated	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.5%	0.7%
Retail	43.4%	43.3%	43.1%	43.4%	46.3%	48.0%	47.7%	46.8%
Origination Year (Sums to 100%)								
< 2001	2.7%	2.8%	2.9%	3.1%	4.5%	6.2%	8.7%	13.4%
2001	2.1%	2.2%	2.3%	2.5%	3.5%	4.9%	7.1%	11.6%
2002	5.3%	5.5%	5.8%	6.1%	8.7%	11.8%	16.8%	25.9%
2003	16.0%	16.4%	16.9%	17.9%	24.5%	32.3%	42.7%	49.1%
2004	10.5%	10.7%	11.1%	11.8%	16.5%	22.3%	24.9%	0.0%
2005	13.6%	13.9%	14.3%	15.2%	21.0%	22.5%	0.0%	0.0%



Single Family Conventional Book Characteristics FICO 620-659

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	16.7%	17.1%	17.8%	18.9%	21.3%	0.0%	0.0%	0.0%
2007	25.4%	25.6%	26.2%	24.5%	0.0%	0.0%	0.0%	0.0%
2008	7.7%	5.9%	2.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$153,100	\$152,685	\$151,834	\$150,358	\$142,548	\$136,417	\$132,976	\$130,379
Loan Original Note Rate	6.32%	6.32%	6.32%	6.31%	6.15%	5.99%	6.06%	6.28%
Seasoning (Sums to 100%)								
Seasoned	2.3%	2.2%	2.1%	2.1%	1.8%	1.8%	1.7%	2.0%
Non-Seasoned	97.7%	97.8%	97.9%	97.9%	98.2%	98.2%	98.3%	98.0%
ACI								
ACI Probability	1.10%	1.10%	1.11%	1.10%	0.98%	0.89%	0.87%	0.86%
Wtd Avg ACI Score	655	655	655	655	660	663	664	664
Credit Premium								
Wtd Avg Credit Premium	-0.03	-0.04	-0.05	-0.04	-0.04	-0.06	-0.09	-0.08
Credit Premium > 1.5	0.8%	0.8%	0.8%	0.9%	1.2%	0.6%	0.6%	0.8%
Prepay Premium								
Prepay Premium	2.5%	2.6%	2.7%	2.8%	3.1%	3.0%	3.1%	3.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.4%	5.4%	5.5%	5.6%	6.8%	7.8%	8.7%	8.7%
DTI Ratio > 20 and <= 30	14.7%	14.8%	14.9%	15.2%	16.9%	18.3%	19.2%	19.7%
DTI Ratio > 30 and <= 40	26.8%	26.9%	27.0%	27.3%	28.1%	28.5%	28.5%	29.5%
DTI Ratio > 40 and <= 50	27.4%	27.3%	27.2%	27.0%	25.0%	23.2%	22.1%	21.6%
DTI Ratio > 50	20.9%	20.7%	20.4%	19.6%	17.1%	15.9%	15.1%	13.7%
DTI Ratio Missing	4.7%	4.8%	5.0%	5.3%	6.1%	6.2%	6.4%	6.8%
Wtd Avg DTI Ratio	40.5%	40.4%	40.3%	40.0%	38.9%	38.1%	37.5%	36.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.4%	5.4%	5.5%	5.7%	6.8%	7.9%	8.7%	8.8%
DTI Ratio > 20 and <= 30	14.9%	15.0%	15.1%	15.4%	17.1%	18.6%	19.4%	19.9%
DTI Ratio > 30 and <= 40	27.2%	27.2%	27.4%	27.6%	28.6%	29.0%	29.0%	29.9%
DTI Ratio > 40 and <= 50	27.8%	27.7%	27.6%	27.4%	25.4%	23.6%	22.5%	22.0%
DTI Ratio > 50	21.3%	21.2%	20.8%	20.1%	17.6%	16.4%	15.5%	14.0%
DTI Ratio Missing	3.5%	3.5%	3.6%	3.8%	4.5%	4.5%	4.8%	5.4%
Wtd Avg DTI Ratio	40.5%	40.4%	40.3%	40.1%	38.9%	38.1%	37.6%	37.0%
Origination Term (Sums to 100%)								



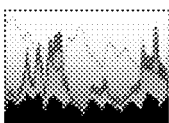
Single Family Conventional Book Characteristics FICO 620-659

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	9.3%	9.4%	9.5%	9.9%	12.7%	15.5%	17.4%	18.3%
> 15 Years amd <= 25 Years	3.5%	3.5%	3.5%	3.6%	4.2%	4.6%	4.7%	4.6%
> 25 Years and <= 30 Years	86.0%	85.9%	85.8%	85.4%	82.9%	79.8%	77.8%	77.0%
> 30 Years	1.2%	1.2%	1.2%	1.1%	0.2%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	82.7%	82.5%	82.0%	81.1%	76.2%	72.4%	71.0%	73.0%
Intermediate-Term Fixed Rate (excl Balloon)	9.1%	9.2%	9.2%	9.6%	12.3%	14.9%	16.7%	17.4%
Adjustable Rate	7.9%	8.0%	8.4%	8.9%	11.0%	12.2%	11.5%	8.8%
Balloon	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%	0.9%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.2%	1.2%	1.2%	1.1%	0.2%	0.1%	0.1%	0.1%
Hybrid Arm	6.9%	7.0%	7.3%	7.7%	8.7%	9.4%	8.9%	6.1%
- 2/28 Hybrid Arm	0.1%	0.1%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.8%	0.9%	1.0%	1.1%	1.8%	2.3%	2.6%	1.8%
- 5/1 Hybrid Arm	4.1%	4.2%	4.3%	4.5%	5.0%	5.2%	4.8%	3.2%
- 7/1 Hybrid Arm	1.3%	1.3%	1.4%	1.4%	1.6%	1.6%	1.4%	1.0%
- 10/1 Hybrid Arm	0.5%	0.5%	0.5%	0.5%	0.4%	0.3%	0.2%	0.1%
NegAm ARM	0.7%	0.8%	0.8%	0.9%	1.9%	2.2%	1.9%	1.8%
Interest Only	6.4%	6.5%	6.6%	6.6%	4.3%	2.2%	1.0%	0.3%
- Interest Only ARM	2.7%	2.7%	2.7%	2.8%	2.5%	1.9%	0.9%	0.3%
- Interest Only FRM	3.8%	3.8%	3.8%	3.8%	1.8%	0.3%	0.1%	0.0%
Alt-A	10.1%	10.3%	10.6%	11.1%	9.5%	6.8%	6.4%	6.9%
- Alt-A Low/No Doc	6.1%	6.2%	6.4%	6.7%	5.4%	3.8%	3.8%	4.1%
- Alt-A No Disclosure	0.3%	0.3%	0.3%	0.4%	0.2%	0.0%	0.0%	0.0%
- Alt-A NINA	1.1%	1.1%	1.1%	1.2%	1.2%	1.1%	1.1%	1.3%
- Alt-A SISA	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.7%	0.8%	0.8%	0.8%	0.6%	0.5%	0.6%	0.7%
- Alt-A Stated Income	3.6%	3.7%	3.8%	4.0%	3.2%	2.1%	2.0%	2.1%



Single Family Conventional Book Characteristics FICO 620-659

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	2.8%	2.8%	2.9%	3.0%	2.5%	1.3%	0.8%	0.5%
Alt-A Deals (no SFC)	1.2%	1.3%	1.3%	1.4%	1.6%	1.7%	1.8%	2.4%
My Community Mortgage	4.6%	4.6%	4.6%	4.4%	1.8%	0.7%	0.6%	0.3%
Non-Full Doc								
Non-Full Doc Total	7.7%	7.8%	8.0%	8.4%	6.9%	5.2%	5.0%	5.1%
- Select Lender Programs Non-Full Doc	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.2%	0.9%
- Other Low/No Doc	6.3%	6.4%	6.6%	6.9%	5.5%	3.8%	3.8%	4.2%
Subprime Deals								
Subprime	0.9%	0.9%	0.8%	0.9%	0.5%	0.3%	0.5%	0.9%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%	0.9%
- Post 12/2005	0.9%	0.8%	0.8%	0.8%	0.4%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	82.0%	81.8%	81.5%	80.6%	80.9%	82.4%	80.7%	76.2%
Investor Channel	13.4%	13.5%	13.7%	14.4%	13.4%	10.9%	10.9%	12.1%
eChannel	1.8%	1.8%	1.8%	1.8%	1.9%	2.0%	1.8%	1.6%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.4%
Subprime Channel	0.9%	0.8%	0.8%	0.8%	0.4%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.9%	1.9%	2.1%	2.2%	3.2%	4.4%	6.2%	9.8%
Subordinate Financing - RDW								
Subordinate Financing - RDW	8.6%	8.6%	8.7%	8.7%	7.5%	5.3%	3.6%	2.6%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.7%	2.8%	2.8%	2.9%	2.8%	2.5%	2.2%	1.8%
- 80/15/05	1.5%	1.5%	1.5%	1.6%	1.5%	1.1%	0.8%	0.6%
- 80/20/00	0.4%	0.4%	0.4%	0.4%	0.4%	0.2%	0.1%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.7%	3.7%	3.6%	3.5%	2.6%	1.2%	0.2%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	11.7%	11.8%	11.9%	12.1%	11.7%	10.5%	9.8%	8.8%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	3.8%	3.9%	4.0%	4.1%	4.1%	3.8%	3.5%	3.2%
- 80/15/05	2.0%	2.0%	2.1%	2.1%	2.0%	1.6%	1.4%	1.1%
- 80/20/00	1.8%	1.8%	1.9%	1.8%	1.4%	0.6%	0.4%	0.4%



Single Family Conventional Book Characteristics FICO 620-659

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	3.6%	3.6%	3.6%	3.6%	3.8%	4.0%	4.0%	3.6%
EA/TPR								
EA/TPR	6.8%	7.0%	6.9%	6.6%	6.1%	6.2%	6.2%	5.9%
- EA I	3.8%	3.8%	3.8%	3.6%	3.4%	3.4%	3.4%	3.1%
- EA/TPR II	2.3%	2.3%	2.4%	2.3%	2.0%	2.0%	2.0%	2.0%
- EA/TPR III	0.8%	0.8%	0.8%	0.8%	0.7%	0.7%	0.8%	0.8%
10-K Property Region (Sums to 100%)								
Midwest	17.3%	17.4%	17.6%	17.7%	18.2%	18.3%	18.1%	17.8%
Northeast	19.4%	19.3%	19.2%	19.3%	19.4%	19.4%	19.0%	18.7%
Southeast	27.3%	27.3%	27.3%	27.2%	26.3%	25.3%	24.4%	23.6%
Southwest	17.1%	17.1%	17.2%	17.1%	16.5%	16.3%	16.0%	15.8%
West	18.9%	18.9%	18.8%	18.7%	19.6%	20.6%	22.4%	24.1%
Census Region (Sums to 100%)								
New England	5.8%	5.9%	5.9%	5.9%	6.0%	6.0%	6.0%	6.1%
Middle Atlantic	12.4%	12.3%	12.2%	12.3%	12.3%	12.3%	12.0%	11.7%
East North Central	14.3%	14.4%	14.5%	14.6%	15.1%	15.3%	15.2%	15.0%
East South Central	4.4%	4.4%	4.4%	4.4%	4.3%	4.2%	4.0%	3.8%
South Atlantic	23.3%	23.3%	23.3%	23.2%	22.4%	21.5%	20.7%	20.1%
West North Central	5.3%	5.4%	5.4%	5.5%	5.5%	5.4%	5.1%	4.9%
West South Central	8.6%	8.5%	8.5%	8.4%	8.3%	8.3%	7.9%	7.4%
Mountain	8.5%	8.6%	8.6%	8.5%	8.0%	7.8%	8.0%	8.3%
Pacific	16.7%	16.6%	16.5%	16.4%	17.5%	18.5%	20.3%	22.1%
US Territories	0.7%	0.7%	0.7%	0.7%	0.8%	0.7%	0.6%	0.6%
Top 10 States								
01) CA	11.9%	11.9%	11.8%	11.8%	13.1%	14.0%	15.7%	17.3%
02) FL	8.4%	8.4%	8.4%	8.3%	8.0%	7.5%	7.2%	7.1%
03) TX	5.9%	5.8%	5.8%	5.7%	5.5%	5.5%	5.3%	5.0%
04) NY	5.1%	5.0%	5.0%	5.0%	5.1%	5.2%	5.2%	5.2%
05) IL	4.7%	4.7%	4.7%	4.7%	4.6%	4.6%	4.7%	4.6%
06) NJ	4.2%	4.1%	4.1%	4.2%	4.2%	4.1%	4.1%	3.9%
07) GA	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.5%
08) MI	3.3%	3.3%	3.3%	3.4%	3.8%	4.0%	4.1%	4.1%
09) MD	3.2%	3.2%	3.1%	3.1%	2.8%	2.6%	2.5%	2.4%
10) PA	3.1%	3.1%	3.1%	3.1%	3.0%	3.0%	2.8%	2.6%
Top 10 Sellers								



Single Family Conventional Book Characteristics FICO 620-659

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	29.2%	29.5%	29.5%	29.5%	28.2%	27.5%	26.2%	23.6%
02) CITIGROUP INC	7.5%	7.5%	7.4%	7.4%	6.5%	5.8%	4.9%	4.3%
03) WASHINGTON MUTUAL INC	5.5%	5.7%	5.9%	6.2%	8.2%	10.3%	12.5%	13.9%
04) CERBERUS CAPITAL HOLDING	5.1%	5.1%	5.1%	5.0%	5.0%	4.4%	4.2%	3.8%
05) JP MORGAN CHASE & CO	4.9%	4.6%	4.4%	4.3%	4.1%	4.2%	4.5%	5.6%
06) WELLS FARGO & COMPANY	3.9%	3.8%	3.5%	3.2%	2.2%	1.8%	1.3%	1.5%
07) SUNTRUST BANKS INC	3.7%	3.7%	3.6%	3.5%	3.0%	2.3%	1.9%	1.7%
08) FLAGSTAR BANCORP INC	3.6%	3.6%	3.6%	3.6%	3.6%	4.0%	3.8%	3.5%
09) INDYMAC BANCORP INC	2.9%	2.9%	2.9%	2.8%	1.9%	1.5%	1.6%	1.9%
10) PHH CORPORATION	2.7%	2.7%	2.8%	2.9%	3.3%	3.5%	3.4%	3.1%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	29.2%	29.5%	29.8%	29.8%	28.5%	27.6%	26.2%	23.6%
02) JP MORGAN CHASE & CO	10.8%	10.5%	10.3%	10.1%	10.0%	9.9%	10.2%	11.1%
03) CITIGROUP INC	10.1%	10.1%	10.1%	10.2%	10.4%	10.0%	8.6%	8.0%
04) WELLS FARGO & COMPANY	7.6%	7.6%	7.3%	7.1%	6.8%	6.3%	5.1%	4.0%
05) CERBERUS CAPITAL HOLDING	6.0%	6.0%	5.9%	5.9%	6.1%	5.8%	6.2%	6.7%
06) WASHINGTON MUTUAL INC	4.9%	5.0%	5.1%	5.4%	7.1%	9.5%	12.7%	15.4%
07) INDYMAC BANCORP INC	2.9%	2.9%	3.0%	2.9%	1.9%	1.5%	1.6%	1.9%
08) SUNTRUST BANKS INC	2.6%	2.6%	2.5%	2.3%	2.0%	1.7%	1.5%	1.3%
09) PHH CORPORATION	2.1%	2.1%	2.1%	2.2%	2.5%	2.8%	2.8%	2.6%
10) NATIONAL CITY CORPORATION	1.9%	1.9%	1.9%	1.9%	1.3%	1.2%	1.4%	1.6%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	63.2%							
Credit Enhancement	36.8%							
- Primary MI Only	27.0%							
- Pool Policy Only	5.0%							
- Pool Policy and Primary MI	1.5%							
- Full Recourse	1.2%							
- Shared Arrangement	0.8%							
- Government	0.0%							
- Secondary Market (SMC)	1.3%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	80.9%							
Interest Only with Credit Enhancement	49.0%							
Alt-A with Credit Enhancement	57.8%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics

FICO 620-659

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-18.99	-19.18	-19.31	-19.19	-15.61	-14.12	-14.68	-15.69
Wtd Avg Economic Model Fee	51.77	51.20	50.57	50.00	43.48	41.08	41.25	41.02
Wtd Avg Charged Fee	32.77	32.02	31.25	30.80	27.87	26.96	26.57	25.33
Appraisal Waivers								
Appraisal Waiver	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.8%
Serious Delinquent Loans								
SDQ Rate All Loans	3.98%	3.12%	2.69%	2.39%	1.74%	2.01%	1.59%	1.45%
- SDQ Rate for Loans with CE	6.66%							
- SDQ Rate for Loans without CE	2.50%							
SDQ Rate Excl. Katrina Loans	3.99%	3.12%	2.69%	2.37%	1.69%	1.72%	1.60%	1.46%
SDQ Rate for Katrina Loans	3.33%	2.98%	3.16%	3.44%	4.69%	15.32%	1.35%	0.96%
Serious Delinquent Loans								
SDQ Loan Count	72,190	56,725	49,098	42,938	28,131	31,293	25,473	23,661
SDQ Count for Loans with CE	43,125							
SDQ Count for Loans without CE	29,065							
SDQ Volume (\$M)								
SDQ Volume	\$12,015.0	\$9,136.9	\$7,527.2	\$6,146.7	\$3,314.0	\$3,414.0	\$2,776.6	\$2,553.8
SDQ Volume for Loans with CE	\$7,393.6							
SDQ Volume for Loans without CE	\$4,621.4							



Single Family Conventional Book Characteristics

FICO 660-699

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	3,132,805	3,133,363	3,110,592	3,059,738	2,782,804	2,653,435	2,680,163	2,677,378
Book Volume (\$B)	\$476.4	\$475.7	\$468.3	\$455.5	\$393.6	\$359.6	\$355.2	\$349.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	15.8%	15.8%	15.8%	16.1%	17.7%	18.6%	18.3%	17.5%
OLTV 60.01% - 70.00%	14.7%	14.7%	14.6%	14.7%	15.9%	16.4%	16.2%	15.8%
OLTV 70.01% - 75.00%	9.9%	9.9%	9.9%	10.0%	10.5%	11.2%	12.0%	12.8%
OLTV 75.01% - 80.00%	35.1%	35.3%	35.8%	36.4%	35.9%	33.2%	31.5%	30.5%
OLTV 80.01% - 90.00%	10.9%	10.7%	10.5%	10.1%	9.7%	10.4%	11.3%	12.6%
OLTV 90.01% - 95.00%	6.1%	5.9%	5.7%	5.5%	5.0%	5.7%	6.5%	7.4%
OLTV 95.01% - 97.00%	0.9%	0.8%	0.8%	0.8%	0.9%	1.1%	1.3%	1.5%
OLTV 97.01% - 100.00%	6.5%	6.7%	6.7%	6.3%	4.2%	3.3%	2.6%	1.8%
OLTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	75.3%	75.3%	75.2%	75.0%	73.8%	73.3%	73.5%	73.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.0%	14.0%	14.0%	14.3%	15.6%	16.2%	15.8%	14.8%
Comb LTV 60.01% - 70.00%	13.5%	13.4%	13.4%	13.5%	14.6%	15.0%	14.7%	13.9%
Comb LTV 70.01% - 75.00%	8.8%	8.7%	8.7%	8.8%	9.5%	10.1%	10.7%	11.1%
Comb LTV 75.01% - 80.00%	25.0%	24.9%	25.0%	25.1%	26.3%	27.0%	27.5%	26.8%
Comb LTV 80.01% - 90.00%	16.1%	16.0%	15.8%	15.3%	13.9%	13.1%	12.5%	12.4%
Comb LTV 90.01% - 95.00%	9.2%	9.1%	9.0%	8.8%	7.6%	7.3%	7.2%	7.1%
Comb LTV 95.01% - 97.00%	0.9%	0.8%	0.8%	0.8%	0.9%	1.0%	1.2%	1.3%
Comb LTV 97.01% - 100.00%	9.8%	10.1%	10.2%	10.0%	7.0%	4.3%	2.9%	1.9%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
Comb LTV Missing	2.6%	2.7%	2.9%	3.1%	4.4%	5.7%	7.4%	10.6%
Wtd Avg Comb LTV	77.7%	77.7%	77.7%	77.5%	75.8%	74.8%	74.5%	74.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.0%	14.0%	14.1%	14.3%	15.7%	16.3%	16.0%	15.1%
Comb LTV 60.01% - 70.00%	13.5%	13.5%	13.4%	13.6%	14.7%	15.2%	14.8%	14.2%
Comb LTV 70.01% - 75.00%	8.9%	8.8%	8.8%	8.9%	9.6%	10.3%	10.9%	11.4%
Comb LTV 75.01% - 80.00%	25.1%	25.0%	25.1%	25.3%	26.5%	27.3%	27.9%	27.4%
Comb LTV 80.01% - 90.00%	16.2%	16.1%	15.9%	15.4%	14.0%	13.3%	12.8%	12.9%



Single Family Conventional Book Characteristics

FICO 660-699

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	9.2%	9.1%	9.0%	8.8%	7.7%	7.4%	7.4%	7.4%
Comb LTV 95.01% - 97.00%	0.9%	0.8%	0.8%	0.8%	0.9%	1.0%	1.2%	1.3%
Comb LTV 97.01% - 100.00%	9.8%	10.1%	10.2%	10.0%	7.0%	4.3%	2.9%	1.9%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
Comb LTV Missing	2.2%	2.3%	2.5%	2.6%	3.7%	4.8%	6.0%	8.3%
Wtd Avg Comb LTV	77.7%	77.7%	77.7%	77.5%	75.8%	74.8%	74.5%	74.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	30.0%	33.2%	36.3%	37.8%	47.9%	52.8%	45.6%	34.1%
MTMLTV 60.01% - 70.00%	13.6%	14.6%	15.5%	15.5%	18.0%	19.4%	21.7%	24.0%
MTMLTV 70.01% - 75.00%	8.1%	8.8%	9.4%	9.3%	9.7%	9.5%	10.8%	14.4%
MTMLTV 75.01% - 80.00%	9.6%	10.8%	11.9%	11.7%	11.3%	9.0%	10.0%	12.7%
MTMLTV 80.01% - 90.00%	15.2%	14.2%	13.5%	14.2%	8.6%	6.0%	7.8%	10.2%
MTMLTV 90.01% - 95.00%	5.7%	5.5%	4.9%	4.4%	2.0%	1.7%	2.1%	2.8%
MTMLTV 95.01% - 97.00%	2.1%	2.0%	1.6%	1.4%	0.6%	0.4%	0.5%	0.6%
MTMLTV 97.01% - 100.00%	2.9%	2.8%	2.6%	2.4%	1.1%	0.6%	0.7%	0.5%
MTMLTV > 100.00%	12.4%	7.8%	3.9%	3.1%	0.6%	0.2%	0.3%	0.2%
MTMLTV Missing	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%	0.5%	0.5%
Wtg Avg MTMLTV	72.9%	69.3%	66.3%	65.3%	59.3%	57.1%	60.5%	64.5%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 580-619	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 620-659	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 660-699	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
FICO 700-739	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO >= 740	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	681	681	681	681	681	681	681	681
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	74.1%	73.6%	72.9%	71.9%	69.5%	67.6%	66.7%	68.8%
Intermediate-term, fixed-rate	10.8%	11.0%	11.1%	11.6%	14.6%	17.9%	20.4%	21.8%
Adjustable-rate	4.7%	4.8%	5.1%	5.5%	7.0%	8.7%	9.5%	7.6%
Interest Only adjustable-rate	5.3%	5.4%	5.5%	5.6%	4.8%	3.6%	1.8%	0.5%



Single Family Conventional Book Characteristics

FICO 660-699

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.8%	0.9%	0.9%	1.0%	1.9%	1.9%	1.5%	1.4%
Interest Only fixed-rate	4.3%	4.4%	4.5%	4.5%	2.1%	0.3%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.0%	91.0%	91.0%	90.9%	91.0%	91.4%	91.8%	92.2%
Second/Vacation Home	3.4%	3.3%	3.3%	3.3%	3.3%	3.0%	2.7%	2.5%
Investor Property	5.6%	5.6%	5.7%	5.7%	5.7%	5.5%	5.4%	5.4%
10-K Unit Type (Sums to 100%)								
1 Unit	95.9%	95.9%	95.8%	95.8%	95.8%	95.7%	95.5%	95.4%
2-4 Units	4.1%	4.1%	4.2%	4.2%	4.2%	4.3%	4.5%	4.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.2%	8.1%	8.1%	8.0%	7.4%	6.8%	6.5%	6.4%
Single Family Homes	91.8%	91.9%	91.9%	92.0%	92.6%	93.2%	93.5%	93.6%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.7%	0.7%
Condo/Coop	8.2%	8.1%	8.1%	8.0%	7.4%	6.8%	6.5%	6.4%
1 Unit	87.1%	87.2%	87.2%	87.2%	87.8%	88.2%	88.3%	88.3%
2-4 Units	4.1%	4.1%	4.1%	4.2%	4.2%	4.3%	4.5%	4.6%
Condo								
Condo	7.9%	7.8%	7.8%	7.7%	7.1%	6.6%	6.3%	6.1%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	38.6%	38.4%	38.6%	38.7%	35.9%	32.5%	30.1%	28.2%
Cash-Out Refinance	35.4%	35.4%	35.3%	35.4%	36.4%	35.9%	34.3%	34.0%
Other Refinance	26.0%	26.3%	26.1%	25.9%	27.7%	31.6%	35.5%	37.9%
Origination Type (Sums to 100%)								
TPO Broker	21.6%	21.6%	21.5%	21.2%	20.6%	20.3%	21.6%	23.3%
TPO Correspondent	32.8%	33.0%	33.4%	33.5%	31.7%	30.0%	28.8%	27.7%
Undesignated	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%	0.6%
Retail	45.4%	45.3%	45.0%	45.1%	47.5%	49.5%	49.3%	48.4%
Origination Year (Sums to 100%)								
< 2001	2.0%	2.1%	2.3%	2.4%	3.5%	4.9%	7.0%	11.2%
2001	1.7%	1.8%	1.9%	2.1%	3.0%	4.1%	6.1%	10.4%
2002	5.2%	5.4%	5.7%	6.1%	8.6%	11.7%	16.8%	25.8%
2003	17.0%	17.6%	18.3%	19.5%	26.2%	34.4%	45.3%	52.6%
2004	10.5%	10.9%	11.5%	12.3%	16.6%	22.2%	24.7%	0.0%
2005	13.9%	14.3%	15.1%	16.0%	21.4%	22.7%	0.0%	0.0%



Single Family Conventional Book Characteristics FICO 660-699

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	16.2%	16.7%	17.7%	19.0%	20.7%	0.0%	0.0%	0.0%
2007	22.7%	23.1%	24.1%	22.6%	0.0%	0.0%	0.0%	0.0%
2008	10.8%	8.1%	3.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$164,778	\$163,940	\$162,318	\$160,326	\$151,784	\$144,284	\$139,478	\$135,955
Loan Original Note Rate	6.14%	6.13%	6.14%	6.14%	5.98%	5.82%	5.89%	6.09%
Seasoning (Sums to 100%)								
Seasoned	2.5%	2.4%	2.2%	2.2%	1.7%	1.7%	1.5%	1.7%
Non-Seasoned	97.5%	97.6%	97.8%	97.8%	98.3%	98.3%	98.5%	98.3%
ACI								
ACI Probability	0.48%	0.48%	0.48%	0.48%	0.42%	0.38%	0.37%	0.36%
Wtd Avg ACI Score	685	685	685	685	690	694	695	695
Credit Premium								
Wtd Avg Credit Premium	-0.05	-0.05	-0.06	-0.04	-0.04	-0.06	-0.08	-0.07
Credit Premium > 1.5	0.5%	0.5%	0.5%	0.6%	0.7%	0.4%	0.4%	0.6%
Prepay Premium								
Prepay Premium	2.7%	2.7%	2.9%	3.1%	3.2%	2.9%	2.7%	2.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.4%	6.5%	6.6%	6.8%	8.0%	9.2%	10.3%	10.5%
DTI Ratio > 20 and <= 30	15.6%	15.7%	15.9%	16.1%	17.7%	19.2%	20.2%	20.9%
DTI Ratio > 30 and <= 40	26.8%	26.9%	27.0%	27.1%	27.4%	27.4%	27.2%	27.7%
DTI Ratio > 40 and <= 50	26.6%	26.4%	26.3%	26.0%	23.9%	22.0%	20.6%	20.0%
DTI Ratio > 50	18.2%	17.9%	17.5%	16.9%	15.8%	15.3%	14.8%	14.0%
DTI Ratio Missing	6.4%	6.6%	6.8%	7.2%	7.3%	7.0%	6.9%	6.9%
Wtd Avg DTI Ratio	39.5%	39.4%	39.2%	39.0%	38.1%	37.3%	36.7%	36.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.4%	6.5%	6.6%	6.8%	8.0%	9.3%	10.4%	10.7%
DTI Ratio > 20 and <= 30	15.9%	16.0%	16.1%	16.4%	18.0%	19.5%	20.6%	21.3%
DTI Ratio > 30 and <= 40	27.3%	27.3%	27.4%	27.5%	27.9%	27.9%	27.7%	28.2%
DTI Ratio > 40 and <= 50	27.0%	26.9%	26.7%	26.4%	24.4%	22.5%	21.1%	20.4%
DTI Ratio > 50	18.6%	18.3%	17.9%	17.4%	16.2%	15.7%	15.3%	14.3%
DTI Ratio Missing	4.9%	5.0%	5.2%	5.4%	5.4%	5.0%	4.9%	5.1%
Wtd Avg DTI Ratio	39.5%	39.4%	39.3%	39.0%	38.1%	37.4%	36.8%	36.3%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics FICO 660-699

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	10.8%	11.0%	11.1%	11.6%	14.7%	17.9%	20.5%	21.8%
> 15 Years amd <= 25 Years	3.4%	3.4%	3.4%	3.5%	4.0%	4.5%	4.6%	4.5%
> 25 Years and <= 30 Years	85.0%	84.8%	84.7%	84.3%	81.2%	77.5%	74.8%	73.6%
> 30 Years	0.8%	0.8%	0.7%	0.7%	0.2%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	78.4%	77.9%	77.3%	76.4%	71.6%	67.9%	66.8%	68.8%
Intermediate-Term Fixed Rate (excl Balloon)	10.5%	10.7%	10.8%	11.2%	14.1%	17.2%	19.5%	20.7%
Adjustable Rate	10.8%	11.1%	11.5%	12.0%	13.7%	14.2%	12.8%	9.4%
Balloon	0.3%	0.3%	0.4%	0.4%	0.5%	0.7%	0.9%	1.1%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.8%	0.8%	0.7%	0.7%	0.2%	0.1%	0.1%	0.1%
Hybrid Arm	9.6%	9.9%	10.2%	10.6%	11.3%	11.1%	10.1%	7.4%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.9%	1.0%	1.1%	1.2%	1.9%	2.6%	2.8%	2.1%
- 5/1 Hybrid Arm	6.3%	6.4%	6.6%	6.8%	7.0%	6.2%	5.4%	3.9%
- 7/1 Hybrid Arm	1.7%	1.7%	1.7%	1.8%	1.8%	1.8%	1.7%	1.3%
- 10/1 Hybrid Arm	0.7%	0.7%	0.7%	0.7%	0.6%	0.4%	0.2%	0.1%
NegAm ARM	0.8%	0.9%	0.9%	1.0%	1.9%	1.9%	1.5%	1.4%
Interest Only	9.6%	9.8%	10.0%	10.1%	6.9%	3.8%	1.8%	0.5%
- Interest Only ARM	5.3%	5.4%	5.5%	5.6%	4.8%	3.6%	1.8%	0.5%
- Interest Only FRM	4.3%	4.4%	4.5%	4.5%	2.1%	0.3%	0.1%	0.0%
Alt-A	16.4%	16.9%	17.5%	18.2%	16.0%	12.3%	10.8%	10.5%
- Alt-A Low/No Doc	12.0%	12.3%	12.7%	13.2%	11.1%	8.6%	7.8%	7.5%
- Alt-A No Disclosure	0.5%	0.5%	0.5%	0.5%	0.2%	0.0%	0.0%	0.0%
- Alt-A NINA	2.3%	2.4%	2.5%	2.6%	2.8%	2.6%	2.6%	2.5%
- Alt-A SISA	0.7%	0.7%	0.7%	0.8%	0.4%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.5%	1.6%	1.7%	1.7%	1.3%	1.1%	1.1%	1.1%
- Alt-A Stated Income	7.0%	7.2%	7.3%	7.5%	6.4%	4.8%	4.1%	3.9%



Single Family Conventional Book Characteristics FICO 660-699

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	2.9%	2.9%	3.1%	3.2%	2.8%	1.7%	0.9%	0.4%
Alt-A Deals (no SFC)	1.6%	1.6%	1.7%	1.8%	2.2%	2.0%	2.1%	2.6%
My Community Mortgage	2.0%	2.0%	2.0%	1.9%	0.8%	0.4%	0.3%	0.2%
Non-Full Doc								
Non-Full Doc Total	19.2%	19.6%	19.8%	19.6%	15.2%	11.8%	10.7%	9.9%
- Select Lender Programs Non-Full Doc	7.1%	7.2%	7.0%	6.4%	4.1%	3.3%	3.0%	2.4%
- Other Low/No Doc	12.0%	12.4%	12.8%	13.2%	11.1%	8.5%	7.7%	7.5%
Subprime Deals								
Subprime	0.3%	0.2%	0.2%	0.3%	0.2%	0.1%	0.1%	0.3%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%
- Post 12/2005	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	77.3%	76.9%	76.2%	75.3%	76.4%	79.0%	79.0%	76.3%
Investor Channel	18.7%	19.1%	19.6%	20.4%	18.5%	14.9%	13.5%	13.2%
eChannel	2.2%	2.2%	2.2%	2.2%	2.3%	2.3%	2.2%	1.9%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Subprime Channel	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.5%	1.5%	1.7%	1.8%	2.6%	3.6%	5.3%	8.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	14.8%	15.0%	15.2%	15.3%	12.7%	8.8%	5.9%	4.3%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.4%	4.4%	4.5%	4.6%	4.2%	3.6%	3.0%	2.4%
- 80/15/05	2.9%	3.0%	3.1%	3.2%	2.9%	2.4%	2.0%	1.5%
- 80/20/00	1.0%	1.0%	1.0%	1.1%	1.0%	0.6%	0.3%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	6.0%	6.0%	5.9%	5.9%	4.2%	1.9%	0.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	18.9%	19.3%	19.6%	20.0%	18.5%	16.0%	14.5%	12.5%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	5.8%	5.9%	6.1%	6.2%	5.9%	5.2%	4.7%	4.0%
- 80/15/05	3.7%	3.8%	3.9%	4.0%	3.7%	3.1%	2.8%	2.2%
- 80/20/00	3.6%	3.7%	3.9%	4.1%	3.3%	1.8%	1.2%	0.9%



Single Family Conventional Book Characteristics FICO 660-699

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	5.1%	5.1%	5.0%	5.0%	5.0%	5.3%	5.3%	4.8%
EA/TPR								
EA/TPR	1.4%	1.5%	1.5%	1.4%	1.4%	1.4%	1.5%	1.4%
- EA I	1.0%	1.0%	1.0%	0.9%	0.9%	1.0%	1.0%	0.9%
- EA/TPR II	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
- EA/TPR III	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	16.3%	16.4%	16.5%	16.7%	17.2%	17.5%	17.5%	17.3%
Northeast	18.8%	18.7%	18.7%	18.7%	18.8%	18.9%	18.6%	18.1%
Southeast	25.8%	25.8%	25.8%	25.7%	25.0%	24.0%	22.9%	22.3%
Southwest	16.7%	16.7%	16.7%	16.7%	16.4%	16.2%	16.0%	15.9%
West	22.5%	22.4%	22.3%	22.2%	22.7%	23.4%	25.0%	26.3%
Census Region (Sums to 100%)								
New England	5.8%	5.8%	5.8%	5.9%	6.0%	6.1%	6.1%	6.1%
Middle Atlantic	12.1%	11.9%	11.9%	11.9%	11.8%	11.8%	11.6%	11.3%
East North Central	13.4%	13.5%	13.6%	13.8%	14.2%	14.5%	14.6%	14.6%
East South Central	3.9%	3.9%	3.9%	3.9%	3.9%	3.8%	3.7%	3.6%
South Atlantic	22.3%	22.3%	22.3%	22.2%	21.5%	20.5%	19.6%	19.1%
West North Central	5.0%	5.0%	5.1%	5.1%	5.2%	5.2%	5.1%	4.9%
West South Central	7.6%	7.6%	7.6%	7.5%	7.4%	7.5%	7.2%	7.0%
Mountain	9.4%	9.4%	9.5%	9.4%	9.1%	8.8%	8.8%	9.0%
Pacific	20.0%	19.9%	19.8%	19.7%	20.3%	21.2%	22.8%	24.2%
US Territories	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%
Top 10 States								
01) CA	14.5%	14.5%	14.4%	14.4%	15.1%	16.0%	17.5%	18.8%
02) FL	8.4%	8.4%	8.4%	8.4%	8.0%	7.4%	6.9%	6.7%
03) TX	5.3%	5.3%	5.3%	5.2%	5.1%	5.0%	4.9%	4.7%
04) NY	5.1%	5.0%	5.0%	5.0%	5.0%	5.1%	5.1%	5.0%
05) IL	4.7%	4.7%	4.7%	4.7%	4.5%	4.6%	4.6%	4.6%
06) NJ	4.1%	4.1%	4.0%	4.0%	4.0%	4.0%	3.9%	3.8%
07) GA	3.2%	3.3%	3.3%	3.3%	3.3%	3.2%	3.2%	3.2%
08) WA	3.1%	3.1%	3.1%	3.0%	2.9%	2.9%	3.0%	3.1%
09) VA	3.1%	3.1%	3.0%	3.0%	3.0%	2.9%	2.8%	2.7%
10) MI	3.0%	3.1%	3.1%	3.2%	3.5%	3.7%	3.8%	3.9%
Top 10 Sellers								



Single Family Conventional Book Characteristics FICO 660-699

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	29.5%	29.9%	29.9%	29.9%	28.7%	28.0%	27.2%	24.9%
02) CITIGROUP INC	7.4%	7.5%	7.4%	7.3%	6.7%	6.0%	5.2%	4.6%
03) WASHINGTON MUTUAL INC	5.8%	6.0%	6.3%	6.7%	8.6%	10.5%	12.8%	14.3%
04) JP MORGAN CHASE & CO	5.4%	5.2%	5.1%	5.0%	4.5%	4.5%	4.8%	5.7%
05) WELLS FARGO & COMPANY	5.1%	4.8%	4.4%	3.9%	2.8%	2.3%	1.6%	1.6%
06) CERBERUS CAPITAL HOLDING	4.6%	4.6%	4.5%	4.5%	4.8%	4.3%	3.8%	3.2%
07) SUNTRUST BANKS INC	3.9%	3.8%	3.8%	3.6%	3.0%	2.2%	1.9%	1.7%
08) FLAGSTAR BANCORP INC	3.2%	3.2%	3.2%	3.2%	3.4%	3.9%	3.8%	3.7%
09) PHH CORPORATION	2.9%	3.0%	3.0%	3.1%	3.4%	3.5%	3.5%	3.2%
10) INDYMAC BANCORP INC	2.5%	2.5%	2.5%	2.3%	1.5%	1.1%	1.1%	1.3%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	29.5%	29.9%	30.2%	30.1%	29.0%	28.1%	27.1%	24.9%
02) JP MORGAN CHASE & CO	11.3%	11.1%	11.0%	10.9%	10.6%	10.5%	10.8%	11.9%
03) CITIGROUP INC	10.1%	10.1%	10.2%	10.3%	10.6%	10.4%	9.3%	8.7%
04) WELLS FARGO & COMPANY	9.1%	9.0%	8.5%	8.2%	7.6%	7.0%	5.5%	4.4%
05) CERBERUS CAPITAL HOLDING	5.3%	5.2%	5.1%	5.2%	5.7%	5.4%	5.4%	5.6%
06) WASHINGTON MUTUAL INC	5.1%	5.3%	5.5%	5.8%	7.4%	9.5%	12.6%	15.4%
07) SUNTRUST BANKS INC	2.9%	2.9%	2.8%	2.5%	2.1%	1.8%	1.5%	1.4%
08) INDYMAC BANCORP INC	2.5%	2.5%	2.6%	2.4%	1.5%	1.1%	1.1%	1.3%
09) PHH CORPORATION	2.1%	2.1%	2.1%	2.1%	2.4%	2.6%	2.7%	2.6%
10) NATIONAL CITY CORPORATION	1.7%	1.7%	1.8%	1.7%	1.2%	1.0%	1.0%	1.2%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	71.0%							
Credit Enhancement	29.0%							
- Primary MI Only	19.2%							
- Pool Policy Only	6.3%							
- Pool Policy and Primary MI	1.1%							
- Full Recourse	0.8%							
- Shared Arrangement	0.6%							
- Government	0.0%							
- Secondary Market (SMC)	0.9%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	81.3%							
Interest Only with Credit Enhancement	47.1%							
Alt-A with Credit Enhancement	48.2%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics

FICO 660-699

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-8.79	-8.99	-9.26	-9.31	-6.07	-4.31	-4.31	-5.38
Wtd Avg Economic Model Fee	36.47	36.15	35.99	35.87	30.89	28.23	27.67	27.69
Wtd Avg Charged Fee	27.67	27.16	26.73	26.56	24.82	23.93	23.35	22.32
Appraisal Waivers								
Appraisal Waiver	2.2%	2.2%	2.1%	2.0%	1.8%	1.5%	1.1%	1.1%
Serious Delinquent Loans								
SDQ Rate All Loans	2.48%	1.94%	1.58%	1.28%	0.77%	0.94%	0.71%	0.65%
- SDQ Rate for Loans with CE	4.98%							
- SDQ Rate for Loans without CE	1.50%							
SDQ Rate Excl. Katrina Loans	2.48%	1.94%	1.58%	1.28%	0.74%	0.75%	0.71%	0.65%
SDQ Rate for Katrina Loans	1.71%	1.60%	1.64%	1.77%	2.41%	11.14%	0.55%	0.35%
Serious Delinquent Loans								
SDQ Loan Count	77,085	60,215	48,754	38,997	21,099	24,494	18,630	17,101
SDQ Count for Loans with CE	43,551							
SDQ Count for Loans without CE	33,534							
SDQ Volume (\$M)								
SDQ Volume	\$14,718.7	\$11,149.9	\$8,548.4	\$6,320.4	\$2,569.5	\$2,699.6	\$2,063.2	\$1,870.9
SDQ Volume for Loans with CE	\$8,666.6							
SDQ Volume for Loans without CE	\$6,052.1							



Single Family Conventional Book Characteristics Purchase Money Mortgage

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	7,088,026	6,990,248	6,965,095	6,891,539	5,977,274	5,290,249	4,953,230	4,765,575
Book Volume (\$B)	\$1,107.5	\$1,078.0	\$1,064.2	\$1,043.9	\$843.6	\$696.3	\$610.0	\$542.5
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	9.3%	9.2%	9.3%	9.5%	10.1%	10.2%	9.6%	8.8%
OLTV 60.01% - 70.00%	7.3%	7.2%	7.2%	7.2%	7.7%	7.7%	7.5%	7.4%
OLTV 70.01% - 75.00%	6.7%	6.6%	6.6%	6.7%	6.5%	6.6%	6.6%	6.7%
OLTV 75.01% - 80.00%	44.3%	44.6%	45.2%	46.1%	47.6%	45.0%	41.6%	38.0%
OLTV 80.01% - 90.00%	9.8%	9.3%	8.9%	8.6%	9.0%	10.3%	11.9%	14.0%
OLTV 90.01% - 95.00%	9.5%	9.4%	9.0%	8.7%	8.9%	10.8%	13.7%	16.8%
OLTV 95.01% - 97.00%	1.5%	1.5%	1.5%	1.5%	1.8%	2.3%	3.1%	3.7%
OLTV 97.01% - 100.00%	11.3%	11.9%	11.9%	11.4%	8.1%	6.8%	5.8%	4.3%
OLTV > 100.00%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.3%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	80.3%	80.4%	80.3%	80.0%	79.2%	79.4%	80.1%	80.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	8.0%	7.9%	8.0%	8.1%	8.7%	8.7%	7.9%	6.6%
Comb LTV 60.01% - 70.00%	6.2%	6.1%	6.1%	6.2%	6.6%	6.6%	6.2%	5.5%
Comb LTV 70.01% - 75.00%	5.3%	5.2%	5.1%	5.2%	5.4%	5.5%	5.3%	5.0%
Comb LTV 75.01% - 80.00%	28.4%	28.0%	27.9%	28.2%	30.3%	31.7%	32.0%	28.9%
Comb LTV 80.01% - 90.00%	16.2%	15.9%	15.5%	15.3%	14.9%	14.0%	12.8%	12.4%
Comb LTV 90.01% - 95.00%	14.3%	14.3%	14.1%	13.9%	13.3%	13.6%	14.2%	14.6%
Comb LTV 95.01% - 97.00%	1.5%	1.4%	1.4%	1.4%	1.6%	2.0%	2.7%	3.2%
Comb LTV 97.01% - 100.00%	16.4%	17.3%	17.5%	17.2%	12.8%	8.9%	6.6%	4.6%
Comb LTV > 100.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%
Comb LTV Missing	3.4%	3.6%	3.8%	4.1%	6.1%	8.5%	12.0%	18.9%
Wtd Avg Comb LTV	83.4%	83.7%	83.6%	83.4%	82.2%	81.4%	81.4%	81.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	8.0%	7.9%	8.1%	8.2%	8.7%	8.8%	8.0%	6.9%
Comb LTV 60.01% - 70.00%	6.3%	6.1%	6.1%	6.2%	6.6%	6.6%	6.3%	5.7%
Comb LTV 70.01% - 75.00%	5.3%	5.2%	5.2%	5.2%	5.5%	5.6%	5.4%	5.2%
Comb LTV 75.01% - 80.00%	28.5%	28.1%	28.1%	28.4%	30.5%	32.1%	32.5%	29.8%
Comb LTV 80.01% - 90.00%	16.3%	15.9%	15.6%	15.4%	15.0%	14.2%	13.1%	13.0%



Single Family Conventional Book Characteristics

Purchase Money Mortgage

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	14.4%	14.4%	14.2%	14.0%	13.5%	13.9%	14.6%	15.4%
Comb LTV 95.01% - 97.00%	1.5%	1.4%	1.4%	1.4%	1.7%	2.1%	2.8%	3.3%
Comb LTV 97.01% - 100.00%	16.4%	17.3%	17.5%	17.2%	12.8%	8.9%	6.6%	4.6%
Comb LTV > 100.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%
Comb LTV Missing	3.0%	3.2%	3.4%	3.6%	5.4%	7.5%	10.3%	15.8%
Wtd Avg Comb LTV	83.4%	83.6%	83.6%	83.4%	82.2%	81.4%	81.4%	83.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	21.1%	23.7%	26.1%	27.0%	34.9%	39.2%	32.4%	27.7%
MTMLTV 60.01% - 70.00%	12.9%	14.0%	14.8%	14.8%	17.6%	19.3%	19.4%	17.5%
MTMLTV 70.01% - 75.00%	8.5%	9.4%	10.3%	10.2%	11.6%	12.2%	12.6%	14.1%
MTMLTV 75.01% - 80.00%	11.7%	13.0%	14.4%	14.4%	15.6%	13.9%	15.3%	16.3%
MTMLTV 80.01% - 90.00%	17.4%	15.8%	15.4%	16.8%	12.3%	9.4%	12.4%	15.1%
MTMLTV 90.01% - 95.00%	6.8%	6.9%	6.6%	5.9%	3.5%	3.3%	4.5%	6.3%
MTMLTV 95.01% - 97.00%	2.8%	2.8%	2.5%	2.1%	1.2%	0.9%	1.2%	1.4%
MTMLTV 97.01% - 100.00%	3.9%	4.1%	4.2%	3.8%	2.2%	1.3%	1.7%	1.3%
MTMLTV > 100.00%	15.0%	10.2%	5.7%	5.0%	1.1%	0.3%	0.6%	0.3%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	77.8%	74.6%	71.8%	70.9%	65.4%	63.0%	65.9%	67.8%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.6%	0.7%
FICO 550-579	0.6%	0.6%	0.7%	0.7%	0.7%	0.8%	1.0%	1.3%
FICO 580-619	3.1%	3.3%	3.4%	3.4%	3.1%	3.3%	3.9%	4.4%
FICO 620-659	8.8%	9.1%	9.2%	9.2%	8.9%	9.4%	10.5%	11.4%
FICO 660-699	16.6%	16.9%	17.0%	16.9%	16.7%	16.8%	17.6%	18.2%
FICO 700-739	22.7%	22.7%	22.7%	22.7%	23.0%	23.0%	22.8%	22.2%
FICO >= 740	46.9%	45.9%	45.5%	45.6%	45.3%	43.8%	40.0%	36.2%
FICO Missing	1.0%	1.0%	1.1%	1.2%	1.7%	2.5%	3.6%	5.7%
Wtd Avg FICO	727	725	725	725	725	723	718	713
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	78.7%	78.0%	77.4%	76.6%	74.8%	73.6%	74.6%	78.4%
Intermediate-term, fixed-rate	4.9%	4.9%	5.0%	5.1%	6.2%	7.4%	8.3%	8.9%
Adjustable-rate	5.8%	6.0%	6.3%	6.8%	8.8%	11.2%	12.1%	9.5%
Interest Only adjustable-rate	6.1%	6.4%	6.5%	6.7%	6.8%	5.7%	2.9%	0.7%



Single Family Conventional Book Characteristics Purchase Money Mortgage

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.6%	0.7%	0.7%	0.8%	1.3%	1.8%	1.9%	2.4%
Interest Only fixed-rate	3.8%	4.0%	4.1%	4.1%	2.0%	0.3%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	86.8%	86.8%	86.9%	86.9%	86.6%	87.4%	88.8%	89.6%
Second/Vacation Home	7.3%	7.3%	7.3%	7.3%	7.3%	6.7%	5.8%	4.9%
Investor Property	5.9%	5.9%	5.9%	5.8%	6.0%	5.9%	5.5%	5.6%
10-K Unit Type (Sums to 100%)								
1 Unit	97.1%	97.1%	97.1%	97.1%	97.0%	96.7%	96.3%	95.8%
2-4 Units	2.9%	2.9%	2.9%	2.9%	3.0%	3.3%	3.7%	4.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	13.6%	13.4%	13.3%	13.2%	12.5%	11.6%	10.7%	10.2%
Single Family Homes	86.4%	86.6%	86.7%	86.8%	87.5%	88.4%	89.3%	89.8%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.5%	0.6%	0.6%	0.6%	0.7%	0.6%	0.6%	0.6%
Condo/Coop	13.6%	13.4%	13.3%	13.1%	12.5%	11.6%	10.7%	10.2%
1 Unit	83.0%	83.1%	83.2%	83.4%	83.8%	84.4%	85.0%	85.0%
2-4 Units	2.9%	2.9%	2.9%	2.9%	3.0%	3.3%	3.7%	4.2%
Condo								
Condo	12.9%	12.8%	12.7%	12.5%	11.9%	11.1%	10.2%	9.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Cash-Out Refinance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Refinance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Type (Sums to 100%)								
TPO Broker	20.4%	20.3%	20.3%	20.0%	18.7%	18.2%	19.2%	20.5%
TPO Correspondent	32.6%	32.9%	33.4%	33.5%	31.3%	29.0%	27.0%	24.6%
Undesignated	0.4%	0.4%	0.4%	0.5%	0.7%	1.1%	1.8%	2.9%
Retail	46.6%	46.3%	45.9%	46.1%	49.3%	51.7%	52.0%	52.0%
Origination Year (Sums to 100%)								
< 2001	2.9%	3.1%	3.3%	3.6%	5.3%	8.1%	12.9%	22.2%
2001	1.2%	1.3%	1.4%	1.5%	2.2%	3.3%	5.4%	10.2%
2002	3.4%	3.6%	3.8%	4.0%	5.9%	8.8%	14.1%	24.4%
2003	10.2%	10.8%	11.3%	11.9%	16.7%	24.0%	35.1%	43.2%
2004	11.2%	11.8%	12.5%	13.2%	18.6%	26.5%	32.5%	0.0%
2005	15.7%	16.6%	17.4%	18.3%	25.4%	29.3%	0.0%	0.0%



Single Family Conventional Book Characteristics Purchase Money Mortgage

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	18.0%	19.1%	20.4%	21.8%	25.8%	0.0%	0.0%	0.0%
2007	24.8%	26.0%	27.3%	25.8%	0.0%	0.0%	0.0%	0.0%
2008	12.5%	7.6%	2.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$167,235	\$164,856	\$163,098	\$161,461	\$150,722	\$140,725	\$131,856	\$122,599
Loan Original Note Rate	6.20%	6.20%	6.22%	6.22%	6.10%	5.95%	6.10%	6.42%
Seasoning (Sums to 100%)								
Seasoned	3.0%	2.9%	2.8%	2.9%	2.8%	3.0%	3.3%	4.5%
Non-Seasoned	97.0%	97.1%	97.2%	97.1%	97.2%	97.0%	96.7%	95.5%
ACI								
ACI Probability	0.66%	0.68%	0.69%	0.70%	0.62%	0.58%	0.61%	0.63%
Wtd Avg ACI Score	702	700	700	700	704	705	702	699
Credit Premium								
Wtd Avg Credit Premium	-0.05	-0.07	-0.07	-0.05	-0.04	-0.06	-0.10	-0.10
Credit Premium > 1.5	0.5%	0.5%	0.6%	0.6%	0.6%	0.5%	0.6%	0.9%
Prepay Premium								
Prepay Premium	1.9%	2.0%	2.1%	2.2%	2.4%	2.3%	2.5%	3.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.1%	7.2%	7.3%	7.4%	8.4%	9.5%	10.3%	10.4%
DTI Ratio > 20 and <= 30	17.4%	17.4%	17.4%	17.6%	18.9%	20.3%	21.0%	21.5%
DTI Ratio > 30 and <= 40	27.4%	27.3%	27.3%	27.5%	28.0%	28.0%	27.6%	28.2%
DTI Ratio > 40 and <= 50	25.5%	25.4%	25.3%	25.1%	23.3%	21.2%	19.6%	18.4%
DTI Ratio > 50	16.8%	16.6%	16.3%	15.8%	14.1%	13.3%	12.8%	11.4%
DTI Ratio Missing	5.8%	6.1%	6.4%	6.7%	7.3%	7.7%	8.7%	10.2%
Wtd Avg DTI Ratio	38.6%	38.6%	38.5%	38.3%	37.3%	36.6%	36.0%	35.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.2%	7.3%	7.4%	7.5%	8.5%	9.7%	10.5%	10.5%
DTI Ratio > 20 and <= 30	17.7%	17.7%	17.8%	18.0%	19.4%	20.7%	21.4%	21.8%
DTI Ratio > 30 and <= 40	27.9%	27.9%	28.0%	28.1%	28.6%	28.6%	28.1%	28.6%
DTI Ratio > 40 and <= 50	26.1%	25.9%	25.8%	25.7%	23.9%	21.7%	20.0%	18.8%
DTI Ratio > 50	17.2%	17.1%	16.8%	16.3%	14.6%	13.8%	13.3%	11.7%
DTI Ratio Missing	3.9%	4.0%	4.2%	4.4%	4.9%	5.4%	6.6%	8.7%
Wtd Avg DTI Ratio	38.6%	38.6%	38.5%	38.3%	37.4%	36.6%	36.1%	35.4%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics Purchase Money Mortgage

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	4.9%	4.9%	5.0%	5.1%	6.2%	7.4%	8.4%	9.0%
> 15 Years amd <= 25 Years	1.1%	1.2%	1.2%	1.2%	1.4%	1.5%	1.5%	1.5%
> 25 Years and <= 30 Years	93.2%	93.2%	93.1%	93.0%	92.1%	90.9%	89.9%	89.2%
> 30 Years	0.8%	0.8%	0.8%	0.7%	0.3%	0.2%	0.3%	0.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	82.6%	82.0%	81.4%	80.7%	76.8%	73.9%	74.7%	78.4%
Intermediate-Term Fixed Rate (excl Balloon)	4.7%	4.7%	4.7%	4.8%	5.8%	6.8%	7.5%	7.9%
Adjustable Rate	12.6%	13.1%	13.6%	14.2%	17.0%	18.7%	17.0%	12.7%
Balloon	0.2%	0.3%	0.3%	0.3%	0.4%	0.6%	0.8%	1.0%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	0.8%	0.8%	0.8%	0.7%	0.3%	0.2%	0.3%	0.3%
Hybrid Arm	11.5%	11.9%	12.4%	12.9%	14.8%	15.0%	13.0%	8.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.9%	1.0%	1.1%	1.3%	2.1%	2.9%	3.1%	2.1%
- 5/1 Hybrid Arm	7.5%	7.8%	8.1%	8.4%	9.4%	8.8%	7.1%	4.2%
- 7/1 Hybrid Arm	2.2%	2.2%	2.2%	2.3%	2.5%	2.7%	2.5%	1.7%
- 10/1 Hybrid Arm	0.8%	0.8%	0.8%	0.8%	0.7%	0.6%	0.3%	0.2%
NegAm ARM	0.6%	0.7%	0.7%	0.8%	1.3%	1.8%	1.9%	2.4%
Interest Only	10.0%	10.4%	10.6%	10.7%	8.9%	6.0%	3.0%	0.7%
- Interest Only ARM	6.1%	6.4%	6.5%	6.7%	6.8%	5.7%	2.9%	0.7%
- Interest Only FRM	3.8%	4.0%	4.1%	4.1%	2.0%	0.3%	0.1%	0.0%
Alt-A	11.8%	12.5%	13.1%	13.7%	14.3%	12.1%	10.6%	9.8%
- Alt-A Low/No Doc	8.0%	8.5%	8.9%	9.3%	9.4%	8.1%	7.3%	6.9%
- Alt-A No Disclosure	0.2%	0.2%	0.2%	0.3%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.8%	1.9%	2.1%	2.2%	2.7%	2.9%	2.5%	2.2%
- Alt-A SISA	0.5%	0.5%	0.5%	0.6%	0.4%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.0%	1.0%	1.1%	1.2%	1.0%	0.8%	0.7%	0.7%
- Alt-A Stated Income	4.5%	4.7%	4.9%	5.1%	5.2%	4.4%	4.1%	3.9%



Single Family Conventional Book Characteristics Purchase Money Mortgage

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	2.4%	2.5%	2.6%	2.7%	2.7%	1.9%	1.2%	0.4%
Alt-A Deals (no SFC)	1.5%	1.5%	1.6%	1.7%	2.1%	2.1%	2.1%	2.6%
My Community Mortgage	3.6%	3.8%	3.8%	3.6%	1.6%	0.8%	0.7%	0.5%
Non-Full Doc								
Non-Full Doc Total	23.4%	24.2%	24.3%	24.3%	21.2%	17.8%	15.2%	12.5%
- Select Lender Programs Non-Full Doc	15.5%	15.7%	15.5%	15.0%	11.9%	9.9%	8.1%	5.8%
- Other Low/No Doc	7.9%	8.4%	8.8%	9.3%	9.3%	7.9%	7.1%	6.6%
Subprime Deals								
Subprime	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%
- Post 12/2005	0.2%	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	79.8%	78.9%	78.2%	77.3%	75.0%	74.9%	73.1%	66.4%
Investor Channel	15.0%	15.7%	16.3%	17.0%	17.9%	16.0%	14.5%	14.4%
eChannel	2.7%	2.7%	2.7%	2.7%	2.8%	2.6%	2.2%	1.5%
Underserved Channel	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.7%
Subprime Channel	0.2%	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.1%	2.3%	2.4%	2.6%	3.9%	6.1%	9.7%	16.9%
Subordinate Financing - RDW								
Subordinate Financing - RDW	19.7%	20.3%	20.8%	21.3%	19.4%	14.5%	10.1%	6.9%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%
- 75/25/00	0.5%	0.5%	0.5%	0.5%	0.1%	0.0%	0.0%	0.0%
- 80/10/10	5.9%	6.1%	6.3%	6.4%	6.4%	5.5%	4.4%	3.2%
- 80/15/05	4.9%	5.1%	5.3%	5.5%	5.5%	5.0%	4.2%	3.1%
- 80/20/00	1.8%	1.9%	2.0%	2.1%	2.2%	1.5%	0.9%	0.3%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	6.3%	6.3%	6.3%	6.4%	4.9%	2.2%	0.4%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	22.4%	23.1%	23.7%	24.3%	23.3%	19.7%	16.5%	12.4%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
- 80/10/10	7.3%	7.5%	7.7%	8.0%	8.1%	7.3%	6.1%	4.7%
- 80/15/05	5.8%	6.1%	6.3%	6.5%	6.6%	6.1%	5.5%	4.2%
- 80/20/00	5.6%	5.9%	6.2%	6.4%	5.6%	3.7%	2.5%	1.7%



Single Family Conventional Book Characteristics Purchase Money Mortgage

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	3.0%	2.9%	2.8%	2.7%	2.4%	2.1%	1.8%	1.3%
EA/TPR								
EA/TPR	2.2%	2.4%	2.4%	2.4%	2.1%	2.3%	2.6%	2.5%
- EA I	1.1%	1.1%	1.1%	1.1%	1.0%	1.1%	1.2%	1.2%
- EA/TPR II	0.7%	0.8%	0.8%	0.8%	0.6%	0.6%	0.7%	0.8%
- EA/TPR III	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%	0.5%
10-K Property Region (Sums to 100%)								
Midwest	15.4%	15.5%	15.7%	16.1%	16.3%	16.1%	15.5%	14.7%
Northeast	18.8%	18.6%	18.7%	18.7%	18.8%	19.2%	19.2%	19.0%
Southeast	28.0%	28.3%	28.3%	28.3%	28.4%	27.8%	27.1%	26.5%
Southwest	19.5%	19.7%	19.7%	19.6%	19.2%	18.7%	18.2%	17.9%
West	18.4%	18.0%	17.6%	17.3%	17.4%	18.2%	20.1%	22.0%
Census Region (Sums to 100%)								
New England	5.0%	5.0%	5.1%	5.1%	5.2%	5.2%	5.1%	4.8%
Middle Atlantic	12.7%	12.6%	12.6%	12.5%	12.6%	13.0%	13.1%	13.3%
East North Central	12.1%	12.3%	12.5%	12.7%	13.0%	12.9%	12.5%	12.0%
East South Central	4.4%	4.5%	4.5%	4.6%	4.5%	4.3%	4.1%	3.9%
South Atlantic	24.0%	24.2%	24.2%	24.2%	24.3%	23.9%	23.4%	23.0%
West North Central	5.3%	5.4%	5.4%	5.5%	5.5%	5.3%	5.0%	4.5%
West South Central	9.9%	10.0%	9.9%	9.8%	9.6%	9.5%	9.4%	9.5%
Mountain	10.1%	10.3%	10.3%	10.3%	10.0%	9.6%	9.3%	8.9%
Pacific	15.8%	15.3%	14.9%	14.6%	14.6%	15.6%	17.6%	19.6%
US Territories	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%
Top 10 States								
01) CA	10.0%	9.5%	9.1%	8.8%	9.0%	9.9%	12.0%	14.3%
02) FL	9.0%	9.2%	9.2%	9.2%	9.6%	9.7%	9.6%	9.4%
03) TX	7.5%	7.5%	7.4%	7.3%	7.1%	7.0%	6.9%	7.1%
04) NY	5.4%	5.2%	5.2%	5.1%	5.1%	5.4%	5.6%	5.9%
05) IL	4.2%	4.2%	4.3%	4.4%	4.4%	4.3%	4.1%	3.9%
06) NJ	3.8%	3.8%	3.8%	3.8%	3.9%	4.0%	4.0%	3.9%
07) GA	3.7%	3.7%	3.7%	3.7%	3.7%	3.6%	3.5%	3.6%
08) PA	3.5%	3.5%	3.5%	3.6%	3.6%	3.6%	3.5%	3.4%
09) VA	3.3%	3.3%	3.3%	3.3%	3.2%	3.2%	3.2%	3.0%
10) AZ	3.3%	3.3%	3.3%	3.3%	3.2%	3.2%	3.1%	2.9%
Top 10 Sellers								



Single Family Conventional Book Characteristics Purchase Money Mortgage

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	27.7%	28.1%	28.0%	28.2%	28.3%	28.4%	27.4%	23.7%
02) CITIGROUP INC	8.4%	8.6%	8.6%	8.6%	7.6%	6.5%	5.4%	4.5%
03) WELLS FARGO & COMPANY	6.7%	6.1%	5.6%	5.2%	3.6%	2.9%	1.9%	1.9%
04) JP MORGAN CHASE & CO	5.3%	4.9%	4.7%	4.6%	3.9%	3.9%	4.2%	5.3%
05) SUNTRUST BANKS INC	4.4%	4.4%	4.3%	4.2%	3.4%	2.4%	2.0%	1.8%
06) PHH CORPORATION	4.3%	4.4%	4.5%	4.5%	5.1%	5.4%	5.4%	5.0%
07) WASHINGTON MUTUAL INC	3.9%	4.1%	4.3%	4.6%	6.2%	8.1%	10.7%	12.7%
08) CERBERUS CAPITAL HOLDING	3.3%	3.3%	3.3%	3.3%	3.4%	3.0%	2.6%	2.0%
09) AMTRUST FINANCIAL CORPORATION	3.0%	2.9%	2.9%	2.9%	2.7%	2.4%	2.0%	1.7%
10) FLAGSTAR BANCORP INC	2.8%	2.8%	2.8%	2.8%	2.6%	2.8%	2.5%	2.1%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	27.8%	28.3%	28.5%	28.7%	28.9%	28.8%	27.6%	24.1%
02) JP MORGAN CHASE & CO	12.1%	11.8%	11.7%	11.6%	11.2%	10.6%	10.5%	11.3%
03) CITIGROUP INC	10.8%	11.1%	11.2%	11.3%	11.1%	10.6%	9.5%	9.0%
04) WELLS FARGO & COMPANY	10.7%	10.3%	9.9%	9.5%	8.6%	8.0%	6.4%	5.3%
05) CERBERUS CAPITAL HOLDING	3.7%	3.7%	3.7%	3.8%	4.0%	3.8%	3.8%	3.9%
06) WASHINGTON MUTUAL INC	3.6%	3.8%	4.0%	4.2%	5.7%	7.8%	11.2%	14.9%
07) SUNTRUST BANKS INC	3.4%	3.3%	3.2%	2.9%	2.3%	1.8%	1.6%	1.4%
08) PHH CORPORATION	2.9%	2.8%	2.8%	2.8%	3.2%	3.6%	3.9%	3.7%
09) NATIONAL CITY CORPORATION	2.0%	2.0%	2.1%	2.1%	1.4%	1.0%	1.0%	1.2%
10) FLAGSTAR BANCORP INC	1.6%	1.5%	1.4%	1.3%	0.6%	0.5%	0.5%	0.5%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	65.4%							
Credit Enhancement	34.6%							
- Primary MI Only	26.1%							
- Pool Policy Only	4.3%							
- Pool Policy and Primary MI	1.0%							
- Full Recourse	1.0%							
- Shared Arrangement	1.0%							
- Government	0.0%							
- Secondary Market (SMC)	1.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	68.7%							
Interest Only with Credit Enhancement	45.2%							
Alt-A with Credit Enhancement	48.9%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics Purchase Money Mortgage

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-5.71	-6.23	-6.74	-7.01	-3.98	-1.97	-2.45	-4.42
Wtd Avg Economic Model Fee	32.08	32.51	32.77	32.92	29.14	27.09	27.21	27.73
Wtd Avg Charged Fee	26.37	26.27	26.03	25.91	25.16	25.12	24.75	23.31
Appraisal Waivers								
Appraisal Waiver	2.7%	2.7%	2.7%	2.7%	2.2%	1.5%	0.6%	0.5%
Serious Delinquent Loans								
SDQ Rate All Loans	2.43%	1.96%	1.63%	1.38%	0.87%	1.08%	0.97%	1.00%
- SDQ Rate for Loans with CE	4.85%							
- SDQ Rate for Loans without CE	1.02%							
SDQ Rate Excl. Katrina Loans	2.43%	1.96%	1.62%	1.38%	0.85%	0.92%	0.97%	1.00%
SDQ Rate for Katrina Loans	2.25%	2.00%	2.07%	2.21%	2.84%	9.93%	1.02%	0.81%
Serious Delinquent Loans								
SDQ Loan Count	170,762	135,618	111,774	94,580	51,654	56,302	47,377	46,660
SDQ Count for Loans with CE	125,109							
SDQ Count for Loans without CE	45,653							
SDQ Volume (\$M)								
SDQ Volume	\$30,512.3	\$23,624.0	\$18,443.5	\$14,272.4	\$5,995.9	\$5,939.0	\$4,949.2	\$4,738.6
SDQ Volume for Loans with CE	\$22,165.5							
SDQ Volume for Loans without CE	\$8,346.8							



Single Family Conventional Book Characteristics Cash-Out Refinance

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	5,694,540	5,663,651	5,555,092	5,433,109	4,947,091	4,706,005	4,606,935	4,625,450
Book Volume (\$B)	\$852.0	\$846.1	\$821.6	\$795.3	\$698.6	\$635.9	\$598.9	\$594.0
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	32.7%	32.8%	32.8%	33.2%	33.8%	33.9%	32.7%	31.3%
OLTV 60.01% - 70.00%	25.6%	25.6%	25.5%	25.5%	26.0%	25.8%	24.8%	23.7%
OLTV 70.01% - 75.00%	11.5%	11.4%	11.5%	11.6%	11.9%	12.5%	13.9%	15.6%
OLTV 75.01% - 80.00%	23.2%	23.1%	23.0%	23.0%	22.3%	21.7%	21.9%	22.2%
OLTV 80.01% - 90.00%	6.8%	6.9%	6.8%	6.5%	5.9%	6.0%	6.6%	7.0%
OLTV 90.01% - 95.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	65.2%	65.2%	65.2%	65.0%	64.7%	64.7%	65.2%	65.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	30.4%	30.5%	30.5%	30.8%	31.4%	31.3%	29.7%	27.9%
Comb LTV 60.01% - 70.00%	24.7%	24.8%	24.7%	24.6%	24.8%	24.4%	23.2%	21.6%
Comb LTV 70.01% - 75.00%	11.2%	11.1%	11.1%	11.1%	11.2%	11.5%	12.4%	13.4%
Comb LTV 75.01% - 80.00%	21.3%	21.1%	21.0%	20.9%	20.5%	20.3%	20.8%	20.9%
Comb LTV 80.01% - 90.00%	9.7%	9.8%	9.8%	9.4%	8.2%	7.8%	7.7%	7.9%
Comb LTV 90.01% - 95.00%	0.5%	0.5%	0.5%	0.6%	0.4%	0.2%	0.2%	0.2%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.0%	2.1%	2.2%	2.4%	3.4%	4.4%	5.9%	8.2%
Wtd Avg Comb LTV	66.3%	66.2%	66.2%	66.0%	65.5%	65.4%	65.8%	66.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	30.4%	30.5%	30.6%	30.9%	31.6%	31.4%	30.0%	28.2%
Comb LTV 60.01% - 70.00%	24.8%	24.8%	24.7%	24.7%	24.9%	24.6%	23.4%	21.9%
Comb LTV 70.01% - 75.00%	11.3%	11.2%	11.1%	11.2%	11.3%	11.7%	12.7%	13.8%
Comb LTV 75.01% - 80.00%	21.3%	21.2%	21.1%	20.9%	20.6%	20.5%	21.0%	21.2%
Comb LTV 80.01% - 90.00%	9.7%	9.8%	9.8%	9.4%	8.2%	7.8%	7.8%	7.9%



Single Family Conventional Book Characteristics Cash-Out Refinance

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	0.5%	0.5%	0.5%	0.6%	0.4%	0.2%	0.2%	0.2%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.7%	1.8%	1.9%	2.1%	2.9%	3.8%	5.0%	6.7%
Wtd Avg Comb LTV	66.3%	66.2%	66.2%	66.0%	65.5%	65.4%	65.8%	66.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	44.6%	49.0%	53.3%	55.0%	65.3%	70.5%	64.9%	50.2%
MTMLTV 60.01% - 70.00%	15.4%	16.5%	17.3%	17.1%	17.4%	17.1%	20.3%	26.6%
MTMLTV 70.01% - 75.00%	8.2%	8.3%	8.3%	8.3%	7.0%	5.8%	7.1%	11.3%
MTMLTV 75.01% - 80.00%	8.3%	8.7%	8.7%	8.2%	6.2%	4.5%	5.0%	7.8%
MTMLTV 80.01% - 90.00%	11.8%	10.2%	8.6%	8.5%	3.7%	1.9%	2.5%	3.9%
MTMLTV 90.01% - 95.00%	3.4%	2.6%	1.8%	1.5%	0.3%	0.1%	0.1%	0.1%
MTMLTV 95.01% - 97.00%	1.0%	0.7%	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	1.2%	0.9%	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	5.8%	2.8%	0.9%	0.5%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%
Wtg Avg MTMLTV	63.2%	59.8%	56.9%	55.9%	51.1%	49.3%	52.5%	57.3%
Credit Score (Sums to 100%)								
FICO < 550	0.9%	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.9%
FICO 550-579	1.0%	1.0%	1.1%	1.1%	1.1%	1.0%	1.1%	1.3%
FICO 580-619	4.7%	4.8%	4.9%	4.9%	4.8%	4.8%	5.0%	5.0%
FICO 620-659	12.1%	12.2%	12.5%	12.7%	12.7%	12.6%	12.9%	12.9%
FICO 660-699	19.8%	19.9%	20.1%	20.3%	20.5%	20.3%	20.4%	20.0%
FICO 700-739	23.2%	23.1%	23.1%	23.1%	23.2%	23.3%	23.3%	23.1%
FICO >= 740	38.2%	37.8%	37.1%	36.7%	36.3%	36.6%	35.5%	35.2%
FICO Missing	0.3%	0.3%	0.3%	0.3%	0.5%	0.7%	1.0%	1.5%
Wtd Avg FICO	714	713	712	711	711	711	710	709
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	70.8%	70.4%	70.0%	69.2%	65.7%	63.1%	60.8%	61.5%
Intermediate-term, fixed-rate	17.7%	18.0%	17.9%	18.3%	21.6%	25.5%	29.2%	30.6%
Adjustable-rate	3.7%	3.7%	3.9%	4.2%	5.1%	6.2%	6.8%	5.7%
Interest Only adjustable-rate	3.8%	3.8%	3.8%	3.8%	3.3%	2.5%	1.3%	0.5%



Single Family Conventional Book Characteristics Cash-Out Refinance

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	1.0%	1.1%	1.2%	1.3%	2.5%	2.4%	1.9%	1.7%
Interest Only fixed-rate	3.0%	3.1%	3.2%	3.2%	1.8%	0.3%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.6%	91.7%	91.7%	91.7%	92.1%	92.5%	92.7%	92.9%
Second/Vacation Home	2.2%	2.1%	2.1%	2.1%	2.0%	1.9%	1.8%	1.7%
Investor Property	6.2%	6.2%	6.2%	6.1%	5.9%	5.6%	5.6%	5.5%
10-K Unit Type (Sums to 100%)								
1 Unit	95.3%	95.3%	95.3%	95.2%	95.4%	95.4%	95.2%	95.3%
2-4 Units	4.7%	4.7%	4.7%	4.8%	4.6%	4.6%	4.8%	4.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	5.3%	5.3%	5.3%	5.3%	5.3%	5.1%	4.9%	4.9%
Single Family Homes	94.7%	94.7%	94.7%	94.7%	94.7%	94.9%	95.1%	95.1%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%	0.6%
Condo/Coop	5.3%	5.3%	5.3%	5.3%	5.3%	5.1%	4.9%	4.9%
1 Unit	89.6%	89.6%	89.5%	89.5%	89.7%	89.8%	89.7%	89.8%
2-4 Units	4.7%	4.7%	4.7%	4.8%	4.6%	4.6%	4.8%	4.6%
Condo								
Condo	5.1%	5.1%	5.1%	5.1%	5.0%	4.9%	4.8%	4.7%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cash-Out Refinance	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Other Refinance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Type (Sums to 100%)								
TPO Broker	20.7%	20.7%	20.6%	20.5%	21.2%	21.5%	23.0%	24.3%
TPO Correspondent	32.8%	33.1%	33.8%	34.1%	33.1%	31.6%	30.3%	29.4%
Undesignated	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	0.8%
Retail	46.4%	46.2%	45.4%	45.2%	45.5%	46.6%	46.3%	45.6%
Origination Year (Sums to 100%)								
< 2001	1.3%	1.4%	1.5%	1.6%	2.4%	3.4%	5.1%	7.8%
2001	1.7%	1.8%	1.9%	2.1%	2.9%	4.0%	6.1%	9.9%
2002	5.7%	5.9%	6.4%	6.9%	9.4%	12.6%	18.2%	26.6%
2003	18.3%	19.0%	20.0%	21.4%	28.0%	36.2%	48.6%	55.7%
2004	9.2%	9.6%	10.2%	11.0%	14.5%	19.4%	22.1%	0.0%
2005	14.8%	15.2%	16.3%	17.3%	22.8%	24.4%	0.0%	0.0%



Single Family Conventional Book Characteristics Cash-Out Refinance

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	15.3%	15.9%	17.1%	18.5%	20.0%	0.0%	0.0%	0.0%
2007	20.6%	21.1%	22.4%	21.2%	0.0%	0.0%	0.0%	0.0%
2008	13.2%	10.2%	4.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$164,500	\$163,695	\$161,943	\$160,130	\$153,565	\$145,507	\$138,373	\$134,646
Loan Original Note Rate	6.04%	6.03%	6.05%	6.05%	5.90%	5.74%	5.80%	5.96%
Seasoning (Sums to 100%)								
Seasoned	2.8%	2.7%	2.3%	2.3%	1.2%	1.2%	1.2%	1.2%
Non-Seasoned	97.2%	97.3%	97.7%	97.7%	98.8%	98.8%	98.8%	98.8%
ACI								
ACI Probability	0.36%	0.37%	0.37%	0.37%	0.34%	0.32%	0.33%	0.34%
Wtd Avg ACI Score	715	715	714	714	717	720	720	720
Credit Premium								
Wtd Avg Credit Premium	-0.04	-0.05	-0.05	-0.03	-0.03	-0.05	-0.08	-0.07
Credit Premium > 1.5	0.5%	0.5%	0.5%	0.6%	0.8%	0.4%	0.4%	0.5%
Prepay Premium								
Prepay Premium	2.6%	2.6%	2.8%	3.0%	3.5%	3.3%	3.1%	3.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.7%	8.8%	8.9%	9.1%	10.1%	11.4%	12.7%	13.0%
DTI Ratio > 20 and <= 30	19.9%	20.0%	20.0%	20.2%	21.3%	22.6%	23.7%	24.3%
DTI Ratio > 30 and <= 40	26.8%	26.8%	26.8%	26.8%	26.7%	26.4%	26.0%	26.4%
DTI Ratio > 40 and <= 50	23.0%	22.8%	22.6%	22.4%	20.9%	19.4%	18.2%	17.7%
DTI Ratio > 50	15.7%	15.5%	15.2%	14.8%	14.2%	13.7%	13.3%	12.5%
DTI Ratio Missing	5.9%	6.1%	6.5%	6.7%	6.8%	6.5%	6.1%	6.1%
Wtd Avg DTI Ratio	37.4%	37.4%	37.3%	37.1%	36.5%	35.8%	35.2%	34.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.8%	8.9%	8.9%	9.2%	10.2%	11.5%	12.8%	13.2%
DTI Ratio > 20 and <= 30	20.2%	20.3%	20.3%	20.5%	21.7%	23.0%	24.2%	24.8%
DTI Ratio > 30 and <= 40	27.1%	27.2%	27.2%	27.3%	27.2%	26.9%	26.5%	26.9%
DTI Ratio > 40 and <= 50	23.3%	23.1%	23.0%	22.8%	21.2%	19.7%	18.6%	18.1%
DTI Ratio > 50	16.0%	15.8%	15.6%	15.2%	14.6%	14.1%	13.6%	12.8%
DTI Ratio Missing	4.6%	4.8%	5.0%	5.1%	5.1%	4.7%	4.2%	4.3%
Wtd Avg DTI Ratio	37.5%	37.4%	37.3%	37.1%	36.5%	35.8%	35.2%	34.7%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics Cash-Out Refinance

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	17.8%	18.0%	17.9%	18.3%	21.6%	25.6%	29.3%	30.7%
> 15 Years amd <= 25 Years	5.1%	5.1%	5.1%	5.1%	5.4%	5.7%	5.7%	5.5%
> 25 Years and <= 30 Years	76.6%	76.3%	76.4%	76.0%	72.8%	68.6%	65.0%	63.8%
> 30 Years	0.6%	0.6%	0.6%	0.6%	0.2%	0.1%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	73.8%	73.4%	73.1%	72.3%	67.5%	63.4%	60.8%	61.5%
Intermediate-Term Fixed Rate (excl Balloon)	17.5%	17.7%	17.6%	18.0%	21.2%	25.0%	28.4%	29.7%
Adjustable Rate	8.4%	8.5%	8.9%	9.3%	10.9%	11.1%	9.9%	7.9%
Balloon	0.3%	0.3%	0.4%	0.4%	0.4%	0.6%	0.8%	0.9%
Various Product Types								
Second	0.2%	0.2%	0.2%	0.3%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.6%	0.6%	0.6%	0.6%	0.2%	0.1%	0.0%	0.0%
Hybrid Arm	7.2%	7.2%	7.4%	7.7%	8.0%	7.8%	7.1%	5.4%
- 2/28 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.7%	0.8%	0.9%	1.0%	1.5%	1.9%	2.0%	1.4%
- 5/1 Hybrid Arm	4.3%	4.3%	4.4%	4.6%	4.6%	4.3%	3.8%	3.0%
- 7/1 Hybrid Arm	1.3%	1.3%	1.3%	1.3%	1.3%	1.2%	1.1%	0.9%
- 10/1 Hybrid Arm	0.7%	0.7%	0.7%	0.7%	0.6%	0.4%	0.2%	0.1%
NegAm ARM	1.0%	1.1%	1.2%	1.3%	2.5%	2.4%	1.9%	1.7%
Interest Only	6.8%	6.9%	7.0%	7.0%	5.2%	2.8%	1.3%	0.5%
- Interest Only ARM	3.8%	3.8%	3.8%	3.8%	3.3%	2.5%	1.3%	0.5%
- Interest Only FRM	3.0%	3.1%	3.2%	3.2%	1.8%	0.3%	0.1%	0.0%
Alt-A	12.8%	13.2%	13.6%	14.0%	12.0%	9.3%	7.8%	7.3%
- Alt-A Low/No Doc	9.8%	10.1%	10.3%	10.5%	8.7%	6.9%	6.0%	5.4%
- Alt-A No Disclosure	0.5%	0.5%	0.5%	0.5%	0.2%	0.1%	0.0%	0.0%
- Alt-A NINA	2.6%	2.7%	2.8%	2.8%	2.7%	2.5%	2.3%	2.0%
- Alt-A SISA	0.7%	0.7%	0.8%	0.8%	0.3%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.1%	1.2%	1.2%	1.3%	1.0%	0.8%	0.8%	0.8%
- Alt-A Stated Income	4.9%	5.0%	5.0%	5.1%	4.4%	3.5%	2.9%	2.6%



Single Family Conventional Book Characteristics Cash-Out Refinance

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.7%	1.8%	1.9%	2.0%	1.6%	0.9%	0.5%	0.3%
Alt-A Deals (no SFC)	1.3%	1.3%	1.4%	1.5%	1.7%	1.5%	1.3%	1.7%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	18.2%	18.4%	18.2%	17.9%	13.9%	11.0%	8.9%	7.3%
- Select Lender Programs Non-Full Doc	8.3%	8.2%	7.8%	7.2%	5.2%	4.1%	2.9%	1.9%
- Other Low/No Doc	9.9%	10.2%	10.5%	10.7%	8.7%	6.9%	6.0%	5.4%
Subprime Deals								
Subprime	0.7%	0.6%	0.6%	0.6%	0.4%	0.2%	0.5%	0.9%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%	0.9%
- Post 12/2005	0.6%	0.5%	0.5%	0.5%	0.3%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	81.7%	81.5%	81.2%	80.5%	82.3%	84.3%	83.9%	81.7%
Investor Channel	14.8%	14.9%	15.2%	15.7%	13.6%	11.1%	10.1%	10.2%
eChannel	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.1%	2.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.6%	0.5%	0.5%	0.5%	0.3%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.0%	1.0%	1.1%	1.2%	1.8%	2.6%	3.9%	6.2%
Subordinate Financing - RDW								
Subordinate Financing - RDW	6.3%	6.2%	6.1%	5.9%	4.4%	3.1%	1.6%	1.1%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.8%	1.9%	1.9%	1.9%	1.7%	1.4%	1.2%	1.0%
- 80/15/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.2%	4.1%	3.9%	3.7%	2.5%	1.6%	0.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	10.2%	10.3%	10.4%	10.4%	9.7%	9.4%	9.2%	8.6%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%
- 80/10/10	2.6%	2.7%	2.7%	2.7%	2.5%	2.2%	2.0%	1.9%
- 80/15/05	0.3%	0.3%	0.4%	0.4%	0.3%	0.2%	0.1%	0.1%
- 80/20/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Cash-Out Refinance

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	6.9%	6.9%	6.9%	6.9%	6.7%	6.9%	6.8%	6.3%
EA/TPR								
EA/TPR	2.9%	3.0%	3.1%	3.0%	2.8%	2.8%	2.9%	2.9%
- EA I	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.2%	1.2%
- EA/TPR II	0.7%	0.7%	0.7%	0.7%	0.6%	0.7%	0.8%	0.8%
- EA/TPR III	1.2%	1.2%	1.3%	1.2%	1.1%	1.1%	1.0%	0.9%
10-K Property Region (Sums to 100%)								
Midwest	13.7%	13.9%	14.0%	14.1%	14.7%	15.4%	16.2%	16.8%
Northeast	20.9%	20.8%	20.9%	20.9%	20.9%	21.2%	21.3%	20.9%
Southeast	23.5%	23.5%	23.3%	23.1%	21.9%	20.6%	19.6%	19.1%
Southwest	11.2%	11.2%	11.2%	11.1%	10.8%	10.8%	10.8%	11.1%
West	30.6%	30.6%	30.6%	30.7%	31.7%	32.0%	32.2%	32.1%
Census Region (Sums to 100%)								
New England	7.0%	7.1%	7.2%	7.3%	7.6%	7.9%	8.0%	8.1%
Middle Atlantic	12.9%	12.8%	12.7%	12.7%	12.3%	12.3%	12.3%	11.9%
East North Central	10.7%	10.8%	10.9%	11.0%	11.4%	11.9%	12.5%	13.1%
East South Central	2.7%	2.7%	2.7%	2.7%	2.6%	2.7%	2.8%	2.8%
South Atlantic	21.2%	21.1%	21.0%	20.8%	19.7%	18.3%	17.1%	16.6%
West North Central	4.7%	4.8%	4.8%	4.8%	5.1%	5.4%	5.6%	5.6%
West South Central	3.2%	3.2%	3.1%	3.1%	3.1%	3.3%	3.4%	3.3%
Mountain	8.6%	8.6%	8.6%	8.5%	8.0%	7.6%	7.2%	7.4%
Pacific	28.4%	28.4%	28.4%	28.5%	29.6%	30.0%	30.5%	30.6%
US Territories	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.7%	0.6%
Top 10 States								
01) CA	21.7%	21.8%	21.9%	22.2%	23.6%	24.3%	24.7%	24.7%
02) FL	7.8%	7.8%	7.8%	7.8%	7.1%	6.1%	5.4%	5.2%
03) NY	5.8%	5.7%	5.7%	5.7%	5.6%	5.7%	5.8%	5.5%
04) NJ	4.4%	4.4%	4.3%	4.3%	4.2%	4.1%	4.1%	4.0%
05) VA	3.8%	3.8%	3.7%	3.7%	3.6%	3.4%	3.1%	2.9%
06) IL	3.6%	3.6%	3.6%	3.6%	3.5%	3.6%	3.7%	3.8%
07) MD	3.5%	3.5%	3.5%	3.5%	3.3%	3.0%	2.7%	2.5%
08) WA	3.5%	3.5%	3.4%	3.3%	3.1%	3.0%	3.1%	3.3%
09) MA	3.5%	3.6%	3.6%	3.7%	4.0%	4.2%	4.4%	4.5%
10) AZ	2.9%	3.0%	3.0%	3.0%	2.7%	2.2%	1.6%	1.7%
Top 10 Sellers								



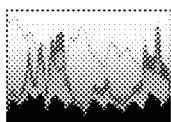
Single Family Conventional Book Characteristics Cash-Out Refinance

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	27.7%	28.1%	28.0%	27.9%	26.5%	25.4%	23.5%	21.1%
02) CITIGROUP INC	7.9%	8.0%	7.9%	7.8%	7.0%	6.3%	5.3%	4.7%
03) WASHINGTON MUTUAL INC	6.4%	6.6%	7.0%	7.5%	9.4%	11.4%	14.0%	15.4%
04) CERBERUS CAPITAL HOLDING	6.2%	6.2%	6.2%	6.2%	6.3%	5.6%	5.0%	4.2%
05) JP MORGAN CHASE & CO	5.7%	5.4%	5.1%	5.0%	4.2%	4.0%	4.2%	4.9%
06) WELLS FARGO & COMPANY	4.9%	4.7%	4.3%	3.9%	2.9%	2.2%	1.4%	1.4%
07) SUNTRUST BANKS INC	3.5%	3.5%	3.5%	3.3%	3.0%	2.3%	1.9%	1.8%
08) FLAGSTAR BANCORP INC	3.4%	3.5%	3.5%	3.6%	4.0%	4.6%	4.9%	5.0%
09) WACHOVIA CORPORATION	3.4%	3.1%	3.0%	2.8%	3.4%	3.4%	3.2%	3.2%
10) AMTRUST FINANCIAL CORPORATION	2.5%	2.4%	2.4%	2.4%	2.3%	2.1%	1.8%	1.7%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	27.6%	28.0%	28.2%	28.2%	26.8%	25.3%	23.3%	20.9%
02) JP MORGAN CHASE & CO	11.2%	10.8%	10.5%	10.4%	10.0%	10.2%	10.9%	11.8%
03) CITIGROUP INC	10.6%	10.6%	10.8%	10.9%	11.0%	10.7%	9.5%	9.2%
04) WELLS FARGO & COMPANY	9.1%	9.0%	8.6%	8.5%	8.1%	7.3%	5.6%	4.6%
05) CERBERUS CAPITAL HOLDING	7.1%	7.2%	7.2%	7.2%	7.5%	7.2%	7.2%	7.4%
06) WASHINGTON MUTUAL INC	5.4%	5.6%	5.9%	6.3%	7.9%	9.9%	13.2%	15.6%
07) SUNTRUST BANKS INC	2.5%	2.5%	2.4%	2.2%	2.1%	1.8%	1.6%	1.5%
08) INDYMAC BANCORP INC	2.5%	2.5%	2.5%	2.3%	1.4%	1.1%	1.1%	1.2%
09) WACHOVIA CORPORATION	2.3%	2.2%	2.0%	1.9%	2.3%	2.3%	1.7%	1.5%
10) PHH CORPORATION	1.9%	1.9%	1.9%	1.9%	2.1%	2.2%	2.3%	2.2%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	89.1%							
Credit Enhancement	10.9%							
- Primary MI Only	5.2%							
- Pool Policy Only	3.8%							
- Pool Policy and Primary MI	0.6%							
- Full Recourse	0.8%							
- Shared Arrangement	0.4%							
- Government	0.0%							
- Secondary Market (SMC)	0.3%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	84.5%							
Interest Only with Credit Enhancement	24.6%							
Alt-A with Credit Enhancement	31.5%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics Cash-Out Refinance

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-3.68	-3.93	-4.31	-4.40	-2.54	-1.33	-1.71	-2.77
Wtd Avg Economic Model Fee	30.96	30.66	30.68	30.53	27.03	25.40	25.97	26.54
Wtd Avg Charged Fee	27.28	26.73	26.37	26.13	24.49	24.07	24.26	23.78
Appraisal Waivers								
Appraisal Waiver	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
Serious Delinquent Loans								
SDQ Rate All Loans	1.53%	1.19%	1.01%	0.87%	0.61%	0.74%	0.59%	0.51%
- SDQ Rate for Loans with CE	5.04%							
- SDQ Rate for Loans without CE	1.15%							
SDQ Rate Excl. Katrina Loans	1.53%	1.19%	1.01%	0.86%	0.59%	0.59%	0.59%	0.51%
SDQ Rate for Katrina Loans	1.62%	1.49%	1.57%	1.72%	2.42%	10.76%	0.69%	0.47%
Serious Delinquent Loans								
SDQ Loan Count	86,873	66,894	55,689	47,013	30,015	34,615	26,894	23,377
SDQ Count for Loans with CE	28,207							
SDQ Count for Loans without CE	58,666							
SDQ Volume (\$M)								
SDQ Volume	\$15,062.8	\$11,110.3	\$8,721.2	\$6,782.6	\$3,393.4	\$3,530.3	\$2,710.3	\$2,334.4
SDQ Volume for Loans with CE	\$5,466.1							
SDQ Volume for Loans without CE	\$9,596.7							



Single Family Conventional Book Characteristics Other Refinance

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	5,503,088	5,548,463	5,491,773	5,407,661	5,408,239	5,725,438	6,201,316	6,457,799
Book Volume (\$B)	\$742.0	\$743.4	\$719.7	\$692.1	\$668.9	\$706.2	\$773.9	\$811.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	30.8%	30.8%	31.1%	31.9%	34.1%	34.6%	34.0%	32.5%
OLTV 60.01% - 70.00%	17.4%	17.4%	17.4%	17.5%	18.2%	18.3%	18.4%	18.2%
OLTV 70.01% - 75.00%	12.6%	12.6%	12.6%	12.6%	12.7%	12.8%	12.9%	13.2%
OLTV 75.01% - 80.00%	27.0%	27.0%	26.9%	26.7%	25.0%	24.0%	23.6%	23.9%
OLTV 80.01% - 90.00%	8.7%	8.7%	8.5%	8.1%	7.6%	7.8%	8.4%	9.3%
OLTV 90.01% - 95.00%	3.0%	3.0%	2.9%	2.7%	2.2%	2.3%	2.4%	2.7%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV 97.01% - 100.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	66.8%	66.8%	66.6%	66.3%	65.2%	65.1%	65.4%	66.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	26.2%	26.2%	26.5%	27.1%	28.8%	29.0%	28.3%	26.9%
Comb LTV 60.01% - 70.00%	16.0%	16.0%	16.0%	16.1%	16.7%	16.8%	16.6%	16.0%
Comb LTV 70.01% - 75.00%	11.7%	11.7%	11.7%	11.7%	12.0%	12.1%	12.1%	11.8%
Comb LTV 75.01% - 80.00%	23.2%	23.2%	23.1%	22.9%	22.7%	22.6%	22.6%	22.2%
Comb LTV 80.01% - 90.00%	13.3%	13.2%	12.8%	12.1%	10.2%	9.6%	9.2%	9.1%
Comb LTV 90.01% - 95.00%	5.3%	5.3%	5.2%	4.9%	3.7%	3.3%	3.2%	3.2%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	0.8%	0.8%	0.8%	0.8%	0.4%	0.2%	0.2%	0.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
Comb LTV Missing	3.3%	3.4%	3.8%	4.1%	5.3%	6.2%	7.6%	10.5%
Wtd Avg Comb LTV	69.2%	69.2%	69.0%	68.6%	67.3%	66.9%	67.0%	67.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	26.3%	26.3%	26.6%	27.2%	28.9%	29.2%	28.5%	27.2%
Comb LTV 60.01% - 70.00%	16.1%	16.1%	16.1%	16.2%	16.9%	16.9%	16.8%	16.2%
Comb LTV 70.01% - 75.00%	11.8%	11.8%	11.8%	11.8%	12.1%	12.2%	12.3%	12.1%
Comb LTV 75.01% - 80.00%	23.4%	23.3%	23.2%	23.0%	22.9%	22.8%	22.9%	22.6%
Comb LTV 80.01% - 90.00%	13.4%	13.3%	12.8%	12.2%	10.3%	9.8%	9.4%	9.4%



Single Family Conventional Book Characteristics Other Refinance

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	5.3%	5.3%	5.2%	4.9%	3.7%	3.3%	3.2%	3.2%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	0.8%	0.8%	0.8%	0.8%	0.4%	0.2%	0.2%	0.1%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	2.9%	3.0%	3.3%	3.6%	4.6%	5.4%	6.6%	9.0%
Wtd Avg Comb LTV	69.2%	69.2%	69.0%	68.6%	67.3%	67.0%	67.0%	67.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	53.9%	57.2%	61.1%	63.4%	70.6%	70.0%	60.4%	48.2%
MTMLTV 60.01% - 70.00%	12.9%	13.0%	13.1%	12.9%	14.1%	15.8%	19.5%	21.7%
MTMLTV 70.01% - 75.00%	6.3%	6.5%	6.5%	6.1%	5.8%	6.1%	8.6%	12.5%
MTMLTV 75.01% - 80.00%	6.9%	7.6%	7.7%	6.7%	4.9%	4.3%	5.9%	9.6%
MTMLTV 80.01% - 90.00%	10.0%	8.6%	7.0%	7.0%	3.0%	2.3%	3.8%	5.8%
MTMLTV 90.01% - 95.00%	3.0%	2.5%	2.0%	1.7%	0.4%	0.3%	0.5%	0.9%
MTMLTV 95.01% - 97.00%	0.9%	0.7%	0.4%	0.4%	0.1%	0.0%	0.1%	0.1%
MTMLTV 97.01% - 100.00%	1.1%	0.8%	0.5%	0.4%	0.0%	0.0%	0.0%	0.1%
MTMLTV > 100.00%	4.2%	2.2%	0.8%	0.5%	0.0%	0.0%	0.1%	0.1%
MTMLTV Missing	0.9%	0.9%	1.0%	1.0%	1.1%	1.2%	1.2%	1.1%
Wtg Avg MTMLTV	57.9%	55.3%	52.7%	51.5%	47.4%	47.8%	52.8%	57.8%
Credit Score (Sums to 100%)								
FICO < 550	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.4%
FICO 550-579	0.5%	0.5%	0.5%	0.6%	0.6%	0.6%	0.7%	0.7%
FICO 580-619	2.4%	2.4%	2.5%	2.5%	2.4%	2.5%	2.6%	2.7%
FICO 620-659	8.0%	8.1%	8.3%	8.5%	8.2%	8.2%	8.5%	8.7%
FICO 660-699	16.7%	16.8%	17.0%	17.0%	16.3%	16.1%	16.3%	16.3%
FICO 700-739	23.2%	23.2%	23.3%	23.3%	23.1%	23.1%	23.2%	23.0%
FICO >= 740	48.4%	48.1%	47.5%	47.1%	48.1%	48.0%	46.9%	46.0%
FICO Missing	0.5%	0.6%	0.6%	0.7%	0.9%	1.2%	1.5%	2.1%
Wtd Avg FICO	729	728	728	727	728	728	726	725
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	66.7%	66.1%	65.4%	64.0%	61.0%	58.6%	57.3%	57.9%
Intermediate-term, fixed-rate	21.9%	22.5%	23.0%	24.1%	28.5%	31.3%	33.2%	34.2%
Adjustable-rate	4.7%	4.7%	5.0%	5.4%	6.1%	7.1%	7.8%	7.1%
Interest Only adjustable-rate	4.1%	4.0%	3.9%	3.7%	2.8%	2.2%	1.3%	0.6%



Single Family Conventional Book Characteristics Other Refinance

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.4%	0.4%	0.5%	0.5%	0.8%	0.6%	0.4%	0.3%
Interest Only fixed-rate	2.3%	2.3%	2.3%	2.2%	0.8%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.9%	91.9%	92.1%	92.3%	93.0%	93.4%	93.6%	93.7%
Second/Vacation Home	3.2%	3.2%	3.0%	3.0%	2.7%	2.6%	2.5%	2.4%
Investor Property	4.9%	4.9%	4.9%	4.8%	4.3%	4.0%	3.9%	3.9%
10-K Unit Type (Sums to 100%)								
1 Unit	96.5%	96.5%	96.5%	96.5%	96.7%	96.7%	96.7%	96.7%
2-4 Units	3.5%	3.5%	3.5%	3.5%	3.3%	3.3%	3.3%	3.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	7.3%	7.2%	7.0%	6.8%	6.3%	6.2%	6.2%	6.2%
Single Family Homes	92.7%	92.8%	93.0%	93.2%	93.7%	93.8%	93.8%	93.8%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%
Condo/Coop	7.3%	7.2%	7.0%	6.8%	6.3%	6.2%	6.2%	6.2%
1 Unit	88.7%	88.8%	89.0%	89.1%	89.7%	89.9%	89.9%	89.9%
2-4 Units	3.5%	3.4%	3.5%	3.5%	3.3%	3.3%	3.3%	3.3%
Condo								
Condo	7.1%	7.0%	6.8%	6.6%	6.1%	6.0%	6.0%	6.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cash-Out Refinance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Refinance	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Origination Type (Sums to 100%)								
TPO Broker	21.2%	21.0%	20.9%	20.6%	19.7%	19.4%	19.9%	20.7%
TPO Correspondent	29.9%	30.1%	30.5%	30.4%	28.9%	27.7%	26.8%	26.4%
Undesignated	0.2%	0.2%	0.3%	0.3%	0.4%	0.6%	0.7%	1.1%
Retail	48.6%	48.6%	48.3%	48.7%	51.0%	52.4%	52.5%	51.8%
Origination Year (Sums to 100%)								
< 2001	2.4%	2.6%	2.8%	3.1%	4.1%	5.1%	6.5%	9.6%
2001	2.3%	2.4%	2.6%	2.8%	3.5%	4.2%	5.3%	7.9%
2002	9.2%	9.5%	10.3%	11.2%	13.7%	15.5%	18.4%	24.2%
2003	32.2%	33.2%	35.2%	37.9%	44.3%	48.4%	53.5%	58.3%
2004	10.9%	11.2%	12.0%	12.9%	14.9%	16.5%	16.3%	0.0%
2005	8.2%	8.4%	9.0%	9.6%	11.2%	10.4%	0.0%	0.0%



Single Family Conventional Book Characteristics Other Refinance

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	7.2%	7.4%	8.0%	8.8%	8.2%	0.0%	0.0%	0.0%
2007	13.8%	14.0%	15.0%	13.6%	0.0%	0.0%	0.0%	0.0%
2008	13.9%	11.4%	5.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$156,139	\$154,570	\$151,426	\$148,125	\$141,214	\$137,286	\$135,296	\$133,397
Loan Original Note Rate	5.82%	5.81%	5.82%	5.81%	5.69%	5.63%	5.67%	5.81%
Seasoning (Sums to 100%)								
Seasoned	2.9%	2.8%	2.4%	2.5%	1.4%	1.1%	1.0%	0.9%
Non-Seasoned	97.1%	97.2%	97.6%	97.5%	98.6%	98.9%	99.0%	99.1%
ACI								
ACI Probability	0.24%	0.24%	0.24%	0.24%	0.22%	0.21%	0.22%	0.22%
Wtd Avg ACI Score	728	728	728	729	734	736	736	735
Credit Premium								
Wtd Avg Credit Premium	-0.05	-0.06	-0.06	-0.04	-0.05	-0.06	-0.07	-0.07
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.3%	0.3%	0.1%	0.1%	0.1%
Prepay Premium								
Prepay Premium	1.3%	1.4%	1.5%	1.6%	1.5%	1.3%	1.2%	1.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	15.3%	15.6%	15.9%	16.5%	18.4%	19.4%	19.9%	20.1%
DTI Ratio > 20 and <= 30	23.5%	23.6%	23.8%	24.1%	25.5%	26.2%	26.6%	27.0%
DTI Ratio > 30 and <= 40	25.3%	25.2%	25.1%	24.9%	24.3%	23.9%	23.8%	24.1%
DTI Ratio > 40 and <= 50	18.9%	18.6%	18.3%	17.7%	15.7%	14.7%	14.3%	14.1%
DTI Ratio > 50	12.1%	12.0%	11.7%	11.3%	10.6%	10.4%	10.3%	9.8%
DTI Ratio Missing	5.0%	5.1%	5.2%	5.5%	5.6%	5.4%	5.2%	4.9%
Wtd Avg DTI Ratio	34.3%	34.1%	34.0%	33.7%	32.7%	32.3%	32.1%	31.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	15.5%	15.8%	16.1%	16.7%	18.6%	19.7%	20.2%	20.4%
DTI Ratio > 20 and <= 30	23.9%	24.0%	24.2%	24.6%	26.0%	26.8%	27.1%	27.6%
DTI Ratio > 30 and <= 40	25.6%	25.5%	25.5%	25.3%	24.7%	24.4%	24.2%	24.6%
DTI Ratio > 40 and <= 50	19.1%	18.8%	18.6%	18.0%	15.9%	15.0%	14.6%	14.3%
DTI Ratio > 50	12.3%	12.1%	11.8%	11.5%	10.8%	10.6%	10.5%	10.0%
DTI Ratio Missing	3.6%	3.7%	3.7%	3.9%	3.9%	3.7%	3.4%	3.1%
Wtd Avg DTI Ratio	34.3%	34.1%	34.0%	33.6%	32.7%	32.3%	32.1%	31.8%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics Other Refinance

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	21.9%	22.5%	23.0%	24.1%	28.5%	31.4%	33.3%	34.3%
> 15 Years amd <= 25 Years	5.7%	5.8%	5.8%	6.0%	6.5%	6.8%	6.7%	6.4%
> 25 Years and <= 30 Years	72.0%	71.4%	70.8%	69.5%	64.8%	61.8%	60.0%	59.3%
> 30 Years	0.4%	0.4%	0.4%	0.3%	0.1%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	68.9%	68.3%	67.6%	66.2%	61.8%	58.7%	57.3%	57.9%
Intermediate-Term Fixed Rate (excl Balloon)	21.4%	22.0%	22.4%	23.5%	27.7%	30.4%	32.2%	33.0%
Adjustable Rate	9.2%	9.2%	9.3%	9.6%	9.8%	9.9%	9.4%	7.9%
Balloon	0.5%	0.5%	0.6%	0.6%	0.8%	0.9%	1.1%	1.2%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.4%	0.4%	0.3%	0.1%	0.1%	0.1%	0.1%
Hybrid Arm	8.5%	8.5%	8.6%	8.8%	8.6%	8.7%	8.4%	7.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.9%	0.9%	1.0%	1.1%	1.5%	1.9%	2.1%	1.7%
- 5/1 Hybrid Arm	5.1%	5.1%	5.1%	5.2%	4.8%	4.6%	4.4%	3.8%
- 7/1 Hybrid Arm	1.9%	1.9%	1.9%	1.9%	1.8%	1.8%	1.7%	1.5%
- 10/1 Hybrid Arm	0.7%	0.6%	0.6%	0.6%	0.5%	0.3%	0.2%	0.2%
NegAm ARM	0.4%	0.4%	0.5%	0.5%	0.8%	0.6%	0.4%	0.3%
Interest Only	6.4%	6.3%	6.2%	5.9%	3.6%	2.3%	1.3%	0.6%
- Interest Only ARM	4.1%	4.0%	3.9%	3.7%	2.8%	2.2%	1.3%	0.6%
- Interest Only FRM	2.3%	2.3%	2.3%	2.2%	0.8%	0.1%	0.0%	0.0%
Alt-A	8.0%	8.2%	8.5%	8.9%	7.2%	5.8%	5.2%	5.0%
- Alt-A Low/No Doc	5.7%	5.8%	6.0%	6.3%	4.9%	4.1%	3.8%	3.7%
- Alt-A No Disclosure	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	1.3%	1.4%	1.4%	1.5%	1.5%	1.4%	1.3%	1.2%
- Alt-A SISA	0.5%	0.5%	0.5%	0.5%	0.2%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.6%	0.7%	0.7%	0.7%	0.5%	0.4%	0.4%	0.5%
- Alt-A Stated Income	3.1%	3.2%	3.3%	3.4%	2.7%	2.2%	2.1%	2.0%



Single Family Conventional Book Characteristics Other Refinance

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.3%	1.3%	1.3%	1.4%	1.0%	0.5%	0.3%	0.2%
Alt-A Deals (no SFC)	1.0%	1.1%	1.1%	1.2%	1.3%	1.2%	1.0%	1.2%
My Community Mortgage	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	19.3%	19.5%	19.0%	18.0%	14.3%	12.7%	11.9%	10.9%
- Select Lender Programs Non-Full Doc	13.7%	13.8%	13.2%	11.9%	9.6%	8.9%	8.4%	7.6%
- Other Low/No Doc	5.6%	5.7%	5.8%	6.1%	4.7%	3.8%	3.5%	3.3%
Subprime Deals								
Subprime	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- Post 12/2005	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	85.1%	84.9%	84.6%	83.8%	85.4%	85.9%	85.3%	83.4%
Investor Channel	10.7%	10.8%	10.9%	11.5%	9.1%	7.7%	7.0%	6.1%
eChannel	2.0%	2.0%	2.0%	1.9%	1.9%	1.9%	1.9%	1.9%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.1%	2.2%	2.5%	2.7%	3.6%	4.4%	5.8%	8.6%
Subordinate Financing - RDW								
Subordinate Financing - RDW	10.9%	10.7%	10.1%	9.5%	6.8%	5.4%	3.9%	3.2%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.6%	3.7%	3.6%	3.5%	3.0%	2.7%	2.4%	2.1%
- 80/15/05	1.6%	1.7%	1.7%	1.7%	1.2%	1.0%	0.9%	0.8%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	5.0%	4.7%	4.2%	3.7%	2.2%	1.3%	0.2%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.6%	17.5%	17.4%	17.2%	15.5%	14.8%	14.0%	12.5%
- 75/20/05	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%	0.4%
- 75/25/00	0.1%	0.1%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
- 80/10/10	5.0%	5.1%	5.1%	5.0%	4.4%	4.1%	3.8%	3.5%
- 80/15/05	2.2%	2.2%	2.2%	2.3%	1.7%	1.5%	1.4%	1.2%
- 80/20/00	0.6%	0.7%	0.7%	0.7%	0.4%	0.3%	0.2%	0.2%



Single Family Conventional Book Characteristics Other Refinance

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	8.8%	8.7%	8.5%	8.3%	8.2%	8.1%	7.8%	6.9%
EA/TPR								
EA/TPR	1.2%	1.2%	1.2%	1.1%	0.9%	0.8%	0.8%	0.8%
- EA I	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%
- EA/TPR II	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%	0.3%
- EA/TPR III	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
10-K Property Region (Sums to 100%)								
Midwest	20.6%	20.8%	20.9%	20.7%	20.6%	20.3%	19.8%	19.5%
Northeast	15.8%	15.8%	15.7%	15.7%	15.7%	15.9%	15.8%	15.8%
Southeast	21.7%	21.7%	21.7%	21.7%	21.4%	21.3%	21.0%	20.9%
Southwest	16.9%	17.0%	17.1%	17.1%	17.3%	17.4%	17.2%	17.1%
West	25.0%	24.8%	24.7%	24.8%	24.9%	25.1%	26.1%	26.8%
Census Region (Sums to 100%)								
New England	6.1%	6.1%	6.1%	6.1%	6.0%	6.0%	6.0%	6.0%
Middle Atlantic	9.2%	9.2%	9.1%	9.2%	9.3%	9.4%	9.4%	9.3%
East North Central	17.3%	17.5%	17.6%	17.5%	17.4%	17.2%	16.9%	16.6%
East South Central	3.9%	4.0%	4.0%	4.0%	4.0%	4.0%	3.8%	3.7%
South Atlantic	18.1%	18.1%	18.0%	18.0%	17.7%	17.6%	17.5%	17.4%
West North Central	6.0%	6.1%	6.1%	6.0%	6.0%	5.8%	5.6%	5.4%
West South Central	7.0%	7.0%	7.1%	7.2%	7.4%	7.5%	7.3%	7.1%
Mountain	9.1%	9.1%	9.1%	9.1%	9.0%	9.0%	9.2%	9.4%
Pacific	23.1%	22.8%	22.8%	22.8%	23.0%	23.3%	24.3%	24.8%
US Territories	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%
Top 10 States								
01) CA	17.3%	17.0%	17.0%	17.1%	17.1%	17.1%	18.0%	18.6%
02) IL	6.0%	6.0%	5.8%	5.6%	5.4%	5.3%	5.3%	5.3%
03) TX	4.8%	4.9%	4.9%	4.9%	5.1%	5.2%	5.1%	5.0%
04) FL	4.6%	4.6%	4.6%	4.6%	4.3%	4.3%	4.3%	4.4%
05) MI	4.4%	4.5%	4.6%	4.7%	4.7%	4.6%	4.5%	4.4%
06) NY	3.6%	3.5%	3.5%	3.6%	3.6%	3.7%	3.7%	3.6%
07) WA	3.4%	3.4%	3.4%	3.3%	3.5%	3.6%	3.6%	3.7%
08) MA	3.4%	3.4%	3.4%	3.3%	3.3%	3.3%	3.3%	3.4%
09) NJ	3.2%	3.2%	3.2%	3.2%	3.1%	3.2%	3.2%	3.2%
10) GA	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.1%	3.0%
Top 10 Sellers								



Single Family Conventional Book Characteristics Other Refinance

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	28.6%	28.9%	28.8%	28.6%	27.7%	27.5%	27.6%	26.0%
02) WASHINGTON MUTUAL INC	10.5%	10.8%	11.5%	12.4%	14.5%	15.5%	16.5%	17.3%
03) CITIGROUP INC	8.0%	8.0%	7.8%	7.7%	6.8%	6.5%	5.9%	5.3%
04) JP MORGAN CHASE & CO	5.9%	5.7%	5.5%	5.5%	5.2%	5.3%	5.5%	6.1%
05) CERBERUS CAPITAL HOLDING	4.6%	4.6%	4.6%	4.5%	4.6%	4.4%	4.2%	3.8%
06) WELLS FARGO & COMPANY	4.5%	4.2%	3.5%	2.8%	2.0%	1.7%	1.2%	1.3%
07) SUNTRUST BANKS INC	3.1%	3.0%	2.9%	2.7%	2.3%	2.0%	1.8%	1.7%
08) FLAGSTAR BANCORP INC	2.7%	2.7%	2.7%	2.7%	2.9%	3.0%	3.0%	3.0%
09) PHH CORPORATION	2.5%	2.5%	2.6%	2.6%	2.7%	2.7%	2.7%	2.6%
10) FIRST HORIZON NATIONAL CORPORATION	2.3%	2.4%	2.6%	2.7%	2.8%	2.9%	2.8%	2.7%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	28.2%	28.6%	28.8%	28.7%	27.8%	27.6%	27.6%	26.1%
02) JP MORGAN CHASE & CO	11.2%	11.0%	10.7%	10.7%	10.4%	10.4%	10.6%	11.4%
03) CITIGROUP INC	10.9%	10.9%	11.0%	11.1%	10.9%	10.6%	9.9%	9.3%
04) WELLS FARGO & COMPANY	9.5%	9.4%	8.7%	8.3%	8.0%	7.3%	6.0%	5.0%
05) WASHINGTON MUTUAL INC	8.6%	8.9%	9.4%	10.1%	11.8%	13.1%	14.9%	16.8%
06) CERBERUS CAPITAL HOLDING	5.6%	5.6%	5.6%	5.6%	5.9%	5.9%	5.9%	6.1%
07) SUNTRUST BANKS INC	2.4%	2.3%	2.2%	2.0%	1.7%	1.7%	1.5%	1.4%
08) PHH CORPORATION	1.8%	1.8%	1.8%	1.8%	1.9%	1.9%	2.0%	2.0%
09) NATIONAL CITY CORPORATION	1.7%	1.7%	1.6%	1.5%	1.0%	0.9%	0.9%	1.0%
10) INDYMAC BANCORP INC	1.6%	1.6%	1.5%	1.3%	0.7%	0.6%	0.6%	0.6%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	87.6%							
Credit Enhancement	12.4%							
- Primary MI Only	8.7%							
- Pool Policy Only	2.2%							
- Pool Policy and Primary MI	0.5%							
- Full Recourse	0.4%							
- Shared Arrangement	0.3%							
- Government	0.0%							
- Secondary Market (SMC)	0.4%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	72.0%							
Interest Only with Credit Enhancement	24.8%							
Alt-A with Credit Enhancement	29.5%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics Other Refinance

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-1.59	-1.75	-2.24	-2.30	-0.15	0.60	0.66	0.41
Wtd Avg Economic Model Fee	21.35	21.22	21.24	21.05	17.82	16.84	16.81	16.96
Wtd Avg Charged Fee	19.76	19.47	19.00	18.75	17.67	17.45	17.47	17.37
Appraisal Waivers								
Appraisal Waiver	4.1%	4.1%	3.9%	3.3%	2.7%	2.3%	1.6%	1.6%
Serious Delinquent Loans								
SDQ Rate All Loans	1.01%	0.79%	0.67%	0.59%	0.44%	0.55%	0.40%	0.36%
- SDQ Rate for Loans with CE	3.59%							
- SDQ Rate for Loans without CE	0.70%							
SDQ Rate Excl. Katrina Loans	1.01%	0.79%	0.67%	0.58%	0.43%	0.44%	0.39%	0.36%
SDQ Rate for Katrina Loans	1.10%	0.96%	1.01%	1.02%	1.51%	7.46%	0.46%	0.31%
Serious Delinquent Loans								
SDQ Loan Count	55,270	43,556	36,577	31,627	23,720	31,300	24,206	22,722
SDQ Count for Loans with CE	21,265							
SDQ Count for Loans without CE	34,005							
SDQ Volume (\$M)								
SDQ Volume	\$9,707.2	\$7,262.7	\$5,592.1	\$4,414.1	\$2,725.9	\$3,427.5	\$2,615.0	\$2,431.3
SDQ Volume for Loans with CE	\$3,957.5							
SDQ Volume for Loans without CE	\$5,749.7							



Single Family Conventional Book Characteristics Long-Term Fixed Rate (excl Balloon)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	12,809,744	12,651,384	12,425,452	12,087,398	10,462,784	9,537,136	9,359,095	9,544,565
Book Volume (\$B)	\$2,054.1	\$2,013.0	\$1,954.2	\$1,875.4	\$1,532.9	\$1,332.6	\$1,263.6	\$1,260.0
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	18.9%	19.0%	19.1%	19.3%	20.6%	21.1%	20.2%	19.0%
OLTV 60.01% - 70.00%	15.3%	15.3%	15.3%	15.3%	16.1%	16.4%	16.1%	15.7%
OLTV 70.01% - 75.00%	9.8%	9.8%	9.9%	9.9%	10.1%	10.6%	11.3%	12.1%
OLTV 75.01% - 80.00%	33.8%	33.8%	34.1%	34.5%	34.1%	32.0%	30.9%	30.2%
OLTV 80.01% - 90.00%	9.5%	9.3%	9.1%	8.7%	8.6%	9.4%	10.5%	11.8%
OLTV 90.01% - 95.00%	5.7%	5.5%	5.4%	5.2%	5.0%	5.7%	6.8%	7.7%
OLTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	1.0%	1.2%	1.5%	1.6%
OLTV 97.01% - 100.00%	5.9%	6.2%	6.2%	6.1%	4.2%	3.3%	2.6%	1.7%
OLTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.8%	73.8%	73.8%	73.6%	72.6%	72.4%	72.9%	73.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.8%	16.8%	16.9%	17.1%	18.2%	18.4%	17.4%	16.0%
Comb LTV 60.01% - 70.00%	14.1%	14.1%	14.1%	14.1%	14.8%	15.0%	14.4%	13.6%
Comb LTV 70.01% - 75.00%	8.8%	8.8%	8.7%	8.7%	9.2%	9.6%	10.1%	10.3%
Comb LTV 75.01% - 80.00%	25.6%	25.3%	25.2%	25.3%	26.0%	26.3%	26.7%	25.9%
Comb LTV 80.01% - 90.00%	14.3%	14.1%	13.8%	13.4%	12.3%	11.7%	11.3%	11.3%
Comb LTV 90.01% - 95.00%	8.4%	8.3%	8.3%	8.1%	7.3%	7.1%	7.1%	7.0%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.9%	1.1%	1.3%	1.4%
Comb LTV 97.01% - 100.00%	8.2%	8.5%	8.8%	8.7%	6.1%	4.0%	2.9%	1.9%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
Comb LTV Missing	2.8%	3.0%	3.2%	3.5%	5.0%	6.6%	8.7%	12.6%
Wtd Avg Comb LTV	76.0%	76.0%	76.0%	75.9%	74.5%	73.7%	73.8%	73.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.8%	16.9%	16.9%	17.1%	18.3%	18.5%	17.5%	16.2%
Comb LTV 60.01% - 70.00%	14.2%	14.2%	14.1%	14.1%	14.9%	15.1%	14.6%	13.9%
Comb LTV 70.01% - 75.00%	8.9%	8.8%	8.8%	8.8%	9.3%	9.8%	10.2%	10.6%
Comb LTV 75.01% - 80.00%	25.7%	25.4%	25.3%	25.4%	26.1%	26.6%	27.1%	26.6%
Comb LTV 80.01% - 90.00%	14.3%	14.2%	13.9%	13.5%	12.4%	11.9%	11.5%	11.7%



Single Family Conventional Book Characteristics

Long-Term Fixed Rate (excl Balloon)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	8.4%	8.4%	8.3%	8.2%	7.4%	7.2%	7.3%	7.4%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.9%	1.1%	1.3%	1.4%
Comb LTV 97.01% - 100.00%	8.2%	8.5%	8.8%	8.7%	6.1%	4.0%	2.9%	1.9%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.2%	0.1%
Comb LTV Missing	2.4%	2.6%	2.8%	3.0%	4.3%	5.6%	7.2%	10.3%
Wtd Avg Comb LTV	76.0%	76.0%	76.0%	75.9%	74.5%	73.8%	73.8%	74.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	31.7%	35.3%	38.6%	39.9%	49.8%	54.3%	47.0%	35.7%
MTMLTV 60.01% - 70.00%	14.6%	15.6%	16.4%	16.2%	18.0%	18.9%	21.2%	23.1%
MTMLTV 70.01% - 75.00%	8.5%	9.1%	9.5%	9.4%	9.3%	9.1%	10.6%	14.0%
MTMLTV 75.01% - 80.00%	10.3%	11.4%	12.2%	11.7%	10.6%	8.6%	9.4%	12.6%
MTMLTV 80.01% - 90.00%	15.2%	13.4%	12.0%	12.6%	7.7%	5.8%	7.5%	9.9%
MTMLTV 90.01% - 95.00%	5.3%	4.9%	4.2%	3.8%	2.0%	1.7%	2.1%	2.9%
MTMLTV 95.01% - 97.00%	1.9%	1.8%	1.4%	1.2%	0.6%	0.4%	0.5%	0.6%
MTMLTV 97.01% - 100.00%	2.6%	2.5%	2.3%	2.1%	1.1%	0.7%	0.7%	0.6%
MTMLTV > 100.00%	9.4%	5.9%	3.1%	2.7%	0.6%	0.2%	0.3%	0.2%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%
Wtg Avg MTMLTV	71.0%	67.8%	65.2%	64.3%	58.7%	56.6%	60.0%	64.0%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%
FICO 550-579	0.8%	0.8%	0.8%	0.8%	0.9%	0.9%	1.1%	1.2%
FICO 580-619	3.8%	4.0%	4.1%	4.1%	3.9%	4.0%	4.3%	4.5%
FICO 620-659	10.4%	10.7%	11.0%	11.0%	10.9%	11.0%	11.6%	12.1%
FICO 660-699	18.2%	18.4%	18.5%	18.5%	18.4%	18.3%	18.8%	19.1%
FICO 700-739	22.8%	22.8%	22.8%	22.8%	22.9%	22.9%	23.1%	23.0%
FICO >= 740	42.8%	42.1%	41.5%	41.4%	41.4%	40.8%	38.5%	36.7%
FICO Missing	0.6%	0.6%	0.7%	0.7%	1.0%	1.4%	1.9%	2.7%
Wtd Avg FICO	720	719	719	718	718	718	715	712
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	95.9%	95.7%	95.6%	95.6%	97.7%	99.6%	99.9%	100.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Long-Term Fixed Rate (excl Balloon)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	4.1%	4.3%	4.4%	4.4%	2.3%	0.4%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.3%	90.4%	90.4%	90.5%	91.0%	91.7%	92.3%	92.5%
Second/Vacation Home	4.2%	4.2%	4.2%	4.1%	3.9%	3.5%	3.1%	2.7%
Investor Property	5.5%	5.5%	5.4%	5.3%	5.1%	4.8%	4.6%	4.8%
10-K Unit Type (Sums to 100%)								
1 Unit	96.4%	96.4%	96.4%	96.3%	96.4%	96.3%	96.1%	95.9%
2-4 Units	3.6%	3.6%	3.6%	3.7%	3.6%	3.7%	3.9%	4.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.8%	8.6%	8.5%	8.4%	7.7%	7.1%	6.8%	6.8%
Single Family Homes	91.2%	91.4%	91.5%	91.6%	92.3%	92.9%	93.2%	93.2%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.5%	0.6%	0.6%	0.6%	0.7%	0.7%	0.7%	0.7%
Condo/Coop	8.8%	8.6%	8.5%	8.4%	7.7%	7.1%	6.8%	6.8%
1 Unit	87.1%	87.2%	87.3%	87.4%	88.0%	88.5%	88.5%	88.4%
2-4 Units	3.6%	3.6%	3.6%	3.6%	3.6%	3.7%	3.9%	4.0%
Condo								
Condo	8.4%	8.2%	8.1%	8.0%	7.3%	6.7%	6.5%	6.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	44.5%	43.9%	44.3%	44.9%	42.3%	38.6%	36.1%	33.8%
Cash-Out Refinance	30.6%	30.9%	30.8%	30.7%	30.8%	30.3%	28.8%	29.0%
Other Refinance	24.9%	25.2%	24.9%	24.4%	27.0%	31.1%	35.1%	37.3%
Origination Type (Sums to 100%)								
TPO Broker	21.1%	21.0%	20.9%	20.6%	19.8%	19.7%	21.2%	22.6%
TPO Correspondent	34.0%	34.3%	35.0%	35.2%	33.6%	31.8%	30.2%	28.7%
Undesignated	0.2%	0.3%	0.3%	0.3%	0.4%	0.6%	1.0%	1.5%
Retail	44.7%	44.5%	43.8%	43.8%	46.1%	47.8%	47.7%	47.3%
Origination Year (Sums to 100%)								
< 2001	2.2%	2.3%	2.5%	2.7%	4.0%	5.6%	8.3%	13.0%
2001	1.6%	1.7%	1.8%	1.9%	2.8%	4.0%	6.0%	9.9%
2002	5.1%	5.4%	5.8%	6.2%	8.7%	11.9%	16.9%	24.8%
2003	17.0%	17.7%	18.5%	19.7%	27.0%	35.5%	46.5%	52.3%
2004	9.2%	9.6%	10.2%	10.9%	15.0%	19.8%	22.4%	0.0%



Single Family Conventional Book Characteristics

Long-Term Fixed Rate (excl Balloon)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2005	13.1%	13.7%	14.5%	15.5%	21.3%	23.2%	0.0%	0.0%
2006	15.1%	15.8%	17.1%	18.6%	21.3%	0.0%	0.0%	0.0%
2007	23.2%	24.1%	25.7%	24.4%	0.0%	0.0%	0.0%	0.0%
2008	13.5%	9.7%	4.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$169,963	\$168,265	\$166,067	\$163,687	\$154,165	\$146,155	\$140,303	\$136,313
Loan Original Note Rate	6.21%	6.21%	6.23%	6.24%	6.15%	6.03%	6.13%	6.31%
Seasoning (Sums to 100%)								
Seasoned	2.0%	1.8%	1.4%	1.4%	1.3%	1.2%	1.2%	1.3%
Non-Seasoned	98.0%	98.2%	98.6%	98.6%	98.7%	98.8%	98.8%	98.7%
ACI								
ACI Probability	0.55%	0.56%	0.57%	0.57%	0.52%	0.49%	0.50%	0.50%
Wtd Avg ACI Score	706	705	705	705	709	711	710	708
Credit Premium								
Wtd Avg Credit Premium	-0.07	-0.08	-0.08	-0.07	-0.06	-0.06	-0.08	-0.07
Credit Premium > 1.5	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.3%	0.4%
Prepay Premium								
Prepay Premium	0.7%	0.7%	0.7%	0.8%	0.7%	0.8%	1.2%	1.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.4%	8.5%	8.6%	8.8%	10.1%	11.5%	12.5%	12.7%
DTI Ratio > 20 and <= 30	19.0%	19.1%	19.2%	19.4%	21.1%	22.7%	23.6%	24.1%
DTI Ratio > 30 and <= 40	27.0%	27.0%	27.0%	27.1%	27.3%	27.2%	27.1%	27.7%
DTI Ratio > 40 and <= 50	23.9%	23.7%	23.6%	23.4%	21.4%	19.6%	18.5%	18.0%
DTI Ratio > 50	16.5%	16.4%	16.1%	15.7%	14.5%	13.7%	13.0%	11.9%
DTI Ratio Missing	5.1%	5.3%	5.4%	5.7%	5.6%	5.4%	5.3%	5.5%
Wtd Avg DTI Ratio	37.9%	37.8%	37.8%	37.6%	36.6%	35.8%	35.2%	34.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.5%	8.6%	8.7%	8.9%	10.3%	11.7%	12.7%	12.9%
DTI Ratio > 20 and <= 30	19.4%	19.4%	19.5%	19.7%	21.5%	23.1%	24.0%	24.5%
DTI Ratio > 30 and <= 40	27.5%	27.4%	27.5%	27.6%	27.8%	27.7%	27.6%	28.1%
DTI Ratio > 40 and <= 50	24.3%	24.1%	24.1%	23.8%	21.9%	20.0%	18.8%	18.3%
DTI Ratio > 50	16.8%	16.7%	16.5%	16.1%	14.8%	14.0%	13.3%	12.2%
DTI Ratio Missing	3.6%	3.7%	3.8%	3.9%	3.8%	3.5%	3.6%	4.0%
Wtd Avg DTI Ratio	37.9%	37.8%	37.8%	37.6%	36.7%	35.8%	35.2%	34.7%



Single Family Conventional Book Characteristics

Long-Term Fixed Rate (excl Balloon)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Origination Term (Sums to 100%)								
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 15 Years amd <= 25 Years	4.7%	4.8%	4.9%	5.0%	6.0%	7.0%	7.3%	7.2%
> 25 Years and <= 30 Years	94.6%	94.5%	94.5%	94.4%	93.9%	93.0%	92.7%	92.8%
> 30 Years	0.7%	0.7%	0.6%	0.6%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.7%	0.7%	0.6%	0.6%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	4.1%	4.3%	4.4%	4.4%	2.3%	0.4%	0.1%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	4.1%	4.3%	4.4%	4.4%	2.3%	0.4%	0.1%	0.0%
Alt-A	9.4%	9.9%	10.2%	10.7%	9.6%	7.3%	6.9%	7.3%
- Alt-A Low/No Doc	7.0%	7.3%	7.6%	7.9%	6.9%	5.5%	5.2%	5.3%
- Alt-A No Disclosure	0.3%	0.3%	0.3%	0.4%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.7%	1.8%	1.9%	1.9%	2.2%	2.0%	1.8%	1.7%
- Alt-A SISA	0.5%	0.5%	0.5%	0.5%	0.2%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.0%	1.0%	1.1%	1.1%	0.9%	0.7%	0.7%	0.7%



Single Family Conventional Book Characteristics Long-Term Fixed Rate (excl Balloon)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Alt-A Stated Income	3.6%	3.7%	3.8%	4.0%	3.5%	2.7%	2.7%	2.8%
Alt-A Full Doc (by SFC)	1.5%	1.6%	1.6%	1.7%	1.4%	0.6%	0.4%	0.2%
Alt-A Deals (no SFC)	0.9%	1.0%	1.0%	1.1%	1.3%	1.3%	1.4%	1.8%
My Community Mortgage	2.0%	2.0%	2.1%	2.0%	0.9%	0.4%	0.3%	0.2%
Non-Full Doc								
Non-Full Doc Total	19.6%	20.0%	19.9%	19.6%	15.6%	12.5%	11.0%	9.9%
- Select Lender Programs Non-Full Doc	12.7%	12.8%	12.4%	11.8%	8.8%	7.3%	6.1%	4.9%
- Other Low/No Doc	7.0%	7.3%	7.5%	7.8%	6.8%	5.3%	5.0%	5.0%
Subprime Deals								
Subprime	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.3%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%
- Post 12/2005	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	84.3%	83.9%	83.6%	82.8%	82.6%	83.9%	82.2%	78.4%
Investor Channel	11.5%	11.8%	12.0%	12.6%	11.8%	9.3%	8.9%	8.9%
eChannel	2.1%	2.1%	2.1%	2.1%	2.1%	2.0%	1.8%	1.6%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%
Subprime Channel	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.8%	1.9%	2.1%	2.2%	3.3%	4.6%	6.8%	10.8%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.1%	13.3%	13.4%	13.5%	11.2%	8.1%	5.5%	4.1%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.0%	4.1%	4.2%	4.2%	3.9%	3.3%	2.8%	2.3%
- 80/15/05	2.6%	2.7%	2.8%	2.9%	2.7%	2.2%	1.8%	1.4%
- 80/20/00	1.0%	1.0%	1.1%	1.1%	1.1%	0.7%	0.4%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.9%	4.9%	4.8%	4.6%	3.1%	1.5%	0.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	16.8%	17.0%	17.3%	17.6%	16.3%	14.3%	13.2%	11.3%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%
- 75/25/00	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	5.2%	5.3%	5.4%	5.5%	5.2%	4.7%	4.3%	3.8%
- 80/15/05	3.2%	3.3%	3.4%	3.5%	3.3%	2.8%	2.5%	2.0%



Single Family Conventional Book Characteristics

Long-Term Fixed Rate (excl Balloon)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 80/20/00	2.5%	2.6%	2.7%	2.9%	2.3%	1.2%	0.9%	0.7%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	5.3%	5.3%	5.2%	5.1%	5.0%	5.2%	5.0%	4.4%
EA/TPR								
EA/TPR	2.7%	2.8%	2.9%	2.8%	2.6%	2.7%	2.8%	2.7%
- EA I	1.1%	1.2%	1.2%	1.2%	1.1%	1.2%	1.3%	1.2%
- EA/TPR II	0.8%	0.8%	0.8%	0.8%	0.7%	0.7%	0.8%	0.8%
- EA/TPR III	0.8%	0.8%	0.8%	0.8%	0.7%	0.8%	0.8%	0.7%
10-K Property Region (Sums to 100%)								
Midwest	16.2%	16.3%	16.5%	16.7%	17.0%	17.0%	16.8%	16.5%
Northeast	19.2%	19.1%	19.2%	19.3%	19.5%	19.7%	19.3%	18.7%
Southeast	25.1%	25.2%	25.2%	25.2%	24.6%	23.7%	22.8%	22.2%
Southwest	16.6%	16.7%	16.7%	16.7%	16.3%	16.0%	15.7%	15.6%
West	22.9%	22.6%	22.3%	22.2%	22.6%	23.7%	25.4%	27.0%
Census Region (Sums to 100%)								
New England	6.1%	6.2%	6.3%	6.3%	6.5%	6.6%	6.7%	6.6%
Middle Atlantic	12.2%	12.0%	12.0%	12.0%	12.0%	12.1%	11.8%	11.4%
East North Central	12.9%	13.1%	13.2%	13.4%	13.7%	13.7%	13.7%	13.6%
East South Central	3.9%	3.9%	3.9%	3.9%	3.9%	3.7%	3.5%	3.3%
South Atlantic	21.7%	21.7%	21.7%	21.7%	21.2%	20.3%	19.6%	19.2%
West North Central	5.4%	5.5%	5.5%	5.5%	5.6%	5.5%	5.2%	5.0%
West South Central	7.3%	7.3%	7.3%	7.3%	7.2%	7.1%	6.9%	6.6%
Mountain	9.4%	9.4%	9.5%	9.4%	9.0%	8.7%	8.7%	9.0%
Pacific	20.7%	20.4%	20.1%	19.9%	20.5%	21.6%	23.4%	25.0%
US Territories	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%
Top 10 States								
01) CA	14.5%	14.2%	14.0%	13.9%	14.5%	15.6%	17.3%	18.8%
02) FL	7.5%	7.5%	7.5%	7.5%	7.3%	6.9%	6.6%	6.4%
03) NY	5.1%	5.0%	5.0%	5.0%	5.0%	5.1%	5.1%	4.9%
04) TX	5.1%	5.1%	5.1%	5.1%	4.9%	4.8%	4.6%	4.5%
05) IL	4.3%	4.3%	4.3%	4.3%	4.1%	4.0%	4.0%	4.0%
06) NJ	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.8%	3.7%
07) VA	3.4%	3.4%	3.3%	3.3%	3.3%	3.2%	3.2%	3.1%
08) WA	3.3%	3.3%	3.3%	3.3%	3.2%	3.2%	3.3%	3.3%
09) PA	3.1%	3.1%	3.1%	3.2%	3.2%	3.1%	3.0%	2.8%
10) GA	3.1%	3.1%	3.2%	3.2%	3.2%	3.1%	3.1%	3.1%



Single Family Conventional Book Characteristics Long-Term Fixed Rate (excl Balloon)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	27.6%	28.0%	27.8%	27.9%	26.8%	26.8%	26.3%	24.5%
02) CITIGROUP INC	8.2%	8.2%	8.1%	8.0%	7.2%	6.4%	5.4%	4.5%
03) WELLS FARGO & COMPANY	6.0%	5.6%	5.2%	4.7%	3.5%	2.7%	1.8%	1.8%
04) JP MORGAN CHASE & CO	5.6%	5.3%	5.2%	5.0%	4.5%	4.7%	5.1%	6.0%
05) WASHINGTON MUTUAL INC	5.5%	5.8%	6.1%	6.6%	8.7%	10.8%	13.0%	14.0%
06) CERBERUS CAPITAL HOLDING	4.9%	5.0%	5.0%	5.0%	5.2%	4.7%	4.2%	3.5%
07) SUNTRUST BANKS INC	4.1%	4.0%	4.0%	3.9%	3.3%	2.4%	2.0%	1.8%
08) FLAGSTAR BANCORP INC	3.1%	3.1%	3.2%	3.2%	3.3%	3.7%	3.8%	3.8%
09) PHH CORPORATION	3.0%	3.1%	3.1%	3.1%	3.4%	3.4%	3.3%	3.1%
10) AMTRUST FINANCIAL CORPORATION	2.8%	2.7%	2.7%	2.7%	2.5%	2.2%	1.9%	1.7%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	27.5%	27.9%	28.1%	28.2%	27.2%	26.8%	26.1%	24.5%
02) JP MORGAN CHASE & CO	12.2%	11.9%	11.8%	11.7%	11.5%	11.7%	12.1%	13.0%
03) CITIGROUP INC	10.8%	10.9%	11.0%	11.1%	11.4%	11.1%	9.8%	8.9%
04) WELLS FARGO & COMPANY	10.7%	10.4%	10.0%	9.8%	9.5%	8.6%	6.8%	5.3%
05) CERBERUS CAPITAL HOLDING	5.7%	5.8%	5.8%	5.8%	6.2%	6.0%	6.0%	6.2%
06) WASHINGTON MUTUAL INC	4.7%	4.9%	5.1%	5.4%	7.2%	9.3%	12.4%	14.9%
07) SUNTRUST BANKS INC	3.0%	2.9%	2.8%	2.5%	2.1%	1.8%	1.6%	1.4%
08) PHH CORPORATION	2.0%	2.0%	2.0%	2.0%	2.1%	2.2%	2.3%	2.2%
09) NATIONAL CITY CORPORATION	2.0%	2.0%	2.0%	2.0%	1.3%	1.0%	1.1%	1.2%
10) INDYMAC BANCORP INC	1.8%	1.8%	1.9%	1.7%	1.0%	0.8%	0.8%	0.9%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	76.7%							
Credit Enhancement	23.3%							
- Primary MI Only	17.7%							
- Pool Policy Only	2.8%							
- Pool Policy and Primary MI	0.7%							
- Full Recourse	0.5%							
- Shared Arrangement	0.8%							
- Government	0.0%							
- Secondary Market (SMC)	0.8%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	28.3%							
Interest Only with Credit Enhancement	39.3%							
Alt-A with Credit Enhancement	35.0%							



Single Family Conventional Book Characteristics

Long-Term Fixed Rate (excl Balloon)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Economic Fees and Gap								
Wtd Avg Economic Gap	-6.17	-6.55	-7.08	-7.33	-4.67	-3.47	-4.24	-5.41
Wtd Avg Economic Model Fee	30.54	30.59	30.72	30.73	26.96	25.35	26.14	26.95
Wtd Avg Charged Fee	24.36	24.03	23.64	23.40	22.29	21.88	21.89	21.54
Appraisal Waivers								
Appraisal Waiver	2.7%	2.7%	2.6%	2.5%	2.1%	1.6%	1.0%	1.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.92%	1.52%	1.30%	1.15%	0.83%	1.04%	0.89%	0.83%
- SDQ Rate for Loans with CE	4.36%							
- SDQ Rate for Loans without CE	1.11%							
SDQ Rate Excl. Katrina Loans	1.92%	1.52%	1.29%	1.14%	0.80%	0.87%	0.89%	0.83%
SDQ Rate for Katrina Loans	2.14%	1.92%	2.02%	2.14%	2.89%	10.98%	0.97%	0.72%
Serious Delinquent Loans								
SDQ Loan Count	244,841	191,296	159,389	137,813	85,579	97,840	81,744	77,595
SDQ Count for Loans with CE	139,242							
SDQ Count for Loans without CE	105,599							
SDQ Volume (\$M)								
SDQ Volume	\$41,622.4	\$31,268.6	\$24,496.3	\$19,479.3	\$9,849.1	\$10,581.3	\$8,756.1	\$8,205.3
SDQ Volume for Loans with CE	\$23,542.1							
SDQ Volume for Loans without CE	\$18,080.2							



Single Family Conventional Book Characteristics Intermediate-Term Fixed Rate (excl Balloon)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	3,960,234	4,007,288	3,999,628	4,014,037	4,182,015	4,456,006	4,769,061	4,937,694
Book Volume (\$B)	\$359.3	\$363.5	\$356.3	\$356.0	\$382.3	\$421.1	\$465.1	\$487.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	47.9%	48.1%	48.2%	48.3%	47.8%	47.4%	46.4%	45.0%
OLTV 60.01% - 70.00%	19.6%	19.7%	19.7%	19.6%	19.9%	20.0%	20.2%	20.3%
OLTV 70.01% - 75.00%	9.5%	9.4%	9.5%	9.5%	9.8%	10.2%	10.8%	11.6%
OLTV 75.01% - 80.00%	17.5%	17.3%	17.3%	17.2%	17.1%	16.8%	16.7%	16.9%
OLTV 80.01% - 90.00%	4.3%	4.3%	4.3%	4.2%	4.3%	4.4%	4.7%	5.0%
OLTV 90.01% - 95.00%	0.9%	0.9%	0.9%	0.9%	0.9%	1.0%	1.0%	1.1%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.1%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	59.5%	59.4%	59.4%	59.4%	59.6%	59.8%	60.2%	60.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	42.9%	43.0%	43.0%	43.0%	42.2%	41.3%	39.9%	37.8%
Comb LTV 60.01% - 70.00%	19.4%	19.4%	19.3%	19.1%	19.1%	19.0%	18.7%	18.1%
Comb LTV 70.01% - 75.00%	9.6%	9.5%	9.5%	9.5%	9.7%	9.8%	10.1%	10.2%
Comb LTV 75.01% - 80.00%	17.1%	16.9%	16.8%	16.6%	16.4%	16.1%	15.9%	15.5%
Comb LTV 80.01% - 90.00%	5.9%	5.8%	5.7%	5.6%	5.4%	5.3%	5.2%	5.2%
Comb LTV 90.01% - 95.00%	1.4%	1.4%	1.4%	1.4%	1.4%	1.3%	1.3%	1.2%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	3.4%	3.6%	4.0%	4.4%	5.6%	6.9%	8.6%	11.8%
Wtd Avg Comb LTV	61.2%	61.1%	61.0%	61.0%	61.1%	61.2%	61.4%	61.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	43.1%	43.2%	43.2%	43.2%	42.4%	41.6%	40.3%	38.3%
Comb LTV 60.01% - 70.00%	19.5%	19.5%	19.4%	19.3%	19.3%	19.2%	19.0%	18.4%
Comb LTV 70.01% - 75.00%	9.7%	9.6%	9.6%	9.6%	9.8%	10.0%	10.3%	10.5%
Comb LTV 75.01% - 80.00%	17.3%	17.0%	16.9%	16.8%	16.6%	16.3%	16.2%	15.9%
Comb LTV 80.01% - 90.00%	5.9%	5.9%	5.8%	5.6%	5.4%	5.4%	5.3%	5.3%



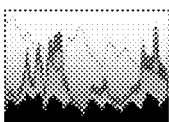
Single Family Conventional Book Characteristics Intermediate-Term Fixed Rate (excl Balloon)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	1.4%	1.4%	1.4%	1.4%	1.4%	1.3%	1.3%	1.3%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.8%	3.0%	3.4%	3.7%	4.8%	5.9%	7.4%	10.0%
Wtd Avg Comb LTV	61.2%	61.1%	61.1%	61.0%	61.1%	61.2%	61.5%	61.9%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	80.0%	82.4%	85.8%	86.7%	87.8%	85.3%	76.5%	64.9%
MTMLTV 60.01% - 70.00%	8.1%	7.7%	6.9%	6.7%	7.1%	9.4%	14.5%	19.2%
MTMLTV 70.01% - 75.00%	3.4%	3.0%	2.5%	2.3%	2.0%	2.3%	4.2%	7.8%
MTMLTV 75.01% - 80.00%	3.4%	3.2%	2.4%	2.0%	1.5%	1.5%	2.6%	4.8%
MTMLTV 80.01% - 90.00%	3.0%	2.1%	1.4%	1.3%	0.7%	0.6%	1.2%	2.3%
MTMLTV 90.01% - 95.00%	0.6%	0.4%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%
MTMLTV 95.01% - 97.00%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.4%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.7%	0.7%	0.7%	0.7%	0.8%	0.8%	0.8%	0.7%
Wtg Avg MTMLTV	42.2%	40.7%	38.7%	38.3%	38.1%	40.0%	45.5%	50.6%
Credit Score (Sums to 100%)								
FICO < 550	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
FICO 550-579	0.4%	0.4%	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%
FICO 580-619	2.2%	2.2%	2.2%	2.3%	2.3%	2.4%	2.5%	2.5%
FICO 620-659	6.5%	6.6%	6.8%	6.9%	7.0%	7.2%	7.4%	7.5%
FICO 660-699	13.9%	14.0%	14.2%	14.4%	14.6%	14.7%	14.9%	14.9%
FICO 700-739	21.4%	21.4%	21.6%	21.7%	21.8%	21.9%	22.1%	22.1%
FICO >= 740	55.0%	54.8%	54.0%	53.6%	52.6%	51.7%	50.4%	49.6%
FICO Missing	0.3%	0.3%	0.4%	0.5%	0.8%	1.2%	1.7%	2.6%
Wtd Avg FICO	736	736	735	734	733	732	731	730
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Intermediate-Term Fixed Rate (excl Balloon)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.3%	91.4%	91.5%	91.6%	91.9%	92.4%	92.7%	93.0%
Second/Vacation Home	4.0%	3.9%	3.8%	3.7%	3.5%	3.2%	3.0%	2.8%
Investor Property	4.7%	4.7%	4.7%	4.7%	4.6%	4.4%	4.2%	4.2%
10-K Unit Type (Sums to 100%)								
1 Unit	96.4%	96.4%	96.3%	96.2%	96.3%	96.3%	96.3%	96.4%
2-4 Units	3.6%	3.6%	3.7%	3.8%	3.7%	3.7%	3.7%	3.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	5.7%	5.6%	5.5%	5.5%	5.3%	5.1%	5.1%	5.0%
Single Family Homes	94.3%	94.4%	94.5%	94.5%	94.7%	94.9%	94.9%	95.0%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.5%	0.5%	0.5%	0.5%	0.6%	0.5%	0.4%	0.4%
Condo/Coop	5.7%	5.6%	5.5%	5.5%	5.3%	5.1%	5.1%	5.0%
1 Unit	90.2%	90.3%	90.3%	90.2%	90.4%	90.6%	90.8%	91.0%
2-4 Units	3.6%	3.6%	3.7%	3.7%	3.7%	3.7%	3.7%	3.6%
Condo								
Condo	5.4%	5.3%	5.2%	5.2%	5.0%	4.8%	4.8%	4.8%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	14.4%	13.9%	14.1%	14.2%	12.9%	11.3%	9.8%	8.8%
Cash-Out Refinance	41.5%	41.2%	40.6%	40.2%	38.7%	37.7%	36.6%	36.2%
Other Refinance	44.2%	44.9%	45.3%	45.7%	48.5%	51.0%	53.5%	54.9%
Origination Type (Sums to 100%)								
TPO Broker	16.7%	16.8%	16.9%	17.0%	17.6%	17.9%	18.4%	18.7%
TPO Correspondent	27.3%	27.4%	28.1%	28.3%	27.9%	27.1%	26.5%	25.9%
Undesignated	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	0.8%	1.2%
Retail	55.8%	55.7%	54.9%	54.6%	54.2%	54.5%	54.3%	54.1%
Origination Year (Sums to 100%)								
< 2001	2.2%	2.4%	2.8%	3.1%	4.3%	5.7%	7.6%	11.1%
2001	3.2%	3.4%	3.7%	3.9%	4.6%	5.2%	6.4%	9.0%
2002	12.0%	12.4%	13.5%	14.2%	15.9%	17.5%	20.2%	25.5%
2003	34.6%	35.8%	38.2%	39.9%	43.4%	46.3%	50.4%	54.3%
2004	12.3%	12.6%	13.5%	14.1%	15.0%	15.9%	15.5%	0.0%
2005	8.4%	8.6%	9.3%	9.6%	10.3%	9.3%	0.0%	0.0%



Single Family Conventional Book Characteristics Intermediate-Term Fixed Rate (excl Balloon)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	6.2%	6.5%	7.1%	7.5%	6.6%	0.0%	0.0%	0.0%
2007	7.7%	7.9%	8.5%	7.7%	0.0%	0.0%	0.0%	0.0%
2008	13.3%	10.3%	3.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$125,625	\$124,561	\$122,569	\$121,251	\$119,188	\$116,883	\$115,026	\$112,616
Loan Original Note Rate	5.46%	5.45%	5.47%	5.48%	5.44%	5.41%	5.46%	5.60%
Seasoning (Sums to 100%)								
Seasoned	2.5%	2.5%	2.5%	2.5%	1.1%	1.1%	1.1%	1.1%
Non-Seasoned	97.5%	97.5%	97.5%	97.5%	98.9%	98.9%	98.9%	98.9%
ACI								
ACI Probability	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
Wtd Avg ACI Score	755	755	754	754	754	754	754	754
Credit Premium								
Wtd Avg Credit Premium	-0.05	-0.06	-0.05	-0.03	-0.03	-0.03	-0.05	-0.05
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Prepay Premium								
Prepay Premium	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%	0.6%	0.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	18.6%	18.9%	19.2%	19.5%	20.1%	20.6%	21.0%	21.3%
DTI Ratio > 20 and <= 30	26.1%	26.2%	26.2%	26.2%	26.5%	26.7%	27.0%	27.4%
DTI Ratio > 30 and <= 40	23.5%	23.4%	23.3%	23.2%	23.1%	22.9%	22.9%	23.1%
DTI Ratio > 40 and <= 50	15.4%	15.2%	14.9%	14.8%	14.3%	13.9%	13.6%	13.2%
DTI Ratio > 50	11.3%	11.2%	11.1%	11.0%	11.0%	10.8%	10.6%	10.0%
DTI Ratio Missing	5.0%	5.0%	5.3%	5.3%	5.0%	5.1%	5.0%	4.9%
Wtd Avg DTI Ratio	32.7%	32.6%	32.5%	32.4%	32.2%	32.0%	31.8%	31.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	18.9%	19.1%	19.5%	19.7%	20.4%	20.9%	21.3%	21.6%
DTI Ratio > 20 and <= 30	26.6%	26.7%	26.7%	26.8%	27.1%	27.3%	27.5%	28.0%
DTI Ratio > 30 and <= 40	24.0%	23.9%	23.8%	23.7%	23.5%	23.4%	23.3%	23.6%
DTI Ratio > 40 and <= 50	15.7%	15.5%	15.2%	15.1%	14.6%	14.2%	13.9%	13.5%
DTI Ratio > 50	11.6%	11.5%	11.3%	11.3%	11.2%	11.1%	10.8%	10.2%
DTI Ratio Missing	3.3%	3.3%	3.5%	3.4%	3.1%	3.2%	3.1%	3.2%
Wtd Avg DTI Ratio	32.7%	32.6%	32.5%	32.4%	32.2%	32.0%	31.8%	31.4%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics Intermediate-Term Fixed Rate (excl Balloon)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 25 Years and <= 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-Term Fixed Rate (excl Balloon)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	5.9%	6.1%	6.2%	6.2%	5.4%	5.0%	4.6%	4.4%
- Alt-A Low/No Doc	4.8%	5.0%	5.0%	5.0%	4.4%	4.1%	3.8%	3.5%
- Alt-A No Disclosure	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	1.9%	2.0%	2.1%	2.0%	1.7%	1.6%	1.5%	1.3%
- Alt-A SISA	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%
- Alt-A Stated Income	2.1%	2.2%	2.1%	2.1%	2.1%	1.9%	1.8%	1.7%



Single Family Conventional Book Characteristics Intermediate-Term Fixed Rate (excl Balloon)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.1%	0.1%
Alt-A Deals (no SFC)	0.7%	0.7%	0.8%	0.8%	0.8%	0.7%	0.7%	0.8%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	16.0%	16.0%	15.4%	14.6%	12.6%	11.3%	10.3%	8.8%
- Select Lender Programs Non-Full Doc	11.3%	11.2%	10.6%	9.8%	8.4%	7.4%	6.6%	5.5%
- Other Low/No Doc	4.7%	4.8%	4.9%	4.8%	4.2%	3.9%	3.6%	3.3%
Subprime Deals								
Subprime	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- Post 12/2005	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	87.0%	86.9%	86.5%	86.2%	87.1%	86.3%	85.2%	82.8%
Investor Channel	8.8%	8.8%	8.9%	9.0%	7.1%	6.7%	6.2%	5.4%
eChannel	2.3%	2.3%	2.2%	2.2%	2.1%	2.0%	2.0%	1.9%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.9%	2.0%	2.3%	2.6%	3.7%	4.9%	6.7%	9.9%
Subordinate Financing - RDW								
Subordinate Financing - RDW	4.5%	4.4%	3.9%	3.6%	2.8%	2.3%	1.5%	1.2%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.9%	0.8%
- 80/15/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.0%	2.9%	2.4%	2.1%	1.2%	0.8%	0.2%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	10.9%	10.9%	10.9%	10.9%	10.4%	10.3%	10.1%	9.3%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	1.5%	1.5%	1.5%	1.6%	1.5%	1.5%	1.5%	1.4%
- 80/15/05	0.4%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics Intermediate-Term Fixed Rate (excl Balloon)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	8.5%	8.5%	8.4%	8.3%	7.9%	7.9%	7.7%	7.1%
EA/TPR								
EA/TPR	0.5%	0.5%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%
- EA I	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%
- EA/TPR II	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- EA/TPR III	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
10-K Property Region (Sums to 100%)								
Midwest	18.5%	18.6%	18.6%	18.5%	18.5%	18.5%	18.6%	19.0%
Northeast	20.6%	20.5%	20.5%	20.6%	20.2%	20.2%	20.0%	20.0%
Southeast	23.3%	23.2%	23.2%	23.1%	22.9%	22.6%	22.2%	21.9%
Southwest	16.2%	16.2%	16.1%	16.0%	16.0%	15.9%	15.7%	15.5%
West	21.5%	21.5%	21.7%	21.8%	22.5%	22.8%	23.4%	23.5%
Census Region (Sums to 100%)								
New England	5.9%	6.0%	6.0%	6.0%	6.1%	6.2%	6.2%	6.4%
Middle Atlantic	13.6%	13.5%	13.5%	13.5%	13.1%	13.1%	12.9%	12.8%
East North Central	14.8%	14.9%	14.9%	14.9%	14.8%	14.9%	15.0%	15.4%
East South Central	4.7%	4.7%	4.7%	4.7%	4.6%	4.6%	4.5%	4.4%
South Atlantic	19.0%	18.9%	18.9%	18.8%	18.6%	18.3%	18.1%	17.8%
West North Central	6.2%	6.2%	6.2%	6.1%	6.2%	6.2%	6.1%	6.2%
West South Central	8.7%	8.6%	8.5%	8.5%	8.4%	8.3%	8.1%	7.8%
Mountain	6.7%	6.7%	6.7%	6.6%	6.7%	6.7%	6.7%	6.9%
Pacific	19.8%	19.9%	20.1%	20.2%	20.8%	21.2%	21.8%	21.9%
US Territories	0.6%	0.6%	0.6%	0.7%	0.7%	0.6%	0.6%	0.5%
Top 10 States								
01) CA	15.0%	15.0%	15.2%	15.4%	15.8%	16.2%	16.7%	16.8%
02) NY	6.4%	6.3%	6.3%	6.4%	6.1%	6.1%	6.0%	5.7%
03) TX	6.0%	5.9%	5.8%	5.7%	5.6%	5.5%	5.3%	5.1%
04) FL	5.6%	5.6%	5.7%	5.7%	5.7%	5.6%	5.5%	5.4%
05) IL	4.8%	4.8%	4.7%	4.7%	4.7%	4.7%	4.8%	4.9%
06) NJ	3.9%	3.9%	3.9%	3.9%	3.8%	3.9%	3.9%	4.0%
07) PA	3.4%	3.3%	3.3%	3.3%	3.2%	3.2%	3.1%	3.1%
08) MI	3.3%	3.3%	3.4%	3.4%	3.4%	3.4%	3.5%	3.6%
09) OH	3.2%	3.2%	3.3%	3.3%	3.1%	3.1%	3.1%	3.2%
10) VA	3.0%	3.0%	2.9%	2.9%	2.9%	2.9%	2.9%	2.8%
Top 10 Sellers								



Single Family Conventional Book Characteristics Intermediate-Term Fixed Rate (excl Balloon)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	21.5%	21.7%	22.0%	21.9%	21.7%	21.5%	21.3%	19.7%
02) WASHINGTON MUTUAL INC	12.3%	12.7%	13.5%	14.1%	15.5%	16.4%	17.5%	18.7%
03) CITIGROUP INC	8.0%	8.0%	8.1%	8.1%	7.7%	7.1%	6.2%	5.2%
04) JP MORGAN CHASE & CO	6.4%	6.0%	5.2%	5.1%	4.8%	4.8%	4.9%	5.1%
05) WELLS FARGO & COMPANY	4.5%	4.2%	3.4%	2.8%	2.1%	1.7%	1.2%	1.3%
06) CERBERUS CAPITAL HOLDING	3.9%	3.9%	3.8%	3.8%	3.8%	3.8%	3.8%	3.6%
07) WACHOVIA CORPORATION	3.1%	2.9%	2.7%	2.5%	2.1%	2.1%	2.1%	2.1%
08) SUNTRUST BANKS INC	3.0%	3.0%	3.0%	3.0%	2.8%	2.5%	2.3%	2.0%
09) FLAGSTAR BANCORP INC	2.9%	2.9%	3.0%	3.1%	3.3%	3.4%	3.5%	3.6%
10) PHH CORPORATION	2.8%	2.8%	2.8%	2.8%	2.8%	2.7%	2.6%	2.5%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	21.5%	21.8%	22.2%	22.1%	22.0%	21.7%	21.6%	20.1%
02) JP MORGAN CHASE & CO	11.7%	11.4%	10.6%	10.6%	10.5%	10.6%	10.7%	10.9%
03) CITIGROUP INC	11.5%	11.7%	12.0%	12.2%	12.2%	11.7%	10.7%	9.9%
04) WASHINGTON MUTUAL INC	10.2%	10.5%	11.1%	11.6%	12.8%	14.0%	15.7%	17.9%
05) WELLS FARGO & COMPANY	9.9%	9.8%	9.2%	8.8%	8.3%	7.5%	6.3%	5.4%
06) CERBERUS CAPITAL HOLDING	5.1%	5.1%	5.1%	5.1%	5.3%	5.5%	5.9%	6.3%
07) SUNTRUST BANKS INC	2.4%	2.4%	2.4%	2.4%	2.3%	2.2%	2.0%	1.7%
08) PHH CORPORATION	2.0%	2.0%	2.0%	1.9%	1.9%	1.9%	1.9%	1.9%
09) WACHOVIA CORPORATION	2.0%	1.8%	1.4%	1.2%	0.7%	0.6%	0.4%	0.3%
10) ROYAL BANK OF SCOTLAND GROUP PLC THE	1.3%	1.4%	1.5%	1.5%	0.8%	0.9%	0.9%	1.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	96.9%							
Credit Enhancement	3.1%							
- Primary MI Only	2.3%							
- Pool Policy Only	0.4%							
- Pool Policy and Primary MI	0.1%							
- Full Recourse	0.3%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	0.0%							
Interest Only with Credit Enhancement	31.8%							
Alt-A with Credit Enhancement	7.5%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics

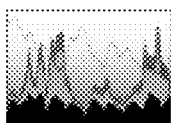
Intermediate-Term Fixed Rate (excl Balloon)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	7.31	6.98	6.48	6.24	6.41	6.41	6.10	5.27
Wtd Avg Economic Model Fee	10.32	10.35	10.52	10.68	10.45	10.54	10.88	11.57
Wtd Avg Charged Fee	17.63	17.33	17.00	16.93	16.86	16.95	16.98	16.85
Appraisal Waivers								
Appraisal Waiver	2.7%	2.6%	2.4%	2.1%	1.9%	1.7%	1.4%	1.4%
Serious Delinquent Loans								
SDQ Rate All Loans	0.35%	0.30%	0.28%	0.27%	0.24%	0.35%	0.20%	0.18%
- SDQ Rate for Loans with CE	1.41%							
- SDQ Rate for Loans without CE	0.31%							
SDQ Rate Excl. Katrina Loans	0.35%	0.29%	0.28%	0.26%	0.22%	0.23%	0.20%	0.18%
SDQ Rate for Katrina Loans	0.62%	0.55%	0.57%	0.64%	0.95%	6.06%	0.28%	0.19%
Serious Delinquent Loans								
SDQ Loan Count	13,830	11,796	11,134	10,747	9,785	15,243	9,592	8,736
SDQ Count for Loans with CE	1,896							
SDQ Count for Loans without CE	11,934							
SDQ Volume (\$M)								
SDQ Volume	\$1,152.1	\$958.3	\$872.5	\$804.3	\$693.1	\$1,127.8	\$669.4	\$586.4
SDQ Volume for Loans with CE	\$153.6							
SDQ Volume for Loans without CE	\$998.6							



Single Family Conventional Book Characteristics Adjustable Rate

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,455,169	1,480,556	1,520,548	1,562,023	1,611,467	1,638,917	1,519,499	1,236,891
Book Volume (\$B)	\$279.0	\$281.3	\$285.0	\$289.4	\$284.3	\$270.9	\$236.3	\$179.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	16.8%	16.5%	16.4%	16.3%	17.0%	17.4%	17.9%	19.5%
OLTV 60.01% - 70.00%	14.9%	14.8%	14.6%	14.5%	15.2%	15.3%	15.5%	16.0%
OLTV 70.01% - 75.00%	10.0%	10.0%	9.9%	9.8%	10.1%	10.7%	11.9%	13.5%
OLTV 75.01% - 80.00%	45.5%	46.1%	46.7%	47.2%	46.5%	43.6%	39.3%	34.6%
OLTV 80.01% - 90.00%	6.9%	6.8%	6.6%	6.4%	6.3%	7.3%	8.6%	9.6%
OLTV 90.01% - 95.00%	3.5%	3.5%	3.4%	3.4%	3.2%	4.0%	5.0%	5.5%
OLTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.2%
OLTV 97.01% - 100.00%	2.1%	2.2%	2.2%	2.2%	1.5%	1.4%	1.4%	1.1%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.2%	73.3%	73.3%	73.3%	72.8%	72.8%	72.7%	72.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.8%	14.6%	14.6%	14.6%	15.3%	15.5%	15.6%	16.7%
Comb LTV 60.01% - 70.00%	13.4%	13.3%	13.2%	13.1%	13.8%	14.0%	14.0%	14.1%
Comb LTV 70.01% - 75.00%	8.6%	8.5%	8.5%	8.4%	8.8%	9.5%	10.5%	11.6%
Comb LTV 75.01% - 80.00%	28.2%	28.2%	28.4%	28.7%	30.3%	32.0%	32.8%	29.1%
Comb LTV 80.01% - 90.00%	16.3%	16.2%	15.9%	15.5%	14.1%	13.0%	11.1%	10.2%
Comb LTV 90.01% - 95.00%	8.6%	8.6%	8.7%	8.6%	7.4%	7.2%	6.7%	6.2%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Comb LTV 97.01% - 100.00%	7.1%	7.3%	7.5%	7.6%	5.7%	3.3%	1.8%	1.3%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.9%	3.0%	3.2%	3.3%	4.4%	5.4%	7.4%	10.6%
Wtd Avg Comb LTV	76.7%	76.8%	76.8%	76.8%	75.7%	74.8%	73.9%	72.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.8%	14.6%	14.6%	14.6%	15.3%	15.5%	15.6%	16.7%
Comb LTV 60.01% - 70.00%	13.4%	13.3%	13.2%	13.1%	13.8%	14.0%	14.0%	14.1%
Comb LTV 70.01% - 75.00%	8.6%	8.5%	8.5%	8.4%	8.8%	9.5%	10.5%	11.7%
Comb LTV 75.01% - 80.00%	28.2%	28.2%	28.4%	28.7%	30.4%	32.0%	32.9%	29.2%
Comb LTV 80.01% - 90.00%	16.3%	16.2%	15.9%	15.5%	14.1%	13.0%	11.1%	10.3%



Single Family Conventional Book Characteristics Adjustable Rate

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	8.6%	8.7%	8.7%	8.6%	7.4%	7.2%	6.7%	6.2%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Comb LTV 97.01% - 100.00%	7.1%	7.3%	7.5%	7.6%	5.7%	3.3%	1.8%	1.3%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.9%	3.0%	3.2%	3.3%	4.3%	5.3%	7.3%	10.4%
Wtd Avg Comb LTV	76.7%	76.8%	76.8%	76.8%	75.7%	74.8%	73.9%	77.7%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	24.9%	28.1%	31.7%	33.0%	41.0%	46.0%	40.9%	37.5%
MTMLTV 60.01% - 70.00%	13.4%	15.2%	16.8%	16.9%	20.6%	22.3%	21.3%	21.8%
MTMLTV 70.01% - 75.00%	8.2%	9.2%	10.1%	10.2%	12.2%	12.4%	12.3%	14.7%
MTMLTV 75.01% - 80.00%	9.4%	10.6%	11.9%	12.0%	13.8%	12.6%	15.0%	14.6%
MTMLTV 80.01% - 90.00%	15.5%	15.1%	15.9%	17.0%	10.2%	5.2%	7.5%	8.3%
MTMLTV 90.01% - 95.00%	5.5%	5.6%	5.2%	4.7%	1.2%	1.0%	1.9%	2.3%
MTMLTV 95.01% - 97.00%	2.0%	2.0%	1.6%	1.3%	0.3%	0.2%	0.3%	0.3%
MTMLTV 97.01% - 100.00%	2.8%	2.7%	1.9%	1.6%	0.3%	0.2%	0.4%	0.2%
MTMLTV > 100.00%	18.1%	11.3%	4.7%	3.2%	0.2%	0.1%	0.1%	0.1%
MTMLTV Missing	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%	0.2%
Wtg Avg MTMLTV	76.9%	72.2%	68.0%	66.9%	61.1%	58.6%	61.0%	61.9%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	1.0%
FICO 550-579	0.5%	0.6%	0.6%	0.6%	0.7%	0.7%	0.9%	1.3%
FICO 580-619	1.8%	1.9%	2.0%	2.1%	2.4%	2.6%	3.0%	3.5%
FICO 620-659	7.3%	7.4%	7.7%	7.8%	8.5%	9.1%	10.1%	10.2%
FICO 660-699	18.4%	18.7%	18.9%	19.0%	19.0%	18.9%	19.2%	18.4%
FICO 700-739	26.2%	26.3%	26.3%	26.2%	26.1%	25.8%	25.0%	23.4%
FICO >= 740	44.0%	43.4%	42.6%	42.3%	40.9%	40.0%	38.0%	36.8%
FICO Missing	1.2%	1.3%	1.3%	1.4%	1.8%	2.3%	3.2%	5.3%
Wtd Avg FICO	726	725	724	724	721	720	717	714
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	46.7%	46.7%	47.6%	48.9%	53.0%	61.9%	74.0%	79.5%
Interest Only adjustable-rate	46.8%	46.5%	45.2%	43.5%	35.1%	26.3%	14.9%	6.5%



Single Family Conventional Book Characteristics Adjustable Rate

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	6.5%	6.8%	7.2%	7.7%	11.9%	11.8%	11.1%	14.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	83.5%	83.4%	83.5%	83.7%	84.4%	85.9%	87.4%	88.8%
Second/Vacation Home	7.6%	7.6%	7.5%	7.4%	7.0%	5.9%	4.8%	3.9%
Investor Property	8.9%	9.0%	8.9%	8.9%	8.7%	8.2%	7.8%	7.3%
10-K Unit Type (Sums to 100%)								
1 Unit	96.3%	96.2%	96.2%	96.2%	96.4%	96.3%	95.8%	95.4%
2-4 Units	3.7%	3.8%	3.8%	3.8%	3.6%	3.7%	4.2%	4.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	17.3%	17.2%	17.1%	16.9%	16.0%	14.8%	13.1%	12.4%
Single Family Homes	82.7%	82.8%	82.9%	83.1%	84.0%	85.2%	86.9%	87.6%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%
Condo/Coop	17.3%	17.2%	17.1%	16.9%	16.0%	14.8%	13.1%	12.4%
1 Unit	78.8%	78.8%	79.0%	79.2%	80.2%	81.3%	82.4%	82.6%
2-4 Units	3.7%	3.8%	3.8%	3.8%	3.6%	3.7%	4.2%	4.6%
Condo								
Condo	16.8%	16.8%	16.7%	16.5%	15.6%	14.5%	12.9%	12.1%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	49.8%	50.0%	50.8%	51.3%	50.3%	48.1%	43.8%	38.3%
Cash-Out Refinance	25.7%	25.7%	25.6%	25.6%	26.7%	26.0%	25.2%	26.0%
Other Refinance	24.4%	24.3%	23.6%	23.1%	22.9%	25.9%	31.0%	35.7%
Origination Type (Sums to 100%)								
TPO Broker	23.4%	23.3%	22.9%	22.5%	22.8%	22.3%	22.8%	24.9%
TPO Correspondent	23.0%	23.2%	23.2%	23.4%	22.1%	20.5%	18.0%	15.6%
Undesignated	0.5%	0.5%	0.6%	0.6%	0.8%	1.0%	1.5%	2.5%
Retail	53.1%	53.0%	53.3%	53.6%	54.3%	56.2%	57.7%	57.0%
Origination Year (Sums to 100%)								
< 2001	2.9%	3.0%	3.1%	3.2%	4.0%	5.5%	8.2%	14.2%
2001	0.3%	0.3%	0.3%	0.3%	0.5%	0.9%	1.7%	4.3%
2002	1.6%	1.7%	1.9%	2.2%	3.9%	6.1%	11.4%	25.0%
2003	10.8%	11.6%	12.8%	13.8%	16.6%	23.2%	36.8%	56.5%
2004	17.4%	18.0%	19.0%	20.1%	24.5%	33.4%	41.9%	0.0%
2005	21.6%	22.3%	23.1%	23.8%	29.2%	30.9%	0.0%	0.0%



Single Family Conventional Book Characteristics Adjustable Rate

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	18.4%	18.9%	19.8%	20.4%	21.3%	0.0%	0.0%	0.0%
2007	16.9%	17.1%	17.6%	16.2%	0.0%	0.0%	0.0%	0.0%
2008	10.3%	7.1%	2.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$203,616	\$201,556	\$198,766	\$196,410	\$186,275	\$174,373	\$164,059	\$154,065
Loan Original Note Rate	5.61%	5.60%	5.60%	5.59%	5.35%	5.10%	5.07%	5.27%
Seasoning (Sums to 100%)								
Seasoned	10.3%	10.1%	10.4%	10.6%	5.7%	6.0%	6.2%	9.5%
Non-Seasoned	89.7%	89.9%	89.6%	89.4%	94.3%	94.0%	93.8%	90.5%
ACI								
ACI Probability	0.33%	0.33%	0.34%	0.34%	0.32%	0.33%	0.36%	0.40%
Wtd Avg ACI Score	712	711	711	710	712	714	714	717
Credit Premium								
Wtd Avg Credit Premium	0.13	0.12	0.12	0.12	0.06	-0.04	-0.19	-0.21
Credit Premium > 1.5	2.2%	2.3%	2.5%	2.6%	3.3%	1.4%	0.9%	1.5%
Prepay Premium								
Prepay Premium	12.7%	13.1%	13.7%	14.1%	14.8%	11.9%	10.7%	12.5%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.3%	9.4%	9.5%	9.7%	10.5%	12.1%	14.3%	15.8%
DTI Ratio > 20 and <= 30	17.6%	17.6%	17.7%	17.8%	18.2%	19.3%	19.9%	20.8%
DTI Ratio > 30 and <= 40	27.6%	27.5%	27.4%	27.4%	26.7%	25.7%	23.1%	21.3%
DTI Ratio > 40 and <= 50	25.0%	24.7%	24.4%	24.0%	21.8%	19.5%	16.8%	13.8%
DTI Ratio > 50	10.3%	9.9%	9.4%	8.9%	8.5%	8.8%	9.3%	7.9%
DTI Ratio Missing	10.4%	10.8%	11.6%	12.2%	14.4%	14.6%	16.5%	20.4%
Wtd Avg DTI Ratio	36.3%	36.2%	36.0%	35.8%	35.3%	34.6%	33.7%	32.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.4%	9.5%	9.7%	9.9%	10.7%	12.3%	14.7%	16.2%
DTI Ratio > 20 and <= 30	17.9%	18.0%	18.1%	18.2%	18.7%	19.8%	20.6%	21.6%
DTI Ratio > 30 and <= 40	28.1%	28.1%	28.0%	28.0%	27.4%	26.3%	23.9%	22.0%
DTI Ratio > 40 and <= 50	25.5%	25.3%	25.0%	24.6%	22.4%	20.1%	17.4%	14.3%
DTI Ratio > 50	10.7%	10.4%	9.8%	9.4%	9.0%	9.4%	9.9%	8.4%
DTI Ratio Missing	8.4%	8.8%	9.5%	9.9%	11.8%	12.1%	13.5%	17.5%
Wtd Avg DTI Ratio	36.4%	36.3%	36.1%	35.8%	35.3%	34.7%	33.9%	32.5%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics Adjustable Rate

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%
> 15 Years amd <= 25 Years	0.3%	0.2%	0.3%	0.3%	0.3%	0.5%	0.9%	1.1%
> 25 Years and <= 30 Years	98.5%	98.6%	98.6%	98.6%	98.7%	98.4%	97.6%	96.9%
> 30 Years	1.1%	1.0%	1.0%	0.9%	0.8%	0.8%	1.0%	1.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.1%	1.0%	1.0%	0.9%	0.8%	0.8%	1.0%	1.4%
Hybrid Arm	90.2%	89.9%	89.4%	88.8%	83.6%	79.5%	79.0%	75.2%
- 2/28 Hybrid Arm	0.4%	0.4%	0.5%	0.5%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	8.3%	8.6%	9.3%	10.0%	13.2%	16.9%	19.7%	18.6%
- 5/1 Hybrid Arm	56.7%	56.6%	56.2%	55.5%	50.8%	44.8%	42.5%	40.0%
- 7/1 Hybrid Arm	17.8%	17.5%	16.8%	16.5%	15.0%	14.5%	14.8%	14.9%
- 10/1 Hybrid Arm	7.0%	6.9%	6.6%	6.4%	4.6%	3.4%	2.1%	1.7%
NegAm ARM	6.5%	6.8%	7.2%	7.7%	11.9%	11.8%	11.1%	14.0%
Interest Only	46.8%	46.5%	45.2%	43.5%	35.1%	26.3%	14.9%	6.5%
- Interest Only ARM	46.8%	46.5%	45.2%	43.5%	35.1%	26.3%	14.9%	6.5%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	29.9%	30.7%	31.5%	32.1%	30.0%	24.1%	17.9%	13.0%
- Alt-A Low/No Doc	18.7%	19.3%	19.8%	20.2%	17.7%	14.4%	11.2%	8.3%
- Alt-A No Disclosure	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	3.7%	3.8%	4.0%	4.1%	4.5%	4.7%	3.8%	3.0%
- Alt-A SISA	1.7%	1.7%	1.7%	1.7%	1.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.4%	1.5%	1.5%	1.5%	1.1%	0.8%	0.7%	0.6%
- Alt-A Stated Income	11.8%	12.1%	12.4%	12.5%	11.0%	8.9%	6.7%	4.7%



Single Family Conventional Book Characteristics Adjustable Rate

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	6.6%	6.7%	6.7%	6.8%	6.5%	5.1%	3.3%	1.3%
Alt-A Deals (no SFC)	4.6%	4.8%	4.9%	5.1%	5.8%	4.6%	3.3%	3.4%
My Community Mortgage	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	34.4%	35.1%	35.1%	34.5%	29.7%	25.2%	21.3%	17.1%
- Select Lender Programs Non-Full Doc	15.5%	15.6%	15.0%	14.0%	11.9%	10.8%	10.2%	8.7%
- Other Low/No Doc	18.9%	19.5%	20.1%	20.5%	17.9%	14.4%	11.2%	8.4%
Subprime Deals								
Subprime	0.9%	0.9%	1.2%	1.3%	0.7%	0.4%	0.9%	2.4%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.9%	2.4%
- Post 12/2005	0.8%	0.8%	1.1%	1.2%	0.5%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	57.8%	56.9%	55.6%	54.8%	59.4%	63.2%	66.6%	63.0%
Investor Channel	36.6%	37.4%	38.4%	39.0%	34.5%	30.7%	25.6%	26.4%
eChannel	3.4%	3.4%	3.5%	3.4%	3.5%	3.3%	3.5%	3.1%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.8%	0.8%	1.1%	1.2%	0.5%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.4%	1.5%	1.5%	1.6%	2.0%	2.8%	4.2%	7.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	23.6%	23.7%	23.6%	23.4%	20.1%	15.1%	9.7%	6.3%
- 75/20/05	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	7.6%	7.8%	7.9%	7.9%	7.5%	6.5%	5.1%	3.7%
- 80/15/05	4.5%	4.7%	4.8%	4.9%	4.4%	4.0%	3.3%	2.3%
- 80/20/00	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.3%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	10.5%	10.3%	9.9%	9.6%	7.4%	3.9%	0.6%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	28.6%	28.9%	29.2%	29.1%	26.8%	23.6%	20.1%	15.3%
- 75/20/05	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
- 80/10/10	9.9%	10.1%	10.3%	10.3%	9.9%	8.9%	7.3%	5.5%
- 80/15/05	5.8%	5.9%	6.1%	6.2%	5.7%	5.3%	4.7%	3.2%
- 80/20/00	5.9%	6.1%	6.3%	6.5%	5.6%	4.0%	2.5%	1.2%



Single Family Conventional Book Characteristics Adjustable Rate

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%
- Other	6.3%	5.9%	5.7%	5.4%	4.9%	4.9%	5.1%	4.9%
EA/TPR								
EA/TPR	0.5%	0.4%	0.4%	0.4%	0.5%	0.6%	0.7%	0.3%
- EA I	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.2%
- EA/TPR II	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%
- EA/TPR III	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	13.7%	13.8%	14.0%	14.3%	15.1%	16.3%	16.5%	16.1%
Northeast	11.9%	11.9%	12.0%	12.1%	11.8%	12.1%	12.1%	11.5%
Southeast	24.9%	24.9%	24.8%	24.9%	24.0%	22.5%	21.0%	19.8%
Southwest	13.3%	13.5%	13.7%	13.8%	14.1%	14.6%	14.7%	14.9%
West	36.2%	36.0%	35.6%	34.9%	35.0%	34.4%	35.6%	37.6%
Census Region (Sums to 100%)								
New England	4.5%	4.5%	4.5%	4.6%	4.8%	5.1%	5.1%	4.8%
Middle Atlantic	7.2%	7.1%	7.1%	7.2%	6.7%	6.8%	6.8%	6.5%
East North Central	11.5%	11.6%	11.7%	11.9%	12.6%	13.6%	14.0%	14.1%
East South Central	1.8%	1.8%	1.9%	1.9%	2.0%	2.1%	2.2%	2.1%
South Atlantic	23.3%	23.3%	23.2%	23.2%	22.3%	20.7%	19.1%	17.9%
West North Central	3.6%	3.7%	3.8%	3.9%	4.2%	4.6%	4.5%	4.1%
West South Central	3.0%	3.1%	3.1%	3.2%	3.3%	3.5%	3.8%	3.9%
Mountain	12.7%	12.8%	12.9%	13.0%	12.8%	12.5%	11.8%	11.1%
Pacific	32.4%	32.1%	31.7%	31.0%	31.3%	31.1%	32.8%	35.5%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	25.7%	25.5%	25.2%	24.7%	25.1%	24.8%	26.5%	29.4%
02) FL	9.5%	9.6%	9.7%	9.7%	8.9%	7.6%	6.3%	5.5%
03) IL	5.3%	5.4%	5.4%	5.4%	5.4%	5.6%	5.7%	5.9%
04) AZ	4.4%	4.4%	4.4%	4.3%	4.1%	3.8%	3.3%	3.0%
05) WA	4.3%	4.3%	4.1%	4.1%	4.0%	4.0%	4.0%	4.0%
06) VA	3.9%	3.9%	3.8%	3.8%	3.7%	3.5%	3.2%	2.9%
07) CO	3.3%	3.4%	3.4%	3.5%	3.8%	4.2%	4.5%	4.8%
08) NJ	3.1%	3.1%	3.1%	3.1%	3.0%	3.1%	3.1%	2.9%
09) NV	3.0%	3.1%	3.1%	3.1%	2.9%	2.6%	2.1%	1.4%
10) MI	3.0%	3.0%	3.1%	3.2%	3.6%	4.1%	4.2%	4.2%
Top 10 Sellers								



Single Family Conventional Book Characteristics Adjustable Rate

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	39.6%	39.7%	39.6%	39.1%	40.2%	38.8%	37.5%	32.4%
02) CITIGROUP INC	8.1%	8.5%	8.5%	8.6%	5.9%	5.4%	4.7%	6.1%
03) WASHINGTON MUTUAL INC	6.0%	6.2%	6.6%	6.9%	8.0%	9.6%	13.1%	18.1%
04) LEHMAN BROTHERS HOLDINGS INC	5.7%	5.9%	6.1%	6.3%	6.0%	5.5%	4.7%	2.5%
05) PHH CORPORATION	5.3%	5.5%	5.6%	5.6%	6.2%	6.3%	7.0%	7.2%
06) JP MORGAN CHASE & CO	3.8%	3.7%	3.8%	3.9%	3.0%	2.1%	1.6%	1.7%
07) WACHOVIA CORPORATION	3.3%	3.5%	3.8%	4.1%	6.7%	7.3%	7.3%	9.2%
08) WELLS FARGO & COMPANY	3.2%	2.8%	2.5%	2.2%	0.9%	1.1%	0.4%	0.3%
09) INDYMAC BANCORP INC	2.8%	2.8%	2.4%	2.0%	1.2%	1.0%	1.2%	1.6%
10) FIRST HORIZON NATIONAL CORPORATION	2.7%	2.8%	2.9%	3.0%	3.5%	4.1%	4.1%	3.6%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	39.6%	40.0%	40.0%	39.5%	40.7%	39.4%	37.9%	32.6%
02) CITIGROUP INC	9.3%	9.4%	9.5%	9.6%	6.9%	6.6%	6.6%	8.6%
03) JP MORGAN CHASE & CO	6.7%	6.6%	6.6%	6.5%	5.5%	3.8%	2.7%	1.7%
04) WASHINGTON MUTUAL INC	6.2%	6.4%	6.8%	7.2%	8.3%	10.0%	13.7%	19.2%
05) LEHMAN BROTHERS HOLDINGS INC	5.5%	5.6%	5.8%	6.0%	5.6%	5.0%	3.8%	1.0%
06) PHH CORPORATION	4.2%	4.3%	4.4%	4.4%	5.1%	5.5%	6.3%	6.9%
07) WELLS FARGO & COMPANY	4.2%	3.8%	3.5%	3.3%	2.2%	2.6%	1.4%	1.2%
08) WACHOVIA CORPORATION	2.9%	3.1%	3.4%	3.7%	6.2%	6.6%	6.2%	7.4%
09) INDYMAC BANCORP INC	2.8%	2.8%	2.4%	2.0%	1.2%	1.0%	1.2%	1.6%
10) CERBERUS CAPITAL HOLDING	2.8%	2.6%	2.5%	2.6%	3.2%	3.4%	3.2%	2.8%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	72.4%							
Credit Enhancement	27.6%							
- Primary MI Only	9.0%							
- Pool Policy Only	13.6%							
- Pool Policy and Primary MI	1.5%							
- Full Recourse	3.0%							
- Shared Arrangement	0.2%							
- Government	0.0%							
- Secondary Market (SMC)	0.2%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	76.6%							
Interest Only with Credit Enhancement	32.5%							
Alt-A with Credit Enhancement	55.4%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics Adjustable Rate

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-2.56	-2.90	-3.26	-3.50	-2.26	-0.02	1.50	2.30
Wtd Avg Economic Model Fee	39.34	39.41	39.55	39.61	34.59	31.08	28.32	24.98
Wtd Avg Charged Fee	36.75	36.48	36.25	36.08	32.31	31.03	29.79	27.24
Appraisal Waivers								
Appraisal Waiver	2.0%	2.0%	1.9%	1.9%	1.9%	1.6%	1.5%	1.8%
Serious Delinquent Loans								
SDQ Rate All Loans	3.71%	2.90%	2.21%	1.57%	0.62%	0.54%	0.45%	0.49%
- SDQ Rate for Loans with CE	8.43%							
- SDQ Rate for Loans without CE	1.94%							
SDQ Rate Excl. Katrina Loans	3.71%	2.90%	2.21%	1.57%	0.60%	0.48%	0.44%	0.48%
SDQ Rate for Katrina Loans	2.59%	2.31%	2.27%	2.17%	3.07%	10.42%	0.78%	0.64%
Serious Delinquent Loans								
SDQ Loan Count	53,288	42,201	32,880	24,176	9,711	8,674	6,636	5,865
SDQ Count for Loans with CE	32,991							
SDQ Count for Loans without CE	20,297							
SDQ Volume (\$M)								
SDQ Volume	\$12,338.0	\$9,634.7	\$7,283.3	\$5,115.0	\$1,534.7	\$1,132.4	\$792.4	\$650.6
SDQ Volume for Loans with CE	\$7,814.0							
SDQ Volume for Loans without CE	\$4,524.0							



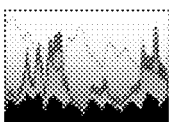
Single Family Conventional Book Characteristics 40 Year (ARM & Fixed)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	85,224	84,206	82,260	75,727	32,938	25,233	28,528	29,625
Book Volume (\$B)	\$16.4	\$16.1	\$15.5	\$13.9	\$4.4	\$2.3	\$2.5	\$2.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	11.3%	11.1%	11.1%	11.5%	15.7%	14.1%	12.9%	11.9%
OLTV 60.01% - 70.00%	12.4%	12.3%	12.2%	12.5%	17.0%	15.5%	15.2%	14.6%
OLTV 70.01% - 75.00%	9.3%	9.3%	9.3%	9.7%	13.3%	17.0%	18.4%	17.9%
OLTV 75.01% - 80.00%	30.8%	31.0%	31.3%	32.0%	39.9%	40.2%	40.1%	41.0%
OLTV 80.01% - 90.00%	9.9%	9.7%	9.4%	9.0%	8.0%	9.5%	9.7%	10.7%
OLTV 90.01% - 95.00%	6.2%	6.0%	5.8%	5.5%	3.8%	3.5%	3.3%	3.6%
OLTV 95.01% - 97.00%	1.3%	1.2%	1.2%	0.9%	0.1%	0.0%	0.1%	0.1%
OLTV 97.01% - 100.00%	18.8%	19.4%	19.7%	18.9%	2.2%	0.2%	0.1%	0.2%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	79.7%	79.9%	79.9%	79.4%	73.3%	73.6%	74.0%	74.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	10.0%	9.8%	9.8%	10.3%	12.6%	8.7%	6.8%	4.5%
Comb LTV 60.01% - 70.00%	11.1%	10.9%	10.8%	11.1%	14.0%	10.0%	9.0%	6.8%
Comb LTV 70.01% - 75.00%	7.5%	7.5%	7.4%	7.7%	9.6%	10.2%	10.5%	7.5%
Comb LTV 75.01% - 80.00%	18.4%	18.2%	18.2%	18.9%	24.5%	25.4%	25.1%	21.8%
Comb LTV 80.01% - 90.00%	15.2%	15.1%	14.9%	14.5%	12.8%	7.4%	5.0%	4.1%
Comb LTV 90.01% - 95.00%	9.6%	9.6%	9.4%	9.3%	7.0%	3.3%	2.6%	2.3%
Comb LTV 95.01% - 97.00%	1.3%	1.3%	1.2%	1.0%	0.2%	0.0%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	23.3%	24.0%	24.3%	23.0%	4.0%	0.2%	0.2%	0.2%
Comb LTV > 100.00%	0.5%	0.5%	0.5%	0.4%	0.1%	0.0%	0.0%	0.0%
Comb LTV Missing	3.1%	3.2%	3.5%	4.0%	15.3%	34.8%	40.7%	52.7%
Wtd Avg Comb LTV	82.5%	82.7%	82.7%	82.1%	75.6%	74.4%	74.5%	75.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	10.0%	9.8%	9.8%	10.3%	12.6%	8.6%	6.9%	4.5%
Comb LTV 60.01% - 70.00%	11.1%	10.9%	10.8%	11.1%	14.0%	10.0%	9.1%	6.9%
Comb LTV 70.01% - 75.00%	7.5%	7.5%	7.4%	7.7%	9.6%	10.2%	10.5%	7.6%
Comb LTV 75.01% - 80.00%	18.4%	18.2%	18.2%	18.9%	24.5%	25.5%	25.2%	21.9%
Comb LTV 80.01% - 90.00%	15.2%	15.1%	14.9%	14.5%	12.8%	7.5%	5.1%	4.2%
Comb LTV 90.01% - 95.00%	9.6%	9.6%	9.4%	9.3%	7.1%	3.4%	2.7%	2.5%



Single Family Conventional Book Characteristics 40 Year (ARM & Fixed)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	1.3%	1.3%	1.2%	1.0%	0.2%	0.0%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	23.3%	24.0%	24.3%	23.0%	4.0%	0.2%	0.2%	0.2%
Comb LTV > 100.00%	0.5%	0.5%	0.5%	0.4%	0.1%	0.0%	0.0%	0.0%
Comb LTV Missing	3.0%	3.2%	3.5%	4.0%	15.2%	34.5%	40.3%	52.1%
Wtd Avg Comb LTV	82.5%	82.7%	82.7%	82.1%	75.6%	74.4%	74.6%	75.7%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	13.1%	14.6%	16.3%	18.2%	46.1%	82.5%	90.8%	92.6%
MTMLTV 60.01% - 70.00%	6.2%	7.4%	8.8%	9.4%	12.0%	6.0%	3.8%	3.5%
MTMLTV 70.01% - 75.00%	5.1%	6.2%	7.3%	7.5%	8.3%	3.7%	1.3%	1.2%
MTMLTV 75.01% - 80.00%	7.8%	10.3%	13.5%	14.3%	16.1%	4.6%	2.2%	1.1%
MTMLTV 80.01% - 90.00%	17.5%	18.8%	19.6%	19.9%	12.0%	2.4%	1.5%	1.1%
MTMLTV 90.01% - 95.00%	7.5%	8.1%	7.7%	6.9%	2.5%	0.6%	0.4%	0.4%
MTMLTV 95.01% - 97.00%	3.2%	3.4%	3.2%	2.7%	0.5%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	4.9%	5.8%	6.8%	7.0%	2.1%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	34.6%	25.4%	16.7%	13.9%	0.3%	0.0%	0.0%	0.0%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	89.4%	83.8%	79.1%	76.8%	54.7%	32.6%	31.1%	35.1%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.6%	0.6%	0.5%	0.9%	1.0%	1.4%
FICO 550-579	1.0%	1.0%	1.1%	1.1%	0.8%	1.0%	1.1%	1.3%
FICO 580-619	7.6%	7.8%	8.0%	8.2%	4.5%	3.1%	3.2%	3.2%
FICO 620-659	19.4%	19.7%	20.0%	19.6%	12.0%	7.0%	6.9%	6.5%
FICO 660-699	22.3%	22.4%	22.1%	21.6%	17.3%	12.0%	11.6%	9.7%
FICO 700-739	19.5%	19.3%	19.1%	19.1%	19.5%	14.7%	13.2%	11.4%
FICO >= 740	26.7%	26.0%	25.7%	25.9%	31.5%	30.0%	26.5%	19.6%
FICO Missing	3.0%	3.2%	3.4%	3.9%	14.0%	31.4%	36.5%	46.8%
Wtd Avg FICO	697	696	695	695	711	718	715	706
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	78.1%	77.6%	77.5%	77.5%	47.6%	11.5%	1.3%	1.1%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	10.7%	10.7%	10.3%	10.1%	15.7%	11.9%	13.6%	12.8%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Negative Amortization	7.1%	7.5%	8.1%	9.4%	36.3%	76.5%	85.0%	86.0%



Single Family Conventional Book Characteristics

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	4.0%	4.1%	4.0%	3.0%	0.3%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.0%	90.9%	90.8%	90.3%	79.6%	69.5%	66.9%	69.5%
Second/Vacation Home	2.3%	2.3%	2.3%	2.4%	3.5%	1.5%	1.1%	0.6%
Investor Property	6.8%	6.9%	6.9%	7.4%	16.9%	28.9%	32.0%	29.9%
10-K Unit Type (Sums to 100%)								
1 Unit	94.1%	94.3%	94.4%	94.3%	89.5%	82.0%	79.0%	78.3%
2-4 Units	5.9%	5.7%	5.6%	5.7%	10.5%	18.0%	21.0%	21.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.4%	11.4%	11.3%	10.8%	10.8%	8.0%	7.6%	6.8%
Single Family Homes	88.6%	88.6%	88.7%	89.2%	89.2%	92.0%	92.4%	93.2%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.2%	0.7%	1.6%	1.8%	2.5%
Condo/Coop	11.4%	11.4%	11.3%	10.8%	10.8%	8.0%	7.6%	6.8%
1 Unit	82.6%	82.8%	83.0%	83.3%	78.1%	72.5%	69.7%	69.1%
2-4 Units	5.8%	5.6%	5.6%	5.7%	10.4%	17.9%	20.9%	21.7%
Condo								
Condo	11.2%	11.2%	11.1%	10.7%	10.6%	7.8%	7.5%	6.7%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	50.8%	51.1%	51.6%	51.2%	49.9%	61.6%	65.4%	71.0%
Cash-Out Refinance	31.3%	31.3%	31.2%	32.3%	32.5%	16.8%	11.7%	10.1%
Other Refinance	17.8%	17.6%	17.1%	16.5%	17.6%	21.6%	22.9%	18.9%
Origination Type (Sums to 100%)								
TPO Broker	27.2%	27.4%	27.7%	27.4%	18.7%	3.5%	2.6%	2.8%
TPO Correspondent	26.0%	26.0%	26.3%	26.4%	11.1%	0.5%	0.2%	0.2%
Undesignated	1.0%	1.0%	1.1%	1.3%	4.8%	10.8%	12.4%	15.6%
Retail	45.9%	45.6%	44.9%	44.9%	65.4%	85.2%	84.8%	81.4%
Origination Year (Sums to 100%)								
< 2001	6.8%	7.2%	7.7%	8.9%	33.9%	76.6%	89.6%	95.2%
2001	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.5%
2002	0.0%	0.0%	0.0%	0.1%	0.3%	0.8%	1.0%	1.5%
2003	0.4%	0.4%	0.5%	0.6%	0.8%	2.2%	3.0%	2.7%
2004	0.7%	0.6%	0.7%	0.8%	2.3%	5.8%	6.1%	0.0%
2005	2.1%	2.1%	2.2%	2.5%	8.8%	14.5%	0.0%	0.0%
2006	16.3%	16.8%	18.1%	20.7%	53.8%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics 40 Year (ARM & Fixed)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	61.5%	63.5%	66.6%	66.4%	0.0%	0.0%	0.0%	0.0%
2008	12.2%	9.4%	4.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$199,551	\$197,952	\$196,080	\$191,354	\$149,984	\$116,706	\$111,346	\$110,528
Loan Original Note Rate	6.53%	6.54%	6.56%	6.58%	6.41%	6.42%	6.68%	7.12%
Seasoning (Sums to 100%)								
Seasoned	6.9%	6.7%	7.2%	7.9%	26.4%	59.1%	68.9%	68.7%
Non-Seasoned	93.1%	93.3%	92.8%	92.1%	73.6%	40.9%	31.1%	31.3%
ACI								
ACI Probability	1.01%	1.04%	1.06%	1.05%	0.47%	0.31%	0.35%	0.37%
Wtd Avg ACI Score	679	678	677	679	701	712	706	703
Credit Premium								
Wtd Avg Credit Premium	0.04	0.03	0.03	0.05	0.08	0.01	0.15	0.42
Credit Premium > 1.5	0.7%	0.8%	0.8%	0.9%	2.7%	11.2%	18.5%	25.7%
Prepay Premium								
Prepay Premium	1.4%	1.5%	1.6%	1.9%	4.1%	4.7%	3.5%	1.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.1%	3.2%	3.3%	3.7%	8.8%	11.9%	12.9%	10.7%
DTI Ratio > 20 and <= 30	8.1%	8.1%	8.2%	8.5%	12.0%	13.2%	12.7%	11.1%
DTI Ratio > 30 and <= 40	20.8%	20.9%	21.0%	21.4%	22.8%	18.5%	16.1%	14.2%
DTI Ratio > 40 and <= 50	31.7%	31.5%	31.4%	31.1%	22.1%	10.0%	7.7%	6.4%
DTI Ratio > 50	30.8%	30.6%	30.1%	28.6%	14.8%	5.1%	2.4%	2.0%
DTI Ratio Missing	5.5%	5.7%	6.0%	6.8%	19.6%	41.3%	48.1%	55.5%
Wtd Avg DTI Ratio	44.5%	44.4%	44.3%	43.8%	38.2%	32.1%	29.6%	29.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.1%	3.2%	3.3%	3.7%	8.8%	11.9%	13.0%	10.7%
DTI Ratio > 20 and <= 30	8.1%	8.1%	8.2%	8.5%	12.0%	13.2%	12.7%	11.1%
DTI Ratio > 30 and <= 40	20.9%	21.0%	21.1%	21.5%	22.9%	18.5%	16.1%	14.2%
DTI Ratio > 40 and <= 50	31.9%	31.7%	31.6%	31.3%	22.3%	10.0%	7.7%	6.4%
DTI Ratio > 50	31.0%	30.9%	30.4%	28.9%	15.1%	5.2%	2.5%	2.0%
DTI Ratio Missing	4.9%	5.1%	5.3%	6.0%	18.9%	41.2%	48.0%	55.5%
Wtd Avg DTI Ratio	44.5%	44.5%	44.3%	43.9%	38.3%	32.1%	29.6%	29.7%
Origination Term (Sums to 100%)								
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics 40 Year (ARM & Fixed)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 25 Years and <= 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 30 Years	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	82.1%	81.7%	81.6%	80.5%	48.0%	11.6%	1.3%	1.1%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	17.9%	18.3%	18.4%	19.5%	52.0%	88.4%	98.7%	98.9%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
40 Year (ARM & Fixed)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hybrid Arm	10.2%	10.2%	9.8%	9.5%	13.4%	6.6%	7.3%	4.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.6%	0.6%	0.6%	0.6%	1.7%	2.7%	3.2%	1.8%
- 5/1 Hybrid Arm	6.3%	6.2%	6.0%	5.8%	9.3%	3.1%	3.3%	2.3%
- 7/1 Hybrid Arm	2.3%	2.3%	2.2%	2.2%	2.0%	0.6%	0.7%	0.5%
- 10/1 Hybrid Arm	1.1%	1.1%	1.0%	0.9%	0.4%	0.1%	0.1%	0.1%
NegAm ARM	7.1%	7.5%	8.1%	9.4%	36.3%	76.5%	85.0%	86.0%
Interest Only	4.1%	4.1%	4.1%	3.0%	0.4%	0.1%	0.1%	0.1%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- Interest Only FRM	4.0%	4.1%	4.0%	3.0%	0.3%	0.0%	0.0%	0.0%
Alt-A	8.0%	8.3%	8.7%	9.5%	16.7%	23.3%	23.2%	7.1%
- Alt-A Low/No Doc	4.6%	4.8%	4.9%	5.2%	7.3%	7.8%	6.4%	6.3%
- Alt-A No Disclosure	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.8%	0.8%	0.9%	1.0%	2.9%	3.1%	3.7%	3.3%
- Alt-A SISA	1.0%	1.0%	1.0%	1.0%	0.6%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.4%	0.4%	0.4%	0.5%	0.3%	0.2%	0.2%	0.0%
- Alt-A Stated Income	2.4%	2.4%	2.4%	2.6%	3.5%	4.5%	2.5%	2.9%



Single Family Conventional Book Characteristics 40 Year (ARM & Fixed)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.3%	1.4%	1.4%	1.6%	1.1%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	2.1%	2.2%	2.4%	2.8%	8.3%	15.5%	16.8%	0.8%
My Community Mortgage	16.4%	16.8%	17.0%	16.4%	1.9%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	17.6%	18.1%	18.2%	18.4%	17.1%	7.8%	6.5%	6.3%
- Select Lender Programs Non-Full Doc	13.0%	13.3%	13.3%	13.2%	9.8%	0.0%	0.0%	0.0%
- Other Low/No Doc	4.6%	4.8%	4.9%	5.2%	7.3%	7.8%	6.4%	6.3%
Subprime Deals								
Subprime	0.9%	0.9%	1.0%	1.2%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.9%	0.9%	1.0%	1.2%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	83.4%	83.3%	82.2%	80.4%	55.0%	16.6%	7.2%	4.2%
Investor Channel	11.7%	11.6%	12.3%	13.3%	28.8%	48.6%	52.1%	43.2%
eChannel	0.9%	1.0%	1.0%	1.1%	0.9%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.9%	0.9%	1.0%	1.2%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	3.1%	3.2%	3.5%	4.0%	15.3%	34.8%	40.7%	52.6%
Subordinate Financing - RDW								
Subordinate Financing - RDW	16.6%	16.8%	16.7%	16.2%	13.5%	3.0%	0.5%	0.1%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.0%	0.0%	0.0%
- 75/25/00	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.1%	4.2%	4.3%	4.4%	4.8%	0.5%	0.1%	0.0%
- 80/15/05	3.0%	3.1%	3.2%	3.4%	3.2%	0.5%	0.3%	0.1%
- 80/20/00	0.4%	0.4%	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	8.4%	8.4%	8.1%	7.3%	5.2%	1.9%	0.1%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	18.4%	18.6%	18.4%	17.5%	14.3%	3.5%	0.9%	0.4%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.0%	0.0%	0.0%
- 75/25/00	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%
- 80/10/10	4.8%	4.9%	5.0%	5.1%	5.7%	2.0%	0.3%	0.1%
- 80/15/05	3.3%	3.4%	3.5%	3.6%	3.3%	0.6%	0.3%	0.1%
- 80/20/00	5.1%	5.2%	5.1%	4.5%	1.8%	0.0%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics 40 Year (ARM & Fixed)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	4.4%	4.4%	4.1%	3.6%	3.1%	0.8%	0.2%	0.1%
EA/TPR								
EA/TPR	0.8%	0.8%	0.8%	0.4%	0.0%	0.0%	0.0%	0.0%
- EA I	0.3%	0.4%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.2%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	7.8%	7.8%	8.1%	8.7%	9.7%	9.0%	7.9%	5.1%
Northeast	16.0%	15.4%	15.4%	15.8%	14.0%	10.0%	8.6%	10.1%
Southeast	26.1%	26.5%	26.5%	26.8%	20.9%	15.9%	15.4%	14.5%
Southwest	9.3%	9.4%	9.6%	10.0%	7.3%	4.4%	3.5%	3.8%
West	40.9%	40.8%	40.3%	38.8%	48.0%	60.7%	64.6%	66.6%
Census Region (Sums to 100%)								
New England	4.5%	4.6%	4.7%	4.9%	4.6%	2.4%	2.0%	2.2%
Middle Atlantic	10.3%	9.7%	9.6%	9.8%	8.9%	7.1%	6.5%	7.7%
East North Central	6.2%	6.3%	6.5%	7.0%	8.4%	8.3%	7.6%	4.9%
East South Central	1.3%	1.3%	1.3%	1.4%	1.0%	0.8%	0.7%	0.8%
South Atlantic	25.9%	26.2%	26.2%	26.4%	20.1%	15.3%	14.8%	13.8%
West North Central	2.4%	2.4%	2.5%	2.7%	1.9%	1.1%	0.6%	0.6%
West South Central	1.9%	1.9%	2.0%	2.0%	1.9%	1.8%	1.6%	1.7%
Mountain	9.5%	9.6%	9.7%	10.0%	6.7%	2.8%	1.8%	1.9%
Pacific	37.9%	37.8%	37.4%	35.8%	46.0%	60.1%	64.3%	66.4%
US Territories	0.1%	0.1%	0.1%	0.1%	0.3%	0.3%	0.0%	0.0%
Top 10 States								
01) CA	29.1%	29.1%	28.7%	27.1%	39.4%	55.0%	60.2%	62.7%
02) FL	9.5%	9.6%	9.7%	9.9%	8.4%	7.7%	7.4%	6.6%
03) MD	6.3%	6.3%	6.3%	6.2%	3.9%	2.1%	2.2%	1.8%
04) NY	5.3%	4.7%	4.6%	4.6%	5.0%	5.7%	5.8%	6.9%
05) WA	5.1%	5.0%	5.0%	5.0%	4.1%	3.3%	2.7%	2.6%
06) VA	4.0%	4.0%	4.0%	4.0%	3.0%	2.2%	1.8%	1.6%
07) IL	3.5%	3.5%	3.6%	3.9%	5.1%	6.1%	6.6%	4.0%
08) AZ	3.5%	3.6%	3.6%	3.6%	2.2%	1.0%	0.7%	0.9%
09) NJ	3.3%	3.3%	3.3%	3.4%	2.7%	0.9%	0.4%	0.5%
10) MA	2.4%	2.4%	2.5%	2.6%	2.5%	1.2%	1.0%	1.1%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	41.9%	42.7%	42.2%	39.6%	21.9%	1.7%	1.9%	2.7%



Single Family Conventional Book Characteristics 40 Year (ARM & Fixed)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) WELLS FARGO & COMPANY	10.2%	10.4%	10.7%	11.6%	6.9%	0.0%	0.0%	0.0%
03) CITIGROUP INC	10.0%	10.0%	10.1%	10.5%	8.7%	0.2%	0.3%	0.4%
04) WASHINGTON MUTUAL INC	7.2%	7.6%	8.1%	9.4%	34.8%	72.7%	84.9%	85.6%
05) JP MORGAN CHASE & CO	5.5%	4.7%	3.5%	2.6%	1.6%	3.8%	0.2%	0.2%
06) SUNTRUST BANKS INC	4.1%	4.2%	4.4%	4.5%	1.0%	0.0%	0.0%	0.0%
07) NATIONAL CITY CORPORATION	2.3%	2.4%	2.5%	2.6%	2.6%	3.5%	3.4%	1.7%
08) HSBC HOLDINGS PLC	2.0%	1.4%	1.5%	1.6%	1.1%	0.6%	0.0%	0.0%
09) FLAGSTAR BANCORP INC	1.8%	1.8%	1.8%	1.9%	0.5%	0.3%	0.0%	0.0%
10) FIRST HORIZON NATIONAL CORPORATION	1.4%	1.4%	1.4%	1.6%	1.3%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	42.2%	42.9%	42.5%	39.9%	22.5%	1.8%	1.9%	2.8%
02) WELLS FARGO & COMPANY	11.0%	11.2%	11.6%	12.6%	7.6%	0.1%	0.1%	0.1%
03) CITIGROUP INC	10.1%	10.1%	10.3%	10.6%	9.7%	2.3%	2.5%	3.2%
04) JP MORGAN CHASE & CO	8.7%	7.9%	6.8%	5.9%	4.5%	5.4%	0.7%	0.3%
05) WASHINGTON MUTUAL INC	7.3%	7.6%	8.2%	9.4%	35.0%	73.2%	85.6%	86.5%
06) SUNTRUST BANKS INC	2.9%	3.0%	3.2%	3.1%	0.4%	0.0%	0.0%	0.0%
07) NATIONAL CITY CORPORATION	2.2%	2.3%	2.4%	2.5%	1.8%	2.0%	2.0%	1.1%
08) HSBC HOLDINGS PLC	2.0%	1.4%	1.5%	1.6%	1.1%	0.6%	0.0%	0.0%
09) FLAGSTAR BANCORP INC	1.7%	1.7%	1.7%	1.8%	0.3%	0.0%	0.0%	0.0%
10) CERBERUS CAPITAL HOLDING	1.2%	1.2%	1.1%	1.1%	0.4%	0.1%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	61.9%							
Credit Enhancement	38.1%							
- Primary MI Only	34.4%							
- Pool Policy Only	1.5%							
- Pool Policy and Primary MI	0.5%							
- Full Recourse	0.8%							
- Shared Arrangement	0.9%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	18.5%							
Interest Only with Credit Enhancement	83.1%							
Alt-A with Credit Enhancement	29.7%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-27.17	-28.16	-29.14	-30.37	-10.39	-0.38	-0.55	-2.49



Single Family Conventional Book Characteristics 40 Year (ARM & Fixed)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	61.33	62.19	62.52	63.31	35.91	20.93	17.75	18.12
Wtd Avg Charged Fee	34.09	33.96	33.30	32.86	25.41	20.65	17.58	16.31
Appraisal Waivers								
Appraisal Waiver	1.4%	1.4%	1.5%	1.5%	1.1%	0.2%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	4.38%	2.96%	1.85%	1.25%	0.22%	0.20%	0.22%	0.32%
- SDQ Rate for Loans with CE	7.06%							
- SDQ Rate for Loans without CE	2.71%							
SDQ Rate Excl. Katrina Loans	4.38%	2.96%	1.85%	1.25%	0.22%	0.20%	0.22%	0.32%
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.13%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	3,666	2,449	1,486	926	69	47	60	88
SDQ Count for Loans with CE	2,261							
SDQ Count for Loans without CE	1,405							
SDQ Volume (\$M)								
SDQ Volume	\$803.7	\$518.0	\$304.4	\$177.3	\$9.3	\$5.2	\$6.3	\$9.3
SDQ Volume for Loans with CE	\$482.5							
SDQ Volume for Loans without CE	\$321.2							



Single Family Conventional Book Characteristics

NegAm ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	125,459	130,902	138,963	147,238	203,052	215,170	203,654	211,599
Book Volume (\$B)	\$18.1	\$19.1	\$20.6	\$22.2	\$33.8	\$32.0	\$26.2	\$25.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	17.1%	17.2%	17.6%	18.1%	19.8%	19.7%	18.8%	18.0%
OLTV 60.01% - 70.00%	21.8%	21.8%	21.9%	22.1%	23.0%	22.6%	24.1%	23.7%
OLTV 70.01% - 75.00%	15.8%	15.9%	16.0%	16.1%	16.5%	18.4%	21.0%	23.3%
OLTV 75.01% - 80.00%	40.2%	40.0%	39.5%	38.9%	35.9%	32.9%	29.2%	29.2%
OLTV 80.01% - 90.00%	4.7%	4.7%	4.6%	4.6%	4.5%	5.9%	6.2%	4.8%
OLTV 90.01% - 95.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.5%	0.7%	0.9%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	71.1%	71.1%	70.9%	70.7%	70.0%	70.1%	70.1%	70.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.9%	15.0%	15.4%	15.9%	18.4%	18.5%	17.1%	15.7%
Comb LTV 60.01% - 70.00%	20.2%	20.2%	20.3%	20.5%	21.7%	21.3%	22.2%	21.1%
Comb LTV 70.01% - 75.00%	13.6%	13.7%	13.8%	13.9%	14.6%	16.8%	18.7%	20.1%
Comb LTV 75.01% - 80.00%	31.1%	31.1%	30.9%	30.6%	28.9%	27.3%	25.0%	23.4%
Comb LTV 80.01% - 90.00%	12.1%	12.1%	11.8%	11.6%	10.2%	8.1%	4.6%	2.5%
Comb LTV 90.01% - 95.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	0.5%	0.7%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	7.9%	7.8%	7.6%	7.4%	5.9%	7.6%	11.9%	16.5%
Wtd Avg Comb LTV	72.3%	72.3%	72.1%	71.9%	70.7%	70.2%	69.7%	69.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.9%	15.0%	15.4%	15.9%	18.4%	18.4%	17.0%	15.5%
Comb LTV 60.01% - 70.00%	20.2%	20.2%	20.3%	20.5%	21.7%	21.3%	22.1%	21.0%
Comb LTV 70.01% - 75.00%	13.6%	13.7%	13.8%	13.9%	14.6%	16.8%	18.7%	20.0%
Comb LTV 75.01% - 80.00%	31.1%	31.1%	30.9%	30.6%	29.0%	27.3%	25.0%	23.3%
Comb LTV 80.01% - 90.00%	12.1%	12.1%	11.8%	11.6%	10.2%	8.0%	4.6%	2.5%
Comb LTV 90.01% - 95.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	0.5%	0.7%



Single Family Conventional Book Characteristics

NegAm ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	7.9%	7.8%	7.6%	7.4%	5.9%	7.7%	12.1%	17.1%
Wtd Avg Comb LTV	72.3%	72.3%	72.1%	71.9%	70.7%	70.2%	69.7%	69.7%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	32.0%	34.0%	36.9%	37.9%	46.1%	63.5%	75.2%	69.2%
MTMLTV 60.01% - 70.00%	5.3%	6.8%	8.7%	9.7%	17.1%	16.5%	15.5%	22.3%
MTMLTV 70.01% - 75.00%	3.5%	4.4%	5.9%	6.6%	11.3%	7.7%	4.9%	6.2%
MTMLTV 75.01% - 80.00%	4.0%	5.2%	7.0%	7.9%	12.0%	9.9%	3.1%	1.9%
MTMLTV 80.01% - 90.00%	9.1%	11.7%	15.7%	17.5%	12.6%	2.3%	1.3%	0.4%
MTMLTV 90.01% - 95.00%	4.7%	5.9%	7.5%	7.4%	0.7%	0.1%	0.1%	0.0%
MTMLTV 95.01% - 97.00%	1.9%	2.4%	2.7%	2.4%	0.1%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	2.7%	3.5%	3.6%	2.9%	0.1%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	36.8%	26.2%	11.9%	7.7%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	80.4%	72.9%	66.1%	64.1%	56.6%	49.2%	44.9%	47.2%
Credit Score (Sums to 100%)								
FICO < 550	3.7%	3.8%	4.0%	4.1%	2.6%	2.2%	2.2%	2.5%
FICO 550-579	2.5%	2.5%	2.6%	2.7%	2.8%	2.4%	2.5%	2.9%
FICO 580-619	5.1%	5.2%	5.4%	5.5%	6.6%	6.4%	6.9%	7.5%
FICO 620-659	10.3%	10.4%	10.6%	10.7%	12.5%	13.6%	15.0%	14.7%
FICO 660-699	21.3%	21.2%	21.1%	21.0%	22.0%	21.8%	20.6%	19.0%
FICO 700-739	22.7%	22.5%	22.3%	22.2%	21.5%	20.1%	17.8%	16.2%
FICO >= 740	26.1%	25.9%	25.8%	25.9%	25.1%	24.6%	21.7%	19.5%
FICO Missing	8.5%	8.4%	8.2%	8.1%	6.9%	8.8%	13.2%	17.7%
Wtd Avg FICO	697	696	695	695	694	694	690	685
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%



Single Family Conventional Book Characteristics

NegAm ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	70.6%	70.9%	71.5%	72.0%	75.5%	76.0%	77.1%	77.5%
Second/Vacation Home	6.0%	5.9%	5.7%	5.6%	4.4%	2.9%	1.2%	1.1%
Investor Property	23.4%	23.3%	22.8%	22.5%	20.1%	21.1%	21.8%	21.4%
10-K Unit Type (Sums to 100%)								
1 Unit	90.1%	90.2%	90.4%	90.4%	91.0%	89.9%	85.7%	84.0%
2-4 Units	9.9%	9.8%	9.6%	9.6%	9.0%	10.1%	14.3%	16.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	13.4%	13.2%	13.0%	12.9%	11.9%	11.3%	9.0%	8.1%
Single Family Homes	86.6%	86.8%	87.0%	87.1%	88.1%	88.7%	91.0%	91.9%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	13.4%	13.2%	13.0%	12.9%	11.9%	11.3%	9.0%	8.1%
1 Unit	76.8%	77.0%	77.3%	77.5%	79.1%	78.7%	76.8%	75.9%
2-4 Units	9.8%	9.7%	9.6%	9.6%	9.0%	10.0%	14.3%	16.0%
Condo								
Condo	13.3%	13.1%	12.9%	12.8%	11.8%	11.3%	8.9%	8.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	37.1%	36.9%	36.4%	36.0%	33.6%	38.1%	44.2%	52.4%
Cash-Out Refinance	46.8%	46.9%	47.3%	47.8%	50.6%	47.7%	43.7%	39.0%
Other Refinance	16.1%	16.2%	16.3%	16.2%	15.8%	14.3%	12.1%	8.6%
Origination Type (Sums to 100%)								
TPO Broker	31.8%	32.2%	32.8%	33.4%	46.8%	48.6%	48.7%	46.4%
TPO Correspondent	19.5%	19.2%	18.3%	17.8%	16.4%	10.3%	0.3%	0.3%
Undesignated	3.1%	3.1%	3.0%	2.9%	2.4%	3.1%	4.8%	6.5%
Retail	45.5%	45.6%	45.9%	45.9%	34.4%	38.0%	46.2%	46.8%
Origination Year (Sums to 100%)								
< 2001	22.2%	21.9%	21.3%	20.8%	16.7%	21.8%	34.3%	45.2%
2001	0.9%	0.9%	0.9%	0.9%	0.9%	1.5%	3.0%	5.6%
2002	2.5%	2.5%	2.6%	2.8%	3.6%	6.8%	14.4%	25.3%
2003	3.4%	3.5%	3.6%	3.8%	5.6%	11.7%	24.5%	24.0%
2004	8.9%	9.0%	9.5%	10.2%	12.8%	24.0%	23.8%	0.0%
2005	31.6%	31.8%	31.7%	31.4%	34.6%	34.3%	0.0%	0.0%
2006	27.2%	27.1%	26.9%	26.8%	25.9%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

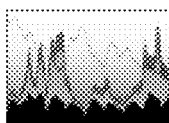
NegAm ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	3.4%	3.4%	3.4%	3.4%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$162,232	\$163,457	\$165,384	\$167,235	\$181,541	\$166,110	\$148,689	\$138,516
Loan Original Note Rate	4.21%	4.24%	4.30%	4.33%	4.27%	4.31%	4.91%	5.37%
Seasoning (Sums to 100%)								
Seasoned	38.1%	38.5%	39.3%	39.7%	16.9%	21.2%	28.5%	35.2%
Non-Seasoned	61.9%	61.5%	60.7%	60.3%	83.1%	78.8%	71.5%	64.8%
ACI								
ACI Probability	0.41%	0.41%	0.42%	0.42%	0.45%	0.45%	0.49%	0.54%
Wtd Avg ACI Score	698	697	697	697	695	695	692	689
Credit Premium								
Wtd Avg Credit Premium	-0.91	-0.89	-0.85	-0.82	-0.24	-0.38	-0.27	-0.24
Credit Premium > 1.5	14.1%	14.2%	14.5%	14.5%	20.1%	3.2%	3.8%	6.6%
Prepay Premium								
Prepay Premium	70.4%	70.6%	71.2%	71.7%	74.6%	68.8%	58.3%	47.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.2%	9.1%	8.9%	8.8%	8.5%	10.4%	14.8%	10.6%
DTI Ratio > 20 and <= 30	10.8%	10.6%	10.3%	10.1%	9.3%	9.4%	9.5%	9.4%
DTI Ratio > 30 and <= 40	19.0%	18.7%	18.0%	17.4%	15.8%	11.7%	5.8%	6.4%
DTI Ratio > 40 and <= 50	13.1%	12.8%	12.4%	12.0%	10.9%	6.7%	2.0%	2.2%
DTI Ratio > 50	0.8%	0.7%	0.7%	0.7%	0.6%	0.8%	1.0%	1.3%
DTI Ratio Missing	47.1%	48.0%	49.7%	50.9%	54.8%	61.0%	67.0%	70.1%
Wtd Avg DTI Ratio	32.1%	32.1%	32.0%	31.9%	31.7%	29.0%	23.4%	25.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.2%	9.1%	8.9%	8.8%	8.5%	10.4%	14.8%	10.6%
DTI Ratio > 20 and <= 30	10.8%	10.7%	10.4%	10.1%	9.4%	9.4%	9.5%	9.4%
DTI Ratio > 30 and <= 40	19.0%	18.7%	18.0%	17.4%	15.8%	11.7%	5.8%	6.4%
DTI Ratio > 40 and <= 50	13.1%	12.8%	12.4%	12.0%	10.9%	6.7%	2.0%	2.2%
DTI Ratio > 50	0.8%	0.7%	0.7%	0.7%	0.6%	0.9%	1.0%	1.3%
DTI Ratio Missing	47.1%	48.0%	49.7%	50.9%	54.8%	61.0%	67.0%	70.1%
Wtd Avg DTI Ratio	32.1%	32.1%	32.0%	31.9%	31.7%	29.0%	23.4%	25.9%
Origination Term (Sums to 100%)								
<= 15 Years	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.4%



Single Family Conventional Book Characteristics NegAm ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
> 25 Years and <= 30 Years	93.4%	93.5%	93.7%	94.0%	95.2%	94.2%	91.4%	90.5%
> 30 Years	6.5%	6.3%	6.1%	5.9%	4.7%	5.5%	8.1%	8.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	99.9%	99.9%	99.9%	99.9%	100.0%	99.9%	99.9%	99.9%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	6.5%	6.3%	6.1%	5.9%	4.7%	5.5%	8.1%	8.8%
Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.4%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- 5/1 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	45.9%	45.1%	43.5%	42.4%	38.9%	29.7%	17.9%	12.4%
- Alt-A Low/No Doc	23.2%	22.8%	22.1%	21.6%	19.9%	17.7%	12.8%	10.7%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	4.5%	4.5%	4.4%	4.4%	4.5%	6.1%	8.6%	7.2%
- Alt-A SISA	1.3%	1.2%	1.2%	1.2%	1.2%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
- Alt-A Stated Income	17.3%	17.1%	16.4%	15.9%	14.1%	11.6%	4.2%	3.5%



Single Family Conventional Book Characteristics

NegAm ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.5%	1.4%	1.4%	1.4%	1.3%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	21.3%	20.8%	20.0%	19.4%	17.7%	12.0%	5.1%	1.7%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	23.2%	22.8%	22.1%	21.6%	19.9%	17.7%	12.8%	10.7%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	23.2%	22.8%	22.1%	21.6%	19.9%	17.7%	12.8%	10.7%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	37.7%	38.8%	40.7%	42.3%	46.1%	47.8%	40.5%	14.2%
Investor Channel	54.4%	53.5%	51.7%	50.4%	48.0%	44.6%	47.7%	69.3%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	7.9%	7.8%	7.6%	7.3%	5.9%	7.6%	11.8%	16.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	11.3%	11.3%	11.2%	11.0%	7.7%	3.4%	0.1%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	6.5%	6.4%	6.1%	5.8%	4.7%	2.4%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.8%	4.9%	5.1%	5.1%	3.0%	1.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	12.0%	12.0%	11.9%	11.7%	8.5%	4.3%	0.5%	0.4%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	7.8%	7.7%	7.4%	7.1%	5.8%	3.6%	0.2%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

NegAm ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	4.2%	4.3%	4.4%	4.5%	2.6%	0.5%	0.2%	0.1%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	3.5%	3.4%	3.4%	3.4%	3.4%	3.8%	3.9%	3.7%
Northeast	5.0%	5.0%	5.1%	5.2%	4.4%	5.4%	6.7%	6.5%
Southeast	16.9%	16.6%	16.0%	15.6%	11.0%	8.6%	6.5%	5.8%
Southwest	7.1%	7.2%	7.1%	7.1%	6.0%	6.7%	5.9%	5.3%
West	67.5%	67.8%	68.4%	68.7%	75.3%	75.5%	77.0%	78.6%
Census Region (Sums to 100%)								
New England	1.3%	1.3%	1.3%	1.4%	1.2%	1.6%	1.9%	1.6%
Middle Atlantic	3.6%	3.6%	3.7%	3.7%	3.0%	3.7%	4.7%	4.8%
East North Central	2.7%	2.7%	2.6%	2.6%	2.7%	2.8%	2.9%	2.8%
East South Central	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%
South Atlantic	16.7%	16.4%	15.8%	15.4%	10.8%	8.5%	6.4%	5.8%
West North Central	1.0%	1.0%	1.0%	1.0%	1.0%	1.2%	1.2%	1.2%
West South Central	1.2%	1.2%	1.2%	1.1%	1.0%	1.1%	1.2%	1.3%
Mountain	9.8%	9.7%	9.6%	9.4%	7.8%	7.5%	5.0%	4.1%
Pacific	63.4%	63.8%	64.6%	65.1%	72.3%	73.4%	76.4%	78.2%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	60.1%	60.6%	61.3%	61.8%	69.3%	70.6%	73.8%	75.8%
02) FL	13.4%	13.1%	12.6%	12.3%	7.9%	5.9%	4.3%	4.0%
03) NV	3.7%	3.6%	3.4%	3.3%	2.6%	1.8%	0.5%	0.4%
04) AZ	3.4%	3.4%	3.3%	3.2%	2.6%	2.5%	1.5%	1.2%
05) NJ	1.9%	1.9%	2.0%	2.0%	1.5%	2.0%	2.3%	2.1%
06) CO	1.8%	1.9%	1.9%	1.9%	1.7%	2.4%	2.6%	2.2%
07) WA	1.7%	1.7%	1.7%	1.7%	1.7%	1.6%	1.5%	1.4%
08) VA	1.2%	1.2%	1.2%	1.2%	1.0%	0.9%	0.6%	0.4%
09) IL	1.2%	1.2%	1.2%	1.2%	1.2%	1.5%	1.8%	2.0%
10) NY	1.2%	1.1%	1.1%	1.1%	0.9%	1.2%	2.0%	2.4%
Top 10 Sellers								
01) WACHOVIA CORPORATION	36.6%	37.6%	39.6%	41.1%	47.0%	51.0%	51.4%	49.7%



Single Family Conventional Book Characteristics NegAm ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) BANK OF AMERICA CORPORATION	35.7%	35.0%	33.6%	32.6%	29.5%	17.5%	0.2%	0.4%
03) WASHINGTON MUTUAL INC	24.5%	24.2%	23.7%	23.3%	20.8%	27.8%	45.3%	45.7%
04) JP MORGAN CHASE & CO	1.0%	1.1%	1.1%	1.0%	1.0%	1.5%	0.0%	0.0%
05) COAST FEDERAL BANK FSB	0.6%	0.6%	0.5%	0.5%	0.4%	0.5%	0.8%	1.2%
06) TEMPLE-INLAND INC	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.3%	0.4%
07) FIRST NATIONWIDE BANK FSB (AS SAN FRANCI	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	0.5%
08) CITIGROUP INC	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	0.5%
09) CERBERUS CAPITAL HOLDING	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
10) GLENDALE FEDERAL BANK	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Top 10 Servicers								
01) WACHOVIA CORPORATION	36.6%	37.6%	39.6%	41.1%	47.0%	51.0%	51.4%	49.6%
02) BANK OF AMERICA CORPORATION	35.8%	35.1%	33.6%	32.6%	29.6%	17.6%	0.3%	0.4%
03) WASHINGTON MUTUAL INC	25.1%	24.8%	24.3%	23.8%	21.2%	28.4%	46.1%	46.9%
04) JP MORGAN CHASE & CO	1.0%	1.0%	1.0%	1.0%	1.0%	1.4%	0.0%	0.0%
05) CITIGROUP INC	0.6%	0.6%	0.6%	0.6%	0.5%	0.7%	1.1%	1.5%
06) EVERBANK FINANCIAL CORPORATION	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%
07) CERBERUS CAPITAL HOLDING	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
08) TEMPLE-INLAND INC	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.3%
09) MIDLAND FINANCIAL CO	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%
10) WELLS FARGO & COMPANY	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	23.4%							
Credit Enhancement	76.6%							
- Primary MI Only	0.4%							
- Pool Policy Only	33.9%							
- Pool Policy and Primary MI	2.4%							
- Full Recourse	37.9%							
- Shared Arrangement	2.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	76.6%							
Interest Only with Credit Enhancement								
Alt-A with Credit Enhancement	79.8%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-7.23	-7.19	-7.21	-7.27	-7.26	-5.86	-5.42	-4.49



Single Family Conventional Book Characteristics NegAm ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	36.94	36.42	35.39	34.65	31.90	25.17	17.79	14.77
Wtd Avg Charged Fee	29.58	29.12	28.09	27.30	24.60	19.36	12.62	10.69
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	3.96%	3.12%	2.27%	1.43%	0.29%	0.19%	0.22%	0.30%
- SDQ Rate for Loans with CE	5.97%							
- SDQ Rate for Loans without CE	0.99%							
SDQ Rate Excl. Katrina Loans	3.96%	3.12%	2.27%	1.43%	0.29%	0.19%	0.22%	0.30%
SDQ Rate for Katrina Loans	1.72%	1.64%	1.61%	1.56%	0.00%	6.93%	0.96%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	4,803	3,940	3,029	2,020	552	389	430	602
SDQ Count for Loans with CE	4,319							
SDQ Count for Loans without CE	484							
SDQ Volume (\$M)								
SDQ Volume	\$1,225.7	\$992.5	\$744.2	\$480.9	\$95.7	\$45.5	\$45.6	\$65.2
SDQ Volume for Loans with CE	\$1,137.1							
SDQ Volume for Loans without CE	\$88.6							



Single Family Conventional Book Characteristics Interest Only

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	893,527	900,139	899,884	884,901	603,965	363,576	182,658	63,234
Book Volume (\$B)	\$215.8	\$216.4	\$214.9	\$209.2	\$135.3	\$75.9	\$36.4	\$12.0
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	12.9%	12.7%	12.6%	12.4%	14.2%	15.9%	18.4%	29.0%
OLTV 60.01% - 70.00%	13.6%	13.5%	13.3%	13.1%	14.3%	14.9%	15.3%	16.5%
OLTV 70.01% - 75.00%	9.1%	9.0%	8.9%	8.8%	8.5%	8.6%	9.8%	11.4%
OLTV 75.01% - 80.00%	48.2%	48.8%	49.6%	51.0%	55.5%	53.2%	47.7%	32.3%
OLTV 80.01% - 90.00%	7.0%	6.8%	6.5%	6.0%	4.8%	5.1%	5.7%	5.3%
OLTV 90.01% - 95.00%	4.0%	4.0%	3.9%	3.6%	1.9%	1.8%	2.4%	3.7%
OLTV 95.01% - 97.00%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
OLTV 97.01% - 100.00%	4.9%	5.0%	5.1%	4.9%	0.8%	0.4%	0.6%	1.6%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	75.4%	75.5%	75.6%	75.5%	73.6%	72.8%	71.8%	67.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	11.5%	11.4%	11.4%	11.4%	13.1%	14.8%	17.2%	27.3%
Comb LTV 60.01% - 70.00%	12.0%	11.9%	11.8%	11.7%	13.0%	14.1%	14.7%	16.2%
Comb LTV 70.01% - 75.00%	7.4%	7.2%	7.1%	7.0%	7.3%	7.9%	9.5%	11.5%
Comb LTV 75.01% - 80.00%	25.3%	25.2%	25.2%	25.6%	30.2%	36.4%	42.9%	31.1%
Comb LTV 80.01% - 90.00%	18.5%	18.4%	18.2%	17.8%	16.8%	15.3%	10.7%	8.2%
Comb LTV 90.01% - 95.00%	10.9%	11.0%	11.0%	10.9%	8.3%	6.2%	3.5%	3.8%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	13.9%	14.3%	14.7%	15.1%	10.5%	4.8%	0.8%	1.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.3%	0.3%	0.3%	0.4%	0.7%	0.5%	0.6%	0.2%
Wtd Avg Comb LTV	80.1%	80.2%	80.3%	80.4%	78.2%	75.8%	73.0%	68.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	11.5%	11.4%	11.4%	11.4%	13.1%	14.8%	17.2%	27.3%
Comb LTV 60.01% - 70.00%	12.0%	11.9%	11.8%	11.7%	13.0%	14.1%	14.7%	16.2%
Comb LTV 70.01% - 75.00%	7.4%	7.2%	7.1%	7.0%	7.3%	7.9%	9.5%	11.5%
Comb LTV 75.01% - 80.00%	25.3%	25.2%	25.2%	25.6%	30.2%	36.4%	42.9%	31.1%
Comb LTV 80.01% - 90.00%	18.5%	18.4%	18.2%	17.8%	16.8%	15.3%	10.7%	8.2%
Comb LTV 90.01% - 95.00%	10.9%	11.0%	11.0%	10.9%	8.3%	6.2%	3.5%	3.8%



Single Family Conventional Book Characteristics Interest Only

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	13.9%	14.3%	14.7%	15.1%	10.5%	4.8%	0.8%	1.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.3%	0.3%	0.3%	0.4%	0.7%	0.5%	0.6%	0.2%
Wtd Avg Comb LTV	80.1%	80.2%	80.3%	80.4%	78.2%	75.8%	73.0%	68.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	10.6%	12.2%	14.1%	14.7%	23.3%	31.3%	29.1%	36.2%
MTMLTV 60.01% - 70.00%	8.7%	10.6%	12.6%	13.0%	19.4%	25.0%	20.2%	21.6%
MTMLTV 70.01% - 75.00%	7.0%	8.8%	10.5%	10.7%	14.2%	15.9%	13.5%	15.2%
MTMLTV 75.01% - 80.00%	10.2%	13.0%	16.1%	16.6%	23.7%	21.1%	26.7%	16.5%
MTMLTV 80.01% - 90.00%	20.1%	20.9%	23.6%	26.1%	16.5%	5.8%	8.5%	7.3%
MTMLTV 90.01% - 95.00%	7.4%	8.2%	8.1%	7.3%	1.7%	0.8%	1.4%	2.3%
MTMLTV 95.01% - 97.00%	2.9%	3.0%	2.7%	2.2%	0.4%	0.1%	0.2%	0.4%
MTMLTV 97.01% - 100.00%	4.2%	4.4%	3.6%	3.1%	0.5%	0.1%	0.2%	0.4%
MTMLTV > 100.00%	28.7%	18.7%	8.6%	6.2%	0.3%	0.0%	0.1%	0.1%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	88.4%	82.7%	77.9%	76.6%	68.8%	64.5%	66.1%	62.8%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
FICO 580-619	1.2%	1.2%	1.2%	1.2%	1.0%	0.9%	0.9%	1.0%
FICO 620-659	7.7%	7.8%	8.0%	8.1%	7.0%	5.8%	5.7%	5.0%
FICO 660-699	21.2%	21.5%	21.7%	21.9%	20.2%	18.2%	18.0%	14.5%
FICO 700-739	28.5%	28.6%	28.7%	28.7%	29.1%	30.3%	30.5%	27.3%
FICO >= 740	41.2%	40.8%	40.3%	39.9%	42.5%	44.7%	44.7%	51.6%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.4%
Wtd Avg FICO	725	725	724	724	727	730	729	736
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	60.5%	60.4%	59.9%	60.1%	73.8%	93.8%	96.7%	97.3%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Interest Only

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	39.5%	39.6%	40.1%	39.9%	26.2%	6.2%	3.3%	2.7%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	84.9%	84.9%	84.9%	84.8%	85.1%	86.7%	87.2%	89.7%
Second/Vacation Home	7.2%	7.2%	7.2%	7.2%	7.7%	6.6%	5.2%	5.9%
Investor Property	7.9%	7.9%	7.9%	8.0%	7.2%	6.8%	7.6%	4.4%
10-K Unit Type (Sums to 100%)								
1 Unit	96.4%	96.4%	96.3%	96.3%	97.2%	97.6%	97.4%	98.6%
2-4 Units	3.6%	3.6%	3.7%	3.7%	2.8%	2.4%	2.6%	1.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	16.1%	16.0%	16.0%	15.9%	16.0%	16.1%	14.3%	12.6%
Single Family Homes	83.9%	84.0%	84.0%	84.1%	84.0%	83.9%	85.7%	87.4%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	16.1%	16.0%	16.0%	15.9%	16.0%	16.1%	14.3%	12.6%
1 Unit	80.3%	80.3%	80.4%	80.5%	81.2%	81.6%	83.2%	85.9%
2-4 Units	3.6%	3.6%	3.7%	3.7%	2.8%	2.4%	2.5%	1.4%
Condo								
Condo	15.9%	15.8%	15.8%	15.7%	15.9%	15.9%	14.1%	12.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	51.2%	51.6%	52.6%	53.6%	55.3%	55.0%	50.7%	33.6%
Cash-Out Refinance	26.9%	26.8%	26.7%	26.7%	26.7%	23.7%	21.9%	26.4%
Other Refinance	21.9%	21.6%	20.7%	19.7%	17.9%	21.3%	27.3%	40.1%
Origination Type (Sums to 100%)								
TPO Broker	29.0%	29.0%	28.7%	28.1%	24.0%	19.8%	18.7%	20.8%
TPO Correspondent	32.1%	32.3%	32.7%	32.9%	29.8%	22.8%	16.7%	6.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	38.9%	38.8%	38.6%	39.0%	46.2%	57.4%	64.6%	72.6%
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	1.1%
2001	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%	2.6%
2002	0.3%	0.3%	0.3%	0.4%	0.9%	2.3%	6.9%	28.8%
2003	1.4%	1.5%	1.7%	1.9%	3.5%	7.9%	22.2%	67.5%
2004	6.8%	7.0%	7.4%	8.1%	15.4%	34.2%	70.2%	0.0%
2005	17.0%	17.5%	18.3%	19.4%	33.8%	55.3%	0.0%	0.0%
2006	28.7%	29.5%	31.0%	33.1%	46.3%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Interest Only

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	36.0%	36.7%	38.2%	37.1%	0.0%	0.0%	0.0%	0.0%
2008	9.8%	7.4%	3.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$244,358	\$243,106	\$241,311	\$238,842	\$226,301	\$210,920	\$201,376	\$192,826
Loan Original Note Rate	6.26%	6.27%	6.30%	6.31%	6.05%	5.45%	5.15%	4.97%
Seasoning (Sums to 100%)								
Seasoned	2.0%	2.0%	1.7%	1.5%	1.1%	0.8%	0.5%	1.6%
Non-Seasoned	98.0%	98.0%	98.3%	98.5%	98.9%	99.2%	99.5%	98.4%
ACI								
ACI Probability	0.55%	0.56%	0.57%	0.58%	0.43%	0.31%	0.33%	0.22%
Wtd Avg ACI Score	694	693	692	692	700	707	706	723
Credit Premium								
Wtd Avg Credit Premium	0.05	0.05	0.05	0.06	0.09	0.07	-0.27	-0.46
Credit Premium > 1.5	1.2%	1.2%	1.3%	1.4%	1.1%	1.3%	0.4%	0.0%
Prepay Premium								
Prepay Premium	8.1%	8.4%	8.7%	9.1%	8.1%	6.5%	8.1%	8.1%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.4%	5.4%	5.5%	5.6%	7.1%	9.7%	13.5%	23.4%
DTI Ratio > 20 and <= 30	13.5%	13.5%	13.6%	13.8%	15.9%	18.4%	18.3%	20.3%
DTI Ratio > 30 and <= 40	28.4%	28.4%	28.6%	28.9%	30.3%	30.9%	26.3%	18.3%
DTI Ratio > 40 and <= 50	31.3%	31.3%	31.2%	31.1%	28.9%	25.6%	21.0%	12.1%
DTI Ratio > 50	13.9%	13.5%	12.9%	12.0%	9.0%	7.6%	8.4%	7.1%
DTI Ratio Missing	7.6%	7.8%	8.1%	8.6%	8.8%	7.8%	12.4%	18.7%
Wtd Avg DTI Ratio	39.2%	39.1%	39.0%	38.7%	37.1%	35.5%	34.3%	29.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.4%	5.4%	5.5%	5.7%	7.2%	9.7%	13.6%	23.4%
DTI Ratio > 20 and <= 30	13.6%	13.6%	13.7%	14.0%	16.1%	18.5%	18.5%	20.3%
DTI Ratio > 30 and <= 40	28.6%	28.6%	28.8%	29.1%	30.7%	31.1%	26.4%	18.3%
DTI Ratio > 40 and <= 50	31.5%	31.5%	31.5%	31.3%	29.2%	25.7%	21.1%	12.1%
DTI Ratio > 50	14.0%	13.7%	13.1%	12.1%	9.2%	7.7%	8.6%	7.1%
DTI Ratio Missing	6.9%	7.1%	7.4%	7.8%	7.7%	7.3%	11.8%	18.7%
Wtd Avg DTI Ratio	39.2%	39.1%	39.0%	38.7%	37.1%	35.5%	34.3%	29.7%
Origination Term (Sums to 100%)								
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics Interest Only

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.1%	0.1%	0.1%	0.1%	0.3%	1.1%	4.0%	9.9%
> 25 Years and <= 30 Years	99.6%	99.6%	99.6%	99.6%	99.6%	98.8%	95.9%	90.0%
> 30 Years	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	39.4%	39.6%	40.1%	39.9%	26.2%	6.1%	3.3%	2.6%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Adjustable Rate	60.5%	60.4%	59.9%	60.1%	73.8%	93.8%	96.7%	97.3%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	58.9%	58.8%	58.2%	58.2%	70.3%	78.8%	72.6%	72.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	4.4%	4.5%	4.8%	5.2%	8.8%	15.8%	15.8%	3.8%
- 5/1 Hybrid Arm	38.8%	38.8%	38.4%	38.3%	45.0%	44.9%	41.6%	42.9%
- 7/1 Hybrid Arm	9.5%	9.3%	8.9%	8.7%	10.3%	11.5%	10.3%	17.4%
- 10/1 Hybrid Arm	6.2%	6.1%	6.0%	6.0%	6.2%	6.6%	5.0%	8.5%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only ARM	60.5%	60.4%	59.9%	60.1%	73.8%	93.8%	96.7%	97.3%
- Interest Only FRM	39.5%	39.6%	40.1%	39.9%	26.2%	6.2%	3.3%	2.7%
Alt-A	41.2%	42.5%	44.3%	46.7%	49.3%	48.7%	48.5%	32.9%
- Alt-A Low/No Doc	28.1%	29.0%	30.3%	32.0%	31.6%	29.2%	29.4%	20.3%
- Alt-A No Disclosure	0.9%	0.9%	0.9%	1.0%	0.5%	0.0%	0.0%	0.0%
- Alt-A NINA	4.8%	5.0%	5.3%	5.7%	7.5%	9.9%	10.0%	10.0%
- Alt-A SISA	2.6%	2.6%	2.7%	2.8%	2.1%	0.0%	0.0%	0.0%
- Alt-A No Ratio	2.8%	2.9%	3.1%	3.3%	2.6%	1.6%	1.6%	1.0%
- Alt-A Stated Income	17.0%	17.6%	18.3%	19.2%	18.9%	17.7%	17.8%	9.2%



Single Family Conventional Book Characteristics Interest Only

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	10.1%	10.3%	10.6%	11.2%	13.0%	13.6%	13.4%	6.2%
Alt-A Deals (no SFC)	3.0%	3.1%	3.3%	3.5%	4.7%	5.9%	5.7%	6.5%
My Community Mortgage	2.8%	2.9%	2.9%	2.8%	0.1%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	44.8%	45.8%	46.8%	47.2%	42.3%	37.7%	36.2%	29.1%
- Select Lender Programs Non-Full Doc	16.6%	16.7%	16.4%	15.2%	10.8%	8.5%	7.0%	9.1%
- Other Low/No Doc	28.2%	29.1%	30.4%	32.0%	31.5%	29.2%	29.2%	20.1%
Subprime Deals								
Subprime	0.2%	0.2%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.2%	0.2%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	55.9%	54.8%	53.2%	51.1%	47.7%	45.4%	41.5%	53.0%
Investor Channel	42.1%	43.2%	44.9%	46.9%	50.4%	53.3%	57.8%	46.8%
eChannel	1.7%	1.8%	1.7%	1.7%	1.8%	1.3%	0.7%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.2%	0.2%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Subordinate Financing - RDW								
Subordinate Financing - RDW	30.2%	30.6%	31.0%	31.6%	30.4%	21.7%	9.6%	4.4%
- 75/20/05	0.6%	0.6%	0.6%	0.6%	0.4%	0.3%	0.2%	0.0%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	7.9%	8.0%	8.2%	8.4%	9.1%	8.4%	5.9%	3.8%
- 80/15/05	5.4%	5.6%	5.8%	5.9%	5.5%	3.8%	1.8%	0.6%
- 80/20/00	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	15.8%	16.0%	16.0%	16.3%	15.5%	9.1%	1.7%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	34.1%	34.6%	35.2%	36.0%	36.9%	33.8%	29.0%	17.2%
- 75/20/05	0.8%	0.8%	0.8%	0.8%	0.6%	0.5%	0.4%	0.2%
- 75/25/00	0.4%	0.4%	0.4%	0.4%	0.4%	0.2%	0.2%	0.1%
- 80/10/10	10.5%	10.7%	11.0%	11.3%	12.4%	12.2%	10.4%	6.2%
- 80/15/05	6.9%	7.1%	7.3%	7.5%	7.2%	5.7%	4.6%	1.9%
- 80/20/00	9.3%	9.7%	10.1%	10.6%	11.0%	9.1%	6.2%	0.8%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Interest Only

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	6.2%	6.0%	5.7%	5.3%	5.4%	6.2%	7.2%	8.0%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	8.7%	8.8%	8.9%	9.1%	10.4%	11.7%	10.5%	10.0%
Northeast	11.0%	11.0%	11.1%	11.3%	10.9%	9.8%	8.9%	11.8%
Southeast	27.7%	27.8%	27.9%	28.2%	28.9%	27.7%	26.5%	31.4%
Southwest	13.5%	13.6%	13.8%	14.0%	14.8%	15.3%	15.0%	14.8%
West	39.1%	38.8%	38.3%	37.4%	35.0%	35.6%	39.1%	32.0%
Census Region (Sums to 100%)								
New England	3.3%	3.3%	3.4%	3.5%	3.7%	3.6%	3.2%	3.6%
Middle Atlantic	7.4%	7.4%	7.4%	7.5%	6.9%	5.9%	5.5%	7.9%
East North Central	7.0%	7.0%	7.1%	7.3%	8.2%	9.1%	8.0%	8.2%
East South Central	1.7%	1.7%	1.7%	1.7%	1.9%	1.9%	2.1%	2.6%
South Atlantic	26.4%	26.4%	26.5%	26.7%	27.3%	26.0%	24.5%	29.0%
West North Central	2.5%	2.6%	2.6%	2.7%	3.1%	3.6%	3.3%	2.5%
West South Central	2.0%	2.1%	2.1%	2.1%	2.3%	2.4%	3.0%	4.6%
Mountain	15.1%	15.3%	15.5%	15.7%	16.5%	16.9%	15.9%	11.4%
Pacific	34.6%	34.3%	33.7%	32.8%	30.0%	30.5%	34.5%	30.1%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Top 10 States								
01) CA	26.6%	26.4%	25.9%	25.1%	23.2%	24.2%	29.2%	26.7%
02) FL	11.1%	11.1%	11.2%	11.4%	11.4%	10.2%	9.1%	10.3%
03) AZ	5.8%	5.9%	5.9%	5.9%	6.1%	5.8%	4.7%	3.3%
04) WA	4.9%	4.8%	4.7%	4.6%	4.1%	3.9%	3.3%	2.1%
05) VA	4.6%	4.6%	4.6%	4.6%	4.8%	4.9%	4.0%	3.0%
06) MD	3.7%	3.7%	3.7%	3.7%	3.6%	3.2%	2.4%	1.6%
07) NV	3.6%	3.6%	3.7%	3.7%	4.0%	4.4%	4.1%	1.4%
08) IL	3.3%	3.3%	3.3%	3.4%	3.5%	3.5%	2.6%	2.9%
09) CO	3.3%	3.3%	3.4%	3.5%	4.0%	4.8%	5.4%	5.5%
10) NJ	3.2%	3.2%	3.2%	3.3%	3.2%	2.9%	2.5%	3.3%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	39.6%	39.9%	40.1%	40.1%	41.2%	38.3%	33.8%	16.5%



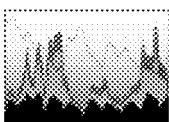
Single Family Conventional Book Characteristics Interest Only

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) LEHMAN BROTHERS HOLDINGS INC	7.5%	7.8%	8.2%	8.7%	11.4%	15.5%	20.5%	11.8%
03) CITIGROUP INC	6.5%	6.3%	6.1%	5.9%	5.4%	2.8%	1.0%	0.0%
04) INDYMAC BANCORP INC	6.1%	6.1%	5.9%	5.5%	3.2%	1.2%	1.0%	0.9%
05) SUNTRUST BANKS INC	5.4%	5.4%	5.3%	5.1%	3.6%	1.8%	0.6%	0.0%
06) WASHINGTON MUTUAL INC	4.1%	4.2%	4.5%	4.8%	5.1%	6.1%	8.7%	19.1%
07) JP MORGAN CHASE & CO	4.0%	3.9%	3.7%	3.8%	3.6%	3.2%	4.4%	8.4%
08) PHH CORPORATION	3.6%	3.7%	3.7%	3.8%	5.1%	6.7%	9.1%	21.2%
09) AMTRUST FINANCIAL CORPORATION	3.1%	3.0%	2.9%	2.9%	3.4%	3.8%	0.9%	0.0%
10) FLAGSTAR BANCORP INC	2.9%	2.8%	2.7%	2.7%	2.4%	3.5%	3.4%	0.1%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	39.6%	39.9%	40.2%	40.1%	41.2%	38.4%	34.0%	16.5%
02) JP MORGAN CHASE & CO	8.0%	7.9%	7.6%	7.5%	6.8%	5.0%	3.8%	5.6%
03) CITIGROUP INC	7.2%	7.0%	6.8%	6.7%	6.6%	4.8%	5.2%	12.4%
04) LEHMAN BROTHERS HOLDINGS INC	7.2%	7.4%	7.8%	8.3%	10.9%	14.5%	17.6%	1.2%
05) INDYMAC BANCORP INC	6.3%	6.3%	6.0%	5.7%	3.3%	1.3%	1.0%	0.9%
06) WELLS FARGO & COMPANY	4.8%	4.7%	4.5%	4.4%	3.5%	3.9%	1.4%	0.0%
07) SUNTRUST BANKS INC	4.6%	4.6%	4.4%	4.2%	2.9%	1.6%	0.6%	0.0%
08) WASHINGTON MUTUAL INC	4.1%	4.2%	4.5%	4.8%	5.1%	6.2%	8.8%	19.2%
09) PHH CORPORATION	3.3%	3.4%	3.5%	3.5%	5.2%	7.6%	12.3%	31.7%
10) FLAGSTAR BANCORP INC	2.5%	2.4%	2.3%	2.3%	1.6%	2.4%	2.4%	0.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	64.8%							
Credit Enhancement	35.2%							
- Primary MI Only	13.5%							
- Pool Policy Only	19.3%							
- Pool Policy and Primary MI	1.9%							
- Full Recourse	0.4%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	35.2%							
Alt-A with Credit Enhancement	57.4%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-11.31	-11.65	-12.26	-12.98	-7.47	-1.94	1.71	6.51



Single Family Conventional Book Characteristics Interest Only

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	49.24	49.57	49.93	50.68	42.43	38.75	36.03	26.88
Wtd Avg Charged Fee	37.93	37.91	37.67	37.69	34.96	36.80	37.74	33.39
Appraisal Waivers								
Appraisal Waiver	1.8%	1.8%	1.8%	1.8%	2.0%	1.4%	0.3%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	5.68%	4.26%	3.07%	2.04%	0.43%	0.21%	0.08%	0.10%
- SDQ Rate for Loans with CE	10.40%							
- SDQ Rate for Loans without CE	3.00%							
SDQ Rate Excl. Katrina Loans	5.68%	4.26%	3.07%	2.04%	0.43%	0.18%	0.07%	0.10%
SDQ Rate for Katrina Loans	3.09%	2.53%	2.11%	2.21%	2.11%	8.51%	0.44%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	50,379	37,892	27,234	17,849	2,553	766	136	64
SDQ Count for Loans with CE	33,428							
SDQ Count for Loans without CE	16,951							
SDQ Volume (\$M)								
SDQ Volume	\$13,053.3	\$9,795.0	\$6,970.4	\$4,511.7	\$571.9	\$146.7	\$25.8	\$10.7
SDQ Volume for Loans with CE	\$8,555.0							
SDQ Volume for Loans without CE	\$4,498.3							



Single Family Conventional Book Characteristics

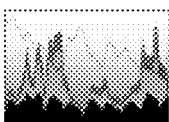
Interest Only ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	541,995	545,775	543,298	537,664	450,645	341,273	176,508	61,566
Book Volume (\$B)	\$130.6	\$130.7	\$128.7	\$125.8	\$99.8	\$71.2	\$35.2	\$11.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	15.0%	14.7%	14.4%	14.1%	15.1%	16.1%	18.5%	29.3%
OLTV 60.01% - 70.00%	14.4%	14.3%	14.0%	13.7%	14.4%	14.9%	15.3%	16.5%
OLTV 70.01% - 75.00%	9.2%	9.1%	8.9%	8.7%	8.2%	8.5%	9.8%	11.5%
OLTV 75.01% - 80.00%	50.1%	50.8%	52.0%	53.4%	55.7%	53.4%	47.8%	32.0%
OLTV 80.01% - 90.00%	6.2%	6.0%	5.6%	5.3%	4.4%	5.0%	5.6%	5.3%
OLTV 90.01% - 95.00%	3.0%	2.9%	2.8%	2.6%	1.5%	1.6%	2.2%	3.5%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%
OLTV 97.01% - 100.00%	2.1%	2.2%	2.3%	2.3%	0.7%	0.4%	0.6%	1.7%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.8%	73.9%	74.0%	74.1%	73.1%	72.7%	71.7%	67.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.2%	13.1%	13.0%	12.9%	14.0%	15.0%	17.2%	27.6%
Comb LTV 60.01% - 70.00%	12.8%	12.7%	12.5%	12.3%	13.2%	14.1%	14.7%	16.2%
Comb LTV 70.01% - 75.00%	7.8%	7.6%	7.4%	7.2%	7.2%	7.7%	9.5%	11.5%
Comb LTV 75.01% - 80.00%	27.1%	27.1%	27.2%	27.6%	31.2%	36.4%	43.1%	30.9%
Comb LTV 80.01% - 90.00%	18.7%	18.6%	18.3%	17.9%	16.5%	15.3%	10.7%	8.2%
Comb LTV 90.01% - 95.00%	9.3%	9.4%	9.5%	9.3%	7.2%	5.8%	3.2%	3.6%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	10.4%	10.8%	11.4%	11.9%	9.8%	5.0%	0.8%	1.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.5%	0.5%	0.6%	0.6%	1.0%	0.6%	0.7%	0.2%
Wtd Avg Comb LTV	78.4%	78.6%	78.7%	78.9%	77.5%	75.7%	72.9%	68.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.2%	13.1%	13.0%	12.9%	14.0%	15.0%	17.2%	27.6%
Comb LTV 60.01% - 70.00%	12.8%	12.7%	12.5%	12.3%	13.2%	14.1%	14.7%	16.2%
Comb LTV 70.01% - 75.00%	7.8%	7.6%	7.4%	7.2%	7.2%	7.7%	9.5%	11.5%
Comb LTV 75.01% - 80.00%	27.1%	27.1%	27.2%	27.6%	31.2%	36.4%	43.1%	30.9%
Comb LTV 80.01% - 90.00%	18.7%	18.6%	18.3%	17.9%	16.5%	15.3%	10.7%	8.2%
Comb LTV 90.01% - 95.00%	9.3%	9.4%	9.5%	9.3%	7.2%	5.8%	3.2%	3.6%



Single Family Conventional Book Characteristics Interest Only ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	10.4%	10.8%	11.4%	11.9%	9.8%	5.0%	0.8%	1.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.5%	0.5%	0.6%	0.6%	1.0%	0.6%	0.7%	0.2%
Wtd Avg Comb LTV	78.4%	78.6%	78.7%	78.9%	77.5%	75.7%	72.9%	68.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	13.4%	15.4%	17.7%	18.5%	26.8%	32.0%	29.3%	36.6%
MTMLTV 60.01% - 70.00%	10.3%	12.3%	14.5%	14.9%	21.0%	25.3%	20.3%	21.6%
MTMLTV 70.01% - 75.00%	7.7%	9.5%	11.0%	11.3%	14.6%	15.9%	13.5%	15.1%
MTMLTV 75.01% - 80.00%	10.3%	12.6%	15.1%	15.5%	20.7%	20.4%	26.8%	16.4%
MTMLTV 80.01% - 90.00%	19.0%	19.5%	22.3%	24.4%	14.8%	5.6%	8.4%	7.2%
MTMLTV 90.01% - 95.00%	6.9%	7.7%	7.6%	6.7%	1.2%	0.7%	1.3%	2.2%
MTMLTV 95.01% - 97.00%	2.7%	2.8%	2.4%	1.9%	0.3%	0.1%	0.2%	0.4%
MTMLTV 97.01% - 100.00%	3.8%	3.9%	2.8%	2.3%	0.3%	0.1%	0.1%	0.4%
MTMLTV > 100.00%	25.9%	16.3%	6.5%	4.4%	0.2%	0.0%	0.1%	0.1%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	85.7%	80.2%	75.4%	74.2%	67.2%	64.2%	66.0%	62.7%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
FICO 580-619	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%	0.8%	1.0%
FICO 620-659	5.3%	5.4%	5.6%	5.7%	5.5%	5.3%	5.4%	4.8%
FICO 660-699	19.3%	19.6%	19.9%	20.1%	19.0%	17.9%	17.9%	14.4%
FICO 700-739	29.2%	29.4%	29.6%	29.7%	29.8%	30.6%	30.6%	27.2%
FICO >= 740	45.5%	44.9%	44.2%	43.8%	44.9%	45.3%	44.9%	52.0%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.4%
Wtd Avg FICO	731	731	730	729	730	731	730	736
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics
Interest Only ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	82.6%	82.5%	82.4%	82.4%	83.6%	86.0%	86.8%	89.4%
Second/Vacation Home	8.5%	8.5%	8.5%	8.5%	8.4%	6.8%	5.4%	6.1%
Investor Property	8.9%	9.0%	9.0%	9.1%	8.0%	7.2%	7.9%	4.5%
10-K Unit Type (Sums to 100%)								
1 Unit	96.6%	96.6%	96.5%	96.5%	97.2%	97.5%	97.4%	98.5%
2-4 Units	3.4%	3.4%	3.5%	3.5%	2.8%	2.5%	2.6%	1.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	18.5%	18.5%	18.5%	18.3%	17.9%	16.6%	14.5%	12.7%
Single Family Homes	81.5%	81.5%	81.5%	81.7%	82.1%	83.4%	85.5%	87.3%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	18.5%	18.5%	18.5%	18.3%	17.9%	16.6%	14.5%	12.7%
1 Unit	78.1%	78.1%	78.1%	78.2%	79.3%	80.9%	82.9%	85.8%
2-4 Units	3.4%	3.4%	3.5%	3.5%	2.8%	2.5%	2.6%	1.5%
Condo								
Condo	18.3%	18.3%	18.2%	18.1%	17.7%	16.4%	14.3%	12.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	52.1%	52.6%	54.1%	55.6%	57.8%	56.1%	50.9%	33.3%
Cash-Out Refinance	24.6%	24.4%	24.2%	24.1%	23.4%	22.3%	21.6%	26.2%
Other Refinance	23.3%	22.9%	21.7%	20.4%	18.8%	21.6%	27.5%	40.5%
Origination Type (Sums to 100%)								
TPO Broker	25.9%	25.8%	25.4%	24.6%	21.6%	19.6%	18.2%	20.2%
TPO Correspondent	23.7%	23.9%	24.0%	24.2%	23.9%	20.9%	16.2%	6.3%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	50.3%	50.4%	50.6%	51.3%	54.5%	59.5%	65.6%	73.5%
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	1.1%
2001	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%	2.6%
2002	0.4%	0.4%	0.5%	0.6%	1.2%	2.4%	7.1%	29.1%
2003	2.2%	2.4%	2.7%	3.0%	4.6%	8.2%	22.2%	67.2%
2004	10.8%	11.1%	11.9%	12.9%	20.1%	35.3%	69.9%	0.0%
2005	23.9%	24.8%	26.1%	27.7%	39.1%	53.9%	0.0%	0.0%
2006	25.3%	26.2%	27.7%	29.5%	34.9%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Interest Only ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	25.5%	26.2%	27.6%	26.3%	0.0%	0.0%	0.0%	0.0%
2008	11.8%	8.9%	3.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$244,412	\$242,726	\$239,994	\$236,864	\$224,146	\$210,837	\$201,520	\$192,792
Loan Original Note Rate	5.99%	6.00%	6.03%	6.04%	5.83%	5.41%	5.12%	4.94%
Seasoning (Sums to 100%)								
Seasoned	3.2%	3.1%	2.7%	2.5%	1.5%	0.9%	0.5%	1.6%
Non-Seasoned	96.8%	96.9%	97.3%	97.5%	98.5%	99.1%	99.5%	98.4%
ACI								
ACI Probability	0.36%	0.36%	0.37%	0.38%	0.34%	0.30%	0.32%	0.22%
Wtd Avg ACI Score	705	704	703	702	706	708	706	723
Credit Premium								
Wtd Avg Credit Premium	0.21	0.21	0.22	0.24	0.18	0.07	-0.28	-0.47
Credit Premium > 1.5	1.8%	1.9%	2.0%	2.2%	1.5%	1.3%	0.4%	0.0%
Prepay Premium								
Prepay Premium	12.2%	12.7%	13.3%	13.9%	10.8%	6.9%	8.4%	8.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.9%	7.0%	7.2%	7.4%	8.3%	10.1%	13.8%	23.9%
DTI Ratio > 20 and <= 30	15.7%	15.8%	15.9%	16.1%	17.2%	18.6%	18.4%	20.3%
DTI Ratio > 30 and <= 40	30.0%	30.1%	30.2%	30.5%	31.0%	31.0%	26.3%	18.1%
DTI Ratio > 40 and <= 50	30.0%	29.9%	29.8%	29.7%	27.7%	25.4%	20.8%	11.8%
DTI Ratio > 50	10.1%	9.7%	8.9%	8.0%	7.0%	6.9%	8.0%	6.8%
DTI Ratio Missing	7.3%	7.5%	7.9%	8.4%	8.8%	8.1%	12.8%	19.2%
Wtd Avg DTI Ratio	37.4%	37.3%	37.1%	36.8%	36.0%	35.2%	34.1%	29.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.0%	7.1%	7.2%	7.4%	8.5%	10.1%	13.9%	23.9%
DTI Ratio > 20 and <= 30	15.9%	16.0%	16.1%	16.4%	17.6%	18.7%	18.5%	20.3%
DTI Ratio > 30 and <= 40	30.3%	30.4%	30.6%	30.9%	31.4%	31.2%	26.4%	18.1%
DTI Ratio > 40 and <= 50	30.3%	30.3%	30.2%	30.0%	28.1%	25.5%	20.9%	11.8%
DTI Ratio > 50	10.3%	9.9%	9.1%	8.2%	7.2%	6.9%	8.1%	6.8%
DTI Ratio Missing	6.3%	6.4%	6.8%	7.1%	7.3%	7.6%	12.2%	19.2%
Wtd Avg DTI Ratio	37.5%	37.3%	37.1%	36.8%	36.0%	35.2%	34.1%	29.5%
Origination Term (Sums to 100%)								
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%



Single Family Conventional Book Characteristics Interest Only ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.2%	0.2%	0.2%	0.2%	0.4%	1.2%	4.1%	10.1%
> 25 Years and <= 30 Years	99.8%	99.8%	99.8%	99.8%	99.6%	98.8%	95.8%	89.8%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	97.4%	97.3%	97.1%	96.9%	95.3%	84.0%	75.1%	74.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	7.2%	7.5%	8.0%	8.6%	12.0%	16.9%	16.3%	3.9%
- 5/1 Hybrid Arm	64.2%	64.2%	64.2%	63.7%	61.0%	47.9%	43.0%	44.1%
- 7/1 Hybrid Arm	15.8%	15.4%	14.8%	14.4%	13.9%	12.2%	10.6%	17.9%
- 10/1 Hybrid Arm	10.2%	10.1%	10.0%	10.0%	8.5%	7.0%	5.2%	8.7%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only ARM	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	45.8%	47.5%	49.9%	52.6%	53.5%	51.5%	49.9%	33.5%
- Alt-A Low/No Doc	30.0%	31.1%	32.8%	34.6%	33.1%	30.9%	30.2%	20.6%
- Alt-A No Disclosure	0.4%	0.4%	0.5%	0.5%	0.2%	0.0%	0.0%	0.0%
- Alt-A NINA	5.7%	5.9%	6.4%	6.9%	8.4%	10.5%	10.3%	10.3%
- Alt-A SISA	2.9%	3.0%	3.2%	3.3%	2.2%	0.0%	0.0%	0.0%
- Alt-A No Ratio	2.3%	2.4%	2.5%	2.7%	2.2%	1.6%	1.6%	1.1%
- Alt-A Stated Income	18.6%	19.3%	20.3%	21.2%	20.1%	18.8%	18.3%	9.2%



Single Family Conventional Book Characteristics Interest Only ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	11.1%	11.4%	11.8%	12.4%	14.0%	14.4%	13.8%	6.3%
Alt-A Deals (no SFC)	4.8%	4.9%	5.3%	5.6%	6.4%	6.2%	5.9%	6.7%
My Community Mortgage	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	46.9%	48.1%	49.3%	49.4%	43.8%	39.7%	37.2%	29.7%
- Select Lender Programs Non-Full Doc	16.9%	16.9%	16.4%	14.8%	10.7%	8.8%	7.2%	9.3%
- Other Low/No Doc	30.0%	31.1%	32.9%	34.6%	33.1%	30.9%	30.0%	20.4%
Subprime Deals								
Subprime	0.1%	0.1%	0.2%	0.3%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.1%	0.1%	0.2%	0.3%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	50.0%	48.5%	46.3%	44.0%	42.6%	42.1%	39.7%	52.1%
Investor Channel	47.1%	48.5%	50.7%	53.0%	55.0%	56.4%	59.6%	47.7%
eChannel	2.8%	2.9%	2.8%	2.7%	2.4%	1.4%	0.7%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.1%	0.1%	0.2%	0.3%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Subordinate Financing - RDW								
Subordinate Financing - RDW	30.5%	30.9%	31.3%	31.7%	29.4%	21.8%	9.4%	4.1%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%	0.0%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	8.8%	9.0%	9.3%	9.4%	9.3%	8.5%	5.8%	3.7%
- 80/15/05	5.0%	5.1%	5.3%	5.4%	4.6%	3.7%	1.6%	0.4%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	16.0%	16.2%	16.0%	16.1%	15.1%	9.3%	1.7%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	35.7%	36.3%	36.9%	37.5%	37.4%	34.4%	29.0%	17.0%
- 75/20/05	0.6%	0.6%	0.6%	0.6%	0.5%	0.4%	0.4%	0.1%
- 75/25/00	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.1%
- 80/10/10	11.8%	12.0%	12.4%	12.7%	13.0%	12.4%	10.4%	6.1%
- 80/15/05	6.5%	6.7%	6.9%	7.1%	6.4%	5.6%	4.4%	1.7%
- 80/20/00	9.4%	9.8%	10.4%	11.0%	11.5%	9.6%	6.4%	0.8%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



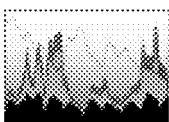
Single Family Conventional Book Characteristics Interest Only ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	7.0%	6.7%	6.2%	5.7%	5.6%	6.3%	7.2%	8.1%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	9.0%	9.1%	9.2%	9.4%	10.5%	11.5%	10.5%	10.1%
Northeast	9.4%	9.4%	9.5%	9.6%	9.8%	9.6%	8.8%	11.8%
Southeast	26.6%	26.6%	26.8%	27.2%	28.1%	27.2%	26.2%	31.2%
Southwest	13.0%	13.2%	13.4%	13.6%	14.7%	15.3%	15.1%	15.0%
West	42.0%	41.7%	41.2%	40.3%	36.9%	36.3%	39.4%	31.9%
Census Region (Sums to 100%)								
New England	3.1%	3.1%	3.2%	3.2%	3.5%	3.6%	3.2%	3.6%
Middle Atlantic	6.0%	6.0%	6.1%	6.1%	6.0%	5.7%	5.5%	8.0%
East North Central	7.3%	7.4%	7.4%	7.5%	8.3%	9.0%	8.0%	8.3%
East South Central	1.5%	1.5%	1.6%	1.6%	1.8%	1.9%	2.1%	2.6%
South Atlantic	25.3%	25.3%	25.5%	25.8%	26.6%	25.6%	24.3%	28.8%
West North Central	2.4%	2.5%	2.6%	2.6%	3.1%	3.5%	3.2%	2.5%
West South Central	1.9%	2.0%	2.0%	2.0%	2.3%	2.4%	2.9%	4.6%
Mountain	15.2%	15.4%	15.7%	16.0%	16.8%	17.2%	16.0%	11.5%
Pacific	37.2%	36.8%	36.1%	35.1%	31.6%	31.1%	34.7%	30.1%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	29.8%	29.5%	29.0%	28.1%	25.0%	24.8%	29.5%	26.7%
02) FL	10.7%	10.9%	11.1%	11.3%	11.1%	9.9%	9.1%	10.3%
03) AZ	5.6%	5.7%	5.8%	5.8%	6.0%	5.8%	4.8%	3.3%
04) WA	4.8%	4.7%	4.6%	4.5%	4.2%	3.9%	3.3%	2.1%
05) VA	4.5%	4.5%	4.5%	4.6%	4.8%	4.8%	4.0%	2.9%
06) NV	4.1%	4.1%	4.2%	4.3%	4.5%	4.5%	4.1%	1.4%
07) IL	3.6%	3.7%	3.6%	3.6%	3.7%	3.6%	2.6%	2.9%
08) CO	3.4%	3.4%	3.5%	3.6%	4.2%	4.9%	5.5%	5.5%
09) MD	3.1%	3.1%	3.0%	3.1%	3.1%	3.1%	2.3%	1.6%
10) GA	3.0%	3.0%	3.0%	3.1%	3.5%	3.9%	5.5%	10.2%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	40.2%	40.5%	40.7%	40.8%	40.4%	38.0%	33.4%	15.3%



Single Family Conventional Book Characteristics Interest Only ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) LEHMAN BROTHERS HOLDINGS INC	10.3%	10.7%	11.4%	12.1%	14.1%	16.5%	21.2%	12.1%
03) PHH CORPORATION	5.4%	5.5%	5.7%	5.8%	6.7%	7.0%	9.3%	21.8%
04) CITIGROUP INC	5.4%	5.3%	4.9%	4.6%	4.8%	3.0%	1.0%	0.0%
05) WASHINGTON MUTUAL INC	5.3%	5.5%	6.0%	6.4%	6.2%	6.5%	9.0%	19.6%
06) INDYMAC BANCORP INC	4.7%	4.6%	4.1%	3.4%	2.0%	1.3%	1.0%	1.0%
07) WELLS FARGO & COMPANY	3.6%	3.5%	3.3%	2.8%	0.7%	0.6%	0.0%	0.0%
08) JP MORGAN CHASE & CO	3.5%	3.4%	3.4%	3.5%	3.1%	3.2%	4.6%	8.6%
09) SUNTRUST BANKS INC	3.3%	3.2%	2.9%	2.6%	1.8%	1.0%	0.4%	0.0%
10) AMTRUST FINANCIAL CORPORATION	2.7%	2.5%	2.4%	2.2%	3.0%	3.1%	0.5%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	40.0%	40.3%	40.7%	40.7%	40.4%	38.1%	33.6%	15.3%
02) LEHMAN BROTHERS HOLDINGS INC	10.0%	10.4%	11.1%	11.7%	13.5%	15.5%	18.2%	1.2%
03) JP MORGAN CHASE & CO	6.8%	6.6%	6.5%	6.3%	6.0%	4.8%	3.9%	5.8%
04) CITIGROUP INC	6.3%	6.2%	6.0%	5.8%	6.2%	5.1%	5.3%	12.7%
05) WASHINGTON MUTUAL INC	5.3%	5.6%	6.0%	6.4%	6.2%	6.5%	9.0%	19.7%
06) PHH CORPORATION	5.1%	5.2%	5.4%	5.5%	6.8%	8.0%	12.6%	32.6%
07) WELLS FARGO & COMPANY	4.8%	4.8%	4.4%	4.0%	2.4%	3.1%	1.1%	0.0%
08) INDYMAC BANCORP INC	4.7%	4.7%	4.1%	3.5%	2.0%	1.4%	1.0%	1.0%
09) SUNTRUST BANKS INC	3.2%	3.0%	2.7%	2.4%	1.6%	0.9%	0.4%	0.0%
10) EVERBANK FINANCIAL CORPORATION	2.0%	2.1%	2.1%	2.2%	2.3%	2.5%	1.9%	3.3%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	67.5%							
Credit Enhancement	32.5%							
- Primary MI Only	8.3%							
- Pool Policy Only	21.6%							
- Pool Policy and Primary MI	2.1%							
- Full Recourse	0.6%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	32.5%							
Alt-A with Credit Enhancement	57.1%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-6.16	-6.53	-7.14	-7.89	-4.86	-1.10	2.02	6.85



Single Family Conventional Book Characteristics Interest Only ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	46.74	47.10	47.61	48.30	41.75	38.71	36.10	26.72
Wtd Avg Charged Fee	40.58	40.58	40.46	40.42	36.89	37.61	38.12	33.57
Appraisal Waivers								
Appraisal Waiver	1.7%	1.7%	1.7%	1.7%	2.0%	1.3%	0.4%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	5.45%	4.20%	3.11%	2.08%	0.48%	0.21%	0.07%	0.10%
- SDQ Rate for Loans with CE	10.92%							
- SDQ Rate for Loans without CE	2.70%							
SDQ Rate Excl. Katrina Loans	5.45%	4.20%	3.11%	2.08%	0.47%	0.18%	0.06%	0.10%
SDQ Rate for Katrina Loans	2.84%	2.55%	2.12%	2.23%	1.87%	7.81%	0.46%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	29,294	22,636	16,617	11,079	2,118	715	115	59
SDQ Count for Loans with CE	19,655							
SDQ Count for Loans without CE	9,639							
SDQ Volume (\$M)								
SDQ Volume	\$7,598.1	\$5,856.3	\$4,261.4	\$2,816.2	\$470.3	\$136.5	\$22.0	\$10.1
SDQ Volume for Loans with CE	\$5,047.6							
SDQ Volume for Loans without CE	\$2,550.5							



Single Family Conventional Book Characteristics Interest Only FRM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	351,532	354,364	356,586	347,237	153,320	22,303	6,150	1,668
Book Volume (\$B)	\$85.2	\$85.7	\$86.2	\$83.5	\$35.5	\$4.7	\$1.2	\$0.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	9.8%	9.7%	9.8%	9.9%	11.5%	12.3%	15.4%	17.2%
OLTV 60.01% - 70.00%	12.4%	12.4%	12.3%	12.4%	14.2%	15.4%	14.8%	14.6%
OLTV 70.01% - 75.00%	9.0%	8.9%	8.9%	8.9%	9.3%	11.3%	10.6%	10.5%
OLTV 75.01% - 80.00%	45.4%	45.7%	46.1%	47.4%	54.9%	49.2%	44.8%	41.7%
OLTV 80.01% - 90.00%	8.3%	8.1%	7.8%	7.2%	5.9%	6.9%	6.3%	6.1%
OLTV 90.01% - 95.00%	5.7%	5.6%	5.5%	5.1%	3.2%	4.9%	8.0%	9.8%
OLTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	9.2%	9.3%	9.2%	8.8%	1.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	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	78.0%	78.0%	77.9%	77.7%	74.9%	74.4%	73.8%	73.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	8.9%	8.9%	9.0%	9.1%	10.7%	11.3%	14.5%	17.1%
Comb LTV 60.01% - 70.00%	10.7%	10.7%	10.7%	10.7%	12.5%	13.8%	13.9%	14.3%
Comb LTV 70.01% - 75.00%	6.8%	6.7%	6.6%	6.6%	7.6%	9.8%	9.5%	10.4%
Comb LTV 75.01% - 80.00%	22.5%	22.3%	22.3%	22.5%	27.6%	36.2%	37.3%	38.8%
Comb LTV 80.01% - 90.00%	18.2%	18.1%	18.0%	17.6%	17.4%	15.7%	11.2%	8.3%
Comb LTV 90.01% - 95.00%	13.3%	13.3%	13.4%	13.2%	11.5%	11.7%	12.9%	11.1%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.2%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	19.1%	19.5%	19.7%	19.9%	12.5%	1.4%	0.7%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	82.6%	82.7%	82.7%	82.7%	80.1%	77.0%	75.6%	73.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	8.9%	8.9%	9.0%	9.1%	10.7%	11.3%	14.5%	17.1%
Comb LTV 60.01% - 70.00%	10.7%	10.7%	10.7%	10.7%	12.5%	13.8%	13.9%	14.3%
Comb LTV 70.01% - 75.00%	6.8%	6.7%	6.6%	6.6%	7.6%	9.8%	9.5%	10.4%
Comb LTV 75.01% - 80.00%	22.5%	22.3%	22.3%	22.5%	27.6%	36.2%	37.3%	38.8%
Comb LTV 80.01% - 90.00%	18.2%	18.1%	18.0%	17.6%	17.4%	15.7%	11.2%	8.3%
Comb LTV 90.01% - 95.00%	13.3%	13.3%	13.4%	13.2%	11.5%	11.7%	12.9%	11.1%



Single Family Conventional Book Characteristics Interest Only FRM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.2%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	19.1%	19.5%	19.7%	19.9%	12.5%	1.4%	0.7%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	82.6%	82.7%	82.7%	82.7%	80.1%	77.0%	75.6%	73.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	6.3%	7.4%	8.7%	9.1%	13.3%	20.7%	24.7%	22.8%
MTMLTV 60.01% - 70.00%	6.2%	8.0%	9.8%	10.3%	15.1%	20.6%	20.2%	22.3%
MTMLTV 70.01% - 75.00%	6.0%	7.8%	9.6%	9.8%	13.2%	15.8%	15.1%	18.6%
MTMLTV 75.01% - 80.00%	10.1%	13.6%	17.6%	18.2%	32.1%	30.9%	24.2%	20.3%
MTMLTV 80.01% - 90.00%	21.9%	23.0%	25.6%	28.7%	21.5%	9.3%	11.1%	10.0%
MTMLTV 90.01% - 95.00%	8.3%	9.0%	8.9%	8.2%	2.8%	2.4%	3.9%	4.9%
MTMLTV 95.01% - 97.00%	3.3%	3.4%	3.2%	2.5%	0.6%	0.2%	0.5%	0.6%
MTMLTV 97.01% - 100.00%	4.8%	5.2%	4.8%	4.3%	1.0%	0.1%	0.3%	0.2%
MTMLTV > 100.00%	33.0%	22.5%	11.7%	8.9%	0.4%	0.0%	0.1%	0.2%
MTMLTV Missing	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	92.5%	86.6%	81.7%	80.3%	73.5%	69.6%	68.5%	68.6%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.2%
FICO 550-579	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
FICO 580-619	2.0%	2.1%	2.0%	2.1%	1.9%	2.9%	2.8%	2.5%
FICO 620-659	11.5%	11.6%	11.6%	11.7%	11.3%	12.7%	12.9%	10.3%
FICO 660-699	24.2%	24.4%	24.4%	24.6%	23.5%	22.3%	21.4%	18.9%
FICO 700-739	27.3%	27.3%	27.3%	27.3%	27.3%	26.0%	26.1%	28.0%
FICO >= 740	34.7%	34.4%	34.4%	34.2%	35.8%	35.9%	36.5%	39.8%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%
Wtd Avg FICO	716	716	716	715	717	716	716	721
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Interest Only FRM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	88.5%	88.5%	88.5%	88.4%	89.1%	96.2%	99.9%	100.0%
Second/Vacation Home	5.2%	5.2%	5.2%	5.2%	6.0%	3.0%	0.1%	0.0%
Investor Property	6.3%	6.3%	6.3%	6.3%	4.9%	0.8%	0.1%	0.0%
10-K Unit Type (Sums to 100%)								
1 Unit	96.1%	96.1%	96.1%	96.0%	97.2%	99.7%	99.9%	100.0%
2-4 Units	3.9%	3.9%	3.9%	4.0%	2.8%	0.3%	0.1%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	12.4%	12.3%	12.3%	12.1%	10.9%	8.9%	8.9%	9.2%
Single Family Homes	87.6%	87.7%	87.7%	87.9%	89.1%	91.1%	91.1%	90.8%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	12.4%	12.3%	12.3%	12.1%	10.9%	8.9%	8.9%	9.2%
1 Unit	83.7%	83.7%	83.8%	83.8%	86.3%	90.9%	91.0%	90.8%
2-4 Units	3.9%	3.9%	3.9%	4.0%	2.8%	0.3%	0.1%	0.0%
Condo								
Condo	12.3%	12.2%	12.1%	12.0%	10.8%	8.9%	8.9%	9.2%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	49.9%	50.0%	50.4%	50.7%	48.5%	39.1%	46.9%	43.0%
Cash-Out Refinance	30.4%	30.4%	30.4%	30.7%	36.1%	44.1%	30.9%	30.8%
Other Refinance	19.6%	19.6%	19.2%	18.6%	15.4%	16.9%	22.2%	26.3%
Origination Type (Sums to 100%)								
TPO Broker	33.7%	33.8%	33.6%	33.4%	30.9%	22.0%	33.1%	42.6%
TPO Correspondent	44.9%	45.1%	45.6%	46.0%	46.4%	51.3%	33.1%	17.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	21.4%	21.1%	20.8%	20.6%	22.7%	26.7%	33.9%	40.0%
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	1.0%
2002	0.0%	0.0%	0.0%	0.0%	0.1%	0.6%	3.3%	19.2%
2003	0.1%	0.1%	0.1%	0.2%	0.4%	3.7%	19.8%	79.8%
2004	0.7%	0.7%	0.7%	0.8%	2.1%	18.6%	76.7%	0.0%
2005	6.4%	6.5%	6.6%	7.0%	18.9%	77.1%	0.0%	0.0%
2006	33.9%	34.6%	36.0%	38.6%	78.5%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Interest Only FRM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	52.1%	52.9%	54.1%	53.4%	0.0%	0.0%	0.0%	0.0%
2008	6.8%	5.2%	2.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$244,275	\$243,691	\$243,319	\$241,904	\$232,634	\$212,185	\$197,251	\$194,077
Loan Original Note Rate	6.68%	6.69%	6.70%	6.72%	6.69%	6.09%	6.14%	6.12%
Seasoning (Sums to 100%)								
Seasoned	0.3%	0.3%	0.2%	0.1%	0.0%	0.0%	0.1%	0.1%
Non-Seasoned	99.7%	99.7%	99.8%	99.9%	100.0%	100.0%	99.9%	99.9%
ACI								
ACI Probability	0.83%	0.85%	0.86%	0.87%	0.71%	0.35%	0.37%	0.32%
Wtd Avg ACI Score	678	677	677	676	684	701	701	706
Credit Premium								
Wtd Avg Credit Premium	-0.19	-0.20	-0.20	-0.19	-0.16	-0.04	-0.13	-0.15
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.1%
Prepay Premium								
Prepay Premium	1.9%	1.9%	1.7%	1.8%	0.5%	0.4%	0.1%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.0%	3.0%	3.0%	3.0%	3.5%	4.3%	4.7%	7.1%
DTI Ratio > 20 and <= 30	10.1%	10.1%	10.2%	10.4%	12.2%	15.8%	17.5%	20.9%
DTI Ratio > 30 and <= 40	25.9%	25.9%	26.1%	26.4%	28.5%	29.6%	26.8%	27.7%
DTI Ratio > 40 and <= 50	33.4%	33.4%	33.3%	33.3%	32.2%	29.0%	27.2%	25.6%
DTI Ratio > 50	19.7%	19.5%	19.0%	18.0%	14.8%	19.2%	21.3%	17.9%
DTI Ratio Missing	8.0%	8.2%	8.4%	8.9%	8.7%	2.1%	2.5%	0.8%
Wtd Avg DTI Ratio	41.9%	41.9%	41.8%	41.5%	40.3%	40.0%	40.3%	38.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.0%	3.0%	3.0%	3.0%	3.5%	4.3%	4.7%	7.1%
DTI Ratio > 20 and <= 30	10.1%	10.1%	10.2%	10.4%	12.2%	15.8%	17.5%	20.9%
DTI Ratio > 30 and <= 40	25.9%	25.9%	26.1%	26.4%	28.5%	29.6%	26.8%	27.7%
DTI Ratio > 40 and <= 50	33.4%	33.4%	33.3%	33.3%	32.2%	29.0%	27.2%	25.6%
DTI Ratio > 50	19.7%	19.5%	19.0%	18.0%	14.8%	19.2%	21.3%	17.9%
DTI Ratio Missing	8.0%	8.2%	8.4%	8.9%	8.7%	2.1%	2.5%	0.8%
Wtd Avg DTI Ratio	41.9%	41.9%	41.8%	41.5%	40.3%	40.0%	40.3%	38.2%
Origination Term (Sums to 100%)								
<= 15 Years	0.1%	0.1%	0.1%	0.1%	0.2%	0.8%	1.3%	2.1%



Single Family Conventional Book Characteristics Interest Only FRM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.6%	0.3%
> 25 Years and <= 30 Years	99.1%	99.2%	99.2%	99.4%	99.8%	99.0%	98.1%	97.6%
> 30 Years	0.8%	0.8%	0.7%	0.5%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	99.9%	99.9%	99.9%	99.9%	99.8%	99.2%	98.7%	97.9%
Intermediate-Term Fixed Rate (excl Balloon)	0.1%	0.1%	0.1%	0.1%	0.2%	0.8%	1.3%	2.1%
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.8%	0.8%	0.7%	0.5%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Alt-A	34.2%	34.9%	35.8%	37.8%	37.5%	5.3%	6.1%	10.7%
- Alt-A Low/No Doc	25.2%	25.8%	26.6%	28.1%	27.1%	3.6%	4.5%	9.1%
- Alt-A No Disclosure	1.5%	1.6%	1.6%	1.7%	1.1%	0.0%	0.0%	0.0%
- Alt-A NINA	3.5%	3.5%	3.7%	3.9%	4.9%	0.7%	1.7%	0.3%
- Alt-A SISA	2.0%	2.0%	2.1%	2.2%	2.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	3.6%	3.7%	3.9%	4.1%	3.5%	0.7%	0.2%	0.0%
- Alt-A Stated Income	14.6%	15.0%	15.3%	16.1%	15.7%	2.2%	2.6%	8.9%



Single Family Conventional Book Characteristics Interest Only FRM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	8.6%	8.7%	8.9%	9.3%	10.2%	1.6%	0.9%	1.6%
Alt-A Deals (no SFC)	0.4%	0.4%	0.4%	0.4%	0.2%	0.1%	0.7%	0.0%
My Community Mortgage	6.7%	6.7%	6.7%	6.5%	0.4%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	41.5%	42.2%	43.1%	43.9%	38.0%	7.9%	7.1%	9.3%
- Select Lender Programs Non-Full Doc	16.1%	16.3%	16.4%	15.8%	10.8%	4.3%	2.8%	0.1%
- Other Low/No Doc	25.4%	26.0%	26.6%	28.1%	27.2%	3.5%	4.4%	9.1%
Subprime Deals								
Subprime	0.4%	0.4%	0.3%	0.3%	0.4%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.4%	0.4%	0.3%	0.3%	0.4%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	65.0%	64.2%	63.5%	61.9%	62.0%	94.4%	93.4%	87.0%
Investor Channel	34.5%	35.2%	36.2%	37.8%	37.6%	5.6%	6.6%	13.0%
eChannel	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.4%	0.4%	0.3%	0.3%	0.4%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	29.7%	30.1%	30.6%	31.6%	33.5%	20.0%	17.5%	14.3%
- 75/20/05	0.7%	0.7%	0.8%	0.8%	0.6%	0.9%	1.0%	0.5%
- 75/25/00	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	6.5%	6.6%	6.7%	7.0%	8.4%	7.0%	6.7%	6.5%
- 80/15/05	6.2%	6.3%	6.4%	6.7%	7.9%	6.1%	7.0%	7.2%
- 80/20/00	0.4%	0.4%	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- Other	15.6%	15.8%	15.9%	16.4%	16.5%	6.0%	2.8%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	31.8%	32.2%	32.7%	33.7%	35.7%	25.0%	29.9%	26.2%
- 75/20/05	1.0%	1.0%	1.0%	1.0%	0.8%	1.1%	1.6%	0.8%
- 75/25/00	0.4%	0.4%	0.5%	0.5%	0.5%	0.2%	0.0%	0.0%
- 80/10/10	8.6%	8.6%	8.8%	9.1%	10.6%	9.1%	10.1%	9.3%
- 80/15/05	7.6%	7.7%	7.9%	8.2%	9.3%	7.2%	9.9%	9.6%
- 80/20/00	9.2%	9.4%	9.6%	10.1%	9.8%	1.4%	0.8%	0.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%



Single Family Conventional Book Characteristics Interest Only FRM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	5.0%	4.9%	4.9%	4.7%	4.6%	5.8%	7.3%	6.2%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	8.3%	8.4%	8.5%	8.8%	10.2%	13.7%	12.2%	7.3%
Northeast	13.5%	13.5%	13.6%	13.8%	14.0%	12.8%	10.9%	9.6%
Southeast	29.5%	29.6%	29.6%	29.6%	31.1%	34.1%	32.7%	38.9%
Southwest	14.2%	14.2%	14.3%	14.5%	15.3%	14.6%	13.6%	9.6%
West	34.5%	34.3%	34.0%	33.2%	29.4%	24.6%	30.6%	34.6%
Census Region (Sums to 100%)								
New England	3.6%	3.6%	3.7%	3.8%	4.1%	3.9%	3.1%	1.2%
Middle Atlantic	9.4%	9.4%	9.4%	9.5%	9.4%	8.0%	5.6%	3.9%
East North Central	6.5%	6.5%	6.6%	6.9%	8.0%	10.3%	8.5%	5.7%
East South Central	1.8%	1.9%	1.9%	1.9%	2.2%	2.0%	2.6%	2.6%
South Atlantic	28.0%	28.1%	28.1%	28.1%	29.3%	32.5%	30.3%	36.8%
West North Central	2.7%	2.7%	2.8%	2.9%	3.3%	4.8%	4.8%	2.4%
West South Central	2.2%	2.2%	2.2%	2.2%	2.5%	2.7%	3.4%	3.1%
Mountain	15.0%	15.0%	15.1%	15.3%	15.4%	13.3%	12.3%	8.9%
Pacific	30.7%	30.5%	30.1%	29.3%	25.8%	21.8%	27.3%	31.4%
US Territories	0.1%	0.1%	0.1%	0.1%	0.1%	0.6%	2.0%	4.0%
Top 10 States								
01) CA	21.8%	21.6%	21.3%	20.6%	18.3%	15.6%	21.1%	25.3%
02) FL	11.5%	11.6%	11.5%	11.5%	12.2%	13.5%	10.6%	11.3%
03) AZ	6.1%	6.1%	6.1%	6.2%	6.5%	6.0%	3.8%	1.9%
04) WA	5.0%	5.0%	4.9%	4.9%	4.0%	3.3%	2.8%	2.1%
05) VA	4.8%	4.8%	4.8%	4.8%	4.7%	6.0%	5.5%	6.0%
06) MD	4.7%	4.7%	4.7%	4.7%	4.7%	4.4%	3.2%	2.7%
07) NY	4.3%	4.3%	4.3%	4.3%	3.9%	3.0%	2.4%	2.2%
08) NJ	3.8%	3.8%	3.8%	3.9%	4.0%	3.4%	2.1%	0.8%
09) GA	3.3%	3.3%	3.3%	3.3%	3.9%	4.5%	6.6%	11.4%
10) CO	3.2%	3.2%	3.3%	3.3%	3.6%	3.5%	4.0%	2.8%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	38.7%	38.9%	39.2%	39.0%	43.4%	43.0%	45.6%	60.5%



Single Family Conventional Book Characteristics Interest Only FRM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) SUNTRUST BANKS INC	8.6%	8.7%	8.8%	8.7%	8.6%	13.1%	7.1%	0.0%
03) INDYMAC BANCORP INC	8.3%	8.4%	8.5%	8.6%	6.7%	0.0%	0.0%	0.0%
04) CITIGROUP INC	8.1%	7.9%	7.9%	7.8%	7.3%	0.0%	0.0%	0.0%
05) JP MORGAN CHASE & CO	4.7%	4.6%	4.2%	4.2%	4.8%	3.2%	0.4%	0.0%
06) FLAGSTAR BANCORP INC	3.8%	3.6%	3.4%	3.2%	1.9%	3.9%	6.2%	4.8%
07) AMTRUST FINANCIAL CORPORATION	3.6%	3.7%	3.7%	3.8%	4.7%	14.1%	10.4%	0.0%
08) FIRST HORIZON NATIONAL CORPORATION	3.4%	3.4%	3.5%	3.6%	2.3%	0.8%	2.8%	0.2%
09) LEHMAN BROTHERS HOLDINGS INC	3.2%	3.3%	3.3%	3.5%	3.7%	0.0%	0.0%	0.0%
10) NATIONAL CITY CORPORATION	2.5%	2.5%	2.5%	2.4%	1.1%	0.0%	0.1%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	38.9%	39.2%	39.5%	39.3%	43.5%	43.4%	47.4%	60.5%
02) JP MORGAN CHASE & CO	9.8%	9.8%	9.3%	9.2%	8.8%	8.3%	2.5%	0.5%
03) INDYMAC BANCORP INC	8.6%	8.8%	8.9%	9.0%	6.9%	0.0%	0.0%	0.0%
04) CITIGROUP INC	8.4%	8.2%	8.2%	8.2%	7.8%	1.0%	0.9%	0.9%
05) SUNTRUST BANKS INC	6.8%	6.9%	6.9%	6.8%	6.5%	13.0%	7.1%	0.0%
06) WELLS FARGO & COMPANY	4.9%	4.7%	4.7%	4.9%	6.6%	15.4%	8.8%	0.2%
07) FLAGSTAR BANCORP INC	3.7%	3.6%	3.4%	3.2%	1.7%	3.9%	6.2%	4.8%
08) LEHMAN BROTHERS HOLDINGS INC	2.8%	2.8%	2.9%	3.1%	3.4%	0.0%	0.0%	0.0%
09) NATIONAL CITY CORPORATION	2.6%	2.6%	2.6%	2.5%	1.1%	0.0%	0.1%	0.0%
10) CERBERUS CAPITAL HOLDING	2.3%	2.3%	2.3%	2.3%	3.4%	0.1%	0.5%	0.9%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	60.7%							
Credit Enhancement	39.3%							
- Primary MI Only	21.5%							
- Pool Policy Only	15.8%							
- Pool Policy and Primary MI	1.8%							
- Full Recourse	0.0%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	0.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	39.3%							
Alt-A with Credit Enhancement	58.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-19.21	-19.47	-19.90	-20.67	-14.78	-14.64	-7.40	-5.86



Single Family Conventional Book Characteristics Interest Only FRM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	53.07	53.33	53.39	54.25	44.33	39.28	33.91	32.76
Wtd Avg Charged Fee	33.86	33.85	33.49	33.59	29.54	24.64	26.51	26.90
Appraisal Waivers								
Appraisal Waiver	2.0%	2.0%	2.0%	2.0%	2.2%	2.9%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	6.04%	4.34%	3.02%	1.96%	0.29%	0.23%	0.35%	0.30%
- SDQ Rate for Loans with CE	9.73%							
- SDQ Rate for Loans without CE	3.52%							
SDQ Rate Excl. Katrina Loans	6.04%	4.34%	3.02%	1.96%	0.28%	0.16%	0.35%	0.30%
SDQ Rate for Katrina Loans	6.98%	2.22%	1.96%	1.89%	6.06%	21.92%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	21,085	15,256	10,617	6,770	435	51	21	5
SDQ Count for Loans with CE	13,773							
SDQ Count for Loans without CE	7,312							
SDQ Volume (\$M)								
SDQ Volume	\$5,455.2	\$3,938.7	\$2,709.0	\$1,695.5	\$101.5	\$10.2	\$3.8	\$0.6
SDQ Volume for Loans with CE	\$3,507.4							
SDQ Volume for Loans without CE	\$1,947.8							



Single Family Conventional Book Characteristics Alt-A

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,750,220	1,793,256	1,814,129	1,831,039	1,494,661	1,174,169	1,013,908	934,318
Book Volume (\$B)	\$298.8	\$307.2	\$312.2	\$316.3	\$252.6	\$184.2	\$151.1	\$137.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	18.0%	18.0%	17.6%	17.4%	17.9%	20.3%	20.9%	20.4%
OLTV 60.01% - 70.00%	14.7%	14.6%	14.4%	14.3%	15.0%	15.8%	16.3%	15.9%
OLTV 70.01% - 75.00%	10.4%	10.3%	10.2%	10.1%	10.5%	11.3%	12.2%	12.6%
OLTV 75.01% - 80.00%	43.7%	43.8%	44.4%	44.9%	45.0%	39.8%	34.2%	30.9%
OLTV 80.01% - 90.00%	7.8%	7.8%	7.9%	7.7%	7.4%	8.5%	10.5%	12.6%
OLTV 90.01% - 95.00%	3.2%	3.3%	3.3%	3.4%	3.0%	3.5%	4.6%	5.6%
OLTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.3%
OLTV 97.01% - 100.00%	2.0%	2.0%	2.0%	2.1%	0.9%	0.7%	1.1%	1.6%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	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	72.7%	72.7%	72.9%	73.0%	72.6%	71.7%	71.8%	72.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.7%	16.7%	16.3%	16.1%	17.1%	19.5%	20.3%	19.9%
Comb LTV 60.01% - 70.00%	13.9%	13.8%	13.6%	13.5%	14.2%	15.3%	16.0%	15.7%
Comb LTV 70.01% - 75.00%	9.5%	9.4%	9.3%	9.2%	9.7%	10.9%	12.0%	12.4%
Comb LTV 75.01% - 80.00%	25.1%	25.1%	25.2%	25.4%	28.1%	31.5%	32.1%	29.3%
Comb LTV 80.01% - 90.00%	14.5%	14.5%	14.6%	14.5%	13.6%	12.7%	12.2%	13.5%
Comb LTV 90.01% - 95.00%	7.6%	7.7%	7.8%	7.9%	7.1%	5.9%	5.4%	6.3%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
Comb LTV 97.01% - 100.00%	12.4%	12.5%	12.8%	13.0%	10.0%	3.8%	1.5%	2.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%
Wtd Avg Comb LTV	76.8%	76.8%	77.1%	77.2%	76.0%	73.4%	72.4%	72.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.7%	16.7%	16.3%	16.1%	17.1%	19.5%	20.3%	19.9%
Comb LTV 60.01% - 70.00%	13.9%	13.8%	13.6%	13.5%	14.2%	15.3%	16.0%	15.7%
Comb LTV 70.01% - 75.00%	9.5%	9.4%	9.3%	9.2%	9.7%	10.9%	12.0%	12.4%
Comb LTV 75.01% - 80.00%	25.1%	25.1%	25.3%	25.4%	28.1%	31.5%	32.1%	29.3%
Comb LTV 80.01% - 90.00%	14.5%	14.5%	14.6%	14.5%	13.6%	12.7%	12.2%	13.6%
Comb LTV 90.01% - 95.00%	7.6%	7.7%	7.8%	7.9%	7.1%	5.9%	5.4%	6.3%



Single Family Conventional Book Characteristics Alt-A

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
Comb LTV 97.01% - 100.00%	12.4%	12.5%	12.8%	13.0%	10.0%	3.8%	1.5%	2.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%
Wtd Avg Comb LTV	76.8%	76.8%	77.1%	77.2%	76.0%	73.4%	72.4%	72.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	25.1%	27.6%	29.4%	29.7%	38.4%	48.6%	46.7%	34.4%
MTMLTV 60.01% - 70.00%	11.7%	13.1%	14.3%	14.3%	17.6%	19.4%	20.0%	24.3%
MTMLTV 70.01% - 75.00%	8.1%	9.3%	10.5%	10.3%	11.8%	11.4%	10.5%	14.2%
MTMLTV 75.01% - 80.00%	9.8%	11.6%	13.7%	14.0%	17.6%	13.4%	12.8%	12.7%
MTMLTV 80.01% - 90.00%	16.3%	16.2%	17.6%	19.8%	11.9%	5.5%	7.3%	10.4%
MTMLTV 90.01% - 95.00%	5.6%	5.8%	5.7%	5.2%	1.6%	1.0%	1.6%	2.3%
MTMLTV 95.01% - 97.00%	2.0%	2.0%	1.8%	1.5%	0.3%	0.1%	0.2%	0.3%
MTMLTV 97.01% - 100.00%	2.7%	2.8%	2.1%	1.8%	0.4%	0.1%	0.2%	0.3%
MTMLTV > 100.00%	18.3%	11.3%	4.6%	3.2%	0.2%	0.0%	0.1%	0.2%
MTMLTV Missing	0.3%	0.3%	0.2%	0.2%	0.2%	0.3%	0.5%	1.0%
Wtg Avg MTMLTV	77.2%	72.6%	69.2%	68.5%	62.5%	57.9%	59.7%	64.0%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
FICO 580-619	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	1.1%	1.5%
FICO 620-659	8.7%	8.8%	8.9%	9.0%	8.2%	7.5%	8.7%	10.6%
FICO 660-699	26.2%	26.2%	26.3%	26.2%	24.9%	23.9%	25.4%	26.8%
FICO 700-739	29.5%	29.5%	29.6%	29.6%	30.2%	31.0%	30.6%	29.1%
FICO >= 740	34.8%	34.8%	34.5%	34.5%	35.8%	36.4%	33.5%	31.1%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%
Wtd Avg FICO	719	719	719	719	720	721	717	713
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	55.2%	54.9%	54.3%	53.7%	52.8%	52.9%	57.7%	67.1%
Intermediate-term, fixed-rate	7.1%	7.2%	7.1%	7.0%	8.2%	11.5%	14.3%	15.9%
Adjustable-rate	5.1%	5.1%	5.3%	5.5%	7.4%	10.3%	13.2%	11.8%
Interest Only adjustable-rate	20.0%	20.2%	20.6%	20.9%	21.1%	19.9%	11.6%	2.8%
Negative Amortization	2.8%	2.8%	2.9%	3.0%	5.2%	5.2%	3.1%	2.3%



Single Family Conventional Book Characteristics Alt-A

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	9.7%	9.7%	9.9%	10.0%	5.3%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	77.8%	77.9%	77.9%	78.0%	78.6%	79.4%	82.4%	84.7%
Second/Vacation Home	5.1%	5.1%	5.1%	5.1%	5.3%	4.8%	3.9%	3.2%
Investor Property	17.1%	17.0%	17.0%	16.9%	16.1%	15.8%	13.7%	12.1%
10-K Unit Type (Sums to 100%)								
1 Unit	90.3%	90.4%	90.4%	90.6%	91.4%	91.0%	90.3%	90.1%
2-4 Units	9.7%	9.6%	9.6%	9.4%	8.6%	9.0%	9.7%	9.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.7%	10.8%	10.9%	10.9%	11.2%	10.7%	9.2%	8.4%
Single Family Homes	89.3%	89.2%	89.1%	89.1%	88.8%	89.3%	90.8%	91.6%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.5%	0.5%
Condo/Coop	10.7%	10.8%	10.9%	10.9%	11.2%	10.7%	9.2%	8.4%
1 Unit	79.4%	79.5%	79.4%	79.5%	80.0%	80.0%	80.6%	81.1%
2-4 Units	9.7%	9.6%	9.6%	9.4%	8.5%	9.0%	9.7%	9.9%
Condo								
Condo	10.6%	10.6%	10.7%	10.8%	11.1%	10.5%	9.1%	8.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	43.7%	43.9%	44.7%	45.4%	47.8%	45.9%	42.6%	38.8%
Cash-Out Refinance	36.5%	36.3%	35.8%	35.3%	33.2%	32.1%	31.0%	31.6%
Other Refinance	19.8%	19.8%	19.5%	19.4%	19.0%	22.1%	26.4%	29.6%
Origination Type (Sums to 100%)								
TPO Broker	27.6%	27.6%	27.6%	27.6%	27.3%	27.2%	31.5%	37.3%
TPO Correspondent	27.6%	27.7%	28.2%	28.5%	25.3%	20.5%	17.9%	17.5%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Retail	44.8%	44.8%	44.2%	43.9%	47.4%	52.3%	50.4%	44.9%
Origination Year (Sums to 100%)								
< 2001	0.8%	0.8%	0.8%	0.9%	1.3%	2.2%	3.4%	4.0%
2001	0.9%	0.9%	1.0%	1.0%	1.6%	2.8%	5.0%	9.5%
2002	4.1%	4.2%	4.3%	4.4%	6.8%	11.6%	20.5%	36.6%
2003	9.2%	9.3%	9.0%	9.2%	13.6%	22.4%	38.3%	49.9%
2004	9.9%	9.9%	10.2%	10.5%	15.8%	26.3%	32.7%	0.0%
2005	18.8%	18.9%	19.2%	19.5%	28.2%	34.8%	0.0%	0.0%
2006	28.3%	28.4%	29.0%	29.6%	32.8%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Alt-A

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	25.7%	25.7%	25.8%	24.9%	0.0%	0.0%	0.0%	0.0%
2008	2.2%	1.9%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$180,057	\$179,920	\$180,144	\$180,273	\$175,989	\$163,501	\$154,733	\$151,126
Loan Original Note Rate	6.37%	6.37%	6.37%	6.37%	6.09%	5.85%	6.09%	6.41%
Seasoning (Sums to 100%)								
Seasoned	5.3%	5.2%	4.3%	3.9%	3.5%	2.6%	3.0%	2.5%
Non-Seasoned	94.7%	94.8%	95.7%	96.1%	96.5%	97.4%	97.0%	97.5%
ACI								
ACI Probability	0.75%	0.75%	0.76%	0.77%	0.69%	0.64%	0.73%	0.80%
Wtd Avg ACI Score	677	677	677	677	683	687	684	683
Credit Premium								
Wtd Avg Credit Premium	-0.04	-0.04	-0.04	-0.03	-0.09	-0.10	-0.10	-0.02
Credit Premium > 1.5	1.6%	1.6%	1.7%	1.7%	1.2%	1.2%	1.4%	2.3%
Prepay Premium								
Prepay Premium	10.2%	10.2%	10.4%	10.5%	10.4%	9.1%	8.6%	8.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.4%	6.4%	6.3%	6.4%	7.6%	9.5%	11.1%	11.0%
DTI Ratio > 20 and <= 30	13.5%	13.4%	13.3%	13.5%	14.9%	16.7%	17.4%	17.7%
DTI Ratio > 30 and <= 40	26.5%	26.5%	26.5%	26.6%	27.3%	26.8%	24.2%	22.7%
DTI Ratio > 40 and <= 50	25.1%	25.0%	24.9%	24.9%	22.7%	19.0%	16.0%	14.7%
DTI Ratio > 50	6.4%	6.4%	6.3%	6.4%	6.5%	7.2%	8.8%	10.2%
DTI Ratio Missing	22.1%	22.2%	22.6%	22.2%	20.9%	20.8%	22.5%	23.7%
Wtd Avg DTI Ratio	36.8%	36.8%	36.8%	36.8%	36.0%	35.1%	34.6%	34.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.4%	6.4%	6.3%	6.4%	7.6%	9.5%	11.1%	11.0%
DTI Ratio > 20 and <= 30	13.5%	13.4%	13.3%	13.5%	14.9%	16.7%	17.4%	17.7%
DTI Ratio > 30 and <= 40	26.5%	26.5%	26.5%	26.6%	27.3%	26.8%	24.2%	22.7%
DTI Ratio > 40 and <= 50	25.1%	25.0%	24.9%	24.9%	22.7%	19.0%	16.0%	14.7%
DTI Ratio > 50	6.4%	6.4%	6.3%	6.4%	6.5%	7.2%	8.8%	10.2%
DTI Ratio Missing	22.1%	22.2%	22.6%	22.2%	20.9%	20.8%	22.5%	23.7%
Wtd Avg DTI Ratio	36.8%	36.8%	36.8%	36.8%	36.0%	35.1%	34.6%	34.9%
Origination Term (Sums to 100%)								
<= 15 Years	7.2%	7.2%	7.1%	7.0%	8.3%	11.5%	14.4%	16.0%



Single Family Conventional Book Characteristics Alt-A

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.2%	1.2%	1.2%	1.2%	1.2%	1.5%	1.8%	2.0%
> 25 Years and <= 30 Years	91.2%	91.1%	91.3%	91.4%	90.3%	86.7%	83.5%	81.9%
> 30 Years	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	64.9%	64.6%	64.2%	63.6%	58.0%	53.1%	57.7%	67.2%
Intermediate-Term Fixed Rate (excl Balloon)	7.1%	7.2%	7.0%	6.9%	8.2%	11.4%	14.2%	15.5%
Adjustable Rate	27.9%	28.1%	28.7%	29.4%	33.7%	35.4%	27.9%	16.9%
Balloon	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.2%	0.5%
Various Product Types								
Second	0.6%	0.6%	0.7%	0.7%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%	0.1%
Hybrid Arm	23.7%	23.9%	24.4%	24.8%	26.2%	23.1%	18.5%	12.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.7%	1.8%	1.9%	2.1%	3.5%	5.3%	5.0%	3.3%
- 5/1 Hybrid Arm	16.9%	17.1%	17.4%	17.7%	18.3%	14.2%	11.4%	7.5%
- 7/1 Hybrid Arm	3.0%	3.0%	3.0%	3.1%	2.9%	2.5%	1.7%	1.2%
- 10/1 Hybrid Arm	2.0%	2.0%	2.0%	2.0%	1.5%	1.2%	0.4%	0.2%
NegAm ARM	2.8%	2.8%	2.9%	3.0%	5.2%	5.2%	3.1%	2.3%
Interest Only	29.8%	30.0%	30.5%	30.9%	26.4%	20.1%	11.7%	2.9%
- Interest Only ARM	20.0%	20.2%	20.6%	20.9%	21.1%	19.9%	11.6%	2.8%
- Interest Only FRM	9.7%	9.7%	9.9%	10.0%	5.3%	0.1%	0.0%	0.0%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	71.6%	71.6%	71.3%	70.9%	68.5%	70.1%	72.8%	71.8%
- Alt-A No Disclosure	2.4%	2.4%	2.5%	2.5%	1.0%	0.3%	0.0%	0.0%
- Alt-A NINA	17.3%	17.5%	17.8%	17.5%	20.7%	25.1%	25.9%	24.4%
- Alt-A SISA	5.2%	5.2%	5.0%	4.9%	2.7%	0.1%	0.0%	0.0%
- Alt-A No Ratio	8.4%	8.5%	8.6%	8.6%	7.4%	7.5%	8.2%	8.8%
- Alt-A Stated Income	38.2%	38.1%	37.5%	37.3%	36.8%	37.1%	38.7%	38.6%



Single Family Conventional Book Characteristics Alt-A

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	16.8%	16.7%	16.8%	16.9%	16.0%	12.3%	8.5%	4.0%
Alt-A Deals (no SFC)	11.5%	11.6%	11.9%	12.2%	15.5%	17.6%	18.7%	24.2%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	72.4%	72.4%	72.1%	71.7%	69.0%	70.5%	73.3%	72.5%
- Select Lender Programs Non-Full Doc	1.5%	1.6%	1.6%	1.6%	1.7%	2.3%	3.3%	3.9%
- Other Low/No Doc	70.8%	70.8%	70.5%	70.0%	67.3%	68.2%	70.0%	68.6%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	12.1%	12.0%	11.9%	11.6%	13.1%	17.6%	21.7%	22.6%
Investor Channel	87.8%	88.0%	88.1%	88.4%	86.8%	82.3%	78.0%	76.9%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%
Subordinate Financing - RDW								
Subordinate Financing - RDW	24.0%	24.1%	24.5%	24.7%	20.9%	11.1%	3.6%	1.9%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.9%	3.9%	4.0%	4.1%	3.9%	2.8%	1.5%	1.2%
- 80/15/05	3.2%	3.2%	3.3%	3.4%	3.2%	2.1%	1.2%	0.6%
- 80/20/00	0.2%	0.2%	0.2%	0.3%	0.3%	0.2%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	16.4%	16.5%	16.7%	16.8%	13.3%	5.8%	0.8%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	28.4%	28.6%	29.1%	29.4%	27.0%	20.7%	16.0%	12.6%
- 75/20/05	0.4%	0.5%	0.5%	0.5%	0.4%	0.3%	0.2%	0.2%
- 75/25/00	0.5%	0.5%	0.5%	0.5%	0.4%	0.2%	0.1%	0.1%
- 80/10/10	6.2%	6.2%	6.3%	6.3%	6.1%	5.0%	3.4%	2.8%
- 80/15/05	4.9%	5.0%	5.1%	5.2%	5.0%	3.6%	2.7%	1.9%
- 80/20/00	11.3%	11.4%	11.7%	12.0%	11.0%	7.6%	5.8%	4.4%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Alt-A

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	5.0%	5.0%	5.1%	5.0%	4.1%	4.0%	3.7%	3.2%
EA/TPR								
EA/TPR	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.1%	0.1%
- EA I	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%
- EA/TPR II	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
- EA/TPR III	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	10.9%	10.9%	11.0%	11.2%	11.6%	11.5%	11.0%	10.9%
Northeast	18.4%	18.3%	18.1%	17.9%	17.6%	18.5%	19.5%	19.8%
Southeast	25.5%	25.5%	25.3%	25.1%	24.5%	22.5%	20.7%	19.7%
Southwest	14.5%	14.7%	14.9%	15.1%	15.4%	15.2%	14.6%	14.2%
West	30.6%	30.6%	30.6%	30.7%	30.9%	32.4%	34.1%	35.4%
Census Region (Sums to 100%)								
New England	4.7%	4.8%	4.8%	4.8%	4.8%	5.0%	5.1%	5.1%
Middle Atlantic	13.1%	13.0%	12.8%	12.5%	12.2%	12.9%	13.9%	14.2%
East North Central	9.0%	8.9%	9.0%	9.1%	9.5%	9.2%	8.9%	8.9%
East South Central	2.5%	2.5%	2.6%	2.6%	2.6%	2.4%	2.4%	2.3%
South Atlantic	23.3%	23.2%	23.0%	22.8%	22.1%	20.3%	18.6%	17.6%
West North Central	3.3%	3.3%	3.4%	3.4%	3.6%	3.6%	3.5%	3.2%
West South Central	5.2%	5.2%	5.3%	5.4%	5.3%	5.2%	5.2%	5.0%
Mountain	11.6%	11.7%	11.9%	12.0%	12.3%	12.1%	11.1%	10.5%
Pacific	27.0%	27.0%	27.0%	27.1%	27.2%	28.8%	31.1%	32.8%
US Territories	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.3%	0.3%
Top 10 States								
01) CA	21.6%	21.6%	21.5%	21.5%	21.6%	23.1%	25.5%	27.4%
02) FL	10.9%	10.8%	10.7%	10.6%	10.2%	9.2%	8.1%	7.7%
03) NY	6.4%	6.3%	6.2%	6.1%	6.1%	6.8%	7.7%	8.1%
04) NJ	4.4%	4.4%	4.3%	4.2%	4.1%	4.0%	4.2%	4.1%
05) TX	4.0%	4.1%	4.1%	4.1%	4.1%	4.0%	3.9%	3.8%
06) AZ	3.9%	3.9%	3.9%	3.9%	4.0%	3.7%	3.2%	2.9%
07) IL	3.7%	3.7%	3.7%	3.8%	3.9%	3.8%	3.7%	3.8%
08) VA	3.0%	3.0%	3.0%	2.9%	2.9%	2.6%	2.3%	2.1%
09) WA	3.0%	3.0%	3.0%	3.1%	3.1%	3.1%	3.0%	2.8%
10) GA	2.9%	2.9%	2.9%	2.9%	2.9%	2.7%	2.7%	2.6%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	36.5%	36.6%	36.4%	36.7%	37.6%	35.2%	35.0%	36.9%



Single Family Conventional Book Characteristics Alt-A

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) LEHMAN BROTHERS HOLDINGS INC	10.3%	10.4%	10.7%	10.9%	11.6%	12.6%	11.7%	8.2%
03) INDYMAC BANCORP INC	8.9%	8.9%	9.0%	8.9%	6.9%	6.2%	7.3%	8.9%
04) WASHINGTON MUTUAL INC	7.6%	7.6%	7.8%	8.0%	8.8%	10.3%	12.3%	12.2%
05) JP MORGAN CHASE & CO	5.2%	5.2%	5.3%	5.4%	5.1%	5.1%	3.2%	2.6%
06) AMTRUST FINANCIAL CORPORATION	3.8%	3.8%	3.8%	3.8%	4.1%	4.3%	3.0%	2.5%
07) WACHOVIA CORPORATION	3.5%	3.5%	2.9%	2.3%	2.0%	1.4%	1.6%	2.0%
08) CITIGROUP INC	2.4%	2.4%	2.3%	2.2%	1.6%	0.9%	1.2%	0.9%
09) SUNTRUST BANKS INC	2.3%	2.3%	2.2%	2.2%	2.1%	0.9%	0.5%	0.5%
10) MORGAN STANLEY & COMPANY INC	2.1%	2.1%	2.2%	2.2%	2.4%	1.8%	0.7%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	36.0%	36.0%	36.5%	36.8%	37.6%	34.1%	32.9%	33.8%
02) INDYMAC BANCORP INC	9.1%	9.1%	9.2%	9.1%	6.9%	6.1%	7.1%	8.6%
03) JP MORGAN CHASE & CO	9.0%	9.1%	9.2%	9.2%	8.8%	8.3%	6.4%	6.2%
04) LEHMAN BROTHERS HOLDINGS INC	9.0%	9.1%	9.3%	9.5%	10.0%	10.7%	8.5%	3.8%
05) WASHINGTON MUTUAL INC	7.8%	7.8%	7.9%	8.0%	8.8%	10.6%	13.6%	15.0%
06) WELLS FARGO & COMPANY	6.3%	6.3%	5.9%	5.9%	7.1%	9.0%	7.7%	5.8%
07) CITIGROUP INC	3.9%	3.8%	3.8%	3.8%	3.9%	4.5%	6.2%	7.2%
08) WACHOVIA CORPORATION	2.5%	2.5%	1.9%	1.4%	0.6%	0.5%	0.3%	0.1%
09) NATIONAL CITY CORPORATION	2.3%	2.3%	2.4%	2.4%	2.6%	2.5%	1.0%	0.9%
10) SUNTRUST BANKS INC	2.1%	2.1%	2.0%	2.0%	1.9%	0.9%	0.5%	0.5%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	61.3%							
Credit Enhancement	38.7%							
- Primary MI Only	8.7%							
- Pool Policy Only	26.2%							
- Pool Policy and Primary MI	3.2%							
- Full Recourse	0.4%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	0.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	79.8%							
Interest Only with Credit Enhancement	57.4%							
Alt-A with Credit Enhancement	38.7%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-3.71	-3.74	-4.05	-4.42	-1.01	3.29	6.02	6.20



Single Family Conventional Book Characteristics Alt-A

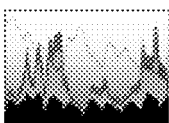
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	46.70	46.68	46.98	47.09	40.64	37.25	35.20	34.44
Wtd Avg Charged Fee	42.98	42.93	42.94	42.68	39.63	40.54	41.23	40.64
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	4.92%	3.79%	2.93%	2.12%	0.92%	1.10%	1.10%	1.07%
- SDQ Rate for Loans with CE	9.44%							
- SDQ Rate for Loans without CE	2.41%							
SDQ Rate Excl. Katrina Loans	4.92%	3.79%	2.93%	2.11%	0.89%	0.95%	1.10%	1.07%
SDQ Rate for Katrina Loans	4.29%	3.44%	3.64%	3.77%	4.99%	17.01%	1.09%	0.60%
Serious Delinquent Loans								
SDQ Loan Count	85,538	67,331	52,477	38,469	13,534	12,741	10,861	9,741
SDQ Count for Loans with CE	58,593							
SDQ Count for Loans without CE	26,945							
SDQ Volume (\$M)								
SDQ Volume	\$18,881.7	\$14,761.6	\$11,211.3	\$7,867.8	\$2,035.0	\$1,589.3	\$1,372.8	\$1,259.9
SDQ Volume for Loans with CE	\$13,176.7							
SDQ Volume for Loans without CE	\$5,705.1							



Single Family Conventional Book Characteristics

Alt-A Low/No Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,218,654	1,248,391	1,256,174	1,259,036	990,263	793,381	707,065	645,252
Book Volume (\$B)	\$214.1	\$220.1	\$222.6	\$224.3	\$173.2	\$129.2	\$110.0	\$98.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	20.6%	20.6%	20.1%	19.8%	20.4%	23.3%	24.0%	22.9%
OLTV 60.01% - 70.00%	16.6%	16.4%	16.2%	16.0%	16.9%	17.7%	18.3%	18.0%
OLTV 70.01% - 75.00%	11.2%	11.1%	11.1%	11.0%	11.4%	12.2%	13.3%	13.6%
OLTV 75.01% - 80.00%	39.2%	39.4%	40.0%	40.5%	40.3%	34.1%	28.3%	25.8%
OLTV 80.01% - 90.00%	7.8%	7.8%	7.9%	7.8%	7.4%	8.5%	10.4%	12.4%
OLTV 90.01% - 95.00%	3.2%	3.2%	3.3%	3.4%	3.2%	3.6%	4.6%	5.3%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
OLTV 97.01% - 100.00%	1.3%	1.4%	1.4%	1.4%	0.4%	0.4%	0.9%	1.7%
OLTV > 100.00%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	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	71.3%	71.4%	71.6%	71.8%	71.4%	70.4%	70.4%	71.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.1%	19.1%	18.5%	18.3%	19.5%	22.4%	23.3%	22.5%
Comb LTV 60.01% - 70.00%	15.8%	15.6%	15.3%	15.2%	16.0%	17.4%	18.2%	17.9%
Comb LTV 70.01% - 75.00%	10.4%	10.3%	10.2%	10.1%	10.7%	12.0%	13.1%	13.5%
Comb LTV 75.01% - 80.00%	24.0%	24.0%	24.1%	24.3%	26.1%	27.8%	26.8%	24.4%
Comb LTV 80.01% - 90.00%	14.3%	14.4%	14.6%	14.4%	13.2%	12.3%	12.1%	13.5%
Comb LTV 90.01% - 95.00%	7.2%	7.2%	7.4%	7.6%	7.0%	5.7%	5.2%	6.1%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	9.2%	9.3%	9.6%	9.9%	7.4%	2.4%	1.1%	1.9%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Wtd Avg Comb LTV	74.9%	75.0%	75.4%	75.5%	74.3%	71.8%	70.9%	71.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.1%	19.1%	18.5%	18.3%	19.5%	22.4%	23.3%	22.5%
Comb LTV 60.01% - 70.00%	15.8%	15.6%	15.3%	15.2%	16.0%	17.4%	18.2%	17.9%
Comb LTV 70.01% - 75.00%	10.4%	10.3%	10.2%	10.1%	10.7%	12.0%	13.1%	13.5%
Comb LTV 75.01% - 80.00%	24.0%	24.0%	24.1%	24.3%	26.1%	27.8%	26.8%	24.4%
Comb LTV 80.01% - 90.00%	14.3%	14.4%	14.6%	14.4%	13.2%	12.3%	12.1%	13.5%
Comb LTV 90.01% - 95.00%	7.2%	7.2%	7.4%	7.6%	7.0%	5.7%	5.2%	6.1%



Single Family Conventional Book Characteristics

Alt-A Low/No Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	9.2%	9.3%	9.6%	9.9%	7.4%	2.4%	1.1%	1.9%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Wtd Avg Comb LTV	74.9%	75.0%	75.3%	75.5%	74.3%	71.8%	70.9%	71.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	27.1%	29.8%	31.5%	31.7%	41.6%	52.7%	50.0%	37.2%
MTMLTV 60.01% - 70.00%	11.7%	13.1%	14.3%	14.3%	17.4%	18.8%	19.9%	24.6%
MTMLTV 70.01% - 75.00%	7.7%	8.9%	10.0%	10.0%	11.0%	10.2%	9.5%	13.2%
MTMLTV 75.01% - 80.00%	9.1%	10.8%	12.8%	13.1%	16.3%	11.6%	10.8%	10.6%
MTMLTV 80.01% - 90.00%	15.6%	15.7%	17.3%	19.4%	11.3%	5.2%	7.0%	10.2%
MTMLTV 90.01% - 95.00%	5.5%	5.7%	5.7%	5.2%	1.5%	1.0%	1.6%	2.3%
MTMLTV 95.01% - 97.00%	2.0%	2.0%	1.7%	1.4%	0.3%	0.1%	0.2%	0.3%
MTMLTV 97.01% - 100.00%	2.6%	2.7%	1.9%	1.6%	0.3%	0.1%	0.2%	0.3%
MTMLTV > 100.00%	18.4%	11.3%	4.5%	3.1%	0.1%	0.0%	0.1%	0.2%
MTMLTV Missing	0.3%	0.3%	0.2%	0.2%	0.2%	0.3%	0.5%	1.0%
Wtg Avg MTMLTV	76.4%	71.7%	68.3%	67.6%	61.2%	56.5%	58.7%	63.1%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
FICO 580-619	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.8%	1.1%
FICO 620-659	7.3%	7.4%	7.5%	7.6%	6.8%	5.9%	7.1%	8.6%
FICO 660-699	26.7%	26.7%	26.8%	26.7%	25.2%	23.8%	25.1%	26.7%
FICO 700-739	31.5%	31.5%	31.6%	31.7%	32.6%	33.4%	32.6%	31.1%
FICO >= 740	34.1%	34.1%	33.7%	33.6%	34.9%	36.0%	33.8%	31.7%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%
Wtd Avg FICO	720	720	719	719	721	722	719	715
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	57.4%	57.0%	56.3%	55.6%	55.6%	56.2%	59.6%	67.2%
Intermediate-term, fixed-rate	8.1%	8.2%	8.0%	7.9%	9.7%	13.4%	16.3%	17.7%
Adjustable-rate	4.2%	4.2%	4.4%	4.5%	6.2%	8.8%	11.3%	9.9%
Interest Only adjustable-rate	18.3%	18.5%	19.0%	19.4%	19.1%	17.1%	9.7%	2.4%
Negative Amortization	2.0%	2.0%	2.0%	2.1%	3.9%	4.4%	3.1%	2.7%



Single Family Conventional Book Characteristics

Alt-A Low/No Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	10.0%	10.1%	10.3%	10.5%	5.6%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	79.1%	79.2%	79.1%	79.2%	80.2%	81.1%	83.4%	85.5%
Second/Vacation Home	5.5%	5.5%	5.5%	5.5%	5.7%	5.3%	4.4%	3.5%
Investor Property	15.4%	15.3%	15.4%	15.3%	14.1%	13.6%	12.2%	10.9%
10-K Unit Type (Sums to 100%)								
1 Unit	89.6%	89.8%	89.8%	89.9%	90.8%	90.6%	89.8%	89.6%
2-4 Units	10.4%	10.2%	10.2%	10.1%	9.2%	9.4%	10.2%	10.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.2%	10.3%	10.4%	10.5%	10.9%	10.4%	9.1%	8.3%
Single Family Homes	89.8%	89.7%	89.6%	89.5%	89.1%	89.6%	90.9%	91.7%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%
Condo/Coop	10.2%	10.3%	10.4%	10.5%	10.9%	10.4%	9.1%	8.3%
1 Unit	79.3%	79.4%	79.3%	79.3%	79.8%	79.9%	80.5%	80.9%
2-4 Units	10.4%	10.2%	10.2%	10.1%	9.1%	9.4%	10.1%	10.4%
Condo								
Condo	10.1%	10.1%	10.3%	10.4%	10.8%	10.3%	9.0%	8.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	41.3%	41.5%	42.5%	43.3%	46.0%	43.8%	40.6%	37.7%
Cash-Out Refinance	38.9%	38.7%	38.1%	37.4%	35.0%	33.9%	32.7%	32.3%
Other Refinance	19.8%	19.7%	19.4%	19.3%	18.9%	22.2%	26.7%	30.1%
Origination Type (Sums to 100%)								
TPO Broker	30.0%	30.0%	30.1%	30.1%	30.3%	29.4%	33.4%	39.2%
TPO Correspondent	27.2%	27.3%	27.9%	28.3%	24.2%	19.2%	17.2%	16.1%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Retail	42.7%	42.7%	42.0%	41.5%	45.6%	51.4%	49.4%	44.6%
Origination Year (Sums to 100%)								
< 2001	0.4%	0.4%	0.5%	0.5%	0.8%	1.3%	2.0%	2.7%
2001	0.7%	0.7%	0.7%	0.7%	1.2%	2.1%	3.7%	7.2%
2002	3.8%	3.8%	4.0%	4.0%	6.5%	11.0%	19.2%	35.6%
2003	10.1%	10.2%	9.7%	10.0%	15.3%	25.2%	41.5%	54.4%
2004	9.4%	9.4%	9.7%	10.0%	15.7%	26.4%	33.6%	0.0%
2005	17.4%	17.5%	17.9%	18.2%	27.1%	34.0%	0.0%	0.0%
2006	27.9%	28.1%	28.9%	29.7%	33.5%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Alt-A Low/No Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	27.6%	27.6%	27.9%	26.9%	0.0%	0.0%	0.0%	0.0%
2008	2.7%	2.3%	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$185,396	\$185,275	\$185,533	\$185,925	\$182,254	\$169,673	\$161,123	\$156,907
Loan Original Note Rate	6.47%	6.47%	6.48%	6.47%	6.22%	5.92%	6.09%	6.41%
Seasoning (Sums to 100%)								
Seasoned	4.2%	4.2%	3.0%	2.5%	1.6%	1.6%	2.0%	2.0%
Non-Seasoned	95.8%	95.8%	97.0%	97.5%	98.4%	98.4%	98.0%	98.0%
ACI								
ACI Probability	0.84%	0.85%	0.86%	0.87%	0.78%	0.71%	0.78%	0.87%
Wtd Avg ACI Score	670	670	670	670	675	680	679	677
Credit Premium								
Wtd Avg Credit Premium	-0.07	-0.07	-0.07	-0.06	-0.11	-0.14	-0.14	-0.07
Credit Premium > 1.5	1.6%	1.7%	1.8%	1.8%	1.3%	1.2%	1.2%	2.2%
Prepay Premium								
Prepay Premium	9.9%	10.0%	10.2%	10.3%	9.6%	8.6%	8.6%	8.7%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.2%	6.2%	6.1%	6.2%	7.5%	9.6%	11.5%	11.2%
DTI Ratio > 20 and <= 30	12.7%	12.7%	12.5%	12.7%	14.1%	15.9%	17.0%	17.4%
DTI Ratio > 30 and <= 40	25.3%	25.2%	25.1%	25.3%	25.9%	25.2%	22.6%	21.6%
DTI Ratio > 40 and <= 50	21.9%	21.9%	21.7%	21.7%	19.4%	16.1%	13.7%	12.7%
DTI Ratio > 50	5.1%	5.1%	5.0%	5.1%	5.6%	6.8%	9.0%	10.7%
DTI Ratio Missing	28.8%	28.9%	29.5%	29.2%	27.6%	26.5%	26.2%	26.4%
Wtd Avg DTI Ratio	36.3%	36.3%	36.3%	36.3%	35.5%	34.7%	34.4%	34.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.2%	6.2%	6.1%	6.2%	7.5%	9.6%	11.5%	11.2%
DTI Ratio > 20 and <= 30	12.7%	12.7%	12.5%	12.7%	14.1%	15.9%	17.0%	17.4%
DTI Ratio > 30 and <= 40	25.3%	25.2%	25.1%	25.3%	25.9%	25.2%	22.6%	21.6%
DTI Ratio > 40 and <= 50	21.9%	21.9%	21.7%	21.7%	19.4%	16.1%	13.7%	12.7%
DTI Ratio > 50	5.1%	5.1%	5.0%	5.1%	5.6%	6.8%	9.0%	10.7%
DTI Ratio Missing	28.8%	28.9%	29.5%	29.1%	27.6%	26.5%	26.2%	26.4%
Wtd Avg DTI Ratio	36.3%	36.3%	36.3%	36.3%	35.5%	34.7%	34.4%	34.7%
Origination Term (Sums to 100%)								
<= 15 Years	8.1%	8.2%	8.1%	7.9%	9.7%	13.4%	16.3%	17.7%



Single Family Conventional Book Characteristics Alt-A Low/No Doc

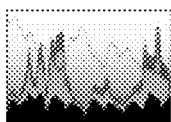
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.2%	1.2%	1.2%	1.2%	1.3%	1.6%	1.9%	2.0%
> 25 Years and <= 30 Years	90.3%	90.2%	90.4%	90.5%	88.8%	84.8%	81.7%	80.1%
> 30 Years	0.4%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	67.4%	67.1%	66.5%	66.0%	61.2%	56.3%	59.7%	67.2%
Intermediate-Term Fixed Rate (excl Balloon)	8.1%	8.2%	8.0%	7.9%	9.7%	13.3%	16.1%	17.2%
Adjustable Rate	24.4%	24.7%	25.4%	26.0%	29.1%	30.3%	24.1%	15.1%
Balloon	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.2%	0.5%
Various Product Types								
Second	0.7%	0.7%	0.8%	0.8%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.2%
Hybrid Arm	21.2%	21.4%	22.0%	22.5%	23.2%	19.9%	15.9%	10.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.4%	1.5%	1.6%	1.7%	2.9%	4.7%	4.9%	3.1%
- 5/1 Hybrid Arm	15.5%	15.7%	16.1%	16.4%	16.5%	12.2%	9.4%	6.1%
- 7/1 Hybrid Arm	2.5%	2.5%	2.5%	2.6%	2.5%	2.0%	1.3%	0.9%
- 10/1 Hybrid Arm	1.8%	1.8%	1.8%	1.8%	1.3%	1.0%	0.4%	0.2%
NegAm ARM	2.0%	2.0%	2.0%	2.1%	3.9%	4.4%	3.1%	2.7%
Interest Only	28.3%	28.6%	29.3%	29.8%	24.7%	17.2%	9.7%	2.5%
- Interest Only ARM	18.3%	18.5%	19.0%	19.4%	19.1%	17.1%	9.7%	2.4%
- Interest Only FRM	10.0%	10.1%	10.3%	10.5%	5.6%	0.1%	0.0%	0.0%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A No Disclosure	3.4%	3.4%	3.5%	3.6%	1.4%	0.5%	0.0%	0.0%
- Alt-A NINA	24.2%	24.4%	24.9%	24.7%	30.2%	35.8%	35.6%	34.0%
- Alt-A SISA	7.3%	7.2%	7.0%	7.0%	3.9%	0.2%	0.0%	0.0%
- Alt-A No Ratio	11.8%	11.8%	12.1%	12.1%	10.7%	10.6%	11.3%	12.3%
- Alt-A Stated Income	53.3%	53.2%	52.5%	52.6%	53.7%	52.9%	53.1%	53.7%



Single Family Conventional Book Characteristics

Alt-A Low/No Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc	1.1%	1.1%	1.2%	1.2%	1.8%	2.8%	3.8%	4.5%
- Other Low/No Doc	98.9%	98.9%	98.8%	98.8%	98.2%	97.2%	96.2%	95.5%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	16.6%	16.4%	16.4%	16.1%	19.0%	25.1%	29.9%	31.5%
Investor Channel	83.4%	83.6%	83.6%	83.9%	81.0%	74.9%	70.1%	68.5%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	21.0%	21.2%	21.7%	21.9%	18.4%	9.4%	3.5%	2.0%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.7%	3.7%	3.8%	3.8%	3.5%	2.6%	1.6%	1.4%
- 80/15/05	2.8%	2.9%	3.0%	3.0%	3.0%	1.9%	1.1%	0.6%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	14.2%	14.4%	14.7%	14.8%	11.6%	4.7%	0.7%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	24.3%	24.5%	25.1%	25.3%	22.5%	15.9%	11.5%	8.6%
- 75/20/05	0.4%	0.5%	0.5%	0.5%	0.4%	0.2%	0.2%	0.1%
- 75/25/00	0.4%	0.4%	0.4%	0.4%	0.4%	0.1%	0.1%	0.1%
- 80/10/10	5.8%	5.8%	5.9%	6.0%	5.5%	4.4%	3.2%	2.8%
- 80/15/05	4.3%	4.3%	4.5%	4.6%	4.6%	3.1%	2.3%	1.6%
- 80/20/00	8.0%	8.2%	8.4%	8.6%	7.6%	4.1%	2.0%	1.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Alt-A Low/No Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	5.3%	5.3%	5.4%	5.2%	4.0%	3.9%	3.7%	2.9%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	9.5%	9.5%	9.7%	9.8%	10.2%	10.2%	10.2%	10.2%
Northeast	20.6%	20.5%	20.2%	20.0%	20.1%	21.1%	21.9%	21.8%
Southeast	24.8%	24.8%	24.5%	24.2%	23.4%	21.6%	19.8%	18.8%
Southwest	13.4%	13.5%	13.7%	13.9%	14.1%	13.6%	13.3%	13.2%
West	31.8%	31.8%	31.9%	32.1%	32.2%	33.6%	34.7%	36.0%
Census Region (Sums to 100%)								
New England	5.1%	5.1%	5.1%	5.1%	5.2%	5.4%	5.5%	5.4%
Middle Atlantic	15.0%	14.9%	14.6%	14.4%	14.2%	15.0%	15.8%	15.9%
East North Central	7.8%	7.8%	7.9%	8.1%	8.4%	8.3%	8.3%	8.5%
East South Central	2.1%	2.1%	2.1%	2.1%	2.1%	2.0%	2.0%	1.9%
South Atlantic	23.0%	22.9%	22.7%	22.4%	21.5%	19.8%	18.1%	17.1%
West North Central	2.8%	2.8%	2.8%	2.9%	3.0%	3.0%	3.0%	2.8%
West South Central	5.0%	5.0%	5.1%	5.1%	5.1%	4.9%	4.9%	4.7%
Mountain	10.8%	10.9%	11.1%	11.2%	11.5%	11.0%	10.2%	10.0%
Pacific	28.3%	28.3%	28.3%	28.5%	28.6%	30.1%	31.8%	33.5%
US Territories	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.4%	0.4%
Top 10 States								
01) CA	23.2%	23.1%	23.1%	23.2%	23.3%	24.9%	26.6%	28.4%
02) FL	11.9%	11.8%	11.7%	11.6%	11.1%	10.0%	8.8%	8.3%
03) NY	7.5%	7.4%	7.4%	7.3%	7.4%	8.2%	9.0%	9.3%
04) NJ	5.1%	5.1%	5.0%	4.9%	4.7%	4.7%	4.7%	4.6%
05) TX	3.8%	3.8%	3.9%	3.9%	3.9%	3.7%	3.7%	3.6%
06) IL	3.7%	3.7%	3.8%	3.9%	3.9%	3.9%	3.9%	4.0%
07) AZ	3.6%	3.7%	3.7%	3.8%	3.7%	3.3%	2.8%	2.7%
08) WA	2.7%	2.7%	2.7%	2.8%	2.8%	2.8%	2.7%	2.6%
09) VA	2.6%	2.6%	2.6%	2.5%	2.4%	2.2%	2.0%	1.8%
10) NV	2.6%	2.6%	2.6%	2.7%	2.7%	2.6%	2.1%	1.8%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	34.8%	34.8%	34.5%	34.9%	36.0%	32.4%	29.1%	29.5%



Single Family Conventional Book Characteristics Alt-A Low/No Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) LEHMAN BROTHERS HOLDINGS INC	10.1%	10.2%	10.5%	10.8%	11.7%	12.2%	11.1%	8.3%
03) INDYMAC BANCORP INC	9.4%	9.4%	9.6%	9.5%	7.4%	6.0%	6.7%	8.1%
04) WASHINGTON MUTUAL INC	8.1%	8.2%	8.4%	8.6%	9.6%	11.9%	14.9%	15.9%
05) JP MORGAN CHASE & CO	5.5%	5.5%	5.7%	5.8%	5.3%	4.6%	3.3%	2.6%
06) WACHOVIA CORPORATION	4.1%	4.1%	3.3%	2.5%	1.7%	1.8%	2.1%	2.6%
07) AMTRUST FINANCIAL CORPORATION	3.9%	3.9%	3.9%	3.9%	3.8%	3.8%	3.6%	3.3%
08) CITIGROUP INC	2.3%	2.2%	2.1%	2.0%	1.0%	1.2%	1.4%	0.8%
09) CAPITAL ONE FINANCIAL CORPORATION	2.3%	2.3%	2.4%	2.4%	2.3%	2.9%	4.1%	4.7%
10) FLAGSTAR BANCORP INC	2.1%	2.1%	2.1%	2.1%	2.6%	3.7%	4.3%	4.2%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	34.2%	34.3%	34.8%	35.2%	36.3%	32.2%	28.8%	28.9%
02) JP MORGAN CHASE & CO	10.2%	10.2%	10.5%	10.5%	10.0%	8.8%	8.0%	7.8%
03) INDYMAC BANCORP INC	9.6%	9.6%	9.8%	9.7%	7.4%	6.0%	6.5%	7.9%
04) LEHMAN BROTHERS HOLDINGS INC	8.7%	8.8%	9.1%	9.3%	10.1%	10.3%	7.9%	4.0%
05) WASHINGTON MUTUAL INC	8.1%	8.1%	8.2%	8.4%	9.2%	11.6%	15.1%	17.0%
06) WELLS FARGO & COMPANY	6.2%	6.2%	5.6%	5.6%	6.8%	8.1%	6.9%	4.4%
07) CITIGROUP INC	4.0%	3.9%	3.8%	3.8%	3.9%	5.4%	6.7%	7.5%
08) WACHOVIA CORPORATION	3.4%	3.4%	2.6%	1.9%	0.8%	0.7%	0.3%	0.1%
09) CAPITAL ONE FINANCIAL CORPORATION	2.2%	2.3%	2.3%	2.4%	2.2%	2.8%	4.0%	4.5%
10) SUNTRUST BANKS INC	1.9%	1.9%	1.9%	1.9%	1.7%	1.1%	0.7%	0.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	61.3%							
Credit Enhancement	38.7%							
- Primary MI Only	8.3%							
- Pool Policy Only	26.9%							
- Pool Policy and Primary MI	2.9%							
- Full Recourse	0.4%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	0.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	78.6%							
Interest Only with Credit Enhancement	60.4%							
Alt-A with Credit Enhancement	38.7%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-2.77	-2.80	-3.08	-3.48	0.36	4.66	7.20	7.23



Single Family Conventional Book Characteristics

Alt-A Low/No Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	46.93	46.93	47.42	47.64	40.63	36.87	34.71	34.06
Wtd Avg Charged Fee	44.16	44.13	44.33	44.16	40.99	41.54	41.91	41.29
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	5.58%	4.29%	3.30%	2.34%	0.93%	1.03%	0.96%	0.88%
- SDQ Rate for Loans with CE	10.80%							
- SDQ Rate for Loans without CE	2.72%							
SDQ Rate Excl. Katrina Loans	5.59%	4.30%	3.30%	2.34%	0.91%	0.87%	0.96%	0.89%
SDQ Rate for Katrina Loans	3.94%	3.03%	3.22%	3.35%	4.51%	16.63%	0.89%	0.34%
Serious Delinquent Loans								
SDQ Loan Count	67,524	53,095	40,921	29,262	9,104	8,032	6,607	5,562
SDQ Count for Loans with CE	46,268							
SDQ Count for Loans without CE	21,256							
SDQ Volume (\$M)								
SDQ Volume	\$15,390.8	\$12,069.7	\$9,130.3	\$6,320.9	\$1,508.0	\$1,099.5	\$922.5	\$799.1
SDQ Volume for Loans with CE	\$10,696.3							
SDQ Volume for Loans without CE	\$4,694.5							



Single Family Conventional Book Characteristics Alt-A No Disclosure

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	38,316	39,427	40,861	41,898	13,150	3,497	259	
Book Volume (\$B)	\$7.2	\$7.5	\$7.8	\$8.0	\$2.5	\$0.6	\$0.0	
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	36.8%	36.8%	36.9%	36.8%	41.6%	44.4%	21.0%	
OLTV 60.01% - 70.00%	21.9%	21.8%	21.7%	21.6%	25.6%	23.5%	17.3%	
OLTV 70.01% - 75.00%	7.5%	7.4%	7.4%	7.4%	6.2%	5.0%	5.5%	
OLTV 75.01% - 80.00%	19.9%	19.9%	20.0%	20.2%	20.6%	19.0%	33.9%	
OLTV 80.01% - 90.00%	8.4%	8.4%	8.4%	8.4%	3.9%	4.5%	9.9%	
OLTV 90.01% - 95.00%	5.4%	5.5%	5.5%	5.6%	2.2%	3.7%	12.4%	
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV 97.01% - 100.00%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	
OLTV > 100.00%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Wtd Avg OLTV	65.8%	65.8%	65.8%	65.8%	62.7%	62.4%	73.0%	
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	36.0%	36.0%	36.0%	35.8%	40.6%	43.7%	20.3%	
Comb LTV 60.01% - 70.00%	21.2%	21.0%	21.0%	21.0%	24.6%	23.6%	16.5%	
Comb LTV 70.01% - 75.00%	7.3%	7.3%	7.3%	7.2%	6.0%	5.0%	3.8%	
Comb LTV 75.01% - 80.00%	17.6%	17.6%	17.7%	17.8%	17.8%	18.1%	24.0%	
Comb LTV 80.01% - 90.00%	10.2%	10.2%	10.1%	10.1%	6.0%	5.3%	17.5%	
Comb LTV 90.01% - 95.00%	6.7%	6.7%	6.8%	6.9%	3.8%	4.3%	17.1%	
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 97.01% - 100.00%	1.0%	1.1%	1.1%	1.1%	1.1%	0.1%	0.7%	
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Wtd Avg Comb LTV	66.8%	66.8%	66.7%	66.8%	63.8%	62.8%	75.3%	
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	36.0%	36.0%	36.0%	35.8%	40.6%	43.7%	20.3%	
Comb LTV 60.01% - 70.00%	21.2%	21.0%	21.0%	21.0%	24.6%	23.6%	16.5%	
Comb LTV 70.01% - 75.00%	7.3%	7.3%	7.3%	7.2%	6.0%	5.0%	3.8%	
Comb LTV 75.01% - 80.00%	17.6%	17.6%	17.7%	17.8%	17.8%	18.1%	24.0%	
Comb LTV 80.01% - 90.00%	10.2%	10.2%	10.1%	10.1%	6.0%	5.3%	17.5%	
Comb LTV 90.01% - 95.00%	6.7%	6.7%	6.8%	6.9%	3.8%	4.3%	17.1%	
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	



Single Family Conventional Book Characteristics Alt-A No Disclosure

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	1.0%	1.1%	1.1%	1.1%	1.1%	0.1%	0.7%	
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Wtd Avg Comb LTV	66.7%	66.8%	66.7%	66.8%	63.8%	62.8%	75.3%	
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	24.8%	28.7%	32.7%	33.5%	46.0%	49.6%	21.5%	
MTMLTV 60.01% - 70.00%	14.5%	17.0%	19.0%	19.6%	23.8%	22.9%	16.8%	
MTMLTV 70.01% - 75.00%	8.7%	9.5%	10.1%	9.7%	9.1%	8.6%	6.2%	
MTMLTV 75.01% - 80.00%	9.7%	10.9%	11.4%	11.1%	11.3%	11.0%	32.9%	
MTMLTV 80.01% - 90.00%	16.3%	15.3%	14.3%	15.0%	7.8%	5.5%	11.0%	
MTMLTV 90.01% - 95.00%	6.6%	6.5%	5.8%	5.7%	1.6%	2.1%	11.3%	
MTMLTV 95.01% - 97.00%	2.2%	1.9%	1.7%	1.9%	0.3%	0.1%	0.0%	
MTMLTV 97.01% - 100.00%	2.9%	2.3%	1.6%	1.5%	0.1%	0.1%	0.3%	
MTMLTV > 100.00%	13.8%	7.5%	3.1%	1.8%	0.1%	0.0%	0.0%	
MTMLTV Missing	0.5%	0.4%	0.4%	0.2%	0.0%	0.0%	0.0%	
Wtg Avg MTMLTV	75.9%	71.3%	67.8%	67.0%	60.4%	59.4%	72.8%	
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
FICO 580-619	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	
FICO 620-659	11.7%	11.7%	11.7%	11.7%	15.1%	13.4%	1.8%	
FICO 660-699	29.9%	29.8%	29.6%	29.4%	27.7%	29.2%	28.5%	
FICO 700-739	27.4%	27.4%	27.4%	27.3%	27.0%	26.5%	35.9%	
FICO >= 740	30.9%	31.0%	31.2%	31.5%	30.1%	30.8%	33.7%	
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Wtd Avg FICO	714	715	715	715	712	714	725	
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	66.4%	66.4%	66.4%	66.3%	66.3%	88.5%	95.9%	
Intermediate-term, fixed-rate	5.6%	5.6%	5.6%	5.5%	7.1%	11.3%	4.1%	
Adjustable-rate	2.2%	2.2%	2.1%	2.1%	1.2%	0.1%	0.0%	
Interest Only adjustable-rate	7.8%	7.9%	7.8%	7.9%	9.5%	0.0%	0.0%	
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Interest Only fixed-rate	18.0%	18.0%	18.0%	18.1%	15.9%	0.0%	0.0%	



Single Family Conventional Book Characteristics Alt-A No Disclosure

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	87.4%	87.5%	87.5%	87.6%	87.4%	88.9%	88.0%	
Second/Vacation Home	2.9%	2.9%	2.9%	2.9%	2.7%	2.2%	2.6%	
Investor Property	9.7%	9.7%	9.6%	9.5%	9.9%	8.9%	9.4%	
10-K Unit Type (Sums to 100%)								
1 Unit	88.0%	88.2%	88.4%	88.5%	87.8%	87.8%	82.9%	
2-4 Units	12.0%	11.8%	11.6%	11.5%	12.2%	12.2%	17.1%	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
10-K Property Type (Sums to 100%)								
Condo/Coop	7.7%	7.7%	7.7%	7.7%	7.4%	6.5%	0.2%	
Single Family Homes	92.3%	92.3%	92.3%	92.3%	92.6%	93.5%	99.8%	
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Condo/Coop	7.7%	7.7%	7.7%	7.7%	7.4%	6.5%	0.2%	
1 Unit	80.3%	80.5%	80.7%	80.7%	80.4%	81.4%	82.7%	
2-4 Units	11.9%	11.8%	11.6%	11.5%	12.2%	12.1%	17.1%	
Condo								
Condo	7.5%	7.4%	7.5%	7.5%	7.3%	6.2%	0.2%	
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	31.2%	31.5%	32.2%	32.8%	30.9%	36.7%	60.8%	
Cash-Out Refinance	55.4%	55.2%	54.9%	54.5%	59.2%	55.5%	32.5%	
Other Refinance	13.5%	13.3%	13.0%	12.7%	9.8%	7.8%	6.7%	
Origination Type (Sums to 100%)								
TPO Broker	39.4%	39.5%	39.7%	40.1%	65.6%	65.5%	58.6%	
TPO Correspondent	29.7%	29.8%	30.1%	30.5%	6.7%	10.5%	27.0%	
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Retail	30.9%	30.8%	30.2%	29.4%	27.6%	24.0%	14.4%	
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	
2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2002	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	0.0%	
2003	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2004	0.5%	0.5%	0.5%	0.5%	1.7%	9.6%	100.0%	
2005	9.5%	9.5%	9.5%	9.6%	38.0%	90.0%	0.0%	
2006	23.7%	23.8%	24.0%	24.5%	60.1%	0.0%	0.0%	
2007	64.8%	64.9%	65.2%	65.4%	0.0%	0.0%	0.0%	



Single Family Conventional Book Characteristics Alt-A No Disclosure

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	1.5%	1.4%	0.8%	0.0%	0.0%	0.0%	0.0%	
Origination Amount and Rate								
Avg Origination Loan Amount	\$193,206	\$193,075	\$193,461	\$193,913	\$191,402	\$168,624	\$159,964	
Loan Original Note Rate	6.96%	6.96%	6.98%	7.00%	6.77%	6.43%	6.59%	
Seasoning (Sums to 100%)								
Seasoned	0.5%	0.5%	0.5%	0.5%	0.4%	0.5%	0.0%	
Non-Seasoned	99.5%	99.5%	99.5%	99.5%	99.6%	99.5%	100.0%	
ACI								
ACI Probability	1.27%	1.27%	1.27%	1.28%	1.28%	1.06%	1.01%	
Wtd Avg ACI Score	655	655	655	655	656	660	657	
Credit Premium								
Wtd Avg Credit Premium	-0.14	-0.13	-0.12	-0.11	-0.21	-0.08	0.04	
Credit Premium > 1.5	2.6%	2.7%	2.9%	3.0%	0.9%	1.3%	0.0%	
Prepay Premium								
Prepay Premium	7.4%	7.3%	7.2%	7.1%	4.2%	0.0%	0.0%	
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	0.3%	0.3%	0.3%	0.2%	0.4%	0.2%	0.9%	
DTI Ratio > 20 and <= 30	0.8%	0.8%	0.7%	0.6%	1.1%	0.8%	9.6%	
DTI Ratio > 30 and <= 40	2.0%	1.9%	1.7%	1.5%	3.0%	2.5%	24.0%	
DTI Ratio > 40 and <= 50	1.9%	1.9%	1.6%	1.3%	1.7%	1.3%	7.0%	
DTI Ratio > 50	1.3%	1.3%	1.2%	1.0%	0.5%	0.5%	0.0%	
DTI Ratio Missing	93.7%	93.8%	94.5%	95.3%	93.3%	94.7%	58.4%	
Wtd Avg DTI Ratio	42.5%	42.5%	42.7%	43.2%	37.5%	38.1%	34.3%	
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	0.3%	0.3%	0.3%	0.2%	0.4%	0.2%	0.9%	
DTI Ratio > 20 and <= 30	0.8%	0.8%	0.7%	0.6%	1.1%	0.8%	9.6%	
DTI Ratio > 30 and <= 40	2.0%	1.9%	1.7%	1.5%	3.0%	2.5%	24.0%	
DTI Ratio > 40 and <= 50	1.9%	1.9%	1.6%	1.3%	1.7%	1.3%	7.0%	
DTI Ratio > 50	1.3%	1.3%	1.2%	1.0%	0.5%	0.5%	0.0%	
DTI Ratio Missing	93.7%	93.8%	94.5%	95.3%	93.3%	94.7%	58.4%	
Wtd Avg DTI Ratio	42.5%	42.5%	42.7%	43.2%	37.5%	38.1%	34.3%	
Origination Term (Sums to 100%)								
<= 15 Years	5.6%	5.6%	5.6%	5.5%	7.1%	11.3%	4.1%	
> 15 Years and <= 25 Years	0.6%	0.6%	0.6%	0.5%	0.4%	0.4%	0.0%	



Single Family Conventional Book Characteristics Alt-A No Disclosure

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	93.5%	93.5%	93.6%	93.7%	92.5%	88.3%	95.9%	
> 30 Years	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	84.3%	84.2%	84.4%	84.3%	82.2%	88.5%	95.9%	
Intermediate-Term Fixed Rate (excl Balloon)	5.6%	5.6%	5.5%	5.5%	7.1%	11.3%	4.1%	
Adjustable Rate	10.0%	10.0%	10.0%	10.1%	10.7%	0.1%	0.0%	
Balloon	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
40 Year (ARM & Fixed)	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	
Hybrid Arm	9.9%	9.9%	9.9%	10.0%	10.7%	0.1%	0.0%	
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 3/1 Hybrid Arm	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	
- 5/1 Hybrid Arm	7.0%	7.1%	7.2%	7.2%	9.3%	0.1%	0.0%	
- 7/1 Hybrid Arm	1.2%	1.2%	1.2%	1.2%	0.3%	0.0%	0.0%	
- 10/1 Hybrid Arm	1.4%	1.4%	1.4%	1.4%	1.0%	0.0%	0.0%	
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Interest Only	25.9%	25.8%	25.9%	26.1%	25.4%	0.0%	0.0%	
- Interest Only ARM	7.8%	7.9%	7.8%	7.9%	9.5%	0.0%	0.0%	
- Interest Only FRM	18.0%	18.0%	18.0%	18.1%	15.9%	0.0%	0.0%	
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
- Alt-A Low/No Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
- Alt-A No Disclosure	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	



Single Family Conventional Book Characteristics Alt-A No Disclosure

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Non-Full Doc								
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Other Low/No Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Business Channel (Sums to 100%)								
Lender Channel	2.6%	2.4%	1.8%	0.9%	0.0%	0.0%	0.0%	
Investor Channel	97.4%	97.6%	98.2%	99.1%	100.0%	100.0%	100.0%	
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Subordinate Financing - RDW								
Subordinate Financing - RDW	6.2%	6.2%	6.2%	6.2%	6.7%	2.5%	15.8%	
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 80/10/10	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Other	5.8%	5.8%	5.8%	5.8%	6.7%	2.5%	15.8%	
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	7.6%	7.6%	7.5%	7.5%	7.6%	3.3%	15.8%	
- 75/20/05	0.3%	0.2%	0.2%	0.2%	0.3%	0.1%	0.5%	
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%	
- 80/10/10	1.5%	1.5%	1.5%	1.5%	1.5%	0.8%	6.4%	
- 80/15/05	1.1%	1.1%	1.1%	1.1%	1.3%	0.6%	4.0%	
- 80/20/00	1.0%	1.0%	1.0%	1.0%	1.0%	0.2%	0.7%	
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	
- Other	3.5%	3.5%	3.5%	3.4%	3.2%	1.7%	4.3%	



Single Family Conventional Book Characteristics

Alt-A No Disclosure

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
10-K Property Region (Sums to 100%)								
Midwest	7.9%	8.0%	8.0%	8.1%	7.4%	8.7%	5.7%	
Northeast	23.6%	23.6%	23.6%	23.7%	26.0%	30.6%	47.2%	
Southeast	24.4%	24.4%	24.3%	24.2%	21.5%	22.1%	18.0%	
Southwest	13.6%	13.7%	13.8%	13.9%	11.7%	10.9%	10.7%	
West	30.4%	30.3%	30.2%	30.1%	33.3%	27.6%	18.5%	
Census Region (Sums to 100%)								
New England	5.7%	5.8%	5.9%	5.9%	6.4%	7.7%	4.3%	
Middle Atlantic	17.6%	17.5%	17.4%	17.5%	19.4%	22.8%	42.8%	
East North Central	6.5%	6.5%	6.6%	6.7%	5.7%	6.6%	4.4%	
East South Central	1.6%	1.6%	1.6%	1.6%	1.7%	2.0%	0.1%	
South Atlantic	23.1%	23.1%	23.0%	22.9%	20.0%	20.3%	17.9%	
West North Central	2.3%	2.4%	2.4%	2.4%	2.8%	3.3%	2.0%	
West South Central	6.0%	6.1%	6.1%	6.1%	4.0%	3.8%	4.5%	
Mountain	8.9%	8.9%	8.9%	9.0%	8.7%	8.3%	8.5%	
Pacific	28.3%	28.1%	28.1%	28.0%	31.2%	25.2%	15.4%	
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Top 10 States								
01) CA	23.8%	23.6%	23.5%	23.3%	27.3%	21.3%	7.9%	
02) FL	13.0%	12.9%	12.6%	12.4%	10.1%	10.9%	9.4%	
03) NY	10.5%	10.5%	10.4%	10.4%	11.5%	13.4%	21.5%	
04) NJ	5.1%	5.1%	5.1%	5.2%	6.5%	7.1%	13.7%	
05) TX	4.6%	4.7%	4.7%	4.7%	3.1%	3.1%	3.1%	
06) AZ	3.9%	3.9%	3.9%	3.9%	3.9%	3.6%	3.7%	
07) IL	3.3%	3.2%	3.3%	3.4%	2.9%	3.3%	2.9%	
08) MA	2.9%	3.0%	3.0%	3.0%	3.3%	4.2%	1.0%	
09) MD	2.4%	2.4%	2.4%	2.4%	2.7%	1.8%	0.7%	
10) NC	2.2%	2.2%	2.3%	2.3%	2.0%	2.5%	3.8%	
Top 10 Sellers								
01) INDYMAC BANCORP INC	36.6%	36.5%	36.7%	37.0%	63.4%	56.7%	0.0%	
02) JP MORGAN CHASE & CO	20.8%	20.8%	20.9%	21.0%	0.0%	0.0%	0.0%	



Single Family Conventional Book Characteristics Alt-A No Disclosure

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) WASHINGTON MUTUAL INC	17.7%	17.6%	17.6%	17.7%	28.1%	20.0%	0.0%	
04) BANK OF AMERICA CORPORATION	9.4%	9.3%	8.9%	8.1%	0.0%	0.0%	0.0%	
05) LEHMAN BROTHERS HOLDINGS INC	5.8%	5.8%	5.9%	5.9%	0.0%	0.0%	0.0%	
06) CAPITAL ONE FINANCIAL CORPORATION	5.5%	5.6%	5.7%	5.8%	8.5%	23.2%	100.0%	
07) CERBERUS CAPITAL HOLDING	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%	0.0%	
08) NATIONAL CITY CORPORATION	1.2%	1.2%	1.2%	1.2%	0.0%	0.0%	0.0%	
09) WELLS FARGO & COMPANY	1.1%	1.1%	1.1%	1.1%	0.0%	0.0%	0.0%	
10) SUNTRUST BANKS INC	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%	0.0%	
Top 10 Servicers								
01) INDYMAC BANCORP INC	36.6%	36.5%	36.7%	37.1%	63.4%	56.7%	0.0%	
02) JP MORGAN CHASE & CO	20.8%	20.8%	20.9%	21.0%	0.2%	0.0%	0.0%	
03) WASHINGTON MUTUAL INC	17.5%	17.4%	17.4%	17.5%	27.6%	18.1%	0.0%	
04) BANK OF AMERICA CORPORATION	9.4%	9.3%	8.9%	8.1%	0.0%	0.0%	0.0%	
05) CAPITAL ONE FINANCIAL CORPORATION	5.6%	5.7%	5.8%	5.9%	8.3%	23.2%	100.0%	
06) LEHMAN BROTHERS HOLDINGS INC	5.2%	5.3%	5.3%	5.4%	0.0%	0.0%	0.0%	
07) CERBERUS CAPITAL HOLDING	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%	0.0%	
08) WELLS FARGO & COMPANY	1.2%	1.2%	1.2%	1.2%	0.5%	1.9%	0.0%	
09) NATIONAL CITY CORPORATION	1.2%	1.2%	1.2%	1.3%	0.0%	0.0%	0.0%	
10) SUNTRUST BANKS INC	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%	0.0%	
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	71.2%							
Credit Enhancement	28.8%							
- Primary MI Only	11.6%							
- Pool Policy Only	15.0%							
- Pool Policy and Primary MI	1.8%							
- Full Recourse	0.2%							
- Shared Arrangement	0.3%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	35.3%							
Alt-A with Credit Enhancement	28.8%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-6.99	-6.93	-6.93	-6.87	-4.90	1.73	5.90	
Wtd Avg Economic Model Fee	56.84	56.88	56.98	57.06	43.87	37.70	49.44	



Single Family Conventional Book Characteristics Alt-A No Disclosure

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	49.85	49.94	50.05	50.18	38.97	39.44	55.33	
Appraisal Waivers								
Appraisal Waiver	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	
Serious Delinquent Loans								
SDQ Rate All Loans	5.67%	3.96%	2.61%	1.54%	0.76%	0.32%	0.00%	
- SDQ Rate for Loans with CE	11.89%							
- SDQ Rate for Loans without CE	3.33%							
SDQ Rate Excl. Katrina Loans	5.67%	3.96%	2.61%	1.54%	0.75%	0.29%	0.00%	
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	33.33%	33.33%	0.00%	
Serious Delinquent Loans								
SDQ Loan Count	2,155	1,547	1,052	640	98	11	0	
SDQ Count for Loans with CE	1,235							
SDQ Count for Loans without CE	920							
SDQ Volume (\$M)								
SDQ Volume	\$489.7	\$355.4	\$239.8	\$141.7	\$20.1	\$2.1	\$0.0	
SDQ Volume for Loans with CE	\$286.3							
SDQ Volume for Loans without CE	\$203.5							



Single Family Conventional Book Characteristics

Alt-A NINA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	326,190	335,876	345,312	337,593	313,491	285,213	250,477	218,497
Book Volume (\$B)	\$51.8	\$53.6	\$55.5	\$55.5	\$52.3	\$46.2	\$39.1	\$33.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	32.2%	32.3%	32.1%	31.1%	30.0%	31.6%	32.8%	31.2%
OLTV 60.01% - 70.00%	20.2%	20.1%	20.0%	19.9%	20.2%	20.5%	21.8%	22.1%
OLTV 70.01% - 75.00%	10.3%	10.3%	10.3%	10.3%	10.3%	10.6%	12.0%	13.0%
OLTV 75.01% - 80.00%	25.0%	25.0%	25.1%	25.7%	25.9%	23.2%	17.6%	15.3%
OLTV 80.01% - 90.00%	7.6%	7.7%	7.8%	8.0%	8.3%	8.6%	9.9%	11.8%
OLTV 90.01% - 95.00%	4.4%	4.4%	4.5%	4.7%	5.1%	5.2%	5.3%	5.8%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
OLTV 97.01% - 100.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.4%	0.3%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.4%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	66.7%	66.7%	66.7%	67.3%	67.9%	67.3%	66.9%	67.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	30.7%	30.8%	30.6%	29.9%	28.9%	30.5%	31.8%	30.8%
Comb LTV 60.01% - 70.00%	19.6%	19.5%	19.4%	19.3%	19.7%	20.4%	21.9%	22.1%
Comb LTV 70.01% - 75.00%	10.1%	10.1%	10.1%	10.1%	10.2%	10.7%	12.1%	13.1%
Comb LTV 75.01% - 80.00%	18.6%	18.6%	18.6%	18.9%	19.4%	18.3%	16.5%	14.4%
Comb LTV 80.01% - 90.00%	11.4%	11.5%	11.6%	11.7%	11.9%	11.5%	11.2%	12.3%
Comb LTV 90.01% - 95.00%	7.1%	7.2%	7.3%	7.6%	8.3%	8.1%	6.0%	6.7%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 97.01% - 100.00%	2.3%	2.3%	2.4%	2.5%	1.6%	0.4%	0.5%	0.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Wtd Avg Comb LTV	68.5%	68.5%	68.6%	69.1%	69.5%	68.5%	67.4%	67.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	30.7%	30.8%	30.6%	29.9%	28.9%	30.5%	31.8%	30.8%
Comb LTV 60.01% - 70.00%	19.6%	19.5%	19.4%	19.3%	19.7%	20.4%	21.9%	22.1%
Comb LTV 70.01% - 75.00%	10.1%	10.1%	10.1%	10.1%	10.2%	10.7%	12.1%	13.1%
Comb LTV 75.01% - 80.00%	18.6%	18.6%	18.6%	18.9%	19.4%	18.3%	16.5%	14.4%
Comb LTV 80.01% - 90.00%	11.4%	11.5%	11.6%	11.7%	11.9%	11.5%	11.2%	12.3%
Comb LTV 90.01% - 95.00%	7.1%	7.2%	7.3%	7.6%	8.3%	8.1%	6.0%	6.7%



Single Family Conventional Book Characteristics

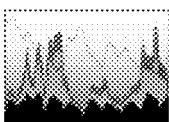
Alt-A NINA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 97.01% - 100.00%	2.3%	2.3%	2.4%	2.5%	1.6%	0.4%	0.5%	0.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Wtd Avg Comb LTV	68.5%	68.5%	68.6%	69.1%	69.5%	68.5%	67.4%	67.9%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	41.7%	45.2%	47.7%	47.4%	53.5%	59.7%	58.1%	47.5%
MTMLTV 60.01% - 70.00%	13.5%	14.5%	15.5%	15.4%	16.5%	15.8%	16.7%	22.0%
MTMLTV 70.01% - 75.00%	7.4%	8.0%	8.7%	8.9%	9.2%	7.8%	6.9%	9.4%
MTMLTV 75.01% - 80.00%	7.4%	8.0%	8.7%	9.1%	9.6%	8.7%	8.4%	7.5%
MTMLTV 80.01% - 90.00%	11.6%	11.1%	11.2%	12.1%	8.1%	5.7%	6.6%	9.3%
MTMLTV 90.01% - 95.00%	4.0%	3.8%	3.5%	3.4%	2.0%	1.6%	2.0%	2.2%
MTMLTV 95.01% - 97.00%	1.4%	1.2%	0.9%	0.9%	0.4%	0.1%	0.3%	0.2%
MTMLTV 97.01% - 100.00%	1.8%	1.6%	1.0%	0.9%	0.2%	0.1%	0.2%	0.2%
MTMLTV > 100.00%	11.0%	6.4%	2.6%	1.7%	0.1%	0.0%	0.1%	0.2%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.8%	1.6%
Wtg Avg MTMLTV	66.5%	62.7%	59.9%	59.8%	56.0%	53.6%	55.5%	59.5%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
FICO 580-619	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	0.9%
FICO 620-659	5.3%	5.3%	5.3%	5.5%	5.1%	4.8%	6.1%	8.1%
FICO 660-699	21.1%	21.1%	21.1%	21.5%	21.1%	20.3%	23.4%	26.0%
FICO 700-739	32.0%	32.0%	32.0%	32.3%	33.5%	34.3%	32.4%	30.6%
FICO >= 740	41.1%	41.1%	41.0%	40.1%	39.8%	39.9%	36.9%	33.4%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%	0.6%
Wtd Avg FICO	728	728	728	727	727	727	723	717
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	61.4%	61.1%	60.4%	59.9%	59.9%	57.3%	59.0%	64.3%
Intermediate-term, fixed-rate	13.2%	13.3%	13.4%	12.6%	12.2%	15.0%	18.1%	19.4%
Adjustable-rate	3.8%	3.9%	4.0%	4.4%	5.6%	7.1%	7.9%	7.3%
Interest Only adjustable-rate	14.3%	14.5%	14.8%	15.5%	16.0%	16.2%	9.3%	3.6%
Negative Amortization	1.6%	1.6%	1.6%	1.8%	2.9%	4.2%	5.7%	5.4%



Single Family Conventional Book Characteristics Alt-A NINA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	5.7%	5.7%	5.7%	5.9%	3.3%	0.1%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	86.3%	86.4%	86.4%	86.3%	87.1%	87.5%	88.1%	89.1%
Second/Vacation Home	5.1%	5.1%	5.2%	5.2%	5.3%	5.2%	3.9%	3.0%
Investor Property	8.5%	8.5%	8.5%	8.6%	7.6%	7.3%	7.9%	7.9%
10-K Unit Type (Sums to 100%)								
1 Unit	91.5%	91.6%	91.6%	91.4%	91.9%	91.5%	90.0%	88.6%
2-4 Units	8.5%	8.4%	8.4%	8.6%	8.1%	8.5%	10.0%	11.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.2%	9.2%	9.3%	9.6%	10.0%	10.0%	8.9%	8.3%
Single Family Homes	90.8%	90.8%	90.7%	90.4%	90.0%	90.0%	91.1%	91.7%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Condo/Coop	9.2%	9.2%	9.3%	9.6%	10.0%	10.0%	8.9%	8.3%
1 Unit	82.2%	82.3%	82.3%	81.8%	81.8%	81.4%	81.0%	80.1%
2-4 Units	8.5%	8.4%	8.4%	8.6%	8.1%	8.5%	9.9%	11.4%
Condo								
Condo	9.1%	9.1%	9.1%	9.4%	9.9%	9.9%	8.8%	8.2%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	38.8%	38.9%	39.6%	41.0%	44.2%	43.4%	39.4%	36.0%
Cash-Out Refinance	42.4%	42.3%	42.0%	40.1%	36.3%	34.8%	35.0%	35.3%
Other Refinance	18.8%	18.7%	18.4%	18.9%	19.4%	21.8%	25.7%	28.7%
Origination Type (Sums to 100%)								
TPO Broker	25.9%	25.9%	25.9%	26.8%	28.4%	29.2%	32.6%	38.0%
TPO Correspondent	21.4%	21.5%	21.8%	22.6%	19.6%	16.3%	13.7%	13.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Retail	52.7%	52.6%	52.3%	50.6%	52.0%	54.5%	53.7%	48.5%
Origination Year (Sums to 100%)								
< 2001	0.8%	0.8%	0.8%	0.8%	1.1%	1.6%	2.2%	3.1%
2001	1.1%	1.1%	1.2%	1.2%	1.6%	2.4%	4.2%	8.3%
2002	4.6%	4.6%	4.7%	4.8%	6.5%	9.5%	16.7%	32.6%
2003	14.9%	14.9%	14.3%	14.8%	18.5%	25.6%	41.9%	56.1%
2004	14.6%	14.6%	14.7%	15.3%	19.9%	28.0%	35.0%	0.0%
2005	25.4%	25.3%	25.5%	25.7%	30.7%	32.8%	0.0%	0.0%
2006	22.5%	22.6%	23.0%	23.2%	21.7%	0.0%	0.0%	0.0%





Single Family Conventional Book Characteristics

Alt-A NINA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.0%	1.0%	1.0%	1.0%	1.2%	1.3%	1.3%	1.2%
> 25 Years and <= 30 Years	85.5%	85.4%	85.4%	86.1%	86.3%	83.5%	80.4%	79.1%
> 30 Years	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	67.1%	66.8%	66.1%	65.7%	63.2%	57.4%	59.0%	64.3%
Intermediate-Term Fixed Rate (excl Balloon)	13.2%	13.3%	13.3%	12.6%	12.2%	15.0%	18.0%	19.4%
Adjustable Rate	19.7%	19.9%	20.5%	21.6%	24.6%	27.6%	22.9%	16.2%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%
Hybrid Arm	16.7%	16.9%	17.4%	18.4%	19.7%	19.2%	13.0%	8.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.3%	1.3%	1.4%	1.7%	2.6%	3.7%	3.3%	1.8%
- 5/1 Hybrid Arm	12.4%	12.6%	12.9%	13.5%	13.8%	13.0%	8.9%	6.8%
- 7/1 Hybrid Arm	1.8%	1.8%	1.8%	1.9%	2.0%	1.6%	0.6%	0.3%
- 10/1 Hybrid Arm	1.2%	1.2%	1.2%	1.3%	1.2%	0.8%	0.2%	0.0%
NegAm ARM	1.6%	1.6%	1.6%	1.8%	2.9%	4.2%	5.7%	5.4%
Interest Only	20.0%	20.1%	20.5%	21.4%	19.3%	16.3%	9.3%	3.6%
- Interest Only ARM	14.3%	14.5%	14.8%	15.5%	16.0%	16.2%	9.3%	3.6%
- Interest Only FRM	5.7%	5.7%	5.7%	5.9%	3.3%	0.1%	0.1%	0.0%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



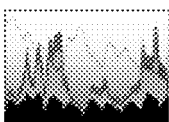
Single Family Conventional Book Characteristics Alt-A NINA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc	1.9%	1.9%	1.9%	2.0%	2.4%	3.0%	3.3%	1.5%
- Other Low/No Doc	98.1%	98.1%	98.1%	98.0%	97.6%	97.0%	96.7%	98.5%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	26.9%	26.9%	27.2%	27.9%	29.2%	34.4%	41.5%	43.3%
Investor Channel	73.1%	73.1%	72.8%	72.1%	70.8%	65.6%	58.5%	56.7%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	11.0%	11.1%	11.2%	10.6%	9.6%	7.2%	2.2%	0.2%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.6%	1.6%	1.6%	1.7%	2.0%	2.1%	0.9%	0.2%
- 80/15/05	2.0%	2.0%	2.0%	2.1%	2.6%	2.7%	0.6%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	7.3%	7.4%	7.4%	6.7%	4.9%	2.3%	0.7%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	14.6%	14.6%	14.8%	14.3%	12.5%	10.7%	6.7%	4.0%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
- 80/10/10	3.2%	3.2%	3.2%	3.2%	3.3%	3.1%	1.7%	0.7%
- 80/15/05	3.0%	3.0%	3.0%	3.1%	3.6%	3.4%	1.2%	0.7%
- 80/20/00	2.0%	2.0%	2.0%	2.1%	1.3%	0.4%	0.3%	0.6%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Alt-A NINA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	6.1%	6.0%	6.1%	5.4%	3.9%	3.6%	3.3%	1.9%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	8.6%	8.7%	8.7%	9.1%	9.7%	9.4%	9.4%	9.4%
Northeast	23.3%	23.2%	23.1%	22.4%	22.4%	23.4%	24.9%	25.9%
Southeast	25.6%	25.6%	25.5%	24.3%	22.9%	21.1%	19.2%	17.9%
Southwest	12.2%	12.3%	12.5%	12.9%	13.4%	12.4%	11.4%	10.8%
West	30.3%	30.3%	30.2%	31.2%	31.6%	33.7%	35.1%	36.0%
Census Region (Sums to 100%)								
New England	5.3%	5.4%	5.4%	5.5%	5.6%	5.7%	6.0%	6.4%
Middle Atlantic	17.6%	17.5%	17.4%	16.6%	16.3%	17.3%	18.5%	19.2%
East North Central	7.1%	7.1%	7.2%	7.5%	8.0%	7.6%	7.4%	7.6%
East South Central	2.1%	2.1%	2.2%	2.2%	2.1%	2.1%	1.9%	1.6%
South Atlantic	23.8%	23.7%	23.6%	22.4%	21.1%	19.4%	17.6%	16.5%
West North Central	2.5%	2.5%	2.6%	2.7%	2.9%	2.8%	2.9%	2.6%
West South Central	4.9%	4.9%	5.0%	5.2%	5.2%	4.6%	4.2%	3.7%
Mountain	9.0%	9.1%	9.2%	9.6%	10.1%	9.7%	8.6%	8.2%
Pacific	27.6%	27.5%	27.4%	28.3%	28.6%	30.7%	32.8%	34.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Top 10 States								
01) CA	23.4%	23.3%	23.1%	23.8%	23.9%	26.0%	28.1%	29.3%
02) FL	11.9%	11.9%	11.8%	11.5%	11.2%	10.1%	9.0%	8.6%
03) NY	9.2%	9.2%	9.1%	9.2%	9.4%	10.2%	11.4%	12.2%
04) NJ	5.4%	5.4%	5.4%	4.9%	4.6%	4.7%	5.0%	5.2%
05) TX	3.5%	3.5%	3.6%	3.7%	3.7%	3.3%	3.0%	2.8%
06) IL	3.4%	3.4%	3.4%	3.6%	3.8%	3.8%	3.9%	4.3%
07) AZ	3.3%	3.3%	3.3%	3.5%	3.5%	3.1%	2.6%	2.5%
08) PA	3.0%	3.0%	3.0%	2.6%	2.3%	2.3%	2.1%	1.8%
09) VA	2.8%	2.8%	2.8%	2.5%	2.1%	2.1%	1.9%	1.8%
10) GA	2.7%	2.7%	2.7%	2.5%	2.4%	2.2%	2.1%	2.1%
Top 10 Sellers								
01) WASHINGTON MUTUAL INC	23.5%	23.4%	23.7%	24.5%	24.1%	26.5%	32.8%	36.4%



Single Family Conventional Book Characteristics Alt-A NINA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) BANK OF AMERICA CORPORATION	20.1%	20.2%	19.6%	20.5%	23.3%	23.5%	15.5%	15.8%
03) JP MORGAN CHASE & CO	8.7%	8.7%	8.8%	9.1%	9.5%	6.0%	3.3%	2.3%
04) LEHMAN BROTHERS HOLDINGS INC	8.4%	8.4%	8.6%	9.0%	9.9%	10.3%	9.9%	6.1%
05) WACHOVIA CORPORATION	6.8%	6.8%	6.5%	3.3%	0.2%	0.0%	0.0%	0.1%
06) INDYMAC BANCORP INC	5.0%	5.0%	5.1%	5.2%	4.5%	4.5%	5.3%	6.9%
07) AMTRUST FINANCIAL CORPORATION	4.6%	4.6%	4.6%	4.8%	4.5%	4.2%	4.4%	4.1%
08) CAPITAL ONE FINANCIAL CORPORATION	3.2%	3.2%	3.2%	3.3%	3.5%	4.2%	6.1%	6.9%
09) FIRST HORIZON NATIONAL CORPORATION	2.2%	2.2%	2.2%	2.3%	2.7%	3.4%	4.0%	2.0%
10) SUNTRUST BANKS INC	1.7%	1.7%	1.8%	1.7%	1.3%	0.6%	0.2%	0.2%
Top 10 Servicers								
01) WASHINGTON MUTUAL INC	22.6%	22.5%	22.4%	23.2%	22.3%	24.6%	31.1%	35.4%
02) BANK OF AMERICA CORPORATION	19.5%	19.5%	19.9%	20.9%	23.6%	23.6%	15.7%	15.9%
03) JP MORGAN CHASE & CO	13.0%	13.0%	13.1%	13.6%	13.3%	8.8%	5.9%	4.6%
04) WELLS FARGO & COMPANY	8.7%	8.7%	8.3%	8.4%	9.4%	9.9%	8.8%	5.7%
05) LEHMAN BROTHERS HOLDINGS INC	6.9%	6.9%	7.1%	7.4%	8.2%	8.2%	6.5%	1.2%
06) WACHOVIA CORPORATION	6.7%	6.7%	6.4%	3.2%	0.1%	0.0%	0.0%	0.0%
07) INDYMAC BANCORP INC	5.3%	5.3%	5.4%	5.5%	4.5%	4.5%	5.2%	6.9%
08) CAPITAL ONE FINANCIAL CORPORATION	3.0%	3.0%	3.0%	3.1%	3.2%	3.9%	5.8%	6.4%
09) CITIGROUP INC	2.6%	2.6%	2.7%	2.7%	3.2%	4.1%	5.8%	7.4%
10) CERBERUS CAPITAL HOLDING	1.8%	1.8%	1.8%	1.8%	1.8%	1.2%	1.0%	0.4%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	69.0%							
Credit Enhancement	31.0%							
- Primary MI Only	7.5%							
- Pool Policy Only	19.4%							
- Pool Policy and Primary MI	3.5%							
- Full Recourse	0.3%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	0.2%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	39.1%							
Interest Only with Credit Enhancement	47.6%							
Alt-A with Credit Enhancement	31.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	1.76	1.80	1.79	1.37	3.20	6.11	9.94	10.71



Single Family Conventional Book Characteristics Alt-A NINA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	36.74	36.73	37.07	38.11	36.30	34.58	32.56	32.55
Wtd Avg Charged Fee	38.50	38.53	38.86	39.48	39.50	40.68	42.50	43.26
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	3.81%	3.00%	2.37%	1.93%	1.00%	1.07%	1.10%	1.13%
- SDQ Rate for Loans with CE	8.96%							
- SDQ Rate for Loans without CE	1.77%							
SDQ Rate Excl. Katrina Loans	3.80%	3.00%	2.36%	1.92%	0.97%	0.91%	1.10%	1.13%
SDQ Rate for Katrina Loans	4.77%	3.50%	3.93%	3.80%	4.82%	16.60%	1.15%	0.54%
Serious Delinquent Loans								
SDQ Loan Count	12,326	9,980	8,065	6,469	3,086	3,006	2,684	2,400
SDQ Count for Loans with CE	8,232							
SDQ Count for Loans without CE	4,094							
SDQ Volume (\$M)								
SDQ Volume	\$2,542.4	\$2,048.5	\$1,616.0	\$1,239.1	\$489.8	\$415.8	\$386.2	\$358.5
SDQ Volume for Loans with CE	\$1,724.4							
SDQ Volume for Loans without CE	\$818.0							



Single Family Conventional Book Characteristics Alt-A SISA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	96,016	97,774	97,318	98,958	30,935	1,464		
Book Volume (\$B)	\$15.7	\$15.9	\$15.5	\$15.6	\$6.7	\$0.3		
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	23.7%	23.8%	23.6%	23.7%	11.0%	7.2%		
OLTV 60.01% - 70.00%	15.2%	14.9%	14.3%	14.2%	17.0%	15.0%		
OLTV 70.01% - 75.00%	9.2%	9.0%	8.8%	8.6%	7.9%	14.8%		
OLTV 75.01% - 80.00%	39.0%	39.3%	40.0%	40.2%	49.5%	36.9%		
OLTV 80.01% - 90.00%	7.9%	8.0%	8.0%	7.7%	8.2%	23.0%		
OLTV 90.01% - 95.00%	4.4%	4.5%	4.8%	5.0%	6.3%	3.2%		
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
OLTV 97.01% - 100.00%	0.4%	0.4%	0.5%	0.5%	0.1%	0.0%		
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%		
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg OLTV	68.5%	68.5%	68.5%	68.3%	75.4%	77.3%		
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	15.8%	15.7%	15.1%	14.9%	10.5%	7.0%		
Comb LTV 60.01% - 70.00%	16.1%	15.8%	15.4%	15.4%	15.9%	14.8%		
Comb LTV 70.01% - 75.00%	9.5%	9.3%	9.1%	9.0%	6.7%	13.7%		
Comb LTV 75.01% - 80.00%	22.3%	22.3%	21.9%	21.9%	21.8%	33.5%		
Comb LTV 80.01% - 90.00%	18.1%	18.2%	18.8%	18.5%	19.0%	26.4%		
Comb LTV 90.01% - 95.00%	14.9%	15.1%	16.0%	16.5%	23.2%	4.3%		
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%		
Comb LTV 97.01% - 100.00%	3.2%	3.3%	3.5%	3.6%	2.8%	0.2%		
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg Comb LTV	76.3%	76.5%	77.0%	77.1%	79.9%	77.9%		
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	15.8%	15.7%	15.1%	14.9%	10.5%	7.0%		
Comb LTV 60.01% - 70.00%	16.1%	15.8%	15.4%	15.4%	15.9%	14.8%		
Comb LTV 70.01% - 75.00%	9.5%	9.3%	9.1%	9.0%	6.7%	13.7%		
Comb LTV 75.01% - 80.00%	22.3%	22.3%	21.9%	21.9%	21.8%	33.5%		
Comb LTV 80.01% - 90.00%	18.1%	18.2%	18.8%	18.5%	19.0%	26.4%		
Comb LTV 90.01% - 95.00%	14.9%	15.1%	16.0%	16.5%	23.2%	4.3%		
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%		



Single Family Conventional Book Characteristics Alt-A SISA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	3.2%	3.3%	3.5%	3.6%	2.8%	0.2%		
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg Comb LTV	76.3%	76.4%	77.0%	77.1%	79.9%	77.9%		
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	22.5%	23.8%	22.5%	22.8%	11.5%	8.9%		
MTMLTV 60.01% - 70.00%	7.9%	9.2%	10.7%	10.9%	15.9%	15.3%		
MTMLTV 70.01% - 75.00%	6.8%	8.3%	10.0%	9.9%	11.5%	15.0%		
MTMLTV 75.01% - 80.00%	9.5%	12.1%	16.0%	16.0%	31.1%	34.7%		
MTMLTV 80.01% - 90.00%	18.1%	19.1%	22.8%	25.8%	22.9%	23.1%		
MTMLTV 90.01% - 95.00%	6.6%	7.3%	7.6%	7.2%	5.3%	3.0%		
MTMLTV 95.01% - 97.00%	2.4%	2.4%	2.3%	2.0%	1.1%	0.0%		
MTMLTV 97.01% - 100.00%	3.1%	3.4%	2.3%	1.9%	0.6%	0.1%		
MTMLTV > 100.00%	22.4%	13.6%	5.2%	3.2%	0.2%	0.0%		
MTMLTV Missing	0.7%	0.7%	0.5%	0.3%	0.0%	0.0%		
Wtd Avg MTMLTV	79.2%	74.3%	71.3%	70.3%	74.7%	76.4%		
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%		
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
FICO 580-619	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%		
FICO 620-659	5.3%	5.4%	5.5%	5.6%	6.4%	18.3%		
FICO 660-699	21.4%	21.5%	22.1%	22.3%	20.6%	48.0%		
FICO 700-739	35.0%	35.0%	35.4%	35.4%	38.3%	21.5%		
FICO >= 740	38.2%	37.9%	36.8%	36.5%	34.7%	11.9%		
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg FICO	726	726	725	724	723	691		
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	54.4%	54.2%	52.1%	51.8%	45.1%	80.5%		
Intermediate-term, fixed-rate	5.3%	5.1%	5.0%	5.0%	1.8%	7.4%		
Adjustable-rate	3.5%	3.5%	3.6%	3.3%	4.1%	4.0%		
Interest Only adjustable-rate	24.5%	24.8%	26.1%	26.4%	32.7%	8.1%		
Negative Amortization	1.5%	1.5%	1.6%	1.7%	5.9%	0.0%		
Interest Only fixed-rate	10.8%	10.9%	11.5%	11.8%	10.3%	0.0%		



Single Family Conventional Book Characteristics Alt-A SISA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.2%	91.3%	91.3%	91.6%	92.9%	93.9%		
Second/Vacation Home	4.9%	4.9%	4.9%	4.8%	5.4%	4.2%		
Investor Property	3.8%	3.7%	3.7%	3.7%	1.7%	1.9%		
10-K Unit Type (Sums to 100%)								
1 Unit	94.4%	94.6%	94.5%	94.6%	95.7%	93.4%		
2-4 Units	5.6%	5.4%	5.5%	5.4%	4.3%	6.6%		
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
10-K Property Type (Sums to 100%)								
Condo/Coop	9.2%	9.2%	9.4%	9.3%	10.0%	8.2%		
Single Family Homes	90.8%	90.8%	90.6%	90.7%	90.0%	91.8%		
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Condo/Coop	9.2%	9.2%	9.4%	9.3%	10.0%	8.2%		
1 Unit	85.2%	85.4%	85.1%	85.3%	85.7%	85.2%		
2-4 Units	5.6%	5.4%	5.5%	5.3%	4.3%	6.6%		
Condo								
Condo	8.9%	8.9%	9.1%	9.0%	9.8%	8.2%		
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	36.5%	36.6%	37.6%	38.2%	48.3%	31.8%		
Cash-Out Refinance	39.6%	39.8%	40.8%	41.2%	34.7%	58.4%		
Other Refinance	23.9%	23.6%	21.6%	20.7%	17.0%	9.7%		
Origination Type (Sums to 100%)								
TPO Broker	20.6%	20.6%	18.9%	18.9%	18.1%	16.7%		
TPO Correspondent	27.1%	27.5%	29.3%	29.9%	40.1%	57.4%		
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Retail	52.2%	52.0%	51.9%	51.2%	41.8%	25.9%		
Origination Year (Sums to 100%)								
< 2001	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%		
2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
2002	0.5%	0.5%	0.4%	0.0%	0.0%	0.1%		
2003	3.9%	3.7%	0.1%	0.1%	0.0%	0.9%		
2004	0.6%	0.3%	0.3%	0.3%	0.0%	1.1%		
2005	4.2%	4.2%	4.5%	4.6%	7.2%	97.9%		
2006	43.3%	44.1%	47.4%	49.3%	92.7%	0.0%		
2007	43.2%	43.5%	45.8%	45.5%	0.0%	0.0%		



Single Family Conventional Book Characteristics Alt-A SISA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	4.1%	3.5%	1.3%	0.0%	0.0%	0.0%		
Origination Amount and Rate								
Avg Origination Loan Amount	\$167,999	\$167,077	\$162,692	\$160,350	\$218,804	\$177,600		
Loan Original Note Rate	6.61%	6.62%	6.67%	6.70%	6.42%	6.65%		
Seasoning (Sums to 100%)								
Seasoned	10.1%	9.6%	6.0%	5.6%	0.2%	2.0%		
Non-Seasoned	89.9%	90.4%	94.0%	94.4%	99.8%	98.0%		
ACI								
ACI Probability	1.13%	1.14%	1.16%	1.17%	1.12%	1.83%		
Wtd Avg ACI Score	659	659	658	658	659	636		
Credit Premium								
Wtd Avg Credit Premium	0.00	0.00	0.01	0.01	-0.11	0.53		
Credit Premium > 1.5	1.9%	2.0%	2.1%	2.2%	1.6%	3.7%		
Prepay Premium								
Prepay Premium	11.0%	11.2%	11.7%	11.9%	15.4%	1.2%		
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.8%	4.7%	4.5%	4.4%	3.5%	3.3%		
DTI Ratio > 20 and <= 30	15.0%	15.0%	15.1%	15.0%	13.8%	12.6%		
DTI Ratio > 30 and <= 40	34.4%	34.4%	35.3%	35.5%	36.5%	39.1%		
DTI Ratio > 40 and <= 50	35.7%	36.0%	37.1%	37.2%	38.4%	35.6%		
DTI Ratio > 50	7.6%	7.6%	7.2%	7.1%	7.7%	9.3%		
DTI Ratio Missing	2.5%	2.2%	0.9%	0.7%	0.1%	0.1%		
Wtd Avg DTI Ratio	37.8%	37.8%	37.8%	37.8%	38.4%	38.6%		
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.8%	4.7%	4.5%	4.4%	3.5%	3.3%		
DTI Ratio > 20 and <= 30	15.0%	15.0%	15.1%	15.0%	13.8%	12.6%		
DTI Ratio > 30 and <= 40	34.4%	34.4%	35.3%	35.5%	36.5%	39.1%		
DTI Ratio > 40 and <= 50	35.7%	36.0%	37.1%	37.2%	38.4%	35.6%		
DTI Ratio > 50	7.6%	7.6%	7.2%	7.1%	7.7%	9.3%		
DTI Ratio Missing	2.5%	2.2%	0.9%	0.7%	0.1%	0.1%		
Wtd Avg DTI Ratio	37.8%	37.8%	37.8%	37.8%	38.4%	38.6%		
Origination Term (Sums to 100%)								
<= 15 Years	5.3%	5.1%	5.0%	5.0%	1.8%	7.4%		
> 15 Years and <= 25 Years	3.8%	3.9%	3.9%	4.0%	1.0%	1.7%		



Single Family Conventional Book Characteristics Alt-A SISA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	89.9%	90.0%	90.0%	90.0%	96.8%	90.9%		
> 30 Years	1.0%	1.0%	1.0%	0.9%	0.4%	0.0%		
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	65.2%	65.1%	63.6%	63.6%	55.4%	80.5%		
Intermediate-Term Fixed Rate (excl Balloon)	5.3%	5.1%	5.0%	5.0%	1.8%	7.4%		
Adjustable Rate	29.5%	29.7%	31.3%	31.4%	42.7%	12.1%		
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Various Product Types								
Second	10.0%	10.3%	11.3%	11.9%	0.0%	0.0%		
40 Year (ARM & Fixed)	1.0%	1.0%	1.0%	0.9%	0.4%	0.0%		
Hybrid Arm	27.9%	28.1%	29.6%	29.6%	36.7%	12.1%		
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 3/1 Hybrid Arm	1.3%	1.3%	1.4%	1.4%	2.0%	2.0%		
- 5/1 Hybrid Arm	17.9%	18.1%	19.1%	19.1%	25.4%	8.2%		
- 7/1 Hybrid Arm	4.6%	4.6%	4.9%	4.8%	5.3%	1.1%		
- 10/1 Hybrid Arm	4.0%	4.0%	4.2%	4.2%	4.1%	0.9%		
NegAm ARM	1.5%	1.5%	1.6%	1.7%	5.9%	0.0%		
Interest Only	35.3%	35.7%	37.7%	38.1%	43.0%	8.1%		
- Interest Only ARM	24.5%	24.8%	26.1%	26.4%	32.7%	8.1%		
- Interest Only FRM	10.8%	10.9%	11.5%	11.8%	10.3%	0.0%		
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
- Alt-A Low/No Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A SISA	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		



Single Family Conventional Book Characteristics Alt-A SISA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Non-Full Doc								
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
- Select Lender Programs Non-Full Doc	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%		
- Other Low/No Doc	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%		
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Business Channel (Sums to 100%)								
Lender Channel	5.9%	5.3%	4.5%	3.2%	0.5%	0.3%		
Investor Channel	94.1%	94.7%	95.5%	96.8%	99.5%	99.7%		
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Subordinate Financing - RDW								
Subordinate Financing - RDW	34.5%	34.9%	37.2%	37.9%	31.9%	5.4%		
- 75/20/05	0.5%	0.5%	0.5%	0.5%	0.7%	0.2%		
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/10/10	7.5%	7.6%	8.0%	8.0%	9.2%	2.4%		
- 80/15/05	9.2%	9.3%	9.9%	10.2%	15.9%	0.8%		
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Other	17.3%	17.5%	18.7%	19.2%	6.0%	1.9%		
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	35.9%	36.3%	38.1%	38.9%	32.8%	6.6%		
- 75/20/05	0.6%	0.6%	0.6%	0.7%	0.8%	0.2%		
- 75/25/00	0.6%	0.6%	0.6%	0.6%	0.2%	0.1%		
- 80/10/10	8.6%	8.7%	8.9%	8.9%	9.8%	2.9%		
- 80/15/05	9.9%	10.0%	10.6%	10.9%	16.5%	1.1%		
- 80/20/00	2.4%	2.5%	2.7%	2.7%	2.6%	0.6%		
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%		
- Other	13.7%	13.9%	14.7%	15.1%	3.0%	1.6%		



Single Family Conventional Book Characteristics Alt-A SISA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
10-K Property Region (Sums to 100%)								
Midwest	10.1%	10.2%	10.1%	10.1%	9.7%	12.5%		
Northeast	19.3%	18.8%	18.6%	18.6%	18.7%	31.7%		
Southeast	23.6%	23.7%	23.9%	23.9%	23.5%	22.8%		
Southwest	13.2%	13.4%	13.7%	13.8%	13.7%	12.8%		
West	33.8%	33.9%	33.6%	33.5%	34.3%	20.1%		
Census Region (Sums to 100%)								
New England	4.7%	4.8%	4.7%	4.7%	4.9%	7.4%		
Middle Atlantic	14.2%	13.8%	13.6%	13.6%	13.6%	24.1%		
East North Central	8.2%	8.3%	8.2%	8.2%	8.0%	10.3%		
East South Central	2.6%	2.6%	2.6%	2.7%	2.9%	2.8%		
South Atlantic	21.4%	21.4%	21.6%	21.6%	20.9%	20.2%		
West North Central	3.1%	3.2%	3.2%	3.3%	2.9%	4.7%		
West South Central	4.5%	4.5%	4.6%	4.7%	4.3%	4.9%		
Mountain	11.4%	11.6%	11.9%	11.9%	12.9%	8.6%		
Pacific	29.9%	29.9%	29.6%	29.4%	29.6%	17.0%		
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Top 10 States								
01) CA	23.7%	23.7%	23.3%	23.0%	22.7%	12.2%		
02) FL	11.0%	11.0%	11.2%	11.0%	11.0%	9.0%		
03) NY	6.7%	6.3%	6.2%	6.1%	5.4%	8.9%		
04) NJ	5.2%	5.2%	5.1%	5.1%	5.7%	10.0%		
05) AZ	3.7%	3.7%	3.8%	3.8%	4.3%	2.8%		
06) TX	3.4%	3.4%	3.5%	3.5%	3.3%	3.2%		
07) IL	3.3%	3.3%	3.4%	3.4%	3.7%	3.9%		
08) WA	3.3%	3.3%	3.3%	3.4%	3.7%	1.7%		
09) VA	2.9%	2.9%	2.9%	2.9%	2.6%	2.6%		
10) NV	2.7%	2.7%	2.8%	2.8%	3.4%	2.1%		
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	73.9%	74.4%	74.3%	74.5%	93.7%	97.2%		
02) CITIGROUP INC	11.3%	11.4%	12.5%	13.1%	0.0%	0.0%		



Single Family Conventional Book Characteristics Alt-A SISA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) LEHMAN BROTHERS HOLDINGS INC	2.8%	2.9%	3.2%	3.3%	3.4%	0.0%		
04) JP MORGAN CHASE & CO	1.9%	1.9%	2.0%	1.8%	0.3%	0.0%		
05) GOLDMAN SACHS GROUP INC (THE)	0.9%	0.9%	1.0%	1.0%	0.0%	0.0%		
06) WASHINGTON MUTUAL INC	0.9%	0.7%	0.0%	0.0%	0.0%	0.0%		
07) CREDIT SUISSE GROUP	0.8%	0.8%	0.9%	0.9%	0.0%	0.0%		
08) WELLS FARGO & COMPANY	0.8%	0.8%	0.8%	0.8%	0.0%	0.0%		
09) FIFTH THIRD BANCORP	0.7%	0.7%	0.3%	0.0%	0.0%	0.0%		
10) SUNTRUST BANKS INC	0.5%	0.5%	0.6%	0.6%	0.9%	0.0%		
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	71.9%	72.4%	74.2%	74.7%	93.7%	97.2%		
02) CITIGROUP INC	11.3%	11.4%	12.5%	13.1%	0.0%	0.0%		
03) WELLS FARGO & COMPANY	3.9%	3.9%	2.1%	1.7%	0.2%	0.0%		
04) JP MORGAN CHASE & CO	2.8%	2.8%	2.8%	2.5%	1.2%	0.0%		
05) LEHMAN BROTHERS HOLDINGS INC	2.4%	2.5%	2.7%	2.8%	2.7%	0.0%		
06) FIFTH THIRD BANCORP	1.5%	1.5%	1.2%	1.0%	0.0%	0.0%		
07) WASHINGTON MUTUAL INC	0.9%	0.7%	0.0%	0.0%	0.0%	0.0%		
08) FLAGSTAR BANCORP INC	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%		
09) CERBERUS CAPITAL HOLDING	0.5%	0.5%	0.5%	0.4%	0.0%	0.0%		
10) HSBC HOLDINGS PLC	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%		
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	59.4%							
Credit Enhancement	40.6%							
- Primary MI Only	8.1%							
- Pool Policy Only	27.0%							
- Pool Policy and Primary MI	5.4%							
- Full Recourse	0.1%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	90.0%							
Interest Only with Credit Enhancement	62.2%							
Alt-A with Credit Enhancement	40.6%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-10.69	-10.88	-11.84	-12.65	-12.47	-6.21		
Wtd Avg Economic Model Fee	54.84	55.02	56.72	57.29	50.44	42.73		



Single Family Conventional Book Characteristics Alt-A SISA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	44.15	44.14	44.88	44.64	37.96	36.52		
Appraisal Waivers								
Appraisal Waiver	0.5%	0.5%	0.5%	0.4%	0.1%	0.0%		
Serious Delinquent Loans								
SDQ Rate All Loans	4.43%	3.19%	2.40%	1.55%	0.37%	0.00%		
- SDQ Rate for Loans with CE	9.54%							
- SDQ Rate for Loans without CE	2.00%							
SDQ Rate Excl. Katrina Loans	4.43%	3.19%	2.40%	1.55%	0.37%	0.00%		
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	4,239	3,099	2,315	1,523	112	0		
SDQ Count for Loans with CE	2,943							
SDQ Count for Loans without CE	1,296							
SDQ Volume (\$M)								
SDQ Volume	\$1,026.4	\$740.1	\$546.6	\$362.7	\$26.3	\$0.0		
SDQ Volume for Loans with CE	\$724.3							
SDQ Volume for Loans without CE	\$302.1							



Single Family Conventional Book Characteristics

Alt-A No Ratio

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	137,096	140,890	145,206	146,748	109,189	87,783	82,016	79,369
Book Volume (\$B)	\$25.2	\$26.0	\$26.9	\$27.1	\$18.6	\$13.8	\$12.4	\$12.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	16.9%	16.8%	16.6%	16.7%	19.3%	22.3%	21.4%	19.5%
OLTV 60.01% - 70.00%	17.5%	17.4%	17.3%	17.3%	18.2%	19.2%	18.6%	17.5%
OLTV 70.01% - 75.00%	12.4%	12.3%	12.3%	12.1%	13.0%	14.1%	15.2%	15.9%
OLTV 75.01% - 80.00%	36.1%	36.1%	36.3%	36.7%	35.4%	29.1%	27.1%	28.6%
OLTV 80.01% - 90.00%	10.9%	10.9%	11.0%	10.7%	10.1%	11.5%	13.1%	14.0%
OLTV 90.01% - 95.00%	4.2%	4.2%	4.2%	4.3%	3.6%	3.6%	4.1%	3.9%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV 97.01% - 100.00%	2.0%	2.1%	2.1%	2.2%	0.3%	0.1%	0.1%	0.2%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.4%	73.4%	73.5%	73.5%	71.9%	70.7%	71.3%	72.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.1%	16.1%	15.9%	15.9%	18.6%	21.6%	20.9%	19.2%
Comb LTV 60.01% - 70.00%	16.3%	16.2%	16.1%	16.0%	16.9%	18.7%	18.4%	17.5%
Comb LTV 70.01% - 75.00%	11.5%	11.5%	11.4%	11.3%	12.4%	13.8%	15.2%	16.0%
Comb LTV 75.01% - 80.00%	24.8%	24.7%	24.8%	24.8%	26.2%	26.2%	26.1%	27.6%
Comb LTV 80.01% - 90.00%	15.3%	15.3%	15.4%	15.1%	13.8%	13.7%	14.2%	14.6%
Comb LTV 90.01% - 95.00%	7.0%	7.0%	7.1%	7.3%	6.0%	4.7%	4.7%	4.6%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	8.9%	9.1%	9.3%	9.5%	6.0%	1.2%	0.4%	0.5%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Wtd Avg Comb LTV	76.0%	76.1%	76.2%	76.3%	74.2%	71.6%	71.7%	72.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.1%	16.1%	15.9%	15.9%	18.6%	21.6%	20.9%	19.2%
Comb LTV 60.01% - 70.00%	16.3%	16.2%	16.1%	16.0%	16.9%	18.7%	18.4%	17.5%
Comb LTV 70.01% - 75.00%	11.5%	11.5%	11.4%	11.3%	12.4%	13.8%	15.2%	16.0%
Comb LTV 75.01% - 80.00%	24.8%	24.7%	24.8%	24.8%	26.2%	26.2%	26.1%	27.6%
Comb LTV 80.01% - 90.00%	15.3%	15.3%	15.4%	15.1%	13.8%	13.7%	14.2%	14.6%
Comb LTV 90.01% - 95.00%	7.0%	7.0%	7.1%	7.3%	6.0%	4.7%	4.7%	4.6%



Single Family Conventional Book Characteristics

Alt-A No Ratio

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	8.9%	9.1%	9.3%	9.5%	6.0%	1.2%	0.4%	0.5%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Wtd Avg Comb LTV	76.0%	76.1%	76.2%	76.3%	74.2%	71.6%	71.7%	72.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	24.2%	26.7%	28.6%	29.1%	43.4%	56.5%	51.3%	35.3%
MTMLTV 60.01% - 70.00%	11.7%	13.2%	14.6%	14.8%	17.5%	18.4%	21.2%	27.9%
MTMLTV 70.01% - 75.00%	7.9%	9.2%	10.4%	10.2%	10.3%	9.1%	9.3%	14.4%
MTMLTV 75.01% - 80.00%	9.4%	11.1%	12.9%	13.5%	14.8%	8.7%	8.1%	9.7%
MTMLTV 80.01% - 90.00%	16.2%	16.0%	17.2%	19.0%	10.6%	5.5%	7.1%	9.3%
MTMLTV 90.01% - 95.00%	5.9%	6.1%	6.1%	5.6%	2.0%	1.0%	1.5%	1.3%
MTMLTV 95.01% - 97.00%	2.1%	2.1%	2.0%	1.7%	0.4%	0.1%	0.2%	0.1%
MTMLTV 97.01% - 100.00%	2.8%	2.8%	2.3%	2.0%	0.3%	0.0%	0.1%	0.1%
MTMLTV > 100.00%	19.5%	12.4%	5.7%	4.0%	0.2%	0.0%	0.1%	0.2%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.4%	0.6%	1.1%	1.9%
Wtg Avg MTMLTV	78.5%	73.8%	70.3%	69.3%	60.8%	55.4%	58.4%	63.3%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
FICO 580-619	0.2%	0.2%	0.2%	0.2%	0.4%	0.6%	0.8%	1.0%
FICO 620-659	7.6%	7.7%	7.7%	7.8%	7.4%	7.7%	9.9%	11.9%
FICO 660-699	29.0%	29.0%	29.1%	28.9%	27.7%	28.1%	30.6%	31.7%
FICO 700-739	30.6%	30.6%	30.6%	30.5%	30.5%	30.0%	28.7%	27.4%
FICO >= 740	32.3%	32.3%	32.2%	32.4%	33.7%	33.0%	29.1%	26.6%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	0.7%
Wtd Avg FICO	717	717	717	717	719	717	711	706
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	65.5%	65.2%	64.9%	64.0%	65.7%	69.4%	69.8%	74.0%
Intermediate-term, fixed-rate	6.6%	6.7%	6.8%	6.9%	10.3%	14.7%	16.8%	17.3%
Adjustable-rate	3.5%	3.6%	3.7%	3.8%	5.3%	7.1%	8.7%	7.7%
Interest Only adjustable-rate	12.0%	12.1%	12.2%	12.5%	12.0%	8.5%	4.7%	1.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%



Single Family Conventional Book Characteristics Alt-A No Ratio

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	12.3%	12.4%	12.5%	12.7%	6.7%	0.2%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	69.6%	69.7%	69.7%	70.0%	71.2%	72.8%	77.8%	82.6%
Second/Vacation Home	7.7%	7.7%	7.7%	7.6%	7.6%	6.3%	5.0%	4.2%
Investor Property	22.7%	22.6%	22.6%	22.4%	21.3%	20.9%	17.2%	13.2%
10-K Unit Type (Sums to 100%)								
1 Unit	86.9%	87.1%	87.2%	87.4%	88.3%	87.4%	87.4%	87.4%
2-4 Units	13.1%	12.9%	12.8%	12.6%	11.7%	12.6%	12.6%	12.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.5%	9.5%	9.5%	9.5%	9.5%	8.6%	7.9%	7.6%
Single Family Homes	90.5%	90.5%	90.5%	90.5%	90.5%	91.4%	92.1%	92.4%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.4%
Condo/Coop	9.5%	9.5%	9.5%	9.5%	9.5%	8.6%	7.9%	7.6%
1 Unit	77.3%	77.5%	77.6%	77.8%	78.6%	78.5%	79.1%	79.4%
2-4 Units	13.1%	12.9%	12.8%	12.6%	11.7%	12.6%	12.6%	12.6%
Condo								
Condo	9.4%	9.4%	9.4%	9.4%	9.4%	8.4%	7.7%	7.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	43.3%	43.5%	44.0%	44.5%	45.3%	39.0%	34.9%	31.5%
Cash-Out Refinance	37.7%	37.6%	37.4%	37.2%	36.5%	38.6%	38.3%	38.2%
Other Refinance	19.0%	18.9%	18.6%	18.3%	18.2%	22.5%	26.8%	30.3%
Origination Type (Sums to 100%)								
TPO Broker	23.7%	23.7%	23.8%	23.3%	24.5%	25.5%	30.9%	39.1%
TPO Correspondent	37.1%	37.1%	37.5%	37.9%	28.5%	20.1%	19.4%	18.3%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Retail	39.3%	39.2%	38.7%	38.9%	47.1%	54.4%	49.7%	42.6%
Origination Year (Sums to 100%)								
< 2001	0.5%	0.5%	0.5%	0.5%	1.0%	1.7%	2.6%	2.4%
2001	1.0%	1.0%	1.0%	1.0%	1.9%	3.3%	5.6%	10.3%
2002	4.4%	4.4%	4.5%	4.6%	8.1%	13.9%	22.9%	38.9%
2003	9.4%	9.4%	8.8%	9.0%	15.6%	26.2%	40.9%	48.3%
2004	8.3%	8.4%	8.4%	8.6%	14.9%	24.8%	28.0%	0.0%
2005	14.6%	14.6%	14.6%	15.0%	25.6%	30.0%	0.0%	0.0%
2006	27.1%	27.2%	27.7%	28.5%	32.8%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Alt-A No Ratio

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	34.0%	33.9%	34.0%	32.7%	0.0%	0.0%	0.0%	0.0%
2008	0.6%	0.6%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$193,676	\$193,724	\$193,574	\$192,890	\$178,326	\$163,994	\$157,372	\$157,180
Loan Original Note Rate	6.72%	6.73%	6.74%	6.74%	6.53%	6.28%	6.39%	6.62%
Seasoning (Sums to 100%)								
Seasoned	2.1%	2.1%	1.5%	1.5%	1.7%	2.4%	2.7%	1.6%
Non-Seasoned	97.9%	97.9%	98.5%	98.5%	98.3%	97.6%	97.3%	98.4%
ACI								
ACI Probability	0.75%	0.76%	0.76%	0.76%	0.67%	0.62%	0.70%	0.76%
Wtd Avg ACI Score	673	673	673	673	679	682	679	676
Credit Premium								
Wtd Avg Credit Premium	-0.10	-0.09	-0.09	-0.08	-0.11	-0.13	-0.14	-0.05
Credit Premium > 1.5	1.5%	1.6%	1.6%	1.7%	0.8%	0.6%	0.6%	0.9%
Prepay Premium								
Prepay Premium	7.9%	8.0%	7.9%	8.1%	6.1%	6.4%	7.9%	7.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	1.6%	1.6%	1.2%	1.2%	1.8%	2.6%	3.1%	3.7%
DTI Ratio > 20 and <= 30	2.3%	2.3%	2.1%	2.1%	3.0%	4.5%	5.3%	6.5%
DTI Ratio > 30 and <= 40	3.9%	3.9%	3.9%	3.9%	4.7%	7.1%	7.8%	9.6%
DTI Ratio > 40 and <= 50	3.5%	3.5%	3.5%	3.5%	3.8%	5.8%	7.3%	9.2%
DTI Ratio > 50	4.8%	4.8%	4.8%	4.9%	7.8%	12.2%	16.9%	20.8%
DTI Ratio Missing	84.0%	84.0%	84.5%	84.3%	78.9%	67.7%	59.5%	50.3%
Wtd Avg DTI Ratio	42.8%	42.8%	43.9%	44.0%	44.7%	44.7%	45.3%	44.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	1.6%	1.6%	1.2%	1.2%	1.8%	2.6%	3.1%	3.7%
DTI Ratio > 20 and <= 30	2.3%	2.3%	2.1%	2.2%	3.0%	4.5%	5.4%	6.5%
DTI Ratio > 30 and <= 40	3.9%	3.9%	3.9%	3.9%	4.8%	7.2%	7.8%	9.6%
DTI Ratio > 40 and <= 50	3.5%	3.5%	3.5%	3.5%	3.8%	5.8%	7.3%	9.2%
DTI Ratio > 50	4.8%	4.8%	4.8%	4.9%	7.8%	12.2%	16.9%	20.8%
DTI Ratio Missing	84.0%	84.0%	84.5%	84.3%	78.9%	67.7%	59.5%	50.3%
Wtd Avg DTI Ratio	42.8%	42.8%	43.9%	44.0%	44.7%	44.7%	45.3%	44.6%
Origination Term (Sums to 100%)								
<= 15 Years	6.7%	6.7%	6.8%	7.0%	10.3%	14.7%	16.8%	17.3%



Single Family Conventional Book Characteristics Alt-A No Ratio

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.8%	0.9%	0.8%	0.8%	1.1%	1.4%	1.6%	1.6%
> 25 Years and <= 30 Years	92.2%	92.2%	92.1%	91.9%	88.5%	83.9%	81.6%	81.0%
> 30 Years	0.3%	0.3%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	77.8%	77.5%	77.2%	76.6%	72.4%	69.6%	69.8%	74.0%
Intermediate-Term Fixed Rate (excl Balloon)	6.7%	6.7%	6.8%	7.0%	10.3%	14.7%	16.7%	17.3%
Adjustable Rate	15.5%	15.7%	15.9%	16.3%	17.3%	15.7%	13.4%	8.7%
Balloon	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.3%	0.3%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	14.0%	14.2%	14.4%	14.8%	14.7%	9.1%	7.3%	6.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.9%	1.0%	1.0%	1.1%	1.9%	2.5%	2.4%	1.9%
- 5/1 Hybrid Arm	10.7%	10.9%	11.1%	11.3%	11.1%	5.4%	4.0%	3.6%
- 7/1 Hybrid Arm	1.4%	1.4%	1.4%	1.4%	1.2%	1.0%	0.9%	0.7%
- 10/1 Hybrid Arm	0.9%	0.9%	0.9%	0.9%	0.4%	0.3%	0.1%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
Interest Only	24.3%	24.5%	24.7%	25.2%	18.7%	8.7%	4.7%	1.0%
- Interest Only ARM	12.0%	12.1%	12.2%	12.5%	12.0%	8.5%	4.7%	1.0%
- Interest Only FRM	12.3%	12.4%	12.5%	12.7%	6.7%	0.2%	0.0%	0.0%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Alt-A No Ratio

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc	0.6%	0.6%	0.7%	0.7%	1.2%	2.1%	3.2%	5.3%
- Other Low/No Doc	99.4%	99.4%	99.3%	99.3%	98.8%	97.9%	96.8%	94.7%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	15.9%	15.9%	15.9%	15.4%	18.7%	22.9%	24.4%	26.4%
Investor Channel	84.1%	84.1%	84.1%	84.6%	81.3%	77.1%	75.6%	73.6%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	15.4%	15.5%	15.7%	16.0%	12.9%	5.0%	1.7%	1.2%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.5%	1.5%	1.5%	1.5%	1.3%	0.8%	0.7%	1.0%
- 80/15/05	1.4%	1.5%	1.5%	1.5%	1.7%	0.4%	0.2%	0.2%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	12.3%	12.4%	12.5%	12.7%	9.8%	3.7%	0.7%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.1%	17.2%	17.4%	17.7%	15.0%	7.8%	5.6%	5.6%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.4%	0.2%	0.1%	0.1%
- 75/25/00	0.5%	0.5%	0.6%	0.6%	0.6%	0.2%	0.1%	0.1%
- 80/10/10	3.5%	3.5%	3.5%	3.5%	3.1%	2.2%	1.7%	1.8%
- 80/15/05	3.0%	3.1%	3.1%	3.2%	3.2%	1.3%	0.8%	1.0%
- 80/20/00	6.2%	6.3%	6.4%	6.5%	4.5%	1.2%	0.5%	0.7%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Alt-A No Ratio

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	3.4%	3.4%	3.4%	3.4%	3.2%	2.8%	2.4%	1.8%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	10.7%	10.7%	10.9%	11.0%	11.9%	12.1%	11.9%	11.2%
Northeast	22.9%	22.9%	22.9%	22.9%	23.7%	25.9%	27.0%	27.2%
Southeast	30.5%	30.5%	30.5%	30.5%	30.5%	27.4%	24.5%	22.3%
Southwest	12.2%	12.3%	12.5%	12.5%	12.0%	11.3%	11.3%	11.2%
West	23.6%	23.6%	23.2%	23.2%	22.0%	23.3%	25.2%	28.0%
Census Region (Sums to 100%)								
New England	7.2%	7.3%	7.3%	7.4%	7.2%	7.1%	6.8%	6.4%
Middle Atlantic	15.3%	15.2%	15.2%	15.1%	16.0%	18.3%	19.7%	20.2%
East North Central	8.8%	8.8%	8.9%	9.0%	9.7%	9.8%	9.6%	9.2%
East South Central	2.1%	2.1%	2.2%	2.1%	2.3%	2.3%	2.3%	2.2%
South Atlantic	28.7%	28.6%	28.7%	28.6%	28.5%	25.4%	22.5%	20.4%
West North Central	3.0%	3.0%	3.1%	3.1%	3.4%	3.5%	3.5%	3.2%
West South Central	5.0%	5.1%	5.1%	5.1%	4.8%	4.6%	4.5%	4.1%
Mountain	9.1%	9.2%	9.3%	9.4%	8.9%	7.8%	7.8%	8.0%
Pacific	20.6%	20.5%	20.2%	20.1%	19.0%	20.9%	23.0%	26.0%
US Territories	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%
Top 10 States								
01) CA	16.4%	16.4%	16.0%	15.8%	15.2%	17.1%	18.9%	21.7%
02) FL	15.8%	15.7%	15.5%	15.4%	14.9%	12.9%	11.0%	10.0%
03) NY	7.8%	7.7%	7.7%	7.6%	8.2%	10.0%	11.7%	12.9%
04) NJ	5.3%	5.3%	5.3%	5.3%	5.4%	5.7%	5.7%	5.3%
05) IL	4.6%	4.6%	4.7%	4.8%	4.9%	4.8%	4.7%	4.3%
06) TX	3.8%	3.9%	3.9%	3.9%	3.6%	3.3%	3.2%	2.9%
07) MA	3.8%	3.9%	3.9%	3.9%	3.7%	3.6%	3.5%	3.4%
08) AZ	3.5%	3.5%	3.6%	3.6%	3.0%	2.3%	2.1%	2.0%
09) VA	3.0%	3.1%	3.1%	3.1%	3.2%	3.0%	2.6%	2.2%
10) GA	2.9%	2.9%	2.9%	3.0%	3.2%	2.9%	2.8%	2.6%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	25.7%	25.7%	25.1%	25.3%	27.3%	26.0%	30.6%	35.6%



Single Family Conventional Book Characteristics Alt-A No Ratio

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) INDYMAC BANCORP INC	12.2%	12.2%	12.3%	12.1%	10.5%	10.5%	13.3%	17.0%
03) LEHMAN BROTHERS HOLDINGS INC	10.9%	11.0%	11.1%	11.3%	12.6%	13.4%	11.3%	6.2%
04) AMTRUST FINANCIAL CORPORATION	8.6%	8.6%	8.6%	8.3%	7.3%	6.8%	6.0%	5.1%
05) JP MORGAN CHASE & CO	6.7%	6.7%	6.7%	6.8%	6.7%	6.6%	5.6%	4.5%
06) CREDIT SUISSE GROUP	4.6%	4.6%	4.7%	4.8%	3.4%	4.6%	5.2%	6.0%
07) WACHOVIA CORPORATION	4.3%	4.3%	4.3%	4.4%	5.9%	6.5%	4.9%	3.7%
08) SUNTRUST BANKS INC	4.2%	4.2%	4.2%	4.2%	4.8%	3.1%	1.8%	1.6%
09) WASHINGTON MUTUAL INC	3.1%	3.0%	3.1%	3.1%	2.1%	1.2%	1.2%	1.2%
10) MORGAN STANLEY & COMPANY INC	2.1%	2.1%	2.1%	2.2%	2.6%	1.9%	0.8%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	25.2%	25.2%	25.3%	25.6%	26.0%	23.8%	27.5%	31.0%
02) JP MORGAN CHASE & CO	13.7%	13.7%	13.8%	13.9%	11.8%	10.4%	8.9%	8.1%
03) INDYMAC BANCORP INC	12.5%	12.4%	12.5%	12.4%	10.4%	10.2%	12.8%	16.4%
04) WELLS FARGO & COMPANY	10.4%	10.4%	10.5%	10.3%	14.1%	16.2%	12.7%	8.0%
05) LEHMAN BROTHERS HOLDINGS INC	9.5%	9.6%	9.7%	9.9%	10.6%	10.4%	6.9%	0.6%
06) WASHINGTON MUTUAL INC	4.5%	4.5%	3.8%	3.9%	3.3%	3.3%	4.8%	6.6%
07) SUNTRUST BANKS INC	4.0%	4.1%	4.1%	4.1%	4.1%	2.9%	1.7%	1.5%
08) WACHOVIA CORPORATION	3.3%	3.3%	3.3%	3.4%	4.3%	3.7%	1.3%	0.2%
09) CITIGROUP INC	3.1%	3.1%	3.1%	2.9%	4.0%	5.7%	7.5%	8.3%
10) NATIONAL CITY CORPORATION	1.8%	1.8%	1.8%	1.9%	1.5%	1.8%	0.9%	0.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	61.8%							
Credit Enhancement	38.2%							
- Primary MI Only	12.5%							
- Pool Policy Only	22.1%							
- Pool Policy and Primary MI	3.3%							
- Full Recourse	0.1%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	23.2%							
Interest Only with Credit Enhancement	60.8%							
Alt-A with Credit Enhancement	38.2%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-3.36	-3.33	-3.36	-3.67	0.63	4.31	5.28	3.70



Single Family Conventional Book Characteristics Alt-A No Ratio

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	48.95	48.97	49.24	49.20	40.28	36.84	37.52	39.02
Wtd Avg Charged Fee	45.58	45.64	45.87	45.53	40.91	41.15	42.80	42.73
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	6.39%	4.86%	3.65%	2.49%	0.96%	1.16%	1.08%	0.96%
- SDQ Rate for Loans with CE	11.79%							
- SDQ Rate for Loans without CE	3.35%							
SDQ Rate Excl. Katrina Loans	6.40%	4.86%	3.65%	2.49%	0.94%	1.01%	1.08%	0.97%
SDQ Rate for Katrina Loans	2.88%	2.98%	3.01%	3.88%	3.52%	15.80%	1.34%	0.39%
Serious Delinquent Loans								
SDQ Loan Count	8,689	6,774	5,237	3,627	1,032	1,000	864	745
SDQ Count for Loans with CE	5,773							
SDQ Count for Loans without CE	2,916							
SDQ Volume (\$M)								
SDQ Volume	\$2,001.6	\$1,565.6	\$1,186.7	\$785.1	\$167.5	\$135.5	\$119.2	\$103.9
SDQ Volume for Loans with CE	\$1,359.6							
SDQ Volume for Loans without CE	\$642.0							



Single Family Conventional Book Characteristics Alt-A Stated Income

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	621,036	634,424	627,477	633,839	523,498	415,424	374,313	347,386
Book Volume (\$B)	\$114.2	\$117.1	\$116.9	\$118.0	\$93.0	\$68.4	\$58.4	\$53.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	14.6%	14.5%	13.5%	13.5%	15.3%	17.7%	18.7%	18.5%
OLTV 60.01% - 70.00%	14.6%	14.4%	14.0%	13.8%	14.5%	15.4%	15.9%	15.5%
OLTV 70.01% - 75.00%	11.9%	11.7%	11.7%	11.5%	12.0%	13.0%	13.7%	13.3%
OLTV 75.01% - 80.00%	47.6%	47.9%	49.2%	49.8%	49.2%	42.7%	35.7%	31.8%
OLTV 80.01% - 90.00%	7.2%	7.2%	7.2%	6.9%	6.4%	7.9%	10.2%	12.5%
OLTV 90.01% - 95.00%	2.1%	2.1%	2.2%	2.3%	1.9%	2.6%	4.2%	5.4%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
OLTV 97.01% - 100.00%	1.9%	2.0%	2.0%	2.1%	0.6%	0.6%	1.5%	2.8%
OLTV > 100.00%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.8%	73.8%	74.3%	74.3%	73.1%	72.4%	72.6%	73.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.8%	13.7%	12.7%	12.6%	14.5%	16.9%	18.1%	18.1%
Comb LTV 60.01% - 70.00%	13.5%	13.3%	12.9%	12.7%	13.5%	14.9%	15.7%	15.3%
Comb LTV 70.01% - 75.00%	10.6%	10.4%	10.3%	10.2%	11.0%	12.5%	13.4%	13.2%
Comb LTV 75.01% - 80.00%	26.8%	26.9%	27.3%	27.5%	30.3%	34.7%	33.9%	30.1%
Comb LTV 80.01% - 90.00%	15.2%	15.3%	15.5%	15.3%	13.6%	12.6%	12.3%	14.1%
Comb LTV 90.01% - 95.00%	6.2%	6.3%	6.5%	6.6%	5.4%	4.4%	4.8%	6.0%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	13.7%	14.0%	14.6%	14.9%	11.5%	3.9%	1.7%	3.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Wtd Avg Comb LTV	78.0%	78.1%	78.7%	78.8%	77.0%	74.1%	73.1%	73.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.8%	13.7%	12.7%	12.6%	14.5%	16.9%	18.1%	18.1%
Comb LTV 60.01% - 70.00%	13.5%	13.3%	12.9%	12.7%	13.5%	14.9%	15.7%	15.3%
Comb LTV 70.01% - 75.00%	10.6%	10.4%	10.3%	10.2%	11.0%	12.5%	13.4%	13.2%
Comb LTV 75.01% - 80.00%	26.8%	26.9%	27.3%	27.5%	30.3%	34.7%	33.9%	30.1%
Comb LTV 80.01% - 90.00%	15.2%	15.3%	15.5%	15.3%	13.6%	12.6%	12.3%	14.1%
Comb LTV 90.01% - 95.00%	6.2%	6.3%	6.5%	6.6%	5.4%	4.4%	4.8%	6.0%



Single Family Conventional Book Characteristics Alt-A Stated Income

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	13.7%	14.0%	14.6%	14.9%	11.5%	3.9%	1.7%	3.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Wtd Avg Comb LTV	78.0%	78.1%	78.7%	78.8%	77.0%	74.1%	73.1%	73.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	21.9%	24.3%	25.5%	26.0%	36.5%	47.4%	44.4%	31.1%
MTMLTV 60.01% - 70.00%	11.2%	12.7%	13.8%	13.9%	17.8%	20.8%	21.8%	25.6%
MTMLTV 70.01% - 75.00%	7.9%	9.2%	10.5%	10.4%	12.2%	12.1%	11.3%	15.3%
MTMLTV 75.01% - 80.00%	9.7%	11.8%	14.4%	14.7%	19.4%	14.0%	13.1%	12.9%
MTMLTV 80.01% - 90.00%	16.9%	17.2%	19.8%	22.3%	12.4%	4.7%	7.3%	11.0%
MTMLTV 90.01% - 95.00%	5.9%	6.1%	6.3%	5.6%	0.9%	0.5%	1.4%	2.7%
MTMLTV 95.01% - 97.00%	2.1%	2.2%	2.0%	1.5%	0.2%	0.1%	0.2%	0.5%
MTMLTV 97.01% - 100.00%	2.9%	3.1%	2.2%	1.8%	0.3%	0.1%	0.2%	0.4%
MTMLTV > 100.00%	21.3%	13.2%	5.2%	3.6%	0.2%	0.0%	0.1%	0.2%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%	0.4%
Wtg Avg MTMLTV	80.1%	75.1%	71.5%	70.6%	63.2%	58.6%	60.8%	65.3%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
FICO 550-579	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
FICO 580-619	0.3%	0.3%	0.3%	0.3%	0.4%	0.6%	0.9%	1.2%
FICO 620-659	8.2%	8.2%	8.4%	8.6%	7.4%	6.3%	7.2%	8.2%
FICO 660-699	29.2%	29.2%	29.4%	29.1%	27.3%	25.2%	25.2%	26.0%
FICO 700-739	31.2%	31.2%	31.4%	31.4%	32.3%	33.5%	33.5%	32.3%
FICO >= 740	31.0%	30.9%	30.3%	30.5%	32.5%	34.1%	32.8%	31.7%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Wtd Avg FICO	716	716	715	716	718	720	718	716
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	53.7%	53.1%	52.2%	51.5%	51.7%	52.4%	57.8%	67.4%
Intermediate-term, fixed-rate	6.7%	6.8%	6.4%	6.5%	8.8%	12.1%	15.0%	16.7%
Adjustable-rate	4.7%	4.7%	4.9%	5.0%	6.9%	10.4%	14.2%	12.1%
Interest Only adjustable-rate	21.3%	21.6%	22.3%	22.6%	21.5%	19.5%	11.0%	2.0%
Negative Amortization	2.7%	2.8%	2.9%	3.0%	5.1%	5.4%	1.9%	1.7%



Single Family Conventional Book Characteristics Alt-A Stated Income

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	10.9%	11.0%	11.3%	11.4%	6.0%	0.1%	0.1%	0.1%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	75.7%	75.8%	75.6%	75.8%	76.9%	78.4%	81.4%	84.0%
Second/Vacation Home	5.4%	5.4%	5.4%	5.4%	5.7%	5.2%	4.5%	3.8%
Investor Property	18.9%	18.8%	19.0%	18.8%	17.4%	16.4%	14.1%	12.3%
10-K Unit Type (Sums to 100%)								
1 Unit	88.8%	89.0%	88.9%	89.2%	90.5%	90.6%	90.2%	90.7%
2-4 Units	11.2%	11.0%	11.1%	10.8%	9.5%	9.4%	9.8%	9.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.2%	11.2%	11.5%	11.5%	11.8%	11.1%	9.4%	8.5%
Single Family Homes	88.8%	88.8%	88.5%	88.5%	88.2%	88.9%	90.6%	91.5%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%	0.5%
Condo/Coop	11.2%	11.2%	11.5%	11.5%	11.8%	11.1%	9.4%	8.5%
1 Unit	77.5%	77.6%	77.4%	77.6%	78.5%	79.2%	80.4%	81.7%
2-4 Units	11.2%	11.0%	11.0%	10.8%	9.5%	9.4%	9.8%	9.3%
Condo								
Condo	11.1%	11.1%	11.4%	11.4%	11.7%	11.0%	9.4%	8.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	43.3%	43.6%	44.8%	45.5%	47.5%	45.2%	42.6%	40.1%
Cash-Out Refinance	36.4%	36.2%	35.0%	34.6%	33.4%	32.1%	30.0%	29.0%
Other Refinance	20.3%	20.2%	20.2%	20.0%	19.2%	22.6%	27.4%	30.9%
Origination Type (Sums to 100%)								
TPO Broker	34.0%	33.9%	34.3%	34.1%	32.4%	30.0%	34.4%	40.0%
TPO Correspondent	27.6%	27.6%	28.3%	28.5%	25.2%	20.9%	19.0%	17.3%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Retail	38.4%	38.4%	37.3%	37.4%	42.4%	49.0%	46.5%	42.6%
Origination Year (Sums to 100%)								
< 2001	0.3%	0.3%	0.4%	0.4%	0.6%	1.0%	1.8%	2.6%
2001	0.5%	0.5%	0.6%	0.6%	0.9%	1.6%	2.9%	5.8%
2002	4.0%	4.0%	4.2%	4.3%	6.7%	11.6%	20.1%	36.8%
2003	9.7%	9.8%	9.6%	9.9%	14.9%	24.9%	41.4%	54.8%
2004	9.0%	9.1%	9.4%	9.8%	15.0%	25.9%	33.8%	0.0%
2005	16.7%	16.8%	17.3%	17.7%	26.5%	34.9%	0.0%	0.0%
2006	28.7%	29.0%	29.9%	30.7%	35.3%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Alt-A Stated Income

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	27.0%	27.0%	27.4%	26.6%	0.0%	0.0%	0.0%	0.0%
2008	4.1%	3.5%	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$192,853	\$192,844	\$194,228	\$193,576	\$184,527	\$171,044	\$161,347	\$156,378
Loan Original Note Rate	6.44%	6.44%	6.45%	6.44%	6.16%	5.84%	6.10%	6.40%
Seasoning (Sums to 100%)								
Seasoned	3.1%	3.1%	1.9%	1.8%	1.5%	1.3%	1.7%	2.0%
Non-Seasoned	96.9%	96.9%	98.1%	98.2%	98.5%	98.7%	98.3%	98.0%
ACI								
ACI Probability	0.77%	0.78%	0.80%	0.80%	0.71%	0.62%	0.68%	0.74%
Wtd Avg ACI Score	672	672	671	671	677	683	682	681
Credit Premium								
Wtd Avg Credit Premium	-0.01	-0.01	-0.01	0.00	-0.06	-0.09	-0.09	-0.03
Credit Premium > 1.5	2.0%	2.1%	2.2%	2.2%	1.6%	1.5%	1.5%	2.8%
Prepay Premium								
Prepay Premium	12.5%	12.6%	13.0%	13.1%	12.1%	10.0%	8.0%	8.4%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.9%	7.0%	6.9%	7.0%	8.0%	9.6%	11.1%	11.2%
DTI Ratio > 20 and <= 30	16.4%	16.5%	16.4%	16.5%	18.0%	19.9%	20.8%	21.2%
DTI Ratio > 30 and <= 40	36.5%	36.4%	36.7%	36.8%	37.4%	36.6%	33.0%	31.1%
DTI Ratio > 40 and <= 50	31.9%	31.9%	31.9%	31.7%	28.0%	23.1%	19.9%	17.8%
DTI Ratio > 50	5.1%	5.1%	5.1%	5.1%	5.1%	5.7%	7.2%	7.8%
DTI Ratio Missing	3.2%	3.2%	3.0%	3.0%	3.6%	5.2%	8.0%	11.0%
Wtd Avg DTI Ratio	36.4%	36.4%	36.4%	36.3%	35.6%	34.7%	34.3%	34.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.9%	7.0%	6.9%	7.0%	8.0%	9.6%	11.1%	11.2%
DTI Ratio > 20 and <= 30	16.4%	16.5%	16.4%	16.5%	18.0%	19.9%	20.8%	21.2%
DTI Ratio > 30 and <= 40	36.5%	36.4%	36.7%	36.8%	37.4%	36.6%	33.0%	31.1%
DTI Ratio > 40 and <= 50	31.9%	31.9%	31.9%	31.7%	28.0%	23.1%	19.9%	17.8%
DTI Ratio > 50	5.1%	5.1%	5.1%	5.1%	5.1%	5.7%	7.2%	7.8%
DTI Ratio Missing	3.2%	3.2%	3.0%	3.0%	3.6%	5.2%	8.0%	11.0%
Wtd Avg DTI Ratio	36.4%	36.4%	36.4%	36.3%	35.6%	34.7%	34.3%	34.2%
Origination Term (Sums to 100%)								
<= 15 Years	6.7%	6.8%	6.4%	6.5%	8.8%	12.1%	15.0%	16.7%



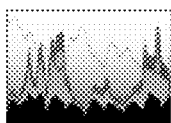
Single Family Conventional Book Characteristics Alt-A Stated Income

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.1%	1.1%	1.1%	1.1%	1.4%	1.9%	2.3%	2.6%
> 25 Years and <= 30 Years	91.9%	91.8%	92.2%	92.1%	89.7%	85.8%	82.5%	80.5%
> 30 Years	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	64.5%	64.1%	63.5%	62.8%	57.6%	52.5%	57.9%	67.5%
Intermediate-Term Fixed Rate (excl Balloon)	6.7%	6.8%	6.3%	6.5%	8.7%	12.0%	14.7%	15.9%
Adjustable Rate	28.7%	29.1%	30.1%	30.7%	33.6%	35.4%	27.1%	15.8%
Balloon	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.8%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%
Hybrid Arm	24.6%	25.0%	25.8%	26.2%	26.3%	22.7%	19.8%	12.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.7%	1.8%	1.9%	2.1%	3.4%	5.8%	6.4%	4.3%
- 5/1 Hybrid Arm	18.1%	18.4%	19.0%	19.2%	18.6%	13.2%	10.8%	6.2%
- 7/1 Hybrid Arm	2.8%	2.8%	2.9%	2.9%	2.9%	2.5%	1.9%	1.4%
- 10/1 Hybrid Arm	1.9%	1.9%	2.0%	1.9%	1.4%	1.3%	0.6%	0.4%
NegAm ARM	2.7%	2.8%	2.9%	3.0%	5.1%	5.4%	1.9%	1.7%
Interest Only	32.2%	32.5%	33.6%	34.0%	27.5%	19.7%	11.1%	2.1%
- Interest Only ARM	21.3%	21.6%	22.3%	22.6%	21.5%	19.5%	11.0%	2.0%
- Interest Only FRM	10.9%	11.0%	11.3%	11.4%	6.0%	0.1%	0.1%	0.1%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%



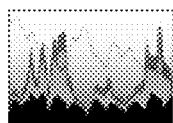
Single Family Conventional Book Characteristics Alt-A Stated Income

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc	1.1%	1.1%	1.2%	1.2%	1.8%	2.9%	4.3%	6.2%
- Other Low/No Doc	98.9%	98.9%	98.8%	98.8%	98.2%	97.1%	95.7%	93.8%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	14.4%	14.1%	13.8%	13.4%	15.2%	19.5%	23.3%	25.2%
Investor Channel	85.6%	85.9%	86.2%	86.6%	84.8%	80.5%	76.7%	74.8%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	25.9%	26.2%	27.1%	27.6%	23.7%	11.8%	4.8%	3.4%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.8%	4.8%	5.0%	5.1%	4.5%	3.3%	2.2%	2.2%
- 80/15/05	2.8%	2.9%	3.0%	3.1%	2.7%	1.7%	1.7%	1.1%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	17.9%	18.1%	18.7%	19.0%	16.2%	6.5%	0.7%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	29.7%	30.0%	31.1%	31.7%	29.3%	21.2%	16.1%	12.2%
- 75/20/05	0.5%	0.6%	0.6%	0.6%	0.5%	0.3%	0.3%	0.2%
- 75/25/00	0.4%	0.5%	0.5%	0.5%	0.4%	0.2%	0.1%	0.1%
- 80/10/10	7.4%	7.4%	7.6%	7.7%	7.1%	5.8%	4.5%	4.3%
- 80/15/05	4.6%	4.7%	4.9%	5.0%	4.6%	3.3%	3.3%	2.3%
- 80/20/00	12.4%	12.6%	13.1%	13.5%	12.3%	7.3%	3.5%	1.5%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Alt-A Stated Income

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	4.3%	4.3%	4.4%	4.4%	4.3%	4.4%	4.3%	3.8%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	9.6%	9.6%	9.9%	9.9%	10.3%	10.3%	10.5%	10.5%
Northeast	18.8%	18.7%	18.2%	18.1%	18.0%	18.5%	18.8%	18.0%
Southeast	23.3%	23.3%	22.8%	22.8%	22.2%	20.7%	19.3%	18.6%
Southwest	14.2%	14.3%	14.6%	14.7%	15.0%	14.9%	15.0%	15.1%
West	34.1%	34.1%	34.5%	34.4%	34.4%	35.6%	36.5%	37.8%
Census Region (Sums to 100%)								
New England	4.5%	4.5%	4.5%	4.5%	4.6%	4.7%	4.8%	4.5%
Middle Atlantic	13.7%	13.6%	13.1%	13.0%	12.6%	12.7%	13.2%	12.8%
East North Central	7.9%	7.9%	8.1%	8.2%	8.4%	8.4%	8.7%	8.8%
East South Central	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
South Atlantic	21.5%	21.5%	21.0%	21.0%	20.4%	18.9%	17.4%	16.7%
West North Central	2.8%	2.8%	2.9%	2.9%	3.0%	3.0%	2.9%	2.8%
West South Central	4.9%	5.0%	5.1%	5.1%	5.1%	5.2%	5.5%	5.4%
Mountain	12.1%	12.2%	12.4%	12.5%	12.8%	12.6%	11.8%	11.6%
Pacific	30.1%	30.2%	30.5%	30.4%	30.3%	31.7%	33.0%	34.8%
US Territories	0.4%	0.4%	0.4%	0.4%	0.6%	0.9%	0.6%	0.5%
Top 10 States								
01) CA	24.5%	24.5%	24.7%	24.6%	24.4%	25.8%	27.3%	29.3%
02) FL	11.0%	10.9%	10.8%	10.7%	10.4%	9.3%	8.1%	7.7%
03) NY	6.6%	6.5%	6.4%	6.3%	6.1%	6.4%	6.9%	6.7%
04) NJ	5.0%	5.0%	4.7%	4.7%	4.6%	4.4%	4.4%	4.1%
05) TX	3.9%	3.9%	4.0%	4.0%	4.1%	4.1%	4.3%	4.2%
06) AZ	3.8%	3.8%	3.9%	3.9%	3.9%	3.6%	3.1%	3.1%
07) IL	3.7%	3.7%	3.8%	3.9%	3.9%	3.8%	3.8%	3.7%
08) WA	3.0%	3.0%	3.1%	3.1%	3.1%	3.0%	2.9%	2.8%
09) NV	2.9%	3.0%	3.0%	3.0%	3.1%	3.1%	2.5%	2.1%
10) CO	2.7%	2.7%	2.8%	2.8%	3.1%	3.5%	3.7%	3.9%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	39.7%	39.8%	40.1%	40.4%	41.7%	39.7%	37.9%	36.7%



Single Family Conventional Book Characteristics Alt-A Stated Income

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) LEHMAN BROTHERS HOLDINGS INC	11.9%	12.0%	12.6%	12.8%	13.4%	13.4%	11.8%	10.3%
03) INDYMAC BANCORP INC	10.3%	10.3%	10.5%	10.3%	7.5%	5.8%	6.2%	6.9%
04) FLAGSTAR BANCORP INC	3.6%	3.6%	3.7%	3.6%	4.4%	6.3%	7.4%	7.8%
05) WACHOVIA CORPORATION	3.5%	3.5%	2.1%	2.1%	1.9%	2.1%	2.9%	3.9%
06) AMTRUST FINANCIAL CORPORATION	3.4%	3.4%	3.3%	3.3%	3.1%	3.0%	2.6%	2.4%
07) JP MORGAN CHASE & CO	3.3%	3.4%	3.5%	3.4%	3.2%	3.3%	2.9%	2.3%
08) WASHINGTON MUTUAL INC	2.7%	2.7%	2.8%	2.9%	3.2%	4.2%	5.9%	6.4%
09) CAPITAL ONE FINANCIAL CORPORATION	2.3%	2.3%	2.4%	2.5%	2.0%	2.3%	3.5%	4.3%
10) MORGAN STANLEY & COMPANY INC	2.2%	2.2%	2.3%	2.3%	2.5%	1.8%	0.6%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	39.3%	39.5%	40.5%	40.8%	42.3%	39.8%	37.9%	36.7%
02) INDYMAC BANCORP INC	10.5%	10.5%	10.7%	10.5%	7.4%	5.7%	6.0%	6.7%
03) LEHMAN BROTHERS HOLDINGS INC	10.5%	10.6%	11.1%	11.3%	11.9%	11.8%	9.1%	6.5%
04) JP MORGAN CHASE & CO	8.5%	8.5%	8.7%	8.7%	8.7%	8.7%	9.1%	9.7%
05) WELLS FARGO & COMPANY	4.7%	4.7%	4.0%	4.0%	4.5%	5.3%	4.5%	2.7%
06) CITIGROUP INC	4.1%	3.9%	3.7%	3.5%	4.6%	6.2%	7.1%	7.4%
07) WASHINGTON MUTUAL INC	2.8%	2.8%	2.9%	2.9%	3.3%	4.4%	6.6%	7.7%
08) WACHOVIA CORPORATION	2.6%	2.5%	1.2%	1.2%	0.6%	0.4%	0.3%	0.2%
09) CAPITAL ONE FINANCIAL CORPORATION	2.3%	2.3%	2.4%	2.5%	2.1%	2.4%	3.6%	4.3%
10) NATIONAL CITY CORPORATION	1.8%	1.9%	1.9%	2.0%	1.8%	1.9%	1.4%	1.5%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	57.3%							
Credit Enhancement	42.7%							
- Primary MI Only	7.6%							
- Pool Policy Only	32.1%							
- Pool Policy and Primary MI	2.3%							
- Full Recourse	0.6%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	88.2%							
Interest Only with Credit Enhancement	64.9%							
Alt-A with Credit Enhancement	42.7%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-3.35	-3.43	-3.91	-4.26	-0.21	3.82	5.78	5.83



Single Family Conventional Book Characteristics Alt-A Stated Income

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	49.41	49.41	50.03	49.84	42.33	38.41	35.54	33.88
Wtd Avg Charged Fee	46.06	45.98	46.12	45.57	42.12	42.23	41.32	39.71
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	6.51%	5.04%	3.91%	2.71%	0.93%	0.98%	0.84%	0.71%
- SDQ Rate for Loans with CE	11.41%							
- SDQ Rate for Loans without CE	3.25%							
SDQ Rate Excl. Katrina Loans	6.52%	5.05%	3.92%	2.71%	0.90%	0.82%	0.84%	0.72%
SDQ Rate for Katrina Loans	3.57%	2.70%	2.75%	2.93%	4.46%	16.81%	0.62%	0.21%
Serious Delinquent Loans								
SDQ Loan Count	40,115	31,695	24,252	17,003	4,776	4,015	3,059	2,417
SDQ Count for Loans with CE	28,085							
SDQ Count for Loans without CE	12,030							
SDQ Volume (\$M)								
SDQ Volume	\$9,330.7	\$7,360.1	\$5,541.2	\$3,792.3	\$804.3	\$546.1	\$417.1	\$336.7
SDQ Volume for Loans with CE	\$6,601.7							
SDQ Volume for Loans without CE	\$2,729.0							



Single Family Conventional Book Characteristics

Alt-A Full Doc (by SFC)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	292,781	298,989	302,640	308,418	236,107	140,060	81,418	34,645
Book Volume (\$B)	\$50.3	\$51.4	\$52.3	\$53.4	\$40.4	\$22.6	\$12.9	\$5.5
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	7.7%	7.7%	7.4%	7.3%	7.5%	7.6%	9.0%	13.1%
OLTV 60.01% - 70.00%	7.3%	7.3%	7.2%	7.1%	8.0%	8.2%	9.2%	11.5%
OLTV 70.01% - 75.00%	7.1%	7.0%	7.0%	6.9%	7.5%	8.0%	8.7%	10.5%
OLTV 75.01% - 80.00%	61.9%	62.0%	62.5%	62.9%	64.8%	65.6%	60.4%	46.5%
OLTV 80.01% - 90.00%	7.9%	7.9%	7.9%	7.7%	7.2%	7.6%	8.6%	11.5%
OLTV 90.01% - 95.00%	3.9%	3.9%	3.9%	3.8%	2.5%	2.8%	3.7%	6.5%
OLTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.7%	0.1%	0.1%	0.2%
OLTV 97.01% - 100.00%	3.6%	3.6%	3.7%	3.7%	1.9%	0.2%	0.2%	0.3%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	77.9%	77.9%	78.0%	78.0%	77.4%	76.9%	76.4%	75.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	6.8%	6.8%	6.6%	6.5%	7.0%	7.3%	8.7%	13.0%
Comb LTV 60.01% - 70.00%	6.5%	6.5%	6.4%	6.4%	7.0%	7.5%	8.7%	11.4%
Comb LTV 70.01% - 75.00%	5.7%	5.7%	5.6%	5.6%	6.3%	7.2%	8.2%	10.2%
Comb LTV 75.01% - 80.00%	25.2%	25.2%	25.4%	25.5%	31.4%	45.5%	54.6%	45.8%
Comb LTV 80.01% - 90.00%	15.2%	15.2%	15.1%	15.0%	14.4%	13.4%	12.0%	12.2%
Comb LTV 90.01% - 95.00%	11.1%	11.1%	11.1%	11.0%	8.9%	7.4%	5.5%	6.8%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.7%	0.3%	0.2%	0.3%
Comb LTV 97.01% - 100.00%	28.6%	28.7%	29.0%	29.3%	24.2%	11.4%	2.1%	0.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	85.2%	85.2%	85.4%	85.5%	83.8%	80.6%	77.6%	75.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	6.8%	6.8%	6.6%	6.5%	7.0%	7.3%	8.7%	13.0%
Comb LTV 60.01% - 70.00%	6.5%	6.5%	6.4%	6.4%	7.0%	7.5%	8.7%	11.4%
Comb LTV 70.01% - 75.00%	5.7%	5.7%	5.6%	5.6%	6.3%	7.2%	8.2%	10.2%
Comb LTV 75.01% - 80.00%	25.2%	25.2%	25.4%	25.5%	31.4%	45.5%	54.6%	45.8%
Comb LTV 80.01% - 90.00%	15.2%	15.2%	15.1%	15.0%	14.4%	13.4%	12.0%	12.2%
Comb LTV 90.01% - 95.00%	11.1%	11.1%	11.1%	11.0%	8.9%	7.4%	5.5%	6.8%



Single Family Conventional Book Characteristics

Alt-A Full Doc (by SFC)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.7%	0.3%	0.2%	0.3%
Comb LTV 97.01% - 100.00%	28.6%	28.7%	29.0%	29.3%	24.2%	11.4%	2.1%	0.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	85.2%	85.2%	85.4%	85.5%	83.8%	80.6%	77.6%	75.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	12.0%	13.7%	15.3%	15.7%	22.0%	26.3%	24.1%	22.4%
MTMLTV 60.01% - 70.00%	9.9%	11.5%	12.8%	12.6%	17.3%	22.9%	18.2%	22.8%
MTMLTV 70.01% - 75.00%	9.1%	11.1%	12.4%	11.9%	15.0%	18.2%	14.4%	18.9%
MTMLTV 75.01% - 80.00%	13.4%	16.6%	19.7%	19.5%	26.1%	24.1%	31.0%	21.2%
MTMLTV 80.01% - 90.00%	21.6%	20.9%	22.4%	25.8%	15.6%	7.5%	10.4%	11.6%
MTMLTV 90.01% - 95.00%	6.9%	7.3%	7.0%	6.4%	2.0%	0.8%	1.5%	2.7%
MTMLTV 95.01% - 97.00%	2.6%	2.6%	2.3%	1.8%	0.5%	0.1%	0.2%	0.2%
MTMLTV 97.01% - 100.00%	3.5%	3.5%	2.7%	2.3%	0.9%	0.0%	0.1%	0.2%
MTMLTV > 100.00%	20.7%	12.8%	5.3%	4.0%	0.6%	0.0%	0.0%	0.0%
MTMLTV Missing	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	83.8%	79.2%	75.6%	74.9%	69.5%	66.2%	68.0%	67.8%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
FICO 580-619	0.5%	0.5%	0.5%	0.5%	0.6%	0.7%	1.0%	1.4%
FICO 620-659	14.3%	14.3%	14.4%	14.4%	13.5%	11.8%	12.3%	19.9%
FICO 660-699	27.2%	27.2%	27.3%	27.3%	26.8%	26.4%	25.3%	24.2%
FICO 700-739	24.3%	24.3%	24.3%	24.4%	24.5%	26.0%	26.8%	22.9%
FICO >= 740	33.4%	33.4%	33.2%	33.2%	34.4%	34.9%	34.1%	30.7%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%
Wtd Avg FICO	713	713	713	713	715	716	715	706
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	46.3%	46.3%	46.4%	46.0%	42.8%	35.6%	34.3%	50.0%
Intermediate-term, fixed-rate	2.8%	2.8%	2.5%	2.5%	2.8%	3.3%	4.5%	6.9%
Adjustable-rate	7.0%	6.8%	6.9%	7.0%	9.9%	15.5%	23.3%	29.5%
Interest Only adjustable-rate	28.9%	29.1%	29.1%	29.3%	34.5%	45.3%	37.8%	13.5%
Negative Amortization	0.5%	0.5%	0.6%	0.6%	1.1%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Alt-A Full Doc (by SFC)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	14.5%	14.5%	14.6%	14.6%	9.0%	0.3%	0.1%	0.1%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	79.0%	78.9%	79.0%	79.2%	79.4%	77.0%	76.5%	77.0%
Second/Vacation Home	3.3%	3.3%	3.2%	3.2%	3.5%	3.3%	2.5%	1.7%
Investor Property	17.8%	17.8%	17.8%	17.6%	17.1%	19.7%	21.0%	21.3%
10-K Unit Type (Sums to 100%)								
1 Unit	92.7%	92.7%	92.8%	93.0%	93.7%	92.3%	90.8%	89.1%
2-4 Units	7.3%	7.3%	7.2%	7.0%	6.3%	7.7%	9.2%	10.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.8%	11.8%	11.8%	11.8%	12.2%	12.4%	11.4%	10.8%
Single Family Homes	88.2%	88.2%	88.2%	88.2%	87.8%	87.6%	88.6%	89.2%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Condo/Coop	11.8%	11.8%	11.8%	11.8%	12.2%	12.4%	11.4%	10.8%
1 Unit	80.8%	80.9%	80.9%	81.1%	81.5%	79.7%	79.2%	78.1%
2-4 Units	7.3%	7.3%	7.2%	7.0%	6.3%	7.7%	9.2%	10.9%
Condo								
Condo	11.7%	11.7%	11.7%	11.7%	12.1%	12.4%	11.4%	10.8%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	52.0%	52.1%	52.6%	53.1%	56.8%	59.4%	56.2%	39.3%
Cash-Out Refinance	29.5%	29.5%	29.3%	29.2%	27.4%	24.5%	23.7%	32.5%
Other Refinance	18.5%	18.4%	18.1%	17.7%	15.8%	16.2%	20.1%	28.2%
Origination Type (Sums to 100%)								
TPO Broker	19.8%	19.8%	20.1%	19.9%	19.0%	17.6%	24.1%	43.0%
TPO Correspondent	26.1%	26.2%	26.5%	26.3%	20.3%	13.4%	12.6%	4.8%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	54.1%	54.0%	53.5%	53.8%	60.6%	69.0%	63.3%	52.2%
Origination Year (Sums to 100%)								
< 2001	0.7%	0.7%	0.7%	0.8%	1.3%	2.4%	4.3%	5.9%
2001	0.2%	0.2%	0.2%	0.2%	0.4%	0.5%	0.4%	0.3%
2002	0.9%	0.9%	0.9%	1.0%	1.5%	2.2%	5.3%	21.0%
2003	4.5%	4.6%	4.8%	4.9%	7.1%	10.5%	27.0%	72.7%
2004	12.5%	12.5%	12.9%	13.3%	20.3%	40.1%	63.0%	0.0%
2005	20.4%	20.5%	20.5%	20.8%	31.3%	44.4%	0.0%	0.0%
2006	32.1%	32.2%	32.6%	33.1%	38.2%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Alt-A Full Doc (by SFC)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	27.2%	27.1%	26.8%	26.0%	0.0%	0.0%	0.0%	0.0%
2008	1.4%	1.3%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$177,685	\$177,394	\$178,084	\$177,707	\$175,312	\$165,355	\$162,262	\$161,924
Loan Original Note Rate	6.38%	6.38%	6.38%	6.38%	6.16%	5.83%	5.78%	5.93%
Seasoning (Sums to 100%)								
Seasoned	9.0%	8.6%	8.1%	7.9%	9.1%	3.7%	5.2%	6.2%
Non-Seasoned	91.0%	91.4%	91.9%	92.1%	90.9%	96.3%	94.8%	93.8%
ACI								
ACI Probability	0.58%	0.58%	0.59%	0.59%	0.54%	0.46%	0.49%	0.55%
Wtd Avg ACI Score	687	687	687	687	691	697	694	694
Credit Premium								
Wtd Avg Credit Premium	0.14	0.14	0.15	0.15	0.14	0.16	0.00	0.05
Credit Premium > 1.5	1.8%	1.8%	1.8%	1.8%	1.3%	1.3%	0.9%	1.5%
Prepay Premium								
Prepay Premium	11.1%	11.1%	11.2%	11.2%	10.3%	10.6%	13.6%	17.4%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.3%	4.3%	4.2%	4.2%	4.5%	5.5%	6.2%	6.8%
DTI Ratio > 20 and <= 30	13.0%	13.0%	12.9%	13.0%	14.1%	16.5%	17.5%	16.1%
DTI Ratio > 30 and <= 40	29.8%	29.9%	30.0%	30.2%	31.5%	34.9%	34.5%	29.0%
DTI Ratio > 40 and <= 50	38.8%	38.8%	38.8%	38.9%	36.0%	32.5%	27.4%	24.0%
DTI Ratio > 50	8.6%	8.6%	8.5%	8.3%	6.9%	5.0%	5.3%	5.8%
DTI Ratio Missing	5.5%	5.5%	5.6%	5.5%	7.0%	5.6%	9.1%	18.2%
Wtd Avg DTI Ratio	38.9%	38.9%	38.9%	38.9%	38.0%	36.7%	36.0%	35.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.3%	4.3%	4.2%	4.2%	4.5%	5.5%	6.2%	6.8%
DTI Ratio > 20 and <= 30	13.0%	13.0%	12.9%	12.9%	14.1%	16.5%	17.5%	16.1%
DTI Ratio > 30 and <= 40	29.9%	29.9%	30.0%	30.2%	31.5%	34.9%	34.5%	29.0%
DTI Ratio > 40 and <= 50	38.8%	38.8%	38.8%	38.9%	36.0%	32.5%	27.4%	24.0%
DTI Ratio > 50	8.6%	8.6%	8.5%	8.3%	6.9%	5.0%	5.3%	5.8%
DTI Ratio Missing	5.5%	5.5%	5.6%	5.5%	7.0%	5.6%	9.1%	18.2%
Wtd Avg DTI Ratio	38.9%	38.9%	38.9%	38.9%	38.0%	36.7%	36.0%	35.9%
Origination Term (Sums to 100%)								
<= 15 Years	2.8%	2.8%	2.5%	2.5%	2.8%	3.3%	4.5%	6.9%



Single Family Conventional Book Characteristics

Alt-A Full Doc (by SFC)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.0%	1.0%	0.9%	0.9%	0.7%	0.5%	0.4%	0.6%
> 25 Years and <= 30 Years	95.8%	95.8%	96.1%	96.2%	96.4%	96.2%	95.1%	92.5%
> 30 Years	0.4%	0.4%	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	60.7%	60.7%	60.9%	60.6%	51.7%	35.9%	34.4%	50.1%
Intermediate-Term Fixed Rate (excl Balloon)	2.8%	2.8%	2.5%	2.5%	2.8%	3.3%	4.4%	6.8%
Adjustable Rate	36.4%	36.4%	36.5%	36.9%	45.5%	60.8%	61.1%	43.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Various Product Types								
Second	0.5%	0.5%	0.6%	0.6%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.4%	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	32.9%	32.8%	32.8%	33.0%	39.0%	38.0%	33.0%	24.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	2.2%	2.2%	2.3%	2.6%	4.8%	9.5%	9.7%	6.2%
- 5/1 Hybrid Arm	23.9%	23.9%	23.8%	23.9%	27.8%	22.5%	20.5%	17.2%
- 7/1 Hybrid Arm	4.3%	4.3%	4.2%	4.1%	4.2%	4.1%	2.2%	1.2%
- 10/1 Hybrid Arm	2.5%	2.4%	2.4%	2.4%	2.2%	1.8%	0.6%	0.1%
NegAm ARM	0.5%	0.5%	0.6%	0.6%	1.1%	0.0%	0.0%	0.0%
Interest Only	43.4%	43.6%	43.7%	43.8%	43.5%	45.6%	37.9%	13.6%
- Interest Only ARM	28.9%	29.1%	29.1%	29.3%	34.5%	45.3%	37.8%	13.5%
- Interest Only FRM	14.5%	14.5%	14.6%	14.6%	9.0%	0.3%	0.1%	0.1%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Alt-A Full Doc (by SFC)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	1.3%	1.3%	1.1%	0.9%	0.4%	0.3%	0.1%	0.1%
Investor Channel	98.7%	98.7%	98.9%	99.1%	99.6%	99.7%	99.9%	99.9%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	41.5%	41.5%	41.8%	42.1%	37.2%	21.6%	5.1%	0.5%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.8%	3.8%	3.8%	3.8%	3.6%	2.5%	0.9%	0.3%
- 80/15/05	4.8%	4.8%	4.8%	4.9%	4.4%	2.9%	1.4%	0.2%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	32.8%	32.8%	33.0%	33.2%	29.0%	16.1%	2.8%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	48.0%	48.1%	48.5%	48.9%	47.3%	42.2%	34.6%	24.2%
- 75/20/05	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.5%
- 75/25/00	0.9%	0.9%	0.9%	0.9%	0.7%	0.5%	0.4%	0.3%
- 80/10/10	7.1%	7.1%	7.1%	7.1%	7.3%	6.7%	5.4%	4.1%
- 80/15/05	8.0%	8.0%	8.1%	8.1%	7.7%	6.9%	5.5%	4.4%
- 80/20/00	27.7%	27.8%	28.2%	28.6%	27.5%	24.6%	19.2%	11.3%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%



Single Family Conventional Book Characteristics

Alt-A Full Doc (by SFC)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	3.7%	3.7%	3.6%	3.6%	3.5%	3.0%	3.5%	3.5%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	14.3%	14.0%	13.8%	13.7%	13.9%	14.2%	12.4%	10.8%
Northeast	12.4%	12.4%	12.5%	12.4%	11.6%	11.0%	11.6%	14.2%
Southeast	28.1%	28.1%	27.7%	27.8%	28.0%	23.9%	20.0%	16.2%
Southwest	18.3%	18.5%	18.8%	19.0%	19.2%	20.2%	19.2%	15.7%
West	27.0%	27.0%	27.2%	27.0%	27.3%	30.6%	36.8%	43.2%
Census Region (Sums to 100%)								
New England	4.0%	4.0%	4.0%	4.0%	3.9%	3.8%	3.6%	3.6%
Middle Atlantic	8.1%	8.1%	8.1%	8.0%	7.5%	7.0%	7.7%	10.3%
East North Central	11.4%	11.2%	10.9%	10.8%	10.8%	10.6%	9.0%	8.6%
East South Central	4.2%	4.2%	4.1%	4.1%	3.9%	3.3%	2.6%	1.6%
South Atlantic	24.2%	24.2%	23.9%	24.0%	24.3%	20.8%	17.6%	14.8%
West North Central	4.6%	4.6%	4.7%	4.8%	4.9%	5.4%	4.9%	3.4%
West South Central	5.3%	5.4%	5.5%	5.5%	5.1%	4.5%	4.1%	3.6%
Mountain	15.4%	15.5%	15.8%	15.9%	16.5%	18.4%	17.5%	13.7%
Pacific	22.8%	22.8%	22.9%	22.8%	23.2%	26.2%	32.8%	40.4%
US Territories	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	16.5%	16.5%	16.5%	16.2%	16.6%	19.2%	26.5%	35.9%
02) FL	7.6%	7.5%	7.4%	7.3%	7.0%	6.1%	5.1%	4.0%
03) AZ	4.9%	5.0%	5.0%	5.0%	5.1%	5.8%	5.9%	4.0%
04) VA	4.5%	4.5%	4.4%	4.4%	4.7%	3.8%	3.4%	2.8%
05) CO	4.3%	4.3%	4.5%	4.5%	5.0%	6.1%	5.9%	5.6%
06) GA	4.3%	4.3%	4.3%	4.3%	4.6%	3.7%	2.8%	2.4%
07) TX	4.2%	4.3%	4.3%	4.3%	4.1%	3.6%	3.2%	2.8%
08) WA	3.8%	3.9%	4.0%	4.1%	4.1%	4.2%	3.7%	2.1%
09) MD	3.5%	3.5%	3.4%	3.5%	3.4%	2.8%	2.4%	2.0%
10) NY	3.3%	3.3%	3.3%	3.2%	2.9%	3.0%	3.7%	5.9%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	44.3%	44.4%	44.8%	44.9%	42.5%	36.4%	28.7%	7.4%



Single Family Conventional Book Characteristics

Alt-A Full Doc (by SFC)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) LEHMAN BROTHERS HOLDINGS INC	18.0%	18.2%	18.7%	19.0%	21.7%	31.4%	36.9%	29.7%
03) INDYMAC BANCORP INC	12.0%	11.9%	12.0%	11.7%	10.1%	13.4%	21.8%	49.8%
04) SUNTRUST BANKS INC	3.3%	3.3%	2.7%	2.8%	3.7%	1.1%	0.0%	0.0%
05) JP MORGAN CHASE & CO	3.1%	3.1%	3.2%	3.2%	2.5%	2.6%	3.6%	8.2%
06) WACHOVIA CORPORATION	3.1%	3.1%	3.1%	3.2%	4.6%	0.0%	0.0%	0.0%
07) MORGAN STANLEY & COMPANY INC	2.8%	2.8%	2.7%	2.8%	3.5%	4.9%	3.3%	0.0%
08) WASHINGTON MUTUAL INC	2.5%	2.5%	2.6%	2.6%	2.3%	1.8%	1.6%	2.0%
09) GOLDMAN SACHS GROUP INC (THE)	1.6%	1.6%	1.7%	1.7%	2.6%	4.4%	0.7%	0.0%
10) FIFTH THIRD BANCORP	1.5%	1.1%	0.5%	0.4%	0.3%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	46.6%	46.7%	47.2%	47.3%	45.9%	37.7%	29.0%	8.1%
02) LEHMAN BROTHERS HOLDINGS INC	16.0%	16.2%	16.6%	16.9%	18.7%	26.9%	27.6%	2.6%
03) INDYMAC BANCORP INC	12.2%	12.1%	12.1%	11.8%	10.0%	13.1%	20.8%	47.0%
04) JP MORGAN CHASE & CO	5.4%	5.5%	5.6%	5.6%	5.8%	5.3%	2.5%	3.0%
05) SUNTRUST BANKS INC	3.2%	3.2%	2.6%	2.7%	3.6%	0.9%	0.1%	0.1%
06) WASHINGTON MUTUAL INC	3.0%	3.0%	3.1%	3.1%	2.8%	2.5%	2.2%	3.3%
07) WELLS FARGO & COMPANY	2.4%	2.5%	2.5%	2.5%	3.0%	4.2%	4.3%	2.9%
08) NATIONAL CITY CORPORATION	2.3%	2.3%	2.3%	2.4%	2.8%	2.8%	0.8%	0.5%
09) CITIGROUP INC	1.9%	2.0%	2.1%	2.2%	2.2%	4.1%	9.8%	27.7%
10) FIFTH THIRD BANCORP	1.7%	1.3%	0.7%	0.6%	0.6%	0.5%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	55.8%							
Credit Enhancement	44.2%							
- Primary MI Only	10.3%							
- Pool Policy Only	29.0%							
- Pool Policy and Primary MI	4.5%							
- Full Recourse	0.2%							
- Shared Arrangement	0.3%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	88.9%							
Interest Only with Credit Enhancement	58.1%							
Alt-A with Credit Enhancement	44.2%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-8.70	-8.79	-9.32	-9.72	-6.11	-1.01	2.22	6.84



Single Family Conventional Book Characteristics

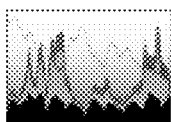
Alt-A Full Doc (by SFC)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	51.62	51.63	51.61	51.56	44.37	42.82	42.03	40.22
Wtd Avg Charged Fee	42.93	42.83	42.29	41.84	38.26	41.81	44.25	47.06
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	3.68%	2.76%	2.13%	1.55%	0.63%	0.57%	0.36%	0.26%
- SDQ Rate for Loans with CE	5.92%							
- SDQ Rate for Loans without CE	2.01%							
SDQ Rate Excl. Katrina Loans	3.68%	2.75%	2.12%	1.54%	0.61%	0.47%	0.36%	0.26%
SDQ Rate for Katrina Loans	5.27%	5.80%	5.26%	4.15%	5.54%	16.89%	0.77%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	10,703	8,174	6,363	4,734	1,462	790	290	88
SDQ Count for Loans with CE	7,369							
SDQ Count for Loans without CE	3,334							
SDQ Volume (\$M)								
SDQ Volume	\$2,136.8	\$1,600.7	\$1,210.4	\$859.5	\$208.6	\$95.1	\$36.4	\$13.2
SDQ Volume for Loans with CE	\$1,493.3							
SDQ Volume for Loans without CE	\$643.5							



Single Family Conventional Book Characteristics Alt-A Deals (no SFC)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	238,785	245,876	255,315	263,585	268,291	240,728	225,425	254,421
Book Volume (\$B)	\$34.5	\$35.7	\$37.3	\$38.7	\$39.1	\$32.4	\$28.3	\$33.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	17.3%	17.3%	17.4%	17.6%	17.5%	17.3%	14.3%	13.9%
OLTV 60.01% - 70.00%	13.9%	13.9%	13.8%	13.8%	13.9%	13.3%	11.4%	10.5%
OLTV 70.01% - 75.00%	9.9%	9.9%	9.8%	9.8%	9.7%	10.0%	9.9%	10.0%
OLTV 75.01% - 80.00%	45.1%	45.1%	45.1%	45.1%	45.8%	44.3%	45.0%	43.4%
OLTV 80.01% - 90.00%	7.5%	7.5%	7.5%	7.4%	7.7%	9.0%	11.5%	13.3%
OLTV 90.01% - 95.00%	2.5%	2.5%	2.6%	2.6%	2.7%	3.5%	5.2%	6.2%
OLTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.5%	0.7%
OLTV 97.01% - 100.00%	3.4%	3.4%	3.4%	3.3%	2.2%	2.1%	1.9%	1.9%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	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	73.3%	73.3%	73.2%	73.2%	73.0%	73.5%	75.1%	75.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.4%	16.4%	16.5%	16.7%	16.7%	16.5%	13.9%	13.4%
Comb LTV 60.01% - 70.00%	13.3%	13.3%	13.3%	13.2%	13.4%	12.8%	11.0%	10.1%
Comb LTV 70.01% - 75.00%	9.1%	9.1%	9.0%	9.0%	9.1%	9.4%	9.4%	9.4%
Comb LTV 75.01% - 80.00%	31.7%	31.7%	31.7%	31.8%	33.5%	36.4%	42.1%	40.9%
Comb LTV 80.01% - 90.00%	14.4%	14.4%	14.4%	14.3%	14.4%	13.9%	12.8%	13.8%
Comb LTV 90.01% - 95.00%	5.6%	5.6%	5.6%	5.6%	5.4%	5.6%	6.1%	6.9%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.7%
Comb LTV 97.01% - 100.00%	8.6%	8.6%	8.6%	8.6%	6.5%	4.0%	2.5%	2.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.4%	0.4%	0.5%	0.5%	0.6%	0.9%	1.5%	2.2%
Wtd Avg Comb LTV	75.8%	75.8%	75.8%	75.7%	75.3%	74.9%	75.7%	76.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.4%	16.4%	16.5%	16.7%	16.7%	16.5%	13.9%	13.4%
Comb LTV 60.01% - 70.00%	13.4%	13.3%	13.3%	13.2%	13.4%	12.8%	11.0%	10.1%
Comb LTV 70.01% - 75.00%	9.1%	9.1%	9.0%	9.0%	9.1%	9.4%	9.5%	9.4%
Comb LTV 75.01% - 80.00%	31.7%	31.7%	31.8%	31.8%	33.5%	36.4%	42.2%	40.9%
Comb LTV 80.01% - 90.00%	14.4%	14.5%	14.4%	14.3%	14.4%	13.9%	12.9%	13.8%
Comb LTV 90.01% - 95.00%	5.6%	5.6%	5.6%	5.6%	5.4%	5.6%	6.1%	7.0%



Single Family Conventional Book Characteristics Alt-A Deals (no SFC)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.7%
Comb LTV 97.01% - 100.00%	8.6%	8.6%	8.6%	8.6%	6.5%	4.0%	2.5%	2.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.4%	0.4%	0.4%	0.4%	0.5%	0.8%	1.4%	2.0%
Wtd Avg Comb LTV	75.8%	75.8%	75.8%	75.7%	75.3%	74.9%	75.7%	76.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	31.7%	34.5%	37.0%	37.2%	41.7%	48.0%	44.0%	27.9%
MTMLTV 60.01% - 70.00%	14.4%	15.6%	16.5%	16.2%	18.5%	19.6%	21.4%	23.4%
MTMLTV 70.01% - 75.00%	8.7%	9.5%	10.4%	10.5%	11.9%	11.4%	12.6%	16.4%
MTMLTV 75.01% - 80.00%	8.8%	9.8%	11.0%	11.4%	14.3%	13.3%	12.0%	17.4%
MTMLTV 80.01% - 90.00%	13.0%	12.4%	12.7%	14.2%	10.5%	5.2%	6.9%	10.6%
MTMLTV 90.01% - 95.00%	4.3%	4.3%	4.1%	4.0%	1.4%	1.1%	1.3%	2.3%
MTMLTV 95.01% - 97.00%	1.7%	1.7%	1.5%	1.3%	0.3%	0.3%	0.3%	0.4%
MTMLTV 97.01% - 100.00%	2.5%	2.5%	2.2%	1.9%	0.6%	0.4%	0.5%	0.3%
MTMLTV > 100.00%	14.6%	9.4%	4.3%	3.0%	0.3%	0.1%	0.2%	0.2%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.3%	0.5%	0.8%	1.1%
Wtg Avg MTMLTV	72.5%	68.6%	65.4%	64.8%	60.8%	57.9%	60.1%	66.2%
Credit Score (Sums to 100%)								
FICO < 550	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.3%	0.3%
FICO 550-579	0.4%	0.5%	0.5%	0.5%	0.3%	0.3%	0.5%	0.6%
FICO 580-619	2.0%	2.0%	2.0%	2.0%	1.8%	1.9%	2.6%	3.0%
FICO 620-659	9.3%	9.3%	9.3%	9.3%	9.2%	10.6%	13.5%	14.7%
FICO 660-699	21.6%	21.6%	21.5%	21.4%	21.7%	22.6%	26.2%	27.4%
FICO 700-739	25.0%	24.9%	24.9%	24.9%	25.3%	24.8%	24.4%	23.9%
FICO >= 740	41.1%	41.2%	41.3%	41.3%	41.2%	39.1%	32.0%	29.5%
FICO Missing	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.6%	0.5%
Wtd Avg FICO	722	722	722	722	722	719	710	706
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	54.4%	54.1%	53.7%	53.2%	50.5%	52.1%	60.9%	69.7%
Intermediate-term, fixed-rate	7.4%	7.5%	7.6%	7.6%	7.5%	9.6%	11.3%	12.1%
Adjustable-rate	8.1%	8.3%	8.6%	9.0%	10.3%	12.8%	15.7%	14.6%
Interest Only adjustable-rate	18.0%	18.0%	18.1%	18.3%	16.3%	13.7%	7.3%	2.3%
Negative Amortization	11.1%	11.2%	11.1%	11.1%	15.3%	11.8%	4.7%	1.3%



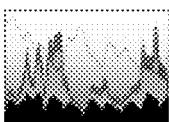
Single Family Conventional Book Characteristics Alt-A Deals (no SFC)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	0.9%	0.9%	0.9%	0.8%	0.1%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	68.4%	68.6%	69.0%	69.5%	71.0%	74.0%	81.2%	83.4%
Second/Vacation Home	5.4%	5.4%	5.4%	5.4%	5.3%	4.1%	2.7%	2.6%
Investor Property	26.2%	26.0%	25.6%	25.2%	23.7%	21.8%	16.1%	14.1%
10-K Unit Type (Sums to 100%)								
1 Unit	90.9%	91.0%	91.2%	91.4%	91.8%	91.9%	91.7%	91.6%
2-4 Units	9.1%	9.0%	8.8%	8.6%	8.2%	8.1%	8.3%	8.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	12.3%	12.3%	12.3%	12.2%	11.9%	10.6%	8.8%	8.3%
Single Family Homes	87.7%	87.7%	87.7%	87.8%	88.1%	89.4%	91.2%	91.7%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	1.1%	0.9%
Condo/Coop	12.3%	12.3%	12.2%	12.2%	11.9%	10.6%	8.8%	8.3%
1 Unit	78.1%	78.2%	78.4%	78.6%	79.2%	80.5%	81.7%	82.4%
2-4 Units	9.1%	9.0%	8.8%	8.6%	8.2%	8.1%	8.3%	8.4%
Condo								
Condo	12.0%	12.0%	12.0%	11.9%	11.7%	10.2%	8.6%	8.1%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	46.6%	46.6%	46.6%	46.6%	46.4%	44.5%	44.3%	42.0%
Cash-Out Refinance	31.5%	31.4%	31.3%	31.3%	30.8%	29.8%	27.5%	29.6%
Other Refinance	21.9%	22.0%	22.1%	22.1%	22.8%	25.7%	28.1%	28.4%
Origination Type (Sums to 100%)								
TPO Broker	23.7%	23.7%	23.7%	23.5%	23.0%	25.2%	27.6%	30.8%
TPO Correspondent	32.1%	32.1%	32.2%	32.4%	35.3%	30.6%	23.5%	23.9%
Undesignated	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.6%
Retail	44.1%	44.1%	44.0%	44.0%	41.6%	44.0%	48.6%	44.7%
Origination Year (Sums to 100%)								
< 2001	3.2%	3.2%	3.3%	3.3%	3.7%	5.5%	8.4%	7.3%
2001	3.6%	3.7%	3.7%	3.8%	4.6%	7.3%	12.4%	17.9%
2002	10.9%	11.0%	11.0%	11.2%	13.6%	20.3%	32.6%	41.9%
2003	10.2%	10.3%	10.5%	10.7%	12.8%	19.5%	31.3%	32.9%
2004	9.2%	9.3%	9.4%	9.6%	11.5%	16.0%	15.3%	0.0%
2005	25.5%	25.4%	25.3%	25.2%	29.9%	31.4%	0.0%	0.0%
2006	24.7%	24.6%	24.6%	24.7%	23.8%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Alt-A Deals (no SFC)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	12.4%	12.3%	12.1%	11.5%	0.0%	0.0%	0.0%	0.0%
2008	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$155,717	\$155,804	\$156,072	\$156,283	\$153,460	\$142,081	\$131,971	\$134,993
Loan Original Note Rate	5.74%	5.74%	5.74%	5.73%	5.46%	5.58%	6.20%	6.49%
Seasoning (Sums to 100%)								
Seasoned	6.3%	6.3%	6.3%	6.3%	6.3%	6.0%	6.2%	3.2%
Non-Seasoned	93.7%	93.7%	93.7%	93.7%	93.7%	94.0%	93.8%	96.8%
ACI								
ACI Probability	0.49%	0.49%	0.49%	0.49%	0.46%	0.51%	0.63%	0.66%
Wtd Avg ACI Score	709	709	709	709	711	708	699	697
Credit Premium								
Wtd Avg Credit Premium	-0.11	-0.11	-0.10	-0.10	-0.20	-0.12	0.03	0.11
Credit Premium > 1.5	1.0%	1.0%	1.0%	1.0%	0.9%	1.1%	2.0%	3.0%
Prepay Premium								
Prepay Premium	10.6%	10.6%	10.4%	10.4%	13.6%	9.9%	6.0%	6.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.8%	10.8%	10.9%	10.9%	11.4%	12.0%	12.1%	11.1%
DTI Ratio > 20 and <= 30	18.7%	18.8%	18.8%	18.9%	19.4%	19.7%	19.2%	18.8%
DTI Ratio > 30 and <= 40	29.3%	29.3%	29.3%	29.3%	29.5%	27.7%	25.8%	25.1%
DTI Ratio > 40 and <= 50	24.7%	24.6%	24.6%	24.5%	23.5%	21.4%	19.4%	19.2%
DTI Ratio > 50	11.3%	11.3%	11.2%	11.2%	10.5%	10.6%	9.5%	9.3%
DTI Ratio Missing	5.2%	5.2%	5.2%	5.2%	5.8%	8.7%	14.0%	16.5%
Wtd Avg DTI Ratio	36.2%	36.2%	36.2%	36.2%	35.7%	35.4%	34.8%	35.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.8%	10.8%	10.9%	10.9%	11.4%	12.0%	12.1%	11.1%
DTI Ratio > 20 and <= 30	18.7%	18.8%	18.8%	18.9%	19.4%	19.7%	19.2%	18.8%
DTI Ratio > 30 and <= 40	29.3%	29.3%	29.3%	29.3%	29.5%	27.7%	25.8%	25.1%
DTI Ratio > 40 and <= 50	24.7%	24.6%	24.6%	24.5%	23.5%	21.4%	19.4%	19.2%
DTI Ratio > 50	11.3%	11.3%	11.2%	11.2%	10.5%	10.6%	9.5%	9.3%
DTI Ratio Missing	5.2%	5.2%	5.2%	5.2%	5.8%	8.7%	14.0%	16.5%
Wtd Avg DTI Ratio	36.2%	36.2%	36.2%	36.2%	35.7%	35.4%	34.8%	35.0%
Origination Term (Sums to 100%)								
<= 15 Years	7.5%	7.6%	7.6%	7.7%	7.5%	9.6%	11.4%	12.2%



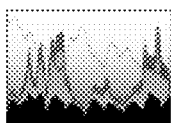
Single Family Conventional Book Characteristics
Alt-A Deals (no SFC)

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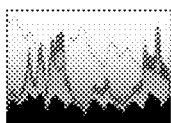
Single Family Conventional Book Characteristics Alt-A Deals (no SFC)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
My Community Mortgage	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	6.5%	6.4%	6.4%	6.4%	2.8%	2.1%	2.8%	2.9%
- Select Lender Programs Non-Full Doc	6.5%	6.4%	6.4%	6.4%	2.8%	2.1%	2.8%	2.9%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Channel	99.6%	99.6%	99.6%	99.6%	99.5%	99.2%	98.7%	98.2%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.4%	0.4%	0.4%	0.4%	0.5%	0.8%	1.3%	1.8%
Subordinate Financing - RDW								
Subordinate Financing - RDW	16.9%	16.9%	16.9%	16.9%	15.2%	10.4%	3.4%	2.0%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	5.7%	5.7%	5.7%	5.7%	5.8%	4.0%	1.6%	1.0%
- 80/15/05	3.2%	3.2%	3.2%	3.2%	2.5%	2.0%	1.2%	0.8%
- 80/20/00	1.9%	1.9%	1.9%	1.9%	2.0%	1.3%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.9%	5.9%	5.9%	5.9%	4.8%	2.8%	0.4%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	26.0%	26.1%	26.2%	26.3%	26.0%	24.5%	25.2%	22.4%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%
- 75/25/00	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
- 80/10/10	7.5%	7.5%	7.4%	7.4%	7.5%	6.0%	3.4%	2.8%
- 80/15/05	4.3%	4.3%	4.3%	4.3%	3.8%	3.2%	2.8%	2.4%
- 80/20/00	8.1%	8.2%	8.3%	8.4%	8.8%	9.7%	14.5%	12.9%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%



Single Family Conventional Book Characteristics Alt-A Deals (no SFC)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	5.4%	5.5%	5.5%	5.5%	5.4%	5.1%	4.0%	3.9%
EA/TPR								
EA/TPR	1.6%	1.6%	1.6%	1.6%	0.7%	0.2%	0.3%	0.4%
- EA I	0.7%	0.7%	0.7%	0.7%	0.3%	0.1%	0.1%	0.2%
- EA/TPR II	0.5%	0.5%	0.5%	0.5%	0.2%	0.1%	0.2%	0.2%
- EA/TPR III	0.4%	0.4%	0.4%	0.4%	0.2%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	15.1%	15.1%	15.3%	15.4%	15.6%	14.7%	13.4%	12.9%
Northeast	13.7%	13.7%	13.6%	13.5%	12.6%	13.3%	13.9%	14.8%
Southeast	26.7%	26.6%	26.5%	26.5%	25.5%	25.1%	24.6%	22.9%
Southwest	16.3%	16.4%	16.4%	16.5%	17.2%	18.1%	17.8%	17.0%
West	28.3%	28.2%	28.2%	28.1%	29.1%	28.8%	30.3%	32.4%
Census Region (Sums to 100%)								
New England	3.9%	4.0%	4.0%	4.0%	4.0%	4.2%	4.3%	4.6%
Middle Atlantic	8.4%	8.4%	8.3%	8.2%	8.1%	8.7%	9.2%	9.8%
East North Central	12.7%	12.7%	12.8%	12.9%	12.9%	12.0%	10.8%	10.4%
East South Central	3.0%	3.1%	3.1%	3.1%	3.2%	3.4%	3.9%	3.5%
South Atlantic	24.0%	23.9%	23.7%	23.7%	22.7%	22.0%	20.9%	19.7%
West North Central	4.6%	4.6%	4.6%	4.7%	5.0%	5.0%	4.8%	4.6%
West South Central	6.6%	6.6%	6.6%	6.6%	6.7%	6.9%	6.9%	6.3%
Mountain	10.9%	11.0%	11.0%	11.0%	11.7%	12.1%	11.6%	11.6%
Pacific	24.9%	24.9%	24.8%	24.8%	25.5%	25.5%	27.4%	29.4%
US Territories	1.1%	1.1%	1.0%	1.0%	0.3%	0.1%	0.2%	0.2%
Top 10 States								
01) CA	19.2%	19.1%	19.0%	19.0%	19.4%	18.8%	20.9%	23.2%
02) FL	9.9%	9.8%	9.6%	9.5%	9.0%	8.1%	6.9%	6.8%
03) TX	5.2%	5.2%	5.2%	5.2%	5.3%	5.4%	5.2%	4.6%
04) IL	4.1%	4.1%	4.2%	4.3%	4.3%	3.9%	3.3%	3.2%
05) NY	3.6%	3.6%	3.6%	3.5%	3.4%	3.7%	4.1%	4.6%
06) AZ	3.6%	3.6%	3.6%	3.6%	3.8%	3.9%	3.4%	3.2%
07) VA	3.5%	3.5%	3.5%	3.5%	3.3%	3.2%	3.0%	2.7%
08) GA	3.4%	3.4%	3.4%	3.4%	3.2%	3.3%	3.5%	3.2%
09) WA	3.3%	3.3%	3.4%	3.5%	3.6%	3.9%	3.6%	3.3%
10) MI	3.2%	3.2%	3.2%	3.2%	3.4%	3.2%	2.6%	2.4%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	36.1%	36.1%	36.1%	36.1%	39.6%	45.5%	60.7%	63.6%



Single Family Conventional Book Characteristics Alt-A Deals (no SFC)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) WASHINGTON MUTUAL INC	11.9%	11.8%	11.7%	11.7%	11.9%	9.8%	6.7%	2.9%
03) AMTRUST FINANCIAL CORPORATION	8.1%	8.2%	8.4%	8.6%	9.7%	9.0%	1.7%	0.5%
04) NATIONAL CITY CORPORATION	7.8%	7.8%	7.8%	7.8%	7.4%	6.0%	0.8%	0.4%
05) JP MORGAN CHASE & CO	6.3%	6.2%	6.1%	6.1%	6.8%	8.8%	2.3%	1.7%
06) CITIGROUP INC	5.3%	5.3%	5.4%	5.6%	5.4%	0.5%	0.8%	1.2%
07) WELLS FARGO & COMPANY	3.8%	3.8%	3.8%	3.7%	3.0%	2.9%	3.9%	3.2%
08) MORGAN STANLEY & COMPANY INC	3.6%	3.6%	3.6%	3.6%	2.9%	0.9%	0.0%	0.0%
09) SUNTRUST BANKS INC	2.2%	2.2%	2.1%	2.2%	1.2%	0.0%	0.0%	0.0%
10) FIRST HORIZON NATIONAL CORPORATION	1.8%	1.8%	1.8%	1.9%	1.8%	2.7%	2.5%	0.8%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	31.5%	31.6%	31.6%	31.7%	34.8%	38.8%	50.8%	52.5%
02) WASHINGTON MUTUAL INC	12.9%	12.8%	12.7%	12.7%	13.1%	12.5%	13.1%	11.3%
03) WELLS FARGO & COMPANY	12.5%	12.5%	12.5%	12.5%	13.0%	15.8%	12.4%	10.5%
04) NATIONAL CITY CORPORATION	8.1%	8.1%	8.1%	8.1%	7.7%	6.5%	1.0%	0.5%
05) JP MORGAN CHASE & CO	7.1%	7.1%	7.0%	6.7%	6.8%	8.4%	2.2%	2.1%
06) CITIGROUP INC	5.9%	5.9%	6.0%	6.2%	6.1%	1.5%	2.5%	3.0%
07) AMTRUST FINANCIAL CORPORATION	4.2%	4.2%	4.4%	4.5%	5.3%	3.3%	0.8%	0.2%
08) MORGAN STANLEY & COMPANY INC	3.7%	3.6%	3.6%	3.6%	3.0%	0.9%	0.0%	0.1%
09) SUNTRUST BANKS INC	2.0%	2.0%	2.0%	2.0%	1.0%	0.1%	0.0%	0.0%
10) EVERBANK FINANCIAL CORPORATION	1.5%	1.5%	1.5%	1.4%	1.5%	2.0%	1.9%	1.5%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	69.3%							
Credit Enhancement	30.7%							
- Primary MI Only	8.8%							
- Pool Policy Only	17.8%							
- Pool Policy and Primary MI	2.6%							
- Full Recourse	1.1%							
- Shared Arrangement	0.4%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	80.5%							
Interest Only with Credit Enhancement	27.3%							
Alt-A with Credit Enhancement	30.7%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-2.30	-2.28	-2.39	-2.57	-1.85	0.81	3.18	3.07



Single Family Conventional Book Characteristics Alt-A Deals (no SFC)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	38.03	38.01	37.90	37.80	36.83	34.88	34.00	34.59
Wtd Avg Charged Fee	35.74	35.74	35.51	35.23	34.98	35.69	37.18	37.66
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	3.08%	2.49%	2.06%	1.71%	1.12%	1.65%	1.80%	1.65%
- SDQ Rate for Loans with CE	7.29%							
- SDQ Rate for Loans without CE	1.39%							
SDQ Rate Excl. Katrina Loans	3.07%	2.48%	2.04%	1.69%	1.08%	1.48%	1.80%	1.65%
SDQ Rate for Katrina Loans	5.10%	4.01%	4.45%	5.02%	6.36%	18.30%	1.75%	1.21%
Serious Delinquent Loans								
SDQ Loan Count	7,311	6,062	5,193	4,473	2,968	3,919	3,964	4,091
SDQ Count for Loans with CE	4,956							
SDQ Count for Loans without CE	2,355							
SDQ Volume (\$M)								
SDQ Volume	\$1,354.1	\$1,091.2	\$870.5	\$687.4	\$318.4	\$394.6	\$413.9	\$447.7
SDQ Volume for Loans with CE	\$987.1							
SDQ Volume for Loans without CE	\$367.1							



Single Family Conventional Book Characteristics My Community Mortgage

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	306,695	308,514	305,196	289,562	118,676	51,303	39,864	25,579
Book Volume (\$B)	\$41.4	\$41.7	\$41.3	\$38.8	\$13.8	\$5.4	\$4.2	\$2.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.3%	0.3%	0.3%	0.2%	0.3%	0.4%	0.3%	0.3%
OLTV 60.01% - 70.00%	0.4%	0.4%	0.4%	0.3%	0.4%	0.6%	0.5%	0.4%
OLTV 70.01% - 75.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.4%
OLTV 75.01% - 80.00%	2.1%	2.0%	2.0%	2.0%	2.1%	2.6%	2.1%	2.1%
OLTV 80.01% - 90.00%	2.9%	2.8%	2.7%	2.6%	1.6%	1.3%	1.4%	1.6%
OLTV 90.01% - 95.00%	5.7%	5.3%	4.7%	4.3%	3.8%	3.4%	3.0%	3.0%
OLTV 95.01% - 97.00%	5.6%	5.3%	5.1%	5.0%	6.1%	7.8%	8.6%	9.6%
OLTV 97.01% - 100.00%	82.5%	83.5%	84.5%	85.1%	85.5%	83.4%	83.4%	82.3%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	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	98.3%	98.4%	98.5%	98.5%	98.6%	98.3%	98.4%	98.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%
Comb LTV 60.01% - 70.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	0.4%	0.3%
Comb LTV 70.01% - 75.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.4%
Comb LTV 75.01% - 80.00%	1.4%	1.3%	1.3%	1.3%	1.2%	1.5%	1.6%	1.8%
Comb LTV 80.01% - 90.00%	2.7%	2.6%	2.5%	2.5%	1.5%	1.2%	1.3%	1.5%
Comb LTV 90.01% - 95.00%	5.3%	5.0%	4.4%	4.1%	3.7%	3.4%	3.0%	3.0%
Comb LTV 95.01% - 97.00%	5.1%	4.9%	4.7%	4.6%	5.9%	7.9%	8.6%	9.3%
Comb LTV 97.01% - 100.00%	82.7%	83.5%	84.5%	85.1%	85.9%	83.7%	83.2%	82.6%
Comb LTV > 100.00%	2.2%	2.1%	2.0%	1.8%	1.2%	1.3%	1.1%	0.7%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	98.8%	98.8%	98.9%	98.9%	99.0%	98.8%	98.7%	98.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%
Comb LTV 60.01% - 70.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	0.4%	0.3%
Comb LTV 70.01% - 75.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.4%
Comb LTV 75.01% - 80.00%	1.4%	1.3%	1.3%	1.3%	1.2%	1.5%	1.6%	1.8%
Comb LTV 80.01% - 90.00%	2.7%	2.6%	2.5%	2.5%	1.5%	1.2%	1.3%	1.6%
Comb LTV 90.01% - 95.00%	5.3%	5.0%	4.4%	4.1%	3.7%	3.4%	3.0%	3.0%



Single Family Conventional Book Characteristics

My Community Mortgage

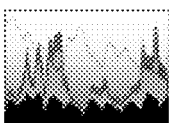
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	5.1%	4.9%	4.7%	4.6%	5.9%	7.9%	8.6%	9.3%
Comb LTV 97.01% - 100.00%	82.7%	83.5%	84.5%	85.1%	85.9%	83.7%	83.2%	82.6%
Comb LTV > 100.00%	2.2%	2.1%	2.0%	1.8%	1.2%	1.3%	1.1%	0.7%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	98.8%	98.8%	98.9%	98.9%	99.0%	98.8%	98.7%	98.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	0.6%	0.8%	0.9%	1.0%	3.0%	6.2%	1.6%	0.5%
MTMLTV 60.01% - 70.00%	1.0%	1.2%	1.3%	1.3%	3.0%	7.1%	4.1%	1.4%
MTMLTV 70.01% - 75.00%	1.0%	1.1%	1.2%	1.1%	2.3%	4.3%	3.7%	1.7%
MTMLTV 75.01% - 80.00%	1.7%	1.9%	2.2%	2.1%	3.8%	7.0%	5.1%	2.6%
MTMLTV 80.01% - 90.00%	7.3%	8.4%	9.2%	8.7%	13.7%	25.6%	25.2%	15.9%
MTMLTV 90.01% - 95.00%	10.9%	13.8%	15.5%	13.4%	15.5%	19.5%	23.3%	27.9%
MTMLTV 95.01% - 97.00%	7.1%	9.6%	11.5%	10.0%	10.2%	8.4%	10.1%	15.3%
MTMLTV 97.01% - 100.00%	13.6%	18.4%	23.6%	24.2%	32.6%	18.1%	19.5%	29.5%
MTMLTV > 100.00%	56.7%	44.8%	34.5%	38.1%	15.7%	3.6%	7.2%	4.9%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%
Wtg Avg MTMLTV	105.0%	100.7%	97.6%	97.3%	92.6%	86.3%	89.9%	93.2%
Credit Score (Sums to 100%)								
FICO < 550	0.7%	0.7%	0.7%	0.8%	0.7%	0.4%	0.4%	0.4%
FICO 550-579	1.6%	1.6%	1.7%	1.8%	1.7%	0.9%	0.7%	0.7%
FICO 580-619	14.9%	15.2%	15.6%	16.2%	14.3%	9.5%	7.7%	5.7%
FICO 620-659	28.8%	28.9%	28.9%	29.0%	28.2%	28.0%	27.8%	24.8%
FICO 660-699	23.3%	23.3%	23.1%	22.7%	22.7%	24.0%	24.8%	26.7%
FICO 700-739	15.1%	14.9%	14.7%	14.5%	15.1%	16.6%	17.9%	20.3%
FICO >= 740	14.4%	14.1%	13.9%	13.7%	14.2%	14.4%	14.6%	17.1%
FICO Missing	1.2%	1.2%	1.3%	1.4%	3.0%	6.1%	6.1%	4.4%
Wtd Avg FICO	672	671	670	669	672	678	681	687
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	84.2%	84.1%	84.0%	84.0%	96.7%	97.0%	97.2%	97.7%
Intermediate-term, fixed-rate	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Adjustable-rate	1.0%	1.0%	1.0%	1.0%	2.1%	2.9%	2.6%	2.1%
Interest Only adjustable-rate	1.0%	1.0%	0.9%	0.9%	0.1%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

My Community Mortgage

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	13.8%	13.8%	14.0%	14.1%	1.1%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)								
1 Unit	99.3%	99.3%	99.3%	99.3%	99.0%	97.9%	97.6%	97.4%
2-4 Units	0.7%	0.7%	0.7%	0.7%	1.0%	2.1%	2.4%	2.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	12.8%	12.7%	12.6%	12.5%	10.4%	8.1%	8.3%	9.1%
Single Family Homes	87.2%	87.3%	87.4%	87.5%	89.6%	91.9%	91.7%	90.9%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	0.6%	1.0%
Condo/Coop	12.8%	12.7%	12.6%	12.5%	10.4%	8.1%	8.3%	9.1%
1 Unit	86.4%	86.6%	86.6%	86.8%	88.5%	89.3%	88.8%	87.4%
2-4 Units	0.7%	0.7%	0.7%	0.7%	1.0%	2.1%	2.4%	2.6%
Condo								
Condo	12.8%	12.7%	12.6%	12.4%	10.4%	8.1%	8.3%	9.1%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	97.2%	97.3%	97.3%	97.3%	99.0%	99.0%	98.8%	98.0%
Cash-Out Refinance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Other Refinance	2.8%	2.7%	2.7%	2.7%	1.0%	0.9%	1.1%	1.9%
Origination Type (Sums to 100%)								
TPO Broker	29.1%	29.2%	29.3%	29.0%	22.7%	21.7%	23.4%	22.3%
TPO Correspondent	35.6%	35.7%	36.0%	36.4%	28.1%	14.4%	11.8%	10.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	35.3%	35.1%	34.7%	34.6%	49.2%	64.0%	64.8%	66.9%
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
2001	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%	0.9%	2.5%
2002	0.5%	0.5%	0.5%	0.5%	1.8%	5.8%	10.4%	23.5%
2003	2.2%	2.2%	2.3%	2.6%	8.5%	26.4%	45.7%	73.9%
2004	2.4%	2.4%	2.5%	2.8%	9.3%	29.4%	42.9%	0.0%
2005	4.6%	4.7%	4.9%	5.4%	17.2%	37.9%	0.0%	0.0%
2006	23.8%	24.2%	25.4%	27.8%	63.1%	0.0%	0.0%	0.0%

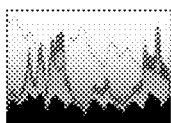
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Single Family Conventional Book Characteristics

My Community Mortgage

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%
> 25 Years and <= 30 Years	93.4%	93.4%	93.5%	94.0%	99.3%	99.8%	99.8%	99.8%
> 30 Years	6.5%	6.5%	6.4%	5.9%	0.6%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	97.9%	98.0%	98.0%	98.0%	97.7%	97.0%	97.2%	97.7%
Intermediate-Term Fixed Rate (excl Balloon)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Adjustable Rate	2.0%	2.0%	1.9%	1.9%	2.2%	2.9%	2.6%	2.1%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	6.5%	6.5%	6.4%	5.9%	0.6%	0.0%	0.0%	0.0%
Hybrid Arm	1.8%	1.9%	1.9%	1.9%	2.2%	2.8%	2.6%	2.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	1.4%	1.5%	1.4%	1.4%	1.1%	0.3%	0.0%	0.0%
- 7/1 Hybrid Arm	0.4%	0.4%	0.4%	0.4%	1.1%	2.5%	2.6%	2.1%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	14.7%	14.8%	14.9%	14.9%	1.1%	0.0%	0.0%	0.0%
- Interest Only ARM	1.0%	1.0%	0.9%	0.9%	0.1%	0.0%	0.0%	0.0%
- Interest Only FRM	13.8%	13.8%	14.0%	14.1%	1.1%	0.0%	0.0%	0.0%
Alt-A	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%



Single Family Conventional Book Characteristics

My Community Mortgage

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	2.7%	2.7%	2.6%	2.4%	2.6%	2.4%	1.8%	1.3%
EA/TPR								
EA/TPR	0.1%	0.1%	0.1%	0.1%	0.3%	0.3%	0.2%	0.2%
- EA I	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- EA/TPR II	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	26.2%	26.2%	26.3%	27.2%	36.1%	31.8%	28.2%	26.0%
Northeast	11.4%	11.2%	11.1%	10.9%	10.1%	11.7%	11.3%	9.6%
Southeast	27.5%	27.6%	27.7%	27.8%	24.4%	25.7%	26.8%	27.0%
Southwest	22.2%	22.5%	22.7%	23.1%	23.5%	24.1%	25.1%	24.6%
West	12.6%	12.5%	12.1%	10.9%	5.9%	6.6%	8.6%	12.8%
Census Region (Sums to 100%)								
New England	3.9%	3.8%	3.7%	3.6%	2.9%	2.6%	2.5%	2.0%
Middle Atlantic	6.3%	6.3%	6.2%	6.2%	6.1%	8.3%	7.9%	7.1%
East North Central	18.3%	18.3%	18.4%	19.1%	25.3%	23.6%	21.3%	19.3%
East South Central	6.1%	6.2%	6.3%	6.4%	5.1%	4.4%	4.4%	4.4%
South Atlantic	22.6%	22.6%	22.6%	22.4%	20.3%	21.8%	22.8%	22.9%
West North Central	11.7%	11.8%	11.9%	12.2%	16.9%	13.8%	12.3%	12.1%
West South Central	9.7%	9.7%	9.8%	10.0%	10.6%	11.3%	10.6%	10.2%
Mountain	10.8%	10.9%	11.0%	11.0%	8.8%	9.3%	11.1%	11.2%
Pacific	10.5%	10.4%	10.1%	8.8%	3.9%	4.5%	6.6%	10.6%
US Territories	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.5%	0.3%
Top 10 States								
01) FL	7.3%	7.2%	7.1%	6.9%	5.7%	5.8%	6.7%	6.7%
02) OH	6.3%	6.1%	6.0%	6.2%	9.3%	6.9%	5.2%	4.9%
03) TX	6.2%	6.2%	6.2%	6.3%	6.0%	6.9%	6.7%	6.1%
04) CA	5.1%	5.0%	4.8%	3.7%	0.8%	1.5%	2.7%	5.3%
05) IL	4.8%	4.8%	4.9%	5.1%	5.7%	6.1%	6.2%	4.8%
06) GA	4.5%	4.6%	4.6%	4.7%	5.6%	6.1%	5.9%	5.8%
07) AZ	4.2%	4.3%	4.3%	4.3%	2.4%	3.9%	5.8%	5.9%
08) WA	3.7%	3.7%	3.6%	3.5%	2.0%	2.0%	2.4%	3.1%
09) MN	3.3%	3.3%	3.4%	3.5%	4.8%	4.3%	4.6%	5.2%
10) MI	3.0%	3.0%	3.1%	3.3%	4.1%	5.1%	4.9%	5.0%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	18.5%	18.6%	18.6%	18.3%	16.0%	13.4%	14.9%	12.9%



Single Family Conventional Book Characteristics

My Community Mortgage

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	12.8%	12.8%	12.8%	13.0%	9.3%	4.6%	2.3%	2.2%
03) US BANCORP	8.1%	7.9%	7.5%	7.1%	9.4%	3.0%	0.3%	0.1%
04) FIRST HORIZON NATIONAL CORPORATION	6.9%	7.1%	7.2%	7.7%	10.9%	13.6%	12.5%	13.4%
05) FLAGSTAR BANCORP INC	6.6%	6.7%	6.9%	7.1%	5.1%	2.8%	2.5%	2.4%
06) AMTRUST FINANCIAL CORPORATION	5.9%	5.9%	6.0%	6.2%	5.7%	0.5%	0.0%	0.0%
07) SUNTRUST BANKS INC	5.3%	5.3%	5.4%	5.5%	1.6%	0.6%	0.6%	0.5%
08) NATIONAL CITY CORPORATION	3.4%	3.4%	3.5%	3.5%	1.9%	3.0%	3.8%	2.7%
09) CERBERUS CAPITAL HOLDING	3.3%	3.3%	3.3%	3.0%	0.8%	1.1%	1.0%	0.5%
10) PHH CORPORATION	2.7%	2.7%	2.8%	2.9%	6.5%	12.6%	15.7%	18.6%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	18.6%	18.6%	18.6%	18.4%	16.2%	13.7%	15.4%	13.4%
02) CITIGROUP INC	14.2%	14.2%	14.3%	14.6%	14.0%	10.9%	7.3%	7.1%
03) JP MORGAN CHASE & CO	8.8%	8.7%	8.4%	8.1%	8.4%	8.2%	8.2%	9.3%
04) US BANCORP	8.2%	7.9%	7.5%	7.2%	9.6%	3.4%	1.1%	0.9%
05) FLAGSTAR BANCORP INC	6.0%	6.1%	6.2%	6.4%	2.9%	0.6%	1.1%	1.3%
06) WELLS FARGO & COMPANY	4.9%	5.0%	5.1%	5.3%	6.8%	3.8%	3.6%	3.1%
07) SUNTRUST BANKS INC	4.2%	4.2%	4.2%	4.3%	1.2%	0.6%	0.5%	0.5%
08) CERBERUS CAPITAL HOLDING	3.7%	3.8%	3.8%	3.4%	1.4%	1.7%	1.4%	0.7%
09) NATIONAL CITY CORPORATION	3.4%	3.4%	3.5%	3.5%	1.8%	2.8%	3.6%	2.5%
10) METLIFE INC	3.3%	3.3%	3.4%	3.6%	4.5%	4.7%	2.7%	2.2%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	3.8%							
Credit Enhancement	96.2%							
- Primary MI Only	95.2%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	0.2%							
- Shared Arrangement	0.3%							
- Government	0.0%							
- Secondary Market (SMC)	0.5%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	98.1%							
Alt-A with Credit Enhancement	98.9%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-65.08	-65.80	-66.87	-69.64	-53.50	-16.56	-5.72	-4.54



Single Family Conventional Book Characteristics My Community Mortgage

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	103.34	103.91	104.49	106.23	86.83	52.26	42.37	40.65
Wtd Avg Charged Fee	38.27	38.11	37.62	36.59	33.33	35.70	36.65	36.10
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	6.53%	5.07%	4.21%	3.74%	1.89%	2.66%	1.75%	0.86%
- SDQ Rate for Loans with CE	6.69%							
- SDQ Rate for Loans without CE	2.84%							
SDQ Rate Excl. Katrina Loans	6.53%	5.08%	4.21%	3.74%	1.87%	2.50%	1.76%	0.87%
SDQ Rate for Katrina Loans	4.87%	3.67%	3.69%	3.40%	4.32%	11.28%	0.92%	0.46%
Serious Delinquent Loans								
SDQ Loan Count	19,929	15,571	12,776	10,784	2,237	1,359	692	219
SDQ Count for Loans with CE	19,561							
SDQ Count for Loans without CE	368							
SDQ Volume (\$M)								
SDQ Volume	\$2,947.2	\$2,241.8	\$1,770.8	\$1,386.6	\$234.8	\$133.5	\$73.7	\$22.0
SDQ Volume for Loans with CE	\$2,898.3							
SDQ Volume for Loans without CE	\$48.8							



Single Family Conventional Book Characteristics Non-Full Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	3,108,984	3,120,341	3,052,956	2,945,202	2,243,853	1,837,756	1,604,685	1,352,657
Book Volume (\$B)	\$557.3	\$560.9	\$545.3	\$520.4	\$372.0	\$283.3	\$238.0	\$199.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	23.0%	23.1%	22.8%	22.7%	24.3%	26.4%	26.7%	26.2%
OLTV 60.01% - 70.00%	16.3%	16.3%	16.1%	15.9%	16.7%	17.2%	17.3%	17.0%
OLTV 70.01% - 75.00%	10.2%	10.2%	10.2%	10.1%	10.2%	10.8%	11.7%	12.4%
OLTV 75.01% - 80.00%	37.7%	38.0%	38.9%	40.0%	39.9%	35.9%	32.6%	30.2%
OLTV 80.01% - 90.00%	8.0%	7.8%	7.5%	7.0%	6.5%	7.1%	8.2%	9.7%
OLTV 90.01% - 95.00%	4.1%	4.1%	4.0%	3.6%	2.2%	2.4%	2.9%	3.5%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV 97.01% - 100.00%	0.5%	0.6%	0.6%	0.6%	0.2%	0.2%	0.5%	0.8%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	70.5%	70.5%	70.6%	70.5%	69.6%	68.7%	68.8%	69.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	20.9%	21.0%	20.7%	20.7%	22.6%	24.5%	24.7%	24.0%
Comb LTV 60.01% - 70.00%	15.4%	15.3%	15.1%	15.1%	15.9%	16.6%	16.7%	16.5%
Comb LTV 70.01% - 75.00%	9.4%	9.3%	9.3%	9.2%	9.6%	10.6%	11.5%	12.1%
Comb LTV 75.01% - 80.00%	26.2%	26.1%	26.3%	26.7%	28.7%	30.0%	31.0%	28.9%
Comb LTV 80.01% - 90.00%	16.3%	16.2%	16.0%	15.7%	14.1%	12.5%	11.3%	12.5%
Comb LTV 90.01% - 95.00%	8.0%	8.1%	8.1%	8.0%	5.3%	4.4%	4.0%	4.5%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	3.8%	3.9%	4.2%	4.6%	3.6%	1.2%	0.6%	1.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%
Wtd Avg Comb LTV	73.5%	73.5%	73.6%	73.7%	72.1%	70.5%	70.1%	70.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	20.9%	21.0%	20.7%	20.7%	22.6%	24.5%	24.7%	24.0%
Comb LTV 60.01% - 70.00%	15.4%	15.3%	15.1%	15.1%	15.9%	16.7%	16.7%	16.5%
Comb LTV 70.01% - 75.00%	9.4%	9.3%	9.3%	9.2%	9.6%	10.6%	11.5%	12.1%
Comb LTV 75.01% - 80.00%	26.2%	26.1%	26.3%	26.7%	28.7%	30.1%	31.0%	28.9%
Comb LTV 80.01% - 90.00%	16.3%	16.2%	16.0%	15.7%	14.1%	12.5%	11.3%	12.6%



Single Family Conventional Book Characteristics Non-Full Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	8.0%	8.1%	8.1%	8.0%	5.3%	4.4%	4.0%	4.5%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	3.8%	3.9%	4.2%	4.6%	3.6%	1.2%	0.6%	1.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Wtd Avg Comb LTV	73.4%	73.5%	73.6%	73.7%	72.1%	70.5%	70.1%	70.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	28.7%	31.6%	34.2%	35.2%	46.8%	55.5%	50.5%	38.0%
MTMLTV 60.01% - 70.00%	13.2%	14.4%	15.5%	15.4%	17.9%	19.0%	20.5%	23.8%
MTMLTV 70.01% - 75.00%	8.3%	9.2%	10.0%	9.9%	10.3%	9.9%	10.3%	14.3%
MTMLTV 75.01% - 80.00%	10.2%	12.2%	14.0%	13.8%	14.3%	10.7%	11.3%	13.2%
MTMLTV 80.01% - 90.00%	16.4%	15.4%	15.3%	16.8%	9.0%	4.1%	5.8%	8.2%
MTMLTV 90.01% - 95.00%	5.5%	5.4%	5.1%	4.5%	1.1%	0.6%	1.0%	1.6%
MTMLTV 95.01% - 97.00%	2.0%	1.8%	1.4%	1.2%	0.2%	0.1%	0.1%	0.2%
MTMLTV 97.01% - 100.00%	2.5%	2.2%	1.4%	1.2%	0.2%	0.0%	0.1%	0.2%
MTMLTV > 100.00%	13.1%	7.6%	2.9%	1.9%	0.1%	0.0%	0.1%	0.1%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%
Wtg Avg MTMLTV	73.4%	69.6%	66.5%	65.6%	58.9%	55.1%	58.0%	62.4%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
FICO 550-579	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
FICO 580-619	0.3%	0.2%	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%
FICO 620-659	3.6%	3.6%	3.8%	4.1%	4.1%	3.7%	4.3%	5.3%
FICO 660-699	16.4%	16.6%	17.0%	17.2%	16.1%	15.0%	16.0%	17.5%
FICO 700-739	29.1%	29.2%	29.5%	29.7%	30.1%	30.6%	30.9%	30.5%
FICO >= 740	50.5%	50.2%	49.3%	48.7%	49.3%	50.1%	47.9%	45.5%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
Wtd Avg FICO	738	737	736	735	736	736	734	731
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	66.1%	65.5%	64.7%	63.7%	60.7%	58.8%	58.6%	62.6%
Intermediate-term, fixed-rate	10.3%	10.4%	10.1%	10.0%	13.0%	16.9%	20.2%	21.9%
Adjustable-rate	5.5%	5.6%	5.9%	6.3%	9.2%	12.2%	14.3%	12.3%
Interest Only adjustable-rate	11.0%	11.2%	11.6%	11.9%	11.8%	10.0%	5.5%	1.7%



Single Family Conventional Book Characteristics Non-Full Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.8%	0.8%	0.8%	0.9%	1.8%	2.0%	1.4%	1.4%
Interest Only fixed-rate	6.3%	6.5%	6.8%	7.0%	3.6%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	85.9%	85.9%	85.7%	85.6%	86.2%	87.9%	90.1%	91.6%
Second/Vacation Home	6.7%	6.7%	6.7%	6.7%	6.4%	5.3%	3.8%	2.8%
Investor Property	7.3%	7.4%	7.6%	7.7%	7.3%	6.9%	6.1%	5.6%
10-K Unit Type (Sums to 100%)								
1 Unit	95.2%	95.2%	95.1%	94.9%	95.2%	95.1%	94.7%	94.3%
2-4 Units	4.8%	4.8%	4.9%	5.1%	4.8%	4.9%	5.3%	5.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.5%	11.4%	11.4%	11.3%	10.7%	9.7%	8.4%	7.7%
Single Family Homes	88.5%	88.6%	88.6%	88.7%	89.3%	90.3%	91.6%	92.3%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
Condo/Coop	11.5%	11.4%	11.4%	11.3%	10.7%	9.7%	8.4%	7.7%
1 Unit	83.7%	83.7%	83.6%	83.5%	84.4%	85.3%	86.2%	86.4%
2-4 Units	4.8%	4.8%	4.9%	5.1%	4.8%	4.9%	5.3%	5.7%
Condo								
Condo	11.1%	11.1%	11.1%	11.0%	10.5%	9.5%	8.3%	7.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	46.6%	46.5%	47.5%	48.7%	48.1%	43.7%	38.9%	34.0%
Cash-Out Refinance	27.8%	27.7%	27.4%	27.4%	26.2%	24.7%	22.4%	21.7%
Other Refinance	25.7%	25.9%	25.1%	23.9%	25.7%	31.6%	38.7%	44.3%
Origination Type (Sums to 100%)								
TPO Broker	27.1%	27.5%	28.3%	28.4%	27.3%	26.2%	29.4%	33.8%
TPO Correspondent	18.8%	19.2%	20.2%	20.8%	18.0%	13.5%	11.1%	10.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	54.1%	53.3%	51.4%	50.7%	54.7%	60.3%	59.5%	56.2%
Origination Year (Sums to 100%)								
< 2001	0.2%	0.2%	0.2%	0.2%	0.4%	0.7%	1.1%	1.7%
2001	0.4%	0.4%	0.5%	0.5%	0.9%	1.5%	2.7%	5.5%
2002	2.8%	2.9%	3.1%	3.4%	5.7%	9.3%	15.7%	29.2%
2003	9.8%	10.1%	10.5%	11.4%	18.7%	29.4%	45.6%	63.6%
2004	8.3%	8.5%	9.2%	10.0%	16.6%	26.4%	34.9%	0.0%
2005	13.9%	14.2%	15.1%	16.3%	26.0%	32.6%	0.0%	0.0%



Single Family Conventional Book Characteristics Non-Full Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	20.9%	21.4%	23.1%	25.3%	31.6%	0.0%	0.0%	0.0%
2007	30.9%	31.4%	33.6%	32.8%	0.0%	0.0%	0.0%	0.0%
2008	12.8%	10.9%	4.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$190,160	\$189,851	\$188,279	\$186,029	\$174,678	\$161,737	\$153,989	\$150,726
Loan Original Note Rate	6.18%	6.18%	6.22%	6.24%	6.02%	5.74%	5.81%	6.03%
Seasoning (Sums to 100%)								
Seasoned	1.9%	1.8%	1.4%	1.2%	0.8%	0.9%	0.9%	1.0%
Non-Seasoned	98.1%	98.2%	98.6%	98.8%	99.2%	99.1%	99.1%	99.0%
ACI								
ACI Probability	0.43%	0.43%	0.45%	0.46%	0.43%	0.39%	0.43%	0.49%
Wtd Avg ACI Score	702	701	699	698	701	705	704	702
Credit Premium								
Wtd Avg Credit Premium	-0.05	-0.06	-0.05	-0.03	-0.04	-0.05	-0.08	-0.05
Credit Premium > 1.5	0.7%	0.7%	0.8%	0.8%	0.6%	0.6%	0.6%	1.1%
Prepay Premium								
Prepay Premium	4.2%	4.4%	4.6%	4.9%	4.9%	4.2%	4.3%	4.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.3%	8.3%	8.2%	8.2%	9.6%	11.5%	12.9%	13.0%
DTI Ratio > 20 and <= 30	18.7%	18.6%	18.3%	18.2%	19.8%	21.7%	22.4%	22.6%
DTI Ratio > 30 and <= 40	29.3%	29.2%	29.1%	29.1%	29.0%	28.1%	26.2%	25.1%
DTI Ratio > 40 and <= 50	24.8%	24.7%	24.6%	24.3%	21.5%	18.9%	17.4%	16.1%
DTI Ratio > 50	7.2%	7.2%	7.1%	6.9%	6.3%	6.7%	8.0%	9.0%
DTI Ratio Missing	11.7%	12.0%	12.7%	13.2%	13.7%	13.1%	13.2%	14.2%
Wtd Avg DTI Ratio	35.6%	35.6%	35.7%	35.6%	34.6%	33.7%	33.5%	33.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.3%	8.3%	8.2%	8.2%	9.6%	11.5%	12.9%	13.0%
DTI Ratio > 20 and <= 30	18.7%	18.6%	18.3%	18.2%	19.8%	21.7%	22.4%	22.6%
DTI Ratio > 30 and <= 40	29.3%	29.2%	29.1%	29.1%	29.0%	28.1%	26.2%	25.1%
DTI Ratio > 40 and <= 50	24.8%	24.7%	24.6%	24.3%	21.5%	18.9%	17.4%	16.1%
DTI Ratio > 50	7.2%	7.2%	7.1%	6.9%	6.3%	6.7%	8.0%	9.0%
DTI Ratio Missing	11.7%	12.0%	12.7%	13.2%	13.7%	13.1%	13.2%	14.2%
Wtd Avg DTI Ratio	35.6%	35.6%	35.7%	35.6%	34.6%	33.7%	33.5%	33.5%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics Non-Full Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	10.4%	10.4%	10.1%	10.1%	13.1%	17.1%	20.4%	22.2%
> 15 Years amd <= 25 Years	2.4%	2.4%	2.4%	2.4%	2.9%	3.6%	4.0%	4.1%
> 25 Years and <= 30 Years	86.7%	86.6%	87.0%	87.0%	83.9%	79.3%	75.6%	73.7%
> 30 Years	0.5%	0.5%	0.5%	0.5%	0.2%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	72.4%	72.0%	71.5%	70.7%	64.3%	58.9%	58.6%	62.6%
Intermediate-Term Fixed Rate (excl Balloon)	10.3%	10.4%	10.1%	10.0%	12.9%	16.9%	20.0%	21.6%
Adjustable Rate	17.2%	17.6%	18.4%	19.2%	22.7%	24.1%	21.2%	15.4%
Balloon	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.3%
Various Product Types								
Second	0.3%	0.3%	0.3%	0.4%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.5%	0.5%	0.5%	0.5%	0.2%	0.1%	0.1%	0.1%
Hybrid Arm	16.0%	16.3%	17.0%	17.7%	20.0%	19.3%	17.4%	13.0%
- 2/28 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.1%	1.1%	1.3%	1.4%	2.5%	3.7%	4.3%	3.0%
- 5/1 Hybrid Arm	10.7%	10.9%	11.4%	11.8%	13.0%	11.0%	9.0%	6.5%
- 7/1 Hybrid Arm	2.7%	2.7%	2.7%	2.8%	3.2%	3.5%	3.5%	3.1%
- 10/1 Hybrid Arm	1.4%	1.5%	1.5%	1.6%	1.3%	1.1%	0.6%	0.4%
NegAm ARM	0.8%	0.8%	0.8%	0.9%	1.8%	2.0%	1.4%	1.4%
Interest Only	17.3%	17.7%	18.4%	19.0%	15.4%	10.1%	5.5%	1.8%
- Interest Only ARM	11.0%	11.2%	11.6%	11.9%	11.8%	10.0%	5.5%	1.7%
- Interest Only FRM	6.3%	6.5%	6.8%	7.0%	3.6%	0.1%	0.0%	0.0%
Alt-A	38.8%	39.6%	41.3%	43.6%	46.8%	45.8%	46.6%	50.1%
- Alt-A Low/No Doc	38.4%	39.2%	40.8%	43.1%	46.5%	45.6%	46.2%	49.6%
- Alt-A No Disclosure	1.3%	1.3%	1.4%	1.5%	0.7%	0.2%	0.0%	0.0%
- Alt-A NINA	9.3%	9.6%	10.2%	10.7%	14.1%	16.3%	16.4%	16.9%
- Alt-A SISA	2.8%	2.8%	2.8%	3.0%	1.8%	0.1%	0.0%	0.0%
- Alt-A No Ratio	4.5%	4.6%	4.9%	5.2%	5.0%	4.9%	5.2%	6.1%
- Alt-A Stated Income	20.5%	20.9%	21.4%	22.7%	25.0%	24.1%	24.5%	26.7%



Single Family Conventional Book Characteristics Non-Full Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.4%	0.4%	0.4%	0.5%	0.3%	0.2%	0.3%	0.5%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc	61.7%	60.9%	59.3%	57.1%	54.1%	55.6%	55.4%	52.3%
- Other Low/No Doc	38.3%	39.1%	40.7%	42.9%	45.9%	44.4%	44.6%	47.7%
Subprime Deals								
Subprime	0.3%	0.3%	0.3%	0.4%	0.2%	0.1%	0.1%	0.3%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%
- Post 12/2005	0.3%	0.3%	0.3%	0.4%	0.2%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	66.4%	65.9%	64.5%	62.4%	61.4%	65.0%	66.7%	64.6%
Investor Channel	33.2%	33.8%	35.2%	37.2%	38.4%	34.9%	33.2%	35.1%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.3%	0.3%	0.3%	0.4%	0.2%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	19.3%	19.6%	20.0%	20.4%	17.2%	11.8%	8.1%	6.2%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	6.3%	6.4%	6.6%	6.9%	6.9%	6.1%	5.5%	4.7%
- 80/15/05	3.2%	3.3%	3.4%	3.6%	2.9%	2.3%	1.9%	1.4%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	9.4%	9.4%	9.4%	9.4%	7.1%	3.2%	0.5%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	22.5%	22.8%	23.4%	24.0%	22.2%	19.2%	18.1%	16.5%
- 75/20/05	0.5%	0.5%	0.5%	0.5%	0.4%	0.3%	0.3%	0.3%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%
- 80/10/10	7.6%	7.7%	8.0%	8.3%	8.3%	7.5%	7.0%	6.2%
- 80/15/05	4.0%	4.0%	4.2%	4.5%	3.8%	3.0%	2.7%	2.2%
- 80/20/00	3.4%	3.5%	3.7%	4.0%	3.7%	2.0%	1.1%	0.8%



Single Family Conventional Book Characteristics Non-Full Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	6.8%	6.8%	6.6%	6.3%	5.8%	6.3%	6.9%	6.9%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	10.8%	10.9%	11.0%	11.0%	11.1%	10.9%	10.8%	11.0%
Northeast	18.3%	18.1%	18.0%	18.0%	17.6%	17.4%	17.0%	16.9%
Southeast	25.9%	25.8%	25.7%	25.7%	25.5%	24.6%	23.6%	22.4%
Southwest	15.2%	15.3%	15.5%	15.7%	15.8%	15.7%	15.6%	15.5%
West	29.8%	29.8%	29.7%	29.6%	30.0%	31.3%	33.0%	34.2%
Census Region (Sums to 100%)								
New England	4.7%	4.7%	4.7%	4.8%	4.7%	4.5%	4.2%	4.1%
Middle Atlantic	13.1%	13.0%	12.9%	12.8%	12.4%	12.4%	12.4%	12.4%
East North Central	8.7%	8.8%	8.9%	9.0%	9.2%	9.1%	9.1%	9.3%
East South Central	2.8%	2.8%	2.9%	2.9%	2.9%	2.9%	2.8%	2.7%
South Atlantic	23.4%	23.3%	23.2%	23.2%	22.9%	22.0%	20.9%	19.8%
West North Central	3.7%	3.7%	3.7%	3.7%	3.8%	3.7%	3.7%	3.6%
West South Central	5.9%	5.9%	6.0%	6.0%	6.1%	6.3%	6.5%	6.3%
Mountain	10.9%	11.0%	11.2%	11.3%	11.3%	10.7%	10.1%	10.0%
Pacific	26.6%	26.6%	26.4%	26.3%	26.6%	28.0%	30.0%	31.5%
US Territories	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%
Top 10 States								
01) CA	20.5%	20.5%	20.3%	20.2%	20.8%	22.5%	24.8%	26.5%
02) FL	10.4%	10.4%	10.6%	10.7%	10.7%	10.0%	9.1%	8.5%
03) NY	6.0%	5.9%	5.9%	5.9%	5.8%	5.9%	6.2%	6.3%
04) TX	4.6%	4.6%	4.6%	4.6%	4.7%	4.9%	5.1%	4.9%
05) NJ	4.5%	4.5%	4.4%	4.4%	4.2%	4.0%	3.9%	3.8%
06) IL	3.9%	3.9%	3.9%	3.9%	3.7%	3.5%	3.2%	3.2%
07) AZ	3.5%	3.5%	3.6%	3.6%	3.7%	3.3%	2.9%	2.9%
08) WA	3.3%	3.3%	3.3%	3.2%	3.1%	3.0%	2.8%	2.7%
09) VA	3.1%	3.1%	3.0%	3.0%	2.9%	2.9%	2.8%	2.7%
10) GA	2.7%	2.7%	2.7%	2.7%	2.6%	2.6%	2.6%	2.6%
Top 10 Sellers								



Single Family Conventional Book Characteristics Non-Full Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	48.9%	48.9%	49.1%	50.2%	56.7%	61.5%	62.6%	60.4%
02) WELLS FARGO & COMPANY	9.2%	9.0%	7.8%	6.4%	3.3%	1.3%	0.2%	0.0%
03) JP MORGAN CHASE & CO	4.9%	4.9%	5.0%	5.0%	3.3%	2.4%	1.9%	1.8%
04) INDYMAC BANCORP INC	4.4%	4.5%	4.6%	4.5%	3.4%	2.8%	3.1%	4.0%
05) SUNTRUST BANKS INC	4.1%	4.1%	4.2%	3.9%	2.4%	0.9%	0.4%	0.4%
06) CITIGROUP INC	3.9%	3.9%	3.9%	3.7%	2.9%	1.6%	1.1%	0.4%
07) LEHMAN BROTHERS HOLDINGS INC	3.9%	4.0%	4.3%	4.7%	5.4%	5.6%	5.1%	4.1%
08) WASHINGTON MUTUAL INC	3.3%	3.3%	3.5%	3.8%	4.7%	5.7%	7.1%	8.3%
09) CERBERUS CAPITAL HOLDING	2.8%	2.8%	2.8%	2.8%	2.7%	2.1%	1.6%	1.4%
10) WACHOVIA CORPORATION	2.2%	1.9%	1.6%	1.2%	0.8%	0.8%	1.0%	1.3%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	48.6%	48.6%	49.2%	50.3%	56.8%	61.5%	62.5%	60.1%
02) WELLS FARGO & COMPANY	11.9%	11.8%	10.5%	9.2%	6.7%	5.0%	3.4%	2.2%
03) JP MORGAN CHASE & CO	7.6%	7.6%	7.8%	7.9%	6.0%	4.6%	4.1%	4.4%
04) CITIGROUP INC	4.7%	4.7%	4.7%	4.6%	4.4%	3.7%	3.7%	3.9%
05) INDYMAC BANCORP INC	4.5%	4.6%	4.7%	4.6%	3.4%	2.7%	3.0%	3.9%
06) LEHMAN BROTHERS HOLDINGS INC	3.4%	3.5%	3.7%	4.0%	4.7%	4.7%	3.7%	2.0%
07) SUNTRUST BANKS INC	3.3%	3.3%	3.3%	3.0%	1.7%	0.8%	0.4%	0.4%
08) WASHINGTON MUTUAL INC	3.2%	3.3%	3.4%	3.7%	4.5%	5.5%	7.2%	8.8%
09) CERBERUS CAPITAL HOLDING	3.0%	3.0%	3.0%	2.9%	2.9%	2.4%	2.1%	2.1%
10) WACHOVIA CORPORATION	1.7%	1.4%	1.1%	0.8%	0.4%	0.3%	0.1%	0.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	77.2%							
Credit Enhancement	22.8%							
- Primary MI Only	10.7%							
- Pool Policy Only	10.6%							
- Pool Policy and Primary MI	1.2%							
- Full Recourse	0.2%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	78.6%							
Interest Only with Credit Enhancement	44.2%							
Alt-A with Credit Enhancement	38.6%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics Non-Full Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-3.48	-3.64	-4.23	-4.55	-0.96	2.18	3.97	4.88
Wtd Avg Economic Model Fee	31.46	31.61	32.36	33.10	28.55	25.26	23.81	23.43
Wtd Avg Charged Fee	27.98	27.96	28.13	28.55	27.59	27.44	27.78	28.31
Appraisal Waivers								
Appraisal Waiver	2.4%	2.4%	2.4%	2.2%	1.7%	1.1%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.96%	2.25%	1.71%	1.24%	0.53%	0.59%	0.50%	0.47%
- SDQ Rate for Loans with CE	8.39%							
- SDQ Rate for Loans without CE	1.50%							
SDQ Rate Excl. Katrina Loans	2.96%	2.25%	1.71%	1.24%	0.51%	0.48%	0.50%	0.47%
SDQ Rate for Katrina Loans	2.30%	1.79%	1.94%	1.99%	2.92%	12.53%	0.50%	0.16%
Serious Delinquent Loans								
SDQ Loan Count	91,348	69,579	51,615	36,166	11,671	10,663	7,954	6,197
SDQ Count for Loans with CE	54,653							
SDQ Count for Loans without CE	36,695							
SDQ Volume (\$M)								
SDQ Volume	\$21,004.4	\$15,849.3	\$11,432.8	\$7,687.6	\$1,884.2	\$1,438.9	\$1,096.4	\$888.8
SDQ Volume for Loans with CE	\$12,712.2							
SDQ Volume for Loans without CE	\$8,292.2							



Single Family Conventional Book Characteristics

Select Lender Programs Non-Full Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,900,333	1,882,759	1,808,163	1,697,870	1,272,241	1,070,079	926,184	735,738
Book Volume (\$B)	\$343.9	\$341.5	\$323.6	\$297.0	\$201.1	\$157.6	\$131.8	\$104.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	24.7%	24.8%	24.7%	24.9%	27.7%	28.9%	28.9%	29.1%
OLTV 60.01% - 70.00%	16.2%	16.2%	16.0%	15.9%	16.6%	16.7%	16.3%	16.1%
OLTV 70.01% - 75.00%	9.6%	9.6%	9.6%	9.5%	9.2%	9.7%	10.4%	11.2%
OLTV 75.01% - 80.00%	36.8%	37.1%	38.1%	39.5%	39.5%	37.4%	36.5%	34.7%
OLTV 80.01% - 90.00%	8.0%	7.7%	7.1%	6.4%	5.6%	5.9%	6.4%	7.1%
OLTV 90.01% - 95.00%	4.6%	4.6%	4.4%	3.8%	1.3%	1.3%	1.5%	1.6%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	69.9%	69.8%	69.8%	69.6%	68.0%	67.4%	67.5%	67.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	22.1%	22.3%	22.3%	22.6%	25.3%	26.2%	25.7%	25.3%
Comb LTV 60.01% - 70.00%	15.1%	15.1%	15.0%	15.0%	15.9%	16.0%	15.5%	15.1%
Comb LTV 70.01% - 75.00%	8.8%	8.7%	8.6%	8.5%	8.8%	9.4%	10.1%	10.8%
Comb LTV 75.01% - 80.00%	27.7%	27.6%	28.0%	28.6%	31.2%	32.0%	34.6%	33.4%
Comb LTV 80.01% - 90.00%	17.4%	17.3%	17.0%	16.6%	14.8%	12.7%	10.7%	11.6%
Comb LTV 90.01% - 95.00%	8.5%	8.6%	8.6%	8.2%	3.8%	3.2%	2.9%	3.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	0.3%	0.4%	0.4%	0.4%	0.2%	0.2%	0.2%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%	0.5%
Wtd Avg Comb LTV	72.5%	72.4%	72.4%	72.2%	70.2%	69.5%	69.4%	69.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	22.1%	22.3%	22.3%	22.6%	25.3%	26.2%	25.8%	25.4%
Comb LTV 60.01% - 70.00%	15.1%	15.1%	15.0%	15.0%	15.9%	16.0%	15.5%	15.1%
Comb LTV 70.01% - 75.00%	8.8%	8.7%	8.6%	8.5%	8.8%	9.4%	10.1%	10.8%
Comb LTV 75.01% - 80.00%	27.7%	27.6%	28.0%	28.6%	31.2%	32.1%	34.6%	33.4%
Comb LTV 80.01% - 90.00%	17.4%	17.3%	17.0%	16.6%	14.8%	12.8%	10.7%	11.6%
Comb LTV 90.01% - 95.00%	8.5%	8.6%	8.6%	8.2%	3.8%	3.2%	2.9%	3.0%



Single Family Conventional Book Characteristics

Select Lender Programs Non-Full Doc

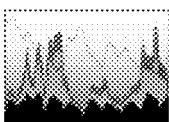
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	0.3%	0.4%	0.4%	0.4%	0.2%	0.2%	0.2%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%
Wtd Avg Comb LTV	72.5%	72.4%	72.4%	72.2%	70.2%	69.5%	69.4%	69.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	30.1%	33.2%	36.5%	38.3%	51.9%	57.9%	50.8%	38.7%
MTMLTV 60.01% - 70.00%	14.2%	15.4%	16.3%	16.3%	18.3%	19.3%	21.1%	23.1%
MTMLTV 70.01% - 75.00%	8.7%	9.4%	10.0%	9.9%	9.7%	9.6%	11.1%	15.5%
MTMLTV 75.01% - 80.00%	10.9%	13.1%	14.7%	14.2%	12.4%	9.8%	11.6%	15.6%
MTMLTV 80.01% - 90.00%	16.8%	15.1%	13.7%	14.6%	6.8%	3.1%	4.8%	6.2%
MTMLTV 90.01% - 95.00%	5.5%	5.2%	4.6%	4.0%	0.7%	0.3%	0.5%	0.8%
MTMLTV 95.01% - 97.00%	1.9%	1.7%	1.2%	0.9%	0.1%	0.0%	0.1%	0.1%
MTMLTV 97.01% - 100.00%	2.4%	1.8%	1.1%	0.8%	0.1%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	9.6%	5.1%	1.8%	1.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	71.4%	68.0%	65.0%	63.9%	56.6%	53.9%	57.4%	61.7%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 580-619	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%
FICO 620-659	1.1%	1.1%	1.1%	1.2%	1.6%	1.8%	1.9%	1.8%
FICO 660-699	9.9%	10.0%	10.1%	9.8%	8.0%	7.6%	8.1%	8.1%
FICO 700-739	27.7%	27.8%	28.2%	28.3%	28.0%	28.4%	29.6%	30.3%
FICO >= 740	61.1%	60.9%	60.3%	60.4%	62.1%	61.8%	60.1%	59.4%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Wtd Avg FICO	749	749	748	748	749	748	747	746
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	71.6%	71.2%	70.8%	70.2%	65.3%	61.3%	58.3%	59.0%
Intermediate-term, fixed-rate	11.8%	11.9%	11.6%	11.8%	16.0%	19.9%	23.5%	26.1%
Adjustable-rate	6.1%	6.3%	6.7%	7.4%	11.4%	14.7%	16.3%	13.9%
Interest Only adjustable-rate	6.4%	6.5%	6.5%	6.2%	5.3%	4.0%	1.9%	1.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Select Lender Programs Non-Full Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	4.0%	4.1%	4.4%	4.4%	1.9%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.2%	90.2%	90.3%	90.5%	91.6%	93.6%	96.0%	97.6%
Second/Vacation Home	7.5%	7.5%	7.5%	7.6%	7.0%	5.2%	3.3%	2.0%
Investor Property	2.3%	2.2%	2.2%	1.9%	1.4%	1.2%	0.8%	0.4%
10-K Unit Type (Sums to 100%)								
1 Unit	98.8%	98.8%	98.8%	98.8%	99.0%	99.0%	99.0%	99.1%
2-4 Units	1.2%	1.2%	1.2%	1.2%	1.0%	1.0%	1.0%	0.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	12.2%	12.2%	12.1%	11.9%	10.4%	8.9%	7.7%	6.9%
Single Family Homes	87.8%	87.8%	87.9%	88.1%	89.6%	91.1%	92.3%	93.1%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Condo/Coop	12.2%	12.2%	12.1%	11.9%	10.4%	8.9%	7.7%	6.9%
1 Unit	86.5%	86.5%	86.6%	86.8%	88.4%	89.9%	91.2%	92.2%
2-4 Units	1.2%	1.2%	1.2%	1.2%	1.0%	1.0%	1.0%	0.9%
Condo								
Condo	11.8%	11.7%	11.6%	11.5%	10.2%	8.8%	7.6%	6.8%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	49.9%	49.7%	51.0%	52.8%	49.9%	43.6%	37.6%	30.5%
Cash-Out Refinance	20.5%	20.2%	19.7%	19.4%	18.0%	16.6%	13.0%	10.6%
Other Refinance	29.6%	30.1%	29.3%	27.8%	32.1%	39.8%	49.3%	58.9%
Origination Type (Sums to 100%)								
TPO Broker	25.0%	25.7%	27.0%	26.9%	24.8%	23.6%	26.1%	28.9%
TPO Correspondent	13.6%	14.0%	14.9%	15.1%	12.5%	8.6%	5.8%	4.1%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	61.4%	60.3%	58.2%	58.0%	62.7%	67.7%	68.2%	66.9%
Origination Year (Sums to 100%)								
< 2001	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.7%
2001	0.3%	0.3%	0.3%	0.4%	0.7%	1.1%	1.8%	3.7%
2002	2.4%	2.5%	2.8%	3.2%	5.7%	8.7%	13.8%	24.8%
2003	9.7%	10.1%	11.2%	12.7%	21.8%	32.8%	48.5%	70.9%
2004	7.8%	8.1%	9.0%	10.2%	17.6%	26.3%	35.6%	0.0%
2005	11.7%	12.1%	13.3%	14.9%	24.9%	30.9%	0.0%	0.0%
2006	16.3%	16.8%	18.9%	21.7%	29.2%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics
Select Lender Programs Non-Full Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	32.7%	33.5%	37.1%	36.8%	0.0%	0.0%	0.0%	0.0%
2008	19.1%	16.4%	7.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$192,759	\$192,405	\$189,681	\$185,570	\$168,248	\$155,457	\$148,191	\$144,817
Loan Original Note Rate	5.99%	5.99%	6.02%	6.05%	5.85%	5.60%	5.57%	5.66%
Seasoning (Sums to 100%)								
Seasoned	0.3%	0.2%	0.2%	0.2%	0.2%	0.3%	0.0%	0.0%
Non-Seasoned	99.7%	99.8%	99.8%	99.8%	99.8%	99.7%	100.0%	100.0%
ACI								
ACI Probability	0.18%	0.18%	0.18%	0.18%	0.15%	0.15%	0.15%	0.15%
Wtd Avg ACI Score	720	720	719	719	723	725	725	726
Credit Premium								
Wtd Avg Credit Premium	-0.04	-0.05	-0.04	0.00	0.02	0.02	-0.03	-0.04
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%
Prepay Premium								
Prepay Premium	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.7%	9.8%	9.7%	9.9%	11.5%	13.1%	14.0%	14.6%
DTI Ratio > 20 and <= 30	22.5%	22.5%	22.3%	22.5%	24.9%	26.5%	27.0%	27.6%
DTI Ratio > 30 and <= 40	31.7%	31.7%	31.8%	32.0%	31.7%	30.4%	29.1%	28.6%
DTI Ratio > 40 and <= 50	26.4%	26.3%	26.5%	26.2%	23.2%	21.2%	20.4%	19.6%
DTI Ratio > 50	8.7%	8.7%	8.7%	8.4%	7.1%	6.9%	7.4%	7.5%
DTI Ratio Missing	1.0%	1.0%	1.0%	1.1%	1.5%	1.9%	1.9%	2.1%
Wtd Avg DTI Ratio	35.3%	35.3%	35.4%	35.2%	34.0%	33.2%	33.0%	32.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.7%	9.8%	9.7%	9.9%	11.5%	13.1%	14.0%	14.6%
DTI Ratio > 20 and <= 30	22.5%	22.5%	22.3%	22.5%	24.9%	26.5%	27.0%	27.6%
DTI Ratio > 30 and <= 40	31.7%	31.7%	31.8%	32.0%	31.7%	30.4%	29.1%	28.6%
DTI Ratio > 40 and <= 50	26.4%	26.3%	26.5%	26.2%	23.2%	21.2%	20.4%	19.6%
DTI Ratio > 50	8.7%	8.7%	8.7%	8.4%	7.1%	6.9%	7.4%	7.5%
DTI Ratio Missing	1.0%	1.0%	1.0%	1.1%	1.5%	1.9%	1.9%	2.1%
Wtd Avg DTI Ratio	35.3%	35.3%	35.4%	35.2%	34.0%	33.2%	33.0%	32.7%
Origination Term (Sums to 100%)								
<= 15 Years	11.9%	12.0%	11.7%	11.8%	16.1%	20.1%	23.9%	26.5%



Single Family Conventional Book Characteristics

Select Lender Programs Non-Full Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	3.2%	3.3%	3.2%	3.3%	4.3%	5.3%	5.8%	6.2%
> 25 Years and <= 30 Years	84.3%	84.1%	84.4%	84.2%	79.4%	74.5%	70.3%	67.3%
> 30 Years	0.6%	0.6%	0.6%	0.6%	0.2%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	75.6%	75.2%	75.1%	74.6%	67.3%	61.4%	58.3%	59.0%
Intermediate-Term Fixed Rate (excl Balloon)	11.8%	11.9%	11.6%	11.8%	15.9%	19.9%	23.5%	26.0%
Adjustable Rate	12.6%	12.8%	13.2%	13.6%	16.8%	18.6%	18.2%	14.9%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.6%	0.6%	0.6%	0.6%	0.2%	0.0%	0.0%	0.0%
Hybrid Arm	12.6%	12.8%	13.2%	13.6%	16.7%	18.6%	18.1%	14.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.7%	0.8%	0.9%	1.0%	1.8%	2.8%	3.5%	2.4%
- 5/1 Hybrid Arm	7.7%	7.9%	8.1%	8.2%	9.9%	9.9%	8.5%	6.9%
- 7/1 Hybrid Arm	2.8%	2.9%	2.9%	3.0%	3.8%	4.7%	5.3%	5.0%
- 10/1 Hybrid Arm	1.2%	1.3%	1.3%	1.4%	1.3%	1.2%	0.8%	0.5%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	10.4%	10.6%	10.9%	10.7%	7.2%	4.1%	1.9%	1.0%
- Interest Only ARM	6.4%	6.5%	6.5%	6.2%	5.3%	4.0%	1.9%	1.0%
- Interest Only FRM	4.0%	4.1%	4.4%	4.4%	1.9%	0.1%	0.0%	0.0%
Alt-A	1.3%	1.4%	1.5%	1.7%	2.1%	2.7%	3.8%	5.2%
- Alt-A Low/No Doc	0.7%	0.7%	0.8%	0.9%	1.6%	2.3%	3.2%	4.3%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.3%	0.3%	0.3%	0.4%	0.6%	0.9%	1.0%	0.5%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%
- Alt-A Stated Income	0.4%	0.4%	0.4%	0.5%	0.8%	1.2%	1.9%	3.2%



Single Family Conventional Book Characteristics

Select Lender Programs Non-Full Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.6%	0.7%	0.7%	0.8%	0.5%	0.4%	0.6%	0.9%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	98.0%	98.4%	98.2%	98.0%	98.7%	98.5%	98.6%	98.0%
Investor Channel	1.9%	1.6%	1.8%	1.9%	1.2%	1.3%	1.1%	1.5%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%	0.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	18.2%	18.4%	18.6%	19.1%	16.0%	13.8%	12.0%	10.6%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.2%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	7.9%	8.1%	8.6%	9.2%	9.9%	9.2%	9.0%	8.2%
- 80/15/05	3.4%	3.5%	3.7%	4.0%	2.8%	2.6%	2.6%	2.3%
- 80/20/00	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	6.2%	6.1%	5.7%	5.2%	3.1%	1.9%	0.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	21.3%	21.6%	22.1%	22.9%	21.8%	21.9%	23.5%	23.8%
- 75/20/05	0.5%	0.5%	0.5%	0.5%	0.3%	0.3%	0.4%	0.4%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
- 80/10/10	8.8%	9.0%	9.6%	10.2%	10.8%	10.2%	10.3%	9.7%
- 80/15/05	3.7%	3.8%	4.1%	4.4%	3.0%	2.9%	3.1%	2.8%
- 80/20/00	0.4%	0.4%	0.4%	0.4%	0.2%	0.1%	0.1%	0.2%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%



Single Family Conventional Book Characteristics

Select Lender Programs Non-Full Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	7.8%	7.8%	7.4%	7.2%	7.4%	8.2%	9.4%	10.5%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	11.7%	11.8%	11.9%	11.9%	11.8%	11.6%	11.4%	11.9%
Northeast	16.8%	16.6%	16.5%	16.4%	15.3%	14.3%	12.9%	12.1%
Southeast	26.6%	26.4%	26.6%	26.9%	27.3%	27.3%	26.9%	25.9%
Southwest	16.4%	16.6%	16.8%	17.0%	17.4%	17.5%	17.6%	17.9%
West	28.6%	28.6%	28.3%	27.8%	28.1%	29.3%	31.3%	32.2%
Census Region (Sums to 100%)								
New England	4.4%	4.4%	4.5%	4.5%	4.2%	3.8%	3.2%	2.9%
Middle Atlantic	11.9%	11.7%	11.6%	11.5%	10.8%	10.2%	9.5%	8.9%
East North Central	9.3%	9.4%	9.6%	9.7%	9.8%	9.8%	9.7%	10.1%
East South Central	3.3%	3.3%	3.4%	3.5%	3.7%	3.7%	3.7%	3.7%
South Atlantic	23.7%	23.5%	23.6%	23.8%	24.0%	23.8%	23.4%	22.5%
West North Central	4.3%	4.4%	4.3%	4.3%	4.4%	4.4%	4.3%	4.5%
West South Central	6.5%	6.6%	6.6%	6.7%	7.1%	7.5%	7.9%	8.0%
Mountain	11.0%	11.1%	11.3%	11.4%	11.2%	10.6%	10.1%	10.2%
Pacific	25.5%	25.5%	25.1%	24.6%	24.9%	26.2%	28.2%	29.3%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	18.8%	18.7%	18.4%	18.0%	18.7%	20.3%	22.9%	24.3%
02) FL	9.5%	9.5%	9.7%	9.9%	10.1%	9.9%	9.4%	8.7%
03) TX	5.1%	5.1%	5.1%	5.2%	5.5%	5.9%	6.3%	6.3%
04) NY	4.9%	4.9%	4.8%	4.7%	4.3%	4.0%	3.7%	3.3%
05) NJ	4.2%	4.1%	4.0%	4.0%	3.7%	3.5%	3.2%	3.0%
06) IL	4.0%	4.0%	4.0%	3.9%	3.5%	3.1%	2.6%	2.4%
07) WA	3.7%	3.7%	3.6%	3.6%	3.4%	3.2%	3.0%	2.7%
08) VA	3.5%	3.4%	3.3%	3.4%	3.4%	3.4%	3.6%	3.5%
09) AZ	3.4%	3.5%	3.5%	3.6%	3.6%	3.4%	3.0%	3.0%
10) GA	2.9%	2.8%	2.8%	2.8%	2.8%	2.8%	2.7%	2.7%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	58.0%	58.3%	59.4%	62.1%	74.8%	85.5%	91.0%	91.4%



Single Family Conventional Book Characteristics

Select Lender Programs Non-Full Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) WELLS FARGO & COMPANY	14.8%	14.6%	13.0%	11.0%	6.0%	2.3%	0.3%	0.0%
03) SUNTRUST BANKS INC	5.3%	5.4%	5.6%	5.3%	2.7%	0.7%	0.1%	0.0%
04) CITIGROUP INC	4.9%	5.0%	5.1%	5.0%	4.4%	2.0%	0.9%	0.0%
05) JP MORGAN CHASE & CO	4.1%	4.1%	4.1%	4.0%	1.1%	0.5%	0.7%	1.0%
06) CERBERUS CAPITAL HOLDING	3.8%	3.9%	3.9%	3.9%	3.9%	2.9%	2.4%	2.6%
07) NATIONAL CITY CORPORATION	1.7%	1.7%	1.7%	1.7%	0.5%	0.0%	0.0%	0.0%
08) FIRST HORIZON NATIONAL CORPORATION	1.7%	1.7%	1.9%	2.1%	2.3%	1.8%	1.1%	0.6%
09) INDYMAC BANCORP INC	1.3%	1.3%	1.2%	0.7%	0.0%	0.0%	0.0%	0.0%
10) WACHOVIA CORPORATION	1.0%	0.5%	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	57.9%	58.2%	59.4%	62.1%	74.8%	85.5%	91.0%	91.4%
02) WELLS FARGO & COMPANY	15.5%	15.4%	13.8%	12.0%	6.5%	2.4%	0.3%	0.0%
03) JP MORGAN CHASE & CO	5.6%	5.6%	5.7%	5.4%	2.2%	1.0%	0.7%	1.0%
04) CITIGROUP INC	5.1%	5.2%	5.3%	5.3%	4.8%	2.2%	1.1%	0.3%
05) SUNTRUST BANKS INC	4.2%	4.2%	4.3%	3.8%	1.6%	0.6%	0.1%	0.0%
06) CERBERUS CAPITAL HOLDING	3.9%	4.0%	4.0%	4.0%	4.1%	3.3%	3.0%	3.8%
07) NATIONAL CITY CORPORATION	1.7%	1.7%	1.7%	1.7%	0.4%	0.0%	0.0%	0.0%
08) INDYMAC BANCORP INC	1.3%	1.3%	1.2%	0.7%	0.0%	0.0%	0.0%	0.0%
09) FIRST HORIZON NATIONAL CORPORATION	1.2%	1.3%	1.4%	1.7%	1.9%	1.5%	0.9%	0.5%
10) HSBC HOLDINGS PLC	0.8%	0.8%	0.9%	0.9%	1.1%	1.0%	1.0%	1.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	87.4%							
Credit Enhancement	12.6%							
- Primary MI Only	11.9%							
- Pool Policy Only	0.5%							
- Pool Policy and Primary MI	0.1%							
- Full Recourse	0.1%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	0.0%							
Interest Only with Credit Enhancement	17.0%							
Alt-A with Credit Enhancement	16.9%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.04	-4.29	-5.13	-5.48	-2.09	0.13	1.09	2.16



Single Family Conventional Book Characteristics

Select Lender Programs Non-Full Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	21.13	21.06	21.29	21.30	17.67	15.57	14.61	13.23
Wtd Avg Charged Fee	17.09	16.76	16.16	15.82	15.58	15.70	15.70	15.39
Appraisal Waivers								
Appraisal Waiver	3.9%	3.9%	4.0%	3.8%	3.2%	1.9%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.18%	0.82%	0.55%	0.38%	0.20%	0.26%	0.15%	0.09%
- SDQ Rate for Loans with CE	3.35%							
- SDQ Rate for Loans without CE	0.90%							
SDQ Rate Excl. Katrina Loans	1.18%	0.82%	0.55%	0.38%	0.20%	0.18%	0.15%	0.09%
SDQ Rate for Katrina Loans	1.01%	0.83%	0.91%	0.92%	1.61%	8.97%	0.15%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	22,321	15,299	9,823	6,407	2,572	2,706	1,373	643
SDQ Count for Loans with CE	7,317							
SDQ Count for Loans without CE	15,004							
SDQ Volume (\$M)								
SDQ Volume	\$5,262.7	\$3,503.6	\$2,101.1	\$1,254.6	\$374.4	\$348.3	\$175.7	\$88.3
SDQ Volume for Loans with CE	\$1,785.9							
SDQ Volume for Loans without CE	\$3,476.8							



Single Family Conventional Book Characteristics Other Low/No Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,208,651	1,237,582	1,244,793	1,247,332	971,612	767,677	678,501	616,919
Book Volume (\$B)	\$213.4	\$219.3	\$221.8	\$223.4	\$170.9	\$125.8	\$106.1	\$95.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	20.5%	20.4%	19.9%	19.6%	20.3%	23.3%	24.1%	23.0%
OLTV 60.01% - 70.00%	16.6%	16.4%	16.2%	16.0%	16.9%	17.7%	18.4%	18.0%
OLTV 70.01% - 75.00%	11.2%	11.1%	11.0%	11.0%	11.4%	12.3%	13.3%	13.6%
OLTV 75.01% - 80.00%	39.2%	39.4%	40.0%	40.5%	40.3%	33.9%	27.8%	25.4%
OLTV 80.01% - 90.00%	7.9%	8.0%	8.1%	7.9%	7.5%	8.6%	10.5%	12.5%
OLTV 90.01% - 95.00%	3.2%	3.2%	3.3%	3.4%	3.2%	3.7%	4.7%	5.5%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
OLTV 97.01% - 100.00%	1.4%	1.4%	1.4%	1.5%	0.4%	0.4%	1.0%	1.7%
OLTV > 100.00%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	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	71.4%	71.4%	71.7%	71.8%	71.4%	70.4%	70.4%	71.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.0%	19.0%	18.4%	18.2%	19.4%	22.4%	23.4%	22.5%
Comb LTV 60.01% - 70.00%	15.7%	15.6%	15.3%	15.2%	16.0%	17.4%	18.3%	17.9%
Comb LTV 70.01% - 75.00%	10.4%	10.3%	10.2%	10.1%	10.7%	12.0%	13.2%	13.6%
Comb LTV 75.01% - 80.00%	23.8%	23.8%	23.9%	24.1%	25.8%	27.5%	26.5%	24.0%
Comb LTV 80.01% - 90.00%	14.4%	14.5%	14.6%	14.5%	13.2%	12.3%	12.1%	13.6%
Comb LTV 90.01% - 95.00%	7.2%	7.3%	7.5%	7.7%	7.1%	5.8%	5.3%	6.2%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	9.4%	9.5%	9.9%	10.1%	7.6%	2.4%	1.2%	2.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Wtd Avg Comb LTV	75.0%	75.1%	75.5%	75.7%	74.4%	71.8%	70.9%	71.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.0%	19.0%	18.4%	18.2%	19.4%	22.4%	23.4%	22.5%
Comb LTV 60.01% - 70.00%	15.7%	15.6%	15.3%	15.2%	16.0%	17.4%	18.3%	17.9%
Comb LTV 70.01% - 75.00%	10.4%	10.3%	10.2%	10.1%	10.7%	12.0%	13.2%	13.6%
Comb LTV 75.01% - 80.00%	23.8%	23.8%	23.9%	24.1%	25.8%	27.5%	26.5%	24.0%
Comb LTV 80.01% - 90.00%	14.4%	14.5%	14.7%	14.5%	13.2%	12.3%	12.1%	13.6%
Comb LTV 90.01% - 95.00%	7.2%	7.3%	7.5%	7.7%	7.1%	5.8%	5.3%	6.2%



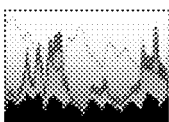
Single Family Conventional Book Characteristics Other Low/No Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	9.4%	9.5%	9.9%	10.1%	7.6%	2.4%	1.2%	2.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Wtd Avg Comb LTV	75.0%	75.1%	75.5%	75.7%	74.4%	71.8%	70.9%	71.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	26.5%	29.1%	30.8%	31.0%	40.9%	52.4%	50.1%	37.2%
MTMLTV 60.01% - 70.00%	11.6%	13.0%	14.2%	14.3%	17.4%	18.7%	19.8%	24.6%
MTMLTV 70.01% - 75.00%	7.8%	8.9%	10.1%	10.0%	11.1%	10.3%	9.4%	13.1%
MTMLTV 75.01% - 80.00%	9.2%	10.9%	12.9%	13.3%	16.6%	11.8%	10.8%	10.5%
MTMLTV 80.01% - 90.00%	15.8%	15.9%	17.6%	19.7%	11.5%	5.3%	7.1%	10.3%
MTMLTV 90.01% - 95.00%	5.6%	5.8%	5.8%	5.3%	1.6%	1.0%	1.7%	2.4%
MTMLTV 95.01% - 97.00%	2.0%	2.0%	1.8%	1.5%	0.3%	0.1%	0.2%	0.4%
MTMLTV 97.01% - 100.00%	2.6%	2.7%	2.0%	1.6%	0.3%	0.1%	0.2%	0.3%
MTMLTV > 100.00%	18.7%	11.5%	4.6%	3.1%	0.1%	0.0%	0.1%	0.2%
MTMLTV Missing	0.3%	0.3%	0.2%	0.2%	0.2%	0.3%	0.5%	1.1%
Wtg Avg MTMLTV	76.8%	72.1%	68.6%	67.9%	61.5%	56.6%	58.7%	63.1%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
FICO 580-619	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.8%	1.2%
FICO 620-659	7.6%	7.7%	7.8%	7.9%	7.0%	6.1%	7.4%	9.1%
FICO 660-699	26.9%	26.9%	27.0%	27.0%	25.6%	24.3%	25.9%	27.7%
FICO 700-739	31.3%	31.3%	31.4%	31.5%	32.5%	33.3%	32.4%	30.8%
FICO >= 740	33.5%	33.5%	33.2%	33.0%	34.2%	35.3%	32.8%	30.4%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%
Wtd Avg FICO	719	719	718	718	720	721	718	713
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	57.2%	56.8%	55.9%	55.2%	55.2%	55.7%	59.0%	66.6%
Intermediate-term, fixed-rate	8.0%	8.0%	7.9%	7.7%	9.5%	13.2%	16.0%	17.4%
Adjustable-rate	4.4%	4.5%	4.7%	4.9%	6.5%	9.0%	11.8%	10.6%
Interest Only adjustable-rate	18.3%	18.6%	19.1%	19.5%	19.3%	17.5%	10.0%	2.5%
Negative Amortization	2.0%	2.0%	2.1%	2.1%	3.9%	4.5%	3.2%	2.8%



Single Family Conventional Book Characteristics Other Low/No Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	10.1%	10.2%	10.4%	10.5%	5.6%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	79.0%	79.1%	79.0%	79.1%	79.9%	80.7%	82.8%	84.9%
Second/Vacation Home	5.5%	5.5%	5.5%	5.5%	5.7%	5.4%	4.5%	3.7%
Investor Property	15.5%	15.4%	15.5%	15.4%	14.4%	14.0%	12.7%	11.4%
10-K Unit Type (Sums to 100%)								
1 Unit	89.5%	89.7%	89.7%	89.8%	90.7%	90.3%	89.4%	89.1%
2-4 Units	10.5%	10.3%	10.3%	10.2%	9.3%	9.7%	10.6%	10.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.3%	10.3%	10.4%	10.5%	11.0%	10.6%	9.2%	8.5%
Single Family Homes	89.7%	89.7%	89.6%	89.5%	89.0%	89.4%	90.8%	91.5%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%
Condo/Coop	10.3%	10.3%	10.4%	10.5%	11.0%	10.6%	9.2%	8.5%
1 Unit	79.2%	79.3%	79.1%	79.1%	79.6%	79.5%	79.9%	80.2%
2-4 Units	10.5%	10.3%	10.3%	10.2%	9.3%	9.7%	10.5%	10.9%
Condo								
Condo	10.2%	10.2%	10.3%	10.4%	10.8%	10.4%	9.2%	8.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	41.2%	41.4%	42.4%	43.2%	46.0%	43.8%	40.6%	37.9%
Cash-Out Refinance	39.5%	39.3%	38.7%	38.0%	35.7%	34.9%	34.0%	33.8%
Other Refinance	19.3%	19.2%	18.9%	18.8%	18.2%	21.3%	25.4%	28.4%
Origination Type (Sums to 100%)								
TPO Broker	30.3%	30.3%	30.3%	30.4%	30.3%	29.5%	33.5%	39.1%
TPO Correspondent	27.3%	27.4%	28.0%	28.5%	24.4%	19.6%	17.6%	16.5%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Retail	42.4%	42.3%	41.6%	41.1%	45.2%	50.9%	48.8%	44.3%
Origination Year (Sums to 100%)								
< 2001	0.4%	0.4%	0.5%	0.5%	0.8%	1.3%	2.1%	2.8%
2001	0.7%	0.7%	0.7%	0.7%	1.2%	2.1%	3.8%	7.4%
2002	3.4%	3.4%	3.5%	3.6%	5.8%	10.1%	18.0%	34.0%
2003	9.9%	10.0%	9.4%	9.7%	15.1%	25.2%	42.1%	55.7%
2004	9.1%	9.2%	9.4%	9.8%	15.5%	26.5%	34.1%	0.0%
2005	17.4%	17.5%	17.9%	18.2%	27.3%	34.8%	0.0%	0.0%
2006	28.3%	28.5%	29.3%	30.0%	34.4%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Other Low/No Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	28.1%	28.1%	28.5%	27.5%	0.0%	0.0%	0.0%	0.0%
2008	2.7%	2.3%	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$186,075	\$185,965	\$186,243	\$186,655	\$183,097	\$170,493	\$161,904	\$157,774
Loan Original Note Rate	6.49%	6.49%	6.50%	6.49%	6.23%	5.93%	6.10%	6.43%
Seasoning (Sums to 100%)								
Seasoned	4.3%	4.2%	3.0%	2.5%	1.6%	1.7%	2.0%	2.1%
Non-Seasoned	95.7%	95.8%	97.0%	97.5%	98.4%	98.3%	98.0%	97.9%
ACI								
ACI Probability	0.85%	0.86%	0.87%	0.88%	0.80%	0.73%	0.81%	0.92%
Wtd Avg ACI Score	670	670	669	669	674	679	678	676
Credit Premium								
Wtd Avg Credit Premium	-0.07	-0.07	-0.06	-0.06	-0.11	-0.13	-0.14	-0.05
Credit Premium > 1.5	1.7%	1.7%	1.8%	1.8%	1.3%	1.3%	1.3%	2.3%
Prepay Premium								
Prepay Premium	10.5%	10.6%	10.8%	10.9%	10.1%	8.9%	9.1%	9.4%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.1%	6.1%	6.0%	6.1%	7.4%	9.5%	11.4%	11.2%
DTI Ratio > 20 and <= 30	12.6%	12.6%	12.4%	12.5%	13.9%	15.7%	16.7%	17.1%
DTI Ratio > 30 and <= 40	25.4%	25.3%	25.2%	25.3%	25.9%	25.2%	22.5%	21.3%
DTI Ratio > 40 and <= 50	22.2%	22.1%	21.9%	21.9%	19.5%	16.0%	13.5%	12.3%
DTI Ratio > 50	4.9%	4.9%	4.9%	4.9%	5.3%	6.5%	8.6%	10.7%
DTI Ratio Missing	28.9%	29.0%	29.7%	29.3%	28.0%	27.2%	27.2%	27.5%
Wtd Avg DTI Ratio	36.3%	36.3%	36.4%	36.3%	35.5%	34.6%	34.2%	34.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.1%	6.1%	6.0%	6.1%	7.4%	9.5%	11.4%	11.2%
DTI Ratio > 20 and <= 30	12.6%	12.6%	12.4%	12.5%	13.9%	15.7%	16.7%	17.1%
DTI Ratio > 30 and <= 40	25.4%	25.3%	25.2%	25.3%	25.9%	25.2%	22.5%	21.3%
DTI Ratio > 40 and <= 50	22.2%	22.1%	21.9%	21.9%	19.5%	16.0%	13.5%	12.3%
DTI Ratio > 50	4.9%	4.9%	4.9%	4.9%	5.3%	6.5%	8.6%	10.7%
DTI Ratio Missing	28.9%	29.0%	29.7%	29.3%	28.0%	27.2%	27.2%	27.5%
Wtd Avg DTI Ratio	36.3%	36.3%	36.4%	36.3%	35.5%	34.6%	34.2%	34.7%
Origination Term (Sums to 100%)								
<= 15 Years	8.0%	8.0%	7.9%	7.8%	9.5%	13.2%	16.0%	17.4%



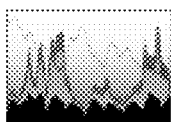
Single Family Conventional Book Characteristics Other Low/No Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.2%	1.2%	1.2%	1.2%	1.2%	1.5%	1.7%	1.8%
> 25 Years and <= 30 Years	90.5%	90.4%	90.6%	90.8%	89.2%	85.2%	82.1%	80.6%
> 30 Years	0.4%	0.3%	0.3%	0.3%	0.2%	0.1%	0.2%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	67.2%	66.9%	66.2%	65.6%	60.8%	55.8%	59.1%	66.7%
Intermediate-Term Fixed Rate (excl Balloon)	7.9%	8.0%	7.8%	7.7%	9.4%	13.1%	15.8%	16.9%
Adjustable Rate	24.7%	25.0%	25.9%	26.6%	29.7%	31.0%	24.9%	15.9%
Balloon	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%
Various Product Types								
Second	0.7%	0.8%	0.8%	0.8%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.3%	0.3%	0.3%	0.2%	0.1%	0.2%	0.2%
Hybrid Arm	21.5%	21.8%	22.5%	23.1%	23.8%	20.3%	16.5%	11.0%
- 2/28 Hybrid Arm	0.1%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.6%	1.6%	1.8%	2.0%	3.3%	4.9%	5.2%	3.7%
- 5/1 Hybrid Arm	15.5%	15.7%	16.2%	16.5%	16.6%	12.4%	9.6%	6.2%
- 7/1 Hybrid Arm	2.5%	2.5%	2.5%	2.6%	2.5%	2.0%	1.3%	1.0%
- 10/1 Hybrid Arm	1.8%	1.8%	1.8%	1.8%	1.3%	1.0%	0.4%	0.2%
NegAm ARM	2.0%	2.0%	2.1%	2.1%	3.9%	4.5%	3.2%	2.8%
Interest Only	28.5%	28.7%	29.4%	30.0%	25.0%	17.6%	10.0%	2.5%
- Interest Only ARM	18.3%	18.6%	19.1%	19.5%	19.3%	17.5%	10.0%	2.5%
- Interest Only FRM	10.1%	10.2%	10.4%	10.5%	5.6%	0.1%	0.0%	0.0%
Alt-A	99.2%	99.2%	99.2%	99.2%	99.5%	99.9%	99.7%	99.3%
- Alt-A Low/No Doc	99.2%	99.2%	99.2%	99.2%	99.5%	99.9%	99.7%	99.3%
- Alt-A No Disclosure	3.4%	3.4%	3.5%	3.6%	1.5%	0.5%	0.0%	0.0%
- Alt-A NINA	23.8%	24.0%	24.5%	24.3%	29.9%	35.7%	35.7%	34.8%
- Alt-A SISA	7.3%	7.3%	7.0%	7.0%	3.9%	0.2%	0.0%	0.0%
- Alt-A No Ratio	11.7%	11.8%	12.0%	12.1%	10.7%	10.7%	11.3%	12.1%
- Alt-A Stated Income	52.9%	52.8%	52.1%	52.2%	53.4%	52.8%	52.7%	52.4%



Single Family Conventional Book Characteristics Other Low/No Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Subprime Deals								
Subprime	0.8%	0.8%	0.8%	0.8%	0.5%	0.1%	0.3%	0.7%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.7%
- Post 12/2005	0.8%	0.8%	0.8%	0.8%	0.5%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	15.6%	15.3%	15.3%	15.0%	17.5%	22.9%	27.0%	28.1%
Investor Channel	83.6%	83.9%	83.9%	84.2%	82.1%	77.1%	73.0%	71.9%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.8%	0.8%	0.8%	0.8%	0.5%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	21.2%	21.3%	21.9%	22.1%	18.5%	9.3%	3.1%	1.4%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.6%	3.6%	3.7%	3.7%	3.4%	2.4%	1.2%	0.9%
- 80/15/05	2.8%	2.9%	2.9%	3.0%	3.1%	1.9%	1.1%	0.5%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	14.5%	14.6%	15.0%	15.1%	11.9%	4.8%	0.7%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	24.4%	24.6%	25.2%	25.5%	22.6%	15.8%	11.3%	8.4%
- 75/20/05	0.4%	0.5%	0.5%	0.5%	0.4%	0.2%	0.2%	0.1%
- 75/25/00	0.4%	0.4%	0.4%	0.4%	0.4%	0.1%	0.1%	0.1%
- 80/10/10	5.7%	5.7%	5.8%	5.9%	5.4%	4.2%	2.8%	2.3%
- 80/15/05	4.3%	4.4%	4.5%	4.6%	4.6%	3.1%	2.3%	1.5%
- 80/20/00	8.2%	8.3%	8.6%	8.8%	7.8%	4.3%	2.2%	1.4%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Other Low/No Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	5.3%	5.3%	5.4%	5.2%	4.0%	3.9%	3.7%	2.9%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	9.5%	9.5%	9.7%	9.8%	10.2%	10.1%	10.2%	10.1%
Northeast	20.6%	20.5%	20.3%	20.1%	20.2%	21.3%	22.2%	22.1%
Southeast	24.8%	24.8%	24.6%	24.3%	23.4%	21.4%	19.5%	18.4%
Southwest	13.3%	13.4%	13.6%	13.8%	14.0%	13.4%	13.1%	12.9%
West	31.8%	31.8%	31.8%	32.0%	32.3%	33.8%	35.1%	36.4%
Census Region (Sums to 100%)								
New England	5.1%	5.1%	5.1%	5.2%	5.3%	5.4%	5.5%	5.4%
Middle Atlantic	15.1%	15.0%	14.7%	14.4%	14.3%	15.1%	16.0%	16.1%
East North Central	7.8%	7.8%	7.9%	8.1%	8.4%	8.3%	8.3%	8.4%
East South Central	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	1.8%	1.7%
South Atlantic	23.0%	23.0%	22.8%	22.5%	21.6%	19.7%	17.9%	16.9%
West North Central	2.7%	2.8%	2.8%	2.9%	3.0%	2.9%	2.9%	2.7%
West South Central	4.9%	4.9%	5.0%	5.0%	5.0%	4.8%	4.8%	4.5%
Mountain	10.8%	10.9%	11.0%	11.2%	11.5%	11.0%	10.2%	9.9%
Pacific	28.3%	28.3%	28.3%	28.5%	28.6%	30.4%	32.3%	34.0%
US Territories	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.4%	0.4%
Top 10 States								
01) CA	23.2%	23.2%	23.1%	23.2%	23.4%	25.2%	27.1%	29.0%
02) FL	12.0%	11.9%	11.9%	11.7%	11.3%	10.1%	8.8%	8.3%
03) NY	7.6%	7.5%	7.4%	7.4%	7.5%	8.4%	9.3%	9.7%
04) NJ	5.2%	5.1%	5.0%	4.9%	4.7%	4.7%	4.8%	4.6%
05) IL	3.7%	3.8%	3.8%	3.9%	4.0%	4.0%	4.0%	4.0%
06) TX	3.7%	3.8%	3.8%	3.8%	3.8%	3.6%	3.6%	3.4%
07) AZ	3.6%	3.7%	3.7%	3.8%	3.7%	3.3%	2.8%	2.7%
08) WA	2.7%	2.7%	2.7%	2.8%	2.8%	2.7%	2.6%	2.6%
09) VA	2.6%	2.6%	2.5%	2.5%	2.3%	2.2%	1.9%	1.8%
10) NV	2.6%	2.6%	2.6%	2.6%	2.8%	2.7%	2.1%	1.8%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	34.3%	34.3%	34.0%	34.3%	35.4%	31.5%	27.4%	26.5%



Single Family Conventional Book Characteristics Other Low/No Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) LEHMAN BROTHERS HOLDINGS INC	10.1%	10.2%	10.6%	10.8%	11.8%	12.6%	11.5%	8.7%
03) INDYMAC BANCORP INC	9.4%	9.4%	9.6%	9.5%	7.5%	6.2%	6.9%	8.5%
04) WASHINGTON MUTUAL INC	8.2%	8.2%	8.4%	8.6%	9.8%	12.4%	15.8%	17.3%
05) JP MORGAN CHASE & CO	6.1%	6.1%	6.2%	6.3%	5.8%	4.7%	3.4%	2.7%
06) WACHOVIA CORPORATION	4.1%	4.1%	3.3%	2.5%	1.8%	1.9%	2.2%	2.7%
07) AMTRUST FINANCIAL CORPORATION	3.9%	3.9%	4.0%	3.9%	3.9%	3.9%	3.7%	3.4%
08) CITIGROUP INC	2.3%	2.2%	2.1%	2.0%	1.0%	1.2%	1.4%	0.8%
09) CAPITAL ONE FINANCIAL CORPORATION	2.3%	2.3%	2.4%	2.5%	2.3%	2.9%	4.2%	4.9%
10) FLAGSTAR BANCORP INC	2.1%	2.1%	2.1%	2.1%	2.6%	3.8%	4.4%	4.4%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	33.7%	33.7%	34.2%	34.7%	35.6%	31.3%	27.1%	25.9%
02) JP MORGAN CHASE & CO	10.8%	10.8%	11.0%	11.1%	10.5%	9.1%	8.3%	8.1%
03) INDYMAC BANCORP INC	9.7%	9.6%	9.8%	9.8%	7.5%	6.1%	6.7%	8.3%
04) LEHMAN BROTHERS HOLDINGS INC	8.8%	8.9%	9.1%	9.4%	10.2%	10.6%	8.2%	4.1%
05) WASHINGTON MUTUAL INC	8.2%	8.2%	8.2%	8.4%	9.4%	12.0%	15.9%	18.3%
06) WELLS FARGO & COMPANY	6.2%	6.2%	5.6%	5.6%	6.9%	8.3%	7.2%	4.5%
07) CITIGROUP INC	4.0%	3.9%	3.9%	3.8%	3.9%	5.5%	6.9%	7.8%
08) WACHOVIA CORPORATION	3.4%	3.4%	2.6%	1.9%	0.8%	0.7%	0.3%	0.1%
09) CAPITAL ONE FINANCIAL CORPORATION	2.3%	2.3%	2.3%	2.4%	2.3%	2.9%	4.2%	4.7%
10) SUNTRUST BANKS INC	1.9%	1.9%	1.9%	1.9%	1.7%	1.1%	0.8%	0.8%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	60.7%							
Credit Enhancement	39.3%							
- Primary MI Only	8.7%							
- Pool Policy Only	27.0%							
- Pool Policy and Primary MI	3.1%							
- Full Recourse	0.4%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	0.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	78.6%							
Interest Only with Credit Enhancement	60.4%							
Alt-A with Credit Enhancement	39.1%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-2.58	-2.64	-2.92	-3.31	0.37	4.75	7.55	7.86



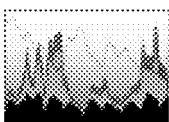
Single Family Conventional Book Characteristics Other Low/No Doc

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	48.12	48.04	48.53	48.78	41.35	37.41	35.25	34.61
Wtd Avg Charged Fee	45.53	45.40	45.60	45.47	41.73	42.17	42.80	42.47
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	5.75%	4.43%	3.40%	2.41%	0.95%	1.05%	0.99%	0.92%
- SDQ Rate for Loans with CE	10.94%							
- SDQ Rate for Loans without CE	2.83%							
SDQ Rate Excl. Katrina Loans	5.76%	4.43%	3.40%	2.40%	0.93%	0.89%	1.00%	0.93%
SDQ Rate for Katrina Loans	4.04%	3.09%	3.33%	3.41%	4.63%	16.94%	0.94%	0.37%
Serious Delinquent Loans								
SDQ Loan Count	69,027	54,280	41,792	29,759	9,099	7,957	6,581	5,554
SDQ Count for Loans with CE	47,336							
SDQ Count for Loans without CE	21,691							
SDQ Volume (\$M)								
SDQ Volume	\$15,741.7	\$12,345.7	\$9,331.7	\$6,433.0	\$1,509.8	\$1,090.6	\$920.7	\$800.6
SDQ Volume for Loans with CE	\$10,926.3							
SDQ Volume for Loans without CE	\$4,815.4							



Single Family Conventional Book Characteristics Principal Residence

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	16,251,468	16,197,789	16,045,772	15,811,816	14,623,366	14,173,276	14,305,490	14,455,490
Book Volume (\$B)	\$2,423.6	\$2,394.8	\$2,340.7	\$2,275.5	\$1,996.6	\$1,856.3	\$1,821.1	\$1,797.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	22.8%	23.0%	23.0%	23.3%	25.1%	26.2%	26.1%	25.5%
OLTV 60.01% - 70.00%	15.6%	15.7%	15.6%	15.6%	16.5%	16.8%	16.7%	16.5%
OLTV 70.01% - 75.00%	9.4%	9.4%	9.5%	9.5%	9.8%	10.4%	11.1%	12.0%
OLTV 75.01% - 80.00%	32.4%	32.5%	32.8%	33.1%	32.4%	30.2%	28.6%	27.3%
OLTV 80.01% - 90.00%	8.5%	8.3%	8.0%	7.7%	7.5%	8.0%	8.9%	9.9%
OLTV 90.01% - 95.00%	5.1%	4.9%	4.8%	4.6%	4.3%	4.7%	5.4%	6.1%
OLTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.7%	0.8%	0.9%	1.1%	1.2%
OLTV 97.01% - 100.00%	5.2%	5.4%	5.5%	5.2%	3.4%	2.6%	2.0%	1.3%
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%
Wtd Avg OLTV	71.9%	71.9%	71.8%	71.6%	70.4%	69.9%	69.9%	70.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	20.2%	20.3%	20.4%	20.6%	22.1%	22.8%	22.4%	21.4%
Comb LTV 60.01% - 70.00%	14.5%	14.5%	14.5%	14.5%	15.3%	15.5%	15.1%	14.5%
Comb LTV 70.01% - 75.00%	8.5%	8.5%	8.4%	8.5%	9.0%	9.4%	9.9%	10.2%
Comb LTV 75.01% - 80.00%	24.1%	23.8%	23.8%	23.8%	24.4%	24.7%	24.8%	23.6%
Comb LTV 80.01% - 90.00%	13.3%	13.1%	12.8%	12.4%	11.2%	10.5%	9.9%	9.7%
Comb LTV 90.01% - 95.00%	7.9%	7.8%	7.7%	7.6%	6.6%	6.2%	5.9%	5.8%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%	0.9%	1.0%
Comb LTV 97.01% - 100.00%	7.7%	8.0%	8.2%	8.1%	5.5%	3.4%	2.3%	1.5%
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%	6.5%	8.5%	12.2%
Wtd Avg Comb LTV	74.3%	74.2%	74.2%	74.0%	72.4%	71.4%	71.0%	70.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	20.2%	20.4%	20.4%	20.7%	22.2%	23.0%	22.6%	21.7%
Comb LTV 60.01% - 70.00%	14.6%	14.6%	14.5%	14.6%	15.4%	15.6%	15.3%	14.7%
Comb LTV 70.01% - 75.00%	8.6%	8.5%	8.5%	8.5%	9.1%	9.6%	10.1%	10.5%
Comb LTV 75.01% - 80.00%	24.2%	23.9%	23.9%	23.9%	24.6%	24.9%	25.2%	24.2%
Comb LTV 80.01% - 90.00%	13.3%	13.1%	12.9%	12.5%	11.3%	10.6%	10.1%	10.0%



Single Family Conventional Book Characteristics Principal Residence

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	7.9%	7.9%	7.8%	7.6%	6.7%	6.3%	6.1%	6.0%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%	1.0%	1.0%
Comb LTV 97.01% - 100.00%	7.7%	8.0%	8.2%	8.1%	5.5%	3.4%	2.3%	1.5%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
Comb LTV Missing	2.6%	2.7%	2.9%	3.1%	4.4%	5.6%	7.2%	10.2%
Wtd Avg Comb LTV	74.3%	74.2%	74.2%	74.0%	72.4%	71.4%	71.1%	71.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	38.0%	41.6%	44.9%	46.3%	55.6%	59.6%	52.9%	42.8%
MTMLTV 60.01% - 70.00%	13.7%	14.4%	15.0%	14.9%	16.4%	17.4%	19.7%	21.9%
MTMLTV 70.01% - 75.00%	7.7%	8.1%	8.4%	8.3%	8.2%	8.1%	9.4%	12.6%
MTMLTV 75.01% - 80.00%	9.1%	10.0%	10.6%	10.2%	9.2%	7.5%	8.5%	11.0%
MTMLTV 80.01% - 90.00%	13.4%	11.8%	10.7%	11.2%	6.7%	4.6%	6.1%	7.9%
MTMLTV 90.01% - 95.00%	4.6%	4.3%	3.8%	3.4%	1.6%	1.3%	1.7%	2.3%
MTMLTV 95.01% - 97.00%	1.7%	1.6%	1.3%	1.1%	0.5%	0.3%	0.4%	0.4%
MTMLTV 97.01% - 100.00%	2.3%	2.2%	2.1%	1.9%	0.9%	0.5%	0.6%	0.4%
MTMLTV > 100.00%	9.0%	5.6%	2.9%	2.5%	0.5%	0.1%	0.2%	0.1%
MTMLTV Missing	0.3%	0.4%	0.4%	0.3%	0.4%	0.4%	0.5%	0.5%
Wtg Avg MTMLTV	67.5%	64.3%	61.7%	60.8%	55.4%	53.5%	56.9%	60.6%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%
FICO 550-579	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	1.0%	1.1%
FICO 580-619	3.7%	3.8%	3.9%	3.9%	3.7%	3.7%	3.9%	4.0%
FICO 620-659	10.1%	10.3%	10.5%	10.6%	10.3%	10.3%	10.7%	11.0%
FICO 660-699	17.9%	18.1%	18.2%	18.2%	17.9%	17.7%	17.9%	17.9%
FICO 700-739	22.7%	22.7%	22.7%	22.8%	22.9%	22.9%	22.9%	22.6%
FICO >= 740	43.7%	43.1%	42.5%	42.4%	42.7%	42.5%	41.0%	39.7%
FICO Missing	0.6%	0.7%	0.7%	0.8%	1.1%	1.5%	2.0%	2.9%
Wtd Avg FICO	722	721	720	720	720	720	718	716
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	73.4%	72.8%	72.3%	71.4%	68.3%	65.6%	64.0%	64.8%
Intermediate-term, fixed-rate	13.8%	14.2%	14.3%	14.7%	18.1%	21.6%	24.6%	26.3%
Adjustable-rate	4.6%	4.7%	5.0%	5.4%	6.6%	7.9%	8.6%	7.2%



Single Family Conventional Book Characteristics Principal Residence

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only adjustable-rate	4.5%	4.5%	4.5%	4.6%	4.2%	3.3%	1.7%	0.6%
Negative Amortization	0.5%	0.6%	0.6%	0.7%	1.3%	1.3%	1.1%	1.1%
Interest Only fixed-rate	3.1%	3.2%	3.3%	3.2%	1.6%	0.2%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)								
1 Unit	97.5%	97.6%	97.5%	97.5%	97.6%	97.5%	97.4%	97.3%
2-4 Units	2.5%	2.4%	2.5%	2.5%	2.4%	2.5%	2.6%	2.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.1%	8.0%	7.9%	7.8%	7.3%	6.8%	6.5%	6.3%
Single Family Homes	91.9%	92.0%	92.1%	92.2%	92.7%	93.2%	93.5%	93.7%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.5%	0.5%	0.5%	0.6%	0.6%	0.6%	0.6%	0.6%
Condo/Coop	8.1%	8.0%	7.9%	7.8%	7.3%	6.8%	6.5%	6.3%
1 Unit	88.9%	89.0%	89.1%	89.1%	89.6%	90.1%	90.3%	90.4%
2-4 Units	2.4%	2.4%	2.5%	2.5%	2.4%	2.5%	2.6%	2.7%
Condo								
Condo	7.7%	7.6%	7.5%	7.4%	6.9%	6.5%	6.2%	6.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	39.7%	39.1%	39.5%	39.9%	36.6%	32.8%	29.7%	27.0%
Cash-Out Refinance	32.2%	32.4%	32.2%	32.1%	32.2%	31.7%	30.5%	30.7%
Other Refinance	28.1%	28.5%	28.3%	28.1%	31.2%	35.5%	39.8%	42.3%
Origination Type (Sums to 100%)								
TPO Broker	20.5%	20.4%	20.4%	20.1%	19.6%	19.5%	20.5%	21.6%
TPO Correspondent	32.2%	32.5%	33.1%	33.2%	31.5%	29.7%	28.3%	27.0%
Undesignated	0.3%	0.3%	0.3%	0.3%	0.5%	0.7%	1.0%	1.5%
Retail	47.0%	46.8%	46.2%	46.3%	48.4%	50.1%	50.2%	49.8%
Origination Year (Sums to 100%)								
< 2001	2.3%	2.5%	2.7%	2.9%	4.1%	5.6%	8.0%	12.6%
2001	1.7%	1.8%	1.9%	2.1%	2.9%	3.8%	5.5%	9.1%
2002	5.8%	6.1%	6.6%	7.0%	9.5%	12.4%	16.9%	24.8%
2003	19.4%	20.3%	21.3%	22.7%	29.4%	36.8%	46.7%	53.5%
2004	10.6%	11.0%	11.7%	12.5%	16.3%	20.7%	22.7%	0.0%



Single Family Conventional Book Characteristics Principal Residence

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2005	13.1%	13.6%	14.4%	15.3%	19.8%	20.6%	0.0%	0.0%
2006	13.8%	14.4%	15.5%	16.7%	18.1%	0.0%	0.0%	0.0%
2007	20.2%	20.9%	22.1%	20.8%	0.0%	0.0%	0.0%	0.0%
2008	13.1%	9.5%	3.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$164,959	\$163,168	\$160,897	\$158,628	\$150,012	\$142,531	\$136,812	\$132,125
Loan Original Note Rate	6.02%	6.01%	6.03%	6.03%	5.90%	5.76%	5.82%	6.00%
Seasoning (Sums to 100%)								
Seasoned	2.9%	2.8%	2.6%	2.6%	1.8%	1.7%	1.6%	1.8%
Non-Seasoned	97.1%	97.2%	97.4%	97.4%	98.2%	98.3%	98.4%	98.2%
ACI								
ACI Probability	0.45%	0.45%	0.46%	0.46%	0.40%	0.36%	0.37%	0.37%
Wtd Avg ACI Score	713	713	712	713	718	721	721	721
Credit Premium								
Wtd Avg Credit Premium	-0.05	-0.06	-0.06	-0.04	-0.04	-0.05	-0.08	-0.08
Credit Premium > 1.5	0.4%	0.4%	0.4%	0.4%	0.5%	0.3%	0.3%	0.4%
Prepay Premium								
Prepay Premium	1.7%	1.8%	1.9%	2.0%	2.2%	2.0%	2.0%	2.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.3%	9.5%	9.6%	9.8%	11.4%	13.0%	14.2%	14.7%
DTI Ratio > 20 and <= 30	20.1%	20.2%	20.3%	20.5%	22.1%	23.5%	24.5%	25.1%
DTI Ratio > 30 and <= 40	27.1%	27.0%	27.0%	27.1%	27.0%	26.6%	26.2%	26.5%
DTI Ratio > 40 and <= 50	23.2%	22.9%	22.8%	22.5%	20.4%	18.6%	17.3%	16.6%
DTI Ratio > 50	15.0%	14.9%	14.6%	14.2%	12.9%	12.2%	11.8%	10.8%
DTI Ratio Missing	5.2%	5.4%	5.7%	5.9%	6.2%	6.1%	6.2%	6.3%
Wtd Avg DTI Ratio	37.1%	37.0%	36.9%	36.7%	35.7%	34.9%	34.3%	33.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.4%	9.6%	9.7%	10.0%	11.6%	13.1%	14.4%	14.8%
DTI Ratio > 20 and <= 30	20.5%	20.6%	20.7%	20.9%	22.5%	24.0%	24.9%	25.6%
DTI Ratio > 30 and <= 40	27.5%	27.5%	27.5%	27.6%	27.5%	27.1%	26.7%	27.0%
DTI Ratio > 40 and <= 50	23.5%	23.3%	23.2%	22.9%	20.8%	18.9%	17.6%	16.9%
DTI Ratio > 50	15.3%	15.2%	14.9%	14.5%	13.2%	12.5%	12.1%	11.1%
DTI Ratio Missing	3.7%	3.8%	4.0%	4.1%	4.3%	4.3%	4.3%	4.7%



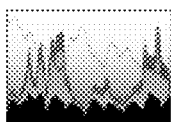
Single Family Conventional Book Characteristics Principal Residence

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg DTI Ratio	37.1%	37.0%	37.0%	36.8%	35.8%	34.9%	34.3%	33.7%
Origination Term (Sums to 100%)								
<= 15 Years	13.9%	14.2%	14.3%	14.7%	18.2%	21.7%	24.6%	26.3%
> 15 Years amd <= 25 Years	3.8%	3.9%	3.9%	4.0%	4.4%	4.8%	5.0%	4.9%
> 25 Years and <= 30 Years	81.7%	81.3%	81.2%	80.7%	77.2%	73.4%	70.3%	68.6%
> 30 Years	0.6%	0.6%	0.6%	0.6%	0.2%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	76.5%	76.0%	75.5%	74.6%	69.9%	65.8%	64.1%	64.8%
Intermediate-Term Fixed Rate (excl Balloon)	13.5%	13.9%	13.9%	14.3%	17.6%	21.0%	23.7%	25.2%
Adjustable Rate	9.6%	9.8%	10.2%	10.6%	12.0%	12.5%	11.3%	8.9%
Balloon	0.3%	0.4%	0.4%	0.4%	0.5%	0.7%	0.9%	1.1%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.6%	0.6%	0.6%	0.6%	0.2%	0.1%	0.1%	0.1%
Hybrid ARM	8.8%	8.9%	9.2%	9.6%	10.2%	10.2%	9.2%	6.8%
- 2/28 Hybrid ARM	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid ARM	0.8%	0.8%	0.9%	1.0%	1.6%	2.1%	2.2%	1.7%
- 5/1 Hybrid ARM	5.5%	5.6%	5.7%	5.9%	6.2%	5.7%	4.9%	3.6%
- 7/1 Hybrid ARM	1.8%	1.8%	1.8%	1.8%	1.9%	1.9%	1.8%	1.4%
- 10/1 Hybrid ARM	0.7%	0.7%	0.7%	0.7%	0.6%	0.4%	0.2%	0.2%
NegAm ARM	0.5%	0.6%	0.6%	0.7%	1.3%	1.3%	1.1%	1.1%
Interest Only	7.6%	7.7%	7.8%	7.8%	5.8%	3.5%	1.7%	0.6%
- Interest Only ARM	4.5%	4.5%	4.5%	4.6%	4.2%	3.3%	1.7%	0.6%
- Interest Only FRM	3.1%	3.2%	3.3%	3.2%	1.6%	0.2%	0.1%	0.0%
Alt-A	9.6%	10.0%	10.4%	10.8%	9.9%	7.9%	6.8%	6.5%
- Alt-A Low/No Doc	7.0%	7.3%	7.5%	7.8%	7.0%	5.6%	5.0%	4.7%
- Alt-A No Disclosure	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.8%	1.9%	2.0%	2.1%	2.3%	2.2%	1.9%	1.7%



Single Family Conventional Book Characteristics Principal Residence

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Alt-A SISA	0.6%	0.6%	0.6%	0.6%	0.3%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.7%	0.8%	0.8%	0.8%	0.7%	0.5%	0.5%	0.6%
- Alt-A Stated Income	3.6%	3.7%	3.8%	3.9%	3.6%	2.9%	2.6%	2.5%
Alt-A Full Doc (by SFC)	1.6%	1.7%	1.8%	1.9%	1.6%	0.9%	0.5%	0.2%
Alt-A Deals (no SFC)	1.0%	1.0%	1.1%	1.2%	1.4%	1.3%	1.3%	1.5%
My Community Mortgage	1.7%	1.7%	1.8%	1.7%	0.7%	0.3%	0.2%	0.2%
Non-Full Doc								
Non-Full Doc Total	19.8%	20.1%	20.0%	19.6%	16.1%	13.4%	11.8%	10.1%
- Select Lender Programs Non-Full Doc	12.8%	12.9%	12.5%	11.8%	9.2%	7.9%	6.9%	5.7%
- Other Low/No Doc	7.0%	7.2%	7.5%	7.8%	6.8%	5.5%	4.8%	4.5%
Subprime Deals								
Subprime	0.3%	0.3%	0.3%	0.4%	0.2%	0.1%	0.2%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%
- Post 12/2005	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	83.2%	82.8%	82.4%	81.7%	81.9%	82.8%	81.7%	78.5%
Investor Channel	12.3%	12.6%	12.9%	13.5%	12.3%	10.4%	9.6%	9.1%
eChannel	2.2%	2.2%	2.2%	2.2%	2.2%	2.1%	2.0%	1.7%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Subprime Channel	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.8%	1.9%	2.1%	2.3%	3.3%	4.5%	6.5%	10.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.6%	13.7%	13.7%	13.7%	11.2%	8.1%	5.4%	3.8%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.3%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.0%	4.1%	4.2%	4.2%	3.9%	3.3%	2.8%	2.2%
- 80/15/05	2.7%	2.8%	2.9%	3.0%	2.7%	2.2%	1.8%	1.3%
- 80/20/00	0.9%	0.9%	1.0%	1.0%	0.9%	0.6%	0.3%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.5%	5.4%	5.2%	5.0%	3.4%	1.8%	0.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	18.1%	18.3%	18.6%	18.8%	17.4%	15.6%	14.1%	11.9%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics Principal Residence

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 80/10/10	5.3%	5.3%	5.5%	5.5%	5.2%	4.7%	4.1%	3.5%
- 80/15/05	3.3%	3.4%	3.5%	3.6%	3.3%	2.8%	2.4%	1.8%
- 80/20/00	2.8%	2.9%	3.0%	3.2%	2.5%	1.5%	0.9%	0.6%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	6.2%	6.1%	6.0%	5.9%	5.9%	6.1%	6.0%	5.5%
EA/TPR								
EA/TPR	2.4%	2.4%	2.5%	2.4%	2.1%	2.1%	2.1%	2.1%
- EA I	1.0%	1.0%	1.0%	1.0%	0.9%	0.9%	0.9%	0.9%
- EA/TPR II	0.7%	0.7%	0.7%	0.7%	0.6%	0.5%	0.6%	0.6%
- EA/TPR III	0.7%	0.7%	0.7%	0.7%	0.6%	0.6%	0.6%	0.5%
10-K Property Region (Sums to 100%)								
Midwest	17.0%	17.2%	17.3%	17.4%	17.8%	18.0%	18.0%	17.8%
Northeast	19.1%	19.0%	19.0%	19.0%	19.0%	19.1%	18.8%	18.5%
Southeast	24.3%	24.3%	24.3%	24.3%	23.7%	22.9%	22.2%	21.7%
Southwest	16.1%	16.2%	16.2%	16.2%	15.9%	15.8%	15.6%	15.6%
West	23.6%	23.3%	23.1%	23.0%	23.6%	24.2%	25.4%	26.3%
Census Region (Sums to 100%)								
New England	6.0%	6.1%	6.1%	6.2%	6.3%	6.4%	6.4%	6.3%
Middle Atlantic	12.3%	12.1%	12.1%	12.1%	11.9%	11.9%	11.7%	11.5%
East North Central	13.6%	13.8%	13.9%	14.1%	14.4%	14.6%	14.7%	14.7%
East South Central	3.9%	3.9%	3.9%	3.9%	3.9%	3.8%	3.7%	3.6%
South Atlantic	20.8%	20.8%	20.8%	20.7%	20.2%	19.5%	18.8%	18.5%
West North Central	5.6%	5.6%	5.7%	5.7%	5.8%	5.8%	5.6%	5.4%
West South Central	7.2%	7.2%	7.2%	7.1%	7.0%	7.1%	7.0%	6.8%
Mountain	8.9%	8.9%	9.0%	8.9%	8.6%	8.3%	8.3%	8.4%
Pacific	21.4%	21.2%	21.0%	20.9%	21.5%	22.3%	23.5%	24.5%
US Territories	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.4%	0.4%
Top 10 States								
01) CA	15.5%	15.2%	15.1%	15.0%	15.7%	16.5%	17.7%	18.7%
02) FL	6.8%	6.8%	6.9%	6.9%	6.6%	6.1%	5.9%	5.7%
03) NY	5.2%	5.1%	5.1%	5.1%	5.0%	5.1%	5.0%	5.0%
04) TX	5.0%	5.0%	5.0%	4.9%	4.8%	4.8%	4.7%	4.6%
05) IL	4.7%	4.7%	4.7%	4.7%	4.6%	4.6%	4.6%	4.6%
06) NJ	3.9%	3.9%	3.9%	3.9%	3.8%	3.8%	3.8%	3.7%
07) VA	3.5%	3.5%	3.4%	3.4%	3.4%	3.3%	3.2%	3.1%
08) WA	3.4%	3.4%	3.3%	3.3%	3.2%	3.3%	3.3%	3.3%



Single Family Conventional Book Characteristics Principal Residence

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
09) PA	3.1%	3.1%	3.1%	3.1%	3.1%	3.0%	2.9%	2.8%
10) GA	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	28.0%	28.3%	28.2%	28.2%	27.5%	27.2%	26.4%	24.0%
02) CITIGROUP INC	8.2%	8.3%	8.3%	8.2%	7.3%	6.6%	5.7%	5.0%
03) WASHINGTON MUTUAL INC	6.4%	6.7%	7.1%	7.6%	9.6%	11.6%	13.8%	15.2%
04) WELLS FARGO & COMPANY	5.7%	5.2%	4.7%	4.2%	3.0%	2.4%	1.5%	1.5%
05) JP MORGAN CHASE & CO	5.6%	5.3%	5.1%	4.9%	4.4%	4.4%	4.7%	5.5%
06) CERBERUS CAPITAL HOLDING	4.6%	4.7%	4.7%	4.7%	4.8%	4.4%	4.0%	3.4%
07) SUNTRUST BANKS INC	3.6%	3.6%	3.5%	3.4%	2.9%	2.2%	1.9%	1.7%
08) PHH CORPORATION	3.2%	3.3%	3.3%	3.3%	3.6%	3.6%	3.5%	3.3%
09) FLAGSTAR BANCORP INC	3.0%	3.0%	3.0%	3.1%	3.2%	3.5%	3.4%	3.4%
10) AMTRUST FINANCIAL CORPORATION	2.6%	2.5%	2.4%	2.4%	2.2%	2.0%	1.7%	1.5%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	27.8%	28.3%	28.5%	28.5%	27.9%	27.3%	26.4%	24.1%
02) JP MORGAN CHASE & CO	11.5%	11.2%	11.0%	10.9%	10.5%	10.4%	10.7%	11.5%
03) CITIGROUP INC	10.8%	11.0%	11.1%	11.3%	11.1%	10.8%	9.8%	9.2%
04) WELLS FARGO & COMPANY	10.1%	9.8%	9.3%	9.0%	8.5%	7.7%	6.1%	5.1%
05) WASHINGTON MUTUAL INC	5.4%	5.6%	5.9%	6.3%	8.0%	10.1%	12.9%	15.6%
06) CERBERUS CAPITAL HOLDING	5.4%	5.5%	5.5%	5.5%	5.8%	5.6%	5.7%	5.9%
07) SUNTRUST BANKS INC	2.7%	2.6%	2.5%	2.3%	2.0%	1.7%	1.5%	1.4%
08) PHH CORPORATION	2.2%	2.2%	2.2%	2.2%	2.4%	2.5%	2.6%	2.5%
09) INDYMAC BANCORP INC	1.7%	1.7%	1.7%	1.5%	0.9%	0.7%	0.7%	0.8%
10) NATIONAL CITY CORPORATION	1.7%	1.7%	1.7%	1.7%	1.1%	0.8%	0.9%	1.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	78.8%							
Credit Enhancement	21.2%							
- Primary MI Only	15.4%							
- Pool Policy Only	3.0%							
- Pool Policy and Primary MI	0.7%							
- Full Recourse	0.7%							
- Shared Arrangement	0.7%							
- Government	0.0%							
- Secondary Market (SMC)	0.7%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	78.3%							



Single Family Conventional Book Characteristics Principal Residence

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only with Credit Enhancement	34.3%							
Alt-A with Credit Enhancement	38.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.83	-5.15	-5.67	-5.86	-3.36	-1.99	-2.23	-3.13
Wtd Avg Economic Model Fee	28.39	28.42	28.62	28.62	24.69	22.68	22.50	22.65
Wtd Avg Charged Fee	23.56	23.28	22.95	22.76	21.33	20.70	20.27	19.52
Appraisal Waivers								
Appraisal Waiver	2.7%	2.7%	2.6%	2.5%	2.1%	1.7%	1.2%	1.1%
Serious Delinquent Loans								
SDQ Rate All Loans	1.70%	1.35%	1.14%	1.00%	0.68%	0.81%	0.66%	0.61%
- SDQ Rate for Loans with CE	4.62%							
- SDQ Rate for Loans without CE	0.94%							
SDQ Rate Excl. Katrina Loans	1.70%	1.35%	1.14%	0.99%	0.66%	0.67%	0.66%	0.61%
SDQ Rate for Katrina Loans	1.60%	1.43%	1.50%	1.59%	2.16%	8.85%	0.72%	0.53%
Serious Delinquent Loans								
SDQ Loan Count	274,932	216,593	181,391	156,637	98,314	113,320	92,476	87,081
SDQ Count for Loans with CE	154,128							
SDQ Count for Loans without CE	120,804							
SDQ Volume (\$M)								
SDQ Volume	\$48,935.1	\$37,205.7	\$29,276.7	\$23,080.0	\$11,441.9	\$12,152.3	\$9,793.4	\$9,021.8
SDQ Volume for Loans with CE	\$27,929.7							
SDQ Volume for Loans without CE	\$21,005.4							



Single Family Conventional Book Characteristics Second/Vacation Home

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	761,420	749,504	736,249	720,691	638,349	564,649	510,231	457,999
Book Volume (\$B)	\$122.9	\$120.2	\$116.7	\$112.9	\$93.9	\$77.0	\$64.9	\$55.5
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	19.9%	19.9%	19.7%	19.7%	21.0%	23.0%	25.0%	26.5%
OLTV 60.01% - 70.00%	13.0%	13.0%	12.9%	12.8%	13.2%	13.9%	14.8%	15.6%
OLTV 70.01% - 75.00%	8.4%	8.3%	8.3%	8.2%	8.3%	8.7%	9.5%	10.3%
OLTV 75.01% - 80.00%	44.0%	44.2%	44.7%	45.3%	44.4%	40.4%	35.6%	32.6%
OLTV 80.01% - 90.00%	9.3%	9.2%	8.9%	8.6%	8.2%	8.5%	8.9%	9.3%
OLTV 90.01% - 95.00%	4.9%	4.9%	4.9%	4.9%	4.6%	5.3%	6.0%	5.6%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.4%	0.5%	0.5%	0.5%	0.3%	0.2%	0.1%	0.1%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.4%	72.4%	72.5%	72.4%	71.8%	71.0%	70.2%	69.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.9%	17.9%	17.7%	17.7%	18.6%	20.1%	21.3%	22.0%
Comb LTV 60.01% - 70.00%	12.0%	12.0%	11.8%	11.7%	12.0%	12.6%	13.0%	13.0%
Comb LTV 70.01% - 75.00%	7.8%	7.7%	7.6%	7.5%	7.6%	8.0%	8.5%	8.9%
Comb LTV 75.01% - 80.00%	35.3%	35.0%	35.0%	35.0%	34.4%	33.1%	30.5%	27.2%
Comb LTV 80.01% - 90.00%	15.6%	15.6%	15.6%	15.4%	14.1%	12.0%	9.7%	8.8%
Comb LTV 90.01% - 95.00%	7.0%	7.1%	7.3%	7.3%	6.5%	5.9%	5.5%	4.9%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	1.0%	1.1%	1.1%	1.2%	0.9%	0.3%	0.1%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	3.3%	3.5%	3.8%	4.1%	5.8%	8.0%	11.4%	15.0%
Wtd Avg Comb LTV	74.1%	74.2%	74.3%	74.3%	73.5%	72.2%	70.9%	69.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	18.0%	17.9%	17.8%	17.7%	18.7%	20.2%	21.4%	22.3%
Comb LTV 60.01% - 70.00%	12.0%	12.0%	11.8%	11.8%	12.0%	12.7%	13.1%	13.3%
Comb LTV 70.01% - 75.00%	7.9%	7.8%	7.6%	7.6%	7.7%	8.1%	8.6%	9.1%
Comb LTV 75.01% - 80.00%	35.4%	35.1%	35.1%	35.1%	34.5%	33.3%	30.9%	27.9%
Comb LTV 80.01% - 90.00%	15.6%	15.7%	15.7%	15.5%	14.1%	12.1%	9.9%	9.1%
Comb LTV 90.01% - 95.00%	7.0%	7.1%	7.3%	7.3%	6.5%	5.9%	5.5%	5.0%



Single Family Conventional Book Characteristics Second/Vacation Home

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	1.0%	1.1%	1.1%	1.2%	0.9%	0.3%	0.1%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	3.1%	3.3%	3.6%	3.8%	5.4%	7.4%	10.4%	13.1%
Wtd Avg Comb LTV	74.1%	74.2%	74.3%	74.3%	73.5%	72.2%	70.9%	70.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	32.3%	35.3%	38.4%	39.7%	50.3%	58.1%	52.5%	43.9%
MTMLTV 60.01% - 70.00%	12.9%	13.7%	14.3%	14.3%	15.8%	16.7%	19.6%	21.4%
MTMLTV 70.01% - 75.00%	7.8%	8.5%	9.0%	8.8%	9.1%	8.4%	9.2%	12.7%
MTMLTV 75.01% - 80.00%	10.5%	11.7%	12.9%	12.5%	13.0%	10.2%	10.0%	11.2%
MTMLTV 80.01% - 90.00%	15.3%	14.3%	14.1%	15.9%	9.2%	4.8%	6.0%	7.5%
MTMLTV 90.01% - 95.00%	5.1%	5.1%	4.7%	4.0%	1.5%	0.9%	1.6%	2.1%
MTMLTV 95.01% - 97.00%	1.7%	1.7%	1.3%	1.1%	0.3%	0.1%	0.2%	0.2%
MTMLTV 97.01% - 100.00%	2.2%	2.0%	1.4%	1.2%	0.2%	0.1%	0.1%	0.1%
MTMLTV > 100.00%	11.8%	7.4%	3.4%	2.0%	0.1%	0.0%	0.0%	0.0%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%	0.9%	1.0%
Wtg Avg MTMLTV	71.3%	67.9%	64.9%	63.8%	57.5%	54.0%	56.8%	59.8%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
FICO 550-579	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%
FICO 580-619	1.1%	1.1%	1.1%	1.2%	1.2%	1.4%	1.7%	1.9%
FICO 620-659	4.4%	4.5%	4.7%	4.8%	5.0%	5.4%	6.3%	6.8%
FICO 660-699	13.0%	13.2%	13.4%	13.5%	13.8%	14.1%	15.1%	15.4%
FICO 700-739	23.0%	23.2%	23.3%	23.3%	23.5%	23.3%	23.5%	23.2%
FICO >= 740	57.8%	57.2%	56.7%	56.5%	55.6%	54.4%	51.5%	49.7%
FICO Missing	0.4%	0.5%	0.5%	0.5%	0.7%	1.0%	1.5%	2.4%
Wtd Avg FICO	743	742	741	741	739	738	734	732
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	67.1%	66.4%	65.8%	64.9%	61.7%	60.6%	59.6%	61.3%
Intermediate-term, fixed-rate	12.0%	12.1%	12.0%	12.2%	14.9%	18.6%	23.0%	26.1%
Adjustable-rate	7.4%	7.6%	7.9%	8.4%	10.6%	13.2%	14.0%	10.8%
Interest Only adjustable-rate	9.0%	9.3%	9.4%	9.5%	8.9%	6.3%	2.9%	1.3%
Negative Amortization	0.9%	0.9%	1.0%	1.1%	1.6%	1.2%	0.5%	0.5%



Single Family Conventional Book Characteristics Second/Vacation Home

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	3.6%	3.7%	3.8%	3.9%	2.3%	0.2%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Second/Vacation Home	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)								
1 Unit	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.8%
2-4 Units	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	26.6%	26.5%	26.4%	26.2%	25.3%	24.2%	23.4%	23.0%
Single Family Homes	73.4%	73.5%	73.6%	73.8%	74.7%	75.8%	76.6%	77.0%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.7%	0.7%	0.7%	0.7%	0.8%	0.8%	0.7%	0.7%
Condo/Coop	26.6%	26.5%	26.4%	26.2%	25.2%	24.2%	23.4%	23.0%
1 Unit	72.6%	72.7%	72.8%	72.9%	73.9%	74.9%	75.7%	76.2%
2-4 Units	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Condo								
Condo	26.2%	26.1%	26.0%	25.8%	24.9%	23.9%	23.1%	22.7%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	65.7%	65.4%	66.3%	67.1%	65.7%	60.9%	54.1%	47.6%
Cash-Out Refinance	15.0%	15.1%	15.0%	14.8%	14.9%	15.4%	16.4%	17.7%
Other Refinance	19.3%	19.5%	18.8%	18.1%	19.4%	23.7%	29.5%	34.6%
Origination Type (Sums to 100%)								
TPO Broker	18.5%	18.4%	18.4%	18.2%	17.3%	16.5%	16.4%	16.9%
TPO Correspondent	28.6%	28.8%	29.5%	29.6%	28.2%	26.3%	24.2%	23.0%
Undesignated	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	0.9%
Retail	52.8%	52.7%	52.0%	52.0%	54.2%	56.9%	58.8%	59.2%
Origination Year (Sums to 100%)								
< 2001	1.2%	1.3%	1.4%	1.5%	2.2%	3.5%	5.9%	10.7%
2001	1.0%	1.1%	1.2%	1.3%	1.8%	2.8%	4.7%	8.8%
2002	3.8%	4.0%	4.3%	4.7%	6.7%	9.8%	15.3%	25.2%
2003	13.1%	13.9%	14.7%	15.7%	21.3%	30.1%	43.4%	55.3%
2004	10.6%	11.1%	11.9%	12.7%	17.3%	24.4%	30.7%	0.0%
2005	16.0%	16.8%	17.9%	19.0%	25.4%	29.4%	0.0%	0.0%
2006	17.9%	18.8%	20.3%	21.8%	25.2%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Second/Vacation Home

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	22.0%	23.0%	24.7%	23.4%	0.0%	0.0%	0.0%	0.0%
2008	14.5%	10.0%	3.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$174,990	\$173,487	\$171,270	\$168,984	\$158,042	\$145,798	\$135,140	\$128,035
Loan Original Note Rate	6.01%	6.00%	6.02%	6.02%	5.87%	5.69%	5.77%	5.97%
Seasoning (Sums to 100%)								
Seasoned	2.1%	2.0%	1.8%	1.8%	1.2%	1.2%	1.2%	1.6%
Non-Seasoned	97.9%	98.0%	98.2%	98.2%	98.8%	98.8%	98.8%	98.4%
ACI								
ACI Probability	0.20%	0.21%	0.21%	0.21%	0.20%	0.19%	0.20%	0.20%
Wtd Avg ACI Score	729	729	728	728	730	733	734	736
Credit Premium								
Wtd Avg Credit Premium	-0.02	-0.03	-0.03	-0.01	-0.02	-0.04	-0.08	-0.08
Credit Premium > 1.5	0.5%	0.5%	0.6%	0.6%	0.5%	0.3%	0.2%	0.3%
Prepay Premium								
Prepay Premium	2.0%	2.1%	2.2%	2.3%	2.5%	1.8%	1.3%	1.5%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	15.6%	15.8%	16.0%	16.3%	17.9%	20.3%	22.8%	24.3%
DTI Ratio > 20 and <= 30	18.5%	18.5%	18.4%	18.4%	18.8%	19.1%	19.1%	19.5%
DTI Ratio > 30 and <= 40	22.7%	22.7%	22.6%	22.5%	22.0%	20.7%	19.0%	18.7%
DTI Ratio > 40 and <= 50	20.4%	20.3%	20.1%	19.9%	18.6%	16.6%	14.6%	13.6%
DTI Ratio > 50	15.1%	14.8%	14.5%	14.2%	13.8%	13.6%	13.1%	12.5%
DTI Ratio Missing	7.8%	8.0%	8.4%	8.7%	9.0%	9.6%	11.3%	11.4%
Wtd Avg DTI Ratio	35.6%	35.4%	35.3%	35.1%	34.5%	33.6%	32.6%	31.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	15.9%	16.2%	16.4%	16.7%	18.5%	21.0%	23.7%	25.3%
DTI Ratio > 20 and <= 30	19.1%	19.1%	19.1%	19.2%	19.6%	20.2%	20.4%	21.0%
DTI Ratio > 30 and <= 40	23.4%	23.4%	23.4%	23.3%	22.9%	21.9%	20.5%	20.1%
DTI Ratio > 40 and <= 50	21.0%	20.9%	20.8%	20.6%	19.4%	17.6%	16.0%	14.8%
DTI Ratio > 50	15.7%	15.4%	15.2%	15.0%	14.7%	14.8%	14.7%	13.8%
DTI Ratio Missing	4.9%	5.0%	5.1%	5.2%	4.8%	4.5%	4.6%	5.1%
Wtd Avg DTI Ratio	35.6%	35.5%	35.4%	35.2%	34.6%	33.8%	32.9%	32.1%
Origination Term (Sums to 100%)								
<= 15 Years	12.0%	12.2%	12.0%	12.2%	14.9%	18.6%	23.1%	26.2%



Single Family Conventional Book Characteristics Second/Vacation Home

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.8%	1.8%	1.8%	1.8%	2.0%	2.4%	2.7%	2.7%
> 25 Years and <= 30 Years	85.9%	85.7%	85.9%	85.7%	82.9%	78.9%	74.2%	71.1%
> 30 Years	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	70.7%	70.1%	69.7%	68.8%	64.0%	60.8%	59.6%	61.3%
Intermediate-Term Fixed Rate (excl Balloon)	11.7%	11.8%	11.6%	11.8%	14.3%	17.8%	21.8%	24.8%
Adjustable Rate	17.3%	17.8%	18.3%	19.0%	21.1%	20.7%	17.4%	12.6%
Balloon	0.3%	0.4%	0.4%	0.4%	0.6%	0.8%	1.2%	1.4%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
Hybrid Arm	16.1%	16.5%	17.0%	17.5%	18.9%	18.1%	15.4%	10.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.8%	2.0%	2.1%	2.3%	3.3%	4.3%	4.4%	2.8%
- 5/1 Hybrid Arm	10.4%	10.7%	11.0%	11.2%	11.8%	10.4%	8.2%	5.9%
- 7/1 Hybrid Arm	2.7%	2.7%	2.7%	2.8%	2.7%	2.7%	2.4%	2.0%
- 10/1 Hybrid Arm	1.1%	1.2%	1.2%	1.2%	1.1%	0.8%	0.4%	0.3%
NegAm ARM	0.9%	0.9%	1.0%	1.1%	1.6%	1.2%	0.5%	0.5%
Interest Only	12.6%	13.0%	13.3%	13.4%	11.2%	6.5%	2.9%	1.3%
- Interest Only ARM	9.0%	9.3%	9.4%	9.5%	8.9%	6.3%	2.9%	1.3%
- Interest Only FRM	3.6%	3.7%	3.8%	3.9%	2.3%	0.2%	0.0%	0.0%
Alt-A	12.4%	13.0%	13.7%	14.3%	14.2%	11.6%	9.1%	8.0%
- Alt-A Low/No Doc	9.6%	10.1%	10.5%	10.9%	10.5%	8.9%	7.4%	6.3%
- Alt-A No Disclosure	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	2.2%	2.3%	2.5%	2.6%	2.9%	3.1%	2.4%	1.8%
- Alt-A SISA	0.6%	0.7%	0.7%	0.7%	0.4%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.6%	1.7%	1.8%	1.8%	1.5%	1.1%	1.0%	0.9%
- Alt-A Stated Income	5.0%	5.3%	5.4%	5.7%	5.6%	4.6%	4.1%	3.6%



Single Family Conventional Book Characteristics Second/Vacation Home

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.3%	1.4%	1.4%	1.5%	1.5%	1.0%	0.5%	0.2%
Alt-A Deals (no SFC)	1.5%	1.6%	1.7%	1.8%	2.2%	1.7%	1.2%	1.6%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	30.5%	31.4%	31.4%	30.9%	25.4%	19.4%	14.0%	10.1%
- Select Lender Programs Non-Full Doc	21.0%	21.4%	20.9%	20.0%	15.0%	10.6%	6.7%	3.8%
- Other Low/No Doc	9.5%	10.0%	10.5%	10.9%	10.4%	8.8%	7.3%	6.3%
Subprime Deals								
Subprime	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- Post 12/2005	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	82.0%	81.2%	80.6%	79.8%	78.8%	79.5%	78.6%	76.8%
Investor Channel	13.1%	13.7%	14.2%	14.9%	14.7%	12.2%	9.8%	8.3%
eChannel	3.9%	4.0%	4.1%	4.1%	4.7%	5.6%	7.0%	6.5%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.9%	1.0%	1.1%	1.2%	1.7%	2.7%	4.6%	8.4%
Subordinate Financing - RDW								
Subordinate Financing - RDW	11.5%	11.8%	12.1%	12.3%	10.8%	7.2%	3.9%	2.2%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	5.6%	5.8%	6.1%	6.2%	5.9%	4.4%	2.8%	1.6%
- 80/15/05	2.1%	2.2%	2.3%	2.4%	2.3%	1.5%	0.9%	0.5%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.6%	3.6%	3.5%	3.4%	2.5%	1.1%	0.2%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	13.3%	13.6%	14.0%	14.3%	13.3%	10.2%	7.7%	5.7%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%
- 80/10/10	6.7%	6.9%	7.2%	7.5%	7.1%	5.6%	3.8%	2.4%
- 80/15/05	2.5%	2.7%	2.8%	2.9%	2.7%	1.8%	1.1%	0.6%
- 80/20/00	0.5%	0.6%	0.6%	0.7%	0.6%	0.1%	0.0%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Second/Vacation Home

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	3.3%	3.2%	3.0%	2.9%	2.6%	2.5%	2.5%	2.4%
EA/TPR								
EA/TPR	0.7%	0.8%	0.8%	0.7%	0.7%	0.8%	0.9%	0.9%
- EA I	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
- EA/TPR II	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%
- EA/TPR III	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	8.7%	8.7%	8.7%	8.7%	8.7%	9.0%	9.3%	9.5%
Northeast	15.0%	15.0%	14.9%	14.9%	15.1%	16.0%	16.8%	17.4%
Southeast	38.1%	38.3%	38.3%	38.3%	38.0%	36.7%	35.4%	34.5%
Southwest	16.9%	16.9%	17.0%	17.0%	16.8%	16.2%	15.3%	14.9%
West	21.3%	21.2%	21.1%	21.0%	21.4%	22.2%	23.3%	23.7%
Census Region (Sums to 100%)								
New England	5.5%	5.6%	5.6%	5.6%	5.8%	6.3%	6.5%	6.8%
Middle Atlantic	7.6%	7.5%	7.4%	7.4%	7.4%	7.9%	8.4%	8.7%
East North Central	7.0%	7.0%	7.0%	7.0%	7.1%	7.4%	7.7%	8.1%
East South Central	3.1%	3.1%	3.1%	3.1%	2.9%	2.7%	2.6%	2.6%
South Atlantic	36.2%	36.3%	36.4%	36.4%	36.3%	35.1%	33.9%	33.3%
West North Central	2.8%	2.8%	2.8%	2.8%	2.7%	2.6%	2.6%	2.4%
West South Central	5.0%	5.0%	4.9%	4.9%	4.7%	4.2%	3.9%	3.7%
Mountain	15.6%	15.8%	15.9%	15.9%	16.0%	15.7%	15.0%	14.4%
Pacific	16.4%	16.3%	16.1%	16.1%	16.4%	17.4%	18.6%	19.4%
US Territories	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%
Top 10 States								
01) FL	19.3%	19.5%	19.6%	19.7%	19.9%	19.3%	18.3%	17.5%
02) CA	10.6%	10.4%	10.3%	10.3%	10.6%	11.5%	12.9%	13.8%
03) AZ	5.9%	5.9%	5.9%	5.9%	6.0%	6.0%	5.4%	5.0%
04) NC	4.9%	4.9%	4.9%	4.9%	4.7%	4.6%	4.6%	4.6%
05) TX	3.8%	3.8%	3.8%	3.8%	3.5%	3.1%	2.8%	2.6%
06) SC	3.6%	3.6%	3.6%	3.6%	3.5%	3.3%	3.1%	3.0%
07) NV	3.2%	3.3%	3.3%	3.3%	3.4%	3.3%	3.2%	2.9%
08) NJ	3.2%	3.1%	3.1%	3.1%	3.2%	3.5%	3.9%	4.1%
09) NY	2.9%	2.9%	2.8%	2.8%	2.8%	2.9%	3.0%	3.1%
10) CO	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	3.1%	3.4%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	30.1%	30.6%	30.7%	30.8%	31.2%	30.1%	27.0%	22.7%



Single Family Conventional Book Characteristics Second/Vacation Home

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) WELLS FARGO & COMPANY	7.3%	6.7%	6.1%	5.5%	3.6%	2.4%	1.2%	1.3%
03) CITIGROUP INC	7.1%	7.2%	7.2%	7.2%	6.6%	6.0%	5.2%	4.3%
04) JP MORGAN CHASE & CO	5.5%	5.1%	4.9%	4.8%	4.0%	4.0%	4.5%	6.0%
05) SUNTRUST BANKS INC	4.9%	4.9%	4.8%	4.6%	3.9%	2.9%	2.6%	2.4%
06) PHH CORPORATION	4.9%	4.9%	5.1%	5.2%	5.9%	6.9%	8.1%	7.5%
07) WASHINGTON MUTUAL INC	4.8%	5.1%	5.4%	5.8%	7.6%	10.0%	13.1%	15.4%
08) CERBERUS CAPITAL HOLDING	3.9%	3.9%	3.8%	3.8%	3.9%	3.7%	3.6%	3.3%
09) AMTRUST FINANCIAL CORPORATION	3.3%	3.2%	3.2%	3.2%	3.2%	2.9%	2.4%	2.2%
10) WACHOVIA CORPORATION	2.9%	2.8%	2.7%	2.6%	2.8%	2.8%	2.8%	3.1%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	30.2%	30.8%	31.0%	31.3%	31.8%	30.2%	26.8%	22.5%
02) JP MORGAN CHASE & CO	12.4%	12.1%	12.0%	11.9%	11.2%	11.1%	11.7%	13.1%
03) WELLS FARGO & COMPANY	11.0%	10.6%	10.1%	9.7%	8.2%	6.9%	5.0%	4.2%
04) CITIGROUP INC	9.4%	9.6%	9.7%	9.8%	10.1%	10.1%	9.7%	9.5%
05) WASHINGTON MUTUAL INC	4.4%	4.6%	4.9%	5.2%	6.9%	9.3%	12.9%	16.2%
06) CERBERUS CAPITAL HOLDING	4.4%	4.4%	4.4%	4.4%	4.6%	4.6%	5.0%	5.6%
07) SUNTRUST BANKS INC	3.9%	3.9%	3.8%	3.5%	3.0%	2.5%	2.3%	2.1%
08) PHH CORPORATION	3.3%	3.3%	3.4%	3.4%	3.9%	4.8%	6.0%	5.6%
09) WACHOVIA CORPORATION	1.9%	1.8%	1.7%	1.7%	1.6%	1.3%	0.7%	0.4%
10) NATIONAL CITY CORPORATION	1.7%	1.7%	1.7%	1.6%	1.0%	0.6%	0.7%	0.9%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	82.7%							
Credit Enhancement	17.3%							
- Primary MI Only	10.7%							
- Pool Policy Only	4.2%							
- Pool Policy and Primary MI	0.8%							
- Full Recourse	0.6%							
- Shared Arrangement	0.4%							
- Government	0.0%							
- Secondary Market (SMC)	0.5%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	91.3%							
Interest Only with Credit Enhancement	29.3%							
Alt-A with Credit Enhancement	42.3%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-1.45	-1.59	-1.95	-2.05	-0.47	0.95	0.77	-0.56



Single Family Conventional Book Characteristics Second/Vacation Home

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	22.57	22.57	22.67	22.79	21.13	19.21	18.62	18.53
Wtd Avg Charged Fee	21.12	20.98	20.72	20.74	20.66	20.16	19.39	17.97
Appraisal Waivers								
Appraisal Waiver	3.4%	3.5%	3.4%	3.3%	3.1%	2.9%	2.9%	3.3%
Serious Delinquent Loans								
SDQ Rate All Loans	1.55%	1.19%	0.88%	0.63%	0.22%	0.26%	0.19%	0.21%
- SDQ Rate for Loans with CE	5.11%							
- SDQ Rate for Loans without CE	0.81%							
SDQ Rate Excl. Katrina Loans	1.56%	1.19%	0.88%	0.63%	0.21%	0.19%	0.19%	0.21%
SDQ Rate for Katrina Loans	1.24%	1.06%	1.18%	1.18%	1.66%	7.20%	0.24%	0.11%
Serious Delinquent Loans								
SDQ Loan Count	11,768	8,875	6,433	4,502	1,375	1,481	978	938
SDQ Count for Loans with CE	6,696							
SDQ Count for Loans without CE	5,072							
SDQ Volume (\$M)								
SDQ Volume	\$2,411.4	\$1,800.5	\$1,277.0	\$859.3	\$190.4	\$166.2	\$104.1	\$96.0
SDQ Volume for Loans with CE	\$1,402.6							
SDQ Volume for Loans without CE	\$1,008.9							



Single Family Conventional Book Characteristics Investor Property

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,272,766	1,255,069	1,229,939	1,199,802	1,070,889	983,767	945,760	935,335
Book Volume (\$B)	\$155.0	\$152.4	\$148.1	\$142.9	\$120.7	\$105.1	\$97.0	\$94.5
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	20.7%	21.0%	21.2%	21.6%	23.6%	25.2%	26.6%	26.4%
OLTV 60.01% - 70.00%	21.4%	21.5%	21.3%	21.2%	21.9%	22.5%	23.6%	24.5%
OLTV 70.01% - 75.00%	17.0%	16.9%	16.7%	16.4%	15.7%	15.3%	15.2%	15.3%
OLTV 75.01% - 80.00%	30.6%	30.3%	30.4%	30.7%	29.8%	27.7%	25.0%	24.1%
OLTV 80.01% - 90.00%	9.3%	9.4%	9.3%	8.9%	8.1%	8.6%	9.0%	9.2%
OLTV 90.01% - 95.00%	0.7%	0.7%	0.8%	0.8%	0.7%	0.6%	0.4%	0.4%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.2%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	70.3%	70.2%	70.1%	70.0%	69.1%	68.5%	67.9%	68.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.7%	19.9%	20.1%	20.4%	22.1%	23.4%	24.2%	23.3%
Comb LTV 60.01% - 70.00%	20.4%	20.4%	20.2%	20.0%	20.5%	20.9%	21.4%	21.1%
Comb LTV 70.01% - 75.00%	16.2%	16.0%	15.8%	15.4%	14.9%	14.8%	14.7%	14.5%
Comb LTV 75.01% - 80.00%	27.0%	26.5%	26.3%	26.4%	25.9%	25.2%	23.5%	22.1%
Comb LTV 80.01% - 90.00%	12.9%	13.2%	13.3%	13.1%	11.4%	10.4%	9.6%	9.6%
Comb LTV 90.01% - 95.00%	1.1%	1.2%	1.2%	1.3%	1.0%	0.5%	0.5%	0.6%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.6%	0.6%	0.7%	0.7%	0.5%	0.1%	0.1%	0.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.1%	2.2%	2.4%	2.6%	3.7%	4.8%	6.0%	8.8%
Wtd Avg Comb LTV	71.1%	71.0%	71.0%	70.9%	69.9%	69.0%	68.4%	68.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.8%	20.0%	20.1%	20.5%	22.2%	23.5%	24.4%	23.6%
Comb LTV 60.01% - 70.00%	20.5%	20.5%	20.3%	20.1%	20.6%	21.1%	21.7%	21.5%
Comb LTV 70.01% - 75.00%	16.2%	16.0%	15.8%	15.4%	15.0%	14.8%	14.7%	14.6%
Comb LTV 75.01% - 80.00%	27.0%	26.5%	26.4%	26.5%	26.0%	25.3%	23.7%	22.5%
Comb LTV 80.01% - 90.00%	13.0%	13.2%	13.3%	13.1%	11.4%	10.4%	9.7%	9.7%
Comb LTV 90.01% - 95.00%	1.1%	1.2%	1.2%	1.3%	1.0%	0.5%	0.5%	0.6%



Single Family Conventional Book Characteristics Investor Property

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.6%	0.6%	0.7%	0.7%	0.5%	0.1%	0.1%	0.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.9%	2.0%	2.2%	2.3%	3.3%	4.2%	5.2%	7.5%
Wtd Avg Comb LTV	71.1%	71.0%	71.0%	70.9%	69.9%	69.0%	68.4%	68.5%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	33.3%	37.0%	40.7%	42.5%	53.7%	61.4%	58.7%	48.2%
MTMLTV 60.01% - 70.00%	14.5%	16.0%	17.2%	16.9%	18.2%	17.8%	19.8%	24.3%
MTMLTV 70.01% - 75.00%	9.8%	10.8%	11.3%	11.0%	10.2%	8.5%	8.6%	11.7%
MTMLTV 75.01% - 80.00%	11.2%	11.5%	11.7%	11.6%	10.1%	7.6%	7.1%	8.8%
MTMLTV 80.01% - 90.00%	15.1%	13.6%	12.6%	12.9%	6.5%	3.9%	4.7%	5.9%
MTMLTV 90.01% - 95.00%	4.6%	4.0%	3.0%	2.7%	0.8%	0.4%	0.5%	0.4%
MTMLTV 95.01% - 97.00%	1.4%	1.1%	0.8%	0.6%	0.1%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	1.7%	1.3%	0.8%	0.6%	0.1%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	8.2%	4.4%	1.6%	1.0%	0.1%	0.0%	0.0%	0.0%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.6%
Wtd Avg MTMLTV	68.8%	65.2%	62.2%	61.1%	55.1%	52.0%	53.8%	57.6%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%
FICO 550-579	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%
FICO 580-619	1.2%	1.2%	1.3%	1.3%	1.5%	1.6%	1.9%	2.1%
FICO 620-659	5.8%	5.9%	6.1%	6.2%	6.6%	7.2%	8.2%	8.7%
FICO 660-699	17.3%	17.6%	18.0%	18.2%	18.5%	18.9%	19.8%	19.8%
FICO 700-739	26.9%	27.0%	27.1%	27.1%	26.9%	26.7%	26.6%	26.1%
FICO >= 740	47.7%	47.2%	46.5%	46.1%	44.9%	43.4%	40.5%	39.2%
FICO Missing	0.7%	0.7%	0.8%	0.8%	1.2%	1.7%	2.4%	3.4%
Wtd Avg FICO	732	731	730	730	728	726	722	721
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	69.4%	68.5%	67.6%	66.4%	63.4%	60.7%	60.1%	63.9%
Intermediate-term, fixed-rate	11.1%	11.4%	11.5%	11.9%	14.8%	18.1%	20.8%	22.2%
Adjustable-rate	5.8%	6.0%	6.2%	6.5%	8.2%	9.9%	10.3%	7.7%
Interest Only adjustable-rate	7.5%	7.7%	7.8%	8.0%	6.6%	4.9%	2.9%	0.6%
Negative Amortization	2.7%	2.9%	3.2%	3.5%	5.6%	6.4%	5.9%	5.7%



Single Family Conventional Book Characteristics Investor Property

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	3.5%	3.6%	3.7%	3.7%	1.4%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Property	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
10-K Unit Type (Sums to 100%)								
1 Unit	75.2%	75.0%	74.8%	74.4%	73.6%	72.1%	70.2%	69.3%
2-4 Units	24.8%	25.0%	25.2%	25.6%	26.4%	27.9%	29.8%	30.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	13.0%	13.0%	12.9%	12.8%	12.1%	10.8%	9.5%	9.2%
Single Family Homes	87.0%	87.0%	87.1%	87.2%	87.9%	89.2%	90.5%	90.8%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
Condo/Coop	13.0%	13.0%	12.9%	12.8%	12.1%	10.7%	9.5%	9.2%
1 Unit	62.2%	62.0%	61.8%	61.6%	61.4%	61.2%	60.5%	59.9%
2-4 Units	24.7%	24.9%	25.2%	25.5%	26.4%	27.9%	29.8%	30.6%
Condo								
Condo	13.0%	13.0%	12.9%	12.8%	12.1%	10.7%	9.5%	9.2%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	42.2%	41.8%	42.1%	42.6%	42.3%	39.2%	34.3%	31.9%
Cash-Out Refinance	34.2%	34.3%	34.2%	34.2%	34.0%	33.9%	34.3%	34.4%
Other Refinance	23.6%	23.9%	23.6%	23.2%	23.7%	26.9%	31.4%	33.8%
Origination Type (Sums to 100%)								
TPO Broker	25.6%	25.4%	25.2%	24.8%	24.4%	23.8%	25.2%	27.1%
TPO Correspondent	29.7%	29.8%	29.9%	30.1%	27.8%	25.1%	24.0%	24.1%
Undesignated	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	0.9%	1.4%
Retail	44.4%	44.6%	44.6%	44.8%	47.5%	50.5%	49.9%	47.4%
Origination Year (Sums to 100%)								
< 2001	2.5%	2.6%	2.9%	3.1%	4.5%	6.4%	9.4%	13.5%
2001	1.7%	1.8%	2.0%	2.1%	3.0%	4.4%	6.8%	11.1%
2002	5.3%	5.5%	5.9%	6.4%	9.1%	12.8%	19.0%	28.1%
2003	13.7%	14.3%	15.2%	16.2%	22.0%	30.1%	41.5%	47.3%
2004	8.9%	9.3%	9.9%	10.6%	14.6%	20.3%	23.3%	0.0%
2005	15.1%	15.7%	16.6%	17.6%	24.0%	26.0%	0.0%	0.0%
2006	17.5%	18.3%	19.5%	20.8%	22.8%	0.0%	0.0%	0.0%



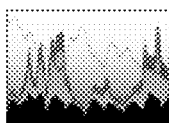
Single Family Conventional Book Characteristics Investor Property

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	22.3%	23.2%	24.6%	23.0%	0.0%	0.0%	0.0%	0.0%
2008	13.0%	9.1%	3.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$131,448	\$130,774	\$129,592	\$128,151	\$121,171	\$114,652	\$109,419	\$106,842
Loan Original Note Rate	6.44%	6.43%	6.45%	6.45%	6.27%	6.10%	6.23%	6.49%
Seasoning (Sums to 100%)								
Seasoned	2.9%	2.9%	2.9%	3.1%	2.9%	3.5%	4.2%	4.8%
Non-Seasoned	97.1%	97.1%	97.1%	96.9%	97.1%	96.5%	95.8%	95.2%
ACI								
ACI Probability	0.49%	0.50%	0.51%	0.51%	0.48%	0.47%	0.49%	0.50%
Wtd Avg ACI Score	697	697	696	695	698	701	701	702
Credit Premium								
Wtd Avg Credit Premium	-0.04	-0.06	-0.06	-0.05	-0.06	-0.09	-0.11	-0.07
Credit Premium > 1.5	1.2%	1.3%	1.4%	1.5%	1.5%	0.9%	0.8%	1.1%
Prepay Premium								
Prepay Premium	5.5%	5.7%	6.1%	6.5%	6.9%	6.4%	5.8%	5.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	14.1%	14.4%	14.5%	14.8%	16.4%	18.0%	20.2%	20.6%
DTI Ratio > 20 and <= 30	16.5%	16.6%	16.6%	16.7%	17.3%	17.7%	18.2%	18.5%
DTI Ratio > 30 and <= 40	21.9%	21.9%	21.9%	21.9%	21.5%	20.9%	19.9%	19.5%
DTI Ratio > 40 and <= 50	20.4%	20.2%	19.9%	19.6%	18.2%	16.7%	15.6%	15.0%
DTI Ratio > 50	17.2%	16.8%	16.2%	15.7%	15.5%	15.4%	15.2%	15.0%
DTI Ratio Missing	9.9%	10.2%	10.8%	11.3%	11.2%	11.3%	11.0%	11.3%
Wtd Avg DTI Ratio	36.9%	36.7%	36.4%	36.2%	35.5%	34.9%	34.1%	33.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	14.2%	14.4%	14.5%	14.8%	16.4%	18.1%	20.2%	20.6%
DTI Ratio > 20 and <= 30	16.6%	16.7%	16.8%	16.8%	17.4%	17.8%	18.3%	18.5%
DTI Ratio > 30 and <= 40	22.1%	22.1%	22.2%	22.2%	21.7%	21.1%	20.0%	19.5%
DTI Ratio > 40 and <= 50	20.7%	20.5%	20.3%	20.0%	18.5%	17.0%	15.7%	15.0%
DTI Ratio > 50	17.6%	17.1%	16.6%	16.1%	15.8%	15.7%	15.3%	15.0%
DTI Ratio Missing	8.8%	9.2%	9.7%	10.1%	10.1%	10.3%	10.7%	11.3%
Wtd Avg DTI Ratio	36.9%	36.7%	36.5%	36.3%	35.6%	35.0%	34.1%	33.8%
Origination Term (Sums to 100%)								
<= 15 Years	11.1%	11.4%	11.5%	12.0%	14.8%	18.1%	20.9%	22.2%



Single Family Conventional Book Characteristics Investor Property

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.9%	1.9%	2.0%	2.0%	2.2%	2.5%	2.6%	2.4%
> 25 Years and <= 30 Years	86.3%	86.0%	85.8%	85.3%	82.3%	78.7%	75.7%	74.5%
> 30 Years	0.7%	0.7%	0.7%	0.7%	0.6%	0.6%	0.8%	0.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	72.9%	72.0%	71.3%	70.0%	64.8%	60.7%	60.1%	63.9%
Intermediate-Term Fixed Rate (excl Balloon)	10.9%	11.1%	11.3%	11.7%	14.5%	17.6%	20.2%	21.4%
Adjustable Rate	16.0%	16.6%	17.2%	18.0%	20.4%	21.2%	19.1%	14.0%
Balloon	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.6%	0.7%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.7%	0.7%	0.7%	0.7%	0.6%	0.6%	0.8%	0.8%
Hybrid Arm	12.3%	12.6%	12.9%	13.3%	13.1%	11.4%	9.9%	6.6%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.3%	1.4%	1.5%	1.7%	2.4%	3.3%	3.4%	2.0%
- 5/1 Hybrid Arm	8.2%	8.4%	8.6%	8.8%	8.5%	6.3%	5.2%	3.6%
- 7/1 Hybrid Arm	1.8%	1.8%	1.8%	1.8%	1.6%	1.4%	1.2%	0.9%
- 10/1 Hybrid Arm	1.0%	1.0%	1.0%	1.0%	0.6%	0.4%	0.2%	0.1%
NegAm ARM	2.7%	2.9%	3.2%	3.5%	5.6%	6.4%	5.9%	5.7%
Interest Only	11.0%	11.3%	11.5%	11.7%	8.1%	4.9%	2.9%	0.6%
- Interest Only ARM	7.5%	7.7%	7.8%	8.0%	6.6%	4.9%	2.9%	0.6%
- Interest Only FRM	3.5%	3.6%	3.7%	3.7%	1.4%	0.0%	0.0%	0.0%
Alt-A	32.9%	34.2%	35.9%	37.4%	33.7%	27.7%	21.4%	17.6%
- Alt-A Low/No Doc	21.3%	22.1%	23.2%	24.0%	20.3%	16.7%	13.9%	11.4%
- Alt-A No Disclosure	0.5%	0.5%	0.5%	0.5%	0.2%	0.0%	0.0%	0.0%
- Alt-A NINA	2.8%	3.0%	3.2%	3.3%	3.3%	3.2%	3.2%	2.8%
- Alt-A SISA	0.4%	0.4%	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%
- Alt-A No Ratio	3.7%	3.9%	4.1%	4.3%	3.3%	2.7%	2.2%	1.7%
- Alt-A Stated Income	13.9%	14.4%	15.0%	15.5%	13.4%	10.7%	8.5%	6.9%



Single Family Conventional Book Characteristics Investor Property

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	5.8%	6.0%	6.3%	6.6%	5.7%	4.2%	2.8%	1.2%
Alt-A Deals (no SFC)	5.8%	6.1%	6.5%	6.8%	7.7%	6.7%	4.7%	5.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	26.4%	27.2%	28.0%	28.0%	22.6%	18.5%	14.9%	11.9%
- Select Lender Programs Non-Full Doc	5.0%	5.0%	4.8%	4.0%	2.3%	1.8%	1.0%	0.4%
- Other Low/No Doc	21.3%	22.2%	23.2%	24.1%	20.3%	16.7%	13.9%	11.5%
Subprime Deals								
Subprime	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.2%	0.3%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%
- Post 12/2005	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	60.8%	59.3%	57.4%	55.3%	57.3%	63.6%	71.1%	71.8%
Investor Channel	35.8%	37.3%	39.2%	41.1%	38.5%	31.5%	23.1%	19.9%
eChannel	1.8%	1.8%	1.8%	1.7%	1.6%	1.2%	0.4%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.4%	1.5%	1.6%	1.7%	2.5%	3.6%	5.4%	8.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	5.5%	5.7%	6.0%	6.2%	5.0%	2.5%	0.8%	0.3%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.3%	2.3%	2.5%	2.6%	2.1%	1.3%	0.5%	0.3%
- 80/15/05	0.4%	0.4%	0.4%	0.5%	0.4%	0.1%	0.1%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	2.7%	2.8%	2.9%	3.0%	2.3%	0.9%	0.2%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	6.8%	7.0%	7.3%	7.6%	6.6%	4.4%	3.1%	2.5%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%
- 80/10/10	3.2%	3.3%	3.5%	3.7%	3.2%	2.2%	1.2%	0.9%
- 80/15/05	0.6%	0.7%	0.7%	0.8%	0.7%	0.3%	0.3%	0.3%
- 80/20/00	0.3%	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Investor Property

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	2.3%	2.4%	2.4%	2.4%	2.1%	1.6%	1.4%	1.2%
EA/TPR								
EA/TPR	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
- EA I	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
- EA/TPR II	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	11.5%	11.6%	11.7%	11.8%	11.9%	11.9%	11.9%	11.7%
Northeast	14.0%	14.0%	14.1%	14.2%	14.3%	14.3%	14.1%	13.6%
Southeast	23.2%	23.3%	23.3%	23.1%	22.0%	20.1%	17.9%	16.9%
Southwest	16.7%	16.7%	16.7%	16.6%	15.9%	15.3%	14.7%	14.6%
West	34.6%	34.4%	34.2%	34.3%	36.0%	38.4%	41.4%	43.2%
Census Region (Sums to 100%)								
New England	4.8%	4.9%	4.9%	5.0%	5.2%	5.3%	5.5%	5.6%
Middle Atlantic	8.5%	8.5%	8.5%	8.5%	8.4%	8.3%	8.0%	7.4%
East North Central	9.6%	9.7%	9.8%	9.8%	9.9%	9.9%	10.0%	10.0%
East South Central	2.9%	2.9%	2.9%	2.9%	2.7%	2.5%	2.3%	2.1%
South Atlantic	20.6%	20.7%	20.7%	20.6%	19.6%	17.9%	15.9%	15.0%
West North Central	3.7%	3.7%	3.7%	3.7%	3.7%	3.6%	3.4%	3.2%
West South Central	6.2%	6.2%	6.1%	6.1%	5.7%	5.3%	5.0%	4.7%
Mountain	11.9%	12.0%	12.0%	12.0%	11.6%	11.5%	11.2%	11.0%
Pacific	31.4%	31.1%	31.0%	31.0%	32.8%	35.2%	38.4%	40.5%
US Territories	0.4%	0.4%	0.3%	0.4%	0.4%	0.4%	0.4%	0.3%
Top 10 States								
01) CA	23.8%	23.6%	23.5%	23.6%	25.3%	27.6%	30.6%	32.5%
02) FL	8.3%	8.4%	8.5%	8.5%	8.1%	7.1%	5.9%	5.5%
03) TX	4.4%	4.4%	4.3%	4.3%	4.0%	3.6%	3.3%	3.2%
04) WA	4.0%	3.9%	3.9%	3.8%	3.8%	3.8%	3.9%	4.1%
05) AZ	3.7%	3.7%	3.7%	3.7%	3.4%	3.2%	2.9%	2.7%
06) NY	3.6%	3.5%	3.5%	3.5%	3.5%	3.6%	3.5%	3.3%
07) IL	3.5%	3.5%	3.5%	3.4%	3.2%	3.1%	3.1%	3.1%
08) CO	3.1%	3.1%	3.1%	3.1%	3.1%	3.4%	3.7%	4.0%
09) VA	3.0%	2.9%	2.9%	2.8%	2.7%	2.6%	2.3%	2.2%
10) GA	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.9%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	26.0%	26.2%	26.3%	26.3%	25.2%	24.3%	23.5%	21.5%



Single Family Conventional Book Characteristics Investor Property

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) WASHINGTON MUTUAL INC	8.7%	9.0%	9.6%	10.2%	12.8%	14.6%	17.7%	20.4%
03) CITIGROUP INC	8.2%	8.0%	7.1%	6.6%	5.5%	4.0%	2.7%	3.0%
04) JP MORGAN CHASE & CO	5.5%	5.2%	5.1%	5.0%	4.5%	4.4%	4.1%	4.7%
05) SUNTRUST BANKS INC	4.9%	4.8%	4.8%	4.6%	3.7%	2.5%	2.1%	1.8%
06) LEHMAN BROTHERS HOLDINGS INC	4.3%	4.5%	4.8%	5.1%	5.3%	5.3%	4.6%	2.7%
07) CERBERUS CAPITAL HOLDING	3.5%	3.5%	3.6%	3.6%	4.1%	3.6%	3.4%	2.9%
08) INDYMAC BANCORP INC	3.4%	3.5%	3.6%	3.5%	2.4%	2.0%	2.2%	2.3%
09) AMTRUST FINANCIAL CORPORATION	3.3%	3.2%	3.1%	3.0%	2.8%	2.4%	1.9%	1.7%
10) WACHOVIA CORPORATION	3.2%	3.2%	3.2%	3.2%	4.1%	4.4%	4.2%	4.4%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	26.2%	26.6%	26.8%	26.8%	25.7%	24.5%	23.6%	21.7%
02) JP MORGAN CHASE & CO	11.6%	11.3%	11.1%	10.8%	10.4%	10.3%	9.9%	10.7%
03) CITIGROUP INC	10.6%	10.5%	9.8%	9.5%	9.4%	8.7%	7.6%	8.3%
04) WASHINGTON MUTUAL INC	8.6%	8.9%	9.5%	10.1%	12.7%	14.9%	19.1%	22.5%
05) WELLS FARGO & COMPANY	6.2%	6.0%	5.9%	5.7%	5.5%	5.4%	4.3%	3.4%
06) CERBERUS CAPITAL HOLDING	4.3%	4.3%	4.3%	4.5%	5.2%	4.9%	5.3%	5.6%
07) SUNTRUST BANKS INC	3.8%	3.7%	3.6%	3.3%	2.6%	2.0%	1.7%	1.5%
08) LEHMAN BROTHERS HOLDINGS INC	3.5%	3.7%	4.0%	4.2%	4.3%	4.1%	3.1%	0.8%
09) INDYMAC BANCORP INC	3.5%	3.5%	3.6%	3.5%	2.4%	2.0%	2.1%	2.2%
10) NATIONAL CITY CORPORATION	2.9%	2.9%	2.9%	2.9%	2.2%	2.0%	1.0%	0.9%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	78.5%							
Credit Enhancement	21.5%							
- Primary MI Only	7.3%							
- Pool Policy Only	11.2%							
- Pool Policy and Primary MI	1.1%							
- Full Recourse	1.2%							
- Shared Arrangement	0.2%							
- Government	0.0%							
- Secondary Market (SMC)	0.5%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	67.6%							
Interest Only with Credit Enhancement	50.5%							
Alt-A with Credit Enhancement	40.7%							
Economic Fees and Gap								
Wtd Avg Economic Gap	7.96	7.57	7.81	7.92	12.50	17.14	20.37	20.54



Single Family Conventional Book Characteristics Investor Property

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	39.84	39.25	38.79	38.65	34.02	31.50	30.28	29.09
Wtd Avg Charged Fee	47.79	46.81	46.59	46.56	46.50	48.62	50.63	49.60
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.07%	1.65%	1.33%	1.01%	0.54%	0.76%	0.54%	0.52%
- SDQ Rate for Loans with CE	5.19%							
- SDQ Rate for Loans without CE	1.24%							
SDQ Rate Excl. Katrina Loans	2.07%	1.65%	1.32%	1.00%	0.51%	0.53%	0.54%	0.52%
SDQ Rate for Katrina Loans	2.39%	2.22%	2.20%	2.42%	3.69%	17.33%	0.78%	0.29%
Serious Delinquent Loans								
SDQ Loan Count	26,205	20,600	16,216	12,081	5,700	7,416	5,023	4,740
SDQ Count for Loans with CE	13,757							
SDQ Count for Loans without CE	12,448							
SDQ Volume (\$M)								
SDQ Volume	\$3,935.8	\$2,990.8	\$2,203.2	\$1,529.8	\$483.0	\$578.4	\$376.9	\$386.5
SDQ Volume for Loans with CE	\$2,256.8							
SDQ Volume for Loans without CE	\$1,678.9							



Single Family Conventional Book Characteristics

TPO Broker

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	3,477,328	3,453,237	3,407,458	3,326,432	2,987,122	2,849,395	2,959,646	3,079,630
Book Volume (\$B)	\$559.7	\$550.6	\$535.6	\$514.3	\$437.7	\$399.6	\$408.8	\$423.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	20.2%	20.2%	20.2%	20.6%	23.0%	24.3%	23.9%	22.9%
OLTV 60.01% - 70.00%	15.4%	15.4%	15.3%	15.2%	16.4%	16.8%	16.7%	16.5%
OLTV 70.01% - 75.00%	10.6%	10.5%	10.5%	10.6%	10.9%	11.4%	12.0%	12.7%
OLTV 75.01% - 80.00%	33.8%	33.9%	34.2%	34.8%	34.4%	31.7%	30.4%	29.6%
OLTV 80.01% - 90.00%	8.7%	8.5%	8.4%	8.0%	7.5%	8.3%	9.2%	10.3%
OLTV 90.01% - 95.00%	4.8%	4.7%	4.6%	4.3%	3.6%	4.0%	4.7%	5.4%
OLTV 95.01% - 97.00%	0.6%	0.6%	0.5%	0.5%	0.6%	0.7%	0.9%	1.1%
OLTV 97.01% - 100.00%	5.9%	6.2%	6.3%	6.1%	3.6%	2.7%	2.2%	1.4%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.0%	73.0%	73.0%	72.8%	71.1%	70.5%	70.7%	71.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	18.6%	18.6%	18.7%	19.1%	21.6%	22.8%	22.3%	21.1%
Comb LTV 60.01% - 70.00%	14.4%	14.4%	14.3%	14.3%	15.6%	16.0%	15.8%	15.3%
Comb LTV 70.01% - 75.00%	9.3%	9.2%	9.1%	9.1%	9.9%	10.6%	11.0%	11.4%
Comb LTV 75.01% - 80.00%	25.0%	24.8%	24.7%	24.8%	26.3%	26.8%	27.3%	26.7%
Comb LTV 80.01% - 90.00%	14.2%	14.1%	14.0%	13.5%	11.9%	11.0%	10.4%	10.4%
Comb LTV 90.01% - 95.00%	7.8%	7.7%	7.7%	7.5%	5.9%	5.5%	5.4%	5.4%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.5%	0.6%	0.7%	0.8%	1.0%
Comb LTV 97.01% - 100.00%	8.7%	9.1%	9.5%	9.4%	5.9%	3.4%	2.4%	1.5%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.3%	1.4%	1.5%	1.6%	2.4%	3.3%	4.6%	7.2%
Wtd Avg Comb LTV	75.3%	75.3%	75.3%	75.1%	72.8%	71.5%	71.3%	71.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	18.7%	18.7%	18.8%	19.2%	21.7%	22.9%	22.4%	21.4%
Comb LTV 60.01% - 70.00%	14.5%	14.5%	14.3%	14.3%	15.7%	16.1%	15.9%	15.5%
Comb LTV 70.01% - 75.00%	9.4%	9.3%	9.2%	9.2%	10.0%	10.7%	11.2%	11.7%
Comb LTV 75.01% - 80.00%	25.1%	24.9%	24.8%	25.0%	26.5%	27.0%	27.7%	27.2%
Comb LTV 80.01% - 90.00%	14.3%	14.2%	14.0%	13.6%	12.0%	11.2%	10.6%	10.7%



Single Family Conventional Book Characteristics

TPO Broker

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	7.8%	7.8%	7.8%	7.6%	5.9%	5.5%	5.5%	5.5%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.9%	1.0%
Comb LTV 97.01% - 100.00%	8.7%	9.1%	9.5%	9.4%	5.9%	3.4%	2.4%	1.5%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.0%	1.0%	1.1%	1.2%	1.8%	2.5%	3.4%	5.4%
Wtd Avg Comb LTV	75.2%	75.3%	75.3%	75.1%	72.8%	71.6%	71.4%	71.5%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	34.0%	37.5%	40.7%	42.5%	53.8%	59.5%	52.0%	39.3%
MTMLTV 60.01% - 70.00%	12.9%	13.8%	14.5%	14.4%	16.6%	17.9%	20.5%	23.7%
MTMLTV 70.01% - 75.00%	7.7%	8.2%	8.7%	8.6%	8.6%	8.2%	9.7%	13.6%
MTMLTV 75.01% - 80.00%	9.3%	10.3%	11.2%	10.8%	10.2%	7.4%	8.6%	11.7%
MTMLTV 80.01% - 90.00%	14.3%	13.1%	12.5%	13.0%	7.3%	4.6%	6.2%	8.3%
MTMLTV 90.01% - 95.00%	5.2%	5.0%	4.5%	4.0%	1.5%	1.2%	1.6%	2.2%
MTMLTV 95.01% - 97.00%	1.9%	1.8%	1.5%	1.3%	0.5%	0.3%	0.4%	0.4%
MTMLTV 97.01% - 100.00%	2.7%	2.6%	2.4%	2.3%	0.9%	0.5%	0.6%	0.5%
MTMLTV > 100.00%	11.9%	7.6%	3.9%	3.2%	0.5%	0.1%	0.2%	0.1%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
Wtg Avg MTMLTV	70.7%	67.1%	64.2%	63.0%	56.4%	53.9%	57.7%	62.2%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%
FICO 550-579	0.8%	0.8%	0.9%	0.9%	0.9%	0.9%	1.0%	1.2%
FICO 580-619	3.7%	3.8%	3.9%	3.9%	3.7%	3.7%	4.0%	4.2%
FICO 620-659	10.4%	10.6%	10.9%	11.0%	10.9%	11.1%	11.7%	12.3%
FICO 660-699	18.4%	18.7%	18.8%	18.8%	18.5%	18.2%	18.7%	19.3%
FICO 700-739	24.4%	24.5%	24.5%	24.6%	24.6%	24.7%	24.7%	24.4%
FICO >= 740	41.4%	40.6%	40.0%	39.9%	40.3%	40.3%	38.6%	37.1%
FICO Missing	0.3%	0.3%	0.3%	0.3%	0.5%	0.6%	0.6%	0.7%
Wtd Avg FICO	719	718	717	717	718	717	715	712
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	72.3%	71.6%	71.0%	70.0%	67.0%	65.4%	65.3%	67.1%
Intermediate-term, fixed-rate	10.9%	11.3%	11.4%	12.0%	15.7%	19.3%	21.4%	22.3%
Adjustable-rate	4.6%	4.6%	4.8%	5.2%	6.3%	7.7%	8.5%	7.3%
Interest Only adjustable-rate	6.1%	6.1%	6.1%	6.0%	4.9%	3.5%	1.6%	0.6%



Single Family Conventional Book Characteristics TPO Broker

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	1.0%	1.1%	1.3%	1.4%	3.6%	3.9%	3.1%	2.8%
Interest Only fixed-rate	5.1%	5.3%	5.4%	5.4%	2.5%	0.3%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	88.8%	88.9%	89.0%	89.1%	89.6%	90.6%	91.4%	91.7%
Second/Vacation Home	4.1%	4.0%	4.0%	4.0%	3.7%	3.2%	2.6%	2.2%
Investor Property	7.1%	7.0%	7.0%	6.9%	6.7%	6.3%	6.0%	6.1%
10-K Unit Type (Sums to 100%)								
1 Unit	95.1%	95.1%	95.1%	95.1%	95.1%	95.2%	95.0%	94.9%
2-4 Units	4.9%	4.9%	4.9%	4.9%	4.9%	4.8%	5.0%	5.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.3%	10.2%	10.2%	10.1%	9.4%	8.6%	7.9%	7.5%
Single Family Homes	89.7%	89.8%	89.8%	89.9%	90.6%	91.4%	92.1%	92.5%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.6%	0.6%	0.7%	0.7%	0.8%	0.9%	0.9%	0.9%
Condo/Coop	10.3%	10.2%	10.2%	10.1%	9.4%	8.6%	7.9%	7.5%
1 Unit	84.2%	84.2%	84.2%	84.3%	85.0%	85.7%	86.2%	86.5%
2-4 Units	4.9%	4.9%	4.9%	4.9%	4.8%	4.8%	5.0%	5.1%
Condo								
Condo	9.6%	9.5%	9.5%	9.4%	8.7%	8.1%	7.5%	7.2%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	40.4%	39.8%	40.2%	40.5%	35.9%	31.7%	28.7%	26.2%
Cash-Out Refinance	31.5%	31.8%	31.7%	31.7%	33.9%	34.1%	33.6%	34.1%
Other Refinance	28.1%	28.4%	28.1%	27.7%	30.2%	34.2%	37.7%	39.7%
Origination Type (Sums to 100%)								
TPO Broker	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
TPO Correspondent	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Year (Sums to 100%)								
< 2001	1.7%	1.8%	1.9%	2.1%	3.1%	4.3%	6.0%	9.3%
2001	1.8%	1.9%	2.1%	2.3%	3.3%	4.6%	6.6%	10.6%
2002	5.5%	5.9%	6.3%	6.8%	9.6%	13.0%	17.7%	26.0%
2003	18.4%	19.3%	20.2%	21.7%	29.2%	37.8%	47.5%	54.1%
2004	9.4%	9.9%	10.4%	11.3%	15.5%	20.5%	22.2%	0.0%
2005	11.2%	11.7%	12.5%	13.4%	18.7%	19.7%	0.0%	0.0%



Single Family Conventional Book Characteristics TPO Broker

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	14.3%	15.0%	16.2%	17.6%	20.6%	0.0%	0.0%	0.0%
2007	23.7%	24.6%	26.2%	24.7%	0.0%	0.0%	0.0%	0.0%
2008	13.9%	9.9%	4.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$175,077	\$173,040	\$170,376	\$167,532	\$158,211	\$149,984	\$145,423	\$142,532
Loan Original Note Rate	6.14%	6.13%	6.15%	6.14%	5.96%	5.78%	5.85%	6.04%
Seasoning (Sums to 100%)								
Seasoned	2.4%	2.5%	2.0%	2.1%	1.5%	1.2%	1.0%	1.1%
Non-Seasoned	97.6%	97.5%	98.0%	97.9%	98.5%	98.8%	99.0%	98.9%
ACI								
ACI Probability	0.65%	0.67%	0.68%	0.68%	0.59%	0.55%	0.56%	0.57%
Wtd Avg ACI Score	699	698	697	698	703	707	707	706
Credit Premium								
Wtd Avg Credit Premium	-0.05	-0.06	-0.06	-0.05	-0.05	-0.07	-0.09	-0.08
Credit Premium > 1.5	0.7%	0.7%	0.7%	0.8%	1.2%	0.4%	0.3%	0.5%
Prepay Premium								
Prepay Premium	3.2%	3.3%	3.6%	3.9%	5.0%	4.7%	4.3%	4.5%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.1%	8.3%	8.6%	8.9%	10.4%	11.9%	12.9%	13.5%
DTI Ratio > 20 and <= 30	17.9%	18.0%	18.2%	18.6%	20.4%	21.8%	22.5%	23.2%
DTI Ratio > 30 and <= 40	27.5%	27.5%	27.6%	27.8%	27.5%	27.0%	26.5%	26.7%
DTI Ratio > 40 and <= 50	26.0%	25.8%	25.6%	25.1%	22.4%	20.6%	19.9%	19.0%
DTI Ratio > 50	15.9%	15.6%	15.1%	14.4%	12.8%	12.7%	12.9%	12.5%
DTI Ratio Missing	4.6%	4.8%	4.8%	5.1%	6.5%	6.0%	5.3%	5.2%
Wtd Avg DTI Ratio	38.1%	37.9%	37.7%	37.4%	36.2%	35.5%	35.1%	34.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.1%	8.3%	8.6%	8.9%	10.4%	11.9%	12.9%	13.5%
DTI Ratio > 20 and <= 30	17.9%	18.0%	18.2%	18.6%	20.4%	21.8%	22.5%	23.2%
DTI Ratio > 30 and <= 40	27.5%	27.5%	27.6%	27.8%	27.5%	27.0%	26.5%	26.7%
DTI Ratio > 40 and <= 50	26.0%	25.8%	25.6%	25.1%	22.4%	20.6%	19.9%	19.0%
DTI Ratio > 50	15.9%	15.6%	15.1%	14.4%	12.8%	12.7%	12.9%	12.5%
DTI Ratio Missing	4.6%	4.8%	4.8%	5.1%	6.5%	6.0%	5.3%	5.2%
Wtd Avg DTI Ratio	38.1%	37.9%	37.7%	37.4%	36.2%	35.5%	35.1%	34.8%
Origination Term (Sums to 100%)								



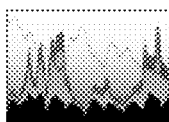
Single Family Conventional Book Characteristics TPO Broker

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	10.9%	11.3%	11.4%	12.0%	15.7%	19.3%	21.5%	22.3%
> 15 Years amd <= 25 Years	2.8%	2.9%	2.9%	3.0%	3.5%	4.1%	4.2%	4.1%
> 25 Years and <= 30 Years	85.5%	85.1%	84.9%	84.3%	80.6%	76.6%	74.3%	73.5%
> 30 Years	0.8%	0.8%	0.8%	0.7%	0.2%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	77.3%	76.7%	76.3%	75.3%	69.5%	65.6%	65.4%	67.1%
Intermediate-Term Fixed Rate (excl Balloon)	10.8%	11.1%	11.2%	11.7%	15.4%	18.8%	20.9%	21.6%
Adjustable Rate	11.7%	11.9%	12.2%	12.6%	14.8%	15.1%	13.2%	10.6%
Balloon	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.6%	0.7%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.8%	0.8%	0.8%	0.7%	0.2%	0.0%	0.0%	0.0%
Hybrid Arm	10.5%	10.7%	10.8%	11.1%	11.1%	11.0%	9.8%	7.5%
- 2/28 Hybrid Arm	0.1%	0.1%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.0%	1.0%	1.1%	1.3%	1.9%	2.6%	2.5%	1.9%
- 5/1 Hybrid Arm	7.2%	7.3%	7.4%	7.6%	7.3%	6.9%	6.1%	4.6%
- 7/1 Hybrid Arm	1.5%	1.5%	1.4%	1.4%	1.3%	1.2%	1.0%	0.9%
- 10/1 Hybrid Arm	0.7%	0.7%	0.7%	0.6%	0.5%	0.4%	0.1%	0.1%
NegAm ARM	1.0%	1.1%	1.3%	1.4%	3.6%	3.9%	3.1%	2.8%
Interest Only	11.2%	11.4%	11.5%	11.4%	7.4%	3.8%	1.7%	0.6%
- Interest Only ARM	6.1%	6.1%	6.1%	6.0%	4.9%	3.5%	1.6%	0.6%
- Interest Only FRM	5.1%	5.3%	5.4%	5.4%	2.5%	0.3%	0.1%	0.0%
Alt-A	14.7%	15.4%	16.1%	17.0%	15.8%	12.5%	11.6%	12.1%
- Alt-A Low/No Doc	11.5%	12.0%	12.5%	13.1%	12.0%	9.5%	9.0%	9.2%
- Alt-A No Disclosure	0.5%	0.5%	0.6%	0.6%	0.4%	0.1%	0.0%	0.0%
- Alt-A NINA	2.4%	2.5%	2.7%	2.9%	3.4%	3.4%	3.1%	3.0%
- Alt-A SISA	0.6%	0.6%	0.5%	0.6%	0.3%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.1%	1.1%	1.2%	1.2%	1.0%	0.9%	0.9%	1.1%
- Alt-A Stated Income	6.9%	7.2%	7.5%	7.8%	6.9%	5.1%	4.9%	5.0%



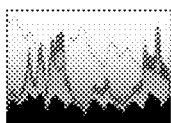
Single Family Conventional Book Characteristics TPO Broker

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.8%	1.9%	2.0%	2.1%	1.8%	1.0%	0.8%	0.6%
Alt-A Deals (no SFC)	1.5%	1.5%	1.6%	1.8%	2.1%	2.0%	1.9%	2.4%
My Community Mortgage	2.2%	2.2%	2.3%	2.2%	0.7%	0.3%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	27.0%	28.0%	28.8%	28.7%	23.2%	18.6%	17.1%	15.9%
- Select Lender Programs Non-Full Doc	15.4%	15.9%	16.3%	15.5%	11.4%	9.3%	8.4%	7.1%
- Other Low/No Doc	11.6%	12.1%	12.6%	13.2%	11.8%	9.3%	8.7%	8.8%
Subprime Deals								
Subprime	0.9%	0.9%	0.9%	0.9%	0.5%	0.2%	0.2%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%
- Post 12/2005	0.8%	0.8%	0.8%	0.9%	0.4%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	81.8%	80.9%	80.6%	79.5%	80.6%	83.0%	82.5%	79.5%
Investor Channel	16.0%	16.8%	17.0%	17.9%	16.6%	13.5%	12.8%	13.2%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%
Subprime Channel	0.8%	0.8%	0.8%	0.9%	0.4%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.2%	1.3%	1.5%	1.6%	2.3%	3.2%	4.4%	6.9%
Subordinate Financing - RDW								
Subordinate Financing - RDW	14.4%	14.6%	14.9%	15.0%	11.8%	8.0%	5.6%	4.3%
- 75/20/05	0.3%	0.3%	0.4%	0.4%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.4%	4.5%	4.6%	4.7%	4.4%	3.8%	3.3%	2.6%
- 80/15/05	2.6%	2.7%	2.9%	3.0%	2.5%	2.0%	1.7%	1.3%
- 80/20/00	0.7%	0.7%	0.8%	0.8%	0.7%	0.4%	0.2%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.9%	5.9%	5.8%	5.7%	3.9%	1.5%	0.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	18.0%	18.4%	18.8%	19.2%	17.1%	14.4%	13.1%	11.4%
- 75/20/05	0.4%	0.5%	0.5%	0.5%	0.4%	0.3%	0.3%	0.3%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	5.6%	5.7%	5.9%	6.1%	5.7%	5.0%	4.5%	3.9%
- 80/15/05	3.3%	3.5%	3.6%	3.8%	3.3%	2.7%	2.4%	2.0%
- 80/20/00	2.9%	3.1%	3.2%	3.4%	2.5%	1.2%	0.8%	0.6%



Single Family Conventional Book Characteristics TPO Broker

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- Other	5.6%	5.5%	5.4%	5.3%	5.1%	5.1%	5.0%	4.5%
EA/TPR								
EA/TPR	2.9%	3.1%	3.1%	2.9%	2.4%	2.6%	2.9%	2.9%
- EA I	1.3%	1.3%	1.3%	1.2%	1.1%	1.1%	1.2%	1.2%
- EA/TPR II	0.9%	0.9%	0.9%	0.9%	0.7%	0.7%	0.8%	0.9%
- EA/TPR III	0.8%	0.8%	0.9%	0.8%	0.7%	0.7%	0.8%	0.8%
10-K Property Region (Sums to 100%)								
Midwest	15.1%	15.4%	15.6%	15.8%	16.5%	16.9%	16.7%	16.3%
Northeast	17.7%	17.6%	17.6%	17.7%	17.2%	16.8%	16.4%	15.9%
Southeast	22.9%	23.1%	23.2%	23.2%	22.1%	21.2%	20.6%	20.4%
Southwest	15.7%	15.8%	15.9%	15.9%	15.5%	15.3%	15.2%	15.1%
West	28.6%	28.1%	27.7%	27.4%	28.8%	29.9%	31.1%	32.3%
Census Region (Sums to 100%)								
New England	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%	5.4%	5.3%
Middle Atlantic	12.1%	12.0%	12.0%	12.0%	11.6%	11.2%	10.8%	10.4%
East North Central	12.2%	12.4%	12.6%	12.8%	13.3%	13.7%	13.6%	13.4%
East South Central	3.2%	3.2%	3.3%	3.3%	3.4%	3.5%	3.4%	3.2%
South Atlantic	20.0%	20.1%	20.2%	20.2%	18.9%	17.9%	17.5%	17.3%
West North Central	4.9%	5.0%	5.1%	5.2%	5.4%	5.5%	5.3%	5.1%
West South Central	6.4%	6.4%	6.4%	6.4%	6.2%	6.1%	6.0%	5.8%
Mountain	9.4%	9.5%	9.6%	9.6%	9.1%	8.8%	8.8%	9.0%
Pacific	26.5%	26.0%	25.5%	25.2%	26.8%	28.0%	29.2%	30.5%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	20.7%	20.2%	19.8%	19.6%	21.4%	22.6%	23.8%	25.0%
02) FL	8.7%	8.7%	8.8%	8.8%	7.9%	7.2%	6.8%	6.8%
03) NY	6.5%	6.5%	6.4%	6.4%	6.2%	6.1%	5.8%	5.4%
04) TX	4.7%	4.7%	4.7%	4.6%	4.5%	4.4%	4.3%	4.1%
05) IL	4.6%	4.7%	4.7%	4.6%	4.5%	4.5%	4.4%	4.3%
06) WA	3.1%	3.0%	3.0%	2.9%	2.8%	2.8%	2.9%	3.1%
07) PA	2.9%	2.9%	2.9%	2.9%	2.8%	2.8%	2.7%	2.6%
08) CO	2.8%	2.8%	2.8%	2.8%	2.9%	3.1%	3.2%	3.3%
09) NJ	2.7%	2.7%	2.7%	2.7%	2.5%	2.4%	2.3%	2.3%
10) AZ	2.7%	2.7%	2.7%	2.7%	2.4%	2.2%	2.2%	2.3%
Top 10 Sellers								



Single Family Conventional Book Characteristics TPO Broker

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	26.7%	27.5%	27.9%	28.6%	30.1%	31.5%	31.4%	28.1%
02) JP MORGAN CHASE & CO	9.1%	8.9%	8.9%	8.9%	8.8%	9.5%	10.0%	11.4%
03) FLAGSTAR BANCORP INC	8.0%	8.0%	8.1%	8.3%	9.0%	10.2%	9.8%	9.2%
04) CITIGROUP INC	7.2%	7.0%	6.7%	6.6%	5.2%	3.8%	2.8%	2.5%
05) SUNTRUST BANKS INC	6.4%	6.4%	6.3%	6.0%	4.6%	3.2%	2.4%	2.1%
06) INDYMAC BANCORP INC	5.3%	5.3%	5.2%	4.7%	4.1%	3.0%	2.9%	3.1%
07) WASHINGTON MUTUAL INC	4.8%	5.1%	5.4%	5.8%	7.6%	9.3%	11.1%	12.9%
08) AMTRUST FINANCIAL CORPORATION	4.0%	3.3%	2.6%	2.0%	1.8%	1.5%	1.1%	0.8%
09) WACHOVIA CORPORATION	3.9%	3.7%	3.6%	3.5%	5.0%	5.2%	4.8%	4.6%
10) WELLS FARGO & COMPANY	3.5%	3.2%	2.8%	2.5%	1.6%	1.1%	1.0%	1.2%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	26.4%	27.2%	27.9%	28.6%	30.2%	31.4%	31.2%	28.1%
02) JP MORGAN CHASE & CO	19.3%	19.0%	18.7%	18.4%	18.4%	19.3%	20.2%	21.2%
03) CITIGROUP INC	10.3%	10.3%	10.2%	10.4%	10.3%	8.9%	6.1%	5.8%
04) WELLS FARGO & COMPANY	7.9%	7.7%	7.1%	6.7%	5.7%	4.8%	4.0%	3.3%
05) INDYMAC BANCORP INC	5.2%	5.3%	5.3%	4.7%	4.0%	3.0%	2.8%	3.0%
06) WASHINGTON MUTUAL INC	4.6%	4.8%	5.1%	5.5%	7.1%	9.0%	11.5%	14.1%
07) SUNTRUST BANKS INC	4.3%	4.2%	3.9%	3.5%	2.6%	2.4%	2.0%	1.9%
08) FLAGSTAR BANCORP INC	3.1%	2.9%	2.7%	2.4%	1.1%	1.1%	1.2%	1.4%
09) NATIONAL CITY CORPORATION	2.6%	2.7%	2.9%	2.9%	1.6%	1.3%	1.3%	1.5%
10) HSBC HOLDINGS PLC	1.8%	1.7%	1.7%	1.6%	1.5%	1.2%	1.0%	1.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	76.0%							
Credit Enhancement	24.0%							
- Primary MI Only	16.5%							
- Pool Policy Only	4.6%							
- Pool Policy and Primary MI	1.2%							
- Full Recourse	0.7%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	1.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	91.0%							
Interest Only with Credit Enhancement	34.7%							
Alt-A with Credit Enhancement	40.3%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics TPO Broker

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-8.05	-8.41	-8.95	-9.15	-5.73	-4.03	-4.03	-4.58
Wtd Avg Economic Model Fee	36.23	36.23	36.42	36.35	29.52	26.69	26.81	27.07
Wtd Avg Charged Fee	28.18	27.82	27.48	27.20	23.79	22.66	22.77	22.50
Appraisal Waivers								
Appraisal Waiver	1.7%	1.7%	1.6%	1.4%	1.0%	0.6%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.79%	2.18%	1.78%	1.49%	1.00%	1.21%	0.97%	0.85%
- SDQ Rate for Loans with CE	6.83%							
- SDQ Rate for Loans without CE	1.50%							
SDQ Rate Excl. Katrina Loans	2.79%	2.18%	1.77%	1.48%	0.96%	1.01%	0.97%	0.86%
SDQ Rate for Katrina Loans	2.43%	2.14%	2.30%	2.36%	3.47%	12.17%	1.02%	0.66%
Serious Delinquent Loans								
SDQ Loan Count	96,451	74,620	59,948	49,237	29,496	33,901	28,174	25,783
SDQ Count for Loans with CE	57,293							
SDQ Count for Loans without CE	39,158							
SDQ Volume (\$M)								
SDQ Volume	\$17,943.0	\$13,406.5	\$10,048.6	\$7,446.3	\$3,401.2	\$3,636.2	\$3,067.2	\$2,826.9
SDQ Volume for Loans with CE	\$10,745.3							
SDQ Volume for Loans without CE	\$7,197.7							



Single Family Conventional Book Characteristics TPO Correspondent

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	5,354,772	5,343,019	5,337,810	5,250,634	4,569,193	4,126,175	3,933,713	3,760,861
Book Volume (\$B)	\$862.8	\$858.2	\$853.3	\$831.9	\$688.3	\$598.8	\$553.9	\$521.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	20.1%	20.2%	20.4%	20.7%	22.7%	24.1%	24.4%	24.3%
OLTV 60.01% - 70.00%	15.8%	15.9%	15.9%	16.0%	16.9%	17.4%	17.2%	17.1%
OLTV 70.01% - 75.00%	9.7%	9.7%	9.7%	9.7%	10.0%	10.4%	11.2%	12.1%
OLTV 75.01% - 80.00%	34.9%	34.8%	35.1%	35.5%	34.9%	32.5%	30.2%	28.6%
OLTV 80.01% - 90.00%	8.6%	8.4%	8.2%	7.9%	7.6%	8.1%	9.0%	10.0%
OLTV 90.01% - 95.00%	4.9%	4.7%	4.6%	4.4%	4.1%	4.6%	5.4%	6.0%
OLTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	0.9%
OLTV 97.01% - 100.00%	5.5%	5.7%	5.7%	5.4%	3.2%	2.2%	1.7%	1.1%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.0%	72.9%	72.8%	72.6%	71.3%	70.6%	70.6%	70.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.0%	19.1%	19.3%	19.6%	21.6%	23.0%	23.3%	22.9%
Comb LTV 60.01% - 70.00%	15.1%	15.1%	15.2%	15.2%	16.2%	16.7%	16.5%	16.1%
Comb LTV 70.01% - 75.00%	8.8%	8.8%	8.8%	8.8%	9.4%	9.8%	10.5%	11.0%
Comb LTV 75.01% - 80.00%	26.9%	26.6%	26.6%	26.7%	27.4%	27.7%	27.4%	26.1%
Comb LTV 80.01% - 90.00%	13.2%	13.1%	12.9%	12.5%	11.4%	10.6%	9.9%	9.9%
Comb LTV 90.01% - 95.00%	7.6%	7.5%	7.4%	7.3%	6.5%	6.2%	6.0%	5.8%
Comb LTV 95.01% - 97.00%	0.6%	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	0.8%
Comb LTV 97.01% - 100.00%	8.0%	8.3%	8.4%	8.2%	5.3%	3.0%	2.1%	1.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.9%	1.0%	1.0%	1.1%	1.6%	2.4%	3.6%	6.2%
Wtd Avg Comb LTV	74.8%	74.8%	74.7%	74.5%	72.8%	71.5%	71.0%	70.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.0%	19.2%	19.4%	19.7%	21.7%	23.1%	23.4%	23.2%
Comb LTV 60.01% - 70.00%	15.1%	15.2%	15.2%	15.3%	16.3%	16.8%	16.6%	16.4%
Comb LTV 70.01% - 75.00%	8.9%	8.8%	8.8%	8.8%	9.4%	10.0%	10.7%	11.3%
Comb LTV 75.01% - 80.00%	27.0%	26.7%	26.7%	26.8%	27.5%	28.0%	27.8%	26.7%
Comb LTV 80.01% - 90.00%	13.3%	13.1%	12.9%	12.6%	11.5%	10.7%	10.1%	10.2%



Single Family Conventional Book Characteristics TPO Correspondent

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	7.6%	7.5%	7.5%	7.4%	6.6%	6.3%	6.1%	6.0%
Comb LTV 95.01% - 97.00%	0.6%	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	0.9%
Comb LTV 97.01% - 100.00%	8.0%	8.3%	8.4%	8.2%	5.3%	3.0%	2.1%	1.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.6%	0.6%	0.7%	0.7%	1.1%	1.6%	2.4%	4.1%
Wtd Avg Comb LTV	74.8%	74.8%	74.7%	74.5%	72.8%	71.5%	71.0%	70.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	32.8%	36.1%	39.3%	40.4%	50.2%	55.2%	48.9%	38.2%
MTMLTV 60.01% - 70.00%	14.3%	15.3%	16.2%	16.1%	18.2%	19.1%	21.3%	23.5%
MTMLTV 70.01% - 75.00%	8.5%	9.1%	9.6%	9.5%	9.6%	9.3%	10.4%	13.9%
MTMLTV 75.01% - 80.00%	10.1%	11.1%	12.0%	11.6%	10.8%	9.0%	9.5%	12.2%
MTMLTV 80.01% - 90.00%	14.6%	13.0%	11.9%	12.7%	7.6%	5.1%	6.8%	8.7%
MTMLTV 90.01% - 95.00%	5.1%	4.7%	4.1%	3.7%	1.7%	1.3%	1.8%	2.4%
MTMLTV 95.01% - 97.00%	1.9%	1.7%	1.4%	1.2%	0.5%	0.3%	0.4%	0.4%
MTMLTV 97.01% - 100.00%	2.5%	2.4%	2.3%	2.0%	0.9%	0.4%	0.6%	0.4%
MTMLTV > 100.00%	10.2%	6.4%	3.2%	2.8%	0.5%	0.1%	0.2%	0.1%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Wtg Avg MTMLTV	70.5%	67.3%	64.5%	63.8%	58.2%	56.0%	59.0%	62.8%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%
FICO 550-579	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.9%
FICO 580-619	3.5%	3.6%	3.6%	3.6%	3.3%	3.4%	3.7%	3.8%
FICO 620-659	10.2%	10.4%	10.5%	10.5%	10.1%	10.1%	10.7%	11.0%
FICO 660-699	18.1%	18.3%	18.3%	18.4%	18.2%	18.0%	18.4%	18.6%
FICO 700-739	22.9%	22.9%	22.9%	22.9%	23.2%	23.1%	23.3%	23.3%
FICO >= 740	44.1%	43.6%	43.4%	43.3%	44.0%	44.1%	42.4%	41.5%
FICO Missing	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%
Wtd Avg FICO	722	722	721	721	722	722	719	718
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	76.4%	76.0%	75.5%	74.8%	72.5%	70.5%	68.9%	69.3%
Intermediate-term, fixed-rate	11.7%	11.9%	12.1%	12.5%	16.0%	19.8%	23.3%	25.3%
Adjustable-rate	3.4%	3.5%	3.7%	4.0%	4.9%	6.2%	6.6%	5.2%
Interest Only adjustable-rate	3.6%	3.6%	3.6%	3.7%	3.5%	2.5%	1.0%	0.1%



Single Family Conventional Book Characteristics TPO Correspondent

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.4%	0.4%	0.4%	0.5%	0.8%	0.6%	0.0%	0.0%
Interest Only fixed-rate	4.4%	4.5%	4.6%	4.6%	2.4%	0.4%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.6%	90.7%	90.8%	90.8%	91.3%	92.2%	93.0%	93.2%
Second/Vacation Home	4.1%	4.0%	4.0%	4.0%	3.8%	3.4%	2.8%	2.4%
Investor Property	5.3%	5.3%	5.2%	5.2%	4.9%	4.4%	4.2%	4.4%
10-K Unit Type (Sums to 100%)								
1 Unit	96.9%	96.9%	97.0%	96.9%	97.1%	97.0%	96.9%	96.9%
2-4 Units	3.1%	3.1%	3.0%	3.1%	2.9%	3.0%	3.1%	3.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.7%	8.5%	8.4%	8.3%	7.6%	6.9%	6.4%	6.3%
Single Family Homes	91.3%	91.5%	91.6%	91.7%	92.4%	93.1%	93.6%	93.7%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.4%	0.4%	0.4%	0.4%	0.6%	0.5%	0.6%	0.6%
Condo/Coop	8.7%	8.5%	8.4%	8.3%	7.6%	6.9%	6.4%	6.3%
1 Unit	87.9%	88.0%	88.1%	88.2%	88.9%	89.6%	89.9%	90.0%
2-4 Units	3.1%	3.0%	3.0%	3.0%	2.9%	3.0%	3.1%	3.1%
Condo								
Condo	8.6%	8.4%	8.4%	8.2%	7.5%	6.8%	6.4%	6.2%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	41.9%	41.4%	41.7%	42.0%	38.4%	33.7%	29.8%	25.6%
Cash-Out Refinance	32.4%	32.6%	32.6%	32.6%	33.6%	33.6%	32.7%	33.4%
Other Refinance	25.7%	26.0%	25.7%	25.3%	28.1%	32.7%	37.5%	41.0%
Origination Type (Sums to 100%)								
TPO Broker	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TPO Correspondent	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Year (Sums to 100%)								
< 2001	1.1%	1.2%	1.3%	1.3%	2.0%	2.8%	4.3%	7.4%
2001	1.2%	1.3%	1.4%	1.5%	2.1%	3.1%	4.8%	8.4%
2002	5.1%	5.4%	5.7%	6.1%	8.7%	12.0%	17.4%	26.9%
2003	17.0%	17.7%	18.5%	19.6%	26.7%	35.8%	48.1%	57.3%
2004	10.2%	10.6%	11.1%	11.8%	16.1%	21.8%	25.3%	0.0%
2005	14.6%	15.0%	15.7%	16.6%	22.7%	24.6%	0.0%	0.0%



Single Family Conventional Book Characteristics TPO Correspondent

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	16.6%	17.2%	18.2%	19.6%	21.6%	0.0%	0.0%	0.0%
2007	23.3%	23.9%	25.1%	23.5%	0.0%	0.0%	0.0%	0.0%
2008	10.9%	7.7%	3.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$175,069	\$173,918	\$172,601	\$170,762	\$161,669	\$154,251	\$147,742	\$143,420
Loan Original Note Rate	6.05%	6.04%	6.05%	6.05%	5.88%	5.71%	5.78%	5.93%
Seasoning (Sums to 100%)								
Seasoned	1.3%	1.4%	1.5%	1.5%	0.8%	0.6%	0.4%	0.4%
Non-Seasoned	98.7%	98.6%	98.5%	98.5%	99.2%	99.4%	99.6%	99.6%
ACI								
ACI Probability	0.48%	0.49%	0.50%	0.50%	0.42%	0.37%	0.38%	0.38%
Wtd Avg ACI Score	710	709	709	710	715	719	719	720
Credit Premium								
Wtd Avg Credit Premium	-0.06	-0.06	-0.06	-0.05	-0.06	-0.07	-0.08	-0.07
Credit Premium > 1.5	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.3%
Prepay Premium								
Prepay Premium	1.1%	1.2%	1.2%	1.3%	1.1%	0.6%	0.3%	0.5%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.5%	8.6%	8.7%	8.9%	10.3%	12.0%	13.6%	14.3%
DTI Ratio > 20 and <= 30	19.4%	19.5%	19.6%	19.8%	21.6%	23.5%	24.9%	25.8%
DTI Ratio > 30 and <= 40	27.3%	27.3%	27.4%	27.5%	27.8%	27.6%	27.2%	27.7%
DTI Ratio > 40 and <= 50	24.4%	24.3%	24.3%	24.1%	22.3%	20.2%	18.7%	18.3%
DTI Ratio > 50	17.7%	17.5%	17.2%	16.7%	15.7%	15.1%	14.0%	12.1%
DTI Ratio Missing	2.7%	2.8%	2.9%	3.0%	2.3%	1.7%	1.7%	1.8%
Wtd Avg DTI Ratio	38.2%	38.1%	38.0%	37.9%	37.0%	36.1%	35.2%	34.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.5%	8.6%	8.7%	8.9%	10.3%	12.0%	13.6%	14.3%
DTI Ratio > 20 and <= 30	19.4%	19.5%	19.6%	19.8%	21.6%	23.5%	24.9%	25.8%
DTI Ratio > 30 and <= 40	27.3%	27.3%	27.4%	27.5%	27.8%	27.6%	27.2%	27.7%
DTI Ratio > 40 and <= 50	24.4%	24.3%	24.3%	24.1%	22.3%	20.2%	18.7%	18.3%
DTI Ratio > 50	17.7%	17.5%	17.2%	16.7%	15.7%	15.1%	14.0%	12.1%
DTI Ratio Missing	2.7%	2.8%	2.9%	3.0%	2.3%	1.7%	1.7%	1.8%
Wtd Avg DTI Ratio	38.2%	38.1%	38.0%	37.9%	37.0%	36.1%	35.2%	34.2%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics TPO Correspondent

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	11.7%	11.9%	12.1%	12.5%	16.0%	19.8%	23.4%	25.3%
> 15 Years amd <= 25 Years	2.7%	2.7%	2.8%	2.8%	3.2%	3.5%	3.6%	3.4%
> 25 Years and <= 30 Years	85.1%	84.8%	84.7%	84.3%	80.7%	76.6%	73.1%	71.3%
> 30 Years	0.5%	0.5%	0.5%	0.4%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	80.9%	80.4%	80.1%	79.4%	74.9%	70.9%	69.0%	69.3%
Intermediate-Term Fixed Rate (excl Balloon)	11.4%	11.6%	11.7%	12.1%	15.5%	19.1%	22.3%	24.2%
Adjustable Rate	7.4%	7.6%	7.8%	8.1%	9.1%	9.3%	7.7%	5.4%
Balloon	0.3%	0.3%	0.4%	0.4%	0.5%	0.8%	1.1%	1.1%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.5%	0.5%	0.5%	0.4%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	6.9%	7.1%	7.2%	7.6%	8.2%	8.5%	7.3%	5.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.9%	0.9%	1.0%	1.1%	1.7%	2.3%	2.3%	1.5%
- 5/1 Hybrid Arm	4.5%	4.6%	4.7%	4.9%	5.0%	4.6%	3.7%	2.5%
- 7/1 Hybrid Arm	1.2%	1.2%	1.2%	1.2%	1.3%	1.4%	1.3%	0.9%
- 10/1 Hybrid Arm	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%
NegAm ARM	0.4%	0.4%	0.4%	0.5%	0.8%	0.6%	0.0%	0.0%
Interest Only	8.0%	8.1%	8.2%	8.3%	5.9%	2.9%	1.1%	0.2%
- Interest Only ARM	3.6%	3.6%	3.6%	3.7%	3.5%	2.5%	1.0%	0.1%
- Interest Only FRM	4.4%	4.5%	4.6%	4.6%	2.4%	0.4%	0.1%	0.0%
Alt-A	9.6%	9.9%	10.3%	10.8%	9.3%	6.3%	4.9%	4.6%
- Alt-A Low/No Doc	6.8%	7.0%	7.3%	7.6%	6.1%	4.1%	3.4%	3.1%
- Alt-A No Disclosure	0.2%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	1.3%	1.3%	1.4%	1.5%	1.5%	1.3%	1.0%	0.9%
- Alt-A SISA	0.5%	0.5%	0.5%	0.6%	0.4%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.1%	1.1%	1.2%	1.2%	0.8%	0.5%	0.4%	0.4%
- Alt-A Stated Income	3.6%	3.8%	3.9%	4.0%	3.4%	2.4%	2.0%	1.8%



Single Family Conventional Book Characteristics TPO Correspondent

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.5%	1.6%	1.6%	1.7%	1.2%	0.5%	0.3%	0.1%
Alt-A Deals (no SFC)	1.3%	1.3%	1.4%	1.5%	2.0%	1.7%	1.2%	1.5%
My Community Mortgage	1.7%	1.7%	1.7%	1.7%	0.6%	0.1%	0.1%	0.1%
Non-Full Doc								
Non-Full Doc Total	12.2%	12.6%	12.9%	13.0%	9.7%	6.4%	4.7%	3.8%
- Select Lender Programs Non-Full Doc	5.4%	5.6%	5.6%	5.4%	3.7%	2.3%	1.4%	0.8%
- Other Low/No Doc	6.8%	7.0%	7.3%	7.6%	6.1%	4.1%	3.4%	3.0%
Subprime Deals								
Subprime	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
- Post 12/2005	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	87.0%	86.5%	85.9%	85.1%	86.2%	88.1%	87.8%	86.1%
Investor Channel	11.9%	12.3%	12.9%	13.6%	12.0%	9.4%	8.3%	7.4%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%
Subprime Channel	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.9%	0.9%	1.0%	1.1%	1.6%	2.3%	3.5%	6.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	11.8%	11.9%	12.0%	12.2%	10.1%	6.5%	3.5%	2.1%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
- 75/25/00	0.2%	0.2%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.6%	3.7%	3.7%	3.8%	3.4%	2.5%	1.5%	1.0%
- 80/15/05	2.4%	2.4%	2.5%	2.6%	2.4%	1.9%	1.2%	0.8%
- 80/20/00	1.0%	1.1%	1.1%	1.2%	1.2%	0.7%	0.4%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.3%	4.3%	4.2%	4.1%	2.9%	1.3%	0.2%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	15.8%	16.0%	16.3%	16.6%	15.5%	13.2%	11.3%	9.4%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- 80/10/10	4.9%	5.0%	5.1%	5.2%	4.8%	4.1%	3.2%	2.6%
- 80/15/05	3.0%	3.1%	3.2%	3.3%	3.1%	2.5%	2.0%	1.5%
- 80/20/00	2.7%	2.7%	2.9%	3.0%	2.3%	1.1%	0.6%	0.3%



Single Family Conventional Book Characteristics TPO Correspondent

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- Other	4.8%	4.7%	4.7%	4.7%	4.9%	5.2%	5.1%	4.7%
EA/TPR								
EA/TPR	2.5%	2.6%	2.6%	2.4%	2.2%	2.2%	2.2%	2.2%
- EA I	1.0%	1.0%	1.0%	1.0%	0.9%	1.0%	1.0%	1.0%
- EA/TPR II	0.7%	0.8%	0.8%	0.7%	0.6%	0.6%	0.6%	0.6%
- EA/TPR III	0.7%	0.7%	0.8%	0.7%	0.6%	0.6%	0.6%	0.6%
10-K Property Region (Sums to 100%)								
Midwest	17.8%	17.9%	18.1%	18.3%	19.1%	19.8%	20.2%	20.1%
Northeast	16.5%	16.5%	16.6%	16.6%	16.7%	17.0%	16.5%	15.9%
Southeast	22.5%	22.6%	22.6%	22.6%	21.9%	20.9%	20.2%	19.7%
Southwest	19.5%	19.5%	19.5%	19.4%	19.0%	18.6%	18.4%	18.6%
West	23.7%	23.5%	23.3%	23.1%	23.3%	23.7%	24.8%	25.6%
Census Region (Sums to 100%)								
New England	6.8%	6.9%	7.0%	7.0%	7.4%	7.8%	7.8%	7.7%
Middle Atlantic	9.1%	9.1%	9.1%	9.1%	8.9%	8.8%	8.4%	7.9%
East North Central	13.4%	13.5%	13.6%	13.8%	14.3%	14.9%	15.3%	15.4%
East South Central	4.0%	4.0%	4.0%	4.0%	3.9%	3.8%	3.8%	3.7%
South Atlantic	19.0%	19.0%	19.0%	19.0%	18.4%	17.5%	16.7%	16.3%
West North Central	7.1%	7.2%	7.2%	7.3%	7.6%	7.7%	7.6%	7.4%
West South Central	8.2%	8.1%	8.1%	8.0%	7.6%	7.4%	7.2%	7.0%
Mountain	11.1%	11.1%	11.2%	11.2%	11.0%	10.7%	10.6%	11.0%
Pacific	21.2%	21.0%	20.8%	20.6%	20.8%	21.4%	22.6%	23.6%
US Territories	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Top 10 States								
01) CA	15.0%	14.8%	14.7%	14.6%	15.2%	16.0%	17.5%	18.5%
02) FL	5.8%	5.9%	5.9%	5.9%	5.7%	5.1%	4.7%	4.5%
03) TX	5.8%	5.7%	5.6%	5.6%	5.2%	5.0%	4.8%	4.6%
04) IL	4.9%	4.9%	5.0%	5.0%	4.9%	5.0%	5.1%	5.1%
05) MA	3.8%	3.9%	3.9%	3.9%	4.2%	4.5%	4.7%	4.7%
06) NJ	3.7%	3.7%	3.7%	3.7%	3.7%	3.6%	3.5%	3.4%
07) AZ	3.4%	3.5%	3.5%	3.5%	3.4%	3.1%	2.9%	2.9%
08) WA	3.4%	3.4%	3.3%	3.2%	3.0%	2.9%	2.8%	2.8%
09) CO	3.2%	3.2%	3.3%	3.3%	3.4%	3.6%	3.8%	4.3%
10) MI	3.2%	3.2%	3.3%	3.4%	3.8%	4.1%	4.4%	4.6%
Top 10 Sellers								



Single Family Conventional Book Characteristics TPO Correspondent

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	36.1%	36.7%	37.1%	37.4%	37.5%	37.8%	37.2%	35.4%
02) CITIGROUP INC	15.6%	15.5%	15.1%	14.9%	13.7%	12.5%	11.2%	9.2%
03) CERBERUS CAPITAL HOLDING	7.8%	7.8%	7.5%	7.3%	7.5%	6.2%	5.5%	4.5%
04) WELLS FARGO & COMPANY	7.7%	7.2%	6.8%	6.3%	5.7%	5.1%	3.2%	3.0%
05) WASHINGTON MUTUAL INC	7.6%	7.9%	8.3%	8.8%	11.7%	15.0%	18.7%	21.5%
06) AMTRUST FINANCIAL CORPORATION	5.4%	5.5%	5.7%	6.0%	6.0%	5.5%	5.0%	4.7%
07) FLAGSTAR BANCORP INC	3.6%	3.6%	3.5%	3.5%	3.7%	4.3%	4.5%	4.8%
08) SUNTRUST BANKS INC	3.1%	3.1%	3.1%	3.0%	2.8%	2.2%	1.9%	1.8%
09) JP MORGAN CHASE & CO	2.2%	1.7%	1.8%	1.4%	0.6%	0.3%	0.3%	0.4%
10) INDYMAC BANCORP INC	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	36.0%	36.6%	36.9%	37.2%	37.3%	37.5%	36.7%	34.8%
02) CITIGROUP INC	17.7%	17.7%	17.5%	17.3%	17.0%	16.3%	14.7%	13.1%
03) WELLS FARGO & COMPANY	14.1%	13.8%	13.7%	13.7%	14.2%	13.3%	9.7%	7.7%
04) CERBERUS CAPITAL HOLDING	8.4%	8.4%	8.1%	8.0%	8.4%	7.5%	7.4%	7.3%
05) JP MORGAN CHASE & CO	6.3%	5.8%	5.8%	5.6%	4.6%	4.7%	5.5%	6.3%
06) WASHINGTON MUTUAL INC	5.1%	5.3%	5.5%	5.8%	7.8%	10.6%	14.7%	19.1%
07) SUNTRUST BANKS INC	1.9%	1.9%	1.8%	1.7%	1.6%	1.7%	1.6%	1.6%
08) FLAGSTAR BANCORP INC	1.6%	1.5%	1.4%	1.2%	0.6%	0.5%	0.5%	0.8%
09) INDYMAC BANCORP INC	1.3%	1.4%	1.4%	1.3%	0.1%	0.0%	0.0%	0.0%
10) LEHMAN BROTHERS HOLDINGS INC	1.1%	1.2%	1.2%	1.3%	0.9%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	78.7%							
Credit Enhancement	21.3%							
- Primary MI Only	16.9%							
- Pool Policy Only	3.2%							
- Pool Policy and Primary MI	0.6%							
- Full Recourse	0.1%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.4%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	93.2%							
Interest Only with Credit Enhancement	37.3%							
Alt-A with Credit Enhancement	45.3%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics TPO Correspondent

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-6.44	-6.68	-6.97	-7.14	-4.52	-2.90	-3.16	-4.05
Wtd Avg Economic Model Fee	29.69	29.72	29.68	29.65	25.69	23.43	23.30	23.62
Wtd Avg Charged Fee	23.25	23.04	22.71	22.51	21.17	20.53	20.15	19.57
Appraisal Waivers								
Appraisal Waiver	1.3%	1.2%	1.2%	1.1%	0.8%	0.5%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.89%	1.48%	1.23%	1.04%	0.62%	0.72%	0.58%	0.53%
- SDQ Rate for Loans with CE	5.18%							
- SDQ Rate for Loans without CE	1.00%							
SDQ Rate Excl. Katrina Loans	1.90%	1.48%	1.22%	1.03%	0.60%	0.60%	0.58%	0.53%
SDQ Rate for Katrina Loans	1.68%	1.53%	1.57%	1.65%	2.14%	8.21%	0.69%	0.47%
Serious Delinquent Loans								
SDQ Loan Count	100,759	78,367	64,723	53,925	28,191	29,399	22,551	19,592
SDQ Count for Loans with CE	58,931							
SDQ Count for Loans without CE	41,828							
SDQ Volume (\$M)								
SDQ Volume	\$18,723.0	\$14,183.1	\$11,107.0	\$8,578.3	\$3,548.1	\$3,387.1	\$2,594.1	\$2,211.3
SDQ Volume for Loans with CE	\$11,091.0							
SDQ Volume for Loans without CE	\$7,632.0							



Single Family Conventional Book Characteristics Retail

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	9,292,713	9,231,897	9,077,275	8,953,757	8,514,673	8,414,297	8,432,743	8,408,165
Book Volume (\$B)	\$1,272.3	\$1,251.5	\$1,209.1	\$1,177.0	\$1,074.8	\$1,026.3	\$1,000.9	\$973.0
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	25.4%	25.5%	25.6%	25.8%	27.0%	28.0%	28.1%	27.6%
OLTV 60.01% - 70.00%	16.0%	16.0%	16.0%	16.0%	16.5%	16.9%	17.0%	17.0%
OLTV 70.01% - 75.00%	9.6%	9.5%	9.6%	9.6%	9.8%	10.2%	11.0%	11.8%
OLTV 75.01% - 80.00%	31.1%	31.1%	31.4%	31.7%	30.8%	28.9%	27.1%	25.7%
OLTV 80.01% - 90.00%	8.4%	8.2%	7.9%	7.7%	7.5%	7.9%	8.6%	9.5%
OLTV 90.01% - 95.00%	4.7%	4.6%	4.5%	4.4%	4.2%	4.5%	5.1%	5.8%
OLTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.9%	0.9%	1.1%	1.1%
OLTV 97.01% - 100.00%	3.7%	3.8%	3.9%	3.8%	2.9%	2.3%	1.8%	1.3%
OLTV > 100.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	70.5%	70.4%	70.4%	70.2%	69.5%	69.1%	69.0%	69.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	21.5%	21.6%	21.6%	21.8%	22.5%	22.9%	22.5%	21.6%
Comb LTV 60.01% - 70.00%	14.7%	14.8%	14.6%	14.6%	15.0%	15.2%	14.9%	14.3%
Comb LTV 70.01% - 75.00%	8.9%	8.8%	8.8%	8.8%	8.9%	9.3%	9.7%	9.9%
Comb LTV 75.01% - 80.00%	23.3%	23.0%	22.9%	22.9%	23.0%	23.0%	23.0%	21.7%
Comb LTV 80.01% - 90.00%	13.2%	12.9%	12.6%	12.3%	11.2%	10.5%	9.8%	9.5%
Comb LTV 90.01% - 95.00%	7.3%	7.2%	7.2%	7.1%	6.4%	5.9%	5.7%	5.5%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.8%	0.8%	0.9%	1.0%	1.0%
Comb LTV 97.01% - 100.00%	5.6%	5.8%	5.9%	5.9%	4.6%	3.1%	2.0%	1.4%
Comb LTV > 100.00%	0.3%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%
Comb LTV Missing	4.5%	4.7%	5.2%	5.6%	7.4%	8.9%	11.0%	14.9%
Wtd Avg Comb LTV	73.0%	73.0%	73.0%	72.8%	71.9%	71.0%	70.6%	70.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	21.6%	21.7%	21.7%	21.9%	22.6%	23.1%	22.7%	21.9%
Comb LTV 60.01% - 70.00%	14.8%	14.8%	14.7%	14.7%	15.0%	15.3%	15.1%	14.5%
Comb LTV 70.01% - 75.00%	8.9%	8.9%	8.8%	8.8%	9.0%	9.4%	9.9%	10.2%
Comb LTV 75.01% - 80.00%	23.4%	23.1%	23.0%	23.0%	23.1%	23.3%	23.4%	22.2%
Comb LTV 80.01% - 90.00%	13.2%	13.0%	12.7%	12.3%	11.3%	10.6%	10.0%	9.8%



Single Family Conventional Book Characteristics Retail

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	7.3%	7.3%	7.2%	7.1%	6.4%	6.0%	5.9%	5.8%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.8%	0.8%	0.9%	1.0%	1.0%
Comb LTV 97.01% - 100.00%	5.6%	5.8%	5.9%	5.9%	4.6%	3.1%	2.0%	1.4%
Comb LTV > 100.00%	0.3%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%
Comb LTV Missing	4.1%	4.3%	4.7%	5.1%	6.7%	8.0%	9.8%	13.0%
Wtd Avg Comb LTV	73.0%	73.0%	73.0%	72.9%	71.9%	71.1%	70.7%	71.5%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	41.9%	45.6%	49.2%	50.7%	58.7%	61.8%	55.2%	45.9%
MTMLTV 60.01% - 70.00%	13.6%	14.3%	14.7%	14.5%	15.5%	16.4%	18.8%	21.0%
MTMLTV 70.01% - 75.00%	7.5%	7.8%	8.0%	7.8%	7.6%	7.5%	8.8%	11.7%
MTMLTV 75.01% - 80.00%	8.8%	9.5%	9.8%	9.3%	8.3%	7.0%	8.1%	10.2%
MTMLTV 80.01% - 90.00%	12.6%	10.9%	9.7%	10.1%	6.1%	4.3%	5.7%	7.4%
MTMLTV 90.01% - 95.00%	4.2%	3.8%	3.2%	2.9%	1.5%	1.2%	1.5%	2.1%
MTMLTV 95.01% - 97.00%	1.5%	1.3%	1.1%	0.9%	0.4%	0.3%	0.4%	0.4%
MTMLTV 97.01% - 100.00%	2.0%	1.8%	1.5%	1.4%	0.8%	0.5%	0.5%	0.4%
MTMLTV > 100.00%	7.2%	4.3%	2.1%	1.7%	0.4%	0.1%	0.2%	0.1%
MTMLTV Missing	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%	0.8%
Wtg Avg MTMLTV	64.8%	61.7%	59.1%	58.2%	53.7%	52.2%	55.6%	59.2%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%
FICO 550-579	0.7%	0.8%	0.8%	0.8%	0.9%	0.9%	1.0%	1.1%
FICO 580-619	3.2%	3.3%	3.4%	3.5%	3.4%	3.4%	3.6%	3.8%
FICO 620-659	8.8%	9.0%	9.3%	9.4%	9.4%	9.5%	9.9%	10.1%
FICO 660-699	17.0%	17.2%	17.4%	17.5%	17.4%	17.3%	17.5%	17.4%
FICO 700-739	22.5%	22.5%	22.5%	22.5%	22.6%	22.7%	22.6%	22.3%
FICO >= 740	46.4%	45.8%	45.1%	44.8%	44.4%	43.9%	42.4%	41.3%
FICO Missing	0.8%	0.8%	0.9%	0.9%	1.3%	1.7%	2.3%	3.4%
Wtd Avg FICO	726	725	724	723	723	722	720	719
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	70.8%	70.1%	69.4%	68.4%	65.0%	62.0%	60.1%	61.2%
Intermediate-term, fixed-rate	16.1%	16.6%	16.6%	17.0%	19.9%	23.1%	26.2%	28.3%
Adjustable-rate	5.8%	6.0%	6.4%	6.8%	8.2%	9.5%	10.1%	8.4%
Interest Only adjustable-rate	5.2%	5.3%	5.4%	5.5%	5.1%	4.1%	2.3%	0.9%



Single Family Conventional Book Characteristics Retail

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.6%	0.7%	0.8%	0.9%	1.1%	1.2%	1.2%	1.2%
Interest Only fixed-rate	1.4%	1.4%	1.5%	1.5%	0.7%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.5%	89.5%	89.5%	89.6%	89.9%	90.6%	91.4%	92.0%
Second/Vacation Home	5.1%	5.1%	5.0%	5.0%	4.7%	4.3%	3.8%	3.4%
Investor Property	5.4%	5.4%	5.5%	5.4%	5.3%	5.2%	4.8%	4.6%
10-K Unit Type (Sums to 100%)								
1 Unit	96.6%	96.6%	96.5%	96.5%	96.4%	96.3%	96.2%	96.1%
2-4 Units	3.4%	3.4%	3.5%	3.5%	3.6%	3.7%	3.8%	3.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.2%	9.1%	9.0%	8.9%	8.4%	7.9%	7.4%	7.1%
Single Family Homes	90.8%	90.9%	91.0%	91.1%	91.6%	92.1%	92.6%	92.9%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.5%	0.5%	0.5%	0.5%	0.6%	0.5%	0.5%	0.5%
Condo/Coop	9.2%	9.1%	9.0%	8.9%	8.4%	7.9%	7.4%	7.1%
1 Unit	86.9%	87.0%	87.0%	87.0%	87.5%	87.9%	88.3%	88.6%
2-4 Units	3.4%	3.4%	3.5%	3.5%	3.6%	3.7%	3.8%	3.9%
Condo								
Condo	8.7%	8.6%	8.5%	8.5%	8.0%	7.4%	7.0%	6.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	40.6%	39.9%	40.4%	40.9%	38.7%	35.1%	31.7%	29.0%
Cash-Out Refinance	31.1%	31.2%	30.9%	30.5%	29.6%	28.9%	27.7%	27.8%
Other Refinance	28.4%	28.9%	28.7%	28.6%	31.7%	36.1%	40.6%	43.2%
Origination Type (Sums to 100%)								
TPO Broker	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TPO Correspondent	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Origination Year (Sums to 100%)								
< 2001	2.8%	3.0%	3.3%	3.6%	4.9%	6.5%	9.2%	14.2%
2001	1.9%	2.0%	2.2%	2.3%	3.1%	4.0%	5.7%	9.2%
2002	6.1%	6.5%	7.0%	7.5%	9.8%	12.3%	16.8%	24.2%
2003	20.2%	21.2%	22.5%	24.0%	29.8%	36.3%	45.8%	52.3%
2004	11.2%	11.7%	12.6%	13.4%	16.7%	20.7%	22.5%	0.0%
2005	13.5%	14.1%	15.1%	16.0%	19.6%	20.2%	0.0%	0.0%



Single Family Conventional Book Characteristics Retail

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	12.6%	13.2%	14.3%	15.4%	16.1%	0.0%	0.0%	0.0%
2007	17.2%	17.7%	18.9%	17.8%	0.0%	0.0%	0.0%	0.0%
2008	14.3%	10.6%	4.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$153,041	\$151,249	\$148,737	\$146,722	\$140,034	\$133,763	\$128,558	\$123,992
Loan Original Note Rate	5.99%	5.99%	6.00%	6.01%	5.90%	5.78%	5.83%	6.02%
Seasoning (Sums to 100%)								
Seasoned	4.2%	3.9%	3.6%	3.6%	2.6%	2.6%	2.6%	3.0%
Non-Seasoned	95.8%	96.1%	96.4%	96.4%	97.4%	97.4%	97.4%	97.0%
ACI								
ACI Probability	0.33%	0.33%	0.34%	0.34%	0.32%	0.29%	0.29%	0.30%
Wtd Avg ACI Score	722	722	721	721	724	727	727	728
Credit Premium								
Wtd Avg Credit Premium	-0.04	-0.05	-0.05	-0.03	-0.02	-0.04	-0.08	-0.07
Credit Premium > 1.5	0.3%	0.3%	0.4%	0.4%	0.5%	0.4%	0.4%	0.5%
Prepay Premium								
Prepay Premium	2.0%	2.1%	2.2%	2.4%	2.4%	2.2%	2.3%	2.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.6%	11.8%	11.9%	12.2%	13.6%	15.1%	16.3%	16.7%
DTI Ratio > 20 and <= 30	21.0%	21.1%	21.0%	21.1%	22.2%	23.3%	24.1%	24.7%
DTI Ratio > 30 and <= 40	25.8%	25.6%	25.5%	25.4%	25.1%	24.9%	24.4%	24.6%
DTI Ratio > 40 and <= 50	20.6%	20.3%	20.0%	19.7%	18.2%	16.6%	15.3%	14.6%
DTI Ratio > 50	13.2%	13.1%	12.8%	12.5%	11.7%	10.9%	10.7%	10.2%
DTI Ratio Missing	7.9%	8.2%	8.7%	9.1%	9.2%	9.2%	9.2%	9.2%
Wtd Avg DTI Ratio	35.8%	35.7%	35.6%	35.4%	34.6%	33.8%	33.2%	32.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.8%	12.1%	12.2%	12.5%	14.0%	15.4%	16.7%	17.1%
DTI Ratio > 20 and <= 30	21.7%	21.8%	21.9%	22.0%	23.1%	24.3%	25.1%	25.7%
DTI Ratio > 30 and <= 40	26.7%	26.6%	26.5%	26.5%	26.2%	25.9%	25.4%	25.6%
DTI Ratio > 40 and <= 50	21.4%	21.1%	20.9%	20.7%	19.1%	17.4%	16.0%	15.2%
DTI Ratio > 50	13.8%	13.8%	13.6%	13.3%	12.4%	11.6%	11.3%	10.7%
DTI Ratio Missing	4.5%	4.7%	4.9%	5.1%	5.2%	5.3%	5.4%	5.8%
Wtd Avg DTI Ratio	35.8%	35.7%	35.7%	35.5%	34.7%	33.9%	33.4%	32.9%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics Retail

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	16.1%	16.6%	16.6%	17.0%	19.9%	23.1%	26.3%	28.4%
> 15 Years amd <= 25 Years	4.6%	4.7%	4.7%	4.8%	5.1%	5.5%	5.7%	5.8%
> 25 Years and <= 30 Years	78.6%	78.1%	78.1%	77.7%	74.7%	71.2%	67.8%	65.7%
> 30 Years	0.6%	0.6%	0.6%	0.5%	0.3%	0.2%	0.2%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	72.2%	71.5%	70.8%	69.9%	65.8%	62.1%	60.2%	61.2%
Intermediate-Term Fixed Rate (excl Balloon)	15.8%	16.2%	16.2%	16.5%	19.3%	22.3%	25.2%	27.1%
Adjustable Rate	11.6%	11.9%	12.6%	13.2%	14.4%	14.8%	13.6%	10.5%
Balloon	0.4%	0.4%	0.4%	0.5%	0.6%	0.7%	1.0%	1.2%
Various Product Types								
Second	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.6%	0.6%	0.6%	0.5%	0.3%	0.2%	0.2%	0.2%
Hybrid Arm	10.4%	10.7%	11.2%	11.6%	12.4%	11.8%	10.6%	8.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.8%	0.9%	1.0%	1.1%	1.7%	2.1%	2.3%	1.8%
- 5/1 Hybrid Arm	6.2%	6.3%	6.6%	6.8%	7.2%	6.4%	5.5%	4.0%
- 7/1 Hybrid Arm	2.4%	2.4%	2.5%	2.6%	2.6%	2.5%	2.4%	1.9%
- 10/1 Hybrid Arm	1.0%	1.0%	1.1%	1.1%	0.9%	0.7%	0.4%	0.3%
NegAm ARM	0.6%	0.7%	0.8%	0.9%	1.1%	1.2%	1.2%	1.2%
Interest Only	6.6%	6.7%	6.9%	6.9%	5.8%	4.3%	2.3%	0.9%
- Interest Only ARM	5.2%	5.3%	5.4%	5.5%	5.1%	4.1%	2.3%	0.9%
- Interest Only FRM	1.4%	1.4%	1.5%	1.5%	0.7%	0.1%	0.0%	0.0%
Alt-A	10.5%	11.0%	11.4%	11.8%	11.1%	9.4%	7.6%	6.4%
- Alt-A Low/No Doc	7.2%	7.5%	7.7%	7.9%	7.3%	6.5%	5.4%	4.5%
- Alt-A No Disclosure	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	2.1%	2.3%	2.4%	2.4%	2.5%	2.5%	2.1%	1.7%
- Alt-A SISA	0.6%	0.7%	0.7%	0.7%	0.3%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.8%	0.8%	0.9%	0.9%	0.8%	0.7%	0.6%	0.5%
- Alt-A Stated Income	3.5%	3.6%	3.6%	3.8%	3.7%	3.3%	2.7%	2.3%



Single Family Conventional Book Characteristics Retail

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	2.1%	2.2%	2.3%	2.4%	2.3%	1.5%	0.8%	0.3%
Alt-A Deals (no SFC)	1.2%	1.3%	1.4%	1.4%	1.5%	1.4%	1.4%	1.5%
My Community Mortgage	1.1%	1.2%	1.2%	1.1%	0.6%	0.3%	0.3%	0.2%
Non-Full Doc								
Non-Full Doc Total	23.7%	23.9%	23.2%	22.4%	18.9%	16.6%	14.2%	11.5%
- Select Lender Programs Non-Full Doc	16.6%	16.5%	15.6%	14.6%	11.7%	10.4%	9.0%	7.2%
- Other Low/No Doc	7.1%	7.4%	7.6%	7.8%	7.2%	6.2%	5.2%	4.3%
Subprime Deals								
Subprime	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.3%	0.5%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.3%	0.5%
- Post 12/2005	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	78.8%	78.5%	78.0%	77.3%	77.4%	78.4%	78.3%	75.5%
Investor Channel	14.0%	14.2%	14.5%	15.0%	14.1%	12.3%	10.4%	9.5%
eChannel	4.9%	4.9%	4.9%	4.8%	4.7%	4.4%	4.1%	3.6%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.1%	2.2%	2.5%	2.7%	3.6%	4.9%	7.1%	11.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.4%	13.5%	13.4%	13.3%	11.0%	8.6%	5.9%	4.2%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.1%	4.2%	4.3%	4.3%	4.0%	3.6%	3.1%	2.5%
- 80/15/05	2.6%	2.7%	2.8%	2.9%	2.6%	2.2%	1.9%	1.4%
- 80/20/00	0.7%	0.7%	0.7%	0.8%	0.7%	0.4%	0.3%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.6%	5.5%	5.2%	4.9%	3.4%	2.0%	0.4%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.9%	18.2%	18.4%	18.6%	17.4%	16.0%	14.7%	12.6%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
- 80/10/10	5.3%	5.4%	5.5%	5.6%	5.3%	4.8%	4.3%	3.6%
- 80/15/05	3.0%	3.1%	3.3%	3.4%	3.1%	2.7%	2.4%	1.8%
- 80/20/00	2.3%	2.4%	2.5%	2.6%	2.3%	1.6%	1.1%	0.7%



Single Family Conventional Book Characteristics Retail

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	6.7%	6.7%	6.5%	6.4%	6.1%	6.3%	6.4%	5.9%
EA/TPR								
EA/TPR	1.6%	1.7%	1.7%	1.7%	1.6%	1.6%	1.6%	1.4%
- EA I	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%
- EA/TPR II	0.4%	0.4%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%
- EA/TPR III	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%
10-K Property Region (Sums to 100%)								
Midwest	15.8%	16.0%	16.0%	16.1%	16.2%	16.2%	16.3%	16.4%
Northeast	20.4%	20.3%	20.3%	20.4%	20.2%	20.4%	20.4%	20.5%
Southeast	27.3%	27.3%	27.3%	27.2%	26.6%	25.5%	24.5%	23.7%
Southwest	14.1%	14.2%	14.2%	14.2%	14.2%	14.3%	14.2%	14.0%
West	22.3%	22.2%	22.1%	22.2%	22.7%	23.6%	24.8%	25.4%
Census Region (Sums to 100%)								
New England	5.6%	5.6%	5.7%	5.7%	5.8%	5.9%	5.9%	6.0%
Middle Atlantic	13.5%	13.3%	13.3%	13.3%	13.1%	13.3%	13.3%	13.3%
East North Central	13.3%	13.5%	13.6%	13.6%	13.7%	13.8%	13.9%	14.1%
East South Central	3.9%	3.9%	3.9%	3.9%	3.8%	3.7%	3.6%	3.5%
South Atlantic	23.9%	23.8%	23.8%	23.7%	23.3%	22.3%	21.3%	20.6%
West North Central	4.3%	4.3%	4.3%	4.3%	4.3%	4.3%	4.3%	4.2%
West South Central	6.5%	6.5%	6.5%	6.5%	6.6%	6.8%	6.7%	6.6%
Mountain	8.2%	8.2%	8.2%	8.1%	7.9%	7.7%	7.5%	7.4%
Pacific	20.0%	19.9%	19.8%	19.8%	20.5%	21.4%	22.7%	23.5%
US Territories	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.8%	0.7%
Top 10 States								
01) CA	14.0%	13.9%	13.8%	13.8%	14.4%	15.1%	16.2%	17.0%
02) FL	7.9%	8.0%	8.1%	8.1%	8.0%	7.4%	6.9%	6.5%
03) NY	5.8%	5.6%	5.6%	5.7%	5.5%	5.7%	5.8%	5.8%
04) TX	4.5%	4.4%	4.4%	4.4%	4.5%	4.5%	4.5%	4.5%
05) NJ	4.4%	4.4%	4.4%	4.4%	4.3%	4.3%	4.4%	4.4%
06) IL	4.1%	4.1%	4.1%	4.1%	4.0%	4.1%	4.1%	4.2%
07) VA	4.1%	4.1%	4.0%	4.0%	3.9%	3.8%	3.7%	3.7%
08) WA	3.5%	3.5%	3.5%	3.5%	3.5%	3.6%	3.6%	3.6%
09) OH	3.4%	3.5%	3.5%	3.5%	3.5%	3.4%	3.4%	3.4%
10) GA	3.4%	3.4%	3.4%	3.4%	3.4%	3.3%	3.2%	3.1%
Top 10 Sellers								



Single Family Conventional Book Characteristics Retail

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	23.1%	23.0%	22.3%	21.8%	20.4%	19.6%	18.6%	16.4%
02) WASHINGTON MUTUAL INC	6.3%	6.6%	7.1%	7.6%	9.2%	10.6%	12.4%	13.3%
03) JP MORGAN CHASE & CO	6.3%	6.1%	5.7%	5.7%	5.0%	4.9%	5.0%	5.8%
04) PHH CORPORATION	6.0%	6.1%	6.3%	6.4%	6.7%	6.7%	6.7%	6.4%
05) WELLS FARGO & COMPANY	5.0%	4.5%	3.9%	3.2%	1.7%	1.1%	0.6%	0.7%
06) CERBERUS CAPITAL HOLDING	4.2%	4.3%	4.4%	4.5%	4.7%	4.8%	4.6%	4.2%
07) WACHOVIA CORPORATION	3.6%	3.5%	3.4%	3.3%	3.3%	3.0%	2.7%	2.8%
08) CITIGROUP INC	3.6%	3.8%	3.9%	4.0%	3.8%	4.0%	3.7%	3.7%
09) FIRST HORIZON NATIONAL CORPORATION	3.2%	3.4%	3.6%	3.8%	4.2%	4.4%	4.3%	3.9%
10) SUNTRUST BANKS INC	3.1%	3.0%	2.9%	2.8%	2.4%	1.9%	1.7%	1.6%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	23.1%	23.2%	22.9%	22.5%	21.2%	19.9%	18.8%	16.8%
02) JP MORGAN CHASE & CO	11.7%	11.6%	11.4%	11.5%	11.2%	10.3%	9.7%	10.2%
03) WELLS FARGO & COMPANY	7.9%	7.5%	6.9%	6.4%	5.5%	5.1%	4.5%	3.9%
04) WASHINGTON MUTUAL INC	6.2%	6.5%	6.8%	7.2%	8.9%	10.5%	13.0%	14.9%
05) CITIGROUP INC	6.2%	6.4%	6.7%	7.0%	7.4%	8.0%	8.2%	8.4%
06) CERBERUS CAPITAL HOLDING	5.3%	5.4%	5.5%	5.5%	5.9%	6.2%	6.5%	7.0%
07) PHH CORPORATION	4.1%	4.1%	4.2%	4.2%	4.5%	4.7%	5.0%	5.0%
08) WACHOVIA CORPORATION	2.8%	2.7%	2.5%	2.4%	2.1%	1.8%	1.1%	0.9%
09) SUNTRUST BANKS INC	2.8%	2.8%	2.7%	2.6%	2.2%	1.6%	1.4%	1.2%
10) NATIONAL CITY CORPORATION	2.3%	2.3%	2.2%	2.1%	1.5%	1.1%	1.2%	1.3%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	80.5%							
Credit Enhancement	19.5%							
- Primary MI Only	12.5%							
- Pool Policy Only	3.4%							
- Pool Policy and Primary MI	0.6%							
- Full Recourse	1.2%							
- Shared Arrangement	1.2%							
- Government	0.0%							
- Secondary Market (SMC)	0.6%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	60.0%							
Interest Only with Credit Enhancement	33.9%							
Alt-A with Credit Enhancement	33.7%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics Retail

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-0.38	-0.71	-1.23	-1.42	0.44	1.61	1.53	0.57
Wtd Avg Economic Model Fee	24.86	24.82	25.04	25.14	22.80	21.29	20.73	20.49
Wtd Avg Charged Fee	24.47	24.11	23.81	23.72	23.24	22.90	22.26	21.06
Appraisal Waivers								
Appraisal Waiver	3.9%	3.9%	3.9%	3.7%	3.3%	2.8%	2.3%	2.3%
Serious Delinquent Loans								
SDQ Rate All Loans	1.23%	0.99%	0.86%	0.76%	0.53%	0.65%	0.51%	0.48%
- SDQ Rate for Loans with CE	3.35%							
- SDQ Rate for Loans without CE	0.75%							
SDQ Rate Excl. Katrina Loans	1.23%	0.99%	0.86%	0.76%	0.52%	0.52%	0.51%	0.48%
SDQ Rate for Katrina Loans	1.29%	1.16%	1.20%	1.30%	1.79%	8.68%	0.56%	0.41%
Serious Delinquent Loans								
SDQ Loan Count	113,430	90,874	77,134	67,650	44,931	54,456	42,408	39,936
SDQ Count for Loans with CE	57,382							
SDQ Count for Loans without CE	56,048							
SDQ Volume (\$M)								
SDQ Volume	\$18,491.3	\$14,284.6	\$11,475.8	\$9,312.8	\$5,009.2	\$5,615.1	\$4,277.8	\$3,960.0
SDQ Volume for Loans with CE	\$9,693.6							
SDQ Volume for Loans without CE	\$8,797.7							



Single Family Conventional Book Characteristics Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	14,446,418	14,289,304	14,032,094	13,675,657	12,490,599	11,964,521	11,690,804	11,016,657
Book Volume (\$B)	\$2,211.7	\$2,171.4	\$2,108.0	\$2,027.1	\$1,778.4	\$1,664.6	\$1,608.4	\$1,522.5
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	23.3%	23.6%	23.7%	24.2%	26.4%	27.5%	27.4%	27.3%
OLTV 60.01% - 70.00%	16.2%	16.3%	16.2%	16.3%	17.2%	17.5%	17.5%	17.4%
OLTV 70.01% - 75.00%	9.7%	9.7%	9.7%	9.8%	10.0%	10.4%	11.0%	11.7%
OLTV 75.01% - 80.00%	31.6%	31.5%	31.7%	32.0%	31.4%	29.7%	28.4%	27.3%
OLTV 80.01% - 90.00%	8.5%	8.2%	8.0%	7.6%	7.2%	7.6%	8.2%	8.9%
OLTV 90.01% - 95.00%	4.8%	4.7%	4.5%	4.3%	3.8%	4.1%	4.7%	5.1%
OLTV 95.01% - 97.00%	0.7%	0.6%	0.6%	0.6%	0.7%	0.8%	0.9%	1.0%
OLTV 97.01% - 100.00%	5.1%	5.3%	5.3%	5.1%	3.2%	2.3%	1.7%	1.0%
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%
Wtd Avg OLTV	71.6%	71.5%	71.4%	71.1%	69.7%	69.1%	69.1%	69.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	21.3%	21.5%	21.7%	22.2%	24.3%	25.2%	25.2%	25.3%
Comb LTV 60.01% - 70.00%	15.5%	15.6%	15.6%	15.7%	16.8%	17.2%	17.1%	17.1%
Comb LTV 70.01% - 75.00%	9.2%	9.2%	9.2%	9.2%	9.8%	10.4%	11.0%	11.8%
Comb LTV 75.01% - 80.00%	25.5%	25.2%	25.2%	25.4%	26.0%	26.2%	26.7%	26.6%
Comb LTV 80.01% - 90.00%	13.7%	13.5%	13.2%	12.7%	11.6%	11.0%	10.5%	10.6%
Comb LTV 90.01% - 95.00%	7.6%	7.5%	7.4%	7.3%	6.4%	6.1%	6.1%	6.1%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.6%	0.6%	0.7%	0.8%	0.9%	1.0%
Comb LTV 97.01% - 100.00%	6.3%	6.6%	6.7%	6.6%	4.2%	2.9%	2.1%	1.2%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.3%
Wtd Avg Comb LTV	73.6%	73.6%	73.5%	73.2%	71.5%	70.8%	70.5%	70.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	21.3%	21.5%	21.7%	22.2%	24.3%	25.2%	25.2%	25.3%
Comb LTV 60.01% - 70.00%	15.5%	15.6%	15.6%	15.7%	16.8%	17.2%	17.1%	17.1%
Comb LTV 70.01% - 75.00%	9.2%	9.2%	9.2%	9.2%	9.8%	10.4%	11.0%	11.8%
Comb LTV 75.01% - 80.00%	25.5%	25.2%	25.2%	25.4%	26.0%	26.2%	26.8%	26.6%
Comb LTV 80.01% - 90.00%	13.7%	13.5%	13.2%	12.7%	11.6%	11.0%	10.5%	10.6%



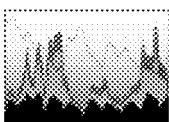
Single Family Conventional Book Characteristics Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	7.6%	7.5%	7.5%	7.3%	6.4%	6.2%	6.1%	6.1%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.6%	0.6%	0.7%	0.8%	1.0%	1.0%
Comb LTV 97.01% - 100.00%	6.3%	6.6%	6.7%	6.6%	4.2%	2.9%	2.1%	1.2%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Wtd Avg Comb LTV	73.6%	73.6%	73.4%	73.2%	71.5%	70.8%	70.5%	70.7%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	37.5%	41.3%	45.0%	46.7%	56.5%	59.4%	51.3%	38.8%
MTMLTV 60.01% - 70.00%	14.1%	14.9%	15.5%	15.4%	16.9%	17.9%	20.7%	23.5%
MTMLTV 70.01% - 75.00%	7.9%	8.3%	8.6%	8.4%	8.2%	8.1%	9.8%	13.7%
MTMLTV 75.01% - 80.00%	9.4%	10.2%	10.7%	10.1%	8.6%	7.3%	8.7%	11.9%
MTMLTV 80.01% - 90.00%	13.6%	11.8%	10.3%	10.5%	6.1%	4.5%	6.2%	8.4%
MTMLTV 90.01% - 95.00%	4.7%	4.3%	3.6%	3.1%	1.5%	1.2%	1.6%	2.3%
MTMLTV 95.01% - 97.00%	1.7%	1.5%	1.2%	1.0%	0.5%	0.3%	0.4%	0.4%
MTMLTV 97.01% - 100.00%	2.3%	2.2%	2.0%	1.9%	0.9%	0.5%	0.6%	0.4%
MTMLTV > 100.00%	8.3%	5.1%	2.7%	2.3%	0.5%	0.1%	0.2%	0.1%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%
Wtg Avg MTMLTV	67.6%	64.4%	61.7%	60.7%	55.3%	54.0%	57.9%	62.5%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.5%	0.6%	0.6%	0.5%	0.5%	0.5%	0.6%
FICO 550-579	0.7%	0.7%	0.8%	0.8%	0.8%	0.8%	0.9%	1.0%
FICO 580-619	3.7%	3.8%	3.9%	3.9%	3.7%	3.6%	3.7%	3.8%
FICO 620-659	9.6%	9.8%	10.1%	10.1%	9.9%	10.0%	10.4%	10.5%
FICO 660-699	16.7%	16.8%	16.9%	16.9%	16.9%	17.1%	17.4%	17.5%
FICO 700-739	22.5%	22.5%	22.5%	22.5%	22.7%	22.8%	23.2%	23.3%
FICO >= 740	46.1%	45.5%	45.0%	44.9%	45.2%	44.8%	43.5%	43.1%
FICO Missing	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%
Wtd Avg FICO	724	723	722	722	723	722	720	720
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	75.7%	75.2%	74.9%	74.1%	70.0%	66.9%	64.5%	64.9%
Intermediate-term, fixed-rate	14.5%	14.9%	15.0%	15.6%	19.3%	22.6%	25.6%	27.7%
Adjustable-rate	4.0%	4.1%	4.3%	4.6%	6.2%	7.6%	8.3%	6.8%



Single Family Conventional Book Characteristics Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only adjustable-rate	3.0%	2.9%	2.8%	2.7%	2.4%	1.8%	0.9%	0.4%
Negative Amortization	0.3%	0.3%	0.4%	0.5%	0.9%	0.9%	0.7%	0.2%
Interest Only fixed-rate	2.5%	2.5%	2.6%	2.6%	1.2%	0.3%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.2%	91.3%	91.5%	91.7%	92.0%	92.3%	92.5%	92.7%
Second/Vacation Home	4.6%	4.5%	4.5%	4.4%	4.2%	3.7%	3.2%	2.8%
Investor Property	4.3%	4.2%	4.0%	3.9%	3.9%	4.0%	4.3%	4.5%
10-K Unit Type (Sums to 100%)								
1 Unit	97.1%	97.1%	97.1%	97.2%	97.0%	96.8%	96.6%	96.6%
2-4 Units	2.9%	2.9%	2.9%	2.8%	3.0%	3.2%	3.4%	3.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.1%	9.0%	8.8%	8.7%	8.0%	7.5%	7.2%	7.0%
Single Family Homes	90.9%	91.0%	91.2%	91.3%	92.0%	92.5%	92.8%	93.0%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%	0.6%	0.6%
Condo/Coop	9.1%	9.0%	8.8%	8.7%	8.0%	7.4%	7.2%	7.0%
1 Unit	87.5%	87.7%	87.8%	87.9%	88.5%	88.8%	88.8%	88.9%
2-4 Units	2.9%	2.9%	2.8%	2.8%	3.0%	3.2%	3.4%	3.4%
Condo								
Condo	8.7%	8.6%	8.4%	8.3%	7.6%	7.1%	6.8%	6.7%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	40.0%	39.2%	39.5%	39.8%	35.6%	31.3%	27.7%	23.7%
Cash-Out Refinance	31.5%	31.8%	31.6%	31.6%	32.3%	32.2%	31.2%	31.9%
Other Refinance	28.5%	29.1%	28.9%	28.6%	32.1%	36.4%	41.0%	44.5%
Origination Type (Sums to 100%)								
TPO Broker	20.7%	20.5%	20.5%	20.2%	19.8%	19.9%	21.0%	22.1%
TPO Correspondent	34.0%	34.2%	34.8%	34.9%	33.4%	31.7%	30.2%	29.5%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Retail	45.3%	45.3%	44.7%	44.9%	46.8%	48.3%	48.7%	48.3%
Origination Year (Sums to 100%)								
< 2001	0.2%	0.2%	0.3%	0.3%	0.4%	0.5%	0.8%	1.4%
2001	1.8%	1.9%	2.1%	2.3%	3.1%	4.1%	6.1%	10.4%
2002	6.1%	6.4%	7.0%	7.6%	10.2%	13.2%	18.2%	27.5%
2003	19.9%	21.0%	22.5%	24.2%	31.7%	39.5%	50.7%	60.7%
2004	10.4%	11.0%	11.8%	12.7%	17.0%	21.5%	24.2%	0.0%



Single Family Conventional Book Characteristics

Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2005	12.9%	13.5%	14.5%	15.5%	20.2%	21.2%	0.0%	0.0%
2006	12.6%	13.2%	14.4%	15.7%	17.4%	0.0%	0.0%	0.0%
2007	20.8%	21.7%	23.2%	21.8%	0.0%	0.0%	0.0%	0.0%
2008	15.3%	11.1%	4.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$167,814	\$166,091	\$163,998	\$161,666	\$154,024	\$148,117	\$143,868	\$141,760
Loan Original Note Rate	5.98%	5.97%	5.98%	5.98%	5.83%	5.68%	5.70%	5.82%
Seasoning (Sums to 100%)								
Seasoned	0.3%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%
Non-Seasoned	99.7%	99.6%	99.6%	99.6%	99.7%	99.7%	99.8%	99.8%
ACI								
ACI Probability	0.40%	0.41%	0.42%	0.41%	0.35%	0.33%	0.33%	0.33%
Wtd Avg ACI Score	717	717	717	717	722	724	725	725
Credit Premium								
Wtd Avg Credit Premium	-0.06	-0.07	-0.07	-0.05	-0.04	-0.06	-0.10	-0.10
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.2%	0.4%	0.1%	0.1%	0.2%
Prepay Premium								
Prepay Premium	0.6%	0.6%	0.7%	0.8%	1.2%	1.3%	1.1%	0.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.4%	10.6%	10.9%	11.2%	12.9%	14.5%	15.9%	16.6%
DTI Ratio > 20 and <= 30	20.8%	21.0%	21.1%	21.4%	22.9%	24.2%	25.1%	25.9%
DTI Ratio > 30 and <= 40	27.0%	27.0%	27.0%	27.0%	26.7%	26.3%	25.9%	26.2%
DTI Ratio > 40 and <= 50	23.2%	23.0%	22.8%	22.5%	20.5%	19.0%	17.9%	17.5%
DTI Ratio > 50	16.9%	16.8%	16.5%	16.1%	14.6%	13.8%	13.2%	12.3%
DTI Ratio Missing	1.6%	1.6%	1.7%	1.8%	2.2%	2.3%	2.0%	1.6%
Wtd Avg DTI Ratio	37.2%	37.1%	37.0%	36.8%	35.7%	34.9%	34.3%	33.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.4%	10.6%	10.9%	11.2%	12.9%	14.5%	15.9%	16.6%
DTI Ratio > 20 and <= 30	20.8%	21.0%	21.1%	21.4%	22.9%	24.2%	25.1%	25.9%
DTI Ratio > 30 and <= 40	27.0%	27.0%	27.0%	27.0%	26.7%	26.3%	25.9%	26.2%
DTI Ratio > 40 and <= 50	23.2%	23.0%	22.8%	22.5%	20.5%	19.0%	17.9%	17.5%
DTI Ratio > 50	16.9%	16.8%	16.5%	16.1%	14.6%	13.8%	13.2%	12.3%
DTI Ratio Missing	1.6%	1.6%	1.7%	1.8%	2.2%	2.3%	2.0%	1.6%



Single Family Conventional Book Characteristics Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg DTI Ratio	37.2%	37.1%	37.0%	36.8%	35.7%	34.9%	34.3%	33.7%
Origination Term (Sums to 100%)								
<= 15 Years	14.5%	14.9%	15.0%	15.6%	19.3%	22.6%	25.6%	27.7%
> 15 Years amd <= 25 Years	3.8%	3.9%	3.9%	4.0%	4.5%	4.8%	4.9%	4.9%
> 25 Years and <= 30 Years	81.1%	80.6%	80.5%	79.9%	76.1%	72.6%	69.5%	67.4%
> 30 Years	0.6%	0.6%	0.6%	0.6%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	78.3%	77.7%	77.5%	76.6%	71.2%	67.2%	64.6%	64.9%
Intermediate-Term Fixed Rate (excl Balloon)	14.1%	14.5%	14.6%	15.1%	18.7%	21.8%	24.6%	26.5%
Adjustable Rate	7.3%	7.4%	7.5%	7.8%	9.5%	10.3%	9.8%	7.4%
Balloon	0.3%	0.3%	0.4%	0.4%	0.6%	0.7%	1.0%	1.2%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.6%	0.6%	0.6%	0.6%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	6.9%	7.0%	7.1%	7.3%	8.5%	9.2%	9.0%	7.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.7%	0.7%	0.8%	0.9%	1.4%	1.9%	2.2%	1.7%
- 5/1 Hybrid Arm	4.2%	4.2%	4.3%	4.4%	4.9%	5.0%	4.7%	3.7%
- 7/1 Hybrid Arm	1.6%	1.6%	1.5%	1.6%	1.8%	1.9%	1.8%	1.5%
- 10/1 Hybrid Arm	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.2%	0.1%
NegAm ARM	0.3%	0.3%	0.4%	0.5%	0.9%	0.9%	0.7%	0.2%
Interest Only	5.5%	5.5%	5.4%	5.3%	3.6%	2.1%	0.9%	0.4%
- Interest Only ARM	3.0%	2.9%	2.8%	2.7%	2.4%	1.8%	0.9%	0.4%
- Interest Only FRM	2.5%	2.5%	2.6%	2.6%	1.2%	0.3%	0.1%	0.0%
Alt-A	1.6%	1.7%	1.8%	1.8%	1.9%	1.9%	2.0%	2.0%
- Alt-A Low/No Doc	1.6%	1.7%	1.7%	1.8%	1.8%	1.9%	2.0%	2.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.6%	0.7%	0.7%	0.8%	0.9%	1.0%	1.0%	1.0%



Single Family Conventional Book Characteristics Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
- Alt-A Stated Income	0.7%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	1.9%	1.9%	1.9%	1.9%	0.8%	0.3%	0.3%	0.2%
Non-Full Doc								
Non-Full Doc Total	16.7%	17.0%	16.7%	16.0%	12.8%	11.1%	9.9%	8.5%
- Select Lender Programs Non-Full Doc	15.2%	15.5%	15.1%	14.4%	11.2%	9.3%	8.1%	6.7%
- Other Low/No Doc	1.5%	1.6%	1.6%	1.6%	1.7%	1.7%	1.8%	1.8%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	12.0%	12.1%	12.0%	12.0%	10.0%	8.0%	5.8%	4.4%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%
- 75/25/00	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.2%	4.3%	4.4%	4.5%	4.1%	3.6%	3.1%	2.5%
- 80/15/05	2.5%	2.6%	2.7%	2.8%	2.6%	2.3%	1.9%	1.5%
- 80/20/00	0.9%	0.9%	1.0%	1.0%	1.0%	0.6%	0.3%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.8%	3.7%	3.3%	3.0%	2.0%	1.3%	0.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	16.2%	16.4%	16.6%	16.8%	16.0%	15.1%	14.2%	12.7%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%



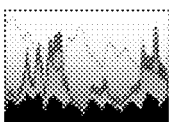
Single Family Conventional Book Characteristics Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 80/10/10	5.3%	5.4%	5.5%	5.6%	5.3%	4.9%	4.4%	3.9%
- 80/15/05	2.9%	3.0%	3.1%	3.3%	3.0%	2.7%	2.5%	2.0%
- 80/20/00	1.4%	1.4%	1.5%	1.6%	1.2%	0.7%	0.5%	0.3%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	6.1%	6.1%	5.9%	5.8%	6.0%	6.3%	6.3%	6.0%
EA/TPR								
EA/TPR	2.5%	2.6%	2.7%	2.6%	2.3%	2.3%	2.4%	2.5%
- EA I	1.0%	1.1%	1.1%	1.1%	1.0%	1.0%	1.1%	1.1%
- EA/TPR II	0.7%	0.7%	0.8%	0.7%	0.6%	0.6%	0.7%	0.7%
- EA/TPR III	0.7%	0.8%	0.8%	0.8%	0.7%	0.7%	0.7%	0.6%
10-K Property Region (Sums to 100%)								
Midwest	16.8%	17.0%	17.2%	17.4%	17.7%	17.8%	17.9%	18.0%
Northeast	18.0%	18.0%	18.0%	18.1%	18.1%	18.2%	17.9%	17.5%
Southeast	24.7%	24.8%	24.8%	24.7%	24.0%	23.2%	22.3%	21.8%
Southwest	16.5%	16.5%	16.6%	16.5%	16.1%	15.8%	15.7%	15.7%
West	24.0%	23.7%	23.5%	23.3%	24.1%	25.0%	26.2%	27.1%
Census Region (Sums to 100%)								
New England	6.1%	6.1%	6.2%	6.3%	6.5%	6.6%	6.6%	6.6%
Middle Atlantic	11.2%	11.1%	11.1%	11.1%	11.0%	10.9%	10.6%	10.2%
East North Central	13.4%	13.6%	13.7%	13.9%	14.2%	14.4%	14.6%	14.7%
East South Central	4.0%	4.0%	4.0%	4.0%	3.9%	3.8%	3.7%	3.5%
South Atlantic	21.1%	21.2%	21.2%	21.1%	20.5%	19.7%	19.0%	18.5%
West North Central	5.7%	5.7%	5.8%	5.8%	5.9%	5.8%	5.7%	5.6%
West South Central	7.2%	7.2%	7.2%	7.1%	6.9%	6.8%	6.6%	6.4%
Mountain	9.3%	9.3%	9.3%	9.3%	8.9%	8.7%	8.7%	8.9%
Pacific	21.7%	21.4%	21.2%	21.1%	21.9%	22.9%	24.2%	25.2%
US Territories	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Top 10 States								
01) CA	15.4%	15.1%	15.0%	14.9%	15.9%	16.8%	18.1%	19.1%
02) FL	7.1%	7.1%	7.2%	7.2%	6.9%	6.5%	6.1%	5.9%
03) TX	5.0%	4.9%	4.9%	4.8%	4.6%	4.5%	4.4%	4.2%
04) NY	4.6%	4.5%	4.5%	4.5%	4.5%	4.5%	4.4%	4.2%
05) IL	4.6%	4.6%	4.6%	4.6%	4.5%	4.5%	4.6%	4.6%
06) NJ	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.5%	3.4%
07) WA	3.5%	3.5%	3.5%	3.4%	3.4%	3.4%	3.4%	3.5%
08) VA	3.4%	3.4%	3.3%	3.3%	3.3%	3.2%	3.2%	3.1%



Single Family Conventional Book Characteristics Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
09) MA	3.1%	3.1%	3.2%	3.2%	3.3%	3.4%	3.6%	3.7%
10) GA	3.1%	3.1%	3.1%	3.1%	3.0%	3.0%	2.9%	3.0%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	28.1%	28.5%	28.7%	28.7%	28.0%	28.1%	27.3%	24.7%
02) CITIGROUP INC	8.7%	8.7%	8.6%	8.5%	7.7%	6.6%	5.7%	4.9%
03) WASHINGTON MUTUAL INC	6.8%	7.2%	7.7%	8.3%	10.6%	12.7%	15.1%	16.8%
04) WELLS FARGO & COMPANY	6.4%	5.8%	5.2%	4.6%	3.1%	2.0%	0.9%	0.7%
05) JP MORGAN CHASE & CO	5.3%	5.0%	4.6%	4.5%	3.8%	4.0%	4.5%	5.9%
06) CERBERUS CAPITAL HOLDING	5.3%	5.4%	5.4%	5.4%	5.6%	5.1%	4.7%	4.1%
07) SUNTRUST BANKS INC	4.3%	4.3%	4.3%	4.1%	3.4%	2.6%	2.2%	2.0%
08) FLAGSTAR BANCORP INC	3.4%	3.3%	3.4%	3.4%	3.5%	3.8%	3.8%	3.9%
09) AMTRUST FINANCIAL CORPORATION	2.7%	2.5%	2.4%	2.4%	2.2%	1.9%	1.7%	1.7%
10) WACHOVIA CORPORATION	2.5%	2.5%	2.5%	2.5%	2.9%	2.8%	2.4%	2.2%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	28.1%	28.5%	28.6%	28.6%	27.9%	28.1%	27.3%	24.6%
02) JP MORGAN CHASE & CO	11.8%	11.4%	11.1%	11.0%	10.5%	10.6%	11.1%	12.5%
03) CITIGROUP INC	11.2%	11.3%	11.4%	11.5%	11.6%	10.8%	9.5%	8.9%
04) WELLS FARGO & COMPANY	10.5%	10.2%	9.8%	9.4%	8.3%	7.0%	5.1%	3.9%
05) CERBERUS CAPITAL HOLDING	6.1%	6.2%	6.2%	6.2%	6.6%	6.4%	6.3%	6.5%
06) WASHINGTON MUTUAL INC	5.5%	5.8%	6.2%	6.7%	8.6%	10.8%	13.8%	16.5%
07) SUNTRUST BANKS INC	3.2%	3.2%	3.0%	2.8%	2.3%	2.1%	1.9%	1.7%
08) NATIONAL CITY CORPORATION	1.7%	1.7%	1.7%	1.6%	0.9%	0.6%	0.8%	0.9%
09) WACHOVIA CORPORATION	1.5%	1.5%	1.5%	1.5%	1.8%	1.6%	1.0%	0.5%
10) FLAGSTAR BANCORP INC	1.4%	1.3%	1.2%	1.1%	0.5%	0.4%	0.5%	0.6%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	81.4%							
Credit Enhancement	18.6%							
- Primary MI Only	15.8%							
- Pool Policy Only	0.6%							
- Pool Policy and Primary MI	0.3%							
- Full Recourse	0.6%							
- Shared Arrangement	0.6%							
- Government	0.0%							
- Secondary Market (SMC)	0.8%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	89.1%							



Single Family Conventional Book Characteristics

Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only with Credit Enhancement	19.8%							
Alt-A with Credit Enhancement	10.1%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.04	-4.34	-4.82	-4.94	-2.02	-0.68	-0.96	-1.81
Wtd Avg Economic Model Fee	26.16	26.08	26.04	25.81	22.37	21.06	21.31	21.57
Wtd Avg Charged Fee	22.12	21.74	21.22	20.86	20.36	20.38	20.35	19.76
Appraisal Waivers								
Appraisal Waiver	1.8%	1.8%	1.7%	1.6%	1.1%	0.6%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.38%	1.08%	0.91%	0.81%	0.56%	0.67%	0.47%	0.38%
- SDQ Rate for Loans with CE	3.79%							
- SDQ Rate for Loans without CE	0.84%							
SDQ Rate Excl. Katrina Loans	1.38%	1.07%	0.91%	0.80%	0.54%	0.52%	0.47%	0.38%
SDQ Rate for Katrina Loans	1.44%	1.31%	1.35%	1.43%	2.03%	9.15%	0.56%	0.31%
Serious Delinquent Loans								
SDQ Loan Count	198,126	152,756	126,549	109,821	69,535	79,320	53,870	41,538
SDQ Count for Loans with CE	99,834							
SDQ Count for Loans without CE	98,292							
SDQ Volume (\$M)								
SDQ Volume	\$33,360.1	\$24,581.2	\$19,043.4	\$15,241.6	\$8,266.8	\$8,947.1	\$6,118.6	\$4,764.2
SDQ Volume for Loans with CE	\$16,620.3							
SDQ Volume for Loans without CE	\$16,739.8							



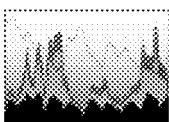
Single Family Conventional Book Characteristics Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	2,441,820	2,466,282	2,472,810	2,505,167	2,082,961	1,731,408	1,557,733	1,479,576
Book Volume (\$B)	\$370.9	\$376.0	\$376.2	\$382.1	\$306.7	\$236.3	\$203.2	\$187.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	19.0%	18.8%	18.3%	18.1%	17.6%	19.4%	20.0%	18.2%
OLTV 60.01% - 70.00%	14.4%	14.2%	13.9%	13.8%	14.1%	14.5%	14.9%	14.7%
OLTV 70.01% - 75.00%	9.9%	9.8%	9.6%	9.6%	9.8%	10.4%	11.4%	12.3%
OLTV 75.01% - 80.00%	41.7%	42.1%	42.7%	43.0%	43.1%	38.5%	33.7%	30.9%
OLTV 80.01% - 90.00%	7.9%	7.9%	8.0%	8.0%	8.1%	9.3%	10.9%	13.3%
OLTV 90.01% - 95.00%	3.7%	3.7%	3.9%	3.9%	3.9%	4.5%	5.6%	6.7%
OLTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.7%	0.8%	0.8%	1.1%
OLTV 97.01% - 100.00%	2.9%	3.0%	3.0%	3.1%	2.7%	2.5%	2.5%	2.6%
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	72.6%	72.7%	73.0%	73.1%	73.4%	72.8%	72.8%	73.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.5%	17.3%	16.8%	16.6%	16.6%	18.6%	19.3%	17.7%
Comb LTV 60.01% - 70.00%	13.6%	13.5%	13.2%	13.1%	13.3%	14.1%	14.7%	14.5%
Comb LTV 70.01% - 75.00%	9.1%	9.0%	8.8%	8.8%	9.1%	10.0%	11.1%	12.1%
Comb LTV 75.01% - 80.00%	25.4%	25.4%	25.5%	25.6%	27.7%	30.7%	31.4%	29.5%
Comb LTV 80.01% - 90.00%	14.0%	14.1%	14.4%	14.3%	13.8%	13.2%	12.6%	14.2%
Comb LTV 90.01% - 95.00%	8.0%	8.1%	8.3%	8.4%	7.9%	7.1%	6.7%	7.4%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%	0.9%	1.1%
Comb LTV 97.01% - 100.00%	11.7%	11.9%	12.3%	12.5%	10.6%	5.3%	2.9%	2.9%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%
Wtd Avg Comb LTV	76.4%	76.6%	76.9%	77.1%	76.6%	74.5%	73.5%	74.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.5%	17.3%	16.8%	16.6%	16.6%	18.6%	19.3%	17.7%
Comb LTV 60.01% - 70.00%	13.6%	13.5%	13.2%	13.1%	13.3%	14.1%	14.7%	14.5%
Comb LTV 70.01% - 75.00%	9.1%	9.0%	8.8%	8.8%	9.1%	10.0%	11.1%	12.1%
Comb LTV 75.01% - 80.00%	25.4%	25.4%	25.5%	25.6%	27.8%	30.7%	31.4%	29.5%
Comb LTV 80.01% - 90.00%	14.0%	14.1%	14.4%	14.3%	13.8%	13.2%	12.6%	14.2%



Single Family Conventional Book Characteristics Investor Channel

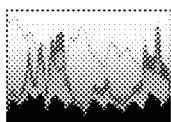
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	8.0%	8.1%	8.3%	8.4%	7.9%	7.1%	6.7%	7.4%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%	0.9%	1.1%
Comb LTV 97.01% - 100.00%	11.7%	11.9%	12.3%	12.5%	10.6%	5.3%	2.9%	2.9%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%
Wtd Avg Comb LTV	76.4%	76.6%	76.9%	77.0%	76.6%	74.5%	73.5%	74.2%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	30.8%	33.3%	34.4%	34.5%	40.3%	49.4%	47.5%	35.9%
MTMLTV 60.01% - 70.00%	12.8%	13.7%	14.8%	14.6%	17.3%	18.8%	19.4%	23.0%
MTMLTV 70.01% - 75.00%	8.1%	9.0%	10.0%	9.9%	11.3%	10.9%	10.3%	13.8%
MTMLTV 75.01% - 80.00%	9.3%	10.6%	12.4%	12.7%	16.0%	12.4%	11.8%	12.4%
MTMLTV 80.01% - 90.00%	14.7%	14.4%	15.7%	17.5%	11.4%	6.1%	7.6%	10.3%
MTMLTV 90.01% - 95.00%	5.0%	5.1%	5.1%	4.8%	1.9%	1.4%	2.0%	2.7%
MTMLTV 95.01% - 97.00%	1.8%	1.8%	1.7%	1.4%	0.5%	0.3%	0.4%	0.5%
MTMLTV 97.01% - 100.00%	2.4%	2.4%	1.9%	1.6%	0.7%	0.4%	0.4%	0.4%
MTMLTV > 100.00%	15.0%	9.4%	4.0%	2.8%	0.3%	0.1%	0.2%	0.2%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%	0.8%
Wtg Avg MTMLTV	73.2%	69.3%	66.6%	66.1%	61.8%	57.6%	59.2%	63.2%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.8%	1.4%
FICO 550-579	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	1.0%	1.6%
FICO 580-619	1.4%	1.3%	1.4%	1.4%	1.7%	2.1%	3.0%	4.5%
FICO 620-659	9.3%	9.4%	9.5%	9.6%	9.6%	9.4%	11.1%	13.4%
FICO 660-699	24.0%	24.1%	24.4%	24.4%	23.7%	22.7%	23.5%	24.6%
FICO 700-739	26.8%	26.9%	27.0%	27.0%	27.3%	27.2%	25.9%	24.0%
FICO >= 740	37.6%	37.3%	36.8%	36.7%	36.4%	36.9%	33.9%	29.6%
FICO Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.7%	0.9%
Wtd Avg FICO	719	719	719	718	717	717	711	703
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	55.8%	55.3%	54.1%	53.7%	54.5%	52.3%	55.3%	59.9%
Intermediate-term, fixed-rate	8.7%	8.7%	8.6%	8.6%	9.2%	12.5%	14.9%	14.9%
Adjustable-rate	8.3%	8.4%	8.9%	9.1%	8.8%	12.1%	13.3%	12.9%
Interest Only adjustable-rate	16.6%	16.9%	17.3%	17.4%	17.9%	17.0%	10.3%	3.0%



Single Family Conventional Book Characteristics

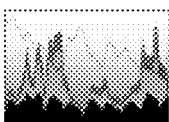
Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	2.7%	2.7%	2.8%	2.9%	5.3%	6.0%	6.2%	9.3%
Interest Only fixed-rate	7.9%	8.0%	8.3%	8.2%	4.3%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	80.7%	80.5%	80.2%	80.2%	80.4%	82.0%	85.8%	87.5%
Second/Vacation Home	4.3%	4.4%	4.4%	4.4%	4.5%	4.0%	3.1%	2.4%
Investor Property	15.0%	15.1%	15.4%	15.4%	15.1%	14.0%	11.0%	10.0%
10-K Unit Type (Sums to 100%)								
1 Unit	91.7%	91.7%	91.6%	91.7%	92.4%	92.3%	92.0%	91.4%
2-4 Units	8.3%	8.3%	8.4%	8.3%	7.6%	7.7%	8.0%	8.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.7%	10.7%	10.9%	10.9%	11.0%	10.3%	8.6%	8.0%
Single Family Homes	89.3%	89.3%	89.1%	89.1%	89.0%	89.7%	91.4%	92.0%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.6%	0.6%	0.6%	0.7%	1.0%	0.8%	0.8%	0.9%
Condo/Coop	10.7%	10.7%	10.9%	10.9%	11.0%	10.3%	8.6%	8.0%
1 Unit	80.4%	80.5%	80.1%	80.1%	80.4%	81.2%	82.6%	82.6%
2-4 Units	8.3%	8.2%	8.4%	8.3%	7.6%	7.7%	8.0%	8.5%
Condo								
Condo	10.3%	10.4%	10.6%	10.6%	10.8%	10.1%	8.5%	7.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	44.7%	45.1%	46.0%	46.5%	49.2%	47.2%	43.6%	41.6%
Cash-Out Refinance	33.9%	33.6%	33.2%	32.8%	31.0%	29.7%	29.8%	32.2%
Other Refinance	21.4%	21.3%	20.8%	20.7%	19.8%	23.0%	26.6%	26.3%
Origination Type (Sums to 100%)								
TPO Broker	24.2%	24.6%	24.2%	24.1%	23.6%	22.8%	25.7%	29.8%
TPO Correspondent	27.7%	28.2%	29.3%	29.6%	26.9%	23.7%	22.7%	20.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Retail	48.2%	47.2%	46.5%	46.2%	49.4%	53.4%	51.5%	49.4%
Origination Year (Sums to 100%)								
< 2001	2.4%	2.5%	2.6%	2.7%	4.0%	6.3%	9.5%	12.9%
2001	1.3%	1.3%	1.4%	1.4%	2.2%	3.5%	5.8%	10.4%
2002	4.5%	4.6%	4.7%	4.7%	7.0%	11.3%	18.8%	32.5%
2003	14.2%	14.4%	13.1%	13.5%	16.6%	25.3%	38.2%	44.2%
2004	12.4%	12.4%	12.6%	12.9%	15.8%	24.3%	27.7%	0.0%
2005	18.0%	18.0%	18.4%	18.5%	25.5%	29.2%	0.0%	0.0%



Single Family Conventional Book Characteristics Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	25.5%	25.7%	26.6%	27.0%	28.9%	0.0%	0.0%	0.0%
2007	20.0%	19.9%	20.1%	19.2%	0.0%	0.0%	0.0%	0.0%
2008	1.7%	1.2%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$164,092	\$163,944	\$162,873	\$162,665	\$156,061	\$145,136	\$138,197	\$133,112
Loan Original Note Rate	6.24%	6.25%	6.26%	6.25%	6.09%	5.88%	6.10%	6.41%
Seasoning (Sums to 100%)								
Seasoned	17.9%	16.7%	14.3%	13.8%	9.9%	10.8%	10.7%	12.0%
Non-Seasoned	82.1%	83.3%	85.7%	86.2%	90.1%	89.2%	89.3%	88.0%
ACI								
ACI Probability	0.77%	0.78%	0.78%	0.79%	0.74%	0.66%	0.74%	0.87%
Wtd Avg ACI Score	682	682	681	681	687	693	691	686
Credit Premium								
Wtd Avg Credit Premium	-0.02	-0.02	-0.01	-0.01	-0.05	-0.05	-0.04	0.03
Credit Premium > 1.5	1.7%	1.7%	1.8%	1.8%	1.4%	1.5%	1.8%	3.2%
Prepay Premium								
Prepay Premium	9.0%	9.2%	9.5%	9.6%	9.8%	9.5%	11.3%	15.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.4%	7.4%	7.0%	7.0%	7.6%	9.0%	9.7%	9.1%
DTI Ratio > 20 and <= 30	15.2%	15.1%	15.0%	15.0%	15.9%	17.5%	17.7%	16.5%
DTI Ratio > 30 and <= 40	26.9%	26.8%	27.0%	27.1%	27.7%	27.6%	25.3%	23.1%
DTI Ratio > 40 and <= 50	24.7%	24.6%	24.8%	24.8%	23.3%	20.1%	17.5%	16.1%
DTI Ratio > 50	7.4%	7.4%	7.4%	7.4%	7.7%	7.8%	8.6%	9.5%
DTI Ratio Missing	18.4%	18.7%	18.9%	18.6%	17.8%	17.9%	21.2%	25.6%
Wtd Avg DTI Ratio	36.4%	36.4%	36.6%	36.6%	36.3%	35.4%	35.1%	35.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.4%	7.4%	7.0%	7.0%	7.6%	9.0%	9.7%	9.1%
DTI Ratio > 20 and <= 30	15.2%	15.1%	15.0%	15.0%	15.9%	17.5%	17.7%	16.5%
DTI Ratio > 30 and <= 40	26.9%	26.8%	27.0%	27.1%	27.7%	27.6%	25.3%	23.1%
DTI Ratio > 40 and <= 50	24.7%	24.6%	24.8%	24.8%	23.3%	20.1%	17.5%	16.1%
DTI Ratio > 50	7.4%	7.4%	7.4%	7.4%	7.7%	7.8%	8.6%	9.5%
DTI Ratio Missing	18.4%	18.7%	18.8%	18.6%	17.8%	17.9%	21.2%	25.6%
Wtd Avg DTI Ratio	36.4%	36.4%	36.6%	36.6%	36.3%	35.4%	35.1%	35.5%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics

Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	8.7%	8.7%	8.6%	8.6%	9.2%	12.5%	15.0%	15.0%
> 15 Years amd <= 25 Years	2.3%	2.2%	2.2%	2.3%	2.4%	3.0%	3.7%	3.5%
> 25 Years and <= 30 Years	88.4%	88.6%	88.6%	88.6%	88.0%	84.0%	80.7%	80.9%
> 30 Years	0.5%	0.5%	0.5%	0.5%	0.4%	0.5%	0.6%	0.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	63.7%	63.3%	62.3%	61.9%	58.8%	52.4%	55.3%	59.9%
Intermediate-Term Fixed Rate (excl Balloon)	8.5%	8.5%	8.4%	8.4%	8.9%	12.0%	14.1%	14.0%
Adjustable Rate	27.5%	28.0%	29.1%	29.5%	32.0%	35.2%	29.8%	25.2%
Balloon	0.3%	0.3%	0.3%	0.3%	0.3%	0.5%	0.8%	0.9%
Various Product Types								
Second	0.7%	0.7%	0.8%	0.8%	0.1%	0.1%	0.1%	0.1%
40 Year (ARM & Fixed)	0.5%	0.5%	0.5%	0.5%	0.4%	0.5%	0.6%	0.6%
Hybrid Arm	23.3%	23.7%	24.5%	24.9%	24.1%	22.1%	16.4%	10.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	2.0%	2.0%	2.2%	2.4%	3.4%	5.0%	4.3%	3.1%
- 5/1 Hybrid Arm	16.0%	16.4%	17.0%	17.1%	16.7%	13.5%	10.0%	6.1%
- 7/1 Hybrid Arm	3.4%	3.4%	3.5%	3.5%	2.7%	2.4%	1.5%	1.1%
- 10/1 Hybrid Arm	1.9%	1.8%	1.9%	1.8%	1.4%	1.2%	0.5%	0.3%
NegAm ARM	2.7%	2.7%	2.8%	2.9%	5.3%	6.0%	6.2%	9.3%
Interest Only	24.5%	24.9%	25.6%	25.7%	22.2%	17.1%	10.4%	3.0%
- Interest Only ARM	16.6%	16.9%	17.3%	17.4%	17.9%	17.0%	10.3%	3.0%
- Interest Only FRM	7.9%	8.0%	8.3%	8.2%	4.3%	0.1%	0.0%	0.0%
Alt-A	70.8%	71.9%	73.1%	73.2%	71.5%	64.1%	58.0%	56.4%
- Alt-A Low/No Doc	48.1%	48.9%	49.5%	49.3%	45.7%	41.0%	38.0%	36.1%
- Alt-A No Disclosure	1.9%	1.9%	2.0%	2.1%	0.8%	0.2%	0.0%	0.0%
- Alt-A NINA	10.2%	10.4%	10.7%	10.5%	12.1%	12.8%	11.3%	10.1%
- Alt-A SISA	4.0%	4.0%	3.9%	4.0%	2.2%	0.1%	0.0%	0.0%
- Alt-A No Ratio	5.7%	5.8%	6.0%	6.0%	4.9%	4.5%	4.6%	4.8%
- Alt-A Stated Income	26.3%	26.7%	26.8%	26.7%	25.7%	23.3%	22.1%	21.2%



Single Family Conventional Book Characteristics Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	13.4%	13.5%	13.8%	13.8%	13.1%	9.5%	6.3%	2.9%
Alt-A Deals (no SFC)	9.3%	9.5%	9.9%	10.1%	12.7%	13.6%	13.7%	17.4%
My Community Mortgage	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	49.9%	50.4%	51.0%	50.7%	46.5%	41.9%	38.9%	37.2%
- Select Lender Programs Non-Full Doc	1.8%	1.4%	1.5%	1.5%	0.8%	0.9%	0.7%	0.8%
- Other Low/No Doc	48.1%	48.9%	49.5%	49.3%	45.7%	41.0%	38.1%	36.4%
Subprime Deals								
Subprime	0.2%	0.2%	0.2%	0.3%	0.4%	0.9%	2.1%	4.3%
- Pre 12/2005 (A-Minus Deals)	0.2%	0.2%	0.2%	0.3%	0.4%	0.9%	2.1%	4.3%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	21.7%	21.9%	22.6%	22.6%	19.0%	10.2%	3.4%	1.5%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.5%	3.6%	3.7%	3.7%	3.5%	2.6%	1.5%	0.9%
- 80/15/05	2.9%	3.0%	3.1%	3.1%	2.9%	2.0%	1.0%	0.5%
- 80/20/00	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	14.8%	14.9%	15.3%	15.3%	12.1%	5.3%	0.8%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	26.7%	27.0%	27.8%	28.0%	25.5%	19.8%	15.5%	11.5%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%
- 75/25/00	0.4%	0.4%	0.5%	0.5%	0.4%	0.2%	0.2%	0.2%
- 80/10/10	5.9%	6.0%	6.1%	6.1%	5.9%	4.8%	3.4%	2.5%
- 80/15/05	4.7%	4.8%	5.0%	5.0%	4.8%	3.7%	2.7%	1.8%
- 80/20/00	9.6%	9.8%	10.2%	10.4%	9.5%	6.5%	4.8%	3.6%



Single Family Conventional Book Characteristics Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	5.5%	5.5%	5.6%	5.5%	4.4%	4.3%	4.1%	3.2%
EA/TPR								
EA/TPR	0.9%	0.9%	0.9%	0.9%	1.0%	0.5%	0.3%	0.1%
- EA I	0.4%	0.4%	0.5%	0.5%	0.5%	0.3%	0.1%	0.0%
- EA/TPR II	0.2%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%
- EA/TPR III	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	13.5%	13.7%	13.8%	13.9%	14.4%	15.3%	15.3%	14.6%
Northeast	20.2%	19.7%	19.5%	19.4%	18.3%	18.8%	18.9%	19.0%
Southeast	25.0%	24.8%	24.8%	24.6%	24.6%	22.8%	21.1%	19.6%
Southwest	14.0%	14.3%	14.6%	14.8%	15.3%	14.9%	14.2%	13.2%
West	27.4%	27.5%	27.2%	27.3%	27.4%	28.2%	30.4%	33.6%
Census Region (Sums to 100%)								
New England	5.0%	5.0%	5.1%	5.1%	4.9%	4.8%	4.6%	4.7%
Middle Atlantic	13.7%	13.2%	13.1%	12.9%	11.8%	12.2%	12.9%	12.9%
East North Central	11.4%	11.5%	11.6%	11.7%	12.0%	12.7%	12.8%	12.4%
East South Central	2.6%	2.6%	2.6%	2.7%	2.8%	2.7%	2.7%	2.5%
South Atlantic	22.7%	22.5%	22.5%	22.3%	22.0%	20.3%	18.7%	17.4%
West North Central	3.5%	3.6%	3.7%	3.7%	4.0%	4.2%	4.0%	3.5%
West South Central	5.4%	5.5%	5.6%	5.7%	5.8%	5.6%	5.5%	5.0%
Mountain	10.2%	10.4%	10.7%	10.8%	11.1%	10.7%	9.7%	8.9%
Pacific	24.3%	24.4%	24.1%	24.1%	24.2%	25.2%	28.0%	31.5%
US Territories	1.2%	1.1%	1.1%	1.1%	1.4%	1.5%	1.2%	1.3%
Top 10 States								
01) CA	19.4%	19.4%	19.0%	19.0%	18.9%	19.9%	22.9%	26.7%
02) FL	9.5%	9.5%	9.5%	9.4%	9.2%	8.0%	6.9%	6.4%
03) NY	7.1%	6.7%	6.7%	6.6%	5.8%	6.3%	6.9%	7.0%
04) TX	4.2%	4.3%	4.4%	4.4%	4.5%	4.3%	4.2%	3.8%
05) NJ	4.2%	4.1%	4.0%	4.0%	3.7%	3.6%	3.6%	3.6%
06) IL	4.0%	4.0%	4.1%	4.2%	4.0%	4.1%	4.0%	3.8%
07) AZ	3.3%	3.4%	3.5%	3.5%	3.5%	3.3%	2.9%	2.5%
08) VA	3.3%	3.3%	3.2%	3.1%	3.0%	2.9%	2.6%	2.3%
09) OH	3.0%	3.0%	2.9%	2.9%	3.1%	3.5%	3.6%	3.7%
10) GA	2.9%	2.9%	2.9%	2.9%	3.0%	3.0%	3.0%	2.9%
Top 10 Sellers								



Single Family Conventional Book Characteristics Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	34.4%	34.4%	33.1%	33.0%	33.9%	31.8%	32.6%	34.0%
02) LEHMAN BROTHERS HOLDINGS INC	8.3%	8.5%	8.9%	9.1%	9.6%	10.0%	8.9%	6.2%
03) INDYMAC BANCORP INC	7.2%	7.2%	7.4%	7.3%	5.6%	4.8%	5.4%	6.5%
04) JP MORGAN CHASE & CO	7.0%	7.1%	7.4%	7.5%	7.6%	8.1%	7.0%	3.4%
05) CITIGROUP INC	6.5%	7.2%	7.6%	7.9%	5.7%	6.8%	6.5%	5.2%
06) WASHINGTON MUTUAL INC	4.0%	3.9%	4.0%	4.0%	4.4%	4.4%	5.2%	6.3%
07) WACHOVIA CORPORATION	3.3%	2.8%	2.4%	1.9%	2.1%	2.4%	3.8%	6.7%
08) AMTRUST FINANCIAL CORPORATION	3.2%	3.3%	3.4%	3.3%	3.7%	3.7%	2.5%	1.8%
09) ROYAL BANK OF SCOTLAND GROUP PLC THE	2.4%	2.5%	2.6%	2.6%	1.7%	2.5%	3.6%	4.5%
10) NATIONAL CITY CORPORATION	2.1%	2.2%	2.3%	2.3%	2.4%	2.6%	1.9%	1.5%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	33.1%	33.6%	34.2%	34.3%	35.5%	30.9%	29.4%	30.1%
02) JP MORGAN CHASE & CO	9.5%	9.7%	10.1%	10.1%	9.9%	9.6%	8.3%	4.9%
03) CITIGROUP INC	7.4%	7.7%	8.1%	8.4%	6.6%	8.5%	10.0%	9.6%
04) INDYMAC BANCORP INC	7.3%	7.4%	7.6%	7.5%	5.6%	4.8%	5.3%	6.3%
05) LEHMAN BROTHERS HOLDINGS INC	7.3%	7.4%	7.7%	7.9%	8.3%	8.4%	6.4%	2.8%
06) WELLS FARGO & COMPANY	7.2%	7.4%	6.4%	6.3%	8.0%	10.5%	9.7%	7.6%
07) WASHINGTON MUTUAL INC	5.1%	5.0%	4.5%	4.6%	5.1%	5.5%	7.4%	9.7%
08) WACHOVIA CORPORATION	2.7%	2.2%	1.8%	1.3%	1.3%	2.2%	3.5%	6.1%
09) NATIONAL CITY CORPORATION	2.5%	2.6%	2.7%	2.7%	3.0%	3.0%	2.1%	1.7%
10) ROYAL BANK OF SCOTLAND GROUP PLC THE	2.2%	2.2%	2.3%	2.4%	1.4%	2.1%	3.0%	4.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	64.4%							
Credit Enhancement	35.6%							
- Primary MI Only	8.9%							
- Pool Policy Only	21.7%							
- Pool Policy and Primary MI	2.9%							
- Full Recourse	1.6%							
- Shared Arrangement	0.5%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	74.4%							
Interest Only with Credit Enhancement	56.8%							
Alt-A with Credit Enhancement	42.7%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-3.81	-4.07	-4.59	-5.03	-3.34	0.11	2.48	2.26
Wtd Avg Economic Model Fee	40.96	41.16	42.04	42.25	37.87	33.90	31.45	31.72
Wtd Avg Charged Fee	37.15	37.09	37.45	37.22	34.52	34.01	33.93	33.99
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	3.83%	3.05%	2.45%	1.86%	0.96%	1.14%	1.13%	1.09%
- SDQ Rate for Loans with CE	7.92%							
- SDQ Rate for Loans without CE	1.78%							
SDQ Rate Excl. Katrina Loans	3.83%	3.04%	2.44%	1.86%	0.94%	1.00%	1.13%	1.09%
SDQ Rate for Katrina Loans	3.73%	3.30%	3.49%	3.71%	4.73%	13.83%	1.49%	1.10%
Serious Delinquent Loans								
SDQ Loan Count	92,796	74,277	59,691	46,241	19,791	19,364	17,206	15,721
SDQ Count for Loans with CE	64,116							
SDQ Count for Loans without CE	28,680							
SDQ Volume (\$M)								
SDQ Volume	\$19,376.8	\$15,326.8	\$11,889.2	\$8,630.8	\$2,601.3	\$2,171.5	\$1,965.1	\$1,817.6
SDQ Volume for Loans with CE	\$13,681.9							
SDQ Volume for Loans without CE	\$5,694.9							



Single Family Conventional Book Characteristics eChannel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	412,607	409,296	400,657	388,466	353,573	320,861	295,636	250,706
Book Volume (\$B)	\$61.9	\$61.2	\$59.4	\$57.0	\$50.6	\$44.7	\$40.7	\$35.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	22.4%	22.5%	22.4%	22.4%	23.0%	23.4%	24.2%	25.3%
OLTV 60.01% - 70.00%	13.9%	13.9%	13.9%	13.8%	14.2%	14.4%	14.8%	15.7%
OLTV 70.01% - 75.00%	9.2%	9.2%	9.2%	9.1%	9.1%	9.6%	10.1%	10.9%
OLTV 75.01% - 80.00%	33.2%	33.1%	33.3%	33.4%	32.2%	29.6%	28.8%	28.7%
OLTV 80.01% - 90.00%	9.2%	9.0%	8.9%	8.9%	9.2%	10.2%	10.7%	11.1%
OLTV 90.01% - 95.00%	6.4%	6.3%	6.2%	6.2%	6.6%	7.2%	7.0%	5.8%
OLTV 95.01% - 97.00%	1.2%	1.2%	1.1%	1.2%	1.4%	1.7%	1.9%	1.4%
OLTV 97.01% - 100.00%	4.6%	4.8%	5.0%	5.0%	4.3%	3.8%	2.4%	1.2%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.4%	72.4%	72.5%	72.5%	72.2%	72.1%	71.5%	70.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	9.7%	9.2%	8.4%	7.3%	3.9%	2.1%	1.5%	1.2%
Comb LTV 60.01% - 70.00%	6.5%	6.2%	5.7%	5.0%	2.8%	1.7%	1.1%	0.9%
Comb LTV 70.01% - 75.00%	4.5%	4.3%	3.9%	3.4%	1.8%	1.2%	0.9%	0.7%
Comb LTV 75.01% - 80.00%	14.2%	13.3%	12.2%	10.7%	5.7%	3.5%	2.3%	1.6%
Comb LTV 80.01% - 90.00%	7.7%	7.3%	6.8%	6.3%	4.0%	1.8%	1.2%	0.9%
Comb LTV 90.01% - 95.00%	4.9%	4.8%	4.5%	4.3%	2.6%	0.9%	0.4%	0.2%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.4%	0.4%	0.2%	0.1%	0.1%	0.0%
Comb LTV 97.01% - 100.00%	3.9%	4.1%	4.2%	4.0%	2.1%	0.7%	0.1%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	48.1%	50.3%	54.0%	58.6%	76.9%	87.9%	92.5%	94.3%
Wtd Avg Comb LTV	75.5%	75.6%	76.0%	76.5%	76.9%	75.2%	72.7%	71.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	9.7%	9.2%	8.4%	7.3%	3.9%	2.1%	1.5%	1.2%
Comb LTV 60.01% - 70.00%	6.5%	6.2%	5.7%	5.0%	2.8%	1.7%	1.1%	0.9%
Comb LTV 70.01% - 75.00%	4.5%	4.3%	3.9%	3.4%	1.8%	1.2%	0.9%	0.7%
Comb LTV 75.01% - 80.00%	14.2%	13.3%	12.2%	10.7%	5.7%	3.5%	2.3%	1.6%
Comb LTV 80.01% - 90.00%	7.7%	7.3%	6.8%	6.3%	4.0%	1.8%	1.2%	0.9%
Comb LTV 90.01% - 95.00%	4.9%	4.8%	4.5%	4.3%	2.6%	0.9%	0.4%	0.2%



Single Family Conventional Book Characteristics eChannel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.4%	0.4%	0.2%	0.1%	0.1%	0.0%
Comb LTV 97.01% - 100.00%	3.9%	4.1%	4.2%	4.0%	2.1%	0.7%	0.1%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	48.1%	50.3%	54.0%	58.6%	76.9%	87.9%	92.5%	94.3%
Wtd Avg Comb LTV	75.5%	75.6%	76.0%	76.5%	76.9%	75.2%	72.7%	71.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	36.0%	39.1%	42.1%	43.4%	50.7%	54.6%	46.1%	34.3%
MTMLTV 60.01% - 70.00%	13.7%	14.4%	15.0%	14.9%	15.8%	17.0%	21.2%	22.3%
MTMLTV 70.01% - 75.00%	8.1%	8.8%	9.1%	8.7%	8.2%	7.8%	10.1%	15.2%
MTMLTV 75.01% - 80.00%	10.8%	12.1%	12.9%	11.8%	11.0%	8.4%	8.8%	13.1%
MTMLTV 80.01% - 90.00%	15.5%	13.4%	11.5%	12.6%	9.0%	7.5%	8.4%	9.9%
MTMLTV 90.01% - 95.00%	5.1%	4.6%	4.0%	3.8%	2.8%	2.8%	3.3%	3.6%
MTMLTV 95.01% - 97.00%	1.7%	1.6%	1.2%	1.1%	0.8%	0.7%	0.8%	0.9%
MTMLTV 97.01% - 100.00%	2.2%	1.9%	1.9%	1.8%	1.2%	1.0%	1.0%	0.7%
MTMLTV > 100.00%	6.9%	4.3%	2.2%	2.0%	0.6%	0.2%	0.2%	0.1%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	67.9%	65.3%	63.2%	62.5%	58.7%	57.3%	60.8%	64.8%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.7%	0.7%	0.7%	0.8%	0.8%	0.7%	0.6%
FICO 550-579	0.9%	1.0%	1.0%	1.1%	1.2%	1.2%	1.3%	1.1%
FICO 580-619	2.1%	2.2%	2.3%	2.4%	2.6%	2.9%	3.2%	3.4%
FICO 620-659	7.5%	7.7%	7.9%	8.1%	8.4%	9.0%	9.4%	9.4%
FICO 660-699	17.2%	17.4%	17.6%	17.7%	18.1%	18.5%	18.8%	18.6%
FICO 700-739	22.1%	22.2%	22.3%	22.4%	22.8%	22.9%	23.3%	23.8%
FICO >= 740	49.3%	48.7%	48.0%	47.4%	45.9%	44.3%	42.8%	42.3%
FICO Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	0.8%
Wtd Avg FICO	729	728	727	726	724	721	719	719
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	71.1%	70.2%	69.6%	68.7%	63.9%	60.0%	56.0%	56.9%
Intermediate-term, fixed-rate	13.6%	13.8%	13.8%	13.9%	16.6%	20.0%	23.7%	27.0%
Adjustable-rate	9.2%	9.7%	10.4%	11.3%	14.8%	17.7%	19.7%	16.1%
Interest Only adjustable-rate	6.0%	6.1%	6.1%	6.0%	4.7%	2.3%	0.6%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics eChannel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	87.5%	87.6%	87.6%	87.5%	87.4%	87.5%	87.9%	89.6%
Second/Vacation Home	7.8%	7.9%	8.0%	8.2%	8.8%	9.6%	11.2%	10.4%
Investor Property	4.6%	4.5%	4.4%	4.3%	3.8%	2.9%	0.9%	0.0%
10-K Unit Type (Sums to 100%)								
1 Unit	99.0%	99.0%	99.0%	99.1%	99.2%	99.4%	99.8%	100.0%
2-4 Units	1.0%	1.0%	1.0%	0.9%	0.8%	0.6%	0.2%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.9%	8.9%	8.9%	9.1%	9.1%	8.8%	9.0%	8.7%
Single Family Homes	91.1%	91.1%	91.1%	90.9%	90.9%	91.2%	91.0%	91.3%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.6%	0.6%	0.6%	0.6%	0.5%	0.4%	0.2%	0.1%
Condo/Coop	8.9%	8.9%	8.9%	9.1%	9.1%	8.8%	9.0%	8.7%
1 Unit	89.5%	89.5%	89.5%	89.4%	89.6%	90.2%	90.5%	91.2%
2-4 Units	1.0%	1.0%	1.0%	0.9%	0.8%	0.6%	0.2%	0.0%
Condo								
Condo	8.9%	8.9%	8.9%	9.1%	9.1%	8.8%	9.0%	8.7%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	48.5%	47.8%	48.1%	49.2%	46.4%	40.5%	32.5%	23.7%
Cash-Out Refinance	27.5%	27.8%	27.9%	27.6%	28.0%	29.0%	30.5%	33.3%
Other Refinance	24.0%	24.4%	24.0%	23.1%	25.6%	30.6%	37.0%	43.0%
Origination Type (Sums to 100%)								
TPO Broker	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TPO Correspondent	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
2001	0.6%	0.6%	0.7%	0.7%	1.0%	1.4%	2.1%	3.9%
2002	3.8%	4.0%	4.3%	4.8%	6.4%	8.8%	12.7%	20.8%
2003	20.1%	21.0%	22.5%	24.3%	31.7%	42.1%	56.9%	75.2%
2004	10.0%	10.5%	11.3%	12.2%	16.4%	22.1%	28.2%	0.0%
2005	13.3%	13.9%	14.8%	16.0%	20.9%	25.5%	0.0%	0.0%
2006	15.6%	16.3%	17.8%	19.6%	23.6%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics eChannel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	20.3%	21.0%	22.5%	22.4%	0.0%	0.0%	0.0%	0.0%
2008	16.4%	12.7%	6.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$162,935	\$161,898	\$160,319	\$158,549	\$152,946	\$147,197	\$143,324	\$142,681
Loan Original Note Rate	6.06%	6.06%	6.07%	6.10%	5.98%	5.79%	5.73%	5.74%
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	99.9%	100.0%
ACI								
ACI Probability	0.38%	0.38%	0.39%	0.39%	0.38%	0.35%	0.32%	0.28%
Wtd Avg ACI Score	724	724	723	723	724	725	727	729
Credit Premium								
Wtd Avg Credit Premium	0.13	0.13	0.13	0.17	0.19	0.19	0.14	0.10
Credit Premium > 1.5	1.4%	1.4%	1.5%	1.7%	1.9%	2.0%	1.1%	0.7%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.5%	4.3%	3.6%	3.0%	2.7%	2.6%	2.4%	2.1%
DTI Ratio > 20 and <= 30	7.3%	6.8%	5.6%	4.3%	3.7%	2.9%	2.1%	1.6%
DTI Ratio > 30 and <= 40	7.3%	6.8%	5.5%	4.0%	3.3%	2.5%	1.3%	0.9%
DTI Ratio > 40 and <= 50	5.7%	5.2%	4.3%	3.0%	2.4%	1.8%	0.8%	0.5%
DTI Ratio > 50	6.3%	5.8%	4.7%	3.3%	2.7%	2.0%	0.8%	0.5%
DTI Ratio Missing	68.9%	71.1%	76.3%	82.3%	85.3%	88.2%	92.7%	94.4%
Wtd Avg DTI Ratio	36.9%	36.7%	36.5%	35.8%	35.1%	34.1%	29.3%	27.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.0%	9.0%	9.0%	9.0%	9.8%	10.8%	12.0%	13.5%
DTI Ratio > 20 and <= 30	22.4%	22.4%	22.5%	22.6%	23.9%	25.2%	26.5%	28.2%
DTI Ratio > 30 and <= 40	26.6%	26.6%	26.7%	26.7%	26.8%	26.4%	26.2%	26.4%
DTI Ratio > 40 and <= 50	22.0%	22.0%	22.0%	22.1%	21.0%	19.4%	18.3%	17.0%
DTI Ratio > 50	20.0%	20.0%	19.8%	19.5%	18.5%	18.1%	16.9%	14.9%
DTI Ratio Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg DTI Ratio	37.6%	37.5%	37.5%	37.4%	36.8%	36.3%	35.5%	34.4%
Origination Term (Sums to 100%)								
<= 15 Years	13.6%	13.8%	13.8%	13.9%	16.6%	20.0%	23.7%	27.0%



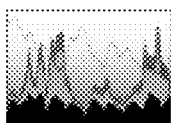
Single Family Conventional Book Characteristics eChannel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	5.2%	5.3%	5.3%	5.5%	6.2%	7.2%	8.2%	9.0%
> 25 Years and <= 30 Years	80.9%	80.7%	80.6%	80.3%	77.1%	72.9%	68.2%	64.0%
> 30 Years	0.2%	0.2%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	71.2%	70.3%	69.6%	68.7%	63.9%	60.0%	56.0%	56.9%
Intermediate-Term Fixed Rate (excl Balloon)	13.3%	13.5%	13.4%	13.5%	16.0%	19.2%	22.7%	25.8%
Adjustable Rate	15.2%	15.8%	16.6%	17.4%	19.6%	20.0%	20.3%	16.1%
Balloon	0.3%	0.4%	0.4%	0.4%	0.6%	0.7%	1.0%	1.2%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	15.2%	15.8%	16.6%	17.3%	19.6%	20.0%	20.3%	16.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.3%	1.4%	1.5%	1.6%	2.5%	3.3%	4.2%	3.2%
- 5/1 Hybrid Arm	8.3%	8.7%	9.2%	9.7%	10.9%	11.1%	10.4%	7.8%
- 7/1 Hybrid Arm	4.0%	4.1%	4.2%	4.4%	4.8%	4.8%	5.1%	4.8%
- 10/1 Hybrid Arm	1.6%	1.6%	1.6%	1.6%	1.3%	0.8%	0.6%	0.3%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	6.1%	6.2%	6.2%	6.1%	4.7%	2.3%	0.6%	0.0%
- Interest Only ARM	6.0%	6.1%	6.1%	6.0%	4.7%	2.3%	0.6%	0.0%
- Interest Only FRM	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics eChannel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	7.7%	7.7%	7.6%	7.6%	5.3%	1.8%	0.9%	0.9%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.7%	2.8%	2.9%	3.0%	2.6%	1.3%	0.8%	0.9%
- 80/15/05	1.6%	1.6%	1.7%	1.8%	1.2%	0.1%	0.0%	0.0%
- 80/20/00	1.1%	1.2%	1.2%	1.3%	0.9%	0.1%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	2.2%	2.0%	1.7%	1.3%	0.6%	0.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	7.8%	7.8%	7.7%	7.6%	5.4%	1.9%	1.0%	0.9%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.8%	2.9%	3.0%	3.1%	2.6%	1.4%	0.9%	0.9%
- 80/15/05	1.6%	1.7%	1.7%	1.8%	1.3%	0.1%	0.0%	0.0%
- 80/20/00	1.2%	1.2%	1.3%	1.4%	1.0%	0.1%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics eChannel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	2.0%	1.9%	1.5%	1.2%	0.5%	0.2%	0.1%	0.0%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	15.1%	15.1%	14.9%	14.5%	13.8%	13.2%	12.9%	13.3%
Northeast	27.2%	27.4%	27.9%	28.4%	29.7%	31.6%	33.5%	33.4%
Southeast	29.5%	29.5%	29.3%	29.3%	28.8%	27.6%	25.3%	24.3%
Southwest	16.6%	16.6%	16.6%	16.6%	16.0%	15.2%	14.5%	14.2%
West	11.5%	11.4%	11.3%	11.3%	11.7%	12.4%	13.8%	14.8%
Census Region (Sums to 100%)								
New England	6.9%	6.9%	7.0%	7.0%	6.9%	7.2%	8.1%	8.6%
Middle Atlantic	19.8%	19.9%	20.4%	20.9%	22.3%	23.8%	24.8%	24.2%
East North Central	13.1%	13.0%	12.8%	12.3%	11.4%	10.8%	10.3%	10.4%
East South Central	3.7%	3.7%	3.6%	3.6%	3.4%	3.2%	2.9%	2.7%
South Atlantic	26.4%	26.4%	26.2%	26.3%	25.9%	25.0%	23.0%	22.2%
West North Central	4.7%	4.7%	4.8%	4.8%	5.0%	4.9%	4.9%	5.0%
West South Central	6.5%	6.5%	6.6%	6.7%	6.7%	6.6%	6.5%	6.1%
Mountain	9.0%	8.9%	8.9%	8.8%	8.3%	7.7%	7.2%	7.3%
Pacific	10.0%	9.8%	9.7%	9.7%	10.1%	10.8%	12.4%	13.5%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) NJ	9.6%	9.7%	10.0%	10.2%	11.1%	12.0%	12.7%	12.8%
02) FL	8.0%	8.0%	8.1%	8.2%	8.4%	8.3%	7.8%	7.2%
03) CA	7.0%	6.9%	6.9%	6.9%	7.3%	8.0%	9.5%	10.6%
04) NY	5.1%	5.2%	5.3%	5.4%	5.8%	6.3%	6.9%	6.6%
05) PA	5.1%	5.1%	5.2%	5.2%	5.4%	5.5%	5.2%	4.8%
06) VA	5.0%	4.9%	4.8%	4.7%	4.6%	4.7%	4.6%	4.7%
07) TX	4.7%	4.7%	4.7%	4.8%	4.8%	4.7%	4.6%	4.3%
08) MD	4.7%	4.7%	4.5%	4.5%	4.4%	4.1%	3.5%	3.6%
09) IL	4.2%	4.2%	4.2%	4.1%	3.9%	3.7%	3.7%	3.9%
10) OH	3.9%	3.9%	3.9%	3.7%	3.4%	3.2%	2.9%	2.6%
Top 10 Sellers								
01) PHH CORPORATION	82.5%	82.3%	82.5%	83.0%	82.8%	81.5%	79.9%	74.6%



Single Family Conventional Book Characteristics eChannel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) NATIONWIDE GROUP	5.2%	5.4%	5.6%	5.6%	5.4%	5.4%	4.8%	4.0%
03) WASHINGTON MUTUAL INC	4.7%	4.9%	5.3%	5.8%	7.6%	10.2%	14.1%	20.5%
04) SAUL CENTERS INC	3.7%	3.6%	3.2%	2.8%	2.1%	1.5%	0.4%	0.0%
05) FIFTH THIRD BANCORP	3.1%	3.0%	2.7%	2.0%	1.0%	0.5%	0.1%	0.0%
06) FLAGSTAR BANCORP INC	0.3%	0.4%	0.4%	0.4%	0.5%	0.4%	0.0%	0.0%
07) BANK OF AMERICA CORPORATION	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%	0.9%
08) FREMONT BANCORPORATION	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) PHH CORPORATION	53.7%	52.2%	50.5%	49.0%	47.9%	49.7%	51.1%	49.0%
02) CITIGROUP INC	15.2%	15.8%	16.6%	17.5%	16.8%	16.7%	12.8%	11.3%
03) JP MORGAN CHASE & CO	10.3%	10.8%	11.6%	12.6%	12.9%	8.2%	6.7%	5.0%
04) NATIONWIDE GROUP	5.2%	5.4%	5.6%	5.6%	5.4%	5.4%	4.8%	4.0%
05) SAUL CENTERS INC	3.7%	3.6%	3.2%	2.8%	2.1%	1.5%	0.4%	0.0%
06) UNITED SERVICES AUTOMOBILE ASSOCIATION	3.5%	3.6%	3.9%	4.2%	5.4%	7.2%	9.3%	9.3%
07) FIFTH THIRD BANCORP	3.1%	3.0%	2.7%	2.0%	1.0%	0.5%	0.1%	0.0%
08) WASHINGTON MUTUAL INC	2.5%	2.6%	2.8%	3.0%	4.1%	6.1%	9.3%	14.9%
09) WELLS FARGO & COMPANY	2.2%	2.3%	2.5%	2.7%	3.5%	4.2%	4.8%	5.7%
10) FLAGSTAR BANCORP INC	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	90.2%							
Credit Enhancement	9.8%							
- Primary MI Only	7.9%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	1.9%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	6.7%							
Alt-A with Credit Enhancement	0.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-1.19	-1.53	-2.16	-2.66	0.15	3.01	2.62	



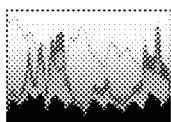
Single Family Conventional Book Characteristics eChannel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	36.02	36.96	38.46	40.57	40.82	41.63	41.59	
Wtd Avg Charged Fee	34.83	35.43	36.30	37.91	40.97	44.64	44.21	
Appraisal Waivers								
Appraisal Waiver	46.8%	48.1%	49.0%	49.1%	51.2%	53.2%	57.4%	63.8%
Serious Delinquent Loans								
SDQ Rate All Loans	1.15%	0.93%	0.76%	0.68%	0.35%	0.36%	0.20%	0.13%
- SDQ Rate for Loans with CE	2.20%							
- SDQ Rate for Loans without CE	1.04%							
SDQ Rate Excl. Katrina Loans	1.15%	0.93%	0.76%	0.68%	0.34%	0.27%	0.20%	0.13%
SDQ Rate for Katrina Loans	1.46%	0.97%	1.09%	1.16%	1.10%	7.80%	0.22%	0.10%
Serious Delinquent Loans								
SDQ Loan Count	4,729	3,789	3,040	2,645	1,234	1,154	600	332
SDQ Count for Loans with CE	865							
SDQ Count for Loans without CE	3,864							
SDQ Volume (\$M)								
SDQ Volume	\$699.7	\$543.6	\$423.2	\$355.7	\$149.1	\$134.2	\$70.6	\$40.4
SDQ Volume for Loans with CE	\$131.7							
SDQ Volume for Loans without CE	\$567.9							



Single Family Conventional Book Characteristics Subprime Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	48,971	43,135	42,617	44,412	23,622	900		
Book Volume (\$B)	\$7.9	\$7.1	\$7.0	\$7.3	\$3.4	\$0.1		
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	11.2%	9.1%	9.0%	9.1%	9.7%	1.3%		
OLTV 60.01% - 70.00%	12.8%	11.3%	11.1%	11.1%	10.7%	1.9%		
OLTV 70.01% - 75.00%	10.0%	9.1%	8.9%	8.9%	8.2%	1.9%		
OLTV 75.01% - 80.00%	34.7%	36.1%	36.8%	36.6%	37.1%	63.3%		
OLTV 80.01% - 90.00%	24.3%	26.3%	26.0%	26.0%	25.3%	24.1%		
OLTV 90.01% - 95.00%	4.8%	5.6%	5.5%	5.5%	3.8%	5.4%		
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
OLTV 97.01% - 100.00%	2.1%	2.4%	2.6%	2.7%	5.2%	2.2%		
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg OLTV	77.0%	78.3%	78.4%	78.4%	78.4%	82.5%		
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	10.8%	8.8%	8.7%	8.8%	9.2%	1.3%		
Comb LTV 60.01% - 70.00%	12.2%	10.7%	10.4%	10.4%	9.6%	1.9%		
Comb LTV 70.01% - 75.00%	9.5%	8.6%	8.4%	8.3%	7.1%	0.9%		
Comb LTV 75.01% - 80.00%	19.6%	18.7%	18.5%	18.4%	14.8%	4.7%		
Comb LTV 80.01% - 90.00%	24.1%	25.8%	25.5%	25.6%	25.6%	19.6%		
Comb LTV 90.01% - 95.00%	7.6%	8.8%	8.8%	8.8%	7.2%	8.9%		
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.3%	0.5%	0.1%		
Comb LTV 97.01% - 100.00%	15.9%	18.4%	19.5%	19.5%	26.0%	62.6%		
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg Comb LTV	80.5%	82.3%	82.6%	82.5%	83.6%	94.8%		
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	10.8%	8.8%	8.7%	8.8%	9.2%	1.3%		
Comb LTV 60.01% - 70.00%	12.2%	10.7%	10.4%	10.4%	9.6%	1.9%		
Comb LTV 70.01% - 75.00%	9.5%	8.6%	8.4%	8.3%	7.1%	0.9%		
Comb LTV 75.01% - 80.00%	19.6%	18.7%	18.5%	18.4%	14.8%	4.7%		
Comb LTV 80.01% - 90.00%	24.1%	25.8%	25.5%	25.6%	25.6%	19.6%		
Comb LTV 90.01% - 95.00%	7.6%	8.8%	8.8%	8.8%	7.2%	8.9%		
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.3%	0.5%	0.1%		



Single Family Conventional Book Characteristics Subprime Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	15.9%	18.4%	19.5%	19.5%	26.0%	62.6%		
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg Comb LTV	80.5%	82.3%	82.6%	82.5%	83.6%	94.8%		
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	9.8%	10.1%	11.5%	12.0%	19.9%	1.2%		
MTMLTV 60.01% - 70.00%	8.8%	9.6%	10.8%	10.7%	13.6%	2.0%		
MTMLTV 70.01% - 75.00%	7.9%	8.6%	9.6%	9.6%	10.9%	4.3%		
MTMLTV 75.01% - 80.00%	11.6%	13.5%	16.4%	16.2%	18.7%	53.7%		
MTMLTV 80.01% - 90.00%	24.6%	26.6%	29.8%	32.0%	25.1%	30.4%		
MTMLTV 90.01% - 95.00%	9.7%	10.6%	10.2%	10.0%	5.5%	6.1%		
MTMLTV 95.01% - 97.00%	3.3%	3.4%	3.0%	2.9%	1.4%	0.2%		
MTMLTV 97.01% - 100.00%	4.0%	4.2%	3.0%	2.8%	2.8%	2.1%		
MTMLTV > 100.00%	20.3%	13.4%	5.6%	3.6%	2.1%	0.0%		
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtg Avg MTMLTV	85.7%	82.5%	79.0%	78.1%	73.2%	81.3%		
Credit Score (Sums to 100%)								
FICO < 550	9.0%	9.2%	9.3%	9.5%	9.7%	7.5%		
FICO 550-579	11.7%	11.8%	11.8%	11.9%	9.7%	9.7%		
FICO 580-619	25.8%	26.1%	26.1%	26.0%	23.0%	25.5%		
FICO 620-659	28.3%	28.6%	28.3%	28.0%	25.2%	30.4%		
FICO 660-699	15.0%	14.8%	14.8%	14.8%	16.8%	16.6%		
FICO 700-739	6.0%	5.7%	5.8%	5.8%	8.5%	8.1%		
FICO >= 740	3.6%	3.0%	3.1%	3.1%	5.2%	2.2%		
FICO Missing	0.7%	0.8%	0.9%	0.9%	2.0%	0.0%		
Wtd Avg FICO	625	623	623	623	631	628		
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	63.2%	60.8%	50.8%	46.7%	49.8%	9.9%		
Intermediate-term, fixed-rate	4.0%	2.8%	2.3%	2.3%	2.6%	0.1%		
Adjustable-rate	26.2%	29.0%	39.1%	43.4%	42.5%	71.2%		
Interest Only adjustable-rate	1.8%	2.0%	4.5%	4.6%	0.6%	18.8%		
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Interest Only fixed-rate	4.8%	5.4%	3.3%	3.0%	4.5%	0.0%		



Single Family Conventional Book Characteristics Subprime Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	96.8%	96.7%	96.6%	96.7%	95.2%	100.0%		
Second/Vacation Home	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%		
Investor Property	2.3%	2.4%	2.4%	2.4%	3.9%	0.0%		
10-K Unit Type (Sums to 100%)								
1 Unit	94.1%	94.0%	94.2%	94.3%	94.6%	92.1%		
2-4 Units	5.9%	6.0%	5.8%	5.7%	5.4%	7.9%		
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
10-K Property Type (Sums to 100%)								
Condo/Coop	4.8%	5.1%	5.1%	5.1%	6.0%	12.4%		
Single Family Homes	95.2%	94.9%	94.9%	94.9%	94.0%	87.6%		
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Condo/Coop	4.8%	5.1%	5.1%	5.1%	6.0%	12.4%		
1 Unit	89.2%	88.9%	89.1%	89.1%	88.6%	79.7%		
2-4 Units	5.9%	6.0%	5.7%	5.7%	5.4%	7.9%		
Condo								
Condo	4.8%	5.1%	5.1%	5.1%	6.0%	12.4%		
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	27.3%	30.7%	31.9%	32.0%	38.7%	100.0%		
Cash-Out Refinance	64.1%	60.2%	59.3%	59.3%	53.1%	0.0%		
Other Refinance	8.6%	9.0%	8.8%	8.7%	8.1%	0.0%		
Origination Type (Sums to 100%)								
TPO Broker	60.3%	63.3%	63.0%	63.0%	52.3%	96.2%		
TPO Correspondent	6.4%	7.3%	7.7%	7.8%	7.8%	0.0%		
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Retail	33.3%	29.4%	29.3%	29.2%	40.0%	3.8%		
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%		
2001	0.2%	0.2%	0.2%	0.2%	0.5%	0.0%		
2002	0.4%	0.5%	0.5%	0.5%	1.4%	0.0%		
2003	1.8%	2.1%	2.2%	2.2%	5.9%	0.0%		
2004	2.4%	2.7%	2.9%	2.9%	7.4%	0.0%		
2005	2.7%	3.1%	3.3%	3.4%	8.7%	100.0%		
2006	24.6%	27.6%	29.5%	29.7%	75.9%	0.0%		
2007	62.2%	58.5%	61.3%	61.1%	0.0%	0.0%		



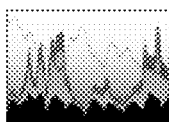
Single Family Conventional Book Characteristics Subprime Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	5.6%	5.2%	0.0%	0.0%	0.0%	0.0%		
Origination Amount and Rate								
Avg Origination Loan Amount	\$163,316	\$167,755	\$167,430	\$167,307	\$146,497	\$126,597		
Loan Original Note Rate	8.17%	8.13%	8.08%	8.09%	7.66%	7.40%		
Seasoning (Sums to 100%)								
Seasoned	11.6%	7.5%	8.0%	7.9%	20.6%	0.0%		
Non-Seasoned	88.4%	92.5%	92.0%	92.1%	79.4%	100.0%		
ACI								
ACI Probability								
Wtd Avg ACI Score								
Credit Premium								
Wtd Avg Credit Premium								
Credit Premium > 1.5								
Prepay Premium								
Prepay Premium	69.7%	72.7%	73.5%	73.1%	66.3%	55.9%		
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.7%	3.4%	3.3%	3.3%	3.4%	0.4%		
DTI Ratio > 20 and <= 30	10.9%	10.7%	10.7%	10.7%	11.3%	5.1%		
DTI Ratio > 30 and <= 40	26.2%	26.0%	26.1%	26.2%	27.1%	26.2%		
DTI Ratio > 40 and <= 50	46.1%	46.5%	46.7%	46.6%	44.9%	64.9%		
DTI Ratio > 50	11.4%	11.8%	11.8%	11.8%	12.1%	2.8%		
DTI Ratio Missing	1.7%	1.6%	1.5%	1.5%	1.2%	0.5%		
Wtd Avg DTI Ratio	40.5%	40.7%	40.7%	40.7%	40.6%	42.4%		
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.7%	3.4%	3.3%	3.3%	3.4%	0.4%		
DTI Ratio > 20 and <= 30	10.9%	10.7%	10.7%	10.7%	11.3%	5.1%		
DTI Ratio > 30 and <= 40	26.2%	26.0%	26.1%	26.2%	27.1%	26.2%		
DTI Ratio > 40 and <= 50	46.1%	46.5%	46.7%	46.6%	44.9%	64.9%		
DTI Ratio > 50	11.4%	11.8%	11.8%	11.8%	12.1%	2.8%		
DTI Ratio Missing	1.7%	1.6%	1.5%	1.5%	1.2%	0.5%		
Wtd Avg DTI Ratio	40.5%	40.7%	40.7%	40.7%	40.6%	42.4%		
Origination Term (Sums to 100%)								
<= 15 Years	4.0%	2.9%	2.4%	2.4%	2.8%	0.1%		
> 15 Years and <= 25 Years	2.3%	1.0%	0.9%	0.9%	1.2%	0.1%		



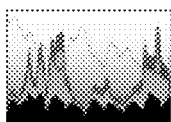
Single Family Conventional Book Characteristics Subprime Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	91.8%	94.1%	94.5%	94.4%	96.0%	99.8%		
> 30 Years	1.8%	2.1%	2.2%	2.3%	0.0%	0.0%		
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	57.6%	55.4%	43.6%	40.9%	50.3%	9.9%		
Intermediate-Term Fixed Rate (excl Balloon)	2.4%	1.6%	1.5%	1.5%	2.2%	0.1%		
Adjustable Rate	28.0%	31.1%	43.6%	48.0%	43.1%	90.0%		
Balloon	12.0%	11.9%	11.2%	9.6%	4.5%	0.0%		
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
40 Year (ARM & Fixed)	1.8%	2.1%	2.2%	2.3%	0.0%	0.0%		
Hybrid Arm	27.0%	30.6%	43.5%	47.9%	42.9%	90.0%		
- 2/28 Hybrid Arm	11.4%	13.7%	17.3%	19.2%	0.0%	0.0%		
- 3/1 Hybrid Arm	7.2%	8.8%	17.8%	20.1%	41.2%	89.7%		
- 5/1 Hybrid Arm	8.0%	7.7%	8.1%	8.2%	1.7%	0.3%		
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 10/1 Hybrid Arm	0.3%	0.4%	0.4%	0.4%	0.0%	0.0%		
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Interest Only	6.6%	7.4%	7.7%	7.6%	5.1%	18.8%		
- Interest Only ARM	1.8%	2.0%	4.5%	4.6%	0.6%	18.8%		
- Interest Only FRM	4.8%	5.4%	3.3%	3.0%	4.5%	0.0%		
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		



Single Family Conventional Book Characteristics Subprime Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Non-Full Doc								
Non-Full Doc Total	22.9%	24.9%	25.5%	25.3%	24.0%	34.1%		
- Select Lender Programs Non-Full Doc	1.0%	1.1%	1.1%	1.0%	0.0%	0.0%		
- Other Low/No Doc	22.0%	23.7%	24.5%	24.3%	24.0%	34.1%		
Subprime Deals								
Subprime	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Post 12/2005	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Business Channel (Sums to 100%)								
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Subprime Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Subordinate Financing - RDW								
Subordinate Financing - RDW	18.9%	21.3%	22.4%	22.3%	27.9%	64.4%		
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Other	18.9%	21.3%	22.4%	22.2%	27.9%	64.4%		
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	19.7%	22.1%	23.2%	23.0%	28.3%	64.5%		
- 75/20/05	0.4%	0.4%	0.4%	0.5%	0.7%	0.0%		
- 75/25/00	0.4%	0.4%	0.4%	0.4%	0.4%	1.0%		
- 80/10/10	0.8%	0.9%	0.9%	0.9%	1.1%	0.4%		
- 80/15/05	2.1%	2.4%	2.5%	2.5%	2.2%	0.4%		
- 80/20/00	13.9%	16.0%	16.9%	16.9%	21.1%	59.4%		
- 90/05/05	0.4%	0.4%	0.4%	0.4%	0.4%	3.2%		
- Other	1.7%	1.4%	1.5%	1.4%	2.4%	0.1%		



Single Family Conventional Book Characteristics Subprime Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
10-K Property Region (Sums to 100%)								
Midwest	14.6%	14.7%	14.8%	14.8%	17.5%	28.9%		
Northeast	20.0%	18.5%	18.2%	18.3%	17.7%	22.5%		
Southeast	29.8%	30.7%	31.1%	31.1%	33.0%	20.8%		
Southwest	16.9%	16.6%	16.5%	16.5%	16.2%	16.4%		
West	18.7%	19.5%	19.4%	19.2%	15.7%	11.4%		
Census Region (Sums to 100%)								
New England	5.4%	5.2%	5.1%	5.2%	4.7%	11.6%		
Middle Atlantic	14.2%	13.0%	12.7%	12.8%	12.5%	10.9%		
East North Central	12.5%	12.5%	12.5%	12.6%	14.9%	25.1%		
East South Central	3.8%	3.8%	3.9%	3.9%	4.7%	4.1%		
South Atlantic	26.5%	27.3%	27.6%	27.6%	28.8%	16.7%		
West North Central	4.2%	4.3%	4.4%	4.5%	5.7%	5.0%		
West South Central	7.8%	7.2%	7.0%	7.0%	6.9%	9.6%		
Mountain	8.9%	9.2%	9.2%	9.2%	7.6%	7.7%		
Pacific	16.8%	17.5%	17.5%	17.3%	14.3%	9.4%		
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Top 10 States								
01) FL	14.1%	14.9%	15.1%	14.9%	14.9%	5.4%		
02) CA	11.1%	11.7%	11.8%	11.6%	9.6%	3.3%		
03) NY	7.5%	6.9%	6.7%	6.7%	7.2%	3.7%		
04) IL	5.5%	5.6%	5.6%	5.6%	5.6%	12.2%		
05) TX	5.5%	5.0%	5.0%	5.0%	5.1%	7.7%		
06) NJ	3.7%	3.4%	3.3%	3.4%	2.6%	4.7%		
07) MD	3.6%	3.4%	3.4%	3.5%	3.3%	2.9%		
08) AZ	3.3%	3.5%	3.6%	3.5%	2.8%	1.5%		
09) PA	3.0%	2.7%	2.7%	2.7%	2.7%	2.4%		
10) WA	3.0%	3.1%	3.0%	3.0%	2.3%	2.7%		
Top 10 Sellers								
01) JP MORGAN CHASE & CO	47.8%	44.5%	41.7%	41.7%	53.3%	0.0%		
02) MERRILL LYNCH & CO INC	22.5%	26.0%	27.4%	27.8%	35.8%	0.0%		



Single Family Conventional Book Characteristics Subprime Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) BANK OF AMERICA CORPORATION	8.7%	10.0%	10.6%	10.8%	0.0%	0.0%		
04) H & R BLOCK INC	5.4%	6.1%	6.4%	6.4%	4.8%	0.0%		
05) LEHMAN BROTHERS HOLDINGS INC	5.0%	5.6%	6.0%	5.9%	0.0%	0.0%		
06) WELLS FARGO & COMPANY	4.2%	4.9%	4.9%	4.5%	0.0%	0.0%		
07) HSBC HOLDINGS PLC	3.5%	0.0%	0.0%	0.0%	0.0%	0.0%		
08) NEW CENTURY FINANCIAL CORPORATION	1.8%	2.1%	2.3%	2.3%	6.1%	100.0%		
09) FORTRESS INVESTMENT GROUP LLC	0.6%	0.7%	0.7%	0.7%	0.0%	0.0%		
10) BARCLAYS PLC	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%		
Top 10 Servicers								
01) JP MORGAN CHASE & CO	52.8%	50.1%	47.7%	47.6%	53.3%	0.0%		
02) MERRILL LYNCH & CO INC	22.5%	26.0%	27.4%	27.8%	35.8%	0.0%		
03) MORGAN STANLEY & COMPANY INC	6.7%	7.7%	8.1%	8.1%	0.9%	16.8%		
04) BANK OF AMERICA CORPORATION	5.9%	6.7%	7.1%	7.4%	0.0%	0.0%		
05) WELLS FARGO & COMPANY	4.2%	4.9%	4.9%	4.5%	0.0%	0.0%		
06) HSBC HOLDINGS PLC	3.5%	0.0%	0.0%	0.0%	0.0%	0.0%		
07) GREEN TREE SERVICING LLC	2.0%	1.7%	1.7%	1.7%	3.6%	0.0%		
08) GOLDMAN SACHS GROUP INC (THE)	1.8%	2.1%	2.2%	2.1%	4.6%	57.1%		
09) FORTRESS INVESTMENT GROUP LLC	0.6%	0.7%	0.7%	0.7%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	40.2%							
Credit Enhancement	59.8%							
- Primary MI Only	30.5%							
- Pool Policy Only	3.5%							
- Pool Policy and Primary MI	22.4%							
- Full Recourse	0.1%							
- Shared Arrangement	3.3%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	47.3%							
Alt-A with Credit Enhancement								
Economic Fees and Gap								
Wtd Avg Economic Gap	38.85	34.70	34.44	34.54	4.09	-116.91		
Wtd Avg Economic Model Fee	156.29	152.41	146.74	146.95	103.99	221.91		



Single Family Conventional Book Characteristics Subprime Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	195.15	187.11	181.17	181.49	108.08	105.00		
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Serious Delinquent Loans								
SDQ Rate All Loans	9.80%	8.17%	6.15%	3.92%	0.45%	0.00%		
- SDQ Rate for Loans with CE	11.62%							
- SDQ Rate for Loans without CE	7.01%							
SDQ Rate Excl. Katrina Loans	9.80%	8.17%	6.15%	3.92%	0.45%	0.00%		
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	4,798	3,526	2,620	1,742	107	0		
SDQ Count for Loans with CE	3,441							
SDQ Count for Loans without CE	1,357							
SDQ Volume (\$M)								
SDQ Volume	\$939.5	\$690.4	\$505.1	\$310.8	\$15.5	\$0.0		
SDQ Volume for Loans with CE	\$639.1							
SDQ Volume for Loans without CE	\$300.4							



Single Family Conventional Book Characteristics

Subordinate Financing - RDW

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,800,170	1,804,398	1,794,170	1,764,029	1,306,484	909,010	603,168	421,253
Book Volume (\$B)	\$352.8	\$351.1	\$344.6	\$334.9	\$239.8	\$159.0	\$101.2	\$69.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	12.6%	11.8%	10.7%	9.8%	8.4%	8.4%	3.4%	1.5%
OLTV 60.01% - 70.00%	8.7%	8.3%	7.6%	6.9%	6.2%	5.9%	3.6%	2.7%
OLTV 70.01% - 75.00%	7.8%	7.8%	7.6%	7.3%	5.2%	4.9%	4.5%	4.7%
OLTV 75.01% - 80.00%	69.6%	70.8%	72.9%	74.8%	79.1%	79.3%	86.4%	88.6%
OLTV 80.01% - 90.00%	0.8%	0.8%	0.8%	0.7%	0.7%	1.0%	1.6%	2.0%
OLTV 90.01% - 95.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%
OLTV 97.01% - 100.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.9%	74.2%	74.6%	75.0%	75.9%	75.9%	77.9%	78.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	4.1%	3.9%	3.5%	3.3%	3.0%	3.1%	1.3%	0.6%
Comb LTV 60.01% - 70.00%	3.8%	3.6%	3.2%	3.0%	2.7%	2.8%	1.4%	1.1%
Comb LTV 70.01% - 75.00%	2.8%	2.6%	2.4%	2.2%	2.0%	2.3%	1.9%	2.1%
Comb LTV 75.01% - 80.00%	10.4%	10.2%	10.1%	10.1%	13.8%	22.6%	43.2%	52.7%
Comb LTV 80.01% - 90.00%	38.4%	38.3%	37.8%	37.3%	36.7%	35.3%	26.3%	23.1%
Comb LTV 90.01% - 95.00%	21.9%	22.3%	22.8%	23.2%	23.1%	22.7%	19.8%	17.1%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%
Comb LTV 97.01% - 100.00%	17.7%	18.3%	19.2%	20.1%	18.1%	10.4%	5.4%	2.4%
Comb LTV > 100.00%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%	0.8%
Wtd Avg Comb LTV	88.1%	88.4%	88.8%	89.1%	88.8%	86.9%	85.4%	84.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	4.1%	3.9%	3.5%	3.3%	3.0%	3.1%	1.3%	0.6%
Comb LTV 60.01% - 70.00%	3.8%	3.6%	3.2%	3.0%	2.7%	2.8%	1.5%	1.1%
Comb LTV 70.01% - 75.00%	2.8%	2.6%	2.4%	2.2%	2.0%	2.3%	1.9%	2.2%
Comb LTV 75.01% - 80.00%	10.4%	10.2%	10.1%	10.2%	13.8%	22.6%	43.2%	52.7%
Comb LTV 80.01% - 90.00%	38.4%	38.3%	37.9%	37.3%	36.7%	35.3%	26.3%	23.2%
Comb LTV 90.01% - 95.00%	21.9%	22.3%	22.8%	23.2%	23.1%	22.8%	19.8%	17.1%



Single Family Conventional Book Characteristics

Subordinate Financing - RDW

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%
Comb LTV 97.01% - 100.00%	17.7%	18.3%	19.2%	20.1%	18.1%	10.4%	5.4%	2.4%
Comb LTV > 100.00%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.6%
Wtd Avg Comb LTV	88.1%	88.4%	88.8%	89.1%	88.8%	86.9%	85.4%	84.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	17.4%	18.8%	19.6%	19.3%	23.2%	27.0%	16.2%	4.8%
MTMLTV 60.01% - 70.00%	14.4%	15.9%	17.0%	16.2%	20.5%	25.4%	26.1%	20.5%
MTMLTV 70.01% - 75.00%	11.4%	13.2%	14.7%	14.2%	16.6%	19.6%	21.8%	30.4%
MTMLTV 75.01% - 80.00%	15.9%	19.6%	23.2%	23.0%	27.4%	24.6%	30.0%	39.3%
MTMLTV 80.01% - 90.00%	21.6%	18.7%	17.8%	21.8%	11.9%	3.0%	5.4%	4.5%
MTMLTV 90.01% - 95.00%	4.5%	4.1%	3.5%	2.9%	0.2%	0.1%	0.1%	0.2%
MTMLTV 95.01% - 97.00%	1.5%	1.4%	1.0%	0.7%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	2.0%	1.8%	1.0%	0.7%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	11.1%	6.4%	1.8%	0.9%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%	0.3%	0.3%
Wtg Avg MTMLTV	76.8%	73.6%	71.3%	71.2%	68.0%	65.8%	69.5%	72.9%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
FICO 580-619	0.8%	0.8%	0.9%	0.8%	0.9%	1.0%	1.0%	1.1%
FICO 620-659	6.3%	6.4%	6.6%	6.6%	6.8%	6.7%	7.3%	7.8%
FICO 660-699	20.0%	20.3%	20.7%	20.9%	20.9%	20.0%	20.7%	21.3%
FICO 700-739	28.4%	28.6%	28.8%	28.9%	29.0%	29.3%	30.4%	31.0%
FICO >= 740	44.1%	43.5%	42.8%	42.4%	42.1%	42.7%	40.2%	38.4%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Wtd Avg FICO	728	728	727	727	726	726	723	721
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	69.4%	68.9%	68.6%	67.9%	66.5%	66.9%	68.9%	74.0%
Intermediate-term, fixed-rate	4.8%	4.7%	4.3%	4.1%	4.8%	6.7%	8.2%	9.8%
Adjustable-rate	6.8%	6.8%	7.1%	7.6%	10.5%	15.3%	19.4%	15.5%
Interest Only adjustable-rate	11.3%	11.5%	11.7%	11.9%	12.2%	9.8%	3.3%	0.7%
Negative Amortization	0.6%	0.6%	0.7%	0.7%	1.1%	0.7%	0.0%	0.0%



Single Family Conventional Book Characteristics Subordinate Financing - RDW

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	7.2%	7.4%	7.7%	7.9%	4.9%	0.6%	0.2%	0.1%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	93.6%	93.5%	93.3%	93.2%	93.2%	94.8%	96.8%	97.9%
Second/Vacation Home	4.0%	4.0%	4.1%	4.1%	4.2%	3.5%	2.5%	1.7%
Investor Property	2.4%	2.5%	2.6%	2.7%	2.5%	1.7%	0.7%	0.4%
10-K Unit Type (Sums to 100%)								
1 Unit	97.5%	97.5%	97.4%	97.4%	97.8%	98.1%	98.5%	98.9%
2-4 Units	2.5%	2.5%	2.6%	2.6%	2.2%	1.9%	1.5%	1.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.5%	11.5%	11.6%	11.6%	11.2%	10.1%	8.9%	8.4%
Single Family Homes	88.5%	88.5%	88.4%	88.4%	88.8%	89.9%	91.1%	91.6%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Condo/Coop	11.5%	11.5%	11.6%	11.6%	11.2%	10.1%	8.9%	8.4%
1 Unit	85.9%	85.9%	85.8%	85.8%	86.6%	87.9%	89.5%	90.4%
2-4 Units	2.5%	2.5%	2.6%	2.6%	2.2%	1.9%	1.5%	1.0%
Condo								
Condo	11.3%	11.4%	11.4%	11.4%	11.1%	10.0%	8.9%	8.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	62.0%	62.4%	64.3%	66.4%	68.2%	63.6%	61.0%	53.5%
Cash-Out Refinance	15.1%	15.0%	14.5%	14.0%	12.7%	12.4%	9.3%	9.6%
Other Refinance	22.9%	22.6%	21.1%	19.6%	19.1%	24.0%	29.8%	37.0%
Origination Type (Sums to 100%)								
TPO Broker	22.8%	22.9%	23.1%	23.0%	21.6%	20.1%	22.6%	25.8%
TPO Correspondent	28.9%	29.1%	29.8%	30.2%	28.9%	24.6%	18.9%	15.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Retail	48.3%	48.0%	47.1%	46.7%	49.5%	55.3%	58.5%	58.5%
Origination Year (Sums to 100%)								
< 2001	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.9%
2001	0.3%	0.3%	0.3%	0.3%	0.6%	1.1%	2.6%	6.7%
2002	1.3%	1.3%	1.5%	1.6%	2.7%	4.9%	11.3%	25.8%
2003	5.8%	6.1%	6.5%	6.9%	11.1%	20.0%	41.0%	66.6%
2004	8.6%	8.9%	9.4%	10.1%	15.9%	28.1%	44.8%	0.0%
2005	18.1%	18.7%	19.8%	20.9%	32.7%	45.8%	0.0%	0.0%
2006	24.5%	25.4%	27.2%	29.3%	37.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Subordinate Financing - RDW

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	29.3%	30.0%	31.7%	30.8%	0.0%	0.0%	0.0%	0.0%
2008	12.1%	9.3%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$203,614	\$201,516	\$198,561	\$195,914	\$188,692	\$179,227	\$171,282	\$168,269
Loan Original Note Rate	6.12%	6.12%	6.15%	6.17%	6.00%	5.64%	5.64%	5.77%
Seasoning (Sums to 100%)								
Seasoned	2.6%	2.4%	2.4%	2.3%	1.3%	1.0%	0.3%	0.0%
Non-Seasoned	97.4%	97.6%	97.6%	97.7%	98.7%	99.0%	99.7%	100.0%
ACI								
ACI Probability	0.40%	0.41%	0.42%	0.42%	0.37%	0.27%	0.24%	0.23%
Wtd Avg ACI Score	704	703	701	701	704	710	712	712
Credit Premium								
Wtd Avg Credit Premium	-0.01	-0.01	-0.01	0.01	0.03	0.01	-0.07	-0.08
Credit Premium > 1.5	0.4%	0.5%	0.5%	0.5%	0.6%	0.4%	0.1%	0.1%
Prepay Premium								
Prepay Premium	3.4%	3.6%	3.7%	4.0%	3.8%	1.8%	1.0%	1.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.9%	4.9%	4.7%	4.7%	5.4%	6.8%	7.9%	7.4%
DTI Ratio > 20 and <= 30	16.2%	16.1%	15.9%	15.9%	17.4%	20.4%	22.4%	22.9%
DTI Ratio > 30 and <= 40	31.5%	31.5%	31.6%	31.8%	32.4%	32.9%	32.0%	32.9%
DTI Ratio > 40 and <= 50	32.4%	32.5%	32.8%	33.0%	31.0%	27.4%	24.7%	24.4%
DTI Ratio > 50	11.4%	11.4%	11.1%	10.7%	10.3%	10.9%	11.9%	11.5%
DTI Ratio Missing	3.6%	3.7%	3.9%	3.9%	3.5%	1.6%	1.2%	0.9%
Wtd Avg DTI Ratio	38.5%	38.5%	38.5%	38.5%	37.9%	37.0%	36.7%	36.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.9%	4.9%	4.7%	4.7%	5.4%	6.9%	7.9%	7.4%
DTI Ratio > 20 and <= 30	16.3%	16.3%	16.1%	16.1%	17.5%	20.4%	22.4%	23.0%
DTI Ratio > 30 and <= 40	31.8%	31.8%	31.9%	32.2%	32.7%	33.0%	32.1%	33.0%
DTI Ratio > 40 and <= 50	32.7%	32.8%	33.2%	33.4%	31.4%	27.5%	24.7%	24.4%
DTI Ratio > 50	11.5%	11.4%	11.2%	10.7%	10.4%	10.9%	12.0%	11.5%
DTI Ratio Missing	2.7%	2.8%	2.9%	2.9%	2.6%	1.3%	0.9%	0.5%
Wtd Avg DTI Ratio	38.5%	38.5%	38.5%	38.5%	37.9%	37.0%	36.7%	36.5%
Origination Term (Sums to 100%)								
<= 15 Years	4.8%	4.7%	4.3%	4.1%	4.8%	6.7%	8.3%	9.8%



Single Family Conventional Book Characteristics Subordinate Financing - RDW

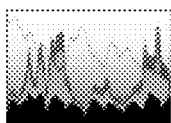
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.9%	1.9%	1.8%	1.8%	1.9%	2.6%	3.0%	3.4%
> 25 Years and <= 30 Years	92.5%	92.6%	93.1%	93.4%	93.0%	90.6%	88.8%	86.8%
> 30 Years	0.8%	0.8%	0.8%	0.7%	0.2%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	76.5%	76.2%	76.2%	75.7%	71.4%	67.5%	69.1%	74.0%
Intermediate-Term Fixed Rate (excl Balloon)	4.6%	4.5%	4.1%	3.9%	4.4%	6.0%	6.9%	8.0%
Adjustable Rate	18.7%	19.0%	19.5%	20.2%	23.8%	25.8%	22.7%	16.2%
Balloon	0.2%	0.2%	0.3%	0.3%	0.4%	0.7%	1.3%	1.8%
Various Product Types								
Second	0.7%	0.8%	0.8%	0.9%	0.1%	0.1%	0.0%	0.0%
40 Year (ARM & Fixed)	0.8%	0.8%	0.8%	0.7%	0.2%	0.0%	0.0%	0.0%
Hybrid Arm	17.9%	18.2%	18.7%	19.3%	22.5%	23.5%	22.1%	16.1%
- 2/28 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.4%	1.4%	1.6%	1.8%	2.9%	4.6%	4.9%	3.2%
- 5/1 Hybrid Arm	12.0%	12.2%	12.5%	12.8%	14.8%	13.5%	11.6%	8.1%
- 7/1 Hybrid Arm	3.2%	3.2%	3.2%	3.2%	3.6%	4.3%	5.1%	4.4%
- 10/1 Hybrid Arm	1.3%	1.3%	1.3%	1.4%	1.2%	1.1%	0.6%	0.4%
NegAm ARM	0.6%	0.6%	0.7%	0.7%	1.1%	0.7%	0.0%	0.0%
Interest Only	18.5%	18.9%	19.3%	19.8%	17.2%	10.4%	3.5%	0.8%
- Interest Only ARM	11.3%	11.5%	11.7%	11.9%	12.2%	9.8%	3.3%	0.7%
- Interest Only FRM	7.2%	7.4%	7.7%	7.9%	4.9%	0.6%	0.2%	0.1%
Alt-A	20.3%	21.1%	22.2%	23.3%	22.0%	12.8%	5.4%	3.8%
- Alt-A Low/No Doc	12.7%	13.3%	14.0%	14.7%	13.3%	7.6%	3.9%	2.9%
- Alt-A No Disclosure	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.6%	1.7%	1.8%	1.8%	2.1%	2.1%	0.9%	0.1%
- Alt-A SISA	1.5%	1.6%	1.7%	1.8%	0.9%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.1%	1.2%	1.2%	1.3%	1.0%	0.4%	0.2%	0.2%
- Alt-A Stated Income	8.4%	8.7%	9.2%	9.7%	9.2%	5.1%	2.8%	2.6%



Single Family Conventional Book Characteristics

Subordinate Financing - RDW

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	5.9%	6.1%	6.4%	6.7%	6.3%	3.1%	0.7%	0.0%
Alt-A Deals (no SFC)	1.7%	1.7%	1.8%	2.0%	2.5%	2.1%	0.9%	0.9%
My Community Mortgage	0.4%	0.4%	0.4%	0.3%	0.1%	0.1%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	30.5%	31.3%	31.6%	31.7%	26.6%	21.0%	19.0%	17.7%
- Select Lender Programs Non-Full Doc	17.7%	17.9%	17.5%	17.0%	13.4%	13.7%	15.7%	15.7%
- Other Low/No Doc	12.8%	13.3%	14.1%	14.7%	13.2%	7.3%	3.3%	1.9%
Subprime Deals								
Subprime	0.4%	0.4%	0.5%	0.5%	0.4%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.4%	0.4%	0.5%	0.5%	0.4%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	75.4%	74.7%	73.6%	72.4%	74.1%	84.2%	92.6%	95.0%
Investor Channel	22.8%	23.5%	24.6%	25.8%	24.3%	15.2%	6.9%	4.1%
eChannel	1.3%	1.3%	1.3%	1.3%	1.1%	0.5%	0.4%	0.4%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.4%	0.4%	0.5%	0.5%	0.4%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%
Subordinate Financing - RDW								
Subordinate Financing - RDW	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- 75/20/05	2.0%	2.0%	2.1%	2.1%	2.1%	2.6%	3.6%	4.3%
- 75/25/00	1.6%	1.6%	1.7%	1.7%	0.3%	0.2%	0.2%	0.1%
- 80/10/10	30.6%	30.9%	31.3%	31.8%	35.7%	41.9%	52.1%	58.1%
- 80/15/05	19.3%	19.7%	20.4%	21.1%	23.3%	26.6%	32.5%	33.6%
- 80/20/00	6.0%	6.2%	6.5%	6.9%	7.8%	6.6%	5.4%	2.9%
- 90/05/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	0.7%	0.9%
- Other	40.2%	39.4%	37.8%	36.3%	30.5%	21.7%	5.6%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- 75/20/05	2.4%	2.4%	2.4%	2.4%	2.3%	2.7%	3.7%	4.3%
- 75/25/00	0.7%	0.7%	0.7%	0.7%	0.6%	0.4%	0.2%	0.1%
- 80/10/10	33.9%	34.1%	34.7%	35.1%	38.5%	44.1%	52.7%	58.1%
- 80/15/05	21.5%	21.9%	22.7%	23.4%	25.2%	27.8%	32.8%	33.6%
- 80/20/00	17.3%	17.8%	18.7%	19.5%	17.4%	10.4%	5.7%	2.9%
- 90/05/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.7%	0.9%



Single Family Conventional Book Characteristics

Subordinate Financing - RDW

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	24.0%	22.7%	20.6%	18.6%	15.6%	14.2%	4.2%	0.0%
EA/TPR								
EA/TPR	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%	0.9%	1.0%
- EA I	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%	0.6%
- EA/TPR II	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
- EA/TPR III	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	16.7%	16.8%	16.8%	16.9%	17.8%	19.0%	19.1%	17.9%
Northeast	17.7%	17.5%	17.5%	17.5%	16.9%	17.0%	15.2%	12.7%
Southeast	25.5%	25.5%	25.5%	25.5%	25.7%	25.1%	25.2%	25.4%
Southwest	17.6%	17.8%	18.1%	18.4%	19.0%	18.7%	19.0%	19.0%
West	22.5%	22.4%	22.1%	21.7%	20.6%	20.2%	21.5%	25.0%
Census Region (Sums to 100%)								
New England	5.9%	5.9%	6.0%	6.0%	6.1%	6.2%	5.5%	4.6%
Middle Atlantic	11.3%	11.2%	11.1%	11.1%	10.3%	10.3%	9.3%	7.8%
East North Central	13.4%	13.5%	13.5%	13.5%	14.2%	15.3%	15.8%	15.0%
East South Central	3.6%	3.6%	3.7%	3.7%	3.9%	3.9%	4.1%	3.9%
South Atlantic	22.3%	22.3%	22.2%	22.1%	22.2%	21.5%	21.4%	21.8%
West North Central	5.4%	5.5%	5.5%	5.6%	6.0%	6.1%	5.7%	5.0%
West South Central	7.4%	7.4%	7.5%	7.6%	7.8%	7.6%	7.9%	8.0%
Mountain	10.7%	10.8%	11.1%	11.3%	11.6%	11.3%	11.3%	11.4%
Pacific	20.0%	19.8%	19.4%	19.0%	17.8%	17.6%	18.9%	22.4%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	13.7%	13.5%	13.1%	12.6%	10.9%	10.2%	11.0%	14.4%
02) FL	6.5%	6.5%	6.6%	6.6%	6.3%	5.6%	5.0%	4.7%
03) TX	6.1%	6.1%	6.2%	6.3%	6.4%	6.1%	6.3%	6.5%
04) IL	5.0%	5.0%	4.9%	4.9%	4.8%	4.8%	4.4%	3.8%
05) NY	4.7%	4.6%	4.5%	4.4%	3.7%	3.7%	3.0%	2.1%
06) VA	3.9%	3.9%	3.9%	3.8%	3.8%	3.9%	4.4%	4.8%
07) WA	3.7%	3.7%	3.7%	3.8%	4.1%	4.4%	4.6%	4.7%
08) GA	3.7%	3.7%	3.7%	3.7%	4.0%	3.7%	3.7%	3.8%
09) NJ	3.6%	3.6%	3.6%	3.5%	3.3%	3.2%	2.8%	2.2%
10) CO	3.3%	3.3%	3.4%	3.4%	3.6%	3.7%	3.8%	4.0%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	32.0%	32.5%	32.9%	33.2%	33.8%	34.4%	38.6%	41.5%



Single Family Conventional Book Characteristics

Subordinate Financing - RDW

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	9.3%	9.5%	9.6%	9.7%	9.3%	8.9%	6.1%	2.9%
03) WELLS FARGO & COMPANY	7.1%	6.5%	6.0%	5.7%	4.5%	3.7%	1.1%	0.7%
04) SUNTRUST BANKS INC	5.9%	5.9%	5.8%	5.5%	5.2%	4.6%	5.0%	5.3%
05) JP MORGAN CHASE & CO	5.5%	5.2%	4.9%	4.6%	1.6%	1.3%	1.1%	1.8%
06) CERBERUS CAPITAL HOLDING	4.7%	4.7%	4.7%	4.8%	5.8%	6.5%	6.2%	4.7%
07) AMTRUST FINANCIAL CORPORATION	3.2%	3.0%	3.0%	3.0%	3.5%	3.6%	3.2%	3.1%
08) FIRST HORIZON NATIONAL CORPORATION	3.0%	3.1%	3.3%	3.5%	4.4%	5.6%	6.9%	6.9%
09) NATIONAL CITY CORPORATION	2.5%	2.5%	2.5%	2.5%	1.6%	1.1%	1.1%	1.4%
10) LEHMAN BROTHERS HOLDINGS INC	2.4%	2.5%	2.7%	2.9%	3.4%	1.7%	0.2%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	32.5%	33.1%	33.6%	33.9%	34.9%	34.8%	38.6%	41.5%
02) JP MORGAN CHASE & CO	11.1%	10.9%	10.5%	10.3%	8.1%	7.5%	7.8%	8.4%
03) CITIGROUP INC	11.0%	11.1%	11.3%	11.5%	11.8%	12.2%	9.9%	7.3%
04) WELLS FARGO & COMPANY	10.4%	10.0%	9.6%	9.3%	8.8%	8.3%	4.6%	2.7%
05) CERBERUS CAPITAL HOLDING	4.9%	4.9%	4.9%	5.0%	6.1%	7.0%	7.3%	7.1%
06) SUNTRUST BANKS INC	4.7%	4.6%	4.5%	4.0%	3.6%	3.5%	4.2%	4.7%
07) NATIONAL CITY CORPORATION	2.6%	2.6%	2.6%	2.6%	1.8%	1.2%	1.1%	1.4%
08) INDYMAC BANCORP INC	2.4%	2.5%	2.5%	2.4%	1.7%	0.7%	0.2%	0.0%
09) LEHMAN BROTHERS HOLDINGS INC	2.3%	2.4%	2.6%	2.7%	3.3%	1.7%	0.2%	0.0%
10) WASHINGTON MUTUAL INC	1.6%	1.7%	1.7%	1.8%	1.9%	2.2%	3.3%	4.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	88.4%							
Credit Enhancement	11.6%							
- Primary MI Only	0.9%							
- Pool Policy Only	10.1%							
- Pool Policy and Primary MI	0.2%							
- Full Recourse	0.3%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	96.5%							
Interest Only with Credit Enhancement	36.0%							
Alt-A with Credit Enhancement	49.5%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-7.79	-8.03	-8.63	-8.97	-6.34	-4.97	-7.60	-11.02



Single Family Conventional Book Characteristics

Subordinate Financing - RDW

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	35.25	35.59	36.21	36.82	33.30	30.14	30.93	32.28
Wtd Avg Charged Fee	27.46	27.56	27.58	27.85	26.95	25.17	23.33	21.26
Appraisal Waivers								
Appraisal Waiver	1.5%	1.5%	1.4%	1.3%	1.1%	0.9%	0.2%	0.3%
Serious Delinquent Loans								
SDQ Rate All Loans	2.93%	2.27%	1.75%	1.28%	0.41%	0.36%	0.25%	0.20%
- SDQ Rate for Loans with CE	10.84%							
- SDQ Rate for Loans without CE	1.84%							
SDQ Rate Excl. Katrina Loans	2.93%	2.27%	1.75%	1.28%	0.40%	0.27%	0.25%	0.21%
SDQ Rate for Katrina Loans	1.48%	1.37%	1.29%	1.22%	1.74%	9.52%	0.42%	0.09%
Serious Delinquent Loans								
SDQ Loan Count	52,220	40,505	30,819	22,302	5,300	3,211	1,504	849
SDQ Count for Loans with CE	23,266							
SDQ Count for Loans without CE	28,954							
SDQ Volume (\$M)								
SDQ Volume	\$12,213.5	\$9,415.8	\$7,018.5	\$4,912.9	\$928.9	\$471.9	\$213.8	\$122.3
SDQ Volume for Loans with CE	\$5,522.9							
SDQ Volume for Loans without CE	\$6,690.6							



Single Family Conventional Book Characteristics Subordinate Financing - Enhanced

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	2,550,060	2,568,243	2,577,308	2,562,558	2,144,262	1,822,510	1,630,612	1,369,661
Book Volume (\$B)	\$465.3	\$466.0	\$462.8	\$455.7	\$368.4	\$301.1	\$264.1	\$219.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	18.8%	18.3%	17.7%	17.4%	19.0%	22.7%	25.1%	26.9%
OLTV 60.01% - 70.00%	11.1%	10.8%	10.4%	10.0%	10.6%	12.1%	13.4%	14.3%
OLTV 70.01% - 75.00%	8.4%	8.4%	8.3%	8.1%	7.0%	7.6%	8.6%	9.6%
OLTV 75.01% - 80.00%	59.8%	60.6%	61.8%	62.8%	61.7%	55.8%	50.8%	46.7%
OLTV 80.01% - 90.00%	1.1%	1.1%	1.1%	1.0%	1.0%	1.2%	1.5%	1.8%
OLTV 90.01% - 95.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%
OLTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
OLTV 97.01% - 100.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	71.4%	71.6%	71.8%	72.0%	71.4%	69.9%	68.8%	68.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	10.0%	9.9%	9.9%	9.9%	11.7%	14.5%	16.6%	18.6%
Comb LTV 60.01% - 70.00%	6.8%	6.6%	6.5%	6.4%	7.3%	8.9%	10.2%	11.2%
Comb LTV 70.01% - 75.00%	4.5%	4.4%	4.2%	4.1%	4.7%	5.8%	6.9%	7.7%
Comb LTV 75.01% - 80.00%	15.0%	15.0%	15.1%	15.3%	19.2%	25.7%	33.6%	34.7%
Comb LTV 80.01% - 90.00%	31.6%	31.3%	30.8%	30.2%	27.7%	24.0%	18.0%	15.5%
Comb LTV 90.01% - 95.00%	17.3%	17.5%	17.7%	17.8%	16.1%	13.5%	9.9%	7.6%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%
Comb LTV 97.01% - 100.00%	13.8%	14.1%	14.7%	15.1%	12.2%	6.0%	2.8%	1.7%
Comb LTV > 100.00%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.2%	0.2%
Comb LTV Missing	0.3%	0.3%	0.3%	0.4%	0.6%	0.9%	1.4%	2.5%
Wtd Avg Comb LTV	83.4%	83.5%	83.7%	83.8%	81.9%	78.6%	75.8%	74.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	10.1%	10.0%	9.9%	10.0%	11.8%	14.6%	16.8%	18.9%
Comb LTV 60.01% - 70.00%	6.8%	6.7%	6.5%	6.5%	7.4%	9.1%	10.4%	11.5%
Comb LTV 70.01% - 75.00%	4.5%	4.4%	4.3%	4.2%	4.8%	5.9%	7.1%	8.1%
Comb LTV 75.01% - 80.00%	15.1%	15.1%	15.2%	15.4%	19.3%	25.9%	33.9%	35.2%
Comb LTV 80.01% - 90.00%	31.6%	31.4%	30.9%	30.2%	27.8%	24.2%	18.3%	16.0%



Single Family Conventional Book Characteristics

Subordinate Financing - Enhanced

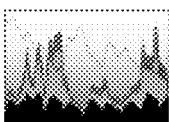
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	17.3%	17.5%	17.7%	17.9%	16.1%	13.6%	9.9%	7.7%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%
Comb LTV 97.01% - 100.00%	13.8%	14.1%	14.7%	15.1%	12.2%	6.0%	2.8%	1.7%
Comb LTV > 100.00%	0.4%	0.4%	0.4%	0.3%	0.2%	0.3%	0.2%	0.3%
Comb LTV Missing	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Wtd Avg Comb LTV	83.4%	83.5%	83.7%	83.7%	81.8%	78.5%	75.8%	74.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	28.6%	30.7%	32.5%	32.8%	40.7%	48.1%	44.3%	35.5%
MTMLTV 60.01% - 70.00%	14.2%	15.3%	16.0%	15.4%	18.3%	20.7%	21.9%	22.4%
MTMLTV 70.01% - 75.00%	9.9%	11.3%	12.3%	11.8%	12.8%	13.6%	13.7%	18.5%
MTMLTV 75.01% - 80.00%	13.2%	16.0%	18.5%	18.2%	19.3%	15.1%	16.4%	20.2%
MTMLTV 80.01% - 90.00%	17.8%	15.3%	14.3%	17.2%	8.4%	2.0%	3.2%	2.7%
MTMLTV 90.01% - 95.00%	3.8%	3.4%	2.9%	2.4%	0.2%	0.1%	0.1%	0.2%
MTMLTV 95.01% - 97.00%	1.3%	1.2%	0.8%	0.6%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	1.7%	1.5%	0.9%	0.6%	0.1%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	9.2%	5.2%	1.5%	0.8%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%
Wtg Avg MTMLTV	71.0%	68.0%	65.6%	65.3%	60.6%	57.2%	59.3%	62.2%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
FICO 550-579	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%
FICO 580-619	1.0%	1.0%	1.0%	1.0%	1.1%	1.3%	1.5%	1.6%
FICO 620-659	6.5%	6.6%	6.7%	6.8%	7.0%	7.0%	7.7%	8.3%
FICO 660-699	19.4%	19.7%	19.9%	20.0%	19.8%	19.1%	19.5%	19.8%
FICO 700-739	27.8%	28.0%	28.1%	28.1%	28.0%	28.1%	28.3%	28.0%
FICO >= 740	44.9%	44.4%	43.9%	43.6%	43.6%	44.0%	42.5%	41.6%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Wtd Avg FICO	728	728	727	727	727	727	724	723
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	68.3%	67.8%	67.2%	66.4%	64.5%	63.1%	62.8%	65.0%
Intermediate-term, fixed-rate	8.8%	8.9%	8.8%	8.9%	11.4%	15.3%	19.1%	22.4%
Adjustable-rate	6.7%	6.8%	7.2%	7.6%	9.7%	12.7%	14.1%	11.6%
Interest Only adjustable-rate	10.0%	10.2%	10.3%	10.3%	10.1%	8.1%	3.9%	0.9%



Single Family Conventional Book Characteristics

Subordinate Financing - Enhanced

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.5%	0.5%	0.5%	0.6%	0.8%	0.5%	0.0%	0.0%
Interest Only fixed-rate	5.8%	5.9%	6.1%	6.2%	3.4%	0.4%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	94.2%	94.2%	94.1%	94.1%	94.5%	95.9%	97.0%	97.5%
Second/Vacation Home	3.5%	3.5%	3.5%	3.5%	3.4%	2.6%	1.9%	1.4%
Investor Property	2.3%	2.3%	2.3%	2.4%	2.2%	1.5%	1.1%	1.1%
10-K Unit Type (Sums to 100%)								
1 Unit	97.4%	97.4%	97.4%	97.4%	97.7%	97.8%	97.9%	98.0%
2-4 Units	2.6%	2.6%	2.6%	2.6%	2.3%	2.2%	2.1%	2.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.3%	10.4%	10.4%	10.3%	9.6%	8.4%	7.3%	6.7%
Single Family Homes	89.7%	89.6%	89.6%	89.7%	90.4%	91.6%	92.7%	93.3%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Condo/Coop	10.3%	10.4%	10.4%	10.3%	9.6%	8.4%	7.3%	6.7%
1 Unit	87.0%	87.0%	87.0%	87.0%	88.0%	89.3%	90.4%	91.2%
2-4 Units	2.6%	2.6%	2.6%	2.6%	2.3%	2.2%	2.1%	2.0%
Condo								
Condo	10.2%	10.2%	10.2%	10.1%	9.5%	8.3%	7.2%	6.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	53.3%	53.4%	54.6%	55.7%	53.4%	45.5%	38.0%	30.5%
Cash-Out Refinance	18.7%	18.7%	18.4%	18.1%	18.4%	19.9%	20.9%	23.3%
Other Refinance	28.0%	27.9%	27.0%	26.1%	28.2%	34.6%	41.1%	46.2%
Origination Type (Sums to 100%)								
TPO Broker	21.7%	21.7%	21.8%	21.7%	20.3%	19.1%	20.3%	22.0%
TPO Correspondent	29.3%	29.4%	30.0%	30.3%	29.0%	26.3%	23.8%	22.2%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Retail	49.0%	48.8%	48.2%	48.0%	50.7%	54.6%	55.9%	55.7%
Origination Year (Sums to 100%)								
< 2001	0.3%	0.4%	0.4%	0.4%	0.6%	0.9%	1.5%	2.9%
2001	0.5%	0.6%	0.6%	0.6%	1.0%	1.5%	2.5%	5.1%
2002	3.0%	3.1%	3.3%	3.5%	5.2%	7.7%	12.4%	22.8%
2003	15.0%	15.5%	16.3%	17.2%	24.2%	34.8%	50.6%	69.2%
2004	11.4%	11.7%	12.3%	13.1%	18.3%	26.5%	33.0%	0.0%
2005	16.0%	16.5%	17.2%	18.0%	24.9%	28.6%	0.0%	0.0%



Single Family Conventional Book Characteristics Subordinate Financing - Enhanced

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	19.9%	20.6%	21.8%	23.1%	25.9%	0.0%	0.0%	0.0%
2007	23.7%	24.1%	25.2%	24.1%	0.0%	0.0%	0.0%	0.0%
2008	10.1%	7.6%	2.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$194,887	\$193,104	\$190,642	\$188,381	\$181,163	\$173,075	\$167,763	\$163,980
Loan Original Note Rate	6.00%	6.00%	6.02%	6.02%	5.85%	5.59%	5.59%	5.71%
Seasoning (Sums to 100%)								
Seasoned	2.7%	2.5%	2.5%	2.5%	1.2%	0.9%	0.4%	0.2%
Non-Seasoned	97.3%	97.5%	97.5%	97.5%	98.8%	99.1%	99.6%	99.8%
ACI								
ACI Probability	0.35%	0.35%	0.36%	0.36%	0.31%	0.25%	0.23%	0.24%
Wtd Avg ACI Score	711	710	709	709	714	720	723	726
Credit Premium								
Wtd Avg Credit Premium	-0.02	-0.03	-0.02	-0.01	0.00	-0.03	-0.07	-0.06
Credit Premium > 1.5	0.4%	0.4%	0.4%	0.4%	0.5%	0.3%	0.1%	0.2%
Prepay Premium								
Prepay Premium	2.8%	2.9%	3.1%	3.2%	2.9%	1.5%	1.2%	1.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.9%	7.0%	7.0%	7.1%	8.5%	10.5%	12.3%	13.0%
DTI Ratio > 20 and <= 30	17.9%	17.9%	17.9%	18.0%	19.8%	22.3%	23.8%	24.7%
DTI Ratio > 30 and <= 40	30.5%	30.5%	30.5%	30.6%	30.7%	30.4%	29.1%	28.8%
DTI Ratio > 40 and <= 50	29.6%	29.6%	29.7%	29.7%	27.3%	23.9%	21.4%	20.3%
DTI Ratio > 50	11.4%	11.3%	11.1%	10.7%	10.5%	10.7%	11.0%	10.6%
DTI Ratio Missing	3.6%	3.6%	3.8%	3.8%	3.3%	2.1%	2.3%	2.5%
Wtd Avg DTI Ratio	37.6%	37.6%	37.6%	37.4%	36.7%	35.7%	35.1%	34.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.9%	7.0%	7.0%	7.1%	8.5%	10.5%	12.3%	13.0%
DTI Ratio > 20 and <= 30	18.0%	18.0%	18.0%	18.1%	19.9%	22.4%	23.9%	24.7%
DTI Ratio > 30 and <= 40	30.7%	30.7%	30.8%	30.9%	30.9%	30.5%	29.1%	28.8%
DTI Ratio > 40 and <= 50	29.9%	29.9%	30.0%	30.0%	27.5%	24.0%	21.5%	20.4%
DTI Ratio > 50	11.5%	11.4%	11.1%	10.8%	10.5%	10.7%	11.1%	10.6%
DTI Ratio Missing	2.9%	3.0%	3.0%	3.0%	2.7%	1.9%	2.2%	2.4%
Wtd Avg DTI Ratio	37.6%	37.6%	37.6%	37.4%	36.7%	35.7%	35.1%	34.5%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics Subordinate Financing - Enhanced

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	8.8%	8.9%	8.8%	8.9%	11.4%	15.3%	19.2%	22.6%
> 15 Years amd <= 25 Years	2.6%	2.6%	2.6%	2.6%	3.0%	3.8%	4.3%	4.7%
> 25 Years and <= 30 Years	87.9%	87.8%	88.0%	87.9%	85.4%	80.9%	76.5%	72.8%
> 30 Years	0.6%	0.6%	0.6%	0.5%	0.2%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	74.1%	73.6%	73.2%	72.6%	68.0%	63.5%	62.9%	65.0%
Intermediate-Term Fixed Rate (excl Balloon)	8.4%	8.5%	8.4%	8.5%	10.8%	14.3%	17.7%	20.7%
Adjustable Rate	17.1%	17.4%	18.0%	18.5%	20.7%	21.2%	18.0%	12.5%
Balloon	0.4%	0.4%	0.4%	0.4%	0.6%	0.9%	1.4%	1.8%
Various Product Types								
Second	0.6%	0.6%	0.6%	0.7%	0.1%	0.1%	0.1%	0.1%
40 Year (ARM & Fixed)	0.6%	0.6%	0.6%	0.5%	0.2%	0.0%	0.0%	0.0%
Hybrid Arm	16.4%	16.7%	17.2%	17.7%	19.5%	19.3%	17.0%	12.1%
- 2/28 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.3%	1.3%	1.5%	1.6%	2.6%	3.7%	3.7%	2.7%
- 5/1 Hybrid Arm	10.9%	11.1%	11.4%	11.7%	12.7%	11.3%	9.5%	6.4%
- 7/1 Hybrid Arm	3.0%	3.0%	3.0%	3.1%	3.3%	3.5%	3.4%	2.7%
- 10/1 Hybrid Arm	1.2%	1.2%	1.2%	1.2%	1.0%	0.8%	0.4%	0.2%
NegAm ARM	0.5%	0.5%	0.5%	0.6%	0.8%	0.5%	0.0%	0.0%
Interest Only	15.8%	16.1%	16.3%	16.5%	13.6%	8.5%	4.0%	0.9%
- Interest Only ARM	10.0%	10.2%	10.3%	10.3%	10.1%	8.1%	3.9%	0.9%
- Interest Only FRM	5.8%	5.9%	6.1%	6.2%	3.4%	0.4%	0.1%	0.0%
Alt-A	18.3%	18.9%	19.6%	20.4%	18.5%	12.6%	9.2%	7.9%
- Alt-A Low/No Doc	11.2%	11.6%	12.1%	12.5%	10.6%	6.8%	4.8%	3.9%
- Alt-A No Disclosure	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.6%	1.7%	1.8%	1.7%	1.8%	1.6%	1.0%	0.6%
- Alt-A SISA	1.2%	1.2%	1.3%	1.3%	0.6%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.9%	1.0%	1.0%	1.1%	0.8%	0.4%	0.3%	0.3%
- Alt-A Stated Income	7.3%	7.5%	7.9%	8.2%	7.4%	4.8%	3.6%	3.0%



Single Family Conventional Book Characteristics

Subordinate Financing - Enhanced

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	5.2%	5.3%	5.5%	5.7%	5.2%	3.2%	1.7%	0.6%
Alt-A Deals (no SFC)	1.9%	2.0%	2.1%	2.2%	2.8%	2.6%	2.7%	3.4%
My Community Mortgage	0.5%	0.5%	0.4%	0.4%	0.2%	0.1%	0.1%	0.0%
Non-Full Doc								
Non-Full Doc Total	26.9%	27.4%	27.5%	27.4%	22.4%	18.1%	16.3%	14.9%
- Select Lender Programs Non-Full Doc	15.7%	15.9%	15.5%	14.9%	11.9%	11.5%	11.8%	11.3%
- Other Low/No Doc	11.2%	11.6%	12.1%	12.5%	10.5%	6.6%	4.6%	3.7%
Subprime Deals								
Subprime	0.3%	0.3%	0.4%	0.4%	0.3%	0.1%	0.1%	0.3%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%
- Post 12/2005	0.3%	0.3%	0.4%	0.4%	0.3%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	77.1%	76.6%	75.7%	74.9%	77.3%	83.4%	86.7%	87.7%
Investor Channel	21.3%	21.8%	22.6%	23.5%	21.2%	15.6%	11.9%	9.9%
eChannel	1.0%	1.0%	1.0%	1.0%	0.7%	0.3%	0.2%	0.1%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.3%	0.3%	0.4%	0.4%	0.3%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.3%	0.3%	0.3%	0.3%	0.5%	0.8%	1.2%	2.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	75.8%	75.3%	74.5%	73.5%	65.1%	52.8%	38.3%	31.8%
- 75/20/05	1.5%	1.5%	1.5%	1.5%	1.3%	1.4%	1.4%	1.4%
- 75/25/00	1.2%	1.2%	1.3%	1.3%	0.2%	0.1%	0.1%	0.0%
- 80/10/10	23.2%	23.3%	23.3%	23.4%	23.3%	22.1%	20.0%	18.5%
- 80/15/05	14.6%	14.9%	15.2%	15.5%	15.2%	14.1%	12.4%	10.7%
- 80/20/00	4.5%	4.6%	4.8%	5.0%	5.1%	3.5%	2.1%	0.9%
- 90/05/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%
- Other	30.5%	29.7%	28.1%	26.6%	19.9%	11.4%	2.2%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- 75/20/05	2.1%	2.1%	2.1%	2.1%	2.0%	2.1%	2.3%	2.4%
- 75/25/00	0.8%	0.9%	0.9%	0.9%	0.8%	0.6%	0.7%	0.8%
- 80/10/10	30.2%	30.3%	30.5%	30.7%	31.2%	31.0%	30.0%	29.8%
- 80/15/05	17.9%	18.1%	18.6%	19.0%	18.8%	18.0%	17.2%	15.4%
- 80/20/00	14.7%	15.0%	15.6%	16.1%	13.9%	9.2%	6.6%	5.0%



Single Family Conventional Book Characteristics Subordinate Financing - Enhanced

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.4%	0.4%	0.4%	0.3%	0.4%	0.5%	0.6%	0.8%
- Other	33.9%	33.1%	31.9%	30.9%	33.1%	38.5%	42.7%	46.0%
EA/TPR								
EA/TPR	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.8%	0.8%
- EA I	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%
- EA/TPR II	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
- EA/TPR III	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	17.1%	17.2%	17.2%	17.2%	17.9%	18.5%	18.0%	17.5%
Northeast	18.0%	17.9%	17.9%	17.9%	17.4%	17.4%	16.6%	15.5%
Southeast	24.9%	24.9%	24.8%	24.8%	24.8%	24.0%	23.5%	23.4%
Southwest	16.3%	16.5%	16.7%	16.8%	16.8%	15.9%	15.0%	14.5%
West	23.7%	23.6%	23.4%	23.2%	23.1%	24.2%	26.9%	29.2%
Census Region (Sums to 100%)								
New England	6.3%	6.3%	6.4%	6.4%	6.6%	6.8%	6.7%	6.4%
Middle Atlantic	11.3%	11.2%	11.1%	11.1%	10.4%	10.3%	9.6%	8.7%
East North Central	13.8%	13.9%	13.9%	14.0%	14.5%	15.1%	15.0%	14.7%
East South Central	3.4%	3.4%	3.5%	3.5%	3.5%	3.4%	3.2%	3.0%
South Atlantic	21.8%	21.8%	21.7%	21.7%	21.6%	20.9%	20.6%	20.6%
West North Central	5.3%	5.3%	5.4%	5.4%	5.6%	5.6%	5.1%	4.7%
West South Central	6.7%	6.7%	6.8%	6.8%	6.6%	6.1%	5.6%	5.5%
Mountain	9.9%	10.0%	10.1%	10.3%	10.2%	9.6%	9.2%	8.8%
Pacific	21.4%	21.3%	21.1%	20.8%	20.8%	22.1%	25.0%	27.5%
US Territories	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Top 10 States								
01) CA	15.3%	15.2%	14.9%	14.6%	14.2%	15.3%	18.2%	20.9%
02) FL	6.2%	6.2%	6.3%	6.2%	5.9%	5.3%	5.0%	4.8%
03) TX	5.4%	5.4%	5.5%	5.5%	5.3%	4.8%	4.3%	4.2%
04) NY	4.9%	4.7%	4.6%	4.6%	4.1%	4.1%	3.8%	3.3%
05) IL	4.9%	4.8%	4.8%	4.8%	4.7%	4.6%	4.4%	4.1%
06) VA	4.0%	4.0%	3.9%	3.9%	3.9%	4.0%	4.3%	4.4%
07) WA	3.6%	3.6%	3.6%	3.6%	3.8%	4.0%	4.0%	3.8%
08) GA	3.6%	3.6%	3.6%	3.6%	3.7%	3.5%	3.3%	3.3%
09) MI	3.5%	3.6%	3.6%	3.7%	4.0%	4.3%	4.4%	4.3%
10) NJ	3.5%	3.5%	3.5%	3.5%	3.3%	3.2%	3.0%	2.7%
Top 10 Sellers								



Single Family Conventional Book Characteristics Subordinate Financing - Enhanced

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	31.6%	32.0%	32.1%	32.4%	32.7%	33.3%	34.1%	31.6%
02) CITIGROUP INC	8.7%	8.9%	9.0%	9.0%	8.2%	7.3%	5.8%	3.9%
03) JP MORGAN CHASE & CO	6.0%	5.8%	5.5%	5.3%	3.6%	3.6%	3.9%	5.3%
04) WELLS FARGO & COMPANY	6.0%	5.6%	5.1%	4.7%	3.5%	2.8%	1.3%	1.2%
05) SUNTRUST BANKS INC	5.1%	5.1%	4.9%	4.6%	4.1%	3.3%	3.0%	2.9%
06) CERBERUS CAPITAL HOLDING	4.7%	4.8%	4.8%	4.8%	5.6%	5.9%	5.8%	5.1%
07) WASHINGTON MUTUAL INC	3.7%	3.8%	4.0%	4.2%	5.2%	6.6%	8.2%	9.2%
08) FIRST HORIZON NATIONAL CORPORATION	3.0%	3.1%	3.3%	3.5%	4.1%	4.7%	5.0%	5.1%
09) AMTRUST FINANCIAL CORPORATION	2.9%	2.8%	2.8%	2.8%	3.0%	2.8%	2.5%	2.4%
10) WACHOVIA CORPORATION	2.2%	2.2%	2.2%	2.1%	2.0%	1.9%	1.9%	2.1%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	31.8%	32.3%	32.6%	32.9%	33.4%	33.4%	33.9%	31.5%
02) JP MORGAN CHASE & CO	11.5%	11.3%	11.1%	10.9%	9.6%	9.4%	9.8%	11.6%
03) CITIGROUP INC	10.6%	10.7%	10.9%	11.1%	10.8%	10.6%	9.2%	7.8%
04) WELLS FARGO & COMPANY	9.8%	9.5%	9.1%	8.8%	8.3%	7.6%	5.4%	4.0%
05) CERBERUS CAPITAL HOLDING	5.2%	5.2%	5.2%	5.3%	6.2%	6.8%	7.1%	7.4%
06) SUNTRUST BANKS INC	4.0%	4.0%	3.8%	3.4%	2.9%	2.5%	2.5%	2.4%
07) WASHINGTON MUTUAL INC	3.2%	3.2%	3.3%	3.5%	4.3%	5.6%	7.6%	9.5%
08) NATIONAL CITY CORPORATION	2.1%	2.1%	2.1%	2.1%	1.3%	0.9%	0.8%	0.9%
09) LEHMAN BROTHERS HOLDINGS INC	2.0%	2.1%	2.2%	2.3%	2.6%	1.6%	0.8%	0.2%
10) INDYMAC BANCORP INC	2.0%	2.0%	2.0%	2.0%	1.3%	0.7%	0.6%	0.6%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	89.5%							
Credit Enhancement	10.5%							
- Primary MI Only	1.3%							
- Pool Policy Only	8.5%							
- Pool Policy and Primary MI	0.2%							
- Full Recourse	0.3%							
- Shared Arrangement	0.2%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	96.2%							
Interest Only with Credit Enhancement	35.2%							
Alt-A with Credit Enhancement	46.1%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics Subordinate Financing - Enhanced

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-5.61	-5.75	-6.12	-6.26	-3.44	-1.42	-1.23	-1.77
Wtd Avg Economic Model Fee	31.15	31.31	31.61	31.86	27.75	24.15	22.56	21.91
Wtd Avg Charged Fee	25.54	25.56	25.48	25.60	24.31	22.73	21.33	20.13
Appraisal Waivers								
Appraisal Waiver	1.3%	1.2%	1.2%	1.1%	0.8%	0.5%	0.1%	0.1%
Serious Delinquent Loans								
SDQ Rate All Loans	2.37%	1.85%	1.44%	1.08%	0.42%	0.41%	0.29%	0.25%
- SDQ Rate for Loans with CE	9.79%							
- SDQ Rate for Loans without CE	1.50%							
SDQ Rate Excl. Katrina Loans	2.37%	1.85%	1.44%	1.08%	0.42%	0.33%	0.29%	0.25%
SDQ Rate for Katrina Loans	1.22%	1.03%	1.09%	1.09%	1.67%	8.94%	0.42%	0.19%
Serious Delinquent Loans								
SDQ Loan Count	59,952	46,954	36,558	27,314	8,992	7,457	4,683	3,415
SDQ Count for Loans with CE	26,055							
SDQ Count for Loans without CE	33,897							
SDQ Volume (\$M)								
SDQ Volume	\$13,575.0	\$10,531.0	\$7,967.0	\$5,692.5	\$1,425.6	\$1,003.8	\$618.5	\$449.9
SDQ Volume for Loans with CE	\$6,059.7							
SDQ Volume for Loans without CE	\$7,515.3							



Single Family Conventional Book Characteristics EA/TPR

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	441,469	452,555	451,441	429,474	355,962	334,004	328,155	301,061
Book Volume (\$B)	\$58.3	\$60.0	\$59.7	\$55.6	\$43.3	\$39.7	\$39.6	\$37.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	4.3%	4.3%	4.3%	4.4%	4.8%	4.2%	2.9%	2.0%
OLTV 60.01% - 70.00%	7.0%	6.9%	6.7%	6.6%	6.9%	6.1%	5.0%	4.1%
OLTV 70.01% - 75.00%	7.4%	7.3%	7.0%	6.8%	6.9%	6.6%	6.6%	6.6%
OLTV 75.01% - 80.00%	28.6%	28.2%	27.7%	27.7%	30.3%	29.9%	29.5%	29.7%
OLTV 80.01% - 90.00%	20.1%	20.2%	20.3%	20.0%	20.8%	22.9%	26.2%	30.0%
OLTV 90.01% - 95.00%	10.1%	10.2%	10.2%	9.8%	10.0%	11.6%	14.1%	16.4%
OLTV 95.01% - 97.00%	2.0%	2.0%	2.1%	2.0%	2.4%	3.1%	4.2%	5.1%
OLTV 97.01% - 100.00%	20.5%	20.9%	21.7%	22.8%	18.0%	15.6%	11.6%	6.1%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	84.6%	84.7%	85.0%	85.1%	84.1%	84.5%	85.1%	85.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	4.2%	4.2%	4.2%	4.2%	4.7%	4.1%	2.8%	1.9%
Comb LTV 60.01% - 70.00%	6.6%	6.6%	6.4%	6.3%	6.6%	5.8%	4.7%	3.9%
Comb LTV 70.01% - 75.00%	7.0%	6.9%	6.6%	6.4%	6.6%	6.4%	6.3%	6.4%
Comb LTV 75.01% - 80.00%	26.1%	25.7%	25.2%	25.1%	27.4%	27.5%	27.7%	28.5%
Comb LTV 80.01% - 90.00%	21.7%	21.8%	21.9%	21.6%	22.4%	24.3%	27.3%	30.9%
Comb LTV 90.01% - 95.00%	11.2%	11.2%	11.2%	10.8%	11.0%	12.5%	14.9%	16.9%
Comb LTV 95.01% - 97.00%	2.0%	2.0%	2.1%	2.0%	2.4%	3.1%	4.2%	5.1%
Comb LTV 97.01% - 100.00%	21.2%	21.5%	22.4%	23.5%	18.8%	16.3%	11.9%	6.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Wtd Avg Comb LTV	85.2%	85.3%	85.5%	85.7%	84.7%	85.0%	85.4%	85.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	4.2%	4.2%	4.2%	4.2%	4.6%	4.0%	2.8%	1.9%
Comb LTV 60.01% - 70.00%	6.6%	6.6%	6.4%	6.3%	6.6%	5.8%	4.7%	3.9%
Comb LTV 70.01% - 75.00%	7.0%	6.9%	6.6%	6.4%	6.6%	6.4%	6.3%	6.4%
Comb LTV 75.01% - 80.00%	26.1%	25.7%	25.2%	25.1%	27.4%	27.5%	27.8%	28.5%
Comb LTV 80.01% - 90.00%	21.7%	21.8%	21.9%	21.6%	22.4%	24.3%	27.3%	30.9%
Comb LTV 90.01% - 95.00%	11.2%	11.2%	11.2%	10.8%	11.0%	12.5%	14.9%	17.0%



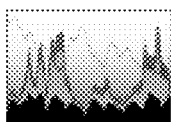
Single Family Conventional Book Characteristics EA/TPR

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	2.0%	2.0%	2.1%	2.0%	2.4%	3.1%	4.2%	5.1%
Comb LTV 97.01% - 100.00%	21.2%	21.5%	22.4%	23.5%	18.8%	16.3%	11.9%	6.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	85.2%	85.3%	85.5%	85.6%	84.7%	85.0%	85.4%	85.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	10.4%	12.1%	13.6%	14.7%	21.2%	22.6%	13.6%	4.9%
MTMLTV 60.01% - 70.00%	11.2%	12.5%	13.8%	13.9%	18.6%	20.1%	19.7%	15.6%
MTMLTV 70.01% - 75.00%	8.4%	9.5%	10.2%	10.2%	12.3%	13.2%	14.3%	16.6%
MTMLTV 75.01% - 80.00%	10.9%	12.7%	13.7%	13.3%	14.2%	13.8%	16.1%	19.7%
MTMLTV 80.01% - 90.00%	20.9%	20.5%	20.4%	20.2%	17.5%	16.9%	21.1%	29.2%
MTMLTV 90.01% - 95.00%	9.3%	9.6%	9.4%	8.7%	6.9%	6.8%	7.3%	9.3%
MTMLTV 95.01% - 97.00%	3.8%	3.9%	3.6%	3.3%	2.4%	2.2%	2.2%	2.1%
MTMLTV 97.01% - 100.00%	5.6%	6.0%	6.7%	7.0%	4.5%	3.5%	4.3%	2.2%
MTMLTV > 100.00%	19.5%	13.2%	8.5%	8.7%	2.4%	0.8%	1.4%	0.4%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	84.9%	81.5%	79.2%	78.6%	72.9%	71.7%	75.3%	78.3%
Credit Score (Sums to 100%)								
FICO < 550	12.5%	12.5%	12.5%	12.5%	12.5%	11.4%	10.1%	9.4%
FICO 550-579	12.9%	13.0%	13.0%	13.2%	13.3%	12.9%	12.6%	12.7%
FICO 580-619	28.7%	28.8%	28.9%	28.7%	27.0%	26.7%	27.6%	28.1%
FICO 620-659	30.4%	30.3%	30.3%	30.3%	30.6%	31.5%	32.5%	32.5%
FICO 660-699	11.8%	11.7%	11.5%	11.5%	12.4%	13.0%	13.1%	13.2%
FICO 700-739	2.9%	2.9%	2.8%	2.9%	3.3%	3.5%	3.3%	3.2%
FICO >= 740	0.8%	0.8%	0.8%	0.8%	0.9%	0.9%	0.7%	0.6%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Wtd Avg FICO	612	611	611	611	613	615	616	616
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	94.6%	94.7%	94.6%	94.2%	91.7%	89.4%	89.1%	91.6%
Intermediate-term, fixed-rate	3.2%	3.3%	3.3%	3.6%	5.0%	6.2%	6.9%	6.9%
Adjustable-rate	2.2%	2.1%	2.1%	2.2%	3.3%	4.4%	4.0%	1.5%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics EA/TPR

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	97.7%	97.7%	97.8%	97.8%	97.7%	97.8%	97.8%	97.9%
Second/Vacation Home	1.6%	1.5%	1.5%	1.5%	1.6%	1.5%	1.4%	1.3%
Investor Property	0.8%	0.8%	0.7%	0.7%	0.7%	0.8%	0.8%	0.7%
10-K Unit Type (Sums to 100%)								
1 Unit	97.9%	98.0%	98.1%	98.2%	98.1%	97.9%	97.5%	97.2%
2-4 Units	2.1%	2.0%	1.9%	1.8%	1.9%	2.1%	2.5%	2.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	6.2%	6.1%	6.1%	6.1%	6.3%	6.2%	6.2%	6.2%
Single Family Homes	93.8%	93.9%	93.9%	93.9%	93.7%	93.8%	93.8%	93.8%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	2.0%	2.0%	2.0%	2.2%	3.0%	3.2%	3.3%	3.6%
Condo/Coop	6.2%	6.1%	6.1%	6.1%	6.3%	6.2%	6.2%	6.2%
1 Unit	89.7%	89.8%	89.9%	89.9%	88.8%	88.5%	88.0%	87.4%
2-4 Units	2.1%	2.0%	1.9%	1.8%	1.9%	2.1%	2.5%	2.8%
Condo								
Condo	5.9%	5.9%	5.8%	5.8%	6.0%	5.9%	5.9%	6.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	42.3%	42.6%	43.3%	44.3%	41.7%	41.0%	39.5%	35.5%
Cash-Out Refinance	42.9%	42.7%	42.5%	42.2%	45.1%	44.8%	44.5%	46.2%
Other Refinance	14.8%	14.6%	14.2%	13.5%	13.3%	14.1%	16.0%	18.2%
Origination Type (Sums to 100%)								
TPO Broker	28.0%	28.0%	28.0%	27.1%	24.6%	26.0%	29.7%	32.9%
TPO Correspondent	36.3%	36.5%	36.6%	36.5%	34.7%	32.6%	30.9%	30.5%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Retail	35.7%	35.5%	35.4%	36.4%	40.7%	41.3%	39.4%	36.5%
Origination Year (Sums to 100%)								
< 2001	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.7%	1.2%
2001	1.5%	1.6%	1.6%	1.8%	2.9%	4.1%	6.3%	11.0%
2002	4.2%	4.2%	4.5%	5.0%	7.8%	11.1%	17.0%	30.4%
2003	10.4%	10.4%	10.9%	12.2%	19.0%	27.0%	41.7%	57.4%
2004	9.1%	9.1%	9.6%	10.7%	17.3%	26.0%	34.4%	0.0%
2005	13.1%	13.2%	13.9%	15.5%	25.4%	31.2%	0.0%	0.0%
2006	15.9%	16.1%	17.1%	19.3%	27.3%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

EA/TPR

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	35.5%	35.9%	37.4%	35.2%	0.0%	0.0%	0.0%	0.0%
2008	10.0%	9.2%	4.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$137,000	\$137,004	\$136,271	\$133,530	\$125,298	\$121,896	\$122,993	\$126,784
Loan Original Note Rate	7.24%	7.25%	7.25%	7.23%	7.04%	6.86%	6.90%	7.04%
Seasoning (Sums to 100%)								
Seasoned	0.2%	0.2%	0.1%	0.2%	0.2%	0.2%	0.1%	0.0%
Non-Seasoned	99.8%	99.8%	99.9%	99.8%	99.8%	99.8%	99.9%	100.0%
ACI								
ACI Probability	3.28%	3.31%	3.35%	3.39%	3.17%	3.01%	2.91%	2.82%
Wtd Avg ACI Score	619	619	618	618	622	624	626	627
Credit Premium								
Wtd Avg Credit Premium	0.61	0.61	0.59	0.58	0.55	0.54	0.50	0.52
Credit Premium > 1.5	5.3%	5.2%	4.5%	4.2%	3.6%	3.8%	3.7%	4.3%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.8%	2.8%	2.8%	3.0%	3.6%	4.1%	4.6%	4.7%
DTI Ratio > 20 and <= 30	10.9%	10.9%	11.0%	11.3%	13.0%	13.7%	14.3%	14.9%
DTI Ratio > 30 and <= 40	22.7%	22.7%	22.8%	23.1%	24.9%	25.5%	25.9%	27.2%
DTI Ratio > 40 and <= 50	29.2%	29.2%	29.2%	29.0%	28.3%	27.7%	27.2%	27.7%
DTI Ratio > 50	34.0%	34.0%	33.8%	33.3%	29.9%	28.6%	27.7%	25.2%
DTI Ratio Missing	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%
Wtd Avg DTI Ratio	44.6%	44.6%	44.5%	44.3%	43.2%	42.8%	42.4%	41.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.8%	2.8%	2.8%	3.0%	3.6%	4.1%	4.6%	4.7%
DTI Ratio > 20 and <= 30	10.9%	10.9%	11.0%	11.3%	13.0%	13.7%	14.3%	14.9%
DTI Ratio > 30 and <= 40	22.7%	22.7%	22.8%	23.1%	24.9%	25.5%	25.9%	27.2%
DTI Ratio > 40 and <= 50	29.2%	29.2%	29.2%	29.0%	28.3%	27.7%	27.2%	27.7%
DTI Ratio > 50	34.0%	34.0%	33.8%	33.3%	29.9%	28.6%	27.7%	25.2%
DTI Ratio Missing	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%
Wtd Avg DTI Ratio	44.6%	44.6%	44.5%	44.3%	43.2%	42.8%	42.4%	41.6%
Origination Term (Sums to 100%)								
<= 15 Years	3.2%	3.3%	3.3%	3.6%	5.0%	6.2%	6.9%	6.9%



Single Family Conventional Book Characteristics EA/TPR

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.6%	1.6%	1.6%	1.7%	2.1%	2.4%	2.5%	2.5%
> 25 Years and <= 30 Years	94.9%	94.9%	94.8%	94.6%	92.9%	91.5%	90.6%	90.7%
> 30 Years	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	94.6%	94.7%	94.6%	94.2%	91.7%	89.4%	89.1%	91.6%
Intermediate-Term Fixed Rate (excl Balloon)	3.2%	3.2%	3.3%	3.6%	5.0%	6.2%	6.9%	6.8%
Adjustable Rate	2.2%	2.1%	2.1%	2.2%	3.3%	4.4%	4.0%	1.5%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	1.9%	1.9%	2.0%	2.1%	3.2%	4.3%	3.9%	1.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	1.2%	1.2%	1.2%	1.3%	2.0%	2.9%	3.1%	1.0%
- 7/1 Hybrid Arm	0.7%	0.7%	0.7%	0.8%	1.2%	1.4%	0.8%	0.5%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	1.0%	1.0%	1.0%	1.2%	0.7%	0.2%	0.3%	0.5%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%



Single Family Conventional Book Characteristics EA/TPR

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.9%	1.0%	1.0%	1.1%	0.7%	0.1%	0.2%	0.4%
My Community Mortgage	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%
- Select Lender Programs Non-Full Doc	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	94.5%	94.4%	94.2%	93.5%	93.0%	96.8%	98.5%	99.4%
Investor Channel	5.5%	5.6%	5.8%	6.5%	7.0%	3.2%	1.5%	0.5%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	3.8%	3.7%	3.7%	3.8%	3.8%	3.3%	2.3%	1.8%
- 75/20/05	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.3%	1.2%	1.3%	1.3%	1.4%	1.3%	1.2%	1.0%
- 80/15/05	0.7%	0.7%	0.7%	0.8%	0.8%	0.8%	0.6%	0.5%
- 80/20/00	0.4%	0.4%	0.4%	0.4%	0.5%	0.4%	0.2%	0.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	1.2%	1.2%	1.1%	1.1%	0.9%	0.6%	0.1%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	4.9%	4.9%	4.9%	5.1%	5.6%	5.5%	5.2%	4.8%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.7%	1.7%	1.7%	1.8%	2.1%	2.1%	2.0%	2.0%
- 80/15/05	1.0%	1.0%	1.0%	1.1%	1.2%	1.1%	1.1%	1.0%
- 80/20/00	0.7%	0.7%	0.7%	0.8%	0.9%	0.7%	0.5%	0.2%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%



Single Family Conventional Book Characteristics EA/TPR

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	1.1%	1.1%	1.0%	1.0%	1.1%	1.2%	1.3%	1.2%
EA/TPR								
EA/TPR	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- EA I	42.3%	42.1%	41.7%	41.5%	44.0%	44.1%	45.0%	44.9%
- EA/TPR II	28.3%	28.4%	28.7%	29.1%	26.7%	26.2%	27.4%	29.4%
- EA/TPR III	29.4%	29.5%	29.6%	29.4%	29.3%	29.7%	27.6%	25.6%
10-K Property Region (Sums to 100%)								
Midwest	19.6%	19.7%	20.0%	20.7%	22.0%	22.2%	22.1%	21.6%
Northeast	18.1%	17.9%	17.7%	17.7%	18.3%	17.8%	17.1%	16.7%
Southeast	32.2%	32.3%	32.4%	32.6%	32.7%	32.6%	31.9%	29.8%
Southwest	19.2%	19.2%	19.2%	19.1%	17.8%	17.1%	16.3%	15.7%
West	11.0%	10.9%	10.6%	9.8%	9.3%	10.3%	12.5%	16.1%
Census Region (Sums to 100%)								
New England	4.9%	4.9%	4.9%	4.9%	5.1%	4.9%	5.0%	5.5%
Middle Atlantic	11.5%	11.4%	11.3%	11.2%	11.9%	11.8%	11.5%	10.8%
East North Central	16.0%	16.0%	16.3%	16.8%	17.7%	17.8%	17.8%	17.3%
East South Central	6.2%	6.3%	6.4%	6.6%	6.6%	6.4%	5.8%	5.1%
South Atlantic	26.4%	26.4%	26.5%	26.5%	26.5%	26.6%	26.5%	25.1%
West North Central	6.3%	6.4%	6.6%	6.8%	7.3%	7.3%	7.1%	6.9%
West South Central	11.1%	11.1%	11.0%	10.8%	10.0%	9.7%	8.9%	7.9%
Mountain	7.5%	7.5%	7.5%	7.4%	6.6%	6.4%	6.7%	7.3%
Pacific	8.9%	8.8%	8.5%	7.8%	7.4%	8.4%	10.5%	14.1%
US Territories	1.3%	1.2%	1.1%	1.1%	0.9%	0.7%	0.2%	0.1%
Top 10 States								
01) FL	9.9%	9.8%	9.7%	9.6%	9.4%	9.6%	10.0%	10.0%
02) TX	7.0%	6.9%	6.8%	6.6%	5.6%	5.4%	5.1%	4.5%
03) CA	5.3%	5.2%	5.0%	4.4%	4.2%	5.0%	6.9%	10.1%
04) IL	4.5%	4.5%	4.5%	4.5%	4.3%	4.2%	4.3%	4.3%
05) GA	4.5%	4.6%	4.6%	4.7%	4.9%	5.2%	5.1%	4.5%
06) PA	4.0%	4.0%	4.0%	4.0%	4.0%	3.8%	3.3%	3.0%
07) NY	3.9%	3.8%	3.8%	3.7%	4.1%	4.3%	4.4%	4.2%
08) MI	3.9%	3.9%	4.0%	4.3%	5.0%	5.3%	5.5%	5.5%
09) OH	3.6%	3.6%	3.7%	3.8%	4.1%	4.2%	4.1%	4.0%
10) NJ	3.5%	3.5%	3.5%	3.5%	3.8%	3.8%	3.8%	3.6%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	16.9%	16.9%	16.6%	16.6%	17.3%	15.1%	12.0%	10.6%



Single Family Conventional Book Characteristics EA/TPR

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	10.6%	10.5%	10.5%	10.2%	7.8%	6.3%	4.6%	4.1%
03) CERBERUS CAPITAL HOLDING	10.3%	10.3%	10.2%	9.8%	9.2%	8.4%	7.0%	5.4%
04) FLAGSTAR BANCORP INC	6.4%	6.3%	6.2%	6.1%	6.6%	8.0%	9.0%	9.2%
05) AMTRUST FINANCIAL CORPORATION	4.0%	4.1%	4.2%	4.2%	3.6%	3.6%	3.8%	4.4%
06) SUNTRUST BANKS INC	3.9%	3.9%	4.1%	4.4%	3.3%	2.3%	2.0%	2.0%
07) WASHINGTON MUTUAL INC	3.8%	3.8%	3.8%	4.0%	5.9%	7.1%	9.2%	11.4%
08) FIRST HORIZON NATIONAL CORPORATION	3.5%	3.6%	3.7%	3.8%	3.5%	3.7%	3.8%	3.3%
09) NATIONAL CITY CORPORATION	3.1%	3.1%	3.3%	3.4%	3.4%	3.8%	5.1%	5.3%
10) JP MORGAN CHASE & CO	2.7%	2.6%	2.4%	1.9%	1.7%	2.0%	2.5%	3.4%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	16.9%	17.0%	16.7%	16.7%	17.4%	15.2%	12.2%	10.6%
02) CITIGROUP INC	11.9%	11.9%	11.9%	11.8%	10.3%	9.0%	7.1%	6.6%
03) CERBERUS CAPITAL HOLDING	11.9%	12.0%	11.7%	11.2%	10.4%	9.9%	9.0%	8.4%
04) JP MORGAN CHASE & CO	7.7%	7.7%	7.6%	6.9%	6.8%	7.5%	7.7%	8.2%
05) EVERBANK FINANCIAL CORPORATION	7.0%	7.1%	7.4%	8.3%	12.3%	13.8%	11.0%	7.4%
06) WELLS FARGO & COMPANY	4.1%	4.1%	4.2%	4.2%	4.3%	4.0%	2.8%	2.0%
07) GOLDMAN SACHS GROUP INC (THE)	3.6%	3.6%	3.7%	3.9%	2.3%	1.2%	0.6%	0.4%
08) FLAGSTAR BANCORP INC	3.5%	3.5%	3.2%	2.7%	1.1%	1.2%	4.0%	5.6%
09) NATIONAL CITY CORPORATION	3.1%	3.1%	3.3%	3.4%	3.4%	3.8%	5.1%	5.3%
10) WASHINGTON MUTUAL INC	3.1%	3.0%	2.9%	3.1%	4.5%	6.3%	9.9%	13.5%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	46.5%							
Credit Enhancement	53.5%							
- Primary MI Only	46.9%							
- Pool Policy Only	2.7%							
- Pool Policy and Primary MI	2.4%							
- Full Recourse	1.0%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	0.3%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	39.8%							
Alt-A with Credit Enhancement	70.2%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-15.39	-15.03	-14.10	-13.87	-11.93	-8.38	-7.16	-7.88



Single Family Conventional Book Characteristics EA/TPR

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	105.42	104.87	103.21	101.51	98.93	96.94	95.48	95.61
Wtd Avg Charged Fee	90.03	89.84	89.11	87.64	87.00	88.56	88.32	87.72
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	10.30%	8.06%	7.00%	6.83%	5.57%	5.99%	4.53%	3.49%
- SDQ Rate for Loans with CE	12.91%							
- SDQ Rate for Loans without CE	7.25%							
SDQ Rate Excl. Katrina Loans	10.33%	8.05%	6.98%	6.79%	5.46%	5.39%	4.56%	3.52%
SDQ Rate for Katrina Loans	8.60%	8.21%	8.52%	8.82%	9.81%	24.54%	3.60%	2.15%
Serious Delinquent Loans								
SDQ Loan Count	45,191	36,209	31,365	29,139	19,599	19,746	14,602	10,357
SDQ Count for Loans with CE	30,516							
SDQ Count for Loans without CE	14,675							
SDQ Volume (\$M)								
SDQ Volume	\$6,840.0	\$5,312.3	\$4,395.6	\$3,813.1	\$2,291.2	\$2,196.4	\$1,680.9	\$1,229.4
SDQ Volume for Loans with CE	\$4,665.9							
SDQ Volume for Loans without CE	\$2,174.1							



Single Family Conventional Book Characteristics

EA I

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	180,188	183,750	182,084	172,940	150,725	141,636	140,997	129,561
Book Volume (\$B)	\$24.7	\$25.3	\$24.9	\$23.1	\$19.0	\$17.5	\$17.8	\$16.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.8%	0.8%	0.8%	0.8%	0.8%	0.7%	0.6%	0.6%
OLTV 60.01% - 70.00%	4.5%	4.5%	4.3%	4.3%	4.3%	3.8%	3.5%	3.2%
OLTV 70.01% - 75.00%	6.8%	6.7%	6.5%	6.4%	6.6%	6.5%	6.7%	7.1%
OLTV 75.01% - 80.00%	31.4%	31.0%	30.7%	31.4%	34.2%	33.9%	33.4%	33.7%
OLTV 80.01% - 90.00%	20.2%	20.3%	20.3%	20.2%	21.1%	22.8%	25.1%	28.1%
OLTV 90.01% - 95.00%	10.1%	10.1%	10.1%	9.8%	10.5%	11.8%	13.9%	15.4%
OLTV 95.01% - 97.00%	2.1%	2.1%	2.2%	2.2%	2.7%	3.4%	4.5%	5.3%
OLTV 97.01% - 100.00%	24.1%	24.5%	25.2%	24.9%	19.8%	17.1%	12.2%	6.5%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	86.9%	87.0%	87.2%	87.1%	86.3%	86.3%	86.0%	85.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%
Comb LTV 60.01% - 70.00%	4.0%	4.0%	3.8%	3.8%	3.9%	3.4%	3.1%	2.9%
Comb LTV 70.01% - 75.00%	6.2%	6.1%	5.8%	5.8%	6.2%	6.1%	6.4%	6.8%
Comb LTV 75.01% - 80.00%	27.1%	26.8%	26.3%	26.7%	29.3%	29.8%	30.6%	31.9%
Comb LTV 80.01% - 90.00%	22.5%	22.6%	22.6%	22.6%	23.5%	24.9%	26.7%	29.4%
Comb LTV 90.01% - 95.00%	11.6%	11.7%	11.6%	11.5%	12.1%	13.2%	15.1%	16.3%
Comb LTV 95.01% - 97.00%	2.2%	2.2%	2.2%	2.3%	2.7%	3.5%	4.5%	5.3%
Comb LTV 97.01% - 100.00%	25.7%	26.1%	26.8%	26.7%	21.6%	18.6%	13.0%	6.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Wtd Avg Comb LTV	87.8%	87.9%	88.1%	88.0%	87.2%	87.1%	86.6%	85.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%
Comb LTV 60.01% - 70.00%	4.0%	4.0%	3.8%	3.8%	3.9%	3.4%	3.1%	2.9%
Comb LTV 70.01% - 75.00%	6.2%	6.1%	5.8%	5.8%	6.2%	6.1%	6.4%	6.8%
Comb LTV 75.01% - 80.00%	27.1%	26.8%	26.3%	26.7%	29.3%	29.8%	30.6%	32.0%
Comb LTV 80.01% - 90.00%	22.5%	22.6%	22.6%	22.6%	23.5%	24.9%	26.8%	29.4%
Comb LTV 90.01% - 95.00%	11.7%	11.7%	11.6%	11.5%	12.1%	13.2%	15.1%	16.3%



Single Family Conventional Book Characteristics

EA I

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	2.2%	2.2%	2.3%	2.3%	2.7%	3.5%	4.5%	5.3%
Comb LTV 97.01% - 100.00%	25.7%	26.1%	26.8%	26.7%	21.6%	18.6%	13.0%	6.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	87.8%	87.9%	88.1%	88.0%	87.2%	87.1%	86.6%	85.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	8.9%	10.4%	12.1%	13.3%	19.0%	20.8%	12.4%	3.8%
MTMLTV 60.01% - 70.00%	11.0%	12.3%	13.6%	14.0%	18.5%	20.7%	20.7%	16.8%
MTMLTV 70.01% - 75.00%	8.3%	9.4%	10.3%	10.4%	12.7%	13.7%	15.1%	17.8%
MTMLTV 75.01% - 80.00%	10.9%	12.8%	13.9%	13.7%	14.9%	14.2%	16.3%	20.2%
MTMLTV 80.01% - 90.00%	20.9%	20.5%	20.3%	20.7%	18.1%	17.0%	20.4%	27.2%
MTMLTV 90.01% - 95.00%	9.2%	9.4%	9.1%	8.6%	7.1%	6.9%	7.3%	9.3%
MTMLTV 95.01% - 97.00%	3.9%	4.0%	3.6%	3.2%	2.5%	2.2%	2.3%	2.2%
MTMLTV 97.01% - 100.00%	5.9%	6.5%	7.7%	7.5%	4.7%	3.7%	4.2%	2.3%
MTMLTV > 100.00%	21.0%	14.6%	9.2%	8.7%	2.4%	0.8%	1.3%	0.4%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	86.1%	82.7%	80.1%	79.2%	73.9%	72.4%	75.6%	78.3%
Credit Score (Sums to 100%)								
FICO < 550	1.4%	1.4%	1.4%	1.3%	1.2%	1.1%	1.2%	1.6%
FICO 550-579	3.8%	3.8%	3.8%	3.9%	4.0%	4.2%	5.0%	6.8%
FICO 580-619	29.7%	29.8%	29.9%	29.8%	28.5%	27.5%	27.5%	27.2%
FICO 620-659	39.5%	39.6%	39.6%	39.4%	39.6%	39.7%	39.7%	38.4%
FICO 660-699	18.7%	18.7%	18.5%	18.6%	19.3%	19.9%	19.7%	19.4%
FICO 700-739	5.2%	5.2%	5.2%	5.3%	5.7%	5.9%	5.5%	5.3%
FICO >= 740	1.5%	1.5%	1.5%	1.6%	1.6%	1.5%	1.2%	1.1%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Wtd Avg FICO	636	636	636	636	637	638	637	635
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	94.7%	94.7%	94.6%	94.1%	91.9%	89.6%	89.1%	91.0%
Intermediate-term, fixed-rate	3.0%	3.0%	3.2%	3.4%	4.6%	5.9%	6.8%	7.2%
Adjustable-rate	2.2%	2.2%	2.3%	2.5%	3.5%	4.5%	4.1%	1.8%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

EA I

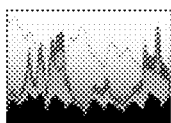
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	96.8%	96.8%	96.9%	96.9%	96.8%	97.0%	97.0%	97.1%
Second/Vacation Home	2.1%	2.0%	2.0%	2.1%	2.1%	1.9%	1.8%	1.7%
Investor Property	1.1%	1.1%	1.0%	1.0%	1.1%	1.1%	1.2%	1.1%
10-K Unit Type (Sums to 100%)								
1 Unit	96.9%	97.0%	97.1%	97.2%	97.1%	96.8%	96.4%	96.1%
2-4 Units	3.1%	3.0%	2.9%	2.8%	2.9%	3.2%	3.6%	3.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	7.3%	7.2%	7.2%	7.2%	7.3%	7.1%	6.8%	6.7%
Single Family Homes	92.7%	92.8%	92.8%	92.8%	92.7%	92.9%	93.2%	93.3%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	2.0%	2.0%	2.0%	2.2%	2.7%	2.7%	2.5%	2.5%
Condo/Coop	7.3%	7.2%	7.2%	7.2%	7.3%	7.1%	6.8%	6.6%
1 Unit	87.7%	87.8%	87.9%	87.8%	87.2%	87.1%	87.2%	86.9%
2-4 Units	3.1%	3.0%	2.9%	2.7%	2.9%	3.1%	3.5%	3.9%
Condo								
Condo	6.9%	6.9%	6.9%	6.9%	6.8%	6.7%	6.4%	6.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	47.7%	48.0%	48.5%	48.6%	46.1%	44.8%	42.1%	37.6%
Cash-Out Refinance	36.4%	36.3%	36.1%	36.4%	38.7%	39.1%	40.1%	42.4%
Other Refinance	15.9%	15.7%	15.3%	15.0%	15.2%	16.2%	17.9%	20.0%
Origination Type (Sums to 100%)								
TPO Broker	28.4%	28.5%	28.4%	27.3%	25.0%	26.0%	28.5%	31.0%
TPO Correspondent	35.6%	35.7%	35.6%	35.5%	34.3%	32.7%	31.4%	30.8%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Retail	36.0%	35.8%	36.0%	37.2%	40.6%	41.2%	40.0%	38.1%
Origination Year (Sums to 100%)								
< 2001	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	1.1%
2001	1.6%	1.6%	1.7%	2.0%	2.9%	4.1%	6.2%	11.0%
2002	4.5%	4.5%	4.8%	5.4%	8.0%	11.3%	17.0%	30.3%
2003	12.0%	12.1%	12.8%	14.3%	20.8%	29.1%	43.3%	57.7%
2004	10.0%	10.1%	10.7%	12.0%	17.9%	26.3%	33.0%	0.0%
2005	13.8%	14.0%	14.8%	16.5%	24.6%	28.8%	0.0%	0.0%
2006	16.1%	16.4%	17.5%	19.7%	25.5%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

EA I

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	31.2%	31.5%	32.8%	30.0%	0.0%	0.0%	0.0%	0.0%
2008	10.6%	9.6%	4.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$142,831	\$142,729	\$141,646	\$138,500	\$130,714	\$127,274	\$129,031	\$132,509
Loan Original Note Rate	6.88%	6.88%	6.88%	6.86%	6.70%	6.53%	6.58%	6.72%
Seasoning (Sums to 100%)								
Seasoned	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%
Non-Seasoned	99.7%	99.7%	99.8%	99.8%	99.8%	99.8%	99.9%	100.0%
ACI								
ACI Probability	2.00%	2.01%	2.03%	2.03%	1.89%	1.76%	1.70%	1.67%
Wtd Avg ACI Score	635	635	635	635	638	640	642	643
Credit Premium								
Wtd Avg Credit Premium	0.36	0.35	0.34	0.33	0.32	0.30	0.28	0.29
Credit Premium > 1.5	1.1%	1.1%	0.8%	0.8%	0.7%	0.8%	1.1%	1.5%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.8%	2.8%	2.8%	3.0%	3.6%	4.1%	4.7%	5.0%
DTI Ratio > 20 and <= 30	10.8%	10.9%	11.0%	11.4%	12.6%	13.5%	14.5%	15.5%
DTI Ratio > 30 and <= 40	23.9%	23.9%	24.1%	24.6%	25.8%	26.4%	26.8%	28.2%
DTI Ratio > 40 and <= 50	30.4%	30.5%	30.4%	30.2%	29.2%	28.3%	27.4%	27.7%
DTI Ratio > 50	31.7%	31.6%	31.2%	30.5%	28.6%	27.4%	26.1%	23.4%
DTI Ratio Missing	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.4%	0.3%
Wtd Avg DTI Ratio	44.2%	44.2%	44.1%	43.8%	43.1%	42.6%	42.1%	41.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.8%	2.8%	2.8%	3.0%	3.6%	4.1%	4.7%	5.0%
DTI Ratio > 20 and <= 30	10.8%	10.9%	11.0%	11.4%	12.6%	13.5%	14.5%	15.5%
DTI Ratio > 30 and <= 40	23.9%	23.9%	24.1%	24.6%	25.8%	26.4%	26.8%	28.2%
DTI Ratio > 40 and <= 50	30.4%	30.5%	30.4%	30.2%	29.2%	28.3%	27.4%	27.7%
DTI Ratio > 50	31.7%	31.6%	31.2%	30.5%	28.6%	27.4%	26.1%	23.4%
DTI Ratio Missing	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.4%	0.3%
Wtd Avg DTI Ratio	44.2%	44.2%	44.1%	43.8%	43.1%	42.6%	42.1%	41.0%
Origination Term (Sums to 100%)								
<= 15 Years	3.0%	3.0%	3.2%	3.4%	4.6%	5.9%	6.8%	7.2%



Single Family Conventional Book Characteristics

EA I

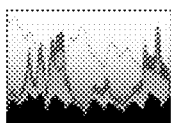
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.7%	1.7%	1.7%	1.8%	2.2%	2.5%	2.6%	2.6%
> 25 Years and <= 30 Years	95.1%	95.0%	94.9%	94.6%	93.2%	91.6%	90.6%	90.1%
> 30 Years	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	94.8%	94.8%	94.6%	94.1%	91.9%	89.6%	89.1%	91.0%
Intermediate-Term Fixed Rate (excl Balloon)	3.0%	3.0%	3.1%	3.4%	4.6%	5.9%	6.8%	7.2%
Adjustable Rate	2.3%	2.2%	2.3%	2.5%	3.5%	4.6%	4.1%	1.8%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	2.1%	2.1%	2.2%	2.4%	3.4%	4.5%	4.1%	1.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	1.3%	1.3%	1.4%	1.5%	2.2%	3.0%	3.2%	1.2%
- 7/1 Hybrid Arm	0.8%	0.8%	0.8%	0.9%	1.2%	1.5%	0.9%	0.6%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	1.0%	1.1%	1.1%	1.2%	0.7%	0.2%	0.3%	0.5%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%



Single Family Conventional Book Characteristics

EA I

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	1.0%	1.0%	1.0%	1.2%	0.6%	0.1%	0.2%	0.4%
My Community Mortgage	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Select Lender Programs Non-Full Doc	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	93.5%	93.4%	93.2%	92.3%	92.0%	95.9%	98.5%	99.4%
Investor Channel	6.5%	6.6%	6.8%	7.7%	8.0%	4.1%	1.5%	0.5%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	5.9%	5.9%	6.0%	6.2%	6.1%	5.2%	3.6%	2.6%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.8%	1.8%	1.9%	1.9%	2.1%	1.9%	1.7%	1.4%
- 80/15/05	1.1%	1.1%	1.2%	1.2%	1.3%	1.2%	1.0%	0.8%
- 80/20/00	0.9%	0.9%	0.9%	1.0%	1.1%	0.9%	0.4%	0.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	1.8%	1.8%	1.7%	1.7%	1.4%	0.8%	0.2%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	7.5%	7.5%	7.7%	8.1%	8.6%	8.3%	7.7%	6.8%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%	0.3%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- 80/10/10	2.4%	2.5%	2.5%	2.6%	2.9%	2.9%	2.9%	2.7%
- 80/15/05	1.5%	1.5%	1.6%	1.7%	1.8%	1.7%	1.7%	1.5%
- 80/20/00	1.7%	1.7%	1.7%	1.9%	2.0%	1.6%	1.0%	0.4%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%



Single Family Conventional Book Characteristics

EA I

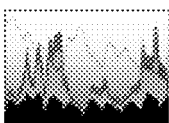
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	1.4%	1.4%	1.4%	1.4%	1.5%	1.5%	1.7%	1.7%
EA/TPR								
EA/TPR	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- EA I	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	19.9%	20.0%	20.3%	21.0%	22.1%	22.2%	21.7%	21.1%
Northeast	17.7%	17.5%	17.3%	17.5%	18.1%	17.6%	17.1%	17.1%
Southeast	31.3%	31.4%	31.6%	31.7%	31.5%	31.5%	30.7%	28.4%
Southwest	19.7%	19.8%	19.7%	19.6%	18.7%	17.9%	16.9%	15.9%
West	11.4%	11.4%	11.0%	10.2%	9.7%	10.8%	13.6%	17.5%
Census Region (Sums to 100%)								
New England	4.7%	4.6%	4.7%	4.8%	5.0%	4.8%	5.1%	5.7%
Middle Atlantic	11.1%	11.0%	10.9%	11.0%	11.5%	11.6%	11.4%	11.0%
East North Central	16.1%	16.1%	16.4%	16.9%	17.6%	17.7%	17.3%	16.9%
East South Central	5.9%	6.0%	6.1%	6.3%	6.3%	6.1%	5.5%	4.8%
South Atlantic	25.8%	25.8%	25.8%	25.8%	25.6%	25.8%	25.5%	23.9%
West North Central	6.5%	6.6%	6.8%	7.0%	7.5%	7.5%	7.1%	6.7%
West South Central	11.3%	11.3%	11.2%	11.1%	10.5%	10.0%	9.0%	7.9%
Mountain	7.9%	7.9%	7.9%	7.8%	7.0%	6.8%	7.2%	7.7%
Pacific	9.2%	9.1%	8.8%	8.0%	7.7%	8.8%	11.6%	15.4%
US Territories	1.5%	1.4%	1.3%	1.4%	1.1%	0.8%	0.3%	0.1%
Top 10 States								
01) FL	10.1%	10.0%	9.9%	9.8%	9.5%	9.8%	10.2%	9.8%
02) TX	7.3%	7.3%	7.2%	6.9%	6.1%	5.8%	5.2%	4.5%
03) CA	5.3%	5.2%	4.9%	4.3%	4.1%	5.0%	7.6%	11.2%
04) GA	4.5%	4.6%	4.7%	4.8%	4.9%	5.1%	4.8%	4.2%
05) IL	4.5%	4.5%	4.5%	4.5%	4.4%	4.3%	4.3%	4.4%
06) NY	4.1%	4.1%	4.0%	4.0%	4.2%	4.5%	4.5%	4.4%
07) MI	3.9%	3.9%	4.1%	4.3%	4.8%	5.2%	5.3%	5.3%
08) PA	3.7%	3.7%	3.7%	3.7%	3.7%	3.5%	3.1%	2.9%
09) OH	3.7%	3.7%	3.8%	3.9%	4.1%	4.1%	4.0%	3.8%
10) NJ	3.3%	3.3%	3.3%	3.3%	3.5%	3.5%	3.7%	3.6%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	13.2%	13.3%	13.1%	13.5%	14.1%	12.8%	10.6%	9.7%



Single Family Conventional Book Characteristics

EA I

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	10.8%	10.7%	10.4%	9.9%	8.2%	7.1%	5.6%	5.1%
03) CERBERUS CAPITAL HOLDING	7.6%	7.6%	7.4%	6.8%	7.7%	6.1%	5.7%	4.6%
04) FLAGSTAR BANCORP INC	6.9%	6.9%	6.8%	6.8%	7.1%	8.4%	8.7%	8.5%
05) AMTRUST FINANCIAL CORPORATION	4.3%	4.4%	4.4%	4.2%	3.8%	3.9%	4.1%	4.3%
06) SUNTRUST BANKS INC	4.3%	4.3%	4.5%	4.8%	3.4%	2.3%	1.9%	2.0%
07) WASHINGTON MUTUAL INC	4.2%	4.2%	4.2%	4.5%	6.3%	7.8%	9.6%	11.5%
08) FIRST HORIZON NATIONAL CORPORATION	4.0%	4.0%	4.2%	4.2%	4.0%	4.2%	4.4%	3.8%
09) JP MORGAN CHASE & CO	3.5%	3.5%	3.2%	2.5%	2.2%	2.6%	3.1%	4.2%
10) NATIONAL CITY CORPORATION	3.4%	3.4%	3.5%	3.6%	3.2%	3.4%	4.3%	4.5%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	13.3%	13.3%	13.2%	13.6%	14.2%	12.9%	10.7%	9.7%
02) CITIGROUP INC	12.4%	12.3%	12.1%	11.9%	10.9%	10.2%	8.7%	8.3%
03) JP MORGAN CHASE & CO	9.8%	9.8%	9.6%	8.7%	8.3%	9.2%	9.5%	10.5%
04) CERBERUS CAPITAL HOLDING	9.1%	9.1%	8.8%	8.1%	9.0%	7.9%	8.1%	8.5%
05) EVERBANK FINANCIAL CORPORATION	7.8%	7.9%	8.3%	9.3%	13.0%	14.7%	11.3%	7.2%
06) WELLS FARGO & COMPANY	5.5%	5.5%	5.6%	5.5%	4.7%	4.1%	2.6%	1.7%
07) GOLDMAN SACHS GROUP INC (THE)	3.8%	3.9%	4.0%	4.1%	2.3%	1.1%	0.5%	0.3%
08) FLAGSTAR BANCORP INC	3.5%	3.5%	3.2%	2.8%	1.0%	1.0%	3.6%	5.0%
09) WASHINGTON MUTUAL INC	3.5%	3.4%	3.4%	3.6%	5.0%	7.0%	10.6%	13.9%
10) NATIONAL CITY CORPORATION	3.4%	3.4%	3.5%	3.6%	3.2%	3.4%	4.3%	4.5%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	42.7%							
Credit Enhancement	57.3%							
- Primary MI Only	50.2%							
- Pool Policy Only	3.4%							
- Pool Policy and Primary MI	2.1%							
- Full Recourse	1.1%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	0.4%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	48.5%							
Alt-A with Credit Enhancement	75.7%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-12.38	-12.17	-11.74	-13.16	-11.73	-9.13	-8.38	-9.24



Single Family Conventional Book Characteristics

EA I

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	76.62	76.12	74.78	74.98	73.47	71.15	70.56	70.79
Wtd Avg Charged Fee	64.24	63.95	63.04	61.82	61.74	62.01	62.17	61.55
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	7.57%	5.75%	4.93%	4.69%	3.52%	3.84%	2.75%	2.18%
- SDQ Rate for Loans with CE	9.15%							
- SDQ Rate for Loans without CE	5.39%							
SDQ Rate Excl. Katrina Loans	7.59%	5.75%	4.90%	4.66%	3.43%	3.32%	2.77%	2.20%
SDQ Rate for Katrina Loans	5.91%	5.95%	6.41%	6.33%	7.19%	20.26%	2.02%	0.89%
Serious Delinquent Loans								
SDQ Loan Count	13,550	10,495	8,903	8,062	5,242	5,358	3,798	2,763
SDQ Count for Loans with CE	9,475							
SDQ Count for Loans without CE	4,075							
SDQ Volume (\$M)								
SDQ Volume	\$2,202.9	\$1,641.4	\$1,315.0	\$1,094.7	\$633.6	\$623.0	\$450.2	\$339.3
SDQ Volume for Loans with CE	\$1,567.0							
SDQ Volume for Loans without CE	\$635.8							



Single Family Conventional Book Characteristics EA/TPR II

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	127,605	131,369	132,189	127,369	98,591	90,330	92,066	90,040
Book Volume (\$B)	\$16.5	\$17.1	\$17.1	\$16.2	\$11.5	\$10.4	\$10.9	\$11.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%
OLTV 60.01% - 70.00%	2.2%	2.2%	2.1%	2.0%	2.1%	1.8%	1.5%	1.3%
OLTV 70.01% - 75.00%	5.0%	4.9%	4.7%	4.5%	4.8%	4.5%	4.4%	4.4%
OLTV 75.01% - 80.00%	27.2%	26.8%	25.9%	25.6%	29.2%	28.6%	27.2%	26.4%
OLTV 80.01% - 90.00%	24.3%	24.4%	24.4%	23.6%	26.1%	29.1%	32.5%	35.6%
OLTV 90.01% - 95.00%	12.1%	12.1%	12.0%	11.3%	12.2%	14.3%	16.9%	19.9%
OLTV 95.01% - 97.00%	2.9%	2.9%	2.9%	2.5%	2.8%	3.7%	4.8%	5.7%
OLTV 97.01% - 100.00%	25.8%	26.3%	27.5%	30.1%	22.4%	17.7%	12.4%	6.5%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	88.5%	88.6%	88.9%	89.2%	88.0%	87.9%	87.7%	87.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.3%	0.3%	0.4%	0.4%	0.4%	0.2%	0.2%	0.2%
Comb LTV 60.01% - 70.00%	2.0%	1.9%	1.8%	1.8%	1.9%	1.5%	1.3%	1.2%
Comb LTV 70.01% - 75.00%	4.6%	4.5%	4.3%	4.2%	4.5%	4.3%	4.1%	4.2%
Comb LTV 75.01% - 80.00%	25.4%	25.0%	24.2%	23.8%	27.3%	26.9%	26.0%	25.5%
Comb LTV 80.01% - 90.00%	25.9%	25.8%	25.9%	25.0%	27.6%	30.5%	33.5%	36.2%
Comb LTV 90.01% - 95.00%	13.1%	13.1%	13.0%	12.2%	13.0%	15.1%	17.5%	20.2%
Comb LTV 95.01% - 97.00%	2.9%	2.9%	2.9%	2.5%	2.8%	3.7%	4.8%	5.8%
Comb LTV 97.01% - 100.00%	25.8%	26.4%	27.5%	30.2%	22.4%	17.7%	12.5%	6.5%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Wtd Avg Comb LTV	88.9%	89.0%	89.2%	89.5%	88.3%	88.2%	88.0%	87.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.3%	0.3%	0.3%	0.4%	0.4%	0.2%	0.2%	0.2%
Comb LTV 60.01% - 70.00%	2.0%	1.9%	1.8%	1.8%	1.9%	1.5%	1.3%	1.2%
Comb LTV 70.01% - 75.00%	4.6%	4.5%	4.3%	4.2%	4.5%	4.3%	4.1%	4.2%
Comb LTV 75.01% - 80.00%	25.4%	25.0%	24.2%	23.8%	27.3%	27.0%	26.0%	25.6%
Comb LTV 80.01% - 90.00%	25.9%	25.9%	25.9%	25.0%	27.7%	30.5%	33.5%	36.3%
Comb LTV 90.01% - 95.00%	13.1%	13.2%	13.0%	12.2%	13.1%	15.1%	17.5%	20.3%



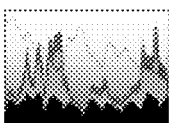
Single Family Conventional Book Characteristics EA/TPR II

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	2.9%	2.9%	2.9%	2.5%	2.8%	3.7%	4.8%	5.8%
Comb LTV 97.01% - 100.00%	25.8%	26.4%	27.5%	30.2%	22.4%	17.7%	12.5%	6.5%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	88.9%	89.0%	89.2%	89.5%	88.3%	88.2%	88.0%	87.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	5.9%	6.9%	7.9%	8.5%	14.3%	15.9%	8.6%	2.1%
MTMLTV 60.01% - 70.00%	8.3%	9.2%	10.1%	10.2%	16.1%	18.5%	17.7%	12.7%
MTMLTV 70.01% - 75.00%	7.1%	8.1%	8.9%	8.8%	12.4%	14.0%	14.4%	15.7%
MTMLTV 75.01% - 80.00%	10.1%	12.3%	13.5%	13.1%	15.5%	15.6%	17.4%	19.8%
MTMLTV 80.01% - 90.00%	21.8%	22.2%	23.0%	22.4%	20.9%	20.5%	25.2%	34.5%
MTMLTV 90.01% - 95.00%	11.0%	11.7%	11.5%	10.5%	8.4%	8.0%	8.2%	10.2%
MTMLTV 95.01% - 97.00%	4.6%	5.1%	5.1%	4.6%	2.9%	2.5%	2.3%	2.2%
MTMLTV 97.01% - 100.00%	7.0%	7.6%	8.4%	9.3%	6.4%	4.0%	4.6%	2.2%
MTMLTV > 100.00%	24.3%	16.7%	11.5%	12.5%	3.3%	0.9%	1.5%	0.5%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	89.2%	85.8%	83.5%	83.3%	76.7%	74.7%	77.6%	80.0%
Credit Score (Sums to 100%)								
FICO < 550	4.4%	4.5%	4.6%	4.8%	4.0%	2.1%	2.3%	2.9%
FICO 550-579	7.6%	7.7%	7.8%	8.1%	7.8%	6.4%	7.6%	10.3%
FICO 580-619	38.4%	38.5%	38.4%	38.0%	36.2%	36.1%	35.8%	34.7%
FICO 620-659	36.0%	35.9%	35.9%	35.9%	37.1%	39.1%	38.8%	37.2%
FICO 660-699	11.0%	10.9%	10.8%	10.7%	12.0%	13.0%	12.4%	12.1%
FICO 700-739	2.0%	2.0%	2.0%	2.0%	2.3%	2.6%	2.4%	2.3%
FICO >= 740	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.5%	0.4%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
Wtd Avg FICO	619	619	619	618	621	625	623	621
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	96.0%	96.1%	96.1%	95.8%	93.5%	91.4%	90.9%	93.2%
Intermediate-term, fixed-rate	2.1%	2.1%	2.1%	2.3%	3.6%	4.7%	5.4%	5.3%
Adjustable-rate	1.9%	1.8%	1.7%	1.8%	2.9%	3.9%	3.8%	1.5%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics EA/TPR II

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	97.8%	97.8%	97.9%	98.0%	97.8%	97.7%	97.7%	98.0%
Second/Vacation Home	1.5%	1.5%	1.4%	1.4%	1.6%	1.6%	1.5%	1.3%
Investor Property	0.7%	0.7%	0.7%	0.6%	0.7%	0.7%	0.8%	0.6%
10-K Unit Type (Sums to 100%)								
1 Unit	98.3%	98.4%	98.5%	98.6%	98.5%	98.3%	97.9%	97.7%
2-4 Units	1.7%	1.6%	1.5%	1.4%	1.5%	1.7%	2.1%	2.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	6.4%	6.3%	6.3%	6.4%	6.7%	6.7%	6.6%	6.5%
Single Family Homes	93.6%	93.7%	93.7%	93.6%	93.3%	93.3%	93.4%	93.5%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	2.8%	2.8%	2.8%	3.0%	4.4%	4.7%	4.4%	4.2%
Condo/Coop	6.4%	6.3%	6.3%	6.4%	6.7%	6.6%	6.6%	6.5%
1 Unit	89.2%	89.3%	89.3%	89.2%	87.5%	86.9%	86.9%	87.0%
2-4 Units	1.7%	1.6%	1.5%	1.4%	1.4%	1.7%	2.1%	2.3%
Condo								
Condo	6.1%	6.1%	6.1%	6.1%	6.3%	6.3%	6.3%	6.2%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	48.0%	48.5%	49.4%	51.2%	45.7%	42.8%	40.9%	38.4%
Cash-Out Refinance	36.0%	35.8%	35.4%	34.7%	39.4%	41.0%	41.4%	41.8%
Other Refinance	16.0%	15.7%	15.2%	14.1%	14.9%	16.2%	17.7%	19.8%
Origination Type (Sums to 100%)								
TPO Broker	29.6%	29.6%	29.6%	28.6%	25.8%	27.4%	31.4%	34.6%
TPO Correspondent	37.9%	38.1%	38.2%	38.4%	35.9%	33.2%	30.8%	30.1%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Retail	32.4%	32.3%	32.2%	33.0%	38.2%	39.3%	37.7%	35.2%
Origination Year (Sums to 100%)								
< 2001	0.2%	0.2%	0.2%	0.2%	0.4%	0.6%	0.9%	1.5%
2001	2.0%	2.0%	2.1%	2.3%	3.9%	5.8%	8.4%	13.6%
2002	4.7%	4.7%	4.9%	5.4%	9.3%	13.5%	20.1%	34.2%
2003	8.9%	9.0%	9.3%	10.2%	17.6%	25.7%	38.9%	50.7%
2004	7.9%	7.9%	8.3%	9.1%	16.0%	24.8%	31.8%	0.0%
2005	11.5%	11.6%	12.1%	13.3%	23.8%	29.6%	0.0%	0.0%
2006	16.1%	16.3%	17.2%	19.3%	28.9%	0.0%	0.0%	0.0%



EA/TPR II

SF CRAM Confidential and Proprietary - Confidential Treatment September 2008 Profile
Requested by Fannie Mae



Single Family Conventional Book Characteristics EA/TPR II

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.4%	1.3%	1.4%	1.4%	2.0%	2.2%	2.3%	2.2%
> 25 Years and <= 30 Years	96.3%	96.3%	96.3%	96.2%	94.4%	93.1%	92.3%	92.5%
> 30 Years	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	96.0%	96.1%	96.1%	95.9%	93.5%	91.4%	90.9%	93.2%
Intermediate-Term Fixed Rate (excl Balloon)	2.1%	2.1%	2.1%	2.3%	3.6%	4.6%	5.3%	5.3%
Adjustable Rate	1.9%	1.8%	1.7%	1.8%	2.9%	4.0%	3.8%	1.5%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	1.6%	1.6%	1.6%	1.8%	2.8%	3.8%	3.6%	1.4%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.9%	1.0%	1.0%	1.1%	1.8%	2.6%	2.8%	0.8%
- 7/1 Hybrid Arm	0.6%	0.6%	0.6%	0.7%	1.0%	1.3%	0.8%	0.5%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	1.1%	1.1%	1.2%	1.3%	0.9%	0.4%	0.5%	0.8%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%



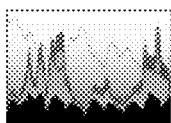
Single Family Conventional Book Characteristics EA/TPR II

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	1.0%	1.1%	1.1%	1.2%	0.8%	0.3%	0.4%	0.7%
My Community Mortgage	0.1%	0.1%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	0.3%	0.3%	0.3%	0.3%	0.5%	0.5%	0.2%	0.2%
- Select Lender Programs Non-Full Doc	0.3%	0.3%	0.3%	0.3%	0.5%	0.4%	0.1%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	94.5%	94.4%	94.2%	93.6%	92.9%	96.4%	98.3%	99.0%
Investor Channel	5.5%	5.6%	5.8%	6.4%	7.1%	3.6%	1.7%	0.9%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	2.9%	2.9%	2.8%	2.7%	2.8%	2.5%	1.8%	1.5%
- 75/20/05	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.2%	1.2%	1.2%	1.2%	1.4%	1.3%	1.1%	0.9%
- 80/15/05	0.6%	0.6%	0.6%	0.6%	0.7%	0.6%	0.5%	0.4%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	0.8%	0.8%	0.8%	0.7%	0.5%	0.4%	0.1%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	3.8%	3.8%	3.7%	3.7%	4.2%	4.4%	4.3%	4.1%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.7%	1.6%	1.6%	1.7%	2.0%	2.1%	1.9%	1.8%
- 80/15/05	0.9%	0.9%	0.9%	0.9%	1.0%	1.0%	0.9%	0.9%
- 80/20/00	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%
- 90/05/05	0.1%	0.2%	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%



Single Family Conventional Book Characteristics EA/TPR II

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	0.8%	0.8%	0.8%	0.8%	0.9%	1.0%	1.0%	1.0%
EA/TPR								
EA/TPR	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	21.0%	21.1%	21.3%	22.0%	23.5%	23.2%	22.7%	22.0%
Northeast	15.8%	15.6%	15.4%	15.3%	15.9%	15.6%	15.1%	14.9%
Southeast	33.0%	33.1%	33.2%	33.4%	33.7%	34.1%	33.7%	31.3%
Southwest	20.6%	20.7%	20.7%	20.7%	19.1%	18.1%	17.1%	16.5%
West	9.6%	9.5%	9.3%	8.7%	7.8%	8.9%	11.4%	15.3%
Census Region (Sums to 100%)								
New England	4.2%	4.2%	4.2%	4.2%	4.2%	4.1%	4.1%	4.4%
Middle Atlantic	9.9%	9.8%	9.8%	9.7%	10.4%	10.5%	10.5%	10.1%
East North Central	17.1%	17.1%	17.3%	17.8%	18.9%	18.6%	18.2%	17.5%
East South Central	6.7%	6.8%	7.0%	7.1%	7.3%	7.0%	6.2%	5.4%
South Atlantic	26.7%	26.7%	26.7%	26.7%	26.8%	27.5%	27.8%	26.2%
West North Central	6.8%	6.9%	7.1%	7.4%	8.0%	7.7%	7.3%	7.1%
West South Central	11.9%	11.8%	11.7%	11.7%	10.8%	10.2%	9.3%	8.3%
Mountain	7.9%	8.0%	8.1%	8.1%	6.9%	6.9%	7.2%	7.8%
Pacific	7.4%	7.4%	7.1%	6.4%	5.8%	6.9%	9.2%	13.2%
US Territories	1.2%	1.1%	1.0%	1.0%	0.9%	0.6%	0.2%	0.0%
Top 10 States								
01) FL	9.8%	9.6%	9.5%	9.4%	9.3%	10.1%	10.7%	10.7%
02) TX	7.5%	7.5%	7.3%	7.2%	6.1%	5.8%	5.4%	4.9%
03) GA	5.1%	5.1%	5.2%	5.3%	5.5%	5.8%	5.5%	4.8%
04) IL	4.9%	4.9%	4.9%	4.8%	4.4%	4.2%	4.3%	4.2%
05) CA	4.0%	4.0%	3.8%	3.3%	2.8%	3.6%	5.7%	9.3%
06) MI	4.0%	4.0%	4.1%	4.4%	5.2%	5.5%	5.5%	5.5%
07) PA	3.9%	3.9%	3.8%	3.9%	3.9%	3.6%	3.3%	3.0%
08) OH	3.8%	3.8%	3.9%	4.0%	4.4%	4.5%	4.5%	4.2%
09) NC	3.3%	3.3%	3.3%	3.4%	3.5%	3.4%	3.3%	3.1%
10) NY	3.1%	3.1%	3.0%	2.9%	3.4%	3.7%	4.0%	4.0%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	19.5%	19.6%	19.5%	19.8%	18.4%	16.0%	12.9%	11.2%



Single Family Conventional Book Characteristics EA/TPR II

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	10.4%	10.3%	10.0%	9.4%	7.1%	5.3%	4.1%	3.7%
03) CERBERUS CAPITAL HOLDING	9.6%	9.6%	9.6%	9.3%	8.0%	7.2%	5.6%	3.9%
04) FLAGSTAR BANCORP INC	5.7%	5.7%	5.6%	5.6%	6.1%	7.6%	8.6%	8.9%
05) WASHINGTON MUTUAL INC	4.3%	4.3%	4.2%	4.5%	7.1%	8.6%	10.6%	12.8%
06) AMTRUST FINANCIAL CORPORATION	4.2%	4.3%	4.4%	4.4%	3.8%	3.7%	3.8%	4.4%
07) SUNTRUST BANKS INC	4.1%	4.2%	4.3%	4.6%	3.4%	2.3%	2.0%	2.0%
08) NATIONAL CITY CORPORATION	3.6%	3.7%	3.8%	3.9%	3.9%	4.2%	5.4%	5.7%
09) FIRST HORIZON NATIONAL CORPORATION	3.4%	3.4%	3.6%	3.6%	3.2%	3.2%	3.3%	2.8%
10) INDYMAC BANCORP INC	2.4%	2.4%	2.5%	2.1%	0.5%	0.5%	0.7%	0.9%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	19.6%	19.7%	19.6%	19.8%	18.5%	16.1%	13.1%	11.1%
02) CITIGROUP INC	11.8%	11.7%	11.5%	11.1%	9.8%	8.4%	7.0%	6.5%
03) CERBERUS CAPITAL HOLDING	10.9%	10.9%	10.8%	10.5%	9.1%	8.7%	7.7%	6.9%
04) JP MORGAN CHASE & CO	7.6%	7.5%	7.5%	7.0%	7.0%	7.9%	8.2%	8.8%
05) EVERBANK FINANCIAL CORPORATION	6.3%	6.3%	6.6%	7.3%	11.7%	13.2%	10.4%	6.8%
06) GOLDMAN SACHS GROUP INC (THE)	3.9%	3.9%	4.0%	4.1%	2.4%	1.2%	0.6%	0.4%
07) WELLS FARGO & COMPANY	3.8%	3.7%	3.8%	3.8%	4.5%	4.5%	3.0%	2.1%
08) NATIONAL CITY CORPORATION	3.6%	3.7%	3.8%	3.9%	3.9%	4.2%	5.4%	5.7%
09) WASHINGTON MUTUAL INC	3.4%	3.4%	3.3%	3.4%	5.4%	7.5%	11.4%	15.2%
10) FLAGSTAR BANCORP INC	3.4%	3.3%	3.1%	2.9%	1.3%	1.5%	4.1%	5.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	34.4%							
Credit Enhancement	65.6%							
- Primary MI Only	58.2%							
- Pool Policy Only	2.6%							
- Pool Policy and Primary MI	3.3%							
- Full Recourse	0.9%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	0.5%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	27.7%							
Alt-A with Credit Enhancement	76.4%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-15.26	-14.90	-14.00	-14.28	-13.51	-7.73	-2.47	-0.74



Single Family Conventional Book Characteristics EA/TPR II

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	103.81	103.15	101.45	100.32	99.93	96.17	92.10	90.42
Wtd Avg Charged Fee	88.55	88.25	87.45	86.04	86.42	88.45	89.63	89.69
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	12.44%	9.87%	8.66%	8.29%	5.91%	6.48%	4.97%	3.99%
- SDQ Rate for Loans with CE	14.73%							
- SDQ Rate for Loans without CE	8.01%							
SDQ Rate Excl. Katrina Loans	12.50%	9.90%	8.66%	8.28%	5.82%	5.90%	5.00%	4.02%
SDQ Rate for Katrina Loans	8.43%	7.65%	8.41%	8.70%	9.96%	24.44%	3.85%	2.88%
Serious Delinquent Loans								
SDQ Loan Count	15,762	12,868	11,345	10,492	5,768	5,772	4,483	3,525
SDQ Count for Loans with CE	12,320							
SDQ Count for Loans without CE	3,442							
SDQ Volume (\$M)								
SDQ Volume	\$2,325.2	\$1,848.7	\$1,549.3	\$1,344.5	\$663.8	\$638.7	\$523.1	\$427.0
SDQ Volume for Loans with CE	\$1,816.9							
SDQ Volume for Loans without CE	\$508.3							



Single Family Conventional Book Characteristics EA/TPR III

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	133,676	137,436	137,168	129,165	106,646	102,038	95,092	81,460
Book Volume (\$B)	\$17.1	\$17.7	\$17.7	\$16.4	\$12.7	\$11.8	\$10.9	\$9.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	13.2%	13.2%	13.1%	13.3%	14.7%	12.8%	9.1%	6.5%
OLTV 60.01% - 70.00%	15.1%	15.0%	14.7%	14.4%	15.0%	13.2%	10.9%	9.0%
OLTV 70.01% - 75.00%	10.6%	10.4%	10.0%	9.6%	9.3%	8.7%	8.5%	8.1%
OLTV 75.01% - 80.00%	25.9%	25.6%	25.2%	24.8%	25.4%	25.2%	25.2%	26.3%
OLTV 80.01% - 90.00%	15.9%	16.0%	16.4%	16.1%	15.4%	17.5%	21.7%	26.9%
OLTV 90.01% - 95.00%	8.3%	8.4%	8.5%	8.2%	7.3%	8.9%	11.7%	14.1%
OLTV 95.01% - 97.00%	1.0%	1.0%	1.0%	1.2%	1.6%	2.2%	3.2%	4.2%
OLTV 97.01% - 100.00%	10.1%	10.5%	11.1%	12.5%	11.4%	11.5%	9.6%	4.9%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	77.7%	77.8%	78.1%	78.3%	77.5%	78.9%	80.9%	82.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.1%	13.1%	13.0%	13.2%	14.5%	12.7%	9.0%	6.4%
Comb LTV 60.01% - 70.00%	14.9%	14.8%	14.5%	14.3%	14.9%	13.1%	10.8%	8.9%
Comb LTV 70.01% - 75.00%	10.4%	10.3%	9.9%	9.5%	9.2%	8.6%	8.4%	8.0%
Comb LTV 75.01% - 80.00%	25.2%	24.9%	24.5%	24.1%	24.8%	24.6%	24.8%	25.9%
Comb LTV 80.01% - 90.00%	16.6%	16.7%	17.1%	16.8%	16.1%	18.1%	22.1%	27.3%
Comb LTV 90.01% - 95.00%	8.7%	8.8%	8.9%	8.5%	7.5%	9.1%	11.9%	14.2%
Comb LTV 95.01% - 97.00%	1.0%	1.0%	1.0%	1.2%	1.5%	2.2%	3.2%	4.1%
Comb LTV 97.01% - 100.00%	10.1%	10.5%	11.1%	12.5%	11.4%	11.6%	9.7%	5.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Wtd Avg Comb LTV	77.9%	78.0%	78.2%	78.5%	77.6%	79.0%	81.1%	82.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.1%	13.1%	13.0%	13.2%	14.5%	12.7%	9.0%	6.4%
Comb LTV 60.01% - 70.00%	14.9%	14.8%	14.5%	14.3%	14.9%	13.1%	10.8%	8.9%
Comb LTV 70.01% - 75.00%	10.4%	10.3%	9.9%	9.5%	9.2%	8.6%	8.4%	8.0%
Comb LTV 75.01% - 80.00%	25.2%	24.9%	24.5%	24.1%	24.8%	24.6%	24.8%	25.9%
Comb LTV 80.01% - 90.00%	16.6%	16.7%	17.1%	16.8%	16.1%	18.1%	22.1%	27.3%
Comb LTV 90.01% - 95.00%	8.7%	8.8%	8.9%	8.5%	7.6%	9.2%	11.9%	14.3%



Single Family Conventional Book Characteristics

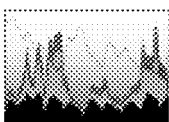
EA/TPR III

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	1.0%	1.0%	1.0%	1.2%	1.5%	2.2%	3.2%	4.1%
Comb LTV 97.01% - 100.00%	10.1%	10.5%	11.1%	12.5%	11.4%	11.6%	9.7%	5.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	77.9%	78.0%	78.2%	78.5%	77.6%	79.0%	81.1%	82.2%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	16.9%	19.3%	21.3%	22.6%	30.9%	31.1%	20.4%	10.0%
MTMLTV 60.01% - 70.00%	14.3%	16.0%	17.5%	17.3%	21.0%	20.7%	20.0%	16.7%
MTMLTV 70.01% - 75.00%	9.9%	10.9%	11.4%	11.3%	11.8%	11.7%	12.9%	15.5%
MTMLTV 75.01% - 80.00%	11.7%	13.1%	13.8%	13.1%	11.9%	11.8%	14.4%	18.7%
MTMLTV 80.01% - 90.00%	20.0%	18.8%	17.9%	17.4%	13.4%	13.6%	18.3%	26.7%
MTMLTV 90.01% - 95.00%	7.9%	7.9%	7.5%	7.1%	5.2%	5.6%	6.6%	8.1%
MTMLTV 95.01% - 97.00%	2.9%	2.6%	2.3%	2.2%	1.7%	1.9%	2.1%	1.9%
MTMLTV 97.01% - 100.00%	4.0%	3.7%	3.6%	3.9%	2.6%	2.7%	4.0%	2.0%
MTMLTV > 100.00%	12.6%	7.7%	4.7%	5.2%	1.5%	0.8%	1.4%	0.3%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	78.8%	75.7%	73.6%	73.1%	68.0%	68.1%	72.7%	76.2%
Credit Score (Sums to 100%)								
FICO < 550	36.4%	36.2%	35.9%	35.9%	37.1%	35.1%	32.2%	30.5%
FICO 550-579	31.0%	31.1%	31.1%	31.4%	32.2%	31.6%	29.8%	25.7%
FICO 580-619	17.9%	18.0%	18.2%	17.7%	16.4%	17.4%	19.5%	22.3%
FICO 620-659	11.8%	11.8%	12.0%	12.0%	11.4%	12.5%	14.5%	16.9%
FICO 660-699	2.4%	2.4%	2.4%	2.4%	2.3%	2.7%	3.0%	3.6%
FICO 700-739	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.7%	0.8%
FICO >= 740	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Wtd Avg FICO	569	569	570	570	568	571	575	579
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	93.1%	93.2%	93.2%	92.7%	89.8%	87.4%	87.5%	90.8%
Intermediate-term, fixed-rate	4.6%	4.7%	4.7%	5.1%	6.8%	7.9%	8.5%	8.0%
Adjustable-rate	2.3%	2.2%	2.1%	2.2%	3.4%	4.7%	4.0%	1.2%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics EA/TPR III

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	98.8%	98.8%	98.8%	98.9%	98.9%	99.0%	99.0%	99.2%
Second/Vacation Home	0.9%	0.9%	0.8%	0.8%	0.8%	0.7%	0.7%	0.6%
Investor Property	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%
10-K Unit Type (Sums to 100%)								
1 Unit	99.0%	99.0%	99.0%	99.2%	99.3%	99.1%	98.7%	98.4%
2-4 Units	1.0%	1.0%	1.0%	0.8%	0.7%	0.9%	1.3%	1.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	4.4%	4.4%	4.4%	4.4%	4.6%	4.6%	4.8%	5.1%
Single Family Homes	95.6%	95.6%	95.6%	95.6%	95.4%	95.4%	95.2%	94.9%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	1.3%	1.3%	1.3%	1.5%	2.1%	2.7%	3.6%	4.9%
Condo/Coop	4.4%	4.4%	4.4%	4.4%	4.6%	4.6%	4.8%	5.1%
1 Unit	93.3%	93.3%	93.4%	93.3%	92.6%	91.9%	90.4%	88.4%
2-4 Units	1.0%	1.0%	1.0%	0.8%	0.7%	0.9%	1.3%	1.6%
Condo								
Condo	4.2%	4.2%	4.1%	4.1%	4.3%	4.3%	4.6%	4.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	29.1%	29.4%	30.1%	31.5%	31.3%	33.9%	34.1%	28.6%
Cash-Out Refinance	58.7%	58.5%	58.3%	57.9%	59.8%	56.8%	54.8%	58.0%
Other Refinance	12.2%	12.1%	11.6%	10.7%	8.9%	9.3%	11.1%	13.4%
Origination Type (Sums to 100%)								
TPO Broker	25.8%	25.8%	26.0%	25.3%	22.8%	24.6%	30.0%	34.3%
TPO Correspondent	35.8%	36.0%	36.4%	36.1%	34.2%	32.0%	30.0%	30.2%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
Retail	38.4%	38.1%	37.6%	38.5%	43.0%	43.3%	39.8%	35.3%
Origination Year (Sums to 100%)								
< 2001	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%	0.6%	1.2%
2001	1.0%	1.0%	1.1%	1.2%	1.9%	2.7%	4.3%	7.9%
2002	3.3%	3.3%	3.4%	3.9%	6.1%	8.7%	14.0%	26.4%
2003	9.5%	9.5%	9.9%	11.2%	17.6%	25.1%	41.8%	64.5%
2004	8.9%	9.0%	9.4%	10.6%	17.4%	26.8%	39.3%	0.0%
2005	13.7%	13.8%	14.4%	16.3%	28.0%	36.3%	0.0%	0.0%
2006	15.4%	15.5%	16.4%	18.9%	28.7%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics
EA/TPR III

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	37.5%	38.0%	39.9%	37.8%	0.0%	0.0%	0.0%	0.0%
2008	10.4%	9.7%	5.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$132,326	\$132,523	\$132,255	\$130,037	\$122,188	\$117,836	\$116,824	\$119,873
Loan Original Note Rate	7.69%	7.70%	7.70%	7.68%	7.48%	7.29%	7.33%	7.45%
Seasoning (Sums to 100%)								
Seasoned	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Non-Seasoned	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%
ACI								
ACI Probability	4.60%	4.63%	4.66%	4.72%	4.72%	4.80%	4.79%	4.70%
Wtd Avg ACI Score	601	601	601	601	602	602	602	603
Credit Premium								
Wtd Avg Credit Premium	0.93	0.93	0.91	0.90	0.86	0.85	0.81	0.85
Credit Premium > 1.5	12.4%	12.3%	11.0%	10.3%	8.8%	8.7%	8.4%	9.9%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.5%	3.5%	3.5%	3.7%	4.3%	4.7%	4.9%	4.8%
DTI Ratio > 20 and <= 30	12.9%	12.9%	12.9%	13.4%	15.2%	15.5%	15.4%	15.7%
DTI Ratio > 30 and <= 40	23.1%	23.1%	23.2%	23.4%	25.1%	25.2%	25.3%	26.2%
DTI Ratio > 40 and <= 50	27.0%	27.1%	27.2%	26.9%	26.3%	26.2%	25.7%	26.6%
DTI Ratio > 50	33.2%	33.2%	32.9%	32.3%	28.6%	28.0%	28.1%	26.3%
DTI Ratio Missing	0.3%	0.2%	0.3%	0.3%	0.3%	0.4%	0.5%	0.4%
Wtd Avg DTI Ratio	43.8%	43.8%	43.7%	43.5%	42.3%	42.1%	42.2%	41.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.5%	3.5%	3.5%	3.7%	4.3%	4.7%	4.9%	4.8%
DTI Ratio > 20 and <= 30	12.9%	12.9%	12.9%	13.4%	15.2%	15.5%	15.4%	15.7%
DTI Ratio > 30 and <= 40	23.1%	23.1%	23.2%	23.4%	25.1%	25.2%	25.3%	26.2%
DTI Ratio > 40 and <= 50	27.0%	27.1%	27.2%	26.9%	26.3%	26.2%	25.7%	26.6%
DTI Ratio > 50	33.2%	33.2%	32.9%	32.3%	28.6%	28.0%	28.1%	26.3%
DTI Ratio Missing	0.3%	0.2%	0.3%	0.3%	0.3%	0.4%	0.5%	0.4%
Wtd Avg DTI Ratio	43.8%	43.8%	43.7%	43.5%	42.3%	42.1%	42.2%	41.6%
Origination Term (Sums to 100%)								
<=15 Years	4.6%	4.7%	4.7%	5.1%	6.8%	7.9%	8.5%	8.0%



Single Family Conventional Book Characteristics EA/TPR III

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.8%	1.8%	1.8%	1.8%	2.1%	2.3%	2.5%	2.5%
> 25 Years and <= 30 Years	93.4%	93.4%	93.4%	93.0%	91.1%	89.8%	89.0%	89.5%
> 30 Years	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	93.1%	93.2%	93.2%	92.7%	89.8%	87.4%	87.5%	90.8%
Intermediate-Term Fixed Rate (excl Balloon)	4.6%	4.7%	4.7%	5.1%	6.8%	7.9%	8.5%	8.0%
Adjustable Rate	2.3%	2.2%	2.1%	2.2%	3.4%	4.7%	4.0%	1.2%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	2.0%	2.0%	2.0%	2.1%	3.3%	4.5%	3.9%	1.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	1.2%	1.2%	1.2%	1.3%	2.1%	3.1%	3.2%	0.9%
- 7/1 Hybrid Arm	0.7%	0.8%	0.8%	0.8%	1.2%	1.5%	0.7%	0.2%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.9%	0.9%	0.9%	1.0%	0.6%	0.1%	0.0%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



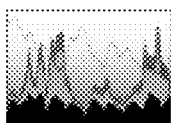
Single Family Conventional Book Characteristics EA/TPR III

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.8%	0.8%	0.9%	1.0%	0.6%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	95.9%	95.9%	95.7%	95.1%	94.7%	98.3%	98.8%	99.9%
Investor Channel	4.1%	4.1%	4.3%	4.9%	5.3%	1.6%	1.2%	0.1%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	1.5%	1.5%	1.4%	1.4%	1.3%	1.1%	0.7%	0.6%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%
- 80/15/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- Other	0.6%	0.6%	0.6%	0.5%	0.5%	0.3%	0.1%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	2.2%	2.2%	2.1%	2.1%	2.2%	2.3%	2.2%	2.2%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.8%	0.7%	0.7%	0.7%	0.8%	0.8%	0.8%	0.9%
- 80/15/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics EA/TPR III

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	0.9%	0.8%	0.8%	0.8%	0.9%	0.9%	0.8%	0.8%
EA/TPR								
EA/TPR	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
10-K Property Region (Sums to 100%)								
Midwest	17.9%	18.0%	18.4%	19.1%	20.5%	21.3%	22.2%	22.1%
Northeast	20.7%	20.6%	20.4%	20.4%	20.8%	20.0%	19.1%	18.2%
Southeast	32.7%	32.8%	32.9%	33.2%	33.5%	33.0%	32.2%	30.7%
Southwest	17.0%	17.1%	17.0%	16.8%	15.3%	15.0%	14.6%	14.5%
West	11.6%	11.5%	11.3%	10.5%	9.9%	10.8%	11.8%	14.5%
Census Region (Sums to 100%)								
New England	5.9%	5.9%	5.9%	5.9%	5.9%	5.7%	5.8%	6.4%
Middle Atlantic	13.4%	13.3%	13.2%	13.2%	13.7%	13.3%	12.8%	11.4%
East North Central	14.8%	14.8%	15.1%	15.6%	16.7%	17.2%	18.1%	17.7%
East South Central	6.1%	6.2%	6.3%	6.4%	6.4%	6.4%	6.0%	5.2%
South Atlantic	27.1%	27.1%	27.1%	27.3%	27.5%	27.0%	26.6%	25.8%
West North Central	5.5%	5.6%	5.7%	6.0%	6.4%	6.6%	6.7%	6.8%
West South Central	10.0%	10.0%	9.8%	9.7%	8.7%	8.7%	8.3%	7.6%
Mountain	6.4%	6.5%	6.5%	6.3%	5.7%	5.4%	5.5%	6.2%
Pacific	9.8%	9.8%	9.5%	8.7%	8.3%	9.1%	10.1%	12.7%
US Territories	1.0%	0.9%	0.8%	0.9%	0.7%	0.5%	0.2%	0.0%
Top 10 States								
01) FL	9.9%	9.7%	9.6%	9.5%	9.3%	8.8%	9.1%	9.5%
02) CA	6.4%	6.4%	6.2%	5.6%	5.5%	6.3%	6.9%	9.2%
03) TX	6.0%	5.9%	5.8%	5.5%	4.5%	4.6%	4.5%	4.1%
04) PA	4.7%	4.6%	4.6%	4.5%	4.4%	4.2%	3.7%	3.2%
05) NJ	4.4%	4.4%	4.4%	4.5%	4.8%	4.7%	4.6%	4.0%
06) NY	4.3%	4.3%	4.2%	4.2%	4.5%	4.4%	4.5%	4.2%
07) IL	4.2%	4.2%	4.2%	4.2%	4.2%	4.2%	4.3%	4.0%
08) GA	3.9%	3.9%	4.0%	4.1%	4.5%	4.9%	5.2%	4.7%
09) MI	3.8%	3.8%	3.9%	4.2%	4.9%	5.4%	6.0%	6.0%
10) MD	3.8%	3.8%	3.9%	3.7%	3.6%	3.3%	3.0%	2.9%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	19.5%	19.5%	18.9%	17.9%	21.1%	17.9%	13.3%	11.6%



Single Family Conventional Book Characteristics EA/TPR III

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CERBERUS CAPITAL HOLDING	14.9%	15.0%	14.9%	14.4%	12.6%	13.0%	10.4%	8.5%
03) CITIGROUP INC	10.4%	10.5%	11.1%	11.2%	8.0%	5.9%	3.4%	2.7%
04) FLAGSTAR BANCORP INC	6.3%	6.2%	5.9%	5.7%	6.2%	7.7%	9.7%	10.5%
05) INDYMAC BANCORP INC	3.5%	3.5%	3.7%	3.2%	1.2%	1.6%	2.3%	2.4%
06) AMTRUST FINANCIAL CORPORATION	3.4%	3.5%	3.7%	3.9%	3.3%	3.1%	3.5%	4.4%
07) SUNTRUST BANKS INC	3.0%	3.1%	3.3%	3.7%	3.1%	2.3%	2.0%	2.0%
08) FIRST HORIZON NATIONAL CORPORATION	3.0%	3.0%	3.2%	3.3%	2.9%	3.3%	3.4%	2.9%
09) WASHINGTON MUTUAL INC	2.8%	2.8%	2.7%	2.9%	4.1%	4.9%	7.0%	9.7%
10) NATIONAL CITY CORPORATION	2.3%	2.3%	2.4%	2.6%	3.3%	4.0%	6.0%	6.5%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	19.5%	19.5%	18.9%	17.9%	21.1%	18.0%	13.6%	11.7%
02) CERBERUS CAPITAL HOLDING	16.9%	17.1%	16.8%	16.2%	13.6%	14.0%	11.6%	10.1%
03) CITIGROUP INC	11.4%	11.5%	12.1%	12.4%	9.9%	7.7%	4.8%	3.7%
04) EVERBANK FINANCIAL CORPORATION	6.5%	6.6%	6.9%	7.8%	11.6%	13.0%	11.3%	8.3%
05) JP MORGAN CHASE & CO	4.9%	4.9%	4.8%	4.4%	4.3%	4.7%	4.5%	3.7%
06) FLAGSTAR BANCORP INC	3.6%	3.5%	3.1%	2.5%	0.9%	1.3%	4.4%	6.7%
07) INDYMAC BANCORP INC	3.5%	3.5%	3.7%	3.2%	1.2%	1.6%	2.3%	2.4%
08) GOLDMAN SACHS GROUP INC (THE)	3.0%	3.0%	3.1%	3.3%	2.2%	1.2%	0.7%	0.5%
09) WELLS FARGO & COMPANY	2.5%	2.5%	2.6%	2.7%	3.4%	3.5%	2.8%	2.3%
10) NATIONAL CITY CORPORATION	2.3%	2.3%	2.4%	2.6%	3.3%	4.0%	6.0%	6.5%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	63.7%							
Credit Enhancement	36.3%							
- Primary MI Only	31.5%							
- Pool Policy Only	1.9%							
- Pool Policy and Primary MI	2.0%							
- Full Recourse	0.7%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	0.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	0.0%							
Alt-A with Credit Enhancement	52.7%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-19.86	-19.23	-17.54	-14.45	-10.79	-7.84	-9.81	-13.71



Single Family Conventional Book Characteristics EA/TPR III

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	148.55	147.58	145.01	140.21	136.20	136.01	139.42	145.03
Wtd Avg Charged Fee	128.69	128.35	127.47	125.76	125.40	128.17	129.60	131.32
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	11.95%	9.41%	8.17%	8.25%	8.15%	8.52%	6.72%	5.01%
- SDQ Rate for Loans with CE	17.76%							
- SDQ Rate for Loans without CE	8.55%							
SDQ Rate Excl. Katrina Loans	11.95%	9.37%	8.11%	8.18%	8.02%	7.79%	6.75%	5.05%
SDQ Rate for Katrina Loans	12.28%	11.63%	11.41%	12.21%	13.13%	30.12%	5.52%	3.26%
Serious Delinquent Loans								
SDQ Loan Count	15,879	12,846	11,117	10,585	8,589	8,616	6,321	4,069
SDQ Count for Loans with CE	8,721							
SDQ Count for Loans without CE	7,158							
SDQ Volume (\$M)								
SDQ Volume	\$2,311.9	\$1,822.1	\$1,531.3	\$1,373.9	\$993.7	\$934.8	\$707.6	\$463.0
SDQ Volume for Loans with CE	\$1,281.9							
SDQ Volume for Loans without CE	\$1,030.0							



Single Family Conventional Book Characteristics Subprime

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	57,856	52,314	52,139	54,450	36,655	20,634	34,709	59,872
Book Volume (\$B)	\$8.7	\$8.0	\$8.0	\$8.3	\$4.8	\$2.3	\$4.3	\$8.0
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	11.0%	9.1%	9.0%	9.1%	9.5%	7.7%	7.1%	6.7%
OLTV 60.01% - 70.00%	12.7%	11.4%	11.2%	11.2%	11.1%	10.7%	10.4%	10.6%
OLTV 70.01% - 75.00%	10.3%	9.5%	9.4%	9.4%	9.4%	11.3%	10.9%	11.1%
OLTV 75.01% - 80.00%	34.1%	35.2%	35.8%	35.6%	34.6%	30.4%	31.5%	32.6%
OLTV 80.01% - 90.00%	25.1%	26.9%	26.7%	26.7%	27.1%	32.1%	32.0%	31.8%
OLTV 90.01% - 95.00%	4.8%	5.5%	5.3%	5.4%	4.0%	5.4%	5.7%	5.4%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%
OLTV 97.01% - 100.00%	2.0%	2.3%	2.5%	2.5%	4.2%	2.2%	2.2%	1.7%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	77.1%	78.3%	78.4%	78.4%	78.4%	79.2%	79.4%	79.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	10.7%	8.8%	8.7%	8.8%	9.1%	7.7%	7.1%	6.7%
Comb LTV 60.01% - 70.00%	12.2%	10.9%	10.6%	10.6%	10.2%	10.7%	10.4%	10.6%
Comb LTV 70.01% - 75.00%	9.8%	9.0%	8.9%	8.9%	8.6%	11.2%	10.9%	11.1%
Comb LTV 75.01% - 80.00%	20.5%	19.7%	19.6%	19.6%	18.5%	27.2%	31.3%	32.3%
Comb LTV 80.01% - 90.00%	24.9%	26.5%	26.2%	26.3%	27.4%	31.9%	31.9%	31.8%
Comb LTV 90.01% - 95.00%	7.3%	8.3%	8.3%	8.3%	6.5%	5.7%	5.8%	5.5%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.4%	0.2%	0.2%	0.1%
Comb LTV 97.01% - 100.00%	14.5%	16.5%	17.4%	17.3%	19.2%	5.4%	2.4%	2.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	80.2%	81.8%	82.0%	82.0%	82.1%	79.9%	79.5%	79.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	10.7%	8.8%	8.7%	8.8%	9.1%	7.7%	7.1%	6.7%
Comb LTV 60.01% - 70.00%	12.2%	10.9%	10.6%	10.6%	10.2%	10.7%	10.4%	10.6%
Comb LTV 70.01% - 75.00%	9.8%	9.0%	8.9%	8.9%	8.6%	11.2%	10.9%	11.1%
Comb LTV 75.01% - 80.00%	20.5%	19.7%	19.6%	19.6%	18.5%	27.2%	31.3%	32.3%
Comb LTV 80.01% - 90.00%	24.9%	26.5%	26.2%	26.3%	27.4%	31.9%	31.9%	31.8%
Comb LTV 90.01% - 95.00%	7.3%	8.3%	8.3%	8.3%	6.5%	5.7%	5.8%	5.5%



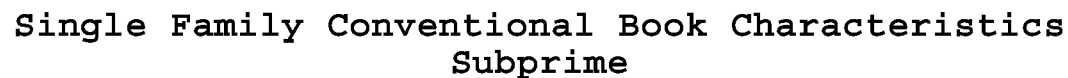
Single Family Conventional Book Characteristics Subprime

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.4%	0.2%	0.2%	0.1%
Comb LTV 97.01% - 100.00%	14.5%	16.5%	17.4%	17.3%	19.2%	5.4%	2.4%	2.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	80.2%	81.8%	82.0%	82.0%	82.1%	79.8%	79.5%	79.5%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	14.0%	15.3%	17.2%	17.5%	30.7%	50.8%	39.5%	16.7%
MTMLTV 60.01% - 70.00%	10.1%	10.9%	12.0%	11.8%	15.3%	19.4%	24.7%	26.2%
MTMLTV 70.01% - 75.00%	8.0%	8.5%	9.4%	9.4%	10.3%	10.3%	12.3%	18.9%
MTMLTV 75.01% - 80.00%	11.1%	12.6%	15.1%	15.0%	15.2%	10.3%	10.7%	17.1%
MTMLTV 80.01% - 90.00%	22.8%	24.2%	26.9%	29.0%	19.7%	7.9%	10.5%	17.7%
MTMLTV 90.01% - 95.00%	8.9%	9.6%	9.1%	8.9%	4.2%	1.0%	1.7%	2.5%
MTMLTV 95.01% - 97.00%	3.0%	3.1%	2.7%	2.6%	1.1%	0.1%	0.3%	0.5%
MTMLTV 97.01% - 100.00%	3.7%	3.8%	2.7%	2.5%	2.0%	0.2%	0.3%	0.4%
MTMLTV > 100.00%	18.5%	12.0%	5.0%	3.2%	1.6%	0.0%	0.2%	0.1%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	83.2%	79.7%	76.2%	75.5%	68.2%	58.8%	63.8%	70.6%
Credit Score (Sums to 100%)								
FICO < 550	9.5%	9.8%	9.9%	10.1%	11.0%	14.1%	13.6%	14.3%
FICO 550-579	12.1%	12.2%	12.3%	12.4%	11.6%	16.3%	16.4%	16.5%
FICO 580-619	26.1%	26.4%	26.4%	26.4%	24.7%	28.5%	28.2%	28.0%
FICO 620-659	27.8%	28.0%	27.6%	27.4%	24.5%	23.4%	23.8%	23.5%
FICO 660-699	14.5%	14.4%	14.4%	14.3%	15.1%	11.2%	11.5%	11.4%
FICO 700-739	5.8%	5.5%	5.6%	5.6%	7.3%	4.2%	4.2%	4.1%
FICO >= 740	3.5%	3.0%	3.1%	3.1%	4.4%	2.2%	2.2%	2.0%
FICO Missing	0.6%	0.7%	0.8%	0.8%	1.4%	0.1%	0.1%	0.1%
Wtd Avg FICO	623	622	622	621	625	610	611	610
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	63.8%	61.7%	52.8%	49.2%	53.5%	51.3%	44.5%	40.7%
Intermediate-term, fixed-rate	4.5%	3.5%	3.1%	3.1%	4.3%	7.1%	5.8%	4.9%
Adjustable-rate	25.8%	28.3%	37.2%	41.0%	38.5%	40.7%	49.6%	54.4%
Interest Only adjustable-rate	1.6%	1.8%	3.9%	4.1%	0.4%	0.9%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%



Single Family Conventional Book Characteristics Subprime

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	4.3%	4.8%	2.9%	2.7%	3.2%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	96.5%	96.4%	96.4%	96.4%	95.0%	95.1%	95.4%	96.0%
Second/Vacation Home	0.9%	0.9%	0.9%	0.9%	0.9%	0.6%	0.6%	0.5%
Investor Property	2.5%	2.7%	2.7%	2.7%	4.1%	4.3%	4.0%	3.5%
10-K Unit Type (Sums to 100%)								
1 Unit	94.2%	94.2%	94.4%	94.4%	94.8%	95.1%	95.0%	94.9%
2-4 Units	5.8%	5.8%	5.6%	5.6%	5.2%	4.9%	5.0%	5.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	4.6%	4.9%	4.9%	4.8%	5.2%	4.0%	4.6%	5.4%
Single Family Homes	95.4%	95.1%	95.1%	95.2%	94.8%	96.0%	95.4%	94.6%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.3%	0.3%	0.3%	0.3%	0.6%	1.7%	1.2%	0.8%
Condo/Coop	4.6%	4.9%	4.9%	4.8%	5.2%	3.9%	4.6%	5.4%
1 Unit	89.3%	89.0%	89.2%	89.3%	89.0%	89.5%	89.2%	88.7%
2-4 Units	5.8%	5.8%	5.6%	5.6%	5.2%	4.9%	5.0%	5.1%
Condo								
Condo	4.6%	4.9%	4.9%	4.8%	5.2%	4.0%	4.6%	5.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	26.4%	29.3%	30.3%	30.4%	33.2%	25.8%	26.1%	27.2%
Cash-Out Refinance	64.6%	61.2%	60.4%	60.4%	57.5%	63.5%	64.0%	64.0%
Other Refinance	9.0%	9.5%	9.3%	9.2%	9.3%	10.7%	9.9%	8.9%
Origination Type (Sums to 100%)								
TPO Broker	56.4%	58.6%	58.0%	58.1%	43.8%	26.6%	21.7%	20.3%
TPO Correspondent	7.1%	8.1%	8.5%	8.5%	9.5%	13.5%	15.0%	15.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	36.4%	33.3%	33.5%	33.4%	46.7%	59.9%	63.3%	64.0%
Origination Year (Sums to 100%)								
< 2001	0.4%	0.4%	0.4%	0.5%	1.0%	3.0%	2.5%	2.4%
2001	2.0%	2.3%	2.4%	2.4%	5.7%	16.4%	14.9%	15.5%
2002	3.8%	4.3%	4.6%	4.7%	10.9%	33.3%	36.1%	38.7%
2003	5.9%	6.6%	6.9%	7.0%	16.3%	42.3%	46.6%	43.4%
2004	2.2%	2.4%	2.6%	2.5%	5.3%	0.0%	0.0%	0.0%
2005	2.5%	2.8%	2.9%	3.0%	6.3%	5.0%	0.0%	0.0%
2006	22.2%	24.5%	26.0%	26.2%	54.5%	0.0%	0.0%	0.0%

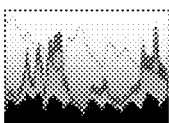


SF CRAM Confidential and Proprietary - Confidential Treatment September 2008 Profile
Requested by Fannie Mae



Single Family Conventional Book Characteristics Subprime

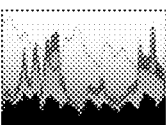
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	2.2%	1.0%	1.0%	1.0%	1.2%	1.0%	0.8%	0.7%
> 25 Years and <= 30 Years	91.6%	93.6%	93.9%	93.8%	94.3%	91.9%	93.3%	94.4%
> 30 Years	1.6%	1.8%	1.9%	2.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	58.8%	56.9%	46.5%	44.0%	53.8%	51.2%	44.4%	40.6%
Intermediate-Term Fixed Rate (excl Balloon)	2.8%	2.1%	2.2%	2.2%	3.5%	5.4%	4.3%	3.6%
Adjustable Rate	27.4%	30.1%	41.1%	45.1%	38.9%	41.7%	49.7%	54.5%
Balloon	11.0%	10.8%	10.2%	8.7%	3.8%	1.8%	1.5%	1.4%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.6%	1.8%	1.9%	2.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	24.7%	27.6%	38.9%	42.7%	32.2%	10.7%	11.1%	12.0%
- 2/28 Hybrid Arm	10.3%	12.2%	15.2%	16.9%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	6.9%	8.2%	16.2%	18.2%	30.9%	10.5%	10.9%	11.8%
- 5/1 Hybrid Arm	7.2%	6.9%	7.2%	7.3%	1.3%	0.1%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.3%	0.4%	0.4%	0.3%	0.1%	0.2%	0.2%	0.1%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Interest Only	5.9%	6.6%	6.8%	6.7%	3.7%	0.9%	0.0%	0.0%
- Interest Only ARM	1.6%	1.8%	3.9%	4.1%	0.4%	0.9%	0.0%	0.0%
- Interest Only FRM	4.3%	4.8%	2.9%	2.7%	3.2%	0.0%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

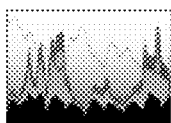
Subprime

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	21.3%	22.8%	23.3%	23.0%	18.9%	7.5%	7.7%	8.2%
- Select Lender Programs Non-Full Doc	0.9%	1.0%	1.0%	0.9%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	20.4%	21.8%	22.3%	22.2%	18.9%	7.5%	7.7%	8.2%
Subprime Deals								
Subprime	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Pre 12/2005 (A-Minus Deals)	9.9%	11.2%	11.8%	11.9%	28.2%	95.0%	100.0%	100.0%
- Post 12/2005	90.1%	88.8%	88.2%	88.1%	71.8%	5.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	0.3%	0.4%
Investor Channel	9.8%	11.1%	11.7%	11.9%	28.1%	94.7%	99.7%	99.6%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	90.1%	88.8%	88.2%	88.1%	71.8%	5.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	17.1%	18.9%	19.8%	19.6%	20.0%	3.2%	0.0%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	17.0%	18.9%	19.7%	19.6%	20.0%	3.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	18.1%	20.0%	20.8%	20.6%	21.3%	7.1%	7.1%	8.1%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.5%	0.0%	0.1%	0.1%
- 75/25/00	0.3%	0.4%	0.4%	0.4%	0.3%	0.2%	0.1%	0.1%
- 80/10/10	0.8%	0.8%	0.9%	0.9%	0.9%	0.3%	0.3%	0.4%
- 80/15/05	2.0%	2.2%	2.3%	2.2%	1.7%	0.4%	0.5%	0.6%
- 80/20/00	12.7%	14.5%	15.2%	15.1%	15.7%	5.7%	5.7%	6.5%
- 90/05/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%



Single Family Conventional Book Characteristics Subprime

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	1.5%	1.3%	1.3%	1.3%	1.8%	0.2%	0.2%	0.2%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	14.8%	14.8%	14.9%	15.0%	17.0%	15.8%	13.1%	11.2%
Northeast	19.3%	17.9%	17.6%	17.6%	16.3%	13.4%	13.2%	14.1%
Southeast	29.2%	29.9%	30.2%	30.3%	30.2%	22.6%	20.1%	17.8%
Southwest	17.6%	17.5%	17.5%	17.4%	18.4%	22.6%	19.3%	15.5%
West	19.2%	19.9%	19.9%	19.7%	18.1%	25.7%	34.3%	41.4%
Census Region (Sums to 100%)								
New England	5.2%	5.0%	4.9%	5.0%	4.5%	4.4%	4.6%	5.5%
Middle Atlantic	13.7%	12.5%	12.3%	12.3%	11.4%	8.7%	8.3%	8.4%
East North Central	12.7%	12.7%	12.7%	12.8%	14.7%	14.2%	11.6%	9.8%
East South Central	4.0%	4.1%	4.2%	4.2%	5.2%	5.5%	4.1%	3.1%
South Atlantic	25.5%	26.2%	26.4%	26.4%	25.5%	17.3%	16.3%	14.9%
West North Central	4.2%	4.3%	4.3%	4.4%	5.1%	3.8%	3.4%	3.2%
West South Central	8.5%	8.1%	8.0%	7.9%	9.0%	12.6%	9.3%	6.9%
Mountain	8.8%	9.1%	9.1%	9.1%	8.0%	9.7%	10.2%	9.1%
Pacific	17.3%	18.0%	18.0%	17.8%	16.6%	23.6%	32.0%	39.1%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) FL	13.3%	14.0%	14.1%	13.9%	12.6%	7.3%	7.7%	6.9%
02) CA	11.6%	12.2%	12.3%	12.1%	11.3%	16.6%	24.5%	32.5%
03) NY	7.2%	6.6%	6.4%	6.4%	6.3%	4.0%	3.9%	4.3%
04) TX	6.0%	5.7%	5.7%	5.7%	6.6%	9.2%	6.9%	5.1%
05) IL	5.2%	5.2%	5.1%	5.2%	4.6%	2.9%	2.7%	2.5%
06) NJ	3.4%	3.1%	3.1%	3.1%	2.2%	1.7%	2.0%	2.1%
07) MD	3.3%	3.1%	3.1%	3.1%	2.5%	0.9%	1.0%	1.3%
08) AZ	3.1%	3.2%	3.3%	3.2%	2.4%	1.5%	2.0%	1.9%
09) PA	3.1%	2.8%	2.8%	2.7%	2.9%	3.0%	2.5%	2.0%
10) WA	3.1%	3.1%	3.1%	3.1%	2.7%	4.0%	4.4%	3.8%
Top 10 Sellers								
01) JP MORGAN CHASE & CO	43.1%	39.5%	36.8%	36.7%	38.2%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Subprime

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) MERRILL LYNCH & CO INC	20.3%	23.1%	24.2%	24.4%	25.7%	0.0%	0.0%	0.0%
03) BANK OF AMERICA CORPORATION	15.1%	17.1%	18.0%	18.3%	21.1%	71.4%	72.2%	72.6%
04) H & R BLOCK INC	5.8%	6.5%	6.8%	6.8%	6.2%	9.4%	10.9%	10.3%
05) LEHMAN BROTHERS HOLDINGS INC	4.5%	5.0%	5.3%	5.2%	0.0%	0.0%	0.0%	0.0%
06) WELLS FARGO & COMPANY	3.8%	4.4%	4.4%	4.0%	0.0%	0.0%	0.0%	0.0%
07) HSBC HOLDINGS PLC	3.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
08) NEW CENTURY FINANCIAL CORPORATION	1.6%	1.9%	2.0%	2.0%	4.4%	5.0%	0.0%	0.0%
09) WASHINGTON MUTUAL INC	1.3%	1.4%	1.5%	1.5%	3.4%	11.6%	15.0%	15.5%
10) FORTRESS INVESTMENT GROUP LLC	0.9%	1.0%	1.1%	1.1%	1.0%	2.6%	1.9%	1.6%
Top 10 Servicers								
01) JP MORGAN CHASE & CO	47.6%	44.5%	42.1%	41.9%	38.2%	0.0%	0.0%	0.0%
02) MERRILL LYNCH & CO INC	20.3%	23.1%	24.2%	24.4%	25.7%	0.0%	0.0%	0.0%
03) BANK OF AMERICA CORPORATION	11.5%	13.0%	13.7%	14.0%	18.1%	62.0%	63.2%	62.9%
04) MORGAN STANLEY & COMPANY INC	6.1%	6.9%	7.2%	7.1%	0.6%	0.8%	0.0%	0.0%
05) WELLS FARGO & COMPANY	3.8%	4.4%	4.4%	4.0%	0.0%	0.0%	0.0%	0.0%
06) HSBC HOLDINGS PLC	3.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
07) GREEN TREE SERVICING LLC	2.8%	2.6%	2.6%	2.5%	4.4%	3.9%	2.1%	1.1%
08) GOLDMAN SACHS GROUP INC (THE)	1.6%	1.9%	2.0%	1.9%	3.3%	2.8%	0.0%	0.0%
09) WASHINGTON MUTUAL INC	1.3%	1.4%	1.5%	1.5%	3.4%	11.6%	15.0%	15.5%
10) CREDIT SUISSE GROUP	1.1%	1.2%	1.3%	1.3%	3.1%	9.4%	9.0%	9.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	36.9%							
Credit Enhancement	63.1%							
- Primary MI Only	34.7%							
- Pool Policy Only	4.0%							
- Pool Policy and Primary MI	20.9%							
- Full Recourse	0.1%							
- Shared Arrangement	3.3%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%							
Interest Only with Credit Enhancement	47.3%							
Alt-A with Credit Enhancement								
Economic Fees and Gap								
Wtd Avg Economic Gap	37.13	33.22	32.92	32.98	9.00	14.87	22.55	22.29



Single Family Conventional Book Characteristics Subprime

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	146.25	141.48	135.92	135.97	90.10	62.60	53.41	55.69
Wtd Avg Charged Fee	183.38	174.70	168.85	168.95	99.10	77.47	75.96	77.98
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	10.46%	9.08%	7.42%	5.76%	4.72%	11.85%	8.94%	5.18%
- SDQ Rate for Loans with CE	12.26%							
- SDQ Rate for Loans without CE	7.08%							
SDQ Rate Excl. Katrina Loans	10.41%	9.00%	7.32%	5.64%	4.47%	11.05%	8.91%	5.15%
SDQ Rate for Katrina Loans	22.07%	22.67%	23.70%	24.85%	26.17%	38.18%	10.26%	7.31%
Serious Delinquent Loans								
SDQ Loan Count	6,049	4,746	3,861	3,130	1,720	2,372	2,943	2,995
SDQ Count for Loans with CE	4,627							
SDQ Count for Loans without CE	1,422							
SDQ Volume (\$M)								
SDQ Volume	\$1,057.9	\$808.2	\$626.5	\$443.1	\$170.3	\$237.7	\$310.6	\$317.0
SDQ Volume for Loans with CE	\$753.5							
SDQ Volume for Loans without CE	\$304.4							



Single Family Conventional Book Characteristics

Subprime Post 12/2005

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	48,971	43,135	42,617	44,412	23,622	900		
Book Volume (\$B)	\$7.9	\$7.1	\$7.0	\$7.3	\$3.4	\$0.1		
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	11.2%	9.1%	9.0%	9.1%	9.7%	1.3%		
OLTV 60.01% - 70.00%	12.8%	11.3%	11.1%	11.1%	10.7%	1.9%		
OLTV 70.01% - 75.00%	10.0%	9.1%	8.9%	8.9%	8.2%	1.9%		
OLTV 75.01% - 80.00%	34.7%	36.1%	36.8%	36.6%	37.1%	63.3%		
OLTV 80.01% - 90.00%	24.3%	26.3%	26.0%	26.0%	25.3%	24.1%		
OLTV 90.01% - 95.00%	4.8%	5.6%	5.5%	5.5%	3.8%	5.4%		
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
OLTV 97.01% - 100.00%	2.1%	2.4%	2.6%	2.7%	5.2%	2.2%		
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg OLTV	77.0%	78.3%	78.4%	78.4%	78.4%	82.5%		
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	10.8%	8.8%	8.7%	8.8%	9.2%	1.3%		
Comb LTV 60.01% - 70.00%	12.2%	10.7%	10.4%	10.4%	9.6%	1.9%		
Comb LTV 70.01% - 75.00%	9.5%	8.6%	8.4%	8.3%	7.1%	0.9%		
Comb LTV 75.01% - 80.00%	19.6%	18.7%	18.5%	18.4%	14.8%	4.7%		
Comb LTV 80.01% - 90.00%	24.1%	25.8%	25.5%	25.6%	25.6%	19.6%		
Comb LTV 90.01% - 95.00%	7.6%	8.8%	8.8%	8.8%	7.2%	8.9%		
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.3%	0.5%	0.1%		
Comb LTV 97.01% - 100.00%	15.9%	18.4%	19.5%	19.5%	26.0%	62.6%		
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg Comb LTV	80.5%	82.3%	82.6%	82.5%	83.6%	94.8%		
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	10.8%	8.8%	8.7%	8.8%	9.2%	1.3%		
Comb LTV 60.01% - 70.00%	12.2%	10.7%	10.4%	10.4%	9.6%	1.9%		
Comb LTV 70.01% - 75.00%	9.5%	8.6%	8.4%	8.3%	7.1%	0.9%		
Comb LTV 75.01% - 80.00%	19.6%	18.7%	18.5%	18.4%	14.8%	4.7%		
Comb LTV 80.01% - 90.00%	24.1%	25.8%	25.5%	25.6%	25.6%	19.6%		
Comb LTV 90.01% - 95.00%	7.6%	8.8%	8.8%	8.8%	7.2%	8.9%		
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.3%	0.5%	0.1%		



Single Family Conventional Book Characteristics

Subprime Post 12/2005

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	15.9%	18.4%	19.5%	19.5%	26.0%	62.6%		
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg Comb LTV	80.5%	82.3%	82.6%	82.5%	83.6%	94.8%		
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	9.8%	10.1%	11.5%	12.0%	19.9%	1.2%		
MTMLTV 60.01% - 70.00%	8.8%	9.6%	10.8%	10.7%	13.6%	2.0%		
MTMLTV 70.01% - 75.00%	7.9%	8.6%	9.6%	9.6%	10.9%	4.3%		
MTMLTV 75.01% - 80.00%	11.6%	13.5%	16.4%	16.2%	18.7%	53.7%		
MTMLTV 80.01% - 90.00%	24.6%	26.6%	29.8%	32.0%	25.1%	30.4%		
MTMLTV 90.01% - 95.00%	9.7%	10.6%	10.2%	10.0%	5.5%	6.1%		
MTMLTV 95.01% - 97.00%	3.3%	3.4%	3.0%	2.9%	1.4%	0.2%		
MTMLTV 97.01% - 100.00%	4.0%	4.2%	3.0%	2.8%	2.8%	2.1%		
MTMLTV > 100.00%	20.3%	13.4%	5.6%	3.6%	2.1%	0.0%		
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtg Avg MTMLTV	85.7%	82.5%	79.0%	78.1%	73.2%	81.3%		
Credit Score (Sums to 100%)								
FICO < 550	9.0%	9.2%	9.3%	9.5%	9.7%	7.5%		
FICO 550-579	11.7%	11.8%	11.8%	11.9%	9.7%	9.7%		
FICO 580-619	25.8%	26.1%	26.1%	26.0%	23.0%	25.5%		
FICO 620-659	28.3%	28.6%	28.3%	28.0%	25.2%	30.4%		
FICO 660-699	15.0%	14.8%	14.8%	14.8%	16.8%	16.6%		
FICO 700-739	6.0%	5.7%	5.8%	5.8%	8.5%	8.1%		
FICO >= 740	3.6%	3.0%	3.1%	3.1%	5.2%	2.2%		
FICO Missing	0.7%	0.8%	0.9%	0.9%	2.0%	0.0%		
Wtd Avg FICO	625	623	623	623	631	628		
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	63.2%	60.8%	50.8%	46.7%	49.8%	9.9%		
Intermediate-term, fixed-rate	4.0%	2.8%	2.3%	2.3%	2.6%	0.1%		
Adjustable-rate	26.2%	29.0%	39.1%	43.4%	42.5%	71.2%		
Interest Only adjustable-rate	1.8%	2.0%	4.5%	4.6%	0.6%	18.8%		
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Interest Only fixed-rate	4.8%	5.4%	3.3%	3.0%	4.5%	0.0%		



Single Family Conventional Book Characteristics Subprime Post 12/2005

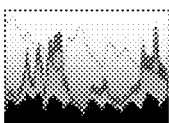
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	96.8%	96.7%	96.6%	96.7%	95.2%	100.0%		
Second/Vacation Home	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%		
Investor Property	2.3%	2.4%	2.4%	2.4%	3.9%	0.0%		
10-K Unit Type (Sums to 100%)								
1 Unit	94.1%	94.0%	94.2%	94.3%	94.6%	92.1%		
2-4 Units	5.9%	6.0%	5.8%	5.7%	5.4%	7.9%		
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
10-K Property Type (Sums to 100%)								
Condo/Coop	4.8%	5.1%	5.1%	5.1%	6.0%	12.4%		
Single Family Homes	95.2%	94.9%	94.9%	94.9%	94.0%	87.6%		
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Condo/Coop	4.8%	5.1%	5.1%	5.1%	6.0%	12.4%		
1 Unit	89.2%	88.9%	89.1%	89.1%	88.6%	79.7%		
2-4 Units	5.9%	6.0%	5.7%	5.7%	5.4%	7.9%		
Condo								
Condo	4.8%	5.1%	5.1%	5.1%	6.0%	12.4%		
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	27.3%	30.7%	31.9%	32.0%	38.7%	100.0%		
Cash-Out Refinance	64.1%	60.2%	59.3%	59.3%	53.1%	0.0%		
Other Refinance	8.6%	9.0%	8.8%	8.7%	8.1%	0.0%		
Origination Type (Sums to 100%)								
TPO Broker	60.3%	63.3%	63.0%	63.0%	52.3%	96.2%		
TPO Correspondent	6.4%	7.3%	7.7%	7.8%	7.8%	0.0%		
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Retail	33.3%	29.4%	29.3%	29.2%	40.0%	3.8%		
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%		
2001	0.2%	0.2%	0.2%	0.2%	0.5%	0.0%		
2002	0.4%	0.5%	0.5%	0.5%	1.4%	0.0%		
2003	1.8%	2.1%	2.2%	2.2%	5.9%	0.0%		
2004	2.4%	2.7%	2.9%	2.9%	7.4%	0.0%		
2005	2.7%	3.1%	3.3%	3.4%	8.7%	100.0%		
2006	24.6%	27.6%	29.5%	29.7%	75.9%	0.0%		
2007	62.2%	58.5%	61.3%	61.1%	0.0%	0.0%		



Single Family Conventional Book Characteristics

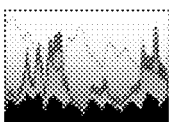
Subprime Post 12/2005

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	5.6%	5.2%	0.0%	0.0%	0.0%	0.0%		
Origination Amount and Rate								
Avg Origination Loan Amount	\$163,316	\$167,755	\$167,430	\$167,307	\$146,497	\$126,597		
Loan Original Note Rate	8.17%	8.13%	8.08%	8.09%	7.66%	7.40%		
Seasoning (Sums to 100%)								
Seasoned	11.6%	7.5%	8.0%	7.9%	20.6%	0.0%		
Non-Seasoned	88.4%	92.5%	92.0%	92.1%	79.4%	100.0%		
ACI								
ACI Probability								
Wtd Avg ACI Score								
Credit Premium								
Wtd Avg Credit Premium								
Credit Premium > 1.5								
Prepay Premium								
Prepay Premium	69.7%	72.7%	73.5%	73.1%	66.3%	55.9%		
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.7%	3.4%	3.3%	3.3%	3.4%	0.4%		
DTI Ratio > 20 and <= 30	10.9%	10.7%	10.7%	10.7%	11.3%	5.1%		
DTI Ratio > 30 and <= 40	26.2%	26.0%	26.1%	26.2%	27.1%	26.2%		
DTI Ratio > 40 and <= 50	46.1%	46.5%	46.7%	46.6%	44.9%	64.9%		
DTI Ratio > 50	11.4%	11.8%	11.8%	11.8%	12.1%	2.8%		
DTI Ratio Missing	1.7%	1.6%	1.5%	1.5%	1.2%	0.5%		
Wtd Avg DTI Ratio	40.5%	40.7%	40.7%	40.7%	40.6%	42.4%		
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.7%	3.4%	3.3%	3.3%	3.4%	0.4%		
DTI Ratio > 20 and <= 30	10.9%	10.7%	10.7%	10.7%	11.3%	5.1%		
DTI Ratio > 30 and <= 40	26.2%	26.0%	26.1%	26.2%	27.1%	26.2%		
DTI Ratio > 40 and <= 50	46.1%	46.5%	46.7%	46.6%	44.9%	64.9%		
DTI Ratio > 50	11.4%	11.8%	11.8%	11.8%	12.1%	2.8%		
DTI Ratio Missing	1.7%	1.6%	1.5%	1.5%	1.2%	0.5%		
Wtd Avg DTI Ratio	40.5%	40.7%	40.7%	40.7%	40.6%	42.4%		
Origination Term (Sums to 100%)								
<= 15 Years	4.0%	2.9%	2.4%	2.4%	2.8%	0.1%		
> 15 Years and <= 25 Years	2.3%	1.0%	0.9%	0.9%	1.2%	0.1%		



Single Family Conventional Book Characteristics
Subprime Post 12/2005

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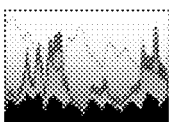
Single Family Conventional Book Characteristics
Subprime Post 12/2005

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Non-Full Doc								
Non-Full Doc Total	22.9%	24.9%	25.5%	25.3%	24.0%	34.1%		
- Select Lender Programs Non-Full Doc	1.0%	1.1%	1.1%	1.0%	0.0%	0.0%		
- Other Low/No Doc	22.0%	23.7%	24.5%	24.3%	24.0%	34.1%		
Subprime Deals								
Subprime	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Post 12/2005	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Business Channel (Sums to 100%)								
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Subprime Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Subordinate Financing - RDW								
Subordinate Financing - RDW	18.9%	21.3%	22.4%	22.3%	27.9%	64.4%		
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Other	18.9%	21.3%	22.4%	22.2%	27.9%	64.4%		
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	19.7%	22.1%	23.2%	23.0%	28.3%	64.5%		
- 75/20/05	0.4%	0.4%	0.4%	0.5%	0.7%	0.0%		
- 75/25/00	0.4%	0.4%	0.4%	0.4%	0.4%	1.0%		
- 80/10/10	0.8%	0.9%	0.9%	0.9%	1.1%	0.4%		
- 80/15/05	2.1%	2.4%	2.5%	2.5%	2.2%	0.4%		
- 80/20/00	13.9%	16.0%	16.9%	16.9%	21.1%	59.4%		
- 90/05/05	0.4%	0.4%	0.4%	0.4%	0.4%	3.2%		
- Other	1.7%	1.4%	1.5%	1.4%	2.4%	0.1%		



Single Family Conventional Book Characteristics Subprime Post 12/2005

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
10-K Property Region (Sums to 100%)								
Midwest	14.6%	14.7%	14.8%	14.8%	17.5%	28.9%		
Northeast	20.0%	18.5%	18.2%	18.3%	17.7%	22.5%		
Southeast	29.8%	30.7%	31.1%	31.1%	33.0%	20.8%		
Southwest	16.9%	16.6%	16.5%	16.5%	16.2%	16.4%		
West	18.7%	19.5%	19.4%	19.2%	15.7%	11.4%		
Census Region (Sums to 100%)								
New England	5.4%	5.2%	5.1%	5.2%	4.7%	11.6%		
Middle Atlantic	14.2%	13.0%	12.7%	12.8%	12.5%	10.9%		
East North Central	12.5%	12.5%	12.5%	12.6%	14.9%	25.1%		
East South Central	3.8%	3.8%	3.9%	3.9%	4.7%	4.1%		
South Atlantic	26.5%	27.3%	27.6%	27.6%	28.8%	16.7%		
West North Central	4.2%	4.3%	4.4%	4.5%	5.7%	5.0%		
West South Central	7.8%	7.2%	7.0%	7.0%	6.9%	9.6%		
Mountain	8.9%	9.2%	9.2%	9.2%	7.6%	7.7%		
Pacific	16.8%	17.5%	17.5%	17.3%	14.3%	9.4%		
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Top 10 States								
01) FL	14.1%	14.9%	15.1%	14.9%	14.9%	5.4%		
02) CA	11.1%	11.7%	11.8%	11.6%	9.6%	3.3%		
03) NY	7.5%	6.9%	6.7%	6.7%	7.2%	3.7%		
04) IL	5.5%	5.6%	5.6%	5.6%	5.6%	12.2%		
05) TX	5.5%	5.0%	5.0%	5.0%	5.1%	7.7%		
06) NJ	3.7%	3.4%	3.3%	3.4%	2.6%	4.7%		
07) MD	3.6%	3.4%	3.4%	3.5%	3.3%	2.9%		
08) AZ	3.3%	3.5%	3.6%	3.5%	2.8%	1.5%		
09) PA	3.0%	2.7%	2.7%	2.7%	2.7%	2.4%		
10) WA	3.0%	3.1%	3.0%	3.0%	2.3%	2.7%		
Top 10 Sellers								
01) JP MORGAN CHASE & CO	47.8%	44.5%	41.7%	41.7%	53.3%	0.0%		
02) MERRILL LYNCH & CO INC	22.5%	26.0%	27.4%	27.8%	35.8%	0.0%		



Single Family Conventional Book Characteristics
Subprime Post 12/2005

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) BANK OF AMERICA CORPORATION	8.7%	10.0%	10.6%	10.8%	0.0%	0.0%		
04) H & R BLOCK INC	5.4%	6.1%	6.4%	6.4%	4.8%	0.0%		
05) LEHMAN BROTHERS HOLDINGS INC	5.0%	5.6%	6.0%	5.9%	0.0%	0.0%		
06) WELLS FARGO & COMPANY	4.2%	4.9%	4.9%	4.5%	0.0%	0.0%		
07) HSBC HOLDINGS PLC	3.5%	0.0%	0.0%	0.0%	0.0%	0.0%		
08) NEW CENTURY FINANCIAL CORPORATION	1.8%	2.1%	2.3%	2.3%	6.1%	100.0%		
09) FORTRESS INVESTMENT GROUP LLC	0.6%	0.7%	0.7%	0.7%	0.0%	0.0%		
10) BARCLAYS PLC	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%		
Top 10 Servicers								
01) JP MORGAN CHASE & CO	52.8%	50.1%	47.7%	47.6%	53.3%	0.0%		
02) MERRILL LYNCH & CO INC	22.5%	26.0%	27.4%	27.8%	35.8%	0.0%		
03) MORGAN STANLEY & COMPANY INC	6.7%	7.7%	8.1%	8.1%	0.9%	16.8%		
04) BANK OF AMERICA CORPORATION	5.9%	6.7%	7.1%	7.4%	0.0%	0.0%		
05) WELLS FARGO & COMPANY	4.2%	4.9%	4.9%	4.5%	0.0%	0.0%		
06) HSBC HOLDINGS PLC	3.5%	0.0%	0.0%	0.0%	0.0%	0.0%		
07) GREEN TREE SERVICING LLC	2.0%	1.7%	1.7%	1.7%	3.6%	0.0%		
08) GOLDMAN SACHS GROUP INC (THE)	1.8%	2.1%	2.2%	2.1%	4.6%	57.1%		
09) FORTRESS INVESTMENT GROUP LLC	0.6%	0.7%	0.7%	0.7%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	40.2%							
Credit Enhancement	59.8%							
- Primary MI Only	30.5%							
- Pool Policy Only	3.5%							
- Pool Policy and Primary MI	22.4%							
- Full Recourse	0.1%							
- Shared Arrangement	3.3%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	47.3%							
Alt-A with Credit Enhancement								
Economic Fees and Gap								
Wtd Avg Economic Gap	38.85	34.70	34.44	34.54	4.09	-116.91		
Wtd Avg Economic Model Fee	156.29	152.41	146.74	146.95	103.99	221.91		



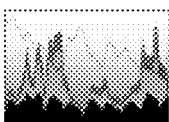
Single Family Conventional Book Characteristics Subprime Post 12/2005

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	195.15	187.11	181.17	181.49	108.08	105.00		
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Serious Delinquent Loans								
SDQ Rate All Loans	9.80%	8.17%	6.15%	3.92%	0.45%	0.00%		
- SDQ Rate for Loans with CE	11.62%							
- SDQ Rate for Loans without CE	7.01%							
SDQ Rate Excl. Katrina Loans	9.80%	8.17%	6.15%	3.92%	0.45%	0.00%		
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	4,798	3,526	2,620	1,742	107	0		
SDQ Count for Loans with CE	3,441							
SDQ Count for Loans without CE	1,357							
SDQ Volume (\$M)								
SDQ Volume	\$939.5	\$690.4	\$505.1	\$310.8	\$15.5	\$0.0		
SDQ Volume for Loans with CE	\$639.1							
SDQ Volume for Loans without CE	\$300.4							



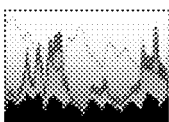
Single Family Conventional Book Characteristics Manufactured (Includes Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	184,912	187,110	189,143	190,661	196,225	166,340	157,224	156,294
Book Volume (\$B)	\$13.2	\$13.4	\$13.5	\$13.6	\$13.5	\$12.1	\$11.7	\$11.5
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	13.2%	13.0%	12.7%	12.4%	11.1%	10.6%	9.7%	8.4%
OLTV 60.01% - 70.00%	15.4%	15.3%	15.2%	15.0%	13.7%	13.5%	12.6%	11.2%
OLTV 70.01% - 75.00%	8.7%	8.7%	8.7%	8.7%	8.9%	10.0%	10.8%	11.0%
OLTV 75.01% - 80.00%	24.2%	24.0%	23.9%	23.9%	23.8%	26.1%	27.0%	27.0%
OLTV 80.01% - 90.00%	19.3%	19.3%	19.5%	19.7%	20.7%	21.9%	22.8%	23.6%
OLTV 90.01% - 95.00%	13.1%	13.3%	13.5%	13.6%	14.2%	13.1%	13.3%	14.4%
OLTV 95.01% - 97.00%	1.3%	1.3%	1.3%	1.4%	1.6%	1.7%	1.8%	2.2%
OLTV 97.01% - 100.00%	4.7%	4.9%	5.0%	5.1%	6.0%	3.2%	2.0%	2.2%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	77.7%	77.8%	78.0%	78.1%	79.1%	78.6%	78.9%	79.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	12.7%	12.5%	12.2%	11.9%	10.6%	10.0%	9.1%	7.9%
Comb LTV 60.01% - 70.00%	15.0%	14.9%	14.7%	14.5%	13.1%	12.8%	12.0%	10.6%
Comb LTV 70.01% - 75.00%	8.3%	8.3%	8.3%	8.3%	8.5%	9.5%	10.1%	10.1%
Comb LTV 75.01% - 80.00%	23.1%	22.9%	22.8%	22.8%	22.6%	24.9%	25.9%	25.8%
Comb LTV 80.01% - 90.00%	19.4%	19.5%	19.6%	19.7%	20.6%	21.7%	22.5%	22.9%
Comb LTV 90.01% - 95.00%	12.9%	13.1%	13.3%	13.3%	13.8%	12.7%	13.1%	14.1%
Comb LTV 95.01% - 97.00%	1.3%	1.3%	1.3%	1.4%	1.6%	1.6%	1.8%	2.1%
Comb LTV 97.01% - 100.00%	4.8%	5.0%	5.1%	5.2%	6.0%	3.2%	2.0%	2.2%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%
Comb LTV Missing	2.4%	2.5%	2.5%	2.6%	3.1%	3.4%	3.5%	4.3%
Wtd Avg Comb LTV	77.8%	78.0%	78.2%	78.3%	79.3%	78.8%	79.1%	80.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	12.8%	12.5%	12.2%	11.9%	10.6%	10.1%	9.2%	7.9%
Comb LTV 60.01% - 70.00%	15.0%	14.9%	14.8%	14.6%	13.2%	13.0%	12.1%	10.8%
Comb LTV 70.01% - 75.00%	8.4%	8.4%	8.4%	8.4%	8.6%	9.6%	10.3%	10.5%
Comb LTV 75.01% - 80.00%	23.2%	23.0%	23.0%	23.0%	22.8%	25.2%	26.3%	26.2%
Comb LTV 80.01% - 90.00%	19.5%	19.6%	19.8%	19.9%	20.7%	21.9%	22.8%	23.4%
Comb LTV 90.01% - 95.00%	12.9%	13.2%	13.3%	13.4%	13.9%	12.9%	13.3%	14.3%
Comb LTV 95.01% - 97.00%	1.3%	1.3%	1.3%	1.4%	1.6%	1.6%	1.8%	2.2%



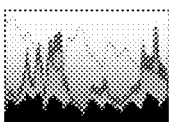
Single Family Conventional Book Characteristics
Manufactured (Includes Special Deals)

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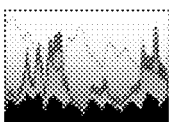
Single Family Conventional Book Characteristics
Manufactured (Includes Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	92.3%	92.5%	92.6%	92.7%	93.2%	93.0%	93.5%	94.1%
Second/Vacation Home	6.5%	6.3%	6.2%	6.1%	5.3%	5.1%	4.2%	3.1%
Investor Property	1.2%	1.2%	1.2%	1.3%	1.5%	1.9%	2.4%	2.8%
10-K Unit Type (Sums to 100%)								
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%
Single Family Homes	99.6%	99.6%	99.6%	99.6%	99.6%	99.5%	99.5%	99.5%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	44.8%	44.8%	45.0%	45.2%	44.9%	37.1%	32.1%	29.8%
Cash-Out Refinance	23.8%	23.9%	23.9%	24.0%	23.9%	26.9%	29.9%	32.9%
Other Refinance	31.4%	31.4%	31.1%	30.9%	31.2%	36.0%	37.9%	37.3%
Origination Type (Sums to 100%)								
TPO Broker	26.4%	26.4%	26.4%	26.4%	25.3%	28.3%	31.5%	32.6%
TPO Correspondent	26.1%	26.5%	27.0%	27.5%	30.2%	27.2%	27.1%	26.5%
Undesignated	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
Retail	47.5%	47.1%	46.5%	46.0%	44.4%	44.4%	41.2%	40.7%
Origination Year (Sums to 100%)								
< 2001	6.9%	7.1%	7.3%	7.5%	8.8%	8.5%	10.7%	13.9%
2001	5.9%	6.0%	6.2%	6.3%	7.4%	8.8%	11.2%	14.7%
2002	12.5%	12.7%	13.1%	13.4%	15.6%	19.3%	24.3%	30.0%
2003	22.2%	22.6%	23.1%	23.7%	27.2%	33.8%	38.9%	41.4%
2004	10.7%	11.0%	11.2%	11.5%	13.4%	16.3%	14.9%	0.0%
2005	11.5%	11.8%	12.0%	12.4%	14.5%	13.2%	0.0%	0.0%
2006	11.8%	12.0%	12.4%	12.8%	13.0%	0.0%	0.0%	0.0%
2007	12.9%	13.1%	13.3%	12.4%	0.0%	0.0%	0.0%	0.0%



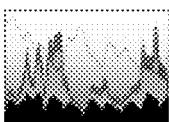
Single Family Conventional Book Characteristics
Manufactured (Includes Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	5.6%	3.7%	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$80,875	\$80,410	\$79,916	\$79,297	\$75,240	\$78,046	\$78,486	\$76,943
Loan Original Note Rate	6.72%	6.73%	6.75%	6.76%	6.81%	6.54%	6.55%	6.73%
Seasoning (Sums to 100%)								
Seasoned	11.0%	11.3%	11.5%	11.9%	13.9%	8.5%	5.9%	7.3%
Non-Seasoned	89.0%	88.7%	88.5%	88.1%	86.1%	91.5%	94.1%	92.7%
ACI								
ACI Probability	2.07%	2.10%	2.13%	2.16%	2.38%	2.23%	2.44%	2.78%
Wtd Avg ACI Score	657	656	655	655	652	651	647	641
Credit Premium								
Wtd Avg Credit Premium	0.03	0.03	0.03	0.03	0.04	-0.02	-0.05	-0.06
Credit Premium > 1.5	1.7%	1.7%	1.8%	1.8%	2.3%	0.9%	0.9%	1.1%
Prepay Premium								
Prepay Premium	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%	0.9%	1.1%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.2%	8.2%	8.2%	8.2%	8.7%	9.9%	10.4%	10.3%
DTI Ratio > 20 and <= 30	18.9%	18.9%	18.9%	18.9%	19.4%	20.8%	21.4%	21.3%
DTI Ratio > 30 and <= 40	26.4%	26.4%	26.3%	26.3%	26.3%	28.0%	28.1%	28.3%
DTI Ratio > 40 and <= 50	24.8%	24.8%	24.8%	24.9%	24.7%	22.1%	21.9%	22.0%
DTI Ratio > 50	18.3%	18.2%	18.2%	18.0%	17.3%	15.8%	15.1%	14.8%
DTI Ratio Missing	3.5%	3.5%	3.6%	3.7%	3.6%	3.4%	3.1%	3.4%
Wtd Avg DTI Ratio	38.5%	38.5%	38.5%	38.5%	38.2%	37.1%	36.7%	36.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.2%	8.2%	8.2%	8.2%	8.7%	9.9%	10.4%	10.3%
DTI Ratio > 20 and <= 30	19.2%	19.2%	19.2%	19.2%	19.7%	21.0%	21.5%	21.3%
DTI Ratio > 30 and <= 40	26.9%	26.9%	26.9%	26.8%	26.8%	28.3%	28.3%	28.3%
DTI Ratio > 40 and <= 50	25.3%	25.3%	25.4%	25.4%	25.2%	22.5%	22.1%	22.0%
DTI Ratio > 50	18.9%	18.9%	18.8%	18.7%	17.8%	16.2%	15.3%	14.9%
DTI Ratio Missing	1.5%	1.5%	1.6%	1.6%	1.9%	2.1%	2.4%	3.1%
Wtd Avg DTI Ratio	38.6%	38.6%	38.6%	38.6%	38.2%	37.1%	36.7%	36.6%
Origination Term (Sums to 100%)								
<= 15 Years	13.5%	13.7%	13.9%	14.1%	16.0%	17.7%	18.1%	17.7%
> 15 Years amd <= 25 Years	20.6%	20.7%	20.6%	20.5%	19.5%	14.1%	9.8%	7.7%



Single Family Conventional Book Characteristics
Manufactured (Includes Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	65.7%	65.4%	65.3%	65.1%	64.2%	67.9%	71.7%	74.1%
> 30 Years	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	83.2%	82.9%	82.7%	82.3%	79.9%	77.1%	76.1%	76.1%
Intermediate-Term Fixed Rate (excl Balloon)	13.4%	13.6%	13.7%	14.0%	15.8%	17.4%	17.7%	17.1%
Adjustable Rate	3.3%	3.4%	3.5%	3.6%	4.2%	5.3%	6.0%	6.5%
Balloon	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%
Hybrid Arm	1.4%	1.4%	1.5%	1.5%	1.7%	2.2%	2.3%	2.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.7%	0.9%
- 5/1 Hybrid Arm	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%	0.9%	0.9%
- 7/1 Hybrid Arm	0.7%	0.7%	0.7%	0.8%	0.8%	0.9%	0.7%	0.3%
- 10/1 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- Interest Only ARM	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	3.3%	3.4%	3.4%	3.5%	4.0%	5.0%	6.0%	6.1%
- Alt-A Low/No Doc	1.6%	1.7%	1.7%	1.7%	1.9%	2.5%	3.1%	3.4%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%
- Alt-A Stated Income	1.2%	1.2%	1.2%	1.2%	1.4%	1.8%	2.2%	2.3%
Alt-A Full Doc (by SFC)	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.1%	0.1%



Single Family Conventional Book Characteristics
Manufactured (Includes Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	1.4%	1.5%	1.5%	1.5%	1.8%	2.3%	2.8%	2.6%
My Community Mortgage	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
Non-Full Doc								
Non-Full Doc Total	3.7%	3.7%	3.8%	3.7%	3.1%	3.6%	4.0%	3.9%
- Select Lender Programs Non-Full Doc	2.1%	2.1%	2.1%	2.0%	1.1%	1.1%	0.9%	0.4%
- Other Low/No Doc	1.6%	1.7%	1.7%	1.7%	2.0%	2.5%	3.1%	3.5%
Subprime Deals								
Subprime	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	79.1%	78.7%	78.3%	77.8%	74.9%	80.9%	82.1%	81.5%
Investor Channel	17.1%	17.5%	17.9%	18.4%	21.7%	15.8%	14.6%	14.6%
eChannel	2.8%	2.7%	2.6%	2.6%	2.0%	1.4%	0.8%	0.4%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.0%	1.1%	1.1%	1.1%	1.4%	1.9%	2.5%	3.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	1.4%	1.4%	1.4%	1.3%	1.1%	1.1%	0.8%	0.7%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.5%	0.5%
- 80/15/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.6%	0.6%	0.6%	0.6%	0.4%	0.3%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	2.9%	2.9%	3.0%	3.0%	2.9%	3.3%	3.3%	2.9%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.9%	1.0%	1.0%	1.0%	1.0%	1.1%	1.2%	1.1%
- 80/15/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	1.4%	1.4%	1.4%	1.4%	1.3%	1.5%	1.4%	1.0%



Single Family Conventional Book Characteristics Manufactured (Includes Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	8.8%	8.9%	9.0%	9.1%	9.6%	10.6%	11.2%	11.9%
- EA I	3.7%	3.7%	3.8%	3.8%	3.8%	3.9%	3.8%	3.7%
- EA/TPR II	3.5%	3.5%	3.6%	3.6%	3.7%	4.1%	4.1%	4.0%
- EA/TPR III	1.7%	1.7%	1.7%	1.8%	2.0%	2.7%	3.3%	4.1%
10-K Property Region (Sums to 100%)								
Midwest	11.5%	11.6%	11.5%	11.5%	11.6%	12.0%	12.1%	12.0%
Northeast	3.2%	3.1%	3.1%	3.1%	3.0%	2.9%	2.8%	2.7%
Southeast	30.1%	30.3%	30.5%	30.8%	32.4%	31.8%	31.9%	33.0%
Southwest	20.6%	20.7%	20.8%	20.8%	21.2%	20.5%	20.0%	20.1%
West	34.6%	34.3%	34.1%	33.8%	31.8%	32.8%	33.2%	32.1%
Census Region (Sums to 100%)								
New England	0.8%	0.8%	0.8%	0.8%	0.7%	0.7%	0.7%	0.7%
Middle Atlantic	1.9%	1.9%	1.9%	1.9%	1.8%	1.8%	1.8%	1.8%
East North Central	9.3%	9.4%	9.4%	9.4%	9.6%	10.0%	10.2%	10.2%
East South Central	6.0%	6.1%	6.1%	6.3%	6.9%	6.2%	5.8%	6.1%
South Atlantic	24.6%	24.7%	24.8%	25.0%	26.0%	26.0%	26.4%	27.1%
West North Central	4.0%	4.0%	4.0%	4.0%	3.9%	3.9%	3.7%	3.5%
West South Central	7.2%	7.3%	7.3%	7.4%	8.0%	6.9%	6.4%	6.7%
Mountain	17.1%	17.0%	17.0%	16.9%	16.4%	17.0%	16.8%	16.3%
Pacific	29.1%	28.9%	28.7%	28.4%	26.7%	27.5%	28.1%	27.4%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	11.7%	11.6%	11.5%	11.4%	10.0%	9.1%	8.8%	8.3%
02) WA	10.2%	10.1%	10.1%	10.0%	9.9%	11.1%	11.7%	11.6%
03) NC	7.6%	7.6%	7.7%	7.7%	8.2%	8.6%	8.8%	9.2%
04) OR	7.2%	7.2%	7.1%	7.0%	6.7%	7.3%	7.5%	7.5%
05) AZ	6.9%	6.8%	6.8%	6.8%	6.5%	6.5%	6.3%	5.9%
06) FL	6.7%	6.7%	6.7%	6.7%	6.7%	6.4%	6.3%	6.1%
07) MI	4.5%	4.5%	4.6%	4.6%	4.8%	5.0%	5.2%	5.3%
08) SC	4.3%	4.3%	4.3%	4.4%	4.7%	4.7%	5.0%	5.5%
09) TX	3.7%	3.7%	3.7%	3.8%	4.1%	3.4%	2.9%	3.1%
10) GA	2.8%	2.8%	2.8%	2.8%	3.1%	3.3%	3.6%	3.8%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	29.8%	29.9%	29.9%	30.0%	31.4%	35.8%	36.8%	34.5%
02) WASHINGTON MUTUAL INC	10.1%	10.2%	10.4%	10.6%	12.2%	14.8%	16.1%	15.8%



Single Family Conventional Book Characteristics Manufactured (Includes Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) BERKSHIRE HATHAWAY INC	9.1%	9.5%	9.7%	10.0%	12.0%	3.6%	0.0%	0.0%
04) WELLS FARGO & COMPANY	4.2%	4.2%	4.2%	3.9%	1.4%	1.3%	1.4%	1.2%
05) PHH CORPORATION	3.8%	3.7%	3.6%	3.5%	2.7%	1.8%	0.8%	0.1%
06) FLAGSTAR BANCORP INC	3.8%	3.7%	3.6%	3.6%	3.8%	4.5%	5.1%	5.9%
07) NATIONAL CITY CORPORATION	3.5%	3.5%	3.5%	3.4%	1.9%	1.1%	1.3%	1.6%
08) CERBERUS CAPITAL HOLDING	2.4%	2.4%	2.4%	2.4%	2.5%	2.7%	2.6%	2.9%
09) SUNTRUST BANKS INC	1.9%	1.8%	1.8%	1.8%	1.6%	1.7%	1.8%	1.8%
10) JP MORGAN CHASE & CO	1.8%	1.9%	1.9%	1.9%	2.2%	2.8%	3.3%	3.9%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	29.8%	29.9%	29.9%	30.1%	31.5%	35.8%	36.8%	34.5%
02) BERKSHIRE HATHAWAY INC	9.1%	9.5%	9.7%	10.0%	12.0%	3.6%	0.0%	0.0%
03) WASHINGTON MUTUAL INC	8.9%	8.9%	9.1%	9.3%	10.7%	13.4%	15.6%	16.5%
04) WELLS FARGO & COMPANY	7.3%	7.4%	7.4%	7.2%	5.2%	5.5%	4.9%	3.7%
05) JP MORGAN CHASE & CO	6.0%	6.1%	6.2%	6.2%	6.7%	7.9%	8.9%	9.9%
06) CERBERUS CAPITAL HOLDING	4.0%	3.9%	3.9%	3.9%	3.9%	4.4%	4.8%	5.6%
07) CITIGROUP INC	4.0%	4.0%	4.1%	4.2%	4.5%	5.0%	5.0%	5.3%
08) NATIONAL CITY CORPORATION	3.5%	3.5%	3.5%	3.4%	1.9%	1.1%	1.4%	1.7%
09) PHH CORPORATION	3.2%	3.1%	3.0%	2.9%	2.2%	1.5%	0.7%	0.1%
10) FLAGSTAR BANCORP INC	1.9%	1.8%	1.7%	1.6%	1.5%	1.6%	1.7%	2.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	63.2%							
Credit Enhancement	36.8%							
- Primary MI Only	18.5%							
- Pool Policy Only	1.8%							
- Pool Policy and Primary MI	1.9%							
- Full Recourse	12.4%							
- Shared Arrangement	0.3%							
- Government	0.0%							
- Secondary Market (SMC)	1.9%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	81.0%							
Interest Only with Credit Enhancement	53.4%							
Alt-A with Credit Enhancement	56.1%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-25.56	-25.68	-26.00	-26.27	-26.92	-27.58	-28.79	-31.28
Wtd Avg Economic Model Fee	53.88	53.74	53.82	53.99	54.15	56.67	58.28	59.86



Single Family Conventional Book Characteristics Manufactured (Includes Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	28.33	28.05	27.82	27.73	27.22	29.09	29.49	28.58
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Serious Delinquent Loans								
SDQ Rate All Loans	1.86%	1.57%	1.53%	1.60%	1.58%	2.13%	2.19%	2.45%
- SDQ Rate for Loans with CE	2.20%							
- SDQ Rate for Loans without CE	1.57%							
SDQ Rate Excl. Katrina Loans	1.84%	1.56%	1.50%	1.58%	1.56%	2.02%	2.21%	2.50%
SDQ Rate for Katrina Loans	2.53%	2.33%	2.68%	2.84%	2.99%	6.31%	1.32%	0.73%
Serious Delinquent Loans								
SDQ Loan Count	3,415	2,927	2,867	3,032	3,091	3,520	3,413	3,793
SDQ Count for Loans with CE	1,825							
SDQ Count for Loans without CE	1,590							
SDQ Volume (\$M)								
SDQ Volume	\$278.6	\$236.5	\$231.0	\$227.8	\$235.2	\$271.2	\$273.5	\$309.5
SDQ Volume for Loans with CE	\$148.7							
SDQ Volume for Loans without CE	\$129.9							



Single Family Conventional Book Characteristics

1 Unit

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	17,727,567	17,647,727	17,461,254	17,188,307	15,830,102	15,226,687	15,245,549	15,313,150
Book Volume (\$B)	\$2,603.4	\$2,570.5	\$2,510.3	\$2,438.2	\$2,130.5	\$1,962.5	\$1,905.7	\$1,870.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	22.4%	22.5%	22.6%	22.9%	24.7%	25.9%	25.9%	25.4%
OLTV 60.01% - 70.00%	15.6%	15.6%	15.5%	15.5%	16.4%	16.7%	16.7%	16.6%
OLTV 70.01% - 75.00%	9.7%	9.6%	9.7%	9.7%	9.9%	10.4%	11.2%	12.0%
OLTV 75.01% - 80.00%	33.1%	33.1%	33.4%	33.8%	33.1%	30.8%	28.9%	27.6%
OLTV 80.01% - 90.00%	8.6%	8.4%	8.2%	7.9%	7.7%	8.2%	9.0%	9.9%
OLTV 90.01% - 95.00%	4.9%	4.8%	4.6%	4.5%	4.2%	4.6%	5.2%	5.9%
OLTV 95.01% - 97.00%	0.7%	0.7%	0.6%	0.7%	0.7%	0.8%	1.0%	1.1%
OLTV 97.01% - 100.00%	4.9%	5.1%	5.1%	4.9%	3.2%	2.4%	1.9%	1.3%
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%
Wtd Avg OLTV	72.0%	71.9%	71.9%	71.7%	70.5%	70.0%	70.0%	70.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.8%	20.0%	20.0%	20.2%	21.7%	22.6%	22.3%	21.4%
Comb LTV 60.01% - 70.00%	14.5%	14.5%	14.4%	14.4%	15.1%	15.4%	15.1%	14.5%
Comb LTV 70.01% - 75.00%	8.8%	8.7%	8.7%	8.7%	9.1%	9.5%	10.0%	10.3%
Comb LTV 75.01% - 80.00%	24.9%	24.6%	24.6%	24.6%	25.1%	25.2%	25.2%	23.9%
Comb LTV 80.01% - 90.00%	13.5%	13.3%	13.1%	12.7%	11.5%	10.7%	9.9%	9.7%
Comb LTV 90.01% - 95.00%	7.6%	7.5%	7.5%	7.4%	6.4%	6.0%	5.8%	5.6%
Comb LTV 95.01% - 97.00%	0.7%	0.6%	0.6%	0.6%	0.7%	0.8%	0.9%	1.0%
Comb LTV 97.01% - 100.00%	7.2%	7.5%	7.6%	7.6%	5.2%	3.2%	2.2%	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%	6.5%	8.5%	12.1%
Wtd Avg Comb LTV	74.3%	74.2%	74.2%	74.1%	72.5%	71.4%	71.0%	70.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.9%	20.0%	20.1%	20.3%	21.8%	22.7%	22.5%	21.7%
Comb LTV 60.01% - 70.00%	14.5%	14.6%	14.5%	14.5%	15.2%	15.5%	15.3%	14.8%
Comb LTV 70.01% - 75.00%	8.8%	8.8%	8.7%	8.7%	9.2%	9.7%	10.2%	10.6%
Comb LTV 75.01% - 80.00%	25.0%	24.7%	24.7%	24.8%	25.3%	25.5%	25.6%	24.5%
Comb LTV 80.01% - 90.00%	13.5%	13.4%	13.1%	12.7%	11.6%	10.8%	10.1%	10.0%



Single Family Conventional Book Characteristics 1 Unit

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	7.6%	7.6%	7.5%	7.4%	6.5%	6.1%	5.9%	5.8%
Comb LTV 95.01% - 97.00%	0.7%	0.6%	0.6%	0.6%	0.7%	0.8%	0.9%	1.0%
Comb LTV 97.01% - 100.00%	7.2%	7.5%	7.6%	7.6%	5.2%	3.2%	2.2%	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	2.5%	2.7%	2.9%	3.1%	4.4%	5.6%	7.3%	10.2%
Wtd Avg Comb LTV	74.3%	74.2%	74.2%	74.1%	72.5%	71.5%	71.1%	71.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	37.2%	40.7%	44.0%	45.4%	54.9%	59.2%	52.7%	42.7%
MTMLTV 60.01% - 70.00%	13.6%	14.5%	15.1%	15.0%	16.5%	17.5%	19.7%	22.0%
MTMLTV 70.01% - 75.00%	7.8%	8.2%	8.6%	8.5%	8.4%	8.2%	9.5%	12.7%
MTMLTV 75.01% - 80.00%	9.3%	10.2%	10.8%	10.4%	9.5%	7.8%	8.6%	11.1%
MTMLTV 80.01% - 90.00%	13.6%	12.1%	11.0%	11.6%	6.9%	4.7%	6.1%	7.9%
MTMLTV 90.01% - 95.00%	4.7%	4.4%	3.8%	3.4%	1.6%	1.3%	1.6%	2.2%
MTMLTV 95.01% - 97.00%	1.7%	1.6%	1.3%	1.1%	0.5%	0.3%	0.4%	0.4%
MTMLTV 97.01% - 100.00%	2.3%	2.2%	2.0%	1.8%	0.9%	0.5%	0.6%	0.4%
MTMLTV > 100.00%	9.3%	5.8%	2.9%	2.4%	0.5%	0.1%	0.2%	0.1%
MTMLTV Missing	0.3%	0.4%	0.3%	0.3%	0.4%	0.4%	0.5%	0.5%
Wtg Avg MTMLTV	68.0%	64.8%	62.1%	61.2%	55.7%	53.7%	57.0%	60.7%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%
FICO 550-579	0.7%	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	1.1%
FICO 580-619	3.4%	3.5%	3.6%	3.6%	3.5%	3.5%	3.7%	3.9%
FICO 620-659	9.6%	9.8%	10.0%	10.1%	9.9%	9.9%	10.4%	10.7%
FICO 660-699	17.5%	17.7%	17.9%	17.9%	17.7%	17.5%	17.8%	17.8%
FICO 700-739	22.8%	22.9%	22.9%	22.9%	23.0%	23.0%	23.0%	22.7%
FICO >= 740	44.7%	44.1%	43.5%	43.4%	43.5%	43.2%	41.6%	40.3%
FICO Missing	0.6%	0.6%	0.7%	0.7%	1.0%	1.4%	1.9%	2.8%
Wtd Avg FICO	723	722	722	721	722	721	719	717
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	72.9%	72.3%	71.8%	70.9%	67.7%	65.1%	63.6%	64.6%
Intermediate-term, fixed-rate	13.6%	14.0%	14.0%	14.4%	17.8%	21.3%	24.4%	26.2%
Adjustable-rate	4.8%	5.0%	5.2%	5.6%	6.9%	8.3%	8.9%	7.4%



Single Family Conventional Book Characteristics

1 Unit

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only adjustable-rate	4.8%	4.9%	4.9%	5.0%	4.6%	3.5%	1.8%	0.6%
Negative Amortization	0.6%	0.7%	0.7%	0.8%	1.4%	1.5%	1.2%	1.1%
Interest Only fixed-rate	3.1%	3.2%	3.3%	3.3%	1.6%	0.2%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.8%	90.9%	90.9%	91.0%	91.4%	92.2%	93.0%	93.5%
Second/Vacation Home	4.7%	4.7%	4.6%	4.6%	4.4%	3.9%	3.4%	3.0%
Investor Property	4.5%	4.4%	4.4%	4.4%	4.2%	3.9%	3.6%	3.5%
10-K Unit Type (Sums to 100%)								
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.6%	9.4%	9.4%	9.3%	8.6%	8.0%	7.5%	7.2%
Single Family Homes	90.4%	90.6%	90.6%	90.7%	91.4%	92.0%	92.5%	92.8%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.5%	0.5%	0.5%	0.6%	0.6%	0.6%	0.6%	0.6%
Condo/Coop	9.6%	9.4%	9.4%	9.3%	8.6%	8.0%	7.5%	7.2%
1 Unit	89.9%	90.0%	90.1%	90.2%	90.7%	91.4%	91.9%	92.2%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	9.2%	9.1%	9.0%	8.9%	8.3%	7.6%	7.2%	6.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	41.3%	40.7%	41.2%	41.6%	38.4%	34.3%	30.8%	27.8%
Cash-Out Refinance	31.2%	31.4%	31.2%	31.1%	31.3%	30.9%	29.9%	30.3%
Other Refinance	27.5%	27.9%	27.7%	27.4%	30.3%	34.8%	39.3%	41.9%
Origination Type (Sums to 100%)								
TPO Broker	20.4%	20.4%	20.3%	20.1%	19.5%	19.4%	20.4%	21.5%
TPO Correspondent	32.1%	32.4%	33.0%	33.1%	31.4%	29.6%	28.2%	27.0%
Undesignated	0.2%	0.3%	0.3%	0.3%	0.5%	0.7%	1.0%	1.5%
Retail	47.2%	47.0%	46.5%	46.6%	48.6%	50.4%	50.5%	50.0%
Origination Year (Sums to 100%)								
< 2001	2.2%	2.4%	2.6%	2.8%	3.9%	5.5%	7.9%	12.4%
2001	1.6%	1.7%	1.9%	2.0%	2.8%	3.8%	5.5%	9.1%
2002	5.7%	6.0%	6.4%	6.9%	9.4%	12.3%	17.0%	25.0%
2003	18.8%	19.7%	20.7%	22.0%	28.7%	36.3%	46.5%	53.5%
2004	10.4%	10.9%	11.6%	12.4%	16.2%	20.8%	23.1%	0.0%



Single Family Conventional Book Characteristics 1 Unit

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2005	13.4%	13.9%	14.7%	15.6%	20.3%	21.3%	0.0%	0.0%
2006	14.2%	14.8%	16.0%	17.2%	18.7%	0.0%	0.0%	0.0%
2007	20.4%	21.1%	22.4%	21.0%	0.0%	0.0%	0.0%	0.0%
2008	13.2%	9.6%	3.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$162,056	\$160,375	\$158,193	\$155,999	\$147,554	\$140,047	\$134,234	\$129,678
Loan Original Note Rate	6.04%	6.03%	6.04%	6.05%	5.91%	5.76%	5.83%	6.01%
Seasoning (Sums to 100%)								
Seasoned	2.9%	2.8%	2.5%	2.6%	1.8%	1.7%	1.6%	1.8%
Non-Seasoned	97.1%	97.2%	97.5%	97.4%	98.2%	98.3%	98.4%	98.2%
ACI								
ACI Probability	0.44%	0.45%	0.45%	0.45%	0.39%	0.36%	0.37%	0.37%
Wtd Avg ACI Score	714	713	713	713	718	721	722	722
Credit Premium								
Wtd Avg Credit Premium	-0.05	-0.06	-0.06	-0.04	-0.04	-0.05	-0.08	-0.08
Credit Premium > 1.5	0.4%	0.4%	0.4%	0.5%	0.6%	0.3%	0.3%	0.4%
Prepay Premium								
Prepay Premium	1.9%	2.0%	2.1%	2.2%	2.4%	2.2%	2.1%	2.4%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.0%	10.1%	10.2%	10.5%	12.1%	13.7%	14.9%	15.4%
DTI Ratio > 20 and <= 30	20.0%	20.1%	20.2%	20.4%	21.9%	23.3%	24.2%	24.9%
DTI Ratio > 30 and <= 40	26.7%	26.6%	26.6%	26.6%	26.5%	26.1%	25.7%	26.0%
DTI Ratio > 40 and <= 50	22.8%	22.6%	22.5%	22.2%	20.2%	18.3%	17.0%	16.3%
DTI Ratio > 50	15.0%	14.8%	14.6%	14.1%	12.9%	12.2%	11.8%	10.9%
DTI Ratio Missing	5.4%	5.6%	5.9%	6.2%	6.5%	6.4%	6.4%	6.5%
Wtd Avg DTI Ratio	36.9%	36.8%	36.7%	36.5%	35.6%	34.7%	34.1%	33.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.1%	10.3%	10.4%	10.6%	12.2%	13.8%	15.2%	15.6%
DTI Ratio > 20 and <= 30	20.4%	20.5%	20.6%	20.8%	22.3%	23.8%	24.7%	25.4%
DTI Ratio > 30 and <= 40	27.1%	27.1%	27.1%	27.2%	27.1%	26.7%	26.2%	26.5%
DTI Ratio > 40 and <= 50	23.2%	23.0%	22.9%	22.6%	20.6%	18.7%	17.4%	16.6%
DTI Ratio > 50	15.3%	15.2%	14.9%	14.5%	13.3%	12.6%	12.1%	11.1%
DTI Ratio Missing	3.8%	4.0%	4.1%	4.3%	4.5%	4.4%	4.4%	4.7%



Single Family Conventional Book Characteristics 1 Unit

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg DTI Ratio	37.0%	36.9%	36.8%	36.6%	35.6%	34.7%	34.1%	33.5%
Origination Term (Sums to 100%)								
<= 15 Years	13.6%	14.0%	14.0%	14.5%	17.8%	21.4%	24.5%	26.3%
> 15 Years amd <= 25 Years	3.7%	3.7%	3.7%	3.8%	4.2%	4.7%	4.8%	4.8%
> 25 Years and <= 30 Years	82.1%	81.7%	81.7%	81.2%	77.8%	73.9%	70.6%	68.9%
> 30 Years	0.6%	0.6%	0.6%	0.5%	0.2%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	76.0%	75.5%	75.0%	74.1%	69.3%	65.4%	63.7%	64.6%
Intermediate-Term Fixed Rate (excl Balloon)	13.3%	13.6%	13.7%	14.1%	17.3%	20.7%	23.5%	25.1%
Adjustable Rate	10.3%	10.5%	10.9%	11.4%	12.9%	13.3%	11.9%	9.2%
Balloon	0.3%	0.4%	0.4%	0.4%	0.5%	0.7%	0.9%	1.1%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.6%	0.6%	0.6%	0.5%	0.2%	0.1%	0.1%	0.1%
Hybrid Arm	9.4%	9.5%	9.8%	10.2%	10.9%	10.7%	9.5%	7.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.9%	0.9%	1.0%	1.1%	1.7%	2.3%	2.4%	1.7%
- 5/1 Hybrid Arm	5.9%	6.0%	6.2%	6.4%	6.6%	6.0%	5.1%	3.7%
- 7/1 Hybrid Arm	1.9%	1.9%	1.9%	1.9%	1.9%	2.0%	1.8%	1.4%
- 10/1 Hybrid Arm	0.7%	0.7%	0.7%	0.7%	0.6%	0.4%	0.3%	0.2%
NegAm ARM	0.6%	0.7%	0.7%	0.8%	1.4%	1.5%	1.2%	1.1%
Interest Only	8.0%	8.1%	8.2%	8.3%	6.2%	3.8%	1.9%	0.6%
- Interest Only ARM	4.8%	4.9%	4.9%	5.0%	4.6%	3.5%	1.8%	0.6%
- Interest Only FRM	3.1%	3.2%	3.3%	3.3%	1.6%	0.2%	0.1%	0.0%
Alt-A	10.4%	10.8%	11.2%	11.7%	10.8%	8.5%	7.2%	6.6%
- Alt-A Low/No Doc	7.4%	7.7%	8.0%	8.3%	7.4%	6.0%	5.2%	4.7%
- Alt-A No Disclosure	0.2%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.8%	1.9%	2.0%	2.1%	2.3%	2.2%	1.8%	1.6%



Single Family Conventional Book Characteristics

1 Unit

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Alt-A SISA	0.6%	0.6%	0.6%	0.6%	0.3%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.8%	0.9%	0.9%	1.0%	0.8%	0.6%	0.6%	0.6%
- Alt-A Stated Income	3.9%	4.1%	4.1%	4.3%	3.9%	3.2%	2.8%	2.6%
Alt-A Full Doc (by SFC)	1.8%	1.9%	1.9%	2.0%	1.8%	1.1%	0.6%	0.3%
Alt-A Deals (no SFC)	1.2%	1.3%	1.4%	1.4%	1.7%	1.5%	1.4%	1.6%
My Community Mortgage	1.6%	1.6%	1.6%	1.6%	0.6%	0.3%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	20.4%	20.8%	20.7%	20.3%	16.6%	13.7%	11.8%	10.0%
- Select Lender Programs Non-Full Doc	13.0%	13.1%	12.7%	12.0%	9.3%	7.9%	6.8%	5.5%
- Other Low/No Doc	7.3%	7.7%	7.9%	8.2%	7.3%	5.8%	5.0%	4.5%
Subprime Deals								
Subprime	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.2%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%
- Post 12/2005	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	82.5%	82.0%	81.6%	80.8%	81.0%	82.1%	81.5%	78.6%
Investor Channel	13.1%	13.4%	13.7%	14.4%	13.3%	11.1%	9.8%	9.2%
eChannel	2.4%	2.4%	2.3%	2.3%	2.4%	2.3%	2.1%	1.9%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Subprime Channel	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.7%	1.8%	2.0%	2.2%	3.1%	4.4%	6.4%	10.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.2%	13.3%	13.4%	13.4%	11.0%	7.9%	5.2%	3.7%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.1%	4.1%	4.2%	4.3%	3.9%	3.3%	2.7%	2.1%
- 80/15/05	2.6%	2.7%	2.8%	2.9%	2.6%	2.1%	1.7%	1.2%
- 80/20/00	0.8%	0.8%	0.9%	0.9%	0.9%	0.5%	0.3%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.3%	5.2%	5.0%	4.8%	3.3%	1.7%	0.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.4%	17.7%	18.0%	18.2%	16.9%	15.0%	13.6%	11.5%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%
- 75/25/00	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics

1 Unit

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 80/10/10	5.3%	5.4%	5.5%	5.6%	5.3%	4.7%	4.1%	3.4%
- 80/15/05	3.1%	3.2%	3.4%	3.5%	3.2%	2.7%	2.3%	1.8%
- 80/20/00	2.6%	2.7%	2.8%	2.9%	2.3%	1.4%	0.9%	0.6%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	5.9%	5.8%	5.7%	5.6%	5.6%	5.8%	5.8%	5.3%
EA/TPR								
EA/TPR	2.2%	2.3%	2.3%	2.2%	2.0%	2.0%	2.0%	2.0%
- EA I	0.9%	1.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%
- EA/TPR II	0.6%	0.7%	0.7%	0.7%	0.5%	0.5%	0.6%	0.6%
- EA/TPR III	0.7%	0.7%	0.7%	0.7%	0.6%	0.6%	0.6%	0.5%
10-K Property Region (Sums to 100%)								
Midwest	16.4%	16.6%	16.7%	16.9%	17.2%	17.5%	17.5%	17.4%
Northeast	17.5%	17.4%	17.4%	17.5%	17.5%	17.6%	17.4%	17.2%
Southeast	25.6%	25.6%	25.6%	25.6%	24.9%	24.0%	23.1%	22.6%
Southwest	16.5%	16.6%	16.7%	16.7%	16.3%	16.1%	16.0%	15.9%
West	24.0%	23.8%	23.6%	23.5%	24.0%	24.8%	26.0%	26.9%
Census Region (Sums to 100%)								
New England	5.6%	5.7%	5.7%	5.7%	5.9%	6.0%	6.0%	5.9%
Middle Atlantic	11.0%	10.9%	10.9%	10.9%	10.7%	10.8%	10.7%	10.5%
East North Central	13.2%	13.3%	13.4%	13.6%	13.9%	14.1%	14.3%	14.3%
East South Central	3.9%	3.9%	3.9%	3.9%	3.9%	3.8%	3.7%	3.6%
South Atlantic	22.1%	22.1%	22.1%	22.0%	21.5%	20.6%	19.8%	19.3%
West North Central	5.4%	5.5%	5.5%	5.6%	5.6%	5.6%	5.5%	5.3%
West South Central	7.2%	7.2%	7.2%	7.1%	7.0%	7.0%	6.9%	6.8%
Mountain	9.6%	9.6%	9.7%	9.6%	9.3%	9.0%	8.8%	8.9%
Pacific	21.6%	21.4%	21.2%	21.1%	21.7%	22.6%	23.9%	25.0%
US Territories	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.4%	0.4%
Top 10 States								
01) CA	15.5%	15.3%	15.1%	15.1%	15.8%	16.6%	18.0%	19.0%
02) FL	7.6%	7.6%	7.7%	7.7%	7.4%	6.8%	6.4%	6.2%
03) TX	5.1%	5.0%	5.0%	5.0%	4.8%	4.8%	4.7%	4.6%
04) IL	4.4%	4.4%	4.4%	4.4%	4.3%	4.3%	4.4%	4.3%
05) NY	4.3%	4.2%	4.2%	4.2%	4.2%	4.3%	4.2%	4.2%
06) NJ	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.5%
07) VA	3.5%	3.5%	3.4%	3.4%	3.4%	3.3%	3.2%	3.1%
08) WA	3.4%	3.4%	3.4%	3.3%	3.3%	3.3%	3.3%	3.3%



Single Family Conventional Book Characteristics 1 Unit

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
09) GA	3.2%	3.2%	3.2%	3.2%	3.2%	3.1%	3.1%	3.1%
10) MI	3.0%	3.1%	3.2%	3.2%	3.4%	3.6%	3.7%	3.8%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	28.1%	28.5%	28.4%	28.4%	27.8%	27.4%	26.5%	24.1%
02) CITIGROUP INC	8.1%	8.2%	8.1%	8.1%	7.2%	6.4%	5.6%	4.9%
03) WASHINGTON MUTUAL INC	6.3%	6.6%	7.0%	7.4%	9.5%	11.5%	13.7%	15.2%
04) WELLS FARGO & COMPANY	5.6%	5.2%	4.7%	4.2%	3.0%	2.3%	1.5%	1.5%
05) JP MORGAN CHASE & CO	5.5%	5.2%	5.0%	4.9%	4.4%	4.4%	4.7%	5.5%
06) CERBERUS CAPITAL HOLDING	4.6%	4.6%	4.6%	4.6%	4.7%	4.3%	4.0%	3.4%
07) SUNTRUST BANKS INC	3.8%	3.8%	3.7%	3.6%	3.0%	2.3%	2.0%	1.8%
08) PHH CORPORATION	3.3%	3.3%	3.4%	3.4%	3.7%	3.7%	3.6%	3.4%
09) FLAGSTAR BANCORP INC	3.0%	3.0%	3.0%	3.0%	3.1%	3.5%	3.4%	3.4%
10) AMTRUST FINANCIAL CORPORATION	2.6%	2.5%	2.5%	2.5%	2.3%	2.0%	1.7%	1.5%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	28.0%	28.5%	28.6%	28.7%	28.1%	27.5%	26.5%	24.2%
02) JP MORGAN CHASE & CO	11.6%	11.3%	11.1%	11.0%	10.6%	10.4%	10.7%	11.6%
03) CITIGROUP INC	10.7%	10.9%	11.0%	11.1%	11.0%	10.6%	9.7%	9.2%
04) WELLS FARGO & COMPANY	9.9%	9.7%	9.2%	8.9%	8.3%	7.5%	6.0%	4.9%
05) WASHINGTON MUTUAL INC	5.4%	5.6%	5.9%	6.2%	8.0%	10.0%	12.9%	15.6%
06) CERBERUS CAPITAL HOLDING	5.3%	5.4%	5.4%	5.4%	5.7%	5.6%	5.7%	5.9%
07) SUNTRUST BANKS INC	2.9%	2.8%	2.7%	2.5%	2.1%	1.8%	1.6%	1.5%
08) PHH CORPORATION	2.3%	2.3%	2.3%	2.3%	2.5%	2.6%	2.7%	2.6%
09) NATIONAL CITY CORPORATION	1.8%	1.8%	1.8%	1.7%	1.1%	0.9%	0.9%	1.1%
10) INDYMAC BANCORP INC	1.7%	1.7%	1.6%	1.5%	0.9%	0.7%	0.7%	0.8%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	78.9%							
Credit Enhancement	21.1%							
- Primary MI Only	15.0%							
- Pool Policy Only	3.3%							
- Pool Policy and Primary MI	0.7%							
- Full Recourse	0.7%							
- Shared Arrangement	0.6%							
- Government	0.0%							
- Secondary Market (SMC)	0.7%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	78.5%							



Single Family Conventional Book Characteristics 1 Unit

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only with Credit Enhancement	34.4%							
Alt-A with Credit Enhancement	38.2%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-3.83	-4.14	-4.63	-4.82	-2.32	-0.82	-0.96	-1.83
Wtd Avg Economic Model Fee	28.25	28.26	28.43	28.45	24.65	22.58	22.29	22.36
Wtd Avg Charged Fee	24.42	24.12	23.80	23.63	22.34	21.76	21.33	20.53
Appraisal Waivers								
Appraisal Waiver	2.7%	2.7%	2.6%	2.5%	2.1%	1.7%	1.2%	1.2%
Serious Delinquent Loans								
SDQ Rate All Loans	1.71%	1.35%	1.14%	0.98%	0.65%	0.78%	0.63%	0.59%
- SDQ Rate for Loans with CE	4.65%							
- SDQ Rate for Loans without CE	0.95%							
SDQ Rate Excl. Katrina Loans	1.71%	1.35%	1.14%	0.97%	0.63%	0.64%	0.63%	0.59%
SDQ Rate for Katrina Loans	1.61%	1.43%	1.50%	1.59%	2.15%	8.70%	0.71%	0.51%
Serious Delinquent Loans								
SDQ Loan Count	301,169	236,917	196,678	167,195	102,054	117,252	95,178	89,166
SDQ Count for Loans with CE	168,284							
SDQ Count for Loans without CE	132,885							
SDQ Volume (\$M)								
SDQ Volume	\$52,531.2	\$39,910.0	\$31,168.1	\$24,264.3	\$11,645.3	\$12,305.5	\$9,851.1	\$9,048.5
SDQ Volume for Loans with CE	\$29,998.8							
SDQ Volume for Loans without CE	\$22,532.4							



Single Family Conventional Book Characteristics 2-4 Units

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	558,087	554,635	550,706	544,002	502,502	495,005	515,932	535,674
Book Volume (\$B)	\$98.1	\$96.9	\$95.3	\$93.0	\$80.5	\$75.9	\$77.2	\$77.5
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	27.3%	27.5%	27.5%	27.9%	29.7%	30.5%	29.8%	28.0%
OLTV 60.01% - 70.00%	23.2%	23.2%	23.0%	23.0%	23.7%	24.0%	23.7%	23.5%
OLTV 70.01% - 75.00%	14.0%	13.9%	13.8%	13.7%	13.7%	13.8%	14.2%	14.8%
OLTV 75.01% - 80.00%	25.9%	25.9%	26.2%	26.4%	24.3%	22.2%	21.0%	20.7%
OLTV 80.01% - 90.00%	6.7%	6.6%	6.5%	6.2%	5.9%	6.5%	7.5%	8.7%
OLTV 90.01% - 95.00%	2.3%	2.3%	2.3%	2.2%	2.1%	2.5%	3.2%	3.7%
OLTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.3%
OLTV 97.01% - 100.00%	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.1%	0.1%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	67.8%	67.7%	67.7%	67.6%	66.7%	66.5%	67.0%	67.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	25.6%	25.7%	25.7%	26.0%	27.6%	28.0%	27.0%	24.7%
Comb LTV 60.01% - 70.00%	22.0%	21.9%	21.7%	21.7%	22.4%	22.4%	21.9%	20.7%
Comb LTV 70.01% - 75.00%	13.1%	12.9%	12.8%	12.6%	12.8%	12.9%	13.1%	13.1%
Comb LTV 75.01% - 80.00%	20.2%	20.1%	20.1%	20.0%	19.4%	19.0%	18.5%	17.4%
Comb LTV 80.01% - 90.00%	10.3%	10.2%	10.1%	9.9%	8.3%	7.7%	7.7%	8.0%
Comb LTV 90.01% - 95.00%	3.8%	3.9%	3.9%	3.9%	3.2%	3.2%	3.5%	3.7%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%
Comb LTV 97.01% - 100.00%	1.9%	2.0%	2.1%	2.2%	1.3%	0.4%	0.1%	0.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.7%	2.8%	3.0%	3.3%	4.6%	6.0%	7.9%	11.9%
Wtd Avg Comb LTV	69.2%	69.2%	69.2%	69.1%	67.8%	67.2%	67.4%	68.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	25.7%	25.8%	25.8%	26.1%	27.7%	28.1%	27.2%	25.0%
Comb LTV 60.01% - 70.00%	22.0%	22.0%	21.8%	21.7%	22.5%	22.6%	22.0%	21.0%
Comb LTV 70.01% - 75.00%	13.1%	13.0%	12.8%	12.7%	12.9%	13.0%	13.2%	13.3%
Comb LTV 75.01% - 80.00%	20.3%	20.2%	20.2%	20.1%	19.5%	19.1%	18.7%	17.8%
Comb LTV 80.01% - 90.00%	10.3%	10.2%	10.2%	9.9%	8.4%	7.8%	7.8%	8.2%
Comb LTV 90.01% - 95.00%	3.8%	3.9%	3.9%	3.9%	3.3%	3.2%	3.5%	3.7%



Single Family Conventional Book Characteristics 2-4 Units

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%
Comb LTV 97.01% - 100.00%	1.9%	2.0%	2.1%	2.2%	1.3%	0.4%	0.1%	0.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.4%	2.5%	2.7%	2.9%	4.2%	5.4%	7.0%	10.5%
Wtd Avg Comb LTV	69.2%	69.2%	69.2%	69.1%	67.8%	67.2%	67.4%	68.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	46.1%	50.1%	53.6%	55.4%	66.3%	71.5%	64.9%	54.3%
MTMLTV 60.01% - 70.00%	14.2%	15.3%	15.8%	15.5%	15.3%	15.2%	18.4%	23.6%
MTMLTV 70.01% - 75.00%	8.3%	8.7%	8.8%	8.4%	6.9%	5.7%	6.7%	9.6%
MTMLTV 75.01% - 80.00%	8.5%	9.0%	9.3%	9.0%	6.7%	4.5%	5.0%	5.9%
MTMLTV 80.01% - 90.00%	12.9%	10.9%	8.9%	8.7%	3.7%	2.1%	3.5%	5.0%
MTMLTV 90.01% - 95.00%	3.4%	2.6%	1.7%	1.6%	0.5%	0.3%	0.5%	0.7%
MTMLTV 95.01% - 97.00%	1.1%	0.7%	0.5%	0.4%	0.1%	0.0%	0.1%	0.1%
MTMLTV 97.01% - 100.00%	1.3%	0.8%	0.4%	0.3%	0.1%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	3.7%	1.5%	0.5%	0.4%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.8%	0.9%
Wtg Avg MTMLTV	61.1%	58.0%	55.7%	54.8%	49.6%	47.9%	51.6%	55.4%
Credit Score (Sums to 100%)								
FICO < 550	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%
FICO 550-579	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%	0.8%
FICO 580-619	2.4%	2.4%	2.4%	2.4%	2.5%	2.7%	3.1%	3.4%
FICO 620-659	9.2%	9.3%	9.4%	9.5%	9.7%	10.0%	10.7%	11.2%
FICO 660-699	20.1%	20.3%	20.5%	20.6%	20.4%	20.3%	20.8%	20.8%
FICO 700-739	26.5%	26.6%	26.6%	26.5%	26.3%	25.9%	25.7%	25.0%
FICO >= 740	39.9%	39.6%	39.1%	38.9%	38.4%	37.4%	35.1%	33.4%
FICO Missing	1.2%	1.2%	1.3%	1.4%	2.0%	2.7%	3.5%	5.0%
Wtd Avg FICO	721	721	720	720	719	718	715	712
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	72.5%	71.8%	71.1%	70.1%	67.9%	65.8%	64.3%	66.0%
Intermediate-term, fixed-rate	13.4%	13.8%	14.0%	14.5%	18.0%	21.1%	22.7%	23.3%
Adjustable-rate	4.3%	4.4%	4.5%	4.8%	5.6%	6.6%	6.9%	5.2%
Interest Only adjustable-rate	4.6%	4.7%	4.7%	4.7%	3.4%	2.3%	1.2%	0.2%
Negative Amortization	1.8%	1.9%	2.1%	2.3%	3.8%	4.2%	4.9%	5.2%



Single Family Conventional Book Characteristics 2-4 Units

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	3.4%	3.5%	3.5%	3.6%	1.2%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	60.7%	60.5%	60.7%	60.6%	60.2%	61.2%	62.4%	62.4%
Second/Vacation Home	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Investor Property	39.2%	39.3%	39.2%	39.3%	39.6%	38.6%	37.5%	37.5%
10-K Unit Type (Sums to 100%)								
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Single Family Homes	99.6%	99.6%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	99.6%	99.6%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%
Condo								
Condo	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	32.8%	32.4%	32.7%	32.8%	31.9%	30.4%	29.5%	29.5%
Cash-Out Refinance	40.9%	41.0%	40.9%	40.9%	40.3%	38.9%	37.1%	35.7%
Other Refinance	26.3%	26.6%	26.4%	26.3%	27.8%	30.7%	33.4%	34.8%
Origination Type (Sums to 100%)								
TPO Broker	28.0%	28.0%	27.8%	27.3%	26.4%	25.3%	26.5%	27.9%
TPO Correspondent	27.1%	27.1%	27.2%	27.4%	25.1%	23.5%	22.2%	21.1%
Undesignated	0.4%	0.5%	0.5%	0.5%	0.8%	1.1%	1.5%	2.2%
Retail	44.5%	44.5%	44.5%	44.8%	47.8%	50.2%	49.8%	48.8%
Origination Year (Sums to 100%)								
< 2001	3.6%	3.8%	4.1%	4.4%	6.2%	8.3%	11.2%	16.4%
2001	2.0%	2.1%	2.2%	2.3%	3.3%	4.3%	6.1%	10.1%
2002	5.9%	6.1%	6.5%	6.9%	9.4%	12.2%	16.7%	25.2%
2003	18.9%	19.5%	20.3%	21.4%	27.7%	34.5%	43.4%	48.3%
2004	11.4%	11.7%	12.2%	12.9%	16.8%	21.4%	22.6%	0.0%
2005	13.1%	13.4%	14.0%	14.7%	19.2%	19.3%	0.0%	0.0%
2006	14.6%	15.1%	15.9%	16.8%	17.5%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics 2-4 Units

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	20.7%	21.2%	22.1%	20.5%	0.0%	0.0%	0.0%	0.0%
2008	10.0%	7.1%	2.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$194,414	\$192,683	\$190,587	\$188,177	\$176,193	\$167,252	\$161,121	\$154,432
Loan Original Note Rate	6.29%	6.29%	6.30%	6.30%	6.16%	6.05%	6.15%	6.40%
Seasoning (Sums to 100%)								
Seasoned	4.0%	3.8%	3.8%	4.0%	3.4%	3.8%	4.3%	5.3%
Non-Seasoned	96.0%	96.2%	96.2%	96.0%	96.6%	96.2%	95.7%	94.7%
ACI								
ACI Probability	0.51%	0.51%	0.52%	0.52%	0.48%	0.46%	0.49%	0.52%
Wtd Avg ACI Score	696	696	695	695	700	703	702	701
Credit Premium								
Wtd Avg Credit Premium	-0.06	-0.07	-0.07	-0.07	-0.07	-0.08	-0.08	-0.05
Credit Premium > 1.5	0.9%	0.9%	1.0%	1.0%	1.0%	0.7%	0.9%	1.3%
Prepay Premium								
Prepay Premium	3.8%	4.0%	4.1%	4.4%	4.2%	3.7%	4.0%	4.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.7%	7.8%	7.9%	8.1%	9.1%	9.9%	10.7%	10.9%
DTI Ratio > 20 and <= 30	14.6%	14.8%	15.0%	15.2%	16.4%	17.2%	18.2%	18.6%
DTI Ratio > 30 and <= 40	24.3%	24.4%	24.5%	24.6%	24.7%	24.7%	24.7%	24.8%
DTI Ratio > 40 and <= 50	24.1%	23.9%	23.6%	23.2%	21.4%	20.0%	18.9%	18.1%
DTI Ratio > 50	19.2%	18.8%	18.2%	17.8%	17.7%	17.6%	16.9%	16.0%
DTI Ratio Missing	10.2%	10.4%	10.8%	11.2%	10.8%	10.5%	10.6%	11.6%
Wtd Avg DTI Ratio	39.7%	39.5%	39.4%	39.1%	38.6%	38.2%	37.6%	37.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.7%	7.8%	7.9%	8.1%	9.1%	9.9%	10.7%	10.9%
DTI Ratio > 20 and <= 30	14.6%	14.8%	15.0%	15.2%	16.4%	17.3%	18.2%	18.6%
DTI Ratio > 30 and <= 40	24.3%	24.5%	24.6%	24.7%	24.8%	24.8%	24.7%	24.8%
DTI Ratio > 40 and <= 50	24.2%	24.0%	23.8%	23.4%	21.5%	20.1%	19.0%	18.1%
DTI Ratio > 50	19.3%	18.9%	18.4%	18.0%	17.8%	17.7%	17.0%	16.0%
DTI Ratio Missing	9.8%	10.0%	10.4%	10.7%	10.4%	10.2%	10.5%	11.6%
Wtd Avg DTI Ratio	39.7%	39.6%	39.4%	39.2%	38.6%	38.2%	37.6%	37.1%
Origination Term (Sums to 100%)								
<= 15 Years	13.5%	13.8%	14.0%	14.6%	18.0%	21.1%	22.8%	23.4%



Single Family Conventional Book Characteristics 2-4 Units

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	3.1%	3.2%	3.2%	3.3%	3.7%	4.1%	4.2%	4.0%
> 25 Years and <= 30 Years	82.4%	82.1%	81.8%	81.3%	77.7%	74.2%	72.4%	71.9%
> 30 Years	1.0%	0.9%	0.9%	0.9%	0.6%	0.5%	0.7%	0.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	75.8%	75.2%	74.6%	73.7%	69.2%	65.8%	64.3%	66.0%
Intermediate-Term Fixed Rate (excl Balloon)	13.3%	13.6%	13.9%	14.4%	17.8%	20.8%	22.4%	22.9%
Adjustable Rate	10.7%	11.0%	11.3%	11.7%	12.8%	13.2%	13.0%	10.7%
Balloon	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.0%	0.9%	0.9%	0.9%	0.6%	0.5%	0.7%	0.7%
Hybrid Arm	8.2%	8.4%	8.5%	8.7%	8.0%	7.3%	6.5%	4.2%
- 2/28 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.7%	0.7%	0.8%	0.9%	1.4%	1.8%	2.0%	1.2%
- 5/1 Hybrid Arm	5.1%	5.2%	5.3%	5.3%	4.8%	4.0%	3.5%	2.4%
- 7/1 Hybrid Arm	1.4%	1.5%	1.5%	1.5%	1.3%	1.1%	0.8%	0.6%
- 10/1 Hybrid Arm	0.9%	0.9%	0.9%	0.9%	0.5%	0.4%	0.1%	0.1%
NegAm ARM	1.8%	1.9%	2.1%	2.3%	3.8%	4.2%	4.9%	5.2%
Interest Only	8.0%	8.1%	8.3%	8.3%	4.6%	2.4%	1.2%	0.2%
- Interest Only ARM	4.6%	4.7%	4.7%	4.7%	3.4%	2.3%	1.2%	0.2%
- Interest Only FRM	3.4%	3.5%	3.5%	3.6%	1.2%	0.0%	0.0%	0.0%
Alt-A	29.6%	30.4%	31.4%	32.1%	26.8%	21.8%	19.1%	17.7%
- Alt-A Low/No Doc	22.6%	23.3%	23.9%	24.4%	19.7%	16.1%	14.5%	13.3%
- Alt-A No Disclosure	0.9%	0.9%	0.9%	1.0%	0.4%	0.1%	0.0%	0.0%
- Alt-A NINA	4.5%	4.7%	4.9%	5.1%	5.2%	5.2%	5.1%	4.9%
- Alt-A SISA	0.9%	0.9%	0.9%	0.9%	0.4%	0.0%	0.0%	0.0%
- Alt-A No Ratio	3.4%	3.5%	3.6%	3.7%	2.7%	2.3%	2.0%	2.0%
- Alt-A Stated Income	13.0%	13.3%	13.6%	13.7%	11.0%	8.5%	7.4%	6.4%



Single Family Conventional Book Characteristics 2-4 Units

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	3.7%	3.9%	4.0%	4.0%	3.2%	2.3%	1.5%	0.8%
Alt-A Deals (no SFC)	3.2%	3.3%	3.5%	3.6%	4.0%	3.5%	3.1%	3.6%
My Community Mortgage	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%
Non-Full Doc								
Non-Full Doc Total	27.1%	27.7%	28.2%	28.3%	22.4%	18.2%	16.2%	14.6%
- Select Lender Programs Non-Full Doc	4.3%	4.3%	4.2%	3.7%	2.6%	2.1%	1.7%	1.2%
- Other Low/No Doc	22.8%	23.4%	24.1%	24.6%	19.8%	16.1%	14.5%	13.4%
Subprime Deals								
Subprime	0.5%	0.5%	0.5%	0.5%	0.3%	0.1%	0.3%	0.5%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.5%
- Post 12/2005	0.5%	0.4%	0.4%	0.5%	0.2%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	65.1%	64.4%	63.2%	62.0%	66.2%	70.1%	71.3%	67.7%
Investor Channel	31.4%	32.0%	33.0%	34.0%	28.9%	23.9%	21.0%	20.7%
eChannel	0.6%	0.6%	0.6%	0.6%	0.5%	0.3%	0.1%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Subprime Channel	0.5%	0.4%	0.4%	0.5%	0.2%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.4%	2.5%	2.7%	2.9%	4.1%	5.6%	7.6%	11.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	9.1%	9.2%	9.3%	9.3%	6.5%	4.0%	2.0%	0.9%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.4%	2.5%	2.5%	2.5%	2.0%	1.5%	1.0%	0.6%
- 80/15/05	1.1%	1.1%	1.1%	1.2%	1.0%	0.8%	0.6%	0.3%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.4%	5.4%	5.4%	5.4%	3.5%	1.6%	0.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	12.2%	12.4%	12.6%	12.8%	10.6%	8.7%	7.3%	5.7%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
- 80/10/10	3.7%	3.7%	3.8%	3.9%	3.2%	2.5%	2.1%	1.6%
- 80/15/05	1.7%	1.7%	1.8%	1.9%	1.5%	1.2%	1.0%	0.7%
- 80/20/00	1.7%	1.8%	1.9%	2.0%	1.3%	0.7%	0.3%	0.2%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics 2-4 Units

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	4.6%	4.6%	4.6%	4.5%	4.1%	4.0%	3.6%	2.9%
EA/TPR								
EA/TPR	1.2%	1.3%	1.2%	1.1%	1.0%	1.1%	1.3%	1.4%
- EA I	0.8%	0.8%	0.7%	0.7%	0.7%	0.7%	0.8%	0.9%
- EA/TPR II	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.3%	0.3%
- EA/TPR III	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%	0.2%
10-K Property Region (Sums to 100%)								
Midwest	13.3%	13.4%	13.5%	13.6%	13.7%	13.7%	13.8%	14.1%
Northeast	48.3%	48.0%	48.0%	47.9%	47.2%	46.7%	45.6%	44.4%
Southeast	5.8%	5.8%	5.9%	5.9%	5.6%	5.4%	5.1%	5.1%
Southwest	6.3%	6.3%	6.3%	6.3%	6.2%	6.1%	6.0%	6.0%
West	26.4%	26.4%	26.3%	26.3%	27.3%	28.1%	29.4%	30.4%
Census Region (Sums to 100%)								
New England	14.1%	14.3%	14.4%	14.6%	14.9%	15.0%	15.1%	15.2%
Middle Atlantic	33.5%	32.9%	32.8%	32.6%	31.5%	31.0%	29.9%	28.6%
East North Central	11.8%	12.0%	12.0%	12.1%	12.2%	12.2%	12.3%	12.6%
East South Central	0.8%	0.8%	0.8%	0.8%	0.8%	0.7%	0.7%	0.6%
South Atlantic	5.1%	5.1%	5.1%	5.1%	4.9%	4.7%	4.5%	4.5%
West North Central	2.5%	2.6%	2.6%	2.6%	2.7%	2.6%	2.5%	2.4%
West South Central	2.7%	2.7%	2.7%	2.7%	2.6%	2.5%	2.4%	2.3%
Mountain	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.6%
Pacific	25.3%	25.4%	25.3%	25.3%	26.3%	27.1%	28.5%	29.6%
US Territories	0.7%	0.7%	0.6%	0.7%	0.7%	0.7%	0.6%	0.5%
Top 10 States								
01) NY	23.1%	22.5%	22.3%	22.2%	21.7%	21.6%	21.2%	20.4%
02) CA	21.3%	21.3%	21.3%	21.2%	22.1%	22.9%	24.4%	25.4%
03) MA	8.9%	9.1%	9.2%	9.3%	9.7%	10.0%	10.3%	10.6%
04) NJ	8.6%	8.6%	8.6%	8.6%	8.0%	7.6%	7.2%	6.7%
05) IL	6.5%	6.6%	6.6%	6.5%	6.2%	6.2%	6.5%	6.8%
06) FL	2.6%	2.6%	2.6%	2.7%	2.6%	2.5%	2.4%	2.5%
07) CT	2.4%	2.4%	2.4%	2.4%	2.2%	2.1%	2.1%	2.0%
08) WI	2.2%	2.3%	2.3%	2.3%	2.4%	2.4%	2.3%	2.2%
09) WA	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	2.0%
10) PA	1.8%	1.8%	1.9%	1.9%	1.9%	1.7%	1.5%	1.4%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	23.7%	24.0%	24.2%	24.2%	22.7%	21.7%	20.4%	17.8%



Single Family Conventional Book Characteristics 2-4 Units

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) WASHINGTON MUTUAL INC	11.2%	11.6%	12.1%	12.7%	15.4%	17.3%	20.4%	22.2%
03) CITIGROUP INC	9.2%	9.1%	8.6%	8.3%	7.4%	6.7%	5.6%	5.0%
04) JP MORGAN CHASE & CO	6.2%	6.0%	5.9%	5.8%	4.9%	4.4%	4.3%	5.0%
05) INDYMAC BANCORP INC	5.0%	5.0%	5.1%	4.9%	3.1%	2.5%	2.4%	2.6%
06) CERBERUS CAPITAL HOLDING	3.9%	3.9%	3.9%	3.9%	4.3%	3.9%	3.5%	2.9%
07) WELLS FARGO & COMPANY	3.6%	3.3%	2.9%	2.4%	1.7%	1.6%	1.5%	1.7%
08) HSBC HOLDINGS PLC	3.3%	2.8%	2.8%	2.8%	2.9%	2.6%	2.3%	2.1%
09) LEHMAN BROTHERS HOLDINGS INC	2.7%	2.8%	3.0%	3.1%	2.9%	2.8%	2.3%	1.8%
10) AMTRUST FINANCIAL CORPORATION	2.5%	2.4%	2.4%	2.3%	2.3%	2.0%	1.8%	1.6%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	23.7%	24.1%	24.4%	24.4%	22.7%	21.6%	20.2%	17.6%
02) CITIGROUP INC	11.4%	11.3%	11.0%	10.9%	11.0%	10.8%	9.6%	9.3%
03) JP MORGAN CHASE & CO	11.2%	10.8%	10.7%	10.6%	9.8%	9.2%	9.1%	10.0%
04) WASHINGTON MUTUAL INC	10.5%	10.9%	11.3%	11.9%	14.3%	16.6%	20.6%	23.8%
05) WELLS FARGO & COMPANY	8.2%	8.1%	7.8%	7.5%	7.5%	7.6%	6.4%	5.1%
06) INDYMAC BANCORP INC	5.0%	5.1%	5.2%	5.0%	3.1%	2.4%	2.4%	2.6%
07) CERBERUS CAPITAL HOLDING	4.7%	4.8%	4.8%	4.8%	5.4%	5.2%	5.2%	5.2%
08) HSBC HOLDINGS PLC	3.0%	2.7%	2.7%	2.7%	2.8%	2.5%	2.1%	2.0%
09) LEHMAN BROTHERS HOLDINGS INC	2.2%	2.3%	2.4%	2.5%	2.3%	2.1%	1.5%	0.7%
10) NATIONAL CITY CORPORATION	1.9%	1.9%	1.9%	1.9%	1.5%	1.3%	1.1%	1.2%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	79.3%							
Credit Enhancement	20.7%							
- Primary MI Only	6.6%							
- Pool Policy Only	11.1%							
- Pool Policy and Primary MI	1.1%							
- Full Recourse	1.2%							
- Shared Arrangement	0.5%							
- Government	0.0%							
- Secondary Market (SMC)	0.2%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	59.2%							
Interest Only with Credit Enhancement	55.2%							
Alt-A with Credit Enhancement	43.9%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-6.91	-7.29	-7.36	-7.07	-3.74	-2.32	-2.26	-3.27



Single Family Conventional Book Characteristics 2-4 Units

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	42.92	42.49	42.09	41.45	35.69	34.08	34.35	34.72
Wtd Avg Charged Fee	36.00	35.19	34.72	34.36	31.93	31.74	32.07	31.41
Appraisal Waivers								
Appraisal Waiver	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.11%	1.66%	1.35%	1.12%	0.67%	1.02%	0.65%	0.69%
- SDQ Rate for Loans with CE	5.86%							
- SDQ Rate for Loans without CE	1.21%							
SDQ Rate Excl. Katrina Loans	2.11%	1.65%	1.34%	1.10%	0.63%	0.63%	0.65%	0.69%
SDQ Rate for Katrina Loans	2.75%	2.62%	2.86%	3.02%	5.67%	33.66%	0.53%	0.39%
Serious Delinquent Loans								
SDQ Loan Count	11,736	9,151	7,362	6,025	3,335	4,965	3,299	3,593
SDQ Count for Loans with CE	6,297							
SDQ Count for Loans without CE	5,439							
SDQ Volume (\$M)								
SDQ Volume	\$2,751.1	\$2,087.0	\$1,588.8	\$1,204.8	\$470.0	\$591.3	\$423.3	\$455.7
SDQ Volume for Loans with CE	\$1,590.3							
SDQ Volume for Loans without CE	\$1,160.9							



Single Family Conventional Book Characteristics Condo

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,521,429	1,498,304	1,470,748	1,434,277	1,251,079	1,136,156	1,092,196	1,064,671
Book Volume (\$B)	\$239.0	\$233.1	\$225.8	\$216.7	\$176.1	\$150.0	\$136.6	\$128.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	18.1%	18.2%	18.3%	18.6%	20.9%	22.9%	23.8%	23.7%
OLTV 60.01% - 70.00%	13.1%	13.1%	13.1%	13.1%	14.1%	14.9%	15.5%	15.9%
OLTV 70.01% - 75.00%	9.2%	9.2%	9.1%	9.1%	9.2%	9.6%	10.4%	11.4%
OLTV 75.01% - 80.00%	39.9%	40.1%	40.8%	41.4%	40.8%	37.3%	33.5%	31.1%
OLTV 80.01% - 90.00%	8.4%	7.9%	7.4%	7.0%	6.7%	7.1%	7.9%	8.8%
OLTV 90.01% - 95.00%	5.2%	5.2%	5.0%	4.7%	4.1%	4.6%	5.4%	6.1%
OLTV 95.01% - 97.00%	0.8%	0.7%	0.7%	0.7%	0.8%	1.0%	1.3%	1.5%
OLTV 97.01% - 100.00%	5.2%	5.4%	5.5%	5.3%	3.3%	2.4%	2.0%	1.5%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	74.1%	74.1%	74.0%	73.7%	72.3%	71.4%	71.1%	71.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.2%	16.3%	16.4%	16.7%	18.7%	20.3%	20.8%	20.5%
Comb LTV 60.01% - 70.00%	12.1%	12.2%	12.1%	12.2%	13.2%	14.0%	14.3%	14.3%
Comb LTV 70.01% - 75.00%	8.1%	8.1%	8.0%	7.9%	8.4%	8.9%	9.6%	10.2%
Comb LTV 75.01% - 80.00%	27.7%	27.4%	27.4%	27.6%	28.5%	29.0%	28.8%	27.0%
Comb LTV 80.01% - 90.00%	15.3%	15.0%	14.6%	14.1%	12.7%	11.1%	9.6%	9.2%
Comb LTV 90.01% - 95.00%	9.1%	9.2%	9.2%	9.0%	7.7%	7.0%	6.4%	6.3%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	1.2%	1.3%
Comb LTV 97.01% - 100.00%	8.3%	8.7%	9.0%	8.9%	6.0%	3.5%	2.3%	1.6%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	2.1%	2.3%	2.4%	2.7%	3.9%	5.2%	6.8%	9.3%
Wtd Avg Comb LTV	76.8%	76.8%	76.8%	76.6%	74.7%	73.1%	72.2%	71.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.2%	16.3%	16.4%	16.7%	18.8%	20.4%	20.9%	20.6%
Comb LTV 60.01% - 70.00%	12.1%	12.2%	12.2%	12.2%	13.2%	14.0%	14.4%	14.5%
Comb LTV 70.01% - 75.00%	8.1%	8.1%	8.0%	8.0%	8.4%	9.0%	9.7%	10.4%
Comb LTV 75.01% - 80.00%	27.8%	27.5%	27.5%	27.6%	28.6%	29.1%	29.0%	27.4%
Comb LTV 80.01% - 90.00%	15.3%	15.0%	14.6%	14.2%	12.7%	11.2%	9.7%	9.4%



Single Family Conventional Book Characteristics Condo

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	9.1%	9.3%	9.2%	9.0%	7.7%	7.0%	6.5%	6.4%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	1.2%	1.4%
Comb LTV 97.01% - 100.00%	8.3%	8.7%	9.0%	8.9%	6.0%	3.5%	2.3%	1.6%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	2.0%	2.1%	2.3%	2.5%	3.6%	4.8%	6.1%	8.1%
Wtd Avg Comb LTV	76.8%	76.8%	76.8%	76.6%	74.7%	73.1%	72.2%	71.9%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	27.6%	30.7%	33.7%	35.7%	47.6%	56.7%	53.6%	41.5%
MTMLTV 60.01% - 70.00%	11.5%	12.3%	13.1%	13.3%	15.4%	16.5%	18.6%	22.4%
MTMLTV 70.01% - 75.00%	7.3%	8.2%	8.8%	8.9%	9.2%	8.6%	9.0%	12.5%
MTMLTV 75.01% - 80.00%	10.3%	11.9%	13.2%	12.8%	13.0%	10.2%	9.5%	11.5%
MTMLTV 80.01% - 90.00%	17.0%	16.0%	15.9%	16.6%	10.2%	5.2%	5.9%	7.9%
MTMLTV 90.01% - 95.00%	6.2%	6.2%	5.4%	4.7%	2.0%	1.3%	1.6%	2.4%
MTMLTV 95.01% - 97.00%	2.5%	2.2%	1.8%	1.5%	0.6%	0.3%	0.4%	0.5%
MTMLTV 97.01% - 100.00%	3.4%	3.2%	2.7%	2.5%	1.1%	0.6%	0.5%	0.4%
MTMLTV > 100.00%	14.0%	8.8%	5.0%	3.8%	0.6%	0.1%	0.2%	0.1%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%	0.8%
Wtg Avg MTMLTV	74.4%	70.8%	67.7%	66.3%	59.0%	54.7%	56.8%	61.3%
Credit Score (Sums to 100%)								
FICO < 550	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%
FICO 550-579	0.3%	0.3%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%
FICO 580-619	1.9%	2.0%	2.0%	2.1%	2.0%	2.0%	2.3%	2.5%
FICO 620-659	6.8%	7.0%	7.2%	7.2%	7.0%	7.2%	7.9%	8.3%
FICO 660-699	15.7%	16.0%	16.2%	16.2%	15.9%	15.7%	16.3%	16.6%
FICO 700-739	23.4%	23.5%	23.5%	23.5%	23.7%	23.6%	23.5%	23.3%
FICO >= 740	51.2%	50.5%	50.0%	49.8%	50.1%	49.8%	47.8%	46.1%
FICO Missing	0.4%	0.5%	0.5%	0.5%	0.8%	1.1%	1.5%	2.1%
Wtd Avg FICO	734	733	732	732	732	732	729	727
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	67.5%	66.6%	65.7%	64.4%	61.1%	59.1%	60.1%	63.6%
Intermediate-term, fixed-rate	8.5%	8.7%	8.6%	8.9%	11.5%	14.5%	17.6%	19.5%
Adjustable-rate	8.7%	9.0%	9.5%	10.2%	12.9%	16.0%	16.9%	14.2%
Interest Only adjustable-rate	10.0%	10.2%	10.4%	10.5%	10.0%	7.8%	3.7%	1.1%



Single Family Conventional Book Characteristics Condo

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	1.0%	1.1%	1.2%	1.3%	2.3%	2.4%	1.7%	1.6%
Interest Only fixed-rate	4.4%	4.5%	4.6%	4.6%	2.2%	0.3%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	78.1%	78.1%	78.1%	78.1%	78.5%	80.2%	82.3%	83.5%
Second/Vacation Home	13.5%	13.5%	13.4%	13.4%	13.3%	12.2%	11.0%	9.8%
Investor Property	8.4%	8.5%	8.5%	8.5%	8.3%	7.5%	6.7%	6.7%
10-K Unit Type (Sums to 100%)								
1 Unit	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.8%	99.8%
2-4 Units	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Single Family Homes	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	59.8%	59.1%	59.7%	60.3%	56.8%	51.3%	45.3%	40.4%
Cash-Out Refinance	18.3%	18.6%	18.6%	18.8%	20.0%	20.6%	20.8%	21.7%
Other Refinance	22.0%	22.3%	21.7%	20.9%	23.2%	28.1%	33.8%	37.9%
Origination Type (Sums to 100%)								
TPO Broker	22.6%	22.5%	22.6%	22.3%	21.7%	21.5%	22.4%	23.5%
TPO Correspondent	31.0%	31.1%	31.6%	31.6%	29.4%	27.3%	26.0%	25.3%
Undesignated	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%	0.6%	0.9%
Retail	46.4%	46.2%	45.7%	46.0%	48.6%	50.8%	51.0%	50.3%
Origination Year (Sums to 100%)								
< 2001	1.3%	1.4%	1.5%	1.7%	2.5%	3.7%	5.7%	9.3%
2001	1.0%	1.1%	1.2%	1.3%	1.9%	2.8%	4.5%	8.2%
2002	3.7%	3.9%	4.2%	4.6%	6.9%	9.9%	15.3%	25.1%
2003	13.5%	14.3%	15.3%	16.6%	23.3%	32.6%	46.1%	57.4%
2004	9.8%	10.4%	11.2%	12.1%	17.0%	23.9%	28.4%	0.0%
2005	14.4%	15.2%	16.2%	17.3%	24.0%	27.1%	0.0%	0.0%



Single Family Conventional Book Characteristics Condo

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	17.0%	18.0%	19.4%	21.0%	24.4%	0.0%	0.0%	0.0%
2007	24.1%	25.1%	26.9%	25.5%	0.0%	0.0%	0.0%	0.0%
2008	15.3%	10.7%	4.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$168,313	\$166,388	\$164,061	\$161,406	\$150,215	\$140,260	\$131,820	\$126,179
Loan Original Note Rate	6.05%	6.04%	6.06%	6.06%	5.88%	5.68%	5.74%	5.95%
Seasoning (Sums to 100%)								
Seasoned	2.9%	2.9%	2.8%	3.0%	2.1%	2.1%	1.7%	2.0%
Non-Seasoned	97.1%	97.1%	97.2%	97.0%	97.9%	97.9%	98.3%	98.0%
ACI								
ACI Probability	0.37%	0.37%	0.38%	0.38%	0.32%	0.30%	0.31%	0.32%
Wtd Avg ACI Score	712	711	711	711	716	719	720	720
Credit Premium								
Wtd Avg Credit Premium	-0.04	-0.05	-0.05	-0.03	-0.03	-0.05	-0.10	-0.09
Credit Premium > 1.5	0.5%	0.6%	0.6%	0.6%	0.7%	0.4%	0.3%	0.4%
Prepay Premium								
Prepay Premium	2.7%	2.9%	3.1%	3.3%	3.8%	3.2%	2.7%	2.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.5%	9.7%	9.8%	10.0%	11.6%	13.4%	15.2%	15.8%
DTI Ratio > 20 and <= 30	18.2%	18.3%	18.4%	18.6%	20.0%	21.5%	22.6%	23.6%
DTI Ratio > 30 and <= 40	27.1%	27.1%	27.1%	27.1%	27.1%	26.5%	25.5%	25.6%
DTI Ratio > 40 and <= 50	24.5%	24.4%	24.2%	23.9%	21.8%	19.6%	17.9%	17.0%
DTI Ratio > 50	15.0%	14.7%	14.4%	13.8%	12.4%	11.8%	11.6%	10.8%
DTI Ratio Missing	5.7%	5.8%	6.2%	6.6%	7.1%	7.2%	7.2%	7.1%
Wtd Avg DTI Ratio	37.4%	37.2%	37.1%	36.9%	35.8%	34.9%	34.1%	33.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.6%	9.8%	9.9%	10.2%	11.8%	13.6%	15.5%	16.2%
DTI Ratio > 20 and <= 30	18.6%	18.7%	18.8%	19.0%	20.5%	22.1%	23.2%	24.2%
DTI Ratio > 30 and <= 40	27.5%	27.5%	27.6%	27.7%	27.7%	27.1%	26.2%	26.2%
DTI Ratio > 40 and <= 50	25.0%	24.8%	24.7%	24.4%	22.3%	20.2%	18.5%	17.5%
DTI Ratio > 50	15.4%	15.1%	14.8%	14.3%	12.8%	12.3%	12.1%	11.2%
DTI Ratio Missing	3.9%	4.0%	4.2%	4.5%	4.8%	4.7%	4.6%	4.8%
Wtd Avg DTI Ratio	37.4%	37.3%	37.1%	36.9%	35.9%	35.0%	34.2%	33.6%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics Condo

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	8.5%	8.7%	8.7%	9.0%	11.5%	14.5%	17.7%	19.5%
> 15 Years amd <= 25 Years	1.7%	1.8%	1.7%	1.8%	2.1%	2.4%	2.7%	2.7%
> 25 Years and <= 30 Years	89.0%	88.8%	88.8%	88.6%	86.1%	83.0%	79.5%	77.7%
> 30 Years	0.8%	0.8%	0.8%	0.7%	0.3%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	71.9%	71.0%	70.3%	69.1%	63.3%	59.4%	60.1%	63.6%
Intermediate-Term Fixed Rate (excl Balloon)	8.1%	8.3%	8.3%	8.5%	10.9%	13.6%	16.4%	18.0%
Adjustable Rate	19.7%	20.3%	21.1%	22.0%	25.2%	26.2%	22.2%	16.9%
Balloon	0.4%	0.4%	0.4%	0.4%	0.6%	0.9%	1.2%	1.5%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.8%	0.8%	0.8%	0.7%	0.3%	0.1%	0.1%	0.1%
Hybrid Arm	18.3%	18.8%	19.4%	20.2%	22.2%	22.0%	18.9%	14.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.6%	1.7%	1.9%	2.1%	3.2%	4.3%	4.4%	3.3%
- 5/1 Hybrid Arm	12.2%	12.5%	13.0%	13.4%	14.5%	13.4%	11.1%	8.2%
- 7/1 Hybrid Arm	3.3%	3.3%	3.3%	3.4%	3.5%	3.4%	3.0%	2.4%
- 10/1 Hybrid Arm	1.2%	1.2%	1.2%	1.2%	1.0%	0.8%	0.4%	0.3%
NegAm ARM	1.0%	1.1%	1.2%	1.3%	2.3%	2.4%	1.7%	1.6%
Interest Only	14.3%	14.7%	15.0%	15.1%	12.2%	8.1%	3.8%	1.1%
- Interest Only ARM	10.0%	10.2%	10.4%	10.5%	10.0%	7.8%	3.7%	1.1%
- Interest Only FRM	4.4%	4.5%	4.6%	4.6%	2.2%	0.3%	0.1%	0.0%
Alt-A	13.3%	14.0%	14.8%	15.7%	15.9%	12.9%	10.1%	8.9%
- Alt-A Low/No Doc	9.1%	9.6%	10.1%	10.7%	10.6%	8.9%	7.2%	6.3%
- Alt-A No Disclosure	0.2%	0.2%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	2.0%	2.1%	2.2%	2.4%	2.9%	3.0%	2.5%	2.2%
- Alt-A SISA	0.6%	0.6%	0.6%	0.7%	0.4%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.0%	1.0%	1.1%	1.2%	1.0%	0.8%	0.7%	0.7%
- Alt-A Stated Income	5.3%	5.6%	5.9%	6.2%	6.2%	5.0%	4.0%	3.5%



Single Family Conventional Book Characteristics Condo

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	2.5%	2.6%	2.7%	2.9%	2.8%	1.9%	1.1%	0.5%
Alt-A Deals (no SFC)	1.7%	1.8%	2.0%	2.1%	2.6%	2.2%	1.8%	2.1%
My Community Mortgage	2.2%	2.3%	2.3%	2.2%	0.8%	0.3%	0.3%	0.2%
Non-Full Doc								
Non-Full Doc Total	26.0%	26.8%	26.8%	26.4%	22.1%	18.0%	14.5%	11.8%
- Select Lender Programs Non-Full Doc	16.9%	17.2%	16.7%	15.7%	11.6%	9.2%	7.3%	5.5%
- Other Low/No Doc	9.1%	9.6%	10.1%	10.7%	10.5%	8.8%	7.1%	6.2%
Subprime Deals								
Subprime	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.3%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%
- Post 12/2005	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	80.7%	79.8%	78.8%	77.6%	76.7%	78.7%	80.5%	79.1%
Investor Channel	15.9%	16.7%	17.6%	18.7%	18.8%	15.9%	12.6%	11.5%
eChannel	2.3%	2.3%	2.3%	2.4%	2.6%	2.6%	2.7%	2.4%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
Subprime Channel	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.9%	1.0%	1.1%	1.2%	1.8%	2.6%	4.1%	6.8%
Subordinate Financing - RDW								
Subordinate Financing - RDW	16.7%	17.1%	17.5%	17.7%	15.1%	10.6%	6.6%	4.6%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%
- 75/25/00	0.2%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	5.8%	6.0%	6.2%	6.3%	5.9%	4.7%	3.5%	2.6%
- 80/15/05	3.6%	3.8%	3.9%	4.1%	3.7%	3.0%	2.3%	1.7%
- 80/20/00	0.8%	0.8%	0.9%	1.0%	0.9%	0.5%	0.3%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.9%	6.0%	5.9%	5.8%	4.3%	2.1%	0.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	19.8%	20.4%	20.9%	21.3%	19.8%	16.6%	14.0%	11.3%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
- 80/10/10	7.3%	7.5%	7.7%	7.9%	7.5%	6.4%	5.1%	4.1%
- 80/15/05	4.3%	4.5%	4.7%	4.9%	4.6%	3.9%	3.2%	2.4%
- 80/20/00	3.5%	3.6%	3.8%	4.0%	3.4%	2.1%	1.2%	0.8%



Single Family Conventional Book Characteristics Condo

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- Other	4.2%	4.2%	4.0%	3.9%	3.8%	3.9%	4.1%	3.7%
EA/TPR								
EA/TPR	1.4%	1.5%	1.5%	1.5%	1.5%	1.6%	1.7%	1.7%
- EA I	0.7%	0.7%	0.8%	0.7%	0.7%	0.8%	0.8%	0.8%
- EA/TPR II	0.4%	0.4%	0.5%	0.5%	0.4%	0.4%	0.5%	0.5%
- EA/TPR III	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%
10-K Property Region (Sums to 100%)								
Midwest	16.1%	16.2%	16.2%	16.3%	16.1%	16.0%	15.7%	15.3%
Northeast	20.5%	20.4%	20.3%	20.4%	20.6%	21.1%	20.8%	20.2%
Southeast	25.9%	26.2%	26.3%	26.3%	25.6%	23.7%	21.8%	20.8%
Southwest	8.2%	8.1%	8.1%	8.1%	7.7%	7.2%	7.2%	7.3%
West	29.2%	29.1%	29.0%	28.9%	30.0%	32.0%	34.5%	36.4%
Census Region (Sums to 100%)								
New England	8.0%	8.0%	8.1%	8.2%	8.3%	8.6%	8.4%	8.3%
Middle Atlantic	11.1%	10.9%	10.8%	10.8%	10.7%	10.8%	10.8%	10.4%
East North Central	14.5%	14.6%	14.6%	14.7%	14.6%	14.6%	14.4%	14.2%
East South Central	1.3%	1.3%	1.3%	1.2%	1.1%	0.9%	0.9%	0.8%
South Atlantic	25.0%	25.3%	25.5%	25.5%	24.9%	23.1%	21.3%	20.3%
West North Central	2.4%	2.4%	2.4%	2.4%	2.3%	2.1%	1.9%	1.8%
West South Central	2.2%	2.1%	2.1%	2.1%	1.9%	1.7%	1.6%	1.6%
Mountain	6.6%	6.7%	6.7%	6.7%	6.5%	6.1%	5.9%	6.0%
Pacific	27.7%	27.6%	27.5%	27.3%	28.5%	30.7%	33.4%	35.4%
US Territories	1.1%	1.1%	1.0%	1.1%	1.2%	1.2%	1.2%	1.1%
Top 10 States								
01) CA	21.0%	20.8%	20.7%	20.7%	22.1%	24.3%	27.2%	29.4%
02) FL	13.2%	13.4%	13.5%	13.6%	13.4%	12.2%	11.1%	10.5%
03) IL	8.9%	8.8%	8.8%	8.7%	8.2%	8.1%	8.0%	7.9%
04) NJ	5.5%	5.5%	5.4%	5.5%	5.5%	5.7%	5.6%	5.6%
05) MA	5.0%	5.0%	5.0%	5.0%	5.1%	5.3%	5.2%	5.2%
06) NY	4.1%	3.9%	3.8%	3.8%	3.7%	3.8%	3.8%	3.6%
07) VA	3.4%	3.4%	3.4%	3.5%	3.4%	3.3%	3.0%	2.9%
08) WA	3.2%	3.2%	3.1%	3.0%	2.7%	2.7%	2.7%	2.7%
09) MI	3.1%	3.1%	3.2%	3.3%	3.7%	3.9%	3.9%	3.8%
10) MD	2.8%	2.9%	2.9%	2.9%	2.7%	2.6%	2.5%	2.3%
Top 10 Sellers								



Single Family Conventional Book Characteristics Condo

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	30.7%	31.2%	31.3%	31.4%	31.8%	31.4%	29.6%	26.3%
02) CITIGROUP INC	11.2%	11.2%	10.8%	10.5%	8.3%	7.0%	6.1%	5.6%
03) JP MORGAN CHASE & CO	6.2%	5.7%	5.5%	5.3%	4.4%	4.2%	4.3%	5.2%
04) WELLS FARGO & COMPANY	6.0%	5.3%	4.7%	4.2%	2.6%	2.1%	1.3%	1.4%
05) WASHINGTON MUTUAL INC	5.8%	6.1%	6.6%	7.1%	9.5%	12.2%	15.4%	17.5%
06) CERBERUS CAPITAL HOLDING	3.7%	3.8%	3.8%	3.9%	4.2%	4.1%	3.8%	3.2%
07) SUNTRUST BANKS INC	3.6%	3.6%	3.5%	3.3%	2.6%	1.8%	1.6%	1.5%
08) AMTRUST FINANCIAL CORPORATION	3.5%	3.5%	3.5%	3.6%	3.9%	2.8%	2.3%	2.2%
09) FLAGSTAR BANCORP INC	3.5%	3.5%	3.6%	3.6%	4.0%	4.7%	4.8%	4.7%
10) PHH CORPORATION	3.3%	3.4%	3.4%	3.6%	4.1%	4.4%	4.6%	4.2%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	30.8%	31.5%	31.7%	31.9%	32.4%	31.7%	29.6%	26.3%
02) CITIGROUP INC	13.3%	13.2%	13.1%	12.9%	11.5%	10.5%	9.5%	9.3%
03) JP MORGAN CHASE & CO	12.1%	11.7%	11.5%	11.3%	10.5%	10.4%	11.0%	12.3%
04) WELLS FARGO & COMPANY	9.9%	9.4%	8.9%	8.6%	8.0%	6.8%	5.2%	4.3%
05) WASHINGTON MUTUAL INC	5.1%	5.4%	5.7%	6.2%	8.2%	10.9%	14.7%	17.9%
06) CERBERUS CAPITAL HOLDING	4.1%	4.2%	4.3%	4.4%	4.8%	4.9%	5.0%	5.0%
07) SUNTRUST BANKS INC	2.8%	2.8%	2.7%	2.5%	1.9%	1.5%	1.4%	1.3%
08) PHH CORPORATION	2.1%	2.1%	2.1%	2.2%	2.6%	3.0%	3.3%	3.2%
09) NATIONAL CITY CORPORATION	1.8%	1.8%	1.8%	1.8%	1.1%	0.7%	0.7%	0.8%
10) INDYMAC BANCORP INC	1.7%	1.7%	1.7%	1.5%	0.9%	0.7%	0.8%	0.9%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	75.8%							
Credit Enhancement	24.2%							
- Primary MI Only	15.8%							
- Pool Policy Only	5.5%							
- Pool Policy and Primary MI	0.8%							
- Full Recourse	1.0%							
- Shared Arrangement	0.6%							
- Government	0.0%							
- Secondary Market (SMC)	0.5%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	80.0%							
Interest Only with Credit Enhancement	38.3%							
Alt-A with Credit Enhancement	49.2%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics Condo

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-10.54	-10.87	-11.36	-11.48	-6.82	-4.12	-3.97	-4.84
Wtd Avg Economic Model Fee	36.28	36.38	36.61	36.65	31.35	28.09	27.22	26.99
Wtd Avg Charged Fee	25.74	25.51	25.25	25.17	24.53	23.97	23.25	22.15
Appraisal Waivers								
Appraisal Waiver	2.1%	2.1%	2.2%	2.1%	2.0%	1.7%	1.4%	1.4%
Serious Delinquent Loans								
SDQ Rate All Loans	2.02%	1.53%	1.14%	0.83%	0.35%	0.34%	0.31%	0.30%
- SDQ Rate for Loans with CE	5.61%							
- SDQ Rate for Loans without CE	0.95%							
SDQ Rate Excl. Katrina Loans	2.03%	1.54%	1.14%	0.83%	0.34%	0.30%	0.31%	0.30%
SDQ Rate for Katrina Loans	1.21%	1.39%	1.49%	1.48%	2.58%	9.61%	0.33%	0.16%
Serious Delinquent Loans								
SDQ Loan Count	30,585	22,782	16,567	11,753	4,340	3,786	3,328	3,125
SDQ Count for Loans with CE	19,492							
SDQ Count for Loans without CE	11,093							
SDQ Volume (\$M)								
SDQ Volume	\$5,799.1	\$4,258.5	\$2,989.9	\$2,010.3	\$569.0	\$413.0	\$356.4	\$315.9
SDQ Volume for Loans with CE	\$3,789.5							
SDQ Volume for Loans without CE	\$2,009.6							



Single Family Conventional Book Characteristics New England

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	945,554	945,929	941,058	930,213	866,372	845,962	852,888	870,345
Book Volume (\$B)	\$160.0	\$159.3	\$156.9	\$153.7	\$136.9	\$128.6	\$125.3	\$122.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	29.8%	30.2%	30.5%	31.0%	34.2%	36.6%	37.6%	37.8%
OLTV 60.01% - 70.00%	18.4%	18.6%	18.6%	18.6%	19.5%	20.0%	20.0%	20.0%
OLTV 70.01% - 75.00%	10.0%	10.0%	10.0%	10.0%	10.0%	10.2%	10.7%	11.6%
OLTV 75.01% - 80.00%	28.8%	28.7%	28.8%	28.9%	27.2%	24.4%	22.0%	20.1%
OLTV 80.01% - 90.00%	6.4%	6.1%	5.8%	5.5%	4.7%	4.7%	5.2%	5.9%
OLTV 90.01% - 95.00%	3.5%	3.4%	3.3%	3.1%	2.6%	2.7%	3.1%	3.5%
OLTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.5%	0.5%
OLTV 97.01% - 100.00%	2.4%	2.5%	2.5%	2.4%	1.4%	1.0%	0.7%	0.5%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.0%	67.8%	67.6%	67.3%	65.7%	64.7%	64.3%	64.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	26.5%	26.8%	27.1%	27.5%	30.3%	32.2%	32.9%	32.6%
Comb LTV 60.01% - 70.00%	17.4%	17.5%	17.5%	17.5%	18.3%	18.8%	18.7%	18.2%
Comb LTV 70.01% - 75.00%	9.2%	9.2%	9.2%	9.1%	9.4%	9.6%	10.0%	10.4%
Comb LTV 75.01% - 80.00%	21.6%	21.3%	21.1%	21.0%	20.4%	19.8%	19.2%	17.6%
Comb LTV 80.01% - 90.00%	11.5%	11.2%	10.9%	10.6%	8.8%	7.6%	6.5%	6.1%
Comb LTV 90.01% - 95.00%	6.3%	6.3%	6.2%	6.1%	5.0%	4.3%	3.8%	3.5%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.5%	0.5%
Comb LTV 97.01% - 100.00%	4.1%	4.2%	4.3%	4.2%	2.8%	1.6%	0.9%	0.5%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	2.8%	2.9%	3.1%	3.4%	4.6%	5.7%	7.5%	10.5%
Wtd Avg Comb LTV	70.4%	70.2%	70.1%	69.8%	67.9%	66.4%	65.5%	65.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	26.6%	26.9%	27.1%	27.6%	30.4%	32.3%	33.1%	32.9%
Comb LTV 60.01% - 70.00%	17.4%	17.5%	17.5%	17.6%	18.4%	18.9%	18.8%	18.4%
Comb LTV 70.01% - 75.00%	9.3%	9.2%	9.2%	9.2%	9.4%	9.7%	10.1%	10.6%
Comb LTV 75.01% - 80.00%	21.7%	21.4%	21.2%	21.0%	20.5%	19.9%	19.3%	17.9%
Comb LTV 80.01% - 90.00%	11.5%	11.3%	11.0%	10.6%	8.8%	7.6%	6.6%	6.2%
Comb LTV 90.01% - 95.00%	6.3%	6.3%	6.2%	6.1%	5.0%	4.3%	3.9%	3.6%



Single Family Conventional Book Characteristics New England

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.5%	0.5%
Comb LTV 97.01% - 100.00%	4.1%	4.2%	4.3%	4.2%	2.8%	1.6%	0.9%	0.5%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	2.6%	2.7%	2.9%	3.1%	4.2%	5.3%	6.8%	9.3%
Wtd Avg Comb LTV	70.3%	70.2%	70.1%	69.8%	67.9%	66.4%	65.6%	65.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	42.6%	46.5%	49.6%	50.2%	59.7%	67.9%	63.4%	56.3%
MTMLTV 60.01% - 70.00%	14.0%	14.9%	15.4%	15.1%	15.8%	15.9%	19.9%	22.2%
MTMLTV 70.01% - 75.00%	7.6%	8.1%	8.3%	8.0%	7.3%	6.3%	6.5%	10.1%
MTMLTV 75.01% - 80.00%	9.0%	10.3%	11.5%	10.2%	9.1%	5.9%	5.4%	5.6%
MTMLTV 80.01% - 90.00%	16.0%	12.8%	9.5%	10.9%	5.5%	2.5%	3.1%	4.1%
MTMLTV 90.01% - 95.00%	3.9%	2.9%	2.4%	2.2%	1.0%	0.6%	0.7%	0.9%
MTMLTV 95.01% - 97.00%	1.2%	0.9%	0.7%	0.7%	0.3%	0.1%	0.1%	0.1%
MTMLTV 97.01% - 100.00%	1.5%	1.2%	1.1%	1.0%	0.5%	0.2%	0.2%	0.1%
MTMLTV > 100.00%	3.9%	2.0%	1.1%	1.4%	0.3%	0.1%	0.1%	0.0%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%
Wtg Avg MTMLTV	63.2%	60.4%	58.5%	58.5%	53.8%	50.4%	52.3%	54.7%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%
FICO 550-579	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%	1.0%
FICO 580-619	3.4%	3.5%	3.6%	3.6%	3.4%	3.4%	3.6%	3.8%
FICO 620-659	9.5%	9.6%	9.8%	9.8%	9.6%	9.5%	10.0%	10.3%
FICO 660-699	17.2%	17.3%	17.4%	17.4%	17.3%	17.1%	17.3%	17.2%
FICO 700-739	23.1%	23.2%	23.1%	23.1%	23.2%	23.3%	23.3%	22.9%
FICO >= 740	45.0%	44.6%	44.2%	44.1%	44.2%	44.1%	42.3%	41.0%
FICO Missing	0.7%	0.7%	0.8%	0.8%	1.1%	1.5%	2.1%	3.0%
Wtd Avg FICO	724	723	723	722	723	722	720	718
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	76.9%	76.4%	76.0%	75.1%	71.9%	68.8%	67.1%	67.4%
Intermediate-term, fixed-rate	13.4%	13.7%	13.7%	14.1%	17.2%	20.3%	23.2%	25.6%
Adjustable-rate	5.1%	5.2%	5.5%	5.9%	7.0%	8.3%	8.3%	6.3%
Interest Only adjustable-rate	2.5%	2.5%	2.6%	2.6%	2.6%	2.0%	0.9%	0.3%
Negative Amortization	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%	0.3%



Single Family Conventional Book Characteristics New England

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	1.9%	2.0%	2.0%	2.1%	1.1%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.1%	91.1%	91.2%	91.2%	91.4%	91.9%	92.3%	92.6%
Second/Vacation Home	4.3%	4.2%	4.2%	4.1%	4.0%	3.7%	3.4%	3.1%
Investor Property	4.7%	4.7%	4.7%	4.6%	4.6%	4.3%	4.3%	4.3%
10-K Unit Type (Sums to 100%)								
1 Unit	91.4%	91.3%	91.2%	91.2%	91.2%	91.1%	90.7%	90.4%
2-4 Units	8.6%	8.7%	8.8%	8.8%	8.8%	8.9%	9.3%	9.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.9%	11.8%	11.7%	11.6%	10.8%	10.1%	9.2%	8.7%
Single Family Homes	88.1%	88.2%	88.3%	88.4%	89.2%	89.9%	90.8%	91.3%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Condo/Coop	11.9%	11.8%	11.7%	11.6%	10.8%	10.1%	9.2%	8.7%
1 Unit	79.4%	79.5%	79.5%	79.6%	80.4%	81.0%	81.4%	81.6%
2-4 Units	8.6%	8.7%	8.7%	8.8%	8.7%	8.9%	9.3%	9.6%
Condo								
Condo	11.9%	11.8%	11.6%	11.5%	10.7%	10.0%	9.2%	8.7%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	34.5%	33.7%	34.3%	35.0%	31.8%	28.0%	24.8%	21.2%
Cash-Out Refinance	37.4%	37.7%	37.7%	37.8%	38.7%	38.9%	38.2%	39.0%
Other Refinance	28.1%	28.6%	28.0%	27.3%	29.5%	33.1%	37.0%	39.9%
Origination Type (Sums to 100%)								
TPO Broker	18.4%	18.3%	18.1%	17.9%	17.0%	16.4%	17.6%	18.2%
TPO Correspondent	36.8%	37.1%	37.8%	38.1%	37.1%	36.1%	34.4%	32.6%
Undesignated	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.8%	1.2%
Retail	44.6%	44.4%	43.8%	43.8%	45.5%	46.9%	47.2%	47.9%
Origination Year (Sums to 100%)								
< 2001	1.7%	1.8%	2.0%	2.1%	3.0%	4.1%	5.9%	9.5%
2001	1.1%	1.2%	1.3%	1.4%	1.9%	2.5%	3.7%	6.7%
2002	5.1%	5.3%	5.6%	6.0%	7.8%	10.0%	13.9%	22.0%
2003	22.8%	23.6%	24.7%	26.0%	32.8%	40.2%	51.5%	61.8%
2004	12.5%	12.9%	13.5%	14.3%	17.9%	22.2%	25.0%	0.0%
2005	14.3%	14.7%	15.5%	16.2%	20.3%	21.0%	0.0%	0.0%
2006	12.5%	13.0%	14.0%	15.1%	16.2%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics New England

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	17.9%	18.4%	19.7%	18.8%	0.0%	0.0%	0.0%	0.0%
2008	12.2%	9.1%	3.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$187,676	\$186,180	\$184,132	\$182,121	\$173,198	\$164,692	\$157,133	\$149,358
Loan Original Note Rate	5.99%	5.98%	5.99%	5.99%	5.86%	5.73%	5.77%	5.95%
Seasoning (Sums to 100%)								
Seasoned	3.0%	3.0%	2.8%	2.9%	2.0%	1.9%	1.4%	1.6%
Non-Seasoned	97.0%	97.0%	97.2%	97.1%	98.0%	98.1%	98.6%	98.4%
ACI								
ACI Probability	0.30%	0.30%	0.30%	0.30%	0.26%	0.24%	0.25%	0.26%
Wtd Avg ACI Score	719	719	719	719	724	727	728	728
Credit Premium								
Wtd Avg Credit Premium	-0.02	-0.03	-0.02	-0.01	-0.01	-0.02	-0.04	-0.02
Credit Premium > 1.5	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.4%
Prepay Premium								
Prepay Premium	0.8%	0.8%	0.9%	0.9%	0.8%	0.8%	0.9%	1.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.0%	9.1%	9.2%	9.4%	10.7%	12.2%	13.5%	14.1%
DTI Ratio > 20 and <= 30	19.6%	19.7%	19.7%	19.8%	21.3%	22.7%	23.8%	24.7%
DTI Ratio > 30 and <= 40	26.2%	26.1%	26.1%	26.0%	26.0%	25.8%	25.1%	25.3%
DTI Ratio > 40 and <= 50	22.6%	22.5%	22.4%	22.2%	20.6%	18.9%	17.3%	16.5%
DTI Ratio > 50	16.8%	16.7%	16.4%	16.1%	15.2%	14.6%	14.1%	12.9%
DTI Ratio Missing	5.8%	6.0%	6.3%	6.5%	6.1%	5.8%	6.2%	6.5%
Wtd Avg DTI Ratio	37.8%	37.7%	37.6%	37.5%	36.6%	35.9%	35.2%	34.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.1%	9.3%	9.3%	9.6%	11.0%	12.5%	13.8%	14.4%
DTI Ratio > 20 and <= 30	20.1%	20.2%	20.2%	20.4%	21.9%	23.4%	24.5%	25.4%
DTI Ratio > 30 and <= 40	26.7%	26.6%	26.7%	26.7%	26.6%	26.4%	25.8%	26.0%
DTI Ratio > 40 and <= 50	23.1%	22.9%	22.9%	22.7%	21.1%	19.3%	17.8%	16.9%
DTI Ratio > 50	17.2%	17.1%	16.9%	16.5%	15.6%	15.0%	14.5%	13.2%
DTI Ratio Missing	3.8%	3.9%	4.0%	4.2%	3.8%	3.5%	3.7%	4.1%
Wtd Avg DTI Ratio	37.7%	37.7%	37.6%	37.5%	36.6%	35.9%	35.2%	34.5%
Origination Term (Sums to 100%)								
<= 15 Years	13.4%	13.7%	13.7%	14.1%	17.2%	20.4%	23.2%	25.6%



Single Family Conventional Book Characteristics New England

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	5.0%	5.1%	5.1%	5.2%	5.8%	6.4%	6.8%	7.0%
> 25 Years and <= 30 Years	81.1%	80.7%	80.7%	80.3%	76.8%	73.1%	70.0%	67.3%
> 30 Years	0.5%	0.5%	0.5%	0.4%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	78.8%	78.3%	78.0%	77.2%	72.9%	68.9%	67.2%	67.4%
Intermediate-Term Fixed Rate (excl Balloon)	13.3%	13.6%	13.6%	14.0%	17.0%	20.1%	22.9%	25.3%
Adjustable Rate	7.8%	7.9%	8.3%	8.7%	9.9%	10.7%	9.6%	7.0%
Balloon	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.5%	0.5%	0.5%	0.4%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	7.4%	7.5%	7.8%	8.2%	9.1%	9.6%	8.3%	5.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.7%	0.8%	0.9%	1.0%	1.5%	2.1%	2.1%	1.4%
- 5/1 Hybrid Arm	4.4%	4.4%	4.6%	4.8%	5.2%	5.2%	4.3%	3.0%
- 7/1 Hybrid Arm	1.7%	1.7%	1.8%	1.8%	2.0%	2.0%	1.7%	1.2%
- 10/1 Hybrid Arm	0.5%	0.5%	0.5%	0.5%	0.4%	0.3%	0.2%	0.1%
NegAm ARM	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%	0.3%
Interest Only	4.4%	4.5%	4.6%	4.7%	3.6%	2.2%	0.9%	0.3%
- Interest Only ARM	2.5%	2.5%	2.6%	2.6%	2.6%	2.0%	0.9%	0.3%
- Interest Only FRM	1.9%	2.0%	2.0%	2.1%	1.1%	0.1%	0.0%	0.0%
Alt-A	8.9%	9.2%	9.5%	9.9%	8.9%	7.1%	6.2%	5.7%
- Alt-A Low/No Doc	6.8%	7.0%	7.2%	7.5%	6.6%	5.4%	4.8%	4.3%
- Alt-A No Disclosure	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.7%	1.8%	1.9%	2.0%	2.2%	2.1%	1.9%	1.7%
- Alt-A SISA	0.5%	0.5%	0.5%	0.5%	0.2%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.1%	1.2%	1.3%	1.3%	1.0%	0.8%	0.7%	0.6%
- Alt-A Stated Income	3.2%	3.3%	3.3%	3.4%	3.1%	2.5%	2.3%	2.0%



Single Family Conventional Book Characteristics New England

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.2%	1.3%	1.3%	1.4%	1.1%	0.7%	0.4%	0.2%
Alt-A Deals (no SFC)	0.8%	0.9%	0.9%	1.0%	1.1%	1.1%	1.0%	1.2%
My Community Mortgage	1.0%	1.0%	1.0%	0.9%	0.3%	0.1%	0.1%	0.0%
Non-Full Doc								
Non-Full Doc Total	16.3%	16.5%	16.4%	16.1%	12.8%	9.9%	8.0%	6.7%
- Select Lender Programs Non-Full Doc	9.5%	9.5%	9.2%	8.6%	6.2%	4.6%	3.3%	2.5%
- Other Low/No Doc	6.8%	7.0%	7.2%	7.5%	6.6%	5.3%	4.7%	4.2%
Subprime Deals								
Subprime	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.2%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%
- Post 12/2005	0.3%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	84.1%	83.7%	83.3%	82.7%	83.9%	85.2%	85.0%	82.4%
Investor Channel	11.6%	11.9%	12.2%	12.8%	11.0%	8.9%	7.4%	7.2%
eChannel	2.7%	2.7%	2.6%	2.6%	2.5%	2.5%	2.6%	2.5%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Subprime Channel	0.3%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.4%	1.5%	1.6%	1.7%	2.4%	3.4%	4.9%	8.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.0%	13.1%	13.1%	13.1%	10.7%	7.7%	4.5%	2.6%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.0%	4.0%	4.1%	4.1%	3.6%	2.9%	2.3%	1.6%
- 80/15/05	2.5%	2.5%	2.7%	2.7%	2.5%	1.9%	1.4%	0.8%
- 80/20/00	0.7%	0.7%	0.8%	0.8%	0.8%	0.5%	0.2%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.3%	5.3%	5.1%	4.9%	3.6%	2.1%	0.4%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	18.2%	18.4%	18.8%	19.0%	17.7%	15.8%	14.1%	11.5%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	5.1%	5.2%	5.3%	5.3%	4.8%	4.0%	3.3%	2.4%
- 80/15/05	2.9%	3.0%	3.1%	3.2%	2.9%	2.3%	1.8%	1.1%
- 80/20/00	1.8%	1.9%	2.0%	2.1%	1.6%	0.9%	0.5%	0.2%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics New England

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	7.8%	7.8%	7.8%	7.8%	8.0%	8.2%	8.1%	7.4%
EA/TPR								
EA/TPR	1.8%	1.8%	1.9%	1.8%	1.6%	1.5%	1.6%	1.7%
- EA I	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%
- EA/TPR II	0.4%	0.5%	0.5%	0.4%	0.4%	0.3%	0.4%	0.4%
- EA/TPR III	0.6%	0.7%	0.7%	0.6%	0.6%	0.5%	0.5%	0.5%
10-K Property Region (Sums to 100%)								
Midwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Northeast	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Southeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Census Region (Sums to 100%)								
New England	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mountain	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pacific	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) MA	50.4%	50.3%	50.3%	50.3%	51.1%	51.7%	53.0%	53.9%
02) CT	23.7%	23.6%	23.5%	23.5%	23.0%	22.8%	22.6%	22.3%
03) NH	9.7%	9.7%	9.7%	9.7%	9.8%	9.7%	9.5%	9.4%
04) RI	6.7%	6.7%	6.7%	6.8%	6.7%	6.7%	6.6%	6.7%
05) ME	6.4%	6.4%	6.4%	6.4%	6.3%	6.1%	5.4%	5.1%
06) VT	3.3%	3.3%	3.3%	3.3%	3.1%	3.0%	2.8%	2.7%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	25.3%	25.5%	25.3%	25.1%	23.5%	23.1%	21.6%	19.1%



Single Family Conventional Book Characteristics New England

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CERBERUS CAPITAL HOLDING	8.8%	8.9%	8.8%	8.9%	9.5%	9.0%	8.5%	7.1%
03) CITIGROUP INC	8.5%	8.5%	8.4%	8.3%	7.1%	6.1%	5.0%	3.7%
04) WASHINGTON MUTUAL INC	7.0%	7.2%	7.6%	8.0%	10.1%	11.9%	14.3%	16.0%
05) PHH CORPORATION	4.6%	4.6%	4.6%	4.6%	4.8%	4.9%	5.1%	4.7%
06) WELLS FARGO & COMPANY	4.4%	4.1%	3.8%	3.5%	2.7%	2.0%	1.3%	1.3%
07) JP MORGAN CHASE & CO	3.7%	3.4%	3.2%	3.0%	2.6%	2.4%	2.5%	3.1%
08) AMTRUST FINANCIAL CORPORATION	3.7%	3.6%	3.6%	3.6%	3.6%	3.4%	2.9%	2.7%
09) FIRST HORIZON NATIONAL CORPORATION	2.9%	3.0%	3.2%	3.3%	3.6%	3.8%	3.5%	3.4%
10) ROYAL BANK OF SCOTLAND GROUP PLC THE	2.6%	2.6%	2.6%	2.6%	2.4%	2.3%	2.2%	2.4%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	25.1%	25.4%	25.4%	25.3%	23.7%	23.0%	21.3%	18.7%
02) CITIGROUP INC	11.8%	11.9%	12.0%	12.1%	11.8%	11.2%	10.0%	9.0%
03) WELLS FARGO & COMPANY	10.3%	10.2%	10.0%	10.0%	10.2%	9.5%	7.7%	5.9%
04) JP MORGAN CHASE & CO	10.1%	9.8%	9.5%	9.3%	9.0%	9.0%	9.0%	9.7%
05) CERBERUS CAPITAL HOLDING	9.9%	10.0%	9.9%	10.0%	10.9%	10.8%	10.9%	10.9%
06) WASHINGTON MUTUAL INC	5.1%	5.3%	5.5%	5.8%	7.4%	9.3%	12.6%	16.2%
07) PHH CORPORATION	3.4%	3.4%	3.4%	3.4%	3.5%	3.7%	4.2%	3.9%
08) ROYAL BANK OF SCOTLAND GROUP PLC THE	1.8%	1.8%	1.7%	1.7%	1.3%	1.0%	0.6%	0.6%
09) INDYMAC BANCORP INC	1.6%	1.6%	1.6%	1.5%	0.9%	0.6%	0.6%	0.6%
10) FIRST HORIZON NATIONAL CORPORATION	1.5%	1.5%	1.7%	1.8%	2.1%	2.3%	2.8%	2.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	85.1%							
Credit Enhancement	14.9%							
- Primary MI Only	10.4%							
- Pool Policy Only	3.0%							
- Pool Policy and Primary MI	0.5%							
- Full Recourse	0.2%							
- Shared Arrangement	0.4%							
- Government	0.0%							
- Secondary Market (SMC)	0.3%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	61.6%							
Interest Only with Credit Enhancement	34.1%							
Alt-A with Credit Enhancement	37.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-3.31	-3.50	-3.87	-3.92	-1.35	0.09	0.10	-0.65



Single Family Conventional Book Characteristics New England

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	26.19	26.07	26.12	26.01	22.44	20.61	20.45	20.74
Wtd Avg Charged Fee	22.88	22.57	22.25	22.09	21.09	20.70	20.55	20.09
Appraisal Waivers								
Appraisal Waiver	2.9%	2.9%	2.9%	2.7%	2.4%	2.0%	1.6%	1.6%
Serious Delinquent Loans								
SDQ Rate All Loans	1.32%	1.07%	0.90%	0.76%	0.44%	0.35%	0.32%	0.32%
- SDQ Rate for Loans with CE	4.63%							
- SDQ Rate for Loans without CE	0.85%							
SDQ Rate Excl. Katrina Loans	1.32%	1.07%	0.90%	0.76%	0.44%	0.35%	0.32%	0.32%
SDQ Rate for Katrina Loans				0.00%	0.00%	0.00%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	12,381	9,996	8,352	6,982	3,812	2,896	2,666	2,713
SDQ Count for Loans with CE	5,414							
SDQ Count for Loans without CE	6,967							
SDQ Volume (\$M)								
SDQ Volume	\$2,525.7	\$2,024.6	\$1,645.7	\$1,339.8	\$639.8	\$428.1	\$362.6	\$331.1
SDQ Volume for Loans with CE	\$1,199.4							
SDQ Volume for Loans without CE	\$1,326.3							



Single Family Conventional Book Characteristics Middle Atlantic

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	2,043,070	2,016,872	1,993,247	1,963,629	1,793,647	1,749,470	1,748,318	1,761,699
Book Volume (\$B)	\$319.7	\$311.9	\$303.8	\$295.2	\$254.0	\$235.5	\$226.4	\$218.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	26.7%	26.9%	26.9%	27.2%	29.0%	30.3%	30.3%	29.4%
OLTV 60.01% - 70.00%	16.9%	16.9%	16.8%	16.9%	17.5%	17.9%	17.8%	17.7%
OLTV 70.01% - 75.00%	10.0%	10.0%	10.0%	10.1%	10.3%	10.7%	11.3%	12.1%
OLTV 75.01% - 80.00%	29.7%	29.7%	30.1%	30.3%	29.0%	26.6%	24.8%	23.7%
OLTV 80.01% - 90.00%	8.7%	8.4%	8.2%	7.9%	7.6%	7.9%	8.7%	9.9%
OLTV 90.01% - 95.00%	4.7%	4.6%	4.6%	4.4%	4.2%	4.5%	5.2%	5.8%
OLTV 95.01% - 97.00%	0.7%	0.6%	0.6%	0.6%	0.7%	0.8%	0.8%	0.7%
OLTV 97.01% - 100.00%	2.5%	2.6%	2.7%	2.6%	1.8%	1.3%	1.0%	0.6%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	69.7%	69.6%	69.6%	69.4%	68.5%	68.0%	68.0%	68.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	23.2%	23.3%	23.2%	23.4%	24.7%	25.4%	25.1%	23.7%
Comb LTV 60.01% - 70.00%	15.5%	15.6%	15.4%	15.4%	15.9%	16.0%	15.6%	14.8%
Comb LTV 70.01% - 75.00%	9.1%	9.0%	9.0%	9.0%	9.2%	9.4%	9.7%	9.8%
Comb LTV 75.01% - 80.00%	22.5%	22.1%	22.0%	22.0%	21.6%	21.1%	20.6%	19.2%
Comb LTV 80.01% - 90.00%	13.1%	12.9%	12.7%	12.3%	10.7%	9.6%	8.8%	8.5%
Comb LTV 90.01% - 95.00%	7.1%	7.1%	7.1%	7.0%	6.0%	5.5%	5.2%	4.9%
Comb LTV 95.01% - 97.00%	0.7%	0.6%	0.6%	0.7%	0.7%	0.7%	0.7%	0.6%
Comb LTV 97.01% - 100.00%	4.0%	4.2%	4.3%	4.3%	2.9%	1.8%	1.1%	0.6%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	4.8%	5.1%	5.5%	5.9%	8.3%	10.4%	13.2%	17.9%
Wtd Avg Comb LTV	72.0%	71.9%	71.9%	71.8%	70.4%	69.4%	68.9%	68.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	23.2%	23.4%	23.3%	23.5%	24.8%	25.6%	25.3%	24.0%
Comb LTV 60.01% - 70.00%	15.6%	15.6%	15.5%	15.5%	16.0%	16.1%	15.8%	15.1%
Comb LTV 70.01% - 75.00%	9.1%	9.1%	9.0%	9.0%	9.3%	9.6%	9.9%	10.1%
Comb LTV 75.01% - 80.00%	22.6%	22.2%	22.2%	22.1%	21.8%	21.4%	21.0%	19.8%
Comb LTV 80.01% - 90.00%	13.2%	13.0%	12.8%	12.4%	10.8%	9.8%	9.0%	8.8%



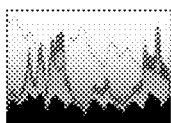
Single Family Conventional Book Characteristics Middle Atlantic

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	7.1%	7.1%	7.1%	7.0%	6.1%	5.6%	5.3%	5.1%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%
Comb LTV 97.01% - 100.00%	4.0%	4.2%	4.3%	4.3%	2.9%	1.8%	1.1%	0.6%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	4.4%	4.7%	5.0%	5.4%	7.5%	9.5%	11.8%	15.7%
Wtd Avg Comb LTV	72.0%	71.9%	71.9%	71.8%	70.4%	69.4%	69.0%	68.9%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	48.5%	51.6%	54.1%	56.0%	65.1%	70.4%	63.6%	53.7%
MTMLTV 60.01% - 70.00%	13.5%	13.9%	14.2%	14.0%	13.9%	14.3%	18.7%	22.1%
MTMLTV 70.01% - 75.00%	7.6%	7.7%	7.8%	7.6%	6.5%	5.6%	6.7%	10.4%
MTMLTV 75.01% - 80.00%	8.9%	9.5%	9.9%	9.4%	7.2%	5.2%	5.3%	6.5%
MTMLTV 80.01% - 90.00%	13.1%	10.9%	8.7%	8.4%	4.8%	2.8%	3.8%	5.4%
MTMLTV 90.01% - 95.00%	3.4%	2.8%	2.4%	2.1%	1.1%	0.7%	0.9%	1.1%
MTMLTV 95.01% - 97.00%	1.0%	0.9%	0.7%	0.6%	0.3%	0.2%	0.2%	0.1%
MTMLTV 97.01% - 100.00%	1.3%	1.1%	1.0%	0.9%	0.4%	0.2%	0.2%	0.1%
MTMLTV > 100.00%	2.4%	1.3%	0.8%	0.8%	0.2%	0.0%	0.1%	0.0%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%
Wtg Avg MTMLTV	59.7%	57.7%	56.2%	55.3%	51.0%	49.0%	52.4%	55.8%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%
FICO 550-579	0.8%	0.8%	0.8%	0.8%	0.9%	0.9%	1.0%	1.1%
FICO 580-619	3.6%	3.7%	3.8%	3.8%	3.8%	3.8%	4.1%	4.1%
FICO 620-659	10.1%	10.3%	10.5%	10.6%	10.5%	10.6%	11.0%	11.2%
FICO 660-699	18.0%	18.2%	18.3%	18.4%	18.3%	18.1%	18.2%	18.1%
FICO 700-739	23.3%	23.3%	23.3%	23.3%	23.3%	23.1%	23.0%	22.6%
FICO >= 740	42.9%	42.2%	41.7%	41.5%	41.2%	40.7%	39.1%	37.8%
FICO Missing	0.8%	0.9%	1.0%	1.0%	1.5%	2.1%	2.9%	4.4%
Wtd Avg FICO	721	720	719	719	719	718	716	714
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	75.8%	75.1%	74.7%	73.8%	71.3%	68.4%	66.0%	65.7%
Intermediate-term, fixed-rate	15.4%	15.9%	15.9%	16.4%	19.9%	23.6%	26.9%	28.9%
Adjustable-rate	3.6%	3.7%	3.9%	4.2%	4.8%	5.6%	5.7%	4.4%
Interest Only adjustable-rate	2.5%	2.5%	2.6%	2.6%	2.4%	1.7%	0.9%	0.4%



Single Family Conventional Book Characteristics Middle Atlantic

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.5%	0.6%
Interest Only fixed-rate	2.5%	2.6%	2.7%	2.7%	1.3%	0.2%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	92.9%	92.9%	93.0%	93.0%	93.3%	93.7%	94.2%	94.6%
Second/Vacation Home	2.9%	2.9%	2.9%	2.8%	2.7%	2.6%	2.4%	2.2%
Investor Property	4.1%	4.2%	4.1%	4.1%	4.0%	3.7%	3.4%	3.2%
10-K Unit Type (Sums to 100%)								
1 Unit	89.7%	89.8%	89.7%	89.7%	90.0%	90.0%	89.8%	89.9%
2-4 Units	10.3%	10.2%	10.3%	10.3%	10.0%	10.0%	10.2%	10.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.4%	11.1%	11.0%	10.9%	10.3%	9.6%	9.0%	8.6%
Single Family Homes	88.6%	88.9%	89.0%	89.1%	89.7%	90.4%	91.0%	91.4%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Condo/Coop	11.4%	11.1%	11.0%	10.9%	10.3%	9.6%	9.0%	8.6%
1 Unit	78.3%	78.6%	78.7%	78.7%	79.7%	80.4%	80.8%	81.2%
2-4 Units	10.2%	10.2%	10.3%	10.3%	10.0%	10.0%	10.2%	10.1%
Condo								
Condo	8.3%	8.1%	8.0%	7.9%	7.4%	6.9%	6.5%	6.1%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	44.2%	43.4%	44.0%	44.3%	41.7%	38.4%	35.4%	33.0%
Cash-Out Refinance	34.4%	34.7%	34.3%	34.1%	33.9%	33.3%	32.5%	32.4%
Other Refinance	21.5%	21.9%	21.6%	21.6%	24.4%	28.2%	32.2%	34.7%
Origination Type (Sums to 100%)								
TPO Broker	21.2%	21.2%	21.2%	20.9%	20.0%	19.1%	19.5%	20.1%
TPO Correspondent	24.6%	25.0%	25.5%	25.6%	24.0%	22.3%	20.5%	18.8%
Undesignated	0.3%	0.3%	0.4%	0.4%	0.6%	0.9%	1.3%	2.0%
Retail	53.9%	53.5%	52.9%	53.1%	55.4%	57.8%	58.8%	59.2%
Origination Year (Sums to 100%)								
< 2001	3.0%	3.3%	3.5%	3.8%	5.5%	7.5%	10.8%	16.7%
2001	1.8%	1.9%	2.0%	2.2%	3.0%	4.0%	5.8%	9.4%
2002	5.9%	6.3%	6.8%	7.2%	9.8%	12.6%	17.3%	25.0%
2003	18.8%	19.8%	20.8%	22.1%	28.5%	35.4%	44.5%	48.9%
2004	10.7%	11.2%	11.9%	12.7%	16.1%	20.2%	21.7%	0.0%
2005	13.2%	13.8%	14.6%	15.4%	19.7%	20.3%	0.0%	0.0%



Single Family Conventional Book Characteristics Middle Atlantic

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	13.6%	14.2%	15.3%	16.4%	17.4%	0.0%	0.0%	0.0%
2007	19.8%	20.5%	21.7%	20.3%	0.0%	0.0%	0.0%	0.0%
2008	13.2%	9.1%	3.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$174,847	\$172,574	\$170,026	\$167,614	\$157,564	\$148,529	\$141,330	\$134,317
Loan Original Note Rate	6.10%	6.10%	6.11%	6.12%	6.02%	5.91%	6.00%	6.20%
Seasoning (Sums to 100%)								
Seasoned	4.5%	4.0%	3.7%	3.8%	2.1%	2.2%	2.4%	2.8%
Non-Seasoned	95.5%	96.0%	96.3%	96.2%	97.9%	97.8%	97.6%	97.2%
ACI								
ACI Probability	0.41%	0.42%	0.42%	0.42%	0.37%	0.35%	0.35%	0.34%
Wtd Avg ACI Score	713	712	712	712	717	720	721	721
Credit Premium								
Wtd Avg Credit Premium	-0.01	-0.02	-0.02	-0.01	0.00	-0.01	-0.02	-0.01
Credit Premium > 1.5	0.4%	0.4%	0.4%	0.4%	0.3%	0.4%	0.4%	0.5%
Prepay Premium								
Prepay Premium	1.1%	1.1%	1.2%	1.3%	1.0%	1.1%	1.3%	1.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.7%	8.9%	8.9%	9.2%	10.5%	11.8%	12.8%	13.3%
DTI Ratio > 20 and <= 30	19.1%	19.3%	19.4%	19.6%	21.0%	22.4%	23.4%	24.1%
DTI Ratio > 30 and <= 40	26.5%	26.4%	26.4%	26.4%	26.2%	25.9%	25.4%	25.8%
DTI Ratio > 40 and <= 50	22.6%	22.2%	22.0%	21.6%	19.6%	17.8%	16.3%	15.4%
DTI Ratio > 50	14.9%	14.6%	14.3%	14.0%	13.2%	12.6%	11.9%	10.9%
DTI Ratio Missing	8.3%	8.6%	9.0%	9.2%	9.5%	9.7%	10.2%	10.6%
Wtd Avg DTI Ratio	37.4%	37.2%	37.1%	36.9%	36.1%	35.3%	34.6%	34.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.9%	9.1%	9.2%	9.4%	10.8%	12.1%	13.2%	13.7%
DTI Ratio > 20 and <= 30	19.8%	20.0%	20.1%	20.4%	22.0%	23.4%	24.5%	25.2%
DTI Ratio > 30 and <= 40	27.4%	27.3%	27.4%	27.4%	27.4%	27.1%	26.6%	26.8%
DTI Ratio > 40 and <= 50	23.3%	23.0%	22.8%	22.5%	20.5%	18.6%	17.1%	16.1%
DTI Ratio > 50	15.4%	15.3%	15.0%	14.7%	13.9%	13.3%	12.6%	11.4%
DTI Ratio Missing	5.2%	5.3%	5.5%	5.5%	5.3%	5.4%	5.9%	6.8%
Wtd Avg DTI Ratio	37.4%	37.3%	37.1%	36.9%	36.1%	35.4%	34.7%	34.0%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics Middle Atlantic

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	15.5%	15.9%	15.9%	16.4%	19.9%	23.7%	26.9%	28.9%
> 15 Years amd <= 25 Years	5.1%	5.1%	5.2%	5.3%	5.9%	6.5%	6.9%	7.0%
> 25 Years and <= 30 Years	78.9%	78.5%	78.4%	77.8%	74.1%	69.8%	66.1%	64.0%
> 30 Years	0.5%	0.5%	0.5%	0.5%	0.2%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	78.3%	77.6%	77.3%	76.5%	72.6%	68.6%	66.0%	65.7%
Intermediate-Term Fixed Rate (excl Balloon)	15.3%	15.8%	15.8%	16.3%	19.7%	23.4%	26.6%	28.5%
Adjustable Rate	6.2%	6.4%	6.7%	7.0%	7.5%	7.8%	7.1%	5.4%
Balloon	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%
Various Product Types								
Second	0.1%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.5%	0.5%	0.5%	0.5%	0.2%	0.1%	0.1%	0.1%
Hybrid Arm	5.8%	5.9%	6.2%	6.5%	6.7%	6.6%	5.7%	3.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.4%	0.5%	0.5%	0.6%	0.9%	1.1%	1.2%	0.8%
- 5/1 Hybrid Arm	3.2%	3.3%	3.4%	3.5%	3.6%	3.4%	2.9%	1.9%
- 7/1 Hybrid Arm	1.5%	1.5%	1.5%	1.6%	1.6%	1.6%	1.3%	1.0%
- 10/1 Hybrid Arm	0.7%	0.7%	0.7%	0.7%	0.6%	0.5%	0.3%	0.2%
NegAm ARM	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.5%	0.6%
Interest Only	5.0%	5.1%	5.2%	5.3%	3.7%	1.9%	0.9%	0.4%
- Interest Only ARM	2.5%	2.5%	2.6%	2.6%	2.4%	1.7%	0.9%	0.4%
- Interest Only FRM	2.5%	2.6%	2.7%	2.7%	1.3%	0.2%	0.0%	0.0%
Alt-A	12.2%	12.8%	13.1%	13.4%	12.1%	10.1%	9.3%	8.9%
- Alt-A Low/No Doc	10.1%	10.5%	10.7%	10.9%	9.7%	8.2%	7.7%	7.2%
- Alt-A No Disclosure	0.4%	0.4%	0.4%	0.5%	0.2%	0.1%	0.0%	0.0%
- Alt-A NINA	2.9%	3.0%	3.2%	3.1%	3.4%	3.4%	3.2%	2.9%
- Alt-A SISA	0.7%	0.7%	0.7%	0.7%	0.4%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.2%	1.3%	1.3%	1.4%	1.2%	1.1%	1.1%	1.1%
- Alt-A Stated Income	4.9%	5.1%	5.0%	5.2%	4.6%	3.7%	3.4%	3.1%



Single Family Conventional Book Characteristics Middle Atlantic

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.3%	1.3%	1.4%	1.4%	1.2%	0.7%	0.4%	0.3%
Alt-A Deals (no SFC)	0.9%	1.0%	1.0%	1.1%	1.2%	1.2%	1.1%	1.5%
My Community Mortgage	0.8%	0.8%	0.8%	0.8%	0.3%	0.2%	0.1%	0.1%
Non-Full Doc								
Non-Full Doc Total	22.9%	23.4%	23.1%	22.5%	18.2%	14.9%	13.1%	11.3%
- Select Lender Programs Non-Full Doc	12.8%	12.8%	12.4%	11.6%	8.5%	6.8%	5.5%	4.3%
- Other Low/No Doc	10.1%	10.5%	10.7%	10.9%	9.6%	8.1%	7.5%	7.0%
Subprime Deals								
Subprime	0.4%	0.3%	0.3%	0.3%	0.2%	0.1%	0.2%	0.3%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%
- Post 12/2005	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	77.5%	77.3%	76.7%	75.9%	76.8%	77.1%	75.2%	71.2%
Investor Channel	15.9%	15.9%	16.2%	16.7%	14.2%	12.2%	11.5%	11.0%
eChannel	3.8%	3.9%	4.0%	4.0%	4.4%	4.5%	4.5%	3.9%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.4%	2.6%	2.8%	3.0%	4.4%	6.1%	8.7%	13.8%
Subordinate Financing - RDW								
Subordinate Financing - RDW	12.5%	12.6%	12.6%	12.5%	9.7%	7.0%	4.2%	2.5%
- 75/20/05	0.2%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.6%	3.6%	3.7%	3.8%	3.4%	2.8%	2.2%	1.5%
- 80/15/05	2.2%	2.3%	2.4%	2.4%	2.2%	1.8%	1.3%	0.8%
- 80/20/00	0.5%	0.6%	0.6%	0.6%	0.6%	0.3%	0.2%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.8%	5.7%	5.5%	5.3%	3.3%	1.8%	0.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	16.5%	16.7%	17.0%	17.1%	15.1%	13.2%	11.2%	8.8%
- 75/20/05	0.3%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	4.9%	5.0%	5.1%	5.2%	4.6%	3.9%	3.3%	2.5%
- 80/15/05	2.7%	2.9%	3.0%	3.1%	2.7%	2.2%	1.8%	1.2%
- 80/20/00	1.7%	1.8%	1.9%	2.0%	1.5%	0.8%	0.4%	0.2%



Single Family Conventional Book Characteristics Middle Atlantic

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	6.6%	6.5%	6.4%	6.3%	5.8%	5.8%	5.3%	4.5%
EA/TPR								
EA/TPR	2.1%	2.2%	2.2%	2.1%	2.0%	2.0%	2.0%	1.9%
- EA I	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.8%
- EA/TPR II	0.5%	0.5%	0.6%	0.5%	0.5%	0.5%	0.5%	0.5%
- EA/TPR III	0.7%	0.8%	0.8%	0.7%	0.7%	0.7%	0.6%	0.5%
10-K Property Region (Sums to 100%)								
Midwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Northeast	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Southeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Census Region (Sums to 100%)								
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle Atlantic	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
East North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mountain	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pacific	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) NY	42.5%	41.9%	41.9%	42.0%	41.7%	42.4%	43.0%	43.0%
02) NJ	32.3%	32.6%	32.6%	32.6%	32.7%	32.4%	32.5%	32.6%
03) PA	25.2%	25.4%	25.4%	25.4%	25.6%	25.2%	24.5%	24.5%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers								



Single Family Conventional Book Characteristics Middle Atlantic

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	22.7%	23.2%	23.0%	22.9%	22.0%	20.7%	18.8%	16.3%
02) CITIGROUP INC	10.8%	11.1%	11.2%	11.3%	10.6%	9.8%	8.6%	7.3%
03) JP MORGAN CHASE & CO	8.1%	7.8%	7.5%	7.5%	6.4%	6.1%	6.3%	7.5%
04) WASHINGTON MUTUAL INC	7.1%	7.4%	7.9%	8.4%	10.7%	12.8%	15.0%	16.0%
05) WELLS FARGO & COMPANY	6.2%	5.6%	5.0%	4.4%	3.0%	2.3%	1.6%	1.7%
06) PHH CORPORATION	5.9%	6.1%	6.3%	6.4%	7.4%	7.7%	7.9%	7.1%
07) CERBERUS CAPITAL HOLDING	4.4%	4.5%	4.6%	4.6%	4.9%	4.4%	4.2%	3.7%
08) HSBC HOLDINGS PLC	4.3%	3.6%	3.6%	3.6%	3.5%	3.3%	2.9%	2.9%
09) WACHOVIA CORPORATION	3.5%	3.3%	3.0%	2.8%	2.8%	2.7%	2.6%	2.6%
10) INDYMAC BANCORP INC	2.4%	2.5%	2.5%	2.3%	1.6%	1.4%	1.5%	1.7%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	22.4%	22.9%	23.1%	23.0%	22.0%	20.6%	18.4%	16.0%
02) CITIGROUP INC	13.7%	14.1%	14.3%	14.6%	14.7%	14.1%	12.6%	11.4%
03) JP MORGAN CHASE & CO	13.1%	12.7%	12.6%	12.6%	12.0%	11.5%	11.9%	13.2%
04) WELLS FARGO & COMPANY	10.8%	10.4%	9.8%	9.4%	8.9%	8.7%	7.5%	6.5%
05) WASHINGTON MUTUAL INC	5.8%	6.1%	6.4%	6.8%	8.7%	10.9%	14.0%	16.6%
06) CERBERUS CAPITAL HOLDING	5.2%	5.3%	5.3%	5.3%	5.8%	5.6%	5.8%	5.9%
07) HSBC HOLDINGS PLC	3.8%	3.3%	3.3%	3.2%	3.1%	2.8%	2.3%	2.2%
08) PHH CORPORATION	3.8%	3.9%	3.9%	4.0%	4.7%	5.2%	5.8%	5.5%
09) WACHOVIA CORPORATION	2.5%	2.2%	2.0%	1.8%	1.4%	1.2%	0.6%	0.4%
10) INDYMAC BANCORP INC	2.4%	2.5%	2.5%	2.4%	1.6%	1.4%	1.5%	1.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	81.9%							
Credit Enhancement	18.1%							
- Primary MI Only	12.7%							
- Pool Policy Only	3.4%							
- Pool Policy and Primary MI	0.7%							
- Full Recourse	0.3%							
- Shared Arrangement	0.6%							
- Government	0.0%							
- Secondary Market (SMC)	0.4%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	61.0%							
Interest Only with Credit Enhancement	35.8%							
Alt-A with Credit Enhancement	34.9%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics Middle Atlantic

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-3.92	-4.33	-4.76	-4.79	-2.47	-1.16	-1.25	-2.11
Wtd Avg Economic Model Fee	28.16	28.05	28.14	28.03	24.69	22.98	22.86	23.01
Wtd Avg Charged Fee	24.25	23.72	23.38	23.25	22.22	21.83	21.61	20.90
Appraisal Waivers								
Appraisal Waiver	3.5%	3.5%	3.5%	3.4%	3.3%	3.1%	2.7%	2.5%
Serious Delinquent Loans								
SDQ Rate All Loans	1.51%	1.24%	1.07%	0.98%	0.73%	0.72%	0.74%	0.71%
- SDQ Rate for Loans with CE	4.38%							
- SDQ Rate for Loans without CE	0.90%							
SDQ Rate Excl. Katrina Loans	1.51%	1.24%	1.07%	0.98%	0.73%	0.72%	0.74%	0.71%
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	30,598	24,820	21,176	19,019	13,052	12,522	12,706	12,320
SDQ Count for Loans with CE	15,434							
SDQ Count for Loans without CE	15,164							
SDQ Volume (\$M)								
SDQ Volume	\$5,844.4	\$4,546.6	\$3,666.0	\$3,060.6	\$1,652.8	\$1,415.9	\$1,423.4	\$1,326.6
SDQ Volume for Loans with CE	\$3,063.0							
SDQ Volume for Loans without CE	\$2,781.5							



Single Family Conventional Book Characteristics East North Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	2,881,072	2,884,578	2,868,215	2,837,959	2,627,142	2,529,805	2,541,456	2,559,045
Book Volume (\$B)	\$354.1	\$353.4	\$348.5	\$341.8	\$305.7	\$286.9	\$281.9	\$277.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	16.3%	16.4%	16.5%	16.6%	18.2%	19.8%	20.9%	21.4%
OLTV 60.01% - 70.00%	14.7%	14.7%	14.6%	14.7%	15.6%	16.4%	16.8%	16.9%
OLTV 70.01% - 75.00%	10.6%	10.6%	10.6%	10.6%	11.0%	11.6%	12.4%	13.2%
OLTV 75.01% - 80.00%	35.6%	35.5%	35.6%	35.9%	35.3%	32.9%	30.5%	28.5%
OLTV 80.01% - 90.00%	10.6%	10.5%	10.3%	10.1%	9.8%	10.2%	10.7%	11.6%
OLTV 90.01% - 95.00%	5.6%	5.5%	5.4%	5.2%	4.9%	5.2%	5.7%	6.0%
OLTV 95.01% - 97.00%	0.8%	0.8%	0.7%	0.8%	0.8%	0.8%	1.0%	1.0%
OLTV 97.01% - 100.00%	5.8%	5.9%	6.0%	6.0%	4.3%	3.0%	2.0%	1.2%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	74.8%	74.7%	74.7%	74.5%	73.5%	72.6%	72.0%	71.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.2%	14.4%	14.4%	14.6%	15.9%	17.1%	17.9%	18.0%
Comb LTV 60.01% - 70.00%	13.3%	13.4%	13.3%	13.3%	14.1%	14.8%	15.0%	14.7%
Comb LTV 70.01% - 75.00%	9.4%	9.4%	9.4%	9.4%	9.9%	10.5%	11.1%	11.4%
Comb LTV 75.01% - 80.00%	27.3%	27.1%	27.0%	27.1%	27.6%	27.7%	27.4%	25.7%
Comb LTV 80.01% - 90.00%	15.8%	15.6%	15.4%	15.0%	13.8%	13.0%	11.9%	11.5%
Comb LTV 90.01% - 95.00%	8.5%	8.4%	8.4%	8.3%	7.4%	6.7%	6.3%	5.8%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.7%	0.8%	0.7%	0.8%	0.9%	0.9%
Comb LTV 97.01% - 100.00%	7.8%	8.0%	8.2%	8.2%	6.0%	3.7%	2.2%	1.3%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	2.7%	2.8%	3.0%	3.2%	4.4%	5.6%	7.3%	10.7%
Wtd Avg Comb LTV	76.9%	76.9%	76.8%	76.7%	75.3%	74.0%	73.1%	72.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.3%	14.4%	14.5%	14.7%	16.0%	17.2%	18.0%	18.3%
Comb LTV 60.01% - 70.00%	13.4%	13.4%	13.4%	13.4%	14.2%	14.9%	15.1%	15.0%
Comb LTV 70.01% - 75.00%	9.4%	9.4%	9.4%	9.4%	10.0%	10.6%	11.2%	11.7%
Comb LTV 75.01% - 80.00%	27.4%	27.2%	27.1%	27.2%	27.8%	27.9%	27.7%	26.1%
Comb LTV 80.01% - 90.00%	15.9%	15.7%	15.4%	15.1%	13.9%	13.1%	12.0%	11.7%



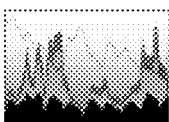
Single Family Conventional Book Characteristics East North Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	8.6%	8.5%	8.4%	8.3%	7.4%	6.8%	6.4%	6.0%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	0.9%
Comb LTV 97.01% - 100.00%	7.8%	8.0%	8.2%	8.2%	6.0%	3.7%	2.2%	1.3%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	2.4%	2.5%	2.7%	2.8%	3.9%	4.9%	6.3%	9.0%
Wtd Avg Comb LTV	76.9%	76.8%	76.8%	76.7%	75.3%	74.0%	73.1%	72.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	29.2%	32.4%	34.9%	34.3%	39.6%	41.8%	36.9%	33.1%
MTMLTV 60.01% - 70.00%	15.3%	16.9%	18.2%	17.5%	20.8%	23.8%	24.4%	22.3%
MTMLTV 70.01% - 75.00%	9.4%	10.4%	11.2%	10.8%	11.8%	12.2%	14.1%	15.6%
MTMLTV 75.01% - 80.00%	11.5%	13.4%	14.5%	13.7%	12.8%	11.0%	11.5%	14.7%
MTMLTV 80.01% - 90.00%	17.7%	14.4%	11.6%	13.3%	9.1%	7.3%	8.8%	9.9%
MTMLTV 90.01% - 95.00%	5.5%	4.8%	3.8%	3.9%	2.4%	1.9%	2.2%	2.8%
MTMLTV 95.01% - 97.00%	1.9%	1.6%	1.3%	1.3%	0.8%	0.5%	0.5%	0.5%
MTMLTV 97.01% - 100.00%	2.6%	2.2%	2.2%	2.2%	1.4%	0.7%	0.7%	0.4%
MTMLTV > 100.00%	6.5%	3.5%	1.9%	2.7%	0.9%	0.3%	0.3%	0.1%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.5%
Wtg Avg MTMLTV	70.2%	67.5%	65.6%	66.2%	62.8%	61.3%	62.9%	64.4%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%
FICO 550-579	0.8%	0.8%	0.9%	0.9%	0.9%	0.9%	1.0%	1.2%
FICO 580-619	3.9%	3.9%	4.0%	4.1%	3.9%	3.9%	4.1%	4.2%
FICO 620-659	10.4%	10.6%	10.8%	10.9%	10.8%	10.8%	11.2%	11.3%
FICO 660-699	18.0%	18.1%	18.3%	18.3%	18.2%	18.2%	18.4%	18.4%
FICO 700-739	22.2%	22.3%	22.2%	22.3%	22.5%	22.6%	22.7%	22.6%
FICO >= 740	43.6%	43.1%	42.6%	42.3%	42.4%	42.0%	40.5%	39.6%
FICO Missing	0.5%	0.5%	0.5%	0.6%	0.8%	1.0%	1.4%	2.1%
Wtd Avg FICO	721	720	719	719	719	719	716	715
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	73.6%	73.0%	72.6%	71.7%	67.6%	63.6%	61.5%	61.7%
Intermediate-term, fixed-rate	15.8%	16.2%	16.2%	16.5%	19.8%	23.4%	26.8%	29.2%
Adjustable-rate	6.2%	6.3%	6.7%	7.2%	8.7%	10.3%	10.5%	8.5%
Interest Only adjustable-rate	2.7%	2.7%	2.7%	2.8%	2.7%	2.2%	1.0%	0.4%



Single Family Conventional Book Characteristics East North Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%
Interest Only fixed-rate	1.6%	1.6%	1.6%	1.7%	0.9%	0.2%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	93.4%	93.4%	93.5%	93.6%	93.9%	94.4%	94.8%	95.0%
Second/Vacation Home	2.4%	2.4%	2.4%	2.3%	2.2%	2.0%	1.8%	1.6%
Investor Property	4.2%	4.2%	4.2%	4.1%	3.9%	3.6%	3.4%	3.4%
10-K Unit Type (Sums to 100%)								
1 Unit	96.7%	96.7%	96.7%	96.7%	96.8%	96.8%	96.6%	96.5%
2-4 Units	3.3%	3.3%	3.3%	3.3%	3.2%	3.2%	3.4%	3.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.8%	9.6%	9.5%	9.4%	8.4%	7.7%	7.0%	6.6%
Single Family Homes	90.2%	90.4%	90.5%	90.6%	91.6%	92.3%	93.0%	93.4%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Condo/Coop	9.8%	9.6%	9.5%	9.4%	8.4%	7.7%	7.0%	6.6%
1 Unit	86.6%	86.7%	86.9%	87.0%	87.9%	88.7%	89.2%	89.4%
2-4 Units	3.3%	3.3%	3.3%	3.3%	3.2%	3.2%	3.4%	3.5%
Condo								
Condo	9.8%	9.6%	9.5%	9.3%	8.4%	7.6%	7.0%	6.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	37.9%	37.4%	38.0%	38.9%	36.0%	31.3%	27.1%	23.5%
Cash-Out Refinance	25.7%	25.8%	25.7%	25.7%	26.0%	26.4%	26.6%	28.0%
Other Refinance	36.3%	36.8%	36.3%	35.4%	38.1%	42.3%	46.3%	48.5%
Origination Type (Sums to 100%)								
TPO Broker	19.3%	19.3%	19.4%	19.2%	19.1%	19.1%	19.7%	20.4%
TPO Correspondent	32.6%	32.7%	33.4%	33.6%	32.3%	31.2%	30.2%	29.0%
Undesignated	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.7%	1.0%
Retail	47.9%	47.7%	47.1%	47.0%	48.3%	49.3%	49.5%	49.5%
Origination Year (Sums to 100%)								
< 2001	2.2%	2.3%	2.5%	2.7%	3.7%	5.1%	7.2%	11.3%
2001	1.9%	1.9%	2.1%	2.2%	2.9%	3.9%	5.5%	9.2%
2002	6.4%	6.7%	7.1%	7.6%	9.9%	12.6%	16.9%	24.6%
2003	22.6%	23.4%	24.4%	25.7%	32.1%	39.1%	47.8%	54.9%
2004	12.1%	12.4%	13.0%	13.8%	17.0%	20.7%	22.5%	0.0%
2005	12.7%	13.1%	13.7%	14.4%	17.9%	18.6%	0.0%	0.0%



Single Family Conventional Book Characteristics East North Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	12.3%	12.7%	13.7%	14.9%	16.4%	0.0%	0.0%	0.0%
2007	17.6%	18.1%	19.4%	18.7%	0.0%	0.0%	0.0%	0.0%
2008	12.2%	9.3%	3.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$137,330	\$136,424	\$135,101	\$133,696	\$128,222	\$123,446	\$119,010	\$114,951
Loan Original Note Rate	6.04%	6.03%	6.04%	6.05%	5.92%	5.78%	5.82%	6.00%
Seasoning (Sums to 100%)								
Seasoned	3.4%	3.3%	3.1%	3.1%	2.1%	2.0%	1.8%	1.8%
Non-Seasoned	96.6%	96.7%	96.9%	96.9%	97.9%	98.0%	98.2%	98.2%
ACI								
ACI Probability	0.49%	0.50%	0.51%	0.51%	0.44%	0.40%	0.39%	0.38%
Wtd Avg ACI Score	712	711	711	711	715	719	720	721
Credit Premium								
Wtd Avg Credit Premium	-0.02	-0.02	-0.02	-0.01	-0.01	-0.03	-0.05	-0.04
Credit Premium > 1.5	0.4%	0.4%	0.4%	0.5%	0.3%	0.4%	0.3%	0.4%
Prepay Premium								
Prepay Premium	1.0%	1.0%	1.1%	1.1%	1.1%	1.1%	1.3%	1.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.3%	11.4%	11.5%	11.7%	13.2%	14.7%	16.0%	16.7%
DTI Ratio > 20 and <= 30	22.4%	22.5%	22.5%	22.6%	23.9%	25.2%	26.1%	27.0%
DTI Ratio > 30 and <= 40	27.1%	27.0%	27.1%	27.0%	26.9%	26.5%	26.1%	26.4%
DTI Ratio > 40 and <= 50	21.2%	21.1%	21.0%	20.9%	19.2%	17.6%	16.5%	15.7%
DTI Ratio > 50	14.2%	14.0%	13.9%	13.6%	12.6%	11.9%	11.4%	10.2%
DTI Ratio Missing	3.8%	3.8%	4.0%	4.2%	4.2%	3.9%	3.9%	4.0%
Wtd Avg DTI Ratio	36.0%	36.0%	35.9%	35.8%	34.9%	34.1%	33.5%	32.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.3%	11.5%	11.6%	11.7%	13.3%	14.8%	16.1%	16.9%
DTI Ratio > 20 and <= 30	22.7%	22.8%	22.9%	22.9%	24.3%	25.6%	26.5%	27.3%
DTI Ratio > 30 and <= 40	27.5%	27.4%	27.5%	27.5%	27.3%	26.9%	26.5%	26.8%
DTI Ratio > 40 and <= 50	21.6%	21.4%	21.4%	21.2%	19.5%	17.9%	16.7%	15.9%
DTI Ratio > 50	14.4%	14.3%	14.1%	13.9%	12.9%	12.2%	11.6%	10.4%
DTI Ratio Missing	2.5%	2.5%	2.6%	2.7%	2.7%	2.5%	2.6%	2.8%
Wtd Avg DTI Ratio	36.1%	36.0%	35.9%	35.8%	35.0%	34.2%	33.5%	32.8%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics East North Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	15.8%	16.2%	16.2%	16.6%	19.8%	23.4%	26.8%	29.2%
> 15 Years amd <= 25 Years	4.4%	4.5%	4.5%	4.5%	4.9%	5.4%	5.6%	5.7%
> 25 Years and <= 30 Years	79.4%	79.0%	79.1%	78.7%	75.2%	71.2%	67.5%	65.0%
> 30 Years	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.1%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	75.1%	74.6%	74.2%	73.4%	68.5%	63.7%	61.5%	61.7%
Intermediate-Term Fixed Rate (excl Balloon)	15.0%	15.3%	15.3%	15.6%	18.5%	21.8%	24.8%	27.0%
Adjustable Rate	9.1%	9.2%	9.6%	10.1%	11.7%	12.9%	11.7%	9.1%
Balloon	0.8%	0.9%	0.9%	1.0%	1.3%	1.6%	2.0%	2.2%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.1%	0.0%
Hybrid Arm	8.7%	8.8%	9.1%	9.6%	11.0%	11.8%	10.7%	8.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.2%	1.3%	1.4%	1.6%	2.4%	3.1%	3.2%	2.5%
- 5/1 Hybrid Arm	5.3%	5.4%	5.5%	5.8%	6.2%	6.2%	5.3%	4.0%
- 7/1 Hybrid Arm	1.8%	1.8%	1.8%	1.8%	2.0%	2.1%	1.9%	1.5%
- 10/1 Hybrid Arm	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.1%
NegAm ARM	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%
Interest Only	4.2%	4.3%	4.4%	4.4%	3.6%	2.4%	1.0%	0.4%
- Interest Only ARM	2.7%	2.7%	2.7%	2.8%	2.7%	2.2%	1.0%	0.4%
- Interest Only FRM	1.6%	1.6%	1.6%	1.7%	0.9%	0.2%	0.0%	0.0%
Alt-A	7.6%	7.8%	8.1%	8.4%	7.8%	5.9%	4.8%	4.4%
- Alt-A Low/No Doc	4.7%	4.9%	5.1%	5.3%	4.7%	3.7%	3.3%	3.0%
- Alt-A No Disclosure	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	1.0%	1.1%	1.1%	1.2%	1.4%	1.2%	1.0%	0.9%
- Alt-A SISA	0.4%	0.4%	0.4%	0.4%	0.2%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.6%	0.6%	0.7%	0.7%	0.6%	0.5%	0.4%	0.4%
- Alt-A Stated Income	2.5%	2.6%	2.7%	2.8%	2.6%	2.0%	1.8%	1.7%



Single Family Conventional Book Characteristics East North Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.6%	1.6%	1.6%	1.7%	1.4%	0.8%	0.4%	0.2%
Alt-A Deals (no SFC)	1.2%	1.3%	1.4%	1.5%	1.6%	1.4%	1.1%	1.2%
My Community Mortgage	2.1%	2.2%	2.2%	2.2%	1.1%	0.4%	0.3%	0.2%
Non-Full Doc								
Non-Full Doc Total	13.7%	14.0%	13.9%	13.7%	11.1%	9.0%	7.7%	6.7%
- Select Lender Programs Non-Full Doc	9.0%	9.1%	8.9%	8.4%	6.4%	5.4%	4.5%	3.8%
- Other Low/No Doc	4.7%	4.9%	5.1%	5.3%	4.7%	3.6%	3.1%	2.9%
Subprime Deals								
Subprime	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.2%	0.3%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%
- Post 12/2005	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	83.7%	83.3%	83.0%	82.4%	82.9%	83.6%	83.2%	80.8%
Investor Channel	11.9%	12.3%	12.5%	13.1%	12.0%	10.5%	9.2%	8.4%
eChannel	2.3%	2.3%	2.2%	2.1%	1.9%	1.7%	1.5%	1.3%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Subprime Channel	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.8%	1.8%	2.0%	2.1%	3.0%	4.1%	5.9%	9.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.4%	13.4%	13.3%	13.2%	11.2%	8.5%	5.7%	3.8%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%
- 75/25/00	0.2%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.7%	4.7%	4.7%	4.8%	4.5%	3.9%	3.2%	2.3%
- 80/15/05	2.7%	2.8%	2.9%	3.0%	2.7%	2.2%	1.7%	1.1%
- 80/20/00	0.8%	0.8%	0.9%	0.9%	0.8%	0.5%	0.2%	0.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	4.6%	4.5%	4.2%	4.0%	2.7%	1.5%	0.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	18.1%	18.3%	18.5%	18.6%	17.5%	15.9%	14.1%	11.6%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	6.3%	6.3%	6.4%	6.4%	6.1%	5.6%	4.8%	3.8%
- 80/15/05	3.4%	3.5%	3.6%	3.7%	3.4%	2.9%	2.3%	1.6%
- 80/20/00	2.4%	2.4%	2.5%	2.7%	2.2%	1.3%	0.8%	0.4%



Single Family Conventional Book Characteristics East North Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	5.4%	5.4%	5.3%	5.2%	5.2%	5.5%	5.6%	5.2%
EA/TPR								
EA/TPR	2.6%	2.7%	2.8%	2.7%	2.5%	2.5%	2.5%	2.3%
- EA I	1.1%	1.2%	1.2%	1.1%	1.1%	1.1%	1.1%	1.0%
- EA/TPR II	0.8%	0.8%	0.9%	0.8%	0.7%	0.7%	0.7%	0.7%
- EA/TPR III	0.7%	0.7%	0.8%	0.7%	0.7%	0.7%	0.7%	0.6%
10-K Property Region (Sums to 100%)								
Midwest	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Northeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Census Region (Sums to 100%)								
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East North Central	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mountain	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pacific	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) IL	34.2%	33.9%	33.6%	33.3%	31.9%	31.4%	31.3%	31.2%
02) MI	22.6%	22.7%	23.0%	23.3%	24.3%	25.1%	25.6%	26.1%
03) OH	20.6%	20.7%	20.7%	20.7%	21.0%	20.8%	20.7%	20.9%
04) WI	12.2%	12.2%	12.3%	12.3%	12.4%	12.3%	12.0%	11.6%
05) IN	10.3%	10.4%	10.4%	10.4%	10.5%	10.4%	10.4%	10.3%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers								



Single Family Conventional Book Characteristics East North Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	23.6%	23.8%	23.9%	23.9%	23.3%	22.8%	21.7%	19.4%
02) CITIGROUP INC	7.5%	7.6%	7.5%	7.3%	5.9%	5.1%	4.5%	3.8%
03) WASHINGTON MUTUAL INC	6.4%	6.6%	6.9%	7.3%	9.1%	10.6%	12.3%	13.6%
04) JP MORGAN CHASE & CO	6.0%	5.5%	5.1%	4.9%	4.1%	4.2%	4.5%	5.5%
05) CERBERUS CAPITAL HOLDING	5.2%	5.2%	5.2%	5.2%	5.5%	5.3%	5.0%	4.1%
06) FLAGSTAR BANCORP INC	4.4%	4.5%	4.6%	4.7%	5.1%	5.5%	5.5%	5.5%
07) NATIONAL CITY CORPORATION	3.6%	3.5%	3.5%	3.4%	2.6%	2.2%	2.4%	2.5%
08) WELLS FARGO & COMPANY	3.3%	3.1%	2.9%	2.6%	2.1%	1.7%	1.0%	1.0%
09) AMTRUST FINANCIAL CORPORATION	3.3%	3.2%	3.2%	3.2%	3.1%	2.8%	2.4%	2.2%
10) PHH CORPORATION	2.8%	2.8%	2.8%	2.8%	2.9%	2.8%	2.7%	2.5%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	23.5%	23.9%	24.1%	24.1%	23.7%	23.1%	21.8%	19.6%
02) JP MORGAN CHASE & CO	12.9%	12.5%	12.1%	11.9%	11.3%	11.3%	11.6%	12.2%
03) CITIGROUP INC	10.4%	10.5%	10.6%	10.6%	10.0%	9.5%	8.5%	7.9%
04) WELLS FARGO & COMPANY	8.1%	8.0%	7.9%	7.9%	8.0%	7.5%	5.8%	4.4%
05) CERBERUS CAPITAL HOLDING	6.2%	6.3%	6.2%	6.3%	6.7%	6.8%	7.0%	7.2%
06) WASHINGTON MUTUAL INC	4.9%	5.0%	5.2%	5.5%	6.9%	8.5%	11.0%	13.7%
07) NATIONAL CITY CORPORATION	3.4%	3.3%	3.2%	3.2%	2.3%	1.8%	2.0%	2.3%
08) HUNTINGTON BANCSHARES INCORPORATED	2.2%	2.2%	2.2%	2.2%	2.4%	2.5%	2.5%	2.4%
09) PHH CORPORATION	2.2%	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	2.0%
10) ROYAL BANK OF SCOTLAND GROUP PLC THE	1.8%	1.8%	1.9%	2.0%	1.5%	1.6%	1.8%	2.2%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	77.0%							
Credit Enhancement	23.0%							
- Primary MI Only	17.8%							
- Pool Policy Only	2.3%							
- Pool Policy and Primary MI	0.8%							
- Full Recourse	0.5%							
- Shared Arrangement	0.4%							
- Government	0.0%							
- Secondary Market (SMC)	1.2%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	64.4%							
Interest Only with Credit Enhancement	34.2%							
Alt-A with Credit Enhancement	41.9%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics East North Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-5.75	-5.95	-6.39	-6.56	-4.03	-2.43	-2.33	-2.97
Wtd Avg Economic Model Fee	30.10	30.05	30.16	30.21	26.79	24.66	24.01	23.64
Wtd Avg Charged Fee	24.36	24.10	23.77	23.65	22.76	22.23	21.68	20.67
Appraisal Waivers								
Appraisal Waiver	3.0%	3.0%	3.0%	2.7%	2.2%	1.6%	0.9%	0.9%
Serious Delinquent Loans								
SDQ Rate All Loans	1.98%	1.66%	1.52%	1.42%	1.09%	1.08%	0.96%	0.85%
- SDQ Rate for Loans with CE	5.01%							
- SDQ Rate for Loans without CE	1.12%							
SDQ Rate Excl. Katrina Loans	1.98%	1.66%	1.52%	1.42%	1.09%	1.08%	0.96%	0.85%
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	56,585	47,635	43,053	40,089	28,457	27,096	24,187	21,462
SDQ Count for Loans with CE	31,622							
SDQ Count for Loans without CE	24,963							
SDQ Volume (\$M)								
SDQ Volume	\$7,196.9	\$5,891.9	\$5,121.7	\$4,550.0	\$2,925.0	\$2,620.3	\$2,277.2	\$1,975.4
SDQ Volume for Loans with CE	\$4,207.3							
SDQ Volume for Loans without CE	\$2,989.6							



Single Family Conventional Book Characteristics West North Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,198,318	1,200,468	1,192,216	1,176,299	1,084,185	1,026,737	999,786	975,262
Book Volume (\$B)	\$144.0	\$143.5	\$141.1	\$137.9	\$122.4	\$112.7	\$107.0	\$101.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	14.6%	14.7%	14.8%	14.9%	16.5%	18.0%	19.1%	19.8%
OLTV 60.01% - 70.00%	13.8%	13.8%	13.8%	13.8%	14.9%	15.9%	16.3%	16.6%
OLTV 70.01% - 75.00%	9.7%	9.7%	9.7%	9.8%	10.2%	10.9%	11.8%	12.9%
OLTV 75.01% - 80.00%	36.7%	36.7%	36.9%	37.3%	37.0%	34.9%	32.1%	30.0%
OLTV 80.01% - 90.00%	10.6%	10.5%	10.2%	9.9%	9.7%	10.1%	10.9%	11.7%
OLTV 90.01% - 95.00%	5.9%	5.7%	5.5%	5.4%	5.0%	5.3%	5.8%	6.1%
OLTV 95.01% - 97.00%	1.0%	0.9%	0.9%	0.9%	1.0%	1.1%	1.2%	1.3%
OLTV 97.01% - 100.00%	7.7%	7.9%	8.0%	7.9%	5.6%	3.7%	2.6%	1.5%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	76.1%	76.0%	75.9%	75.8%	74.6%	73.6%	73.0%	72.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	12.7%	12.8%	12.9%	13.0%	14.4%	15.7%	16.5%	16.8%
Comb LTV 60.01% - 70.00%	12.6%	12.7%	12.6%	12.7%	13.6%	14.5%	14.8%	14.7%
Comb LTV 70.01% - 75.00%	8.7%	8.7%	8.7%	8.7%	9.3%	10.0%	10.7%	11.2%
Comb LTV 75.01% - 80.00%	27.7%	27.5%	27.5%	27.5%	28.2%	28.7%	28.4%	26.9%
Comb LTV 80.01% - 90.00%	15.6%	15.5%	15.2%	14.8%	13.8%	13.1%	12.1%	11.7%
Comb LTV 90.01% - 95.00%	9.1%	9.0%	8.9%	8.8%	7.9%	7.3%	6.6%	6.0%
Comb LTV 95.01% - 97.00%	1.0%	0.9%	0.9%	0.9%	1.0%	1.0%	1.1%	1.1%
Comb LTV 97.01% - 100.00%	10.2%	10.5%	10.7%	10.7%	7.9%	4.8%	3.1%	1.7%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	2.2%	2.3%	2.5%	2.7%	3.8%	4.9%	6.6%	9.9%
Wtd Avg Comb LTV	78.3%	78.3%	78.2%	78.1%	76.6%	75.2%	74.1%	73.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	12.8%	12.9%	12.9%	13.1%	14.5%	15.8%	16.7%	17.0%
Comb LTV 60.01% - 70.00%	12.7%	12.7%	12.7%	12.7%	13.7%	14.6%	14.9%	14.9%
Comb LTV 70.01% - 75.00%	8.8%	8.8%	8.8%	8.8%	9.4%	10.1%	10.9%	11.5%
Comb LTV 75.01% - 80.00%	27.8%	27.6%	27.6%	27.6%	28.3%	28.8%	28.7%	27.4%
Comb LTV 80.01% - 90.00%	15.7%	15.5%	15.2%	14.9%	13.9%	13.2%	12.3%	11.9%
Comb LTV 90.01% - 95.00%	9.1%	9.0%	8.9%	8.8%	7.9%	7.4%	6.7%	6.1%



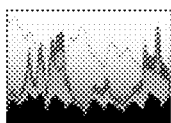
Single Family Conventional Book Characteristics West North Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	1.0%	0.9%	0.9%	0.9%	1.0%	1.0%	1.1%	1.2%
Comb LTV 97.01% - 100.00%	10.2%	10.5%	10.7%	10.7%	7.9%	4.8%	3.1%	1.7%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	1.9%	2.0%	2.2%	2.4%	3.3%	4.2%	5.6%	8.2%
Wtd Avg Comb LTV	78.3%	78.2%	78.2%	78.1%	76.6%	75.2%	74.1%	73.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	30.2%	33.0%	35.3%	34.8%	39.4%	41.8%	36.5%	33.0%
MTMLTV 60.01% - 70.00%	16.7%	18.0%	18.8%	18.8%	21.4%	24.3%	25.7%	23.2%
MTMLTV 70.01% - 75.00%	9.9%	10.5%	11.2%	10.7%	11.0%	11.5%	13.1%	16.5%
MTMLTV 75.01% - 80.00%	12.2%	13.5%	14.4%	13.6%	13.3%	11.3%	11.4%	13.1%
MTMLTV 80.01% - 90.00%	16.0%	13.4%	10.5%	12.0%	8.5%	7.1%	9.0%	10.3%
MTMLTV 90.01% - 95.00%	5.4%	4.5%	4.0%	3.8%	2.5%	2.0%	2.2%	2.7%
MTMLTV 95.01% - 97.00%	2.0%	1.8%	1.5%	1.5%	0.9%	0.5%	0.5%	0.4%
MTMLTV 97.01% - 100.00%	2.7%	2.5%	2.7%	2.5%	1.7%	0.9%	0.8%	0.4%
MTMLTV > 100.00%	4.7%	2.7%	1.4%	2.0%	0.8%	0.2%	0.3%	0.1%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%
Wtg Avg MTMLTV	69.1%	67.0%	65.5%	65.9%	63.1%	61.5%	63.2%	64.4%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%
FICO 550-579	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%	1.0%
FICO 580-619	3.5%	3.6%	3.8%	3.8%	3.6%	3.4%	3.6%	3.7%
FICO 620-659	9.6%	9.8%	10.0%	10.1%	9.8%	9.7%	9.9%	10.0%
FICO 660-699	16.5%	16.7%	16.8%	16.9%	16.8%	16.6%	16.8%	16.7%
FICO 700-739	22.0%	22.1%	22.1%	22.1%	22.4%	22.6%	22.7%	22.4%
FICO >= 740	46.8%	46.2%	45.6%	45.4%	45.6%	45.6%	44.5%	43.9%
FICO Missing	0.4%	0.4%	0.5%	0.5%	0.7%	0.9%	1.2%	1.7%
Wtd Avg FICO	725	724	723	723	723	723	722	721
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	75.6%	75.0%	74.6%	73.7%	69.1%	64.7%	61.9%	61.6%
Intermediate-term, fixed-rate	15.9%	16.2%	16.1%	16.4%	20.2%	24.2%	28.1%	31.2%
Adjustable-rate	4.6%	4.8%	5.1%	5.6%	7.0%	8.4%	8.6%	6.6%
Interest Only adjustable-rate	2.2%	2.3%	2.3%	2.4%	2.5%	2.2%	1.1%	0.3%
Negative Amortization	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%	0.3%	0.3%



Single Family Conventional Book Characteristics West North Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	1.6%	1.6%	1.7%	1.7%	0.9%	0.2%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	93.6%	93.7%	93.8%	93.8%	94.3%	94.8%	95.3%	95.7%
Second/Vacation Home	2.4%	2.3%	2.3%	2.3%	2.1%	1.8%	1.6%	1.3%
Investor Property	4.0%	3.9%	3.9%	3.9%	3.7%	3.4%	3.1%	3.0%
10-K Unit Type (Sums to 100%)								
1 Unit	98.3%	98.3%	98.2%	98.2%	98.2%	98.3%	98.2%	98.2%
2-4 Units	1.7%	1.7%	1.8%	1.8%	1.8%	1.7%	1.8%	1.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	4.1%	4.0%	3.9%	3.8%	3.3%	2.8%	2.5%	2.3%
Single Family Homes	95.9%	96.0%	96.1%	96.2%	96.7%	97.2%	97.5%	97.7%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Condo/Coop	4.1%	4.0%	3.9%	3.8%	3.3%	2.8%	2.5%	2.3%
1 Unit	93.8%	93.9%	93.9%	94.0%	94.5%	95.0%	95.3%	95.6%
2-4 Units	1.7%	1.7%	1.7%	1.8%	1.7%	1.7%	1.8%	1.8%
Condo								
Condo	4.1%	4.0%	3.9%	3.8%	3.3%	2.8%	2.5%	2.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	41.1%	40.5%	41.1%	41.9%	38.1%	33.0%	28.4%	23.9%
Cash-Out Refinance	28.0%	28.1%	28.0%	27.9%	29.1%	30.3%	31.2%	32.8%
Other Refinance	31.0%	31.4%	30.9%	30.2%	32.8%	36.6%	40.4%	43.3%
Origination Type (Sums to 100%)								
TPO Broker	19.2%	19.3%	19.4%	19.3%	19.2%	19.4%	20.2%	21.1%
TPO Correspondent	42.7%	42.9%	43.6%	43.8%	42.5%	40.7%	39.2%	37.8%
Undesignated	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	1.0%
Retail	38.0%	37.7%	36.9%	36.7%	38.0%	39.5%	40.0%	40.1%
Origination Year (Sums to 100%)								
< 2001	1.5%	1.6%	1.8%	1.9%	2.7%	3.9%	5.8%	9.7%
2001	1.5%	1.6%	1.7%	1.8%	2.5%	3.4%	5.0%	8.7%
2002	6.2%	6.5%	7.0%	7.4%	9.9%	12.9%	17.8%	26.2%
2003	20.2%	21.0%	22.0%	23.3%	29.9%	37.6%	47.7%	55.4%
2004	11.5%	12.0%	12.7%	13.5%	17.3%	21.6%	23.6%	0.0%
2005	13.5%	13.9%	14.7%	15.6%	19.7%	20.7%	0.0%	0.0%
2006	13.7%	14.2%	15.4%	16.7%	17.9%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics West North Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	19.0%	19.5%	20.8%	19.8%	0.0%	0.0%	0.0%	0.0%
2008	12.9%	9.6%	3.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$133,342	\$132,286	\$130,771	\$129,343	\$123,885	\$119,077	\$114,640	\$110,611
Loan Original Note Rate	6.01%	6.00%	6.02%	6.02%	5.89%	5.74%	5.78%	5.94%
Seasoning (Sums to 100%)								
Seasoned	1.5%	1.5%	1.3%	1.3%	0.9%	0.9%	0.7%	0.7%
Non-Seasoned	98.5%	98.5%	98.7%	98.7%	99.1%	99.1%	99.3%	99.3%
ACI								
ACI Probability	0.48%	0.49%	0.50%	0.50%	0.43%	0.37%	0.35%	0.34%
Wtd Avg ACI Score	713	712	712	712	716	720	721	723
Credit Premium								
Wtd Avg Credit Premium	-0.08	-0.09	-0.08	-0.06	-0.06	-0.07	-0.09	-0.08
Credit Premium > 1.5	0.3%	0.3%	0.3%	0.4%	0.3%	0.3%	0.3%	0.4%
Prepay Premium								
Prepay Premium	0.6%	0.6%	0.6%	0.7%	0.6%	0.6%	0.6%	0.7%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.8%	12.0%	12.0%	12.1%	13.7%	15.5%	17.1%	18.2%
DTI Ratio > 20 and <= 30	22.3%	22.3%	22.2%	22.3%	23.5%	24.9%	26.0%	27.2%
DTI Ratio > 30 and <= 40	26.5%	26.5%	26.5%	26.4%	26.1%	25.5%	25.0%	25.1%
DTI Ratio > 40 and <= 50	20.9%	20.8%	20.8%	20.7%	19.2%	17.4%	15.9%	14.9%
DTI Ratio > 50	14.8%	14.7%	14.6%	14.5%	13.4%	12.6%	11.8%	10.3%
DTI Ratio Missing	3.6%	3.7%	3.9%	4.1%	4.2%	4.2%	4.2%	4.1%
Wtd Avg DTI Ratio	36.1%	36.0%	36.0%	35.9%	35.1%	34.2%	33.3%	32.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.9%	12.0%	12.0%	12.2%	13.8%	15.6%	17.3%	18.4%
DTI Ratio > 20 and <= 30	22.6%	22.6%	22.6%	22.6%	23.9%	25.3%	26.5%	27.7%
DTI Ratio > 30 and <= 40	26.9%	26.9%	26.9%	26.8%	26.5%	25.9%	25.4%	25.6%
DTI Ratio > 40 and <= 50	21.2%	21.1%	21.2%	21.1%	19.5%	17.7%	16.1%	15.2%
DTI Ratio > 50	15.1%	15.0%	14.9%	14.8%	13.7%	12.9%	12.0%	10.5%
DTI Ratio Missing	2.3%	2.4%	2.4%	2.5%	2.6%	2.6%	2.7%	2.7%
Wtd Avg DTI Ratio	36.1%	36.0%	36.0%	36.0%	35.1%	34.2%	33.3%	32.4%
Origination Term (Sums to 100%)								
<= 15 Years	15.9%	16.2%	16.1%	16.4%	20.2%	24.2%	28.2%	31.3%



Single Family Conventional Book Characteristics West North Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	4.2%	4.3%	4.2%	4.3%	4.7%	5.2%	5.4%	5.5%
> 25 Years and <= 30 Years	79.6%	79.2%	79.3%	79.0%	75.0%	70.6%	66.5%	63.3%
> 30 Years	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	77.2%	76.6%	76.3%	75.4%	70.0%	64.9%	62.0%	61.6%
Intermediate-Term Fixed Rate (excl Balloon)	15.4%	15.7%	15.5%	15.8%	19.4%	23.1%	26.7%	29.6%
Adjustable Rate	6.9%	7.2%	7.6%	8.2%	9.7%	10.9%	9.9%	7.2%
Balloon	0.5%	0.5%	0.6%	0.6%	0.8%	1.1%	1.4%	1.6%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	6.5%	6.8%	7.2%	7.7%	8.9%	9.6%	8.7%	6.3%
- 2/28 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.8%	0.9%	1.0%	1.1%	1.8%	2.2%	2.3%	1.8%
- 5/1 Hybrid Arm	3.9%	4.0%	4.2%	4.5%	5.1%	5.2%	4.4%	3.0%
- 7/1 Hybrid Arm	1.4%	1.5%	1.5%	1.6%	1.7%	1.9%	1.8%	1.4%
- 10/1 Hybrid Arm	0.3%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%	0.1%
NegAm ARM	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%	0.3%	0.3%
Interest Only	3.8%	3.9%	4.0%	4.1%	3.5%	2.4%	1.1%	0.3%
- Interest Only ARM	2.2%	2.3%	2.3%	2.4%	2.5%	2.2%	1.1%	0.3%
- Interest Only FRM	1.6%	1.6%	1.7%	1.7%	0.9%	0.2%	0.1%	0.0%
Alt-A	6.8%	7.1%	7.4%	7.9%	7.5%	6.0%	4.9%	4.4%
- Alt-A Low/No Doc	4.1%	4.3%	4.5%	4.7%	4.3%	3.4%	3.1%	2.7%
- Alt-A No Disclosure	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	0.9%	0.9%	1.0%	1.1%	1.2%	1.2%	1.0%	0.9%
- Alt-A SISA	0.3%	0.4%	0.4%	0.4%	0.2%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.5%	0.5%	0.6%	0.6%	0.5%	0.4%	0.4%	0.4%
- Alt-A Stated Income	2.2%	2.3%	2.4%	2.5%	2.3%	1.8%	1.6%	1.5%



Single Family Conventional Book Characteristics West North Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.6%	1.7%	1.8%	1.8%	1.6%	1.1%	0.6%	0.2%
Alt-A Deals (no SFC)	1.1%	1.1%	1.2%	1.3%	1.6%	1.4%	1.3%	1.5%
My Community Mortgage	3.4%	3.4%	3.5%	3.4%	1.9%	0.7%	0.5%	0.3%
Non-Full Doc								
Non-Full Doc Total	14.4%	14.6%	14.3%	14.0%	11.4%	9.4%	8.2%	7.1%
- Select Lender Programs Non-Full Doc	10.3%	10.4%	9.9%	9.3%	7.3%	6.2%	5.4%	4.6%
- Other Low/No Doc	4.1%	4.2%	4.4%	4.6%	4.2%	3.3%	2.9%	2.5%
Subprime Deals								
Subprime	0.3%	0.2%	0.2%	0.3%	0.2%	0.1%	0.1%	0.3%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%
- Post 12/2005	0.2%	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	87.4%	86.9%	86.5%	85.8%	85.4%	86.0%	85.6%	83.3%
Investor Channel	9.1%	9.5%	9.8%	10.3%	10.0%	8.7%	7.5%	6.5%
eChannel	2.0%	2.0%	2.0%	2.0%	2.1%	2.0%	1.9%	1.7%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Subprime Channel	0.2%	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.3%	1.4%	1.5%	1.6%	2.3%	3.3%	5.0%	8.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.3%	13.4%	13.5%	13.5%	11.7%	8.7%	5.4%	3.4%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.2%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.5%	4.5%	4.5%	4.6%	4.3%	3.7%	2.8%	2.0%
- 80/15/05	3.0%	3.0%	3.2%	3.3%	3.0%	2.5%	1.8%	1.1%
- 80/20/00	1.2%	1.2%	1.3%	1.4%	1.3%	0.8%	0.4%	0.1%
- 90/05/05	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.0%	4.0%	3.9%	3.7%	2.7%	1.4%	0.2%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.1%	17.3%	17.6%	17.9%	16.9%	14.9%	12.6%	10.2%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%
- 75/25/00	0.1%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	5.7%	5.7%	5.8%	5.9%	5.6%	5.1%	4.2%	3.3%
- 80/15/05	3.5%	3.6%	3.7%	3.8%	3.6%	3.0%	2.3%	1.5%
- 80/20/00	2.9%	2.9%	3.1%	3.2%	2.8%	1.7%	1.0%	0.6%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics West North Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	4.5%	4.5%	4.4%	4.3%	4.4%	4.6%	4.6%	4.4%
EA/TPR								
EA/TPR	2.6%	2.7%	2.8%	2.8%	2.6%	2.6%	2.6%	2.5%
- EA I	1.1%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.1%
- EA/TPR II	0.8%	0.8%	0.9%	0.9%	0.7%	0.7%	0.7%	0.8%
- EA/TPR III	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%
10-K Property Region (Sums to 100%)								
Midwest	59.8%	59.6%	59.5%	59.3%	59.3%	59.3%	58.8%	58.4%
Northeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southwest	40.2%	40.4%	40.5%	40.7%	40.7%	40.7%	41.2%	41.6%
West	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Census Region (Sums to 100%)								
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West North Central	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
West South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mountain	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pacific	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) MN	36.1%	36.1%	36.0%	36.1%	36.4%	36.6%	36.8%	36.9%
02) MO	29.4%	29.5%	29.7%	29.8%	29.7%	29.7%	30.1%	30.4%
03) IA	11.9%	11.8%	11.8%	11.7%	11.5%	11.3%	10.8%	10.6%
04) KS	10.8%	10.8%	10.9%	10.9%	11.0%	11.0%	11.1%	11.2%
05) NE	7.5%	7.5%	7.5%	7.4%	7.3%	7.3%	7.1%	7.0%
06) SD	2.7%	2.7%	2.7%	2.6%	2.5%	2.5%	2.5%	2.5%
07) ND	1.6%	1.6%	1.5%	1.5%	1.5%	1.6%	1.5%	1.5%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	24.4%	24.7%	24.8%	24.8%	24.2%	23.9%	23.3%	21.3%



Single Family Conventional Book Characteristics West North Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	10.6%	10.7%	10.6%	10.4%	8.8%	7.7%	6.4%	5.6%
03) WELLS FARGO & COMPANY	7.4%	6.9%	6.2%	5.6%	4.1%	3.3%	2.2%	2.4%
04) WASHINGTON MUTUAL INC	6.8%	7.1%	7.5%	7.9%	10.1%	12.1%	14.4%	16.0%
05) PHH CORPORATION	4.9%	4.9%	5.0%	5.1%	5.5%	5.5%	5.4%	5.2%
06) AMTRUST FINANCIAL CORPORATION	4.2%	4.1%	4.1%	4.1%	3.9%	3.4%	2.9%	2.5%
07) SUNTRUST BANKS INC	3.5%	3.5%	3.6%	3.5%	3.0%	2.3%	1.7%	1.5%
08) CERBERUS CAPITAL HOLDING	3.3%	3.3%	3.2%	3.2%	3.1%	2.6%	2.3%	2.0%
09) JP MORGAN CHASE & CO	3.2%	2.9%	2.6%	2.5%	2.2%	2.3%	2.7%	3.3%
10) FIRST HORIZON NATIONAL CORPORATION	2.5%	2.6%	2.7%	2.9%	2.9%	2.9%	2.8%	2.6%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	24.2%	24.6%	25.0%	25.0%	24.4%	24.0%	23.2%	21.3%
02) WELLS FARGO & COMPANY	14.1%	13.9%	13.3%	13.0%	12.5%	11.7%	9.4%	7.9%
03) CITIGROUP INC	14.1%	14.3%	14.4%	14.4%	13.6%	12.8%	11.2%	10.5%
04) JP MORGAN CHASE & CO	9.1%	8.8%	8.5%	8.3%	7.8%	7.4%	7.7%	8.2%
05) WASHINGTON MUTUAL INC	4.6%	4.8%	5.0%	5.3%	6.8%	8.6%	11.3%	14.2%
06) CERBERUS CAPITAL HOLDING	3.8%	3.8%	3.7%	3.6%	3.6%	3.2%	3.1%	3.2%
07) PHH CORPORATION	3.2%	3.2%	3.2%	3.2%	3.5%	3.6%	3.8%	3.9%
08) US BANCORP	2.3%	2.3%	2.4%	2.4%	2.7%	2.9%	3.1%	3.1%
09) SUNTRUST BANKS INC	2.0%	2.0%	1.9%	1.8%	1.6%	1.6%	1.4%	1.3%
10) LAURITZEN CORPORATION	1.6%	1.6%	1.5%	1.5%	1.6%	1.6%	1.5%	1.4%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	74.5%							
Credit Enhancement	25.5%							
- Primary MI Only	20.8%							
- Pool Policy Only	2.4%							
- Pool Policy and Primary MI	0.9%							
- Full Recourse	0.3%							
- Shared Arrangement	0.2%							
- Government	0.0%							
- Secondary Market (SMC)	0.9%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	82.1%							
Interest Only with Credit Enhancement	37.7%							
Alt-A with Credit Enhancement	40.9%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-5.06	-5.37	-5.90	-6.14	-3.22	-1.15	-1.11	-1.78



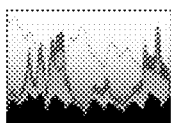
Single Family Conventional Book Characteristics West North Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	29.58	29.71	30.01	30.19	26.54	23.91	23.27	22.85
Wtd Avg Charged Fee	24.52	24.34	24.11	24.04	23.32	22.76	22.16	21.08
Appraisal Waivers								
Appraisal Waiver	2.5%	2.5%	2.4%	2.2%	1.9%	1.6%	1.1%	1.2%
Serious Delinquent Loans								
SDQ Rate All Loans	1.36%	1.11%	1.03%	0.98%	0.64%	0.60%	0.55%	0.48%
- SDQ Rate for Loans with CE	3.34%							
- SDQ Rate for Loans without CE	0.71%							
SDQ Rate Excl. Katrina Loans	1.36%	1.11%	1.03%	0.98%	0.64%	0.60%	0.55%	0.48%
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	16,128	13,210	12,125	11,396	6,835	6,135	5,454	4,615
SDQ Count for Loans with CE	9,753							
SDQ Count for Loans without CE	6,375							
SDQ Volume (\$M)								
SDQ Volume	\$2,057.9	\$1,672.0	\$1,516.6	\$1,352.8	\$729.9	\$603.8	\$530.1	\$427.9
SDQ Volume for Loans with CE	\$1,255.7							
SDQ Volume for Loans without CE	\$802.2							



Single Family Conventional Book Characteristics South Atlantic

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	3,923,068	3,901,607	3,851,955	3,779,445	3,431,751	3,230,750	3,174,111	3,136,007
Book Volume (\$B)	\$580.4	\$573.9	\$560.1	\$542.3	\$461.3	\$407.1	\$380.3	\$364.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	19.3%	19.4%	19.3%	19.5%	20.6%	21.1%	20.7%	20.2%
OLTV 60.01% - 70.00%	15.3%	15.3%	15.2%	15.2%	15.9%	16.0%	15.6%	15.4%
OLTV 70.01% - 75.00%	9.7%	9.7%	9.7%	9.7%	9.9%	10.3%	10.9%	11.6%
OLTV 75.01% - 80.00%	34.5%	34.4%	34.8%	35.2%	35.0%	32.9%	30.9%	29.4%
OLTV 80.01% - 90.00%	9.4%	9.3%	9.1%	8.8%	8.8%	9.6%	10.7%	11.9%
OLTV 90.01% - 95.00%	5.2%	5.2%	5.1%	4.9%	4.8%	5.5%	6.5%	7.5%
OLTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.9%	1.1%	1.4%	1.6%
OLTV 97.01% - 100.00%	5.5%	5.6%	5.7%	5.5%	3.8%	3.3%	3.0%	2.2%
OLTV > 100.00%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.3%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.5%	73.5%	73.5%	73.4%	72.6%	72.5%	72.8%	73.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.0%	17.1%	17.0%	17.1%	17.9%	18.0%	17.3%	16.5%
Comb LTV 60.01% - 70.00%	14.1%	14.1%	14.0%	14.0%	14.5%	14.5%	13.8%	13.1%
Comb LTV 70.01% - 75.00%	8.7%	8.7%	8.6%	8.6%	8.9%	9.3%	9.5%	9.7%
Comb LTV 75.01% - 80.00%	25.5%	25.2%	25.2%	25.3%	26.0%	26.3%	26.1%	24.6%
Comb LTV 80.01% - 90.00%	14.5%	14.4%	14.1%	13.8%	13.0%	12.5%	12.1%	12.0%
Comb LTV 90.01% - 95.00%	8.2%	8.1%	8.1%	8.0%	7.3%	7.1%	7.2%	7.1%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.7%	0.8%	1.0%	1.2%	1.4%
Comb LTV 97.01% - 100.00%	8.0%	8.3%	8.5%	8.4%	6.0%	4.2%	3.3%	2.3%
Comb LTV > 100.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%
Comb LTV Missing	2.9%	3.0%	3.3%	3.6%	5.1%	6.8%	9.1%	13.1%
Wtd Avg Comb LTV	75.9%	75.9%	75.9%	75.8%	74.7%	74.1%	74.1%	73.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.1%	17.1%	17.1%	17.2%	18.0%	18.2%	17.5%	16.8%
Comb LTV 60.01% - 70.00%	14.2%	14.2%	14.1%	14.1%	14.6%	14.6%	13.9%	13.4%
Comb LTV 70.01% - 75.00%	8.8%	8.7%	8.7%	8.7%	9.0%	9.4%	9.8%	10.0%
Comb LTV 75.01% - 80.00%	25.6%	25.3%	25.3%	25.4%	26.2%	26.5%	26.5%	25.3%
Comb LTV 80.01% - 90.00%	14.6%	14.4%	14.2%	13.9%	13.1%	12.7%	12.4%	12.4%



Single Family Conventional Book Characteristics South Atlantic

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	8.2%	8.2%	8.2%	8.1%	7.4%	7.2%	7.4%	7.5%
Comb LTV 95.01% - 97.00%	0.8%	0.7%	0.7%	0.8%	0.9%	1.0%	1.3%	1.4%
Comb LTV 97.01% - 100.00%	8.0%	8.3%	8.5%	8.4%	6.0%	4.2%	3.3%	2.3%
Comb LTV > 100.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%
Comb LTV Missing	2.5%	2.6%	2.8%	3.1%	4.4%	5.8%	7.6%	10.6%
Wtd Avg Comb LTV	75.9%	75.9%	75.9%	75.8%	74.7%	74.1%	74.1%	76.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	33.4%	37.2%	40.7%	42.9%	54.3%	60.4%	52.0%	38.5%
MTMLTV 60.01% - 70.00%	13.2%	14.1%	14.8%	14.8%	16.5%	16.7%	19.9%	22.7%
MTMLTV 70.01% - 75.00%	7.4%	7.9%	8.4%	8.4%	8.3%	7.9%	9.5%	13.3%
MTMLTV 75.01% - 80.00%	8.7%	9.5%	10.1%	10.1%	9.6%	7.5%	8.5%	11.6%
MTMLTV 80.01% - 90.00%	13.5%	12.6%	12.3%	12.9%	7.5%	4.9%	6.5%	9.4%
MTMLTV 90.01% - 95.00%	5.2%	5.0%	4.4%	3.8%	1.7%	1.3%	1.9%	2.8%
MTMLTV 95.01% - 97.00%	1.9%	1.9%	1.5%	1.2%	0.5%	0.3%	0.4%	0.6%
MTMLTV 97.01% - 100.00%	2.6%	2.6%	2.3%	2.0%	0.9%	0.4%	0.6%	0.6%
MTMLTV > 100.00%	13.7%	8.9%	5.1%	3.5%	0.5%	0.1%	0.2%	0.2%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%
Wtg Avg MTMLTV	71.7%	67.9%	64.7%	63.0%	56.1%	53.5%	58.0%	62.7%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.7%	0.7%	0.7%	0.7%	0.6%	0.7%	0.8%
FICO 550-579	0.8%	0.9%	0.9%	0.9%	0.9%	0.9%	1.1%	1.2%
FICO 580-619	3.9%	4.0%	4.1%	4.1%	3.8%	3.9%	4.2%	4.3%
FICO 620-659	10.4%	10.6%	10.8%	10.9%	10.6%	10.7%	11.3%	11.5%
FICO 660-699	18.3%	18.5%	18.6%	18.6%	18.3%	18.1%	18.3%	18.3%
FICO 700-739	22.6%	22.6%	22.6%	22.6%	22.8%	22.8%	22.7%	22.5%
FICO >= 740	42.7%	42.2%	41.6%	41.5%	41.9%	41.6%	39.9%	38.6%
FICO Missing	0.6%	0.6%	0.6%	0.7%	1.0%	1.4%	1.9%	2.8%
Wtd Avg FICO	720	720	719	718	719	719	716	714
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	72.7%	72.1%	71.6%	70.6%	68.1%	66.2%	65.0%	66.2%
Intermediate-term, fixed-rate	12.0%	12.3%	12.3%	12.7%	15.9%	19.6%	23.1%	24.9%
Adjustable-rate	5.0%	5.1%	5.4%	5.8%	7.2%	8.6%	9.1%	7.5%
Interest Only adjustable-rate	5.7%	5.8%	5.8%	6.0%	5.8%	4.5%	2.3%	0.9%



Single Family Conventional Book Characteristics South Atlantic

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.5%	0.5%	0.6%	0.6%	0.8%	0.7%	0.4%	0.4%
Interest Only fixed-rate	4.1%	4.2%	4.3%	4.3%	2.3%	0.4%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	86.8%	86.9%	86.9%	87.0%	87.5%	88.7%	90.2%	91.0%
Second/Vacation Home	7.7%	7.6%	7.6%	7.6%	7.4%	6.6%	5.8%	5.1%
Investor Property	5.5%	5.5%	5.5%	5.4%	5.1%	4.6%	4.0%	3.9%
10-K Unit Type (Sums to 100%)								
1 Unit	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.0%
2-4 Units	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	1.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.4%	10.3%	10.3%	10.3%	9.6%	8.6%	7.7%	7.2%
Single Family Homes	89.6%	89.7%	89.7%	89.7%	90.4%	91.4%	92.3%	92.8%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%	0.8%	0.9%
Condo/Coop	10.4%	10.3%	10.3%	10.3%	9.6%	8.6%	7.7%	7.2%
1 Unit	88.2%	88.2%	88.2%	88.2%	88.8%	89.8%	90.5%	90.9%
2-4 Units	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	1.0%
Condo								
Condo	10.3%	10.3%	10.3%	10.2%	9.5%	8.5%	7.7%	7.2%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	45.8%	45.5%	46.0%	46.5%	44.5%	40.9%	37.5%	34.2%
Cash-Out Refinance	31.1%	31.1%	30.8%	30.5%	29.8%	28.5%	27.0%	27.0%
Other Refinance	23.1%	23.4%	23.1%	22.9%	25.7%	30.6%	35.5%	38.8%
Origination Type (Sums to 100%)								
TPO Broker	19.3%	19.3%	19.3%	19.2%	17.9%	17.6%	18.8%	20.1%
TPO Correspondent	28.2%	28.5%	29.0%	29.1%	27.4%	25.7%	24.3%	23.3%
Undesignated	0.2%	0.2%	0.3%	0.3%	0.4%	0.6%	1.0%	1.5%
Retail	52.3%	52.0%	51.4%	51.4%	54.3%	56.1%	56.0%	55.0%
Origination Year (Sums to 100%)								
< 2001	2.1%	2.2%	2.4%	2.6%	3.9%	5.6%	8.5%	13.4%
2001	1.6%	1.7%	1.8%	2.0%	2.9%	4.1%	6.1%	10.0%
2002	5.2%	5.5%	5.9%	6.3%	8.9%	12.3%	17.7%	25.8%
2003	15.7%	16.4%	17.3%	18.5%	25.0%	33.3%	44.5%	50.8%
2004	9.4%	9.8%	10.4%	11.2%	15.1%	20.4%	23.2%	0.0%
2005	14.7%	15.2%	16.0%	17.0%	22.5%	24.3%	0.0%	0.0%



Single Family Conventional Book Characteristics South Atlantic

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	16.8%	17.4%	18.6%	19.9%	21.7%	0.0%	0.0%	0.0%
2007	22.3%	22.9%	24.1%	22.4%	0.0%	0.0%	0.0%	0.0%
2008	12.2%	8.9%	3.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$161,523	\$160,194	\$158,235	\$156,080	\$146,082	\$136,216	\$128,462	\$123,466
Loan Original Note Rate	6.10%	6.10%	6.11%	6.11%	5.97%	5.82%	5.89%	6.09%
Seasoning (Sums to 100%)								
Seasoned	2.6%	2.5%	2.3%	2.2%	1.7%	1.6%	1.6%	1.9%
Non-Seasoned	97.4%	97.5%	97.7%	97.8%	98.3%	98.4%	98.4%	98.1%
ACI								
ACI Probability	0.49%	0.50%	0.51%	0.51%	0.46%	0.43%	0.46%	0.47%
Wtd Avg ACI Score	709	709	708	708	713	716	716	716
Credit Premium								
Wtd Avg Credit Premium	-0.04	-0.05	-0.05	-0.03	-0.04	-0.05	-0.09	-0.09
Credit Premium > 1.5	0.5%	0.6%	0.6%	0.6%	0.4%	0.4%	0.4%	0.5%
Prepay Premium								
Prepay Premium	2.0%	2.0%	2.1%	2.3%	2.0%	1.6%	1.6%	1.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.8%	10.0%	10.0%	10.3%	12.0%	13.8%	15.4%	16.0%
DTI Ratio > 20 and <= 30	19.3%	19.3%	19.3%	19.5%	21.3%	22.9%	23.9%	24.7%
DTI Ratio > 30 and <= 40	26.0%	25.9%	25.9%	26.0%	26.1%	25.8%	25.2%	25.6%
DTI Ratio > 40 and <= 50	22.7%	22.5%	22.4%	22.2%	20.2%	18.2%	16.8%	16.0%
DTI Ratio > 50	15.7%	15.6%	15.3%	14.9%	13.5%	12.5%	11.8%	10.9%
DTI Ratio Missing	6.4%	6.6%	7.0%	7.2%	7.0%	6.7%	6.8%	6.8%
Wtd Avg DTI Ratio	37.3%	37.2%	37.1%	36.9%	35.8%	34.8%	34.0%	33.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.9%	10.1%	10.2%	10.4%	12.2%	14.1%	15.7%	16.3%
DTI Ratio > 20 and <= 30	19.7%	19.7%	19.7%	20.0%	21.8%	23.5%	24.5%	25.2%
DTI Ratio > 30 and <= 40	26.5%	26.4%	26.4%	26.5%	26.7%	26.4%	25.8%	26.1%
DTI Ratio > 40 and <= 50	23.2%	23.0%	22.9%	22.6%	20.7%	18.7%	17.2%	16.4%
DTI Ratio > 50	16.1%	16.0%	15.7%	15.3%	13.9%	13.0%	12.2%	11.2%
DTI Ratio Missing	4.7%	4.8%	5.0%	5.1%	4.7%	4.4%	4.6%	4.9%
Wtd Avg DTI Ratio	37.3%	37.2%	37.1%	36.9%	35.8%	34.8%	34.0%	33.4%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics South Atlantic

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	12.0%	12.3%	12.3%	12.7%	16.0%	19.7%	23.2%	25.0%
> 15 Years amd <= 25 Years	3.2%	3.2%	3.2%	3.3%	3.8%	4.3%	4.6%	4.6%
> 25 Years and <= 30 Years	84.1%	83.8%	83.7%	83.3%	80.1%	75.9%	72.1%	70.3%
> 30 Years	0.7%	0.7%	0.7%	0.7%	0.2%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	76.7%	76.3%	75.8%	74.9%	70.3%	66.6%	65.1%	66.2%
Intermediate-Term Fixed Rate (excl Balloon)	11.7%	12.0%	12.0%	12.3%	15.4%	19.0%	22.1%	23.9%
Adjustable Rate	11.2%	11.4%	11.8%	12.4%	13.7%	13.8%	11.8%	8.8%
Balloon	0.3%	0.3%	0.4%	0.4%	0.5%	0.7%	0.9%	1.1%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.7%	0.7%	0.7%	0.7%	0.2%	0.1%	0.1%	0.1%
Hybrid Arm	10.4%	10.6%	10.9%	11.4%	12.4%	11.9%	10.0%	7.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.0%	1.0%	1.2%	1.3%	1.9%	2.4%	2.3%	1.6%
- 5/1 Hybrid Arm	6.4%	6.5%	6.7%	7.0%	7.5%	6.7%	5.4%	3.7%
- 7/1 Hybrid Arm	2.1%	2.1%	2.1%	2.2%	2.3%	2.3%	2.1%	1.7%
- 10/1 Hybrid Arm	0.8%	0.8%	0.8%	0.8%	0.7%	0.5%	0.3%	0.2%
NegAm ARM	0.5%	0.5%	0.6%	0.6%	0.8%	0.7%	0.4%	0.4%
Interest Only	9.8%	10.0%	10.2%	10.3%	8.0%	4.9%	2.3%	1.0%
- Interest Only ARM	5.7%	5.8%	5.8%	6.0%	5.8%	4.5%	2.3%	0.9%
- Interest Only FRM	4.1%	4.2%	4.3%	4.3%	2.3%	0.4%	0.1%	0.0%
Alt-A	12.0%	12.4%	12.8%	13.3%	12.1%	9.2%	7.4%	6.7%
- Alt-A Low/No Doc	8.5%	8.8%	9.0%	9.3%	8.1%	6.3%	5.2%	4.6%
- Alt-A No Disclosure	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	2.1%	2.2%	2.3%	2.3%	2.4%	2.2%	1.8%	1.5%
- Alt-A SISA	0.6%	0.6%	0.6%	0.6%	0.3%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.2%	1.3%	1.4%	1.4%	1.2%	0.9%	0.7%	0.7%
- Alt-A Stated Income	4.2%	4.4%	4.4%	4.6%	4.1%	3.2%	2.7%	2.4%



Single Family Conventional Book Characteristics South Atlantic

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	2.1%	2.2%	2.2%	2.4%	2.1%	1.2%	0.6%	0.2%
Alt-A Deals (no SFC)	1.4%	1.5%	1.6%	1.7%	1.9%	1.7%	1.6%	1.8%
My Community Mortgage	1.6%	1.6%	1.7%	1.6%	0.6%	0.3%	0.3%	0.2%
Non-Full Doc								
Non-Full Doc Total	22.5%	22.8%	22.6%	22.3%	18.5%	15.3%	13.1%	10.8%
- Select Lender Programs Non-Full Doc	14.0%	14.0%	13.6%	13.0%	10.4%	9.2%	8.1%	6.4%
- Other Low/No Doc	8.5%	8.8%	9.0%	9.3%	8.0%	6.1%	5.0%	4.4%
Subprime Deals								
Subprime	0.4%	0.4%	0.4%	0.4%	0.3%	0.1%	0.2%	0.3%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%
- Post 12/2005	0.4%	0.3%	0.3%	0.4%	0.2%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	80.5%	80.2%	79.7%	78.9%	79.0%	80.6%	80.3%	77.4%
Investor Channel	14.5%	14.7%	15.1%	15.7%	14.6%	11.8%	10.0%	9.0%
eChannel	2.8%	2.8%	2.8%	2.8%	2.8%	2.7%	2.5%	2.1%
Underserved Channel	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.7%
Subprime Channel	0.4%	0.3%	0.3%	0.4%	0.2%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.6%	1.7%	1.9%	2.1%	3.0%	4.5%	6.8%	10.8%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.5%	13.6%	13.7%	13.7%	11.6%	8.4%	5.7%	4.2%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.1%	4.1%	4.2%	4.3%	4.1%	3.5%	2.9%	2.3%
- 80/15/05	2.8%	2.8%	2.9%	3.0%	2.8%	2.4%	2.0%	1.5%
- 80/20/00	0.9%	0.9%	0.9%	1.0%	0.9%	0.6%	0.3%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.3%	5.2%	5.0%	4.8%	3.4%	1.7%	0.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.5%	17.7%	18.0%	18.2%	17.2%	15.5%	14.3%	12.4%
- 75/20/05	0.4%	0.4%	0.4%	0.5%	0.4%	0.4%	0.4%	0.4%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	5.3%	5.4%	5.5%	5.6%	5.5%	5.0%	4.4%	3.8%
- 80/15/05	3.4%	3.5%	3.6%	3.7%	3.5%	3.0%	2.7%	2.1%
- 80/20/00	2.7%	2.8%	3.0%	3.1%	2.5%	1.5%	1.0%	0.6%



Single Family Conventional Book Characteristics South Atlantic

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	5.4%	5.4%	5.2%	5.1%	5.1%	5.4%	5.6%	5.3%
EA/TPR								
EA/TPR	2.7%	2.8%	2.8%	2.7%	2.5%	2.6%	2.8%	2.6%
- EA I	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.2%	1.1%
- EA/TPR II	0.8%	0.8%	0.8%	0.8%	0.7%	0.7%	0.8%	0.8%
- EA/TPR III	0.8%	0.8%	0.9%	0.8%	0.8%	0.8%	0.8%	0.7%
10-K Property Region (Sums to 100%)								
Midwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Northeast	1.9%	1.9%	1.9%	1.9%	1.8%	1.8%	1.7%	1.7%
Southeast	98.1%	98.1%	98.1%	98.1%	98.2%	98.2%	98.3%	98.3%
Southwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Census Region (Sums to 100%)								
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
West North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mountain	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pacific	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) FL	34.5%	34.7%	35.0%	35.1%	34.6%	33.5%	32.7%	32.2%
02) VA	15.8%	15.7%	15.5%	15.5%	15.7%	16.0%	16.2%	16.1%
03) GA	14.3%	14.4%	14.4%	14.4%	14.8%	15.3%	15.7%	16.2%
04) MD	12.9%	12.9%	12.8%	12.8%	12.6%	12.8%	13.0%	13.1%
05) NC	12.3%	12.3%	12.2%	12.2%	12.3%	12.6%	12.7%	12.8%
06) SC	6.0%	6.0%	5.9%	5.9%	6.0%	5.9%	5.7%	5.6%
07) DE	1.9%	1.9%	1.9%	1.9%	1.8%	1.8%	1.7%	1.7%
08) DC	1.3%	1.3%	1.2%	1.2%	1.2%	1.1%	1.2%	1.2%
09) WV	1.0%	1.0%	1.0%	1.0%	1.1%	1.1%	1.0%	1.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers								



Single Family Conventional Book Characteristics South Atlantic

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	26.5%	26.8%	26.8%	26.8%	26.2%	26.0%	24.9%	22.1%
02) SUNTRUST BANKS INC	8.6%	8.5%	8.3%	8.0%	7.0%	5.5%	5.2%	4.8%
03) CITIGROUP INC	6.6%	6.8%	6.8%	6.9%	6.4%	5.9%	5.1%	4.4%
04) JP MORGAN CHASE & CO	6.5%	6.4%	6.3%	6.3%	5.9%	6.2%	6.9%	8.2%
05) WELLS FARGO & COMPANY	5.7%	5.3%	4.9%	4.4%	3.2%	2.5%	1.4%	1.5%
06) WACHOVIA CORPORATION	5.1%	4.9%	4.7%	4.6%	4.6%	4.7%	4.5%	4.7%
07) WASHINGTON MUTUAL INC	4.4%	4.6%	4.9%	5.2%	6.9%	8.8%	11.0%	12.3%
08) CERBERUS CAPITAL HOLDING	3.6%	3.7%	3.6%	3.6%	3.8%	3.3%	3.0%	2.6%
09) PHH CORPORATION	3.2%	3.3%	3.3%	3.4%	3.7%	3.8%	3.7%	3.5%
10) AMTRUST FINANCIAL CORPORATION	2.8%	2.7%	2.7%	2.6%	2.5%	2.3%	2.0%	1.9%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	26.6%	27.0%	27.1%	27.2%	26.7%	26.2%	25.0%	22.3%
02) JP MORGAN CHASE & CO	13.2%	13.1%	13.1%	13.1%	13.3%	13.6%	14.3%	15.8%
03) WELLS FARGO & COMPANY	10.0%	9.8%	9.4%	9.1%	8.5%	7.7%	6.1%	5.2%
04) CITIGROUP INC	9.3%	9.5%	9.7%	9.9%	10.3%	10.4%	9.8%	9.6%
05) SUNTRUST BANKS INC	7.4%	7.2%	7.0%	6.6%	5.8%	4.8%	4.3%	3.9%
06) CERBERUS CAPITAL HOLDING	4.3%	4.4%	4.3%	4.3%	4.6%	4.5%	4.6%	5.0%
07) WASHINGTON MUTUAL INC	3.7%	3.9%	4.1%	4.4%	5.8%	7.8%	10.8%	13.2%
08) WACHOVIA CORPORATION	3.5%	3.3%	3.0%	2.9%	2.5%	2.1%	1.0%	0.6%
09) PHH CORPORATION	2.2%	2.2%	2.2%	2.2%	2.5%	2.7%	2.8%	2.7%
10) NATIONAL CITY CORPORATION	2.1%	2.0%	2.0%	2.0%	1.3%	1.0%	1.0%	1.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	76.6%							
Credit Enhancement	23.4%							
- Primary MI Only	16.0%							
- Pool Policy Only	3.9%							
- Pool Policy and Primary MI	0.9%							
- Full Recourse	0.5%							
- Shared Arrangement	1.3%							
- Government	0.0%							
- Secondary Market (SMC)	0.7%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	82.1%							
Interest Only with Credit Enhancement	36.5%							
Alt-A with Credit Enhancement	41.5%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics South Atlantic

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-4.88	-5.18	-5.62	-5.79	-3.25	-1.77	-2.29	-3.64
Wtd Avg Economic Model Fee	31.03	31.04	31.19	31.22	27.31	25.22	25.19	25.31
Wtd Avg Charged Fee	26.15	25.86	25.57	25.43	24.06	23.45	22.91	21.68
Appraisal Waivers								
Appraisal Waiver	2.5%	2.5%	2.4%	2.3%	2.1%	1.8%	1.4%	1.4%
Serious Delinquent Loans								
SDQ Rate All Loans	2.48%	1.89%	1.47%	1.16%	0.59%	0.62%	0.71%	0.64%
- SDQ Rate for Loans with CE	6.51%							
- SDQ Rate for Loans without CE	1.34%							
SDQ Rate Excl. Katrina Loans	2.48%	1.89%	1.47%	1.16%	0.59%	0.62%	0.71%	0.64%
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	96,866	73,109	56,187	43,613	19,976	19,802	22,083	19,742
SDQ Count for Loans with CE	56,048							
SDQ Count for Loans without CE	40,818							
SDQ Volume (\$M)								
SDQ Volume	\$17,941.2	\$13,274.2	\$9,778.0	\$7,070.7	\$2,376.4	\$2,130.2	\$2,343.7	\$2,007.6
SDQ Volume for Loans with CE	\$10,785.5							
SDQ Volume for Loans without CE	\$7,155.6							



Single Family Conventional Book Characteristics East South Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	891,813	891,736	884,592	870,105	788,740	740,659	716,082	692,098
Book Volume (\$B)	\$101.7	\$101.2	\$99.3	\$96.4	\$83.0	\$75.2	\$71.1	\$67.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	11.6%	11.6%	11.5%	11.5%	12.4%	13.3%	14.1%	14.6%
OLTV 60.01% - 70.00%	11.5%	11.5%	11.3%	11.3%	12.0%	12.7%	13.3%	13.6%
OLTV 70.01% - 75.00%	9.3%	9.3%	9.3%	9.3%	9.6%	10.3%	11.0%	11.8%
OLTV 75.01% - 80.00%	36.3%	36.3%	36.7%	37.2%	37.6%	35.7%	33.6%	31.3%
OLTV 80.01% - 90.00%	13.3%	13.2%	13.1%	12.9%	13.2%	14.0%	14.7%	15.7%
OLTV 90.01% - 95.00%	7.4%	7.3%	7.2%	7.1%	7.2%	7.9%	8.6%	9.4%
OLTV 95.01% - 97.00%	1.1%	1.1%	1.1%	1.1%	1.1%	1.2%	1.3%	1.4%
OLTV 97.01% - 100.00%	9.2%	9.5%	9.6%	9.4%	6.6%	4.7%	3.2%	2.1%
OLTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	78.1%	78.2%	78.2%	78.2%	77.2%	76.5%	76.0%	75.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	10.2%	10.1%	10.1%	10.1%	10.8%	11.5%	11.9%	12.0%
Comb LTV 60.01% - 70.00%	10.5%	10.4%	10.3%	10.2%	10.8%	11.3%	11.6%	11.4%
Comb LTV 70.01% - 75.00%	8.2%	8.2%	8.1%	8.1%	8.6%	9.1%	9.5%	9.7%
Comb LTV 75.01% - 80.00%	27.6%	27.4%	27.4%	27.5%	28.7%	29.4%	29.3%	27.2%
Comb LTV 80.01% - 90.00%	17.1%	17.0%	16.8%	16.6%	16.0%	15.5%	14.7%	14.5%
Comb LTV 90.01% - 95.00%	10.0%	9.9%	9.9%	9.9%	9.5%	9.3%	8.8%	8.5%
Comb LTV 95.01% - 97.00%	1.0%	1.0%	0.9%	0.9%	1.0%	1.1%	1.2%	1.2%
Comb LTV 97.01% - 100.00%	12.0%	12.5%	12.7%	12.7%	9.2%	5.8%	3.6%	2.2%
Comb LTV > 100.00%	0.4%	0.4%	0.4%	0.4%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	2.9%	3.1%	3.4%	3.6%	5.2%	6.9%	9.2%	13.3%
Wtd Avg Comb LTV	80.1%	80.2%	80.3%	80.3%	79.0%	77.8%	76.9%	76.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	10.2%	10.2%	10.1%	10.1%	10.9%	11.6%	12.1%	12.3%
Comb LTV 60.01% - 70.00%	10.5%	10.5%	10.3%	10.3%	10.9%	11.5%	11.8%	11.7%
Comb LTV 70.01% - 75.00%	8.3%	8.3%	8.2%	8.2%	8.7%	9.3%	9.8%	10.1%
Comb LTV 75.01% - 80.00%	27.8%	27.6%	27.6%	27.7%	28.9%	29.7%	29.8%	28.0%
Comb LTV 80.01% - 90.00%	17.2%	17.1%	16.9%	16.7%	16.1%	15.7%	15.0%	14.9%
Comb LTV 90.01% - 95.00%	10.1%	10.0%	10.0%	10.0%	9.6%	9.4%	9.0%	8.9%



Single Family Conventional Book Characteristics East South Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	1.0%	1.0%	0.9%	1.0%	1.1%	1.2%	1.2%	1.3%
Comb LTV 97.01% - 100.00%	12.0%	12.5%	12.7%	12.7%	9.2%	5.8%	3.6%	2.2%
Comb LTV > 100.00%	0.4%	0.4%	0.4%	0.4%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	2.4%	2.6%	2.8%	3.0%	4.3%	5.7%	7.4%	10.5%
Wtd Avg Comb LTV	80.1%	80.2%	80.3%	80.3%	79.0%	77.8%	76.9%	76.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	33.1%	34.9%	36.2%	36.1%	39.4%	35.7%	27.9%	25.2%
MTMLTV 60.01% - 70.00%	17.9%	18.6%	19.3%	19.4%	22.9%	26.2%	23.0%	19.5%
MTMLTV 70.01% - 75.00%	10.4%	10.9%	11.1%	10.8%	11.3%	12.5%	15.9%	15.2%
MTMLTV 75.01% - 80.00%	12.7%	13.3%	13.2%	12.8%	11.4%	11.5%	14.1%	17.5%
MTMLTV 80.01% - 90.00%	13.2%	11.0%	10.0%	10.4%	8.8%	9.1%	12.7%	14.9%
MTMLTV 90.01% - 95.00%	5.0%	4.8%	4.4%	4.1%	2.7%	2.5%	3.4%	4.5%
MTMLTV 95.01% - 97.00%	1.9%	1.8%	1.7%	1.5%	0.8%	0.7%	0.8%	1.0%
MTMLTV 97.01% - 100.00%	2.6%	2.7%	2.7%	2.7%	1.6%	0.9%	1.2%	1.0%
MTMLTV > 100.00%	2.9%	1.8%	1.0%	1.8%	0.6%	0.3%	0.4%	0.5%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.7%
Wtg Avg MTMLTV	67.3%	66.3%	65.4%	65.6%	63.2%	63.8%	66.9%	68.5%
Credit Score (Sums to 100%)								
FICO < 550	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%
FICO 550-579	1.1%	1.1%	1.1%	1.2%	1.1%	1.2%	1.3%	1.4%
FICO 580-619	4.5%	4.7%	4.8%	4.9%	4.5%	4.4%	4.6%	4.7%
FICO 620-659	11.2%	11.4%	11.6%	11.7%	11.4%	11.5%	11.7%	11.8%
FICO 660-699	18.4%	18.5%	18.5%	18.6%	18.4%	18.3%	18.4%	18.4%
FICO 700-739	22.1%	22.1%	22.1%	22.1%	22.5%	22.7%	22.8%	22.6%
FICO >= 740	41.5%	41.0%	40.4%	40.2%	40.4%	40.0%	38.8%	37.9%
FICO Missing	0.5%	0.5%	0.5%	0.6%	0.8%	1.1%	1.6%	2.4%
Wtd Avg FICO	717	717	716	715	716	715	714	713
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	76.6%	76.1%	75.8%	75.1%	70.3%	66.0%	62.7%	62.0%
Intermediate-term, fixed-rate	16.8%	17.2%	17.1%	17.5%	21.8%	26.2%	29.9%	32.4%
Adjustable-rate	3.0%	3.1%	3.3%	3.6%	4.7%	5.8%	6.2%	5.1%
Interest Only adjustable-rate	2.0%	2.0%	2.0%	2.1%	2.2%	1.8%	1.1%	0.4%
Negative Amortization	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%



Single Family Conventional Book Characteristics East South Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	1.5%	1.6%	1.6%	1.6%	0.9%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.8%	91.9%	92.0%	92.1%	92.8%	93.8%	94.5%	95.0%
Second/Vacation Home	3.7%	3.7%	3.6%	3.6%	3.2%	2.7%	2.4%	2.1%
Investor Property	4.4%	4.4%	4.4%	4.3%	4.0%	3.5%	3.1%	2.9%
10-K Unit Type (Sums to 100%)								
1 Unit	99.2%	99.2%	99.2%	99.2%	99.2%	99.2%	99.3%	99.3%
2-4 Units	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.7%	0.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	3.0%	2.9%	2.9%	2.8%	2.4%	1.9%	1.7%	1.5%
Single Family Homes	97.0%	97.1%	97.1%	97.2%	97.6%	98.1%	98.3%	98.5%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.8%	0.8%	0.8%	0.9%	1.1%	1.0%	1.0%	1.0%
Condo/Coop	3.0%	2.9%	2.9%	2.8%	2.4%	1.9%	1.7%	1.5%
1 Unit	95.5%	95.5%	95.5%	95.5%	95.7%	96.4%	96.6%	96.7%
2-4 Units	0.8%	0.8%	0.8%	0.8%	0.8%	0.7%	0.7%	0.7%
Condo								
Condo	3.0%	2.9%	2.9%	2.8%	2.4%	1.9%	1.7%	1.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	48.3%	48.1%	48.7%	49.4%	45.5%	40.0%	34.9%	31.0%
Cash-Out Refinance	23.0%	22.8%	22.4%	22.0%	22.0%	22.7%	23.4%	24.6%
Other Refinance	28.7%	29.1%	28.9%	28.7%	32.5%	37.4%	41.7%	44.4%
Origination Type (Sums to 100%)								
TPO Broker	17.4%	17.5%	17.6%	17.6%	17.9%	18.6%	19.4%	20.2%
TPO Correspondent	33.7%	33.9%	34.3%	34.4%	32.6%	30.4%	29.4%	28.2%
Undesignated	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	0.9%	1.4%
Retail	48.6%	48.4%	47.9%	47.7%	49.1%	50.4%	50.3%	50.3%
Origination Year (Sums to 100%)								
< 2001	2.5%	2.7%	2.9%	3.2%	4.6%	6.4%	9.3%	14.4%
2001	2.6%	2.8%	3.0%	3.2%	4.5%	6.2%	8.7%	13.3%
2002	6.6%	7.0%	7.5%	8.0%	11.1%	14.8%	19.8%	26.9%
2003	15.8%	16.5%	17.5%	18.7%	25.1%	32.5%	40.7%	45.4%
2004	9.7%	10.1%	10.8%	11.5%	15.6%	20.1%	21.5%	0.0%
2005	12.2%	12.7%	13.5%	14.4%	19.1%	20.1%	0.0%	0.0%
2006	15.0%	15.6%	16.8%	18.2%	19.9%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics East South Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	22.4%	23.1%	24.3%	22.8%	0.0%	0.0%	0.0%	0.0%
2008	13.2%	9.6%	3.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$126,891	\$125,856	\$124,373	\$122,731	\$116,399	\$111,396	\$107,616	\$104,683
Loan Original Note Rate	6.13%	6.13%	6.14%	6.15%	6.02%	5.88%	5.93%	6.10%
Seasoning (Sums to 100%)								
Seasoned	1.7%	1.6%	1.5%	1.4%	1.5%	1.4%	1.2%	1.4%
Non-Seasoned	98.3%	98.4%	98.5%	98.6%	98.5%	98.6%	98.8%	98.6%
ACI								
ACI Probability	0.63%	0.64%	0.65%	0.66%	0.57%	0.51%	0.49%	0.48%
Wtd Avg ACI Score	705	704	704	704	708	712	713	715
Credit Premium								
Wtd Avg Credit Premium	-0.10	-0.11	-0.11	-0.09	-0.09	-0.11	-0.14	-0.15
Credit Premium > 1.5	0.4%	0.4%	0.4%	0.5%	0.4%	0.4%	0.4%	0.4%
Prepay Premium								
Prepay Premium	0.8%	0.8%	0.8%	0.9%	0.7%	0.6%	0.6%	0.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.4%	11.5%	11.6%	11.8%	13.5%	15.3%	16.8%	17.4%
DTI Ratio > 20 and <= 30	22.3%	22.3%	22.2%	22.3%	23.6%	24.8%	25.6%	26.3%
DTI Ratio > 30 and <= 40	26.5%	26.5%	26.5%	26.4%	26.1%	25.8%	25.4%	25.8%
DTI Ratio > 40 and <= 50	21.1%	21.0%	20.9%	20.7%	18.9%	17.2%	16.0%	15.4%
DTI Ratio > 50	14.9%	14.9%	14.7%	14.5%	13.4%	12.6%	11.9%	10.8%
DTI Ratio Missing	3.8%	3.9%	4.1%	4.3%	4.4%	4.4%	4.4%	4.3%
Wtd Avg DTI Ratio	36.2%	36.1%	36.1%	36.0%	35.1%	34.2%	33.5%	32.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.5%	11.6%	11.7%	11.9%	13.7%	15.5%	16.9%	17.6%
DTI Ratio > 20 and <= 30	22.6%	22.6%	22.5%	22.6%	24.0%	25.2%	26.0%	26.7%
DTI Ratio > 30 and <= 40	26.9%	26.9%	26.9%	26.9%	26.6%	26.2%	25.8%	26.1%
DTI Ratio > 40 and <= 50	21.5%	21.3%	21.3%	21.1%	19.3%	17.5%	16.3%	15.6%
DTI Ratio > 50	15.2%	15.1%	15.0%	14.8%	13.7%	12.9%	12.1%	10.9%
DTI Ratio Missing	2.4%	2.4%	2.6%	2.6%	2.7%	2.7%	2.9%	3.0%
Wtd Avg DTI Ratio	36.2%	36.2%	36.1%	36.0%	35.1%	34.2%	33.5%	32.9%
Origination Term (Sums to 100%)								
<= 15 Years	16.9%	17.2%	17.2%	17.5%	21.8%	26.2%	30.0%	32.5%



Single Family Conventional Book Characteristics East South Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	5.0%	5.1%	5.0%	5.1%	5.7%	6.2%	6.4%	6.4%
> 25 Years and <= 30 Years	77.9%	77.6%	77.6%	77.2%	72.4%	67.6%	63.6%	61.1%
> 30 Years	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	78.1%	77.7%	77.5%	76.7%	71.2%	66.1%	62.8%	62.0%
Intermediate-Term Fixed Rate (excl Balloon)	16.6%	16.9%	16.9%	17.2%	21.3%	25.6%	29.2%	31.5%
Adjustable Rate	5.0%	5.1%	5.4%	5.8%	7.0%	7.7%	7.3%	5.6%
Balloon	0.3%	0.3%	0.3%	0.3%	0.4%	0.6%	0.8%	0.8%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	4.7%	4.8%	5.1%	5.4%	6.5%	6.9%	6.4%	4.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.5%	0.6%	0.6%	0.7%	1.1%	1.4%	1.5%	1.2%
- 5/1 Hybrid Arm	2.8%	2.9%	3.0%	3.2%	3.8%	3.8%	3.3%	2.3%
- 7/1 Hybrid Arm	1.0%	1.0%	1.0%	1.1%	1.2%	1.4%	1.3%	1.0%
- 10/1 Hybrid Arm	0.3%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%
NegAm ARM	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Interest Only	3.5%	3.6%	3.6%	3.7%	3.1%	1.9%	1.1%	0.5%
- Interest Only ARM	2.0%	2.0%	2.0%	2.1%	2.2%	1.8%	1.1%	0.4%
- Interest Only FRM	1.5%	1.6%	1.6%	1.6%	0.9%	0.1%	0.0%	0.0%
Alt-A	7.4%	7.7%	8.0%	8.4%	7.8%	6.0%	5.1%	4.6%
- Alt-A Low/No Doc	4.4%	4.5%	4.7%	4.9%	4.4%	3.5%	3.1%	2.8%
- Alt-A No Disclosure	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.1%	1.1%	1.2%	1.2%	1.4%	1.3%	1.0%	0.8%
- Alt-A SISA	0.4%	0.4%	0.4%	0.4%	0.2%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.5%	0.5%	0.6%	0.6%	0.5%	0.4%	0.4%	0.4%
- Alt-A Stated Income	2.3%	2.3%	2.4%	2.5%	2.3%	1.8%	1.7%	1.6%



Single Family Conventional Book Characteristics East South Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	2.1%	2.1%	2.2%	2.3%	1.9%	1.0%	0.5%	0.1%
Alt-A Deals (no SFC)	1.0%	1.1%	1.2%	1.2%	1.5%	1.5%	1.6%	1.7%
My Community Mortgage	2.5%	2.6%	2.6%	2.6%	0.8%	0.3%	0.3%	0.2%
Non-Full Doc								
Non-Full Doc Total	15.3%	15.6%	15.7%	15.4%	13.1%	11.0%	9.5%	8.0%
- Select Lender Programs Non-Full Doc	11.1%	11.2%	11.1%	10.7%	8.9%	7.8%	6.9%	5.6%
- Other Low/No Doc	4.2%	4.4%	4.6%	4.7%	4.2%	3.1%	2.6%	2.4%
Subprime Deals								
Subprime	0.3%	0.3%	0.3%	0.4%	0.3%	0.2%	0.2%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%
- Post 12/2005	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	85.9%	85.6%	85.1%	84.4%	83.5%	84.1%	82.9%	79.7%
Investor Channel	9.4%	9.7%	10.0%	10.5%	10.4%	8.6%	7.6%	6.8%
eChannel	2.2%	2.2%	2.2%	2.1%	2.1%	1.9%	1.6%	1.4%
Underserved Channel	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%
Subprime Channel	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.0%	2.1%	2.3%	2.5%	3.6%	5.1%	7.5%	11.7%
Subordinate Financing - RDW								
Subordinate Financing - RDW	12.5%	12.5%	12.7%	12.9%	11.2%	8.3%	5.8%	4.0%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	0.3%	0.3%	0.3%	0.4%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.7%	3.8%	3.8%	3.9%	3.8%	3.2%	2.6%	1.9%
- 80/15/05	2.9%	3.0%	3.1%	3.3%	3.2%	2.8%	2.3%	1.6%
- 80/20/00	1.4%	1.4%	1.5%	1.6%	1.6%	1.0%	0.5%	0.2%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- Other	3.8%	3.7%	3.6%	3.4%	2.3%	1.0%	0.1%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	15.6%	15.8%	16.1%	16.4%	15.7%	13.8%	12.0%	9.8%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	4.7%	4.8%	4.9%	4.9%	4.9%	4.4%	3.8%	3.0%
- 80/15/05	3.4%	3.5%	3.6%	3.8%	3.8%	3.4%	2.9%	2.1%
- 80/20/00	3.3%	3.4%	3.6%	3.8%	3.3%	2.1%	1.4%	0.8%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%



Single Family Conventional Book Characteristics East South Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	3.6%	3.5%	3.4%	3.3%	3.2%	3.3%	3.4%	3.3%
EA/TPR								
EA/TPR	3.6%	3.7%	3.9%	3.8%	3.5%	3.4%	3.2%	2.8%
- EA I	1.4%	1.5%	1.5%	1.5%	1.5%	1.4%	1.4%	1.2%
- EA/TPR II	1.1%	1.2%	1.2%	1.2%	1.0%	1.0%	1.0%	0.9%
- EA/TPR III	1.0%	1.1%	1.1%	1.1%	1.0%	1.0%	0.9%	0.7%
10-K Property Region (Sums to 100%)								
Midwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Northeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southeast	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Southwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Census Region (Sums to 100%)								
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East South Central	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
South Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mountain	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pacific	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) TN	39.0%	39.0%	39.0%	39.1%	39.3%	39.3%	39.7%	39.7%
02) AL	29.5%	29.4%	29.3%	29.2%	28.7%	28.1%	27.5%	27.5%
03) KY	18.4%	18.5%	18.6%	18.6%	18.8%	19.1%	19.3%	19.5%
04) MS	13.0%	13.1%	13.1%	13.1%	13.2%	13.5%	13.5%	13.3%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	26.8%	27.1%	27.3%	27.3%	26.9%	26.8%	26.5%	24.2%



Single Family Conventional Book Characteristics East South Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) SUNTRUST BANKS INC	6.2%	6.1%	6.0%	5.8%	4.9%	3.7%	3.3%	3.0%
03) REGIONS FINANCIAL CORP	6.0%	6.2%	6.5%	6.8%	8.1%	9.4%	9.9%	9.8%
04) CITIGROUP INC	5.6%	5.7%	5.7%	5.7%	5.0%	3.9%	3.0%	2.3%
05) WELLS FARGO & COMPANY	5.4%	5.0%	4.4%	3.9%	2.6%	1.9%	1.2%	1.1%
06) WASHINGTON MUTUAL INC	4.5%	4.7%	5.0%	5.3%	7.2%	9.0%	10.8%	12.4%
07) JP MORGAN CHASE & CO	4.2%	3.9%	3.7%	3.6%	3.4%	3.6%	4.0%	4.6%
08) FIRST HORIZON NATIONAL CORPORATION	4.0%	4.1%	4.3%	4.6%	5.0%	5.3%	5.3%	5.1%
09) TRUSTMARK CORPORATION	3.3%	3.2%	3.2%	3.2%	3.3%	3.3%	3.2%	3.1%
10) CERBERUS CAPITAL HOLDING	3.0%	3.0%	3.0%	3.0%	2.7%	2.5%	2.3%	2.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	26.7%	27.1%	27.4%	27.4%	27.1%	26.8%	26.3%	24.1%
02) JP MORGAN CHASE & CO	11.7%	11.5%	11.0%	10.9%	10.5%	10.2%	9.8%	10.0%
03) WELLS FARGO & COMPANY	9.6%	9.2%	8.9%	8.4%	7.4%	6.4%	5.1%	4.1%
04) CITIGROUP INC	7.9%	8.0%	8.2%	8.3%	8.5%	7.8%	7.2%	6.8%
05) REGIONS FINANCIAL CORP	5.6%	5.8%	6.0%	6.3%	7.4%	8.7%	9.1%	9.2%
06) SUNTRUST BANKS INC	5.0%	4.9%	4.8%	4.5%	3.8%	3.1%	2.7%	2.4%
07) CERBERUS CAPITAL HOLDING	3.6%	3.6%	3.6%	3.6%	3.5%	3.5%	3.6%	3.9%
08) FIRST HORIZON NATIONAL CORPORATION	3.5%	3.7%	3.9%	4.2%	4.6%	5.0%	5.1%	4.8%
09) WASHINGTON MUTUAL INC	3.5%	3.6%	3.8%	4.1%	5.6%	7.5%	10.0%	12.9%
10) TRUSTMARK CORPORATION	3.3%	3.2%	3.2%	3.2%	3.3%	3.3%	3.2%	3.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	69.2%							
Credit Enhancement	30.8%							
- Primary MI Only	24.2%							
- Pool Policy Only	2.6%							
- Pool Policy and Primary MI	1.1%							
- Full Recourse	0.7%							
- Shared Arrangement	0.6%							
- Government	0.0%							
- Secondary Market (SMC)	1.7%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	75.5%							
Interest Only with Credit Enhancement	36.4%							
Alt-A with Credit Enhancement	39.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-6.28	-6.67	-7.23	-7.52	-4.68	-3.34	-3.57	-4.35



Single Family Conventional Book Characteristics East South Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	31.96	32.05	32.29	32.44	28.57	26.61	26.07	25.57
Wtd Avg Charged Fee	25.68	25.38	25.06	24.92	23.88	23.27	22.50	21.22
Appraisal Waivers								
Appraisal Waiver	3.1%	2.9%	2.7%	2.4%	1.9%	1.4%	0.9%	0.8%
Serious Delinquent Loans								
SDQ Rate All Loans	1.62%	1.34%	1.26%	1.22%	1.05%	1.75%	0.93%	0.82%
- SDQ Rate for Loans with CE	3.41%							
- SDQ Rate for Loans without CE	0.87%							
SDQ Rate Excl. Katrina Loans	1.63%	1.34%	1.25%	1.19%	0.95%	1.05%	0.95%	0.85%
SDQ Rate for Katrina Loans	1.54%	1.36%	1.39%	1.52%	1.82%	5.72%	0.76%	0.54%
Serious Delinquent Loans								
SDQ Loan Count	14,324	11,831	11,025	10,536	8,213	12,813	6,564	5,576
SDQ Count for Loans with CE	8,884							
SDQ Count for Loans without CE	5,440							
SDQ Volume (\$M)								
SDQ Volume	\$1,564.4	\$1,264.9	\$1,150.3	\$1,048.0	\$749.1	\$1,165.3	\$562.7	\$467.0
SDQ Volume for Loans with CE	\$1,021.0							
SDQ Volume for Loans without CE	\$543.4							



Single Family Conventional Book Characteristics West South Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,639,372	1,632,028	1,615,443	1,586,763	1,441,319	1,370,236	1,338,751	1,307,088
Book Volume (\$B)	\$189.3	\$186.7	\$182.5	\$176.8	\$151.9	\$139.9	\$134.0	\$128.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	10.4%	10.4%	10.4%	10.6%	11.7%	12.8%	13.6%	14.0%
OLTV 60.01% - 70.00%	10.2%	10.2%	10.1%	10.2%	11.1%	12.0%	12.7%	13.0%
OLTV 70.01% - 75.00%	8.8%	8.8%	8.8%	8.9%	9.1%	9.7%	10.4%	11.0%
OLTV 75.01% - 80.00%	40.3%	40.3%	40.7%	41.1%	41.0%	38.2%	35.7%	34.1%
OLTV 80.01% - 90.00%	10.6%	10.5%	10.4%	10.2%	10.6%	11.3%	11.9%	12.6%
OLTV 90.01% - 95.00%	9.0%	8.8%	8.6%	8.4%	8.4%	9.2%	10.0%	10.9%
OLTV 95.01% - 97.00%	1.1%	1.0%	1.0%	1.0%	1.2%	1.4%	1.6%	1.7%
OLTV 97.01% - 100.00%	9.4%	9.8%	9.8%	9.4%	6.9%	5.3%	3.9%	2.4%
OLTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	78.9%	78.9%	78.8%	78.7%	77.7%	77.0%	76.5%	76.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	9.1%	9.1%	9.1%	9.1%	10.0%	10.8%	11.3%	11.3%
Comb LTV 60.01% - 70.00%	9.3%	9.3%	9.2%	9.2%	9.9%	10.6%	11.0%	10.8%
Comb LTV 70.01% - 75.00%	7.6%	7.6%	7.5%	7.6%	8.1%	8.7%	9.1%	9.2%
Comb LTV 75.01% - 80.00%	29.5%	29.2%	29.1%	29.2%	30.1%	30.5%	30.1%	28.4%
Comb LTV 80.01% - 90.00%	14.4%	14.2%	14.1%	13.9%	13.0%	12.3%	11.3%	10.6%
Comb LTV 90.01% - 95.00%	12.2%	11.9%	11.8%	11.6%	10.8%	10.2%	9.5%	8.9%
Comb LTV 95.01% - 97.00%	1.0%	0.9%	0.9%	0.9%	1.0%	1.1%	1.3%	1.3%
Comb LTV 97.01% - 100.00%	12.9%	13.5%	13.7%	13.4%	9.9%	6.5%	4.3%	2.5%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Comb LTV Missing	3.9%	4.2%	4.5%	4.9%	6.9%	9.0%	11.9%	16.9%
Wtd Avg Comb LTV	81.1%	81.1%	81.2%	81.0%	79.6%	78.3%	77.2%	76.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	9.1%	9.1%	9.1%	9.2%	10.1%	11.0%	11.5%	11.6%
Comb LTV 60.01% - 70.00%	9.4%	9.4%	9.2%	9.3%	10.0%	10.8%	11.2%	11.2%
Comb LTV 70.01% - 75.00%	7.6%	7.7%	7.6%	7.7%	8.3%	8.9%	9.4%	9.6%
Comb LTV 75.01% - 80.00%	29.7%	29.4%	29.3%	29.4%	30.4%	31.0%	30.8%	29.5%
Comb LTV 80.01% - 90.00%	14.5%	14.3%	14.2%	14.0%	13.3%	12.6%	11.8%	11.4%



Single Family Conventional Book Characteristics West South Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	12.3%	12.1%	11.9%	11.8%	11.0%	10.5%	9.9%	9.5%
Comb LTV 95.01% - 97.00%	1.0%	1.0%	0.9%	0.9%	1.1%	1.2%	1.3%	1.4%
Comb LTV 97.01% - 100.00%	12.9%	13.5%	13.7%	13.4%	9.9%	6.5%	4.3%	2.5%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.3%	0.2%	0.2%	0.2%	0.2%
Comb LTV Missing	3.2%	3.4%	3.7%	4.0%	5.6%	7.3%	9.5%	13.3%
Wtd Avg Comb LTV	81.1%	81.1%	81.1%	81.0%	79.6%	78.3%	77.3%	76.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	31.4%	32.4%	33.2%	33.5%	35.6%	32.5%	27.4%	26.9%
MTMLTV 60.01% - 70.00%	18.8%	19.4%	19.9%	19.7%	21.9%	22.2%	19.8%	18.8%
MTMLTV 70.01% - 75.00%	11.8%	12.0%	12.1%	12.2%	13.3%	14.6%	13.6%	14.2%
MTMLTV 75.01% - 80.00%	13.9%	13.9%	14.1%	13.4%	12.9%	13.7%	16.8%	18.7%
MTMLTV 80.01% - 90.00%	12.0%	10.7%	10.0%	11.1%	9.9%	10.5%	13.2%	13.3%
MTMLTV 90.01% - 95.00%	5.2%	5.0%	4.5%	4.1%	3.1%	3.6%	4.4%	4.8%
MTMLTV 95.01% - 97.00%	2.0%	1.8%	1.5%	1.5%	0.9%	0.9%	1.2%	1.2%
MTMLTV 97.01% - 100.00%	2.5%	2.6%	3.0%	2.5%	1.5%	1.2%	1.9%	1.2%
MTMLTV > 100.00%	2.2%	1.9%	1.4%	1.9%	0.6%	0.3%	1.1%	0.4%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.5%	0.6%
Wtg Avg MTMLTV	67.5%	66.9%	66.4%	66.3%	64.5%	65.5%	68.1%	68.1%
Credit Score (Sums to 100%)								
FICO < 550	0.7%	0.8%	0.8%	0.8%	0.7%	0.7%	0.8%	0.8%
FICO 550-579	1.0%	1.1%	1.1%	1.1%	1.1%	1.1%	1.2%	1.3%
FICO 580-619	4.6%	4.7%	4.9%	4.8%	4.4%	4.4%	4.6%	4.7%
FICO 620-659	11.7%	11.9%	12.1%	12.2%	11.9%	12.0%	12.2%	12.1%
FICO 660-699	19.2%	19.4%	19.4%	19.4%	19.3%	19.1%	19.2%	19.0%
FICO 700-739	22.2%	22.2%	22.2%	22.2%	22.5%	22.5%	22.5%	22.3%
FICO >= 740	39.6%	39.0%	38.5%	38.4%	38.6%	38.1%	36.8%	35.9%
FICO Missing	0.9%	1.0%	1.0%	1.1%	1.5%	2.0%	2.7%	3.8%
Wtd Avg FICO	715	714	714	714	714	714	712	711
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	77.9%	77.5%	77.2%	76.4%	71.8%	67.7%	64.7%	64.4%
Intermediate-term, fixed-rate	16.6%	16.9%	16.8%	17.3%	21.4%	25.4%	28.6%	30.2%
Adjustable-rate	3.0%	3.1%	3.4%	3.6%	4.5%	5.3%	5.7%	4.7%
Interest Only adjustable-rate	1.3%	1.4%	1.4%	1.4%	1.5%	1.2%	0.8%	0.4%



Single Family Conventional Book Characteristics West South Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%
Interest Only fixed-rate	1.0%	1.0%	1.0%	1.1%	0.6%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.7%	91.8%	91.9%	91.9%	92.6%	93.7%	94.5%	94.9%
Second/Vacation Home	3.2%	3.2%	3.2%	3.2%	2.9%	2.3%	1.9%	1.6%
Investor Property	5.1%	5.0%	5.0%	4.9%	4.6%	4.0%	3.6%	3.5%
10-K Unit Type (Sums to 100%)								
1 Unit	98.6%	98.6%	98.6%	98.6%	98.6%	98.6%	98.6%	98.6%
2-4 Units	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	2.8%	2.7%	2.6%	2.6%	2.3%	1.8%	1.7%	1.6%
Single Family Homes	97.2%	97.3%	97.4%	97.4%	97.7%	98.2%	98.3%	98.4%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.5%	0.5%	0.5%	0.6%	0.7%	0.6%	0.6%	0.6%
Condo/Coop	2.8%	2.7%	2.6%	2.6%	2.3%	1.8%	1.7%	1.6%
1 Unit	95.3%	95.4%	95.4%	95.4%	95.7%	96.2%	96.4%	96.4%
2-4 Units	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
Condo								
Condo	2.8%	2.7%	2.6%	2.6%	2.3%	1.8%	1.7%	1.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	58.0%	57.5%	57.9%	57.9%	53.4%	47.5%	42.7%	40.3%
Cash-Out Refinance	14.6%	14.5%	14.2%	14.0%	14.0%	14.8%	15.3%	15.1%
Other Refinance	27.4%	28.0%	28.0%	28.1%	32.6%	37.7%	42.0%	44.6%
Origination Type (Sums to 100%)								
TPO Broker	18.9%	18.8%	18.7%	18.5%	17.8%	17.6%	18.4%	19.0%
TPO Correspondent	37.2%	37.2%	37.7%	37.5%	34.5%	31.8%	29.8%	28.4%
Undesignated	0.4%	0.4%	0.5%	0.5%	0.7%	1.1%	1.5%	2.4%
Retail	43.6%	43.5%	43.1%	43.5%	47.0%	49.6%	50.3%	50.3%
Origination Year (Sums to 100%)								
< 2001	3.4%	3.7%	4.0%	4.3%	6.1%	8.4%	11.8%	18.0%
2001	2.7%	2.8%	3.0%	3.3%	4.6%	6.1%	8.4%	12.3%
2002	6.9%	7.4%	7.9%	8.5%	11.7%	15.1%	19.6%	26.0%
2003	16.3%	17.2%	18.2%	19.5%	25.9%	32.9%	40.1%	43.7%
2004	9.6%	10.2%	10.8%	11.6%	15.4%	19.3%	20.1%	0.0%
2005	11.4%	12.0%	12.7%	13.6%	17.8%	18.3%	0.0%	0.0%



Single Family Conventional Book Characteristics West South Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	14.3%	15.0%	16.1%	17.3%	18.5%	0.0%	0.0%	0.0%
2007	21.8%	22.6%	23.7%	22.1%	0.0%	0.0%	0.0%	0.0%
2008	13.6%	9.2%	3.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$129,206	\$127,788	\$126,095	\$124,354	\$117,550	\$112,915	\$109,359	\$106,208
Loan Original Note Rate	6.17%	6.17%	6.18%	6.19%	6.07%	5.95%	6.03%	6.21%
Seasoning (Sums to 100%)								
Seasoned	1.6%	1.6%	1.5%	1.6%	1.3%	1.3%	1.3%	1.5%
Non-Seasoned	98.4%	98.4%	98.5%	98.4%	98.7%	98.7%	98.7%	98.5%
ACI								
ACI Probability	0.64%	0.65%	0.66%	0.66%	0.57%	0.51%	0.49%	0.48%
Wtd Avg ACI Score	703	702	702	702	707	711	712	714
Credit Premium								
Wtd Avg Credit Premium	-0.07	-0.08	-0.09	-0.07	-0.08	-0.09	-0.11	-0.11
Credit Premium > 1.5	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.5%	0.6%
Prepay Premium								
Prepay Premium	1.1%	1.1%	1.2%	1.3%	1.2%	1.2%	1.3%	1.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.9%	12.2%	12.3%	12.7%	14.5%	16.4%	18.1%	18.9%
DTI Ratio > 20 and <= 30	20.5%	20.5%	20.5%	20.7%	21.8%	22.9%	23.8%	24.5%
DTI Ratio > 30 and <= 40	26.2%	26.1%	26.0%	25.9%	25.7%	25.3%	24.9%	25.3%
DTI Ratio > 40 and <= 50	21.7%	21.4%	21.3%	21.0%	19.3%	17.7%	16.4%	15.6%
DTI Ratio > 50	15.1%	15.0%	14.7%	14.4%	13.2%	12.4%	11.6%	10.4%
DTI Ratio Missing	4.7%	4.8%	5.1%	5.4%	5.4%	5.2%	5.3%	5.4%
Wtd Avg DTI Ratio	36.3%	36.2%	36.1%	35.9%	34.9%	34.0%	33.2%	32.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	12.0%	12.3%	12.5%	12.8%	14.7%	16.6%	18.3%	19.1%
DTI Ratio > 20 and <= 30	20.9%	20.9%	20.9%	21.1%	22.3%	23.4%	24.3%	25.0%
DTI Ratio > 30 and <= 40	26.6%	26.5%	26.5%	26.4%	26.2%	25.8%	25.4%	25.7%
DTI Ratio > 40 and <= 50	22.1%	21.8%	21.7%	21.4%	19.7%	18.1%	16.8%	15.8%
DTI Ratio > 50	15.4%	15.3%	15.1%	14.8%	13.6%	12.8%	11.9%	10.6%
DTI Ratio Missing	3.1%	3.2%	3.3%	3.5%	3.4%	3.3%	3.4%	3.8%
Wtd Avg DTI Ratio	36.4%	36.3%	36.2%	36.0%	35.0%	34.1%	33.3%	32.5%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics West South Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	16.6%	16.9%	16.9%	17.3%	21.5%	25.4%	28.6%	30.3%
> 15 Years amd <= 25 Years	3.6%	3.6%	3.6%	3.6%	4.0%	4.3%	4.5%	4.4%
> 25 Years and <= 30 Years	79.6%	79.3%	79.4%	78.9%	74.5%	70.2%	66.9%	65.3%
> 30 Years	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	78.9%	78.5%	78.2%	77.5%	72.4%	67.8%	64.8%	64.4%
Intermediate-Term Fixed Rate (excl Balloon)	16.5%	16.7%	16.6%	17.1%	21.1%	25.0%	28.0%	29.6%
Adjustable Rate	4.5%	4.6%	4.9%	5.2%	6.2%	6.8%	6.7%	5.4%
Balloon	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	0.6%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	4.1%	4.3%	4.5%	4.8%	5.6%	5.9%	5.7%	4.4%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.4%	0.4%	0.5%	0.5%	0.8%	1.1%	1.3%	1.0%
- 5/1 Hybrid Arm	2.4%	2.4%	2.6%	2.7%	3.1%	3.1%	2.8%	2.1%
- 7/1 Hybrid Arm	1.0%	1.1%	1.1%	1.1%	1.2%	1.4%	1.4%	1.1%
- 10/1 Hybrid Arm	0.3%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%
NegAm ARM	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%
Interest Only	2.3%	2.4%	2.4%	2.5%	2.1%	1.3%	0.8%	0.4%
- Interest Only ARM	1.3%	1.4%	1.4%	1.4%	1.5%	1.2%	0.8%	0.4%
- Interest Only FRM	1.0%	1.0%	1.0%	1.1%	0.6%	0.1%	0.0%	0.0%
Alt-A	8.2%	8.6%	9.1%	9.6%	8.9%	6.9%	5.9%	5.4%
- Alt-A Low/No Doc	5.6%	5.9%	6.2%	6.5%	5.8%	4.5%	4.0%	3.6%
- Alt-A No Disclosure	0.2%	0.2%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.3%	1.4%	1.5%	1.6%	1.8%	1.5%	1.2%	1.0%
- Alt-A SISA	0.4%	0.4%	0.4%	0.4%	0.2%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.7%	0.7%	0.8%	0.8%	0.6%	0.5%	0.4%	0.4%
- Alt-A Stated Income	3.0%	3.1%	3.2%	3.4%	3.1%	2.5%	2.4%	2.2%



Single Family Conventional Book Characteristics West South Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.4%	1.5%	1.6%	1.7%	1.3%	0.7%	0.4%	0.2%
Alt-A Deals (no SFC)	1.2%	1.3%	1.4%	1.4%	1.7%	1.6%	1.4%	1.6%
My Community Mortgage	2.1%	2.2%	2.2%	2.2%	1.0%	0.4%	0.3%	0.2%
Non-Full Doc								
Non-Full Doc Total	17.4%	17.8%	17.8%	17.7%	15.0%	12.8%	11.5%	9.8%
- Select Lender Programs Non-Full Doc	11.9%	12.0%	11.7%	11.3%	9.4%	8.5%	7.8%	6.5%
- Other Low/No Doc	5.5%	5.8%	6.1%	6.4%	5.6%	4.3%	3.8%	3.3%
Subprime Deals								
Subprime	0.4%	0.3%	0.3%	0.4%	0.3%	0.2%	0.3%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%
- Post 12/2005	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	84.2%	83.5%	82.7%	81.8%	80.9%	81.4%	79.8%	75.9%
Investor Channel	10.5%	11.1%	11.6%	12.2%	11.7%	9.5%	8.3%	7.4%
eChannel	2.1%	2.1%	2.1%	2.1%	2.2%	2.1%	2.0%	1.7%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Subprime Channel	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.8%	2.9%	3.2%	3.5%	5.0%	6.9%	9.7%	14.9%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.7%	13.9%	14.2%	14.5%	12.3%	8.7%	6.0%	4.4%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.5%	0.5%	0.5%	0.5%	0.1%	0.0%	0.0%	0.0%
- 80/10/10	4.1%	4.1%	4.2%	4.3%	4.0%	3.3%	2.7%	2.2%
- 80/15/05	3.7%	3.7%	3.8%	4.0%	3.8%	3.2%	2.5%	1.9%
- 80/20/00	1.8%	1.9%	2.0%	2.1%	2.1%	1.2%	0.5%	0.2%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.5%	3.5%	3.5%	3.4%	2.2%	0.8%	0.1%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	16.5%	16.7%	17.2%	17.6%	16.1%	13.2%	11.1%	9.4%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	5.2%	5.3%	5.4%	5.5%	5.3%	4.6%	4.0%	3.5%
- 80/15/05	4.5%	4.6%	4.7%	4.9%	4.7%	4.1%	3.4%	2.7%
- 80/20/00	4.0%	4.2%	4.4%	4.6%	3.8%	2.1%	1.2%	0.7%



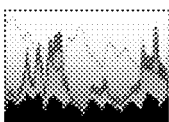
Single Family Conventional Book Characteristics West South Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- Other	2.4%	2.3%	2.2%	2.2%	2.0%	2.1%	2.1%	2.1%
EA/TPR								
EA/TPR	3.4%	3.6%	3.6%	3.4%	2.9%	2.7%	2.6%	2.3%
- EA I	1.5%	1.5%	1.5%	1.4%	1.3%	1.3%	1.2%	1.0%
- EA/TPR II	1.0%	1.1%	1.1%	1.1%	0.8%	0.8%	0.8%	0.7%
- EA/TPR III	0.9%	0.9%	1.0%	0.9%	0.7%	0.7%	0.7%	0.6%
10-K Property Region (Sums to 100%)								
Midwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Northeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southwest	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
West	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Census Region (Sums to 100%)								
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West South Central	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mountain	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pacific	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) TX	70.4%	70.1%	69.7%	69.4%	68.4%	67.9%	67.8%	67.9%
02) LA	13.2%	13.3%	13.4%	13.6%	13.9%	14.5%	15.0%	15.1%
03) OK	8.7%	8.9%	9.0%	9.1%	9.4%	9.5%	9.4%	9.4%
04) AR	7.6%	7.8%	7.9%	8.0%	8.2%	8.1%	7.8%	7.6%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers								



Single Family Conventional Book Characteristics West South Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	27.4%	27.8%	27.8%	27.7%	27.2%	27.0%	26.6%	24.5%
02) CITIGROUP INC	8.7%	8.8%	8.7%	8.5%	7.2%	5.5%	4.2%	3.6%
03) JP MORGAN CHASE & CO	8.1%	7.6%	7.2%	6.9%	6.0%	6.1%	6.6%	7.4%
04) WELLS FARGO & COMPANY	5.4%	4.7%	4.2%	3.7%	2.7%	2.5%	1.7%	1.9%
05) WASHINGTON MUTUAL INC	4.9%	5.2%	5.5%	5.9%	7.8%	9.6%	11.6%	13.3%
06) CERBERUS CAPITAL HOLDING	3.4%	3.4%	3.4%	3.3%	3.2%	3.0%	2.9%	2.5%
07) FLAGSTAR BANCORP INC	3.3%	3.3%	3.2%	3.1%	3.0%	3.2%	3.1%	2.9%
08) AMTRUST FINANCIAL CORPORATION	3.3%	3.2%	3.1%	3.0%	2.5%	1.8%	1.4%	1.2%
09) PHH CORPORATION	3.0%	3.1%	3.1%	3.2%	3.5%	3.6%	3.5%	3.3%
10) CAPITAL ONE FINANCIAL CORPORATION	2.5%	2.6%	2.8%	3.0%	3.5%	4.0%	4.4%	4.7%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	27.4%	27.9%	28.0%	28.0%	27.7%	27.2%	26.7%	24.7%
02) JP MORGAN CHASE & CO	14.5%	14.1%	13.7%	13.6%	12.6%	12.2%	11.7%	12.1%
03) CITIGROUP INC	12.5%	12.8%	12.9%	13.0%	13.1%	12.4%	11.7%	10.9%
04) WELLS FARGO & COMPANY	9.7%	9.2%	8.9%	8.4%	7.7%	7.0%	5.7%	4.9%
05) WASHINGTON MUTUAL INC	4.3%	4.5%	4.8%	5.1%	6.8%	8.7%	11.2%	13.8%
06) CERBERUS CAPITAL HOLDING	4.1%	4.1%	4.1%	4.1%	4.2%	4.3%	4.6%	4.8%
07) PHH CORPORATION	2.1%	2.1%	2.1%	2.1%	2.3%	2.4%	2.4%	2.2%
08) FLAGSTAR BANCORP INC	2.1%	1.9%	1.8%	1.6%	1.0%	0.8%	0.8%	0.8%
09) NATIONAL CITY CORPORATION	2.0%	2.0%	2.1%	2.0%	1.4%	1.0%	0.8%	0.9%
10) UNITED SERVICES AUTOMOBILE ASSOCIATION	2.0%	2.0%	2.0%	2.0%	1.8%	1.7%	1.5%	1.4%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	69.8%							
Credit Enhancement	30.2%							
- Primary MI Only	24.4%							
- Pool Policy Only	2.4%							
- Pool Policy and Primary MI	1.0%							
- Full Recourse	0.6%							
- Shared Arrangement	0.4%							
- Government	0.0%							
- Secondary Market (SMC)	1.3%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	53.4%							
Interest Only with Credit Enhancement	37.4%							
Alt-A with Credit Enhancement	41.9%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics West South Central

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-5.09	-5.47	-5.93	-6.02	-3.42	-2.13	-2.50	-3.40
Wtd Avg Economic Model Fee	31.14	31.09	31.15	31.01	27.15	25.18	24.81	24.45
Wtd Avg Charged Fee	26.05	25.61	25.22	24.99	23.72	23.05	22.31	21.06
Appraisal Waivers								
Appraisal Waiver	2.2%	2.1%	1.9%	1.8%	1.5%	1.2%	0.7%	0.8%
Serious Delinquent Loans								
SDQ Rate All Loans	1.26%	1.06%	1.00%	0.99%	0.94%	2.19%	0.82%	0.73%
- SDQ Rate for Loans with CE	2.79%							
- SDQ Rate for Loans without CE	0.61%							
SDQ Rate Excl. Katrina Loans	1.23%	1.03%	0.96%	0.94%	0.80%	1.01%	0.84%	0.75%
SDQ Rate for Katrina Loans	1.70%	1.53%	1.63%	1.70%	2.53%	11.88%	0.67%	0.49%
Serious Delinquent Loans								
SDQ Loan Count	20,454	17,140	16,027	15,619	13,515	29,765	10,845	9,429
SDQ Count for Loans with CE	13,508							
SDQ Count for Loans without CE	6,946							
SDQ Volume (\$M)								
SDQ Volume	\$2,453.4	\$2,020.0	\$1,831.7	\$1,679.9	\$1,344.3	\$3,099.9	\$1,024.8	\$868.3
SDQ Volume for Loans with CE	\$1,676.2							
SDQ Volume for Loans without CE	\$777.2							



Single Family Conventional Book Characteristics Mountain

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,595,694	1,592,627	1,576,714	1,548,409	1,396,098	1,323,360	1,323,724	1,331,684
Book Volume (\$B)	\$252.7	\$251.1	\$246.1	\$238.4	\$201.0	\$179.1	\$171.0	\$168.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	16.9%	16.9%	16.9%	17.0%	18.3%	19.0%	18.8%	18.7%
OLTV 60.01% - 70.00%	15.1%	15.1%	15.1%	15.0%	15.9%	16.0%	15.2%	15.0%
OLTV 70.01% - 75.00%	10.2%	10.2%	10.2%	10.3%	10.6%	11.1%	11.5%	12.2%
OLTV 75.01% - 80.00%	38.6%	38.8%	39.3%	40.1%	40.5%	37.9%	34.9%	32.3%
OLTV 80.01% - 90.00%	9.0%	8.8%	8.5%	8.0%	7.8%	8.9%	10.8%	12.3%
OLTV 90.01% - 95.00%	4.8%	4.7%	4.5%	4.3%	3.9%	4.7%	6.1%	7.3%
OLTV 95.01% - 97.00%	0.5%	0.5%	0.4%	0.4%	0.5%	0.6%	0.9%	1.1%
OLTV 97.01% - 100.00%	4.7%	4.9%	4.9%	4.7%	2.3%	1.7%	1.6%	1.1%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	74.0%	74.0%	74.0%	73.9%	72.7%	72.5%	73.0%	73.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	15.1%	15.1%	15.0%	15.1%	16.3%	16.7%	16.3%	16.0%
Comb LTV 60.01% - 70.00%	14.0%	14.0%	14.0%	13.9%	14.7%	14.7%	13.7%	13.1%
Comb LTV 70.01% - 75.00%	9.3%	9.2%	9.2%	9.2%	9.7%	10.1%	10.4%	10.5%
Comb LTV 75.01% - 80.00%	28.5%	28.3%	28.3%	28.6%	30.0%	30.9%	30.8%	28.6%
Comb LTV 80.01% - 90.00%	14.7%	14.6%	14.4%	14.0%	13.0%	12.4%	12.1%	12.3%
Comb LTV 90.01% - 95.00%	8.0%	8.0%	8.0%	7.9%	7.0%	6.8%	7.1%	7.2%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	1.0%
Comb LTV 97.01% - 100.00%	7.7%	8.0%	8.2%	8.2%	5.0%	2.8%	2.0%	1.3%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	2.1%	2.2%	2.4%	2.6%	3.7%	5.0%	6.7%	10.0%
Wtd Avg Comb LTV	76.4%	76.5%	76.5%	76.4%	74.9%	74.1%	74.1%	73.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	15.1%	15.1%	15.1%	15.2%	16.4%	16.8%	16.5%	16.3%
Comb LTV 60.01% - 70.00%	14.1%	14.1%	14.0%	14.0%	14.7%	14.8%	13.8%	13.3%
Comb LTV 70.01% - 75.00%	9.3%	9.3%	9.2%	9.2%	9.7%	10.2%	10.5%	10.8%
Comb LTV 75.01% - 80.00%	28.6%	28.4%	28.4%	28.7%	30.2%	31.1%	31.1%	29.2%
Comb LTV 80.01% - 90.00%	14.7%	14.6%	14.4%	14.1%	13.1%	12.6%	12.3%	12.6%



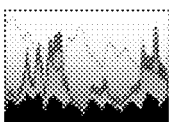
Single Family Conventional Book Characteristics Mountain

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	8.0%	8.0%	8.0%	7.9%	7.0%	6.9%	7.2%	7.4%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.9%	1.0%
Comb LTV 97.01% - 100.00%	7.7%	8.0%	8.2%	8.2%	5.0%	2.8%	2.1%	1.3%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	1.8%	1.9%	2.0%	2.2%	3.2%	4.2%	5.5%	7.9%
Wtd Avg Comb LTV	76.4%	76.4%	76.5%	76.4%	74.9%	74.1%	74.1%	73.9%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	31.2%	34.5%	38.1%	40.3%	51.1%	53.8%	40.5%	29.2%
MTMLTV 60.01% - 70.00%	12.4%	13.2%	14.2%	14.5%	17.9%	20.3%	23.0%	21.4%
MTMLTV 70.01% - 75.00%	7.2%	7.8%	8.4%	8.6%	9.2%	9.9%	12.7%	15.9%
MTMLTV 75.01% - 80.00%	9.1%	10.0%	11.1%	11.1%	11.3%	9.7%	12.7%	17.2%
MTMLTV 80.01% - 90.00%	14.1%	13.9%	14.4%	15.2%	7.5%	4.5%	7.8%	11.7%
MTMLTV 90.01% - 95.00%	5.3%	5.4%	4.8%	3.7%	1.3%	1.0%	1.9%	3.2%
MTMLTV 95.01% - 97.00%	2.0%	2.0%	1.5%	1.1%	0.4%	0.2%	0.3%	0.5%
MTMLTV 97.01% - 100.00%	2.7%	2.6%	2.2%	1.8%	0.7%	0.3%	0.4%	0.4%
MTMLTV > 100.00%	15.9%	10.3%	5.0%	3.3%	0.4%	0.1%	0.2%	0.1%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%
Wtg Avg MTMLTV	73.9%	70.0%	66.2%	64.5%	58.0%	56.6%	61.9%	66.3%
Credit Score (Sums to 100%)								
FICO < 550	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%
FICO 550-579	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%
FICO 580-619	2.6%	2.6%	2.7%	2.7%	2.4%	2.5%	2.9%	3.2%
FICO 620-659	8.7%	8.9%	9.1%	9.1%	8.7%	8.8%	9.7%	10.3%
FICO 660-699	17.7%	17.8%	18.0%	18.0%	17.8%	17.6%	18.2%	18.6%
FICO 700-739	23.7%	23.8%	23.9%	24.0%	24.2%	24.3%	24.2%	24.0%
FICO >= 740	46.2%	45.6%	45.1%	44.9%	45.5%	45.1%	42.8%	41.2%
FICO Missing	0.4%	0.4%	0.4%	0.4%	0.6%	0.8%	1.2%	1.6%
Wtd Avg FICO	727	726	725	725	726	725	722	720
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	71.2%	70.5%	69.8%	68.7%	66.0%	64.3%	64.3%	67.2%
Intermediate-term, fixed-rate	9.8%	10.0%	9.9%	10.2%	13.2%	16.4%	19.3%	21.0%
Adjustable-rate	5.5%	5.6%	5.9%	6.4%	8.4%	10.8%	12.3%	10.4%
Interest Only adjustable-rate	7.9%	8.0%	8.2%	8.4%	8.4%	6.8%	3.3%	0.8%



Single Family Conventional Book Characteristics Mountain

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.7%	0.7%	0.8%	0.9%	1.3%	1.3%	0.8%	0.6%
Interest Only fixed-rate	5.0%	5.1%	5.3%	5.3%	2.7%	0.4%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	85.1%	85.2%	85.3%	85.3%	85.5%	86.5%	88.0%	89.1%
Second/Vacation Home	7.6%	7.5%	7.5%	7.5%	7.5%	6.7%	5.7%	4.7%
Investor Property	7.3%	7.3%	7.2%	7.2%	7.0%	6.7%	6.3%	6.2%
10-K Unit Type (Sums to 100%)								
1 Unit	98.7%	98.6%	98.6%	98.6%	98.6%	98.5%	98.4%	98.3%
2-4 Units	1.3%	1.4%	1.4%	1.4%	1.4%	1.5%	1.6%	1.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	6.3%	6.2%	6.2%	6.1%	5.7%	5.1%	4.7%	4.6%
Single Family Homes	93.7%	93.8%	93.8%	93.9%	94.3%	94.9%	95.3%	95.4%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.9%	0.9%	0.9%	1.0%	1.1%	1.1%	1.1%	1.1%
Condo/Coop	6.3%	6.2%	6.2%	6.1%	5.7%	5.1%	4.7%	4.6%
1 Unit	91.5%	91.5%	91.5%	91.6%	91.8%	92.3%	92.5%	92.6%
2-4 Units	1.3%	1.3%	1.4%	1.4%	1.4%	1.5%	1.6%	1.7%
Condo								
Condo	6.3%	6.2%	6.2%	6.1%	5.7%	5.1%	4.7%	4.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	44.5%	44.1%	44.7%	45.3%	42.1%	37.5%	33.2%	28.6%
Cash-Out Refinance	28.8%	28.9%	28.6%	28.3%	28.0%	26.9%	25.1%	26.0%
Other Refinance	26.7%	27.0%	26.8%	26.4%	29.9%	35.6%	41.7%	45.3%
Origination Type (Sums to 100%)								
TPO Broker	20.9%	20.8%	20.8%	20.6%	19.7%	19.5%	21.1%	22.6%
TPO Correspondent	37.8%	38.1%	38.7%	39.0%	37.8%	35.8%	34.3%	33.9%
Undesignated	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%	0.6%	0.9%
Retail	41.2%	41.0%	40.4%	40.2%	42.2%	44.3%	44.0%	42.5%
Origination Year (Sums to 100%)								
< 2001	1.4%	1.5%	1.6%	1.7%	2.6%	3.9%	6.0%	10.0%
2001	1.3%	1.4%	1.5%	1.6%	2.4%	3.5%	5.6%	9.9%
2002	5.1%	5.3%	5.7%	6.2%	8.9%	12.4%	18.4%	27.5%
2003	15.3%	15.9%	16.8%	18.1%	25.0%	33.6%	45.3%	52.6%
2004	9.1%	9.5%	10.1%	10.9%	15.3%	21.0%	24.7%	0.0%
2005	14.3%	14.9%	15.8%	16.8%	23.1%	25.6%	0.0%	0.0%



Mountain

SF CRAM



Single Family Conventional Book Characteristics Mountain

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	9.8%	10.0%	9.9%	10.2%	13.2%	16.4%	19.3%	21.1%
> 15 Years amd <= 25 Years	2.3%	2.3%	2.3%	2.4%	2.7%	2.9%	3.0%	2.9%
> 25 Years and <= 30 Years	87.3%	87.1%	87.1%	86.9%	84.0%	80.6%	77.7%	76.0%
> 30 Years	0.6%	0.6%	0.6%	0.6%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	76.2%	75.6%	75.1%	74.0%	68.7%	64.6%	64.4%	67.2%
Intermediate-Term Fixed Rate (excl Balloon)	9.5%	9.7%	9.6%	9.9%	12.7%	15.7%	18.3%	19.8%
Adjustable Rate	14.0%	14.4%	14.9%	15.7%	18.1%	19.0%	16.3%	11.8%
Balloon	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%	0.9%	1.2%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.6%	0.6%	0.6%	0.6%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	12.9%	13.2%	13.7%	14.3%	16.0%	15.6%	13.9%	10.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.2%	1.3%	1.5%	1.6%	2.6%	3.7%	3.9%	3.0%
- 5/1 Hybrid Arm	8.6%	8.8%	9.1%	9.6%	10.3%	8.9%	7.4%	5.3%
- 7/1 Hybrid Arm	2.2%	2.2%	2.2%	2.2%	2.4%	2.4%	2.3%	1.8%
- 10/1 Hybrid Arm	0.8%	0.8%	0.8%	0.9%	0.7%	0.5%	0.2%	0.1%
NegAm ARM	0.7%	0.7%	0.8%	0.9%	1.3%	1.3%	0.8%	0.6%
Interest Only	12.9%	13.2%	13.5%	13.8%	11.1%	7.2%	3.4%	0.8%
- Interest Only ARM	7.9%	8.0%	8.2%	8.4%	8.4%	6.8%	3.3%	0.8%
- Interest Only FRM	5.0%	5.1%	5.3%	5.3%	2.7%	0.4%	0.1%	0.0%
Alt-A	13.7%	14.3%	15.0%	15.9%	15.5%	12.5%	9.8%	8.6%
- Alt-A Low/No Doc	9.2%	9.6%	10.0%	10.6%	9.9%	7.9%	6.6%	5.9%
- Alt-A No Disclosure	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.8%	1.9%	2.1%	2.2%	2.6%	2.5%	2.0%	1.6%
- Alt-A SISA	0.7%	0.7%	0.7%	0.8%	0.4%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.9%	1.0%	1.0%	1.1%	0.8%	0.6%	0.6%	0.6%
- Alt-A Stated Income	5.5%	5.7%	5.9%	6.2%	5.9%	4.8%	4.0%	3.7%



Single Family Conventional Book Characteristics Mountain

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	3.1%	3.2%	3.4%	3.6%	3.3%	2.3%	1.3%	0.4%
Alt-A Deals (no SFC)	1.5%	1.6%	1.7%	1.8%	2.3%	2.2%	1.9%	2.3%
My Community Mortgage	1.8%	1.8%	1.8%	1.8%	0.6%	0.3%	0.3%	0.2%
Non-Full Doc								
Non-Full Doc Total	24.0%	24.6%	24.9%	24.7%	20.9%	17.0%	14.1%	11.9%
- Select Lender Programs Non-Full Doc	14.9%	15.1%	14.9%	14.2%	11.2%	9.3%	7.8%	6.3%
- Other Low/No Doc	9.1%	9.5%	10.0%	10.5%	9.8%	7.7%	6.3%	5.6%
Subprime Deals								
Subprime	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.3%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.4%
- Post 12/2005	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	81.4%	80.7%	80.0%	78.9%	78.6%	80.7%	81.7%	80.3%
Investor Channel	15.0%	15.6%	16.3%	17.3%	17.0%	14.1%	11.6%	9.9%
eChannel	2.2%	2.2%	2.2%	2.1%	2.1%	1.9%	1.7%	1.5%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.1%	1.2%	1.3%	1.4%	2.2%	3.2%	5.0%	8.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	14.9%	15.1%	15.5%	15.8%	13.9%	10.0%	6.7%	4.7%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.9%	5.0%	5.1%	5.3%	5.2%	4.4%	3.5%	2.7%
- 80/15/05	3.0%	3.1%	3.2%	3.4%	3.2%	2.7%	2.2%	1.6%
- 80/20/00	0.8%	0.8%	0.9%	0.9%	0.9%	0.6%	0.3%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.7%	5.7%	5.7%	5.6%	4.3%	2.0%	0.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	18.2%	18.6%	19.1%	19.6%	18.7%	16.2%	14.1%	11.5%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	6.2%	6.3%	6.5%	6.8%	6.7%	6.0%	5.1%	4.1%
- 80/15/05	3.6%	3.8%	3.9%	4.1%	4.0%	3.5%	3.1%	2.3%
- 80/20/00	3.3%	3.4%	3.6%	3.8%	3.3%	1.9%	1.3%	0.8%



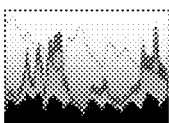
Single Family Conventional Book Characteristics Mountain

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	4.5%	4.5%	4.3%	4.3%	4.1%	4.2%	4.1%	3.8%
EA/TPR								
EA/TPR	1.7%	1.8%	1.8%	1.7%	1.4%	1.4%	1.6%	1.6%
- EA I	0.8%	0.8%	0.8%	0.8%	0.7%	0.7%	0.7%	0.8%
- EA/TPR II	0.5%	0.5%	0.6%	0.5%	0.4%	0.4%	0.5%	0.5%
- EA/TPR III	0.4%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%
10-K Property Region (Sums to 100%)								
Midwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Northeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southwest	75.1%	75.1%	75.1%	75.1%	75.4%	75.8%	76.5%	77.8%
West	24.9%	24.9%	24.9%	24.9%	24.6%	24.2%	23.5%	22.2%
Census Region (Sums to 100%)								
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mountain	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Pacific	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) AZ	31.0%	31.0%	31.1%	31.0%	30.3%	28.9%	27.6%	27.2%
02) CO	26.9%	26.8%	26.9%	27.0%	28.3%	30.1%	31.8%	33.5%
03) NV	14.2%	14.3%	14.3%	14.4%	14.3%	14.1%	13.7%	13.0%
04) UT	11.0%	11.0%	11.0%	10.9%	10.5%	10.5%	10.8%	11.2%
05) NM	6.2%	6.2%	6.2%	6.2%	6.3%	6.3%	6.2%	5.9%
06) ID	5.6%	5.6%	5.6%	5.5%	5.4%	5.3%	5.1%	4.8%
07) MT	3.3%	3.3%	3.3%	3.2%	3.3%	3.2%	3.2%	2.9%
08) WY	1.8%	1.8%	1.7%	1.7%	1.7%	1.6%	1.6%	1.5%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers								



Single Family Conventional Book Characteristics Mountain

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	35.2%	35.6%	35.8%	36.1%	36.5%	36.7%	36.3%	33.8%
02) WELLS FARGO & COMPANY	6.5%	6.2%	5.6%	5.0%	3.6%	2.7%	1.7%	1.7%
03) CITIGROUP INC	6.5%	6.6%	6.4%	6.4%	5.6%	5.0%	4.2%	3.8%
04) WASHINGTON MUTUAL INC	5.2%	5.4%	5.8%	6.2%	8.3%	10.3%	12.6%	14.7%
05) CERBERUS CAPITAL HOLDING	4.9%	4.8%	4.7%	4.7%	4.7%	3.9%	3.2%	2.8%
06) JP MORGAN CHASE & CO	4.4%	4.1%	4.0%	3.8%	3.4%	3.3%	3.4%	4.0%
07) FIRST HORIZON NATIONAL CORPORATION	3.5%	3.6%	3.8%	4.0%	3.9%	3.9%	3.8%	3.4%
08) FLAGSTAR BANCORP INC	3.4%	3.4%	3.4%	3.3%	3.4%	3.8%	4.0%	4.2%
09) SUNTRUST BANKS INC	3.4%	3.4%	3.4%	3.3%	2.9%	2.2%	1.7%	1.4%
10) PHH CORPORATION	2.9%	2.8%	2.8%	2.8%	2.9%	2.8%	2.6%	2.4%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	35.2%	35.7%	36.1%	36.3%	36.9%	36.9%	36.4%	34.1%
02) JP MORGAN CHASE & CO	11.6%	11.3%	11.2%	10.9%	10.2%	10.0%	10.1%	10.7%
03) WELLS FARGO & COMPANY	10.6%	10.3%	9.9%	9.5%	8.7%	7.7%	5.8%	4.8%
04) CITIGROUP INC	9.0%	9.0%	9.0%	9.2%	9.3%	9.0%	8.0%	7.9%
05) CERBERUS CAPITAL HOLDING	5.5%	5.5%	5.4%	5.3%	5.5%	5.0%	4.9%	5.2%
06) WASHINGTON MUTUAL INC	4.6%	4.8%	5.1%	5.5%	7.3%	9.4%	12.7%	15.7%
07) LEHMAN BROTHERS HOLDINGS INC	2.2%	2.3%	2.5%	2.6%	2.7%	2.2%	1.4%	0.6%
08) PHH CORPORATION	2.1%	2.1%	2.0%	2.0%	2.0%	2.1%	2.0%	1.9%
09) SUNTRUST BANKS INC	2.0%	1.9%	1.8%	1.7%	1.5%	1.5%	1.4%	1.3%
10) INDYMAC BANCORP INC	1.7%	1.7%	1.7%	1.5%	0.9%	0.7%	0.7%	0.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	77.1%							
Credit Enhancement	22.9%							
- Primary MI Only	15.3%							
- Pool Policy Only	5.6%							
- Pool Policy and Primary MI	1.0%							
- Full Recourse	0.3%							
- Shared Arrangement	0.2%							
- Government	0.0%							
- Secondary Market (SMC)	0.5%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	88.4%							
Interest Only with Credit Enhancement	42.0%							
Alt-A with Credit Enhancement	46.9%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-4.12	-4.43	-4.95	-5.27	-2.57	-0.79	-0.83	-1.60
Wtd Avg Economic Model Fee	30.14	30.27	30.52	30.75	26.52	24.12	23.55	23.33
Wtd Avg Charged Fee	26.02	25.83	25.57	25.48	23.94	23.33	22.73	21.73
Appraisal Waivers								
Appraisal Waiver	2.7%	2.7%	2.6%	2.4%	2.0%	1.5%	1.0%	1.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.61%	1.21%	0.93%	0.70%	0.36%	0.40%	0.49%	0.57%
- SDQ Rate for Loans with CE	4.56%							
- SDQ Rate for Loans without CE	0.85%							
SDQ Rate Excl. Katrina Loans	1.61%	1.21%	0.93%	0.70%	0.36%	0.40%	0.49%	0.57%
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	25,578	19,063	14,521	10,768	4,987	5,190	6,324	7,494
SDQ Count for Loans with CE	14,858							
SDQ Count for Loans without CE	10,720							
SDQ Volume (\$M)								
SDQ Volume	\$5,268.9	\$3,889.3	\$2,865.3	\$1,995.7	\$716.7	\$664.2	\$786.5	\$916.7
SDQ Volume for Loans with CE	\$3,164.4							
SDQ Volume for Loans without CE	\$2,104.5							



Single Family Conventional Book Characteristics Pacific

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	3,053,151	3,022,128	2,976,667	2,928,209	2,796,440	2,804,158	2,975,677	3,129,550
Book Volume (\$B)	\$587.4	\$574.2	\$555.6	\$537.0	\$484.2	\$463.7	\$477.4	\$489.5
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	35.8%	36.2%	36.6%	37.3%	39.7%	40.3%	38.1%	35.3%
OLTV 60.01% - 70.00%	19.3%	19.4%	19.3%	19.3%	20.0%	20.0%	19.6%	19.0%
OLTV 70.01% - 75.00%	9.6%	9.6%	9.6%	9.6%	9.8%	10.2%	11.1%	12.2%
OLTV 75.01% - 80.00%	26.3%	26.2%	26.4%	26.7%	25.2%	23.5%	23.6%	23.9%
OLTV 80.01% - 90.00%	4.6%	4.3%	3.9%	3.5%	3.1%	3.6%	4.4%	5.5%
OLTV 90.01% - 95.00%	2.2%	2.1%	1.9%	1.6%	1.2%	1.5%	2.0%	2.7%
OLTV 95.01% - 97.00%	0.3%	0.3%	0.2%	0.2%	0.3%	0.3%	0.5%	0.7%
OLTV 97.01% - 100.00%	1.9%	2.0%	2.0%	1.7%	0.6%	0.5%	0.6%	0.6%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	65.2%	64.9%	64.7%	64.3%	63.0%	62.8%	63.8%	65.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	32.4%	32.8%	33.3%	33.9%	35.9%	36.2%	33.7%	30.6%
Comb LTV 60.01% - 70.00%	18.5%	18.6%	18.6%	18.6%	19.3%	19.3%	18.5%	17.4%
Comb LTV 70.01% - 75.00%	9.1%	9.0%	8.9%	8.9%	9.3%	9.8%	10.4%	10.9%
Comb LTV 75.01% - 80.00%	20.3%	19.9%	19.8%	19.8%	20.0%	20.2%	21.3%	21.1%
Comb LTV 80.01% - 90.00%	9.2%	8.9%	8.6%	8.0%	6.5%	5.8%	5.7%	5.9%
Comb LTV 90.01% - 95.00%	4.1%	4.0%	3.9%	3.7%	2.6%	2.4%	2.5%	2.8%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.2%	0.2%	0.3%	0.5%	0.6%
Comb LTV 97.01% - 100.00%	3.8%	4.0%	4.1%	3.9%	2.1%	1.1%	0.8%	0.8%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	2.2%	2.4%	2.6%	2.8%	3.8%	4.9%	6.6%	9.8%
Wtd Avg Comb LTV	67.4%	67.2%	67.0%	66.6%	64.9%	64.2%	65.0%	65.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	32.5%	32.9%	33.3%	34.0%	36.0%	36.3%	33.9%	30.9%
Comb LTV 60.01% - 70.00%	18.5%	18.6%	18.6%	18.7%	19.4%	19.3%	18.6%	17.5%
Comb LTV 70.01% - 75.00%	9.2%	9.0%	9.0%	9.0%	9.4%	9.8%	10.5%	11.1%
Comb LTV 75.01% - 80.00%	20.4%	20.0%	19.8%	19.8%	20.1%	20.4%	21.5%	21.5%
Comb LTV 80.01% - 90.00%	9.2%	9.0%	8.6%	8.1%	6.5%	5.9%	5.7%	6.1%



Single Family Conventional Book Characteristics Pacific

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	4.1%	4.0%	3.9%	3.7%	2.6%	2.4%	2.6%	2.9%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%	0.5%	0.6%
Comb LTV 97.01% - 100.00%	3.8%	4.0%	4.1%	3.9%	2.1%	1.1%	0.8%	0.8%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	2.0%	2.1%	2.3%	2.5%	3.4%	4.4%	5.8%	8.5%
Wtd Avg Comb LTV	67.4%	67.2%	67.0%	66.6%	64.9%	64.3%	65.0%	65.9%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	46.7%	52.0%	57.6%	60.6%	75.0%	81.5%	75.7%	57.9%
MTMLTV 60.01% - 70.00%	10.5%	11.0%	11.2%	11.0%	10.7%	10.4%	14.1%	22.6%
MTMLTV 70.01% - 75.00%	5.4%	5.6%	5.7%	5.5%	4.5%	3.4%	4.1%	9.2%
MTMLTV 75.01% - 80.00%	6.1%	6.5%	6.8%	6.4%	5.1%	3.1%	3.7%	5.9%
MTMLTV 80.01% - 90.00%	10.6%	9.7%	9.8%	9.2%	3.7%	0.9%	1.5%	3.2%
MTMLTV 90.01% - 95.00%	3.8%	3.8%	3.3%	2.8%	0.3%	0.2%	0.3%	0.6%
MTMLTV 95.01% - 97.00%	1.5%	1.3%	1.0%	0.8%	0.1%	0.0%	0.1%	0.1%
MTMLTV 97.01% - 100.00%	2.0%	1.8%	1.4%	1.2%	0.1%	0.0%	0.1%	0.1%
MTMLTV > 100.00%	12.9%	7.8%	3.0%	2.1%	0.1%	0.0%	0.0%	0.0%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Wtg Avg MTMLTV	65.1%	60.1%	55.4%	53.7%	45.5%	42.9%	47.1%	54.0%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%
FICO 550-579	0.4%	0.5%	0.5%	0.5%	0.6%	0.6%	0.6%	0.8%
FICO 580-619	2.2%	2.3%	2.3%	2.3%	2.5%	2.5%	2.8%	3.1%
FICO 620-659	7.3%	7.5%	7.8%	7.8%	7.9%	8.1%	8.8%	9.4%
FICO 660-699	16.2%	16.5%	16.7%	16.7%	16.5%	16.4%	17.0%	17.3%
FICO 700-739	23.8%	23.9%	24.0%	24.0%	23.7%	23.5%	23.5%	23.1%
FICO >= 740	48.9%	48.1%	47.5%	47.3%	47.1%	46.7%	44.5%	42.4%
FICO Missing	0.7%	0.8%	0.9%	0.9%	1.3%	1.8%	2.3%	3.3%
Wtd Avg FICO	731	730	729	728	728	727	725	722
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	67.9%	66.9%	66.0%	65.1%	63.0%	61.9%	61.8%	64.3%
Intermediate-term, fixed-rate	12.3%	12.8%	13.1%	13.7%	16.8%	19.7%	21.9%	22.6%
Adjustable-rate	5.2%	5.2%	5.5%	5.8%	6.8%	8.3%	9.5%	8.3%
Interest Only adjustable-rate	8.3%	8.4%	8.4%	8.2%	6.5%	4.8%	2.6%	0.7%



Single Family Conventional Book Characteristics Pacific

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	2.0%	2.1%	2.4%	2.7%	5.1%	5.1%	4.2%	4.0%
Interest Only fixed-rate	4.4%	4.5%	4.7%	4.6%	1.9%	0.2%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	88.3%	88.3%	88.4%	88.4%	88.7%	89.1%	89.7%	90.0%
Second/Vacation Home	3.4%	3.4%	3.4%	3.4%	3.2%	2.9%	2.5%	2.2%
Investor Property	8.3%	8.3%	8.3%	8.3%	8.2%	8.0%	7.8%	7.8%
10-K Unit Type (Sums to 100%)								
1 Unit	95.8%	95.7%	95.7%	95.6%	95.6%	95.6%	95.4%	95.3%
2-4 Units	4.2%	4.3%	4.3%	4.4%	4.4%	4.4%	4.6%	4.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.3%	11.3%	11.2%	11.1%	10.4%	10.0%	9.6%	9.4%
Single Family Homes	88.7%	88.7%	88.8%	88.9%	89.6%	90.0%	90.4%	90.6%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%
Condo/Coop	11.3%	11.3%	11.2%	11.1%	10.4%	10.0%	9.6%	9.3%
1 Unit	83.8%	83.8%	83.8%	83.9%	84.5%	84.9%	85.1%	85.3%
2-4 Units	4.2%	4.3%	4.3%	4.4%	4.4%	4.4%	4.6%	4.7%
Condo								
Condo	11.3%	11.2%	11.2%	11.0%	10.4%	9.9%	9.6%	9.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	29.7%	28.7%	28.5%	28.4%	25.5%	23.4%	22.4%	21.7%
Cash-Out Refinance	41.1%	41.8%	42.0%	42.2%	42.7%	41.2%	38.2%	37.2%
Other Refinance	29.2%	29.5%	29.5%	29.4%	31.8%	35.4%	39.3%	41.1%
Origination Type (Sums to 100%)								
TPO Broker	25.2%	24.9%	24.6%	24.2%	24.2%	24.1%	25.0%	26.4%
TPO Correspondent	31.2%	31.4%	31.9%	31.9%	29.6%	27.6%	26.2%	25.2%
Undesignated	0.3%	0.4%	0.4%	0.4%	0.6%	0.8%	1.2%	1.8%
Retail	43.2%	43.3%	43.1%	43.5%	45.5%	47.4%	47.6%	46.7%
Origination Year (Sums to 100%)								
< 2001	2.2%	2.4%	2.6%	2.9%	3.9%	5.2%	7.2%	11.0%
2001	1.3%	1.4%	1.5%	1.6%	2.2%	2.9%	4.2%	7.4%
2002	5.2%	5.6%	6.0%	6.5%	8.6%	11.1%	15.3%	23.7%
2003	21.0%	22.1%	23.3%	25.0%	31.6%	39.0%	49.6%	57.8%
2004	10.6%	11.2%	12.0%	12.9%	16.8%	21.6%	23.8%	0.0%
2005	12.6%	13.2%	14.1%	15.1%	19.8%	20.3%	0.0%	0.0%



Single Family Conventional Book Characteristics Pacific

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	12.7%	13.4%	14.5%	15.8%	17.0%	0.0%	0.0%	0.0%
2007	19.6%	20.4%	21.8%	20.2%	0.0%	0.0%	0.0%	0.0%
2008	14.8%	10.5%	4.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$211,550	\$208,662	\$205,057	\$201,549	\$189,503	\$179,123	\$171,425	\$165,063
Loan Original Note Rate	5.92%	5.90%	5.91%	5.91%	5.76%	5.63%	5.70%	5.90%
Seasoning (Sums to 100%)								
Seasoned	3.4%	3.5%	3.1%	3.3%	2.2%	2.2%	2.2%	2.5%
Non-Seasoned	96.6%	96.5%	96.9%	96.7%	97.8%	97.8%	97.8%	97.5%
ACI								
ACI Probability	0.24%	0.24%	0.24%	0.24%	0.22%	0.21%	0.23%	0.26%
Wtd Avg ACI Score	723	722	722	723	727	729	729	727
Credit Premium								
Wtd Avg Credit Premium	-0.08	-0.10	-0.10	-0.08	-0.06	-0.08	-0.11	-0.10
Credit Premium > 1.5	0.4%	0.4%	0.4%	0.5%	1.3%	0.3%	0.2%	0.4%
Prepay Premium								
Prepay Premium	3.7%	4.0%	4.3%	4.7%	6.0%	5.3%	4.6%	4.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.9%	9.2%	9.3%	9.6%	11.1%	12.3%	13.2%	13.2%
DTI Ratio > 20 and <= 30	18.3%	18.5%	18.7%	19.0%	20.5%	21.8%	22.6%	23.0%
DTI Ratio > 30 and <= 40	26.9%	26.9%	26.9%	27.0%	26.7%	26.3%	25.9%	26.3%
DTI Ratio > 40 and <= 50	24.8%	24.5%	24.2%	23.7%	21.1%	19.2%	18.2%	17.8%
DTI Ratio > 50	15.1%	14.8%	14.4%	13.7%	12.3%	12.0%	12.0%	11.5%
DTI Ratio Missing	5.9%	6.2%	6.5%	6.9%	8.4%	8.4%	8.0%	8.2%
Wtd Avg DTI Ratio	37.6%	37.4%	37.2%	36.9%	35.9%	35.2%	34.8%	34.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.0%	9.2%	9.4%	9.7%	11.1%	12.4%	13.3%	13.3%
DTI Ratio > 20 and <= 30	18.5%	18.7%	18.9%	19.2%	20.7%	22.0%	22.9%	23.2%
DTI Ratio > 30 and <= 40	27.1%	27.1%	27.2%	27.2%	26.9%	26.5%	26.2%	26.6%
DTI Ratio > 40 and <= 50	25.0%	24.6%	24.4%	23.9%	21.3%	19.4%	18.4%	17.9%
DTI Ratio > 50	15.2%	15.0%	14.5%	13.8%	12.5%	12.2%	12.2%	11.7%
DTI Ratio Missing	5.2%	5.4%	5.6%	6.0%	7.5%	7.4%	7.0%	7.3%
Wtd Avg DTI Ratio	37.6%	37.4%	37.3%	36.9%	35.9%	35.2%	34.9%	34.6%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics Pacific

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	12.3%	12.8%	13.1%	13.7%	16.8%	19.8%	21.9%	22.7%
> 15 Years amd <= 25 Years	2.6%	2.6%	2.7%	2.7%	3.0%	3.2%	3.2%	3.0%
> 25 Years and <= 30 Years	84.1%	83.5%	83.2%	82.7%	79.7%	76.7%	74.5%	74.0%
> 30 Years	1.1%	1.1%	1.0%	0.9%	0.4%	0.3%	0.3%	0.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	72.3%	71.4%	70.6%	69.6%	64.8%	62.1%	61.9%	64.3%
Intermediate-Term Fixed Rate (excl Balloon)	12.1%	12.6%	12.9%	13.4%	16.4%	19.3%	21.2%	21.8%
Adjustable Rate	15.4%	15.7%	16.2%	16.7%	18.4%	18.1%	16.2%	13.0%
Balloon	0.2%	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%	0.8%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.1%	1.1%	1.0%	0.9%	0.4%	0.3%	0.3%	0.3%
Hybrid Arm	12.9%	13.1%	13.2%	13.4%	12.5%	11.5%	10.5%	7.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.8%	0.9%	1.0%	1.1%	1.6%	2.2%	2.3%	1.7%
- 5/1 Hybrid Arm	8.6%	8.7%	8.9%	8.9%	8.1%	7.0%	6.2%	4.7%
- 7/1 Hybrid Arm	2.2%	2.2%	2.1%	2.1%	1.9%	1.7%	1.6%	1.3%
- 10/1 Hybrid Arm	1.2%	1.2%	1.2%	1.2%	0.8%	0.6%	0.3%	0.1%
NegAm ARM	2.0%	2.1%	2.4%	2.7%	5.1%	5.1%	4.2%	4.0%
Interest Only	12.7%	12.9%	13.0%	12.8%	8.4%	5.0%	2.6%	0.7%
- Interest Only ARM	8.3%	8.4%	8.4%	8.2%	6.5%	4.8%	2.6%	0.7%
- Interest Only FRM	4.4%	4.5%	4.7%	4.6%	1.9%	0.2%	0.1%	0.0%
Alt-A	13.7%	14.4%	15.2%	16.0%	14.2%	11.5%	9.8%	9.2%
- Alt-A Low/No Doc	10.3%	10.8%	11.4%	11.9%	10.2%	8.4%	7.3%	6.8%
- Alt-A No Disclosure	0.3%	0.4%	0.4%	0.4%	0.2%	0.0%	0.0%	0.0%
- Alt-A NINA	2.4%	2.6%	2.7%	2.9%	3.1%	3.1%	2.7%	2.3%
- Alt-A SISA	0.8%	0.8%	0.8%	0.9%	0.4%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.9%	0.9%	1.0%	1.0%	0.7%	0.6%	0.6%	0.6%
- Alt-A Stated Income	5.9%	6.1%	6.4%	6.7%	5.8%	4.7%	4.0%	3.8%



Single Family Conventional Book Characteristics Pacific

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.9%	2.0%	2.2%	2.3%	1.9%	1.3%	0.9%	0.5%
Alt-A Deals (no SFC)	1.5%	1.5%	1.7%	1.8%	2.1%	1.8%	1.6%	2.0%
My Community Mortgage	0.7%	0.8%	0.7%	0.6%	0.1%	0.1%	0.1%	0.1%
Non-Full Doc								
Non-Full Doc Total	25.2%	26.0%	25.9%	25.5%	20.4%	17.1%	15.0%	12.8%
- Select Lender Programs Non-Full Doc	14.9%	15.2%	14.6%	13.6%	10.3%	8.9%	7.8%	6.2%
- Other Low/No Doc	10.3%	10.8%	11.3%	11.9%	10.1%	8.2%	7.2%	6.6%
Subprime Deals								
Subprime	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.3%	0.6%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.6%
- Post 12/2005	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	81.7%	81.0%	80.5%	79.5%	80.6%	82.2%	81.6%	78.2%
Investor Channel	15.4%	16.0%	16.3%	17.1%	15.3%	12.9%	11.9%	12.1%
eChannel	1.0%	1.0%	1.0%	1.0%	1.1%	1.0%	1.1%	1.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.6%	1.7%	1.9%	2.1%	2.9%	3.9%	5.4%	8.7%
Subordinate Financing - RDW								
Subordinate Financing - RDW	12.0%	12.1%	12.0%	11.9%	8.8%	6.0%	4.0%	3.2%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.4%	3.5%	3.6%	3.6%	3.0%	2.5%	2.2%	2.0%
- 80/15/05	1.6%	1.7%	1.8%	1.8%	1.4%	1.2%	1.1%	1.0%
- 80/20/00	0.3%	0.3%	0.4%	0.4%	0.3%	0.2%	0.2%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	6.3%	6.2%	6.0%	5.7%	3.9%	2.0%	0.4%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.0%	17.3%	17.5%	17.7%	15.8%	14.4%	13.8%	12.3%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	4.4%	4.5%	4.7%	4.7%	4.2%	3.6%	3.4%	3.2%
- 80/15/05	2.0%	2.1%	2.2%	2.3%	1.9%	1.6%	1.6%	1.5%
- 80/20/00	2.0%	2.2%	2.3%	2.4%	1.7%	1.1%	0.8%	0.7%



Single Family Conventional Book Characteristics Pacific

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	8.1%	8.0%	7.9%	7.8%	7.7%	7.8%	7.6%	6.6%
EA/TPR								
EA/TPR	0.9%	0.9%	0.9%	0.8%	0.7%	0.7%	0.9%	1.1%
- EA I	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.4%	0.5%
- EA/TPR II	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%	0.3%
- EA/TPR III	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.3%
10-K Property Region (Sums to 100%)								
Midwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Northeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Census Region (Sums to 100%)								
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mountain	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pacific	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	72.3%	72.0%	72.0%	72.1%	73.3%	74.2%	75.6%	76.6%
02) WA	15.4%	15.5%	15.5%	15.5%	14.7%	14.2%	13.5%	13.1%
03) OR	7.7%	7.8%	7.9%	7.8%	7.4%	7.1%	6.7%	6.4%
04) HI	3.7%	3.7%	3.8%	3.8%	3.7%	3.7%	3.5%	3.3%
05) AK	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.7%	0.6%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers								



Single Family Conventional Book Characteristics Pacific

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	34.3%	34.8%	34.5%	34.6%	33.6%	33.0%	32.4%	29.5%
02) WASHINGTON MUTUAL INC	9.6%	10.1%	10.8%	11.5%	14.0%	16.1%	18.4%	19.8%
03) CITIGROUP INC	9.0%	8.9%	8.6%	8.5%	7.5%	7.1%	6.4%	6.0%
04) WELLS FARGO & COMPANY	6.0%	5.5%	4.8%	4.2%	2.9%	2.2%	1.5%	1.5%
05) CERBERUS CAPITAL HOLDING	4.8%	4.9%	4.9%	4.9%	5.0%	4.6%	4.0%	3.5%
06) JP MORGAN CHASE & CO	4.0%	3.8%	3.7%	3.6%	3.3%	3.3%	3.4%	4.0%
07) INDYMAC BANCORP INC	3.2%	3.1%	3.0%	2.5%	1.4%	1.1%	1.2%	1.4%
08) FLAGSTAR BANCORP INC	3.1%	3.1%	3.1%	3.1%	3.1%	3.5%	3.6%	3.7%
09) SUNTRUST BANKS INC	2.5%	2.4%	2.4%	2.2%	1.7%	1.3%	1.0%	0.9%
10) WACHOVIA CORPORATION	2.4%	2.4%	2.5%	2.6%	4.2%	4.0%	3.4%	3.4%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	34.1%	34.7%	34.9%	35.0%	34.1%	33.2%	32.4%	29.7%
02) CITIGROUP INC	10.6%	10.6%	10.5%	10.5%	10.1%	9.8%	8.8%	8.6%
03) WELLS FARGO & COMPANY	9.3%	8.9%	8.2%	7.7%	6.7%	5.8%	4.5%	3.7%
04) WASHINGTON MUTUAL INC	9.2%	9.7%	10.2%	10.9%	13.2%	15.4%	18.3%	20.5%
05) JP MORGAN CHASE & CO	8.5%	8.2%	8.0%	7.9%	7.5%	7.5%	8.0%	8.7%
06) CERBERUS CAPITAL HOLDING	5.6%	5.7%	5.8%	5.8%	6.1%	5.9%	5.8%	6.0%
07) INDYMAC BANCORP INC	3.2%	3.1%	3.0%	2.5%	1.4%	1.1%	1.2%	1.3%
08) SUNTRUST BANKS INC	1.6%	1.5%	1.4%	1.2%	0.9%	0.9%	0.8%	0.8%
09) LEHMAN BROTHERS HOLDINGS INC	1.5%	1.6%	1.7%	1.8%	1.9%	1.8%	1.2%	0.3%
10) WACHOVIA CORPORATION	1.5%	1.6%	1.7%	1.9%	3.6%	3.7%	3.1%	3.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	86.3%							
Credit Enhancement	13.7%							
- Primary MI Only	7.5%							
- Pool Policy Only	4.3%							
- Pool Policy and Primary MI	0.3%							
- Full Recourse	1.2%							
- Shared Arrangement	0.4%							
- Government	0.0%							
- Secondary Market (SMC)	0.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	75.3%							
Interest Only with Credit Enhancement	31.1%							
Alt-A with Credit Enhancement	32.7%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics Pacific

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-1.14	-1.45	-1.95	-2.15	0.19	1.45	1.29	0.35
Wtd Avg Economic Model Fee	24.87	24.83	24.95	24.83	20.59	18.90	19.21	20.12
Wtd Avg Charged Fee	23.73	23.37	23.00	22.68	20.79	20.36	20.50	20.48
Appraisal Waivers								
Appraisal Waiver	1.9%	2.0%	1.9%	1.8%	1.4%	1.1%	0.6%	0.6%
Serious Delinquent Loans								
SDQ Rate All Loans	1.24%	0.90%	0.66%	0.45%	0.18%	0.17%	0.22%	0.27%
- SDQ Rate for Loans with CE	4.91%							
- SDQ Rate for Loans without CE	0.75%							
SDQ Rate Excl. Katrina Loans	1.24%	0.90%	0.66%	0.45%	0.18%	0.17%	0.22%	0.27%
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	37,538	27,006	19,366	13,169	4,906	4,818	6,363	8,164
SDQ Count for Loans with CE	17,463							
SDQ Count for Loans without CE	20,075							
SDQ Volume (\$M)								
SDQ Volume	\$10,159.4	\$7,173.8	\$4,949.2	\$3,164.7	\$833.1	\$674.1	\$862.2	\$1,088.5
SDQ Volume for Loans with CE	\$5,027.6							
SDQ Volume for Loans without CE	\$5,131.8							



Single Family Conventional Book Characteristics US Territories

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	114,542	114,389	111,853	111,278	106,910	100,555	90,688	86,046
Book Volume (\$B)	\$12.1	\$12.1	\$11.7	\$11.6	\$10.8	\$9.8	\$8.5	\$7.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	14.7%	14.7%	14.8%	14.9%	15.8%	16.5%	17.8%	17.9%
OLTV 60.01% - 70.00%	11.3%	11.4%	11.5%	11.5%	12.3%	12.9%	13.9%	14.0%
OLTV 70.01% - 75.00%	8.6%	8.6%	8.8%	8.8%	9.3%	10.0%	11.2%	12.0%
OLTV 75.01% - 80.00%	21.2%	21.2%	21.5%	21.6%	22.7%	24.0%	26.0%	27.4%
OLTV 80.01% - 90.00%	18.7%	18.7%	18.4%	18.2%	18.3%	18.0%	17.6%	17.1%
OLTV 90.01% - 95.00%	4.8%	4.8%	4.6%	4.5%	4.1%	3.9%	4.1%	4.6%
OLTV 95.01% - 97.00%	3.9%	4.0%	4.1%	4.2%	4.7%	5.4%	6.1%	4.4%
OLTV 97.01% - 100.00%	16.7%	16.6%	16.3%	16.3%	12.8%	9.3%	3.3%	2.6%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	79.1%	79.0%	78.9%	78.8%	77.7%	76.7%	75.0%	74.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.9%	13.9%	14.0%	14.0%	14.7%	15.1%	15.8%	15.1%
Comb LTV 60.01% - 70.00%	10.7%	10.7%	10.7%	10.8%	11.4%	11.7%	12.2%	11.6%
Comb LTV 70.01% - 75.00%	7.9%	7.9%	8.0%	8.0%	8.3%	8.7%	9.4%	9.5%
Comb LTV 75.01% - 80.00%	19.7%	19.7%	20.0%	20.0%	20.8%	21.7%	22.8%	23.0%
Comb LTV 80.01% - 90.00%	18.1%	18.1%	17.7%	17.6%	17.5%	17.0%	16.6%	15.6%
Comb LTV 90.01% - 95.00%	4.6%	4.4%	4.3%	4.1%	3.7%	3.4%	3.4%	3.5%
Comb LTV 95.01% - 97.00%	3.8%	3.9%	4.0%	4.1%	4.6%	5.2%	5.9%	4.3%
Comb LTV 97.01% - 100.00%	17.2%	17.1%	16.8%	16.8%	13.2%	9.5%	3.4%	2.6%
Comb LTV > 100.00%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%	0.1%	0.0%
Comb LTV Missing	3.4%	3.6%	3.9%	4.1%	5.2%	7.0%	10.3%	14.8%
Wtd Avg Comb LTV	79.6%	79.6%	79.4%	79.4%	78.3%	77.2%	75.5%	75.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.1%	14.1%	14.1%	14.2%	15.0%	15.5%	16.3%	15.8%
Comb LTV 60.01% - 70.00%	10.8%	10.8%	10.9%	10.9%	11.6%	12.0%	12.6%	12.2%
Comb LTV 70.01% - 75.00%	8.0%	8.0%	8.1%	8.2%	8.5%	9.0%	9.8%	10.0%
Comb LTV 75.01% - 80.00%	19.9%	20.0%	20.2%	20.2%	21.1%	22.2%	23.4%	24.0%
Comb LTV 80.01% - 90.00%	18.2%	18.2%	17.8%	17.7%	17.6%	17.2%	16.9%	16.0%
Comb LTV 90.01% - 95.00%	4.6%	4.5%	4.4%	4.2%	3.8%	3.5%	3.5%	3.8%



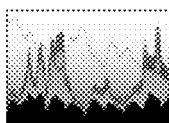
Single Family Conventional Book Characteristics US Territories

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	3.8%	3.9%	4.0%	4.1%	4.6%	5.2%	5.9%	4.3%
Comb LTV 97.01% - 100.00%	17.2%	17.1%	16.8%	16.8%	13.2%	9.5%	3.4%	2.6%
Comb LTV > 100.00%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%	0.2%	0.0%
Comb LTV Missing	2.6%	2.8%	3.0%	3.1%	4.0%	5.4%	7.9%	11.3%
Wtd Avg Comb LTV	79.5%	79.5%	79.4%	79.3%	78.2%	77.1%	75.4%	74.9%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	27.8%	27.7%	28.0%	28.0%	28.8%	29.8%	33.1%	35.2%
MTMLTV 60.01% - 70.00%	14.0%	14.2%	14.4%	14.5%	15.8%	16.7%	18.8%	19.9%
MTMLTV 70.01% - 75.00%	9.5%	9.4%	9.3%	9.2%	9.4%	10.0%	11.1%	12.0%
MTMLTV 75.01% - 80.00%	11.6%	11.7%	11.9%	12.0%	12.7%	13.3%	13.6%	13.8%
MTMLTV 80.01% - 90.00%	15.2%	15.1%	14.7%	14.5%	14.2%	14.0%	12.8%	11.6%
MTMLTV 90.01% - 95.00%	7.8%	7.4%	7.2%	7.0%	6.5%	5.3%	4.2%	3.7%
MTMLTV 95.01% - 97.00%	5.3%	5.4%	5.1%	4.4%	2.5%	2.8%	3.5%	2.0%
MTMLTV 97.01% - 100.00%	7.7%	8.1%	8.3%	9.3%	8.8%	6.7%	1.5%	0.8%
MTMLTV > 100.00%	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	1.0%	1.0%	1.0%	1.1%	1.3%	1.3%	1.2%	1.1%
Wtg Avg MTMLTV	71.1%	71.2%	71.0%	71.0%	70.0%	69.0%	66.4%	64.9%
Credit Score (Sums to 100%)								
FICO < 550	1.4%	1.4%	1.4%	1.5%	1.6%	1.6%	1.7%	2.1%
FICO 550-579	2.0%	2.0%	2.0%	2.1%	2.3%	2.3%	2.4%	2.8%
FICO 580-619	7.1%	7.2%	7.2%	7.2%	7.4%	7.5%	7.6%	8.2%
FICO 620-659	15.0%	15.1%	15.2%	15.3%	15.3%	15.2%	15.0%	15.3%
FICO 660-699	22.0%	22.0%	22.1%	22.1%	22.3%	22.3%	22.2%	21.9%
FICO 700-739	24.3%	24.3%	24.3%	24.3%	24.3%	24.6%	24.2%	23.3%
FICO >= 740	26.9%	26.5%	26.2%	26.0%	24.9%	23.9%	23.4%	21.6%
FICO Missing	1.4%	1.4%	1.5%	1.6%	2.0%	2.5%	3.4%	4.7%
Wtd Avg FICO	697	697	697	696	694	694	693	689
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	78.7%	78.3%	77.5%	77.0%	73.7%	70.5%	66.3%	64.4%
Intermediate-term, fixed-rate	19.9%	20.4%	21.1%	21.6%	25.1%	28.5%	32.6%	34.5%
Adjustable-rate	0.6%	0.6%	0.7%	0.7%	0.7%	0.7%	0.9%	1.0%
Interest Only adjustable-rate	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics US Territories

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	0.7%	0.6%	0.6%	0.6%	0.4%	0.3%	0.3%	0.2%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	88.6%	88.7%	89.0%	89.0%	89.5%	90.3%	90.9%	91.5%
Second/Vacation Home	6.9%	6.8%	6.7%	6.6%	6.1%	5.6%	5.0%	4.6%
Investor Property	4.5%	4.5%	4.4%	4.4%	4.3%	4.2%	4.1%	4.0%
10-K Unit Type (Sums to 100%)								
1 Unit	94.6%	94.5%	94.7%	94.7%	94.6%	94.8%	94.9%	94.8%
2-4 Units	5.4%	5.5%	5.3%	5.3%	5.4%	5.2%	5.1%	5.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	20.9%	20.6%	20.3%	20.1%	19.3%	18.9%	19.3%	18.6%
Single Family Homes	79.1%	79.4%	79.7%	79.9%	80.7%	81.1%	80.7%	81.4%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	20.9%	20.6%	20.3%	20.1%	19.2%	18.9%	19.3%	18.6%
1 Unit	73.7%	73.9%	74.5%	74.6%	75.4%	75.9%	75.7%	76.3%
2-4 Units	5.4%	5.4%	5.2%	5.3%	5.4%	5.1%	5.0%	5.0%
Condo								
Condo	20.9%	20.6%	20.3%	20.1%	19.2%	18.9%	19.3%	18.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	52.2%	51.8%	51.4%	50.9%	47.4%	44.5%	40.2%	39.3%
Cash-Out Refinance	40.0%	40.4%	40.5%	40.8%	42.9%	44.7%	48.2%	49.1%
Other Refinance	7.8%	7.8%	8.1%	8.3%	9.7%	10.9%	11.6%	11.7%
Origination Type (Sums to 100%)								
TPO Broker	1.6%	1.6%	1.6%	1.5%	1.5%	1.5%	1.4%	1.4%
TPO Correspondent	8.6%	8.6%	8.7%	8.6%	7.3%	6.3%	7.3%	7.6%
Undesignated	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%	0.6%
Retail	89.6%	89.7%	89.6%	89.7%	91.0%	92.0%	90.9%	90.5%
Origination Year (Sums to 100%)								
< 2001	6.6%	6.9%	7.5%	7.8%	9.9%	13.0%	19.5%	27.8%
2001	5.4%	5.6%	6.0%	6.3%	7.8%	9.8%	14.4%	20.0%
2002	8.7%	9.0%	9.5%	9.9%	12.1%	14.9%	20.5%	25.7%
2003	14.9%	15.3%	16.2%	16.7%	20.0%	23.9%	29.2%	26.5%
2004	12.4%	12.7%	13.4%	13.8%	16.3%	18.7%	16.4%	0.0%
2005	18.2%	18.7%	19.1%	19.5%	22.3%	19.7%	0.0%	0.0%
2006	13.3%	13.6%	12.8%	13.0%	11.7%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics US Territories

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	13.6%	13.3%	13.7%	12.9%	0.0%	0.0%	0.0%	0.0%
2008	6.8%	4.8%	1.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$120,480	\$119,771	\$118,401	\$117,721	\$113,196	\$108,074	\$103,322	\$99,364
Loan Original Note Rate	6.26%	6.25%	6.25%	6.26%	6.21%	6.18%	6.31%	6.55%
Seasoning (Sums to 100%)								
Seasoned	13.6%	13.8%	12.0%	12.2%	14.0%	14.0%	14.3%	15.7%
Non-Seasoned	86.4%	86.2%	88.0%	87.8%	86.0%	86.0%	85.7%	84.3%
ACI								
ACI Probability	0.56%	0.56%	0.57%	0.57%	0.55%	0.51%	0.43%	0.45%
Wtd Avg ACI Score	701	701	700	700	702	705	709	708
Credit Premium								
Wtd Avg Credit Premium	-0.10	-0.11	-0.11	-0.10	-0.11	-0.12	-0.17	-0.19
Credit Premium > 1.5	0.5%	0.6%	0.5%	0.6%	0.7%	0.7%	0.5%	0.7%
Prepay Premium								
Prepay Premium	1.8%	1.3%	1.3%	1.2%	1.4%	0.3%	0.5%	0.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.8%	5.9%	6.0%	6.1%	6.6%	7.1%	7.6%	8.1%
DTI Ratio > 20 and <= 30	17.2%	17.3%	17.6%	17.7%	18.8%	19.7%	20.1%	20.4%
DTI Ratio > 30 and <= 40	28.9%	29.0%	29.4%	29.5%	30.4%	31.3%	31.6%	32.2%
DTI Ratio > 40 and <= 50	27.2%	27.0%	26.9%	26.8%	25.8%	25.1%	24.0%	22.8%
DTI Ratio > 50	19.7%	19.5%	18.8%	18.5%	16.7%	14.7%	13.4%	12.0%
DTI Ratio Missing	1.2%	1.2%	1.3%	1.4%	1.7%	2.1%	3.2%	4.6%
Wtd Avg DTI Ratio	39.4%	39.3%	39.1%	39.0%	38.2%	37.5%	37.0%	36.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.8%	5.9%	6.0%	6.1%	6.6%	7.1%	7.6%	8.1%
DTI Ratio > 20 and <= 30	17.2%	17.3%	17.6%	17.7%	18.8%	19.7%	20.1%	20.4%
DTI Ratio > 30 and <= 40	28.9%	29.0%	29.4%	29.5%	30.4%	31.3%	31.6%	32.2%
DTI Ratio > 40 and <= 50	27.2%	27.0%	26.9%	26.8%	25.8%	25.1%	24.0%	22.8%
DTI Ratio > 50	19.7%	19.5%	18.8%	18.5%	16.7%	14.7%	13.4%	12.0%
DTI Ratio Missing	1.2%	1.2%	1.3%	1.4%	1.7%	2.1%	3.2%	4.6%
Wtd Avg DTI Ratio	39.4%	39.3%	39.1%	39.0%	38.2%	37.5%	37.0%	36.4%
Origination Term (Sums to 100%)								
<= 15 Years	20.0%	20.5%	21.2%	21.7%	25.1%	28.6%	32.7%	34.6%



Single Family Conventional Book Characteristics US Territories

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	7.7%	7.9%	8.1%	8.2%	9.0%	9.5%	9.6%	9.5%
> 25 Years and <= 30 Years	72.1%	71.5%	70.6%	70.0%	65.8%	61.9%	57.7%	55.9%
> 30 Years	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	79.3%	78.8%	78.1%	77.5%	74.1%	70.7%	66.5%	64.5%
Intermediate-Term Fixed Rate (excl Balloon)	18.7%	19.2%	19.8%	20.3%	23.6%	26.9%	30.9%	32.8%
Adjustable Rate	0.7%	0.7%	0.8%	0.8%	0.8%	0.7%	0.9%	1.0%
Balloon	1.3%	1.3%	1.4%	1.4%	1.6%	1.6%	1.8%	1.8%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%
Hybrid Arm	0.4%	0.4%	0.4%	0.4%	0.3%	0.1%	0.1%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.3%	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.8%	0.7%	0.7%	0.7%	0.5%	0.3%	0.3%	0.2%
- Interest Only ARM	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- Interest Only FRM	0.7%	0.6%	0.6%	0.6%	0.4%	0.3%	0.3%	0.2%
Alt-A	7.6%	7.8%	8.2%	8.4%	6.4%	7.0%	5.5%	5.8%
- Alt-A Low/No Doc	4.0%	4.2%	4.4%	4.6%	5.3%	6.6%	4.9%	4.8%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.4%	0.5%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%
- Alt-A Stated Income	3.7%	3.8%	4.1%	4.2%	4.9%	6.0%	4.1%	3.7%



Single Family Conventional Book Characteristics US Territories

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	3.1%	3.1%	3.3%	3.4%	1.0%	0.4%	0.7%	1.0%
My Community Mortgage	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.3%	0.1%
Non-Full Doc								
Non-Full Doc Total	4.3%	4.4%	4.7%	4.8%	5.5%	6.6%	4.9%	4.8%
- Select Lender Programs Non-Full Doc	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
- Other Low/No Doc	4.0%	4.2%	4.4%	4.6%	5.3%	6.6%	4.9%	4.8%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	61.5%	61.1%	61.7%	60.8%	56.4%	57.3%	60.7%	54.6%
Investor Channel	35.2%	35.5%	34.6%	35.3%	38.6%	36.0%	29.5%	31.4%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	3.2%	3.4%	3.7%	3.9%	5.0%	6.6%	9.8%	14.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	1.4%	1.4%	1.4%	1.3%	1.0%	0.7%	0.1%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	1.1%	1.0%	1.0%	1.0%	0.8%	0.6%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	2.5%	2.5%	2.5%	2.4%	2.2%	1.9%	1.4%	1.3%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	1.4%	1.4%	1.4%	1.4%	1.3%	1.1%	0.6%	0.4%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%



Single Family Conventional Book Characteristics US Territories

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	0.7%	0.7%	0.7%	0.7%	0.5%	0.5%	0.5%	0.6%
EA/TPR								
EA/TPR	6.0%	6.0%	5.6%	5.4%	3.7%	2.8%	1.0%	0.4%
- EA I	3.1%	3.0%	2.8%	2.7%	2.0%	1.5%	0.6%	0.3%
- EA/TPR II	1.6%	1.6%	1.5%	1.4%	1.0%	0.7%	0.2%	0.1%
- EA/TPR III	1.4%	1.4%	1.2%	1.2%	0.8%	0.6%	0.2%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Northeast	98.9%	99.0%	99.0%	99.0%	99.0%	98.9%	98.7%	98.6%
Southeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West	1.1%	1.0%	1.0%	1.0%	1.0%	1.1%	1.3%	1.4%
Census Region (Sums to 100%)								
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mountain	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pacific	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
US Territories	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Top 10 States								
01) PR	94.7%	94.7%	95.3%	95.4%	95.4%	95.7%	95.4%	95.7%
02) VI	4.3%	4.3%	3.7%	3.6%	3.6%	3.2%	3.3%	2.9%
03) GU	1.1%	1.0%	1.0%	1.0%	1.0%	1.1%	1.3%	1.4%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers								
01) POPULAR INC	47.9%	48.0%	46.2%	45.7%	43.5%	40.1%	38.3%	40.4%



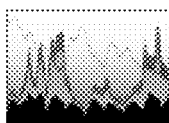
Single Family Conventional Book Characteristics US Territories

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) DORAL FINANCIAL CORPORATION	22.1%	22.6%	23.9%	24.5%	28.8%	34.7%	32.7%	31.2%
03) BANCO SANTANDER SA	7.2%	7.1%	7.3%	7.2%	6.1%	5.6%	6.1%	6.2%
04) BANCO BILBAO VIZCAYA ARGENTARIA SA	5.3%	4.8%	4.8%	4.7%	4.2%	3.6%	3.8%	3.0%
05) CITIGROUP INC	5.0%	5.2%	5.4%	5.5%	5.3%	4.7%	5.5%	5.1%
06) FIRST BANCORP	3.1%	3.1%	3.2%	3.2%	3.4%	2.7%	3.4%	2.5%
07) FLAGSTAR BANCORP INC	1.7%	1.6%	1.6%	1.5%	1.3%	1.1%	0.8%	0.4%
08) W HOLDING COMPANY INC	1.4%	1.3%	1.4%	1.3%	1.4%	1.5%	1.8%	1.9%
09) R&G FINANCIAL CORPORATION	1.2%	1.2%	1.3%	1.3%	1.5%	1.7%	2.3%	2.9%
10) BANK OF NOVA SCOTIA	1.0%	1.0%	0.9%	0.9%	0.6%	0.6%	0.7%	0.6%
Top 10 Servicers								
01) POPULAR INC	49.9%	50.1%	48.5%	48.1%	46.1%	43.0%	41.9%	44.5%
02) DORAL FINANCIAL CORPORATION	23.0%	23.5%	24.9%	25.5%	29.9%	35.4%	33.8%	33.1%
03) BANCO SANTANDER SA	6.8%	6.7%	6.9%	6.7%	5.5%	4.8%	4.8%	4.3%
04) CITIGROUP INC	5.3%	5.5%	5.8%	5.9%	5.9%	5.5%	5.9%	5.3%
05) BANCO BILBAO VIZCAYA ARGENTARIA SA	5.3%	4.8%	4.8%	4.7%	4.2%	3.6%	3.8%	3.0%
06) FIRST BANCORP	3.5%	3.5%	3.6%	3.6%	3.6%	2.8%	3.5%	2.5%
07) W HOLDING COMPANY INC	1.4%	1.3%	1.4%	1.3%	1.4%	1.5%	1.8%	1.9%
08) BANK OF NOVA SCOTIA	1.0%	1.0%	0.9%	0.9%	0.6%	0.6%	0.7%	0.6%
09) FLAGSTAR BANCORP INC	0.9%	0.8%	0.7%	0.6%	0.2%	0.1%	0.1%	0.1%
10) ORIENTAL BANK AND TRUST	0.8%	0.7%	0.6%	0.6%	0.3%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	47.6%							
Credit Enhancement	52.4%							
- Primary MI Only	10.4%							
- Pool Policy Only	0.1%							
- Pool Policy and Primary MI	0.1%							
- Full Recourse	37.4%							
- Shared Arrangement	4.3%							
- Government	0.0%							
- Secondary Market (SMC)	0.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	26.3%							
Alt-A with Credit Enhancement	65.1%							
Economic Fees and Gap								
Wtd Avg Economic Gap	3.90	3.57	2.83	2.59	2.72	2.85	2.85	1.77



Single Family Conventional Book Characteristics US Territories

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	22.23	22.15	22.54	22.61	21.90	22.03	22.93	22.79
Wtd Avg Charged Fee	26.13	25.71	25.37	25.20	24.63	24.87	25.79	24.56
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.15%	1.98%	1.98%	1.83%	1.54%	1.18%	1.43%	1.46%
- SDQ Rate for Loans with CE	3.05%							
- SDQ Rate for Loans without CE	1.39%							
SDQ Rate Excl. Katrina Loans	2.15%	1.98%	1.98%	1.83%	1.54%	1.18%	1.43%	1.46%
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	2,453	2,258	2,208	2,029	1,636	1,180	1,285	1,244
SDQ Count for Loans with CE	1,597							
SDQ Count for Loans without CE	856							
SDQ Volume (\$M)								
SDQ Volume	\$270.0	\$239.7	\$232.4	\$206.9	\$148.2	\$95.2	\$101.2	\$95.2
SDQ Volume for Loans with CE	\$189.0							
SDQ Volume for Loans without CE	\$81.0							



Single Family Conventional Book Characteristics No Credit Enhancement

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	14,435,712							
Book Volume (\$B)	\$2,122.3							
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	28.3%							
OLTV 60.01% - 70.00%	19.4%							
OLTV 70.01% - 75.00%	11.8%							
OLTV 75.01% - 80.00%	37.8%							
OLTV 80.01% - 90.00%	1.7%							
OLTV 90.01% - 95.00%	0.6%							
OLTV 95.01% - 97.00%	0.1%							
OLTV 97.01% - 100.00%	0.2%							
OLTV > 100.00%	0.0%							
OLTV Missing	0.0%							
Wtd Avg OLTV	67.1%							
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	25.1%							
Comb LTV 60.01% - 70.00%	18.1%							
Comb LTV 70.01% - 75.00%	10.8%							
Comb LTV 75.01% - 80.00%	29.2%							
Comb LTV 80.01% - 90.00%	7.6%							
Comb LTV 90.01% - 95.00%	3.8%							
Comb LTV 95.01% - 97.00%	0.1%							
Comb LTV 97.01% - 100.00%	2.2%							
Comb LTV > 100.00%	0.0%							
Comb LTV Missing	3.0%							
Wtd Avg Comb LTV	69.5%							
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	25.2%							
Comb LTV 60.01% - 70.00%	18.2%							
Comb LTV 70.01% - 75.00%	10.8%							
Comb LTV 75.01% - 80.00%	29.3%							
Comb LTV 80.01% - 90.00%	7.6%							
Comb LTV 90.01% - 95.00%	3.8%							
Comb LTV 95.01% - 97.00%	0.1%							



Single Family Conventional Book Characteristics No Credit Enhancement

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	2.2%							
Comb LTV > 100.00%	0.0%							
Comb LTV Missing	2.7%							
Wtd Avg Comb LTV	69.5%							
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	45.3%							
MTMLTV 60.01% - 70.00%	15.4%							
MTMLTV 70.01% - 75.00%	8.5%							
MTMLTV 75.01% - 80.00%	10.0%							
MTMLTV 80.01% - 90.00%	11.9%							
MTMLTV 90.01% - 95.00%	2.4%							
MTMLTV 95.01% - 97.00%	0.8%							
MTMLTV 97.01% - 100.00%	1.0%							
MTMLTV > 100.00%	4.3%							
MTMLTV Missing	0.4%							
Wtg Avg MTMLTV	61.8%							
Credit Score (Sums to 100%)								
FICO < 550	0.5%							
FICO 550-579	0.6%							
FICO 580-619	2.7%							
FICO 620-659	7.7%							
FICO 660-699	15.9%							
FICO 700-739	22.9%							
FICO >= 740	49.2%							
FICO Missing	0.6%							
Wtd Avg FICO	729							
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	71.5%							
Intermediate-term, fixed-rate	16.7%							
Adjustable-rate	5.1%							
Interest Only adjustable-rate	4.1%							
Negative Amortization	0.2%							
Interest Only fixed-rate	2.4%							



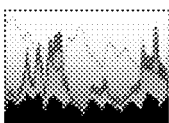
Single Family Conventional Book Characteristics No Credit Enhancement

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.5%							
Second/Vacation Home	4.8%							
Investor Property	5.7%							
10-K Unit Type (Sums to 100%)								
1 Unit	96.3%							
2-4 Units	3.7%							
Missing	0.0%							
10-K Property Type (Sums to 100%)								
Condo/Coop	8.9%							
Single Family Homes	91.1%							
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.4%							
Condo/Coop	8.9%							
1 Unit	87.0%							
2-4 Units	3.6%							
Condo								
Condo	8.5%							
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	33.9%							
Cash-Out Refinance	35.6%							
Other Refinance	30.5%							
Origination Type (Sums to 100%)								
TPO Broker	19.9%							
TPO Correspondent	31.8%							
Undesignated	0.2%							
Retail	48.0%							
Origination Year (Sums to 100%)								
< 2001	2.1%							
2001	1.7%							
2002	6.2%							
2003	21.4%							
2004	11.3%							
2005	13.4%							
2006	13.0%							
2007	18.0%							



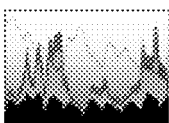
Single Family Conventional Book Characteristics No Credit Enhancement

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	13.0%							
Origination Amount and Rate								
Avg Origination Loan Amount	\$164,447							
Loan Original Note Rate	5.94%							
Seasoning (Sums to 100%)								
Seasoned	3.0%							
Non-Seasoned	97.0%							
ACI								
ACI Probability	0.25%							
Wtd Avg ACI Score	725							
Credit Premium								
Wtd Avg Credit Premium	-0.05							
Credit Premium > 1.5	0.2%							
Prepay Premium								
Prepay Premium	1.0%							
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.5%							
DTI Ratio > 20 and <= 30	21.6%							
DTI Ratio > 30 and <= 40	26.5%							
DTI Ratio > 40 and <= 50	21.3%							
DTI Ratio > 50	13.8%							
DTI Ratio Missing	5.4%							
Wtd Avg DTI Ratio	36.0%							
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.6%							
DTI Ratio > 20 and <= 30	22.0%							
DTI Ratio > 30 and <= 40	27.0%							
DTI Ratio > 40 and <= 50	21.7%							
DTI Ratio > 50	14.1%							
DTI Ratio Missing	3.5%							
Wtd Avg DTI Ratio	36.0%							
Origination Term (Sums to 100%)								
<= 15 Years	16.7%							
> 15 Years and <= 25 Years	4.2%							



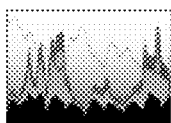
Single Family Conventional Book Characteristics No Credit Enhancement

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	78.7%							
> 30 Years	0.5%							
Missing	0.0%							
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	73.9%							
Intermediate-Term Fixed Rate (excl Balloon)	16.3%							
Adjustable Rate	9.4%							
Balloon	0.4%							
Various Product Types								
Second	0.1%							
40 Year (ARM & Fixed)	0.5%							
Hybrid Arm	8.9%							
- 2/28 Hybrid Arm	0.0%							
- 3/1 Hybrid Arm	0.8%							
- 5/1 Hybrid Arm	5.4%							
- 7/1 Hybrid Arm	1.9%							
- 10/1 Hybrid Arm	0.7%							
NegAm ARM	0.2%							
Interest Only	6.5%							
- Interest Only ARM	4.1%							
- Interest Only FRM	2.4%							
Alt-A	8.6%							
- Alt-A Low/No Doc	6.1%							
- Alt-A No Disclosure	0.2%							
- Alt-A NINA	1.7%							
- Alt-A SISA	0.4%							
- Alt-A No Ratio	0.7%							
- Alt-A Stated Income	3.1%							
Alt-A Full Doc (by SFC)	1.3%							



Single Family Conventional Book Characteristics No Credit Enhancement

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	1.1%							
My Community Mortgage	0.1%							
Non-Full Doc								
Non-Full Doc Total	20.2%							
- Select Lender Programs Non-Full Doc	14.1%							
- Other Low/No Doc	6.1%							
Subprime Deals								
Subprime	0.2%							
- Pre 12/2005 (A-Minus Deals)	0.0%							
- Post 12/2005	0.1%							
Business Channel (Sums to 100%)								
Lender Channel	84.4%							
Investor Channel	11.2%							
eChannel	2.6%							
Underserved Channel	0.0%							
Subprime Channel	0.1%							
Unkown/Pre-2000	1.6%							
Subordinate Financing - RDW								
Subordinate Financing - RDW	14.6%							
- 75/20/05	0.3%							
- 75/25/00	0.3%							
- 80/10/10	4.7%							
- 80/15/05	2.9%							
- 80/20/00	1.0%							
- 90/05/05	0.0%							
- Other	5.4%							
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	19.5%							
- 75/20/05	0.4%							
- 75/25/00	0.1%							
- 80/10/10	6.0%							
- 80/15/05	3.5%							
- 80/20/00	2.2%							
- 90/05/05	0.0%							
- Other	7.1%							



Single Family Conventional Book Characteristics No Credit Enhancement

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	1.3%							
- EA I	0.5%							
- EA/TPR II	0.3%							
- EA/TPR III	0.5%							
10-K Property Region (Sums to 100%)								
Midwest	15.8%							
Northeast	19.3%							
Southeast	23.8%							
Southwest	15.1%							
West	25.9%							
Census Region (Sums to 100%)								
New England	6.4%							
Middle Atlantic	12.3%							
East North Central	12.8%							
East South Central	3.3%							
South Atlantic	20.9%							
West North Central	5.0%							
West South Central	6.2%							
Mountain	9.1%							
Pacific	23.8%							
US Territories	0.3%							
Top 10 States								
01) CA	17.5%							
02) FL	7.2%							
03) NY	5.4%							
04) IL	4.5%							
05) TX	4.4%							
06) NJ	4.0%							
07) VA	3.5%							
08) WA	3.5%							
09) MA	3.3%							
10) MI	3.0%							
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	27.8%							
02) CITIGROUP INC	8.6%							



Single Family Conventional Book Characteristics No Credit Enhancement

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) WASHINGTON MUTUAL INC	7.3%							
04) JP MORGAN CHASE & CO	5.8%							
05) WELLS FARGO & COMPANY	5.6%							
06) CERBERUS CAPITAL HOLDING	5.1%							
07) SUNTRUST BANKS INC	3.9%							
08) PHH CORPORATION	3.6%							
09) FLAGSTAR BANCORP INC	2.9%							
10) AMTRUST FINANCIAL CORPORATION	2.7%							
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	27.6%							
02) JP MORGAN CHASE & CO	11.8%							
03) CITIGROUP INC	11.4%							
04) WELLS FARGO & COMPANY	10.2%							
05) WASHINGTON MUTUAL INC	6.2%							
06) CERBERUS CAPITAL HOLDING	5.8%							
07) SUNTRUST BANKS INC	2.9%							
08) PHH CORPORATION	2.4%							
09) NATIONAL CITY CORPORATION	1.7%							
10) INDYMAC BANCORP INC	1.5%							
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	100.0%							
Credit Enhancement	0.0%							
- Primary MI Only	0.0%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	0.0%							
Interest Only with Credit Enhancement	0.0%							
Alt-A with Credit Enhancement	0.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-2.36							
Wtd Avg Economic Model Fee	24.42							



Single Family Conventional Book Characteristics No Credit Enhancement

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	22.05							
Appraisal Waivers								
Appraisal Waiver	3.0%							
Serious Delinquent Loans								
SDQ Rate All Loans	0.96%							
- SDQ Rate for Loans with CE								
- SDQ Rate for Loans without CE	0.96%							
SDQ Rate Excl. Katrina Loans	0.96%							
SDQ Rate for Katrina Loans	1.06%							
Serious Delinquent Loans								
SDQ Loan Count	138,324							
SDQ Count for Loans with CE								
SDQ Count for Loans without CE	138,324							
SDQ Volume (\$M)								
SDQ Volume	\$23,693.2							
SDQ Volume for Loans with CE								
SDQ Volume for Loans without CE	\$23,693.2							



Single Family Conventional Book Characteristics Credit Enhancement

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	3,730,093							
Book Volume (\$B)	\$565.3							
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	1.3%							
OLTV 60.01% - 70.00%	2.4%							
OLTV 70.01% - 75.00%	2.4%							
OLTV 75.01% - 80.00%	14.3%							
OLTV 80.01% - 90.00%	34.1%							
OLTV 90.01% - 95.00%	20.6%							
OLTV 95.01% - 97.00%	2.8%							
OLTV 97.01% - 100.00%	21.6%							
OLTV > 100.00%	0.6%							
OLTV Missing	0.0%							
Wtd Avg OLTV	89.8%							
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	1.1%							
Comb LTV 60.01% - 70.00%	2.1%							
Comb LTV 70.01% - 75.00%	1.9%							
Comb LTV 75.01% - 80.00%	7.9%							
Comb LTV 80.01% - 90.00%	35.1%							
Comb LTV 90.01% - 95.00%	21.2%							
Comb LTV 95.01% - 97.00%	2.7%							
Comb LTV 97.01% - 100.00%	24.9%							
Comb LTV > 100.00%	0.7%							
Comb LTV Missing	2.5%							
Wtd Avg Comb LTV	91.1%							
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	1.1%							
Comb LTV 60.01% - 70.00%	2.1%							
Comb LTV 70.01% - 75.00%	1.9%							
Comb LTV 75.01% - 80.00%	8.1%							
Comb LTV 80.01% - 90.00%	35.3%							
Comb LTV 90.01% - 95.00%	21.4%							
Comb LTV 95.01% - 97.00%	2.7%							



Single Family Conventional Book Characteristics Credit Enhancement

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	24.9%							
Comb LTV > 100.00%	0.7%							
Comb LTV Missing	1.9%							
Wtd Avg Comb LTV	91.1%							
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	8.1%							
MTMLTV 60.01% - 70.00%	7.0%							
MTMLTV 70.01% - 75.00%	5.2%							
MTMLTV 75.01% - 80.00%	6.7%							
MTMLTV 80.01% - 90.00%	20.2%							
MTMLTV 90.01% - 95.00%	13.2%							
MTMLTV 95.01% - 97.00%	5.3%							
MTMLTV 97.01% - 100.00%	7.3%							
MTMLTV > 100.00%	27.0%							
MTMLTV Missing	0.1%							
Wtg Avg MTMLTV	90.2%							
Credit Score (Sums to 100%)								
FICO < 550	0.8%							
FICO 550-579	1.1%							
FICO 580-619	6.0%							
FICO 620-659	16.8%							
FICO 660-699	24.3%							
FICO 700-739	23.2%							
FICO >= 740	27.0%							
FICO Missing	0.8%							
Wtd Avg FICO	699							
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	78.5%							
Intermediate-term, fixed-rate	2.1%							
Adjustable-rate	3.6%							
Interest Only adjustable-rate	7.5%							
Negative Amortization	2.4%							
Interest Only fixed-rate	5.9%							



Single Family Conventional Book Characteristics Credit Enhancement

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.4%							
Second/Vacation Home	3.7%							
Investor Property	5.9%							
10-K Unit Type (Sums to 100%)								
1 Unit	96.4%							
2-4 Units	3.6%							
Missing	0.0%							
10-K Property Type (Sums to 100%)								
Condo/Coop	10.4%							
Single Family Homes	89.6%							
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.9%							
Condo/Coop	10.4%							
1 Unit	85.1%							
2-4 Units	3.6%							
Condo								
Condo	10.2%							
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	67.4%							
Cash-Out Refinance	16.4%							
Other Refinance	16.2%							
Origination Type (Sums to 100%)								
TPO Broker	23.6%							
TPO Correspondent	32.3%							
Undesignated	0.3%							
Retail	43.7%							
Origination Year (Sums to 100%)								
< 2001	3.1%							
2001	1.6%							
2002	3.6%							
2003	8.8%							
2004	7.6%							
2005	13.3%							
2006	18.7%							
2007	29.5%							



Single Family Conventional Book Characteristics Credit Enhancement

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	13.9%							
Origination Amount and Rate								
Avg Origination Loan Amount	\$158,263							
Loan Original Note Rate	6.44%							
Seasoning (Sums to 100%)								
Seasoned	2.5%							
Non-Seasoned	97.5%							
ACI								
ACI Probability	1.18%							
Wtd Avg ACI Score	669							
Credit Premium								
Wtd Avg Credit Premium	-0.05							
Credit Premium > 1.5	1.2%							
Prepay Premium								
Prepay Premium	5.5%							
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.0%							
DTI Ratio > 20 and <= 30	13.2%							
DTI Ratio > 30 and <= 40	27.1%							
DTI Ratio > 40 and <= 50	29.0%							
DTI Ratio > 50	20.3%							
DTI Ratio Missing	6.4%							
Wtd Avg DTI Ratio	41.0%							
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.0%							
DTI Ratio > 20 and <= 30	13.3%							
DTI Ratio > 30 and <= 40	27.2%							
DTI Ratio > 40 and <= 50	29.1%							
DTI Ratio > 50	20.5%							
DTI Ratio Missing	6.0%							
Wtd Avg DTI Ratio	41.0%							
Origination Term (Sums to 100%)								
<= 15 Years	2.1%							
> 15 Years and <= 25 Years	1.7%							



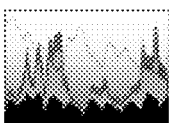
Single Family Conventional Book Characteristics Credit Enhancement

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	95.1%							
> 30 Years	1.1%							
Missing	0.0%							
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	84.3%							
Intermediate-Term Fixed Rate (excl Balloon)	2.0%							
Adjustable Rate	13.5%							
Balloon	0.2%							
Various Product Types								
Second	0.1%							
40 Year (ARM & Fixed)	1.1%							
Hybrid Arm	10.6%							
- 2/28 Hybrid Arm	0.1%							
- 3/1 Hybrid Arm	1.0%							
- 5/1 Hybrid Arm	7.4%							
- 7/1 Hybrid Arm	1.4%							
- 10/1 Hybrid Arm	0.6%							
NegAm ARM	2.4%							
Interest Only	13.3%							
- Interest Only ARM	7.5%							
- Interest Only FRM	5.9%							
Alt-A	20.3%							
- Alt-A Low/No Doc	14.6%							
- Alt-A No Disclosure	0.4%							
- Alt-A NINA	2.8%							
- Alt-A SISA	1.1%							
- Alt-A No Ratio	1.7%							
- Alt-A Stated Income	8.6%							
Alt-A Full Doc (by SFC)	3.9%							



Single Family Conventional Book Characteristics Credit Enhancement

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	1.9%							
My Community Mortgage	7.0%							
Non-Full Doc								
Non-Full Doc Total	22.3%							
- Select Lender Programs Non-Full Doc	7.6%							
- Other Low/No Doc	14.7%							
Subprime Deals								
Subprime	1.0%							
- Pre 12/2005 (A-Minus Deals)	0.1%							
- Post 12/2005	0.8%							
Business Channel (Sums to 100%)								
Lender Channel	72.4%							
Investor Channel	23.2%							
eChannel	1.1%							
Underserved Channel	0.2%							
Subprime Channel	0.8%							
Unkown/Pre-2000	2.3%							
Subordinate Financing - RDW								
Subordinate Financing - RDW	7.2%							
- 75/20/05	0.0%							
- 75/25/00	0.0%							
- 80/10/10	1.2%							
- 80/15/05	0.9%							
- 80/20/00	0.1%							
- 90/05/05	0.1%							
- Other	4.8%							
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	8.6%							
- 75/20/05	0.1%							
- 75/25/00	0.1%							
- 80/10/10	2.1%							
- 80/15/05	1.4%							
- 80/20/00	3.7%							
- 90/05/05	0.2%							
- Other	1.0%							



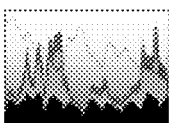
Single Family Conventional Book Characteristics Credit Enhancement

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	5.5%							
- EA I	2.5%							
- EA/TPR II	1.9%							
- EA/TPR III	1.1%							
10-K Property Region (Sums to 100%)								
Midwest	18.0%							
Northeast	15.9%							
Southeast	28.9%							
Southwest	20.1%							
West	17.1%							
Census Region (Sums to 100%)								
New England	4.2%							
Middle Atlantic	10.2%							
East North Central	14.3%							
East South Central	5.5%							
South Atlantic	23.8%							
West North Central	6.4%							
West South Central	10.1%							
Mountain	10.2%							
Pacific	14.2%							
US Territories	1.1%							
Top 10 States								
01) CA	9.0%							
02) FL	8.4%							
03) TX	6.8%							
04) IL	4.5%							
05) GA	4.1%							
06) NY	3.6%							
07) OH	3.5%							
08) PA	3.4%							
09) NJ	3.1%							
10) NC	3.1%							
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	28.5%							
02) CITIGROUP INC	6.3%							



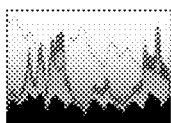
Single Family Conventional Book Characteristics Credit Enhancement

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) WELLS FARGO & COMPANY	5.4%							
04) JP MORGAN CHASE & CO	4.5%							
05) FIRST HORIZON NATIONAL CORPORATION	3.6%							
06) WASHINGTON MUTUAL INC	3.4%							
07) SUNTRUST BANKS INC	3.4%							
08) FLAGSTAR BANCORP INC	3.4%							
09) WACHOVIA CORPORATION	2.9%							
10) LEHMAN BROTHERS HOLDINGS INC	2.9%							
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	28.7%							
02) JP MORGAN CHASE & CO	10.7%							
03) WELLS FARGO & COMPANY	8.8%							
04) CITIGROUP INC	8.2%							
05) CERBERUS CAPITAL HOLDING	3.2%							
06) WASHINGTON MUTUAL INC	3.1%							
07) INDYMAC BANCORP INC	2.9%							
08) LEHMAN BROTHERS HOLDINGS INC	2.7%							
09) SUNTRUST BANKS INC	2.5%							
10) WACHOVIA CORPORATION	2.1%							
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%							
Credit Enhancement	100.0%							
- Primary MI Only	70.0%							
- Pool Policy Only	16.9%							
- Pool Policy and Primary MI	3.5%							
- Full Recourse	3.5%							
- Shared Arrangement	2.9%							
- Government	0.0%							
- Secondary Market (SMC)	3.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%							
Interest Only with Credit Enhancement	100.0%							
Alt-A with Credit Enhancement	100.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-9.83							
Wtd Avg Economic Model Fee	45.15							



Single Family Conventional Book Characteristics Credit Enhancement

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	35.32							
Appraisal Waivers								
Appraisal Waiver	1.1%							
Serious Delinquent Loans								
SDQ Rate All Loans	4.68%							
- SDQ Rate for Loans with CE	4.68%							
- SDQ Rate for Loans without CE								
SDQ Rate Excl. Katrina Loans	4.69%							
SDQ Rate for Katrina Loans	3.59%							
Serious Delinquent Loans								
SDQ Loan Count	174,581							
SDQ Count for Loans with CE	174,581							
SDQ Count for Loans without CE								
SDQ Volume (\$M)								
SDQ Volume	\$31,589.1							
SDQ Volume for Loans with CE	\$31,589.1							
SDQ Volume for Loans without CE								



Single Family Conventional Book Characteristics Prepay

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	302,907	309,749	321,402	332,399	315,383	287,856	297,788	344,660
Book Volume (\$B)	\$52.5	\$54.1	\$56.3	\$58.3	\$55.2	\$45.4	\$42.9	\$47.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	14.3%	14.3%	14.6%	14.9%	18.2%	20.3%	19.4%	17.9%
OLTV 60.01% - 70.00%	15.2%	15.1%	15.2%	15.3%	18.5%	19.6%	19.0%	17.2%
OLTV 70.01% - 75.00%	11.0%	11.0%	11.1%	11.2%	12.9%	14.9%	15.2%	15.7%
OLTV 75.01% - 80.00%	43.8%	44.0%	43.9%	43.7%	41.0%	34.3%	30.2%	29.2%
OLTV 80.01% - 90.00%	8.9%	8.8%	8.5%	8.4%	6.3%	7.7%	10.2%	11.9%
OLTV 90.01% - 95.00%	3.1%	3.1%	3.0%	3.0%	1.8%	2.4%	4.0%	5.3%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
OLTV 97.01% - 100.00%	3.7%	3.6%	3.6%	3.5%	1.1%	0.7%	1.9%	2.6%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	74.5%	74.5%	74.3%	74.2%	71.7%	70.8%	71.8%	72.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.4%	13.4%	13.7%	13.9%	17.4%	19.6%	18.4%	16.5%
Comb LTV 60.01% - 70.00%	14.3%	14.2%	14.3%	14.4%	17.7%	19.0%	18.2%	16.0%
Comb LTV 70.01% - 75.00%	9.9%	9.9%	9.9%	10.0%	11.9%	14.3%	14.5%	14.4%
Comb LTV 75.01% - 80.00%	24.9%	24.9%	25.0%	25.1%	27.3%	28.9%	27.9%	26.0%
Comb LTV 80.01% - 90.00%	15.9%	15.8%	15.5%	15.3%	12.3%	10.4%	10.5%	11.6%
Comb LTV 90.01% - 95.00%	6.5%	6.5%	6.4%	6.3%	3.8%	2.9%	4.0%	5.0%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%
Comb LTV 97.01% - 100.00%	13.7%	13.8%	13.7%	13.6%	7.9%	2.5%	2.3%	3.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.2%	1.2%	1.2%	1.2%	1.6%	2.4%	3.9%	7.1%
Wtd Avg Comb LTV	78.1%	78.2%	78.0%	77.8%	74.3%	71.7%	72.1%	73.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.4%	13.4%	13.7%	14.0%	17.5%	19.6%	18.5%	16.6%
Comb LTV 60.01% - 70.00%	14.3%	14.3%	14.4%	14.5%	17.7%	19.0%	18.3%	16.1%
Comb LTV 70.01% - 75.00%	9.9%	9.9%	10.0%	10.1%	11.9%	14.3%	14.6%	14.5%
Comb LTV 75.01% - 80.00%	24.9%	25.0%	25.1%	25.1%	27.4%	29.0%	28.0%	26.3%
Comb LTV 80.01% - 90.00%	15.9%	15.9%	15.5%	15.3%	12.3%	10.4%	10.6%	11.7%
Comb LTV 90.01% - 95.00%	6.5%	6.5%	6.4%	6.3%	3.8%	2.9%	4.1%	5.1%



Single Family Conventional Book Characteristics Prepay

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%	0.3%
Comb LTV 97.01% - 100.00%	13.7%	13.8%	13.7%	13.6%	7.9%	2.5%	2.3%	3.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.0%	1.0%	1.1%	1.1%	1.4%	2.1%	3.5%	6.3%
Wtd Avg Comb LTV	78.1%	78.2%	78.0%	77.8%	74.3%	71.7%	72.1%	73.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	20.9%	23.4%	26.6%	27.8%	42.3%	60.5%	59.2%	43.5%
MTMLTV 60.01% - 70.00%	8.0%	9.1%	10.5%	10.9%	17.1%	18.5%	20.5%	26.6%
MTMLTV 70.01% - 75.00%	5.3%	6.2%	7.4%	7.8%	10.9%	8.5%	8.0%	11.9%
MTMLTV 75.01% - 80.00%	6.7%	8.2%	10.2%	10.8%	14.3%	9.1%	6.8%	8.0%
MTMLTV 80.01% - 90.00%	13.6%	15.7%	20.5%	22.9%	13.4%	2.9%	4.3%	7.4%
MTMLTV 90.01% - 95.00%	6.2%	7.7%	8.4%	7.6%	1.1%	0.3%	0.8%	1.7%
MTMLTV 95.01% - 97.00%	2.5%	3.0%	2.9%	2.4%	0.3%	0.0%	0.2%	0.4%
MTMLTV 97.01% - 100.00%	3.6%	4.3%	3.5%	2.9%	0.4%	0.0%	0.2%	0.4%
MTMLTV > 100.00%	33.2%	22.3%	10.0%	6.9%	0.4%	0.0%	0.2%	0.1%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	86.3%	79.6%	73.5%	71.6%	60.9%	53.4%	55.2%	60.7%
Credit Score (Sums to 100%)								
FICO < 550	2.5%	2.5%	2.6%	2.7%	2.4%	2.2%	2.5%	3.3%
FICO 550-579	2.4%	2.3%	2.3%	2.4%	2.5%	2.4%	3.0%	4.0%
FICO 580-619	5.3%	5.2%	5.2%	5.3%	5.9%	6.0%	7.0%	8.7%
FICO 620-659	12.5%	12.3%	12.3%	12.4%	12.4%	13.4%	15.1%	16.2%
FICO 660-699	24.1%	24.1%	24.1%	24.0%	23.0%	22.6%	22.6%	21.6%
FICO 700-739	24.9%	25.0%	24.9%	24.8%	23.9%	22.7%	21.0%	19.3%
FICO >= 740	27.5%	27.7%	27.7%	27.6%	28.5%	29.0%	26.9%	24.9%
FICO Missing	0.8%	0.8%	0.8%	0.9%	1.3%	1.6%	1.9%	2.0%
Wtd Avg FICO	699	699	699	698	699	699	694	687
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	25.8%	24.9%	23.8%	23.4%	20.1%	24.0%	33.9%	43.6%
Intermediate-term, fixed-rate	4.0%	4.0%	4.0%	4.0%	3.5%	5.0%	7.0%	8.5%
Adjustable-rate	12.6%	12.6%	13.0%	12.8%	11.0%	11.6%	16.5%	20.2%
Interest Only adjustable-rate	30.4%	30.6%	30.5%	29.9%	19.4%	10.8%	6.9%	2.1%
Negative Amortization	24.2%	25.0%	26.1%	27.3%	45.7%	48.6%	35.6%	25.6%



Single Family Conventional Book Characteristics Prepay

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	3.0%	3.0%	2.7%	2.6%	0.3%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	79.3%	79.2%	79.4%	79.5%	80.5%	82.0%	85.0%	88.3%
Second/Vacation Home	4.6%	4.6%	4.6%	4.5%	4.3%	3.1%	2.0%	1.7%
Investor Property	16.1%	16.2%	16.0%	15.9%	15.1%	14.9%	13.0%	10.0%
10-K Unit Type (Sums to 100%)								
1 Unit	92.9%	92.9%	93.0%	93.0%	93.9%	93.7%	92.8%	93.3%
2-4 Units	7.1%	7.1%	7.0%	7.0%	6.1%	6.3%	7.2%	6.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	12.5%	12.5%	12.4%	12.3%	12.2%	10.5%	8.8%	8.0%
Single Family Homes	87.5%	87.5%	87.6%	87.7%	87.8%	89.5%	91.2%	92.0%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
Condo/Coop	12.5%	12.5%	12.4%	12.3%	12.2%	10.5%	8.7%	8.0%
1 Unit	80.3%	80.3%	80.5%	80.7%	81.6%	83.0%	83.8%	85.1%
2-4 Units	7.1%	7.1%	7.0%	7.0%	6.1%	6.3%	7.2%	6.6%
Condo								
Condo	12.5%	12.5%	12.3%	12.2%	12.2%	10.5%	8.7%	8.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	40.0%	40.2%	40.2%	40.1%	37.4%	34.6%	36.0%	38.3%
Cash-Out Refinance	41.6%	41.2%	41.3%	41.5%	44.9%	45.6%	43.2%	41.2%
Other Refinance	18.5%	18.6%	18.6%	18.4%	17.7%	19.8%	20.8%	20.5%
Origination Type (Sums to 100%)								
TPO Broker	33.8%	33.8%	34.0%	34.4%	39.7%	41.8%	41.4%	40.5%
TPO Correspondent	18.2%	18.3%	18.1%	17.9%	13.9%	8.2%	3.9%	5.1%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Retail	47.9%	47.8%	47.8%	47.7%	46.4%	49.9%	54.6%	54.3%
Origination Year (Sums to 100%)								
< 2001	2.3%	2.3%	2.3%	2.4%	3.1%	4.9%	7.7%	12.4%
2001	2.7%	2.7%	2.8%	2.9%	4.1%	6.9%	10.8%	16.3%
2002	5.4%	5.5%	5.8%	6.1%	8.9%	15.3%	25.6%	37.1%
2003	7.2%	7.3%	7.6%	7.8%	11.1%	20.2%	33.4%	34.2%
2004	7.9%	8.1%	8.4%	8.8%	13.1%	24.0%	22.5%	0.0%
2005	17.2%	17.6%	17.9%	18.0%	27.2%	28.8%	0.0%	0.0%
2006	28.6%	28.8%	29.0%	29.3%	32.5%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Prepay

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	27.0%	26.0%	25.5%	24.8%	0.0%	0.0%	0.0%	0.0%
2008	1.9%	1.7%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$179,845	\$180,603	\$180,770	\$180,904	\$180,610	\$164,251	\$150,256	\$141,322
Loan Original Note Rate	6.02%	6.00%	5.99%	5.98%	5.33%	5.10%	5.67%	6.27%
Seasoning (Sums to 100%)								
Seasoned	10.3%	10.3%	11.0%	11.4%	4.4%	5.0%	4.2%	4.3%
Non-Seasoned	89.7%	89.7%	89.0%	88.6%	95.6%	95.0%	95.8%	95.7%
ACI								
ACI Probability	0.71%	0.71%	0.71%	0.72%	0.63%	0.68%	0.86%	1.02%
Wtd Avg ACI Score	683	683	683	683	691	693	687	683
Credit Premium								
Wtd Avg Credit Premium	-0.02	-0.02	-0.01	-0.01	0.00	-0.14	-0.09	0.03
Credit Premium > 1.5	6.3%	6.5%	6.7%	6.8%	11.7%	2.6%	3.3%	5.1%
Prepay Premium								
Prepay Premium	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.3%	6.3%	6.3%	6.4%	7.5%	9.6%	11.9%	9.3%
DTI Ratio > 20 and <= 30	12.9%	12.9%	12.9%	12.7%	12.8%	13.7%	15.2%	16.1%
DTI Ratio > 30 and <= 40	26.3%	26.1%	25.8%	25.5%	23.1%	19.4%	17.4%	19.1%
DTI Ratio > 40 and <= 50	27.9%	27.5%	27.0%	26.5%	19.7%	13.1%	11.4%	12.9%
DTI Ratio > 50	5.2%	5.1%	5.0%	4.9%	3.4%	3.3%	4.5%	5.6%
DTI Ratio Missing	21.3%	21.9%	23.0%	24.0%	33.5%	40.9%	39.7%	37.1%
Wtd Avg DTI Ratio	36.7%	36.7%	36.6%	36.5%	34.9%	32.7%	31.8%	33.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.3%	6.3%	6.3%	6.4%	7.5%	9.6%	11.9%	9.3%
DTI Ratio > 20 and <= 30	12.9%	12.9%	12.9%	12.7%	12.8%	13.7%	15.2%	16.1%
DTI Ratio > 30 and <= 40	26.3%	26.2%	25.8%	25.5%	23.1%	19.4%	17.4%	19.1%
DTI Ratio > 40 and <= 50	27.9%	27.5%	27.0%	26.5%	19.7%	13.1%	11.4%	12.9%
DTI Ratio > 50	5.2%	5.1%	5.0%	4.9%	3.4%	3.3%	4.5%	5.6%
DTI Ratio Missing	21.3%	21.9%	23.0%	24.0%	33.5%	40.9%	39.7%	37.1%
Wtd Avg DTI Ratio	36.7%	36.7%	36.6%	36.5%	34.9%	32.7%	31.8%	33.5%
Origination Term (Sums to 100%)								
<= 15 Years	4.0%	4.0%	4.0%	4.1%	3.5%	5.0%	7.1%	8.6%



Single Family Conventional Book Characteristics Prepay

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.8%	0.7%	0.7%	0.7%	0.6%	0.7%	0.9%	1.1%
> 25 Years and <= 30 Years	94.8%	94.9%	94.8%	94.8%	95.5%	94.0%	91.8%	90.2%
> 30 Years	0.5%	0.5%	0.5%	0.5%	0.3%	0.2%	0.2%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	27.4%	26.6%	25.3%	24.9%	20.2%	24.1%	33.9%	43.6%
Intermediate-Term Fixed Rate (excl Balloon)	3.8%	3.8%	3.9%	3.9%	3.4%	4.9%	6.9%	8.3%
Adjustable Rate	67.2%	68.1%	69.5%	70.0%	76.1%	70.9%	59.1%	47.8%
Balloon	1.5%	1.4%	1.3%	1.2%	0.3%	0.1%	0.1%	0.2%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	0.5%	0.5%	0.5%	0.5%	0.3%	0.2%	0.2%	0.1%
Hybrid Arm	40.0%	40.3%	40.5%	39.7%	26.5%	11.8%	13.6%	13.9%
- 2/28 Hybrid Arm	1.3%	1.4%	1.7%	1.8%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	2.9%	3.0%	3.8%	4.1%	4.5%	4.3%	6.1%	6.8%
- 5/1 Hybrid Arm	28.5%	28.5%	28.0%	27.2%	18.3%	5.8%	6.1%	5.6%
- 7/1 Hybrid Arm	3.3%	3.3%	3.1%	3.0%	1.9%	1.2%	1.3%	1.3%
- 10/1 Hybrid Arm	4.0%	4.0%	3.8%	3.6%	1.8%	0.5%	0.2%	0.1%
NegAm ARM	24.2%	25.0%	26.1%	27.3%	45.7%	48.6%	35.6%	25.6%
Interest Only	33.4%	33.6%	33.1%	32.5%	19.7%	10.8%	6.9%	2.1%
- Interest Only ARM	30.4%	30.6%	30.5%	29.9%	19.4%	10.8%	6.9%	2.1%
- Interest Only FRM	3.0%	3.0%	2.7%	2.6%	0.3%	0.0%	0.0%	0.0%
Alt-A	57.9%	58.1%	57.5%	56.9%	47.3%	36.9%	30.2%	25.0%
- Alt-A Low/No Doc	40.3%	40.6%	40.2%	39.7%	30.2%	24.5%	22.2%	18.3%
- Alt-A No Disclosure	1.0%	1.0%	1.0%	1.0%	0.2%	0.0%	0.0%	0.0%
- Alt-A NINA	5.1%	5.2%	5.2%	5.3%	5.7%	7.5%	9.0%	6.9%
- Alt-A SISA	3.3%	3.3%	3.2%	3.2%	1.9%	0.0%	0.0%	0.0%
- Alt-A No Ratio	3.8%	3.8%	3.8%	3.8%	2.1%	1.9%	2.3%	2.0%
- Alt-A Stated Income	27.1%	27.3%	26.9%	26.5%	20.3%	15.1%	10.9%	9.4%



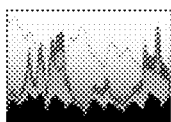
Single Family Conventional Book Characteristics Prepay

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	10.6%	10.6%	10.4%	10.2%	7.6%	5.3%	4.1%	2.0%
Alt-A Deals (no SFC)	6.9%	7.0%	6.9%	6.9%	9.6%	7.1%	3.9%	4.7%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	45.1%	45.2%	44.6%	43.9%	33.0%	26.3%	24.1%	20.8%
- Select Lender Programs Non-Full Doc	2.4%	2.3%	2.2%	2.0%	1.8%	1.7%	1.5%	1.7%
- Other Low/No Doc	42.7%	42.8%	42.4%	41.9%	31.2%	24.6%	22.5%	19.1%
Subprime Deals								
Subprime	11.6%	10.8%	10.4%	10.4%	5.9%	3.7%	7.8%	13.3%
- Pre 12/2005 (A-Minus Deals)	1.2%	1.2%	1.2%	1.2%	1.8%	3.6%	7.8%	13.3%
- Post 12/2005	10.4%	9.6%	9.2%	9.2%	4.1%	0.1%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	24.6%	25.3%	26.2%	26.8%	40.1%	47.8%	42.6%	29.8%
Investor Channel	63.8%	64.0%	63.4%	62.8%	54.3%	49.7%	53.7%	63.3%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	10.4%	9.6%	9.2%	9.2%	4.1%	0.1%	0.0%	0.0%
Unkown/Pre-2000	1.1%	1.2%	1.2%	1.2%	1.5%	2.3%	3.7%	6.9%
Subordinate Financing - RDW								
Subordinate Financing - RDW	22.9%	23.1%	23.0%	22.7%	16.6%	6.3%	2.3%	1.9%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.9%	4.9%	4.8%	4.7%	4.3%	2.4%	1.1%	1.2%
- 80/15/05	1.9%	1.9%	1.9%	1.8%	1.2%	0.6%	0.6%	0.6%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	16.0%	16.2%	16.2%	16.1%	11.0%	3.2%	0.4%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	25.1%	25.3%	25.2%	25.0%	19.0%	10.0%	7.2%	7.3%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%
- 80/10/10	7.0%	7.0%	7.0%	6.9%	6.1%	4.1%	2.3%	2.0%
- 80/15/05	3.6%	3.6%	3.6%	3.5%	2.4%	1.3%	1.4%	1.4%
- 80/20/00	10.4%	10.6%	10.5%	10.4%	7.2%	2.6%	1.6%	2.2%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%



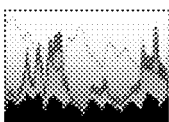
Single Family Conventional Book Characteristics Prepay

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	3.5%	3.5%	3.6%	3.6%	2.8%	1.6%	1.6%	1.3%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	7.8%	7.7%	7.7%	7.6%	6.8%	7.7%	9.5%	10.5%
Northeast	9.6%	9.4%	9.3%	9.2%	7.1%	8.0%	9.9%	10.1%
Southeast	23.2%	22.9%	22.6%	22.3%	17.9%	14.7%	15.1%	15.5%
Southwest	13.2%	13.2%	13.2%	13.1%	11.7%	12.3%	12.3%	11.8%
West	46.2%	46.7%	47.3%	47.7%	56.5%	57.3%	53.1%	52.1%
Census Region (Sums to 100%)								
New England	2.5%	2.4%	2.4%	2.4%	2.0%	2.2%	2.6%	2.5%
Middle Atlantic	6.6%	6.5%	6.5%	6.4%	4.7%	5.6%	7.0%	7.3%
East North Central	6.9%	6.8%	6.7%	6.7%	6.0%	6.8%	8.6%	9.5%
East South Central	1.5%	1.5%	1.5%	1.4%	1.1%	0.9%	1.1%	1.2%
South Atlantic	21.8%	21.6%	21.3%	21.1%	17.0%	14.0%	14.2%	14.5%
West North Central	1.6%	1.6%	1.6%	1.6%	1.3%	1.4%	1.5%	1.6%
West South Central	3.9%	3.9%	3.8%	3.8%	3.4%	3.7%	4.2%	4.3%
Mountain	13.3%	13.3%	13.2%	13.1%	11.6%	11.1%	9.7%	8.8%
Pacific	41.6%	42.1%	42.7%	43.3%	52.7%	54.4%	51.0%	50.1%
US Territories	0.4%	0.3%	0.3%	0.2%	0.3%	0.1%	0.1%	0.1%
Top 10 States								
01) CA	36.6%	37.2%	37.8%	38.4%	48.6%	50.6%	47.3%	46.5%
02) FL	16.5%	16.4%	16.1%	15.9%	12.7%	10.4%	10.3%	10.6%
03) AZ	4.6%	4.7%	4.6%	4.6%	4.1%	4.1%	3.5%	3.1%
04) NV	3.8%	3.8%	3.7%	3.7%	3.2%	2.4%	1.7%	1.5%
05) NY	3.8%	3.8%	3.8%	3.7%	2.3%	2.8%	3.7%	4.0%
06) TX	3.0%	3.1%	3.1%	3.1%	2.8%	3.1%	3.4%	3.4%
07) WA	2.8%	2.8%	2.8%	2.8%	2.4%	2.1%	2.0%	1.9%
08) CO	2.5%	2.5%	2.6%	2.6%	2.5%	3.1%	3.3%	2.9%
09) OH	2.4%	2.4%	2.4%	2.4%	2.1%	2.7%	3.4%	3.8%
10) VA	1.9%	1.9%	1.9%	1.9%	1.5%	1.2%	1.3%	1.2%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	35.8%	35.8%	34.9%	34.0%	31.9%	23.6%	19.1%	25.4%



Single Family Conventional Book Characteristics Prepay

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) LEHMAN BROTHERS HOLDINGS INC	18.8%	19.0%	18.9%	18.8%	13.8%	13.6%	12.6%	8.9%
03) WACHOVIA CORPORATION	14.3%	15.0%	16.1%	17.2%	30.1%	35.7%	30.8%	26.6%
04) JP MORGAN CHASE & CO	5.6%	4.9%	4.6%	4.5%	3.4%	1.4%	1.1%	0.9%
05) INDYMAC BANCORP INC	5.0%	5.0%	4.9%	4.9%	2.3%	2.3%	3.6%	4.1%
06) ROYAL BANK OF SCOTLAND GROUP PLC THE	4.3%	4.4%	4.4%	4.4%	3.6%	5.2%	7.1%	8.3%
07) WASHINGTON MUTUAL INC	3.2%	3.2%	3.4%	3.5%	5.2%	8.4%	12.2%	8.0%
08) CITIGROUP INC	3.0%	3.0%	3.1%	3.2%	4.0%	5.8%	8.3%	11.0%
09) MERRILL LYNCH & CO INC	2.6%	2.7%	2.7%	2.8%	1.3%	0.0%	0.0%	0.0%
10) MORGAN STANLEY & COMPANY INC	1.8%	1.8%	1.8%	1.7%	1.4%	0.6%	0.2%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	35.5%	35.6%	34.7%	33.8%	31.7%	23.3%	18.5%	24.1%
02) LEHMAN BROTHERS HOLDINGS INC	15.9%	16.1%	16.0%	15.9%	12.0%	10.9%	8.7%	4.5%
03) WACHOVIA CORPORATION	14.3%	15.0%	16.1%	17.2%	30.1%	35.7%	30.7%	26.5%
04) JP MORGAN CHASE & CO	7.2%	6.5%	6.1%	6.1%	4.3%	1.3%	0.5%	0.7%
05) INDYMAC BANCORP INC	5.9%	5.9%	5.8%	5.7%	2.3%	2.3%	3.6%	4.1%
06) CITIGROUP INC	4.3%	4.3%	4.5%	4.6%	5.8%	8.6%	12.3%	15.6%
07) ROYAL BANK OF SCOTLAND GROUP PLC THE	4.2%	4.3%	4.3%	4.3%	3.5%	5.0%	6.9%	8.1%
08) WASHINGTON MUTUAL INC	3.2%	3.3%	3.4%	3.6%	5.3%	8.5%	12.3%	8.2%
09) MERRILL LYNCH & CO INC	2.6%	2.7%	2.7%	2.8%	1.3%	0.0%	0.0%	0.0%
10) WELLS FARGO & COMPANY	1.9%	1.9%	1.9%	1.9%	1.3%	1.8%	2.0%	1.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	40.2%							
Credit Enhancement	59.8%							
- Primary MI Only	10.8%							
- Pool Policy Only	30.8%							
- Pool Policy and Primary MI	6.0%							
- Full Recourse	11.8%							
- Shared Arrangement	0.4%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	89.9%							
Interest Only with Credit Enhancement	66.1%							
Alt-A with Credit Enhancement	67.2%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-1.51	-2.15	-2.40	-2.61	-5.10	-2.89	-0.37	1.97



Single Family Conventional Book Characteristics Prepay

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	60.70	59.13	57.68	57.14	39.35	29.46	27.20	27.63
Wtd Avg Charged Fee	59.19	56.98	55.28	54.53	34.25	26.57	26.83	29.60
Appraisal Waivers								
Appraisal Waiver	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	7.17%	5.51%	4.06%	2.79%	1.06%	1.30%	1.50%	1.22%
- SDQ Rate for Loans with CE	10.91%							
- SDQ Rate for Loans without CE	3.21%							
SDQ Rate Excl. Katrina Loans	7.15%	5.49%	4.04%	2.77%	1.01%	1.20%	1.48%	1.21%
SDQ Rate for Katrina Loans	14.17%	13.05%	13.88%	15.24%	17.12%	27.17%	6.55%	4.30%
Serious Delinquent Loans								
SDQ Loan Count	21,539	16,882	12,866	9,184	3,260	3,651	4,334	4,116
SDQ Count for Loans with CE	16,859							
SDQ Count for Loans without CE	4,680							
SDQ Volume (\$M)								
SDQ Volume	\$4,879.5	\$3,794.8	\$2,810.0	\$1,877.2	\$433.3	\$395.5	\$479.1	\$467.2
SDQ Volume for Loans with CE	\$3,850.7							
SDQ Volume for Loans without CE	\$1,028.8							



Single Family Conventional Book Characteristics Whole Loan

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,881,811	1,905,292	1,955,009	1,976,572	2,032,265	2,000,038	2,078,660	2,091,636
Book Volume (\$B)	\$206.8	\$208.1	\$212.8	\$213.1	\$210.5	\$202.4	\$209.4	\$207.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	19.3%	19.3%	19.4%	19.4%	20.8%	22.2%	22.8%	23.7%
OLTV 60.01% - 70.00%	13.4%	13.4%	13.4%	13.3%	13.7%	14.3%	14.6%	15.1%
OLTV 70.01% - 75.00%	9.3%	9.2%	9.1%	9.1%	9.4%	9.9%	10.5%	11.5%
OLTV 75.01% - 80.00%	26.5%	26.3%	26.2%	26.1%	25.4%	24.2%	23.4%	22.8%
OLTV 80.01% - 90.00%	11.9%	11.9%	11.9%	11.9%	11.5%	11.6%	11.8%	12.2%
OLTV 90.01% - 95.00%	6.7%	6.7%	6.7%	6.8%	6.7%	6.9%	7.2%	7.3%
OLTV 95.01% - 97.00%	1.6%	1.6%	1.6%	1.6%	1.7%	1.8%	1.9%	1.8%
OLTV 97.01% - 100.00%	9.8%	10.0%	10.2%	10.3%	9.4%	7.7%	6.7%	5.0%
OLTV > 100.00%	1.5%	1.5%	1.5%	1.5%	1.5%	1.3%	1.0%	0.7%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	75.3%	75.3%	75.3%	75.4%	74.5%	73.6%	73.1%	72.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.3%	14.2%	14.3%	14.2%	14.6%	15.2%	15.2%	15.3%
Comb LTV 60.01% - 70.00%	10.7%	10.5%	10.5%	10.3%	10.3%	10.3%	10.2%	10.1%
Comb LTV 70.01% - 75.00%	7.3%	7.2%	7.1%	7.0%	6.9%	7.0%	7.1%	7.4%
Comb LTV 75.01% - 80.00%	18.2%	17.9%	17.7%	17.4%	16.7%	16.2%	15.6%	14.8%
Comb LTV 80.01% - 90.00%	12.3%	12.2%	12.1%	11.9%	10.8%	9.9%	9.6%	9.1%
Comb LTV 90.01% - 95.00%	6.6%	6.6%	6.5%	6.5%	5.8%	5.4%	5.3%	4.9%
Comb LTV 95.01% - 97.00%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%
Comb LTV 97.01% - 100.00%	11.1%	11.3%	11.4%	11.5%	10.0%	7.5%	6.4%	4.8%
Comb LTV > 100.00%	1.5%	1.6%	1.6%	1.6%	1.5%	1.3%	1.0%	0.7%
Comb LTV Missing	16.7%	17.2%	17.6%	18.4%	22.1%	25.9%	28.1%	31.6%
Wtd Avg Comb LTV	77.4%	77.5%	77.5%	77.5%	76.5%	75.1%	74.5%	73.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.4%	14.3%	14.4%	14.3%	14.8%	15.4%	15.5%	15.6%
Comb LTV 60.01% - 70.00%	10.8%	10.6%	10.6%	10.4%	10.4%	10.5%	10.4%	10.4%
Comb LTV 70.01% - 75.00%	7.4%	7.3%	7.2%	7.1%	7.1%	7.2%	7.4%	7.8%
Comb LTV 75.01% - 80.00%	18.4%	18.1%	17.9%	17.6%	16.9%	16.5%	16.0%	15.4%
Comb LTV 80.01% - 90.00%	12.4%	12.3%	12.2%	12.0%	10.9%	10.1%	9.9%	9.5%



Single Family Conventional Book Characteristics Whole Loan

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	6.7%	6.7%	6.6%	6.6%	5.9%	5.5%	5.5%	5.2%
Comb LTV 95.01% - 97.00%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.4%	1.3%
Comb LTV 97.01% - 100.00%	11.1%	11.3%	11.4%	11.5%	10.0%	7.5%	6.4%	4.8%
Comb LTV > 100.00%	1.5%	1.6%	1.6%	1.6%	1.5%	1.3%	1.0%	0.7%
Comb LTV Missing	16.0%	16.5%	16.9%	17.6%	21.2%	24.6%	26.5%	29.3%
Wtd Avg Comb LTV	77.4%	77.5%	77.4%	77.5%	76.5%	75.1%	74.5%	73.5%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	42.3%	45.0%	47.0%	47.4%	52.6%	55.4%	48.0%	42.8%
MTMLTV 60.01% - 70.00%	13.3%	13.7%	14.1%	13.9%	14.9%	16.4%	18.4%	19.0%
MTMLTV 70.01% - 75.00%	7.1%	7.3%	7.4%	7.3%	7.2%	7.3%	8.9%	11.1%
MTMLTV 75.01% - 80.00%	7.9%	8.2%	8.7%	8.2%	8.0%	6.9%	8.3%	9.7%
MTMLTV 80.01% - 90.00%	12.1%	11.4%	11.0%	11.4%	9.1%	8.0%	8.9%	9.7%
MTMLTV 90.01% - 95.00%	4.7%	4.6%	4.4%	4.4%	3.3%	3.0%	3.6%	3.9%
MTMLTV 95.01% - 97.00%	1.7%	1.6%	1.5%	1.5%	1.1%	0.9%	1.0%	1.3%
MTMLTV 97.01% - 100.00%	2.2%	2.2%	2.2%	2.3%	2.1%	1.3%	1.7%	1.5%
MTMLTV > 100.00%	8.3%	5.5%	3.3%	3.2%	1.2%	0.4%	0.7%	0.5%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.5%
Wtg Avg MTMLTV	65.2%	62.7%	60.9%	60.7%	57.5%	55.8%	59.2%	61.1%
Credit Score (Sums to 100%)								
FICO < 550	2.4%	2.5%	2.5%	2.5%	2.4%	2.0%	2.0%	2.0%
FICO 550-579	2.8%	2.8%	2.8%	2.9%	2.7%	2.4%	2.5%	2.5%
FICO 580-619	7.3%	7.3%	7.3%	7.4%	6.8%	6.2%	6.2%	6.0%
FICO 620-659	13.4%	13.4%	13.4%	13.5%	12.8%	12.4%	12.3%	11.6%
FICO 660-699	17.0%	17.0%	17.0%	17.0%	16.7%	16.7%	16.5%	16.0%
FICO 700-739	19.0%	18.9%	18.9%	18.9%	19.2%	19.6%	19.5%	19.3%
FICO >= 740	36.3%	36.2%	36.1%	35.8%	36.9%	37.4%	36.4%	35.9%
FICO Missing	1.8%	1.9%	1.9%	2.0%	2.6%	3.5%	4.6%	6.6%
Wtd Avg FICO	704	703	703	703	705	707	706	707
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	71.4%	71.3%	71.3%	70.7%	69.6%	66.7%	64.5%	64.2%
Intermediate-term, fixed-rate	16.5%	17.0%	17.5%	17.7%	20.7%	24.5%	27.2%	29.7%
Adjustable-rate	6.9%	6.7%	6.8%	7.1%	6.8%	6.9%	7.2%	5.3%
Interest Only adjustable-rate	3.2%	3.1%	2.7%	2.7%	1.7%	0.9%	0.4%	0.1%



Single Family Conventional Book Characteristics Whole Loan

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%
Interest Only fixed-rate	1.7%	1.6%	1.5%	1.4%	0.8%	0.6%	0.2%	0.1%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.5%	90.5%	90.7%	90.7%	90.9%	91.4%	92.9%	93.8%
Second/Vacation Home	3.6%	3.6%	3.6%	3.6%	3.5%	3.6%	3.7%	3.3%
Investor Property	5.9%	5.9%	5.7%	5.8%	5.6%	5.0%	3.4%	3.0%
10-K Unit Type (Sums to 100%)								
1 Unit	96.7%	96.7%	96.8%	96.8%	97.0%	97.0%	97.2%	97.1%
2-4 Units	3.3%	3.3%	3.2%	3.2%	3.0%	3.0%	2.8%	2.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	7.3%	7.2%	7.1%	7.0%	6.6%	6.1%	5.9%	5.6%
Single Family Homes	92.7%	92.8%	92.9%	93.0%	93.4%	93.9%	94.1%	94.4%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	1.6%	1.6%	1.6%	1.6%	1.8%	1.2%	0.8%	0.7%
Condo/Coop	7.3%	7.2%	7.1%	7.0%	6.6%	6.1%	5.9%	5.6%
1 Unit	87.8%	88.0%	88.1%	88.1%	88.5%	89.8%	90.6%	90.7%
2-4 Units	3.3%	3.3%	3.2%	3.2%	3.0%	3.0%	2.8%	2.9%
Condo								
Condo	6.8%	6.7%	6.7%	6.6%	6.3%	5.8%	5.6%	5.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	44.9%	44.8%	44.4%	44.9%	43.3%	39.3%	35.9%	32.3%
Cash-Out Refinance	29.9%	29.8%	29.8%	29.6%	29.3%	29.6%	30.0%	30.6%
Other Refinance	25.2%	25.4%	25.8%	25.5%	27.4%	31.1%	34.1%	37.1%
Origination Type (Sums to 100%)								
TPO Broker	11.7%	11.4%	11.2%	11.5%	9.7%	8.8%	8.8%	8.7%
TPO Correspondent	9.9%	10.0%	10.0%	9.9%	9.6%	8.8%	8.3%	7.8%
Undesignated	0.8%	0.8%	0.8%	0.9%	1.2%	1.6%	2.2%	3.2%
Retail	77.5%	77.7%	78.0%	77.7%	79.6%	80.8%	80.8%	80.3%
Origination Year (Sums to 100%)								
< 2001	5.5%	5.6%	5.8%	6.1%	7.6%	9.8%	12.8%	18.6%
2001	3.1%	3.2%	3.3%	3.4%	4.1%	5.1%	6.4%	8.9%
2002	8.4%	8.6%	8.8%	9.2%	10.8%	13.3%	16.2%	21.3%
2003	26.1%	26.7%	27.1%	28.0%	32.1%	38.3%	44.4%	51.2%
2004	12.6%	12.7%	12.8%	13.2%	15.2%	18.1%	20.3%	0.0%
2005	12.7%	12.9%	12.8%	13.0%	14.4%	15.3%	0.0%	0.0%



Single Family Conventional Book Characteristics Whole Loan

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	14.0%	14.2%	14.3%	14.9%	15.8%	0.0%	0.0%	0.0%
2007	11.7%	11.2%	11.1%	12.3%	0.0%	0.0%	0.0%	0.0%
2008	6.0%	4.8%	4.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$126,163	\$124,996	\$124,135	\$122,764	\$116,987	\$113,267	\$111,078	\$108,491
Loan Original Note Rate	6.28%	6.27%	6.26%	6.29%	6.19%	6.06%	6.09%	6.23%
Seasoning (Sums to 100%)								
Seasoned	4.7%	4.1%	3.5%	3.6%	3.7%	2.5%	2.2%	2.5%
Non-Seasoned	95.3%	95.9%	96.5%	96.4%	96.3%	97.5%	97.8%	97.5%
ACI								
ACI Probability	0.78%	0.78%	0.78%	0.79%	0.75%	0.66%	0.64%	0.60%
Wtd Avg ACI Score	705	705	705	705	709	712	714	717
Credit Premium								
Wtd Avg Credit Premium	0.04	0.04	0.03	0.04	0.03	0.00	-0.03	-0.05
Credit Premium > 1.5	1.3%	1.4%	1.4%	1.4%	1.2%	1.1%	0.9%	0.8%
Prepay Premium								
Prepay Premium	4.2%	4.1%	4.0%	4.1%	2.7%	1.4%	1.4%	1.7%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.7%	8.8%	8.8%	8.8%	9.7%	10.7%	11.2%	11.8%
DTI Ratio > 20 and <= 30	17.2%	17.4%	17.4%	17.3%	18.3%	19.5%	20.2%	21.1%
DTI Ratio > 30 and <= 40	22.4%	22.3%	22.2%	22.1%	22.3%	22.4%	22.5%	23.2%
DTI Ratio > 40 and <= 50	18.9%	18.6%	18.4%	18.1%	16.8%	15.1%	14.3%	13.7%
DTI Ratio > 50	13.8%	13.9%	13.8%	13.5%	12.6%	11.3%	10.5%	9.4%
DTI Ratio Missing	19.0%	19.1%	19.4%	20.3%	20.4%	21.0%	21.2%	20.8%
Wtd Avg DTI Ratio	37.1%	37.1%	37.0%	36.9%	36.1%	35.1%	34.6%	33.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.9%	10.0%	10.1%	10.2%	11.2%	12.4%	13.1%	13.7%
DTI Ratio > 20 and <= 30	20.8%	21.0%	21.1%	21.2%	22.5%	24.0%	24.9%	25.6%
DTI Ratio > 30 and <= 40	26.7%	26.8%	26.7%	26.7%	27.1%	27.2%	27.2%	27.5%
DTI Ratio > 40 and <= 50	22.4%	22.2%	22.1%	22.0%	20.5%	18.7%	17.6%	16.5%
DTI Ratio > 50	17.0%	17.1%	17.0%	16.9%	15.9%	14.6%	13.5%	11.9%
DTI Ratio Missing	3.1%	2.9%	3.0%	3.0%	2.8%	3.1%	3.7%	4.8%
Wtd Avg DTI Ratio	37.2%	37.2%	37.1%	37.0%	36.3%	35.4%	34.8%	34.1%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics Whole Loan

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	16.5%	17.0%	17.5%	17.7%	20.7%	24.5%	27.2%	29.7%
> 15 Years amd <= 25 Years	6.3%	6.3%	6.4%	6.6%	7.2%	7.5%	7.6%	7.6%
> 25 Years and <= 30 Years	76.0%	75.5%	74.9%	74.6%	71.4%	67.7%	65.0%	62.5%
> 30 Years	1.2%	1.2%	1.1%	1.1%	0.6%	0.3%	0.2%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	72.6%	72.5%	72.4%	71.8%	70.4%	67.3%	64.7%	64.2%
Intermediate-Term Fixed Rate (excl Balloon)	15.4%	15.9%	16.4%	16.5%	19.3%	22.9%	25.3%	27.6%
Adjustable Rate	10.4%	10.0%	9.8%	10.1%	8.8%	8.2%	8.1%	6.1%
Balloon	1.5%	1.5%	1.5%	1.5%	1.4%	1.6%	1.9%	2.1%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
40 Year (ARM & Fixed)	1.2%	1.2%	1.1%	1.1%	0.6%	0.3%	0.2%	0.2%
Hybrid Arm	9.3%	9.1%	8.9%	9.2%	7.9%	6.9%	6.6%	4.3%
- 2/28 Hybrid Arm	0.5%	0.5%	0.6%	0.7%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.3%	1.3%	1.6%	1.7%	1.9%	1.5%	1.5%	0.9%
- 5/1 Hybrid Arm	5.2%	5.0%	4.6%	4.7%	4.0%	3.7%	3.5%	2.2%
- 7/1 Hybrid Arm	1.8%	1.8%	1.7%	1.7%	1.7%	1.5%	1.5%	1.2%
- 10/1 Hybrid Arm	0.5%	0.5%	0.4%	0.4%	0.3%	0.2%	0.1%	0.1%
NegAm ARM	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%
Interest Only	4.9%	4.7%	4.2%	4.1%	2.5%	1.5%	0.7%	0.2%
- Interest Only ARM	3.2%	3.1%	2.7%	2.7%	1.7%	0.9%	0.4%	0.1%
- Interest Only FRM	1.7%	1.6%	1.5%	1.4%	0.8%	0.6%	0.2%	0.1%
Alt-A	6.6%	6.5%	6.2%	6.1%	4.3%	3.4%	2.3%	1.9%
- Alt-A Low/No Doc	3.6%	3.6%	3.4%	3.4%	2.1%	2.0%	1.7%	1.5%
- Alt-A No Disclosure	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.9%	0.9%	0.9%	0.9%	0.8%	0.7%	0.6%	0.5%
- Alt-A SISA	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.6%	0.6%	0.6%	0.6%	0.3%	0.2%	0.2%	0.2%
- Alt-A Stated Income	1.8%	1.7%	1.6%	1.6%	1.0%	1.0%	0.9%	0.8%



Single Family Conventional Book Characteristics Whole Loan

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.9%	0.8%	0.6%	0.6%	0.4%	0.1%	0.0%	0.0%
Alt-A Deals (no SFC)	2.1%	2.1%	2.1%	2.2%	1.8%	1.4%	0.6%	0.4%
My Community Mortgage	2.6%	2.6%	2.6%	2.6%	2.0%	1.3%	1.1%	0.8%
Non-Full Doc								
Non-Full Doc Total	5.1%	5.1%	5.0%	4.8%	3.0%	2.2%	1.8%	1.6%
- Select Lender Programs Non-Full Doc	0.7%	0.7%	0.8%	0.6%	0.5%	0.3%	0.1%	0.1%
- Other Low/No Doc	4.4%	4.4%	4.2%	4.2%	2.5%	2.0%	1.7%	1.5%
Subprime Deals								
Subprime	3.9%	3.5%	3.4%	3.6%	1.8%	0.3%	0.2%	0.2%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
- Post 12/2005	3.8%	3.4%	3.3%	3.4%	1.6%	0.1%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	60.0%	60.1%	60.8%	60.4%	62.2%	64.6%	65.0%	62.1%
Investor Channel	12.1%	11.6%	10.8%	11.0%	9.6%	6.8%	4.5%	3.8%
eChannel	19.2%	19.7%	19.8%	19.6%	19.7%	19.4%	18.6%	16.8%
Underserved Channel	0.8%	0.8%	0.9%	0.9%	1.0%	1.3%	1.6%	1.9%
Subprime Channel	3.8%	3.4%	3.3%	3.4%	1.6%	0.1%	0.0%	0.0%
Unkown/Pre-2000	4.1%	4.3%	4.4%	4.6%	5.9%	7.9%	10.4%	15.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	6.9%	6.8%	6.7%	6.5%	5.3%	3.5%	2.4%	1.6%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.9%	1.9%	1.9%	1.9%	1.7%	1.4%	1.2%	1.0%
- 80/15/05	1.1%	1.1%	1.2%	1.2%	1.0%	0.8%	0.7%	0.5%
- 80/20/00	0.7%	0.7%	0.7%	0.7%	0.7%	0.4%	0.1%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	3.0%	2.9%	2.7%	2.5%	1.6%	0.6%	0.2%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	10.2%	10.2%	10.1%	10.0%	9.1%	7.8%	7.3%	6.7%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	2.6%	2.6%	2.6%	2.6%	2.4%	2.1%	1.9%	1.6%
- 80/15/05	1.5%	1.5%	1.5%	1.5%	1.3%	1.0%	0.9%	0.6%
- 80/20/00	1.9%	2.0%	1.9%	2.0%	1.5%	0.6%	0.3%	0.2%



Single Family Conventional Book Characteristics Whole Loan

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	3.7%	3.6%	3.6%	3.5%	3.6%	3.7%	3.9%	3.9%
EA/TPR								
EA/TPR	8.3%	8.6%	8.7%	8.9%	8.7%	7.4%	7.2%	6.1%
- EA I	2.9%	2.9%	3.0%	3.0%	3.0%	2.4%	2.1%	1.3%
- EA/TPR II	2.2%	2.3%	2.3%	2.4%	2.2%	1.8%	1.7%	1.4%
- EA/TPR III	3.3%	3.3%	3.4%	3.4%	3.4%	3.2%	3.4%	3.4%
10-K Property Region (Sums to 100%)								
Midwest	23.3%	23.6%	23.8%	23.9%	24.5%	25.0%	25.4%	25.2%
Northeast	20.6%	20.5%	20.5%	20.5%	20.5%	20.8%	21.1%	20.9%
Southeast	24.0%	24.0%	23.8%	23.8%	23.2%	22.0%	21.0%	19.6%
Southwest	16.5%	16.7%	16.9%	16.9%	17.2%	17.1%	16.5%	16.1%
West	15.5%	15.2%	15.0%	14.8%	14.6%	15.0%	16.0%	18.3%
Census Region (Sums to 100%)								
New England	5.6%	5.6%	5.6%	5.6%	5.6%	5.8%	6.0%	6.2%
Middle Atlantic	13.1%	12.9%	12.9%	13.0%	13.0%	13.3%	13.5%	13.3%
East North Central	19.1%	19.2%	19.4%	19.5%	20.0%	20.3%	20.7%	20.6%
East South Central	4.1%	4.1%	4.1%	4.1%	4.1%	3.8%	3.4%	3.2%
South Atlantic	20.3%	20.2%	20.1%	20.1%	19.5%	18.6%	17.9%	16.8%
West North Central	6.5%	6.7%	6.8%	6.8%	7.0%	7.2%	7.2%	7.0%
West South Central	9.4%	9.5%	9.6%	9.7%	10.1%	10.2%	9.7%	9.3%
Mountain	6.7%	6.7%	6.7%	6.7%	6.3%	6.1%	5.9%	5.9%
Pacific	13.7%	13.4%	13.1%	13.0%	12.9%	13.4%	14.4%	16.7%
US Territories	1.6%	1.6%	1.6%	1.6%	1.5%	1.4%	1.3%	1.0%
Top 10 States								
01) CA	8.2%	8.0%	7.7%	7.7%	7.6%	7.9%	9.0%	11.1%
02) FL	6.5%	6.4%	6.4%	6.4%	6.0%	5.8%	5.8%	5.4%
03) TX	5.6%	5.6%	5.7%	5.7%	5.9%	6.0%	5.8%	5.7%
04) NY	5.3%	5.1%	5.1%	5.1%	5.1%	5.3%	5.4%	5.5%
05) OH	5.1%	5.2%	5.1%	5.1%	5.3%	5.2%	5.1%	4.9%
06) IL	5.1%	5.2%	5.3%	5.3%	5.3%	5.3%	5.4%	5.5%
07) NJ	4.0%	4.0%	4.0%	4.0%	4.0%	4.1%	4.3%	4.2%
08) PA	3.8%	3.8%	3.8%	3.9%	3.9%	3.9%	3.8%	3.6%
09) WI	3.5%	3.6%	3.7%	3.7%	4.0%	4.4%	4.7%	4.9%
10) MI	3.5%	3.5%	3.4%	3.4%	3.5%	3.5%	3.6%	3.5%
Top 10 Sellers								



Single Family Conventional Book Characteristics Whole Loan

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) PHH CORPORATION	16.6%	17.1%	17.2%	17.2%	17.4%	17.1%	16.4%	14.0%
02) WASHINGTON MUTUAL INC	4.4%	4.4%	4.4%	4.6%	5.1%	5.9%	6.4%	7.7%
03) BANK OF AMERICA CORPORATION	4.3%	4.3%	4.0%	3.8%	2.6%	2.8%	2.6%	2.5%
04) JP MORGAN CHASE & CO	3.1%	2.8%	2.7%	2.8%	2.2%	1.2%	1.2%	0.9%
05) NATIONAL CITY CORPORATION	2.7%	2.8%	3.3%	3.2%	2.9%	2.6%	2.4%	2.3%
06) NAVY FEDERAL CREDIT UNION	2.6%	2.6%	2.6%	2.7%	2.8%	2.5%	1.9%	1.4%
07) CITIGROUP INC	2.1%	2.1%	2.0%	2.0%	1.9%	1.3%	0.8%	0.6%
08) WACHOVIA CORPORATION	2.1%	2.1%	2.2%	2.2%	2.6%	2.5%	2.5%	2.9%
09) FIRST HORIZON NATIONAL CORPORATION	1.6%	1.6%	1.7%	1.7%	1.5%	1.2%	1.1%	0.7%
10) ASSOCIATED BANC-CORP	1.6%	1.7%	1.7%	1.7%	1.9%	2.2%	2.3%	2.3%
Top 10 Servicers								
01) PHH CORPORATION	10.6%	10.9%	11.1%	10.9%	11.0%	11.1%	11.0%	9.7%
02) JP MORGAN CHASE & CO	8.3%	8.2%	8.2%	8.1%	7.3%	5.3%	4.4%	3.4%
03) CITIGROUP INC	6.8%	6.9%	6.8%	6.9%	7.0%	6.7%	5.8%	5.2%
04) BANK OF AMERICA CORPORATION	4.3%	4.3%	4.1%	3.9%	2.9%	3.1%	3.0%	3.1%
05) WELLS FARGO & COMPANY	3.8%	3.9%	3.8%	3.8%	3.7%	4.0%	3.8%	3.8%
06) WASHINGTON MUTUAL INC	3.5%	3.4%	3.5%	3.6%	4.0%	5.0%	6.1%	8.0%
07) EVERBANK FINANCIAL CORPORATION	2.6%	2.7%	2.7%	2.8%	3.2%	3.4%	3.3%	2.9%
08) NAVY FEDERAL CREDIT UNION	2.6%	2.6%	2.6%	2.7%	2.8%	2.5%	1.9%	1.4%
09) NATIONAL CITY CORPORATION	2.5%	2.5%	3.0%	2.9%	2.5%	2.3%	2.1%	2.1%
10) CERBERUS CAPITAL HOLDING	2.1%	2.1%	2.0%	2.0%	2.0%	1.5%	1.7%	2.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	70.6%							
Credit Enhancement	29.4%							
- Primary MI Only	19.8%							
- Pool Policy Only	1.8%							
- Pool Policy and Primary MI	1.8%							
- Full Recourse	2.1%							
- Shared Arrangement	3.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.7%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	24.3%							
Interest Only with Credit Enhancement	28.7%							
Alt-A with Credit Enhancement	36.5%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics Whole Loan

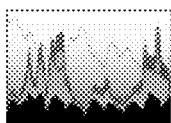
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-1.99	-2.51	-2.67	-2.92	-2.50	-0.60	-1.05	-2.70
Wtd Avg Economic Model Fee	45.41	44.85	44.13	44.72	38.46	34.38	33.24	32.03
Wtd Avg Charged Fee	43.40	42.32	41.45	41.78	35.94	33.76	32.17	29.32
Appraisal Waivers								
Appraisal Waiver	10.3%	10.5%	10.8%	10.5%	10.9%	11.0%	10.8%	10.8%
Serious Delinquent Loans								
SDQ Rate All Loans	4.01%	3.60%	3.53%	3.49%	2.75%	4.02%	3.62%	3.55%
- SDQ Rate for Loans with CE	8.45%							
- SDQ Rate for Loans without CE	2.34%							
SDQ Rate Excl. Katrina Loans	3.98%	3.57%	3.48%	3.43%	2.61%	3.47%	3.63%	3.57%
SDQ Rate for Katrina Loans	5.75%	5.39%	5.88%	6.08%	8.48%	25.23%	3.15%	2.38%
Serious Delinquent Loans								
SDQ Loan Count	75,301	68,462	68,716	68,747	55,733	80,402	75,305	74,199
SDQ Count for Loans with CE	43,418							
SDQ Count for Loans without CE	31,883							
SDQ Volume (\$M)								
SDQ Volume	\$10,422.7	\$9,240.7	\$9,019.0	\$8,560.0	\$5,764.2	\$8,061.4	\$7,638.9	\$7,463.7
SDQ Volume for Loans with CE	\$6,186.3							
SDQ Volume for Loans without CE	\$4,236.4							



Single Family Conventional Book Characteristics

MBS

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	16,403,843	16,297,070	16,056,951	15,755,737	14,300,339	13,721,654	13,682,821	13,757,188
Book Volume (\$B)	\$2,494.7	\$2,459.3	\$2,392.8	\$2,318.1	\$2,000.6	\$1,836.0	\$1,773.5	\$1,740.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	22.9%	23.0%	23.1%	23.4%	25.3%	26.5%	26.5%	25.8%
OLTV 60.01% - 70.00%	16.0%	16.1%	16.0%	16.0%	16.9%	17.3%	17.3%	17.1%
OLTV 70.01% - 75.00%	9.9%	9.9%	9.9%	9.9%	10.1%	10.6%	11.4%	12.2%
OLTV 75.01% - 80.00%	33.4%	33.4%	33.8%	34.2%	33.6%	31.2%	29.2%	27.8%
OLTV 80.01% - 90.00%	8.3%	8.1%	7.8%	7.5%	7.2%	7.7%	8.5%	9.6%
OLTV 90.01% - 95.00%	4.6%	4.5%	4.4%	4.2%	3.8%	4.2%	4.9%	5.7%
OLTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.5%	0.6%	0.7%	0.9%	1.0%
OLTV 97.01% - 100.00%	4.3%	4.5%	4.5%	4.2%	2.5%	1.7%	1.2%	0.8%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	71.6%	71.5%	71.4%	71.2%	70.0%	69.4%	69.5%	69.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	20.5%	20.7%	20.7%	21.0%	22.7%	23.6%	23.3%	22.3%
Comb LTV 60.01% - 70.00%	15.1%	15.1%	15.1%	15.1%	16.0%	16.3%	16.0%	15.3%
Comb LTV 70.01% - 75.00%	9.1%	9.0%	9.0%	9.0%	9.5%	9.9%	10.5%	10.8%
Comb LTV 75.01% - 80.00%	25.3%	25.0%	25.0%	25.1%	25.8%	26.0%	26.1%	24.7%
Comb LTV 80.01% - 90.00%	13.5%	13.3%	13.0%	12.6%	11.4%	10.6%	9.9%	9.7%
Comb LTV 90.01% - 95.00%	7.5%	7.5%	7.4%	7.3%	6.3%	5.9%	5.7%	5.6%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%	0.9%
Comb LTV 97.01% - 100.00%	6.6%	6.9%	7.1%	7.0%	4.5%	2.6%	1.6%	0.9%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.8%	1.9%	2.0%	2.2%	3.2%	4.3%	6.1%	9.8%
Wtd Avg Comb LTV	73.9%	73.8%	73.8%	73.6%	72.0%	71.0%	70.6%	70.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	20.6%	20.7%	20.8%	21.1%	22.8%	23.7%	23.5%	22.6%
Comb LTV 60.01% - 70.00%	15.1%	15.2%	15.1%	15.2%	16.0%	16.4%	16.1%	15.6%
Comb LTV 70.01% - 75.00%	9.1%	9.1%	9.0%	9.0%	9.6%	10.1%	10.6%	11.0%
Comb LTV 75.01% - 80.00%	25.4%	25.1%	25.1%	25.2%	25.9%	26.2%	26.4%	25.2%
Comb LTV 80.01% - 90.00%	13.5%	13.3%	13.1%	12.7%	11.5%	10.7%	10.1%	10.0%



Single Family Conventional Book Characteristics

MBS

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	7.6%	7.5%	7.5%	7.3%	6.4%	6.0%	5.8%	5.8%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%	0.9%
Comb LTV 97.01% - 100.00%	6.6%	6.9%	7.1%	7.0%	4.5%	2.6%	1.6%	0.9%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.4%	1.5%	1.7%	1.8%	2.6%	3.5%	5.0%	7.9%
Wtd Avg Comb LTV	73.9%	73.8%	73.8%	73.6%	72.0%	71.0%	70.6%	71.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	37.1%	40.7%	44.1%	45.6%	55.6%	60.1%	53.8%	43.1%
MTMLTV 60.01% - 70.00%	13.7%	14.6%	15.2%	15.1%	16.7%	17.5%	19.9%	22.4%
MTMLTV 70.01% - 75.00%	7.9%	8.3%	8.7%	8.6%	8.5%	8.2%	9.4%	12.7%
MTMLTV 75.01% - 80.00%	9.4%	10.3%	11.0%	10.5%	9.6%	7.7%	8.5%	11.0%
MTMLTV 80.01% - 90.00%	13.7%	12.1%	10.9%	11.5%	6.5%	4.2%	5.7%	7.6%
MTMLTV 90.01% - 95.00%	4.7%	4.3%	3.7%	3.3%	1.4%	1.1%	1.4%	2.0%
MTMLTV 95.01% - 97.00%	1.7%	1.5%	1.2%	1.0%	0.4%	0.3%	0.3%	0.3%
MTMLTV 97.01% - 100.00%	2.3%	2.1%	1.9%	1.7%	0.7%	0.4%	0.4%	0.3%
MTMLTV > 100.00%	9.2%	5.7%	2.8%	2.3%	0.4%	0.1%	0.2%	0.1%
MTMLTV Missing	0.3%	0.4%	0.3%	0.3%	0.4%	0.4%	0.5%	0.5%
Wtg Avg MTMLTV	68.0%	64.7%	61.9%	61.0%	55.3%	53.2%	56.5%	60.4%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%
FICO 550-579	0.5%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.9%
FICO 580-619	3.1%	3.2%	3.3%	3.3%	3.1%	3.2%	3.4%	3.6%
FICO 620-659	9.3%	9.5%	9.7%	9.8%	9.6%	9.7%	10.2%	10.6%
FICO 660-699	17.7%	17.9%	18.1%	18.1%	17.9%	17.7%	18.1%	18.2%
FICO 700-739	23.3%	23.4%	23.4%	23.4%	23.5%	23.5%	23.5%	23.2%
FICO >= 740	45.2%	44.6%	44.0%	43.9%	44.0%	43.6%	41.9%	40.5%
FICO Missing	0.5%	0.6%	0.6%	0.7%	0.9%	1.2%	1.7%	2.5%
Wtd Avg FICO	725	724	723	723	723	722	720	718
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	73.0%	72.4%	71.8%	70.8%	67.5%	65.0%	63.6%	64.7%
Intermediate-term, fixed-rate	13.4%	13.7%	13.7%	14.1%	17.5%	21.0%	24.0%	25.7%
Adjustable-rate	4.7%	4.8%	5.1%	5.4%	6.8%	8.4%	9.0%	7.6%



Single Family Conventional Book Characteristics

MBS

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only adjustable-rate	5.0%	5.1%	5.1%	5.2%	4.8%	3.8%	1.9%	0.7%
Negative Amortization	0.7%	0.8%	0.8%	0.9%	1.7%	1.7%	1.4%	1.4%
Interest Only fixed-rate	3.3%	3.3%	3.5%	3.5%	1.7%	0.2%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.6%	89.7%	89.8%	89.8%	90.2%	91.0%	91.7%	92.1%
Second/Vacation Home	4.6%	4.6%	4.6%	4.5%	4.3%	3.8%	3.2%	2.8%
Investor Property	5.7%	5.7%	5.7%	5.6%	5.4%	5.2%	5.1%	5.1%
10-K Unit Type (Sums to 100%)								
1 Unit	96.3%	96.3%	96.3%	96.3%	96.3%	96.2%	96.0%	95.9%
2-4 Units	3.7%	3.7%	3.7%	3.7%	3.7%	3.8%	4.0%	4.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.4%	9.3%	9.2%	9.1%	8.5%	7.9%	7.4%	7.1%
Single Family Homes	90.6%	90.7%	90.8%	90.9%	91.5%	92.1%	92.6%	92.9%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%	0.6%
Condo/Coop	9.4%	9.3%	9.2%	9.1%	8.5%	7.9%	7.4%	7.1%
1 Unit	86.6%	86.7%	86.7%	86.7%	87.3%	87.8%	88.1%	88.3%
2-4 Units	3.6%	3.6%	3.7%	3.7%	3.7%	3.8%	4.0%	4.1%
Condo								
Condo	9.0%	8.9%	8.8%	8.7%	8.1%	7.5%	7.0%	6.8%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	40.7%	40.0%	40.5%	40.9%	37.6%	33.6%	30.2%	27.3%
Cash-Out Refinance	31.7%	31.9%	31.7%	31.6%	31.8%	31.4%	30.2%	30.5%
Other Refinance	27.7%	28.1%	27.8%	27.5%	30.6%	35.0%	39.6%	42.2%
Origination Type (Sums to 100%)								
TPO Broker	21.5%	21.4%	21.4%	21.1%	20.9%	20.8%	22.0%	23.3%
TPO Correspondent	33.8%	34.0%	34.8%	35.0%	33.4%	31.6%	30.3%	29.0%
Undesignated	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	0.8%	1.3%
Retail	44.6%	44.3%	43.6%	43.6%	45.4%	47.0%	46.9%	46.3%
Origination Year (Sums to 100%)								
< 2001	2.0%	2.1%	2.3%	2.5%	3.6%	5.1%	7.5%	11.8%
2001	1.5%	1.6%	1.8%	1.9%	2.7%	3.7%	5.5%	9.2%
2002	5.5%	5.8%	6.2%	6.7%	9.2%	12.2%	17.1%	25.4%
2003	18.2%	19.0%	20.1%	21.5%	28.3%	36.0%	46.6%	53.5%
2004	10.3%	10.8%	11.5%	12.3%	16.3%	21.1%	23.4%	0.0%



Single Family Conventional Book Characteristics MBS

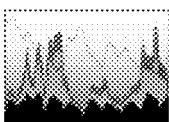
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2005	13.4%	14.0%	14.9%	15.8%	20.9%	21.9%	0.0%	0.0%
2006	14.2%	14.9%	16.1%	17.4%	18.9%	0.0%	0.0%	0.0%
2007	21.2%	21.9%	23.4%	21.8%	0.0%	0.0%	0.0%	0.0%
2008	13.7%	9.9%	3.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$167,275	\$165,611	\$163,450	\$161,280	\$152,904	\$144,932	\$138,766	\$133,863
Loan Original Note Rate	6.03%	6.02%	6.03%	6.03%	5.89%	5.74%	5.81%	6.00%
Seasoning (Sums to 100%)								
Seasoned	2.8%	2.7%	2.5%	2.5%	1.7%	1.7%	1.7%	1.9%
Non-Seasoned	97.2%	97.3%	97.5%	97.5%	98.3%	98.3%	98.3%	98.1%
ACI								
ACI Probability	0.40%	0.41%	0.42%	0.41%	0.35%	0.32%	0.33%	0.34%
Wtd Avg ACI Score	714	713	713	713	718	721	722	721
Credit Premium								
Wtd Avg Credit Premium	-0.06	-0.07	-0.06	-0.05	-0.05	-0.06	-0.09	-0.08
Credit Premium > 1.5	0.4%	0.4%	0.4%	0.4%	0.5%	0.3%	0.3%	0.4%
Prepay Premium								
Prepay Premium	1.8%	1.9%	2.0%	2.1%	2.5%	2.3%	2.3%	2.5%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.0%	10.2%	10.3%	10.6%	12.2%	13.8%	15.2%	15.6%
DTI Ratio > 20 and <= 30	20.1%	20.1%	20.2%	20.4%	22.0%	23.5%	24.4%	25.1%
DTI Ratio > 30 and <= 40	27.0%	26.9%	26.9%	27.0%	26.9%	26.5%	26.0%	26.3%
DTI Ratio > 40 and <= 50	23.2%	23.0%	22.9%	22.6%	20.6%	18.7%	17.4%	16.7%
DTI Ratio > 50	15.3%	15.1%	14.8%	14.3%	13.1%	12.6%	12.1%	11.3%
DTI Ratio Missing	4.5%	4.7%	4.9%	5.1%	5.2%	4.9%	4.8%	5.0%
Wtd Avg DTI Ratio	37.0%	36.9%	36.8%	36.6%	35.6%	34.8%	34.2%	33.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.0%	10.2%	10.3%	10.6%	12.2%	13.8%	15.2%	15.6%
DTI Ratio > 20 and <= 30	20.1%	20.2%	20.3%	20.5%	22.1%	23.5%	24.4%	25.1%
DTI Ratio > 30 and <= 40	27.1%	27.0%	27.1%	27.1%	27.0%	26.6%	26.0%	26.3%
DTI Ratio > 40 and <= 50	23.3%	23.1%	23.0%	22.7%	20.7%	18.8%	17.4%	16.7%
DTI Ratio > 50	15.3%	15.2%	14.9%	14.4%	13.2%	12.6%	12.2%	11.3%
DTI Ratio Missing	4.1%	4.3%	4.5%	4.6%	4.9%	4.8%	4.8%	5.0%



Single Family Conventional Book Characteristics

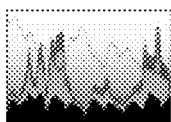
MBS

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg DTI Ratio	37.0%	36.9%	36.8%	36.6%	35.6%	34.8%	34.2%	33.6%
Origination Term (Sums to 100%)								
<= 15 Years	13.4%	13.7%	13.7%	14.2%	17.5%	21.0%	24.1%	25.7%
> 15 Years amd <= 25 Years	3.4%	3.5%	3.5%	3.5%	3.9%	4.3%	4.5%	4.4%
> 25 Years and <= 30 Years	82.6%	82.3%	82.3%	81.8%	78.4%	74.6%	71.3%	69.8%
> 30 Years	0.6%	0.6%	0.5%	0.5%	0.2%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	76.3%	75.7%	75.2%	74.3%	69.2%	65.2%	63.6%	64.7%
Intermediate-Term Fixed Rate (excl Balloon)	13.1%	13.4%	13.4%	13.8%	17.1%	20.4%	23.2%	24.7%
Adjustable Rate	10.3%	10.6%	11.0%	11.6%	13.3%	13.9%	12.4%	9.6%
Balloon	0.2%	0.3%	0.3%	0.3%	0.4%	0.6%	0.8%	0.9%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.6%	0.6%	0.5%	0.5%	0.2%	0.1%	0.1%	0.1%
Hybrid Arm	9.3%	9.5%	9.9%	10.2%	11.1%	11.0%	9.7%	7.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.8%	0.9%	1.0%	1.1%	1.7%	2.3%	2.4%	1.8%
- 5/1 Hybrid Arm	5.9%	6.0%	6.3%	6.5%	6.8%	6.2%	5.2%	3.9%
- 7/1 Hybrid Arm	1.8%	1.8%	1.9%	1.9%	2.0%	2.0%	1.8%	1.4%
- 10/1 Hybrid Arm	0.7%	0.8%	0.8%	0.8%	0.6%	0.5%	0.3%	0.2%
NegAm ARM	0.7%	0.8%	0.8%	0.9%	1.7%	1.7%	1.4%	1.4%
Interest Only	8.2%	8.4%	8.6%	8.6%	6.5%	4.0%	2.0%	0.7%
- Interest Only ARM	5.0%	5.1%	5.1%	5.2%	4.8%	3.8%	1.9%	0.7%
- Interest Only FRM	3.3%	3.3%	3.5%	3.5%	1.7%	0.2%	0.0%	0.0%
Alt-A	11.4%	11.9%	12.5%	13.1%	12.2%	9.7%	8.3%	7.7%
- Alt-A Low/No Doc	8.3%	8.6%	9.0%	9.4%	8.4%	6.8%	6.0%	5.5%
- Alt-A No Disclosure	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	2.0%	2.1%	2.2%	2.3%	2.5%	2.4%	2.1%	1.9%



Single Family Conventional Book Characteristics
MBS

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Alt-A SISA	0.6%	0.6%	0.6%	0.7%	0.3%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.0%	1.0%	1.1%	1.1%	0.9%	0.7%	0.7%	0.7%
- Alt-A Stated Income	4.4%	4.6%	4.7%	4.9%	4.5%	3.6%	3.2%	3.0%
Alt-A Full Doc (by SFC)	1.9%	2.0%	2.1%	2.2%	2.0%	1.2%	0.7%	0.3%
Alt-A Deals (no SFC)	1.2%	1.3%	1.4%	1.5%	1.8%	1.6%	1.5%	1.9%
My Community Mortgage	1.4%	1.5%	1.5%	1.4%	0.5%	0.1%	0.1%	0.1%
Non-Full Doc								
Non-Full Doc Total	21.9%	22.4%	22.3%	22.0%	18.3%	15.2%	13.2%	11.3%
- Select Lender Programs Non-Full Doc	13.7%	13.8%	13.5%	12.8%	10.0%	8.6%	7.4%	6.0%
- Other Low/No Doc	8.2%	8.5%	8.9%	9.2%	8.3%	6.6%	5.8%	5.3%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	83.7%	83.2%	82.7%	81.9%	82.4%	83.5%	83.0%	80.1%
Investor Channel	13.9%	14.3%	14.8%	15.5%	14.3%	12.1%	10.9%	10.3%
eChannel	0.9%	0.8%	0.7%	0.7%	0.5%	0.3%	0.1%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.6%	1.7%	1.8%	2.0%	2.9%	4.0%	5.9%	9.6%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.6%	13.7%	13.8%	13.8%	11.4%	8.3%	5.4%	3.8%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.2%	4.2%	4.3%	4.4%	4.1%	3.5%	2.8%	2.2%
- 80/15/05	2.6%	2.7%	2.8%	2.9%	2.7%	2.2%	1.8%	1.3%
- 80/20/00	0.8%	0.8%	0.9%	0.9%	0.9%	0.5%	0.3%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.4%	5.4%	5.2%	5.0%	3.5%	1.8%	0.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.8%	18.1%	18.4%	18.7%	17.5%	15.5%	14.0%	11.8%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%
- 75/25/00	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics MBS

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 80/10/10	5.4%	5.5%	5.7%	5.8%	5.5%	4.9%	4.2%	3.6%
- 80/15/05	3.2%	3.3%	3.5%	3.6%	3.3%	2.8%	2.5%	1.9%
- 80/20/00	2.6%	2.7%	2.8%	3.0%	2.4%	1.4%	0.9%	0.6%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	6.0%	6.0%	5.9%	5.8%	5.7%	5.9%	5.9%	5.3%
EA/TPR								
EA/TPR	1.6%	1.7%	1.7%	1.6%	1.3%	1.3%	1.4%	1.4%
- EA I	0.8%	0.8%	0.8%	0.7%	0.6%	0.7%	0.8%	0.8%
- EA/TPR II	0.5%	0.5%	0.5%	0.5%	0.3%	0.4%	0.4%	0.5%
- EA/TPR III	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%
10-K Property Region (Sums to 100%)								
Midwest	15.7%	15.9%	16.0%	16.1%	16.3%	16.5%	16.4%	16.4%
Northeast	18.4%	18.3%	18.4%	18.4%	18.3%	18.5%	18.2%	17.9%
Southeast	24.9%	25.0%	25.0%	24.9%	24.3%	23.4%	22.6%	22.1%
Southwest	16.1%	16.2%	16.2%	16.2%	15.8%	15.6%	15.5%	15.4%
West	24.8%	24.6%	24.5%	24.4%	25.2%	26.0%	27.3%	28.1%
Census Region (Sums to 100%)								
New England	6.0%	6.0%	6.1%	6.1%	6.3%	6.4%	6.4%	6.3%
Middle Atlantic	11.7%	11.6%	11.5%	11.5%	11.3%	11.4%	11.2%	11.0%
East North Central	12.6%	12.7%	12.8%	13.0%	13.2%	13.4%	13.4%	13.5%
East South Central	3.7%	3.8%	3.8%	3.8%	3.7%	3.7%	3.6%	3.5%
South Atlantic	21.6%	21.6%	21.6%	21.5%	21.0%	20.1%	19.3%	19.0%
West North Central	5.2%	5.3%	5.3%	5.3%	5.4%	5.3%	5.2%	5.0%
West South Central	6.8%	6.8%	6.8%	6.7%	6.5%	6.5%	6.4%	6.3%
Mountain	9.6%	9.6%	9.7%	9.7%	9.4%	9.1%	8.9%	9.0%
Pacific	22.4%	22.2%	22.1%	22.0%	22.9%	23.8%	25.2%	26.1%
US Territories	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
Top 10 States								
01) CA	16.3%	16.1%	16.0%	16.0%	16.9%	17.9%	19.3%	20.2%
02) FL	7.5%	7.5%	7.6%	7.6%	7.3%	6.8%	6.3%	6.1%
03) NY	5.0%	4.9%	4.9%	4.9%	4.8%	4.9%	4.8%	4.7%
04) TX	4.9%	4.8%	4.8%	4.8%	4.6%	4.5%	4.4%	4.3%
05) IL	4.4%	4.4%	4.4%	4.4%	4.3%	4.3%	4.3%	4.3%
06) NJ	3.8%	3.8%	3.8%	3.8%	3.7%	3.7%	3.6%	3.6%
07) WA	3.4%	3.4%	3.4%	3.3%	3.3%	3.3%	3.3%	3.4%
08) VA	3.4%	3.4%	3.4%	3.3%	3.3%	3.2%	3.1%	3.1%



Single Family Conventional Book Characteristics MBS

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
09) GA	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.0%	3.1%
10) MA	3.0%	3.0%	3.1%	3.1%	3.2%	3.3%	3.4%	3.4%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	29.9%	30.3%	30.4%	30.5%	30.2%	29.9%	29.1%	26.4%
02) CITIGROUP INC	8.6%	8.7%	8.7%	8.6%	7.7%	7.0%	6.2%	5.4%
03) WASHINGTON MUTUAL INC	6.6%	7.0%	7.4%	7.9%	10.2%	12.3%	14.8%	16.4%
04) WELLS FARGO & COMPANY	5.9%	5.5%	5.0%	4.4%	3.2%	2.5%	1.6%	1.6%
05) JP MORGAN CHASE & CO	5.8%	5.5%	5.3%	5.1%	4.6%	4.8%	5.1%	6.1%
06) CERBERUS CAPITAL HOLDING	4.8%	4.9%	4.9%	4.9%	5.1%	4.7%	4.3%	3.7%
07) SUNTRUST BANKS INC	4.0%	3.9%	3.9%	3.7%	3.2%	2.4%	2.1%	1.9%
08) FLAGSTAR BANCORP INC	3.2%	3.1%	3.2%	3.2%	3.3%	3.7%	3.7%	3.7%
09) AMTRUST FINANCIAL CORPORATION	2.8%	2.7%	2.7%	2.6%	2.5%	2.2%	1.8%	1.7%
10) WACHOVIA CORPORATION	2.6%	2.5%	2.4%	2.4%	2.7%	2.7%	2.5%	2.6%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	29.8%	30.3%	30.7%	30.8%	30.6%	29.9%	29.0%	26.4%
02) JP MORGAN CHASE & CO	11.8%	11.5%	11.3%	11.2%	10.9%	11.0%	11.4%	12.5%
03) CITIGROUP INC	11.1%	11.2%	11.4%	11.5%	11.4%	11.1%	10.1%	9.6%
04) WELLS FARGO & COMPANY	10.4%	10.1%	9.7%	9.3%	8.8%	7.9%	6.3%	5.1%
05) WASHINGTON MUTUAL INC	5.7%	6.0%	6.3%	6.7%	8.7%	10.9%	14.1%	16.9%
06) CERBERUS CAPITAL HOLDING	5.6%	5.6%	5.6%	5.7%	6.1%	6.0%	6.1%	6.4%
07) SUNTRUST BANKS INC	3.0%	2.9%	2.8%	2.6%	2.2%	1.9%	1.7%	1.6%
08) INDYMAC BANCORP INC	1.9%	1.9%	1.9%	1.7%	1.0%	0.8%	0.8%	0.9%
09) NATIONAL CITY CORPORATION	1.7%	1.7%	1.7%	1.6%	1.0%	0.7%	0.8%	0.9%
10) WACHOVIA CORPORATION	1.6%	1.5%	1.4%	1.4%	1.6%	1.5%	1.0%	0.9%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	79.7%							
Credit Enhancement	20.3%							
- Primary MI Only	14.3%							
- Pool Policy Only	3.7%							
- Pool Policy and Primary MI	0.6%							
- Full Recourse	0.6%							
- Shared Arrangement	0.4%							
- Government	0.0%							
- Secondary Market (SMC)	0.6%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	78.4%							



Single Family Conventional Book Characteristics

MBS

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only with Credit Enhancement	35.5%							
Alt-A with Credit Enhancement	38.8%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.09	-4.39	-4.90	-5.07	-2.36	-0.91	-1.00	-1.81
Wtd Avg Economic Model Fee	27.52	27.54	27.70	27.61	23.80	21.92	21.72	21.97
Wtd Avg Charged Fee	23.43	23.15	22.80	22.54	21.44	21.02	20.71	20.17
Appraisal Waivers								
Appraisal Waiver	2.0%	1.9%	1.8%	1.6%	1.1%	0.6%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.46%	1.10%	0.85%	0.67%	0.35%	0.31%	0.17%	0.14%
- SDQ Rate for Loans with CE	4.08%							
- SDQ Rate for Loans without CE	0.81%							
SDQ Rate Excl. Katrina Loans	1.47%	1.11%	0.86%	0.67%	0.35%	0.23%	0.17%	0.14%
SDQ Rate for Katrina Loans	0.46%	0.34%	0.28%	0.35%	0.43%	5.30%	0.20%	0.12%
Serious Delinquent Loans								
SDQ Loan Count	237,604	177,606	135,324	104,473	49,656	41,815	23,172	18,560
SDQ Count for Loans with CE	131,163							
SDQ Count for Loans without CE	106,441							
SDQ Volume (\$M)								
SDQ Volume	\$44,859.6	\$32,756.4	\$23,737.9	\$16,909.1	\$6,351.1	\$4,835.4	\$2,635.5	\$2,040.5
SDQ Volume for Loans with CE	\$25,402.8							
SDQ Volume for Loans without CE	\$19,456.8							



Single Family Conventional Book Characteristics Hybrid ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,219,786	1,238,403	1,266,327	1,295,414	1,266,701	1,212,774	1,087,096	796,829
Book Volume (\$B)	\$251.6	\$252.9	\$254.6	\$257.1	\$237.7	\$215.5	\$186.7	\$135.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	16.8%	16.4%	16.2%	16.1%	16.5%	17.2%	17.9%	20.3%
OLTV 60.01% - 70.00%	14.3%	14.2%	13.9%	13.7%	14.0%	14.3%	14.4%	14.9%
OLTV 70.01% - 75.00%	9.5%	9.4%	9.3%	9.2%	9.1%	9.6%	10.6%	11.8%
OLTV 75.01% - 80.00%	46.2%	46.9%	47.7%	48.3%	48.5%	45.1%	41.0%	36.2%
OLTV 80.01% - 90.00%	7.0%	6.8%	6.6%	6.4%	6.3%	7.3%	8.5%	9.2%
OLTV 90.01% - 95.00%	3.7%	3.7%	3.6%	3.6%	3.5%	4.4%	5.5%	6.0%
OLTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.2%
OLTV 97.01% - 100.00%	2.3%	2.4%	2.4%	2.4%	1.8%	1.8%	1.7%	1.4%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.3%	73.5%	73.5%	73.6%	73.2%	73.1%	73.0%	71.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.8%	14.6%	14.5%	14.5%	14.9%	15.4%	15.8%	18.1%
Comb LTV 60.01% - 70.00%	12.9%	12.8%	12.6%	12.5%	12.9%	13.3%	13.2%	13.6%
Comb LTV 70.01% - 75.00%	8.3%	8.2%	8.1%	8.0%	8.1%	8.7%	9.7%	10.8%
Comb LTV 75.01% - 80.00%	28.1%	28.1%	28.3%	28.7%	30.8%	32.9%	34.6%	31.6%
Comb LTV 80.01% - 90.00%	16.9%	16.8%	16.4%	16.1%	15.0%	14.1%	12.1%	11.5%
Comb LTV 90.01% - 95.00%	9.3%	9.4%	9.5%	9.4%	8.6%	8.4%	7.7%	7.3%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Comb LTV 97.01% - 100.00%	7.7%	8.0%	8.3%	8.4%	6.7%	3.5%	2.1%	1.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.7%	1.8%	1.9%	2.1%	2.9%	3.5%	4.5%	5.2%
Wtd Avg Comb LTV	77.0%	77.2%	77.3%	77.3%	76.5%	75.3%	74.4%	73.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.8%	14.6%	14.5%	14.5%	14.9%	15.4%	15.9%	18.1%
Comb LTV 60.01% - 70.00%	12.9%	12.8%	12.6%	12.5%	12.9%	13.3%	13.2%	13.7%
Comb LTV 70.01% - 75.00%	8.3%	8.2%	8.1%	8.0%	8.1%	8.7%	9.7%	10.9%
Comb LTV 75.01% - 80.00%	28.1%	28.2%	28.3%	28.7%	30.8%	32.9%	34.6%	31.7%
Comb LTV 80.01% - 90.00%	16.9%	16.8%	16.5%	16.1%	15.0%	14.1%	12.1%	11.6%
Comb LTV 90.01% - 95.00%	9.3%	9.4%	9.5%	9.4%	8.6%	8.4%	7.7%	7.4%



Single Family Conventional Book Characteristics Hybrid ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Comb LTV 97.01% - 100.00%	7.7%	8.0%	8.3%	8.4%	6.7%	3.5%	2.1%	1.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.7%	1.8%	1.9%	2.0%	2.9%	3.4%	4.4%	4.9%
Wtd Avg Comb LTV	77.0%	77.2%	77.3%	77.3%	76.4%	75.3%	74.4%	79.2%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	23.3%	26.4%	30.0%	31.2%	38.7%	42.5%	34.7%	28.8%
MTMLTV 60.01% - 70.00%	14.1%	15.9%	17.5%	17.6%	21.5%	23.5%	22.7%	22.7%
MTMLTV 70.01% - 75.00%	8.6%	9.7%	10.6%	10.7%	12.6%	13.2%	13.6%	17.1%
MTMLTV 75.01% - 80.00%	10.0%	11.2%	12.5%	12.6%	14.5%	13.2%	16.9%	17.7%
MTMLTV 80.01% - 90.00%	16.2%	15.7%	16.3%	17.4%	10.3%	5.7%	8.6%	10.0%
MTMLTV 90.01% - 95.00%	5.6%	5.7%	5.2%	4.6%	1.3%	1.2%	2.2%	2.9%
MTMLTV 95.01% - 97.00%	2.0%	2.0%	1.6%	1.3%	0.3%	0.2%	0.4%	0.4%
MTMLTV 97.01% - 100.00%	2.8%	2.7%	1.9%	1.6%	0.4%	0.3%	0.5%	0.3%
MTMLTV > 100.00%	17.2%	10.5%	4.3%	2.9%	0.3%	0.1%	0.2%	0.1%
MTMLTV Missing	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%	0.2%
Wtg Avg MTMLTV	77.5%	73.0%	69.0%	67.9%	62.6%	60.7%	64.2%	66.0%
Credit Score (Sums to 100%)								
FICO < 550	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
FICO 550-579	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
FICO 580-619	1.5%	1.6%	1.7%	1.8%	1.8%	2.0%	2.3%	2.2%
FICO 620-659	7.1%	7.2%	7.5%	7.7%	8.0%	8.8%	9.9%	9.5%
FICO 660-699	18.3%	18.6%	18.8%	18.9%	18.7%	18.5%	19.2%	19.0%
FICO 700-739	26.6%	26.7%	26.8%	26.7%	27.0%	26.7%	26.4%	26.0%
FICO >= 740	45.7%	45.1%	44.4%	44.1%	43.6%	42.9%	41.1%	42.2%
FICO Missing	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%
Wtd Avg FICO	729	728	727	726	725	724	721	722
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	49.5%	49.7%	50.9%	52.6%	60.0%	72.2%	85.8%	93.4%
Interest Only adjustable-rate	50.5%	50.3%	49.1%	47.4%	40.0%	27.8%	14.2%	6.5%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%



Single Family Conventional Book Characteristics Hybrid ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	84.6%	84.5%	84.7%	84.9%	85.9%	87.9%	89.5%	90.9%
Second/Vacation Home	7.9%	7.8%	7.8%	7.7%	7.5%	6.5%	5.4%	4.5%
Investor Property	7.6%	7.6%	7.5%	7.4%	6.6%	5.6%	5.2%	4.6%
10-K Unit Type (Sums to 100%)								
1 Unit	96.8%	96.8%	96.8%	96.9%	97.3%	97.4%	97.3%	97.6%
2-4 Units	3.2%	3.2%	3.2%	3.1%	2.7%	2.6%	2.7%	2.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	17.8%	17.8%	17.7%	17.4%	16.8%	15.6%	14.0%	13.7%
Single Family Homes	82.2%	82.2%	82.3%	82.6%	83.2%	84.4%	86.0%	86.3%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Condo/Coop	17.8%	17.8%	17.7%	17.4%	16.8%	15.6%	14.0%	13.7%
1 Unit	79.0%	79.0%	79.1%	79.3%	80.4%	81.7%	83.1%	83.8%
2-4 Units	3.2%	3.2%	3.2%	3.1%	2.7%	2.6%	2.7%	2.4%
Condo								
Condo	17.3%	17.3%	17.2%	17.0%	16.5%	15.3%	13.8%	13.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	50.5%	50.8%	51.7%	52.4%	52.4%	48.6%	42.5%	33.2%
Cash-Out Refinance	24.3%	24.2%	24.0%	23.8%	23.5%	23.0%	22.7%	23.8%
Other Refinance	25.2%	25.1%	24.3%	23.8%	24.1%	28.4%	34.8%	43.0%
Origination Type (Sums to 100%)								
TPO Broker	23.4%	23.2%	22.7%	22.2%	20.4%	20.4%	21.4%	23.4%
TPO Correspondent	23.8%	24.1%	24.2%	24.5%	23.6%	23.5%	21.6%	19.3%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	52.8%	52.7%	53.0%	53.3%	56.0%	56.1%	57.0%	57.3%
Origination Year (Sums to 100%)								
< 2001	0.3%	0.3%	0.3%	0.4%	0.5%	0.9%	1.4%	3.1%
2001	0.2%	0.2%	0.2%	0.2%	0.4%	0.8%	1.5%	4.1%
2002	1.4%	1.5%	1.7%	2.1%	3.9%	6.1%	11.3%	26.1%
2003	11.3%	12.2%	13.6%	14.7%	18.4%	26.3%	40.8%	66.7%
2004	17.4%	18.0%	19.1%	20.2%	25.5%	34.7%	44.9%	0.0%
2005	21.5%	22.3%	23.2%	23.9%	29.7%	31.2%	0.0%	0.0%
2006	18.2%	18.8%	19.8%	20.5%	21.6%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Hybrid ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	18.4%	18.7%	19.3%	17.9%	0.0%	0.0%	0.0%	0.0%
2008	11.4%	7.8%	2.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$216,140	\$213,725	\$210,413	\$207,571	\$195,212	\$183,799	\$176,346	\$173,039
Loan Original Note Rate	5.69%	5.68%	5.69%	5.68%	5.46%	5.13%	4.99%	5.06%
Seasoning (Sums to 100%)								
Seasoned	7.7%	7.4%	7.4%	7.5%	3.2%	2.7%	1.3%	1.9%
Non-Seasoned	92.3%	92.6%	92.6%	92.5%	96.8%	97.3%	98.7%	98.1%
ACI								
ACI Probability	0.30%	0.31%	0.31%	0.32%	0.29%	0.27%	0.28%	0.25%
Wtd Avg ACI Score	714	713	712	712	716	718	719	725
Credit Premium								
Wtd Avg Credit Premium	0.19	0.19	0.19	0.19	0.12	0.02	-0.16	-0.20
Credit Premium > 1.5	1.7%	1.8%	1.8%	1.9%	1.3%	1.1%	0.4%	0.4%
Prepay Premium								
Prepay Premium	8.4%	8.6%	8.9%	9.0%	6.2%	2.5%	3.1%	4.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.4%	9.6%	9.7%	9.9%	11.0%	12.9%	15.2%	18.0%
DTI Ratio > 20 and <= 30	18.2%	18.3%	18.4%	18.6%	19.6%	21.3%	22.1%	24.0%
DTI Ratio > 30 and <= 40	28.3%	28.3%	28.3%	28.4%	28.3%	27.6%	25.5%	24.2%
DTI Ratio > 40 and <= 50	26.1%	26.0%	25.7%	25.4%	23.7%	21.5%	19.1%	16.1%
DTI Ratio > 50	11.1%	10.8%	10.3%	9.8%	9.9%	10.7%	11.1%	9.8%
DTI Ratio Missing	6.8%	7.0%	7.5%	7.8%	7.5%	6.0%	7.0%	7.9%
Wtd Avg DTI Ratio	36.5%	36.4%	36.2%	36.0%	35.5%	34.9%	34.2%	32.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.5%	9.7%	9.9%	10.1%	11.2%	13.2%	15.6%	18.5%
DTI Ratio > 20 and <= 30	18.6%	18.7%	18.8%	19.1%	20.3%	22.0%	23.0%	25.0%
DTI Ratio > 30 and <= 40	28.9%	28.9%	29.0%	29.1%	29.2%	28.4%	26.5%	25.2%
DTI Ratio > 40 and <= 50	26.7%	26.6%	26.4%	26.1%	24.5%	22.2%	19.9%	16.7%
DTI Ratio > 50	11.6%	11.3%	10.8%	10.3%	10.5%	11.4%	12.0%	10.4%
DTI Ratio Missing	4.7%	4.8%	5.2%	5.3%	4.4%	2.9%	3.1%	4.1%
Wtd Avg DTI Ratio	36.6%	36.5%	36.3%	36.1%	35.6%	35.0%	34.4%	32.8%
Origination Term (Sums to 100%)								
<= 15 Years	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%



Single Family Conventional Book Characteristics Hybrid ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
> 25 Years and <= 30 Years	99.0%	99.1%	99.1%	99.2%	99.4%	99.5%	99.3%	99.1%
> 30 Years	0.7%	0.7%	0.6%	0.5%	0.2%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.7%	0.7%	0.6%	0.5%	0.2%	0.1%	0.1%	0.1%
Hybrid Arm	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- 2/28 Hybrid Arm	0.4%	0.4%	0.5%	0.6%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	9.2%	9.6%	10.4%	11.2%	15.8%	21.3%	24.9%	24.7%
- 5/1 Hybrid Arm	62.9%	62.9%	62.8%	62.4%	60.8%	56.3%	53.8%	53.1%
- 7/1 Hybrid Arm	19.7%	19.4%	18.8%	18.6%	17.9%	18.3%	18.7%	19.8%
- 10/1 Hybrid Arm	7.8%	7.7%	7.4%	7.2%	5.5%	4.2%	2.6%	2.3%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Interest Only	50.5%	50.3%	49.1%	47.4%	40.0%	27.8%	14.2%	6.5%
- Interest Only ARM	50.5%	50.3%	49.1%	47.4%	40.0%	27.8%	14.2%	6.5%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	28.1%	29.0%	29.9%	30.6%	27.9%	19.8%	15.0%	12.6%
- Alt-A Low/No Doc	18.0%	18.7%	19.3%	19.7%	16.9%	11.9%	9.4%	7.6%
- Alt-A No Disclosure	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	3.4%	3.6%	3.8%	4.0%	4.3%	4.1%	2.7%	2.2%
- Alt-A SISA	1.7%	1.8%	1.8%	1.8%	1.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.4%	1.5%	1.5%	1.6%	1.2%	0.6%	0.5%	0.6%
- Alt-A Stated Income	11.2%	11.6%	11.8%	12.0%	10.3%	7.2%	6.2%	4.8%



Single Family Conventional Book Characteristics Hybrid ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	6.6%	6.7%	6.7%	6.8%	6.6%	4.0%	2.3%	1.0%
Alt-A Deals (no SFC)	3.5%	3.7%	3.9%	4.0%	4.3%	3.9%	3.3%	4.0%
My Community Mortgage	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.1%	0.0%
Non-Full Doc								
Non-Full Doc Total	35.4%	36.2%	36.4%	35.8%	31.2%	25.4%	22.2%	19.2%
- Select Lender Programs Non-Full Doc	17.2%	17.3%	16.8%	15.7%	14.2%	13.6%	12.8%	11.4%
- Other Low/No Doc	18.2%	18.9%	19.6%	20.1%	17.1%	11.9%	9.4%	7.8%
Subprime Deals								
Subprime	0.9%	0.9%	1.2%	1.4%	0.6%	0.1%	0.3%	0.7%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.7%
- Post 12/2005	0.8%	0.9%	1.2%	1.4%	0.6%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	61.0%	60.0%	58.6%	57.7%	63.9%	71.2%	77.2%	79.8%
Investor Channel	34.4%	35.2%	36.3%	37.0%	31.1%	24.3%	17.8%	14.8%
eChannel	3.7%	3.8%	3.9%	3.8%	4.2%	4.1%	4.4%	4.2%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.8%	0.9%	1.2%	1.4%	0.6%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	1.2%
Subordinate Financing - RDW								
Subordinate Financing - RDW	25.2%	25.3%	25.3%	25.2%	22.7%	17.4%	12.0%	8.3%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	8.0%	8.1%	8.3%	8.3%	8.2%	7.7%	6.4%	4.8%
- 80/15/05	5.0%	5.2%	5.4%	5.5%	5.2%	5.0%	4.2%	3.0%
- 80/20/00	0.5%	0.5%	0.6%	0.6%	0.6%	0.5%	0.4%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- Other	11.1%	10.9%	10.5%	10.3%	8.3%	3.7%	0.6%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	30.4%	30.7%	31.2%	31.3%	30.2%	27.0%	24.0%	19.7%
- 75/20/05	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%	0.5%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
- 80/10/10	10.3%	10.5%	10.8%	10.9%	10.8%	10.2%	8.8%	7.1%
- 80/15/05	6.3%	6.5%	6.8%	6.9%	6.7%	6.3%	5.7%	4.2%
- 80/20/00	6.4%	6.6%	6.9%	7.1%	6.5%	4.1%	2.8%	1.5%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics Hybrid ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	6.5%	6.2%	5.9%	5.5%	5.4%	5.7%	6.1%	6.3%
EA/TPR								
EA/TPR	0.4%	0.5%	0.5%	0.5%	0.6%	0.8%	0.8%	0.4%
- EA I	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%	0.2%
- EA/TPR II	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%
- EA/TPR III	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	14.4%	14.6%	14.9%	15.3%	16.9%	18.6%	18.8%	19.0%
Northeast	12.3%	12.3%	12.5%	12.7%	12.7%	13.3%	12.8%	11.7%
Southeast	25.6%	25.6%	25.7%	25.8%	26.0%	24.6%	22.6%	21.6%
Southwest	13.7%	13.9%	14.1%	14.4%	15.1%	15.4%	15.9%	16.9%
West	34.0%	33.5%	32.8%	31.9%	29.3%	28.2%	29.9%	30.8%
Census Region (Sums to 100%)								
New England	4.7%	4.7%	4.8%	4.9%	5.3%	5.7%	5.6%	5.2%
Middle Atlantic	7.3%	7.3%	7.4%	7.4%	7.2%	7.2%	6.9%	6.3%
East North Central	12.2%	12.3%	12.5%	12.8%	14.2%	15.7%	16.1%	16.6%
East South Central	1.9%	1.9%	2.0%	2.0%	2.3%	2.4%	2.4%	2.4%
South Atlantic	23.9%	24.0%	24.0%	24.1%	24.0%	22.4%	20.4%	19.5%
West North Central	3.7%	3.8%	4.0%	4.1%	4.6%	5.0%	5.0%	4.8%
West South Central	3.1%	3.2%	3.3%	3.3%	3.6%	3.8%	4.1%	4.1%
Mountain	12.9%	13.1%	13.2%	13.3%	13.5%	12.9%	12.7%	12.7%
Pacific	30.1%	29.6%	28.9%	27.9%	25.4%	24.7%	26.7%	28.4%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	23.1%	22.7%	22.1%	21.2%	18.6%	17.8%	19.7%	21.4%
02) FL	9.3%	9.4%	9.5%	9.5%	9.0%	7.7%	6.4%	5.3%
03) IL	5.7%	5.8%	5.8%	5.9%	6.1%	6.6%	6.6%	7.0%
04) WA	4.6%	4.5%	4.4%	4.4%	4.4%	4.5%	4.6%	4.8%
05) AZ	4.5%	4.5%	4.5%	4.5%	4.4%	3.8%	3.5%	3.5%
06) VA	4.2%	4.1%	4.1%	4.1%	4.1%	4.0%	3.7%	3.4%
07) CO	3.4%	3.4%	3.5%	3.6%	4.0%	4.2%	4.6%	5.4%
08) NJ	3.2%	3.2%	3.2%	3.2%	3.2%	3.3%	3.2%	2.9%
09) MI	3.2%	3.2%	3.3%	3.5%	4.1%	4.7%	4.9%	5.0%
10) GA	3.0%	3.1%	3.1%	3.1%	3.3%	3.3%	3.3%	3.5%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	40.9%	41.1%	41.1%	40.8%	43.2%	44.9%	45.5%	39.3%



Single Family Conventional Book Characteristics Hybrid ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	8.8%	9.2%	9.3%	9.4%	6.9%	6.6%	5.6%	7.6%
03) PHH CORPORATION	5.9%	6.1%	6.2%	6.3%	7.4%	8.0%	8.8%	9.6%
04) LEHMAN BROTHERS HOLDINGS INC	4.9%	5.1%	5.3%	5.4%	5.1%	1.4%	1.3%	1.1%
05) WASHINGTON MUTUAL INC	4.7%	5.0%	5.3%	5.7%	6.4%	7.7%	9.9%	14.9%
06) JP MORGAN CHASE & CO	4.0%	3.9%	4.1%	4.2%	3.3%	1.9%	1.1%	1.2%
07) WELLS FARGO & COMPANY	3.5%	3.1%	2.8%	2.5%	1.1%	1.3%	0.5%	0.3%
08) INDYMAC BANCORP INC	3.0%	3.0%	2.6%	2.2%	1.4%	1.2%	1.5%	2.1%
09) FIRST HORIZON NATIONAL CORPORATION	2.9%	3.0%	3.2%	3.3%	4.1%	5.0%	5.0%	4.6%
10) SUNTRUST BANKS INC	2.9%	2.7%	2.4%	2.2%	1.7%	1.1%	0.8%	0.6%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	40.8%	41.3%	41.5%	41.1%	43.7%	45.5%	45.7%	39.3%
02) CITIGROUP INC	9.7%	9.9%	9.9%	10.1%	7.4%	7.0%	6.4%	8.2%
03) JP MORGAN CHASE & CO	7.2%	7.1%	7.1%	7.1%	6.2%	4.1%	2.7%	1.6%
04) LEHMAN BROTHERS HOLDINGS INC	4.9%	5.1%	5.2%	5.4%	5.0%	1.4%	1.3%	1.0%
05) WASHINGTON MUTUAL INC	4.8%	5.0%	5.4%	5.7%	6.5%	7.7%	10.0%	15.2%
06) PHH CORPORATION	4.6%	4.8%	4.9%	5.0%	6.1%	6.9%	7.9%	9.0%
07) WELLS FARGO & COMPANY	4.5%	4.1%	3.8%	3.5%	2.4%	2.9%	1.4%	1.0%
08) INDYMAC BANCORP INC	3.1%	3.0%	2.6%	2.2%	1.4%	1.2%	1.5%	2.1%
09) CERBERUS CAPITAL HOLDING	3.0%	2.9%	2.8%	2.9%	3.7%	4.0%	3.7%	3.4%
10) EVERBANK FINANCIAL CORPORATION	2.8%	2.9%	2.9%	3.0%	3.0%	3.1%	2.4%	1.9%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	76.0%							
Credit Enhancement	24.0%							
- Primary MI Only	9.6%							
- Pool Policy Only	12.2%							
- Pool Policy and Primary MI	1.5%							
- Full Recourse	0.4%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.2%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	95.9%							
Interest Only with Credit Enhancement	32.7%							
Alt-A with Credit Enhancement	54.2%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-2.34	-2.71	-3.11	-3.37	-1.77	0.63	2.08	2.92



Single Family Conventional Book Characteristics Hybrid ARM

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	39.55	39.73	40.01	40.19	34.96	31.24	28.94	25.58
Wtd Avg Charged Fee	37.21	37.01	36.90	36.82	33.18	31.87	31.02	28.49
Appraisal Waivers								
Appraisal Waiver	2.2%	2.2%	2.2%	2.1%	2.3%	2.0%	1.9%	2.3%
Serious Delinquent Loans								
SDQ Rate All Loans	3.78%	2.94%	2.22%	1.56%	0.54%	0.42%	0.26%	0.21%
- SDQ Rate for Loans with CE	9.50%							
- SDQ Rate for Loans without CE	2.02%							
SDQ Rate Excl. Katrina Loans	3.78%	2.95%	2.22%	1.56%	0.53%	0.36%	0.26%	0.21%
SDQ Rate for Katrina Loans	2.45%	2.38%	2.30%	2.15%	2.96%	11.50%	0.42%	0.32%
Serious Delinquent Loans								
SDQ Loan Count	45,583	35,892	27,612	19,943	6,745	5,022	2,789	1,675
SDQ Count for Loans with CE	26,966							
SDQ Count for Loans without CE	18,617							
SDQ Volume (\$M)								
SDQ Volume	\$10,705.8	\$8,330.8	\$6,258.5	\$4,374.9	\$1,189.4	\$757.7	\$407.7	\$246.1
SDQ Volume for Loans with CE	\$6,427.8							
SDQ Volume for Loans without CE	\$4,277.9							



Single Family Conventional Book Characteristics Second

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	58,671	60,891	64,111	67,115	17,062	12,051	12,800	19,237
Book Volume (\$B)	\$2.7	\$2.8	\$3.0	\$3.2	\$0.3	\$0.3	\$0.3	\$0.5
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	98.4%	98.4%	98.4%	98.4%	84.0%	74.8%	63.0%	57.2%
OLTV 60.01% - 70.00%	0.5%	0.5%	0.5%	0.5%	3.1%	4.9%	6.4%	7.7%
OLTV 70.01% - 75.00%	0.2%	0.2%	0.2%	0.2%	1.8%	2.6%	3.7%	4.5%
OLTV 75.01% - 80.00%	0.3%	0.4%	0.4%	0.4%	4.1%	5.5%	6.8%	7.1%
OLTV 80.01% - 90.00%	0.2%	0.2%	0.2%	0.2%	1.9%	2.8%	4.0%	5.0%
OLTV 90.01% - 95.00%	0.1%	0.1%	0.1%	0.1%	0.9%	1.6%	2.6%	3.1%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.5%	1.0%	1.5%	1.7%
OLTV 97.01% - 100.00%	0.2%	0.3%	0.3%	0.3%	3.7%	6.7%	11.9%	13.5%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Wtd Avg OLTV	23.4%	23.4%	23.4%	23.4%	28.2%	36.5%	45.4%	49.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	26.9%	27.1%	27.4%	27.5%	12.0%	11.9%	5.0%	3.4%
Comb LTV 60.01% - 70.00%	18.3%	18.2%	18.3%	18.4%	4.4%	4.7%	2.0%	1.5%
Comb LTV 70.01% - 75.00%	12.9%	12.9%	12.9%	12.9%	2.6%	2.6%	1.2%	1.0%
Comb LTV 75.01% - 80.00%	21.5%	21.4%	21.2%	21.1%	3.4%	3.4%	2.0%	2.1%
Comb LTV 80.01% - 90.00%	9.7%	9.7%	9.7%	9.7%	24.7%	25.9%	20.1%	16.5%
Comb LTV 90.01% - 95.00%	5.1%	5.1%	5.1%	5.0%	21.7%	22.5%	21.8%	18.7%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	1.7%	1.8%	2.9%	3.3%
Comb LTV 97.01% - 100.00%	3.3%	3.3%	3.2%	3.1%	10.3%	11.0%	19.7%	25.1%
Comb LTV > 100.00%	1.1%	1.1%	1.0%	1.0%	10.2%	0.4%	0.7%	0.8%
Comb LTV Missing	0.6%	0.6%	0.6%	0.6%	9.1%	15.8%	24.7%	27.6%
Wtd Avg Comb LTV	69.7%	69.6%	69.5%	69.4%	84.3%	82.5%	89.4%	91.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	26.9%	27.1%	27.4%	27.5%	12.0%	11.9%	5.0%	3.4%
Comb LTV 60.01% - 70.00%	18.3%	18.2%	18.3%	18.4%	4.4%	4.7%	2.0%	1.5%
Comb LTV 70.01% - 75.00%	12.9%	12.9%	12.9%	12.9%	2.6%	2.6%	1.2%	1.0%
Comb LTV 75.01% - 80.00%	21.5%	21.4%	21.2%	21.1%	3.4%	3.4%	2.0%	2.1%
Comb LTV 80.01% - 90.00%	9.7%	9.7%	9.7%	9.7%	24.7%	25.9%	20.1%	16.5%
Comb LTV 90.01% - 95.00%	5.1%	5.1%	5.1%	5.0%	21.7%	22.5%	21.8%	18.7%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	1.7%	1.8%	2.9%	3.3%



Single Family Conventional Book Characteristics Second

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	3.3%	3.3%	3.2%	3.1%	10.3%	11.0%	19.7%	25.1%
Comb LTV > 100.00%	1.1%	1.1%	1.0%	1.0%	10.2%	0.4%	0.7%	0.8%
Comb LTV Missing	0.6%	0.6%	0.6%	0.6%	9.1%	15.8%	24.7%	27.6%
Wtd Avg Comb LTV	69.7%	69.6%	69.5%	69.4%	84.3%	82.5%	89.4%	91.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	98.5%	99.0%	99.3%	99.3%	96.0%	93.9%	89.0%	80.6%
MTMLTV 60.01% - 70.00%	1.0%	0.6%	0.5%	0.4%	1.9%	3.5%	7.0%	10.8%
MTMLTV 70.01% - 75.00%	0.2%	0.1%	0.1%	0.1%	1.1%	1.0%	2.3%	4.5%
MTMLTV 75.01% - 80.00%	0.2%	0.1%	0.1%	0.1%	0.7%	1.2%	1.2%	2.7%
MTMLTV 80.01% - 90.00%	0.1%	0.1%	0.0%	0.1%	0.3%	0.3%	0.5%	1.3%
MTMLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
MTMLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Wtg Avg MTMLTV	24.4%	23.3%	22.4%	22.4%	18.9%	23.4%	28.6%	33.9%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	1.0%	0.3%	0.5%	0.8%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.8%	0.5%	0.9%	1.2%
FICO 580-619	0.5%	0.5%	0.5%	0.5%	3.9%	4.1%	5.7%	6.3%
FICO 620-659	4.2%	4.3%	4.3%	4.3%	13.9%	16.1%	19.0%	20.3%
FICO 660-699	17.2%	17.2%	17.2%	17.2%	22.4%	24.2%	26.5%	27.9%
FICO 700-739	30.8%	30.8%	30.8%	30.8%	22.5%	22.0%	20.3%	19.9%
FICO >= 740	46.8%	46.8%	46.9%	46.9%	32.5%	27.5%	19.3%	15.7%
FICO Missing	0.2%	0.2%	0.2%	0.2%	3.0%	5.3%	7.9%	8.0%
Wtd Avg FICO	733	733	733	733	708	704	692	686
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	73.4%	73.0%	72.8%	72.6%	45.0%	30.2%	23.5%	23.7%
Intermediate-term, fixed-rate	26.6%	27.0%	27.2%	27.4%	54.9%	69.6%	76.3%	76.1%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.2%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Second

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	100.0%	100.0%	100.0%	100.0%	100.0%	99.7%	99.7%	99.6%
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.3%	0.3%
10-K Unit Type (Sums to 100%)								
1 Unit	98.5%	98.5%	98.5%	98.5%	97.7%	97.7%	98.7%	98.7%
2-4 Units	1.5%	1.5%	1.5%	1.5%	2.3%	2.3%	1.3%	1.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	3.9%	3.8%	3.8%	3.7%	13.0%	2.8%	2.9%	2.7%
Single Family Homes	96.1%	96.2%	96.2%	96.3%	87.0%	97.2%	97.1%	97.3%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.1%	0.1%
Condo/Coop	3.9%	3.8%	3.8%	3.7%	13.0%	2.8%	2.9%	2.7%
1 Unit	94.6%	94.6%	94.7%	94.8%	84.3%	94.9%	95.7%	96.0%
2-4 Units	1.5%	1.5%	1.5%	1.5%	2.3%	2.3%	1.3%	1.3%
Condo								
Condo	3.9%	3.8%	3.8%	3.7%	13.0%	2.8%	2.9%	2.7%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	25.3%	25.3%	25.2%	25.1%	76.4%	78.4%	67.6%	63.7%
Cash-Out Refinance	66.5%	66.5%	66.5%	66.4%	20.1%	17.3%	27.6%	31.5%
Other Refinance	8.2%	8.2%	8.3%	8.5%	3.5%	4.3%	4.8%	4.8%
Origination Type (Sums to 100%)								
TPO Broker	15.8%	15.9%	16.1%	16.3%	4.3%	5.6%	6.3%	6.4%
TPO Correspondent	12.7%	12.7%	12.8%	13.1%	6.0%	6.9%	8.0%	9.5%
Undesignated	0.1%	0.2%	0.2%	0.2%	2.5%	4.5%	6.5%	6.8%
Retail	71.4%	71.2%	70.9%	70.4%	87.2%	82.9%	79.2%	77.3%
Origination Year (Sums to 100%)								
< 2001	1.2%	1.2%	1.2%	1.3%	17.6%	29.5%	48.9%	56.7%
2001	0.5%	0.5%	0.6%	0.6%	7.7%	12.4%	20.8%	25.9%
2002	0.3%	0.3%	0.3%	0.3%	3.8%	3.9%	6.0%	8.3%
2003	0.7%	0.7%	0.7%	0.7%	8.2%	7.5%	11.0%	9.0%
2004	1.5%	1.5%	1.5%	1.5%	16.5%	17.3%	13.3%	0.0%
2005	12.5%	12.5%	12.6%	12.7%	29.8%	29.3%	0.0%	0.0%
2006	48.8%	49.0%	49.4%	49.9%	16.3%	0.0%	0.0%	0.0%
2007	34.4%	34.2%	33.7%	33.1%	0.0%	0.0%	0.0%	0.0%



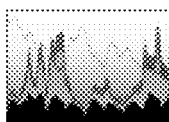
Single Family Conventional Book Characteristics Second

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$49,628	\$49,597	\$49,755	\$49,942	\$22,951	\$29,590	\$29,591	\$30,360
Loan Original Note Rate	7.55%	7.55%	7.56%	7.56%	7.88%	8.66%	9.47%	9.97%
Seasoning (Sums to 100%)								
Seasoned	27.6%	27.7%	27.9%	28.2%	21.2%	9.1%	14.5%	16.6%
Non-Seasoned	72.4%	72.3%	72.1%	71.8%	78.8%	90.9%	85.5%	83.4%
ACI								
ACI Probability								
Wtd Avg ACI Score								
Credit Premium								
Wtd Avg Credit Premium								
Credit Premium > 1.5								
Prepay Premium								
Prepay Premium	0.1%	0.1%	0.1%	0.1%	1.5%	2.6%	5.0%	6.7%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.1%	6.1%	6.2%	6.2%	8.1%	10.7%	11.3%	10.7%
DTI Ratio > 20 and <= 30	17.8%	17.9%	18.0%	18.1%	13.6%	15.2%	11.3%	8.4%
DTI Ratio > 30 and <= 40	32.1%	32.1%	32.2%	32.2%	18.9%	19.6%	12.7%	10.8%
DTI Ratio > 40 and <= 50	34.6%	34.5%	34.4%	34.4%	17.4%	17.7%	10.2%	8.5%
DTI Ratio > 50	4.9%	4.9%	4.9%	4.8%	6.3%	6.1%	3.1%	2.0%
DTI Ratio Missing	4.4%	4.4%	4.4%	4.4%	35.7%	30.7%	51.4%	59.6%
Wtd Avg DTI Ratio	36.3%	36.3%	36.3%	36.2%	35.0%	33.9%	30.7%	29.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.1%	6.1%	6.2%	6.2%	8.1%	10.7%	11.3%	10.7%
DTI Ratio > 20 and <= 30	17.8%	17.9%	18.0%	18.1%	13.6%	15.2%	11.3%	8.4%
DTI Ratio > 30 and <= 40	32.1%	32.1%	32.2%	32.2%	18.9%	19.6%	12.7%	10.8%
DTI Ratio > 40 and <= 50	34.6%	34.5%	34.4%	34.4%	17.4%	17.7%	10.2%	8.5%
DTI Ratio > 50	4.9%	4.9%	4.9%	4.8%	6.3%	6.1%	3.1%	2.0%
DTI Ratio Missing	4.4%	4.4%	4.4%	4.4%	35.7%	30.7%	51.4%	59.6%
Wtd Avg DTI Ratio	36.3%	36.3%	36.3%	36.2%	35.0%	33.9%	30.7%	29.5%
Origination Term (Sums to 100%)								
<= 15 Years	26.6%	27.0%	27.2%	27.4%	54.9%	69.6%	76.3%	76.2%
> 15 Years and <= 25 Years	18.7%	18.7%	18.7%	18.7%	24.7%	27.0%	19.1%	19.6%



Single Family Conventional Book Characteristics Second

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	54.5%	54.2%	53.9%	53.8%	18.7%	2.9%	4.1%	3.9%
> 30 Years	0.2%	0.2%	0.2%	0.2%	1.7%	0.4%	0.5%	0.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	73.4%	73.0%	72.8%	72.6%	45.1%	30.4%	23.7%	23.8%
Intermediate-Term Fixed Rate (excl Balloon)	26.6%	27.0%	27.2%	27.4%	54.9%	69.6%	76.3%	76.2%
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.2%	0.2%	1.7%	0.4%	0.5%	0.4%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.2%
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	68.2%	68.3%	68.5%	68.7%	1.8%	1.4%	1.2%	2.8%
- Alt-A Low/No Doc	58.6%	58.6%	58.8%	58.8%	1.8%	1.4%	1.2%	2.8%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%	0.0%
- Alt-A SISA	58.5%	58.5%	58.6%	58.6%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.1%	0.1%	0.1%	0.1%	1.6%	1.2%	1.2%	2.8%
Alt-A Full Doc (by SFC)	9.6%	9.6%	9.7%	9.9%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Second

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	58.6%	58.6%	58.8%	58.8%	1.8%	1.4%	1.2%	2.8%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	58.6%	58.6%	58.8%	58.8%	1.8%	1.4%	1.2%	2.8%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	3.4%	3.4%	3.3%	3.2%	29.3%	32.4%	32.0%	23.2%
Investor Channel	96.0%	96.0%	96.0%	96.1%	61.6%	51.8%	43.3%	49.2%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.6%	0.6%	0.6%	0.6%	9.1%	15.9%	24.8%	27.6%
Subordinate Financing - RDW								
Subordinate Financing - RDW	96.7%	96.6%	96.6%	96.5%	58.9%	36.1%	6.0%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	96.7%	96.6%	96.6%	96.5%	58.9%	36.1%	6.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	98.5%	98.5%	98.5%	98.5%	81.8%	72.7%	64.5%	60.5%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.2%	0.3%	0.6%	0.9%
- 75/25/00	4.6%	4.5%	4.4%	4.3%	16.7%	9.2%	15.8%	20.1%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.5%	0.5%	0.3%	0.2%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.9%	1.0%	0.5%	0.4%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.8%	1.2%	2.2%	2.7%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	93.7%	93.7%	93.8%	93.9%	62.6%	60.4%	45.0%	36.1%



Single Family Conventional Book Characteristics Second

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	13.0%	12.9%	12.9%	12.8%	12.6%	16.1%	20.1%	19.4%
Northeast	23.7%	23.8%	23.8%	23.8%	34.8%	36.9%	18.6%	15.4%
Southeast	25.9%	25.9%	25.9%	25.8%	16.1%	19.7%	22.6%	20.9%
Southwest	13.9%	14.0%	14.1%	14.1%	11.2%	16.7%	23.0%	21.8%
West	23.5%	23.3%	23.4%	23.4%	25.4%	10.6%	15.7%	22.5%
Census Region (Sums to 100%)								
New England	6.5%	6.5%	6.5%	6.6%	1.2%	1.6%	1.8%	1.9%
Middle Atlantic	16.6%	16.7%	16.7%	16.7%	33.5%	35.0%	16.5%	13.0%
East North Central	8.8%	8.8%	8.7%	8.7%	10.0%	14.0%	19.1%	18.5%
East South Central	2.6%	2.6%	2.6%	2.6%	6.0%	7.0%	6.6%	4.7%
South Atlantic	23.9%	23.9%	23.9%	23.8%	10.2%	12.9%	16.3%	16.7%
West North Central	6.8%	6.8%	6.8%	6.8%	3.1%	3.1%	2.3%	2.4%
West South Central	4.1%	4.1%	4.2%	4.2%	7.3%	10.2%	12.8%	11.0%
Mountain	10.0%	10.0%	10.1%	10.1%	5.9%	8.4%	11.4%	12.2%
Pacific	20.7%	20.5%	20.6%	20.6%	22.7%	7.7%	13.2%	19.5%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	15.5%	15.3%	15.2%	15.1%	19.6%	2.8%	5.3%	9.8%
02) FL	9.3%	9.2%	9.1%	8.9%	1.5%	1.9%	2.6%	2.8%
03) NY	9.0%	9.1%	9.0%	9.0%	27.8%	27.5%	7.4%	3.6%
04) VA	4.3%	4.3%	4.3%	4.3%	0.9%	1.6%	2.1%	2.3%
05) NJ	4.0%	4.0%	4.0%	4.0%	1.5%	1.7%	1.9%	1.7%
06) MD	3.9%	3.9%	4.0%	4.0%	0.8%	1.3%	1.9%	2.1%
07) PA	3.6%	3.6%	3.7%	3.7%	4.2%	5.8%	7.2%	7.7%
08) IL	3.5%	3.5%	3.5%	3.5%	4.2%	5.5%	7.3%	7.0%
09) MA	3.1%	3.0%	3.0%	3.1%	0.3%	0.5%	0.5%	0.7%
10) AZ	3.0%	3.0%	3.0%	3.0%	1.1%	2.0%	3.7%	3.9%
Top 10 Sellers								
01) CITIGROUP INC	90.6%	90.6%	90.6%	90.8%	0.0%	0.0%	0.0%	0.0%
02) HSBC HOLDINGS PLC	2.4%	2.5%	2.5%	2.5%	29.6%	28.8%	5.1%	1.2%



Single Family Conventional Book Characteristics Second

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) CALIFORNIA HOUSING FINANCE AGENCY	2.0%	1.9%	1.8%	1.7%	18.0%	0.0%	0.0%	0.0%
04) TRUSTMARK CORPORATION	0.5%	0.5%	0.5%	0.4%	3.9%	3.9%	2.7%	1.3%
05) JP MORGAN CHASE & CO	0.4%	0.4%	0.4%	0.4%	5.8%	9.9%	15.8%	16.8%
06) MDC HOLDINGS INC	0.4%	0.4%	0.4%	0.3%	1.8%	2.6%	2.8%	1.7%
07) BANK OF AMERICA CORPORATION	0.4%	0.4%	0.4%	0.4%	5.7%	9.4%	15.2%	19.2%
08) REGIONS FINANCIAL CORP	0.3%	0.3%	0.3%	0.3%	4.6%	7.2%	12.1%	14.3%
09) ORCHID ISLAND TRS LLC	0.3%	0.3%	0.3%	0.3%	2.3%	0.6%	0.2%	0.1%
10) MERCHANTS FINANCIAL GROUP INC	0.2%	0.2%	0.2%	0.2%	1.5%	1.0%	0.0%	0.0%
Top 10 Servicers								
01) CITIGROUP INC	90.7%	90.7%	90.8%	90.9%	1.4%	1.7%	1.7%	0.8%
02) HSBC HOLDINGS PLC	2.4%	2.5%	2.5%	2.5%	29.6%	28.8%	5.1%	1.2%
03) CALIFORNIA HOUSING FINANCE AGENCY	2.0%	1.9%	1.8%	1.7%	18.0%	0.0%	0.0%	0.0%
04) TRUSTMARK CORPORATION	0.5%	0.5%	0.5%	0.4%	3.9%	3.9%	2.7%	1.3%
05) JP MORGAN CHASE & CO	0.4%	0.4%	0.5%	0.5%	6.1%	10.3%	16.1%	17.1%
06) MDC HOLDINGS INC	0.4%	0.4%	0.4%	0.3%	1.8%	2.6%	2.8%	1.7%
07) BANK OF AMERICA CORPORATION	0.4%	0.4%	0.4%	0.4%	5.6%	9.3%	15.2%	19.2%
08) REGIONS FINANCIAL CORP	0.3%	0.3%	0.3%	0.3%	4.4%	7.0%	12.0%	14.2%
09) GUARANTY FINANCIAL MHC	0.3%	0.3%	0.3%	0.3%	4.2%	8.0%	14.9%	18.4%
10) MERCHANTS FINANCIAL GROUP INC	0.2%	0.2%	0.2%	0.2%	1.5%	1.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	79.4%							
Credit Enhancement	20.6%							
- Primary MI Only	0.1%							
- Pool Policy Only	6.5%							
- Pool Policy and Primary MI	13.2%							
- Full Recourse	0.8%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	21.6%							
Interest Only with Credit Enhancement	100.0%							
Alt-A with Credit Enhancement	10.8%							
Economic Fees and Gap								
Wtd Avg Economic Gap	4.29	4.32	4.38	4.39	-11.86	9.46	-4.56	-6.74
Wtd Avg Economic Model Fee	61.49	61.40	61.11	60.87	144.68	121.92	113.30	97.75



Single Family Conventional Book Characteristics Second

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	65.77	65.72	65.49	65.26	132.82	131.37	108.71	90.92
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.52%	0.41%	0.26%	0.17%	0.68%	1.04%	1.34%	1.62%
- SDQ Rate for Loans with CE	0.74%							
- SDQ Rate for Loans without CE	0.44%							
SDQ Rate Excl. Katrina Loans	0.52%	0.41%	0.26%	0.17%	0.67%	0.88%	1.35%	1.63%
SDQ Rate for Katrina Loans	0.92%	1.32%	0.82%	1.19%	1.17%	5.04%	1.01%	1.13%
Serious Delinquent Loans								
SDQ Loan Count	277	230	155	107	75	124	169	305
SDQ Count for Loans with CE	106							
SDQ Count for Loans without CE	171							
SDQ Volume (\$M)								
SDQ Volume	\$13.9	\$11.0	\$7.0	\$3.6	\$1.9	\$2.6	\$4.3	\$8.5
SDQ Volume for Loans with CE	\$4.6							
SDQ Volume for Loans without CE	\$9.3							



Single Family Conventional Book Characteristics Pledged Assets

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	3,975	4,113	4,219	4,243	4,036	3,698	3,194	3,110
Book Volume (\$B)	\$0.8	\$0.8	\$0.8	\$0.8	\$0.8	\$0.7	\$0.5	\$0.5
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.5%	0.5%	0.5%	0.5%	0.3%	0.4%	0.3%	0.3%
OLTV 60.01% - 70.00%	0.5%	0.4%	0.4%	0.4%	0.5%	0.3%	0.4%	0.4%
OLTV 70.01% - 75.00%	0.6%	0.7%	0.6%	0.6%	0.5%	0.5%	0.5%	0.3%
OLTV 75.01% - 80.00%	2.2%	2.1%	2.1%	2.2%	2.6%	2.6%	2.4%	2.1%
OLTV 80.01% - 90.00%	17.3%	17.4%	17.3%	17.7%	19.2%	20.7%	21.7%	22.9%
OLTV 90.01% - 95.00%	11.5%	11.6%	11.7%	11.8%	12.5%	12.7%	14.6%	15.1%
OLTV 95.01% - 97.00%	4.7%	4.6%	4.6%	4.6%	4.6%	4.9%	5.2%	5.6%
OLTV 97.01% - 100.00%	62.8%	62.8%	62.7%	62.2%	59.8%	57.8%	55.0%	53.2%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	95.7%	95.7%	95.7%	95.6%	95.4%	95.2%	94.9%	94.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.5%	0.5%	0.5%	0.5%	0.3%	0.4%	0.3%	0.3%
Comb LTV 60.01% - 70.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%
Comb LTV 70.01% - 75.00%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%	0.4%	0.3%
Comb LTV 75.01% - 80.00%	2.2%	2.1%	2.1%	2.1%	2.5%	2.5%	2.3%	2.0%
Comb LTV 80.01% - 90.00%	17.3%	17.3%	17.3%	17.6%	19.1%	20.5%	21.4%	22.5%
Comb LTV 90.01% - 95.00%	11.4%	11.5%	11.6%	11.7%	12.3%	12.5%	14.2%	14.4%
Comb LTV 95.01% - 97.00%	4.7%	4.6%	4.6%	4.5%	4.5%	4.9%	5.1%	5.3%
Comb LTV 97.01% - 100.00%	62.4%	62.5%	62.4%	61.9%	59.4%	57.0%	53.3%	50.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.6%	0.6%	0.6%	0.7%	0.9%	1.5%	2.5%	4.2%
Wtd Avg Comb LTV	95.7%	95.7%	95.7%	95.7%	95.4%	95.2%	94.9%	94.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%
Comb LTV 60.01% - 70.00%	0.5%	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%	0.8%
Comb LTV 70.01% - 75.00%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%	0.4%
Comb LTV 75.01% - 80.00%	2.2%	2.1%	2.1%	2.2%	2.6%	2.6%	2.4%	2.1%
Comb LTV 80.01% - 90.00%	17.3%	17.3%	17.3%	17.6%	19.1%	20.5%	21.5%	22.6%
Comb LTV 90.01% - 95.00%	11.4%	11.5%	11.6%	11.7%	12.4%	12.6%	14.3%	14.5%



Single Family Conventional Book Characteristics Pledged Assets

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	4.7%	4.6%	4.6%	4.6%	4.6%	4.9%	5.1%	5.4%
Comb LTV 97.01% - 100.00%	62.5%	62.5%	62.4%	61.9%	59.5%	57.0%	53.4%	50.8%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.4%	0.4%	0.4%	0.4%	0.6%	1.0%	1.7%	2.9%
Wtd Avg Comb LTV	95.7%	95.7%	95.7%	95.6%	95.4%	95.1%	94.8%	94.5%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	11.2%	12.1%	13.6%	13.7%	16.7%	17.7%	9.2%	5.5%
MTMLTV 60.01% - 70.00%	8.8%	10.0%	10.0%	10.1%	11.7%	12.5%	12.2%	7.1%
MTMLTV 70.01% - 75.00%	5.9%	5.9%	5.9%	6.1%	7.2%	8.2%	9.5%	6.7%
MTMLTV 75.01% - 80.00%	7.0%	6.7%	7.2%	7.7%	8.2%	9.8%	11.9%	10.9%
MTMLTV 80.01% - 90.00%	17.5%	19.4%	21.3%	19.5%	21.6%	22.4%	28.7%	33.0%
MTMLTV 90.01% - 95.00%	12.1%	12.0%	12.2%	12.0%	13.3%	14.0%	12.4%	18.8%
MTMLTV 95.01% - 97.00%	4.1%	5.4%	5.5%	5.5%	5.3%	4.6%	5.0%	6.9%
MTMLTV 97.01% - 100.00%	8.4%	9.5%	10.5%	10.4%	9.9%	8.6%	7.5%	8.2%
MTMLTV > 100.00%	25.0%	19.0%	14.0%	14.9%	6.1%	2.2%	3.5%	2.9%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	87.7%	85.1%	83.0%	82.8%	79.1%	77.5%	80.4%	83.7%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%
FICO 550-579	0.4%	0.4%	0.4%	0.4%	0.3%	0.4%	0.6%	0.7%
FICO 580-619	1.9%	1.9%	1.9%	1.8%	1.7%	1.8%	1.9%	2.1%
FICO 620-659	5.4%	5.4%	5.3%	5.3%	5.1%	5.7%	5.9%	5.9%
FICO 660-699	11.2%	11.1%	11.2%	11.1%	11.2%	11.4%	12.6%	13.0%
FICO 700-739	18.4%	18.3%	18.5%	18.5%	18.8%	19.5%	19.7%	19.9%
FICO >= 740	62.3%	62.6%	62.4%	62.5%	62.4%	60.7%	58.6%	57.6%
FICO Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%	0.5%
Wtd Avg FICO	746	746	746	746	746	743	740	739
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	26.9%	25.8%	24.9%	24.0%	19.5%	18.5%	19.8%	20.1%
Intermediate-term, fixed-rate	5.7%	5.8%	5.7%	5.8%	6.2%	6.7%	7.6%	7.6%
Adjustable-rate	1.2%	1.2%	1.3%	1.3%	1.7%	2.3%	3.0%	4.4%
Interest Only adjustable-rate	66.1%	67.2%	68.2%	68.8%	72.7%	72.5%	69.6%	67.8%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Pledged Assets

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	73.4%	73.4%	73.6%	73.5%	73.7%	75.0%	77.1%	79.4%
Second/Vacation Home	23.6%	23.6%	23.4%	23.6%	23.6%	21.6%	18.8%	16.4%
Investor Property	3.0%	3.0%	3.0%	2.9%	2.7%	3.4%	4.1%	4.2%
10-K Unit Type (Sums to 100%)								
1 Unit	99.0%	99.0%	99.1%	99.1%	99.2%	99.0%	98.8%	98.8%
2-4 Units	1.0%	1.0%	0.9%	0.9%	0.8%	1.0%	1.2%	1.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	14.4%	14.3%	14.3%	14.4%	14.7%	13.6%	11.6%	10.6%
Single Family Homes	85.6%	85.7%	85.7%	85.6%	85.3%	86.4%	88.4%	89.4%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	14.4%	14.3%	14.3%	14.4%	14.7%	13.6%	11.6%	10.6%
1 Unit	84.6%	84.7%	84.8%	84.7%	84.6%	85.4%	87.3%	88.3%
2-4 Units	1.0%	1.0%	0.9%	0.9%	0.8%	1.0%	1.1%	1.1%
Condo								
Condo	14.1%	14.0%	14.0%	14.1%	14.5%	13.4%	11.4%	10.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	76.4%	76.3%	76.3%	75.9%	71.8%	68.0%	62.4%	56.9%
Cash-Out Refinance	2.2%	2.2%	2.4%	2.4%	2.7%	3.1%	4.2%	5.6%
Other Refinance	21.4%	21.5%	21.4%	21.8%	25.5%	28.9%	33.5%	37.4%
Origination Type (Sums to 100%)								
TPO Broker	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
TPO Correspondent	1.5%	1.5%	1.0%	1.0%	1.4%	2.0%	3.5%	6.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	98.4%	98.4%	99.0%	99.0%	98.6%	97.9%	96.4%	93.9%
Origination Year (Sums to 100%)								
< 2001	1.6%	1.6%	1.7%	1.7%	2.4%	3.8%	6.4%	11.4%
2001	1.9%	2.0%	2.1%	2.1%	2.9%	4.2%	7.6%	14.5%
2002	5.7%	5.9%	6.2%	6.6%	9.4%	13.9%	22.6%	32.4%
2003	15.8%	16.0%	16.5%	16.9%	21.1%	29.3%	42.0%	41.8%
2004	10.2%	10.2%	10.5%	10.7%	13.9%	18.6%	21.3%	0.0%
2005	20.9%	21.0%	21.4%	21.8%	26.7%	30.3%	0.0%	0.0%
2006	20.4%	20.6%	21.1%	21.7%	23.5%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Pledged Assets

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	19.3%	19.0%	19.0%	18.4%	0.0%	0.0%	0.0%	0.0%
2008	4.3%	3.6%	1.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$213,321	\$212,925	\$211,978	\$211,189	\$203,332	\$191,267	\$177,819	\$171,747
Loan Original Note Rate	5.81%	5.81%	5.80%	5.80%	5.66%	5.46%	5.49%	5.78%
Seasoning (Sums to 100%)								
Seasoned	1.1%	1.1%	1.1%	1.1%	1.5%	2.4%	3.7%	6.2%
Non-Seasoned	98.9%	98.9%	98.9%	98.9%	98.5%	97.6%	96.3%	93.8%
ACI								
ACI Probability	0.27%	0.27%	0.27%	0.27%	0.26%	0.27%	0.30%	0.33%
Wtd Avg ACI Score	714	714	714	714	715	713	711	711
Credit Premium								
Wtd Avg Credit Premium	-0.31	-0.32	-0.32	-0.31	-0.36	-0.47	-0.61	-0.57
Credit Premium > 1.5	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Prepay Premium								
Prepay Premium	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.8%	10.8%	11.0%	11.2%	12.3%	13.7%	14.8%	16.4%
DTI Ratio > 20 and <= 30	18.4%	18.4%	18.4%	18.7%	20.2%	20.9%	21.3%	20.9%
DTI Ratio > 30 and <= 40	21.3%	21.4%	21.8%	22.0%	22.0%	20.8%	20.4%	19.6%
DTI Ratio > 40 and <= 50	18.4%	18.2%	17.6%	17.3%	16.0%	15.6%	14.5%	12.9%
DTI Ratio > 50	13.0%	12.8%	12.5%	12.6%	11.3%	10.4%	10.2%	10.3%
DTI Ratio Missing	18.2%	18.4%	18.7%	18.2%	18.2%	18.7%	18.8%	19.9%
Wtd Avg DTI Ratio	36.1%	36.1%	35.9%	35.8%	34.7%	33.9%	33.4%	32.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.8%	10.8%	11.0%	11.2%	12.3%	13.7%	14.8%	16.4%
DTI Ratio > 20 and <= 30	18.4%	18.4%	18.4%	18.7%	20.2%	20.9%	21.3%	20.9%
DTI Ratio > 30 and <= 40	21.3%	21.4%	21.8%	22.0%	22.0%	20.8%	20.4%	19.6%
DTI Ratio > 40 and <= 50	18.4%	18.2%	17.6%	17.3%	16.0%	15.6%	14.5%	12.9%
DTI Ratio > 50	13.0%	12.8%	12.5%	12.6%	11.3%	10.4%	10.2%	10.3%
DTI Ratio Missing	18.2%	18.4%	18.7%	18.2%	18.2%	18.7%	18.8%	19.9%
Wtd Avg DTI Ratio	36.1%	36.1%	35.9%	35.8%	34.7%	33.9%	33.4%	32.8%
Origination Term (Sums to 100%)								
<= 15 Years	5.7%	5.8%	5.7%	5.8%	6.2%	6.7%	7.6%	7.6%



Single Family Conventional Book Characteristics Pledged Assets

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.0%	1.0%	0.9%	0.9%	1.0%	1.5%	2.0%	0.8%
> 25 Years and <= 30 Years	93.3%	93.3%	93.5%	93.3%	92.8%	91.8%	90.4%	91.6%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	26.9%	25.9%	24.9%	24.0%	19.5%	18.5%	19.8%	20.2%
Intermediate-Term Fixed Rate (excl Balloon)	5.7%	5.8%	5.7%	5.8%	6.2%	6.7%	7.6%	7.6%
Adjustable Rate	67.3%	68.4%	69.4%	70.2%	74.3%	74.8%	72.6%	72.3%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	67.3%	68.3%	69.4%	70.1%	74.2%	74.3%	71.5%	71.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	2.5%	2.7%	3.0%	3.1%	4.1%	6.2%	5.9%	5.1%
- 5/1 Hybrid Arm	26.0%	26.5%	27.3%	28.2%	29.9%	27.5%	24.8%	23.3%
- 7/1 Hybrid Arm	19.2%	19.4%	19.3%	19.4%	20.9%	21.5%	22.5%	25.6%
- 10/1 Hybrid Arm	19.5%	19.6%	19.7%	19.5%	19.3%	19.0%	18.3%	17.9%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	66.2%	67.2%	68.2%	68.8%	72.7%	72.5%	69.6%	67.9%
- Interest Only ARM	66.1%	67.2%	68.2%	68.8%	72.7%	72.5%	69.6%	67.8%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	12.1%	12.0%	11.5%	11.7%	9.4%	3.9%	0.4%	0.5%
- Alt-A Low/No Doc	0.9%	0.9%	1.0%	1.0%	0.3%	0.2%	0.3%	0.3%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.3%	0.3%	0.4%	0.4%	0.1%	0.1%	0.1%	0.0%
- Alt-A Stated Income	0.6%	0.6%	0.6%	0.6%	0.1%	0.1%	0.2%	0.3%



Single Family Conventional Book Characteristics Pledged Assets

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.7%	0.7%	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	10.5%	10.5%	10.5%	10.7%	9.0%	3.7%	0.1%	0.1%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	21.3%	21.4%	21.5%	21.0%	20.1%	19.2%	15.7%	13.3%
- Select Lender Programs Non-Full Doc	20.4%	20.5%	20.5%	20.0%	19.8%	19.0%	15.4%	13.0%
- Other Low/No Doc	0.9%	0.9%	1.0%	1.0%	0.3%	0.2%	0.3%	0.3%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	81.2%	81.2%	81.5%	81.1%	84.4%	86.5%	86.0%	87.1%
Investor Channel	18.3%	18.2%	17.9%	18.3%	14.9%	12.3%	11.8%	9.4%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.5%	0.6%	0.6%	0.6%	0.7%	1.2%	2.1%	3.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.7%	1.7%	1.8%	1.9%	2.4%	2.0%	2.2%	0.7%
- 75/20/05	0.3%	0.4%	0.4%	0.4%	0.5%	0.4%	0.1%	0.0%
- 75/25/00	0.8%	0.8%	0.9%	0.9%	1.2%	1.0%	1.3%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Pledged Assets

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	0.3%	0.3%	0.3%	0.4%	0.5%	0.4%	0.5%	0.2%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	15.9%	16.1%	16.1%	16.4%	16.4%	15.7%	14.5%	14.6%
Northeast	13.8%	13.8%	13.7%	13.7%	14.2%	13.9%	14.9%	15.7%
Southeast	34.2%	34.0%	34.1%	34.0%	34.2%	33.6%	32.6%	31.7%
Southwest	26.6%	26.6%	26.6%	26.5%	26.4%	27.6%	27.3%	26.9%
West	9.5%	9.5%	9.5%	9.5%	8.8%	9.2%	10.7%	11.1%
Census Region (Sums to 100%)								
New England	4.4%	4.3%	4.2%	4.2%	4.1%	3.9%	3.9%	4.7%
Middle Atlantic	8.9%	9.1%	9.1%	9.1%	9.6%	9.4%	10.4%	10.6%
East North Central	13.7%	13.9%	13.8%	14.1%	14.3%	13.6%	12.9%	12.7%
East South Central	5.5%	5.5%	5.7%	5.7%	5.7%	5.1%	4.7%	4.7%
South Atlantic	29.2%	28.8%	28.8%	28.7%	29.0%	29.0%	28.4%	27.5%
West North Central	4.3%	4.4%	4.4%	4.4%	4.4%	4.2%	3.3%	3.8%
West South Central	17.6%	17.6%	17.7%	17.5%	17.6%	18.8%	19.0%	18.1%
Mountain	8.8%	8.7%	8.7%	8.7%	8.1%	8.4%	8.7%	9.2%
Pacific	7.5%	7.6%	7.6%	7.7%	7.2%	7.5%	8.6%	8.8%
US Territories	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) TX	14.6%	14.6%	14.7%	14.7%	14.9%	16.2%	16.7%	16.1%
02) FL	11.0%	10.9%	10.8%	10.8%	10.7%	11.6%	11.7%	11.3%
03) GA	5.1%	5.1%	5.1%	5.0%	5.0%	4.5%	3.9%	4.0%
04) NC	4.3%	4.3%	4.5%	4.6%	4.7%	4.7%	4.6%	4.5%
05) IL	4.2%	4.3%	4.4%	4.4%	4.5%	4.2%	4.0%	4.0%
06) NY	3.6%	3.5%	3.5%	3.5%	3.5%	3.6%	3.9%	4.0%
07) OH	3.6%	3.6%	3.5%	3.7%	3.8%	3.7%	3.3%	3.3%
08) PA	3.4%	3.5%	3.5%	3.5%	3.7%	3.4%	3.9%	3.7%
09) VA	3.2%	3.2%	3.2%	3.2%	3.2%	3.0%	3.0%	2.8%
10) CA	3.1%	3.1%	3.0%	3.0%	2.8%	3.0%	3.7%	4.3%
Top 10 Sellers								
01) PHH CORPORATION	73.2%	72.9%	72.5%	71.5%	70.1%	65.0%	56.7%	57.7%



Single Family Conventional Book Characteristics Pledged Assets

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) MORGAN STANLEY & COMPANY INC	19.4%	19.4%	19.1%	19.5%	16.6%	14.4%	14.8%	12.0%
03) MERRILL LYNCH & CO INC	6.3%	6.6%	7.3%	7.9%	11.9%	18.5%	24.8%	23.9%
04) PNC FINANCIAL SERVICES GROUP INC	0.8%	0.8%	0.8%	0.9%	1.2%	1.8%	3.2%	5.6%
05) BANCO BILBAO VIZCAYA ARGENTARIA SA	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
06) FREMONT BANCORPORATION	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
07) E*TRADE FINANCIAL CORPORATION	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
08) CERBERUS CAPITAL HOLDING	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.3%
09) NATIONAL CITY CORPORATION	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10) MITSUBISHI TOKYO FINANCIAL GROUP INC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) PHH CORPORATION	80.2%	80.3%	80.7%	80.3%	83.2%	85.4%	84.8%	87.3%
02) MORGAN STANLEY & COMPANY INC	19.4%	19.4%	19.1%	19.5%	16.6%	14.4%	14.8%	12.0%
03) BANCO BILBAO VIZCAYA ARGENTARIA SA	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
04) CERBERUS CAPITAL HOLDING	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%
05) FREMONT BANCORPORATION	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
06) JP MORGAN CHASE & CO	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
07) NATIONAL CITY CORPORATION	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
08) MITSUBISHI TOKYO FINANCIAL GROUP INC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
09) PLANTATION FINANCIAL CORP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10) CITIGROUP INC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.4%							
Credit Enhancement	99.6%							
- Primary MI Only	0.1%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	99.5%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	99.7%							
Alt-A with Credit Enhancement	98.9%							
Economic Fees and Gap								
Wtd Avg Economic Gap	2.44	2.48	1.96	2.00	2.43	3.02	2.92	2.52



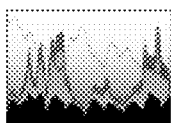
Single Family Conventional Book Characteristics Pledged Assets

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	19.07	19.08	19.02	19.06	18.62	18.45	20.35	22.23
Wtd Avg Charged Fee	21.51	21.56	20.98	21.05	21.06	21.47	23.28	24.75
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.13%	0.17%	0.17%	0.09%	0.08%	0.19%	0.06%	0.20%
- SDQ Rate for Loans with CE	0.13%							
- SDQ Rate for Loans without CE	0.00%							
SDQ Rate Excl. Katrina Loans	0.13%	0.17%	0.17%	0.10%	0.08%	0.11%	0.06%	0.20%
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	0.00%	6.98%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	5	7	7	4	3	7	2	6
SDQ Count for Loans with CE	5							
SDQ Count for Loans without CE	0							
SDQ Volume (\$M)								
SDQ Volume	\$0.9	\$0.7	\$0.6	\$0.2	\$0.2	\$1.1	\$0.2	\$0.6
SDQ Volume for Loans with CE	\$0.9							
SDQ Volume for Loans without CE	\$0.0							



Single Family Conventional Book Characteristics Renovation Rehab

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	3,444	3,325	3,262	3,156	2,884	2,824	2,710	2,340
Book Volume (\$B)	\$0.5	\$0.5	\$0.5	\$0.5	\$0.4	\$0.4	\$0.4	\$0.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	5.3%	5.4%	5.6%	5.7%	6.0%	6.1%	6.1%	6.7%
OLTV 60.01% - 70.00%	5.8%	6.0%	6.5%	7.1%	7.6%	7.6%	7.8%	7.9%
OLTV 70.01% - 75.00%	8.2%	8.5%	8.7%	9.2%	9.4%	9.2%	9.3%	8.5%
OLTV 75.01% - 80.00%	29.5%	29.6%	29.6%	29.9%	30.6%	30.9%	30.1%	29.2%
OLTV 80.01% - 90.00%	19.0%	17.9%	17.9%	17.6%	17.6%	18.5%	20.1%	20.3%
OLTV 90.01% - 95.00%	31.0%	31.4%	30.5%	29.2%	27.8%	26.3%	25.0%	26.9%
OLTV 95.01% - 97.00%	0.7%	0.8%	0.7%	0.7%	0.4%	0.5%	0.6%	0.2%
OLTV 97.01% - 100.00%	0.4%	0.5%	0.5%	0.5%	0.6%	0.8%	0.9%	0.1%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Wtd Avg OLTV	82.9%	82.8%	82.5%	82.2%	81.8%	81.6%	81.5%	81.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	5.0%	5.0%	5.3%	5.4%	5.6%	5.8%	5.7%	6.3%
Comb LTV 60.01% - 70.00%	5.2%	5.3%	5.7%	6.3%	6.9%	6.9%	7.2%	7.2%
Comb LTV 70.01% - 75.00%	7.4%	7.6%	7.7%	8.3%	8.4%	8.1%	8.1%	7.6%
Comb LTV 75.01% - 80.00%	23.9%	23.8%	23.7%	24.2%	25.4%	26.4%	26.8%	26.8%
Comb LTV 80.01% - 90.00%	21.4%	20.2%	20.2%	19.9%	19.6%	19.9%	20.2%	18.1%
Comb LTV 90.01% - 95.00%	34.0%	34.7%	33.9%	32.6%	30.4%	28.5%	26.0%	26.7%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.7%	0.4%	0.5%	0.6%	0.2%
Comb LTV 97.01% - 100.00%	0.8%	0.8%	0.8%	0.7%	0.9%	1.0%	1.1%	0.3%
Comb LTV > 100.00%	0.7%	0.9%	0.9%	0.8%	0.9%	0.9%	0.9%	0.5%
Comb LTV Missing	0.9%	1.0%	1.0%	1.1%	1.6%	2.0%	3.4%	6.4%
Wtd Avg Comb LTV	84.1%	84.1%	83.8%	83.4%	82.9%	82.6%	82.3%	81.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	5.0%	5.0%	5.3%	5.4%	5.6%	5.8%	5.7%	6.3%
Comb LTV 60.01% - 70.00%	5.2%	5.3%	5.8%	6.4%	6.9%	7.0%	7.3%	7.5%
Comb LTV 70.01% - 75.00%	7.4%	7.6%	7.8%	8.3%	8.4%	8.2%	8.2%	7.8%
Comb LTV 75.01% - 80.00%	24.0%	23.9%	23.8%	24.3%	25.5%	26.5%	26.9%	27.0%
Comb LTV 80.01% - 90.00%	21.4%	20.3%	20.3%	20.0%	19.8%	20.1%	20.6%	18.8%
Comb LTV 90.01% - 95.00%	34.0%	34.7%	33.9%	32.6%	30.4%	28.5%	26.0%	26.8%



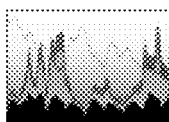
Single Family Conventional Book Characteristics Renovation Rehab

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.7%	0.4%	0.5%	0.6%	0.2%
Comb LTV 97.01% - 100.00%	0.8%	0.8%	0.8%	0.7%	0.9%	1.0%	1.1%	0.3%
Comb LTV > 100.00%	0.7%	0.9%	0.9%	0.8%	0.9%	0.9%	0.9%	0.5%
Comb LTV Missing	0.7%	0.7%	0.8%	0.8%	1.2%	1.5%	2.5%	4.8%
Wtd Avg Comb LTV	84.1%	84.1%	83.8%	83.4%	82.9%	82.6%	82.3%	81.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	22.0%	24.5%	27.2%	27.2%	30.0%	27.0%	18.6%	16.4%
MTMLTV 60.01% - 70.00%	14.4%	16.4%	17.7%	18.4%	20.8%	22.1%	20.4%	18.1%
MTMLTV 70.01% - 75.00%	9.4%	9.2%	9.8%	11.2%	12.7%	13.8%	14.5%	13.9%
MTMLTV 75.01% - 80.00%	11.5%	12.0%	12.7%	12.0%	11.8%	12.7%	18.2%	18.4%
MTMLTV 80.01% - 90.00%	19.0%	17.5%	16.7%	16.5%	14.8%	17.3%	19.5%	22.6%
MTMLTV 90.01% - 95.00%	8.9%	9.8%	10.0%	8.3%	6.4%	5.9%	7.1%	9.6%
MTMLTV 95.01% - 97.00%	3.8%	3.3%	2.6%	2.8%	1.9%	0.8%	0.9%	0.7%
MTMLTV 97.01% - 100.00%	3.6%	3.3%	2.0%	2.0%	1.3%	0.3%	0.7%	0.2%
MTMLTV > 100.00%	7.4%	3.9%	1.4%	1.6%	0.3%	0.1%	0.2%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Wtg Avg MTMLTV	75.1%	72.8%	70.8%	70.4%	68.1%	68.5%	71.7%	73.1%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.4%	0.4%	0.5%	0.6%	0.4%	0.3%	0.4%
FICO 550-579	1.0%	1.0%	1.1%	1.1%	1.1%	1.2%	1.5%	1.8%
FICO 580-619	4.6%	4.9%	5.2%	5.3%	4.7%	5.2%	5.0%	6.0%
FICO 620-659	12.7%	13.6%	13.6%	13.6%	13.8%	14.4%	15.3%	15.8%
FICO 660-699	20.0%	20.6%	20.6%	21.2%	22.2%	22.2%	21.7%	21.6%
FICO 700-739	23.2%	23.1%	23.3%	23.2%	22.3%	22.6%	22.5%	22.7%
FICO >= 740	37.9%	35.9%	35.3%	34.7%	34.7%	33.3%	31.8%	30.9%
FICO Missing	0.4%	0.4%	0.5%	0.5%	0.6%	0.8%	1.9%	0.8%
Wtd Avg FICO	714	711	710	709	709	707	705	703
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	91.2%	90.5%	90.1%	89.5%	89.0%	87.5%	86.4%	86.2%
Intermediate-term, fixed-rate	6.9%	7.3%	7.6%	8.0%	9.9%	11.0%	12.2%	12.9%
Adjustable-rate	1.2%	1.3%	1.4%	1.4%	1.1%	1.5%	1.4%	0.9%
Interest Only adjustable-rate	0.8%	0.9%	0.9%	1.1%	0.0%	0.0%	0.1%	0.1%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Renovation Rehab

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	93.2%	94.0%	93.8%	94.3%	94.9%	95.0%	95.8%	95.8%
Second/Vacation Home	3.4%	3.1%	3.3%	3.2%	2.9%	3.1%	2.5%	2.4%
Investor Property	3.4%	2.9%	2.9%	2.4%	2.2%	1.9%	1.8%	1.8%
10-K Unit Type (Sums to 100%)								
1 Unit	95.9%	96.4%	96.5%	96.6%	96.8%	96.1%	94.1%	93.5%
2-4 Units	4.1%	3.6%	3.5%	3.4%	3.2%	3.9%	5.9%	6.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	1.7%	1.8%	1.9%	1.9%	1.6%	1.2%	0.8%	1.2%
Single Family Homes	98.3%	98.2%	98.1%	98.1%	98.4%	98.8%	99.2%	98.8%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%
Condo/Coop	1.7%	1.8%	1.9%	1.9%	1.6%	1.2%	0.8%	1.2%
1 Unit	94.1%	94.5%	94.3%	94.5%	94.9%	94.6%	92.9%	91.7%
2-4 Units	4.1%	3.6%	3.5%	3.4%	3.2%	3.9%	5.9%	6.5%
Condo								
Condo	1.3%	1.3%	1.3%	1.3%	1.0%	0.9%	0.5%	0.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	45.6%	44.3%	43.8%	41.6%	38.8%	37.8%	37.9%	37.2%
Cash-Out Refinance	1.2%	1.2%	1.2%	1.3%	1.7%	2.1%	3.3%	5.2%
Other Refinance	53.2%	54.5%	55.0%	57.1%	59.5%	60.1%	58.9%	57.6%
Origination Type (Sums to 100%)								
TPO Broker	19.3%	19.0%	18.7%	17.5%	14.9%	12.9%	9.8%	8.2%
TPO Correspondent	8.7%	8.7%	8.8%	9.3%	10.0%	9.6%	9.0%	8.3%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Retail	71.9%	72.3%	72.5%	73.2%	75.1%	77.5%	81.2%	83.3%
Origination Year (Sums to 100%)								
< 2001	1.2%	1.3%	1.4%	1.5%	2.1%	3.0%	4.9%	9.2%
2001	2.2%	2.4%	2.6%	2.9%	3.9%	5.4%	8.1%	15.0%
2002	4.9%	5.4%	5.8%	6.3%	8.0%	9.7%	14.0%	24.6%
2003	17.1%	18.5%	19.8%	21.2%	26.3%	31.0%	41.6%	51.2%
2004	13.1%	14.3%	15.2%	16.6%	21.2%	25.5%	31.3%	0.0%
2005	13.2%	14.2%	15.2%	16.5%	21.8%	25.3%	0.0%	0.0%
2006	9.9%	10.9%	11.9%	13.1%	16.7%	0.0%	0.0%	0.0%



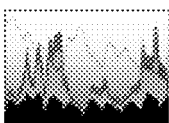
Single Family Conventional Book Characteristics Renovation Rehab

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	19.7%	21.9%	23.5%	22.1%	0.0%	0.0%	0.0%	0.0%
2008	18.7%	11.0%	4.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$166,146	\$162,634	\$160,459	\$158,752	\$153,752	\$150,844	\$147,790	\$145,328
Loan Original Note Rate	6.29%	6.27%	6.27%	6.26%	6.18%	6.09%	6.20%	6.40%
Seasoning (Sums to 100%)								
Seasoned	0.5%	0.6%	0.7%	0.5%	0.5%	0.5%	0.3%	0.3%
Non-Seasoned	99.5%	99.4%	99.3%	99.5%	99.5%	99.5%	99.7%	99.7%
ACI								
ACI Probability	0.51%	0.53%	0.54%	0.53%	0.50%	0.47%	0.48%	0.46%
Wtd Avg ACI Score	707	706	706	706	709	709	708	708
Credit Premium								
Wtd Avg Credit Premium	0.15	0.12	0.11	0.12	0.12	0.10	0.10	0.10
Credit Premium > 1.5	0.7%	0.6%	0.5%	0.5%	0.6%	0.8%	1.1%	1.2%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.9%	8.4%	8.8%	9.5%	10.6%	12.4%	14.5%	16.8%
DTI Ratio > 20 and <= 30	20.8%	21.0%	21.2%	21.0%	23.2%	23.8%	24.6%	25.9%
DTI Ratio > 30 and <= 40	28.9%	28.5%	28.2%	28.3%	29.5%	28.1%	28.1%	27.1%
DTI Ratio > 40 and <= 50	23.1%	23.1%	22.5%	22.4%	20.6%	20.8%	19.5%	18.9%
DTI Ratio > 50	18.7%	18.4%	18.6%	18.3%	15.5%	14.1%	11.5%	10.8%
DTI Ratio Missing	0.6%	0.6%	0.6%	0.6%	0.5%	0.8%	1.8%	0.5%
Wtd Avg DTI Ratio	38.2%	38.0%	37.9%	37.6%	36.3%	35.5%	34.2%	33.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.9%	8.4%	8.8%	9.5%	10.6%	12.4%	14.5%	16.8%
DTI Ratio > 20 and <= 30	20.8%	21.0%	21.2%	21.0%	23.2%	23.8%	24.6%	25.9%
DTI Ratio > 30 and <= 40	28.9%	28.5%	28.2%	28.3%	29.5%	28.1%	28.1%	27.1%
DTI Ratio > 40 and <= 50	23.1%	23.1%	22.5%	22.4%	20.6%	20.8%	19.5%	18.9%
DTI Ratio > 50	18.7%	18.4%	18.6%	18.3%	15.5%	14.1%	11.5%	10.8%
DTI Ratio Missing	0.6%	0.6%	0.6%	0.6%	0.5%	0.8%	1.8%	0.5%
Wtd Avg DTI Ratio	38.2%	38.0%	37.9%	37.6%	36.3%	35.5%	34.2%	33.4%
Origination Term (Sums to 100%)								
<= 15 Years	6.9%	7.3%	7.6%	8.0%	9.9%	11.0%	12.2%	12.9%



Single Family Conventional Book Characteristics Renovation Rehab

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.6%	1.7%	1.7%	1.8%	2.2%	2.7%	2.6%	2.7%
> 25 Years and <= 30 Years	91.5%	91.0%	90.7%	90.2%	87.9%	86.3%	85.2%	84.5%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	91.2%	90.5%	90.1%	89.5%	89.0%	87.5%	86.4%	86.2%
Intermediate-Term Fixed Rate (excl Balloon)	6.7%	7.1%	7.4%	7.7%	9.4%	10.4%	11.5%	12.4%
Adjustable Rate	2.0%	2.2%	2.3%	2.5%	1.1%	1.5%	1.4%	0.9%
Balloon	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	0.7%	0.5%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	1.9%	2.2%	2.3%	2.5%	1.1%	1.5%	1.3%	0.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.3%	0.3%	0.3%	0.5%	0.3%	0.5%	0.5%	0.3%
- 5/1 Hybrid Arm	0.7%	0.7%	0.8%	0.8%	0.6%	0.7%	0.5%	0.3%
- 7/1 Hybrid Arm	0.7%	0.9%	0.8%	0.9%	0.2%	0.2%	0.3%	0.2%
- 10/1 Hybrid Arm	0.2%	0.3%	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.8%	0.9%	0.9%	1.1%	0.0%	0.0%	0.1%	0.1%
- Interest Only ARM	0.8%	0.9%	0.9%	1.1%	0.0%	0.0%	0.1%	0.1%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.4%	0.4%	0.4%	0.6%	0.4%	0.3%	0.0%	0.4%
- Alt-A Low/No Doc	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Renovation Rehab

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.2%	0.2%	0.2%	0.4%	0.2%	0.2%	0.0%	0.4%
My Community Mortgage	1.2%	1.3%	1.2%	1.2%	0.7%	0.7%	0.4%	0.5%
Non-Full Doc								
Non-Full Doc Total	2.4%	2.4%	2.1%	1.6%	0.3%	0.2%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	2.3%	2.3%	2.0%	1.4%	0.2%	0.1%	0.0%	0.0%
- Other Low/No Doc	0.1%	0.1%	0.1%	0.2%	0.2%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	98.2%	97.9%	97.9%	97.6%	97.2%	96.7%	95.6%	92.4%
Investor Channel	1.0%	1.1%	1.2%	1.4%	1.3%	1.4%	1.2%	1.8%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.8%	0.9%	1.0%	1.0%	1.5%	1.9%	3.2%	5.9%
Subordinate Financing - RDW								
Subordinate Financing - RDW	10.0%	10.7%	10.9%	10.9%	10.4%	9.7%	8.3%	6.0%
- 75/20/05	0.4%	0.5%	0.5%	0.4%	0.5%	0.5%	0.5%	0.2%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.6%	3.7%	3.7%	3.9%	4.0%	4.0%	4.1%	3.6%
- 80/15/05	2.6%	2.8%	2.9%	3.1%	2.8%	2.6%	2.0%	1.9%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.3%	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%
- Other	3.1%	3.4%	3.4%	3.1%	2.7%	2.2%	1.1%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	12.8%	13.8%	14.2%	14.4%	14.6%	14.5%	14.2%	12.7%
- 75/20/05	0.5%	0.5%	0.6%	0.5%	0.6%	0.6%	0.6%	0.4%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.3%	0.2%
- 80/10/10	4.5%	4.8%	4.8%	5.0%	5.2%	5.2%	5.3%	4.7%
- 80/15/05	3.2%	3.4%	3.6%	3.7%	3.3%	3.1%	2.5%	2.4%
- 80/20/00	1.0%	1.2%	1.2%	1.1%	1.2%	1.2%	1.4%	1.1%
- 90/05/05	0.5%	0.5%	0.6%	0.6%	0.6%	0.7%	0.7%	0.7%



Single Family Conventional Book Characteristics Renovation Rehab

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	2.9%	3.2%	3.3%	3.5%	3.7%	3.7%	3.4%	3.3%
EA/TPR								
EA/TPR	2.8%	2.9%	3.1%	2.9%	3.2%	3.4%	3.6%	4.1%
- EA I	2.3%	2.4%	2.5%	2.2%	2.1%	2.3%	2.6%	2.8%
- EA/TPR II	0.5%	0.5%	0.6%	0.7%	1.0%	1.1%	1.0%	1.4%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	26.8%	26.9%	26.9%	26.7%	25.5%	23.6%	21.1%	16.8%
Northeast	21.8%	21.1%	21.3%	20.7%	21.7%	22.0%	21.2%	21.5%
Southeast	19.0%	18.9%	18.6%	19.2%	18.9%	19.2%	19.8%	19.2%
Southwest	25.2%	26.3%	26.5%	27.0%	27.7%	29.0%	30.7%	34.5%
West	7.2%	6.8%	6.6%	6.4%	6.1%	6.2%	7.1%	8.0%
Census Region (Sums to 100%)								
New England	4.8%	4.6%	4.6%	4.2%	4.4%	4.3%	4.1%	4.4%
Middle Atlantic	16.3%	15.8%	16.0%	15.8%	16.6%	17.2%	16.7%	16.7%
East North Central	23.6%	23.5%	23.5%	23.6%	22.2%	20.6%	18.4%	14.9%
East South Central	3.2%	3.1%	2.9%	2.8%	2.6%	2.7%	2.7%	2.7%
South Atlantic	16.0%	16.1%	16.1%	16.7%	16.5%	16.6%	17.2%	16.7%
West North Central	4.3%	4.5%	4.3%	4.0%	4.2%	3.8%	3.6%	3.0%
West South Central	21.6%	23.0%	23.6%	24.2%	25.3%	26.5%	28.6%	32.0%
Mountain	3.5%	3.1%	2.9%	2.7%	2.4%	2.5%	1.9%	1.9%
Pacific	6.2%	5.9%	5.7%	5.6%	5.2%	5.3%	6.5%	7.5%
US Territories	0.5%	0.5%	0.4%	0.5%	0.6%	0.4%	0.3%	0.3%
Top 10 States								
01) TX	17.6%	18.7%	19.3%	19.9%	21.8%	23.8%	25.7%	29.5%
02) OH	11.9%	12.3%	12.6%	13.0%	12.3%	10.8%	9.7%	8.5%
03) NY	8.1%	7.9%	8.2%	8.3%	8.9%	9.5%	9.7%	10.0%
04) MI	6.8%	6.6%	6.6%	6.7%	6.1%	5.6%	3.9%	2.9%
05) PA	5.5%	5.4%	5.5%	5.3%	5.4%	5.4%	4.9%	4.3%
06) SC	5.0%	5.1%	5.1%	5.4%	5.4%	4.7%	4.5%	3.4%
07) FL	3.8%	3.8%	3.9%	4.1%	4.2%	4.7%	5.7%	6.8%
08) LA	3.2%	3.5%	3.6%	3.5%	2.7%	1.9%	2.2%	1.7%
09) IL	2.9%	2.7%	2.4%	1.9%	1.8%	2.4%	2.7%	1.4%
10) NJ	2.7%	2.5%	2.3%	2.1%	2.3%	2.3%	2.1%	2.3%
Top 10 Sellers								
01) NATIONAL CITY CORPORATION	14.7%	15.7%	16.1%	15.9%	12.6%	11.4%	12.3%	12.1%



Single Family Conventional Book Characteristics Renovation Rehab

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) FLAGSTAR BANCORP INC	12.4%	10.7%	10.2%	9.5%	6.8%	5.5%	1.8%	0.6%
03) WELLS FARGO & COMPANY	7.7%	6.2%	4.7%	2.9%	0.5%	0.6%	0.7%	1.3%
04) M&T BANK CORPORATION	7.6%	7.5%	8.0%	7.5%	9.7%	9.1%	6.5%	4.3%
05) CAPITAL ONE FINANCIAL CORPORATION	6.2%	6.9%	7.3%	7.9%	9.8%	11.8%	14.6%	18.1%
06) HUNTINGTON BANCSHARES INCORPORATED	5.2%	5.6%	5.9%	6.4%	5.7%	4.9%	3.8%	2.8%
07) COASTAL SOUTH BANCSHARES INC	3.8%	4.1%	4.2%	4.5%	5.0%	4.5%	4.1%	3.1%
08) COLLATERAL INVESTMENT GROUP	2.7%	2.6%	2.3%	2.4%	2.2%	2.6%	3.0%	3.1%
09) FIRSTMERIT CORPORATION	2.5%	2.5%	2.5%	2.6%	3.1%	3.5%	4.2%	4.1%
10) COLONIAL SAVINGS FA	1.7%	1.7%	1.8%	1.9%	1.9%	2.2%	2.3%	3.4%
Top 10 Servicers								
01) NATIONAL CITY CORPORATION	14.7%	15.7%	16.1%	15.9%	12.6%	11.3%	12.3%	12.0%
02) CITIGROUP INC	11.4%	12.5%	13.3%	14.5%	18.5%	20.2%	19.0%	18.8%
03) FLAGSTAR BANCORP INC	9.6%	7.6%	7.0%	6.1%	2.8%	1.7%	0.9%	0.4%
04) WELLS FARGO & COMPANY	9.3%	7.9%	6.5%	4.9%	3.1%	3.4%	2.3%	2.4%
05) M&T BANK CORPORATION	7.5%	7.5%	7.9%	7.5%	9.6%	9.0%	6.4%	4.2%
06) HUNTINGTON BANCSHARES INCORPORATED	5.2%	5.6%	5.9%	6.4%	5.7%	4.9%	3.8%	2.8%
07) JP MORGAN CHASE & CO	3.0%	3.2%	3.1%	3.2%	3.7%	4.2%	3.2%	2.7%
08) FIRSTMERIT CORPORATION	2.7%	2.8%	2.7%	2.9%	3.4%	3.8%	4.4%	4.2%
09) COLLATERAL INVESTMENT GROUP	2.4%	2.3%	2.3%	2.4%	2.1%	2.5%	2.9%	2.9%
10) COASTAL STATES MORTGAGE CORPORATION	1.9%	2.1%	2.3%	2.5%	3.3%	3.2%	2.5%	1.6%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	46.8%							
Credit Enhancement	53.2%							
- Primary MI Only	31.8%							
- Pool Policy Only	0.4%							
- Pool Policy and Primary MI	0.4%							
- Full Recourse	14.6%							
- Shared Arrangement	0.6%							
- Government	0.0%							
- Secondary Market (SMC)	5.4%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	16.2%							
Alt-A with Credit Enhancement	7.3%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-5.47	-6.91	-7.73	-8.10	-5.74	-5.07	-7.32	-6.95



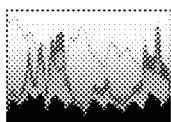
Single Family Conventional Book Characteristics Renovation Rehab

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	27.16	27.18	27.31	27.73	25.79	25.77	28.35	27.56
Wtd Avg Charged Fee	21.69	20.27	19.58	19.62	20.05	20.70	21.03	20.61
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.75%	1.64%	1.36%	1.28%	0.84%	1.07%	0.71%	0.96%
- SDQ Rate for Loans with CE	1.99%							
- SDQ Rate for Loans without CE	1.48%							
SDQ Rate Excl. Katrina Loans	1.74%	1.66%	1.38%	1.30%	0.78%	0.62%	0.65%	0.93%
SDQ Rate for Katrina Loans	2.33%	0.00%	0.00%	0.00%	3.92%	21.67%	3.13%	2.44%
Serious Delinquent Loans								
SDQ Loan Count	60	54	44	40	24	30	19	22
SDQ Count for Loans with CE	36							
SDQ Count for Loans without CE	24							
SDQ Volume (\$M)								
SDQ Volume	\$8.1	\$6.6	\$5.6	\$4.3	\$3.7	\$3.4	\$2.9	\$3.0
SDQ Volume for Loans with CE	\$5.2							
SDQ Volume for Loans without CE	\$2.9							



Single Family Conventional Book Characteristics Bi-weekly

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	33,378	31,970	32,852	33,585	30,332	27,641	25,969	28,899
Book Volume (\$B)	\$3.3	\$3.1	\$3.2	\$3.3	\$3.1	\$2.8	\$2.5	\$2.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	20.3%	20.6%	20.6%	20.6%	20.3%	22.2%	23.6%	23.5%
OLTV 60.01% - 70.00%	17.0%	17.0%	17.0%	17.1%	16.5%	17.8%	18.3%	17.8%
OLTV 70.01% - 75.00%	9.5%	9.5%	9.6%	9.6%	9.2%	10.3%	12.2%	13.3%
OLTV 75.01% - 80.00%	22.3%	21.4%	21.5%	21.5%	19.6%	20.4%	21.7%	21.8%
OLTV 80.01% - 90.00%	16.2%	16.5%	16.4%	16.3%	17.6%	17.1%	16.6%	15.7%
OLTV 90.01% - 95.00%	7.3%	7.3%	7.3%	7.3%	7.5%	5.9%	5.1%	5.0%
OLTV 95.01% - 97.00%	3.1%	3.1%	3.1%	3.1%	3.7%	3.8%	2.4%	2.5%
OLTV 97.01% - 100.00%	4.2%	4.5%	4.5%	4.5%	5.4%	2.5%	0.2%	0.2%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	74.1%	74.1%	74.0%	74.0%	74.6%	72.9%	71.3%	71.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	18.4%	18.6%	18.6%	18.5%	18.4%	19.4%	19.5%	17.8%
Comb LTV 60.01% - 70.00%	15.8%	15.8%	15.8%	15.8%	15.2%	15.9%	15.5%	14.0%
Comb LTV 70.01% - 75.00%	9.0%	8.9%	8.9%	9.0%	8.4%	9.1%	10.1%	10.1%
Comb LTV 75.01% - 80.00%	20.0%	19.3%	19.3%	19.3%	17.8%	18.1%	18.7%	17.6%
Comb LTV 80.01% - 90.00%	17.9%	17.9%	17.8%	17.7%	17.9%	17.2%	16.2%	14.7%
Comb LTV 90.01% - 95.00%	8.1%	7.7%	7.7%	7.8%	7.5%	5.8%	4.7%	4.2%
Comb LTV 95.01% - 97.00%	3.1%	3.2%	3.2%	3.1%	3.7%	3.8%	2.4%	2.5%
Comb LTV 97.01% - 100.00%	4.3%	4.6%	4.6%	4.6%	5.4%	2.5%	0.2%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	3.5%	4.0%	4.1%	4.2%	5.6%	8.1%	12.7%	18.9%
Wtd Avg Comb LTV	75.0%	74.9%	74.9%	74.9%	75.3%	73.6%	72.1%	72.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	18.5%	18.7%	18.7%	18.6%	18.5%	19.6%	19.8%	18.2%
Comb LTV 60.01% - 70.00%	15.9%	15.9%	15.9%	15.9%	15.3%	16.1%	15.7%	14.3%
Comb LTV 70.01% - 75.00%	9.1%	9.0%	9.1%	9.1%	8.6%	9.3%	10.4%	10.5%
Comb LTV 75.01% - 80.00%	20.1%	19.5%	19.5%	19.5%	18.0%	18.4%	19.2%	18.2%
Comb LTV 80.01% - 90.00%	17.9%	18.0%	17.9%	17.8%	18.0%	17.3%	16.5%	15.1%
Comb LTV 90.01% - 95.00%	8.2%	7.8%	7.8%	7.8%	7.6%	5.9%	4.9%	4.4%



Single Family Conventional Book Characteristics

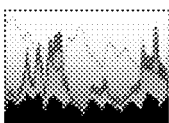
Bi-weekly

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	3.1%	3.2%	3.2%	3.1%	3.7%	3.8%	2.4%	2.5%
Comb LTV 97.01% - 100.00%	4.3%	4.6%	4.6%	4.6%	5.4%	2.5%	0.2%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.9%	3.3%	3.4%	3.5%	4.8%	6.9%	11.0%	16.6%
Wtd Avg Comb LTV	75.0%	74.9%	74.9%	74.9%	75.2%	73.6%	72.2%	72.2%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	52.8%	55.5%	57.0%	57.1%	55.3%	60.5%	59.9%	53.1%
MTMLTV 60.01% - 70.00%	15.4%	15.0%	15.2%	14.8%	14.7%	15.3%	18.4%	19.5%
MTMLTV 70.01% - 75.00%	7.3%	6.8%	6.6%	6.5%	6.2%	6.3%	7.8%	9.5%
MTMLTV 75.01% - 80.00%	6.3%	6.3%	6.2%	6.1%	6.0%	6.0%	5.9%	7.6%
MTMLTV 80.01% - 90.00%	10.2%	9.3%	8.8%	9.0%	9.2%	7.5%	6.4%	8.3%
MTMLTV 90.01% - 95.00%	3.6%	3.5%	3.5%	3.8%	4.8%	2.5%	1.0%	1.6%
MTMLTV 95.01% - 97.00%	0.9%	0.9%	1.0%	1.0%	1.5%	1.0%	0.2%	0.2%
MTMLTV 97.01% - 100.00%	0.7%	0.8%	0.7%	0.8%	1.7%	0.5%	0.1%	0.1%
MTMLTV > 100.00%	2.7%	1.7%	0.9%	0.6%	0.2%	0.1%	0.0%	0.0%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%
Wtg Avg MTMLTV	58.1%	56.5%	55.6%	55.7%	56.7%	53.8%	53.5%	55.8%
Credit Score (Sums to 100%)								
FICO < 550	1.6%	1.8%	1.7%	1.8%	2.2%	1.2%	0.6%	0.7%
FICO 550-579	1.3%	1.4%	1.4%	1.4%	1.7%	1.2%	1.0%	1.2%
FICO 580-619	3.8%	4.1%	4.1%	4.1%	4.7%	4.4%	3.7%	3.7%
FICO 620-659	8.3%	8.8%	8.7%	8.7%	9.6%	9.6%	8.9%	8.6%
FICO 660-699	14.4%	14.7%	14.8%	14.8%	15.5%	15.9%	15.9%	15.5%
FICO 700-739	20.9%	20.6%	20.6%	20.7%	20.5%	21.2%	22.2%	21.9%
FICO >= 740	48.7%	47.4%	47.3%	47.2%	44.0%	44.0%	43.4%	41.7%
FICO Missing	1.1%	1.3%	1.3%	1.4%	1.9%	2.6%	4.3%	6.5%
Wtd Avg FICO	724	722	722	722	717	719	721	720
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	83.8%	81.9%	81.7%	81.7%	85.5%	82.6%	77.7%	74.2%
Intermediate-term, fixed-rate	16.2%	18.0%	18.3%	18.3%	14.5%	17.4%	22.2%	25.5%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%



Single Family Conventional Book Characteristics Bi-weekly

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	96.5%	96.7%	96.7%	96.7%	96.6%	96.7%	97.1%	97.3%
Second/Vacation Home	2.7%	2.7%	2.7%	2.7%	2.8%	2.6%	2.1%	1.9%
Investor Property	0.8%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.8%
10-K Unit Type (Sums to 100%)								
1 Unit	98.4%	98.5%	98.5%	98.5%	98.4%	98.1%	97.9%	97.5%
2-4 Units	1.6%	1.5%	1.5%	1.5%	1.6%	1.9%	2.1%	2.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	3.6%	3.5%	3.5%	3.5%	4.2%	4.2%	4.3%	4.1%
Single Family Homes	96.4%	96.5%	96.5%	96.5%	95.8%	95.8%	95.7%	95.9%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	8.1%	9.1%	9.0%	9.0%	10.9%	5.0%	0.1%	0.1%
Condo/Coop	3.6%	3.5%	3.5%	3.5%	4.2%	4.2%	4.3%	4.1%
1 Unit	86.8%	85.9%	86.0%	85.9%	83.2%	88.9%	93.5%	93.3%
2-4 Units	1.6%	1.5%	1.5%	1.5%	1.6%	1.9%	2.1%	2.5%
Condo								
Condo	3.4%	3.5%	3.5%	3.5%	4.2%	4.2%	4.2%	4.1%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	42.0%	42.0%	41.9%	42.0%	41.5%	34.8%	28.6%	28.7%
Cash-Out Refinance	34.9%	35.3%	35.4%	35.2%	36.2%	38.7%	39.3%	37.4%
Other Refinance	23.0%	22.7%	22.7%	22.8%	22.3%	26.5%	32.1%	33.9%
Origination Type (Sums to 100%)								
TPO Broker	4.0%	4.4%	4.5%	4.5%	3.2%	4.1%	5.7%	7.1%
TPO Correspondent	3.5%	3.9%	3.9%	3.9%	2.3%	1.5%	2.0%	2.5%
Undesignated	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	0.9%
Retail	92.5%	91.5%	91.4%	91.4%	94.3%	94.1%	91.7%	89.5%
Origination Year (Sums to 100%)								
< 2001	7.2%	7.9%	8.1%	8.3%	10.8%	13.9%	21.4%	31.1%
2001	3.9%	4.2%	4.3%	4.3%	5.0%	6.2%	9.1%	12.2%
2002	8.5%	9.1%	9.2%	9.3%	9.2%	11.5%	16.0%	20.4%
2003	23.4%	24.7%	24.8%	24.7%	23.2%	28.8%	34.8%	36.3%
2004	16.4%	16.2%	16.1%	16.2%	16.9%	20.0%	18.7%	0.0%
2005	19.9%	19.5%	19.4%	19.3%	20.4%	19.6%	0.0%	0.0%
2006	15.5%	15.0%	15.0%	15.1%	14.5%	0.0%	0.0%	0.0%



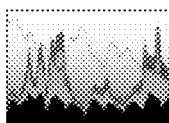
Bi-weekly

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	4.8%	2.9%	2.9%	2.8%	0.0%	0.0%	0.0%	0.0%
2008	0.5%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$122,218	\$118,717	\$118,707	\$118,729	\$117,311	\$118,290	\$114,696	\$107,095
Loan Original Note Rate	6.08%	6.08%	6.08%	6.09%	6.23%	6.03%	6.08%	6.33%
Seasoning (Sums to 100%)								
Seasoned	34.2%	28.5%	28.5%	28.4%	16.7%	15.1%	11.5%	15.1%
Non-Seasoned	65.8%	71.5%	71.5%	71.6%	83.3%	84.9%	88.5%	84.9%
ACI								
ACI Probability	0.85%	0.86%	0.86%	0.86%	0.88%	0.19%	0.18%	0.18%
Wtd Avg ACI Score	738	738	738	738	738	743	741	740
Credit Premium								
Wtd Avg Credit Premium	-0.05	-0.04	-0.04	-0.04	-0.03	-0.09	-0.08	-0.08
Credit Premium > 1.5	1.9%	2.0%	2.0%	2.0%	2.1%	0.0%	0.0%	0.0%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.9%	9.9%	10.0%	10.0%	9.6%	10.7%	12.2%	12.5%
DTI Ratio > 20 and <= 30	26.7%	26.8%	26.7%	26.6%	26.1%	27.7%	29.6%	29.8%
DTI Ratio > 30 and <= 40	30.6%	30.5%	30.6%	30.5%	30.8%	31.0%	31.2%	30.7%
DTI Ratio > 40 and <= 50	19.7%	19.2%	19.1%	19.1%	18.7%	16.8%	15.5%	15.1%
DTI Ratio > 50	10.3%	10.7%	10.7%	10.8%	11.1%	9.4%	8.4%	8.2%
DTI Ratio Missing	2.7%	2.9%	2.9%	2.9%	3.6%	4.4%	3.1%	3.6%
Wtd Avg DTI Ratio	34.7%	34.7%	34.7%	34.7%	34.9%	33.9%	33.1%	32.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.9%	9.9%	10.0%	10.0%	9.6%	10.7%	12.2%	12.5%
DTI Ratio > 20 and <= 30	26.7%	26.8%	26.7%	26.6%	26.1%	27.7%	29.6%	29.8%
DTI Ratio > 30 and <= 40	30.6%	30.5%	30.6%	30.5%	30.8%	31.0%	31.2%	30.7%
DTI Ratio > 40 and <= 50	19.7%	19.2%	19.1%	19.1%	18.7%	16.8%	15.5%	15.1%
DTI Ratio > 50	10.3%	10.7%	10.7%	10.8%	11.1%	9.4%	8.4%	8.2%
DTI Ratio Missing	2.7%	2.9%	2.9%	2.9%	3.6%	4.4%	3.1%	3.6%
Wtd Avg DTI Ratio	34.7%	34.7%	34.7%	34.7%	34.9%	33.9%	33.1%	32.9%
Origination Term (Sums to 100%)								
<= 15 Years	16.2%	18.0%	18.3%	18.3%	14.5%	17.4%	22.2%	25.5%



Single Family Conventional Book Characteristics Bi-weekly

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	80.1%	77.9%	77.7%	77.7%	80.7%	76.7%	71.3%	66.1%
> 25 Years and <= 30 Years	3.7%	4.0%	4.0%	4.0%	4.8%	6.0%	6.5%	8.3%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	83.8%	82.0%	81.7%	81.7%	85.5%	82.6%	77.8%	74.5%
Intermediate-Term Fixed Rate (excl Balloon)	16.2%	18.0%	18.3%	18.3%	14.5%	17.4%	22.2%	25.5%
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	1.5%	1.7%	1.7%	1.7%	2.1%	2.6%	3.2%	3.5%
- Alt-A Low/No Doc	1.5%	1.7%	1.7%	1.7%	2.1%	2.6%	3.2%	3.5%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	1.5%	1.7%	1.7%	1.7%	2.0%	2.5%	3.2%	3.5%



Single Family Conventional Book Characteristics Bi-weekly

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	1.9%	2.1%	2.1%	2.1%	2.6%	3.2%	4.1%	4.6%
- Select Lender Programs Non-Full Doc	0.3%	0.4%	0.4%	0.4%	0.5%	0.6%	0.9%	1.1%
- Other Low/No Doc	1.5%	1.7%	1.7%	1.7%	2.1%	2.6%	3.2%	3.5%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	55.3%	61.0%	60.9%	61.1%	72.0%	73.9%	72.7%	62.9%
Investor Channel	41.3%	35.1%	35.1%	34.8%	22.4%	18.2%	14.8%	18.5%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	3.4%	3.9%	4.0%	4.1%	5.5%	8.0%	12.5%	18.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	4.6%	3.6%	3.6%	3.5%	1.2%	1.1%	0.7%	0.4%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%
- 80/15/05	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.0%	2.9%	2.9%	2.8%	0.5%	0.4%	0.1%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	9.1%	8.4%	8.5%	8.4%	7.0%	7.7%	7.9%	7.3%
- 75/20/05	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 80/10/10	1.9%	1.7%	1.7%	1.7%	1.2%	1.3%	1.3%	1.2%
- 80/15/05	0.8%	0.6%	0.6%	0.6%	0.3%	0.3%	0.3%	0.2%
- 80/20/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics Bi-weekly

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	5.8%	5.6%	5.7%	5.7%	5.2%	5.8%	6.0%	5.5%
EA/TPR								
EA/TPR	0.1%	0.2%	0.1%	0.2%	0.2%	0.2%	0.0%	0.0%
- EA I	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- EA/TPR II	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	5.9%	6.3%	6.3%	6.4%	7.3%	7.2%	7.8%	8.2%
Northeast	54.8%	51.6%	51.7%	51.6%	42.2%	48.6%	56.8%	61.8%
Southeast	26.2%	27.8%	27.7%	27.8%	33.4%	29.2%	22.2%	17.7%
Southwest	5.8%	6.4%	6.4%	6.4%	7.5%	5.7%	4.1%	4.1%
West	7.3%	7.9%	7.9%	7.8%	9.5%	9.3%	9.2%	8.2%
Census Region (Sums to 100%)								
New England	6.0%	6.5%	6.6%	6.6%	8.0%	9.1%	10.2%	10.4%
Middle Atlantic	43.2%	38.9%	39.0%	38.8%	26.8%	31.7%	37.0%	41.0%
East North Central	5.1%	5.3%	5.4%	5.4%	6.4%	6.3%	7.1%	7.6%
East South Central	3.1%	3.4%	3.3%	3.3%	4.0%	2.6%	0.9%	0.8%
South Atlantic	23.4%	24.8%	24.7%	24.8%	29.8%	27.0%	21.7%	17.4%
West North Central	1.6%	1.7%	1.8%	1.8%	1.9%	1.7%	1.3%	1.2%
West South Central	3.4%	3.8%	3.8%	3.8%	4.6%	3.4%	2.4%	2.3%
Mountain	2.7%	2.9%	2.9%	2.9%	3.2%	2.7%	2.3%	2.2%
Pacific	6.3%	6.9%	6.8%	6.7%	8.2%	8.1%	8.0%	7.1%
US Territories	5.3%	5.8%	5.8%	5.8%	7.0%	7.5%	9.1%	10.0%
Top 10 States								
01) NY	26.6%	22.9%	22.9%	22.7%	7.7%	9.6%	11.7%	14.2%
02) PA	13.6%	12.7%	12.8%	12.8%	15.1%	17.4%	19.3%	20.7%
03) VA	9.4%	10.2%	10.2%	10.3%	12.2%	11.2%	9.7%	7.7%
04) PR	5.3%	5.8%	5.8%	5.8%	7.0%	7.5%	9.1%	10.0%
05) MD	5.2%	5.0%	5.0%	5.0%	6.0%	6.3%	5.4%	4.3%
06) CA	3.8%	4.1%	4.1%	4.0%	4.8%	4.8%	4.8%	4.2%
07) FL	3.4%	3.7%	3.6%	3.6%	4.3%	3.9%	3.2%	2.7%
08) NJ	3.0%	3.3%	3.3%	3.3%	4.0%	4.7%	6.0%	6.1%
09) MA	2.2%	2.4%	2.5%	2.4%	2.9%	3.2%	3.6%	3.3%
10) NC	2.2%	2.4%	2.4%	2.4%	3.0%	2.2%	1.0%	0.8%
Top 10 Sellers								
01) NAVY FEDERAL CREDIT UNION	33.5%	36.8%	36.6%	36.8%	44.2%	42.0%	36.1%	27.9%



Single Family Conventional Book Characteristics Bi-weekly

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) M&T BANK CORPORATION	30.1%	22.6%	22.6%	22.4%	7.2%	9.0%	9.3%	11.7%
03) BERKSHIRE HATHAWAY INC	8.0%	8.9%	8.8%	8.8%	10.8%	4.8%	0.0%	0.0%
04) FULTON FINANCIAL CORPORATION	4.7%	5.2%	5.2%	5.2%	6.2%	7.4%	8.8%	9.2%
05) POPULAR INC	4.4%	4.9%	4.9%	4.8%	5.9%	6.2%	7.7%	9.1%
06) SOVEREIGN BANCORP INC	4.4%	4.9%	4.9%	5.0%	5.8%	6.7%	7.7%	7.8%
07) AMBOY BANCORPORATION EMPLOYEE STOCK OWNE	1.2%	1.3%	1.4%	1.4%	1.7%	2.2%	3.2%	3.3%
08) DORAL FINANCIAL CORPORATION	0.8%	0.9%	0.9%	0.9%	1.1%	1.2%	1.4%	0.8%
09) BANK OF AMERICA CORPORATION	0.8%	0.9%	0.9%	0.9%	1.2%	1.5%	2.2%	2.6%
10) CAPITAL ONE FINANCIAL CORPORATION	0.7%	0.8%	0.8%	0.8%	1.1%	1.4%	1.9%	2.0%
Top 10 Servicers								
01) NAVY FEDERAL CREDIT UNION	33.5%	36.8%	36.6%	36.8%	44.2%	42.0%	36.1%	27.9%
02) M&T BANK CORPORATION	30.4%	23.0%	23.0%	22.9%	7.8%	9.9%	10.9%	14.1%
03) BERKSHIRE HATHAWAY INC	8.0%	8.9%	8.8%	8.8%	10.8%	4.8%	0.0%	0.0%
04) FULTON FINANCIAL CORPORATION	5.1%	5.6%	5.7%	5.7%	6.7%	8.1%	9.8%	10.5%
05) POPULAR INC	4.4%	4.9%	4.9%	4.9%	5.9%	6.2%	7.7%	9.1%
06) SOVEREIGN BANCORP INC	4.3%	4.9%	4.9%	5.0%	5.8%	6.7%	7.7%	7.8%
07) AMBOY BANCORPORATION EMPLOYEE STOCK OWNE	1.2%	1.3%	1.4%	1.4%	1.7%	2.2%	3.2%	3.3%
08) DORAL FINANCIAL CORPORATION	0.8%	0.9%	0.9%	0.9%	1.1%	1.2%	1.4%	0.8%
09) BANK OF AMERICA CORPORATION	0.8%	0.9%	0.9%	0.9%	1.2%	1.5%	2.2%	2.7%
10) CAPITAL ONE FINANCIAL CORPORATION	0.7%	0.8%	0.9%	0.9%	1.1%	1.4%	2.0%	2.2%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	48.1%							
Credit Enhancement	51.9%							
- Primary MI Only	8.3%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	11.1%							
- Shared Arrangement	32.5%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	23.2%							
Interest Only with Credit Enhancement								
Alt-A with Credit Enhancement	40.4%							
Economic Fees and Gap								
Wtd Avg Economic Gap	2.04	0.92	0.96	0.98	-0.31	2.16	6.35	5.76



Single Family Conventional Book Characteristics Bi-weekly

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	19.04	19.60	19.56	19.55	22.33	21.66	18.06	16.99
Wtd Avg Charged Fee	21.08	20.52	20.52	20.53	22.02	23.81	24.41	22.75
Appraisal Waivers								
Appraisal Waiver	2.6%	2.8%	2.9%	2.9%	3.4%	2.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.37%	0.34%	0.28%	0.34%	0.33%	0.31%	0.24%	0.31%
- SDQ Rate for Loans with CE	0.55%							
- SDQ Rate for Loans without CE	0.22%							
SDQ Rate Excl. Katrina Loans	0.37%	0.34%	0.28%	0.34%	0.33%	0.25%	0.24%	0.31%
SDQ Rate for Katrina Loans	0.00%	0.00%	0.78%	0.00%	0.65%	9.19%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	123	109	91	115	99	86	62	88
SDQ Count for Loans with CE	84							
SDQ Count for Loans without CE	39							
SDQ Volume (\$M)								
SDQ Volume	\$10.0	\$8.6	\$8.0	\$8.4	\$7.2	\$8.5	\$5.1	\$7.1
SDQ Volume for Loans with CE	\$7.3							
SDQ Volume for Loans without CE	\$2.7							



Single Family Conventional Book Characteristics Construction to Permanent

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	6,413	6,332	6,347	6,403	5,942	4,822	3,734	1,848
Book Volume (\$B)	\$1.1	\$1.1	\$1.1	\$1.1	\$1.0	\$0.8	\$0.6	\$0.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	15.7%	15.8%	15.8%	16.3%	15.6%	14.5%	12.7%	11.4%
OLTV 60.01% - 70.00%	11.7%	11.6%	11.7%	12.1%	12.1%	11.8%	10.7%	8.2%
OLTV 70.01% - 75.00%	9.2%	9.3%	9.6%	9.6%	9.4%	9.8%	9.4%	7.9%
OLTV 75.01% - 80.00%	32.4%	32.5%	32.6%	32.5%	32.9%	32.4%	32.1%	32.2%
OLTV 80.01% - 90.00%	15.1%	15.1%	14.8%	14.7%	15.2%	15.7%	16.8%	16.7%
OLTV 90.01% - 95.00%	16.0%	15.7%	15.4%	14.9%	14.8%	15.8%	18.3%	23.5%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	75.9%	75.8%	75.7%	75.4%	75.6%	76.2%	77.4%	79.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	15.7%	15.8%	15.8%	16.3%	15.6%	14.5%	12.7%	11.4%
Comb LTV 60.01% - 70.00%	11.6%	11.6%	11.6%	12.0%	12.0%	11.6%	10.7%	8.2%
Comb LTV 70.01% - 75.00%	8.9%	9.0%	9.3%	9.3%	9.1%	9.4%	9.3%	7.8%
Comb LTV 75.01% - 80.00%	30.1%	30.3%	30.4%	30.3%	31.0%	31.3%	32.1%	32.2%
Comb LTV 80.01% - 90.00%	16.3%	16.3%	16.1%	15.9%	16.3%	16.6%	16.8%	16.7%
Comb LTV 90.01% - 95.00%	17.3%	17.0%	16.6%	16.1%	16.0%	16.6%	18.3%	23.5%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Wtd Avg Comb LTV	76.2%	76.1%	76.0%	75.7%	75.9%	76.4%	77.4%	79.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	15.7%	15.8%	15.8%	16.3%	15.6%	14.5%	12.7%	11.4%
Comb LTV 60.01% - 70.00%	11.6%	11.6%	11.6%	12.0%	12.0%	11.6%	10.7%	8.2%
Comb LTV 70.01% - 75.00%	8.9%	9.0%	9.3%	9.3%	9.1%	9.4%	9.3%	7.8%
Comb LTV 75.01% - 80.00%	30.1%	30.3%	30.4%	30.3%	31.0%	31.3%	32.1%	32.2%
Comb LTV 80.01% - 90.00%	16.3%	16.3%	16.1%	15.9%	16.3%	16.6%	16.8%	16.7%
Comb LTV 90.01% - 95.00%	17.3%	17.0%	16.6%	16.1%	16.0%	16.6%	18.3%	23.5%



Single Family Conventional Book Characteristics Construction to Permanent

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Wtd Avg Comb LTV	76.2%	76.1%	76.0%	75.7%	75.9%	76.4%	77.4%	79.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	33.8%	36.6%	38.8%	38.7%	41.2%	39.9%	25.0%	18.1%
MTMLTV 60.01% - 70.00%	19.2%	20.6%	21.9%	20.6%	21.3%	22.8%	22.1%	17.8%
MTMLTV 70.01% - 75.00%	11.2%	11.9%	12.0%	12.2%	12.1%	14.4%	16.8%	16.0%
MTMLTV 75.01% - 80.00%	11.9%	11.1%	10.7%	11.0%	10.5%	9.7%	14.3%	16.4%
MTMLTV 80.01% - 90.00%	14.8%	13.3%	11.7%	12.6%	12.0%	11.7%	17.8%	23.9%
MTMLTV 90.01% - 95.00%	4.8%	3.8%	3.5%	3.5%	2.0%	1.3%	3.3%	6.8%
MTMLTV 95.01% - 97.00%	1.4%	0.8%	0.5%	0.5%	0.4%	0.2%	0.4%	0.9%
MTMLTV 97.01% - 100.00%	1.1%	0.5%	0.5%	0.5%	0.3%	0.0%	0.2%	0.1%
MTMLTV > 100.00%	1.8%	1.2%	0.4%	0.5%	0.2%	0.0%	0.1%	0.1%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	66.6%	64.7%	63.3%	63.6%	62.3%	62.4%	68.3%	72.2%
Credit Score (Sums to 100%)								
FICO < 550	0.3%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%
FICO 550-579	0.5%	0.5%	0.5%	0.5%	0.4%	0.6%	1.0%	0.8%
FICO 580-619	3.2%	3.2%	3.2%	3.1%	2.8%	3.2%	3.9%	4.3%
FICO 620-659	8.7%	8.7%	8.8%	8.6%	8.5%	8.8%	9.8%	11.6%
FICO 660-699	14.1%	14.0%	14.1%	13.8%	14.0%	15.0%	15.5%	16.1%
FICO 700-739	20.5%	20.7%	21.0%	20.7%	21.7%	22.4%	22.7%	25.0%
FICO >= 740	52.8%	52.7%	52.3%	53.1%	52.4%	49.6%	46.7%	41.1%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.4%
Wtd Avg FICO	732	732	732	733	732	728	724	718
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	88.8%	88.3%	88.0%	87.5%	86.5%	85.8%	87.3%	88.9%
Intermediate-term, fixed-rate	8.9%	9.2%	9.4%	9.5%	10.1%	10.9%	10.3%	9.2%
Adjustable-rate	2.3%	2.5%	2.7%	3.0%	3.4%	3.3%	2.5%	1.9%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Construction to Permanent

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	93.9%	94.0%	94.2%	94.4%	94.9%	95.7%	96.3%	96.0%
Second/Vacation Home	5.5%	5.5%	5.3%	5.2%	4.7%	4.0%	3.2%	3.1%
Investor Property	0.6%	0.5%	0.5%	0.5%	0.4%	0.3%	0.5%	0.9%
10-K Unit Type (Sums to 100%)								
1 Unit	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%
2-4 Units	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	0.3%	0.3%	0.3%	0.4%	0.4%	0.3%	0.1%	0.3%
Single Family Homes	99.7%	99.7%	99.7%	99.6%	99.6%	99.7%	99.9%	99.7%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%
Condo/Coop	0.3%	0.3%	0.3%	0.4%	0.4%	0.3%	0.1%	0.3%
1 Unit	99.1%	99.1%	99.1%	99.1%	99.1%	99.0%	99.3%	99.0%
2-4 Units	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Condo								
Condo	0.3%	0.3%	0.3%	0.4%	0.4%	0.3%	0.1%	0.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	99.0%	99.0%	98.9%	98.9%	99.1%	99.2%	98.7%	96.8%
Cash-Out Refinance	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.8%
Other Refinance	0.7%	0.7%	0.8%	0.8%	0.6%	0.6%	0.9%	2.4%
Origination Type (Sums to 100%)								
TPO Broker	1.3%	1.3%	1.3%	1.4%	1.4%	0.8%	1.2%	1.9%
TPO Correspondent	0.5%	0.5%	0.5%	0.5%	0.3%	0.3%	0.3%	0.9%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	98.3%	98.3%	98.2%	98.1%	98.3%	98.9%	98.5%	97.2%
Origination Year (Sums to 100%)								
< 2001	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	1.0%
2001	0.3%	0.3%	0.3%	0.3%	0.4%	0.6%	1.0%	4.6%
2002	1.2%	1.3%	1.4%	1.4%	1.7%	2.7%	5.1%	18.3%
2003	9.0%	9.4%	9.9%	10.2%	12.6%	18.0%	29.8%	76.2%
2004	22.9%	24.0%	24.4%	25.1%	30.3%	43.3%	63.8%	0.0%
2005	20.6%	21.4%	22.1%	22.9%	27.8%	35.3%	0.0%	0.0%
2006	20.4%	21.3%	22.3%	23.6%	27.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Construction to Permanent

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	14.1%	14.8%	16.2%	16.5%	0.0%	0.0%	0.0%	0.0%
2008	11.3%	7.3%	3.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$187,067	\$185,319	\$184,908	\$184,345	\$179,294	\$170,796	\$164,618	\$150,369
Loan Original Note Rate	6.08%	6.07%	6.06%	6.06%	5.95%	5.89%	5.95%	6.40%
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
ACI								
ACI Probability	0.21%	0.21%	0.21%	0.20%	0.19%	0.22%	0.25%	0.29%
Wtd Avg ACI Score	733	733	733	734	735	732	727	720
Credit Premium								
Wtd Avg Credit Premium	0.15	0.15	0.15	0.16	0.15	0.08	0.07	0.04
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.3%	5.3%	5.4%	5.5%	5.6%	5.6%	5.7%	5.5%
DTI Ratio > 20 and <= 30	16.3%	16.7%	17.0%	17.4%	18.1%	18.9%	19.5%	18.6%
DTI Ratio > 30 and <= 40	26.3%	26.4%	26.5%	26.8%	27.7%	28.1%	28.6%	27.7%
DTI Ratio > 40 and <= 50	25.2%	25.1%	24.8%	24.7%	24.9%	24.6%	25.0%	25.3%
DTI Ratio > 50	26.5%	26.1%	25.9%	25.2%	23.2%	22.2%	20.6%	22.5%
DTI Ratio Missing	0.5%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.4%
Wtd Avg DTI Ratio	41.0%	40.9%	40.8%	40.6%	40.1%	39.7%	39.4%	40.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.3%	5.3%	5.4%	5.5%	5.6%	5.6%	5.7%	5.5%
DTI Ratio > 20 and <= 30	16.3%	16.7%	17.0%	17.4%	18.1%	18.9%	19.5%	18.6%
DTI Ratio > 30 and <= 40	26.3%	26.4%	26.5%	26.8%	27.7%	28.1%	28.6%	27.7%
DTI Ratio > 40 and <= 50	25.2%	25.1%	24.8%	24.7%	24.9%	24.6%	25.0%	25.3%
DTI Ratio > 50	26.5%	26.1%	25.9%	25.2%	23.2%	22.2%	20.6%	22.5%
DTI Ratio Missing	0.5%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.4%
Wtd Avg DTI Ratio	41.0%	40.9%	40.8%	40.6%	40.1%	39.7%	39.4%	40.0%
Origination Term (Sums to 100%)								
<= 15 Years	8.9%	9.2%	9.4%	9.5%	10.1%	10.9%	10.3%	9.2%



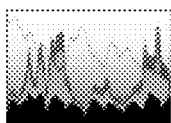
Single Family Conventional Book Characteristics Construction to Permanent

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
> 25 Years and <= 30 Years	90.9%	90.7%	90.5%	90.3%	89.8%	89.0%	89.6%	90.7%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	88.8%	88.3%	88.0%	87.5%	86.5%	85.8%	87.3%	88.9%
Intermediate-Term Fixed Rate (excl Balloon)	8.9%	9.2%	9.4%	9.5%	10.1%	10.9%	10.3%	9.2%
Adjustable Rate	2.3%	2.5%	2.7%	3.0%	3.4%	3.3%	2.5%	1.9%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	2.3%	2.5%	2.7%	3.0%	3.4%	3.3%	2.5%	1.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.5%	0.6%	0.6%	0.7%	0.9%	1.0%	0.8%	0.5%
- 5/1 Hybrid Arm	0.9%	0.9%	1.0%	1.1%	1.2%	1.3%	1.0%	1.1%
- 7/1 Hybrid Arm	1.0%	1.0%	1.1%	1.1%	1.2%	1.0%	0.6%	0.2%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



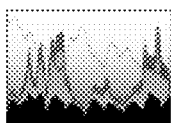
Single Family Conventional Book Characteristics Construction to Permanent

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	3.6%	3.6%	3.7%	3.6%	3.6%	3.4%	2.6%	1.8%
- 75/20/05	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	0.4%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.0%	2.0%	2.0%	2.0%	1.9%	2.1%	1.9%	1.6%
- 80/15/05	1.1%	1.1%	1.1%	1.1%	1.0%	0.5%	0.3%	0.2%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	6.1%	6.1%	6.2%	6.0%	6.5%	6.1%	5.3%	3.6%
- 75/20/05	0.6%	0.5%	0.5%	0.5%	0.6%	0.8%	0.5%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.4%	1.9%
- 80/15/05	1.3%	1.3%	1.4%	1.3%	1.4%	0.8%	0.6%	0.4%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Construction to Permanent

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	1.7%	1.7%	1.7%	1.7%	2.0%	2.0%	1.8%	1.2%
EA/TPR								
EA/TPR	1.3%	1.3%	1.2%	1.2%	1.2%	1.5%	1.8%	1.9%
- EA I	0.8%	0.8%	0.8%	0.8%	0.7%	0.9%	1.1%	1.1%
- EA/TPR II	0.4%	0.4%	0.5%	0.4%	0.5%	0.6%	0.7%	0.8%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	34.4%	34.7%	34.8%	35.0%	37.7%	40.4%	41.8%	39.3%
Northeast	12.0%	12.4%	12.7%	12.7%	13.1%	13.8%	13.7%	15.6%
Southeast	27.3%	26.9%	26.8%	26.5%	25.0%	22.1%	20.6%	18.6%
Southwest	8.1%	8.0%	8.0%	7.9%	7.3%	6.8%	5.8%	5.9%
West	18.3%	18.1%	17.7%	17.8%	17.0%	16.9%	18.1%	20.6%
Census Region (Sums to 100%)								
New England	0.9%	0.9%	0.9%	0.9%	1.1%	1.3%	1.7%	1.4%
Middle Atlantic	11.0%	11.3%	11.7%	11.6%	11.8%	12.2%	11.7%	12.9%
East North Central	33.0%	33.3%	33.4%	33.5%	36.1%	38.8%	40.4%	38.1%
East South Central	3.9%	3.9%	3.6%	3.6%	3.7%	3.7%	3.8%	3.0%
South Atlantic	23.4%	23.0%	23.3%	23.0%	21.3%	18.4%	16.8%	15.5%
West North Central	1.4%	1.5%	1.5%	1.6%	1.7%	1.6%	1.4%	1.2%
West South Central	6.1%	6.1%	5.9%	5.7%	5.0%	4.7%	3.7%	3.5%
Mountain	2.9%	2.9%	2.9%	3.2%	3.2%	3.1%	3.2%	3.6%
Pacific	17.3%	17.0%	16.7%	16.7%	15.9%	15.8%	17.0%	19.5%
US Territories	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%	1.2%
Top 10 States								
01) OH	26.9%	27.2%	27.2%	27.1%	29.1%	31.2%	32.2%	31.8%
02) SC	13.5%	13.0%	13.2%	13.1%	11.6%	8.7%	6.6%	4.5%
03) PA	10.7%	11.1%	11.3%	11.3%	11.6%	11.9%	11.2%	12.2%
04) WA	9.9%	9.5%	9.1%	9.0%	8.3%	8.0%	8.5%	8.3%
05) OR	6.6%	6.8%	6.8%	7.0%	6.9%	7.0%	7.7%	9.4%
06) FL	5.2%	5.4%	5.4%	5.5%	5.7%	6.3%	7.1%	8.6%
07) TX	3.2%	3.3%	3.1%	3.0%	2.8%	2.8%	2.4%	2.4%
08) MI	3.1%	3.1%	3.2%	3.4%	3.5%	3.7%	3.1%	3.3%
09) OK	2.5%	2.5%	2.5%	2.4%	2.0%	1.5%	0.9%	0.7%
10) AL	2.3%	2.3%	2.2%	2.2%	2.4%	2.6%	2.8%	2.1%
Top 10 Sellers								
01) FANNIE MAE	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	99.9%



Single Family Conventional Book Characteristics Construction to Permanent

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) FIRST FINANCIAL HOLDINGS INC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) FIRSTMERIT CORPORATION	15.7%	15.7%	15.7%	15.5%	16.7%	19.1%	18.1%	17.3%
02) HUNTINGTON BANCSHARES INCORPORATED	14.4%	14.8%	14.9%	14.7%	15.2%	13.7%	13.5%	11.5%
03) JP MORGAN CHASE & CO	5.8%	6.0%	6.2%	6.2%	7.1%	7.9%	5.5%	2.1%
04) COLLATERAL INVESTMENT GROUP	5.4%	5.4%	5.4%	5.3%	5.8%	6.5%	6.8%	5.7%
05) FIRST FINANCIAL HOLDINGS INC	5.0%	5.2%	5.4%	5.5%	5.5%	5.0%	3.6%	3.0%
06) BANNER BANK	4.5%	3.9%	3.1%	2.7%	0.9%	0.0%	0.0%	0.0%
07) CENLAR CAPITAL CORPORATION	4.1%	4.3%	4.6%	4.9%	3.5%	1.9%	0.1%	0.0%
08) FIRST CITIZENS BANCORPORATION OF SOUTH C	3.4%	3.0%	2.8%	2.5%	1.3%	0.0%	0.0%	0.1%
09) COASTAL SOUTH BANCSHARES INC	3.0%	2.2%	1.5%	0.8%	0.1%	0.1%	0.3%	0.5%
10) FIRST MORTGAGE COMPANY LLC	2.8%	2.8%	2.8%	2.6%	2.1%	1.6%	0.9%	0.6%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	70.5%							
Credit Enhancement	29.5%							
- Primary MI Only	29.5%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement								
Alt-A with Credit Enhancement								
Economic Fees and Gap								
Wtd Avg Economic Gap	11.92	11.51	11.04	10.86	11.19	10.52	9.22	6.49



Single Family Conventional Book Characteristics Construction to Permanent

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	15.71	15.44	15.40	15.30	14.94	15.66	17.26	20.61
Wtd Avg Charged Fee	27.63	26.95	26.44	26.16	26.14	26.18	26.48	27.10
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.75%	0.55%	0.63%	0.47%	0.44%	0.64%	0.51%	0.32%
- SDQ Rate for Loans with CE	1.60%							
- SDQ Rate for Loans without CE	0.41%							
SDQ Rate Excl. Katrina Loans	0.75%	0.55%	0.63%	0.47%	0.44%	0.62%	0.51%	0.33%
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	0.00%	7.14%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	48	35	40	30	26	31	19	6
SDQ Count for Loans with CE	29							
SDQ Count for Loans without CE	19							
SDQ Volume (\$M)								
SDQ Volume	\$8.0	\$5.6	\$6.0	\$5.2	\$4.1	\$4.7	\$2.7	\$0.9
SDQ Volume for Loans with CE	\$5.4							
SDQ Volume for Loans without CE	\$2.6							



Single Family Conventional Book Characteristics Flex

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	664,040	671,953	665,672	640,223	476,181	355,927	256,691	158,466
Book Volume (\$B)	\$101.2	\$102.5	\$100.9	\$95.4	\$64.7	\$46.2	\$32.8	\$20.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
OLTV 60.01% - 70.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
OLTV 70.01% - 75.00%	5.1%	5.1%	5.3%	5.6%	0.7%	0.3%	0.3%	0.3%
OLTV 75.01% - 80.00%	20.8%	21.1%	22.2%	24.0%	28.9%	22.8%	16.4%	9.8%
OLTV 80.01% - 90.00%	0.3%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.5%
OLTV 90.01% - 95.00%	1.1%	1.0%	0.8%	0.6%	0.7%	1.0%	1.3%	1.8%
OLTV 95.01% - 97.00%	7.7%	6.9%	6.6%	6.8%	10.1%	15.3%	25.3%	41.6%
OLTV 97.01% - 100.00%	64.5%	65.2%	64.5%	62.2%	59.0%	60.0%	56.0%	45.7%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	94.0%	94.0%	93.7%	93.3%	93.5%	94.6%	95.6%	96.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
Comb LTV 75.01% - 80.00%	0.3%	0.3%	0.3%	0.3%	0.4%	0.6%	1.3%	2.4%
Comb LTV 80.01% - 90.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%
Comb LTV 90.01% - 95.00%	1.1%	1.0%	0.8%	0.6%	0.8%	1.0%	1.3%	1.7%
Comb LTV 95.01% - 97.00%	7.8%	7.0%	6.6%	6.8%	9.6%	14.1%	23.3%	39.3%
Comb LTV 97.01% - 100.00%	88.8%	89.8%	90.3%	90.0%	85.5%	79.0%	68.4%	51.2%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	1.6%	1.6%	1.7%	1.9%	3.4%	4.8%	5.2%	4.6%
Wtd Avg Comb LTV	99.6%	99.6%	99.6%	99.6%	99.5%	99.3%	98.8%	98.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
Comb LTV 75.01% - 80.00%	0.3%	0.3%	0.3%	0.3%	0.4%	0.6%	1.3%	2.4%
Comb LTV 80.01% - 90.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%
Comb LTV 90.01% - 95.00%	1.1%	1.0%	0.8%	0.6%	0.8%	1.0%	1.3%	1.7%



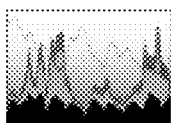
Single Family Conventional Book Characteristics Flex

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	7.8%	7.0%	6.6%	6.8%	9.6%	14.2%	23.4%	39.5%
Comb LTV 97.01% - 100.00%	88.8%	89.8%	90.3%	90.0%	85.5%	79.0%	68.4%	51.2%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	1.6%	1.6%	1.7%	1.9%	3.4%	4.8%	5.2%	4.5%
Wtd Avg Comb LTV	99.6%	99.6%	99.6%	99.6%	99.5%	99.3%	98.8%	98.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	1.7%	2.2%	2.8%	3.1%	5.3%	5.6%	1.7%	0.4%
MTMLTV 60.01% - 70.00%	5.2%	6.0%	6.7%	6.6%	8.4%	9.2%	5.8%	2.2%
MTMLTV 70.01% - 75.00%	7.0%	8.5%	9.9%	9.5%	9.6%	9.2%	6.7%	4.1%
MTMLTV 75.01% - 80.00%	9.4%	10.6%	12.2%	13.4%	16.9%	15.3%	13.9%	8.1%
MTMLTV 80.01% - 90.00%	15.6%	15.5%	16.0%	17.6%	20.7%	21.8%	23.2%	25.8%
MTMLTV 90.01% - 95.00%	9.7%	10.5%	11.2%	10.3%	13.1%	16.7%	17.2%	28.9%
MTMLTV 95.01% - 97.00%	5.9%	6.7%	6.8%	5.9%	6.2%	7.4%	8.6%	13.5%
MTMLTV 97.01% - 100.00%	11.0%	14.3%	17.5%	16.5%	13.1%	12.0%	17.5%	14.2%
MTMLTV > 100.00%	34.4%	25.7%	16.9%	17.1%	6.6%	2.8%	5.4%	2.4%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Wtg Avg MTMLTV	94.3%	91.1%	88.4%	87.7%	83.9%	83.5%	87.3%	89.8%
Credit Score (Sums to 100%)								
FICO < 550	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.5%	0.4%
FICO 550-579	0.6%	0.6%	0.6%	0.7%	0.8%	0.9%	1.2%	1.4%
FICO 580-619	5.2%	5.4%	5.6%	5.8%	6.2%	6.4%	6.5%	5.8%
FICO 620-659	17.2%	17.4%	17.8%	18.0%	18.4%	19.3%	19.6%	17.9%
FICO 660-699	25.0%	25.1%	25.0%	24.7%	25.1%	25.8%	26.2%	26.7%
FICO 700-739	24.7%	24.6%	24.3%	24.1%	24.0%	23.9%	24.5%	25.5%
FICO >= 740	26.9%	26.6%	26.3%	26.2%	24.8%	22.9%	21.1%	21.8%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%	0.4%
Wtd Avg FICO	702	701	700	700	697	695	692	695
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	93.6%	93.5%	93.4%	93.3%	93.4%	91.0%	90.9%	95.4%
Intermediate-term, fixed-rate	0.6%	0.6%	0.6%	0.6%	0.8%	0.9%	1.1%	1.1%
Adjustable-rate	3.0%	3.1%	3.3%	3.6%	5.7%	8.0%	8.0%	3.5%
Interest Only adjustable-rate	0.6%	0.6%	0.5%	0.5%	0.1%	0.1%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Flex

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	2.3%	2.2%	2.2%	2.0%	0.1%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)								
1 Unit	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%
2-4 Units	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.6%	8.6%	8.5%	8.4%	7.9%	7.4%	7.6%	8.3%
Single Family Homes	91.4%	91.4%	91.5%	91.6%	92.1%	92.6%	92.4%	91.7%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.6%	1.2%
Condo/Coop	8.6%	8.6%	8.5%	8.4%	7.9%	7.4%	7.6%	8.3%
1 Unit	91.2%	91.3%	91.3%	91.4%	91.9%	92.2%	91.7%	90.4%
2-4 Units	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	8.6%	8.6%	8.5%	8.4%	7.9%	7.4%	7.6%	8.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	98.3%	98.3%	98.4%	98.5%	99.0%	99.0%	98.7%	98.1%
Cash-Out Refinance	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Other Refinance	1.7%	1.7%	1.6%	1.5%	1.0%	1.0%	1.2%	1.8%
Origination Type (Sums to 100%)								
TPO Broker	22.6%	22.5%	22.3%	21.9%	20.1%	20.6%	22.2%	24.2%
TPO Correspondent	39.6%	39.7%	39.8%	39.5%	37.5%	34.4%	32.6%	30.9%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Retail	37.8%	37.8%	37.9%	38.5%	42.3%	45.0%	45.1%	44.8%
Origination Year (Sums to 100%)								
< 2001	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%	1.5%
2001	0.3%	0.3%	0.3%	0.4%	0.7%	1.2%	2.7%	7.7%
2002	1.3%	1.3%	1.4%	1.6%	2.8%	5.0%	10.6%	28.2%
2003	4.8%	5.0%	5.2%	5.7%	10.0%	17.3%	34.6%	62.6%
2004	8.9%	9.1%	9.7%	10.6%	18.8%	32.7%	51.6%	0.0%
2005	15.5%	15.8%	16.8%	18.4%	31.4%	43.5%	0.0%	0.0%
2006	21.4%	21.8%	23.2%	25.6%	36.2%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Flex

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	38.2%	38.4%	39.7%	37.7%	0.0%	0.0%	0.0%	0.0%
2008	9.6%	8.2%	3.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$157,323	\$156,836	\$155,548	\$152,835	\$139,140	\$132,351	\$129,505	\$128,002
Loan Original Note Rate	6.52%	6.52%	6.53%	6.54%	6.43%	6.22%	6.27%	6.43%
Seasoning (Sums to 100%)								
Seasoned	0.3%	0.2%	0.2%	0.2%	0.2%	0.3%	0.1%	0.1%
Non-Seasoned	99.7%	99.8%	99.8%	99.8%	99.8%	99.7%	99.9%	99.9%
ACI								
ACI Probability	0.98%	0.99%	1.01%	1.03%	1.06%	1.07%	1.09%	1.02%
Wtd Avg ACI Score	668	668	668	667	667	666	665	666
Credit Premium								
Wtd Avg Credit Premium	-0.13	-0.14	-0.14	-0.11	-0.06	-0.04	-0.07	-0.05
Credit Premium > 1.5	0.4%	0.4%	0.4%	0.5%	0.6%	0.8%	0.6%	0.5%
Prepay Premium								
Prepay Premium	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.1%	2.1%	2.2%	2.3%	2.7%	3.4%	4.4%	4.2%
DTI Ratio > 20 and <= 30	10.3%	10.3%	10.4%	10.6%	11.8%	12.9%	14.1%	14.5%
DTI Ratio > 30 and <= 40	25.6%	25.5%	25.5%	25.7%	26.8%	27.1%	26.7%	28.5%
DTI Ratio > 40 and <= 50	31.1%	31.0%	31.0%	30.8%	30.0%	28.7%	26.8%	27.4%
DTI Ratio > 50	27.6%	27.6%	27.3%	26.6%	24.1%	22.8%	22.4%	20.6%
DTI Ratio Missing	3.3%	3.4%	3.6%	3.9%	4.6%	5.2%	5.5%	4.8%
Wtd Avg DTI Ratio	43.5%	43.5%	43.5%	43.3%	42.4%	41.8%	41.4%	40.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.1%	2.1%	2.2%	2.3%	2.7%	3.4%	4.5%	4.2%
DTI Ratio > 20 and <= 30	10.5%	10.5%	10.6%	10.9%	12.1%	13.3%	14.7%	15.1%
DTI Ratio > 30 and <= 40	26.3%	26.3%	26.4%	26.6%	28.0%	28.4%	28.2%	29.9%
DTI Ratio > 40 and <= 50	32.1%	32.1%	32.1%	32.1%	31.4%	30.2%	28.3%	28.7%
DTI Ratio > 50	28.6%	28.6%	28.5%	27.9%	25.6%	24.5%	24.0%	21.7%
DTI Ratio Missing	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.4%	0.4%
Wtd Avg DTI Ratio	43.6%	43.6%	43.5%	43.4%	42.6%	41.9%	41.4%	40.9%
Origination Term (Sums to 100%)								
<= 15 Years	0.6%	0.6%	0.6%	0.6%	0.8%	0.9%	1.1%	1.1%



Single Family Conventional Book Characteristics Flex

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%
> 25 Years and <= 30 Years	98.5%	98.5%	98.5%	98.6%	98.9%	98.7%	98.6%	98.5%
> 30 Years	0.7%	0.7%	0.7%	0.6%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	95.9%	95.8%	95.6%	95.3%	93.5%	91.0%	90.9%	95.4%
Intermediate-Term Fixed Rate (excl Balloon)	0.5%	0.6%	0.6%	0.6%	0.8%	0.9%	1.1%	1.1%
Adjustable Rate	3.6%	3.6%	3.8%	4.1%	5.7%	8.1%	8.0%	3.5%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.7%	0.7%	0.7%	0.6%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	3.5%	3.6%	3.8%	4.1%	5.7%	8.1%	8.0%	3.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%
- 5/1 Hybrid Arm	2.6%	2.6%	2.8%	3.0%	4.2%	5.8%	5.4%	1.2%
- 7/1 Hybrid Arm	0.8%	0.8%	0.8%	0.9%	1.3%	2.0%	2.5%	2.2%
- 10/1 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	2.8%	2.8%	2.8%	2.5%	0.1%	0.1%	0.0%	0.0%
- Interest Only ARM	0.6%	0.6%	0.5%	0.5%	0.1%	0.1%	0.0%	0.0%
- Interest Only FRM	2.3%	2.2%	2.2%	2.0%	0.1%	0.0%	0.0%	0.0%
Alt-A	1.4%	1.4%	1.5%	1.7%	2.0%	1.7%	0.2%	0.6%
- Alt-A Low/No Doc	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%	0.1%



Single Family Conventional Book Characteristics Flex

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	1.3%	1.3%	1.4%	1.5%	1.9%	1.6%	0.2%	0.5%
My Community Mortgage	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Non-Full Doc								
Non-Full Doc Total	0.8%	0.8%	0.9%	0.9%	0.1%	0.1%	0.1%	0.2%
- Select Lender Programs Non-Full Doc	0.7%	0.8%	0.8%	0.9%	0.0%	0.0%	0.0%	0.1%
- Other Low/No Doc	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	93.3%	93.2%	92.8%	92.1%	90.2%	90.4%	93.5%	94.1%
Investor Channel	3.0%	3.0%	3.1%	3.4%	4.6%	4.0%	1.1%	1.3%
eChannel	3.7%	3.8%	4.0%	4.5%	5.2%	5.6%	5.4%	4.5%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	26.5%	26.8%	28.1%	30.3%	30.1%	23.6%	17.2%	10.6%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	5.5%	5.5%	5.7%	6.1%	1.1%	0.6%	0.5%	0.5%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	20.9%	21.1%	22.2%	24.1%	28.8%	22.8%	16.6%	10.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	26.7%	26.9%	28.3%	30.4%	30.3%	23.8%	17.4%	11.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.4%	0.6%	0.5%	0.5%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	26.3%	26.6%	27.9%	30.0%	29.7%	22.9%	16.7%	10.3%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Flex

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
EA/TPR								
EA/TPR	3.6%	3.7%	3.9%	4.0%	4.3%	5.1%	5.5%	5.8%
- EA I	2.1%	2.2%	2.2%	2.2%	2.4%	2.9%	3.0%	3.2%
- EA/TPR II	1.0%	1.0%	1.1%	1.2%	1.2%	1.3%	1.4%	1.7%
- EA/TPR III	0.5%	0.5%	0.5%	0.6%	0.7%	0.9%	1.1%	0.9%
10-K Property Region (Sums to 100%)								
Midwest	19.3%	19.4%	19.6%	20.1%	21.4%	21.4%	19.7%	17.9%
Northeast	12.6%	12.5%	12.6%	12.9%	13.4%	13.0%	11.9%	11.2%
Southeast	30.8%	30.8%	30.9%	30.9%	31.2%	31.3%	32.0%	31.0%
Southwest	26.0%	26.0%	26.0%	26.0%	26.0%	25.4%	24.3%	22.9%
West	11.4%	11.2%	10.9%	10.1%	8.1%	9.0%	12.1%	17.1%
Census Region (Sums to 100%)								
New England	3.9%	3.9%	3.9%	4.0%	4.2%	4.0%	3.7%	3.5%
Middle Atlantic	7.2%	7.2%	7.2%	7.4%	7.8%	7.7%	7.2%	6.6%
East North Central	14.8%	14.9%	15.1%	15.6%	16.3%	16.2%	14.9%	13.6%
East South Central	7.8%	7.8%	7.8%	7.9%	8.2%	7.5%	6.5%	5.8%
South Atlantic	23.3%	23.3%	23.4%	23.4%	23.4%	24.2%	25.9%	25.5%
West North Central	8.1%	8.1%	8.1%	8.3%	9.0%	9.0%	8.1%	7.1%
West South Central	16.0%	16.0%	15.9%	15.9%	16.7%	16.3%	14.9%	13.5%
Mountain	8.8%	8.8%	8.8%	8.6%	7.2%	7.2%	8.2%	9.2%
Pacific	9.0%	8.9%	8.6%	7.9%	6.2%	7.1%	9.9%	14.4%
US Territories	1.2%	1.2%	1.2%	1.2%	1.1%	0.9%	0.6%	0.8%
Top 10 States								
01) TX	11.5%	11.5%	11.3%	11.3%	11.5%	11.0%	10.2%	9.3%
02) FL	6.8%	6.9%	7.0%	7.0%	7.3%	8.3%	9.8%	10.0%
03) GA	5.1%	5.1%	5.1%	5.0%	5.1%	4.8%	4.6%	4.3%
04) CA	3.9%	3.9%	3.8%	3.1%	1.6%	2.0%	4.1%	8.2%
05) PA	3.8%	3.8%	3.8%	3.9%	4.3%	4.3%	4.0%	3.7%
06) IL	3.8%	3.8%	3.8%	3.9%	3.9%	3.7%	3.7%	3.4%
07) OH	3.8%	3.8%	3.8%	3.9%	4.0%	3.9%	3.3%	2.8%
08) NC	3.5%	3.5%	3.5%	3.4%	3.4%	3.1%	2.8%	2.8%
09) MI	3.1%	3.2%	3.3%	3.4%	3.8%	4.1%	4.1%	4.0%
10) TN	3.0%	3.0%	3.0%	3.0%	3.0%	2.7%	2.5%	2.4%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	16.8%	16.8%	16.9%	16.5%	14.8%	13.6%	14.2%	15.9%



Single Family Conventional Book Characteristics Flex

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	10.3%	10.3%	10.3%	10.6%	11.0%	8.7%	7.1%	4.3%
03) SUNTRUST BANKS INC	8.0%	8.1%	8.2%	8.2%	6.9%	5.1%	4.7%	5.0%
04) FLAGSTAR BANCORP INC	6.0%	6.0%	6.0%	6.0%	6.1%	7.3%	6.1%	4.8%
05) PHH CORPORATION	5.8%	5.9%	6.2%	6.7%	8.4%	9.7%	10.7%	12.1%
06) FIRST HORIZON NATIONAL CORPORATION	5.0%	5.1%	5.0%	5.3%	4.8%	4.8%	5.5%	4.8%
07) WELLS FARGO & COMPANY	4.6%	4.4%	3.8%	3.1%	0.4%	0.5%	0.5%	0.8%
08) JP MORGAN CHASE & CO	4.4%	4.4%	4.0%	3.5%	2.7%	3.7%	5.6%	5.9%
09) UNITED SERVICES AUTOMOBILE ASSOCIATION	3.8%	3.8%	4.0%	4.0%	3.3%	2.3%	1.4%	0.6%
10) CERBERUS CAPITAL HOLDING	3.5%	3.5%	3.7%	4.0%	6.7%	7.7%	6.0%	3.3%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	16.8%	16.8%	16.9%	16.5%	14.8%	13.6%	14.2%	15.9%
02) CITIGROUP INC	14.1%	14.2%	14.3%	15.0%	18.0%	17.2%	13.5%	10.3%
03) JP MORGAN CHASE & CO	13.2%	13.2%	12.9%	12.5%	13.0%	12.7%	13.0%	12.6%
04) WELLS FARGO & COMPANY	7.9%	7.8%	7.2%	6.4%	4.1%	3.9%	3.7%	3.0%
05) SUNTRUST BANKS INC	6.5%	6.5%	6.5%	6.4%	4.4%	3.7%	3.8%	4.3%
06) PHH CORPORATION	4.1%	4.1%	4.3%	4.7%	5.9%	7.4%	8.4%	9.2%
07) UNITED SERVICES AUTOMOBILE ASSOCIATION	4.0%	4.0%	4.1%	4.2%	3.6%	2.7%	2.1%	1.9%
08) CERBERUS CAPITAL HOLDING	3.9%	3.9%	4.1%	4.4%	7.1%	8.2%	7.1%	5.5%
09) FLAGSTAR BANCORP INC	3.7%	3.6%	3.5%	3.3%	1.4%	1.6%	2.8%	2.9%
10) NATIONAL CITY CORPORATION	3.3%	3.3%	3.4%	3.5%	2.5%	2.1%	1.3%	1.3%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	29.6%							
Credit Enhancement	70.4%							
- Primary MI Only	64.8%							
- Pool Policy Only	0.2%							
- Pool Policy and Primary MI	0.4%							
- Full Recourse	1.3%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	3.5%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	68.7%							
Alt-A with Credit Enhancement	56.1%							
Economic Fees and Gap								
Wtd Avg Economic Gap	4.10	3.83	3.06	2.07	5.72	9.35	9.18	6.63



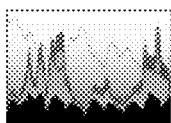
Single Family Conventional Book Characteristics Flex

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	36.82	37.15	37.98	39.65	40.45	40.30	39.84	37.95
Wtd Avg Charged Fee	40.92	40.97	41.04	41.72	46.17	49.65	49.02	44.58
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	3.29%	2.55%	2.14%	1.95%	1.41%	1.60%	1.09%	1.05%
- SDQ Rate for Loans with CE	3.95%							
- SDQ Rate for Loans without CE	1.67%							
SDQ Rate Excl. Katrina Loans	3.28%	2.54%	2.13%	1.93%	1.38%	1.30%	1.10%	1.06%
SDQ Rate for Katrina Loans	3.54%	3.13%	3.15%	3.08%	3.36%	11.95%	0.64%	0.64%
Serious Delinquent Loans								
SDQ Loan Count	21,699	17,006	14,094	12,386	6,666	5,626	2,753	1,648
SDQ Count for Loans with CE	18,482							
SDQ Count for Loans without CE	3,217							
SDQ Volume (\$M)								
SDQ Volume	\$3,717.6	\$2,821.4	\$2,200.7	\$1,782.9	\$814.9	\$651.3	\$317.2	\$189.5
SDQ Volume for Loans with CE	\$3,156.6							
SDQ Volume for Loans without CE	\$561.0							



Single Family Conventional Book Characteristics Simultaneous Seconds

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	3,910	4,011	4,114	4,165	3,637	3,050	2,181	1,377
Book Volume (\$B)	\$0.6	\$0.7	\$0.7	\$0.7	\$0.6	\$0.5	\$0.3	\$0.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.6%	0.6%	0.6%	0.6%	0.5%	0.6%	0.7%	0.4%
OLTV 60.01% - 70.00%	1.4%	1.4%	1.5%	1.5%	1.6%	1.8%	1.2%	1.4%
OLTV 70.01% - 75.00%	3.2%	3.2%	3.2%	3.1%	2.8%	2.4%	2.5%	2.9%
OLTV 75.01% - 80.00%	94.0%	94.0%	94.0%	94.0%	94.4%	94.2%	93.7%	92.1%
OLTV 80.01% - 90.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%
OLTV 90.01% - 95.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%
OLTV 97.01% - 100.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.6%	1.4%	2.3%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	79.4%	79.4%	79.4%	79.4%	79.5%	79.5%	79.6%	79.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Comb LTV 60.01% - 70.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	0.5%	0.6%
Comb LTV 70.01% - 75.00%	0.3%	0.4%	0.4%	0.4%	0.3%	0.4%	0.6%	1.1%
Comb LTV 75.01% - 80.00%	4.4%	4.5%	4.6%	4.7%	6.3%	9.0%	14.5%	21.6%
Comb LTV 80.01% - 90.00%	50.3%	50.1%	49.7%	49.9%	47.3%	45.1%	40.8%	36.1%
Comb LTV 90.01% - 95.00%	44.0%	44.0%	44.4%	44.1%	45.1%	44.1%	41.7%	37.5%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.4%	0.4%	0.4%	0.4%	0.3%	0.4%	0.7%	1.2%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.5%	1.1%	1.7%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	90.9%	90.9%	90.9%	90.9%	90.9%	90.6%	89.9%	89.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Comb LTV 60.01% - 70.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	0.5%	0.6%
Comb LTV 70.01% - 75.00%	0.3%	0.4%	0.4%	0.4%	0.3%	0.4%	0.6%	1.1%
Comb LTV 75.01% - 80.00%	4.4%	4.5%	4.6%	4.7%	6.3%	9.0%	14.5%	21.6%
Comb LTV 80.01% - 90.00%	50.3%	50.1%	49.7%	49.9%	47.3%	45.1%	40.8%	36.1%
Comb LTV 90.01% - 95.00%	44.0%	44.0%	44.4%	44.1%	45.1%	44.1%	41.7%	37.5%



Single Family Conventional Book Characteristics Simultaneous Seconds

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.4%	0.4%	0.4%	0.4%	0.3%	0.4%	0.7%	1.2%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.5%	1.1%	1.7%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	90.9%	90.9%	90.9%	90.9%	90.8%	90.6%	89.9%	89.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	13.7%	16.0%	17.0%	16.9%	18.4%	15.3%	6.4%	1.7%
MTMLTV 60.01% - 70.00%	23.4%	24.3%	25.0%	23.4%	27.9%	29.6%	24.2%	8.2%
MTMLTV 70.01% - 75.00%	15.9%	17.7%	19.1%	18.3%	20.2%	21.6%	26.1%	29.6%
MTMLTV 75.01% - 80.00%	20.5%	23.2%	26.6%	27.7%	27.0%	29.4%	35.6%	52.5%
MTMLTV 80.01% - 90.00%	18.6%	13.6%	10.1%	12.7%	6.2%	3.9%	7.2%	7.6%
MTMLTV 90.01% - 95.00%	2.4%	1.8%	1.5%	0.7%	0.1%	0.1%	0.1%	0.4%
MTMLTV 95.01% - 97.00%	0.8%	0.2%	0.3%	0.1%	0.0%	0.1%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	0.6%	0.6%	0.3%	0.1%	0.0%	0.0%	0.2%	0.0%
MTMLTV > 100.00%	4.1%	2.6%	0.2%	0.1%	0.1%	0.0%	0.1%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	73.7%	71.7%	70.3%	70.5%	68.8%	69.4%	72.5%	75.4%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
FICO 550-579	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%
FICO 580-619	2.5%	2.5%	2.5%	2.4%	2.5%	2.3%	2.4%	2.7%
FICO 620-659	9.8%	9.8%	9.8%	9.8%	10.2%	10.4%	10.1%	8.6%
FICO 660-699	20.1%	20.2%	20.2%	20.3%	20.8%	21.3%	22.6%	22.8%
FICO 700-739	24.4%	24.3%	24.3%	23.8%	24.2%	24.9%	25.9%	28.1%
FICO >= 740	42.9%	42.9%	43.0%	43.3%	41.9%	40.7%	38.6%	37.3%
FICO Missing	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%
Wtd Avg FICO	723	723	723	723	721	720	718	718
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	91.6%	91.4%	91.2%	90.8%	88.1%	86.2%	82.7%	85.5%
Intermediate-term, fixed-rate	3.0%	3.1%	3.0%	3.0%	3.8%	4.7%	5.4%	6.5%
Adjustable-rate	3.6%	3.7%	3.9%	4.0%	5.8%	7.9%	11.2%	7.9%
Interest Only adjustable-rate	0.5%	0.5%	0.6%	0.7%	0.8%	0.7%	0.6%	0.1%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Simultaneous Seconds

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	1.3%	1.3%	1.3%	1.4%	1.6%	0.6%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	98.8%	98.8%	98.8%	98.8%	98.8%	99.0%	98.9%	99.1%
Second/Vacation Home	1.1%	1.1%	1.1%	1.1%	1.1%	1.0%	1.1%	0.8%
Investor Property	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
10-K Unit Type (Sums to 100%)								
1 Unit	99.2%	99.2%	99.2%	99.2%	99.1%	99.0%	98.8%	99.0%
2-4 Units	0.8%	0.8%	0.8%	0.8%	0.9%	1.0%	1.2%	1.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	3.4%	3.3%	3.3%	3.1%	2.8%	3.2%	4.4%	4.0%
Single Family Homes	96.6%	96.7%	96.7%	96.9%	97.2%	96.8%	95.6%	96.0%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Condo/Coop	3.4%	3.3%	3.3%	3.1%	2.8%	3.2%	4.4%	4.0%
1 Unit	95.7%	95.8%	95.8%	96.0%	96.2%	95.7%	94.2%	94.7%
2-4 Units	0.8%	0.8%	0.8%	0.8%	0.9%	1.0%	1.2%	1.0%
Condo								
Condo	3.4%	3.3%	3.3%	3.1%	2.8%	3.2%	4.4%	4.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	78.3%	78.4%	78.6%	78.9%	79.2%	79.4%	80.2%	75.4%
Cash-Out Refinance	8.4%	8.5%	8.4%	8.6%	9.0%	8.5%	7.1%	6.4%
Other Refinance	13.3%	13.2%	13.0%	12.6%	11.8%	12.1%	12.6%	18.2%
Origination Type (Sums to 100%)								
TPO Broker	10.8%	10.7%	10.5%	10.4%	9.6%	11.2%	13.9%	19.1%
TPO Correspondent	12.4%	12.4%	12.3%	12.3%	12.0%	12.1%	10.8%	10.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	76.8%	76.9%	77.2%	77.3%	78.4%	76.7%	75.3%	70.3%
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
2001	0.5%	0.5%	0.6%	0.6%	1.0%	1.5%	2.8%	6.7%
2002	1.7%	1.7%	1.6%	1.7%	2.4%	3.6%	7.4%	18.3%
2003	11.8%	12.0%	12.1%	12.3%	17.3%	24.7%	43.7%	74.9%
2004	14.0%	14.1%	14.4%	14.8%	21.1%	29.6%	46.1%	0.0%
2005	22.4%	22.4%	22.9%	23.9%	32.0%	40.6%	0.0%	0.0%
2006	18.2%	18.3%	18.6%	20.3%	26.2%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Simultaneous Seconds

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	27.2%	26.8%	26.9%	26.4%	0.0%	0.0%	0.0%	0.0%
2008	4.2%	4.1%	2.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$174,102	\$173,923	\$173,925	\$173,158	\$164,672	\$160,775	\$160,190	\$159,770
Loan Original Note Rate	6.02%	6.02%	6.02%	6.04%	5.91%	5.72%	5.67%	5.74%
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
ACI								
ACI Probability	0.18%	0.18%	0.18%	0.18%	0.19%	0.18%	0.18%	0.19%
Wtd Avg ACI Score	720	720	720	720	720	720	720	719
Credit Premium								
Wtd Avg Credit Premium	-0.04	-0.04	-0.04	-0.02	-0.02	-0.04	-0.11	-0.11
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.7%	4.7%	4.6%	4.5%	5.3%	6.0%	7.0%	6.2%
DTI Ratio > 20 and <= 30	17.8%	17.8%	17.9%	18.0%	19.1%	21.0%	22.7%	24.6%
DTI Ratio > 30 and <= 40	30.9%	31.0%	30.9%	30.5%	31.3%	31.8%	31.9%	33.1%
DTI Ratio > 40 and <= 50	25.3%	25.3%	25.4%	25.5%	24.8%	25.2%	24.5%	24.1%
DTI Ratio > 50	21.0%	20.9%	20.8%	21.1%	19.1%	15.7%	13.6%	11.7%
DTI Ratio Missing	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%
Wtd Avg DTI Ratio	39.6%	39.6%	39.6%	39.7%	38.9%	37.8%	36.8%	36.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.7%	4.7%	4.6%	4.5%	5.3%	6.0%	7.0%	6.2%
DTI Ratio > 20 and <= 30	17.8%	17.8%	17.9%	18.0%	19.1%	21.0%	22.7%	24.6%
DTI Ratio > 30 and <= 40	30.9%	31.0%	30.9%	30.5%	31.3%	31.8%	31.9%	33.1%
DTI Ratio > 40 and <= 50	25.3%	25.3%	25.4%	25.5%	24.8%	25.2%	24.5%	24.1%
DTI Ratio > 50	21.0%	20.9%	20.8%	21.1%	19.1%	15.7%	13.6%	11.7%
DTI Ratio Missing	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%
Wtd Avg DTI Ratio	39.6%	39.6%	39.6%	39.7%	38.9%	37.8%	36.8%	36.3%
Origination Term (Sums to 100%)								
<= 15 Years	3.0%	3.1%	3.0%	3.0%	3.8%	4.7%	5.4%	6.5%



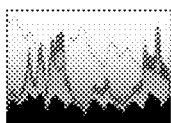
Single Family Conventional Book Characteristics Simultaneous Seconds

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.6%	1.7%	1.6%	1.7%	1.9%	2.4%	2.5%	3.6%
> 25 Years and <= 30 Years	95.2%	95.1%	95.2%	95.1%	94.1%	92.7%	92.1%	90.0%
> 30 Years	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	92.9%	92.7%	92.5%	92.3%	89.7%	86.7%	82.8%	85.5%
Intermediate-Term Fixed Rate (excl Balloon)	2.7%	2.7%	2.7%	2.7%	3.4%	4.2%	4.8%	5.5%
Adjustable Rate	4.1%	4.3%	4.5%	4.7%	6.5%	8.5%	11.8%	8.0%
Balloon	0.3%	0.3%	0.3%	0.3%	0.4%	0.6%	0.6%	1.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%
Hybrid Arm	4.0%	4.2%	4.5%	4.6%	6.5%	8.5%	11.8%	8.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.2%	0.2%	0.4%	0.6%	0.7%	0.5%
- 5/1 Hybrid Arm	1.3%	1.4%	1.5%	1.5%	2.1%	2.3%	3.4%	2.0%
- 7/1 Hybrid Arm	2.5%	2.6%	2.7%	2.9%	4.0%	5.6%	7.5%	5.3%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	1.8%	1.8%	1.9%	2.1%	2.3%	1.2%	0.7%	0.1%
- Interest Only ARM	0.5%	0.5%	0.6%	0.7%	0.8%	0.7%	0.6%	0.1%
- Interest Only FRM	1.3%	1.3%	1.3%	1.4%	1.6%	0.6%	0.1%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Simultaneous Seconds

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	96.4%	96.2%	96.2%	96.1%	95.1%	93.0%	87.7%	81.5%
- 75/20/05	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%	0.6%	1.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	44.4%	44.3%	44.0%	44.1%	41.9%	42.6%	41.5%	39.1%
- 80/15/05	45.3%	45.3%	45.8%	45.7%	47.1%	46.1%	44.4%	40.8%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- Other	6.0%	6.0%	5.8%	5.7%	5.4%	3.6%	1.1%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	99.5%	99.5%	99.5%	99.5%	99.7%	99.6%	99.5%	98.8%
- 75/20/05	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%	0.6%	1.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	48.0%	48.1%	47.6%	47.7%	46.4%	47.4%	47.7%	48.1%
- 80/15/05	46.7%	46.7%	47.1%	47.0%	48.7%	47.7%	47.0%	45.0%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.6%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%



Single Family Conventional Book Characteristics Simultaneous Seconds

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	3.9%	3.9%	4.0%	4.0%	3.8%	3.6%	3.7%	3.7%
EA/TPR								
EA/TPR	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%	0.7%	1.2%
- EA I	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.7%
- EA/TPR II	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.3%	0.3%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	23.7%	23.5%	23.5%	24.5%	22.6%	20.2%	14.0%	10.1%
Northeast	8.8%	8.9%	9.1%	9.2%	11.2%	13.1%	16.8%	18.7%
Southeast	31.6%	31.4%	31.3%	30.9%	33.2%	33.3%	36.3%	42.1%
Southwest	18.3%	18.4%	18.2%	17.8%	15.3%	17.3%	20.3%	19.3%
West	17.7%	17.8%	17.9%	17.6%	17.7%	16.1%	12.7%	9.8%
Census Region (Sums to 100%)								
New England	1.1%	1.0%	1.1%	1.1%	1.4%	1.7%	2.2%	3.0%
Middle Atlantic	7.6%	7.7%	7.8%	8.0%	9.7%	11.3%	14.4%	15.5%
East North Central	13.9%	13.9%	13.9%	14.7%	12.9%	12.8%	12.1%	9.3%
East South Central	21.0%	20.8%	20.6%	20.3%	21.8%	23.3%	24.9%	29.0%
South Atlantic	10.7%	10.7%	10.7%	10.6%	11.4%	10.1%	11.6%	13.3%
West North Central	10.6%	10.5%	10.5%	10.8%	10.6%	8.0%	2.1%	1.1%
West South Central	9.3%	9.6%	9.5%	9.5%	10.0%	11.1%	12.0%	10.7%
Mountain	19.0%	18.9%	18.7%	17.9%	14.7%	14.3%	12.6%	10.7%
Pacific	6.7%	6.8%	7.0%	7.0%	7.3%	7.3%	8.1%	7.4%
US Territories	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Top 10 States								
01) MS	12.0%	11.9%	11.9%	11.6%	12.0%	12.3%	12.4%	12.8%
02) AL	7.9%	7.9%	7.7%	7.7%	8.8%	10.0%	11.3%	15.0%
03) IL	6.5%	6.6%	6.7%	7.8%	7.7%	7.3%	7.2%	5.5%
04) TX	5.9%	6.1%	6.1%	6.1%	6.6%	7.1%	7.5%	5.6%
05) MN	5.6%	5.5%	5.4%	5.6%	4.8%	2.8%	0.2%	0.1%
06) WY	5.5%	5.6%	5.6%	5.5%	5.8%	4.4%	1.2%	0.0%
07) GA	4.5%	4.4%	4.5%	4.7%	5.3%	3.3%	2.8%	3.7%
08) MI	3.9%	3.8%	3.7%	3.5%	3.1%	3.0%	2.3%	1.5%
09) AZ	3.9%	3.8%	3.7%	3.2%	1.7%	2.5%	4.6%	5.2%
10) MT	3.5%	3.6%	3.5%	3.5%	3.7%	3.3%	2.5%	1.5%
Top 10 Sellers								
01) TRUSTMARK CORPORATION	18.7%	18.6%	18.1%	17.7%	18.3%	19.9%	22.6%	29.9%



Single Family Conventional Book Characteristics Simultaneous Seconds

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) MDC HOLDINGS INC	11.0%	10.8%	10.7%	9.6%	4.9%	6.8%	12.0%	12.1%
03) MERCHANTS FINANCIAL GROUP INC	7.5%	7.4%	7.3%	7.4%	6.4%	3.9%	0.0%	0.0%
04) FIRST INTERSTATE BANCSYSTEM	7.4%	7.5%	7.5%	7.3%	7.4%	5.0%	1.1%	0.0%
05) BANCORPSOUTH INC	5.3%	5.3%	5.5%	5.5%	6.4%	6.3%	5.2%	4.1%
06) PHH CORPORATION	4.6%	4.9%	5.0%	5.2%	7.3%	10.5%	17.2%	17.4%
07) INDEPENDENT BANKERS FINANCIAL CORPORATIO	3.8%	4.0%	3.9%	4.1%	4.0%	3.8%	2.5%	0.8%
08) ORCHID ISLAND TRS LLC	3.6%	3.5%	3.7%	3.8%	4.4%	1.7%	0.4%	0.2%
09) FIRST PLACE BANK	3.5%	3.5%	3.5%	3.0%	0.0%	0.0%	0.0%	0.0%
10) HEARTLAND FINANCIAL USA INC	3.5%	3.4%	3.5%	3.7%	4.0%	3.4%	2.5%	0.0%
Top 10 Servicers								
01) TRUSTMARK CORPORATION	18.7%	18.6%	18.1%	17.7%	18.3%	19.9%	22.6%	29.9%
02) MDC HOLDINGS INC	7.6%	7.5%	7.4%	6.3%	0.0%	0.0%	0.2%	0.1%
03) MERCHANTS FINANCIAL GROUP INC	7.5%	7.4%	7.3%	7.4%	6.4%	3.9%	0.0%	0.0%
04) FIRST INTERSTATE BANCSYSTEM	7.4%	7.5%	7.5%	7.3%	7.4%	5.4%	1.8%	0.6%
05) JP MORGAN CHASE & CO	5.8%	6.0%	6.1%	6.2%	8.0%	8.0%	8.1%	5.4%
06) BANCORPSOUTH INC	5.3%	5.3%	5.5%	5.5%	6.4%	6.3%	5.2%	4.1%
07) INDEPENDENT BANKERS FINANCIAL CORPORATIO	3.8%	4.0%	3.9%	4.1%	4.0%	3.8%	2.5%	0.8%
08) HEARTLAND FINANCIAL USA INC	3.5%	3.4%	3.5%	3.7%	4.0%	3.4%	2.5%	0.0%
09) CITIGROUP INC	3.3%	3.3%	3.3%	3.3%	4.6%	6.3%	11.1%	15.1%
10) MARINE BANCORP INC	3.2%	3.2%	3.2%	4.0%	4.8%	4.5%	4.2%	4.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	98.3%							
Credit Enhancement	1.7%							
- Primary MI Only	1.3%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	0.1%							
- Shared Arrangement	0.2%							
- Government	0.0%							
- Secondary Market (SMC)	0.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	0.0%							
Alt-A with Credit Enhancement								
Economic Fees and Gap								
Wtd Avg Economic Gap	-3.22	-3.19	-3.19	-3.29	-2.18	-2.10	-3.57	-6.31



Single Family Conventional Book Characteristics Simultaneous Seconds

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	25.39	25.37	25.27	25.37	25.19	25.33	26.60	28.25
Wtd Avg Charged Fee	22.17	22.18	22.07	22.08	23.01	23.22	23.03	21.95
Appraisal Waivers								
Appraisal Waiver	1.5%	1.5%	1.4%	1.4%	1.2%	0.8%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.57%	0.38%	0.34%	0.31%	0.22%	0.43%	0.09%	0.15%
- SDQ Rate for Loans with CE	1.45%							
- SDQ Rate for Loans without CE	0.55%							
SDQ Rate Excl. Katrina Loans	0.60%	0.40%	0.34%	0.31%	0.18%	0.15%	0.11%	0.17%
SDQ Rate for Katrina Loans	0.00%	0.00%	0.41%	0.40%	0.69%	2.61%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	22	15	14	13	8	13	2	2
SDQ Count for Loans with CE	1							
SDQ Count for Loans without CE	21							
SDQ Volume (\$M)								
SDQ Volume	\$3.8	\$2.2	\$2.3	\$2.1	\$1.4	\$2.2	\$0.3	\$0.2
SDQ Volume for Loans with CE	\$0.1							
SDQ Volume for Loans without CE	\$3.6							



Single Family Conventional Book Characteristics Streamlined Purchase

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	9	9	10	10	1			
Book Volume (\$B)	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0			
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	27.2%	27.4%	31.4%	31.6%	100.0%			
OLTV 60.01% - 70.00%	24.2%	24.2%	22.8%	22.8%	0.0%			
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
OLTV 75.01% - 80.00%	12.8%	12.8%	12.1%	12.0%	0.0%			
OLTV 80.01% - 90.00%	20.4%	20.4%	19.2%	19.2%	0.0%			
OLTV 90.01% - 95.00%	15.3%	15.2%	14.4%	14.4%	0.0%			
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg OLTV	69.6%	69.5%	68.3%	68.3%	43.0%			
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	27.2%	27.4%	31.4%	31.6%	100.0%			
Comb LTV 60.01% - 70.00%	24.2%	24.2%	22.8%	22.8%	0.0%			
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
Comb LTV 75.01% - 80.00%	12.8%	12.8%	12.1%	12.0%	0.0%			
Comb LTV 80.01% - 90.00%	20.4%	20.4%	19.2%	19.2%	0.0%			
Comb LTV 90.01% - 95.00%	15.3%	15.2%	14.4%	14.4%	0.0%			
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg Comb LTV	69.6%	69.5%	68.3%	68.3%	43.0%			
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	27.2%	27.4%	31.4%	31.6%	100.0%			
Comb LTV 60.01% - 70.00%	24.2%	24.2%	22.8%	22.8%	0.0%			
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
Comb LTV 75.01% - 80.00%	12.8%	12.8%	12.1%	12.0%	0.0%			
Comb LTV 80.01% - 90.00%	20.4%	20.4%	19.2%	19.2%	0.0%			
Comb LTV 90.01% - 95.00%	15.3%	15.2%	14.4%	14.4%	0.0%			
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%			



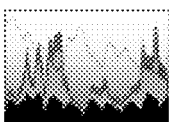
Single Family Conventional Book Characteristics Streamlined Purchase

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg Comb LTV	69.6%	69.5%	68.3%	68.2%	43.0%			
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	27.2%	51.6%	31.4%	31.6%	100.0%			
MTMLTV 60.01% - 70.00%	24.2%	0.0%	22.8%	22.8%	0.0%			
MTMLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
MTMLTV 75.01% - 80.00%	12.8%	12.8%	12.1%	12.0%	0.0%			
MTMLTV 80.01% - 90.00%	0.0%	0.0%	19.2%	0.0%	0.0%			
MTMLTV 90.01% - 95.00%	15.3%	20.4%	14.4%	33.5%	0.0%			
MTMLTV 95.01% - 97.00%	20.4%	15.2%	0.0%	0.0%	0.0%			
MTMLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
MTMLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtg Avg MTMLTV	70.4%	68.5%	67.5%	67.6%	41.3%			
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%			
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.0%			
FICO 580-619	0.0%	0.0%	0.0%	0.0%	0.0%			
FICO 620-659	20.4%	20.4%	19.2%	19.2%	0.0%			
FICO 660-699	0.0%	0.0%	0.0%	0.0%	0.0%			
FICO 700-739	18.2%	18.2%	17.2%	17.2%	0.0%			
FICO >= 740	61.3%	61.4%	63.6%	63.6%	100.0%			
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg FICO	747	747	749	749	782			
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	97.1%	97.1%	97.2%	97.2%	100.0%			
Intermediate-term, fixed-rate	2.9%	2.9%	2.8%	2.8%	0.0%			
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%			
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%			
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%			
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%			



Single Family Conventional Book Characteristics Streamlined Purchase

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	100.0%	100.0%	100.0%	100.0%	100.0%			
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%	0.0%			
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%			
10-K Unit Type (Sums to 100%)								
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%			
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%			
Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
10-K Property Type (Sums to 100%)								
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%			
Single Family Homes	100.0%	100.0%	100.0%	100.0%	100.0%			
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%			
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%			
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%			
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%			
Condo								
Condo	0.0%	0.0%	0.0%	0.0%	0.0%			
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	100.0%	100.0%	100.0%	100.0%	100.0%			
Cash-Out Refinance	0.0%	0.0%	0.0%	0.0%	0.0%			
Other Refinance	0.0%	0.0%	0.0%	0.0%	0.0%			
Origination Type (Sums to 100%)								
TPO Broker	37.1%	36.9%	34.9%	34.8%	0.0%			
TPO Correspondent	2.9%	2.9%	2.8%	2.8%	0.0%			
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%			
Retail	60.0%	60.1%	62.3%	62.4%	100.0%			
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.0%			
2001	0.0%	0.0%	0.0%	0.0%	0.0%			
2002	0.0%	0.0%	0.0%	0.0%	0.0%			
2003	0.0%	0.0%	0.0%	0.0%	0.0%			
2004	0.0%	0.0%	0.0%	0.0%	0.0%			
2005	0.0%	0.0%	0.0%	0.0%	0.0%			
2006	10.4%	10.6%	10.1%	10.3%	100.0%			
2007	89.6%	89.4%	89.9%	89.7%	0.0%			



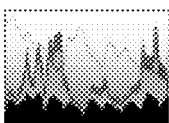
Single Family Conventional Book Characteristics Streamlined Purchase

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	0.0%	0.0%	0.0%	0.0%	0.0%			
Origination Amount and Rate								
Avg Origination Loan Amount	\$185,586	\$185,586	\$176,528	\$176,528	\$120,000			
Loan Original Note Rate	6.47%	6.47%	6.47%	6.47%	6.63%			
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%			
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%			
ACI								
ACI Probability	0.15%	0.15%	0.13%	0.13%	0.02%			
Wtd Avg ACI Score	734	734	738	738	771			
Credit Premium								
Wtd Avg Credit Premium	-0.02	-0.02	-0.03	-0.03	-0.05			
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%			
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%			
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	15.7%	15.7%	20.3%	20.3%	0.0%			
DTI Ratio > 20 and <= 30	38.0%	37.9%	35.8%	35.7%	0.0%			
DTI Ratio > 30 and <= 40	25.8%	26.0%	24.6%	24.7%	100.0%			
DTI Ratio > 40 and <= 50	0.0%	0.0%	0.0%	0.0%	0.0%			
DTI Ratio > 50	20.5%	20.4%	19.3%	19.3%	0.0%			
DTI Ratio Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg DTI Ratio	32.5%	32.5%	31.7%	31.7%	30.0%			
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	15.7%	15.7%	20.3%	20.3%	0.0%			
DTI Ratio > 20 and <= 30	38.0%	37.9%	35.8%	35.7%	0.0%			
DTI Ratio > 30 and <= 40	25.8%	26.0%	24.6%	24.7%	100.0%			
DTI Ratio > 40 and <= 50	0.0%	0.0%	0.0%	0.0%	0.0%			
DTI Ratio > 50	20.5%	20.4%	19.3%	19.3%	0.0%			
DTI Ratio Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg DTI Ratio	32.5%	32.5%	31.7%	31.7%	30.0%			
Origination Term (Sums to 100%)								
<= 15 Years	2.9%	2.9%	2.8%	2.8%	0.0%			
> 15 Years and <= 25 Years	0.0%	0.0%	5.5%	5.5%	0.0%			



Single Family Conventional Book Characteristics Streamlined Purchase

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	97.1%	97.1%	91.7%	91.7%	100.0%			
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%			
Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	97.1%	97.1%	97.2%	97.2%	100.0%			
Intermediate-Term Fixed Rate (excl Balloon)	2.9%	2.9%	2.8%	2.8%	0.0%			
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%			
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%			
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%			
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%			
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%			
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%			
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%			
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%			
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%			
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%			
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%			
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%			
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%			
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%			
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%			
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%			



Single Family Conventional Book Characteristics

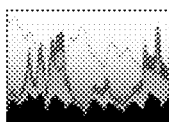
Sreamlined Purchase

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%			
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%			
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%			
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%			
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%			
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%			
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%			
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%			
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%			
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%			
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%			
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%			
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%			
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%			
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.0%	0.0%	0.0%	0.0%	0.0%			
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%			
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%			
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%			
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%			
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%			
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%			
- Other	0.0%	0.0%	0.0%	0.0%	0.0%			
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	0.0%	0.0%	0.0%	0.0%	0.0%			
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%			
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%			
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%			
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%			
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%			
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%			
- Other	0.0%	0.0%	0.0%	0.0%	0.0%			



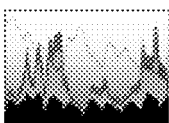
Single Family Conventional Book Characteristics Streamlined Purchase

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%			
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%			
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%			
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%			
10-K Property Region (Sums to 100%)								
Midwest	21.5%	21.4%	20.2%	20.2%	0.0%			
Northeast	44.7%	44.5%	42.1%	42.0%	0.0%			
Southeast	15.6%	15.8%	15.0%	15.2%	100.0%			
Southwest	2.9%	2.9%	8.3%	8.3%	0.0%			
West	15.3%	15.2%	14.4%	14.4%	0.0%			
Census Region (Sums to 100%)								
New England	20.4%	20.4%	19.2%	19.2%	0.0%			
Middle Atlantic	24.2%	24.2%	22.8%	22.8%	0.0%			
East North Central	21.5%	21.4%	20.2%	20.2%	0.0%			
East South Central	10.4%	10.6%	10.1%	10.3%	100.0%			
South Atlantic	5.2%	5.2%	4.9%	4.9%	0.0%			
West North Central	0.0%	0.0%	0.0%	0.0%	0.0%			
West South Central	2.9%	2.9%	8.3%	8.3%	0.0%			
Mountain	0.0%	0.0%	0.0%	0.0%	0.0%			
Pacific	15.3%	15.2%	14.4%	14.4%	0.0%			
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%			
Top 10 States								
01) NY	24.2%	24.2%	22.8%	22.8%	0.0%			
02) OH	21.5%	21.4%	20.2%	20.2%	0.0%			
03) MA	20.4%	20.4%	19.2%	19.2%	0.0%			
04) AK	15.3%	15.2%	14.4%	14.4%	0.0%			
05) MS	10.4%	10.6%	10.1%	10.3%	100.0%			
06) NC	5.2%	5.2%	4.9%	4.9%	0.0%			
07) TX	2.9%	2.9%	8.3%	8.3%	0.0%			
	0.0%	0.0%	0.0%	0.0%	0.0%			
	0.0%	0.0%	0.0%	0.0%	0.0%			
	0.0%	0.0%	0.0%	0.0%	0.0%			
Top 10 Sellers								
01) PHH CORPORATION	24.2%	24.2%	22.8%	22.8%	0.0%			
02) SALEM FIVE CENTS SAVINGS BANK	20.4%	20.4%	19.2%	19.2%	0.0%			



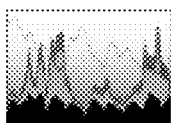
Single Family Conventional Book Characteristics Streamlined Purchase

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) MOUNT MCKINLEY BANK	15.3%	15.2%	14.4%	14.4%	0.0%			
04) FIRSTMERIT CORPORATION	13.9%	13.8%	13.1%	13.0%	0.0%			
05) FIRST FEDERAL SAVINGS AND LOAN ASSOCIATI	12.8%	12.8%	12.1%	12.0%	0.0%			
06) REGIONS FINANCIAL CORP	10.4%	10.6%	10.1%	10.3%	100.0%			
07) UNITED SERVICES AUTOMOBILE ASSOCIATION	2.9%	2.9%	2.8%	2.8%	0.0%			
	0.0%	0.0%	0.0%	0.0%	0.0%			
	0.0%	0.0%	0.0%	0.0%	0.0%			
	0.0%	0.0%	0.0%	0.0%	0.0%			
Top 10 Servicers								
01) PHH CORPORATION	24.2%	24.2%	22.8%	22.8%	0.0%			
02) SALEM FIVE CENTS SAVINGS BANK	20.4%	20.4%	19.2%	19.2%	0.0%			
03) MOUNT MCKINLEY BANK	15.3%	15.2%	14.4%	14.4%	0.0%			
04) FIRSTMERIT CORPORATION	13.9%	13.8%	13.1%	13.0%	0.0%			
05) FIRST FEDERAL SAVINGS AND LOAN ASSOCIATI	12.8%	12.8%	12.1%	12.0%	0.0%			
06) REGIONS FINANCIAL CORP	10.4%	10.6%	10.1%	10.3%	100.0%			
07) UNITED SERVICES AUTOMOBILE ASSOCIATION	2.9%	2.9%	2.8%	2.8%	0.0%			
	0.0%	0.0%	0.0%	0.0%	0.0%			
	0.0%	0.0%	0.0%	0.0%	0.0%			
	0.0%	0.0%	0.0%	0.0%	0.0%			
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	64.2%							
Credit Enhancement	35.8%							
- Primary MI Only	35.8%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement								
Alt-A with Credit Enhancement								
Economic Fees and Gap								
Wtd Avg Economic Gap	-1.58	-1.54	-1.06	-1.03	9.31			
Wtd Avg Economic Model Fee	14.90	14.87	14.32	14.29	5.00			



Single Family Conventional Book Characteristics Streamlined Purchase

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	13.32	13.33	13.26	13.26	14.31			
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%			
Serious Delinquent Loans								
SDQ Rate All Loans	0.00%	0.00%	0.00%	0.00%	0.00%			
- SDQ Rate for Loans with CE	0.00%							
- SDQ Rate for Loans without CE	0.00%							
SDQ Rate Excl. Katrina Loans	0.00%	0.00%	0.00%	0.00%	0.00%			
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	0	0	0	0	0			
SDQ Count for Loans with CE	0							
SDQ Count for Loans without CE	0							
SDQ Volume (\$M)								
SDQ Volume	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0			
SDQ Volume for Loans with CE	\$0.0							
SDQ Volume for Loans without CE	\$0.0							



Single Family Conventional Book Characteristics Streamlined Refi

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	818,495	825,306	813,014	794,732	810,340	862,723	883,581	799,448
Book Volume (\$B)	\$96.9	\$98.2	\$95.6	\$91.7	\$93.9	\$103.6	\$110.8	\$104.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	46.5%	46.7%	47.4%	48.6%	49.6%	48.8%	46.3%	44.1%
OLTV 60.01% - 70.00%	19.9%	19.9%	19.9%	19.9%	19.8%	19.8%	19.9%	19.8%
OLTV 70.01% - 75.00%	11.0%	11.0%	11.0%	10.9%	10.8%	10.9%	11.4%	11.5%
OLTV 75.01% - 80.00%	10.0%	9.9%	9.8%	9.5%	9.2%	9.4%	10.1%	10.7%
OLTV 80.01% - 90.00%	8.3%	8.3%	8.0%	7.5%	7.2%	7.6%	8.4%	9.1%
OLTV 90.01% - 95.00%	2.1%	2.1%	2.0%	1.9%	1.8%	1.9%	2.2%	2.7%
OLTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.4%	0.4%
OLTV 97.01% - 100.00%	0.5%	0.5%	0.4%	0.4%	0.3%	0.3%	0.4%	0.4%
OLTV > 100.00%	1.3%	1.2%	1.1%	1.0%	0.9%	0.9%	1.0%	1.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	60.8%	60.7%	60.4%	59.8%	59.2%	59.6%	60.8%	62.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	31.0%	31.0%	31.1%	31.4%	31.1%	30.2%	28.9%	28.2%
Comb LTV 60.01% - 70.00%	21.2%	21.2%	21.1%	21.1%	20.8%	20.6%	20.1%	19.8%
Comb LTV 70.01% - 75.00%	14.6%	14.5%	14.7%	14.8%	14.8%	14.9%	15.1%	15.2%
Comb LTV 75.01% - 80.00%	20.7%	20.8%	20.9%	21.0%	21.7%	22.3%	23.6%	24.2%
Comb LTV 80.01% - 90.00%	8.4%	8.4%	8.2%	7.8%	7.6%	7.8%	7.8%	8.0%
Comb LTV 90.01% - 95.00%	2.9%	3.0%	2.9%	2.9%	3.0%	3.1%	3.4%	3.7%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Comb LTV 97.01% - 100.00%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	66.6%	66.6%	66.5%	66.4%	66.4%	66.8%	67.3%	67.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	31.0%	31.0%	31.1%	31.4%	31.1%	30.2%	28.9%	28.2%
Comb LTV 60.01% - 70.00%	21.2%	21.2%	21.1%	21.1%	20.8%	20.6%	20.1%	19.8%
Comb LTV 70.01% - 75.00%	14.6%	14.5%	14.7%	14.8%	14.8%	14.9%	15.1%	15.2%
Comb LTV 75.01% - 80.00%	20.7%	20.8%	20.9%	21.0%	21.7%	22.3%	23.6%	24.2%
Comb LTV 80.01% - 90.00%	8.4%	8.4%	8.2%	7.8%	7.6%	7.8%	7.8%	8.0%
Comb LTV 90.01% - 95.00%	2.9%	3.0%	2.9%	2.9%	3.0%	3.1%	3.4%	3.7%



Single Family Conventional Book Characteristics Streamlined Refi

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Comb LTV 97.01% - 100.00%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	66.6%	66.6%	66.5%	66.4%	66.4%	66.8%	67.3%	67.7%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	62.2%	65.2%	69.1%	71.5%	75.4%	72.3%	61.8%	49.2%
MTMLTV 60.01% - 70.00%	10.5%	10.2%	9.7%	9.3%	9.5%	11.5%	15.6%	18.6%
MTMLTV 70.01% - 75.00%	4.1%	4.0%	3.6%	3.2%	2.9%	3.5%	5.8%	8.9%
MTMLTV 75.01% - 80.00%	3.6%	3.4%	2.9%	2.4%	1.7%	2.1%	3.6%	6.1%
MTMLTV 80.01% - 90.00%	5.0%	4.2%	3.2%	2.6%	1.4%	1.7%	3.4%	6.0%
MTMLTV 90.01% - 95.00%	1.5%	1.2%	0.8%	0.6%	0.2%	0.3%	0.6%	1.1%
MTMLTV 95.01% - 97.00%	0.5%	0.4%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%
MTMLTV 97.01% - 100.00%	0.6%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	0.2%
MTMLTV > 100.00%	2.3%	1.4%	0.7%	0.5%	0.2%	0.2%	0.4%	0.7%
MTMLTV Missing	9.6%	9.6%	9.5%	9.4%	8.6%	8.3%	8.5%	8.9%
Wtg Avg MTMLTV	50.3%	48.1%	45.6%	44.3%	42.3%	44.4%	50.6%	56.9%
Credit Score (Sums to 100%)								
FICO < 550	0.9%	0.9%	1.0%	1.0%	1.1%	1.2%	1.1%	1.0%
FICO 550-579	0.9%	1.0%	1.0%	1.1%	1.2%	1.2%	1.3%	1.1%
FICO 580-619	2.6%	2.7%	2.8%	2.9%	3.2%	3.3%	3.5%	3.2%
FICO 620-659	7.0%	7.1%	7.2%	7.4%	7.7%	7.8%	8.3%	8.2%
FICO 660-699	15.4%	15.4%	15.4%	15.4%	15.1%	15.2%	15.9%	16.1%
FICO 700-739	21.1%	21.1%	21.1%	21.1%	20.7%	20.8%	21.2%	21.5%
FICO >= 740	51.5%	51.4%	50.9%	50.5%	50.3%	49.8%	48.2%	48.4%
FICO Missing	0.5%	0.5%	0.6%	0.6%	0.7%	0.7%	0.6%	0.5%
Wtd Avg FICO	731	730	729	729	728	727	725	725
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	63.6%	63.2%	62.6%	61.4%	58.1%	56.2%	54.3%	55.2%
Intermediate-term, fixed-rate	31.0%	31.5%	32.2%	33.5%	37.1%	38.5%	39.7%	41.0%
Adjustable-rate	4.2%	4.2%	4.3%	4.4%	4.8%	5.3%	5.9%	3.8%
Interest Only adjustable-rate	0.9%	0.8%	0.7%	0.5%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Streamlined Refi

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	0.3%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	94.1%	94.1%	94.2%	94.3%	94.4%	94.4%	94.3%	94.2%
Second/Vacation Home	3.4%	3.3%	3.2%	3.2%	3.1%	3.1%	3.1%	3.1%
Investor Property	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.6%	2.7%
10-K Unit Type (Sums to 100%)								
1 Unit	97.8%	97.8%	97.8%	97.7%	97.6%	97.5%	97.4%	97.3%
2-4 Units	2.2%	2.2%	2.2%	2.3%	2.4%	2.5%	2.6%	2.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	6.4%	6.4%	6.2%	6.0%	5.9%	5.9%	6.0%	6.1%
Single Family Homes	93.6%	93.6%	93.8%	94.0%	94.1%	94.1%	94.0%	93.9%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Condo/Coop	6.4%	6.4%	6.2%	6.0%	5.9%	5.9%	6.0%	6.1%
1 Unit	91.3%	91.3%	91.4%	91.5%	91.6%	91.4%	91.2%	91.0%
2-4 Units	2.2%	2.2%	2.2%	2.3%	2.4%	2.4%	2.6%	2.7%
Condo								
Condo	6.1%	6.1%	5.9%	5.7%	5.5%	5.6%	5.7%	5.8%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cash-Out Refinance	17.2%	16.4%	15.0%	12.9%	6.9%	4.9%	3.2%	3.0%
Other Refinance	82.8%	83.6%	85.0%	87.1%	93.1%	95.1%	96.8%	97.0%
Origination Type (Sums to 100%)								
TPO Broker	4.1%	4.2%	4.4%	4.7%	5.2%	5.4%	6.1%	7.0%
TPO Correspondent	3.1%	3.2%	3.3%	3.5%	3.8%	3.8%	4.2%	4.7%
Undesignated	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Retail	92.7%	92.6%	92.2%	91.7%	91.0%	90.7%	89.7%	88.2%
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
2001	0.9%	0.9%	1.0%	1.1%	1.2%	1.4%	1.8%	3.1%
2002	7.8%	8.0%	8.7%	9.4%	10.8%	11.5%	13.8%	20.1%
2003	41.8%	42.6%	45.5%	49.1%	54.8%	57.1%	64.2%	76.8%
2004	14.2%	14.5%	15.5%	16.7%	18.8%	19.7%	20.2%	0.0%
2005	8.4%	8.5%	9.1%	9.8%	10.8%	10.2%	0.0%	0.0%
2006	3.4%	3.5%	3.8%	4.2%	3.6%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Streamlined Refi

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	9.5%	9.7%	10.4%	9.7%	0.0%	0.0%	0.0%	0.0%
2008	14.1%	12.3%	6.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$139,776	\$139,302	\$137,438	\$134,894	\$131,392	\$130,888	\$132,246	\$133,591
Loan Original Note Rate	5.67%	5.66%	5.66%	5.65%	5.56%	5.53%	5.51%	5.59%
Seasoning (Sums to 100%)								
Seasoned	0.4%	0.3%	0.4%	0.4%	0.3%	0.1%	0.1%	0.0%
Non-Seasoned	99.6%	99.7%	99.6%	99.6%	99.7%	99.9%	99.9%	100.0%
ACI								
ACI Probability	0.18%	0.18%	0.18%	0.18%	0.19%	0.20%	0.21%	0.21%
Wtd Avg ACI Score	742	742	742	743	744	744	742	742
Credit Premium								
Wtd Avg Credit Premium	-0.03	-0.03	-0.02	0.00	0.00	-0.01	-0.02	-0.01
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
Prepay Premium								
Prepay Premium	0.5%	0.5%	0.5%	0.4%	0.2%	0.2%	0.2%	0.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	25.9%	26.2%	26.7%	27.6%	29.2%	28.9%	28.7%	29.1%
DTI Ratio > 20 and <= 30	25.5%	25.5%	25.5%	25.5%	25.7%	25.6%	26.0%	26.6%
DTI Ratio > 30 and <= 40	19.8%	19.6%	19.2%	18.5%	17.3%	17.3%	18.0%	18.6%
DTI Ratio > 40 and <= 50	12.1%	11.9%	11.3%	10.5%	8.9%	8.9%	9.3%	9.3%
DTI Ratio > 50	9.8%	9.9%	10.0%	10.1%	10.3%	10.5%	11.2%	11.6%
DTI Ratio Missing	6.8%	6.9%	7.3%	7.9%	8.7%	8.8%	6.8%	4.7%
Wtd Avg DTI Ratio	30.6%	30.5%	30.3%	30.1%	29.5%	29.6%	30.0%	30.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	25.9%	26.2%	26.7%	27.6%	29.2%	28.9%	28.7%	29.1%
DTI Ratio > 20 and <= 30	25.5%	25.5%	25.5%	25.5%	25.7%	25.6%	26.0%	26.6%
DTI Ratio > 30 and <= 40	19.8%	19.6%	19.2%	18.5%	17.3%	17.3%	18.0%	18.6%
DTI Ratio > 40 and <= 50	12.1%	11.9%	11.3%	10.5%	8.9%	8.9%	9.3%	9.3%
DTI Ratio > 50	9.8%	9.9%	10.0%	10.1%	10.3%	10.5%	11.2%	11.6%
DTI Ratio Missing	6.8%	6.9%	7.3%	7.9%	8.7%	8.8%	6.8%	4.7%
Wtd Avg DTI Ratio	30.6%	30.5%	30.3%	30.1%	29.5%	29.6%	30.0%	30.0%
Origination Term (Sums to 100%)								
<= 15 Years	31.0%	31.5%	32.2%	33.5%	37.1%	38.5%	39.8%	41.0%



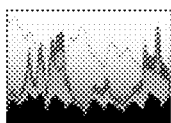
Single Family Conventional Book Characteristics Streamlined Refi

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	9.6%	9.5%	9.4%	9.5%	9.6%	9.2%	8.6%	8.0%
> 25 Years and <= 30 Years	59.3%	58.8%	58.3%	56.9%	53.3%	52.3%	51.6%	51.0%
> 30 Years	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	63.9%	63.4%	62.8%	61.6%	58.1%	56.2%	54.3%	55.2%
Intermediate-Term Fixed Rate (excl Balloon)	30.5%	31.0%	31.6%	32.9%	36.3%	37.7%	38.7%	39.6%
Adjustable Rate	5.1%	5.1%	5.0%	4.9%	4.8%	5.3%	5.9%	3.8%
Balloon	0.5%	0.5%	0.6%	0.7%	0.8%	0.8%	1.0%	1.3%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	5.1%	5.1%	5.0%	4.9%	4.8%	5.3%	5.9%	3.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.4%	0.5%	0.5%	0.6%	0.9%	1.1%	1.4%	0.7%
- 5/1 Hybrid Arm	2.3%	2.2%	2.2%	2.1%	1.8%	1.9%	2.2%	1.4%
- 7/1 Hybrid Arm	1.6%	1.6%	1.6%	1.6%	1.8%	1.9%	2.1%	1.6%
- 10/1 Hybrid Arm	0.8%	0.8%	0.7%	0.6%	0.3%	0.3%	0.3%	0.1%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	1.2%	1.1%	0.9%	0.7%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.9%	0.8%	0.7%	0.5%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.3%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Alt-A	3.3%	3.2%	2.9%	2.6%	1.4%	1.5%	1.7%	2.9%
- Alt-A Low/No Doc	2.4%	2.3%	2.0%	1.7%	0.8%	1.0%	1.3%	2.1%
- Alt-A No Disclosure	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	1.1%
- Alt-A SISA	0.6%	0.6%	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%
- Alt-A Stated Income	1.1%	1.1%	1.0%	0.8%	0.3%	0.4%	0.5%	0.6%



Single Family Conventional Book Characteristics Streamlined Refi

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.5%	0.5%	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.4%	0.4%	0.5%	0.5%	0.5%	0.5%	0.4%	0.7%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	4.1%	4.0%	3.3%	2.5%	1.4%	1.3%	1.3%	2.2%
- Select Lender Programs Non-Full Doc	1.7%	1.7%	1.3%	0.7%	0.6%	0.3%	0.1%	0.0%
- Other Low/No Doc	2.4%	2.3%	2.0%	1.7%	0.8%	1.0%	1.3%	2.1%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	97.5%	97.5%	97.4%	97.2%	97.2%	97.2%	97.0%	96.7%
Investor Channel	2.5%	2.5%	2.5%	2.8%	2.8%	2.8%	3.0%	3.3%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	7.0%	6.9%	6.6%	6.2%	5.6%	5.4%	4.1%	3.3%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.3%	2.3%	2.3%	2.3%	2.3%	2.4%	2.4%	2.1%
- 80/15/05	0.8%	0.8%	0.7%	0.7%	0.7%	0.8%	0.8%	0.6%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	3.5%	3.4%	3.0%	2.6%	2.1%	1.7%	0.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	12.4%	12.4%	12.4%	12.4%	12.5%	12.5%	12.1%	10.5%
- 75/20/05	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%	0.5%
- 75/25/00	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%
- 80/10/10	2.9%	2.9%	2.9%	2.9%	2.9%	3.0%	3.1%	2.8%
- 80/15/05	0.9%	0.9%	0.9%	0.9%	0.9%	1.0%	1.0%	0.8%
- 80/20/00	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%	0.5%	0.5%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics Streamlined Refi

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	7.1%	7.1%	7.0%	7.0%	7.1%	7.0%	6.4%	5.4%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	21.3%	21.5%	21.6%	21.7%	22.3%	22.4%	22.3%	22.4%
Northeast	19.1%	19.1%	19.0%	19.1%	19.1%	19.0%	18.7%	18.6%
Southeast	19.4%	19.3%	19.3%	19.3%	19.1%	19.1%	18.4%	18.2%
Southwest	14.5%	14.6%	14.6%	14.6%	15.0%	15.3%	15.4%	15.4%
West	25.7%	25.6%	25.5%	25.3%	24.4%	24.3%	25.2%	25.5%
Census Region (Sums to 100%)								
New England	6.7%	6.7%	6.8%	6.7%	6.8%	6.8%	6.9%	7.0%
Middle Atlantic	11.9%	11.9%	11.8%	11.8%	11.8%	11.7%	11.3%	11.1%
East North Central	18.6%	18.7%	19.0%	19.1%	19.7%	19.8%	19.9%	20.1%
East South Central	3.4%	3.5%	3.5%	3.5%	3.7%	3.8%	3.7%	3.6%
South Atlantic	16.3%	16.2%	16.2%	16.1%	15.8%	15.6%	15.0%	14.9%
West North Central	5.5%	5.5%	5.5%	5.5%	5.6%	5.6%	5.3%	5.3%
West South Central	5.1%	5.1%	5.2%	5.4%	5.8%	6.0%	6.1%	6.2%
Mountain	8.6%	8.5%	8.3%	8.1%	7.7%	7.8%	8.0%	7.9%
Pacific	23.8%	23.7%	23.7%	23.6%	22.9%	22.7%	23.5%	23.8%
US Territories	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
Top 10 States								
01) CA	17.5%	17.5%	17.6%	17.7%	17.1%	16.8%	17.3%	17.6%
02) MI	5.7%	5.7%	5.8%	6.0%	6.1%	6.1%	6.2%	6.1%
03) IL	5.0%	5.0%	4.9%	4.8%	4.9%	4.9%	5.0%	5.1%
04) NY	4.7%	4.6%	4.6%	4.7%	4.8%	4.7%	4.7%	4.5%
05) FL	4.5%	4.5%	4.4%	4.4%	4.1%	4.0%	3.8%	3.7%
06) NJ	4.4%	4.4%	4.3%	4.2%	4.2%	4.2%	4.1%	4.1%
07) MA	3.6%	3.6%	3.7%	3.6%	3.7%	3.7%	3.8%	4.0%
08) WI	3.6%	3.6%	3.7%	3.6%	3.8%	3.9%	4.1%	4.3%
09) WA	3.5%	3.4%	3.4%	3.2%	3.2%	3.2%	3.4%	3.5%
10) TX	3.2%	3.3%	3.3%	3.4%	3.7%	3.8%	3.8%	4.0%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	29.9%	29.0%	26.8%	23.7%	17.7%	16.9%	16.2%	13.9%



Single Family Conventional Book Characteristics Streamlined Refi

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) WASHINGTON MUTUAL INC	10.9%	11.0%	11.6%	12.5%	13.9%	14.1%	13.7%	12.7%
03) CERBERUS CAPITAL HOLDING	9.9%	10.1%	10.8%	11.4%	12.3%	12.5%	12.5%	11.9%
04) CITIGROUP INC	9.8%	9.9%	9.6%	9.6%	9.8%	9.2%	7.4%	5.9%
05) JP MORGAN CHASE & CO	8.3%	8.4%	8.8%	9.5%	10.6%	11.0%	12.0%	14.6%
06) FIRST HORIZON NATIONAL CORPORATION	3.3%	3.3%	3.5%	3.6%	3.8%	3.9%	4.1%	4.3%
07) WITMER FUNDING LLC	2.0%	2.1%	2.2%	2.4%	2.7%	2.9%	3.4%	4.8%
08) WELLS FARGO & COMPANY	2.0%	1.9%	1.3%	0.5%	0.3%	0.2%	0.0%	0.0%
09) SUNTRUST BANKS INC	1.8%	1.9%	1.9%	2.0%	2.1%	2.1%	2.1%	1.5%
10) FLAGSTAR BANCORP INC	1.5%	1.6%	1.6%	1.7%	1.8%	1.8%	1.9%	2.2%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	29.9%	29.1%	26.9%	23.8%	17.8%	17.0%	16.3%	14.0%
02) CITIGROUP INC	12.6%	12.8%	12.6%	12.9%	13.5%	12.9%	10.9%	9.2%
03) CERBERUS CAPITAL HOLDING	12.0%	12.2%	13.0%	13.9%	15.0%	15.4%	15.9%	16.7%
04) JP MORGAN CHASE & CO	9.9%	10.0%	10.4%	11.0%	12.2%	12.6%	13.6%	16.2%
05) WASHINGTON MUTUAL INC	7.7%	7.8%	8.1%	8.7%	9.8%	10.3%	10.8%	11.1%
06) WELLS FARGO & COMPANY	6.3%	6.3%	5.9%	5.5%	5.6%	5.2%	4.0%	2.6%
07) SUNTRUST BANKS INC	1.8%	1.8%	1.9%	1.9%	2.1%	2.1%	2.1%	1.5%
08) FIRST HORIZON NATIONAL CORPORATION	1.4%	1.5%	1.7%	1.8%	2.1%	2.4%	2.8%	3.1%
09) METLIFE INC	1.3%	1.3%	1.4%	1.5%	1.4%	1.3%	1.1%	1.0%
10) FREMONT BANCORPORATION	1.2%	1.2%	1.3%	1.4%	1.5%	1.5%	1.6%	1.6%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	93.7%							
Credit Enhancement	6.3%							
- Primary MI Only	4.5%							
- Pool Policy Only	0.8%							
- Pool Policy and Primary MI	0.2%							
- Full Recourse	0.3%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	0.4%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	0.0%							
Interest Only with Credit Enhancement	14.6%							
Alt-A with Credit Enhancement	20.4%							
Economic Fees and Gap								
Wtd Avg Economic Gap	0.99	0.99	0.66	0.60	1.63	1.52	1.05	0.97



Single Family Conventional Book Characteristics Streamlined Refi

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	15.79	15.63	15.32	15.05	13.86	14.13	14.91	15.20
Wtd Avg Charged Fee	16.78	16.62	15.98	15.66	15.50	15.64	15.96	16.17
Appraisal Waivers								
Appraisal Waiver	1.5%	1.5%	1.2%	0.6%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.49%	0.40%	0.36%	0.34%	0.29%	0.41%	0.21%	0.15%
- SDQ Rate for Loans with CE	2.01%							
- SDQ Rate for Loans without CE	0.41%							
SDQ Rate Excl. Katrina Loans	0.49%	0.40%	0.36%	0.33%	0.27%	0.27%	0.21%	0.15%
SDQ Rate for Katrina Loans	0.70%	0.59%	0.68%	0.80%	1.13%	8.03%	0.24%	0.14%
Serious Delinquent Loans								
SDQ Loan Count	4,022	3,294	2,900	2,681	2,314	3,510	1,823	1,195
SDQ Count for Loans with CE	888							
SDQ Count for Loans without CE	3,134							
SDQ Volume (\$M)								
SDQ Volume	\$565.1	\$448.4	\$373.5	\$333.9	\$272.4	\$407.4	\$225.7	\$154.1
SDQ Volume for Loans with CE	\$129.6							
SDQ Volume for Loans without CE	\$435.5							



Single Family Conventional Book Characteristics IO Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	392,387	404,258	416,479	425,419	311,237	196,614	104,974	28,689
Book Volume (\$B)	\$90.8	\$93.6	\$96.4	\$98.2	\$68.2	\$40.5	\$21.1	\$5.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	8.6%	8.6%	8.7%	8.7%	9.3%	10.6%	14.1%	25.1%
OLTV 60.01% - 70.00%	10.9%	10.8%	10.7%	10.6%	10.9%	11.3%	13.1%	15.4%
OLTV 70.01% - 75.00%	8.3%	8.3%	8.2%	8.1%	7.8%	8.2%	9.6%	11.5%
OLTV 75.01% - 80.00%	60.6%	60.8%	60.7%	61.1%	64.7%	62.7%	54.8%	37.2%
OLTV 80.01% - 90.00%	5.6%	5.6%	5.6%	5.5%	4.2%	4.4%	5.2%	5.2%
OLTV 90.01% - 95.00%	3.0%	3.0%	3.0%	3.0%	2.2%	2.6%	3.1%	4.9%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	3.0%	3.0%	3.1%	3.1%	0.8%	0.1%	0.2%	0.6%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	76.7%	76.8%	76.7%	76.7%	75.8%	75.2%	73.7%	69.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	8.0%	8.0%	8.2%	8.2%	8.8%	10.1%	13.6%	25.0%
Comb LTV 60.01% - 70.00%	9.4%	9.3%	9.2%	9.1%	9.3%	10.4%	12.6%	15.3%
Comb LTV 70.01% - 75.00%	6.6%	6.5%	6.5%	6.4%	6.5%	7.4%	9.2%	11.5%
Comb LTV 75.01% - 80.00%	25.3%	25.2%	25.2%	25.3%	30.1%	41.2%	50.1%	36.9%
Comb LTV 80.01% - 90.00%	16.4%	16.3%	16.3%	16.1%	14.6%	13.0%	9.3%	5.6%
Comb LTV 90.01% - 95.00%	11.2%	11.2%	11.2%	11.1%	10.4%	9.3%	4.6%	4.9%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.3%	0.2%	0.1%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	22.9%	23.1%	23.2%	23.5%	20.0%	8.4%	0.6%	0.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	83.4%	83.5%	83.5%	83.5%	82.3%	79.0%	74.6%	69.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	8.0%	8.0%	8.2%	8.2%	8.8%	10.1%	13.6%	25.0%
Comb LTV 60.01% - 70.00%	9.4%	9.3%	9.2%	9.1%	9.3%	10.4%	12.6%	15.3%
Comb LTV 70.01% - 75.00%	6.6%	6.5%	6.5%	6.4%	6.5%	7.4%	9.2%	11.5%
Comb LTV 75.01% - 80.00%	25.3%	25.2%	25.2%	25.3%	30.1%	41.2%	50.1%	36.9%
Comb LTV 80.01% - 90.00%	16.4%	16.3%	16.3%	16.1%	14.6%	13.0%	9.3%	5.6%
Comb LTV 90.01% - 95.00%	11.2%	11.2%	11.2%	11.1%	10.4%	9.3%	4.6%	4.9%



Single Family Conventional Book Characteristics IO Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.3%	0.2%	0.1%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	22.9%	23.1%	23.2%	23.5%	20.0%	8.4%	0.6%	0.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	83.4%	83.5%	83.4%	83.5%	82.3%	79.0%	74.6%	69.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	7.3%	8.8%	10.9%	11.5%	18.9%	26.2%	23.6%	33.2%
MTMLTV 60.01% - 70.00%	7.4%	9.3%	11.4%	11.9%	18.6%	26.2%	18.0%	22.2%
MTMLTV 70.01% - 75.00%	6.5%	8.5%	10.3%	10.5%	14.7%	18.0%	14.0%	16.9%
MTMLTV 75.01% - 80.00%	9.7%	12.8%	16.2%	16.6%	26.3%	22.7%	32.9%	17.2%
MTMLTV 80.01% - 90.00%	20.3%	21.8%	26.7%	30.1%	18.4%	5.8%	9.3%	7.4%
MTMLTV 90.01% - 95.00%	7.6%	8.9%	9.4%	8.3%	1.7%	0.9%	1.7%	2.7%
MTMLTV 95.01% - 97.00%	3.0%	3.4%	3.1%	2.4%	0.4%	0.1%	0.2%	0.2%
MTMLTV 97.01% - 100.00%	4.3%	4.9%	3.6%	2.9%	0.5%	0.1%	0.1%	0.2%
MTMLTV > 100.00%	34.0%	21.6%	8.5%	5.8%	0.4%	0.0%	0.1%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	92.1%	85.4%	79.7%	78.2%	70.6%	66.2%	68.5%	63.9%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
FICO 580-619	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%
FICO 620-659	7.6%	7.6%	7.6%	7.7%	6.5%	4.0%	3.9%	3.4%
FICO 660-699	26.4%	26.4%	26.4%	26.4%	23.9%	20.1%	20.0%	15.0%
FICO 700-739	31.2%	31.2%	31.2%	31.2%	31.8%	33.9%	33.7%	30.3%
FICO >= 740	34.6%	34.5%	34.6%	34.6%	37.6%	41.8%	42.0%	49.9%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.8%
Wtd Avg FICO	720	720	720	720	723	729	729	736
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	67.6%	67.7%	67.7%	67.9%	80.5%	99.4%	99.6%	99.3%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics IO Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	32.4%	32.3%	32.3%	32.1%	19.5%	0.6%	0.4%	0.7%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	78.0%	78.0%	78.2%	78.3%	79.3%	80.4%	80.9%	85.6%
Second/Vacation Home	6.1%	6.1%	6.1%	6.1%	6.9%	7.2%	6.4%	6.6%
Investor Property	15.9%	15.9%	15.7%	15.7%	13.8%	12.5%	12.7%	7.8%
10-K Unit Type (Sums to 100%)								
1 Unit	92.6%	92.7%	92.7%	92.8%	94.7%	95.7%	95.9%	97.8%
2-4 Units	7.4%	7.3%	7.3%	7.2%	5.3%	4.3%	4.1%	2.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	15.6%	15.6%	15.6%	15.5%	16.6%	16.9%	14.6%	13.5%
Single Family Homes	84.4%	84.4%	84.4%	84.5%	83.4%	83.1%	85.4%	86.5%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	15.6%	15.6%	15.6%	15.5%	16.6%	16.9%	14.6%	13.5%
1 Unit	77.0%	77.1%	77.2%	77.3%	78.1%	78.8%	81.3%	84.3%
2-4 Units	7.4%	7.3%	7.3%	7.2%	5.3%	4.3%	4.1%	2.2%
Condo								
Condo	15.5%	15.5%	15.5%	15.4%	16.6%	16.9%	14.6%	13.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	55.9%	56.2%	56.3%	56.8%	62.3%	63.3%	57.4%	37.6%
Cash-Out Refinance	27.2%	27.1%	27.0%	26.9%	24.6%	21.7%	21.9%	28.7%
Other Refinance	16.9%	16.8%	16.6%	16.4%	13.1%	15.0%	20.6%	33.6%
Origination Type (Sums to 100%)								
TPO Broker	26.3%	26.4%	26.4%	26.2%	22.5%	15.1%	13.6%	22.3%
TPO Correspondent	30.4%	30.5%	30.7%	30.8%	25.0%	18.6%	14.5%	5.1%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	43.3%	43.1%	42.9%	43.0%	52.4%	66.4%	71.9%	72.6%
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	1.8%
2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	2.3%
2002	0.2%	0.2%	0.2%	0.3%	0.8%	2.1%	6.3%	32.4%
2003	1.2%	1.3%	1.5%	1.6%	2.8%	6.3%	17.4%	63.5%
2004	10.5%	10.4%	10.6%	10.9%	19.2%	41.1%	75.6%	0.0%
2005	20.2%	20.2%	20.1%	20.3%	32.7%	50.3%	0.0%	0.0%
2006	35.6%	35.7%	35.8%	36.3%	44.4%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics IO Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	31.8%	31.6%	31.4%	30.5%	0.0%	0.0%	0.0%	0.0%
2008	0.6%	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$233,554	\$233,421	\$233,151	\$232,401	\$220,765	\$207,286	\$202,160	\$198,819
Loan Original Note Rate	6.45%	6.46%	6.46%	6.46%	6.19%	5.54%	5.19%	4.77%
Seasoning (Sums to 100%)								
Seasoned	4.7%	4.4%	3.6%	3.1%	2.1%	1.5%	0.8%	3.2%
Non-Seasoned	95.3%	95.6%	96.4%	96.9%	97.9%	98.5%	99.2%	96.8%
ACI								
ACI Probability	0.80%	0.80%	0.80%	0.80%	0.64%	0.41%	0.44%	0.34%
Wtd Avg ACI Score	673	673	673	673	681	693	692	706
Credit Premium								
Wtd Avg Credit Premium	0.10	0.10	0.11	0.11	0.12	0.09	-0.27	-0.54
Credit Premium > 1.5	2.5%	2.5%	2.6%	2.6%	2.0%	2.1%	0.6%	0.1%
Prepay Premium								
Prepay Premium	18.5%	18.5%	18.5%	18.4%	15.4%	11.5%	13.2%	16.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.3%	4.3%	4.3%	4.3%	5.3%	7.3%	10.8%	27.7%
DTI Ratio > 20 and <= 30	11.6%	11.6%	11.6%	11.6%	13.4%	16.1%	16.7%	18.9%
DTI Ratio > 30 and <= 40	29.9%	29.9%	29.9%	29.9%	31.7%	33.6%	28.8%	16.4%
DTI Ratio > 40 and <= 50	33.5%	33.5%	33.4%	33.3%	31.3%	27.5%	21.8%	8.4%
DTI Ratio > 50	6.0%	5.9%	5.8%	5.7%	5.1%	4.8%	5.8%	3.3%
DTI Ratio Missing	14.7%	14.8%	15.0%	15.1%	13.2%	10.7%	16.2%	25.3%
Wtd Avg DTI Ratio	38.2%	38.2%	38.1%	38.1%	37.2%	35.8%	34.5%	26.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.3%	4.3%	4.3%	4.3%	5.3%	7.3%	10.8%	27.7%
DTI Ratio > 20 and <= 30	11.6%	11.6%	11.6%	11.6%	13.4%	16.1%	16.7%	18.9%
DTI Ratio > 30 and <= 40	29.9%	29.9%	29.9%	30.0%	31.7%	33.6%	28.8%	16.4%
DTI Ratio > 40 and <= 50	33.5%	33.5%	33.4%	33.3%	31.3%	27.5%	21.8%	8.4%
DTI Ratio > 50	6.0%	5.9%	5.8%	5.7%	5.1%	4.8%	5.8%	3.3%
DTI Ratio Missing	14.7%	14.8%	15.0%	15.1%	13.2%	10.7%	16.2%	25.3%
Wtd Avg DTI Ratio	38.2%	38.2%	38.1%	38.1%	37.2%	35.8%	34.5%	26.4%
Origination Term (Sums to 100%)								
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%



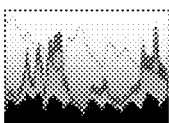
Single Family Conventional Book Characteristics IO Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.2%	0.2%	0.2%	0.2%	0.6%	2.0%	6.9%	21.1%
> 25 Years and <= 30 Years	99.6%	99.6%	99.6%	99.7%	99.4%	97.9%	93.0%	78.8%
> 30 Years	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	32.3%	32.2%	32.3%	32.1%	19.5%	0.6%	0.4%	0.7%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
Adjustable Rate	67.6%	67.7%	67.7%	67.9%	80.5%	99.4%	99.6%	99.3%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	63.9%	64.0%	63.8%	63.9%	73.6%	71.2%	58.0%	46.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	4.6%	4.8%	5.0%	5.4%	9.5%	17.2%	15.6%	0.4%
- 5/1 Hybrid Arm	45.7%	46.0%	45.8%	45.6%	51.9%	42.8%	37.3%	42.3%
- 7/1 Hybrid Arm	7.8%	7.7%	7.6%	7.5%	7.5%	6.8%	2.9%	1.4%
- 10/1 Hybrid Arm	5.7%	5.5%	5.5%	5.4%	4.7%	4.4%	2.2%	2.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only ARM	67.6%	67.7%	67.7%	67.9%	80.5%	99.4%	99.6%	99.3%
- Interest Only FRM	32.4%	32.3%	32.3%	32.1%	19.5%	0.6%	0.4%	0.7%
Alt-A	92.9%	93.3%	93.7%	94.5%	93.2%	86.1%	78.0%	63.7%
- Alt-A Low/No Doc	61.8%	62.2%	62.7%	63.2%	58.1%	49.7%	45.1%	36.6%
- Alt-A No Disclosure	2.0%	2.0%	2.1%	2.1%	0.9%	0.0%	0.0%	0.0%
- Alt-A NINA	8.6%	8.7%	8.9%	9.1%	11.7%	14.6%	13.2%	16.6%
- Alt-A SISA	6.0%	6.0%	6.0%	6.0%	4.2%	0.1%	0.0%	0.0%
- Alt-A No Ratio	6.7%	6.8%	6.8%	6.9%	5.1%	3.0%	2.8%	2.2%
- Alt-A Stated Income	38.5%	38.8%	38.9%	39.0%	36.1%	32.1%	29.1%	17.8%



Single Family Conventional Book Characteristics IO Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	23.9%	23.8%	23.7%	23.8%	25.7%	25.5%	23.1%	13.2%
Alt-A Deals (no SFC)	7.2%	7.2%	7.4%	7.5%	9.4%	11.0%	9.9%	13.9%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	63.5%	63.9%	64.4%	64.6%	59.3%	50.9%	45.6%	36.6%
- Select Lender Programs Non-Full Doc	1.7%	1.7%	1.7%	1.4%	1.2%	1.2%	0.5%	0.0%
- Other Low/No Doc	61.8%	62.2%	62.7%	63.2%	58.1%	49.7%	45.1%	36.6%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	40.5%	40.6%	40.6%	40.7%	39.2%	24.9%	7.2%	0.7%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	6.5%	6.5%	6.5%	6.5%	6.5%	5.7%	2.6%	0.3%
- 80/15/05	6.3%	6.3%	6.4%	6.4%	6.8%	5.9%	2.4%	0.4%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	27.3%	27.4%	27.3%	27.4%	25.5%	13.0%	2.1%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	46.0%	46.1%	46.2%	46.4%	47.5%	41.3%	31.6%	10.6%
- 75/20/05	0.7%	0.7%	0.7%	0.7%	0.7%	0.5%	0.4%	0.2%
- 75/25/00	0.8%	0.8%	0.8%	0.8%	0.8%	0.3%	0.2%	0.1%
- 80/10/10	10.2%	10.2%	10.1%	10.1%	10.3%	10.0%	8.3%	3.2%
- 80/15/05	9.3%	9.3%	9.3%	9.3%	9.9%	9.1%	6.9%	2.9%
- 80/20/00	20.7%	20.9%	21.0%	21.3%	21.7%	16.9%	10.8%	1.7%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics IO Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	4.3%	4.2%	4.2%	4.1%	4.2%	4.4%	5.0%	2.5%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	8.3%	8.3%	8.3%	8.4%	9.4%	10.1%	8.3%	6.9%
Northeast	10.6%	10.5%	10.6%	10.6%	9.4%	7.5%	6.2%	6.9%
Southeast	27.8%	27.6%	27.4%	27.4%	28.2%	27.1%	26.9%	35.0%
Southwest	13.4%	13.5%	13.7%	13.8%	15.1%	16.1%	15.3%	14.2%
West	39.9%	40.0%	40.1%	39.8%	38.0%	39.2%	43.2%	37.0%
Census Region (Sums to 100%)								
New England	3.1%	3.1%	3.1%	3.1%	3.2%	3.1%	2.6%	2.1%
Middle Atlantic	7.3%	7.2%	7.2%	7.2%	5.9%	4.2%	3.5%	4.6%
East North Central	6.4%	6.4%	6.4%	6.5%	7.0%	7.4%	5.9%	5.9%
East South Central	1.5%	1.5%	1.5%	1.5%	1.7%	1.7%	1.9%	2.1%
South Atlantic	26.5%	26.4%	26.1%	26.1%	26.7%	25.6%	25.2%	33.1%
West North Central	2.5%	2.6%	2.6%	2.6%	3.1%	3.6%	3.0%	1.3%
West South Central	1.8%	1.8%	1.8%	1.8%	1.9%	1.7%	1.9%	2.5%
Mountain	16.7%	16.8%	16.9%	17.0%	18.6%	20.1%	18.5%	13.4%
Pacific	34.2%	34.3%	34.3%	34.0%	31.7%	32.6%	37.5%	35.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	27.7%	27.8%	27.8%	27.4%	25.2%	26.3%	32.3%	32.3%
02) FL	12.2%	12.1%	12.0%	11.9%	11.5%	10.0%	9.3%	11.8%
03) AZ	5.9%	6.0%	6.0%	6.0%	6.4%	6.5%	5.6%	3.7%
04) NV	4.9%	4.9%	4.9%	4.9%	5.4%	6.0%	5.1%	1.6%
05) VA	4.3%	4.3%	4.2%	4.2%	4.5%	4.7%	3.9%	2.3%
06) WA	3.9%	3.9%	3.9%	4.0%	4.0%	4.0%	3.3%	1.8%
07) CO	3.5%	3.6%	3.6%	3.7%	4.5%	5.6%	6.1%	7.1%
08) MD	3.5%	3.4%	3.4%	3.4%	3.2%	2.9%	2.3%	1.3%
09) NY	3.4%	3.4%	3.3%	3.3%	2.4%	1.3%	1.2%	2.4%
10) GA	3.2%	3.2%	3.1%	3.2%	3.8%	4.2%	6.2%	14.4%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	43.9%	43.9%	43.7%	43.3%	43.9%	39.6%	33.7%	5.1%



Single Family Conventional Book Characteristics IO Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) LEHMAN BROTHERS HOLDINGS INC	17.7%	17.9%	18.2%	18.5%	22.5%	29.1%	35.4%	25.2%
03) INDYMAC BANCORP INC	9.4%	9.4%	9.4%	9.3%	6.2%	2.2%	1.7%	2.0%
04) JP MORGAN CHASE & CO	4.5%	4.5%	4.5%	4.5%	3.7%	4.1%	7.6%	17.9%
05) MORGAN STANLEY & COMPANY INC	4.2%	4.2%	4.3%	4.3%	5.4%	5.2%	4.0%	3.3%
06) SUNTRUST BANKS INC	3.3%	3.3%	3.1%	3.1%	3.5%	1.1%	0.0%	0.0%
07) AMTRUST FINANCIAL CORPORATION	3.1%	3.1%	3.2%	3.2%	4.4%	5.4%	0.6%	0.0%
08) WASHINGTON MUTUAL INC	2.6%	2.6%	2.7%	2.8%	2.6%	2.5%	6.0%	30.5%
09) CAPITAL ONE FINANCIAL CORPORATION	1.4%	1.4%	1.4%	1.4%	0.4%	0.0%	0.0%	0.0%
10) WELLS FARGO & COMPANY	1.3%	1.3%	1.3%	1.3%	1.0%	1.0%	0.0%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	43.9%	43.9%	44.0%	43.5%	43.9%	39.7%	33.7%	5.1%
02) LEHMAN BROTHERS HOLDINGS INC	17.0%	17.2%	17.4%	17.7%	21.6%	27.3%	30.5%	2.6%
03) INDYMAC BANCORP INC	9.7%	9.7%	9.7%	9.6%	6.3%	2.3%	1.7%	2.0%
04) JP MORGAN CHASE & CO	7.6%	7.7%	7.7%	7.6%	7.2%	6.1%	5.9%	11.5%
05) WELLS FARGO & COMPANY	3.8%	3.9%	3.7%	3.7%	3.9%	5.5%	1.7%	0.0%
06) SUNTRUST BANKS INC	3.2%	3.2%	2.9%	3.0%	3.2%	0.9%	0.0%	0.0%
07) WASHINGTON MUTUAL INC	2.6%	2.6%	2.7%	2.8%	2.6%	2.5%	6.1%	30.6%
08) NATIONAL CITY CORPORATION	1.4%	1.4%	1.5%	1.5%	1.1%	2.1%	0.3%	0.0%
09) AMTRUST FINANCIAL CORPORATION	1.3%	1.4%	1.4%	1.5%	2.4%	2.0%	0.3%	0.0%
10) CAPITAL ONE FINANCIAL CORPORATION	1.2%	1.2%	1.3%	1.3%	0.5%	0.1%	0.3%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	43.2%							
Credit Enhancement	56.8%							
- Primary MI Only	6.9%							
- Pool Policy Only	45.4%							
- Pool Policy and Primary MI	4.2%							
- Full Recourse	0.2%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	56.8%							
Alt-A with Credit Enhancement	60.3%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-8.72	-8.74	-8.94	-9.42	-5.99	0.32	3.29	8.75



Single Family Conventional Book Characteristics IO Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	58.33	58.38	58.19	58.27	49.86	44.88	41.58	31.11
Wtd Avg Charged Fee	49.61	49.64	49.25	48.85	43.86	45.20	44.86	39.86
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	9.31%	7.10%	5.18%	3.40%	0.66%	0.27%	0.08%	0.13%
- SDQ Rate for Loans with CE	12.52%							
- SDQ Rate for Loans without CE	5.08%							
SDQ Rate Excl. Katrina Loans	9.31%	7.10%	5.18%	3.40%	0.66%	0.24%	0.07%	0.13%
SDQ Rate for Katrina Loans	5.71%	4.57%	3.67%	4.19%	2.75%	9.16%	0.79%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	36,214	28,363	21,279	14,313	2,029	527	78	37
SDQ Count for Loans with CE	27,701							
SDQ Count for Loans without CE	8,513							
SDQ Volume (\$M)								
SDQ Volume	\$9,316.5	\$7,320.7	\$5,482.4	\$3,669.0	\$463.2	\$102.1	\$15.6	\$6.3
SDQ Volume for Loans with CE	\$7,095.3							
SDQ Volume for Loans without CE	\$2,221.1							



Single Family Conventional Book Characteristics IO Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	482,921	477,528	465,328	442,125	281,175	161,928	76,314	34,336
Book Volume (\$B)	\$120.6	\$118.5	\$114.3	\$107.0	\$64.5	\$34.4	\$15.1	\$6.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	15.8%	15.6%	15.4%	15.5%	18.9%	22.0%	24.5%	32.5%
OLTV 60.01% - 70.00%	15.6%	15.6%	15.4%	15.3%	17.8%	19.1%	18.4%	17.5%
OLTV 70.01% - 75.00%	9.7%	9.7%	9.5%	9.4%	9.2%	9.2%	10.3%	11.3%
OLTV 75.01% - 80.00%	39.3%	39.7%	40.7%	42.3%	46.5%	42.5%	38.1%	27.9%
OLTV 80.01% - 90.00%	8.0%	7.7%	7.2%	6.5%	5.2%	5.4%	6.0%	5.4%
OLTV 90.01% - 95.00%	4.9%	4.8%	4.7%	4.2%	1.6%	1.0%	1.5%	2.6%
OLTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.0%	0.1%	0.1%	0.2%
OLTV 97.01% - 100.00%	6.4%	6.6%	6.8%	6.6%	0.7%	0.7%	1.1%	2.5%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	74.7%	74.7%	74.8%	74.6%	71.4%	70.0%	69.1%	66.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.9%	13.8%	13.9%	14.1%	17.6%	20.4%	22.3%	29.5%
Comb LTV 60.01% - 70.00%	13.9%	13.9%	13.9%	14.0%	16.9%	18.4%	17.8%	17.0%
Comb LTV 70.01% - 75.00%	7.9%	7.8%	7.6%	7.5%	8.2%	8.5%	10.0%	11.5%
Comb LTV 75.01% - 80.00%	25.5%	25.4%	25.5%	26.1%	30.9%	31.1%	33.6%	26.0%
Comb LTV 80.01% - 90.00%	20.3%	20.3%	20.0%	19.6%	19.3%	18.2%	12.9%	10.5%
Comb LTV 90.01% - 95.00%	10.8%	11.0%	11.1%	10.9%	6.3%	2.7%	2.2%	2.8%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.0%	0.1%	0.1%	0.2%
Comb LTV 97.01% - 100.00%	7.3%	7.5%	7.8%	7.6%	0.8%	0.7%	1.1%	2.5%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	77.8%	77.9%	77.9%	77.7%	74.0%	72.1%	70.8%	67.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.9%	13.8%	13.9%	14.1%	17.6%	20.4%	22.3%	29.5%
Comb LTV 60.01% - 70.00%	13.9%	13.9%	13.9%	14.0%	16.9%	18.4%	17.8%	17.0%
Comb LTV 70.01% - 75.00%	7.9%	7.8%	7.6%	7.5%	8.2%	8.5%	10.0%	11.5%
Comb LTV 75.01% - 80.00%	25.5%	25.4%	25.5%	26.1%	30.9%	31.1%	33.6%	26.0%
Comb LTV 80.01% - 90.00%	20.3%	20.3%	20.0%	19.6%	19.3%	18.2%	12.9%	10.5%
Comb LTV 90.01% - 95.00%	10.8%	11.0%	11.1%	10.9%	6.3%	2.7%	2.2%	2.8%



Single Family Conventional Book Characteristics IO Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.0%	0.1%	0.1%	0.2%
Comb LTV 97.01% - 100.00%	7.3%	7.5%	7.8%	7.6%	0.8%	0.7%	1.1%	2.5%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	77.7%	77.8%	77.9%	77.7%	74.0%	72.1%	70.7%	67.9%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	12.8%	14.5%	16.4%	17.3%	27.7%	37.4%	37.0%	38.8%
MTMLTV 60.01% - 70.00%	9.6%	11.5%	13.6%	14.1%	20.2%	23.6%	23.5%	21.2%
MTMLTV 70.01% - 75.00%	7.4%	9.1%	10.6%	10.8%	13.8%	13.4%	13.0%	13.7%
MTMLTV 75.01% - 80.00%	10.5%	13.1%	15.9%	16.6%	21.1%	19.1%	18.0%	16.0%
MTMLTV 80.01% - 90.00%	20.0%	20.2%	21.2%	22.6%	14.6%	5.5%	7.1%	7.2%
MTMLTV 90.01% - 95.00%	7.3%	7.7%	7.2%	6.5%	1.6%	0.7%	1.0%	2.0%
MTMLTV 95.01% - 97.00%	2.9%	2.8%	2.4%	2.0%	0.3%	0.1%	0.2%	0.5%
MTMLTV 97.01% - 100.00%	4.2%	4.1%	3.6%	3.4%	0.4%	0.1%	0.2%	0.5%
MTMLTV > 100.00%	25.2%	16.8%	8.9%	6.7%	0.1%	0.0%	0.1%	0.2%
MTMLTV Missing	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	85.9%	80.9%	76.7%	75.4%	67.0%	62.5%	62.6%	61.9%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
FICO 550-579	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%
FICO 580-619	1.9%	1.9%	2.0%	2.1%	1.9%	1.7%	1.7%	1.4%
FICO 620-659	7.8%	8.0%	8.3%	8.5%	7.5%	7.8%	8.2%	6.3%
FICO 660-699	17.5%	17.8%	18.0%	18.0%	16.4%	16.0%	15.3%	14.0%
FICO 700-739	26.7%	26.7%	26.8%	26.7%	26.6%	26.2%	26.1%	24.6%
FICO >= 740	45.9%	45.3%	44.7%	44.5%	47.3%	48.1%	48.5%	53.3%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Wtd Avg FICO	729	728	727	727	730	731	730	736
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	54.1%	53.5%	52.1%	51.7%	65.9%	87.1%	92.6%	95.6%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics IO Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	45.9%	46.5%	47.9%	48.3%	34.1%	12.9%	7.4%	4.4%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.0%	90.1%	90.4%	90.6%	90.9%	93.7%	95.8%	93.3%
Second/Vacation Home	8.0%	8.0%	8.1%	8.2%	8.7%	6.0%	3.6%	5.3%
Investor Property	2.0%	1.9%	1.6%	1.2%	0.4%	0.3%	0.6%	1.4%
10-K Unit Type (Sums to 100%)								
1 Unit	99.1%	99.2%	99.3%	99.4%	99.8%	99.8%	99.6%	99.3%
2-4 Units	0.9%	0.8%	0.7%	0.6%	0.2%	0.2%	0.4%	0.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	16.8%	16.7%	16.6%	16.5%	15.7%	15.4%	13.9%	11.9%
Single Family Homes	83.2%	83.3%	83.4%	83.5%	84.3%	84.6%	86.1%	88.1%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	16.8%	16.7%	16.6%	16.5%	15.7%	15.4%	13.9%	11.9%
1 Unit	82.4%	82.5%	82.7%	82.9%	84.1%	84.4%	85.7%	87.3%
2-4 Units	0.8%	0.8%	0.7%	0.6%	0.2%	0.2%	0.4%	0.7%
Condo								
Condo	16.5%	16.4%	16.4%	16.2%	15.4%	15.1%	13.6%	11.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	47.7%	48.0%	49.4%	50.7%	47.9%	45.0%	41.3%	29.9%
Cash-Out Refinance	26.7%	26.6%	26.5%	26.6%	29.1%	26.1%	22.0%	24.2%
Other Refinance	25.6%	25.4%	24.1%	22.7%	23.0%	28.9%	36.7%	45.8%
Origination Type (Sums to 100%)								
TPO Broker	31.8%	31.7%	31.3%	30.4%	26.4%	25.8%	26.1%	19.7%
TPO Correspondent	34.5%	34.8%	35.5%	36.1%	36.0%	28.4%	20.1%	7.8%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	33.8%	33.5%	33.2%	33.5%	37.6%	45.7%	53.8%	72.5%
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
2001	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.7%	2.9%
2002	0.3%	0.4%	0.4%	0.5%	1.1%	2.6%	8.0%	25.8%
2003	1.6%	1.7%	1.9%	2.2%	4.4%	10.0%	29.1%	71.2%
2004	4.2%	4.5%	4.9%	5.6%	11.7%	26.5%	62.2%	0.0%
2005	14.8%	15.5%	16.9%	18.8%	35.1%	60.7%	0.0%	0.0%
2006	23.4%	24.5%	26.9%	30.0%	47.7%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics IO Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	39.1%	40.7%	43.7%	42.9%	0.0%	0.0%	0.0%	0.0%
2008	16.6%	12.7%	5.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$253,239	\$251,390	\$248,692	\$245,099	\$232,418	\$215,366	\$200,543	\$188,297
Loan Original Note Rate	6.12%	6.13%	6.16%	6.18%	5.91%	5.34%	5.08%	5.14%
Seasoning (Sums to 100%)								
Seasoned	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%
Non-Seasoned	99.9%	99.9%	99.8%	99.8%	99.9%	99.9%	99.8%	99.8%
ACI								
ACI Probability	0.37%	0.37%	0.38%	0.38%	0.22%	0.18%	0.17%	0.13%
Wtd Avg ACI Score	708	707	706	707	718	724	725	736
Credit Premium								
Wtd Avg Credit Premium	0.00	0.00	0.00	0.02	0.06	0.02	-0.29	-0.40
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.3%	0.2%	0.3%	0.1%	0.0%
Prepay Premium								
Prepay Premium	0.3%	0.3%	0.3%	0.4%	0.4%	0.7%	1.2%	0.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.1%	6.3%	6.5%	6.8%	9.1%	12.7%	17.5%	19.7%
DTI Ratio > 20 and <= 30	15.0%	15.1%	15.4%	16.0%	18.9%	21.2%	20.9%	21.6%
DTI Ratio > 30 and <= 40	27.5%	27.6%	27.8%	28.4%	29.7%	28.3%	23.2%	20.0%
DTI Ratio > 40 and <= 50	30.1%	30.0%	29.9%	29.6%	27.0%	23.6%	20.2%	15.4%
DTI Ratio > 50	19.9%	19.7%	19.0%	17.8%	13.2%	10.8%	12.2%	10.5%
DTI Ratio Missing	1.3%	1.3%	1.3%	1.4%	2.1%	3.4%	6.0%	12.9%
Wtd Avg DTI Ratio	39.9%	39.8%	39.6%	39.1%	37.0%	35.1%	34.0%	32.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.1%	6.3%	6.5%	6.8%	9.1%	12.7%	17.5%	19.7%
DTI Ratio > 20 and <= 30	15.0%	15.1%	15.4%	16.0%	18.9%	21.2%	20.9%	21.6%
DTI Ratio > 30 and <= 40	27.5%	27.6%	27.8%	28.4%	29.7%	28.3%	23.2%	20.0%
DTI Ratio > 40 and <= 50	30.1%	30.0%	29.9%	29.6%	27.0%	23.6%	20.2%	15.4%
DTI Ratio > 50	19.9%	19.7%	19.0%	17.8%	13.2%	10.8%	12.2%	10.5%
DTI Ratio Missing	1.3%	1.3%	1.3%	1.4%	2.1%	3.4%	6.0%	12.9%
Wtd Avg DTI Ratio	39.9%	39.8%	39.6%	39.1%	37.0%	35.1%	34.0%	32.2%
Origination Term (Sums to 100%)								
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%



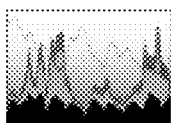
Single Family Conventional Book Characteristics IO Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 25 Years and <= 30 Years	99.5%	99.5%	99.5%	99.6%	99.9%	99.9%	99.8%	99.9%
> 30 Years	0.5%	0.5%	0.5%	0.4%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	45.9%	46.5%	47.9%	48.3%	34.1%	12.9%	7.3%	4.3%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Adjustable Rate	54.1%	53.5%	52.1%	51.7%	65.9%	87.1%	92.6%	95.6%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.5%	0.5%	0.5%	0.4%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	54.1%	53.5%	52.1%	51.7%	65.9%	87.1%	92.5%	95.6%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	4.1%	4.3%	4.5%	4.9%	8.0%	14.1%	15.7%	6.7%
- 5/1 Hybrid Arm	33.5%	33.0%	32.1%	31.4%	37.7%	47.3%	47.5%	43.4%
- 7/1 Hybrid Arm	10.4%	10.1%	9.5%	9.3%	12.7%	16.7%	20.5%	31.5%
- 10/1 Hybrid Arm	6.1%	6.2%	6.0%	6.1%	7.5%	8.9%	8.9%	13.9%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only ARM	54.1%	53.5%	52.1%	51.7%	65.9%	87.1%	92.6%	95.6%
- Interest Only FRM	45.9%	46.5%	47.9%	48.3%	34.1%	12.9%	7.4%	4.4%
Alt-A	3.8%	4.0%	4.2%	4.6%	4.8%	6.1%	8.1%	5.9%
- Alt-A Low/No Doc	3.7%	3.9%	4.2%	4.5%	4.8%	6.1%	8.0%	5.9%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	2.1%	2.2%	2.5%	2.7%	3.3%	4.7%	5.7%	4.3%
- Alt-A SISA	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	1.5%	1.5%	1.6%	1.7%	1.5%	1.4%	2.3%	1.6%



Single Family Conventional Book Characteristics IO Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	5.0%	5.2%	5.4%	5.4%	0.2%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	32.1%	33.0%	33.5%	32.8%	26.0%	23.3%	23.8%	22.6%
- Select Lender Programs Non-Full Doc	28.4%	29.1%	29.4%	28.3%	21.3%	17.3%	16.2%	17.1%
- Other Low/No Doc	3.7%	3.9%	4.1%	4.5%	4.7%	5.9%	7.5%	5.5%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	22.8%	23.1%	23.4%	23.7%	21.8%	18.3%	13.2%	7.7%
- 75/20/05	0.7%	0.8%	0.8%	0.8%	0.4%	0.3%	0.2%	0.1%
- 75/25/00	0.3%	0.4%	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	9.0%	9.3%	9.8%	10.3%	11.9%	11.8%	10.6%	6.8%
- 80/15/05	4.9%	5.1%	5.4%	5.7%	4.2%	1.6%	1.0%	0.7%
- 80/20/00	0.3%	0.4%	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	7.4%	7.2%	6.7%	6.2%	5.2%	4.6%	1.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	25.8%	26.1%	26.5%	26.9%	26.6%	25.8%	25.7%	23.1%
- 75/20/05	0.8%	0.9%	0.9%	0.9%	0.5%	0.4%	0.4%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
- 80/10/10	10.9%	11.3%	11.8%	12.5%	14.8%	15.0%	13.4%	8.9%
- 80/15/05	5.3%	5.5%	5.8%	6.1%	4.5%	1.8%	1.5%	1.0%
- 80/20/00	0.9%	0.9%	1.0%	1.0%	0.1%	0.1%	0.1%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics IO Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	7.7%	7.5%	7.0%	6.4%	6.7%	8.5%	10.3%	13.0%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	9.0%	9.2%	9.4%	9.8%	11.5%	13.5%	13.6%	12.8%
Northeast	11.0%	11.0%	11.2%	11.5%	12.1%	12.1%	12.3%	16.0%
Southeast	27.4%	27.7%	28.1%	28.6%	29.4%	28.1%	25.7%	28.2%
Southwest	13.5%	13.6%	13.8%	14.1%	14.5%	14.4%	14.6%	15.4%
West	39.2%	38.6%	37.5%	36.0%	32.6%	31.8%	33.8%	27.6%
Census Region (Sums to 100%)								
New England	3.4%	3.5%	3.6%	3.7%	4.1%	4.3%	4.0%	4.8%
Middle Atlantic	7.2%	7.2%	7.3%	7.4%	7.5%	7.4%	7.9%	10.7%
East North Central	7.3%	7.5%	7.6%	7.9%	9.4%	11.1%	11.0%	10.3%
East South Central	1.7%	1.7%	1.8%	1.9%	2.0%	2.1%	2.5%	3.0%
South Atlantic	26.0%	26.3%	26.6%	27.1%	27.7%	26.3%	23.5%	25.5%
West North Central	2.5%	2.6%	2.7%	2.8%	3.1%	3.6%	3.6%	3.5%
West South Central	2.2%	2.2%	2.2%	2.3%	2.7%	3.2%	4.4%	6.5%
Mountain	14.0%	14.1%	14.3%	14.6%	14.3%	13.3%	12.3%	9.6%
Pacific	35.6%	35.0%	33.9%	32.3%	28.9%	28.5%	30.7%	25.9%
US Territories	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Top 10 States								
01) CA	26.3%	25.8%	24.9%	23.5%	21.7%	22.3%	25.3%	21.8%
02) FL	10.1%	10.2%	10.5%	10.8%	11.2%	10.2%	8.7%	9.0%
03) WA	5.7%	5.7%	5.5%	5.3%	4.3%	3.9%	3.3%	2.3%
04) AZ	5.7%	5.8%	5.8%	5.9%	5.8%	5.0%	3.6%	2.9%
05) VA	4.9%	4.9%	5.0%	5.0%	5.0%	5.0%	4.2%	3.5%
06) MD	3.9%	4.0%	4.0%	4.0%	3.9%	3.4%	2.4%	1.9%
07) IL	3.5%	3.6%	3.6%	3.6%	3.8%	4.0%	3.3%	3.6%
08) CO	3.1%	3.1%	3.2%	3.3%	3.6%	3.9%	4.5%	4.0%
09) NJ	3.1%	3.1%	3.2%	3.2%	3.4%	3.3%	3.5%	4.9%
10) GA	3.0%	3.1%	3.1%	3.1%	3.4%	3.6%	4.6%	6.5%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	37.7%	38.1%	38.5%	38.5%	40.0%	38.0%	34.6%	26.7%



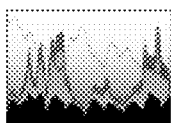
Single Family Conventional Book Characteristics IO Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	11.2%	11.1%	11.0%	11.0%	11.2%	5.7%	1.8%	0.0%
03) SUNTRUST BANKS INC	7.2%	7.2%	7.3%	7.0%	3.9%	2.6%	1.5%	0.0%
04) WASHINGTON MUTUAL INC	5.3%	5.6%	6.1%	6.7%	8.1%	10.6%	12.6%	9.1%
05) FLAGSTAR BANCORP INC	4.4%	4.3%	4.3%	4.4%	3.9%	5.5%	6.8%	0.2%
06) FIRST HORIZON NATIONAL CORPORATION	4.0%	4.1%	4.4%	4.8%	4.5%	5.1%	4.5%	2.2%
07) INDYMAC BANCORP INC	3.9%	3.8%	3.2%	2.2%	0.2%	0.1%	0.0%	0.0%
08) JP MORGAN CHASE & CO	3.5%	3.3%	3.0%	2.9%	3.4%	2.3%	0.0%	0.0%
09) PHH CORPORATION	3.5%	3.6%	3.9%	4.3%	7.1%	12.0%	20.2%	40.0%
10) CERBERUS CAPITAL HOLDING	3.2%	3.2%	3.1%	3.4%	5.0%	4.1%	0.9%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	37.7%	38.1%	38.5%	38.5%	40.0%	38.1%	35.0%	26.7%
02) CITIGROUP INC	11.6%	11.6%	11.5%	11.6%	12.1%	6.9%	3.2%	1.4%
03) JP MORGAN CHASE & CO	8.1%	7.8%	7.3%	7.0%	6.1%	3.7%	0.8%	0.5%
04) SUNTRUST BANKS INC	5.8%	5.8%	5.8%	5.4%	2.7%	2.5%	1.5%	0.0%
05) WELLS FARGO & COMPANY	5.8%	5.6%	5.4%	5.1%	3.2%	2.1%	0.9%	0.0%
06) WASHINGTON MUTUAL INC	5.3%	5.6%	6.1%	6.7%	8.1%	10.6%	12.6%	9.1%
07) INDYMAC BANCORP INC	3.9%	3.8%	3.2%	2.2%	0.2%	0.1%	0.0%	0.0%
08) FLAGSTAR BANCORP INC	3.8%	3.6%	3.5%	3.5%	2.3%	3.2%	4.8%	0.2%
09) CERBERUS CAPITAL HOLDING	3.5%	3.3%	3.2%	3.4%	5.0%	4.1%	0.9%	0.1%
10) PHH CORPORATION	3.3%	3.5%	3.8%	4.2%	7.6%	14.1%	26.8%	55.4%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	80.2%							
Credit Enhancement	19.8%							
- Primary MI Only	18.7%							
- Pool Policy Only	0.3%							
- Pool Policy and Primary MI	0.2%							
- Full Recourse	0.4%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	0.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	19.8%							
Alt-A with Credit Enhancement	3.8%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-13.89	-14.60	-15.72	-16.93	-9.31	-4.60	-0.46	4.50



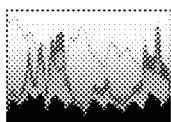
Single Family Conventional Book Characteristics IO Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	42.72	42.94	43.28	43.99	35.00	31.56	28.21	23.10
Wtd Avg Charged Fee	28.83	28.35	27.56	27.06	25.69	26.97	27.75	27.60
Appraisal Waivers								
Appraisal Waiver	2.4%	2.4%	2.5%	2.6%	2.7%	2.3%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.82%	1.91%	1.21%	0.75%	0.18%	0.14%	0.07%	0.07%
- SDQ Rate for Loans with CE	5.58%							
- SDQ Rate for Loans without CE	2.11%							
SDQ Rate Excl. Katrina Loans	2.82%	1.91%	1.21%	0.75%	0.18%	0.10%	0.07%	0.07%
SDQ Rate for Katrina Loans	0.80%	0.75%	0.69%	0.44%	1.34%	7.81%	0.19%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	13,510	9,031	5,557	3,279	502	225	56	23
SDQ Count for Loans with CE	5,473							
SDQ Count for Loans without CE	8,037							
SDQ Volume (\$M)								
SDQ Volume	\$3,578.3	\$2,353.3	\$1,391.6	\$783.0	\$104.5	\$42.1	\$9.7	\$4.0
SDQ Volume for Loans with CE	\$1,403.0							
SDQ Volume for Loans without CE	\$2,175.3							



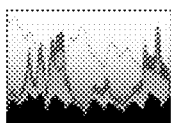
Single Family Conventional Book Characteristics Alt-A Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,531,527	1,572,032	1,591,053	1,609,678	1,286,523	965,319	799,001	727,340
Book Volume (\$B)	\$262.5	\$270.3	\$275.1	\$279.6	\$219.4	\$151.5	\$117.9	\$106.0
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	16.5%	16.5%	16.1%	15.8%	15.8%	17.6%	17.8%	17.1%
OLTV 60.01% - 70.00%	13.8%	13.7%	13.5%	13.4%	14.0%	14.4%	14.4%	13.8%
OLTV 70.01% - 75.00%	9.7%	9.7%	9.6%	9.5%	9.8%	10.4%	11.2%	11.5%
OLTV 75.01% - 80.00%	46.5%	46.6%	47.2%	47.6%	48.5%	43.8%	38.1%	34.1%
OLTV 80.01% - 90.00%	7.5%	7.5%	7.6%	7.5%	7.3%	8.6%	11.1%	13.6%
OLTV 90.01% - 95.00%	3.5%	3.6%	3.7%	3.7%	3.4%	4.2%	5.8%	7.1%
OLTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.3%
OLTV 97.01% - 100.00%	2.2%	2.2%	2.2%	2.3%	1.1%	0.8%	1.4%	2.1%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.4%	73.4%	73.6%	73.7%	73.6%	73.1%	73.5%	74.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	15.2%	15.2%	14.7%	14.5%	15.1%	17.0%	17.3%	16.8%
Comb LTV 60.01% - 70.00%	13.0%	12.9%	12.6%	12.5%	13.0%	13.9%	14.2%	13.7%
Comb LTV 70.01% - 75.00%	8.7%	8.7%	8.6%	8.5%	8.9%	9.9%	11.0%	11.4%
Comb LTV 75.01% - 80.00%	25.6%	25.6%	25.8%	26.0%	29.2%	34.0%	35.6%	32.3%
Comb LTV 80.01% - 90.00%	14.6%	14.6%	14.8%	14.7%	14.0%	13.3%	13.0%	14.7%
Comb LTV 90.01% - 95.00%	8.5%	8.6%	8.7%	8.8%	8.1%	7.1%	6.8%	8.0%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.3%
Comb LTV 97.01% - 100.00%	14.0%	14.1%	14.4%	14.6%	11.4%	4.6%	1.9%	2.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Wtd Avg Comb LTV	77.9%	78.0%	78.3%	78.4%	77.4%	75.0%	74.1%	74.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	15.2%	15.2%	14.7%	14.5%	15.1%	17.0%	17.3%	16.8%
Comb LTV 60.01% - 70.00%	13.0%	12.9%	12.6%	12.5%	13.0%	13.9%	14.2%	13.7%
Comb LTV 70.01% - 75.00%	8.7%	8.7%	8.6%	8.5%	8.9%	9.9%	11.0%	11.4%
Comb LTV 75.01% - 80.00%	25.6%	25.6%	25.8%	26.0%	29.2%	34.0%	35.7%	32.3%
Comb LTV 80.01% - 90.00%	14.6%	14.6%	14.8%	14.7%	14.0%	13.3%	13.0%	14.7%
Comb LTV 90.01% - 95.00%	8.5%	8.6%	8.7%	8.8%	8.1%	7.1%	6.8%	8.0%



Single Family Conventional Book Characteristics Alt-A Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.3%
Comb LTV 97.01% - 100.00%	14.0%	14.1%	14.4%	14.6%	11.4%	4.6%	1.9%	2.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Wtd Avg Comb LTV	77.9%	78.0%	78.3%	78.4%	77.4%	75.0%	74.1%	74.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	22.2%	24.6%	26.2%	26.3%	34.0%	43.7%	41.9%	29.8%
MTMLTV 60.01% - 70.00%	11.5%	13.0%	14.3%	14.3%	18.0%	20.3%	20.3%	23.6%
MTMLTV 70.01% - 75.00%	8.2%	9.6%	10.8%	10.7%	12.6%	12.6%	11.3%	15.2%
MTMLTV 75.01% - 80.00%	10.2%	12.2%	14.6%	14.9%	19.3%	15.4%	14.8%	14.3%
MTMLTV 80.01% - 90.00%	17.1%	17.0%	18.7%	21.1%	13.0%	6.1%	8.3%	11.8%
MTMLTV 90.01% - 95.00%	5.9%	6.1%	6.1%	5.6%	1.8%	1.2%	1.9%	3.0%
MTMLTV 95.01% - 97.00%	2.1%	2.2%	2.0%	1.6%	0.4%	0.2%	0.3%	0.4%
MTMLTV 97.01% - 100.00%	2.9%	3.0%	2.2%	1.9%	0.5%	0.2%	0.3%	0.4%
MTMLTV > 100.00%	19.7%	12.2%	5.0%	3.5%	0.3%	0.0%	0.2%	0.2%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%	1.3%
Wtg Avg MTMLTV	79.0%	74.3%	70.8%	70.1%	64.4%	60.0%	61.6%	65.8%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
FICO 580-619	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	1.3%	1.8%
FICO 620-659	9.6%	9.6%	9.7%	9.8%	9.2%	8.6%	10.5%	12.8%
FICO 660-699	27.2%	27.2%	27.4%	27.4%	26.3%	25.6%	27.5%	29.1%
FICO 700-739	29.0%	29.0%	29.1%	29.1%	29.6%	30.2%	29.4%	27.5%
FICO >= 740	33.4%	33.4%	33.0%	32.9%	34.0%	34.3%	30.5%	27.9%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%
Wtd Avg FICO	717	717	717	716	718	718	712	708
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	53.4%	53.1%	52.6%	52.1%	51.0%	50.9%	56.7%	68.1%
Intermediate-term, fixed-rate	6.1%	6.2%	6.0%	5.8%	6.5%	9.1%	11.4%	12.8%
Adjustable-rate	5.4%	5.4%	5.5%	5.7%	7.9%	11.6%	15.6%	13.8%
Interest Only adjustable-rate	21.1%	21.3%	21.6%	21.9%	22.9%	22.8%	13.9%	3.3%
Negative Amortization	3.0%	3.0%	3.1%	3.2%	5.6%	5.3%	2.4%	1.9%



Single Family Conventional Book Characteristics Alt-A Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	11.0%	11.0%	11.2%	11.2%	6.1%	0.2%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	77.5%	77.5%	77.4%	77.5%	77.9%	78.2%	81.4%	84.1%
Second/Vacation Home	4.8%	4.8%	4.8%	4.8%	5.1%	4.6%	3.6%	3.1%
Investor Property	17.8%	17.7%	17.8%	17.7%	17.0%	17.2%	14.9%	12.8%
10-K Unit Type (Sums to 100%)								
1 Unit	90.3%	90.4%	90.4%	90.5%	91.5%	91.0%	90.1%	90.0%
2-4 Units	9.7%	9.6%	9.6%	9.5%	8.5%	9.0%	9.9%	10.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.7%	10.7%	10.8%	10.9%	11.3%	10.7%	9.1%	8.1%
Single Family Homes	89.3%	89.3%	89.2%	89.1%	88.7%	89.3%	90.9%	91.9%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	0.6%	0.6%
Condo/Coop	10.7%	10.7%	10.8%	10.9%	11.3%	10.7%	9.1%	8.1%
1 Unit	79.5%	79.6%	79.5%	79.5%	80.0%	79.9%	80.5%	81.2%
2-4 Units	9.7%	9.6%	9.6%	9.4%	8.5%	9.0%	9.8%	10.0%
Condo								
Condo	10.6%	10.6%	10.7%	10.8%	11.2%	10.6%	9.0%	8.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	45.0%	45.2%	46.0%	46.7%	49.6%	48.3%	45.6%	41.7%
Cash-Out Refinance	36.4%	36.3%	35.8%	35.2%	32.9%	31.7%	30.4%	31.5%
Other Refinance	18.6%	18.5%	18.2%	18.2%	17.5%	20.0%	24.0%	26.8%
Origination Type (Sums to 100%)								
TPO Broker	26.9%	26.9%	26.9%	26.9%	26.3%	25.5%	29.7%	35.6%
TPO Correspondent	29.7%	29.8%	30.4%	30.7%	27.3%	22.5%	20.2%	20.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Retail	43.4%	43.3%	42.7%	42.4%	46.4%	52.0%	50.0%	43.8%
Origination Year (Sums to 100%)								
< 2001	0.8%	0.8%	0.9%	0.9%	1.4%	2.4%	4.0%	4.4%
2001	0.8%	0.8%	0.8%	0.9%	1.4%	2.6%	4.9%	9.4%
2002	3.5%	3.5%	3.6%	3.7%	5.7%	10.4%	19.8%	36.7%
2003	7.7%	7.8%	7.4%	7.6%	11.4%	19.9%	37.2%	49.5%
2004	9.3%	9.3%	9.5%	9.8%	15.0%	26.4%	34.2%	0.0%
2005	19.5%	19.5%	19.8%	20.0%	29.7%	38.3%	0.0%	0.0%
2006	30.4%	30.5%	31.1%	31.6%	35.3%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Alt-A Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	26.5%	26.4%	26.5%	25.6%	0.0%	0.0%	0.0%	0.0%
2008	1.5%	1.4%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$179,542	\$179,467	\$179,843	\$180,172	\$176,491	\$162,837	\$152,885	\$149,214
Loan Original Note Rate	6.40%	6.40%	6.41%	6.40%	6.12%	5.88%	6.19%	6.53%
Seasoning (Sums to 100%)								
Seasoned	5.9%	5.8%	4.8%	4.3%	4.0%	3.2%	3.8%	3.1%
Non-Seasoned	94.1%	94.2%	95.2%	95.7%	96.0%	96.8%	96.2%	96.9%
ACI								
ACI Probability	0.81%	0.81%	0.82%	0.83%	0.75%	0.70%	0.83%	0.93%
Wtd Avg ACI Score	675	675	675	675	680	684	679	678
Credit Premium								
Wtd Avg Credit Premium	-0.02	-0.02	-0.01	-0.01	-0.06	-0.05	-0.03	0.06
Credit Premium > 1.5	1.8%	1.8%	1.9%	1.9%	1.4%	1.5%	1.7%	3.0%
Prepay Premium								
Prepay Premium	11.4%	11.4%	11.5%	11.6%	11.5%	10.1%	9.4%	10.1%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.4%	5.4%	5.3%	5.3%	6.3%	7.5%	8.6%	8.9%
DTI Ratio > 20 and <= 30	12.3%	12.3%	12.2%	12.3%	13.6%	15.0%	15.3%	15.1%
DTI Ratio > 30 and <= 40	26.7%	26.7%	26.7%	26.9%	27.8%	27.5%	24.4%	22.0%
DTI Ratio > 40 and <= 50	26.6%	26.5%	26.5%	26.6%	24.4%	20.8%	17.5%	15.8%
DTI Ratio > 50	6.2%	6.2%	6.2%	6.2%	6.2%	7.0%	8.8%	10.8%
DTI Ratio Missing	22.7%	22.8%	23.2%	22.7%	21.6%	22.2%	25.4%	27.4%
Wtd Avg DTI Ratio	37.3%	37.3%	37.4%	37.3%	36.7%	36.0%	35.8%	36.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.4%	5.4%	5.3%	5.3%	6.3%	7.5%	8.6%	8.9%
DTI Ratio > 20 and <= 30	12.3%	12.3%	12.2%	12.3%	13.6%	15.0%	15.3%	15.1%
DTI Ratio > 30 and <= 40	26.7%	26.7%	26.7%	26.9%	27.8%	27.5%	24.4%	22.0%
DTI Ratio > 40 and <= 50	26.6%	26.5%	26.5%	26.6%	24.4%	20.8%	17.5%	15.8%
DTI Ratio > 50	6.2%	6.2%	6.2%	6.2%	6.2%	7.0%	8.8%	10.8%
DTI Ratio Missing	22.7%	22.8%	23.2%	22.7%	21.6%	22.2%	25.4%	27.4%
Wtd Avg DTI Ratio	37.3%	37.3%	37.4%	37.3%	36.7%	36.0%	35.8%	36.1%
Origination Term (Sums to 100%)								
<= 15 Years	6.1%	6.2%	6.0%	5.8%	6.6%	9.1%	11.4%	12.8%



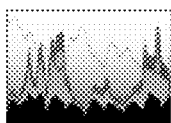
Single Family Conventional Book Characteristics Alt-A Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.1%	1.1%	1.0%	1.1%	1.0%	1.2%	1.5%	1.7%
> 25 Years and <= 30 Years	92.3%	92.3%	92.5%	92.6%	92.1%	89.3%	86.7%	85.3%
> 30 Years	0.5%	0.5%	0.5%	0.5%	0.3%	0.3%	0.5%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	64.3%	64.1%	63.7%	63.3%	57.0%	51.0%	56.7%	68.2%
Intermediate-Term Fixed Rate (excl Balloon)	6.1%	6.2%	5.9%	5.8%	6.5%	9.0%	11.2%	12.2%
Adjustable Rate	29.5%	29.7%	30.3%	30.9%	36.4%	39.8%	31.9%	19.1%
Balloon	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.6%
Various Product Types								
Second	0.7%	0.7%	0.7%	0.8%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.5%	0.5%	0.5%	0.5%	0.3%	0.3%	0.5%	0.2%
Hybrid Arm	24.8%	25.0%	25.5%	25.9%	28.2%	25.8%	21.4%	14.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.9%	2.0%	2.1%	2.3%	3.9%	6.3%	6.2%	3.9%
- 5/1 Hybrid Arm	17.6%	17.7%	18.1%	18.3%	19.5%	15.2%	12.7%	8.4%
- 7/1 Hybrid Arm	3.2%	3.2%	3.2%	3.2%	3.1%	2.9%	2.0%	1.5%
- 10/1 Hybrid Arm	2.1%	2.1%	2.1%	2.1%	1.6%	1.4%	0.6%	0.3%
NegAm ARM	3.0%	3.0%	3.1%	3.2%	5.6%	5.3%	2.4%	1.9%
Interest Only	32.2%	32.3%	32.8%	33.2%	29.0%	23.0%	13.9%	3.4%
- Interest Only ARM	21.1%	21.3%	21.6%	21.9%	22.9%	22.8%	13.9%	3.3%
- Interest Only FRM	11.0%	11.0%	11.2%	11.2%	6.1%	0.2%	0.1%	0.0%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	68.0%	68.1%	67.7%	67.3%	63.9%	63.9%	65.5%	63.9%
- Alt-A No Disclosure	2.7%	2.7%	2.8%	2.8%	1.1%	0.4%	0.0%	0.0%
- Alt-A NINA	14.4%	14.5%	14.7%	14.3%	16.9%	20.0%	19.4%	18.0%
- Alt-A SISA	5.6%	5.6%	5.4%	5.4%	3.1%	0.2%	0.0%	0.0%
- Alt-A No Ratio	8.1%	8.1%	8.2%	8.2%	6.9%	7.0%	8.0%	8.4%
- Alt-A Stated Income	37.2%	37.2%	36.6%	36.5%	36.0%	36.3%	38.0%	37.5%



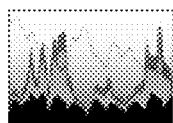
Single Family Conventional Book Characteristics Alt-A Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	18.9%	18.8%	18.8%	18.9%	18.3%	14.9%	10.9%	5.2%
Alt-A Deals (no SFC)	13.1%	13.2%	13.5%	13.8%	17.7%	21.2%	23.6%	30.9%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	68.9%	68.9%	68.6%	68.2%	64.4%	64.4%	66.1%	64.8%
- Select Lender Programs Non-Full Doc	0.9%	0.9%	0.9%	0.9%	0.5%	0.5%	0.7%	0.9%
- Other Low/No Doc	68.0%	68.0%	67.7%	67.3%	63.9%	63.9%	65.4%	63.9%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	26.4%	26.4%	26.9%	27.0%	23.3%	12.5%	3.9%	1.7%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.1%	4.1%	4.2%	4.2%	4.1%	3.0%	1.4%	1.0%
- 80/15/05	3.6%	3.6%	3.7%	3.8%	3.6%	2.5%	1.4%	0.7%
- 80/20/00	0.3%	0.3%	0.3%	0.3%	0.4%	0.3%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	18.1%	18.2%	18.5%	18.5%	15.0%	6.6%	0.9%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	31.1%	31.2%	31.7%	32.0%	29.9%	23.5%	18.7%	14.7%
- 75/20/05	0.5%	0.5%	0.5%	0.5%	0.4%	0.3%	0.2%	0.2%
- 75/25/00	0.5%	0.5%	0.5%	0.5%	0.4%	0.2%	0.2%	0.2%
- 80/10/10	6.5%	6.5%	6.6%	6.7%	6.6%	5.5%	3.7%	2.9%
- 80/15/05	5.5%	5.6%	5.7%	5.8%	5.6%	4.3%	3.3%	2.3%
- 80/20/00	12.9%	13.0%	13.3%	13.5%	12.6%	9.2%	7.5%	5.7%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Alt-A Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	5.1%	5.1%	5.1%	5.0%	4.1%	4.0%	3.8%	3.4%
EA/TPR								
EA/TPR	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%
- EA I	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%
- EA/TPR II	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
- EA/TPR III	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	11.1%	11.1%	11.2%	11.3%	11.9%	11.8%	11.3%	11.1%
Northeast	17.8%	17.8%	17.6%	17.4%	16.8%	17.6%	18.8%	19.3%
Southeast	25.8%	25.8%	25.5%	25.3%	24.6%	22.6%	20.9%	20.0%
Southwest	15.1%	15.2%	15.5%	15.6%	16.1%	16.1%	15.7%	15.2%
West	30.1%	30.2%	30.2%	30.3%	30.5%	31.9%	33.4%	34.4%
Census Region (Sums to 100%)								
New England	4.6%	4.7%	4.7%	4.7%	4.7%	4.8%	4.9%	5.1%
Middle Atlantic	12.6%	12.6%	12.3%	12.1%	11.6%	12.1%	13.3%	13.7%
East North Central	9.1%	9.0%	9.1%	9.2%	9.6%	9.4%	8.8%	8.8%
East South Central	2.5%	2.5%	2.6%	2.6%	2.6%	2.4%	2.4%	2.3%
South Atlantic	23.5%	23.5%	23.2%	23.0%	22.3%	20.5%	18.7%	17.9%
West North Central	3.4%	3.5%	3.5%	3.6%	3.8%	4.0%	3.8%	3.6%
West South Central	5.3%	5.4%	5.5%	5.5%	5.5%	5.4%	5.5%	5.3%
Mountain	12.2%	12.2%	12.4%	12.6%	13.1%	13.1%	12.1%	11.3%
Pacific	26.4%	26.4%	26.4%	26.5%	26.5%	27.9%	30.1%	31.5%
US Territories	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.3%	0.3%
Top 10 States								
01) CA	20.9%	20.9%	20.9%	20.8%	20.8%	22.1%	24.4%	26.1%
02) FL	10.8%	10.7%	10.6%	10.5%	10.0%	8.9%	7.7%	7.4%
03) NY	6.0%	5.9%	5.8%	5.8%	5.6%	6.2%	7.2%	7.7%
04) NJ	4.4%	4.4%	4.3%	4.2%	3.9%	3.9%	4.0%	4.0%
05) TX	4.2%	4.3%	4.3%	4.3%	4.4%	4.3%	4.3%	4.1%
06) AZ	4.0%	4.0%	4.1%	4.1%	4.2%	4.0%	3.5%	3.2%
07) IL	3.5%	3.5%	3.6%	3.6%	3.7%	3.6%	3.3%	3.2%
08) VA	3.1%	3.2%	3.1%	3.0%	3.0%	2.7%	2.4%	2.2%
09) GA	3.0%	3.0%	2.9%	2.9%	3.0%	2.8%	2.7%	2.7%
10) WA	2.9%	2.9%	3.0%	3.0%	3.1%	3.1%	2.9%	2.6%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	40.0%	40.0%	39.9%	40.2%	42.1%	40.6%	41.4%	42.7%



Single Family Conventional Book Characteristics Alt-A Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) LEHMAN BROTHERS HOLDINGS INC	11.7%	11.8%	12.1%	12.4%	13.3%	15.4%	15.0%	10.6%
03) INDYMAC BANCORP INC	10.1%	10.1%	10.2%	10.0%	7.9%	7.5%	9.3%	11.5%
04) JP MORGAN CHASE & CO	5.9%	5.9%	6.0%	6.0%	5.8%	6.1%	3.9%	3.2%
05) WASHINGTON MUTUAL INC	4.6%	4.6%	4.6%	4.7%	4.8%	4.5%	4.5%	4.4%
06) AMTRUST FINANCIAL CORPORATION	4.3%	4.3%	4.3%	4.3%	4.7%	5.2%	3.8%	3.2%
07) WACHOVIA CORPORATION	3.0%	3.0%	2.4%	1.7%	1.1%	0.1%	0.1%	0.3%
08) MORGAN STANLEY & COMPANY INC	2.4%	2.4%	2.5%	2.5%	2.8%	2.2%	0.9%	0.0%
09) CAPITAL ONE FINANCIAL CORPORATION	2.0%	2.0%	2.1%	2.1%	1.9%	2.6%	4.1%	4.7%
10) NATIONAL CITY CORPORATION	2.0%	2.0%	2.0%	2.1%	2.1%	2.4%	0.9%	0.8%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	39.4%	39.4%	40.0%	40.4%	42.1%	39.3%	38.8%	38.8%
02) INDYMAC BANCORP INC	10.3%	10.3%	10.4%	10.2%	7.9%	7.4%	9.1%	11.1%
03) LEHMAN BROTHERS HOLDINGS INC	10.2%	10.3%	10.6%	10.8%	11.5%	13.0%	10.9%	4.9%
04) JP MORGAN CHASE & CO	8.9%	8.9%	9.0%	9.0%	8.4%	7.8%	5.5%	5.0%
05) WELLS FARGO & COMPANY	6.4%	6.4%	6.0%	5.9%	7.2%	9.3%	8.0%	5.9%
06) WASHINGTON MUTUAL INC	5.1%	5.1%	5.0%	5.1%	5.3%	5.5%	7.0%	8.4%
07) CITIGROUP INC	3.1%	3.1%	3.3%	3.4%	3.6%	4.2%	6.3%	8.4%
08) NATIONAL CITY CORPORATION	2.6%	2.6%	2.6%	2.7%	2.8%	3.0%	1.2%	1.0%
09) WACHOVIA CORPORATION	2.2%	2.3%	1.6%	1.0%	0.2%	0.1%	0.1%	0.0%
10) CAPITAL ONE FINANCIAL CORPORATION	2.0%	2.1%	2.1%	2.1%	2.0%	2.7%	4.2%	4.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	57.3%							
Credit Enhancement	42.7%							
- Primary MI Only	8.7%							
- Pool Policy Only	29.8%							
- Pool Policy and Primary MI	3.6%							
- Full Recourse	0.5%							
- Shared Arrangement	0.2%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	83.9%							
Interest Only with Credit Enhancement	60.3%							
Alt-A with Credit Enhancement	42.7%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.91	-4.92	-5.27	-5.66	-2.50	1.98	5.15	5.70



Single Family Conventional Book Characteristics Alt-A Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	48.47	48.48	48.94	49.14	42.88	40.03	38.47	37.72
Wtd Avg Charged Fee	43.56	43.56	43.67	43.48	40.38	42.01	43.62	43.41
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	5.33%	4.11%	3.19%	2.31%	1.00%	1.22%	1.29%	1.27%
- SDQ Rate for Loans with CE	9.52%							
- SDQ Rate for Loans without CE	2.60%							
SDQ Rate Excl. Katrina Loans	5.33%	4.11%	3.19%	2.30%	0.97%	1.07%	1.29%	1.27%
SDQ Rate for Katrina Loans	5.42%	4.34%	4.51%	4.70%	6.16%	19.04%	1.38%	0.79%
Serious Delinquent Loans								
SDQ Loan Count	80,978	64,029	50,153	36,843	12,632	11,579	10,081	8,985
SDQ Count for Loans with CE	57,043							
SDQ Count for Loans without CE	23,935							
SDQ Volume (\$M)								
SDQ Volume	\$17,900.5	\$14,070.6	\$10,759.4	\$7,578.8	\$1,911.7	\$1,442.9	\$1,271.7	\$1,161.4
SDQ Volume for Loans with CE	\$12,826.6							
SDQ Volume for Loans without CE	\$5,073.9							



Single Family Conventional Book Characteristics Alt-A Lender Channel

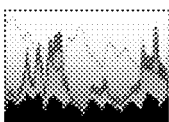
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	216,601	219,049	220,803	218,998	205,334	205,292	210,050	199,623
Book Volume (\$B)	\$36.2	\$36.7	\$37.0	\$36.6	\$33.1	\$32.4	\$32.9	\$31.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	28.8%	29.0%	29.3%	29.6%	31.9%	32.8%	32.4%	31.5%
OLTV 60.01% - 70.00%	21.1%	20.9%	20.9%	21.0%	21.8%	22.3%	22.9%	23.0%
OLTV 70.01% - 75.00%	15.0%	14.8%	14.8%	14.8%	15.2%	15.5%	15.8%	16.0%
OLTV 75.01% - 80.00%	23.3%	23.4%	23.5%	23.7%	22.5%	21.1%	20.1%	19.7%
OLTV 80.01% - 90.00%	9.8%	10.0%	9.8%	9.3%	8.1%	7.9%	8.3%	9.1%
OLTV 90.01% - 95.00%	1.0%	1.0%	1.0%	0.9%	0.3%	0.3%	0.4%	0.6%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.5%	0.5%	0.5%	0.5%	0.1%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.3%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	67.5%	67.5%	67.4%	67.1%	65.9%	65.4%	65.6%	65.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	27.5%	27.7%	27.9%	28.1%	30.5%	31.4%	31.3%	31.0%
Comb LTV 60.01% - 70.00%	20.9%	20.7%	20.7%	20.8%	21.8%	22.4%	23.0%	23.0%
Comb LTV 70.01% - 75.00%	14.9%	14.6%	14.6%	14.6%	15.1%	15.6%	15.9%	16.0%
Comb LTV 75.01% - 80.00%	21.2%	21.3%	21.3%	21.5%	21.0%	20.0%	19.5%	19.5%
Comb LTV 80.01% - 90.00%	13.6%	13.8%	13.6%	13.1%	10.9%	10.1%	9.8%	9.8%
Comb LTV 90.01% - 95.00%	1.2%	1.3%	1.2%	1.2%	0.5%	0.5%	0.5%	0.6%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.6%	0.6%	0.6%	0.6%	0.2%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	68.4%	68.4%	68.3%	68.1%	66.7%	66.2%	66.1%	66.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	27.5%	27.7%	27.9%	28.1%	30.5%	31.4%	31.3%	31.0%
Comb LTV 60.01% - 70.00%	20.9%	20.7%	20.7%	20.8%	21.8%	22.4%	23.0%	23.0%
Comb LTV 70.01% - 75.00%	14.9%	14.6%	14.6%	14.6%	15.1%	15.6%	15.9%	16.0%
Comb LTV 75.01% - 80.00%	21.2%	21.3%	21.3%	21.5%	21.0%	20.0%	19.5%	19.5%
Comb LTV 80.01% - 90.00%	13.6%	13.8%	13.6%	13.1%	10.9%	10.1%	9.8%	9.8%
Comb LTV 90.01% - 95.00%	1.2%	1.3%	1.2%	1.2%	0.5%	0.5%	0.5%	0.6%



Single Family Conventional Book Characteristics

Alt-A Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.6%	0.6%	0.6%	0.6%	0.2%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	68.4%	68.4%	68.3%	68.1%	66.7%	66.2%	66.1%	66.2%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	45.5%	49.4%	53.3%	55.2%	67.4%	71.4%	63.4%	49.1%
MTMLTV 60.01% - 70.00%	13.3%	13.9%	14.4%	14.5%	15.1%	15.6%	19.0%	26.6%
MTMLTV 70.01% - 75.00%	7.1%	7.3%	7.6%	7.5%	6.6%	6.0%	7.6%	10.8%
MTMLTV 75.01% - 80.00%	6.8%	7.2%	7.5%	7.4%	5.9%	4.2%	5.7%	7.5%
MTMLTV 80.01% - 90.00%	10.8%	10.2%	9.8%	9.8%	4.4%	2.5%	3.8%	5.5%
MTMLTV 90.01% - 95.00%	3.8%	3.5%	2.8%	2.4%	0.5%	0.1%	0.3%	0.3%
MTMLTV 95.01% - 97.00%	1.3%	1.0%	0.7%	0.5%	0.1%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	1.7%	1.5%	0.9%	0.7%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	8.6%	4.8%	2.0%	1.2%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	1.3%	1.2%	1.0%	0.8%	0.1%	0.1%	0.1%	0.1%
Wtg Avg MTMLTV	63.9%	60.4%	57.3%	56.1%	49.9%	48.6%	53.1%	58.3%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
FICO 580-619	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.5%	0.8%
FICO 620-659	2.6%	2.6%	2.6%	2.5%	1.7%	2.1%	2.3%	2.9%
FICO 660-699	18.5%	18.3%	17.6%	16.9%	15.4%	15.8%	17.4%	18.9%
FICO 700-739	33.1%	33.1%	33.2%	33.2%	34.2%	34.4%	34.7%	34.3%
FICO >= 740	45.1%	45.3%	45.9%	46.6%	47.8%	46.6%	44.3%	42.0%
FICO Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.7%
Wtd Avg FICO	733	733	734	735	736	735	732	729
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	68.5%	67.9%	67.2%	66.0%	64.3%	62.2%	61.0%	63.3%
Intermediate-term, fixed-rate	14.5%	14.9%	15.2%	15.7%	19.6%	22.5%	24.9%	26.7%
Adjustable-rate	3.3%	3.4%	3.4%	3.5%	4.1%	4.3%	4.7%	5.3%
Interest Only adjustable-rate	12.2%	12.4%	12.7%	13.2%	9.3%	6.5%	3.7%	1.2%
Negative Amortization	1.1%	1.2%	1.2%	1.4%	2.7%	4.3%	5.6%	3.5%



Single Family Conventional Book Characteristics
Alt-A Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	80.7%	80.9%	81.2%	81.8%	83.4%	84.9%	86.0%	86.9%
Second/Vacation Home	7.4%	7.4%	7.4%	7.4%	6.7%	5.9%	4.9%	3.9%
Investor Property	12.0%	11.7%	11.4%	10.8%	9.9%	9.2%	9.1%	9.3%
10-K Unit Type (Sums to 100%)								
1 Unit	90.0%	90.2%	90.4%	90.7%	90.8%	90.8%	90.7%	90.3%
2-4 Units	10.0%	9.8%	9.6%	9.3%	9.2%	9.2%	9.3%	9.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.1%	11.1%	11.2%	11.2%	10.8%	10.4%	9.8%	9.5%
Single Family Homes	88.9%	88.9%	88.8%	88.8%	89.2%	89.6%	90.2%	90.5%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Condo/Coop	11.1%	11.1%	11.2%	11.2%	10.8%	10.4%	9.8%	9.5%
1 Unit	78.8%	79.0%	79.2%	79.5%	79.9%	80.4%	80.8%	80.7%
2-4 Units	10.0%	9.8%	9.5%	9.2%	9.1%	9.1%	9.3%	9.6%
Condo								
Condo	10.9%	10.9%	11.0%	11.0%	10.6%	10.1%	9.6%	9.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	34.1%	34.2%	34.8%	35.5%	36.4%	34.7%	32.2%	28.9%
Cash-Out Refinance	37.1%	36.9%	36.5%	35.9%	34.6%	33.8%	33.0%	32.2%
Other Refinance	28.8%	28.9%	28.7%	28.6%	29.1%	31.6%	34.8%	38.9%
Origination Type (Sums to 100%)								
TPO Broker	32.6%	32.4%	32.6%	32.9%	34.2%	35.1%	37.7%	42.7%
TPO Correspondent	12.4%	12.3%	12.0%	11.6%	11.9%	11.1%	9.8%	7.8%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
Retail	55.0%	55.2%	55.4%	55.5%	53.9%	53.8%	52.4%	49.3%
Origination Year (Sums to 100%)								
< 2001	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.6%
2001	1.9%	2.0%	2.1%	2.2%	3.0%	3.9%	5.6%	10.1%
2002	8.9%	9.2%	9.6%	10.2%	13.7%	17.2%	23.5%	36.8%
2003	20.0%	20.3%	21.0%	22.0%	28.1%	33.9%	43.0%	52.5%
2004	14.5%	14.7%	15.2%	15.9%	20.9%	25.8%	27.5%	0.0%
2005	14.0%	14.2%	14.6%	15.2%	18.1%	18.9%	0.0%	0.0%
2006	13.2%	13.5%	14.2%	15.0%	16.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Alt-A Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	20.1%	20.3%	20.8%	19.4%	0.0%	0.0%	0.0%	0.0%
2008	7.3%	5.7%	2.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$184,647	\$184,153	\$183,328	\$182,084	\$174,123	\$168,025	\$163,375	\$160,348
Loan Original Note Rate	6.12%	6.11%	6.10%	6.07%	5.89%	5.70%	5.70%	5.98%
Seasoning (Sums to 100%)								
Seasoned	0.5%	0.5%	0.5%	0.5%	0.4%	0.2%	0.2%	0.3%
Non-Seasoned	99.5%	99.5%	99.5%	99.5%	99.6%	99.8%	99.8%	99.7%
ACI								
ACI Probability	0.39%	0.39%	0.38%	0.38%	0.34%	0.35%	0.36%	0.40%
Wtd Avg ACI Score	694	695	695	696	700	700	700	699
Credit Premium								
Wtd Avg Credit Premium	-0.19	-0.20	-0.21	-0.21	-0.28	-0.32	-0.35	-0.30
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.3%	0.0%	0.0%	0.0%	0.1%
Prepay Premium								
Prepay Premium	1.7%	1.7%	1.8%	1.9%	2.9%	4.4%	5.5%	3.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	13.7%	13.9%	14.2%	14.6%	16.8%	18.9%	20.4%	18.1%
DTI Ratio > 20 and <= 30	21.6%	21.7%	21.9%	22.3%	23.5%	24.3%	25.3%	26.4%
DTI Ratio > 30 and <= 40	25.1%	24.8%	24.4%	24.3%	24.1%	23.6%	23.4%	25.3%
DTI Ratio > 40 and <= 50	14.1%	13.7%	13.0%	12.3%	11.1%	10.8%	10.5%	11.3%
DTI Ratio > 50	7.7%	7.8%	7.8%	7.9%	8.3%	8.2%	8.4%	7.9%
DTI Ratio Missing	17.9%	18.1%	18.8%	18.6%	16.3%	14.1%	12.1%	11.1%
Wtd Avg DTI Ratio	33.3%	33.2%	33.0%	32.8%	32.2%	31.5%	31.1%	31.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	13.7%	13.9%	14.2%	14.6%	16.8%	18.9%	20.4%	18.1%
DTI Ratio > 20 and <= 30	21.6%	21.7%	21.9%	22.3%	23.5%	24.3%	25.3%	26.4%
DTI Ratio > 30 and <= 40	25.1%	24.8%	24.4%	24.3%	24.1%	23.6%	23.4%	25.3%
DTI Ratio > 40 and <= 50	14.1%	13.7%	13.0%	12.3%	11.1%	10.8%	10.5%	11.3%
DTI Ratio > 50	7.7%	7.8%	7.8%	7.9%	8.3%	8.2%	8.4%	7.9%
DTI Ratio Missing	17.9%	18.1%	18.8%	18.6%	16.3%	14.1%	12.1%	11.1%
Wtd Avg DTI Ratio	33.3%	33.2%	33.0%	32.8%	32.2%	31.5%	31.1%	31.4%
Origination Term (Sums to 100%)								
<= 15 Years	14.6%	14.9%	15.2%	15.7%	19.6%	22.6%	25.0%	26.7%



Single Family Conventional Book Characteristics Alt-A Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	2.1%	2.1%	2.1%	2.2%	2.4%	2.6%	2.8%	2.9%
> 25 Years and <= 30 Years	83.0%	82.7%	82.4%	81.9%	77.8%	74.7%	72.1%	70.4%
> 30 Years	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	68.8%	68.2%	67.5%	66.3%	64.3%	62.2%	61.1%	63.3%
Intermediate-Term Fixed Rate (excl Balloon)	14.5%	14.8%	15.2%	15.7%	19.6%	22.5%	24.9%	26.6%
Adjustable Rate	16.6%	16.9%	17.3%	18.0%	16.1%	15.2%	14.0%	10.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%
Hybrid Arm	15.5%	15.8%	16.1%	16.6%	13.4%	10.8%	8.4%	6.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.3%	0.3%	0.3%	0.3%	0.6%	0.8%	1.1%	1.4%
- 5/1 Hybrid Arm	12.1%	12.3%	12.7%	13.1%	10.1%	9.4%	6.7%	4.7%
- 7/1 Hybrid Arm	1.7%	1.7%	1.7%	1.8%	1.7%	0.5%	0.5%	0.4%
- 10/1 Hybrid Arm	1.4%	1.4%	1.4%	1.4%	0.9%	0.1%	0.0%	0.0%
NegAm ARM	1.1%	1.2%	1.2%	1.4%	2.7%	4.3%	5.6%	3.5%
Interest Only	12.6%	12.8%	13.0%	13.4%	9.4%	6.5%	3.7%	1.2%
- Interest Only ARM	12.2%	12.4%	12.7%	13.2%	9.3%	6.5%	3.7%	1.2%
- Interest Only FRM	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	98.2%	98.2%	98.4%	98.6%	99.5%	99.8%	99.9%	99.9%
- Alt-A No Disclosure	0.5%	0.5%	0.4%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	38.5%	39.3%	40.8%	42.3%	46.2%	49.0%	49.4%	46.7%
- Alt-A SISA	2.6%	2.3%	1.9%	1.4%	0.1%	0.0%	0.0%	0.0%
- Alt-A No Ratio	11.1%	11.2%	11.5%	11.4%	10.5%	9.7%	9.2%	10.3%
- Alt-A Stated Income	45.5%	44.9%	43.8%	43.3%	42.7%	41.1%	41.3%	42.9%



Single Family Conventional Book Characteristics Alt-A Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.8%	1.8%	1.6%	1.4%	0.5%	0.2%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	98.2%	98.2%	98.4%	98.6%	99.5%	99.8%	99.9%	99.9%
- Select Lender Programs Non-Full Doc	6.4%	6.5%	6.8%	7.2%	9.2%	11.1%	12.8%	14.2%
- Other Low/No Doc	91.8%	91.7%	91.6%	91.5%	90.2%	88.7%	87.2%	85.7%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	6.9%	7.0%	7.0%	7.1%	5.2%	4.3%	2.9%	2.8%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.7%	2.7%	2.8%	2.8%	2.2%	2.1%	2.0%	2.2%
- 80/15/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.4%	0.4%	0.5%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.6%	3.6%	3.6%	3.5%	2.4%	1.6%	0.4%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	9.5%	9.6%	9.7%	9.9%	8.4%	7.7%	6.8%	5.6%
- 75/20/05	0.3%	0.3%	0.3%	0.4%	0.4%	0.3%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%
- 80/10/10	3.7%	3.7%	3.8%	3.8%	3.0%	2.7%	2.5%	2.5%
- 80/15/05	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.5%	0.6%
- 80/20/00	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Alt-A Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	4.7%	4.7%	4.8%	4.8%	4.4%	4.2%	3.5%	2.3%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	9.4%	9.5%	9.6%	9.7%	9.7%	9.7%	10.1%	10.3%
Northeast	22.4%	22.3%	22.2%	22.1%	22.6%	22.8%	22.3%	21.4%
Southeast	23.7%	23.7%	23.8%	23.6%	23.2%	21.8%	20.2%	18.5%
Southwest	10.8%	10.8%	10.9%	10.8%	10.8%	10.9%	10.8%	10.7%
West	33.7%	33.6%	33.6%	33.8%	33.7%	34.9%	36.6%	39.0%
Census Region (Sums to 100%)								
New England	5.5%	5.6%	5.6%	5.6%	5.7%	5.8%	5.7%	5.3%
Middle Atlantic	16.3%	16.2%	15.9%	15.9%	16.4%	16.5%	16.1%	15.6%
East North Central	8.2%	8.3%	8.4%	8.5%	8.6%	8.6%	8.9%	9.2%
East South Central	2.5%	2.6%	2.6%	2.5%	2.6%	2.5%	2.4%	2.2%
South Atlantic	21.5%	21.5%	21.5%	21.3%	20.9%	19.5%	18.1%	16.5%
West North Central	2.1%	2.2%	2.1%	2.1%	2.1%	2.1%	2.2%	2.0%
West South Central	4.1%	4.2%	4.2%	4.2%	4.2%	4.2%	4.1%	3.9%
Mountain	7.7%	7.7%	7.7%	7.7%	7.4%	7.4%	7.6%	7.8%
Pacific	31.6%	31.5%	31.6%	31.8%	31.8%	33.0%	34.7%	37.2%
US Territories	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.3%	0.3%
Top 10 States								
01) CA	26.3%	26.2%	26.3%	26.5%	26.7%	28.0%	29.7%	32.2%
02) FL	11.5%	11.5%	11.5%	11.4%	11.0%	10.2%	9.4%	8.8%
03) NY	9.3%	9.2%	9.0%	8.9%	9.4%	9.6%	9.3%	9.3%
04) IL	4.9%	5.0%	5.1%	5.2%	5.2%	5.1%	5.3%	5.6%
05) NJ	4.8%	4.8%	4.7%	4.7%	4.8%	4.8%	4.8%	4.6%
06) WA	3.5%	3.5%	3.5%	3.6%	3.5%	3.4%	3.3%	3.2%
07) MA	2.8%	2.8%	2.9%	2.9%	3.0%	3.1%	3.2%	3.0%
08) AZ	2.6%	2.6%	2.6%	2.6%	2.4%	2.2%	2.1%	2.0%
09) GA	2.5%	2.5%	2.5%	2.5%	2.6%	2.6%	2.5%	2.3%
10) TX	2.5%	2.5%	2.5%	2.4%	2.5%	2.6%	2.7%	2.7%
Top 10 Sellers								
01) WASHINGTON MUTUAL INC	29.5%	30.1%	31.2%	32.7%	35.3%	37.7%	40.3%	39.1%



Single Family Conventional Book Characteristics Alt-A Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) BANK OF AMERICA CORPORATION	11.4%	11.4%	10.6%	9.7%	7.8%	9.3%	11.4%	16.3%
03) CITIGROUP INC	8.6%	8.1%	7.0%	6.0%	4.8%	4.2%	3.9%	1.7%
04) WACHOVIA CORPORATION	7.2%	7.1%	7.2%	7.5%	7.9%	7.2%	6.9%	8.0%
05) SUNTRUST BANKS INC	5.4%	5.4%	5.5%	5.3%	4.1%	2.9%	2.5%	2.4%
06) CERBERUS CAPITAL HOLDING	4.0%	4.0%	4.2%	4.2%	4.5%	3.8%	2.0%	0.4%
07) HSBC HOLDINGS PLC	3.5%	3.4%	3.4%	3.5%	3.3%	2.0%	0.7%	0.8%
08) FIRST HORIZON NATIONAL CORPORATION	2.9%	2.9%	3.1%	3.2%	4.1%	4.8%	4.6%	1.9%
09) DOWNEY FINANCIAL CORPORATION	2.7%	2.7%	2.7%	2.8%	2.9%	3.0%	3.3%	3.6%
10) EVERBANK FINANCIAL CORPORATION	2.3%	2.3%	2.4%	2.5%	3.2%	3.9%	4.6%	6.3%
Top 10 Servicers								
01) WASHINGTON MUTUAL INC	27.3%	27.8%	28.9%	30.3%	31.9%	34.2%	37.5%	37.6%
02) BANK OF AMERICA CORPORATION	11.4%	11.4%	10.6%	9.7%	7.8%	9.4%	11.4%	16.3%
03) JP MORGAN CHASE & CO	10.1%	10.3%	10.6%	11.0%	11.4%	10.8%	9.7%	10.3%
04) CITIGROUP INC	9.5%	8.9%	7.9%	7.0%	6.5%	6.1%	5.9%	3.4%
05) WELLS FARGO & COMPANY	5.4%	5.5%	5.6%	5.9%	7.0%	7.3%	6.7%	5.4%
06) SUNTRUST BANKS INC	5.2%	5.2%	5.3%	5.0%	3.9%	2.8%	2.4%	2.3%
07) CERBERUS CAPITAL HOLDING	4.6%	4.6%	4.7%	4.6%	4.6%	3.9%	2.1%	0.4%
08) WACHOVIA CORPORATION	4.3%	4.2%	4.1%	4.3%	3.6%	2.3%	1.0%	0.4%
09) HSBC HOLDINGS PLC	3.6%	3.6%	3.6%	3.6%	3.4%	2.2%	1.0%	1.2%
10) ARVEST BANK GROUP INC	2.6%	2.6%	2.6%	2.7%	2.9%	2.9%	3.4%	2.6%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	89.9%							
Credit Enhancement	10.1%							
- Primary MI Only	9.1%							
- Pool Policy Only	0.2%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	0.3%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.4%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	0.8%							
Interest Only with Credit Enhancement	3.8%							
Alt-A with Credit Enhancement	10.1%							
Economic Fees and Gap								
Wtd Avg Economic Gap	4.94	4.90	5.07	5.05	8.85	9.42	9.23	8.04



Single Family Conventional Book Characteristics Alt-A Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	33.85	33.40	32.44	31.45	25.76	24.26	23.42	23.15
Wtd Avg Charged Fee	38.78	38.30	37.50	36.50	34.61	33.68	32.65	31.19
Appraisal Waivers								
Appraisal Waiver	0.7%	0.7%	0.6%	0.5%	0.1%	0.1%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.09%	1.50%	1.04%	0.73%	0.41%	0.52%	0.32%	0.30%
- SDQ Rate for Loans with CE	7.17%							
- SDQ Rate for Loans without CE	1.53%							
SDQ Rate Excl. Katrina Loans	2.10%	1.50%	1.04%	0.72%	0.39%	0.34%	0.31%	0.30%
SDQ Rate for Katrina Loans	1.70%	1.37%	1.61%	1.59%	2.07%	11.64%	0.36%	0.11%
Serious Delinquent Loans								
SDQ Loan Count	4,505	3,251	2,280	1,580	826	1,045	650	578
SDQ Count for Loans with CE	1,530							
SDQ Count for Loans without CE	2,975							
SDQ Volume (\$M)								
SDQ Volume	\$976.4	\$686.2	\$447.9	\$284.8	\$116.8	\$136.3	\$88.4	\$81.2
SDQ Volume for Loans with CE	\$348.3							
SDQ Volume for Loans without CE	\$628.1							



Single Family Conventional Book Characteristics Condo Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	243,075	247,455	251,588	256,305	218,308	170,449	135,252	121,765
Book Volume (\$B)	\$38.1	\$38.9	\$39.7	\$40.5	\$33.1	\$23.9	\$17.2	\$14.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	13.6%	13.4%	13.3%	13.3%	13.8%	15.7%	17.9%	17.0%
OLTV 60.01% - 70.00%	12.3%	12.2%	12.1%	12.1%	12.3%	12.7%	14.3%	14.4%
OLTV 70.01% - 75.00%	8.7%	8.7%	8.7%	8.6%	8.5%	9.1%	10.7%	12.6%
OLTV 75.01% - 80.00%	51.6%	52.0%	52.3%	52.4%	52.5%	48.5%	40.2%	35.0%
OLTV 80.01% - 90.00%	6.8%	6.8%	6.8%	6.7%	6.6%	7.4%	9.0%	11.1%
OLTV 90.01% - 95.00%	3.3%	3.3%	3.4%	3.4%	3.3%	3.8%	4.6%	5.9%
OLTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.7%	0.7%	0.8%	1.3%
OLTV 97.01% - 100.00%	3.1%	3.1%	3.0%	3.0%	2.3%	2.2%	2.4%	2.6%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	75.0%	75.1%	75.1%	75.1%	74.8%	74.2%	73.5%	74.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	12.7%	12.5%	12.4%	12.5%	13.1%	15.1%	17.4%	16.6%
Comb LTV 60.01% - 70.00%	11.4%	11.3%	11.2%	11.2%	11.3%	12.3%	14.0%	14.3%
Comb LTV 70.01% - 75.00%	7.7%	7.7%	7.7%	7.6%	7.7%	8.6%	10.5%	12.4%
Comb LTV 75.01% - 80.00%	28.2%	28.3%	28.4%	28.5%	30.8%	35.5%	37.4%	33.7%
Comb LTV 80.01% - 90.00%	15.3%	15.3%	15.4%	15.2%	14.9%	13.5%	11.0%	11.9%
Comb LTV 90.01% - 95.00%	8.9%	9.0%	9.1%	9.1%	8.7%	8.0%	5.9%	6.6%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.8%	1.3%
Comb LTV 97.01% - 100.00%	15.0%	15.1%	15.1%	15.2%	12.6%	6.2%	2.8%	3.0%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Wtd Avg Comb LTV	79.6%	79.7%	79.8%	79.8%	79.0%	76.5%	74.2%	74.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	12.7%	12.5%	12.4%	12.5%	13.1%	15.1%	17.4%	16.6%
Comb LTV 60.01% - 70.00%	11.4%	11.3%	11.2%	11.2%	11.3%	12.3%	14.0%	14.3%
Comb LTV 70.01% - 75.00%	7.7%	7.7%	7.7%	7.6%	7.7%	8.6%	10.5%	12.4%
Comb LTV 75.01% - 80.00%	28.2%	28.3%	28.4%	28.5%	30.8%	35.5%	37.4%	33.7%
Comb LTV 80.01% - 90.00%	15.3%	15.3%	15.4%	15.2%	14.9%	13.5%	11.0%	11.9%
Comb LTV 90.01% - 95.00%	8.9%	9.0%	9.1%	9.1%	8.7%	8.0%	5.9%	6.6%



Single Family Conventional Book Characteristics Condo Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.8%	1.3%
Comb LTV 97.01% - 100.00%	15.0%	15.1%	15.1%	15.2%	12.6%	6.2%	2.8%	3.0%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Wtd Avg Comb LTV	79.6%	79.7%	79.8%	79.8%	78.9%	76.5%	74.2%	74.5%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	21.9%	24.0%	25.7%	26.5%	32.6%	43.2%	47.8%	36.4%
MTMLTV 60.01% - 70.00%	10.8%	11.8%	13.1%	13.6%	16.4%	18.8%	18.5%	24.0%
MTMLTV 70.01% - 75.00%	7.0%	8.4%	9.5%	9.9%	11.7%	11.6%	9.4%	13.8%
MTMLTV 75.01% - 80.00%	8.7%	10.6%	12.5%	12.8%	18.3%	16.9%	14.3%	12.9%
MTMLTV 80.01% - 90.00%	16.1%	17.3%	20.9%	22.8%	16.8%	7.2%	7.3%	8.8%
MTMLTV 90.01% - 95.00%	6.5%	7.9%	7.2%	6.3%	2.2%	1.3%	1.6%	2.4%
MTMLTV 95.01% - 97.00%	2.8%	2.9%	2.4%	1.9%	0.6%	0.3%	0.3%	0.4%
MTMLTV 97.01% - 100.00%	4.1%	4.1%	2.6%	2.2%	0.9%	0.5%	0.4%	0.4%
MTMLTV > 100.00%	22.0%	13.0%	6.0%	4.0%	0.4%	0.1%	0.2%	0.2%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.6%
Wtg Avg MTMLTV	79.9%	75.4%	71.9%	70.7%	65.3%	60.0%	59.3%	62.9%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%	0.8%
FICO 550-579	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	1.0%
FICO 580-619	0.8%	0.8%	0.8%	0.8%	0.9%	1.2%	1.9%	3.1%
FICO 620-659	6.4%	6.5%	6.5%	6.5%	6.3%	6.1%	7.8%	10.0%
FICO 660-699	21.6%	21.7%	21.7%	21.7%	20.8%	19.1%	20.0%	21.7%
FICO 700-739	27.9%	28.0%	28.0%	28.0%	28.6%	28.9%	27.7%	25.8%
FICO >= 740	42.8%	42.6%	42.5%	42.6%	42.7%	44.0%	41.0%	36.7%
FICO Missing	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.6%	0.9%
Wtd Avg FICO	727	727	727	727	727	728	723	715
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	42.0%	41.3%	40.4%	40.2%	40.4%	37.9%	44.6%	53.7%
Intermediate-term, fixed-rate	4.5%	4.6%	4.6%	4.6%	5.4%	7.6%	10.7%	10.9%
Adjustable-rate	12.2%	12.5%	13.1%	13.4%	12.7%	18.0%	19.8%	19.4%
Interest Only adjustable-rate	28.7%	29.0%	29.2%	29.2%	30.0%	28.4%	17.8%	5.1%
Negative Amortization	4.3%	4.3%	4.4%	4.5%	7.3%	8.0%	7.1%	10.9%



Single Family Conventional Book Characteristics Condo Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	8.2%	8.3%	8.4%	8.2%	4.2%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	68.1%	68.1%	68.2%	68.4%	68.7%	72.0%	77.8%	81.4%
Second/Vacation Home	12.4%	12.4%	12.3%	12.2%	12.5%	11.5%	10.0%	8.0%
Investor Property	19.5%	19.5%	19.5%	19.4%	18.9%	16.6%	12.1%	10.6%
10-K Unit Type (Sums to 100%)								
1 Unit	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.8%	99.8%
2-4 Units	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Single Family Homes	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	64.7%	64.8%	65.0%	65.1%	67.3%	65.3%	58.7%	54.0%
Cash-Out Refinance	19.6%	19.7%	19.5%	19.5%	19.0%	18.4%	20.0%	23.2%
Other Refinance	15.7%	15.6%	15.4%	15.3%	13.7%	16.2%	21.3%	22.8%
Origination Type (Sums to 100%)								
TPO Broker	24.4%	24.8%	24.6%	24.3%	22.6%	20.9%	23.7%	28.8%
TPO Correspondent	27.1%	27.4%	28.0%	28.2%	25.9%	23.4%	21.5%	19.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Retail	48.4%	47.8%	47.5%	47.5%	51.5%	55.6%	54.7%	51.3%
Origination Year (Sums to 100%)								
< 2001	1.8%	1.8%	1.9%	1.9%	2.7%	4.6%	8.3%	12.0%
2001	0.8%	0.8%	0.8%	0.8%	1.2%	2.1%	4.0%	8.0%
2002	2.9%	2.9%	3.0%	3.0%	4.6%	7.8%	15.7%	30.2%
2003	10.7%	11.0%	10.6%	10.9%	13.0%	21.3%	37.5%	49.8%
2004	13.1%	13.2%	13.4%	13.7%	16.1%	26.1%	34.4%	0.0%
2005	22.7%	22.7%	22.8%	22.9%	30.9%	38.1%	0.0%	0.0%
2006	28.5%	28.6%	28.8%	29.0%	31.6%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Condo Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	18.7%	18.4%	18.5%	17.7%	0.0%	0.0%	0.0%	0.0%
2008	0.9%	0.6%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$165,938	\$166,045	\$165,946	\$165,598	\$157,758	\$146,612	\$133,602	\$126,506
Loan Original Note Rate	6.11%	6.11%	6.11%	6.10%	5.90%	5.62%	5.88%	6.20%
Seasoning (Sums to 100%)								
Seasoned	15.9%	14.8%	13.6%	13.4%	9.2%	9.9%	9.5%	11.4%
Non-Seasoned	84.1%	85.2%	86.4%	86.6%	90.8%	90.1%	90.5%	88.6%
ACI								
ACI Probability	0.65%	0.65%	0.65%	0.65%	0.57%	0.50%	0.56%	0.67%
Wtd Avg ACI Score	684	684	684	684	690	696	695	692
Credit Premium								
Wtd Avg Credit Premium	0.00	0.00	0.00	0.00	-0.05	-0.07	-0.10	-0.05
Credit Premium > 1.5	2.2%	2.3%	2.3%	2.3%	1.8%	1.6%	1.3%	2.4%
Prepay Premium								
Prepay Premium	12.7%	12.7%	12.8%	12.8%	13.1%	10.4%	11.0%	15.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.8%	7.8%	7.6%	7.6%	8.1%	9.3%	10.7%	11.0%
DTI Ratio > 20 and <= 30	15.0%	15.0%	15.0%	15.0%	15.6%	17.2%	17.4%	16.8%
DTI Ratio > 30 and <= 40	28.7%	28.7%	28.8%	28.8%	29.7%	29.9%	26.6%	23.7%
DTI Ratio > 40 and <= 50	26.7%	26.7%	26.7%	26.5%	25.5%	22.7%	19.0%	16.4%
DTI Ratio > 50	7.1%	7.1%	7.0%	7.0%	7.1%	7.0%	7.8%	8.7%
DTI Ratio Missing	14.6%	14.7%	15.0%	15.1%	14.1%	14.0%	18.5%	23.4%
Wtd Avg DTI Ratio	36.4%	36.4%	36.4%	36.4%	36.1%	35.3%	34.7%	34.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.8%	7.8%	7.6%	7.6%	8.1%	9.3%	10.7%	11.0%
DTI Ratio > 20 and <= 30	15.0%	15.0%	15.0%	15.0%	15.6%	17.2%	17.4%	16.8%
DTI Ratio > 30 and <= 40	28.7%	28.7%	28.8%	28.8%	29.7%	29.9%	26.6%	23.7%
DTI Ratio > 40 and <= 50	26.7%	26.7%	26.7%	26.5%	25.5%	22.7%	19.0%	16.4%
DTI Ratio > 50	7.1%	7.1%	7.0%	7.0%	7.1%	7.0%	7.8%	8.7%
DTI Ratio Missing	14.6%	14.7%	15.0%	15.1%	14.1%	14.0%	18.5%	23.4%
Wtd Avg DTI Ratio	36.4%	36.4%	36.4%	36.4%	36.1%	35.3%	34.7%	34.6%
Origination Term (Sums to 100%)								
<= 15 Years	4.5%	4.6%	4.6%	4.7%	5.4%	7.7%	10.7%	11.0%



Single Family Conventional Book Characteristics Condo Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.0%	0.9%	0.9%	0.9%	1.0%	1.3%	1.9%	1.7%
> 25 Years and <= 30 Years	93.9%	93.9%	93.9%	93.9%	93.1%	90.5%	86.5%	86.5%
> 30 Years	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.8%	0.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	50.2%	49.6%	48.8%	48.3%	44.6%	38.0%	44.6%	53.7%
Intermediate-Term Fixed Rate (excl Balloon)	4.2%	4.3%	4.3%	4.3%	5.0%	6.9%	9.4%	9.7%
Adjustable Rate	45.3%	45.8%	46.6%	47.0%	50.0%	54.4%	44.7%	35.5%
Balloon	0.3%	0.3%	0.3%	0.3%	0.4%	0.7%	1.2%	1.2%
Various Product Types								
Second	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.8%	0.8%
Hybrid Arm	39.1%	39.7%	40.3%	40.6%	40.0%	37.9%	28.6%	19.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	3.5%	3.6%	3.8%	4.1%	5.6%	8.0%	6.9%	4.4%
- 5/1 Hybrid Arm	27.6%	28.1%	28.5%	28.6%	28.1%	24.0%	18.5%	12.3%
- 7/1 Hybrid Arm	5.4%	5.4%	5.4%	5.4%	4.3%	4.1%	2.4%	1.8%
- 10/1 Hybrid Arm	2.6%	2.5%	2.5%	2.5%	2.0%	1.8%	0.8%	0.5%
NegAm ARM	4.3%	4.3%	4.4%	4.5%	7.3%	8.0%	7.1%	10.9%
Interest Only	37.0%	37.3%	37.5%	37.4%	34.3%	28.5%	17.8%	5.1%
- Interest Only ARM	28.7%	29.0%	29.2%	29.2%	30.0%	28.4%	17.8%	5.1%
- Interest Only FRM	8.2%	8.3%	8.4%	8.2%	4.2%	0.1%	0.0%	0.0%
Alt-A	72.9%	73.5%	74.1%	74.3%	74.3%	67.3%	61.6%	57.8%
- Alt-A Low/No Doc	46.9%	47.3%	47.6%	47.6%	45.8%	41.9%	39.1%	35.8%
- Alt-A No Disclosure	1.4%	1.4%	1.4%	1.5%	0.6%	0.2%	0.0%	0.0%
- Alt-A NINA	8.3%	8.4%	8.5%	8.7%	10.6%	12.0%	10.5%	9.1%
- Alt-A SISA	3.4%	3.4%	3.3%	3.3%	2.0%	0.1%	0.0%	0.0%
- Alt-A No Ratio	5.2%	5.3%	5.4%	5.3%	4.4%	3.8%	4.2%	4.4%
- Alt-A Stated Income	28.6%	28.8%	28.9%	28.8%	28.3%	25.8%	24.4%	22.3%



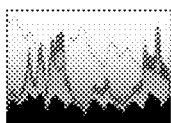
Single Family Conventional Book Characteristics Condo Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	15.2%	15.2%	15.2%	15.2%	14.7%	11.7%	8.5%	4.0%
Alt-A Deals (no SFC)	10.9%	11.0%	11.2%	11.4%	13.7%	13.8%	14.0%	18.0%
My Community Mortgage	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	49.0%	49.4%	49.8%	49.7%	47.0%	43.0%	39.8%	36.7%
- Select Lender Programs Non-Full Doc	2.1%	2.2%	2.2%	2.1%	1.2%	1.1%	0.5%	0.5%
- Other Low/No Doc	46.8%	47.3%	47.6%	47.6%	45.8%	41.9%	39.3%	36.2%
Subprime Deals								
Subprime	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	1.1%	2.9%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	1.1%	2.9%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	27.7%	27.9%	28.1%	28.1%	25.5%	15.8%	5.0%	2.3%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	5.7%	5.8%	5.9%	5.8%	5.9%	4.8%	2.4%	1.4%
- 80/15/05	4.2%	4.3%	4.3%	4.3%	4.2%	3.7%	1.9%	0.9%
- 80/20/00	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	17.4%	17.4%	17.5%	17.5%	15.1%	7.1%	0.7%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	32.7%	32.9%	33.4%	33.5%	32.3%	26.6%	19.3%	13.2%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.1%
- 75/25/00	0.6%	0.6%	0.6%	0.6%	0.5%	0.2%	0.2%	0.2%
- 80/10/10	8.5%	8.5%	8.6%	8.6%	8.7%	7.6%	4.7%	3.0%
- 80/15/05	6.4%	6.5%	6.6%	6.6%	6.6%	5.9%	4.1%	2.5%
- 80/20/00	13.2%	13.3%	13.5%	13.6%	12.7%	9.3%	6.8%	4.6%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%



Single Family Conventional Book Characteristics Condo Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	3.6%	3.6%	3.7%	3.7%	3.4%	3.2%	3.2%	2.6%
EA/TPR								
EA/TPR	0.6%	0.6%	0.6%	0.6%	0.7%	0.5%	0.2%	0.1%
- EA I	0.4%	0.4%	0.3%	0.3%	0.4%	0.3%	0.1%	0.0%
- EA/TPR II	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%
- EA/TPR III	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	13.1%	13.3%	13.5%	13.7%	13.8%	14.8%	14.2%	13.6%
Northeast	17.1%	16.8%	16.6%	16.6%	16.6%	17.7%	18.6%	18.8%
Southeast	30.2%	30.2%	30.0%	29.8%	29.5%	26.1%	21.5%	18.6%
Southwest	7.4%	7.6%	7.7%	7.7%	8.0%	7.7%	7.5%	6.8%
West	32.2%	32.2%	32.3%	32.2%	32.1%	33.7%	38.1%	42.2%
Census Region (Sums to 100%)								
New England	5.8%	5.9%	6.0%	6.1%	6.0%	6.2%	5.9%	5.8%
Middle Atlantic	8.7%	8.4%	8.3%	8.3%	7.8%	8.2%	9.1%	9.3%
East North Central	11.8%	12.0%	12.2%	12.3%	12.3%	13.1%	12.8%	12.6%
East South Central	1.1%	1.1%	1.1%	1.1%	1.1%	0.9%	0.8%	0.7%
South Atlantic	29.4%	29.4%	29.2%	29.0%	28.7%	25.5%	20.9%	18.1%
West North Central	1.8%	1.8%	1.9%	1.9%	2.0%	2.2%	1.9%	1.4%
West South Central	1.6%	1.6%	1.7%	1.7%	1.7%	1.5%	1.5%	1.4%
Mountain	7.9%	8.0%	8.0%	8.0%	8.2%	7.7%	6.9%	6.1%
Pacific	29.7%	29.7%	29.7%	29.7%	29.6%	31.6%	36.7%	41.1%
US Territories	2.3%	2.2%	2.0%	2.0%	2.5%	3.0%	3.3%	3.6%
Top 10 States								
01) CA	24.6%	24.6%	24.5%	24.4%	24.2%	26.4%	31.6%	36.5%
02) FL	17.8%	17.8%	17.7%	17.5%	17.1%	14.5%	11.5%	9.9%
03) IL	7.2%	7.4%	7.6%	7.7%	7.4%	7.9%	7.1%	7.1%
04) NJ	4.1%	4.1%	4.1%	4.1%	4.0%	4.2%	4.7%	4.9%
05) VA	3.8%	3.8%	3.8%	3.7%	3.8%	3.8%	3.0%	2.4%
06) MA	3.7%	3.7%	3.8%	3.8%	3.8%	4.0%	3.6%	3.4%
07) NY	3.6%	3.3%	3.2%	3.2%	2.8%	3.0%	3.4%	3.6%
08) MD	2.7%	2.7%	2.6%	2.6%	2.5%	2.3%	2.2%	1.9%
09) MI	2.6%	2.6%	2.7%	2.7%	2.9%	3.1%	3.4%	3.2%
10) CO	2.4%	2.5%	2.5%	2.5%	2.8%	3.2%	3.4%	3.2%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	38.3%	37.8%	37.2%	36.8%	37.8%	34.8%	32.6%	31.6%



Single Family Conventional Book Characteristics Condo Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) LEHMAN BROTHERS HOLDINGS INC	8.6%	8.8%	8.9%	9.1%	9.9%	11.4%	11.3%	7.2%
03) CITIGROUP INC	7.2%	8.2%	8.5%	8.8%	6.2%	7.8%	7.5%	6.6%
04) JP MORGAN CHASE & CO	7.2%	7.3%	7.4%	7.4%	6.8%	6.7%	6.1%	3.3%
05) INDYMAC BANCORP INC	5.5%	5.5%	5.6%	5.5%	4.1%	3.4%	4.6%	5.9%
06) AMTRUST FINANCIAL CORPORATION	5.0%	5.0%	5.2%	5.1%	6.0%	5.6%	3.6%	2.4%
07) WASHINGTON MUTUAL INC	3.8%	3.7%	3.8%	3.8%	4.4%	4.9%	7.2%	9.6%
08) WELLS FARGO & COMPANY	2.0%	2.0%	2.1%	2.1%	2.3%	3.4%	3.2%	3.3%
09) NATIONAL CITY CORPORATION	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	1.1%	1.0%
10) FLAGSTAR BANCORP INC	1.8%	1.8%	1.8%	1.8%	2.1%	3.2%	3.3%	3.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	38.4%	38.6%	39.0%	38.7%	40.2%	35.1%	29.9%	27.7%
02) JP MORGAN CHASE & CO	9.7%	9.8%	10.0%	9.9%	9.0%	8.7%	8.1%	5.6%
03) CITIGROUP INC	8.0%	8.2%	8.6%	8.9%	6.4%	8.9%	11.7%	12.5%
04) LEHMAN BROTHERS HOLDINGS INC	7.7%	7.8%	7.9%	8.0%	8.7%	9.8%	8.2%	2.6%
05) WELLS FARGO & COMPANY	6.9%	7.0%	6.5%	6.5%	7.9%	10.0%	8.7%	7.3%
06) INDYMAC BANCORP INC	5.6%	5.6%	5.7%	5.7%	4.1%	3.4%	4.5%	5.7%
07) WASHINGTON MUTUAL INC	4.5%	4.5%	4.2%	4.2%	4.9%	5.8%	9.3%	13.5%
08) NATIONAL CITY CORPORATION	2.4%	2.4%	2.5%	2.5%	2.5%	2.5%	1.4%	1.2%
09) SUNTRUST BANKS INC	1.7%	1.7%	1.5%	1.6%	1.4%	0.5%	0.1%	0.2%
10) AMTRUST FINANCIAL CORPORATION	1.5%	1.5%	1.6%	1.7%	2.4%	1.5%	1.0%	0.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	55.1%							
Credit Enhancement	44.9%							
- Primary MI Only	7.1%							
- Pool Policy Only	32.0%							
- Pool Policy and Primary MI	3.8%							
- Full Recourse	1.4%							
- Shared Arrangement	0.6%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	79.7%							
Interest Only with Credit Enhancement	62.7%							
Alt-A with Credit Enhancement	54.6%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.15	-4.13	-4.17	-4.43	-2.72	1.05	3.62	2.63



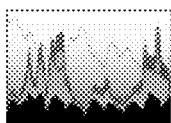
Single Family Conventional Book Characteristics Condo Investor Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	44.64	44.61	44.60	44.53	40.97	36.48	32.80	31.49
Wtd Avg Charged Fee	40.48	40.48	40.43	40.10	38.24	37.53	36.42	34.13
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	5.03%	3.84%	2.82%	1.88%	0.54%	0.48%	0.53%	0.55%
- SDQ Rate for Loans with CE	9.42%							
- SDQ Rate for Loans without CE	1.95%							
SDQ Rate Excl. Katrina Loans	5.03%	3.84%	2.82%	1.88%	0.54%	0.44%	0.53%	0.55%
SDQ Rate for Katrina Loans	2.26%	2.22%	2.37%	1.79%	2.90%	11.17%	0.90%	0.44%
Serious Delinquent Loans								
SDQ Loan Count	12,036	9,325	6,971	4,738	1,158	808	698	659
SDQ Count for Loans with CE	9,285							
SDQ Count for Loans without CE	2,751							
SDQ Volume (\$M)								
SDQ Volume	\$2,398.0	\$1,877.1	\$1,393.2	\$929.7	\$175.2	\$91.7	\$78.8	\$70.0
SDQ Volume for Loans with CE	\$1,874.9							
SDQ Volume for Loans without CE	\$523.1							



Single Family Conventional Book Characteristics Condo Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,191,981	1,162,784	1,129,280	1,086,707	935,195	859,914	829,263	777,741
Book Volume (\$B)	\$192.8	\$186.0	\$177.9	\$168.1	\$135.1	\$118.1	\$110.0	\$101.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	18.9%	19.2%	19.3%	19.8%	22.8%	24.6%	25.1%	25.2%
OLTV 60.01% - 70.00%	13.3%	13.3%	13.3%	13.3%	14.6%	15.5%	15.8%	16.2%
OLTV 70.01% - 75.00%	9.3%	9.3%	9.3%	9.2%	9.3%	9.7%	10.3%	11.1%
OLTV 75.01% - 80.00%	37.9%	37.9%	38.5%	39.2%	38.5%	35.5%	32.9%	30.8%
OLTV 80.01% - 90.00%	8.5%	7.9%	7.4%	6.8%	6.3%	6.7%	7.4%	8.0%
OLTV 90.01% - 95.00%	5.5%	5.4%	5.2%	4.8%	4.1%	4.4%	5.2%	5.8%
OLTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.8%	1.0%	1.3%	1.5%
OLTV 97.01% - 100.00%	5.7%	6.0%	6.1%	5.9%	3.4%	2.4%	1.9%	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%
Wtd Avg OLTV	73.9%	73.8%	73.7%	73.4%	71.5%	70.6%	70.5%	70.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.3%	17.5%	17.8%	18.3%	21.1%	22.7%	23.2%	23.5%
Comb LTV 60.01% - 70.00%	12.6%	12.7%	12.7%	12.9%	14.3%	15.3%	15.6%	16.0%
Comb LTV 70.01% - 75.00%	8.4%	8.4%	8.3%	8.3%	9.0%	9.6%	10.3%	11.1%
Comb LTV 75.01% - 80.00%	28.4%	28.0%	28.1%	28.3%	29.5%	29.6%	29.9%	29.3%
Comb LTV 80.01% - 90.00%	15.7%	15.3%	14.8%	14.3%	12.7%	11.4%	10.2%	9.9%
Comb LTV 90.01% - 95.00%	9.4%	9.5%	9.5%	9.2%	7.8%	7.2%	7.0%	7.0%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.9%	1.0%	1.3%	1.5%
Comb LTV 97.01% - 100.00%	7.1%	7.5%	7.8%	7.6%	4.6%	3.1%	2.3%	1.4%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Wtd Avg Comb LTV	76.2%	76.2%	76.1%	75.8%	73.6%	72.4%	71.8%	71.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.3%	17.5%	17.8%	18.3%	21.1%	22.7%	23.2%	23.5%
Comb LTV 60.01% - 70.00%	12.6%	12.7%	12.8%	12.9%	14.3%	15.3%	15.6%	16.0%
Comb LTV 70.01% - 75.00%	8.4%	8.4%	8.3%	8.3%	9.0%	9.6%	10.3%	11.1%
Comb LTV 75.01% - 80.00%	28.4%	28.0%	28.1%	28.3%	29.5%	29.6%	29.9%	29.3%
Comb LTV 80.01% - 90.00%	15.7%	15.3%	14.8%	14.3%	12.7%	11.4%	10.2%	10.0%
Comb LTV 90.01% - 95.00%	9.4%	9.5%	9.5%	9.2%	7.8%	7.2%	7.0%	7.0%



Single Family Conventional Book Characteristics Condo Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.9%	1.0%	1.3%	1.5%
Comb LTV 97.01% - 100.00%	7.1%	7.5%	7.8%	7.6%	4.6%	3.1%	2.3%	1.4%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Wtd Avg Comb LTV	76.2%	76.1%	76.1%	75.8%	73.6%	72.4%	71.8%	71.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	27.9%	31.2%	34.6%	36.9%	50.1%	58.2%	52.9%	38.5%
MTMLTV 60.01% - 70.00%	11.7%	12.5%	13.3%	13.4%	15.5%	16.5%	19.3%	23.6%
MTMLTV 70.01% - 75.00%	7.4%	8.3%	8.8%	8.8%	8.8%	8.3%	9.3%	13.2%
MTMLTV 75.01% - 80.00%	10.8%	12.4%	13.6%	13.0%	11.9%	9.2%	9.2%	12.2%
MTMLTV 80.01% - 90.00%	17.3%	15.9%	14.9%	15.3%	8.8%	4.8%	5.9%	8.2%
MTMLTV 90.01% - 95.00%	6.2%	6.0%	5.0%	4.3%	1.9%	1.3%	1.6%	2.4%
MTMLTV 95.01% - 97.00%	2.4%	2.1%	1.7%	1.4%	0.6%	0.3%	0.4%	0.5%
MTMLTV 97.01% - 100.00%	3.3%	3.1%	2.8%	2.7%	1.2%	0.6%	0.5%	0.4%
MTMLTV > 100.00%	12.6%	8.1%	4.9%	3.8%	0.7%	0.2%	0.2%	0.1%
MTMLTV Missing	0.4%	0.5%	0.5%	0.4%	0.5%	0.6%	0.8%	0.9%
Wtg Avg MTMLTV	73.8%	70.3%	67.3%	65.8%	58.1%	54.4%	57.5%	62.7%
Credit Score (Sums to 100%)								
FICO < 550	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%
FICO 550-579	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%
FICO 580-619	2.1%	2.2%	2.3%	2.3%	2.2%	2.2%	2.3%	2.4%
FICO 620-659	6.8%	7.1%	7.3%	7.4%	7.1%	7.4%	7.9%	8.1%
FICO 660-699	14.6%	14.8%	15.0%	14.9%	14.7%	15.1%	15.8%	16.2%
FICO 700-739	22.7%	22.8%	22.7%	22.7%	22.7%	22.8%	23.2%	23.5%
FICO >= 740	53.0%	52.3%	51.8%	51.8%	52.2%	51.5%	49.6%	48.6%
FICO Missing	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%	0.4%	0.4%
Wtd Avg FICO	735	734	734	733	734	733	730	729
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	72.3%	71.6%	71.1%	70.1%	65.9%	63.0%	62.1%	64.5%
Intermediate-term, fixed-rate	9.2%	9.5%	9.5%	9.9%	12.9%	15.8%	18.8%	20.9%
Adjustable-rate	7.8%	8.0%	8.4%	9.1%	12.7%	15.4%	16.3%	13.6%
Interest Only adjustable-rate	6.5%	6.6%	6.5%	6.3%	5.5%	4.1%	1.8%	0.7%
Negative Amortization	0.4%	0.4%	0.5%	0.6%	1.1%	1.4%	0.9%	0.3%



Single Family Conventional Book Characteristics Condo Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	3.8%	3.9%	4.0%	4.0%	1.8%	0.3%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	80.2%	80.3%	80.5%	80.6%	81.0%	82.1%	83.3%	83.9%
Second/Vacation Home	13.5%	13.5%	13.5%	13.6%	13.2%	12.1%	10.6%	9.6%
Investor Property	6.2%	6.2%	6.0%	5.8%	5.7%	5.8%	6.1%	6.4%
10-K Unit Type (Sums to 100%)								
1 Unit	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.8%
2-4 Units	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Single Family Homes	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	58.6%	57.7%	58.3%	58.9%	53.9%	47.9%	42.2%	36.5%
Cash-Out Refinance	18.1%	18.5%	18.6%	18.8%	20.6%	21.5%	21.6%	22.6%
Other Refinance	23.3%	23.8%	23.1%	22.3%	25.5%	30.6%	36.2%	40.9%
Origination Type (Sums to 100%)								
TPO Broker	22.8%	22.8%	22.8%	22.5%	22.3%	22.6%	23.3%	24.0%
TPO Correspondent	32.8%	33.1%	33.6%	33.7%	31.7%	29.4%	28.2%	27.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Retail	44.3%	44.2%	43.6%	43.8%	46.0%	48.0%	48.5%	48.2%
Origination Year (Sums to 100%)								
< 2001	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.7%	1.4%
2001	1.1%	1.2%	1.3%	1.4%	2.1%	3.1%	4.9%	9.2%
2002	3.9%	4.2%	4.6%	5.1%	7.6%	10.7%	16.1%	26.7%
2003	14.0%	15.1%	16.4%	18.0%	26.2%	35.7%	49.5%	62.8%
2004	9.2%	9.9%	10.8%	11.8%	17.6%	24.2%	28.8%	0.0%
2005	12.9%	13.8%	15.0%	16.3%	23.1%	25.8%	0.0%	0.0%
2006	14.9%	15.9%	17.5%	19.3%	23.1%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Condo Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	25.5%	26.9%	29.3%	27.9%	0.0%	0.0%	0.0%	0.0%
2008	18.4%	12.9%	5.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$172,758	\$170,569	\$167,921	\$164,838	\$153,524	\$144,595	\$137,758	\$133,991
Loan Original Note Rate	6.02%	6.01%	6.02%	6.02%	5.84%	5.63%	5.64%	5.80%
Seasoning (Sums to 100%)								
Seasoned	0.3%	0.4%	0.4%	0.5%	0.3%	0.3%	0.2%	0.2%
Non-Seasoned	99.7%	99.6%	99.6%	99.5%	99.7%	99.7%	99.8%	99.8%
ACI								
ACI Probability	0.32%	0.33%	0.33%	0.33%	0.27%	0.26%	0.27%	0.27%
Wtd Avg ACI Score	716	716	715	716	721	724	724	724
Credit Premium								
Wtd Avg Credit Premium	-0.05	-0.07	-0.07	-0.04	-0.03	-0.06	-0.11	-0.10
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.2%	0.5%	0.2%	0.1%	0.2%
Prepay Premium								
Prepay Premium	0.7%	0.8%	0.9%	1.0%	1.6%	1.9%	1.6%	1.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.0%	10.3%	10.5%	10.8%	12.8%	14.6%	16.5%	17.3%
DTI Ratio > 20 and <= 30	19.2%	19.4%	19.5%	19.9%	21.6%	22.9%	24.0%	25.1%
DTI Ratio > 30 and <= 40	27.3%	27.3%	27.3%	27.4%	27.2%	26.5%	25.9%	26.2%
DTI Ratio > 40 and <= 50	24.7%	24.5%	24.4%	24.0%	21.8%	19.9%	18.6%	17.9%
DTI Ratio > 50	16.9%	16.7%	16.4%	15.9%	14.1%	13.3%	12.9%	11.9%
DTI Ratio Missing	1.8%	1.8%	1.8%	1.9%	2.5%	2.7%	2.1%	1.6%
Wtd Avg DTI Ratio	37.6%	37.4%	37.3%	37.0%	35.8%	34.9%	34.2%	33.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.0%	10.3%	10.5%	10.8%	12.8%	14.6%	16.5%	17.3%
DTI Ratio > 20 and <= 30	19.2%	19.4%	19.5%	19.9%	21.6%	22.9%	24.0%	25.1%
DTI Ratio > 30 and <= 40	27.3%	27.3%	27.3%	27.4%	27.2%	26.5%	25.9%	26.2%
DTI Ratio > 40 and <= 50	24.7%	24.5%	24.4%	24.0%	21.8%	19.9%	18.6%	17.9%
DTI Ratio > 50	16.9%	16.7%	16.4%	15.9%	14.1%	13.3%	12.9%	11.9%
DTI Ratio Missing	1.8%	1.8%	1.8%	1.9%	2.5%	2.7%	2.1%	1.6%
Wtd Avg DTI Ratio	37.6%	37.4%	37.3%	37.0%	35.8%	34.9%	34.2%	33.5%
Origination Term (Sums to 100%)								
<= 15 Years	9.2%	9.5%	9.5%	9.9%	13.0%	15.8%	18.8%	21.0%



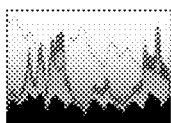
Single Family Conventional Book Characteristics Condo Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.8%	1.9%	1.9%	1.9%	2.3%	2.6%	2.7%	2.7%
> 25 Years and <= 30 Years	88.1%	87.8%	87.8%	87.4%	84.6%	81.6%	78.4%	76.3%
> 30 Years	0.8%	0.8%	0.8%	0.7%	0.2%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	76.1%	75.5%	75.1%	74.1%	67.7%	63.4%	62.2%	64.5%
Intermediate-Term Fixed Rate (excl Balloon)	8.9%	9.1%	9.1%	9.5%	12.3%	14.9%	17.5%	19.3%
Adjustable Rate	14.7%	15.0%	15.4%	16.0%	19.4%	20.9%	19.0%	14.6%
Balloon	0.3%	0.4%	0.4%	0.5%	0.7%	0.9%	1.3%	1.6%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.8%	0.8%	0.8%	0.7%	0.2%	0.0%	0.0%	0.0%
Hybrid Arm	14.3%	14.6%	14.9%	15.4%	18.1%	19.3%	17.8%	14.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.2%	1.3%	1.4%	1.6%	2.6%	3.7%	4.2%	3.3%
- 5/1 Hybrid Arm	9.3%	9.4%	9.7%	9.9%	11.4%	11.6%	10.2%	8.1%
- 7/1 Hybrid Arm	2.9%	2.9%	2.8%	2.9%	3.2%	3.3%	3.1%	2.5%
- 10/1 Hybrid Arm	0.9%	0.9%	0.9%	0.9%	0.8%	0.6%	0.3%	0.2%
NegAm ARM	0.4%	0.4%	0.5%	0.6%	1.1%	1.4%	0.9%	0.3%
Interest Only	10.3%	10.5%	10.5%	10.3%	7.3%	4.4%	1.9%	0.7%
- Interest Only ARM	6.5%	6.6%	6.5%	6.3%	5.5%	4.1%	1.8%	0.7%
- Interest Only FRM	3.8%	3.9%	4.0%	4.0%	1.8%	0.3%	0.1%	0.0%
Alt-A	2.0%	2.2%	2.3%	2.4%	2.6%	2.8%	2.9%	2.8%
- Alt-A Low/No Doc	2.0%	2.1%	2.2%	2.3%	2.6%	2.8%	2.9%	2.8%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.8%	0.9%	0.9%	1.0%	1.2%	1.4%	1.5%	1.4%
- Alt-A SISA	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
- Alt-A Stated Income	0.9%	1.0%	1.0%	1.1%	1.1%	1.1%	1.2%	1.2%



Single Family Conventional Book Characteristics Condo Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	2.7%	2.8%	2.9%	2.8%	1.0%	0.4%	0.3%	0.2%
Non-Full Doc								
Non-Full Doc Total	22.5%	23.1%	22.8%	22.0%	17.3%	14.1%	11.7%	9.5%
- Select Lender Programs Non-Full Doc	20.5%	21.1%	20.7%	19.8%	14.8%	11.5%	9.0%	6.9%
- Other Low/No Doc	1.9%	2.0%	2.2%	2.3%	2.5%	2.6%	2.7%	2.6%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	15.0%	15.3%	15.6%	15.7%	13.1%	10.2%	7.3%	5.4%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	6.0%	6.2%	6.4%	6.6%	6.1%	5.0%	4.0%	3.1%
- 80/15/05	3.6%	3.8%	4.0%	4.2%	3.8%	3.1%	2.6%	2.0%
- 80/20/00	0.9%	1.0%	1.1%	1.1%	1.1%	0.6%	0.3%	0.2%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.8%	3.7%	3.4%	3.1%	1.9%	1.2%	0.2%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.8%	18.3%	18.8%	19.1%	17.6%	15.7%	14.2%	12.2%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	7.2%	7.5%	7.8%	8.0%	7.6%	6.5%	5.6%	4.7%
- 80/15/05	4.0%	4.2%	4.5%	4.7%	4.3%	3.7%	3.3%	2.7%
- 80/20/00	1.6%	1.7%	1.8%	1.8%	1.3%	0.8%	0.5%	0.3%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%



Single Family Conventional Book Characteristics Condo Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	4.5%	4.4%	4.2%	4.0%	4.1%	4.3%	4.5%	4.2%
EA/TPR								
EA/TPR	1.7%	1.8%	1.8%	1.8%	1.7%	1.9%	2.1%	2.2%
- EA I	0.8%	0.9%	0.9%	0.9%	0.9%	0.9%	1.0%	1.1%
- EA/TPR II	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.7%
- EA/TPR III	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%
10-K Property Region (Sums to 100%)								
Midwest	16.9%	16.9%	17.0%	17.1%	16.8%	16.5%	16.1%	15.9%
Northeast	20.9%	20.8%	20.8%	21.0%	21.1%	21.2%	20.5%	19.7%
Southeast	24.8%	25.1%	25.2%	25.3%	24.5%	23.0%	21.6%	20.8%
Southwest	8.3%	8.3%	8.2%	8.2%	7.7%	7.1%	7.1%	7.4%
West	29.1%	28.9%	28.7%	28.5%	29.9%	32.2%	34.6%	36.3%
Census Region (Sums to 100%)								
New England	8.4%	8.5%	8.5%	8.7%	8.9%	9.1%	8.8%	8.7%
Middle Atlantic	11.3%	11.1%	11.0%	11.0%	10.9%	10.8%	10.4%	9.9%
East North Central	15.2%	15.2%	15.3%	15.4%	15.3%	15.1%	14.9%	14.7%
East South Central	1.3%	1.3%	1.3%	1.3%	1.1%	0.9%	0.9%	0.8%
South Atlantic	23.9%	24.2%	24.4%	24.4%	23.7%	22.4%	21.2%	20.3%
West North Central	2.6%	2.6%	2.6%	2.6%	2.4%	2.1%	2.0%	1.9%
West South Central	2.3%	2.2%	2.2%	2.2%	2.0%	1.7%	1.6%	1.5%
Mountain	6.4%	6.5%	6.5%	6.4%	6.1%	5.8%	5.8%	6.1%
Pacific	27.7%	27.6%	27.3%	27.1%	28.6%	31.0%	33.6%	35.3%
US Territories	0.8%	0.8%	0.9%	0.9%	0.9%	0.9%	0.9%	0.8%
Top 10 States								
01) CA	20.6%	20.4%	20.2%	20.0%	21.9%	24.4%	27.1%	29.3%
02) FL	12.2%	12.4%	12.6%	12.6%	12.4%	11.7%	11.0%	10.4%
03) IL	9.3%	9.2%	9.1%	9.0%	8.5%	8.3%	8.2%	8.2%
04) NJ	5.5%	5.5%	5.5%	5.5%	5.6%	5.6%	5.4%	5.3%
05) MA	5.3%	5.3%	5.3%	5.4%	5.5%	5.7%	5.5%	5.5%
06) NY	4.2%	4.0%	3.9%	3.9%	3.8%	3.9%	3.7%	3.4%
07) WA	3.4%	3.4%	3.4%	3.3%	2.9%	2.8%	2.8%	2.9%
08) VA	3.3%	3.3%	3.3%	3.3%	3.3%	3.2%	3.1%	3.0%
09) MI	3.2%	3.3%	3.4%	3.5%	4.0%	4.1%	4.1%	4.1%
10) MD	2.8%	2.8%	2.9%	2.9%	2.7%	2.6%	2.5%	2.3%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	30.3%	31.0%	31.2%	31.4%	31.9%	32.4%	30.9%	27.4%



Single Family Conventional Book Characteristics Condo Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	12.4%	12.2%	11.8%	11.4%	9.2%	7.1%	6.1%	5.6%
03) WELLS FARGO & COMPANY	7.0%	6.1%	5.4%	4.7%	2.7%	1.7%	0.8%	0.7%
04) WASHINGTON MUTUAL INC	6.2%	6.6%	7.2%	7.8%	10.7%	13.7%	16.8%	19.0%
05) JP MORGAN CHASE & CO	6.1%	5.4%	5.1%	4.9%	3.9%	3.8%	4.3%	5.9%
06) CERBERUS CAPITAL HOLDING	4.4%	4.5%	4.6%	4.7%	5.2%	5.1%	4.6%	3.8%
07) SUNTRUST BANKS INC	4.1%	4.1%	4.1%	3.9%	3.0%	2.2%	1.8%	1.7%
08) FLAGSTAR BANCORP INC	3.9%	4.0%	4.1%	4.2%	4.7%	5.3%	5.5%	5.5%
09) AMTRUST FINANCIAL CORPORATION	3.4%	3.3%	3.3%	3.4%	3.5%	2.4%	2.3%	2.3%
10) WACHOVIA CORPORATION	2.7%	2.7%	2.8%	2.9%	3.6%	3.8%	3.4%	3.4%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	30.3%	31.1%	31.2%	31.4%	31.9%	32.5%	31.0%	27.4%
02) CITIGROUP INC	14.3%	14.3%	14.1%	13.9%	12.7%	10.7%	9.1%	8.8%
03) JP MORGAN CHASE & CO	12.5%	11.9%	11.6%	11.3%	10.7%	10.8%	11.7%	13.9%
04) WELLS FARGO & COMPANY	10.7%	10.1%	9.6%	9.2%	8.0%	6.0%	4.3%	3.1%
05) WASHINGTON MUTUAL INC	5.2%	5.6%	6.0%	6.6%	9.0%	11.9%	15.6%	18.6%
06) CERBERUS CAPITAL HOLDING	4.8%	5.0%	5.1%	5.2%	5.8%	5.9%	5.8%	5.7%
07) SUNTRUST BANKS INC	3.2%	3.2%	3.1%	2.8%	2.1%	1.8%	1.6%	1.5%
08) NATIONAL CITY CORPORATION	1.8%	1.8%	1.7%	1.7%	0.7%	0.4%	0.6%	0.7%
09) WACHOVIA CORPORATION	1.7%	1.7%	1.7%	1.8%	2.3%	2.2%	1.2%	0.6%
10) FLAGSTAR BANCORP INC	1.7%	1.6%	1.5%	1.4%	0.7%	0.6%	0.7%	0.9%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	79.5%							
Credit Enhancement	20.5%							
- Primary MI Only	17.8%							
- Pool Policy Only	0.5%							
- Pool Policy and Primary MI	0.2%							
- Full Recourse	0.8%							
- Shared Arrangement	0.6%							
- Government	0.0%							
- Secondary Market (SMC)	0.6%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	84.7%							
Interest Only with Credit Enhancement	21.4%							
Alt-A with Credit Enhancement	11.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-11.88	-12.35	-13.03	-13.24	-7.68	-4.88	-4.70	-5.29



Single Family Conventional Book Characteristics Condo Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	34.21	34.22	34.37	34.24	28.43	25.86	25.91	26.07
Wtd Avg Charged Fee	22.33	21.88	21.35	21.01	20.75	20.98	21.21	20.78
Appraisal Waivers								
Appraisal Waiver	1.5%	1.5%	1.5%	1.4%	1.1%	0.6%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.46%	1.08%	0.79%	0.59%	0.30%	0.28%	0.23%	0.19%
- SDQ Rate for Loans with CE	4.15%							
- SDQ Rate for Loans without CE	0.80%							
SDQ Rate Excl. Katrina Loans	1.46%	1.08%	0.78%	0.59%	0.29%	0.25%	0.23%	0.19%
SDQ Rate for Katrina Loans	1.10%	1.38%	1.45%	1.49%	2.53%	9.52%	0.15%	0.16%
Serious Delinquent Loans								
SDQ Loan Count	17,314	12,423	8,767	6,352	2,748	2,411	1,913	1,434
SDQ Count for Loans with CE	9,746							
SDQ Count for Loans without CE	7,568							
SDQ Volume (\$M)								
SDQ Volume	\$3,239.9	\$2,249.2	\$1,499.7	\$1,012.2	\$359.2	\$280.5	\$223.3	\$167.4
SDQ Volume for Loans with CE	\$1,854.8							
SDQ Volume for Loans without CE	\$1,385.1							



Single Family Conventional Book Characteristics IO (excl Alt-A)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	512,959	506,831	493,145	466,602	304,285	187,453	97,306	44,434
Book Volume (\$B)	\$126.8	\$124.4	\$119.8	\$111.5	\$68.6	\$39.0	\$18.8	\$8.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	15.7%	15.4%	15.2%	15.1%	18.0%	19.8%	21.2%	28.0%
OLTV 60.01% - 70.00%	15.4%	15.4%	15.2%	15.1%	17.4%	18.1%	17.1%	16.2%
OLTV 70.01% - 75.00%	9.6%	9.4%	9.3%	9.1%	8.8%	8.3%	9.0%	10.2%
OLTV 75.01% - 80.00%	40.0%	40.5%	41.5%	43.2%	47.7%	45.3%	41.5%	31.9%
OLTV 80.01% - 90.00%	8.0%	7.7%	7.3%	6.6%	5.6%	6.1%	6.9%	6.4%
OLTV 90.01% - 95.00%	4.9%	4.8%	4.7%	4.2%	1.8%	1.7%	3.1%	4.7%
OLTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.0%	0.1%	0.1%	0.2%
OLTV 97.01% - 100.00%	6.2%	6.4%	6.6%	6.5%	0.8%	0.7%	1.1%	2.4%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	74.7%	74.8%	74.9%	74.7%	71.8%	71.1%	70.9%	68.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.7%	13.6%	13.6%	13.7%	16.5%	18.3%	19.4%	25.5%
Comb LTV 60.01% - 70.00%	13.7%	13.7%	13.6%	13.6%	16.2%	17.2%	16.3%	15.7%
Comb LTV 70.01% - 75.00%	7.7%	7.5%	7.3%	7.2%	7.7%	7.5%	8.5%	10.2%
Comb LTV 75.01% - 80.00%	25.4%	25.4%	25.5%	26.1%	30.5%	31.6%	35.9%	30.3%
Comb LTV 80.01% - 90.00%	20.0%	20.0%	19.7%	19.3%	19.3%	18.2%	13.1%	10.4%
Comb LTV 90.01% - 95.00%	11.1%	11.3%	11.4%	11.2%	7.0%	4.6%	4.3%	4.9%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%
Comb LTV 97.01% - 100.00%	7.5%	7.7%	8.0%	7.9%	1.4%	1.6%	1.1%	2.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.5%	0.6%	0.6%	0.7%	1.4%	1.0%	1.2%	0.3%
Wtd Avg Comb LTV	77.9%	78.0%	78.1%	78.0%	74.7%	73.5%	72.4%	69.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.7%	13.6%	13.6%	13.7%	16.5%	18.3%	19.4%	25.5%
Comb LTV 60.01% - 70.00%	13.7%	13.7%	13.6%	13.6%	16.2%	17.2%	16.3%	15.8%
Comb LTV 70.01% - 75.00%	7.7%	7.5%	7.3%	7.2%	7.7%	7.5%	8.5%	10.2%
Comb LTV 75.01% - 80.00%	25.4%	25.4%	25.5%	26.1%	30.5%	31.6%	35.9%	30.4%
Comb LTV 80.01% - 90.00%	20.0%	20.0%	19.7%	19.3%	19.3%	18.2%	13.1%	10.4%
Comb LTV 90.01% - 95.00%	11.1%	11.3%	11.4%	11.2%	7.0%	4.6%	4.3%	4.9%



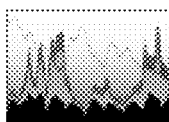
Single Family Conventional Book Characteristics IO (excl Alt-A)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%
Comb LTV 97.01% - 100.00%	7.5%	7.7%	8.0%	7.9%	1.4%	1.6%	1.1%	2.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.5%	0.6%	0.6%	0.7%	1.4%	1.0%	1.2%	0.2%
Wtd Avg Comb LTV	77.9%	78.0%	78.1%	78.0%	74.7%	73.5%	72.3%	69.9%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	13.0%	14.7%	16.6%	17.5%	27.3%	35.3%	33.0%	34.5%
MTMLTV 60.01% - 70.00%	9.9%	11.9%	14.0%	14.4%	20.6%	23.9%	22.2%	20.4%
MTMLTV 70.01% - 75.00%	7.6%	9.3%	10.8%	11.1%	14.0%	14.1%	13.6%	14.4%
MTMLTV 75.01% - 80.00%	10.8%	13.3%	16.0%	16.6%	20.9%	19.5%	20.1%	17.7%
MTMLTV 80.01% - 90.00%	20.0%	20.1%	20.9%	22.3%	14.6%	6.1%	8.9%	8.8%
MTMLTV 90.01% - 95.00%	7.2%	7.6%	7.0%	6.3%	1.7%	0.8%	1.6%	3.0%
MTMLTV 95.01% - 97.00%	2.8%	2.8%	2.4%	1.9%	0.3%	0.1%	0.3%	0.5%
MTMLTV 97.01% - 100.00%	4.1%	4.0%	3.5%	3.3%	0.5%	0.1%	0.2%	0.5%
MTMLTV > 100.00%	24.4%	16.2%	8.6%	6.5%	0.2%	0.0%	0.1%	0.2%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	85.3%	80.5%	76.4%	75.2%	67.1%	63.3%	64.5%	63.9%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%
FICO 550-579	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%
FICO 580-619	1.9%	1.9%	2.0%	2.2%	1.9%	1.6%	1.6%	1.5%
FICO 620-659	7.7%	7.9%	8.2%	8.4%	7.6%	7.9%	8.3%	6.7%
FICO 660-699	17.5%	17.7%	18.0%	18.0%	17.0%	17.2%	17.2%	15.6%
FICO 700-739	26.3%	26.4%	26.4%	26.3%	26.2%	26.1%	26.2%	24.9%
FICO >= 740	46.3%	45.7%	45.0%	44.8%	47.0%	46.9%	46.2%	50.4%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.6%
Wtd Avg FICO	729	728	728	727	730	729	728	733
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	55.8%	55.2%	53.8%	53.4%	67.7%	88.6%	94.0%	96.4%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



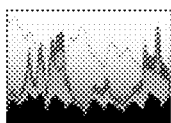
Single Family Conventional Book Characteristics IO (excl Alt-A)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	44.2%	44.8%	46.2%	46.6%	32.3%	11.4%	6.0%	3.6%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.9%	90.0%	90.3%	90.6%	90.9%	93.4%	94.6%	93.0%
Second/Vacation Home	7.9%	7.9%	8.0%	8.1%	8.5%	6.0%	4.2%	5.5%
Investor Property	2.2%	2.0%	1.7%	1.3%	0.6%	0.7%	1.3%	1.5%
10-K Unit Type (Sums to 100%)								
1 Unit	99.2%	99.3%	99.4%	99.5%	99.8%	99.7%	99.5%	99.3%
2-4 Units	0.8%	0.7%	0.6%	0.5%	0.2%	0.3%	0.5%	0.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	16.4%	16.4%	16.3%	16.2%	15.4%	15.0%	12.7%	9.9%
Single Family Homes	83.6%	83.6%	83.7%	83.8%	84.6%	85.0%	87.3%	90.1%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	16.4%	16.4%	16.3%	16.2%	15.4%	15.0%	12.7%	9.9%
1 Unit	82.8%	82.9%	83.0%	83.3%	84.4%	84.7%	86.8%	89.4%
2-4 Units	0.8%	0.7%	0.6%	0.5%	0.2%	0.3%	0.5%	0.7%
Condo								
Condo	16.1%	16.1%	16.0%	15.9%	15.1%	14.7%	12.4%	9.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	49.0%	49.3%	50.8%	52.2%	49.7%	47.8%	44.3%	33.2%
Cash-Out Refinance	25.9%	25.8%	25.7%	25.7%	27.7%	24.2%	19.8%	22.6%
Other Refinance	25.1%	24.8%	23.6%	22.1%	22.6%	28.0%	35.9%	44.2%
Origination Type (Sums to 100%)								
TPO Broker	30.2%	30.2%	29.7%	28.8%	24.6%	23.4%	20.4%	14.3%
TPO Correspondent	33.6%	34.0%	34.8%	35.4%	34.9%	27.5%	20.8%	8.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	36.1%	35.8%	35.5%	35.8%	40.5%	49.0%	58.7%	77.2%
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.4%	1.5%
2001	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.7%	2.8%
2002	0.4%	0.4%	0.5%	0.6%	1.3%	3.2%	9.6%	29.3%
2003	1.7%	1.9%	2.1%	2.4%	4.7%	10.8%	29.3%	66.4%
2004	5.2%	5.4%	5.8%	6.6%	12.8%	28.1%	59.9%	0.0%
2005	15.5%	16.3%	17.6%	19.5%	35.0%	57.6%	0.0%	0.0%
2006	22.8%	23.9%	26.2%	29.4%	46.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics IO (excl Alt-A)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	38.1%	39.6%	42.6%	41.6%	0.0%	0.0%	0.0%	0.0%
2008	16.3%	12.5%	5.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$250,846	\$248,893	\$246,114	\$242,272	\$228,646	\$210,693	\$195,719	\$184,546
Loan Original Note Rate	6.10%	6.10%	6.14%	6.16%	5.88%	5.30%	4.96%	4.92%
Seasoning (Sums to 100%)								
Seasoned	2.1%	2.0%	1.7%	1.6%	0.6%	1.2%	0.5%	1.3%
Non-Seasoned	97.9%	98.0%	98.3%	98.4%	99.4%	98.8%	99.5%	98.7%
ACI								
ACI Probability	0.35%	0.36%	0.37%	0.37%	0.22%	0.19%	0.20%	0.18%
Wtd Avg ACI Score	710	709	709	709	720	724	724	732
Credit Premium								
Wtd Avg Credit Premium	0.01	0.00	0.01	0.03	0.08	0.05	-0.26	-0.40
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.1%	0.1%
Prepay Premium								
Prepay Premium	0.6%	0.6%	0.7%	0.7%	0.5%	0.6%	0.7%	0.7%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.6%	5.7%	5.8%	6.0%	7.8%	10.4%	14.2%	19.3%
DTI Ratio > 20 and <= 30	14.4%	14.5%	14.6%	15.0%	17.7%	20.0%	19.5%	20.1%
DTI Ratio > 30 and <= 40	27.5%	27.6%	27.8%	28.2%	29.5%	28.9%	23.6%	18.6%
DTI Ratio > 40 and <= 50	30.3%	30.2%	30.2%	30.0%	27.4%	24.6%	20.3%	14.0%
DTI Ratio > 50	19.5%	19.3%	18.7%	17.6%	13.1%	10.7%	11.1%	9.2%
DTI Ratio Missing	2.7%	2.7%	2.9%	3.2%	4.5%	5.4%	11.3%	18.7%
Wtd Avg DTI Ratio	40.1%	40.0%	39.9%	39.5%	37.5%	35.8%	34.7%	31.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.6%	5.7%	5.8%	6.1%	8.0%	10.5%	14.3%	19.3%
DTI Ratio > 20 and <= 30	14.5%	14.6%	14.8%	15.3%	18.2%	20.2%	19.7%	20.1%
DTI Ratio > 30 and <= 40	27.8%	27.9%	28.1%	28.6%	30.2%	29.2%	23.9%	18.6%
DTI Ratio > 40 and <= 50	30.6%	30.6%	30.6%	30.4%	28.0%	24.8%	20.6%	14.0%
DTI Ratio > 50	19.8%	19.5%	19.0%	17.8%	13.3%	10.8%	11.4%	9.2%
DTI Ratio Missing	1.6%	1.6%	1.7%	1.8%	2.3%	4.4%	10.1%	18.7%
Wtd Avg DTI Ratio	40.1%	40.0%	39.9%	39.5%	37.4%	35.8%	34.7%	31.8%
Origination Term (Sums to 100%)								
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%



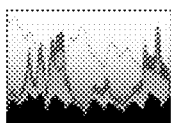
Single Family Conventional Book Characteristics IO (excl Alt-A)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.2%	0.2%	0.2%	0.2%	0.6%	2.1%	7.8%	14.7%
> 25 Years and <= 30 Years	99.3%	99.3%	99.3%	99.4%	99.4%	97.8%	92.1%	85.1%
> 30 Years	0.5%	0.5%	0.5%	0.4%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	44.2%	44.8%	46.2%	46.5%	32.3%	11.4%	5.9%	3.5%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Adjustable Rate	55.8%	55.2%	53.8%	53.4%	67.7%	88.6%	94.0%	96.4%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.5%	0.5%	0.5%	0.4%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	55.5%	54.9%	53.5%	53.1%	66.9%	85.4%	83.0%	79.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	4.4%	4.6%	4.9%	5.3%	8.7%	14.5%	14.4%	5.2%
- 5/1 Hybrid Arm	33.6%	33.1%	32.1%	31.2%	37.7%	45.7%	43.3%	36.3%
- 7/1 Hybrid Arm	10.8%	10.5%	9.9%	9.7%	12.6%	15.9%	17.3%	25.4%
- 10/1 Hybrid Arm	6.6%	6.6%	6.5%	6.7%	7.9%	9.2%	8.0%	12.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only ARM	55.8%	55.2%	53.8%	53.4%	67.7%	88.6%	94.0%	96.4%
- Interest Only FRM	44.2%	44.8%	46.2%	46.6%	32.3%	11.4%	6.0%	3.6%
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics IO (excl Alt-A)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	4.8%	4.9%	5.1%	5.2%	0.2%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	27.7%	28.4%	28.7%	27.7%	20.7%	16.4%	13.3%	13.2%
- Select Lender Programs Non-Full Doc	27.6%	28.3%	28.6%	27.6%	20.6%	16.4%	13.3%	13.2%
- Other Low/No Doc	0.1%	0.1%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.4%	0.4%	0.5%	0.5%	0.3%	0.1%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.4%	0.4%	0.5%	0.5%	0.3%	0.1%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	91.5%	91.5%	91.4%	91.5%	89.5%	82.9%	74.0%	74.4%
Investor Channel	5.1%	5.1%	5.1%	4.9%	6.8%	14.4%	24.7%	25.3%
eChannel	3.0%	3.0%	3.1%	3.1%	3.5%	2.6%	1.3%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.4%	0.4%	0.5%	0.5%	0.3%	0.1%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	23.2%	23.5%	23.7%	24.1%	22.6%	19.5%	12.0%	6.2%
- 75/20/05	0.7%	0.8%	0.8%	0.8%	0.4%	0.3%	0.2%	0.1%
- 75/25/00	0.3%	0.3%	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	8.9%	9.2%	9.7%	10.2%	12.0%	11.4%	9.2%	5.4%
- 80/15/05	5.1%	5.3%	5.6%	5.9%	4.7%	2.8%	1.4%	0.7%
- 80/20/00	0.3%	0.4%	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	7.8%	7.5%	6.9%	6.4%	5.4%	5.0%	1.1%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	26.4%	26.7%	27.2%	27.6%	27.9%	28.1%	27.0%	21.2%
- 75/20/05	0.8%	0.8%	0.9%	0.9%	0.5%	0.4%	0.3%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%
- 80/10/10	10.8%	11.2%	11.7%	12.4%	14.9%	15.0%	13.1%	8.0%
- 80/15/05	5.6%	5.8%	6.1%	6.4%	5.1%	3.4%	2.8%	1.7%
- 80/20/00	1.4%	1.4%	1.5%	1.6%	0.9%	1.3%	1.4%	0.5%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



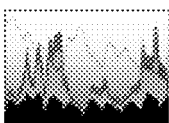
Single Family Conventional Book Characteristics IO (excl Alt-A)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	7.6%	7.3%	6.8%	6.3%	6.5%	8.0%	9.3%	10.8%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	9.2%	9.4%	9.6%	10.0%	11.7%	13.6%	13.4%	12.5%
Northeast	11.3%	11.3%	11.5%	11.8%	12.2%	11.6%	11.0%	13.6%
Southeast	28.6%	28.9%	29.3%	30.0%	31.3%	31.5%	32.7%	37.5%
Southwest	13.6%	13.8%	14.0%	14.3%	14.7%	14.5%	14.5%	14.3%
West	37.2%	36.6%	35.6%	33.9%	30.1%	28.8%	28.5%	22.2%
Census Region (Sums to 100%)								
New England	3.4%	3.5%	3.6%	3.7%	4.1%	4.1%	3.6%	4.1%
Middle Atlantic	7.4%	7.4%	7.5%	7.6%	7.7%	7.2%	7.0%	9.1%
East North Central	7.5%	7.7%	7.8%	8.1%	9.5%	11.1%	11.0%	10.3%
East South Central	1.8%	1.9%	1.9%	2.0%	2.2%	2.4%	3.0%	3.6%
South Atlantic	27.2%	27.4%	27.8%	28.4%	29.4%	29.4%	29.8%	34.1%
West North Central	2.6%	2.7%	2.8%	2.9%	3.3%	3.7%	3.5%	3.1%
West South Central	2.3%	2.3%	2.4%	2.4%	2.9%	3.3%	4.4%	6.1%
Mountain	14.0%	14.1%	14.3%	14.6%	14.3%	13.3%	12.0%	8.7%
Pacific	33.7%	33.0%	31.9%	30.1%	26.5%	25.5%	25.5%	20.7%
US Territories	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Top 10 States								
01) CA	24.7%	24.2%	23.3%	21.7%	19.6%	19.5%	20.6%	17.2%
02) FL	10.3%	10.5%	10.8%	11.1%	11.6%	11.0%	10.7%	11.8%
03) AZ	5.7%	5.8%	5.8%	5.9%	5.8%	4.8%	3.5%	2.5%
04) WA	5.5%	5.4%	5.2%	5.1%	4.1%	3.7%	2.9%	2.0%
05) VA	5.1%	5.1%	5.2%	5.3%	5.3%	5.5%	4.5%	3.3%
06) MD	4.1%	4.1%	4.1%	4.2%	4.0%	3.6%	2.5%	1.7%
07) IL	3.4%	3.5%	3.5%	3.5%	3.6%	3.8%	3.0%	3.1%
08) GA	3.3%	3.3%	3.3%	3.4%	3.8%	4.9%	8.0%	12.6%
09) NJ	3.3%	3.3%	3.3%	3.4%	3.6%	3.4%	3.3%	4.1%
10) CO	3.2%	3.2%	3.3%	3.4%	3.6%	4.0%	4.5%	3.9%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	37.5%	38.0%	38.4%	38.1%	40.1%	37.8%	33.5%	21.4%



Single Family Conventional Book Characteristics IO (excl Alt-A)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	11.0%	11.0%	10.9%	11.1%	10.7%	5.4%	1.9%	0.0%
03) SUNTRUST BANKS INC	6.9%	6.9%	7.1%	6.8%	3.8%	2.6%	1.2%	0.0%
04) PHH CORPORATION	6.1%	6.3%	6.7%	7.1%	10.0%	13.0%	17.6%	31.7%
05) FLAGSTAR BANCORP INC	4.5%	4.4%	4.4%	4.6%	4.5%	6.4%	6.3%	0.2%
06) JP MORGAN CHASE & CO	4.2%	4.1%	3.9%	4.0%	4.3%	4.8%	8.2%	12.2%
07) FIRST HORIZON NATIONAL CORPORATION	3.8%	4.0%	4.3%	4.7%	4.4%	4.8%	3.7%	1.8%
08) INDYMAC BANCORP INC	3.7%	3.6%	3.0%	2.1%	0.2%	0.1%	0.0%	0.0%
09) WELLS FARGO & COMPANY	3.3%	3.0%	2.7%	2.3%	0.6%	1.1%	0.0%	0.0%
10) AMTRUST FINANCIAL CORPORATION	3.2%	3.0%	2.8%	2.6%	2.5%	2.1%	1.3%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	37.3%	37.8%	38.4%	38.1%	40.1%	38.0%	33.9%	21.4%
02) CITIGROUP INC	11.9%	11.9%	11.9%	12.2%	12.2%	7.6%	4.5%	2.7%
03) JP MORGAN CHASE & CO	9.0%	8.8%	8.5%	8.3%	7.0%	5.6%	6.8%	8.2%
04) WELLS FARGO & COMPANY	5.9%	5.8%	5.5%	5.2%	3.5%	3.0%	0.9%	0.0%
05) SUNTRUST BANKS INC	5.6%	5.6%	5.7%	5.3%	2.7%	2.6%	1.2%	0.0%
06) PHH CORPORATION	5.4%	5.6%	5.9%	6.3%	9.7%	14.5%	23.1%	45.2%
07) FLAGSTAR BANCORP INC	3.8%	3.7%	3.7%	3.7%	2.9%	4.3%	4.4%	0.2%
08) INDYMAC BANCORP INC	3.7%	3.6%	3.0%	2.1%	0.2%	0.1%	0.0%	0.0%
09) CERBERUS CAPITAL HOLDING	3.3%	3.2%	3.0%	3.3%	4.7%	3.6%	0.7%	0.1%
10) NATIONAL CITY CORPORATION	2.2%	2.2%	2.1%	1.9%	0.8%	0.2%	0.3%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	80.3%							
Credit Enhancement	19.7%							
- Primary MI Only	18.2%							
- Pool Policy Only	0.5%							
- Pool Policy and Primary MI	0.3%							
- Full Recourse	0.5%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	0.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	19.7%							
Alt-A with Credit Enhancement								
Economic Fees and Gap								
Wtd Avg Economic Gap	-12.59	-13.31	-14.45	-15.84	-9.34	-4.97	0.63	5.30



Single Family Conventional Book Characteristics IO (excl Alt-A)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	41.54	41.75	41.99	42.72	34.54	31.74	29.03	23.94
Wtd Avg Charged Fee	28.95	28.44	27.54	26.88	25.20	26.77	29.65	29.24
Appraisal Waivers								
Appraisal Waiver	3.1%	3.2%	3.3%	3.4%	4.0%	2.7%	0.7%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.77%	1.90%	1.25%	0.80%	0.21%	0.17%	0.08%	0.12%
- SDQ Rate for Loans with CE	5.61%							
- SDQ Rate for Loans without CE	2.05%							
SDQ Rate Excl. Katrina Loans	2.78%	1.90%	1.25%	0.80%	0.21%	0.13%	0.08%	0.13%
SDQ Rate for Katrina Loans	1.52%	1.23%	0.96%	0.90%	1.75%	8.23%	0.29%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	14,137	9,529	6,061	3,676	637	315	79	55
SDQ Count for Loans with CE	5,799							
SDQ Count for Loans without CE	8,338							
SDQ Volume (\$M)								
SDQ Volume	\$3,681.8	\$2,438.6	\$1,489.6	\$861.8	\$127.9	\$57.8	\$14.6	\$9.2
SDQ Volume for Loans with CE	\$1,467.7							
SDQ Volume for Loans without CE	\$2,214.1							



Single Family Conventional Book Characteristics

Single Financed Premium MI LTV <= 95%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	12,130	11,951	11,745	11,219	8,039	7,104	6,879	6,584
Book Volume (\$B)	\$2.2	\$2.2	\$2.1	\$2.0	\$1.3	\$1.1	\$1.0	\$0.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	0.2%	0.2%	0.2%	0.3%	0.5%	0.5%	0.6%	0.8%
OLTV 80.01% - 90.00%	44.3%	45.1%	46.0%	45.5%	44.1%	42.4%	38.5%	37.9%
OLTV 90.01% - 95.00%	55.2%	54.3%	53.4%	53.8%	54.7%	56.5%	60.0%	60.7%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
OLTV 97.01% - 100.00%	0.3%	0.3%	0.3%	0.3%	0.5%	0.5%	0.7%	0.4%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	90.8%	90.8%	90.7%	90.8%	90.5%	90.5%	90.5%	90.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.3%	0.2%	0.3%	0.4%
Comb LTV 80.01% - 90.00%	42.7%	43.4%	44.3%	43.7%	41.6%	39.0%	34.0%	30.9%
Comb LTV 90.01% - 95.00%	54.1%	53.2%	52.1%	52.3%	52.0%	52.1%	52.9%	47.1%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	0.7%	0.7%	0.8%	0.8%	0.6%	0.5%	0.6%	0.3%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%
Comb LTV Missing	2.2%	2.4%	2.6%	2.8%	5.3%	7.9%	12.0%	21.0%
Wtd Avg Comb LTV	90.9%	90.8%	90.8%	90.8%	90.5%	90.5%	90.5%	90.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%	0.4%	0.6%
Comb LTV 80.01% - 90.00%	43.0%	43.8%	44.6%	44.1%	42.3%	40.0%	35.4%	33.6%
Comb LTV 90.01% - 95.00%	54.7%	53.8%	52.8%	53.0%	53.3%	54.1%	56.1%	52.7%



Single Family Conventional Book Characteristics

Single Financed Premium MI LTV <= 95%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	0.7%	0.7%	0.8%	0.8%	0.6%	0.5%	0.6%	0.3%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%
Comb LTV Missing	1.3%	1.4%	1.5%	1.7%	3.2%	4.9%	7.2%	12.5%
Wtd Avg Comb LTV	90.9%	90.8%	90.8%	90.8%	90.5%	90.5%	90.5%	90.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	6.5%	7.4%	8.4%	8.9%	15.3%	15.8%	9.5%	8.1%
MTMLTV 60.01% - 70.00%	7.0%	7.9%	8.6%	8.7%	12.6%	15.6%	13.3%	11.4%
MTMLTV 70.01% - 75.00%	5.1%	5.6%	6.3%	6.3%	11.0%	10.8%	11.2%	9.0%
MTMLTV 75.01% - 80.00%	6.2%	7.0%	7.6%	8.0%	13.7%	17.1%	15.3%	14.1%
MTMLTV 80.01% - 90.00%	26.2%	31.8%	37.0%	35.0%	32.9%	33.3%	40.5%	46.6%
MTMLTV 90.01% - 95.00%	21.5%	22.8%	21.2%	22.1%	12.0%	6.7%	9.3%	10.0%
MTMLTV 95.01% - 97.00%	6.5%	5.2%	4.0%	4.5%	1.6%	0.4%	0.6%	0.3%
MTMLTV 97.01% - 100.00%	6.3%	3.9%	2.7%	3.4%	0.6%	0.1%	0.3%	0.2%
MTMLTV > 100.00%	14.7%	8.5%	4.1%	3.1%	0.2%	0.1%	0.1%	0.1%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Wtg Avg MTMLTV	87.7%	84.9%	82.7%	82.3%	75.8%	74.0%	77.3%	78.8%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
FICO 550-579	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.7%	0.9%
FICO 580-619	1.7%	1.8%	1.9%	1.9%	2.8%	3.1%	3.7%	3.9%
FICO 620-659	9.5%	9.8%	10.1%	10.6%	12.8%	13.7%	14.4%	15.2%
FICO 660-699	19.4%	19.8%	19.9%	20.0%	20.3%	20.5%	20.9%	21.2%
FICO 700-739	24.7%	24.8%	24.8%	24.8%	24.4%	24.1%	24.2%	24.3%
FICO >= 740	44.3%	43.4%	42.9%	42.3%	39.0%	37.8%	35.7%	34.0%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
Wtd Avg FICO	725	724	723	722	717	715	711	708
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	88.9%	88.6%	88.3%	88.3%	88.5%	88.4%	87.4%	88.0%
Intermediate-term, fixed-rate	2.0%	2.1%	2.1%	2.2%	3.5%	4.5%	5.8%	7.0%
Adjustable-rate	1.9%	1.9%	2.0%	2.3%	4.6%	6.0%	6.5%	5.0%
Interest Only adjustable-rate	1.4%	1.4%	1.4%	1.3%	1.2%	0.8%	0.3%	0.1%
Negative Amortization	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%



Single Family Conventional Book Characteristics

Single Financed Premium MI LTV <= 95%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	5.8%	5.9%	6.1%	5.9%	2.0%	0.3%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	96.9%	97.0%	97.0%	97.1%	97.4%	97.7%	97.9%	98.3%
Second/Vacation Home	2.7%	2.7%	2.6%	2.5%	2.1%	1.9%	1.7%	1.4%
Investor Property	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%
10-K Unit Type (Sums to 100%)								
1 Unit	99.8%	99.8%	99.7%	99.7%	99.6%	99.5%	99.4%	99.3%
2-4 Units	0.2%	0.2%	0.3%	0.3%	0.4%	0.5%	0.6%	0.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.0%	9.7%	9.3%	9.3%	7.8%	6.7%	5.8%	5.3%
Single Family Homes	90.0%	90.3%	90.7%	90.7%	92.2%	93.3%	94.2%	94.7%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.3%	0.5%	0.5%	0.6%	0.6%
Condo/Coop	10.0%	9.7%	9.3%	9.3%	7.8%	6.7%	5.8%	5.3%
1 Unit	89.6%	89.8%	90.2%	90.2%	91.3%	92.2%	93.0%	93.4%
2-4 Units	0.2%	0.2%	0.3%	0.3%	0.4%	0.5%	0.6%	0.7%
Condo								
Condo	9.8%	9.5%	9.1%	9.1%	7.4%	6.4%	5.6%	5.2%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	73.4%	72.6%	72.3%	74.2%	76.6%	74.8%	72.9%	70.6%
Cash-Out Refinance	3.6%	3.8%	4.0%	4.1%	3.9%	2.8%	2.9%	2.8%
Other Refinance	23.0%	23.7%	23.7%	21.6%	19.4%	22.4%	24.2%	26.5%
Origination Type (Sums to 100%)								
TPO Broker	10.0%	9.6%	9.4%	9.6%	12.6%	12.5%	12.8%	13.4%
TPO Correspondent	62.3%	63.2%	63.6%	62.7%	48.2%	43.8%	35.5%	24.3%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Retail	27.7%	27.2%	26.9%	27.7%	39.2%	43.6%	51.7%	62.3%
Origination Year (Sums to 100%)								
< 2001	2.7%	2.9%	3.1%	3.5%	6.5%	9.6%	14.4%	25.0%
2001	1.6%	1.6%	1.8%	2.1%	3.8%	5.6%	8.2%	13.9%
2002	2.7%	2.9%	3.1%	3.5%	6.6%	9.4%	13.7%	20.7%
2003	9.9%	10.4%	11.1%	12.2%	21.8%	29.8%	39.0%	40.3%
2004	7.7%	8.1%	8.6%	9.5%	16.9%	22.4%	24.7%	0.0%
2005	10.2%	10.7%	11.3%	12.3%	21.2%	23.1%	0.0%	0.0%
2006	14.7%	15.5%	16.5%	18.1%	23.2%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Single Financed Premium MI LTV <= 95%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	37.9%	39.3%	40.9%	38.9%	0.0%	0.0%	0.0%	0.0%
2008	12.6%	8.7%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$192,684	\$191,004	\$188,861	\$185,868	\$166,943	\$158,238	\$150,352	\$142,662
Loan Original Note Rate	6.22%	6.22%	6.24%	6.25%	6.09%	5.97%	6.07%	6.32%
Seasoning (Sums to 100%)								
Seasoned	0.3%	0.2%	0.3%	0.3%	0.5%	0.4%	0.4%	0.3%
Non-Seasoned	99.7%	99.8%	99.7%	99.7%	99.5%	99.6%	99.6%	99.7%
ACI								
ACI Probability	0.41%	0.42%	0.42%	0.43%	0.47%	0.50%	0.54%	0.57%
Wtd Avg ACI Score	696	695	695	694	693	693	691	690
Credit Premium								
Wtd Avg Credit Premium	-0.15	-0.16	-0.16	-0.15	-0.18	-0.21	-0.26	-0.30
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Prepay Premium								
Prepay Premium	0.3%	0.4%	0.4%	0.4%	0.7%	1.0%	1.4%	2.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.8%	2.8%	2.9%	2.9%	3.6%	4.2%	4.9%	5.4%
DTI Ratio > 20 and <= 30	15.1%	15.2%	15.4%	15.6%	17.7%	19.5%	21.7%	22.9%
DTI Ratio > 30 and <= 40	30.3%	30.2%	30.2%	30.1%	30.8%	32.1%	32.6%	34.1%
DTI Ratio > 40 and <= 50	28.7%	28.4%	28.3%	28.6%	26.9%	25.2%	23.3%	22.1%
DTI Ratio > 50	22.2%	22.4%	22.2%	21.8%	20.2%	18.4%	16.8%	14.8%
DTI Ratio Missing	0.9%	0.9%	1.0%	1.0%	0.8%	0.7%	0.7%	0.7%
Wtd Avg DTI Ratio	41.1%	41.2%	41.1%	41.0%	40.1%	39.1%	38.2%	37.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.8%	2.8%	2.9%	2.9%	3.6%	4.2%	4.9%	5.4%
DTI Ratio > 20 and <= 30	15.1%	15.2%	15.4%	15.6%	17.7%	19.5%	21.7%	22.9%
DTI Ratio > 30 and <= 40	30.3%	30.2%	30.2%	30.1%	30.8%	32.1%	32.6%	34.1%
DTI Ratio > 40 and <= 50	28.7%	28.4%	28.3%	28.6%	26.9%	25.2%	23.3%	22.1%
DTI Ratio > 50	22.2%	22.4%	22.2%	21.8%	20.2%	18.4%	16.8%	14.8%
DTI Ratio Missing	0.9%	0.9%	1.0%	1.0%	0.8%	0.7%	0.7%	0.7%
Wtd Avg DTI Ratio	41.1%	41.2%	41.1%	41.0%	40.1%	39.1%	38.2%	37.3%
Origination Term (Sums to 100%)								
<= 15 Years	2.0%	2.1%	2.1%	2.2%	3.5%	4.5%	5.8%	7.0%



Single Family Conventional Book Characteristics

Single Financed Premium MI LTV <= 95%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	2.5%	2.6%	2.7%	2.8%	3.9%	4.3%	4.6%	4.1%
> 25 Years and <= 30 Years	94.7%	94.5%	94.5%	94.2%	92.4%	91.1%	89.6%	88.9%
> 30 Years	0.8%	0.8%	0.7%	0.8%	0.2%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	94.6%	94.5%	94.4%	94.2%	90.6%	88.6%	87.4%	88.0%
Intermediate-Term Fixed Rate (excl Balloon)	1.7%	1.8%	1.7%	1.7%	2.6%	3.2%	3.9%	4.4%
Adjustable Rate	3.4%	3.4%	3.5%	3.6%	5.9%	6.8%	6.8%	5.1%
Balloon	0.3%	0.4%	0.4%	0.5%	0.9%	1.3%	1.9%	2.5%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.8%	0.8%	0.7%	0.8%	0.2%	0.0%	0.0%	0.0%
Hybrid Arm	3.3%	3.3%	3.4%	3.5%	5.8%	6.6%	6.6%	5.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.4%	0.4%	0.4%	0.5%	1.1%	1.5%	1.8%	1.3%
- 5/1 Hybrid Arm	2.2%	2.2%	2.2%	2.3%	3.5%	3.8%	3.5%	2.5%
- 7/1 Hybrid Arm	0.7%	0.7%	0.7%	0.7%	1.1%	1.3%	1.3%	1.0%
- 10/1 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%
NegAm ARM	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Interest Only	7.2%	7.3%	7.5%	7.1%	3.3%	1.0%	0.3%	0.1%
- Interest Only ARM	1.4%	1.4%	1.4%	1.3%	1.2%	0.8%	0.3%	0.1%
- Interest Only FRM	5.8%	5.9%	6.1%	5.9%	2.0%	0.3%	0.1%	0.0%
Alt-A	2.8%	2.9%	3.1%	3.3%	3.4%	2.4%	1.8%	2.0%
- Alt-A Low/No Doc	1.8%	1.9%	2.0%	2.2%	1.8%	1.4%	1.2%	1.4%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.4%	0.5%	0.5%	0.6%	0.4%	0.5%	0.4%	0.4%
- Alt-A SISA	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.4%	0.4%	0.5%	0.5%	0.4%	0.2%	0.2%	0.2%
- Alt-A Stated Income	0.8%	0.9%	0.9%	0.9%	0.8%	0.7%	0.6%	0.7%



Single Family Conventional Book Characteristics

Single Financed Premium MI LTV <= 95%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.5%	0.6%	0.6%	0.6%	0.7%	0.2%	0.1%	0.0%
Alt-A Deals (no SFC)	0.4%	0.4%	0.5%	0.5%	1.0%	0.8%	0.5%	0.6%
My Community Mortgage	0.6%	0.6%	0.6%	0.6%	0.7%	0.2%	0.3%	0.2%
Non-Full Doc								
Non-Full Doc Total	5.3%	5.1%	5.1%	5.2%	4.7%	4.3%	4.2%	5.0%
- Select Lender Programs Non-Full Doc	3.5%	3.2%	3.2%	3.1%	2.9%	3.0%	3.2%	3.8%
- Other Low/No Doc	1.8%	1.9%	2.0%	2.1%	1.7%	1.3%	1.1%	1.2%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	94.8%	94.6%	94.2%	93.6%	90.9%	89.3%	85.9%	77.8%
Investor Channel	3.1%	3.3%	3.5%	3.8%	4.2%	3.3%	3.0%	2.6%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.1%	2.2%	2.4%	2.6%	4.9%	7.4%	11.0%	19.6%
Subordinate Financing - RDW								
Subordinate Financing - RDW	1.0%	1.1%	1.1%	1.1%	0.9%	0.6%	0.6%	0.6%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%
- Other	0.6%	0.6%	0.7%	0.7%	0.4%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	2.1%	2.2%	2.2%	2.3%	2.2%	2.2%	2.5%	2.6%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.4%	0.4%	0.5%	0.6%	0.8%	0.9%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
- 80/20/00	0.6%	0.6%	0.6%	0.7%	0.3%	0.2%	0.1%	0.2%
- 90/05/05	1.1%	1.1%	1.2%	1.2%	1.2%	1.3%	1.5%	1.4%



Single Family Conventional Book Characteristics

Single Financed Premium MI LTV <= 95%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%
EA/TPR								
EA/TPR	0.1%	0.1%	0.1%	0.1%	0.3%	0.5%	0.7%	0.7%
- EA I	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%	0.4%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	20.1%	20.4%	20.7%	21.1%	22.3%	22.3%	19.9%	17.4%
Northeast	23.9%	23.6%	23.5%	23.4%	24.7%	23.2%	20.9%	19.1%
Southeast	26.6%	26.3%	25.7%	25.7%	25.7%	26.1%	30.0%	32.7%
Southwest	16.5%	16.9%	17.2%	17.4%	17.8%	19.1%	19.9%	20.7%
West	12.9%	12.9%	13.0%	12.4%	9.6%	9.3%	9.3%	10.1%
Census Region (Sums to 100%)								
New England	7.8%	7.5%	7.5%	7.2%	6.4%	5.7%	5.8%	5.0%
Middle Atlantic	15.4%	15.3%	15.4%	15.5%	17.4%	16.4%	13.8%	12.4%
East North Central	18.2%	18.6%	18.8%	19.2%	20.3%	20.5%	18.4%	16.0%
East South Central	7.2%	7.4%	7.6%	7.9%	8.8%	8.8%	9.1%	8.5%
South Atlantic	19.7%	19.2%	18.6%	18.1%	17.3%	17.9%	21.6%	25.4%
West North Central	6.9%	7.0%	7.2%	7.5%	7.7%	7.5%	7.4%	7.1%
West South Central	6.6%	6.7%	6.7%	6.8%	8.3%	9.7%	9.8%	10.7%
Mountain	6.5%	6.6%	6.8%	6.7%	4.9%	4.8%	5.4%	5.3%
Pacific	11.3%	11.3%	11.2%	10.7%	8.5%	8.2%	8.2%	9.1%
US Territories	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.5%	0.5%
Top 10 States								
01) OH	7.3%	7.4%	7.4%	7.6%	9.3%	9.9%	8.8%	7.3%
02) NY	6.5%	6.7%	6.7%	6.8%	8.7%	8.3%	6.2%	4.0%
03) PA	6.2%	6.1%	6.2%	6.2%	6.5%	6.3%	5.8%	6.4%
04) VA	5.4%	5.1%	4.7%	4.5%	4.5%	4.5%	5.1%	5.6%
05) NC	4.0%	4.1%	4.1%	4.1%	4.5%	5.1%	5.7%	6.8%
06) MI	3.9%	3.9%	4.0%	3.8%	3.8%	3.6%	3.3%	3.2%
07) CA	3.8%	3.7%	3.7%	3.3%	1.8%	1.6%	2.3%	3.6%
08) TX	3.5%	3.6%	3.7%	3.7%	4.8%	5.9%	6.7%	7.6%
09) AL	3.5%	3.6%	3.6%	3.8%	4.3%	4.4%	4.5%	4.0%
10) MO	3.4%	3.5%	3.5%	3.8%	3.6%	3.3%	3.4%	3.4%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	53.9%	54.5%	55.0%	54.3%	38.6%	36.9%	31.7%	26.8%



Single Family Conventional Book Characteristics

Single Financed Premium MI LTV <= 95%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CENTEX CORPORATION	6.5%	6.6%	6.5%	6.6%	9.8%	11.0%	12.6%	14.1%
03) FLAGSTAR BANCORP INC	5.7%	5.4%	4.9%	4.5%	4.2%	2.4%	1.4%	1.1%
04) AMTRUST FINANCIAL CORPORATION	4.7%	4.5%	4.6%	4.6%	6.1%	5.7%	5.0%	3.3%
05) PHH CORPORATION	4.4%	4.4%	4.6%	4.8%	6.6%	5.8%	5.3%	4.3%
06) NATIONAL CITY CORPORATION	3.6%	3.6%	3.4%	3.4%	2.0%	0.9%	1.4%	2.2%
07) SUNTRUST BANKS INC	2.4%	2.0%	1.7%	1.5%	1.3%	0.9%	1.0%	1.4%
08) IRWIN FINANCIAL CORPORATION	1.9%	2.1%	2.2%	2.4%	4.3%	5.2%	5.0%	4.2%
09) WASHINGTON MUTUAL INC	1.2%	1.3%	1.3%	1.4%	2.6%	3.4%	4.0%	4.8%
10) CITIGROUP INC	1.1%	1.1%	1.1%	1.2%	2.0%	2.6%	3.4%	4.2%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	54.2%	54.9%	55.3%	54.7%	39.3%	37.8%	33.0%	28.8%
02) JP MORGAN CHASE & CO	8.9%	9.1%	9.1%	9.2%	12.8%	12.5%	11.3%	11.7%
03) CITIGROUP INC	6.3%	6.7%	7.0%	7.6%	11.9%	11.4%	11.4%	11.3%
04) WELLS FARGO & COMPANY	5.0%	5.2%	5.4%	5.6%	8.0%	7.6%	6.1%	3.4%
05) FLAGSTAR BANCORP INC	4.3%	3.9%	3.4%	2.8%	1.4%	0.1%	0.0%	0.0%
06) NATIONAL CITY CORPORATION	3.6%	3.6%	3.4%	3.4%	2.0%	0.9%	1.4%	2.2%
07) WASHINGTON MUTUAL INC	2.2%	2.3%	2.5%	2.7%	5.0%	7.4%	11.0%	15.1%
08) SUNTRUST BANKS INC	1.7%	1.4%	1.0%	0.7%	0.4%	0.4%	0.3%	0.4%
09) PHH CORPORATION	1.7%	1.5%	1.6%	1.6%	2.3%	2.7%	2.8%	2.7%
10) CERBERUS CAPITAL HOLDING	1.3%	1.2%	1.1%	1.1%	1.0%	1.2%	1.4%	2.3%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	2.7%							
Credit Enhancement	97.3%							
- Primary MI Only	92.0%							
- Pool Policy Only	0.1%							
- Pool Policy and Primary MI	2.5%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	2.6%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%							
Interest Only with Credit Enhancement	99.9%							
Alt-A with Credit Enhancement	97.7%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-12.00	-12.53	-13.08	-13.79	-10.85	-9.16	-9.68	-10.76



Single Family Conventional Book Characteristics

Single Financed Premium MI LTV <= 95%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	29.08	29.26	29.28	30.06	28.37	27.14	28.16	28.97
Wtd Avg Charged Fee	17.08	16.73	16.20	16.27	17.51	17.98	18.48	18.21
Appraisal Waivers								
Appraisal Waiver	2.3%	2.3%	2.4%	1.9%	1.1%	0.7%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.31%	1.04%	0.92%	0.82%	0.87%	1.38%	1.18%	0.99%
- SDQ Rate for Loans with CE	1.35%							
- SDQ Rate for Loans without CE	0.20%							
SDQ Rate Excl. Katrina Loans	1.30%	1.04%	0.92%	0.80%	0.83%	1.17%	1.17%	1.00%
SDQ Rate for Katrina Loans	2.22%	1.05%	1.01%	2.83%	3.33%	10.46%	1.65%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	158	123	107	92	69	97	80	64
SDQ Count for Loans with CE	157							
SDQ Count for Loans without CE	1							
SDQ Volume (\$M)								
SDQ Volume	\$28.9	\$20.0	\$17.2	\$13.6	\$9.1	\$12.2	\$9.8	\$7.4
SDQ Volume for Loans with CE	\$28.7							
SDQ Volume for Loans without CE	\$0.2							



Single Family Conventional Book Characteristics

Single Financed Premium MI LTV > 95%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,904	1,797	1,635	1,493	939	589	607	490
Book Volume (\$B)	\$0.4	\$0.4	\$0.3	\$0.3	\$0.2	\$0.1	\$0.1	\$0.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.3%
OLTV 80.01% - 90.00%	0.6%	0.6%	0.8%	0.9%	1.6%	1.8%	1.8%	3.0%
OLTV 90.01% - 95.00%	2.4%	2.5%	2.8%	3.1%	4.6%	3.8%	4.7%	8.5%
OLTV 95.01% - 97.00%	24.1%	21.7%	17.0%	13.3%	8.5%	10.3%	9.3%	9.9%
OLTV 97.01% - 100.00%	72.0%	74.2%	78.3%	81.4%	85.1%	83.7%	83.8%	78.0%
OLTV > 100.00%	0.9%	1.0%	1.1%	1.2%	0.1%	0.2%	0.2%	0.3%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	98.0%	98.0%	98.1%	98.2%	97.9%	97.5%	97.4%	97.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.3%
Comb LTV 80.01% - 90.00%	0.4%	0.5%	0.6%	0.7%	1.1%	1.4%	1.6%	2.6%
Comb LTV 90.01% - 95.00%	1.5%	1.6%	1.8%	2.1%	3.8%	3.8%	4.5%	7.5%
Comb LTV 95.01% - 97.00%	23.9%	21.4%	16.8%	13.0%	8.1%	9.9%	8.8%	8.4%
Comb LTV 97.01% - 100.00%	70.5%	72.5%	76.3%	79.1%	84.1%	83.8%	83.9%	78.5%
Comb LTV > 100.00%	3.6%	3.8%	4.4%	5.1%	2.6%	0.2%	0.2%	0.3%
Comb LTV Missing	0.0%	0.1%	0.1%	0.1%	0.3%	0.6%	0.8%	2.2%
Wtd Avg Comb LTV	98.1%	98.1%	98.3%	98.3%	98.0%	97.5%	97.4%	97.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.3%
Comb LTV 80.01% - 90.00%	0.4%	0.5%	0.6%	0.7%	1.1%	1.4%	1.6%	2.6%
Comb LTV 90.01% - 95.00%	1.5%	1.6%	1.8%	2.1%	3.8%	4.0%	4.7%	8.1%



Single Family Conventional Book Characteristics

Single Financed Premium MI LTV > 95%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	23.9%	21.5%	16.8%	13.0%	8.2%	10.2%	9.1%	9.2%
Comb LTV 97.01% - 100.00%	70.5%	72.5%	76.3%	79.1%	84.1%	83.8%	83.9%	78.5%
Comb LTV > 100.00%	3.6%	3.8%	4.4%	5.1%	2.6%	0.2%	0.2%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.9%
Wtd Avg Comb LTV	98.1%	98.1%	98.2%	98.3%	98.0%	97.5%	97.4%	97.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	1.0%	1.4%	1.8%	2.0%	3.3%	4.7%	1.0%	1.0%
MTMLTV 60.01% - 70.00%	1.6%	2.1%	2.7%	3.0%	4.6%	6.0%	4.8%	1.8%
MTMLTV 70.01% - 75.00%	3.6%	3.1%	3.1%	3.3%	3.8%	4.2%	2.9%	1.7%
MTMLTV 75.01% - 80.00%	3.4%	4.2%	5.8%	4.7%	6.4%	8.1%	6.5%	4.8%
MTMLTV 80.01% - 90.00%	12.3%	15.1%	18.6%	20.7%	34.4%	48.3%	26.8%	27.5%
MTMLTV 90.01% - 95.00%	12.6%	16.0%	20.5%	16.4%	18.4%	22.3%	30.7%	41.8%
MTMLTV 95.01% - 97.00%	11.3%	13.6%	14.4%	11.9%	5.9%	2.4%	10.9%	14.9%
MTMLTV 97.01% - 100.00%	17.2%	18.9%	17.4%	18.0%	15.9%	3.7%	14.6%	5.6%
MTMLTV > 100.00%	37.0%	25.5%	15.8%	19.9%	7.4%	0.2%	1.9%	1.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	97.8%	94.7%	92.1%	92.2%	87.6%	84.0%	89.0%	89.6%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.2%	0.1%	0.2%	0.3%	0.6%
FICO 550-579	0.3%	0.3%	0.4%	0.4%	0.5%	0.6%	0.8%	0.6%
FICO 580-619	2.2%	2.3%	2.7%	2.7%	3.2%	3.9%	4.3%	4.3%
FICO 620-659	10.3%	10.9%	11.6%	11.7%	12.3%	14.0%	13.9%	15.5%
FICO 660-699	21.5%	22.2%	22.0%	22.3%	24.4%	27.2%	27.3%	27.8%
FICO 700-739	27.2%	26.9%	27.0%	26.7%	27.4%	28.5%	29.6%	27.3%
FICO >= 740	38.3%	37.1%	36.2%	35.9%	31.9%	25.4%	23.4%	22.9%
FICO Missing	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.6%	1.0%
Wtd Avg FICO	719	717	716	715	710	703	701	699
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	93.7%	93.2%	92.8%	92.2%	94.6%	98.8%	98.6%	97.5%
Intermediate-term, fixed-rate	0.2%	0.2%	0.2%	0.3%	0.4%	0.9%	1.0%	1.8%
Adjustable-rate	0.5%	0.6%	0.6%	0.7%	1.1%	0.4%	0.5%	0.6%
Interest Only adjustable-rate	0.2%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Single Financed Premium MI LTV > 95%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	5.4%	5.7%	6.1%	6.6%	4.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	99.5%	99.5%	99.3%	99.6%	100.0%	100.0%	100.0%	100.0%
Second/Vacation Home	0.5%	0.5%	0.6%	0.3%	0.0%	0.0%	0.0%	0.0%
Investor Property	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)								
1 Unit	99.9%	99.8%	99.8%	99.8%	100.0%	99.9%	99.9%	99.9%
2-4 Units	0.1%	0.2%	0.2%	0.2%	0.0%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.9%	12.1%	11.9%	11.1%	6.6%	1.5%	1.2%	0.7%
Single Family Homes	88.1%	87.9%	88.1%	88.9%	93.4%	98.5%	98.8%	99.3%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.2%	0.3%	0.0%	0.0%	0.0%
Condo/Coop	11.9%	12.1%	11.9%	11.1%	6.6%	1.5%	1.2%	0.7%
1 Unit	87.8%	87.6%	87.8%	88.5%	93.0%	98.5%	98.8%	99.2%
2-4 Units	0.1%	0.2%	0.2%	0.2%	0.0%	0.1%	0.1%	0.1%
Condo								
Condo	11.9%	12.1%	11.9%	11.1%	6.6%	1.5%	1.2%	0.7%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	96.4%	96.3%	96.4%	96.9%	97.7%	98.5%	98.1%	96.2%
Cash-Out Refinance	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.5%	1.2%
Other Refinance	3.6%	3.6%	3.6%	3.0%	2.1%	1.4%	1.4%	2.6%
Origination Type (Sums to 100%)								
TPO Broker	10.1%	10.0%	9.7%	8.6%	7.3%	2.5%	0.8%	1.4%
TPO Correspondent	58.6%	58.9%	58.6%	58.3%	56.3%	55.1%	49.6%	10.1%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	31.2%	31.0%	31.7%	33.1%	36.4%	42.4%	49.6%	88.6%
Origination Year (Sums to 100%)								
< 2001	0.0%	0.1%	0.1%	0.1%	0.3%	0.8%	0.9%	2.4%
2001	0.2%	0.2%	0.2%	0.3%	0.5%	0.8%	1.1%	2.4%
2002	5.1%	5.6%	6.5%	7.5%	14.0%	24.4%	32.9%	59.7%
2003	4.9%	5.3%	6.1%	7.0%	12.5%	21.9%	24.3%	35.5%
2004	9.1%	9.8%	11.4%	12.8%	23.9%	40.2%	40.9%	0.0%
2005	4.0%	4.4%	5.0%	5.7%	10.3%	11.9%	0.0%	0.0%
2006	21.9%	23.6%	27.2%	30.8%	38.5%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Single Financed Premium MI LTV > 95%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	34.7%	37.1%	39.3%	35.9%	0.0%	0.0%	0.0%	0.0%
2008	20.2%	13.8%	4.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$214,081	\$212,009	\$208,030	\$204,670	\$196,822	\$200,510	\$200,687	\$187,521
Loan Original Note Rate	6.24%	6.25%	6.27%	6.29%	6.20%	6.04%	6.10%	6.21%
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
ACI								
ACI Probability	0.53%	0.55%	0.57%	0.58%	0.57%	0.54%	0.56%	0.54%
Wtd Avg ACI Score	682	681	680	680	679	681	680	683
Credit Premium								
Wtd Avg Credit Premium	-0.32	-0.34	-0.37	-0.36	-0.30	-0.21	-0.23	-0.33
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	1.2%	2.0%
DTI Ratio > 20 and <= 30	10.2%	10.0%	9.8%	9.8%	12.0%	13.7%	14.2%	15.9%
DTI Ratio > 30 and <= 40	27.7%	27.7%	28.1%	27.9%	29.0%	28.5%	27.7%	31.8%
DTI Ratio > 40 and <= 50	36.1%	35.7%	36.1%	37.4%	36.1%	34.8%	34.1%	31.4%
DTI Ratio > 50	24.3%	24.7%	24.0%	22.8%	20.9%	21.9%	22.3%	18.9%
DTI Ratio Missing	1.0%	1.0%	1.1%	1.2%	1.1%	0.2%	0.4%	0.0%
Wtd Avg DTI Ratio	43.3%	43.4%	43.3%	43.1%	42.4%	42.4%	42.2%	40.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	1.2%	2.0%
DTI Ratio > 20 and <= 30	10.2%	10.0%	9.8%	9.8%	12.0%	13.7%	14.2%	15.9%
DTI Ratio > 30 and <= 40	27.7%	27.7%	28.1%	27.9%	29.0%	28.5%	27.7%	31.8%
DTI Ratio > 40 and <= 50	36.1%	35.7%	36.1%	37.4%	36.1%	34.8%	34.1%	31.4%
DTI Ratio > 50	24.3%	24.7%	24.0%	22.8%	20.9%	21.9%	22.3%	18.9%
DTI Ratio Missing	1.0%	1.0%	1.1%	1.2%	1.1%	0.2%	0.4%	0.0%
Wtd Avg DTI Ratio	43.3%	43.4%	43.3%	43.1%	42.4%	42.4%	42.2%	40.5%
Origination Term (Sums to 100%)								
<= 15 Years	0.2%	0.2%	0.2%	0.3%	0.4%	0.9%	1.0%	1.8%



Single Family Conventional Book Characteristics

Single Financed Premium MI LTV > 95%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%	1.2%	1.8%
> 25 Years and <= 30 Years	97.7%	97.6%	97.3%	97.1%	99.2%	98.4%	97.8%	96.4%
> 30 Years	1.7%	1.8%	2.1%	2.3%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	99.1%	98.9%	98.9%	98.8%	98.5%	98.8%	98.6%	97.5%
Intermediate-Term Fixed Rate (excl Balloon)	0.2%	0.2%	0.2%	0.3%	0.4%	0.9%	1.0%	1.8%
Adjustable Rate	0.7%	0.8%	0.8%	0.9%	1.1%	0.4%	0.5%	0.6%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.7%	1.8%	2.1%	2.3%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	0.7%	0.8%	0.8%	0.9%	1.1%	0.4%	0.5%	0.6%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.6%	0.7%	0.7%	0.8%	0.8%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.5%	0.6%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	5.7%	6.0%	6.4%	6.8%	4.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.2%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	5.4%	5.7%	6.1%	6.6%	4.0%	0.0%	0.0%	0.0%
Alt-A	9.1%	9.8%	11.1%	10.3%	10.1%	8.1%	8.4%	9.4%
- Alt-A Low/No Doc	2.3%	2.5%	2.8%	3.2%	2.6%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.9%	1.0%	1.1%	1.2%	1.2%	0.0%	0.0%	0.0%
- Alt-A Stated Income	1.4%	1.5%	1.7%	1.9%	1.4%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Single Financed Premium MI LTV > 95%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	5.7%	6.1%	6.9%	5.6%	5.0%	3.7%	3.6%	5.4%
Alt-A Deals (no SFC)	1.1%	1.2%	1.3%	1.6%	2.6%	4.4%	4.8%	4.0%
My Community Mortgage	15.2%	16.3%	18.6%	20.9%	16.6%	3.1%	3.8%	0.0%
Non-Full Doc								
Non-Full Doc Total	2.9%	3.1%	3.4%	3.4%	2.6%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	0.6%	0.6%	0.5%	0.3%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	2.3%	2.5%	2.8%	3.2%	2.6%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	90.6%	89.9%	88.6%	89.4%	89.3%	90.8%	90.2%	87.5%
Investor Channel	9.4%	10.0%	11.4%	10.5%	10.4%	8.6%	9.0%	10.2%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.1%	0.1%	0.1%	0.3%	0.6%	0.8%	2.2%
Subordinate Financing - RDW								
Subordinate Financing - RDW	3.2%	3.5%	3.9%	4.4%	3.3%	0.0%	0.0%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.2%	3.5%	3.9%	4.4%	3.3%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	4.1%	4.4%	5.1%	5.7%	4.4%	0.5%	0.3%	0.4%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	1.0%	1.1%	1.2%	1.2%	1.2%	0.1%	0.1%	0.1%
- 90/05/05	0.1%	0.1%	0.2%	0.2%	0.4%	0.3%	0.1%	0.2%



Single Family Conventional Book Characteristics

Single Financed Premium MI LTV > 95%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	2.9%	3.1%	3.7%	4.2%	2.6%	0.1%	0.0%	0.1%
EA/TPR								
EA/TPR	0.4%	0.4%	0.5%	0.6%	0.4%	0.3%	0.3%	0.3%
- EA I	0.2%	0.2%	0.3%	0.3%	0.3%	0.1%	0.1%	0.2%
- EA/TPR II	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.1%	0.1%	0.2%	0.2%	0.1%	0.2%	0.2%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	23.3%	24.4%	25.2%	26.3%	33.0%	37.1%	36.1%	30.8%
Northeast	21.6%	20.3%	19.4%	19.0%	22.1%	30.4%	29.7%	23.9%
Southeast	26.4%	26.2%	23.9%	21.3%	21.2%	25.9%	27.8%	34.1%
Southwest	8.1%	7.5%	8.0%	8.4%	7.1%	5.6%	6.1%	10.5%
West	20.7%	21.7%	23.4%	24.9%	16.6%	1.0%	0.3%	0.7%
Census Region (Sums to 100%)								
New England	3.5%	3.1%	2.9%	2.4%	0.9%	0.2%	0.2%	0.1%
Middle Atlantic	17.6%	16.8%	16.1%	16.2%	20.8%	29.9%	29.2%	23.5%
East North Central	21.6%	22.6%	23.3%	24.5%	30.8%	36.6%	35.8%	30.7%
East South Central	2.6%	2.6%	3.0%	3.2%	4.0%	2.6%	1.8%	1.7%
South Atlantic	24.2%	24.0%	21.2%	18.5%	17.4%	23.5%	26.2%	32.8%
West North Central	3.7%	3.4%	3.8%	3.9%	4.8%	3.9%	5.3%	8.1%
West South Central	2.5%	2.4%	2.5%	2.8%	1.6%	1.4%	0.5%	1.2%
Mountain	4.8%	4.8%	5.1%	5.2%	3.6%	0.8%	0.6%	1.4%
Pacific	19.4%	20.3%	21.9%	23.3%	15.8%	1.0%	0.3%	0.7%
US Territories	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) WA	14.5%	15.3%	16.9%	18.8%	13.0%	0.4%	0.0%	0.1%
02) OH	11.4%	12.2%	12.5%	13.2%	20.6%	33.8%	35.2%	29.7%
03) NY	8.3%	7.7%	7.2%	7.2%	10.9%	17.5%	17.1%	13.4%
04) PA	8.0%	7.7%	7.4%	7.4%	8.7%	12.0%	11.9%	10.1%
05) NC	6.6%	6.2%	5.6%	4.6%	5.8%	9.3%	10.0%	12.6%
06) MI	6.1%	6.2%	6.9%	7.5%	6.8%	2.0%	0.2%	0.2%
07) VA	5.0%	4.6%	3.0%	2.0%	2.1%	3.2%	4.2%	4.9%
08) MD	4.1%	4.5%	4.2%	3.6%	4.0%	7.6%	9.4%	12.4%
09) FL	3.0%	3.1%	3.2%	3.2%	1.3%	0.2%	0.2%	0.5%
10) SC	2.7%	2.6%	2.2%	2.0%	2.1%	2.4%	1.5%	1.2%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	52.2%	53.3%	53.1%	54.2%	54.7%	56.5%	50.8%	11.0%



Single Family Conventional Book Characteristics

Single Financed Premium MI LTV > 95%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) FLAGSTAR BANCORP INC	21.1%	20.8%	21.7%	22.0%	18.9%	3.1%	0.0%	0.0%
03) NVR INC	6.9%	7.6%	8.7%	9.9%	18.4%	32.7%	41.2%	74.4%
04) NATIONAL CITY CORPORATION	5.8%	5.8%	5.6%	5.3%	1.9%	0.0%	0.0%	0.0%
05) SUNTRUST BANKS INC	1.4%	1.1%	0.5%	0.4%	0.1%	0.0%	0.0%	0.0%
06) CENTRAL PACIFIC FINANCIAL CORP	1.2%	1.1%	0.9%	0.4%	0.0%	0.0%	0.0%	0.0%
07) CENTEX CORPORATION	1.1%	0.9%	0.8%	0.2%	0.0%	0.0%	0.0%	0.3%
08) AMTRUST FINANCIAL CORPORATION	1.0%	0.8%	0.7%	0.1%	0.1%	0.1%	0.0%	0.0%
09) JP MORGAN CHASE & CO	0.8%	0.9%	1.0%	1.1%	0.0%	0.0%	0.0%	0.0%
10) BANCORPSOUTH INC	0.8%	0.9%	1.1%	1.4%	2.2%	1.1%	0.0%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	52.2%	53.3%	53.1%	54.2%	54.7%	56.5%	50.8%	11.2%
02) FLAGSTAR BANCORP INC	17.4%	16.7%	17.0%	16.7%	10.4%	0.3%	0.0%	0.0%
03) JP MORGAN CHASE & CO	6.4%	6.7%	7.1%	7.1%	10.0%	17.5%	20.7%	34.1%
04) NATIONAL CITY CORPORATION	5.8%	5.8%	5.6%	5.3%	1.9%	0.0%	0.0%	0.0%
05) US BANCORP	3.4%	3.8%	4.3%	4.9%	9.0%	16.0%	21.4%	41.8%
06) CITIGROUP INC	3.4%	3.7%	4.1%	4.7%	8.2%	3.3%	0.4%	0.7%
07) SUNTRUST BANKS INC	1.4%	1.1%	0.5%	0.4%	0.1%	0.0%	0.0%	0.0%
08) CENTRAL PACIFIC FINANCIAL CORP	1.2%	1.1%	0.9%	0.4%	0.0%	0.0%	0.0%	0.0%
09) BANCORPSOUTH INC	0.8%	0.9%	1.1%	1.4%	2.2%	1.1%	0.0%	0.0%
10) PEOPLES UNITED FINANCIAL INC	0.7%	0.6%	0.5%	0.5%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.6%							
Credit Enhancement	99.4%							
- Primary MI Only	97.5%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	0.6%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	1.2%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	100.0%							
Alt-A with Credit Enhancement	99.2%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-16.91	-18.44	-20.40	-23.12	-17.07	-10.89	-11.67	-13.73



Single Family Conventional Book Characteristics

Single Financed Premium MI LTV > 95%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	41.08	42.28	43.60	45.66	40.20	34.97	36.27	37.76
Wtd Avg Charged Fee	24.17	23.83	23.20	22.54	23.12	24.08	24.60	24.03
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.90%	0.61%	0.49%	0.40%	0.21%	0.51%	0.17%	0.21%
- SDQ Rate for Loans with CE	0.90%							
- SDQ Rate for Loans without CE	0.00%							
SDQ Rate Excl. Katrina Loans	0.90%	0.62%	0.49%	0.40%	0.22%	0.52%	0.17%	0.21%
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	17	11	8	6	2	3	1	1
SDQ Count for Loans with CE	17							
SDQ Count for Loans without CE	0							
SDQ Volume (\$M)								
SDQ Volume	\$4.1	\$3.1	\$2.2	\$1.6	\$0.4	\$0.7	\$0.1	\$0.0
SDQ Volume for Loans with CE	\$4.1							
SDQ Volume for Loans without CE	\$0.0							



Single Family Conventional Book Characteristics Streamlined Refi Plus Non-GSE Underwritten

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	39	42	36	32	1			
Book Volume (\$B)	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0			
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	44.0%	42.1%	44.4%	41.1%	0.0%			
OLTV 60.01% - 70.00%	18.3%	17.1%	18.6%	18.2%	0.0%			
OLTV 70.01% - 75.00%	5.4%	5.0%	5.8%	10.2%	0.0%			
OLTV 75.01% - 80.00%	20.4%	21.7%	21.1%	18.6%	100.0%			
OLTV 80.01% - 90.00%	10.4%	7.9%	5.5%	6.5%	0.0%			
OLTV 90.01% - 95.00%	1.4%	1.3%	1.5%	1.7%	0.0%			
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
OLTV 97.01% - 100.00%	0.0%	2.8%	3.2%	3.7%	0.0%			
OLTV > 100.00%	0.0%	2.1%	0.0%	0.0%	0.0%			
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg OLTV	60.8%	62.3%	60.4%	60.3%	80.0%			
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	30.5%	29.5%	31.7%	28.8%	0.0%			
Comb LTV 60.01% - 70.00%	11.3%	10.5%	9.2%	7.2%	0.0%			
Comb LTV 70.01% - 75.00%	9.5%	8.9%	10.2%	12.9%	0.0%			
Comb LTV 75.01% - 80.00%	34.4%	32.9%	30.4%	29.5%	100.0%			
Comb LTV 80.01% - 90.00%	7.1%	11.4%	10.7%	12.5%	0.0%			
Comb LTV 90.01% - 95.00%	7.3%	6.8%	7.8%	9.1%	0.0%			
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg Comb LTV	67.6%	68.2%	67.5%	67.9%	79.0%			
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	30.5%	29.5%	31.7%	28.8%	0.0%			
Comb LTV 60.01% - 70.00%	11.3%	10.5%	9.2%	7.2%	0.0%			
Comb LTV 70.01% - 75.00%	9.5%	8.9%	10.2%	12.9%	0.0%			
Comb LTV 75.01% - 80.00%	34.4%	32.9%	30.4%	29.5%	100.0%			
Comb LTV 80.01% - 90.00%	7.1%	11.4%	10.7%	12.5%	0.0%			
Comb LTV 90.01% - 95.00%	7.3%	6.8%	7.8%	9.1%	0.0%			
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%			



Single Family Conventional Book Characteristics Streamlined Refi Plus Non-GSE Underwritten

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg Comb LTV	67.6%	68.2%	67.5%	67.9%	79.0%			
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	36.3%	38.8%	40.5%	39.1%	0.0%			
MTMLTV 60.01% - 70.00%	18.6%	11.3%	20.7%	20.2%	0.0%			
MTMLTV 70.01% - 75.00%	9.0%	18.3%	3.9%	10.5%	0.0%			
MTMLTV 75.01% - 80.00%	5.3%	4.4%	16.4%	8.5%	0.0%			
MTMLTV 80.01% - 90.00%	18.2%	10.7%	5.5%	18.0%	100.0%			
MTMLTV 90.01% - 95.00%	3.3%	7.1%	9.9%	0.0%	0.0%			
MTMLTV 95.01% - 97.00%	1.4%	0.0%	3.2%	0.0%	0.0%			
MTMLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	3.7%	0.0%			
MTMLTV > 100.00%	7.9%	9.4%	0.0%	0.0%	0.0%			
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtg Avg MTMLTV	67.4%	65.9%	61.6%	61.4%	80.1%			
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%			
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.0%			
FICO 580-619	0.0%	0.0%	0.0%	0.0%	0.0%			
FICO 620-659	1.6%	4.3%	4.9%	5.8%	0.0%			
FICO 660-699	20.7%	19.3%	20.3%	18.7%	0.0%			
FICO 700-739	23.3%	27.7%	28.3%	27.4%	100.0%			
FICO >= 740	54.4%	48.8%	46.5%	48.2%	0.0%			
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg FICO	748	744	742	742	725			
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	82.3%	83.2%	85.3%	85.1%	100.0%			
Intermediate-term, fixed-rate	10.3%	11.7%	8.9%	8.0%	0.0%			
Adjustable-rate	5.0%	2.8%	3.2%	3.7%	0.0%			
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%			
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%			
Interest Only fixed-rate	2.5%	2.3%	2.7%	3.1%	0.0%			



Single Family Conventional Book Characteristics Streamlined Refi Plus Non-GSE Underwritten

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	87.8%	88.7%	87.0%	84.7%	100.0%			
Second/Vacation Home	12.2%	11.3%	13.0%	15.3%	0.0%			
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%			
10-K Unit Type (Sums to 100%)								
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%			
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%			
Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
10-K Property Type (Sums to 100%)								
Condo/Coop	4.6%	4.3%	5.0%	3.4%	0.0%			
Single Family Homes	95.4%	95.7%	95.0%	96.6%	100.0%			
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%			
Condo/Coop	4.6%	4.3%	5.0%	3.4%	0.0%			
1 Unit	95.4%	95.7%	95.0%	96.6%	100.0%			
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%			
Condo								
Condo	4.6%	4.3%	5.0%	3.4%	0.0%			
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%			
Cash-Out Refinance	2.5%	2.3%	2.7%	3.1%	0.0%			
Other Refinance	97.5%	97.7%	97.3%	96.9%	100.0%			
Origination Type (Sums to 100%)								
TPO Broker	0.0%	0.0%	0.0%	0.0%	0.0%			
TPO Correspondent	0.0%	0.0%	0.0%	0.0%	0.0%			
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%			
Retail	100.0%	100.0%	100.0%	100.0%	100.0%			
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.0%			
2001	0.0%	0.0%	0.0%	0.0%	0.0%			
2002	0.0%	0.0%	0.0%	0.0%	0.0%			
2003	0.0%	0.0%	0.0%	0.0%	0.0%			
2004	0.0%	0.0%	0.0%	0.0%	0.0%			
2005	0.0%	0.0%	0.0%	0.0%	0.0%			
2006	7.5%	12.5%	14.3%	16.7%	100.0%			
2007	72.0%	68.2%	78.2%	83.3%	0.0%			



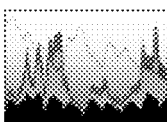
Single Family Conventional Book Characteristics Streamlined Refi Plus Non-GSE Underwritten

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	20.5%	19.3%	7.5%	0.0%	0.0%			
Origination Amount and Rate								
Avg Origination Loan Amount	\$172,299	\$171,845	\$175,062	\$167,999	\$200,000			
Loan Original Note Rate	6.15%	6.21%	6.28%	6.40%	6.50%			
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%			
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%			
ACI								
ACI Probability	0.25%	0.31%	0.33%	0.36%	0.28%			
Wtd Avg ACI Score	720	716	716	714	685			
Credit Premium								
Wtd Avg Credit Premium	-0.01	-0.01	0.00	0.10	-0.26			
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%			
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%			
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	21.0%	20.6%	20.2%	27.2%	0.0%			
DTI Ratio > 20 and <= 30	21.6%	18.3%	16.3%	19.1%	0.0%			
DTI Ratio > 30 and <= 40	16.1%	19.8%	20.3%	14.3%	0.0%			
DTI Ratio > 40 and <= 50	20.2%	18.9%	17.6%	18.2%	0.0%			
DTI Ratio > 50	21.0%	22.3%	25.6%	21.2%	100.0%			
DTI Ratio Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg DTI Ratio	35.8%	37.0%	38.1%	34.8%	72.5%			
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	21.0%	20.6%	20.2%	27.2%	0.0%			
DTI Ratio > 20 and <= 30	21.6%	18.3%	16.3%	19.1%	0.0%			
DTI Ratio > 30 and <= 40	16.1%	19.8%	20.3%	14.3%	0.0%			
DTI Ratio > 40 and <= 50	20.2%	18.9%	17.6%	18.2%	0.0%			
DTI Ratio > 50	21.0%	22.3%	25.6%	21.2%	100.0%			
DTI Ratio Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg DTI Ratio	35.8%	37.0%	38.1%	34.8%	72.5%			
Origination Term (Sums to 100%)								
<= 15 Years	10.3%	11.7%	8.9%	8.0%	0.0%			
> 15 Years and <= 25 Years	2.9%	2.7%	2.1%	2.5%	0.0%			



Single Family Conventional Book Characteristics Streamlined Refi Plus Non-GSE Underwritten

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	86.9%	85.6%	89.0%	89.5%	100.0%			
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%			
Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	84.8%	85.5%	87.9%	88.3%	100.0%			
Intermediate-Term Fixed Rate (excl Balloon)	10.3%	11.7%	8.9%	8.0%	0.0%			
Adjustable Rate	5.0%	2.8%	3.2%	3.7%	0.0%			
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%			
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%			
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%			
Hybrid Arm	5.0%	2.8%	3.2%	3.7%	0.0%			
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%			
- 3/1 Hybrid Arm	3.0%	2.8%	3.2%	3.7%	0.0%			
- 5/1 Hybrid Arm	2.0%	0.0%	0.0%	0.0%	0.0%			
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%			
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%			
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%			
Interest Only	2.5%	2.3%	2.7%	3.1%	0.0%			
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%			
- Interest Only FRM	2.5%	2.3%	2.7%	3.1%	0.0%			
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%			
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%			



Single Family Conventional Book Characteristics
Streamlined Refi Plus Non-GSE Underwritten

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%			
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%			
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%			
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%			
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%			
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%			
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%			
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%			
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%			
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%			
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%			
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%			
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%			
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%			
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.9%	12.9%	13.8%	16.2%	0.0%			
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%			
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%			
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%			
- 80/15/05	5.9%	5.5%	6.3%	7.4%	0.0%			
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%			
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%			
- Other	8.0%	7.4%	7.5%	8.8%	0.0%			
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.5%	16.3%	13.8%	16.2%	0.0%			
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%			
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%			
- 80/10/10	5.1%	4.8%	1.7%	2.0%	0.0%			
- 80/15/05	5.9%	5.5%	6.3%	7.4%	0.0%			
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%			
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%			
- Other	6.4%	6.0%	5.9%	6.9%	0.0%			



Single Family Conventional Book Characteristics Streamlined Refi Plus Non-GSE Underwritten

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%			
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%			
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%			
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%			
10-K Property Region (Sums to 100%)								
Midwest	14.8%	13.8%	15.8%	22.0%	0.0%			
Northeast	18.2%	19.7%	12.1%	14.3%	100.0%			
Southeast	19.5%	19.3%	22.1%	20.2%	0.0%			
Southwest	24.0%	25.1%	28.8%	18.8%	0.0%			
West	23.5%	22.1%	21.1%	24.7%	0.0%			
Census Region (Sums to 100%)								
New England	7.6%	7.1%	8.1%	9.5%	0.0%			
Middle Atlantic	10.6%	12.6%	4.1%	4.8%	100.0%			
East North Central	14.8%	13.8%	15.8%	22.0%	0.0%			
East South Central	1.1%	1.0%	1.1%	1.3%	0.0%			
South Atlantic	18.4%	18.3%	21.0%	18.8%	0.0%			
West North Central	8.7%	8.1%	9.3%	5.8%	0.0%			
West South Central	15.3%	14.2%	16.3%	9.3%	0.0%			
Mountain	0.0%	2.8%	3.2%	3.7%	0.0%			
Pacific	23.5%	22.1%	21.1%	24.7%	0.0%			
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%			
Top 10 States								
01) CA	21.8%	20.5%	21.1%	24.7%	0.0%			
02) FL	11.6%	11.9%	13.6%	13.5%	0.0%			
03) AR	10.3%	9.6%	11.1%	9.3%	0.0%			
04) IL	8.8%	8.2%	9.4%	14.5%	0.0%			
05) MO	8.7%	8.1%	9.3%	5.8%	0.0%			
06) NY	6.2%	5.8%	0.0%	0.0%	0.0%			
07) MI	6.1%	5.7%	6.5%	7.6%	0.0%			
08) RI	5.1%	4.7%	5.4%	6.4%	0.0%			
09) OK	4.9%	4.6%	5.3%	0.0%	0.0%			
10) PA	3.5%	6.1%	3.2%	3.7%	100.0%			
Top 10 Sellers								
01) ARVEST BANK GROUP INC	55.2%	55.3%	63.5%	57.1%	100.0%			
02) M&T BANK CORPORATION	12.4%	11.6%	2.9%	0.0%	0.0%			



Single Family Conventional Book Characteristics Streamlined Refi Plus Non-GSE Underwritten

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) HEARTLAND FINANCIAL USA INC	8.8%	8.2%	9.4%	14.5%	0.0%			
04) BANK OF AMERICA CORPORATION	6.2%	6.0%	2.7%	3.1%	0.0%			
05) FIRST DEFIANCE FINANCIAL CORPORATION	6.1%	5.7%	6.5%	7.6%	0.0%			
06) AMTRUST FINANCIAL CORPORATION	4.5%	7.0%	8.0%	9.3%	0.0%			
07) FIRST HORIZON NATIONAL CORPORATION	3.0%	2.8%	3.2%	3.7%	0.0%			
08) FREMONT BANCORPORATION	2.9%	2.7%	3.1%	3.7%	0.0%			
09) NEW YORK PRIVATE BANK AND TRUST CORPORAT	0.9%	0.8%	0.9%	1.1%	0.0%			
	0.0%	0.0%	0.0%	0.0%	0.0%			
Top 10 Servicers								
01) ARVEST BANK GROUP INC	55.2%	55.3%	63.5%	57.1%	100.0%			
02) M&T BANK CORPORATION	9.7%	9.1%	0.0%	0.0%	0.0%			
03) HEARTLAND FINANCIAL USA INC	8.8%	8.2%	9.4%	14.5%	0.0%			
04) BANK OF AMERICA CORPORATION	6.2%	6.0%	2.7%	3.1%	0.0%			
05) FIRST DEFIANCE FINANCIAL CORPORATION	6.1%	5.7%	6.5%	7.6%	0.0%			
06) EVERBANK FINANCIAL CORPORATION	3.0%	2.8%	3.2%	3.7%	0.0%			
07) FREMONT BANCORPORATION	2.9%	2.7%	3.1%	3.7%	0.0%			
08) WELLS FARGO & COMPANY	2.9%	5.4%	6.2%	7.3%	0.0%			
09) JP MORGAN CHASE & CO	2.7%	2.5%	2.9%	0.0%	0.0%			
10) AMTRUST FINANCIAL CORPORATION	1.6%	1.5%	1.7%	2.1%	0.0%			
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	93.1%							
Credit Enhancement	6.9%							
- Primary MI Only	6.9%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	100.0%							
Alt-A with Credit Enhancement								
Economic Fees and Gap								
Wtd Avg Economic Gap	11.56	8.46	4.62	-0.26	-10.83			
Wtd Avg Economic Model Fee	18.95	20.55	19.31	21.09	29.83			



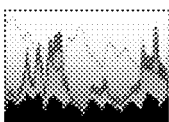
Single Family Conventional Book Characteristics Streamlined Refi Plus Non-GSE Underwritten

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	30.51	29.01	23.93	20.83	19.00			
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%			
Serious Delinquent Loans								
SDQ Rate All Loans	0.00%	0.00%	0.00%	0.00%	0.00%			
- SDQ Rate for Loans with CE	0.00%							
- SDQ Rate for Loans without CE	0.00%							
SDQ Rate Excl. Katrina Loans	0.00%	0.00%	0.00%	0.00%	0.00%			
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	0	0	0	0	0			
SDQ Count for Loans with CE	0							
SDQ Count for Loans without CE	0							
SDQ Volume (\$M)								
SDQ Volume	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0			
SDQ Volume for Loans with CE	\$0.0							
SDQ Volume for Loans without CE	\$0.0							



Single Family Conventional Book Characteristics Streamlined Refi Plus GSE Underwritten

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	692	694	702	395	5			
Book Volume (\$B)	\$0.1	\$0.1	\$0.1	\$0.1	\$0.0			
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	36.2%	36.1%	39.1%	58.3%	48.8%			
OLTV 60.01% - 70.00%	16.6%	16.6%	17.1%	14.7%	7.5%			
OLTV 70.01% - 75.00%	11.9%	12.0%	11.1%	8.6%	0.0%			
OLTV 75.01% - 80.00%	13.3%	13.3%	12.3%	7.1%	0.0%			
OLTV 80.01% - 90.00%	11.3%	11.4%	10.6%	7.6%	0.0%			
OLTV 90.01% - 95.00%	4.0%	4.0%	3.6%	1.1%	0.0%			
OLTV 95.01% - 97.00%	1.0%	1.0%	0.8%	0.7%	0.0%			
OLTV 97.01% - 100.00%	1.9%	1.9%	1.8%	0.6%	0.0%			
OLTV > 100.00%	3.8%	3.7%	3.6%	1.3%	43.7%			
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg OLTV	66.3%	66.3%	64.7%	55.5%	65.9%			
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	25.8%	26.0%	28.6%	41.7%	48.8%			
Comb LTV 60.01% - 70.00%	18.0%	17.6%	18.1%	19.2%	51.2%			
Comb LTV 70.01% - 75.00%	12.3%	12.6%	12.1%	12.3%	0.0%			
Comb LTV 75.01% - 80.00%	22.3%	22.4%	21.3%	16.5%	0.0%			
Comb LTV 80.01% - 90.00%	12.1%	12.0%	11.1%	5.1%	0.0%			
Comb LTV 90.01% - 95.00%	7.0%	7.0%	6.4%	3.0%	0.0%			
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.0%			
Comb LTV 97.01% - 100.00%	2.2%	2.1%	2.1%	1.5%	0.0%			
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.5%	0.0%			
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg Comb LTV	70.0%	70.0%	68.6%	62.1%	51.9%			
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	25.8%	26.0%	28.6%	41.7%	48.8%			
Comb LTV 60.01% - 70.00%	18.0%	17.6%	18.1%	19.2%	51.2%			
Comb LTV 70.01% - 75.00%	12.3%	12.6%	12.1%	12.3%	0.0%			
Comb LTV 75.01% - 80.00%	22.3%	22.4%	21.3%	16.5%	0.0%			
Comb LTV 80.01% - 90.00%	12.1%	12.0%	11.1%	5.1%	0.0%			
Comb LTV 90.01% - 95.00%	7.0%	7.0%	6.4%	3.0%	0.0%			
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.0%			



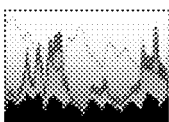
Single Family Conventional Book Characteristics Streamlined Refi Plus GSE Underwritten

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	2.2%	2.1%	2.1%	1.5%	0.0%			
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.5%	0.0%			
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg Comb LTV	70.0%	70.0%	68.6%	62.1%	51.9%			
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	29.1%	31.8%	37.2%	54.9%	48.8%			
MTMLTV 60.01% - 70.00%	15.5%	16.2%	18.0%	13.7%	7.5%			
MTMLTV 70.01% - 75.00%	8.8%	9.9%	8.9%	7.9%	0.0%			
MTMLTV 75.01% - 80.00%	10.2%	11.9%	12.2%	6.6%	0.0%			
MTMLTV 80.01% - 90.00%	17.6%	14.7%	13.0%	11.4%	0.0%			
MTMLTV 90.01% - 95.00%	4.5%	5.6%	2.9%	1.2%	0.0%			
MTMLTV 95.01% - 97.00%	2.4%	1.0%	2.1%	1.1%	0.0%			
MTMLTV 97.01% - 100.00%	1.6%	2.8%	1.5%	0.8%	0.0%			
MTMLTV > 100.00%	10.1%	6.1%	4.2%	2.4%	43.7%			
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtg Avg MTMLTV	71.9%	69.2%	65.6%	57.2%	65.9%			
Credit Score (Sums to 100%)								
FICO < 550	1.5%	1.5%	1.4%	1.5%	0.0%			
FICO 550-579	0.7%	0.7%	0.7%	1.2%	0.0%			
FICO 580-619	2.1%	2.0%	2.2%	1.5%	0.0%			
FICO 620-659	6.2%	6.5%	5.9%	4.8%	0.0%			
FICO 660-699	12.8%	12.8%	12.5%	9.2%	43.7%			
FICO 700-739	20.0%	19.9%	20.0%	19.8%	0.0%			
FICO >= 740	56.4%	56.2%	56.8%	61.1%	56.3%			
FICO Missing	0.4%	0.4%	0.4%	1.0%	0.0%			
Wtd Avg FICO	735	734	735	740	725			
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	81.4%	81.5%	81.4%	82.8%	63.0%			
Intermediate-term, fixed-rate	15.0%	14.7%	14.8%	14.2%	37.0%			
Adjustable-rate	1.2%	1.2%	1.2%	1.7%	0.0%			
Interest Only adjustable-rate	1.7%	1.9%	1.8%	0.8%	0.0%			
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%			
Interest Only fixed-rate	0.8%	0.8%	0.8%	0.6%	0.0%			



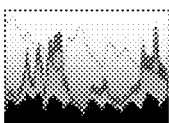
Single Family Conventional Book Characteristics Streamlined Refi Plus GSE Underwritten

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	92.6%	92.7%	93.2%	91.0%	100.0%			
Second/Vacation Home	4.1%	4.2%	4.4%	5.4%	0.0%			
Investor Property	3.3%	3.0%	2.4%	3.6%	0.0%			
10-K Unit Type (Sums to 100%)								
1 Unit	97.4%	97.4%	97.5%	97.4%	100.0%			
2-4 Units	2.6%	2.6%	2.5%	2.6%	0.0%			
Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
10-K Property Type (Sums to 100%)								
Condo/Coop	6.7%	7.1%	6.8%	8.9%	0.0%			
Single Family Homes	93.3%	92.9%	93.2%	91.1%	100.0%			
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%			
Condo/Coop	6.7%	7.1%	6.8%	8.9%	0.0%			
1 Unit	90.7%	90.4%	90.7%	88.5%	100.0%			
2-4 Units	2.6%	2.6%	2.5%	2.6%	0.0%			
Condo								
Condo	6.7%	6.9%	6.7%	8.7%	0.0%			
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%			
Cash-Out Refinance	5.0%	5.1%	5.1%	8.7%	19.6%			
Other Refinance	95.0%	94.9%	94.9%	91.3%	80.4%			
Origination Type (Sums to 100%)								
TPO Broker	1.7%	1.7%	1.6%	2.2%	0.0%			
TPO Correspondent	1.5%	1.5%	1.6%	3.2%	0.0%			
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%			
Retail	96.8%	96.8%	96.8%	94.6%	100.0%			
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.0%			
2001	0.0%	0.0%	0.0%	0.0%	0.0%			
2002	0.0%	0.0%	0.0%	0.0%	0.0%			
2003	0.0%	0.0%	0.0%	0.0%	0.0%			
2004	0.0%	0.0%	0.0%	0.0%	0.0%			
2005	0.0%	0.0%	0.0%	0.0%	0.0%			
2006	2.8%	2.9%	2.9%	5.9%	100.0%			
2007	54.9%	55.2%	58.8%	94.1%	0.0%			



Single Family Conventional Book Characteristics
Streamlined Refi Plus GSE Underwritten

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	42.2%	41.9%	38.3%	0.0%	0.0%			
Origination Amount and Rate								
Avg Origination Loan Amount	\$185,212	\$185,246	\$185,798	\$182,615	\$114,212			
Loan Original Note Rate	6.02%	6.02%	6.03%	6.34%	6.24%			
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%			
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%			
ACI								
ACI Probability	0.20%	0.20%	0.19%	0.18%	0.02%			
Wtd Avg ACI Score	740	740	742	747	778			
Credit Premium								
Wtd Avg Credit Premium	-0.19	-0.19	-0.17	0.10	-0.16			
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%			
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%			
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	19.1%	19.0%	18.4%	18.8%	68.6%			
DTI Ratio > 20 and <= 30	33.2%	33.0%	33.8%	28.6%	19.3%			
DTI Ratio > 30 and <= 40	23.9%	24.1%	24.7%	26.5%	12.2%			
DTI Ratio > 40 and <= 50	12.6%	12.5%	12.4%	12.6%	0.0%			
DTI Ratio > 50	9.9%	10.0%	9.6%	12.2%	0.0%			
DTI Ratio Missing	1.3%	1.3%	1.3%	1.3%	0.0%			
Wtd Avg DTI Ratio	31.5%	31.6%	31.5%	32.4%	17.8%			
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	19.1%	19.0%	18.4%	18.8%	68.6%			
DTI Ratio > 20 and <= 30	33.2%	33.0%	33.8%	28.6%	19.3%			
DTI Ratio > 30 and <= 40	23.9%	24.1%	24.7%	26.5%	12.2%			
DTI Ratio > 40 and <= 50	12.6%	12.5%	12.4%	12.6%	0.0%			
DTI Ratio > 50	9.9%	10.0%	9.6%	12.2%	0.0%			
DTI Ratio Missing	1.3%	1.3%	1.3%	1.3%	0.0%			
Wtd Avg DTI Ratio	31.5%	31.6%	31.5%	32.4%	17.8%			
Origination Term (Sums to 100%)								
<= 15 Years	15.0%	14.7%	14.8%	14.2%	37.0%			
> 15 Years amd <= 25 Years	6.5%	6.5%	6.4%	4.8%	0.0%			



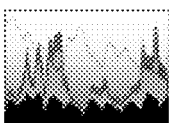
Single Family Conventional Book Characteristics
Streamlined Refi Plus GSE Underwritten

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Single Family Conventional Book Characteristics Streamlined Refi Plus GSE Underwritten

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%			
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%			
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%			
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%			
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%			
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%			
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%			
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%			
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%			
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%			
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%			
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%			
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%			
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%			
Subordinate Financing - RDW								
Subordinate Financing - RDW	21.4%	21.2%	21.9%	24.7%	0.0%			
- 75/20/05	0.3%	0.3%	0.3%	1.1%	0.0%			
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%			
- 80/10/10	2.3%	2.3%	1.8%	0.8%	0.0%			
- 80/15/05	1.2%	1.1%	1.1%	0.2%	0.0%			
- 80/20/00	0.3%	0.3%	0.3%	0.0%	0.0%			
- 90/05/05	0.9%	0.9%	0.8%	0.2%	0.0%			
- Other	16.4%	16.3%	17.5%	22.3%	0.0%			
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	22.2%	22.1%	22.7%	25.9%	0.0%			
- 75/20/05	0.8%	0.8%	0.8%	2.0%	0.0%			
- 75/25/00	0.1%	0.1%	0.1%	0.2%	0.0%			
- 80/10/10	5.6%	5.5%	5.0%	2.2%	0.0%			
- 80/15/05	1.6%	1.6%	1.6%	0.4%	0.0%			
- 80/20/00	0.8%	0.8%	0.8%	1.0%	0.0%			
- 90/05/05	0.9%	0.9%	0.8%	0.2%	0.0%			
- Other	12.4%	12.3%	13.5%	19.9%	0.0%			



Single Family Conventional Book Characteristics
Streamlined Refi Plus GSE Underwritten

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%			
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%			
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%			
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%			
10-K Property Region (Sums to 100%)								
Midwest	35.7%	35.7%	34.2%	20.2%	38.9%			
Northeast	9.7%	9.3%	8.8%	5.9%	0.0%			
Southeast	10.1%	10.2%	9.4%	10.7%	43.7%			
Southwest	16.2%	16.5%	15.7%	8.9%	17.3%			
West	28.3%	28.3%	32.0%	54.2%	0.0%			
Census Region (Sums to 100%)								
New England	2.9%	2.8%	3.0%	1.8%	0.0%			
Middle Atlantic	6.0%	5.5%	5.0%	3.7%	0.0%			
East North Central	34.6%	34.6%	33.1%	19.2%	38.9%			
East South Central	1.2%	1.2%	1.0%	0.9%	0.0%			
South Atlantic	9.7%	9.9%	9.2%	10.2%	43.7%			
West North Central	4.3%	4.3%	3.5%	1.2%	0.0%			
West South Central	9.5%	9.7%	9.7%	3.9%	17.3%			
Mountain	4.7%	4.8%	4.8%	6.2%	0.0%			
Pacific	27.2%	27.1%	30.8%	52.9%	0.0%			
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%			
Top 10 States								
01) CA	25.1%	25.1%	28.8%	51.8%	0.0%			
02) IL	12.0%	12.0%	11.5%	4.2%	38.9%			
03) OH	10.9%	10.9%	9.9%	3.4%	0.0%			
04) MI	8.3%	8.3%	8.4%	8.8%	0.0%			
05) AR	6.7%	6.9%	6.8%	2.4%	17.3%			
06) IN	3.2%	3.2%	3.0%	2.5%	0.0%			
07) MO	3.0%	2.9%	2.1%	0.1%	0.0%			
08) NC	2.9%	2.9%	2.6%	3.1%	0.0%			
09) NY	2.8%	2.2%	1.9%	1.4%	0.0%			
10) MA	1.9%	1.9%	2.1%	0.7%	0.0%			
Top 10 Sellers								
01) ARVEST BANK GROUP INC	22.4%	22.8%	22.7%	24.3%	61.1%			
02) FIRST HORIZON NATIONAL CORPORATION	18.3%	18.3%	14.7%	0.0%	0.0%			



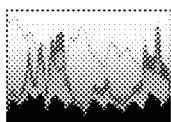
Single Family Conventional Book Characteristics Streamlined Refi Plus GSE Underwritten

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) FREMONT BANCORPORATION	14.4%	14.4%	18.6%	41.7%	0.0%			
04) UNITED COMMUNITY BANCORP	8.7%	8.7%	8.7%	2.0%	38.9%			
05) SUPERIOR FEDERAL CREDIT UNION	7.9%	8.0%	7.9%	2.1%	0.0%			
06) MERIWEST FEDERAL CREDIT UNION	6.2%	6.2%	6.1%	4.6%	0.0%			
07) FIRST DEFIANCE FINANCIAL CORPORATION	5.4%	5.4%	5.5%	5.0%	0.0%			
08) PHH CORPORATION	3.3%	3.4%	3.5%	6.4%	0.0%			
09) AMTRUST FINANCIAL CORPORATION	2.6%	2.6%	2.6%	5.2%	0.0%			
10) HEARTLAND FINANCIAL USA INC	1.9%	1.9%	1.8%	0.8%	0.0%			
Top 10 Servicers								
01) ARVEST BANK GROUP INC	22.6%	23.0%	23.0%	24.3%	61.1%			
02) JP MORGAN CHASE & CO	17.5%	17.6%	13.5%	0.0%	0.0%			
03) FREMONT BANCORPORATION	14.4%	14.4%	18.6%	41.7%	0.0%			
04) UNITED COMMUNITY BANCORP	8.7%	8.7%	8.7%	2.0%	38.9%			
05) SUPERIOR FEDERAL CREDIT UNION	7.9%	8.0%	7.9%	2.1%	0.0%			
06) MERIWEST FEDERAL CREDIT UNION	6.2%	6.2%	6.1%	4.6%	0.0%			
07) FIRST DEFIANCE FINANCIAL CORPORATION	5.4%	5.4%	5.5%	5.0%	0.0%			
08) PHH CORPORATION	3.1%	3.2%	3.2%	5.9%	0.0%			
09) HEARTLAND FINANCIAL USA INC	1.9%	1.9%	1.8%	0.8%	0.0%			
10) AMTRUST FINANCIAL CORPORATION	1.6%	1.6%	1.6%	2.9%	0.0%			
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	87.3%							
Credit Enhancement	12.7%							
- Primary MI Only	5.6%							
- Pool Policy Only	3.0%							
- Pool Policy and Primary MI	4.1%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	13.0%							
Alt-A with Credit Enhancement								
Economic Fees and Gap								
Wtd Avg Economic Gap	1.61	1.38	1.30	0.64	-47.67			
Wtd Avg Economic Model Fee	16.50	16.60	15.93	16.57	64.75			



Single Family Conventional Book Characteristics Streamlined Refi Plus GSE Underwritten

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	18.11	17.99	17.24	17.21	17.07			
Appraisal Waivers								
Appraisal Waiver	0.8%	0.8%	0.8%	1.2%	0.0%			
Serious Delinquent Loans								
SDQ Rate All Loans	0.58%	0.29%	0.14%	0.00%	0.00%			
- SDQ Rate for Loans with CE	1.19%							
- SDQ Rate for Loans without CE	0.49%							
SDQ Rate Excl. Katrina Loans	0.58%	0.29%	0.14%	0.00%	0.00%			
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	4	2	1	0	0			
SDQ Count for Loans with CE	1							
SDQ Count for Loans without CE	3							
SDQ Volume (\$M)								
SDQ Volume	\$0.9	\$0.4	\$0.2	\$0.0	\$0.0			
SDQ Volume for Loans with CE	\$0.2							
SDQ Volume for Loans without CE	\$0.7							



Single Family Conventional Book Characteristics

MI: PMI (inc. CMG) (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	428,558	412,691	400,642	381,912	288,694	252,459	211,700	263,578
Book Volume (\$B)	\$63.0	\$59.9	\$57.6	\$54.0	\$37.1	\$31.5	\$25.4	\$32.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
OLTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
OLTV 75.01% - 80.00%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.8%
OLTV 80.01% - 90.00%	46.2%	44.9%	43.9%	43.1%	45.2%	44.1%	42.7%	48.5%
OLTV 90.01% - 95.00%	24.8%	24.7%	24.8%	24.8%	25.8%	27.4%	30.1%	33.4%
OLTV 95.01% - 97.00%	3.7%	3.5%	3.5%	3.7%	4.7%	5.5%	6.6%	7.1%
OLTV 97.01% - 100.00%	22.4%	23.6%	24.3%	24.6%	18.2%	14.9%	12.3%	6.1%
OLTV > 100.00%	2.5%	2.7%	2.9%	3.2%	5.2%	7.2%	7.2%	3.7%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	93.0%	93.1%	93.2%	93.3%	93.0%	93.0%	92.9%	91.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	45.1%	43.8%	42.8%	41.9%	43.3%	41.8%	39.3%	42.6%
Comb LTV 90.01% - 95.00%	24.1%	23.9%	24.0%	24.0%	24.4%	25.6%	27.3%	28.3%
Comb LTV 95.01% - 97.00%	3.5%	3.4%	3.4%	3.5%	4.5%	5.2%	6.2%	6.4%
Comb LTV 97.01% - 100.00%	22.4%	23.7%	24.3%	24.7%	18.3%	15.0%	12.4%	6.2%
Comb LTV > 100.00%	2.7%	2.9%	3.1%	3.4%	5.4%	7.3%	7.4%	3.7%
Comb LTV Missing	2.0%	2.1%	2.2%	2.4%	3.9%	5.0%	7.2%	12.5%
Wtd Avg Comb LTV	93.1%	93.3%	93.4%	93.5%	93.2%	93.3%	93.3%	92.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%
Comb LTV 80.01% - 90.00%	45.3%	44.0%	43.0%	42.1%	43.7%	42.2%	40.0%	43.8%
Comb LTV 90.01% - 95.00%	24.3%	24.1%	24.2%	24.2%	24.7%	26.0%	27.9%	29.4%



Single Family Conventional Book Characteristics

MI: PMI (inc. CMG) (Non-Investor Paid Only)

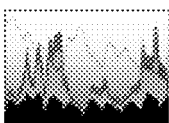
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	3.5%	3.4%	3.4%	3.5%	4.6%	5.2%	6.3%	6.6%
Comb LTV 97.01% - 100.00%	22.4%	23.7%	24.3%	24.7%	18.3%	15.0%	12.4%	6.2%
Comb LTV > 100.00%	2.7%	2.9%	3.1%	3.4%	5.4%	7.3%	7.4%	3.7%
Comb LTV Missing	1.6%	1.7%	1.8%	1.9%	3.1%	4.0%	5.8%	9.9%
Wtd Avg Comb LTV	93.1%	93.3%	93.4%	93.5%	93.2%	93.2%	93.2%	92.2%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	7.1%	8.7%	10.1%	10.9%	16.1%	14.8%	8.0%	8.3%
MTMLTV 60.01% - 70.00%	8.2%	9.3%	9.9%	10.0%	13.5%	13.6%	9.9%	8.4%
MTMLTV 70.01% - 75.00%	5.6%	6.3%	6.9%	6.9%	9.9%	10.4%	9.3%	8.4%
MTMLTV 75.01% - 80.00%	6.7%	7.6%	8.3%	8.4%	12.4%	13.7%	13.6%	14.2%
MTMLTV 80.01% - 90.00%	22.2%	23.8%	25.8%	25.4%	28.9%	30.9%	35.1%	40.5%
MTMLTV 90.01% - 95.00%	13.3%	13.3%	13.4%	13.6%	9.8%	9.6%	12.6%	13.3%
MTMLTV 95.01% - 97.00%	4.9%	4.8%	4.8%	4.7%	2.7%	2.5%	3.3%	2.7%
MTMLTV 97.01% - 100.00%	6.5%	6.8%	7.8%	7.7%	4.3%	3.4%	5.1%	2.7%
MTMLTV > 100.00%	25.4%	19.1%	12.8%	12.1%	2.3%	1.0%	2.7%	1.1%
MTMLTV Missing	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%
Wtg Avg MTMLTV	90.3%	86.5%	83.7%	82.9%	76.4%	76.2%	80.4%	80.0%
Credit Score (Sums to 100%)								
FICO < 550	0.9%	0.9%	1.0%	1.0%	0.8%	1.0%	1.3%	1.3%
FICO 550-579	1.2%	1.3%	1.4%	1.5%	1.3%	1.5%	2.0%	2.2%
FICO 580-619	6.0%	6.3%	6.5%	6.7%	6.2%	6.4%	7.4%	7.8%
FICO 620-659	17.9%	18.7%	19.1%	19.2%	19.8%	19.5%	20.0%	20.0%
FICO 660-699	23.5%	23.8%	23.8%	23.7%	23.4%	22.9%	22.5%	23.2%
FICO 700-739	22.7%	22.4%	22.1%	22.0%	21.8%	21.8%	21.3%	21.2%
FICO >= 740	26.8%	25.6%	25.0%	24.7%	24.9%	24.9%	22.8%	20.8%
FICO Missing	0.9%	1.0%	1.1%	1.1%	1.6%	2.0%	2.7%	3.5%
Wtd Avg FICO	698	696	695	694	695	695	690	688
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	86.2%	86.1%	86.2%	86.0%	90.2%	90.8%	91.4%	90.4%
Intermediate-term, fixed-rate	2.2%	2.1%	1.9%	1.9%	2.4%	2.6%	3.1%	4.7%
Adjustable-rate	3.5%	3.5%	3.6%	3.8%	4.4%	4.9%	4.8%	4.6%
Interest Only adjustable-rate	3.9%	3.9%	3.9%	3.9%	1.6%	1.1%	0.4%	0.1%
Negative Amortization	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%	0.2%	0.3%



Single Family Conventional Book Characteristics

MI: PMI (inc. CMG) (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	3.9%	4.0%	4.1%	4.0%	0.9%	0.2%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	92.6%	92.8%	93.0%	93.2%	93.8%	94.4%	95.5%	95.5%
Second/Vacation Home	3.6%	3.5%	3.5%	3.4%	3.0%	2.6%	2.0%	1.8%
Investor Property	3.8%	3.6%	3.5%	3.4%	3.2%	3.0%	2.5%	2.7%
10-K Unit Type (Sums to 100%)								
1 Unit	97.8%	97.8%	97.8%	97.8%	97.9%	97.7%	97.5%	96.9%
2-4 Units	2.2%	2.2%	2.2%	2.2%	2.1%	2.3%	2.5%	3.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.7%	9.2%	9.1%	9.0%	7.7%	6.9%	6.2%	6.7%
Single Family Homes	90.3%	90.8%	90.9%	91.0%	92.3%	93.1%	93.8%	93.3%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.8%	0.9%	0.9%	1.0%	1.3%	1.5%	1.8%	1.7%
Condo/Coop	9.7%	9.2%	9.1%	9.0%	7.7%	6.8%	6.2%	6.7%
1 Unit	87.3%	87.7%	87.8%	87.9%	88.9%	89.3%	89.4%	88.5%
2-4 Units	2.2%	2.2%	2.2%	2.2%	2.1%	2.3%	2.5%	3.1%
Condo								
Condo	9.4%	9.0%	8.9%	8.7%	7.4%	6.7%	6.1%	6.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	69.6%	69.2%	69.8%	70.7%	70.2%	69.8%	68.3%	63.0%
Cash-Out Refinance	13.3%	13.5%	13.2%	12.6%	12.4%	11.5%	10.5%	11.9%
Other Refinance	17.0%	17.3%	17.0%	16.7%	17.4%	18.7%	21.2%	25.1%
Origination Type (Sums to 100%)								
TPO Broker	25.7%	25.7%	25.7%	25.2%	20.8%	21.2%	22.9%	27.1%
TPO Correspondent	29.1%	29.1%	29.0%	28.9%	25.7%	22.6%	21.1%	22.8%
Undesignated	0.2%	0.3%	0.3%	0.3%	0.5%	0.7%	1.0%	1.6%
Retail	45.0%	45.0%	45.0%	45.6%	53.0%	55.5%	55.0%	48.5%
Origination Year (Sums to 100%)								
< 2001	2.4%	2.6%	2.7%	3.0%	4.6%	6.1%	8.9%	15.5%
2001	2.0%	2.1%	2.3%	2.5%	3.9%	5.1%	7.5%	14.8%
2002	4.7%	5.0%	5.3%	5.7%	8.8%	11.5%	16.6%	28.9%
2003	11.9%	12.6%	13.2%	14.3%	21.7%	27.5%	37.6%	40.7%
2004	10.5%	11.1%	11.7%	12.7%	19.3%	24.5%	29.3%	0.0%
2005	12.8%	13.6%	14.3%	15.4%	23.2%	25.3%	0.0%	0.0%
2006	12.4%	13.2%	13.8%	14.9%	18.4%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

MI: PMI (inc. CMG) (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	30.3%	32.0%	33.3%	31.6%	0.0%	0.0%	0.0%	0.0%
2008	13.1%	7.8%	3.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$154,129	\$151,882	\$150,188	\$147,515	\$134,500	\$129,579	\$123,842	\$126,262
Loan Original Note Rate	6.47%	6.47%	6.48%	6.49%	6.29%	6.20%	6.33%	6.61%
Seasoning (Sums to 100%)								
Seasoned	1.4%	1.4%	1.4%	1.4%	1.3%	1.3%	1.0%	1.2%
Non-Seasoned	98.6%	98.6%	98.6%	98.6%	98.7%	98.7%	99.0%	98.8%
ACI								
ACI Probability	1.29%	1.34%	1.37%	1.39%	1.21%	1.22%	1.32%	1.21%
Wtd Avg ACI Score	667	665	664	663	668	669	667	667
Credit Premium								
Wtd Avg Credit Premium	-0.02	-0.03	-0.04	-0.03	-0.08	-0.08	-0.09	-0.05
Credit Premium > 1.5	1.0%	1.0%	1.0%	1.0%	0.5%	0.5%	0.7%	1.0%
Prepay Premium								
Prepay Premium	2.1%	2.2%	2.3%	2.4%	1.0%	0.9%	0.9%	1.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.2%	4.3%	4.3%	4.5%	5.7%	6.4%	7.1%	7.3%
DTI Ratio > 20 and <= 30	14.2%	14.3%	14.4%	14.7%	17.6%	19.1%	20.3%	20.9%
DTI Ratio > 30 and <= 40	27.6%	27.6%	27.7%	28.0%	30.6%	31.7%	31.9%	32.2%
DTI Ratio > 40 and <= 50	28.3%	28.0%	27.8%	27.5%	25.4%	24.6%	23.4%	22.4%
DTI Ratio > 50	22.0%	21.9%	21.7%	21.1%	17.3%	15.3%	14.3%	13.3%
DTI Ratio Missing	3.8%	3.9%	4.1%	4.2%	3.4%	3.0%	3.0%	3.9%
Wtd Avg DTI Ratio	41.0%	41.0%	40.9%	40.6%	38.9%	38.0%	37.4%	36.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.2%	4.3%	4.3%	4.5%	5.7%	6.4%	7.1%	7.3%
DTI Ratio > 20 and <= 30	14.2%	14.3%	14.4%	14.7%	17.6%	19.1%	20.3%	20.9%
DTI Ratio > 30 and <= 40	27.6%	27.6%	27.7%	28.0%	30.6%	31.7%	31.9%	32.2%
DTI Ratio > 40 and <= 50	28.3%	28.0%	27.8%	27.5%	25.4%	24.6%	23.4%	22.4%
DTI Ratio > 50	22.0%	21.9%	21.7%	21.1%	17.3%	15.3%	14.3%	13.3%
DTI Ratio Missing	3.8%	3.9%	4.1%	4.2%	3.4%	3.0%	3.0%	3.9%
Wtd Avg DTI Ratio	41.0%	40.9%	40.9%	40.6%	38.9%	38.0%	37.4%	36.9%
Origination Term (Sums to 100%)								
<= 15 Years	2.2%	2.1%	1.9%	1.9%	2.4%	2.6%	3.1%	4.7%



Single Family Conventional Book Characteristics

MI: PMI (inc. CMG) (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.6%	1.6%	1.5%	1.5%	1.9%	2.0%	2.1%	2.3%
> 25 Years and <= 30 Years	95.2%	95.2%	95.4%	95.5%	95.6%	95.2%	94.7%	92.9%
> 30 Years	1.1%	1.1%	1.1%	1.0%	0.2%	0.1%	0.1%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	90.1%	90.1%	90.2%	90.0%	91.1%	91.0%	91.5%	90.4%
Intermediate-Term Fixed Rate (excl Balloon)	2.0%	2.0%	1.8%	1.7%	2.1%	2.2%	2.6%	4.0%
Adjustable Rate	7.7%	7.8%	7.8%	8.1%	6.5%	6.4%	5.4%	4.9%
Balloon	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.7%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.1%	1.1%	1.1%	1.0%	0.2%	0.1%	0.1%	0.0%
Hybrid Arm	7.2%	7.2%	7.3%	7.5%	5.8%	5.6%	4.7%	4.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.7%	0.7%	0.7%	0.8%	1.0%	1.1%	1.0%	1.3%
- 5/1 Hybrid Arm	5.1%	5.1%	5.1%	5.3%	3.6%	3.3%	2.8%	2.2%
- 7/1 Hybrid Arm	1.0%	1.0%	1.0%	1.1%	1.1%	1.1%	1.0%	0.6%
- 10/1 Hybrid Arm	0.4%	0.4%	0.4%	0.4%	0.2%	0.1%	0.1%	0.1%
NegAm ARM	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%	0.2%	0.3%
Interest Only	7.7%	7.9%	7.9%	8.0%	2.6%	1.4%	0.4%	0.1%
- Interest Only ARM	3.9%	3.9%	3.9%	3.9%	1.6%	1.1%	0.4%	0.1%
- Interest Only FRM	3.9%	4.0%	4.1%	4.0%	0.9%	0.2%	0.1%	0.0%
Alt-A	11.2%	11.8%	12.2%	12.8%	8.7%	7.1%	5.8%	7.9%
- Alt-A Low/No Doc	7.9%	8.3%	8.6%	8.9%	5.6%	4.6%	3.9%	5.2%
- Alt-A No Disclosure	0.4%	0.4%	0.4%	0.5%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.6%	1.7%	1.8%	1.9%	2.1%	1.9%	1.5%	1.9%
- Alt-A SISA	0.4%	0.4%	0.4%	0.4%	0.2%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.2%	1.3%	1.4%	1.4%	0.9%	0.7%	0.6%	0.8%
- Alt-A Stated Income	4.3%	4.5%	4.6%	4.8%	2.4%	2.0%	1.8%	2.5%



Single Family Conventional Book Characteristics

MI: PMI (inc. CMG) (Non-Investor Paid Only)

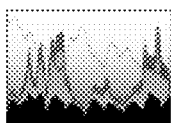
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	2.3%	2.4%	2.5%	2.6%	1.6%	1.0%	0.5%	0.5%
Alt-A Deals (no SFC)	1.1%	1.1%	1.2%	1.3%	1.5%	1.5%	1.4%	2.2%
My Community Mortgage	7.1%	7.4%	7.6%	7.6%	3.8%	2.3%	2.1%	1.2%
Non-Full Doc								
Non-Full Doc Total	16.0%	16.6%	16.5%	16.0%	9.9%	8.1%	6.6%	7.2%
- Select Lender Programs Non-Full Doc	8.2%	8.3%	8.0%	7.2%	4.3%	3.6%	2.7%	2.2%
- Other Low/No Doc	7.8%	8.3%	8.5%	8.9%	5.6%	4.5%	3.8%	5.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	84.9%	84.1%	83.5%	82.6%	84.7%	85.4%	85.3%	78.7%
Investor Channel	12.8%	13.5%	14.0%	14.8%	11.4%	9.7%	7.7%	9.2%
eChannel	0.4%	0.4%	0.4%	0.3%	0.2%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.9%	2.0%	2.1%	2.3%	3.7%	4.8%	7.0%	12.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.7%	0.7%	0.7%	0.6%	0.5%	0.5%	0.4%	0.3%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- Other	0.4%	0.4%	0.4%	0.4%	0.2%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.7%	1.8%	1.8%	1.8%	1.4%	1.4%	1.4%	1.3%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
- 80/10/10	0.5%	0.5%	0.4%	0.5%	0.4%	0.4%	0.3%	0.3%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/20/00	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
- 90/05/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%



Single Family Conventional Book Characteristics

MI: PMI (inc. CMG) (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	0.4%	0.4%	0.4%	0.5%	0.3%	0.2%	0.2%	0.1%
EA/TPR								
EA/TPR	8.4%	8.9%	9.2%	9.0%	8.5%	9.1%	11.2%	10.9%
- EA I	3.5%	3.7%	3.8%	3.6%	3.8%	3.8%	4.2%	4.0%
- EA/TPR II	2.9%	3.1%	3.2%	3.2%	2.8%	2.9%	3.5%	3.7%
- EA/TPR III	1.9%	2.1%	2.2%	2.1%	1.9%	2.4%	3.5%	3.1%
10-K Property Region (Sums to 100%)								
Midwest	19.7%	19.7%	19.8%	20.2%	21.9%	21.4%	20.7%	18.7%
Northeast	14.3%	14.0%	13.9%	13.9%	14.1%	13.9%	13.6%	13.9%
Southeast	29.3%	29.8%	30.0%	30.2%	30.6%	30.9%	30.6%	28.5%
Southwest	21.3%	21.4%	21.5%	21.7%	21.9%	22.0%	22.5%	20.2%
West	15.4%	15.0%	14.7%	14.1%	11.6%	11.8%	12.6%	18.7%
Census Region (Sums to 100%)								
New England	3.8%	3.8%	3.7%	3.7%	3.6%	3.5%	3.4%	3.9%
Middle Atlantic	10.0%	9.7%	9.7%	9.7%	10.1%	10.1%	9.9%	9.7%
East North Central	15.6%	15.7%	15.8%	16.1%	17.8%	17.8%	17.3%	15.8%
East South Central	5.5%	5.5%	5.6%	5.6%	6.1%	6.2%	6.1%	5.1%
South Atlantic	24.2%	24.6%	24.7%	24.8%	24.7%	24.9%	24.8%	23.6%
West North Central	6.8%	6.8%	6.9%	7.0%	7.3%	6.8%	6.4%	5.5%
West South Central	11.7%	11.8%	11.9%	12.1%	12.8%	13.0%	13.5%	10.6%
Mountain	9.3%	9.3%	9.3%	9.1%	8.1%	7.8%	7.9%	9.5%
Pacific	12.9%	12.5%	12.2%	11.6%	9.4%	9.8%	10.7%	16.2%
US Territories	0.2%	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%
Top 10 States								
01) FL	8.9%	9.2%	9.3%	9.3%	8.8%	8.2%	7.7%	8.2%
02) TX	7.8%	7.9%	8.0%	8.1%	8.3%	8.7%	9.1%	7.3%
03) CA	6.2%	5.9%	5.7%	5.2%	3.3%	3.4%	3.7%	8.7%
04) IL	4.7%	4.5%	4.5%	4.5%	4.4%	4.0%	4.1%	4.3%
05) GA	4.1%	4.1%	4.1%	4.2%	4.4%	4.5%	4.6%	4.1%
06) OH	4.0%	4.1%	4.1%	4.2%	4.9%	5.0%	4.4%	3.8%
07) NY	3.7%	3.5%	3.5%	3.5%	3.6%	3.7%	3.8%	3.9%
08) WA	3.6%	3.5%	3.5%	3.5%	3.4%	3.7%	4.1%	4.5%
09) PA	3.4%	3.3%	3.3%	3.4%	3.6%	3.6%	3.5%	3.1%
10) NC	3.0%	3.0%	3.0%	3.0%	3.3%	3.6%	3.7%	3.0%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	23.3%	23.6%	23.8%	24.0%	23.8%	21.8%	18.3%	18.6%



Single Family Conventional Book Characteristics

MI: PMI (inc. CMG) (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	8.3%	8.1%	7.8%	7.4%	5.4%	4.2%	3.4%	3.3%
03) JP MORGAN CHASE & CO	5.3%	5.1%	5.0%	4.9%	5.0%	5.2%	6.0%	7.5%
04) INDYMAC BANCORP INC	5.1%	5.4%	5.6%	5.5%	1.3%	1.2%	1.3%	2.1%
05) WASHINGTON MUTUAL INC	4.9%	5.2%	5.4%	5.8%	8.3%	9.7%	11.7%	15.1%
06) WELLS FARGO & COMPANY	4.6%	3.7%	3.3%	2.8%	1.8%	1.7%	1.6%	1.5%
07) CERBERUS CAPITAL HOLDING	3.8%	3.7%	3.3%	3.0%	2.0%	1.2%	0.7%	0.6%
08) SUNTRUST BANKS INC	3.7%	3.6%	3.5%	3.3%	2.3%	1.7%	1.5%	1.5%
09) WACHOVIA CORPORATION	3.2%	3.1%	3.1%	2.9%	3.0%	3.0%	3.2%	3.5%
10) NATIONAL CITY CORPORATION	3.2%	3.2%	3.2%	3.2%	2.0%	1.8%	2.2%	2.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	23.4%	23.7%	24.0%	24.2%	24.0%	21.9%	18.5%	18.9%
02) JP MORGAN CHASE & CO	10.6%	10.5%	10.4%	10.3%	10.9%	11.1%	11.6%	13.5%
03) CITIGROUP INC	9.8%	9.7%	9.5%	9.2%	8.2%	7.5%	7.2%	6.8%
04) WELLS FARGO & COMPANY	8.1%	7.4%	7.1%	6.9%	7.0%	7.0%	7.0%	4.6%
05) INDYMAC BANCORP INC	5.2%	5.4%	5.6%	5.5%	1.3%	1.2%	1.3%	2.1%
06) WASHINGTON MUTUAL INC	4.6%	4.9%	5.1%	5.4%	7.8%	9.4%	12.0%	18.9%
07) CERBERUS CAPITAL HOLDING	4.6%	4.4%	4.1%	3.7%	2.8%	2.3%	2.2%	2.9%
08) NATIONAL CITY CORPORATION	3.2%	3.1%	3.1%	3.1%	1.9%	1.6%	2.0%	2.1%
09) NAVY FEDERAL CREDIT UNION	2.8%	3.1%	3.3%	3.7%	6.1%	8.3%	8.3%	4.3%
10) SUNTRUST BANKS INC	2.8%	2.6%	2.4%	2.2%	1.5%	1.3%	1.1%	1.2%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%							
Credit Enhancement	100.0%							
- Primary MI Only	87.2%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	3.6%							
- Full Recourse	0.4%							
- Shared Arrangement	3.7%							
- Government	0.0%							
- Secondary Market (SMC)	5.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%							
Interest Only with Credit Enhancement	100.0%							
Alt-A with Credit Enhancement	100.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-9.38	-10.04	-10.52	-11.23	-6.24	-3.88	-4.55	-7.19



Single Family Conventional Book Characteristics

MI: PMI (inc. CMG) (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	44.10	44.65	44.93	45.24	37.87	35.92	37.85	38.56
Wtd Avg Charged Fee	34.72	34.61	34.40	34.00	31.63	32.05	33.30	31.37
Appraisal Waivers								
Appraisal Waiver	1.1%	1.0%	1.0%	0.9%	0.8%	0.6%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	4.80%	3.56%	2.79%	2.38%	2.12%	3.35%	3.53%	3.05%
- SDQ Rate for Loans with CE	4.80%							
- SDQ Rate for Loans without CE	0.00%							
SDQ Rate Excl. Katrina Loans	4.82%	3.57%	2.77%	2.35%	2.03%	2.89%	3.58%	3.09%
SDQ Rate for Katrina Loans	3.75%	3.43%	3.56%	3.64%	5.08%	15.35%	2.09%	1.33%
Serious Delinquent Loans								
SDQ Loan Count	20,580	14,707	11,164	9,089	6,117	8,460	7,463	7,740
SDQ Count for Loans with CE	20,580							
SDQ Count for Loans without CE	0							
SDQ Volume (\$M)								
SDQ Volume	\$3,595.6	\$2,430.5	\$1,688.0	\$1,234.9	\$696.9	\$929.7	\$837.0	\$872.5
SDQ Volume for Loans with CE	\$3,595.6							
SDQ Volume for Loans without CE	\$0.0							



Single Family Conventional Book Characteristics

MI: Genworth (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	459,596	442,064	407,162	369,288	253,404	204,516	174,881	245,133
Book Volume (\$B)	\$70.0	\$66.6	\$59.6	\$51.9	\$31.4	\$23.7	\$19.1	\$27.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
OLTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
OLTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
OLTV 75.01% - 80.00%	0.3%	0.3%	0.3%	0.3%	0.5%	0.7%	0.9%	0.9%
OLTV 80.01% - 90.00%	43.2%	42.0%	41.1%	40.1%	43.5%	44.9%	44.6%	48.1%
OLTV 90.01% - 95.00%	29.4%	29.2%	28.4%	28.0%	29.3%	32.2%	34.6%	36.4%
OLTV 95.01% - 97.00%	3.2%	3.3%	3.3%	3.5%	4.6%	5.5%	6.5%	6.6%
OLTV 97.01% - 100.00%	23.6%	24.9%	26.6%	27.8%	21.8%	16.1%	12.8%	7.3%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	93.2%	93.3%	93.4%	93.6%	93.0%	92.5%	92.3%	91.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
Comb LTV 80.01% - 90.00%	42.0%	40.7%	39.6%	38.3%	40.4%	40.5%	38.1%	38.6%
Comb LTV 90.01% - 95.00%	28.6%	28.4%	27.4%	26.8%	27.0%	28.8%	29.4%	28.7%
Comb LTV 95.01% - 97.00%	2.9%	3.0%	2.9%	3.2%	4.2%	5.0%	5.7%	5.5%
Comb LTV 97.01% - 100.00%	23.6%	24.8%	26.6%	27.7%	21.9%	16.2%	12.9%	7.4%
Comb LTV > 100.00%	0.4%	0.4%	0.4%	0.4%	0.1%	0.1%	0.1%	0.0%
Comb LTV Missing	2.4%	2.5%	2.9%	3.4%	6.2%	9.2%	13.5%	19.3%
Wtd Avg Comb LTV	93.3%	93.4%	93.6%	93.8%	93.2%	92.8%	92.7%	92.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
Comb LTV 80.01% - 90.00%	42.2%	40.9%	39.8%	38.5%	40.9%	41.1%	39.0%	40.2%
Comb LTV 90.01% - 95.00%	28.8%	28.6%	27.6%	27.1%	27.4%	29.4%	30.3%	30.1%



Single Family Conventional Book Characteristics

MI: Genworth (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	2.9%	3.0%	3.0%	3.2%	4.2%	5.1%	5.8%	5.8%
Comb LTV 97.01% - 100.00%	23.6%	24.9%	26.6%	27.7%	21.9%	16.2%	12.9%	7.4%
Comb LTV > 100.00%	0.4%	0.4%	0.4%	0.4%	0.1%	0.1%	0.1%	0.0%
Comb LTV Missing	2.0%	2.1%	2.4%	2.8%	5.2%	7.8%	11.4%	16.1%
Wtd Avg Comb LTV	93.3%	93.4%	93.6%	93.7%	93.2%	92.8%	92.6%	92.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	5.8%	7.0%	8.7%	10.0%	16.6%	18.5%	13.0%	13.1%
MTMLTV 60.01% - 70.00%	5.8%	6.5%	7.3%	7.8%	11.5%	12.8%	11.2%	9.5%
MTMLTV 70.01% - 75.00%	4.0%	4.5%	5.1%	5.5%	8.9%	10.1%	9.5%	8.1%
MTMLTV 75.01% - 80.00%	4.9%	5.3%	6.3%	6.8%	10.9%	13.5%	13.3%	13.1%
MTMLTV 80.01% - 90.00%	20.1%	24.0%	26.2%	24.9%	27.4%	29.4%	34.1%	38.4%
MTMLTV 90.01% - 95.00%	16.4%	17.7%	17.4%	16.3%	11.5%	9.2%	11.3%	12.5%
MTMLTV 95.01% - 97.00%	6.7%	6.6%	6.0%	5.6%	3.5%	2.2%	2.5%	2.4%
MTMLTV 97.01% - 100.00%	8.9%	8.9%	9.9%	10.4%	6.5%	3.4%	3.7%	2.2%
MTMLTV > 100.00%	27.1%	19.5%	13.0%	12.6%	3.1%	0.8%	1.3%	0.5%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
Wtg Avg MTMLTV	92.1%	88.7%	85.7%	84.6%	77.2%	74.6%	77.4%	77.8%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.5%	0.5%	0.6%	0.7%	0.8%	1.1%	1.1%
FICO 550-579	0.9%	0.9%	1.1%	1.2%	1.3%	1.5%	2.0%	2.1%
FICO 580-619	6.4%	6.7%	7.5%	8.0%	7.8%	7.3%	7.9%	7.5%
FICO 620-659	16.6%	17.3%	18.7%	19.6%	19.4%	18.9%	18.8%	18.2%
FICO 660-699	23.2%	23.6%	24.0%	23.8%	23.2%	23.0%	22.2%	22.3%
FICO 700-739	23.0%	22.7%	21.9%	21.2%	21.3%	21.3%	20.9%	21.5%
FICO >= 740	28.6%	27.3%	25.3%	24.1%	24.1%	23.8%	22.4%	21.4%
FICO Missing	1.0%	1.0%	1.2%	1.4%	2.3%	3.3%	4.7%	5.9%
Wtd Avg FICO	702	700	696	694	693	693	690	690
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	88.6%	88.4%	88.2%	87.8%	89.6%	89.9%	90.1%	88.1%
Intermediate-term, fixed-rate	1.9%	1.8%	1.7%	1.6%	2.1%	2.4%	3.0%	4.6%
Adjustable-rate	3.4%	3.3%	3.5%	3.8%	5.1%	6.1%	6.2%	6.8%
Interest Only adjustable-rate	2.5%	2.5%	2.5%	2.5%	1.8%	1.2%	0.5%	0.3%
Negative Amortization	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.2%



Single Family Conventional Book Characteristics

MI: Genworth (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	3.6%	3.8%	4.1%	4.2%	1.2%	0.2%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	93.4%	93.4%	93.3%	93.4%	93.2%	94.2%	95.6%	95.6%
Second/Vacation Home	3.8%	3.8%	3.8%	3.7%	3.8%	3.1%	2.2%	2.0%
Investor Property	2.8%	2.9%	3.0%	2.9%	3.0%	2.7%	2.2%	2.4%
10-K Unit Type (Sums to 100%)								
1 Unit	98.2%	98.1%	98.1%	98.1%	98.0%	97.8%	97.6%	97.2%
2-4 Units	1.8%	1.9%	1.9%	1.9%	2.0%	2.2%	2.4%	2.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.9%	10.7%	10.4%	10.1%	8.7%	7.5%	6.5%	6.9%
Single Family Homes	89.1%	89.3%	89.6%	89.9%	91.3%	92.5%	93.5%	93.1%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.6%	0.7%	0.7%	0.8%	1.1%	1.4%	1.5%	1.2%
Condo/Coop	10.9%	10.7%	10.4%	10.1%	8.7%	7.5%	6.5%	6.9%
1 Unit	86.7%	86.8%	86.9%	87.2%	88.1%	88.9%	89.6%	89.1%
2-4 Units	1.8%	1.8%	1.9%	1.9%	2.0%	2.2%	2.4%	2.8%
Condo								
Condo	10.2%	10.0%	9.7%	9.3%	7.8%	6.7%	5.9%	6.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	74.7%	74.2%	74.3%	75.6%	74.3%	71.5%	69.2%	66.4%
Cash-Out Refinance	9.7%	9.9%	10.2%	9.9%	10.0%	9.6%	8.8%	9.2%
Other Refinance	15.6%	15.9%	15.5%	14.5%	15.7%	18.9%	22.0%	24.4%
Origination Type (Sums to 100%)								
TPO Broker	20.1%	20.4%	21.0%	20.8%	16.9%	15.4%	14.5%	16.0%
TPO Correspondent	32.5%	33.0%	34.5%	35.7%	34.1%	31.9%	28.4%	27.3%
Undesignated	0.4%	0.5%	0.5%	0.6%	1.2%	1.8%	2.7%	3.5%
Retail	47.0%	46.1%	44.0%	43.0%	47.8%	51.0%	54.4%	53.2%
Origination Year (Sums to 100%)								
< 2001	2.8%	3.0%	3.4%	4.0%	7.2%	10.7%	15.6%	22.6%
2001	1.4%	1.5%	1.7%	1.9%	3.4%	5.0%	7.2%	12.9%
2002	3.5%	3.7%	4.2%	4.9%	8.6%	12.2%	17.0%	26.2%
2003	9.1%	9.7%	10.9%	12.6%	21.5%	30.0%	40.2%	38.3%
2004	5.3%	5.6%	6.4%	7.4%	12.5%	17.5%	20.1%	0.0%
2005	9.0%	9.5%	10.8%	12.4%	21.1%	24.6%	0.0%	0.0%
2006	13.2%	13.9%	15.7%	18.1%	25.7%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

MI: Genworth (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	34.5%	36.3%	40.4%	38.6%	0.0%	0.0%	0.0%	0.0%
2008	21.2%	16.8%	6.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$158,745	\$156,770	\$152,253	\$146,478	\$130,186	\$121,751	\$114,766	\$118,497
Loan Original Note Rate	6.41%	6.42%	6.46%	6.49%	6.36%	6.25%	6.38%	6.61%
Seasoning (Sums to 100%)								
Seasoned	1.3%	1.2%	1.3%	1.5%	1.6%	1.8%	1.9%	2.2%
Non-Seasoned	98.7%	98.8%	98.7%	98.5%	98.4%	98.2%	98.1%	97.8%
ACI								
ACI Probability	1.10%	1.14%	1.21%	1.25%	1.13%	1.06%	1.09%	1.01%
Wtd Avg ACI Score	671	669	666	664	668	671	671	672
Credit Premium								
Wtd Avg Credit Premium	-0.08	-0.09	-0.10	-0.09	-0.10	-0.10	-0.13	-0.10
Credit Premium > 1.5	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.5%	0.6%
Prepay Premium								
Prepay Premium	0.4%	0.5%	0.5%	0.5%	0.5%	0.4%	0.5%	0.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.7%	3.8%	3.8%	4.0%	5.3%	6.3%	7.2%	7.0%
DTI Ratio > 20 and <= 30	13.8%	13.7%	13.5%	13.8%	16.6%	19.0%	20.6%	20.6%
DTI Ratio > 30 and <= 40	27.0%	27.0%	26.9%	26.9%	28.9%	30.5%	31.6%	32.9%
DTI Ratio > 40 and <= 50	28.7%	28.7%	28.6%	28.0%	25.3%	23.4%	22.0%	21.7%
DTI Ratio > 50	23.7%	23.8%	23.9%	23.6%	20.0%	17.0%	15.0%	13.3%
DTI Ratio Missing	3.1%	3.0%	3.3%	3.7%	3.8%	3.7%	3.7%	4.5%
Wtd Avg DTI Ratio	41.6%	41.6%	41.6%	41.5%	39.9%	38.5%	37.5%	37.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.7%	3.8%	3.8%	4.0%	5.3%	6.3%	7.2%	7.0%
DTI Ratio > 20 and <= 30	13.8%	13.8%	13.6%	13.8%	16.6%	19.0%	20.5%	20.6%
DTI Ratio > 30 and <= 40	27.1%	27.1%	27.0%	27.0%	28.9%	30.5%	31.6%	32.9%
DTI Ratio > 40 and <= 50	28.9%	28.8%	28.7%	28.1%	25.3%	23.4%	22.0%	21.7%
DTI Ratio > 50	23.8%	23.9%	24.0%	23.8%	20.0%	17.0%	15.0%	13.3%
DTI Ratio Missing	2.6%	2.7%	3.0%	3.4%	3.8%	3.7%	3.7%	4.5%
Wtd Avg DTI Ratio	41.6%	41.6%	41.7%	41.5%	39.9%	38.5%	37.5%	37.0%
Origination Term (Sums to 100%)								
<= 15 Years	1.9%	1.8%	1.7%	1.6%	2.1%	2.4%	3.0%	4.6%



Single Family Conventional Book Characteristics

MI: Genworth (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.5%	1.5%	1.5%	1.5%	1.9%	2.3%	2.4%	2.6%
> 25 Years and <= 30 Years	95.3%	95.3%	95.5%	95.6%	95.8%	95.2%	94.6%	92.8%
> 30 Years	1.3%	1.3%	1.4%	1.4%	0.2%	0.1%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	92.2%	92.2%	92.2%	92.0%	90.9%	90.0%	90.2%	88.1%
Intermediate-Term Fixed Rate (excl Balloon)	1.8%	1.7%	1.5%	1.5%	1.8%	2.1%	2.5%	4.0%
Adjustable Rate	5.9%	6.0%	6.1%	6.4%	7.1%	7.5%	6.8%	7.3%
Balloon	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	0.6%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.3%	1.3%	1.4%	1.4%	0.2%	0.1%	0.0%	0.0%
Hybrid Arm	5.6%	5.6%	5.7%	6.0%	6.4%	6.6%	5.6%	6.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.5%	0.5%	0.6%	0.6%	0.9%	1.0%	0.8%	1.4%
- 5/1 Hybrid Arm	3.6%	3.6%	3.6%	3.7%	3.8%	3.7%	2.9%	2.9%
- 7/1 Hybrid Arm	1.2%	1.2%	1.3%	1.3%	1.5%	1.7%	1.8%	1.7%
- 10/1 Hybrid Arm	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%
NegAm ARM	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.2%
Interest Only	6.1%	6.3%	6.6%	6.7%	3.0%	1.4%	0.6%	0.3%
- Interest Only ARM	2.5%	2.5%	2.5%	2.5%	1.8%	1.2%	0.5%	0.3%
- Interest Only FRM	3.6%	3.8%	4.1%	4.2%	1.2%	0.2%	0.1%	0.0%
Alt-A	5.2%	5.5%	6.1%	6.8%	7.0%	5.5%	4.0%	5.0%
- Alt-A Low/No Doc	3.9%	4.1%	4.5%	5.0%	5.0%	3.7%	2.5%	2.9%
- Alt-A No Disclosure	0.2%	0.2%	0.2%	0.3%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	1.2%	1.2%	1.4%	1.6%	2.1%	1.7%	0.9%	0.9%
- Alt-A SISA	0.4%	0.4%	0.5%	0.5%	0.4%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.6%	0.6%	0.7%	0.8%	0.7%	0.5%	0.3%	0.4%
- Alt-A Stated Income	1.5%	1.6%	1.7%	1.8%	1.8%	1.5%	1.3%	1.6%



Single Family Conventional Book Characteristics

MI: Genworth (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.7%	0.8%	0.9%	0.9%	0.9%	0.4%	0.2%	0.1%
Alt-A Deals (no SFC)	0.6%	0.7%	0.7%	0.8%	1.1%	1.3%	1.4%	2.0%
My Community Mortgage	8.7%	9.2%	10.0%	10.7%	5.3%	2.4%	2.5%	1.7%
Non-Full Doc								
Non-Full Doc Total	17.9%	18.1%	16.7%	14.4%	9.1%	6.8%	5.0%	5.5%
- Select Lender Programs Non-Full Doc	14.1%	14.1%	12.3%	9.4%	4.2%	3.2%	2.6%	2.7%
- Other Low/No Doc	3.8%	4.0%	4.5%	5.0%	4.9%	3.7%	2.4%	2.8%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	88.7%	88.8%	88.3%	87.1%	83.1%	81.3%	78.8%	72.6%
Investor Channel	7.0%	7.3%	8.1%	9.2%	10.8%	9.6%	8.0%	8.5%
eChannel	2.0%	1.4%	0.7%	0.4%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.3%	2.5%	2.8%	3.3%	6.0%	9.0%	13.2%	18.9%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.8%	0.8%	0.8%	0.8%	0.4%	0.3%	0.3%	0.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%	0.1%
- Other	0.6%	0.6%	0.6%	0.5%	0.2%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.5%	1.5%	1.6%	1.5%	1.2%	1.1%	1.1%	1.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/20/00	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%
- 90/05/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.3%



Single Family Conventional Book Characteristics

MI: Genworth (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	0.4%	0.4%	0.5%	0.5%	0.2%	0.1%	0.1%	0.1%
EA/TPR								
EA/TPR	5.8%	6.2%	6.8%	7.2%	7.6%	7.7%	8.0%	6.9%
- EA I	2.8%	3.0%	3.3%	3.5%	3.7%	3.5%	3.2%	2.7%
- EA/TPR II	1.9%	2.0%	2.3%	2.4%	2.4%	2.4%	2.6%	2.3%
- EA/TPR III	1.1%	1.1%	1.3%	1.3%	1.4%	1.7%	2.2%	1.9%
10-K Property Region (Sums to 100%)								
Midwest	18.1%	18.4%	18.9%	19.4%	21.5%	22.5%	23.1%	20.2%
Northeast	17.4%	17.1%	17.1%	17.1%	17.2%	17.1%	16.6%	17.2%
Southeast	29.0%	29.3%	29.6%	30.0%	30.3%	28.7%	27.4%	26.5%
Southwest	23.0%	23.0%	23.0%	23.1%	22.5%	22.6%	23.4%	21.2%
West	12.5%	12.3%	11.4%	10.4%	8.5%	9.1%	9.5%	15.0%
Census Region (Sums to 100%)								
New England	4.2%	4.2%	4.1%	4.0%	3.8%	3.6%	3.4%	3.9%
Middle Atlantic	12.7%	12.5%	12.5%	12.7%	13.1%	13.2%	13.0%	12.9%
East North Central	13.8%	14.0%	14.5%	14.9%	16.2%	16.9%	17.5%	15.5%
East South Central	6.6%	6.6%	6.7%	6.9%	6.8%	6.4%	6.0%	5.0%
South Atlantic	22.8%	23.1%	23.3%	23.4%	23.8%	22.6%	21.6%	21.8%
West North Central	8.1%	8.2%	8.2%	8.4%	9.2%	9.3%	9.4%	8.0%
West South Central	11.2%	11.1%	11.1%	11.4%	12.4%	13.1%	13.8%	11.2%
Mountain	11.1%	11.2%	11.2%	11.0%	9.1%	8.7%	8.6%	10.3%
Pacific	9.4%	9.1%	8.2%	7.3%	5.6%	6.2%	6.7%	11.4%
US Territories	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Top 10 States								
01) FL	7.9%	8.0%	8.4%	8.6%	8.7%	7.6%	6.7%	7.6%
02) TX	7.5%	7.3%	7.2%	7.2%	7.6%	8.2%	8.8%	7.3%
03) NY	5.4%	5.2%	5.3%	5.4%	5.9%	6.0%	5.9%	5.8%
04) IL	4.9%	5.0%	5.0%	4.9%	4.8%	4.9%	5.0%	5.2%
05) CA	4.9%	4.6%	4.1%	3.4%	2.5%	2.8%	3.4%	7.7%
06) GA	4.0%	4.1%	4.1%	4.2%	4.7%	4.5%	4.3%	3.6%
07) NC	3.8%	3.8%	3.8%	3.8%	3.9%	4.0%	4.3%	3.8%
08) PA	3.8%	3.8%	3.7%	3.8%	4.0%	4.1%	4.2%	3.9%
09) NJ	3.6%	3.5%	3.5%	3.4%	3.3%	3.1%	2.9%	3.2%
10) AZ	3.4%	3.4%	3.5%	3.5%	2.9%	2.7%	2.5%	3.1%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	27.8%	28.2%	27.5%	27.4%	24.1%	23.1%	21.6%	23.3%



Single Family Conventional Book Characteristics

MI: Genworth (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) WELLS FARGO & COMPANY	11.0%	10.3%	8.7%	5.7%	3.0%	3.2%	3.0%	2.6%
03) CITIGROUP INC	9.3%	9.5%	9.8%	10.2%	9.0%	7.1%	5.4%	4.5%
04) JP MORGAN CHASE & CO	6.4%	6.2%	6.2%	6.0%	5.4%	5.7%	5.7%	6.2%
05) PHH CORPORATION	5.3%	4.7%	4.5%	4.6%	6.4%	7.9%	9.5%	9.8%
06) CERBERUS CAPITAL HOLDING	4.8%	5.0%	5.2%	5.6%	5.8%	5.5%	5.3%	4.7%
07) SUNTRUST BANKS INC	4.4%	4.5%	4.6%	4.7%	3.8%	2.2%	1.5%	1.5%
08) FLAGSTAR BANCORP INC	3.5%	3.5%	3.5%	3.4%	2.2%	1.5%	0.4%	0.2%
09) WASHINGTON MUTUAL INC	2.7%	2.9%	3.2%	3.7%	5.7%	7.3%	8.7%	10.4%
10) WACHOVIA CORPORATION	1.6%	1.5%	1.6%	1.5%	1.2%	0.8%	0.4%	0.5%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	27.9%	28.4%	27.7%	27.6%	24.6%	23.4%	22.0%	23.8%
02) JP MORGAN CHASE & CO	13.6%	13.7%	14.0%	14.1%	14.6%	13.2%	11.6%	10.7%
03) WELLS FARGO & COMPANY	13.0%	12.4%	11.1%	8.4%	7.0%	8.2%	8.8%	5.9%
04) CITIGROUP INC	11.4%	11.7%	12.3%	13.1%	14.0%	12.7%	10.7%	8.7%
05) CERBERUS CAPITAL HOLDING	5.4%	5.6%	5.9%	6.4%	7.0%	7.2%	7.5%	8.1%
06) PHH CORPORATION	4.2%	3.5%	3.1%	3.0%	3.9%	4.9%	6.2%	7.5%
07) SUNTRUST BANKS INC	3.1%	3.2%	3.2%	3.1%	2.2%	1.7%	1.2%	1.2%
08) FLAGSTAR BANCORP INC	2.9%	2.8%	2.7%	2.6%	0.8%	0.1%	0.1%	0.0%
09) WASHINGTON MUTUAL INC	2.2%	2.3%	2.5%	2.9%	4.3%	5.6%	7.2%	11.2%
10) HSBC HOLDINGS PLC	1.4%	1.4%	1.4%	1.4%	1.0%	0.7%	0.5%	0.5%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%							
Credit Enhancement	100.0%							
- Primary MI Only	94.6%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	2.8%							
- Full Recourse	0.1%							
- Shared Arrangement	0.2%							
- Government	0.0%							
- Secondary Market (SMC)	2.2%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%							
Interest Only with Credit Enhancement	100.0%							
Alt-A with Credit Enhancement	100.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-10.54	-11.31	-13.19	-15.16	-7.91	-4.61	-5.58	-7.68



Single Family Conventional Book Characteristics

MI: Genworth (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	40.83	41.64	43.56	45.73	38.31	35.00	36.02	36.21
Wtd Avg Charged Fee	30.29	30.33	30.37	30.57	30.40	30.39	30.43	28.53
Appraisal Waivers								
Appraisal Waiver	0.9%	0.9%	0.7%	0.6%	0.3%	0.1%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	3.74%	2.67%	2.21%	2.07%	1.89%	3.02%	3.39%	2.84%
- SDQ Rate for Loans with CE	3.74%							
- SDQ Rate for Loans without CE	0.00%							
SDQ Rate Excl. Katrina Loans	3.74%	2.66%	2.19%	2.05%	1.84%	2.67%	3.43%	2.86%
SDQ Rate for Katrina Loans	3.40%	3.06%	3.49%	3.75%	4.25%	15.57%	2.12%	1.79%
Serious Delinquent Loans								
SDQ Loan Count	17,176	11,798	8,995	7,658	4,788	6,172	5,927	6,706
SDQ Count for Loans with CE	17,176							
SDQ Count for Loans without CE	0							
SDQ Volume (\$M)								
SDQ Volume	\$2,906.5	\$1,909.8	\$1,340.3	\$1,039.3	\$529.9	\$636.5	\$612.0	\$695.4
SDQ Volume for Loans with CE	\$2,906.5							
SDQ Volume for Loans without CE	\$0.0							



Single Family Conventional Book Characteristics

MI: MGIC (Non-Investor Paid Only)

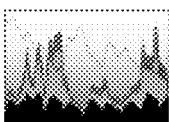
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	689,068	663,060	624,771	570,946	395,127	319,559	267,869	355,970
Book Volume (\$B)	\$101.6	\$96.5	\$89.1	\$78.6	\$48.2	\$37.0	\$29.5	\$40.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
OLTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%	0.7%
OLTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	0.8%
OLTV 75.01% - 80.00%	0.3%	0.3%	0.4%	0.4%	0.7%	0.9%	1.3%	2.4%
OLTV 80.01% - 90.00%	38.2%	37.4%	36.7%	36.8%	41.4%	44.4%	45.5%	49.4%
OLTV 90.01% - 95.00%	26.3%	25.5%	25.1%	25.0%	26.5%	29.4%	31.8%	33.1%
OLTV 95.01% - 97.00%	3.5%	3.2%	3.2%	3.3%	4.1%	4.8%	5.7%	5.8%
OLTV 97.01% - 100.00%	31.4%	33.2%	34.3%	34.2%	26.8%	19.7%	14.6%	7.3%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	93.9%	94.0%	94.1%	94.0%	93.3%	92.6%	92.1%	91.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%
Comb LTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%
Comb LTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.7%
Comb LTV 75.01% - 80.00%	0.2%	0.2%	0.2%	0.2%	0.4%	0.6%	0.8%	1.9%
Comb LTV 80.01% - 90.00%	37.2%	36.2%	35.5%	35.4%	39.0%	40.9%	40.5%	41.6%
Comb LTV 90.01% - 95.00%	25.6%	24.8%	24.2%	24.0%	24.6%	26.7%	27.7%	26.7%
Comb LTV 95.01% - 97.00%	3.3%	3.0%	2.9%	3.0%	3.8%	4.4%	5.0%	4.9%
Comb LTV 97.01% - 100.00%	31.4%	33.2%	34.3%	34.2%	26.8%	19.7%	14.6%	7.3%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%
Comb LTV Missing	2.0%	2.2%	2.4%	2.8%	4.9%	7.2%	10.5%	15.9%
Wtd Avg Comb LTV	94.0%	94.1%	94.2%	94.2%	93.5%	92.8%	92.3%	91.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
Comb LTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%
Comb LTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.7%
Comb LTV 75.01% - 80.00%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	0.9%	2.0%
Comb LTV 80.01% - 90.00%	37.3%	36.4%	35.7%	35.6%	39.4%	41.4%	41.2%	42.9%
Comb LTV 90.01% - 95.00%	25.7%	24.9%	24.4%	24.2%	24.9%	27.2%	28.4%	27.9%



Single Family Conventional Book Characteristics

MI: MGIC (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	3.3%	3.0%	3.0%	3.1%	3.9%	4.5%	5.2%	5.2%
Comb LTV 97.01% - 100.00%	31.4%	33.2%	34.3%	34.2%	26.8%	19.7%	14.7%	7.3%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%
Comb LTV Missing	1.7%	1.8%	2.0%	2.3%	4.1%	6.0%	8.8%	13.1%
Wtd Avg Comb LTV	94.0%	94.1%	94.2%	94.2%	93.4%	92.8%	92.3%	91.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	5.1%	6.1%	7.3%	8.2%	13.4%	14.7%	10.6%	10.6%
MTMLTV 60.01% - 70.00%	5.4%	6.1%	6.8%	7.1%	10.6%	11.6%	9.8%	10.5%
MTMLTV 70.01% - 75.00%	4.0%	4.5%	5.1%	5.3%	8.4%	9.7%	8.7%	9.1%
MTMLTV 75.01% - 80.00%	5.0%	5.6%	6.4%	6.8%	11.0%	13.4%	13.1%	14.2%
MTMLTV 80.01% - 90.00%	19.5%	22.6%	24.9%	24.3%	28.2%	30.7%	34.8%	38.9%
MTMLTV 90.01% - 95.00%	15.5%	16.3%	16.6%	16.0%	12.1%	10.9%	12.0%	11.5%
MTMLTV 95.01% - 97.00%	6.5%	6.5%	6.3%	5.9%	4.0%	3.0%	3.1%	2.1%
MTMLTV 97.01% - 100.00%	9.4%	10.3%	12.1%	12.0%	7.9%	4.6%	5.6%	2.2%
MTMLTV > 100.00%	29.5%	21.8%	14.4%	14.1%	4.1%	1.1%	1.9%	0.5%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%
Wtg Avg MTMLTV	93.1%	89.7%	86.9%	86.0%	79.2%	76.9%	79.4%	78.3%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.7%	0.8%	1.1%	1.2%	1.7%	1.9%
FICO 550-579	1.1%	1.2%	1.3%	1.4%	1.7%	1.9%	2.5%	3.0%
FICO 580-619	7.7%	8.2%	8.9%	9.2%	8.7%	8.5%	9.2%	9.0%
FICO 620-659	17.1%	18.0%	19.0%	19.4%	19.2%	19.0%	19.2%	18.3%
FICO 660-699	22.6%	23.0%	23.2%	23.2%	23.0%	22.9%	22.4%	23.1%
FICO 700-739	22.6%	22.3%	21.7%	21.3%	21.1%	21.1%	20.3%	20.7%
FICO >= 740	27.4%	25.8%	24.3%	23.6%	23.3%	22.8%	21.1%	19.4%
FICO Missing	0.8%	0.9%	1.0%	1.1%	1.9%	2.6%	3.6%	4.6%
Wtd Avg FICO	699	696	693	691	691	690	686	684
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	89.0%	88.9%	89.0%	88.9%	90.8%	90.5%	90.2%	87.0%
Intermediate-term, fixed-rate	1.9%	1.8%	1.7%	1.8%	2.5%	3.1%	3.8%	5.6%
Adjustable-rate	2.6%	2.5%	2.6%	2.8%	4.0%	4.9%	5.2%	7.0%
Interest Only adjustable-rate	2.1%	2.0%	1.9%	1.8%	1.3%	1.1%	0.5%	0.1%
Negative Amortization	0.1%	0.1%	0.1%	0.2%	0.3%	0.2%	0.1%	0.2%



Single Family Conventional Book Characteristics

MI: MGIC (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	4.4%	4.5%	4.7%	4.6%	1.1%	0.3%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	94.2%	94.2%	94.2%	94.1%	93.9%	94.3%	95.2%	94.8%
Second/Vacation Home	3.0%	2.9%	2.8%	2.9%	2.9%	2.6%	2.0%	1.8%
Investor Property	2.8%	2.9%	3.0%	3.0%	3.2%	3.2%	2.8%	3.3%
10-K Unit Type (Sums to 100%)								
1 Unit	98.4%	98.4%	98.4%	98.4%	98.2%	98.0%	97.8%	96.9%
2-4 Units	1.6%	1.6%	1.6%	1.6%	1.8%	2.0%	2.2%	3.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.5%	9.3%	9.2%	9.0%	7.7%	6.7%	6.1%	6.4%
Single Family Homes	90.5%	90.7%	90.8%	91.0%	92.3%	93.3%	93.9%	93.6%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.7%	0.7%	0.8%	0.8%	1.2%	1.4%	1.7%	1.4%
Condo/Coop	9.5%	9.3%	9.2%	9.0%	7.7%	6.7%	6.1%	6.4%
1 Unit	88.3%	88.4%	88.4%	88.5%	89.2%	89.8%	90.1%	89.0%
2-4 Units	1.6%	1.6%	1.6%	1.6%	1.8%	2.0%	2.2%	3.1%
Condo								
Condo	9.3%	9.2%	9.1%	8.9%	7.6%	6.6%	5.9%	6.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	75.0%	74.2%	74.3%	75.0%	72.5%	68.7%	65.3%	60.7%
Cash-Out Refinance	9.8%	10.2%	10.5%	10.5%	11.6%	12.3%	12.6%	14.8%
Other Refinance	15.2%	15.5%	15.2%	14.4%	15.9%	19.0%	22.0%	24.5%
Origination Type (Sums to 100%)								
TPO Broker	22.3%	22.0%	21.7%	20.5%	19.0%	20.1%	21.6%	23.3%
TPO Correspondent	42.7%	43.2%	43.8%	44.1%	40.5%	36.7%	32.1%	29.7%
Undesignated	0.3%	0.3%	0.4%	0.4%	0.8%	1.2%	1.8%	2.6%
Retail	34.8%	34.5%	34.1%	34.9%	39.6%	41.9%	44.4%	44.5%
Origination Year (Sums to 100%)								
< 2001	2.4%	2.6%	2.8%	3.3%	5.8%	8.5%	12.5%	19.1%
2001	1.6%	1.7%	1.9%	2.2%	3.8%	5.6%	8.2%	15.0%
2002	3.6%	3.8%	4.2%	4.8%	8.3%	11.8%	16.7%	29.2%
2003	8.2%	8.7%	9.5%	10.9%	18.4%	25.5%	35.0%	36.7%
2004	7.3%	7.8%	8.5%	9.8%	16.5%	22.9%	27.5%	0.0%
2005	9.8%	10.4%	11.4%	13.0%	21.9%	25.7%	0.0%	0.0%
2006	13.7%	14.5%	15.9%	18.2%	25.2%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

MI: MGIC (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	34.8%	36.8%	39.7%	37.8%	0.0%	0.0%	0.0%	0.0%
2008	18.5%	13.6%	6.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$153,577	\$151,213	\$148,251	\$143,177	\$127,794	\$121,195	\$114,805	\$119,608
Loan Original Note Rate	6.48%	6.49%	6.52%	6.53%	6.41%	6.32%	6.47%	6.80%
Seasoning (Sums to 100%)								
Seasoned	1.2%	1.2%	1.2%	1.3%	1.4%	1.5%	1.5%	1.6%
Non-Seasoned	98.8%	98.8%	98.8%	98.7%	98.6%	98.5%	98.5%	98.4%
ACI								
ACI Probability	1.24%	1.29%	1.35%	1.39%	1.32%	1.25%	1.32%	1.21%
Wtd Avg ACI Score	668	665	663	662	665	667	665	666
Credit Premium								
Wtd Avg Credit Premium	-0.10	-0.11	-0.11	-0.10	-0.08	-0.06	-0.05	0.02
Credit Premium > 1.5	0.7%	0.8%	0.8%	0.8%	0.9%	1.2%	1.6%	3.3%
Prepay Premium								
Prepay Premium	0.9%	0.9%	1.0%	1.1%	1.6%	2.0%	2.7%	6.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.4%	3.4%	3.5%	3.7%	5.1%	6.1%	7.1%	7.5%
DTI Ratio > 20 and <= 30	12.7%	12.6%	12.6%	13.1%	16.0%	18.1%	19.8%	20.5%
DTI Ratio > 30 and <= 40	26.3%	26.1%	26.1%	26.4%	28.6%	29.8%	30.5%	32.0%
DTI Ratio > 40 and <= 50	29.5%	29.3%	29.2%	28.7%	26.0%	24.3%	22.4%	21.9%
DTI Ratio > 50	25.5%	25.9%	25.8%	25.1%	21.0%	18.5%	16.9%	13.3%
DTI Ratio Missing	2.5%	2.6%	2.8%	3.1%	3.3%	3.2%	3.4%	4.7%
Wtd Avg DTI Ratio	42.2%	42.3%	42.3%	42.0%	40.3%	39.2%	38.3%	37.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.4%	3.4%	3.5%	3.7%	5.1%	6.1%	7.1%	7.5%
DTI Ratio > 20 and <= 30	12.7%	12.6%	12.6%	13.1%	16.0%	18.1%	19.8%	20.5%
DTI Ratio > 30 and <= 40	26.3%	26.1%	26.1%	26.4%	28.6%	29.8%	30.5%	32.0%
DTI Ratio > 40 and <= 50	29.5%	29.3%	29.2%	28.7%	26.0%	24.3%	22.4%	21.9%
DTI Ratio > 50	25.5%	25.9%	25.8%	25.1%	21.0%	18.5%	16.9%	13.3%
DTI Ratio Missing	2.5%	2.6%	2.8%	3.1%	3.3%	3.2%	3.4%	4.7%
Wtd Avg DTI Ratio	42.2%	42.3%	42.3%	42.0%	40.3%	39.2%	38.3%	37.0%
Origination Term (Sums to 100%)								
<= 15 Years	1.9%	1.8%	1.7%	1.8%	2.5%	3.1%	3.9%	5.6%



Single Family Conventional Book Characteristics

MI: MGIC (Non-Investor Paid Only)

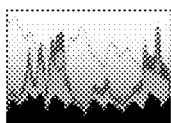
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.4%	1.4%	1.4%	1.5%	1.9%	2.3%	2.5%	2.6%
> 25 Years and <= 30 Years	95.6%	95.6%	95.7%	95.6%	95.4%	94.6%	93.6%	91.8%
> 30 Years	1.2%	1.2%	1.2%	1.1%	0.2%	0.1%	0.0%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	93.4%	93.5%	93.7%	93.5%	92.0%	90.8%	90.3%	87.0%
Intermediate-Term Fixed Rate (excl Balloon)	1.7%	1.7%	1.5%	1.6%	2.1%	2.6%	3.1%	4.3%
Adjustable Rate	4.8%	4.7%	4.6%	4.8%	5.5%	6.2%	5.8%	7.4%
Balloon	0.2%	0.2%	0.2%	0.2%	0.4%	0.5%	0.7%	1.3%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.2%	1.2%	1.2%	1.1%	0.2%	0.1%	0.0%	0.1%
Hybrid Arm	4.4%	4.3%	4.2%	4.2%	4.6%	4.8%	4.1%	4.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.6%	0.6%	0.6%	0.7%	0.9%	1.1%	0.9%	2.0%
- 5/1 Hybrid Arm	2.9%	2.8%	2.8%	2.8%	2.9%	3.0%	2.5%	1.7%
- 7/1 Hybrid Arm	0.7%	0.6%	0.6%	0.6%	0.6%	0.7%	0.6%	0.4%
- 10/1 Hybrid Arm	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%
NegAm ARM	0.1%	0.1%	0.1%	0.2%	0.3%	0.2%	0.1%	0.2%
Interest Only	6.5%	6.6%	6.6%	6.4%	2.4%	1.3%	0.6%	0.1%
- Interest Only ARM	2.1%	2.0%	1.9%	1.8%	1.3%	1.1%	0.5%	0.1%
- Interest Only FRM	4.4%	4.5%	4.7%	4.6%	1.1%	0.3%	0.1%	0.0%
Alt-A	5.8%	6.2%	6.6%	7.2%	7.3%	6.4%	5.5%	9.5%
- Alt-A Low/No Doc	4.1%	4.3%	4.6%	5.0%	4.9%	4.4%	3.8%	6.8%
- Alt-A No Disclosure	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	1.1%	1.2%	1.3%	1.5%	1.9%	1.7%	1.3%	1.6%
- Alt-A SISA	0.3%	0.3%	0.3%	0.4%	0.3%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.8%	0.8%	0.9%	1.0%	0.7%	0.6%	0.5%	0.5%
- Alt-A Stated Income	1.7%	1.8%	1.9%	2.0%	2.0%	2.0%	2.0%	4.7%



Single Family Conventional Book Characteristics

MI: MGIC (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.9%	0.9%	0.9%	1.0%	0.8%	0.6%	0.4%	0.2%
Alt-A Deals (no SFC)	0.9%	1.0%	1.0%	1.2%	1.5%	1.5%	1.3%	2.4%
My Community Mortgage	11.1%	11.6%	12.1%	12.4%	7.0%	2.9%	2.4%	1.1%
Non-Full Doc								
Non-Full Doc Total	10.0%	10.2%	10.4%	9.9%	6.5%	5.5%	4.8%	7.7%
- Select Lender Programs Non-Full Doc	5.9%	5.9%	5.8%	4.9%	1.6%	1.2%	1.0%	1.0%
- Other Low/No Doc	4.0%	4.3%	4.6%	5.0%	4.9%	4.3%	3.7%	6.7%
Subprime Deals								
Subprime	0.3%	0.4%	0.4%	0.5%	0.8%	1.3%	2.0%	4.4%
- Pre 12/2005 (A-Minus Deals)	0.3%	0.4%	0.4%	0.5%	0.8%	1.3%	2.0%	4.4%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	90.0%	89.4%	88.6%	87.2%	83.3%	81.5%	78.9%	68.2%
Investor Channel	8.0%	8.5%	9.1%	10.1%	11.9%	11.5%	10.8%	16.3%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.0%	2.1%	2.3%	2.7%	4.8%	7.0%	10.3%	15.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.7%	0.6%	0.6%	0.6%	0.5%	0.5%	0.6%	0.4%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.2%
- Other	0.4%	0.4%	0.3%	0.3%	0.2%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.4%	1.4%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/20/00	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%
- 90/05/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.4%



Single Family Conventional Book Characteristics

MI: MGIC (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	0.3%	0.3%	0.4%	0.4%	0.3%	0.2%	0.1%	0.1%
EA/TPR								
EA/TPR	7.9%	8.4%	9.0%	8.9%	9.3%	10.1%	11.7%	9.6%
- EA I	3.5%	3.7%	3.9%	3.7%	4.1%	4.3%	4.5%	3.6%
- EA/TPR II	2.8%	3.0%	3.2%	3.3%	3.1%	3.2%	3.7%	3.3%
- EA/TPR III	1.6%	1.7%	1.8%	1.9%	2.1%	2.6%	3.6%	2.7%
10-K Property Region (Sums to 100%)								
Midwest	24.4%	24.8%	25.3%	26.4%	29.8%	30.3%	30.6%	25.8%
Northeast	15.4%	15.2%	15.1%	15.2%	15.3%	15.3%	14.7%	14.2%
Southeast	26.0%	26.3%	26.7%	26.9%	26.2%	25.0%	24.1%	22.8%
Southwest	20.5%	20.5%	20.5%	20.5%	20.5%	21.0%	21.6%	19.7%
West	13.7%	13.2%	12.5%	11.0%	8.2%	8.4%	9.1%	17.4%
Census Region (Sums to 100%)								
New England	4.4%	4.4%	4.3%	4.3%	4.2%	4.1%	3.6%	4.0%
Middle Atlantic	9.1%	9.0%	8.9%	8.9%	9.0%	9.0%	8.8%	8.7%
East North Central	19.3%	19.7%	20.1%	21.1%	24.2%	25.1%	25.6%	22.0%
East South Central	6.1%	6.2%	6.3%	6.5%	6.4%	5.9%	5.4%	4.2%
South Atlantic	20.5%	20.7%	20.9%	21.0%	20.3%	19.5%	19.0%	19.0%
West North Central	8.2%	8.3%	8.4%	8.5%	9.0%	8.7%	8.2%	6.7%
West South Central	11.0%	11.0%	11.0%	11.2%	12.0%	12.4%	12.8%	9.8%
Mountain	9.1%	9.1%	9.0%	8.8%	7.5%	7.5%	7.7%	10.1%
Pacific	10.9%	10.4%	9.7%	8.3%	5.8%	6.1%	6.9%	14.3%
US Territories	1.3%	1.3%	1.3%	1.4%	1.7%	1.7%	1.9%	1.1%
Top 10 States								
01) TX	7.9%	7.9%	7.8%	7.9%	8.4%	9.0%	9.5%	7.4%
02) FL	6.9%	7.1%	7.3%	7.6%	7.5%	7.0%	6.2%	6.7%
03) CA	5.8%	5.3%	4.9%	3.8%	2.3%	2.6%	3.2%	9.4%
04) OH	5.1%	5.2%	5.3%	5.7%	6.8%	6.9%	7.2%	5.5%
05) IL	4.6%	4.7%	4.7%	4.8%	4.8%	4.7%	4.6%	4.8%
06) PA	4.3%	4.3%	4.2%	4.3%	4.5%	4.4%	4.2%	3.4%
07) MI	4.1%	4.3%	4.5%	4.8%	6.3%	7.2%	7.5%	6.4%
08) GA	3.6%	3.7%	3.8%	3.8%	4.0%	3.8%	3.9%	3.2%
09) NC	2.9%	2.8%	2.8%	2.8%	2.8%	2.9%	3.1%	2.8%
10) WA	2.9%	2.8%	2.6%	2.4%	1.7%	1.6%	1.7%	2.3%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	22.9%	23.0%	22.7%	22.0%	17.6%	16.2%	15.0%	17.6%



Single Family Conventional Book Characteristics

MI: MGIC (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) FLAGSTAR BANCORP INC	8.5%	8.5%	8.6%	8.9%	9.6%	10.5%	9.2%	7.3%
03) AMTRUST FINANCIAL CORPORATION	7.5%	7.2%	7.2%	7.1%	4.9%	3.6%	2.9%	2.7%
04) CITIGROUP INC	7.4%	7.5%	7.4%	7.4%	6.9%	5.7%	4.5%	4.1%
05) FIRST HORIZON NATIONAL CORPORATION	5.6%	5.9%	6.0%	6.4%	6.0%	5.1%	4.7%	4.0%
06) JP MORGAN CHASE & CO	4.2%	4.0%	3.9%	3.6%	3.4%	3.6%	4.0%	4.0%
07) WELLS FARGO & COMPANY	3.8%	3.5%	3.2%	2.8%	1.9%	2.0%	1.8%	1.7%
08) CERBERUS CAPITAL HOLDING	3.7%	3.6%	3.5%	3.1%	2.9%	2.4%	2.0%	1.7%
09) UNITED SERVICES AUTOMOBILE ASSOCIATION	2.8%	2.5%	2.4%	2.4%	1.7%	1.6%	1.2%	0.5%
10) WASHINGTON MUTUAL INC	2.4%	2.5%	2.8%	3.1%	5.1%	6.6%	8.3%	10.9%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	23.0%	23.1%	22.8%	22.2%	17.8%	16.4%	15.1%	17.2%
02) JP MORGAN CHASE & CO	11.8%	11.7%	11.6%	11.1%	11.9%	12.7%	12.7%	12.3%
03) CITIGROUP INC	10.6%	10.8%	11.0%	11.5%	13.8%	13.6%	10.7%	9.0%
04) WELLS FARGO & COMPANY	9.6%	9.6%	9.5%	9.2%	8.8%	8.2%	7.4%	4.4%
05) FLAGSTAR BANCORP INC	4.9%	4.7%	4.5%	4.2%	1.7%	1.0%	1.7%	2.3%
06) CERBERUS CAPITAL HOLDING	4.2%	4.2%	4.1%	3.7%	3.7%	3.5%	3.5%	4.0%
07) UNITED SERVICES AUTOMOBILE ASSOCIATION	2.8%	2.5%	2.4%	2.4%	1.7%	1.6%	1.2%	0.5%
08) FIRST HORIZON NATIONAL CORPORATION	2.7%	2.8%	2.8%	3.2%	3.2%	2.9%	3.1%	3.0%
09) METLIFE INC	2.2%	2.4%	2.6%	2.9%	2.4%	1.9%	1.6%	0.6%
10) NATIONAL CITY CORPORATION	1.9%	1.9%	1.9%	1.8%	1.4%	1.5%	1.9%	2.2%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%							
Credit Enhancement	100.0%							
- Primary MI Only	88.7%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	4.1%							
- Full Recourse	0.6%							
- Shared Arrangement	0.2%							
- Government	0.0%							
- Secondary Market (SMC)	6.5%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%							
Interest Only with Credit Enhancement	100.0%							
Alt-A with Credit Enhancement	100.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-10.23	-11.08	-12.45	-14.19	-7.87	-3.29	-3.53	-4.99



Single Family Conventional Book Characteristics

MI: MGIC (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	42.85	43.91	45.20	46.44	39.51	35.45	36.54	35.42
Wtd Avg Charged Fee	32.62	32.82	32.75	32.25	31.64	32.16	33.01	30.42
Appraisal Waivers								
Appraisal Waiver	1.1%	1.0%	0.9%	0.8%	0.5%	0.3%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	4.27%	3.12%	2.55%	2.44%	2.28%	3.48%	3.93%	3.10%
- SDQ Rate for Loans with CE	4.27%							
- SDQ Rate for Loans without CE	1.92%							
SDQ Rate Excl. Katrina Loans	4.28%	3.12%	2.54%	2.42%	2.22%	3.15%	3.96%	3.11%
SDQ Rate for Katrina Loans	3.41%	3.29%	3.75%	3.99%	5.20%	15.66%	2.49%	2.00%
Serious Delinquent Loans								
SDQ Loan Count	29,412	20,687	15,943	13,957	9,010	11,105	10,515	10,599
SDQ Count for Loans with CE	29,411							
SDQ Count for Loans without CE	1							
SDQ Volume (\$M)								
SDQ Volume	\$4,789.7	\$3,193.7	\$2,244.8	\$1,806.8	\$1,000.1	\$1,194.9	\$1,145.3	\$1,148.2
SDQ Volume for Loans with CE	\$4,789.6							
SDQ Volume for Loans without CE	\$0.1							



Single Family Conventional Book Characteristics

MI: Radian (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	391,237	370,982	342,113	313,246	217,454	172,737	145,880	198,799
Book Volume (\$B)	\$61.9	\$57.5	\$51.5	\$45.3	\$27.8	\$20.9	\$17.0	\$24.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
OLTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%
OLTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%
OLTV 75.01% - 80.00%	0.4%	0.4%	0.4%	0.5%	0.7%	1.0%	1.4%	3.0%
OLTV 80.01% - 90.00%	44.7%	43.7%	42.8%	41.7%	45.0%	47.4%	49.7%	52.2%
OLTV 90.01% - 95.00%	28.6%	27.9%	27.2%	27.4%	28.6%	30.7%	31.6%	33.4%
OLTV 95.01% - 97.00%	2.4%	2.3%	2.3%	2.5%	3.4%	4.1%	4.9%	4.9%
OLTV 97.01% - 100.00%	23.4%	25.3%	26.9%	27.6%	21.9%	16.2%	11.7%	5.5%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	93.0%	93.2%	93.3%	93.4%	92.9%	92.3%	91.9%	91.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
Comb LTV 75.01% - 80.00%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	0.9%	2.5%
Comb LTV 80.01% - 90.00%	44.0%	42.9%	41.6%	40.2%	42.4%	43.6%	44.3%	43.8%
Comb LTV 90.01% - 95.00%	27.9%	27.1%	26.3%	26.5%	26.8%	27.9%	27.6%	26.9%
Comb LTV 95.01% - 97.00%	2.3%	2.2%	2.2%	2.3%	3.1%	3.7%	4.3%	4.0%
Comb LTV 97.01% - 100.00%	23.5%	25.3%	26.9%	27.6%	21.9%	16.2%	11.7%	5.5%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV Missing	2.0%	2.1%	2.4%	2.8%	5.0%	7.4%	10.7%	16.5%
Wtd Avg Comb LTV	93.1%	93.3%	93.5%	93.6%	93.0%	92.5%	92.1%	91.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.3%
Comb LTV 75.01% - 80.00%	0.2%	0.2%	0.3%	0.3%	0.5%	0.7%	1.0%	2.6%
Comb LTV 80.01% - 90.00%	44.1%	43.1%	41.9%	40.5%	42.9%	44.3%	45.3%	45.4%
Comb LTV 90.01% - 95.00%	28.1%	27.3%	26.5%	26.7%	27.2%	28.5%	28.4%	28.2%



Single Family Conventional Book Characteristics

MI: Radian (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	2.3%	2.2%	2.2%	2.3%	3.2%	3.8%	4.5%	4.3%
Comb LTV 97.01% - 100.00%	23.5%	25.3%	26.9%	27.6%	21.9%	16.2%	11.7%	5.5%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	1.6%	1.7%	2.0%	2.3%	4.0%	6.0%	8.6%	13.2%
Wtd Avg Comb LTV	93.1%	93.3%	93.4%	93.6%	93.0%	92.5%	92.0%	91.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	5.2%	6.5%	8.0%	9.3%	15.6%	17.0%	10.6%	10.0%
MTMLTV 60.01% - 70.00%	5.4%	6.3%	7.1%	7.5%	11.1%	12.7%	11.3%	10.9%
MTMLTV 70.01% - 75.00%	3.8%	4.3%	5.0%	5.2%	8.4%	9.7%	9.2%	9.8%
MTMLTV 75.01% - 80.00%	4.7%	5.4%	6.3%	6.7%	10.6%	13.3%	13.2%	14.6%
MTMLTV 80.01% - 90.00%	20.6%	24.4%	27.1%	25.4%	28.2%	29.7%	35.2%	38.8%
MTMLTV 90.01% - 95.00%	16.5%	17.5%	16.7%	16.3%	12.1%	10.2%	11.8%	11.3%
MTMLTV 95.01% - 97.00%	6.4%	6.0%	5.7%	5.8%	3.6%	2.4%	2.7%	1.9%
MTMLTV 97.01% - 100.00%	8.5%	8.6%	9.7%	9.9%	6.6%	3.8%	4.1%	1.9%
MTMLTV > 100.00%	28.8%	20.9%	14.2%	13.8%	3.7%	1.0%	1.6%	0.4%
MTMLTV Missing	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%	0.3%	0.4%
Wtg Avg MTMLTV	93.1%	89.4%	86.3%	85.3%	78.1%	75.7%	78.8%	78.4%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.5%	0.6%	0.7%	0.9%	1.0%	1.4%	1.2%
FICO 550-579	0.9%	0.9%	1.1%	1.2%	1.6%	1.7%	2.2%	2.2%
FICO 580-619	5.4%	5.9%	6.5%	7.0%	7.3%	7.3%	8.1%	8.0%
FICO 620-659	16.7%	17.6%	18.8%	19.6%	19.9%	19.6%	19.9%	19.9%
FICO 660-699	23.0%	23.4%	23.8%	24.0%	23.2%	23.0%	22.6%	23.9%
FICO 700-739	23.8%	23.5%	23.1%	22.6%	22.1%	22.0%	21.4%	21.6%
FICO >= 740	29.1%	27.5%	25.5%	24.1%	23.7%	23.5%	22.1%	20.1%
FICO Missing	0.6%	0.6%	0.7%	0.8%	1.3%	1.9%	2.5%	3.0%
Wtd Avg FICO	703	700	697	694	693	692	689	687
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	86.0%	86.0%	86.3%	86.6%	89.8%	90.1%	90.9%	88.8%
Intermediate-term, fixed-rate	1.9%	1.9%	1.6%	1.6%	2.1%	2.5%	3.1%	4.6%
Adjustable-rate	3.4%	3.2%	3.2%	3.5%	4.6%	5.6%	5.3%	6.4%
Interest Only adjustable-rate	3.3%	3.2%	2.9%	2.7%	1.7%	1.3%	0.6%	0.1%
Negative Amortization	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics

MI: Radian (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	5.4%	5.6%	5.9%	5.6%	1.7%	0.4%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	93.8%	93.7%	93.7%	93.5%	93.3%	93.8%	94.5%	94.8%
Second/Vacation Home	3.3%	3.3%	3.3%	3.4%	3.5%	3.0%	2.4%	2.0%
Investor Property	2.9%	3.0%	3.0%	3.1%	3.2%	3.1%	3.1%	3.2%
10-K Unit Type (Sums to 100%)								
1 Unit	98.4%	98.4%	98.3%	98.2%	97.9%	97.4%	97.0%	96.3%
2-4 Units	1.6%	1.6%	1.7%	1.8%	2.1%	2.6%	3.0%	3.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.7%	9.3%	9.0%	8.8%	7.8%	7.0%	6.3%	6.4%
Single Family Homes	90.3%	90.7%	91.0%	91.2%	92.2%	93.0%	93.7%	93.6%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.7%	0.7%	0.8%	0.9%	1.4%	1.9%	2.4%	2.0%
Condo/Coop	9.7%	9.3%	9.0%	8.8%	7.8%	6.9%	6.3%	6.4%
1 Unit	88.0%	88.4%	88.6%	88.5%	88.6%	88.5%	88.3%	87.9%
2-4 Units	1.6%	1.6%	1.6%	1.8%	2.1%	2.6%	3.0%	3.7%
Condo								
Condo	9.6%	9.2%	8.8%	8.6%	7.7%	6.8%	6.1%	6.2%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	69.9%	69.1%	69.9%	71.6%	71.5%	69.1%	66.3%	62.4%
Cash-Out Refinance	13.0%	13.4%	13.4%	12.6%	11.7%	11.2%	11.1%	12.4%
Other Refinance	17.1%	17.5%	16.8%	15.7%	16.8%	19.7%	22.6%	25.1%
Origination Type (Sums to 100%)								
TPO Broker	26.4%	26.4%	26.9%	27.6%	26.4%	26.0%	26.4%	27.3%
TPO Correspondent	35.6%	36.0%	37.0%	36.1%	32.8%	30.8%	28.5%	28.0%
Undesignated	0.2%	0.2%	0.3%	0.3%	0.6%	0.9%	1.3%	1.9%
Retail	37.9%	37.3%	35.8%	35.9%	40.2%	42.4%	43.8%	42.7%
Origination Year (Sums to 100%)								
< 2001	2.4%	2.6%	2.9%	3.4%	6.0%	8.9%	12.8%	19.8%
2001	1.5%	1.6%	1.8%	2.1%	3.7%	5.4%	7.8%	13.6%
2002	3.1%	3.3%	3.8%	4.3%	7.5%	10.9%	15.6%	26.4%
2003	8.1%	8.8%	10.0%	11.4%	19.4%	27.5%	37.5%	40.2%
2004	6.5%	7.1%	8.0%	9.2%	15.5%	21.9%	26.3%	0.0%
2005	9.1%	9.8%	11.1%	12.7%	21.3%	25.3%	0.0%	0.0%
2006	13.6%	14.7%	16.6%	19.0%	26.5%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

MI: Radian (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	32.6%	35.2%	39.3%	37.9%	0.0%	0.0%	0.0%	0.0%
2008	23.1%	16.8%	6.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$163,924	\$160,602	\$155,826	\$150,135	\$133,365	\$126,025	\$120,439	\$125,984
Loan Original Note Rate	6.49%	6.50%	6.54%	6.57%	6.45%	6.35%	6.50%	6.81%
Seasoning (Sums to 100%)								
Seasoned	0.7%	0.7%	0.7%	0.7%	0.8%	0.9%	0.8%	1.0%
Non-Seasoned	99.3%	99.3%	99.3%	99.3%	99.2%	99.1%	99.2%	99.0%
ACI								
ACI Probability	1.20%	1.26%	1.33%	1.39%	1.38%	1.32%	1.41%	1.31%
Wtd Avg ACI Score	669	667	664	662	663	665	664	663
Credit Premium								
Wtd Avg Credit Premium	-0.07	-0.09	-0.10	-0.07	-0.07	-0.05	-0.06	0.01
Credit Premium > 1.5	0.6%	0.7%	0.7%	0.8%	0.7%	0.8%	1.1%	2.0%
Prepay Premium								
Prepay Premium	1.2%	1.3%	1.4%	1.6%	1.3%	1.4%	1.9%	4.5%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.7%	3.8%	4.0%	4.2%	5.8%	7.2%	8.6%	7.9%
DTI Ratio > 20 and <= 30	13.0%	13.1%	13.2%	13.5%	16.1%	18.3%	19.9%	20.0%
DTI Ratio > 30 and <= 40	26.9%	26.9%	26.8%	26.8%	28.5%	29.8%	30.1%	30.8%
DTI Ratio > 40 and <= 50	29.8%	29.4%	29.2%	28.7%	25.8%	23.7%	21.6%	20.6%
DTI Ratio > 50	23.3%	23.4%	23.1%	22.5%	19.1%	16.8%	15.2%	13.5%
DTI Ratio Missing	3.3%	3.4%	3.8%	4.3%	4.6%	4.2%	4.6%	7.2%
Wtd Avg DTI Ratio	41.7%	41.6%	41.6%	41.3%	39.7%	38.4%	37.3%	37.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.7%	3.8%	4.0%	4.2%	5.8%	7.2%	8.6%	7.9%
DTI Ratio > 20 and <= 30	13.0%	13.1%	13.2%	13.5%	16.1%	18.3%	19.9%	20.0%
DTI Ratio > 30 and <= 40	26.9%	26.9%	26.8%	26.8%	28.5%	29.8%	30.1%	30.8%
DTI Ratio > 40 and <= 50	29.8%	29.4%	29.2%	28.7%	25.8%	23.7%	21.6%	20.5%
DTI Ratio > 50	23.3%	23.4%	23.1%	22.5%	19.1%	16.8%	15.2%	13.5%
DTI Ratio Missing	3.3%	3.4%	3.8%	4.3%	4.6%	4.2%	4.6%	7.2%
Wtd Avg DTI Ratio	41.7%	41.6%	41.6%	41.3%	39.7%	38.4%	37.3%	37.0%
Origination Term (Sums to 100%)								
<= 15 Years	1.9%	1.9%	1.6%	1.6%	2.1%	2.5%	3.1%	4.6%



Single Family Conventional Book Characteristics

MI: Radian (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.2%	1.2%	1.2%	1.2%	1.5%	1.7%	1.8%	1.8%
> 25 Years and <= 30 Years	95.5%	95.4%	95.7%	95.8%	96.2%	95.7%	95.1%	93.6%
> 30 Years	1.4%	1.4%	1.5%	1.4%	0.2%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	91.4%	91.6%	92.1%	92.2%	91.4%	90.5%	91.0%	88.8%
Intermediate-Term Fixed Rate (excl Balloon)	1.8%	1.8%	1.5%	1.5%	1.9%	2.2%	2.7%	3.9%
Adjustable Rate	6.7%	6.5%	6.2%	6.2%	6.5%	7.0%	6.0%	6.7%
Balloon	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%	0.7%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.4%	1.4%	1.5%	1.4%	0.2%	0.0%	0.0%	0.0%
Hybrid Arm	6.4%	6.2%	6.0%	5.9%	6.0%	6.4%	5.3%	6.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.6%	0.7%	0.7%	0.8%	1.1%	1.5%	1.5%	3.6%
- 5/1 Hybrid Arm	4.2%	4.0%	3.9%	3.8%	3.7%	3.8%	2.9%	1.9%
- 7/1 Hybrid Arm	1.2%	1.1%	1.0%	0.9%	1.0%	1.1%	0.8%	0.5%
- 10/1 Hybrid Arm	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.0%
NegAm ARM	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%
Interest Only	8.7%	8.8%	8.8%	8.3%	3.4%	1.7%	0.7%	0.1%
- Interest Only ARM	3.3%	3.2%	2.9%	2.7%	1.7%	1.3%	0.6%	0.1%
- Interest Only FRM	5.4%	5.6%	5.9%	5.6%	1.7%	0.4%	0.1%	0.0%
Alt-A	9.3%	10.0%	11.1%	12.4%	12.5%	11.0%	11.0%	15.1%
- Alt-A Low/No Doc	6.5%	7.0%	7.7%	8.6%	8.7%	7.9%	8.3%	11.5%
- Alt-A No Disclosure	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	2.1%	2.2%	2.5%	2.9%	3.8%	3.6%	3.5%	4.8%
- Alt-A SISA	0.6%	0.6%	0.7%	0.7%	0.6%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.9%	0.9%	1.1%	1.2%	0.8%	0.6%	0.5%	0.8%
- Alt-A Stated Income	2.7%	3.0%	3.2%	3.5%	3.4%	3.7%	4.3%	5.9%



Single Family Conventional Book Characteristics

MI: Radian (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.6%	1.7%	1.8%	2.0%	1.6%	0.9%	0.6%	0.5%
Alt-A Deals (no SFC)	1.2%	1.3%	1.5%	1.7%	2.2%	2.2%	2.1%	3.2%
My Community Mortgage	7.2%	7.7%	8.4%	9.0%	5.5%	2.5%	2.0%	0.9%
Non-Full Doc								
Non-Full Doc Total	18.0%	18.5%	18.5%	18.2%	13.9%	12.1%	11.7%	15.0%
- Select Lender Programs Non-Full Doc	11.4%	11.4%	10.6%	9.4%	5.1%	4.0%	3.0%	2.3%
- Other Low/No Doc	6.6%	7.1%	7.9%	8.8%	8.8%	8.1%	8.6%	12.8%
Subprime Deals								
Subprime	0.3%	0.4%	0.4%	0.5%	0.4%	0.6%	0.9%	2.8%
- Pre 12/2005 (A-Minus Deals)	0.2%	0.2%	0.2%	0.2%	0.4%	0.6%	0.9%	2.8%
- Post 12/2005	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	87.5%	86.5%	85.1%	83.3%	80.4%	79.6%	76.9%	65.9%
Investor Channel	10.4%	11.2%	12.4%	13.7%	14.7%	13.2%	12.7%	18.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.9%	2.1%	2.4%	2.7%	4.9%	7.2%	10.4%	16.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.3%	1.3%	1.3%	1.4%	1.1%	1.2%	1.3%	2.3%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/20/00	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	1.4%
- 90/05/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%



Single Family Conventional Book Characteristics

MI: Radian (Non-Investor Paid Only)

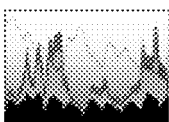
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	0.3%	0.3%	0.3%	0.4%	0.2%	0.1%	0.1%	0.1%
EA/TPR								
EA/TPR	5.5%	5.9%	6.5%	7.0%	7.9%	8.6%	10.5%	9.2%
- EA I	2.3%	2.5%	2.7%	2.8%	3.3%	3.4%	3.7%	3.2%
- EA/TPR II	2.0%	2.2%	2.4%	2.6%	2.6%	2.7%	3.2%	3.0%
- EA/TPR III	1.2%	1.3%	1.4%	1.6%	2.0%	2.6%	3.6%	3.0%
10-K Property Region (Sums to 100%)								
Midwest	17.9%	18.1%	18.6%	19.3%	20.6%	19.6%	18.4%	15.7%
Northeast	14.1%	14.1%	14.1%	14.0%	13.9%	13.8%	13.2%	13.7%
Southeast	29.6%	30.2%	30.9%	31.5%	32.8%	32.6%	32.6%	28.7%
Southwest	21.8%	22.2%	22.4%	22.6%	22.7%	23.3%	23.6%	21.4%
West	16.5%	15.5%	14.0%	12.6%	9.9%	10.7%	12.2%	20.5%
Census Region (Sums to 100%)								
New England	3.9%	3.8%	3.7%	3.6%	3.1%	3.0%	2.7%	3.1%
Middle Atlantic	9.8%	9.9%	10.0%	10.1%	10.5%	10.5%	10.3%	10.3%
East North Central	14.9%	15.1%	15.5%	16.0%	17.3%	16.5%	15.6%	13.2%
East South Central	7.0%	7.3%	7.7%	8.1%	9.5%	9.6%	9.5%	7.3%
South Atlantic	23.0%	23.3%	23.6%	23.7%	23.7%	23.3%	23.3%	21.6%
West North Central	5.5%	5.6%	5.7%	5.9%	6.0%	5.6%	5.1%	4.4%
West South Central	11.3%	11.5%	11.8%	12.1%	12.9%	13.3%	13.3%	10.0%
Mountain	11.0%	11.0%	10.9%	10.6%	9.4%	9.5%	10.0%	12.3%
Pacific	13.6%	12.6%	11.1%	9.8%	7.7%	8.7%	10.1%	17.6%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) FL	8.2%	8.3%	8.7%	8.9%	9.0%	8.3%	7.9%	8.0%
02) CA	8.0%	7.0%	5.9%	5.0%	3.5%	4.0%	5.0%	12.1%
03) TX	7.0%	7.1%	7.2%	7.3%	7.5%	7.9%	8.2%	6.2%
04) GA	5.3%	5.5%	5.6%	5.7%	6.2%	6.5%	6.7%	5.3%
05) IL	4.5%	4.4%	4.4%	4.4%	4.2%	4.1%	3.9%	3.7%
06) OH	4.2%	4.3%	4.5%	4.8%	5.6%	5.1%	4.7%	3.8%
07) PA	3.4%	3.5%	3.6%	3.6%	3.9%	3.9%	3.7%	3.3%
08) AZ	3.4%	3.4%	3.4%	3.4%	2.9%	2.9%	3.0%	4.2%
09) MI	3.3%	3.4%	3.5%	3.6%	3.9%	4.0%	3.8%	3.3%
10) NY	3.2%	3.2%	3.3%	3.4%	3.7%	4.0%	4.3%	4.4%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	37.1%	37.2%	35.9%	33.3%	28.0%	25.4%	22.4%	21.0%



Single Family Conventional Book Characteristics

MI: Radian (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) WELLS FARGO & COMPANY	7.5%	7.1%	6.8%	6.6%	4.2%	3.7%	3.1%	3.0%
03) FLAGSTAR BANCORP INC	6.9%	7.2%	7.7%	8.2%	8.6%	8.6%	7.8%	6.9%
04) CITIGROUP INC	6.1%	5.9%	5.4%	5.3%	4.4%	3.4%	2.6%	2.6%
05) JP MORGAN CHASE & CO	4.6%	4.1%	3.8%	3.6%	3.3%	3.6%	4.1%	4.8%
06) WASHINGTON MUTUAL INC	4.2%	4.5%	5.1%	5.8%	9.3%	12.3%	15.6%	17.4%
07) SUNTRUST BANKS INC	3.2%	3.0%	2.8%	2.8%	2.2%	1.4%	1.3%	1.1%
08) AMTRUST FINANCIAL CORPORATION	2.6%	2.6%	2.8%	2.9%	2.7%	2.3%	1.9%	1.2%
09) FIRST HORIZON NATIONAL CORPORATION	2.3%	2.5%	2.7%	3.0%	3.4%	3.3%	2.8%	2.2%
10) INDYMAC BANCORP INC	2.2%	2.2%	2.3%	2.2%	1.1%	1.0%	1.2%	2.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	37.3%	37.5%	36.3%	33.7%	28.6%	26.0%	23.1%	21.8%
02) JP MORGAN CHASE & CO	12.1%	11.5%	11.1%	11.1%	11.2%	11.4%	11.4%	11.2%
03) WELLS FARGO & COMPANY	10.6%	10.4%	10.5%	10.5%	9.6%	9.5%	8.6%	5.6%
04) CITIGROUP INC	8.6%	8.5%	8.3%	8.7%	10.2%	9.6%	7.3%	6.5%
05) FLAGSTAR BANCORP INC	4.0%	4.0%	4.1%	4.1%	1.8%	0.7%	1.2%	1.9%
06) WASHINGTON MUTUAL INC	3.5%	3.8%	4.3%	4.9%	7.6%	10.2%	13.7%	17.8%
07) CERBERUS CAPITAL HOLDING	3.2%	3.2%	3.1%	2.9%	3.8%	3.8%	4.3%	4.8%
08) SUNTRUST BANKS INC	2.3%	2.0%	1.8%	1.6%	1.0%	0.6%	0.4%	0.5%
09) INDYMAC BANCORP INC	2.2%	2.2%	2.3%	2.2%	1.1%	1.0%	1.2%	2.0%
10) FIRST HORIZON NATIONAL CORPORATION	1.2%	1.3%	1.4%	1.7%	2.1%	2.2%	2.2%	1.8%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%							
Credit Enhancement	100.0%							
- Primary MI Only	90.3%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	4.3%							
- Full Recourse	0.3%							
- Shared Arrangement	0.4%							
- Government	0.0%							
- Secondary Market (SMC)	4.8%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%							
Interest Only with Credit Enhancement	100.0%							
Alt-A with Credit Enhancement	100.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-9.73	-10.65	-12.33	-14.17	-8.73	-4.98	-5.17	-5.67



Single Family Conventional Book Characteristics

MI: Radian (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	41.35	42.16	43.48	45.59	39.55	36.17	37.59	37.41
Wtd Avg Charged Fee	31.62	31.51	31.15	31.42	30.82	31.19	32.42	31.75
Appraisal Waivers								
Appraisal Waiver	1.1%	1.1%	1.0%	0.7%	0.5%	0.3%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	4.30%	3.19%	2.68%	2.57%	2.37%	3.88%	4.51%	3.51%
- SDQ Rate for Loans with CE	4.30%							
- SDQ Rate for Loans without CE	20.00%							
SDQ Rate Excl. Katrina Loans	4.31%	3.19%	2.66%	2.54%	2.27%	3.40%	4.59%	3.55%
SDQ Rate for Katrina Loans	3.77%	3.69%	3.85%	4.33%	5.82%	16.52%	2.42%	1.96%
Serious Delinquent Loans								
SDQ Loan Count	16,821	11,843	9,166	8,052	5,150	6,695	6,578	6,702
SDQ Count for Loans with CE	16,819							
SDQ Count for Loans without CE	2							
SDQ Volume (\$M)								
SDQ Volume	\$2,821.9	\$1,898.8	\$1,350.3	\$1,086.2	\$589.7	\$728.7	\$732.2	\$765.2
SDQ Volume for Loans with CE	\$2,821.6							
SDQ Volume for Loans without CE	\$0.3							



Single Family Conventional Book Characteristics

MI: RMIC (Non-Investor Paid Only)

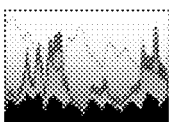
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	322,253	310,923	294,560	270,835	185,725	150,251	123,916	152,038
Book Volume (\$B)	\$48.6	\$46.3	\$43.1	\$38.3	\$23.4	\$18.0	\$14.3	\$18.0
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV 60.01% - 70.00%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%
OLTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV 75.01% - 80.00%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.7%
OLTV 80.01% - 90.00%	44.4%	43.5%	42.9%	42.1%	45.1%	46.6%	46.1%	50.1%
OLTV 90.01% - 95.00%	23.9%	23.6%	23.6%	24.0%	27.8%	31.1%	33.7%	35.9%
OLTV 95.01% - 97.00%	3.4%	3.1%	3.1%	3.3%	4.4%	5.2%	6.2%	6.7%
OLTV 97.01% - 100.00%	27.8%	29.3%	30.0%	30.2%	22.2%	16.3%	13.1%	6.2%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	93.2%	93.3%	93.4%	93.5%	93.0%	92.5%	92.4%	91.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
Comb LTV 80.01% - 90.00%	43.7%	42.7%	42.0%	41.0%	43.0%	43.7%	41.8%	42.9%
Comb LTV 90.01% - 95.00%	23.1%	22.8%	22.8%	23.0%	26.1%	28.6%	29.9%	29.4%
Comb LTV 95.01% - 97.00%	3.2%	2.9%	2.9%	3.1%	4.1%	4.8%	5.6%	5.7%
Comb LTV 97.01% - 100.00%	27.8%	29.3%	29.9%	30.2%	22.3%	16.4%	13.2%	6.2%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%
Comb LTV Missing	1.8%	1.9%	2.1%	2.4%	4.3%	6.2%	9.2%	15.4%
Wtd Avg Comb LTV	93.3%	93.4%	93.5%	93.7%	93.1%	92.7%	92.6%	91.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
Comb LTV 80.01% - 90.00%	43.9%	42.9%	42.2%	41.2%	43.5%	44.3%	42.7%	44.6%
Comb LTV 90.01% - 95.00%	23.3%	23.0%	23.0%	23.3%	26.5%	29.2%	30.8%	31.0%



Single Family Conventional Book Characteristics

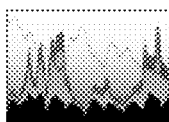
MI: RMIC (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	3.3%	3.0%	2.9%	3.1%	4.2%	5.0%	5.8%	6.1%
Comb LTV 97.01% - 100.00%	27.8%	29.3%	29.9%	30.2%	22.3%	16.4%	13.2%	6.3%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%
Comb LTV Missing	1.4%	1.5%	1.6%	1.8%	3.3%	4.8%	7.0%	11.6%
Wtd Avg Comb LTV	93.3%	93.4%	93.5%	93.6%	93.1%	92.7%	92.5%	91.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	4.7%	5.7%	6.9%	7.8%	12.5%	12.8%	7.5%	8.1%
MTMLTV 60.01% - 70.00%	6.3%	7.1%	7.8%	8.1%	11.7%	11.7%	9.2%	8.5%
MTMLTV 70.01% - 75.00%	4.7%	5.4%	6.0%	6.2%	9.7%	10.2%	8.6%	7.7%
MTMLTV 75.01% - 80.00%	5.8%	6.4%	7.3%	7.6%	12.3%	15.1%	13.6%	13.7%
MTMLTV 80.01% - 90.00%	21.4%	24.5%	27.1%	26.4%	29.8%	33.2%	38.1%	42.9%
MTMLTV 90.01% - 95.00%	14.6%	14.8%	14.9%	14.4%	11.0%	10.0%	13.2%	13.6%
MTMLTV 95.01% - 97.00%	5.8%	5.7%	5.5%	5.3%	3.3%	2.4%	3.2%	2.5%
MTMLTV 97.01% - 100.00%	8.1%	8.9%	10.4%	10.6%	6.4%	3.5%	4.7%	2.3%
MTMLTV > 100.00%	28.3%	21.3%	14.1%	13.5%	3.2%	0.9%	1.6%	0.4%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
Wtg Avg MTMLTV	92.6%	89.2%	86.3%	85.4%	78.7%	77.3%	80.7%	80.3%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.5%	0.6%	0.6%	0.9%	1.0%	1.3%	1.2%
FICO 550-579	0.9%	1.0%	1.1%	1.2%	1.5%	1.7%	2.2%	2.3%
FICO 580-619	7.1%	7.5%	8.0%	8.6%	8.6%	8.4%	9.2%	8.6%
FICO 620-659	18.9%	19.7%	20.7%	21.6%	20.9%	20.3%	20.2%	20.1%
FICO 660-699	24.0%	24.4%	24.5%	24.3%	23.4%	23.1%	22.7%	23.4%
FICO 700-739	22.4%	21.9%	21.2%	20.5%	20.7%	20.9%	20.4%	20.7%
FICO >= 740	25.6%	24.3%	23.2%	22.2%	22.6%	22.5%	21.1%	20.1%
FICO Missing	0.7%	0.7%	0.8%	0.9%	1.5%	2.1%	2.9%	3.7%
Wtd Avg FICO	697	695	692	690	690	690	687	686
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	85.4%	85.3%	85.3%	85.4%	88.9%	89.5%	90.6%	90.5%
Intermediate-term, fixed-rate	2.2%	2.2%	2.0%	1.8%	2.1%	2.4%	2.9%	4.5%
Adjustable-rate	3.6%	3.6%	3.8%	4.1%	5.3%	6.0%	5.6%	4.5%
Interest Only adjustable-rate	3.3%	3.3%	3.2%	3.0%	2.2%	1.7%	0.7%	0.3%
Negative Amortization	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.0%	0.1%



MI: RMIC (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	5.3%	5.4%	5.6%	5.6%	1.3%	0.3%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	93.6%	93.7%	93.7%	93.7%	93.4%	93.9%	95.2%	95.3%
Second/Vacation Home	3.4%	3.3%	3.3%	3.4%	3.6%	3.1%	2.3%	2.0%
Investor Property	3.0%	3.0%	3.0%	2.9%	3.0%	3.0%	2.5%	2.7%
10-K Unit Type (Sums to 100%)								
1 Unit	98.6%	98.6%	98.6%	98.6%	98.5%	98.3%	98.1%	97.6%
2-4 Units	1.4%	1.4%	1.4%	1.4%	1.5%	1.7%	1.9%	2.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.7%	8.8%	8.6%	8.4%	7.1%	6.1%	5.2%	5.7%
Single Family Homes	91.3%	91.2%	91.4%	91.6%	92.9%	93.9%	94.8%	94.3%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.5%	0.5%	0.5%	0.6%	1.0%	1.2%	1.5%	1.3%
Condo/Coop	8.7%	8.8%	8.6%	8.4%	7.1%	6.1%	5.2%	5.7%
1 Unit	89.3%	89.3%	89.4%	89.6%	90.4%	91.0%	91.4%	90.6%
2-4 Units	1.4%	1.4%	1.4%	1.4%	1.5%	1.7%	1.9%	2.4%
Condo								
Condo	8.6%	8.6%	8.4%	8.2%	6.9%	6.0%	5.1%	5.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	71.9%	71.3%	71.5%	72.8%	71.9%	69.4%	67.4%	64.1%
Cash-Out Refinance	11.2%	11.5%	11.7%	11.6%	11.4%	11.1%	10.5%	11.2%
Other Refinance	16.9%	17.2%	16.7%	15.6%	16.7%	19.5%	22.1%	24.8%
Origination Type (Sums to 100%)								
TPO Broker	24.8%	24.9%	24.9%	23.7%	19.9%	19.5%	20.5%	21.8%
TPO Correspondent	35.1%	35.3%	35.5%	36.2%	34.9%	33.9%	32.3%	32.5%
Undesignated	0.2%	0.3%	0.3%	0.3%	0.6%	0.9%	1.3%	2.1%
Retail	39.9%	39.5%	39.3%	39.7%	44.6%	45.7%	45.8%	43.6%
Origination Year (Sums to 100%)								
< 2001	2.1%	2.3%	2.5%	2.8%	5.0%	7.3%	10.8%	18.4%
2001	1.4%	1.5%	1.6%	1.9%	3.3%	4.7%	7.0%	13.2%
2002	3.5%	3.7%	4.0%	4.6%	8.0%	11.2%	16.0%	27.9%
2003	9.2%	9.7%	10.5%	12.0%	20.2%	27.7%	38.0%	40.5%
2004	7.6%	8.0%	8.7%	9.9%	16.8%	23.2%	28.2%	0.0%
2005	10.0%	10.6%	11.5%	13.0%	22.2%	26.0%	0.0%	0.0%
2006	13.3%	14.1%	15.3%	17.4%	24.5%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

MI: RMIC (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	35.3%	37.2%	39.9%	38.4%	0.0%	0.0%	0.0%	0.0%
2008	17.6%	13.0%	5.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$156,642	\$154,483	\$151,644	\$146,735	\$131,073	\$124,701	\$119,184	\$122,518
Loan Original Note Rate	6.45%	6.45%	6.48%	6.50%	6.33%	6.22%	6.34%	6.61%
Seasoning (Sums to 100%)								
Seasoned	1.0%	0.9%	0.9%	1.1%	1.0%	1.0%	0.9%	1.2%
Non-Seasoned	99.0%	99.1%	99.1%	98.9%	99.0%	99.0%	99.1%	98.8%
ACI								
ACI Probability	1.20%	1.24%	1.29%	1.35%	1.28%	1.23%	1.28%	1.17%
Wtd Avg ACI Score	667	665	663	661	665	667	666	667
Credit Premium								
Wtd Avg Credit Premium	-0.07	-0.08	-0.09	-0.07	-0.07	-0.07	-0.09	-0.05
Credit Premium > 1.5	0.5%	0.5%	0.6%	0.6%	0.5%	0.5%	0.6%	0.8%
Prepay Premium								
Prepay Premium	0.8%	0.9%	0.9%	1.0%	0.6%	0.5%	0.5%	0.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.3%	3.3%	3.4%	3.6%	4.9%	5.8%	6.7%	6.8%
DTI Ratio > 20 and <= 30	12.7%	12.7%	12.8%	13.1%	16.2%	18.4%	20.0%	20.2%
DTI Ratio > 30 and <= 40	26.2%	26.1%	26.1%	26.3%	29.0%	30.4%	31.2%	32.7%
DTI Ratio > 40 and <= 50	29.4%	29.2%	28.9%	28.4%	26.0%	24.4%	22.7%	22.4%
DTI Ratio > 50	25.9%	26.1%	26.0%	25.5%	21.1%	18.3%	16.7%	14.3%
DTI Ratio Missing	2.5%	2.6%	2.8%	3.0%	2.8%	2.6%	2.6%	3.5%
Wtd Avg DTI Ratio	42.4%	42.4%	42.4%	42.1%	40.3%	39.1%	38.2%	37.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.3%	3.3%	3.4%	3.6%	4.9%	5.8%	6.7%	6.8%
DTI Ratio > 20 and <= 30	12.7%	12.7%	12.8%	13.1%	16.2%	18.4%	20.0%	20.2%
DTI Ratio > 30 and <= 40	26.2%	26.1%	26.1%	26.3%	29.0%	30.4%	31.2%	32.7%
DTI Ratio > 40 and <= 50	29.4%	29.2%	28.9%	28.4%	26.0%	24.4%	22.7%	22.4%
DTI Ratio > 50	25.9%	26.1%	26.0%	25.5%	21.1%	18.3%	16.7%	14.3%
DTI Ratio Missing	2.5%	2.6%	2.8%	3.0%	2.8%	2.6%	2.6%	3.5%
Wtd Avg DTI Ratio	42.4%	42.4%	42.4%	42.1%	40.3%	39.1%	38.2%	37.4%
Origination Term (Sums to 100%)								
<= 15 Years	2.2%	2.2%	2.0%	1.8%	2.1%	2.4%	2.9%	4.5%



Single Family Conventional Book Characteristics

MI: RMIC (Non-Investor Paid Only)

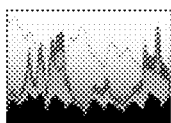
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.4%	1.5%	1.4%	1.4%	1.7%	2.0%	2.1%	2.3%
> 25 Years and <= 30 Years	94.9%	94.9%	95.1%	95.5%	96.1%	95.7%	95.1%	93.2%
> 30 Years	1.4%	1.4%	1.4%	1.3%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	90.7%	90.7%	90.9%	91.0%	90.3%	89.8%	90.7%	90.6%
Intermediate-Term Fixed Rate (excl Balloon)	2.1%	2.1%	1.9%	1.6%	1.8%	2.0%	2.3%	3.8%
Adjustable Rate	7.1%	7.0%	7.0%	7.2%	7.7%	7.8%	6.4%	4.9%
Balloon	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.7%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.4%	1.4%	1.4%	1.3%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	6.7%	6.7%	6.7%	6.8%	6.9%	6.9%	5.5%	4.0%
- 2/28 Hybrid Arm	0.1%	0.1%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.7%	0.7%	0.8%	0.8%	1.1%	1.2%	1.0%	1.2%
- 5/1 Hybrid Arm	4.4%	4.4%	4.4%	4.4%	4.5%	4.4%	3.7%	2.3%
- 7/1 Hybrid Arm	1.1%	1.1%	1.0%	1.1%	1.1%	1.1%	0.8%	0.5%
- 10/1 Hybrid Arm	0.4%	0.4%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%
NegAm ARM	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.0%	0.1%
Interest Only	8.6%	8.7%	8.8%	8.5%	3.6%	2.0%	0.8%	0.4%
- Interest Only ARM	3.3%	3.3%	3.2%	3.0%	2.2%	1.7%	0.7%	0.3%
- Interest Only FRM	5.3%	5.4%	5.6%	5.6%	1.3%	0.3%	0.1%	0.0%
Alt-A	7.4%	7.8%	8.3%	8.6%	7.8%	6.7%	5.5%	7.2%
- Alt-A Low/No Doc	4.9%	5.1%	5.5%	5.7%	4.9%	4.4%	3.9%	5.2%
- Alt-A No Disclosure	0.1%	0.1%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.1%	1.2%	1.3%	1.5%	1.8%	1.6%	1.1%	1.4%
- Alt-A SISA	0.4%	0.4%	0.5%	0.5%	0.2%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.9%	1.0%	1.1%	1.1%	0.8%	0.6%	0.5%	0.6%
- Alt-A Stated Income	2.3%	2.4%	2.5%	2.5%	2.1%	2.1%	2.2%	3.2%



Single Family Conventional Book Characteristics

MI: RMIC (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.7%	1.8%	1.8%	1.8%	1.3%	0.9%	0.4%	0.3%
Alt-A Deals (no SFC)	0.9%	0.9%	1.0%	1.2%	1.6%	1.4%	1.2%	1.7%
My Community Mortgage	9.3%	9.7%	10.2%	10.6%	5.0%	2.4%	2.4%	1.2%
Non-Full Doc								
Non-Full Doc Total	13.4%	13.6%	13.5%	12.4%	9.3%	7.9%	6.3%	7.1%
- Select Lender Programs Non-Full Doc	8.5%	8.5%	8.1%	6.8%	4.4%	3.6%	2.5%	2.1%
- Other Low/No Doc	4.9%	5.1%	5.4%	5.7%	4.9%	4.3%	3.8%	5.1%
Subprime Deals								
Subprime	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	89.0%	88.4%	87.7%	86.6%	84.1%	83.3%	81.7%	74.3%
Investor Channel	9.0%	9.5%	10.1%	10.8%	11.7%	10.6%	9.3%	10.7%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.8%	1.9%	2.1%	2.4%	4.2%	6.1%	8.9%	15.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.5%	0.5%	0.5%	0.5%	0.4%	0.3%	0.3%	0.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.1%	1.2%	1.2%	1.2%	1.1%	1.1%	1.1%	1.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/20/00	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%
- 90/05/05	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%	0.4%



Single Family Conventional Book Characteristics

MI: RMIC (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%
EA/TPR								
EA/TPR	6.9%	7.3%	7.9%	8.4%	9.4%	10.0%	11.4%	10.2%
- EA I	3.0%	3.2%	3.4%	3.5%	4.1%	4.2%	4.4%	3.9%
- EA/TPR II	2.5%	2.7%	2.9%	3.2%	3.3%	3.3%	3.7%	3.5%
- EA/TPR III	1.3%	1.4%	1.5%	1.7%	2.0%	2.6%	3.3%	2.7%
10-K Property Region (Sums to 100%)								
Midwest	18.9%	19.1%	19.4%	20.2%	22.1%	22.6%	22.6%	20.3%
Northeast	12.8%	12.6%	12.5%	12.4%	11.8%	11.5%	11.0%	12.0%
Southeast	32.6%	32.9%	33.0%	33.3%	33.6%	33.3%	33.3%	33.3%
Southwest	24.8%	25.0%	25.3%	25.8%	27.1%	27.6%	28.0%	25.1%
West	10.9%	10.4%	9.7%	8.3%	5.5%	5.1%	5.0%	9.2%
Census Region (Sums to 100%)								
New England	3.3%	3.3%	3.3%	3.2%	2.7%	2.5%	2.0%	2.5%
Middle Atlantic	8.9%	8.7%	8.6%	8.6%	8.6%	8.5%	8.5%	9.0%
East North Central	14.4%	14.6%	14.9%	15.4%	16.8%	17.6%	17.9%	16.5%
East South Central	7.4%	7.4%	7.3%	7.4%	7.3%	7.2%	7.2%	6.4%
South Atlantic	25.8%	26.1%	26.3%	26.6%	26.8%	26.5%	26.6%	27.4%
West North Central	7.6%	7.7%	7.8%	8.1%	9.0%	8.8%	8.4%	7.0%
West South Central	14.5%	14.6%	14.8%	15.3%	17.4%	17.9%	18.0%	14.2%
Mountain	9.3%	9.3%	9.3%	9.1%	7.6%	7.3%	7.6%	9.6%
Pacific	8.9%	8.4%	7.7%	6.3%	3.8%	3.7%	3.8%	7.5%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) FL	8.4%	8.6%	8.9%	9.1%	8.8%	8.0%	7.4%	9.0%
02) TX	8.1%	7.9%	7.9%	7.9%	8.2%	8.4%	8.5%	6.9%
03) GA	5.3%	5.4%	5.4%	5.5%	6.4%	7.0%	7.7%	7.2%
04) CA	5.1%	4.8%	4.5%	3.3%	1.7%	1.8%	2.0%	5.1%
05) IL	5.0%	5.0%	4.9%	4.9%	4.9%	5.1%	5.2%	5.0%
06) NC	3.8%	3.8%	3.8%	3.8%	4.1%	4.2%	4.4%	4.1%
07) PA	3.5%	3.4%	3.4%	3.5%	3.7%	3.7%	3.7%	3.5%
08) OH	3.3%	3.3%	3.4%	3.6%	3.8%	3.9%	4.2%	3.8%
09) AR	3.2%	3.4%	3.5%	3.8%	4.9%	5.0%	4.8%	3.6%
10) AZ	3.0%	3.1%	3.2%	3.1%	2.2%	1.9%	2.1%	2.7%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	28.0%	28.1%	28.1%	28.2%	26.4%	25.4%	21.9%	21.3%



Single Family Conventional Book Characteristics

MI: RMIC (Non-Investor Paid Only)

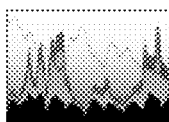
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	7.2%	7.3%	7.3%	7.5%	7.1%	6.3%	5.5%	4.9%
03) WELLS FARGO & COMPANY	7.1%	6.2%	5.4%	4.6%	3.3%	3.3%	2.8%	2.4%
04) NATIONAL CITY CORPORATION	5.9%	5.9%	6.0%	6.1%	3.1%	2.7%	3.1%	3.4%
05) SUNTRUST BANKS INC	5.4%	5.4%	5.3%	5.1%	4.0%	2.7%	2.1%	1.8%
06) CENTEX CORPORATION	4.3%	4.3%	4.4%	4.2%	4.1%	3.8%	3.6%	3.8%
07) INDYMAC BANCORP INC	3.8%	3.9%	3.8%	2.5%	0.7%	0.5%	0.4%	0.5%
08) FIRST HORIZON NATIONAL CORPORATION	3.4%	3.6%	3.7%	4.1%	3.7%	3.1%	3.2%	3.6%
09) JP MORGAN CHASE & CO	3.2%	2.9%	2.7%	2.4%	2.7%	3.2%	3.7%	4.4%
10) FLAGSTAR BANCORP INC	3.2%	3.2%	3.1%	3.1%	2.3%	2.1%	1.8%	2.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	28.2%	28.3%	28.4%	28.5%	26.9%	25.9%	22.2%	21.9%
02) JP MORGAN CHASE & CO	12.6%	12.6%	12.4%	12.0%	12.9%	12.1%	10.5%	11.1%
03) WELLS FARGO & COMPANY	9.7%	8.9%	8.1%	7.6%	7.7%	8.7%	9.2%	6.0%
04) CITIGROUP INC	9.5%	9.7%	9.9%	10.5%	12.1%	12.3%	12.2%	10.9%
05) NATIONAL CITY CORPORATION	5.9%	6.0%	6.1%	6.2%	3.1%	2.8%	3.1%	3.6%
06) SUNTRUST BANKS INC	4.2%	4.1%	3.8%	3.5%	2.4%	1.8%	1.3%	1.1%
07) INDYMAC BANCORP INC	3.8%	3.9%	3.8%	2.5%	0.7%	0.5%	0.4%	0.5%
08) WASHINGTON MUTUAL INC	2.8%	3.0%	3.2%	3.6%	5.8%	7.6%	10.3%	15.4%
09) FLAGSTAR BANCORP INC	2.4%	2.3%	2.2%	2.0%	0.5%	0.2%	0.3%	0.5%
10) CERBERUS CAPITAL HOLDING	2.3%	2.3%	2.4%	2.6%	3.1%	2.6%	2.3%	2.5%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%							
Credit Enhancement	100.0%							
- Primary MI Only	89.2%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	4.6%							
- Full Recourse	0.1%							
- Shared Arrangement	0.2%							
- Government	0.0%							
- Secondary Market (SMC)	5.9%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%							
Interest Only with Credit Enhancement	100.0%							
Alt-A with Credit Enhancement	100.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-11.65	-12.48	-13.63	-15.15	-8.43	-4.99	-5.26	-7.21



Single Family Conventional Book Characteristics

MI: RMIC (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	44.35	45.19	46.20	47.55	39.32	36.21	37.24	37.01
Wtd Avg Charged Fee	32.70	32.72	32.56	32.40	30.89	31.22	31.98	29.80
Appraisal Waivers								
Appraisal Waiver	1.1%	1.1%	1.0%	0.8%	0.5%	0.3%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	4.37%	3.20%	2.56%	2.36%	2.21%	3.23%	3.66%	3.12%
- SDQ Rate for Loans with CE	4.37%							
- SDQ Rate for Loans without CE	16.67%							
SDQ Rate Excl. Katrina Loans	4.37%	3.19%	2.54%	2.34%	2.13%	2.79%	3.69%	3.14%
SDQ Rate for Katrina Loans	4.13%	4.09%	4.71%	4.94%	6.83%	21.85%	2.20%	1.65%
Serious Delinquent Loans								
SDQ Loan Count	14,073	9,956	7,549	6,404	4,105	4,858	4,532	4,569
SDQ Count for Loans with CE	14,072							
SDQ Count for Loans without CE	1							
SDQ Volume (\$M)								
SDQ Volume	\$2,409.9	\$1,617.1	\$1,127.6	\$865.9	\$484.0	\$554.5	\$524.8	\$522.1
SDQ Volume for Loans with CE	\$2,409.5							
SDQ Volume for Loans without CE	\$0.4							



Single Family Conventional Book Characteristics

MI: Triad (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	106,611	105,921	103,108	98,286	64,397	51,759	40,655	47,215
Book Volume (\$B)	\$16.3	\$16.2	\$15.7	\$14.7	\$8.4	\$6.4	\$4.8	\$5.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
OLTV 60.01% - 70.00%	0.0%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
OLTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV 75.01% - 80.00%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.5%
OLTV 80.01% - 90.00%	44.9%	44.7%	44.1%	43.5%	48.8%	47.3%	49.8%	54.0%
OLTV 90.01% - 95.00%	28.2%	28.2%	28.3%	28.2%	32.0%	35.1%	35.4%	38.4%
OLTV 95.01% - 97.00%	2.1%	2.1%	2.0%	2.1%	2.6%	3.1%	3.5%	2.9%
OLTV 97.01% - 100.00%	24.2%	24.5%	25.1%	25.8%	15.9%	13.5%	10.0%	3.2%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.5%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	93.1%	93.2%	93.3%	93.3%	92.5%	92.4%	92.0%	91.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	44.4%	44.2%	43.4%	42.8%	47.5%	45.6%	47.3%	49.7%
Comb LTV 90.01% - 95.00%	28.0%	28.0%	28.0%	27.9%	31.3%	34.0%	33.6%	35.0%
Comb LTV 95.01% - 97.00%	2.1%	2.0%	1.9%	2.0%	2.5%	2.9%	3.3%	2.5%
Comb LTV 97.01% - 100.00%	24.2%	24.4%	25.1%	25.8%	15.9%	13.5%	9.9%	3.2%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.2%	1.2%	1.2%	1.3%	2.6%	3.7%	5.6%	9.4%
Wtd Avg Comb LTV	93.2%	93.2%	93.3%	93.4%	92.6%	92.5%	92.1%	91.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Comb LTV 80.01% - 90.00%	44.5%	44.3%	43.6%	42.9%	47.8%	46.0%	47.8%	50.7%
Comb LTV 90.01% - 95.00%	28.2%	28.1%	28.2%	28.0%	31.6%	34.4%	34.3%	36.1%



Single Family Conventional Book Characteristics

MI: Triad (Non-Investor Paid Only)

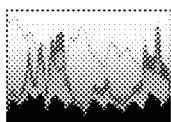
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	2.1%	2.0%	2.0%	2.0%	2.6%	3.0%	3.4%	2.7%
Comb LTV 97.01% - 100.00%	24.2%	24.4%	25.1%	25.8%	15.9%	13.5%	9.9%	3.2%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.9%	0.9%	0.9%	1.0%	1.9%	2.8%	4.3%	7.1%
Wtd Avg Comb LTV	93.2%	93.2%	93.3%	93.4%	92.6%	92.5%	92.1%	91.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	4.4%	5.3%	6.2%	6.6%	11.7%	11.7%	5.6%	5.0%
MTMLTV 60.01% - 70.00%	6.2%	6.7%	6.9%	6.7%	9.8%	10.5%	9.0%	7.8%
MTMLTV 70.01% - 75.00%	4.9%	5.4%	5.8%	5.6%	8.6%	9.0%	8.2%	7.8%
MTMLTV 75.01% - 80.00%	6.4%	6.9%	7.4%	7.3%	12.6%	14.0%	12.4%	13.9%
MTMLTV 80.01% - 90.00%	21.2%	25.0%	28.0%	26.8%	34.0%	34.1%	39.2%	45.6%
MTMLTV 90.01% - 95.00%	14.2%	15.4%	16.0%	16.5%	13.2%	12.9%	14.3%	14.1%
MTMLTV 95.01% - 97.00%	5.6%	5.7%	5.4%	5.7%	3.2%	2.8%	3.2%	2.0%
MTMLTV 97.01% - 100.00%	7.5%	7.7%	8.3%	9.4%	4.5%	3.4%	5.0%	1.8%
MTMLTV > 100.00%	29.2%	21.7%	15.6%	15.0%	2.0%	1.0%	2.3%	0.6%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.7%	1.4%
Wtg Avg MTMLTV	93.5%	89.8%	87.0%	86.6%	79.4%	78.6%	82.0%	81.5%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.8%	0.7%
FICO 550-579	0.7%	0.7%	0.8%	0.8%	0.9%	1.1%	1.3%	1.3%
FICO 580-619	4.8%	4.8%	5.0%	5.1%	4.9%	5.2%	5.9%	5.4%
FICO 620-659	19.0%	19.1%	19.4%	19.9%	21.0%	20.2%	20.3%	19.4%
FICO 660-699	25.0%	25.1%	25.1%	24.9%	24.1%	23.8%	23.7%	24.9%
FICO 700-739	23.8%	23.8%	23.7%	23.5%	23.1%	23.3%	22.9%	24.1%
FICO >= 740	25.8%	25.6%	25.1%	24.8%	24.5%	24.7%	23.8%	22.8%
FICO Missing	0.5%	0.5%	0.6%	0.6%	1.0%	1.1%	1.4%	1.3%
Wtd Avg FICO	700	699	698	698	697	696	694	695
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	83.6%	83.5%	83.6%	83.4%	87.7%	87.3%	87.8%	88.3%
Intermediate-term, fixed-rate	1.9%	1.9%	1.8%	1.8%	2.4%	2.8%	3.4%	4.5%
Adjustable-rate	4.0%	4.0%	4.0%	4.2%	6.2%	8.0%	7.9%	7.0%
Interest Only adjustable-rate	4.7%	4.8%	4.7%	4.6%	1.9%	1.6%	0.8%	0.1%
Negative Amortization	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%



Single Family Conventional Book Characteristics

MI: Triad (Non-Investor Paid Only)

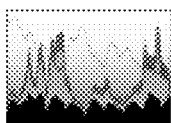
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	5.7%	5.7%	5.9%	6.0%	1.6%	0.3%	0.1%	0.1%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.6%	91.7%	91.7%	91.7%	92.7%	93.7%	94.5%	94.8%
Second/Vacation Home	5.1%	5.0%	5.0%	5.0%	4.3%	3.4%	2.7%	2.2%
Investor Property	3.3%	3.3%	3.3%	3.3%	2.9%	2.9%	2.8%	3.0%
10-K Unit Type (Sums to 100%)								
1 Unit	97.9%	97.9%	98.0%	98.1%	98.1%	98.1%	98.1%	97.5%
2-4 Units	2.1%	2.1%	2.0%	1.9%	1.9%	1.9%	1.9%	2.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.3%	9.2%	9.0%	8.7%	7.1%	6.1%	5.2%	5.9%
Single Family Homes	90.7%	90.8%	91.0%	91.3%	92.9%	93.9%	94.8%	94.1%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	1.1%	1.1%	1.2%	1.2%	2.0%	2.3%	2.8%	2.2%
Condo/Coop	9.3%	9.2%	9.0%	8.7%	7.1%	6.1%	5.2%	5.9%
1 Unit	87.5%	87.6%	87.8%	88.1%	89.0%	89.7%	90.0%	89.4%
2-4 Units	2.1%	2.1%	2.0%	1.9%	1.9%	1.9%	1.9%	2.5%
Condo								
Condo	9.2%	9.1%	8.9%	8.6%	7.0%	6.1%	5.2%	5.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	66.5%	66.5%	66.9%	67.5%	65.3%	66.2%	62.9%	58.6%
Cash-Out Refinance	13.4%	13.4%	13.3%	13.3%	12.9%	9.6%	9.0%	9.5%
Other Refinance	20.1%	20.1%	19.8%	19.2%	21.9%	24.2%	28.1%	31.9%
Origination Type (Sums to 100%)								
TPO Broker	22.7%	22.7%	22.4%	22.3%	25.8%	28.7%	30.7%	33.7%
TPO Correspondent	41.6%	41.9%	42.6%	42.9%	33.1%	28.2%	24.2%	24.6%
Undesignated	0.1%	0.1%	0.1%	0.1%	0.3%	0.4%	0.6%	0.9%
Retail	35.6%	35.3%	34.9%	34.6%	40.8%	42.7%	44.5%	40.7%
Origination Year (Sums to 100%)								
< 2001	1.5%	1.5%	1.6%	1.7%	3.3%	4.8%	7.3%	12.5%
2001	1.3%	1.3%	1.4%	1.5%	2.8%	4.1%	6.4%	13.1%
2002	3.6%	3.6%	3.8%	4.1%	7.5%	10.6%	15.7%	29.5%
2003	9.8%	9.9%	10.3%	11.1%	20.1%	27.6%	38.8%	44.9%
2004	8.9%	9.0%	9.4%	10.1%	18.2%	25.2%	31.9%	0.0%
2005	11.4%	11.6%	12.1%	12.9%	23.2%	27.8%	0.0%	0.0%
2006	15.8%	16.0%	16.7%	17.9%	24.9%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

MI: Triad (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	39.6%	40.0%	41.5%	40.7%	0.0%	0.0%	0.0%	0.0%
2008	8.1%	7.1%	3.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$159,270	\$158,880	\$157,072	\$154,514	\$135,550	\$127,609	\$121,828	\$127,600
Loan Original Note Rate	6.51%	6.51%	6.53%	6.55%	6.35%	6.21%	6.31%	6.59%
Seasoning (Sums to 100%)								
Seasoned	0.7%	0.7%	0.6%	0.6%	0.7%	0.8%	0.6%	0.7%
Non-Seasoned	99.3%	99.3%	99.4%	99.4%	99.3%	99.2%	99.4%	99.3%
ACI								
ACI Probability	1.19%	1.20%	1.22%	1.24%	1.20%	1.18%	1.23%	1.13%
Wtd Avg ACI Score	663	663	662	662	663	665	664	665
Credit Premium								
Wtd Avg Credit Premium	-0.09	-0.09	-0.09	-0.08	-0.09	-0.08	-0.10	-0.06
Credit Premium > 1.5	0.7%	0.7%	0.7%	0.7%	0.4%	0.5%	0.7%	1.1%
Prepay Premium								
Prepay Premium	3.4%	3.4%	3.5%	3.7%	0.9%	1.0%	1.2%	2.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.9%	2.9%	2.9%	3.0%	3.9%	4.4%	5.0%	4.9%
DTI Ratio > 20 and <= 30	12.5%	12.5%	12.5%	12.6%	15.3%	17.0%	18.3%	18.0%
DTI Ratio > 30 and <= 40	28.2%	28.2%	28.2%	28.4%	30.6%	31.7%	31.7%	31.4%
DTI Ratio > 40 and <= 50	31.5%	31.5%	31.3%	31.1%	28.3%	26.7%	25.3%	24.8%
DTI Ratio > 50	21.5%	21.5%	21.5%	21.3%	18.7%	17.3%	16.9%	17.3%
DTI Ratio Missing	3.4%	3.4%	3.5%	3.7%	3.3%	2.9%	2.7%	3.5%
Wtd Avg DTI Ratio	41.6%	41.6%	41.6%	41.5%	40.1%	39.4%	38.8%	38.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.9%	2.9%	2.9%	3.0%	3.9%	4.4%	5.0%	4.9%
DTI Ratio > 20 and <= 30	12.5%	12.5%	12.5%	12.6%	15.3%	16.9%	18.3%	18.0%
DTI Ratio > 30 and <= 40	28.2%	28.2%	28.2%	28.4%	30.6%	31.7%	31.7%	31.4%
DTI Ratio > 40 and <= 50	31.5%	31.5%	31.3%	31.1%	28.3%	26.7%	25.3%	24.9%
DTI Ratio > 50	21.5%	21.5%	21.5%	21.3%	18.7%	17.3%	16.9%	17.3%
DTI Ratio Missing	3.4%	3.4%	3.5%	3.7%	3.3%	2.9%	2.7%	3.5%
Wtd Avg DTI Ratio	41.6%	41.6%	41.6%	41.5%	40.1%	39.4%	38.8%	38.8%
Origination Term (Sums to 100%)								
<= 15 Years	1.9%	1.9%	1.8%	1.8%	2.4%	2.8%	3.4%	4.5%



Single Family Conventional Book Characteristics

MI: Triad (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.4%	1.4%	1.4%	1.4%	1.9%	2.2%	2.2%	2.1%
> 25 Years and <= 30 Years	95.0%	95.0%	95.2%	95.2%	95.5%	95.0%	94.4%	93.3%
> 30 Years	1.6%	1.6%	1.7%	1.6%	0.2%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	89.3%	89.3%	89.5%	89.4%	89.3%	87.6%	87.9%	88.3%
Intermediate-Term Fixed Rate (excl Balloon)	1.8%	1.8%	1.7%	1.7%	2.2%	2.5%	3.0%	4.0%
Adjustable Rate	8.8%	8.8%	8.7%	8.9%	8.3%	9.6%	8.6%	7.1%
Balloon	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	0.5%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.6%	1.6%	1.7%	1.6%	0.2%	0.0%	0.0%	0.0%
Hybrid Arm	8.6%	8.6%	8.5%	8.6%	7.9%	9.1%	8.1%	6.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.7%	0.7%	0.7%	0.7%	1.2%	1.6%	1.5%	1.8%
- 5/1 Hybrid Arm	5.9%	5.9%	5.9%	5.9%	4.4%	5.0%	4.5%	3.3%
- 7/1 Hybrid Arm	1.4%	1.4%	1.4%	1.4%	1.9%	2.2%	1.9%	1.5%
- 10/1 Hybrid Arm	0.5%	0.5%	0.5%	0.5%	0.4%	0.3%	0.2%	0.1%
NegAm ARM	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Interest Only	10.5%	10.5%	10.5%	10.6%	3.5%	1.9%	0.9%	0.2%
- Interest Only ARM	4.7%	4.8%	4.7%	4.6%	1.9%	1.6%	0.8%	0.1%
- Interest Only FRM	5.7%	5.7%	5.9%	6.0%	1.6%	0.3%	0.1%	0.1%
Alt-A	15.1%	15.3%	15.8%	16.7%	14.3%	12.7%	12.8%	18.9%
- Alt-A Low/No Doc	9.9%	10.0%	10.4%	10.9%	9.2%	9.0%	9.2%	13.7%
- Alt-A No Disclosure	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	2.0%	2.0%	2.1%	2.2%	3.6%	3.9%	3.3%	5.1%
- Alt-A SISA	0.7%	0.8%	0.8%	0.8%	0.6%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.8%	1.8%	1.9%	2.0%	1.2%	1.0%	1.0%	1.6%
- Alt-A Stated Income	5.1%	5.2%	5.4%	5.6%	3.7%	4.0%	4.9%	6.9%



Single Family Conventional Book Characteristics

MI: Triad (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	4.1%	4.1%	4.2%	4.5%	3.1%	1.2%	0.5%	0.2%
Alt-A Deals (no SFC)	1.1%	1.2%	1.2%	1.3%	2.0%	2.6%	3.2%	5.0%
My Community Mortgage	6.2%	6.2%	6.4%	6.6%	2.2%	1.4%	1.4%	0.6%
Non-Full Doc								
Non-Full Doc Total	25.4%	25.5%	25.3%	24.7%	20.2%	18.9%	18.8%	22.2%
- Select Lender Programs Non-Full Doc	15.6%	15.6%	15.0%	13.9%	11.2%	10.1%	10.0%	9.2%
- Other Low/No Doc	9.8%	9.9%	10.3%	10.8%	9.0%	8.7%	8.8%	13.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	81.9%	81.7%	81.0%	79.9%	79.5%	79.3%	77.0%	69.5%
Investor Channel	17.0%	17.1%	17.8%	18.8%	18.0%	17.1%	17.6%	21.5%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.1%	1.1%	1.2%	1.3%	2.5%	3.6%	5.4%	9.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.5%	0.5%	0.5%	0.5%	0.3%	0.3%	0.2%	0.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.2%	1.2%	1.2%	1.2%	1.1%	1.0%	0.9%	0.9%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/20/00	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%
- 90/05/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%



Single Family Conventional Book Characteristics

MI: Triad (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.1%	0.1%
EA/TPR								
EA/TPR	4.1%	4.2%	4.3%	4.6%	4.8%	4.5%	4.8%	3.6%
- EA I	2.0%	2.0%	2.0%	2.1%	2.2%	1.9%	1.9%	1.4%
- EA/TPR II	1.5%	1.5%	1.6%	1.7%	1.7%	1.5%	1.6%	1.3%
- EA/TPR III	0.7%	0.7%	0.7%	0.8%	0.9%	1.1%	1.3%	1.0%
10-K Property Region (Sums to 100%)								
Midwest	16.0%	16.0%	16.1%	16.4%	18.5%	19.0%	19.3%	17.6%
Northeast	13.8%	13.8%	13.6%	13.3%	11.8%	11.0%	10.0%	10.8%
Southeast	31.9%	31.9%	32.1%	32.5%	34.5%	34.3%	33.7%	32.6%
Southwest	26.4%	26.5%	26.8%	26.9%	27.3%	28.2%	28.9%	24.2%
West	12.0%	11.9%	11.4%	10.9%	7.9%	7.5%	8.0%	14.7%
Census Region (Sums to 100%)								
New England	3.5%	3.6%	3.5%	3.6%	2.7%	2.4%	2.0%	2.4%
Middle Atlantic	9.7%	9.7%	9.5%	9.2%	8.7%	8.4%	7.8%	8.3%
East North Central	13.3%	13.4%	13.6%	13.8%	16.3%	17.1%	17.6%	16.1%
East South Central	6.0%	6.0%	6.0%	6.1%	7.3%	7.7%	7.3%	6.0%
South Atlantic	26.5%	26.5%	26.6%	26.9%	27.6%	26.8%	26.7%	26.8%
West North Central	5.2%	5.2%	5.1%	5.2%	5.2%	4.9%	4.4%	3.5%
West South Central	14.7%	14.8%	15.0%	15.2%	17.6%	19.1%	20.0%	14.1%
Mountain	11.9%	11.9%	11.9%	11.8%	8.8%	8.0%	8.1%	10.8%
Pacific	9.2%	9.1%	8.6%	8.1%	5.8%	5.7%	6.2%	12.1%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) TX	10.8%	10.8%	11.0%	11.2%	13.4%	15.0%	16.1%	11.1%
02) FL	7.6%	7.7%	7.8%	7.9%	7.5%	6.6%	6.0%	7.3%
03) NC	5.8%	5.8%	5.8%	5.9%	6.7%	6.7%	6.5%	5.4%
04) CA	5.6%	5.5%	5.1%	4.7%	3.0%	3.1%	3.5%	8.7%
05) IL	4.4%	4.4%	4.4%	4.4%	4.3%	4.0%	3.8%	4.4%
06) GA	4.2%	4.2%	4.2%	4.3%	5.0%	5.5%	5.9%	5.6%
07) AZ	4.1%	4.1%	4.2%	4.2%	3.0%	2.6%	2.4%	3.3%
08) PA	3.9%	3.9%	3.9%	3.9%	4.4%	4.4%	4.1%	3.8%
09) OH	3.4%	3.5%	3.5%	3.7%	4.9%	5.4%	5.7%	4.6%
10) NJ	3.4%	3.4%	3.3%	3.2%	2.4%	2.1%	1.9%	2.6%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	47.4%	47.8%	48.4%	48.6%	55.7%	55.4%	52.8%	54.8%



Single Family Conventional Book Characteristics

MI: Triad (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) WELLS FARGO & COMPANY	16.8%	16.2%	15.0%	14.3%	8.3%	5.8%	4.3%	3.2%
03) CITIGROUP INC	7.3%	7.3%	7.3%	7.2%	5.1%	3.6%	2.3%	2.5%
04) LEHMAN BROTHERS HOLDINGS INC	5.4%	5.5%	5.7%	6.0%	0.4%	0.5%	0.5%	0.1%
05) JP MORGAN CHASE & CO	3.5%	3.5%	3.5%	3.4%	3.0%	3.0%	3.4%	4.1%
06) SUNTRUST BANKS INC	2.3%	2.3%	2.3%	2.2%	1.3%	1.1%	0.9%	1.0%
07) WASHINGTON MUTUAL INC	2.1%	2.1%	2.1%	2.3%	3.6%	4.5%	5.3%	6.3%
08) CERBERUS CAPITAL HOLDING	2.0%	2.1%	2.0%	2.1%	3.0%	3.0%	2.4%	1.7%
09) AGFIRST FARM CREDIT BANK	1.3%	1.2%	1.2%	1.3%	1.8%	2.0%	2.3%	1.2%
10) COLONIAL SAVINGS FA	1.2%	1.2%	1.2%	1.2%	1.7%	1.8%	1.9%	1.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	47.4%	47.9%	48.5%	48.8%	55.9%	55.5%	52.7%	54.8%
02) WELLS FARGO & COMPANY	18.2%	17.6%	16.4%	15.8%	10.7%	8.7%	7.7%	5.2%
03) CITIGROUP INC	7.9%	8.0%	8.0%	7.9%	6.5%	5.5%	5.0%	5.2%
04) JP MORGAN CHASE & CO	5.8%	5.8%	5.9%	5.8%	6.6%	7.3%	8.1%	8.0%
05) LEHMAN BROTHERS HOLDINGS INC	5.4%	5.4%	5.6%	6.0%	0.4%	0.4%	0.4%	0.0%
06) CERBERUS CAPITAL HOLDING	2.4%	2.4%	2.3%	2.4%	3.6%	3.7%	3.4%	3.2%
07) SUNTRUST BANKS INC	1.7%	1.7%	1.8%	1.5%	0.8%	0.8%	0.6%	0.7%
08) WASHINGTON MUTUAL INC	1.5%	1.5%	1.5%	1.6%	2.4%	2.9%	3.7%	6.0%
09) COLONIAL SAVINGS FA	1.2%	1.2%	1.2%	1.2%	1.7%	1.8%	1.9%	1.0%
10) AGFIRST FARM CREDIT BANK	1.0%	0.9%	0.9%	0.9%	1.1%	0.9%	0.7%	0.4%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%							
Credit Enhancement	100.0%							
- Primary MI Only	95.4%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	4.4%							
- Full Recourse	0.1%							
- Shared Arrangement	0.2%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%							
Interest Only with Credit Enhancement	100.0%							
Alt-A with Credit Enhancement	100.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-15.22	-15.36	-15.78	-16.34	-9.09	-6.77	-7.21	-7.59



Single Family Conventional Book Characteristics

MI: Triad (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	44.98	45.03	45.25	46.04	37.72	35.57	36.26	35.94
Wtd Avg Charged Fee	29.77	29.67	29.47	29.70	28.64	28.80	29.05	28.35
Appraisal Waivers								
Appraisal Waiver	0.8%	0.8%	0.7%	0.6%	0.5%	0.4%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	4.75%	3.35%	2.61%	2.18%	2.11%	3.21%	3.29%	2.62%
- SDQ Rate for Loans with CE	4.75%							
- SDQ Rate for Loans without CE	0.00%							
SDQ Rate Excl. Katrina Loans	4.75%	3.35%	2.59%	2.15%	2.03%	2.86%	3.31%	2.62%
SDQ Rate for Katrina Loans	4.75%	3.87%	5.03%	6.79%	10.31%	28.57%	2.29%	2.13%
Serious Delinquent Loans								
SDQ Loan Count	5,064	3,547	2,689	2,145	1,361	1,664	1,338	1,190
SDQ Count for Loans with CE	5,064							
SDQ Count for Loans without CE	0							
SDQ Volume (\$M)								
SDQ Volume	\$891.9	\$602.7	\$417.9	\$301.0	\$161.6	\$195.0	\$161.2	\$140.7
SDQ Volume for Loans with CE	\$891.9							
SDQ Volume for Loans without CE	\$0.0							



Single Family Conventional Book Characteristics

MI: UGI (Non-Investor Paid Only)

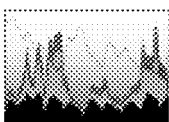
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	432,688	423,960	399,329	366,913	255,690	200,292	159,226	197,450
Book Volume (\$B)	\$63.9	\$62.3	\$57.3	\$51.1	\$32.2	\$24.0	\$18.2	\$23.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%
OLTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%
OLTV 75.01% - 80.00%	0.3%	0.3%	0.3%	0.3%	0.5%	0.6%	0.8%	0.9%
OLTV 80.01% - 90.00%	43.3%	42.6%	41.3%	40.6%	43.0%	43.8%	43.1%	48.1%
OLTV 90.01% - 95.00%	23.8%	23.6%	23.0%	23.0%	25.9%	30.0%	33.5%	36.1%
OLTV 95.01% - 97.00%	3.3%	3.3%	3.4%	3.6%	4.6%	5.5%	6.5%	6.6%
OLTV 97.01% - 100.00%	29.0%	29.9%	31.6%	32.1%	25.5%	19.4%	15.4%	7.6%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	93.3%	93.4%	93.6%	93.6%	93.1%	92.7%	92.5%	91.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	42.5%	41.7%	40.3%	39.5%	41.2%	41.2%	39.0%	40.6%
Comb LTV 90.01% - 95.00%	23.3%	23.1%	22.4%	22.2%	24.6%	28.0%	30.3%	30.2%
Comb LTV 95.01% - 97.00%	3.1%	3.2%	3.3%	3.5%	4.4%	5.2%	6.0%	5.8%
Comb LTV 97.01% - 100.00%	28.9%	29.8%	31.6%	32.1%	25.5%	19.4%	15.4%	7.5%
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	1.7%	1.8%	2.0%	2.3%	3.9%	5.9%	9.0%	15.6%
Wtd Avg Comb LTV	93.5%	93.6%	93.7%	93.8%	93.4%	93.0%	92.9%	92.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
Comb LTV 80.01% - 90.00%	42.7%	41.9%	40.6%	39.8%	41.6%	41.8%	39.9%	42.4%
Comb LTV 90.01% - 95.00%	23.5%	23.3%	22.6%	22.5%	25.1%	28.7%	31.4%	32.1%



Single Family Conventional Book Characteristics

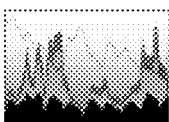
MI: UGI (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	3.2%	3.2%	3.3%	3.5%	4.5%	5.3%	6.1%	6.0%
Comb LTV 97.01% - 100.00%	28.9%	29.8%	31.6%	32.1%	25.5%	19.4%	15.4%	7.5%
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	1.3%	1.3%	1.5%	1.7%	2.9%	4.4%	6.8%	11.5%
Wtd Avg Comb LTV	93.5%	93.5%	93.7%	93.8%	93.4%	93.0%	92.9%	92.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	5.1%	6.0%	7.2%	8.2%	12.8%	13.5%	8.5%	9.0%
MTMLTV 60.01% - 70.00%	6.1%	6.7%	7.4%	7.7%	10.7%	11.7%	9.6%	9.4%
MTMLTV 70.01% - 75.00%	4.6%	5.0%	5.7%	5.9%	8.7%	9.7%	8.8%	8.6%
MTMLTV 75.01% - 80.00%	5.8%	6.4%	7.2%	7.7%	11.5%	13.5%	13.2%	13.7%
MTMLTV 80.01% - 90.00%	20.7%	24.8%	27.2%	26.1%	29.9%	32.5%	35.8%	39.9%
MTMLTV 90.01% - 95.00%	15.0%	15.8%	15.5%	14.9%	11.6%	10.5%	13.1%	13.0%
MTMLTV 95.01% - 97.00%	6.0%	6.0%	5.7%	5.6%	3.9%	2.8%	3.3%	2.5%
MTMLTV 97.01% - 100.00%	8.4%	8.9%	10.5%	10.5%	7.1%	4.3%	5.2%	2.4%
MTMLTV > 100.00%	28.1%	20.1%	13.4%	13.4%	3.6%	1.1%	2.0%	0.6%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	0.9%
Wtg Avg MTMLTV	92.2%	88.8%	86.2%	85.4%	79.2%	77.4%	80.4%	79.5%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.5%	0.6%	0.7%	0.8%	0.8%	1.0%	0.9%
FICO 550-579	1.0%	1.0%	1.1%	1.2%	1.4%	1.4%	1.7%	1.7%
FICO 580-619	7.3%	7.6%	8.2%	8.7%	8.0%	7.3%	7.4%	6.7%
FICO 620-659	19.2%	19.7%	20.6%	21.3%	20.5%	19.6%	19.5%	18.4%
FICO 660-699	23.7%	24.0%	24.0%	23.8%	23.2%	23.0%	22.8%	23.7%
FICO 700-739	21.6%	21.4%	20.9%	20.5%	21.0%	21.6%	21.6%	22.4%
FICO >= 740	25.9%	24.9%	23.6%	22.7%	23.3%	24.1%	23.4%	22.9%
FICO Missing	0.9%	0.9%	1.0%	1.1%	1.7%	2.1%	2.5%	3.3%
Wtd Avg FICO	696	695	692	690	692	693	692	693
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	87.2%	87.1%	87.1%	86.7%	88.1%	88.3%	89.2%	88.6%
Intermediate-term, fixed-rate	2.2%	2.2%	2.0%	1.9%	2.2%	2.4%	2.8%	4.4%
Adjustable-rate	4.0%	4.0%	4.1%	4.6%	6.4%	7.5%	7.3%	6.7%
Interest Only adjustable-rate	2.3%	2.3%	2.2%	2.1%	1.9%	1.4%	0.6%	0.2%
Negative Amortization	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.0%	0.1%



MI: UGI (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	4.1%	4.2%	4.4%	4.5%	1.1%	0.2%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	94.0%	93.9%	93.9%	94.0%	93.9%	94.4%	95.7%	95.8%
Second/Vacation Home	3.0%	3.1%	3.1%	3.1%	3.2%	2.9%	2.2%	1.9%
Investor Property	2.9%	3.0%	3.0%	2.9%	2.8%	2.7%	2.1%	2.3%
10-K Unit Type (Sums to 100%)								
1 Unit	98.0%	98.1%	98.1%	98.0%	97.9%	97.7%	97.6%	97.2%
2-4 Units	2.0%	1.9%	1.9%	2.0%	2.1%	2.3%	2.4%	2.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.9%	9.9%	9.8%	9.6%	8.5%	7.5%	6.5%	6.8%
Single Family Homes	90.1%	90.1%	90.2%	90.4%	91.5%	92.5%	93.5%	93.2%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.6%	0.7%	0.7%	0.8%	1.0%	1.2%	1.4%	1.1%
Condo/Coop	9.9%	9.9%	9.8%	9.6%	8.5%	7.5%	6.5%	6.8%
1 Unit	87.5%	87.5%	87.6%	87.6%	88.4%	89.0%	89.8%	89.3%
2-4 Units	1.9%	1.9%	1.9%	2.0%	2.1%	2.3%	2.4%	2.8%
Condo								
Condo	9.4%	9.5%	9.3%	9.1%	7.9%	7.0%	6.0%	6.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	73.0%	72.7%	73.6%	74.8%	74.2%	72.1%	69.9%	65.5%
Cash-Out Refinance	10.6%	10.8%	10.6%	10.1%	9.7%	8.9%	7.9%	8.4%
Other Refinance	16.4%	16.6%	15.8%	15.1%	16.1%	19.0%	22.3%	26.1%
Origination Type (Sums to 100%)								
TPO Broker	22.5%	22.7%	23.0%	22.8%	20.8%	19.5%	19.0%	21.0%
TPO Correspondent	32.8%	33.2%	33.6%	33.4%	29.9%	27.6%	24.8%	22.3%
Undesignated	0.2%	0.2%	0.2%	0.3%	0.5%	0.7%	1.2%	1.8%
Retail	44.6%	43.9%	43.2%	43.6%	48.9%	52.2%	55.0%	54.9%
Origination Year (Sums to 100%)								
< 2001	2.2%	2.3%	2.5%	2.9%	4.9%	7.3%	11.2%	19.7%
2001	1.5%	1.5%	1.7%	1.9%	3.2%	4.7%	7.1%	14.3%
2002	3.4%	3.5%	3.9%	4.4%	7.3%	10.6%	15.6%	27.7%
2003	8.7%	8.9%	9.7%	11.0%	18.0%	25.4%	36.3%	38.3%
2004	8.1%	8.4%	9.2%	10.4%	16.9%	23.9%	29.8%	0.0%
2005	11.5%	11.8%	12.9%	14.6%	23.8%	28.1%	0.0%	0.0%
2006	14.9%	15.4%	16.9%	19.1%	25.8%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics
MI: UGI (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	33.1%	34.0%	37.1%	35.7%	0.0%	0.0%	0.0%	0.0%
2008	16.6%	14.2%	6.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$153,670	\$152,498	\$148,802	\$144,423	\$131,316	\$124,546	\$118,043	\$121,488
Loan Original Note Rate	6.40%	6.41%	6.44%	6.46%	6.31%	6.18%	6.29%	6.59%
Seasoning (Sums to 100%)								
Seasoned	1.4%	1.1%	1.1%	1.2%	1.2%	1.3%	1.2%	1.5%
Non-Seasoned	98.6%	98.9%	98.9%	98.8%	98.8%	98.7%	98.8%	98.5%
ACI								
ACI Probability	1.25%	1.27%	1.32%	1.37%	1.26%	1.12%	1.10%	0.95%
Wtd Avg ACI Score	667	665	663	661	665	669	670	673
Credit Premium								
Wtd Avg Credit Premium	-0.08	-0.09	-0.10	-0.09	-0.09	-0.10	-0.14	-0.12
Credit Premium > 1.5	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.5%
Prepay Premium								
Prepay Premium	0.6%	0.6%	0.7%	0.7%	0.8%	0.7%	0.7%	1.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.6%	3.6%	3.7%	3.9%	5.1%	6.2%	7.1%	7.2%
DTI Ratio > 20 and <= 30	13.5%	13.3%	13.3%	13.6%	16.5%	18.8%	20.6%	21.2%
DTI Ratio > 30 and <= 40	27.1%	27.0%	26.9%	27.1%	29.5%	30.6%	31.2%	32.7%
DTI Ratio > 40 and <= 50	28.4%	28.4%	28.2%	27.8%	26.0%	24.1%	22.3%	21.8%
DTI Ratio > 50	24.2%	24.5%	24.5%	23.9%	20.0%	17.7%	16.1%	14.1%
DTI Ratio Missing	3.2%	3.3%	3.5%	3.8%	2.9%	2.7%	2.7%	3.0%
Wtd Avg DTI Ratio	41.8%	41.9%	41.9%	41.6%	39.9%	38.7%	37.8%	37.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.6%	3.6%	3.7%	3.9%	5.1%	6.2%	7.1%	7.2%
DTI Ratio > 20 and <= 30	13.5%	13.3%	13.3%	13.7%	16.5%	18.8%	20.6%	21.2%
DTI Ratio > 30 and <= 40	27.3%	27.1%	27.1%	27.3%	29.5%	30.6%	31.2%	32.7%
DTI Ratio > 40 and <= 50	28.6%	28.6%	28.4%	28.0%	26.0%	24.1%	22.3%	21.8%
DTI Ratio > 50	24.4%	24.8%	24.7%	24.2%	20.0%	17.7%	16.1%	14.1%
DTI Ratio Missing	2.6%	2.6%	2.8%	3.0%	2.9%	2.7%	2.7%	3.0%
Wtd Avg DTI Ratio	41.8%	41.9%	41.9%	41.7%	39.9%	38.7%	37.8%	37.1%
Origination Term (Sums to 100%)								
<= 15 Years	2.2%	2.2%	2.0%	1.9%	2.2%	2.4%	2.8%	4.4%



Single Family Conventional Book Characteristics

MI: UGI (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.7%	1.7%	1.7%	1.7%	2.0%	2.1%	2.0%	2.2%
> 25 Years and <= 30 Years	94.5%	94.5%	94.7%	94.8%	95.5%	95.5%	95.1%	93.4%
> 30 Years	1.5%	1.5%	1.6%	1.6%	0.2%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	91.3%	91.3%	91.5%	91.2%	89.2%	88.5%	89.3%	88.6%
Intermediate-Term Fixed Rate (excl Balloon)	2.1%	2.1%	1.9%	1.8%	2.0%	2.1%	2.4%	3.7%
Adjustable Rate	6.4%	6.4%	6.5%	6.9%	8.6%	9.1%	7.9%	7.0%
Balloon	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	0.7%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.5%	1.5%	1.6%	1.6%	0.2%	0.0%	0.0%	0.0%
Hybrid Arm	6.1%	6.1%	6.2%	6.5%	8.0%	8.5%	7.3%	6.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.7%	0.7%	0.7%	0.8%	1.1%	1.3%	1.1%	1.6%
- 5/1 Hybrid Arm	3.6%	3.6%	3.6%	3.8%	4.4%	4.6%	3.9%	3.0%
- 7/1 Hybrid Arm	1.5%	1.5%	1.5%	1.6%	2.1%	2.3%	2.1%	1.6%
- 10/1 Hybrid Arm	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%
NegAm ARM	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.0%	0.1%
Interest Only	6.4%	6.5%	6.6%	6.7%	3.0%	1.7%	0.6%	0.2%
- Interest Only ARM	2.3%	2.3%	2.2%	2.1%	1.9%	1.4%	0.6%	0.2%
- Interest Only FRM	4.1%	4.2%	4.4%	4.5%	1.1%	0.2%	0.1%	0.0%
Alt-A	6.5%	6.7%	7.3%	7.9%	7.7%	6.3%	4.9%	7.0%
- Alt-A Low/No Doc	4.5%	4.6%	4.9%	5.3%	4.6%	3.7%	3.1%	4.8%
- Alt-A No Disclosure	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	1.1%	1.1%	1.2%	1.3%	1.5%	1.4%	1.0%	1.8%
- Alt-A SISA	0.5%	0.5%	0.5%	0.6%	0.4%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.7%	0.8%	0.8%	0.9%	0.7%	0.6%	0.5%	0.8%
- Alt-A Stated Income	2.0%	2.1%	2.2%	2.3%	2.0%	1.7%	1.5%	2.2%



Single Family Conventional Book Characteristics

MI: UGI (Non-Investor Paid Only)

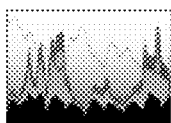
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.0%	1.1%	1.1%	1.3%	1.3%	0.7%	0.2%	0.1%
Alt-A Deals (no SFC)	1.0%	1.1%	1.2%	1.3%	1.8%	1.9%	1.6%	2.1%
My Community Mortgage	11.2%	11.5%	12.3%	13.0%	7.2%	3.2%	2.9%	1.4%
Non-Full Doc								
Non-Full Doc Total	14.3%	14.0%	13.4%	12.7%	10.1%	8.5%	6.8%	7.9%
- Select Lender Programs Non-Full Doc	9.9%	9.5%	8.5%	7.4%	5.6%	4.9%	3.8%	3.3%
- Other Low/No Doc	4.4%	4.6%	4.9%	5.3%	4.5%	3.6%	3.0%	4.6%
Subprime Deals								
Subprime	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	87.3%	87.2%	86.6%	86.1%	84.3%	83.6%	82.6%	75.4%
Investor Channel	9.0%	9.0%	9.7%	10.8%	12.0%	10.8%	8.8%	9.8%
eChannel	2.0%	2.0%	1.8%	0.9%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.7%	1.7%	1.9%	2.2%	3.7%	5.6%	8.6%	14.9%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.7%	0.7%	0.7%	0.7%	0.5%	0.4%	0.3%	0.3%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%	0.2%
- Other	0.4%	0.4%	0.4%	0.4%	0.2%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.4%	1.4%	1.4%	1.4%	1.3%	1.2%	1.2%	1.1%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/20/00	0.3%	0.3%	0.3%	0.4%	0.4%	0.3%	0.3%	0.2%
- 90/05/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%



Single Family Conventional Book Characteristics

MI: UGI (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	0.3%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.1%
EA/TPR								
EA/TPR	6.4%	6.7%	7.1%	7.2%	7.2%	7.0%	7.1%	5.8%
- EA I	3.1%	3.2%	3.3%	3.2%	3.3%	3.1%	2.8%	2.3%
- EA/TPR II	2.2%	2.3%	2.5%	2.6%	2.4%	2.2%	2.3%	2.0%
- EA/TPR III	1.1%	1.2%	1.3%	1.4%	1.6%	1.8%	2.1%	1.4%
10-K Property Region (Sums to 100%)								
Midwest	21.7%	22.1%	22.5%	23.1%	25.0%	25.1%	25.1%	21.3%
Northeast	15.8%	15.4%	15.3%	15.4%	15.5%	15.5%	14.5%	14.7%
Southeast	31.2%	31.5%	31.8%	31.9%	30.2%	28.9%	28.4%	28.3%
Southwest	20.7%	20.7%	20.8%	20.9%	21.6%	22.4%	23.2%	20.7%
West	10.5%	10.3%	9.6%	8.9%	7.7%	8.2%	8.8%	15.1%
Census Region (Sums to 100%)								
New England	4.6%	4.6%	4.6%	4.5%	4.5%	4.4%	3.9%	4.4%
Middle Atlantic	10.7%	10.3%	10.3%	10.3%	10.6%	10.7%	10.3%	10.0%
East North Central	16.8%	17.1%	17.5%	17.9%	19.4%	19.8%	20.3%	18.0%
East South Central	5.9%	5.9%	6.1%	6.2%	6.2%	5.9%	5.5%	4.7%
South Atlantic	25.9%	26.1%	26.2%	26.2%	24.4%	23.3%	23.2%	23.9%
West North Central	8.8%	8.9%	8.9%	9.1%	9.8%	9.5%	8.8%	6.7%
West South Central	11.0%	11.0%	11.1%	11.3%	12.3%	13.1%	13.9%	10.9%
Mountain	7.7%	7.8%	7.7%	7.4%	6.8%	6.9%	7.0%	8.9%
Pacific	8.7%	8.4%	7.7%	7.1%	6.0%	6.4%	7.1%	12.7%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) FL	8.8%	8.9%	9.1%	9.2%	8.5%	7.5%	6.8%	8.1%
02) TX	7.4%	7.2%	7.3%	7.4%	8.1%	8.8%	9.5%	7.5%
03) IL	6.0%	6.1%	6.1%	6.1%	5.9%	5.7%	5.5%	4.9%
04) GA	5.3%	5.3%	5.3%	5.4%	5.2%	5.3%	5.6%	5.1%
05) CA	4.2%	4.0%	3.5%	2.9%	2.4%	2.6%	3.1%	7.5%
06) NY	4.0%	3.6%	3.6%	3.7%	3.9%	4.2%	4.3%	4.2%
07) PA	3.6%	3.6%	3.6%	3.6%	3.8%	3.8%	3.4%	3.0%
08) OH	3.5%	3.6%	3.7%	3.8%	4.5%	4.6%	4.9%	4.5%
09) NC	3.3%	3.3%	3.3%	3.4%	3.4%	3.5%	3.8%	3.4%
10) IN	3.3%	3.4%	3.6%	3.7%	4.2%	4.3%	4.4%	3.5%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	26.4%	26.0%	27.1%	28.0%	29.2%	28.1%	26.3%	28.2%



Single Family Conventional Book Characteristics

MI: UGI (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	10.2%	10.4%	10.3%	10.2%	8.0%	6.3%	4.6%	4.3%
03) PHH CORPORATION	8.0%	8.2%	8.5%	8.2%	10.0%	11.3%	12.4%	11.3%
04) SUNTRUST BANKS INC	7.5%	7.6%	7.7%	7.6%	6.0%	4.8%	4.1%	3.0%
05) WELLS FARGO & COMPANY	6.6%	6.3%	4.4%	3.4%	2.4%	2.5%	2.3%	1.8%
06) JP MORGAN CHASE & CO	4.9%	4.8%	4.5%	4.0%	3.8%	4.4%	5.4%	6.9%
07) NATIONAL CITY CORPORATION	3.4%	3.5%	3.6%	3.5%	1.9%	1.5%	1.5%	1.5%
08) AMTRUST FINANCIAL CORPORATION	3.3%	3.3%	3.4%	3.5%	2.8%	1.9%	1.3%	0.9%
09) CERBERUS CAPITAL HOLDING	3.2%	3.2%	3.1%	3.1%	3.7%	3.7%	2.9%	2.5%
10) WASHINGTON MUTUAL INC	3.0%	3.1%	3.4%	3.8%	5.9%	7.7%	9.0%	9.4%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	26.4%	26.1%	27.2%	28.2%	29.5%	28.2%	26.3%	28.2%
02) CITIGROUP INC	12.3%	12.5%	12.6%	12.8%	11.9%	10.7%	9.1%	7.0%
03) JP MORGAN CHASE & CO	11.2%	11.2%	11.0%	10.6%	11.0%	11.1%	11.9%	12.2%
04) WELLS FARGO & COMPANY	10.6%	10.4%	8.8%	8.1%	8.0%	8.0%	7.4%	4.4%
05) PHH CORPORATION	5.9%	6.0%	6.1%	5.5%	6.0%	7.1%	8.1%	8.3%
06) SUNTRUST BANKS INC	5.5%	5.5%	5.4%	5.1%	3.6%	3.3%	2.9%	2.2%
07) CERBERUS CAPITAL HOLDING	3.7%	3.8%	3.7%	3.6%	4.4%	4.6%	4.2%	4.6%
08) NATIONAL CITY CORPORATION	3.5%	3.5%	3.6%	3.5%	1.9%	1.5%	1.4%	1.5%
09) UNITED SERVICES AUTOMOBILE ASSOCIATION	2.9%	3.0%	2.8%	2.7%	1.5%	1.4%	1.7%	2.8%
10) WASHINGTON MUTUAL INC	2.3%	2.4%	2.6%	2.9%	4.5%	5.9%	7.5%	10.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%							
Credit Enhancement	100.0%							
- Primary MI Only	96.3%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	3.2%							
- Full Recourse	0.1%							
- Shared Arrangement	0.4%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%							
Interest Only with Credit Enhancement	100.0%							
Alt-A with Credit Enhancement	100.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-13.05	-13.56	-15.02	-16.93	-9.82	-4.86	-5.34	-7.76



Single Family Conventional Book Characteristics

MI: UGI (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	45.49	46.17	47.50	49.26	41.13	35.91	36.14	35.87
Wtd Avg Charged Fee	32.43	32.62	32.48	32.33	31.31	31.05	30.80	28.11
Appraisal Waivers								
Appraisal Waiver	1.3%	1.3%	1.2%	1.0%	0.6%	0.4%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	4.44%	3.17%	2.56%	2.36%	1.94%	2.99%	3.10%	2.74%
- SDQ Rate for Loans with CE	4.44%							
- SDQ Rate for Loans without CE	4.76%							
SDQ Rate Excl. Katrina Loans	4.45%	3.17%	2.55%	2.34%	1.88%	2.53%	3.14%	2.76%
SDQ Rate for Katrina Loans	3.68%	2.93%	3.22%	3.56%	5.41%	19.42%	1.80%	1.15%
Serious Delinquent Loans								
SDQ Loan Count	19,210	13,419	10,206	8,642	4,969	5,992	4,939	5,199
SDQ Count for Loans with CE	19,209							
SDQ Count for Loans without CE	1							
SDQ Volume (\$M)								
SDQ Volume	\$3,216.8	\$2,157.9	\$1,517.0	\$1,163.6	\$571.5	\$653.2	\$530.7	\$560.6
SDQ Volume for Loans with CE	\$3,216.7							
SDQ Volume for Loans without CE	\$0.1							



Single Family Conventional Book Characteristics Selected MI (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	2,830,011	2,729,601	2,571,685	2,371,426	1,660,491	1,351,573	1,124,127	1,460,183
Book Volume (\$B)	\$425.3	\$405.4	\$373.8	\$333.8	\$208.5	\$161.6	\$128.1	\$171.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%
OLTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
OLTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%
OLTV 75.01% - 80.00%	0.3%	0.3%	0.3%	0.3%	0.5%	0.7%	0.9%	1.5%
OLTV 80.01% - 90.00%	42.9%	41.9%	41.1%	40.5%	43.8%	45.1%	45.3%	49.5%
OLTV 90.01% - 95.00%	26.3%	25.9%	25.5%	25.5%	27.3%	30.1%	32.4%	34.6%
OLTV 95.01% - 97.00%	3.2%	3.1%	3.1%	3.3%	4.2%	5.0%	6.0%	6.2%
OLTV 97.01% - 100.00%	26.6%	28.0%	29.2%	29.6%	22.7%	17.1%	13.3%	6.6%
OLTV > 100.00%	0.5%	0.5%	0.5%	0.6%	1.0%	1.5%	1.5%	0.8%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	93.3%	93.4%	93.6%	93.6%	93.0%	92.6%	92.3%	91.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%	0.9%
Comb LTV 80.01% - 90.00%	42.0%	40.9%	40.0%	39.2%	41.6%	41.9%	40.6%	41.9%
Comb LTV 90.01% - 95.00%	25.7%	25.2%	24.7%	24.5%	25.6%	27.6%	28.7%	28.4%
Comb LTV 95.01% - 97.00%	3.0%	2.9%	2.9%	3.0%	4.0%	4.6%	5.4%	5.3%
Comb LTV 97.01% - 100.00%	26.6%	28.0%	29.2%	29.6%	22.7%	17.2%	13.3%	6.6%
Comb LTV > 100.00%	0.6%	0.6%	0.7%	0.8%	1.1%	1.5%	1.5%	0.7%
Comb LTV Missing	2.0%	2.1%	2.3%	2.6%	4.6%	6.7%	9.8%	15.6%
Wtd Avg Comb LTV	93.4%	93.6%	93.7%	93.8%	93.2%	92.9%	92.6%	91.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
Comb LTV 75.01% - 80.00%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	1.0%
Comb LTV 80.01% - 90.00%	42.1%	41.1%	40.2%	39.4%	42.0%	42.5%	41.4%	43.4%



Single Family Conventional Book Characteristics Selected MI (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	25.8%	25.4%	24.9%	24.8%	26.1%	28.2%	29.5%	29.7%
Comb LTV 95.01% - 97.00%	3.1%	2.9%	2.9%	3.1%	4.0%	4.7%	5.5%	5.5%
Comb LTV 97.01% - 100.00%	26.6%	28.0%	29.2%	29.6%	22.7%	17.2%	13.3%	6.6%
Comb LTV > 100.00%	0.6%	0.6%	0.7%	0.8%	1.1%	1.5%	1.5%	0.7%
Comb LTV Missing	1.6%	1.7%	1.9%	2.1%	3.7%	5.4%	7.9%	12.4%
Wtd Avg Comb LTV	93.4%	93.5%	93.7%	93.8%	93.2%	92.8%	92.6%	91.7%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	5.5%	6.6%	7.9%	9.0%	14.4%	15.1%	9.6%	9.8%
MTMLTV 60.01% - 70.00%	6.1%	6.9%	7.6%	7.9%	11.4%	12.3%	10.1%	9.5%
MTMLTV 70.01% - 75.00%	4.4%	5.0%	5.6%	5.8%	8.9%	9.9%	9.0%	8.7%
MTMLTV 75.01% - 80.00%	5.4%	6.1%	6.9%	7.3%	11.4%	13.7%	13.3%	13.9%
MTMLTV 80.01% - 90.00%	20.6%	23.9%	26.3%	25.4%	28.9%	31.1%	35.5%	39.9%
MTMLTV 90.01% - 95.00%	15.3%	16.0%	15.9%	15.4%	11.5%	10.2%	12.4%	12.5%
MTMLTV 95.01% - 97.00%	6.1%	6.0%	5.7%	5.5%	3.5%	2.6%	3.1%	2.3%
MTMLTV 97.01% - 100.00%	8.4%	8.8%	10.2%	10.3%	6.5%	3.8%	4.8%	2.3%
MTMLTV > 100.00%	28.0%	20.6%	13.8%	13.4%	3.3%	1.0%	1.9%	0.6%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.5%
Wtg Avg MTMLTV	92.3%	88.8%	86.0%	85.1%	78.2%	76.5%	79.6%	79.0%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.7%	0.7%	0.9%	1.0%	1.3%	1.3%
FICO 550-579	1.0%	1.1%	1.2%	1.3%	1.5%	1.6%	2.1%	2.3%
FICO 580-619	6.7%	7.0%	7.6%	8.0%	7.7%	7.5%	8.1%	7.9%
FICO 620-659	17.7%	18.4%	19.4%	20.0%	19.9%	19.5%	19.6%	19.1%
FICO 660-699	23.3%	23.7%	23.8%	23.8%	23.2%	23.0%	22.6%	23.3%
FICO 700-739	22.7%	22.4%	21.9%	21.5%	21.4%	21.5%	21.0%	21.4%
FICO >= 740	27.3%	25.9%	24.5%	23.7%	23.7%	23.7%	22.2%	20.8%
FICO Missing	0.8%	0.9%	1.0%	1.1%	1.7%	2.3%	3.1%	4.0%
Wtd Avg FICO	699	697	694	693	692	692	689	688
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	87.2%	87.1%	87.1%	87.0%	89.6%	89.8%	90.3%	88.7%
Intermediate-term, fixed-rate	2.0%	2.0%	1.8%	1.8%	2.3%	2.6%	3.2%	4.8%
Adjustable-rate	3.4%	3.3%	3.4%	3.7%	4.9%	5.8%	5.7%	6.2%
Interest Only adjustable-rate	2.9%	2.8%	2.8%	2.7%	1.7%	1.3%	0.5%	0.2%



Single Family Conventional Book Characteristics

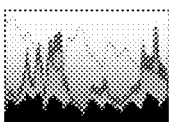
Selected MI (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.1%	0.1%	0.2%	0.2%	0.3%	0.2%	0.1%	0.2%
Interest Only fixed-rate	4.4%	4.6%	4.8%	4.7%	1.2%	0.3%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	93.6%	93.6%	93.6%	93.6%	93.6%	94.2%	95.2%	95.2%
Second/Vacation Home	3.4%	3.4%	3.3%	3.3%	3.3%	2.9%	2.2%	1.9%
Investor Property	3.0%	3.1%	3.1%	3.1%	3.1%	3.0%	2.6%	2.8%
10-K Unit Type (Sums to 100%)								
1 Unit	98.2%	98.2%	98.2%	98.2%	98.0%	97.8%	97.6%	97.0%
2-4 Units	1.8%	1.8%	1.8%	1.8%	2.0%	2.2%	2.4%	3.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.8%	9.5%	9.4%	9.2%	7.9%	6.9%	6.1%	6.5%
Single Family Homes	90.2%	90.5%	90.6%	90.8%	92.1%	93.1%	93.9%	93.5%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.7%	0.7%	0.8%	0.8%	1.2%	1.5%	1.8%	1.5%
Condo/Coop	9.8%	9.5%	9.4%	9.2%	7.9%	6.9%	6.1%	6.5%
1 Unit	87.8%	88.0%	88.1%	88.2%	88.9%	89.4%	89.7%	89.0%
2-4 Units	1.8%	1.8%	1.8%	1.8%	2.0%	2.2%	2.4%	3.0%
Condo								
Condo	9.4%	9.3%	9.1%	8.8%	7.6%	6.6%	5.9%	6.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	72.4%	71.9%	72.3%	73.3%	72.1%	69.9%	67.4%	63.2%
Cash-Out Refinance	11.2%	11.5%	11.5%	11.2%	11.2%	10.8%	10.4%	11.6%
Other Refinance	16.4%	16.7%	16.2%	15.4%	16.6%	19.3%	22.2%	25.2%
Origination Type (Sums to 100%)								
TPO Broker	23.3%	23.4%	23.5%	23.1%	20.6%	20.6%	21.3%	23.3%
TPO Correspondent	35.5%	35.9%	36.5%	36.7%	33.3%	30.5%	27.6%	26.9%
Undesignated	0.3%	0.3%	0.3%	0.4%	0.7%	1.0%	1.5%	2.2%
Retail	40.8%	40.4%	39.6%	39.9%	45.3%	47.9%	49.6%	47.6%
Origination Year (Sums to 100%)								
< 2001	2.4%	2.5%	2.8%	3.2%	5.5%	8.0%	11.7%	18.9%
2001	1.6%	1.7%	1.8%	2.1%	3.6%	5.1%	7.5%	14.1%
2002	3.6%	3.8%	4.2%	4.8%	8.1%	11.4%	16.3%	28.0%
2003	9.1%	9.7%	10.5%	11.9%	19.8%	27.1%	37.3%	39.1%
2004	7.6%	8.0%	8.8%	9.9%	16.4%	22.6%	27.2%	0.0%
2005	10.4%	10.9%	12.0%	13.5%	22.3%	25.9%	0.0%	0.0%



Single Family Conventional Book Characteristics Selected MI (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	13.6%	14.4%	15.7%	17.8%	24.3%	0.0%	0.0%	0.0%
2007	33.8%	35.5%	38.5%	36.8%	0.0%	0.0%	0.0%	0.0%
2008	18.0%	13.5%	5.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$156,508	\$154,359	\$151,022	\$146,378	\$131,265	\$124,594	\$118,427	\$122,306
Loan Original Note Rate	6.45%	6.46%	6.49%	6.51%	6.36%	6.25%	6.38%	6.68%
Seasoning (Sums to 100%)								
Seasoned	1.2%	1.1%	1.1%	1.2%	1.2%	1.3%	1.2%	1.4%
Non-Seasoned	98.8%	98.9%	98.9%	98.8%	98.8%	98.7%	98.8%	98.6%
ACI								
ACI Probability	1.22%	1.26%	1.31%	1.36%	1.26%	1.20%	1.26%	1.15%
Wtd Avg ACI Score	668	666	664	662	666	668	667	668
Credit Premium								
Wtd Avg Credit Premium	-0.07	-0.09	-0.09	-0.07	-0.08	-0.08	-0.09	-0.04
Credit Premium > 1.5	0.6%	0.7%	0.7%	0.7%	0.6%	0.7%	0.9%	1.5%
Prepay Premium								
Prepay Premium	1.1%	1.1%	1.2%	1.3%	1.0%	1.1%	1.3%	2.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.6%	3.7%	3.7%	3.9%	5.2%	6.3%	7.2%	7.2%
DTI Ratio > 20 and <= 30	13.3%	13.2%	13.2%	13.6%	16.5%	18.5%	20.1%	20.5%
DTI Ratio > 30 and <= 40	26.9%	26.8%	26.8%	27.0%	29.3%	30.5%	31.1%	32.2%
DTI Ratio > 40 and <= 50	29.2%	28.9%	28.8%	28.3%	25.9%	24.2%	22.6%	21.9%
DTI Ratio > 50	24.0%	24.2%	24.1%	23.6%	19.7%	17.2%	15.7%	13.7%
DTI Ratio Missing	3.0%	3.1%	3.4%	3.7%	3.4%	3.2%	3.3%	4.5%
Wtd Avg DTI Ratio	41.8%	41.8%	41.8%	41.6%	39.8%	38.7%	37.8%	37.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.6%	3.7%	3.7%	3.9%	5.2%	6.3%	7.2%	7.2%
DTI Ratio > 20 and <= 30	13.3%	13.2%	13.2%	13.6%	16.5%	18.5%	20.1%	20.5%
DTI Ratio > 30 and <= 40	26.9%	26.8%	26.8%	27.0%	29.3%	30.5%	31.1%	32.2%
DTI Ratio > 40 and <= 50	29.2%	29.0%	28.8%	28.4%	25.9%	24.2%	22.6%	21.9%
DTI Ratio > 50	24.1%	24.3%	24.2%	23.6%	19.7%	17.2%	15.7%	13.7%
DTI Ratio Missing	2.9%	3.0%	3.2%	3.5%	3.4%	3.2%	3.3%	4.5%
Wtd Avg DTI Ratio	41.8%	41.8%	41.8%	41.6%	39.8%	38.7%	37.8%	37.1%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics
Selected MI (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	2.0%	2.0%	1.8%	1.8%	2.3%	2.6%	3.2%	4.8%
> 15 Years amd <= 25 Years	1.5%	1.5%	1.4%	1.5%	1.8%	2.1%	2.2%	2.3%
> 25 Years and <= 30 Years	95.2%	95.2%	95.4%	95.5%	95.7%	95.2%	94.6%	92.8%
> 30 Years	1.3%	1.3%	1.4%	1.3%	0.2%	0.1%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	91.6%	91.7%	91.9%	91.7%	90.8%	90.1%	90.4%	88.7%
Intermediate-Term Fixed Rate (excl Balloon)	1.9%	1.9%	1.7%	1.6%	2.0%	2.2%	2.7%	4.0%
Adjustable Rate	6.3%	6.3%	6.3%	6.5%	6.9%	7.3%	6.4%	6.5%
Balloon	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%	0.5%	0.8%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.3%	1.3%	1.4%	1.3%	0.2%	0.1%	0.0%	0.0%
Hybrid Arm	6.0%	5.9%	5.9%	6.1%	6.2%	6.4%	5.4%	5.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.6%	0.6%	0.7%	0.8%	1.0%	1.2%	1.0%	1.8%
- 5/1 Hybrid Arm	3.9%	3.9%	3.9%	4.0%	3.8%	3.7%	3.1%	2.3%
- 7/1 Hybrid Arm	1.1%	1.1%	1.0%	1.1%	1.2%	1.3%	1.2%	0.9%
- 10/1 Hybrid Arm	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%
NegAm ARM	0.1%	0.1%	0.2%	0.2%	0.3%	0.2%	0.1%	0.2%
Interest Only	7.3%	7.4%	7.5%	7.4%	2.9%	1.5%	0.6%	0.2%
- Interest Only ARM	2.9%	2.8%	2.8%	2.7%	1.7%	1.3%	0.5%	0.2%
- Interest Only FRM	4.4%	4.6%	4.8%	4.7%	1.2%	0.3%	0.1%	0.0%
Alt-A	7.7%	8.1%	8.7%	9.4%	8.6%	7.3%	6.3%	9.0%
- Alt-A Low/No Doc	5.3%	5.6%	6.0%	6.5%	5.7%	4.9%	4.3%	6.3%
- Alt-A No Disclosure	0.2%	0.2%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	1.4%	1.4%	1.6%	1.8%	2.2%	2.0%	1.6%	2.1%
- Alt-A SISA	0.4%	0.5%	0.5%	0.5%	0.3%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.9%	0.9%	1.0%	1.1%	0.8%	0.6%	0.5%	0.7%
- Alt-A Stated Income	2.4%	2.6%	2.7%	2.9%	2.3%	2.2%	2.2%	3.5%



Single Family Conventional Book Characteristics Selected MI (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.4%	1.5%	1.6%	1.7%	1.3%	0.8%	0.4%	0.3%
Alt-A Deals (no SFC)	1.0%	1.0%	1.1%	1.2%	1.6%	1.6%	1.5%	2.4%
My Community Mortgage	9.2%	9.6%	10.1%	10.6%	5.6%	2.6%	2.3%	1.2%
Non-Full Doc								
Non-Full Doc Total	15.0%	15.2%	14.9%	14.1%	9.9%	8.3%	7.1%	8.8%
- Select Lender Programs Non-Full Doc	9.7%	9.6%	8.9%	7.6%	4.3%	3.5%	2.8%	2.4%
- Other Low/No Doc	5.3%	5.6%	6.0%	6.5%	5.6%	4.8%	4.3%	6.4%
Subprime Deals								
Subprime	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	0.6%	1.4%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.6%	1.4%
- Post 12/2005	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	87.8%	87.4%	86.5%	85.3%	83.2%	82.4%	80.6%	72.2%
Investor Channel	9.5%	9.9%	10.7%	11.8%	12.3%	11.1%	9.8%	12.7%
eChannel	0.7%	0.6%	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.9%	2.0%	2.2%	2.6%	4.5%	6.5%	9.5%	15.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.6%	0.6%	0.6%	0.6%	0.5%	0.4%	0.4%	0.3%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
- Other	0.4%	0.4%	0.4%	0.4%	0.2%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.4%	1.4%	1.4%	1.4%	1.3%	1.2%	1.2%	1.3%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/20/00	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%



Single Family Conventional Book Characteristics

Selected MI (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%
- Other	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.1%	0.1%
EA/TPR								
EA/TPR	6.8%	7.2%	7.7%	7.9%	8.2%	8.7%	10.0%	8.7%
- EA I	3.0%	3.2%	3.4%	3.4%	3.7%	3.7%	3.8%	3.3%
- EA/TPR II	2.4%	2.5%	2.7%	2.9%	2.7%	2.7%	3.1%	3.0%
- EA/TPR III	1.3%	1.4%	1.6%	1.6%	1.8%	2.3%	3.0%	2.5%
10-K Property Region (Sums to 100%)								
Midwest	20.3%	20.6%	21.0%	21.7%	23.9%	24.0%	23.8%	20.7%
Northeast	15.1%	14.8%	14.8%	14.7%	14.7%	14.5%	14.0%	14.3%
Southeast	29.3%	29.6%	30.0%	30.3%	30.2%	29.5%	29.0%	27.5%
Southwest	22.0%	22.1%	22.2%	22.3%	22.5%	22.9%	23.5%	21.1%
West	13.3%	12.8%	12.0%	11.0%	8.7%	9.0%	9.7%	16.4%
Census Region (Sums to 100%)								
New England	4.1%	4.0%	4.0%	3.9%	3.7%	3.6%	3.2%	3.7%
Middle Atlantic	10.2%	10.0%	9.9%	10.0%	10.2%	10.2%	10.0%	10.0%
East North Central	16.1%	16.3%	16.6%	17.2%	19.0%	19.4%	19.5%	17.2%
East South Central	6.3%	6.4%	6.5%	6.7%	6.9%	6.8%	6.5%	5.3%
South Atlantic	23.4%	23.7%	23.9%	24.1%	23.7%	23.1%	22.8%	22.5%
West North Central	7.5%	7.6%	7.6%	7.8%	8.3%	8.0%	7.6%	6.3%
West South Central	11.7%	11.8%	11.9%	12.2%	13.2%	13.7%	14.2%	11.0%
Mountain	9.7%	9.7%	9.6%	9.4%	8.0%	7.9%	8.1%	10.1%
Pacific	10.7%	10.2%	9.5%	8.4%	6.5%	6.9%	7.7%	13.7%
US Territories	0.3%	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%
Top 10 States								
01) FL	8.0%	8.2%	8.5%	8.6%	8.4%	7.7%	7.0%	7.7%
02) TX	7.8%	7.7%	7.7%	7.8%	8.3%	8.8%	9.3%	7.3%
03) CA	5.7%	5.3%	4.8%	4.0%	2.6%	2.9%	3.4%	8.6%
04) IL	4.9%	4.9%	4.9%	4.9%	4.8%	4.7%	4.6%	4.6%
05) GA	4.5%	4.5%	4.6%	4.7%	4.9%	5.0%	5.2%	4.5%
06) OH	3.9%	4.0%	4.2%	4.4%	5.1%	5.1%	5.2%	4.3%
07) PA	3.7%	3.7%	3.7%	3.8%	4.0%	4.0%	3.8%	3.4%
08) NY	3.5%	3.3%	3.3%	3.4%	3.5%	3.7%	3.8%	4.0%
09) NC	3.3%	3.3%	3.3%	3.3%	3.5%	3.6%	3.8%	3.3%
10) MI	3.0%	3.1%	3.2%	3.4%	4.1%	4.4%	4.5%	4.1%
Top 10 Sellers								



Single Family Conventional Book Characteristics Selected MI (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	27.9%	28.0%	27.8%	27.5%	25.4%	23.8%	21.4%	22.3%
02) CITIGROUP INC	8.1%	8.1%	8.0%	8.0%	6.7%	5.4%	4.2%	3.9%
03) WELLS FARGO & COMPANY	7.0%	6.4%	5.5%	4.6%	2.9%	2.7%	2.4%	2.1%
04) JP MORGAN CHASE & CO	4.8%	4.5%	4.4%	4.1%	3.9%	4.3%	4.8%	5.6%
05) FLAGSTAR BANCORP INC	4.2%	4.2%	4.3%	4.4%	4.3%	4.4%	3.9%	3.4%
06) SUNTRUST BANKS INC	4.0%	4.0%	4.0%	3.9%	2.9%	2.1%	1.6%	1.4%
07) CERBERUS CAPITAL HOLDING	3.3%	3.3%	3.2%	3.1%	3.2%	2.8%	2.4%	2.1%
08) WASHINGTON MUTUAL INC	3.2%	3.4%	3.7%	4.2%	6.5%	8.3%	10.2%	12.3%
09) AMTRUST FINANCIAL CORPORATION	3.2%	3.1%	3.1%	3.1%	2.5%	2.0%	1.7%	1.6%
10) FIRST HORIZON NATIONAL CORPORATION	2.7%	2.8%	2.9%	3.1%	2.9%	2.5%	2.4%	2.2%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	28.0%	28.1%	28.0%	27.7%	25.7%	24.1%	21.6%	22.5%
02) JP MORGAN CHASE & CO	11.7%	11.6%	11.5%	11.2%	11.8%	11.8%	11.6%	11.8%
03) WELLS FARGO & COMPANY	10.5%	10.2%	9.5%	8.8%	8.1%	8.2%	7.9%	5.0%
04) CITIGROUP INC	10.3%	10.5%	10.6%	10.9%	11.6%	10.9%	9.3%	8.0%
05) CERBERUS CAPITAL HOLDING	4.0%	4.0%	3.9%	3.8%	4.1%	3.9%	3.9%	4.5%
06) SUNTRUST BANKS INC	3.0%	2.9%	2.8%	2.5%	1.7%	1.4%	1.1%	1.0%
07) WASHINGTON MUTUAL INC	2.7%	2.9%	3.1%	3.5%	5.4%	7.0%	9.2%	13.9%
08) FLAGSTAR BANCORP INC	2.6%	2.5%	2.4%	2.3%	0.9%	0.4%	0.7%	1.0%
09) NATIONAL CITY CORPORATION	2.3%	2.4%	2.4%	2.5%	1.6%	1.4%	1.6%	1.7%
10) INDYMAC BANCORP INC	2.0%	2.1%	2.1%	1.8%	0.6%	0.6%	0.6%	1.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%							
Credit Enhancement	100.0%							
- Primary MI Only	91.1%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	3.8%							
- Full Recourse	0.3%							
- Shared Arrangement	0.8%							
- Government	0.0%							
- Secondary Market (SMC)	4.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%							
Interest Only with Credit Enhancement	100.0%							
Alt-A with Credit Enhancement	100.0%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics

Selected MI (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-10.86	-11.62	-12.93	-14.49	-8.12	-4.38	-4.84	-6.62
Wtd Avg Economic Model Fee	43.13	43.94	45.13	46.56	39.21	35.73	36.87	36.65
Wtd Avg Charged Fee	32.27	32.32	32.20	32.07	31.09	31.35	32.02	30.03
Appraisal Waivers								
Appraisal Waiver	1.1%	1.0%	0.9%	0.8%	0.5%	0.3%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	4.32%	3.15%	2.56%	2.36%	2.14%	3.33%	3.67%	3.04%
- SDQ Rate for Loans with CE	4.32%							
- SDQ Rate for Loans without CE	2.62%							
SDQ Rate Excl. Katrina Loans	4.33%	3.15%	2.54%	2.34%	2.07%	2.92%	3.72%	3.06%
SDQ Rate for Katrina Loans	3.68%	3.39%	3.72%	4.00%	5.40%	17.01%	2.21%	1.67%
Serious Delinquent Loans								
SDQ Loan Count	122,336	85,957	65,712	55,947	35,500	44,946	41,292	42,705
SDQ Count for Loans with CE	122,331							
SDQ Count for Loans without CE	5							
SDQ Volume (\$M)								
SDQ Volume	\$20,632.3	\$13,810.4	\$9,685.9	\$7,497.6	\$4,033.7	\$4,892.5	\$4,543.2	\$4,704.7
SDQ Volume for Loans with CE	\$20,631.5							
SDQ Volume for Loans without CE	\$0.9							



Single Family Conventional Book Characteristics

MI: CMG (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	56,220	54,941	53,177	51,076	43,874	39,261	31,843	26,251
Book Volume (\$B)	\$8.1	\$7.9	\$7.6	\$7.3	\$6.2	\$5.7	\$4.4	\$3.5
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.8%	1.6%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
OLTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.2%
OLTV 75.01% - 80.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%
OLTV 80.01% - 90.00%	31.3%	30.6%	30.1%	29.1%	27.3%	25.0%	26.0%	32.6%
OLTV 90.01% - 95.00%	19.7%	19.2%	18.8%	18.5%	17.6%	16.6%	17.4%	21.2%
OLTV 95.01% - 97.00%	3.6%	3.3%	3.2%	3.2%	3.2%	3.2%	3.4%	3.3%
OLTV 97.01% - 100.00%	26.2%	26.6%	26.2%	25.8%	20.5%	15.0%	11.1%	7.9%
OLTV > 100.00%	18.8%	19.9%	21.2%	22.9%	30.8%	39.4%	40.8%	32.7%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	95.2%	95.3%	95.4%	95.5%	95.8%	96.2%	95.7%	93.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	30.9%	30.2%	29.6%	28.7%	26.8%	24.5%	25.2%	30.4%
Comb LTV 90.01% - 95.00%	19.4%	18.8%	18.5%	18.2%	17.1%	16.0%	16.6%	19.1%
Comb LTV 95.01% - 97.00%	3.5%	3.3%	3.1%	3.1%	3.1%	3.1%	3.3%	3.1%
Comb LTV 97.01% - 100.00%	26.4%	26.9%	26.4%	26.0%	20.7%	15.3%	11.3%	8.1%
Comb LTV > 100.00%	19.0%	20.1%	21.4%	23.2%	31.1%	39.7%	41.5%	34.2%
Comb LTV Missing	0.7%	0.7%	0.7%	0.8%	1.0%	1.3%	2.0%	4.9%
Wtd Avg Comb LTV	95.4%	95.5%	95.6%	95.8%	96.2%	96.7%	96.5%	95.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Comb LTV 80.01% - 90.00%	30.9%	30.3%	29.7%	28.8%	27.0%	24.6%	25.5%	31.0%
Comb LTV 90.01% - 95.00%	19.5%	18.9%	18.6%	18.3%	17.3%	16.2%	16.9%	19.7%



Single Family Conventional Book Characteristics

MI: CMG (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	3.5%	3.3%	3.2%	3.1%	3.1%	3.2%	3.3%	3.2%
Comb LTV 97.01% - 100.00%	26.4%	26.9%	26.4%	26.0%	20.7%	15.3%	11.3%	8.1%
Comb LTV > 100.00%	19.0%	20.1%	21.4%	23.2%	31.1%	39.7%	41.5%	34.2%
Comb LTV Missing	0.5%	0.5%	0.5%	0.6%	0.7%	0.9%	1.4%	3.5%
Wtd Avg Comb LTV	95.4%	95.5%	95.6%	95.8%	96.2%	96.7%	96.5%	95.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	7.4%	8.8%	10.3%	10.9%	13.6%	11.3%	4.2%	4.4%
MTMLTV 60.01% - 70.00%	8.7%	9.9%	11.1%	11.9%	14.6%	15.0%	9.0%	4.3%
MTMLTV 70.01% - 75.00%	5.8%	6.4%	7.3%	7.3%	9.4%	10.2%	9.7%	5.1%
MTMLTV 75.01% - 80.00%	7.0%	8.3%	8.9%	9.0%	10.6%	10.9%	12.7%	10.0%
MTMLTV 80.01% - 90.00%	23.0%	25.5%	27.4%	25.9%	27.2%	26.8%	30.5%	37.9%
MTMLTV 90.01% - 95.00%	14.1%	14.3%	14.0%	14.0%	12.1%	12.6%	13.3%	18.2%
MTMLTV 95.01% - 97.00%	5.4%	5.4%	4.7%	4.7%	3.5%	4.1%	4.6%	6.0%
MTMLTV 97.01% - 100.00%	7.8%	8.3%	8.2%	7.6%	5.7%	6.4%	8.0%	7.3%
MTMLTV > 100.00%	20.6%	13.0%	8.0%	8.6%	3.1%	2.5%	7.7%	6.7%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
Wtg Avg MTMLTV	87.7%	84.6%	82.3%	81.7%	78.2%	78.8%	83.3%	84.9%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%
FICO 550-579	1.1%	1.1%	1.2%	1.2%	1.2%	1.2%	1.3%	1.5%
FICO 580-619	6.6%	6.8%	6.9%	7.0%	6.3%	5.8%	5.8%	5.6%
FICO 620-659	15.8%	16.0%	16.2%	16.1%	15.5%	14.4%	14.5%	14.5%
FICO 660-699	22.4%	22.5%	22.4%	22.1%	21.5%	21.2%	21.5%	21.4%
FICO 700-739	21.7%	21.7%	21.6%	21.7%	22.7%	23.4%	24.3%	24.8%
FICO >= 740	31.7%	31.2%	30.9%	30.9%	31.9%	32.9%	31.2%	30.4%
FICO Missing	0.2%	0.2%	0.2%	0.3%	0.3%	0.5%	0.7%	1.0%
Wtd Avg FICO	704	703	702	702	704	706	704	703
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	95.1%	95.0%	95.1%	95.0%	94.6%	94.2%	93.0%	91.1%
Intermediate-term, fixed-rate	3.0%	3.0%	2.9%	2.8%	3.3%	3.8%	5.1%	7.4%
Adjustable-rate	0.9%	0.9%	0.9%	1.0%	1.1%	1.3%	1.6%	1.5%
Interest Only adjustable-rate	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.2%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

MI: CMG (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	0.7%	0.7%	0.7%	0.7%	0.5%	0.3%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	97.5%	97.6%	97.6%	97.7%	98.2%	98.6%	98.8%	98.8%
Second/Vacation Home	1.4%	1.3%	1.3%	1.3%	1.0%	0.8%	0.6%	0.6%
Investor Property	1.2%	1.1%	1.0%	1.0%	0.8%	0.6%	0.6%	0.6%
10-K Unit Type (Sums to 100%)								
1 Unit	99.1%	99.1%	99.1%	99.2%	99.4%	99.4%	99.4%	99.3%
2-4 Units	0.9%	0.9%	0.9%	0.8%	0.6%	0.6%	0.6%	0.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	6.0%	6.0%	5.9%	5.9%	5.7%	5.8%	5.7%	5.6%
Single Family Homes	94.0%	94.0%	94.1%	94.1%	94.3%	94.2%	94.3%	94.4%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.7%	0.7%	0.7%	0.8%	0.8%	0.7%	0.6%	0.7%
Condo/Coop	6.0%	6.0%	5.9%	5.9%	5.7%	5.8%	5.7%	5.6%
1 Unit	92.4%	92.5%	92.5%	92.6%	92.9%	92.9%	93.1%	92.9%
2-4 Units	0.9%	0.9%	0.9%	0.8%	0.6%	0.6%	0.6%	0.7%
Condo								
Condo	6.0%	6.0%	5.9%	5.8%	5.7%	5.8%	5.7%	5.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	76.9%	76.8%	77.2%	78.4%	79.3%	79.9%	77.0%	69.8%
Cash-Out Refinance	11.7%	11.7%	11.6%	11.1%	9.9%	8.5%	8.4%	10.1%
Other Refinance	11.5%	11.5%	11.2%	10.6%	10.8%	11.6%	14.6%	20.0%
Origination Type (Sums to 100%)								
TPO Broker	7.0%	6.7%	6.4%	6.0%	4.3%	2.6%	1.7%	1.8%
TPO Correspondent	17.0%	16.7%	16.2%	15.6%	11.2%	6.9%	6.5%	9.1%
Undesignated	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%
Retail	75.9%	76.6%	77.4%	78.3%	84.4%	90.3%	91.5%	88.6%
Origination Year (Sums to 100%)								
< 2001	0.9%	0.9%	1.0%	1.1%	1.4%	1.7%	2.7%	6.5%
2001	1.1%	1.2%	1.3%	1.4%	1.9%	2.4%	4.0%	8.5%
2002	4.4%	4.6%	4.9%	5.4%	7.3%	9.5%	16.4%	31.0%
2003	12.6%	13.2%	14.0%	15.1%	19.9%	25.7%	38.9%	54.0%
2004	14.5%	15.2%	16.3%	17.5%	23.2%	29.1%	38.0%	0.0%
2005	19.1%	20.0%	21.1%	22.6%	28.4%	31.6%	0.0%	0.0%
2006	14.3%	14.9%	15.6%	16.5%	17.9%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

MI: CMG (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	20.9%	21.4%	22.1%	20.4%	0.0%	0.0%	0.0%	0.0%
2008	12.2%	8.6%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$151,965	\$151,453	\$150,852	\$149,631	\$148,368	\$148,846	\$143,065	\$134,951
Loan Original Note Rate	6.20%	6.19%	6.19%	6.19%	6.06%	5.93%	6.00%	6.18%
Seasoning (Sums to 100%)								
Seasoned	2.0%	2.0%	2.0%	2.0%	2.2%	2.1%	1.6%	1.5%
Non-Seasoned	98.0%	98.0%	98.0%	98.0%	97.8%	97.9%	98.4%	98.5%
ACI								
ACI Probability	0.92%	0.94%	0.96%	0.97%	0.86%	0.73%	0.66%	0.58%
Wtd Avg ACI Score	679	679	678	678	682	686	690	693
Credit Premium								
Wtd Avg Credit Premium	-0.13	-0.14	-0.15	-0.13	-0.15	-0.17	-0.21	-0.21
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.0%	3.0%	3.0%	3.1%	3.4%	3.6%	3.9%	4.4%
DTI Ratio > 20 and <= 30	15.6%	15.6%	15.5%	15.6%	16.6%	17.3%	18.8%	20.6%
DTI Ratio > 30 and <= 40	34.0%	34.1%	34.2%	34.7%	37.2%	39.1%	39.9%	39.8%
DTI Ratio > 40 and <= 50	29.1%	29.0%	28.9%	28.9%	29.1%	29.6%	28.7%	27.2%
DTI Ratio > 50	17.3%	17.4%	17.4%	16.7%	13.0%	9.4%	7.3%	7.1%
DTI Ratio Missing	1.0%	1.0%	1.0%	1.0%	0.8%	0.9%	1.4%	0.8%
Wtd Avg DTI Ratio	39.8%	39.8%	39.8%	39.6%	38.6%	37.6%	36.9%	36.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.0%	3.0%	3.0%	3.1%	3.4%	3.6%	3.9%	4.4%
DTI Ratio > 20 and <= 30	15.6%	15.6%	15.5%	15.6%	16.6%	17.3%	18.8%	20.6%
DTI Ratio > 30 and <= 40	34.0%	34.1%	34.2%	34.7%	37.2%	39.1%	39.9%	39.8%
DTI Ratio > 40 and <= 50	29.1%	29.0%	28.9%	28.9%	29.1%	29.6%	28.7%	27.2%
DTI Ratio > 50	17.3%	17.4%	17.4%	16.7%	13.0%	9.4%	7.3%	7.1%
DTI Ratio Missing	1.0%	1.0%	1.0%	1.0%	0.8%	0.9%	1.4%	0.8%
Wtd Avg DTI Ratio	39.8%	39.8%	39.8%	39.6%	38.6%	37.6%	36.9%	36.4%
Origination Term (Sums to 100%)								
<= 15 Years	3.0%	3.0%	2.9%	2.9%	3.3%	3.8%	5.1%	7.4%



Single Family Conventional Book Characteristics

MI: CMG (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.9%	2.0%	2.0%	2.0%	2.2%	2.4%	3.0%	3.7%
> 25 Years and <= 30 Years	94.5%	94.5%	94.5%	94.6%	94.2%	93.6%	91.9%	88.9%
> 30 Years	0.6%	0.6%	0.6%	0.5%	0.3%	0.2%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	95.7%	95.7%	95.7%	95.7%	95.1%	94.5%	93.1%	91.1%
Intermediate-Term Fixed Rate (excl Balloon)	2.8%	2.8%	2.8%	2.7%	3.1%	3.5%	4.6%	6.7%
Adjustable Rate	1.3%	1.3%	1.4%	1.4%	1.6%	1.8%	1.8%	1.5%
Balloon	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.5%	0.7%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.6%	0.6%	0.6%	0.5%	0.3%	0.2%	0.0%	0.0%
Hybrid Arm	1.2%	1.3%	1.3%	1.4%	1.5%	1.6%	1.6%	1.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.3%	0.4%	0.4%	0.4%	0.4%	0.5%	0.4%	0.4%
- 5/1 Hybrid Arm	0.7%	0.7%	0.7%	0.7%	0.8%	0.8%	0.8%	0.6%
- 7/1 Hybrid Arm	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	1.1%	1.1%	1.1%	1.1%	1.0%	0.7%	0.2%	0.0%
- Interest Only ARM	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.2%	0.0%
- Interest Only FRM	0.7%	0.7%	0.7%	0.7%	0.5%	0.3%	0.1%	0.0%
Alt-A	1.1%	1.1%	1.1%	1.1%	0.5%	0.3%	0.2%	0.4%
- Alt-A Low/No Doc	0.8%	0.9%	0.9%	0.8%	0.3%	0.2%	0.1%	0.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- Alt-A SISA	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.3%	0.4%	0.4%	0.3%	0.1%	0.0%	0.0%	0.1%



Single Family Conventional Book Characteristics

MI: CMG (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Alt-A Deals (no SFC)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
My Community Mortgage	5.3%	5.3%	5.1%	5.1%	2.9%	1.4%	0.6%	0.4%
Non-Full Doc								
Non-Full Doc Total	1.3%	1.3%	1.3%	1.1%	0.4%	0.2%	0.2%	0.2%
- Select Lender Programs Non-Full Doc	0.4%	0.4%	0.4%	0.3%	0.1%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.8%	0.9%	0.9%	0.8%	0.3%	0.2%	0.1%	0.2%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	97.4%	97.3%	97.2%	97.2%	96.8%	97.0%	96.8%	94.0%
Investor Channel	2.0%	2.0%	2.1%	2.1%	2.2%	1.8%	1.3%	1.3%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.6%	0.7%	0.7%	0.8%	1.0%	1.2%	1.9%	4.7%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.7%	0.7%	0.6%	0.6%	0.5%	0.5%	0.4%	0.3%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- 90/05/05	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%
- Other	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.3%	1.3%	1.3%	1.3%	1.3%	1.4%	1.8%	2.8%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.7%	1.5%
- 80/10/10	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.5%	0.5%	0.4%	0.4%	0.5%	0.5%	0.4%	0.4%
- 90/05/05	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.3%	0.3%



Single Family Conventional Book Characteristics

MI: CMG (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
EA/TPR								
EA/TPR	7.8%	8.0%	8.0%	7.9%	6.3%	4.9%	4.4%	4.2%
- EA I	4.2%	4.3%	4.2%	4.1%	3.3%	2.5%	2.1%	1.9%
- EA/TPR II	2.3%	2.4%	2.4%	2.4%	1.8%	1.3%	1.2%	1.2%
- EA/TPR III	1.2%	1.3%	1.3%	1.3%	1.1%	1.1%	1.1%	1.1%
10-K Property Region (Sums to 100%)								
Midwest	26.3%	26.0%	25.8%	25.7%	23.0%	20.0%	19.0%	19.4%
Northeast	12.3%	12.2%	12.2%	12.2%	11.7%	11.3%	10.9%	11.1%
Southeast	26.8%	27.4%	28.1%	28.7%	32.1%	35.5%	35.9%	31.7%
Southwest	18.6%	18.6%	18.3%	17.9%	17.3%	16.9%	17.0%	18.2%
West	16.0%	15.7%	15.6%	15.6%	16.0%	16.4%	17.2%	19.6%
Census Region (Sums to 100%)								
New England	5.0%	5.0%	4.9%	5.0%	5.0%	4.9%	4.7%	4.7%
Middle Atlantic	6.9%	6.9%	6.9%	6.9%	6.4%	6.1%	6.0%	6.3%
East North Central	18.9%	18.7%	18.6%	18.5%	17.2%	15.7%	15.3%	16.0%
East South Central	4.2%	4.2%	4.2%	4.1%	4.0%	3.9%	4.0%	3.7%
South Atlantic	22.7%	23.4%	24.1%	24.8%	28.2%	31.7%	32.1%	28.1%
West North Central	10.3%	10.2%	10.1%	10.0%	8.3%	6.4%	5.7%	5.3%
West South Central	9.2%	9.3%	9.2%	9.1%	8.9%	8.8%	8.4%	8.4%
Mountain	8.9%	8.7%	8.5%	8.1%	7.9%	7.7%	8.1%	9.6%
Pacific	13.7%	13.5%	13.4%	13.3%	14.0%	14.7%	15.7%	17.9%
US Territories	0.2%	0.2%	0.1%	0.2%	0.1%	0.1%	0.0%	0.0%
Top 10 States								
01) WI	8.1%	8.1%	8.1%	8.0%	7.9%	7.1%	7.0%	7.6%
02) FL	6.7%	6.8%	7.0%	7.1%	7.9%	8.5%	8.2%	7.4%
03) TX	6.4%	6.5%	6.4%	6.3%	6.2%	6.1%	5.4%	5.1%
04) VA	6.0%	6.3%	6.6%	7.0%	8.5%	10.3%	11.1%	10.0%
05) WA	5.4%	5.5%	5.6%	5.9%	6.6%	7.1%	7.3%	7.8%
06) MN	4.8%	4.8%	4.8%	4.8%	3.9%	3.0%	2.6%	2.3%
07) OH	3.8%	3.7%	3.6%	3.6%	2.8%	2.0%	1.8%	1.6%
08) MD	3.0%	3.1%	3.1%	3.0%	3.1%	3.3%	3.7%	3.5%
09) PA	3.0%	3.0%	3.0%	3.0%	2.8%	2.6%	2.4%	2.2%
10) NY	2.9%	2.9%	2.9%	2.9%	2.7%	2.7%	2.9%	3.4%
Top 10 Sellers								
01) NAVY FEDERAL CREDIT UNION	22.2%	23.5%	25.1%	27.1%	36.4%	46.1%	47.8%	40.0%



Single Family Conventional Book Characteristics

MI: CMG (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) PHH CORPORATION	8.5%	8.3%	8.2%	7.7%	4.2%	0.5%	0.6%	1.6%
03) COLONIAL SAVINGS FA	5.3%	5.1%	4.9%	4.6%	3.6%	2.8%	1.7%	1.4%
04) BANK OF AMERICA CORPORATION	4.5%	4.5%	4.4%	4.3%	3.5%	2.6%	2.1%	3.3%
05) ALASKA USA FEDERAL CREDIT UNION	2.5%	2.5%	2.4%	2.1%	1.7%	1.2%	0.9%	1.1%
06) C U MORTGAGE SERVICES INC	2.2%	2.3%	2.3%	2.3%	2.1%	1.7%	1.4%	1.1%
07) WASHINGTON STATE EMPLOYEES CREDIT UNION	2.0%	2.1%	2.2%	2.4%	2.6%	2.7%	2.5%	2.6%
08) WRIGHT-PATT CREDIT UNION	2.0%	2.0%	1.9%	1.8%	1.2%	0.7%	0.5%	0.4%
09) GECU	1.3%	1.3%	1.4%	1.4%	1.3%	1.1%	0.8%	0.7%
10) CITIGROUP INC	1.3%	1.1%	0.9%	0.7%	0.4%	0.3%	0.1%	0.1%
Top 10 Servicers								
01) NAVY FEDERAL CREDIT UNION	22.2%	23.5%	25.1%	27.1%	36.4%	46.1%	47.8%	39.9%
02) PHH CORPORATION	9.1%	8.9%	8.8%	8.4%	5.0%	1.4%	1.1%	2.0%
03) COLONIAL SAVINGS FA	5.4%	5.2%	4.9%	4.7%	3.6%	2.8%	1.7%	1.5%
04) BANK OF AMERICA CORPORATION	4.5%	4.5%	4.4%	4.3%	3.6%	2.6%	2.1%	3.3%
05) ALASKA USA FEDERAL CREDIT UNION	2.5%	2.5%	2.4%	2.1%	1.7%	1.2%	0.9%	1.1%
06) C U MORTGAGE SERVICES INC	2.2%	2.2%	2.3%	2.3%	2.1%	1.7%	1.4%	1.1%
07) CITIGROUP INC	2.1%	2.0%	1.7%	1.6%	1.4%	1.3%	1.4%	1.6%
08) WASHINGTON STATE EMPLOYEES CREDIT UNION	2.0%	2.1%	2.2%	2.4%	2.6%	2.7%	2.5%	2.6%
09) WRIGHT-PATT CREDIT UNION	2.0%	2.0%	1.9%	1.8%	1.2%	0.7%	0.5%	0.4%
10) GECU	1.3%	1.3%	1.4%	1.4%	1.3%	1.1%	0.8%	0.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%							
Credit Enhancement	100.0%							
- Primary MI Only	76.9%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	0.3%							
- Full Recourse	0.7%							
- Shared Arrangement	22.1%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%							
Interest Only with Credit Enhancement	100.0%							
Alt-A with Credit Enhancement	100.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	1.85	1.39	0.70	-0.07	2.42	3.91	1.19	-0.64



Single Family Conventional Book Characteristics

MI: CMG (Non-Investor Paid Only)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	35.17	35.30	35.38	35.90	32.49	30.25	31.97	31.51
Wtd Avg Charged Fee	37.01	36.69	36.09	35.83	34.91	34.16	33.16	30.88
Appraisal Waivers								
Appraisal Waiver	0.8%	0.7%	0.7%	0.7%	0.5%	0.2%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.62%	1.24%	1.04%	1.02%	0.55%	0.61%	0.43%	0.52%
- SDQ Rate for Loans with CE	1.62%							
- SDQ Rate for Loans without CE	0.00%							
SDQ Rate Excl. Katrina Loans	1.62%	1.24%	1.04%	1.02%	0.54%	0.52%	0.43%	0.53%
SDQ Rate for Katrina Loans	1.02%	0.60%	0.78%	1.13%	0.83%	5.37%	0.19%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	908	680	551	523	240	240	136	136
SDQ Count for Loans with CE	908							
SDQ Count for Loans without CE	0							
SDQ Volume (\$M)								
SDQ Volume	\$136.1	\$97.0	\$75.0	\$68.9	\$29.2	\$27.9	\$14.6	\$11.9
SDQ Volume for Loans with CE	\$136.1							
SDQ Volume for Loans without CE	\$0.0							



Single Family Conventional Book Characteristics

GMAC 3D Lenders

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	13,066	13,314	13,525	11,102	3,777	2,430	1,978	3
Book Volume (\$B)	\$2.3	\$2.4	\$2.4	\$1.9	\$0.6	\$0.4	\$0.3	\$0.0
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	12.9%	13.0%	13.1%	11.7%	14.9%	19.7%	19.7%	0.0%
OLTV 60.01% - 70.00%	12.2%	12.1%	12.1%	10.5%	11.0%	13.9%	14.4%	0.0%
OLTV 70.01% - 75.00%	8.4%	8.3%	8.3%	7.8%	6.5%	7.9%	8.0%	0.0%
OLTV 75.01% - 80.00%	28.4%	28.2%	28.2%	29.7%	27.3%	26.5%	17.8%	0.0%
OLTV 80.01% - 90.00%	14.9%	14.9%	15.0%	13.3%	9.7%	6.8%	7.4%	0.0%
OLTV 90.01% - 95.00%	7.0%	7.1%	7.1%	7.4%	6.1%	3.9%	3.7%	0.0%
OLTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.9%	1.4%	2.4%	3.5%	0.0%
OLTV 97.01% - 100.00%	15.5%	15.6%	15.5%	18.7%	23.2%	19.0%	25.5%	100.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	79.0%	79.0%	79.0%	80.3%	79.5%	76.1%	77.6%	100.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	12.2%	12.4%	12.4%	11.0%	14.0%	18.2%	17.6%	0.0%
Comb LTV 60.01% - 70.00%	11.8%	11.7%	11.7%	10.1%	10.7%	13.8%	13.7%	0.0%
Comb LTV 70.01% - 75.00%	7.9%	7.8%	7.8%	7.4%	6.5%	8.2%	8.4%	0.0%
Comb LTV 75.01% - 80.00%	22.4%	22.2%	22.1%	22.1%	19.6%	19.2%	14.2%	0.0%
Comb LTV 80.01% - 90.00%	18.8%	18.9%	18.9%	17.8%	13.5%	10.7%	9.9%	0.0%
Comb LTV 90.01% - 95.00%	9.5%	9.5%	9.6%	10.5%	8.4%	6.6%	4.2%	0.0%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	1.4%	2.4%	3.6%	0.0%
Comb LTV 97.01% - 100.00%	16.6%	16.7%	16.6%	20.1%	25.8%	21.0%	28.5%	100.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	80.3%	80.3%	80.3%	81.7%	81.1%	77.8%	79.3%	100.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	12.2%	12.4%	12.4%	11.0%	14.0%	18.2%	17.6%	0.0%
Comb LTV 60.01% - 70.00%	11.8%	11.7%	11.7%	10.1%	10.7%	13.8%	13.7%	0.0%
Comb LTV 70.01% - 75.00%	7.9%	7.8%	7.8%	7.4%	6.5%	8.2%	8.4%	0.0%
Comb LTV 75.01% - 80.00%	22.4%	22.2%	22.1%	22.1%	19.6%	19.2%	14.2%	0.0%
Comb LTV 80.01% - 90.00%	18.8%	18.9%	18.9%	17.8%	13.5%	10.7%	9.9%	0.0%
Comb LTV 90.01% - 95.00%	9.5%	9.5%	9.6%	10.5%	8.4%	6.6%	4.2%	0.0%



Single Family Conventional Book Characteristics GMAC 3D Lenders

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	1.4%	2.4%	3.6%	0.0%
Comb LTV 97.01% - 100.00%	16.6%	16.7%	16.6%	20.1%	25.8%	21.0%	28.5%	100.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	80.3%	80.3%	80.2%	81.7%	81.1%	77.7%	79.3%	100.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	11.3%	13.1%	14.9%	14.3%	27.7%	38.4%	29.8%	0.0%
MTMLTV 60.01% - 70.00%	9.9%	10.9%	12.0%	10.8%	13.6%	18.6%	13.4%	0.0%
MTMLTV 70.01% - 75.00%	7.3%	8.2%	8.8%	8.1%	8.3%	12.4%	8.7%	0.0%
MTMLTV 75.01% - 80.00%	11.4%	14.6%	17.8%	16.1%	14.2%	10.2%	10.6%	0.0%
MTMLTV 80.01% - 90.00%	21.4%	20.3%	19.4%	21.6%	13.6%	10.4%	12.1%	0.0%
MTMLTV 90.01% - 95.00%	8.7%	9.5%	8.7%	7.9%	6.0%	5.7%	9.8%	0.0%
MTMLTV 95.01% - 97.00%	3.5%	3.7%	3.6%	3.4%	1.9%	1.3%	4.4%	0.0%
MTMLTV 97.01% - 100.00%	5.1%	5.5%	6.3%	7.6%	12.6%	2.2%	8.8%	100.0%
MTMLTV > 100.00%	21.5%	14.2%	8.6%	10.1%	2.0%	0.8%	2.3%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	84.8%	81.2%	78.6%	79.3%	71.9%	64.2%	71.8%	100.0%
Credit Score (Sums to 100%)								
FICO < 550	3.4%	3.5%	3.5%	3.5%	1.4%	1.2%	1.9%	0.0%
FICO 550-579	3.0%	3.0%	3.1%	3.1%	1.3%	1.5%	1.9%	0.0%
FICO 580-619	8.4%	8.5%	8.5%	8.7%	7.6%	7.2%	8.1%	0.0%
FICO 620-659	13.1%	13.0%	12.9%	13.5%	15.0%	15.9%	17.1%	33.9%
FICO 660-699	18.4%	18.3%	18.1%	18.0%	18.6%	18.2%	19.5%	37.2%
FICO 700-739	18.8%	18.6%	18.7%	18.2%	19.7%	19.3%	21.3%	28.9%
FICO >= 740	34.9%	34.9%	35.1%	34.6%	36.0%	36.0%	29.8%	0.0%
FICO Missing	0.2%	0.2%	0.2%	0.2%	0.4%	0.7%	0.4%	0.0%
Wtd Avg FICO	699	699	699	698	706	705	697	676
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	90.2%	90.1%	90.0%	90.7%	83.5%	74.2%	72.7%	100.0%
Intermediate-term, fixed-rate	6.5%	6.6%	6.8%	5.2%	14.5%	25.8%	27.3%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

GMAC 3D Lenders

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	3.2%	3.1%	3.1%	4.1%	1.9%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.2%	91.5%	91.5%	90.7%	90.2%	92.9%	94.9%	100.0%
Second/Vacation Home	4.9%	4.9%	4.9%	5.5%	5.8%	3.2%	1.4%	0.0%
Investor Property	3.8%	3.6%	3.6%	3.9%	4.0%	3.9%	3.7%	0.0%
10-K Unit Type (Sums to 100%)								
1 Unit	97.1%	97.3%	97.4%	97.8%	97.6%	95.9%	94.4%	100.0%
2-4 Units	2.9%	2.7%	2.6%	2.2%	2.4%	4.1%	5.6%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	7.4%	7.3%	7.1%	8.0%	7.3%	6.4%	4.8%	0.0%
Single Family Homes	92.6%	92.7%	92.9%	92.0%	92.7%	93.6%	95.2%	100.0%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	1.8%	1.8%	1.6%	1.5%	1.0%	0.1%	0.2%	0.0%
Condo/Coop	7.4%	7.3%	7.1%	8.0%	7.3%	6.4%	4.8%	0.0%
1 Unit	87.9%	88.2%	88.8%	88.3%	89.3%	89.4%	89.4%	100.0%
2-4 Units	2.9%	2.7%	2.6%	2.2%	2.4%	4.1%	5.6%	0.0%
Condo								
Condo	7.2%	7.1%	7.0%	7.9%	7.3%	6.4%	4.8%	0.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	49.5%	49.3%	49.1%	58.1%	64.6%	53.3%	47.7%	100.0%
Cash-Out Refinance	32.2%	32.4%	32.5%	27.4%	19.4%	24.7%	28.3%	0.0%
Other Refinance	18.4%	18.3%	18.4%	14.5%	16.0%	22.1%	24.0%	0.0%
Origination Type (Sums to 100%)								
TPO Broker	8.7%	8.7%	9.0%	11.5%	26.4%	47.1%	73.2%	100.0%
TPO Correspondent	0.1%	0.1%	0.1%	0.1%	0.4%	0.2%	0.2%	0.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	91.2%	91.2%	90.9%	88.4%	73.2%	52.7%	26.6%	0.0%
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	0.4%	0.4%	0.4%	0.5%	1.9%	4.0%	8.4%	100.0%
2004	6.7%	6.8%	6.9%	9.0%	33.5%	66.0%	91.6%	0.0%
2005	3.2%	3.3%	3.4%	4.3%	15.6%	29.9%	0.0%	0.0%
2006	16.2%	16.3%	16.5%	21.5%	49.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

GMAC 3D Lenders

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	54.5%	54.8%	55.6%	64.7%	0.0%	0.0%	0.0%	0.0%
2008	19.0%	18.5%	17.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$184,648	\$184,193	\$183,731	\$178,772	\$165,572	\$160,106	\$158,315	\$148,833
Loan Original Note Rate	6.49%	6.49%	6.50%	6.59%	6.31%	5.89%	5.95%	6.50%
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
ACI								
ACI Probability	1.10%	1.12%	1.12%	1.20%	1.11%	1.20%	1.41%	1.16%
Wtd Avg ACI Score	692	692	692	688	696	699	687	643
Credit Premium								
Wtd Avg Credit Premium	-0.02	-0.02	-0.02	0.03	0.02	0.06	0.02	0.02
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.5%	0.0%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.3%	3.3%	3.4%	3.0%	3.4%	3.8%	4.0%	0.0%
DTI Ratio > 20 and <= 30	13.4%	13.3%	13.4%	13.0%	13.8%	15.9%	15.9%	0.0%
DTI Ratio > 30 and <= 40	24.3%	24.3%	24.3%	23.9%	25.8%	28.8%	28.3%	62.8%
DTI Ratio > 40 and <= 50	26.9%	26.9%	27.0%	26.9%	27.6%	27.1%	28.0%	0.0%
DTI Ratio > 50	28.4%	28.4%	28.2%	29.2%	28.6%	23.5%	22.4%	37.2%
DTI Ratio Missing	3.7%	3.7%	3.7%	3.9%	0.8%	1.0%	1.3%	0.0%
Wtd Avg DTI Ratio	42.9%	42.9%	42.9%	43.3%	42.5%	41.1%	40.8%	43.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.3%	3.3%	3.4%	3.0%	3.4%	3.8%	4.0%	0.0%
DTI Ratio > 20 and <= 30	13.4%	13.3%	13.4%	13.0%	13.8%	15.9%	15.9%	0.0%
DTI Ratio > 30 and <= 40	24.3%	24.3%	24.3%	23.9%	25.8%	28.8%	28.3%	62.8%
DTI Ratio > 40 and <= 50	26.9%	26.9%	27.0%	26.9%	27.6%	27.1%	28.0%	0.0%
DTI Ratio > 50	28.4%	28.4%	28.2%	29.2%	28.6%	23.5%	22.4%	37.2%
DTI Ratio Missing	3.7%	3.7%	3.7%	3.9%	0.8%	1.0%	1.3%	0.0%
Wtd Avg DTI Ratio	42.9%	42.9%	42.9%	43.3%	42.5%	41.1%	40.8%	43.7%
Origination Term (Sums to 100%)								
<= 15 Years	6.5%	6.6%	6.8%	5.2%	14.5%	25.8%	27.3%	0.0%



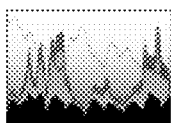
Single Family Conventional Book Characteristics GMAC 3D Lenders

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	2.4%	2.5%	2.4%	1.6%	1.9%	2.3%	3.7%	0.0%
> 25 Years and <= 30 Years	89.7%	89.5%	89.5%	91.5%	80.8%	71.9%	68.9%	100.0%
> 30 Years	1.3%	1.3%	1.3%	1.7%	2.7%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	93.4%	93.3%	93.2%	94.8%	85.5%	74.2%	72.7%	100.0%
Intermediate-Term Fixed Rate (excl Balloon)	6.3%	6.4%	6.5%	4.8%	13.1%	23.2%	23.4%	0.0%
Adjustable Rate	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Balloon	0.3%	0.3%	0.3%	0.4%	1.4%	2.6%	3.9%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.3%	1.3%	1.3%	1.7%	2.7%	0.0%	0.0%	0.0%
Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	3.2%	3.2%	3.2%	4.1%	1.9%	0.0%	0.0%	0.0%
- Interest Only ARM	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	3.2%	3.1%	3.1%	4.1%	1.9%	0.0%	0.0%	0.0%
Alt-A	7.3%	7.3%	7.4%	8.3%	6.2%	9.7%	14.7%	0.0%
- Alt-A Low/No Doc	7.3%	7.2%	7.3%	8.2%	6.2%	9.7%	14.7%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	1.2%	1.2%	1.2%	1.4%	0.1%	0.2%	0.0%	0.0%
- Alt-A SISA	0.6%	0.6%	0.6%	0.6%	0.1%	0.0%	0.0%	0.0%
- Alt-A No Ratio	2.4%	2.4%	2.4%	2.5%	0.8%	1.0%	1.4%	0.0%
- Alt-A Stated Income	3.0%	3.0%	3.1%	3.7%	5.3%	8.5%	13.3%	0.0%



Single Family Conventional Book Characteristics GMAC 3D Lenders

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	7.7%	7.8%	7.7%	9.5%	13.1%	6.3%	4.2%	0.0%
Non-Full Doc								
Non-Full Doc Total	7.9%	7.9%	8.0%	9.0%	6.2%	9.7%	14.7%	0.0%
- Select Lender Programs Non-Full Doc	0.6%	0.7%	0.7%	0.9%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	7.3%	7.2%	7.3%	8.2%	6.2%	9.7%	14.7%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	8.5%	8.5%	8.7%	9.9%	8.6%	7.8%	4.2%	0.0%
- 75/20/05	0.3%	0.3%	0.3%	0.4%	0.1%	0.1%	0.1%	0.0%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%
- 80/10/10	2.9%	2.9%	3.0%	3.7%	2.9%	2.6%	0.3%	0.0%
- 80/15/05	2.2%	2.2%	2.3%	2.8%	2.1%	2.5%	0.4%	0.0%
- 80/20/00	0.8%	0.8%	0.8%	1.0%	2.2%	1.7%	2.8%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	2.2%	2.2%	2.2%	1.9%	1.2%	0.9%	0.6%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	9.2%	9.2%	9.4%	10.7%	10.8%	11.8%	10.4%	0.0%
- 75/20/05	0.3%	0.3%	0.3%	0.4%	0.1%	0.1%	0.1%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
- 80/10/10	3.3%	3.3%	3.4%	4.1%	3.5%	3.4%	1.3%	0.0%
- 80/15/05	2.3%	2.2%	2.3%	2.9%	2.2%	2.6%	0.5%	0.0%
- 80/20/00	1.1%	1.1%	1.1%	1.4%	2.7%	2.0%	2.9%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics GMAC 3D Lenders

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	2.1%	2.1%	2.1%	1.9%	2.3%	3.7%	5.5%	0.0%
EA/TPR								
EA/TPR	15.6%	15.9%	16.1%	16.7%	8.2%	14.7%	20.7%	0.0%
- EA I	4.6%	4.7%	4.6%	5.0%	3.3%	6.7%	9.5%	0.0%
- EA/TPR II	3.8%	3.8%	3.9%	4.1%	2.6%	4.6%	6.2%	0.0%
- EA/TPR III	7.3%	7.4%	7.6%	7.6%	2.3%	3.4%	5.1%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	25.1%	25.1%	25.5%	28.5%	22.6%	23.4%	29.2%	0.0%
Northeast	15.9%	15.6%	15.0%	12.6%	10.1%	13.7%	14.9%	0.0%
Southeast	27.4%	27.6%	27.8%	28.8%	39.8%	25.4%	22.3%	100.0%
Southwest	14.0%	14.1%	14.2%	14.7%	13.5%	14.0%	7.4%	0.0%
West	17.6%	17.7%	17.5%	15.3%	14.0%	23.5%	26.2%	0.0%
Census Region (Sums to 100%)								
New England	5.0%	5.1%	5.2%	5.2%	6.8%	10.9%	12.8%	0.0%
Middle Atlantic	10.6%	10.2%	9.5%	7.2%	3.2%	2.8%	2.0%	0.0%
East North Central	23.2%	23.2%	23.6%	26.4%	19.9%	20.1%	27.3%	0.0%
East South Central	3.3%	3.3%	3.4%	3.2%	2.0%	2.1%	1.3%	0.0%
South Atlantic	24.4%	24.5%	24.7%	25.9%	38.0%	23.3%	21.1%	100.0%
West North Central	3.9%	4.0%	4.0%	4.2%	3.6%	4.3%	3.0%	0.0%
West South Central	5.0%	5.0%	5.0%	5.2%	5.1%	5.7%	3.9%	0.0%
Mountain	8.9%	9.0%	9.0%	9.1%	8.8%	9.3%	3.6%	0.0%
Pacific	15.6%	15.7%	15.5%	13.6%	12.7%	21.5%	25.0%	0.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	11.7%	11.7%	11.6%	10.1%	9.5%	15.9%	18.0%	0.0%
02) OH	9.3%	9.3%	9.4%	10.7%	5.4%	0.8%	0.4%	0.0%
03) FL	8.7%	8.7%	8.8%	9.8%	16.0%	10.7%	9.2%	100.0%
04) MI	5.5%	5.5%	5.6%	5.8%	2.8%	1.3%	0.8%	0.0%
05) IL	4.9%	4.9%	5.1%	6.1%	9.5%	14.4%	21.3%	0.0%
06) GA	4.8%	4.8%	4.8%	5.3%	8.4%	3.5%	4.1%	0.0%
07) NY	4.3%	3.9%	3.4%	2.5%	0.6%	0.5%	0.3%	0.0%
08) NJ	4.3%	4.2%	4.1%	3.2%	1.7%	1.3%	0.5%	0.0%
09) TX	4.0%	4.0%	4.0%	4.4%	4.9%	5.5%	3.6%	0.0%
10) IN	3.2%	3.2%	3.3%	3.6%	1.8%	2.9%	3.9%	0.0%
Top 10 Sellers								
01) QUICKEN LOANS INC	24.5%	24.7%	24.8%	11.8%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics GMAC 3D Lenders

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CENTEX CORPORATION	24.5%	24.7%	24.9%	32.2%	31.4%	39.5%	13.1%	0.0%
03) FIRST PLACE BANK	14.0%	14.0%	14.3%	17.6%	5.8%	0.0%	0.0%	0.0%
04) GUARANTY FINANCIAL MHC	5.3%	5.4%	5.5%	7.1%	27.0%	52.9%	80.1%	100.0%
05) GATEWAY BANCORP LLC	5.1%	5.1%	5.1%	4.8%	0.0%	0.0%	0.0%	0.0%
06) US MORTGAGE CORP	4.5%	4.5%	4.6%	4.0%	0.1%	0.0%	0.0%	0.0%
07) ADVANCED FINANCIAL SERVICES	4.0%	4.1%	4.1%	5.2%	0.0%	0.0%	0.0%	0.0%
08) COASTAL SOUTH BANCSHARES INC	2.5%	2.5%	2.5%	3.2%	8.9%	0.0%	0.0%	0.0%
09) FIRST BANKS INC	2.5%	2.5%	2.6%	3.5%	10.8%	2.6%	0.0%	0.0%
10) FAIRMONT FUNDING LTD	2.1%	1.6%	1.0%	0.2%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) CERBERUS CAPITAL HOLDING	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	62.2%							
Credit Enhancement	37.8%							
- Primary MI Only	36.5%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	1.3%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	67.1%							
Alt-A with Credit Enhancement	37.6%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-8.02	-8.09	-8.06	-10.04	-6.01	0.96	4.73	19.73



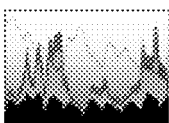
Single Family Conventional Book Characteristics GMAC 3D Lenders

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	45.68	45.79	45.68	48.24	36.56	32.48	35.52	30.77
Wtd Avg Charged Fee	37.66	37.69	37.62	38.20	30.55	33.43	40.24	50.50
Appraisal Waivers								
Appraisal Waiver	2.7%	2.7%	2.8%	3.4%	2.6%	1.9%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	3.32%	2.30%	1.44%	1.28%	0.99%	2.00%	1.07%	0.00%
- SDQ Rate for Loans with CE	5.26%							
- SDQ Rate for Loans without CE	2.06%							
SDQ Rate Excl. Katrina Loans	3.33%	2.30%	1.45%	1.28%	0.99%	2.01%	1.08%	0.00%
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Serious Delinquent Loans								
SDQ Loan Count	432	304	194	141	37	48	21	0
SDQ Count for Loans with CE	270							
SDQ Count for Loans without CE	162							
SDQ Volume (\$M)								
SDQ Volume	\$80.9	\$54.9	\$35.0	\$23.9	\$4.4	\$5.2	\$2.7	\$0.0
SDQ Volume for Loans with CE	\$52.1							
SDQ Volume for Loans without CE	\$28.8							



Single Family Conventional Book Characteristics 103 Pilot

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	20	20	20	17				
Book Volume (\$B)	\$0.0	\$0.0	\$0.0	\$0.0				
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%				
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%				
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%				
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%				
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%				
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%				
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%				
OLTV 97.01% - 100.00%	3.3%	3.3%	3.3%	3.7%				
OLTV > 100.00%	96.7%	96.7%	96.7%	96.3%				
OLTV Missing	0.0%	0.0%	0.0%	0.0%				
Wtd Avg OLTV	102.5%	102.5%	102.5%	102.4%				
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV > 100.00%	100.0%	100.0%	100.0%	100.0%				
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	102.6%	102.6%	102.6%	102.5%				
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%				



Single Family Conventional Book Characteristics 103 Pilot

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV > 100.00%	100.0%	100.0%	100.0%	100.0%				
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	102.6%	102.6%	102.6%	102.5%				
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	3.3%	3.3%	0.0%	3.7%				
MTMLTV 60.01% - 70.00%	0.0%	0.0%	3.3%	0.0%				
MTMLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%				
MTMLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%				
MTMLTV 80.01% - 90.00%	6.2%	6.3%	0.0%	0.0%				
MTMLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%				
MTMLTV 95.01% - 97.00%	6.8%	3.6%	3.7%	0.0%				
MTMLTV 97.01% - 100.00%	26.7%	16.0%	18.9%	7.3%				
MTMLTV > 100.00%	57.0%	70.9%	74.2%	89.0%				
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%				
Wtg Avg MTMLTV	105.6%	103.7%	101.8%	101.1%				
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%				
FICO 550-579	0.0%	0.0%	0.0%	0.0%				
FICO 580-619	0.0%	0.0%	0.0%	0.0%				
FICO 620-659	0.0%	0.0%	0.0%	0.0%				
FICO 660-699	39.2%	39.1%	39.1%	30.7%				
FICO 700-739	21.8%	21.8%	21.7%	24.7%				
FICO >= 740	39.1%	39.1%	39.2%	44.6%				
FICO Missing	0.0%	0.0%	0.0%	0.0%				
Wtd Avg FICO	721	721	721	726				
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	100.0%	100.0%	100.0%	100.0%				
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%				
Adjustable-rate	0.0%	0.0%	0.0%	0.0%				
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%				
Negative Amortization	0.0%	0.0%	0.0%	0.0%				
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%				



Single Family Conventional Book Characteristics 103 Pilot

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	100.0%	100.0%	100.0%	100.0%				
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%				
Investor Property	0.0%	0.0%	0.0%	0.0%				
10-K Unit Type (Sums to 100%)								
1 Unit	100.0%	100.0%	100.0%	100.0%				
2-4 Units	0.0%	0.0%	0.0%	0.0%				
Missing	0.0%	0.0%	0.0%	0.0%				
10-K Property Type (Sums to 100%)								
Condo/Coop	4.6%	4.6%	4.6%	5.2%				
Single Family Homes	95.4%	95.4%	95.4%	94.8%				
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%				
Condo/Coop	4.6%	4.6%	4.6%	5.2%				
1 Unit	95.4%	95.4%	95.4%	94.8%				
2-4 Units	0.0%	0.0%	0.0%	0.0%				
Condo								
Condo	4.6%	4.6%	4.6%	5.2%				
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	100.0%	100.0%	100.0%	100.0%				
Cash-Out Refinance	0.0%	0.0%	0.0%	0.0%				
Other Refinance	0.0%	0.0%	0.0%	0.0%				
Origination Type (Sums to 100%)								
TPO Broker	22.3%	22.3%	22.3%	20.8%				
TPO Correspondent	0.0%	0.0%	0.0%	0.0%				
Undesignated	0.0%	0.0%	0.0%	0.0%				
Retail	77.7%	77.7%	77.7%	79.2%				
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%				
2001	0.0%	0.0%	0.0%	0.0%				
2002	0.0%	0.0%	0.0%	0.0%				
2003	0.0%	0.0%	0.0%	0.0%				
2004	0.0%	0.0%	0.0%	0.0%				
2005	0.0%	0.0%	0.0%	0.0%				
2006	0.0%	0.0%	0.0%	0.0%				
2007	92.0%	91.9%	92.0%	100.0%				



Single Family Conventional Book Characteristics 103 Pilot

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	8.0%	8.1%	8.0%	0.0%				
Origination Amount and Rate								
Avg Origination Loan Amount	\$105,937	\$105,937	\$105,937	\$110,139				
Loan Original Note Rate	6.75%	6.75%	6.75%	6.78%				
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%	0.0%				
Non-Seasoned	100.0%	100.0%	100.0%	100.0%				
ACI								
ACI Probability	0.15%	0.15%	0.15%	0.15%				
Wtd Avg ACI Score	706	706	706	706				
Credit Premium								
Wtd Avg Credit Premium	0.03	0.03	0.03	0.03				
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%				
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%				
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.9%	3.9%	3.9%	0.0%				
DTI Ratio > 20 and <= 30	13.1%	13.1%	13.2%	14.9%				
DTI Ratio > 30 and <= 40	42.9%	42.8%	42.8%	44.5%				
DTI Ratio > 40 and <= 50	40.1%	40.1%	40.1%	40.5%				
DTI Ratio > 50	0.0%	0.0%	0.0%	0.0%				
DTI Ratio Missing	0.0%	0.0%	0.0%	0.0%				
Wtd Avg DTI Ratio	37.0%	37.0%	37.0%	37.6%				
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.9%	3.9%	3.9%	0.0%				
DTI Ratio > 20 and <= 30	13.1%	13.1%	13.2%	14.9%				
DTI Ratio > 30 and <= 40	42.9%	42.8%	42.8%	44.5%				
DTI Ratio > 40 and <= 50	40.1%	40.1%	40.1%	40.5%				
DTI Ratio > 50	0.0%	0.0%	0.0%	0.0%				
DTI Ratio Missing	0.0%	0.0%	0.0%	0.0%				
Wtd Avg DTI Ratio	37.0%	37.0%	37.0%	37.6%				
Origination Term (Sums to 100%)								
<= 15 Years	0.0%	0.0%	0.0%	0.0%				
> 15 Years and <= 25 Years	2.4%	2.5%	2.5%	2.8%				



Single Family Conventional Book Characteristics 103 Pilot

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	97.6%	97.5%	97.5%	97.2%				
> 30 Years	0.0%	0.0%	0.0%	0.0%				
Missing	0.0%	0.0%	0.0%	0.0%				
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	100.0%	100.0%	100.0%	100.0%				
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%				
Adjustable Rate	0.0%	0.0%	0.0%	0.0%				
Balloon	0.0%	0.0%	0.0%	0.0%				
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%				
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%				
Hybrid Arm	0.0%	0.0%	0.0%	0.0%				
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%				
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%				
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%				
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%				
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%				
NegAm ARM	0.0%	0.0%	0.0%	0.0%				
Interest Only	0.0%	0.0%	0.0%	0.0%				
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%				
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%				
Alt-A	0.0%	0.0%	0.0%	0.0%				
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%				
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%				
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%				
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%				
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%				
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%				
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%				



Single Family Conventional Book Characteristics 103 Pilot

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%				
My Community Mortgage	0.0%	0.0%	0.0%	0.0%				
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%				
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%				
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%				
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%				
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%				
- Post 12/2005	0.0%	0.0%	0.0%	0.0%				
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%				
Investor Channel	0.0%	0.0%	0.0%	0.0%				
eChannel	0.0%	0.0%	0.0%	0.0%				
Underserved Channel	0.0%	0.0%	0.0%	0.0%				
Subprime Channel	0.0%	0.0%	0.0%	0.0%				
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%				
Subordinate Financing - RDW								
Subordinate Financing - RDW	3.3%	3.3%	3.3%	3.7%				
- 75/20/05	0.0%	0.0%	0.0%	0.0%				
- 75/25/00	0.0%	0.0%	0.0%	0.0%				
- 80/10/10	0.0%	0.0%	0.0%	0.0%				
- 80/15/05	0.0%	0.0%	0.0%	0.0%				
- 80/20/00	0.0%	0.0%	0.0%	0.0%				
- 90/05/05	0.0%	0.0%	0.0%	0.0%				
- Other	3.3%	3.3%	3.3%	3.7%				
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	3.3%	3.3%	3.3%	3.7%				
- 75/20/05	0.0%	0.0%	0.0%	0.0%				
- 75/25/00	0.0%	0.0%	0.0%	0.0%				
- 80/10/10	0.0%	0.0%	0.0%	0.0%				
- 80/15/05	0.0%	0.0%	0.0%	0.0%				
- 80/20/00	0.0%	0.0%	0.0%	0.0%				
- 90/05/05	0.0%	0.0%	0.0%	0.0%				
- Other	3.3%	3.3%	3.3%	3.7%				



Single Family Conventional Book Characteristics 103 Pilot

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%				
- EA I	0.0%	0.0%	0.0%	0.0%				
- EA/TPR II	0.0%	0.0%	0.0%	0.0%				
- EA/TPR III	0.0%	0.0%	0.0%	0.0%				
10-K Property Region (Sums to 100%)								
Midwest	29.3%	29.3%	29.3%	28.8%				
Northeast	4.6%	4.6%	4.6%	5.2%				
Southeast	41.7%	41.7%	41.8%	38.4%				
Southwest	24.4%	24.4%	24.4%	27.6%				
West	0.0%	0.0%	0.0%	0.0%				
Census Region (Sums to 100%)								
New England	4.6%	4.6%	4.6%	5.2%				
Middle Atlantic	0.0%	0.0%	0.0%	0.0%				
East North Central	29.3%	29.3%	29.3%	28.8%				
East South Central	30.1%	30.2%	30.2%	25.3%				
South Atlantic	11.6%	11.5%	11.5%	13.1%				
West North Central	0.0%	0.0%	0.0%	0.0%				
West South Central	16.2%	16.2%	16.2%	18.4%				
Mountain	8.2%	8.2%	8.2%	9.3%				
Pacific	0.0%	0.0%	0.0%	0.0%				
US Territories	0.0%	0.0%	0.0%	0.0%				
Top 10 States								
01) TN	30.1%	30.2%	30.2%	25.3%				
02) OH	15.3%	15.3%	15.3%	12.9%				
03) IL	14.0%	14.0%	14.0%	15.9%				
04) FL	11.6%	11.5%	11.5%	13.1%				
05) TX	9.0%	9.0%	9.0%	10.2%				
06) AZ	8.2%	8.2%	8.2%	9.3%				
07) OK	7.2%	7.2%	7.2%	8.2%				
08) MA	4.6%	4.6%	4.6%	5.2%				
	0.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
Top 10 Sellers								
01) ORNL FEDERAL CREDIT UNION	23.8%	23.9%	23.9%	18.1%				
02) COLONIAL SAVINGS FA	22.3%	22.3%	22.3%	20.8%				



Single Family Conventional Book Characteristics 103 Pilot

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) OLIN COMMUNITY CREDIT UNION	14.0%	14.0%	14.0%	15.9%				
04) BETHPAGE FEDERAL CREDIT UNION	11.6%	11.5%	11.5%	13.1%				
05) AEA FEDERAL CREDIT UNION	8.2%	8.2%	8.2%	9.3%				
06) US MORTGAGE CORP	6.3%	6.3%	6.3%	7.1%				
07) SUPERIOR FEDERAL CREDIT UNION	6.1%	6.1%	6.1%	7.0%				
08) HOLYOKE CREDIT UNION	4.6%	4.6%	4.6%	5.2%				
09) WEOKIE CREDIT UNION	3.1%	3.1%	3.1%	3.5%				
	0.0%	0.0%	0.0%	0.0%				
Top 10 Servicers								
01) ORNL FEDERAL CREDIT UNION	23.8%	23.9%	23.9%	18.1%				
02) COLONIAL SAVINGS FA	22.3%	22.3%	22.3%	20.8%				
03) OLIN COMMUNITY CREDIT UNION	14.0%	14.0%	14.0%	15.9%				
04) BETHPAGE FEDERAL CREDIT UNION	11.6%	11.5%	11.5%	13.1%				
05) AEA FEDERAL CREDIT UNION	8.2%	8.2%	8.2%	9.3%				
06) US MORTGAGE CORP	6.3%	6.3%	6.3%	7.1%				
07) SUPERIOR FEDERAL CREDIT UNION	6.1%	6.1%	6.1%	7.0%				
08) HOLYOKE CREDIT UNION	4.6%	4.6%	4.6%	5.2%				
09) WEOKIE CREDIT UNION	3.1%	3.1%	3.1%	3.5%				
	0.0%	0.0%	0.0%	0.0%				
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%							
Credit Enhancement	100.0%							
- Primary MI Only	100.0%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement								
Alt-A with Credit Enhancement								
Economic Fees and Gap								
Wtd Avg Economic Gap	3.66	3.66	3.65	4.25				
Wtd Avg Economic Model Fee	30.64	30.64	30.64	30.23				



Single Family Conventional Book Characteristics 103 Pilot

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	34.29	34.29	34.29	34.49				
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%				
Serious Delinquent Loans								
SDQ Rate All Loans	5.00%	5.00%	5.00%	5.88%				
- SDQ Rate for Loans with CE	5.00%							
- SDQ Rate for Loans without CE								
SDQ Rate Excl. Katrina Loans	5.00%	5.00%	5.00%	5.88%				
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	1	1	1	1				
SDQ Count for Loans with CE	1							
SDQ Count for Loans without CE								
SDQ Volume (\$M)								
SDQ Volume	\$0.2	\$0.2	\$0.2	\$0.2				
SDQ Volume for Loans with CE	\$0.2							
SDQ Volume for Loans without CE								



Single Family Conventional Book Characteristics

Not BANK OF AMERICA CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	13,486,247	13,376,890	13,220,262	13,023,091	12,082,720	11,722,503	11,892,391	12,292,045
Book Volume (\$B)	\$1,948.8	\$1,912.7	\$1,863.3	\$1,809.2	\$1,593.4	\$1,482.4	\$1,461.7	\$1,481.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	23.5%	23.6%	23.7%	24.0%	25.8%	27.0%	26.9%	26.2%
OLTV 60.01% - 70.00%	16.1%	16.1%	16.1%	16.1%	16.9%	17.3%	17.3%	17.2%
OLTV 70.01% - 75.00%	10.0%	10.0%	10.0%	10.0%	10.3%	10.7%	11.4%	12.3%
OLTV 75.01% - 80.00%	31.1%	30.9%	31.1%	31.4%	30.5%	28.3%	26.7%	25.8%
OLTV 80.01% - 90.00%	8.4%	8.2%	8.1%	7.8%	7.7%	8.2%	9.0%	10.0%
OLTV 90.01% - 95.00%	4.7%	4.6%	4.5%	4.3%	4.2%	4.6%	5.2%	5.8%
OLTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	1.1%	1.2%
OLTV 97.01% - 100.00%	5.3%	5.6%	5.6%	5.4%	3.6%	2.7%	2.1%	1.4%
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%
Wtd Avg OLTV	71.6%	71.5%	71.5%	71.3%	70.1%	69.6%	69.6%	69.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	20.6%	20.7%	20.7%	21.0%	22.5%	23.2%	22.8%	21.8%
Comb LTV 60.01% - 70.00%	14.9%	14.9%	14.8%	14.8%	15.5%	15.8%	15.5%	14.9%
Comb LTV 70.01% - 75.00%	9.0%	8.9%	8.9%	8.9%	9.3%	9.7%	10.1%	10.4%
Comb LTV 75.01% - 80.00%	23.7%	23.2%	23.1%	23.0%	23.0%	22.7%	22.4%	21.7%
Comb LTV 80.01% - 90.00%	12.8%	12.6%	12.4%	12.0%	10.9%	10.4%	10.0%	9.5%
Comb LTV 90.01% - 95.00%	7.1%	7.1%	7.0%	6.9%	6.2%	5.8%	5.7%	5.4%
Comb LTV 95.01% - 97.00%	0.8%	0.7%	0.7%	0.7%	0.8%	0.9%	1.0%	1.0%
Comb LTV 97.01% - 100.00%	7.4%	7.7%	7.9%	7.9%	5.4%	3.5%	2.4%	1.5%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.3%	0.2%	0.2%	0.2%	0.1%
Comb LTV Missing	3.6%	3.8%	4.1%	4.5%	6.1%	7.8%	9.9%	13.5%
Wtd Avg Comb LTV	73.8%	73.8%	73.8%	73.6%	72.1%	71.1%	70.7%	70.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	20.6%	20.8%	20.8%	21.1%	22.6%	23.3%	23.0%	22.2%
Comb LTV 60.01% - 70.00%	14.9%	14.9%	14.9%	14.9%	15.6%	15.9%	15.7%	15.2%
Comb LTV 70.01% - 75.00%	9.1%	9.0%	9.0%	9.0%	9.5%	9.9%	10.3%	10.7%
Comb LTV 75.01% - 80.00%	23.8%	23.4%	23.2%	23.2%	23.2%	23.0%	22.8%	22.3%
Comb LTV 80.01% - 90.00%	12.9%	12.7%	12.4%	12.1%	11.0%	10.5%	10.2%	9.9%



Single Family Conventional Book Characteristics

Not BANK OF AMERICA CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	7.2%	7.1%	7.1%	7.0%	6.3%	5.9%	5.9%	5.7%
Comb LTV 95.01% - 97.00%	0.8%	0.7%	0.7%	0.7%	0.8%	0.9%	1.0%	1.1%
Comb LTV 97.01% - 100.00%	7.4%	7.7%	7.9%	7.9%	5.4%	3.5%	2.4%	1.5%
Comb LTV > 100.00%	0.2%	0.2%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%
Comb LTV Missing	3.2%	3.4%	3.6%	3.9%	5.4%	6.8%	8.5%	11.3%
Wtd Avg Comb LTV	73.8%	73.8%	73.8%	73.6%	72.1%	71.1%	70.8%	71.2%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	39.7%	43.4%	46.7%	48.1%	57.2%	61.3%	54.7%	44.8%
MTMLTV 60.01% - 70.00%	13.7%	14.4%	14.9%	14.8%	16.1%	17.0%	19.4%	21.8%
MTMLTV 70.01% - 75.00%	7.7%	8.1%	8.3%	8.2%	7.9%	7.6%	8.9%	12.1%
MTMLTV 75.01% - 80.00%	9.2%	9.8%	10.2%	9.7%	8.5%	6.8%	7.7%	10.0%
MTMLTV 80.01% - 90.00%	13.0%	11.3%	10.0%	10.5%	6.3%	4.5%	5.9%	7.6%
MTMLTV 90.01% - 95.00%	4.4%	4.0%	3.5%	3.1%	1.6%	1.3%	1.6%	2.1%
MTMLTV 95.01% - 97.00%	1.6%	1.5%	1.2%	1.1%	0.5%	0.4%	0.4%	0.4%
MTMLTV 97.01% - 100.00%	2.2%	2.1%	2.0%	1.9%	0.9%	0.5%	0.6%	0.4%
MTMLTV > 100.00%	8.2%	5.2%	2.8%	2.4%	0.5%	0.1%	0.2%	0.1%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.5%	0.5%
Wtg Avg MTMLTV	66.3%	63.3%	60.7%	59.8%	54.6%	52.7%	56.1%	59.8%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%
FICO 550-579	0.8%	0.8%	0.9%	0.9%	0.9%	0.9%	1.0%	1.2%
FICO 580-619	3.8%	3.9%	4.0%	4.0%	3.9%	3.9%	4.2%	4.3%
FICO 620-659	9.4%	9.6%	9.8%	9.9%	9.8%	9.9%	10.5%	10.8%
FICO 660-699	17.2%	17.4%	17.6%	17.6%	17.5%	17.5%	17.7%	17.7%
FICO 700-739	22.3%	22.4%	22.3%	22.3%	22.4%	22.4%	22.4%	22.2%
FICO >= 740	45.1%	44.5%	43.9%	43.7%	43.5%	43.0%	41.2%	39.8%
FICO Missing	0.7%	0.8%	0.9%	0.9%	1.3%	1.8%	2.4%	3.3%
Wtd Avg FICO	723	722	721	721	721	720	718	716
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	73.8%	73.2%	72.7%	71.7%	68.8%	65.7%	63.9%	64.2%
Intermediate-term, fixed-rate	14.8%	15.3%	15.3%	15.8%	19.4%	23.1%	26.1%	27.6%
Adjustable-rate	4.0%	4.1%	4.4%	4.7%	5.3%	6.3%	6.7%	5.8%



Single Family Conventional Book Characteristics

Not BANK OF AMERICA CORPORATION

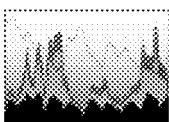
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only adjustable-rate	4.0%	4.1%	4.1%	4.1%	3.7%	3.0%	1.6%	0.7%
Negative Amortization	0.6%	0.6%	0.7%	0.8%	1.5%	1.8%	1.8%	1.7%
Interest Only fixed-rate	2.7%	2.7%	2.8%	2.8%	1.3%	0.2%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.7%	89.8%	89.9%	89.9%	90.4%	91.0%	91.7%	92.1%
Second/Vacation Home	4.4%	4.4%	4.3%	4.3%	4.0%	3.6%	3.2%	2.9%
Investor Property	5.9%	5.8%	5.8%	5.8%	5.6%	5.4%	5.1%	5.0%
10-K Unit Type (Sums to 100%)								
1 Unit	96.2%	96.2%	96.1%	96.1%	96.1%	96.0%	95.8%	95.7%
2-4 Units	3.8%	3.8%	3.9%	3.9%	3.9%	4.0%	4.2%	4.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.0%	8.8%	8.8%	8.7%	8.0%	7.4%	7.0%	6.8%
Single Family Homes	91.0%	91.2%	91.2%	91.3%	92.0%	92.6%	93.0%	93.2%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.5%	0.5%	0.5%	0.5%	0.6%	0.5%	0.5%	0.5%
Condo/Coop	9.0%	8.8%	8.8%	8.7%	8.0%	7.4%	7.0%	6.8%
1 Unit	86.7%	86.8%	86.9%	86.9%	87.6%	88.1%	88.3%	88.4%
2-4 Units	3.8%	3.8%	3.9%	3.9%	3.9%	4.0%	4.2%	4.3%
Condo								
Condo	8.5%	8.4%	8.3%	8.2%	7.5%	6.9%	6.6%	6.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	41.0%	40.4%	40.9%	41.2%	37.6%	33.5%	30.2%	27.8%
Cash-Out Refinance	31.6%	31.9%	31.7%	31.6%	32.1%	32.0%	31.4%	31.7%
Other Refinance	27.3%	27.8%	27.5%	27.3%	30.3%	34.5%	38.4%	40.5%
Origination Type (Sums to 100%)								
TPO Broker	21.1%	21.0%	20.7%	20.3%	19.2%	18.5%	19.3%	20.6%
TPO Correspondent	28.4%	28.4%	28.9%	28.9%	27.1%	25.2%	24.0%	23.0%
Undesignated	0.3%	0.3%	0.4%	0.4%	0.6%	0.8%	1.2%	1.8%
Retail	50.2%	50.3%	50.0%	50.5%	53.2%	55.4%	55.6%	54.7%
Origination Year (Sums to 100%)								
< 2001	2.6%	2.8%	3.1%	3.3%	4.7%	6.4%	9.1%	13.7%
2001	1.9%	2.1%	2.2%	2.4%	3.3%	4.4%	6.3%	10.1%
2002	6.1%	6.4%	6.9%	7.4%	10.0%	12.9%	17.5%	24.9%
2003	19.9%	20.9%	22.0%	23.4%	29.9%	37.3%	46.5%	51.4%
2004	10.2%	10.7%	11.4%	12.2%	15.5%	19.6%	20.6%	0.0%



Single Family Conventional Book Characteristics

Not BANK OF AMERICA CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2005	12.8%	13.4%	14.2%	15.0%	19.2%	19.4%	0.0%	0.0%
2006	13.4%	14.1%	15.2%	16.4%	17.4%	0.0%	0.0%	0.0%
2007	19.4%	20.1%	21.4%	19.8%	0.0%	0.0%	0.0%	0.0%
2008	13.6%	9.5%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$160,616	\$158,665	\$156,354	\$154,036	\$145,705	\$138,434	\$132,881	\$128,670
Loan Original Note Rate	6.04%	6.04%	6.05%	6.05%	5.93%	5.79%	5.86%	6.04%
Seasoning (Sums to 100%)								
Seasoned	3.6%	3.6%	3.3%	3.4%	2.4%	2.3%	2.1%	2.3%
Non-Seasoned	96.4%	96.4%	96.7%	96.6%	97.6%	97.7%	97.9%	97.7%
ACI								
ACI Probability	0.43%	0.44%	0.45%	0.45%	0.39%	0.36%	0.37%	0.37%
Wtd Avg ACI Score	716	716	715	716	720	723	723	723
Credit Premium								
Wtd Avg Credit Premium	-0.05	-0.07	-0.07	-0.05	-0.04	-0.07	-0.09	-0.08
Credit Premium > 1.5	0.4%	0.5%	0.5%	0.5%	0.6%	0.3%	0.3%	0.4%
Prepay Premium								
Prepay Premium	1.7%	1.8%	2.0%	2.1%	2.4%	2.3%	2.4%	2.4%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.8%	11.0%	11.2%	11.5%	13.2%	15.0%	16.3%	16.6%
DTI Ratio > 20 and <= 30	20.0%	20.1%	20.2%	20.4%	21.9%	23.2%	24.2%	25.0%
DTI Ratio > 30 and <= 40	25.5%	25.4%	25.3%	25.3%	25.0%	24.6%	24.2%	24.9%
DTI Ratio > 40 and <= 50	21.1%	20.8%	20.6%	20.2%	18.2%	16.4%	15.2%	14.8%
DTI Ratio > 50	15.8%	15.6%	15.3%	14.9%	13.7%	12.8%	12.1%	10.8%
DTI Ratio Missing	6.8%	7.0%	7.4%	7.7%	8.0%	7.9%	8.0%	8.0%
Wtd Avg DTI Ratio	36.9%	36.8%	36.7%	36.4%	35.4%	34.5%	33.7%	33.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.9%	11.2%	11.3%	11.7%	13.4%	15.2%	16.6%	16.9%
DTI Ratio > 20 and <= 30	20.5%	20.6%	20.8%	21.0%	22.5%	23.9%	24.9%	25.6%
DTI Ratio > 30 and <= 40	26.1%	26.0%	26.0%	26.0%	25.7%	25.3%	24.9%	25.5%
DTI Ratio > 40 and <= 50	21.6%	21.4%	21.2%	20.8%	18.8%	17.0%	15.6%	15.2%
DTI Ratio > 50	16.2%	16.1%	15.8%	15.4%	14.2%	13.3%	12.5%	11.1%
DTI Ratio Missing	4.6%	4.8%	5.0%	5.1%	5.3%	5.3%	5.4%	5.8%



Single Family Conventional Book Characteristics
Not BANK OF AMERICA CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg DTI Ratio	36.9%	36.8%	36.7%	36.5%	35.4%	34.5%	33.7%	33.1%
Origination Term (Sums to 100%)								
<= 15 Years	14.9%	15.3%	15.3%	15.8%	19.4%	23.1%	26.1%	27.6%
> 15 Years amd <= 25 Years	3.7%	3.8%	3.8%	3.9%	4.3%	4.7%	4.8%	4.8%
> 25 Years and <= 30 Years	80.9%	80.5%	80.4%	79.8%	76.1%	72.0%	68.9%	67.4%
> 30 Years	0.5%	0.5%	0.5%	0.5%	0.2%	0.2%	0.2%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	76.5%	75.9%	75.4%	74.5%	70.0%	65.8%	63.9%	64.2%
Intermediate-Term Fixed Rate (excl Balloon)	14.5%	14.9%	14.9%	15.3%	18.7%	22.3%	25.0%	26.3%
Adjustable Rate	8.6%	8.8%	9.2%	9.7%	10.6%	11.1%	10.0%	8.2%
Balloon	0.4%	0.5%	0.5%	0.5%	0.7%	0.8%	1.1%	1.3%
Various Product Types								
Second	0.1%	0.1%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.5%	0.5%	0.5%	0.5%	0.2%	0.2%	0.2%	0.2%
Hybrid Arm	7.6%	7.8%	8.0%	8.4%	8.4%	7.9%	6.9%	5.5%
- 2/28 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.8%	0.8%	0.9%	1.0%	1.4%	1.8%	1.8%	1.4%
- 5/1 Hybrid Arm	4.9%	5.0%	5.1%	5.3%	5.3%	4.6%	3.9%	3.1%
- 7/1 Hybrid Arm	1.4%	1.4%	1.4%	1.4%	1.3%	1.3%	1.1%	0.9%
- 10/1 Hybrid Arm	0.5%	0.5%	0.5%	0.5%	0.4%	0.3%	0.1%	0.1%
NegAm ARM	0.6%	0.6%	0.7%	0.8%	1.5%	1.8%	1.8%	1.7%
Interest Only	6.7%	6.8%	6.9%	6.9%	5.0%	3.2%	1.6%	0.7%
- Interest Only ARM	4.0%	4.1%	4.1%	4.1%	3.7%	3.0%	1.6%	0.7%
- Interest Only FRM	2.7%	2.7%	2.8%	2.8%	1.3%	0.2%	0.0%	0.0%
Alt-A	9.8%	10.3%	10.6%	11.0%	9.9%	8.2%	6.9%	6.2%
- Alt-A Low/No Doc	7.2%	7.6%	7.8%	8.0%	6.9%	5.9%	5.4%	4.7%
- Alt-A No Disclosure	0.3%	0.4%	0.4%	0.4%	0.2%	0.0%	0.0%	0.0%
- Alt-A NINA	2.1%	2.3%	2.4%	2.4%	2.5%	2.4%	2.3%	1.9%



Single Family Conventional Book Characteristics Not BANK OF AMERICA CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Alt-A SISA	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.0%	1.0%	1.1%	1.1%	0.9%	0.7%	0.6%	0.6%
- Alt-A Stated Income	3.6%	3.7%	3.7%	3.9%	3.4%	2.8%	2.5%	2.3%
Alt-A Full Doc (by SFC)	1.4%	1.4%	1.5%	1.6%	1.4%	1.0%	0.6%	0.3%
Alt-A Deals (no SFC)	1.2%	1.3%	1.4%	1.5%	1.6%	1.3%	1.0%	1.1%
My Community Mortgage	1.7%	1.8%	1.8%	1.7%	0.7%	0.3%	0.2%	0.2%
Non-Full Doc								
Non-Full Doc Total	14.7%	15.1%	14.9%	14.3%	10.1%	7.4%	6.1%	5.4%
- Select Lender Programs Non-Full Doc	7.4%	7.5%	7.1%	6.2%	3.2%	1.5%	0.8%	0.6%
- Other Low/No Doc	7.3%	7.6%	7.8%	8.1%	6.9%	5.8%	5.3%	4.8%
Subprime Deals								
Subprime	0.4%	0.4%	0.4%	0.4%	0.2%	0.1%	0.1%	0.2%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
- Post 12/2005	0.4%	0.3%	0.4%	0.4%	0.2%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	81.6%	81.2%	80.7%	80.0%	80.5%	80.8%	80.0%	77.5%
Investor Channel	12.7%	13.0%	13.3%	13.9%	12.4%	11.0%	9.8%	8.9%
eChannel	3.2%	3.2%	3.2%	3.1%	3.2%	3.0%	2.8%	2.4%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
Subprime Channel	0.4%	0.3%	0.4%	0.4%	0.2%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.0%	2.2%	2.4%	2.6%	3.6%	5.0%	7.2%	11.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	12.2%	12.3%	12.3%	12.2%	9.8%	7.0%	4.3%	2.8%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.3%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.3%	3.3%	3.3%	3.4%	3.0%	2.5%	2.0%	1.5%
- 80/15/05	2.2%	2.2%	2.3%	2.4%	2.2%	1.8%	1.4%	0.9%
- 80/20/00	0.9%	0.9%	1.0%	1.0%	1.0%	0.6%	0.3%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.4%	5.3%	5.1%	4.8%	3.3%	1.8%	0.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	16.3%	16.5%	16.7%	16.9%	15.4%	13.5%	12.0%	10.2%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics

Not BANK OF AMERICA CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 80/10/10	4.6%	4.6%	4.7%	4.8%	4.4%	3.8%	3.3%	2.8%
- 80/15/05	2.7%	2.8%	2.9%	3.0%	2.7%	2.2%	1.8%	1.4%
- 80/20/00	2.2%	2.3%	2.4%	2.5%	2.0%	1.1%	0.6%	0.4%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	6.2%	6.2%	6.1%	5.9%	5.8%	5.9%	5.8%	5.2%
EA/TPR								
EA/TPR	2.5%	2.6%	2.7%	2.6%	2.2%	2.3%	2.4%	2.3%
- EA I	1.1%	1.1%	1.2%	1.1%	1.0%	1.0%	1.1%	1.0%
- EA/TPR II	0.7%	0.7%	0.7%	0.7%	0.6%	0.6%	0.6%	0.7%
- EA/TPR III	0.7%	0.7%	0.8%	0.7%	0.6%	0.7%	0.6%	0.6%
10-K Property Region (Sums to 100%)								
Midwest	17.4%	17.6%	17.7%	17.9%	18.2%	18.4%	18.5%	18.3%
Northeast	19.9%	19.8%	19.9%	20.0%	20.1%	20.4%	20.3%	20.0%
Southeast	25.3%	25.3%	25.4%	25.3%	24.6%	23.6%	22.7%	22.2%
Southwest	15.6%	15.7%	15.7%	15.7%	15.3%	15.0%	14.7%	14.6%
West	21.8%	21.6%	21.4%	21.2%	21.8%	22.6%	23.7%	24.8%
Census Region (Sums to 100%)								
New England	6.2%	6.2%	6.3%	6.3%	6.6%	6.7%	6.7%	6.7%
Middle Atlantic	12.7%	12.6%	12.5%	12.6%	12.4%	12.6%	12.6%	12.4%
East North Central	13.9%	14.1%	14.2%	14.3%	14.6%	14.9%	15.1%	15.1%
East South Central	3.8%	3.9%	3.9%	3.9%	3.8%	3.7%	3.6%	3.5%
South Atlantic	21.9%	21.9%	21.9%	21.8%	21.2%	20.3%	19.5%	19.1%
West North Central	5.6%	5.7%	5.7%	5.7%	5.8%	5.8%	5.6%	5.4%
West South Central	7.1%	7.0%	7.0%	7.0%	6.9%	6.9%	6.7%	6.5%
Mountain	8.4%	8.4%	8.4%	8.4%	8.0%	7.6%	7.4%	7.5%
Pacific	19.9%	19.6%	19.4%	19.3%	20.0%	20.9%	22.1%	23.2%
US Territories	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.6%	0.5%
Top 10 States								
01) CA	14.1%	13.8%	13.7%	13.6%	14.4%	15.2%	16.3%	17.5%
02) FL	7.3%	7.3%	7.4%	7.4%	7.0%	6.5%	6.1%	6.0%
03) NY	5.7%	5.5%	5.5%	5.5%	5.4%	5.6%	5.6%	5.5%
04) TX	4.8%	4.7%	4.7%	4.7%	4.5%	4.4%	4.3%	4.2%
05) IL	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.8%	4.9%
06) NJ	3.9%	3.9%	3.9%	3.9%	3.9%	4.0%	4.0%	4.0%
07) VA	3.5%	3.4%	3.4%	3.4%	3.4%	3.3%	3.2%	3.2%
08) GA	3.3%	3.3%	3.3%	3.3%	3.3%	3.2%	3.1%	3.1%



Single Family Conventional Book Characteristics Not BANK OF AMERICA CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
09) WA	3.3%	3.3%	3.2%	3.2%	3.2%	3.3%	3.3%	3.3%
10) PA	3.2%	3.1%	3.1%	3.1%	3.1%	3.0%	2.9%	2.9%
Top 10 Sellers								
01) CITIGROUP INC	11.2%	11.3%	11.2%	11.2%	9.8%	8.7%	7.6%	6.4%
02) WASHINGTON MUTUAL INC	9.0%	9.4%	10.0%	10.7%	13.5%	16.1%	18.9%	20.3%
03) JP MORGAN CHASE & CO	7.7%	7.3%	7.1%	6.9%	6.1%	6.0%	6.3%	7.2%
04) WELLS FARGO & COMPANY	7.7%	7.1%	6.4%	5.7%	4.1%	3.1%	2.0%	2.0%
05) CERBERUS CAPITAL HOLDING	6.3%	6.4%	6.4%	6.4%	6.5%	5.9%	5.3%	4.5%
06) SUNTRUST BANKS INC	5.2%	5.2%	5.1%	4.9%	4.1%	3.1%	2.6%	2.3%
07) PHH CORPORATION	4.5%	4.6%	4.7%	4.7%	5.0%	5.0%	4.8%	4.3%
08) FLAGSTAR BANCORP INC	4.1%	4.1%	4.2%	4.2%	4.3%	4.7%	4.6%	4.4%
09) AMTRUST FINANCIAL CORPORATION	3.7%	3.5%	3.5%	3.4%	3.2%	2.8%	2.3%	2.0%
10) WACHOVIA CORPORATION	3.5%	3.4%	3.3%	3.2%	3.7%	3.7%	3.4%	3.4%
Top 10 Servicers								
01) JP MORGAN CHASE & CO	16.0%	15.7%	15.5%	15.3%	14.6%	14.3%	14.5%	15.1%
02) CITIGROUP INC	14.9%	15.2%	15.4%	15.5%	15.3%	14.6%	13.1%	12.1%
03) WELLS FARGO & COMPANY	13.7%	13.4%	12.8%	12.4%	11.5%	10.4%	8.1%	6.5%
04) WASHINGTON MUTUAL INC	7.7%	8.1%	8.5%	9.0%	11.4%	14.1%	18.0%	20.9%
05) CERBERUS CAPITAL HOLDING	7.3%	7.5%	7.5%	7.5%	7.9%	7.7%	7.7%	7.7%
06) SUNTRUST BANKS INC	3.9%	3.9%	3.7%	3.4%	2.9%	2.4%	2.1%	1.9%
07) PHH CORPORATION	3.1%	3.1%	3.1%	3.1%	3.4%	3.6%	3.6%	3.3%
08) INDYMAC BANCORP INC	2.5%	2.5%	2.5%	2.2%	1.3%	1.0%	1.0%	1.1%
09) NATIONAL CITY CORPORATION	2.5%	2.5%	2.5%	2.4%	1.6%	1.2%	1.3%	1.4%
10) WACHOVIA CORPORATION	2.2%	2.1%	2.0%	2.0%	2.3%	2.2%	1.6%	1.4%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	79.2%							
Credit Enhancement	20.8%							
- Primary MI Only	14.5%							
- Pool Policy Only	2.8%							
- Pool Policy and Primary MI	0.7%							
- Full Recourse	1.0%							
- Shared Arrangement	0.9%							
- Government	0.0%							
- Secondary Market (SMC)	0.9%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	66.7%							



Single Family Conventional Book Characteristics

Not BANK OF AMERICA CORPORATION

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only with Credit Enhancement	31.3%							
Alt-A with Credit Enhancement	31.8%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-2.74	-3.09	-3.55	-3.74	-1.52	-0.17	-0.55	-1.70
Wtd Avg Economic Model Fee	27.99	27.95	28.05	28.05	24.21	22.40	22.49	22.70
Wtd Avg Charged Fee	25.25	24.86	24.50	24.31	22.68	22.23	21.94	21.01
Appraisal Waivers								
Appraisal Waiver	2.7%	2.7%	2.7%	2.6%	2.3%	2.0%	1.6%	1.5%
Serious Delinquent Loans								
SDQ Rate All Loans	1.52%	1.22%	1.04%	0.92%	0.63%	0.77%	0.64%	0.60%
- SDQ Rate for Loans with CE	4.21%							
- SDQ Rate for Loans without CE	0.82%							
SDQ Rate Excl. Katrina Loans	1.52%	1.22%	1.04%	0.91%	0.61%	0.64%	0.64%	0.61%
SDQ Rate for Katrina Loans	1.39%	1.28%	1.34%	1.41%	1.79%	8.29%	0.67%	0.52%
Serious Delinquent Loans								
SDQ Loan Count	203,139	161,732	135,874	118,489	75,109	89,854	75,033	73,070
SDQ Count for Loans with CE	115,188							
SDQ Count for Loans without CE	87,951							
SDQ Volume (\$M)								
SDQ Volume	\$34,611.4	\$26,462.6	\$20,817.1	\$16,600.3	\$8,356.8	\$9,278.8	\$7,685.1	\$7,420.2
SDQ Volume for Loans with CE	\$20,042.4							
SDQ Volume for Loans without CE	\$14,569.0							



Single Family Conventional Book Characteristics

High Quality SISA - SFC 615

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	194,379	195,759	188,087	165,111	79,497	19,284		
Book Volume (\$B)	\$45.5	\$46.0	\$44.2	\$38.1	\$17.4	\$3.7		
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	22.0%	21.9%	21.8%	21.4%	22.4%	21.2%		
OLTV 60.01% - 70.00%	17.4%	17.3%	17.1%	16.7%	16.2%	15.6%		
OLTV 70.01% - 75.00%	9.8%	9.8%	9.7%	9.5%	9.2%	9.2%		
OLTV 75.01% - 80.00%	36.0%	36.1%	37.1%	40.2%	44.9%	45.5%		
OLTV 80.01% - 90.00%	8.4%	8.5%	7.9%	6.7%	5.1%	6.2%		
OLTV 90.01% - 95.00%	6.3%	6.4%	6.4%	5.5%	2.2%	2.3%		
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg OLTV	71.2%	71.3%	71.3%	71.3%	70.4%	71.0%		
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.6%	19.5%	19.3%	19.0%	19.6%	18.4%		
Comb LTV 60.01% - 70.00%	16.1%	16.0%	15.7%	15.3%	14.8%	14.4%		
Comb LTV 70.01% - 75.00%	8.6%	8.6%	8.4%	8.1%	7.9%	8.4%		
Comb LTV 75.01% - 80.00%	25.2%	25.1%	25.3%	26.2%	28.4%	30.6%		
Comb LTV 80.01% - 90.00%	19.6%	19.7%	19.7%	20.0%	21.0%	20.8%		
Comb LTV 90.01% - 95.00%	10.9%	11.0%	11.4%	11.3%	8.1%	7.4%		
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg Comb LTV	74.0%	74.0%	74.2%	74.4%	73.9%	74.3%		
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.6%	19.5%	19.3%	19.0%	19.6%	18.4%		
Comb LTV 60.01% - 70.00%	16.1%	16.0%	15.7%	15.3%	14.8%	14.4%		
Comb LTV 70.01% - 75.00%	8.6%	8.6%	8.4%	8.1%	7.9%	8.4%		
Comb LTV 75.01% - 80.00%	25.2%	25.1%	25.3%	26.2%	28.4%	30.6%		
Comb LTV 80.01% - 90.00%	19.6%	19.7%	19.7%	20.0%	21.0%	20.8%		
Comb LTV 90.01% - 95.00%	10.9%	11.0%	11.4%	11.3%	8.1%	7.4%		
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		



Single Family Conventional Book Characteristics

High Quality SISA - SFC 615

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg Comb LTV	74.0%	74.0%	74.2%	74.4%	73.9%	74.3%		
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	18.4%	20.4%	22.2%	22.1%	25.1%	24.5%		
MTMLTV 60.01% - 70.00%	13.3%	15.2%	16.9%	16.9%	18.9%	20.2%		
MTMLTV 70.01% - 75.00%	10.0%	11.6%	12.7%	12.8%	13.5%	16.6%		
MTMLTV 75.01% - 80.00%	13.2%	16.1%	19.3%	19.6%	26.9%	28.9%		
MTMLTV 80.01% - 90.00%	20.4%	18.8%	17.2%	19.5%	13.0%	8.0%		
MTMLTV 90.01% - 95.00%	6.7%	6.6%	6.2%	5.7%	1.9%	1.7%		
MTMLTV 95.01% - 97.00%	2.5%	2.3%	1.6%	1.2%	0.3%	0.1%		
MTMLTV 97.01% - 100.00%	3.0%	2.4%	1.5%	1.1%	0.1%	0.0%		
MTMLTV > 100.00%	12.6%	6.7%	2.3%	1.1%	0.1%	0.0%		
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg MTMLTV	77.8%	74.1%	71.5%	71.0%	68.1%	67.8%		
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
FICO 580-619	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
FICO 620-659	0.1%	0.2%	0.2%	0.2%	0.1%	0.0%		
FICO 660-699	8.2%	8.2%	8.1%	7.6%	6.0%	5.9%		
FICO 700-739	30.4%	30.4%	30.2%	29.7%	28.8%	31.4%		
FICO >= 740	61.3%	61.2%	61.6%	62.5%	65.1%	62.7%		
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg FICO	751	750	751	752	753	752		
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	76.0%	75.8%	76.8%	78.0%	82.4%	78.9%		
Intermediate-term, fixed-rate	6.7%	6.7%	6.2%	5.9%	8.2%	11.0%		
Adjustable-rate	3.0%	3.0%	2.9%	3.1%	5.3%	10.1%		
Interest Only adjustable-rate	7.6%	7.6%	7.0%	5.7%	2.3%	0.0%		
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Interest Only fixed-rate	6.8%	6.8%	7.1%	7.3%	1.9%	0.0%		



Single Family Conventional Book Characteristics

High Quality SISA - SFC 615

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	87.7%	87.6%	87.6%	87.6%	87.6%	87.2%		
Second/Vacation Home	8.5%	8.6%	8.7%	9.1%	9.7%	10.3%		
Investor Property	3.8%	3.8%	3.7%	3.3%	2.6%	2.5%		
10-K Unit Type (Sums to 100%)								
1 Unit	98.4%	98.4%	98.5%	98.8%	99.7%	100.0%		
2-4 Units	1.6%	1.6%	1.5%	1.2%	0.3%	0.0%		
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
10-K Property Type (Sums to 100%)								
Condo/Coop	14.5%	14.6%	14.4%	14.3%	13.3%	12.0%		
Single Family Homes	85.5%	85.4%	85.6%	85.7%	86.7%	88.0%		
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Condo/Coop	14.5%	14.6%	14.4%	14.3%	13.3%	12.0%		
1 Unit	83.9%	83.9%	84.1%	84.4%	86.4%	87.9%		
2-4 Units	1.6%	1.6%	1.5%	1.2%	0.3%	0.0%		
Condo								
Condo	13.6%	13.6%	13.4%	13.2%	12.1%	11.5%		
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	56.4%	56.5%	58.7%	63.0%	69.2%	69.2%		
Cash-Out Refinance	17.8%	17.8%	17.5%	17.0%	14.7%	11.5%		
Other Refinance	25.8%	25.7%	23.8%	20.0%	16.1%	19.3%		
Origination Type (Sums to 100%)								
TPO Broker	48.9%	49.4%	50.0%	49.0%	43.0%	31.9%		
TPO Correspondent	19.6%	19.9%	20.4%	19.6%	16.3%	7.0%		
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Retail	31.5%	30.7%	29.7%	31.4%	40.7%	61.1%		
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
2002	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
2003	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
2004	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
2005	7.6%	7.8%	8.4%	10.0%	24.6%	100.0%		
2006	26.3%	26.8%	29.8%	36.9%	75.4%	0.0%		
2007	46.1%	46.6%	51.1%	53.1%	0.0%	0.0%		



Single Family Conventional Book Characteristics

High Quality SISA - SFC 615

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	19.9%	18.8%	10.7%	0.0%	0.0%	0.0%		
Origination Amount and Rate								
Avg Origination Loan Amount	\$241,094	\$240,951	\$240,033	\$235,773	\$222,843	\$193,688		
Loan Original Note Rate	6.17%	6.17%	6.22%	6.28%	6.24%	5.74%		
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
ACI								
ACI Probability	0.23%	0.23%	0.23%	0.22%	0.19%	0.17%		
Wtd Avg ACI Score	708	708	707	708	711	714		
Credit Premium								
Wtd Avg Credit Premium	-0.17	-0.17	-0.17	-0.13	-0.10	0.02		
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%		
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.1%	6.1%	6.2%	6.4%	7.5%	8.2%		
DTI Ratio > 20 and <= 30	17.4%	17.4%	17.6%	18.3%	20.5%	21.5%		
DTI Ratio > 30 and <= 40	33.7%	33.7%	34.0%	34.8%	35.9%	35.6%		
DTI Ratio > 40 and <= 50	32.9%	32.9%	32.8%	32.0%	30.3%	29.8%		
DTI Ratio > 50	9.4%	9.3%	8.9%	8.0%	5.7%	4.5%		
DTI Ratio Missing	0.6%	0.6%	0.6%	0.5%	0.2%	0.4%		
Wtd Avg DTI Ratio	37.7%	37.6%	37.5%	37.1%	36.0%	35.5%		
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.1%	6.1%	6.2%	6.4%	7.5%	8.2%		
DTI Ratio > 20 and <= 30	17.4%	17.4%	17.6%	18.3%	20.5%	21.5%		
DTI Ratio > 30 and <= 40	33.7%	33.7%	34.0%	34.8%	35.9%	35.6%		
DTI Ratio > 40 and <= 50	32.9%	32.9%	32.8%	32.0%	30.3%	29.8%		
DTI Ratio > 50	9.4%	9.3%	8.9%	8.0%	5.7%	4.5%		
DTI Ratio Missing	0.6%	0.6%	0.6%	0.5%	0.2%	0.4%		
Wtd Avg DTI Ratio	37.7%	37.6%	37.5%	37.1%	36.0%	35.5%		
Origination Term (Sums to 100%)								
<= 15 Years	6.7%	6.7%	6.2%	5.9%	8.2%	11.0%		
> 15 Years and <= 25 Years	1.2%	1.2%	1.1%	1.1%	1.4%	2.5%		



Single Family Conventional Book Characteristics

High Quality SISA - SFC 615

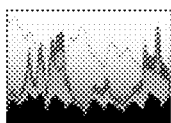
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	91.7%	91.6%	92.2%	92.5%	89.8%	86.6%		
> 30 Years	0.5%	0.5%	0.5%	0.6%	0.7%	0.0%		
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	82.8%	82.6%	83.9%	85.3%	84.3%	78.9%		
Intermediate-Term Fixed Rate (excl Balloon)	6.7%	6.7%	6.2%	5.9%	8.2%	11.0%		
Adjustable Rate	10.5%	10.6%	9.9%	8.9%	7.6%	10.1%		
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
40 Year (ARM & Fixed)	0.5%	0.5%	0.5%	0.6%	0.7%	0.0%		
Hybrid Arm	10.5%	10.6%	9.9%	8.9%	7.6%	10.1%		
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 3/1 Hybrid Arm	0.7%	0.7%	0.7%	0.7%	0.6%	1.5%		
- 5/1 Hybrid Arm	7.2%	7.3%	6.9%	6.2%	6.1%	8.3%		
- 7/1 Hybrid Arm	1.7%	1.7%	1.5%	1.3%	0.7%	0.3%		
- 10/1 Hybrid Arm	0.9%	0.9%	0.8%	0.7%	0.2%	0.1%		
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Interest Only	14.4%	14.5%	14.1%	13.1%	4.2%	0.0%		
- Interest Only ARM	7.6%	7.6%	7.0%	5.7%	2.3%	0.0%		
- Interest Only FRM	6.8%	6.8%	7.1%	7.3%	1.9%	0.0%		
Alt-A	1.4%	1.4%	1.5%	1.8%	0.9%	0.4%		
- Alt-A Low/No Doc	0.1%	0.1%	0.2%	0.2%	0.4%	0.4%		
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A NINA	0.1%	0.1%	0.1%	0.1%	0.3%	0.0%		
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%		
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		



Single Family Conventional Book Characteristics

High Quality SISA - SFC 615

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	1.2%	1.2%	1.3%	1.6%	0.5%	0.0%		
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Non-Full Doc								
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
- Select Lender Programs Non-Full Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Business Channel (Sums to 100%)								
Lender Channel	98.6%	98.6%	98.5%	98.2%	99.1%	100.0%		
Investor Channel	1.3%	1.4%	1.5%	1.8%	0.9%	0.0%		
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Subordinate Financing - RDW								
Subordinate Financing - RDW	20.0%	20.1%	20.9%	23.1%	26.0%	23.7%		
- 75/20/05	0.6%	0.6%	0.6%	0.7%	0.7%	1.1%		
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/10/10	7.9%	8.0%	8.6%	9.9%	12.5%	11.4%		
- 80/15/05	3.8%	3.9%	4.2%	4.9%	5.1%	4.6%		
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Other	7.6%	7.6%	7.5%	7.5%	7.6%	6.7%		
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	21.1%	21.2%	22.0%	24.2%	27.4%	26.4%		
- 75/20/05	0.6%	0.6%	0.7%	0.8%	0.7%	1.1%		
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/10/10	8.7%	8.8%	9.4%	10.8%	13.4%	12.9%		
- 80/15/05	4.0%	4.0%	4.4%	5.1%	5.2%	4.6%		
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%		
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Other	7.6%	7.6%	7.5%	7.5%	8.0%	7.6%		



Single Family Conventional Book Characteristics

High Quality SISA - SFC 615

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
10-K Property Region (Sums to 100%)								
Midwest	13.0%	13.0%	13.2%	14.2%	17.3%	20.7%		
Northeast	20.6%	20.5%	20.4%	20.5%	20.4%	17.5%		
Southeast	21.5%	21.5%	21.6%	22.3%	23.0%	23.1%		
Southwest	14.8%	15.0%	15.4%	16.1%	17.6%	20.4%		
West	30.1%	30.0%	29.4%	26.9%	21.7%	18.3%		
Census Region (Sums to 100%)								
New England	5.3%	5.4%	5.5%	5.6%	6.0%	5.9%		
Middle Atlantic	14.7%	14.5%	14.3%	14.2%	13.7%	10.8%		
East North Central	10.3%	10.4%	10.4%	10.9%	12.8%	16.0%		
East South Central	2.1%	2.2%	2.3%	2.5%	3.0%	4.4%		
South Atlantic	19.9%	19.9%	19.9%	20.5%	20.7%	19.6%		
West North Central	4.2%	4.2%	4.5%	5.1%	6.7%	7.5%		
West South Central	5.4%	5.4%	5.5%	5.7%	5.9%	6.4%		
Mountain	10.6%	10.6%	11.0%	11.4%	12.4%	14.7%		
Pacific	27.4%	27.4%	26.7%	24.1%	18.8%	14.8%		
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Top 10 States								
01) CA	20.4%	20.3%	19.7%	17.4%	12.3%	7.6%		
02) FL	7.2%	7.2%	7.1%	7.1%	7.4%	6.9%		
03) NY	7.2%	7.1%	6.8%	6.5%	5.7%	2.9%		
04) IL	6.5%	6.5%	6.5%	6.7%	7.8%	10.3%		
05) NJ	4.6%	4.5%	4.5%	4.5%	4.3%	4.1%		
06) TX	3.9%	3.9%	3.9%	4.0%	3.7%	3.4%		
07) WA	3.8%	3.8%	3.7%	3.6%	3.6%	4.0%		
08) AZ	3.1%	3.1%	3.2%	3.3%	3.7%	5.3%		
09) MD	3.0%	3.0%	3.1%	3.2%	3.4%	3.7%		
10) GA	3.0%	3.0%	3.0%	3.2%	3.3%	3.5%		
Top 10 Sellers								
01) CITIGROUP INC	24.8%	25.1%	25.4%	26.4%	29.5%	16.3%		
02) WELLS FARGO & COMPANY	20.7%	20.8%	21.6%	22.9%	29.0%	21.9%		



Single Family Conventional Book Characteristics

High Quality SISA - SFC 615

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) NATIONAL CITY CORPORATION	12.8%	12.7%	12.5%	13.4%	5.2%	1.9%		
04) FIRST HORIZON NATIONAL CORPORATION	10.6%	10.7%	11.8%	13.4%	19.4%	39.8%		
05) INDYMAC BANCORP INC	9.8%	9.8%	9.0%	5.3%	0.0%	0.0%		
06) FLAGSTAR BANCORP INC	5.3%	5.3%	5.3%	5.3%	4.5%	0.0%		
07) WACHOVIA CORPORATION	4.1%	3.7%	3.2%	2.2%	0.0%	0.0%		
08) JP MORGAN CHASE & CO	2.0%	2.0%	1.4%	1.0%	1.8%	0.0%		
09) HSBC HOLDINGS PLC	1.6%	1.5%	1.3%	1.2%	0.7%	0.0%		
10) BANK OF AMERICA CORPORATION	1.6%	1.6%	1.7%	2.1%	1.7%	0.0%		
Top 10 Servicers								
01) CITIGROUP INC	25.5%	25.9%	26.2%	27.4%	31.7%	17.0%		
02) WELLS FARGO & COMPANY	20.8%	20.9%	21.8%	23.1%	29.4%	22.0%		
03) NATIONAL CITY CORPORATION	12.6%	12.5%	12.4%	13.2%	4.7%	1.1%		
04) INDYMAC BANCORP INC	9.8%	9.8%	9.0%	5.3%	0.0%	0.0%		
05) JP MORGAN CHASE & CO	9.0%	9.0%	8.6%	7.3%	7.5%	17.3%		
06) FIRST HORIZON NATIONAL CORPORATION	7.6%	7.7%	8.6%	10.7%	15.3%	32.5%		
07) FLAGSTAR BANCORP INC	4.6%	4.6%	4.6%	4.4%	3.2%	0.0%		
08) BANK OF AMERICA CORPORATION	1.6%	1.7%	1.8%	2.2%	2.0%	0.0%		
09) HSBC HOLDINGS PLC	1.6%	1.5%	1.3%	1.2%	0.7%	0.0%		
10) WACHOVIA CORPORATION	1.5%	1.1%	0.5%	0.1%	0.0%	0.0%		
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	82.5%							
Credit Enhancement	17.5%							
- Primary MI Only	13.7%							
- Pool Policy Only	2.9%							
- Pool Policy and Primary MI	0.7%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.2%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	21.4%							
Alt-A with Credit Enhancement	46.3%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-11.84	-11.91	-12.51	-13.22	-9.16	-6.77		
Wtd Avg Economic Model Fee	30.12	30.13	30.06	30.13	24.99	22.52		



Single Family Conventional Book Characteristics

High Quality SISA - SFC 615

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	18.27	18.22	17.55	16.92	15.84	15.76		
Appraisal Waivers								
Appraisal Waiver	0.7%	0.7%	0.7%	0.6%	0.2%	0.2%		
Serious Delinquent Loans								
SDQ Rate All Loans	1.82%	1.13%	0.61%	0.35%	0.09%	0.21%		
- SDQ Rate for Loans with CE	5.34%							
- SDQ Rate for Loans without CE	1.05%							
SDQ Rate Excl. Katrina Loans	1.82%	1.13%	0.61%	0.35%	0.09%	0.08%		
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	0.58%	13.40%		
Serious Delinquent Loans								
SDQ Loan Count	3,524	2,195	1,122	580	71	41		
SDQ Count for Loans with CE	1,852							
SDQ Count for Loans without CE	1,672							
SDQ Volume (\$M)								
SDQ Volume	\$974.6	\$596.0	\$288.7	\$142.2	\$14.0	\$7.4		
SDQ Volume for Loans with CE	\$514.0							
SDQ Volume for Loans without CE	\$460.7							



Single Family Conventional Book Characteristics

SFC 276

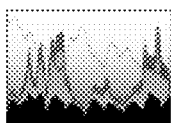
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	322,074	304,319	268,070	227,494	100,333	62,468	48,407	46,449
Book Volume (\$B)	\$69.7	\$67.3	\$58.9	\$48.9	\$19.1	\$9.9	\$7.3	\$6.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	25.7%	25.8%	25.3%	25.1%	29.5%	34.0%	35.0%	36.1%
OLTV 60.01% - 70.00%	16.9%	16.8%	16.5%	16.4%	18.5%	20.8%	21.8%	21.8%
OLTV 70.01% - 75.00%	10.1%	9.7%	9.7%	9.8%	10.7%	13.3%	14.5%	14.7%
OLTV 75.01% - 80.00%	34.4%	34.6%	36.5%	39.1%	35.8%	27.4%	24.7%	23.0%
OLTV 80.01% - 90.00%	8.6%	8.6%	7.7%	6.1%	4.0%	3.8%	3.7%	4.2%
OLTV 90.01% - 95.00%	4.3%	4.4%	4.2%	3.4%	1.5%	0.7%	0.3%	0.2%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	69.5%	69.5%	69.6%	69.5%	67.2%	65.0%	64.5%	64.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	22.1%	22.2%	21.8%	21.7%	26.5%	30.2%	30.4%	30.8%
Comb LTV 60.01% - 70.00%	15.7%	15.6%	15.4%	15.4%	17.3%	19.0%	19.8%	19.2%
Comb LTV 70.01% - 75.00%	8.6%	8.2%	8.0%	7.9%	10.0%	12.7%	13.6%	13.7%
Comb LTV 75.01% - 80.00%	25.7%	25.4%	25.8%	26.3%	27.2%	22.6%	21.5%	20.9%
Comb LTV 80.01% - 90.00%	17.9%	18.2%	18.0%	17.3%	12.8%	10.2%	9.1%	7.3%
Comb LTV 90.01% - 95.00%	8.2%	8.6%	8.9%	8.9%	4.7%	2.4%	0.9%	0.3%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	1.4%	1.5%	1.7%	2.1%	0.4%	0.3%	0.1%	0.1%
Comb LTV > 100.00%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.2%	0.2%	0.2%	0.3%	1.0%	2.5%	4.7%	7.8%
Wtd Avg Comb LTV	72.6%	72.8%	73.1%	73.2%	69.7%	67.2%	66.2%	65.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	22.1%	22.2%	21.8%	21.7%	26.6%	30.3%	30.7%	31.2%
Comb LTV 60.01% - 70.00%	15.7%	15.6%	15.4%	15.4%	17.3%	19.2%	20.0%	19.5%
Comb LTV 70.01% - 75.00%	8.6%	8.2%	8.0%	7.9%	10.1%	12.8%	13.8%	13.9%
Comb LTV 75.01% - 80.00%	25.7%	25.5%	25.8%	26.3%	27.3%	22.9%	22.0%	22.0%
Comb LTV 80.01% - 90.00%	17.9%	18.2%	18.0%	17.3%	12.9%	10.4%	9.4%	8.0%
Comb LTV 90.01% - 95.00%	8.2%	8.6%	8.9%	8.9%	4.7%	2.4%	0.9%	0.3%



Single Family Conventional Book Characteristics

SFC 276

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	1.4%	1.5%	1.7%	2.1%	0.4%	0.3%	0.1%	0.1%
Comb LTV > 100.00%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.1%	0.1%	0.2%	0.2%	0.7%	1.7%	3.1%	5.0%
Wtd Avg Comb LTV	72.6%	72.8%	73.1%	73.2%	69.7%	67.2%	66.4%	65.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	24.8%	27.0%	28.8%	29.6%	44.6%	61.3%	58.9%	50.5%
MTMLTV 60.01% - 70.00%	13.5%	14.5%	15.3%	14.9%	17.5%	19.2%	20.5%	23.3%
MTMLTV 70.01% - 75.00%	9.2%	9.8%	10.5%	10.3%	9.8%	9.1%	9.8%	11.8%
MTMLTV 75.01% - 80.00%	13.1%	16.6%	19.6%	19.1%	17.3%	8.0%	8.2%	11.3%
MTMLTV 80.01% - 90.00%	20.5%	18.4%	17.0%	19.3%	9.3%	2.1%	2.3%	2.9%
MTMLTV 90.01% - 95.00%	6.1%	5.8%	5.1%	4.1%	1.2%	0.2%	0.2%	0.1%
MTMLTV 95.01% - 97.00%	2.0%	1.7%	1.1%	1.0%	0.2%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	2.3%	1.7%	0.9%	0.8%	0.1%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	8.2%	4.3%	1.5%	0.9%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.2%	0.2%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%
Wtg Avg MTMLTV	73.2%	70.5%	68.4%	67.8%	59.9%	52.4%	53.9%	57.0%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.4%
FICO 580-619	0.3%	0.2%	0.3%	0.3%	0.7%	1.2%	1.6%	1.9%
FICO 620-659	1.5%	1.4%	1.6%	1.7%	3.2%	4.7%	5.9%	6.6%
FICO 660-699	11.9%	12.1%	12.4%	12.5%	12.5%	14.0%	14.9%	14.7%
FICO 700-739	23.8%	23.9%	24.6%	25.1%	23.4%	23.4%	24.6%	24.4%
FICO >= 740	62.3%	62.2%	61.0%	60.2%	59.8%	55.8%	51.9%	51.0%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.3%	0.6%	0.8%	0.9%
Wtd Avg FICO	749	749	748	747	745	739	734	732
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	76.3%	76.3%	77.7%	77.7%	70.0%	55.6%	55.3%	52.0%
Intermediate-term, fixed-rate	14.8%	14.5%	12.4%	11.6%	19.2%	29.0%	33.9%	37.6%
Adjustable-rate	3.0%	3.1%	3.2%	3.8%	6.0%	12.5%	10.7%	10.3%
Interest Only adjustable-rate	5.5%	5.8%	6.3%	6.5%	4.3%	2.9%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

SFC 276

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	0.3%	0.3%	0.3%	0.4%	0.5%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.2%	90.0%	89.8%	90.0%	92.4%	95.0%	96.6%	97.3%
Second/Vacation Home	7.9%	8.1%	8.2%	8.4%	7.4%	4.6%	3.2%	2.6%
Investor Property	1.9%	1.9%	2.0%	1.6%	0.3%	0.4%	0.2%	0.1%
10-K Unit Type (Sums to 100%)								
1 Unit	96.3%	96.1%	95.8%	95.8%	93.6%	91.2%	90.2%	91.9%
2-4 Units	3.7%	3.9%	4.2%	4.2%	6.4%	8.8%	9.8%	8.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	12.7%	13.0%	13.3%	13.5%	10.4%	8.9%	8.0%	7.9%
Single Family Homes	87.3%	87.0%	86.7%	86.5%	89.6%	91.1%	92.0%	92.1%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.2%	0.2%	0.3%	0.3%	0.1%	0.0%	0.1%	0.1%
Condo/Coop	12.7%	13.0%	13.3%	13.5%	10.4%	8.9%	8.0%	7.9%
1 Unit	83.3%	82.9%	82.3%	82.0%	83.1%	82.3%	82.1%	83.9%
2-4 Units	3.7%	3.9%	4.2%	4.2%	6.4%	8.8%	9.8%	8.1%
Condo								
Condo	12.0%	12.2%	12.4%	12.5%	9.9%	8.3%	7.4%	7.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	47.4%	48.1%	51.6%	55.4%	49.6%	36.3%	31.4%	26.3%
Cash-Out Refinance	27.5%	26.1%	25.5%	25.6%	28.9%	31.6%	27.4%	26.8%
Other Refinance	25.1%	25.8%	22.9%	18.9%	21.5%	32.1%	41.1%	46.9%
Origination Type (Sums to 100%)								
TPO Broker	19.1%	19.9%	22.1%	23.0%	19.9%	13.4%	16.6%	17.9%
TPO Correspondent	1.1%	1.2%	1.4%	1.5%	1.2%	0.9%	1.1%	1.2%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	79.8%	78.9%	76.5%	75.5%	78.9%	85.8%	82.2%	80.8%
Origination Year (Sums to 100%)								
< 2001	0.2%	0.2%	0.3%	0.3%	1.1%	2.7%	5.2%	8.6%
2001	0.1%	0.1%	0.1%	0.1%	0.4%	1.1%	2.1%	3.7%
2002	0.8%	0.8%	1.0%	1.2%	3.7%	8.6%	15.0%	23.6%
2003	3.3%	3.6%	4.3%	5.4%	15.7%	35.1%	50.4%	64.2%
2004	2.0%	2.1%	2.5%	3.1%	9.2%	20.1%	27.3%	0.0%
2005	4.8%	4.9%	5.8%	7.2%	20.5%	32.5%	0.0%	0.0%
2006	14.4%	15.0%	18.4%	23.6%	49.3%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

SFC 276

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	43.4%	45.5%	54.9%	59.0%	0.0%	0.0%	0.0%	0.0%
2008	31.1%	27.9%	12.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$225,045	\$228,950	\$227,486	\$222,701	\$200,768	\$170,655	\$160,576	\$152,292
Loan Original Note Rate	6.01%	6.00%	6.09%	6.18%	5.98%	5.54%	5.59%	5.69%
Seasoning (Sums to 100%)								
Seasoned	1.2%	0.4%	0.5%	0.7%	1.9%	4.7%	0.3%	0.3%
Non-Seasoned	98.8%	99.6%	99.5%	99.3%	98.1%	95.3%	99.7%	99.7%
ACI								
ACI Probability	0.12%	0.12%	0.13%	0.13%	0.11%	0.10%	0.10%	0.11%
Wtd Avg ACI Score	732	731	730	729	737	747	747	748
Credit Premium								
Wtd Avg Credit Premium	-0.09	-0.10	-0.10	-0.02	-0.02	0.03	-0.02	-0.02
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Prepay Premium								
Prepay Premium	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.4%	9.4%	9.1%	9.2%	10.5%	12.4%	13.0%	14.1%
DTI Ratio > 20 and <= 30	23.7%	23.5%	23.0%	22.9%	27.0%	31.8%	33.6%	34.2%
DTI Ratio > 30 and <= 40	32.9%	33.0%	33.2%	33.4%	34.2%	33.3%	33.2%	32.4%
DTI Ratio > 40 and <= 50	26.2%	26.2%	26.6%	26.5%	22.0%	16.5%	13.7%	12.7%
DTI Ratio > 50	7.5%	7.6%	7.7%	7.6%	6.0%	5.8%	6.3%	6.4%
DTI Ratio Missing	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%
Wtd Avg DTI Ratio	35.2%	35.2%	35.4%	35.4%	33.9%	32.4%	31.9%	31.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.4%	9.4%	9.1%	9.2%	10.5%	12.4%	13.0%	14.1%
DTI Ratio > 20 and <= 30	23.7%	23.5%	23.0%	22.9%	27.0%	31.8%	33.6%	34.2%
DTI Ratio > 30 and <= 40	32.9%	33.0%	33.2%	33.4%	34.2%	33.3%	33.2%	32.4%
DTI Ratio > 40 and <= 50	26.2%	26.2%	26.6%	26.5%	22.0%	16.5%	13.7%	12.7%
DTI Ratio > 50	7.5%	7.6%	7.7%	7.6%	6.0%	5.8%	6.3%	6.4%
DTI Ratio Missing	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%
Wtd Avg DTI Ratio	35.2%	35.2%	35.4%	35.4%	33.9%	32.4%	31.9%	31.5%
Origination Term (Sums to 100%)								
<= 15 Years	14.8%	14.5%	12.5%	11.6%	19.3%	29.1%	34.0%	37.7%



Single Family Conventional Book Characteristics

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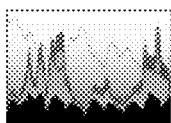
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	3.2%	3.3%	3.1%	3.1%	4.1%	6.2%	6.1%	5.9%
> 25 Years and <= 30 Years	80.6%	80.8%	82.8%	83.4%	75.9%	64.8%	59.9%	56.4%
> 30 Years	1.3%	1.4%	1.6%	1.9%	0.8%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	76.7%	76.6%	78.1%	78.1%	70.4%	55.6%	55.3%	52.0%
Intermediate-Term Fixed Rate (excl Balloon)	14.8%	14.4%	12.4%	11.5%	19.0%	28.3%	32.6%	35.6%
Adjustable Rate	8.5%	8.9%	9.5%	10.3%	10.3%	15.4%	10.8%	10.4%
Balloon	0.1%	0.1%	0.1%	0.1%	0.3%	0.7%	1.3%	2.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.3%	1.4%	1.6%	1.9%	0.8%	0.0%	0.0%	0.0%
Hybrid Arm	8.5%	8.9%	9.5%	10.3%	10.2%	15.0%	10.5%	10.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.2%	0.2%	0.3%	0.4%	1.0%	2.4%	2.7%	1.7%
- 5/1 Hybrid Arm	4.7%	4.9%	5.1%	5.4%	6.3%	8.4%	4.9%	5.5%
- 7/1 Hybrid Arm	2.1%	2.2%	2.3%	2.5%	1.9%	2.6%	2.9%	3.0%
- 10/1 Hybrid Arm	1.4%	1.4%	1.7%	2.0%	0.9%	1.7%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	5.8%	6.1%	6.6%	6.9%	4.8%	2.9%	0.0%	0.0%
- Interest Only ARM	5.5%	5.8%	6.3%	6.5%	4.3%	2.9%	0.0%	0.0%
- Interest Only FRM	0.3%	0.3%	0.3%	0.4%	0.5%	0.0%	0.0%	0.0%
Alt-A	0.9%	1.0%	1.1%	1.4%	2.0%	0.5%	0.4%	0.2%
- Alt-A Low/No Doc	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.2%	0.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%



Single Family Conventional Book Characteristics

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Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.8%	0.9%	1.1%	1.3%	1.9%	0.2%	0.3%	0.1%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	96.1%	98.0%	97.6%	97.0%	93.6%	89.2%	93.3%	92.0%
Investor Channel	3.6%	1.7%	2.1%	2.6%	5.4%	8.4%	2.2%	0.7%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.2%	0.2%	0.2%	0.3%	1.0%	2.4%	4.5%	7.4%
Subordinate Financing - RDW								
Subordinate Financing - RDW	21.3%	21.9%	22.9%	24.4%	15.6%	11.1%	6.0%	2.9%
- 75/20/05	0.4%	0.5%	0.5%	0.6%	0.3%	0.2%	0.1%	0.0%
- 75/25/00	0.4%	0.5%	0.6%	0.7%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	5.7%	5.8%	6.3%	7.0%	7.3%	4.9%	4.2%	2.8%
- 80/15/05	2.4%	2.5%	2.9%	3.4%	2.5%	1.5%	0.4%	0.1%
- 80/20/00	0.6%	0.6%	0.7%	0.9%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	11.7%	11.9%	11.8%	11.7%	5.5%	4.5%	1.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	23.0%	23.7%	24.8%	26.4%	19.3%	17.4%	15.9%	14.1%
- 75/20/05	0.5%	0.6%	0.6%	0.7%	0.4%	0.2%	0.1%	0.1%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	7.3%	7.6%	8.4%	9.3%	7.9%	5.6%	5.3%	4.1%
- 80/15/05	3.2%	3.4%	3.9%	4.5%	2.7%	1.6%	0.5%	0.2%
- 80/20/00	1.5%	1.5%	1.8%	2.1%	0.5%	0.3%	0.0%	0.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

SFC 276

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	10.2%	10.3%	9.8%	9.4%	7.8%	9.5%	9.7%	9.4%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	15.8%	16.1%	15.9%	16.2%	19.4%	24.8%	29.2%	31.5%
Northeast	23.7%	23.3%	23.6%	24.5%	27.2%	31.8%	31.2%	26.7%
Southeast	22.3%	21.6%	22.0%	22.1%	20.0%	15.6%	11.9%	11.3%
Southwest	14.2%	14.4%	14.3%	13.9%	11.9%	10.4%	9.4%	9.6%
West	24.0%	24.6%	24.2%	23.3%	21.5%	17.4%	18.3%	20.9%
Census Region (Sums to 100%)								
New England	4.1%	4.1%	4.2%	4.3%	4.9%	4.6%	3.5%	3.0%
Middle Atlantic	18.9%	18.4%	18.8%	19.4%	21.6%	26.6%	27.2%	23.2%
East North Central	10.3%	10.6%	10.9%	11.5%	15.0%	21.9%	27.2%	29.7%
East South Central	2.3%	2.2%	2.2%	2.1%	2.1%	2.0%	1.9%	2.0%
South Atlantic	20.7%	20.1%	20.5%	20.6%	18.6%	14.2%	10.5%	9.7%
West North Central	6.8%	6.9%	6.4%	6.1%	5.9%	4.3%	3.4%	3.1%
West South Central	5.0%	5.0%	5.0%	4.9%	3.9%	3.8%	3.7%	3.9%
Mountain	10.6%	10.9%	10.7%	10.5%	8.8%	6.7%	5.6%	5.6%
Pacific	21.2%	21.8%	21.5%	20.6%	19.2%	15.8%	17.0%	19.7%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	14.3%	14.8%	14.8%	14.2%	14.1%	12.8%	14.5%	17.1%
02) NY	9.1%	9.1%	9.6%	10.2%	12.8%	18.1%	19.9%	16.9%
03) FL	6.4%	6.3%	6.7%	7.0%	6.1%	4.7%	3.8%	3.7%
04) NJ	5.9%	5.7%	5.6%	5.7%	5.3%	5.1%	4.3%	3.7%
05) PA	4.0%	3.6%	3.5%	3.6%	3.6%	3.4%	3.0%	2.6%
06) IL	3.7%	3.8%	3.8%	3.9%	3.0%	2.6%	2.2%	2.3%
07) TX	3.7%	3.7%	3.7%	3.5%	2.8%	2.8%	2.8%	3.0%
08) WA	3.7%	3.8%	3.5%	3.3%	2.5%	1.5%	1.2%	1.4%
09) MN	3.5%	3.6%	3.3%	3.2%	3.1%	1.9%	1.4%	1.2%
10) VA	3.3%	3.1%	3.0%	3.1%	2.9%	2.3%	1.4%	1.1%
Top 10 Sellers								
01) WELLS FARGO & COMPANY	70.1%	71.1%	67.5%	63.1%	54.7%	29.0%	5.4%	0.0%



Single Family Conventional Book Characteristics

SFC 276

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) JP MORGAN CHASE & CO	19.0%	19.4%	21.5%	23.4%	10.1%	8.4%	13.3%	16.0%
03) CERBERUS CAPITAL HOLDING	4.3%	4.6%	5.3%	6.5%	18.2%	33.9%	43.0%	40.4%
04) HSBC HOLDINGS PLC	3.3%	3.5%	4.2%	5.1%	11.7%	18.5%	22.2%	20.6%
05) WACHOVIA CORPORATION	2.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
06) WITMER FUNDING LLC	0.5%	0.6%	0.7%	0.8%	2.5%	5.8%	10.7%	17.6%
07) STATE FARM MUTUAL AUTOMOBILE INSURANCE C	0.3%	0.3%	0.4%	0.5%	0.9%	0.9%	0.2%	0.1%
08) PHH CORPORATION	0.1%	0.1%	0.2%	0.2%	0.6%	1.4%	2.2%	2.5%
09) FIRST HORIZON NATIONAL CORPORATION	0.1%	0.1%	0.1%	0.2%	0.5%	1.1%	1.7%	1.8%
10) POLICE AND FIRE FCU	0.1%	0.1%	0.1%	0.0%	0.1%	0.3%	0.3%	0.0%
Top 10 Servicers								
01) WELLS FARGO & COMPANY	70.1%	71.1%	67.5%	63.1%	54.7%	29.1%	5.5%	0.1%
02) JP MORGAN CHASE & CO	19.0%	19.5%	21.5%	23.4%	10.2%	8.4%	13.4%	16.0%
03) CERBERUS CAPITAL HOLDING	4.8%	5.1%	5.9%	7.3%	20.7%	39.8%	53.7%	58.0%
04) HSBC HOLDINGS PLC	3.1%	3.3%	3.9%	4.7%	10.7%	16.2%	18.6%	16.3%
05) WACHOVIA CORPORATION	2.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
06) STATE FARM MUTUAL AUTOMOBILE INSURANCE C	0.3%	0.3%	0.4%	0.5%	0.9%	0.9%	0.2%	0.1%
07) CITIGROUP INC	0.2%	0.3%	0.3%	0.4%	1.1%	2.5%	3.8%	4.5%
08) PHH CORPORATION	0.1%	0.1%	0.2%	0.2%	0.6%	1.2%	2.0%	2.3%
09) FIRST HORIZON NATIONAL CORPORATION	0.1%	0.1%	0.1%	0.2%	0.5%	1.0%	1.6%	1.7%
10) POLICE AND FIRE FCU	0.1%	0.1%	0.1%	0.0%	0.1%	0.3%	0.3%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	87.0%							
Credit Enhancement	13.0%							
- Primary MI Only	12.6%							
- Pool Policy Only	0.3%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	0.0%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	0.0%							
Interest Only with Credit Enhancement	19.2%							
Alt-A with Credit Enhancement	36.3%							
Economic Fees and Gap								
Wtd Avg Economic Gap	1.56	1.06	-0.64	-1.83	1.47	5.13	5.80	5.45



Single Family Conventional Book Characteristics

SFC 276

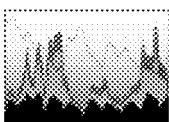
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	17.47	17.06	17.65	18.26	14.53	11.39	10.73	10.72
Wtd Avg Charged Fee	19.03	18.11	17.01	16.43	15.99	16.52	16.53	16.17
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.77%	0.55%	0.38%	0.26%	0.12%	0.11%	0.10%	0.10%
- SDQ Rate for Loans with CE	2.19%							
- SDQ Rate for Loans without CE	0.57%							
SDQ Rate Excl. Katrina Loans	0.77%	0.55%	0.38%	0.26%	0.12%	0.09%	0.11%	0.10%
SDQ Rate for Katrina Loans	0.55%	0.00%	1.00%	0.96%	0.00%	4.67%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	2,464	1,648	988	593	121	70	50	44
SDQ Count for Loans with CE	864							
SDQ Count for Loans without CE	1,600							
SDQ Volume (\$M)								
SDQ Volume	\$668.1	\$448.4	\$264.6	\$155.2	\$23.7	\$8.6	\$7.0	\$6.0
SDQ Volume for Loans with CE	\$228.9							
SDQ Volume for Loans without CE	\$439.2							



Single Family Conventional Book Characteristics

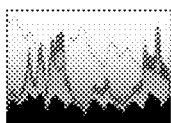
CWIDE: Fast & Easy

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	786,202	794,432	795,145	771,319	653,766	595,228	542,996	446,463
Book Volume (\$B)	\$133.4	\$134.9	\$134.7	\$129.2	\$102.5	\$89.0	\$79.0	\$64.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	19.0%	19.1%	19.1%	19.1%	21.1%	21.4%	20.9%	20.9%
OLTV 60.01% - 70.00%	14.5%	14.5%	14.4%	14.3%	15.2%	15.1%	14.3%	14.3%
OLTV 70.01% - 75.00%	9.5%	9.5%	9.5%	9.3%	9.0%	9.4%	10.1%	10.7%
OLTV 75.01% - 80.00%	42.9%	43.1%	43.9%	45.3%	46.4%	45.2%	44.8%	42.8%
OLTV 80.01% - 90.00%	8.7%	8.5%	8.0%	7.4%	7.0%	7.4%	8.1%	9.2%
OLTV 90.01% - 95.00%	5.3%	5.3%	5.2%	4.6%	1.3%	1.5%	1.8%	2.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.4%	72.4%	72.3%	72.2%	70.9%	70.8%	71.1%	71.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	18.2%	18.3%	18.3%	18.4%	20.5%	21.2%	20.9%	20.9%
Comb LTV 60.01% - 70.00%	13.9%	13.9%	13.8%	13.7%	14.9%	15.0%	14.3%	14.3%
Comb LTV 70.01% - 75.00%	8.9%	8.9%	8.8%	8.7%	8.6%	9.3%	10.1%	10.7%
Comb LTV 75.01% - 80.00%	32.7%	32.8%	33.1%	34.0%	38.2%	40.3%	44.7%	42.8%
Comb LTV 80.01% - 90.00%	17.5%	17.4%	17.2%	16.9%	15.3%	12.1%	8.2%	9.2%
Comb LTV 90.01% - 95.00%	8.7%	8.7%	8.7%	8.4%	2.5%	2.2%	1.8%	2.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	74.1%	74.1%	74.1%	74.0%	72.1%	71.4%	71.1%	71.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	18.2%	18.3%	18.3%	18.4%	20.5%	21.2%	20.9%	20.9%
Comb LTV 60.01% - 70.00%	13.9%	13.9%	13.8%	13.7%	14.9%	15.0%	14.3%	14.3%
Comb LTV 70.01% - 75.00%	8.9%	8.9%	8.8%	8.7%	8.6%	9.3%	10.1%	10.7%
Comb LTV 75.01% - 80.00%	32.7%	32.8%	33.1%	34.0%	38.2%	40.3%	44.7%	42.8%
Comb LTV 80.01% - 90.00%	17.5%	17.4%	17.2%	16.9%	15.3%	12.1%	8.2%	9.2%
Comb LTV 90.01% - 95.00%	8.7%	8.7%	8.7%	8.4%	2.5%	2.2%	1.8%	2.0%



Single Family Conventional Book Characteristics
CWISE: Fast & Easy

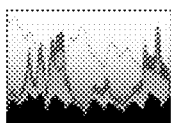
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Single Family Conventional Book Characteristics

CWIDE: Fast & Easy

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	5.4%	5.4%	5.5%	5.5%	2.7%	0.2%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	92.4%	92.4%	92.6%	92.7%	93.3%	95.4%	97.9%	99.8%
Second/Vacation Home	6.3%	6.3%	6.2%	6.2%	5.7%	3.6%	1.6%	0.2%
Investor Property	1.3%	1.3%	1.2%	1.1%	1.1%	1.0%	0.4%	0.0%
10-K Unit Type (Sums to 100%)								
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.2%	11.1%	10.9%	10.8%	9.8%	8.3%	7.1%	6.1%
Single Family Homes	88.8%	88.9%	89.1%	89.2%	90.2%	91.7%	92.9%	93.9%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Condo/Coop	11.2%	11.1%	10.9%	10.8%	9.8%	8.3%	7.1%	6.1%
1 Unit	88.7%	88.8%	89.0%	89.2%	90.2%	91.7%	92.9%	93.8%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	11.1%	11.0%	10.8%	10.7%	9.7%	8.3%	7.1%	6.1%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	54.6%	54.3%	55.0%	56.8%	55.8%	52.3%	47.6%	39.9%
Cash-Out Refinance	11.4%	11.4%	11.1%	10.7%	8.6%	6.3%	2.3%	0.3%
Other Refinance	33.9%	34.3%	33.9%	32.5%	35.6%	41.5%	50.1%	59.8%
Origination Type (Sums to 100%)								
TPO Broker	33.0%	33.3%	33.6%	34.0%	35.7%	38.3%	41.9%	45.0%
TPO Correspondent	21.7%	22.0%	22.6%	23.1%	19.1%	14.6%	9.5%	6.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	45.3%	44.7%	43.8%	42.9%	45.2%	47.1%	48.6%	48.4%
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
2001	0.6%	0.6%	0.7%	0.8%	1.2%	1.7%	2.7%	5.5%
2002	4.7%	4.8%	5.1%	5.6%	8.4%	11.7%	17.7%	31.4%
2003	13.3%	13.6%	14.3%	15.5%	22.8%	31.0%	44.2%	62.9%
2004	11.3%	11.6%	12.2%	13.2%	19.7%	26.7%	35.3%	0.0%
2005	15.0%	15.2%	15.8%	17.1%	24.4%	28.7%	0.0%	0.0%
2006	16.0%	16.3%	17.3%	19.0%	23.4%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

CWIDE: Fast & Easy

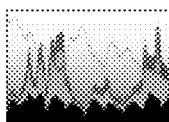
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	26.6%	27.0%	28.2%	28.8%	0.0%	0.0%	0.0%	0.0%
2008	12.5%	10.9%	6.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$182,738	\$182,068	\$181,069	\$178,918	\$166,953	\$157,389	\$150,908	\$146,970
Loan Original Note Rate	6.01%	6.00%	6.02%	6.03%	5.87%	5.69%	5.69%	5.80%
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
ACI								
ACI Probability	0.25%	0.25%	0.25%	0.24%	0.20%	0.19%	0.19%	0.19%
Wtd Avg ACI Score	703	703	703	704	708	710	710	711
Credit Premium								
Wtd Avg Credit Premium	-0.01	-0.01	-0.01	0.02	0.03	0.02	-0.03	-0.05
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Prepay Premium								
Prepay Premium	0.9%	0.9%	0.9%	0.9%	1.0%	0.8%	0.8%	1.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.5%	7.6%	7.6%	7.7%	8.9%	10.0%	10.6%	11.2%
DTI Ratio > 20 and <= 30	20.9%	21.0%	21.0%	21.2%	23.4%	24.9%	25.4%	26.1%
DTI Ratio > 30 and <= 40	32.7%	32.7%	32.8%	33.1%	33.3%	32.6%	31.3%	30.8%
DTI Ratio > 40 and <= 50	29.8%	29.6%	29.4%	29.2%	26.3%	24.4%	23.6%	22.7%
DTI Ratio > 50	8.9%	9.0%	8.9%	8.5%	7.9%	7.9%	8.8%	9.2%
DTI Ratio Missing	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.1%
Wtd Avg DTI Ratio	36.1%	36.1%	36.1%	35.9%	35.0%	34.5%	34.4%	34.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.5%	7.6%	7.6%	7.7%	8.9%	10.0%	10.6%	11.2%
DTI Ratio > 20 and <= 30	20.9%	21.0%	21.0%	21.2%	23.4%	24.9%	25.4%	26.1%
DTI Ratio > 30 and <= 40	32.7%	32.7%	32.8%	33.1%	33.3%	32.6%	31.3%	30.8%
DTI Ratio > 40 and <= 50	29.8%	29.6%	29.4%	29.2%	26.3%	24.4%	23.6%	22.7%
DTI Ratio > 50	8.9%	9.0%	8.9%	8.5%	7.9%	7.9%	8.8%	9.2%
DTI Ratio Missing	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.1%
Wtd Avg DTI Ratio	36.1%	36.1%	36.1%	35.9%	35.0%	34.5%	34.4%	34.3%
Origination Term (Sums to 100%)								
<= 15 Years	10.0%	10.2%	10.1%	10.2%	13.3%	16.0%	19.0%	21.4%



Single Family Conventional Book Characteristics

CWIDE: Fast & Easy

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	2.8%	2.9%	2.8%	2.9%	3.6%	4.2%	4.9%	5.2%
> 25 Years and <= 30 Years	86.9%	86.7%	86.8%	86.7%	83.2%	79.9%	76.1%	73.4%
> 30 Years	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	76.5%	76.2%	76.2%	75.7%	69.8%	66.5%	64.0%	66.4%
Intermediate-Term Fixed Rate (excl Balloon)	10.0%	10.2%	10.1%	10.2%	13.3%	16.0%	19.0%	21.4%
Adjustable Rate	13.5%	13.6%	13.7%	14.2%	16.9%	17.6%	16.9%	12.2%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	13.5%	13.6%	13.7%	14.2%	16.9%	17.5%	16.9%	12.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.9%	1.0%	1.1%	1.3%	2.1%	3.0%	3.7%	2.3%
- 5/1 Hybrid Arm	8.1%	8.2%	8.2%	8.3%	9.2%	8.2%	6.5%	4.3%
- 7/1 Hybrid Arm	3.1%	3.1%	3.1%	3.2%	4.1%	5.0%	5.7%	5.0%
- 10/1 Hybrid Arm	1.3%	1.3%	1.3%	1.4%	1.5%	1.3%	1.0%	0.5%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	11.9%	11.9%	11.9%	11.9%	8.5%	4.1%	2.0%	0.4%
- Interest Only ARM	6.5%	6.5%	6.4%	6.4%	5.8%	3.9%	1.9%	0.4%
- Interest Only FRM	5.4%	5.4%	5.5%	5.5%	2.7%	0.2%	0.0%	0.0%
Alt-A	1.0%	1.1%	1.1%	1.2%	1.8%	2.5%	3.7%	6.2%
- Alt-A Low/No Doc	1.0%	1.1%	1.1%	1.2%	1.8%	2.5%	3.7%	6.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	1.0%
- Alt-A Stated Income	0.9%	0.9%	1.0%	1.1%	1.6%	2.2%	3.2%	5.2%



Single Family Conventional Book Characteristics

CWIDE: Fast & Easy

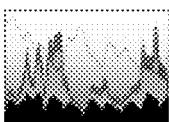
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	18.2%	18.4%	19.1%	19.9%	18.4%	16.9%	16.6%	15.2%
- 75/20/05	0.2%	0.2%	0.3%	0.3%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	10.9%	11.1%	11.6%	12.3%	13.5%	12.8%	12.8%	11.9%
- 80/15/05	4.1%	4.2%	4.3%	4.7%	2.8%	3.1%	3.6%	3.2%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	2.9%	2.9%	2.8%	2.6%	1.9%	1.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	19.6%	19.8%	20.5%	21.3%	20.0%	18.8%	18.7%	16.9%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.2%	0.2%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	11.4%	11.6%	12.1%	12.8%	13.9%	13.2%	13.3%	12.2%
- 80/15/05	4.2%	4.3%	4.5%	4.8%	2.9%	3.2%	3.7%	3.3%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

CWIDE: Fast & Easy

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	3.5%	3.5%	3.5%	3.3%	2.8%	2.1%	1.5%	1.2%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	13.7%	13.8%	14.0%	14.0%	14.3%	14.5%	14.4%	14.3%
Northeast	16.0%	16.0%	16.1%	16.2%	16.3%	16.6%	16.0%	14.8%
Southeast	21.5%	21.6%	21.6%	21.7%	21.8%	21.6%	21.3%	20.8%
Southwest	19.4%	19.5%	19.6%	19.7%	19.6%	19.7%	19.8%	20.3%
West	29.3%	29.0%	28.7%	28.4%	28.0%	27.5%	28.5%	29.8%
Census Region (Sums to 100%)								
New England	4.5%	4.5%	4.6%	4.6%	4.5%	4.5%	4.2%	3.9%
Middle Atlantic	11.2%	11.2%	11.2%	11.3%	11.6%	11.9%	11.6%	10.7%
East North Central	11.9%	11.9%	12.0%	12.0%	12.2%	12.4%	12.3%	12.2%
East South Central	4.6%	4.6%	4.6%	4.6%	4.8%	4.9%	4.8%	4.7%
South Atlantic	17.2%	17.3%	17.3%	17.4%	17.3%	17.0%	16.7%	16.3%
West North Central	4.0%	4.0%	4.1%	4.1%	4.3%	4.5%	4.5%	4.7%
West South Central	7.8%	7.9%	7.9%	7.9%	8.1%	8.5%	8.9%	9.1%
Mountain	13.4%	13.5%	13.5%	13.6%	13.1%	12.4%	11.9%	12.0%
Pacific	25.4%	25.1%	24.8%	24.4%	24.2%	24.0%	25.0%	26.4%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	17.6%	17.4%	17.1%	16.8%	17.0%	17.4%	19.0%	20.8%
02) FL	7.7%	7.7%	7.7%	7.8%	7.8%	7.4%	7.0%	6.6%
03) TX	6.3%	6.3%	6.3%	6.3%	6.4%	6.7%	7.0%	7.2%
04) IL	4.6%	4.6%	4.6%	4.4%	4.1%	3.9%	3.5%	3.1%
05) NJ	4.3%	4.3%	4.3%	4.4%	4.4%	4.4%	4.3%	4.0%
06) WA	3.9%	3.9%	3.9%	3.8%	3.5%	3.2%	3.0%	2.8%
07) NY	3.6%	3.6%	3.5%	3.5%	3.5%	3.6%	3.5%	3.0%
08) CO	3.6%	3.6%	3.6%	3.6%	3.7%	3.7%	3.8%	4.0%
09) AZ	3.5%	3.5%	3.5%	3.5%	3.4%	3.1%	2.7%	2.6%
10) PA	3.3%	3.3%	3.4%	3.4%	3.7%	3.9%	3.8%	3.7%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%



CWIDE: Fast & Easy

September 2008 Profile



Single Family Conventional Book Characteristics

CWIDE: Fast & Easy

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	24.04	23.94	23.87	23.72	20.03	18.01	16.65	14.53
Wtd Avg Charged Fee	15.16	15.06	14.78	14.61	14.33	14.25	14.17	14.12
Appraisal Waivers								
Appraisal Waiver	8.0%	7.9%	7.7%	6.9%	5.4%	3.3%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.44%	1.02%	0.72%	0.52%	0.31%	0.39%	0.22%	0.13%
- SDQ Rate for Loans with CE	3.85%							
- SDQ Rate for Loans without CE	1.10%							
SDQ Rate Excl. Katrina Loans	1.44%	1.02%	0.71%	0.51%	0.30%	0.27%	0.22%	0.13%
SDQ Rate for Katrina Loans	1.10%	0.94%	0.99%	1.02%	1.77%	9.22%	0.17%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	11,238	8,027	5,625	3,964	2,012	2,286	1,181	565
SDQ Count for Loans with CE	3,657							
SDQ Count for Loans without CE	7,581							
SDQ Volume (\$M)								
SDQ Volume	\$2,527.3	\$1,742.6	\$1,147.8	\$734.2	\$288.4	\$296.9	\$153.4	\$78.2
SDQ Volume for Loans with CE	\$842.5							
SDQ Volume for Loans without CE	\$1,684.8							



Single Family Conventional Book Characteristics

BofA: Paper Saver

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	425,656	416,972	391,163	382,046	347,980	335,930	304,886	227,373
Book Volume (\$B)	\$65.4	\$63.4	\$56.9	\$54.7	\$47.8	\$45.8	\$40.9	\$30.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	33.0%	33.9%	35.3%	36.3%	38.5%	39.6%	40.8%	41.6%
OLTV 60.01% - 70.00%	17.9%	18.2%	18.3%	18.4%	19.0%	19.6%	19.6%	19.0%
OLTV 70.01% - 75.00%	8.9%	9.0%	9.2%	9.2%	9.4%	10.0%	10.9%	12.1%
OLTV 75.01% - 80.00%	29.5%	29.9%	29.7%	29.2%	28.0%	25.7%	23.6%	22.2%
OLTV 80.01% - 90.00%	6.9%	5.7%	4.9%	4.6%	3.8%	3.8%	3.8%	3.8%
OLTV 90.01% - 95.00%	3.7%	3.3%	2.6%	2.2%	1.3%	1.3%	1.3%	1.2%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	66.1%	65.5%	64.7%	64.2%	63.1%	62.5%	62.1%	61.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	27.8%	28.6%	30.3%	31.3%	32.5%	32.6%	31.8%	30.3%
Comb LTV 60.01% - 70.00%	16.3%	16.6%	16.9%	17.1%	17.6%	17.9%	17.2%	16.1%
Comb LTV 70.01% - 75.00%	8.5%	8.5%	8.7%	8.8%	9.0%	9.5%	10.0%	10.8%
Comb LTV 75.01% - 80.00%	22.5%	22.5%	22.3%	22.1%	21.5%	20.3%	19.1%	18.3%
Comb LTV 80.01% - 90.00%	17.2%	16.2%	15.1%	14.5%	14.0%	14.2%	15.7%	17.8%
Comb LTV 90.01% - 95.00%	7.5%	7.3%	6.5%	6.0%	5.0%	5.0%	5.4%	5.7%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
Comb LTV 97.01% - 100.00%	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Wtd Avg Comb LTV	69.7%	69.2%	68.2%	67.7%	67.0%	66.9%	67.5%	68.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	27.8%	28.6%	30.3%	31.3%	32.5%	32.6%	31.8%	30.3%
Comb LTV 60.01% - 70.00%	16.3%	16.6%	16.9%	17.1%	17.6%	17.9%	17.2%	16.1%
Comb LTV 70.01% - 75.00%	8.5%	8.5%	8.7%	8.8%	9.0%	9.5%	10.0%	10.8%
Comb LTV 75.01% - 80.00%	22.5%	22.5%	22.3%	22.1%	21.5%	20.3%	19.1%	18.3%
Comb LTV 80.01% - 90.00%	17.2%	16.2%	15.1%	14.5%	14.0%	14.2%	15.7%	17.8%
Comb LTV 90.01% - 95.00%	7.5%	7.3%	6.5%	6.0%	5.0%	5.0%	5.4%	5.7%



Single Family Conventional Book Characteristics

BofA: Paper Saver

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
Comb LTV 97.01% - 100.00%	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Wtd Avg Comb LTV	69.7%	69.2%	68.2%	67.7%	67.0%	66.9%	67.5%	68.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	43.2%	48.3%	55.4%	58.5%	70.0%	72.5%	65.8%	51.6%
MTMLTV 60.01% - 70.00%	13.1%	13.8%	14.0%	14.0%	13.7%	14.1%	17.6%	22.6%
MTMLTV 70.01% - 75.00%	6.9%	7.1%	7.1%	6.9%	6.0%	5.8%	7.0%	12.2%
MTMLTV 75.01% - 80.00%	7.7%	9.3%	8.6%	8.3%	6.2%	5.7%	6.6%	9.4%
MTMLTV 80.01% - 90.00%	13.2%	11.2%	9.1%	8.3%	3.5%	1.7%	2.6%	3.6%
MTMLTV 90.01% - 95.00%	4.8%	3.9%	2.9%	2.3%	0.3%	0.2%	0.4%	0.6%
MTMLTV 95.01% - 97.00%	1.7%	1.2%	0.8%	0.5%	0.1%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	1.9%	1.3%	0.7%	0.5%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	7.5%	3.8%	1.4%	0.6%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	64.7%	60.5%	56.0%	54.2%	48.1%	47.3%	51.5%	56.7%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
FICO 580-619	0.4%	0.4%	0.4%	0.5%	0.5%	0.4%	0.5%	0.4%
FICO 620-659	3.6%	3.8%	4.3%	4.5%	4.9%	4.8%	4.8%	4.7%
FICO 660-699	13.2%	13.6%	14.1%	13.9%	13.3%	13.2%	13.3%	13.3%
FICO 700-739	23.5%	23.6%	23.6%	23.4%	23.3%	23.6%	23.9%	23.9%
FICO >= 740	59.2%	58.5%	57.4%	57.6%	57.9%	57.9%	57.3%	57.5%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	745	744	742	742	742	742	742	742
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	64.1%	62.6%	58.5%	57.9%	52.8%	52.0%	48.9%	47.2%
Intermediate-term, fixed-rate	16.2%	17.2%	19.3%	20.4%	23.7%	26.3%	30.3%	33.3%
Adjustable-rate	11.0%	11.5%	13.2%	13.9%	18.1%	18.9%	20.5%	19.5%
Interest Only adjustable-rate	7.2%	7.1%	7.2%	6.2%	4.5%	2.8%	0.2%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

BofA: Paper Saver

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	1.5%	1.6%	1.8%	1.7%	0.9%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	87.4%	87.5%	87.3%	87.9%	89.6%	90.8%	92.3%	93.5%
Second/Vacation Home	8.6%	8.7%	8.9%	8.9%	8.4%	7.4%	6.1%	5.3%
Investor Property	4.0%	3.9%	3.8%	3.2%	1.9%	1.8%	1.6%	1.2%
10-K Unit Type (Sums to 100%)								
1 Unit	98.2%	98.3%	98.2%	98.3%	98.6%	98.6%	98.7%	98.8%
2-4 Units	1.8%	1.7%	1.8%	1.7%	1.4%	1.4%	1.3%	1.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	12.0%	11.7%	11.6%	11.2%	10.4%	9.6%	8.7%	8.3%
Single Family Homes	88.0%	88.3%	88.4%	88.8%	89.6%	90.4%	91.3%	91.7%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
Condo/Coop	12.0%	11.7%	11.6%	11.2%	10.4%	9.6%	8.7%	8.3%
1 Unit	86.2%	86.5%	86.5%	87.0%	88.0%	88.9%	89.8%	90.4%
2-4 Units	1.8%	1.7%	1.8%	1.7%	1.4%	1.4%	1.3%	1.2%
Condo								
Condo	11.8%	11.6%	11.5%	11.1%	10.4%	9.6%	8.7%	8.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	38.1%	36.0%	34.6%	33.9%	30.4%	24.9%	18.9%	12.8%
Cash-Out Refinance	32.5%	33.4%	34.4%	34.7%	33.7%	33.9%	31.2%	27.8%
Other Refinance	29.4%	30.6%	31.0%	31.4%	35.9%	41.2%	49.8%	59.4%
Origination Type (Sums to 100%)								
TPO Broker	2.9%	3.0%	3.5%	3.0%	0.4%	0.0%	0.0%	0.0%
TPO Correspondent	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	97.0%	96.9%	96.4%	96.9%	99.6%	100.0%	100.0%	100.0%
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	2.0%	2.1%	2.5%	2.7%	3.7%	4.6%	6.6%	11.4%
2003	18.8%	20.1%	23.6%	25.5%	34.0%	41.8%	58.0%	88.6%
2004	13.0%	13.9%	16.2%	17.4%	23.3%	28.5%	35.4%	0.0%
2005	13.9%	14.7%	17.0%	18.3%	23.8%	25.1%	0.0%	0.0%
2006	11.6%	12.3%	14.6%	15.9%	15.2%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

BofA: Paper Saver

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	19.2%	20.3%	23.4%	20.2%	0.0%	0.0%	0.0%	0.0%
2008	21.5%	16.5%	2.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$168,704	\$166,660	\$160,340	\$157,595	\$149,503	\$145,085	\$140,202	\$138,670
Loan Original Note Rate	5.82%	5.80%	5.81%	5.80%	5.61%	5.45%	5.38%	5.40%
Seasoning (Sums to 100%)								
Seasoned	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Seasoned	99.8%	99.8%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%
ACI								
ACI Probability	0.10%	0.10%	0.10%	0.09%	0.08%	0.08%	0.08%	0.08%
Wtd Avg ACI Score	740	741	742	743	746	747	748	749
Credit Premium								
Wtd Avg Credit Premium	0.02	0.01	0.04	0.05	0.06	0.04	-0.02	0.00
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	16.4%	16.8%	17.2%	17.6%	18.7%	19.6%	21.1%	22.7%
DTI Ratio > 20 and <= 30	27.6%	27.8%	27.8%	28.2%	29.2%	29.8%	30.4%	31.0%
DTI Ratio > 30 and <= 40	28.0%	27.9%	27.7%	27.6%	27.2%	26.7%	26.1%	25.0%
DTI Ratio > 40 and <= 50	19.5%	19.2%	19.1%	18.8%	17.7%	17.3%	16.9%	15.6%
DTI Ratio > 50	7.5%	7.3%	7.2%	6.9%	6.1%	5.5%	4.1%	3.9%
DTI Ratio Missing	1.0%	1.0%	0.9%	1.0%	1.0%	1.1%	1.4%	1.7%
Wtd Avg DTI Ratio	32.4%	32.2%	32.1%	31.9%	31.3%	30.8%	30.1%	29.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	16.4%	16.8%	17.2%	17.6%	18.7%	19.6%	21.1%	22.7%
DTI Ratio > 20 and <= 30	27.6%	27.8%	27.8%	28.2%	29.2%	29.8%	30.4%	31.0%
DTI Ratio > 30 and <= 40	28.0%	27.9%	27.7%	27.6%	27.2%	26.7%	26.1%	25.0%
DTI Ratio > 40 and <= 50	19.5%	19.2%	19.1%	18.8%	17.7%	17.3%	16.9%	15.6%
DTI Ratio > 50	7.5%	7.3%	7.2%	6.9%	6.1%	5.5%	4.1%	3.9%
DTI Ratio Missing	1.0%	1.0%	0.9%	1.0%	1.0%	1.1%	1.4%	1.7%
Wtd Avg DTI Ratio	32.4%	32.2%	32.1%	31.9%	31.3%	30.8%	30.1%	29.5%
Origination Term (Sums to 100%)								
<= 15 Years	16.4%	17.4%	19.7%	20.8%	24.3%	27.1%	31.4%	34.6%



Single Family Conventional Book Characteristics

BofA: Paper Saver

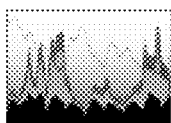
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	5.4%	5.6%	5.9%	6.2%	7.0%	7.7%	7.8%	8.3%
> 25 Years and <= 30 Years	77.5%	76.2%	73.7%	72.4%	68.3%	65.2%	60.8%	57.2%
> 30 Years	0.7%	0.8%	0.8%	0.7%	0.4%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	65.7%	64.2%	60.3%	59.6%	53.6%	52.0%	48.9%	47.2%
Intermediate-Term Fixed Rate (excl Balloon)	16.2%	17.2%	19.3%	20.4%	23.7%	26.3%	30.3%	33.3%
Adjustable Rate	18.2%	18.6%	20.4%	20.0%	22.7%	21.7%	20.8%	19.5%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.7%	0.8%	0.8%	0.7%	0.4%	0.0%	0.0%	0.0%
Hybrid Arm	18.1%	18.6%	20.3%	20.0%	22.6%	21.5%	20.6%	19.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.0%	1.1%	1.3%	1.4%	2.2%	2.9%	3.3%	2.8%
- 5/1 Hybrid Arm	11.9%	12.2%	13.6%	13.2%	15.0%	13.8%	12.9%	12.1%
- 7/1 Hybrid Arm	4.2%	4.2%	4.3%	4.2%	4.6%	4.3%	4.3%	4.5%
- 10/1 Hybrid Arm	1.0%	1.1%	1.1%	1.1%	0.8%	0.5%	0.1%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	8.7%	8.6%	9.0%	7.9%	5.4%	2.8%	0.2%	0.0%
- Interest Only ARM	7.2%	7.1%	7.2%	6.2%	4.5%	2.8%	0.2%	0.0%
- Interest Only FRM	1.5%	1.6%	1.8%	1.7%	0.9%	0.0%	0.0%	0.0%
Alt-A	1.6%	1.7%	2.0%	2.2%	1.3%	1.4%	1.9%	3.1%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

BofA: Paper Saver

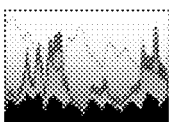
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	1.6%	1.7%	2.0%	2.2%	1.3%	1.4%	1.9%	3.1%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	95.0%	94.7%	93.8%	93.9%	97.6%	97.4%	96.8%	95.1%
Investor Channel	5.0%	5.3%	6.2%	6.1%	2.4%	2.6%	3.1%	4.8%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	14.5%	14.6%	12.3%	11.2%	9.2%	7.5%	4.8%	3.3%
- 75/20/05	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	5.5%	5.6%	5.3%	5.1%	4.5%	3.6%	2.7%	2.1%
- 80/15/05	2.6%	2.7%	2.5%	2.4%	2.1%	1.7%	1.3%	1.1%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	6.2%	6.0%	4.3%	3.6%	2.5%	2.1%	0.7%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	24.5%	25.2%	24.7%	24.6%	26.7%	28.9%	34.3%	40.6%
- 75/20/05	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.9%	1.2%
- 75/25/00	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%
- 80/10/10	6.6%	6.8%	6.7%	6.6%	6.3%	5.8%	5.8%	6.0%
- 80/15/05	3.0%	3.2%	3.1%	3.0%	2.9%	2.6%	2.6%	2.5%
- 80/20/00	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%



Single Family Conventional Book Characteristics

BofA: Paper Saver

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	14.0%	14.3%	14.0%	14.1%	16.5%	19.2%	24.2%	29.7%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	3.1%	3.0%	2.7%	2.7%	2.3%	2.1%	2.2%	2.4%
Northeast	8.2%	7.8%	7.0%	6.6%	4.9%	3.9%	2.2%	2.1%
Southeast	37.9%	38.5%	39.4%	39.8%	41.3%	41.1%	40.4%	39.8%
Southwest	14.3%	14.3%	14.7%	14.9%	15.0%	14.8%	14.8%	15.1%
West	36.5%	36.4%	36.2%	36.0%	36.6%	38.1%	40.4%	40.7%
Census Region (Sums to 100%)								
New England	3.1%	3.0%	2.7%	2.6%	2.0%	1.6%	0.8%	0.7%
Middle Atlantic	5.0%	4.7%	4.2%	3.9%	2.8%	2.2%	1.3%	1.3%
East North Central	2.5%	2.4%	2.1%	2.1%	1.6%	1.5%	1.5%	1.6%
East South Central	1.6%	1.7%	1.7%	1.7%	1.8%	1.8%	1.8%	1.7%
South Atlantic	36.4%	36.9%	37.8%	38.2%	39.6%	39.4%	38.7%	38.2%
West North Central	3.2%	3.3%	3.5%	3.7%	3.9%	4.0%	4.2%	4.4%
West South Central	6.9%	6.8%	6.8%	6.8%	6.7%	6.5%	6.6%	6.4%
Mountain	7.3%	7.4%	7.7%	7.8%	7.8%	7.7%	7.5%	7.6%
Pacific	33.9%	33.9%	33.5%	33.3%	33.8%	35.3%	37.7%	38.1%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	28.7%	28.5%	28.2%	28.1%	28.9%	30.5%	33.3%	34.4%
02) FL	14.8%	15.1%	16.0%	16.3%	16.8%	16.3%	15.3%	14.2%
03) TX	5.7%	5.6%	5.5%	5.5%	5.4%	5.2%	5.3%	5.3%
04) VA	5.3%	5.3%	5.3%	5.4%	5.7%	5.9%	6.1%	6.4%
05) NC	4.5%	4.6%	4.6%	4.5%	4.6%	4.5%	4.5%	4.6%
06) MD	4.0%	4.0%	4.0%	4.1%	4.2%	4.5%	4.7%	4.8%
07) WA	3.7%	3.8%	3.7%	3.6%	3.5%	3.3%	3.1%	2.6%
08) GA	3.7%	3.8%	3.9%	3.9%	4.3%	4.3%	4.4%	4.4%
09) AZ	3.6%	3.7%	3.8%	3.9%	4.0%	4.0%	3.9%	4.0%
10) SC	3.3%	3.3%	3.2%	3.3%	3.3%	3.2%	3.0%	2.9%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%



Single Family Conventional Book Characteristics
BofA: Paper Saver

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	99.7%	99.8%	99.8%	99.8%	99.9%	100.0%	100.0%	100.0%
02) JP MORGAN CHASE & CO	0.3%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
03) WASHINGTON MUTUAL INC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
04) CITIGROUP INC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
05) WELLS FARGO & COMPANY	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
06) HAWAIIAN ELECTRIC INDUSTRIES	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
07) CERBERUS CAPITAL HOLDING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	90.3%							
Credit Enhancement	9.7%							
- Primary MI Only	9.7%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	7.9%							
Alt-A with Credit Enhancement	6.6%							
Economic Fees and Gap								
Wtd Avg Economic Gap	3.66	3.58	3.28	3.40	5.47	6.17	6.35	6.14



Single Family Conventional Book Characteristics

BofA: Paper Saver

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	15.61	15.38	15.14	14.69	12.73	11.94	11.66	11.36
Wtd Avg Charged Fee	19.26	18.95	18.41	18.09	18.20	18.11	18.01	17.50
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.88%	0.61%	0.42%	0.28%	0.10%	0.09%	0.05%	0.01%
- SDQ Rate for Loans with CE	1.62%							
- SDQ Rate for Loans without CE	0.81%							
SDQ Rate Excl. Katrina Loans	0.88%	0.61%	0.42%	0.28%	0.10%	0.07%	0.05%	0.01%
SDQ Rate for Katrina Loans	0.89%	0.43%	0.83%	0.40%	1.36%	12.08%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	3,740	2,540	1,607	1,048	332	287	136	33
SDQ Count for Loans with CE	593							
SDQ Count for Loans without CE	3,147							
SDQ Volume (\$M)								
SDQ Volume	\$745.7	\$487.8	\$285.7	\$179.3	\$43.9	\$32.5	\$14.3	\$3.8
SDQ Volume for Loans with CE	\$122.8							
SDQ Volume for Loans without CE	\$622.9							



Single Family Conventional Book Characteristics Other Process Efficiency

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	433,170	431,915	421,728	397,125	284,066	221,359	173,637	141,473
Book Volume (\$B)	\$76.7	\$76.7	\$74.6	\$69.5	\$46.9	\$35.3	\$26.9	\$20.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	30.7%	30.8%	30.8%	31.6%	36.8%	39.1%	39.8%	39.5%
OLTV 60.01% - 70.00%	16.2%	16.2%	16.2%	16.1%	16.7%	16.5%	16.8%	17.1%
OLTV 70.01% - 75.00%	9.5%	9.5%	9.5%	9.4%	9.5%	10.0%	11.3%	12.6%
OLTV 75.01% - 80.00%	33.2%	33.2%	33.6%	33.8%	30.6%	28.3%	26.2%	24.4%
OLTV 80.01% - 90.00%	5.7%	5.5%	5.3%	4.9%	4.1%	3.7%	3.9%	4.7%
OLTV 90.01% - 95.00%	3.1%	3.0%	2.8%	2.5%	1.3%	1.5%	1.5%	1.5%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV 97.01% - 100.00%	1.6%	1.6%	1.7%	1.6%	0.9%	0.8%	0.4%	0.2%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	67.5%	67.4%	67.4%	67.0%	64.4%	63.4%	63.0%	63.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	28.0%	28.1%	28.1%	28.8%	33.4%	34.6%	34.1%	32.1%
Comb LTV 60.01% - 70.00%	15.1%	15.2%	15.1%	15.1%	15.9%	15.5%	15.1%	14.1%
Comb LTV 70.01% - 75.00%	8.5%	8.5%	8.5%	8.4%	8.7%	9.0%	9.6%	9.6%
Comb LTV 75.01% - 80.00%	23.6%	23.5%	23.4%	23.3%	22.2%	19.9%	17.3%	15.5%
Comb LTV 80.01% - 90.00%	13.9%	13.8%	13.8%	13.6%	11.8%	11.2%	11.5%	10.6%
Comb LTV 90.01% - 95.00%	7.4%	7.4%	7.3%	7.0%	4.6%	5.0%	4.9%	3.7%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	2.4%	2.4%	2.5%	2.4%	1.0%	0.8%	0.4%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.0%	1.0%	1.1%	1.2%	2.3%	3.8%	7.0%	14.1%
Wtd Avg Comb LTV	70.1%	70.1%	70.1%	69.7%	66.8%	66.0%	65.7%	65.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	28.0%	28.1%	28.1%	28.8%	33.4%	34.7%	34.1%	32.1%
Comb LTV 60.01% - 70.00%	15.1%	15.2%	15.1%	15.1%	16.0%	15.6%	15.1%	14.1%
Comb LTV 70.01% - 75.00%	8.5%	8.5%	8.5%	8.4%	8.7%	9.0%	9.6%	9.7%
Comb LTV 75.01% - 80.00%	23.6%	23.5%	23.4%	23.3%	22.2%	19.9%	17.4%	15.6%
Comb LTV 80.01% - 90.00%	13.9%	13.8%	13.8%	13.6%	11.8%	11.3%	11.5%	10.7%
Comb LTV 90.01% - 95.00%	7.4%	7.4%	7.3%	7.0%	4.6%	5.0%	5.0%	3.8%



Single Family Conventional Book Characteristics

Other Process Efficiency

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	2.4%	2.4%	2.5%	2.4%	1.0%	0.8%	0.4%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.9%	1.0%	1.1%	1.2%	2.2%	3.7%	6.8%	13.7%
Wtd Avg Comb LTV	70.1%	70.0%	70.1%	69.7%	66.8%	66.0%	65.7%	65.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	34.8%	37.8%	40.7%	42.6%	56.8%	63.9%	63.1%	57.7%
MTMLTV 60.01% - 70.00%	14.3%	15.4%	16.3%	16.1%	17.1%	16.4%	16.4%	19.7%
MTMLTV 70.01% - 75.00%	8.6%	9.1%	9.6%	9.4%	8.8%	8.3%	8.0%	10.5%
MTMLTV 75.01% - 80.00%	10.8%	12.7%	14.0%	13.5%	10.3%	7.9%	8.5%	8.6%
MTMLTV 80.01% - 90.00%	15.3%	13.5%	12.1%	12.6%	5.6%	2.5%	3.0%	2.9%
MTMLTV 90.01% - 95.00%	4.7%	4.3%	3.3%	2.8%	0.8%	0.5%	0.6%	0.5%
MTMLTV 95.01% - 97.00%	1.6%	1.3%	0.9%	0.7%	0.2%	0.1%	0.1%	0.0%
MTMLTV 97.01% - 100.00%	2.1%	1.7%	1.3%	1.1%	0.3%	0.2%	0.1%	0.1%
MTMLTV > 100.00%	7.7%	4.1%	1.8%	1.2%	0.2%	0.1%	0.0%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	68.0%	65.1%	62.6%	61.5%	54.1%	50.6%	51.7%	53.6%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.1%
FICO 580-619	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%	0.6%	0.4%
FICO 620-659	1.7%	1.8%	1.8%	2.0%	1.9%	2.3%	2.2%	1.9%
FICO 660-699	8.1%	8.2%	8.5%	8.5%	8.2%	8.6%	9.3%	9.1%
FICO 700-739	25.4%	25.5%	25.5%	25.3%	25.2%	25.4%	27.1%	28.3%
FICO >= 740	63.9%	63.7%	63.4%	63.3%	63.5%	62.3%	60.0%	59.2%
FICO Missing	0.2%	0.2%	0.3%	0.3%	0.4%	0.5%	0.6%	1.0%
Wtd Avg FICO	751	751	750	750	749	747	745	745
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	74.1%	73.7%	73.7%	72.9%	69.0%	64.4%	62.2%	61.1%
Intermediate-term, fixed-rate	12.4%	12.4%	11.7%	11.9%	15.6%	19.3%	22.7%	25.7%
Adjustable-rate	4.7%	4.9%	5.2%	5.6%	7.8%	9.4%	10.8%	9.2%
Interest Only adjustable-rate	5.0%	5.1%	5.3%	5.4%	6.4%	6.9%	4.2%	4.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Other Process Efficiency

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	3.8%	3.9%	4.1%	4.2%	1.1%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.3%	90.2%	90.2%	90.3%	91.2%	92.5%	94.0%	95.1%
Second/Vacation Home	7.9%	8.0%	8.0%	8.0%	7.6%	6.8%	5.4%	4.4%
Investor Property	1.8%	1.8%	1.8%	1.7%	1.2%	0.7%	0.6%	0.6%
10-K Unit Type (Sums to 100%)								
1 Unit	99.2%	99.2%	99.2%	99.2%	99.0%	98.7%	98.7%	98.6%
2-4 Units	0.8%	0.8%	0.8%	0.8%	1.0%	1.3%	1.3%	1.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	12.2%	12.2%	12.3%	12.4%	12.6%	12.4%	11.6%	10.9%
Single Family Homes	87.8%	87.8%	87.7%	87.6%	87.4%	87.6%	88.4%	89.1%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
Condo/Coop	12.2%	12.2%	12.3%	12.4%	12.6%	12.4%	11.6%	10.9%
1 Unit	87.0%	87.0%	86.9%	86.8%	86.3%	86.3%	86.9%	87.6%
2-4 Units	0.8%	0.8%	0.8%	0.8%	1.0%	1.3%	1.3%	1.4%
Condo								
Condo	11.4%	11.4%	11.5%	11.6%	11.6%	11.3%	10.6%	10.2%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	49.9%	49.6%	50.5%	51.2%	44.6%	36.7%	27.9%	20.4%
Cash-Out Refinance	24.3%	24.4%	24.3%	24.6%	27.2%	28.3%	29.1%	29.6%
Other Refinance	25.7%	26.0%	25.2%	24.3%	28.2%	35.0%	43.0%	50.1%
Origination Type (Sums to 100%)								
TPO Broker	32.3%	33.2%	33.8%	34.0%	41.1%	47.7%	58.8%	62.8%
TPO Correspondent	18.2%	18.6%	19.0%	18.9%	11.5%	5.8%	6.4%	9.1%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Retail	49.5%	48.3%	47.2%	47.1%	47.3%	46.5%	34.8%	28.0%
Origination Year (Sums to 100%)								
< 2001	1.0%	1.0%	1.1%	1.3%	2.4%	4.0%	7.3%	14.9%
2001	0.3%	0.3%	0.3%	0.3%	0.6%	1.0%	1.9%	4.1%
2002	1.2%	1.3%	1.4%	1.6%	2.7%	4.3%	7.4%	13.5%
2003	8.8%	9.0%	9.7%	10.7%	18.1%	27.5%	43.8%	67.6%
2004	9.3%	9.6%	10.4%	11.5%	18.9%	28.6%	39.6%	0.0%
2005	14.2%	14.7%	15.6%	17.2%	28.2%	34.5%	0.0%	0.0%
2006	17.4%	18.0%	19.6%	22.1%	29.1%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Other Process Efficiency

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	34.1%	34.9%	37.3%	35.2%	0.0%	0.0%	0.0%	0.0%
2008	13.7%	11.2%	4.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$189,936	\$189,470	\$188,377	\$186,139	\$176,234	\$169,296	\$163,705	\$154,861
Loan Original Note Rate	5.96%	5.96%	5.98%	5.99%	5.81%	5.56%	5.58%	5.76%
Seasoning (Sums to 100%)								
Seasoned	0.6%	0.6%	0.7%	0.7%	0.3%	0.5%	0.3%	0.6%
Non-Seasoned	99.4%	99.4%	99.3%	99.3%	99.7%	99.5%	99.7%	99.4%
ACI								
ACI Probability	0.13%	0.13%	0.13%	0.13%	0.13%	0.12%	0.11%	0.10%
Wtd Avg ACI Score	739	739	738	739	742	743	743	743
Credit Premium								
Wtd Avg Credit Premium	-0.09	-0.09	-0.09	-0.06	-0.04	-0.06	-0.11	-0.09
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.0%	10.0%	9.8%	9.8%	11.2%	12.2%	11.8%	12.4%
DTI Ratio > 20 and <= 30	23.8%	23.7%	23.4%	23.6%	25.6%	26.8%	26.7%	27.2%
DTI Ratio > 30 and <= 40	31.5%	31.5%	31.4%	31.4%	31.9%	30.8%	30.3%	29.3%
DTI Ratio > 40 and <= 50	22.2%	22.2%	22.4%	22.3%	20.5%	19.6%	20.8%	20.4%
DTI Ratio > 50	9.3%	9.4%	9.5%	9.0%	4.9%	3.1%	2.6%	2.2%
DTI Ratio Missing	3.2%	3.2%	3.5%	3.8%	5.9%	7.5%	7.8%	8.4%
Wtd Avg DTI Ratio	35.0%	35.0%	35.2%	35.0%	33.3%	32.5%	32.7%	32.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.0%	10.0%	9.8%	9.8%	11.2%	12.2%	11.8%	12.4%
DTI Ratio > 20 and <= 30	23.8%	23.7%	23.4%	23.6%	25.6%	26.8%	26.7%	27.2%
DTI Ratio > 30 and <= 40	31.5%	31.5%	31.4%	31.4%	31.9%	30.8%	30.3%	29.3%
DTI Ratio > 40 and <= 50	22.2%	22.2%	22.4%	22.3%	20.5%	19.6%	20.8%	20.4%
DTI Ratio > 50	9.3%	9.4%	9.5%	9.0%	4.9%	3.1%	2.6%	2.2%
DTI Ratio Missing	3.2%	3.2%	3.5%	3.8%	5.9%	7.5%	7.8%	8.4%
Wtd Avg DTI Ratio	35.0%	35.0%	35.2%	35.0%	33.3%	32.5%	32.7%	32.3%
Origination Term (Sums to 100%)								
<= 15 Years	12.4%	12.4%	11.7%	11.9%	15.6%	19.4%	22.8%	25.7%



Single Family Conventional Book Characteristics Other Process Efficiency

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	3.7%	3.7%	3.7%	3.9%	5.1%	6.0%	6.0%	6.0%
> 25 Years and <= 30 Years	83.6%	83.5%	84.2%	83.8%	79.2%	74.7%	71.2%	68.3%
> 30 Years	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	77.9%	77.6%	77.8%	77.1%	70.2%	64.4%	62.2%	61.1%
Intermediate-Term Fixed Rate (excl Balloon)	12.4%	12.4%	11.7%	11.9%	15.6%	19.3%	22.7%	25.5%
Adjustable Rate	9.7%	10.0%	10.5%	11.0%	14.2%	16.2%	15.1%	13.3%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	9.7%	10.0%	10.5%	11.0%	14.2%	16.1%	14.9%	12.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.8%	0.8%	0.9%	1.0%	1.8%	2.5%	2.5%	1.8%
- 5/1 Hybrid Arm	5.7%	5.8%	6.1%	6.3%	7.9%	8.8%	8.6%	7.3%
- 7/1 Hybrid Arm	2.0%	2.0%	2.1%	2.2%	2.8%	3.1%	2.7%	2.8%
- 10/1 Hybrid Arm	1.2%	1.2%	1.3%	1.4%	1.7%	1.7%	1.0%	1.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	8.8%	9.0%	9.4%	9.6%	7.6%	6.9%	4.2%	4.0%
- Interest Only ARM	5.0%	5.1%	5.3%	5.4%	6.4%	6.9%	4.2%	4.0%
- Interest Only FRM	3.8%	3.9%	4.1%	4.2%	1.1%	0.0%	0.0%	0.0%
Alt-A	0.7%	0.7%	0.8%	0.9%	1.2%	1.2%	1.1%	1.8%
- Alt-A Low/No Doc	0.3%	0.3%	0.3%	0.3%	0.5%	0.5%	0.1%	0.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%



Single Family Conventional Book Characteristics Other Process Efficiency

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.4%	0.4%	0.5%	0.5%	0.7%	0.7%	1.0%	1.6%
My Community Mortgage	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%
Non-Full Doc								
Non-Full Doc Total	47.7%	47.9%	47.7%	46.3%	36.2%	22.7%	12.6%	8.8%
- Select Lender Programs Non-Full Doc	47.5%	47.6%	47.5%	46.0%	35.7%	22.2%	12.4%	8.6%
- Other Low/No Doc	0.2%	0.3%	0.3%	0.3%	0.5%	0.5%	0.1%	0.2%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	96.6%	96.4%	96.0%	95.7%	94.3%	93.1%	89.7%	81.6%
Investor Channel	2.5%	2.6%	2.9%	3.0%	3.5%	3.1%	3.4%	4.5%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.9%	1.0%	1.1%	1.2%	2.3%	3.8%	6.9%	14.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	16.0%	16.1%	16.5%	16.5%	12.7%	11.7%	8.3%	6.0%
- 75/20/05	0.5%	0.5%	0.5%	0.5%	0.2%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	5.9%	6.0%	6.2%	6.4%	5.6%	5.2%	4.9%	4.2%
- 80/15/05	3.4%	3.5%	3.6%	3.6%	2.6%	2.7%	2.3%	1.7%
- 80/20/00	0.2%	0.2%	0.2%	0.3%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.9%	5.9%	5.9%	5.6%	4.3%	3.7%	1.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	19.6%	19.8%	20.4%	20.7%	19.1%	20.9%	22.6%	19.8%
- 75/20/05	0.6%	0.6%	0.6%	0.6%	0.2%	0.2%	0.3%	0.3%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%
- 80/10/10	6.4%	6.5%	6.8%	7.0%	6.3%	6.1%	6.1%	5.4%
- 80/15/05	3.7%	3.7%	3.9%	3.9%	3.1%	3.3%	3.4%	2.4%
- 80/20/00	0.8%	0.9%	0.9%	0.9%	0.1%	0.1%	0.1%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Other Process Efficiency

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	8.0%	8.0%	8.1%	8.1%	9.3%	11.1%	12.8%	11.5%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	12.2%	12.4%	12.7%	13.3%	15.4%	16.6%	17.5%	17.0%
Northeast	16.6%	16.5%	16.2%	16.3%	17.3%	17.7%	17.2%	17.4%
Southeast	32.6%	32.3%	31.7%	30.9%	26.0%	21.1%	17.0%	15.2%
Southwest	15.2%	15.3%	15.4%	15.2%	13.6%	12.4%	10.9%	9.6%
West	23.4%	23.6%	24.0%	24.3%	27.7%	32.2%	37.4%	40.7%
Census Region (Sums to 100%)								
New England	5.3%	5.4%	5.4%	5.5%	5.7%	5.8%	6.2%	6.9%
Middle Atlantic	10.9%	10.7%	10.4%	10.4%	11.2%	11.5%	10.7%	10.3%
East North Central	9.6%	9.8%	10.1%	10.4%	12.0%	13.0%	14.0%	13.7%
East South Central	3.5%	3.5%	3.5%	3.4%	2.6%	1.9%	1.6%	1.4%
South Atlantic	29.5%	29.2%	28.6%	27.9%	23.8%	19.5%	15.7%	14.0%
West North Central	4.4%	4.5%	4.6%	4.8%	5.2%	5.6%	5.4%	5.0%
West South Central	6.3%	6.2%	6.2%	6.1%	5.1%	4.7%	4.1%	3.5%
Mountain	8.9%	9.0%	9.2%	9.2%	8.3%	7.3%	6.1%	5.6%
Pacific	21.5%	21.7%	22.0%	22.4%	26.0%	30.7%	36.2%	39.7%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	16.9%	17.0%	17.3%	17.8%	22.0%	27.0%	33.4%	36.8%
02) FL	11.3%	11.3%	11.3%	11.3%	9.4%	7.3%	5.5%	4.5%
03) VA	5.0%	4.9%	4.8%	4.6%	4.2%	3.4%	2.9%	2.7%
04) NY	4.9%	4.8%	4.7%	4.8%	5.7%	6.3%	6.2%	6.0%
05) TX	4.9%	4.9%	4.8%	4.7%	4.1%	3.9%	3.4%	2.8%
06) IL	4.2%	4.3%	4.4%	4.5%	5.4%	5.8%	6.3%	5.4%
07) GA	3.9%	3.8%	3.7%	3.6%	2.7%	2.1%	1.6%	1.4%
08) NC	3.8%	3.7%	3.4%	3.2%	2.7%	2.1%	1.6%	1.5%
09) NJ	3.2%	3.1%	3.0%	3.0%	3.0%	2.7%	2.3%	2.3%
10) AZ	2.9%	3.0%	3.0%	3.0%	2.6%	2.0%	1.5%	1.4%
Top 10 Sellers								
01) SUNTRUST BANKS INC	24.0%	24.1%	24.3%	22.9%	11.7%	2.9%	0.4%	0.0%



Single Family Conventional Book Characteristics Other Process Efficiency

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) BANK OF AMERICA CORPORATION	22.1%	22.3%	23.3%	25.4%	40.5%	54.9%	71.2%	75.7%
03) CITIGROUP INC	13.5%	13.3%	13.0%	13.6%	16.5%	18.5%	15.6%	9.7%
04) CERBERUS CAPITAL HOLDING	13.0%	13.1%	12.7%	12.2%	9.8%	4.4%	1.2%	1.8%
05) AMTRUST FINANCIAL CORPORATION	8.7%	8.9%	8.5%	7.8%	4.5%	1.6%	0.0%	0.0%
06) UNITED SERVICES AUTOMOBILE ASSOCIATION	5.3%	5.4%	5.7%	5.1%	0.1%	0.1%	0.0%	0.0%
07) WACHOVIA CORPORATION	5.2%	4.6%	3.6%	3.3%	2.8%	1.7%	0.0%	0.0%
08) PHH CORPORATION	2.7%	2.7%	2.9%	3.2%	5.0%	6.2%	6.0%	7.2%
09) WELLS FARGO & COMPANY	1.8%	1.8%	2.0%	2.1%	3.4%	4.7%	1.4%	0.0%
10) WASHINGTON MUTUAL INC	1.4%	1.4%	1.5%	1.6%	2.6%	2.8%	0.9%	0.2%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	22.5%	22.8%	23.8%	26.1%	41.5%	55.3%	71.9%	77.1%
02) SUNTRUST BANKS INC	18.6%	18.6%	18.5%	16.3%	7.1%	2.5%	0.4%	0.0%
03) CITIGROUP INC	14.0%	13.7%	13.4%	13.9%	17.2%	18.9%	15.8%	9.8%
04) CERBERUS CAPITAL HOLDING	13.1%	13.2%	12.9%	12.3%	10.0%	4.7%	1.7%	2.7%
05) WELLS FARGO & COMPANY	9.6%	9.8%	10.3%	10.8%	9.7%	6.9%	1.5%	0.1%
06) JP MORGAN CHASE & CO	6.8%	7.0%	6.7%	6.4%	2.8%	0.3%	0.0%	0.0%
07) UNITED SERVICES AUTOMOBILE ASSOCIATION	5.3%	5.4%	5.7%	5.1%	0.1%	0.1%	0.0%	0.0%
08) WACHOVIA CORPORATION	5.1%	4.5%	3.5%	3.1%	2.5%	1.6%	0.0%	0.0%
09) PHH CORPORATION	2.8%	2.8%	3.0%	3.3%	5.4%	6.8%	7.1%	8.4%
10) WASHINGTON MUTUAL INC	1.1%	1.1%	1.2%	1.3%	2.0%	2.1%	0.7%	0.2%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	89.6%							
Credit Enhancement	10.4%							
- Primary MI Only	9.7%							
- Pool Policy Only	0.1%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	0.3%							
- Shared Arrangement	0.4%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	8.6%							
Interest Only with Credit Enhancement	9.6%							
Alt-A with Credit Enhancement	13.5%							
Economic Fees and Gap								
Wtd Avg Economic Gap	0.16	0.01	-0.45	-0.82	1.36	2.83	2.74	2.21



Single Family Conventional Book Characteristics Other Process Efficiency

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	16.24	16.27	16.43	16.66	14.13	13.09	13.23	13.49
Wtd Avg Charged Fee	16.40	16.28	15.98	15.84	15.49	15.92	15.97	15.70
Appraisal Waivers								
Appraisal Waiver	6.4%	6.4%	6.2%	6.0%	3.3%	0.7%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.75%	0.53%	0.36%	0.25%	0.13%	0.14%	0.10%	0.12%
- SDQ Rate for Loans with CE	2.66%							
- SDQ Rate for Loans without CE	0.52%							
SDQ Rate Excl. Katrina Loans	0.75%	0.53%	0.36%	0.25%	0.13%	0.11%	0.10%	0.12%
SDQ Rate for Katrina Loans	0.85%	0.50%	0.32%	0.31%	0.84%	5.75%	0.17%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	3,217	2,255	1,484	979	369	297	174	161
SDQ Count for Loans with CE	1,209							
SDQ Count for Loans without CE	2,008							
SDQ Volume (\$M)								
SDQ Volume	\$717.4	\$493.5	\$290.3	\$167.0	\$47.3	\$37.1	\$21.4	\$19.5
SDQ Volume for Loans with CE	\$241.6							
SDQ Volume for Loans without CE	\$475.8							



Single Family Conventional Book Characteristics

Process Efficiency Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	2,131,755	2,113,165	2,034,222	1,915,410	1,450,729	1,234,269	1,069,926	861,758
Book Volume (\$B)	\$383.2	\$380.7	\$361.8	\$333.5	\$230.1	\$183.7	\$154.1	\$122.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	25.2%	25.3%	25.3%	25.6%	28.6%	30.0%	30.1%	30.1%
OLTV 60.01% - 70.00%	16.1%	16.1%	16.0%	15.8%	16.6%	16.8%	16.5%	16.4%
OLTV 70.01% - 75.00%	9.6%	9.5%	9.5%	9.4%	9.4%	9.9%	10.7%	11.6%
OLTV 75.01% - 80.00%	36.4%	36.7%	37.6%	38.9%	38.4%	36.1%	35.0%	33.4%
OLTV 80.01% - 90.00%	7.8%	7.5%	6.9%	6.2%	5.4%	5.6%	6.1%	6.8%
OLTV 90.01% - 95.00%	4.6%	4.5%	4.3%	3.7%	1.4%	1.4%	1.5%	1.6%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	69.7%	69.6%	69.6%	69.3%	67.6%	67.0%	67.0%	67.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	22.6%	22.8%	22.8%	23.2%	26.0%	27.0%	26.6%	25.7%
Comb LTV 60.01% - 70.00%	15.1%	15.1%	15.0%	14.9%	15.9%	16.0%	15.5%	15.0%
Comb LTV 70.01% - 75.00%	8.7%	8.6%	8.6%	8.5%	8.8%	9.4%	10.1%	10.7%
Comb LTV 75.01% - 80.00%	27.1%	27.1%	27.4%	27.9%	29.9%	30.2%	32.0%	30.8%
Comb LTV 80.01% - 90.00%	17.0%	16.8%	16.5%	16.1%	14.5%	12.5%	10.8%	11.5%
Comb LTV 90.01% - 95.00%	8.4%	8.5%	8.5%	8.1%	4.0%	3.5%	3.2%	3.1%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	0.8%	0.8%	0.8%	0.9%	0.3%	0.2%	0.2%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.2%	0.2%	0.3%	0.3%	0.6%	0.9%	1.4%	2.8%
Wtd Avg Comb LTV	72.3%	72.3%	72.2%	72.0%	69.9%	69.1%	69.0%	69.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	22.6%	22.8%	22.9%	23.2%	26.0%	27.0%	26.6%	25.7%
Comb LTV 60.01% - 70.00%	15.1%	15.1%	15.0%	14.9%	15.9%	16.0%	15.5%	15.0%
Comb LTV 70.01% - 75.00%	8.7%	8.7%	8.6%	8.5%	8.8%	9.4%	10.1%	10.7%
Comb LTV 75.01% - 80.00%	27.1%	27.1%	27.4%	27.9%	29.9%	30.3%	32.1%	30.9%
Comb LTV 80.01% - 90.00%	17.0%	16.8%	16.5%	16.1%	14.5%	12.6%	10.8%	11.6%
Comb LTV 90.01% - 95.00%	8.4%	8.5%	8.5%	8.1%	4.0%	3.5%	3.2%	3.1%



Single Family Conventional Book Characteristics

Process Efficiency Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	0.8%	0.8%	0.8%	0.9%	0.3%	0.2%	0.2%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.2%	0.2%	0.3%	0.3%	0.5%	0.8%	1.3%	2.6%
Wtd Avg Comb LTV	72.3%	72.2%	72.2%	72.0%	69.9%	69.1%	69.0%	69.2%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	31.1%	34.2%	37.5%	39.4%	53.1%	59.1%	52.8%	41.3%
MTMLTV 60.01% - 70.00%	14.2%	15.3%	16.2%	16.1%	18.0%	18.7%	20.5%	22.8%
MTMLTV 70.01% - 75.00%	8.6%	9.3%	9.9%	9.7%	9.5%	9.3%	10.6%	14.8%
MTMLTV 75.01% - 80.00%	10.8%	12.9%	14.5%	13.9%	11.9%	9.4%	11.0%	14.6%
MTMLTV 80.01% - 90.00%	16.4%	14.7%	13.3%	14.1%	6.5%	3.0%	4.5%	5.7%
MTMLTV 90.01% - 95.00%	5.4%	5.1%	4.5%	3.8%	0.7%	0.3%	0.5%	0.7%
MTMLTV 95.01% - 97.00%	1.9%	1.7%	1.1%	0.9%	0.1%	0.0%	0.1%	0.1%
MTMLTV 97.01% - 100.00%	2.3%	1.8%	1.1%	0.9%	0.1%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	9.3%	5.0%	1.8%	1.0%	0.1%	0.0%	0.0%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	70.8%	67.4%	64.5%	63.4%	56.1%	53.3%	56.5%	60.6%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
FICO 580-619	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%
FICO 620-659	1.3%	1.3%	1.3%	1.4%	1.7%	1.9%	1.9%	1.9%
FICO 660-699	9.8%	9.9%	10.0%	9.8%	8.2%	7.9%	8.4%	8.4%
FICO 700-739	27.5%	27.6%	27.9%	28.0%	27.8%	28.2%	29.4%	30.1%
FICO >= 740	61.2%	61.0%	60.4%	60.5%	61.9%	61.5%	59.8%	59.0%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Wtd Avg FICO	749	749	748	748	749	748	746	746
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	71.8%	71.3%	71.0%	70.4%	65.7%	62.0%	59.3%	59.9%
Intermediate-term, fixed-rate	12.1%	12.2%	11.9%	12.0%	16.1%	19.8%	23.4%	26.0%
Adjustable-rate	6.1%	6.3%	6.7%	7.3%	11.1%	14.0%	15.5%	13.2%
Interest Only adjustable-rate	6.3%	6.3%	6.4%	6.1%	5.4%	4.1%	1.8%	0.9%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Process Efficiency Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	3.8%	3.9%	4.1%	4.2%	1.8%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.3%	90.3%	90.3%	90.6%	91.7%	93.5%	95.7%	97.3%
Second/Vacation Home	7.5%	7.5%	7.5%	7.5%	7.0%	5.3%	3.6%	2.3%
Investor Property	2.2%	2.2%	2.1%	1.9%	1.3%	1.2%	0.7%	0.4%
10-K Unit Type (Sums to 100%)								
1 Unit	98.8%	98.8%	98.8%	98.9%	98.9%	98.9%	98.9%	99.0%
2-4 Units	1.2%	1.2%	1.2%	1.1%	1.1%	1.1%	1.1%	1.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	12.2%	12.2%	12.1%	12.0%	10.8%	9.5%	8.4%	7.6%
Single Family Homes	87.8%	87.8%	87.9%	88.0%	89.2%	90.5%	91.6%	92.4%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Condo/Coop	12.2%	12.2%	12.1%	12.0%	10.8%	9.5%	8.4%	7.6%
1 Unit	86.5%	86.5%	86.6%	86.8%	88.0%	89.3%	90.5%	91.4%
2-4 Units	1.2%	1.2%	1.2%	1.1%	1.1%	1.1%	1.0%	1.0%
Condo								
Condo	11.8%	11.7%	11.7%	11.5%	10.5%	9.2%	8.2%	7.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	49.6%	49.4%	50.6%	52.1%	48.5%	41.9%	35.8%	29.0%
Cash-Out Refinance	21.1%	20.9%	20.5%	20.3%	19.6%	18.9%	15.9%	13.6%
Other Refinance	29.2%	29.8%	29.0%	27.6%	31.9%	39.2%	48.4%	57.4%
Origination Type (Sums to 100%)								
TPO Broker	26.8%	27.5%	28.8%	28.8%	28.9%	29.1%	32.5%	35.2%
TPO Correspondent	13.7%	14.1%	15.0%	15.3%	12.2%	8.4%	6.0%	5.1%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	59.5%	58.4%	56.2%	55.9%	58.9%	62.5%	61.5%	59.7%
Origination Year (Sums to 100%)								
< 2001	0.2%	0.3%	0.3%	0.3%	0.6%	0.9%	1.6%	3.1%
2001	0.3%	0.3%	0.3%	0.4%	0.7%	1.1%	1.8%	3.8%
2002	2.4%	2.5%	2.7%	3.1%	5.4%	8.1%	12.8%	22.9%
2003	10.2%	10.6%	11.7%	13.2%	22.2%	32.6%	48.1%	70.2%
2004	8.4%	8.7%	9.6%	10.8%	18.2%	26.6%	35.7%	0.0%
2005	12.2%	12.6%	13.7%	15.4%	25.1%	30.6%	0.0%	0.0%
2006	16.0%	16.5%	18.5%	21.2%	27.8%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Process Efficiency Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	31.9%	32.8%	36.1%	35.6%	0.0%	0.0%	0.0%	0.0%
2008	18.5%	15.8%	7.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$192,037	\$191,638	\$189,027	\$185,172	\$169,222	\$157,414	\$150,372	\$146,362
Loan Original Note Rate	5.98%	5.98%	6.01%	6.03%	5.83%	5.60%	5.58%	5.69%
Seasoning (Sums to 100%)								
Seasoned	0.4%	0.2%	0.3%	0.3%	0.2%	0.3%	0.1%	0.1%
Non-Seasoned	99.6%	99.8%	99.7%	99.7%	99.8%	99.7%	99.9%	99.9%
ACI								
ACI Probability	0.17%	0.17%	0.18%	0.18%	0.15%	0.15%	0.14%	0.14%
Wtd Avg ACI Score	722	722	721	721	725	727	728	728
Credit Premium								
Wtd Avg Credit Premium	-0.05	-0.05	-0.04	-0.01	0.02	0.01	-0.04	-0.05
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%
Prepay Premium								
Prepay Premium	0.3%	0.3%	0.3%	0.4%	0.5%	0.4%	0.5%	0.7%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.7%	9.8%	9.7%	9.9%	11.5%	12.9%	13.7%	14.4%
DTI Ratio > 20 and <= 30	22.8%	22.7%	22.6%	22.8%	25.2%	26.8%	27.3%	28.0%
DTI Ratio > 30 and <= 40	31.8%	31.8%	31.9%	32.0%	32.0%	30.9%	29.8%	29.2%
DTI Ratio > 40 and <= 50	26.0%	26.0%	26.1%	25.9%	23.2%	21.4%	20.9%	20.0%
DTI Ratio > 50	8.7%	8.7%	8.7%	8.3%	6.7%	6.2%	6.4%	6.5%
DTI Ratio Missing	1.0%	1.0%	1.1%	1.1%	1.5%	1.8%	1.9%	1.9%
Wtd Avg DTI Ratio	35.3%	35.3%	35.3%	35.1%	33.9%	33.1%	32.9%	32.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.7%	9.8%	9.7%	9.9%	11.5%	12.9%	13.7%	14.4%
DTI Ratio > 20 and <= 30	22.8%	22.7%	22.6%	22.8%	25.2%	26.8%	27.3%	28.0%
DTI Ratio > 30 and <= 40	31.8%	31.8%	31.9%	32.0%	32.0%	30.9%	29.8%	29.2%
DTI Ratio > 40 and <= 50	26.0%	26.0%	26.1%	25.9%	23.2%	21.4%	20.9%	20.0%
DTI Ratio > 50	8.7%	8.7%	8.7%	8.3%	6.7%	6.2%	6.4%	6.5%
DTI Ratio Missing	1.0%	1.0%	1.1%	1.1%	1.5%	1.8%	1.9%	1.9%
Wtd Avg DTI Ratio	35.3%	35.3%	35.3%	35.1%	33.9%	33.1%	32.9%	32.6%
Origination Term (Sums to 100%)								
<= 15 Years	12.1%	12.2%	11.9%	12.1%	16.2%	20.0%	23.7%	26.4%



Single Family Conventional Book Characteristics Process Efficiency Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	3.3%	3.4%	3.4%	3.5%	4.5%	5.5%	5.9%	6.2%
> 25 Years and <= 30 Years	84.0%	83.8%	84.1%	83.8%	79.1%	74.5%	70.4%	67.5%
> 30 Years	0.6%	0.6%	0.6%	0.6%	0.2%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	75.6%	75.2%	75.1%	74.6%	67.4%	62.1%	59.3%	59.9%
Intermediate-Term Fixed Rate (excl Balloon)	12.0%	12.2%	11.8%	12.0%	16.0%	19.8%	23.3%	25.9%
Adjustable Rate	12.3%	12.6%	13.0%	13.4%	16.5%	18.1%	17.3%	14.1%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.6%	0.6%	0.6%	0.6%	0.2%	0.0%	0.0%	0.0%
Hybrid Arm	12.3%	12.6%	13.0%	13.4%	16.4%	18.0%	17.2%	14.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.8%	0.8%	0.9%	1.1%	1.9%	2.8%	3.4%	2.3%
- 5/1 Hybrid Arm	7.6%	7.7%	8.0%	8.1%	9.7%	9.7%	8.5%	6.8%
- 7/1 Hybrid Arm	2.7%	2.8%	2.8%	2.9%	3.6%	4.3%	4.7%	4.4%
- 10/1 Hybrid Arm	1.2%	1.2%	1.3%	1.3%	1.3%	1.2%	0.7%	0.5%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	10.0%	10.2%	10.5%	10.3%	7.2%	4.2%	1.8%	0.9%
- Interest Only ARM	6.3%	6.3%	6.4%	6.1%	5.4%	4.1%	1.8%	0.9%
- Interest Only FRM	3.8%	3.9%	4.1%	4.2%	1.8%	0.1%	0.0%	0.0%
Alt-A	1.1%	1.1%	1.3%	1.4%	1.6%	1.8%	2.6%	4.3%
- Alt-A Low/No Doc	0.4%	0.5%	0.5%	0.6%	1.0%	1.3%	1.9%	3.3%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%	0.5%
- Alt-A Stated Income	0.3%	0.3%	0.4%	0.4%	0.7%	1.1%	1.7%	2.7%



Single Family Conventional Book Characteristics Process Efficiency Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.7%	0.7%	0.8%	0.8%	0.6%	0.5%	0.7%	1.1%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	89.5%	89.5%	89.2%	88.8%	87.0%	85.2%	84.8%	84.6%
- Select Lender Programs Non-Full Doc	89.5%	89.4%	89.2%	88.8%	86.9%	85.1%	84.7%	84.5%
- Other Low/No Doc	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	97.6%	97.9%	97.6%	97.5%	97.7%	97.4%	97.0%	95.2%
Investor Channel	2.2%	1.9%	2.1%	2.2%	1.7%	1.7%	1.5%	2.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.2%	0.2%	0.3%	0.3%	0.5%	0.9%	1.4%	2.8%
Subordinate Financing - RDW								
Subordinate Financing - RDW	17.8%	18.1%	18.3%	18.7%	15.5%	13.4%	11.5%	10.0%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.2%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	7.7%	7.9%	8.3%	8.8%	9.4%	8.6%	8.3%	7.6%
- 80/15/05	3.4%	3.5%	3.7%	3.9%	2.8%	2.6%	2.6%	2.2%
- 80/20/00	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	6.1%	6.1%	5.6%	5.2%	3.2%	2.1%	0.4%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	21.2%	21.5%	21.9%	22.7%	21.6%	21.8%	23.4%	23.2%
- 75/20/05	0.5%	0.5%	0.5%	0.5%	0.3%	0.3%	0.4%	0.4%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
- 80/10/10	8.5%	8.8%	9.2%	9.8%	10.3%	9.6%	9.6%	9.1%
- 80/15/05	3.7%	3.8%	4.0%	4.3%	3.1%	3.0%	3.2%	2.8%
- 80/20/00	0.5%	0.5%	0.5%	0.6%	0.1%	0.1%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%



Single Family Conventional Book Characteristics Process Efficiency Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	7.8%	7.8%	7.5%	7.3%	7.7%	8.6%	9.9%	10.6%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	11.9%	12.1%	12.2%	12.4%	12.6%	12.5%	12.4%	12.7%
Northeast	16.7%	16.5%	16.3%	16.3%	15.3%	14.5%	13.3%	12.7%
Southeast	26.7%	26.5%	26.5%	26.7%	26.6%	26.1%	25.2%	24.1%
Southwest	16.3%	16.5%	16.7%	16.9%	16.7%	16.6%	16.4%	16.6%
West	28.4%	28.4%	28.2%	27.8%	28.8%	30.3%	32.7%	33.9%
Census Region (Sums to 100%)								
New England	4.5%	4.5%	4.5%	4.5%	4.4%	4.0%	3.6%	3.5%
Middle Atlantic	11.8%	11.6%	11.4%	11.3%	10.7%	10.2%	9.5%	9.0%
East North Central	9.5%	9.6%	9.8%	10.0%	10.3%	10.4%	10.4%	10.7%
East South Central	3.2%	3.2%	3.3%	3.3%	3.4%	3.4%	3.3%	3.3%
South Atlantic	23.9%	23.7%	23.6%	23.7%	23.5%	23.0%	22.1%	21.0%
West North Central	4.4%	4.5%	4.5%	4.5%	4.6%	4.6%	4.5%	4.6%
West South Central	6.6%	6.6%	6.7%	6.7%	6.7%	7.0%	7.2%	7.2%
Mountain	10.7%	10.8%	11.0%	11.0%	10.6%	10.0%	9.4%	9.4%
Pacific	25.4%	25.5%	25.2%	24.8%	25.8%	27.5%	30.0%	31.2%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	19.0%	19.0%	18.8%	18.5%	20.0%	22.1%	25.1%	26.7%
02) FL	9.4%	9.4%	9.5%	9.7%	9.8%	9.4%	8.8%	8.0%
03) TX	5.2%	5.2%	5.2%	5.2%	5.3%	5.5%	5.7%	5.7%
04) NY	4.9%	4.9%	4.8%	4.7%	4.4%	4.2%	4.0%	3.7%
05) IL	4.1%	4.1%	4.1%	4.1%	3.9%	3.6%	3.2%	2.9%
06) NJ	4.0%	3.9%	3.9%	3.8%	3.5%	3.3%	2.9%	2.8%
07) WA	3.6%	3.6%	3.5%	3.4%	3.2%	2.9%	2.7%	2.5%
08) VA	3.6%	3.5%	3.4%	3.4%	3.4%	3.4%	3.4%	3.3%
09) AZ	3.3%	3.3%	3.4%	3.4%	3.4%	3.1%	2.8%	2.7%
10) NC	3.0%	2.9%	2.9%	2.8%	2.8%	2.8%	2.7%	2.8%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	56.4%	56.7%	57.9%	60.6%	73.6%	83.9%	90.3%	90.4%



Single Family Conventional Book Characteristics Process Efficiency Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) WELLS FARGO & COMPANY	13.6%	13.5%	12.0%	10.3%	6.0%	2.9%	0.5%	0.0%
03) CITIGROUP INC	5.7%	5.7%	5.8%	5.8%	5.6%	3.9%	2.7%	1.6%
04) SUNTRUST BANKS INC	4.8%	4.8%	5.0%	4.8%	2.4%	0.6%	0.1%	0.0%
05) JP MORGAN CHASE & CO	3.7%	3.7%	3.7%	3.5%	1.0%	0.5%	0.6%	0.9%
06) CERBERUS CAPITAL HOLDING	3.5%	3.5%	3.6%	3.5%	3.5%	2.7%	2.2%	2.5%
07) WACHOVIA CORPORATION	1.9%	1.4%	1.1%	0.9%	0.6%	0.3%	0.0%	0.0%
08) AMTRUST FINANCIAL CORPORATION	1.7%	1.8%	1.8%	1.6%	0.9%	0.3%	0.0%	0.0%
09) NATIONAL CITY CORPORATION	1.5%	1.5%	1.5%	1.5%	0.4%	0.0%	0.0%	0.0%
10) FIRST HORIZON NATIONAL CORPORATION	1.3%	1.3%	1.5%	1.6%	1.5%	0.9%	0.1%	0.1%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	56.5%	56.8%	58.0%	60.8%	73.8%	84.0%	90.4%	90.7%
02) WELLS FARGO & COMPANY	15.2%	15.1%	13.7%	12.1%	7.3%	3.3%	0.5%	0.0%
03) JP MORGAN CHASE & CO	5.9%	6.0%	6.0%	5.6%	2.0%	0.9%	0.6%	0.9%
04) CITIGROUP INC	5.9%	5.9%	6.0%	6.1%	6.0%	4.1%	2.9%	1.9%
05) SUNTRUST BANKS INC	3.7%	3.7%	3.8%	3.4%	1.4%	0.5%	0.1%	0.0%
06) CERBERUS CAPITAL HOLDING	3.6%	3.7%	3.7%	3.7%	3.8%	3.1%	2.8%	3.6%
07) WACHOVIA CORPORATION	1.6%	1.0%	0.8%	0.7%	0.5%	0.3%	0.0%	0.0%
08) NATIONAL CITY CORPORATION	1.5%	1.5%	1.5%	1.5%	0.4%	0.0%	0.0%	0.0%
09) INDYMAC BANCORP INC	1.2%	1.2%	1.1%	0.6%	0.0%	0.0%	0.0%	0.0%
10) UNITED SERVICES AUTOMOBILE ASSOCIATION	1.1%	1.1%	1.2%	1.1%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	87.5%							
Credit Enhancement	12.5%							
- Primary MI Only	11.9%							
- Pool Policy Only	0.4%							
- Pool Policy and Primary MI	0.1%							
- Full Recourse	0.1%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	6.9%							
Interest Only with Credit Enhancement	16.5%							
Alt-A with Credit Enhancement	17.9%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-3.45	-3.69	-4.48	-4.82	-1.66	0.40	1.17	2.01



Single Family Conventional Book Characteristics Process Efficiency Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	20.58	20.52	20.73	20.75	17.28	15.29	14.45	13.34
Wtd Avg Charged Fee	17.13	16.83	16.26	15.93	15.62	15.69	15.62	15.35
Appraisal Waivers								
Appraisal Waiver	4.1%	4.2%	4.2%	4.0%	3.1%	1.8%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.12%	0.78%	0.53%	0.37%	0.20%	0.24%	0.15%	0.09%
- SDQ Rate for Loans with CE	3.23%							
- SDQ Rate for Loans without CE	0.85%							
SDQ Rate Excl. Katrina Loans	1.12%	0.78%	0.53%	0.37%	0.19%	0.17%	0.15%	0.09%
SDQ Rate for Katrina Loans	1.03%	0.84%	0.90%	0.91%	1.60%	8.99%	0.16%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	23,809	16,438	10,729	7,096	2,902	2,981	1,541	803
SDQ Count for Loans with CE	7,986							
SDQ Count for Loans without CE	15,823							
SDQ Volume (\$M)								
SDQ Volume	\$5,527.0	\$3,704.1	\$2,251.0	\$1,359.3	\$416.4	\$382.5	\$196.0	\$107.4
SDQ Volume for Loans with CE	\$1,895.7							
SDQ Volume for Loans without CE	\$3,631.3							



Single Family Conventional Book Characteristics IO Process Efficiency

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	146,488	147,967	145,882	134,573	70,337	36,018	14,753	6,569
Book Volume (\$B)	\$38.5	\$38.8	\$37.9	\$34.3	\$16.5	\$7.7	\$2.8	\$1.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	16.2%	16.2%	15.9%	15.6%	18.2%	24.6%	33.2%	63.0%
OLTV 60.01% - 70.00%	13.9%	13.9%	13.7%	13.1%	12.0%	12.5%	10.6%	9.3%
OLTV 70.01% - 75.00%	8.7%	8.7%	8.6%	8.4%	7.2%	6.8%	6.3%	4.0%
OLTV 75.01% - 80.00%	45.7%	46.0%	47.1%	49.9%	56.1%	50.4%	43.8%	17.6%
OLTV 80.01% - 90.00%	8.6%	8.4%	7.9%	6.9%	5.5%	4.7%	4.3%	2.6%
OLTV 90.01% - 95.00%	6.5%	6.5%	6.6%	5.9%	0.5%	0.3%	0.6%	1.3%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
OLTV 97.01% - 100.00%	0.2%	0.2%	0.3%	0.3%	0.4%	0.7%	1.0%	2.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.7%	73.7%	73.8%	73.7%	71.9%	69.2%	65.6%	53.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.0%	14.0%	14.1%	14.1%	17.2%	23.6%	32.1%	60.8%
Comb LTV 60.01% - 70.00%	11.8%	11.8%	11.6%	11.4%	11.2%	12.2%	11.0%	10.3%
Comb LTV 70.01% - 75.00%	6.6%	6.6%	6.4%	6.2%	6.1%	6.2%	6.5%	4.6%
Comb LTV 75.01% - 80.00%	26.2%	26.2%	26.3%	27.3%	34.3%	34.2%	41.3%	17.8%
Comb LTV 80.01% - 90.00%	26.3%	26.2%	25.9%	25.5%	27.2%	21.6%	6.8%	3.0%
Comb LTV 90.01% - 95.00%	14.2%	14.3%	14.6%	14.4%	3.3%	1.3%	1.1%	1.3%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Comb LTV 97.01% - 100.00%	1.0%	1.0%	1.1%	1.2%	0.8%	0.8%	1.0%	2.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	77.7%	77.7%	77.7%	77.8%	75.0%	71.6%	66.6%	54.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.0%	14.0%	14.1%	14.1%	17.2%	23.6%	32.1%	60.8%
Comb LTV 60.01% - 70.00%	11.8%	11.8%	11.6%	11.4%	11.2%	12.2%	11.0%	10.3%
Comb LTV 70.01% - 75.00%	6.6%	6.6%	6.4%	6.2%	6.1%	6.2%	6.5%	4.6%
Comb LTV 75.01% - 80.00%	26.2%	26.2%	26.3%	27.3%	34.3%	34.2%	41.3%	17.8%
Comb LTV 80.01% - 90.00%	26.3%	26.2%	25.9%	25.5%	27.2%	21.6%	6.8%	3.0%
Comb LTV 90.01% - 95.00%	14.2%	14.3%	14.6%	14.4%	3.3%	1.3%	1.1%	1.3%



Single Family Conventional Book Characteristics IO Process Efficiency

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Comb LTV 97.01% - 100.00%	1.0%	1.0%	1.1%	1.2%	0.8%	0.8%	1.0%	2.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	77.7%	77.7%	77.7%	77.8%	75.0%	71.6%	66.6%	54.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	12.4%	14.1%	15.6%	16.0%	24.3%	35.9%	40.8%	66.3%
MTMLTV 60.01% - 70.00%	8.5%	10.2%	12.1%	12.4%	16.1%	20.1%	20.1%	8.6%
MTMLTV 70.01% - 75.00%	6.5%	8.2%	9.8%	10.1%	12.8%	14.1%	13.3%	5.8%
MTMLTV 75.01% - 80.00%	9.7%	12.9%	16.8%	17.9%	25.3%	23.6%	18.6%	13.6%
MTMLTV 80.01% - 90.00%	20.7%	22.1%	24.9%	27.4%	19.4%	5.7%	6.3%	3.5%
MTMLTV 90.01% - 95.00%	7.9%	9.0%	9.0%	8.4%	1.5%	0.4%	0.6%	1.3%
MTMLTV 95.01% - 97.00%	3.2%	3.4%	2.9%	2.3%	0.2%	0.1%	0.2%	0.3%
MTMLTV 97.01% - 100.00%	4.5%	4.4%	3.1%	2.4%	0.2%	0.2%	0.1%	0.4%
MTMLTV > 100.00%	26.5%	15.7%	5.8%	3.1%	0.1%	0.1%	0.1%	0.2%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	86.5%	81.0%	76.5%	75.4%	68.3%	62.3%	59.0%	49.9%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 580-619	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
FICO 620-659	0.4%	0.4%	0.4%	0.4%	0.3%	0.4%	0.1%	0.0%
FICO 660-699	10.6%	10.6%	10.7%	10.5%	5.7%	3.4%	1.2%	0.2%
FICO 700-739	32.9%	32.9%	33.1%	33.1%	32.4%	30.4%	29.1%	21.2%
FICO >= 740	56.1%	56.1%	55.8%	56.0%	61.4%	65.7%	69.5%	78.4%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Wtd Avg FICO	746	746	745	746	750	754	756	765
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	62.4%	62.1%	60.7%	59.5%	75.1%	97.3%	98.8%	100.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics IO Process Efficiency

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	37.6%	37.9%	39.3%	40.5%	24.9%	2.7%	1.2%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	87.8%	87.8%	87.8%	87.6%	86.4%	91.6%	94.6%	93.0%
Second/Vacation Home	11.4%	11.4%	11.5%	11.7%	13.6%	8.4%	5.4%	7.0%
Investor Property	0.8%	0.8%	0.7%	0.7%	0.0%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)								
1 Unit	99.7%	99.7%	99.7%	99.7%	99.9%	99.9%	99.8%	99.4%
2-4 Units	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.2%	0.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	21.2%	21.1%	20.9%	20.8%	21.2%	19.8%	15.5%	11.5%
Single Family Homes	78.8%	78.9%	79.1%	79.2%	78.8%	80.2%	84.5%	88.5%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	21.2%	21.1%	20.9%	20.8%	21.2%	19.8%	15.5%	11.5%
1 Unit	78.5%	78.6%	78.8%	78.9%	78.7%	80.1%	84.3%	87.9%
2-4 Units	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.2%	0.6%
Condo								
Condo	20.9%	20.8%	20.6%	20.5%	21.0%	19.5%	15.0%	10.7%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	54.4%	54.4%	55.6%	58.1%	63.2%	58.6%	50.5%	23.2%
Cash-Out Refinance	14.9%	15.0%	15.0%	14.7%	12.1%	13.3%	11.5%	22.1%
Other Refinance	30.8%	30.7%	29.4%	27.1%	24.8%	28.2%	37.9%	54.7%
Origination Type (Sums to 100%)								
TPO Broker	37.3%	37.8%	38.1%	37.6%	32.4%	30.9%	22.0%	9.4%
TPO Correspondent	17.8%	18.1%	18.5%	19.1%	15.3%	7.5%	9.3%	0.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	44.9%	44.2%	43.3%	43.4%	52.3%	61.6%	68.7%	90.6%
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%	2.0%
2002	0.3%	0.3%	0.3%	0.4%	1.0%	2.5%	8.6%	28.5%
2003	0.9%	1.0%	1.1%	1.2%	3.0%	7.8%	26.8%	69.5%
2004	2.4%	2.4%	2.6%	3.1%	8.3%	21.7%	64.1%	0.0%
2005	11.0%	11.3%	12.1%	13.8%	32.3%	67.9%	0.0%	0.0%
2006	23.8%	24.3%	26.2%	30.1%	55.5%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics IO Process Efficiency

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	47.3%	48.0%	51.2%	51.4%	0.0%	0.0%	0.0%	0.0%
2008	14.2%	12.6%	6.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$266,789	\$265,947	\$263,650	\$258,818	\$238,363	\$216,709	\$193,741	\$169,669
Loan Original Note Rate	6.15%	6.15%	6.20%	6.24%	5.99%	5.39%	5.13%	5.21%
Seasoning (Sums to 100%)								
Seasoned	0.5%	0.5%	0.4%	0.3%	0.1%	0.1%	0.1%	0.1%
Non-Seasoned	99.5%	99.5%	99.6%	99.7%	99.9%	99.9%	99.9%	99.9%
ACI								
ACI Probability	0.25%	0.25%	0.25%	0.25%	0.18%	0.14%	0.13%	0.07%
Wtd Avg ACI Score	709	709	709	709	717	726	727	751
Credit Premium								
Wtd Avg Credit Premium	0.06	0.06	0.07	0.10	0.16	0.16	-0.21	-0.44
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.3%	0.3%	0.6%	0.3%	0.0%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.6%	5.7%	5.7%	6.0%	7.5%	8.8%	6.6%	4.3%
DTI Ratio > 20 and <= 30	15.6%	15.6%	15.7%	16.1%	19.2%	20.5%	14.7%	5.5%
DTI Ratio > 30 and <= 40	32.5%	32.5%	32.6%	33.4%	34.5%	31.8%	22.6%	8.2%
DTI Ratio > 40 and <= 50	32.5%	32.4%	32.2%	31.8%	26.5%	21.1%	18.2%	7.0%
DTI Ratio > 50	11.1%	11.0%	10.8%	9.4%	5.5%	4.1%	7.1%	3.8%
DTI Ratio Missing	2.8%	2.8%	3.0%	3.3%	6.9%	13.9%	30.8%	71.0%
Wtd Avg DTI Ratio	38.0%	38.0%	37.9%	37.5%	35.3%	33.9%	35.7%	35.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.6%	5.7%	5.7%	6.0%	7.5%	8.8%	6.6%	4.3%
DTI Ratio > 20 and <= 30	15.6%	15.6%	15.7%	16.1%	19.2%	20.5%	14.7%	5.5%
DTI Ratio > 30 and <= 40	32.5%	32.5%	32.6%	33.4%	34.5%	31.8%	22.6%	8.2%
DTI Ratio > 40 and <= 50	32.5%	32.4%	32.2%	31.8%	26.5%	21.1%	18.2%	7.0%
DTI Ratio > 50	11.1%	11.0%	10.8%	9.4%	5.5%	4.1%	7.1%	3.8%
DTI Ratio Missing	2.8%	2.8%	3.0%	3.3%	6.9%	13.9%	30.8%	71.0%
Wtd Avg DTI Ratio	38.0%	38.0%	37.9%	37.5%	35.3%	33.9%	35.7%	35.3%
Origination Term (Sums to 100%)								
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



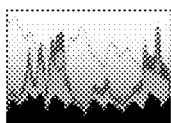
Single Family Conventional Book Characteristics IO Process Efficiency

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.0%
> 25 Years and <= 30 Years	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	99.7%	100.0%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	37.6%	37.9%	39.3%	40.5%	24.9%	2.7%	1.2%	0.0%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	62.4%	62.1%	60.7%	59.5%	75.1%	97.3%	98.8%	100.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	62.4%	62.1%	60.7%	59.5%	75.1%	97.1%	98.5%	100.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	3.1%	3.3%	3.4%	3.7%	6.4%	12.4%	20.8%	11.5%
- 5/1 Hybrid Arm	39.6%	39.3%	38.5%	37.1%	46.2%	51.3%	38.9%	27.1%
- 7/1 Hybrid Arm	11.5%	11.4%	10.6%	10.1%	12.5%	18.3%	25.4%	40.5%
- 10/1 Hybrid Arm	8.1%	8.1%	8.2%	8.6%	10.0%	15.1%	13.5%	20.9%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only ARM	62.4%	62.1%	60.7%	59.5%	75.1%	97.3%	98.8%	100.0%
- Interest Only FRM	37.6%	37.9%	39.3%	40.5%	24.9%	2.7%	1.2%	0.0%
Alt-A	2.6%	2.6%	2.8%	3.1%	3.1%	1.9%	2.6%	2.2%
- Alt-A Low/No Doc	0.1%	0.1%	0.1%	0.1%	0.3%	0.9%	2.6%	2.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.1%	0.1%	0.1%	0.1%	0.2%	0.7%	2.6%	2.1%



Single Family Conventional Book Characteristics IO Process Efficiency

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	2.5%	2.5%	2.7%	3.0%	2.8%	1.0%	0.0%	0.0%
My Community Mortgage	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	93.1%	93.0%	92.8%	92.4%	88.4%	84.4%	91.5%	100.0%
- Select Lender Programs Non-Full Doc	93.1%	93.0%	92.8%	92.4%	88.4%	84.4%	91.5%	100.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	94.8%	94.7%	94.4%	94.5%	92.0%	88.2%	87.7%	99.9%
Investor Channel	5.1%	5.3%	5.6%	5.5%	8.0%	11.8%	12.3%	0.1%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	30.4%	30.4%	30.7%	31.6%	28.7%	24.4%	18.7%	8.0%
- 75/20/05	0.9%	0.9%	0.9%	0.9%	0.2%	0.0%	0.0%	0.0%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	14.0%	14.1%	14.7%	15.8%	21.1%	19.4%	17.0%	6.8%
- 80/15/05	6.5%	6.5%	6.8%	7.3%	2.5%	1.1%	1.3%	1.2%
- 80/20/00	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	8.7%	8.5%	7.9%	7.0%	4.9%	3.9%	0.4%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	32.0%	32.1%	32.3%	33.2%	31.1%	28.4%	27.4%	21.4%
- 75/20/05	0.9%	0.9%	1.0%	1.0%	0.2%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%
- 80/10/10	15.0%	15.1%	15.7%	16.8%	22.0%	20.4%	17.9%	7.1%
- 80/15/05	6.7%	6.8%	7.1%	7.6%	2.7%	1.4%	2.1%	1.4%
- 80/20/00	0.8%	0.8%	0.8%	1.0%	0.4%	0.3%	0.1%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

IO Process Efficiency

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	8.5%	8.3%	7.7%	6.7%	5.7%	6.2%	7.1%	12.8%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	7.1%	7.2%	7.4%	7.7%	9.1%	10.7%	9.8%	12.2%
Northeast	9.6%	9.7%	9.8%	10.0%	9.8%	10.2%	12.7%	21.8%
Southeast	26.5%	26.6%	26.8%	27.6%	29.2%	30.0%	26.8%	25.8%
Southwest	12.2%	12.4%	12.7%	13.2%	14.3%	13.5%	13.8%	15.0%
West	44.5%	44.2%	43.3%	41.4%	37.6%	35.7%	36.9%	25.3%
Census Region (Sums to 100%)								
New England	2.7%	2.7%	2.8%	3.0%	3.2%	3.5%	4.3%	6.9%
Middle Atlantic	6.6%	6.6%	6.7%	6.7%	6.3%	6.4%	8.1%	14.6%
East North Central	6.0%	6.1%	6.2%	6.4%	7.6%	8.9%	8.2%	10.4%
East South Central	1.6%	1.7%	1.7%	1.8%	2.2%	2.2%	2.1%	2.2%
South Atlantic	25.2%	25.2%	25.4%	26.1%	27.2%	28.1%	24.9%	24.0%
West North Central	1.8%	1.8%	1.9%	2.1%	2.5%	3.0%	2.4%	2.5%
West South Central	2.0%	2.0%	2.0%	2.1%	2.6%	3.0%	4.4%	7.3%
Mountain	13.8%	13.9%	14.2%	14.7%	15.7%	13.7%	12.9%	8.5%
Pacific	40.2%	39.9%	38.9%	36.9%	32.6%	31.2%	32.7%	23.6%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	31.2%	30.9%	30.0%	28.1%	25.1%	25.3%	28.0%	20.2%
02) FL	12.1%	12.1%	12.3%	12.8%	13.3%	12.7%	10.7%	9.9%
03) WA	5.1%	5.1%	5.1%	4.9%	4.3%	3.5%	2.5%	1.8%
04) AZ	4.9%	4.9%	5.0%	5.1%	5.3%	4.2%	3.0%	2.3%
05) VA	4.0%	4.0%	4.0%	4.1%	4.2%	4.7%	4.3%	3.5%
06) IL	3.6%	3.6%	3.6%	3.6%	3.6%	4.0%	2.8%	3.0%
07) NV	3.2%	3.2%	3.2%	3.3%	3.8%	3.6%	3.8%	1.1%
08) NJ	3.0%	3.0%	3.0%	3.1%	3.1%	3.1%	3.7%	6.9%
09) CO	3.0%	3.0%	3.1%	3.3%	3.7%	4.0%	4.7%	3.8%
10) MD	2.8%	2.8%	2.8%	2.8%	2.6%	2.8%	2.0%	1.9%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	60.7%	60.3%	60.9%	62.7%	78.7%	79.5%	67.6%	23.4%



Single Family Conventional Book Characteristics IO Process Efficiency

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) WELLS FARGO & COMPANY	7.9%	7.9%	7.6%	7.0%	3.1%	2.9%	0.0%	0.0%
03) SUNTRUST BANKS INC	7.5%	7.5%	7.8%	8.0%	1.8%	0.0%	0.0%	0.0%
04) CITIGROUP INC	4.6%	4.7%	4.5%	4.2%	1.7%	0.1%	0.0%	0.0%
05) INDYMAC BANCORP INC	4.1%	4.1%	3.7%	2.4%	0.0%	0.0%	0.0%	0.1%
06) PHH CORPORATION	2.7%	2.7%	2.9%	3.2%	6.8%	12.8%	22.5%	55.0%
07) JP MORGAN CHASE & CO	2.7%	2.7%	2.7%	2.6%	1.8%	0.0%	0.0%	0.0%
08) NATIONAL CITY CORPORATION	2.7%	2.7%	2.7%	2.7%	0.5%	0.0%	0.0%	0.0%
09) FIRST HORIZON NATIONAL CORPORATION	2.3%	2.3%	2.5%	2.6%	2.0%	0.0%	0.0%	0.0%
10) AMTRUST FINANCIAL CORPORATION	2.1%	2.1%	2.0%	1.9%	0.7%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	60.7%	60.3%	60.9%	62.7%	78.7%	79.5%	67.6%	23.4%
02) WELLS FARGO & COMPANY	9.3%	9.4%	9.1%	8.7%	4.0%	2.9%	0.0%	0.0%
03) SUNTRUST BANKS INC	6.2%	6.3%	6.5%	6.5%	1.0%	0.0%	0.0%	0.0%
04) JP MORGAN CHASE & CO	5.4%	5.5%	5.3%	4.8%	2.2%	0.0%	0.0%	0.0%
05) CITIGROUP INC	4.6%	4.7%	4.5%	4.3%	1.7%	0.1%	0.0%	0.0%
06) INDYMAC BANCORP INC	4.1%	4.1%	3.7%	2.4%	0.0%	0.0%	0.0%	0.1%
07) PHH CORPORATION	2.9%	3.0%	3.2%	3.6%	7.7%	15.5%	32.2%	76.5%
08) NATIONAL CITY CORPORATION	2.7%	2.7%	2.7%	2.7%	0.5%	0.0%	0.0%	0.0%
09) FIRST HORIZON NATIONAL CORPORATION	1.1%	1.1%	1.2%	1.5%	0.7%	0.0%	0.0%	0.0%
10) EVERBANK FINANCIAL CORPORATION	0.9%	0.9%	0.9%	1.0%	1.3%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	83.5%							
Credit Enhancement	16.5%							
- Primary MI Only	14.9%							
- Pool Policy Only	1.2%							
- Pool Policy and Primary MI	0.2%							
- Full Recourse	0.3%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	16.5%							
Alt-A with Credit Enhancement	35.1%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-15.12	-15.29	-15.99	-17.71	-13.05	-8.03	-2.51	8.95



Single Family Conventional Book Characteristics IO Process Efficiency

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	40.19	40.23	40.33	41.43	36.46	32.23	26.68	15.90
Wtd Avg Charged Fee	25.07	24.94	24.33	23.72	23.41	24.20	24.17	24.85
Appraisal Waivers								
Appraisal Waiver	3.0%	3.0%	3.1%	3.4%	3.9%	2.4%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	3.74%	2.45%	1.40%	0.79%	0.17%	0.12%	0.05%	0.02%
- SDQ Rate for Loans with CE	7.49%							
- SDQ Rate for Loans without CE	2.99%							
SDQ Rate Excl. Katrina Loans	3.74%	2.45%	1.40%	0.79%	0.17%	0.09%	0.05%	0.02%
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	0.00%	5.67%	1.18%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	5,445	3,588	2,004	1,052	120	41	8	1
SDQ Count for Loans with CE	1,807							
SDQ Count for Loans without CE	3,638							
SDQ Volume (\$M)								
SDQ Volume	\$1,561.4	\$1,015.3	\$551.7	\$277.4	\$26.8	\$8.1	\$1.5	\$0.2
SDQ Volume for Loans with CE	\$514.5							
SDQ Volume for Loans without CE	\$1,046.9							



Single Family Conventional Book Characteristics

40 Year (Lender and Investor Channels)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	75,750	74,451	72,177	65,368	22,558	13,260	14,075	11,152
Book Volume (\$B)	\$15.6	\$15.3	\$14.7	\$13.0	\$3.7	\$1.5	\$1.5	\$1.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	11.1%	10.9%	10.9%	11.3%	15.8%	13.4%	11.6%	9.4%
OLTV 60.01% - 70.00%	12.3%	12.1%	12.0%	12.3%	17.2%	15.6%	15.3%	14.4%
OLTV 70.01% - 75.00%	8.9%	8.9%	8.9%	9.2%	12.3%	15.8%	17.7%	16.0%
OLTV 75.01% - 80.00%	30.6%	30.8%	31.1%	31.9%	40.8%	42.6%	43.2%	46.3%
OLTV 80.01% - 90.00%	9.7%	9.5%	9.2%	8.7%	7.2%	8.1%	8.1%	8.6%
OLTV 90.01% - 95.00%	6.2%	6.0%	5.8%	5.5%	3.9%	4.2%	3.8%	4.8%
OLTV 95.01% - 97.00%	1.4%	1.3%	1.2%	1.0%	0.1%	0.1%	0.1%	0.1%
OLTV 97.01% - 100.00%	19.7%	20.4%	20.8%	20.1%	2.7%	0.2%	0.2%	0.4%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	80.0%	80.1%	80.2%	79.7%	73.3%	73.8%	74.4%	75.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	10.3%	10.1%	10.2%	10.7%	15.0%	13.3%	11.5%	9.4%
Comb LTV 60.01% - 70.00%	11.4%	11.2%	11.1%	11.5%	16.5%	15.3%	15.2%	14.5%
Comb LTV 70.01% - 75.00%	7.7%	7.6%	7.6%	7.9%	11.4%	15.6%	17.7%	15.9%
Comb LTV 75.01% - 80.00%	18.8%	18.6%	18.7%	19.5%	28.9%	39.0%	42.3%	46.0%
Comb LTV 80.01% - 90.00%	15.6%	15.5%	15.3%	15.0%	15.0%	11.4%	8.5%	8.6%
Comb LTV 90.01% - 95.00%	9.9%	9.8%	9.7%	9.6%	8.1%	5.0%	4.3%	4.9%
Comb LTV 95.01% - 97.00%	1.4%	1.3%	1.3%	1.0%	0.2%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	24.4%	25.2%	25.6%	24.5%	4.7%	0.3%	0.3%	0.4%
Comb LTV > 100.00%	0.5%	0.5%	0.5%	0.4%	0.1%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Wtd Avg Comb LTV	82.6%	82.8%	82.8%	82.2%	75.6%	74.4%	74.5%	75.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	10.3%	10.1%	10.2%	10.7%	14.9%	13.2%	11.5%	9.3%
Comb LTV 60.01% - 70.00%	11.4%	11.2%	11.1%	11.5%	16.5%	15.3%	15.2%	14.5%
Comb LTV 70.01% - 75.00%	7.7%	7.6%	7.6%	7.9%	11.4%	15.6%	17.7%	16.0%
Comb LTV 75.01% - 80.00%	18.8%	18.6%	18.7%	19.5%	28.9%	39.0%	42.3%	46.1%
Comb LTV 80.01% - 90.00%	15.6%	15.5%	15.3%	15.0%	15.0%	11.4%	8.5%	8.7%
Comb LTV 90.01% - 95.00%	9.9%	9.8%	9.7%	9.6%	8.1%	5.1%	4.3%	5.0%



Single Family Conventional Book Characteristics 40 Year (Lender and Investor Channels)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	1.4%	1.3%	1.3%	1.0%	0.2%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	24.4%	25.2%	25.6%	24.5%	4.7%	0.3%	0.3%	0.4%
Comb LTV > 100.00%	0.5%	0.5%	0.5%	0.4%	0.1%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	82.6%	82.8%	82.8%	82.2%	75.6%	74.4%	74.5%	75.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	10.5%	11.9%	13.4%	15.0%	36.9%	73.8%	85.6%	86.9%
MTMLTV 60.01% - 70.00%	6.3%	7.6%	9.1%	9.8%	14.1%	8.7%	5.7%	5.9%
MTMLTV 70.01% - 75.00%	5.2%	6.4%	7.5%	7.8%	9.8%	5.6%	2.0%	2.1%
MTMLTV 75.01% - 80.00%	8.0%	10.5%	13.9%	14.8%	18.9%	7.0%	3.6%	2.0%
MTMLTV 80.01% - 90.00%	18.0%	19.3%	20.1%	20.5%	14.1%	3.7%	2.5%	2.1%
MTMLTV 90.01% - 95.00%	7.6%	8.4%	7.9%	7.1%	2.7%	1.0%	0.6%	0.9%
MTMLTV 95.01% - 97.00%	3.3%	3.5%	3.3%	2.9%	0.6%	0.1%	0.1%	0.0%
MTMLTV 97.01% - 100.00%	5.0%	6.0%	7.2%	7.4%	2.5%	0.1%	0.0%	0.0%
MTMLTV > 100.00%	35.9%	26.5%	17.6%	14.7%	0.4%	0.0%	0.0%	0.0%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	91.5%	85.9%	81.2%	79.2%	60.8%	38.9%	35.2%	39.0%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.5%	0.5%	0.5%	0.6%	1.2%	1.6%	2.7%
FICO 550-579	0.8%	0.8%	0.9%	0.9%	0.9%	1.3%	1.6%	2.2%
FICO 580-619	7.6%	7.8%	8.0%	8.2%	5.1%	4.2%	4.6%	5.5%
FICO 620-659	20.0%	20.4%	20.7%	20.4%	13.9%	9.9%	10.4%	11.7%
FICO 660-699	23.1%	23.2%	23.0%	22.6%	20.0%	17.2%	17.9%	17.8%
FICO 700-739	20.1%	20.0%	19.9%	20.0%	22.6%	21.2%	20.4%	21.3%
FICO >= 740	27.6%	26.9%	26.7%	27.1%	36.5%	43.8%	41.8%	37.0%
FICO Missing	0.3%	0.3%	0.3%	0.3%	0.5%	1.2%	1.7%	1.8%
Wtd Avg FICO	698	696	696	696	712	719	716	707
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	80.7%	80.4%	80.5%	81.0%	55.7%	17.4%	1.8%	1.6%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	10.3%	10.3%	9.8%	9.5%	16.3%	10.6%	12.7%	10.7%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%
Negative Amortization	4.7%	5.0%	5.4%	6.3%	27.6%	71.9%	85.4%	87.5%



Single Family Conventional Book Characteristics 40 Year (Lender and Investor Channels)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	4.2%	4.3%	4.3%	3.1%	0.4%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.7%	91.6%	91.6%	91.1%	81.5%	69.1%	64.4%	68.1%
Second/Vacation Home	2.3%	2.3%	2.4%	2.4%	4.0%	2.1%	1.4%	0.8%
Investor Property	6.0%	6.1%	6.0%	6.4%	14.5%	28.9%	34.2%	31.1%
10-K Unit Type (Sums to 100%)								
1 Unit	94.6%	94.9%	95.0%	94.9%	91.6%	84.1%	79.4%	78.0%
2-4 Units	5.4%	5.1%	5.0%	5.1%	8.4%	15.9%	20.6%	22.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.7%	11.7%	11.6%	11.2%	12.0%	10.4%	10.6%	10.8%
Single Family Homes	88.3%	88.3%	88.4%	88.8%	88.0%	89.6%	89.4%	89.2%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.2%	0.9%	2.4%	2.9%	5.1%
Condo/Coop	11.7%	11.7%	11.6%	11.2%	12.0%	10.4%	10.6%	10.8%
1 Unit	82.8%	83.0%	83.2%	83.5%	78.7%	71.3%	66.0%	62.2%
2-4 Units	5.3%	5.1%	5.0%	5.1%	8.4%	15.9%	20.5%	21.9%
Condo								
Condo	11.5%	11.6%	11.5%	11.1%	11.9%	10.4%	10.6%	10.8%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	50.6%	50.9%	51.4%	50.9%	46.4%	57.5%	63.0%	73.1%
Cash-Out Refinance	31.6%	31.6%	31.5%	32.7%	36.8%	21.1%	13.7%	11.9%
Other Refinance	17.8%	17.5%	17.0%	16.4%	16.9%	21.4%	23.4%	14.9%
Origination Type (Sums to 100%)								
TPO Broker	28.1%	28.4%	28.8%	28.5%	22.2%	5.0%	4.0%	5.1%
TPO Correspondent	27.2%	27.3%	27.8%	28.1%	13.2%	0.6%	0.0%	0.1%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Retail	44.7%	44.3%	43.4%	43.3%	64.6%	94.3%	95.9%	94.7%
Origination Year (Sums to 100%)								
< 2001	4.0%	4.2%	4.5%	5.2%	22.3%	64.1%	82.4%	89.9%
2001	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.4%	1.1%
2002	0.0%	0.0%	0.0%	0.1%	0.4%	1.2%	1.8%	3.2%
2003	0.4%	0.4%	0.5%	0.6%	1.0%	3.4%	5.1%	5.7%
2004	0.7%	0.6%	0.7%	0.8%	2.8%	8.8%	10.3%	0.0%
2005	2.2%	2.2%	2.3%	2.7%	10.4%	22.2%	0.0%	0.0%
2006	16.8%	17.5%	18.9%	21.8%	63.1%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

40 Year (Lender and Investor Channels)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	63.0%	65.2%	68.6%	68.7%	0.0%	0.0%	0.0%	0.0%
2008	12.8%	9.9%	4.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$210,136	\$208,853	\$207,434	\$203,463	\$172,561	\$132,647	\$123,628	\$127,767
Loan Original Note Rate	6.47%	6.48%	6.50%	6.52%	6.20%	5.85%	6.15%	6.70%
Seasoning (Sums to 100%)								
Seasoned	5.6%	5.3%	5.8%	6.3%	22.2%	63.5%	81.5%	87.9%
Non-Seasoned	94.4%	94.7%	94.2%	93.7%	77.8%	36.5%	18.5%	12.1%
ACI								
ACI Probability	1.04%	1.07%	1.09%	1.08%	0.50%	0.27%	0.34%	0.48%
Wtd Avg ACI Score	678	677	677	678	701	715	710	702
Credit Premium								
Wtd Avg Credit Premium	0.03	0.02	0.01	0.03	0.03	-0.28	-0.42	-0.19
Credit Premium > 1.5	0.3%	0.3%	0.3%	0.3%	0.2%	0.4%	0.8%	3.0%
Prepay Premium								
Prepay Premium	0.9%	0.9%	1.0%	1.2%	4.9%	7.2%	5.9%	3.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.1%	3.1%	3.3%	3.6%	9.5%	15.4%	18.4%	17.5%
DTI Ratio > 20 and <= 30	8.1%	8.2%	8.2%	8.6%	12.8%	15.9%	15.8%	14.2%
DTI Ratio > 30 and <= 40	21.3%	21.3%	21.5%	22.0%	25.0%	21.8%	18.3%	16.1%
DTI Ratio > 40 and <= 50	32.7%	32.6%	32.5%	32.4%	25.5%	12.9%	9.9%	8.6%
DTI Ratio > 50	31.9%	31.9%	31.5%	30.0%	17.4%	7.4%	3.4%	3.1%
DTI Ratio Missing	2.9%	2.9%	3.0%	3.4%	9.9%	26.5%	34.2%	40.4%
Wtd Avg DTI Ratio	44.7%	44.6%	44.5%	44.0%	38.6%	32.4%	29.1%	28.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.1%	3.2%	3.3%	3.6%	9.5%	15.4%	18.4%	17.5%
DTI Ratio > 20 and <= 30	8.1%	8.2%	8.2%	8.6%	12.8%	16.0%	15.8%	14.2%
DTI Ratio > 30 and <= 40	21.3%	21.3%	21.5%	22.0%	25.0%	21.9%	18.4%	16.1%
DTI Ratio > 40 and <= 50	32.7%	32.6%	32.5%	32.4%	25.5%	12.9%	10.0%	8.6%
DTI Ratio > 50	31.9%	31.8%	31.5%	30.0%	17.4%	7.4%	3.4%	3.1%
DTI Ratio Missing	2.9%	2.9%	3.0%	3.4%	9.8%	26.4%	34.0%	40.4%
Wtd Avg DTI Ratio	44.6%	44.6%	44.5%	44.0%	38.6%	32.4%	29.0%	28.7%
Origination Term (Sums to 100%)								
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics 40 Year (Lender and Investor Channels)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 25 Years and <= 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 30 Years	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	84.9%	84.7%	84.7%	84.2%	56.1%	17.4%	1.9%	1.6%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	15.1%	15.3%	15.3%	15.8%	43.9%	82.6%	98.1%	98.4%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hybrid Arm	10.2%	10.2%	9.7%	9.4%	15.7%	9.0%	10.6%	7.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.6%	0.6%	0.6%	0.6%	1.9%	3.8%	4.8%	2.9%
- 5/1 Hybrid Arm	6.1%	6.0%	5.8%	5.5%	10.9%	4.2%	4.7%	3.4%
- 7/1 Hybrid Arm	2.4%	2.5%	2.3%	2.3%	2.4%	0.9%	1.1%	0.8%
- 10/1 Hybrid Arm	1.1%	1.1%	1.1%	1.0%	0.4%	0.1%	0.0%	0.1%
NegAm ARM	4.7%	5.0%	5.4%	6.3%	27.6%	71.9%	85.4%	87.5%
Interest Only	4.3%	4.3%	4.3%	3.2%	0.5%	0.1%	0.1%	0.2%
- Interest Only ARM	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%
- Interest Only FRM	4.2%	4.3%	4.3%	3.1%	0.4%	0.0%	0.0%	0.0%
Alt-A	8.5%	8.8%	9.2%	10.2%	19.9%	35.7%	39.2%	15.0%
- Alt-A Low/No Doc	4.9%	5.0%	5.2%	5.5%	8.7%	11.9%	10.9%	13.2%
- Alt-A No Disclosure	0.1%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.8%	0.8%	0.9%	1.1%	3.5%	4.8%	6.2%	7.1%
- Alt-A SISA	1.0%	1.1%	1.1%	1.1%	0.7%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.4%	0.4%	0.5%	0.5%	0.3%	0.3%	0.4%	0.0%
- Alt-A Stated Income	2.5%	2.5%	2.5%	2.7%	4.2%	6.9%	4.3%	6.2%



Single Family Conventional Book Characteristics 40 Year (Lender and Investor Channels)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.4%	1.4%	1.5%	1.7%	1.3%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	2.2%	2.3%	2.5%	2.9%	9.8%	23.8%	28.3%	1.8%
My Community Mortgage	17.2%	17.7%	18.0%	17.5%	2.3%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	18.5%	19.0%	19.2%	19.6%	20.4%	11.9%	10.9%	13.3%
- Select Lender Programs Non-Full Doc	13.7%	14.0%	14.0%	14.1%	11.7%	0.0%	0.0%	0.0%
- Other Low/No Doc	4.9%	5.0%	5.2%	5.5%	8.7%	11.9%	10.9%	13.2%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	87.7%	87.8%	87.0%	85.8%	65.6%	25.5%	12.2%	8.8%
Investor Channel	12.3%	12.2%	13.0%	14.2%	34.4%	74.5%	87.8%	91.2%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	17.3%	17.6%	17.5%	17.1%	16.1%	4.5%	0.8%	0.2%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.1%	0.0%	0.0%
- 75/25/00	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.2%	4.3%	4.5%	4.6%	5.6%	0.7%	0.2%	0.0%
- 80/15/05	3.2%	3.3%	3.3%	3.5%	3.8%	0.8%	0.5%	0.1%
- 80/20/00	0.4%	0.4%	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	8.8%	8.8%	8.6%	7.7%	6.2%	2.9%	0.1%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	19.2%	19.4%	19.3%	18.6%	17.0%	5.2%	1.5%	0.7%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.1%	0.0%	0.0%
- 75/25/00	0.2%	0.2%	0.2%	0.1%	0.2%	0.0%	0.0%	0.0%
- 80/10/10	5.0%	5.1%	5.2%	5.4%	6.8%	3.1%	0.5%	0.2%
- 80/15/05	3.4%	3.5%	3.6%	3.8%	3.9%	0.8%	0.6%	0.2%
- 80/20/00	5.4%	5.5%	5.4%	4.8%	2.1%	0.1%	0.1%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics 40 Year (Lender and Investor Channels)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	4.6%	4.6%	4.3%	3.9%	3.6%	1.2%	0.3%	0.2%
EA/TPR								
EA/TPR	0.8%	0.8%	0.8%	0.4%	0.0%	0.0%	0.0%	0.0%
- EA I	0.4%	0.4%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	7.9%	8.0%	8.3%	9.0%	10.7%	11.9%	11.1%	7.1%
Northeast	16.1%	15.6%	15.6%	16.0%	14.6%	9.5%	7.2%	10.0%
Southeast	26.3%	26.7%	26.8%	27.0%	21.8%	16.2%	15.0%	13.5%
Southwest	9.4%	9.6%	9.7%	10.2%	8.1%	5.2%	3.8%	4.7%
West	40.2%	40.1%	39.6%	37.8%	44.8%	57.2%	63.0%	64.6%
Census Region (Sums to 100%)								
New England	4.6%	4.6%	4.7%	5.0%	5.0%	2.5%	1.8%	2.3%
Middle Atlantic	10.3%	9.7%	9.7%	9.9%	9.0%	6.4%	5.4%	7.8%
East North Central	6.3%	6.4%	6.6%	7.2%	9.3%	11.1%	10.7%	6.9%
East South Central	1.3%	1.3%	1.3%	1.4%	1.1%	0.9%	0.7%	1.0%
South Atlantic	26.1%	26.5%	26.5%	26.7%	20.9%	15.4%	14.3%	12.5%
West North Central	2.4%	2.5%	2.6%	2.8%	2.1%	1.2%	0.6%	0.5%
West South Central	2.0%	2.0%	2.0%	2.1%	2.1%	2.1%	2.1%	2.5%
Mountain	9.6%	9.8%	9.9%	10.3%	7.7%	3.5%	2.0%	2.3%
Pacific	37.2%	37.1%	36.5%	34.7%	42.4%	56.4%	62.4%	64.2%
US Territories	0.1%	0.1%	0.1%	0.1%	0.3%	0.5%	0.0%	0.0%
Top 10 States								
01) CA	28.2%	28.1%	27.6%	25.7%	35.1%	50.2%	57.8%	59.9%
02) FL	9.5%	9.6%	9.7%	9.9%	8.4%	7.3%	6.9%	5.2%
03) MD	6.4%	6.5%	6.5%	6.3%	4.4%	2.6%	2.7%	1.9%
04) NY	5.3%	4.7%	4.5%	4.5%	4.6%	4.8%	4.9%	7.1%
05) WA	5.2%	5.2%	5.1%	5.1%	4.4%	3.9%	2.9%	2.9%
06) VA	4.0%	4.1%	4.1%	4.1%	3.3%	2.6%	2.0%	1.7%
07) IL	3.5%	3.6%	3.7%	4.0%	5.5%	8.2%	9.7%	6.3%
08) AZ	3.5%	3.6%	3.6%	3.7%	2.4%	1.0%	0.6%	0.8%
09) NJ	3.3%	3.3%	3.4%	3.5%	3.1%	1.1%	0.3%	0.5%
10) MA	2.4%	2.5%	2.5%	2.6%	2.7%	1.2%	0.9%	1.0%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	43.2%	44.0%	43.6%	41.0%	26.1%	2.7%	3.2%	5.7%



Single Family Conventional Book Characteristics 40 Year (Lender and Investor Channels)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) WELLS FARGO & COMPANY	10.7%	10.9%	11.3%	12.4%	8.3%	0.0%	0.0%	0.0%
03) CITIGROUP INC	10.5%	10.5%	10.7%	11.1%	10.3%	0.0%	0.0%	0.0%
04) JP MORGAN CHASE & CO	5.8%	5.0%	3.6%	2.8%	1.9%	5.6%	0.0%	0.0%
05) WASHINGTON MUTUAL INC	4.7%	5.0%	5.4%	6.2%	25.6%	65.6%	84.7%	86.0%
06) SUNTRUST BANKS INC	4.3%	4.4%	4.7%	4.9%	1.2%	0.0%	0.0%	0.0%
07) NATIONAL CITY CORPORATION	2.4%	2.5%	2.7%	2.8%	3.1%	5.3%	5.7%	3.5%
08) HSBC HOLDINGS PLC	2.1%	1.5%	1.6%	1.7%	1.3%	0.9%	0.0%	0.0%
09) FLAGSTAR BANCORP INC	1.9%	1.9%	1.9%	2.1%	0.6%	0.4%	0.0%	0.0%
10) FIRST HORIZON NATIONAL CORPORATION	1.5%	1.5%	1.5%	1.7%	1.5%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	43.4%	44.2%	43.9%	41.3%	26.9%	2.7%	3.2%	5.7%
02) WELLS FARGO & COMPANY	11.5%	11.8%	12.2%	13.4%	9.0%	0.1%	0.0%	0.0%
03) CITIGROUP INC	10.5%	10.5%	10.7%	11.1%	10.5%	0.3%	0.0%	0.0%
04) JP MORGAN CHASE & CO	9.2%	8.3%	7.2%	6.3%	5.3%	8.2%	1.1%	0.4%
05) WASHINGTON MUTUAL INC	4.8%	5.0%	5.4%	6.2%	25.6%	65.7%	84.9%	86.3%
06) SUNTRUST BANKS INC	3.1%	3.2%	3.4%	3.4%	0.4%	0.0%	0.0%	0.0%
07) NATIONAL CITY CORPORATION	2.3%	2.4%	2.5%	2.6%	2.2%	3.0%	3.4%	2.3%
08) HSBC HOLDINGS PLC	2.1%	1.5%	1.6%	1.7%	1.3%	0.9%	0.0%	0.0%
09) FLAGSTAR BANCORP INC	1.8%	1.8%	1.8%	1.9%	0.4%	0.1%	0.0%	0.0%
10) CERBERUS CAPITAL HOLDING	1.2%	1.2%	1.2%	1.2%	0.5%	0.1%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	61.5%							
Credit Enhancement	38.5%							
- Primary MI Only	35.9%							
- Pool Policy Only	1.6%							
- Pool Policy and Primary MI	0.4%							
- Full Recourse	0.5%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	11.9%							
Interest Only with Credit Enhancement	83.3%							
Alt-A with Credit Enhancement	29.7%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-28.62	-29.73	-30.89	-32.51	-10.85	0.65	0.75	-1.55



Single Family Conventional Book Characteristics 40 Year (Lender and Investor Channels)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	60.76	61.61	61.89	62.49	37.21	22.27	18.23	19.08
Wtd Avg Charged Fee	32.14	31.88	31.00	29.98	26.37	22.92	18.98	17.54
Appraisal Waivers								
Appraisal Waiver	1.1%	1.1%	1.1%	1.1%	0.8%	0.3%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	4.66%	3.17%	1.98%	1.35%	0.16%	0.16%	0.17%	0.27%
- SDQ Rate for Loans with CE	7.67%							
- SDQ Rate for Loans without CE	2.81%							
SDQ Rate Excl. Katrina Loans	4.66%	3.17%	1.98%	1.35%	0.16%	0.16%	0.17%	0.27%
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.17%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	3,502	2,336	1,411	876	35	21	24	30
SDQ Count for Loans with CE	2,193							
SDQ Count for Loans without CE	1,309							
SDQ Volume (\$M)								
SDQ Volume	\$774.5	\$499.8	\$294.0	\$170.8	\$6.2	\$2.5	\$3.1	\$4.0
SDQ Volume for Loans with CE	\$470.9							
SDQ Volume for Loans without CE	\$303.6							



Single Family Conventional Book Characteristics 40 Year (Countrywide)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	22,099	22,008	21,078	18,502	1,726	28	33	55
Book Volume (\$B)	\$5.0	\$4.9	\$4.7	\$4.1	\$0.4	\$0.0	\$0.0	\$0.0
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	9.9%	9.8%	9.7%	9.9%	12.2%	1.0%	0.9%	1.1%
OLTV 60.01% - 70.00%	11.9%	11.9%	11.8%	12.1%	18.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	8.5%	8.5%	8.5%	8.7%	9.1%	6.9%	8.2%	7.2%
OLTV 75.01% - 80.00%	27.5%	27.6%	28.2%	29.8%	47.0%	88.3%	87.5%	89.6%
OLTV 80.01% - 90.00%	12.0%	11.9%	11.6%	10.9%	8.4%	2.2%	2.0%	1.2%
OLTV 90.01% - 95.00%	6.4%	6.3%	6.0%	5.5%	2.9%	1.6%	1.5%	0.9%
OLTV 95.01% - 97.00%	1.6%	1.5%	1.4%	1.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	22.0%	22.3%	22.7%	22.1%	2.4%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	81.3%	81.3%	81.4%	80.9%	74.7%	79.2%	79.1%	78.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	9.6%	9.6%	9.5%	9.7%	11.8%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	11.4%	11.3%	11.2%	11.4%	17.5%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	7.5%	7.5%	7.5%	7.6%	7.9%	6.9%	8.2%	7.2%
Comb LTV 75.01% - 80.00%	18.3%	18.3%	18.4%	18.9%	28.4%	83.6%	87.5%	89.6%
Comb LTV 80.01% - 90.00%	16.9%	16.8%	16.7%	16.3%	17.0%	6.9%	2.0%	1.4%
Comb LTV 90.01% - 95.00%	9.4%	9.3%	9.3%	9.2%	8.6%	1.6%	1.5%	0.9%
Comb LTV 95.01% - 97.00%	1.4%	1.4%	1.3%	0.9%	0.2%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	24.7%	25.0%	25.5%	25.3%	8.5%	1.0%	0.9%	0.9%
Comb LTV > 100.00%	0.8%	0.8%	0.8%	0.6%	0.1%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	83.0%	83.1%	83.2%	82.9%	77.8%	80.5%	79.8%	79.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	9.6%	9.6%	9.5%	9.7%	11.8%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	11.4%	11.3%	11.2%	11.4%	17.5%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	7.5%	7.5%	7.5%	7.6%	7.9%	6.9%	8.2%	7.2%
Comb LTV 75.01% - 80.00%	18.3%	18.3%	18.4%	18.9%	28.4%	83.6%	87.5%	89.6%
Comb LTV 80.01% - 90.00%	16.9%	16.8%	16.7%	16.3%	17.0%	6.9%	2.0%	1.4%
Comb LTV 90.01% - 95.00%	9.4%	9.3%	9.3%	9.2%	8.6%	1.6%	1.5%	0.9%



Single Family Conventional Book Characteristics 40 Year (Countrywide)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	1.4%	1.4%	1.3%	0.9%	0.2%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	24.7%	25.0%	25.5%	25.3%	8.5%	1.0%	0.9%	0.9%
Comb LTV > 100.00%	0.8%	0.8%	0.8%	0.6%	0.1%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	83.0%	83.1%	83.2%	82.9%	77.8%	80.5%	79.8%	79.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	5.2%	6.6%	7.6%	8.2%	12.2%	78.6%	93.9%	93.9%
MTMLTV 60.01% - 70.00%	5.2%	6.9%	8.6%	9.4%	16.6%	5.2%	4.6%	1.6%
MTMLTV 70.01% - 75.00%	4.7%	6.3%	7.6%	7.8%	11.2%	0.0%	1.5%	3.6%
MTMLTV 75.01% - 80.00%	7.4%	10.1%	13.7%	15.0%	28.9%	16.2%	0.0%	0.0%
MTMLTV 80.01% - 90.00%	18.2%	19.9%	22.3%	23.5%	24.1%	0.0%	0.0%	0.9%
MTMLTV 90.01% - 95.00%	8.2%	9.4%	9.1%	8.7%	3.6%	0.0%	0.0%	0.0%
MTMLTV 95.01% - 97.00%	3.8%	4.0%	3.6%	2.9%	0.8%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	5.7%	6.8%	8.7%	9.7%	2.1%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	41.3%	29.7%	18.6%	14.6%	0.4%	0.0%	0.0%	0.0%
MTMLTV Missing	0.3%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	96.4%	89.9%	85.1%	83.5%	74.4%	37.7%	35.0%	45.6%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.5%	0.6%	0.7%	0.1%	3.9%	3.5%	2.1%
FICO 550-579	1.0%	1.0%	1.1%	1.4%	0.3%	3.7%	3.3%	2.0%
FICO 580-619	7.4%	7.5%	7.8%	8.4%	5.4%	6.3%	10.9%	10.4%
FICO 620-659	23.8%	23.9%	24.5%	24.9%	24.6%	12.5%	11.2%	8.8%
FICO 660-699	24.9%	24.9%	24.8%	24.5%	26.6%	23.3%	29.5%	37.8%
FICO 700-739	19.2%	19.2%	18.9%	18.8%	22.6%	48.0%	39.7%	31.5%
FICO >= 740	23.1%	22.7%	22.1%	21.1%	20.1%	2.2%	2.0%	7.4%
FICO Missing	0.1%	0.1%	0.2%	0.2%	0.3%	0.0%	0.0%	0.0%
Wtd Avg FICO	691	690	689	687	693	678	674	680
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	91.8%	91.7%	92.1%	93.7%	98.5%	1.0%	0.9%	1.1%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	4.3%	4.4%	4.4%	4.5%	0.6%	3.9%	3.5%	8.1%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.9%	95.1%	95.6%	90.8%



Single Family Conventional Book Characteristics 40 Year (Countrywide)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	3.8%	3.8%	3.5%	1.7%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	95.6%	95.6%	95.6%	95.5%	94.5%	100.0%	100.0%	100.0%
Second/Vacation Home	1.2%	1.2%	1.2%	1.2%	1.7%	0.0%	0.0%	0.0%
Investor Property	3.2%	3.2%	3.2%	3.3%	3.7%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)								
1 Unit	95.6%	95.7%	95.6%	95.4%	94.1%	86.1%	87.4%	89.9%
2-4 Units	4.4%	4.3%	4.4%	4.6%	5.9%	13.9%	12.6%	10.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.0%	10.0%	9.8%	9.3%	8.2%	11.7%	6.6%	8.6%
Single Family Homes	90.0%	90.0%	90.2%	90.7%	91.8%	88.3%	93.4%	91.4%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	10.0%	10.0%	9.8%	9.3%	8.2%	11.7%	6.6%	8.6%
1 Unit	85.7%	85.7%	85.8%	86.1%	85.9%	74.4%	80.8%	81.3%
2-4 Units	4.4%	4.3%	4.4%	4.6%	5.9%	13.9%	12.6%	10.1%
Condo								
Condo	9.9%	9.9%	9.8%	9.3%	8.2%	11.7%	6.6%	8.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	42.2%	42.2%	42.3%	41.4%	27.1%	64.3%	59.5%	55.0%
Cash-Out Refinance	38.3%	38.3%	38.7%	40.6%	57.3%	26.5%	32.3%	37.0%
Other Refinance	19.5%	19.5%	19.0%	18.0%	15.5%	9.2%	8.2%	8.0%
Origination Type (Sums to 100%)								
TPO Broker	14.1%	14.2%	14.5%	15.4%	15.9%	0.0%	0.0%	0.0%
TPO Correspondent	47.0%	47.3%	47.9%	48.7%	43.8%	4.9%	4.4%	9.2%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	38.8%	38.5%	37.6%	35.8%	40.3%	95.1%	95.6%	90.8%
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.7%	81.2%	97.6%	98.0%
2001	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	0.9%	1.1%
2002	0.0%	0.0%	0.0%	0.0%	0.0%	1.6%	1.5%	0.9%
2003	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0.0%	0.0%	0.0%	0.0%	0.4%	16.2%	0.0%	0.0%
2006	8.0%	8.2%	8.8%	10.5%	98.9%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics 40 Year (Countrywide)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	77.9%	79.3%	84.1%	89.5%	0.0%	0.0%	0.0%	0.0%
2008	14.1%	12.5%	7.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$226,050	\$225,982	\$225,757	\$223,190	\$221,065	\$154,292	\$144,004	\$139,671
Loan Original Note Rate	6.55%	6.56%	6.59%	6.66%	6.68%	3.50%	3.93%	4.05%
Seasoning (Sums to 100%)								
Seasoned	0.1%	0.1%	0.1%	0.1%	0.5%	67.9%	80.7%	69.2%
Non-Seasoned	99.9%	99.9%	99.9%	99.9%	99.5%	32.1%	19.3%	30.8%
ACI								
ACI Probability	0.90%	0.92%	0.94%	0.97%	0.71%	0.17%	0.36%	0.44%
Wtd Avg ACI Score	673	672	672	671	678	729	699	696
Credit Premium								
Wtd Avg Credit Premium	-0.10	-0.10	-0.10	-0.06	-0.04	-1.26	-0.94	-0.94
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Prepay Premium								
Prepay Premium	2.1%	2.2%	2.3%	2.9%	0.2%	16.2%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	1.5%	1.5%	1.5%	1.6%	1.5%	0.0%	0.0%	0.0%
DTI Ratio > 20 and <= 30	6.9%	6.9%	6.9%	6.9%	8.4%	2.2%	2.0%	2.2%
DTI Ratio > 30 and <= 40	21.8%	21.8%	21.8%	21.9%	27.6%	12.9%	0.0%	0.2%
DTI Ratio > 40 and <= 50	38.2%	38.2%	38.4%	38.9%	39.8%	5.9%	2.4%	6.8%
DTI Ratio > 50	30.1%	30.1%	29.7%	28.9%	18.7%	0.0%	0.0%	0.0%
DTI Ratio Missing	1.5%	1.6%	1.7%	1.8%	4.0%	78.9%	95.6%	90.8%
Wtd Avg DTI Ratio	44.7%	44.7%	44.6%	44.5%	42.0%	35.9%	34.4%	37.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	1.5%	1.5%	1.5%	1.6%	1.5%	0.0%	0.0%	0.0%
DTI Ratio > 20 and <= 30	6.9%	6.9%	6.9%	6.9%	8.4%	2.2%	2.0%	2.2%
DTI Ratio > 30 and <= 40	21.8%	21.8%	21.8%	21.9%	27.6%	12.9%	0.0%	0.2%
DTI Ratio > 40 and <= 50	38.2%	38.2%	38.4%	38.9%	39.8%	5.9%	2.4%	6.8%
DTI Ratio > 50	30.1%	30.1%	29.7%	28.9%	18.7%	0.0%	0.0%	0.0%
DTI Ratio Missing	1.5%	1.6%	1.7%	1.8%	4.0%	78.9%	95.6%	90.8%
Wtd Avg DTI Ratio	44.7%	44.7%	44.6%	44.5%	42.0%	35.9%	34.4%	37.8%
Origination Term (Sums to 100%)								
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics 40 Year (Countrywide)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 25 Years and <= 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 30 Years	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	95.7%	95.6%	95.6%	95.5%	98.5%	1.0%	0.9%	1.1%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	4.3%	4.4%	4.4%	4.5%	1.5%	99.0%	99.1%	98.9%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	0.9%	1.1%
40 Year (ARM & Fixed)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hybrid Arm	4.2%	4.3%	4.3%	4.5%	0.6%	3.9%	3.5%	8.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.2%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	3.1%	3.2%	3.2%	3.4%	0.0%	1.6%	1.5%	4.6%
- 7/1 Hybrid Arm	0.6%	0.6%	0.5%	0.5%	0.2%	0.0%	0.0%	2.3%
- 10/1 Hybrid Arm	0.3%	0.3%	0.3%	0.3%	0.3%	2.2%	2.0%	1.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.9%	95.1%	95.6%	90.8%
Interest Only	3.8%	3.8%	3.5%	1.8%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	3.8%	3.8%	3.5%	1.7%	0.0%	0.0%	0.0%	0.0%
Alt-A	13.6%	13.9%	14.4%	16.1%	36.3%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc	9.4%	9.6%	9.9%	10.9%	23.1%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.2%	0.2%	0.2%	0.3%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.4%	0.4%	0.5%	0.6%	1.6%	0.0%	0.0%	0.0%
- Alt-A SISA	2.7%	2.7%	2.8%	3.3%	6.6%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.7%	0.7%	0.8%	0.8%	1.5%	0.0%	0.0%	0.0%
- Alt-A Stated Income	5.4%	5.5%	5.5%	6.0%	13.3%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics 40 Year (Countrywide)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	4.1%	4.2%	4.4%	5.1%	12.5%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.1%	0.1%	0.1%	0.1%	0.7%	0.0%	0.0%	0.0%
My Community Mortgage	16.5%	16.6%	16.5%	15.2%	0.1%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	17.7%	17.9%	17.8%	17.6%	23.1%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	8.3%	8.3%	7.9%	6.7%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	9.4%	9.6%	9.9%	10.9%	23.1%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	2.8%	3.0%	3.2%	4.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	2.8%	3.0%	3.2%	4.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	84.0%	83.7%	82.8%	80.2%	63.5%	80.6%	97.1%	96.8%
Investor Channel	13.1%	13.3%	14.0%	15.7%	36.5%	19.4%	2.9%	3.2%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	2.8%	3.0%	3.2%	4.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.1%	13.2%	13.6%	14.4%	21.6%	4.6%	0.0%	0.0%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.4%	0.0%	0.0%	0.0%
- 75/25/00	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.1%	4.2%	4.3%	4.6%	7.3%	4.6%	0.0%	0.0%
- 80/15/05	2.9%	3.0%	3.1%	3.5%	5.4%	0.0%	0.0%	0.0%
- 80/20/00	0.4%	0.4%	0.5%	0.5%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.1%	5.1%	5.1%	5.2%	8.5%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	15.8%	15.9%	16.1%	16.1%	22.5%	8.9%	0.9%	6.1%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.4%	0.0%	0.0%	0.0%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.2%	1.0%	0.9%	0.9%
- 80/10/10	4.6%	4.6%	4.8%	5.0%	7.7%	4.6%	0.0%	0.0%
- 80/15/05	3.0%	3.0%	3.2%	3.6%	5.4%	0.0%	0.0%	5.1%
- 80/20/00	3.7%	3.7%	3.8%	3.9%	6.3%	0.0%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics 40 Year (Countrywide)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	4.0%	4.0%	3.8%	3.0%	2.5%	3.3%	0.0%	0.2%
EA/TPR								
EA/TPR	0.2%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- EA I	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	5.3%	5.4%	5.5%	5.8%	6.9%	0.0%	0.0%	0.0%
Northeast	16.0%	15.9%	16.0%	16.4%	15.9%	3.9%	3.5%	2.1%
Southeast	22.2%	22.4%	22.4%	23.0%	20.4%	0.0%	0.0%	6.0%
Southwest	9.7%	9.8%	9.9%	10.5%	8.7%	11.8%	3.5%	3.6%
West	46.8%	46.7%	46.1%	44.3%	48.1%	84.3%	93.0%	88.3%
Census Region (Sums to 100%)								
New England	4.0%	4.0%	4.1%	4.4%	4.2%	1.6%	1.5%	0.9%
Middle Atlantic	9.4%	9.4%	9.5%	9.7%	11.4%	2.2%	2.0%	1.2%
East North Central	4.2%	4.2%	4.3%	4.5%	5.5%	0.0%	0.0%	0.0%
East South Central	1.3%	1.3%	1.3%	1.4%	1.3%	0.0%	0.0%	1.0%
South Atlantic	23.5%	23.5%	23.6%	24.0%	19.4%	0.0%	0.0%	5.1%
West North Central	1.7%	1.7%	1.8%	2.0%	1.9%	0.0%	0.0%	0.0%
West South Central	1.8%	1.8%	1.8%	1.8%	1.3%	0.0%	0.0%	0.0%
Mountain	11.5%	11.6%	11.7%	12.2%	11.2%	11.8%	3.5%	3.6%
Pacific	42.5%	42.4%	41.9%	40.0%	43.7%	84.3%	93.0%	88.3%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	30.8%	30.7%	30.4%	28.8%	35.5%	84.3%	93.0%	88.1%
02) FL	7.7%	7.7%	7.8%	8.3%	8.3%	0.0%	0.0%	0.0%
03) WA	6.6%	6.6%	6.5%	6.3%	4.0%	0.0%	0.0%	0.0%
04) MD	5.5%	5.5%	5.5%	5.5%	4.6%	0.0%	0.0%	2.8%
05) NY	4.3%	4.2%	4.3%	4.3%	6.2%	0.0%	0.0%	0.0%
06) VA	3.9%	3.9%	3.9%	3.7%	3.1%	0.0%	0.0%	2.3%
07) AZ	3.7%	3.8%	3.8%	4.0%	3.0%	7.9%	0.0%	0.0%
08) NJ	3.5%	3.5%	3.6%	3.7%	3.7%	0.0%	0.0%	0.0%
09) NV	3.4%	3.4%	3.4%	3.5%	3.4%	0.0%	0.0%	0.0%
10) HI	2.8%	2.7%	2.6%	2.5%	2.7%	0.0%	0.0%	0.0%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	99.7%	99.7%	99.7%	99.7%	100.0%	100.0%	100.0%	100.0%



Single Family Conventional Book Characteristics 40 Year (Countrywide)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	0.2%	0.2%	0.2%	0.3%	0.0%	0.0%	0.0%	0.0%
03) DISCOVER FINANCIAL SERVICES	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	55.2%							
Credit Enhancement	44.8%							
- Primary MI Only	41.1%							
- Pool Policy Only	2.8%							
- Pool Policy and Primary MI	0.8%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	0.0%							
Interest Only with Credit Enhancement	88.7%							
Alt-A with Credit Enhancement	33.6%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-28.30	-28.63	-29.66	-30.92	-21.16	-7.96	-4.85	-13.90



Single Family Conventional Book Characteristics 40 Year (Countrywide)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	64.94	65.43	66.70	70.34	48.20	43.66	48.01	56.17
Wtd Avg Charged Fee	36.65	36.79	37.04	39.42	27.04	35.70	43.16	42.27
Appraisal Waivers								
Appraisal Waiver	1.8%	1.8%	1.7%	1.6%	1.1%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	4.49%	2.85%	1.66%	1.04%	0.12%	3.57%	3.03%	0.00%
- SDQ Rate for Loans with CE	6.57%							
- SDQ Rate for Loans without CE	2.79%							
SDQ Rate Excl. Katrina Loans	4.49%	2.85%	1.66%	1.04%	0.12%	3.57%	3.03%	0.00%
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	989	625	348	192	2	1	1	0
SDQ Count for Loans with CE	651							
SDQ Count for Loans without CE	338							
SDQ Volume (\$M)								
SDQ Volume	\$229.0	\$142.4	\$77.6	\$41.2	\$0.4	\$0.2	\$0.2	\$0.0
SDQ Volume for Loans with CE	\$147.5							
SDQ Volume for Loans without CE	\$81.5							



Single Family Conventional Book Characteristics Streamlined Refi (Countrywide)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	162,009	159,290	145,311	126,772	102,233	112,975	126,733	99,967
Book Volume (\$B)	\$24.5	\$24.1	\$21.5	\$17.7	\$12.8	\$14.4	\$16.8	\$13.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	33.9%	33.9%	33.9%	34.7%	34.8%	33.7%	31.6%	27.8%
OLTV 60.01% - 70.00%	21.4%	21.3%	21.3%	21.7%	21.6%	21.1%	20.1%	17.9%
OLTV 70.01% - 75.00%	13.5%	13.5%	14.0%	14.5%	15.7%	15.0%	14.5%	13.2%
OLTV 75.01% - 80.00%	11.6%	11.7%	11.8%	11.7%	11.3%	12.1%	13.1%	14.4%
OLTV 80.01% - 90.00%	11.9%	11.9%	11.6%	10.8%	10.3%	11.3%	12.5%	14.3%
OLTV 90.01% - 95.00%	3.5%	3.6%	3.5%	3.3%	3.5%	3.9%	4.6%	7.1%
OLTV 95.01% - 97.00%	0.9%	0.8%	0.8%	0.7%	0.6%	0.7%	0.7%	1.0%
OLTV 97.01% - 100.00%	1.0%	1.0%	0.9%	0.8%	0.6%	0.6%	0.7%	1.1%
OLTV > 100.00%	2.3%	2.3%	2.2%	1.9%	1.5%	1.7%	2.0%	3.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	66.7%	66.7%	66.6%	66.0%	65.6%	66.2%	67.4%	70.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	28.3%	28.2%	28.1%	27.9%	25.0%	23.6%	21.8%	20.0%
Comb LTV 60.01% - 70.00%	22.7%	22.5%	22.1%	22.1%	20.6%	19.8%	18.8%	16.8%
Comb LTV 70.01% - 75.00%	15.7%	15.5%	15.9%	16.6%	17.0%	16.4%	16.0%	14.8%
Comb LTV 75.01% - 80.00%	20.9%	21.1%	21.6%	22.2%	26.6%	28.4%	30.5%	30.0%
Comb LTV 80.01% - 90.00%	9.0%	9.3%	8.6%	7.4%	6.3%	6.7%	7.1%	9.2%
Comb LTV 90.01% - 95.00%	2.8%	2.9%	2.9%	3.0%	3.9%	4.4%	5.0%	8.4%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.4%	0.5%	0.5%	0.5%	0.5%
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.4%	0.4%	0.2%	0.2%	0.2%	0.3%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	67.8%	67.9%	67.9%	67.9%	68.8%	69.5%	70.3%	72.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	28.3%	28.2%	28.1%	27.9%	25.0%	23.6%	21.8%	20.0%
Comb LTV 60.01% - 70.00%	22.7%	22.5%	22.1%	22.1%	20.6%	19.8%	18.8%	16.8%
Comb LTV 70.01% - 75.00%	15.7%	15.5%	15.9%	16.6%	17.0%	16.4%	16.0%	14.8%
Comb LTV 75.01% - 80.00%	20.9%	21.1%	21.6%	22.2%	26.6%	28.4%	30.5%	30.0%
Comb LTV 80.01% - 90.00%	9.0%	9.3%	8.6%	7.4%	6.3%	6.7%	7.1%	9.2%
Comb LTV 90.01% - 95.00%	2.8%	2.9%	2.9%	3.0%	3.9%	4.4%	5.0%	8.4%



Single Family Conventional Book Characteristics Streamlined Refi (Countrywide)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.4%	0.5%	0.5%	0.5%	0.5%
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.4%	0.4%	0.2%	0.2%	0.2%	0.3%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	67.8%	67.9%	67.9%	67.9%	68.8%	69.5%	70.3%	72.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	37.1%	40.8%	45.7%	50.6%	65.6%	61.8%	47.0%	31.6%
MTMLTV 60.01% - 70.00%	15.0%	15.5%	15.6%	15.1%	15.0%	16.5%	19.6%	18.8%
MTMLTV 70.01% - 75.00%	7.3%	7.4%	7.3%	6.7%	5.7%	5.9%	9.0%	11.0%
MTMLTV 75.01% - 80.00%	6.9%	6.7%	6.2%	5.5%	3.0%	3.4%	5.9%	8.6%
MTMLTV 80.01% - 90.00%	10.5%	9.5%	8.0%	6.8%	2.5%	3.3%	6.4%	10.0%
MTMLTV 90.01% - 95.00%	3.5%	3.0%	2.2%	1.8%	0.4%	0.6%	1.2%	2.5%
MTMLTV 95.01% - 97.00%	1.1%	0.9%	0.7%	0.5%	0.1%	0.1%	0.3%	0.5%
MTMLTV 97.01% - 100.00%	1.4%	1.1%	0.8%	0.6%	0.1%	0.2%	0.3%	0.6%
MTMLTV > 100.00%	6.1%	3.7%	2.3%	1.6%	0.3%	0.4%	0.9%	1.6%
MTMLTV Missing	11.3%	11.2%	11.3%	10.8%	7.3%	7.9%	9.3%	14.8%
Wtg Avg MTMLTV	65.2%	62.2%	59.0%	56.4%	49.1%	51.0%	57.9%	64.4%
Credit Score (Sums to 100%)								
FICO < 550	0.9%	1.0%	1.1%	1.4%	2.4%	2.5%	2.3%	1.7%
FICO 550-579	0.9%	0.9%	1.1%	1.4%	2.3%	2.4%	2.3%	1.8%
FICO 580-619	2.3%	2.4%	2.8%	3.5%	5.6%	5.7%	5.7%	4.9%
FICO 620-659	7.5%	7.8%	8.4%	9.3%	12.0%	12.0%	12.4%	13.0%
FICO 660-699	18.8%	18.9%	19.3%	19.9%	19.5%	19.5%	20.5%	22.9%
FICO 700-739	23.2%	23.2%	23.3%	23.2%	20.7%	20.9%	21.2%	21.7%
FICO >= 740	46.4%	45.9%	43.9%	41.4%	37.5%	36.9%	35.5%	34.0%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Wtd Avg FICO	726	725	722	718	709	708	707	707
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	65.5%	65.6%	66.2%	65.1%	56.2%	52.7%	51.4%	61.2%
Intermediate-term, fixed-rate	18.5%	18.1%	16.8%	16.2%	19.8%	20.0%	19.5%	20.1%
Adjustable-rate	11.9%	12.3%	13.5%	15.5%	24.0%	27.2%	29.0%	18.7%
Interest Only adjustable-rate	3.3%	3.2%	2.7%	2.5%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Streamlined Refi (Countrywide)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	0.9%	0.9%	0.8%	0.7%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	93.8%	93.7%	93.8%	93.8%	93.6%	93.4%	93.0%	92.2%
Second/Vacation Home	3.1%	3.0%	2.9%	2.8%	2.4%	2.4%	2.5%	2.2%
Investor Property	3.1%	3.2%	3.3%	3.4%	4.0%	4.2%	4.5%	5.6%
10-K Unit Type (Sums to 100%)								
1 Unit	97.9%	97.9%	97.7%	97.5%	96.8%	96.6%	96.3%	95.3%
2-4 Units	2.1%	2.1%	2.3%	2.5%	3.2%	3.4%	3.7%	4.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	6.8%	6.8%	6.6%	6.3%	5.8%	6.1%	6.6%	7.1%
Single Family Homes	93.2%	93.2%	93.4%	93.7%	94.2%	93.9%	93.4%	92.9%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.2%	0.2%	0.3%	0.4%	0.5%	0.6%	0.6%	0.8%
Condo/Coop	6.8%	6.8%	6.6%	6.3%	5.8%	6.1%	6.6%	7.1%
1 Unit	90.9%	90.8%	90.8%	90.9%	90.4%	89.9%	89.1%	87.5%
2-4 Units	2.1%	2.1%	2.3%	2.5%	3.2%	3.4%	3.7%	4.7%
Condo								
Condo	6.8%	6.8%	6.6%	6.3%	5.8%	6.1%	6.6%	7.1%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cash-Out Refinance	50.1%	48.8%	46.5%	42.7%	20.8%	15.9%	11.9%	11.1%
Other Refinance	49.9%	51.2%	53.5%	57.3%	79.2%	84.1%	88.1%	88.9%
Origination Type (Sums to 100%)								
TPO Broker	5.3%	5.6%	6.6%	8.3%	13.3%	14.3%	16.1%	22.8%
TPO Correspondent	0.4%	0.5%	0.5%	0.7%	1.2%	1.4%	2.0%	4.8%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	94.2%	93.9%	92.9%	91.0%	85.5%	84.3%	81.9%	72.3%
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.4%
2001	0.6%	0.6%	0.7%	0.9%	1.6%	2.0%	2.6%	5.9%
2002	1.1%	1.2%	1.4%	1.7%	3.0%	3.6%	4.9%	11.3%
2003	19.2%	20.3%	24.0%	30.5%	50.6%	54.1%	58.7%	82.4%
2004	10.8%	11.5%	13.6%	17.3%	29.7%	32.0%	33.5%	0.0%
2005	3.1%	3.3%	3.9%	4.9%	8.2%	8.2%	0.0%	0.0%
2006	4.6%	4.9%	5.7%	7.3%	6.8%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Streamlined Refi (Countrywide)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	26.5%	27.6%	32.2%	37.3%	0.0%	0.0%	0.0%	0.0%
2008	34.1%	30.6%	18.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$161,956	\$161,598	\$158,493	\$151,651	\$136,354	\$135,235	\$136,548	\$136,231
Loan Original Note Rate	5.84%	5.83%	5.85%	5.89%	5.59%	5.53%	5.54%	5.85%
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
ACI								
ACI Probability	0.28%	0.29%	0.31%	0.34%	0.42%	0.45%	0.48%	0.60%
Wtd Avg ACI Score	728	728	726	724	722	720	717	710
Credit Premium								
Wtd Avg Credit Premium	-0.07	-0.08	-0.08	0.00	0.01	0.02	0.01	0.06
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.6%
Prepay Premium								
Prepay Premium	2.0%	2.0%	1.9%	1.7%	1.2%	1.2%	1.1%	0.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.6%	9.7%	9.9%	10.3%	12.4%	12.4%	11.9%	11.4%
DTI Ratio > 20 and <= 30	23.5%	23.4%	23.2%	22.9%	23.6%	23.3%	22.4%	20.6%
DTI Ratio > 30 and <= 40	29.0%	28.8%	28.4%	27.6%	24.7%	24.5%	24.3%	23.0%
DTI Ratio > 40 and <= 50	24.7%	24.3%	23.9%	23.0%	18.1%	18.2%	18.6%	18.3%
DTI Ratio > 50	12.1%	12.6%	13.2%	14.5%	18.4%	18.6%	19.6%	22.5%
DTI Ratio Missing	1.1%	1.2%	1.4%	1.8%	2.8%	3.0%	3.2%	4.2%
Wtd Avg DTI Ratio	36.1%	36.2%	36.3%	36.6%	37.0%	37.0%	37.5%	38.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.6%	9.7%	9.9%	10.3%	12.4%	12.4%	11.9%	11.4%
DTI Ratio > 20 and <= 30	23.5%	23.4%	23.2%	22.9%	23.6%	23.3%	22.4%	20.6%
DTI Ratio > 30 and <= 40	29.0%	28.8%	28.4%	27.6%	24.7%	24.5%	24.3%	23.0%
DTI Ratio > 40 and <= 50	24.7%	24.3%	23.9%	23.0%	18.1%	18.2%	18.6%	18.3%
DTI Ratio > 50	12.1%	12.6%	13.2%	14.5%	18.4%	18.6%	19.6%	22.5%
DTI Ratio Missing	1.1%	1.2%	1.4%	1.8%	2.8%	3.0%	3.2%	4.2%
Wtd Avg DTI Ratio	36.1%	36.2%	36.3%	36.6%	37.0%	37.0%	37.5%	38.3%
Origination Term (Sums to 100%)								
<= 15 Years	18.5%	18.1%	16.8%	16.2%	19.8%	20.1%	19.5%	20.1%



Single Family Conventional Book Characteristics Streamlined Refi (Countrywide)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	9.8%	9.7%	9.7%	10.0%	11.8%	11.5%	10.5%	9.0%
> 25 Years and <= 30 Years	71.5%	71.9%	73.2%	73.5%	68.3%	68.5%	70.0%	70.9%
> 30 Years	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	66.4%	66.4%	67.0%	65.7%	56.2%	52.7%	51.4%	61.2%
Intermediate-Term Fixed Rate (excl Balloon)	18.5%	18.1%	16.8%	16.2%	19.8%	20.0%	19.5%	20.1%
Adjustable Rate	15.2%	15.5%	16.3%	18.0%	24.0%	27.2%	29.0%	18.7%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	15.2%	15.4%	16.2%	18.0%	23.9%	27.1%	29.0%	18.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.2%	1.3%	1.7%	2.2%	5.2%	6.9%	7.7%	3.2%
- 5/1 Hybrid Arm	6.7%	6.7%	6.9%	7.2%	7.8%	9.0%	10.1%	6.9%
- 7/1 Hybrid Arm	4.1%	4.2%	4.7%	5.6%	8.6%	9.2%	9.3%	7.9%
- 10/1 Hybrid Arm	3.1%	3.1%	3.0%	3.0%	2.3%	2.2%	1.8%	0.8%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	4.2%	4.0%	3.5%	3.2%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	3.3%	3.2%	2.7%	2.5%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.9%	0.9%	0.8%	0.7%	0.0%	0.0%	0.0%	0.0%
Alt-A	10.8%	10.9%	10.7%	10.5%	6.3%	7.4%	9.9%	21.1%
- Alt-A Low/No Doc	8.3%	8.4%	8.2%	7.9%	4.6%	5.5%	7.3%	15.5%
- Alt-A No Disclosure	0.7%	0.7%	0.6%	0.4%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.9%	1.0%	1.1%	1.4%	1.9%	2.3%	3.2%	7.7%
- Alt-A SISA	1.9%	1.8%	1.6%	1.4%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.8%	0.8%	0.8%	0.9%	1.0%	1.1%	1.6%	3.5%
- Alt-A Stated Income	4.1%	4.1%	4.0%	3.9%	1.8%	2.1%	2.5%	4.3%



Single Family Conventional Book Characteristics Streamlined Refi (Countrywide)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.8%	1.8%	1.7%	1.6%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.6%	0.7%	0.8%	1.0%	1.6%	1.9%	2.6%	5.5%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	8.3%	8.4%	8.2%	7.9%	4.6%	5.5%	7.3%	15.5%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	8.3%	8.4%	8.2%	7.9%	4.6%	5.5%	7.3%	15.5%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	97.7%	97.5%	97.1%	96.3%	93.8%	92.6%	90.2%	79.0%
Investor Channel	2.3%	2.5%	2.9%	3.7%	6.2%	7.4%	9.8%	21.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	7.2%	7.5%	8.1%	8.5%	8.2%	8.6%	8.9%	7.9%
- 75/20/05	0.3%	0.3%	0.3%	0.4%	0.5%	0.5%	0.5%	0.4%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- 80/10/10	3.0%	3.2%	3.6%	4.1%	4.9%	5.4%	5.8%	4.9%
- 80/15/05	0.9%	0.9%	1.1%	1.3%	1.7%	1.9%	2.1%	1.8%
- 80/20/00	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.5%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	2.9%	3.0%	3.0%	2.5%	0.9%	0.5%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	8.4%	8.7%	9.4%	9.9%	10.4%	10.9%	11.4%	10.3%
- 75/20/05	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.6%	0.5%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	3.2%	3.4%	3.8%	4.3%	5.2%	5.7%	6.1%	5.2%
- 80/15/05	1.0%	1.0%	1.2%	1.4%	1.9%	2.1%	2.3%	2.0%
- 80/20/00	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%	0.7%	1.2%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%



Single Family Conventional Book Characteristics Streamlined Refi (Countrywide)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	3.4%	3.5%	3.5%	3.1%	2.0%	1.7%	1.4%	1.0%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	13.6%	13.7%	14.1%	14.8%	17.8%	17.8%	17.2%	16.6%
Northeast	18.6%	18.4%	18.1%	17.6%	17.3%	17.1%	16.8%	16.9%
Southeast	19.4%	19.2%	19.0%	18.8%	16.8%	16.7%	16.7%	17.4%
Southwest	16.1%	16.2%	16.3%	16.9%	19.3%	19.9%	20.2%	19.8%
West	32.4%	32.4%	32.5%	32.0%	28.7%	28.5%	29.1%	29.3%
Census Region (Sums to 100%)								
New England	6.7%	6.7%	6.7%	6.5%	6.8%	6.7%	6.7%	7.0%
Middle Atlantic	11.6%	11.4%	11.1%	10.8%	10.3%	10.2%	9.9%	9.7%
East North Central	11.7%	11.8%	12.3%	13.0%	15.9%	15.9%	15.3%	14.8%
East South Central	3.4%	3.4%	3.3%	3.2%	3.7%	3.7%	3.6%	3.5%
South Atlantic	16.3%	16.2%	16.0%	15.8%	13.3%	13.2%	13.3%	14.1%
West North Central	3.9%	4.0%	3.9%	3.9%	4.5%	4.4%	4.3%	4.2%
West South Central	3.8%	3.8%	3.9%	4.3%	5.9%	6.2%	6.2%	6.4%
Mountain	13.8%	13.9%	14.0%	14.2%	14.1%	14.5%	15.0%	14.5%
Pacific	28.8%	28.8%	28.9%	28.3%	25.5%	25.2%	25.7%	25.9%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	19.9%	20.1%	20.5%	20.5%	18.3%	17.7%	18.0%	18.5%
02) FL	5.1%	5.1%	5.2%	5.3%	3.3%	3.3%	3.5%	4.0%
03) WA	4.7%	4.7%	4.4%	3.9%	3.5%	3.6%	3.8%	3.6%
04) NJ	4.7%	4.7%	4.5%	4.2%	3.6%	3.6%	3.6%	3.6%
05) NY	4.0%	3.9%	3.8%	3.9%	3.9%	3.8%	3.7%	3.7%
06) IL	3.8%	3.8%	3.7%	3.4%	3.5%	3.5%	3.6%	3.7%
07) AZ	3.7%	3.7%	3.8%	3.8%	3.0%	3.1%	3.4%	3.4%
08) MA	3.6%	3.6%	3.7%	3.6%	4.0%	3.9%	4.0%	4.3%
09) CO	3.4%	3.5%	3.6%	3.8%	4.8%	4.9%	4.9%	4.5%
10) MI	3.3%	3.4%	3.7%	4.2%	5.7%	5.5%	5.2%	5.0%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	99.6%	99.6%	99.5%	99.4%	99.0%	98.9%	98.9%	98.8%



Single Family Conventional Book Characteristics Streamlined Refi (Countrywide)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) TEMPLE-INLAND INC	0.4%	0.4%	0.5%	0.6%	1.0%	1.1%	1.1%	1.2%
03) BANKUNITED FSB	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	91.0%							
Credit Enhancement	9.0%							
- Primary MI Only	8.3%							
- Pool Policy Only	0.4%							
- Pool Policy and Primary MI	0.3%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	14.9%							
Alt-A with Credit Enhancement	23.4%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-2.92	-3.13	-4.27	-5.41	-2.88	-3.18	-3.67	-2.68



Single Family Conventional Book Characteristics Streamlined Refi (Countrywide)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	23.71	23.77	24.19	25.21	23.67	24.61	25.86	27.81
Wtd Avg Charged Fee	20.79	20.64	19.93	19.81	20.79	21.43	22.19	25.14
Appraisal Waivers								
Appraisal Waiver	6.1%	6.0%	5.1%	3.0%	0.1%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.05%	0.84%	0.77%	0.79%	0.97%	1.23%	0.78%	0.79%
- SDQ Rate for Loans with CE	3.43%							
- SDQ Rate for Loans without CE	0.83%							
SDQ Rate Excl. Katrina Loans	1.03%	0.83%	0.75%	0.76%	0.91%	0.96%	0.77%	0.79%
SDQ Rate for Katrina Loans	3.68%	3.03%	3.40%	3.82%	5.38%	17.89%	1.44%	0.96%
Serious Delinquent Loans								
SDQ Loan Count	1,693	1,330	1,106	989	984	1,376	970	781
SDQ Count for Loans with CE	472							
SDQ Count for Loans without CE	1,221							
SDQ Volume (\$M)								
SDQ Volume	\$265.4	\$196.5	\$153.1	\$126.0	\$115.4	\$158.0	\$117.4	\$100.2
SDQ Volume for Loans with CE	\$74.1							
SDQ Volume for Loans without CE	\$191.3							



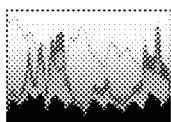
Single Family Conventional Book Characteristics Manufactured (Excludes Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	138,383	138,957	139,600	139,694	137,041	134,879	133,667	128,468
Book Volume (\$B)	\$11.6	\$11.7	\$11.8	\$11.8	\$11.4	\$11.1	\$11.0	\$10.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	14.8%	14.6%	14.3%	14.0%	12.8%	11.5%	10.2%	9.0%
OLTV 60.01% - 70.00%	17.3%	17.2%	17.1%	17.0%	15.9%	14.5%	13.3%	12.0%
OLTV 70.01% - 75.00%	9.6%	9.7%	9.7%	9.8%	10.2%	10.8%	11.3%	11.7%
OLTV 75.01% - 80.00%	26.9%	26.8%	26.8%	26.9%	27.5%	28.1%	28.4%	28.7%
OLTV 80.01% - 90.00%	18.5%	18.6%	18.8%	18.9%	19.9%	21.1%	21.9%	22.4%
OLTV 90.01% - 95.00%	10.6%	10.8%	11.0%	11.0%	11.0%	10.9%	11.2%	11.8%
OLTV 95.01% - 97.00%	1.0%	1.0%	1.0%	1.1%	1.3%	1.5%	1.8%	2.3%
OLTV 97.01% - 100.00%	1.1%	1.1%	1.1%	1.1%	1.3%	1.6%	1.9%	2.0%
OLTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	75.7%	75.8%	75.9%	76.0%	76.7%	77.4%	78.1%	78.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.3%	14.0%	13.7%	13.5%	12.2%	10.9%	9.6%	8.4%
Comb LTV 60.01% - 70.00%	16.8%	16.7%	16.6%	16.4%	15.2%	13.9%	12.6%	11.3%
Comb LTV 70.01% - 75.00%	9.2%	9.3%	9.3%	9.3%	9.7%	10.2%	10.7%	10.8%
Comb LTV 75.01% - 80.00%	25.7%	25.6%	25.6%	25.6%	26.1%	26.8%	27.2%	27.4%
Comb LTV 80.01% - 90.00%	18.7%	18.7%	18.9%	19.0%	19.8%	20.9%	21.5%	21.7%
Comb LTV 90.01% - 95.00%	10.4%	10.5%	10.7%	10.7%	10.5%	10.5%	11.0%	11.5%
Comb LTV 95.01% - 97.00%	1.0%	1.0%	1.0%	1.0%	1.2%	1.5%	1.8%	2.2%
Comb LTV 97.01% - 100.00%	1.1%	1.2%	1.2%	1.2%	1.4%	1.6%	1.9%	2.1%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%
Comb LTV Missing	2.7%	2.8%	2.9%	3.0%	3.7%	3.7%	3.7%	4.6%
Wtd Avg Comb LTV	75.8%	75.9%	76.1%	76.2%	76.8%	77.6%	78.4%	79.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.3%	14.1%	13.7%	13.5%	12.3%	10.9%	9.7%	8.5%
Comb LTV 60.01% - 70.00%	16.8%	16.8%	16.7%	16.5%	15.3%	14.0%	12.8%	11.5%
Comb LTV 70.01% - 75.00%	9.3%	9.4%	9.4%	9.4%	9.9%	10.4%	10.9%	11.2%
Comb LTV 75.01% - 80.00%	25.9%	25.7%	25.8%	25.8%	26.4%	27.1%	27.6%	27.9%
Comb LTV 80.01% - 90.00%	18.8%	18.9%	19.1%	19.2%	20.0%	21.1%	21.8%	22.2%
Comb LTV 90.01% - 95.00%	10.4%	10.6%	10.7%	10.8%	10.6%	10.7%	11.1%	11.7%
Comb LTV 95.01% - 97.00%	1.0%	1.0%	1.0%	1.0%	1.3%	1.5%	1.8%	2.2%



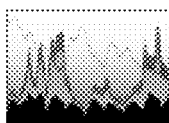
Single Family Conventional Book Characteristics Manufactured (Excludes Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	1.1%	1.2%	1.2%	1.2%	1.4%	1.6%	1.9%	2.1%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%
Comb LTV Missing	2.1%	2.2%	2.2%	2.3%	2.8%	2.7%	2.3%	2.7%
Wtd Avg Comb LTV	75.8%	75.9%	76.1%	76.2%	76.8%	77.6%	78.4%	79.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	22.3%	23.0%	23.4%	22.8%	20.9%	17.4%	13.6%	13.2%
MTMLTV 60.01% - 70.00%	18.6%	19.4%	20.2%	20.2%	20.1%	18.8%	16.3%	16.4%
MTMLTV 70.01% - 75.00%	14.3%	14.9%	15.0%	14.6%	12.8%	12.7%	13.3%	14.0%
MTMLTV 75.01% - 80.00%	11.2%	12.0%	12.6%	13.2%	17.7%	20.5%	22.5%	22.4%
MTMLTV 80.01% - 90.00%	20.1%	20.0%	20.1%	20.4%	20.1%	20.0%	21.3%	21.3%
MTMLTV 90.01% - 95.00%	5.3%	5.6%	5.6%	5.8%	6.8%	8.7%	10.1%	9.1%
MTMLTV 95.01% - 97.00%	1.2%	0.9%	0.7%	0.9%	1.0%	1.1%	0.9%	1.5%
MTMLTV 97.01% - 100.00%	1.4%	1.0%	0.7%	0.7%	0.3%	0.4%	1.5%	1.6%
MTMLTV > 100.00%	5.3%	3.0%	1.5%	1.1%	0.2%	0.1%	0.1%	0.2%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%
Wtg Avg MTMLTV	72.8%	71.5%	70.6%	70.8%	71.2%	72.8%	74.9%	75.1%
Credit Score (Sums to 100%)								
FICO < 550	0.9%	0.9%	0.9%	0.9%	1.0%	1.2%	1.4%	1.7%
FICO 550-579	1.5%	1.5%	1.5%	1.6%	1.7%	1.9%	2.3%	2.7%
FICO 580-619	6.1%	6.2%	6.3%	6.4%	6.7%	7.0%	7.6%	8.6%
FICO 620-659	15.7%	15.9%	16.1%	16.2%	16.9%	17.5%	18.5%	19.5%
FICO 660-699	21.3%	21.4%	21.5%	21.5%	21.8%	21.9%	22.0%	22.1%
FICO 700-739	21.4%	21.4%	21.4%	21.4%	21.4%	21.4%	21.1%	20.5%
FICO >= 740	32.9%	32.5%	32.1%	31.9%	30.2%	28.9%	26.7%	24.3%
FICO Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.6%
Wtd Avg FICO	705	704	704	703	701	698	694	689
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	84.5%	84.3%	84.1%	83.8%	81.7%	79.6%	78.6%	79.2%
Intermediate-term, fixed-rate	13.7%	13.8%	13.9%	14.2%	16.0%	17.6%	18.7%	18.3%
Adjustable-rate	1.6%	1.7%	1.8%	1.8%	2.2%	2.6%	2.7%	2.5%
Interest Only adjustable-rate	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Manufactured (Excludes Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.3%	91.5%	91.6%	91.6%	92.0%	92.5%	93.1%	93.7%
Second/Vacation Home	7.3%	7.1%	7.0%	6.9%	6.2%	5.4%	4.4%	3.4%
Investor Property	1.3%	1.4%	1.4%	1.5%	1.7%	2.1%	2.5%	3.0%
10-K Unit Type (Sums to 100%)								
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Single Family Homes	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	0.5%	0.5%	0.5%	0.5%	0.4%	0.5%	0.5%	0.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	37.5%	37.3%	37.3%	37.3%	35.2%	32.0%	28.2%	24.7%
Cash-Out Refinance	27.1%	27.2%	27.4%	27.5%	28.3%	29.3%	31.7%	35.3%
Other Refinance	35.4%	35.5%	35.3%	35.2%	36.5%	38.7%	40.1%	40.0%
Origination Type (Sums to 100%)								
TPO Broker	30.0%	30.1%	30.2%	30.4%	30.0%	30.8%	33.4%	35.0%
TPO Correspondent	24.6%	25.0%	25.5%	26.0%	29.0%	29.6%	28.7%	28.4%
Undesignated	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%
Retail	45.4%	44.9%	44.2%	43.5%	40.9%	39.4%	37.8%	36.3%
Origination Year (Sums to 100%)								
< 2001	2.5%	2.6%	2.7%	2.8%	3.4%	4.2%	5.4%	7.6%
2001	6.0%	6.1%	6.3%	6.5%	7.9%	9.6%	11.9%	15.8%
2002	13.4%	13.8%	14.2%	14.6%	17.5%	21.0%	25.8%	32.3%
2003	23.7%	24.2%	24.8%	25.5%	30.1%	35.4%	41.2%	44.4%
2004	10.3%	10.5%	10.8%	11.1%	13.2%	15.6%	15.8%	0.0%
2005	11.3%	11.6%	11.9%	12.3%	14.6%	14.3%	0.0%	0.0%
2006	11.8%	12.1%	12.5%	13.0%	13.3%	0.0%	0.0%	0.0%
2007	14.7%	14.9%	15.2%	14.3%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Manufactured (Excludes Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	6.3%	4.2%	1.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$93,707	\$93,509	\$93,196	\$92,765	\$89,771	\$87,396	\$86,203	\$86,125
Loan Original Note Rate	6.41%	6.40%	6.41%	6.41%	6.37%	6.32%	6.40%	6.55%
Seasoning (Sums to 100%)								
Seasoned	0.6%	0.6%	0.5%	0.5%	0.5%	0.4%	0.4%	0.5%
Non-Seasoned	99.4%	99.4%	99.5%	99.5%	99.5%	99.6%	99.6%	99.5%
ACI								
ACI Probability	1.86%	1.89%	1.91%	1.93%	2.05%	2.20%	2.44%	2.78%
Wtd Avg ACI Score	658	657	657	656	654	651	647	641
Credit Premium								
Wtd Avg Credit Premium	0.00	-0.01	-0.01	0.00	-0.01	-0.03	-0.05	-0.06
Credit Premium > 1.5	0.7%	0.7%	0.7%	0.7%	0.8%	0.8%	0.9%	1.1%
Prepay Premium								
Prepay Premium	0.5%	0.5%	0.5%	0.5%	0.6%	0.7%	0.9%	1.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.6%	8.6%	8.6%	8.7%	9.3%	10.0%	10.5%	10.5%
DTI Ratio > 20 and <= 30	19.6%	19.6%	19.6%	19.6%	20.4%	21.1%	21.5%	21.4%
DTI Ratio > 30 and <= 40	27.5%	27.5%	27.5%	27.5%	27.7%	28.2%	28.3%	28.5%
DTI Ratio > 40 and <= 50	23.1%	23.0%	23.0%	23.0%	22.5%	22.0%	22.0%	22.1%
DTI Ratio > 50	18.2%	18.1%	18.1%	17.9%	17.0%	16.1%	15.5%	15.4%
DTI Ratio Missing	3.1%	3.1%	3.2%	3.3%	3.1%	2.6%	2.1%	2.1%
Wtd Avg DTI Ratio	38.1%	38.1%	38.0%	38.0%	37.5%	37.0%	36.7%	36.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.6%	8.6%	8.6%	8.7%	9.3%	10.1%	10.5%	10.5%
DTI Ratio > 20 and <= 30	19.9%	19.9%	19.9%	20.0%	20.7%	21.3%	21.6%	21.5%
DTI Ratio > 30 and <= 40	28.1%	28.1%	28.1%	28.1%	28.3%	28.5%	28.5%	28.6%
DTI Ratio > 40 and <= 50	23.7%	23.6%	23.6%	23.6%	23.1%	22.3%	22.1%	22.1%
DTI Ratio > 50	18.9%	18.9%	18.8%	18.7%	17.6%	16.5%	15.7%	15.5%
DTI Ratio Missing	0.9%	0.9%	0.9%	0.9%	1.1%	1.2%	1.5%	1.8%
Wtd Avg DTI Ratio	38.2%	38.2%	38.2%	38.1%	37.6%	37.1%	36.8%	36.7%
Origination Term (Sums to 100%)								
<= 15 Years	13.7%	13.8%	14.0%	14.2%	16.0%	17.7%	18.7%	18.3%
> 15 Years amd <= 25 Years	16.3%	16.3%	16.1%	15.8%	13.8%	10.8%	7.7%	5.0%



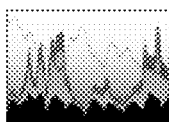
Single Family Conventional Book Characteristics Manufactured (Excludes Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	70.0%	69.9%	70.0%	69.9%	70.3%	71.5%	73.6%	76.7%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	84.6%	84.4%	84.2%	83.8%	81.7%	79.6%	78.6%	79.2%
Intermediate-Term Fixed Rate (excl Balloon)	13.6%	13.7%	13.8%	14.1%	15.8%	17.4%	18.4%	17.9%
Adjustable Rate	1.7%	1.8%	1.9%	1.9%	2.3%	2.7%	2.8%	2.5%
Balloon	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	1.6%	1.6%	1.7%	1.8%	2.1%	2.4%	2.5%	2.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.8%	0.9%
- 5/1 Hybrid Arm	0.4%	0.4%	0.5%	0.5%	0.6%	0.8%	0.9%	1.0%
- 7/1 Hybrid Arm	0.8%	0.8%	0.9%	0.9%	0.9%	1.0%	0.7%	0.3%
- 10/1 Hybrid Arm	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- Interest Only ARM	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- Interest Only FRM	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Alt-A	3.7%	3.8%	3.9%	4.1%	4.7%	5.5%	6.3%	6.6%
- Alt-A Low/No Doc	1.8%	1.9%	1.9%	2.0%	2.3%	2.7%	3.3%	3.7%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.7%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.5%
- Alt-A Stated Income	1.3%	1.3%	1.4%	1.4%	1.6%	1.9%	2.3%	2.5%
Alt-A Full Doc (by SFC)	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%



Single Family Conventional Book Characteristics Manufactured (Excludes Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	1.6%	1.7%	1.7%	1.8%	2.1%	2.5%	2.9%	2.8%
My Community Mortgage	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%
Non-Full Doc								
Non-Full Doc Total	4.2%	4.3%	4.3%	4.3%	3.7%	4.0%	4.3%	4.2%
- Select Lender Programs Non-Full Doc	2.3%	2.4%	2.4%	2.3%	1.4%	1.2%	1.0%	0.5%
- Other Low/No Doc	1.9%	1.9%	1.9%	2.0%	2.3%	2.7%	3.3%	3.8%
Subprime Deals								
Subprime	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.5%	0.6%
- Pre 12/2005 (A-Minus Deals)	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.5%	0.6%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	89.8%	89.7%	89.7%	89.5%	88.7%	88.1%	86.9%	87.5%
Investor Channel	5.8%	5.9%	6.0%	6.2%	7.2%	8.3%	9.6%	8.3%
eChannel	3.1%	3.1%	3.0%	2.9%	2.4%	1.6%	0.8%	0.4%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.2%	1.2%	1.3%	1.3%	1.6%	2.1%	2.7%	3.8%
Subordinate Financing - RDW								
Subordinate Financing - RDW	1.6%	1.6%	1.6%	1.5%	1.3%	1.1%	0.8%	0.8%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%
- 80/15/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.7%	0.7%	0.7%	0.6%	0.5%	0.3%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	3.3%	3.3%	3.4%	3.4%	3.4%	3.6%	3.5%	3.1%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.1%	1.1%	1.1%	1.1%	1.2%	1.2%	1.2%	1.2%
- 80/15/05	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
- 80/20/00	0.1%	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.5%	1.1%



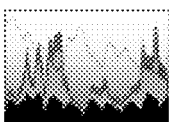
Single Family Conventional Book Characteristics Manufactured (Excludes Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	10.0%	10.2%	10.3%	10.5%	11.3%	11.5%	11.9%	12.7%
- EA I	4.1%	4.2%	4.3%	4.3%	4.5%	4.2%	4.1%	4.0%
- EA/TPR II	3.9%	4.0%	4.1%	4.1%	4.4%	4.4%	4.3%	4.3%
- EA/TPR III	1.9%	1.9%	2.0%	2.0%	2.4%	2.9%	3.5%	4.4%
10-K Property Region (Sums to 100%)								
Midwest	12.1%	12.1%	12.1%	12.1%	12.3%	12.6%	12.5%	12.5%
Northeast	3.3%	3.2%	3.2%	3.2%	3.1%	3.0%	2.9%	2.8%
Southeast	26.6%	26.7%	26.8%	27.1%	28.2%	29.0%	29.9%	30.7%
Southwest	19.7%	19.8%	19.8%	19.9%	20.0%	20.0%	19.7%	19.8%
West	38.3%	38.2%	38.0%	37.8%	36.3%	35.4%	34.9%	34.2%
Census Region (Sums to 100%)								
New England	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%
Middle Atlantic	1.9%	1.9%	1.9%	1.8%	1.8%	1.8%	1.8%	1.8%
East North Central	9.7%	9.7%	9.7%	9.8%	10.1%	10.4%	10.5%	10.6%
East South Central	4.0%	4.0%	4.1%	4.1%	4.4%	4.7%	4.8%	4.8%
South Atlantic	23.1%	23.1%	23.2%	23.4%	24.2%	24.7%	25.4%	26.0%
West North Central	4.2%	4.2%	4.2%	4.1%	4.1%	4.0%	3.8%	3.6%
West South Central	5.3%	5.3%	5.3%	5.4%	5.6%	5.7%	5.7%	5.8%
Mountain	18.6%	18.7%	18.7%	18.6%	18.4%	18.0%	17.5%	17.1%
Pacific	32.3%	32.1%	32.0%	31.9%	30.6%	29.9%	29.7%	29.3%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	12.7%	12.6%	12.6%	12.4%	11.1%	9.9%	9.3%	8.8%
02) WA	11.5%	11.4%	11.4%	11.4%	11.6%	12.1%	12.4%	12.4%
03) OR	8.1%	8.1%	8.0%	8.0%	7.8%	7.9%	7.9%	8.0%
04) AZ	7.5%	7.6%	7.6%	7.5%	7.3%	6.9%	6.5%	6.2%
05) NC	7.1%	7.2%	7.2%	7.3%	7.8%	8.3%	8.8%	9.3%
06) FL	7.0%	7.0%	7.0%	7.0%	6.9%	6.5%	6.1%	5.9%
07) MI	4.7%	4.7%	4.7%	4.7%	5.0%	5.3%	5.5%	5.6%
08) SC	3.6%	3.6%	3.6%	3.7%	4.0%	4.3%	4.7%	5.1%
09) TX	2.5%	2.5%	2.5%	2.5%	2.6%	2.6%	2.6%	2.7%
10) GA	2.4%	2.4%	2.4%	2.5%	2.7%	2.9%	3.1%	3.3%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	30.6%	30.8%	30.8%	31.0%	33.0%	34.0%	33.1%	29.7%
02) WASHINGTON MUTUAL INC	11.5%	11.6%	11.9%	12.2%	14.5%	16.2%	17.0%	17.0%



Single Family Conventional Book Characteristics Manufactured (Excludes Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) WELLS FARGO & COMPANY	4.8%	4.8%	4.8%	4.5%	1.7%	1.4%	1.5%	1.3%
04) PHH CORPORATION	4.3%	4.2%	4.1%	4.0%	3.2%	1.9%	0.8%	0.2%
05) FLAGSTAR BANCORP INC	4.3%	4.2%	4.2%	4.2%	4.5%	4.9%	5.4%	6.3%
06) NATIONAL CITY CORPORATION	4.0%	4.0%	4.0%	3.9%	2.3%	1.2%	1.4%	1.8%
07) CERBERUS CAPITAL HOLDING	2.7%	2.8%	2.8%	2.8%	2.9%	2.9%	2.7%	3.1%
08) SUNTRUST BANKS INC	2.1%	2.1%	2.1%	2.1%	1.9%	1.8%	1.9%	2.0%
09) JP MORGAN CHASE & CO	2.1%	2.1%	2.2%	2.2%	2.6%	3.1%	3.5%	4.2%
10) CITIGROUP INC	1.9%	1.9%	2.0%	2.0%	2.2%	2.0%	2.0%	2.2%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	30.7%	30.9%	30.9%	31.1%	33.1%	34.0%	33.1%	29.7%
02) WASHINGTON MUTUAL INC	10.1%	10.2%	10.4%	10.7%	12.7%	14.6%	16.5%	17.8%
03) WELLS FARGO & COMPANY	8.3%	8.4%	8.5%	8.3%	6.1%	6.0%	5.2%	3.9%
04) JP MORGAN CHASE & CO	6.9%	7.0%	7.0%	7.2%	7.9%	8.6%	9.4%	10.6%
05) CERBERUS CAPITAL HOLDING	4.5%	4.5%	4.5%	4.4%	4.6%	4.8%	5.1%	6.0%
06) CITIGROUP INC	4.5%	4.6%	4.7%	4.8%	5.3%	5.4%	5.3%	5.7%
07) NATIONAL CITY CORPORATION	4.0%	4.0%	4.0%	3.9%	2.3%	1.2%	1.4%	1.8%
08) PHH CORPORATION	3.6%	3.5%	3.4%	3.3%	2.6%	1.7%	0.7%	0.1%
09) FLAGSTAR BANCORP INC	2.2%	2.1%	2.0%	1.9%	1.8%	1.8%	1.8%	2.2%
10) EVERBANK FINANCIAL CORPORATION	2.0%	2.1%	2.1%	2.2%	2.5%	2.5%	2.4%	2.3%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	71.8%							
Credit Enhancement	28.2%							
- Primary MI Only	21.0%							
- Pool Policy Only	2.1%							
- Pool Policy and Primary MI	2.1%							
- Full Recourse	0.5%							
- Shared Arrangement	0.3%							
- Government	0.0%							
- Secondary Market (SMC)	2.2%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	81.0%							
Interest Only with Credit Enhancement	53.4%							
Alt-A with Credit Enhancement	56.1%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-24.11	-24.19	-24.51	-24.76	-25.17	-26.21	-29.30	-32.12
Wtd Avg Economic Model Fee	56.29	56.20	56.36	56.65	57.42	57.90	60.53	62.82



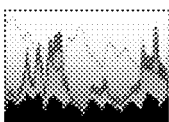
Single Family Conventional Book Characteristics Manufactured (Excludes Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	32.18	32.01	31.86	31.89	32.25	31.69	31.23	30.70
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Serious Delinquent Loans								
SDQ Rate All Loans	2.30%	1.98%	1.95%	1.98%	2.13%	2.61%	2.56%	2.94%
- SDQ Rate for Loans with CE	4.32%							
- SDQ Rate for Loans without CE	1.57%							
SDQ Rate Excl. Katrina Loans	2.27%	1.95%	1.91%	1.94%	2.08%	2.45%	2.55%	2.96%
SDQ Rate for Katrina Loans	5.04%	4.51%	5.17%	5.59%	5.83%	12.12%	2.77%	1.66%
Serious Delinquent Loans								
SDQ Loan Count	3,173	2,732	2,706	2,756	2,905	3,495	3,391	3,747
SDQ Count for Loans with CE	1,583							
SDQ Count for Loans without CE	1,590							
SDQ Volume (\$M)								
SDQ Volume	\$269.2	\$228.4	\$224.4	\$216.7	\$228.3	\$270.5	\$272.9	\$308.2
SDQ Volume for Loans with CE	\$139.3							
SDQ Volume for Loans without CE	\$129.9							



Single Family Conventional Book Characteristics Manufactured (Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	46,529	48,153	49,543	50,967	59,184	31,461	23,557	27,826
Book Volume (\$B)	\$1.6	\$1.7	\$1.7	\$1.8	\$2.1	\$1.0	\$0.6	\$0.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	1.6%	1.6%	1.6%	1.6%	1.7%	1.0%	0.3%	0.4%
OLTV 60.01% - 70.00%	1.8%	1.8%	1.8%	1.8%	1.8%	1.5%	0.6%	0.7%
OLTV 70.01% - 75.00%	1.6%	1.6%	1.6%	1.6%	1.6%	1.5%	0.9%	0.9%
OLTV 75.01% - 80.00%	3.8%	3.8%	3.8%	3.8%	3.8%	3.7%	3.6%	3.7%
OLTV 80.01% - 90.00%	24.7%	24.6%	24.6%	24.6%	24.6%	30.9%	39.4%	39.2%
OLTV 90.01% - 95.00%	31.2%	31.2%	31.2%	31.1%	31.8%	37.4%	49.5%	49.4%
OLTV 95.01% - 97.00%	3.6%	3.6%	3.6%	3.6%	3.7%	3.3%	1.6%	1.7%
OLTV 97.01% - 100.00%	31.8%	31.8%	31.9%	31.9%	31.1%	20.6%	4.0%	4.1%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	92.3%	92.3%	92.3%	92.3%	92.2%	91.8%	91.3%	91.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	1.5%	1.5%	1.5%	1.6%	1.7%	1.0%	0.3%	0.4%
Comb LTV 60.01% - 70.00%	1.8%	1.8%	1.8%	1.8%	1.8%	1.5%	0.6%	0.7%
Comb LTV 70.01% - 75.00%	1.6%	1.6%	1.6%	1.6%	1.6%	1.5%	0.9%	0.9%
Comb LTV 75.01% - 80.00%	3.8%	3.8%	3.8%	3.8%	3.8%	3.7%	3.6%	3.7%
Comb LTV 80.01% - 90.00%	24.7%	24.6%	24.6%	24.6%	24.6%	30.9%	39.4%	39.2%
Comb LTV 90.01% - 95.00%	31.2%	31.2%	31.2%	31.1%	31.8%	37.4%	49.5%	49.4%
Comb LTV 95.01% - 97.00%	3.6%	3.6%	3.6%	3.6%	3.7%	3.3%	1.6%	1.7%
Comb LTV 97.01% - 100.00%	31.8%	31.8%	31.9%	31.9%	31.1%	20.6%	4.0%	4.1%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	92.3%	92.3%	92.3%	92.3%	92.2%	91.8%	91.3%	91.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	1.5%	1.5%	1.5%	1.6%	1.7%	1.0%	0.3%	0.4%
Comb LTV 60.01% - 70.00%	1.8%	1.8%	1.8%	1.8%	1.8%	1.5%	0.6%	0.7%
Comb LTV 70.01% - 75.00%	1.6%	1.6%	1.6%	1.6%	1.6%	1.5%	0.9%	0.9%
Comb LTV 75.01% - 80.00%	3.8%	3.8%	3.8%	3.8%	3.8%	3.7%	3.6%	3.7%
Comb LTV 80.01% - 90.00%	24.7%	24.6%	24.6%	24.6%	24.6%	30.9%	39.4%	39.2%
Comb LTV 90.01% - 95.00%	31.2%	31.2%	31.2%	31.1%	31.8%	37.4%	49.5%	49.4%
Comb LTV 95.01% - 97.00%	3.6%	3.6%	3.6%	3.6%	3.7%	3.3%	1.6%	1.7%



Single Family Conventional Book Characteristics Manufactured (Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	31.8%	31.8%	31.9%	31.9%	31.1%	20.6%	4.0%	4.1%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	92.3%	92.3%	92.3%	92.3%	92.2%	91.8%	91.3%	91.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	26.4%	26.1%	25.8%	25.4%	23.7%	46.3%	67.2%	52.9%
MTMLTV 60.01% - 70.00%	6.6%	6.5%	6.2%	6.0%	5.2%	6.6%	18.9%	28.5%
MTMLTV 70.01% - 75.00%	6.1%	5.8%	5.5%	5.2%	4.2%	3.0%	2.7%	5.6%
MTMLTV 75.01% - 80.00%	8.5%	8.3%	8.2%	8.1%	7.0%	4.8%	2.8%	3.1%
MTMLTV 80.01% - 90.00%	29.5%	29.6%	29.4%	28.6%	26.5%	16.7%	7.1%	7.3%
MTMLTV 90.01% - 95.00%	14.7%	15.7%	16.6%	17.5%	20.1%	11.5%	1.2%	2.5%
MTMLTV 95.01% - 97.00%	3.5%	4.0%	4.3%	4.7%	6.1%	6.1%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	1.8%	2.1%	2.6%	3.2%	6.8%	5.0%	0.0%	0.0%
MTMLTV > 100.00%	3.0%	2.0%	1.2%	1.3%	0.5%	0.1%	0.0%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	73.6%	73.5%	73.6%	74.2%	76.3%	66.5%	55.4%	59.7%
Credit Score (Sums to 100%)								
FICO < 550	15.4%	15.6%	15.7%	15.9%	17.3%	17.8%	17.2%	18.6%
FICO 550-579	9.4%	9.4%	9.4%	9.4%	9.6%	10.9%	12.5%	13.0%
FICO 580-619	14.0%	14.1%	14.0%	14.0%	14.1%	15.7%	17.2%	17.4%
FICO 620-659	15.8%	15.8%	15.7%	15.7%	15.3%	17.3%	18.2%	17.8%
FICO 660-699	14.7%	14.6%	14.6%	14.6%	14.2%	15.2%	15.1%	14.3%
FICO 700-739	10.5%	10.4%	10.4%	10.4%	10.1%	10.2%	9.7%	9.2%
FICO >= 740	18.4%	18.3%	18.4%	18.4%	17.7%	12.0%	8.9%	8.6%
FICO Missing	1.7%	1.7%	1.7%	1.7%	1.8%	1.1%	1.2%	1.2%
Wtd Avg FICO	647	646	646	646	642	632	628	624
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	72.9%	72.6%	72.4%	72.1%	70.0%	48.8%	33.5%	34.1%
Intermediate-term, fixed-rate	12.1%	12.6%	12.9%	13.2%	15.7%	16.3%	4.9%	5.5%
Adjustable-rate	15.0%	14.8%	14.8%	14.7%	14.3%	34.9%	61.6%	60.4%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Manufactured (Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	99.5%	99.5%	99.5%	99.5%	99.5%	98.8%	100.0%	100.0%
Second/Vacation Home	0.4%	0.5%	0.5%	0.5%	0.5%	1.1%	0.0%	0.0%
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
10-K Unit Type (Sums to 100%)								
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Single Family Homes	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	97.9%	97.9%	97.9%	97.9%	97.9%	94.5%	99.7%	99.7%
Cash-Out Refinance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Refinance	2.1%	2.1%	2.1%	2.1%	2.1%	5.5%	0.3%	0.3%
Origination Type (Sums to 100%)								
TPO Broker	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TPO Correspondent	37.2%	37.2%	37.3%	37.2%	36.4%	0.0%	0.0%	0.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	62.8%	62.8%	62.7%	62.8%	63.6%	100.0%	100.0%	100.0%
Origination Year (Sums to 100%)								
< 2001	39.3%	39.2%	39.3%	39.3%	38.4%	57.1%	100.0%	100.0%
2001	5.1%	5.1%	5.0%	5.0%	4.8%	0.2%	0.0%	0.0%
2002	5.5%	5.5%	5.5%	5.4%	5.3%	0.2%	0.0%	0.0%
2003	11.7%	11.7%	11.7%	11.7%	11.5%	16.7%	0.0%	0.0%
2004	14.3%	14.4%	14.4%	14.4%	14.6%	24.8%	0.0%	0.0%
2005	12.8%	12.9%	12.9%	12.9%	13.7%	1.0%	0.0%	0.0%
2006	11.3%	11.3%	11.2%	11.2%	11.8%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Manufactured (Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$42,708	\$42,611	\$42,498	\$42,385	\$41,591	\$37,965	\$34,697	\$34,551
Loan Original Note Rate	9.06%	9.07%	9.08%	9.09%	9.15%	8.99%	9.14%	9.18%
Seasoning (Sums to 100%)								
Seasoned	87.4%	87.4%	87.4%	87.4%	86.8%	98.9%	100.0%	100.0%
Non-Seasoned	12.6%	12.6%	12.6%	12.6%	13.2%	1.1%	0.0%	0.0%
ACI								
ACI Probability	9.62%	9.75%	9.81%	9.90%	10.79%	17.24%		
Wtd Avg ACI Score	584	583	583	583	580	545		
Credit Premium								
Wtd Avg Credit Premium	1.91	1.94	1.95	1.96	2.08	3.31		
Credit Premium > 1.5	56.6%	57.3%	57.5%	57.7%	62.1%	85.3%		
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.1%	5.1%	5.1%	5.1%	5.2%	8.2%	7.7%	7.6%
DTI Ratio > 20 and <= 30	14.1%	14.1%	14.1%	14.1%	14.4%	17.7%	19.3%	19.1%
DTI Ratio > 30 and <= 40	18.5%	18.4%	18.4%	18.4%	18.8%	25.9%	25.0%	25.0%
DTI Ratio > 40 and <= 50	37.4%	37.5%	37.4%	37.4%	36.7%	23.7%	20.9%	20.7%
DTI Ratio > 50	18.9%	18.8%	18.8%	18.8%	18.7%	12.2%	7.5%	7.3%
DTI Ratio Missing	6.0%	6.1%	6.1%	6.2%	6.2%	12.2%	19.5%	20.2%
Wtd Avg DTI Ratio	41.8%	41.8%	41.8%	41.9%	41.7%	37.4%	35.3%	35.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.1%	5.1%	5.1%	5.1%	5.2%	8.2%	7.7%	7.6%
DTI Ratio > 20 and <= 30	14.1%	14.1%	14.1%	14.1%	14.4%	17.7%	19.3%	19.1%
DTI Ratio > 30 and <= 40	18.5%	18.4%	18.4%	18.4%	18.8%	25.9%	25.0%	25.0%
DTI Ratio > 40 and <= 50	37.4%	37.5%	37.4%	37.4%	36.7%	23.7%	20.9%	20.7%
DTI Ratio > 50	18.9%	18.8%	18.8%	18.8%	18.7%	12.2%	7.5%	7.3%
DTI Ratio Missing	6.0%	6.1%	6.1%	6.2%	6.2%	12.2%	19.5%	20.2%
Wtd Avg DTI Ratio	41.8%	41.8%	41.8%	41.9%	41.7%	37.4%	35.3%	35.3%
Origination Term (Sums to 100%)								
<= 15 Years	12.5%	13.0%	13.3%	13.7%	16.4%	18.2%	8.8%	9.7%
> 15 Years amd <= 25 Years	51.9%	51.8%	51.8%	51.7%	50.8%	50.3%	44.5%	44.1%



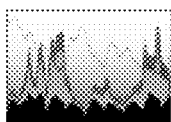
Single Family Conventional Book Characteristics Manufactured (Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	34.0%	33.6%	33.4%	33.1%	31.4%	27.8%	40.0%	38.4%
> 30 Years	1.6%	1.5%	1.5%	1.5%	1.5%	3.7%	6.6%	7.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	72.9%	72.6%	72.4%	72.1%	70.0%	48.8%	33.5%	34.1%
Intermediate-Term Fixed Rate (excl Balloon)	12.1%	12.6%	12.9%	13.2%	15.7%	16.3%	4.9%	5.5%
Adjustable Rate	15.0%	14.8%	14.8%	14.7%	14.3%	34.9%	61.6%	60.4%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.6%	1.5%	1.5%	1.5%	1.5%	3.7%	6.6%	7.8%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Manufactured (Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Manufactured (Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	7.4%	7.6%	7.7%	7.8%	7.9%	6.0%	5.2%	5.3%
Northeast	2.3%	2.3%	2.3%	2.3%	2.2%	1.5%	1.5%	1.5%
Southeast	56.3%	56.0%	55.9%	55.8%	55.4%	63.0%	65.8%	65.3%
Southwest	26.8%	27.1%	27.1%	27.1%	27.6%	26.8%	24.4%	24.6%
West	7.1%	7.1%	7.0%	7.0%	6.9%	2.8%	3.1%	3.1%
Census Region (Sums to 100%)								
New England	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.3%
Middle Atlantic	1.9%	1.9%	1.9%	1.9%	1.8%	1.2%	1.2%	1.2%
East North Central	6.5%	6.7%	6.8%	6.8%	7.0%	4.8%	4.4%	4.5%
East South Central	20.4%	20.3%	20.3%	20.3%	20.0%	23.3%	23.4%	23.2%
South Atlantic	36.2%	35.8%	35.8%	35.7%	35.6%	39.8%	42.4%	42.2%
West North Central	2.7%	2.7%	2.7%	2.8%	2.8%	2.9%	2.5%	2.5%
West South Central	20.9%	21.2%	21.2%	21.2%	21.5%	21.3%	19.2%	19.2%
Mountain	5.4%	5.4%	5.4%	5.4%	5.5%	5.1%	5.3%	5.4%
Pacific	5.8%	5.7%	5.7%	5.7%	5.6%	1.4%	1.5%	1.5%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) TX	11.9%	12.2%	12.2%	12.2%	12.6%	12.1%	7.9%	8.0%
02) NC	10.6%	10.5%	10.6%	10.6%	10.2%	11.5%	8.3%	8.3%
03) SC	9.3%	9.2%	9.1%	9.0%	8.7%	9.2%	10.8%	10.6%
04) TN	7.4%	7.4%	7.4%	7.3%	7.5%	7.3%	2.5%	2.5%
05) AL	6.9%	6.9%	6.9%	6.9%	6.6%	7.2%	10.7%	10.6%
06) GA	5.4%	5.3%	5.3%	5.3%	5.1%	7.5%	11.4%	11.1%
07) FL	4.6%	4.6%	4.6%	4.6%	5.6%	6.3%	8.3%	8.4%
08) CA	4.3%	4.3%	4.2%	4.2%	4.1%	0.8%	0.9%	0.9%
09) VA	4.2%	4.2%	4.1%	4.1%	4.1%	3.5%	1.9%	1.9%
10) MI	3.4%	3.5%	3.5%	3.6%	3.8%	1.6%	0.9%	0.9%
Top 10 Sellers								
01) BERKSHIRE HATHAWAY INC	76.4%	76.6%	76.6%	76.6%	77.2%	44.0%	0.0%	0.0%
02) BANK OF AMERICA CORPORATION	23.6%	23.4%	23.3%	23.3%	22.8%	56.0%	100.0%	100.0%



Single Family Conventional Book Characteristics Manufactured (Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) CALIFORNIA HOUSING FINANCE AGENCY	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) BERKSHIRE HATHAWAY INC	76.4%	76.6%	76.6%	76.6%	77.2%	44.0%	0.0%	0.0%
02) BANK OF AMERICA CORPORATION	23.6%	23.4%	23.3%	23.3%	22.8%	56.0%	100.0%	100.0%
03) CALIFORNIA HOUSING FINANCE AGENCY	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%							
Credit Enhancement	100.0%							
- Primary MI Only	0.0%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	100.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement								
Alt-A with Credit Enhancement								
Economic Fees and Gap								
Wtd Avg Economic Gap	-36.17	-36.24	-36.25	-36.26	-36.41	-42.90	-20.00	-20.00
Wtd Avg Economic Model Fee	36.23	36.30	36.31	36.32	36.46	42.90	20.00	20.00



Single Family Conventional Book Characteristics Manufactured (Special Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	0.06	0.06	0.06	0.06	0.05	0.00	0.00	0.00
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.52%	0.41%	0.33%	0.54%	0.32%	0.08%	0.09%	0.17%
- SDQ Rate for Loans with CE	0.52%							
- SDQ Rate for Loans without CE								
SDQ Rate Excl. Katrina Loans	0.54%	0.42%	0.33%	0.56%	0.32%	0.03%	0.10%	0.18%
SDQ Rate for Katrina Loans	0.06%	0.17%	0.23%	0.17%	0.20%	0.68%	0.04%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	242	195	161	276	186	25	22	46
SDQ Count for Loans with CE	242							
SDQ Count for Loans without CE								
SDQ Volume (\$M)								
SDQ Volume	\$9.4	\$8.1	\$6.5	\$11.1	\$6.9	\$0.7	\$0.6	\$1.3
SDQ Volume for Loans with CE	\$9.4							
SDQ Volume for Loans without CE								



Single Family Conventional Book Characteristics Manufactured (Vanderbilt 2005 Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	6,531	6,827	7,007	7,200	8,635	10,579		
Book Volume (\$B)	\$0.3	\$0.3	\$0.3	\$0.3	\$0.4	\$0.4		
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	1.6%	1.6%	1.6%	1.7%	1.8%	1.9%		
OLTV 60.01% - 70.00%	2.4%	2.4%	2.3%	2.4%	2.4%	2.6%		
OLTV 70.01% - 75.00%	2.6%	2.6%	2.6%	2.7%	2.5%	2.5%		
OLTV 75.01% - 80.00%	3.9%	3.9%	4.1%	4.1%	3.9%	4.0%		
OLTV 80.01% - 90.00%	19.0%	19.2%	19.2%	19.2%	19.2%	20.0%		
OLTV 90.01% - 95.00%	18.5%	18.8%	18.7%	18.7%	20.5%	21.7%		
OLTV 95.01% - 97.00%	5.5%	5.5%	5.5%	5.5%	5.6%	5.5%		
OLTV 97.01% - 100.00%	46.3%	45.9%	45.9%	45.8%	44.0%	41.9%		
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg OLTV	92.8%	92.8%	92.8%	92.7%	92.6%	92.4%		
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	1.6%	1.6%	1.6%	1.6%	1.8%	1.9%		
Comb LTV 60.01% - 70.00%	2.4%	2.4%	2.3%	2.4%	2.4%	2.6%		
Comb LTV 70.01% - 75.00%	2.6%	2.6%	2.6%	2.7%	2.5%	2.5%		
Comb LTV 75.01% - 80.00%	3.9%	3.9%	4.1%	4.1%	3.9%	4.0%		
Comb LTV 80.01% - 90.00%	19.0%	19.2%	19.2%	19.2%	19.2%	20.0%		
Comb LTV 90.01% - 95.00%	18.5%	18.8%	18.7%	18.7%	20.5%	21.7%		
Comb LTV 95.01% - 97.00%	5.5%	5.5%	5.5%	5.5%	5.6%	5.5%		
Comb LTV 97.01% - 100.00%	46.3%	45.9%	45.9%	45.8%	44.0%	41.9%		
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg Comb LTV	92.8%	92.8%	92.8%	92.7%	92.6%	92.4%		
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	1.6%	1.6%	1.6%	1.6%	1.8%	1.9%		
Comb LTV 60.01% - 70.00%	2.4%	2.4%	2.3%	2.4%	2.4%	2.6%		
Comb LTV 70.01% - 75.00%	2.6%	2.6%	2.6%	2.7%	2.5%	2.5%		
Comb LTV 75.01% - 80.00%	3.9%	3.9%	4.1%	4.1%	3.9%	4.0%		
Comb LTV 80.01% - 90.00%	19.0%	19.2%	19.2%	19.2%	19.2%	20.0%		
Comb LTV 90.01% - 95.00%	18.5%	18.8%	18.7%	18.7%	20.5%	21.7%		
Comb LTV 95.01% - 97.00%	5.5%	5.5%	5.5%	5.5%	5.6%	5.5%		



Single Family Conventional Book Characteristics Manufactured (Vanderbilt 2005 Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	46.3%	45.9%	45.9%	45.8%	44.0%	41.9%		
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg Comb LTV	92.8%	92.8%	92.8%	92.7%	92.6%	92.4%		
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	8.1%	7.3%	6.4%	5.9%	4.2%	3.5%		
MTMLTV 60.01% - 70.00%	9.6%	9.7%	9.3%	8.8%	6.0%	4.2%		
MTMLTV 70.01% - 75.00%	8.2%	8.0%	7.6%	7.3%	6.3%	4.4%		
MTMLTV 75.01% - 80.00%	12.8%	12.1%	11.7%	11.4%	9.5%	7.3%		
MTMLTV 80.01% - 90.00%	41.4%	41.0%	40.5%	39.0%	34.2%	29.8%		
MTMLTV 90.01% - 95.00%	14.6%	16.7%	19.3%	21.7%	28.1%	25.4%		
MTMLTV 95.01% - 97.00%	2.5%	3.2%	3.7%	4.2%	8.2%	13.8%		
MTMLTV 97.01% - 100.00%	0.7%	0.5%	0.7%	0.8%	3.2%	11.4%		
MTMLTV > 100.00%	2.0%	1.5%	0.8%	1.0%	0.3%	0.2%		
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtg Avg MTMLTV	80.5%	80.8%	81.3%	82.1%	84.5%	87.0%		
Credit Score (Sums to 100%)								
FICO < 550	14.3%	14.7%	14.8%	15.1%	17.1%	18.6%		
FICO 550-579	8.6%	8.6%	8.6%	8.6%	8.8%	8.9%		
FICO 580-619	13.3%	13.5%	13.4%	13.3%	13.6%	13.7%		
FICO 620-659	17.0%	16.9%	16.8%	16.6%	16.4%	15.8%		
FICO 660-699	16.4%	16.4%	16.4%	16.3%	15.7%	15.2%		
FICO 700-739	11.8%	11.7%	11.7%	11.7%	11.0%	10.8%		
FICO >= 740	17.8%	17.6%	17.6%	17.6%	16.7%	16.1%		
FICO Missing	0.7%	0.7%	0.7%	0.7%	0.8%	0.9%		
Wtd Avg FICO	649	648	648	647	642	638		
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	76.1%	75.2%	74.9%	74.4%	71.0%	68.4%		
Intermediate-term, fixed-rate	23.9%	24.8%	25.1%	25.6%	29.0%	31.6%		
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		



Single Family Conventional Book Characteristics Manufactured (Vanderbilt 2005 Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	97.2%	97.1%	97.1%	97.1%	97.2%	97.3%		
Second/Vacation Home	2.6%	2.7%	2.7%	2.7%	2.6%	2.5%		
Investor Property	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%		
10-K Unit Type (Sums to 100%)								
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
10-K Property Type (Sums to 100%)								
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Single Family Homes	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Condo								
Condo	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	87.8%	87.8%	87.8%	87.7%	88.0%	87.8%		
Cash-Out Refinance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Other Refinance	12.2%	12.2%	12.2%	12.3%	12.0%	12.2%		
Origination Type (Sums to 100%)								
TPO Broker	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
TPO Correspondent	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Retail	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Origination Year (Sums to 100%)								
< 2001	1.2%	1.2%	1.2%	1.2%	1.3%	2.5%		
2001	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%		
2002	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%		
2003	39.5%	39.4%	39.4%	39.3%	38.7%	37.8%		
2004	57.1%	56.9%	56.8%	56.8%	57.3%	56.4%		
2005	1.5%	1.8%	1.8%	1.9%	2.0%	2.3%		
2006	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		



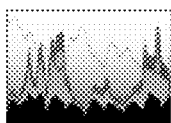
Single Family Conventional Book Characteristics Manufactured (Vanderbilt 2005 Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Origination Amount and Rate								
Avg Origination Loan Amount	\$48,155	\$47,901	\$47,862	\$47,785	\$45,895	\$43,959		
Loan Original Note Rate	8.52%	8.55%	8.56%	8.57%	8.67%	8.83%		
Seasoning (Sums to 100%)								
Seasoned	98.4%	98.1%	98.1%	98.0%	97.9%	97.6%		
Non-Seasoned	1.6%	1.9%	1.9%	2.0%	2.1%	2.4%		
ACI								
ACI Probability	15.55%	15.90%	15.91%	16.06%	16.84%	17.24%		
Wtd Avg ACI Score	552	550	551	550	547	545		
Credit Premium								
Wtd Avg Credit Premium	2.87	2.98	3.04	3.09	3.16	3.31		
Credit Premium > 1.5	80.0%	82.8%	83.8%	84.5%	85.9%	85.3%		
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.7%	6.7%	6.7%	6.6%	6.7%	8.8%		
DTI Ratio > 20 and <= 30	15.2%	15.2%	15.2%	15.2%	15.3%	15.6%		
DTI Ratio > 30 and <= 40	27.4%	27.3%	27.4%	27.5%	27.6%	26.9%		
DTI Ratio > 40 and <= 50	28.4%	28.4%	28.4%	28.5%	27.9%	27.0%		
DTI Ratio > 50	18.6%	18.5%	18.5%	18.4%	18.8%	18.1%		
DTI Ratio Missing	3.7%	3.8%	3.9%	3.8%	3.7%	3.6%		
Wtd Avg DTI Ratio	40.4%	40.3%	40.3%	40.3%	40.4%	39.6%		
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.7%	6.7%	6.7%	6.6%	6.7%	8.8%		
DTI Ratio > 20 and <= 30	15.2%	15.2%	15.2%	15.2%	15.3%	15.6%		
DTI Ratio > 30 and <= 40	27.4%	27.3%	27.4%	27.5%	27.6%	26.9%		
DTI Ratio > 40 and <= 50	28.4%	28.4%	28.4%	28.5%	27.9%	27.0%		
DTI Ratio > 50	18.6%	18.5%	18.5%	18.4%	18.8%	18.1%		
DTI Ratio Missing	3.7%	3.8%	3.9%	3.8%	3.7%	3.6%		
Wtd Avg DTI Ratio	40.4%	40.3%	40.3%	40.3%	40.4%	39.6%		
Origination Term (Sums to 100%)								
<= 15 Years	23.9%	24.8%	25.1%	25.6%	29.0%	31.6%		
> 15 Years and <= 25 Years	63.3%	62.7%	62.6%	62.2%	59.9%	57.5%		



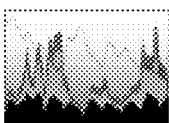
Single Family Conventional Book Characteristics Manufactured (Vanderbilt 2005 Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	12.8%	12.5%	12.3%	12.2%	11.1%	10.8%		
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	76.1%	75.2%	74.9%	74.4%	71.0%	68.4%		
Intermediate-Term Fixed Rate (excl Balloon)	23.9%	24.8%	25.1%	25.6%	29.0%	31.6%		
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		



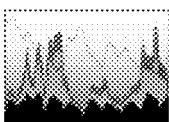
Single Family Conventional Book Characteristics Manufactured (Vanderbilt 2005 Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Business Channel (Sums to 100%)								
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Investor Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		



Single Family Conventional Book Characteristics Manufactured (Vanderbilt 2005 Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
10-K Property Region (Sums to 100%)								
Midwest	6.8%	6.8%	7.0%	7.0%	6.8%	7.1%		
Northeast	1.5%	1.5%	1.5%	1.4%	1.4%	1.5%		
Southeast	63.1%	62.4%	62.3%	62.1%	60.8%	58.9%		
Southwest	26.2%	26.9%	26.9%	27.1%	28.5%	30.0%		
West	2.4%	2.4%	2.4%	2.4%	2.4%	2.5%		
Census Region (Sums to 100%)								
New England	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%		
Middle Atlantic	1.1%	1.0%	1.0%	1.0%	1.0%	1.2%		
East North Central	5.4%	5.4%	5.5%	5.5%	5.4%	5.6%		
East South Central	25.0%	24.7%	24.7%	24.6%	24.1%	23.1%		
South Atlantic	38.4%	38.0%	38.0%	37.9%	37.1%	36.1%		
West North Central	3.2%	3.2%	3.2%	3.3%	3.3%	3.5%		
West South Central	20.7%	21.6%	21.5%	21.8%	22.9%	24.0%		
Mountain	4.6%	4.6%	4.6%	4.5%	4.7%	5.0%		
Pacific	1.5%	1.4%	1.4%	1.4%	1.4%	1.5%		
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Top 10 States								
01) NC	17.4%	17.1%	17.2%	17.2%	16.2%	15.3%		
02) TN	14.5%	14.3%	14.2%	14.2%	14.0%	13.3%		
03) TX	14.1%	14.8%	14.7%	15.0%	16.1%	17.3%		
04) SC	7.8%	7.8%	7.7%	7.6%	7.3%	7.0%		
05) KY	7.2%	7.0%	7.1%	7.0%	6.7%	6.3%		
06) VA	6.4%	6.3%	6.2%	6.2%	5.9%	5.6%		
07) OK	2.7%	2.7%	2.7%	2.7%	2.9%	2.8%		
08) FL	2.6%	2.6%	2.7%	2.7%	3.6%	3.9%		
09) AL	2.5%	2.5%	2.5%	2.5%	2.6%	2.7%		
10) MI	2.5%	2.5%	2.5%	2.5%	2.4%	2.5%		
Top 10 Sellers								
01) BERKSHIRE HATHAWAY INC	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		



Single Family Conventional Book Characteristics
Manufactured (Vanderbilt 2005 Deal)

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Single Family Conventional Book Characteristics Manufactured (Vanderbilt 2005 Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	0.00	0.00	0.00	0.00	0.00	0.00		
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Serious Delinquent Loans								
SDQ Rate All Loans	1.07%	0.60%	0.34%	0.88%	0.82%	0.02%		
- SDQ Rate for Loans with CE	1.07%							
- SDQ Rate for Loans without CE								
SDQ Rate Excl. Katrina Loans	1.07%	0.60%	0.34%	0.88%	0.82%	0.02%		
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	70	41	24	63	71	2		
SDQ Count for Loans with CE	70							
SDQ Count for Loans without CE								
SDQ Volume (\$M)								
SDQ Volume	\$2.6	\$1.7	\$0.9	\$2.7	\$2.8	\$0.1		
SDQ Volume for Loans with CE	\$2.6							
SDQ Volume for Loans without CE								



Single Family Conventional Book Characteristics Manufactured (Vanderbilt 2006 Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	24,230	25,187	25,981	26,756	31,652			
Book Volume (\$B)	\$0.9	\$1.0	\$1.0	\$1.1	\$1.3			
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	2.0%	2.0%	2.0%	2.0%	2.1%			
OLTV 60.01% - 70.00%	2.0%	2.0%	2.1%	2.1%	2.1%			
OLTV 70.01% - 75.00%	1.6%	1.6%	1.6%	1.6%	1.6%			
OLTV 75.01% - 80.00%	3.9%	3.9%	3.9%	3.9%	3.8%			
OLTV 80.01% - 90.00%	20.4%	20.4%	20.4%	20.3%	20.4%			
OLTV 90.01% - 95.00%	27.4%	27.3%	27.3%	27.3%	28.2%			
OLTV 95.01% - 97.00%	3.9%	3.9%	3.8%	3.9%	3.9%			
OLTV 97.01% - 100.00%	38.7%	38.8%	38.8%	38.9%	37.8%			
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg OLTV	92.6%	92.5%	92.6%	92.6%	92.5%			
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	2.0%	2.0%	2.0%	2.0%	2.1%			
Comb LTV 60.01% - 70.00%	2.0%	2.0%	2.1%	2.1%	2.1%			
Comb LTV 70.01% - 75.00%	1.6%	1.6%	1.6%	1.6%	1.6%			
Comb LTV 75.01% - 80.00%	3.9%	3.9%	3.9%	3.9%	3.8%			
Comb LTV 80.01% - 90.00%	20.4%	20.4%	20.4%	20.3%	20.4%			
Comb LTV 90.01% - 95.00%	27.4%	27.3%	27.3%	27.3%	28.2%			
Comb LTV 95.01% - 97.00%	3.9%	3.9%	3.8%	3.9%	3.9%			
Comb LTV 97.01% - 100.00%	38.7%	38.8%	38.8%	38.9%	37.8%			
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg Comb LTV	92.6%	92.5%	92.6%	92.6%	92.5%			
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	2.0%	2.0%	2.0%	2.0%	2.1%			
Comb LTV 60.01% - 70.00%	2.0%	2.0%	2.1%	2.1%	2.1%			
Comb LTV 70.01% - 75.00%	1.6%	1.6%	1.6%	1.6%	1.6%			
Comb LTV 75.01% - 80.00%	3.9%	3.9%	3.9%	3.9%	3.8%			
Comb LTV 80.01% - 90.00%	20.4%	20.4%	20.4%	20.3%	20.4%			
Comb LTV 90.01% - 95.00%	27.4%	27.3%	27.3%	27.3%	28.2%			
Comb LTV 95.01% - 97.00%	3.9%	3.9%	3.8%	3.9%	3.9%			



Single Family Conventional Book Characteristics Manufactured (Vanderbilt 2006 Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	38.7%	38.8%	38.8%	38.9%	37.8%			
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg Comb LTV	92.6%	92.5%	92.5%	92.6%	92.5%			
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	7.6%	7.4%	7.1%	6.8%	5.9%			
MTMLTV 60.01% - 70.00%	7.0%	6.9%	6.8%	6.4%	5.4%			
MTMLTV 70.01% - 75.00%	6.8%	6.4%	6.1%	5.7%	4.4%			
MTMLTV 75.01% - 80.00%	9.3%	9.1%	9.1%	9.0%	7.6%			
MTMLTV 80.01% - 90.00%	36.6%	36.5%	36.3%	35.2%	32.3%			
MTMLTV 90.01% - 95.00%	20.5%	21.5%	22.4%	23.2%	25.4%			
MTMLTV 95.01% - 97.00%	5.1%	5.8%	6.2%	6.6%	7.7%			
MTMLTV 97.01% - 100.00%	2.8%	3.4%	4.2%	5.2%	10.3%			
MTMLTV > 100.00%	4.4%	2.9%	1.8%	1.9%	0.8%			
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtg Avg MTMLTV	83.1%	82.9%	83.0%	83.5%	85.2%			
Credit Score (Sums to 100%)								
FICO < 550	15.0%	15.3%	15.3%	15.6%	17.3%			
FICO 550-579	8.3%	8.4%	8.4%	8.4%	8.7%			
FICO 580-619	12.9%	12.9%	12.9%	12.9%	13.0%			
FICO 620-659	14.3%	14.3%	14.2%	14.1%	13.7%			
FICO 660-699	14.2%	14.1%	14.0%	13.9%	13.4%			
FICO 700-739	10.5%	10.5%	10.5%	10.4%	10.0%			
FICO >= 740	22.6%	22.5%	22.5%	22.5%	21.5%			
FICO Missing	2.1%	2.2%	2.2%	2.2%	2.4%			
Wtd Avg FICO	655	654	654	653	649			
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	87.2%	86.8%	86.5%	86.2%	83.4%			
Intermediate-term, fixed-rate	12.8%	13.2%	13.5%	13.8%	16.6%			
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%			
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%			
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%			
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%			



Single Family Conventional Book Characteristics Manufactured (Vanderbilt 2006 Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	100.0%	100.0%	100.0%	100.0%	100.0%			
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%	0.0%			
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%			
10-K Unit Type (Sums to 100%)								
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%			
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%			
Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
10-K Property Type (Sums to 100%)								
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%			
Single Family Homes	100.0%	100.0%	100.0%	100.0%	100.0%			
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	100.0%	100.0%	100.0%	100.0%	100.0%			
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%			
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%			
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%			
Condo								
Condo	0.0%	0.0%	0.0%	0.0%	0.0%			
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	100.0%	100.0%	100.0%	100.0%	100.0%			
Cash-Out Refinance	0.0%	0.0%	0.0%	0.0%	0.0%			
Other Refinance	0.0%	0.0%	0.0%	0.0%	0.0%			
Origination Type (Sums to 100%)								
TPO Broker	0.0%	0.0%	0.0%	0.0%	0.0%			
TPO Correspondent	62.2%	62.2%	62.3%	62.3%	60.5%			
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%			
Retail	37.8%	37.8%	37.7%	37.7%	39.5%			
Origination Year (Sums to 100%)								
< 2001	26.1%	26.1%	26.3%	26.3%	25.6%			
2001	8.4%	8.4%	8.3%	8.3%	7.9%			
2002	9.1%	9.1%	9.0%	9.0%	8.6%			
2003	8.6%	8.5%	8.5%	8.4%	8.1%			
2004	8.0%	8.0%	8.1%	8.1%	8.1%			
2005	20.9%	21.1%	21.0%	21.0%	22.2%			
2006	18.9%	18.8%	18.8%	18.8%	19.5%			
2007	0.0%	0.0%	0.0%	0.0%	0.0%			



Single Family Conventional Book Characteristics Manufactured (Vanderbilt 2006 Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	0.0%	0.0%	0.0%	0.0%	0.0%			
Origination Amount and Rate								
Avg Origination Loan Amount	\$45,973	\$45,838	\$45,685	\$45,551	\$44,422			
Loan Original Note Rate	9.22%	9.23%	9.24%	9.25%	9.32%			
Seasoning (Sums to 100%)								
Seasoned	79.4%	79.5%	79.5%	79.5%	78.7%			
Non-Seasoned	20.6%	20.5%	20.5%	20.5%	21.3%			
ACI								
ACI Probability	9.40%	9.48%	9.54%	9.62%	10.52%			
Wtd Avg ACI Score	584	584	584	584	580			
Credit Premium								
Wtd Avg Credit Premium	1.89	1.92	1.92	1.93	2.05			
Credit Premium > 1.5	56.1%	56.6%	56.8%	56.9%	61.5%			
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%			
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.7%	3.7%	3.7%	3.7%	3.8%			
DTI Ratio > 20 and <= 30	11.6%	11.6%	11.6%	11.6%	12.2%			
DTI Ratio > 30 and <= 40	13.1%	13.1%	13.0%	13.0%	13.7%			
DTI Ratio > 40 and <= 50	46.0%	46.1%	46.1%	46.1%	45.0%			
DTI Ratio > 50	23.4%	23.3%	23.4%	23.4%	22.9%			
DTI Ratio Missing	2.3%	2.3%	2.3%	2.3%	2.3%			
Wtd Avg DTI Ratio	44.4%	44.4%	44.4%	44.4%	44.1%			
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.7%	3.7%	3.7%	3.7%	3.8%			
DTI Ratio > 20 and <= 30	11.6%	11.6%	11.6%	11.6%	12.2%			
DTI Ratio > 30 and <= 40	13.1%	13.1%	13.0%	13.0%	13.7%			
DTI Ratio > 40 and <= 50	46.0%	46.1%	46.1%	46.1%	45.0%			
DTI Ratio > 50	23.4%	23.3%	23.4%	23.4%	22.9%			
DTI Ratio Missing	2.3%	2.3%	2.3%	2.3%	2.3%			
Wtd Avg DTI Ratio	44.4%	44.4%	44.4%	44.4%	44.1%			
Origination Term (Sums to 100%)								
<= 15 Years	12.8%	13.2%	13.5%	13.8%	16.6%			
> 15 Years and <= 25 Years	51.7%	51.7%	51.5%	51.5%	50.5%			



Single Family Conventional Book Characteristics Manufactured (Vanderbilt 2006 Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	35.4%	35.1%	35.0%	34.7%	32.9%			
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%			
Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	87.2%	86.8%	86.5%	86.2%	83.4%			
Intermediate-Term Fixed Rate (excl Balloon)	12.8%	13.2%	13.5%	13.8%	16.6%			
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%			
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%			
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%			
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%			
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%			
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%			
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%			
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%			
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%			
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%			
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%			
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%			
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%			
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%			
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%			
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%			



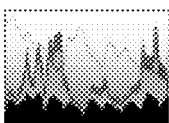
Single Family Conventional Book Characteristics Manufactured (Vanderbilt 2006 Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%			
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%			
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%			
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%			
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%			
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%			
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%			
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%			
Business Channel (Sums to 100%)								
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%			
Investor Channel	100.0%	100.0%	100.0%	100.0%	100.0%			
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%			
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%			
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%			
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%			
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.0%	0.0%	0.0%	0.0%	0.0%			
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%			
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%			
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%			
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%			
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%			
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%			
- Other	0.0%	0.0%	0.0%	0.0%	0.0%			
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	0.0%	0.0%	0.0%	0.0%	0.0%			
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%			
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%			
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%			
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%			
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%			
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%			
- Other	0.0%	0.0%	0.0%	0.0%	0.0%			



Single Family Conventional Book Characteristics Manufactured (Vanderbilt 2006 Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%			
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%			
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%			
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%			
10-K Property Region (Sums to 100%)								
Midwest	8.7%	8.9%	9.0%	9.1%	9.4%			
Northeast	2.9%	2.9%	2.9%	2.9%	2.8%			
Southeast	50.1%	49.7%	49.7%	49.6%	49.6%			
Southwest	28.3%	28.6%	28.5%	28.5%	28.6%			
West	10.0%	10.0%	9.9%	9.9%	9.6%			
Census Region (Sums to 100%)								
New England	0.2%	0.2%	0.2%	0.2%	0.2%			
Middle Atlantic	2.4%	2.4%	2.4%	2.4%	2.3%			
East North Central	7.9%	8.1%	8.2%	8.3%	8.5%			
East South Central	17.8%	17.8%	17.7%	17.7%	17.4%			
South Atlantic	32.5%	32.2%	32.1%	32.1%	32.5%			
West North Central	2.7%	2.7%	2.7%	2.7%	2.8%			
West South Central	21.9%	22.2%	22.1%	22.0%	22.1%			
Mountain	5.9%	5.8%	5.8%	5.8%	5.9%			
Pacific	8.7%	8.6%	8.6%	8.6%	8.3%			
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%			
Top 10 States								
01) TX	13.0%	13.2%	13.2%	13.1%	13.5%			
02) NC	9.4%	9.4%	9.4%	9.5%	9.1%			
03) SC	8.7%	8.6%	8.5%	8.5%	8.1%			
04) TN	7.4%	7.4%	7.4%	7.3%	7.5%			
05) CA	6.7%	6.6%	6.6%	6.5%	6.2%			
06) AL	6.4%	6.4%	6.4%	6.4%	6.1%			
07) MI	4.7%	4.8%	4.9%	5.0%	5.3%			
08) VA	4.5%	4.5%	4.5%	4.5%	4.4%			
09) FL	3.9%	3.9%	3.9%	3.9%	5.3%			
10) GA	3.6%	3.5%	3.5%	3.5%	3.4%			
Top 10 Sellers								
01) BERKSHIRE HATHAWAY INC	100.0%	100.0%	100.0%	100.0%	100.0%			
	0.0%	0.0%	0.0%	0.0%	0.0%			



Single Family Conventional Book Characteristics
Manufactured (Vanderbilt 2006 Deal)

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Single Family Conventional Book Characteristics Manufactured (Vanderbilt 2006 Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	0.00	0.00	0.00	0.00	0.00			
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%			
Serious Delinquent Loans								
SDQ Rate All Loans	0.61%	0.52%	0.43%	0.69%	0.29%			
- SDQ Rate for Loans with CE	0.61%							
- SDQ Rate for Loans without CE								
SDQ Rate Excl. Katrina Loans	0.61%	0.52%	0.43%	0.69%	0.29%			
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	149	132	112	184	93			
SDQ Count for Loans with CE	149							
SDQ Count for Loans without CE								
SDQ Volume (\$M)								
SDQ Volume	\$6.4	\$5.9	\$5.0	\$7.8	\$3.8			
SDQ Volume for Loans with CE	\$6.4							
SDQ Volume for Loans without CE								



Single Family Conventional Book Characteristics Manufactured (Bank of America Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	15,599	15,968	16,384	16,838	18,713	20,882	23,557	27,826
Book Volume (\$B)	\$0.4	\$0.4	\$0.4	\$0.4	\$0.5	\$0.6	\$0.6	\$0.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%
OLTV 60.01% - 70.00%	0.5%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%
OLTV 70.01% - 75.00%	0.7%	0.7%	0.8%	0.8%	0.8%	0.8%	0.9%	0.9%
OLTV 75.01% - 80.00%	3.4%	3.4%	3.4%	3.4%	3.5%	3.5%	3.6%	3.7%
OLTV 80.01% - 90.00%	39.4%	39.4%	39.4%	39.4%	39.5%	39.5%	39.4%	39.2%
OLTV 90.01% - 95.00%	50.0%	50.1%	50.1%	50.0%	49.8%	49.8%	49.5%	49.4%
OLTV 95.01% - 97.00%	1.6%	1.6%	1.5%	1.6%	1.6%	1.5%	1.6%	1.7%
OLTV 97.01% - 100.00%	4.0%	4.0%	3.9%	3.9%	3.9%	3.9%	4.0%	4.1%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	91.4%	91.4%	91.4%	91.4%	91.4%	91.4%	91.3%	91.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%
Comb LTV 60.01% - 70.00%	0.5%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%
Comb LTV 70.01% - 75.00%	0.7%	0.7%	0.8%	0.8%	0.8%	0.8%	0.9%	0.9%
Comb LTV 75.01% - 80.00%	3.4%	3.4%	3.4%	3.4%	3.5%	3.5%	3.6%	3.7%
Comb LTV 80.01% - 90.00%	39.4%	39.4%	39.4%	39.4%	39.5%	39.5%	39.4%	39.2%
Comb LTV 90.01% - 95.00%	50.0%	50.1%	50.1%	50.0%	49.8%	49.8%	49.5%	49.4%
Comb LTV 95.01% - 97.00%	1.6%	1.6%	1.5%	1.6%	1.6%	1.5%	1.6%	1.7%
Comb LTV 97.01% - 100.00%	4.0%	4.0%	3.9%	3.9%	3.9%	3.9%	4.0%	4.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	91.4%	91.4%	91.4%	91.4%	91.4%	91.4%	91.3%	91.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%
Comb LTV 60.01% - 70.00%	0.5%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%
Comb LTV 70.01% - 75.00%	0.7%	0.7%	0.8%	0.8%	0.8%	0.8%	0.9%	0.9%
Comb LTV 75.01% - 80.00%	3.4%	3.4%	3.4%	3.4%	3.5%	3.5%	3.6%	3.7%
Comb LTV 80.01% - 90.00%	39.4%	39.4%	39.4%	39.4%	39.5%	39.5%	39.4%	39.2%
Comb LTV 90.01% - 95.00%	50.0%	50.1%	50.1%	50.0%	49.8%	49.8%	49.5%	49.4%
Comb LTV 95.01% - 97.00%	1.6%	1.6%	1.5%	1.6%	1.6%	1.5%	1.6%	1.7%



Single Family Conventional Book Characteristics Manufactured (Bank of America Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	4.0%	4.0%	3.9%	3.9%	3.9%	3.9%	4.0%	4.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	91.4%	91.4%	91.4%	91.4%	91.4%	91.4%	91.3%	91.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	86.7%	87.2%	87.6%	86.9%	85.3%	80.0%	67.2%	52.9%
MTMLTV 60.01% - 70.00%	3.5%	3.0%	2.6%	3.1%	4.2%	8.4%	18.9%	28.5%
MTMLTV 70.01% - 75.00%	3.0%	2.8%	2.6%	2.5%	2.0%	1.8%	2.7%	5.6%
MTMLTV 75.01% - 80.00%	3.3%	3.3%	3.3%	3.3%	3.3%	2.9%	2.8%	3.1%
MTMLTV 80.01% - 90.00%	3.4%	3.7%	3.9%	4.1%	5.1%	6.4%	7.1%	7.3%
MTMLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.2%	0.5%	1.2%	2.5%
MTMLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	44.6%	44.2%	44.1%	44.9%	46.8%	50.4%	55.4%	59.7%
Credit Score (Sums to 100%)								
FICO < 550	17.3%	17.3%	17.2%	17.2%	17.3%	17.1%	17.2%	18.6%
FICO 550-579	12.7%	12.7%	12.6%	12.6%	12.4%	12.4%	12.5%	13.0%
FICO 580-619	17.4%	17.4%	17.4%	17.3%	17.4%	17.3%	17.2%	17.4%
FICO 620-659	18.9%	18.9%	18.9%	18.8%	18.7%	18.5%	18.2%	17.8%
FICO 660-699	14.8%	14.8%	14.9%	15.0%	15.0%	15.2%	15.1%	14.3%
FICO 700-739	9.4%	9.5%	9.5%	9.4%	9.5%	9.6%	9.7%	9.2%
FICO >= 740	8.2%	8.2%	8.3%	8.3%	8.6%	8.8%	8.9%	8.6%
FICO Missing	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
Wtd Avg FICO	626	626	626	626	627	628	628	624
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	34.3%	34.3%	34.2%	34.1%	33.7%	33.4%	33.5%	34.1%
Intermediate-term, fixed-rate	2.1%	2.3%	2.5%	2.7%	3.5%	4.2%	4.9%	5.5%
Adjustable-rate	63.6%	63.4%	63.3%	63.2%	62.8%	62.4%	61.6%	60.4%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Manufactured (Bank of America Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)								
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Single Family Homes	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	99.8%	99.8%	99.8%	99.8%	99.8%	99.7%	99.7%	99.7%
Cash-Out Refinance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Refinance	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%
Origination Type (Sums to 100%)								
TPO Broker	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TPO Correspondent	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Origination Year (Sums to 100%)								
< 2001	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



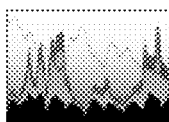
Single Family Conventional Book Characteristics Manufactured (Bank of America Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$35,756	\$35,652	\$35,534	\$35,422	\$35,168	\$34,928	\$34,697	\$34,551
Loan Original Note Rate	9.04%	9.05%	9.06%	9.07%	9.09%	9.12%	9.14%	9.18%
Seasoning (Sums to 100%)								
Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Non-Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
ACI								
ACI Probability								
Wtd Avg ACI Score								
Credit Premium								
Wtd Avg Credit Premium								
Credit Premium > 1.5								
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.7%	7.7%	7.7%	7.7%	7.6%	7.7%	7.7%	7.6%
DTI Ratio > 20 and <= 30	19.7%	19.7%	19.7%	19.7%	19.5%	19.4%	19.3%	19.1%
DTI Ratio > 30 and <= 40	25.9%	25.7%	25.7%	25.6%	25.4%	25.2%	25.0%	25.0%
DTI Ratio > 40 and <= 50	22.1%	22.0%	21.8%	21.7%	21.4%	21.2%	20.9%	20.7%
DTI Ratio > 50	7.7%	7.7%	7.6%	7.6%	7.7%	7.6%	7.5%	7.3%
DTI Ratio Missing	17.0%	17.1%	17.4%	17.7%	18.3%	19.0%	19.5%	20.2%
Wtd Avg DTI Ratio	35.5%	35.4%	35.4%	35.4%	35.4%	35.4%	35.3%	35.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.7%	7.7%	7.7%	7.7%	7.6%	7.7%	7.7%	7.6%
DTI Ratio > 20 and <= 30	19.7%	19.7%	19.7%	19.7%	19.5%	19.4%	19.3%	19.1%
DTI Ratio > 30 and <= 40	25.9%	25.7%	25.7%	25.6%	25.4%	25.2%	25.0%	25.0%
DTI Ratio > 40 and <= 50	22.1%	22.0%	21.8%	21.7%	21.4%	21.2%	20.9%	20.7%
DTI Ratio > 50	7.7%	7.7%	7.6%	7.6%	7.7%	7.6%	7.5%	7.3%
DTI Ratio Missing	17.0%	17.1%	17.4%	17.7%	18.3%	19.0%	19.5%	20.2%
Wtd Avg DTI Ratio	35.5%	35.4%	35.4%	35.4%	35.4%	35.4%	35.3%	35.3%
Origination Term (Sums to 100%)								
<= 15 Years	3.8%	4.1%	4.5%	4.9%	6.3%	7.6%	8.8%	9.7%
> 15 Years and <= 25 Years	44.2%	44.4%	44.7%	44.8%	44.7%	44.7%	44.5%	44.1%



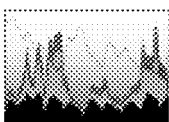
Single Family Conventional Book Characteristics Manufactured (Bank of America Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	45.4%	44.9%	44.3%	43.9%	42.4%	41.2%	40.0%	38.4%
> 30 Years	6.6%	6.6%	6.5%	6.5%	6.6%	6.5%	6.6%	7.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	34.3%	34.3%	34.2%	34.1%	33.7%	33.4%	33.5%	34.1%
Intermediate-Term Fixed Rate (excl Balloon)	2.1%	2.3%	2.5%	2.7%	3.5%	4.2%	4.9%	5.5%
Adjustable Rate	63.6%	63.4%	63.3%	63.2%	62.8%	62.4%	61.6%	60.4%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	6.6%	6.6%	6.5%	6.5%	6.6%	6.5%	6.6%	7.8%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



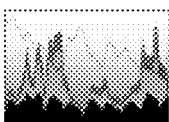
Single Family Conventional Book Characteristics Manufactured (Bank of America Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics
Manufactured (Bank of America Deal)

[illegible]



Book Profile

September 2008 Profile



Single Family Conventional Book Characteristics Manufactured (Bank of America Deal)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.15%	0.14%	0.15%	0.17%	0.12%	0.11%	0.09%	0.17%
- SDQ Rate for Loans with CE	0.15%							
- SDQ Rate for Loans without CE								
SDQ Rate Excl. Katrina Loans	0.16%	0.13%	0.15%	0.17%	0.11%	0.04%	0.10%	0.18%
SDQ Rate for Katrina Loans	0.06%	0.17%	0.23%	0.17%	0.20%	0.68%	0.04%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	23	22	25	29	22	23	22	46
SDQ Count for Loans with CE	23							
SDQ Count for Loans without CE								
SDQ Volume (\$M)								
SDQ Volume	\$0.4	\$0.5	\$0.6	\$0.6	\$0.4	\$0.6	\$0.6	\$1.3
SDQ Volume for Loans with CE	\$0.4							
SDQ Volume for Loans without CE								



Single Family Conventional Book Characteristics

MH Acquired Before Nov03 (Ex Spec Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	69,217	70,737	72,557	74,134	82,442	92,821	107,187	124,257
Book Volume (\$B)	\$4.9	\$5.1	\$5.2	\$5.4	\$6.2	\$7.2	\$8.7	\$10.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	8.4%	8.5%	8.5%	8.5%	8.7%	8.8%	8.8%	8.9%
OLTV 60.01% - 70.00%	12.1%	12.1%	12.1%	12.1%	12.2%	12.1%	12.0%	11.8%
OLTV 70.01% - 75.00%	11.9%	12.0%	12.0%	12.0%	11.9%	11.8%	11.8%	11.8%
OLTV 75.01% - 80.00%	29.4%	29.4%	29.3%	29.3%	29.2%	29.1%	28.9%	28.8%
OLTV 80.01% - 90.00%	22.4%	22.4%	22.4%	22.4%	22.4%	22.5%	22.4%	22.5%
OLTV 90.01% - 95.00%	11.6%	11.6%	11.6%	11.5%	11.5%	11.6%	11.8%	11.9%
OLTV 95.01% - 97.00%	2.1%	2.1%	2.1%	2.1%	2.1%	2.2%	2.2%	2.3%
OLTV 97.01% - 100.00%	2.0%	2.0%	2.0%	1.9%	2.0%	2.0%	2.0%	2.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	79.0%	79.0%	78.9%	78.9%	78.9%	78.9%	78.9%	79.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	7.9%	8.0%	8.0%	8.1%	8.2%	8.2%	8.2%	8.3%
Comb LTV 60.01% - 70.00%	11.5%	11.5%	11.5%	11.6%	11.6%	11.4%	11.4%	11.2%
Comb LTV 70.01% - 75.00%	11.3%	11.3%	11.3%	11.3%	11.2%	11.0%	11.0%	10.9%
Comb LTV 75.01% - 80.00%	28.3%	28.3%	28.3%	28.2%	28.1%	27.9%	27.7%	27.4%
Comb LTV 80.01% - 90.00%	21.9%	21.9%	21.9%	21.9%	21.9%	21.9%	21.8%	21.7%
Comb LTV 90.01% - 95.00%	11.4%	11.4%	11.4%	11.4%	11.3%	11.4%	11.5%	11.5%
Comb LTV 95.01% - 97.00%	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	2.2%
Comb LTV 97.01% - 100.00%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	3.5%	3.5%	3.6%	3.6%	3.7%	3.9%	4.2%	4.7%
Wtd Avg Comb LTV	79.2%	79.2%	79.1%	79.1%	79.1%	79.1%	79.1%	79.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	8.0%	8.1%	8.1%	8.1%	8.2%	8.3%	8.3%	8.4%
Comb LTV 60.01% - 70.00%	11.7%	11.7%	11.7%	11.7%	11.7%	11.6%	11.6%	11.3%
Comb LTV 70.01% - 75.00%	11.5%	11.6%	11.6%	11.6%	11.5%	11.3%	11.3%	11.2%
Comb LTV 75.01% - 80.00%	28.8%	28.7%	28.7%	28.7%	28.5%	28.4%	28.2%	28.0%
Comb LTV 80.01% - 90.00%	22.3%	22.2%	22.2%	22.2%	22.2%	22.3%	22.2%	22.2%
Comb LTV 90.01% - 95.00%	11.6%	11.6%	11.6%	11.6%	11.5%	11.6%	11.8%	11.8%
Comb LTV 95.01% - 97.00%	2.1%	2.1%	2.1%	2.1%	2.1%	2.2%	2.2%	2.3%



Single Family Conventional Book Characteristics

MH Acquired Before Nov03 (Ex Spec Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.0%	2.0%	2.0%	2.1%	2.1%	2.2%	2.4%	2.8%
Wtd Avg Comb LTV	79.2%	79.2%	79.1%	79.1%	79.1%	79.1%	79.2%	79.2%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	24.7%	24.1%	23.2%	22.3%	18.5%	15.2%	12.5%	13.2%
MTMLTV 60.01% - 70.00%	20.3%	20.2%	20.4%	20.2%	19.5%	18.0%	15.7%	16.4%
MTMLTV 70.01% - 75.00%	20.4%	20.8%	20.7%	20.0%	15.5%	13.9%	14.0%	14.1%
MTMLTV 75.01% - 80.00%	8.7%	8.5%	8.9%	10.1%	16.5%	20.0%	22.3%	22.3%
MTMLTV 80.01% - 90.00%	22.1%	22.3%	22.5%	22.8%	22.0%	21.1%	21.7%	21.4%
MTMLTV 90.01% - 95.00%	2.8%	3.1%	3.4%	3.7%	6.2%	9.3%	10.5%	9.1%
MTMLTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	1.2%	1.5%	1.0%	1.5%
MTMLTV 97.01% - 100.00%	0.2%	0.2%	0.2%	0.1%	0.1%	0.5%	1.8%	1.5%
MTMLTV > 100.00%	0.3%	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Wtg Avg MTMLTV	69.0%	69.3%	69.6%	70.1%	71.7%	73.5%	75.3%	75.0%
Credit Score (Sums to 100%)								
FICO < 550	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.7%	1.7%
FICO 550-579	2.7%	2.6%	2.6%	2.6%	2.6%	2.6%	2.7%	2.8%
FICO 580-619	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.5%	8.7%
FICO 620-659	19.3%	19.2%	19.2%	19.2%	19.2%	19.4%	19.5%	19.7%
FICO 660-699	21.9%	21.9%	21.9%	21.9%	22.0%	22.1%	22.1%	22.1%
FICO 700-739	20.6%	20.6%	20.6%	20.7%	20.7%	20.7%	20.6%	20.4%
FICO >= 740	25.3%	25.3%	25.3%	25.4%	25.1%	24.8%	24.4%	24.1%
FICO Missing	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%
Wtd Avg FICO	691	691	691	691	691	690	690	689
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	82.4%	82.1%	81.7%	81.4%	80.3%	79.6%	79.3%	79.3%
Intermediate-term, fixed-rate	16.0%	16.3%	16.6%	16.9%	17.7%	18.1%	18.3%	18.2%
Adjustable-rate	1.5%	1.6%	1.6%	1.7%	2.0%	2.3%	2.4%	2.5%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

MH Acquired Before Nov03 (Ex Spec Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	93.9%	93.9%	93.9%	93.9%	93.9%	93.9%	93.7%	93.7%
Second/Vacation Home	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.3%	3.3%
Investor Property	2.8%	2.8%	2.8%	2.9%	2.9%	2.9%	3.0%	3.0%
10-K Unit Type (Sums to 100%)								
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.5%	0.5%
Single Family Homes	99.5%	99.5%	99.5%	99.5%	99.6%	99.6%	99.5%	99.5%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	22.9%	22.9%	22.9%	22.8%	22.9%	23.2%	23.7%	24.4%
Cash-Out Refinance	34.9%	35.0%	35.1%	35.2%	35.4%	35.5%	35.7%	35.7%
Other Refinance	42.2%	42.1%	42.1%	42.0%	41.7%	41.3%	40.6%	39.9%
Origination Type (Sums to 100%)								
TPO Broker	35.4%	35.4%	35.3%	35.3%	35.3%	35.3%	35.2%	35.2%
TPO Correspondent	28.4%	28.5%	28.4%	28.4%	28.3%	28.3%	28.3%	28.4%
Undesignated	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Retail	35.8%	35.9%	36.0%	36.0%	36.1%	36.1%	36.2%	36.1%
Origination Year (Sums to 100%)								
< 2001	5.9%	5.9%	5.9%	6.0%	6.2%	6.4%	6.9%	7.8%
2001	14.1%	14.1%	14.2%	14.2%	14.4%	14.6%	15.1%	16.3%
2002	31.7%	31.8%	31.8%	31.8%	32.0%	32.2%	32.7%	33.4%
2003	48.3%	48.2%	48.1%	48.0%	47.5%	46.8%	45.3%	42.4%
2004	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

MH Acquired Before Nov03 (Ex Spec Deals)

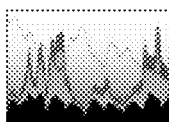
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$83,538	\$83,604	\$83,669	\$83,682	\$83,979	\$84,273	\$85,129	\$85,989
Loan Original Note Rate	6.47%	6.47%	6.47%	6.47%	6.47%	6.48%	6.51%	6.56%
Seasoning (Sums to 100%)								
Seasoned	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%
Non-Seasoned	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.5%
ACI								
ACI Probability	2.55%	2.55%	2.55%	2.56%	2.60%	2.66%	2.72%	2.82%
Wtd Avg ACI Score	643	643	643	643	643	642	642	641
Credit Premium								
Wtd Avg Credit Premium	-0.08	-0.08	-0.08	-0.08	-0.08	-0.08	-0.07	-0.06
Credit Premium > 1.5	0.9%	0.9%	0.9%	0.9%	0.9%	1.0%	1.0%	1.1%
Prepay Premium								
Prepay Premium	0.9%	0.9%	0.9%	0.9%	1.0%	1.0%	1.1%	1.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.8%	10.9%	10.8%	10.9%	10.8%	10.7%	10.6%	10.4%
DTI Ratio > 20 and <= 30	22.2%	22.1%	22.2%	22.2%	22.0%	21.8%	21.6%	21.4%
DTI Ratio > 30 and <= 40	28.8%	28.8%	28.8%	28.8%	28.7%	28.6%	28.5%	28.5%
DTI Ratio > 40 and <= 50	21.5%	21.5%	21.5%	21.5%	21.6%	21.7%	22.0%	22.1%
DTI Ratio > 50	14.9%	14.9%	14.9%	14.9%	14.9%	15.1%	15.4%	15.5%
DTI Ratio Missing	1.9%	1.9%	1.9%	1.9%	1.9%	2.0%	2.0%	2.2%
Wtd Avg DTI Ratio	36.3%	36.3%	36.3%	36.3%	36.3%	36.5%	36.6%	36.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.8%	10.8%	10.8%	10.8%	10.8%	10.7%	10.6%	10.3%
DTI Ratio > 20 and <= 30	22.2%	22.2%	22.3%	22.3%	22.1%	21.9%	21.7%	21.4%
DTI Ratio > 30 and <= 40	28.9%	28.9%	28.9%	28.9%	28.8%	28.7%	28.6%	28.6%
DTI Ratio > 40 and <= 50	21.5%	21.5%	21.5%	21.5%	21.7%	21.8%	22.0%	22.2%
DTI Ratio > 50	15.0%	14.9%	14.9%	14.9%	15.0%	15.2%	15.4%	15.6%
DTI Ratio Missing	1.6%	1.6%	1.6%	1.6%	1.6%	1.7%	1.7%	1.9%
Wtd Avg DTI Ratio	36.3%	36.3%	36.3%	36.3%	36.4%	36.5%	36.6%	36.7%
Origination Term (Sums to 100%)								
<= 15 Years	16.1%	16.3%	16.6%	16.9%	17.7%	18.1%	18.3%	18.2%
> 15 Years amd <= 25 Years	5.3%	5.3%	5.3%	5.3%	5.2%	5.1%	5.0%	4.8%



Single Family Conventional Book Characteristics

MH Acquired Before Nov03 (Ex Spec Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	78.6%	78.4%	78.1%	77.8%	77.1%	76.7%	76.7%	77.0%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	82.4%	82.1%	81.7%	81.4%	80.3%	79.6%	79.3%	79.3%
Intermediate-Term Fixed Rate (excl Balloon)	15.8%	16.1%	16.4%	16.6%	17.4%	17.8%	18.0%	17.9%
Adjustable Rate	1.6%	1.6%	1.7%	1.7%	2.0%	2.3%	2.4%	2.5%
Balloon	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	1.2%	1.3%	1.3%	1.4%	1.6%	1.9%	2.1%	2.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.4%	0.4%	0.5%	0.5%	0.6%	0.7%	0.9%	1.0%
- 5/1 Hybrid Arm	0.6%	0.6%	0.6%	0.7%	0.8%	0.8%	0.9%	1.0%
- 7/1 Hybrid Arm	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	6.1%	6.1%	6.0%	6.1%	6.1%	6.2%	6.4%	6.7%
- Alt-A Low/No Doc	3.4%	3.4%	3.3%	3.3%	3.4%	3.4%	3.6%	3.8%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
- Alt-A Stated Income	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.4%	2.5%
Alt-A Full Doc (by SFC)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics MH Acquired Before Nov03 (Ex Spec Deals)

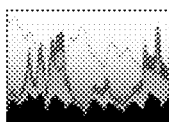
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	2.6%	2.6%	2.6%	2.7%	2.7%	2.7%	2.8%	2.9%
My Community Mortgage	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Non-Full Doc								
Non-Full Doc Total	3.9%	3.9%	3.9%	3.9%	4.0%	4.0%	4.1%	4.3%
- Select Lender Programs Non-Full Doc	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
- Other Low/No Doc	3.4%	3.4%	3.4%	3.4%	3.4%	3.5%	3.6%	3.8%
Subprime Deals								
Subprime	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%	0.6%
- Pre 12/2005 (A-Minus Deals)	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%	0.6%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	89.5%	89.4%	89.4%	89.4%	89.2%	88.9%	88.3%	87.4%
Investor Channel	7.3%	7.3%	7.3%	7.3%	7.4%	7.6%	7.9%	8.3%
eChannel	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.8%	2.8%	2.9%	2.9%	3.0%	3.1%	3.4%	3.9%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%
- 80/15/05	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	2.8%	2.8%	2.8%	2.8%	2.9%	2.9%	3.0%	3.0%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.1%	1.1%	1.1%	1.1%	1.1%	1.2%	1.2%	1.2%
- 80/15/05	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%



Single Family Conventional Book Characteristics

MH Acquired Before Nov03 (Ex Spec Deals)

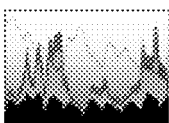
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	12.5%	12.5%	12.4%	12.4%	12.3%	12.5%	12.6%	12.8%
- EA I	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
- EA/TPR II	4.2%	4.2%	4.1%	4.1%	4.1%	4.2%	4.2%	4.3%
- EA/TPR III	4.3%	4.3%	4.3%	4.3%	4.3%	4.3%	4.4%	4.5%
10-K Property Region (Sums to 100%)								
Midwest	13.0%	13.0%	12.9%	12.9%	12.6%	12.4%	12.3%	12.4%
Northeast	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.8%
Southeast	34.2%	34.1%	34.0%	34.0%	33.4%	32.9%	31.9%	30.9%
Southwest	19.5%	19.5%	19.5%	19.6%	19.7%	19.9%	19.9%	19.9%
West	30.5%	30.6%	30.8%	30.8%	31.6%	32.2%	33.3%	34.0%
Census Region (Sums to 100%)								
New England	0.6%	0.6%	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%
Middle Atlantic	1.9%	1.9%	1.9%	1.9%	1.8%	1.8%	1.8%	1.8%
East North Central	11.1%	11.0%	11.0%	11.0%	10.7%	10.5%	10.4%	10.6%
East South Central	5.6%	5.6%	5.6%	5.6%	5.5%	5.3%	5.1%	4.9%
South Atlantic	28.8%	28.7%	28.6%	28.6%	28.2%	27.8%	27.0%	26.2%
West North Central	3.7%	3.7%	3.7%	3.7%	3.6%	3.5%	3.5%	3.5%
West South Central	7.0%	6.9%	6.8%	6.8%	6.6%	6.4%	6.1%	5.9%
Mountain	15.0%	15.1%	15.2%	15.3%	15.8%	16.4%	16.9%	17.2%
Pacific	26.4%	26.4%	26.5%	26.6%	27.1%	27.6%	28.5%	29.2%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) WA	11.7%	11.8%	11.9%	11.9%	12.2%	12.4%	12.5%	12.4%
02) NC	11.3%	11.3%	11.2%	11.2%	10.9%	10.5%	9.9%	9.4%
03) OR	7.6%	7.7%	7.7%	7.7%	7.8%	7.9%	8.0%	8.0%
04) CA	7.0%	7.0%	6.9%	6.9%	7.1%	7.2%	8.0%	8.8%
05) SC	6.1%	6.0%	6.0%	5.9%	5.7%	5.6%	5.4%	5.2%
06) MI	5.9%	5.8%	5.8%	5.8%	5.6%	5.6%	5.5%	5.6%
07) FL	5.4%	5.4%	5.4%	5.5%	5.6%	5.8%	5.9%	5.9%
08) AZ	5.1%	5.2%	5.2%	5.2%	5.5%	5.8%	6.2%	6.2%
09) GA	3.7%	3.7%	3.7%	3.7%	3.6%	3.5%	3.4%	3.3%
10) TX	3.1%	3.1%	3.0%	3.0%	2.9%	2.9%	2.8%	2.7%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	30.4%	30.5%	30.5%	30.6%	30.7%	30.6%	30.4%	29.9%
02) WASHINGTON MUTUAL INC	16.0%	16.0%	16.0%	16.1%	16.1%	16.2%	16.3%	16.4%



Single Family Conventional Book Characteristics

MH Acquired Before Nov03 (Ex Spec Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) FLAGSTAR BANCORP INC	6.4%	6.4%	6.3%	6.3%	6.4%	6.4%	6.4%	6.5%
04) JP MORGAN CHASE & CO	4.3%	4.3%	4.3%	4.3%	4.3%	4.3%	4.3%	4.3%
05) CERBERUS CAPITAL HOLDING	3.6%	3.6%	3.5%	3.5%	3.5%	3.4%	3.4%	3.2%
06) REGIONS FINANCIAL CORP	3.1%	3.1%	3.1%	3.1%	3.1%	3.0%	2.9%	2.8%
07) IRWIN FINANCIAL CORPORATION	2.3%	2.3%	2.3%	2.3%	2.2%	2.2%	2.2%	2.2%
08) WITMER FUNDING LLC	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%
09) SUNTRUST BANKS INC	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	2.0%	2.0%
10) CITIGROUP INC	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.1%	2.2%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	30.5%	30.6%	30.6%	30.7%	30.7%	30.7%	30.4%	29.9%
02) WASHINGTON MUTUAL INC	15.7%	15.7%	15.8%	15.8%	15.9%	16.4%	17.0%	17.5%
03) JP MORGAN CHASE & CO	10.9%	10.9%	10.9%	10.9%	10.8%	10.8%	10.7%	10.8%
04) CERBERUS CAPITAL HOLDING	6.6%	6.6%	6.6%	6.5%	6.5%	6.4%	6.3%	6.2%
05) CITIGROUP INC	6.3%	6.3%	6.3%	6.3%	6.2%	6.0%	5.7%	5.6%
06) WELLS FARGO & COMPANY	4.6%	4.6%	4.6%	4.6%	4.5%	4.2%	3.8%	3.5%
07) EVERBANK FINANCIAL CORPORATION	3.3%	3.3%	3.3%	3.3%	3.2%	3.0%	2.7%	2.3%
08) REGIONS FINANCIAL CORP	2.5%	2.5%	2.5%	2.5%	2.4%	2.4%	2.3%	2.2%
09) FLAGSTAR BANCORP INC	1.8%	1.8%	1.8%	1.8%	1.8%	1.9%	2.0%	2.2%
10) NATIONAL CITY CORPORATION	1.7%	1.7%	1.7%	1.6%	1.6%	1.6%	1.7%	1.8%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	65.5%							
Credit Enhancement	34.5%							
- Primary MI Only	22.5%							
- Pool Policy Only	3.9%							
- Pool Policy and Primary MI	3.9%							
- Full Recourse	0.3%							
- Shared Arrangement	0.2%							
- Government	0.0%							
- Secondary Market (SMC)	3.7%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	68.8%							
Interest Only with Credit Enhancement	0.0%							
Alt-A with Credit Enhancement	54.8%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-36.62	-36.40	-36.19	-36.00	-35.36	-34.77	-33.89	-32.16
Wtd Avg Economic Model Fee	66.67	66.44	66.19	65.99	65.39	65.01	64.35	62.85



Single Family Conventional Book Characteristics

MH Acquired Before Nov03 (Ex Spec Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	30.06	30.04	30.00	29.99	30.03	30.24	30.46	30.70
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Serious Delinquent Loans								
SDQ Rate All Loans	3.15%	2.75%	2.75%	2.90%	3.09%	3.53%	3.12%	3.04%
- SDQ Rate for Loans with CE	5.78%							
- SDQ Rate for Loans without CE	1.97%							
SDQ Rate Excl. Katrina Loans	3.11%	2.71%	2.69%	2.84%	3.03%	3.35%	3.12%	3.06%
SDQ Rate for Katrina Loans	5.16%	4.88%	5.65%	6.14%	6.60%	13.36%	3.13%	1.71%
Serious Delinquent Loans								
SDQ Loan Count	2,170	1,933	1,980	2,140	2,533	3,254	3,312	3,747
SDQ Count for Loans with CE	1,237							
SDQ Count for Loans without CE	933							
SDQ Volume (\$M)								
SDQ Volume	\$162.6	\$145.1	\$150.2	\$159.9	\$195.9	\$250.9	\$266.0	\$308.2
SDQ Volume for Loans with CE	\$98.5							
SDQ Volume for Loans without CE	\$64.1							



Single Family Conventional Book Characteristics

MH Acquired On/After Nov03 (Ex Spec Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	69,166	68,220	67,043	65,560	54,599	42,058	26,480	4,211
Book Volume (\$B)	\$6.7	\$6.7	\$6.5	\$6.4	\$5.1	\$3.8	\$2.4	\$0.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	19.5%	19.2%	18.9%	18.6%	17.8%	16.5%	15.5%	12.9%
OLTV 60.01% - 70.00%	21.1%	21.2%	21.2%	21.1%	20.3%	19.2%	17.9%	16.6%
OLTV 70.01% - 75.00%	7.9%	8.0%	7.9%	7.9%	8.2%	8.8%	9.7%	10.1%
OLTV 75.01% - 80.00%	25.1%	24.8%	24.8%	24.9%	25.4%	26.2%	26.3%	27.3%
OLTV 80.01% - 90.00%	15.7%	15.7%	15.9%	16.0%	17.0%	18.5%	19.8%	20.2%
OLTV 90.01% - 95.00%	10.0%	10.2%	10.5%	10.6%	10.4%	9.5%	8.8%	9.6%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.5%	1.1%
OLTV 97.01% - 100.00%	0.4%	0.4%	0.4%	0.4%	0.6%	0.9%	1.5%	2.3%
OLTV > 100.00%	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.2%	73.3%	73.5%	73.6%	74.0%	74.6%	75.2%	76.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	18.9%	18.6%	18.3%	18.0%	17.1%	15.8%	14.8%	12.1%
Comb LTV 60.01% - 70.00%	20.6%	20.7%	20.6%	20.5%	19.6%	18.4%	17.1%	15.9%
Comb LTV 70.01% - 75.00%	7.7%	7.7%	7.7%	7.7%	8.0%	8.6%	9.4%	10.1%
Comb LTV 75.01% - 80.00%	23.8%	23.5%	23.4%	23.5%	23.7%	24.7%	25.4%	26.7%
Comb LTV 80.01% - 90.00%	16.3%	16.3%	16.5%	16.6%	17.4%	18.9%	20.3%	21.3%
Comb LTV 90.01% - 95.00%	9.6%	9.9%	10.1%	10.1%	9.5%	8.9%	8.8%	10.0%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.5%	1.0%
Comb LTV 97.01% - 100.00%	0.5%	0.5%	0.6%	0.6%	0.7%	0.9%	1.6%	2.6%
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.0%	0.1%
Comb LTV Missing	2.2%	2.3%	2.4%	2.5%	3.7%	3.5%	2.1%	0.3%
Wtd Avg Comb LTV	73.4%	73.5%	73.7%	73.7%	74.1%	74.8%	75.5%	77.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	18.9%	18.6%	18.3%	18.0%	17.1%	15.8%	14.8%	12.1%
Comb LTV 60.01% - 70.00%	20.6%	20.7%	20.6%	20.5%	19.6%	18.4%	17.1%	15.9%
Comb LTV 70.01% - 75.00%	7.7%	7.7%	7.7%	7.7%	8.0%	8.6%	9.4%	10.1%
Comb LTV 75.01% - 80.00%	23.8%	23.5%	23.4%	23.5%	23.7%	24.7%	25.4%	26.7%
Comb LTV 80.01% - 90.00%	16.3%	16.3%	16.5%	16.6%	17.4%	18.9%	20.3%	21.3%
Comb LTV 90.01% - 95.00%	9.6%	9.9%	10.1%	10.1%	9.5%	8.9%	8.8%	10.0%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.5%	1.0%



Single Family Conventional Book Characteristics

MH Acquired On/After Nov03 (Ex Spec Deals)

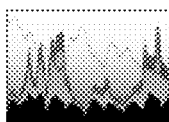
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	0.5%	0.5%	0.6%	0.6%	0.7%	0.9%	1.6%	2.6%
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.0%	0.1%
Comb LTV Missing	2.2%	2.3%	2.4%	2.5%	3.7%	3.5%	2.1%	0.3%
Wtd Avg Comb LTV	73.4%	73.5%	73.7%	73.7%	74.1%	74.7%	75.5%	77.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	20.7%	22.2%	23.5%	23.3%	23.9%	21.6%	17.4%	13.2%
MTMLTV 60.01% - 70.00%	17.4%	18.8%	20.0%	20.2%	20.7%	20.2%	18.6%	16.8%
MTMLTV 70.01% - 75.00%	9.9%	10.3%	10.5%	10.0%	9.6%	10.4%	10.7%	10.7%
MTMLTV 75.01% - 80.00%	13.1%	14.6%	15.5%	15.9%	19.1%	21.5%	23.2%	26.1%
MTMLTV 80.01% - 90.00%	18.7%	18.2%	18.2%	18.4%	17.8%	18.1%	20.0%	20.1%
MTMLTV 90.01% - 95.00%	7.1%	7.6%	7.4%	7.5%	7.5%	7.7%	8.6%	9.8%
MTMLTV 95.01% - 97.00%	1.9%	1.5%	1.2%	1.4%	0.7%	0.3%	0.6%	1.0%
MTMLTV 97.01% - 100.00%	2.3%	1.6%	1.2%	1.2%	0.4%	0.3%	0.7%	2.1%
MTMLTV > 100.00%	8.9%	5.2%	2.5%	1.9%	0.2%	0.1%	0.1%	0.1%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Wtg Avg MTMLTV	75.5%	73.1%	71.5%	71.5%	70.5%	71.4%	73.4%	75.9%
Credit Score (Sums to 100%)								
FICO < 550	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.8%
FICO 550-579	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%	0.7%	1.5%
FICO 580-619	4.6%	4.6%	4.7%	4.7%	4.8%	4.4%	4.6%	6.5%
FICO 620-659	13.1%	13.3%	13.6%	13.7%	14.2%	13.9%	14.5%	15.8%
FICO 660-699	20.8%	20.9%	21.1%	21.1%	21.6%	21.5%	21.6%	21.3%
FICO 700-739	21.9%	22.0%	21.9%	21.9%	22.1%	22.6%	23.1%	22.9%
FICO >= 740	38.5%	38.0%	37.6%	37.4%	36.3%	36.5%	35.0%	31.0%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Wtd Avg FICO	715	715	714	714	712	713	710	703
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	86.1%	86.0%	86.1%	85.8%	83.4%	79.7%	75.9%	78.1%
Intermediate-term, fixed-rate	12.0%	12.0%	11.8%	12.0%	13.9%	16.7%	20.1%	19.6%
Adjustable-rate	1.7%	1.8%	1.9%	2.0%	2.4%	3.3%	3.9%	2.3%
Interest Only adjustable-rate	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

MH Acquired On/After Nov03 (Ex Spec Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.5%	89.6%	89.7%	89.7%	89.7%	89.9%	90.6%	93.2%
Second/Vacation Home	10.3%	10.1%	10.1%	10.0%	9.9%	9.6%	8.5%	5.1%
Investor Property	0.2%	0.3%	0.3%	0.3%	0.4%	0.5%	0.9%	1.7%
10-K Unit Type (Sums to 100%)								
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%	0.8%
Single Family Homes	99.5%	99.5%	99.5%	99.5%	99.5%	99.4%	99.4%	99.2%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	0.5%	0.5%	0.5%	0.5%	0.4%	0.5%	0.5%	0.7%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	48.3%	48.2%	48.9%	49.5%	50.0%	48.5%	44.6%	33.5%
Cash-Out Refinance	21.3%	21.4%	21.2%	21.1%	19.8%	17.7%	16.9%	23.9%
Other Refinance	30.4%	30.4%	29.9%	29.4%	30.2%	33.9%	38.5%	42.6%
Origination Type (Sums to 100%)								
TPO Broker	25.9%	26.1%	26.2%	26.2%	23.5%	22.5%	26.7%	28.8%
TPO Correspondent	21.7%	22.3%	23.1%	24.0%	29.9%	32.0%	29.9%	29.5%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	52.3%	51.7%	50.7%	49.9%	46.6%	45.5%	43.4%	41.7%
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.0%
2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
2002	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%
2003	5.7%	5.9%	6.1%	6.5%	9.1%	13.9%	26.0%	99.6%
2004	17.8%	18.5%	19.4%	20.4%	29.2%	44.9%	73.7%	0.0%
2005	19.6%	20.4%	21.5%	22.7%	32.3%	41.1%	0.0%	0.0%
2006	20.5%	21.3%	22.5%	23.9%	29.3%	0.0%	0.0%	0.0%
2007	25.5%	26.3%	27.4%	26.4%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

MH Acquired On/After Nov03 (Ex Spec Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	11.0%	7.5%	2.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$103,884	\$103,780	\$103,506	\$103,035	\$98,518	\$94,288	\$90,551	\$90,153
Loan Original Note Rate	6.36%	6.36%	6.37%	6.37%	6.26%	6.02%	6.00%	6.05%
Seasoning (Sums to 100%)								
Seasoned	0.7%	0.7%	0.7%	0.7%	0.6%	0.5%	0.5%	0.3%
Non-Seasoned	99.3%	99.3%	99.3%	99.3%	99.4%	99.5%	99.5%	99.7%
ACI								
ACI Probability	1.17%	1.19%	1.21%	1.22%	1.21%	1.18%	1.31%	1.81%
Wtd Avg ACI Score	669	669	668	668	667	668	665	657
Credit Premium								
Wtd Avg Credit Premium	0.06	0.05	0.05	0.06	0.08	0.07	0.02	-0.04
Credit Premium > 1.5	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	1.4%
Prepay Premium								
Prepay Premium	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.9%	6.9%	6.9%	6.9%	7.5%	8.7%	10.4%	14.2%
DTI Ratio > 20 and <= 30	17.7%	17.6%	17.5%	17.5%	18.3%	19.6%	21.2%	22.8%
DTI Ratio > 30 and <= 40	26.5%	26.5%	26.4%	26.3%	26.6%	27.4%	27.6%	28.3%
DTI Ratio > 40 and <= 50	24.3%	24.2%	24.3%	24.3%	23.7%	22.5%	22.0%	21.2%
DTI Ratio > 50	20.6%	20.6%	20.6%	20.5%	19.5%	18.0%	16.2%	12.7%
DTI Ratio Missing	4.0%	4.1%	4.3%	4.5%	4.5%	3.8%	2.5%	0.9%
Wtd Avg DTI Ratio	39.4%	39.4%	39.5%	39.5%	39.0%	38.2%	37.2%	34.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.9%	6.9%	6.9%	6.9%	7.6%	8.8%	10.5%	14.1%
DTI Ratio > 20 and <= 30	18.2%	18.1%	18.1%	18.1%	18.9%	20.2%	21.6%	22.9%
DTI Ratio > 30 and <= 40	27.5%	27.5%	27.5%	27.4%	27.6%	28.3%	28.2%	28.5%
DTI Ratio > 40 and <= 50	25.3%	25.2%	25.3%	25.3%	24.7%	23.4%	22.5%	21.3%
DTI Ratio > 50	21.8%	21.9%	21.9%	21.9%	20.7%	18.9%	16.8%	12.7%
DTI Ratio Missing	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.6%
Wtd Avg DTI Ratio	39.6%	39.6%	39.7%	39.6%	39.1%	38.3%	37.3%	34.9%
Origination Term (Sums to 100%)								
<= 15 Years	12.0%	12.0%	11.8%	12.0%	13.9%	16.7%	20.1%	19.6%
> 15 Years and <= 25 Years	24.4%	24.6%	24.7%	24.7%	24.1%	21.5%	17.8%	10.6%



Single Family Conventional Book Characteristics

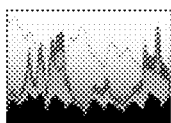
MH Acquired On/After Nov03 (Ex Spec Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	63.7%	63.4%	63.5%	63.3%	62.0%	61.7%	62.1%	69.8%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	86.2%	86.1%	86.2%	85.9%	83.5%	79.8%	75.9%	78.1%
Intermediate-Term Fixed Rate (excl Balloon)	11.9%	11.9%	11.8%	11.9%	13.9%	16.7%	20.0%	19.5%
Adjustable Rate	1.8%	1.9%	2.0%	2.1%	2.6%	3.5%	4.0%	2.3%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	1.8%	1.9%	2.0%	2.1%	2.6%	3.4%	4.0%	2.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.7%
- 5/1 Hybrid Arm	0.3%	0.3%	0.3%	0.3%	0.5%	0.7%	1.0%	0.6%
- 7/1 Hybrid Arm	1.2%	1.3%	1.4%	1.4%	1.7%	2.3%	2.4%	0.7%
- 10/1 Hybrid Arm	0.3%	0.3%	0.2%	0.3%	0.3%	0.3%	0.2%	0.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%
- Interest Only ARM	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%	0.0%
- Interest Only FRM	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Alt-A	2.0%	2.1%	2.2%	2.4%	3.0%	4.1%	6.1%	2.4%
- Alt-A Low/No Doc	0.7%	0.8%	0.8%	0.8%	1.0%	1.3%	2.2%	1.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
- Alt-A Stated Income	0.6%	0.6%	0.6%	0.7%	0.8%	1.1%	1.9%	0.9%
Alt-A Full Doc (by SFC)	0.4%	0.5%	0.5%	0.5%	0.6%	0.7%	0.4%	0.2%



Single Family Conventional Book Characteristics MH Acquired On/After Nov03 (Ex Spec Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	0.9%	0.9%	1.0%	1.0%	1.4%	2.1%	3.5%	0.9%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	4.4%	4.5%	4.6%	4.6%	3.4%	3.9%	5.0%	2.0%
- Select Lender Programs Non-Full Doc	3.7%	3.8%	3.9%	3.8%	2.4%	2.6%	2.8%	0.7%
- Other Low/No Doc	0.7%	0.8%	0.8%	0.8%	1.0%	1.3%	2.2%	1.2%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	90.1%	89.9%	89.8%	89.7%	88.1%	86.6%	82.0%	90.3%
Investor Channel	4.8%	4.9%	5.0%	5.2%	7.0%	9.6%	15.7%	9.3%
eChannel	5.1%	5.2%	5.2%	5.1%	4.9%	3.8%	2.3%	0.4%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	2.2%	2.2%	2.2%	2.2%	2.0%	1.8%	1.0%	0.8%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.5%	0.5%
- 80/15/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- Other	1.2%	1.2%	1.2%	1.2%	1.0%	0.9%	0.2%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	3.7%	3.7%	3.8%	3.9%	4.1%	4.8%	5.2%	4.9%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
- 80/10/10	1.0%	1.1%	1.1%	1.1%	1.2%	1.4%	1.4%	1.3%
- 80/15/05	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%
- 80/20/00	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- Other	2.0%	2.0%	2.0%	2.0%	2.2%	2.7%	3.2%	2.5%



Single Family Conventional Book Characteristics

MH Acquired On/After Nov03 (Ex Spec Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	8.1%	8.4%	8.7%	8.9%	10.1%	9.7%	9.3%	11.2%
- EA I	4.3%	4.4%	4.6%	4.7%	5.2%	4.7%	4.3%	4.2%
- EA/TPR II	3.8%	3.9%	4.0%	4.1%	4.8%	4.9%	4.5%	4.5%
- EA/TPR III	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	2.4%
10-K Property Region (Sums to 100%)								
Midwest	11.4%	11.5%	11.4%	11.4%	12.0%	12.9%	13.5%	15.6%
Northeast	3.7%	3.6%	3.6%	3.5%	3.6%	3.6%	3.6%	3.4%
Southeast	21.0%	21.1%	21.1%	21.3%	21.9%	21.8%	22.7%	24.2%
Southwest	19.9%	20.0%	20.1%	20.2%	20.4%	20.1%	19.3%	17.1%
West	44.0%	43.9%	43.8%	43.6%	42.1%	41.6%	41.0%	39.8%
Census Region (Sums to 100%)								
New England	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.2%
Middle Atlantic	1.9%	1.9%	1.9%	1.8%	1.8%	1.9%	1.8%	1.6%
East North Central	8.7%	8.7%	8.7%	8.8%	9.3%	10.2%	10.7%	12.4%
East South Central	2.8%	2.9%	2.9%	2.9%	3.2%	3.4%	3.8%	4.5%
South Atlantic	18.9%	18.9%	18.9%	19.0%	19.4%	19.1%	19.6%	20.3%
West North Central	4.5%	4.5%	4.6%	4.5%	4.7%	4.8%	5.0%	5.3%
West South Central	4.1%	4.1%	4.1%	4.1%	4.2%	4.2%	4.2%	4.5%
Mountain	21.3%	21.4%	21.4%	21.5%	21.5%	21.2%	19.9%	16.0%
Pacific	36.6%	36.5%	36.4%	36.3%	34.8%	34.2%	33.9%	34.4%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	16.9%	16.9%	17.1%	17.1%	16.1%	14.8%	14.2%	11.4%
02) WA	11.3%	11.2%	11.1%	11.0%	10.8%	11.5%	12.0%	14.1%
03) AZ	9.3%	9.4%	9.4%	9.5%	9.6%	9.0%	7.8%	6.2%
04) OR	8.5%	8.4%	8.2%	8.2%	7.8%	7.9%	7.7%	8.9%
05) FL	8.2%	8.3%	8.3%	8.4%	8.5%	7.7%	7.0%	5.5%
06) NC	4.1%	4.1%	4.1%	4.1%	4.0%	4.2%	4.7%	5.6%
07) MI	3.8%	3.8%	3.8%	3.9%	4.3%	4.9%	5.3%	6.4%
08) NV	3.1%	3.1%	3.1%	3.1%	3.1%	3.2%	2.8%	1.7%
09) TX	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	2.0%	1.8%
10) NM	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	1.6%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	30.8%	31.1%	31.0%	31.4%	35.9%	40.3%	42.9%	23.6%
02) WASHINGTON MUTUAL INC	8.2%	8.3%	8.6%	9.0%	12.4%	16.1%	19.5%	33.1%



Single Family Conventional Book Characteristics

MH Acquired On/After Nov03 (Ex Spec Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) WELLS FARGO & COMPANY	7.5%	7.6%	7.7%	7.4%	2.3%	2.0%	2.7%	4.5%
04) PHH CORPORATION	7.3%	7.3%	7.3%	7.2%	6.9%	5.4%	3.4%	0.2%
05) NATIONAL CITY CORPORATION	5.7%	5.8%	5.9%	5.8%	3.1%	0.3%	0.4%	1.7%
06) FLAGSTAR BANCORP INC	2.7%	2.6%	2.4%	2.3%	2.2%	2.1%	1.5%	1.0%
07) SUNTRUST BANKS INC	2.1%	2.1%	2.1%	2.0%	1.8%	1.4%	1.3%	1.4%
08) AMTRUST FINANCIAL CORPORATION	2.1%	2.2%	2.3%	2.5%	3.5%	2.8%	2.3%	3.0%
09) CERBERUS CAPITAL HOLDING	2.1%	2.1%	2.1%	2.2%	2.3%	1.9%	0.4%	0.7%
10) HUNTINGTON BANCSHARES INCORPORATED	1.8%	1.8%	1.8%	1.8%	1.8%	2.0%	2.0%	2.3%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	30.8%	31.1%	31.1%	31.5%	36.0%	40.3%	42.9%	23.2%
02) WELLS FARGO & COMPANY	11.1%	11.3%	11.6%	11.5%	8.1%	9.5%	10.5%	15.3%
03) PHH CORPORATION	6.1%	6.1%	6.0%	5.9%	5.6%	4.5%	2.9%	0.3%
04) WASHINGTON MUTUAL INC	6.0%	5.9%	6.1%	6.4%	8.7%	11.3%	14.6%	24.9%
05) NATIONAL CITY CORPORATION	5.7%	5.8%	6.0%	5.8%	3.1%	0.3%	0.4%	1.7%
06) JP MORGAN CHASE & CO	3.9%	4.0%	4.0%	4.0%	4.3%	4.4%	4.8%	4.7%
07) CITIGROUP INC	3.2%	3.2%	3.4%	3.5%	4.3%	4.3%	3.6%	6.0%
08) CERBERUS CAPITAL HOLDING	3.0%	2.9%	2.8%	2.6%	2.4%	1.9%	0.4%	0.7%
09) FLAGSTAR BANCORP INC	2.4%	2.3%	2.1%	2.0%	1.7%	1.5%	1.0%	0.7%
10) SUNTRUST BANKS INC	2.1%	2.1%	2.1%	2.0%	1.7%	1.3%	1.3%	1.3%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	76.4%							
Credit Enhancement	23.6%							
- Primary MI Only	20.0%							
- Pool Policy Only	0.8%							
- Pool Policy and Primary MI	0.9%							
- Full Recourse	0.6%							
- Shared Arrangement	0.4%							
- Government	0.0%							
- Secondary Market (SMC)	1.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%							
Interest Only with Credit Enhancement	53.9%							
Alt-A with Credit Enhancement	58.9%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-15.03	-14.95	-15.21	-15.33	-12.93	-10.20	-12.53	-31.11
Wtd Avg Economic Model Fee	48.75	48.45	48.54	48.81	47.84	44.61	46.55	62.06



Single Family Conventional Book Characteristics

MH Acquired On/After Nov03 (Ex Spec Deals)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	33.73	33.50	33.33	33.48	34.91	34.42	34.02	30.94
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.46%	1.18%	1.09%	0.95%	0.69%	0.58%	0.30%	0.00%
- SDQ Rate for Loans with CE	2.28%							
- SDQ Rate for Loans without CE	1.22%							
SDQ Rate Excl. Katrina Loans	1.44%	1.17%	1.08%	0.93%	0.67%	0.50%	0.30%	0.00%
SDQ Rate for Katrina Loans	4.58%	3.12%	3.32%	3.51%	2.94%	7.40%	0.66%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	1,003	799	726	616	372	241	79	0
SDQ Count for Loans with CE	346							
SDQ Count for Loans without CE	657							
SDQ Volume (\$M)								
SDQ Volume	\$106.6	\$83.3	\$74.2	\$56.7	\$32.5	\$19.6	\$6.9	\$0.0
SDQ Volume for Loans with CE	\$40.8							
SDQ Volume for Loans without CE	\$65.8							



Single Family Conv+Gov Book Characteristics Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	18,339,139	18,256,557	18,068,531	17,792,252	16,408,246	15,818,903	15,891,179	16,021,697
Book Volume (\$B)	\$2,705.4	\$2,670.9	\$2,609.0	\$2,534.7	\$2,214.9	\$2,043.2	\$1,989.2	\$1,955.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	22.6%	22.7%	22.7%	23.0%	24.8%	26.0%	26.0%	25.4%
OLTV 60.01% - 70.00%	15.8%	15.9%	15.8%	15.8%	16.6%	17.0%	16.9%	16.8%
OLTV 70.01% - 75.00%	9.8%	9.8%	9.8%	9.8%	10.1%	10.5%	11.2%	12.1%
OLTV 75.01% - 80.00%	32.8%	32.8%	33.1%	33.5%	32.7%	30.4%	28.5%	27.2%
OLTV 80.01% - 90.00%	8.5%	8.4%	8.1%	7.8%	7.6%	8.1%	8.9%	9.8%
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	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%
Wtd Avg OLTV	71.8%	71.8%	71.7%	71.5%	70.4%	69.8%	69.9%	70.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	20.0%	20.2%	20.2%	20.4%	22.0%	22.8%	22.5%	21.6%
Comb LTV 60.01% - 70.00%	14.7%	14.8%	14.7%	14.7%	15.4%	15.6%	15.3%	14.7%
Comb LTV 70.01% - 75.00%	8.9%	8.8%	8.8%	8.8%	9.2%	9.6%	10.1%	10.4%
Comb LTV 75.01% - 80.00%	24.7%	24.4%	24.4%	24.4%	24.9%	24.9%	24.9%	23.6%
Comb LTV 80.01% - 90.00%	13.3%	13.2%	12.9%	12.6%	11.3%	10.5%	9.8%	9.6%
Comb LTV 90.01% - 95.00%	7.4%	7.4%	7.3%	7.2%	6.3%	5.9%	5.6%	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%	7.2%	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	3.0%	3.2%	3.4%	3.7%	5.1%	6.6%	8.7%	12.4%
Wtd Avg Comb LTV	74.1%	74.1%	74.0%	73.9%	72.3%	71.3%	70.9%	70.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	20.1%	20.2%	20.3%	20.5%	22.1%	22.9%	22.7%	21.9%
Comb LTV 60.01% - 70.00%	14.8%	14.8%	14.7%	14.7%	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%	10.6%
Comb LTV 75.01% - 80.00%	24.8%	24.5%	24.5%	24.6%	25.0%	25.2%	25.2%	24.1%
Comb LTV 80.01% - 90.00%	13.4%	13.2%	13.0%	12.6%	11.4%	10.6%	10.0%	9.9%



Single Family Conv+Gov Book Characteristics Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	7.5%	7.4%	7.4%	7.3%	6.3%	5.9%	5.8%	5.7%
Comb LTV 95.01% - 97.00%	0.7%	0.6%	0.6%	0.6%	0.7%	0.7%	0.9%	1.0%
Comb LTV 97.01% - 100.00%	7.0%	7.2%	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	2.7%	2.8%	3.0%	3.2%	4.5%	5.8%	7.5%	10.4%
Wtd Avg Comb LTV	74.1%	74.1%	74.0%	73.9%	72.4%	71.3%	70.9%	71.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	37.5%	41.0%	44.3%	45.8%	55.3%	59.6%	53.1%	43.0%
MTMLTV 60.01% - 70.00%	13.7%	14.5%	15.1%	15.0%	16.5%	17.4%	19.7%	22.0%
MTMLTV 70.01% - 75.00%	7.8%	8.3%	8.6%	8.5%	8.4%	8.1%	9.4%	12.6%
MTMLTV 75.01% - 80.00%	9.3%	10.2%	10.8%	10.3%	9.4%	7.6%	8.5%	10.9%
MTMLTV 80.01% - 90.00%	13.6%	12.0%	11.0%	11.5%	6.8%	4.6%	6.1%	7.9%
MTMLTV 90.01% - 95.00%	4.7%	4.3%	3.8%	3.4%	1.6%	1.3%	1.6%	2.2%
MTMLTV 95.01% - 97.00%	1.7%	1.6%	1.3%	1.1%	0.5%	0.3%	0.4%	0.4%
MTMLTV 97.01% - 100.00%	2.3%	2.2%	2.0%	1.8%	0.8%	0.5%	0.5%	0.4%
MTMLTV > 100.00%	9.1%	5.7%	2.8%	2.4%	0.4%	0.1%	0.2%	0.1%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%
Wtg Avg MTMLTV	67.8%	64.5%	61.8%	60.9%	55.5%	53.5%	56.8%	60.5%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%
FICO 550-579	0.7%	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	1.1%
FICO 580-619	3.4%	3.5%	3.6%	3.6%	3.5%	3.5%	3.7%	3.9%
FICO 620-659	9.6%	9.8%	10.0%	10.1%	9.9%	10.0%	10.5%	10.8%
FICO 660-699	17.6%	17.8%	18.0%	18.0%	17.8%	17.6%	17.9%	17.9%
FICO 700-739	23.0%	23.0%	23.0%	23.0%	23.1%	23.1%	23.1%	22.7%
FICO >= 740	44.5%	43.9%	43.3%	43.2%	43.3%	42.9%	41.2%	39.8%
FICO Missing	0.6%	0.7%	0.7%	0.8%	1.1%	1.5%	2.0%	3.0%
Wtd Avg FICO	723	722	721	721	721	721	718	717
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	72.8%	72.2%	71.6%	70.7%	67.6%	65.0%	63.5%	64.4%
Intermediate-term, fixed-rate	13.6%	13.9%	14.0%	14.4%	17.8%	21.3%	24.3%	26.0%
Adjustable-rate	4.8%	4.9%	5.2%	5.6%	6.8%	8.2%	8.8%	7.3%



Single Family Conv+Gov Book Characteristics Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only adjustable-rate	4.8%	4.9%	4.9%	5.0%	4.5%	3.5%	1.8%	0.6%
Negative Amortization	0.7%	0.7%	0.8%	0.9%	1.5%	1.6%	1.3%	1.3%
Interest Only fixed-rate	3.1%	3.2%	3.3%	3.3%	1.6%	0.2%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.7%	89.8%	89.8%	89.9%	90.3%	91.1%	91.9%	92.3%
Second/Vacation Home	4.5%	4.5%	4.5%	4.5%	4.2%	3.8%	3.3%	2.8%
Investor Property	5.7%	5.7%	5.7%	5.6%	5.4%	5.1%	4.9%	4.8%
10-K Unit Type (Sums to 100%)								
1 Unit	96.4%	96.4%	96.3%	96.3%	96.4%	96.3%	96.1%	96.0%
2-4 Units	3.6%	3.6%	3.7%	3.7%	3.6%	3.7%	3.9%	4.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.2%	9.1%	9.0%	8.9%	8.3%	7.7%	7.2%	6.9%
Single Family Homes	90.8%	90.9%	91.0%	91.1%	91.7%	92.3%	92.8%	93.1%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%	0.6%	0.6%
Condo/Coop	9.2%	9.1%	9.0%	8.9%	8.3%	7.7%	7.2%	6.9%
1 Unit	86.6%	86.8%	86.8%	86.9%	87.4%	88.0%	88.4%	88.6%
2-4 Units	3.6%	3.6%	3.6%	3.7%	3.6%	3.7%	3.9%	4.0%
Condo								
Condo	8.8%	8.7%	8.7%	8.6%	8.0%	7.3%	6.9%	6.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	41.0%	40.5%	40.9%	41.3%	38.2%	34.3%	30.9%	28.1%
Cash-Out Refinance	31.5%	31.7%	31.5%	31.4%	31.5%	31.1%	30.1%	30.4%
Other Refinance	27.5%	27.9%	27.6%	27.3%	30.2%	34.6%	39.0%	41.6%
Origination Type (Sums to 100%)								
TPO Broker	20.7%	20.6%	20.5%	20.3%	19.8%	19.6%	20.6%	21.7%
TPO Correspondent	31.9%	32.2%	32.7%	32.8%	31.1%	29.4%	27.9%	26.8%
Undesignated	0.3%	0.3%	0.3%	0.3%	0.5%	0.7%	1.0%	1.5%
Retail	47.1%	47.0%	46.4%	46.5%	48.6%	50.4%	50.5%	50.0%
Origination Year (Sums to 100%)								
< 2001	2.3%	2.5%	2.7%	2.9%	4.1%	5.7%	8.2%	12.8%
2001	1.7%	1.7%	1.9%	2.0%	2.8%	3.8%	5.6%	9.2%
2002	5.7%	6.0%	6.4%	6.9%	9.4%	12.3%	17.0%	24.9%
2003	18.8%	19.6%	20.7%	22.0%	28.6%	36.2%	46.3%	53.1%
2004	10.5%	10.9%	11.6%	12.4%	16.2%	20.8%	23.0%	0.0%



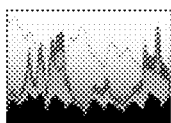
Single Family Conv+Gov Book Characteristics Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2005	13.3%	13.9%	14.7%	15.6%	20.3%	21.2%	0.0%	0.0%
2006	14.2%	14.8%	15.9%	17.2%	18.6%	0.0%	0.0%	0.0%
2007	20.4%	21.1%	22.4%	21.0%	0.0%	0.0%	0.0%	0.0%
2008	13.1%	9.5%	3.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$162,820	\$161,118	\$158,923	\$156,704	\$148,058	\$140,432	\$134,521	\$129,757
Loan Original Note Rate	6.05%	6.04%	6.05%	6.06%	5.92%	5.78%	5.84%	6.03%
Seasoning (Sums to 100%)								
Seasoned	2.9%	2.8%	2.6%	2.7%	1.9%	1.9%	1.9%	2.1%
Non-Seasoned	97.1%	97.2%	97.4%	97.3%	98.1%	98.1%	98.1%	97.9%
ACI								
ACI Probability	0.44%	0.45%	0.45%	0.45%	0.40%	0.36%	0.37%	0.37%
Wtd Avg ACI Score	713	713	712	712	717	720	721	721
Credit Premium								
Wtd Avg Credit Premium	-0.05	-0.06	-0.06	-0.04	-0.04	-0.06	-0.08	-0.08
Credit Premium > 1.5	0.4%	0.5%	0.5%	0.5%	0.6%	0.3%	0.3%	0.5%
Prepay Premium								
Prepay Premium	1.9%	2.0%	2.2%	2.3%	2.5%	2.2%	2.2%	2.4%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.9%	10.1%	10.1%	10.4%	11.9%	13.5%	14.7%	15.2%
DTI Ratio > 20 and <= 30	19.8%	19.9%	20.0%	20.2%	21.6%	23.0%	23.9%	24.6%
DTI Ratio > 30 and <= 40	26.6%	26.6%	26.6%	26.6%	26.4%	26.1%	25.6%	25.9%
DTI Ratio > 40 and <= 50	22.9%	22.7%	22.5%	22.2%	20.2%	18.4%	17.1%	16.4%
DTI Ratio > 50	15.1%	15.0%	14.7%	14.3%	13.1%	12.4%	11.9%	11.0%
DTI Ratio Missing	5.6%	5.8%	6.1%	6.4%	6.7%	6.6%	6.7%	6.9%
Wtd Avg DTI Ratio	37.0%	36.9%	36.8%	36.6%	35.7%	34.8%	34.2%	33.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.0%	10.2%	10.3%	10.5%	12.1%	13.7%	14.9%	15.4%
DTI Ratio > 20 and <= 30	20.2%	20.3%	20.4%	20.6%	22.1%	23.5%	24.4%	25.1%
DTI Ratio > 30 and <= 40	27.0%	27.0%	27.0%	27.1%	27.0%	26.6%	26.1%	26.4%
DTI Ratio > 40 and <= 50	23.3%	23.1%	22.9%	22.7%	20.7%	18.8%	17.5%	16.7%
DTI Ratio > 50	15.5%	15.3%	15.0%	14.6%	13.4%	12.8%	12.3%	11.3%
DTI Ratio Missing	4.1%	4.2%	4.4%	4.5%	4.7%	4.7%	4.8%	5.2%



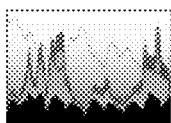
Single Family Conv+Gov Book Characteristics Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg DTI Ratio	37.1%	37.0%	36.9%	36.7%	35.7%	34.9%	34.2%	33.7%
Origination Term (Sums to 100%)								
<= 15 Years	13.6%	14.0%	14.0%	14.4%	17.8%	21.3%	24.3%	26.0%
> 15 Years amd <= 25 Years	3.6%	3.7%	3.7%	3.8%	4.2%	4.6%	4.8%	4.7%
> 25 Years and <= 30 Years	82.2%	81.8%	81.7%	81.2%	77.8%	73.9%	70.7%	69.1%
> 30 Years	0.6%	0.6%	0.6%	0.5%	0.2%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	75.9%	75.4%	74.9%	74.0%	69.2%	65.2%	63.5%	64.4%
Intermediate-Term Fixed Rate (excl Balloon)	13.3%	13.6%	13.7%	14.0%	17.3%	20.6%	23.4%	24.9%
Adjustable Rate	10.3%	10.5%	10.9%	11.4%	12.8%	13.3%	11.9%	9.2%
Balloon	0.3%	0.4%	0.4%	0.4%	0.5%	0.7%	0.9%	1.0%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.6%	0.6%	0.6%	0.5%	0.2%	0.1%	0.1%	0.1%
Hybrid Arm	9.3%	9.5%	9.8%	10.1%	10.7%	10.5%	9.4%	6.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.9%	0.9%	1.0%	1.1%	1.7%	2.2%	2.3%	1.7%
- 5/1 Hybrid Arm	5.9%	6.0%	6.1%	6.3%	6.5%	5.9%	5.0%	3.7%
- 7/1 Hybrid Arm	1.8%	1.8%	1.8%	1.9%	1.9%	1.9%	1.8%	1.4%
- 10/1 Hybrid Arm	0.7%	0.7%	0.7%	0.7%	0.6%	0.4%	0.2%	0.2%
NegAm ARM	0.7%	0.7%	0.8%	0.9%	1.5%	1.6%	1.3%	1.3%
Interest Only	8.0%	8.1%	8.2%	8.3%	6.1%	3.7%	1.8%	0.6%
- Interest Only ARM	4.8%	4.9%	4.9%	5.0%	4.5%	3.5%	1.8%	0.6%
- Interest Only FRM	3.1%	3.2%	3.3%	3.3%	1.6%	0.2%	0.1%	0.0%
Alt-A	11.0%	11.5%	12.0%	12.5%	11.4%	9.0%	7.6%	7.0%
- Alt-A Low/No Doc	7.9%	8.2%	8.5%	8.8%	7.8%	6.3%	5.5%	5.1%
- Alt-A No Disclosure	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.9%	2.0%	2.1%	2.2%	2.4%	2.3%	2.0%	1.7%



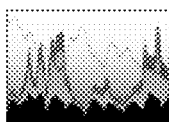
Single Family Conv+Gov Book Characteristics Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Alt-A SISA	0.6%	0.6%	0.6%	0.6%	0.3%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.9%	1.0%	1.0%	1.1%	0.8%	0.7%	0.6%	0.6%
- Alt-A Stated Income	4.2%	4.4%	4.5%	4.7%	4.2%	3.3%	2.9%	2.7%
Alt-A Full Doc (by SFC)	1.9%	1.9%	2.0%	2.1%	1.8%	1.1%	0.6%	0.3%
Alt-A Deals (no SFC)	1.3%	1.3%	1.4%	1.5%	1.8%	1.6%	1.4%	1.7%
My Community Mortgage	1.5%	1.6%	1.6%	1.5%	0.6%	0.3%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	20.6%	21.0%	20.9%	20.5%	16.8%	13.9%	12.0%	10.2%
- Select Lender Programs Non-Full Doc	12.7%	12.8%	12.4%	11.7%	9.1%	7.7%	6.6%	5.3%
- Other Low/No Doc	7.9%	8.2%	8.5%	8.8%	7.7%	6.2%	5.3%	4.9%
Subprime Deals								
Subprime	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.2%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%
- Post 12/2005	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	81.9%	81.4%	80.9%	80.1%	80.4%	81.6%	81.0%	78.1%
Investor Channel	13.7%	14.1%	14.4%	15.1%	13.9%	11.6%	10.2%	9.6%
eChannel	2.3%	2.3%	2.3%	2.2%	2.3%	2.2%	2.0%	1.8%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Subprime Channel	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.8%	1.9%	2.1%	2.2%	3.2%	4.5%	6.5%	10.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.0%	13.1%	13.2%	13.2%	10.8%	7.8%	5.1%	3.6%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.0%	4.1%	4.1%	4.2%	3.9%	3.3%	2.6%	2.1%
- 80/15/05	2.5%	2.6%	2.7%	2.8%	2.5%	2.1%	1.7%	1.2%
- 80/20/00	0.8%	0.8%	0.9%	0.9%	0.8%	0.5%	0.3%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.2%	5.2%	5.0%	4.8%	3.3%	1.7%	0.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.2%	17.4%	17.7%	18.0%	16.6%	14.7%	13.3%	11.2%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%
- 75/25/00	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%



Single Family Conv+Gov Book Characteristics Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 80/10/10	5.2%	5.3%	5.4%	5.5%	5.2%	4.6%	4.0%	3.3%
- 80/15/05	3.1%	3.2%	3.3%	3.4%	3.1%	2.7%	2.3%	1.7%
- 80/20/00	2.5%	2.6%	2.8%	2.9%	2.3%	1.4%	0.9%	0.6%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	5.8%	5.8%	5.7%	5.6%	5.5%	5.7%	5.7%	5.2%
EA/TPR								
EA/TPR	2.2%	2.2%	2.3%	2.2%	2.0%	1.9%	2.0%	1.9%
- EA I	0.9%	0.9%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%
- EA/TPR II	0.6%	0.6%	0.7%	0.6%	0.5%	0.5%	0.5%	0.6%
- EA/TPR III	0.6%	0.7%	0.7%	0.6%	0.6%	0.6%	0.5%	0.5%
10-K Property Region (Sums to 100%)								
Midwest	16.3%	16.5%	16.6%	16.7%	17.1%	17.4%	17.4%	17.3%
Northeast	18.6%	18.5%	18.5%	18.6%	18.5%	18.7%	18.5%	18.2%
Southeast	24.8%	24.9%	24.9%	24.8%	24.2%	23.3%	22.4%	21.9%
Southwest	16.2%	16.3%	16.3%	16.3%	16.0%	15.8%	15.6%	15.5%
West	24.1%	23.9%	23.7%	23.5%	24.1%	24.9%	26.1%	27.0%
Census Region (Sums to 100%)								
New England	5.9%	6.0%	6.0%	6.1%	6.2%	6.3%	6.3%	6.3%
Middle Atlantic	11.8%	11.7%	11.7%	11.7%	11.5%	11.5%	11.4%	11.2%
East North Central	13.1%	13.3%	13.4%	13.5%	13.8%	14.1%	14.2%	14.3%
East South Central	3.8%	3.8%	3.8%	3.8%	3.8%	3.7%	3.6%	3.5%
South Atlantic	21.5%	21.5%	21.5%	21.4%	20.9%	20.0%	19.2%	18.7%
West North Central	5.3%	5.4%	5.4%	5.4%	5.5%	5.5%	5.4%	5.2%
West South Central	7.0%	7.0%	7.0%	7.0%	6.9%	6.9%	6.8%	6.6%
Mountain	9.4%	9.4%	9.4%	9.4%	9.1%	8.8%	8.6%	8.7%
Pacific	21.7%	21.5%	21.3%	21.2%	21.9%	22.7%	24.0%	25.1%
US Territories	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%
Top 10 States								
01) CA	15.7%	15.5%	15.3%	15.3%	16.0%	16.8%	18.2%	19.2%
02) FL	7.4%	7.5%	7.5%	7.5%	7.2%	6.7%	6.3%	6.0%
03) NY	5.0%	4.9%	4.9%	4.9%	4.8%	4.9%	4.9%	4.8%
04) TX	4.9%	4.9%	4.9%	4.9%	4.7%	4.7%	4.6%	4.5%
05) IL	4.5%	4.5%	4.5%	4.5%	4.4%	4.4%	4.5%	4.4%
06) NJ	3.8%	3.8%	3.8%	3.8%	3.8%	3.7%	3.7%	3.6%
07) VA	3.4%	3.4%	3.3%	3.3%	3.3%	3.2%	3.1%	3.0%
08) WA	3.4%	3.3%	3.3%	3.3%	3.2%	3.2%	3.3%	3.3%



Single Family Conv+Gov Book Characteristics Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
09) GA	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.0%	3.0%
10) PA	3.0%	3.0%	3.0%	3.0%	2.9%	2.9%	2.8%	2.7%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	27.9%	28.3%	28.2%	28.2%	27.6%	27.2%	26.3%	23.9%
02) CITIGROUP INC	8.1%	8.2%	8.2%	8.1%	7.2%	6.4%	5.6%	4.9%
03) WASHINGTON MUTUAL INC	6.5%	6.8%	7.2%	7.6%	9.7%	11.7%	13.9%	15.4%
04) JP MORGAN CHASE & CO	5.6%	5.2%	5.0%	4.9%	4.4%	4.4%	4.7%	5.5%
05) WELLS FARGO & COMPANY	5.5%	5.1%	4.6%	4.1%	2.9%	2.3%	1.5%	1.5%
06) CERBERUS CAPITAL HOLDING	4.5%	4.6%	4.6%	4.6%	4.7%	4.3%	3.9%	3.4%
07) SUNTRUST BANKS INC	3.8%	3.7%	3.7%	3.5%	2.9%	2.2%	1.9%	1.7%
08) PHH CORPORATION	3.2%	3.3%	3.3%	3.4%	3.6%	3.7%	3.6%	3.3%
09) FLAGSTAR BANCORP INC	3.0%	3.0%	3.0%	3.0%	3.1%	3.4%	3.4%	3.3%
10) AMTRUST FINANCIAL CORPORATION	2.6%	2.5%	2.5%	2.5%	2.3%	2.0%	1.7%	1.5%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	27.8%	28.3%	28.5%	28.5%	27.9%	27.3%	26.3%	24.0%
02) JP MORGAN CHASE & CO	11.5%	11.3%	11.1%	10.9%	10.5%	10.4%	10.6%	11.5%
03) CITIGROUP INC	10.8%	10.9%	11.0%	11.1%	11.0%	10.6%	9.7%	9.2%
04) WELLS FARGO & COMPANY	9.9%	9.6%	9.2%	8.9%	8.3%	7.5%	6.0%	4.9%
05) WASHINGTON MUTUAL INC	5.5%	5.8%	6.1%	6.4%	8.2%	10.3%	13.2%	15.9%
06) CERBERUS CAPITAL HOLDING	5.3%	5.3%	5.3%	5.4%	5.7%	5.6%	5.6%	5.9%
07) SUNTRUST BANKS INC	2.8%	2.8%	2.7%	2.4%	2.1%	1.8%	1.6%	1.4%
08) PHH CORPORATION	2.3%	2.2%	2.2%	2.2%	2.4%	2.6%	2.7%	2.5%
09) INDYMAC BANCORP INC	1.8%	1.8%	1.8%	1.6%	1.0%	0.7%	0.8%	0.8%
10) NATIONAL CITY CORPORATION	1.8%	1.8%	1.8%	1.7%	1.2%	0.9%	1.0%	1.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	78.8%							
Credit Enhancement	21.2%							
- Primary MI Only	14.7%							
- Pool Policy Only	3.6%							
- Pool Policy and Primary MI	0.7%							
- Full Recourse	0.7%							
- Shared Arrangement	0.6%							
- Government	0.1%							
- Secondary Market (SMC)	0.6%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	76.6%							



Single Family Conv+Gov Book Characteristics Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only with Credit Enhancement	35.2%							
Alt-A with Credit Enhancement	38.7%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-3.93	-4.24	-4.72	-4.89	-2.36	-0.87	-1.00	-1.87
Wtd Avg Economic Model Fee	28.77	28.77	28.92	28.92	25.04	23.00	22.74	22.83
Wtd Avg Charged Fee	24.85	24.52	24.20	24.02	22.69	22.13	21.75	20.96
Appraisal Waivers								
Appraisal Waiver	2.6%	2.6%	2.5%	2.4%	2.0%	1.6%	1.2%	1.1%
Serious Delinquent Loans								
SDQ Rate All Loans	1.73%	1.37%	1.16%	1.00%	0.67%	0.81%	0.66%	0.64%
- SDQ Rate for Loans with CE	4.69%							
- SDQ Rate for Loans without CE	0.96%							
SDQ Rate Excl. Katrina Loans	1.73%	1.37%	1.15%	0.99%	0.64%	0.66%	0.66%	0.65%
SDQ Rate for Katrina Loans	1.66%	1.48%	1.55%	1.66%	2.26%	9.29%	0.75%	0.56%
Serious Delinquent Loans								
SDQ Loan Count	315,890	248,711	206,453	175,882	108,259	126,094	103,876	101,594
SDQ Count for Loans with CE	177,566							
SDQ Count for Loans without CE	138,324							
SDQ Volume (\$M)								
SDQ Volume	\$55,506.2	\$42,174.6	\$32,900.6	\$25,621.0	\$12,264.4	\$13,082.2	\$10,572.3	\$10,051.6
SDQ Volume for Loans with CE	\$31,813.0							
SDQ Volume for Loans without CE	\$23,693.2							



Single Family Conv+Gov Book Characteristics Alt-A

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,750,492	1,793,531	1,814,399	1,831,317	1,494,970	1,174,263	1,013,992	934,414
Book Volume (\$B)	\$298.9	\$307.2	\$312.3	\$316.3	\$252.6	\$184.2	\$151.2	\$137.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	18.0%	18.0%	17.6%	17.4%	17.9%	20.3%	20.9%	20.4%
OLTV 60.01% - 70.00%	14.7%	14.6%	14.4%	14.3%	15.0%	15.8%	16.3%	15.9%
OLTV 70.01% - 75.00%	10.4%	10.3%	10.2%	10.1%	10.5%	11.3%	12.2%	12.6%
OLTV 75.01% - 80.00%	43.7%	43.8%	44.3%	44.9%	45.0%	39.8%	34.2%	30.9%
OLTV 80.01% - 90.00%	7.8%	7.8%	7.9%	7.7%	7.4%	8.5%	10.5%	12.6%
OLTV 90.01% - 95.00%	3.2%	3.3%	3.3%	3.4%	3.0%	3.5%	4.6%	5.6%
OLTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.3%
OLTV 97.01% - 100.00%	2.0%	2.0%	2.0%	2.1%	0.9%	0.7%	1.1%	1.6%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	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	72.7%	72.7%	72.9%	73.0%	72.6%	71.7%	71.8%	72.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.7%	16.7%	16.3%	16.1%	17.1%	19.5%	20.3%	19.9%
Comb LTV 60.01% - 70.00%	13.9%	13.8%	13.6%	13.5%	14.2%	15.3%	16.0%	15.7%
Comb LTV 70.01% - 75.00%	9.5%	9.4%	9.3%	9.2%	9.7%	10.9%	12.0%	12.4%
Comb LTV 75.01% - 80.00%	25.1%	25.1%	25.2%	25.4%	28.1%	31.5%	32.1%	29.3%
Comb LTV 80.01% - 90.00%	14.5%	14.5%	14.6%	14.5%	13.6%	12.7%	12.2%	13.5%
Comb LTV 90.01% - 95.00%	7.6%	7.7%	7.8%	7.9%	7.1%	5.9%	5.4%	6.3%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
Comb LTV 97.01% - 100.00%	12.4%	12.5%	12.8%	13.0%	10.0%	3.8%	1.5%	2.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%
Wtd Avg Comb LTV	76.8%	76.8%	77.1%	77.2%	76.0%	73.4%	72.4%	72.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.7%	16.7%	16.3%	16.1%	17.1%	19.5%	20.3%	19.9%
Comb LTV 60.01% - 70.00%	13.9%	13.8%	13.6%	13.5%	14.2%	15.3%	16.0%	15.7%
Comb LTV 70.01% - 75.00%	9.5%	9.4%	9.3%	9.2%	9.7%	10.9%	12.0%	12.4%
Comb LTV 75.01% - 80.00%	25.1%	25.1%	25.2%	25.4%	28.1%	31.5%	32.1%	29.3%
Comb LTV 80.01% - 90.00%	14.5%	14.5%	14.6%	14.5%	13.6%	12.7%	12.2%	13.6%
Comb LTV 90.01% - 95.00%	7.6%	7.7%	7.8%	7.9%	7.1%	5.9%	5.4%	6.3%



Single Family Conv+Gov Book Characteristics Alt-A

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
Comb LTV 97.01% - 100.00%	12.4%	12.5%	12.8%	13.0%	10.0%	3.8%	1.5%	2.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%
Wtd Avg Comb LTV	76.8%	76.8%	77.1%	77.2%	76.0%	73.4%	72.4%	72.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	25.1%	27.6%	29.4%	29.7%	38.5%	48.6%	46.7%	34.4%
MTMLTV 60.01% - 70.00%	11.7%	13.1%	14.3%	14.3%	17.6%	19.4%	20.0%	24.3%
MTMLTV 70.01% - 75.00%	8.1%	9.3%	10.5%	10.3%	11.8%	11.4%	10.5%	14.2%
MTMLTV 75.01% - 80.00%	9.8%	11.6%	13.7%	14.0%	17.6%	13.4%	12.8%	12.7%
MTMLTV 80.01% - 90.00%	16.3%	16.2%	17.6%	19.8%	11.9%	5.5%	7.3%	10.4%
MTMLTV 90.01% - 95.00%	5.6%	5.8%	5.7%	5.2%	1.6%	1.0%	1.6%	2.3%
MTMLTV 95.01% - 97.00%	2.0%	2.0%	1.8%	1.5%	0.3%	0.1%	0.2%	0.4%
MTMLTV 97.01% - 100.00%	2.7%	2.8%	2.1%	1.8%	0.4%	0.1%	0.2%	0.3%
MTMLTV > 100.00%	18.3%	11.3%	4.6%	3.2%	0.2%	0.0%	0.1%	0.2%
MTMLTV Missing	0.3%	0.3%	0.2%	0.2%	0.2%	0.3%	0.5%	1.0%
Wtg Avg MTMLTV	77.2%	72.6%	69.2%	68.5%	62.5%	57.9%	59.7%	64.0%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
FICO 580-619	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	1.1%	1.5%
FICO 620-659	8.7%	8.8%	8.9%	9.0%	8.2%	7.5%	8.7%	10.6%
FICO 660-699	26.2%	26.2%	26.3%	26.2%	24.9%	23.9%	25.4%	26.8%
FICO 700-739	29.5%	29.5%	29.6%	29.6%	30.2%	31.0%	30.6%	29.1%
FICO >= 740	34.8%	34.8%	34.5%	34.5%	35.8%	36.4%	33.5%	31.1%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%
Wtd Avg FICO	719	719	719	719	720	721	717	713
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	55.2%	54.9%	54.3%	53.7%	52.7%	52.9%	57.7%	67.1%
Intermediate-term, fixed-rate	7.1%	7.2%	7.1%	7.0%	8.2%	11.5%	14.3%	15.9%
Adjustable-rate	5.1%	5.1%	5.3%	5.5%	7.4%	10.3%	13.2%	11.8%
Interest Only adjustable-rate	20.0%	20.2%	20.6%	20.9%	21.1%	19.9%	11.6%	2.8%
Negative Amortization	2.8%	2.8%	2.9%	3.0%	5.2%	5.2%	3.1%	2.3%



Single Family Conv+Gov Book Characteristics Alt-A

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	9.7%	9.7%	9.9%	10.0%	5.3%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	77.8%	77.9%	77.9%	78.0%	78.6%	79.4%	82.4%	84.7%
Second/Vacation Home	5.1%	5.1%	5.1%	5.1%	5.3%	4.8%	3.9%	3.2%
Investor Property	17.1%	17.0%	17.0%	16.9%	16.1%	15.8%	13.7%	12.1%
10-K Unit Type (Sums to 100%)								
1 Unit	90.3%	90.4%	90.4%	90.6%	91.4%	91.0%	90.3%	90.1%
2-4 Units	9.7%	9.6%	9.6%	9.4%	8.6%	9.0%	9.7%	9.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.8%	10.8%	10.9%	10.9%	11.2%	10.7%	9.2%	8.4%
Single Family Homes	89.2%	89.2%	89.1%	89.1%	88.8%	89.3%	90.8%	91.6%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.5%	0.5%
Condo/Coop	10.7%	10.8%	10.9%	10.9%	11.2%	10.7%	9.2%	8.4%
1 Unit	79.4%	79.5%	79.4%	79.5%	80.0%	80.0%	80.6%	81.1%
2-4 Units	9.7%	9.6%	9.6%	9.4%	8.5%	9.0%	9.7%	9.9%
Condo								
Condo	10.6%	10.6%	10.7%	10.8%	11.1%	10.5%	9.1%	8.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	43.7%	43.9%	44.7%	45.4%	47.8%	45.9%	42.6%	38.8%
Cash-Out Refinance	36.5%	36.3%	35.8%	35.3%	33.2%	32.1%	31.0%	31.6%
Other Refinance	19.8%	19.8%	19.5%	19.4%	19.0%	22.1%	26.4%	29.6%
Origination Type (Sums to 100%)								
TPO Broker	27.6%	27.6%	27.6%	27.6%	27.4%	27.2%	31.5%	37.3%
TPO Correspondent	27.6%	27.7%	28.2%	28.5%	25.3%	20.5%	17.9%	17.5%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Retail	44.8%	44.8%	44.2%	43.9%	47.4%	52.3%	50.4%	44.9%
Origination Year (Sums to 100%)								
< 2001	0.8%	0.8%	0.8%	0.9%	1.3%	2.2%	3.4%	4.0%
2001	0.9%	0.9%	1.0%	1.0%	1.6%	2.8%	5.0%	9.5%
2002	4.1%	4.2%	4.3%	4.4%	6.8%	11.6%	20.5%	36.6%
2003	9.2%	9.3%	9.0%	9.2%	13.6%	22.4%	38.3%	49.9%
2004	9.9%	9.9%	10.2%	10.5%	15.8%	26.3%	32.7%	0.0%
2005	18.8%	18.9%	19.2%	19.5%	28.2%	34.8%	0.0%	0.0%
2006	28.3%	28.4%	29.0%	29.6%	32.8%	0.0%	0.0%	0.0%



Single Family Conv+Gov Book Characteristics Alt-A

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	25.7%	25.7%	25.8%	24.9%	0.0%	0.0%	0.0%	0.0%
2008	2.2%	1.9%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$180,048	\$179,912	\$180,135	\$180,264	\$175,977	\$163,495	\$154,730	\$151,123
Loan Original Note Rate	6.37%	6.37%	6.37%	6.37%	6.09%	5.85%	6.09%	6.41%
Seasoning (Sums to 100%)								
Seasoned	5.3%	5.2%	4.3%	3.9%	3.5%	2.6%	3.0%	2.5%
Non-Seasoned	94.7%	94.8%	95.7%	96.1%	96.5%	97.4%	97.0%	97.5%
ACI								
ACI Probability	0.75%	0.75%	0.76%	0.77%	0.69%	0.64%	0.73%	0.80%
Wtd Avg ACI Score	677	677	677	677	683	687	684	683
Credit Premium								
Wtd Avg Credit Premium	-0.04	-0.04	-0.04	-0.03	-0.09	-0.10	-0.10	-0.02
Credit Premium > 1.5	1.6%	1.6%	1.7%	1.7%	1.2%	1.2%	1.4%	2.3%
Prepay Premium								
Prepay Premium	10.2%	10.2%	10.4%	10.5%	10.4%	9.1%	8.6%	8.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.4%	6.4%	6.3%	6.4%	7.6%	9.5%	11.1%	11.0%
DTI Ratio > 20 and <= 30	13.5%	13.4%	13.3%	13.5%	14.9%	16.7%	17.4%	17.7%
DTI Ratio > 30 and <= 40	26.5%	26.5%	26.5%	26.6%	27.3%	26.8%	24.2%	22.7%
DTI Ratio > 40 and <= 50	25.1%	25.0%	24.9%	24.9%	22.7%	19.0%	16.0%	14.7%
DTI Ratio > 50	6.4%	6.4%	6.3%	6.4%	6.5%	7.2%	8.8%	10.2%
DTI Ratio Missing	22.1%	22.2%	22.6%	22.2%	20.9%	20.8%	22.5%	23.7%
Wtd Avg DTI Ratio	36.8%	36.8%	36.8%	36.8%	36.0%	35.1%	34.6%	34.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.4%	6.4%	6.3%	6.4%	7.6%	9.5%	11.1%	11.0%
DTI Ratio > 20 and <= 30	13.5%	13.4%	13.3%	13.5%	14.9%	16.7%	17.4%	17.7%
DTI Ratio > 30 and <= 40	26.5%	26.5%	26.5%	26.6%	27.3%	26.8%	24.2%	22.7%
DTI Ratio > 40 and <= 50	25.1%	25.0%	24.9%	24.9%	22.7%	19.0%	16.0%	14.7%
DTI Ratio > 50	6.4%	6.4%	6.3%	6.4%	6.5%	7.2%	8.8%	10.2%
DTI Ratio Missing	22.1%	22.2%	22.6%	22.2%	20.9%	20.8%	22.5%	23.7%
Wtd Avg DTI Ratio	36.8%	36.8%	36.8%	36.8%	36.0%	35.1%	34.6%	34.9%
Origination Term (Sums to 100%)								
<= 15 Years	7.2%	7.2%	7.1%	7.0%	8.3%	11.5%	14.4%	16.0%



Single Family Conv+Gov Book Characteristics Alt-A

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.2%	1.2%	1.2%	1.2%	1.2%	1.5%	1.8%	2.0%
> 25 Years and <= 30 Years	91.2%	91.1%	91.3%	91.4%	90.3%	86.7%	83.5%	81.9%
> 30 Years	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	64.9%	64.6%	64.1%	63.6%	58.0%	53.1%	57.7%	67.1%
Intermediate-Term Fixed Rate (excl Balloon)	7.1%	7.2%	7.0%	6.9%	8.2%	11.4%	14.2%	15.5%
Adjustable Rate	27.9%	28.1%	28.7%	29.4%	33.7%	35.4%	27.9%	16.9%
Balloon	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.2%	0.5%
Various Product Types								
Second	0.6%	0.6%	0.7%	0.7%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%	0.1%
Hybrid Arm	23.7%	23.9%	24.4%	24.8%	26.2%	23.1%	18.5%	12.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.7%	1.8%	1.9%	2.1%	3.5%	5.3%	5.0%	3.3%
- 5/1 Hybrid Arm	16.9%	17.1%	17.4%	17.7%	18.3%	14.2%	11.4%	7.5%
- 7/1 Hybrid Arm	3.0%	3.0%	3.0%	3.1%	2.9%	2.5%	1.7%	1.2%
- 10/1 Hybrid Arm	2.0%	2.0%	2.0%	2.0%	1.5%	1.2%	0.4%	0.2%
NegAm ARM	2.8%	2.8%	2.9%	3.0%	5.2%	5.2%	3.1%	2.3%
Interest Only	29.8%	29.9%	30.5%	30.9%	26.4%	20.1%	11.7%	2.9%
- Interest Only ARM	20.0%	20.2%	20.6%	20.9%	21.1%	19.9%	11.6%	2.8%
- Interest Only FRM	9.7%	9.7%	9.9%	10.0%	5.3%	0.1%	0.0%	0.0%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	71.6%	71.6%	71.3%	70.9%	68.5%	70.1%	72.8%	71.8%
- Alt-A No Disclosure	2.4%	2.4%	2.5%	2.5%	1.0%	0.3%	0.0%	0.0%
- Alt-A NINA	17.3%	17.5%	17.8%	17.5%	20.7%	25.1%	25.9%	24.4%
- Alt-A SISA	5.2%	5.2%	5.0%	4.9%	2.7%	0.1%	0.0%	0.0%
- Alt-A No Ratio	8.4%	8.5%	8.6%	8.6%	7.4%	7.5%	8.2%	8.8%
- Alt-A Stated Income	38.2%	38.1%	37.4%	37.3%	36.8%	37.1%	38.7%	38.6%



Single Family Conv+Gov Book Characteristics Alt-A

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	16.8%	16.7%	16.8%	16.9%	16.0%	12.3%	8.5%	4.0%
Alt-A Deals (no SFC)	11.5%	11.6%	11.9%	12.2%	15.5%	17.6%	18.7%	24.2%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	72.4%	72.4%	72.1%	71.7%	69.0%	70.5%	73.3%	72.5%
- Select Lender Programs Non-Full Doc	1.5%	1.6%	1.6%	1.6%	1.7%	2.3%	3.3%	3.9%
- Other Low/No Doc	70.8%	70.8%	70.5%	70.0%	67.3%	68.2%	70.0%	68.6%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	12.1%	12.0%	11.9%	11.6%	13.1%	17.6%	21.7%	22.6%
Investor Channel	87.8%	88.0%	88.1%	88.4%	86.8%	82.3%	78.0%	76.9%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%
Subordinate Financing - RDW								
Subordinate Financing - RDW	24.0%	24.1%	24.5%	24.7%	20.9%	11.1%	3.6%	1.9%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.9%	3.9%	4.0%	4.1%	3.9%	2.8%	1.5%	1.2%
- 80/15/05	3.2%	3.2%	3.3%	3.4%	3.2%	2.1%	1.2%	0.6%
- 80/20/00	0.2%	0.2%	0.2%	0.3%	0.3%	0.2%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	16.4%	16.5%	16.7%	16.8%	13.3%	5.8%	0.8%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	28.4%	28.6%	29.1%	29.4%	27.0%	20.7%	16.0%	12.6%
- 75/20/05	0.4%	0.5%	0.5%	0.5%	0.4%	0.3%	0.2%	0.2%
- 75/25/00	0.5%	0.5%	0.5%	0.5%	0.4%	0.2%	0.1%	0.1%
- 80/10/10	6.2%	6.2%	6.3%	6.3%	6.1%	5.0%	3.4%	2.8%
- 80/15/05	4.9%	5.0%	5.1%	5.2%	4.9%	3.6%	2.7%	1.9%
- 80/20/00	11.3%	11.4%	11.7%	12.0%	11.0%	7.6%	5.8%	4.4%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conv+Gov Book Characteristics Alt-A

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	5.0%	5.0%	5.1%	5.0%	4.1%	4.0%	3.7%	3.2%
EA/TPR								
EA/TPR	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.1%	0.1%
- EA I	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%
- EA/TPR II	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
- EA/TPR III	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	10.9%	10.9%	11.0%	11.2%	11.6%	11.5%	11.0%	10.9%
Northeast	18.4%	18.3%	18.1%	17.9%	17.6%	18.5%	19.5%	19.8%
Southeast	25.6%	25.5%	25.3%	25.1%	24.5%	22.5%	20.7%	19.7%
Southwest	14.5%	14.7%	14.9%	15.1%	15.4%	15.2%	14.7%	14.2%
West	30.6%	30.6%	30.6%	30.7%	30.9%	32.4%	34.1%	35.4%
Census Region (Sums to 100%)								
New England	4.7%	4.8%	4.8%	4.8%	4.8%	5.0%	5.1%	5.1%
Middle Atlantic	13.1%	13.0%	12.8%	12.5%	12.2%	12.9%	13.9%	14.2%
East North Central	9.0%	8.9%	9.0%	9.1%	9.5%	9.2%	8.9%	8.9%
East South Central	2.5%	2.5%	2.6%	2.6%	2.6%	2.4%	2.4%	2.3%
South Atlantic	23.3%	23.2%	23.0%	22.8%	22.2%	20.3%	18.6%	17.6%
West North Central	3.3%	3.3%	3.4%	3.4%	3.6%	3.6%	3.5%	3.2%
West South Central	5.2%	5.2%	5.3%	5.4%	5.3%	5.2%	5.2%	5.0%
Mountain	11.6%	11.7%	11.9%	12.0%	12.3%	12.1%	11.1%	10.5%
Pacific	27.0%	27.0%	27.0%	27.1%	27.2%	28.8%	31.1%	32.8%
US Territories	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.3%	0.3%
Top 10 States								
01) CA	21.6%	21.6%	21.5%	21.5%	21.6%	23.1%	25.5%	27.4%
02) FL	10.9%	10.8%	10.7%	10.6%	10.2%	9.2%	8.1%	7.7%
03) NY	6.4%	6.3%	6.2%	6.1%	6.1%	6.8%	7.7%	8.1%
04) NJ	4.4%	4.4%	4.3%	4.2%	4.1%	4.0%	4.2%	4.1%
05) TX	4.0%	4.1%	4.1%	4.1%	4.1%	4.0%	3.9%	3.8%
06) AZ	3.9%	3.9%	3.9%	3.9%	4.0%	3.7%	3.2%	2.9%
07) IL	3.7%	3.7%	3.7%	3.8%	3.9%	3.8%	3.7%	3.8%
08) VA	3.0%	3.0%	3.0%	2.9%	2.9%	2.6%	2.3%	2.1%
09) WA	3.0%	3.0%	3.0%	3.1%	3.1%	3.1%	3.0%	2.8%
10) GA	2.9%	2.9%	2.9%	2.9%	2.9%	2.7%	2.7%	2.6%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	36.5%	36.6%	36.4%	36.7%	37.6%	35.2%	35.0%	36.9%



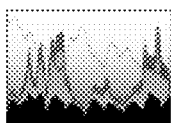
Single Family Conv+Gov Book Characteristics Alt-A

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) LEHMAN BROTHERS HOLDINGS INC	10.3%	10.4%	10.7%	10.9%	11.6%	12.6%	11.7%	8.2%
03) INDYMAC BANCORP INC	8.9%	8.9%	9.0%	8.9%	6.9%	6.2%	7.3%	8.9%
04) WASHINGTON MUTUAL INC	7.6%	7.6%	7.8%	8.0%	8.8%	10.3%	12.3%	12.2%
05) JP MORGAN CHASE & CO	5.2%	5.2%	5.3%	5.4%	5.1%	5.1%	3.2%	2.6%
06) AMTRUST FINANCIAL CORPORATION	3.8%	3.8%	3.8%	3.8%	4.1%	4.3%	3.0%	2.5%
07) WACHOVIA CORPORATION	3.5%	3.5%	2.9%	2.3%	2.0%	1.4%	1.6%	2.0%
08) CITIGROUP INC	2.4%	2.4%	2.3%	2.2%	1.6%	0.9%	1.2%	0.9%
09) SUNTRUST BANKS INC	2.3%	2.3%	2.2%	2.2%	2.1%	0.9%	0.5%	0.5%
10) MORGAN STANLEY & COMPANY INC	2.1%	2.1%	2.2%	2.2%	2.4%	1.8%	0.7%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	36.0%	36.0%	36.5%	36.8%	37.6%	34.1%	32.9%	33.8%
02) INDYMAC BANCORP INC	9.1%	9.1%	9.2%	9.1%	6.9%	6.1%	7.1%	8.6%
03) JP MORGAN CHASE & CO	9.0%	9.1%	9.2%	9.2%	8.8%	8.3%	6.4%	6.2%
04) LEHMAN BROTHERS HOLDINGS INC	9.0%	9.1%	9.3%	9.5%	10.0%	10.7%	8.5%	3.8%
05) WASHINGTON MUTUAL INC	7.8%	7.8%	7.9%	8.0%	8.8%	10.6%	13.6%	15.0%
06) WELLS FARGO & COMPANY	6.3%	6.3%	5.9%	5.9%	7.1%	9.0%	7.7%	5.8%
07) CITIGROUP INC	3.9%	3.8%	3.8%	3.8%	3.9%	4.5%	6.2%	7.2%
08) WACHOVIA CORPORATION	2.5%	2.5%	1.9%	1.4%	0.6%	0.5%	0.3%	0.1%
09) NATIONAL CITY CORPORATION	2.3%	2.3%	2.4%	2.4%	2.6%	2.5%	1.0%	0.9%
10) SUNTRUST BANKS INC	2.1%	2.1%	2.0%	2.0%	1.9%	0.9%	0.5%	0.5%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	61.3%							
Credit Enhancement	38.7%							
- Primary MI Only	8.7%							
- Pool Policy Only	26.2%							
- Pool Policy and Primary MI	3.2%							
- Full Recourse	0.4%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	0.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	79.8%							
Interest Only with Credit Enhancement	57.4%							
Alt-A with Credit Enhancement	38.7%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-3.71	-3.74	-4.05	-4.42	-1.01	3.29	6.02	6.20



Single Family Conv+Gov Book Characteristics Alt-A

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	46.69	46.67	46.98	47.09	40.63	37.25	35.20	34.44
Wtd Avg Charged Fee	42.98	42.93	42.93	42.67	39.62	40.54	41.23	40.64
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	4.92%	3.79%	2.93%	2.12%	0.92%	1.10%	1.10%	1.07%
- SDQ Rate for Loans with CE	9.44%							
- SDQ Rate for Loans without CE	2.41%							
SDQ Rate Excl. Katrina Loans	4.92%	3.79%	2.93%	2.11%	0.89%	0.95%	1.10%	1.07%
SDQ Rate for Katrina Loans	4.29%	3.44%	3.64%	3.77%	4.99%	17.01%	1.09%	0.60%
Serious Delinquent Loans								
SDQ Loan Count	85,546	67,337	52,484	38,475	13,536	12,741	10,861	9,747
SDQ Count for Loans with CE	58,601							
SDQ Count for Loans without CE	26,945							
SDQ Volume (\$M)								
SDQ Volume	\$18,882.9	\$14,762.4	\$11,211.9	\$7,868.1	\$2,035.2	\$1,589.3	\$1,372.8	\$1,260.7
SDQ Volume for Loans with CE	\$13,177.8							
SDQ Volume for Loans without CE	\$5,705.1							



Single Family Conv+Gov Book Characteristics Subprime

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	57,856	52,314	52,139	54,450	36,655	20,634	34,709	59,872
Book Volume (\$B)	\$8.7	\$8.0	\$8.0	\$8.3	\$4.8	\$2.3	\$4.3	\$8.0
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	11.0%	9.1%	9.0%	9.1%	9.5%	7.7%	7.1%	6.7%
OLTV 60.01% - 70.00%	12.7%	11.4%	11.2%	11.2%	11.1%	10.7%	10.4%	10.6%
OLTV 70.01% - 75.00%	10.3%	9.5%	9.4%	9.4%	9.4%	11.3%	10.9%	11.1%
OLTV 75.01% - 80.00%	34.1%	35.2%	35.8%	35.6%	34.6%	30.4%	31.5%	32.6%
OLTV 80.01% - 90.00%	25.1%	26.9%	26.7%	26.7%	27.1%	32.1%	32.0%	31.8%
OLTV 90.01% - 95.00%	4.8%	5.5%	5.3%	5.4%	4.0%	5.4%	5.7%	5.4%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%
OLTV 97.01% - 100.00%	2.0%	2.3%	2.5%	2.5%	4.2%	2.2%	2.2%	1.7%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	77.1%	78.3%	78.4%	78.4%	78.4%	79.2%	79.4%	79.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	10.7%	8.8%	8.7%	8.8%	9.1%	7.7%	7.1%	6.7%
Comb LTV 60.01% - 70.00%	12.2%	10.9%	10.6%	10.6%	10.2%	10.7%	10.4%	10.6%
Comb LTV 70.01% - 75.00%	9.8%	9.0%	8.9%	8.9%	8.6%	11.2%	10.9%	11.1%
Comb LTV 75.01% - 80.00%	20.5%	19.7%	19.6%	19.6%	18.5%	27.2%	31.3%	32.3%
Comb LTV 80.01% - 90.00%	24.9%	26.5%	26.2%	26.3%	27.4%	31.9%	31.9%	31.8%
Comb LTV 90.01% - 95.00%	7.3%	8.3%	8.3%	8.3%	6.5%	5.7%	5.8%	5.5%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.4%	0.2%	0.2%	0.1%
Comb LTV 97.01% - 100.00%	14.5%	16.5%	17.4%	17.3%	19.2%	5.4%	2.4%	2.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	80.2%	81.8%	82.0%	82.0%	82.1%	79.9%	79.5%	79.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	10.7%	8.8%	8.7%	8.8%	9.1%	7.7%	7.1%	6.7%
Comb LTV 60.01% - 70.00%	12.2%	10.9%	10.6%	10.6%	10.2%	10.7%	10.4%	10.6%
Comb LTV 70.01% - 75.00%	9.8%	9.0%	8.9%	8.9%	8.6%	11.2%	10.9%	11.1%
Comb LTV 75.01% - 80.00%	20.5%	19.7%	19.6%	19.6%	18.5%	27.2%	31.3%	32.3%
Comb LTV 80.01% - 90.00%	24.9%	26.5%	26.2%	26.3%	27.4%	31.9%	31.9%	31.8%
Comb LTV 90.01% - 95.00%	7.3%	8.3%	8.3%	8.3%	6.5%	5.7%	5.8%	5.5%



Single Family Conv+Gov Book Characteristics Subprime

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.4%	0.2%	0.2%	0.1%
Comb LTV 97.01% - 100.00%	14.5%	16.5%	17.4%	17.3%	19.2%	5.4%	2.4%	2.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	80.2%	81.8%	82.0%	82.0%	82.1%	79.8%	79.5%	79.5%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	14.0%	15.3%	17.2%	17.5%	30.7%	50.8%	39.5%	16.7%
MTMLTV 60.01% - 70.00%	10.1%	10.9%	12.0%	11.8%	15.3%	19.4%	24.7%	26.2%
MTMLTV 70.01% - 75.00%	8.0%	8.5%	9.4%	9.4%	10.3%	10.3%	12.3%	18.9%
MTMLTV 75.01% - 80.00%	11.1%	12.6%	15.1%	15.0%	15.2%	10.3%	10.7%	17.1%
MTMLTV 80.01% - 90.00%	22.8%	24.2%	26.9%	29.0%	19.7%	7.9%	10.5%	17.7%
MTMLTV 90.01% - 95.00%	8.9%	9.6%	9.1%	8.9%	4.2%	1.0%	1.7%	2.5%
MTMLTV 95.01% - 97.00%	3.0%	3.1%	2.7%	2.6%	1.1%	0.1%	0.3%	0.5%
MTMLTV 97.01% - 100.00%	3.7%	3.8%	2.7%	2.5%	2.0%	0.2%	0.3%	0.4%
MTMLTV > 100.00%	18.5%	12.0%	5.0%	3.2%	1.6%	0.0%	0.2%	0.1%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	83.2%	79.7%	76.2%	75.5%	68.2%	58.8%	63.8%	70.6%
Credit Score (Sums to 100%)								
FICO < 550	9.5%	9.8%	9.9%	10.1%	11.0%	14.1%	13.6%	14.3%
FICO 550-579	12.1%	12.2%	12.3%	12.4%	11.6%	16.3%	16.4%	16.5%
FICO 580-619	26.1%	26.4%	26.4%	26.4%	24.7%	28.5%	28.2%	28.0%
FICO 620-659	27.8%	28.0%	27.6%	27.4%	24.5%	23.4%	23.8%	23.5%
FICO 660-699	14.5%	14.4%	14.4%	14.3%	15.1%	11.2%	11.5%	11.4%
FICO 700-739	5.8%	5.5%	5.6%	5.6%	7.3%	4.2%	4.2%	4.1%
FICO >= 740	3.5%	3.0%	3.1%	3.1%	4.4%	2.2%	2.2%	2.0%
FICO Missing	0.6%	0.7%	0.8%	0.8%	1.4%	0.1%	0.1%	0.1%
Wtd Avg FICO	623	622	622	621	625	610	611	610
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	63.8%	61.7%	52.8%	49.2%	53.5%	51.3%	44.5%	40.7%
Intermediate-term, fixed-rate	4.5%	3.5%	3.1%	3.1%	4.3%	7.1%	5.8%	4.9%
Adjustable-rate	25.8%	28.3%	37.2%	41.0%	38.5%	40.7%	49.6%	54.4%
Interest Only adjustable-rate	1.6%	1.8%	3.9%	4.1%	0.4%	0.9%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%



Single Family Conv+Gov Book Characteristics Subprime

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	4.3%	4.8%	2.9%	2.7%	3.2%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	96.5%	96.4%	96.4%	96.4%	95.0%	95.1%	95.4%	96.0%
Second/Vacation Home	0.9%	0.9%	0.9%	0.9%	0.9%	0.6%	0.6%	0.5%
Investor Property	2.5%	2.7%	2.7%	2.7%	4.1%	4.3%	4.0%	3.5%
10-K Unit Type (Sums to 100%)								
1 Unit	94.2%	94.2%	94.4%	94.4%	94.8%	95.1%	95.0%	94.9%
2-4 Units	5.8%	5.8%	5.6%	5.6%	5.2%	4.9%	5.0%	5.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	4.6%	4.9%	4.9%	4.8%	5.2%	4.0%	4.6%	5.4%
Single Family Homes	95.4%	95.1%	95.1%	95.2%	94.8%	96.0%	95.4%	94.6%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.3%	0.3%	0.3%	0.3%	0.6%	1.7%	1.2%	0.8%
Condo/Coop	4.6%	4.9%	4.9%	4.8%	5.2%	3.9%	4.6%	5.4%
1 Unit	89.3%	89.0%	89.2%	89.3%	89.0%	89.5%	89.2%	88.7%
2-4 Units	5.8%	5.8%	5.6%	5.6%	5.2%	4.9%	5.0%	5.1%
Condo								
Condo	4.6%	4.9%	4.9%	4.8%	5.2%	4.0%	4.6%	5.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	26.4%	29.3%	30.3%	30.4%	33.2%	25.8%	26.1%	27.2%
Cash-Out Refinance	64.6%	61.2%	60.4%	60.4%	57.5%	63.5%	64.0%	64.0%
Other Refinance	9.0%	9.5%	9.3%	9.2%	9.3%	10.7%	9.9%	8.9%
Origination Type (Sums to 100%)								
TPO Broker	56.4%	58.6%	58.0%	58.1%	43.8%	26.6%	21.7%	20.3%
TPO Correspondent	7.1%	8.1%	8.5%	8.5%	9.5%	13.5%	15.0%	15.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	36.4%	33.3%	33.5%	33.4%	46.7%	59.9%	63.3%	64.0%
Origination Year (Sums to 100%)								
< 2001	0.4%	0.4%	0.4%	0.5%	1.0%	3.0%	2.5%	2.4%
2001	2.0%	2.3%	2.4%	2.4%	5.7%	16.4%	14.9%	15.5%
2002	3.8%	4.3%	4.6%	4.7%	10.9%	33.3%	36.1%	38.7%
2003	5.9%	6.6%	6.9%	7.0%	16.3%	42.3%	46.6%	43.4%
2004	2.2%	2.4%	2.6%	2.5%	5.3%	0.0%	0.0%	0.0%
2005	2.5%	2.8%	2.9%	3.0%	6.3%	5.0%	0.0%	0.0%
2006	22.2%	24.5%	26.0%	26.2%	54.5%	0.0%	0.0%	0.0%



Single Family Conv+Gov Book Characteristics Subprime

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	56.0%	52.0%	54.1%	53.8%	0.0%	0.0%	0.0%	0.0%
2008	5.0%	4.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$154,465	\$156,907	\$156,286	\$156,080	\$133,057	\$114,872	\$126,117	\$135,506
Loan Original Note Rate	8.14%	8.11%	8.06%	8.08%	7.74%	7.85%	7.75%	7.77%
Seasoning (Sums to 100%)								
Seasoned	10.6%	6.8%	7.1%	7.1%	15.0%	0.5%	0.3%	0.3%
Non-Seasoned	89.4%	93.2%	92.9%	92.9%	85.0%	99.5%	99.7%	99.7%
ACI								
ACI Probability	3.09%	3.09%	3.09%	3.11%	3.21%	3.34%	3.29%	3.26%
Wtd Avg ACI Score	625	625	626	625	624	621	620	619
Credit Premium								
Wtd Avg Credit Premium	0.98	0.99	0.98	0.98	1.00	0.90	0.76	0.70
Credit Premium > 1.5	30.4%	30.5%	30.4%	30.6%	31.4%	28.6%	24.0%	22.2%
Prepay Premium								
Prepay Premium	69.9%	72.6%	73.3%	72.9%	68.1%	74.0%	78.0%	78.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.1%	3.9%	3.8%	3.8%	4.5%	6.7%	6.4%	5.6%
DTI Ratio > 20 and <= 30	11.7%	11.6%	11.6%	11.6%	13.2%	17.2%	17.1%	16.4%
DTI Ratio > 30 and <= 40	26.4%	26.3%	26.4%	26.5%	27.6%	28.3%	28.2%	28.4%
DTI Ratio > 40 and <= 50	44.1%	44.2%	44.2%	44.1%	39.6%	28.6%	26.9%	27.8%
DTI Ratio > 50	10.9%	11.2%	11.1%	11.1%	10.5%	6.4%	7.4%	8.1%
DTI Ratio Missing	2.9%	3.0%	2.9%	2.9%	4.7%	12.8%	14.1%	13.7%
Wtd Avg DTI Ratio	40.1%	40.2%	40.2%	40.2%	39.4%	36.6%	36.8%	37.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.1%	3.9%	3.8%	3.8%	4.5%	6.7%	6.4%	5.6%
DTI Ratio > 20 and <= 30	11.7%	11.6%	11.6%	11.6%	13.2%	17.2%	17.1%	16.4%
DTI Ratio > 30 and <= 40	26.4%	26.3%	26.4%	26.5%	27.6%	28.3%	28.2%	28.4%
DTI Ratio > 40 and <= 50	44.1%	44.2%	44.2%	44.1%	39.6%	28.6%	26.9%	27.8%
DTI Ratio > 50	10.9%	11.2%	11.1%	11.1%	10.5%	6.4%	7.4%	8.1%
DTI Ratio Missing	2.9%	3.0%	2.9%	2.9%	4.7%	12.8%	14.1%	13.7%
Wtd Avg DTI Ratio	40.1%	40.2%	40.2%	40.2%	39.4%	36.6%	36.8%	37.4%
Origination Term (Sums to 100%)								
<= 15 Years	4.5%	3.6%	3.2%	3.2%	4.5%	7.1%	5.8%	4.9%



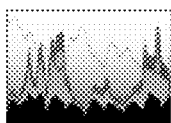
Single Family Conv+Gov Book Characteristics Subprime

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	2.2%	1.0%	1.0%	1.0%	1.2%	1.0%	0.8%	0.7%
> 25 Years and <= 30 Years	91.6%	93.6%	93.9%	93.8%	94.3%	91.9%	93.3%	94.4%
> 30 Years	1.6%	1.8%	1.9%	2.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	58.8%	56.9%	46.5%	44.0%	53.8%	51.2%	44.4%	40.6%
Intermediate-Term Fixed Rate (excl Balloon)	2.8%	2.1%	2.2%	2.2%	3.5%	5.4%	4.3%	3.6%
Adjustable Rate	27.4%	30.1%	41.1%	45.1%	38.9%	41.7%	49.7%	54.5%
Balloon	11.0%	10.8%	10.2%	8.7%	3.8%	1.8%	1.5%	1.4%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.6%	1.8%	1.9%	2.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	24.7%	27.6%	38.9%	42.7%	32.2%	10.7%	11.1%	12.0%
- 2/28 Hybrid Arm	10.3%	12.2%	15.2%	16.9%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	6.9%	8.2%	16.2%	18.2%	30.9%	10.5%	10.9%	11.8%
- 5/1 Hybrid Arm	7.2%	6.9%	7.2%	7.3%	1.3%	0.1%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.3%	0.4%	0.4%	0.3%	0.1%	0.2%	0.2%	0.1%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Interest Only	5.9%	6.6%	6.8%	6.7%	3.7%	0.9%	0.0%	0.0%
- Interest Only ARM	1.6%	1.8%	3.9%	4.1%	0.4%	0.9%	0.0%	0.0%
- Interest Only FRM	4.3%	4.8%	2.9%	2.7%	3.2%	0.0%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conv+Gov Book Characteristics Subprime

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	21.3%	22.8%	23.3%	23.0%	18.9%	7.5%	7.7%	8.2%
- Select Lender Programs Non-Full Doc	0.9%	1.0%	1.0%	0.9%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	20.4%	21.8%	22.3%	22.2%	18.9%	7.5%	7.7%	8.2%
Subprime Deals								
Subprime	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Pre 12/2005 (A-Minus Deals)	9.9%	11.2%	11.8%	11.9%	28.2%	95.0%	100.0%	100.0%
- Post 12/2005	90.1%	88.8%	88.2%	88.1%	71.8%	5.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	0.3%	0.4%
Investor Channel	9.8%	11.1%	11.7%	11.9%	28.1%	94.7%	99.7%	99.6%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	90.1%	88.8%	88.2%	88.1%	71.8%	5.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	17.1%	18.9%	19.8%	19.6%	20.0%	3.2%	0.0%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	17.0%	18.9%	19.7%	19.6%	20.0%	3.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	18.1%	20.0%	20.8%	20.6%	21.3%	7.1%	7.1%	8.1%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.5%	0.0%	0.1%	0.1%
- 75/25/00	0.3%	0.4%	0.4%	0.4%	0.3%	0.2%	0.1%	0.1%
- 80/10/10	0.8%	0.8%	0.9%	0.9%	0.9%	0.3%	0.3%	0.4%
- 80/15/05	2.0%	2.2%	2.3%	2.2%	1.7%	0.4%	0.5%	0.6%
- 80/20/00	12.7%	14.5%	15.2%	15.1%	15.7%	5.7%	5.7%	6.5%
- 90/05/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%



Single Family Conv+Gov Book Characteristics Subprime

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	1.5%	1.3%	1.3%	1.3%	1.8%	0.2%	0.2%	0.2%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	14.8%	14.8%	14.9%	15.0%	17.0%	15.8%	13.1%	11.2%
Northeast	19.3%	17.9%	17.6%	17.6%	16.3%	13.4%	13.2%	14.1%
Southeast	29.2%	29.9%	30.2%	30.3%	30.2%	22.6%	20.1%	17.8%
Southwest	17.6%	17.5%	17.5%	17.4%	18.4%	22.6%	19.3%	15.5%
West	19.2%	19.9%	19.9%	19.7%	18.1%	25.7%	34.3%	41.4%
Census Region (Sums to 100%)								
New England	5.2%	5.0%	4.9%	5.0%	4.5%	4.4%	4.6%	5.5%
Middle Atlantic	13.7%	12.5%	12.3%	12.3%	11.4%	8.7%	8.3%	8.4%
East North Central	12.7%	12.7%	12.7%	12.8%	14.7%	14.2%	11.6%	9.8%
East South Central	4.0%	4.1%	4.2%	4.2%	5.2%	5.5%	4.1%	3.1%
South Atlantic	25.5%	26.2%	26.4%	26.4%	25.5%	17.3%	16.3%	14.9%
West North Central	4.2%	4.3%	4.3%	4.4%	5.1%	3.8%	3.4%	3.2%
West South Central	8.5%	8.1%	8.0%	7.9%	9.0%	12.6%	9.3%	6.9%
Mountain	8.8%	9.1%	9.1%	9.1%	8.0%	9.7%	10.2%	9.1%
Pacific	17.3%	18.0%	18.0%	17.8%	16.6%	23.6%	32.0%	39.1%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) FL	13.3%	14.0%	14.1%	13.9%	12.6%	7.3%	7.7%	6.9%
02) CA	11.6%	12.2%	12.3%	12.1%	11.3%	16.6%	24.5%	32.5%
03) NY	7.2%	6.6%	6.4%	6.4%	6.3%	4.0%	3.9%	4.3%
04) TX	6.0%	5.7%	5.7%	5.7%	6.6%	9.2%	6.9%	5.1%
05) IL	5.2%	5.2%	5.1%	5.2%	4.6%	2.9%	2.7%	2.5%
06) NJ	3.4%	3.1%	3.1%	3.1%	2.2%	1.7%	2.0%	2.1%
07) MD	3.3%	3.1%	3.1%	3.1%	2.5%	0.9%	1.0%	1.3%
08) AZ	3.1%	3.2%	3.3%	3.2%	2.4%	1.5%	2.0%	1.9%
09) PA	3.1%	2.8%	2.8%	2.7%	2.9%	3.0%	2.5%	2.0%
10) WA	3.1%	3.1%	3.1%	3.1%	2.7%	4.0%	4.4%	3.8%
Top 10 Sellers								
01) JP MORGAN CHASE & CO	43.1%	39.5%	36.8%	36.7%	38.2%	0.0%	0.0%	0.0%



Single Family Conv+Gov Book Characteristics Subprime

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) MERRILL LYNCH & CO INC	20.3%	23.1%	24.2%	24.4%	25.7%	0.0%	0.0%	0.0%
03) BANK OF AMERICA CORPORATION	15.1%	17.1%	18.0%	18.3%	21.1%	71.4%	72.2%	72.6%
04) H & R BLOCK INC	5.8%	6.5%	6.8%	6.8%	6.2%	9.4%	10.9%	10.3%
05) LEHMAN BROTHERS HOLDINGS INC	4.5%	5.0%	5.3%	5.2%	0.0%	0.0%	0.0%	0.0%
06) WELLS FARGO & COMPANY	3.8%	4.4%	4.4%	4.0%	0.0%	0.0%	0.0%	0.0%
07) HSBC HOLDINGS PLC	3.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
08) NEW CENTURY FINANCIAL CORPORATION	1.6%	1.9%	2.0%	2.0%	4.4%	5.0%	0.0%	0.0%
09) WASHINGTON MUTUAL INC	1.3%	1.4%	1.5%	1.5%	3.4%	11.6%	15.0%	15.5%
10) FORTRESS INVESTMENT GROUP LLC	0.9%	1.0%	1.1%	1.1%	1.0%	2.6%	1.9%	1.6%
Top 10 Servicers								
01) JP MORGAN CHASE & CO	47.6%	44.5%	42.1%	41.9%	38.2%	0.0%	0.0%	0.0%
02) MERRILL LYNCH & CO INC	20.3%	23.1%	24.2%	24.4%	25.7%	0.0%	0.0%	0.0%
03) BANK OF AMERICA CORPORATION	11.5%	13.0%	13.7%	14.0%	18.1%	62.0%	63.2%	62.9%
04) MORGAN STANLEY & COMPANY INC	6.1%	6.9%	7.2%	7.1%	0.6%	0.8%	0.0%	0.0%
05) WELLS FARGO & COMPANY	3.8%	4.4%	4.4%	4.0%	0.0%	0.0%	0.0%	0.0%
06) HSBC HOLDINGS PLC	3.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
07) GREEN TREE SERVICING LLC	2.8%	2.6%	2.6%	2.5%	4.4%	3.9%	2.1%	1.1%
08) GOLDMAN SACHS GROUP INC (THE)	1.6%	1.9%	2.0%	1.9%	3.3%	2.8%	0.0%	0.0%
09) WASHINGTON MUTUAL INC	1.3%	1.4%	1.5%	1.5%	3.4%	11.6%	15.0%	15.5%
10) CREDIT SUISSE GROUP	1.1%	1.2%	1.3%	1.3%	3.1%	9.4%	9.0%	9.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	36.9%							
Credit Enhancement	63.1%							
- Primary MI Only	34.7%							
- Pool Policy Only	4.0%							
- Pool Policy and Primary MI	20.9%							
- Full Recourse	0.1%							
- Shared Arrangement	3.3%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%							
Interest Only with Credit Enhancement	47.3%							
Alt-A with Credit Enhancement								
Economic Fees and Gap								
Wtd Avg Economic Gap	37.13	33.22	32.92	32.98	9.00	14.87	22.55	22.29



Single Family Conv+Gov Book Characteristics Subprime

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	146.25	141.48	135.92	135.97	90.10	62.60	53.41	55.69
Wtd Avg Charged Fee	183.38	174.70	168.85	168.95	99.10	77.47	75.96	77.98
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	10.46%	9.08%	7.42%	5.76%	4.72%	11.85%	8.94%	5.18%
- SDQ Rate for Loans with CE	12.26%							
- SDQ Rate for Loans without CE	7.08%							
SDQ Rate Excl. Katrina Loans	10.41%	9.00%	7.32%	5.64%	4.47%	11.05%	8.91%	5.15%
SDQ Rate for Katrina Loans	22.07%	22.67%	23.70%	24.85%	26.17%	38.18%	10.26%	7.31%
Serious Delinquent Loans								
SDQ Loan Count	6,049	4,746	3,861	3,130	1,720	2,372	2,943	2,995
SDQ Count for Loans with CE	4,627							
SDQ Count for Loans without CE	1,422							
SDQ Volume (\$M)								
SDQ Volume	\$1,057.9	\$808.2	\$626.5	\$443.1	\$170.3	\$237.7	\$310.6	\$317.0
SDQ Volume for Loans with CE	\$753.5							
SDQ Volume for Loans without CE	\$304.4							



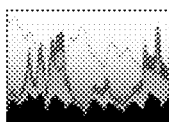
Single Family Conv+Gov Book Characteristics Government

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	53,485	54,195	56,571	59,943	75,642	97,211	129,698	172,873
Book Volume (\$B)	\$3.9	\$3.5	\$3.5	\$3.4	\$3.8	\$4.8	\$6.3	\$8.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Wtd Avg OLTV								70.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	10.8%	12.3%	13.3%	14.1%	16.9%	19.6%	24.0%	32.4%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	89.2%	87.7%	86.7%	85.9%	83.1%	80.4%	76.0%	67.6%
Wtd Avg Comb LTV	95.7%	91.1%	91.4%	91.6%	90.2%	90.9%	92.1%	90.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	10.8%	12.3%	13.3%	14.1%	16.9%	19.6%	24.0%	32.4%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



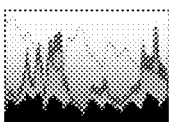
Single Family Conv+Gov Book Characteristics Government

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	89.2%	87.7%	86.7%	85.9%	83.0%	80.4%	76.0%	67.5%
Wtd Avg Comb LTV	99.2%	98.4%	98.4%	98.8%	97.9%	98.5%	97.3%	95.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	25.5%	30.1%	32.9%	33.1%	34.5%	32.5%	26.8%	22.3%
MTMLTV 60.01% - 70.00%	11.2%	13.0%	13.9%	13.9%	14.4%	14.3%	13.6%	15.9%
MTMLTV 70.01% - 75.00%	5.3%	5.9%	6.2%	6.2%	7.4%	8.0%	8.2%	8.8%
MTMLTV 75.01% - 80.00%	5.4%	5.9%	6.3%	6.1%	6.9%	7.4%	8.4%	9.3%
MTMLTV 80.01% - 90.00%	11.9%	12.0%	11.8%	11.8%	12.9%	14.3%	14.8%	14.9%
MTMLTV 90.01% - 95.00%	7.3%	6.3%	6.3%	6.1%	5.3%	5.2%	6.1%	5.7%
MTMLTV 95.01% - 97.00%	3.8%	3.4%	3.3%	2.8%	2.0%	1.6%	2.0%	1.8%
MTMLTV 97.01% - 100.00%	8.3%	6.1%	4.5%	4.1%	2.4%	1.6%	2.2%	1.8%
MTMLTV > 100.00%	13.9%	8.6%	5.3%	6.0%	2.0%	0.8%	1.3%	0.8%
MTMLTV Missing	7.5%	8.7%	9.5%	9.9%	12.2%	14.4%	16.5%	18.8%
Wtd Avg MTMLTV	75.9%	71.1%	68.1%	67.7%	64.6%	64.9%	68.6%	69.9%
Credit Score (Sums to 100%)								
FICO < 550	16.0%	15.6%	15.0%	14.5%	15.1%	17.2%	18.6%	17.8%
FICO 550-579	10.2%	9.8%	9.3%	9.2%	9.1%	9.6%	10.5%	11.0%
FICO 580-619	16.3%	16.3%	16.3%	16.1%	15.7%	15.6%	15.9%	16.5%
FICO 620-659	18.6%	18.7%	18.9%	18.9%	18.6%	17.6%	16.8%	16.5%
FICO 660-699	14.0%	13.8%	13.9%	14.0%	13.6%	12.5%	11.4%	10.9%
FICO 700-739	9.8%	9.8%	9.9%	10.0%	9.5%	8.8%	8.0%	7.4%
FICO >= 740	9.6%	9.7%	9.7%	9.7%	9.0%	7.8%	6.7%	5.8%
FICO Missing	5.5%	6.4%	6.9%	7.5%	9.4%	10.9%	12.2%	14.0%
Wtd Avg FICO	630	631	633	634	631	624	619	617
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conv+Gov Book Characteristics Government

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	99.4%	99.3%	99.2%	99.2%	99.2%	99.1%	99.1%	99.1%
Second/Vacation Home	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Investor Property	0.5%	0.6%	0.6%	0.6%	0.7%	0.7%	0.7%	0.7%
10-K Unit Type (Sums to 100%)								
1 Unit	93.7%	95.7%	96.4%	96.9%	97.1%	96.9%	96.8%	96.8%
2-4 Units	6.3%	4.3%	3.6%	3.1%	2.9%	3.1%	3.2%	3.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	7.9%	8.6%	8.9%	7.7%	2.7%	0.5%	0.2%	0.3%
Single Family Homes	92.1%	91.4%	91.1%	92.3%	97.3%	99.5%	99.8%	99.7%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	2.0%	1.9%	1.7%	1.6%	1.0%	0.5%	0.3%	0.2%
Condo/Coop	7.6%	8.2%	8.5%	7.4%	2.6%	0.5%	0.2%	0.3%
1 Unit	84.3%	85.7%	86.3%	88.2%	93.6%	95.9%	96.3%	96.4%
2-4 Units	6.1%	4.1%	3.4%	2.9%	2.9%	3.1%	3.2%	3.2%
Condo								
Condo	7.9%	8.6%	8.9%	7.7%	2.7%	0.5%	0.2%	0.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	71.7%	73.6%	75.2%	76.3%	75.7%	74.9%	75.5%	79.4%
Cash-Out Refinance	12.3%	8.7%	6.3%	4.6%	3.5%	2.5%	2.3%	2.1%
Other Refinance	16.0%	17.7%	18.5%	19.1%	20.8%	22.7%	22.2%	18.5%
Origination Type (Sums to 100%)								
TPO Broker	7.0%	7.8%	8.2%	8.4%	9.2%	9.5%	11.8%	12.5%
TPO Correspondent	16.1%	18.0%	19.2%	19.6%	19.7%	20.5%	23.0%	25.8%
Undesignated	1.6%	2.0%	2.3%	2.7%	4.4%	5.9%	7.1%	8.5%
Retail	75.3%	72.2%	70.3%	69.2%	66.7%	64.1%	58.1%	53.3%
Origination Year (Sums to 100%)								
< 2001	33.9%	38.8%	41.8%	44.0%	50.2%	54.6%	60.8%	74.5%
2001	4.0%	4.6%	4.9%	5.2%	5.7%	6.5%	6.6%	6.3%
2002	5.4%	6.1%	6.6%	6.9%	8.1%	9.3%	10.1%	9.2%
2003	8.5%	9.7%	10.4%	10.9%	12.4%	13.4%	14.6%	10.0%
2004	7.0%	8.1%	8.6%	9.1%	10.2%	10.5%	7.9%	0.0%
2005	6.1%	7.0%	7.6%	7.9%	8.0%	5.7%	0.0%	0.0%
2006	5.7%	6.4%	6.9%	7.1%	5.3%	0.0%	0.0%	0.0%
2007	9.1%	10.1%	10.3%	8.8%	0.0%	0.0%	0.0%	0.0%



Single Family Conv+Gov Book Characteristics

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	20.2%	9.4%	2.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$86,373	\$79,954	\$76,255	\$73,046	\$66,606	\$64,064	\$62,452	\$60,255
Loan Original Note Rate	6.79%	6.80%	6.83%	6.85%	6.91%	6.99%	7.14%	7.47%
Seasoning (Sums to 100%)								
Seasoned	23.7%	27.0%	29.0%	29.9%	32.8%	36.3%	38.4%	40.1%
Non-Seasoned	76.3%	73.0%	71.0%	70.1%	67.2%	63.7%	61.6%	59.9%
ACI								
ACI Probability								
Wtd Avg ACI Score								
Credit Premium								
Wtd Avg Credit Premium							-0.69	
Credit Premium > 1.5							0.0%	
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.9%	4.2%	4.4%	4.5%	4.5%	4.4%	4.2%	3.9%
DTI Ratio > 20 and <= 30	13.4%	14.0%	14.2%	14.3%	13.9%	13.0%	12.0%	11.1%
DTI Ratio > 30 and <= 40	26.8%	26.9%	26.4%	26.0%	23.9%	22.4%	21.1%	20.6%
DTI Ratio > 40 and <= 50	25.2%	21.8%	20.2%	19.1%	16.9%	15.5%	14.4%	13.5%
DTI Ratio > 50	9.2%	8.5%	8.4%	7.9%	7.3%	6.9%	6.7%	5.9%
DTI Ratio Missing	21.6%	24.7%	26.5%	28.3%	33.5%	38.0%	41.6%	45.0%
Wtd Avg DTI Ratio	38.4%	37.8%	37.5%	37.3%	37.1%	37.1%	37.2%	37.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.9%	4.2%	4.4%	4.5%	4.5%	4.4%	4.2%	3.9%
DTI Ratio > 20 and <= 30	13.4%	14.0%	14.2%	14.3%	13.9%	13.0%	12.0%	11.1%
DTI Ratio > 30 and <= 40	26.8%	26.9%	26.4%	26.0%	23.9%	22.4%	21.1%	20.6%
DTI Ratio > 40 and <= 50	25.2%	21.8%	20.2%	19.1%	16.9%	15.5%	14.4%	13.5%
DTI Ratio > 50	9.2%	8.5%	8.4%	7.9%	7.3%	6.9%	6.7%	5.9%
DTI Ratio Missing	21.6%	24.7%	26.5%	28.3%	33.5%	38.0%	41.6%	45.0%
Wtd Avg DTI Ratio	38.4%	37.8%	37.5%	37.3%	37.1%	37.1%	37.2%	37.1%
Origination Term (Sums to 100%)								
<= 15 Years	3.6%	3.8%	3.9%	3.9%	3.9%	3.7%	3.3%	2.5%
> 15 Years amd <= 25 Years	1.8%	2.0%	2.2%	2.2%	2.1%	2.1%	1.9%	2.2%



Single Family Conv+Gov Book Characteristics Government

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	94.6%	94.1%	93.9%	93.9%	94.0%	94.2%	94.8%	95.3%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.8%	0.9%	0.8%	0.8%	0.9%	0.2%	0.1%	0.1%
- Alt-A Low/No Doc	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%
Alt-A Full Doc (by SFC)	0.5%	0.5%	0.6%	0.6%	0.6%	0.0%	0.0%	0.0%



Single Family Conv+Gov Book Characteristics Government

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	72.8%	68.9%	66.6%	65.2%	60.6%	58.5%	57.9%	50.3%
Investor Channel	6.9%	7.8%	8.3%	8.2%	8.8%	8.3%	5.1%	3.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	20.3%	23.3%	25.1%	26.6%	30.6%	33.2%	37.0%	46.7%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.0%



Single Family Conv+Gov Book Characteristics Government

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	19.3%	20.7%	21.1%	21.7%	21.0%	20.0%	19.0%	17.4%
Northeast	17.9%	13.7%	12.3%	11.0%	10.6%	10.5%	10.5%	10.8%
Southeast	23.6%	24.9%	25.4%	25.9%	27.0%	27.1%	26.3%	26.7%
Southwest	25.6%	27.4%	28.2%	28.6%	27.8%	27.6%	26.5%	24.2%
West	13.6%	13.3%	13.0%	12.9%	13.6%	14.9%	17.7%	20.8%
Census Region (Sums to 100%)								
New England	2.0%	2.0%	1.9%	1.8%	1.7%	1.7%	1.8%	2.0%
Middle Atlantic	14.3%	10.0%	8.7%	7.4%	7.3%	7.4%	7.9%	8.1%
East North Central	15.3%	16.5%	16.8%	17.3%	16.9%	16.4%	15.9%	14.9%
East South Central	6.0%	6.3%	6.5%	6.5%	6.3%	6.2%	5.7%	5.4%
South Atlantic	18.0%	19.0%	19.4%	19.8%	21.1%	21.2%	20.8%	21.6%
West North Central	6.8%	7.2%	7.3%	7.5%	7.1%	6.4%	5.8%	5.1%
West South Central	14.4%	15.5%	15.9%	16.1%	15.6%	15.4%	14.2%	13.1%
Mountain	12.7%	13.0%	13.0%	13.0%	12.4%	12.4%	12.6%	11.3%
Pacific	8.6%	8.6%	8.6%	8.6%	9.9%	11.5%	14.5%	17.8%
US Territories	2.0%	2.0%	2.0%	2.0%	1.7%	1.4%	0.7%	0.6%
Top 10 States								
01) NY	8.3%	4.8%	4.0%	3.3%	3.2%	3.4%	3.6%	3.5%
02) TX	8.3%	9.0%	9.4%	9.5%	9.2%	9.2%	8.7%	8.6%
03) GA	5.1%	5.6%	6.0%	6.2%	6.6%	6.4%	5.3%	4.9%
04) IL	4.3%	4.7%	4.9%	5.1%	5.0%	4.9%	4.9%	5.2%
05) MI	4.2%	4.4%	4.3%	4.3%	4.0%	3.8%	3.5%	3.2%
06) NJ	4.2%	3.3%	2.7%	2.1%	2.0%	1.9%	2.1%	2.3%
07) UT	4.1%	4.3%	4.3%	4.3%	3.5%	2.9%	2.4%	1.8%
08) CA	4.1%	3.7%	3.6%	3.6%	4.2%	5.3%	7.9%	11.5%
09) FL	4.0%	4.1%	4.0%	4.0%	4.5%	5.1%	5.6%	6.0%
10) OH	3.9%	4.3%	4.3%	4.5%	4.5%	4.5%	4.3%	3.6%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	18.8%	21.3%	22.6%	22.2%	21.2%	23.0%	25.1%	34.9%
02) GOLDEN FIRST MORTGAGE CORPORATION	9.9%	4.7%	2.1%	0.4%	0.1%	0.1%	0.1%	0.0%



Single Family Conv+Gov Book Characteristics Government

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) US BANCORP	6.3%	7.3%	7.8%	8.3%	9.6%	11.5%	11.7%	7.1%
04) UTAH HOUSING CORPORATION	2.9%	3.2%	3.2%	3.1%	2.1%	1.4%	0.9%	0.4%
05) PHH CORPORATION	2.8%	3.2%	3.3%	3.3%	3.2%	2.9%	2.3%	1.6%
06) CITIGROUP INC	2.6%	2.9%	3.2%	3.4%	3.9%	4.5%	6.2%	5.3%
07) NATIONAL CITY CORPORATION	2.6%	3.0%	3.4%	3.7%	4.7%	5.6%	6.9%	5.8%
08) FIRST HORIZON NATIONAL CORPORATION	2.5%	2.8%	3.0%	3.3%	3.8%	3.8%	3.8%	4.3%
09) CERBERUS CAPITAL HOLDING	2.5%	2.7%	2.9%	2.9%	2.7%	2.6%	2.7%	3.2%
10) WASHINGTON MUTUAL INC	2.2%	2.6%	2.8%	3.0%	3.7%	3.8%	4.2%	3.7%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	19.7%	22.3%	23.6%	23.3%	22.6%	24.3%	26.4%	36.0%
02) GOLDEN FIRST MORTGAGE CORPORATION	9.9%	4.6%	2.0%	0.3%	0.0%	0.0%	0.0%	0.0%
03) US BANCORP	6.2%	7.1%	7.6%	8.1%	9.4%	11.3%	11.6%	6.9%
04) CITIGROUP INC	4.3%	4.9%	5.3%	5.7%	6.9%	7.9%	9.7%	8.8%
05) WELLS FARGO & COMPANY	4.0%	4.6%	5.0%	5.4%	6.5%	5.8%	5.0%	4.3%
06) CERBERUS CAPITAL HOLDING	3.2%	3.6%	3.9%	3.9%	3.8%	3.7%	3.9%	4.6%
07) NATIONAL CITY CORPORATION	3.0%	3.5%	3.9%	4.2%	5.2%	6.1%	7.4%	6.3%
08) UTAH HOUSING CORPORATION	2.9%	3.2%	3.2%	3.1%	2.1%	1.4%	0.9%	0.4%
09) EVERBANK FINANCIAL CORPORATION	2.4%	2.8%	3.0%	3.2%	3.3%	2.8%	2.4%	2.0%
10) FIRST INTERSTATE BANCSYSTEM	2.3%	2.2%	2.0%	1.9%	1.5%	1.1%	0.8%	0.6%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%							
Credit Enhancement	100.0%							
- Primary MI Only	0.0%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	100.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%							
Interest Only with Credit Enhancement								
Alt-A with Credit Enhancement	100.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	5.22	4.22	3.69	3.86	4.41	3.94	3.22	2.06
Wtd Avg Economic Model Fee	18.37	18.01	17.73	17.36	16.64	16.33	15.86	15.20



Single Family Conv+Gov Book Characteristics Government

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	23.58	22.23	21.42	21.22	21.04	20.26	19.07	17.25
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	5.63%	4.93%	4.32%	4.50%	3.85%	4.06%	4.24%	5.23%
- SDQ Rate for Loans with CE	5.63%							
- SDQ Rate for Loans without CE								
SDQ Rate Excl. Katrina Loans	5.65%	4.95%	4.31%	4.47%	3.80%	3.79%	4.26%	5.26%
SDQ Rate for Katrina Loans	4.83%	4.28%	4.67%	5.46%	5.42%	11.77%	3.55%	3.70%
Serious Delinquent Loans								
SDQ Loan Count	2,985	2,643	2,413	2,662	2,870	3,877	5,399	8,835
SDQ Count for Loans with CE	2,985							
SDQ Count for Loans without CE								
SDQ Volume (\$M)								
SDQ Volume	\$223.9	\$177.6	\$143.7	\$151.9	\$149.2	\$185.4	\$298.0	\$547.4
SDQ Volume for Loans with CE	\$223.9							
SDQ Volume for Loans without CE								



Single Family Conv+Gov Book Characteristics Government - FHA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	12,988	11,696	11,079	10,660	10,156	11,618	10,161	
Book Volume (\$B)	\$1.7	\$1.3	\$1.2	\$1.1	\$1.0	\$1.1	\$1.0	
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Wtd Avg OLTV								
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Wtd Avg Comb LTV								
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	



Single Family Conv+Gov Book Characteristics Government - FHA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Wtd Avg Comb LTV								
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	8.5%	11.6%	14.0%	15.2%	18.5%	18.3%	11.9%	
MTMLTV 60.01% - 70.00%	7.2%	9.9%	11.7%	12.1%	12.4%	12.2%	11.8%	
MTMLTV 70.01% - 75.00%	4.8%	6.1%	6.5%	6.8%	8.3%	8.6%	8.1%	
MTMLTV 75.01% - 80.00%	5.7%	6.9%	8.0%	7.9%	9.9%	9.9%	9.9%	
MTMLTV 80.01% - 90.00%	16.8%	18.6%	19.4%	18.5%	22.9%	24.5%	23.0%	
MTMLTV 90.01% - 95.00%	12.1%	10.9%	11.4%	11.4%	11.8%	12.4%	12.4%	
MTMLTV 95.01% - 97.00%	6.7%	6.6%	6.8%	5.9%	4.6%	3.9%	5.7%	
MTMLTV 97.01% - 100.00%	15.4%	12.2%	8.8%	7.9%	4.9%	3.8%	7.1%	
MTMLTV > 100.00%	19.6%	13.3%	8.9%	10.4%	2.5%	1.0%	3.3%	
MTMLTV Missing	3.1%	4.0%	4.5%	4.1%	4.2%	5.4%	6.7%	
Wtg Avg MTMLTV	88.0%	83.5%	80.3%	79.7%	75.5%	75.6%	79.6%	
Credit Score (Sums to 100%)								
FICO < 550	21.5%	20.9%	19.8%	18.4%	20.4%	26.3%	31.5%	
FICO 550-579	13.0%	12.2%	11.1%	10.8%	10.1%	11.0%	13.5%	
FICO 580-619	18.4%	18.8%	19.3%	18.9%	17.8%	16.9%	16.8%	
FICO 620-659	18.3%	18.7%	19.3%	19.8%	19.6%	17.6%	15.4%	
FICO 660-699	12.9%	12.8%	13.1%	13.7%	14.2%	12.7%	10.0%	
FICO 700-739	8.1%	8.2%	8.6%	9.0%	8.6%	7.8%	6.5%	
FICO >= 740	6.7%	7.0%	7.4%	7.9%	7.7%	6.2%	4.9%	
FICO Missing	1.2%	1.4%	1.5%	1.5%	1.6%	1.5%	1.3%	
Wtd Avg FICO	614	616	619	622	619	607	597	
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	



Single Family Conv+Gov Book Characteristics Government - FHA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	99.9%	99.9%	99.8%	99.8%	99.8%	99.7%	99.8%	
Second/Vacation Home	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	
Investor Property	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	
10-K Unit Type (Sums to 100%)								
1 Unit	88.6%	92.6%	94.2%	95.6%	95.9%	95.5%	95.2%	
2-4 Units	11.4%	7.4%	5.8%	4.4%	4.1%	4.5%	4.8%	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
10-K Property Type (Sums to 100%)								
Condo/Coop	17.3%	21.6%	24.4%	22.7%	8.1%	1.4%	0.0%	
Single Family Homes	82.7%	78.4%	75.6%	77.3%	91.9%	98.6%	100.0%	
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	3.9%	4.1%	3.8%	3.7%	2.5%	1.4%	0.6%	
Condo/Coop	16.7%	20.7%	23.4%	21.7%	7.7%	1.3%	0.0%	
1 Unit	68.3%	68.1%	67.3%	70.7%	85.9%	92.8%	94.6%	
2-4 Units	11.1%	7.0%	5.4%	3.8%	3.9%	4.5%	4.8%	
Condo								
Condo	17.3%	21.6%	24.4%	22.7%	8.1%	1.4%	0.0%	
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	59.3%	61.8%	64.9%	67.5%	63.7%	59.5%	56.3%	
Cash-Out Refinance	25.1%	19.1%	13.6%	9.2%	6.8%	3.5%	3.1%	
Other Refinance	15.5%	19.2%	21.5%	23.3%	29.5%	37.1%	40.6%	
Origination Type (Sums to 100%)								
TPO Broker	6.0%	7.4%	8.4%	9.0%	10.6%	9.2%	15.8%	
TPO Correspondent	12.5%	15.7%	18.1%	18.8%	14.9%	14.9%	18.7%	
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Retail	81.6%	76.9%	73.5%	72.2%	74.5%	75.9%	65.5%	
Origination Year (Sums to 100%)								
< 2001	6.0%	7.9%	9.3%	10.2%	13.1%	15.3%	17.0%	
2001	3.5%	4.5%	5.4%	6.2%	7.9%	10.3%	10.8%	
2002	3.8%	5.0%	5.8%	6.5%	8.2%	10.6%	13.2%	
2003	5.2%	6.8%	7.9%	8.9%	12.5%	16.0%	24.4%	
2004	10.3%	13.6%	16.0%	18.6%	26.6%	32.3%	34.5%	
2005	8.6%	11.3%	13.5%	15.4%	19.5%	15.5%	0.0%	
2006	8.1%	10.6%	12.8%	14.3%	12.3%	0.0%	0.0%	
2007	15.8%	20.0%	22.4%	20.0%	0.0%	0.0%	0.0%	



Single Family Conv+Gov Book Characteristics Government - FHA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	38.7%	20.3%	7.0%	0.0%	0.0%	0.0%	0.0%	
Origination Amount and Rate								
Avg Origination Loan Amount	\$134,901	\$120,186	\$113,853	\$109,315	\$105,279	\$101,548	\$104,998	
Loan Original Note Rate	6.41%	6.27%	6.21%	6.15%	6.01%	6.02%	6.07%	
Seasoning (Sums to 100%)								
Seasoned	18.1%	23.5%	27.5%	29.7%	34.9%	42.1%	46.5%	
Non-Seasoned	81.9%	76.5%	72.5%	70.3%	65.1%	57.9%	53.5%	
ACI								
ACI Probability								
Wtd Avg ACI Score								
Credit Premium								
Wtd Avg Credit Premium								
Credit Premium > 1.5								
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.6%	3.0%	3.3%	3.5%	3.8%	3.6%	3.2%	
DTI Ratio > 20 and <= 30	11.5%	12.8%	13.3%	13.8%	14.0%	13.0%	11.8%	
DTI Ratio > 30 and <= 40	27.6%	28.7%	28.5%	28.0%	24.6%	21.7%	19.0%	
DTI Ratio > 40 and <= 50	36.1%	30.8%	28.0%	26.2%	22.6%	19.7%	17.1%	
DTI Ratio > 50	10.7%	9.8%	9.8%	8.7%	7.6%	7.0%	7.5%	
DTI Ratio Missing	11.5%	14.9%	17.2%	19.8%	27.6%	35.0%	41.4%	
Wtd Avg DTI Ratio	39.9%	39.0%	38.7%	38.2%	37.7%	37.7%	38.1%	
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.6%	3.0%	3.3%	3.5%	3.8%	3.6%	3.2%	
DTI Ratio > 20 and <= 30	11.5%	12.8%	13.3%	13.8%	14.0%	13.0%	11.8%	
DTI Ratio > 30 and <= 40	27.6%	28.7%	28.5%	28.0%	24.6%	21.7%	19.0%	
DTI Ratio > 40 and <= 50	36.1%	30.8%	28.0%	26.2%	22.6%	19.7%	17.1%	
DTI Ratio > 50	10.7%	9.8%	9.8%	8.7%	7.6%	7.0%	7.5%	
DTI Ratio Missing	11.5%	14.9%	17.2%	19.8%	27.6%	35.0%	41.4%	
Wtd Avg DTI Ratio	39.9%	39.0%	38.7%	38.2%	37.7%	37.7%	38.1%	
Origination Term (Sums to 100%)								
<= 15 Years	3.5%	3.9%	3.9%	4.1%	3.7%	3.1%	2.7%	
> 15 Years and <= 25 Years	1.7%	2.2%	2.6%	2.7%	2.4%	2.4%	1.2%	



Single Family Conv+Gov Book Characteristics Government - FHA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	94.8%	93.9%	93.4%	93.3%	93.9%	94.5%	96.2%	
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Alt-A	1.4%	1.8%	1.8%	2.0%	2.4%	0.2%	0.3%	
- Alt-A Low/No Doc	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Alt-A Stated Income	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	
Alt-A Full Doc (by SFC)	1.1%	1.3%	1.6%	1.7%	2.2%	0.1%	0.0%	



Single Family Conv+Gov Book Characteristics Government - FHA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	0.3%	0.3%	0.1%	0.1%	0.1%	0.0%	0.0%	
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Non-Full Doc								
Non-Full Doc Total	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Other Low/No Doc	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Business Channel (Sums to 100%)								
Lender Channel	89.5%	86.4%	84.2%	82.5%	75.9%	75.1%	84.9%	
Investor Channel	10.5%	13.6%	15.8%	17.5%	24.1%	24.9%	15.1%	
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	0.3%	0.4%	0.4%	0.5%	0.8%	0.8%	0.8%	
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Other	0.3%	0.3%	0.3%	0.4%	0.7%	0.7%	0.7%	



Single Family Conv+Gov Book Characteristics

Government - FHA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
10-K Property Region (Sums to 100%)								
Midwest	13.8%	16.3%	17.3%	18.5%	18.4%	20.0%	21.4%	
Northeast	29.2%	20.9%	17.8%	14.1%	13.8%	13.1%	11.9%	
Southeast	21.1%	23.5%	24.3%	26.0%	28.4%	26.5%	20.7%	
Southwest	23.5%	27.6%	29.8%	31.2%	29.0%	28.5%	27.9%	
West	12.3%	11.7%	10.7%	10.2%	10.4%	11.9%	18.0%	
Census Region (Sums to 100%)								
New England	2.6%	2.8%	2.7%	2.5%	2.4%	2.3%	2.4%	
Middle Atlantic	24.2%	15.3%	12.1%	8.3%	7.9%	7.8%	8.8%	
East North Central	11.3%	13.2%	13.9%	14.8%	14.3%	15.9%	17.5%	
East South Central	3.5%	3.9%	3.9%	3.9%	3.4%	3.6%	3.1%	
South Atlantic	18.1%	20.1%	20.9%	22.6%	25.6%	23.4%	18.2%	
West North Central	4.5%	5.2%	5.7%	6.3%	6.5%	6.4%	6.0%	
West South Central	10.6%	12.5%	13.6%	14.0%	12.7%	13.0%	11.6%	
Mountain	15.6%	17.3%	17.9%	18.5%	17.0%	16.2%	18.2%	
Pacific	7.7%	7.2%	6.6%	6.2%	7.2%	8.9%	14.0%	
US Territories	2.0%	2.3%	2.7%	2.9%	3.1%	2.5%	0.3%	
Top 10 States								
01) NY	15.3%	7.8%	5.9%	3.8%	3.7%	4.4%	5.4%	
02) NJ	7.8%	6.4%	5.0%	3.2%	3.0%	2.3%	2.3%	
03) UT	6.9%	8.1%	8.6%	8.9%	7.0%	5.0%	3.8%	
04) TX	6.4%	7.4%	8.1%	8.3%	6.8%	6.7%	6.0%	
05) GA	5.3%	6.7%	7.8%	8.7%	10.0%	9.6%	5.7%	
06) CA	4.4%	3.5%	2.7%	2.3%	2.5%	3.7%	7.4%	
07) FL	3.7%	3.8%	3.4%	3.4%	4.0%	4.7%	4.7%	
08) OH	3.6%	4.3%	4.4%	4.9%	5.3%	6.0%	6.5%	
09) MI	3.3%	3.5%	3.4%	3.4%	2.8%	3.0%	3.2%	
10) MD	2.8%	2.3%	2.3%	2.4%	2.6%	1.6%	2.2%	
Top 10 Sellers								
01) GOLDEN FIRST MORTGAGE CORPORATION	22.9%	12.4%	6.1%	1.3%	0.5%	0.4%	0.2%	
02) BANK OF AMERICA CORPORATION	13.1%	16.9%	19.4%	18.1%	9.8%	11.1%	6.2%	



Single Family Conv+Gov Book Characteristics Government - FHA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) US BANCORP	8.4%	11.0%	12.9%	15.0%	21.3%	29.4%	37.5%	
04) UTAH HOUSING CORPORATION	6.0%	7.4%	8.0%	8.2%	6.1%	3.9%	2.3%	
05) PHH CORPORATION	3.1%	4.0%	4.6%	5.0%	5.8%	5.9%	4.9%	
06) NATIONAL CITY CORPORATION	3.1%	4.1%	5.1%	6.0%	8.2%	8.5%	13.0%	
07) SUNTRUST BANKS INC	2.9%	3.7%	4.2%	4.9%	6.6%	6.6%	2.6%	
08) FIRST MORTGAGE CORPORATION	2.8%	1.7%	0.8%	0.2%	0.0%	0.1%	0.0%	
09) FIRST INTERSTATE BANCSYSTEM	2.7%	2.7%	2.4%	2.3%	1.6%	1.0%	0.6%	
10) CERBERUS CAPITAL HOLDING	2.5%	3.0%	3.5%	3.6%	2.5%	1.3%	0.4%	
Top 10 Servicers								
01) GOLDEN FIRST MORTGAGE CORPORATION	22.8%	12.2%	5.8%	1.0%	0.0%	0.0%	0.1%	
02) BANK OF AMERICA CORPORATION	13.7%	17.7%	20.3%	19.1%	11.1%	12.3%	7.8%	
03) US BANCORP	8.4%	11.0%	12.9%	15.0%	21.3%	29.4%	37.5%	
04) UTAH HOUSING CORPORATION	6.0%	7.4%	8.0%	8.2%	6.1%	3.9%	2.3%	
05) NATIONAL CITY CORPORATION	3.3%	4.4%	5.4%	6.4%	8.7%	9.0%	13.7%	
06) SUNTRUST BANKS INC	2.9%	3.7%	4.2%	4.9%	6.6%	6.6%	2.6%	
07) FIRST INTERSTATE BANCSYSTEM	2.8%	2.8%	2.5%	2.4%	1.7%	1.0%	0.6%	
08) FIRST MORTGAGE CORPORATION	2.8%	1.7%	0.8%	0.2%	0.0%	0.1%	0.0%	
09) CITIGROUP INC	2.6%	3.2%	3.9%	4.4%	6.1%	7.6%	13.1%	
10) CERBERUS CAPITAL HOLDING	2.6%	3.2%	3.7%	3.9%	2.6%	1.4%	0.4%	
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%							
Credit Enhancement	100.0%							
- Primary MI Only	0.0%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	100.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement								
Alt-A with Credit Enhancement	100.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	5.18	3.56	2.76	3.55	6.54	6.18	5.66	
Wtd Avg Economic Model Fee	20.89	20.33	19.63	18.68	16.88	16.49	15.77	



Single Family Conv+Gov Book Characteristics Government - FHA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	26.07	23.88	22.39	22.23	23.42	22.67	21.42	
Appraisal Waivers								
Appraisal Waiver	0.1%	0.2%	0.3%	0.3%	0.0%	0.0%	0.0%	
Serious Delinquent Loans								
SDQ Rate All Loans	6.89%	5.70%	4.10%	4.05%	3.51%	3.43%	6.22%	
- SDQ Rate for Loans with CE	6.89%							
- SDQ Rate for Loans without CE								
SDQ Rate Excl. Katrina Loans	6.93%	5.74%	4.11%	4.06%	3.56%	3.25%	6.38%	
SDQ Rate for Katrina Loans	4.52%	3.47%	3.85%	3.69%	1.55%	9.14%	1.03%	
Serious Delinquent Loans								
SDQ Loan Count	890	663	452	428	352	388	623	
SDQ Count for Loans with CE	890							
SDQ Count for Loans without CE								
SDQ Volume (\$M)								
SDQ Volume	\$117.6	\$79.8	\$51.6	\$46.1	\$36.6	\$35.5	\$58.1	
SDQ Volume for Loans with CE	\$117.6							
SDQ Volume for Loans without CE								



Single Family Conv+Gov Book Characteristics Government - VA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	2,166	2,050	2,053	1,947	1,966	1,985	1,792	
Book Volume (\$B)	\$0.3	\$0.3	\$0.2	\$0.2	\$0.2	\$0.2	\$0.2	
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Wtd Avg OLTV								
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Wtd Avg Comb LTV								
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	



Single Family Conv+Gov Book Characteristics Government - VA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Wtd Avg Comb LTV								
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	10.1%	12.9%	14.0%	13.6%	14.4%	13.3%	8.0%	
MTMLTV 60.01% - 70.00%	8.1%	9.9%	10.4%	10.2%	11.8%	13.3%	8.0%	
MTMLTV 70.01% - 75.00%	6.3%	7.7%	8.2%	8.0%	8.8%	8.4%	6.6%	
MTMLTV 75.01% - 80.00%	7.6%	9.1%	10.6%	8.9%	9.6%	9.5%	10.1%	
MTMLTV 80.01% - 90.00%	15.8%	16.3%	16.5%	18.5%	23.8%	25.2%	23.0%	
MTMLTV 90.01% - 95.00%	8.9%	9.1%	10.9%	9.9%	10.6%	10.8%	15.7%	
MTMLTV 95.01% - 97.00%	4.0%	5.0%	4.9%	4.8%	4.4%	4.9%	6.5%	
MTMLTV 97.01% - 100.00%	7.9%	7.4%	7.7%	8.1%	5.7%	4.9%	7.3%	
MTMLTV > 100.00%	29.2%	20.3%	14.4%	15.5%	7.6%	4.7%	8.9%	
MTMLTV Missing	2.0%	2.3%	2.4%	2.6%	3.3%	4.9%	6.0%	
Wtg Avg MTMLTV	86.8%	83.0%	81.1%	81.6%	78.5%	78.1%	83.2%	
Credit Score (Sums to 100%)								
FICO < 550	5.7%	6.2%	6.5%	7.1%	9.3%	12.9%	15.5%	
FICO 550-579	4.8%	5.1%	5.4%	5.7%	6.9%	7.1%	9.3%	
FICO 580-619	11.1%	11.3%	11.3%	11.5%	12.5%	12.9%	13.9%	
FICO 620-659	19.7%	20.3%	20.8%	21.0%	22.5%	23.2%	23.5%	
FICO 660-699	19.9%	19.1%	18.6%	18.6%	16.5%	14.3%	12.9%	
FICO 700-739	16.5%	16.5%	16.3%	15.8%	14.3%	13.0%	11.3%	
FICO >= 740	22.0%	21.3%	20.9%	20.1%	17.7%	16.3%	13.3%	
FICO Missing	0.2%	0.3%	0.2%	0.2%	0.3%	0.3%	0.4%	
Wtd Avg FICO	675	673	672	670	659	650	640	
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	



Single Family Conv+Gov Book Characteristics Government - VA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	99.2%	99.0%	99.0%	98.8%	98.5%	98.3%	98.2%	
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	
Investor Property	0.8%	1.0%	1.0%	1.2%	1.4%	1.6%	1.7%	
10-K Unit Type (Sums to 100%)								
1 Unit	98.3%	98.1%	97.8%	97.9%	97.8%	97.4%	97.1%	
2-4 Units	1.7%	1.9%	2.2%	2.1%	2.2%	2.6%	2.9%	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
10-K Property Type (Sums to 100%)								
Condo/Coop	4.2%	4.7%	5.3%	5.5%	7.8%	0.6%	0.1%	
Single Family Homes	95.8%	95.3%	94.7%	94.5%	92.2%	99.4%	99.9%	
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	2.7%	2.8%	3.0%	3.0%	3.1%	1.3%	0.6%	
Condo/Coop	3.7%	4.2%	4.6%	4.7%	6.4%	0.6%	0.1%	
1 Unit	92.3%	91.6%	90.7%	90.6%	88.7%	95.6%	96.4%	
2-4 Units	1.4%	1.5%	1.8%	1.7%	1.8%	2.6%	2.9%	
Condo								
Condo	4.2%	4.7%	5.3%	5.5%	7.8%	0.6%	0.1%	
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	75.2%	73.6%	72.6%	71.6%	66.2%	59.7%	55.1%	
Cash-Out Refinance	5.6%	5.7%	5.8%	5.3%	5.8%	4.7%	4.4%	
Other Refinance	19.2%	20.7%	21.6%	23.1%	28.0%	35.6%	40.5%	
Origination Type (Sums to 100%)								
TPO Broker	2.4%	2.6%	2.6%	2.6%	2.7%	2.2%	2.2%	
TPO Correspondent	9.5%	10.6%	11.4%	12.7%	17.2%	16.6%	23.9%	
Undesignated	0.0%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	
Retail	88.1%	86.8%	85.9%	84.6%	80.1%	81.2%	73.9%	
Origination Year (Sums to 100%)								
< 2001	3.7%	4.1%	4.5%	4.8%	6.6%	9.5%	12.2%	
2001	2.2%	2.5%	2.8%	2.5%	3.3%	4.7%	6.5%	
2002	2.8%	3.1%	3.3%	3.2%	4.0%	5.7%	7.6%	
2003	6.5%	7.3%	7.8%	8.5%	11.8%	15.7%	23.8%	
2004	22.1%	25.1%	26.7%	28.0%	35.0%	42.5%	49.9%	
2005	16.9%	19.2%	21.0%	22.1%	25.9%	21.9%	0.0%	
2006	12.5%	13.9%	14.8%	16.0%	13.5%	0.0%	0.0%	
2007	14.2%	15.4%	16.1%	15.0%	0.0%	0.0%	0.0%	



Single Family Conv+Gov Book Characteristics Government - VA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	19.1%	9.4%	3.0%	0.0%	0.0%	0.0%	0.0%	
Origination Amount and Rate								
Avg Origination Loan Amount	\$136,996	\$132,403	\$129,168	\$127,848	\$118,047	\$109,615	\$108,059	
Loan Original Note Rate	6.08%	6.03%	6.04%	6.03%	5.87%	5.82%	5.82%	
Seasoning (Sums to 100%)								
Seasoned	15.2%	16.9%	18.3%	15.5%	16.9%	21.8%	28.3%	
Non-Seasoned	84.8%	83.1%	81.7%	84.5%	83.1%	78.2%	71.7%	
ACI								
ACI Probability								
Wtd Avg ACI Score								
Credit Premium								
Wtd Avg Credit Premium								
Credit Premium > 1.5								
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.1%	3.1%	3.2%	3.5%	4.1%	5.7%	6.8%	
DTI Ratio > 20 and <= 30	12.0%	12.6%	13.0%	13.0%	13.4%	14.2%	14.5%	
DTI Ratio > 30 and <= 40	24.1%	23.9%	23.5%	23.1%	22.5%	21.2%	19.3%	
DTI Ratio > 40 and <= 50	27.6%	27.0%	26.5%	25.7%	22.6%	19.2%	17.7%	
DTI Ratio > 50	23.6%	23.2%	23.1%	23.9%	23.5%	21.0%	19.6%	
DTI Ratio Missing	9.7%	10.1%	10.8%	10.8%	13.8%	18.7%	22.0%	
Wtd Avg DTI Ratio	42.9%	42.7%	42.7%	42.9%	43.0%	41.5%	40.8%	
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.1%	3.1%	3.2%	3.5%	4.1%	5.7%	6.8%	
DTI Ratio > 20 and <= 30	12.0%	12.6%	13.0%	13.0%	13.4%	14.2%	14.5%	
DTI Ratio > 30 and <= 40	24.1%	23.9%	23.5%	23.1%	22.5%	21.2%	19.3%	
DTI Ratio > 40 and <= 50	27.6%	27.0%	26.5%	25.7%	22.6%	19.2%	17.7%	
DTI Ratio > 50	23.6%	23.2%	23.1%	23.9%	23.5%	21.0%	19.6%	
DTI Ratio Missing	9.7%	10.1%	10.8%	10.8%	13.8%	18.7%	22.0%	
Wtd Avg DTI Ratio	42.9%	42.7%	42.7%	42.9%	43.0%	41.5%	40.8%	
Origination Term (Sums to 100%)								
<= 15 Years	9.7%	10.3%	10.2%	10.8%	12.5%	14.1%	14.2%	
> 15 Years and <= 25 Years	0.7%	0.8%	0.9%	0.9%	1.2%	1.5%	1.9%	



Single Family Conv+Gov Book Characteristics Government - VA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	89.5%	88.9%	89.0%	88.3%	86.4%	84.4%	83.9%	
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Alt-A	1.7%	1.9%	2.0%	2.2%	2.5%	0.7%	0.0%	
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Alt-A Full Doc (by SFC)	0.4%	0.5%	0.5%	0.5%	0.9%	0.7%	0.0%	



Single Family Conv+Gov Book Characteristics Government - VA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	1.2%	1.3%	1.5%	1.6%	1.6%	0.0%	0.0%	
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Business Channel (Sums to 100%)								
Lender Channel	90.7%	89.8%	89.2%	92.8%	96.7%	98.1%	99.1%	
Investor Channel	9.3%	10.2%	10.8%	7.2%	3.3%	1.9%	0.9%	
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 80/10/10	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	0.9%	1.0%	1.1%	1.0%	0.1%	0.1%	0.1%	
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 80/10/10	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 90/05/05	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	
- Other	0.8%	0.9%	0.9%	0.9%	0.0%	0.0%	0.0%	



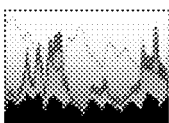
Single Family Conv+Gov Book Characteristics Government - VA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
10-K Property Region (Sums to 100%)								
Midwest	12.7%	12.8%	13.3%	14.4%	15.8%	15.9%	17.8%	
Northeast	6.1%	6.0%	6.3%	6.5%	5.7%	5.6%	6.9%	
Southeast	27.2%	27.8%	28.6%	27.4%	26.3%	26.7%	27.7%	
Southwest	25.2%	26.0%	25.5%	26.2%	27.8%	27.8%	27.6%	
West	28.9%	27.3%	26.3%	25.5%	24.4%	23.9%	20.0%	
Census Region (Sums to 100%)								
New England	2.4%	2.3%	2.5%	2.5%	1.9%	1.7%	1.9%	
Middle Atlantic	2.8%	2.9%	2.9%	3.0%	3.2%	3.4%	4.4%	
East North Central	8.6%	8.9%	9.2%	10.0%	11.0%	10.6%	11.8%	
East South Central	9.4%	9.3%	10.0%	10.9%	11.6%	11.8%	11.1%	
South Atlantic	18.2%	18.9%	19.3%	17.2%	15.0%	15.2%	17.0%	
West North Central	6.0%	5.9%	6.0%	6.4%	6.8%	7.2%	8.2%	
West South Central	15.4%	16.3%	16.4%	16.5%	16.6%	16.9%	15.4%	
Mountain	20.5%	20.2%	19.6%	19.7%	20.4%	18.4%	15.5%	
Pacific	8.7%	9.1%	9.1%	9.4%	11.8%	12.9%	13.8%	
US Territories	7.9%	6.1%	5.1%	4.5%	1.7%	1.8%	0.8%	
Top 10 States								
01) GU	7.6%	5.7%	4.8%	4.1%	1.6%	1.7%	0.7%	
02) WY	7.6%	7.5%	7.4%	7.4%	7.2%	5.3%	3.0%	
03) LA	6.8%	7.2%	7.5%	7.9%	7.6%	7.9%	6.5%	
04) TN	6.3%	6.0%	6.5%	7.1%	7.8%	7.4%	6.3%	
05) TX	4.8%	5.4%	5.7%	5.4%	5.7%	6.3%	6.3%	
06) AK	4.7%	5.4%	5.6%	5.8%	7.1%	7.4%	6.1%	
07) MT	4.2%	4.2%	4.2%	3.9%	3.1%	3.3%	1.7%	
08) GA	4.1%	4.3%	4.5%	4.2%	4.1%	3.6%	2.9%	
09) FL	3.7%	3.9%	4.0%	3.3%	3.5%	3.7%	4.1%	
10) VA	3.6%	3.2%	3.2%	3.0%	2.4%	2.4%	2.9%	
Top 10 Sellers								
01) FIRST INTERSTATE BANCSYSTEM	7.8%	7.6%	7.4%	7.1%	6.0%	4.7%	2.3%	
02) WASHINGTON MUTUAL INC	7.2%	8.2%	9.0%	10.3%	15.9%	15.2%	20.3%	



Single Family Conv+Gov Book Characteristics Government - VA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) FORT CAMPBELL FEDERAL CREDIT UNION	5.9%	5.4%	5.7%	6.3%	7.1%	6.5%	5.7%	
04) BANK OF HAWAII CORPORATION	5.8%	4.0%	3.1%	2.4%	0.2%	0.0%	0.0%	
05) US BANCORP	5.6%	6.3%	6.9%	7.6%	10.7%	15.2%	19.1%	
06) BARKSDALE CREDIT UNION	4.9%	5.5%	5.8%	6.3%	6.1%	6.3%	5.5%	
07) NAVY FEDERAL CREDIT UNION	4.4%	4.9%	5.4%	5.7%	3.0%	2.0%	1.3%	
08) BANK OF AMERICA CORPORATION	4.0%	4.4%	4.7%	0.5%	0.1%	0.0%	0.0%	
09) PHH CORPORATION	3.7%	4.3%	4.3%	4.7%	4.9%	4.7%	4.6%	
10) AMERICA FIRST FEDERAL CREDIT UNION	3.4%	3.2%	3.2%	3.4%	3.5%	2.8%	1.7%	
Top 10 Servicers								
01) FIRST INTERSTATE BANCSYSTEM	7.8%	7.6%	7.4%	7.1%	6.0%	4.7%	2.3%	
02) WELLS FARGO & COMPANY	7.1%	8.0%	8.8%	10.1%	14.8%	9.7%	8.4%	
03) FORT CAMPBELL FEDERAL CREDIT UNION	5.9%	5.4%	5.7%	6.3%	7.1%	6.5%	5.7%	
04) BANK OF HAWAII CORPORATION	5.8%	4.0%	3.1%	2.4%	0.2%	0.0%	0.0%	
05) US BANCORP	5.6%	6.3%	6.9%	7.6%	10.7%	15.2%	19.1%	
06) BARKSDALE CREDIT UNION	4.9%	5.5%	5.8%	6.3%	6.1%	6.3%	5.5%	
07) NAVY FEDERAL CREDIT UNION	4.4%	4.9%	5.4%	5.7%	3.0%	2.0%	1.3%	
08) BANK OF AMERICA CORPORATION	4.0%	4.4%	4.7%	0.6%	0.1%	0.1%	0.1%	
09) AMERICA FIRST FEDERAL CREDIT UNION	3.4%	3.2%	3.2%	3.4%	3.5%	2.8%	1.7%	
10) PREMIER MEMBERS FEDERAL CREDIT UNION	3.4%	3.6%	3.3%	3.4%	3.7%	3.3%	2.3%	
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%							
Credit Enhancement	100.0%							
- Primary MI Only	0.0%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	100.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement								
Alt-A with Credit Enhancement	100.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	8.83	7.62	6.75	6.14	6.72	7.13	6.58	
Wtd Avg Economic Model Fee	17.47	18.31	18.82	19.19	18.88	18.44	18.57	



Single Family Conv+Gov Book Characteristics
Government - VA

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	26.31	25.93	25.57	25.33	25.60	25.57	25.15	
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%	
Serious Delinquent Loans								
SDQ Rate All Loans	2.78%	2.44%	2.59%	2.79%	2.26%	1.53%	2.10%	
- SDQ Rate for Loans with CE	2.78%							
- SDQ Rate for Loans without CE								
SDQ Rate Excl. Katrina Loans	2.83%	2.49%	2.65%	2.81%	2.33%	1.48%	2.12%	
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	2.13%	0.00%	2.86%	1.52%	
Serious Delinquent Loans								
SDQ Loan Count	60	50	53	54	44	30	37	
SDQ Count for Loans with CE	60							
SDQ Count for Loans without CE								
SDQ Volume (\$M)								
SDQ Volume	\$8.3	\$6.8	\$6.7	\$6.5	\$5.2	\$2.9	\$3.6	
SDQ Volume for Loans with CE	\$8.3							
SDQ Volume for Loans without CE								



Single Family Conv+Gov Book Characteristics Government - GRH

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	2,894	2,527	2,290	2,226	1,834	1,326	704	
Book Volume (\$B)	\$0.3	\$0.2	\$0.2	\$0.2	\$0.2	\$0.1	\$0.1	
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Wtd Avg OLTV								
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Wtd Avg Comb LTV								
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	



Single Family Conv+Gov Book Characteristics Government - GRH

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Wtd Avg Comb LTV								
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	0.5%	0.6%	0.7%	0.7%	0.7%	0.5%	0.3%	
MTMLTV 60.01% - 70.00%	1.4%	1.7%	2.0%	2.0%	1.6%	1.2%	0.4%	
MTMLTV 70.01% - 75.00%	1.9%	2.4%	2.9%	2.3%	2.6%	1.2%	1.0%	
MTMLTV 75.01% - 80.00%	4.4%	5.6%	6.9%	6.2%	4.9%	3.5%	1.9%	
MTMLTV 80.01% - 90.00%	17.1%	22.0%	26.9%	24.9%	25.1%	24.6%	10.3%	
MTMLTV 90.01% - 95.00%	12.9%	17.2%	19.4%	17.8%	19.2%	26.7%	21.3%	
MTMLTV 95.01% - 97.00%	7.1%	7.2%	8.3%	7.6%	9.4%	11.5%	12.1%	
MTMLTV 97.01% - 100.00%	12.8%	13.4%	14.8%	15.0%	16.1%	16.0%	32.1%	
MTMLTV > 100.00%	41.6%	29.5%	17.7%	23.2%	19.9%	14.5%	20.0%	
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	
Wtg Avg MTMLTV	95.8%	93.3%	91.3%	92.5%	92.2%	92.6%	95.7%	
Credit Score (Sums to 100%)								
FICO < 550	1.8%	2.1%	2.5%	2.5%	2.3%	2.3%	2.4%	
FICO 550-579	3.4%	3.7%	4.1%	4.1%	3.7%	3.5%	3.6%	
FICO 580-619	11.2%	11.8%	11.7%	11.9%	11.7%	11.6%	11.7%	
FICO 620-659	23.1%	23.1%	22.9%	22.9%	22.6%	22.9%	24.9%	
FICO 660-699	22.1%	21.5%	22.1%	22.3%	22.5%	22.3%	19.5%	
FICO 700-739	16.4%	16.3%	15.9%	15.9%	16.7%	17.1%	16.5%	
FICO >= 740	20.0%	19.3%	18.7%	18.2%	18.2%	18.0%	19.8%	
FICO Missing	2.0%	2.1%	2.1%	2.2%	2.4%	2.3%	1.7%	
Wtd Avg FICO	679	677	675	674	676	676	675	
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	



Single Family Conv+Gov Book Characteristics Government - GRH

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
10-K Unit Type (Sums to 100%)								
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
10-K Property Type (Sums to 100%)								
Condo/Coop	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	
Single Family Homes	99.8%	99.9%	99.9%	99.9%	99.9%	99.8%	99.7%	
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.6%	0.7%	0.8%	0.8%	0.7%	0.3%	0.3%	
Condo/Coop	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	
1 Unit	99.2%	99.1%	99.1%	99.1%	99.1%	99.5%	99.5%	
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Condo								
Condo	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	96.9%	96.5%	96.2%	96.1%	95.6%	94.7%	93.4%	
Cash-Out Refinance	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	
Other Refinance	3.0%	3.4%	3.7%	3.8%	4.4%	5.3%	6.6%	
Origination Type (Sums to 100%)								
TPO Broker	2.0%	2.0%	1.8%	1.7%	1.9%	1.4%	2.1%	
TPO Correspondent	8.2%	8.6%	9.1%	8.8%	8.3%	7.8%	7.5%	
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Retail	89.8%	89.4%	89.1%	89.5%	89.8%	90.8%	90.4%	
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	
2001	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	
2002	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%	
2003	1.0%	1.2%	1.4%	1.5%	2.1%	3.1%	6.6%	
2004	15.3%	18.6%	21.6%	22.8%	31.9%	49.1%	92.5%	
2005	17.1%	20.6%	24.1%	25.6%	34.7%	47.5%	0.0%	
2006	17.4%	20.9%	24.1%	25.4%	31.0%	0.0%	0.0%	
2007	18.3%	21.9%	24.9%	24.4%	0.0%	0.0%	0.0%	



Single Family Conv+Gov Book Characteristics Government - GRH

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	30.7%	16.6%	3.7%	0.0%	0.0%	0.0%	0.0%	
Origination Amount and Rate								
Avg Origination Loan Amount	\$91,545	\$89,731	\$87,933	\$88,099	\$85,362	\$85,063	\$84,496	
Loan Original Note Rate	6.45%	6.42%	6.46%	6.47%	6.39%	6.19%	6.22%	
Seasoning (Sums to 100%)								
Seasoned	0.4%	0.4%	0.5%	0.6%	0.8%	0.8%	1.7%	
Non-Seasoned	99.6%	99.6%	99.5%	99.4%	99.2%	99.2%	98.3%	
ACI								
ACI Probability								
Wtd Avg ACI Score								
Credit Premium								
Wtd Avg Credit Premium								
Credit Premium > 1.5								
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.9%	4.1%	4.4%	4.5%	4.4%	5.1%	5.7%	
DTI Ratio > 20 and <= 30	22.8%	23.2%	23.6%	23.6%	24.7%	23.4%	23.8%	
DTI Ratio > 30 and <= 40	44.9%	45.7%	46.0%	45.9%	46.7%	48.5%	45.8%	
DTI Ratio > 40 and <= 50	24.2%	23.1%	22.2%	22.4%	20.9%	20.1%	21.0%	
DTI Ratio > 50	3.9%	3.5%	3.3%	3.2%	3.0%	2.6%	3.2%	
DTI Ratio Missing	0.4%	0.4%	0.4%	0.5%	0.4%	0.3%	0.5%	
Wtd Avg DTI Ratio	35.3%	35.1%	34.8%	34.7%	34.5%	34.4%	34.4%	
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.9%	4.1%	4.4%	4.5%	4.4%	5.1%	5.7%	
DTI Ratio > 20 and <= 30	22.8%	23.2%	23.6%	23.6%	24.7%	23.4%	23.8%	
DTI Ratio > 30 and <= 40	44.9%	45.7%	46.0%	45.9%	46.7%	48.5%	45.8%	
DTI Ratio > 40 and <= 50	24.2%	23.1%	22.2%	22.4%	20.9%	20.1%	21.0%	
DTI Ratio > 50	3.9%	3.5%	3.3%	3.2%	3.0%	2.6%	3.2%	
DTI Ratio Missing	0.4%	0.4%	0.4%	0.5%	0.4%	0.3%	0.5%	
Wtd Avg DTI Ratio	35.3%	35.1%	34.8%	34.7%	34.5%	34.4%	34.4%	
Origination Term (Sums to 100%)								
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	
> 15 Years and <= 25 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	



Single Family Conv+Gov Book Characteristics Government - GRH

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	99.9%	
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	



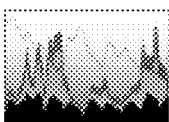
Single Family Conv+Gov Book Characteristics Government - GRH

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.3%	
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Other	0.0%	0.0%	0.1%	0.1%	0.2%	0.1%	0.3%	



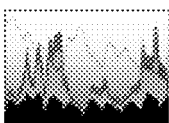
Single Family Conv+Gov Book Characteristics Government - GRH

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
10-K Property Region (Sums to 100%)								
Midwest	49.5%	52.3%	53.7%	54.0%	56.3%	58.8%	59.1%	
Northeast	3.0%	2.7%	2.5%	2.3%	1.5%	1.4%	2.1%	
Southeast	16.1%	15.2%	14.0%	13.4%	10.9%	8.7%	7.3%	
Southwest	26.7%	25.4%	25.6%	25.9%	25.9%	25.2%	24.5%	
West	4.6%	4.5%	4.3%	4.4%	5.5%	6.0%	7.0%	
Census Region (Sums to 100%)								
New England	0.8%	0.4%	0.2%	0.1%	0.0%	0.0%	0.0%	
Middle Atlantic	1.8%	1.9%	1.8%	1.8%	1.1%	1.3%	2.0%	
East North Central	35.0%	37.1%	38.8%	39.6%	43.2%	47.1%	47.2%	
East South Central	12.6%	12.6%	12.4%	11.8%	9.2%	8.1%	7.2%	
South Atlantic	3.9%	2.8%	1.9%	2.0%	2.0%	0.7%	0.1%	
West North Central	23.4%	23.9%	24.5%	24.3%	24.3%	22.7%	19.8%	
West South Central	16.7%	15.4%	14.7%	14.6%	13.0%	12.4%	14.2%	
Mountain	4.3%	4.6%	4.5%	4.7%	5.8%	6.4%	7.5%	
Pacific	1.1%	0.9%	0.9%	0.9%	1.1%	1.1%	1.7%	
US Territories	0.4%	0.3%	0.2%	0.2%	0.3%	0.3%	0.3%	
Top 10 States								
01) IL	14.7%	16.3%	17.7%	18.4%	20.2%	20.9%	15.9%	
02) MI	13.2%	13.9%	14.4%	14.5%	15.0%	17.2%	18.7%	
03) MS	11.3%	11.1%	10.8%	10.1%	7.9%	7.0%	6.3%	
04) MO	7.6%	7.2%	7.9%	8.2%	9.3%	9.1%	6.2%	
05) LA	7.6%	7.2%	7.0%	7.2%	6.3%	6.5%	8.7%	
06) IA	7.2%	7.8%	8.1%	7.9%	8.8%	8.7%	8.3%	
07) MN	4.8%	4.9%	4.3%	4.1%	2.0%	0.5%	0.2%	
08) TX	4.1%	3.9%	3.6%	3.3%	2.2%	1.5%	0.9%	
09) WI	4.0%	3.7%	3.4%	3.3%	4.6%	5.2%	8.2%	
10) OK	2.9%	2.1%	1.5%	1.5%	1.4%	1.6%	1.6%	
Top 10 Sellers								
01) BANCORPSOUTH INC	12.3%	12.1%	11.8%	11.1%	9.0%	8.2%	7.0%	
02) SABINE BANCSHARES INC	7.1%	7.0%	7.0%	7.0%	5.8%	6.2%	8.7%	



Single Family Conv+Gov Book Characteristics Government - GRH

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) NORTHWESTERN BANK	5.2%	5.7%	5.9%	6.0%	6.3%	7.0%	7.8%	
04) IOWA BANKERS INSURANCE AND SERVICES	4.9%	5.1%	5.2%	4.9%	5.4%	5.3%	4.7%	
05) CENTRAL BANCOMPANY	4.5%	4.0%	4.5%	4.7%	5.5%	5.1%	4.2%	
06) WACHOVIA CORPORATION	4.3%	3.0%	2.1%	2.1%	1.8%	0.3%	0.0%	
07) PHH CORPORATION	4.1%	4.1%	3.7%	3.6%	1.4%	0.0%	0.0%	
08) CENTRUE FINANCIAL CORPORATION	3.1%	3.6%	4.0%	4.3%	5.1%	6.0%	6.9%	
09) UNITED BANCORP INC	2.9%	2.6%	2.6%	2.5%	1.9%	1.4%	1.4%	
10) DURANT BANCORP INC	2.5%	1.5%	0.9%	0.8%	0.7%	0.8%	1.2%	
Top 10 Servicers								
01) BANCORPSOUTH INC	12.3%	12.1%	11.8%	11.1%	9.0%	8.2%	7.0%	
02) SABINE BANCSHARES INC	7.1%	7.0%	7.0%	7.0%	5.8%	6.2%	8.7%	
03) NORTHWESTERN BANK	5.2%	5.7%	5.9%	6.0%	6.3%	7.0%	7.8%	
04) CENTRAL BANCOMPANY	4.5%	4.0%	4.5%	4.7%	5.5%	5.1%	4.2%	
05) WACHOVIA CORPORATION	4.3%	3.0%	2.1%	2.1%	1.8%	0.3%	0.0%	
06) IOWA BANKERS INSURANCE AND SERVICES	3.3%	3.2%	2.9%	2.6%	2.5%	1.4%	1.2%	
07) PHH CORPORATION	3.3%	3.1%	2.5%	2.5%	0.8%	0.5%	0.5%	
08) CENTRUE FINANCIAL CORPORATION	3.1%	3.6%	4.0%	4.3%	5.1%	6.0%	6.9%	
09) UNITED BANCORP INC	2.9%	2.6%	2.6%	2.5%	1.9%	1.4%	1.4%	
10) DURANT BANCORP INC	2.5%	1.5%	0.9%	0.8%	0.7%	0.8%	1.2%	
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%							
Credit Enhancement	100.0%							
- Primary MI Only	0.0%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	100.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement								
Alt-A with Credit Enhancement								
Economic Fees and Gap								
Wtd Avg Economic Gap	16.41	15.11	13.70	13.39	12.55	12.00	11.93	
Wtd Avg Economic Model Fee	15.07	15.89	16.57	16.83	17.43	18.00	17.98	



Single Family Conv+Gov Book Characteristics Government - GRH

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	31.48	31.00	30.28	30.21	29.97	30.00	29.91	
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Serious Delinquent Loans								
SDQ Rate All Loans	2.38%	2.14%	2.10%	2.79%	1.42%	0.83%	0.14%	
- SDQ Rate for Loans with CE	2.38%							
- SDQ Rate for Loans without CE								
SDQ Rate Excl. Katrina Loans	2.40%	2.16%	2.12%	2.81%	1.38%	0.77%	0.14%	
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	4.17%	3.85%	0.00%	
Serious Delinquent Loans								
SDQ Loan Count	69	54	48	62	26	11	1	
SDQ Count for Loans with CE	69							
SDQ Count for Loans without CE								
SDQ Volume (\$M)								
SDQ Volume	\$6.0	\$4.7	\$3.7	\$4.8	\$1.9	\$0.9	\$0.0	
SDQ Volume for Loans with CE	\$6.0							
SDQ Volume for Loans without CE								



Single Family Conv+Gov Book Characteristics Government - ONAP

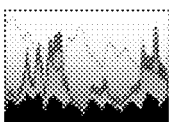
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	99	82	80	76	47	15		
Book Volume (\$B)	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0		
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
OLTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Wtd Avg OLTV								
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Wtd Avg Comb LTV								
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		



Single Family Conv+Gov Book Characteristics

Government - ONAP

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Wtd Avg Comb LTV								
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	5.8%	5.7%	4.9%	5.2%	1.7%	3.6%		
MTMLTV 60.01% - 70.00%	4.2%	9.6%	10.5%	7.2%	3.1%	0.0%		
MTMLTV 70.01% - 75.00%	5.3%	4.3%	3.6%	5.1%	7.7%	5.3%		
MTMLTV 75.01% - 80.00%	4.3%	6.1%	4.8%	8.0%	3.0%	0.0%		
MTMLTV 80.01% - 90.00%	19.5%	24.1%	22.0%	24.9%	29.7%	5.7%		
MTMLTV 90.01% - 95.00%	13.4%	14.8%	24.7%	16.8%	8.2%	34.2%		
MTMLTV 95.01% - 97.00%	4.5%	6.0%	15.4%	14.1%	15.9%	12.5%		
MTMLTV 97.01% - 100.00%	19.6%	18.8%	14.1%	11.3%	29.9%	38.7%		
MTMLTV > 100.00%	23.5%	10.7%	0.0%	7.5%	0.7%	0.0%		
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtg Avg MTMLTV	89.6%	86.3%	85.6%	85.6%	89.7%	92.2%		
Credit Score (Sums to 100%)								
FICO < 550	5.1%	6.4%	6.5%	5.7%	2.4%	8.0%		
FICO 550-579	6.5%	6.6%	8.6%	7.8%	8.8%	17.6%		
FICO 580-619	14.6%	16.9%	18.1%	20.6%	18.7%	36.4%		
FICO 620-659	20.3%	20.6%	19.7%	21.0%	25.5%	10.7%		
FICO 660-699	17.0%	14.4%	16.2%	15.8%	17.5%	8.1%		
FICO 700-739	17.8%	22.0%	19.4%	17.1%	21.2%	8.9%		
FICO >= 740	15.9%	11.0%	9.2%	9.7%	3.0%	10.2%		
FICO Missing	2.9%	2.2%	2.3%	2.4%	2.9%	0.0%		
Wtd Avg FICO	665	658	651	650	652	626		
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		



Single Family Conv+Gov Book Characteristics
Government - ONAP

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
10-K Unit Type (Sums to 100%)								
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
10-K Property Type (Sums to 100%)								
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Single Family Homes	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	5.4%	3.9%	3.1%	2.1%	2.3%	0.0%		
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
1 Unit	94.6%	96.1%	96.9%	97.9%	97.7%	100.0%		
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Condo								
Condo	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	74.4%	69.5%	68.2%	69.1%	69.6%	64.4%		
Cash-Out Refinance	14.7%	18.3%	18.8%	18.5%	10.6%	5.7%		
Other Refinance	10.9%	12.3%	13.1%	12.5%	19.8%	29.9%		
Origination Type (Sums to 100%)								
TPO Broker	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
TPO Correspondent	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Retail	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
2002	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
2003	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
2004	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
2005	15.3%	18.9%	21.2%	22.1%	36.9%	100.0%		
2006	28.9%	35.8%	39.5%	44.2%	63.1%	0.0%		
2007	24.2%	30.0%	33.3%	33.7%	0.0%	0.0%		



Single Family Conv+Gov Book Characteristics

Government - ONAP

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	31.7%	15.3%	6.0%	0.0%	0.0%	0.0%		
Origination Amount and Rate								
Avg Origination Loan Amount	\$130,314	\$127,466	\$127,439	\$128,628	\$144,318	\$134,860		
Loan Original Note Rate	6.62%	6.58%	6.65%	6.68%	6.65%	6.27%		
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
ACI								
ACI Probability								
Wtd Avg ACI Score								
Credit Premium								
Wtd Avg Credit Premium								
Credit Premium > 1.5								
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.5%	11.8%	12.1%	12.8%	11.3%	8.6%		
DTI Ratio > 20 and <= 30	19.6%	16.7%	20.4%	19.0%	16.2%	33.7%		
DTI Ratio > 30 and <= 40	44.6%	46.6%	42.5%	42.3%	42.0%	32.5%		
DTI Ratio > 40 and <= 50	23.7%	24.4%	24.4%	25.4%	29.7%	22.2%		
DTI Ratio > 50	2.6%	0.6%	0.6%	0.6%	0.9%	2.9%		
DTI Ratio Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg DTI Ratio	33.9%	33.3%	32.9%	32.9%	34.0%	33.7%		
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.5%	11.8%	12.1%	12.8%	11.3%	8.6%		
DTI Ratio > 20 and <= 30	19.6%	16.7%	20.4%	19.0%	16.2%	33.7%		
DTI Ratio > 30 and <= 40	44.6%	46.6%	42.5%	42.3%	42.0%	32.5%		
DTI Ratio > 40 and <= 50	23.7%	24.4%	24.4%	25.4%	29.7%	22.2%		
DTI Ratio > 50	2.6%	0.6%	0.6%	0.6%	0.9%	2.9%		
DTI Ratio Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg DTI Ratio	33.9%	33.3%	32.9%	32.9%	34.0%	33.7%		
Origination Term (Sums to 100%)								
<= 15 Years	0.5%	0.6%	0.6%	0.8%	0.4%	0.0%		
> 15 Years and <= 25 Years	0.9%	1.1%	1.2%	1.2%	0.7%	0.0%		



Single Family Conv+Gov Book Characteristics

Government - ONAP

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	98.6%	98.3%	98.2%	98.0%	98.8%	100.0%		
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		



Single Family Conv+Gov Book Characteristics

Government - ONAP

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		



Single Family Conv+Gov Book Characteristics Government - ONAP

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
10-K Property Region (Sums to 100%)								
Midwest	43.6%	47.8%	56.1%	57.1%	54.2%	62.9%		
Northeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Southeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Southwest	26.8%	20.2%	20.8%	21.7%	24.0%	16.7%		
West	29.6%	31.9%	23.1%	21.2%	21.8%	20.4%		
Census Region (Sums to 100%)								
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
East North Central	0.4%	0.5%	0.5%	0.5%	2.4%	5.7%		
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
South Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
West North Central	43.3%	47.4%	55.6%	56.6%	51.8%	57.2%		
West South Central	12.3%	3.7%	3.8%	4.0%	8.9%	10.7%		
Mountain	35.6%	37.9%	32.5%	31.0%	24.3%	13.9%		
Pacific	8.5%	10.5%	7.6%	7.9%	12.6%	12.5%		
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Top 10 States								
01) MN	29.8%	33.7%	39.1%	40.0%	37.4%	54.3%		
02) MT	18.7%	18.4%	12.5%	8.8%	3.8%	0.0%		
03) NM	14.2%	16.1%	16.5%	17.2%	14.4%	3.6%		
04) ND	13.5%	13.7%	16.5%	16.6%	14.4%	2.9%		
05) OK	12.0%	3.3%	3.4%	3.5%	8.3%	10.7%		
06) AK	4.2%	5.2%	2.1%	2.2%	5.8%	5.9%		
07) WY	2.4%	3.0%	3.0%	4.5%	5.5%	8.0%		
08) CA	2.2%	2.7%	2.8%	2.9%	4.3%	6.6%		
09) OR	2.1%	2.6%	2.6%	2.7%	2.5%	0.0%		
10) WI	0.4%	0.5%	0.5%	0.5%	0.7%	0.0%		
Top 10 Sellers								
01) OTTO BREMER FOUNDATION	30.7%	33.5%	38.7%	39.8%	35.9%	46.4%		
02) FIRST INTERSTATE BANCSYSTEM	21.1%	21.4%	15.5%	13.3%	9.2%	8.0%		



Single Family Conv+Gov Book Characteristics Government - ONAP

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) SUBURBAN MORTGAGE COMPANY OF NEW MEXICO	14.5%	16.5%	17.0%	17.7%	15.1%	6.0%		
04) WOODLANDS NATIONAL BANK	10.4%	11.1%	14.2%	13.9%	11.6%	10.8%		
05) FIRST MORTGAGE COMPANY LLC	9.3%	0.0%	0.0%	0.0%	0.0%	0.0%		
06) UMPQUA HOLDINGS CORPORATION	4.3%	5.3%	5.5%	5.7%	6.8%	6.6%		
07) MCCLAIN BANK	2.7%	3.3%	3.4%	3.5%	8.3%	10.7%		
08) NORTH DAKOTA HOUSING FINANCE AGENCY	2.6%	3.2%	3.3%	3.4%	5.0%	0.0%		
09) FIRST NATIONAL BANK ALASKA	2.5%	3.1%	0.0%	0.0%	2.6%	0.0%		
10) ALASKA USA FEDERAL CREDIT UNION	1.7%	2.1%	2.1%	2.2%	3.2%	5.9%		
Top 10 Servicers								
01) OTTO BREMER FOUNDATION	30.7%	33.5%	38.7%	39.8%	35.9%	46.4%		
02) FIRST INTERSTATE BANCSYSTEM	21.1%	21.4%	15.5%	13.3%	9.2%	8.0%		
03) SUBURBAN MORTGAGE COMPANY OF NEW MEXICO	14.5%	16.5%	17.0%	17.7%	15.1%	6.0%		
04) WOODLANDS NATIONAL BANK	10.4%	11.1%	14.2%	13.9%	11.6%	10.8%		
05) FIRST MORTGAGE COMPANY LLC	9.3%	0.0%	0.0%	0.0%	0.0%	0.0%		
06) UMPQUA HOLDINGS CORPORATION	4.3%	5.3%	5.5%	5.7%	6.8%	6.6%		
07) BOK FINANCIAL CORPORATION	2.7%	3.3%	3.4%	3.5%	8.3%	10.7%		
08) NORTH DAKOTA HOUSING FINANCE AGENCY	2.6%	3.2%	3.3%	3.4%	5.0%	0.0%		
09) FIRST NATIONAL BANK ALASKA	2.5%	3.1%	0.0%	0.0%	2.6%	0.0%		
10) ALASKA USA FEDERAL CREDIT UNION	1.7%	2.1%	2.1%	2.2%	3.2%	5.9%		
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%							
Credit Enhancement	100.0%							
- Primary MI Only	0.0%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	100.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement								
Alt-A with Credit Enhancement								
Economic Fees and Gap								
Wtd Avg Economic Gap	16.38	13.10	11.63	11.02	9.65	7.48		
Wtd Avg Economic Model Fee	11.62	12.96	13.84	14.45	15.84	18.00		



Single Family Conv+Gov Book Characteristics Government - ONAP

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	28.00	26.07	25.47	25.47	25.49	25.48		
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Serious Delinquent Loans								
SDQ Rate All Loans	0.00%	0.00%	0.00%	1.32%	0.00%	0.00%		
- SDQ Rate for Loans with CE	0.00%							
- SDQ Rate for Loans without CE								
SDQ Rate Excl. Katrina Loans	0.00%	0.00%	0.00%	1.32%	0.00%	0.00%		
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	0	0	0	1	0	0		
SDQ Count for Loans with CE	0							
SDQ Count for Loans without CE								
SDQ Volume (\$M)								
SDQ Volume	\$0.0	\$0.0	\$0.0	\$0.1	\$0.0	\$0.0		
SDQ Volume for Loans with CE	\$0.0							
SDQ Volume for Loans without CE								



Single Family Conv+Gov Book Characteristics Government - Other

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans								
Book Volume (\$B)								
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%								
OLTV 60.01% - 70.00%								
OLTV 70.01% - 75.00%								
OLTV 75.01% - 80.00%								
OLTV 80.01% - 90.00%								
OLTV 90.01% - 95.00%								
OLTV 95.01% - 97.00%								
OLTV 97.01% - 100.00%								
OLTV > 100.00%								
OLTV Missing								
Wtd Avg OLTV								
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%								
Comb LTV 60.01% - 70.00%								
Comb LTV 70.01% - 75.00%								
Comb LTV 75.01% - 80.00%								
Comb LTV 80.01% - 90.00%								
Comb LTV 90.01% - 95.00%								
Comb LTV 95.01% - 97.00%								
Comb LTV 97.01% - 100.00%								
Comb LTV > 100.00%								
Comb LTV Missing								
Wtd Avg Comb LTV								
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%								
Comb LTV 60.01% - 70.00%								
Comb LTV 70.01% - 75.00%								
Comb LTV 75.01% - 80.00%								
Comb LTV 80.01% - 90.00%								
Comb LTV 90.01% - 95.00%								
Comb LTV 95.01% - 97.00%								



Single Family Conv+Gov Book Characteristics

Government - Other

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%								
Comb LTV > 100.00%								
Comb LTV Missing								
Wtd Avg Comb LTV								
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%								
MTMLTV 60.01% - 70.00%								
MTMLTV 70.01% - 75.00%								
MTMLTV 75.01% - 80.00%								
MTMLTV 80.01% - 90.00%								
MTMLTV 90.01% - 95.00%								
MTMLTV 95.01% - 97.00%								
MTMLTV 97.01% - 100.00%								
MTMLTV > 100.00%								
MTMLTV Missing								
Wtg Avg MTMLTV								
Credit Score (Sums to 100%)								
FICO < 550								
FICO 550-579								
FICO 580-619								
FICO 620-659								
FICO 660-699								
FICO 700-739								
FICO >= 740								
FICO Missing								
Wtd Avg FICO								
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate								
Intermediate-term, fixed-rate								
Adjustable-rate								
Interest Only adjustable-rate								
Negative Amortization								
Interest Only fixed-rate								



Single Family Conv+Gov Book Characteristics Government - Other

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence								
Second/Vacation Home								
Investor Property								
10-K Unit Type (Sums to 100%)								
1 Unit								
2-4 Units								
Missing								
10-K Property Type (Sums to 100%)								
Condo/Coop								
Single Family Homes								
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)								
Condo/Coop								
1 Unit								
2-4 Units								
Condo								
Condo								
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage								
Cash-Out Refinance								
Other Refinance								
Origination Type (Sums to 100%)								
TPO Broker								
TPO Correspondent								
Undesignated								
Retail								
Origination Year (Sums to 100%)								
< 2001								
2001								
2002								
2003								
2004								
2005								
2006								
2007								



Single Family Conv+Gov Book Characteristics Government - Other

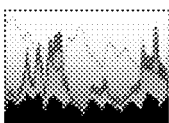
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008								
Origination Amount and Rate								
Avg Origination Loan Amount								
Loan Original Note Rate								
Seasoning (Sums to 100%)								
Seasoned								
Non-Seasoned								
ACI								
ACI Probability								
Wtd Avg ACI Score								
Credit Premium								
Wtd Avg Credit Premium								
Credit Premium > 1.5								
Prepay Premium								
Prepay Premium								
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20								
DTI Ratio > 20 and <= 30								
DTI Ratio > 30 and <= 40								
DTI Ratio > 40 and <= 50								
DTI Ratio > 50								
DTI Ratio Missing								
Wtd Avg DTI Ratio								
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20								
DTI Ratio > 20 and <= 30								
DTI Ratio > 30 and <= 40								
DTI Ratio > 40 and <= 50								
DTI Ratio > 50								
DTI Ratio Missing								
Wtd Avg DTI Ratio								
Origination Term (Sums to 100%)								
<= 15 Years								
> 15 Years and <= 25 Years								



Single Family Conv+Gov Book Characteristics

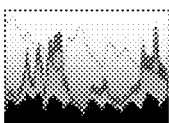
Government - Other

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years								
> 30 Years								
Missing								
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)								
Intermediate-Term Fixed Rate (excl Balloon)								
Adjustable Rate								
Balloon								
Various Product Types								
Second								
40 Year (ARM & Fixed)								
Hybrid Arm								
- 2/28 Hybrid Arm								
- 3/1 Hybrid Arm								
- 5/1 Hybrid Arm								
- 7/1 Hybrid Arm								
- 10/1 Hybrid Arm								
NegAm ARM								
Interest Only								
- Interest Only ARM								
- Interest Only FRM								
Alt-A								
- Alt-A Low/No Doc								
- Alt-A No Disclosure								
- Alt-A NINA								
- Alt-A SISA								
- Alt-A No Ratio								
- Alt-A Stated Income								
Alt-A Full Doc (by SFC)								



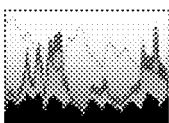
Single Family Conv+Gov Book Characteristics
Government - Other

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)								
My Community Mortgage								
Non-Full Doc								
Non-Full Doc Total								
- Select Lender Programs Non-Full Doc								
- Other Low/No Doc								
Subprime Deals								
Subprime								
- Pre 12/2005 (A-Minus Deals)								
- Post 12/2005								
Business Channel (Sums to 100%)								
Lender Channel								
Investor Channel								
eChannel								
Underserved Channel								
Subprime Channel								
Unkown/Pre-2000								
Subordinate Financing - RDW								
Subordinate Financing - RDW								
- 75/20/05								
- 75/25/00								
- 80/10/10								
- 80/15/05								
- 80/20/00								
- 90/05/05								
- Other								
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced								
- 75/20/05								
- 75/25/00								
- 80/10/10								
- 80/15/05								
- 80/20/00								
- 90/05/05								
- Other								



Single Family Conv+Gov Book Characteristics
Government - Other

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Single Family Conv+Gov Book Characteristics

Government - Other

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Top 10 Servicers								
Credit Enhancement (Sums to 100%)								
No Credit Enhancement								
Credit Enhancement								
- Primary MI Only								
- Pool Policy Only								
- Pool Policy and Primary MI								
- Full Recourse								
- Shared Arrangement								
- Government								
- Secondary Market (SMC)								
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement								
Alt-A with Credit Enhancement								
Economic Fees and Gap								
Wtd Avg Economic Gap								
Wtd Avg Economic Model Fee								



Single Family Conv+Gov Book Characteristics

Government - Other

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee								
Appraisal Waivers								
Appraisal Waiver								
Serious Delinquent Loans								
SDQ Rate All Loans								
- SDQ Rate for Loans with CE								
- SDQ Rate for Loans without CE								
SDQ Rate Excl. Katrina Loans								
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count								
SDQ Count for Loans with CE								
SDQ Count for Loans without CE								
SDQ Volume (\$M)								
SDQ Volume								
SDQ Volume for Loans with CE								
SDQ Volume for Loans without CE								



Single Family Conventional Book Characteristics CIE2

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	80,805	61,876	38,193	20,654				
Book Volume (\$B)	\$16.7	\$12.8	\$7.8	\$4.2				
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	16.1%	14.8%	12.5%	11.3%				
OLTV 60.01% - 70.00%	13.9%	13.8%	12.3%	10.1%				
OLTV 70.01% - 75.00%	9.9%	9.7%	9.3%	8.3%				
OLTV 75.01% - 80.00%	30.2%	29.1%	28.5%	28.7%				
OLTV 80.01% - 90.00%	13.4%	13.6%	13.1%	12.9%				
OLTV 90.01% - 95.00%	8.5%	8.7%	9.7%	10.6%				
OLTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.6%				
OLTV 97.01% - 100.00%	7.3%	9.6%	13.9%	17.4%				
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%				
OLTV Missing	0.0%	0.0%	0.0%	0.0%				
Wtd Avg OLTV	76.1%	77.1%	79.0%	80.6%				
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.6%	13.5%	11.5%	10.3%				
Comb LTV 60.01% - 70.00%	13.0%	12.9%	11.4%	9.3%				
Comb LTV 70.01% - 75.00%	9.2%	8.9%	8.3%	7.0%				
Comb LTV 75.01% - 80.00%	26.9%	25.4%	24.2%	22.9%				
Comb LTV 80.01% - 90.00%	17.4%	17.7%	17.1%	17.1%				
Comb LTV 90.01% - 95.00%	10.3%	10.6%	12.0%	13.8%				
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.7%				
Comb LTV 97.01% - 100.00%	7.8%	10.2%	14.8%	19.0%				
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	77.5%	78.4%	80.4%	82.3%				
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.6%	13.5%	11.5%	10.3%				
Comb LTV 60.01% - 70.00%	13.0%	12.9%	11.4%	9.3%				
Comb LTV 70.01% - 75.00%	9.2%	8.9%	8.3%	7.0%				
Comb LTV 75.01% - 80.00%	26.9%	25.4%	24.2%	22.9%				
Comb LTV 80.01% - 90.00%	17.4%	17.7%	17.1%	17.1%				
Comb LTV 90.01% - 95.00%	10.3%	10.6%	12.0%	13.8%				
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.7%				



Single Family Conventional Book Characteristics CIE2

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	7.8%	10.2%	14.8%	19.0%				
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	77.5%	78.4%	80.4%	82.3%				
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	13.3%	13.4%	11.9%	10.7%				
MTMLTV 60.01% - 70.00%	10.3%	11.2%	10.9%	9.1%				
MTMLTV 70.01% - 75.00%	8.3%	9.2%	8.8%	7.8%				
MTMLTV 75.01% - 80.00%	14.8%	19.1%	20.5%	19.5%				
MTMLTV 80.01% - 90.00%	24.3%	20.2%	19.0%	20.4%				
MTMLTV 90.01% - 95.00%	8.6%	8.6%	8.8%	9.6%				
MTMLTV 95.01% - 97.00%	3.1%	3.0%	3.2%	3.1%				
MTMLTV 97.01% - 100.00%	4.1%	4.4%	7.0%	10.4%				
MTMLTV > 100.00%	13.1%	10.9%	9.9%	9.4%				
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%				
Wtg Avg MTMLTV	81.1%	79.8%	80.1%	81.5%				
Credit Score (Sums to 100%)								
FICO < 550	0.2%	0.2%	0.4%	0.6%				
FICO 550-579	0.3%	0.4%	0.6%	0.9%				
FICO 580-619	2.6%	3.1%	4.1%	5.0%				
FICO 620-659	7.8%	8.8%	10.7%	12.5%				
FICO 660-699	16.4%	17.5%	18.7%	19.8%				
FICO 700-739	23.7%	23.8%	23.5%	22.5%				
FICO >= 740	48.9%	46.1%	42.0%	38.5%				
FICO Missing	0.0%	0.0%	0.1%	0.1%				
Wtd Avg FICO	731	727	720	714				
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	86.3%	85.3%	83.8%	81.1%				
Intermediate-term, fixed-rate	6.4%	6.5%	4.9%	3.6%				
Adjustable-rate	0.9%	0.8%	0.7%	0.9%				
Interest Only adjustable-rate	1.8%	1.9%	2.1%	2.9%				
Negative Amortization	0.0%	0.0%	0.0%	0.0%				
Interest Only fixed-rate	4.5%	5.5%	8.4%	11.4%				



Single Family Conventional Book Characteristics CIE2

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	88.8%	88.7%	87.5%	88.4%				
Second/Vacation Home	4.9%	4.9%	5.3%	6.0%				
Investor Property	6.2%	6.5%	7.3%	5.6%				
10-K Unit Type (Sums to 100%)								
1 Unit	97.3%	97.2%	97.2%	97.9%				
2-4 Units	2.7%	2.8%	2.8%	2.1%				
Missing	0.0%	0.0%	0.0%	0.0%				
10-K Property Type (Sums to 100%)								
Condo/Coop	8.4%	8.5%	9.7%	10.1%				
Single Family Homes	91.6%	91.5%	90.3%	89.9%				
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%				
Condo/Coop	8.4%	8.5%	9.7%	10.1%				
1 Unit	88.8%	88.6%	87.4%	87.7%				
2-4 Units	2.7%	2.8%	2.8%	2.1%				
Condo								
Condo	8.3%	8.4%	9.6%	10.0%				
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	44.8%	43.8%	52.3%	61.5%				
Cash-Out Refinance	30.9%	30.7%	26.0%	22.3%				
Other Refinance	24.3%	25.5%	21.7%	16.2%				
Origination Type (Sums to 100%)								
TPO Broker	50.4%	49.4%	55.3%	50.8%				
TPO Correspondent	10.1%	10.9%	7.6%	3.0%				
Undesignated	0.0%	0.0%	0.0%	0.0%				
Retail	39.5%	39.7%	37.1%	46.2%				
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%				
2001	0.0%	0.0%	0.0%	0.0%				
2002	0.0%	0.0%	0.0%	0.0%				
2003	0.0%	0.0%	0.0%	0.0%				
2004	0.0%	0.0%	0.0%	0.0%				
2005	0.0%	0.0%	0.0%	0.0%				
2006	0.0%	0.0%	0.0%	0.1%				
2007	36.2%	48.5%	81.6%	99.9%				



Single Family Conventional Book Characteristics

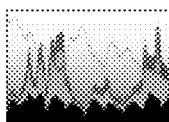
CIE2

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	63.8%	51.5%	18.4%	0.0%				
Origination Amount and Rate								
Avg Origination Loan Amount	\$208,676	\$207,612	\$206,509	\$202,614				
Loan Original Note Rate	6.19%	6.21%	6.46%	6.70%				
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%	0.0%				
Non-Seasoned	100.0%	100.0%	100.0%	100.0%				
ACI								
ACI Probability	0.42%	0.50%	0.66%	0.83%				
Wtd Avg ACI Score	713	708	698	692				
Credit Premium								
Wtd Avg Credit Premium	-0.09	-0.16	-0.19	-0.10				
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.2%				
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%				
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.4%	4.1%	3.5%	2.7%				
DTI Ratio > 20 and <= 30	13.8%	12.8%	10.8%	9.1%				
DTI Ratio > 30 and <= 40	23.0%	22.0%	20.3%	19.4%				
DTI Ratio > 40 and <= 50	23.9%	23.5%	23.5%	24.0%				
DTI Ratio > 50	27.2%	28.7%	30.7%	32.4%				
DTI Ratio Missing	7.7%	8.9%	11.2%	12.3%				
Wtd Avg DTI Ratio	43.0%	43.9%	45.3%	46.4%				
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.4%	4.1%	3.5%	2.7%				
DTI Ratio > 20 and <= 30	13.8%	12.8%	10.8%	9.1%				
DTI Ratio > 30 and <= 40	23.0%	22.0%	20.3%	19.4%				
DTI Ratio > 40 and <= 50	23.9%	23.5%	23.5%	24.0%				
DTI Ratio > 50	27.2%	28.7%	30.7%	32.4%				
DTI Ratio Missing	7.7%	8.9%	11.2%	12.3%				
Wtd Avg DTI Ratio	43.0%	43.9%	45.3%	46.4%				
Origination Term (Sums to 100%)								
<= 15 Years	6.4%	6.5%	4.9%	3.6%				
> 15 Years and <= 25 Years	1.9%	2.0%	1.5%	1.2%				



Single Family Conventional Book Characteristics CIE2

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	90.9%	90.7%	92.1%	93.6%				
> 30 Years	0.7%	0.9%	1.4%	1.6%				
Missing	0.0%	0.0%	0.0%	0.0%				
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	90.9%	90.8%	92.2%	92.5%				
Intermediate-Term Fixed Rate (excl Balloon)	6.4%	6.5%	4.9%	3.6%				
Adjustable Rate	2.7%	2.7%	2.9%	3.8%				
Balloon	0.0%	0.0%	0.0%	0.0%				
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%				
40 Year (ARM & Fixed)	0.7%	0.9%	1.4%	1.6%				
Hybrid Arm	2.7%	2.7%	2.9%	3.8%				
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%				
- 3/1 Hybrid Arm	0.1%	0.2%	0.2%	0.3%				
- 5/1 Hybrid Arm	1.8%	1.9%	1.9%	2.5%				
- 7/1 Hybrid Arm	0.7%	0.7%	0.7%	1.0%				
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%				
NegAm ARM	0.0%	0.0%	0.0%	0.0%				
Interest Only	6.3%	7.4%	10.5%	14.3%				
- Interest Only ARM	1.8%	1.9%	2.1%	2.9%				
- Interest Only FRM	4.5%	5.5%	8.4%	11.4%				
Alt-A	3.2%	4.2%	6.1%	7.1%				
- Alt-A Low/No Doc	2.7%	3.5%	4.9%	7.0%				
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%				
- Alt-A NINA	0.4%	0.5%	0.9%	1.6%				
- Alt-A SISA	0.3%	0.4%	0.3%	0.1%				
- Alt-A No Ratio	0.7%	0.9%	1.5%	2.7%				
- Alt-A Stated Income	1.3%	1.7%	2.2%	2.6%				
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%				



Single Family Conventional Book Characteristics CIE2

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	0.5%	0.7%	1.2%	0.2%				
My Community Mortgage	2.4%	3.1%	4.7%	5.3%				
Non-Full Doc								
Non-Full Doc Total	8.6%	11.1%	16.5%	18.0%				
- Select Lender Programs Non-Full Doc	5.9%	7.6%	11.6%	11.1%				
- Other Low/No Doc	2.7%	3.5%	4.9%	7.0%				
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%				
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%				
- Post 12/2005	0.0%	0.0%	0.0%	0.0%				
Business Channel (Sums to 100%)								
Lender Channel	98.3%	97.9%	97.2%	98.6%				
Investor Channel	1.7%	2.1%	2.8%	1.4%				
eChannel	0.0%	0.0%	0.0%	0.0%				
Underserved Channel	0.0%	0.0%	0.0%	0.0%				
Subprime Channel	0.0%	0.0%	0.0%	0.0%				
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%				
Subordinate Financing - RDW								
Subordinate Financing - RDW	8.9%	9.1%	9.3%	10.6%				
- 75/20/05	0.2%	0.2%	0.3%	0.4%				
- 75/25/00	0.2%	0.3%	0.4%	0.6%				
- 80/10/10	2.1%	2.2%	2.2%	2.6%				
- 80/15/05	1.2%	1.3%	1.6%	2.2%				
- 80/20/00	0.3%	0.4%	0.5%	0.8%				
- 90/05/05	0.0%	0.0%	0.0%	0.0%				
- Other	4.8%	4.7%	4.2%	3.9%				
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	9.3%	9.5%	9.6%	10.9%				
- 75/20/05	0.3%	0.3%	0.4%	0.5%				
- 75/25/00	0.0%	0.0%	0.0%	0.0%				
- 80/10/10	2.7%	2.8%	2.8%	3.1%				
- 80/15/05	1.4%	1.6%	1.9%	2.6%				
- 80/20/00	0.6%	0.7%	1.0%	1.6%				
- 90/05/05	0.0%	0.0%	0.1%	0.0%				
- Other	4.3%	4.1%	3.4%	3.0%				



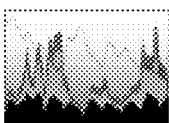
Single Family Conventional Book Characteristics CIE2

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	2.2%	2.9%	4.4%	6.5%				
- EA I	1.3%	1.7%	2.5%	3.4%				
- EA/TPR II	0.6%	0.8%	1.3%	2.0%				
- EA/TPR III	0.3%	0.4%	0.6%	1.0%				
10-K Property Region (Sums to 100%)								
Midwest	14.1%	15.1%	14.0%	11.4%				
Northeast	14.4%	13.8%	11.9%	12.5%				
Southeast	28.6%	30.0%	31.6%	33.4%				
Southwest	17.1%	17.5%	18.8%	21.4%				
West	25.7%	23.6%	23.6%	21.3%				
Census Region (Sums to 100%)								
New England	6.4%	6.2%	5.4%	5.7%				
Middle Atlantic	7.6%	7.2%	6.3%	6.6%				
East North Central	11.1%	12.0%	11.0%	8.5%				
East South Central	8.6%	9.5%	10.0%	9.7%				
South Atlantic	20.3%	20.8%	21.8%	23.9%				
West North Central	5.0%	5.0%	4.9%	4.8%				
West South Central	4.7%	5.0%	5.4%	7.2%				
Mountain	12.2%	12.2%	13.0%	14.0%				
Pacific	24.0%	22.0%	22.2%	19.6%				
US Territories	0.0%	0.0%	0.0%	0.0%				
Top 10 States								
01) CA	15.2%	13.1%	14.3%	13.2%				
02) FL	6.5%	7.2%	9.3%	10.5%				
03) WA	6.3%	6.5%	5.9%	4.8%				
04) IL	5.9%	6.8%	6.9%	5.1%				
05) CO	5.8%	5.7%	6.1%	6.3%				
06) AL	3.6%	4.1%	4.2%	3.9%				
07) TN	3.6%	4.0%	4.4%	4.6%				
08) NC	3.6%	3.3%	3.0%	3.5%				
09) TX	3.4%	3.5%	4.0%	5.3%				
10) AZ	3.3%	3.4%	3.9%	4.4%				
Top 10 Sellers								
01) WACHOVIA CORPORATION	38.6%	38.3%	45.1%	41.3%				
02) CENTEX CORPORATION	15.8%	17.2%	24.4%	33.2%				



Single Family Conventional Book Characteristics CIE2

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) QUICKEN LOANS INC	11.3%	10.2%	0.0%	0.0%				
04) FAMC CORPORATION	10.8%	11.9%	7.6%	1.4%				
05) M&T BANK CORPORATION	3.5%	4.5%	6.2%	9.1%				
06) INDYMAC BANCORP INC	3.3%	0.2%	0.0%	0.0%				
07) MORTGAGE INVESTORS GROUP	2.7%	3.1%	3.7%	3.7%				
08) GUARANTY FINANCIAL MHC	2.2%	2.1%	0.0%	0.0%				
09) DKH INCORPORATED	2.1%	2.6%	3.0%	1.3%				
10) MORTGAGEAMERICA INC	1.4%	1.7%	2.3%	2.1%				
Top 10 Servicers								
01) JP MORGAN CHASE & CO	100.0%	100.0%	100.0%	100.0%				
	0.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	66.7%							
Credit Enhancement	33.3%							
- Primary MI Only	27.2%							
- Pool Policy Only	3.3%							
- Pool Policy and Primary MI	2.8%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	43.4%							
Alt-A with Credit Enhancement	41.3%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.20	-6.66	-12.21	-22.08				
Wtd Avg Economic Model Fee	33.30	35.65	41.25	51.64				



Single Family Conventional Book Characteristics CIE2

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	29.10	28.99	29.04	29.56				
Appraisal Waivers								
Appraisal Waiver	4.6%	5.0%	5.7%	5.1%				
Serious Delinquent Loans								
SDQ Rate All Loans	1.30%	0.96%	0.59%	0.21%				
- SDQ Rate for Loans with CE	2.89%							
- SDQ Rate for Loans without CE	0.49%							
SDQ Rate Excl. Katrina Loans	1.30%	0.96%	0.59%	0.21%				
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	1,046	594	222	43				
SDQ Count for Loans with CE	787							
SDQ Count for Loans without CE	259							
SDQ Volume (\$M)								
SDQ Volume	\$250.2	\$139.9	\$49.3	\$7.1				
SDQ Volume for Loans with CE	\$187.2							
SDQ Volume for Loans without CE	\$63.0							



Single Family Conv+Gov Book Characteristics Jumbo

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	14,487	1,619						
Book Volume (\$B)	\$8.4	\$0.9						
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	27.6%	33.0%						
OLTV 60.01% - 70.00%	15.6%	19.8%						
OLTV 70.01% - 75.00%	13.1%	12.8%						
OLTV 75.01% - 80.00%	32.4%	28.7%						
OLTV 80.01% - 90.00%	9.5%	5.7%						
OLTV 90.01% - 95.00%	0.0%	0.0%						
OLTV 95.01% - 97.00%	0.0%	0.0%						
OLTV 97.01% - 100.00%	0.0%	0.0%						
OLTV > 100.00%	0.0%	0.0%						
OLTV Missing	1.8%	0.0%						
Wtd Avg OLTV	68.6%	66.2%						
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	22.4%	28.2%						
Comb LTV 60.01% - 70.00%	14.6%	18.8%						
Comb LTV 70.01% - 75.00%	13.3%	13.1%						
Comb LTV 75.01% - 80.00%	32.7%	28.6%						
Comb LTV 80.01% - 90.00%	15.2%	11.2%						
Comb LTV 90.01% - 95.00%	0.0%	0.1%						
Comb LTV 95.01% - 97.00%	0.0%	0.0%						
Comb LTV 97.01% - 100.00%	0.0%	0.0%						
Comb LTV > 100.00%	0.0%	0.0%						
Comb LTV Missing	1.8%	0.0%						
Wtd Avg Comb LTV	70.9%	68.3%						
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	22.4%	28.2%						
Comb LTV 60.01% - 70.00%	14.6%	18.8%						
Comb LTV 70.01% - 75.00%	13.3%	13.1%						
Comb LTV 75.01% - 80.00%	32.7%	28.6%						
Comb LTV 80.01% - 90.00%	15.2%	11.2%						
Comb LTV 90.01% - 95.00%	0.0%	0.1%						
Comb LTV 95.01% - 97.00%	0.0%	0.0%						



Single Family Conv+Gov Book Characteristics Jumbo

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 97.01% - 100.00%	0.0%	0.0%						
Comb LTV > 100.00%	0.0%	0.0%						
Comb LTV Missing	1.8%	0.0%						
Wtd Avg Comb LTV	70.9%	68.3%						
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	25.4%	30.1%						
MTMLTV 60.01% - 70.00%	14.6%	17.8%						
MTMLTV 70.01% - 75.00%	11.3%	12.9%						
MTMLTV 75.01% - 80.00%	24.7%	26.9%						
MTMLTV 80.01% - 90.00%	20.6%	11.9%						
MTMLTV 90.01% - 95.00%	1.9%	0.3%						
MTMLTV 95.01% - 97.00%	0.5%	0.1%						
MTMLTV 97.01% - 100.00%	0.7%	0.0%						
MTMLTV > 100.00%	0.3%	0.0%						
MTMLTV Missing	0.0%	0.0%						
Wtg Avg MTMLTV	70.2%	67.2%						
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.0%						
FICO 550-579	0.3%	0.0%						
FICO 580-619	0.3%	0.0%						
FICO 620-659	0.3%	0.0%						
FICO 660-699	4.6%	4.7%						
FICO 700-739	19.2%	21.1%						
FICO >= 740	74.8%	74.2%						
FICO Missing	0.0%	0.0%						
Wtd Avg FICO	761	762						
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	85.2%	77.1%						
Intermediate-term, fixed-rate	3.8%	2.4%						
Adjustable-rate	4.4%	11.0%						
Interest Only adjustable-rate	3.7%	9.5%						
Negative Amortization	0.0%	0.0%						
Interest Only fixed-rate	1.1%	0.0%						



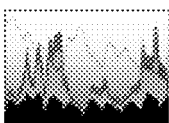
Single Family Conv+Gov Book Characteristics Jumbo

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
10-K Occupancy Type (Sums to 100%)								
Principal Residence	98.3%	98.9%						
Second/Vacation Home	1.3%	0.7%						
Investor Property	0.4%	0.4%						
10-K Unit Type (Sums to 100%)								
1 Unit	99.2%	100.0%						
2-4 Units	0.8%	0.0%						
Missing	0.0%	0.0%						
10-K Property Type (Sums to 100%)								
Condo/Coop	9.7%	5.8%						
Single Family Homes	90.3%	94.2%						
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%						
Condo/Coop	9.7%	5.8%						
1 Unit	89.6%	94.2%						
2-4 Units	0.8%	0.0%						
Condo								
Condo	9.6%	5.8%						
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	63.6%	59.8%						
Cash-Out Refinance	5.6%	6.8%						
Other Refinance	30.8%	33.4%						
Origination Type (Sums to 100%)								
TPO Broker	39.3%	44.4%						
TPO Correspondent	13.9%	7.5%						
Undesignated	0.0%	0.0%						
Retail	46.8%	48.1%						
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%						
2001	0.0%	0.0%						
2002	0.0%	0.0%						
2003	0.0%	0.0%						
2004	0.0%	0.0%						
2005	0.0%	0.0%						
2006	0.0%	0.0%						
2007	3.5%	30.8%						



Single Family Conv+Gov Book Characteristics Jumbo

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2008	96.5%	69.2%						
Origination Amount and Rate								
Avg Origination Loan Amount	\$582,542	\$587,731						
Loan Original Note Rate	6.22%	6.16%						
Seasoning (Sums to 100%)								
Seasoned	0.1%	0.0%						
Non-Seasoned	99.9%	100.0%						
ACI								
ACI Probability	0.07%	0.07%						
Wtd Avg ACI Score	747	746						
Credit Premium								
Wtd Avg Credit Premium	0.37	0.35						
Credit Premium > 1.5	0.3%	0.6%						
Prepay Premium								
Prepay Premium	0.0%	0.0%						
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.2%	6.0%						
DTI Ratio > 20 and <= 30	19.7%	22.5%						
DTI Ratio > 30 and <= 40	38.5%	38.6%						
DTI Ratio > 40 and <= 50	32.9%	29.0%						
DTI Ratio > 50	2.1%	2.6%						
DTI Ratio Missing	1.6%	1.2%						
Wtd Avg DTI Ratio	35.6%	34.9%						
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.2%	6.0%						
DTI Ratio > 20 and <= 30	19.7%	22.5%						
DTI Ratio > 30 and <= 40	38.5%	38.6%						
DTI Ratio > 40 and <= 50	32.9%	29.0%						
DTI Ratio > 50	2.1%	2.6%						
DTI Ratio Missing	1.6%	1.2%						
Wtd Avg DTI Ratio	35.6%	34.9%						
Origination Term (Sums to 100%)								
<= 15 Years	3.8%	2.4%						
> 15 Years and <= 25 Years	0.0%	0.1%						



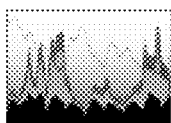
Single Family Conv+Gov Book Characteristics Jumbo

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 25 Years and <= 30 Years	96.1%	97.5%						
> 30 Years	0.0%	0.0%						
Missing	0.0%	0.0%						
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	86.3%	77.1%						
Intermediate-Term Fixed Rate (excl Balloon)	3.8%	2.4%						
Adjustable Rate	8.1%	20.5%						
Balloon	0.0%	0.0%						
Various Product Types								
Second	0.0%	0.0%						
40 Year (ARM & Fixed)	0.0%	0.0%						
Hybrid Arm	8.1%	20.5%						
- 2/28 Hybrid Arm	0.0%	0.0%						
- 3/1 Hybrid Arm	0.0%	0.0%						
- 5/1 Hybrid Arm	7.4%	15.0%						
- 7/1 Hybrid Arm	0.5%	4.0%						
- 10/1 Hybrid Arm	0.2%	1.5%						
NegAm ARM	0.0%	0.0%						
Interest Only	4.8%	9.5%						
- Interest Only ARM	3.7%	9.5%						
- Interest Only FRM	1.1%	0.0%						
Alt-A	0.0%	0.2%						
- Alt-A Low/No Doc	0.0%	0.0%						
- Alt-A No Disclosure	0.0%	0.0%						
- Alt-A NINA	0.0%	0.0%						
- Alt-A SISA	0.0%	0.0%						
- Alt-A No Ratio	0.0%	0.0%						
- Alt-A Stated Income	0.0%	0.0%						
Alt-A Full Doc (by SFC)	0.0%	0.0%						



Single Family Conv+Gov Book Characteristics Jumbo

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Deals (no SFC)	0.0%	0.2%						
My Community Mortgage	0.0%	0.0%						
Non-Full Doc								
Non-Full Doc Total	0.1%	0.9%						
- Select Lender Programs Non-Full Doc	0.1%	0.9%						
- Other Low/No Doc	0.0%	0.0%						
Subprime Deals								
Subprime	0.0%	0.0%						
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%						
- Post 12/2005	0.0%	0.0%						
Business Channel (Sums to 100%)								
Lender Channel	94.3%	56.3%						
Investor Channel	5.7%	43.7%						
eChannel	0.0%	0.0%						
Underserved Channel	0.0%	0.0%						
Subprime Channel	0.0%	0.0%						
Unkown/Pre-2000	0.0%	0.0%						
Subordinate Financing - RDW								
Subordinate Financing - RDW	18.0%	16.0%						
- 75/20/05	0.0%	0.1%						
- 75/25/00	0.0%	0.0%						
- 80/10/10	3.5%	3.1%						
- 80/15/05	0.0%	0.0%						
- 80/20/00	0.0%	0.0%						
- 90/05/05	0.0%	0.0%						
- Other	14.5%	12.8%						
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	19.7%	17.9%						
- 75/20/05	0.0%	0.1%						
- 75/25/00	0.0%	0.0%						
- 80/10/10	3.9%	4.0%						
- 80/15/05	0.0%	0.0%						
- 80/20/00	0.0%	0.0%						
- 90/05/05	0.0%	0.0%						
- Other	15.7%	13.8%						



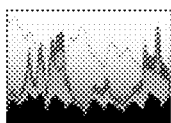
Single Family Conv+Gov Book Characteristics Jumbo

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
EA/TPR								
EA/TPR	0.0%	0.0%						
- EA I	0.0%	0.0%						
- EA/TPR II	0.0%	0.0%						
- EA/TPR III	0.0%	0.0%						
10-K Property Region (Sums to 100%)								
Midwest	0.0%	0.0%						
Northeast	18.4%	12.2%						
Southeast	13.5%	13.0%						
Southwest	1.2%	1.1%						
West	66.9%	73.6%						
Census Region (Sums to 100%)								
New England	3.9%	2.5%						
Middle Atlantic	14.5%	9.7%						
East North Central	0.0%	0.0%						
East South Central	0.0%	0.0%						
South Atlantic	13.4%	13.0%						
West North Central	0.0%	0.0%						
West South Central	0.0%	0.0%						
Mountain	1.3%	1.4%						
Pacific	66.8%	73.4%						
US Territories	0.1%	0.1%						
Top 10 States								
01) CA	63.2%	69.9%						
02) NY	9.4%	4.9%						
03) VA	6.6%	6.1%						
04) NJ	5.1%	4.8%						
05) MD	4.9%	4.5%						
06) WA	3.3%	3.2%						
07) MA	2.3%	1.5%						
08) DC	1.7%	2.0%						
09) CT	1.4%	0.9%						
10) UT	0.7%	0.8%						
Top 10 Sellers								
01) WELLS FARGO & COMPANY	24.6%	20.6%						
02) BANK OF AMERICA CORPORATION	17.5%	31.7%						



Single Family Conv+Gov Book Characteristics Jumbo

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
03) JP MORGAN CHASE & CO	12.5%	9.2%						
04) CITIGROUP INC	9.7%	9.9%						
05) AMTRUST FINANCIAL CORPORATION	6.5%	1.8%						
06) INDYMAC BANCORP INC	4.7%	4.8%						
07) SUNTRUST BANKS INC	3.3%	2.2%						
08) CERBERUS CAPITAL HOLDING	3.1%	1.1%						
09) FLAGSTAR BANCORP INC	2.8%	4.8%						
10) WACHOVIA CORPORATION	2.8%	0.4%						
Top 10 Servicers								
01) WELLS FARGO & COMPANY	24.6%	20.6%						
02) BANK OF AMERICA CORPORATION	17.5%	31.7%						
03) JP MORGAN CHASE & CO	15.9%	11.9%						
04) CITIGROUP INC	9.7%	9.9%						
05) AMTRUST FINANCIAL CORPORATION	5.7%	0.3%						
06) CERBERUS CAPITAL HOLDING	4.3%	1.6%						
07) INDYMAC BANCORP INC	3.8%	4.8%						
08) SUNTRUST BANKS INC	3.3%	2.2%						
09) FLAGSTAR BANCORP INC	2.8%	4.8%						
10) GOLDEN FIRST MORTGAGE CORPORATION	1.6%	0.1%						
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	88.7%							
Credit Enhancement	11.3%							
- Primary MI Only	9.5%							
- Pool Policy Only	0.0%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	1.8%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	8.3%							
Alt-A with Credit Enhancement	0.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	4.35	10.77						
Wtd Avg Economic Model Fee	23.08	17.67						



Single Family Conv+Gov Book Characteristics Jumbo

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Charged Fee	27.43	28.44						
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%						
Serious Delinquent Loans								
SDQ Rate All Loans	0.01%	0.00%						
- SDQ Rate for Loans with CE	0.06%							
- SDQ Rate for Loans without CE	0.00%							
SDQ Rate Excl. Katrina Loans	0.01%	0.00%						
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	1	0						
SDQ Count for Loans with CE	1							
SDQ Count for Loans without CE	0							
SDQ Volume (\$M)								
SDQ Volume	\$0.5	\$0.0						
SDQ Volume for Loans with CE	\$0.5							
SDQ Volume for Loans without CE	\$0.0							



Single Family Conventional Book Characteristics Condo CWIDE

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	346,587	348,002	344,534	336,444	288,833	253,034	230,638	204,690
Book Volume (\$B)	\$57.2	\$57.3	\$56.4	\$54.5	\$44.0	\$36.1	\$31.1	\$26.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	13.9%	13.9%	13.9%	14.0%	15.4%	17.4%	18.7%	18.9%
OLTV 60.01% - 70.00%	11.8%	11.8%	11.7%	11.7%	12.4%	13.2%	13.6%	14.1%
OLTV 70.01% - 75.00%	8.2%	8.2%	8.1%	8.0%	8.1%	8.7%	9.6%	10.8%
OLTV 75.01% - 80.00%	47.9%	48.3%	49.3%	50.6%	51.3%	47.2%	42.7%	38.5%
OLTV 80.01% - 90.00%	8.7%	8.3%	7.8%	7.2%	6.8%	7.2%	8.1%	9.4%
OLTV 90.01% - 95.00%	5.5%	5.5%	5.2%	4.8%	3.8%	4.5%	5.5%	6.5%
OLTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%	0.7%	0.9%
OLTV 97.01% - 100.00%	3.5%	3.6%	3.6%	3.3%	1.9%	1.4%	1.1%	0.9%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	75.6%	75.5%	75.5%	75.3%	74.2%	73.4%	73.0%	73.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.3%	13.3%	13.3%	13.4%	14.8%	16.7%	17.9%	18.0%
Comb LTV 60.01% - 70.00%	11.4%	11.3%	11.2%	11.2%	12.0%	12.9%	13.3%	13.5%
Comb LTV 70.01% - 75.00%	7.5%	7.4%	7.3%	7.2%	7.6%	8.4%	9.4%	10.4%
Comb LTV 75.01% - 80.00%	32.3%	32.3%	32.6%	33.1%	36.6%	39.9%	42.6%	38.0%
Comb LTV 80.01% - 90.00%	16.8%	16.6%	16.3%	15.9%	14.5%	11.4%	7.8%	8.7%
Comb LTV 90.01% - 95.00%	9.7%	9.7%	9.7%	9.5%	7.3%	6.5%	5.4%	6.1%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.6%	0.8%
Comb LTV 97.01% - 100.00%	8.3%	8.5%	8.8%	8.8%	6.2%	2.5%	1.3%	0.9%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.4%	0.4%	0.4%	0.5%	0.7%	1.1%	1.8%	3.5%
Wtd Avg Comb LTV	78.2%	78.2%	78.3%	78.2%	76.6%	74.6%	73.3%	73.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.3%	13.3%	13.3%	13.4%	14.8%	16.7%	17.9%	18.0%
Comb LTV 60.01% - 70.00%	11.4%	11.3%	11.3%	11.2%	12.0%	12.9%	13.3%	13.6%
Comb LTV 70.01% - 75.00%	7.5%	7.4%	7.3%	7.2%	7.6%	8.5%	9.4%	10.4%
Comb LTV 75.01% - 80.00%	32.3%	32.3%	32.6%	33.2%	36.6%	39.9%	42.7%	38.1%
Comb LTV 80.01% - 90.00%	16.8%	16.6%	16.3%	15.9%	14.5%	11.5%	7.8%	8.8%
Comb LTV 90.01% - 95.00%	9.7%	9.7%	9.7%	9.5%	7.3%	6.6%	5.4%	6.2%



Single Family Conventional Book Characteristics Condo CWIDE

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.6%	0.9%
Comb LTV 97.01% - 100.00%	8.3%	8.5%	8.8%	8.8%	6.2%	2.5%	1.3%	0.9%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.3%	0.3%	0.4%	0.4%	0.6%	0.9%	1.6%	3.1%
Wtd Avg Comb LTV	78.2%	78.2%	78.3%	78.2%	76.6%	74.6%	73.3%	73.2%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	20.8%	23.3%	26.0%	27.3%	38.1%	47.4%	45.4%	33.0%
MTMLTV 60.01% - 70.00%	10.8%	11.9%	12.9%	13.1%	16.5%	18.4%	20.2%	23.8%
MTMLTV 70.01% - 75.00%	7.3%	8.5%	9.3%	9.6%	10.8%	10.7%	10.7%	14.5%
MTMLTV 75.01% - 80.00%	10.3%	12.5%	14.5%	14.4%	16.9%	14.9%	13.8%	15.4%
MTMLTV 80.01% - 90.00%	18.5%	18.7%	20.0%	21.6%	13.9%	6.3%	7.0%	9.2%
MTMLTV 90.01% - 95.00%	7.1%	7.6%	6.9%	6.0%	2.0%	1.2%	1.7%	2.6%
MTMLTV 95.01% - 97.00%	2.9%	2.7%	2.1%	1.6%	0.5%	0.2%	0.3%	0.4%
MTMLTV 97.01% - 100.00%	4.0%	3.7%	2.7%	2.4%	0.7%	0.4%	0.4%	0.3%
MTMLTV > 100.00%	17.9%	10.6%	5.2%	3.6%	0.4%	0.1%	0.1%	0.1%
MTMLTV Missing	0.5%	0.5%	0.4%	0.3%	0.2%	0.3%	0.5%	0.7%
Wtg Avg MTMLTV	79.1%	75.0%	71.7%	70.4%	63.3%	59.0%	60.5%	64.7%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
FICO 550-579	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%
FICO 580-619	1.2%	1.2%	1.3%	1.2%	1.0%	1.1%	1.4%	1.7%
FICO 620-659	6.9%	7.0%	7.2%	7.2%	7.0%	7.2%	7.9%	8.4%
FICO 660-699	17.0%	17.2%	17.4%	17.5%	16.9%	16.3%	17.1%	17.6%
FICO 700-739	25.7%	25.8%	25.9%	26.0%	26.3%	26.1%	25.7%	25.5%
FICO >= 740	48.7%	48.4%	47.8%	47.6%	48.2%	48.7%	47.2%	45.5%
FICO Missing	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%	0.7%
Wtd Avg FICO	733	732	732	731	732	732	729	727
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	61.1%	60.6%	60.0%	58.9%	54.7%	55.2%	57.4%	64.7%
Intermediate-term, fixed-rate	5.3%	5.4%	5.3%	5.4%	6.9%	9.0%	11.8%	13.3%
Adjustable-rate	9.9%	10.1%	10.3%	10.8%	15.3%	20.9%	24.8%	20.7%
Interest Only adjustable-rate	14.8%	14.9%	15.1%	15.5%	15.4%	11.6%	5.9%	1.2%
Negative Amortization	2.1%	2.2%	2.3%	2.4%	3.9%	2.7%	0.0%	0.0%



Single Family Conventional Book Characteristics Condo CWIDE

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	6.7%	6.8%	7.0%	6.9%	3.9%	0.5%	0.2%	0.1%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	77.8%	77.9%	77.9%	77.8%	77.6%	80.5%	83.6%	84.8%
Second/Vacation Home	12.8%	12.8%	12.8%	12.8%	12.9%	11.0%	9.1%	7.9%
Investor Property	9.4%	9.4%	9.3%	9.4%	9.6%	8.5%	7.3%	7.3%
10-K Unit Type (Sums to 100%)								
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Single Family Homes	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	60.7%	60.4%	61.2%	62.3%	61.0%	56.3%	50.0%	43.0%
Cash-Out Refinance	17.7%	17.8%	17.7%	17.6%	17.9%	18.0%	17.4%	18.6%
Other Refinance	21.6%	21.8%	21.1%	20.1%	21.1%	25.6%	32.6%	38.5%
Origination Type (Sums to 100%)								
TPO Broker	18.3%	18.3%	18.1%	18.1%	18.6%	19.2%	21.3%	23.6%
TPO Correspondent	45.4%	45.8%	46.4%	46.9%	45.4%	45.6%	44.2%	44.1%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Retail	36.3%	35.9%	35.5%	35.0%	36.0%	35.1%	34.4%	32.2%
Origination Year (Sums to 100%)								
< 2001	0.5%	0.5%	0.5%	0.6%	0.9%	1.4%	2.4%	4.5%
2001	0.6%	0.6%	0.7%	0.7%	1.1%	1.8%	3.0%	6.4%
2002	3.2%	3.3%	3.5%	3.8%	5.8%	8.8%	14.6%	27.3%
2003	10.6%	11.0%	11.7%	12.6%	18.7%	28.1%	44.2%	61.8%
2004	9.7%	10.1%	10.7%	11.6%	17.5%	26.1%	35.8%	0.0%
2005	16.6%	17.0%	17.9%	19.1%	27.4%	33.8%	0.0%	0.0%
2006	20.3%	20.9%	22.1%	23.8%	28.6%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Condo CWIDE

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	26.2%	26.7%	28.1%	27.9%	0.0%	0.0%	0.0%	0.0%
2008	12.4%	10.0%	4.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$173,606	\$172,823	\$171,368	\$169,452	\$159,164	\$148,517	\$139,388	\$133,597
Loan Original Note Rate	6.05%	6.04%	6.06%	6.06%	5.84%	5.62%	5.73%	5.92%
Seasoning (Sums to 100%)								
Seasoned	0.6%	0.6%	0.5%	0.5%	0.4%	0.4%	0.2%	0.2%
Non-Seasoned	99.4%	99.4%	99.5%	99.5%	99.6%	99.6%	99.8%	99.8%
ACI								
ACI Probability	0.42%	0.43%	0.43%	0.43%	0.38%	0.34%	0.34%	0.37%
Wtd Avg ACI Score	700	699	699	699	703	708	710	710
Credit Premium								
Wtd Avg Credit Premium	-0.04	-0.05	-0.04	-0.02	-0.03	-0.02	-0.05	-0.06
Credit Premium > 1.5	0.7%	0.7%	0.7%	0.8%	0.8%	0.8%	0.4%	0.5%
Prepay Premium								
Prepay Premium	5.7%	5.8%	6.0%	6.2%	6.7%	3.8%	2.1%	3.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.0%	6.1%	6.2%	6.3%	7.4%	8.5%	9.5%	9.9%
DTI Ratio > 20 and <= 30	16.7%	16.8%	16.9%	17.0%	18.7%	20.6%	21.4%	22.0%
DTI Ratio > 30 and <= 40	30.5%	30.6%	30.8%	31.1%	32.0%	31.8%	30.5%	29.8%
DTI Ratio > 40 and <= 50	31.0%	30.8%	30.7%	30.6%	28.5%	25.9%	24.3%	23.4%
DTI Ratio > 50	13.6%	13.5%	13.1%	12.5%	11.1%	11.2%	12.5%	13.2%
DTI Ratio Missing	2.2%	2.2%	2.4%	2.5%	2.4%	1.9%	1.9%	1.7%
Wtd Avg DTI Ratio	38.3%	38.2%	38.1%	37.9%	37.0%	36.4%	36.2%	36.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.0%	6.1%	6.2%	6.3%	7.4%	8.5%	9.5%	9.9%
DTI Ratio > 20 and <= 30	16.7%	16.8%	16.9%	17.0%	18.7%	20.6%	21.4%	22.0%
DTI Ratio > 30 and <= 40	30.5%	30.6%	30.8%	31.1%	32.0%	31.8%	30.5%	29.8%
DTI Ratio > 40 and <= 50	31.0%	30.8%	30.7%	30.6%	28.5%	25.9%	24.3%	23.4%
DTI Ratio > 50	13.6%	13.5%	13.1%	12.5%	11.1%	11.2%	12.5%	13.2%
DTI Ratio Missing	2.2%	2.2%	2.4%	2.5%	2.4%	1.9%	1.9%	1.7%
Wtd Avg DTI Ratio	38.3%	38.2%	38.1%	37.9%	37.0%	36.4%	36.2%	36.2%
Origination Term (Sums to 100%)								
<= 15 Years	5.3%	5.4%	5.3%	5.4%	6.9%	9.0%	11.8%	13.3%



Single Family Conventional Book Characteristics Condo CWIDE

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.4%	1.4%	1.4%	1.4%	1.6%	1.9%	2.3%	2.4%
> 25 Years and <= 30 Years	92.5%	92.4%	92.5%	92.6%	91.4%	89.0%	85.9%	84.3%
> 30 Years	0.9%	0.9%	0.8%	0.7%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	67.9%	67.4%	67.0%	65.8%	58.6%	55.7%	57.6%	64.8%
Intermediate-Term Fixed Rate (excl Balloon)	5.2%	5.2%	5.2%	5.2%	6.7%	8.7%	11.3%	12.8%
Adjustable Rate	26.8%	27.2%	27.7%	28.8%	34.5%	35.2%	30.6%	21.9%
Balloon	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.5%	0.6%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.9%	0.9%	0.8%	0.7%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	24.6%	24.9%	25.3%	26.2%	30.4%	32.0%	30.0%	20.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.8%	1.9%	2.1%	2.4%	3.9%	5.9%	7.3%	4.9%
- 5/1 Hybrid Arm	16.0%	16.1%	16.4%	16.9%	18.9%	18.2%	15.7%	10.6%
- 7/1 Hybrid Arm	4.8%	4.8%	4.8%	4.9%	5.7%	6.2%	5.9%	4.9%
- 10/1 Hybrid Arm	2.0%	2.0%	2.0%	2.0%	1.9%	1.7%	1.0%	0.6%
NegAm ARM	2.1%	2.2%	2.3%	2.4%	3.9%	2.7%	0.0%	0.0%
Interest Only	21.5%	21.7%	22.1%	22.5%	19.3%	12.1%	6.0%	1.2%
- Interest Only ARM	14.8%	14.9%	15.1%	15.5%	15.4%	11.6%	5.9%	1.2%
- Interest Only FRM	6.7%	6.8%	7.0%	6.9%	3.9%	0.5%	0.2%	0.1%
Alt-A	21.7%	22.3%	23.3%	24.6%	25.7%	19.7%	14.0%	12.3%
- Alt-A Low/No Doc	14.8%	15.2%	15.9%	16.8%	17.2%	13.5%	9.2%	7.9%
- Alt-A No Disclosure	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	1.9%	2.0%	2.1%	2.3%	3.1%	3.6%	1.7%	1.3%
- Alt-A SISA	1.9%	1.9%	2.0%	2.1%	1.4%	0.1%	0.0%	0.0%
- Alt-A No Ratio	1.0%	1.0%	1.1%	1.1%	0.9%	0.6%	0.7%	0.9%
- Alt-A Stated Income	10.0%	10.2%	10.7%	11.2%	11.7%	9.2%	6.8%	5.7%



Single Family Conventional Book Characteristics Condo CWIDE

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	5.2%	5.3%	5.5%	5.8%	5.4%	3.2%	1.4%	0.1%
Alt-A Deals (no SFC)	1.7%	1.7%	1.8%	1.9%	3.0%	3.0%	3.3%	4.3%
My Community Mortgage	1.5%	1.5%	1.5%	1.3%	0.5%	0.2%	0.2%	0.2%
Non-Full Doc								
Non-Full Doc Total	40.6%	41.1%	41.7%	42.0%	39.7%	33.6%	26.8%	21.8%
- Select Lender Programs Non-Full Doc	25.9%	25.9%	25.9%	25.3%	22.6%	20.4%	18.1%	14.8%
- Other Low/No Doc	14.7%	15.1%	15.8%	16.7%	17.0%	13.2%	8.8%	7.1%
Subprime Deals								
Subprime	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.9%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.9%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	77.6%	76.9%	75.9%	74.6%	72.9%	78.3%	83.2%	83.3%
Investor Channel	22.1%	22.7%	23.6%	25.0%	26.5%	20.6%	15.1%	13.4%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.4%	0.4%	0.4%	0.4%	0.7%	1.0%	1.7%	3.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	20.5%	20.9%	21.7%	22.5%	20.3%	14.3%	10.3%	8.7%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	8.9%	9.0%	9.5%	9.8%	9.9%	8.1%	6.3%	5.4%
- 80/15/05	4.7%	4.8%	5.1%	5.4%	4.8%	4.3%	3.7%	3.0%
- 80/20/00	0.7%	0.7%	0.7%	0.8%	0.7%	0.4%	0.2%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.8%	5.9%	6.0%	6.1%	4.8%	1.5%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	24.2%	24.7%	25.6%	26.6%	25.7%	22.0%	18.9%	14.9%
- 75/20/05	0.2%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 80/10/10	10.0%	10.2%	10.6%	11.0%	11.3%	9.9%	8.2%	6.8%
- 80/15/05	5.2%	5.4%	5.6%	5.9%	5.6%	5.4%	5.2%	4.1%
- 80/20/00	6.0%	6.2%	6.5%	6.8%	6.3%	4.3%	3.1%	1.9%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Condo CWIDE

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	2.5%	2.5%	2.5%	2.4%	2.3%	2.2%	2.1%	1.8%
EA/TPR								
EA/TPR	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%	0.8%	0.9%
- EA I	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%
- EA/TPR II	0.2%	0.3%	0.3%	0.3%	0.2%	0.2%	0.3%	0.3%
- EA/TPR III	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
10-K Property Region (Sums to 100%)								
Midwest	14.9%	14.9%	14.9%	14.9%	15.2%	15.8%	15.5%	14.8%
Northeast	17.9%	17.9%	18.0%	18.0%	17.8%	18.4%	17.7%	16.0%
Southeast	22.4%	22.6%	22.8%	22.9%	22.2%	19.7%	17.2%	16.1%
Southwest	8.7%	8.7%	8.7%	8.7%	8.4%	8.4%	8.5%	8.9%
West	36.1%	35.8%	35.6%	35.5%	36.3%	37.8%	41.0%	44.2%
Census Region (Sums to 100%)								
New England	8.2%	8.3%	8.3%	8.3%	8.3%	8.9%	8.7%	8.1%
Middle Atlantic	9.3%	9.3%	9.3%	9.3%	9.2%	9.2%	8.7%	7.8%
East North Central	13.6%	13.6%	13.6%	13.6%	13.9%	14.4%	14.2%	13.5%
East South Central	1.4%	1.4%	1.4%	1.4%	1.3%	1.1%	1.1%	1.0%
South Atlantic	21.5%	21.6%	21.8%	21.9%	21.3%	18.8%	16.4%	15.2%
West North Central	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	1.9%	1.8%
West South Central	1.7%	1.7%	1.7%	1.7%	1.6%	1.6%	1.6%	1.6%
Mountain	8.8%	8.8%	8.8%	8.9%	8.9%	8.5%	8.0%	8.1%
Pacific	33.6%	33.3%	33.1%	32.9%	33.6%	35.5%	39.3%	42.9%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	24.7%	24.4%	24.4%	24.3%	25.6%	27.9%	32.2%	36.2%
02) FL	11.7%	11.8%	12.0%	12.2%	12.2%	10.3%	8.5%	7.9%
03) IL	8.4%	8.3%	8.2%	8.0%	7.8%	7.9%	7.4%	6.6%
04) NJ	5.6%	5.7%	5.7%	5.7%	5.7%	5.7%	5.3%	4.6%
05) MA	5.2%	5.2%	5.2%	5.2%	5.2%	5.5%	5.6%	5.4%
06) WA	4.0%	4.0%	3.9%	3.8%	3.2%	2.9%	2.7%	2.5%
07) HI	3.9%	3.9%	3.8%	3.8%	3.9%	3.9%	3.7%	3.5%
08) VA	3.2%	3.2%	3.2%	3.2%	2.9%	2.7%	2.4%	2.1%
09) CO	3.1%	3.1%	3.1%	3.1%	3.3%	3.6%	4.0%	4.4%
10) MI	3.0%	3.0%	3.1%	3.2%	3.6%	4.0%	4.3%	4.4%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	99.4%	99.4%	99.4%	99.4%	99.4%	99.4%	99.2%	99.1%



Single Family Conventional Book Characteristics Condo CWIDE

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	0.3%	0.3%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%
03) TEMPLE-INLAND INC	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	0.4%
04) CREDIT SUISSE GROUP	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
05) WACHOVIA CORPORATION	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
06) GOLDMAN SACHS GROUP INC (THE)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
07) DEUTSCHE BANK AG	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
08) NEW CENTURY FINANCIAL CORPORATION	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
09) FANNIE MAE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10) HONOLULU MORTGAGE COMPANY INC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	70.1%							
Credit Enhancement	29.9%							
- Primary MI Only	15.7%							
- Pool Policy Only	12.8%							
- Pool Policy and Primary MI	1.4%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	96.3%							
Interest Only with Credit Enhancement	51.3%							
Alt-A with Credit Enhancement	68.4%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-14.13	-14.26	-14.63	-14.66	-9.70	-7.26	-6.45	-6.05



Single Family Conventional Book Characteristics Condo CWIDE

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	41.37	41.44	41.73	41.89	37.32	33.54	30.95	29.83
Wtd Avg Charged Fee	27.24	27.19	27.10	27.24	27.62	26.28	24.50	23.78
Appraisal Waivers								
Appraisal Waiver	1.8%	1.8%	1.7%	1.6%	1.2%	0.8%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	3.06%	2.31%	1.70%	1.19%	0.46%	0.42%	0.34%	0.30%
- SDQ Rate for Loans with CE	7.57%							
- SDQ Rate for Loans without CE	1.30%							
SDQ Rate Excl. Katrina Loans	3.06%	2.31%	1.70%	1.19%	0.45%	0.36%	0.34%	0.30%
SDQ Rate for Katrina Loans	1.80%	1.88%	2.07%	1.98%	4.73%	13.73%	0.44%	0.35%
Serious Delinquent Loans								
SDQ Loan Count	10,542	7,959	5,800	3,982	1,324	1,046	770	596
SDQ Count for Loans with CE	7,316							
SDQ Count for Loans without CE	3,226							
SDQ Volume (\$M)								
SDQ Volume	\$2,055.3	\$1,548.8	\$1,106.6	\$744.0	\$195.8	\$122.7	\$87.9	\$65.5
SDQ Volume for Loans with CE	\$1,449.7							
SDQ Volume for Loans without CE	\$605.7							



Single Family Conventional Book Characteristics Condo BAMRC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	102,815	101,229	98,118	95,461	88,807	82,337	72,268	59,775
Book Volume (\$B)	\$16.4	\$16.0	\$15.2	\$14.6	\$13.0	\$11.5	\$9.4	\$7.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	21.3%	21.6%	22.1%	22.9%	24.9%	26.5%	28.2%	28.8%
OLTV 60.01% - 70.00%	13.3%	13.4%	13.3%	13.3%	14.2%	15.3%	16.3%	16.1%
OLTV 70.01% - 75.00%	8.2%	8.3%	8.4%	8.4%	8.7%	9.4%	10.7%	11.6%
OLTV 75.01% - 80.00%	42.5%	43.3%	43.9%	43.7%	42.8%	39.1%	34.3%	30.9%
OLTV 80.01% - 90.00%	7.1%	6.1%	5.4%	5.1%	4.7%	4.9%	5.2%	5.8%
OLTV 90.01% - 95.00%	4.8%	4.5%	4.0%	3.6%	2.8%	3.1%	3.6%	4.0%
OLTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.8%	1.4%
OLTV 97.01% - 100.00%	2.3%	2.4%	2.5%	2.5%	1.4%	1.1%	0.9%	1.4%
OLTV > 100.00%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.0%	71.7%	71.4%	71.0%	69.8%	69.0%	68.4%	68.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	18.3%	18.6%	19.2%	20.1%	21.6%	22.7%	23.1%	21.7%
Comb LTV 60.01% - 70.00%	11.9%	12.0%	12.1%	12.3%	13.1%	13.9%	13.9%	12.5%
Comb LTV 70.01% - 75.00%	7.3%	7.3%	7.4%	7.5%	7.7%	8.2%	8.7%	8.5%
Comb LTV 75.01% - 80.00%	25.4%	25.4%	25.4%	25.6%	25.4%	24.2%	21.3%	18.0%
Comb LTV 80.01% - 90.00%	18.7%	18.1%	17.2%	16.8%	16.3%	15.4%	14.7%	14.1%
Comb LTV 90.01% - 95.00%	11.7%	11.8%	11.3%	10.8%	10.1%	9.8%	9.3%	7.8%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.4%	0.5%	0.7%	1.3%
Comb LTV 97.01% - 100.00%	4.5%	4.7%	4.9%	4.4%	2.4%	1.2%	1.1%	1.5%
Comb LTV > 100.00%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.6%	1.7%	1.9%	2.1%	2.9%	4.1%	7.2%	14.5%
Wtd Avg Comb LTV	75.7%	75.6%	75.2%	74.7%	73.4%	72.4%	71.7%	71.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	18.4%	18.6%	19.3%	20.1%	21.7%	22.8%	23.3%	22.0%
Comb LTV 60.01% - 70.00%	11.9%	12.0%	12.2%	12.4%	13.2%	14.0%	14.0%	12.8%
Comb LTV 70.01% - 75.00%	7.3%	7.3%	7.5%	7.5%	7.8%	8.2%	8.8%	8.8%
Comb LTV 75.01% - 80.00%	25.5%	25.5%	25.5%	25.7%	25.6%	24.4%	21.7%	18.8%
Comb LTV 80.01% - 90.00%	18.8%	18.1%	17.3%	16.8%	16.4%	15.5%	14.9%	14.5%
Comb LTV 90.01% - 95.00%	11.8%	11.8%	11.3%	10.8%	10.1%	9.9%	9.4%	8.1%



Single Family Conventional Book Characteristics Condo BAMRC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.4%	0.5%	0.8%	1.3%
Comb LTV 97.01% - 100.00%	4.5%	4.7%	4.9%	4.4%	2.4%	1.2%	1.1%	1.5%
Comb LTV > 100.00%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.3%	1.4%	1.6%	1.8%	2.4%	3.5%	6.1%	12.2%
Wtd Avg Comb LTV	75.7%	75.6%	75.2%	74.7%	73.4%	72.4%	71.8%	71.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	29.9%	33.6%	38.1%	41.2%	52.0%	60.4%	58.5%	47.9%
MTMLTV 60.01% - 70.00%	11.9%	12.8%	13.7%	14.1%	15.3%	15.8%	18.5%	22.3%
MTMLTV 70.01% - 75.00%	7.0%	8.0%	8.5%	8.9%	9.0%	8.0%	8.0%	11.8%
MTMLTV 75.01% - 80.00%	9.2%	11.2%	12.0%	12.0%	11.9%	10.7%	9.6%	11.1%
MTMLTV 80.01% - 90.00%	16.6%	16.1%	15.4%	14.8%	9.4%	3.6%	3.8%	4.9%
MTMLTV 90.01% - 95.00%	6.4%	5.8%	4.8%	3.8%	1.1%	0.7%	0.9%	1.3%
MTMLTV 95.01% - 97.00%	2.5%	1.9%	1.5%	1.0%	0.3%	0.1%	0.2%	0.3%
MTMLTV 97.01% - 100.00%	3.1%	2.6%	1.8%	1.6%	0.5%	0.2%	0.2%	0.2%
MTMLTV > 100.00%	13.1%	7.6%	3.9%	2.4%	0.3%	0.1%	0.0%	0.1%
MTMLTV Missing	0.3%	0.3%	0.3%	0.2%	0.3%	0.2%	0.2%	0.3%
Wtg Avg MTMLTV	72.9%	68.8%	65.1%	63.1%	56.6%	52.8%	54.5%	57.9%
Credit Score (Sums to 100%)								
FICO < 550	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
FICO 550-579	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.2%	0.2%
FICO 580-619	1.3%	1.3%	1.4%	1.4%	1.1%	1.0%	1.1%	1.1%
FICO 620-659	5.7%	5.9%	6.3%	6.2%	5.8%	5.8%	6.4%	6.5%
FICO 660-699	14.7%	15.0%	15.3%	15.1%	14.7%	14.7%	15.1%	15.0%
FICO 700-739	23.1%	23.0%	22.9%	22.8%	23.0%	23.3%	23.2%	23.5%
FICO >= 740	54.3%	53.7%	53.0%	53.3%	54.2%	53.8%	52.3%	50.8%
FICO Missing	0.6%	0.6%	0.6%	0.7%	0.9%	1.1%	1.6%	2.8%
Wtd Avg FICO	738	737	736	737	738	738	736	735
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	58.5%	57.1%	54.4%	54.3%	50.8%	51.7%	55.0%	58.5%
Intermediate-term, fixed-rate	7.3%	7.7%	8.2%	8.7%	9.9%	11.6%	14.5%	16.9%
Adjustable-rate	18.3%	19.2%	20.8%	21.7%	26.8%	28.5%	29.0%	24.6%
Interest Only adjustable-rate	13.7%	13.7%	14.1%	13.1%	11.4%	8.2%	1.5%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%



Single Family Conventional Book Characteristics Condo BAMRC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	2.2%	2.3%	2.5%	2.2%	1.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	75.5%	75.2%	74.9%	74.9%	75.9%	77.8%	80.7%	83.2%
Second/Vacation Home	19.3%	19.6%	19.9%	20.3%	20.4%	19.2%	16.6%	13.8%
Investor Property	5.2%	5.2%	5.2%	4.8%	3.7%	3.0%	2.7%	3.0%
10-K Unit Type (Sums to 100%)								
1 Unit	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%
2-4 Units	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Single Family Homes	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	60.7%	59.6%	59.1%	58.6%	55.6%	49.7%	41.8%	36.0%
Cash-Out Refinance	17.4%	18.0%	18.6%	19.1%	19.9%	20.6%	20.7%	19.2%
Other Refinance	21.9%	22.5%	22.3%	22.3%	24.4%	29.7%	37.5%	44.8%
Origination Type (Sums to 100%)								
TPO Broker	29.4%	31.1%	34.1%	34.8%	35.7%	36.7%	39.0%	35.6%
TPO Correspondent	0.3%	0.2%	0.1%	0.1%	0.2%	0.2%	0.4%	0.9%
Undesignated	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.7%	1.3%
Retail	70.2%	68.6%	65.6%	64.9%	63.9%	62.7%	59.9%	62.2%
Origination Year (Sums to 100%)								
< 2001	1.7%	1.8%	2.0%	2.2%	3.1%	4.4%	7.7%	15.7%
2001	0.2%	0.2%	0.3%	0.3%	0.4%	0.5%	1.0%	2.2%
2002	1.4%	1.5%	1.6%	1.8%	2.5%	3.4%	5.7%	11.2%
2003	12.5%	13.3%	14.7%	16.0%	20.7%	28.2%	45.0%	70.9%
2004	13.1%	13.9%	15.2%	16.5%	21.7%	29.2%	40.6%	0.0%
2005	19.3%	20.4%	22.3%	24.0%	29.9%	34.2%	0.0%	0.0%
2006	16.7%	17.6%	19.6%	21.0%	21.9%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Condo BAMRC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	19.4%	20.2%	21.9%	18.3%	0.0%	0.0%	0.0%	0.0%
2008	15.7%	11.0%	2.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$171,301	\$169,531	\$166,250	\$163,482	\$156,290	\$146,886	\$136,140	\$126,344
Loan Original Note Rate	5.91%	5.89%	5.90%	5.89%	5.72%	5.52%	5.52%	5.73%
Seasoning (Sums to 100%)								
Seasoned	2.4%	0.7%	0.8%	0.4%	0.4%	0.6%	0.9%	1.7%
Non-Seasoned	97.6%	99.3%	99.2%	99.6%	99.6%	99.4%	99.1%	98.3%
ACI								
ACI Probability	0.26%	0.27%	0.27%	0.26%	0.20%	0.18%	0.19%	0.21%
Wtd Avg ACI Score	723	723	722	723	728	729	729	729
Credit Premium								
Wtd Avg Credit Premium	0.03	0.02	0.02	0.04	0.04	-0.02	-0.12	-0.10
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.6%	11.6%	11.3%	11.4%	11.5%	11.8%	12.4%	13.3%
DTI Ratio > 20 and <= 30	21.2%	21.3%	21.1%	21.4%	22.2%	23.1%	24.1%	24.9%
DTI Ratio > 30 and <= 40	29.1%	29.1%	29.2%	29.5%	30.1%	29.9%	30.4%	30.5%
DTI Ratio > 40 and <= 50	24.6%	24.5%	24.6%	24.4%	24.0%	23.1%	22.6%	20.7%
DTI Ratio > 50	10.8%	10.7%	10.7%	10.0%	8.4%	7.4%	6.1%	5.0%
DTI Ratio Missing	2.8%	2.9%	3.1%	3.2%	3.9%	4.7%	4.4%	5.5%
Wtd Avg DTI Ratio	35.4%	35.3%	35.4%	35.2%	34.7%	34.3%	33.8%	33.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.6%	11.6%	11.3%	11.4%	11.5%	11.8%	12.4%	13.3%
DTI Ratio > 20 and <= 30	21.2%	21.3%	21.1%	21.4%	22.2%	23.1%	24.1%	24.9%
DTI Ratio > 30 and <= 40	29.1%	29.1%	29.2%	29.5%	30.1%	29.9%	30.4%	30.5%
DTI Ratio > 40 and <= 50	24.6%	24.5%	24.6%	24.4%	24.0%	23.1%	22.6%	20.7%
DTI Ratio > 50	10.8%	10.7%	10.7%	10.0%	8.4%	7.4%	6.1%	5.0%
DTI Ratio Missing	2.8%	2.9%	3.1%	3.2%	3.9%	4.7%	4.4%	5.5%
Wtd Avg DTI Ratio	35.4%	35.3%	35.4%	35.2%	34.7%	34.3%	33.8%	33.0%
Origination Term (Sums to 100%)								
<= 15 Years	7.4%	7.8%	8.3%	8.8%	10.1%	11.9%	15.0%	17.4%



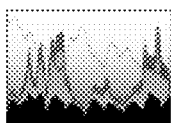
Single Family Conventional Book Characteristics Condo BAMRC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	2.3%	2.4%	2.4%	2.5%	2.8%	3.3%	3.7%	3.8%
> 25 Years and <= 30 Years	88.2%	87.7%	87.2%	87.0%	86.2%	84.8%	81.3%	78.8%
> 30 Years	2.1%	2.1%	2.1%	1.7%	0.8%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	60.7%	59.4%	56.9%	56.4%	51.8%	51.7%	55.0%	58.5%
Intermediate-Term Fixed Rate (excl Balloon)	7.3%	7.7%	8.2%	8.7%	9.9%	11.6%	14.5%	16.8%
Adjustable Rate	32.0%	33.0%	34.9%	34.9%	38.2%	36.7%	30.5%	24.7%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	2.1%	2.1%	2.1%	1.7%	0.8%	0.0%	0.0%	0.0%
Hybrid Arm	31.8%	32.8%	34.7%	34.7%	38.0%	36.3%	29.8%	23.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	2.5%	2.7%	3.1%	3.5%	4.9%	6.2%	5.8%	3.9%
- 5/1 Hybrid Arm	21.5%	22.1%	23.7%	23.3%	25.9%	24.2%	20.3%	16.3%
- 7/1 Hybrid Arm	5.9%	5.9%	5.9%	5.8%	5.5%	4.8%	3.5%	3.4%
- 10/1 Hybrid Arm	1.9%	2.0%	2.0%	2.1%	1.7%	1.2%	0.2%	0.1%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%
Interest Only	15.9%	16.0%	16.5%	15.3%	12.5%	8.2%	1.5%	0.0%
- Interest Only ARM	13.7%	13.7%	14.1%	13.1%	11.4%	8.2%	1.5%	0.0%
- Interest Only FRM	2.2%	2.3%	2.5%	2.2%	1.0%	0.0%	0.0%	0.0%
Alt-A	3.5%	3.7%	4.1%	4.3%	3.0%	1.5%	1.3%	2.4%
- Alt-A Low/No Doc	1.1%	1.2%	1.3%	1.3%	0.9%	0.4%	0.1%	0.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.3%	0.3%	0.4%	0.4%	0.5%	0.3%	0.1%	0.0%
- Alt-A SISA	0.5%	0.5%	0.6%	0.5%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.3%	0.3%	0.3%	0.4%	0.4%	0.1%	0.0%	0.1%



Single Family Conventional Book Characteristics Condo BAMRC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.1%	0.1%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	2.3%	2.4%	2.6%	2.8%	1.9%	1.1%	1.2%	2.3%
My Community Mortgage	1.3%	1.3%	1.4%	1.4%	0.2%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	48.4%	47.4%	44.6%	43.6%	39.0%	38.6%	38.3%	35.6%
- Select Lender Programs Non-Full Doc	47.3%	46.3%	43.3%	42.4%	38.2%	38.2%	38.2%	35.5%
- Other Low/No Doc	1.1%	1.1%	1.2%	1.3%	0.8%	0.4%	0.1%	0.1%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	86.2%	85.5%	83.9%	83.8%	84.5%	87.7%	87.9%	78.5%
Investor Channel	12.2%	12.8%	14.2%	14.1%	12.7%	8.2%	4.9%	7.1%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.6%	1.7%	1.9%	2.1%	2.9%	4.1%	7.2%	14.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	21.9%	22.3%	21.7%	20.5%	18.6%	14.9%	10.1%	8.2%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	8.5%	8.7%	8.7%	8.6%	8.2%	7.1%	5.7%	4.9%
- 80/15/05	5.7%	5.9%	5.9%	5.7%	5.6%	5.0%	3.8%	3.2%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	7.3%	7.2%	6.6%	5.7%	4.6%	2.6%	0.5%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	26.4%	27.1%	26.9%	26.1%	25.8%	24.6%	25.3%	25.2%
- 75/20/05	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.5%	0.6%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
- 80/10/10	9.8%	10.2%	10.3%	10.3%	10.2%	9.1%	7.6%	7.1%
- 80/15/05	6.6%	7.0%	7.1%	7.0%	7.2%	6.7%	5.9%	4.6%
- 80/20/00	2.3%	2.4%	2.4%	2.0%	1.0%	0.2%	0.2%	0.2%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%



Single Family Conventional Book Characteristics Condo BAMRC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	7.0%	7.0%	6.6%	6.4%	7.0%	8.2%	10.9%	12.5%
EA/TPR								
EA/TPR	0.9%	0.9%	1.0%	1.0%	0.8%	0.6%	0.4%	0.1%
- EA I	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.1%
- EA/TPR II	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.0%
- EA/TPR III	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	8.7%	8.7%	8.9%	9.2%	9.4%	9.1%	7.5%	6.2%
Northeast	11.6%	11.2%	10.8%	10.6%	9.7%	9.0%	7.6%	6.9%
Southeast	36.3%	36.6%	36.9%	37.3%	37.1%	36.0%	32.8%	30.3%
Southwest	6.5%	6.5%	6.7%	6.8%	6.5%	6.1%	5.7%	5.7%
West	36.9%	36.9%	36.6%	36.1%	37.2%	39.8%	46.4%	50.8%
Census Region (Sums to 100%)								
New England	5.8%	5.7%	5.6%	5.6%	5.2%	4.9%	4.3%	3.6%
Middle Atlantic	5.6%	5.4%	5.0%	4.9%	4.3%	3.9%	3.0%	3.1%
East North Central	8.1%	8.1%	8.3%	8.5%	8.8%	8.4%	6.8%	5.5%
East South Central	0.7%	0.7%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%
South Atlantic	35.8%	36.1%	36.5%	36.8%	36.8%	35.6%	32.4%	29.9%
West North Central	1.6%	1.7%	1.7%	1.8%	1.7%	1.8%	1.7%	1.6%
West South Central	2.3%	2.1%	2.0%	2.0%	1.9%	1.6%	1.4%	1.4%
Mountain	4.9%	5.1%	5.3%	5.4%	5.2%	4.8%	4.6%	4.6%
Pacific	35.3%	35.2%	34.9%	34.4%	35.6%	38.4%	45.1%	49.7%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	30.1%	29.9%	29.5%	29.1%	30.2%	33.0%	39.4%	43.4%
02) FL	19.4%	19.7%	20.2%	20.6%	20.8%	19.7%	17.5%	15.3%
03) IL	6.7%	6.8%	7.0%	7.1%	7.3%	6.9%	5.6%	4.3%
04) VA	4.0%	4.0%	3.9%	4.0%	4.0%	4.0%	3.8%	3.7%
05) MA	3.7%	3.6%	3.5%	3.5%	3.2%	3.0%	2.7%	2.2%
06) MD	3.2%	3.2%	3.2%	3.2%	3.1%	3.2%	3.1%	3.1%
07) SC	3.1%	3.1%	3.2%	3.2%	3.3%	3.1%	2.7%	2.3%
08) NJ	2.7%	2.6%	2.3%	2.2%	1.9%	1.5%	1.0%	1.2%
09) DC	2.5%	2.4%	2.3%	2.2%	2.2%	2.3%	2.2%	2.1%
10) HI	2.4%	2.5%	2.7%	2.8%	3.1%	3.3%	3.6%	4.1%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	95.3%	93.3%	92.9%	92.4%	91.0%	94.1%	95.5%	91.0%



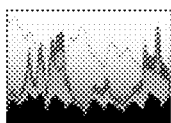
Single Family Conventional Book Characteristics Condo BAMRC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) GOLDMAN SACHS GROUP INC (THE)	2.5%	2.7%	2.9%	3.2%	3.9%	0.0%	0.0%	0.1%
03) CITIGROUP INC	0.9%	2.7%	2.7%	2.7%	2.8%	3.2%	0.0%	0.0%
04) LEHMAN BROTHERS HOLDINGS INC	0.2%	0.2%	0.3%	0.3%	0.4%	0.0%	0.0%	0.0%
05) BANK OF AMERICA NA	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.8%	1.6%
06) HONOLULU MORTGAGE COMPANY INC	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	1.2%
07) WACHOVIA CORPORATION	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.5%
08) PULTE CORPORATION	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%
09) FIFTH THIRD BANCORP	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%
10) THE WASHTENAW GROUP INC	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	85.3%							
Credit Enhancement	14.7%							
- Primary MI Only	13.3%							
- Pool Policy Only	1.2%							
- Pool Policy and Primary MI	0.1%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	61.2%							
Interest Only with Credit Enhancement	14.8%							
Alt-A with Credit Enhancement	27.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-7.14	-7.00	-7.46	-7.41	-3.42	-1.64	-1.62	-2.63



Single Family Conventional Book Characteristics Condo BAMRC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	31.16	30.84	31.13	30.40	25.55	23.43	22.53	22.31
Wtd Avg Charged Fee	24.02	23.84	23.68	23.00	22.13	21.79	20.92	19.69
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.78%	1.26%	0.84%	0.56%	0.15%	0.14%	0.14%	0.20%
- SDQ Rate for Loans with CE	4.38%							
- SDQ Rate for Loans without CE	1.33%							
SDQ Rate Excl. Katrina Loans	1.78%	1.26%	0.84%	0.56%	0.14%	0.12%	0.14%	0.20%
SDQ Rate for Katrina Loans	1.72%	0.00%	1.59%	3.17%	2.99%	20.25%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	1,815	1,264	811	533	129	117	103	118
SDQ Count for Loans with CE	650							
SDQ Count for Loans without CE	1,165							
SDQ Volume (\$M)								
SDQ Volume	\$333.9	\$224.6	\$133.0	\$84.8	\$16.6	\$12.3	\$9.3	\$9.9
SDQ Volume for Loans with CE	\$117.0							
SDQ Volume for Loans without CE	\$216.9							



Single Family Conventional Book Characteristics Condo JPMOR

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	181,768	173,781	168,075	161,870	134,942	120,685	119,986	125,911
Book Volume (\$B)	\$28.9	\$27.2	\$25.9	\$24.4	\$18.6	\$15.6	\$15.1	\$15.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	18.3%	18.6%	19.0%	19.5%	22.5%	25.2%	26.0%	25.3%
OLTV 60.01% - 70.00%	13.1%	13.1%	13.0%	13.1%	14.0%	15.3%	15.9%	16.1%
OLTV 70.01% - 75.00%	9.5%	9.6%	9.6%	9.6%	9.3%	9.9%	10.6%	11.2%
OLTV 75.01% - 80.00%	39.5%	39.3%	39.4%	40.3%	38.9%	34.2%	31.0%	30.3%
OLTV 80.01% - 90.00%	8.6%	8.1%	7.7%	7.3%	7.1%	7.3%	7.9%	8.7%
OLTV 90.01% - 95.00%	5.2%	5.2%	5.1%	4.8%	4.5%	4.9%	5.6%	6.0%
OLTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	1.0%	1.3%
OLTV 97.01% - 100.00%	5.1%	5.5%	5.6%	4.9%	3.0%	2.3%	1.9%	1.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	74.0%	73.9%	73.8%	73.4%	71.8%	70.6%	70.3%	70.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.3%	16.6%	17.0%	17.5%	20.4%	22.8%	23.4%	22.6%
Comb LTV 60.01% - 70.00%	12.0%	12.0%	11.9%	12.0%	13.1%	14.4%	15.0%	15.1%
Comb LTV 70.01% - 75.00%	8.4%	8.4%	8.3%	8.3%	8.7%	9.4%	10.2%	10.7%
Comb LTV 75.01% - 80.00%	29.7%	28.7%	28.3%	28.7%	29.6%	28.4%	27.7%	28.1%
Comb LTV 80.01% - 90.00%	14.3%	14.0%	13.4%	12.8%	10.3%	9.6%	9.2%	9.4%
Comb LTV 90.01% - 95.00%	8.4%	8.7%	8.8%	8.6%	7.2%	6.4%	6.3%	6.2%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.6%	0.6%	0.7%	0.8%	1.0%	1.2%
Comb LTV 97.01% - 100.00%	7.8%	8.5%	8.7%	8.3%	5.5%	3.4%	2.1%	1.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.4%	2.6%	2.9%	3.2%	4.5%	4.9%	5.1%	5.5%
Wtd Avg Comb LTV	76.4%	76.4%	76.3%	75.9%	73.6%	71.8%	71.1%	71.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.4%	16.7%	17.0%	17.6%	20.5%	22.8%	23.5%	22.8%
Comb LTV 60.01% - 70.00%	12.0%	12.0%	11.9%	12.0%	13.1%	14.5%	15.2%	15.3%
Comb LTV 70.01% - 75.00%	8.4%	8.4%	8.3%	8.3%	8.7%	9.4%	10.3%	10.8%
Comb LTV 75.01% - 80.00%	29.7%	28.7%	28.4%	28.7%	29.7%	28.5%	27.9%	28.5%
Comb LTV 80.01% - 90.00%	14.3%	14.0%	13.5%	12.8%	10.3%	9.7%	9.4%	9.6%
Comb LTV 90.01% - 95.00%	8.4%	8.7%	8.8%	8.6%	7.2%	6.4%	6.4%	6.4%



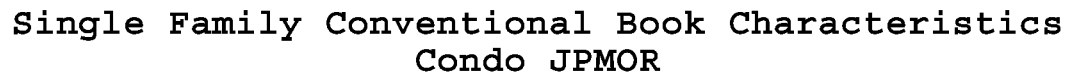
Single Family Conventional Book Characteristics Condo JPMOR

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.6%	0.6%	0.7%	0.8%	1.0%	1.3%
Comb LTV 97.01% - 100.00%	7.8%	8.5%	8.7%	8.3%	5.5%	3.4%	2.1%	1.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.2%	2.5%	2.7%	3.0%	4.2%	4.4%	4.4%	4.3%
Wtd Avg Comb LTV	76.4%	76.4%	76.3%	75.9%	73.6%	71.9%	71.2%	71.2%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	28.7%	32.5%	36.1%	38.6%	52.2%	62.4%	57.9%	41.1%
MTMLTV 60.01% - 70.00%	11.3%	11.7%	12.4%	12.6%	13.8%	14.1%	18.3%	23.3%
MTMLTV 70.01% - 75.00%	7.0%	7.8%	8.3%	8.3%	8.2%	7.3%	8.4%	13.0%
MTMLTV 75.01% - 80.00%	11.2%	12.3%	13.2%	12.9%	11.9%	8.6%	6.8%	10.7%
MTMLTV 80.01% - 90.00%	17.0%	15.0%	14.8%	15.6%	9.4%	4.7%	5.2%	7.8%
MTMLTV 90.01% - 95.00%	5.7%	5.7%	5.0%	4.2%	1.8%	1.2%	1.3%	2.0%
MTMLTV 95.01% - 97.00%	2.1%	2.1%	1.7%	1.3%	0.5%	0.2%	0.3%	0.3%
MTMLTV 97.01% - 100.00%	2.9%	2.9%	2.8%	2.5%	1.0%	0.4%	0.5%	0.2%
MTMLTV > 100.00%	13.7%	9.6%	5.5%	3.6%	0.6%	0.1%	0.1%	0.1%
MTMLTV Missing	0.4%	0.4%	0.4%	0.5%	0.7%	0.9%	1.2%	1.3%
Wtg Avg MTMLTV	73.9%	70.3%	67.0%	65.1%	57.0%	52.4%	55.5%	61.4%
Credit Score (Sums to 100%)								
FICO < 550	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
FICO 550-579	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.5%
FICO 580-619	1.8%	1.9%	2.0%	1.9%	1.9%	2.0%	2.3%	2.4%
FICO 620-659	6.3%	6.6%	6.7%	6.7%	6.5%	6.6%	7.2%	7.6%
FICO 660-699	14.9%	15.4%	15.6%	15.6%	15.6%	15.6%	16.2%	16.7%
FICO 700-739	22.9%	23.0%	23.1%	23.2%	23.2%	23.1%	23.2%	23.3%
FICO >= 740	53.3%	52.2%	51.8%	51.8%	51.7%	51.5%	49.7%	48.3%
FICO Missing	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.8%	1.1%
Wtd Avg FICO	736	735	734	734	734	733	731	729
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	74.8%	73.8%	73.8%	72.8%	70.7%	71.4%	72.7%	75.0%
Intermediate-term, fixed-rate	10.0%	10.2%	9.7%	10.1%	13.7%	18.0%	21.3%	22.6%
Adjustable-rate	5.5%	5.8%	6.3%	6.8%	7.9%	6.9%	5.3%	2.3%
Interest Only adjustable-rate	6.0%	6.2%	6.2%	6.3%	5.6%	3.0%	0.7%	0.1%
Negative Amortization	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	0.0%	0.0%



Single Family Conventional Book Characteristics Condo JPMOR

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	3.6%	3.9%	3.9%	3.9%	1.7%	0.2%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	77.2%	77.1%	77.1%	77.2%	77.9%	79.5%	81.6%	82.5%
Second/Vacation Home	14.4%	14.4%	14.3%	14.4%	13.9%	12.9%	12.0%	11.2%
Investor Property	8.4%	8.5%	8.5%	8.4%	8.2%	7.6%	6.4%	6.4%
10-K Unit Type (Sums to 100%)								
1 Unit	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%
2-4 Units	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Single Family Homes	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	99.9%	99.9%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	62.1%	61.1%	61.9%	62.0%	57.2%	49.2%	41.8%	37.7%
Cash-Out Refinance	16.8%	17.2%	17.2%	17.5%	19.3%	21.3%	23.2%	24.2%
Other Refinance	21.1%	21.7%	21.0%	20.5%	23.6%	29.5%	34.9%	38.1%
Origination Type (Sums to 100%)								
TPO Broker	32.8%	33.1%	33.0%	32.3%	32.9%	35.3%	38.5%	38.9%
TPO Correspondent	17.3%	15.7%	16.5%	15.9%	11.7%	13.0%	15.7%	16.6%
Undesignated	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%
Retail	49.9%	51.1%	50.5%	51.7%	55.2%	51.6%	45.5%	44.1%
Origination Year (Sums to 100%)								
< 2001	0.7%	0.8%	0.9%	1.0%	1.5%	2.4%	3.6%	5.8%
2001	1.4%	1.6%	1.8%	2.0%	3.1%	4.7%	7.0%	11.5%
2002	4.8%	5.4%	5.9%	6.5%	9.9%	14.2%	19.9%	28.0%
2003	14.9%	16.5%	18.0%	19.7%	28.8%	38.8%	50.2%	54.8%
2004	6.9%	7.6%	8.3%	9.1%	12.5%	17.4%	19.2%	0.0%
2005	11.6%	12.8%	13.8%	15.0%	21.3%	22.6%	0.0%	0.0%
2006	14.5%	15.9%	17.5%	19.2%	22.8%	0.0%	0.0%	0.0%

September 2008 Profile



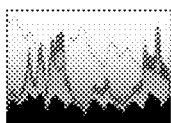
Single Family Conventional Book Characteristics Condo JPMOR

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.5%	1.5%	1.5%	1.5%	1.6%	1.9%	2.3%	2.3%
> 25 Years and <= 30 Years	87.9%	87.7%	88.3%	88.0%	84.5%	79.9%	76.4%	75.1%
> 30 Years	0.6%	0.6%	0.5%	0.4%	0.1%	0.1%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	78.4%	77.6%	77.6%	76.6%	72.4%	71.6%	72.7%	75.0%
Intermediate-Term Fixed Rate (excl Balloon)	9.5%	9.7%	9.1%	9.5%	12.8%	16.6%	19.3%	19.9%
Adjustable Rate	11.6%	12.1%	12.7%	13.2%	13.8%	10.3%	6.0%	2.4%
Balloon	0.5%	0.6%	0.6%	0.7%	1.0%	1.4%	2.0%	2.6%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.6%	0.6%	0.5%	0.4%	0.1%	0.1%	0.0%	0.0%
Hybrid Arm	11.3%	11.8%	12.4%	12.9%	13.3%	9.4%	5.6%	2.3%
- 2/28 Hybrid Arm	0.1%	0.1%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.9%	1.0%	1.2%	1.3%	1.8%	1.5%	1.1%	0.3%
- 5/1 Hybrid Arm	7.0%	7.3%	7.5%	7.8%	8.5%	6.1%	3.7%	1.4%
- 7/1 Hybrid Arm	2.8%	2.9%	2.9%	2.9%	2.3%	1.2%	0.7%	0.5%
- 10/1 Hybrid Arm	0.5%	0.5%	0.6%	0.6%	0.7%	0.5%	0.1%	0.1%
NegAm ARM	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	0.0%	0.0%
Interest Only	9.6%	10.0%	10.1%	10.1%	7.3%	3.2%	0.7%	0.1%
- Interest Only ARM	6.0%	6.2%	6.2%	6.3%	5.6%	3.0%	0.7%	0.1%
- Interest Only FRM	3.6%	3.9%	3.9%	3.9%	1.7%	0.2%	0.0%	0.0%
Alt-A	9.5%	10.5%	11.3%	12.1%	11.8%	9.6%	6.1%	5.3%
- Alt-A Low/No Doc	7.4%	8.1%	8.8%	9.4%	8.9%	7.0%	5.4%	4.7%
- Alt-A No Disclosure	0.4%	0.4%	0.5%	0.5%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	2.1%	2.3%	2.5%	2.8%	3.3%	2.1%	1.1%	0.6%
- Alt-A SISA	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.2%	1.3%	1.5%	1.6%	1.1%	0.9%	0.7%	0.6%
- Alt-A Stated Income	3.6%	3.9%	4.2%	4.4%	4.4%	4.0%	3.7%	3.6%



Single Family Conventional Book Characteristics Condo JPMOR

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.1%	1.2%	1.4%	1.5%	1.3%	0.9%	0.2%	0.1%
Alt-A Deals (no SFC)	1.0%	1.1%	1.2%	1.2%	1.6%	1.8%	0.6%	0.5%
My Community Mortgage	1.9%	2.0%	2.0%	1.8%	0.8%	0.2%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	17.0%	18.3%	19.0%	19.0%	12.3%	8.0%	6.0%	5.4%
- Select Lender Programs Non-Full Doc	9.2%	9.7%	9.8%	9.2%	3.1%	1.0%	0.6%	0.7%
- Other Low/No Doc	7.8%	8.5%	9.2%	9.9%	9.2%	7.0%	5.4%	4.7%
Subprime Deals								
Subprime	0.9%	0.9%	0.9%	1.0%	0.7%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.9%	0.9%	0.9%	1.0%	0.7%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	82.9%	81.2%	79.6%	78.0%	77.6%	81.7%	85.7%	89.3%
Investor Channel	12.8%	14.1%	15.4%	16.4%	16.0%	13.3%	9.2%	5.2%
eChannel	2.9%	3.2%	3.5%	3.8%	4.6%	3.2%	2.5%	1.5%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.9%	0.9%	0.9%	1.0%	0.7%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.5%	0.6%	0.6%	0.7%	1.1%	1.7%	2.6%	4.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	14.2%	14.7%	14.9%	14.9%	9.8%	6.5%	4.1%	3.1%
- 75/20/05	0.1%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.3%	0.4%	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.3%	3.4%	3.2%	3.3%	3.1%	2.6%	2.4%	2.1%
- 80/15/05	2.1%	2.3%	2.4%	2.5%	2.4%	1.6%	1.3%	0.9%
- 80/20/00	1.0%	1.1%	1.2%	1.3%	0.8%	0.3%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	7.2%	7.5%	7.5%	7.3%	3.3%	1.8%	0.2%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.7%	18.4%	18.8%	19.1%	15.5%	13.0%	11.4%	10.7%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	6.1%	6.3%	6.4%	6.5%	5.4%	4.6%	4.1%	3.8%
- 80/15/05	3.5%	3.7%	4.0%	4.1%	3.5%	2.5%	2.1%	1.8%
- 80/20/00	2.7%	2.9%	3.1%	3.4%	2.5%	1.2%	0.3%	0.2%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%



Single Family Conventional Book Characteristics Condo JPMOR

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	4.9%	4.8%	4.7%	4.5%	3.7%	4.3%	4.6%	4.5%
EA/TPR								
EA/TPR	1.2%	1.3%	1.3%	1.1%	1.1%	1.3%	1.4%	1.5%
- EA I	0.7%	0.7%	0.7%	0.6%	0.6%	0.8%	0.8%	0.9%
- EA/TPR II	0.4%	0.4%	0.4%	0.4%	0.3%	0.4%	0.4%	0.5%
- EA/TPR III	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	18.9%	18.5%	18.1%	18.0%	16.9%	16.8%	15.8%	15.0%
Northeast	21.2%	20.7%	20.5%	20.7%	20.1%	19.9%	19.0%	18.5%
Southeast	29.8%	30.9%	31.4%	31.8%	32.5%	31.1%	30.0%	29.5%
Southwest	9.1%	9.0%	9.0%	8.9%	8.8%	9.0%	9.3%	9.8%
West	21.1%	21.0%	21.0%	20.5%	21.7%	23.2%	25.9%	27.3%
Census Region (Sums to 100%)								
New England	6.6%	6.5%	6.4%	6.4%	6.5%	6.9%	6.6%	6.8%
Middle Atlantic	14.2%	13.8%	13.7%	13.9%	13.1%	12.5%	11.8%	11.3%
East North Central	17.7%	17.3%	16.9%	16.9%	15.9%	16.0%	15.1%	14.3%
East South Central	1.2%	1.2%	1.2%	1.2%	1.1%	1.0%	0.9%	0.8%
South Atlantic	29.0%	30.1%	30.7%	31.0%	31.8%	30.7%	29.6%	29.2%
West North Central	1.9%	1.9%	1.9%	1.9%	1.7%	1.5%	1.5%	1.5%
West South Central	3.0%	2.9%	2.8%	2.9%	2.8%	2.6%	2.4%	2.4%
Mountain	6.4%	6.6%	6.7%	6.6%	6.5%	6.8%	7.2%	7.7%
Pacific	19.9%	19.7%	19.7%	19.3%	20.5%	22.0%	24.7%	26.1%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Top 10 States								
01) FL	17.6%	18.5%	18.8%	19.0%	19.1%	17.8%	16.6%	15.8%
02) CA	15.9%	15.7%	15.7%	15.4%	16.7%	18.2%	20.5%	22.0%
03) IL	10.9%	10.3%	9.8%	9.6%	8.1%	8.2%	7.8%	7.7%
04) NJ	6.6%	6.7%	6.7%	6.8%	6.9%	6.5%	6.1%	5.9%
05) NY	6.0%	5.5%	5.4%	5.4%	4.6%	4.3%	4.0%	3.8%
06) MI	3.7%	3.9%	4.0%	4.1%	4.4%	4.3%	3.9%	3.6%
07) MA	3.5%	3.3%	3.2%	3.2%	3.1%	3.4%	3.2%	3.5%
08) CO	2.7%	2.7%	2.7%	2.7%	2.7%	3.0%	3.3%	3.6%
09) VA	2.7%	2.8%	2.8%	2.9%	3.2%	3.4%	3.4%	3.5%
10) MD	2.6%	2.7%	2.8%	2.8%	3.0%	3.0%	3.0%	2.9%
Top 10 Sellers								
01) JP MORGAN CHASE & CO	50.2%	47.7%	46.5%	45.7%	39.5%	37.4%	36.0%	39.3%



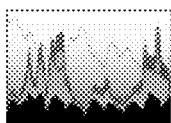
Single Family Conventional Book Characteristics Condo JPMOR

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) AMTRUST FINANCIAL CORPORATION	7.2%	7.5%	6.9%	6.4%	3.2%	4.5%	6.1%	7.8%
03) WACHOVIA CORPORATION	6.5%	6.7%	7.0%	7.0%	8.5%	10.6%	13.1%	15.1%
04) FLAGSTAR BANCORP INC	6.2%	6.8%	7.4%	8.1%	12.0%	16.9%	22.7%	20.6%
05) CENTEX CORPORATION	5.2%	5.4%	5.4%	5.2%	4.6%	2.5%	0.7%	0.4%
06) PHH CORPORATION	4.1%	4.5%	4.9%	5.4%	6.6%	5.1%	4.2%	2.6%
07) PULTE CORPORATION	2.9%	3.1%	3.3%	3.3%	3.4%	2.4%	1.1%	0.4%
08) SUNTRUST BANKS INC	2.0%	2.1%	2.3%	2.5%	2.6%	0.8%	0.5%	0.4%
09) NEW CENTURY FINANCIAL CORPORATION	1.3%	1.5%	1.6%	1.8%	2.6%	3.8%	4.8%	4.6%
10) MORGAN STANLEY & COMPANY INC	1.3%	1.4%	1.5%	1.7%	2.5%	1.7%	0.2%	0.0%
Top 10 Servicers								
01) JP MORGAN CHASE & CO	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	78.4%							
Credit Enhancement	21.6%							
- Primary MI Only	16.0%							
- Pool Policy Only	3.2%							
- Pool Policy and Primary MI	1.0%							
- Full Recourse	0.0%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	1.3%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	96.6%							
Interest Only with Credit Enhancement	32.4%							
Alt-A with Credit Enhancement	38.9%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-9.77	-9.88	-10.28	-10.18	-5.82	-4.46	-5.11	-6.86



Single Family Conventional Book Characteristics Condo JPMOR

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	34.00	33.73	33.60	33.18	27.87	25.21	24.73	25.48
Wtd Avg Charged Fee	24.23	23.84	23.32	23.00	22.06	20.75	19.61	18.62
Appraisal Waivers								
Appraisal Waiver	2.2%	2.4%	2.5%	2.6%	2.7%	1.9%	1.3%	0.9%
Serious Delinquent Loans								
SDQ Rate All Loans	2.03%	1.54%	1.08%	0.73%	0.35%	0.29%	0.26%	0.22%
- SDQ Rate for Loans with CE	5.90%							
- SDQ Rate for Loans without CE	1.03%							
SDQ Rate Excl. Katrina Loans	2.04%	1.54%	1.08%	0.73%	0.34%	0.26%	0.26%	0.22%
SDQ Rate for Katrina Loans	1.01%	0.98%	1.39%	1.13%	2.91%	5.73%	0.41%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	3,677	2,658	1,797	1,170	474	347	304	273
SDQ Count for Loans with CE	2,199							
SDQ Count for Loans without CE	1,478							
SDQ Volume (\$M)								
SDQ Volume	\$705.2	\$509.5	\$336.3	\$206.3	\$61.1	\$39.5	\$34.9	\$31.5
SDQ Volume for Loans with CE	\$436.3							
SDQ Volume for Loans without CE	\$268.8							



Single Family Conventional Book Characteristics Condo WELLS

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	134,856	128,038	121,904	115,904	97,136	78,867	62,343	51,934
Book Volume (\$B)	\$23.6	\$21.9	\$20.2	\$18.6	\$14.0	\$10.1	\$7.1	\$5.5
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	18.0%	18.1%	18.1%	18.5%	21.5%	23.6%	25.5%	25.7%
OLTV 60.01% - 70.00%	12.8%	12.9%	12.9%	13.1%	14.6%	15.1%	15.9%	16.5%
OLTV 70.01% - 75.00%	9.0%	9.0%	9.0%	9.0%	9.2%	9.8%	10.4%	11.2%
OLTV 75.01% - 80.00%	39.5%	39.9%	41.4%	42.6%	40.5%	36.5%	30.1%	28.6%
OLTV 80.01% - 90.00%	10.0%	9.0%	8.2%	7.1%	6.4%	7.0%	7.9%	8.6%
OLTV 90.01% - 95.00%	6.3%	6.4%	5.8%	5.3%	4.5%	5.2%	5.8%	6.2%
OLTV 95.01% - 97.00%	0.5%	0.4%	0.4%	0.4%	0.5%	0.7%	1.2%	1.4%
OLTV 97.01% - 100.00%	3.9%	4.2%	4.2%	3.9%	2.8%	2.1%	3.1%	1.8%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	74.3%	74.2%	74.0%	73.6%	71.9%	71.0%	70.6%	70.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	15.8%	16.0%	16.1%	16.5%	19.0%	20.5%	21.5%	20.3%
Comb LTV 60.01% - 70.00%	11.6%	11.8%	11.7%	12.0%	13.3%	13.6%	13.8%	12.9%
Comb LTV 70.01% - 75.00%	7.7%	7.6%	7.5%	7.6%	8.2%	8.6%	8.7%	8.1%
Comb LTV 75.01% - 80.00%	28.8%	28.1%	28.2%	28.3%	28.0%	27.0%	23.5%	20.4%
Comb LTV 80.01% - 90.00%	17.5%	16.8%	16.3%	15.5%	12.9%	10.9%	8.3%	6.3%
Comb LTV 90.01% - 95.00%	10.9%	11.3%	11.3%	11.1%	9.3%	8.6%	6.6%	5.3%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.4%	0.4%	0.5%	0.7%	1.0%	1.0%
Comb LTV 97.01% - 100.00%	5.4%	5.9%	6.1%	6.0%	4.4%	3.1%	3.7%	2.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.8%	2.0%	2.3%	2.6%	4.2%	6.9%	12.9%	23.4%
Wtd Avg Comb LTV	76.9%	76.9%	76.8%	76.5%	74.4%	73.0%	71.7%	70.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	15.8%	16.0%	16.1%	16.5%	19.1%	20.6%	21.7%	20.7%
Comb LTV 60.01% - 70.00%	11.6%	11.8%	11.8%	12.0%	13.4%	13.7%	14.0%	13.3%
Comb LTV 70.01% - 75.00%	7.8%	7.7%	7.6%	7.6%	8.3%	8.7%	8.8%	8.4%
Comb LTV 75.01% - 80.00%	28.9%	28.1%	28.3%	28.4%	28.1%	27.2%	23.9%	21.2%
Comb LTV 80.01% - 90.00%	17.5%	16.8%	16.3%	15.5%	13.0%	11.0%	8.4%	6.7%
Comb LTV 90.01% - 95.00%	10.9%	11.4%	11.3%	11.1%	9.4%	8.7%	6.8%	5.5%



Single Family Conventional Book Characteristics Condo WELLS

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.4%	0.4%	0.5%	0.7%	1.1%	1.1%
Comb LTV 97.01% - 100.00%	5.4%	5.9%	6.1%	6.0%	4.4%	3.1%	3.7%	2.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.6%	1.8%	2.1%	2.4%	3.8%	6.3%	11.6%	21.0%
Wtd Avg Comb LTV	76.9%	76.9%	76.8%	76.5%	74.4%	73.0%	71.7%	70.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	25.1%	28.3%	30.9%	33.0%	45.5%	55.9%	56.2%	49.6%
MTMLTV 60.01% - 70.00%	11.6%	12.5%	13.5%	13.6%	16.2%	16.4%	17.9%	18.6%
MTMLTV 70.01% - 75.00%	7.8%	8.6%	9.5%	9.6%	9.8%	9.2%	8.2%	10.7%
MTMLTV 75.01% - 80.00%	11.9%	13.3%	14.7%	14.4%	14.3%	10.7%	7.9%	10.3%
MTMLTV 80.01% - 90.00%	18.9%	17.5%	17.5%	18.0%	9.9%	5.4%	6.1%	6.7%
MTMLTV 90.01% - 95.00%	6.7%	6.9%	5.6%	4.7%	2.0%	1.5%	2.1%	2.4%
MTMLTV 95.01% - 97.00%	2.7%	2.3%	1.7%	1.5%	0.5%	0.3%	0.5%	0.5%
MTMLTV 97.01% - 100.00%	3.3%	3.0%	2.4%	2.0%	1.0%	0.3%	0.6%	0.6%
MTMLTV > 100.00%	11.8%	7.3%	4.0%	3.0%	0.5%	0.1%	0.2%	0.1%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%
Wtg Avg MTMLTV	74.7%	71.3%	68.6%	67.1%	59.6%	54.7%	55.3%	57.8%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
FICO 550-579	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%
FICO 580-619	1.2%	1.3%	1.4%	1.4%	1.6%	1.6%	2.1%	2.2%
FICO 620-659	5.2%	5.5%	5.7%	5.8%	6.2%	6.5%	7.4%	7.4%
FICO 660-699	14.4%	14.8%	14.8%	14.8%	14.4%	14.6%	15.2%	14.8%
FICO 700-739	22.5%	22.6%	22.5%	22.4%	22.1%	22.0%	21.5%	21.4%
FICO >= 740	56.2%	55.2%	54.9%	54.7%	54.4%	53.5%	50.5%	49.8%
FICO Missing	0.4%	0.5%	0.5%	0.6%	0.9%	1.5%	2.6%	3.8%
Wtd Avg FICO	741	739	739	739	738	736	733	732
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	77.9%	77.5%	77.5%	77.1%	77.7%	73.4%	75.5%	75.0%
Intermediate-term, fixed-rate	9.1%	9.5%	9.4%	9.6%	12.6%	15.5%	19.2%	21.5%
Adjustable-rate	4.1%	3.6%	3.7%	4.0%	4.1%	6.8%	4.5%	3.4%
Interest Only adjustable-rate	6.6%	6.9%	6.8%	6.5%	3.3%	3.7%	0.7%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Condo WELLS

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	2.4%	2.4%	2.7%	2.9%	2.2%	0.6%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	78.4%	78.5%	78.7%	79.0%	81.1%	82.0%	84.5%	85.3%
Second/Vacation Home	15.9%	15.8%	15.5%	15.2%	13.1%	12.2%	10.1%	9.4%
Investor Property	5.7%	5.7%	5.8%	5.8%	5.8%	5.9%	5.4%	5.3%
10-K Unit Type (Sums to 100%)								
1 Unit	100.0%	99.9%	99.9%	99.9%	99.9%	99.9%	99.8%	99.7%
2-4 Units	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Single Family Homes	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	65.8%	64.1%	64.9%	65.2%	59.2%	53.4%	47.1%	42.6%
Cash-Out Refinance	15.1%	15.9%	16.3%	16.8%	19.2%	18.9%	19.1%	18.9%
Other Refinance	19.2%	20.0%	18.8%	18.0%	21.5%	27.6%	33.8%	38.5%
Origination Type (Sums to 100%)								
TPO Broker	17.7%	17.9%	17.4%	16.8%	14.3%	13.4%	13.9%	14.3%
TPO Correspondent	41.2%	42.1%	45.1%	47.6%	56.0%	53.0%	47.4%	42.7%
Undesignated	0.3%	0.3%	0.3%	0.4%	0.6%	1.1%	2.1%	3.9%
Retail	40.8%	39.7%	37.1%	35.2%	29.1%	32.5%	36.5%	39.1%
Origination Year (Sums to 100%)								
< 2001	1.7%	1.9%	2.1%	2.4%	3.9%	6.5%	12.4%	22.3%
2001	0.2%	0.3%	0.3%	0.3%	0.5%	0.8%	1.2%	1.6%
2002	2.1%	2.3%	2.5%	2.7%	4.2%	6.7%	10.5%	15.7%
2003	10.9%	12.2%	13.0%	14.5%	22.0%	33.6%	48.6%	60.5%
2004	6.9%	7.7%	8.6%	9.6%	14.6%	22.2%	27.3%	0.0%
2005	12.5%	13.9%	15.3%	17.0%	25.2%	30.2%	0.0%	0.0%
2006	16.9%	18.7%	21.3%	24.2%	29.5%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Condo WELLS

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	25.0%	27.5%	31.1%	29.2%	0.0%	0.0%	0.0%	0.0%
2008	23.7%	15.5%	5.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$186,336	\$181,955	\$176,370	\$171,294	\$154,231	\$137,364	\$122,805	\$113,872
Loan Original Note Rate	6.06%	6.05%	6.09%	6.10%	5.96%	5.77%	5.93%	6.09%
Seasoning (Sums to 100%)								
Seasoned	2.1%	2.4%	1.5%	1.6%	2.7%	4.4%	2.0%	1.7%
Non-Seasoned	97.9%	97.6%	98.5%	98.4%	97.3%	95.6%	98.0%	98.3%
ACI								
ACI Probability	0.27%	0.28%	0.29%	0.29%	0.28%	0.28%	0.31%	0.30%
Wtd Avg ACI Score	719	718	717	718	721	722	722	724
Credit Premium								
Wtd Avg Credit Premium	-0.07	-0.10	-0.10	-0.07	-0.09	-0.09	-0.11	-0.10
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%
Prepay Premium								
Prepay Premium	0.3%	0.3%	0.3%	0.4%	0.3%	0.5%	0.7%	0.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.8%	9.2%	9.4%	9.7%	11.9%	14.5%	17.1%	18.9%
DTI Ratio > 20 and <= 30	18.3%	18.4%	18.4%	18.6%	20.1%	21.9%	22.8%	24.7%
DTI Ratio > 30 and <= 40	28.0%	28.0%	27.9%	27.8%	26.7%	25.4%	24.4%	25.6%
DTI Ratio > 40 and <= 50	25.2%	24.8%	24.6%	24.0%	20.6%	17.4%	15.0%	14.5%
DTI Ratio > 50	15.6%	15.4%	15.4%	15.1%	14.4%	13.5%	12.0%	8.3%
DTI Ratio Missing	3.9%	4.3%	4.4%	4.7%	6.3%	7.3%	8.7%	8.0%
Wtd Avg DTI Ratio	37.9%	37.7%	37.7%	37.5%	36.4%	35.2%	33.8%	31.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.9%	9.3%	9.4%	9.8%	12.0%	14.7%	17.4%	19.2%
DTI Ratio > 20 and <= 30	18.4%	18.5%	18.6%	18.8%	20.3%	22.2%	23.3%	25.3%
DTI Ratio > 30 and <= 40	28.1%	28.1%	28.0%	27.9%	26.9%	25.6%	24.8%	26.1%
DTI Ratio > 40 and <= 50	25.3%	24.8%	24.6%	24.1%	20.7%	17.6%	15.3%	14.9%
DTI Ratio > 50	15.7%	15.4%	15.5%	15.2%	14.5%	13.6%	12.2%	8.6%
DTI Ratio Missing	3.6%	3.9%	3.9%	4.2%	5.6%	6.2%	7.1%	5.9%
Wtd Avg DTI Ratio	37.9%	37.7%	37.7%	37.5%	36.4%	35.2%	33.8%	31.8%
Origination Term (Sums to 100%)								
<= 15 Years	9.1%	9.5%	9.4%	9.6%	12.6%	15.5%	19.2%	21.5%



Single Family Conventional Book Characteristics Condo WELLS

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.5%	1.6%	1.6%	1.7%	2.2%	2.6%	2.9%	3.2%
> 25 Years and <= 30 Years	88.7%	88.1%	88.1%	87.9%	85.0%	81.9%	77.9%	75.3%
> 30 Years	0.8%	0.8%	0.9%	0.9%	0.2%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	80.2%	80.0%	80.2%	80.0%	80.0%	74.0%	75.6%	75.0%
Intermediate-Term Fixed Rate (excl Balloon)	9.0%	9.5%	9.3%	9.5%	12.4%	15.3%	18.9%	21.0%
Adjustable Rate	10.7%	10.5%	10.5%	10.4%	7.5%	10.5%	5.2%	3.5%
Balloon	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.8%	0.8%	0.9%	0.9%	0.2%	0.0%	0.0%	0.0%
Hybrid Arm	10.6%	10.4%	10.3%	10.2%	7.1%	9.8%	4.1%	2.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.4%	0.4%	0.5%	0.6%	1.0%	1.7%	0.6%	0.5%
- 5/1 Hybrid Arm	6.8%	6.5%	6.3%	6.2%	5.2%	6.8%	2.9%	1.6%
- 7/1 Hybrid Arm	2.1%	2.1%	1.9%	1.8%	0.7%	0.9%	0.6%	0.2%
- 10/1 Hybrid Arm	1.3%	1.4%	1.6%	1.6%	0.3%	0.4%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	9.0%	9.4%	9.5%	9.3%	5.6%	4.3%	0.9%	0.0%
- Interest Only ARM	6.6%	6.9%	6.8%	6.5%	3.3%	3.7%	0.7%	0.0%
- Interest Only FRM	2.4%	2.4%	2.7%	2.9%	2.2%	0.6%	0.1%	0.0%
Alt-A	8.5%	9.5%	10.3%	11.3%	14.1%	15.4%	13.5%	11.7%
- Alt-A Low/No Doc	5.3%	5.9%	6.3%	6.8%	8.6%	8.9%	8.6%	6.1%
- Alt-A No Disclosure	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	1.8%	2.0%	2.2%	2.4%	3.4%	3.8%	4.0%	2.8%
- Alt-A SISA	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.2%	1.3%	1.4%	1.6%	2.0%	1.8%	1.7%	1.3%
- Alt-A Stated Income	2.2%	2.4%	2.4%	2.6%	3.2%	3.2%	2.9%	2.0%



Single Family Conventional Book Characteristics Condo WELLS

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.5%	0.5%	0.6%	0.6%	0.7%	0.7%	0.8%	0.3%
Alt-A Deals (no SFC)	2.8%	3.1%	3.5%	3.9%	4.9%	5.8%	4.2%	5.4%
My Community Mortgage	1.2%	1.3%	1.4%	1.5%	1.0%	0.1%	0.1%	0.1%
Non-Full Doc								
Non-Full Doc Total	32.1%	34.4%	32.9%	30.0%	17.9%	12.5%	8.6%	6.1%
- Select Lender Programs Non-Full Doc	26.8%	28.5%	26.6%	23.2%	9.3%	3.6%	0.0%	0.0%
- Other Low/No Doc	5.3%	5.9%	6.2%	6.8%	8.6%	8.9%	8.6%	6.1%
Subprime Deals								
Subprime	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	87.0%	85.5%	84.8%	83.2%	77.1%	69.5%	66.1%	57.2%
Investor Channel	11.1%	12.4%	12.8%	14.1%	18.6%	23.5%	21.0%	19.4%
eChannel	0.4%	0.4%	0.4%	0.5%	0.8%	1.1%	1.6%	2.2%
Underserved Channel	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Subprime Channel	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.4%	1.6%	1.9%	2.1%	3.4%	5.8%	11.1%	20.9%
Subordinate Financing - RDW								
Subordinate Financing - RDW	16.6%	17.2%	17.7%	18.3%	15.1%	10.4%	4.2%	2.1%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.2%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	6.0%	6.4%	6.9%	7.2%	5.9%	4.0%	1.8%	0.9%
- 80/15/05	4.0%	4.4%	4.8%	5.2%	4.7%	3.6%	1.6%	1.1%
- 80/20/00	0.5%	0.6%	0.6%	0.7%	0.9%	0.3%	0.2%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.6%	5.4%	4.8%	4.6%	3.3%	2.4%	0.5%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	18.5%	19.3%	20.0%	20.7%	18.3%	15.0%	10.3%	7.5%
- 75/20/05	0.4%	0.5%	0.5%	0.5%	0.3%	0.2%	0.1%	0.1%
- 75/25/00	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	6.8%	7.2%	7.8%	8.2%	7.1%	5.4%	3.4%	2.3%
- 80/15/05	4.4%	4.8%	5.2%	5.7%	5.1%	4.2%	2.3%	1.7%
- 80/20/00	1.4%	1.6%	1.7%	1.9%	1.6%	1.1%	0.7%	0.4%
- 90/05/05	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Condo WELLS

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	5.1%	4.8%	4.3%	4.1%	4.1%	4.1%	3.6%	2.9%
EA/TPR								
EA/TPR	0.6%	0.6%	0.7%	0.7%	0.7%	0.9%	0.7%	0.5%
- EA I	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%
- EA/TPR II	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.2%
- EA/TPR III	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	14.7%	15.1%	15.7%	16.4%	18.4%	19.7%	18.3%	16.3%
Northeast	23.2%	22.6%	22.4%	22.3%	22.6%	25.3%	26.4%	25.8%
Southeast	25.8%	26.1%	26.6%	26.6%	25.6%	23.5%	21.8%	21.6%
Southwest	9.4%	9.6%	9.8%	10.0%	10.5%	7.6%	7.1%	7.0%
West	26.9%	26.7%	25.5%	24.7%	22.7%	24.0%	26.5%	29.3%
Census Region (Sums to 100%)								
New England	8.1%	8.4%	8.7%	9.1%	10.1%	11.0%	10.8%	9.8%
Middle Atlantic	14.7%	13.7%	13.2%	12.8%	12.2%	13.9%	15.3%	15.6%
East North Central	12.3%	12.6%	13.1%	13.8%	15.9%	17.1%	16.0%	14.2%
East South Central	1.6%	1.5%	1.6%	1.6%	1.5%	1.1%	1.0%	0.9%
South Atlantic	24.6%	25.0%	25.5%	25.4%	24.5%	22.8%	21.1%	21.0%
West North Central	3.5%	3.6%	3.7%	3.8%	3.9%	3.5%	3.0%	2.7%
West South Central	2.8%	2.8%	2.9%	2.9%	3.2%	1.9%	1.9%	1.8%
Mountain	6.8%	7.0%	7.2%	7.3%	7.1%	5.7%	5.3%	5.5%
Pacific	25.6%	25.3%	24.2%	23.3%	21.6%	23.0%	25.6%	28.3%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	17.9%	17.6%	16.7%	16.2%	15.6%	17.0%	19.3%	21.6%
02) FL	12.2%	12.4%	12.9%	12.9%	12.6%	11.6%	10.7%	10.1%
03) NJ	7.3%	7.2%	6.9%	6.8%	6.4%	7.0%	7.5%	8.0%
04) IL	7.3%	7.3%	7.4%	7.7%	8.5%	9.1%	8.3%	8.0%
05) NY	5.2%	4.5%	4.2%	4.0%	4.2%	5.3%	6.1%	5.9%
06) MA	4.8%	5.1%	5.3%	5.6%	6.4%	7.0%	6.9%	6.2%
07) WA	4.1%	4.1%	3.9%	3.7%	3.0%	2.9%	2.9%	3.2%
08) VA	3.1%	3.1%	3.1%	3.1%	2.9%	2.9%	2.8%	3.0%
09) CO	2.7%	2.8%	2.8%	2.9%	2.9%	2.7%	2.7%	2.8%
10) MD	2.6%	2.7%	2.7%	2.7%	2.8%	2.8%	2.7%	2.7%
Top 10 Sellers								
01) WELLS FARGO & COMPANY	60.8%	56.5%	52.8%	48.2%	33.0%	30.6%	25.2%	32.8%



Single Family Conventional Book Characteristics Condo WELLS

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) AMTRUST FINANCIAL CORPORATION	18.9%	20.9%	23.1%	25.1%	32.3%	23.2%	12.8%	4.5%
03) WASHINGTON MUTUAL INC	10.3%	11.4%	12.8%	14.2%	21.2%	29.8%	38.1%	35.2%
04) SUNTRUST BANKS INC	2.9%	3.2%	3.6%	4.0%	2.1%	0.3%	0.1%	0.2%
05) BANK OF AMERICA CORPORATION	1.7%	1.9%	1.0%	1.0%	1.4%	2.2%	4.1%	5.2%
06) CREDIT SUISSE GROUP	0.5%	0.6%	0.7%	0.8%	1.1%	1.3%	1.7%	1.9%
07) EVERBANK FINANCIAL CORPORATION	0.5%	0.6%	0.6%	0.7%	0.9%	1.2%	1.5%	1.6%
08) JP MORGAN CHASE & CO	0.5%	0.5%	0.6%	0.7%	1.1%	1.6%	1.7%	0.9%
09) CENTEX CORPORATION	0.4%	0.5%	0.5%	0.6%	0.9%	1.2%	1.8%	1.0%
10) PULTE CORPORATION	0.4%	0.4%	0.4%	0.4%	0.3%	0.5%	0.9%	1.2%
Top 10 Servicers								
01) WELLS FARGO & COMPANY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	78.5%							
Credit Enhancement	21.5%							
- Primary MI Only	18.9%							
- Pool Policy Only	1.9%							
- Pool Policy and Primary MI	0.6%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	22.5%							
Interest Only with Credit Enhancement	26.8%							
Alt-A with Credit Enhancement	26.8%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-7.33	-7.93	-9.09	-9.77	-6.68	-4.12	-3.48	-3.89



Single Family Conventional Book Characteristics Condo WELLS

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	29.45	29.54	30.02	30.51	26.81	24.58	24.28	23.73
Wtd Avg Charged Fee	22.11	21.62	20.93	20.74	20.13	20.47	20.80	19.86
Appraisal Waivers								
Appraisal Waiver	1.4%	1.5%	1.6%	1.7%	1.9%	1.5%	1.2%	1.6%
Serious Delinquent Loans								
SDQ Rate All Loans	1.12%	0.84%	0.68%	0.54%	0.24%	0.24%	0.28%	0.32%
- SDQ Rate for Loans with CE	3.25%							
- SDQ Rate for Loans without CE	0.55%							
SDQ Rate Excl. Katrina Loans	1.12%	0.84%	0.68%	0.54%	0.24%	0.23%	0.28%	0.32%
SDQ Rate for Katrina Loans	1.55%	1.49%	0.00%	0.69%	0.00%	5.71%	0.76%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	1,500	1,074	815	625	231	186	174	164
SDQ Count for Loans with CE	919							
SDQ Count for Loans without CE	581							
SDQ Volume (\$M)								
SDQ Volume	\$293.3	\$204.5	\$141.4	\$99.8	\$29.6	\$20.3	\$18.3	\$15.2
SDQ Volume for Loans with CE	\$180.3							
SDQ Volume for Loans without CE	\$113.0							



Single Family Conventional Book Characteristics Condo CITIG

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	189,643	186,677	181,086	175,151	138,110	116,244	102,021	96,827
Book Volume (\$B)	\$31.7	\$30.9	\$29.5	\$28.0	\$20.3	\$15.8	\$13.0	\$12.0
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	20.1%	20.3%	20.2%	20.5%	23.5%	26.6%	28.1%	27.3%
OLTV 60.01% - 70.00%	14.2%	14.2%	14.1%	13.9%	14.7%	15.6%	16.4%	16.9%
OLTV 70.01% - 75.00%	10.1%	10.1%	10.0%	9.9%	9.5%	9.5%	10.2%	11.2%
OLTV 75.01% - 80.00%	37.4%	37.7%	38.6%	39.3%	38.1%	34.4%	31.0%	29.5%
OLTV 80.01% - 90.00%	7.1%	6.7%	6.2%	5.8%	5.6%	5.8%	6.6%	7.5%
OLTV 90.01% - 95.00%	5.0%	4.8%	4.5%	4.2%	3.8%	4.2%	4.6%	5.4%
OLTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	1.1%	1.1%
OLTV 97.01% - 100.00%	5.4%	5.6%	5.8%	5.8%	4.2%	3.1%	2.0%	1.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.9%	72.8%	72.8%	72.6%	71.2%	69.8%	69.0%	69.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.6%	17.7%	17.6%	17.9%	20.2%	22.4%	23.9%	23.5%
Comb LTV 60.01% - 70.00%	13.2%	13.3%	13.2%	13.0%	13.7%	14.5%	15.1%	15.2%
Comb LTV 70.01% - 75.00%	9.0%	8.9%	8.8%	8.6%	8.5%	8.7%	9.4%	10.0%
Comb LTV 75.01% - 80.00%	26.3%	26.1%	26.3%	26.3%	25.3%	25.0%	25.0%	25.3%
Comb LTV 80.01% - 90.00%	14.7%	14.4%	14.1%	13.8%	12.8%	10.9%	9.2%	7.7%
Comb LTV 90.01% - 95.00%	9.3%	9.3%	9.3%	9.3%	8.6%	7.5%	6.5%	5.7%
Comb LTV 95.01% - 97.00%	0.7%	0.6%	0.6%	0.6%	0.7%	0.8%	1.0%	1.0%
Comb LTV 97.01% - 100.00%	6.8%	7.0%	7.3%	7.5%	5.7%	3.9%	2.4%	1.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.4%	2.6%	2.8%	3.0%	4.6%	6.2%	7.5%	10.5%
Wtd Avg Comb LTV	75.6%	75.6%	75.7%	75.6%	74.0%	72.2%	70.7%	70.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.6%	17.7%	17.6%	17.9%	20.2%	22.5%	24.0%	23.7%
Comb LTV 60.01% - 70.00%	13.3%	13.3%	13.2%	13.0%	13.7%	14.5%	15.2%	15.4%
Comb LTV 70.01% - 75.00%	9.0%	8.9%	8.8%	8.6%	8.6%	8.7%	9.5%	10.1%
Comb LTV 75.01% - 80.00%	26.4%	26.2%	26.3%	26.3%	25.4%	25.1%	25.2%	25.6%
Comb LTV 80.01% - 90.00%	14.7%	14.4%	14.1%	13.8%	12.8%	10.9%	9.3%	7.8%
Comb LTV 90.01% - 95.00%	9.3%	9.3%	9.3%	9.3%	8.6%	7.5%	6.5%	5.8%



Single Family Conventional Book Characteristics Condo CITIG

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.6%	0.6%	0.7%	0.8%	1.0%	1.0%
Comb LTV 97.01% - 100.00%	6.8%	7.0%	7.3%	7.5%	5.7%	3.9%	2.4%	1.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.4%	2.5%	2.7%	2.9%	4.4%	5.9%	7.0%	9.5%
Wtd Avg Comb LTV	75.6%	75.6%	75.7%	75.6%	74.0%	72.2%	70.8%	70.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	28.8%	32.1%	35.2%	37.1%	47.2%	58.4%	57.8%	46.7%
MTMLTV 60.01% - 70.00%	13.1%	14.0%	14.8%	14.8%	15.5%	15.8%	17.4%	21.7%
MTMLTV 70.01% - 75.00%	8.4%	9.5%	10.0%	9.7%	9.3%	8.3%	8.0%	11.9%
MTMLTV 75.01% - 80.00%	11.7%	13.7%	15.0%	14.1%	13.9%	9.3%	8.3%	9.7%
MTMLTV 80.01% - 90.00%	17.2%	14.7%	13.1%	13.7%	8.7%	4.6%	4.8%	6.3%
MTMLTV 90.01% - 95.00%	5.5%	5.2%	4.2%	3.7%	2.1%	1.4%	1.4%	1.8%
MTMLTV 95.01% - 97.00%	2.2%	1.8%	1.4%	1.1%	0.7%	0.3%	0.4%	0.4%
MTMLTV 97.01% - 100.00%	2.8%	2.5%	2.3%	2.3%	1.3%	0.7%	0.5%	0.4%
MTMLTV > 100.00%	9.7%	5.9%	3.5%	3.1%	0.7%	0.2%	0.1%	0.0%
MTMLTV Missing	0.5%	0.5%	0.5%	0.5%	0.7%	1.0%	1.3%	1.2%
Wtg Avg MTMLTV	71.7%	68.5%	65.9%	64.8%	58.8%	53.6%	54.7%	58.9%
Credit Score (Sums to 100%)								
FICO < 550	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
FICO 550-579	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
FICO 580-619	2.4%	2.5%	2.6%	2.6%	2.5%	2.2%	2.2%	2.2%
FICO 620-659	6.7%	6.8%	7.0%	7.1%	6.8%	6.6%	6.8%	7.0%
FICO 660-699	14.6%	14.7%	14.8%	14.8%	14.9%	15.0%	15.3%	15.7%
FICO 700-739	22.3%	22.3%	22.1%	21.9%	22.7%	22.5%	22.9%	22.9%
FICO >= 740	52.7%	52.6%	52.2%	52.1%	51.2%	51.3%	49.8%	48.2%
FICO Missing	0.7%	0.7%	0.8%	0.8%	1.2%	1.8%	2.4%	3.2%
Wtd Avg FICO	735	735	734	734	733	733	732	730
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	73.2%	72.5%	71.2%	69.7%	69.0%	65.2%	62.5%	62.1%
Intermediate-term, fixed-rate	9.5%	9.7%	9.8%	10.3%	14.0%	18.2%	22.1%	22.2%
Adjustable-rate	9.4%	10.1%	11.1%	12.2%	10.7%	13.3%	13.3%	13.8%
Interest Only adjustable-rate	4.6%	4.5%	4.4%	4.3%	4.8%	3.2%	1.9%	1.8%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%



Single Family Conventional Book Characteristics Condo CITIG

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	3.3%	3.2%	3.4%	3.4%	1.4%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	81.9%	81.9%	82.2%	82.2%	81.1%	82.0%	83.3%	83.5%
Second/Vacation Home	10.1%	10.2%	10.4%	10.7%	11.5%	11.5%	10.9%	10.0%
Investor Property	8.0%	7.9%	7.4%	7.2%	7.3%	6.4%	5.7%	6.6%
10-K Unit Type (Sums to 100%)								
1 Unit	99.3%	99.4%	99.5%	99.5%	99.6%	99.7%	99.6%	99.6%
2-4 Units	0.7%	0.6%	0.5%	0.5%	0.4%	0.3%	0.4%	0.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Single Family Homes	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	55.9%	55.8%	57.2%	58.9%	56.4%	50.3%	43.8%	39.2%
Cash-Out Refinance	19.0%	19.0%	18.8%	18.7%	19.9%	20.2%	19.6%	20.9%
Other Refinance	25.1%	25.1%	24.0%	22.4%	23.7%	29.5%	36.6%	39.9%
Origination Type (Sums to 100%)								
TPO Broker	23.8%	23.7%	23.3%	23.3%	23.5%	20.6%	15.9%	16.5%
TPO Correspondent	55.2%	55.2%	54.4%	52.9%	46.8%	41.6%	39.6%	34.8%
Undesignated	0.2%	0.2%	0.2%	0.2%	0.4%	0.6%	0.9%	1.3%
Retail	20.8%	20.9%	22.2%	23.6%	29.4%	37.3%	43.7%	47.5%
Origination Year (Sums to 100%)								
< 2001	1.1%	1.2%	1.3%	1.5%	2.2%	3.6%	5.9%	10.1%
2001	1.0%	1.0%	1.1%	1.2%	2.0%	3.2%	5.3%	9.8%
2002	2.9%	3.1%	3.4%	3.8%	6.1%	9.3%	14.8%	23.4%
2003	12.2%	13.1%	14.4%	15.8%	21.3%	32.0%	47.3%	56.7%
2004	9.6%	10.3%	11.2%	12.3%	15.3%	22.5%	26.7%	0.0%
2005	13.1%	13.8%	14.9%	16.1%	24.4%	29.4%	0.0%	0.0%
2006	17.0%	17.9%	19.8%	21.8%	28.7%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Condo CITIG

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	24.9%	26.1%	28.6%	27.5%	0.0%	0.0%	0.0%	0.0%
2008	18.2%	13.5%	5.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$179,366	\$177,091	\$174,444	\$171,179	\$157,056	\$144,420	\$135,088	\$129,517
Loan Original Note Rate	5.99%	5.98%	5.99%	5.99%	5.93%	5.71%	5.76%	5.93%
Seasoning (Sums to 100%)								
Seasoned	5.0%	5.5%	6.1%	6.9%	1.5%	2.2%	1.6%	2.0%
Non-Seasoned	95.0%	94.5%	93.9%	93.1%	98.5%	97.8%	98.4%	98.0%
ACI								
ACI Probability	0.34%	0.34%	0.35%	0.35%	0.29%	0.27%	0.26%	0.28%
Wtd Avg ACI Score	716	716	716	716	720	725	726	725
Credit Premium								
Wtd Avg Credit Premium	-0.07	-0.08	-0.09	-0.06	-0.05	-0.06	-0.12	-0.12
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Prepay Premium								
Prepay Premium	0.6%	0.7%	0.7%	0.8%	1.4%	2.2%	3.7%	5.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	12.0%	12.3%	12.0%	12.2%	13.3%	15.1%	17.4%	15.6%
DTI Ratio > 20 and <= 30	21.0%	21.3%	21.4%	21.5%	22.0%	23.1%	24.3%	23.7%
DTI Ratio > 30 and <= 40	27.0%	27.1%	27.3%	27.2%	27.0%	25.5%	24.5%	25.3%
DTI Ratio > 40 and <= 50	20.3%	20.2%	20.1%	19.9%	19.1%	17.4%	15.5%	16.0%
DTI Ratio > 50	14.8%	14.6%	14.2%	13.8%	13.3%	12.4%	10.7%	10.6%
DTI Ratio Missing	4.8%	4.5%	5.0%	5.3%	5.3%	6.6%	7.6%	8.7%
Wtd Avg DTI Ratio	36.2%	36.0%	35.9%	35.8%	35.3%	34.3%	33.0%	33.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	12.3%	12.6%	12.3%	12.5%	13.6%	15.5%	17.8%	16.0%
DTI Ratio > 20 and <= 30	21.6%	21.9%	22.1%	22.2%	22.8%	24.0%	25.1%	24.3%
DTI Ratio > 30 and <= 40	27.6%	27.8%	28.0%	28.0%	27.8%	26.4%	25.2%	25.9%
DTI Ratio > 40 and <= 50	20.8%	20.8%	20.7%	20.5%	19.8%	18.0%	15.9%	16.4%
DTI Ratio > 50	15.2%	15.0%	14.6%	14.3%	13.8%	12.9%	11.1%	10.9%
DTI Ratio Missing	2.5%	2.0%	2.4%	2.6%	2.3%	3.2%	4.9%	6.6%
Wtd Avg DTI Ratio	36.2%	36.0%	36.0%	35.8%	35.3%	34.4%	33.0%	33.4%
Origination Term (Sums to 100%)								
<= 15 Years	9.5%	9.7%	9.8%	10.3%	14.0%	18.2%	22.1%	22.2%



Single Family Conventional Book Characteristics Condo CITIG

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	2.2%	2.3%	2.2%	2.2%	2.5%	3.2%	3.3%	2.7%
> 25 Years and <= 30 Years	87.6%	87.5%	87.3%	86.8%	83.2%	78.6%	74.5%	74.9%
> 30 Years	0.6%	0.6%	0.6%	0.6%	0.3%	0.0%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	76.5%	75.7%	74.6%	73.1%	70.4%	65.2%	62.6%	62.1%
Intermediate-Term Fixed Rate (excl Balloon)	9.1%	9.2%	9.3%	9.7%	13.0%	16.7%	20.1%	20.6%
Adjustable Rate	14.0%	14.7%	15.6%	16.6%	15.6%	16.6%	15.3%	15.7%
Balloon	0.4%	0.5%	0.5%	0.6%	1.0%	1.4%	2.1%	1.6%
Various Product Types								
Second	0.2%	0.2%	0.2%	0.3%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.6%	0.6%	0.6%	0.6%	0.3%	0.0%	0.1%	0.1%
Hybrid Arm	13.5%	14.1%	14.9%	15.8%	14.6%	14.8%	12.3%	11.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.6%	1.7%	1.9%	2.1%	1.8%	2.8%	2.9%	3.3%
- 5/1 Hybrid Arm	8.8%	9.3%	9.9%	10.5%	10.1%	9.1%	7.1%	6.6%
- 7/1 Hybrid Arm	2.4%	2.5%	2.6%	2.7%	2.3%	2.7%	2.2%	1.8%
- 10/1 Hybrid Arm	0.6%	0.6%	0.6%	0.6%	0.3%	0.2%	0.1%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
Interest Only	7.8%	7.7%	7.8%	7.7%	6.2%	3.3%	1.9%	1.8%
- Interest Only ARM	4.6%	4.5%	4.4%	4.3%	4.8%	3.2%	1.9%	1.8%
- Interest Only FRM	3.3%	3.2%	3.4%	3.4%	1.4%	0.0%	0.0%	0.0%
Alt-A	2.9%	3.1%	3.3%	3.5%	4.8%	5.0%	7.0%	8.7%
- Alt-A Low/No Doc	2.0%	2.1%	2.2%	2.3%	3.0%	3.8%	5.0%	5.8%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.3%	0.4%	0.4%	0.4%	0.6%	0.9%	1.4%	1.7%
- Alt-A SISA	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.8%	0.9%
- Alt-A Stated Income	1.2%	1.3%	1.3%	1.3%	1.9%	2.4%	2.8%	3.2%



Single Family Conventional Book Characteristics Condo CITIG

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.2%	0.3%	0.3%	0.3%	0.5%	0.7%	1.2%	1.6%
Alt-A Deals (no SFC)	0.7%	0.7%	0.8%	0.9%	1.4%	0.5%	0.8%	1.3%
My Community Mortgage	2.7%	2.8%	2.9%	2.9%	1.3%	0.5%	0.2%	0.2%
Non-Full Doc								
Non-Full Doc Total	11.0%	11.4%	11.5%	11.0%	9.5%	6.3%	5.9%	6.0%
- Select Lender Programs Non-Full Doc	9.0%	9.4%	9.3%	8.7%	6.6%	2.5%	1.0%	0.2%
- Other Low/No Doc	2.0%	2.1%	2.2%	2.3%	3.0%	3.8%	5.0%	5.8%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	87.2%	86.2%	84.9%	83.3%	84.7%	80.4%	77.2%	74.4%
Investor Channel	9.6%	10.4%	11.5%	12.9%	10.5%	13.5%	15.4%	15.4%
eChannel	2.4%	2.5%	2.7%	2.9%	3.2%	3.4%	2.8%	2.2%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.8%	0.8%	0.9%	1.0%	1.7%	2.7%	4.6%	8.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	15.8%	16.1%	16.6%	17.0%	15.5%	11.2%	6.3%	2.6%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.3%	0.3%	0.3%	0.4%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	5.9%	6.0%	6.3%	6.5%	5.7%	4.2%	3.1%	1.5%
- 80/15/05	3.7%	3.9%	4.2%	4.4%	4.4%	3.2%	2.1%	0.9%
- 80/20/00	1.0%	1.1%	1.2%	1.2%	1.4%	0.8%	0.3%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.6%	4.5%	4.3%	4.1%	3.6%	2.7%	0.6%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	18.2%	18.7%	19.6%	20.1%	18.8%	15.6%	12.6%	9.1%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 80/10/10	7.2%	7.4%	7.8%	8.1%	7.5%	6.0%	4.5%	3.3%
- 80/15/05	4.3%	4.5%	4.9%	5.2%	5.0%	3.8%	2.8%	1.8%
- 80/20/00	1.5%	1.6%	1.7%	1.8%	1.7%	1.0%	0.5%	0.4%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Condo CITIG

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	4.8%	4.8%	4.7%	4.6%	4.4%	4.5%	4.4%	3.4%
EA/TPR								
EA/TPR	1.4%	1.5%	1.6%	1.6%	1.6%	1.6%	1.4%	1.4%
- EA I	0.7%	0.8%	0.8%	0.8%	0.8%	0.9%	0.8%	0.8%
- EA/TPR II	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
- EA/TPR III	0.3%	0.3%	0.3%	0.4%	0.4%	0.3%	0.2%	0.2%
10-K Property Region (Sums to 100%)								
Midwest	21.9%	22.0%	22.3%	22.0%	19.8%	17.9%	17.2%	16.3%
Northeast	22.8%	23.1%	23.3%	23.8%	24.6%	24.8%	23.6%	21.4%
Southeast	19.9%	20.1%	20.4%	20.6%	21.8%	21.8%	20.7%	20.4%
Southwest	10.2%	10.0%	9.5%	9.1%	8.1%	7.0%	6.8%	7.0%
West	25.2%	24.8%	24.5%	24.5%	25.7%	28.6%	31.7%	35.0%
Census Region (Sums to 100%)								
New England	8.7%	8.9%	9.0%	9.1%	9.2%	9.2%	8.3%	7.4%
Middle Atlantic	13.2%	13.2%	13.4%	13.7%	14.2%	14.3%	13.9%	12.8%
East North Central	18.5%	18.6%	19.0%	19.0%	17.3%	15.6%	15.1%	14.6%
East South Central	1.1%	1.1%	1.1%	1.1%	1.0%	0.8%	0.7%	0.7%
South Atlantic	19.2%	19.4%	19.7%	19.9%	21.3%	21.3%	20.4%	20.0%
West North Central	4.9%	4.9%	4.7%	4.4%	3.7%	3.3%	3.0%	2.6%
West South Central	3.5%	3.3%	3.2%	3.1%	2.4%	1.6%	1.5%	1.4%
Mountain	6.1%	6.0%	5.7%	5.4%	5.3%	5.2%	5.1%	5.4%
Pacific	24.3%	24.0%	23.6%	23.6%	24.9%	27.8%	31.0%	34.3%
US Territories	0.5%	0.6%	0.6%	0.6%	0.8%	0.9%	1.0%	0.9%
Top 10 States								
01) CA	20.4%	20.1%	19.8%	19.9%	21.0%	24.0%	27.8%	31.2%
02) IL	13.8%	13.9%	14.2%	14.0%	12.0%	10.2%	9.8%	9.7%
03) FL	9.3%	9.4%	9.6%	9.7%	11.0%	11.6%	11.0%	10.8%
04) NY	6.2%	6.2%	6.1%	6.2%	6.3%	6.3%	6.4%	6.0%
05) MA	5.8%	5.9%	6.0%	6.0%	6.0%	6.1%	5.5%	4.6%
06) NJ	4.9%	5.1%	5.2%	5.4%	5.8%	6.1%	5.8%	5.6%
07) TX	3.0%	2.9%	2.7%	2.6%	2.0%	1.3%	1.3%	1.2%
08) MN	2.7%	2.7%	2.6%	2.4%	2.1%	2.0%	1.8%	1.4%
09) MD	2.5%	2.6%	2.6%	2.7%	2.8%	2.7%	2.4%	2.2%
10) VA	2.4%	2.5%	2.6%	2.6%	2.8%	2.8%	2.7%	2.5%
Top 10 Sellers								
01) CITIGROUP INC	82.2%	81.5%	80.4%	78.9%	69.3%	63.1%	63.1%	58.7%



Single Family Conventional Book Characteristics Condo CITIG

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) FLAGSTAR BANCORP INC	5.4%	5.7%	6.1%	6.7%	10.5%	11.6%	6.3%	7.2%
03) PHH CORPORATION	4.8%	5.1%	5.4%	5.8%	6.7%	7.3%	5.9%	4.3%
04) IRWIN FINANCIAL CORPORATION	1.2%	1.3%	1.4%	1.5%	2.5%	2.8%	3.3%	3.2%
05) SUNTRUST BANKS INC	1.0%	1.1%	1.1%	1.1%	1.6%	1.5%	1.1%	0.7%
06) AMTRUST FINANCIAL CORPORATION	0.9%	0.9%	1.0%	1.1%	1.7%	2.7%	4.4%	5.8%
07) LEHMAN BROTHERS HOLDINGS INC	0.6%	0.7%	0.8%	0.9%	1.5%	2.4%	4.2%	5.8%
08) WASHINGTON MUTUAL INC	0.6%	0.7%	0.7%	0.7%	1.1%	1.1%	0.9%	1.3%
09) HSBC HOLDINGS PLC	0.6%	0.4%	0.4%	0.4%	0.6%	0.9%	1.3%	1.6%
10) BANK OF AMERICA CORPORATION	0.5%	0.5%	0.3%	0.3%	0.4%	0.3%	0.4%	0.6%
Top 10 Servicers								
01) CITIGROUP INC	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	82.3%							
Credit Enhancement	17.7%							
- Primary MI Only	16.0%							
- Pool Policy Only	0.5%							
- Pool Policy and Primary MI	0.3%							
- Full Recourse	0.0%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.8%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	15.3%							
Interest Only with Credit Enhancement	19.4%							
Alt-A with Credit Enhancement	23.0%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-12.46	-12.92	-13.26	-13.46	-8.36	-3.62	-3.30	-4.14



Single Family Conventional Book Characteristics Condo CITIG

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	33.83	33.54	33.24	33.20	28.57	24.05	23.82	24.69
Wtd Avg Charged Fee	21.37	20.61	19.98	19.74	20.21	20.43	20.52	20.55
Appraisal Waivers								
Appraisal Waiver	1.8%	1.9%	2.0%	2.1%	2.6%	2.8%	1.9%	1.6%
Serious Delinquent Loans								
SDQ Rate All Loans	1.33%	0.93%	0.71%	0.54%	0.24%	0.23%	0.20%	0.25%
- SDQ Rate for Loans with CE	4.78%							
- SDQ Rate for Loans without CE	0.58%							
SDQ Rate Excl. Katrina Loans	1.33%	0.93%	0.71%	0.54%	0.24%	0.20%	0.20%	0.25%
SDQ Rate for Katrina Loans	0.59%	0.58%	1.12%	0.82%	0.48%	7.56%	0.52%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	2,507	1,715	1,267	936	335	262	204	237
SDQ Count for Loans with CE	1,603							
SDQ Count for Loans without CE	904							
SDQ Volume (\$M)								
SDQ Volume	\$478.6	\$314.0	\$220.8	\$150.1	\$42.8	\$28.7	\$21.1	\$22.8
SDQ Volume for Loans with CE	\$313.2							
SDQ Volume for Loans without CE	\$165.4							



Single Family Conventional Book Characteristics Alt-A w/o CWIDE Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,723,453	1,766,214	1,788,083	1,806,634	1,473,687	1,149,953	984,205	896,242
Book Volume (\$B)	\$295.0	\$303.3	\$308.6	\$313.0	\$250.2	\$181.3	\$147.4	\$132.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	17.9%	17.9%	17.5%	17.3%	17.9%	20.3%	20.9%	20.4%
OLTV 60.01% - 70.00%	14.7%	14.6%	14.4%	14.2%	15.0%	15.7%	16.3%	15.9%
OLTV 70.01% - 75.00%	10.4%	10.3%	10.2%	10.1%	10.5%	11.3%	12.3%	12.6%
OLTV 75.01% - 80.00%	44.0%	44.1%	44.6%	45.0%	45.1%	39.8%	34.0%	30.5%
OLTV 80.01% - 90.00%	7.7%	7.8%	7.8%	7.7%	7.4%	8.5%	10.5%	12.7%
OLTV 90.01% - 95.00%	3.2%	3.2%	3.3%	3.4%	3.0%	3.5%	4.7%	5.7%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.2%	0.3%
OLTV 97.01% - 100.00%	2.0%	2.0%	2.0%	2.1%	0.9%	0.7%	1.1%	1.7%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	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	72.7%	72.7%	72.9%	73.0%	72.6%	71.7%	71.8%	72.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.5%	16.6%	16.2%	16.0%	17.0%	19.5%	20.3%	19.9%
Comb LTV 60.01% - 70.00%	13.9%	13.8%	13.6%	13.4%	14.1%	15.3%	16.0%	15.7%
Comb LTV 70.01% - 75.00%	9.4%	9.3%	9.3%	9.2%	9.7%	10.9%	12.0%	12.4%
Comb LTV 75.01% - 80.00%	25.1%	25.1%	25.2%	25.4%	28.0%	31.4%	31.9%	28.9%
Comb LTV 80.01% - 90.00%	14.5%	14.6%	14.7%	14.5%	13.6%	12.8%	12.3%	13.7%
Comb LTV 90.01% - 95.00%	7.7%	7.7%	7.9%	8.0%	7.1%	6.0%	5.5%	6.4%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.3%
Comb LTV 97.01% - 100.00%	12.5%	12.6%	12.9%	13.1%	10.1%	3.8%	1.5%	2.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%
Wtd Avg Comb LTV	76.9%	76.9%	77.2%	77.3%	76.1%	73.5%	72.4%	72.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.5%	16.6%	16.2%	16.0%	17.0%	19.5%	20.3%	19.9%
Comb LTV 60.01% - 70.00%	13.9%	13.8%	13.6%	13.4%	14.1%	15.3%	16.0%	15.7%
Comb LTV 70.01% - 75.00%	9.4%	9.3%	9.3%	9.2%	9.7%	10.9%	12.0%	12.4%
Comb LTV 75.01% - 80.00%	25.1%	25.1%	25.2%	25.4%	28.0%	31.4%	31.9%	28.9%
Comb LTV 80.01% - 90.00%	14.5%	14.6%	14.7%	14.5%	13.6%	12.8%	12.3%	13.7%
Comb LTV 90.01% - 95.00%	7.7%	7.7%	7.9%	8.0%	7.1%	6.0%	5.5%	6.4%



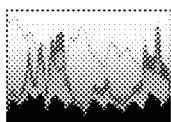
Single Family Conventional Book Characteristics Alt-A w/o CWIDE Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.3%
Comb LTV 97.01% - 100.00%	12.5%	12.6%	12.9%	13.1%	10.1%	3.8%	1.5%	2.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%
Wtd Avg Comb LTV	76.9%	76.9%	77.2%	77.3%	76.1%	73.5%	72.4%	72.9%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	24.8%	27.3%	29.1%	29.4%	38.1%	48.3%	46.4%	34.4%
MTMLTV 60.01% - 70.00%	11.7%	13.1%	14.3%	14.3%	17.6%	19.5%	19.9%	24.1%
MTMLTV 70.01% - 75.00%	8.1%	9.4%	10.5%	10.4%	11.9%	11.5%	10.5%	14.1%
MTMLTV 75.01% - 80.00%	9.9%	11.7%	13.8%	14.1%	17.7%	13.6%	13.0%	12.7%
MTMLTV 80.01% - 90.00%	16.4%	16.3%	17.8%	19.9%	12.0%	5.6%	7.4%	10.5%
MTMLTV 90.01% - 95.00%	5.7%	5.8%	5.7%	5.3%	1.6%	1.0%	1.6%	2.4%
MTMLTV 95.01% - 97.00%	2.1%	2.1%	1.8%	1.5%	0.3%	0.1%	0.2%	0.4%
MTMLTV 97.01% - 100.00%	2.8%	2.8%	2.1%	1.8%	0.4%	0.1%	0.2%	0.3%
MTMLTV > 100.00%	18.5%	11.4%	4.6%	3.2%	0.2%	0.0%	0.1%	0.2%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	1.0%
Wtg Avg MTMLTV	77.4%	72.8%	69.3%	68.6%	62.6%	58.1%	59.8%	64.1%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
FICO 580-619	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	1.1%	1.6%
FICO 620-659	8.8%	8.8%	8.9%	9.0%	8.3%	7.6%	8.9%	10.9%
FICO 660-699	26.3%	26.3%	26.4%	26.3%	25.1%	24.2%	25.8%	27.4%
FICO 700-739	29.5%	29.5%	29.6%	29.6%	30.2%	31.0%	30.5%	28.9%
FICO >= 740	34.6%	34.6%	34.4%	34.3%	35.6%	36.1%	33.0%	30.3%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%
Wtd Avg FICO	719	719	718	718	720	721	716	712
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	55.0%	54.7%	54.1%	53.5%	52.6%	52.7%	57.3%	66.8%
Intermediate-term, fixed-rate	7.0%	7.1%	7.0%	6.9%	8.1%	11.3%	14.1%	15.6%
Adjustable-rate	5.1%	5.1%	5.3%	5.5%	7.4%	10.5%	13.5%	12.2%
Interest Only adjustable-rate	20.2%	20.4%	20.7%	21.1%	21.3%	20.2%	11.9%	2.9%
Negative Amortization	2.8%	2.8%	2.9%	3.0%	5.3%	5.2%	3.2%	2.4%



Single Family Conventional Book Characteristics Alt-A w/o CWIDE Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	9.8%	9.8%	10.0%	10.1%	5.3%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	77.6%	77.7%	77.7%	77.8%	78.4%	79.1%	82.0%	84.1%
Second/Vacation Home	5.1%	5.1%	5.1%	5.1%	5.3%	4.9%	4.0%	3.3%
Investor Property	17.2%	17.1%	17.2%	17.1%	16.2%	16.0%	14.0%	12.5%
10-K Unit Type (Sums to 100%)								
1 Unit	90.2%	90.3%	90.4%	90.5%	91.4%	90.9%	90.0%	89.7%
2-4 Units	9.8%	9.7%	9.6%	9.5%	8.6%	9.1%	10.0%	10.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.8%	10.8%	10.9%	11.0%	11.3%	10.8%	9.3%	8.5%
Single Family Homes	89.2%	89.2%	89.1%	89.0%	88.7%	89.2%	90.7%	91.5%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.5%	0.5%
Condo/Coop	10.8%	10.8%	10.9%	11.0%	11.3%	10.8%	9.3%	8.5%
1 Unit	79.3%	79.4%	79.3%	79.4%	79.9%	79.8%	80.3%	80.7%
2-4 Units	9.8%	9.7%	9.6%	9.5%	8.6%	9.1%	10.0%	10.3%
Condo								
Condo	10.6%	10.7%	10.8%	10.8%	11.2%	10.6%	9.2%	8.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	44.1%	44.3%	45.0%	45.6%	48.0%	46.2%	43.0%	39.2%
Cash-Out Refinance	36.6%	36.5%	36.0%	35.4%	33.5%	32.5%	31.7%	32.7%
Other Refinance	19.3%	19.2%	19.0%	18.9%	18.5%	21.3%	25.3%	28.1%
Origination Type (Sums to 100%)								
TPO Broker	27.7%	27.7%	27.7%	27.7%	27.3%	27.1%	31.5%	37.4%
TPO Correspondent	27.9%	28.0%	28.5%	28.8%	25.5%	20.7%	18.3%	18.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Retail	44.3%	44.3%	43.7%	43.6%	47.2%	52.1%	50.1%	44.3%
Origination Year (Sums to 100%)								
< 2001	0.8%	0.8%	0.8%	0.9%	1.3%	2.2%	3.5%	4.1%
2001	0.9%	0.9%	1.0%	1.0%	1.6%	2.8%	5.1%	9.7%
2002	3.8%	3.8%	3.9%	4.0%	6.2%	10.7%	19.3%	35.2%
2003	9.2%	9.2%	8.9%	9.1%	13.5%	22.3%	38.6%	50.9%
2004	10.0%	10.0%	10.3%	10.6%	15.9%	26.6%	33.5%	0.0%
2005	19.1%	19.1%	19.4%	19.7%	28.4%	35.4%	0.0%	0.0%
2006	28.6%	28.8%	29.4%	29.9%	33.1%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Alt-A w/o CWIDE Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	25.7%	25.6%	25.7%	24.7%	0.0%	0.0%	0.0%	0.0%
2008	1.9%	1.7%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$180,349	\$180,221	\$180,491	\$180,672	\$176,606	\$164,146	\$155,380	\$151,728
Loan Original Note Rate	6.37%	6.37%	6.38%	6.37%	6.09%	5.85%	6.09%	6.42%
Seasoning (Sums to 100%)								
Seasoned	5.3%	5.3%	4.3%	3.9%	3.5%	2.7%	3.1%	2.6%
Non-Seasoned	94.7%	94.7%	95.7%	96.1%	96.5%	97.3%	96.9%	97.4%
ACI								
ACI Probability	0.76%	0.76%	0.77%	0.77%	0.70%	0.65%	0.74%	0.83%
Wtd Avg ACI Score	677	677	677	677	682	687	683	682
Credit Premium								
Wtd Avg Credit Premium	-0.04	-0.04	-0.03	-0.03	-0.08	-0.09	-0.09	-0.01
Credit Premium > 1.5	1.6%	1.7%	1.7%	1.7%	1.2%	1.2%	1.4%	2.4%
Prepay Premium								
Prepay Premium	10.3%	10.3%	10.5%	10.6%	10.4%	9.2%	8.7%	8.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.4%	6.4%	6.3%	6.4%	7.6%	9.4%	11.1%	11.0%
DTI Ratio > 20 and <= 30	13.3%	13.3%	13.2%	13.3%	14.8%	16.5%	17.2%	17.4%
DTI Ratio > 30 and <= 40	26.5%	26.5%	26.4%	26.6%	27.3%	26.8%	24.1%	22.5%
DTI Ratio > 40 and <= 50	25.0%	25.0%	24.9%	24.9%	22.7%	19.0%	15.9%	14.5%
DTI Ratio > 50	6.3%	6.3%	6.3%	6.3%	6.5%	7.2%	8.7%	10.1%
DTI Ratio Missing	22.4%	22.5%	22.9%	22.5%	21.1%	21.1%	23.0%	24.6%
Wtd Avg DTI Ratio	36.8%	36.8%	36.9%	36.8%	36.1%	35.1%	34.6%	34.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.4%	6.4%	6.3%	6.4%	7.6%	9.4%	11.1%	11.0%
DTI Ratio > 20 and <= 30	13.3%	13.3%	13.2%	13.3%	14.8%	16.5%	17.2%	17.4%
DTI Ratio > 30 and <= 40	26.5%	26.5%	26.4%	26.6%	27.3%	26.8%	24.1%	22.5%
DTI Ratio > 40 and <= 50	25.0%	25.0%	24.9%	24.9%	22.7%	19.0%	15.9%	14.5%
DTI Ratio > 50	6.3%	6.3%	6.3%	6.3%	6.5%	7.2%	8.7%	10.1%
DTI Ratio Missing	22.4%	22.5%	22.9%	22.5%	21.1%	21.1%	23.0%	24.6%
Wtd Avg DTI Ratio	36.8%	36.8%	36.9%	36.8%	36.1%	35.1%	34.6%	34.9%
Origination Term (Sums to 100%)								
<= 15 Years	7.1%	7.1%	7.0%	6.9%	8.1%	11.3%	14.1%	15.7%



Single Family Conventional Book Characteristics Alt-A w/o CWIDE Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.1%	1.1%	1.1%	1.1%	1.1%	1.4%	1.6%	1.7%
> 25 Years and <= 30 Years	91.4%	91.3%	91.5%	91.6%	90.5%	87.0%	83.9%	82.5%
> 30 Years	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	64.8%	64.5%	64.0%	63.5%	57.9%	52.8%	57.4%	66.9%
Intermediate-Term Fixed Rate (excl Balloon)	7.0%	7.1%	6.9%	6.8%	8.1%	11.2%	13.9%	15.2%
Adjustable Rate	28.1%	28.3%	28.9%	29.6%	34.0%	35.9%	28.5%	17.5%
Balloon	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.2%	0.5%
Various Product Types								
Second	0.6%	0.6%	0.7%	0.7%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%	0.1%
Hybrid Arm	23.8%	24.0%	24.5%	25.0%	26.4%	23.4%	18.9%	12.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.8%	1.8%	1.9%	2.1%	3.5%	5.4%	5.1%	3.4%
- 5/1 Hybrid Arm	17.1%	17.2%	17.5%	17.8%	18.4%	14.4%	11.6%	7.8%
- 7/1 Hybrid Arm	3.0%	3.0%	3.1%	3.1%	2.9%	2.5%	1.7%	1.3%
- 10/1 Hybrid Arm	2.0%	2.0%	2.0%	2.0%	1.6%	1.2%	0.4%	0.2%
NegAm ARM	2.8%	2.8%	2.9%	3.0%	5.3%	5.2%	3.2%	2.4%
Interest Only	30.0%	30.2%	30.7%	31.1%	26.6%	20.4%	11.9%	3.0%
- Interest Only ARM	20.2%	20.4%	20.7%	21.1%	21.3%	20.2%	11.9%	2.9%
- Interest Only FRM	9.8%	9.8%	10.0%	10.1%	5.3%	0.1%	0.0%	0.0%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	71.4%	71.4%	71.1%	70.7%	68.3%	69.7%	72.1%	70.7%
- Alt-A No Disclosure	2.4%	2.4%	2.5%	2.5%	1.0%	0.3%	0.0%	0.0%
- Alt-A NINA	17.5%	17.7%	17.9%	17.7%	20.9%	25.5%	26.5%	25.3%
- Alt-A SISA	5.2%	5.1%	4.9%	4.9%	2.7%	0.1%	0.0%	0.0%
- Alt-A No Ratio	8.4%	8.5%	8.6%	8.6%	7.3%	7.4%	8.1%	8.6%
- Alt-A Stated Income	37.9%	37.8%	37.1%	37.0%	36.3%	36.3%	37.4%	36.8%



Single Family Conventional Book Characteristics Alt-A w/o CWIDE Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	16.9%	16.8%	16.8%	16.9%	16.1%	12.5%	8.7%	4.1%
Alt-A Deals (no SFC)	11.7%	11.8%	12.1%	12.4%	15.6%	17.9%	19.2%	25.1%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	72.2%	72.2%	71.9%	71.5%	68.7%	70.1%	72.6%	71.5%
- Select Lender Programs Non-Full Doc	1.1%	1.1%	1.1%	1.2%	0.9%	1.1%	1.4%	1.1%
- Other Low/No Doc	71.1%	71.1%	70.7%	70.3%	67.7%	68.9%	71.2%	70.4%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	11.0%	10.8%	10.8%	10.6%	12.2%	16.3%	19.8%	19.7%
Investor Channel	89.0%	89.1%	89.1%	89.3%	87.7%	83.6%	80.0%	79.9%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	24.2%	24.3%	24.7%	24.8%	21.0%	11.0%	3.4%	1.5%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.9%	3.9%	4.0%	4.0%	3.8%	2.7%	1.3%	0.9%
- 80/15/05	3.2%	3.2%	3.3%	3.4%	3.2%	2.1%	1.1%	0.6%
- 80/20/00	0.2%	0.2%	0.2%	0.3%	0.3%	0.2%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	16.5%	16.6%	16.9%	16.9%	13.5%	5.8%	0.8%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	28.7%	28.8%	29.3%	29.6%	27.2%	20.8%	16.1%	12.5%
- 75/20/05	0.5%	0.5%	0.5%	0.5%	0.4%	0.3%	0.2%	0.2%
- 75/25/00	0.5%	0.5%	0.5%	0.5%	0.4%	0.2%	0.1%	0.1%
- 80/10/10	6.2%	6.2%	6.3%	6.3%	6.1%	4.9%	3.2%	2.5%
- 80/15/05	5.0%	5.0%	5.1%	5.2%	5.0%	3.6%	2.7%	1.9%
- 80/20/00	11.5%	11.6%	11.8%	12.1%	11.1%	7.7%	6.0%	4.5%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Alt-A w/o CWIDE Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	5.1%	5.1%	5.1%	5.0%	4.2%	4.1%	3.8%	3.2%
EA/TPR								
EA/TPR	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.1%	0.1%
- EA I	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%
- EA/TPR II	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
- EA/TPR III	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	10.9%	10.9%	11.0%	11.2%	11.6%	11.4%	11.0%	10.8%
Northeast	18.4%	18.3%	18.2%	17.9%	17.6%	18.6%	19.7%	20.1%
Southeast	25.6%	25.5%	25.3%	25.1%	24.5%	22.4%	20.7%	19.6%
Southwest	14.5%	14.6%	14.9%	15.1%	15.3%	15.1%	14.5%	14.0%
West	30.5%	30.5%	30.6%	30.7%	31.0%	32.5%	34.2%	35.5%
Census Region (Sums to 100%)								
New England	4.7%	4.8%	4.8%	4.8%	4.8%	5.0%	5.1%	5.2%
Middle Atlantic	13.1%	13.0%	12.8%	12.5%	12.2%	13.0%	14.0%	14.4%
East North Central	9.0%	8.9%	9.0%	9.1%	9.5%	9.2%	8.8%	8.9%
East South Central	2.5%	2.5%	2.5%	2.5%	2.5%	2.4%	2.3%	2.2%
South Atlantic	23.3%	23.3%	23.1%	22.8%	22.2%	20.3%	18.6%	17.6%
West North Central	3.3%	3.3%	3.4%	3.4%	3.6%	3.6%	3.5%	3.2%
West South Central	5.2%	5.2%	5.3%	5.3%	5.3%	5.1%	5.1%	4.9%
Mountain	11.6%	11.7%	11.9%	12.0%	12.3%	12.1%	11.1%	10.4%
Pacific	27.0%	27.0%	27.0%	27.1%	27.3%	28.9%	31.2%	32.9%
US Territories	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.3%	0.3%
Top 10 States								
01) CA	21.6%	21.6%	21.5%	21.5%	21.6%	23.2%	25.7%	27.7%
02) FL	10.9%	10.9%	10.8%	10.6%	10.2%	9.2%	8.1%	7.8%
03) NY	6.4%	6.3%	6.3%	6.2%	6.1%	6.9%	7.8%	8.3%
04) NJ	4.4%	4.4%	4.3%	4.2%	4.1%	4.0%	4.2%	4.1%
05) TX	4.0%	4.0%	4.1%	4.1%	4.1%	3.9%	3.9%	3.7%
06) AZ	3.9%	3.9%	3.9%	3.9%	4.0%	3.7%	3.2%	2.9%
07) IL	3.7%	3.7%	3.8%	3.8%	3.9%	3.9%	3.8%	3.8%
08) VA	3.0%	3.1%	3.0%	2.9%	2.9%	2.6%	2.3%	2.1%
09) WA	3.0%	3.0%	3.0%	3.1%	3.1%	3.1%	3.0%	2.8%
10) GA	2.9%	2.9%	2.9%	2.9%	2.9%	2.7%	2.7%	2.7%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	35.7%	35.8%	35.7%	36.0%	37.0%	34.1%	33.3%	34.4%



Single Family Conventional Book Characteristics Alt-A w/o CWIDE Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) LEHMAN BROTHERS HOLDINGS INC	10.4%	10.5%	10.8%	11.0%	11.7%	12.8%	12.0%	8.5%
03) INDYMAC BANCORP INC	9.0%	9.0%	9.1%	9.0%	6.9%	6.3%	7.5%	9.2%
04) WASHINGTON MUTUAL INC	7.7%	7.7%	7.9%	8.0%	8.9%	10.5%	12.6%	12.7%
05) JP MORGAN CHASE & CO	5.3%	5.3%	5.4%	5.4%	5.1%	5.2%	3.2%	2.7%
06) AMTRUST FINANCIAL CORPORATION	3.8%	3.8%	3.9%	3.9%	4.2%	4.3%	3.0%	2.6%
07) WACHOVIA CORPORATION	3.6%	3.5%	3.0%	2.4%	2.0%	1.4%	1.6%	2.1%
08) CITIGROUP INC	2.5%	2.4%	2.3%	2.3%	1.6%	0.9%	1.2%	0.9%
09) SUNTRUST BANKS INC	2.3%	2.3%	2.2%	2.2%	2.2%	0.9%	0.6%	0.6%
10) MORGAN STANLEY & COMPANY INC	2.2%	2.2%	2.2%	2.2%	2.4%	1.8%	0.7%	0.0%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	35.2%	35.2%	35.7%	36.2%	37.0%	33.0%	31.2%	31.3%
02) INDYMAC BANCORP INC	9.2%	9.2%	9.3%	9.2%	6.9%	6.2%	7.3%	8.9%
03) JP MORGAN CHASE & CO	9.2%	9.2%	9.3%	9.3%	8.9%	8.5%	6.6%	6.4%
04) LEHMAN BROTHERS HOLDINGS INC	9.1%	9.2%	9.4%	9.6%	10.1%	10.8%	8.8%	3.9%
05) WASHINGTON MUTUAL INC	7.9%	7.9%	7.9%	8.1%	8.9%	10.8%	14.0%	15.6%
06) WELLS FARGO & COMPANY	6.3%	6.4%	6.0%	6.0%	7.2%	9.1%	7.9%	6.0%
07) CITIGROUP INC	3.9%	3.9%	3.9%	3.8%	4.0%	4.6%	6.3%	7.5%
08) WACHOVIA CORPORATION	2.5%	2.5%	1.9%	1.4%	0.6%	0.5%	0.3%	0.1%
09) NATIONAL CITY CORPORATION	2.4%	2.4%	2.4%	2.5%	2.6%	2.6%	1.1%	0.9%
10) SUNTRUST BANKS INC	2.1%	2.2%	2.1%	2.0%	1.9%	0.9%	0.6%	0.6%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	60.9%							
Credit Enhancement	39.1%							
- Primary MI Only	8.7%							
- Pool Policy Only	26.5%							
- Pool Policy and Primary MI	3.2%							
- Full Recourse	0.4%							
- Shared Arrangement	0.1%							
- Government	0.0%							
- Secondary Market (SMC)	0.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	79.8%							
Interest Only with Credit Enhancement	57.6%							
Alt-A with Credit Enhancement	39.1%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-3.63	-3.66	-3.97	-4.34	-0.97	3.42	6.32	6.68



Single Family Conventional Book Characteristics Alt-A w/o CWIDE Lender Channel

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	46.85	46.83	47.14	47.25	40.84	37.52	35.56	34.93
Wtd Avg Charged Fee	43.22	43.17	43.17	42.91	39.86	40.95	41.88	41.61
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	4.98%	3.84%	2.96%	2.14%	0.92%	1.11%	1.12%	1.10%
- SDQ Rate for Loans with CE	9.46%							
- SDQ Rate for Loans without CE	2.44%							
SDQ Rate Excl. Katrina Loans	4.98%	3.84%	2.96%	2.13%	0.90%	0.96%	1.12%	1.10%
SDQ Rate for Katrina Loans	4.38%	3.52%	3.75%	3.84%	5.10%	17.30%	1.13%	0.64%
Serious Delinquent Loans								
SDQ Loan Count	85,189	67,090	52,318	38,344	13,437	12,565	10,722	9,626
SDQ Count for Loans with CE	58,481							
SDQ Count for Loans without CE	26,708							
SDQ Volume (\$M)								
SDQ Volume	\$18,811.7	\$14,717.1	\$11,186.6	\$7,850.9	\$2,023.8	\$1,568.7	\$1,356.2	\$1,246.0
SDQ Volume for Loans with CE	\$13,151.0							
SDQ Volume for Loans without CE	\$5,660.7							



Single Family Conventional Book Characteristics

Alt-A Lender Channel (LC) w/o CWIDE LC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	189,834	192,007	194,757	194,593	184,360	181,076	180,347	161,547
Book Volume (\$B)	\$32.4	\$32.8	\$33.3	\$33.3	\$30.6	\$29.5	\$29.1	\$26.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	28.8%	29.1%	29.6%	30.2%	32.7%	33.9%	33.9%	33.8%
OLTV 60.01% - 70.00%	21.8%	21.5%	21.4%	21.4%	22.2%	22.8%	23.7%	24.4%
OLTV 70.01% - 75.00%	15.5%	15.2%	15.1%	15.1%	15.5%	15.9%	16.3%	16.7%
OLTV 75.01% - 80.00%	23.3%	23.3%	23.2%	23.2%	21.3%	19.4%	17.7%	16.0%
OLTV 80.01% - 90.00%	9.6%	9.8%	9.6%	9.1%	8.0%	7.8%	8.1%	8.8%
OLTV 90.01% - 95.00%	0.6%	0.6%	0.6%	0.6%	0.1%	0.1%	0.1%	0.1%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.4%	0.4%	0.5%	0.5%	0.1%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	67.3%	67.2%	67.1%	66.8%	65.5%	64.9%	64.8%	64.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	27.3%	27.5%	28.0%	28.6%	31.2%	32.4%	32.7%	33.1%
Comb LTV 60.01% - 70.00%	21.5%	21.3%	21.2%	21.2%	22.2%	23.0%	23.8%	24.4%
Comb LTV 70.01% - 75.00%	15.2%	14.9%	14.9%	14.8%	15.3%	15.9%	16.4%	16.8%
Comb LTV 75.01% - 80.00%	20.7%	20.8%	20.7%	20.6%	19.6%	18.3%	17.1%	15.7%
Comb LTV 80.01% - 90.00%	13.8%	14.0%	13.8%	13.3%	11.0%	10.2%	9.8%	9.7%
Comb LTV 90.01% - 95.00%	0.9%	0.9%	0.9%	0.9%	0.4%	0.3%	0.2%	0.1%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.5%	0.6%	0.6%	0.6%	0.2%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	68.4%	68.3%	68.1%	67.9%	66.4%	65.8%	65.5%	65.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	27.3%	27.5%	28.0%	28.6%	31.2%	32.4%	32.7%	33.1%
Comb LTV 60.01% - 70.00%	21.5%	21.3%	21.2%	21.2%	22.2%	23.0%	23.8%	24.4%
Comb LTV 70.01% - 75.00%	15.2%	14.9%	14.9%	14.8%	15.3%	15.9%	16.4%	16.8%
Comb LTV 75.01% - 80.00%	20.7%	20.8%	20.7%	20.6%	19.6%	18.3%	17.1%	15.7%
Comb LTV 80.01% - 90.00%	13.8%	14.0%	13.8%	13.3%	11.0%	10.2%	9.8%	9.7%
Comb LTV 90.01% - 95.00%	0.9%	0.9%	0.9%	0.9%	0.4%	0.3%	0.2%	0.1%



Single Family Conventional Book Characteristics

Alt-A Lender Channel (LC) w/o CWIDE LC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.5%	0.6%	0.6%	0.6%	0.2%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	68.3%	68.3%	68.1%	67.9%	66.4%	65.7%	65.5%	65.2%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	45.4%	49.4%	53.3%	55.0%	66.6%	71.4%	64.3%	52.0%
MTMLTV 60.01% - 70.00%	13.5%	14.2%	14.7%	14.8%	15.1%	15.4%	18.5%	26.2%
MTMLTV 70.01% - 75.00%	7.4%	7.6%	7.9%	7.7%	6.8%	6.1%	7.3%	9.7%
MTMLTV 75.01% - 80.00%	7.1%	7.6%	7.8%	7.7%	6.2%	4.4%	5.7%	6.5%
MTMLTV 80.01% - 90.00%	11.2%	10.5%	10.0%	10.0%	4.6%	2.6%	3.8%	5.2%
MTMLTV 90.01% - 95.00%	3.9%	3.5%	2.8%	2.5%	0.5%	0.1%	0.3%	0.2%
MTMLTV 95.01% - 97.00%	1.3%	1.0%	0.7%	0.5%	0.1%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	1.7%	1.5%	0.9%	0.7%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	8.6%	4.7%	1.8%	1.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Wtg Avg MTMLTV	64.1%	60.5%	57.4%	56.3%	50.3%	48.6%	52.8%	57.3%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
FICO 580-619	0.2%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.8%
FICO 620-659	2.2%	2.2%	2.2%	2.3%	1.7%	2.1%	2.3%	3.0%
FICO 660-699	18.7%	18.5%	17.8%	17.2%	16.0%	16.5%	18.5%	20.6%
FICO 700-739	33.8%	33.8%	33.7%	33.7%	34.5%	34.8%	35.0%	34.4%
FICO >= 740	44.7%	44.9%	45.6%	46.2%	47.1%	45.6%	43.0%	40.0%
FICO Missing	0.2%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.8%
Wtd Avg FICO	733	733	734	735	736	734	731	728
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	68.3%	67.6%	66.7%	65.4%	63.7%	61.4%	59.6%	61.1%
Intermediate-term, fixed-rate	14.4%	14.7%	15.1%	15.6%	19.2%	22.3%	25.0%	27.3%
Adjustable-rate	3.2%	3.2%	3.3%	3.5%	4.3%	4.6%	5.1%	6.1%
Interest Only adjustable-rate	12.7%	13.0%	13.4%	13.8%	9.9%	6.9%	3.9%	1.3%
Negative Amortization	1.2%	1.3%	1.4%	1.5%	2.9%	4.8%	6.4%	4.2%



Single Family Conventional Book Characteristics

Alt-A Lender Channel (LC) w/o Cwide LC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	79.3%	79.5%	79.9%	80.5%	82.2%	83.6%	84.4%	84.6%
Second/Vacation Home	7.8%	7.8%	7.9%	7.9%	7.2%	6.4%	5.4%	4.5%
Investor Property	12.9%	12.7%	12.3%	11.6%	10.6%	10.0%	10.2%	10.9%
10-K Unit Type (Sums to 100%)								
1 Unit	89.1%	89.4%	89.7%	90.0%	90.2%	90.0%	89.6%	88.6%
2-4 Units	10.9%	10.6%	10.3%	10.0%	9.8%	10.0%	10.4%	11.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.4%	11.5%	11.6%	11.6%	11.3%	10.9%	10.3%	10.2%
Single Family Homes	88.6%	88.5%	88.4%	88.4%	88.7%	89.1%	89.7%	89.8%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Condo/Coop	11.4%	11.5%	11.6%	11.6%	11.3%	10.9%	10.3%	10.2%
1 Unit	77.6%	77.8%	78.1%	78.4%	78.8%	79.1%	79.2%	78.3%
2-4 Units	10.9%	10.6%	10.3%	9.9%	9.8%	10.0%	10.4%	11.3%
Condo								
Condo	11.2%	11.2%	11.3%	11.4%	11.0%	10.6%	10.1%	10.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	36.6%	36.6%	37.0%	37.3%	37.0%	35.3%	32.8%	29.0%
Cash-Out Refinance	38.5%	38.4%	38.0%	37.6%	37.1%	36.8%	36.9%	37.9%
Other Refinance	24.9%	25.0%	25.1%	25.2%	25.9%	27.8%	30.3%	33.0%
Origination Type (Sums to 100%)								
TPO Broker	34.7%	34.5%	34.3%	34.2%	34.4%	35.4%	38.3%	44.4%
TPO Correspondent	13.6%	13.4%	13.0%	12.4%	12.4%	11.7%	10.4%	8.3%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
Retail	51.7%	52.0%	52.7%	53.4%	53.1%	52.9%	51.1%	47.1%
Origination Year (Sums to 100%)								
< 2001	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%	0.7%
2001	2.0%	2.0%	2.1%	2.2%	3.0%	4.0%	5.9%	11.1%
2002	6.3%	6.4%	6.7%	7.0%	9.4%	12.3%	17.7%	30.1%
2003	20.9%	21.3%	21.8%	22.6%	28.3%	34.7%	45.1%	58.1%
2004	16.1%	16.4%	16.7%	17.3%	22.4%	28.2%	31.0%	0.0%
2005	15.6%	15.8%	16.1%	16.6%	19.4%	20.6%	0.0%	0.0%
2006	14.8%	15.1%	15.7%	16.4%	17.3%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

Alt-A Lender Channel (LC) w/o CWIDE LC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	18.8%	19.0%	19.3%	17.7%	0.0%	0.0%	0.0%	0.0%
2008	5.4%	3.9%	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$187,950	\$187,514	\$186,938	\$186,009	\$178,843	\$172,731	\$168,331	\$165,859
Loan Original Note Rate	6.12%	6.11%	6.09%	6.06%	5.87%	5.66%	5.65%	5.94%
Seasoning (Sums to 100%)								
Seasoned	0.5%	0.5%	0.5%	0.6%	0.4%	0.2%	0.2%	0.3%
Non-Seasoned	99.5%	99.5%	99.5%	99.4%	99.6%	99.8%	99.8%	99.7%
ACI								
ACI Probability	0.39%	0.39%	0.39%	0.38%	0.35%	0.35%	0.37%	0.41%
Wtd Avg ACI Score	694	694	694	695	699	699	700	698
Credit Premium								
Wtd Avg Credit Premium	-0.18	-0.18	-0.20	-0.20	-0.27	-0.32	-0.35	-0.29
Credit Premium > 1.5	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.1%
Prepay Premium								
Prepay Premium	1.6%	1.7%	1.8%	1.9%	3.0%	4.7%	6.0%	3.7%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	14.2%	14.4%	14.7%	15.1%	17.1%	19.5%	21.4%	19.4%
DTI Ratio > 20 and <= 30	21.5%	21.6%	21.7%	22.1%	23.0%	23.9%	25.0%	26.3%
DTI Ratio > 30 and <= 40	24.5%	24.2%	23.8%	23.8%	23.7%	23.1%	22.6%	24.4%
DTI Ratio > 40 and <= 50	12.4%	12.1%	11.5%	11.0%	10.5%	9.9%	9.3%	9.4%
DTI Ratio > 50	7.4%	7.5%	7.5%	7.7%	8.2%	8.1%	8.2%	7.3%
DTI Ratio Missing	19.9%	20.2%	20.8%	20.4%	17.5%	15.5%	13.5%	13.2%
Wtd Avg DTI Ratio	32.9%	32.8%	32.7%	32.5%	32.1%	31.3%	30.7%	30.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	14.2%	14.4%	14.7%	15.1%	17.1%	19.5%	21.4%	19.4%
DTI Ratio > 20 and <= 30	21.5%	21.6%	21.7%	22.1%	23.0%	23.9%	25.0%	26.3%
DTI Ratio > 30 and <= 40	24.5%	24.2%	23.8%	23.8%	23.7%	23.1%	22.6%	24.4%
DTI Ratio > 40 and <= 50	12.4%	12.1%	11.5%	11.0%	10.5%	9.9%	9.3%	9.4%
DTI Ratio > 50	7.4%	7.5%	7.5%	7.7%	8.2%	8.1%	8.2%	7.3%
DTI Ratio Missing	19.9%	20.2%	20.8%	20.4%	17.5%	15.5%	13.5%	13.2%
Wtd Avg DTI Ratio	32.9%	32.8%	32.7%	32.5%	32.1%	31.3%	30.7%	30.7%
Origination Term (Sums to 100%)								
<= 15 Years	14.4%	14.7%	15.1%	15.6%	19.2%	22.3%	25.0%	27.3%



Single Family Conventional Book Characteristics

Alt-A Lender Channel (LC) w/o Cwide LC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years and <= 25 Years	1.6%	1.6%	1.6%	1.6%	1.9%	2.0%	2.0%	1.8%
> 25 Years and <= 30 Years	83.8%	83.5%	83.1%	82.6%	78.8%	75.6%	72.9%	70.9%
> 30 Years	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	68.5%	67.8%	66.9%	65.6%	63.7%	61.4%	59.6%	61.1%
Intermediate-Term Fixed Rate (excl Balloon)	14.4%	14.7%	15.0%	15.6%	19.2%	22.3%	24.9%	27.2%
Adjustable Rate	17.1%	17.5%	18.1%	18.8%	17.0%	16.3%	15.4%	11.6%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%
Hybrid ARM	15.9%	16.2%	16.7%	17.3%	14.1%	11.5%	9.0%	7.4%
- 2/28 Hybrid ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid ARM	0.3%	0.3%	0.3%	0.3%	0.6%	0.8%	1.1%	1.5%
- 5/1 Hybrid ARM	12.7%	13.0%	13.4%	13.9%	10.8%	10.1%	7.4%	5.5%
- 7/1 Hybrid ARM	1.8%	1.8%	1.8%	1.9%	1.8%	0.5%	0.5%	0.4%
- 10/1 Hybrid ARM	1.2%	1.2%	1.2%	1.3%	1.0%	0.1%	0.0%	0.0%
NegAm ARM	1.2%	1.3%	1.4%	1.5%	2.9%	4.8%	6.4%	4.2%
Interest Only	12.9%	13.2%	13.6%	14.0%	9.9%	6.9%	3.9%	1.3%
- Interest Only ARM	12.7%	13.0%	13.4%	13.8%	9.9%	6.9%	3.9%	1.3%
- Interest Only FRM	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	99.4%	99.4%	99.4%	99.4%	99.6%	99.9%	100.0%	99.9%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	42.8%	43.6%	45.0%	46.2%	49.7%	53.6%	55.6%	55.6%
- Alt-A SISA	1.5%	1.2%	1.1%	0.8%	0.1%	0.0%	0.0%	0.0%
- Alt-A No Ratio	11.6%	11.7%	12.0%	11.8%	10.6%	9.7%	9.0%	9.7%
- Alt-A Stated Income	43.5%	42.7%	41.3%	40.6%	39.2%	36.6%	35.4%	34.7%



Single Family Conventional Book Characteristics

Alt-A Lender Channel (LC) w/o Cwide LC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.6%	0.6%	0.6%	0.6%	0.4%	0.1%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	99.4%	99.4%	99.4%	99.4%	99.6%	99.9%	100.0%	99.9%
- Select Lender Programs Non-Full Doc	2.9%	2.9%	3.0%	3.1%	3.9%	4.6%	4.4%	1.9%
- Other Low/No Doc	96.5%	96.4%	96.4%	96.3%	95.7%	95.3%	95.5%	98.1%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	6.4%	6.5%	6.5%	6.5%	4.7%	3.5%	1.6%	0.6%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.3%	2.3%	2.4%	2.4%	1.6%	1.4%	1.0%	0.5%
- 80/15/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.6%	3.6%	3.6%	3.6%	2.6%	1.8%	0.4%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	9.2%	9.2%	9.3%	9.4%	8.0%	7.1%	5.8%	3.7%
- 75/20/05	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%
- 80/10/10	3.4%	3.4%	3.4%	3.5%	2.5%	2.0%	1.5%	0.9%
- 80/15/05	0.3%	0.3%	0.3%	0.4%	0.3%	0.2%	0.1%	0.1%
- 80/20/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics Alt-A Lender Channel (LC) w/o CWIDE LC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	4.9%	4.9%	5.0%	5.0%	4.7%	4.5%	3.9%	2.6%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	9.3%	9.4%	9.5%	9.5%	9.5%	9.4%	9.8%	9.9%
Northeast	23.1%	23.0%	22.8%	22.7%	23.3%	23.7%	23.5%	23.0%
Southeast	23.7%	23.7%	23.7%	23.5%	23.1%	21.5%	19.7%	17.7%
Southwest	10.1%	10.2%	10.2%	10.1%	9.9%	9.8%	9.5%	8.9%
West	33.8%	33.8%	33.9%	34.2%	34.2%	35.6%	37.5%	40.5%
Census Region (Sums to 100%)								
New England	5.6%	5.6%	5.7%	5.7%	5.8%	5.9%	5.9%	5.5%
Middle Atlantic	16.8%	16.7%	16.4%	16.3%	16.9%	17.2%	16.9%	16.9%
East North Central	8.1%	8.2%	8.3%	8.4%	8.4%	8.3%	8.6%	8.9%
East South Central	2.4%	2.4%	2.4%	2.3%	2.3%	2.2%	2.0%	1.6%
South Atlantic	21.6%	21.7%	21.6%	21.4%	21.1%	19.6%	18.0%	16.3%
West North Central	2.1%	2.1%	2.1%	2.0%	2.0%	2.0%	2.0%	1.7%
West South Central	3.9%	3.9%	3.9%	3.8%	3.7%	3.6%	3.3%	2.9%
Mountain	7.2%	7.2%	7.2%	7.2%	7.1%	7.0%	6.9%	6.8%
Pacific	32.0%	31.9%	32.1%	32.4%	32.5%	33.9%	35.9%	39.0%
US Territories	0.3%	0.3%	0.3%	0.4%	0.2%	0.3%	0.3%	0.4%
Top 10 States								
01) CA	26.9%	26.9%	27.0%	27.2%	27.5%	28.9%	31.0%	34.2%
02) FL	11.9%	11.8%	11.8%	11.6%	11.3%	10.5%	9.7%	9.2%
03) NY	10.0%	9.9%	9.7%	9.6%	10.0%	10.4%	10.3%	10.8%
04) IL	5.2%	5.2%	5.3%	5.4%	5.4%	5.4%	5.7%	6.2%
05) NJ	4.7%	4.7%	4.7%	4.7%	4.8%	4.8%	4.9%	4.7%
06) WA	3.5%	3.5%	3.5%	3.6%	3.5%	3.4%	3.3%	3.3%
07) MA	2.8%	2.9%	2.9%	3.0%	3.1%	3.2%	3.4%	3.2%
08) GA	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.5%	2.3%
09) AZ	2.5%	2.5%	2.5%	2.5%	2.3%	2.1%	1.9%	1.8%
10) TX	2.2%	2.1%	2.1%	2.1%	2.0%	2.1%	2.0%	1.9%
Top 10 Sellers								
01) WASHINGTON MUTUAL INC	33.1%	33.7%	34.7%	35.9%	38.1%	41.4%	45.5%	46.7%



Single Family Conventional Book Characteristics Alt-A Lender Channel (LC) w/o Cwide LC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	9.6%	9.0%	7.8%	6.6%	5.2%	4.6%	4.4%	2.0%
03) WACHOVIA CORPORATION	8.1%	8.0%	8.0%	8.2%	8.5%	7.9%	7.8%	9.6%
04) SUNTRUST BANKS INC	6.0%	6.1%	6.1%	5.8%	4.4%	3.2%	2.8%	2.8%
05) CERBERUS CAPITAL HOLDING	4.4%	4.5%	4.6%	4.6%	4.8%	4.2%	2.2%	0.5%
06) HSBC HOLDINGS PLC	3.9%	3.8%	3.8%	3.8%	3.5%	2.2%	0.8%	1.0%
07) FIRST HORIZON NATIONAL CORPORATION	3.2%	3.3%	3.4%	3.5%	4.4%	5.2%	5.1%	2.2%
08) DOWNEY FINANCIAL CORPORATION	3.0%	3.0%	3.0%	3.1%	3.2%	3.3%	3.8%	4.3%
09) EVERBANK FINANCIAL CORPORATION	2.6%	2.6%	2.7%	2.8%	3.5%	4.3%	5.2%	7.5%
10) REGIONS FINANCIAL CORP	2.2%	2.3%	2.3%	2.4%	2.9%	3.5%	4.0%	4.2%
Top 10 Servicers								
01) WASHINGTON MUTUAL INC	30.6%	31.2%	32.1%	33.3%	34.5%	37.6%	42.3%	44.9%
02) JP MORGAN CHASE & CO	11.4%	11.6%	11.8%	12.0%	12.3%	11.8%	10.9%	12.3%
03) CITIGROUP INC	10.6%	10.0%	8.8%	7.6%	7.0%	6.7%	6.6%	4.0%
04) WELLS FARGO & COMPANY	6.1%	6.1%	6.2%	6.4%	7.6%	8.0%	7.5%	6.4%
05) SUNTRUST BANKS INC	5.8%	5.8%	5.8%	5.5%	4.2%	3.1%	2.7%	2.7%
06) CERBERUS CAPITAL HOLDING	5.2%	5.2%	5.2%	5.1%	5.0%	4.3%	2.4%	0.5%
07) WACHOVIA CORPORATION	4.8%	4.7%	4.6%	4.7%	3.9%	2.6%	1.1%	0.5%
08) HSBC HOLDINGS PLC	4.1%	4.0%	3.9%	4.0%	3.7%	2.5%	1.2%	1.5%
09) ARVEST BANK GROUP INC	2.9%	2.9%	2.9%	3.0%	3.1%	3.2%	3.8%	3.1%
10) FIRST HORIZON NATIONAL CORPORATION	2.5%	2.5%	2.6%	2.8%	3.5%	4.3%	4.5%	2.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	90.1%							
Credit Enhancement	9.9%							
- Primary MI Only	8.8%							
- Pool Policy Only	0.3%							
- Pool Policy and Primary MI	0.0%							
- Full Recourse	0.4%							
- Shared Arrangement	0.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.4%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	0.8%							
Interest Only with Credit Enhancement	2.6%							
Alt-A with Credit Enhancement	9.9%							
Economic Fees and Gap								
Wtd Avg Economic Gap	6.70	6.67	6.79	6.66	9.94	10.87	11.14	10.81



Single Family Conventional Book Characteristics Alt-A Lender Channel (LC) w/o CWIDE LC

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	33.72	33.26	32.32	31.41	26.21	24.63	23.74	23.46
Wtd Avg Charged Fee	40.43	39.93	39.11	38.08	36.15	35.50	34.88	34.27
Appraisal Waivers								
Appraisal Waiver	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.20%	1.58%	1.10%	0.75%	0.40%	0.49%	0.29%	0.29%
- SDQ Rate for Loans with CE	7.58%							
- SDQ Rate for Loans without CE	1.61%							
SDQ Rate Excl. Katrina Loans	2.21%	1.58%	1.09%	0.75%	0.38%	0.31%	0.29%	0.29%
SDQ Rate for Katrina Loans	1.67%	1.36%	1.74%	1.52%	2.04%	11.94%	0.39%	0.14%
Serious Delinquent Loans								
SDQ Loan Count	4,156	3,010	2,121	1,455	729	869	511	463
SDQ Count for Loans with CE	1,418							
SDQ Count for Loans without CE	2,738							
SDQ Volume (\$M)								
SDQ Volume	\$906.4	\$641.7	\$423.3	\$268.0	\$105.6	\$115.7	\$71.8	\$67.3
SDQ Volume for Loans with CE	\$322.6							
SDQ Volume for Loans without CE	\$583.7							



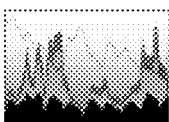
Single Family Conventional Book Characteristics DU Originated Loan

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	10,772,445	10,649,484	10,467,424	10,210,810	9,055,913	8,414,711	8,136,486	7,746,539
Book Volume (\$B)	\$1,664.0	\$1,634.3	\$1,589.8	\$1,531.0	\$1,299.4	\$1,172.1	\$1,114.9	\$1,059.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	20.7%	20.8%	20.9%	21.3%	23.4%	24.6%	24.7%	24.7%
OLTV 60.01% - 70.00%	15.5%	15.6%	15.5%	15.6%	16.5%	16.9%	16.9%	16.9%
OLTV 70.01% - 75.00%	9.6%	9.6%	9.6%	9.7%	9.8%	10.2%	10.9%	11.8%
OLTV 75.01% - 80.00%	32.4%	32.3%	32.5%	32.9%	32.8%	31.1%	29.5%	28.1%
OLTV 80.01% - 90.00%	9.0%	8.7%	8.5%	8.1%	7.8%	8.2%	9.0%	9.9%
OLTV 90.01% - 95.00%	5.1%	5.0%	4.8%	4.6%	4.2%	4.6%	5.3%	5.8%
OLTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	1.1%	1.2%
OLTV 97.01% - 100.00%	6.9%	7.2%	7.3%	7.0%	4.5%	3.4%	2.5%	1.6%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.2%	73.1%	73.1%	72.8%	71.3%	70.7%	70.6%	70.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.2%	19.4%	19.6%	20.0%	22.1%	23.1%	23.2%	23.2%
Comb LTV 60.01% - 70.00%	14.7%	14.7%	14.7%	14.8%	15.8%	16.2%	16.2%	16.1%
Comb LTV 70.01% - 75.00%	8.8%	8.8%	8.7%	8.8%	9.3%	9.8%	10.4%	11.1%
Comb LTV 75.01% - 80.00%	25.0%	24.6%	24.6%	24.7%	25.3%	25.7%	26.0%	25.5%
Comb LTV 80.01% - 90.00%	13.8%	13.7%	13.4%	13.0%	12.0%	11.6%	11.2%	11.1%
Comb LTV 90.01% - 95.00%	8.0%	7.9%	7.9%	7.7%	7.0%	6.7%	6.6%	6.4%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	1.1%	1.2%
Comb LTV 97.01% - 100.00%	9.0%	9.3%	9.5%	9.4%	6.5%	4.4%	3.1%	1.8%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Comb LTV Missing	0.6%	0.6%	0.7%	0.7%	1.0%	1.5%	2.2%	3.6%
Wtd Avg Comb LTV	75.1%	75.1%	75.0%	74.8%	73.0%	72.0%	71.6%	71.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.3%	19.5%	19.7%	20.1%	22.2%	23.3%	23.6%	23.7%
Comb LTV 60.01% - 70.00%	14.8%	14.8%	14.8%	14.9%	16.0%	16.5%	16.5%	16.6%
Comb LTV 70.01% - 75.00%	8.9%	8.8%	8.8%	8.9%	9.5%	10.0%	10.7%	11.6%
Comb LTV 75.01% - 80.00%	25.1%	24.8%	24.7%	24.9%	25.6%	26.1%	26.6%	26.5%
Comb LTV 80.01% - 90.00%	13.9%	13.8%	13.5%	13.1%	12.2%	11.8%	11.6%	11.7%



Single Family Conventional Book Characteristics DU Originated Loan

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	8.0%	8.0%	7.9%	7.8%	7.1%	6.9%	6.9%	6.8%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	1.1%	1.3%
Comb LTV 97.01% - 100.00%	9.0%	9.3%	9.5%	9.4%	6.5%	4.4%	3.1%	1.8%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	75.1%	75.1%	75.0%	74.8%	73.1%	72.1%	71.7%	72.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	34.0%	37.5%	41.0%	42.6%	52.4%	56.4%	49.0%	37.7%
MTMLTV 60.01% - 70.00%	13.9%	14.9%	15.6%	15.5%	17.3%	18.4%	20.9%	23.4%
MTMLTV 70.01% - 75.00%	8.2%	8.7%	9.1%	9.0%	8.9%	8.7%	10.2%	13.7%
MTMLTV 75.01% - 80.00%	9.9%	10.7%	11.3%	10.8%	9.7%	8.1%	9.3%	12.2%
MTMLTV 80.01% - 90.00%	14.5%	12.7%	11.4%	11.7%	7.2%	5.3%	6.9%	9.0%
MTMLTV 90.01% - 95.00%	5.2%	4.8%	4.1%	3.7%	1.9%	1.6%	2.0%	2.7%
MTMLTV 95.01% - 97.00%	2.0%	1.8%	1.5%	1.3%	0.6%	0.5%	0.5%	0.6%
MTMLTV 97.01% - 100.00%	2.7%	2.6%	2.6%	2.4%	1.2%	0.7%	0.8%	0.5%
MTMLTV > 100.00%	9.7%	6.1%	3.3%	3.0%	0.6%	0.2%	0.3%	0.1%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
Wtg Avg MTMLTV	69.8%	66.6%	63.9%	63.0%	57.4%	55.6%	59.1%	63.2%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.7%	0.6%	0.6%	0.6%	0.6%	0.7%
FICO 550-579	0.9%	0.9%	1.0%	1.0%	0.9%	1.0%	1.1%	1.3%
FICO 580-619	4.6%	4.7%	4.8%	4.8%	4.5%	4.5%	4.7%	4.8%
FICO 620-659	11.2%	11.5%	11.8%	11.8%	11.4%	11.4%	11.9%	12.1%
FICO 660-699	18.2%	18.4%	18.5%	18.5%	18.4%	18.4%	18.7%	18.7%
FICO 700-739	22.2%	22.2%	22.1%	22.1%	22.3%	22.5%	22.7%	22.7%
FICO >= 740	42.1%	41.5%	41.1%	41.1%	41.6%	41.4%	40.1%	39.5%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%
Wtd Avg FICO	718	717	717	717	717	717	715	714
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	76.8%	76.3%	76.0%	75.2%	72.2%	69.2%	67.1%	67.5%
Intermediate-term, fixed-rate	12.7%	13.1%	13.1%	13.6%	17.2%	20.8%	24.0%	26.1%
Adjustable-rate	3.6%	3.7%	4.0%	4.3%	5.5%	6.8%	7.3%	5.8%





Single Family Conventional Book Characteristics DU Originated Loan

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2005	13.3%	13.9%	14.8%	15.9%	21.1%	22.5%	0.0%	0.0%
2006	14.2%	14.9%	16.1%	17.6%	19.7%	0.0%	0.0%	0.0%
2007	22.0%	22.9%	24.3%	22.7%	0.0%	0.0%	0.0%	0.0%
2008	14.4%	10.3%	4.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$168,173	\$166,615	\$164,669	\$162,417	\$154,443	\$148,062	\$143,437	\$140,776
Loan Original Note Rate	6.05%	6.04%	6.05%	6.05%	5.90%	5.74%	5.78%	5.92%
Seasoning (Sums to 100%)								
Seasoned	1.5%	1.4%	1.4%	1.6%	0.9%	0.6%	0.4%	0.3%
Non-Seasoned	98.5%	98.6%	98.6%	98.4%	99.1%	99.4%	99.6%	99.7%
ACI								
ACI Probability	0.50%	0.51%	0.52%	0.52%	0.44%	0.41%	0.40%	0.40%
Wtd Avg ACI Score	712	712	711	712	717	721	721	722
Credit Premium								
Wtd Avg Credit Premium	-0.06	-0.07	-0.07	-0.05	-0.05	-0.07	-0.09	-0.09
Credit Premium > 1.5	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.3%
Prepay Premium								
Prepay Premium	0.6%	0.6%	0.7%	0.7%	0.7%	0.7%	0.8%	1.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.5%	8.7%	8.9%	9.2%	10.7%	12.2%	13.6%	14.3%
DTI Ratio > 20 and <= 30	19.0%	19.1%	19.3%	19.7%	21.4%	22.9%	23.9%	24.7%
DTI Ratio > 30 and <= 40	26.6%	26.6%	26.7%	26.8%	27.0%	26.8%	26.3%	26.6%
DTI Ratio > 40 and <= 50	24.6%	24.4%	24.3%	24.0%	22.2%	20.5%	19.3%	18.7%
DTI Ratio > 50	19.7%	19.5%	19.2%	18.7%	17.3%	16.4%	15.7%	14.5%
DTI Ratio Missing	1.5%	1.6%	1.6%	1.6%	1.4%	1.2%	1.2%	1.2%
Wtd Avg DTI Ratio	38.6%	38.5%	38.4%	38.2%	37.2%	36.3%	35.7%	35.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.5%	8.7%	8.9%	9.2%	10.7%	12.2%	13.6%	14.3%
DTI Ratio > 20 and <= 30	19.0%	19.1%	19.3%	19.7%	21.4%	22.9%	23.9%	24.7%
DTI Ratio > 30 and <= 40	26.6%	26.6%	26.7%	26.8%	27.0%	26.8%	26.3%	26.6%
DTI Ratio > 40 and <= 50	24.6%	24.4%	24.3%	24.0%	22.2%	20.5%	19.3%	18.7%
DTI Ratio > 50	19.7%	19.5%	19.2%	18.7%	17.3%	16.4%	15.7%	14.5%
DTI Ratio Missing	1.5%	1.6%	1.6%	1.6%	1.4%	1.2%	1.2%	1.2%
Wtd Avg DTI Ratio	38.6%	38.5%	38.4%	38.2%	37.2%	36.3%	35.7%	35.0%



Single Family Conventional Book Characteristics DU Originated Loan

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Origination Term (Sums to 100%)								
<= 15 Years	12.7%	13.1%	13.1%	13.6%	17.2%	20.8%	24.0%	26.1%
> 15 Years amd <= 25 Years	3.3%	3.3%	3.4%	3.5%	3.9%	4.3%	4.5%	4.5%
> 25 Years and <= 30 Years	83.3%	83.0%	82.9%	82.3%	78.7%	74.8%	71.5%	69.3%
> 30 Years	0.6%	0.6%	0.6%	0.6%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	80.2%	79.8%	79.5%	78.7%	74.0%	69.5%	67.2%	67.6%
Intermediate-Term Fixed Rate (excl Balloon)	12.4%	12.7%	12.7%	13.2%	16.6%	20.0%	22.9%	24.8%
Adjustable Rate	7.1%	7.1%	7.4%	7.7%	8.8%	9.6%	8.8%	6.3%
Balloon	0.4%	0.4%	0.4%	0.5%	0.6%	0.9%	1.2%	1.3%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.6%	0.6%	0.6%	0.6%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	6.9%	7.0%	7.2%	7.5%	8.5%	9.0%	8.2%	5.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.8%	0.8%	0.9%	1.0%	1.6%	2.1%	2.2%	1.6%
- 5/1 Hybrid Arm	4.3%	4.3%	4.5%	4.6%	5.0%	5.0%	4.4%	3.2%
- 7/1 Hybrid Arm	1.4%	1.4%	1.4%	1.4%	1.5%	1.6%	1.4%	1.0%
- 10/1 Hybrid Arm	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.1%
NegAm ARM	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Interest Only	6.8%	6.9%	6.9%	6.8%	5.0%	3.1%	1.4%	0.4%
- Interest Only ARM	3.4%	3.4%	3.3%	3.3%	3.2%	2.7%	1.4%	0.4%
- Interest Only FRM	3.4%	3.5%	3.6%	3.5%	1.7%	0.4%	0.1%	0.0%
Alt-A	5.7%	6.0%	6.3%	6.6%	6.1%	5.0%	4.2%	3.8%
- Alt-A Low/No Doc	3.5%	3.7%	3.8%	4.0%	3.5%	3.0%	2.9%	2.6%
- Alt-A No Disclosure	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.6%	0.7%	0.7%	0.8%	0.8%	0.7%	0.7%	0.5%
- Alt-A SISA	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.4%	0.4%	0.4%	0.5%	0.3%	0.3%	0.2%	0.2%



Single Family Conventional Book Characteristics DU Originated Loan

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Alt-A Stated Income	2.2%	2.3%	2.4%	2.4%	2.3%	2.0%	1.9%	1.8%
Alt-A Full Doc (by SFC)	1.2%	1.3%	1.3%	1.4%	1.2%	0.7%	0.4%	0.2%
Alt-A Deals (no SFC)	1.0%	1.1%	1.1%	1.2%	1.4%	1.2%	0.9%	1.1%
My Community Mortgage	2.4%	2.5%	2.5%	2.5%	1.0%	0.4%	0.3%	0.2%
Non-Full Doc								
Non-Full Doc Total	10.4%	10.6%	10.6%	10.2%	7.2%	5.2%	4.6%	4.0%
- Select Lender Programs Non-Full Doc	6.8%	7.0%	6.9%	6.3%	3.7%	2.3%	1.8%	1.5%
- Other Low/No Doc	3.5%	3.6%	3.8%	3.9%	3.5%	2.9%	2.8%	2.5%
Subprime Deals								
Subprime	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.2%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
- Post 12/2005	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	91.6%	91.3%	90.9%	90.3%	90.8%	91.6%	91.8%	91.1%
Investor Channel	7.6%	7.9%	8.2%	8.7%	8.0%	6.8%	5.9%	5.1%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%
Subprime Channel	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.5%	0.6%	0.6%	0.7%	1.0%	1.4%	2.1%	3.4%
Subordinate Financing - RDW								
Subordinate Financing - RDW	12.2%	12.3%	12.4%	12.5%	10.8%	8.2%	5.5%	3.8%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%
- 75/25/00	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
- 80/10/10	3.7%	3.8%	3.9%	3.9%	3.7%	3.2%	2.6%	2.0%
- 80/15/05	2.5%	2.6%	2.7%	2.8%	2.7%	2.3%	1.9%	1.4%
- 80/20/00	1.2%	1.2%	1.3%	1.4%	1.4%	0.9%	0.5%	0.2%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.1%	4.0%	3.8%	3.6%	2.7%	1.6%	0.3%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.5%	17.8%	18.2%	18.6%	18.4%	17.4%	16.4%	14.6%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	5.2%	5.3%	5.4%	5.6%	5.4%	5.0%	4.6%	4.0%
- 80/15/05	3.1%	3.2%	3.4%	3.5%	3.4%	3.0%	2.7%	2.1%



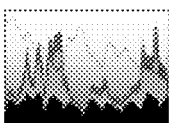
Single Family Conventional Book Characteristics DU Originated Loan

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 80/20/00	2.3%	2.4%	2.6%	2.7%	2.3%	1.5%	1.0%	0.5%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	6.2%	6.3%	6.2%	6.2%	6.7%	7.3%	7.6%	7.4%
EA/TPR								
EA/TPR	3.5%	3.7%	3.7%	3.6%	3.3%	3.4%	3.5%	3.5%
- EA I	1.5%	1.5%	1.6%	1.5%	1.5%	1.5%	1.6%	1.6%
- EA/TPR II	1.0%	1.0%	1.1%	1.1%	0.9%	0.9%	1.0%	1.0%
- EA/TPR III	1.0%	1.1%	1.1%	1.1%	1.0%	1.0%	1.0%	0.9%
10-K Property Region (Sums to 100%)								
Midwest	17.1%	17.3%	17.5%	17.8%	18.3%	18.5%	18.6%	18.5%
Northeast	19.0%	19.0%	19.0%	19.2%	19.4%	19.6%	19.3%	18.8%
Southeast	25.1%	25.2%	25.2%	25.1%	24.4%	23.3%	22.4%	21.8%
Southwest	16.2%	16.3%	16.3%	16.2%	15.7%	15.3%	15.0%	14.9%
West	22.5%	22.2%	22.0%	21.7%	22.2%	23.2%	24.7%	25.9%
Census Region (Sums to 100%)								
New England	6.6%	6.7%	6.8%	6.9%	7.1%	7.3%	7.4%	7.3%
Middle Atlantic	11.4%	11.3%	11.3%	11.3%	11.3%	11.3%	11.1%	10.7%
East North Central	13.6%	13.7%	13.9%	14.1%	14.5%	14.8%	14.9%	15.0%
East South Central	4.1%	4.1%	4.1%	4.1%	4.0%	3.9%	3.7%	3.6%
South Atlantic	21.5%	21.5%	21.5%	21.4%	20.8%	19.8%	19.0%	18.6%
West North Central	5.7%	5.8%	5.8%	5.9%	6.0%	6.0%	5.8%	5.6%
West South Central	7.4%	7.3%	7.3%	7.3%	7.1%	7.0%	6.8%	6.5%
Mountain	8.8%	8.8%	8.8%	8.8%	8.4%	8.0%	7.9%	8.0%
Pacific	20.4%	20.1%	19.9%	19.6%	20.2%	21.3%	22.9%	24.2%
US Territories	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%
Top 10 States								
01) CA	14.1%	13.8%	13.7%	13.5%	14.1%	15.2%	16.8%	18.1%
02) FL	7.1%	7.2%	7.2%	7.2%	6.9%	6.4%	6.1%	5.9%
03) TX	5.0%	4.9%	4.8%	4.8%	4.5%	4.4%	4.2%	4.0%
04) NY	4.8%	4.7%	4.7%	4.7%	4.7%	4.8%	4.7%	4.5%
05) IL	4.4%	4.4%	4.4%	4.4%	4.3%	4.3%	4.3%	4.3%
06) NJ	3.6%	3.6%	3.6%	3.6%	3.7%	3.7%	3.6%	3.6%
07) WA	3.5%	3.5%	3.4%	3.4%	3.3%	3.4%	3.4%	3.4%
08) VA	3.5%	3.5%	3.4%	3.4%	3.4%	3.3%	3.2%	3.1%
09) MA	3.4%	3.4%	3.5%	3.5%	3.7%	3.9%	4.0%	4.1%
10) MI	3.4%	3.5%	3.5%	3.7%	4.0%	4.3%	4.4%	4.5%



Single Family Conventional Book Characteristics DU Originated Loan

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	18.5%	18.9%	18.8%	18.7%	17.1%	16.5%	16.0%	14.1%
02) CITIGROUP INC	9.2%	9.2%	9.2%	9.2%	8.1%	6.7%	5.6%	4.8%
03) CERBERUS CAPITAL HOLDING	6.4%	6.5%	6.4%	6.5%	6.7%	5.9%	5.3%	4.5%
04) WASHINGTON MUTUAL INC	5.8%	6.1%	6.5%	6.9%	9.2%	11.2%	13.6%	15.3%
05) SUNTRUST BANKS INC	5.4%	5.4%	5.3%	5.1%	4.2%	3.1%	2.6%	2.4%
06) JP MORGAN CHASE & CO	5.0%	4.6%	4.3%	4.1%	3.8%	4.0%	4.5%	5.5%
07) FLAGSTAR BANCORP INC	4.7%	4.7%	4.7%	4.8%	5.1%	5.6%	5.6%	5.6%
08) WELLS FARGO & COMPANY	4.3%	4.0%	3.7%	3.4%	2.7%	2.3%	1.6%	1.5%
09) AMTRUST FINANCIAL CORPORATION	3.8%	3.7%	3.6%	3.6%	3.4%	3.0%	2.6%	2.4%
10) FIRST HORIZON NATIONAL CORPORATION	3.1%	3.2%	3.4%	3.6%	3.7%	3.8%	3.6%	3.5%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	18.4%	18.8%	18.9%	18.8%	17.2%	16.5%	15.9%	13.9%
02) JP MORGAN CHASE & CO	13.4%	13.1%	12.7%	12.5%	12.6%	13.1%	13.7%	14.6%
03) CITIGROUP INC	12.3%	12.4%	12.6%	12.8%	12.9%	12.0%	10.4%	9.8%
04) WELLS FARGO & COMPANY	9.2%	9.1%	9.0%	8.9%	8.8%	8.1%	6.3%	4.9%
05) CERBERUS CAPITAL HOLDING	7.3%	7.4%	7.3%	7.3%	7.7%	7.3%	7.2%	7.4%
06) WASHINGTON MUTUAL INC	5.0%	5.2%	5.5%	5.9%	7.8%	9.9%	13.2%	16.1%
07) SUNTRUST BANKS INC	4.1%	4.0%	3.8%	3.4%	2.8%	2.4%	2.1%	1.9%
08) NATIONAL CITY CORPORATION	2.2%	2.2%	2.2%	2.1%	1.2%	0.9%	0.9%	1.0%
09) FLAGSTAR BANCORP INC	2.0%	1.9%	1.7%	1.6%	0.8%	0.7%	0.7%	0.9%
10) INDYMAC BANCORP INC	1.7%	1.7%	1.6%	1.3%	0.6%	0.4%	0.4%	0.5%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	77.4%							
Credit Enhancement	22.6%							
- Primary MI Only	18.0%							
- Pool Policy Only	2.0%							
- Pool Policy and Primary MI	0.6%							
- Full Recourse	0.4%							
- Shared Arrangement	0.7%							
- Government	0.0%							
- Secondary Market (SMC)	1.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	84.3%							
Interest Only with Credit Enhancement	28.9%							
Alt-A with Credit Enhancement	34.5%							



Single Family Conventional Book Characteristics

DU Originated Loan

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Economic Fees and Gap								
Wtd Avg Economic Gap	-5.10	-5.45	-5.92	-6.08	-3.00	-1.35	-1.75	-2.97
Wtd Avg Economic Model Fee	30.07	30.07	30.05	29.87	25.83	24.09	24.34	24.70
Wtd Avg Charged Fee	24.97	24.62	24.13	23.79	22.83	22.74	22.59	21.72
Appraisal Waivers								
Appraisal Waiver	1.8%	1.7%	1.6%	1.5%	1.0%	0.6%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.74%	1.36%	1.16%	1.03%	0.70%	0.83%	0.60%	0.50%
- SDQ Rate for Loans with CE	4.38%							
- SDQ Rate for Loans without CE	0.97%							
SDQ Rate Excl. Katrina Loans	1.74%	1.36%	1.16%	1.02%	0.67%	0.66%	0.60%	0.50%
SDQ Rate for Katrina Loans	1.54%	1.42%	1.47%	1.54%	2.12%	9.26%	0.62%	0.39%
Serious Delinquent Loans								
SDQ Loan Count	186,098	144,173	120,091	104,399	62,555	69,321	48,442	38,180
SDQ Count for Loans with CE	105,630							
SDQ Count for Loans without CE	80,468							
SDQ Volume (\$M)								
SDQ Volume	\$31,604.1	\$23,493.5	\$18,369.8	\$14,753.7	\$7,458.4	\$7,801.2	\$5,497.6	\$4,336.8
SDQ Volume for Loans with CE	\$17,972.1							
SDQ Volume for Loans without CE	\$13,632.0							



Single Family Conventional Book Characteristics

MTMLTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,252,581	1,289,750	1,306,379	1,261,381	1,137,094	1,096,819	1,308,599	1,692,077
Book Volume (\$B)	\$211.1	\$220.5	\$224.8	\$214.9	\$185.3	\$165.7	\$185.6	\$244.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	4.9%	3.1%	1.2%	0.8%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	22.0%	17.2%	13.7%	14.7%	5.6%	0.7%	1.0%	0.7%
OLTV 70.01% - 75.00%	20.3%	23.2%	24.0%	22.2%	18.3%	13.1%	14.5%	20.2%
OLTV 75.01% - 80.00%	40.8%	44.2%	48.3%	49.3%	58.9%	64.9%	63.5%	66.8%
OLTV 80.01% - 90.00%	6.8%	6.9%	7.3%	7.5%	10.4%	13.9%	14.3%	8.8%
OLTV 90.01% - 95.00%	3.5%	3.6%	3.7%	3.6%	4.6%	5.3%	5.1%	2.9%
OLTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%	0.8%	0.4%
OLTV 97.01% - 100.00%	1.0%	1.1%	1.2%	1.1%	1.2%	1.1%	0.8%	0.1%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	75.8%	76.8%	77.7%	77.8%	79.8%	81.0%	80.6%	79.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	4.5%	2.9%	1.2%	0.8%	0.0%	0.0%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	19.3%	15.2%	12.3%	13.2%	5.0%	0.7%	1.0%	0.8%
Comb LTV 70.01% - 75.00%	17.3%	19.0%	19.1%	17.9%	15.7%	11.4%	12.9%	18.0%
Comb LTV 75.01% - 80.00%	30.1%	31.3%	33.4%	34.3%	42.1%	50.3%	55.9%	61.3%
Comb LTV 80.01% - 90.00%	14.3%	15.3%	16.2%	16.2%	18.9%	20.6%	17.3%	11.1%
Comb LTV 90.01% - 95.00%	7.8%	8.6%	9.2%	9.2%	10.3%	10.3%	7.3%	3.6%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.7%	0.6%	0.7%	0.8%	0.7%	0.3%
Comb LTV 97.01% - 100.00%	4.8%	5.9%	6.7%	6.3%	5.3%	3.4%	1.4%	0.4%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.0%
Comb LTV Missing	1.1%	1.1%	1.1%	1.2%	1.7%	2.2%	3.3%	4.4%
Wtd Avg Comb LTV	78.5%	79.8%	80.9%	80.9%	82.5%	83.0%	81.5%	79.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	4.5%	2.9%	1.2%	0.8%	0.0%	0.0%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	19.3%	15.2%	12.3%	13.2%	5.0%	0.7%	1.0%	0.8%
Comb LTV 70.01% - 75.00%	17.3%	19.0%	19.1%	17.9%	15.7%	11.4%	12.9%	18.0%
Comb LTV 75.01% - 80.00%	30.1%	31.3%	33.4%	34.3%	42.1%	50.3%	55.9%	61.4%
Comb LTV 80.01% - 90.00%	14.3%	15.3%	16.3%	16.3%	18.9%	20.7%	17.5%	11.4%



Single Family Conventional Book Characteristics

MTMLTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	7.8%	8.6%	9.2%	9.2%	10.4%	10.4%	7.6%	4.0%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.7%	0.6%	0.7%	0.8%	0.7%	0.4%
Comb LTV 97.01% - 100.00%	4.8%	5.9%	6.7%	6.3%	5.3%	3.4%	1.4%	0.4%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.0%
Comb LTV Missing	1.1%	1.1%	1.1%	1.2%	1.7%	2.0%	2.8%	3.6%
Wtd Avg Comb LTV	78.5%	79.8%	80.9%	80.9%	82.5%	83.0%	81.6%	79.7%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 70.01% - 75.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
MTMLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	72.6%	72.6%	72.6%	72.6%	72.5%	72.5%	72.5%	72.5%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.7%	0.7%	0.7%	0.6%	0.6%	0.6%	0.7%
FICO 550-579	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	1.0%	1.1%
FICO 580-619	3.5%	3.5%	3.6%	3.6%	3.6%	3.6%	4.0%	4.0%
FICO 620-659	9.8%	10.0%	10.4%	10.6%	11.0%	11.2%	11.8%	11.9%
FICO 660-699	18.4%	19.0%	19.5%	19.7%	20.5%	20.6%	20.7%	20.5%
FICO 700-739	23.7%	24.1%	24.4%	24.5%	25.0%	25.4%	25.4%	25.3%
FICO >= 740	43.1%	41.7%	40.4%	39.9%	38.2%	37.6%	36.2%	36.2%
FICO Missing	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%
Wtd Avg FICO	721	720	718	718	716	715	712	712
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	80.7%	79.9%	79.3%	78.4%	74.1%	72.6%	72.3%	72.2%
Intermediate-term, fixed-rate	6.1%	5.3%	4.2%	4.1%	4.6%	6.7%	11.9%	17.0%
Adjustable-rate	5.7%	5.8%	6.0%	6.5%	8.8%	11.9%	12.4%	9.4%
Interest Only adjustable-rate	4.8%	5.6%	6.3%	6.6%	7.9%	6.8%	2.6%	0.7%



Single Family Conventional Book Characteristics

MTMLTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.3%	0.4%	0.5%	0.7%	2.1%	1.5%	0.7%	0.6%
Interest Only fixed-rate	2.4%	3.0%	3.7%	3.8%	2.5%	0.4%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	88.2%	87.9%	87.9%	88.1%	88.7%	90.7%	92.3%	92.6%
Second/Vacation Home	4.6%	4.6%	4.7%	4.6%	4.6%	3.9%	3.2%	2.9%
Investor Property	7.2%	7.5%	7.4%	7.3%	6.7%	5.4%	4.5%	4.5%
10-K Unit Type (Sums to 100%)								
1 Unit	96.1%	96.2%	96.3%	96.4%	97.0%	97.4%	97.2%	97.0%
2-4 Units	3.9%	3.8%	3.7%	3.6%	3.0%	2.6%	2.8%	3.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.6%	9.0%	9.2%	9.3%	9.0%	8.0%	6.8%	6.8%
Single Family Homes	91.4%	91.0%	90.8%	90.7%	91.0%	92.0%	93.2%	93.2%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	0.8%	0.6%
Condo/Coop	8.6%	9.0%	9.2%	9.3%	9.0%	8.0%	6.8%	6.8%
1 Unit	86.7%	86.3%	86.2%	86.2%	87.2%	88.5%	89.6%	89.5%
2-4 Units	3.9%	3.8%	3.7%	3.6%	3.0%	2.6%	2.8%	3.0%
Condo								
Condo	8.2%	8.7%	8.9%	8.9%	8.7%	7.8%	6.6%	6.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	44.8%	46.2%	48.8%	49.5%	52.8%	51.4%	41.2%	31.3%
Cash-Out Refinance	33.1%	32.0%	30.4%	30.7%	26.5%	22.4%	22.9%	27.4%
Other Refinance	22.1%	21.9%	20.8%	19.8%	20.8%	26.2%	35.8%	41.3%
Origination Type (Sums to 100%)								
TPO Broker	20.3%	20.5%	20.7%	20.5%	20.3%	19.7%	21.5%	23.6%
TPO Correspondent	34.7%	35.5%	36.4%	36.6%	35.6%	33.6%	31.1%	29.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Retail	45.0%	44.0%	42.9%	42.9%	44.2%	46.6%	47.3%	46.6%
Origination Year (Sums to 100%)								
< 2001	0.3%	0.2%	0.2%	0.3%	0.5%	0.9%	2.0%	3.4%
2001	0.8%	0.7%	0.7%	0.9%	1.4%	2.3%	4.2%	8.3%
2002	2.6%	2.2%	2.2%	2.7%	4.1%	7.0%	15.1%	27.6%
2003	9.8%	8.0%	7.2%	8.4%	12.9%	22.8%	46.9%	60.7%
2004	11.8%	10.7%	10.2%	11.3%	16.6%	29.2%	31.8%	0.0%
2005	20.3%	22.0%	24.1%	26.4%	38.9%	37.8%	0.0%	0.0%



Single Family Conventional Book Characteristics

MTMLTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	19.3%	22.9%	26.3%	27.0%	25.7%	0.0%	0.0%	0.0%
2007	19.7%	22.0%	24.7%	22.9%	0.0%	0.0%	0.0%	0.0%
2008	15.5%	11.2%	4.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$175,728	\$177,078	\$177,572	\$175,815	\$167,359	\$154,782	\$145,498	\$147,247
Loan Original Note Rate	6.07%	6.10%	6.15%	6.15%	5.98%	5.76%	5.78%	5.91%
Seasoning (Sums to 100%)								
Seasoned	2.4%	1.9%	1.8%	1.8%	1.1%	0.8%	0.6%	0.4%
Non-Seasoned	97.6%	98.1%	98.2%	98.2%	98.9%	99.2%	99.4%	99.6%
ACI								
ACI Probability	0.49%	0.52%	0.54%	0.53%	0.53%	0.50%	0.47%	0.43%
Wtd Avg ACI Score	707	704	701	701	700	701	704	709
Credit Premium								
Wtd Avg Credit Premium	-0.05	-0.05	-0.04	-0.01	0.01	-0.03	-0.09	-0.08
Credit Premium > 1.5	0.3%	0.4%	0.4%	0.5%	1.0%	0.5%	0.4%	0.4%
Prepay Premium								
Prepay Premium	1.3%	1.5%	1.8%	2.1%	3.2%	2.3%	1.8%	2.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.1%	6.7%	6.3%	6.5%	7.0%	8.7%	11.4%	12.3%
DTI Ratio > 20 and <= 30	19.5%	18.9%	18.2%	18.2%	18.8%	20.8%	23.5%	24.4%
DTI Ratio > 30 and <= 40	28.8%	29.0%	29.2%	29.2%	29.5%	29.5%	27.9%	27.7%
DTI Ratio > 40 and <= 50	24.4%	25.2%	25.9%	25.7%	24.8%	22.7%	19.6%	18.6%
DTI Ratio > 50	15.2%	15.1%	14.9%	14.6%	13.9%	13.3%	12.6%	11.6%
DTI Ratio Missing	4.9%	5.1%	5.5%	5.8%	6.0%	4.9%	5.0%	5.4%
Wtd Avg DTI Ratio	37.9%	38.1%	38.3%	38.1%	37.7%	36.8%	35.5%	34.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.2%	6.8%	6.4%	6.5%	7.0%	8.8%	11.5%	12.5%
DTI Ratio > 20 and <= 30	19.9%	19.2%	18.5%	18.6%	19.2%	21.2%	24.0%	25.0%
DTI Ratio > 30 and <= 40	29.3%	29.5%	29.8%	29.8%	30.1%	30.0%	28.5%	28.3%
DTI Ratio > 40 and <= 50	24.8%	25.6%	26.3%	26.2%	25.3%	23.1%	20.0%	18.9%
DTI Ratio > 50	15.5%	15.4%	15.2%	14.9%	14.2%	13.7%	13.0%	11.9%
DTI Ratio Missing	3.3%	3.5%	3.8%	4.0%	4.2%	3.2%	3.1%	3.4%
Wtd Avg DTI Ratio	37.9%	38.1%	38.3%	38.2%	37.8%	36.9%	35.5%	34.7%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics

MTMLTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	6.1%	5.3%	4.2%	4.1%	4.6%	6.7%	12.0%	17.0%
> 15 Years amd <= 25 Years	3.0%	2.8%	2.5%	2.5%	2.6%	3.4%	4.5%	4.8%
> 25 Years and <= 30 Years	90.5%	91.5%	92.8%	92.9%	92.5%	89.8%	83.5%	78.2%
> 30 Years	0.4%	0.5%	0.5%	0.5%	0.2%	0.1%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	83.1%	82.9%	82.9%	82.1%	76.6%	73.0%	72.4%	72.2%
Intermediate-Term Fixed Rate (excl Balloon)	5.8%	5.0%	3.9%	3.8%	4.1%	5.9%	10.6%	15.5%
Adjustable Rate	10.8%	11.8%	12.9%	13.7%	18.7%	20.2%	15.6%	10.8%
Balloon	0.3%	0.3%	0.3%	0.3%	0.5%	0.8%	1.4%	1.4%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.5%	0.5%	0.5%	0.2%	0.1%	0.0%	0.0%
Hybrid Arm	10.2%	11.1%	12.0%	12.8%	16.2%	17.1%	13.7%	9.4%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.0%	1.2%	1.4%	1.6%	2.7%	3.9%	3.7%	2.4%
- 5/1 Hybrid Arm	6.4%	7.0%	7.6%	8.0%	10.0%	9.7%	7.1%	5.0%
- 7/1 Hybrid Arm	2.0%	2.1%	2.1%	2.2%	2.6%	2.9%	2.5%	1.9%
- 10/1 Hybrid Arm	0.8%	0.8%	0.9%	0.9%	0.8%	0.7%	0.3%	0.2%
NegAm ARM	0.3%	0.4%	0.5%	0.7%	2.1%	1.5%	0.7%	0.6%
Interest Only	7.2%	8.7%	10.0%	10.4%	10.4%	7.3%	2.7%	0.7%
- Interest Only ARM	4.8%	5.6%	6.3%	6.6%	7.9%	6.8%	2.6%	0.7%
- Interest Only FRM	2.4%	3.0%	3.7%	3.8%	2.5%	0.4%	0.1%	0.0%
Alt-A	11.4%	13.0%	14.5%	15.2%	16.1%	12.7%	8.6%	8.0%
- Alt-A Low/No Doc	7.8%	8.9%	9.9%	10.4%	10.3%	8.0%	5.6%	5.3%
- Alt-A No Disclosure	0.3%	0.3%	0.3%	0.4%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.8%	2.0%	2.2%	2.3%	2.6%	2.2%	1.5%	1.3%
- Alt-A SISA	0.5%	0.6%	0.7%	0.7%	0.4%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.9%	1.1%	1.2%	1.3%	1.0%	0.8%	0.6%	0.7%
- Alt-A Stated Income	4.3%	4.9%	5.5%	5.7%	6.1%	5.0%	3.5%	3.3%



Single Family Conventional Book Characteristics

MTMLTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	2.2%	2.6%	2.9%	2.9%	3.3%	2.5%	1.0%	0.4%
Alt-A Deals (no SFC)	1.4%	1.5%	1.7%	1.9%	2.5%	2.2%	1.9%	2.2%
My Community Mortgage	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%
Non-Full Doc								
Non-Full Doc Total	22.0%	23.4%	24.4%	24.1%	20.8%	16.9%	13.2%	11.7%
- Select Lender Programs Non-Full Doc	14.1%	14.5%	14.4%	13.7%	10.5%	9.1%	7.9%	6.6%
- Other Low/No Doc	7.8%	8.9%	9.9%	10.4%	10.3%	7.8%	5.4%	5.1%
Subprime Deals								
Subprime	0.3%	0.3%	0.3%	0.4%	0.3%	0.1%	0.3%	0.6%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.6%
- Post 12/2005	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	83.0%	81.8%	80.3%	79.6%	78.7%	81.9%	85.2%	85.0%
Investor Channel	14.2%	15.4%	16.8%	17.6%	18.7%	15.6%	11.2%	10.6%
eChannel	2.4%	2.4%	2.4%	2.3%	2.2%	2.1%	2.2%	2.2%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.0%
Subprime Channel	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	1.2%	2.2%
Subordinate Financing - RDW								
Subordinate Financing - RDW	19.1%	21.1%	22.6%	22.1%	21.4%	18.8%	11.9%	8.7%
- 75/20/05	0.6%	0.7%	0.8%	0.8%	0.5%	0.3%	0.3%	0.3%
- 75/25/00	0.8%	1.1%	1.3%	1.1%	0.2%	0.0%	0.0%	0.0%
- 80/10/10	5.2%	5.9%	6.5%	6.6%	7.9%	8.3%	6.4%	5.2%
- 80/15/05	3.7%	4.2%	4.6%	4.7%	5.6%	6.0%	4.2%	2.9%
- 80/20/00	1.7%	1.9%	2.2%	2.1%	2.1%	1.6%	0.6%	0.2%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
- Other	7.0%	7.3%	7.2%	6.7%	5.1%	2.5%	0.4%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	21.9%	23.8%	25.4%	25.1%	25.4%	24.8%	19.5%	16.6%
- 75/20/05	0.8%	0.9%	1.0%	1.0%	0.7%	0.4%	0.5%	0.5%
- 75/25/00	0.2%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%
- 80/10/10	6.7%	7.5%	8.3%	8.5%	10.2%	11.2%	9.6%	8.7%
- 80/15/05	4.4%	5.0%	5.5%	5.6%	6.8%	7.6%	5.8%	4.3%
- 80/20/00	4.1%	5.1%	5.9%	5.6%	5.0%	4.0%	1.8%	1.2%



Single Family Conventional Book Characteristics

MTMLTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%
- Other	5.6%	5.0%	4.4%	4.0%	2.5%	1.4%	1.5%	1.9%
EA/TPR								
EA/TPR	2.3%	2.6%	2.7%	2.6%	2.9%	3.2%	3.1%	2.6%
- EA I	1.0%	1.1%	1.1%	1.1%	1.3%	1.4%	1.4%	1.2%
- EA/TPR II	0.6%	0.6%	0.7%	0.7%	0.8%	0.9%	0.8%	0.7%
- EA/TPR III	0.8%	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	0.6%
10-K Property Region (Sums to 100%)								
Midwest	19.7%	20.6%	21.4%	21.1%	23.6%	25.5%	25.6%	21.6%
Northeast	18.2%	17.6%	17.2%	17.0%	15.2%	13.7%	13.3%	15.0%
Southeast	25.0%	25.3%	25.3%	25.7%	25.4%	24.8%	25.4%	23.7%
Southwest	20.2%	20.2%	20.1%	20.5%	21.7%	24.2%	23.1%	18.8%
West	16.9%	16.4%	16.0%	15.7%	14.1%	11.7%	12.5%	20.8%
Census Region (Sums to 100%)								
New England	5.8%	5.8%	5.8%	5.7%	5.4%	4.9%	4.4%	5.1%
Middle Atlantic	11.5%	10.9%	10.5%	10.4%	8.9%	7.9%	8.2%	9.3%
East North Central	15.8%	16.7%	17.4%	17.2%	19.4%	21.1%	21.5%	17.7%
East South Central	5.0%	5.0%	4.9%	4.8%	5.1%	5.7%	6.1%	4.2%
South Atlantic	20.4%	20.7%	20.8%	21.2%	20.7%	19.4%	19.6%	19.8%
West North Central	6.7%	6.8%	7.0%	6.9%	7.3%	7.8%	7.6%	6.9%
West South Central	10.5%	10.2%	9.8%	10.0%	10.9%	12.3%	9.8%	7.4%
Mountain	8.6%	8.8%	9.2%	9.5%	10.0%	10.7%	11.7%	10.9%
Pacific	15.1%	14.5%	14.0%	13.7%	11.8%	9.6%	10.7%	18.4%
US Territories	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.5%	0.4%
Top 10 States								
01) CA	9.4%	8.9%	8.7%	8.5%	7.7%	5.2%	4.5%	10.8%
02) TX	8.0%	7.7%	7.4%	7.5%	8.3%	9.2%	6.7%	4.9%
03) IL	5.0%	5.2%	5.2%	5.3%	5.1%	5.1%	5.2%	5.2%
04) FL	4.6%	4.8%	5.2%	5.7%	5.6%	4.4%	4.8%	6.2%
05) NY	4.5%	4.1%	3.9%	4.0%	3.0%	2.7%	3.0%	3.4%
06) GA	4.2%	4.5%	4.4%	4.3%	4.6%	5.0%	5.4%	3.7%
07) OH	3.8%	3.8%	3.8%	3.8%	4.4%	4.9%	5.1%	3.7%
08) NC	3.7%	3.6%	3.5%	3.5%	3.7%	4.3%	4.0%	2.7%
09) PA	3.5%	3.4%	3.3%	3.2%	3.0%	2.9%	2.9%	3.3%
10) NJ	3.5%	3.3%	3.3%	3.3%	2.9%	2.3%	2.3%	2.6%
Top 10 Sellers								



Single Family Conventional Book Characteristics

MTMLTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) BANK OF AMERICA CORPORATION	28.8%	29.7%	30.3%	30.6%	31.2%	31.9%	30.1%	27.4%
02) CITIGROUP INC	8.6%	9.0%	8.8%	8.6%	7.6%	6.4%	4.7%	4.2%
03) WELLS FARGO & COMPANY	6.5%	6.2%	5.8%	5.3%	4.1%	3.0%	1.1%	1.1%
04) JP MORGAN CHASE & CO	5.5%	5.0%	4.9%	4.7%	3.7%	3.5%	4.1%	5.9%
05) CERBERUS CAPITAL HOLDING	4.9%	5.0%	5.0%	5.0%	5.0%	4.3%	3.7%	3.1%
06) SUNTRUST BANKS INC	4.2%	4.4%	4.4%	4.2%	3.5%	2.6%	2.2%	2.0%
07) WASHINGTON MUTUAL INC	3.7%	3.4%	3.4%	3.8%	5.0%	7.0%	10.9%	13.6%
08) PHH CORPORATION	3.3%	3.3%	3.3%	3.3%	3.5%	3.6%	3.9%	3.6%
09) AMTRUST FINANCIAL CORPORATION	3.3%	3.2%	3.1%	3.1%	3.0%	2.6%	2.1%	1.8%
10) FLAGSTAR BANCORP INC	2.8%	2.8%	2.8%	2.8%	3.2%	3.8%	3.8%	3.8%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	29.0%	30.1%	30.8%	31.2%	31.9%	32.0%	29.8%	27.0%
02) JP MORGAN CHASE & CO	11.9%	11.4%	11.2%	11.1%	10.2%	9.9%	10.7%	12.2%
03) CITIGROUP INC	10.8%	11.0%	10.9%	10.9%	10.7%	10.1%	8.9%	8.6%
04) WELLS FARGO & COMPANY	10.6%	10.3%	10.0%	9.8%	9.2%	8.3%	5.6%	4.4%
05) CERBERUS CAPITAL HOLDING	5.3%	5.3%	5.3%	5.3%	5.4%	4.8%	4.9%	5.2%
06) WASHINGTON MUTUAL INC	3.0%	2.8%	2.7%	3.0%	3.8%	5.6%	10.1%	13.9%
07) SUNTRUST BANKS INC	3.0%	3.1%	3.0%	2.7%	2.3%	1.9%	1.7%	1.7%
08) PHH CORPORATION	2.2%	2.1%	2.1%	2.1%	2.2%	2.5%	2.8%	2.7%
09) NATIONAL CITY CORPORATION	2.2%	2.3%	2.4%	2.3%	1.4%	1.0%	1.0%	1.2%
10) INDYMAC BANCORP INC	1.8%	2.0%	2.1%	1.8%	1.2%	0.7%	0.7%	0.9%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	85.9%							
Credit Enhancement	14.1%							
- Primary MI Only	7.6%							
- Pool Policy Only	4.0%							
- Pool Policy and Primary MI	0.5%							
- Full Recourse	0.5%							
- Shared Arrangement	0.6%							
- Government	0.0%							
- Secondary Market (SMC)	1.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	82.2%							
Interest Only with Credit Enhancement	18.2%							
Alt-A with Credit Enhancement	34.6%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics

MTMLTV 70.01% - 75.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-5.56	-7.02	-8.47	-8.65	-7.67	-6.67	-7.05	-6.85
Wtd Avg Economic Model Fee	31.09	32.92	34.63	34.68	34.47	33.53	32.13	30.47
Wtd Avg Charged Fee	25.52	25.90	26.16	26.04	26.80	26.86	25.08	23.61
Appraisal Waivers								
Appraisal Waiver	3.2%	3.3%	3.3%	3.0%	2.6%	1.9%	1.2%	1.5%
Serious Delinquent Loans								
SDQ Rate All Loans	1.60%	1.42%	1.36%	1.23%	0.96%	1.17%	0.85%	0.67%
- SDQ Rate for Loans with CE	3.34%							
- SDQ Rate for Loans without CE	1.20%							
SDQ Rate Excl. Katrina Loans	1.59%	1.41%	1.35%	1.22%	0.93%	0.98%	0.85%	0.67%
SDQ Rate for Katrina Loans	3.78%	3.59%	3.91%	3.96%	3.98%	10.68%	0.80%	0.52%
Serious Delinquent Loans								
SDQ Loan Count	19,881	18,184	17,593	15,443	10,804	12,685	10,933	11,162
SDQ Count for Loans with CE	7,774							
SDQ Count for Loans without CE	12,107							
SDQ Volume (\$M)								
SDQ Volume	\$2,991.8	\$2,812.2	\$2,732.2	\$2,267.4	\$1,365.8	\$1,454.4	\$1,233.4	\$1,259.0
SDQ Volume for Loans with CE	\$1,063.3							
SDQ Volume for Loans without CE	\$1,928.5							



Single Family Conventional Book Characteristics

MTMLTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,400,019	1,472,397	1,503,108	1,429,702	1,196,307	994,076	1,163,820	1,483,299
Book Volume (\$B)	\$251.2	\$270.9	\$280.7	\$261.8	\$208.0	\$155.8	\$168.7	\$212.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	2.7%	1.4%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	9.9%	7.3%	5.3%	4.9%	0.4%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	14.1%	10.4%	8.1%	9.8%	4.4%	0.8%	1.3%	1.0%
OLTV 75.01% - 80.00%	61.7%	69.3%	74.2%	72.6%	77.6%	72.5%	69.4%	74.3%
OLTV 80.01% - 90.00%	6.4%	6.4%	6.6%	7.0%	10.0%	16.0%	19.2%	18.6%
OLTV 90.01% - 95.00%	3.2%	3.1%	3.2%	3.4%	5.0%	7.5%	7.6%	4.9%
OLTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.8%	1.2%	1.2%	0.7%
OLTV 97.01% - 100.00%	1.4%	1.4%	1.5%	1.4%	1.7%	1.8%	1.3%	0.3%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	78.2%	79.1%	79.8%	79.9%	81.5%	82.7%	82.7%	81.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	2.5%	1.3%	0.3%	0.2%	0.0%	0.0%	0.0%	0.1%
Comb LTV 60.01% - 70.00%	8.9%	6.7%	4.9%	4.5%	0.4%	0.1%	0.1%	0.2%
Comb LTV 70.01% - 75.00%	11.6%	8.4%	6.6%	7.6%	3.7%	0.8%	1.3%	1.1%
Comb LTV 75.01% - 80.00%	44.2%	47.4%	48.3%	46.2%	46.8%	48.0%	56.6%	65.7%
Comb LTV 80.01% - 90.00%	16.0%	17.4%	18.8%	19.1%	22.2%	26.1%	23.2%	20.9%
Comb LTV 90.01% - 95.00%	8.9%	9.9%	11.1%	11.5%	13.6%	14.9%	11.9%	7.2%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.7%	0.9%	1.2%	1.1%	0.6%
Comb LTV 97.01% - 100.00%	6.4%	7.3%	8.5%	9.2%	11.0%	6.8%	3.0%	0.8%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.0%
Comb LTV Missing	0.8%	0.7%	0.7%	0.8%	1.3%	1.9%	2.5%	3.4%
Wtd Avg Comb LTV	81.3%	82.5%	83.7%	84.0%	85.9%	85.9%	84.1%	82.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	2.5%	1.3%	0.3%	0.2%	0.0%	0.0%	0.0%	0.1%
Comb LTV 60.01% - 70.00%	8.9%	6.7%	4.9%	4.5%	0.4%	0.1%	0.1%	0.2%
Comb LTV 70.01% - 75.00%	11.6%	8.4%	6.6%	7.6%	3.7%	0.8%	1.3%	1.1%
Comb LTV 75.01% - 80.00%	44.2%	47.4%	48.3%	46.2%	46.8%	48.0%	56.6%	65.7%
Comb LTV 80.01% - 90.00%	16.0%	17.4%	18.8%	19.1%	22.2%	26.1%	23.3%	21.0%
Comb LTV 90.01% - 95.00%	8.9%	10.0%	11.1%	11.5%	13.6%	15.0%	12.0%	7.5%



Single Family Conventional Book Characteristics

MTMLTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.7%	0.9%	1.2%	1.2%	0.7%
Comb LTV 97.01% - 100.00%	6.4%	7.3%	8.5%	9.2%	11.0%	6.8%	3.0%	0.9%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.0%
Comb LTV Missing	0.8%	0.7%	0.7%	0.8%	1.3%	1.9%	2.3%	2.9%
Wtd Avg Comb LTV	81.3%	82.5%	83.7%	84.0%	85.9%	85.9%	84.2%	82.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 75.01% - 80.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
MTMLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg MTMLTV	77.7%	77.7%	77.7%	77.7%	77.8%	77.6%	77.6%	77.5%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%	0.6%	0.6%
FICO 550-579	0.7%	0.7%	0.8%	0.7%	0.7%	0.8%	0.9%	1.1%
FICO 580-619	3.2%	3.2%	3.3%	3.3%	3.1%	3.3%	3.8%	3.9%
FICO 620-659	9.2%	9.5%	10.0%	10.3%	10.5%	10.9%	11.7%	12.0%
FICO 660-699	18.3%	19.0%	19.9%	20.3%	21.3%	20.7%	21.0%	21.0%
FICO 700-739	23.7%	24.2%	24.5%	24.7%	25.4%	25.6%	26.0%	25.9%
FICO >= 740	44.2%	42.7%	40.9%	40.0%	38.3%	38.1%	35.6%	35.2%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
Wtd Avg FICO	723	722	720	719	717	716	712	711
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	81.0%	80.3%	79.4%	78.1%	72.7%	72.7%	70.6%	75.0%
Intermediate-term, fixed-rate	5.0%	4.4%	3.2%	2.9%	3.0%	4.5%	8.3%	12.6%
Adjustable-rate	4.9%	4.6%	4.6%	5.1%	7.0%	10.5%	14.9%	11.2%
Interest Only adjustable-rate	5.3%	6.1%	6.9%	7.4%	10.0%	9.3%	5.6%	0.9%
Negative Amortization	0.3%	0.4%	0.5%	0.7%	2.0%	2.0%	0.5%	0.2%



Single Family Conventional Book Characteristics

MTMLTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	3.4%	4.3%	5.4%	5.8%	5.5%	0.9%	0.2%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	88.0%	88.3%	88.5%	88.3%	88.3%	89.8%	92.1%	93.1%
Second/Vacation Home	5.1%	5.2%	5.4%	5.4%	5.9%	5.0%	3.8%	2.9%
Investor Property	6.9%	6.5%	6.2%	6.3%	5.8%	5.1%	4.1%	3.9%
10-K Unit Type (Sums to 100%)								
1 Unit	96.7%	96.8%	96.8%	96.8%	97.4%	97.8%	97.7%	97.8%
2-4 Units	3.3%	3.2%	3.2%	3.2%	2.6%	2.2%	2.3%	2.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.2%	10.6%	10.9%	10.9%	11.3%	10.0%	7.8%	7.1%
Single Family Homes	89.8%	89.4%	89.1%	89.1%	88.7%	90.0%	92.2%	92.9%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.6%	0.6%	0.6%	0.7%	1.0%	1.5%	1.5%	1.1%
Condo/Coop	10.2%	10.6%	10.9%	10.9%	11.2%	10.0%	7.8%	7.1%
1 Unit	85.9%	85.6%	85.4%	85.3%	85.1%	86.3%	88.4%	89.5%
2-4 Units	3.3%	3.2%	3.1%	3.2%	2.6%	2.2%	2.3%	2.2%
Condo								
Condo	9.8%	10.3%	10.6%	10.6%	11.0%	9.8%	7.7%	7.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	51.6%	51.9%	54.7%	57.3%	63.4%	62.2%	55.4%	41.7%
Cash-Out Refinance	28.0%	27.1%	25.5%	25.1%	20.7%	18.5%	17.6%	21.7%
Other Refinance	20.3%	21.0%	19.7%	17.6%	15.9%	19.3%	27.0%	36.6%
Origination Type (Sums to 100%)								
TPO Broker	20.7%	20.9%	21.3%	21.3%	21.4%	19.1%	20.8%	23.3%
TPO Correspondent	34.8%	35.2%	36.4%	36.9%	35.9%	34.5%	31.3%	30.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Retail	44.5%	44.0%	42.3%	41.8%	42.7%	46.4%	47.9%	46.6%
Origination Year (Sums to 100%)								
< 2001	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	1.2%	2.4%
2001	0.4%	0.3%	0.3%	0.4%	0.8%	1.7%	3.5%	5.8%
2002	1.3%	1.1%	1.0%	1.3%	2.2%	4.7%	9.8%	21.7%
2003	5.1%	4.0%	3.5%	4.4%	6.4%	13.0%	32.1%	70.1%
2004	7.3%	6.2%	5.3%	6.1%	8.1%	17.2%	53.4%	0.0%
2005	14.8%	13.9%	13.9%	16.4%	28.4%	62.9%	0.0%	0.0%
2006	20.1%	21.9%	25.4%	30.0%	53.9%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

MTMLTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	27.9%	33.9%	41.0%	41.2%	0.0%	0.0%	0.0%	0.0%
2008	23.0%	18.6%	9.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$184,641	\$188,242	\$190,358	\$186,661	\$176,492	\$159,047	\$147,389	\$144,842
Loan Original Note Rate	6.18%	6.20%	6.27%	6.31%	6.23%	5.80%	5.81%	5.88%
Seasoning (Sums to 100%)								
Seasoned	1.7%	1.3%	1.1%	1.2%	0.8%	0.7%	0.4%	0.3%
Non-Seasoned	98.3%	98.7%	98.9%	98.8%	99.2%	99.3%	99.6%	99.7%
ACI								
ACI Probability	0.51%	0.54%	0.57%	0.57%	0.60%	0.58%	0.56%	0.51%
Wtd Avg ACI Score	705	703	699	698	695	697	698	703
Credit Premium								
Wtd Avg Credit Premium	-0.02	-0.04	-0.04	0.00	0.02	0.02	-0.08	-0.09
Credit Premium > 1.5	0.4%	0.5%	0.5%	0.6%	1.0%	0.8%	0.5%	0.6%
Prepay Premium								
Prepay Premium	1.4%	1.6%	2.0%	2.4%	3.8%	2.6%	1.7%	1.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.1%	5.7%	5.2%	5.2%	5.4%	6.9%	9.5%	11.1%
DTI Ratio > 20 and <= 30	18.3%	17.7%	16.8%	16.5%	16.5%	19.0%	21.4%	23.6%
DTI Ratio > 30 and <= 40	29.1%	29.3%	29.4%	29.5%	30.0%	30.6%	28.8%	28.6%
DTI Ratio > 40 and <= 50	26.3%	27.1%	28.2%	28.3%	28.2%	25.5%	21.8%	19.8%
DTI Ratio > 50	15.6%	15.5%	15.2%	14.7%	13.4%	13.3%	13.8%	12.2%
DTI Ratio Missing	4.6%	4.8%	5.2%	5.8%	6.4%	4.7%	4.7%	4.7%
Wtd Avg DTI Ratio	38.4%	38.7%	38.9%	38.9%	38.5%	37.6%	36.7%	35.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.1%	5.7%	5.2%	5.3%	5.5%	6.9%	9.6%	11.3%
DTI Ratio > 20 and <= 30	18.6%	17.9%	17.0%	16.8%	16.9%	19.4%	21.8%	24.1%
DTI Ratio > 30 and <= 40	29.6%	29.8%	30.0%	30.1%	30.7%	31.2%	29.3%	29.2%
DTI Ratio > 40 and <= 50	26.8%	27.6%	28.7%	28.9%	28.9%	26.0%	22.3%	20.2%
DTI Ratio > 50	15.9%	15.8%	15.5%	15.1%	13.8%	13.7%	14.2%	12.5%
DTI Ratio Missing	3.0%	3.2%	3.4%	3.8%	4.2%	2.8%	2.8%	2.7%
Wtd Avg DTI Ratio	38.5%	38.7%	38.9%	38.9%	38.6%	37.7%	36.7%	35.4%
Origination Term (Sums to 100%)								
<= 15 Years	5.0%	4.4%	3.2%	2.9%	3.0%	4.5%	8.3%	12.6%



Single Family Conventional Book Characteristics

MTMLTV 75.01% - 80.00%

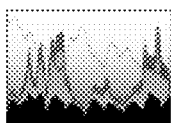
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	2.4%	2.2%	1.8%	1.8%	1.7%	2.4%	3.4%	4.0%
> 25 Years and <= 30 Years	92.1%	92.8%	94.3%	94.6%	95.0%	93.0%	88.3%	83.4%
> 30 Years	0.5%	0.6%	0.7%	0.8%	0.3%	0.1%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	84.4%	84.5%	84.7%	83.9%	78.1%	73.6%	70.7%	75.1%
Intermediate-Term Fixed Rate (excl Balloon)	4.9%	4.2%	3.1%	2.7%	2.8%	4.1%	7.2%	11.0%
Adjustable Rate	10.5%	11.0%	12.1%	13.2%	18.9%	21.9%	21.0%	12.4%
Balloon	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	1.1%	1.6%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.5%	0.6%	0.7%	0.8%	0.3%	0.1%	0.0%	0.0%
Hybrid Arm	10.0%	10.5%	11.4%	12.3%	16.6%	18.2%	18.7%	11.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.0%	1.0%	1.2%	1.4%	2.2%	3.6%	5.0%	2.9%
- 5/1 Hybrid Arm	6.4%	6.7%	7.2%	7.9%	10.9%	10.8%	10.2%	5.8%
- 7/1 Hybrid Arm	1.9%	1.9%	1.9%	2.0%	2.6%	2.9%	3.1%	2.4%
- 10/1 Hybrid Arm	0.8%	0.8%	0.9%	1.0%	0.9%	0.9%	0.4%	0.2%
NegAm ARM	0.3%	0.4%	0.5%	0.7%	2.0%	2.0%	0.5%	0.2%
Interest Only	8.8%	10.4%	12.3%	13.2%	15.4%	10.3%	5.8%	0.9%
- Interest Only ARM	5.3%	6.1%	6.9%	7.4%	10.0%	9.3%	5.6%	0.9%
- Interest Only FRM	3.4%	4.3%	5.4%	5.8%	5.5%	0.9%	0.2%	0.0%
Alt-A	11.7%	13.2%	15.3%	16.9%	21.3%	15.9%	11.4%	8.2%
- Alt-A Low/No Doc	7.8%	8.8%	10.1%	11.2%	13.6%	9.6%	7.1%	5.0%
- Alt-A No Disclosure	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.5%	1.6%	1.7%	1.9%	2.4%	2.6%	1.9%	1.2%
- Alt-A SISA	0.6%	0.7%	0.9%	1.0%	1.0%	0.1%	0.0%	0.0%
- Alt-A No Ratio	0.9%	1.1%	1.2%	1.4%	1.3%	0.8%	0.6%	0.6%
- Alt-A Stated Income	4.4%	5.1%	6.0%	6.6%	8.7%	6.2%	4.5%	3.2%



Single Family Conventional Book Characteristics

MTMLTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	2.7%	3.1%	3.7%	4.0%	5.1%	3.5%	2.4%	0.5%
Alt-A Deals (no SFC)	1.2%	1.3%	1.5%	1.7%	2.7%	2.8%	2.0%	2.7%
My Community Mortgage	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.0%
Non-Full Doc								
Non-Full Doc Total	22.7%	25.3%	27.2%	27.5%	25.6%	19.4%	15.9%	12.4%
- Select Lender Programs Non-Full Doc	14.9%	16.5%	17.0%	16.2%	12.0%	9.9%	9.1%	7.7%
- Other Low/No Doc	7.8%	8.8%	10.2%	11.3%	13.6%	9.5%	6.8%	4.7%
Subprime Deals								
Subprime	0.4%	0.4%	0.4%	0.5%	0.3%	0.2%	0.3%	0.6%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.6%
- Post 12/2005	0.4%	0.4%	0.4%	0.5%	0.3%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	83.1%	82.0%	80.1%	78.3%	73.2%	78.5%	82.9%	85.5%
Investor Channel	13.7%	14.8%	16.7%	18.5%	23.7%	18.8%	14.2%	11.0%
eChannel	2.7%	2.7%	2.7%	2.6%	2.7%	2.4%	2.1%	2.2%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.0%
Subprime Channel	0.4%	0.4%	0.4%	0.5%	0.3%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.5%	1.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	22.4%	25.4%	28.5%	29.4%	31.6%	25.1%	18.0%	12.9%
- 75/20/05	0.4%	0.4%	0.3%	0.4%	0.1%	0.0%	0.0%	0.0%
- 75/25/00	0.6%	0.5%	0.5%	0.8%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	7.7%	9.3%	10.6%	10.5%	11.5%	10.8%	8.9%	7.2%
- 80/15/05	5.0%	6.1%	7.1%	7.2%	8.2%	7.6%	6.8%	5.1%
- 80/20/00	2.1%	2.3%	2.7%	2.9%	3.8%	2.9%	1.6%	0.5%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- Other	6.5%	6.8%	7.3%	7.7%	8.0%	3.7%	0.6%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	24.5%	27.5%	30.5%	31.6%	34.2%	29.2%	25.6%	20.9%
- 75/20/05	0.5%	0.5%	0.4%	0.5%	0.2%	0.0%	0.1%	0.1%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
- 80/10/10	9.4%	11.4%	12.9%	12.8%	14.0%	13.4%	12.0%	11.1%
- 80/15/05	5.9%	7.1%	8.3%	8.4%	9.5%	8.8%	8.8%	7.1%
- 80/20/00	5.3%	6.1%	7.3%	8.1%	9.8%	6.6%	4.3%	2.3%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%



Single Family Conventional Book Characteristics

MTMLTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	3.1%	2.2%	1.5%	1.5%	0.6%	0.2%	0.2%	0.2%
EA/TPR								
EA/TPR	2.5%	2.8%	2.9%	2.8%	2.9%	3.5%	3.8%	3.5%
- EA I	1.1%	1.2%	1.2%	1.2%	1.4%	1.6%	1.7%	1.6%
- EA/TPR II	0.7%	0.8%	0.8%	0.8%	0.9%	1.0%	1.1%	1.0%
- EA/TPR III	0.8%	0.9%	0.9%	0.8%	0.7%	0.9%	0.9%	0.9%
10-K Property Region (Sums to 100%)								
Midwest	20.3%	21.7%	22.4%	22.1%	23.5%	25.2%	23.3%	22.4%
Northeast	18.0%	18.0%	18.1%	17.5%	15.9%	13.9%	12.0%	10.7%
Southeast	24.8%	24.7%	24.4%	25.2%	25.4%	24.8%	24.8%	25.2%
Southwest	20.8%	20.0%	19.7%	19.9%	20.8%	24.3%	27.4%	25.8%
West	16.0%	15.6%	15.5%	15.3%	14.4%	11.7%	12.5%	15.8%
Census Region (Sums to 100%)								
New England	5.7%	6.1%	6.4%	6.0%	6.0%	4.8%	4.0%	3.3%
Middle Atlantic	11.3%	10.9%	10.7%	10.6%	8.8%	7.9%	7.1%	6.7%
East North Central	16.3%	17.5%	18.0%	17.8%	18.8%	20.3%	19.3%	19.3%
East South Central	5.1%	5.0%	4.7%	4.7%	4.6%	5.6%	5.9%	5.6%
South Atlantic	20.2%	20.2%	20.2%	20.9%	21.2%	19.6%	19.1%	19.9%
West North Central	7.0%	7.1%	7.2%	7.1%	7.8%	8.2%	7.2%	6.3%
West South Central	10.5%	9.6%	9.2%	9.0%	9.4%	12.3%	13.4%	11.3%
Mountain	9.1%	9.3%	9.8%	10.1%	10.9%	11.1%	12.9%	13.7%
Pacific	14.2%	13.8%	13.4%	13.1%	11.8%	9.3%	10.4%	13.6%
US Territories	0.6%	0.5%	0.5%	0.5%	0.7%	0.8%	0.7%	0.5%
Top 10 States								
01) CA	8.5%	7.8%	7.5%	7.5%	7.5%	5.1%	4.6%	6.0%
02) TX	8.0%	7.3%	6.9%	6.8%	7.1%	9.4%	10.2%	8.4%
03) IL	5.2%	6.0%	6.1%	5.9%	5.1%	5.5%	4.9%	4.7%
04) FL	4.4%	4.6%	5.0%	5.7%	6.3%	4.5%	4.7%	5.1%
05) GA	4.3%	4.5%	4.3%	4.5%	4.8%	5.0%	4.6%	4.9%
06) NY	4.2%	3.9%	3.6%	3.8%	3.0%	2.7%	2.4%	2.3%
07) OH	3.8%	3.9%	3.9%	3.8%	4.2%	4.5%	4.6%	4.3%
08) PA	3.6%	3.5%	3.3%	3.2%	2.9%	2.9%	2.6%	2.6%
09) CO	3.6%	3.6%	3.6%	3.7%	4.1%	5.0%	5.5%	5.7%
10) NC	3.6%	3.3%	3.0%	3.1%	3.2%	4.0%	4.4%	4.3%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	28.5%	30.3%	31.8%	32.4%	33.9%	35.0%	33.7%	30.4%



Single Family Conventional Book Characteristics

MTMLTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	8.5%	8.7%	8.6%	8.4%	7.8%	6.6%	5.1%	3.7%
03) WELLS FARGO & COMPANY	7.9%	7.6%	7.2%	6.2%	4.6%	3.9%	1.4%	1.2%
04) JP MORGAN CHASE & CO	6.6%	5.9%	5.3%	5.2%	3.7%	3.4%	3.0%	5.2%
05) CERBERUS CAPITAL HOLDING	5.0%	5.3%	5.0%	4.8%	4.5%	3.7%	3.9%	3.4%
06) SUNTRUST BANKS INC	4.6%	4.6%	4.8%	4.7%	4.0%	2.3%	2.0%	2.1%
07) PHH CORPORATION	3.4%	3.3%	3.4%	3.3%	3.7%	3.9%	4.0%	3.6%
08) AMTRUST FINANCIAL CORPORATION	3.3%	3.1%	2.9%	2.9%	3.0%	2.8%	2.1%	1.8%
09) FLAGSTAR BANCORP INC	2.7%	2.6%	2.6%	2.6%	2.6%	3.5%	3.8%	3.8%
10) NATIONAL CITY CORPORATION	2.5%	2.6%	2.8%	2.8%	1.8%	1.0%	1.0%	1.2%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	28.7%	30.6%	32.1%	32.8%	34.7%	35.4%	33.5%	30.0%
02) JP MORGAN CHASE & CO	12.8%	12.1%	11.4%	11.3%	10.4%	9.7%	9.4%	11.5%
03) WELLS FARGO & COMPANY	11.1%	10.7%	10.4%	9.8%	9.0%	8.7%	5.8%	4.5%
04) CITIGROUP INC	10.1%	10.1%	10.0%	10.0%	10.2%	10.0%	8.5%	8.2%
05) CERBERUS CAPITAL HOLDING	5.4%	5.6%	5.3%	5.0%	4.7%	4.0%	4.7%	5.0%
06) SUNTRUST BANKS INC	3.4%	3.4%	3.5%	3.1%	2.4%	1.6%	1.5%	1.7%
07) NATIONAL CITY CORPORATION	2.5%	2.7%	2.8%	2.8%	1.8%	1.0%	1.0%	1.2%
08) PHH CORPORATION	2.4%	2.3%	2.2%	2.1%	2.2%	2.5%	2.9%	2.7%
09) WASHINGTON MUTUAL INC	2.0%	1.8%	1.8%	2.1%	2.7%	3.9%	8.0%	12.0%
10) INDYMAC BANCORP INC	1.9%	2.1%	2.4%	2.3%	1.6%	0.8%	0.7%	0.8%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	84.9%							
Credit Enhancement	15.1%							
- Primary MI Only	8.0%							
- Pool Policy Only	4.6%							
- Pool Policy and Primary MI	0.5%							
- Full Recourse	0.6%							
- Shared Arrangement	0.5%							
- Government	0.0%							
- Secondary Market (SMC)	0.9%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	86.8%							
Interest Only with Credit Enhancement	22.1%							
Alt-A with Credit Enhancement	40.1%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-7.80	-9.63	-11.74	-12.21	-9.63	-7.16	-7.56	-8.21



Single Family Conventional Book Characteristics

MTMLTV 75.01% - 80.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	35.44	37.29	39.37	39.84	38.06	35.79	35.10	33.41
Wtd Avg Charged Fee	27.63	27.66	27.63	27.63	28.43	28.63	27.54	25.20
Appraisal Waivers								
Appraisal Waiver	3.9%	4.1%	4.2%	3.6%	3.1%	2.6%	1.0%	1.3%
Serious Delinquent Loans								
SDQ Rate All Loans	1.68%	1.48%	1.37%	1.23%	0.83%	1.04%	0.86%	0.67%
- SDQ Rate for Loans with CE	3.73%							
- SDQ Rate for Loans without CE	1.17%							
SDQ Rate Excl. Katrina Loans	1.67%	1.47%	1.36%	1.21%	0.82%	0.88%	0.86%	0.68%
SDQ Rate for Katrina Loans	5.55%	5.14%	5.52%	5.46%	4.51%	11.75%	0.91%	0.47%
Serious Delinquent Loans								
SDQ Loan Count	23,388	21,640	20,396	17,411	9,906	10,279	9,913	9,862
SDQ Count for Loans with CE	10,380							
SDQ Count for Loans without CE	13,008							
SDQ Volume (\$M)								
SDQ Volume	\$3,811.2	\$3,690.8	\$3,531.1	\$2,829.0	\$1,310.3	\$1,189.9	\$1,126.4	\$1,133.6
SDQ Volume for Loans with CE	\$1,525.0							
SDQ Volume for Loans without CE	\$2,286.2							



Single Family Conventional Book Characteristics

MTMLTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,951,355	1,709,226	1,526,642	1,571,460	930,168	701,273	912,448	1,148,946
Book Volume (\$B)	\$367.2	\$320.4	\$285.3	\$290.8	\$149.5	\$93.8	\$119.9	\$152.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	1.9%	0.9%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	7.6%	6.7%	3.7%	2.4%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	7.4%	6.6%	5.7%	4.8%	0.6%	0.0%	0.1%	0.0%
OLTV 75.01% - 80.00%	55.7%	50.9%	49.5%	56.6%	41.9%	11.4%	13.9%	7.3%
OLTV 80.01% - 90.00%	17.6%	22.9%	26.4%	22.5%	29.8%	40.6%	43.8%	54.9%
OLTV 90.01% - 95.00%	5.1%	6.2%	7.4%	7.1%	14.9%	28.7%	29.6%	29.8%
OLTV 95.01% - 97.00%	0.8%	1.0%	1.1%	1.1%	2.7%	5.6%	5.3%	4.5%
OLTV 97.01% - 100.00%	3.6%	4.7%	5.7%	5.2%	9.5%	12.9%	6.8%	3.3%
OLTV > 100.00%	0.2%	0.2%	0.3%	0.3%	0.5%	0.9%	0.6%	0.3%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	80.9%	82.2%	83.6%	83.4%	87.1%	91.4%	90.4%	90.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	1.8%	0.8%	0.2%	0.1%	0.0%	0.0%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	7.0%	6.2%	3.4%	2.3%	0.1%	0.1%	0.1%	0.2%
Comb LTV 70.01% - 75.00%	6.3%	5.6%	4.9%	4.0%	0.6%	0.2%	0.3%	0.3%
Comb LTV 75.01% - 80.00%	38.0%	33.1%	30.2%	33.1%	23.4%	7.3%	11.8%	7.4%
Comb LTV 80.01% - 90.00%	26.6%	31.2%	34.5%	32.0%	36.3%	40.8%	42.6%	52.0%
Comb LTV 90.01% - 95.00%	10.6%	11.6%	13.0%	13.8%	19.1%	28.8%	29.6%	29.2%
Comb LTV 95.01% - 97.00%	0.9%	1.0%	1.1%	1.2%	2.6%	5.2%	5.0%	4.3%
Comb LTV 97.01% - 100.00%	7.9%	9.3%	11.5%	12.3%	15.3%	13.7%	7.1%	3.4%
Comb LTV > 100.00%	0.2%	0.2%	0.3%	0.3%	0.5%	0.7%	0.5%	0.3%
Comb LTV Missing	0.7%	0.8%	0.9%	0.9%	2.1%	3.2%	3.0%	2.8%
Wtd Avg Comb LTV	83.6%	84.9%	86.5%	86.8%	89.6%	91.9%	90.6%	90.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	1.8%	0.8%	0.2%	0.1%	0.0%	0.0%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	7.0%	6.2%	3.4%	2.3%	0.1%	0.1%	0.1%	0.2%
Comb LTV 70.01% - 75.00%	6.3%	5.6%	4.9%	4.0%	0.6%	0.2%	0.3%	0.3%
Comb LTV 75.01% - 80.00%	38.0%	33.1%	30.2%	33.1%	23.4%	7.3%	11.8%	7.4%
Comb LTV 80.01% - 90.00%	26.6%	31.2%	34.5%	32.0%	36.4%	40.8%	42.7%	52.1%
Comb LTV 90.01% - 95.00%	10.6%	11.6%	13.0%	13.8%	19.1%	28.9%	29.7%	29.4%



Single Family Conventional Book Characteristics

MTMLTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	0.9%	1.0%	1.1%	1.2%	2.6%	5.2%	5.0%	4.3%
Comb LTV 97.01% - 100.00%	7.9%	9.3%	11.5%	12.3%	15.3%	13.7%	7.1%	3.4%
Comb LTV > 100.00%	0.2%	0.2%	0.3%	0.3%	0.5%	0.7%	0.5%	0.3%
Comb LTV Missing	0.7%	0.8%	0.9%	0.9%	2.0%	3.2%	2.8%	2.6%
Wtd Avg Comb LTV	83.6%	84.9%	86.5%	86.8%	89.6%	91.9%	90.6%	90.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 80.01% - 90.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
MTMLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	84.5%	84.5%	84.6%	84.3%	83.9%	84.5%	84.5%	84.7%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.6%	0.6%	0.7%	0.9%	0.8%	0.9%
FICO 550-579	0.8%	0.8%	0.9%	0.8%	1.0%	1.4%	1.5%	1.7%
FICO 580-619	3.7%	4.0%	4.3%	4.1%	4.9%	6.5%	6.2%	6.3%
FICO 620-659	10.6%	11.7%	12.8%	12.4%	14.3%	17.7%	17.1%	16.9%
FICO 660-699	19.8%	21.0%	22.2%	22.2%	22.6%	23.0%	23.1%	23.5%
FICO 700-739	24.3%	24.5%	24.7%	24.8%	24.2%	22.9%	23.9%	24.2%
FICO >= 740	40.2%	37.0%	34.4%	34.8%	31.9%	27.1%	26.7%	26.0%
FICO Missing	0.2%	0.2%	0.2%	0.2%	0.4%	0.6%	0.6%	0.5%
Wtd Avg FICO	718	714	711	712	707	698	698	697
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	80.1%	78.0%	74.6%	73.2%	73.5%	81.4%	79.4%	81.7%
Intermediate-term, fixed-rate	3.1%	2.5%	1.8%	1.7%	1.9%	3.3%	5.6%	8.5%
Adjustable-rate	4.6%	4.6%	4.6%	5.0%	6.7%	9.9%	12.1%	9.2%
Interest Only adjustable-rate	6.7%	8.0%	10.1%	10.6%	9.9%	4.2%	2.5%	0.6%
Negative Amortization	0.4%	0.7%	1.1%	1.3%	2.8%	0.8%	0.3%	0.1%



Single Family Conventional Book Characteristics

MTMLTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	5.1%	6.2%	7.7%	8.2%	5.1%	0.5%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	88.5%	88.2%	87.7%	87.5%	89.0%	91.7%	93.0%	93.6%
Second/Vacation Home	5.1%	5.3%	5.8%	6.2%	5.8%	3.9%	3.3%	2.7%
Investor Property	6.4%	6.5%	6.6%	6.3%	5.2%	4.4%	3.8%	3.6%
10-K Unit Type (Sums to 100%)								
1 Unit	96.6%	96.7%	97.0%	97.2%	98.0%	98.3%	97.7%	97.5%
2-4 Units	3.4%	3.3%	3.0%	2.8%	2.0%	1.7%	2.3%	2.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.3%	11.9%	12.8%	12.6%	12.4%	8.5%	6.9%	6.8%
Single Family Homes	88.7%	88.1%	87.2%	87.4%	87.6%	91.5%	93.1%	93.2%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.8%	0.9%	1.0%	1.0%	1.9%	2.5%	2.0%	1.5%
Condo/Coop	11.3%	11.9%	12.8%	12.6%	12.3%	8.5%	6.9%	6.8%
1 Unit	84.5%	84.0%	83.2%	83.7%	83.8%	87.2%	88.8%	89.1%
2-4 Units	3.4%	3.3%	3.0%	2.8%	2.0%	1.7%	2.2%	2.5%
Condo								
Condo	11.1%	11.7%	12.6%	12.4%	12.0%	8.3%	6.8%	6.7%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	52.4%	53.2%	57.5%	60.2%	69.4%	70.1%	63.0%	53.8%
Cash-Out Refinance	27.3%	26.8%	24.9%	23.2%	17.1%	12.7%	12.6%	15.2%
Other Refinance	20.3%	19.9%	17.6%	16.6%	13.5%	17.2%	24.4%	31.0%
Origination Type (Sums to 100%)								
TPO Broker	21.8%	22.5%	23.5%	22.9%	21.4%	19.6%	21.1%	23.0%
TPO Correspondent	34.4%	34.8%	35.5%	36.3%	34.8%	32.9%	31.2%	29.9%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Retail	43.8%	42.7%	41.1%	40.8%	43.8%	47.5%	47.7%	47.0%
Origination Year (Sums to 100%)								
< 2001	0.1%	0.1%	0.1%	0.1%	0.3%	0.5%	1.0%	2.1%
2001	0.3%	0.3%	0.3%	0.4%	0.8%	2.1%	4.6%	9.7%
2002	0.9%	0.9%	0.9%	1.2%	2.8%	7.3%	14.3%	29.1%
2003	3.6%	3.2%	2.9%	3.7%	8.5%	21.7%	40.8%	59.1%
2004	6.1%	5.9%	5.3%	5.7%	11.2%	25.9%	39.3%	0.0%
2005	14.1%	15.6%	16.9%	17.2%	29.3%	42.5%	0.0%	0.0%
2006	19.7%	22.2%	26.4%	30.4%	47.2%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics MTMLTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	33.2%	37.4%	43.1%	41.4%	0.0%	0.0%	0.0%	0.0%
2008	22.0%	14.6%	4.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$192,787	\$191,360	\$190,189	\$188,195	\$163,419	\$136,361	\$133,824	\$134,431
Loan Original Note Rate	6.25%	6.30%	6.39%	6.40%	6.29%	6.03%	6.03%	6.19%
Seasoning (Sums to 100%)								
Seasoned	1.4%	1.3%	1.2%	1.2%	1.2%	1.3%	0.6%	0.6%
Non-Seasoned	98.6%	98.7%	98.8%	98.8%	98.8%	98.7%	99.4%	99.4%
ACI								
ACI Probability	0.67%	0.76%	0.86%	0.83%	1.00%	1.14%	0.99%	0.92%
Wtd Avg ACI Score	697	691	685	686	680	672	676	677
Credit Premium								
Wtd Avg Credit Premium	-0.02	-0.02	0.00	0.03	0.02	-0.02	-0.08	-0.07
Credit Premium > 1.5	0.6%	0.8%	1.0%	1.0%	1.5%	1.1%	0.9%	1.4%
Prepay Premium								
Prepay Premium	1.9%	2.6%	4.0%	4.6%	4.9%	1.4%	1.5%	2.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.7%	4.3%	3.9%	4.1%	4.3%	5.7%	7.7%	8.5%
DTI Ratio > 20 and <= 30	15.9%	14.8%	13.6%	14.0%	14.4%	16.7%	19.3%	20.9%
DTI Ratio > 30 and <= 40	29.0%	28.9%	28.8%	29.0%	29.0%	28.9%	28.7%	29.3%
DTI Ratio > 40 and <= 50	28.6%	29.5%	30.6%	30.4%	28.9%	25.0%	22.7%	21.8%
DTI Ratio > 50	17.0%	17.4%	17.1%	15.8%	16.1%	17.2%	15.7%	14.0%
DTI Ratio Missing	4.8%	5.3%	6.1%	6.6%	7.2%	6.5%	5.8%	5.4%
Wtd Avg DTI Ratio	39.6%	40.0%	40.3%	39.9%	39.8%	39.2%	37.9%	36.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.7%	4.3%	3.9%	4.1%	4.4%	5.7%	7.8%	8.6%
DTI Ratio > 20 and <= 30	16.1%	15.0%	13.8%	14.3%	14.7%	17.1%	19.8%	21.3%
DTI Ratio > 30 and <= 40	29.5%	29.3%	29.2%	29.6%	29.6%	29.7%	29.5%	30.0%
DTI Ratio > 40 and <= 50	29.1%	30.0%	31.1%	31.0%	29.7%	25.9%	23.4%	22.3%
DTI Ratio > 50	17.4%	17.8%	17.5%	16.3%	16.8%	18.1%	16.4%	14.5%
DTI Ratio Missing	3.3%	3.7%	4.4%	4.7%	4.8%	3.4%	3.2%	3.3%
Wtd Avg DTI Ratio	39.6%	40.0%	40.3%	40.0%	39.9%	39.3%	38.0%	36.9%
Origination Term (Sums to 100%)								
<= 15 Years	3.1%	2.5%	1.8%	1.7%	2.0%	3.3%	5.6%	8.5%



Single Family Conventional Book Characteristics

MTMLTV 80.01% - 90.00%

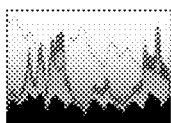
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.9%	1.7%	1.4%	1.3%	1.6%	2.4%	3.0%	3.4%
> 25 Years and <= 30 Years	94.3%	94.9%	95.8%	96.0%	96.1%	94.3%	91.3%	88.1%
> 30 Years	0.8%	0.9%	1.1%	1.0%	0.3%	0.1%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	85.1%	84.1%	82.3%	81.3%	78.6%	81.8%	79.5%	81.7%
Intermediate-Term Fixed Rate (excl Balloon)	2.9%	2.4%	1.7%	1.6%	1.8%	2.9%	4.7%	7.3%
Adjustable Rate	11.8%	13.3%	15.8%	16.9%	19.5%	14.9%	14.9%	9.8%
Balloon	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	0.9%	1.1%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.8%	0.9%	1.1%	1.0%	0.3%	0.1%	0.0%	0.0%
Hybrid Arm	11.1%	12.4%	14.5%	15.4%	16.3%	13.2%	13.4%	8.8%
- 2/28 Hybrid Arm	0.1%	0.1%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.0%	1.2%	1.5%	1.6%	2.4%	3.3%	4.1%	2.8%
- 5/1 Hybrid Arm	7.1%	7.9%	9.5%	10.0%	10.7%	7.3%	6.9%	4.3%
- 7/1 Hybrid Arm	2.0%	2.1%	2.2%	2.4%	2.4%	2.2%	2.1%	1.6%
- 10/1 Hybrid Arm	0.9%	1.0%	1.2%	1.2%	0.8%	0.4%	0.2%	0.1%
NegAm ARM	0.4%	0.7%	1.1%	1.3%	2.8%	0.8%	0.3%	0.1%
Interest Only	11.8%	14.1%	17.8%	18.8%	15.0%	4.7%	2.6%	0.6%
- Interest Only ARM	6.7%	8.0%	10.1%	10.6%	9.9%	4.2%	2.5%	0.6%
- Interest Only FRM	5.1%	6.2%	7.7%	8.2%	5.1%	0.5%	0.1%	0.0%
Alt-A	13.3%	15.5%	19.3%	21.5%	20.0%	10.8%	9.2%	9.4%
- Alt-A Low/No Doc	9.1%	10.8%	13.5%	14.9%	13.0%	7.2%	6.5%	6.6%
- Alt-A No Disclosure	0.3%	0.4%	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.6%	1.9%	2.2%	2.3%	2.8%	2.8%	2.1%	2.0%
- Alt-A SISA	0.8%	0.9%	1.2%	1.4%	1.0%	0.1%	0.0%	0.0%
- Alt-A No Ratio	1.1%	1.3%	1.6%	1.8%	1.3%	0.8%	0.7%	0.7%
- Alt-A Stated Income	5.3%	6.3%	8.1%	9.0%	7.7%	3.4%	3.6%	3.8%



Single Family Conventional Book Characteristics

MTMLTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	3.0%	3.4%	4.1%	4.7%	4.2%	1.8%	1.1%	0.4%
Alt-A Deals (no SFC)	1.2%	1.4%	1.7%	1.9%	2.8%	1.8%	1.6%	2.3%
My Community Mortgage	0.8%	1.1%	1.3%	1.2%	1.3%	1.5%	0.9%	0.3%
Non-Full Doc								
Non-Full Doc Total	24.9%	27.0%	29.3%	30.0%	22.3%	12.3%	11.6%	10.7%
- Select Lender Programs Non-Full Doc	15.7%	16.1%	15.5%	14.9%	9.2%	5.2%	5.3%	4.2%
- Other Low/No Doc	9.2%	10.9%	13.7%	15.1%	13.2%	7.1%	6.3%	6.4%
Subprime Deals								
Subprime	0.5%	0.6%	0.8%	0.8%	0.6%	0.2%	0.4%	0.9%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%	0.9%
- Post 12/2005	0.5%	0.6%	0.7%	0.8%	0.6%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	81.9%	79.7%	76.0%	73.5%	72.3%	79.9%	83.3%	83.9%
Investor Channel	14.8%	16.9%	20.7%	23.0%	23.4%	15.3%	12.9%	12.7%
eChannel	2.6%	2.6%	2.4%	2.5%	3.0%	3.6%	2.9%	2.3%
Underserved Channel	0.2%	0.2%	0.2%	0.2%	0.6%	1.1%	0.7%	0.4%
Subprime Channel	0.5%	0.6%	0.7%	0.8%	0.6%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.6%
Subordinate Financing - RDW								
Subordinate Financing - RDW	20.8%	20.5%	21.5%	25.2%	19.0%	5.1%	4.6%	2.0%
- 75/20/05	0.3%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.3%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	7.9%	7.6%	7.5%	8.7%	6.9%	1.9%	2.1%	1.0%
- 80/15/05	4.9%	4.8%	5.0%	6.1%	4.5%	1.4%	1.6%	0.7%
- 80/20/00	1.5%	1.4%	1.5%	1.9%	1.9%	0.6%	0.5%	0.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
- Other	5.9%	6.1%	7.0%	8.0%	5.6%	1.0%	0.1%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	22.6%	22.2%	23.2%	27.0%	20.6%	6.4%	7.0%	3.9%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	9.7%	9.4%	9.4%	10.8%	8.4%	2.5%	2.9%	1.6%
- 80/15/05	5.8%	5.7%	6.0%	7.3%	5.3%	1.7%	2.2%	1.0%
- 80/20/00	4.6%	5.0%	6.2%	7.6%	6.4%	1.7%	1.4%	0.6%
- 90/05/05	0.1%	0.1%	0.2%	0.1%	0.2%	0.3%	0.4%	0.5%



Single Family Conventional Book Characteristics

MTMLTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	1.9%	1.5%	1.1%	0.9%	0.3%	0.2%	0.2%	0.2%
EA/TPR								
EA/TPR	3.3%	3.8%	4.3%	3.9%	5.1%	7.2%	7.0%	7.2%
- EA I	1.4%	1.6%	1.8%	1.6%	2.3%	3.2%	3.0%	3.0%
- EA/TPR II	1.0%	1.2%	1.4%	1.2%	1.6%	2.3%	2.3%	2.5%
- EA/TPR III	0.9%	1.0%	1.1%	1.0%	1.1%	1.7%	1.7%	1.7%
10-K Property Region (Sums to 100%)								
Midwest	21.0%	19.9%	17.6%	19.5%	23.0%	27.1%	25.0%	21.6%
Northeast	19.3%	17.9%	15.5%	15.2%	14.5%	12.3%	11.5%	11.9%
Southeast	24.6%	25.6%	27.3%	27.2%	27.7%	28.4%	28.0%	28.9%
Southwest	16.1%	16.5%	17.3%	17.5%	20.0%	26.4%	27.9%	24.7%
West	19.0%	20.0%	22.4%	20.6%	14.9%	5.8%	7.6%	13.0%
Census Region (Sums to 100%)								
New England	7.0%	6.4%	5.2%	5.8%	5.0%	3.4%	3.2%	3.3%
Middle Atlantic	11.4%	10.6%	9.3%	8.5%	8.2%	7.2%	7.2%	7.7%
East North Central	17.0%	15.8%	14.2%	15.7%	18.6%	22.3%	20.6%	18.0%
East South Central	3.7%	3.5%	3.5%	3.5%	4.9%	7.3%	7.6%	6.6%
South Atlantic	21.4%	22.6%	24.1%	24.1%	23.0%	21.3%	20.7%	22.5%
West North Central	6.3%	6.0%	5.2%	5.7%	7.0%	8.5%	8.0%	6.9%
West South Central	6.2%	6.3%	6.4%	6.7%	10.0%	15.6%	14.8%	11.2%
Mountain	9.7%	10.9%	12.4%	12.5%	10.1%	8.7%	11.2%	13.0%
Pacific	17.0%	17.5%	19.0%	17.0%	12.0%	4.2%	5.9%	10.3%
US Territories	0.5%	0.6%	0.6%	0.6%	1.0%	1.5%	0.9%	0.6%
Top 10 States								
01) CA	10.7%	12.3%	14.8%	13.3%	9.3%	1.7%	1.7%	4.5%
02) FL	6.5%	8.4%	10.8%	10.7%	8.0%	4.2%	4.6%	6.8%
03) IL	5.8%	4.4%	3.4%	3.4%	3.5%	4.6%	5.1%	4.9%
04) NJ	4.6%	4.4%	3.5%	3.5%	2.8%	1.8%	2.1%	2.1%
05) MI	4.6%	5.4%	5.2%	5.9%	5.8%	6.0%	4.9%	4.3%
06) TX	4.2%	4.2%	4.3%	4.7%	7.1%	11.0%	10.4%	7.3%
07) NY	4.1%	3.8%	3.5%	2.6%	2.8%	2.3%	2.4%	2.7%
08) GA	3.8%	3.0%	2.8%	3.3%	4.5%	6.5%	5.8%	5.0%
09) WA	3.6%	2.7%	2.1%	2.0%	1.3%	1.5%	2.5%	3.5%
10) MA	3.6%	3.5%	2.8%	3.3%	2.4%	1.4%	1.3%	1.4%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	30.7%	32.5%	34.2%	34.6%	32.4%	28.5%	28.4%	26.2%



Single Family Conventional Book Characteristics

MTMLTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	8.2%	7.9%	7.2%	7.0%	6.4%	5.3%	4.3%	3.5%
03) WELLS FARGO & COMPANY	7.8%	7.0%	6.3%	5.9%	3.8%	2.9%	1.6%	1.1%
04) JP MORGAN CHASE & CO	5.8%	5.1%	4.8%	4.7%	3.8%	3.6%	3.8%	5.6%
05) CERBERUS CAPITAL HOLDING	5.2%	4.9%	4.2%	4.2%	3.9%	3.1%	3.0%	2.5%
06) SUNTRUST BANKS INC	4.4%	4.5%	4.4%	4.2%	3.4%	2.1%	1.8%	1.7%
07) PHH CORPORATION	3.3%	3.2%	3.2%	3.3%	4.4%	5.6%	5.3%	4.6%
08) AMTRUST FINANCIAL CORPORATION	3.0%	2.8%	2.7%	2.7%	2.7%	2.4%	1.9%	1.7%
09) FLAGSTAR BANCORP INC	2.9%	3.0%	3.0%	2.9%	3.2%	4.2%	3.9%	3.7%
10) NATIONAL CITY CORPORATION	2.4%	2.4%	2.3%	2.3%	1.6%	1.2%	1.3%	1.5%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	31.0%	32.8%	34.6%	35.0%	33.0%	28.6%	28.2%	25.7%
02) JP MORGAN CHASE & CO	11.8%	11.0%	10.7%	10.7%	10.4%	10.3%	10.1%	11.4%
03) WELLS FARGO & COMPANY	10.6%	10.0%	9.4%	9.1%	7.8%	7.5%	5.9%	3.9%
04) CITIGROUP INC	9.6%	9.4%	8.8%	8.8%	9.4%	9.4%	8.1%	7.7%
05) CERBERUS CAPITAL HOLDING	5.6%	5.3%	4.5%	4.5%	4.1%	3.5%	3.8%	4.2%
06) SUNTRUST BANKS INC	3.4%	3.3%	3.0%	2.7%	2.1%	1.5%	1.3%	1.3%
07) NATIONAL CITY CORPORATION	2.5%	2.4%	2.3%	2.4%	1.6%	1.2%	1.2%	1.5%
08) PHH CORPORATION	2.4%	2.4%	2.3%	2.3%	3.3%	4.7%	4.3%	3.7%
09) INDYMAC BANCORP INC	2.4%	2.7%	2.9%	2.7%	1.4%	0.6%	0.7%	0.9%
10) WASHINGTON MUTUAL INC	1.8%	1.8%	1.9%	2.1%	2.6%	4.5%	9.0%	13.4%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	68.8%							
Credit Enhancement	31.2%							
- Primary MI Only	22.1%							
- Pool Policy Only	5.2%							
- Pool Policy and Primary MI	1.1%							
- Full Recourse	1.0%							
- Shared Arrangement	0.7%							
- Government	0.0%							
- Secondary Market (SMC)	1.2%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	91.0%							
Interest Only with Credit Enhancement	30.6%							
Alt-A with Credit Enhancement	49.4%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-10.30	-11.89	-13.42	-13.64	-9.85	-6.93	-6.69	-7.46



Single Family Conventional Book Characteristics

MTMLTV 80.01% - 90.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	40.05	42.53	45.53	45.63	42.03	39.30	37.32	36.43
Wtd Avg Charged Fee	29.75	30.64	32.11	31.99	32.18	32.37	30.64	28.97
Appraisal Waivers								
Appraisal Waiver	3.7%	3.5%	3.0%	3.0%	2.4%	1.7%	0.7%	0.8%
Serious Delinquent Loans								
SDQ Rate All Loans	2.41%	2.29%	2.31%	1.94%	1.50%	2.08%	1.49%	1.18%
- SDQ Rate for Loans with CE	3.59%							
- SDQ Rate for Loans without CE	1.68%							
SDQ Rate Excl. Katrina Loans	2.41%	2.28%	2.30%	1.93%	1.48%	1.82%	1.50%	1.19%
SDQ Rate for Katrina Loans	8.07%	7.62%	6.98%	7.21%	6.10%	13.06%	1.12%	0.69%
Serious Delinquent Loans								
SDQ Loan Count	46,868	38,830	34,912	30,323	13,865	14,450	13,399	13,396
SDQ Count for Loans with CE	26,691							
SDQ Count for Loans without CE	20,177							
SDQ Volume (\$M)								
SDQ Volume	\$8,447.2	\$7,099.0	\$6,471.6	\$5,284.0	\$1,788.8	\$1,688.4	\$1,565.8	\$1,606.9
SDQ Volume for Loans with CE	\$4,326.2							
SDQ Volume for Loans without CE	\$4,121.1							



Single Family Conventional Book Characteristics

MTMLTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	682,824	627,612	540,217	481,213	243,576	199,366	247,807	318,598
Book Volume (\$B)	\$126.1	\$115.7	\$98.3	\$84.8	\$34.1	\$25.6	\$31.8	\$42.0
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	1.3%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	6.9%	4.5%	1.5%	0.9%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	5.7%	5.0%	2.8%	2.1%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	29.9%	28.1%	26.7%	24.6%	1.6%	0.0%	0.2%	0.0%
OLTV 80.01% - 90.00%	25.5%	21.6%	17.9%	21.5%	17.4%	5.9%	9.1%	6.0%
OLTV 90.01% - 95.00%	17.8%	24.1%	29.9%	29.2%	37.4%	41.9%	54.1%	63.2%
OLTV 95.01% - 97.00%	1.6%	1.8%	2.3%	2.6%	5.9%	8.2%	11.3%	13.3%
OLTV 97.01% - 100.00%	11.0%	14.2%	18.4%	18.7%	36.4%	42.0%	23.7%	16.4%
OLTV > 100.00%	0.3%	0.3%	0.4%	0.5%	1.4%	2.0%	1.5%	1.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	85.7%	87.6%	89.7%	90.2%	95.7%	97.0%	95.8%	95.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	1.2%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 60.01% - 70.00%	6.4%	4.2%	1.4%	0.9%	0.0%	0.1%	0.1%	0.1%
Comb LTV 70.01% - 75.00%	4.9%	4.3%	2.4%	1.8%	0.1%	0.1%	0.2%	0.2%
Comb LTV 75.01% - 80.00%	20.0%	17.9%	15.7%	14.2%	1.1%	0.3%	0.7%	0.7%
Comb LTV 80.01% - 90.00%	30.4%	26.4%	22.5%	25.6%	17.4%	5.9%	9.1%	6.3%
Comb LTV 90.01% - 95.00%	20.7%	26.7%	32.2%	31.1%	36.1%	39.4%	51.3%	60.3%
Comb LTV 95.01% - 97.00%	1.5%	1.7%	2.2%	2.4%	5.5%	7.6%	10.4%	12.5%
Comb LTV 97.01% - 100.00%	13.8%	17.3%	22.3%	22.3%	35.6%	40.6%	22.9%	15.9%
Comb LTV > 100.00%	0.4%	0.5%	0.6%	0.7%	1.3%	1.6%	1.1%	0.9%
Comb LTV Missing	0.7%	0.7%	0.7%	0.9%	2.9%	4.4%	4.1%	3.0%
Wtd Avg Comb LTV	87.3%	89.2%	91.4%	91.8%	95.7%	96.8%	95.6%	95.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	1.2%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 60.01% - 70.00%	6.4%	4.2%	1.4%	0.9%	0.0%	0.1%	0.1%	0.1%
Comb LTV 70.01% - 75.00%	4.9%	4.3%	2.4%	1.8%	0.1%	0.1%	0.2%	0.2%
Comb LTV 75.01% - 80.00%	20.0%	17.9%	15.7%	14.2%	1.1%	0.3%	0.7%	0.7%
Comb LTV 80.01% - 90.00%	30.4%	26.4%	22.5%	25.6%	17.4%	5.9%	9.2%	6.3%
Comb LTV 90.01% - 95.00%	20.7%	26.7%	32.2%	31.2%	36.1%	39.4%	51.3%	60.3%



Single Family Conventional Book Characteristics

MTMLTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	1.5%	1.7%	2.2%	2.4%	5.5%	7.6%	10.5%	12.5%
Comb LTV 97.01% - 100.00%	13.8%	17.3%	22.3%	22.3%	35.6%	40.6%	22.9%	15.9%
Comb LTV > 100.00%	0.4%	0.5%	0.6%	0.7%	1.3%	1.6%	1.1%	0.9%
Comb LTV Missing	0.7%	0.7%	0.7%	0.9%	2.9%	4.4%	4.1%	3.0%
Wtd Avg Comb LTV	87.3%	89.2%	91.4%	91.7%	95.7%	96.8%	95.6%	95.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 90.01% - 95.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
MTMLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	92.5%	92.6%	92.6%	92.6%	92.5%	92.5%	92.5%	92.5%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.7%	0.8%	0.9%	1.2%	1.3%	1.3%	1.2%
FICO 550-579	0.9%	1.0%	1.1%	1.2%	1.6%	1.8%	2.1%	2.2%
FICO 580-619	4.7%	5.3%	6.0%	6.1%	8.2%	8.9%	8.6%	7.6%
FICO 620-659	13.0%	14.3%	15.4%	15.9%	20.8%	22.3%	20.8%	19.3%
FICO 660-699	21.4%	22.5%	23.3%	23.5%	23.0%	23.3%	23.5%	23.7%
FICO 700-739	24.3%	24.2%	24.0%	23.9%	20.7%	19.9%	21.3%	22.5%
FICO >= 740	34.9%	31.9%	29.1%	28.1%	23.5%	21.4%	21.3%	22.6%
FICO Missing	0.2%	0.2%	0.3%	0.4%	0.9%	1.1%	1.1%	0.9%
Wtd Avg FICO	711	707	702	701	691	687	687	690
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	80.4%	78.4%	76.2%	75.1%	86.0%	87.8%	83.6%	86.5%
Intermediate-term, fixed-rate	1.9%	1.4%	0.9%	0.9%	1.1%	1.4%	2.4%	3.5%
Adjustable-rate	4.3%	3.9%	3.6%	4.1%	5.6%	8.4%	12.3%	9.3%
Interest Only adjustable-rate	7.1%	8.7%	9.9%	10.0%	3.7%	1.9%	1.5%	0.6%
Negative Amortization	0.7%	1.0%	1.6%	1.9%	0.7%	0.1%	0.1%	0.0%



Single Family Conventional Book Characteristics

MTMLTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	5.6%	6.6%	7.8%	8.0%	2.9%	0.4%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.3%	89.5%	90.0%	90.0%	93.0%	95.6%	95.1%	96.3%
Second/Vacation Home	5.0%	5.3%	5.5%	5.4%	4.2%	2.8%	3.2%	2.8%
Investor Property	5.7%	5.2%	4.5%	4.6%	2.8%	1.6%	1.7%	0.9%
10-K Unit Type (Sums to 100%)								
1 Unit	97.3%	97.8%	98.3%	98.3%	98.9%	99.2%	98.7%	98.7%
2-4 Units	2.7%	2.2%	1.7%	1.7%	1.1%	0.8%	1.3%	1.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.9%	12.7%	12.5%	12.0%	10.4%	7.9%	6.9%	7.4%
Single Family Homes	88.1%	87.3%	87.5%	88.0%	89.6%	92.1%	93.1%	92.6%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.7%	0.8%	1.0%	1.2%	3.5%	4.2%	3.5%	2.4%
Condo/Coop	11.9%	12.7%	12.5%	12.0%	10.4%	7.9%	6.9%	7.4%
1 Unit	84.7%	84.3%	84.9%	85.1%	85.0%	87.1%	88.2%	88.9%
2-4 Units	2.7%	2.1%	1.7%	1.7%	1.1%	0.8%	1.3%	1.3%
Condo								
Condo	11.8%	12.6%	12.3%	11.9%	10.1%	7.8%	6.9%	7.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	59.9%	64.6%	71.1%	72.2%	87.0%	90.7%	85.8%	81.0%
Cash-Out Refinance	22.8%	19.4%	14.7%	14.3%	5.5%	1.7%	2.1%	1.7%
Other Refinance	17.4%	16.1%	14.3%	13.5%	7.5%	7.6%	12.1%	17.3%
Origination Type (Sums to 100%)								
TPO Broker	22.9%	23.8%	24.6%	24.1%	19.8%	19.4%	20.6%	21.9%
TPO Correspondent	34.7%	35.0%	35.8%	36.2%	33.7%	31.2%	31.5%	29.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Retail	42.4%	41.2%	39.6%	39.8%	46.5%	49.3%	47.8%	48.7%
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.1%	0.1%	0.3%	0.2%	0.4%	0.5%
2001	0.1%	0.1%	0.1%	0.2%	0.4%	0.9%	2.2%	3.5%
2002	0.5%	0.4%	0.4%	0.7%	1.7%	3.8%	9.6%	22.6%
2003	2.4%	1.6%	1.4%	2.4%	5.7%	13.1%	34.7%	73.3%
2004	4.9%	3.7%	2.7%	3.9%	10.7%	27.9%	53.0%	0.0%
2005	13.8%	13.7%	13.5%	15.8%	33.0%	54.2%	0.0%	0.0%
2006	21.1%	24.2%	29.9%	33.3%	48.2%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

MTMLTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	36.0%	41.2%	46.1%	43.8%	0.0%	0.0%	0.0%	0.0%
2008	21.2%	15.1%	5.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$188,498	\$187,385	\$184,292	\$178,484	\$142,170	\$130,171	\$130,101	\$133,047
Loan Original Note Rate	6.37%	6.43%	6.52%	6.55%	6.54%	6.22%	6.13%	6.14%
Seasoning (Sums to 100%)								
Seasoned	1.3%	1.2%	1.2%	1.4%	2.1%	1.7%	0.4%	0.4%
Non-Seasoned	98.7%	98.8%	98.8%	98.6%	97.9%	98.3%	99.6%	99.6%
ACI								
ACI Probability	0.98%	1.14%	1.34%	1.38%	1.71%	1.77%	1.56%	1.34%
Wtd Avg ACI Score	684	678	670	668	658	655	659	664
Credit Premium								
Wtd Avg Credit Premium	-0.01	-0.01	-0.02	0.01	0.02	0.03	-0.06	-0.07
Credit Premium > 1.5	0.8%	1.1%	1.4%	1.5%	1.5%	1.6%	1.1%	1.7%
Prepay Premium								
Prepay Premium	2.6%	3.6%	4.8%	5.2%	1.8%	0.6%	1.0%	1.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.5%	3.2%	2.7%	2.8%	2.7%	3.6%	5.4%	6.4%
DTI Ratio > 20 and <= 30	13.5%	12.3%	11.1%	11.1%	11.4%	13.0%	15.9%	18.2%
DTI Ratio > 30 and <= 40	28.1%	27.6%	27.1%	27.1%	26.5%	27.5%	28.0%	29.4%
DTI Ratio > 40 and <= 50	30.3%	31.1%	32.3%	32.0%	28.9%	26.9%	24.5%	24.2%
DTI Ratio > 50	19.7%	20.5%	20.8%	20.2%	23.0%	21.7%	19.3%	16.6%
DTI Ratio Missing	4.9%	5.3%	6.1%	6.9%	7.4%	7.4%	7.0%	5.3%
Wtd Avg DTI Ratio	40.9%	41.4%	41.9%	41.8%	42.3%	41.4%	40.0%	38.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.5%	3.2%	2.7%	2.8%	2.7%	3.6%	5.5%	6.5%
DTI Ratio > 20 and <= 30	13.6%	12.5%	11.2%	11.2%	11.7%	13.5%	16.4%	18.7%
DTI Ratio > 30 and <= 40	28.5%	28.0%	27.4%	27.6%	27.2%	28.6%	29.1%	30.3%
DTI Ratio > 40 and <= 50	30.7%	31.6%	32.8%	32.5%	29.8%	28.2%	25.6%	24.9%
DTI Ratio > 50	20.2%	21.0%	21.4%	20.9%	24.3%	23.2%	20.6%	17.2%
DTI Ratio Missing	3.5%	3.9%	4.5%	5.0%	4.2%	3.0%	2.9%	2.4%
Wtd Avg DTI Ratio	41.0%	41.5%	41.9%	41.8%	42.4%	41.5%	40.2%	38.6%
Origination Term (Sums to 100%)								
<= 15 Years	1.9%	1.4%	0.9%	0.9%	1.1%	1.4%	2.4%	3.5%



Single Family Conventional Book Characteristics

MTMLTV 90.01% - 95.00%

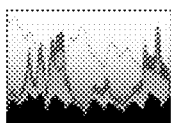
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.3%	1.1%	0.9%	1.0%	1.8%	1.7%	1.6%	1.7%
> 25 Years and <= 30 Years	95.8%	96.4%	97.0%	97.0%	96.8%	96.9%	95.9%	94.7%
> 30 Years	1.0%	1.1%	1.2%	1.1%	0.3%	0.1%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	85.9%	84.9%	84.0%	83.0%	88.9%	88.2%	83.8%	86.5%
Intermediate-Term Fixed Rate (excl Balloon)	1.8%	1.4%	0.9%	0.8%	1.0%	1.3%	2.0%	2.8%
Adjustable Rate	12.1%	13.6%	15.0%	16.0%	10.0%	10.4%	13.8%	10.0%
Balloon	0.2%	0.1%	0.1%	0.2%	0.1%	0.1%	0.4%	0.7%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.0%	1.1%	1.2%	1.1%	0.3%	0.1%	0.0%	0.0%
Hybrid Arm	11.2%	12.4%	13.3%	13.9%	9.1%	9.9%	12.9%	9.2%
- 2/28 Hybrid Arm	0.1%	0.1%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.1%	1.2%	1.2%	1.4%	1.5%	1.9%	3.8%	3.1%
- 5/1 Hybrid Arm	7.3%	8.2%	9.1%	9.4%	5.6%	5.7%	6.9%	4.2%
- 7/1 Hybrid Arm	1.9%	1.9%	1.8%	1.9%	1.6%	2.0%	2.1%	1.8%
- 10/1 Hybrid Arm	0.9%	1.0%	1.0%	1.0%	0.3%	0.3%	0.2%	0.1%
NegAm ARM	0.7%	1.0%	1.6%	1.9%	0.7%	0.1%	0.1%	0.0%
Interest Only	12.7%	15.3%	17.7%	18.0%	6.6%	2.3%	1.6%	0.7%
- Interest Only ARM	7.1%	8.7%	9.9%	10.0%	3.7%	1.9%	1.5%	0.6%
- Interest Only FRM	5.6%	6.6%	7.8%	8.0%	2.9%	0.4%	0.1%	0.0%
Alt-A	13.3%	15.3%	18.1%	19.5%	11.7%	7.1%	7.4%	7.7%
- Alt-A Low/No Doc	9.4%	10.8%	12.8%	13.7%	7.8%	4.9%	5.6%	5.5%
- Alt-A No Disclosure	0.4%	0.4%	0.5%	0.5%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	1.7%	1.8%	2.0%	2.2%	3.1%	2.9%	2.4%	1.7%
- Alt-A SISA	0.8%	1.0%	1.2%	1.3%	1.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.2%	1.4%	1.7%	1.8%	1.1%	0.5%	0.6%	0.4%
- Alt-A Stated Income	5.3%	6.2%	7.5%	7.9%	2.5%	1.4%	2.6%	3.4%



Single Family Conventional Book Characteristics

MTMLTV 90.01% - 95.00%

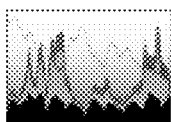
Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	2.8%	3.2%	3.7%	4.0%	2.3%	0.7%	0.6%	0.3%
Alt-A Deals (no SFC)	1.2%	1.3%	1.6%	1.8%	1.6%	1.4%	1.2%	1.8%
My Community Mortgage	3.6%	5.0%	6.5%	6.1%	6.2%	4.1%	3.1%	1.8%
Non-Full Doc								
Non-Full Doc Total	24.4%	26.3%	28.2%	27.8%	12.1%	6.8%	7.7%	7.4%
- Select Lender Programs Non-Full Doc	14.9%	15.3%	15.2%	13.9%	4.3%	1.9%	2.2%	2.0%
- Other Low/No Doc	9.5%	10.9%	13.0%	13.9%	7.9%	4.9%	5.6%	5.4%
Subprime Deals								
Subprime	0.6%	0.7%	0.7%	0.9%	0.6%	0.1%	0.2%	0.5%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%
- Post 12/2005	0.6%	0.7%	0.7%	0.9%	0.6%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	82.1%	80.2%	77.2%	75.0%	77.2%	80.4%	80.3%	81.7%
Investor Channel	14.7%	16.6%	19.5%	21.4%	17.5%	12.9%	12.5%	12.3%
eChannel	2.5%	2.4%	2.4%	2.5%	4.2%	4.9%	4.3%	3.0%
Underserved Channel	0.2%	0.1%	0.1%	0.2%	0.6%	1.7%	2.9%	2.9%
Subprime Channel	0.6%	0.7%	0.7%	0.9%	0.6%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	12.6%	12.3%	12.3%	11.6%	1.1%	0.4%	0.4%	0.3%
- 75/20/05	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.3%	4.1%	3.9%	3.8%	0.3%	0.1%	0.1%	0.1%
- 80/15/05	2.7%	2.6%	2.4%	2.2%	0.1%	0.0%	0.0%	0.0%
- 80/20/00	0.8%	0.7%	0.6%	0.6%	0.1%	0.0%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%
- Other	4.4%	4.6%	5.2%	4.9%	0.5%	0.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	14.2%	13.7%	13.5%	12.8%	1.9%	1.0%	1.0%	1.0%
- 75/20/05	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	5.5%	5.2%	5.0%	4.9%	0.5%	0.1%	0.2%	0.1%
- 80/15/05	3.3%	3.1%	3.1%	2.8%	0.3%	0.1%	0.2%	0.1%
- 80/20/00	3.2%	3.7%	4.4%	4.3%	0.5%	0.3%	0.2%	0.2%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%



Single Family Conventional Book Characteristics

MTMLTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	1.6%	1.2%	0.7%	0.6%	0.5%	0.4%	0.3%	0.2%
EA/TPR								
EA/TPR	4.3%	5.0%	5.7%	5.7%	8.7%	10.5%	9.1%	8.3%
- EA I	1.8%	2.1%	2.3%	2.3%	4.0%	4.7%	4.1%	3.8%
- EA/TPR II	1.4%	1.7%	2.0%	2.0%	2.8%	3.3%	2.8%	2.7%
- EA/TPR III	1.1%	1.2%	1.4%	1.4%	1.9%	2.6%	2.3%	1.9%
10-K Property Region (Sums to 100%)								
Midwest	19.4%	17.9%	16.9%	19.2%	26.8%	26.5%	23.4%	22.1%
Northeast	14.6%	12.5%	12.3%	12.4%	14.4%	11.8%	10.0%	8.8%
Southeast	27.7%	28.9%	29.5%	28.8%	29.5%	28.4%	29.9%	31.2%
Southwest	17.9%	18.5%	18.3%	17.7%	23.1%	28.5%	30.4%	28.4%
West	20.4%	22.3%	23.0%	21.8%	6.1%	4.8%	6.3%	9.4%
Census Region (Sums to 100%)								
New England	5.0%	3.9%	3.8%	3.9%	4.1%	3.0%	2.6%	2.5%
Middle Atlantic	8.6%	7.4%	7.3%	7.2%	7.9%	6.5%	6.1%	5.5%
East North Central	15.4%	14.5%	13.5%	15.6%	21.6%	21.4%	19.4%	18.8%
East South Central	4.1%	4.2%	4.5%	4.6%	6.5%	7.4%	7.5%	7.3%
South Atlantic	24.0%	25.0%	25.3%	24.6%	23.3%	21.3%	22.6%	24.1%
West North Central	6.1%	5.6%	5.8%	6.1%	9.0%	8.8%	7.4%	6.5%
West South Central	7.8%	8.0%	8.4%	8.5%	13.8%	19.4%	18.5%	14.6%
Mountain	10.5%	11.6%	12.1%	10.5%	7.5%	6.8%	10.3%	12.7%
Pacific	17.8%	18.9%	18.4%	18.0%	4.2%	3.2%	4.5%	7.4%
US Territories	0.8%	0.8%	0.9%	1.0%	2.0%	2.0%	1.1%	0.7%
Top 10 States								
01) CA	13.7%	15.3%	15.1%	14.9%	1.9%	0.8%	1.2%	2.3%
02) FL	9.7%	11.9%	12.6%	11.3%	7.5%	3.7%	4.4%	6.2%
03) MI	5.6%	4.9%	3.3%	4.6%	5.3%	5.4%	4.5%	4.7%
04) TX	5.4%	5.6%	5.8%	5.7%	9.5%	14.5%	13.9%	10.5%
05) AZ	4.2%	4.6%	3.8%	3.0%	2.0%	1.4%	2.0%	3.5%
06) IL	4.1%	3.7%	3.9%	3.9%	4.6%	4.6%	4.5%	5.1%
07) VA	3.5%	3.5%	3.4%	3.4%	2.1%	1.4%	1.3%	1.8%
08) MD	3.3%	2.0%	1.5%	1.4%	1.1%	0.9%	0.8%	1.3%
09) GA	3.1%	3.1%	3.2%	3.6%	5.7%	6.6%	7.3%	6.2%
10) NJ	3.1%	2.6%	2.5%	2.6%	2.3%	1.5%	1.7%	1.2%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	31.7%	33.1%	33.8%	33.7%	25.2%	23.7%	25.4%	25.0%



Single Family Conventional Book Characteristics

MTMLTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	7.9%	7.8%	7.4%	7.0%	7.1%	5.7%	4.5%	3.2%
03) WELLS FARGO & COMPANY	7.6%	7.1%	6.2%	5.2%	2.8%	3.1%	2.8%	1.8%
04) JP MORGAN CHASE & CO	4.9%	4.3%	4.1%	3.9%	3.2%	3.0%	3.3%	5.1%
05) SUNTRUST BANKS INC	4.5%	4.6%	4.2%	3.8%	3.2%	2.3%	1.6%	1.7%
06) CERBERUS CAPITAL HOLDING	4.3%	3.8%	3.1%	3.1%	3.5%	3.0%	2.4%	2.2%
07) FLAGSTAR BANCORP INC	3.5%	3.4%	3.4%	3.4%	4.6%	5.2%	4.1%	3.2%
08) PHH CORPORATION	3.2%	3.1%	3.3%	3.5%	6.2%	7.5%	7.3%	6.5%
09) AMTRUST FINANCIAL CORPORATION	3.1%	3.1%	3.1%	3.1%	2.8%	2.2%	1.8%	1.7%
10) INDYMAC BANCORP INC	2.6%	2.7%	2.8%	2.6%	0.6%	0.4%	0.6%	0.8%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	31.9%	33.4%	34.0%	34.1%	25.6%	23.9%	25.4%	24.9%
02) JP MORGAN CHASE & CO	10.8%	10.5%	10.2%	10.0%	10.5%	10.2%	9.4%	10.2%
03) WELLS FARGO & COMPANY	10.4%	10.0%	9.1%	8.2%	6.4%	6.6%	6.8%	4.8%
04) CITIGROUP INC	9.3%	9.0%	8.7%	8.6%	11.4%	10.8%	8.2%	7.3%
05) CERBERUS CAPITAL HOLDING	4.7%	4.2%	3.4%	3.4%	3.7%	3.3%	2.9%	3.3%
06) SUNTRUST BANKS INC	3.4%	3.3%	2.8%	2.4%	1.7%	1.6%	1.2%	1.3%
07) PHH CORPORATION	2.6%	2.6%	2.7%	2.9%	5.4%	6.7%	6.2%	5.3%
08) INDYMAC BANCORP INC	2.6%	2.7%	2.9%	2.7%	0.6%	0.4%	0.6%	0.8%
09) FLAGSTAR BANCORP INC	2.3%	2.4%	2.3%	2.1%	1.2%	1.0%	1.2%	1.1%
10) NATIONAL CITY CORPORATION	2.3%	2.3%	2.4%	2.6%	1.8%	1.3%	1.3%	1.5%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	40.7%							
Credit Enhancement	59.3%							
- Primary MI Only	49.4%							
- Pool Policy Only	4.5%							
- Pool Policy and Primary MI	1.7%							
- Full Recourse	1.5%							
- Shared Arrangement	0.9%							
- Government	0.0%							
- Secondary Market (SMC)	1.2%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	94.2%							
Interest Only with Credit Enhancement	45.4%							
Alt-A with Credit Enhancement	60.2%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-11.16	-12.89	-14.82	-15.94	-10.84	-6.13	-8.88	-10.79



Single Family Conventional Book Characteristics

MTMLTV 90.01% - 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	43.14	46.04	49.18	50.78	48.09	44.71	43.12	39.53
Wtd Avg Charged Fee	31.98	33.15	34.36	34.83	37.25	38.58	34.24	28.74
Appraisal Waivers								
Appraisal Waiver	2.4%	1.9%	1.4%	1.4%	0.8%	0.3%	0.2%	0.2%
Serious Delinquent Loans								
SDQ Rate All Loans	3.43%	3.27%	3.28%	2.85%	2.25%	2.60%	1.76%	1.01%
- SDQ Rate for Loans with CE	3.79%							
- SDQ Rate for Loans without CE	2.75%							
SDQ Rate Excl. Katrina Loans	3.43%	3.27%	3.28%	2.84%	2.23%	2.38%	1.77%	1.02%
SDQ Rate for Katrina Loans	13.36%	15.00%	16.82%	12.62%	10.11%	14.31%	1.42%	0.54%
Serious Delinquent Loans								
SDQ Loan Count	23,323	20,437	17,595	13,643	5,436	5,145	4,322	3,199
SDQ Count for Loans with CE	16,848							
SDQ Count for Loans without CE	6,475							
SDQ Volume (\$M)								
SDQ Volume	\$4,217.7	\$3,782.9	\$3,202.4	\$2,271.4	\$677.5	\$593.3	\$509.8	\$386.1
SDQ Volume for Loans with CE	\$2,816.2							
SDQ Volume for Loans without CE	\$1,401.6							



Single Family Conventional Book Characteristics

MTMLTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,736,310	1,249,189	843,998	753,134	277,277	145,886	182,839	147,249
Book Volume (\$B)	\$353.9	\$249.5	\$157.9	\$132.3	\$38.6	\$18.4	\$22.3	\$18.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.6%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	5.4%	2.7%	0.7%	0.3%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	5.6%	3.9%	1.6%	0.9%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	32.8%	29.6%	18.2%	12.4%	0.3%	0.0%	0.0%	0.0%
OLTV 80.01% - 90.00%	13.1%	11.4%	9.7%	8.4%	2.3%	0.5%	1.4%	0.6%
OLTV 90.01% - 95.00%	14.1%	13.9%	13.9%	14.9%	10.8%	6.7%	14.3%	14.5%
OLTV 95.01% - 97.00%	1.9%	2.0%	2.3%	2.6%	3.7%	5.1%	11.1%	18.0%
OLTV 97.01% - 100.00%	25.8%	35.5%	52.5%	59.3%	79.9%	82.5%	67.4%	58.5%
OLTV > 100.00%	0.6%	0.8%	1.1%	1.2%	2.9%	5.2%	5.7%	8.4%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	87.6%	90.0%	93.9%	95.4%	99.1%	99.8%	99.3%	99.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.5%	0.1%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%
Comb LTV 60.01% - 70.00%	5.0%	2.6%	0.7%	0.3%	0.1%	0.1%	0.2%	0.5%
Comb LTV 70.01% - 75.00%	4.9%	3.5%	1.5%	0.9%	0.1%	0.2%	0.4%	0.7%
Comb LTV 75.01% - 80.00%	20.4%	17.7%	10.8%	7.4%	0.5%	0.6%	1.1%	1.9%
Comb LTV 80.01% - 90.00%	18.9%	16.6%	13.0%	10.7%	2.5%	1.0%	2.1%	2.1%
Comb LTV 90.01% - 95.00%	17.3%	16.7%	15.4%	15.7%	10.5%	6.5%	14.1%	14.8%
Comb LTV 95.01% - 97.00%	1.8%	1.9%	2.1%	2.4%	3.4%	4.7%	10.1%	16.6%
Comb LTV 97.01% - 100.00%	30.0%	39.7%	55.0%	60.8%	78.6%	79.3%	65.0%	56.3%
Comb LTV > 100.00%	0.6%	0.8%	1.1%	1.3%	2.6%	3.6%	3.1%	3.4%
Comb LTV Missing	0.5%	0.5%	0.5%	0.6%	1.8%	3.8%	3.6%	3.2%
Wtd Avg Comb LTV	89.5%	91.8%	94.9%	96.1%	99.0%	99.2%	98.2%	97.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.5%	0.1%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%
Comb LTV 60.01% - 70.00%	5.0%	2.6%	0.7%	0.3%	0.1%	0.1%	0.2%	0.5%
Comb LTV 70.01% - 75.00%	4.9%	3.5%	1.5%	0.9%	0.1%	0.2%	0.4%	0.7%
Comb LTV 75.01% - 80.00%	20.4%	17.7%	10.8%	7.4%	0.5%	0.6%	1.1%	1.9%
Comb LTV 80.01% - 90.00%	18.9%	16.6%	13.0%	10.7%	2.5%	1.0%	2.1%	2.1%
Comb LTV 90.01% - 95.00%	17.3%	16.7%	15.4%	15.7%	10.5%	6.6%	14.1%	14.8%



Single Family Conventional Book Characteristics

MTMLTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	1.8%	1.9%	2.1%	2.4%	3.4%	4.7%	10.1%	16.6%
Comb LTV 97.01% - 100.00%	30.0%	39.7%	55.0%	60.8%	78.6%	79.3%	65.0%	56.3%
Comb LTV > 100.00%	0.6%	0.8%	1.1%	1.3%	2.6%	3.6%	3.1%	3.4%
Comb LTV Missing	0.5%	0.5%	0.5%	0.6%	1.8%	3.8%	3.6%	3.2%
Wtd Avg Comb LTV	89.5%	91.8%	94.9%	96.1%	98.9%	99.2%	98.2%	97.5%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 95.01% - 97.00%	13.0%	16.6%	20.9%	20.8%	26.7%	35.4%	33.7%	45.2%
MTMLTV 97.01% - 100.00%	17.5%	23.0%	32.4%	34.1%	48.1%	50.9%	47.3%	41.7%
MTMLTV > 100.00%	69.5%	60.4%	46.7%	45.1%	25.2%	13.7%	19.0%	13.2%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	109.3%	105.4%	102.1%	101.1%	99.0%	98.3%	98.7%	98.3%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.8%	0.9%	1.6%	1.4%	1.7%	2.1%
FICO 550-579	0.9%	0.9%	1.2%	1.5%	2.2%	1.9%	2.4%	3.4%
FICO 580-619	5.4%	6.2%	8.1%	9.5%	11.9%	10.7%	10.7%	9.9%
FICO 620-659	15.0%	16.4%	19.4%	21.1%	25.2%	26.1%	25.3%	21.6%
FICO 660-699	23.5%	24.0%	24.1%	23.7%	22.6%	24.0%	24.3%	24.4%
FICO 700-739	24.7%	24.1%	22.2%	20.9%	17.4%	17.5%	18.2%	19.6%
FICO >= 740	29.7%	27.4%	23.8%	21.9%	17.8%	16.5%	15.5%	17.6%
FICO Missing	0.3%	0.3%	0.4%	0.5%	1.3%	1.9%	1.8%	1.5%
Wtd Avg FICO	704	701	693	688	678	678	676	679
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	71.3%	70.7%	73.9%	76.3%	91.5%	92.2%	88.9%	91.5%
Intermediate-term, fixed-rate	0.8%	0.5%	0.3%	0.3%	0.4%	0.7%	1.3%	2.6%
Adjustable-rate	4.0%	3.6%	3.0%	3.0%	3.9%	6.2%	9.1%	5.4%
Interest Only adjustable-rate	12.0%	12.0%	9.5%	8.2%	2.2%	0.8%	0.6%	0.5%
Negative Amortization	2.1%	2.5%	2.4%	2.2%	0.2%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

MTMLTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	9.9%	10.7%	10.8%	9.9%	1.8%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.6%	90.5%	92.5%	93.9%	97.6%	99.0%	98.6%	98.7%
Second/Vacation Home	5.4%	5.3%	4.5%	3.7%	1.5%	0.7%	0.8%	0.8%
Investor Property	4.9%	4.2%	3.0%	2.4%	0.9%	0.3%	0.5%	0.4%
10-K Unit Type (Sums to 100%)								
1 Unit	98.3%	98.9%	99.2%	99.2%	99.6%	99.7%	99.5%	99.5%
2-4 Units	1.7%	1.1%	0.8%	0.8%	0.4%	0.3%	0.5%	0.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	13.4%	13.4%	13.6%	12.7%	10.8%	8.5%	6.6%	7.3%
Single Family Homes	86.6%	86.6%	86.4%	87.3%	89.2%	91.5%	93.4%	92.7%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.3%	0.3%	0.3%	0.4%	1.1%	1.6%	1.3%	1.9%
Condo/Coop	13.4%	13.4%	13.6%	12.7%	10.7%	8.5%	6.6%	7.3%
1 Unit	84.6%	85.2%	85.2%	86.1%	87.7%	89.7%	91.6%	90.3%
2-4 Units	1.7%	1.1%	0.8%	0.8%	0.4%	0.3%	0.5%	0.5%
Condo								
Condo	13.4%	13.3%	13.6%	12.7%	10.7%	8.5%	6.6%	7.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	67.6%	74.0%	83.2%	86.4%	96.4%	96.4%	93.6%	89.3%
Cash-Out Refinance	19.4%	15.0%	9.1%	6.9%	1.0%	0.3%	0.5%	0.7%
Other Refinance	13.0%	11.0%	7.7%	6.8%	2.6%	3.4%	5.9%	10.0%
Origination Type (Sums to 100%)								
TPO Broker	26.1%	26.5%	26.8%	26.1%	21.6%	20.0%	21.5%	23.3%
TPO Correspondent	35.5%	36.3%	37.3%	38.1%	33.5%	28.3%	28.9%	26.2%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	38.3%	37.2%	35.8%	35.8%	44.9%	51.7%	49.6%	50.5%
Origination Year (Sums to 100%)								
< 2001	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.2%	0.2%
2001	0.1%	0.0%	0.0%	0.1%	0.1%	0.3%	0.9%	1.4%
2002	0.2%	0.2%	0.2%	0.3%	0.5%	1.4%	5.2%	15.1%
2003	0.9%	0.7%	0.7%	1.1%	2.0%	5.4%	23.2%	83.3%
2004	2.8%	2.0%	1.4%	2.0%	4.3%	15.7%	70.5%	0.0%
2005	14.0%	12.7%	10.3%	10.7%	20.7%	77.2%	0.0%	0.0%
2006	26.1%	27.5%	27.5%	29.9%	72.4%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

MTMLTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	44.4%	48.5%	56.6%	55.9%	0.0%	0.0%	0.0%	0.0%
2008	11.5%	8.4%	3.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$207,016	\$202,052	\$188,705	\$177,207	\$140,462	\$127,270	\$123,265	\$123,916
Loan Original Note Rate	6.45%	6.51%	6.63%	6.69%	6.79%	6.34%	6.31%	6.31%
Seasoning (Sums to 100%)								
Seasoned	1.1%	1.1%	0.9%	1.0%	1.1%	1.6%	0.3%	0.3%
Non-Seasoned	98.9%	98.9%	99.1%	99.0%	98.9%	98.4%	99.7%	99.7%
ACI								
ACI Probability	1.14%	1.34%	1.69%	1.92%	2.35%	2.12%	2.07%	2.11%
Wtd Avg ACI Score	675	668	659	653	644	645	646	648
Credit Premium								
Wtd Avg Credit Premium	-0.02	-0.03	-0.05	-0.03	-0.05	0.06	-0.05	-0.02
Credit Premium > 1.5	1.2%	1.4%	1.5%	1.6%	1.1%	1.5%	1.3%	2.3%
Prepay Premium								
Prepay Premium	5.8%	6.4%	5.8%	5.4%	1.5%	0.3%	1.0%	2.1%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.6%	2.3%	1.8%	1.7%	1.6%	2.5%	4.4%	5.6%
DTI Ratio > 20 and <= 30	10.2%	9.2%	8.0%	7.9%	8.7%	10.8%	13.3%	15.8%
DTI Ratio > 30 and <= 40	26.2%	25.2%	23.5%	23.3%	24.8%	27.3%	27.3%	28.7%
DTI Ratio > 40 and <= 50	32.6%	33.0%	32.7%	32.4%	31.3%	29.5%	26.3%	25.1%
DTI Ratio > 50	22.7%	24.4%	28.3%	29.2%	29.4%	25.1%	23.1%	19.4%
DTI Ratio Missing	5.8%	5.9%	5.6%	5.6%	4.1%	4.8%	5.5%	5.3%
Wtd Avg DTI Ratio	42.5%	43.2%	44.3%	44.6%	44.3%	42.7%	41.5%	39.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.6%	2.3%	1.8%	1.6%	1.6%	2.5%	4.5%	5.7%
DTI Ratio > 20 and <= 30	10.2%	9.2%	8.1%	7.9%	8.8%	11.0%	13.7%	16.2%
DTI Ratio > 30 and <= 40	26.4%	25.5%	23.8%	23.6%	25.2%	28.2%	28.3%	29.7%
DTI Ratio > 40 and <= 50	32.9%	33.4%	33.1%	32.9%	32.0%	30.6%	27.4%	26.0%
DTI Ratio > 50	23.1%	24.9%	28.8%	29.9%	30.6%	26.7%	24.3%	20.2%
DTI Ratio Missing	4.7%	4.7%	4.3%	4.1%	1.8%	1.0%	1.9%	2.3%
Wtd Avg DTI Ratio	42.6%	43.2%	44.4%	44.7%	44.4%	42.9%	41.6%	39.9%
Origination Term (Sums to 100%)								
<= 15 Years	0.8%	0.5%	0.3%	0.3%	0.4%	0.7%	1.3%	2.6%



Single Family Conventional Book Characteristics

MTMLTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.6%	0.4%	0.3%	0.3%	0.8%	0.9%	0.7%	0.9%
> 25 Years and <= 30 Years	96.7%	96.8%	96.7%	96.8%	98.5%	98.4%	97.9%	96.5%
> 30 Years	2.0%	2.2%	2.6%	2.5%	0.3%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	81.1%	81.3%	84.6%	86.1%	93.3%	92.3%	89.0%	91.5%
Intermediate-Term Fixed Rate (excl Balloon)	0.7%	0.5%	0.3%	0.3%	0.4%	0.6%	1.2%	2.1%
Adjustable Rate	18.0%	18.0%	15.0%	13.5%	6.2%	7.0%	9.7%	5.9%
Balloon	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	2.0%	2.2%	2.6%	2.5%	0.3%	0.0%	0.0%	0.0%
Hybrid Arm	15.7%	15.4%	12.4%	11.2%	5.9%	6.8%	9.3%	5.5%
- 2/28 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.3%	1.2%	1.0%	0.9%	0.6%	0.7%	1.2%	1.8%
- 5/1 Hybrid Arm	10.9%	11.0%	9.1%	8.2%	3.8%	3.9%	5.4%	1.9%
- 7/1 Hybrid Arm	2.1%	2.0%	1.5%	1.3%	1.2%	2.0%	2.5%	1.7%
- 10/1 Hybrid Arm	1.2%	1.1%	0.7%	0.6%	0.2%	0.3%	0.2%	0.2%
NegAm ARM	2.1%	2.5%	2.4%	2.2%	0.2%	0.0%	0.0%	0.0%
Interest Only	21.8%	22.7%	20.3%	18.2%	4.0%	0.8%	0.7%	0.6%
- Interest Only ARM	12.0%	12.0%	9.5%	8.2%	2.2%	0.8%	0.6%	0.5%
- Interest Only FRM	9.9%	10.7%	10.8%	9.9%	1.8%	0.1%	0.0%	0.0%
Alt-A	19.5%	19.9%	16.9%	15.5%	6.5%	3.0%	4.2%	6.1%
- Alt-A Low/No Doc	13.9%	14.0%	11.6%	10.4%	3.2%	1.5%	2.7%	4.4%
- Alt-A No Disclosure	0.4%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	2.1%	2.0%	1.6%	1.5%	1.0%	0.6%	1.0%	1.1%
- Alt-A SISA	1.2%	1.2%	1.0%	0.8%	0.3%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.7%	1.8%	1.7%	1.6%	0.5%	0.1%	0.2%	0.3%
- Alt-A Stated Income	8.5%	8.7%	7.0%	6.2%	1.4%	0.7%	1.5%	3.1%



Single Family Conventional Book Characteristics

MTMLTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	3.8%	3.9%	3.4%	3.2%	2.1%	0.2%	0.2%	0.1%
Alt-A Deals (no SFC)	1.8%	1.9%	1.9%	1.8%	1.3%	1.4%	1.3%	1.6%
My Community Mortgage	9.1%	12.2%	18.2%	21.2%	20.9%	8.9%	7.0%	7.6%
Non-Full Doc								
Non-Full Doc Total	27.5%	26.0%	20.0%	16.5%	4.2%	1.8%	3.2%	4.9%
- Select Lender Programs Non-Full Doc	13.5%	11.8%	8.3%	6.1%	1.0%	0.4%	0.5%	0.5%
- Other Low/No Doc	14.1%	14.2%	11.7%	10.5%	3.2%	1.5%	2.7%	4.4%
Subprime Deals								
Subprime	0.6%	0.6%	0.5%	0.5%	0.6%	0.0%	0.2%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.4%
- Post 12/2005	0.6%	0.6%	0.5%	0.5%	0.6%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	77.3%	76.9%	79.6%	80.4%	83.3%	84.9%	83.9%	75.2%
Investor Channel	20.2%	20.6%	17.8%	16.9%	12.7%	10.0%	9.5%	11.0%
eChannel	1.9%	1.9%	2.0%	2.1%	3.2%	4.6%	3.8%	3.2%
Underserved Channel	0.0%	0.0%	0.0%	0.1%	0.2%	0.6%	2.8%	10.5%
Subprime Channel	0.6%	0.6%	0.5%	0.5%	0.6%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	14.5%	13.4%	8.4%	5.9%	0.5%	0.3%	0.3%	0.3%
- 75/20/05	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.8%	4.4%	2.8%	2.0%	0.1%	0.1%	0.2%	0.2%
- 80/15/05	2.8%	2.5%	1.4%	0.9%	0.0%	0.0%	0.1%	0.1%
- 80/20/00	0.7%	0.6%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.9%	5.8%	3.8%	2.8%	0.3%	0.2%	0.1%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	15.9%	14.7%	9.4%	6.9%	1.2%	1.0%	1.0%	1.1%
- 75/20/05	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	6.0%	5.5%	3.6%	2.5%	0.1%	0.1%	0.2%	0.3%
- 80/15/05	3.5%	3.2%	1.8%	1.2%	0.1%	0.1%	0.1%	0.1%
- 80/20/00	4.6%	4.7%	3.1%	2.2%	0.2%	0.2%	0.2%	0.2%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%



Single Family Conventional Book Characteristics

MTMLTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	1.4%	1.1%	0.8%	0.8%	0.7%	0.5%	0.4%	0.4%
EA/TPR								
EA/TPR	4.8%	5.5%	7.1%	8.0%	10.4%	14.1%	13.9%	9.9%
- EA I	2.1%	2.5%	3.2%	3.4%	4.7%	6.4%	6.2%	4.6%
- EA/TPR II	1.7%	2.0%	2.7%	3.2%	3.7%	4.2%	4.1%	3.0%
- EA/TPR III	0.9%	1.0%	1.2%	1.4%	1.9%	3.4%	3.6%	2.3%
10-K Property Region (Sums to 100%)								
Midwest	13.6%	13.0%	15.0%	20.0%	31.2%	29.8%	22.8%	18.3%
Northeast	7.9%	7.8%	9.2%	10.3%	13.4%	13.3%	9.5%	6.5%
Southeast	31.8%	32.9%	35.0%	31.7%	28.4%	26.2%	28.4%	36.4%
Southwest	14.3%	15.8%	18.1%	18.1%	21.7%	27.2%	34.4%	31.3%
West	32.4%	30.6%	22.8%	20.0%	5.3%	3.5%	4.9%	7.4%
Census Region (Sums to 100%)								
New England	3.0%	2.7%	2.9%	3.5%	4.0%	2.8%	2.4%	1.4%
Middle Atlantic	4.2%	4.2%	4.9%	5.1%	5.9%	5.2%	5.0%	3.8%
East North Central	11.1%	10.4%	11.8%	16.0%	24.4%	24.1%	18.5%	16.0%
East South Central	2.1%	2.5%	3.5%	4.4%	6.5%	7.8%	7.5%	8.9%
South Atlantic	29.9%	30.6%	31.9%	27.7%	22.3%	18.7%	21.0%	27.6%
West North Central	3.8%	4.0%	4.9%	6.3%	11.0%	10.0%	8.1%	5.1%
West South Central	3.6%	4.7%	6.9%	7.8%	11.8%	18.7%	25.0%	19.9%
Mountain	14.6%	15.1%	13.5%	11.4%	7.4%	5.3%	6.9%	10.1%
Pacific	27.2%	25.2%	18.8%	16.5%	3.6%	2.4%	3.7%	5.9%
US Territories	0.4%	0.7%	1.0%	1.2%	3.2%	5.1%	1.9%	1.2%
Top 10 States								
01) CA	24.3%	22.4%	15.4%	13.2%	1.3%	0.5%	0.8%	1.9%
02) FL	19.2%	19.8%	19.3%	14.4%	7.4%	2.7%	3.6%	5.3%
03) AZ	6.7%	6.6%	5.5%	4.0%	1.9%	0.7%	1.1%	2.4%
04) NV	4.8%	4.8%	3.3%	2.7%	0.8%	0.4%	0.5%	0.6%
05) MI	4.5%	3.9%	3.7%	5.2%	6.4%	6.8%	4.1%	4.6%
06) VA	4.2%	4.4%	4.5%	3.6%	2.7%	1.8%	1.8%	1.7%
07) IL	2.8%	2.4%	2.8%	3.3%	4.1%	4.3%	3.7%	3.9%
08) TX	2.5%	3.2%	4.8%	5.6%	7.8%	14.2%	20.5%	15.5%
09) GA	2.2%	2.2%	2.9%	3.9%	5.4%	6.0%	6.3%	9.6%
10) MD	2.1%	1.7%	1.9%	1.8%	1.4%	1.0%	1.2%	1.4%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	33.6%	32.5%	29.0%	27.0%	20.2%	18.4%	19.0%	17.8%



Single Family Conventional Book Characteristics

MTMLTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	7.6%	7.6%	7.9%	8.5%	9.0%	6.1%	5.2%	2.7%
03) WELLS FARGO & COMPANY	6.0%	5.6%	4.9%	4.1%	1.2%	1.4%	3.7%	3.7%
04) SUNTRUST BANKS INC	5.0%	5.1%	5.4%	5.2%	4.2%	2.2%	2.1%	1.8%
05) JP MORGAN CHASE & CO	4.6%	4.5%	4.1%	3.2%	1.8%	2.1%	3.7%	4.1%
06) FLAGSTAR BANCORP INC	3.8%	4.1%	4.7%	5.1%	5.6%	7.3%	5.5%	3.7%
07) INDYMAC BANCORP INC	3.4%	3.3%	3.2%	2.6%	0.2%	0.1%	0.2%	0.2%
08) CERBERUS CAPITAL HOLDING	3.4%	3.0%	2.6%	2.6%	3.0%	4.7%	3.7%	2.8%
09) AMTRUST FINANCIAL CORPORATION	3.0%	3.1%	3.5%	3.8%	3.7%	2.0%	1.8%	1.2%
10) LEHMAN BROTHERS HOLDINGS INC	2.9%	3.2%	3.2%	3.3%	2.2%	0.3%	1.4%	3.5%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	33.9%	32.8%	29.2%	27.1%	20.3%	18.5%	19.1%	17.9%
02) JP MORGAN CHASE & CO	10.7%	10.7%	10.6%	9.7%	9.4%	9.5%	9.9%	8.0%
03) WELLS FARGO & COMPANY	8.8%	8.4%	7.8%	7.1%	4.8%	3.8%	6.5%	5.8%
04) CITIGROUP INC	8.7%	8.6%	8.9%	9.8%	12.7%	13.0%	9.4%	6.7%
05) CERBERUS CAPITAL HOLDING	3.7%	3.3%	3.0%	3.0%	3.3%	4.9%	4.2%	3.7%
06) SUNTRUST BANKS INC	3.7%	3.7%	4.0%	3.7%	2.3%	1.4%	1.6%	1.5%
07) INDYMAC BANCORP INC	3.5%	3.4%	3.3%	2.7%	0.2%	0.1%	0.2%	0.2%
08) FLAGSTAR BANCORP INC	2.8%	3.1%	3.8%	4.0%	2.7%	1.2%	2.2%	1.9%
09) LEHMAN BROTHERS HOLDINGS INC	2.7%	3.0%	3.1%	3.2%	2.2%	0.3%	1.3%	3.4%
10) NATIONAL CITY CORPORATION	2.2%	2.2%	2.5%	2.6%	1.7%	1.6%	1.5%	1.5%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	36.6%							
Credit Enhancement	63.4%							
- Primary MI Only	49.7%							
- Pool Policy Only	8.3%							
- Pool Policy and Primary MI	2.0%							
- Full Recourse	1.6%							
- Shared Arrangement	1.0%							
- Government	0.0%							
- Secondary Market (SMC)	0.9%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	96.9%							
Interest Only with Credit Enhancement	57.8%							
Alt-A with Credit Enhancement	66.5%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-14.35	-15.84	-18.96	-22.43	-20.27	-1.59	-2.99	-26.11



Single Family Conventional Book Characteristics

MTMLTV > 95.00%

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	50.07	53.28	58.36	62.55	61.64	48.30	48.25	61.26
Wtd Avg Charged Fee	35.72	37.44	39.40	40.13	41.37	46.71	45.26	35.14
Appraisal Waivers								
Appraisal Waiver	1.3%	0.9%	0.6%	0.4%	0.1%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	7.08%	5.95%	4.84%	3.85%	1.94%	2.04%	1.70%	1.06%
- SDQ Rate for Loans with CE	7.95%							
- SDQ Rate for Loans without CE	5.25%							
SDQ Rate Excl. Katrina Loans	7.08%	5.95%	4.84%	3.85%	1.93%	1.89%	1.73%	1.07%
SDQ Rate for Katrina Loans	18.39%	16.49%	15.66%	17.01%	12.17%	16.63%	0.83%	0.33%
Serious Delinquent Loans								
SDQ Loan Count	122,304	73,992	40,649	28,899	5,347	2,964	3,094	1,549
SDQ Count for Loans with CE	92,988							
SDQ Count for Loans without CE	29,316							
SDQ Volume (\$M)								
SDQ Volume	\$26,853.0	\$15,980.6	\$8,200.9	\$5,121.9	\$677.8	\$346.0	\$360.6	\$183.7
SDQ Volume for Loans with CE	\$19,755.2							
SDQ Volume for Loans without CE	\$7,097.8							



Single Family Conventional Book Characteristics MBS Repurchases

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	148,428	150,802	153,040	149,896	141,425	153,981	149,278	141,233
Book Volume (\$B)	\$16.5	\$16.6	\$16.7	\$16.0	\$13.8	\$14.8	\$14.5	\$13.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	5.9%	5.8%	5.8%	5.6%	5.9%	5.6%	5.0%	5.0%
OLTV 60.01% - 70.00%	10.3%	10.2%	10.0%	9.7%	9.4%	8.9%	8.4%	8.1%
OLTV 70.01% - 75.00%	10.3%	10.3%	10.3%	10.5%	11.2%	11.4%	11.7%	12.1%
OLTV 75.01% - 80.00%	29.4%	29.3%	29.2%	29.1%	27.0%	26.0%	25.0%	23.7%
OLTV 80.01% - 90.00%	17.8%	18.0%	18.3%	18.8%	21.1%	22.3%	23.7%	24.5%
OLTV 90.01% - 95.00%	13.6%	13.8%	14.0%	14.5%	16.8%	18.0%	20.3%	22.0%
OLTV 95.01% - 97.00%	2.9%	3.0%	3.0%	3.1%	3.5%	3.7%	3.8%	3.6%
OLTV 97.01% - 100.00%	9.5%	9.4%	9.3%	8.5%	5.0%	3.9%	2.0%	0.8%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	81.9%	82.0%	82.1%	82.1%	81.9%	82.1%	82.5%	82.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	4.8%	4.8%	4.7%	4.6%	4.5%	4.1%	3.3%	2.8%
Comb LTV 60.01% - 70.00%	8.5%	8.4%	8.1%	7.7%	7.1%	6.3%	5.3%	4.3%
Comb LTV 70.01% - 75.00%	7.8%	7.8%	7.7%	7.6%	7.5%	7.3%	6.5%	5.4%
Comb LTV 75.01% - 80.00%	20.9%	20.7%	20.6%	20.3%	19.9%	19.0%	16.6%	13.5%
Comb LTV 80.01% - 90.00%	16.5%	16.5%	16.5%	16.6%	16.3%	16.2%	15.6%	13.5%
Comb LTV 90.01% - 95.00%	11.2%	11.2%	11.2%	11.3%	11.4%	11.5%	11.7%	10.0%
Comb LTV 95.01% - 97.00%	2.3%	2.4%	2.4%	2.5%	2.6%	2.7%	2.5%	1.9%
Comb LTV 97.01% - 100.00%	11.9%	11.8%	11.7%	11.0%	5.7%	4.0%	2.1%	0.8%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	15.9%	16.4%	16.9%	18.4%	25.0%	28.8%	36.4%	47.8%
Wtd Avg Comb LTV	83.1%	83.2%	83.3%	83.3%	82.3%	82.3%	82.7%	82.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	4.9%	4.9%	4.8%	4.6%	4.6%	4.2%	3.4%	2.9%
Comb LTV 60.01% - 70.00%	8.7%	8.6%	8.3%	8.0%	7.5%	6.7%	5.8%	4.9%
Comb LTV 70.01% - 75.00%	8.2%	8.2%	8.1%	8.1%	8.2%	8.0%	7.3%	6.4%
Comb LTV 75.01% - 80.00%	21.5%	21.5%	21.3%	21.1%	20.9%	20.3%	18.1%	15.2%
Comb LTV 80.01% - 90.00%	17.1%	17.1%	17.2%	17.3%	17.3%	17.4%	17.1%	15.3%
Comb LTV 90.01% - 95.00%	11.8%	11.8%	11.8%	12.0%	12.3%	12.5%	12.9%	11.6%



Single Family Conventional Book Characteristics MBS Repurchases

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	2.5%	2.5%	2.5%	2.6%	2.8%	2.9%	2.7%	2.2%
Comb LTV 97.01% - 100.00%	11.9%	11.8%	11.7%	11.0%	5.8%	4.1%	2.1%	0.8%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	13.2%	13.6%	14.0%	15.2%	20.7%	23.9%	30.5%	40.6%
Wtd Avg Comb LTV	83.1%	83.2%	83.2%	83.3%	82.3%	82.3%	82.7%	82.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	35.9%	39.1%	41.6%	42.6%	52.4%	50.6%	44.5%	41.8%
MTMLTV 60.01% - 70.00%	15.7%	16.5%	17.3%	16.9%	19.0%	20.3%	21.3%	22.6%
MTMLTV 70.01% - 75.00%	7.6%	8.0%	8.4%	8.2%	8.3%	8.9%	10.1%	11.3%
MTMLTV 75.01% - 80.00%	7.3%	7.6%	7.9%	7.9%	6.9%	7.2%	8.5%	9.4%
MTMLTV 80.01% - 90.00%	12.0%	11.7%	11.3%	12.1%	8.5%	8.7%	10.4%	11.4%
MTMLTV 90.01% - 95.00%	4.6%	4.4%	4.4%	4.1%	2.3%	2.4%	2.7%	2.2%
MTMLTV 95.01% - 97.00%	1.6%	1.7%	1.6%	1.5%	0.7%	0.6%	0.6%	0.4%
MTMLTV 97.01% - 100.00%	2.3%	2.2%	2.1%	1.9%	0.7%	0.5%	0.6%	0.3%
MTMLTV > 100.00%	12.6%	8.5%	5.1%	4.4%	0.7%	0.3%	0.5%	0.1%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%	0.6%
Wtg Avg MTMLTV	70.6%	67.2%	64.7%	64.0%	57.8%	58.2%	61.0%	62.1%
Credit Score (Sums to 100%)								
FICO < 550	4.6%	4.6%	4.6%	4.7%	4.9%	4.9%	5.2%	4.9%
FICO 550-579	5.5%	5.6%	5.6%	5.6%	6.2%	6.3%	6.6%	6.2%
FICO 580-619	16.9%	17.0%	16.9%	16.7%	16.9%	16.8%	16.8%	16.1%
FICO 620-659	29.1%	29.0%	28.8%	28.3%	28.1%	27.8%	27.9%	26.8%
FICO 660-699	21.7%	21.6%	21.6%	21.5%	20.2%	20.1%	19.5%	18.8%
FICO 700-739	11.8%	11.8%	11.8%	11.8%	10.9%	10.6%	9.5%	9.1%
FICO >= 740	5.8%	5.8%	5.8%	6.1%	6.0%	5.5%	4.6%	4.5%
FICO Missing	4.5%	4.7%	4.8%	5.2%	6.9%	7.9%	9.9%	13.5%
Wtd Avg FICO	649	648	649	649	647	646	643	643
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	80.1%	81.0%	81.2%	80.8%	83.5%	83.2%	84.4%	85.9%
Intermediate-term, fixed-rate	5.9%	6.1%	6.2%	6.5%	7.9%	7.8%	7.3%	7.0%
Adjustable-rate	7.7%	7.1%	6.6%	6.6%	6.7%	7.9%	7.7%	6.4%
Interest Only adjustable-rate	3.2%	3.0%	3.0%	3.2%	1.1%	0.7%	0.2%	0.1%
Negative Amortization	1.0%	1.1%	1.2%	1.4%	0.4%	0.4%	0.5%	0.6%



Single Family Conventional Book Characteristics MBS Repurchases

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	2.0%	1.9%	1.7%	1.5%	0.3%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	94.9%	94.8%	94.5%	94.0%	94.9%	95.0%	95.5%	95.4%
Second/Vacation Home	1.6%	1.7%	1.7%	1.8%	1.3%	1.2%	1.1%	1.2%
Investor Property	3.4%	3.6%	3.8%	4.2%	3.8%	3.8%	3.4%	3.4%
10-K Unit Type (Sums to 100%)								
1 Unit	96.0%	96.0%	95.9%	95.7%	95.9%	95.8%	96.0%	95.6%
2-4 Units	4.0%	4.0%	4.1%	4.3%	4.1%	4.2%	4.0%	4.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	4.2%	4.2%	4.2%	4.2%	3.3%	3.3%	3.4%	3.5%
Single Family Homes	95.8%	95.8%	95.8%	95.8%	96.7%	96.7%	96.6%	96.5%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	1.8%	1.8%	1.8%	1.9%	2.3%	2.3%	2.2%	2.1%
Condo/Coop	4.2%	4.2%	4.2%	4.2%	3.3%	3.3%	3.4%	3.5%
1 Unit	90.0%	90.0%	89.9%	89.6%	90.4%	90.2%	90.4%	90.0%
2-4 Units	4.0%	4.0%	4.0%	4.3%	4.1%	4.2%	4.0%	4.4%
Condo								
Condo	4.1%	4.1%	4.1%	4.1%	3.1%	3.2%	3.3%	3.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	47.5%	47.7%	47.9%	48.2%	46.6%	47.2%	49.1%	52.4%
Cash-Out Refinance	29.3%	29.1%	28.7%	28.0%	27.1%	26.5%	24.8%	22.3%
Other Refinance	23.2%	23.2%	23.4%	23.8%	26.3%	26.3%	26.1%	25.3%
Origination Type (Sums to 100%)								
TPO Broker	27.0%	27.0%	27.1%	27.5%	27.9%	28.7%	28.1%	26.9%
TPO Correspondent	30.9%	30.8%	30.5%	29.7%	26.4%	25.4%	24.2%	22.3%
Undesignated	2.9%	2.9%	3.1%	3.3%	4.5%	5.3%	6.9%	9.8%
Retail	39.3%	39.3%	39.4%	39.5%	41.1%	40.7%	40.8%	41.1%
Origination Year (Sums to 100%)								
< 2001	20.1%	20.7%	21.4%	23.2%	31.5%	36.1%	45.6%	59.4%
2001	11.0%	11.3%	11.6%	12.6%	16.7%	19.1%	22.0%	23.6%
2002	13.1%	13.4%	13.7%	14.5%	18.5%	20.6%	21.1%	15.4%
2003	16.1%	16.2%	16.2%	16.3%	17.1%	15.1%	9.9%	1.6%
2004	11.2%	11.1%	11.0%	10.6%	9.6%	7.6%	1.4%	0.0%
2005	13.0%	12.9%	12.5%	11.2%	5.3%	1.5%	0.0%	0.0%
2006	12.5%	12.1%	11.6%	10.1%	1.3%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics

MBS Repurchases

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	3.0%	2.4%	1.9%	1.4%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$119,797	\$118,462	\$117,163	\$114,676	\$105,383	\$103,549	\$103,776	\$102,892
Loan Original Note Rate	6.86%	6.87%	6.90%	6.95%	7.13%	7.27%	7.52%	7.78%
Seasoning (Sums to 100%)								
Seasoned	2.1%	2.1%	2.2%	2.3%	2.5%	2.7%	3.1%	3.6%
Non-Seasoned	97.9%	97.9%	97.8%	97.7%	97.5%	97.3%	96.9%	96.4%
ACI								
ACI Probability	1.97%	1.97%	1.98%	1.99%	1.88%	1.88%	1.84%	1.72%
Wtd Avg ACI Score	646	645	645	646	648	647	647	649
Credit Premium								
Wtd Avg Credit Premium	0.09	0.09	0.10	0.11	0.10	0.10	0.11	0.11
Credit Premium > 1.5	2.3%	2.4%	2.6%	2.9%	2.6%	2.6%	2.9%	2.6%
Prepay Premium								
Prepay Premium	3.7%	3.8%	3.9%	4.5%	3.5%	3.9%	4.2%	3.7%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.2%	5.4%	5.5%	5.7%	6.5%	6.4%	6.0%	5.6%
DTI Ratio > 20 and <= 30	15.4%	15.6%	15.8%	16.1%	17.9%	17.9%	17.8%	17.7%
DTI Ratio > 30 and <= 40	29.1%	29.2%	29.4%	29.7%	30.6%	31.2%	32.1%	33.4%
DTI Ratio > 40 and <= 50	25.4%	25.1%	24.8%	24.2%	22.1%	21.6%	20.7%	19.7%
DTI Ratio > 50	16.7%	16.6%	16.2%	15.4%	14.2%	13.5%	12.2%	10.6%
DTI Ratio Missing	8.1%	8.2%	8.3%	8.8%	8.9%	9.5%	11.2%	13.1%
Wtd Avg DTI Ratio	39.4%	39.3%	39.2%	38.8%	37.9%	37.7%	37.4%	37.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.3%	5.4%	5.5%	5.7%	6.5%	6.4%	6.0%	5.6%
DTI Ratio > 20 and <= 30	15.4%	15.6%	15.8%	16.1%	17.9%	17.9%	17.8%	17.7%
DTI Ratio > 30 and <= 40	29.2%	29.2%	29.4%	29.7%	30.6%	31.2%	32.1%	33.4%
DTI Ratio > 40 and <= 50	25.4%	25.2%	24.9%	24.3%	22.1%	21.6%	20.7%	19.7%
DTI Ratio > 50	16.8%	16.6%	16.2%	15.5%	14.2%	13.5%	12.2%	10.6%
DTI Ratio Missing	8.0%	8.1%	8.2%	8.7%	8.8%	9.5%	11.2%	13.0%
Wtd Avg DTI Ratio	39.5%	39.3%	39.2%	38.8%	37.9%	37.7%	37.4%	37.0%
Origination Term (Sums to 100%)								
<= 15 Years	6.0%	6.1%	6.3%	6.5%	8.0%	7.9%	7.4%	7.1%



Single Family Conventional Book Characteristics

MBS Repurchases

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	2.7%	2.8%	2.8%	2.9%	3.2%	2.9%	2.8%	2.8%
> 25 Years and <= 30 Years	91.1%	90.9%	90.8%	90.5%	88.7%	89.1%	89.7%	89.9%
> 30 Years	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	82.2%	82.9%	83.0%	82.4%	83.8%	83.3%	84.4%	85.9%
Intermediate-Term Fixed Rate (excl Balloon)	5.8%	5.9%	6.1%	6.3%	7.8%	7.5%	6.9%	6.6%
Adjustable Rate	11.8%	11.1%	10.8%	11.2%	8.2%	9.0%	8.3%	7.0%
Balloon	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%
Hybrid Arm	6.0%	6.2%	6.5%	6.7%	3.9%	4.0%	2.8%	2.1%
- 2/28 Hybrid Arm	0.3%	0.3%	0.3%	0.4%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.3%	1.3%	1.3%	1.3%	1.0%	1.2%	1.0%	0.8%
- 5/1 Hybrid Arm	3.2%	3.3%	3.5%	3.8%	2.0%	2.0%	1.3%	0.9%
- 7/1 Hybrid Arm	1.0%	1.0%	1.0%	1.0%	0.7%	0.7%	0.4%	0.3%
- 10/1 Hybrid Arm	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%
NegAm ARM	1.0%	1.1%	1.2%	1.4%	0.4%	0.4%	0.5%	0.6%
Interest Only	5.2%	4.8%	4.7%	4.7%	1.4%	0.7%	0.2%	0.1%
- Interest Only ARM	3.2%	3.0%	3.0%	3.2%	1.1%	0.7%	0.2%	0.1%
- Interest Only FRM	2.0%	1.9%	1.7%	1.5%	0.3%	0.0%	0.0%	0.0%
Alt-A	17.1%	16.9%	16.9%	17.3%	12.7%	12.6%	11.9%	10.3%
- Alt-A Low/No Doc	12.6%	12.4%	12.4%	12.7%	8.9%	8.4%	7.7%	6.1%
- Alt-A No Disclosure	0.3%	0.3%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	3.6%	3.7%	3.7%	3.8%	3.4%	3.3%	3.3%	2.7%
- Alt-A SISA	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.6%	1.6%	1.6%	1.7%	1.2%	1.1%	1.1%	0.9%
- Alt-A Stated Income	6.6%	6.4%	6.5%	6.5%	4.2%	4.0%	3.3%	2.5%



Single Family Conventional Book Characteristics MBS Repurchases

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	1.6%	1.6%	1.5%	1.3%	0.6%	0.5%	0.3%	0.1%
Alt-A Deals (no SFC)	2.9%	2.9%	3.0%	3.3%	3.2%	3.6%	4.0%	4.2%
My Community Mortgage	2.3%	2.2%	2.0%	1.5%	0.3%	0.3%	0.1%	0.0%
Non-Full Doc								
Non-Full Doc Total	15.0%	14.7%	14.7%	14.7%	10.6%	10.0%	8.7%	6.7%
- Select Lender Programs Non-Full Doc	2.5%	2.4%	2.3%	2.1%	1.9%	1.6%	1.0%	0.6%
- Other Low/No Doc	12.5%	12.3%	12.4%	12.7%	8.8%	8.4%	7.7%	6.1%
Subprime Deals								
Subprime	1.2%	1.2%	1.2%	1.4%	1.9%	2.3%	2.6%	2.2%
- Pre 12/2005 (A-Minus Deals)	1.2%	1.2%	1.2%	1.4%	1.9%	2.3%	2.6%	2.2%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	63.7%	63.4%	62.7%	60.9%	59.1%	55.3%	48.4%	39.8%
Investor Channel	21.0%	20.8%	21.0%	21.5%	17.0%	17.1%	16.7%	14.4%
eChannel	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	15.2%	15.6%	16.2%	17.5%	23.9%	27.5%	34.9%	45.8%
Subordinate Financing - RDW								
Subordinate Financing - RDW	7.7%	7.4%	7.3%	7.1%	3.4%	2.2%	1.4%	1.0%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.4%	2.4%	2.3%	2.2%	1.5%	1.2%	0.9%	0.6%
- 80/15/05	1.4%	1.3%	1.3%	1.2%	0.8%	0.6%	0.4%	0.3%
- 80/20/00	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.4%	3.3%	3.2%	3.3%	0.9%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	11.0%	10.7%	10.6%	10.3%	6.7%	5.6%	4.6%	3.6%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	3.5%	3.5%	3.4%	3.3%	2.3%	2.1%	1.7%	1.3%
- 80/15/05	2.0%	1.9%	1.9%	1.8%	1.2%	1.0%	0.9%	0.6%
- 80/20/00	3.0%	3.0%	3.0%	3.1%	1.4%	1.0%	0.7%	0.5%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%



Single Family Conventional Book Characteristics

MBS Repurchases

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	1.9%	1.8%	1.7%	1.7%	1.4%	1.2%	1.0%	0.9%
EA/TPR								
EA/TPR	12.5%	12.5%	12.5%	12.4%	11.5%	10.5%	8.7%	6.0%
- EA I	4.3%	4.3%	4.3%	4.3%	4.3%	4.1%	3.6%	2.7%
- EA/TPR II	4.4%	4.5%	4.5%	4.4%	4.2%	4.2%	4.0%	3.2%
- EA/TPR III	3.8%	3.7%	3.7%	3.6%	3.0%	2.3%	1.1%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	21.5%	21.8%	22.0%	22.1%	21.5%	22.5%	22.4%	20.8%
Northeast	19.3%	19.2%	19.0%	18.6%	17.3%	18.0%	19.5%	20.1%
Southeast	28.4%	28.3%	28.1%	27.8%	27.3%	26.7%	26.4%	25.2%
Southwest	21.1%	21.4%	21.7%	22.3%	25.4%	23.0%	19.1%	18.0%
West	9.7%	9.4%	9.3%	9.2%	8.4%	9.8%	12.6%	15.9%
Census Region (Sums to 100%)								
New England	5.3%	5.2%	5.1%	4.9%	4.1%	3.9%	4.1%	4.1%
Middle Atlantic	13.1%	13.0%	12.9%	12.8%	12.4%	13.2%	14.4%	14.9%
East North Central	18.1%	18.4%	18.5%	18.8%	19.0%	19.9%	19.8%	18.5%
East South Central	6.2%	6.3%	6.4%	6.6%	7.6%	6.3%	4.8%	4.3%
South Atlantic	22.6%	22.4%	22.1%	21.5%	20.0%	20.7%	21.9%	21.3%
West North Central	5.5%	5.6%	5.6%	5.6%	4.8%	4.9%	4.8%	4.2%
West South Central	14.4%	14.6%	14.9%	15.4%	18.3%	14.9%	9.9%	8.8%
Mountain	6.0%	5.9%	6.0%	6.2%	6.1%	7.3%	8.8%	9.6%
Pacific	8.2%	8.0%	7.8%	7.7%	7.2%	8.4%	10.8%	13.6%
US Territories	0.5%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%
Top 10 States								
01) FL	8.5%	8.2%	8.1%	7.6%	5.6%	5.5%	6.5%	6.7%
02) TX	6.9%	6.9%	6.9%	7.1%	7.8%	7.2%	7.0%	6.3%
03) LA	6.2%	6.4%	6.6%	7.0%	9.1%	6.2%	1.5%	1.3%
04) MI	5.5%	5.6%	5.6%	5.7%	5.6%	5.6%	5.3%	4.5%
05) CA	5.5%	5.3%	5.1%	5.0%	3.9%	4.5%	5.9%	8.2%
06) NY	5.2%	5.2%	5.1%	5.1%	5.0%	5.3%	6.1%	6.8%
07) GA	4.7%	4.8%	4.8%	4.8%	5.0%	5.3%	5.0%	4.4%
08) OH	4.6%	4.7%	4.7%	4.9%	5.3%	5.7%	5.7%	5.4%
09) IL	4.2%	4.2%	4.3%	4.3%	4.0%	4.2%	4.6%	4.5%
10) PA	4.0%	4.0%	4.0%	4.1%	4.2%	4.4%	4.5%	4.3%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	30.1%	30.0%	30.3%	29.7%	26.8%	26.7%	23.6%	20.3%



Single Family Conventional Book Characteristics MBS Repurchases

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) WASHINGTON MUTUAL INC	9.1%	9.2%	9.2%	9.6%	11.5%	12.8%	14.7%	15.3%
03) CITIGROUP INC	4.8%	4.7%	4.7%	4.4%	3.8%	3.7%	3.7%	4.1%
04) CERBERUS CAPITAL HOLDING	4.7%	4.7%	4.7%	4.2%	3.9%	3.5%	3.1%	2.8%
05) JP MORGAN CHASE & CO	4.6%	4.6%	4.7%	4.8%	5.2%	5.0%	4.8%	5.2%
06) FLAGSTAR BANCORP INC	4.1%	4.1%	4.1%	4.0%	3.9%	3.9%	3.5%	3.3%
07) INDYMAC BANCORP INC	3.3%	3.1%	2.9%	2.8%	2.4%	2.2%	2.4%	2.4%
08) WELLS FARGO & COMPANY	2.8%	2.8%	2.6%	2.5%	2.9%	3.0%	3.3%	3.9%
09) REGIONS FINANCIAL CORP	2.4%	2.5%	2.6%	2.7%	3.3%	2.4%	1.6%	1.3%
10) AMTRUST FINANCIAL CORPORATION	2.4%	2.3%	2.1%	2.0%	1.7%	1.4%	1.4%	1.4%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	30.8%	30.7%	31.1%	30.5%	27.7%	27.8%	25.0%	22.3%
02) JP MORGAN CHASE & CO	12.0%	12.0%	12.0%	12.2%	12.9%	12.0%	12.0%	13.5%
03) WELLS FARGO & COMPANY	9.3%	9.4%	9.0%	9.0%	10.0%	9.4%	8.8%	8.4%
04) CITIGROUP INC	9.0%	9.0%	9.1%	8.9%	8.6%	8.1%	7.6%	8.0%
05) WASHINGTON MUTUAL INC	7.8%	7.9%	8.0%	8.4%	10.6%	13.0%	16.5%	18.5%
06) CERBERUS CAPITAL HOLDING	7.1%	7.3%	7.3%	7.0%	7.5%	7.4%	7.6%	7.1%
07) INDYMAC BANCORP INC	3.3%	3.2%	3.0%	2.8%	2.4%	2.2%	2.4%	2.4%
08) REGIONS FINANCIAL CORP	2.1%	2.2%	2.3%	2.4%	3.1%	2.2%	1.4%	1.2%
09) EVERBANK FINANCIAL CORPORATION	1.8%	1.9%	2.0%	2.0%	2.1%	1.8%	1.4%	1.0%
10) PHH CORPORATION	1.6%	1.6%	1.6%	1.6%	1.5%	1.6%	1.8%	1.9%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	49.0%							
Credit Enhancement	51.0%							
- Primary MI Only	31.5%							
- Pool Policy Only	9.4%							
- Pool Policy and Primary MI	5.9%							
- Full Recourse	0.7%							
- Shared Arrangement	0.6%							
- Government	0.0%							
- Secondary Market (SMC)	2.9%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	77.4%							
Interest Only with Credit Enhancement	70.4%							
Alt-A with Credit Enhancement	69.7%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-17.16	-17.03	-16.76	-16.04	-14.35	-14.03	-13.79	-12.79



Single Family Conventional Book Characteristics MBS Repurchases

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	52.24	52.10	51.88	51.25	47.07	46.23	44.25	40.48
Wtd Avg Charged Fee	35.05	35.04	35.09	35.18	32.68	32.15	30.41	27.64
Appraisal Waivers								
Appraisal Waiver	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	27.13%	25.78%	27.61%	28.68%	27.71%	39.43%	40.14%	42.89%
- SDQ Rate for Loans with CE	31.90%							
- SDQ Rate for Loans without CE	22.77%							
SDQ Rate Excl. Katrina Loans	28.41%	27.01%	28.91%	30.12%	28.55%	36.46%	40.24%	43.00%
SDQ Rate for Katrina Loans	13.36%	12.74%	14.15%	14.43%	21.04%	74.99%	34.98%	34.28%
Serious Delinquent Loans								
SDQ Loan Count	40,266	38,878	42,252	42,984	39,195	60,719	59,924	60,570
SDQ Count for Loans with CE	22,608							
SDQ Count for Loans without CE	17,658							
SDQ Volume (\$M)								
SDQ Volume	\$5,445.5	\$5,183.1	\$5,534.0	\$5,416.3	\$4,083.6	\$6,147.0	\$6,163.3	\$6,224.8
SDQ Volume for Loans with CE	\$3,194.6							
SDQ Volume for Loans without CE	\$2,250.8							



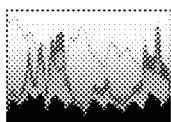
Single Family Conventional Book Characteristics Whole Loan (excl MBS Repurchase)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	1,733,383	1,754,552	1,802,010	1,826,722	1,891,144	1,846,121	1,929,417	1,950,403
Book Volume (\$B)	\$190.3	\$191.5	\$196.1	\$197.2	\$196.8	\$187.6	\$194.9	\$193.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	20.4%	20.4%	20.5%	20.5%	21.8%	23.5%	24.2%	25.0%
OLTV 60.01% - 70.00%	13.7%	13.6%	13.7%	13.6%	14.0%	14.7%	15.1%	15.6%
OLTV 70.01% - 75.00%	9.2%	9.1%	9.0%	9.0%	9.3%	9.8%	10.4%	11.5%
OLTV 75.01% - 80.00%	26.2%	26.1%	25.9%	25.8%	25.2%	24.1%	23.3%	22.8%
OLTV 80.01% - 90.00%	11.4%	11.4%	11.4%	11.4%	10.8%	10.8%	11.0%	11.3%
OLTV 90.01% - 95.00%	6.1%	6.1%	6.1%	6.1%	6.0%	6.0%	6.2%	6.2%
OLTV 95.01% - 97.00%	1.5%	1.5%	1.5%	1.5%	1.6%	1.6%	1.7%	1.7%
OLTV 97.01% - 100.00%	9.9%	10.1%	10.3%	10.4%	9.7%	8.0%	7.1%	5.3%
OLTV > 100.00%	1.6%	1.6%	1.6%	1.6%	1.6%	1.4%	1.0%	0.7%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	74.7%	74.8%	74.8%	74.8%	74.0%	72.9%	72.4%	71.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	15.2%	15.1%	15.1%	14.9%	15.4%	16.1%	16.1%	16.2%
Comb LTV 60.01% - 70.00%	10.8%	10.7%	10.7%	10.5%	10.5%	10.6%	10.6%	10.5%
Comb LTV 70.01% - 75.00%	7.2%	7.1%	7.0%	6.9%	6.9%	7.0%	7.2%	7.5%
Comb LTV 75.01% - 80.00%	18.0%	17.6%	17.5%	17.1%	16.5%	16.0%	15.5%	14.9%
Comb LTV 80.01% - 90.00%	11.9%	11.8%	11.7%	11.5%	10.4%	9.4%	9.2%	8.8%
Comb LTV 90.01% - 95.00%	6.2%	6.2%	6.1%	6.1%	5.4%	4.9%	4.9%	4.5%
Comb LTV 95.01% - 97.00%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
Comb LTV 97.01% - 100.00%	11.0%	11.3%	11.4%	11.6%	10.3%	7.8%	6.7%	5.1%
Comb LTV > 100.00%	1.7%	1.7%	1.7%	1.7%	1.6%	1.4%	1.1%	0.7%
Comb LTV Missing	16.8%	17.3%	17.7%	18.4%	21.9%	25.7%	27.5%	30.5%
Wtd Avg Comb LTV	76.9%	77.0%	77.0%	77.1%	76.1%	74.6%	73.9%	72.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	15.3%	15.2%	15.2%	15.0%	15.5%	16.2%	16.4%	16.5%
Comb LTV 60.01% - 70.00%	10.9%	10.8%	10.8%	10.6%	10.6%	10.8%	10.8%	10.8%
Comb LTV 70.01% - 75.00%	7.3%	7.2%	7.1%	7.0%	7.0%	7.2%	7.4%	7.8%
Comb LTV 75.01% - 80.00%	18.1%	17.8%	17.6%	17.3%	16.7%	16.2%	15.9%	15.4%
Comb LTV 80.01% - 90.00%	12.0%	11.9%	11.8%	11.6%	10.5%	9.6%	9.4%	9.0%



Single Family Conventional Book Characteristics Whole Loan (excl MBS Repurchase)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 90.01% - 95.00%	6.3%	6.3%	6.2%	6.2%	5.5%	5.0%	5.0%	4.7%
Comb LTV 95.01% - 97.00%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.3%	1.3%
Comb LTV 97.01% - 100.00%	11.0%	11.3%	11.4%	11.6%	10.3%	7.8%	6.7%	5.1%
Comb LTV > 100.00%	1.7%	1.7%	1.7%	1.7%	1.6%	1.4%	1.1%	0.7%
Comb LTV Missing	16.2%	16.7%	17.1%	17.8%	21.2%	24.7%	26.2%	28.5%
Wtd Avg Comb LTV	76.9%	77.0%	76.9%	77.0%	76.1%	74.5%	73.9%	73.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	42.9%	45.5%	47.5%	47.8%	52.6%	55.7%	48.2%	42.9%
MTMLTV 60.01% - 70.00%	13.1%	13.5%	13.8%	13.6%	14.6%	16.1%	18.1%	18.8%
MTMLTV 70.01% - 75.00%	7.0%	7.3%	7.3%	7.2%	7.1%	7.1%	8.8%	11.1%
MTMLTV 75.01% - 80.00%	8.0%	8.3%	8.8%	8.3%	8.0%	6.9%	8.2%	9.8%
MTMLTV 80.01% - 90.00%	12.1%	11.4%	11.0%	11.3%	9.2%	7.9%	8.8%	9.6%
MTMLTV 90.01% - 95.00%	4.7%	4.6%	4.4%	4.5%	3.4%	3.1%	3.6%	4.0%
MTMLTV 95.01% - 97.00%	1.7%	1.6%	1.5%	1.5%	1.1%	0.9%	1.1%	1.3%
MTMLTV 97.01% - 100.00%	2.2%	2.2%	2.2%	2.4%	2.2%	1.3%	1.8%	1.6%
MTMLTV > 100.00%	8.0%	5.3%	3.1%	3.1%	1.2%	0.4%	0.7%	0.5%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%
Wtg Avg MTMLTV	64.7%	62.4%	60.6%	60.5%	57.5%	55.6%	59.0%	61.0%
Credit Score (Sums to 100%)								
FICO < 550	2.2%	2.3%	2.3%	2.4%	2.2%	1.8%	1.8%	1.8%
FICO 550-579	2.6%	2.6%	2.6%	2.7%	2.4%	2.1%	2.2%	2.2%
FICO 580-619	6.4%	6.4%	6.5%	6.6%	6.1%	5.3%	5.4%	5.2%
FICO 620-659	12.0%	12.1%	12.1%	12.3%	11.7%	11.1%	11.1%	10.6%
FICO 660-699	16.6%	16.6%	16.6%	16.6%	16.4%	16.4%	16.3%	15.8%
FICO 700-739	19.6%	19.6%	19.5%	19.5%	19.8%	20.3%	20.2%	20.0%
FICO >= 740	39.0%	38.8%	38.7%	38.2%	39.0%	39.9%	38.8%	38.1%
FICO Missing	1.5%	1.6%	1.7%	1.8%	2.3%	3.1%	4.2%	6.2%
Wtd Avg FICO	708	708	708	707	709	712	711	711
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	70.7%	70.5%	70.4%	69.9%	68.7%	65.4%	63.0%	62.6%
Intermediate-term, fixed-rate	17.4%	18.0%	18.4%	18.6%	21.6%	25.8%	28.7%	31.3%
Adjustable-rate	6.8%	6.6%	6.8%	7.2%	6.9%	6.8%	7.1%	5.3%
Interest Only adjustable-rate	3.2%	3.1%	2.7%	2.6%	1.7%	0.9%	0.5%	0.1%



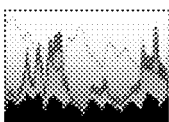
Single Family Conventional Book Characteristics Whole Loan (excl MBS Repurchase)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Negative Amortization	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.7%
Interest Only fixed-rate	1.6%	1.6%	1.5%	1.4%	0.9%	0.7%	0.2%	0.1%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.1%	90.2%	90.4%	90.4%	90.6%	91.1%	92.8%	93.7%
Second/Vacation Home	3.8%	3.8%	3.7%	3.7%	3.7%	3.8%	3.9%	3.4%
Investor Property	6.1%	6.1%	5.9%	5.9%	5.7%	5.1%	3.4%	2.9%
10-K Unit Type (Sums to 100%)								
1 Unit	96.7%	96.8%	96.9%	96.9%	97.0%	97.1%	97.3%	97.2%
2-4 Units	3.3%	3.2%	3.1%	3.1%	3.0%	2.9%	2.7%	2.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	7.5%	7.4%	7.3%	7.3%	6.9%	6.3%	6.0%	5.8%
Single Family Homes	92.5%	92.6%	92.7%	92.7%	93.1%	93.7%	94.0%	94.2%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	1.6%	1.6%	1.6%	1.6%	1.8%	1.1%	0.7%	0.6%
Condo/Coop	7.5%	7.4%	7.3%	7.2%	6.9%	6.3%	6.0%	5.8%
1 Unit	87.6%	87.8%	87.9%	88.0%	88.4%	89.7%	90.6%	90.8%
2-4 Units	3.3%	3.2%	3.1%	3.1%	3.0%	2.9%	2.7%	2.8%
Condo								
Condo	7.0%	7.0%	6.9%	6.8%	6.5%	6.0%	5.8%	5.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	44.7%	44.5%	44.1%	44.6%	43.1%	38.7%	34.9%	30.9%
Cash-Out Refinance	30.0%	29.9%	29.9%	29.8%	29.5%	29.9%	30.4%	31.2%
Other Refinance	25.3%	25.6%	26.0%	25.6%	27.4%	31.4%	34.7%	37.9%
Origination Type (Sums to 100%)								
TPO Broker	10.4%	10.1%	9.8%	10.2%	8.4%	7.2%	7.4%	7.4%
TPO Correspondent	8.1%	8.3%	8.2%	8.3%	8.4%	7.5%	7.1%	6.8%
Undesignated	0.6%	0.6%	0.7%	0.7%	0.9%	1.3%	1.8%	2.8%
Retail	80.9%	81.0%	81.3%	80.8%	82.3%	84.0%	83.7%	83.1%
Origination Year (Sums to 100%)								
< 2001	4.2%	4.3%	4.5%	4.7%	5.9%	7.8%	10.3%	15.7%
2001	2.4%	2.5%	2.5%	2.7%	3.2%	4.0%	5.2%	7.9%
2002	8.0%	8.2%	8.4%	8.7%	10.3%	12.8%	15.8%	21.7%
2003	27.0%	27.7%	28.0%	28.9%	33.1%	40.2%	47.0%	54.7%
2004	12.7%	12.8%	12.9%	13.4%	15.6%	18.9%	21.7%	0.0%
2005	12.7%	12.9%	12.8%	13.2%	15.1%	16.4%	0.0%	0.0%



Single Family Conventional Book Characteristics Whole Loan (excl MBS Repurchase)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2006	14.1%	14.4%	14.6%	15.3%	16.8%	0.0%	0.0%	0.0%
2007	12.4%	12.0%	11.9%	13.2%	0.0%	0.0%	0.0%	0.0%
2008	6.5%	5.2%	4.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$126,708	\$125,560	\$124,728	\$123,429	\$117,861	\$114,077	\$111,642	\$108,897
Loan Original Note Rate	6.23%	6.22%	6.21%	6.23%	6.13%	5.97%	5.98%	6.13%
Seasoning (Sums to 100%)								
Seasoned	4.9%	4.3%	3.6%	3.7%	3.7%	2.5%	2.2%	2.4%
Non-Seasoned	95.1%	95.7%	96.4%	96.3%	96.3%	97.5%	97.8%	97.6%
ACI								
ACI Probability	0.67%	0.68%	0.68%	0.69%	0.66%	0.56%	0.55%	0.52%
Wtd Avg ACI Score	711	711	711	710	713	718	719	722
Credit Premium								
Wtd Avg Credit Premium	0.04	0.03	0.02	0.04	0.03	0.00	-0.04	-0.06
Credit Premium > 1.5	1.2%	1.3%	1.2%	1.3%	1.1%	0.9%	0.7%	0.7%
Prepay Premium								
Prepay Premium	4.3%	4.1%	4.0%	4.1%	2.6%	1.2%	1.2%	1.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.0%	9.1%	9.1%	9.1%	9.9%	11.0%	11.6%	12.2%
DTI Ratio > 20 and <= 30	17.4%	17.5%	17.5%	17.4%	18.3%	19.7%	20.4%	21.3%
DTI Ratio > 30 and <= 40	21.8%	21.8%	21.6%	21.5%	21.7%	21.7%	21.8%	22.5%
DTI Ratio > 40 and <= 50	18.3%	18.0%	17.8%	17.6%	16.4%	14.6%	13.8%	13.3%
DTI Ratio > 50	13.6%	13.6%	13.6%	13.3%	12.5%	11.1%	10.3%	9.3%
DTI Ratio Missing	19.9%	20.0%	20.3%	21.2%	21.2%	21.9%	22.0%	21.4%
Wtd Avg DTI Ratio	36.9%	36.8%	36.8%	36.7%	36.0%	34.9%	34.3%	33.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.3%	10.4%	10.5%	10.5%	11.5%	12.9%	13.6%	14.3%
DTI Ratio > 20 and <= 30	21.3%	21.5%	21.6%	21.6%	22.8%	24.5%	25.4%	26.1%
DTI Ratio > 30 and <= 40	26.5%	26.6%	26.5%	26.5%	26.8%	26.9%	26.9%	27.1%
DTI Ratio > 40 and <= 50	22.2%	22.0%	21.8%	21.8%	20.4%	18.4%	17.4%	16.3%
DTI Ratio > 50	17.0%	17.1%	17.1%	17.0%	16.1%	14.7%	13.6%	11.9%
DTI Ratio Missing	2.7%	2.5%	2.5%	2.6%	2.3%	2.6%	3.2%	4.3%
Wtd Avg DTI Ratio	37.0%	37.0%	37.0%	36.9%	36.2%	35.2%	34.6%	33.9%
Origination Term (Sums to 100%)								



Single Family Conventional Book Characteristics
Whole Loan (excl MBS Repurchase)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<= 15 Years	17.4%	18.0%	18.5%	18.6%	21.6%	25.8%	28.7%	31.3%
> 15 Years amd <= 25 Years	6.6%	6.6%	6.8%	6.9%	7.5%	7.9%	7.9%	7.9%
> 25 Years and <= 30 Years	74.7%	74.1%	73.6%	73.3%	70.2%	66.0%	63.2%	60.6%
> 30 Years	1.3%	1.3%	1.2%	1.2%	0.7%	0.3%	0.2%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	71.8%	71.6%	71.4%	70.9%	69.5%	66.1%	63.2%	62.7%
Intermediate-Term Fixed Rate (excl Balloon)	16.2%	16.8%	17.2%	17.4%	20.1%	24.1%	26.6%	29.1%
Adjustable Rate	10.3%	10.0%	9.7%	10.1%	8.9%	8.1%	8.1%	6.0%
Balloon	1.7%	1.7%	1.6%	1.7%	1.5%	1.8%	2.0%	2.2%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
40 Year (ARM & Fixed)	1.3%	1.3%	1.2%	1.2%	0.7%	0.3%	0.2%	0.2%
Hybrid Arm	9.6%	9.3%	9.1%	9.4%	8.2%	7.1%	6.9%	4.5%
- 2/28 Hybrid Arm	0.5%	0.5%	0.6%	0.7%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.4%	1.3%	1.6%	1.7%	2.0%	1.5%	1.5%	1.0%
- 5/1 Hybrid Arm	5.4%	5.2%	4.7%	4.8%	4.1%	3.8%	3.7%	2.3%
- 7/1 Hybrid Arm	1.9%	1.9%	1.8%	1.8%	1.7%	1.6%	1.6%	1.2%
- 10/1 Hybrid Arm	0.5%	0.5%	0.5%	0.5%	0.3%	0.2%	0.1%	0.1%
NegAm ARM	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.7%
Interest Only	4.9%	4.7%	4.1%	4.1%	2.6%	1.5%	0.7%	0.2%
- Interest Only ARM	3.2%	3.1%	2.7%	2.6%	1.7%	0.9%	0.5%	0.1%
- Interest Only FRM	1.6%	1.6%	1.5%	1.4%	0.9%	0.7%	0.2%	0.1%
Alt-A	5.7%	5.6%	5.2%	5.2%	3.7%	2.7%	1.6%	1.3%
- Alt-A Low/No Doc	2.8%	2.8%	2.7%	2.6%	1.6%	1.5%	1.3%	1.1%
- Alt-A No Disclosure	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.7%	0.7%	0.7%	0.7%	0.6%	0.5%	0.4%	0.3%
- Alt-A SISA	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.5%	0.5%	0.5%	0.5%	0.2%	0.2%	0.1%	0.1%
- Alt-A Stated Income	1.4%	1.3%	1.2%	1.2%	0.8%	0.8%	0.7%	0.7%



Single Family Conventional Book Characteristics Whole Loan (excl MBS Repurchase)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	0.8%	0.7%	0.5%	0.5%	0.4%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	2.0%	2.1%	2.1%	2.1%	1.7%	1.2%	0.3%	0.2%
My Community Mortgage	2.6%	2.7%	2.7%	2.7%	2.1%	1.4%	1.2%	0.9%
Non-Full Doc								
Non-Full Doc Total	4.3%	4.2%	4.2%	4.0%	2.4%	1.6%	1.3%	1.2%
- Select Lender Programs Non-Full Doc	0.6%	0.6%	0.7%	0.5%	0.4%	0.2%	0.1%	0.1%
- Other Low/No Doc	3.7%	3.7%	3.5%	3.5%	2.1%	1.5%	1.3%	1.1%
Subprime Deals								
Subprime	4.1%	3.7%	3.6%	3.7%	1.8%	0.1%	0.0%	0.1%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- Post 12/2005	4.1%	3.7%	3.6%	3.7%	1.7%	0.1%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	59.7%	59.9%	60.6%	60.4%	62.4%	65.3%	66.2%	63.7%
Investor Channel	11.3%	10.8%	10.0%	10.1%	9.1%	6.0%	3.5%	3.1%
eChannel	20.9%	21.4%	21.5%	21.2%	21.0%	20.9%	20.0%	18.0%
Underserved Channel	0.9%	0.9%	0.9%	0.9%	1.1%	1.4%	1.7%	2.0%
Subprime Channel	4.1%	3.7%	3.6%	3.7%	1.7%	0.1%	0.0%	0.0%
Unkown/Pre-2000	3.1%	3.3%	3.4%	3.6%	4.6%	6.3%	8.6%	13.2%
Subordinate Financing - RDW								
Subordinate Financing - RDW	6.8%	6.8%	6.6%	6.5%	5.4%	3.6%	2.5%	1.7%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.8%	1.8%	1.9%	1.9%	1.8%	1.5%	1.3%	1.0%
- 80/15/05	1.1%	1.1%	1.1%	1.2%	1.0%	0.9%	0.7%	0.5%
- 80/20/00	0.7%	0.8%	0.8%	0.8%	0.8%	0.4%	0.1%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	2.9%	2.8%	2.6%	2.4%	1.6%	0.6%	0.2%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	10.1%	10.1%	10.0%	9.9%	9.3%	8.0%	7.5%	6.9%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	2.5%	2.5%	2.5%	2.5%	2.4%	2.1%	1.9%	1.7%
- 80/15/05	1.4%	1.4%	1.4%	1.4%	1.3%	1.0%	0.9%	0.6%
- 80/20/00	1.8%	1.9%	1.8%	1.9%	1.5%	0.6%	0.3%	0.2%



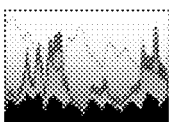
Single Family Conventional Book Characteristics Whole Loan (excl MBS Repurchase)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	3.8%	3.8%	3.8%	3.6%	3.8%	3.9%	4.1%	4.1%
EA/TPR								
EA/TPR	8.0%	8.2%	8.4%	8.6%	8.5%	7.2%	7.1%	6.1%
- EA I	2.7%	2.8%	2.9%	2.9%	2.9%	2.2%	2.0%	1.2%
- EA/TPR II	2.0%	2.1%	2.2%	2.2%	2.1%	1.6%	1.6%	1.3%
- EA/TPR III	3.2%	3.3%	3.4%	3.4%	3.4%	3.3%	3.5%	3.6%
10-K Property Region (Sums to 100%)								
Midwest	23.5%	23.8%	24.0%	24.0%	24.8%	25.2%	25.7%	25.5%
Northeast	20.7%	20.6%	20.6%	20.7%	20.7%	21.0%	21.2%	20.9%
Southeast	23.6%	23.6%	23.5%	23.5%	22.9%	21.6%	20.6%	19.2%
Southwest	16.1%	16.3%	16.5%	16.5%	16.6%	16.7%	16.3%	15.9%
West	16.0%	15.7%	15.4%	15.3%	15.0%	15.4%	16.3%	18.4%
Census Region (Sums to 100%)								
New England	5.6%	5.6%	5.7%	5.7%	5.7%	5.9%	6.1%	6.4%
Middle Atlantic	13.1%	12.9%	12.9%	13.0%	13.1%	13.3%	13.4%	13.2%
East North Central	19.1%	19.3%	19.5%	19.5%	20.1%	20.4%	20.8%	20.7%
East South Central	3.9%	3.9%	3.9%	3.9%	3.9%	3.6%	3.3%	3.2%
South Atlantic	20.1%	20.1%	19.9%	20.0%	19.5%	18.4%	17.6%	16.4%
West North Central	6.6%	6.8%	6.9%	6.9%	7.2%	7.4%	7.4%	7.2%
West South Central	9.0%	9.1%	9.2%	9.2%	9.5%	9.9%	9.6%	9.3%
Mountain	6.7%	6.8%	6.8%	6.7%	6.3%	6.0%	5.7%	5.6%
Pacific	14.2%	13.9%	13.6%	13.4%	13.3%	13.8%	14.7%	16.9%
US Territories	1.7%	1.7%	1.6%	1.6%	1.5%	1.4%	1.3%	1.0%
Top 10 States								
01) CA	8.5%	8.2%	7.9%	7.9%	7.9%	8.2%	9.2%	11.3%
02) FL	6.3%	6.3%	6.2%	6.3%	6.1%	5.8%	5.8%	5.3%
03) TX	5.5%	5.5%	5.6%	5.6%	5.7%	5.9%	5.7%	5.6%
04) NY	5.3%	5.1%	5.1%	5.1%	5.1%	5.3%	5.4%	5.4%
05) IL	5.2%	5.2%	5.4%	5.4%	5.4%	5.4%	5.5%	5.6%
06) OH	5.2%	5.2%	5.2%	5.1%	5.3%	5.2%	5.1%	4.8%
07) NJ	4.0%	4.0%	4.0%	4.1%	4.1%	4.2%	4.3%	4.2%
08) PA	3.7%	3.8%	3.8%	3.9%	3.9%	3.9%	3.7%	3.5%
09) WI	3.7%	3.8%	3.9%	3.9%	4.2%	4.7%	5.0%	5.1%
10) VA	3.4%	3.4%	3.3%	3.3%	3.2%	3.1%	2.9%	2.8%
Top 10 Sellers								



Single Family Conventional Book Characteristics Whole Loan (excl MBS Repurchase)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
01) PHH CORPORATION	17.9%	18.4%	18.5%	18.5%	18.5%	18.3%	17.4%	14.9%
02) WASHINGTON MUTUAL INC	4.0%	4.0%	4.0%	4.2%	4.6%	5.3%	5.8%	7.1%
03) JP MORGAN CHASE & CO	3.0%	2.7%	2.5%	2.6%	2.0%	0.9%	0.9%	0.6%
04) NATIONAL CITY CORPORATION	2.8%	2.9%	3.4%	3.4%	3.0%	2.7%	2.5%	2.4%
05) NAVY FEDERAL CREDIT UNION	2.8%	2.8%	2.9%	2.9%	3.0%	2.7%	2.0%	1.5%
06) WACHOVIA CORPORATION	2.1%	2.2%	2.2%	2.3%	2.6%	2.5%	2.5%	2.9%
07) BANK OF AMERICA CORPORATION	2.1%	2.1%	1.8%	1.7%	1.0%	0.9%	1.0%	1.2%
08) CITIGROUP INC	1.9%	1.9%	1.8%	1.9%	1.7%	1.1%	0.6%	0.3%
09) ASSOCIATED BANC-CORP	1.7%	1.8%	1.8%	1.9%	2.1%	2.3%	2.5%	2.5%
10) FIRST HORIZON NATIONAL CORPORATION	1.6%	1.6%	1.7%	1.7%	1.5%	1.2%	1.0%	0.7%
Top 10 Servicers								
01) PHH CORPORATION	11.4%	11.8%	11.9%	11.7%	11.6%	11.9%	11.7%	10.2%
02) JP MORGAN CHASE & CO	8.0%	7.8%	7.8%	7.8%	6.9%	4.8%	3.8%	2.7%
03) CITIGROUP INC	6.6%	6.7%	6.6%	6.8%	6.9%	6.6%	5.6%	5.0%
04) WELLS FARGO & COMPANY	3.3%	3.4%	3.3%	3.4%	3.3%	3.6%	3.4%	3.4%
05) WASHINGTON MUTUAL INC	3.1%	3.1%	3.1%	3.2%	3.5%	4.3%	5.3%	7.3%
06) NAVY FEDERAL CREDIT UNION	2.8%	2.8%	2.9%	2.9%	3.0%	2.7%	2.0%	1.5%
07) EVERBANK FINANCIAL CORPORATION	2.7%	2.7%	2.8%	2.9%	3.2%	3.5%	3.4%	3.0%
08) NATIONAL CITY CORPORATION	2.5%	2.6%	3.1%	3.0%	2.6%	2.3%	2.1%	2.2%
09) BANK OF AMERICA CORPORATION	2.0%	2.0%	1.8%	1.7%	1.2%	1.2%	1.3%	1.7%
10) WACHOVIA CORPORATION	2.0%	2.0%	2.0%	2.1%	2.4%	2.3%	2.3%	2.8%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	72.5%							
Credit Enhancement	27.5%							
- Primary MI Only	18.8%							
- Pool Policy Only	1.2%							
- Pool Policy and Primary MI	1.5%							
- Full Recourse	2.2%							
- Shared Arrangement	3.2%							
- Government	0.0%							
- Secondary Market (SMC)	0.6%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	3.9%							
Interest Only with Credit Enhancement	24.8%							
Alt-A with Credit Enhancement	27.9%							
Economic Fees and Gap								



Single Family Conventional Book Characteristics
Whole Loan (excl MBS Repurchase)

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Gap	-0.56	-1.14	-1.36	-1.76	-1.58	0.60	0.06	-1.83
Wtd Avg Economic Model Fee	44.77	44.17	43.42	44.14	37.79	33.32	32.27	31.30
Wtd Avg Charged Fee	44.19	43.01	42.04	42.36	36.19	33.91	32.33	29.47
Appraisal Waivers								
Appraisal Waiver	11.1%	11.4%	11.7%	11.4%	11.7%	11.9%	11.7%	11.6%
Serious Delinquent Loans								
SDQ Rate All Loans	2.03%	1.69%	1.48%	1.42%	0.89%	1.07%	0.80%	0.70%
- SDQ Rate for Loans with CE	4.70%							
- SDQ Rate for Loans without CE	1.11%							
SDQ Rate Excl. Katrina Loans	2.03%	1.69%	1.47%	1.41%	0.87%	0.87%	0.80%	0.70%
SDQ Rate for Katrina Loans	1.93%	1.70%	1.76%	1.97%	2.47%	10.18%	0.85%	0.63%
Serious Delinquent Loans								
SDQ Loan Count	35,035	29,646	26,505	25,809	16,836	19,747	15,416	13,629
SDQ Count for Loans with CE	20,810							
SDQ Count for Loans without CE	14,225							
SDQ Volume (\$M)								
SDQ Volume	\$4,977.3	\$4,070.7	\$3,491.4	\$3,151.4	\$1,724.4	\$1,920.6	\$1,478.7	\$1,238.9
SDQ Volume for Loans with CE	\$2,991.7							
SDQ Volume for Loanswithout CE	\$1,985.6							



Single Family Conventional Book Characteristics SDQ

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	312,905	246,068	204,040	173,220	105,389	122,217	98,477	92,759
Book Volume (\$B)	\$55.0	\$41.8	\$32.6	\$25.4	\$12.1	\$12.9	\$10.3	\$9.5
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	3.8%	3.8%	3.9%	4.2%	5.3%	5.7%	4.2%	4.0%
OLTV 60.01% - 70.00%	8.7%	8.3%	8.2%	8.5%	9.0%	9.0%	7.4%	7.3%
OLTV 70.01% - 75.00%	8.2%	8.0%	8.0%	7.8%	9.0%	9.7%	10.0%	10.6%
OLTV 75.01% - 80.00%	38.3%	38.6%	38.2%	36.6%	29.1%	26.6%	24.9%	23.9%
OLTV 80.01% - 90.00%	13.9%	13.6%	13.5%	13.7%	17.6%	20.1%	23.1%	25.3%
OLTV 90.01% - 95.00%	9.3%	9.2%	8.9%	9.1%	12.6%	15.0%	18.5%	21.2%
OLTV 95.01% - 97.00%	1.3%	1.4%	1.5%	1.8%	3.1%	3.7%	4.8%	4.6%
OLTV 97.01% - 100.00%	16.4%	17.0%	17.7%	18.3%	14.0%	9.9%	6.8%	2.9%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	83.2%	83.4%	83.4%	83.5%	83.2%	82.8%	83.8%	83.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	3.3%	3.3%	3.4%	3.7%	4.5%	4.8%	3.3%	2.7%
Comb LTV 60.01% - 70.00%	7.3%	6.9%	6.9%	7.2%	7.9%	7.6%	5.7%	4.8%
Comb LTV 70.01% - 75.00%	6.5%	6.4%	6.4%	6.3%	7.5%	7.9%	7.0%	6.2%
Comb LTV 75.01% - 80.00%	20.1%	19.8%	20.0%	19.9%	22.1%	22.5%	19.6%	16.6%
Comb LTV 80.01% - 90.00%	20.5%	19.8%	18.9%	17.9%	17.5%	18.1%	18.8%	18.2%
Comb LTV 90.01% - 95.00%	13.7%	13.5%	12.6%	11.9%	11.8%	12.6%	13.9%	13.4%
Comb LTV 95.01% - 97.00%	1.3%	1.3%	1.4%	1.7%	2.7%	3.1%	3.8%	3.2%
Comb LTV 97.01% - 100.00%	25.1%	26.4%	27.1%	27.2%	16.5%	10.2%	7.0%	3.0%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	2.1%	2.5%	3.2%	4.1%	9.3%	13.1%	20.8%	31.8%
Wtd Avg Comb LTV	86.8%	87.1%	87.0%	86.8%	84.4%	83.3%	84.3%	84.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	3.3%	3.3%	3.4%	3.7%	4.6%	4.8%	3.3%	2.8%
Comb LTV 60.01% - 70.00%	7.3%	7.0%	6.9%	7.2%	8.0%	7.8%	6.0%	5.2%
Comb LTV 70.01% - 75.00%	6.6%	6.4%	6.4%	6.4%	7.7%	8.2%	7.5%	6.9%
Comb LTV 75.01% - 80.00%	20.1%	19.9%	20.1%	20.0%	22.5%	23.0%	20.4%	18.0%
Comb LTV 80.01% - 90.00%	20.5%	19.9%	19.0%	18.1%	17.9%	18.7%	19.7%	19.6%
Comb LTV 90.01% - 95.00%	13.8%	13.5%	12.7%	12.0%	12.2%	13.1%	14.7%	14.7%



Single Family Conventional Book Characteristics SDQ

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	1.3%	1.3%	1.5%	1.7%	2.7%	3.2%	4.0%	3.5%
Comb LTV 97.01% - 100.00%	25.1%	26.4%	27.1%	27.2%	16.5%	10.2%	7.0%	3.1%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	1.8%	2.2%	2.7%	3.5%	7.7%	10.8%	17.2%	26.3%
Wtd Avg Comb LTV	86.8%	87.1%	87.0%	86.8%	84.4%	83.2%	84.2%	84.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	8.7%	11.1%	14.5%	17.3%	31.6%	35.9%	30.8%	28.8%
MTMLTV 60.01% - 70.00%	7.3%	9.2%	11.5%	12.7%	20.0%	22.6%	21.9%	22.5%
MTMLTV 70.01% - 75.00%	5.4%	6.7%	8.3%	8.9%	11.3%	11.3%	12.0%	13.2%
MTMLTV 75.01% - 80.00%	6.9%	8.8%	10.8%	11.1%	10.8%	9.2%	11.0%	11.9%
MTMLTV 80.01% - 90.00%	15.3%	16.9%	19.8%	20.8%	14.8%	13.1%	15.2%	16.9%
MTMLTV 90.01% - 95.00%	7.6%	9.0%	9.8%	8.9%	5.6%	4.6%	5.0%	4.1%
MTMLTV 95.01% - 97.00%	3.3%	3.9%	4.1%	3.6%	1.8%	1.2%	1.2%	0.9%
MTMLTV 97.01% - 100.00%	5.1%	6.0%	5.8%	5.1%	2.0%	1.0%	1.3%	0.7%
MTMLTV > 100.00%	40.3%	28.2%	15.2%	11.4%	1.8%	0.5%	1.0%	0.3%
MTMLTV Missing	0.2%	0.1%	0.2%	0.2%	0.4%	0.6%	0.6%	0.7%
Wtg Avg MTMLTV	95.2%	87.8%	81.1%	78.3%	67.6%	65.0%	67.3%	67.6%
Credit Score (Sums to 100%)								
FICO < 550	2.7%	2.9%	3.3%	4.1%	5.9%	5.9%	7.0%	6.5%
FICO 550-579	3.1%	3.4%	3.8%	4.5%	6.4%	6.4%	7.4%	7.2%
FICO 580-619	10.9%	11.3%	12.3%	13.9%	16.4%	16.3%	17.4%	16.9%
FICO 620-659	21.7%	21.7%	23.0%	24.1%	27.3%	26.5%	27.0%	26.9%
FICO 660-699	26.6%	26.6%	26.1%	24.8%	21.2%	20.9%	20.1%	19.7%
FICO 700-739	21.5%	21.0%	19.6%	17.7%	13.1%	12.6%	10.3%	10.0%
FICO >= 740	12.7%	12.2%	10.7%	9.4%	6.9%	7.8%	5.1%	4.8%
FICO Missing	0.8%	1.0%	1.2%	1.5%	2.8%	3.6%	5.6%	8.1%
Wtd Avg FICO	673	672	667	662	649	650	641	641
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	65.5%	65.2%	66.6%	69.9%	80.5%	82.0%	85.2%	86.3%
Intermediate-term, fixed-rate	2.1%	2.4%	2.8%	3.3%	5.9%	9.1%	7.0%	6.8%
Adjustable-rate	6.4%	6.6%	7.0%	7.1%	8.0%	7.4%	7.1%	6.1%
Interest Only adjustable-rate	13.8%	14.0%	13.1%	11.1%	3.9%	1.1%	0.2%	0.1%
Negative Amortization	2.3%	2.4%	2.3%	1.9%	0.8%	0.4%	0.4%	0.7%



Single Family Conventional Book Characteristics SDQ

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	9.9%	9.4%	8.3%	6.7%	0.8%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	88.5%	88.6%	89.4%	90.6%	94.4%	94.2%	95.3%	94.9%
Second/Vacation Home	4.4%	4.3%	3.9%	3.4%	1.6%	1.3%	1.0%	1.0%
Investor Property	7.1%	7.1%	6.7%	6.0%	4.0%	4.5%	3.7%	4.1%
10-K Unit Type (Sums to 100%)								
1 Unit	95.0%	95.0%	95.1%	95.3%	96.1%	95.4%	95.9%	95.2%
2-4 Units	5.0%	5.0%	4.9%	4.7%	3.9%	4.6%	4.1%	4.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.5%	10.2%	9.2%	8.0%	4.8%	3.3%	3.6%	3.4%
Single Family Homes	89.5%	89.8%	90.8%	92.0%	95.2%	96.7%	96.4%	96.6%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.5%	0.6%	0.7%	0.9%	1.9%	2.1%	2.7%	3.3%
Condo/Coop	10.5%	10.2%	9.2%	8.0%	4.8%	3.3%	3.5%	3.4%
1 Unit	84.0%	84.3%	85.3%	86.4%	89.4%	90.0%	89.7%	88.6%
2-4 Units	5.0%	5.0%	4.8%	4.7%	3.9%	4.6%	4.1%	4.8%
Condo								
Condo	10.5%	10.1%	9.1%	7.9%	4.7%	3.2%	3.5%	3.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	55.2%	56.3%	56.3%	56.1%	49.5%	46.1%	48.2%	49.9%
Cash-Out Refinance	27.2%	26.4%	26.6%	26.6%	28.0%	27.4%	26.4%	24.6%
Other Refinance	17.5%	17.3%	17.1%	17.3%	22.5%	26.6%	25.4%	25.6%
Origination Type (Sums to 100%)								
TPO Broker	32.5%	31.9%	30.7%	29.2%	28.1%	28.2%	29.9%	29.7%
TPO Correspondent	33.9%	33.8%	33.9%	33.7%	29.3%	26.3%	25.2%	23.3%
Undesignated	0.2%	0.3%	0.4%	0.5%	1.3%	2.0%	3.3%	5.3%
Retail	33.4%	34.0%	35.0%	36.6%	41.3%	43.5%	41.6%	41.7%
Origination Year (Sums to 100%)								
< 2001	2.0%	2.5%	3.3%	4.4%	11.4%	16.5%	27.2%	42.0%
2001	1.5%	1.9%	2.4%	3.3%	8.2%	12.1%	18.2%	25.2%
2002	2.9%	3.5%	4.4%	5.6%	12.7%	18.3%	23.8%	24.6%
2003	6.6%	7.6%	9.3%	11.5%	22.3%	28.1%	25.1%	8.1%
2004	7.2%	8.1%	9.5%	11.1%	17.8%	18.2%	5.7%	0.0%
2005	15.6%	16.9%	18.4%	19.6%	19.2%	6.7%	0.0%	0.0%
2006	28.4%	29.3%	30.2%	30.3%	8.2%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics SDQ

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	33.6%	29.8%	22.6%	14.3%	0.0%	0.0%	0.0%	0.0%
2008	2.3%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$180,898	\$174,874	\$164,931	\$151,625	\$120,204	\$110,711	\$108,824	\$107,009
Loan Original Note Rate	6.70%	6.70%	6.70%	6.70%	6.70%	6.78%	7.22%	7.63%
Seasoning (Sums to 100%)								
Seasoned	0.9%	1.0%	1.1%	1.1%	1.6%	1.7%	2.3%	2.8%
Non-Seasoned	99.1%	99.0%	98.9%	98.9%	98.4%	98.3%	97.7%	97.2%
ACI								
ACI Probability	2.02%	2.15%	2.29%	2.55%	2.59%	2.33%	2.56%	2.34%
Wtd Avg ACI Score	649	647	644	641	639	645	637	640
Credit Premium								
Wtd Avg Credit Premium	0.17	0.18	0.18	0.17	0.16	0.10	0.16	0.18
Credit Premium > 1.5	3.2%	3.4%	3.6%	3.4%	2.9%	2.6%	3.8%	4.0%
Prepay Premium								
Prepay Premium	8.9%	9.1%	8.6%	7.4%	3.6%	3.1%	4.7%	4.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.1%	3.3%	3.5%	3.7%	5.0%	6.9%	5.7%	5.6%
DTI Ratio > 20 and <= 30	9.8%	10.2%	10.7%	11.3%	14.2%	16.7%	16.5%	17.0%
DTI Ratio > 30 and <= 40	25.6%	25.7%	25.9%	26.5%	28.1%	28.1%	29.6%	31.0%
DTI Ratio > 40 and <= 50	32.3%	31.9%	31.2%	30.0%	26.1%	23.3%	23.0%	21.5%
DTI Ratio > 50	19.6%	18.9%	18.7%	19.0%	18.8%	17.6%	15.5%	13.3%
DTI Ratio Missing	9.6%	10.0%	10.0%	9.5%	7.8%	7.3%	9.7%	11.6%
Wtd Avg DTI Ratio	42.0%	41.8%	41.6%	41.4%	40.2%	38.9%	38.7%	38.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.1%	3.3%	3.5%	3.7%	5.0%	6.9%	5.7%	5.6%
DTI Ratio > 20 and <= 30	9.9%	10.3%	10.8%	11.4%	14.3%	16.9%	16.6%	17.0%
DTI Ratio > 30 and <= 40	25.8%	25.9%	26.1%	26.7%	28.3%	28.4%	29.8%	31.1%
DTI Ratio > 40 and <= 50	32.5%	32.2%	31.5%	30.3%	26.4%	23.6%	23.2%	21.6%
DTI Ratio > 50	19.9%	19.3%	19.1%	19.5%	19.1%	17.9%	15.6%	13.3%
DTI Ratio Missing	8.8%	9.1%	9.1%	8.4%	6.9%	6.4%	9.2%	11.4%
Wtd Avg DTI Ratio	42.1%	41.8%	41.6%	41.4%	40.3%	39.0%	38.8%	38.0%
Origination Term (Sums to 100%)								
<= 15 Years	2.2%	2.4%	2.8%	3.3%	6.0%	9.2%	7.1%	6.8%



Single Family Conventional Book Characteristics SDQ

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	1.0%	1.1%	1.3%	1.6%	2.7%	3.3%	2.8%	2.9%
> 25 Years and <= 30 Years	95.3%	95.3%	95.0%	94.4%	91.2%	87.5%	90.1%	90.2%
> 30 Years	1.5%	1.2%	0.9%	0.7%	0.1%	0.0%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	75.3%	74.4%	74.8%	76.5%	81.4%	82.1%	85.3%	86.4%
Intermediate-Term Fixed Rate (excl Balloon)	2.0%	2.2%	2.6%	3.1%	5.6%	8.7%	6.5%	6.1%
Adjustable Rate	22.4%	23.0%	22.3%	20.1%	12.7%	8.8%	7.7%	6.8%
Balloon	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	1.5%	1.2%	0.9%	0.7%	0.1%	0.0%	0.1%	0.1%
Hybrid Arm	19.4%	19.9%	19.1%	17.2%	9.8%	5.9%	4.0%	2.6%
- 2/28 Hybrid Arm	0.5%	0.5%	0.5%	0.3%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	2.7%	3.0%	3.1%	3.0%	2.5%	1.9%	1.6%	1.1%
- 5/1 Hybrid Arm	13.1%	13.3%	12.6%	11.1%	5.4%	2.8%	1.8%	1.0%
- 7/1 Hybrid Arm	2.1%	2.1%	2.1%	2.0%	1.5%	1.0%	0.5%	0.3%
- 10/1 Hybrid Arm	1.0%	1.0%	0.8%	0.7%	0.3%	0.1%	0.1%	0.1%
NegAm ARM	2.3%	2.4%	2.3%	1.9%	0.8%	0.4%	0.4%	0.7%
Interest Only	23.7%	23.4%	21.4%	17.8%	4.7%	1.1%	0.3%	0.1%
- Interest Only ARM	13.8%	14.0%	13.1%	11.1%	3.9%	1.1%	0.2%	0.1%
- Interest Only FRM	9.9%	9.4%	8.3%	6.7%	0.8%	0.1%	0.0%	0.0%
Alt-A	34.2%	35.2%	34.3%	31.0%	16.8%	12.3%	13.4%	13.3%
- Alt-A Low/No Doc	27.9%	28.8%	27.9%	24.9%	12.5%	8.5%	9.0%	8.4%
- Alt-A No Disclosure	0.9%	0.8%	0.7%	0.6%	0.2%	0.0%	0.0%	0.0%
- Alt-A NINA	4.6%	4.9%	4.9%	4.9%	4.0%	3.2%	3.8%	3.8%
- Alt-A SISA	1.9%	1.8%	1.7%	1.4%	0.2%	0.0%	0.0%	0.0%
- Alt-A No Ratio	3.6%	3.7%	3.6%	3.1%	1.4%	1.1%	1.2%	1.1%
- Alt-A Stated Income	16.9%	17.6%	17.0%	14.9%	6.6%	4.2%	4.1%	3.5%



Single Family Conventional Book Characteristics SDQ

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	3.9%	3.8%	3.7%	3.4%	1.7%	0.7%	0.4%	0.1%
Alt-A Deals (no SFC)	2.5%	2.6%	2.7%	2.7%	2.6%	3.1%	4.0%	4.7%
My Community Mortgage	5.3%	5.3%	5.4%	5.4%	1.9%	1.0%	0.7%	0.2%
Non-Full Doc								
Non-Full Doc Total	38.0%	37.8%	34.9%	30.2%	15.6%	11.2%	10.7%	9.4%
- Select Lender Programs Non-Full Doc	9.5%	8.3%	6.4%	4.9%	3.1%	2.7%	1.7%	0.9%
- Other Low/No Doc	28.5%	29.4%	28.5%	25.3%	12.5%	8.5%	9.0%	8.4%
Subprime Deals								
Subprime	1.9%	1.9%	1.9%	1.7%	1.4%	1.8%	3.0%	3.3%
- Pre 12/2005 (A-Minus Deals)	0.2%	0.3%	0.4%	0.5%	1.3%	1.8%	3.0%	3.3%
- Post 12/2005	1.7%	1.6%	1.5%	1.2%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	60.3%	58.5%	58.1%	59.8%	68.2%	69.3%	59.5%	50.1%
Investor Channel	35.1%	36.6%	36.4%	33.9%	21.5%	16.9%	19.1%	19.1%
eChannel	1.3%	1.3%	1.3%	1.4%	1.2%	1.0%	0.7%	0.4%
Underserved Channel	0.2%	0.3%	0.4%	0.6%	1.0%	1.1%	1.5%	0.6%
Subprime Channel	1.7%	1.6%	1.5%	1.2%	0.1%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.4%	1.7%	2.3%	3.1%	7.9%	11.7%	19.2%	29.8%
Subordinate Financing - RDW								
Subordinate Financing - RDW	22.1%	22.5%	21.5%	19.3%	7.7%	3.7%	2.1%	1.3%
- 75/20/05	0.4%	0.4%	0.3%	0.3%	0.2%	0.1%	0.1%	0.0%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	5.1%	4.9%	4.6%	4.1%	2.4%	1.8%	1.2%	0.7%
- 80/15/05	3.6%	3.7%	3.4%	3.0%	1.5%	1.0%	0.7%	0.4%
- 80/20/00	0.6%	0.7%	0.6%	0.6%	0.4%	0.2%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
- Other	12.2%	12.7%	12.4%	11.2%	3.2%	0.4%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	24.6%	25.1%	24.4%	22.4%	11.8%	7.8%	6.0%	4.7%
- 75/20/05	0.6%	0.6%	0.6%	0.5%	0.3%	0.2%	0.2%	0.1%
- 75/25/00	0.4%	0.4%	0.4%	0.4%	0.2%	0.1%	0.1%	0.1%
- 80/10/10	6.7%	6.6%	6.2%	5.6%	3.5%	2.8%	2.1%	1.6%
- 80/15/05	4.9%	5.0%	4.7%	4.2%	2.2%	1.6%	1.3%	1.0%
- 80/20/00	9.0%	9.7%	9.8%	9.2%	3.6%	1.5%	1.0%	0.8%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%



Single Family Conventional Book Characteristics SDQ

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	2.9%	2.7%	2.5%	2.3%	1.9%	1.6%	1.1%	1.0%
EA/TPR								
EA/TPR	12.4%	12.7%	13.4%	15.0%	18.9%	17.1%	16.4%	12.9%
- EA I	4.0%	3.9%	4.0%	4.3%	5.2%	4.8%	4.4%	3.6%
- EA/TPR II	4.2%	4.4%	4.7%	5.3%	5.5%	5.0%	5.1%	4.5%
- EA/TPR III	4.2%	4.3%	4.7%	5.4%	8.2%	7.3%	6.9%	4.9%
10-K Property Region (Sums to 100%)								
Midwest	15.4%	16.6%	18.6%	21.2%	27.8%	23.0%	25.1%	23.4%
Northeast	15.9%	16.5%	17.2%	18.4%	20.5%	15.3%	18.7%	18.8%
Southeast	35.0%	34.3%	33.1%	31.6%	25.5%	25.3%	27.9%	25.7%
Southwest	12.1%	12.4%	13.1%	13.8%	18.0%	30.3%	18.6%	18.7%
West	21.6%	20.2%	18.0%	15.0%	8.3%	6.1%	9.7%	13.5%
Census Region (Sums to 100%)								
New England	4.6%	4.8%	5.0%	5.3%	5.3%	3.3%	3.5%	3.5%
Middle Atlantic	10.6%	10.8%	11.2%	12.0%	13.6%	11.0%	13.9%	14.0%
East North Central	13.0%	14.0%	15.6%	17.8%	24.1%	20.3%	22.2%	20.8%
East South Central	2.8%	3.0%	3.5%	4.1%	6.2%	9.0%	5.5%	4.9%
South Atlantic	32.5%	31.6%	29.9%	27.8%	19.6%	16.5%	22.8%	21.1%
West North Central	3.7%	4.0%	4.6%	5.3%	6.0%	4.7%	5.2%	4.5%
West South Central	4.4%	4.8%	5.6%	6.6%	11.1%	24.0%	10.0%	9.1%
Mountain	9.5%	9.3%	8.8%	7.8%	5.9%	5.2%	7.7%	9.6%
Pacific	18.4%	17.1%	15.1%	12.4%	6.9%	5.2%	8.4%	11.4%
US Territories	0.5%	0.6%	0.7%	0.8%	1.2%	0.7%	1.0%	1.0%
Top 10 States								
01) FL	21.5%	20.6%	18.5%	15.4%	5.8%	4.0%	7.1%	6.0%
02) CA	15.6%	14.5%	12.8%	10.2%	4.5%	2.7%	4.2%	6.4%
03) IL	4.9%	4.8%	4.9%	5.0%	5.0%	3.9%	4.9%	4.9%
04) NY	4.3%	4.3%	4.4%	4.7%	5.0%	4.0%	5.6%	6.1%
05) NJ	4.1%	4.1%	4.1%	4.1%	4.1%	3.0%	3.7%	3.5%
06) AZ	3.9%	3.7%	3.4%	2.7%	1.0%	0.7%	1.6%	2.0%
07) GA	3.2%	3.5%	3.8%	4.2%	5.1%	4.9%	5.9%	5.2%
08) TX	2.7%	3.0%	3.4%	3.9%	6.1%	7.1%	6.8%	6.3%
09) OH	2.7%	3.1%	3.8%	4.5%	7.1%	6.4%	7.0%	6.7%
10) MI	2.7%	3.0%	3.5%	4.3%	6.3%	5.1%	5.3%	4.5%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	37.1%	36.7%	36.2%	34.5%	30.8%	27.8%	25.0%	21.4%



Single Family Conventional Book Characteristics SDQ

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	6.2%	5.8%	5.8%	5.8%	4.9%	3.7%	3.4%	3.7%
03) JP MORGAN CHASE & CO	5.6%	5.4%	5.0%	4.5%	4.5%	4.5%	4.7%	5.2%
04) INDYMAC BANCORP INC	5.4%	4.8%	4.2%	3.5%	2.2%	1.9%	2.4%	2.6%
05) LEHMAN BROTHERS HOLDINGS INC	4.8%	5.2%	5.2%	4.8%	1.9%	0.8%	0.9%	0.8%
06) SUNTRUST BANKS INC	4.0%	3.9%	3.5%	3.3%	1.6%	0.9%	1.0%	0.9%
07) WASHINGTON MUTUAL INC	3.4%	3.8%	4.3%	4.9%	7.3%	9.2%	12.5%	13.9%
08) CERBERUS CAPITAL HOLDING	3.3%	3.3%	3.2%	3.7%	3.7%	3.2%	3.0%	2.5%
09) FLAGSTAR BANCORP INC	3.0%	3.1%	3.2%	3.5%	4.8%	4.5%	4.0%	3.6%
10) AMTRUST FINANCIAL CORPORATION	2.5%	2.5%	2.6%	2.5%	2.2%	1.8%	1.8%	1.7%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	37.4%	37.0%	36.5%	34.8%	31.0%	28.0%	25.2%	21.9%
02) JP MORGAN CHASE & CO	10.8%	10.7%	10.2%	9.9%	11.1%	10.5%	9.6%	11.1%
03) CITIGROUP INC	7.8%	7.4%	7.8%	8.2%	8.4%	8.2%	6.6%	7.0%
04) INDYMAC BANCORP INC	5.5%	5.0%	4.3%	3.6%	2.2%	1.9%	2.4%	2.6%
05) WELLS FARGO & COMPANY	5.1%	5.1%	5.3%	5.3%	5.9%	4.6%	5.3%	4.9%
06) LEHMAN BROTHERS HOLDINGS INC	4.5%	4.9%	5.0%	4.6%	1.7%	0.6%	0.7%	0.6%
07) CERBERUS CAPITAL HOLDING	3.8%	3.8%	3.8%	4.4%	5.1%	5.0%	6.0%	5.9%
08) WASHINGTON MUTUAL INC	3.3%	3.6%	4.0%	4.5%	7.2%	11.0%	15.1%	18.1%
09) SUNTRUST BANKS INC	2.7%	2.5%	2.2%	2.2%	1.1%	0.6%	0.6%	0.6%
10) NATIONAL CITY CORPORATION	1.9%	1.9%	1.8%	1.6%	1.6%	1.9%	2.4%	2.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	42.9%							
Credit Enhancement	57.1%							
- Primary MI Only	34.6%							
- Pool Policy Only	16.6%							
- Pool Policy and Primary MI	3.7%							
- Full Recourse	0.7%							
- Shared Arrangement	0.5%							
- Government	0.0%							
- Secondary Market (SMC)	1.0%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	92.8%							
Interest Only with Credit Enhancement	65.5%							
Alt-A with Credit Enhancement	69.8%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-18.20	-17.89	-18.13	-18.81	-15.86	-14.22	-15.94	-12.47



Single Family Conventional Book Characteristics SDQ

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	65.10	64.77	64.49	64.42	58.38	53.93	55.31	49.03
Wtd Avg Charged Fee	46.89	46.87	46.35	45.60	42.50	39.69	39.33	36.49
Appraisal Waivers								
Appraisal Waiver	0.7%	0.7%	0.7%	0.7%	0.6%	0.5%	0.3%	0.2%
Serious Delinquent Loans								
SDQ Rate All Loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
- SDQ Rate for Loans with CE	100.00%							
- SDQ Rate for Loans without CE	100.00%							
SDQ Rate Excl. Katrina Loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
SDQ Rate for Katrina Loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Serious Delinquent Loans								
SDQ Loan Count	312,905	246,068	204,040	173,220	105,389	122,217	98,477	92,759
SDQ Count for Loans with CE	174,581							
SDQ Count for Loans without CE	138,324							
SDQ Volume (\$M)								
SDQ Volume	\$55,282.3	\$41,997.0	\$32,756.9	\$25,469.1	\$12,115.2	\$12,896.9	\$10,274.4	\$9,504.2
SDQ Volume for Loans with CE	\$31,589.1							
SDQ Volume for Loans without CE	\$23,693.2							



Single Family Conventional Book Characteristics In Foreclosure Process

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
# Loans	124,292	107,509	89,052	70,823	42,978	34,316	39,318	40,403
Book Volume (\$B)	\$22.7	\$19.1	\$15.0	\$10.8	\$4.9	\$3.5	\$4.1	\$4.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	3.2%	3.3%	3.6%	4.0%	5.7%	5.3%	4.2%	3.9%
OLTV 60.01% - 70.00%	7.8%	7.7%	7.8%	8.2%	9.4%	8.7%	7.6%	7.4%
OLTV 70.01% - 75.00%	7.9%	7.8%	7.7%	7.8%	9.3%	9.8%	9.9%	10.2%
OLTV 75.01% - 80.00%	38.1%	39.9%	40.4%	39.2%	30.2%	26.3%	25.7%	24.5%
OLTV 80.01% - 90.00%	14.3%	13.5%	13.2%	13.2%	16.9%	20.6%	24.2%	26.2%
OLTV 90.01% - 95.00%	9.8%	9.0%	8.3%	8.4%	11.5%	15.3%	18.1%	20.3%
OLTV 95.01% - 97.00%	1.2%	1.2%	1.3%	1.6%	2.8%	3.7%	4.6%	4.4%
OLTV 97.01% - 100.00%	17.6%	17.6%	17.5%	17.4%	13.9%	10.0%	5.6%	3.0%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	83.9%	83.7%	83.4%	83.3%	82.7%	83.1%	83.6%	83.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	2.7%	2.8%	3.1%	3.5%	4.8%	4.2%	3.2%	2.7%
Comb LTV 60.01% - 70.00%	6.3%	6.2%	6.4%	6.7%	8.3%	7.3%	5.9%	4.9%
Comb LTV 70.01% - 75.00%	6.0%	6.0%	6.1%	6.2%	7.8%	7.7%	7.0%	6.1%
Comb LTV 75.01% - 80.00%	18.7%	18.7%	19.1%	19.5%	22.5%	21.8%	20.1%	17.5%
Comb LTV 80.01% - 90.00%	21.3%	19.9%	19.1%	18.2%	17.2%	18.4%	20.1%	19.6%
Comb LTV 90.01% - 95.00%	14.5%	13.9%	12.7%	12.0%	11.3%	12.9%	14.4%	13.7%
Comb LTV 95.01% - 97.00%	1.2%	1.2%	1.2%	1.5%	2.4%	3.2%	3.7%	3.3%
Comb LTV 97.01% - 100.00%	27.3%	29.0%	29.3%	28.9%	17.0%	10.3%	5.9%	3.0%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	1.9%	2.3%	2.8%	3.4%	8.6%	14.1%	19.7%	29.2%
Wtd Avg Comb LTV	87.8%	88.0%	87.7%	87.3%	84.2%	83.7%	84.2%	84.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	2.7%	2.8%	3.1%	3.5%	4.8%	4.3%	3.2%	2.8%
Comb LTV 60.01% - 70.00%	6.3%	6.2%	6.4%	6.8%	8.4%	7.5%	6.2%	5.3%
Comb LTV 70.01% - 75.00%	6.1%	6.0%	6.1%	6.3%	8.0%	8.0%	7.5%	6.8%
Comb LTV 75.01% - 80.00%	18.8%	18.8%	19.2%	19.7%	22.9%	22.4%	21.0%	18.8%
Comb LTV 80.01% - 90.00%	21.3%	19.9%	19.2%	18.3%	17.6%	19.0%	21.0%	21.0%
Comb LTV 90.01% - 95.00%	14.6%	14.0%	12.8%	12.1%	11.6%	13.4%	15.2%	14.9%



Single Family Conventional Book Characteristics In Foreclosure Process

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Comb LTV 95.01% - 97.00%	1.2%	1.2%	1.2%	1.5%	2.5%	3.3%	3.9%	3.5%
Comb LTV 97.01% - 100.00%	27.3%	29.0%	29.3%	28.9%	17.0%	10.3%	5.9%	3.0%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	1.7%	2.0%	2.5%	3.0%	7.0%	11.6%	16.1%	23.8%
Wtd Avg Comb LTV	87.8%	87.9%	87.6%	87.2%	84.1%	83.7%	84.2%	84.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	7.1%	9.3%	12.5%	15.6%	30.8%	35.4%	29.3%	26.6%
MTMLTV 60.01% - 70.00%	6.0%	7.9%	10.0%	11.5%	20.0%	22.0%	22.0%	22.6%
MTMLTV 70.01% - 75.00%	4.7%	6.0%	7.8%	8.5%	11.4%	11.5%	12.5%	13.4%
MTMLTV 75.01% - 80.00%	6.3%	8.1%	10.3%	11.1%	11.1%	9.6%	11.4%	12.7%
MTMLTV 80.01% - 90.00%	14.3%	16.3%	20.1%	21.9%	14.9%	13.1%	16.3%	18.1%
MTMLTV 90.01% - 95.00%	7.3%	9.0%	10.2%	9.4%	5.7%	4.8%	4.7%	4.0%
MTMLTV 95.01% - 97.00%	3.3%	4.0%	4.2%	3.8%	1.8%	1.2%	1.2%	0.9%
MTMLTV 97.01% - 100.00%	5.1%	6.3%	6.2%	5.2%	2.1%	1.1%	1.2%	0.7%
MTMLTV > 100.00%	45.9%	32.9%	18.4%	12.8%	1.8%	0.6%	0.8%	0.3%
MTMLTV Missing	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%	0.7%	0.7%
Wtg Avg MTMLTV	98.8%	90.7%	83.3%	79.6%	67.8%	65.1%	67.7%	68.3%
Credit Score (Sums to 100%)								
FICO < 550	2.0%	2.2%	2.4%	3.0%	5.0%	6.1%	6.2%	5.8%
FICO 550-579	2.5%	2.7%	3.0%	3.5%	5.8%	6.6%	6.8%	6.7%
FICO 580-619	9.3%	9.6%	10.3%	11.7%	15.3%	16.2%	16.3%	15.8%
FICO 620-659	19.3%	19.5%	20.5%	22.0%	26.4%	26.5%	26.8%	26.3%
FICO 660-699	27.3%	27.6%	27.4%	26.5%	22.0%	21.2%	21.1%	21.0%
FICO 700-739	23.8%	23.3%	22.3%	20.3%	14.9%	12.6%	11.7%	11.5%
FICO >= 740	14.9%	14.0%	12.8%	11.4%	7.8%	6.6%	5.9%	5.5%
FICO Missing	0.9%	1.0%	1.3%	1.5%	2.8%	4.1%	5.3%	7.4%
Wtd Avg FICO	680	678	676	670	654	648	646	646
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	64.2%	62.2%	63.0%	66.1%	79.4%	83.6%	85.4%	86.7%
Intermediate-term, fixed-rate	1.8%	2.0%	2.4%	3.0%	5.8%	7.2%	7.0%	6.7%
Adjustable-rate	5.7%	6.7%	6.9%	7.2%	8.2%	7.5%	7.0%	6.1%
Interest Only adjustable-rate	15.0%	16.1%	15.5%	13.7%	4.9%	1.0%	0.2%	0.0%
Negative Amortization	2.3%	2.4%	2.5%	2.1%	1.0%	0.6%	0.3%	0.5%



Single Family Conventional Book Characteristics In Foreclosure Process

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Interest Only fixed-rate	11.1%	10.6%	9.6%	8.0%	0.8%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	85.7%	86.1%	86.8%	88.3%	93.3%	94.1%	94.1%	93.6%
Second/Vacation Home	5.6%	5.3%	4.9%	4.3%	1.6%	1.2%	1.0%	1.1%
Investor Property	8.7%	8.6%	8.4%	7.4%	5.1%	4.7%	5.0%	5.3%
10-K Unit Type (Sums to 100%)								
1 Unit	94.3%	94.2%	94.2%	94.2%	94.9%	95.1%	94.5%	93.8%
2-4 Units	5.7%	5.8%	5.8%	5.8%	5.1%	4.9%	5.5%	6.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	12.9%	12.0%	11.1%	9.2%	5.4%	3.9%	3.8%	3.6%
Single Family Homes	87.1%	88.0%	88.9%	90.8%	94.6%	96.1%	96.2%	96.4%
Property Type (Sums to 100%)								
Manufactured (Includes Special Deals)	0.4%	0.4%	0.5%	0.7%	2.0%	2.6%	3.0%	4.0%
Condo/Coop	12.9%	12.0%	11.1%	9.2%	5.4%	3.9%	3.8%	3.6%
1 Unit	81.0%	81.8%	82.6%	84.3%	87.5%	88.7%	87.8%	86.2%
2-4 Units	5.7%	5.8%	5.8%	5.8%	5.1%	4.9%	5.5%	6.2%
Condo								
Condo	12.9%	12.0%	11.0%	9.1%	5.3%	3.8%	3.7%	3.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	59.7%	60.0%	59.3%	58.1%	49.7%	46.3%	47.3%	49.5%
Cash-Out Refinance	24.4%	24.3%	25.2%	25.9%	28.7%	28.7%	27.3%	25.4%
Other Refinance	15.9%	15.7%	15.5%	16.1%	21.6%	25.0%	25.5%	25.1%
Origination Type (Sums to 100%)								
TPO Broker	34.6%	34.1%	32.3%	30.7%	28.1%	30.8%	31.1%	32.3%
TPO Correspondent	33.5%	33.1%	33.5%	33.9%	29.1%	24.9%	24.9%	23.1%
Undesignated	0.2%	0.2%	0.3%	0.5%	1.2%	2.4%	3.0%	4.8%
Retail	31.7%	32.5%	33.9%	34.9%	41.5%	41.8%	41.0%	39.8%
Origination Year (Sums to 100%)								
< 2001	1.5%	1.9%	2.6%	3.6%	10.6%	18.4%	26.3%	39.9%
2001	1.1%	1.4%	1.8%	2.6%	7.7%	13.2%	18.5%	27.2%
2002	2.2%	2.7%	3.3%	4.6%	12.2%	19.5%	26.0%	26.3%
2003	5.2%	6.1%	7.2%	9.8%	21.3%	26.8%	24.4%	6.7%
2004	6.3%	7.2%	8.4%	10.4%	18.7%	17.7%	4.8%	0.0%
2005	15.7%	17.1%	19.0%	20.8%	21.2%	4.4%	0.0%	0.0%
2006	30.0%	31.8%	33.4%	33.5%	8.3%	0.0%	0.0%	0.0%



Single Family Conventional Book Characteristics In Foreclosure Process

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
2007	36.0%	31.4%	24.2%	14.7%	0.0%	0.0%	0.0%	0.0%
2008	2.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	\$187,031	\$181,930	\$173,252	\$157,952	\$119,976	\$107,279	\$107,307	\$106,314
Loan Original Note Rate	6.75%	6.75%	6.72%	6.70%	6.68%	6.91%	7.25%	7.68%
Seasoning (Sums to 100%)								
Seasoned	0.9%	1.0%	1.0%	1.0%	1.6%	2.0%	2.4%	2.8%
Non-Seasoned	99.1%	99.0%	99.0%	99.0%	98.4%	98.0%	97.6%	97.2%
ACI								
ACI Probability	1.91%	2.01%	2.09%	2.42%	2.58%	2.59%	2.52%	2.39%
Wtd Avg ACI Score	650	648	647	642	640	639	638	640
Credit Premium								
Wtd Avg Credit Premium	0.21	0.21	0.20	0.19	0.17	0.14	0.19	0.21
Credit Premium > 1.5	3.7%	4.0%	4.0%	3.6%	3.0%	2.8%	4.0%	4.3%
Prepay Premium								
Prepay Premium	9.6%	10.8%	10.3%	8.8%	3.7%	3.3%	4.8%	5.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.3%	3.4%	3.6%	3.8%	5.1%	6.1%	5.9%	5.9%
DTI Ratio > 20 and <= 30	9.8%	10.0%	10.5%	11.2%	14.3%	16.2%	16.8%	17.2%
DTI Ratio > 30 and <= 40	25.3%	25.6%	25.9%	26.3%	28.1%	28.3%	29.0%	30.1%
DTI Ratio > 40 and <= 50	31.9%	31.7%	31.1%	30.1%	25.5%	23.1%	22.5%	21.2%
DTI Ratio > 50	18.8%	17.5%	17.4%	17.7%	18.6%	17.5%	15.5%	13.4%
DTI Ratio Missing	11.0%	11.7%	11.6%	10.9%	8.3%	8.8%	10.3%	12.2%
Wtd Avg DTI Ratio	41.9%	41.5%	41.4%	41.2%	40.1%	39.2%	38.6%	37.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.3%	3.4%	3.6%	3.8%	5.1%	6.1%	5.9%	5.9%
DTI Ratio > 20 and <= 30	9.8%	10.1%	10.6%	11.3%	14.4%	16.3%	16.8%	17.2%
DTI Ratio > 30 and <= 40	25.5%	25.8%	26.1%	26.5%	28.3%	28.4%	29.2%	30.2%
DTI Ratio > 40 and <= 50	32.2%	32.0%	31.4%	30.4%	25.8%	23.3%	22.6%	21.2%
DTI Ratio > 50	19.2%	18.0%	17.8%	18.0%	18.9%	17.7%	15.6%	13.4%
DTI Ratio Missing	10.0%	10.6%	10.5%	10.0%	7.4%	8.2%	9.9%	12.1%
Wtd Avg DTI Ratio	41.9%	41.6%	41.4%	41.2%	40.1%	39.2%	38.6%	37.9%
Origination Term (Sums to 100%)								
<= 15 Years	1.8%	2.0%	2.4%	3.0%	5.8%	7.3%	7.0%	6.7%



Single Family Conventional Book Characteristics In Foreclosure Process

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
> 15 Years amd <= 25 Years	0.8%	0.9%	1.0%	1.3%	2.5%	2.9%	2.9%	2.8%
> 25 Years and <= 30 Years	96.2%	96.1%	95.7%	95.0%	91.7%	89.7%	90.0%	90.3%
> 30 Years	1.3%	1.0%	0.9%	0.6%	0.1%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	75.0%	72.6%	72.5%	74.0%	80.2%	83.7%	85.5%	86.8%
Intermediate-Term Fixed Rate (excl Balloon)	1.7%	1.9%	2.2%	2.8%	5.4%	6.8%	6.4%	6.0%
Adjustable Rate	23.0%	25.2%	24.9%	22.9%	14.1%	9.1%	7.5%	6.5%
Balloon	0.3%	0.4%	0.3%	0.3%	0.3%	0.5%	0.6%	0.7%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.3%	1.0%	0.9%	0.6%	0.1%	0.1%	0.1%	0.1%
Hybrid Arm	20.2%	22.2%	21.8%	19.9%	11.1%	6.0%	3.7%	2.5%
- 2/28 Hybrid Arm	0.4%	0.8%	0.7%	0.5%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	2.6%	3.4%	3.4%	3.3%	2.8%	2.1%	1.5%	1.2%
- 5/1 Hybrid Arm	14.2%	15.1%	14.7%	13.3%	6.3%	2.9%	1.6%	0.9%
- 7/1 Hybrid Arm	2.1%	2.0%	2.1%	2.0%	1.6%	0.9%	0.5%	0.3%
- 10/1 Hybrid Arm	1.0%	0.9%	0.9%	0.7%	0.4%	0.1%	0.1%	0.1%
NegAm ARM	2.3%	2.4%	2.5%	2.1%	1.0%	0.6%	0.3%	0.5%
Interest Only	26.1%	26.7%	25.1%	21.6%	5.7%	1.1%	0.2%	0.0%
- Interest Only ARM	15.0%	16.1%	15.5%	13.7%	4.9%	1.0%	0.2%	0.0%
- Interest Only FRM	11.1%	10.6%	9.6%	8.0%	0.8%	0.1%	0.0%	0.0%
Alt-A	37.7%	39.3%	39.1%	36.3%	18.8%	13.7%	14.5%	14.6%
- Alt-A Low/No Doc	31.6%	32.9%	32.7%	29.9%	14.5%	9.8%	9.9%	9.3%
- Alt-A No Disclosure	1.0%	1.0%	0.9%	0.6%	0.2%	0.0%	0.0%	0.0%
- Alt-A NINA	5.4%	5.7%	5.8%	6.0%	4.7%	4.0%	4.4%	4.3%
- Alt-A SISA	1.9%	1.7%	1.9%	1.7%	0.2%	0.0%	0.0%	0.0%
- Alt-A No Ratio	4.5%	4.5%	4.4%	3.8%	1.4%	1.2%	1.2%	1.2%
- Alt-A Stated Income	18.8%	19.9%	19.7%	17.8%	7.9%	4.6%	4.3%	3.8%



Single Family Conventional Book Characteristics In Foreclosure Process

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Alt-A Full Doc (by SFC)	3.7%	3.8%	3.7%	3.6%	1.8%	0.7%	0.3%	0.1%
Alt-A Deals (no SFC)	2.5%	2.6%	2.7%	2.7%	2.5%	3.1%	4.3%	5.1%
My Community Mortgage	5.6%	5.4%	5.3%	5.3%	1.9%	1.4%	0.9%	0.2%
Non-Full Doc								
Non-Full Doc Total	41.9%	42.1%	40.1%	35.6%	17.9%	12.2%	11.6%	10.3%
- Select Lender Programs Non-Full Doc	9.9%	8.0%	6.4%	5.0%	3.4%	2.4%	1.6%	0.9%
- Other Low/No Doc	32.0%	34.0%	33.7%	30.6%	14.5%	9.8%	10.0%	9.4%
Subprime Deals								
Subprime	1.5%	2.5%	2.3%	1.9%	1.2%	1.9%	3.4%	3.8%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.2%	0.3%	1.1%	1.9%	3.4%	3.8%
- Post 12/2005	1.4%	2.4%	2.2%	1.6%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	58.3%	54.9%	54.1%	55.9%	67.8%	67.8%	60.5%	51.4%
Investor Channel	37.8%	39.8%	40.5%	38.5%	23.2%	18.0%	20.0%	20.5%
eChannel	1.4%	1.4%	1.4%	1.1%	1.1%	0.8%	0.6%	0.4%
Underserved Channel	0.2%	0.2%	0.0%	0.3%	0.6%	0.8%	0.7%	0.5%
Subprime Channel	1.4%	2.4%	2.2%	1.6%	0.1%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.0%	1.3%	1.8%	2.5%	7.3%	12.7%	18.1%	27.2%
Subordinate Financing - RDW								
Subordinate Financing - RDW	23.5%	25.0%	24.7%	22.8%	8.4%	3.1%	2.1%	1.2%
- 75/20/05	0.5%	0.4%	0.4%	0.3%	0.2%	0.1%	0.1%	0.0%
- 75/25/00	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.9%	4.6%	4.6%	4.2%	2.4%	1.5%	1.1%	0.6%
- 80/15/05	3.8%	3.8%	3.6%	3.2%	1.5%	0.9%	0.8%	0.4%
- 80/20/00	0.8%	0.8%	0.8%	0.7%	0.4%	0.1%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%
- Other	13.3%	15.1%	15.1%	14.2%	3.8%	0.4%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	25.7%	27.4%	27.3%	25.7%	12.7%	7.2%	6.2%	4.6%
- 75/20/05	0.7%	0.7%	0.7%	0.6%	0.4%	0.2%	0.2%	0.1%
- 75/25/00	0.5%	0.5%	0.6%	0.6%	0.2%	0.1%	0.1%	0.1%
- 80/10/10	6.7%	6.4%	6.3%	5.9%	3.5%	2.3%	2.0%	1.5%
- 80/15/05	5.2%	5.6%	5.3%	4.7%	2.2%	1.5%	1.6%	1.0%
- 80/20/00	9.6%	11.4%	11.8%	11.5%	4.3%	1.5%	1.0%	0.8%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%



Single Family Conventional Book Characteristics In Foreclosure Process

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
- Other	2.9%	2.7%	2.5%	2.3%	2.0%	1.5%	1.1%	0.9%
EA/TPR								
EA/TPR	11.8%	11.0%	11.4%	12.6%	18.7%	18.8%	16.6%	13.2%
- EA I	4.1%	3.7%	3.8%	4.0%	5.3%	5.2%	4.6%	3.8%
- EA/TPR II	4.0%	3.8%	4.2%	4.6%	5.6%	5.5%	5.4%	4.7%
- EA/TPR III	3.6%	3.5%	3.4%	4.1%	7.8%	8.1%	6.6%	4.8%
10-K Property Region (Sums to 100%)								
Midwest	15.3%	16.3%	18.1%	21.8%	31.3%	33.8%	29.0%	26.2%
Northeast	15.9%	16.3%	17.6%	19.0%	23.3%	21.6%	21.4%	19.9%
Southeast	39.9%	37.2%	34.1%	31.8%	22.0%	21.0%	21.6%	23.3%
Southwest	10.2%	10.6%	11.0%	11.5%	14.5%	15.8%	18.2%	17.8%
West	18.7%	19.7%	19.2%	15.8%	8.9%	7.8%	9.7%	12.7%
Census Region (Sums to 100%)								
New England	3.6%	3.8%	4.7%	5.4%	5.7%	4.2%	3.4%	3.1%
Middle Atlantic	11.3%	11.5%	11.7%	12.7%	15.4%	15.9%	16.3%	15.3%
East North Central	13.1%	13.8%	14.9%	18.2%	27.0%	29.6%	25.7%	23.3%
East South Central	1.8%	1.9%	2.1%	2.7%	4.5%	5.0%	4.3%	4.3%
South Atlantic	38.3%	35.6%	32.3%	29.3%	17.9%	16.3%	17.7%	19.4%
West North Central	3.2%	3.4%	4.3%	5.1%	6.4%	6.3%	5.3%	4.6%
West South Central	3.0%	3.4%	3.7%	4.6%	7.4%	8.1%	8.9%	8.0%
Mountain	9.5%	9.3%	9.4%	8.4%	6.7%	6.8%	8.6%	10.2%
Pacific	15.5%	16.7%	16.0%	13.0%	7.4%	6.7%	8.3%	10.7%
US Territories	0.6%	0.7%	0.8%	0.6%	1.8%	1.1%	1.3%	1.2%
Top 10 States								
01) FL	30.2%	27.5%	24.2%	19.9%	6.1%	3.3%	4.4%	5.8%
02) CA	12.9%	14.4%	13.8%	10.8%	5.2%	3.6%	3.9%	5.3%
03) IL	5.9%	5.6%	5.5%	5.6%	6.1%	6.1%	5.8%	5.6%
04) NY	4.7%	4.9%	5.0%	5.4%	5.9%	6.8%	7.1%	7.5%
05) NJ	4.7%	4.5%	4.4%	4.5%	4.8%	3.9%	4.0%	3.3%
06) AZ	4.0%	3.8%	3.7%	3.1%	1.1%	0.8%	1.5%	1.9%
07) OH	2.9%	3.3%	4.0%	5.1%	9.1%	10.9%	9.5%	8.6%
08) NV	2.6%	2.4%	2.6%	2.3%	0.9%	0.4%	0.5%	1.0%
09) GA	2.4%	2.8%	2.4%	2.9%	3.7%	4.3%	4.2%	4.4%
10) PA	2.0%	2.1%	2.3%	2.8%	4.8%	5.3%	5.1%	4.5%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	28.9%	28.6%	29.3%	29.8%	29.7%	23.6%	24.5%	19.9%



Single Family Conventional Book Characteristics In Foreclosure Process

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
02) CITIGROUP INC	6.2%	6.2%	6.4%	5.4%	4.4%	3.5%	3.2%	3.7%
03) LEHMAN BROTHERS HOLDINGS INC	6.0%	7.0%	7.1%	6.7%	2.5%	0.7%	0.6%	1.0%
04) JP MORGAN CHASE & CO	5.8%	7.3%	6.7%	5.5%	4.7%	4.8%	4.4%	5.8%
05) SUNTRUST BANKS INC	5.7%	4.7%	4.4%	3.8%	1.6%	1.5%	1.1%	1.0%
06) INDYMAC BANCORP INC	4.7%	4.0%	3.8%	3.6%	1.8%	2.4%	2.1%	2.9%
07) CERBERUS CAPITAL HOLDING	4.2%	3.8%	3.1%	4.1%	5.6%	4.6%	3.2%	2.3%
08) WASHINGTON MUTUAL INC	3.8%	4.1%	4.7%	5.4%	7.2%	10.9%	13.4%	14.9%
09) FLAGSTAR BANCORP INC	3.5%	3.5%	3.4%	3.9%	5.0%	5.6%	5.0%	4.2%
10) AMTRUST FINANCIAL CORPORATION	3.1%	2.9%	3.0%	3.3%	2.0%	1.9%	1.8%	1.7%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	29.0%	28.7%	29.4%	30.0%	29.7%	23.9%	24.8%	20.4%
02) JP MORGAN CHASE & CO	10.9%	13.9%	13.0%	11.1%	11.6%	10.8%	8.9%	12.6%
03) CITIGROUP INC	7.6%	7.9%	8.5%	7.6%	7.2%	6.2%	6.1%	6.5%
04) WELLS FARGO & COMPANY	6.5%	5.5%	6.7%	7.0%	5.9%	3.7%	4.0%	4.1%
05) LEHMAN BROTHERS HOLDINGS INC	5.7%	6.7%	6.8%	6.4%	2.3%	0.5%	0.2%	0.8%
06) CERBERUS CAPITAL HOLDING	4.8%	4.3%	3.6%	4.8%	7.3%	7.4%	6.4%	5.7%
07) INDYMAC BANCORP INC	4.8%	4.1%	3.9%	3.7%	1.8%	2.4%	2.1%	2.9%
08) SUNTRUST BANKS INC	3.9%	3.5%	2.9%	2.7%	1.1%	1.1%	0.8%	0.6%
09) WASHINGTON MUTUAL INC	3.6%	4.0%	4.3%	4.7%	7.0%	13.2%	16.7%	19.5%
10) NATIONAL CITY CORPORATION	2.3%	2.0%	1.6%	1.6%	1.7%	2.8%	2.8%	2.4%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	40.0%							
Credit Enhancement	60.0%							
- Primary MI Only	36.1%							
- Pool Policy Only	17.6%							
- Pool Policy and Primary MI	3.9%							
- Full Recourse	0.7%							
- Shared Arrangement	0.5%							
- Government	0.0%							
- Secondary Market (SMC)	1.1%							
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	92.0%							
Interest Only with Credit Enhancement	67.6%							
Alt-A with Credit Enhancement	70.5%							
Economic Fees and Gap								
Wtd Avg Economic Gap	-17.08	-16.51	-16.59	-17.80	-14.48	-14.38	-13.71	-11.34



Single Family Conventional Book Characteristics In Foreclosure Process

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
Wtd Avg Economic Model Fee	64.32	64.63	63.84	63.22	57.00	55.78	54.09	49.08
Wtd Avg Charged Fee	47.23	48.12	47.24	45.42	42.50	41.35	40.34	37.66
Appraisal Waivers								
Appraisal Waiver	0.7%	0.7%	0.7%	0.6%	0.5%	0.3%	0.3%	0.2%
Serious Delinquent Loans								
SDQ Rate All Loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
- SDQ Rate for Loans with CE	100.00%							
- SDQ Rate for Loans without CE	100.00%							
SDQ Rate Excl. Katrina Loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
SDQ Rate for Katrina Loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Serious Delinquent Loans								
SDQ Loan Count	124,292	107,509	89,052	70,823	42,978	34,316	39,318	40,403
SDQ Count for Loans with CE	72,234							
SDQ Count for Loans without CE	52,058							
SDQ Volume (\$M)								
SDQ Volume	\$22,792.4	\$19,158.2	\$15,074.9	\$10,891.8	\$4,949.2	\$3,529.0	\$4,057.2	\$4,129.8
SDQ Volume for Loans with CE	\$13,664.5							
SDQ Volume for Loans without CE	\$9,127.9							