

Vector™ Securities

Data Definitions



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Revision 14: (10/01/2013)

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Overview	1
Loan-Level Data	3
Overview	3
Origination Characteristics	5
Periodic Performance Data	16
Supplemental Stop Advance Data	23
Marked-to-Market LTV Metrics	23
Modification Data	28
INTEX Identifiers	31
TrueLTV	32
Overview	32
TrueLTV Lite	32
Lien Details	33
Aggregate General Characteristic Metrics	40
Overview	40
Summary List of General Characteristic Metrics	40
Weighted Average Origination Metrics	41
Percent Balance and Count Metrics	42
Aggregate Delinquency Metrics	44
Overview	44
Summary List of Delinquency, Transition and Cure, and Loss Metrics	45
Delinquency and Exception Count Metrics	47
Delinquency and Exception Percent Count Metrics	49
Delinquency and Exception Balance Metrics	50
Delinquency and Exception Percent Balance Metrics	52
Delinquency Life Performance Metrics	53
Foreclosure and REO Starts	55
Aggregate Modification Metrics	56
Transition and Cure Metrics	58
Weighted Average Months to Payoff Transition Metrics	60
Weighted Average Months DQ30 to Foreclosure	62
Aggregate Prepayment, Default and Loss Metrics	65
Overview	65
Summary List of Prepayment, Default and Loss Metrics	65
Prepayment Count and Balance Metrics	66
SMM and CPR Metrics	66
Default Metrics	68
Loss Balance Metrics	69
Loss Percent and Severity Metrics	70
HPI Metrics	76
Overview	76
Naming Convention Examples	76
Current First LTV	77

HPI Metrics	80
HPI Change from Origination	82
HPI Miscellaneous Metrics.....	85
HPI Forecast Metrics	88
HPI Best Fit Metrics	90
Appendix	91
PMI Provider Codes.....	91
Index	i

Overview

Vector™ Securities provides unparalleled access to the industry's most comprehensive non-agency RMBS dataset containing over 95% of outstanding pool balances with industry leading loan modification, CoreLogic HPI and Forecast, and TrueLTV property record information. It provides scalable, real-time, web access to this wide array of information enabling investors to monitor their investments at loan level and perform advanced analysis and reporting. The underlying securities data is updated on a daily basis.

The following is a summary list of the data categories included in Vector Securities:

Note: The HPI metrics are all reported for the combination of geographic area and tier.

- Origination Loan Data – data related to the origination of the loan.
- INTEX Loan Data – data related to loans that comprise INTEX deals.
- Periodic Performance Data – monthly data provided that tracks the performance of the loan and the values at a specific point in time.
- Loan Modification Data – monthly reporting of the modifications applied for select loans.
- TrueLTV Data – matched property record data associated with the loan from the CoreLogic TrueLTV database.
- MBA Delinquency and Exception Metrics – count, balance and associated percent of total loans.
- HPI Metrics – Market to Market, Loan-to-Value Ratio Utilizing CoreLogic HPI and Other Base HPI Metrics Including HPI Forecasts.

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Loan-Level Data

Overview

The loan-level data contained in Vector Securities provides a combination of elements that reflect both origination and periodic performance data. In addition, we have included property record information from our TrueLTV database and both historical and forecast house price index metrics from our CoreLogic HPI database. The following provides a summary of the data layouts:

- Origination Characteristics
- INTEX Identifiers
- Periodic Performance Data
- Modification Data
- TrueLTV Data

In addition, there are two types of data fields as follows:

- Source-provided values – these are taken as given or found in public records and reflect values that are not translated.
- Translated values – these are source-provided values that are normalized to use the coded values supported in Securities Text BI (e.g., values for Property Type, Product Type, etc.).

Note: Fields that represent interest rates and percentage calculations (e.g., Debt to Income or LTV) are represented as whole number percentages (e.g., an interest rate of 4.75% is presented as 4.75 and an LTV of 85.75% is presented as 85.75).

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Origination Characteristics

The data in this table layout reflects the origination data, or data that does not change significantly over time. Where noted, the data elements below may be provided as an attribute or both an attribute and a metric. Attributes are used in reporting to categorize and group loans together for aggregation (e.g., report on single family residences located in California). Metrics are used for simple aggregate reporting (e.g., aggregate Original Amount of all single family residences located in a specific zip code) or weighted averages (e.g., average initial interest rate for single family residences in California weighted by the Origination Amount).

Field Name	Description	Attr	Metric	Aggregate Type and Rules
Loan ID	CoreLogic unique number assigned to the loan	x		
Pool	CoreLogic full pool name	x		
Deal	CoreLogic full deal name	x		
Loan No	Source-provided unique number assigned to the loan	x		
Add Period	Data period when data was first received. This typically corresponds to the issuance month of the security (if issuance data was received) or the first payment month for which data was received	x		
Amort Term	Amortization Term	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 0 >= Amort Term > 1000 Orig Amt < 1000 Amort Term or Orig Amt is NULL
App Value	Property appraisal value	x	x	Sum
BE DTI	Back-end debt-to-income ratio number one as provided by data source	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 0 >= BE DTI > 100 Orig Amt < 1000 BE DTI or Orig Amt is NULL
Buydown	Source-provided Buydown translated to one of the following values: If the data source provides a flag indicating buydown, it is set to Y; otherwise it is set to N. If the prospectus indicates no buydowns, all loans are set to N. Y N No Data	x		
Close Bal	Balance as of deal closing date	x	x	Sum

Field Name	Description	Attr	Metric	Aggregate Type and Rules
Close Int	Interest rate as of deal closing date	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 0 >= Close Int > 20 Orig Amt < 1000 Close Int or Orig Amt is NULL
Conforming Flag	Flag indicating if the loan origination amount meets GSE guidelines: conforming, jumbo-conforming and non-conforming	x		
Convert	Source-provided Convertible flag translated to one of the following values: A Performance Loan is a fixed rate loan (typically subprime) which has an option to allow the borrower to receive an interest rate reduction after a specified number of consecutive payments are made on time 40/20 Amortizing Step Mortgages are amortized on a 480 month term to maturity for the first 120 months and on a 240 month remaining term to maturity thereafter N Performance Loan No Data Y 40/20 Amortization Step Mortgage	x		
CUSIP to Deal	CUSIP(s) associated with a deal			
CUSIP to Pool	CUSIP(s) associated with a pool	x		
Datatype	Top level of securities grouping	x		
Deal Close Dt	Deal closing date (source-provided dates are converted to YYYYMMDD format)	x		
Deal Close Day	Deal closing day	x		
Deal Close Mon	Deal closing month	x		
Deal Close Qtr	Deal closing quarter	x		
Doc Raw	First five positions of loan documentation code as received from data source	x		
Document	Source-provided Loan Documentation level translated to one of the following values: Source-provided data with a non-blank value that clearly indicates Full Doc are translated as Full Loans not clearly indicating that they are Full Doc are translated as Low unless there is a clear indication (either from the loan level data or from the prospectus supplement) that the loan was originated under No Doc program, then the loan is translated as No Doc Full No Doc Low No Data	x		
F Rate Cap	First Rate Cap Initial rate adjustment cap for ARM loans, relevant for hybrid/delay first rate reset ARMs where first rate adjustment cap is different from subsequent adjustment caps A value of -1 in this field indicates there is a first rate cap but the value is unknown	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 0 >= F Rate Cap > 25 Orig Amt < 1000 PP Term or Orig Amt is NULL

Field Name	Description	Attr	Metric	Aggregate Type and Rules
FE DTI	Front-end debt-to-income ratio number two as provided by data source	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 0 >= FE DTI > 100 Orig Amt < 1000 FE DTI or Orig Amt is NULL
First Pay Mnths	Initial fixed principal and interest payment period in months for adjustable rate hybrid loans	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 0 >= First Pay Mnths > 360 Orig Amt < 1000 First Pay Mnths or Orig Amt is NULL
First PMT Dt	First payment due date for the loan (source-provided dates are converted to YYYYMMDD format)	x		
First PMT Day	Day of the month when the first payment is due	x		
First PMT Mon	Month of first payment due date	x		
First PMT Qtr	Quarter of first payment due date	x		
First PMT Yr	Year of first payment due date	x		
First Rt Mnths	Initial fixed interest rate period in months for adjustable rate hybrid loans A value in this field may be used to identify a "hybrid" ARM loan. Additional fields that may be used to identify these types of loans include Rt Reset, INDEX ID and Prod Type	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 0 >= First Rt Mnths > 360 Orig Amt < 1000 First Rt Mnths or Orig Amt is NULL
Fixed vs. ARM	Source-provided loan type translated to one of the following values: Fixed ARM Other			
Grade CL	CoreLogic standardized paper grade. The valid values are: A- C No Data Alt A D B Other	x		
Grade Raw	Paper Grade as received from data source	x		

Field Name	Description	Attr	Metric	Aggregate Type and Rules																								
INDEX ID	Source-provided index used as the basis for the rate of an adjustable rate mortgage translated to one of the following values: CMT loans are coded as T-Bill loans <table><tr><td>TBill Unknown Type</td><td>COFI NM</td><td>FNMA/FHLMC</td></tr><tr><td>TBill 3 Month</td><td>LIBOR Unknown type</td><td>Moving Treasury Avg</td></tr><tr><td>TBill 6 Month</td><td>LIBOR 3 Month</td><td>LIBOR Annual Monthly Avg</td></tr><tr><td>TBill 1 Year</td><td>LIBOR 6 Month</td><td>TBill Other</td></tr><tr><td>TBill 3 Year</td><td>LIBOR 12 Month</td><td>COFI Other</td></tr><tr><td>TBill 5 Year</td><td>FHLB Ntl Mtg Rate</td><td>LIBOR Other</td></tr><tr><td>COFI Unknown Type</td><td>Bank Prime Rate</td><td>Other</td></tr><tr><td>COFI 11D</td><td>Certificate of Deposit</td><td>No data</td></tr></table>	TBill Unknown Type	COFI NM	FNMA/FHLMC	TBill 3 Month	LIBOR Unknown type	Moving Treasury Avg	TBill 6 Month	LIBOR 3 Month	LIBOR Annual Monthly Avg	TBill 1 Year	LIBOR 6 Month	TBill Other	TBill 3 Year	LIBOR 12 Month	COFI Other	TBill 5 Year	FHLB Ntl Mtg Rate	LIBOR Other	COFI Unknown Type	Bank Prime Rate	Other	COFI 11D	Certificate of Deposit	No data	x		
TBill Unknown Type	COFI NM	FNMA/FHLMC																										
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TBill 5 Year	FHLB Ntl Mtg Rate	LIBOR Other																										
COFI Unknown Type	Bank Prime Rate	Other																										
COFI 11D	Certificate of Deposit	No data																										
INIT Rt	Initial or original interest rate as of the loan's first payment date	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 0 >= INIT Rt > 20 Orig Amt < 1000 INIT Rt or Orig Amt is NULL																								
IO Term	The term where the payment only requires interest payments	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 0 >= IO Term > 360 Orig Amt < 1000 IO Term or Orig Amt is NULL																								
Issuer	Issuer of the deal	x																										
Judicial Flag	Flag indicating the underlying property is located in a judicial state which requires a judicial review of the foreclosure case before it can be officially processed or a non-judicial state where lenders or trustees file a Notice of Default with the county recorder's office to commence the foreclosure process and does not require a review by the court Y – property is in a Judicial State N –property is in a non-Judicial State	x																										
Lien	Lien Position	x																										
Loan Src	Source-provided Loan Source translated to one of the following values: <table><tr><td>Retail</td><td>Relocation – Corporate</td></tr><tr><td>Wholesale</td><td>Relo (Mortgage Broker)</td></tr><tr><td>Mortgage Broker</td><td>Other</td></tr><tr><td>Realtor</td><td>No Data</td></tr></table>	Retail	Relocation – Corporate	Wholesale	Relo (Mortgage Broker)	Mortgage Broker	Other	Realtor	No Data	x																		
Retail	Relocation – Corporate																											
Wholesale	Relo (Mortgage Broker)																											
Mortgage Broker	Other																											
Realtor	No Data																											

Field Name	Description	Attr	Metric	Aggregate Type and Rules
Loan Type	Source-provided Loan type translated to one of the following values: Conventional Affordable Housing Initiative VA Pledged Asset Loan FHA Other Government No Data	x		
Loss Exp Flag	Flag indicating if the loan has ever experienced a loss	x		
LRate Cap	Maximum lifetime interest rate for adjustable rate loans	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 0 >= LRate Cap > 50 Orig Amt < 1000 LRate Cap or Orig Amt is NULL
LRate Flo	Minimum lifetime interest rate for adjustable rate loans	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 0 >= LRate Flo > 50 Orig Amt < 1000 LRate Flo or Orig Amt is NULL
Margin	Margin for adjustable rate loans	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 0 >= Margin > 20 Orig Amt < 1000 Margin or Orig Amt is NULL
Maturity Dt	Maturity date or last due date of the loan (source-provided dates are converted to YYYYMMDD format)	x		
Maturity Day	Day of the month when the loan would mature	x		
Maturity Mon	Month when the loan would mature	x		
Maturity Qtr	Quarter when the loan would mature	x		
Maturity Yr	Year when the loan would mature	x		
Mod Flag	Flag indicating if the loan has ever been modified	x		
Neg Limit	Negative amortization limit expressed as a percent	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 0 >= Neg Limit > 200 Orig Amt < 1000 Neg Limit or Orig Amt is NULL

Field Name	Description	Attr	Metric	Aggregate Type and Rules
NegAm	Source-provided Negative Amortization Flag translated to one of the following values: Negative amortization can occur when the Rate Reset and Pay Reset Frequency values are not equal N Y No Data	x		
NonDis Flag	Flag to specify if the underlying property is in a non-disclosure state N Y	x		
Occupancy	Source-provided occupancy status code and/or description translated to one of the following values: Owner Occupied Second Home Non-Owner/Investor Other No Data	x		
Orig Amt	Loan origination amount	x	x	Sum
Orig CLTV	CLTV at origination – this field represents the greater of the Original Combined LTV, Original LTV or the sum of the Original First LTV and the Original Second LTV	x	x	Weighted Avg based on Orig Amt
Orig CLTV Raw	Combined LTV of all liens on the underlying property at deal issuance as provided from the data source	x	x	Weighted Avg based on Orig Amt
Orig LTV Raw	Original LTV of the loan based on the price of the property	x	x	Weighted Avg based on Orig Amt
Orig Dt	Origination or closing date of the loan (source-provided dates are converted to YYYYMMDD format) If the origination date is not provided, it is calculated as two months prior to the first payment date (First PMT Dt field)	x		
Orig Day	Origination or closing day of the loan	x		
Orig Mon	Origination or closing month of the loan	x		
Orig Qtr	Origination or closing quarter of the loan	x		
Orig Yr	Origination or closing year of the loan	x		
Orig Eff LTV	"Effective" LTV of loan at origination after taking into account pledged assets	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 1 >= Orig Eff LTV > 200 Orig Amt < 1000 Orig Eff LTV or Orig Amt is NULL

Field Name	Description	Attr	Metric	Aggregate Type and Rules
Orig FICO	FICO Score at origination FICO values less than 300 and more than 900 are set to blank	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 300 > Orig FICO > 900 Orig Amt < 1000 Orig FICO or Orig Amt is NULL
Orig LTV1	LTV of first lien at deal issuance	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 1 >= Orig First LTV > 125 Orig Amt < 1000 Orig First LTV or Orig Amt is NULL
Orig LTV	Original LTV expressed as a percentage	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 0 >= Orig LTV > 200 Orig Amt < 1000 Orig LTV or Orig Amt is NULL
Orig LTV2	LTV of Second lien at deal issuance	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 1 > Orig Sec LTV > 100 Orig Amt < 1000 Orig Sec LTV or Orig Amt is NULL
Orig Servicer	Servicer of the loan at deal issuance	x		
Originator	Originator of the loan	x		
Pay Reset	Pay reset frequency for adjustable rate loans	x		
Pledge Amt	Dollar value of pledged assets at origination on pledged asset loans, sometimes called additional collateral loans If a value is provided for this field, the Loan Type must have a value of "Pledged Asset Loan" This field will not have a value if the Loan Type is not "Pledged Asset Loan".	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: Pledge Amt <= 0 Orig Amt < 1000 Pledge Amt or Orig Amt is NULL
PMI Code	PMI Issuer code. Please refer to Appendix for a full list of PMI providers	x		
PMI Flag	Source-provided PMI flag translated to one of the following values: N Y Unknown No Data	x		

Field Name	Description	Attr	Metric	Aggregate Type and Rules
PMI Level	Mortgage insurance coverage percent at origination If a value is provided in this field, the PMI Code field must be populated A value of -1 indicates there should be PMI coverage but the value is unknown	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 1 > PMI Level > 100 Orig Amt < 1000 PMI Level or Orig Amt is NULL
PMT Freq	Source-provided Payment Frequency translated to one of the following values: Weekly Semi Annually Biweekly Annually Semi Monthly Other Monthly No Data Quarterly	x		
Pool Ins	Source-provided Pool Insurance Flag translated to one of the following values: Y N No Data	x		
Pool Type 2	Additional pool categorization information	x		
PP Pen	Source-provided Prepay Penalty flag translated to one of the following values: N Y No Data	x		
PP Term	Prepay Penalty Term in Months	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 0 >= PP Term > 360 Orig Amt < 1000 PP Term or Orig Amt is NULL
PPay Cap	Periodic pay cap for adjustable rate loans	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 0 >= PPay Cap Orig Amt < 1000 PPay Cap or Orig Amt is NULL
PPay Flo	Periodic pay floor for adjustable rate loans	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 0 >= PPay Flo Orig Amt < 1000 PPay Flo or Orig Amt is NULL

Field Name	Description	Attr	Metric	Aggregate Type and Rules
PRate Cap	Periodic interest rate cap for adjustable rate loans A value of -1 in this field indicates there is a period rate cap but the value is unknown	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 0 >= PRate Cap > 25 Orig Amt < 1000 PRate Cap or Orig Amt is NULL
PRate Flo	Periodic interest rate floor for adjustable rate loans	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 0 >= PRate Flo > 25 Orig Amt < 1000 PRate Flo or Orig Amt is NULL
Prod Type	Source-provided Product Type translated to one of the following values: Note: For the Interest Only loan types, unless otherwise stated in the product type name, the first number represents the interest only term in years and the second number represents the full term (e.g., 5/30 is a 30 yr mortgage with the first 5 yrs IO). GPM 2-year Hybrid ARM GEM 3-year Hybrid Interest Only 10/25 ARM Unknown Balloon 5-year Hybrid Interest Only 5/30 ARM 5 Year Balloon 7-year Hybrid Interest Only 10/30 ARM 7 Year Balloon 10-year Hybrid Interest Only 7/30 ARM 10 Year Balloon Fixed Interest Only 10/20 ARM Balloon 15/30 Interest Only 10/25 Fixed Interest Only 3/30 ARM Balloon 15/40 Interest Only 5/30 Fixed Interest Only 10/15 ARM ARM Balloon Interest Only 10/30 Fixed Interest Only 15 years ARM Other Balloon Interest Only 7/30 Fixed Interest Only 2/30 ARM Unknown Two Step Interest Only 10/20 Fixed Interest Only 6 Months ARM Two Step 5/25 Interest Only 3/30 Fixed Interest Only 12 Months ARM Two Step 7/23 Interest Only 10/15 Fixed Interest Only 20 years ARM Two Step 10/20 Interest Only 15 Fixed Interest Only 30 Months ARM Two Step IO 5/25 Interest Only 2/30 Fixed Interest Only Period unknown Other Two Step Interest Only 20/10 Fixed Other GPARM Interest Only Period unknown No data	x		
Prop Zip	US Postal ZIP Code for the property	x		

Field Name	Description	Attr	Metric	Aggregate Type and Rules
Prop Type	Source-provided property code and/or description translated to one of the following values: SFR PUD CONDO 5+ Units COOP Manufactured Hsng 2-4 Units Other Townhouse No Data	x		
Purpose	Source-provided Loan Purpose translated to one of the following values: Purchase Refi Unknown Cash Refi Cash-Out Other Refi No Cash-Out No Data Second Mortgage	x		
Recast	No of months to loan recast	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 0 >= Recast > 360 Orig Amt < 1000 Recast or Orig Amt is NULL
Recourse	Source-provided Recourse Flag translated to one of the following values: Note: This data is generally not available from the provider. Serviced by Owner Other Serviced by Non-Owner with Recourse No Data Serviced by Non-Owner without Recourse	x		
Refinance Amount	Property refinance amount	x	x	
Refinance Date	Date of property refinance	x		
Refinance Interest Rate	Property refinance interest rate	x	x	Same as current interest rate
Refinance Interest Rate Type	Adjustable, fixed, or balloon	x		
Refinance Term Amount	Length of refinance term	x		
Refinance Term Code	Type of term (Y, M, D)	x		
Refinance Type	Type of property refinance (Cash Out First, Rate/Term Modification, Consolidated, or New First Mortgage).			
Reports Loss Flag	Flag indicating whether loss information is reported by the source for this pool	x		

Field Name	Description	Attr	Metric	Aggregate Type and Rules
Rt Reset	Rate reset frequency in months for adjustable rate loans	x		
Sale Date	Date of property sale	x		
Sale Price	Property sale price	x	x	Sum
Sale Type	Type of property sale (REO, FCL, Short Sale)	X		Follow this order: REO Sale → FCL → Short Sale → Other
Sales Amount Type	Source of sale amount (actual or modeled)	x		
Serv fee R	Servicer fee rate expressed as a percentage (e.g., a value of 5% is stored as .05)	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 0 >= Serv Fee R > 20 Orig Amt < 1000 Serv Fee R or Orig Amt is NULL
State	Property State	x		
Term	Original stated loan term in months This is not the amortized loan term as the amortization may be based on a different length of time (e.g., a 15 Year Balloon with a 30 year amortization will have a term of 180 but an amortization schedule based on 360 periods).	x	x	Weighted Avg based on Orig Amt For WA calc ignore loans where: 0 >= Term >1000 Orig Amt < 1000 Term or Orig Amt is NULL
Transaction Type	The final transaction (sale, refinance, or natural payoff) that resulted in the paid off / liquidated status of a loan.	x		Follow this order: Sale Transaction → Refinance Transaction → Natural Payoff → Unknown/Other
Underwriter	Lead Underwriter of the Deal	x		
Units No	Number of units If the property type is designated as Single Family Residence, this is set to 1 otherwise it is only populated if source-provided	x		

Periodic Performance Data

This data reflects the performance data for each month of reporting (e.g., delinquency status as of the reporting month). As with the origination data, the elements in the following table may be provided as an attribute, a metric or both an attribute and a metric. Attributes are used in reporting to categorize and group loans together for aggregation (e.g., report by OTS or MBA delinquency status). Metrics are used for simple aggregate reporting (e.g., aggregate scheduled monthly payment for each MBA delinquency status) or weighted averages (e.g., average current interest rate for those loans with an exception status weighted by the current balance).

Note: This data is keyed by the Loan ID and Data Period; those fields are not included in this table.

Field Name	Description	Attr	Metric	Notes
Active Flag	Active flag	x		
Age in Months	Loan age in month(s) since Origination	x		
App Val MTM (Marked-to-Market)	Property values marked to market reflecting the change in the best-fit home price index (evaluated by CoreLogic HPI Valuation Engine). If Sale Price is not available or is less than \$1,000, appraisal value at origination (App Val) is used as the base price for calculation.	x	x	Sum
Curr Act Bal	Current principal balance owed by the borrower		x	Sum
Curr CLTV	Current Combined LTV Reflecting HPI Change since origination. Origination amount (as opposed to outstanding amount) of the non-securities lien is used to derive combined LTV. Source – best-fit tier geo derived from HPI Valuation Engine.		x	
Curr First LTV SFC State	Current first loan to value reflecting the change in HPI from origination to the reporting period for Single Family Combined properties at State level	x	x	Weighted Average based on Curr Inv Bal
Curr Int Rt	Current interest rate of the loan	x	x	Weighted Average based on Curr Inv Bal Ignore loans where: 1 > Curr Int Rate > 20 Curr Inv Bal <= 0 Either Curr Int Rt or Curr Inv Bal is NULL
Curr Inv Bal	Current scheduled balance owed to the investor		x	Sum
Curr Inv Bal 1 mo ago	Current Investor balance from 1 month prior to the reporting period		x	Sum
Curr LTV1	Current First LTV reflecting change in the HPI since origination Note: Not available in text data		x	
Curr LTV2	Current Second LTV reflecting change in the HPI since origination Note: Not available in text data		X	

Field Name	Description	Attr	Metric	Notes
Curr Occupancy	Updated owner occupancy status derived from tax assessor data. When mailing address and property address are the same on tax bill, property is deemed owner occupied. Otherwise, non-owner occupied.	x		
Current Servicer	Current servicer of the loan	x		
Data Period	CoreLogic 3-position time period	x		
Days Delinquent	Number of days the loan has been delinquent.	x		
DLQ Hist 06m	6 month floating MBA_STAT delinquency history. Valid values for status are: C = Current 9 = 90+ DQ 0 = Payoff 3 = 30 DQ F = Foreclosure X = No Data Reported 6 = 60 DQ R = REO (blank) = No Data in the record Example for the most recent 6 months the loans was Current for the first 2 months, 30 days delinquent the next 2 months and then 60 days delinquent the most recent period: CC3366 Note: If the loan is less than 6 months old, less than 6 values will be stored.	x		
DLQ Hist 12m	12 month floating MBA_STAT delinquency history. Note: Refer to DLQ Hist 06m data for examples and information on values	x		
DLQ Hist 24m	24 month floating MBA_STAT delinquency history. Note: Refer to DLQ Hist 06m data for examples and information on values	x		
DLQ Hist 36m	36 month floating MBA_STAT delinquency history. Note: Refer to DLQ Hist 06m data for examples and information on values	x		
DLQ Hist Life	MBA_STAT delinquency history for the life of the loan reading from left to right (i.e., the rightmost character represents the status for the most recent data period. Note: Refer to DLQ Hist 06m data for examples and information on values	x		
DLQ Stat Life	Delinquency status identifying if the performance of a loan to cure or fall into default as of the reporting period. Always Current Re-Performing Non-Performing New Default Re-Default	x		
Exception	CoreLogic-calculated or translated loan exception Flag	x		
FC End Day	Foreclosure end day	x		
FC End Dt	Foreclosure end date (YYYYMMDD)	x		
FC End Mon	Foreclosure end month	x		

Field Name	Description	Attr	Metric	Notes
FC End Qtr	Foreclosure end quarter	x		
FC End Typ	Reason Foreclosure is completed	x		
FC End Yr	Foreclosure end year	x		
FC Start Day	Foreclosure start day	x		
FC Start Dt	Foreclosure start date (YYYYMMDD)	x		
FC Start Mon	Foreclosure start month	x		
FC Start Qtr	Foreclosure start quarter	x		
FC Start Yr	Foreclosure start year	x		
FCL to REO in Months	Number of months it took a foreclosed loan to transition to REO	x		
Forecast LTV1 12 Month	12-month forecast of first LTV using best fit tier-geo combination using HPI Valuation Engine	x	x	
Forecast LTV1 24 Month	24-month forecast of first LTV using best fit tier-geo combination using HPI Valuation Engine	x	x	
Last Int P Day	Day of last paid interest	x		
Last Int P Dt	Date of last paid interest (YYYYMMDD) If source-provided reflects the next due date, the date is shifted back one month.	x		
Last Int P Mon	Month of last paid interest	x		
Last Int P Qtr	Quarter of last paid interest	x		
Last Int P Yr	Year of last paid interest	x		
Loss Amt	Loss Amount	x	x	Sum
MBA Stat	MBA method delinquency status for this loan for this month. The valid values are: Current 90+ DQ PO 30 DQ FCL No Data 60 DQ REO	x		
MBA Stat Worst Ever	Worst ever MBA delinquency status for the life of the loan up to the reporting period. The valid values are: Never Bad Worst Ever 90 DQ No Data Worst Ever 30 DQ Worst Ever FCL Worst Ever 60 DQ Worst Ever REO	x		

Field Name	Description	Attr	Metric	Notes
MBA Transition 1M Ago	MBA delinquency status transition from the prior period. This field holds two characters, the first is the MBA status from 1 month prior to the reporting period, and the second is the MBA status as of the reporting period. The values for the MBA delinquency statuses are as follows: C = Current 9 = 90+ DQ 0 = Payoff 3 = 30 DQ F = Foreclosure X = No Data Reported 6 = 60 DQ R = REO (blank) = No Data in the record The following are examples of the transition data: C3 = transition from Current 1 month ago to 30 DQ in the reporting month 30 = transition from 30 DQ 1 month ago to Payoff in the reporting month	x		
MBA Transition 1M To	MBA delinquency status transition from the reporting period to the following period. This field holds two characters, the first is the MBA status from the current reporting period, and the second is the MBA status as of the next reporting period. Note: This field is not populated for the latest reporting period available in the Vector Securities database. The values for the MBA delinquency statuses are as follows: C = Current 9 = 90+ DQ 0 = Payoff 3 = 30 DQ F = Foreclosure X = No Data Reported 6 = 60 DQ R = REO (blank) = No Data in the record The following are examples of the transition data: C3 = transition from Current 1 month ago to 30 DQ in the reporting month 30 = transition from 30 DQ 1 month ago to Payoff in the reporting month	x		
Net Rate	Net Pass Through rate	x	x	Weighted Average on Curr Inv Bal Ignore loans where: 1 > Net Rate > 20 Curr Inv Bal <= 0 Either Net Rate or Curr Inv Bal is NULL
Next Int Rt	Interest rate at next reset for adjustable rate loans	x	x	Weighted Average on Curr Inv Bal Ignore loans where: 1 > Next Int Rt > 20 Curr Inv Bal <= 0 Either Next Int Rt or Curr Inv Bal is NULL

Field Name	Description	Attr	Metric	Notes
OTS Stat	OTS method delinquency status for this loan this month. The valid values are: Current 90+ DQ PO 30 DQ FCL No Data 60 DQ REO	x		
Payoff Dt	Payoff date (YYYYMMDD)	x		
Payoff Day	Payoff day	x		
Payoff From	Last active MBA status prior to the loan transition to Payoff status	x		
Payoff LTV1	The change at Payoff First LTV in the HPI from origination to payoff		x	
Payoff LTV2	The change at Payoff Second LTV in the HPI from origination to payoff		x	
Payoff Mon	Payoff month	x		
Payoff Period	CoreLogic 3 position time period when the loan was paid off or liquidated (most recent payoff period for HELOCs)	x		
Payoff Qtr	Payoff quarter	x		
Payoff Rsn	Reason the loan balance went to zero	x		
Payoff Trns in Months	Months in last MBA status prior to transition into Payoff status			
Payoff Yr	Payoff year	x		
REO Dt	REO date (YYYYMMDD)	x		
REO Day	REO day	x		
REO Mon	REO month	x		
REO Qtr	REO quarter	x		
REO Yr	REO year	x		
Sch Mnth PMT	Scheduled monthly mortgage principal & interest payment	x	x	Sum
Sch Princ	Scheduled principal portion of the Sch Mon PMT field	x	x	Sum
Serv Adv Flag	Indicates if servicer is advancing principal for a delinquent loan. Note: Not available in text data	x		

Field Name	Description	Attr	Metric	Notes
Serv Adv P Est	Estimated cumulative servicer advance; the difference between investor balance and borrower balance for delinquent loans. When: MBA / OTS Delinquency Status = 30, 60, 90, FCL, or REO AND If: Borrower Balance > Investor Balance THEN $\text{Sum}(\text{Borrower Balance} - \text{Investor Balance}_{(R)})$ ELSE: NULL Note: Not available in text data		x	Sum
Tot PMT Due	Total payment due	x	x	Sum

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for binding printed materials

Supplemental Stop Advance Data

The following metrics in the following table provide supplemental stop advance data as received from the trustee and /or servicer. This data is only available for a subset of deals.

Name	Description
Stop Adv P	Stop advance principal amount
Stop Adv I	Stop advance interest amount
Stop Adv P&I	Stop advance total amount. This field populated only if explicitly provided by data source
Serv Adv P	Servicer advance principal amount
Serv Adv I	Servicer advance interest amount
Serv Adv P&I	Servicer advance total amount. This field populated only if explicitly provided by data source
Corp Adv	Corporate advance balance. Defined as costs incurred because of default
Escr Adv	Escrow advance balance. Escrow advances paid by services because borrower did not pay them
Accr Int	Accrued interest. The amount of unpaid interest since last paid date

Marked-to-Market LTV Metrics

Overview

The following metrics provide Current and at payoff LTV metrics for First and Second loans. To calculate the Current LTV1 and LTV2 metrics, it is necessary to identify the change in the HPI from origination to the reporting period using the following formula:

$$\text{HPI Factor}_{(R)} = \frac{\text{HPI}_{(R)}}{\text{HPI}_{(Orig)}}$$

To calculate the Payoff LTV1 and LTV2 metrics, it is necessary to identify the change in the HPI from origination to payoff period using the following formula:

$$\text{HPI Factor}_{(\text{Payoff})} = \frac{\text{HPI}_{(\text{Payoff Period})}}{\text{HPI}_{(Orig)}}$$

Once the change in HPI has been determined, the formulas for the loan to value are as follows:

Curr CLTV

This metric provides the current combined loan-to-value reflecting HPI change since origination.

If:

Lien = 1 AND Status NOT = Paid Off
AND
Curr Inv Bal_(R) > 1
AND
HPI Factor_(R) NOT = NULL

Then:

If:

Sale Price > 1000

Then:

$$\frac{Curr\ Inv\ Bal_{(R)}}{Sale\ Price_{(Orig)} * HPI\ Factor_{(R)}}$$

Else If:

Appraised Value > 1000

Then:

$$\frac{Curr\ Inv\ Bal_{(R)}}{Appraised\ Value_{(Orig)} * HPI\ Factor_{(R)}}$$

Else If:

Origination Amount > 1000
AND First LTV is between 1 and 120

Then:

$$\frac{Curr\ Inv\ Bal_{(R)}}{Orig\ Amt_{(Orig)} * HPI\ Factor_{(R)}}$$

Else:

NULL

Where:

R = Reporting Period
Orig = Origination Period

Curr LTV1

This metric provides the current loan-to-value for active first lien loans.

If:

Lien = 1 AND Status NOT = Paid Off
AND
Curr Inv Bal_(R) > 1
AND
HPI Factor_(R) NOT = NULL

Then:

If:

Sale Price > 1000

Then:

$$\frac{Curr\ Inv\ Bal_{(R)}}{Sale\ Price_{(Orig)} * HPI\ Factor_{(R)}}$$

Else If:

Appraised Value > 1000

Then:

$$\frac{Curr\ Inv\ Bal_{(R)}}{Appraised\ Value_{(Orig)} * HPI\ Factor_{(R)}}$$

Else If:

Origination Amount > 1000
AND First LTV is between 1 and 120

Then:

$$\frac{Curr\ Inv\ Bal_{(R)}}{Orig\ Amt_{(Orig)} * HPI\ Factor_{(R)}}$$

Else:

NULL

Where:

R = Reporting Period
Orig = Origination Period

Note: Curr LTV1 is aggregated based on current investor balance at Deal or Pool level.

Curr LTV2

The Curr LTV2 metric provides the current loan-to-value for an active second lien loan.

If:

Lien = 2 AND Status NOT = Paid Off
AND
Curr Inv Bal_(R) > 1
AND
HPI Factor_(R) NOT = NULL

Then:

If:

Sale Price > 1000

Then:

$$\frac{Curr\ Inv\ Bal_{(R)}}{Sale\ Price_{(Orig)} * HPI\ Factor_{(R)}}$$

Else If:

Appraised Value > 1000

Then:

$$\frac{Curr\ Inv\ Bal_{(R)}}{Appraised\ Value_{(Orig)} * HPI\ Factor_{(R)}}$$

Else:

NULL

Where:

R = Reporting Period
Orig = Origination Period

Note: Curr LTV2 is aggregated based on current investor balance at Deal or Pool level.

Payoff LTV1

The Payoff LTV1 metric provides the adjusted loan-to-value for first lien loans at the time of pay off.

If:

Lien = 1 AND Status = Paid Off
AND
Payoff Bal_(R) > 1
AND
HPI Factor_(Payoff) NOT = NULL

Then:

If:

Sale Price > 1000

Then:

$$\frac{\text{Payoff Bal}_{(R)}}{\text{Sale Price}_{(Orig)} * \text{HPI Factor}_{(Payoff Period)}}$$

Else If:

Appraised Value > 1000

Then:

$$\frac{\text{Payoff Bal}_{(R)}}{\text{Appraised Value}_{(Orig)} * \text{HPI Factor}_{(Payoff Period)}}$$

Else If:

Origination Amount > 1000
AND First LTV is between 1 and 120

Then:

$$\frac{\text{Payoff Bal}_{(R)}}{\text{Orig Amt}_{(Orig)} * \text{HPI Factor}_{(Payoff Period)}}$$

Else:

NULL

Where:

R = Reporting Period

Orig = Origination Period

Note: Payoff LTV1 is aggregated based on payoff balance at Deal or Pool level.

Payoff LTV2

The Payoff LTV2 metric provides the adjusted loan-to-value for second lien loans at the time of pay off.

If:

Lien = 2 AND Status = Paid Off
AND
Payoff Bal_(R) > 1

AND
HPI Factor _(Payoff) NOT = NULL

Then:

If:

Sale Price > 1000

Then:

$$\frac{\text{Payoff Bal}_{(R)}}{\text{Sale Price}_{(Orig)} * \text{HPI Factor}_{(Payoff Period)}}$$

Else If:

Appraised Value > 1000

Then:

$$\frac{\text{Payoff Bal}_{(R)}}{\text{Appraised Value}_{(Orig)} * \text{HPI Factor}_{(Payoff Period)}}$$

Else If:

Origination Amount > 1000

Then:

$$\frac{\text{Payoff Bal}_{(R)}}{\text{Orig Amt}_{(Orig)} * \text{HPI Factor}_{(Payoff Period)}}$$

Else:

NULL

Where:

R = Reporting Period

Orig = Origination Period

Note: Payoff LTV2 is aggregated based on payoff balance at Deal or Pool level.

Modification Data

The following are a list of derived mod attributes for various types (age, source, time period, etc.) of loan modifications.

Field Name	Description
DLQ Hist Since Mod	MBA_STAT history string since (and including) latest loan mod period.
Mod Age	Number of months - inferred or direct - since last modification.
Mod Inv Bal	The aggregated investor balance for loans that have been modified up to the reporting period.
Mod Inv Bal Monthly	The aggregated investor balance for loans that have been modified during the reporting period.
Mod P&I Prior	Scheduled principal and interest amount prior to loan modification.
Mod P&I After	Scheduled principal and interest amount after loan modification.
Mod P&I Chg	Change in scheduled principal and interest due to latest loan modification.
Mod P&I Pct Chg	Percentage change in scheduled principal and interest due to latest loan modification.
Mod Period	Latest period with a new modification record for associated loan.
Mod Rt Prior	Interest rate prior to modification.
Mod Rt After	Interest rate after loan modification.
Mod Rt Chg	Interest rate change due to latest loan modification.
Mod Source	Flag showing if modification is inferred or provided by source.
Mod Type	Primary modification type (e.g., P&I forgiveness, capitalization, product type, maturity, rate mod, etc.).
Months Delinquent Since Mod	Number of months a loan has been delinquent since latest loan modification period.
No. of Mods	Flag to show whether a loan went through single or multiple modifications.
Pay Relief 20%	Pay (P&I) relief from loan modification in 20% increments.

Underlying Loan Level Raw Data Fields

When applicable, loan modification data is provided for each loan on a monthly basis. The modification is reported for each month subsequent to the first modification month for a loan and accumulates the modifications.

Note: The modification data is keyed by the Loan ID; that field is not included in this table.

The fields in this table are presented in alphabetical order by the lead change flag field followed by its additional information field (e.g., Arm to Fix is the field to specify if this modification has been made to the loan followed by iArm to Fix is the field to specify if the modification is inferred or explicitly provided).

Field Name	Description
Loan Mod Period	CoreLogic 3 position time period in which the modification is first active
Arm to Fix	Change in loan status from ARM to fixed (Y/N)
iArm to Fix	Flag for Arm to Fix; I = Inferred info not explicitly provided; A = Info explicitly provided
Bln Pmt Due	Balloon principal due at balloon payment due date
iBlN Pmt Due	Flag for Bln Pmt Due; I = Inferred info not explicitly provided; A = Info explicitly provided
Bln Due Dt	Balloon payment due date (YYYYMMDD)
iBlN Due Dt	Flag for Bln Due Dt; I = Inferred info not explicitly provided; A = Info explicitly provided
Bln Due Day	Day when balloon payment is due

Field Name	Description
Bln Due Mon	Month when balloon payment is due
Bln Due Qtr	Quarter when balloon payment is due
Bln Due Yr	Year when balloon payment is due
Cap Flag	Capitalization occurred (Y/N)
iCap Flag	Flag for Cap Flag; I = Inferred info not explicitly provided; A = Info explicitly provided
Cap Amt	Total \$ added or subtracted to loan prior to modification to get Mod Bal
iCap Amt	Flag for Cap Amt; I = Inferred info not explicitly provided; A = Info explicitly provided
End Inv Bal	Scheduled loan balance as of the monthly cutoff date (ending scheduled balance)
iEnd Inv Bal	Flag for End Inv Bal; I=Inferred info not explicitly provided; A=Info explicitly provided
Fix to Arm	Change in loan status from fixed rate to ARM (Y/N)
iFix to Arm	Flag for Fix to Arm; I=Inferred info not explicitly provided; A=Info explicitly provided
Forgive	Debt Forgiveness Indicator (Y/N)
iForgive	Flag for Forgive; I=Inferred info not explicitly provided; A=Info explicitly provided
Forgiven Prin	Principal owed forgiven amount
iForgiven Prin	Flag for Forgiven Prin; I=Inferred info not explicitly provided; A=Info explicitly provided
Forgiven Int	Interest owed forgiven amount
iForgiven Int	Flag for Forgiven Int; I=Inferred info not explicitly provided; A=Info explicitly provided
Forgiven Debt	Total amount of debt forgiveness
iForgiven Debt	Flag for Forgiven Debt; I=Inferred info not explicitly provided; A=Info explicitly provided
Mod 1st Due Dt	Date first payment due under modified terms (YYYYMMDD)
iMod 1st Due Dt	Flag for Mod 1st Due Dt; I=Inferred info not explicitly provided; A=Info explicitly provided
Mod 1st Due Day	Day first payment due under modified terms
Mod 1st Due Mon	Month first payment due under modified terms
Mod 1st Due Qtr	Quarter first payment due under modified terms
Mod 1st Due Yr	Year first payment due under modified terms
Mod 1st Payrset Dt	First payment reset date after loan modification (YYYYMMDD)
iMod 1st Payrset Dt	Flag for Mod 1st Payrset Dt; I=Inferred info not explicitly provided; A=Info explicitly provided
Mod 1st Payrset Day	Day of first payment reset after loan modification
Mod 1st Payrset Mon	Month of first payment reset after loan modification
Mod 1st Payrset Qtr	Quarter of first payment reset after loan modification
Mod 1st Payrset Yr	Year of first payment reset after loan modification
Mod 1st Rtrset Dt	First rate reset date after loan modification (YYYYMMDD)
iMod 1st Rtrset Dt	Flag for Mod 1st Rtrset Dt; I=Inferred info not explicitly provided; A=Info explicitly provided
Mod 1st Rtrset Day	Day of first rate reset after loan modification
Mod 1st Rtrset Mon	Month of first rate reset after loan modification
Mod 1st Rtrset Qtr	Quarter of first rate reset after loan modification
Mod 1st Rtrset Yr	Year of first rate reset after loan modification
Mod Act Bal	Ending Actual loan balance as of the monthly cutoff date
iMod Act Bal	Flag for Mod Act Bal; I=Inferred info not explicitly provided; A=Info explicitly provided
Mod Bal	Total loan balance after modification

Field Name	Description
iMod Bal	Flag for Mod Bal; I=Inferred info not explicitly provided; A=Info explicitly provided
Mod Index	Index used at next rate reset after loan modification
iMod Index	Flag for Mod Index; I=Inferred info not explicitly provided; A=Info explicitly provided
Mod LRate Cap	Lifetime rate cap after modification
iMod LRate Cap	Flag for Mod LRate Cap; I=Inferred info not explicitly provided; A=Info explicitly provided
Mod Margin	Margin after modification
iMod Margin	Flag for Mod Margin; I=Inferred info not explicitly provided; A=Info explicitly provided
Mod Maturity Dt	Maturity date after modification (YYYYMMDD)
iMod Maturity Dt	Flag for Mod Maturity; I=Inferred info not explicitly provided; A=Info explicitly provided
Mod Maturity Day	Maturity day after modification
Mod Maturity Mon	Maturity month after modification
Mod Maturity Qtr	Maturity quarter after modification
Mod Maturity Yr	Maturity Year after modification
MOD PI	Monthly P&I payment after modification
iMOD PI	Flag for Mod PI; I=Inferred info not explicitly provided; A=Info explicitly provided
Mod PPE Dt	Prepayment penalty expiration date after loan modification (YYYYMMDD)
iMod PPE Dt	Flag for Mod PPE Dt; I=Inferred info not explicitly provided; A=Info explicitly provided
Mod PPE Day	Day of prepayment penalty expiration after loan modification
Mod PPE Mon	Month of prepayment penalty expiration after loan modification
Mod PPE Qtr	Quarter of prepayment penalty expiration after loan modification
Mod PPE Yr	Year of prepayment penalty expiration after loan modification
Mod PRate Cap	Periodic rate cap after modification
iMod PRate Cap	Flag for Mod PRate Cap; I=Inferred info not explicitly provided; A=Info explicitly provided
Mod Rt	Interest rate after modification
iMod Rt	Flag for Mod Rt; I=Inferred info not explicitly provided; A=Info explicitly provided
Mod Rtrset	Interest rate reset frequency after modification (in # of months)
iMod Rtrset	Flag for Mod Rtrset; I=Inferred info not explicitly provided; A=Info explicitly provided
Mod Summary	Summary of loan modification information for this data period
N IO Term	IO term after modification (in # of months)
iN IO Term	Flag for N IO Term; I=Inferred info not explicitly provided; A=Info explicitly provided
SSRA	Soldiers and Sailors Civil Relief Act Occurred (Y/N)
iSSRA	Flag for SSRA; I=Inferred info not explicitly provided; A=Info explicitly provided
To IO	Change in loan status from fully amortizing to IO (Y/N)
iTo IO	Flag for To IO; I=Inferred info not explicitly provided; A=Info explicitly provided
To not IO	Change in loan status from IO to fully amortizing (Y/N)
iTo not IO	Flag for To not IO; I=Inferred info not explicitly provided; A=Info explicitly provided
TRATEREDX	Temporary Interest Rate Reduction Flag (Y/N)
iTRATEREDX	Flag for TRATEREDX; I=Inferred info not explicitly provided; A=Info explicitly provided
Up Prop Val	Updated property value as of loan modification
iUp Prop Val	Flag for Up Prop Val; I=Inferred info not explicitly provided; A=Info explicitly provided

INTEX Identifiers

This data reflects the INTEX deal and ground group information for loans. All of these data elements are attributes associated with individual loans that make up an INTEX deal. You must subscribe to INTEX to have access to this loan-level information.

Note: This data is keyed by the Loan ID; that field is not included in this table.

Field Name	Description
INTEX Deal	INTEX Solutions, Inc. assigned security or deal descriptor name
INTEX Group NO	INTEX Solutions, Inc. assigned group or pool mapping to the LoanPerformance assigned POOL_ID. 1-to-1 match
INTEX Group Name	INTEX Solutions, Inc. assigned group descriptor name
INTEX Ground Group NO	INTEX Solutions, Inc. group number corresponding to the ground group contained by the parent group. 1-to-many group to ground group relationship possibly
INTEX Ground Group Name	INTEX Solutions, Inc. assigned ground group descriptor name
INTEX Loan ID	INTEX Solutions, Inc. provided loan number by data source

TrueLTV

Overview

The Vector Securities data is enhanced with a match to our comprehensive property record data which provides information on up to 5 liens on an individual property in addition to loan to value and AVM metrics from the CoreLogic TrueLTV dataset. There are two levels of access as follows:

- TrueLTV Lite – base metrics are available for all historical periods.
- TrueLTV Lien Details – lien details for liens 1 through 5 are available for only the most recent data period. The lien number in the data does not indicate lien priority; you may determine the lien priority by reviewing additional data such as recording date to determine the priority.

TrueLTV Lite

The following data elements are available to all clients who subscribe to TrueLTV.

Field Name	Description	Attr	Metric	Notes
AVM	Estimated property value provided by the Automated Valuation Model (AVM) amount	x	x	Weighted Average on Curr Inv Bal Ignore loans where: Curr Inv Bal <= 0 AVM or Curr Inv Bal is NULL
AVM Conf Lvl	Estimated level of confidence in the accuracy of the AVM value	x	x	
AVM FSD	Estimated AVM Forecasted Standard Deviation (FSD)	x	x	Simple Average Ignore loans where: AVM FSD is NULL or 0
AVM High	Estimated high end of the valuation range for the property value provided by the Automated Valuation Model (AVM) amount	x	x	Weighted Average on Curr Inv Bal Ignore loans where: Curr Inv Bal <= 0 AVM High or Curr Inv Bal is NULL
AVM Low	Estimated low end of the valuation range for the property value provided by the Automated Valuation Model (AVM) amount	x	x	Weighted Average on Curr Inv Bal Ignore loans where: Curr Inv Bal <= 0 AVM Low or Curr Inv Bal is NULL
Open Lien Amt	Property record open mortgage liens amount	x	x	Weighted Average on Curr Inv Bal Ignore loans where: Curr Inv Bal <= 0 Open Lien Amt or Curr Inv Bal is NULL
Open Lien Cnt	Property record open mortgage liens count	x	x	Simple Average Ignore loans where: Open Lien Cnt is NULL or 0

Field Name	Description	Attr	Metric	Notes
Prop CLTV	Property record level combined loan to value for all open mortgage based liens	x	x	Weighted Average on Curr Inv Bal Ignore loans where: Curr Inv Bal <= 0 Prop CLTV or Curr Inv Bal is NULL
Prop Equity	Property record level equity	x	x	Weighted Average on Curr Inv Bal Ignore loans where: Curr Inv Bal <= 0 Prop Equity or Curr Inv Bal is NULL

Lien Details

The following additional lien related data elements are available to those clients whose TrueLTV subscription includes lien details.

Field Name	Description	Attr	Metric
Lien1 1st Rset Dt	Initial first rate reset date (YYYYMMDD) for the first lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien1 1st Rset Day	Initial first rate reset day for the first lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien1 1st Rset Mon	Initial first rate reset month for the first lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien1 1st Rset Qtr	Initial first rate reset quarter for the first lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien1 1st Rset Yr	Initial first rate reset year for the first lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien1 Close Dt	Closing date for the first lien position mortgage (YYYYMMDD)	x	
Lien1 Close Day	Closing day for the first lien position mortgage	x	
Lien1 Close Int	Initial or original interest rate as of the loan's first payment date for the first lien position mortgage	x	x
Lien1 Close Mon	Closing month for the first lien position mortgage	x	
Lien1 Close Qtr	Closing quarter for the first lien position mortgage	x	
Lien1 Close Yr	Closing year for the first lien position mortgage	x	
Lien1 Index	Type of index used for the first lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien1 IO	Interest only payment option flag for the first lien position mortgage	x	
Lien1 Lender	Lender name for the first lien position mortgage	x	
Lien1 Loan Type	Loan type for the first lien position mortgage	x	
Lien1 LRate Cap	Maximum lifetime interest rate for the first lien position mortgage; applies to adjustable rate mortgage loan types	x	x
Lien1 Margin	Margin for the first lien position mortgage	x	x
Lien1 NegAm	Negative amortization flag for the first lien position mortgage	x	
Lien1 Nxt Rset Dt	Subsequent or next rate reset date (YYYYMMDD) for the first lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien1 Nxt Rset Day	Subsequent or next rate reset day for the first lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien1 Nxt Rset Mon	Subsequent or next rate reset month for the first lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien1 Nxt Rset Qtr	Subsequent or next rate reset quarter for the first lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien1 Nxt Rset Yr	Subsequent or next rate reset year for the first lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien1 Orig Amt	Origination amount for the first lien position mortgage	x	x

Field Name	Description	Attr	Metric
Lien1 Pay Option	Payment option flag for the first lien position mortgage	x	
Lien1 PP Pen	Prepayment penalty flag for the first lien position mortgage	x	
Lien1 PPE Dt	Prepayment penalty expiration date (YYYYMMDD) for the first lien position mortgage	x	
Lien1 PPE Day	Prepayment penalty expiration day for the first lien position mortgage	x	
Lien1 PPE Mon	Prepayment penalty expiration month for the first lien position mortgage	x	
Lien1 PPE Qtr	Prepayment penalty expiration quarter for the first lien position mortgage	x	
Lien1 PPE Yr	Prepayment penalty expiration year for the first lien position mortgage	x	
Lien1 PRate Cap	Periodic interest rate cap for the first lien position mortgage	x	x
Lien1 Prod Type	Product type for the first lien position mortgage	x	
Lien1 Purpose	Loan purpose for the first lien position mortgage	x	
Lien1 Rate Freq	Rate reset frequency for the first lien position mortgage; applies to adjustable rate mortgage loan types. Used in conjunction with Lien1 Rate Intvl to identify the interval between rate changes.	x	
Lien1 Rate Intvl	Rate reset interval for the first lien position mortgage; applies to adjustable rate mortgage loan types. Used in conjunction with Lien1 Rate Freq to identify the interval between rate changes.	x	
Lien1 Record Dt	Recoding date for the first lien position mortgage (YYYYMMDD)	x	
Lien1 Record Day	Recoding day for the first lien position mortgage	x	
Lien1 Record Mon	Recoding month for the first lien position mortgage	x	
Lien1 Record Qtr	Recoding quarter for the first lien position mortgage	x	
Lien1 Record Yr	Recoding year for the first lien position mortgage	x	
Lien1 Sub Type	Subordinate type for the first lien position mortgage	x	
Lien1 Term	Original loan term in years, months, or days for the first lien position mortgage; to be used in conjunction with Lien1 Term Code	x	x
Lien1 Term Code	Original loan term code for the first lien position mortgage; expressed as 'Y'ears, 'M'onths, 'D'ays	x	
Lien2 1st Rset Dt	Initial first rate reset date (YYYYMMDD) for the second lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien2 1st Rset Day	Initial first rate reset day for the second lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien2 1st Rset Mon	Initial first rate reset month for the second lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien2 1st Rset Qtr	Initial first rate reset quarter for the second lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien2 1st Rset Yr	Initial first rate reset year for the second lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien2 Close Dt	Closing date (YYYYMMDD) for the second lien position mortgage	x	
Lien2 Close Day	Closing day for the second lien position mortgage	x	
Lien2 Close Mon	Closing month for the second lien position mortgage	x	
Lien2 Close Qtr	Closing quarter for the second lien position mortgage	x	
Lien2 Close Yr	Closing year for the second lien position mortgage	x	
Lien2 Close Int	Initial or original interest rate as of the loan's first payment date for the second lien position mortgage	x	x
Lien2 Index	Type of index used for the second lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien2 IO	Interest only payment option flag for the second lien position mortgage	x	
Lien2 Lender	Lender name for the second lien position mortgage	x	
Lien2 Loan Type	Loan type for the second lien position mortgage	x	
Lien2 LRate Cap	Maximum lifetime interest rate for the second lien position mortgage; applies to adjustable rate mortgage loan types	x	x

Field Name	Description	Attr	Metric
Lien2 Margin	Margin for the second lien position mortgage	x	x
Lien2 NegAm	Negative amortization flag for the second lien position mortgage	x	
Lien2 Nxt Rset Dt	Subsequent or next rate reset date (YYYYMMDD) for the second lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien2 Nxt Rset Day	Subsequent or next rate reset day for the second lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien2 Nxt Rset Mon	Subsequent or next rate reset month for the second lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien2 Nxt Rset Qtr	Subsequent or next rate reset quarter for the second lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien2 Nxt Rset Yr	Subsequent or next rate reset year for the second lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien2 Orig Amt	Origination amount for the second lien position mortgage	x	x
Lien2 Pay Option	Payment option flag for the second lien position mortgage	x	
Lien2 PP Pen	Prepayment penalty flag for the second lien position mortgage	x	
Lien2 PPE Dt	Prepayment penalty expiration date (YYYYMMDD) for the second lien position mortgage	x	
Lien2 PPE Day	Prepayment penalty expiration day for the second lien position mortgage	x	
Lien2 PPE Mon	Prepayment penalty expiration month for the second lien position mortgage	x	
Lien2 PPE Qtr	Prepayment penalty expiration quarter for the second lien position mortgage	x	
Lien2 PPE Yr	Prepayment penalty expiration year for the second lien position mortgage	x	
Lien2 PRate Cap	Periodic interest rate cap for the second lien position mortgage	x	x
Lien2 Prod Type	Product type for the second lien position mortgage	x	
Lien2 Purpose	Loan purpose for the second lien position mortgage	x	
Lien2 Rate Freq	Rate reset frequency for the second lien position mortgage; applies to adjustable rate mortgage loan types. Used in conjunction with Lien2 Rate Intvl to identify the interval between rate changes.	x	
Lien2 Rate Intvl	Rate reset interval for the second lien position mortgage; applies to adjustable rate mortgage loan types. Used in conjunction with Lien2 Rate Freq to identify the interval between rate changes.	x	
Lien2 Record Dt	Recoding date (YYYYMMDD) for the second lien position mortgage	x	
Lien2 Record Day	Recoding day for the second lien position mortgage	x	
Lien2 Record Mon	Recoding month for the second lien position mortgage	x	
Lien2 Record Qtr	Recoding quarter for the second lien position mortgage	x	
Lien2 Record Yr	Recoding year for the second lien position mortgage	x	
Lien2 Sub Type	Subordinate type for the second lien position mortgage	x	
Lien2 Term	Original loan term in years, months, or days for the second lien position mortgage; to be used in conjunction with Lien2 Term Code	x	x
Lien2 Term Code	Original loan term code for the second lien position mortgage; expressed as 'Y'ears, 'M'onths, 'D'ays	x	
Lien3 1st Rset Dt	Initial first rate reset date (YYYYMMDD) for the third lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien3 1st Rset Day	Initial first rate reset day for the third lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien3 1st Rset Mon	Initial first rate reset month for the third lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien3 1st Rset Qtr	Initial first rate reset quarter for the third lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien3 1st Rset Yr	Initial first rate reset year for the third lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien3 Close Dt	Closing date (YYYYMMDD) for the third lien position mortgage	x	

Field Name	Description	Attr	Metric
Lien3 Close Day	Closing day for the third lien position mortgage	x	
Lien3 Close Mon	Closing month for the third lien position mortgage	x	
Lien3 Close Qtr	Closing quarter for the third lien position mortgage	x	
Lien3 Close Yr	Closing year for the third lien position mortgage	x	
Lien3 Close Int	Initial or original interest rate as of the loan's first payment date for the third lien position mortgage	x	x
Lien3 Index	Type of index used for the third lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien3 IO	Interest only payment option flag for the third lien position mortgage	x	
Lien3 Lender	Lender name for the third lien position mortgage	x	
Lien3 Loan Type	Loan type for the third lien position mortgage	x	
Lien3 LRate Cap	Maximum lifetime interest rate for the third lien position mortgage; applies to adjustable rate mortgage loan types	x	x
Lien3 Margin	Margin for the third lien position mortgage	x	x
Lien3 NegAm	Negative amortization flag for the third lien position mortgage	x	
Lien3 Nxt Rset Dt	Subsequent or next rate reset date (YYYYMMDD) for the third lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien3 Nxt Rset Day	Subsequent or next rate reset day for the third lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien3 Nxt Rset Mon	Subsequent or next rate reset month for the third lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien3 Nxt Rset Qtr	Subsequent or next rate reset quarter for the third lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien3 Nxt Rset Yr	Subsequent or next rate reset year for the third lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien3 Orig Amt	Origination amount for the third lien position mortgage	x	x
Lien3 Pay Option	Payment option flag for the third lien position mortgage	x	
Lien3 PP Pen	Prepayment penalty flag for the third lien position mortgage	x	
Lien3 PPE Dt	Prepayment penalty expiration date (YYYYMMDD) for the third lien position mortgage	x	
Lien3 PPE Day	Prepayment penalty expiration day for the third lien position mortgage	x	
Lien3 PPE Mon	Prepayment penalty expiration month for the third lien position mortgage	x	
Lien3 PPE Qtr	Prepayment penalty expiration quarter for the third lien position mortgage	x	
Lien3 PPE Yr	Prepayment penalty expiration year for the third lien position mortgage	x	
Lien3 PRate Cap	Periodic interest rate cap for the third lien position mortgage	x	x
Lien3 Prod Type	Product type for the third lien position mortgage	x	
Lien3 Purpose	Loan purpose for the third lien position mortgage	x	
Lien3 Rate Freq	Rate reset frequency for the third lien position mortgage; applies to adjustable rate mortgage loan types. Used in conjunction with Lien3 Rate Intvl to identify the interval between rate changes.	x	
Lien3 Rate Intvl	Rate reset interval for the third lien position mortgage; applies to adjustable rate mortgage loan types. Used in conjunction with Lien3 Rate Freq to identify the interval between rate changes.	x	
Lien3 Record Dt	Recoding date (YYYYMMDD) for the third lien position mortgage	x	
Lien3 Record Day	Recoding day for the third lien position mortgage	x	
Lien3 Record Mon	Recoding month for the third lien position mortgage	x	
Lien3 Record Qtr	Recoding quarter for the third lien position mortgage	x	
Lien3 Record Yr	Recoding year for the third lien position mortgage	x	
Lien3 Sub Type	Subordinate type for the third lien position mortgage	x	

Field Name	Description	Attr	Metric
Lien3 Term	Original loan term in years, months, or days for the third lien position mortgage; to be used in conjunction with Lien3 Term Code	x	x
Lien3 Term Code	Original loan term code for the third lien position mortgage; expressed as 'Y'ears, 'M'onths, 'D'ays	x	
Lien4 1st Rset Dt	Initial first rate reset date (YYYYMMDD) for the fourth lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien4 1st Rset Day	Initial first rate reset day for the fourth lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien4 1st Rset Mon	Initial first rate reset month for the fourth lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien4 1st Rset Qtr	Initial first rate reset quarter for the fourth lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien4 1st Rset Yr	Initial first rate reset year for the fourth lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien4 Close Dt	Closing date (YYYYMMDD) for the fourth lien position mortgage	x	
Lien4 Close Day	Closing day for the fourth lien position mortgage	x	
Lien4 Close Mon	Closing month for the fourth lien position mortgage	x	
Lien4 Close Qtr	Closing quarter for the fourth lien position mortgage	x	
Lien4 Close Yr	Closing year for the fourth lien position mortgage	x	
Lien4 Close Int	Initial or original interest rate as of the loan's first payment date for the fourth lien position mortgage	x	x
Lien4 Index	Type of index used for the fourth lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien4 IO	Interest only payment option flag for the fourth lien position mortgage	x	
Lien4 Lender	Lender name for the fourth lien position mortgage	x	
Lien4 Loan Type	Loan type for the fourth lien position mortgage	x	
Lien4 LRate Cap	Maximum lifetime interest rate for the fourth lien position mortgage; applies to adjustable rate mortgage loan types	x	x
Lien4 Margin	Margin for the fourth lien position mortgage	x	x
Lien4 NegAm	Negative amortization flag for the fourth lien position mortgage	x	
Lien4 Nxt Rset Dt	Subsequent or next rate reset date (YYYYMMDD) for the fourth lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien4 Nxt Rset Day	Subsequent or next rate reset day for the fourth lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien4 Nxt Rset Mon	Subsequent or next rate reset month for the fourth lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien4 Nxt Rset Qtr	Subsequent or next rate reset quarter for the fourth lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien4 Nxt Rset Yr	Subsequent or next rate reset year for the fourth lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien4 Orig Amt	Origination amount for the fourth lien position mortgage	x	x
Lien4 Pay Option	Payment option flag for the fourth lien position mortgage	x	
Lien4 PP Pen	Prepayment penalty flag for the fourth lien position mortgage	x	
Lien4 PPE Dt	Prepayment penalty expiration date (YYYYMMDD) for the fourth lien position mortgage	x	
Lien4 PPE Day	Prepayment penalty expiration day for the fourth lien position mortgage	x	
Lien4 PPE Mon	Prepayment penalty expiration month for the fourth lien position mortgage	x	
Lien4 PPE Qtr	Prepayment penalty expiration quarter for the fourth lien position mortgage	x	
Lien4 PPE Yr	Prepayment penalty expiration year for the fourth lien position mortgage	x	
Lien4 PRate Cap	Periodic interest rate cap for the fourth lien position mortgage	x	x
Lien4 Prod Type	Product type for the fourth lien position mortgage	x	

Field Name	Description	Attr	Metric
Lien4 Purpose	Loan purpose for the fourth lien position mortgage	x	
Lien4 Rate Freq	Rate reset frequency for the fourth lien position mortgage; applies to adjustable rate mortgage loan types. Used in conjunction with Lien4 Rate Intvl to identify the interval between rate changes.	x	
Lien4 Rate Intvl	Rate reset interval for the fourth lien position mortgage; applies to adjustable rate mortgage loan types. Used in conjunction with Lien4 Rate Freq to identify the interval between rate changes.	x	
Lien4 Record Dt	Recoding date (YYYYMMDD) for the fourth lien position mortgage	x	
Lien4 Record Day	Recoding day for the fourth lien position mortgage	x	
Lien4 Record Mon	Recoding month for the fourth lien position mortgage	x	
Lien4 Record Qtr	Recoding quarter for the fourth lien position mortgage	x	
Lien4 Record Yr	Recoding year for the fourth lien position mortgage	x	
Lien4 Sub Type	Subordinate type for the fourth lien position mortgage	x	
Lien4 Term	Original loan term in years, months, or days for the fourth lien position mortgage; to be used in conjunction with Lien4 term Code	x	x
Lien4 Term code	Original loan term code for the fourth lien position mortgage; expressed as 'Y'ears, 'M'onths, 'D'ays	x	
Lien5 1st Rset Dt	Initial first rate reset date (YYYYMMDD) for the fifth lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien5 1st Rset Day	Initial first rate reset day for the fifth lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien5 1st Rset Mon	Initial first rate reset month for the fifth lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien5 1st Rset Qtr	Initial first rate reset quarter for the fifth lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien5 1st Rset Yr	Initial first rate reset year for the fifth lien position mortgage; applies to adjustable rate hybrid loan types	x	
Lien5 Close Dt	Closing date (YYYYMMDD) for the fifth lien position mortgage	x	
Lien5 Close Day	Closing day for the fifth lien position mortgage	x	
Lien5 Close Mon	Closing month for the fifth lien position mortgage	x	
Lien5 Close Qtr	Closing quarter for the fifth lien position mortgage	x	
Lien5 Close Yr	Closing year for the fifth lien position mortgage	x	
Lien5 Close Int	Initial or original interest rate as of the loan's first payment date for the fifth lien position mortgage	x	x
Lien5 Index	Type of index used for the fifth lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien5 IO	Interest only payment option flag for the fifth lien position mortgage	x	
Lien5 Lender	Lender name for the fifth lien position mortgage	x	
Lien5 Loan Type	Loan type for the fifth lien position mortgage	x	
Lien5 LRate Cap	Maximum lifetime interest rate for the fifth lien position mortgage; applies to adjustable rate mortgage loan types	x	x
Lien5 Margin	Margin for the fifth lien position mortgage	x	x
Lien5 NegAm	Negative amortization flag for the fifth lien position mortgage	x	
Lien5 Nxt Rset Dt	Subsequent or next rate reset date (YYYYMMDD) for the fifth lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien5 Nxt Rset Day	Subsequent or next rate reset day for the fifth lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien5 Nxt Rset Mon	Subsequent or next rate reset month for the fifth lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien5 Nxt Rset Qtr	Subsequent or next rate reset quarter for the fifth lien position mortgage; applies to adjustable rate mortgage loan types	x	

Field Name	Description	Attr	Metric
Lien5 Nxt Rset Yr	Subsequent or next rate reset year for the fifth lien position mortgage; applies to adjustable rate mortgage loan types	x	
Lien5 Orig Amt	Origination amount for the fifth lien position mortgage	x	x
Lien5 Pay Option	Payment option flag for the fifth lien position mortgage	x	
Lien5 PP Pen	Prepayment penalty flag for the fifth lien position mortgage	x	
Lien5 PPE Dt	Prepayment penalty expiration date (YYYYMMDD) for the fifth lien position mortgage	x	
Lien5 PPE Day	Prepayment penalty expiration day for the fifth lien position mortgage	x	
Lien5 PPE Mon	Prepayment penalty expiration month for the fifth lien position mortgage	x	
Lien5 PPE Qtr	Prepayment penalty expiration quarter for the fifth lien position mortgage	x	
Lien5 PPE Yr	Prepayment penalty expiration year for the fifth lien position mortgage	x	
Lien5 PRate Cap	Periodic interest rate cap for the fifth lien position mortgage	x	x
Lien5 Prod Type	Product type for the fifth lien position mortgage	x	
Lien5 Purpose	Loan purpose for the fifth lien position mortgage	x	
Lien5 Rate Freq	Rate reset frequency for the fifth lien position mortgage; applies to adjustable rate mortgage loan types. Used in conjunction with Lien5 Rate Intvl to identify the interval between rate changes.	x	
Lien5 Rate Intvl	Rate reset interval for the fifth lien position mortgage; applies to adjustable rate mortgage loan types. Used in conjunction with Lien5 Rate Freq to identify the interval between rate changes.	x	
Lien5 Record Dt	Recoding date (YYYYMMDD) for the fifth lien position mortgage	x	
Lien5 Record Day	Recoding day for the fifth lien position mortgage	x	
Lien5 Record Mon	Recoding month for the fifth lien position mortgage	x	
Lien5 Record Qtr	Recoding quarter for the fifth lien position mortgage	x	
Lien5 Record Yr	Recoding year for the fifth lien position mortgage	x	
Lien5 Sub Type	Subordinate type for the fifth lien position mortgage	x	
Lien5 Term	Original loan term in years, months, or days for the fifth lien position mortgage; to be used in conjunction with Lien5 term Code	x	x
Lien5 Term code	Original loan term code for the fifth lien position mortgage; expressed as 'Y'ears, 'M'onths, 'D'ays	x	

Aggregate General Characteristic Metrics

Overview

This set of metrics provides weighted average; percent balance and percent count metrics on select loan characteristics. The weighted average metrics are based on the origination amount of the loans being analyzed.

Summary List of General Characteristic Metrics

The following table provides a summary list of the general characteristic metrics available in Vector Securities.

Category	Metrics
Active Weighted Average Metrics	Active Loan Count
	Active WA Orig CLTV
	Active WA Orig LTV1
	Active WA Orig LTV2
	Active WA Orig FICO
	Active WA Orig FE DTI
	Active WA Orig BE DTI
	Active WAC Orig
	Active WA Maturity
	Orig Loan Count
Percent Balance And Count Metrics	2 nd Home Pct Bal
	2 nd Lien Pct Bal
	ARM Pct Bal
	AZ Pct Bal
	CA Pct Bal
	CANF Pct Bal
	CO Refi Pct Bal
	Conf Pct Bal
	FRM Pct Bal
	Full Docs Pct Bal
	Inv Prop Pct Bal
	IO Pct Bal
	Mod Pct Bal
	Mod Pct Cnt
	No CO Refi Pct Bal
	NV Pct Bal
	Owner Occ Pct Bal
	Pool Factor
	Purchase Pct Bal
	SFR Pct Bal

Weighted Average Origination Metrics

These aggregate metrics provide a weighted average of the value for select loan characteristics for active loans weighted by the current investor balance as of the reporting period. The value of the selected loan characteristic at origination is used for these metrics.

The following formula is used to calculate the average weighted average:

If:

Metric Value_(Origination) NOT = NULL and Loan Status_(R) = Active

Then:

$$\frac{\text{Sum} (\text{Metric Value}_{(Origination)} * \text{Curr Inv Bal}_{(R)})}{\text{Sum} (\text{Curr Inv Bal}_{(R)})}$$

Where:

Attribute Value = value of the selected attribute at origination used for the metric

Origination = origination period for each individual loan

R = reporting period

The following is a list of the active weighted average metrics for select loan attributes:

Metric	Description
Active WA Orig CLTV	Weighted average of the greater of the Original Combined LTV, Original LTV, or sum of the Original First LTV plus Original Second LTV (predetermined and defined as the Combined CoreLogic Derived LTV). The weighting is based on the Current Investor balance as of the reporting period.
Active WA Orig LTV1	Weighted average of the first lien loan to value at origination for loans active as of the reporting period. The weighting is based on the Current Investor balance as of the reporting period.
Active WA Orig LTV2	Weighted average of the second lien loan to value at origination for loans active as of the reporting period. The weighting is based on the Current Investor balance as of the reporting period.
Active WA Orig FICO	Weighted average of the FICO score at origination for loans active as of the reporting period. The weighting is based on the Current Investor balance as of the reporting period.
Active WA Orig FE DTI	Weighted average of the front end debt to income ratio at origination for loans active as of the reporting period. The weighting is based on the Current Investor balance as of the reporting period.
Active WA Orig BE DTI	Weighted average of the back end debt to income ratio at origination for active loans as of the reporting period. The weighting is based on the Current Investor balance as of the reporting period.
Active WAC Orig	Weighted average of the coupon (interest) rate at origination for loans active as of the reporting period. The weighting is based on the Current Investor balance as of the reporting period.
Active WA Maturity	Weighted average of the maturity (in months) for loans active as of the reporting period. The weighting is based on the Current Investor balance as of the reporting period.

Percent Balance and Count Metrics

These metrics provide a percent of the overall aggregate balance or loan count represented by select attribute values (e.g., percent balance of all loans that are associated with single family residences or percent balance of all loans that enter a delinquency status for the first time). When the percent is based on a balance, the Current Investor Balance is used as a basis for the percentage; when based on count it will be the count of all active loans. The name of the metric will reflect if the percentage is based on balance (i.e., the metric name will end with Bal) or count (i.e., the metric name will end with Cnt).

The following formula is used for these metrics:

Percent Balance Metrics

If:

Loan Status _(R) = Active AND Attribute value _(R) NOT = NULL AND meets value criteria

Then:

$$\frac{\text{Sum (Curr Inv Bal for those Loans }_{(R)})}{\text{Sum (Curr Inv Bal for all Loans }_{(R)})}$$

Where:

R = reporting period

Loan Attribute value = value of the attribute as of the reporting period

Note: The Loan Attribute value may actually reflect static origination information.

Note: The Pool Factor metric uses the Orig Amt of loans that are included in the specified Pool.

Percent Count Metrics

If:

Loan Status _(R) = Active AND Attribute value _(R) NOT = NULL AND meets value criteria

Then:

$$\frac{\text{Sum (Count of those Loans }_{(R)})}{\text{Sum (Count of all active Loans }_{(R)})}$$

Where:

R = reporting period

Loan Attribute value = value of the attribute as of the reporting period

Note: The Loan Attribute value may actually reflect static origination information

The following is a list of the percent balance/count metrics for select loan attributes:

Metric	Description
2 nd Home Pct Bal	The percent based on Current Investor Balance of loans backed by a 2 nd home.
2 nd Lien Pct Bal	The percent based on Current Investor Balance of loans backed by a 2 nd lien loan.
ARM Pct Bal	The percent based on Current Investor Balance of loans that are adjustable rate loans.
AZ Pct Bal	The percent based on Current Investor Balance of loans whose properties are located in Arizona.
CA Pct Bal	The percent based on Current Investor Balance of loans whose properties are located in California.
CANF Pct Bal	The percent based on Current Investor Balance of loans for properties located in Arizona, California, Florida or Nevada.
CO Refi Pct Bal	The percent based on Current Investor Balance of loans with Cash-Out refinancing.

Metric	Description
Conf Pct Bal	The percent based on Current Investor Balance of loans backed by conforming loans.
Conf Pct Bal	The percent based on Current Investor Balance of loans that are conforming loans.
FRM Pct Bal	The percent based on Current Investor Balance of loans that are fixed rate loans.
Full Docs Pct Bal	The percent based on Current Investor Balance of loans with full documentation.
Inv Prop Pct Bal	The percent based on Current Investor Balance of loans backed by investor properties.
IO Pct Bal	The percent based on Current Investor Balance of loans for Interest-Only loans.
Mod Pct Bal	The percent based on Current Investor Balance of loans that have had a modification.
Mod Pct Cnt	The percent based on count of loans that have had a modification.
No CO Refi Pct Bal	The percent based on Current Investor Balance of loans with no Cash-Out refinancing.
NV Pct Bal	The percent based on Current Investor Balance of loans whose properties are located in Nevada.
Owner Occ Pct Bal	The percent based on Current Investor Balance of loans that are owner occupied.
Pool Factor	The percent based on Current Investor Balance of loans that are outstanding as of the reporting period. Note, the basis for 100% is the Orig Amt of the loans in the specified pool.
Purchase Pct Bal	The percent based on Current Investor Balance of loans with purchase financing.
SFR Pct Bal	The percent based on Current Investor Balance of loans backed by Single Family Residences.

Aggregate Delinquency Metrics

Overview

This set of metrics is based on the loan state exceptions and delinquency status of the associated loan. Loan states represent the payment status of the loan (i.e., current, 30, 60 or 90 or more delinquent) while exception status represents the foreclosure proceedings on the loan (i.e., Foreclosure or REO). When determining the bucket for reporting an individual loan, the exception will override the delinquency status. An individual loan will only appear in one bucket based on the exception and delinquency status of the loan as of the reporting period.

The standard transition and cure metrics provide a view of the payment status transitions from one month to the next. There are also weighted average months metrics that provide information on how long it takes to transition from one payment status to another

There are also two additional cumulative delinquency status metrics (designated as 60+ and 90+ in the naming convention) that includes the loans that are in foreclosure and REO.

Metrics that reflect the bankruptcy status are calculated separately as those loans will be reported in the bankruptcy related metric and the status related metrics (i.e., Current, 30 days, 60 days, 90 or more days, Foreclosure or REO).

The following is a summary of the metrics included in this set:

- Active Loan Count metrics
- Active Loan Balance metrics
- Percent Active Loan Count metrics
- Percent Active Loan Balance metrics

Each loan is assigned to one loan state exception or delinquency bucket (e.g., Foreclosure, REO or Current, 30, 60, 90). For these metrics, an exception status of Foreclosure or REO will override a delinquency status and report as follows:

- If a Foreclosure or REO exception exists, the exception will be used to assign the bucket.
- If no Foreclosure or REO exception exists, the loan will be assigned to one of the abbreviated delinquency buckets (i.e., the delinquency buckets go up to 90).
- If a Bankruptcy condition exists, the loan will also be assigned to the Bankruptcy bucket in addition to the status related bucket.

For example, a loan that is 60 days delinquent and in foreclosure for the selected reporting period will be included in the Foreclosure bucket. Conversely, a loan that is 60 days delinquent for the selected reporting period with no exception will be reported in the 60 Days DQ bucket.

For Bankruptcy, a loan that is 30 days delinquent, in foreclosure and in bankruptcy for the selected reporting period will be included in the Foreclosure bucket and the Bankruptcy bucket.

Note: As specified above, there are two additional delinquency metrics for 60 or more and 90 or more days delinquent that includes foreclosure, REO and bankruptcy loans. These are identified with the plus sign (+) in their name (i.e., 60+ and 90+).

Summary List of Delinquency, Transition and Cure, and Loss Metrics

The following table provides a summary list of the delinquency, prepayment and default metrics available in Vector Securities.

Category	Metrics
Delinquency and Exception Count Metrics	MBA Cnt Current
	MBA Cnt 30
	MBA Cnt 60
	MBA Cnt 60+
	MBA Cnt 90
	MBA Cnt 90+
	OTS Cnt Current
	OTS Cnt 30
	OTS Cnt 60
	OTS Cnt 60+
	OTS Cnt 90
	OTS Cnt 90+
	Cnt FCL
	Cnt REO
	Cnt BK
Percent Count Delinquency and Exception Metrics	MBA Pct Cnt Current
	MBA Pct Cnt 30
	MBA Pct Cnt 60
	MBA Pct Cnt 60+
	MBA Pct Cnt 90
	MBA Pct Cnt 90+
	OTS Pct Cnt Current
	OTS Pct Cnt 30
	OTS Pct Cnt 60
	OTS Pct Cnt 60+
	OTS Pct Cnt 90
	OTS Pct Cnt 90+
	Pct Cnt FCL
	Pct Cnt REO
	Pct Cnt BK

Category	Metrics
Delinquency and Exception Balance Metrics	MBA Bal Current
	MBA Bal 30
	MBA Bal 60
	MBA Bal 60+
	MBA Bal 90
	MBA Bal 90+
	OTS Bal Current
	OTS Bal 30
	OTS Bal 60
	OTS Bal 60+
	OTS Bal 90
	OTS Bal 90+
	Bal FCL
	Bal REO
	Bal BK
Percent Balance Delinquency and Exception Metrics	MBA Pct Bal Current
	MBA Pct Bal 30
	MBA Pct Bal 60
	MBA Pct Bal 60+
	MBA Pct Bal 90
	MBA Pct Bal 90+
	OTS Pct Bal Current
	OTS Pct Bal 30
	OTS Pct Bal 60
	OTS Pct Bal 60+
	OTS Pct Bal 90
	OTS Pct Bal 90+
	Pct Bal FCL
	Pct Bal REO
	Pct Bal BK

Category	Metrics
Delinquency Life	Always Current Pct Bal 12m
Performance Metrics	Always Current Pct Bal 24m
	Always Current Pct Bal 36m
	Always Current Pct Bal Life
	New Default Pct Bal Life
	New Re-Default Pct Bal Life
	Re-Performing Pct Bal Life
	Re-Defaulting Pct Bal Life
Foreclosure and REO Starts Metrics	Cnt FCL Start
	Cnt REO Start
	Bal FCL Start
	Bal REO Start
Transition and Cure Metrics	Trns Rt C-C
	Trns Rt C-3
	Trns Rt C-PO
	Cure Rt 3-C
	Trns Rt 3-3
	Trns Rt 3-6
	Trns Rt 3-PO
	Cure Rt 6-C
	Cure Rt 6-3
	Trns Rt 6-6
	Trns Rt 6-9
	Trns Rt 6-PO
	Cure Rt 9-C
	Cure Rt 9-6
	Trns Rt 9-9
	Trns Rt 9-F
	Trns Rt 9-Liq
	Trns Rt F-F
	Trns Rt F-R
	Trns Rt F-Liq
	Trns Rt R-Liq
	Trns Rt R-R

Category	Metrics
Weighted Average	WA Months Current to PO
Transition Metrics	WA Months Current to PO Monthly
	WA Months DQ30 to FCL
	WA Months DQ30 to FCL Monthly
	WA Months FCL to PO
	WA Months FCL to PO Monthly
	WA Months FCL to REO
	WA Months FCL to REO Monthly
	WA Months REO to PO
	WA Months REO to PO Monthly
Aggregate Modification Metrics	Mod Pct Cnt
	Mod Pct Bal
	RPL Pct Cnt 12m After Mod
	RPL Pct Cnt 24m After Mod
	RPL Pct Cnt 36m After Mod
	NPL Pct Cnt 12m After Mod
	NPL Pct Cnt 24m After Mod
	NPL Pct Cnt 36m After Mod
	Prepay Pct Cnt 12m After Mod
	Prepay Pct Cnt 24m After Mod
	Prepay Pct Cnt 36m After Mod
	Liq Pct Cnt 12m After Mod
	Liq Pct Cnt 24m After Mod
	Liq Pct Cnt 36m After Mod

Delinquency and Exception Count Metrics

This set of metrics provides the accumulated count of the active loans for the reporting dimension that are in the specific delinquent and/or exception status as of the reporting period. Separate metrics are provided for the MBA and OTS methods of determining delinquency status. For each status, the total active loan count is aggregated based on the reporting dimensions using the following formula:

For DQ metrics that exclude FCL and REO (BK are included)

If:

Status = X AND there are no exception status of FCL or REO

Then:

$$\text{Sum} (\text{Active Loan Count for Status } X_{(R)})$$

Where:

Status X = Status of Curr, 30, 60, or 90 (or more)

R = reporting period

For Cumulative DQ metrics that include FCL and REO (BK are included)

If:

Status $\geq$ X

Then:

$$\text{Sum} (\text{Active Loan Count for Status } X_{(R)})$$

Where:

Status X = Status of 60 or greater (60+) or 90 or greater (90+)

R = reporting period

For Loans with an Exception (each exception is reported separately)

If:

Exception = X

Then:

$$\text{Sum} (\text{Active Loan Count for Exception } X_{(R)})$$

Where:

Exception X = Exception of FCL, REO or BK

R = reporting period

The following is a list of the count metrics reported based on the MBA or OTS method for determining the delinquency status or the exception status on the loan:

Metric	Description
MBA/OTS Cnt Current	The accumulated count of active loans for the reporting dimension that are in current status as of the reporting period with no exception for foreclosure or REO. The specific MBA or OTS metrics are based on the MBA or OTS methods for determining delinquency.
MBA/OTS Cnt 30	The accumulated count of active loans for the reporting dimension that are in 30 days delinquent status as of the reporting period with no exception for foreclosure or REO. The specific MBA or OTS metrics are based on the MBA or OTS methods for determining delinquency.
MBA/OTS Cnt 60	The accumulated count of active loans for the reporting dimension that are in 60 days delinquent status as of the reporting period with NO exception for foreclosure or REO. The specific MBA or OTS metrics are based on the MBA or OTS methods for determining delinquency.
MBA/OTS Cnt 60+	The accumulated count of active loans for the reporting dimension that are in 60 or more days delinquent status as of the reporting period including loans in foreclosure or REO. The specific MBA or OTS metrics are based on the MBA or OTS methods for determining delinquency.
MBA/OTS Cnt 90	The accumulated count of active loans for the reporting dimension that are in 90 or more days delinquent status as of the reporting period with NO exception for foreclosure or REO. The specific MBA or OTS metrics are based on the MBA or OTS methods for determining delinquency.
MBA/OTS Cnt 90+	The accumulated count of active loans for the reporting dimension that are in 90 or more days delinquent status as of the reporting period including loans in foreclosure or REO. The specific MBA or OTS metrics are based on the MBA or OTS methods for determining delinquency.
Cnt FCL	The accumulated count of active loans for the reporting dimension that are in foreclosure as of the reporting period.
Cnt REO	The accumulated count of active loans for the reporting dimension that are in REO as of the reporting period.
Cnt BK	The accumulated count of active loans for the reporting dimension that have a bankruptcy condition as of the reporting period.
Short Sale Cnt	The accumulated count of loans that were paid off via short sale either over time or within a specific geographical range.
FCL Sale Cnt	The accumulated count of loans that were liquidated via foreclosure either over time or within a specific geographical range.

Delinquency and Exception Percent Count Metrics

This set of metrics provides the percent of the overall loan count in a specified delinquency or exception status as of the reporting period. For each delinquency or exception status, the count of active loans are aggregated based on the reporting dimension and presented as a percent of the overall count of active loans using the following formulas.

Note: As outlined in the introduction to this section, the loans in bankruptcy are also included in one of the status metrics for Current, 30, 60, 60+, 90, 90+, foreclosure or REO. As a result, the percentages for Current, 30, 60, 90+, foreclosure and REO will total to 100%.

If:

Status = X

Then:

$$\frac{\text{MBA/OTS Count Metric for Status X}_{(R)}}{\text{Count of all Active Loans}_{(R)}}$$

Where:

Status X = DQ or Exception Status of Curr, 30, 60, 60+, 90, 90+, FCL, REO of BK

R = Reporting period

The following is a list of the Percent Count metrics based on the MBA or OTS method for determining delinquency status:

Metric	Description
MBA/OTS Pct Cnt Current	The percentage of the active loan count for the reporting dimension that is current as of the reporting period with NO exceptions for foreclosure or REO. The MBA/OTS Cnt Current metric is used to calculate the percentage.
MBA/OTS Pct Cnt 30	The percentage of the active loan count for the reporting dimension that is 30 days delinquent as of the reporting period with NO exceptions for foreclosure or REO. The MBA/OTS Cnt 30 metric is used to calculate the percentage.
MBA/OTS Pct Cnt 60	The percentage of the active loan count for the reporting dimension that is 60 days delinquent as of the reporting period with NO exceptions for foreclosure or REO. The MBA/OTS Cnt 60 metric is used to calculate the percentage.
MBA/OTS Pct Cnt 60+	The percentage of the active loan count for the reporting dimension that is 60 or more days delinquent as of the reporting period with including exceptions for foreclosure or REO. The MBA/OTS Cnt 60+ metric is used to calculate the percentage.
MBA/OTS Pct Cnt 90	The percentage of the active loan count for the reporting dimension that is 90 or more days delinquent as of the reporting period with NO exceptions for foreclosure or REO. The MBA/OTS Cnt 90 metric is used to calculate the percentage.
MBA/OTS Pct Cnt 90+	The percentage of the active loan count for the reporting dimension that is 90 or more days delinquent as of the reporting period with including exceptions for foreclosure or REO. The MBA/OTS Cnt 90+ metric is used to calculate the percentage.
Pct Cnt FCL	The percentage of the active loan count for the reporting dimension that is in foreclosure as of the reporting period. The Cnt FCL metric is used to calculate the percentage.
Pct Cnt REO	The percentage of the active loan count for the reporting dimension that is in REO status as of the reporting period. The Cnt REO metric is used to calculate the percentage.
Pct Cnt BK	The percentage of the active loan count for the reporting dimension that is in bankruptcy as of the reporting period. The Cnt BK metric is used to calculate the percentage.

Delinquency and Exception Balance Metrics

This set of metrics provides the accumulated balance of the active loans for the reporting dimension that are in the specific delinquent and/or exception status as of the reporting period. Separate metrics are provided for the MBA and OTS methods of determining delinquency status. For each status, the active loan balance is aggregated based on the reporting dimensions using the following formula:

For DQ metrics that exclude FCL and REO

If:

Status = X AND there are no exception status of FCL or REO

Then:

$$\text{Sum} (\text{Active Loan Balance for Status } X_{(R)})$$

Where:

Status X = Status of Curr, 30, 60, or 90 (or more)

R = reporting period

For Cumulative DQ metrics (that may include loans with an exception of FCL or REO)

If:

Status $\geq$ X

Then:

$$\text{Sum} (\text{Active Loan Balance for Status } X_{(R)})$$

Where:

Status X = Status of 60 or greater (60+), 90 or greater (90+)

R = reporting period

Additionally, for Loans with an Exception

If:

Exception = X

Then:

$$\text{Sum} (\text{Active Loan Balance for Exception } X_{(R)})$$

Where:

Exception X = FCL, REO, Short Sale, or BK

R = reporting period

The following is a list of the count metrics reported based on the MBA method for determining the delinquency status or the exception status on the loan:

Metric	Description
MBA/OTS Bal Current	The accumulated balance of active loans for the reporting dimension that are in current status as of the reporting period with no exception for foreclosure or REO. The specific MBA or OTS metrics are based on the MBA or OTS methods for determining delinquency.
MBA/OTS Bal 30	The accumulated balance of active loans for the reporting dimension that are in 30 days delinquent status as of the reporting period with no exception for foreclosure or REO. The specific MBA or OTS metrics are based on the MBA or OTS methods for determining delinquency.
MBA/OTS Bal 60	The accumulated balance of active loans for the reporting dimension that are in 60 days delinquent status as of the reporting period with NO exception for foreclosure or REO. The specific MBA or OTS metrics are based on the MBA or OTS methods for determining delinquency.
MBA/OTS Bal 60+	The accumulated balance of active loans for the reporting dimension that are in 60 or more days delinquent status as of the reporting period including loans in foreclosure or REO. The specific MBA or OTS metrics are based on the MBA or OTS methods for determining delinquency.
MBA/OTS Bal 90	The accumulated balance of active loans for the reporting dimension that are in 90 or more days delinquent status as of the reporting period with NO exception for foreclosure or REO. The specific MBA or OTS metrics are based on the MBA or OTS methods for determining delinquency.
MBA/OTS Bal 90+	The accumulated balance of active loans for the reporting dimension that are in 90 or more days delinquent status as of the reporting period including loans in foreclosure or REO. The specific MBA or OTS metrics are based on the MBA or OTS methods for determining delinquency.
Bal FCL	The accumulated balance of active loans for the reporting dimension that are in foreclosure as of the reporting period.
Bal REO	The accumulated balance of active loans for the reporting dimension that are in REO as of the reporting period.
Bal BK	The accumulated balance of active loans for the reporting dimension that have a bankruptcy condition as of the reporting period.

Delinquency and Exception Percent Balance Metrics

This set of metrics provides the percent of the overall loan balance in a specified delinquency or exception status as of the reporting period. For each delinquency or exception status, the outstanding balance of the active loans are aggregated based on the reporting dimension and presented as a percent of the overall outstanding loan balance using the following formulas.

Note: As outlined in the introduction to this section, the loans in bankruptcy are also included in one of the status metrics for Current, 30 days, 60 days, 90+ days, foreclosure or REO. As a result, the percentages for Current, 30 days, 60 days, 90+ days, foreclosure and REO will total to 100%.

If:

Status = X

Then:

$$\frac{\text{Active Loan Balance for Status } X_{(R)}}{\text{Balance of all Active Loans}_{(R)}}$$

Where:

Status X = Delinquency or Exception Status of Curr, 30, 60, 90+, FCL or REO

R = Reporting period

Additionally, If a Bankruptcy condition exists on the loan then:

$$\frac{\text{Active Loan Balance for Status BK}_{(R)}}{\text{Count of all Active Loans}_{(R)}}$$

The following is a list of the Percent Balance metrics based on the MBA or OTS method for determining delinquency status:

Metric	Description
MBA/OTS Pct Bal Current	The percentage of the active loan balance for the reporting dimension that is current as of the reporting period with NO exceptions for foreclosure or REO. The MBA/OTS Bal Current metric is used to calculate the percentage.
MBA/OTS Pct Bal 30	The percentage of the active loan balance for the reporting dimension that is 30 days delinquent as of the reporting period with NO exceptions for foreclosure or REO. The MBA/OTS Bal 30 metric is used to calculate the percentage.
MBA/OTS Pct Bal 60	The percentage of the active loan balance for the reporting dimension that is 60 days delinquent as of the reporting period with NO exceptions for foreclosure or REO. The MBA/OTS Bal 60 metric is used to calculate the percentage.
MBA/OTS Pct Bal 60+	The percentage of the active loan balance for the reporting dimension that is 60 or more days delinquent as of the reporting period including exceptions for foreclosure or REO. The MBA/OTS Bal 60+ metric is used to calculate the percentage.
MBA/OTS Pct Bal 90	The percentage of the active loan balance for the reporting dimension that is 90 days delinquent as of the reporting period with NO exceptions for foreclosure or REO. The MBA/OTS Bal 90 metric is used to calculate the percentage.
MBA/OTS Pct Bal 90+	The percentage of the active loan balance for the reporting dimension that is 90 or more days delinquent as of the reporting period including exceptions for foreclosure or REO. The MBA/OTS Bal 90+ metric is used to calculate the percentage.
MBA Pct Bal 90+ New	The percentage of loans by investor balance for the reporting period that are 90 or more days delinquent for the first time since securitization.
MBA Pct Bal 90+ New	The percentage of loans (by investor balance) that moved to the status of 90 days or more delinquency for the first time since securitization during the reporting period.

Metric	Description
Pct Bal FCL	The percentage of the active loan balance for the reporting dimension that is in foreclosure as of the reporting period. The Bal FCL metric is used to calculate the percentage.
Pct Bal REO	The percentage of the active loan balance for the reporting dimension that is in REO status as of the reporting period. The Bal REO metric is used to calculate the percentage.
Pct Bal BK	The percentage of the active loan balance for the reporting dimension that is in bankruptcy as of the reporting period. The Bal BK metric is used to calculate the percentage.

Delinquency Life Performance Metrics

This set of metrics provides delinquency performance metrics over a specified time horizon (i.e., 12, 24 and 36 months or over the life of the loan) as a percent of the Current Investor Balance. There are metrics for always current, new defaults, re-performing and re-defaulting loans.

Always Current Pct Bal 12m/24m/36m/Life

$$\frac{\text{Sum (Current Investor Balance of Always Current Loans }_{(R)})}{\text{Sum (Current Investor Balance for all Loans}_{(R)})}$$

Where:

Always Current Loans = Loans that have maintained current status for last X months

R = Reporting Period

New Default Pct Bal Life

$$\frac{\text{Sum (Current Investor Balance of Newly Defaulted Loans }_{(R)})}{\text{Sum (Current Investor Balance of Loans Always Current Until Reporting Period}_{(R)})}$$

Where:

R = Reporting Period

Newly Defaulted Loans = Loans that are currently delinquent (MBA Stat = 30 days, 60 days, 90 days delinquent, FCL or REO) but were always current prior to the reporting period.

Re-Performing Pct Bal Life

$$\frac{\text{Sum (Current Investor Balance of Re – performing Loans }_{(R)})}{\text{Sum (Current Investor Balance for all Loans}_{(R)})}$$

Where:

R = Reporting Period

Re-performing Loans = Loans that were delinquent (MBA Stat = 30 days, 60 days, 90 days delinquent, FCL or REO), but are now current (MBA Stat = Current).

New Re-Default Pct Bal Life

$$\frac{\text{Sum (Current Investor Balance of Newly Redefaulted Loans }_{(R)})}{\text{Sum (Current Investor Balance for all Loans}_{(R)})}$$

Where:

R = Reporting Period

Newly Re-defaulting Loans = Loans that transition from re-performing (See Re-performing Pct Bal Life definition) to delinquent status (MBA Stat = 30 days, 60 days, 90 days delinquent, FCL or REO)

Re-Default Pct Bal Life

$$\frac{\text{Sum (Current Investor Balance of Redefaulting Loans }_{(R)})}{\text{Sum (Current Investor Balance for all Loans}_{(R)})}$$

Where:

R = Reporting Period

Re-Defaulting Loans = Loans that transition from re-performing (See Re-performing Pct Bal Life definition) to delinquent status (MBA Stat = 30 days, 60 days, 90 days delinquent, FCL or REO)

The following is a list of the Delinquency Life Performance metrics:

Metric	Description
Always Current Pct Bal 12m	The percentage of the current investor balance for the reporting dimension for loans that have been current for the last 12 months up to the reporting period.
Always Current Pct Bal 24m	The percentage of the current investor balance for the reporting dimension for loans that have been current for the last 24 months up to the reporting period.
Always Current Pct Bal 36m	The percentage of the current investor balance for the reporting dimension for loans that have been current for the last 36 months up to the reporting period.
Always Current Pct Bal Life	The percentage of the current investor balance for the reporting dimension for loans that have been current for the life of the loan up to the reporting period.
New Default Pct Bal Life	The percentage of the current investor balance for the reporting dimension for loans that have transitioned to delinquent for the first time in the life of the loan as of the reporting period.
Re-Performing Pct Bal Life	The percentage of the current investor balance for the reporting dimension for loans that are current as of the reporting period and have experienced a delinquency status at some time in the life of the loan.
New Re-Default Pct Bal Life	The percentage of the current investor balance for the reporting dimension for loans that are delinquent as of the reporting period and that have experienced a delinquency status at some time in the life of the loan.
Re Default Pct Bal Life	The percentage of the current investor balance for the reporting dimension for loans that have re-defaulted at some time in the life of the loan.

Foreclosure and REO Starts

These metrics provide count and balance metrics for loans that transition to foreclosure or REO status as of the reporting period.

Count Metric

If:

MBA Transition 1M To (R – 1) = Status X

Then:

$$\text{Sum} \left(\text{Active Loan Count for Status } X_{(R)} \right)$$

Where:

Status X = Status of Foreclosure or REO

R = reporting period

R – 1 = 1 month prior to the reporting period

Balance Metric

If:

MBA Transition 1M To (R – 1) = Status X

Then:

$$\text{Sum} \left(\text{Active Loan Balance for Status } X_{(R)} \right)$$

Where:

Status X = Status of Foreclosure or REO

R = reporting period

R – 1 = 1 month prior to the reporting period

Metric	Description
Cnt FCL Start	The count of active loans for the reporting dimension that transition to foreclosure status as of the reporting period.
Cnt REO Start	The count of active loans for the reporting dimension that transition to REO status as of the reporting period.
Bal FCL Start	The accumulated balance of active loans for the reporting dimension that transition to foreclosure status as of the reporting period.
Bal REO Start	The accumulated balance of active loans for the reporting dimension that transition to REO status as of the reporting period.

Aggregate Modification Metrics

The following metrics provide aggregated statistics on modified loans.

Metric	Description
Mod Pct Cnt	Percent of loans by investor balance that went through modification.
Mod Pct Bal	Percent of modified loans (count).

RPL Pct Cnt Xm After Mod

The RPL Pct Cnt 12, 24, and 36m After Mod metric provides the percent of loans that maintained re-performing status (either current or 30 days delinquent) 12, 24, or 36 months after latest loan modification. The following formula is used for 12, 24, or 36 month reporting dimension.

$$\frac{(\text{Reperforming Loans } x \text{ Months after Loan Modification})}{(\text{Total Modified Loan Count})}$$

Where:

Re-performing Loans = Modified loans that are Current or 30 days delinquent

X = 12, 24, or 36 months prior to the reporting period

Metric	Description
RPL Pct Cnt 12m After Mod	Percent of loans that are re-performing (loans that are either current or 30 days DQ) 12 months after the latest loan modification.
RPL Pct Cnt 24m After Mod	Percent of loans that are re-performing (loans that are either current or 30 days DQ) 24 months after the latest loan modification.
RPL Pct Cnt 36m After Mod	Percent of loans that are re-performing (loans that are either current or 30 days DQ) 36 months after the latest loan modification.

NPL Pct Cnt Xm After Mod

The NPL Pct Cnt 12, 24, and 36m After Mod metric provides the percent of loans that are seriously delinquent 12, 24, or 36 months after the latest loan modification. The following formula is used for 12, 24, or 36 month reporting dimension.

$$\frac{(\text{Seriously Delinquent Loan Count})}{(\text{Total Modified Loan Count}_{(R-X)})}$$

Where:

Seriously Delinquent Loans = Modified loans that are 60, 90+ days delinquent or in FCL or REO

X = 12, 24, or 36 months prior to the reporting period

Metric	Description
NPL Pct Cnt 12m After Mod	Percent of loans that are seriously delinquent 12 months after the latest loan modification
NPL Pct Cnt 24m After Mod	Percent of loans that are seriously delinquent 24 months after the latest loan modification
NPL Pct Cnt 36m After Mod	Percent of loans that are seriously delinquent 36 months after the latest loan modification

Prepay Pct Cnt Xm After Mod

The Prepay Pct Cnt 12, 24, and 36m After Mod metric provides the percent of loans that were refinanced / prepaid within 12, 24, or 36 months after the latest loan modification. The following formula is used for 12, 24, or 36 month reporting dimension.

$$\frac{(\text{Prepaid Loan Count})}{(\text{Total Modified Loan Count}_{(R-X)})}$$

Where:

Pre-paid loans = Modified loans that transitioned from current or 30 days delinquent to payoff

X = 12, 24, or 36 months prior to the reporting period

Metric	Description
Prepay Pct Cnt 12m After Mod	Percent of refinanced loans that were prepaid within 12 months after the latest loan modification
Prepay Pct Cnt 24m After Mod	Percent of refinanced loans that were prepaid within 24 months after the latest loan modification
Prepay Pct Cnt 36m After Mod	Percent of refinanced loans that were prepaid within 36 months after the latest loan modification

Liq Pct Cnt Xm After Mod

The Liq Pct Cnt 12, 24, and 36m After Mod metric provides the percent of refinanced loans that were liquidated within 12, 24, or 36 months after the latest loan modification. The following formula is used for 12, 24, or 36 month reporting dimension.

$$\frac{(\text{Liquidated Loan Count})}{(\text{Total Modified Loan Count}_{(R-X)})}$$

Where:

Liquidated loans = Modified loans that transitioned from 60, 90 days delinquent, foreclosure or REO to payoff

X = 12, 24, or 36 months prior to the reporting period

Metric	Description
Liq Pct Cnt 12m After Mod	The percent of loans that liquidated within 12 months after the latest loan modification
Liq Pct Cnt 24m After Mod	The percent of loans that liquidated within 24 months after the latest loan modification
Liq Pct Cnt 36m After Mod	The percent of loans that liquidated within 36 months after the latest loan modification

Transition and Cure Metrics

These metrics track the transition of a loan across a specified time horizon; the current time horizon is one month. For each status in the starting period, the transition/cure rate is calculated for each possible status as of the reporting period (i.e., the end of the one month time horizon). A cure rate reflects the loan transitioning to a better payment status while a transition reflects the loan staying in the same payment status or getting worse. The percentage is based on the Current Investor Balance at the start of the time horizon. For example, when a loan is 30 days delinquent in the starting period the loan can cure to Current status, remain at 30 days delinquent, transition to 60 days delinquent, or be Paid Off.

The following transition/cure matrix identifies the valid status changes during the observation period:

Starts At	May End At	
	Cure	Transition
Current		Current, 30, Paid Off
30	Current	30, 60, Paid Off
60	Current, 30	60, 90+, FCL, Paid Off
90+	Current, 60	90+, FCL, Liquidated
FCL		FCL, REO, Liquidated
REO		REO, Liquidated

The following formula is used to calculate the transition/cure rates:

If:

$$\text{Status}_{(R-1)} = X \text{ AND } \text{Status}_{(R)} = Y$$

Then:

$$\frac{\text{Sum} (\text{Curr Inv Bal}_{(R-1)}) \text{ for Status } Y_{(R)}}{\text{Sum} (\text{Curr Inv Bal}_{(R-1)}) \text{ for Status } X_{(R-1)}}$$

Where:

(R – 1) = the transition FROM period (one month prior to the reporting period)

(R) = the transition TO period (reporting period selected for the report)

X = FROM period status

Y = TO period status

Curr Inv Bal_(R – 1) = Current Investor Balance as of the FROM period

Note: For each status in the FROM period, each valid status in the TO period is calculated (e.g., if the FROM status is 30 days delinquent, the valid TO statuses are Current, 30, 60 and Paid Off).

The following is a list of the transition and cure metrics reported based on the MBA method for determining the delinquency status or the exception status on the loan:

Transition Metric	Description
Trns Rt C-C	Transition rate from Current to Current (e.g., no change) as a percentage of Current Investor Balance as of the look back period.
Trns Rt C-3	Delinquency Transition rate from Current to 30 days delinquent as a percentage of Current Investor Balance as of the look back period.
Trns Rt C-PO	Delinquency Transition rate from Current to Paid Off as a percentage of Current Investor Balance as of the look back period.
Trns Rt 3-3	Transition rate from 30 days delinquent to 30 days delinquent (e.g., no change) as a percentage of Current Investor Balance as of the look back period.
Trns Rt 3-6	Transition rate from 30 days delinquent to 60 days delinquent as a percentage of Current Investor Balance as of the look back period.
Trns Rt 3-PO	Transition rate from 30 days delinquent to Paid Off as a percentage of Current Investor Balance as of the look back period.
Trns Rt 6-6	Transition rate from 60 days delinquent to 60 days delinquent (e.g., no change) as a percentage of Current Investor Balance as of the look back period.
Trns Rt 6-9	Transition rate from 60 days delinquent to 90 days delinquent as a percentage of Current Investor Balance as of the look back period.
Trns Rt 6-PO	Transition rate from 60 days delinquent to Paid Off as a percentage of Current Investor Balance as of the look back period.
Trns Rt 9-9	Transition rate from 90 days delinquent to 90 days delinquent (e.g., no change) as a percentage of Current Investor Balance as of the look back period.
Trns Rt 9-F	Transition rate from 90 days delinquent to Foreclosure as a percentage of Current Investor Balance as of the look back period.
Trns Rt 9-Liq	Transition rate from 90 days delinquent to Liquidated (e.g., default) as a percentage of Current Investor Balance as of the look back period.
Trns Rt F-F	Transition rate from Foreclosure to Foreclosure (e.g., no change) as a percentage of Current Investor Balance as of the look back period.
Trns Rt F-R	Transition rate from Foreclosure to REO as a percentage of Current Investor Balance as of the look back period.

Transition Metric	Description
Trns Rt F-Liq	Transition rate from Foreclosure to Liquidated (e.g., default) as a percentage of Current Investor Balance as of the look back period.
Trns Rt R-Llq	Transition rate from REO to Liquidated (e.g., default) as a percentage of Current Investor Balance as of the look back period.
Trns Rt R-R	Transition rate from REO to REO (e.g., no change) as a percentage of Current Investor Balance as of the look back period.

Cure Metric	Description
Cure Rt 3-C	Transition rate from 30 days delinquent to Current as a percentage of Current Investor Balance as of the look back period.
Cure Rt 6-C	Transition rate from 60 days delinquent to Current as a percentage of Current Investor Balance as of the look back period.
Cure Rt 6-3	Transition rate from 60 days delinquent to 30 days delinquent as a percentage of Current Investor Balance as of the look back period.
Cure Rt 9-C	Transition rate from 90 days delinquent to Current as a percentage of Current Investor Balance as of the look back period.
Cure Rt 9-6	Transition rate from 90 days delinquent to 60 days delinquent as a percentage of Current Investor Balance as of the look back period.

Weighted Average Months to Payoff Transition Metrics

These aggregate metrics provide the weighted average number of months loans remain in a specified status (current, foreclosure, or REO), prior to transitioning to Paid Off. The weighted averages are based on the Original Amount of each loan. There are two sets of metrics; cumulative payoffs up to the reporting period that include all loans regardless of the payoff period and monthly payoffs that only reflect those loans paid off during the specified reporting period.

The following formula is used to calculate the weighted average months to payoff transition metrics:

Cumulative Payoffs

If:

Payoff Period NOT = NULL AND

Payoff Period ≤ Reporting Period AND PrePayoff Status = X

Then:

$$\frac{\text{Sum (\# Months PrePayoff Status * Orig Amt)}}{\text{Sum (Orig Amt)}}$$

Where:

Payoff Period = period the loan was paid off

Reporting Period = period selected for the report

PrePayoff Status = last status prior to transition to Paid Off

Monthly Payoffs

If:

Payoff Period NOT = NULL AND

Payoff Period = Reporting Period AND PrePayoff Status = X

Then:

$$\frac{\text{Sum (\# Months PrePayoff Status * Orig Amt)}}{\text{Sum (Orig Amt)}}$$

Where:

Payoff Period = period the loan was paid off

Reporting Period = period selected for the report

PrePayoff Status = last status prior to transition to Paid Off

Months to Liquidation

If:

Months to Liquidation > 0 AND

Payoff Balance > 0

Then:

$$\frac{\text{Sum (\# Months to Liquidation * Payoff Bal)}}{\text{Sum (Payoff Bal)}}$$

Else:

NULL

The following is a list of the weighted average months to payoff transition metrics based on the MBA delinquency method.

Metric	Description
WA Months Current to PO	Weighted average number of months for a loan to transition from Current to Paid Off for all months up to the reporting period weighted by the Origination Amount.
WA Months Current to PO Monthly	Weighted average number of months for a loan to transition from Current to Paid Off for the reporting period weighted by the Origination Amount.
WA Months FCL to PO	Weighted average number of months for a loan to transition from Foreclosure to Paid Off for all months up to the reporting period weighted by the Origination Amount.
WA Months FCL to PO Monthly	Weighted average number of months for a loan to transition from Foreclosure to Paid Off for the reporting period weighted by the Origination Amount.
WA Months FCL to REO	Weighted average number of months for a loan to transition from Foreclosure to REO for all months up to the reporting period weighted by the Origination Amount.
WA Months FCL to REO Monthly	Weighted average number of months for a loan to transition from Foreclosure to REO for the reporting period weighted by the Origination Amount.
WA Months REO to PO	Weighted average number of months for a loan to transition from REO to Paid Off for all months up to the reporting period weighted by the Origination Amount.
WA Months REO to PO Monthly	Weighted average number of months for a loan to transition from REO to Paid Off for the reporting period weighted by the Origination Amount.
WA Months to Short Sale	Weighted average number of months in delinquency before transitioning to short sale (cumulative).
WA Months to Short Sale Monthly	Weighted average number of months in delinquency before transitioning to short sale (monthly).

Metric	Description
WA Months to FCL Sale	Weighted average number of months in delinquency before transitioning to Foreclosure sale (cumulative).
WA Months to FCL Sale Monthly	Weighted average number of months in delinquency before transitioning to Foreclosure sale (monthly).
WA Months to Liquidation	Weighted average number of months for a loan to liquidate from non-current status. Payoff balance is used as the base for weighted average when aggregating up to deal or pool level. Note: Loans with Worst Ever Status as 30 Days Delinquent are excluded from this calculation.

Weighted Average Months DQ30 to Foreclosure

These aggregate metrics provide the number of months between the first missed payment and the start of foreclosure. The weighted averages are based on the Original Amount of each loan. There are two sets of metrics; cumulative foreclosures up to the reporting period that include all loans regardless of the payoff period and monthly payoffs.

The following formulas are used to calculate the weighted average months DQ30 to foreclosure:

WA Months DQ30 to FCL

First step in calculating the weighted averages is to determine the number of months it took each individual loan to transition from 30 days delinquent to Foreclosure. Once the number of months to transition from 30 days delinquent to foreclosure is determined for each loan, this is used to calculate the weighted average as follows:

If:

FC Start Date = Not Null AND

Last Int P Date = Not Null AND

Last Interest P Date < FC Start Date

Then:

DQ30 to Foreclosure in Months = (FCL Start Date – Last Paid Date) - 1

Else:

NULL

Where:

R= Reporting Period

Note: We deduct out one month as we do not count the month the loan was first reported in 30 days delinquent.

Once the number of months to transition from 30 days delinquent to foreclosure is determined for each loan, this is used to calculate the weighted average as follows:

$$\frac{\text{Sum} (DQ30 \text{ to Foreclosure in Months} * \text{Origination Amount}_{(R)})}{\text{Sum} (\text{Origination Amount}_{(R)})}$$

WA Months DQ30 to FCL Monthly

If:

FC Start Date = Not Null AND
Last Int P Date = Not Null AND
Last Interest P Date < FC Start Date AND
FCL Start Date = Reporting Period

Then:

DQ30 to Foreclosure in Months = (FCL Start Date – Last Paid Date) - 1

Else:

NULL

Where:

R= Reporting Period

$$\frac{\text{Sum} (DQ30 \text{ to Foreclosure in Months} * \text{Origination Amount}_{(R)})}{\text{Sum} (\text{Origination Amount}_{(R)})}$$

WA Months to Short Sale

If:

Short Sale AND
Last Int P Date AND Sale Date LD = Not Null

Then:

Short Sale Timeline in Months = (Sale Date LD – Last Int Paid Date) + 1

Else:

NULL

Where:

R= Reporting Period

$$\frac{\text{Sum} (WA \text{ Months to Short Sale} * \text{Origination Amount}_{(R)})}{\text{Sum} (\text{Origination Amount}_{(R)})}$$

The WA Months DQ30 to FCL metrics are as follows:

Metric	Description
WA Months DQ30 to FCL	Weighted average number of months between the first missed payment and the foreclosure start date.
WA Months DQ30 to FCL Monthly	Weighted average number of months between the first missed payment and the foreclosure start date for loans entering foreclosure during the reporting period.
WA Months to Short Sale	Weighted average number of months in delinquency before transitioning to short sale (cumulative).
WA Months to Short Sale Monthly	Weighted average number of months in delinquency before transitioning to short sale (monthly).
WA Months to FCL Sale	Weighted average number of months in delinquency before transitioning to Foreclosure sale (cumulative).
WA Months to FCL Sale Monthly	Weighted average number of months in delinquency before transitioning to Foreclosure sale (monthly).

Aggregate Prepayment, Default and Loss Metrics

Overview

This set of metrics provides prepayment, default and loss information on loans. Prepayments include voluntary prepayments as well as defaults (i.e., involuntary prepayment). Loss metrics include loss amount and severity.

Summary List of Prepayment, Default and Loss Metrics

The following table provides a summary list of the delinquency, prepayment and default metrics available in Vector Securities.

Category	Metrics
Prepayment Metrics	Sch Bal 1Mo
	Payoff Bal
	Payoff Bal Monthly
	Payoff Cnt
	Payoff Cnt Monthly
	Vol Payoff Pct Bal
	Vol Payoff Pct Cnt
	Vol Payoff Pct Cnt Monthly
	Invol Payoff Pct Cnt
	Invol Payoff Pct Cnt Monthly
	Vol Payoff Pct Bal Monthly
	Invol Payoff Pct Bal Monthly
SMM and CPR Metrics	SMM Vol
	SMM All-In
	CPR Vol 1 Mo
	CPR All-In
	CPR Vol 1 Mo CL

Category	Metrics
Default Metrics	MDR
	CDR 1 Mo
	Default Pct Bal
	Default Pct Bal Monthly
Loss Metrics	Loss Amt
	Loss Amt Monthly
	Loss Pct
	Loss Pct Monthly
	Loss Severity
	Loss Severity Monthly
	Loss Severity 90+
	Loss Severity 90+ Monthly
	Loss Severity FCL
	Loss Severity FCL Monthly
	Loss Severity REO
	Loss Severity REO Monthly
	Loss Severity Non-REO
	Loss Severity Non-REO Monthly

Prepayment Count and Balance Metrics

The aggregate balance metrics for both voluntary and involuntary paid off loans are as follows:

Metric	Description
Sch Bal 1mo	Scheduled Balance for the reporting period based on Investor Balance one month prior to the reporting period. The scheduled principal payments for the reporting period are deducted from the Investor Balance from one month prior to the reporting period to derive the scheduled balance for active loans.
Payoff Bal	Cumulative balance of paid-off loans at the time of payoff. This metric includes both voluntary and involuntary pay-offs.
Payoff Bal Monthly	Monthly balance of paid-off loans at the time of payoff. This metric includes both voluntary and involuntary pay-offs.
Payoff Cnt	Cumulative count of paid-off loans. This metric includes both voluntary and involuntary pay-offs.
Payoff Cnt Monthly	Count of loans that paid off during the month. Includes both voluntary and involuntary pay-offs.
Vol Payoff Pct Cnt	Cumulative percent of loans that transitioned from current or 30 days delinquent status to paid-off status.
Invol Payoff Pct Cnt	Cumulative percent of loans transitioning from 60 days delinquent, 90 days delinquent, foreclosure, or REO to paid-off status.
Vol Payoff Pct Cnt Monthly	Monthly percent of loans that transitioned from current or 30 days delinquent to paid off status.
Invol Payoff Pct Cnt Monthly	Monthly count of loans that transitioned from 60, 90 days delinquent, foreclosure or REO to paid-off status during the reporting period.
Vol Payoff Pct Bal	Percent (by payoff balance) of loans voluntarily prepaid.
Vol Payoff Pct Bal Monthly	Monthly loan balance that transitioned from current or 30 days delinquent to paid off status.
Invol Payoff Pct Bal	Percent (by payoff balance) of loans involuntarily liquidated.
Invol Payoff Pct Bal Monthly	Monthly balance of loans that transitioned from 60, 90 days delinquent, foreclosure or REO to paid-off status during the reporting period.

SMM and CPR Metrics

SMM Vol

The Voluntary Single Monthly Mortality (SMM) rate compares the voluntary prepaid balance in the reporting period to the scheduled balance for all loans. The scheduled balance is based on the balance from one month prior to the reporting period and assumes the scheduled payments are made in the reporting month. The following formula is used for each reporting dimension:

$$\frac{\text{Sum (Voluntary Payoff Balance}_{(R)})}{\text{Sum (Scheduled Balance 1 Mo}_{(R)})}$$

Where:

R = Reporting Period

Voluntary Payoff Balance_(R) = Payoff balance for loans transitioning from Current or 30 days delinquent to payoff in the reporting period.

SMM All-In

The All-In Single Monthly Mortality (SMM) rate compares the voluntary and involuntary prepaid balance in the reporting period to the scheduled balance for all loans. The scheduled balance is based on the balance from one month prior to the reporting period and assumes the scheduled payments are made in the reporting month. The following formula is used:

$$\frac{\text{Sum}(\text{Payoff Balance}_{(R)})}{\text{Sum}(\text{Scheduled Balance 1 mo}_{(R)})}$$

Where:

R = Reporting Period

CPR Vol 1Mo

The CPR Vol 1 Mo metric provides the annualized conditional prepayment rate based on a 1 month horizon for loans that have a voluntary payoff in the reporting period.

$$1 - (1 - \text{SMM Vol})^{12}$$

CPR Vol 1Mo CL

The CPR Vol 1 Mo CL metric provides the annual conditional prepayment rate based for loans that were voluntarily paid off as result of refinance, sale to a third party, or natural payoff, on a 1, 3, 6, or 12 month in the reporting period.

$$(1 - \text{SMM Vol})^{12}$$

CPR All-In 1 Mo

The CPR All-In provides the annualized conditional prepayment rate over a 1 month horizon for loans that have either a voluntary or involuntary payoff in the reporting period.

$$1 - (1 - \text{SMM All-In})^{12}$$

The following is a list of the CPR Voluntary and All In metrics for determining the annualized conditional prepayment rate for prepaid and liquidated loans, and loans voluntary paid off over a 1, 3, 6, or 12 month horizon.

Metric	Description
CPR Vol 1 Mo	The CPR Vol 1 Mo metric provides the annualized conditional prepayment rate for loans that were paid off voluntarily on a 1 month horizon.
CPR All-in 1 Mo	The CPR All-in 1 Mo metric provides the annualized conditional prepayment rate for all prepayments and liquidations over a 1 month horizon.
CPR Vol 1 Mo CL	The CPR Vol 1 Mo CL metric provides the annualized conditional prepayment rate for loans that were paid off voluntarily on a 1 month horizon.
CPR Vol 3 Mo	The CPR Vol 3 Mo metric provides the annual conditional prepayment rate for loans that were paid off voluntarily on a 3 month horizon.
CPR All-in 3 Mo	The CPR All-in 3 Mo metric provides the annualized conditional prepayment rate for all prepayments and liquidations over a 3 month horizon.
CPR Vol 3 Mo CL	The CPR Vol 3 Mo CL metric provides the annualized conditional prepayment rate for loans that were paid off voluntarily on a 3 month horizon.
CPR Vol 6 Mo	The CPR Vol 6 Mo metric provides the annual conditional prepayment rate for loans that were paid off voluntarily on a 6 month horizon.

Metric	Description
CPR All-in 6 Mo	The CPR All-in 6 Mo metric provides the annualized conditional prepayment rate for all prepayments and liquidations over a 6 month horizon.
CPR Vol 6 Mo CL	The CPR Vol 6 Mo CL metric provides the annualized conditional prepayment rate for loans that were paid off voluntarily on a 6 month horizon.
CPR Vol 12 Mo	The CPR Vol 12 Mo metric provides the annual conditional prepayment rate for loans that were paid off voluntarily on a 12 month horizon.
CPR All in 12 Mo	The CPR All-in 12 Mo metric provides the annualized conditional prepayment rate for all prepayments and liquidations over a 12 month horizon.
CPR Vol 12 Mo CL	The CPR Vol 12 Mo CL metric provides the annualized conditional prepayment rate for loans that were paid off voluntarily on a 12 month horizon.

Default Metrics

Monthly Default Rate

The Monthly Default Rate calculates the ratio of payoff balance of the liquidated loans with the outstanding balances (beginning) of all loans. The following formula is used for reporting dimension:

$$\frac{\text{Sum (Involuntary Payoff Balance}_{(R)})}{\text{Sum (Beginning Balance}_{(R)})}$$

Where:

R = Reporting Period

Involuntary Payoff Balance_(R) = Payoff balance for loans transitioning from 60, 90+, FC or REO to Payoff in reporting period

CDR 1 Mo

The CDR 1 Mo provides the annualized conditional default rate based on a 1 month horizon for loans that have involuntary payoff in the reporting period.

$$1 - (1 - MDR)^{12}$$

CDR 1 Mo CL

The CDR 1 Mo CL metric provides the annualized conditional default rate based on a 1, 3, 6, or 12 month horizon for loans that were liquidated (short sale, foreclosure, REO).

$$1 - (1 - MDR)^{12}$$

Default Pct Bal

The Default Pct Bal metric provides the cumulative defaulted loan balance (transitioning from 90+, FCL, REO to payoff as a percent of close balance.) Only loans with AND Reports Loss Flag=Y are considered to derive Default Pct Bal calculation. If Close Bal is not available, then Orig Amt is used instead.

$$\frac{\text{Sum (Cumulative Default Payoff)}}{\text{Sum (Close Bal)}}$$

Default Pct Bal Monthly

The Default Pct Bal Monthly provides the monthly defaulted loan balance (transitioning from 90+, FCL, or REO to Payoff as a percent of close balance). Only loans with AND Reports Loss Flag=Y are considered to derive Default Pct Bal calculation. If Close Bal is not available, then Orig Amt is used instead.

$$\frac{\text{Sum (Monthly Default Payoff)}}{\text{Sum (Monthly Close Bal)}}$$

Metric	Description
Monthly Default Rate	The Monthly Default rate calculates the ratio of payoff balance of the liquidated loans with the outstanding balances (beginning) of all loans
CDR 1 Mo	The annualized conditional default rate based on a 1 month horizon for loans that have involuntary payoff in the reporting period..
CDR 1 Mo CL	Annualized conditional default rate based for loans liquidated (short sale, foreclosure sale, or REO sale) on a 1, 3, 6, or 12 month horizon using load disposition data
Default Pct Bal	Provides the cumulative defaulted loan balance (transitioning from 90+, FCL, REO to payoff AND Reports Loss Flag=Y) as a percent of close balance. If Close Bal is not available, then Orig Amt is used instead.
Default Pct Bal Monthly	Provides the monthly defaulted loan balance (balance transitioning from 90+, FCL, or REO to Payoff AND Reports Loss Flag=Y) as a percent of close balance. If Close Balance is not available, then Orig Amt is used instead.

Loss Balance Metrics

The aggregate balance metrics for loss is as follows:

Metric	Description
Loss Amt	Cumulative loss amount up to this reporting period. Includes both modification loss (as provided by source) and loss from liquidation.
Loss Amt Monthly	Monthly loss for paid-off loans at the time of payoff. For this metric, Payoff Period must be equal to the Reporting Period. This metric omits loss amount as a result of loan modification.

Loss Percent and Severity Metrics

Loss Percent

The Loss Percent provides the cumulative loss amount up to the reporting month as a percentage of the close balance for all loans in the output; if the close balance is not reported for a loan, the balance at origination is used. The following formula is applied to all loans in the output:

If:

Close Bal > 0 for an individual loan in the output

AND Reports Loss Flag = Y

Then:

$$\frac{\text{Sum (Loss Amount)}}{\text{Sum (Close Bal)}}$$

Else:

Close Bal = 0 or NULL

Then:

$$\frac{\text{Sum (Loss Amount)}}{\text{Sum (Orig Bal)}}$$

Loss Percent Monthly

The Loss Percent Monthly provides the loss amount for those loans that were paid off in the reporting month as a percentage of the close balance for all loans in the output; if the close balance is not reported for a loan, the balance at origination is used. The following formula is applied to all loans in the output:

If:

Close Bal > 0 for an individual loan in the output

AND Reports Loss Flag = Y

Then:

$$\frac{\text{Sum (Loss Amount Monthly)}}{\text{Sum (Close Bal)}}$$

Else:

Close Bal = 0 or NULL

Then:

$$\frac{\text{Sum (Loss Amount Monthly)}}{\text{Sum (Orig Bal)}}$$

Loss Severity

The Loss Severity provides the cumulative loss amount up to the reporting month as a percentage of the balance at the time of payoff. Only those loans that experienced a loss will be included in the severity calculation. The following formula is applied to all loans in the output that reported a loss:

If:

Loss Amount > 0 AND Payoff Period =< Reporting Period

Then:

$$\frac{\text{Sum (Loss Amount)}}{\text{Sum (Payoff Balance)}}$$

Note: Only those loans that have been paid off will report loss (if loss was reported). Only those loans that reported a loss are included in the calculation.

Loss Severity Monthly

The Loss Severity Monthly provides the loss amount for those loans that were paid off in the reporting period as a percentage of the balance at payoff. Only those loans that experienced a loss in the reporting month will be included in the severity calculation. The following formula is applied to all loans in the output that reported a loss:

If:

Loss Amount > 0 AND Payoff Period = Reporting Period

Then:

$$\frac{\text{Sum (Loss Amount Monthly)}}{\text{Sum (Payoff Balance)}}$$

Note: Only those loans that have been paid off will report loss (if loss was reported). Only those loans that reported a loss are included in the calculation.

Loss Severity 90+

The Loss Severity 90+ provides the cumulative loss amount for those loans that transitioned from 90+ days delinquent to paid off on or before the reporting period as a percentage of the balance at payoff. Only those loans that experienced a loss will be included in the severity calculation. The following formula is applied to all loans in the output that reported a loss:

If:

Loss Amount > 0 AND
Payoff Period =< Reporting Period AND
Status_(Payoff -1) = 90+ Delinquent

Then:

$$\frac{\text{Sum (Loss Amount)}}{\text{Sum (Payoff Balance)}}$$

Where:

Payoff = Payoff Period
Payoff – 1 = one period prior to the reporting period

Note: Only those loans that have been paid off will report loss (if loss was reported). Only those loans that reported a loss are included in the calculation.

Loss Severity Monthly 90+

The Loss Severity Monthly 90+ provides the loss amount for those loans that transitioned from 90+ days delinquent to paid off in the reporting period as a percentage of the balance at payoff. Only those loans that experienced a loss in the reporting month will be included in the severity calculation. The following formula is applied to all loans in the output that reported a loss:

If:

Loss Amount > 0 AND

Payoff Period = Reporting Period AND

Status_(R-1) = 90+ Delinquent

Then:

$$\frac{\text{Sum (Loss Amount Monthly)}}{\text{Sum (Payoff Balance)}}$$

Where:

R = Reporting period

R – 1 = one period prior to reporting period

Note: Only those loans that have been paid off will report loss (if loss was reported). Only those loans that reported a loss are included in the calculation.

Loss Severity FCL

The Loss Severity FCL provides the cumulative loss amount for those loans that transitioned from a status of Foreclosure to paid off on or before the reporting period as a percentage of the balance at payoff. Only those loans that experienced a loss will be included in the severity calculation. The following formula is applied to all loans in the output that reported a loss:

If:

Loss Amount > 0 AND

Payoff Period = Reporting Period AND

Status_(Payoff-1) = FCL

Then:

$$\frac{\text{Sum (Loss Amount)}}{\text{Sum (Payoff Balance)}}$$

Where:

Payoff = Payoff Period

Payoff – 1 = one period prior to the reporting period

Note: Only those loans that have been paid off will report loss (if loss was reported). Only those loans that reported a loss are included in the calculation.

Loss Severity Monthly FCL

The Loss Severity Monthly FCL provides the loss amount for those loans that transitioned from a status of Foreclosure to paid off in the reporting period as a percentage of the balance at payoff. Only those loans that experienced a loss in the reporting month will be included in the severity calculation. The following formula is applied to all loans in the output that reported a loss:

If:

Loss Amount > 0 AND

Payoff Period = Reporting Period AND

Status_(R-1) = FCL

Then:

$$\frac{\text{Sum (Loss Amount Monthly)}}{\text{Sum (Payoff Balance)}}$$

Where:

R = Reporting period

R – 1 = one period prior to reporting period

Note: Only those loans that have been paid off will report loss (if loss was reported). Only those loans that reported a loss are included in the calculation.

Loss Severity REO

The Loss Severity REO provides the cumulative loss amount for those loans that transitioned from a status of Foreclosure to paid off on or before the reporting period as a percentage of the balance at payoff. Only those loans that experienced a loss will be included in the severity calculation. The following formula is applied to all loans in the output that reported a loss:

If:

Loss Amount > 0 AND

Payoff Period ≤ Reporting Period AND

Status_(Payoff -1) = FCL

Then:

$$\frac{\text{Sum (Loss Amount)}}{\text{Sum (Payoff Balance)}}$$

Where:

Payoff = Payoff Period

Payoff – 1 = one period prior to the reporting period

Note: Only those loans that have been paid off will report loss (if loss was reported). Only those loans that reported a loss are included in the calculation.

Loss Severity Monthly REO

The Loss Severity Monthly REO provides the loss amount for those loans that transitioned from a status of Foreclosure to paid off in the reporting month as a percentage of the balance at payoff. Only those loans that experienced a loss in the reporting month will be included in the severity calculation. The following formula is applied to all loans in the output that reported a loss:

If:

Loss Amount > 0 AND

Payoff Period = Reporting Period AND

Status_(R-1) = FCL

Then:

$$\frac{\text{Sum (Loss Amount Monthly)}}{\text{Sum (Payoff Balance)}}$$

Where:

R = Reporting period

R – 1 = one period prior to reporting period

Note: Only those loans that have been paid off will report loss (if loss was reported). Only those loans that reported a loss are included in the calculation.

Loss Severity Non-REO

The Loss Severity Non-REO provides the cumulative loss amount for those loans that transitioned from a non-REO status to paid off on or before the reporting period as a percentage of the balance at payoff. Only those loans that experienced a loss will be included in the severity calculation. The following formula is applied to all loans in the output that reported a loss:

If:

Loss Amount > 0 AND

Payoff Period ≤ Reporting Period AND

Status_(Payoff-1) NOT = REO

Then:

$$\frac{\text{Sum (Loss Amount)}}{\text{Sum (Payoff Balance)}}$$

Where:

Payoff = Payoff Period

Payoff – 1 = one period prior to the reporting period

Note: Only those loans that have been paid off will report loss (if loss was reported). Only those loans that reported a loss are included in the calculation.

Loss Severity Monthly Non-REO

The Loss Severity Monthly Non-REO provides the loss amount for those loans that transitioned from a non-REO status to paid off in the reporting month as a percentage of the balance at payoff. Only those loans that experienced a loss in the reporting month will be included in the severity calculation. The following formula is applied to all loans in the output that reported a loss:

If:

Loss Amount > 0 AND

Payoff Period = Reporting Period AND

Status_(R-1) NOT = REO

Then:

$$\frac{\text{Sum (Loss Amount Monthly)}}{\text{Sum (Payoff Balance)}}$$

Where:

R = Reporting period

R – 1 = one period prior to reporting period

Note: Only those loans that have been paid off will report loss (if loss was reported). Only those loans that reported a loss are included in the calculation.

HPI Metrics

Overview

HPI metrics are available to those clients who subscribe to the CoreLogic HPI data. Precalculated CoreLogic HPI metrics are provided by property tier and geographic area in the following categories:

HPI Metrics	HPI Forecast Metrics
HPI Change since Origination Metrics	HPI Repeat Sales Metrics
HPI Change since Securitization Metrics	HPI Volatility Index Metrics

The following tables provide the list of geographic attributes and tier values used for reporting by CoreLogic HPI. The geographic attributes provide an HPI for each area within the attribute (e.g., each state within the State attribute, each CBSA supported).

Note: Due to the count of repeat sales, some geographic areas may not have a calculated HPI for a given period.

The following table provides the geographic attributes used for HPI reporting.

Tier Name	Description
CBSA	HPI based on the repeat sales by CBSA location of the properties.
County	HPI based on the repeat sales by county location of the properties.
State	HPI based on the repeat sales by state location of the properties.
Zip	HPI based on the repeat sales by zip code.

The following table provides the tiers used for HPI reporting.

Geo Name	Description
SFA	Tier for single family attached properties.
SFD	Tier for single family detached properties.
SFC	Tier for combination of both single family attached and detached properties.
SFCxD	Tier for the combination of both single family attached and detached properties excluding distressed.

Naming Convention Examples

The naming convention for the HPI metrics is a combination of the metric type (e.g., HPI, HPI Change, HPI Forecast, etc.), tier type (e.g., SFA for single family attached), geographic attribute (e.g., by CBSA) and any additional designator (e.g., Orig for a value at Origination, PO for a value at Payoff, Sec for a value at securitization) or a time period (e.g., 1m for a value change for a time horizon of 1 month). The following are some examples:

Metric Type	Description	Name
HPI	Metric type then tier designation then geographic designation	HPI SFA CBSA
HPI Change from origination to current period	Metric type then tier designation then geographic designation then the from and to time designation	HPI Chg SFA CBSA Orig to Curr

Current First LTV

This set of metrics provides the current first loan to value for a loan based on the HPI associated with the property location. This reflects the change in HPI from origination to the specified reporting period. Although this is a loan-level metric calculated for a specific reporting period, the metric is not included in the loan-level performance data; it is included with the HPI metrics as you must subscribe to the HPI module to receive these metrics.

The first step in these calculations is to determine the loan-level current first LTV based on the HPI tier and geographic attribute for each individual loan. This current first LTV metric would then be available for loan-level reporting. Once the loan-level current first LTV by HPI tier and geographic attribute is determined, the aggregate reporting provides a weighted average based on the Current Investor Balance as of the reporting period.

For loan-level reporting, the Curr LTV1 for Tier/Geo combination calculation is as follows:

If:

Lien = 1 (for first lien) AND

Curr Inv Bal_(R) > 0 AND

Property Location = Geo Location

Then:

If:

Sale Price > 1000

Then:

$$\frac{\text{Curr Inv Bal}_{(R)}}{\text{Sale Price} * (1 + \text{HPI Chg Orig to Curr for Tier and Geo Combination}_{(R)})}$$

Else If:

App Value > 1000

Then:

$$\frac{\text{Curr Inv Bal}_{(R)}}{\text{App Value} * (1 + \text{HPI Chg Orig to Curr for Tier and Geo Combination}_{(R)})}$$

Else If:

Orig Amt > 1000 and Orig First LTV is between 1 and 120

Then:

$$\frac{\text{Curr Inv Bal}_{(R)}}{\text{Orig Amt} * (1 + \text{HPI Chg Orig to Curr for Tier and Geo Combination}_{(R)})}$$

Else:

NULL

Where:

R = Reporting period

Tier = HPI Tier of SFA, SFC, SFCxD or SFD

Geo = CBSA, County, State or Zip

For aggregate reporting, the Curr LTV1 for Tier/Geo combination weighted average:

If:

Lien = 1 (for first lien) AND

Curr Inv Bal_(R) > 0 AND

Curr LTV1 for Tier and Geo Combination_(R) NOT = NULL

Then:

$$\frac{\text{Sum (Curr LTV1 for Tier and Geo Combination }_{(R)} * \text{Curr Inv Bal }_{(R)})}{\text{Sum (Curr Inv Bal }_{(R)})}$$

Where:

R = Reporting period

Tier = HPI Tier of SFA, SFC, SFCxD or SFD

Geo = CBSA, County, State or Zip

Name	Description
Curr LTV1 SFA CBSA	Current First LTV for the loan reflecting change in HPI for Single Family Attached properties at CBSA level from origination to the reporting period. Aggregate reporting provides a weighted average based on the Curr Inv Bal of each loan.
Curr LTV1 SFC CBSA	Current First LTV for the loan reflecting change in HPI for Single Family Combined properties at CBSA level from origination to the reporting period. Aggregate reporting provides a weighted average based on the Curr Inv Bal of each loan.
Curr LTV1 SFCxD CBSA	Current First LTV for the loan reflecting change in HPI for Single Family Combined excluding Distressed properties at CBSA level from origination to the reporting period. Aggregate reporting provides a weighted average based on the Curr Inv Bal of each loan.
Curr LTV1 SFD CBSA	Current First LTV for the loan reflecting change in HPI for Single Family Detached properties at CBSA level from origination to the reporting period. Aggregate reporting provides a weighted average based on the Curr Inv Bal of each loan.
Curr LTV1 SFA County	Current First LTV for the loan reflecting change in HPI for Single Family Attached properties at County level from origination to the reporting period. Aggregate reporting provides a weighted average based on the Curr Inv Bal of each loan.
Curr LTV1 SFC County	Current First LTV for the loan reflecting change in HPI for Single Family Combined properties at County level from origination to the reporting period. Aggregate reporting provides a weighted average based on the Curr Inv Bal of each loan.
Curr LTV1 SFCxD County	Current First LTV for the loan reflecting change in HPI for Single Family Combined excluding Distressed properties at County level from origination to the reporting period. Aggregate reporting provides a weighted average based on the Curr Inv Bal of each loan.
Curr LTV1 SFD County	Current First LTV for the loan reflecting change in HPI for Single Family Detached properties at County level from origination to the reporting period. Aggregate reporting provides a weighted average based on the Curr Inv Bal of each loan.

Name	Description
Curr LTV1 SFA State	Current First LTV for the loan reflecting change in HPI for Single Family Attached properties at State level from origination to the reporting period. Aggregate reporting provides a weighted average based on the Curr Inv Bal of each loan.
Curr LTV1 SFC State	Current First LTV for the loan reflecting change in HPI for Single Family Combined properties at State level from origination to the reporting period. Aggregate reporting provides a weighted average based on the Curr Inv Bal of each loan.
Curr LTV1 SFCxD State	Current First LTV for the loan reflecting change in HPI for Single Family Combined excluding Distressed properties at State level from origination to the reporting period. Aggregate reporting provides a weighted average based on the Curr Inv Bal of each loan.
Curr LTV1 SFD State	Current First LTV for the loan reflecting change in HPI for Single Family Detached properties at State level from origination to the reporting period. Aggregate reporting provides a weighted average based on the Curr Inv Bal of each loan.
Curr LTV1 SFA Zip	Current First LTV for the loan reflecting change in HPI for Single Family Attached properties at Zip level from origination to the reporting period. Aggregate reporting provides a weighted average based on the Curr Inv Bal of each loan.
Curr LTV1 SFC Zip	Current First LTV for the loan reflecting change in HPI for Single Family Combined properties at Zip level from origination to the reporting period. Aggregate reporting provides a weighted average based on the Curr Inv Bal of each loan.
Curr LTV1 SFCxD Zip	Current First LTV for the loan reflecting change in HPI for Single Family Combined excluding Distressed properties at Zip level from origination to the reporting period. Aggregate reporting provides a weighted average based on the Curr Inv Bal of each loan.
Curr LTV1 SFD Zip	Current First LTV for the loan reflecting change in HPI for Single Family Detached properties at Zip level from origination to the reporting period. Aggregate reporting provides a weighted average based on the Curr Inv Bal of each loan.

HPI Metrics

This set of metrics provides the precalculated housing price index, reported by geographic area and tier combinations.

Name	Description
HPI SFA CBSA	The HPI value as of the reporting period for Single Family Attached properties at CBSA level
HPI SFA CBSA Orig	The HPI value at origination for Single Family Attached properties at CBSA level
HPI SFA CBSA PO	The HPI value at payoff for Single Family Attached properties at CBSA level
HPI SFC CBSA	The HPI value as of the reporting period for Single Family Combined properties at CBSA level
HPI SFC CBSA Orig	The HPI value at origination for Single Family Combined properties at CBSA level
HPI SFC CBSA PO	The HPI value at payoff for Single Family Combined properties at CBSA level
HPI SFCxD CBSA	The HPI value as of the reporting period for Single Family Combined properties at CBSA level
HPI SFCxD CBSA Orig	The HPI value at origination for Single Family Combined excluding Distressed properties at CBSA level
HPI SFCxD CBSA PO	The HPI value at payoff for Single Family Combined excluding Distressed properties at CBSA level
HPI SFD CBSA	The HPI value as of the reporting period for Single Family Detached properties at CBSA level
HPI SFD CBSA Orig	The HPI value at origination for Single Family Detached properties at CBSA level
HPI SFD CBSA PO	The HPI value at payoff for Single Family Detached properties at CBSA level
HPI SFA County	The HPI value as of the reporting period for Single Family Attached properties at County level
HPI SFA County Orig	The HPI value at origination for Single Family Attached properties at County level
HPI SFA County PO	The HPI value at payoff for Single Family Attached properties at County level
HPI SFC County	The HPI value as of the reporting period for Single Family Combined properties at County level
HPI SFC County Orig	The HPI value at origination for Single Family Combined properties at County level
HPI SFC County PO	The HPI value at payoff for Single Family Combined properties at County level
HPI SFCxD County	The HPI value as of the reporting period for Single Family Combined properties at County level
HPI SFCxD County Orig	The HPI value at origination for Single Family Combined excluding Distressed properties at County level
HPI SFCxD County PO	The HPI value at payoff for Single Family Combined excluding Distressed properties at County level
HPI SFD County	The HPI value as of the reporting period for Single Family Detached properties at County level
HPI SFD County Orig	The HPI value at origination for Single Family Detached properties at County level
HPI SFD County PO	The HPI value at payoff for Single Family Detached properties at County level

Name	Description
HPI SFA State	The HPI value as of the reporting period for Single Family Attached properties at State level
HPI SFA State Orig	The HPI value at origination for Single Family Attached properties at State level
HPI SFA State PO	The HPI value at payoff for Single Family Attached properties at State level
HPI SFC State	The HPI value as of the reporting period for Single Family Combined properties at State level
HPI SFC State Orig	The HPI value at origination for Single Family Combined properties at State level
HPI SFC State PO	The HPI value at payoff for Single Family Combined properties at State level
HPI SFCxD State	The HPI value as of the reporting period for Single Family Combined properties at State level
HPI SFCxD State Orig	The HPI value at origination for Single Family Combined excluding Distressed properties at State level
HPI SFCxD State PO	The HPI value at payoff for Single Family Combined excluding Distressed properties at State level
HPI SFD State	The HPI value as of the reporting period for Single Family Detached properties at State level
HPI SFD State Orig	The HPI value at origination for Single Family Detached properties at State level
HPI SFD State PO	The HPI value at payoff for Single Family Detached properties at State level
HPI SFA Zip	The HPI value as of the reporting period for Single Family Attached properties at Zip level
HPI SFA Zip Orig	The HPI value at origination for Single Family Attached properties at Zip level
HPI SFA Zip PO	The HPI value at payoff for Single Family Attached properties at Zip level
HPI SFA Zip Sec	The HPI value at securitization for Single Family Attached properties at Zip level
HPI SFC Zip	The HPI value as of the reporting period for Single Family Combined properties at Zip level
HPI SFC Zip Orig	The HPI value at origination for Single Family Combined properties at Zip level
HPI SFC Zip PO	The HPI value at payoff for Single Family Combined properties at Zip level
HPI SFC Zip Sec	The HPI value at securitization for Single Family Combined properties at Zip level
HPI SFCxD Zip	The HPI value as of the reporting period for Single Family Combined excluding Distressed properties at Zip level
HPI SFCxD Zip Orig	The HPI value at origination for Single Family Combined excluding Distressed properties at Zip level
HPI SFCxD Zip PO	The HPI value at payoff for Single Family Combined excluding Distressed properties at Zip level
HPI SFCxD Zip Sec	The HPI value at securitization for Single Family Combined excluding Distressed properties at Zip level
HPI SFD Zip	The HPI value as of the reporting period for Single Family Detached properties at Zip level
HPI SFD Zip Orig	The HPI value at origination for Single Family Detached properties at Zip level
HPI SFD Zip PO	The HPI value at payoff for Single Family Detached properties at Zip level
HPI SFD Zip Sec	The HPI value at securitization for Single Family Detached properties at Zip level

HPI Change from Origination

This set of metrics provides the percent change in the housing price index from the month of origination for the loan to the current reporting period or to the payoff month for those loans that are not active as of the reporting period. These metrics are reported by geographic area and tier combinations (e.g., for each CBSA based on the conforming tier of properties). The formula used first determines the change in the HPI over the specified number of months and then divides that value by the HPI from the beginning of the observation period.

The following formula is used for this set of metrics for loans that are active as of the reporting period:

$$\left(\frac{HPI_{(R)} - HPI_{(Orig)}}{HPI_{(Orig)}} \right) * 100$$

Where:

R = reporting period

Orig = origination period

The following formula is used for this set of metrics for loans that are paid off as of the reporting period:

$$\left(\frac{HPI_{(Payoff)} - HPI_{(Orig)}}{HPI_{(Orig)}} \right) * 100$$

Where:

Payoff = payoff period

Orig = origination period

Name	Description
HPI Chg SFA CBSA Orig to Curr	Percent change in the HPI from the origination period to the reporting period for Single Family Attached properties at CBSA level
HPI Chg SFA CBSA Orig to PO	Percent change in the HPI from the origination period to the payoff period for loans on a status of Payoff for Single Family Attached properties at CBSA level
HPI Chg SFC CBSA Orig to Curr	Percent change in the HPI from the origination period to the reporting period for Single Family Combined properties at CBSA level
HPI Chg SFC CBSA Orig to PO	Percent change in the HPI from the origination period to the payoff period for loans on a status of Payoff for Single Family Combined properties at CBSA level
HPI Chg SFCxD CBSA Orig to Curr	Percent change in the HPI from the origination period to the reporting period for Single Family Combined excluding Distressed properties at CBSA level
HPI Chg SFCxD CBSA Orig to PO	Percent change in the HPI from the origination period to the payoff period for loans on a status of Payoff for Single Family Combined excluding Distressed properties at CBSA level
HPI Chg SFD CBSA Orig to Curr	Percent change in the HPI from the origination period to the reporting period for Single Family Detached properties at CBSA level

Name	Description
HPI Chg SFD CBSA Orig to PO	Percent change in the HPI from the origination period to the payoff period for loans on a status of Payoff for Single Family Detached properties at CBSA level
HPI Chg SFA County Orig to Curr	Percent change in the HPI from the origination period to the reporting period for Single Family Attached properties at County level
HPI Chg SFA County Orig to PO	Percent change in the HPI from the origination period to the payoff period for loans on a status of Payoff for Single Family Attached properties at County level
HPI Chg SFC County Orig to Curr	Percent change in the HPI from the origination period to the reporting period for Single Family Combined properties at County level
HPI Chg SFC County Orig to PO	Percent change in the HPI from the origination period to the payoff period for loans on a status of Payoff for Single Family Combined properties at County level
HPI Chg SFCxD County Orig to Curr	Percent change in the HPI from the origination period to the reporting period for Single Family Combined excluding Distressed properties at County level
HPI Chg SFCxD County Orig to PO	Percent change in the HPI from the origination period to the payoff period for loans on a status of Payoff for Single Family Combined excluding Distressed properties at County level
HPI Chg SFD County Orig to Curr	Percent change in the HPI from the origination period to the reporting period for Single Family Detached properties at County level
HPI Chg SFD County Orig to PO	Percent change in the HPI from the origination period to the payoff period for loans on a status of Payoff for Single Family Detached properties at County level
HPI Chg SFA State Orig to Curr	Percent change in the HPI from the origination period to the reporting period for Single Family Attached properties at State level
HPI Chg SFA State Orig to PO	Percent change in the HPI from the origination period to the payoff period for loans on a status of Payoff for Single Family Attached properties at State level
HPI Chg SFC State Orig to Curr	Percent change in the HPI from the origination period to the reporting period for Single Family Combined properties at State level
HPI Chg SFC State Orig to PO	Percent change in the HPI from the origination period to the payoff period for loans on a status of Payoff for Single Family Combined properties at State level
HPI Chg SFCxD State Orig to Curr	Percent change in the HPI from the origination period to the reporting period for Single Family Combined excluding Distressed properties at State level
HPI Chg SFCxD State Orig to PO	Percent change in the HPI from the origination period to the payoff period for loans on a status of Payoff for Single Family Combined excluding Distressed properties at State level
HPI Chg SFD State Orig to Curr	Percent change in the HPI from the origination period to the reporting period for Single Family Detached properties at State level
HPI Chg SFD State Orig to PO	Percent change in the HPI from the origination period to the payoff period for loans on a status of Payoff for Single Family Detached properties at State level

Name	Description
HPI Chg SFA Zip Orig to Curr	Percent change in the HPI from the origination period to the reporting period for Single Family Attached properties at Zip level
HPI Chg SFA Zip Orig to PO	Percent change in the HPI from the origination period to the payoff period for loans on a status of Payoff for Single Family Attached properties at Zip level
HPI Chg SFC Zip Orig to Curr	Percent change in the HPI from the origination period to the reporting period for Single Family Combined properties at Zip level
HPI Chg SFC Zip Orig to PO	Percent change in the HPI from the origination period to the payoff period for loans on a status of Payoff for Single Family Combined properties at Zip level
HPI Chg SFCxD Zip Orig to Curr	Percent change in the HPI from the origination period to the reporting period for Single Family Combined excluding Distressed properties at Zip level
HPI Chg SFCxD Zip Orig to PO	Percent change in the HPI from the origination period to the payoff period for loans on a status of Payoff for Single Family Combined excluding Distressed properties at Zip level
HPI Chg SFD Zip Orig to Curr	Percent change in the HPI from the origination period to the reporting period for Single Family Detached properties at Zip level
HPI Chg SFD Zip Orig to PO	Percent change in the HPI from the origination period to the payoff period for loans on a status of Payoff for Single Family Detached properties at Zip level

HPI Miscellaneous Metrics

The following miscellaneous metrics provide additional details on the HPI data. These include metrics for repeat sales and HPI volatility index.

Repeat Sales

This set of metrics provides the count of repeat sales data used to build the CoreLogic house price index, reported by geographic area and tier combinations (e.g., for each CBSA based on the conforming tier of properties).

Name	Description
Rpt Sales Cnt SFA CBSA	The number of repeat sales used to build Single Family Attached index at CBSA level
Rpt Sales Cnt SFC CBSA	The number of repeat sales used to build Single Family Combined index at CBSA level
Rpt Sales Cnt SFCxD CBSA	The number of repeat sales used to build Single Family Combined excluding Distressed index at CBSA level
Rpt Sales Cnt SFD CBSA	The number of repeat sales used to build Single Family Detached index at CBSA level
Rpt Sales Cnt SFA County	The number of repeat sales used to build Single Family Attached index at County level
Rpt Sales Cnt SFC County	The number of repeat sales used to build Single Family Combined index at County level
Rpt Sales Cnt SFCxD County	The number of repeat sales used to build Single Family Combined excluding Distressed index at County level
Rpt Sales Cnt SFD County	The number of repeat sales used to build Single Family Detached index at County level
Rpt Sales Cnt SFA State	The number of repeat sales used to build Single Family Attached index at State level
Rpt Sales Cnt SFC State	The number of repeat sales used to build Single Family Combined index at State level
Rpt Sales Cnt SFCxD State	The number of repeat sales used to build Single Family Combined excluding Distressed index at State level
Rpt Sales Cnt SFD State	The number of repeat sales used to build Single Family Detached index at State level
Rpt Sales Cnt SFA Zip	The number of repeat sales used to build Single Family Attached index at Zip level
Rpt Sales Cnt SFC Zip	The number of repeat sales used to build Single Family Combined index at Zip level
Rpt Sales Cnt SFCxD Zip	The number of repeat sales used to build Single Family Combined excluding Distressed index at Zip level
Rpt Sales Cnt SFD Zip	The number of repeat sales used to build Single Family Detached index at Zip level
Rpt Sales Med SFD Zip	Median home price for Single Family Detached repeat sales index at Zip Level

HPI Volatility Index

The HPI Volatility Index metrics provide a moving average of the standard errors of the house price index for the geographic area and tier over the 12 months prior to the reporting period. The following list is ordered by geographic attribute and then by tier value.

Name	Description
Vol Index SFA CBSA	Volatility measure to capture the moving average of the standard errors of the HPI over the prior 12 months for Single Family Attached properties at CBSA level.
Vol Index SFC CBSA	Volatility measure to capture the moving average of the standard errors of the HPI over the prior 12 months for Single Family Combined properties at CBSA level.
Vol Index SFCxD CBSA	Volatility measure to capture the moving average of the standard errors of the HPI over the prior 12 months for Single Family Combined excluding Distressed properties at CBSA level.
Vol Index SFD CBSA	Volatility measure to capture the moving average of the standard errors of the HPI over the prior 12 months for Single Family Detached properties at CBSA level.
Vol Index SFA County	Volatility measure to capture the moving average of the standard errors of the HPI over the prior 12 months for Single Family Attached properties at County level.
Vol Index SFC County	Volatility measure to capture the moving average of the standard errors of the HPI over the prior 12 months for Single Family Combined properties at County level.
Vol Index SFCxD County	Volatility measure to capture the moving average of the standard errors of the HPI over the prior 12 months for Single Family Combined excluding Distressed properties at County level.
Vol Index SFD County	Volatility measure to capture the moving average of the standard errors of the HPI over the prior 12 months for Single Family Detached properties at County level.
Vol Index SFA State	Volatility measure to capture the moving average of the standard errors of the HPI over the prior 12 months for Single Family Attached properties at State level.
Vol Index SFC State	Volatility measure to capture the moving average of the standard errors of the HPI over the prior 12 months for Single Family Combined properties at State level.
Vol Index SFCxD State	Volatility measure to capture the moving average of the standard errors of the HPI over the prior 12 months for Single Family Combined excluding Distressed properties at State level.
Vol Index SFD State	Volatility measure to capture the moving average of the standard errors of the HPI over the prior 12 months for Single Family Detached properties at State level.

Name	Description
Vol Index SFA Zip	Volatility measure to capture the moving average of the standard errors of the HPI over the prior 12 months for Single Family Attached properties at Zip level.
Vol Index SFC Zip	Volatility measure to capture the moving average of the standard errors of the HPI over the prior 12 months for Single Family Combined properties at Zip level.
Vol Index SFCxD Zip	Volatility measure to capture the moving average of the standard errors of the HPI over the prior 12 months for Single Family Combined excluding Distressed properties at Zip level.
Vol Index SFD Zip	Volatility measure to capture the moving average of the standard errors of the HPI over the prior 12 months for Single Family Detached properties at Zip level.

HPI Forecast Metrics

The HPI Forecast metrics provide a series of HPI forecasts for future time horizon (i.e., 6 and 12 months from the reporting period) using the CoreLogic HPI model.

Name	Description
HPI Fcst SFA CBSA 6m	HPI forecast 6 months forward from the reporting period for Single Family Attached properties at CBSA level
HPI Fcst SFA CBSA 12m	HPI forecast 12 months forward from the reporting period for Single Family Attached properties at CBSA level
HPI Fcst SFC CBSA 6m	HPI forecast 6 months forward from the reporting period for Single Family Combined properties at CBSA level
HPI Fcst SFC CBSA 12m	HPI forecast 12 months forward from the reporting period for Single Family Combined properties at CBSA level
HPI Fcst SFCxD CBSA 6m	HPI forecast 6 months forward from the reporting period for Single Family Combined excluding Distressed properties at CBSA level
HPI Fcst SFCxD CBSA 12m	HPI forecast 12 months forward from the reporting period for Single Family Combined excluding Distressed properties at CBSA level
HPI Fcst SFD CBSA 6m	HPI forecast 6 months forward from the reporting period for Single Family Detached properties at CBSA level
HPI Fcst SFD CBSA 12m	HPI forecast 12 months forward from the reporting period for Single Family Detached properties at CBSA level
HPI Fcst SFA County 6m	HPI forecast 6 months forward from the reporting period for Single Family Attached properties at County level
HPI Fcst SFA County 12m	HPI forecast 12 months forward from the reporting period for Single Family Attached properties at County level
HPI Fcst SFC County 6m	HPI forecast 6 months forward from the reporting period for Single Family Combined properties at County level
HPI Fcst SFC County 12m	HPI forecast 12 months forward from the reporting period for Single Family Combined properties at County level
HPI Fcst SFCxD County 6m	HPI forecast 6 months forward from the reporting period for Single Family Combined excluding Distressed properties at County level
HPI Fcst SFCxD County 12m	HPI forecast 12 months forward from the reporting period for Single Family Combined excluding Distressed properties at County level
HPI Fcst SFD County 6m	HPI forecast 6 months forward from the reporting period for Single Family Detached properties at County level
HPI Fcst SFD County 12m	HPI forecast 12 months forward from the reporting period for Single Family Detached properties at County level

Name	Description
HPI Fcst SFA State 6m	HPI forecast 6 months forward from the reporting period for Single Family Attached properties at State level
HPI Fcst SFA State 12m	HPI forecast 12 months forward from the reporting period for Single Family Attached properties at State level
HPI Fcst SFC State 6m	HPI forecast 6 months forward from the reporting period for Single Family Combined properties at State level
HPI Fcst SFC State 12m	HPI forecast 12 months forward from the reporting period for Single Family Combined properties at State level
HPI Fcst SFCxD State 6m	HPI forecast 6 months forward from the reporting period for Single Family Combined excluding Distressed properties at State level
HPI Fcst SFCxD State 12m	HPI forecast 12 months forward from the reporting period for Single Family Combined excluding Distressed properties at State level
HPI Fcst SFD State 6m	HPI forecast 6 months forward from the reporting period for Single Family Detached properties at State level
HPI Fcst SFD State 12m	HPI forecast 12 months forward from the reporting period for Single Family Detached properties at State level
HPI Fcst SFA Zip 6m	HPI forecast 6 months forward from the reporting period for Single Family Attached properties at Zip level
HPI Fcst SFA Zip 12m	HPI forecast 12 months forward from the reporting period for Single Family Attached properties at Zip level
HPI Fcst SFC Zip 6m	HPI forecast 6 months forward from the reporting period for Single Family Combined properties at Zip level
HPI Fcst SFC Zip 12m	HPI forecast 12 months forward from the reporting period for Single Family Combined properties at Zip level
HPI Fcst SFCxD Zip 6m	HPI forecast 6 months forward from the reporting period for Single Family Combined excluding Distressed properties at Zip level
HPI Fcst SFCxD Zip 12m	HPI forecast 12 months forward from the reporting period for Single Family Combined excluding Distressed properties at Zip level
HPI Fcst SFD Zip 6m	HPI forecast 6 months forward from the reporting period for Single Family Detached properties at Zip level
HPI Fcst SFD Zip 12m	HPI forecast 12 months forward from the reporting period for Single Family Detached properties at Zip level

HPI Best Fit Metrics

The following are best fit HPI Metrics for individual loans in the CoreLogic HPI Valuation engine.

Name	Description
HPI	The Home Price Index value using the HPI Valuation Engine
Vol Index	The volatility measurement used to capture variation in the Best Fit Home Price Index and in the moving average of the previous 12 months standard errors of the indices
Rpt Sales Cnt	The number of repeat sales used to build the best fit Home Price Index
HPI Fcst 6m	The six month point HPI forecast for best fit Home Price Index
HPI Fcst 12m	The 12 month point HPI forecast for best fit Home Price Index
HPI Fcst 18m	The 18 month point HPI forecast for best fit Home Price Index
HPI Fcst 24m	The 24 month point HPI forecast for best fit Home Price Index
HPI Orig	The HPI value at origination for best fit Home Price Index
HPI Chg Orig to Curr	The HPI change origination to current for best fit Home Price Index
HPI PO	The HPI value at payoff for best fit Home Price Index
HPI Chg Orig to Curr	The HPI Change origination to payoff for best fit Home Price Index

Appendix

PMI Provider Codes

Code	PMI Provider
-	No Data
0	No PMI
025	Alaska Housing Finance Corp
045	Amerin Guaranty Corp (Borrower Paid)
046	Amerin Guaranty Corp (Lender Paid)
028	Cavalier
033	Chase for Willow Lakes
058	CMG
044	Comm Mtg
015	Commercial Credit Mtg Ins Co
017	Commonwealth Mtg Assurance Co
031	Connecticut Housing Finance Authority
020	Continental Mtg Assurance Co
034	Council Ridge Corp
050	Dupont
042	Excel Mtg
100	FHA
150	FHA/VA
009	Foremost Guaranty Corp
001	General Electric Mtg Ins Co
037	General Electric of California
038	General Electric of Florida
003	General Electric Res Mtg Ins Corp of N Carolina
016	Home Guaranty Ins Corp
004	Insured Credit Services
008	Integon Mtg Ins Co
005	Investors Mtg Ins Co
725	Lender Paid PMI - Alaska Housing Finance Corp
745	Lender Paid PMI - Amerin Guaranty Corp (Borrower Pd)
746	Lender Paid PMI - Amerin Guaranty Corp (Lender Pd)
717	Lender Paid PMI - Commonwealth Mtg Assurance Co
701	Lender Paid PMI - General Electric Mtg Ins Co
737	Lender Paid PMI - General Electric of California
707	Lender Paid PMI - Mortgage Guaranty Ins Co (MGIC)
711	Lender Paid PMI - PMI Mtg Ins Co
713	Lender Paid PMI - Republic Mtg Ins Co
736	Lender Paid PMI - Triad Guaranty Insurance
741	Lender Paid PMI - United Guaranty
712	Lender Paid PMI - United Guaranty Res Ins
721	Lender Paid PMI - United States Mtg Ins Co

Code	PMI Provider
702	Lender Paid PMI - Verex Assurance Ins
006	Liberty Mutual Ins Co
014	Maryland Housing Fund
301	ML MTG 100/SEC
303	ML Parent Poser/SEC
302	ML Parent Power/Property
007	Mortgage Guaranty Ins Co (MGIC)
595	Mortgage Ins Waived
030	New York City Rehabilitation Mtg Ins Corp
019	Pennsylvania Mtg Ins Co
597	Per RFC - Mortgage Ins Not Required
011	PMI Mtg Ins Co
027	Policyholders Benefit Corp
700	Premium Priced
057	Radian
013	Republic Mtg Ins Co
039	Republic Mtg Ins of North Carolina
400	Self Insured
400	Self Insured
035	SONYMA
018	Tennessee Housing Authority
029	TICOR Indemnity Co
010	TMIC Ins Co Inc (formerly Tigor)
036	Triad Guaranty Insurance
032	Union Bank
041	United Guaranty
022	United Guaranty Commercial Insurance Co
012	United Guaranty Res Ins
043	United Guaranty Res Ins of Iowa
047	United of North Carolina
023	United States Fire Ins Co
021	United States Mtg Ins Co
200	VA
002	Verex Assurance Ins
024	Vermont Home Mortgage Guaranty
040	WISC MTG
026	Wisconsin Mtg Ins Co
999	HAS PMI - Unknown Provider

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Index

A

Aggregate Metrics

Default	68
Delinquency	44
General Characteristics	40
HPI	76
Investor Balance	56
Percent Count	56
Prepayment Default and Loss	65

D

Default Metrics

Monthly Default	68
Overview	65
Summary List	65

Delinquency Metrics

Balance	50
Count	47
Foreclosure and REO Starts	55
Life Performance	53
Overview	44
Percent Balance	52
Percent Count	49
Summary List	45

G

General Characteristic Metrics

Overview	40
Percent Balance and Count	42
Summary List	40
Weighted Average Origination	41

H

HPI Metrics

Curr LTV1	24
Curr LTV2	25
Current First LTV	77
House Price Index	80
HPI Change from Origination	82
HPI Forecast	88
Marked to Market	23
Naming Convention	76

Overview	76
Payoff LTV1	26
Payoff LTV2	26
Repeat Sales	85
Volatility Index	86

L

Loan-Level Data

INTEX	31
Loan Modifications	28
Origination	5
Overview	3
Periodic Performance	16
TrueLTV Lien Details Subscription	33
TrueLTV Lite	32
Underlying Loan Level Raw Data Fields	28

Loss Metrics

Loss Percent and Severity	70
Monthly Loss	69
Overview	65
Summary List	65

P

Prepayment Metrics

Aggregate Count and Balance	66
Aggregate SMM and CPR	66
Overview	65
Summary List	65

S

Supplemental Metrics

Stop Advance	23
--------------------	----

T

Transition and Cure Metrics

Transition and Cure Rates	58
Weighted Average Months to Payoff	60, 62

TrueLTV Loan-Level Data

Lien Details	33
Overview	32
TrueLTV Lite	32

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for binding printed materials