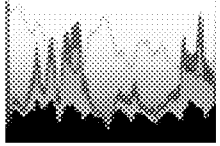
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Notes to Single Family Acquisition Characteristics Report

Data – RDW data was extracted on February 24, 2010. Fannie Mae Pop data was extracted on March 02, 2010.

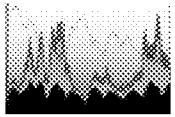
Population – Two populations are used in this report. The first is the Conventional Single-family Acquisition Population and it excludes Government Mortgages, Reverse mortgages, mortgages that are part of restructured pools at the time of acquisition, and mortgages not delivered through the Fannie Mae Delivery Systems. The second is the Conventional Single-family Acquisition Population with the addition of Government loans. Also, these populations do not contain information on any Private Label Security loans.

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

Report Availability Date – This report should be available within six weeks after the end of the period or by the 12th day of the second month after the end of the period. For example the March report should be available by May 12th.

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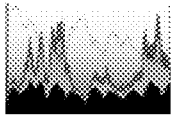


Single Family Conventional Acquisition Characteristics
Overall

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	170,724	170,724	3,124,845	2,670,671	3,294,223	2,797,011	3,051,692
Book Volume ($B)	$37.7	$37.7	$684.7	$557.2	$643.8	$515.8	$524.2
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	30.8%	30.8%	32.6%	22.7%	16.7%	18.6%	21.4%
OLTV 60.01% - 70.00%	15.8%	15.8%	17.0%	16.1%	13.5%	15.1%	16.3%
OLTV 70.01% - 75.00%	12.7%	12.7%	12.8%	10.0%	9.4%	8.9%	8.8%
OLTV 75.01% - 80.00%	25.6%	25.6%	27.0%	29.5%	35.4%	40.8%	37.4%
OLTV 80.01% - 90.00%	8.7%	8.7%	6.9%	11.7%	9.1%	6.8%	7.4%
OLTV 90.01% - 95.00%	3.5%	3.5%	2.7%	6.2%	5.6%	3.2%	3.6%
OLTV 95.01% - 97.00%	0.7%	0.7%	0.3%	0.7%	0.5%	0.4%	0.5%
OLTV 97.01% - 100.00%	0.6%	0.6%	0.3%	3.1%	9.8%	6.0%	4.3%
OLTV > 100.00%	1.6%	1.6%	0.4%	0.1%	0.1%	0.2%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.1%	68.1%	66.8%	72.0%	75.5%	73.4%	71.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	27.2%	27.2%	29.3%	20.1%	15.3%	17.1%	19.3%
Comb LTV 60.01% - 70.00%	15.1%	15.1%	16.7%	15.2%	12.5%	14.0%	15.6%
Comb LTV 70.01% - 75.00%	12.6%	12.6%	12.8%	9.8%	7.6%	7.9%	8.4%
Comb LTV 75.01% - 80.00%	24.6%	24.6%	25.9%	26.7%	22.9%	24.4%	25.9%
Comb LTV 80.01% - 90.00%	11.1%	11.1%	10.1%	16.3%	16.5%	14.7%	14.1%
Comb LTV 90.01% - 95.00%	4.5%	4.5%	3.6%	7.7%	10.1%	8.1%	7.5%
Comb LTV 95.01% - 97.00%	0.9%	0.9%	0.4%	0.7%	0.5%	0.5%	0.5%
Comb LTV 97.01% - 100.00%	0.9%	0.9%	0.4%	3.4%	14.4%	12.0%	6.7%
Comb LTV > 100.00%	3.0%	3.0%	0.9%	0.1%	0.2%	0.2%	0.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%	1.8%
Wtd Avg Comb LTV	70.4%	70.4%	68.5%	73.7%	78.5%	76.7%	74.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	27.2%	27.2%	29.3%	20.1%	15.3%	17.1%	19.3%
Comb LTV 60.01% - 70.00%	15.1%	15.1%	16.7%	15.2%	12.5%	14.0%	15.6%
Comb LTV 70.01% - 75.00%	12.6%	12.6%	12.8%	9.8%	7.6%	7.9%	8.4%
Comb LTV 75.01% - 80.00%	24.6%	24.6%	25.9%	26.7%	22.9%	24.4%	25.9%
Comb LTV 80.01% - 90.00%	11.1%	11.1%	10.1%	16.3%	16.5%	14.7%	14.1%
Comb LTV 90.01% - 95.00%	4.5%	4.5%	3.6%	7.7%	10.1%	8.1%	7.5%
Comb LTV 95.01% - 97.00%	0.9%	0.9%	0.4%	0.7%	0.5%	0.5%	0.5%

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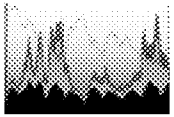


Single Family Conventional Acquisition Characteristics
Overall

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.9%	0.9%	0.4%	3.4%	14.4%	12.0%	6.7%
Comb LTV > 100.00%	3.0%	3.0%	0.9%	0.1%	0.2%	0.2%	0.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%	1.8%
Wtd Avg Comb LTV	70.4%	70.4%	68.5%	73.7%	78.5%	76.7%	74.4%
Credit Score (Sums to 100%)							
FICO < 550	0.1%	0.1%	0.0%	0.4%	0.8%	0.9%	0.7%
FICO 550-579	0.1%	0.1%	0.0%	0.4%	1.0%	1.1%	0.9%
FICO 580-619	0.5%	0.5%	0.3%	2.0%	4.6%	4.3%	3.8%
FICO 620-659	2.1%	2.1%	1.5%	5.7%	11.5%	11.2%	10.7%
FICO 660-699	7.8%	7.8%	6.5%	13.9%	19.2%	19.6%	18.9%
FICO 700-739	17.6%	17.6%	17.2%	21.7%	22.6%	23.0%	23.2%
FICO >= 740	71.7%	71.7%	74.4%	55.8%	40.1%	39.7%	41.5%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Wtd Avg FICO	758	758	761	738	716	716	719
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	69.4%	69.4%	82.1%	78.2%	76.1%	70.6%	68.5%
Intermediate-term, fixed-rate	20.2%	20.2%	14.5%	11.8%	5.5%	6.4%	9.4%
Adjustable-rate	7.9%	7.9%	2.4%	4.4%	2.9%	4.8%	8.8%
Interest Only adjustable-rate	2.5%	2.5%	1.0%	4.0%	6.6%	8.7%	9.3%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.3%	3.1%	3.2%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.7%	8.5%	6.5%	0.8%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	90.6%	90.6%	93.0%	89.5%	88.6%	87.4%	88.5%
Second/Vacation Home	4.8%	4.8%	4.5%	5.0%	4.9%	5.6%	5.1%
Investor Property	4.6%	4.6%	2.5%	5.6%	6.5%	7.0%	6.4%
10-K Unit Type (Sums to 100%)							
1 Unit	97.8%	97.8%	98.3%	97.2%	96.3%	96.5%	96.5%
2-4 Units	2.2%	2.2%	1.7%	2.8%	3.7%	3.5%	3.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	10.0%	10.0%	8.2%	10.3%	10.4%	10.5%	9.8%
Single Family Homes	90.0%	90.0%	91.8%	89.7%	89.6%	89.5%	90.2%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.2%	0.3%	0.6%	0.4%

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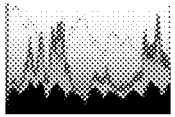


Single Family Conventional Acquisition Characteristics
Overall

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	10.0%	10.0%	8.2%	10.3%	10.4%	10.5%	9.8%
1 Unit	87.7%	87.7%	90.0%	86.7%	85.6%	85.4%	86.3%
2-4 Units	2.2%	2.2%	1.7%	2.8%	3.7%	3.5%	3.5%
Condo							
Condo	8.9%	8.9%	7.5%	9.7%	10.0%	10.1%	9.4%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	23.4%	23.4%	20.1%	41.4%	49.6%	51.7%	46.9%
Cash-Out Refinance	21.7%	21.7%	27.3%	30.7%	32.2%	34.4%	35.4%
Other Refinance	54.9%	54.9%	52.6%	27.9%	18.1%	13.9%	17.7%
Origination Type (Sums to 100%)							
TPO Broker	10.8%	10.8%	12.4%	21.9%	23.5%	22.1%	18.5%
TPO Correspondent	27.5%	27.5%	29.3%	29.5%	37.7%	36.0%	33.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	61.7%	61.7%	58.2%	48.6%	38.8%	41.9%	47.8%
Origination Amount and Rate							
Avg Origination Loan Amount	$222,172	$222,172	$220,391	$210,472	$196,003	$184,915	$172,293
Loan Original Note Rate	4.87%	4.87%	4.93%	6.00%	6.51%	6.45%	5.73%
Seasoning (Sums to 100%)							
Seasoned	2.6%	2.6%	3.0%	7.1%	2.1%	2.5%	2.4%
Non-Seasoned	97.4%	97.4%	97.0%	92.9%	97.9%	97.5%	97.6%
ACI							
ACI Probability	0.09%	0.09%	0.08%	0.34%	1.04%	0.89%	0.56%
Wtd Avg ACI Score	750	750	752	723	691	696	707
Credit Premium							
Wtd Avg Credit Premium	0.07	0.07	-0.20	-0.07	0.01	0.06	0.07
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.5%	1.6%	2.1%	0.8%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.4%	2.9%	5.1%	3.6%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	14.1%	14.1%	13.9%	8.0%	5.4%	5.7%	7.3%
DTI Ratio > 20 and <= 30	24.6%	24.6%	27.0%	19.0%	14.7%	15.2%	18.0%
DTI Ratio > 30 and <= 40	27.3%	27.3%	27.8%	27.0%	26.5%	27.3%	28.0%
DTI Ratio > 40 and <= 45	12.5%	12.5%	11.8%	14.2%	15.5%	15.3%	13.9%
DTI Ratio > 45 and <= 50	8.0%	8.0%	8.5%	11.4%	12.8%	11.6%	10.0%
DTI Ratio > 50	11.9%	11.9%	10.2%	17.9%	18.2%	15.6%	14.8%
DTI Ratio Missing	1.7%	1.7%	0.9%	2.5%	6.9%	9.2%	8.0%

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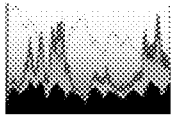


Single Family Conventional Acquisition Characteristics
Overall

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.4%	34.4%	33.7%	38.3%	39.9%	39.1%	38.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	14.1%	14.1%	13.9%	7.9%	5.4%	5.8%	7.4%
DTI Ratio > 20 and <= 30	24.6%	24.6%	27.0%	18.9%	15.0%	15.5%	18.3%
DTI Ratio > 30 and <= 40	27.3%	27.3%	27.8%	27.0%	26.9%	27.8%	28.5%
DTI Ratio > 40 and <= 45	12.5%	12.5%	11.8%	14.3%	15.7%	15.6%	14.1%
DTI Ratio > 45 and <= 50	8.0%	8.0%	8.5%	11.5%	13.0%	11.9%	10.2%
DTI Ratio > 50	11.9%	11.9%	10.2%	18.0%	18.5%	16.0%	15.2%
DTI Ratio Missing	1.7%	1.7%	0.9%	2.5%	5.4%	7.3%	6.2%
Wtd Avg DTI Ratio	34.4%	34.4%	33.7%	38.3%	39.9%	39.1%	38.0%
Origination Term (Sums to 100%)							
<= 15 Years	20.2%	20.2%	14.5%	11.8%	5.5%	6.4%	9.4%
> 15 Years amd <= 25 Years	4.8%	4.8%	4.3%	2.9%	2.2%	2.3%	3.5%
> 25 Years and <= 30 Years	74.9%	74.9%	81.1%	84.7%	90.7%	90.8%	87.0%
> 30 Years	0.0%	0.0%	0.0%	0.6%	1.6%	0.5%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	69.4%	69.4%	82.1%	79.8%	84.5%	77.0%	69.3%
Intermediate-Term Fixed Rate (excl Balloon)	20.2%	20.2%	14.5%	11.8%	5.5%	6.3%	9.3%
Adjustable Rate	10.4%	10.4%	3.4%	8.3%	9.9%	16.6%	21.3%
Balloon	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.6%	1.6%	0.5%	0.1%
Hybrid Arm	10.4%	10.4%	3.3%	8.3%	9.5%	13.4%	17.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.6%	0.7%	1.5%	3.4%
- 5/1 Hybrid Arm	8.2%	8.2%	2.6%	5.3%	6.0%	8.9%	11.0%
- 7/1 Hybrid Arm	1.6%	1.6%	0.4%	1.8%	1.5%	1.9%	2.4%
- 10/1 Hybrid Arm	0.6%	0.6%	0.3%	0.6%	1.0%	1.0%	1.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.3%	3.1%	3.2%

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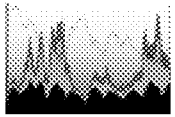


Single Family Conventional Acquisition Characteristics
Overall

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	2.6%	2.6%	1.0%	5.6%	15.2%	15.2%	10.1%
- Interest Only ARM	2.5%	2.5%	1.0%	4.0%	6.6%	8.7%	9.3%
- Interest Only FRM	0.0%	0.0%	0.0%	1.7%	8.5%	6.5%	0.8%
Alt-A	0.0%	0.0%	0.0%	3.1%	16.7%	21.8%	16.1%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	2.7%	12.7%	14.6%	10.7%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	1.0%	0.4%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.5%	1.9%	3.2%	3.8%
- Alt-A SISA	0.0%	0.0%	0.0%	0.4%	1.3%	1.3%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	1.9%	1.6%	1.1%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.6%	6.7%	8.1%	5.6%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.4%	2.9%	4.5%	2.8%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	1.1%	2.6%	2.6%
My Community Mortgage	0.2%	0.2%	0.1%	0.9%	4.2%	1.8%	0.4%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.6%	15.8%	31.0%	27.7%	20.9%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.6%	13.1%	18.2%	12.9%	10.3%
- Other Low/No Doc	0.0%	0.0%	0.0%	2.7%	12.8%	14.8%	10.6%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.3%	0.7%	0.7%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.3%	0.7%	0.7%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	96.6%	96.6%	96.5%	88.4%	79.8%	72.7%	79.2%
Investor Channel	3.4%	3.4%	3.5%	9.2%	17.3%	24.2%	18.4%
eChannel	0.0%	0.0%	0.0%	2.1%	2.2%	2.5%	2.4%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.3%	0.7%	0.7%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	15.2%	15.2%	12.2%	11.5%	19.6%	21.3%	16.4%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.5%	0.3%	0.3%

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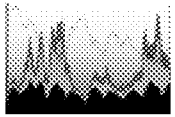


Single Family Conventional Acquisition Characteristics
Overall

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.9%	0.1%	0.0%
- 80/10/10	2.0%	2.0%	2.1%	3.0%	5.1%	5.8%	5.3%
- 80/15/05	0.5%	0.5%	0.6%	1.2%	3.7%	4.1%	3.5%
- 80/20/00	0.8%	0.8%	0.5%	0.4%	1.1%	1.9%	1.3%
- 90/05/05	0.4%	0.4%	0.2%	0.1%	0.0%	0.0%	0.0%
- Other	11.2%	11.2%	8.7%	6.5%	8.5%	9.1%	5.9%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	16.5%	16.5%	14.0%	13.1%	21.0%	23.1%	19.6%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.5%	0.4%	0.4%
- 75/25/00	0.3%	0.3%	0.1%	0.1%	0.2%	0.2%	0.1%
- 80/10/10	2.2%	2.2%	2.3%	3.4%	6.3%	7.2%	6.7%
- 80/15/05	0.6%	0.6%	0.7%	1.3%	4.2%	4.8%	4.0%
- 80/20/00	2.2%	2.2%	0.7%	0.5%	4.7%	5.9%	3.2%
- 90/05/05	0.5%	0.5%	0.2%	0.1%	0.1%	0.0%	0.0%
- Other	10.6%	10.6%	9.9%	7.5%	5.1%	4.5%	5.2%
EA/TPR							
EA/TPR	0.2%	0.2%	0.1%	1.7%	3.5%	2.9%	2.9%
- EA I	0.0%	0.0%	0.0%	0.7%	1.3%	1.2%	1.2%
- EA/TPR II	0.0%	0.0%	0.0%	0.4%	1.1%	0.8%	0.7%
- EA/TPR III	0.0%	0.0%	0.0%	0.5%	1.1%	0.9%	1.0%
10-K Property Region (Sums to 100%)							
Midwest	14.5%	14.5%	16.2%	14.7%	14.9%	14.9%	15.4%
Northeast	20.1%	20.1%	19.3%	18.5%	17.8%	16.8%	18.3%
Southeast	19.1%	19.1%	19.9%	23.4%	26.5%	27.5%	25.4%
Southwest	13.7%	13.7%	14.9%	15.9%	17.6%	16.7%	15.5%
West	32.7%	32.7%	29.8%	27.5%	23.3%	24.0%	25.4%
Census Region (Sums to 100%)							
New England	6.3%	6.3%	6.3%	5.3%	5.6%	5.4%	6.4%
Middle Atlantic	13.3%	13.3%	12.4%	12.5%	11.5%	10.5%	10.8%
East North Central	11.3%	11.3%	12.7%	11.9%	12.0%	12.0%	12.3%
East South Central	2.7%	2.7%	3.4%	3.6%	4.0%	3.8%	3.4%
South Atlantic	16.7%	16.7%	16.9%	20.2%	22.9%	24.1%	22.5%
West North Central	5.1%	5.1%	5.8%	4.9%	5.0%	5.1%	5.3%
West South Central	5.8%	5.8%	6.4%	6.9%	7.2%	6.5%	5.7%
Mountain	7.5%	7.5%	8.1%	9.0%	11.0%	10.9%	10.5%
Pacific	31.1%	31.1%	28.0%	25.4%	20.5%	21.2%	22.6%

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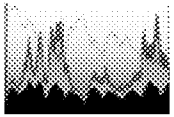


Single Family Conventional Acquisition Characteristics
Overall

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.1%	0.1%	0.2%	0.3%	0.3%	0.4%	0.6%
Top 10 States							
01) CA	24.6%	24.6%	20.9%	18.6%	13.9%	15.3%	16.7%
02) NY	6.4%	6.4%	5.2%	5.4%	4.6%	4.0%	4.1%
03) IL	4.8%	4.8%	4.7%	5.2%	5.0%	4.5%	4.4%
04) TX	4.3%	4.3%	4.7%	5.2%	5.2%	4.5%	3.8%
05) VA	4.2%	4.2%	3.8%	3.7%	3.4%	3.5%	3.6%
06) NJ	4.2%	4.2%	4.1%	4.0%	4.0%	3.8%	3.9%
07) WA	3.7%	3.7%	4.2%	4.0%	3.7%	3.3%	3.2%
08) MA	3.5%	3.5%	3.6%	2.8%	2.7%	2.6%	3.1%
09) FL	3.0%	3.0%	2.9%	5.3%	8.3%	9.5%	8.7%
10) MD	3.0%	3.0%	2.9%	2.9%	3.2%	3.1%	3.1%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	27.9%	27.9%	21.3%	18.0%	9.7%	9.1%	8.7%
02) BANK OF AMERICA CORPORATION	23.1%	23.1%	24.1%	24.6%	32.1%	29.9%	31.0%
03) JPMORGAN CHASE & CO	6.2%	6.2%	8.0%	9.5%	8.1%	6.9%	7.7%
04) GMAC INC	4.9%	4.9%	2.6%	3.9%	4.1%	6.0%	5.2%
05) CITIGROUP INC	3.9%	3.9%	4.9%	10.4%	8.7%	9.1%	8.4%
06) SUNTRUST BANKS INC	3.4%	3.4%	4.4%	4.8%	5.2%	5.4%	3.1%
07) QUICKEN LOANS INC	3.3%	3.3%	1.9%	0.9%	0.0%	0.0%	0.0%
08) FLAGSTAR BANCORP INC	2.7%	2.7%	2.2%	2.7%	2.6%	2.0%	3.4%
09) PHH CORPORATION	1.6%	1.6%	2.4%	2.4%	2.5%	3.2%	3.6%
10) PENTAGON FEDERAL CREDIT UNION	1.5%	1.5%	0.1%	0.0%	0.0%	0.0%	0.1%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	29.0%	29.0%	21.8%	19.2%	11.5%	11.9%	13.0%
02) BANK OF AMERICA CORPORATION	22.3%	22.3%	23.7%	22.6%	32.1%	31.3%	31.0%
03) JPMORGAN CHASE & CO	9.3%	9.3%	9.8%	15.4%	13.3%	12.6%	11.8%
04) GMAC INC	5.3%	5.3%	3.6%	4.6%	3.7%	5.6%	4.9%
05) CITIGROUP INC	3.9%	3.9%	4.9%	10.5%	9.0%	10.8%	12.0%
06) SUNTRUST BANKS INC	3.4%	3.4%	4.4%	4.7%	3.7%	3.2%	2.4%
07) FLAGSTAR BANCORP INC	2.7%	2.7%	1.9%	2.1%	1.5%	0.8%	0.8%
08) PHH CORPORATION	1.6%	1.6%	2.4%	2.4%	2.1%	2.2%	2.6%
09) PENTAGON FEDERAL CREDIT UNION	1.5%	1.5%	0.1%	0.0%	0.0%	0.0%	0.1%
10) FIFTH THIRD BANCORP	1.0%	1.0%	0.4%	0.7%	0.2%	0.2%	0.2%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	94.2%						

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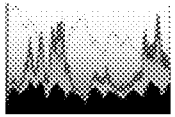


Single Family Conventional Acquisition Characteristics
Overall

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	5.8%						
- Primary MI Only	5.6%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.9%						
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	4.84	4.84	4.82	1.91	-12.94	-8.10	-1.75
Wtd Avg Economic Model Fee	22.73	22.73	19.04	26.51	41.87	34.43	27.31
Wtd Avg Charged Fee	27.58	27.58	23.85	28.42	28.93	26.34	25.56
Appraisal Waivers							
Appraisal Waiver	3.8%	3.8%	2.5%	2.7%	2.4%	2.0%	2.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.06%	0.06%	2.86%	25.92%	28.24%	38.94%	40.51%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.64%	3.37%	3.57%	2.04%
Housing Goals							
Low Mod	40.93%	40.93%	37.98%	42.14%	44.02%	46.73%	47.36%
Special Affordable	15.31%	15.31%	13.11%	16.03%	17.66%	19.53%	19.52%
Underserved	26.79%	26.79%	24.20%	33.98%	38.63%	38.66%	36.95%
PMM Low Mod	45.04%	45.04%	42.61%	38.46%	40.33%	43.08%	43.14%
PMM Special Affordable	19.29%	19.29%	16.57%	13.46%	14.83%	16.50%	16.55%
PMM Underserved	28.58%	28.58%	26.95%	30.38%	33.11%	32.63%	31.21%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.83%	7.83%	9.08%	9.74%	7.99%	4.64%	1.69%
Median Valuation Bias for Other Refi	7.46%	7.46%	7.97%	8.86%	8.19%	4.47%	1.15%

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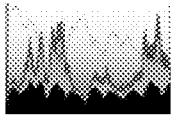


Single Family Conventional Acquisition Characteristics
WELLS FARGO & COMPANY

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	42,908	42,908	577,388	456,900	295,662	201,335	236,851
Book Volume ($B)	$10.5	$10.5	$146.2	$100.4	$62.3	$47.0	$45.5
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	29.7%	29.7%	34.6%	25.2%	19.6%	21.4%	22.4%
OLTV 60.01% - 70.00%	15.6%	15.6%	16.5%	15.5%	13.9%	18.6%	18.0%
OLTV 70.01% - 75.00%	11.9%	11.9%	12.6%	9.7%	8.8%	11.2%	11.0%
OLTV 75.01% - 80.00%	24.7%	24.7%	25.6%	27.6%	36.3%	39.3%	36.5%
OLTV 80.01% - 90.00%	11.5%	11.5%	7.4%	12.2%	9.0%	4.4%	6.3%
OLTV 90.01% - 95.00%	3.9%	3.9%	2.5%	6.6%	5.6%	2.4%	3.0%
OLTV 95.01% - 97.00%	0.7%	0.7%	0.2%	0.6%	0.3%	0.5%	0.7%
OLTV 97.01% - 100.00%	0.7%	0.7%	0.2%	2.7%	6.6%	2.2%	2.0%
OLTV > 100.00%	1.3%	1.3%	0.3%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.8%	68.8%	66.2%	71.1%	73.6%	71.0%	70.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	25.4%	25.4%	31.8%	21.7%	17.7%	19.7%	20.8%
Comb LTV 60.01% - 70.00%	14.5%	14.5%	16.4%	14.6%	12.7%	17.8%	17.3%
Comb LTV 70.01% - 75.00%	11.9%	11.9%	12.6%	9.6%	7.1%	10.2%	10.7%
Comb LTV 75.01% - 80.00%	24.3%	24.3%	24.6%	26.1%	25.5%	28.4%	27.4%
Comb LTV 80.01% - 90.00%	13.5%	13.5%	10.0%	16.9%	17.6%	13.0%	12.6%
Comb LTV 90.01% - 95.00%	4.9%	4.9%	3.3%	7.7%	10.8%	7.1%	7.7%
Comb LTV 95.01% - 97.00%	1.0%	1.0%	0.2%	0.6%	0.3%	0.5%	0.8%
Comb LTV 97.01% - 100.00%	1.2%	1.2%	0.3%	2.8%	8.2%	3.2%	2.6%
Comb LTV > 100.00%	3.3%	3.3%	0.7%	0.0%	0.1%	0.0%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	71.5%	71.5%	67.6%	73.0%	76.4%	73.4%	72.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	25.4%	25.4%	31.8%	21.7%	17.7%	19.7%	20.8%
Comb LTV 60.01% - 70.00%	14.5%	14.5%	16.4%	14.6%	12.7%	17.8%	17.3%
Comb LTV 70.01% - 75.00%	11.9%	11.9%	12.6%	9.6%	7.1%	10.2%	10.7%
Comb LTV 75.01% - 80.00%	24.3%	24.3%	24.6%	26.1%	25.5%	28.4%	27.4%
Comb LTV 80.01% - 90.00%	13.5%	13.5%	10.0%	16.9%	17.6%	13.0%	12.6%
Comb LTV 90.01% - 95.00%	4.9%	4.9%	3.3%	7.7%	10.8%	7.1%	7.7%
Comb LTV 95.01% - 97.00%	1.0%	1.0%	0.2%	0.6%	0.3%	0.5%	0.8%

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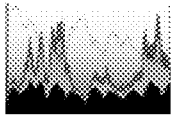


Single Family Conventional Acquisition Characteristics
WELLS FARGO & COMPANY

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.2%	1.2%	0.3%	2.8%	8.2%	3.2%	2.6%
Comb LTV > 100.00%	3.3%	3.3%	0.7%	0.0%	0.1%	0.0%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Wtd Avg Comb LTV	71.5%	71.5%	67.6%	73.0%	76.4%	73.4%	72.8%
Credit Score (Sums to 100%)							
FICO < 550	0.2%	0.2%	0.0%	0.1%	0.6%	1.8%	1.3%
FICO 550-579	0.2%	0.2%	0.0%	0.1%	0.7%	2.0%	1.4%
FICO 580-619	0.5%	0.5%	0.2%	1.1%	2.8%	5.0%	4.2%
FICO 620-659	2.2%	2.2%	1.0%	4.5%	9.2%	11.0%	10.8%
FICO 660-699	7.9%	7.9%	5.0%	13.4%	17.2%	17.3%	18.5%
FICO 700-739	17.9%	17.9%	16.1%	21.6%	21.8%	19.8%	20.7%
FICO >= 740	71.1%	71.1%	77.6%	59.0%	47.5%	42.6%	42.5%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.6%	0.6%
Wtd Avg FICO	757	757	764	743	727	715	718
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	77.0%	77.0%	86.9%	80.1%	78.7%	71.7%	61.0%
Intermediate-term, fixed-rate	16.1%	16.1%	11.0%	14.6%	8.8%	5.9%	9.7%
Adjustable-rate	5.7%	5.7%	1.4%	2.5%	2.6%	0.6%	5.8%
Interest Only adjustable-rate	1.2%	1.2%	0.6%	2.0%	5.2%	1.1%	1.5%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	3.6%	20.1%	22.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.8%	1.2%	0.5%	0.1%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	91.5%	91.5%	93.1%	90.6%	89.8%	90.7%	90.9%
Second/Vacation Home	5.4%	5.4%	5.1%	5.6%	6.6%	5.5%	4.4%
Investor Property	3.1%	3.1%	1.8%	3.8%	3.6%	3.8%	4.7%
10-K Unit Type (Sums to 100%)							
1 Unit	98.1%	98.1%	98.6%	97.7%	97.7%	97.6%	97.2%
2-4 Units	1.9%	1.9%	1.4%	2.3%	2.3%	2.4%	2.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	10.5%	10.5%	9.9%	10.3%	10.3%	8.4%	8.8%
Single Family Homes	89.5%	89.5%	90.1%	89.7%	89.7%	91.6%	91.2%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.6%	0.1%	0.0%

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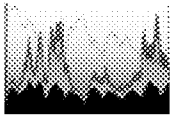


Single Family Conventional Acquisition Characteristics
WELLS FARGO & COMPANY

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	10.5%	10.5%	9.9%	10.3%	10.3%	8.4%	8.8%
1 Unit	87.5%	87.5%	88.6%	87.4%	86.8%	89.1%	88.4%
2-4 Units	1.9%	1.9%	1.4%	2.3%	2.3%	2.4%	2.8%
Condo							
Condo	9.7%	9.7%	9.1%	10.0%	10.1%	8.3%	8.8%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	25.9%	25.9%	21.4%	45.2%	52.9%	45.2%	43.5%
Cash-Out Refinance	15.8%	15.8%	22.8%	29.5%	31.9%	39.6%	39.4%
Other Refinance	58.3%	58.3%	55.8%	25.3%	15.2%	15.2%	17.1%
Origination Type (Sums to 100%)							
TPO Broker	9.9%	9.9%	13.2%	18.0%	22.5%	28.8%	23.7%
TPO Correspondent	29.6%	29.6%	30.5%	26.0%	29.6%	26.8%	38.3%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	60.5%	60.5%	56.4%	55.9%	48.0%	44.5%	37.9%
Origination Amount and Rate							
Avg Origination Loan Amount	$245,892	$245,892	$253,359	$220,409	$211,574	$233,633	$193,019
Loan Original Note Rate	4.92%	4.92%	4.88%	5.97%	6.38%	6.29%	5.49%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%	3.7%	3.7%	6.0%	8.5%
Non-Seasoned	100.0%	100.0%	100.0%	96.3%	96.3%	94.0%	91.5%
ACI							
ACI Probability	0.10%	0.10%	0.06%	0.22%	0.59%	0.56%	0.44%
Wtd Avg ACI Score	747	747	753	728	708	708	712
Credit Premium							
Wtd Avg Credit Premium	0.10	0.10	-0.21	-0.11	0.03	0.27	0.07
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.1%	2.9%	12.0%	0.8%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.4%	3.6%	20.5%	21.3%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	21.1%	21.1%	15.0%	7.4%	4.6%	3.9%	5.6%
DTI Ratio > 20 and <= 30	25.5%	25.5%	28.7%	19.3%	14.5%	12.8%	16.1%
DTI Ratio > 30 and <= 40	28.6%	28.6%	30.2%	28.2%	26.4%	22.5%	23.0%
DTI Ratio > 40 and <= 45	13.4%	13.4%	13.2%	14.8%	15.0%	12.2%	10.9%
DTI Ratio > 45 and <= 50	5.0%	5.0%	7.4%	11.8%	13.3%	10.1%	8.8%
DTI Ratio > 50	5.9%	5.9%	5.2%	16.0%	18.1%	13.9%	12.4%
DTI Ratio Missing	0.5%	0.5%	0.2%	2.5%	8.2%	24.6%	23.3%

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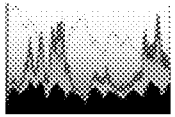


Single Family Conventional Acquisition Characteristics
WELLS FARGO & COMPANY

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	31.0%	31.0%	32.2%	38.2%	40.5%	39.8%	37.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	21.1%	21.1%	15.0%	7.4%	4.6%	3.9%	5.6%
DTI Ratio > 20 and <= 30	25.5%	25.5%	28.7%	19.3%	14.5%	12.8%	16.1%
DTI Ratio > 30 and <= 40	28.6%	28.6%	30.2%	28.2%	26.4%	22.5%	23.0%
DTI Ratio > 40 and <= 45	13.4%	13.4%	13.2%	14.8%	15.0%	12.2%	10.9%
DTI Ratio > 45 and <= 50	5.0%	5.0%	7.4%	11.8%	13.3%	10.1%	8.8%
DTI Ratio > 50	5.9%	5.9%	5.2%	16.0%	18.1%	13.9%	12.4%
DTI Ratio Missing	0.5%	0.5%	0.2%	2.5%	8.2%	24.6%	23.3%
Wtd Avg DTI Ratio	31.0%	31.0%	32.2%	38.2%	40.5%	39.8%	37.9%
Origination Term (Sums to 100%)							
<= 15 Years	16.1%	16.1%	11.0%	14.6%	8.8%	5.9%	9.7%
> 15 Years amd <= 25 Years	2.6%	2.6%	2.3%	1.9%	1.5%	1.5%	2.8%
> 25 Years and <= 30 Years	81.3%	81.3%	86.7%	83.1%	87.3%	91.9%	87.5%
> 30 Years	0.0%	0.0%	0.0%	0.3%	2.4%	0.6%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	77.0%	77.0%	86.9%	80.9%	79.8%	72.2%	61.0%
Intermediate-Term Fixed Rate (excl Balloon)	16.1%	16.1%	11.0%	14.6%	8.8%	5.9%	9.7%
Adjustable Rate	6.9%	6.9%	2.0%	4.5%	11.3%	21.9%	29.3%
Balloon	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.3%	2.4%	0.6%	0.0%
Hybrid Arm	6.9%	6.9%	2.0%	4.5%	7.7%	1.7%	7.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	0.6%
- 5/1 Hybrid Arm	5.4%	5.4%	1.8%	3.4%	3.8%	1.4%	5.4%
- 7/1 Hybrid Arm	1.5%	1.5%	0.2%	0.9%	1.8%	0.1%	0.5%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.2%	1.7%	0.2%	0.5%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	3.6%	20.1%	22.0%

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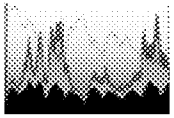


Single Family Conventional Acquisition Characteristics
WELLS FARGO & COMPANY

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	1.2%	1.2%	0.6%	2.8%	6.4%	1.6%	1.6%
- Interest Only ARM	1.2%	1.2%	0.6%	2.0%	5.2%	1.1%	1.5%
- Interest Only FRM	0.0%	0.0%	0.0%	0.8%	1.2%	0.5%	0.1%
Alt-A	0.0%	0.0%	0.0%	4.3%	6.7%	7.5%	2.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	4.3%	5.8%	2.5%	1.8%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	2.1%	2.8%	0.2%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.6%	0.8%	1.1%
- Alt-A Stated Income	0.0%	0.0%	0.0%	2.1%	2.0%	1.4%	0.7%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.2%	4.2%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.8%	0.8%	0.3%
My Community Mortgage	0.0%	0.0%	0.0%	0.2%	0.8%	0.2%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.4%	16.7%	26.1%	18.4%	9.5%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.4%	12.4%	20.3%	15.9%	7.7%
- Other Low/No Doc	0.0%	0.0%	0.0%	4.3%	5.8%	2.5%	1.8%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%	91.2%	93.5%	92.6%	92.0%
Investor Channel	0.0%	0.0%	0.0%	8.7%	5.9%	7.4%	8.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	18.0%	18.0%	10.5%	12.8%	18.9%	17.4%	14.5%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.7%	0.3%	0.3%

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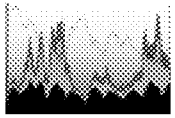


Single Family Conventional Acquisition Characteristics
WELLS FARGO & COMPANY

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.5%	0.1%	0.0%
- 80/10/10	2.1%	2.1%	1.8%	2.8%	6.4%	6.0%	4.9%
- 80/15/05	0.5%	0.5%	0.5%	0.8%	4.1%	4.0%	4.1%
- 80/20/00	0.6%	0.6%	0.2%	0.2%	0.8%	0.8%	0.3%
- 90/05/05	0.7%	0.7%	0.2%	0.1%	0.1%	0.0%	0.0%
- Other	13.8%	13.8%	7.5%	8.6%	6.3%	6.3%	4.8%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	19.3%	19.3%	12.7%	14.1%	21.0%	18.4%	16.2%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.7%	0.4%	0.3%
- 75/25/00	0.4%	0.4%	0.1%	0.1%	0.2%	0.1%	0.1%
- 80/10/10	2.2%	2.2%	1.9%	3.0%	7.0%	7.0%	5.7%
- 80/15/05	0.6%	0.6%	0.5%	0.9%	4.3%	4.3%	4.5%
- 80/20/00	2.7%	2.7%	0.5%	0.2%	1.7%	1.1%	0.7%
- 90/05/05	0.7%	0.7%	0.2%	0.1%	0.1%	0.0%	0.1%
- Other	12.5%	12.5%	9.2%	9.6%	6.9%	5.6%	4.9%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.3%	1.7%	1.1%	0.9%
- EA I	0.0%	0.0%	0.0%	0.2%	1.1%	0.6%	0.4%
- EA/TPR II	0.0%	0.0%	0.0%	0.1%	0.4%	0.2%	0.2%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.2%	0.3%	0.3%
10-K Property Region (Sums to 100%)							
Midwest	11.1%	11.1%	11.2%	10.1%	10.7%	8.9%	10.4%
Northeast	19.5%	19.5%	19.7%	20.6%	18.7%	14.4%	14.6%
Southeast	18.4%	18.4%	20.5%	27.8%	31.3%	27.4%	28.2%
Southwest	13.5%	13.5%	14.9%	15.0%	15.2%	10.4%	11.9%
West	37.4%	37.4%	33.7%	26.5%	24.0%	38.9%	34.8%
Census Region (Sums to 100%)							
New England	4.1%	4.1%	3.8%	3.9%	4.4%	4.5%	4.1%
Middle Atlantic	15.0%	15.0%	15.5%	16.3%	13.8%	9.5%	10.1%
East North Central	6.4%	6.4%	6.4%	6.0%	6.5%	5.8%	6.9%
East South Central	2.1%	2.1%	2.6%	3.6%	3.7%	2.9%	2.7%
South Atlantic	16.6%	16.6%	18.4%	24.6%	28.2%	24.9%	25.9%
West North Central	6.1%	6.1%	6.3%	5.6%	5.9%	4.3%	4.9%
West South Central	5.8%	5.8%	6.8%	6.4%	5.3%	3.1%	4.4%
Mountain	8.3%	8.3%	8.4%	9.0%	10.8%	8.1%	7.8%
Pacific	35.5%	35.5%	31.9%	24.6%	21.5%	36.9%	33.1%

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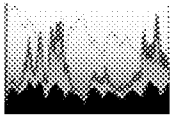


Single Family Conventional Acquisition Characteristics
WELLS FARGO & COMPANY

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) CA	28.0%	28.0%	23.9%	16.5%	12.9%	31.1%	27.7%
02) NY	6.1%	6.1%	5.8%	5.3%	3.1%	1.6%	1.8%
03) NJ	5.3%	5.3%	5.6%	6.1%	6.0%	4.6%	4.8%
04) TX	4.6%	4.6%	5.1%	4.8%	3.6%	2.1%	3.4%
05) VA	4.2%	4.2%	4.1%	4.4%	3.8%	3.7%	4.1%
06) WA	3.7%	3.7%	4.3%	4.4%	4.1%	2.7%	2.3%
07) PA	3.7%	3.7%	4.1%	4.9%	4.7%	3.2%	3.5%
08) MN	3.3%	3.3%	3.1%	2.5%	2.9%	2.4%	2.6%
09) CO	3.0%	3.0%	3.1%	3.0%	3.1%	2.1%	2.3%
10) MD	2.9%	2.9%	2.8%	2.4%	2.9%	3.4%	3.4%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	100.0%	100.0%	100.0%	94.3%	93.1%	89.5%	95.8%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	92.9%						

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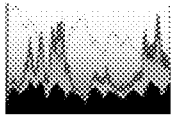


Single Family Conventional Acquisition Characteristics
WELLS FARGO & COMPANY

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	7.1%						
- Primary MI Only	6.9%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.2%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	1.5%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	2.72	2.72	4.51	3.25	-7.69	-6.40	-2.06
Wtd Avg Economic Model Fee	22.24	22.24	16.28	22.77	28.61	20.98	16.12
Wtd Avg Charged Fee	24.96	24.96	20.79	26.02	20.92	14.58	14.06
Appraisal Waivers							
Appraisal Waiver	1.6%	1.6%	1.3%	1.5%	1.6%	1.5%	1.2%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.05%	0.05%	2.14%	29.49%	36.50%	44.68%	43.38%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.56%	2.09%	1.41%	0.78%
Housing Goals							
Low Mod	35.73%	35.73%	31.37%	35.95%	31.37%	33.47%	44.73%
Special Affordable	12.66%	12.66%	9.14%	12.59%	10.21%	11.37%	16.97%
Underserved	25.42%	25.42%	21.48%	30.92%	32.37%	38.79%	37.62%
PMM Low Mod	39.22%	39.22%	34.39%	32.53%	30.11%	30.38%	42.32%
PMM Special Affordable	16.34%	16.34%	11.56%	10.35%	9.09%	10.02%	16.49%
PMM Underserved	26.90%	26.90%	23.40%	26.67%	26.97%	26.88%	28.55%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	8.39%	8.39%	9.40%	10.10%	5.59%	2.53%	0.15%
Median Valuation Bias for Other Refi	7.95%	7.95%	8.14%	9.74%	7.45%	1.81%	0.04%

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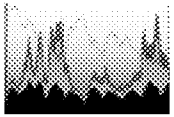


Single Family Conventional Acquisition Characteristics
BANK OF AMERICA CORPORATION

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	38,449	38,449	742,053	645,537	1,043,857	816,752	917,179
Book Volume ($B)	$8.7	$8.7	$164.9	$137.3	$206.5	$154.3	$162.5
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	29.5%	29.5%	32.9%	22.8%	15.9%	16.1%	19.3%
OLTV 60.01% - 70.00%	15.5%	15.5%	17.1%	16.8%	13.4%	14.3%	16.1%
OLTV 70.01% - 75.00%	12.8%	12.8%	12.5%	10.0%	9.0%	8.3%	8.4%
OLTV 75.01% - 80.00%	25.5%	25.5%	26.0%	27.6%	38.8%	46.8%	42.8%
OLTV 80.01% - 90.00%	9.5%	9.5%	7.6%	13.0%	10.1%	7.4%	7.4%
OLTV 90.01% - 95.00%	3.6%	3.6%	2.6%	7.0%	6.6%	3.0%	3.5%
OLTV 95.01% - 97.00%	0.8%	0.8%	0.3%	0.4%	0.3%	0.2%	0.2%
OLTV 97.01% - 100.00%	0.9%	0.9%	0.3%	2.1%	6.0%	3.9%	2.4%
OLTV > 100.00%	1.9%	1.9%	0.6%	0.2%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.7%	68.7%	66.8%	72.0%	75.3%	73.9%	72.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	26.4%	26.4%	29.8%	20.7%	14.9%	15.2%	18.3%
Comb LTV 60.01% - 70.00%	14.9%	14.9%	16.9%	16.1%	12.6%	13.6%	15.7%
Comb LTV 70.01% - 75.00%	12.6%	12.6%	12.7%	9.9%	7.7%	7.4%	8.0%
Comb LTV 75.01% - 80.00%	23.9%	23.9%	24.8%	24.7%	23.3%	26.1%	29.4%
Comb LTV 80.01% - 90.00%	10.9%	10.9%	9.9%	17.0%	18.1%	17.8%	16.0%
Comb LTV 90.01% - 95.00%	4.3%	4.3%	3.4%	8.4%	11.6%	8.5%	8.1%
Comb LTV 95.01% - 97.00%	1.4%	1.4%	0.7%	0.5%	0.3%	0.3%	0.2%
Comb LTV 97.01% - 100.00%	1.3%	1.3%	0.4%	2.6%	11.4%	11.0%	4.2%
Comb LTV > 100.00%	4.3%	4.3%	1.5%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	71.1%	71.1%	68.5%	73.5%	78.3%	77.6%	74.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	26.4%	26.4%	29.8%	20.7%	14.9%	15.2%	18.3%
Comb LTV 60.01% - 70.00%	14.9%	14.9%	16.9%	16.1%	12.6%	13.6%	15.7%
Comb LTV 70.01% - 75.00%	12.6%	12.6%	12.7%	9.9%	7.7%	7.4%	8.0%
Comb LTV 75.01% - 80.00%	23.9%	23.9%	24.8%	24.7%	23.3%	26.1%	29.4%
Comb LTV 80.01% - 90.00%	10.9%	10.9%	9.9%	17.0%	18.1%	17.8%	16.0%
Comb LTV 90.01% - 95.00%	4.3%	4.3%	3.4%	8.4%	11.6%	8.5%	8.1%
Comb LTV 95.01% - 97.00%	1.4%	1.4%	0.7%	0.5%	0.3%	0.3%	0.2%

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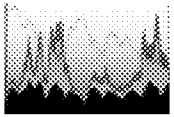


Single Family Conventional Acquisition Characteristics
BANK OF AMERICA CORPORATION

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.3%	1.3%	0.4%	2.6%	11.4%	11.0%	4.2%
Comb LTV > 100.00%	4.3%	4.3%	1.5%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	71.1%	71.1%	68.5%	73.5%	78.3%	77.6%	74.6%
Credit Score (Sums to 100%)							
FICO < 550	0.2%	0.2%	0.1%	0.4%	0.5%	0.6%	0.5%
FICO 550-579	0.1%	0.1%	0.1%	0.4%	0.7%	0.7%	0.5%
FICO 580-619	0.4%	0.4%	0.3%	1.7%	3.9%	2.9%	2.5%
FICO 620-659	2.2%	2.2%	1.7%	5.5%	12.2%	11.5%	10.9%
FICO 660-699	7.8%	7.8%	6.9%	13.8%	20.7%	21.0%	19.3%
FICO 700-739	17.4%	17.4%	17.8%	22.2%	24.0%	25.2%	25.4%
FICO >= 740	71.7%	71.7%	73.1%	56.0%	37.8%	37.8%	40.7%
FICO Missing	0.1%	0.1%	0.1%	0.0%	0.1%	0.2%	0.2%
Wtd Avg FICO	758	758	761	739	715	716	720
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	69.8%	69.8%	83.8%	78.2%	73.8%	62.6%	64.4%
Intermediate-term, fixed-rate	16.8%	16.8%	10.7%	9.0%	4.8%	5.3%	6.9%
Adjustable-rate	10.7%	10.7%	3.8%	5.3%	3.2%	6.1%	11.8%
Interest Only adjustable-rate	2.7%	2.7%	1.6%	5.3%	8.6%	12.9%	12.4%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	3.8%	3.5%
Interest Only fixed-rate	0.0%	0.0%	0.1%	2.2%	9.6%	9.3%	1.1%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	88.4%	88.4%	92.3%	90.1%	89.2%	87.1%	88.4%
Second/Vacation Home	4.6%	4.6%	4.5%	4.8%	4.7%	6.4%	6.1%
Investor Property	7.0%	7.0%	3.1%	5.0%	6.0%	6.5%	5.5%
10-K Unit Type (Sums to 100%)							
1 Unit	97.6%	97.6%	98.5%	98.0%	96.5%	96.8%	97.0%
2-4 Units	2.4%	2.4%	1.5%	2.0%	3.5%	3.2%	3.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	11.1%	11.1%	8.5%	10.8%	10.5%	11.5%	11.1%
Single Family Homes	88.9%	88.9%	91.5%	89.2%	89.5%	88.5%	88.9%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.1%	0.2%	0.2%	0.3%	0.4%

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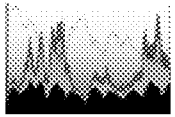


Single Family Conventional Acquisition Characteristics
BANK OF AMERICA CORPORATION

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	11.1%	11.1%	8.5%	10.8%	10.5%	11.5%	11.1%
1 Unit	86.4%	86.4%	89.9%	87.0%	85.8%	84.9%	85.5%
2-4 Units	2.4%	2.4%	1.5%	2.0%	3.5%	3.2%	3.0%
Condo							
Condo	9.9%	9.9%	8.2%	10.5%	10.3%	11.4%	11.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	23.9%	23.9%	21.2%	37.9%	45.3%	49.9%	47.4%
Cash-Out Refinance	17.9%	17.9%	27.2%	31.8%	34.1%	35.3%	35.4%
Other Refinance	58.2%	58.2%	51.6%	30.2%	20.6%	14.7%	17.2%
Origination Type (Sums to 100%)							
TPO Broker	11.0%	11.0%	8.5%	14.2%	18.2%	18.8%	18.7%
TPO Correspondent	31.9%	31.9%	34.0%	30.3%	46.0%	45.7%	44.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	57.1%	57.1%	57.5%	55.5%	35.9%	35.5%	36.7%
Origination Amount and Rate							
Avg Origination Loan Amount	$228,539	$228,539	$224,348	$215,590	$198,031	$189,116	$177,279
Loan Original Note Rate	4.88%	4.88%	4.93%	5.97%	6.52%	6.39%	5.68%
Seasoning (Sums to 100%)							
Seasoned	5.7%	5.7%	5.7%	12.5%	0.6%	0.6%	0.4%
Non-Seasoned	94.3%	94.3%	94.3%	87.5%	99.4%	99.4%	99.6%
ACI							
ACI Probability	0.12%	0.12%	0.09%	0.34%	0.94%	0.87%	0.52%
Wtd Avg ACI Score	746	746	748	719	686	688	701
Credit Premium							
Wtd Avg Credit Premium	0.06	0.06	-0.23	-0.09	0.03	0.01	0.10
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.4%	1.4%	1.1%	1.0%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.6%	3.4%	6.6%	3.3%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.3%	10.3%	13.1%	8.5%	5.0%	5.0%	6.1%
DTI Ratio > 20 and <= 30	22.7%	22.7%	26.0%	18.8%	14.9%	15.0%	18.3%
DTI Ratio > 30 and <= 40	26.7%	26.7%	27.6%	26.9%	28.6%	30.7%	32.0%
DTI Ratio > 40 and <= 45	12.7%	12.7%	12.0%	14.2%	17.6%	18.5%	16.7%
DTI Ratio > 45 and <= 50	7.7%	7.7%	8.6%	12.1%	14.8%	13.7%	11.6%
DTI Ratio > 50	15.6%	15.6%	10.8%	14.5%	16.3%	13.0%	11.5%
DTI Ratio Missing	4.1%	4.1%	1.8%	5.0%	2.8%	4.0%	3.8%

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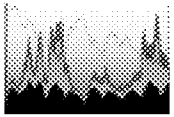


Single Family Conventional Acquisition Characteristics
BANK OF AMERICA CORPORATION

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	36.8%	36.8%	34.3%	37.2%	39.4%	38.7%	37.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.3%	10.3%	13.1%	8.5%	5.0%	5.0%	6.1%
DTI Ratio > 20 and <= 30	22.7%	22.7%	26.0%	18.8%	14.9%	15.0%	18.3%
DTI Ratio > 30 and <= 40	26.7%	26.7%	27.6%	26.9%	28.6%	30.7%	32.0%
DTI Ratio > 40 and <= 45	12.7%	12.7%	12.0%	14.2%	17.6%	18.5%	16.7%
DTI Ratio > 45 and <= 50	7.7%	7.7%	8.6%	12.1%	14.8%	13.7%	11.6%
DTI Ratio > 50	15.6%	15.6%	10.8%	14.5%	16.3%	13.0%	11.5%
DTI Ratio Missing	4.1%	4.1%	1.8%	5.0%	2.8%	4.0%	3.8%
Wtd Avg DTI Ratio	36.8%	36.8%	34.3%	37.2%	39.4%	38.7%	37.5%
Origination Term (Sums to 100%)							
<= 15 Years	16.8%	16.8%	10.7%	9.0%	4.8%	5.3%	6.9%
> 15 Years amd <= 25 Years	4.3%	4.3%	4.7%	3.0%	2.1%	2.1%	3.2%
> 25 Years and <= 30 Years	78.8%	78.8%	84.5%	86.8%	90.8%	92.0%	89.9%
> 30 Years	0.1%	0.1%	0.0%	1.2%	2.3%	0.6%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	69.8%	69.8%	83.9%	80.4%	83.3%	71.9%	65.4%
Intermediate-Term Fixed Rate (excl Balloon)	16.8%	16.8%	10.7%	9.0%	4.8%	5.2%	6.8%
Adjustable Rate	13.4%	13.4%	5.4%	10.6%	11.8%	22.8%	27.7%
Balloon	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.1%	0.1%	0.0%	1.2%	2.3%	0.6%	0.0%
Hybrid Arm	13.4%	13.4%	5.4%	10.6%	11.7%	18.9%	23.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.4%	0.8%	1.4%	3.9%
- 5/1 Hybrid Arm	10.8%	10.8%	4.4%	6.9%	7.2%	12.8%	14.2%
- 7/1 Hybrid Arm	1.8%	1.8%	0.6%	2.4%	1.9%	3.0%	3.9%
- 10/1 Hybrid Arm	0.8%	0.8%	0.4%	0.9%	1.6%	1.7%	1.8%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	3.8%	3.5%

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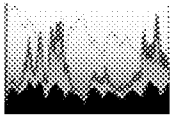


Single Family Conventional Acquisition Characteristics
BANK OF AMERICA CORPORATION

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	2.8%	2.8%	1.6%	7.5%	18.2%	22.3%	13.5%
- Interest Only ARM	2.7%	2.7%	1.6%	5.3%	8.6%	12.9%	12.4%
- Interest Only FRM	0.0%	0.0%	0.1%	2.2%	9.6%	9.3%	1.1%
Alt-A	0.0%	0.0%	0.1%	4.1%	19.0%	30.1%	18.9%
- Alt-A Low/No Doc	0.0%	0.0%	0.1%	3.8%	13.6%	20.6%	13.3%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.1%	0.3%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.4%	0.8%	2.6%	4.7%
- Alt-A SISA	0.0%	0.0%	0.0%	0.8%	3.2%	4.2%	0.2%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	1.4%	1.6%	0.7%
- Alt-A Stated Income	0.0%	0.0%	0.1%	2.2%	7.9%	12.2%	7.8%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.3%	4.5%	7.1%	3.7%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.1%	0.9%	2.5%	1.9%
My Community Mortgage	0.0%	0.0%	0.0%	0.7%	2.5%	1.1%	0.2%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	4.9%	32.0%	41.5%	44.3%	38.5%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	4.9%	28.2%	27.8%	23.7%	25.2%
- Other Low/No Doc	0.0%	0.0%	0.1%	3.8%	13.7%	20.7%	13.3%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.9%	0.8%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.9%	0.8%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	94.3%	94.3%	94.1%	85.8%	78.9%	68.7%	80.4%
Investor Channel	5.7%	5.7%	5.9%	14.2%	20.2%	30.4%	19.6%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.9%	0.8%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	15.1%	15.1%	11.8%	10.3%	20.9%	24.8%	16.9%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.4%	0.3%	0.2%

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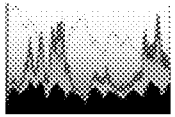


Single Family Conventional Acquisition Characteristics
BANK OF AMERICA CORPORATION

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.6%	0.1%	0.0%
- 80/10/10	1.7%	1.7%	1.5%	2.8%	6.7%	8.9%	7.7%
- 80/15/05	0.5%	0.5%	0.6%	1.3%	4.6%	5.0%	4.4%
- 80/20/00	1.6%	1.6%	1.0%	0.7%	0.7%	1.2%	0.7%
- 90/05/05	0.6%	0.6%	0.2%	0.0%	0.0%	0.0%	0.0%
- Other	10.4%	10.4%	8.2%	5.3%	7.9%	9.4%	3.9%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	16.2%	16.2%	13.3%	12.5%	22.3%	26.2%	21.7%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.4%	0.3%	0.2%
- 75/25/00	0.4%	0.4%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	1.9%	1.9%	1.7%	3.3%	7.4%	9.7%	8.9%
- 80/15/05	0.6%	0.6%	0.7%	1.4%	4.8%	5.3%	4.8%
- 80/20/00	3.8%	3.8%	1.3%	0.9%	5.6%	7.3%	3.7%
- 90/05/05	0.6%	0.6%	0.2%	0.0%	0.0%	0.0%	0.0%
- Other	8.6%	8.6%	9.1%	6.6%	3.9%	3.6%	4.1%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	1.2%	1.9%	2.3%	2.1%
- EA I	0.0%	0.0%	0.0%	0.3%	0.5%	0.7%	0.7%
- EA/TPR II	0.0%	0.0%	0.0%	0.3%	0.8%	0.7%	0.5%
- EA/TPR III	0.0%	0.0%	0.0%	0.6%	0.6%	0.9%	0.8%
10-K Property Region (Sums to 100%)							
Midwest	10.3%	10.3%	9.9%	11.5%	13.0%	13.0%	13.4%
Northeast	18.2%	18.2%	16.4%	16.1%	16.4%	15.1%	16.4%
Southeast	17.6%	17.6%	20.3%	22.1%	24.7%	25.4%	23.9%
Southwest	13.8%	13.8%	15.5%	16.4%	18.1%	17.4%	16.0%
West	40.1%	40.1%	37.8%	34.0%	28.0%	29.0%	30.3%
Census Region (Sums to 100%)							
New England	6.5%	6.5%	6.3%	5.4%	5.7%	4.9%	6.0%
Middle Atlantic	11.3%	11.3%	9.8%	10.2%	10.2%	9.9%	10.0%
East North Central	8.8%	8.8%	8.2%	9.7%	10.8%	10.7%	11.0%
East South Central	2.6%	2.6%	3.8%	3.3%	3.8%	3.6%	3.1%
South Atlantic	15.4%	15.4%	16.9%	19.3%	21.4%	22.2%	21.2%
West North Central	3.4%	3.4%	3.7%	4.1%	4.5%	4.4%	4.5%
West South Central	5.2%	5.2%	6.2%	6.6%	6.7%	6.1%	5.0%
Mountain	8.2%	8.2%	9.2%	10.2%	12.5%	13.3%	12.9%
Pacific	38.6%	38.6%	35.8%	31.3%	24.5%	24.9%	26.2%

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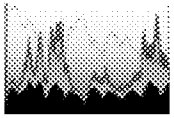


Single Family Conventional Acquisition Characteristics
BANK OF AMERICA CORPORATION

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) CA	31.5%	31.5%	28.1%	23.4%	17.0%	18.0%	19.8%
02) NY	5.9%	5.9%	3.7%	3.8%	3.5%	3.3%	3.1%
03) IL	4.8%	4.8%	4.1%	4.9%	4.7%	4.3%	4.2%
04) WA	4.3%	4.3%	4.6%	4.6%	4.1%	3.8%	3.4%
05) NJ	3.9%	3.9%	4.2%	4.1%	4.1%	4.0%	4.2%
06) TX	3.9%	3.9%	4.8%	5.1%	5.1%	4.6%	3.7%
07) MA	3.8%	3.8%	3.7%	2.9%	2.8%	2.4%	2.9%
08) VA	3.6%	3.6%	3.8%	4.0%	3.5%	3.2%	3.2%
09) MD	3.2%	3.2%	3.0%	3.3%	3.2%	2.7%	2.6%
10) CO	3.2%	3.2%	3.2%	2.7%	2.6%	2.5%	2.4%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	96.5%	96.5%	98.0%	90.8%	99.7%	99.7%	99.5%
02) WELLS FARGO & COMPANY	3.4%	3.4%	0.6%	4.3%	0.0%	0.0%	0.0%
03) PNC FINANCIAL SERVICES GROUP INC	0.1%	0.1%	0.5%	1.1%	0.0%	0.0%	0.0%
04) SUNTRUST BANKS INC	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	96.7%						

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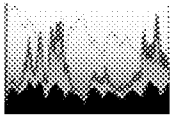


Single Family Conventional Acquisition Characteristics
BANK OF AMERICA CORPORATION

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	3.3%						
- Primary MI Only	3.2%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.2%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.6%						
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	0.30	0.30	2.27	0.78	-15.97	-10.50	-4.81
Wtd Avg Economic Model Fee	28.60	28.60	22.12	25.00	43.48	38.75	30.61
Wtd Avg Charged Fee	28.90	28.90	24.39	25.78	27.51	28.25	25.80
Appraisal Waivers							
Appraisal Waiver	2.2%	2.2%	2.4%	4.2%	3.3%	2.5%	2.7%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.09%	0.09%	2.78%	24.58%	27.54%	37.66%	41.48%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.38%	2.92%	4.14%	2.51%
Housing Goals							
Low Mod	45.04%	45.04%	39.49%	40.67%	43.79%	45.10%	44.81%
Special Affordable	18.02%	18.02%	13.92%	15.05%	17.08%	17.75%	17.41%
Underserved	30.00%	30.00%	26.50%	34.99%	40.67%	40.63%	38.39%
PMM Low Mod	47.81%	47.81%	43.41%	38.85%	38.81%	39.73%	39.33%
PMM Special Affordable	21.50%	21.50%	17.56%	13.58%	13.61%	13.42%	13.65%
PMM Underserved	31.28%	31.28%	29.86%	33.53%	34.36%	34.21%	32.58%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	6.85%	6.85%	8.49%	8.36%	8.21%	5.29%	1.88%
Median Valuation Bias for Other Refi	6.92%	6.92%	7.95%	7.89%	8.95%	5.97%	2.29%

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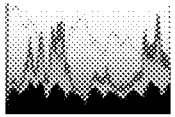


Single Family Conventional Acquisition Characteristics
JPMORGAN CHASE & CO

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	10,261	10,261	236,490	254,269	248,932	184,013	240,823
Book Volume ($B)	$2.3	$2.3	$54.5	$53.2	$51.9	$35.5	$40.6
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	40.9%	40.9%	29.1%	22.8%	22.1%	23.6%	28.7%
OLTV 60.01% - 70.00%	16.4%	16.4%	19.2%	17.6%	15.4%	16.5%	17.7%
OLTV 70.01% - 75.00%	11.3%	11.3%	12.6%	9.7%	10.4%	8.8%	9.2%
OLTV 75.01% - 80.00%	22.4%	22.4%	30.3%	32.7%	36.7%	38.2%	32.3%
OLTV 80.01% - 90.00%	5.0%	5.0%	5.3%	9.6%	7.4%	7.6%	6.8%
OLTV 90.01% - 95.00%	1.8%	1.8%	2.7%	3.6%	3.4%	2.7%	3.3%
OLTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.4%	0.3%	0.3%	0.5%
OLTV 97.01% - 100.00%	0.2%	0.2%	0.2%	3.6%	4.2%	2.3%	1.4%
OLTV > 100.00%	1.6%	1.6%	0.4%	0.0%	0.1%	0.0%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	63.6%	63.6%	67.2%	71.1%	71.6%	70.5%	68.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	37.9%	37.9%	26.7%	19.7%	18.4%	22.6%	26.0%
Comb LTV 60.01% - 70.00%	17.0%	17.0%	19.5%	16.5%	14.0%	15.9%	18.1%
Comb LTV 70.01% - 75.00%	11.7%	11.7%	12.7%	9.5%	8.0%	8.5%	9.7%
Comb LTV 75.01% - 80.00%	22.9%	22.9%	30.2%	30.5%	23.2%	30.0%	28.7%
Comb LTV 80.01% - 90.00%	5.8%	5.8%	6.7%	14.7%	17.9%	10.4%	9.5%
Comb LTV 90.01% - 95.00%	2.2%	2.2%	3.1%	4.8%	8.1%	5.7%	5.0%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.4%	0.4%	0.4%	0.5%
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.3%	3.7%	9.9%	6.5%	2.4%
Comb LTV > 100.00%	2.0%	2.0%	0.8%	0.0%	0.1%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	65.2%	65.2%	68.5%	73.1%	76.1%	72.6%	69.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	37.9%	37.9%	26.7%	19.7%	18.4%	22.6%	26.0%
Comb LTV 60.01% - 70.00%	17.0%	17.0%	19.5%	16.5%	14.0%	15.9%	18.1%
Comb LTV 70.01% - 75.00%	11.7%	11.7%	12.7%	9.5%	8.0%	8.5%	9.7%
Comb LTV 75.01% - 80.00%	22.9%	22.9%	30.2%	30.5%	23.2%	30.0%	28.7%
Comb LTV 80.01% - 90.00%	5.8%	5.8%	6.7%	14.7%	17.9%	10.4%	9.5%
Comb LTV 90.01% - 95.00%	2.2%	2.2%	3.1%	4.8%	8.1%	5.7%	5.0%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.4%	0.4%	0.4%	0.5%

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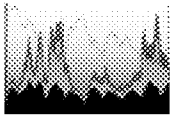


Single Family Conventional Acquisition Characteristics
JPMORGAN CHASE & CO

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.3%	3.7%	9.9%	6.5%	2.4%
Comb LTV > 100.00%	2.0%	2.0%	0.8%	0.0%	0.1%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	65.2%	65.2%	68.5%	73.1%	76.1%	72.5%	69.9%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.5%	0.5%	0.9%	0.4%
FICO 550-579	0.1%	0.1%	0.0%	0.5%	0.7%	1.0%	0.5%
FICO 580-619	0.1%	0.1%	0.2%	2.3%	2.7%	3.4%	3.2%
FICO 620-659	0.4%	0.4%	1.3%	6.5%	8.6%	9.1%	9.4%
FICO 660-699	6.2%	6.2%	6.4%	12.6%	19.3%	19.8%	18.6%
FICO 700-739	16.8%	16.8%	18.4%	20.6%	24.4%	24.4%	23.1%
FICO >= 740	76.4%	76.4%	73.6%	57.0%	43.7%	41.3%	44.5%
FICO Missing	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	0.3%
Wtd Avg FICO	764	764	761	738	724	720	724
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	42.2%	42.2%	81.9%	76.5%	71.7%	63.8%	68.4%
Intermediate-term, fixed-rate	45.6%	45.6%	16.5%	17.8%	6.5%	7.5%	12.8%
Adjustable-rate	7.9%	7.9%	0.8%	2.2%	5.9%	9.8%	7.1%
Interest Only adjustable-rate	4.3%	4.3%	0.7%	2.2%	9.1%	10.6%	9.3%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	1.3%	2.0%
Interest Only fixed-rate	0.0%	0.0%	0.1%	1.3%	6.8%	7.0%	0.4%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	94.0%	94.0%	93.9%	90.2%	87.2%	82.6%	85.6%
Second/Vacation Home	4.2%	4.2%	4.4%	5.1%	4.9%	4.8%	4.4%
Investor Property	1.8%	1.8%	1.6%	4.8%	7.9%	12.6%	10.0%
10-K Unit Type (Sums to 100%)							
1 Unit	97.9%	97.9%	98.1%	97.1%	93.8%	93.1%	94.5%
2-4 Units	2.1%	2.1%	1.9%	2.9%	6.2%	6.9%	5.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	10.8%	10.8%	10.4%	13.4%	13.7%	12.7%	11.0%
Single Family Homes	89.2%	89.2%	89.6%	86.6%	86.3%	87.3%	89.0%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.1%	0.0%	0.3%	0.6%

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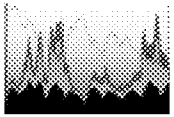


Single Family Conventional Acquisition Characteristics
JPMORGAN CHASE & CO

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	10.8%	10.8%	10.4%	13.4%	13.7%	12.7%	11.0%
1 Unit	87.2%	87.2%	87.7%	83.6%	80.1%	80.1%	82.9%
2-4 Units	2.1%	2.1%	1.9%	2.9%	6.2%	6.9%	5.5%
Condo							
Condo	8.8%	8.8%	8.2%	11.9%	12.0%	11.4%	10.2%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	15.5%	15.5%	18.0%	41.2%	44.5%	43.7%	39.9%
Cash-Out Refinance	28.7%	28.7%	24.0%	32.6%	36.1%	39.6%	35.7%
Other Refinance	55.8%	55.8%	58.0%	26.2%	19.5%	16.7%	24.4%
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	1.4%	23.6%	29.0%	26.6%	22.4%
TPO Correspondent	55.3%	55.3%	51.4%	39.1%	22.6%	18.3%	22.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	44.7%	44.7%	47.2%	37.3%	48.3%	55.1%	55.1%
Origination Amount and Rate							
Avg Origination Loan Amount	$229,209	$229,209	$230,813	$209,685	$209,949	$193,756	$168,867
Loan Original Note Rate	4.70%	4.70%	4.97%	6.07%	6.41%	6.43%	5.67%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%	0.9%	6.5%	4.7%	1.5%
Non-Seasoned	100.0%	100.0%	100.0%	99.1%	93.5%	95.3%	98.5%
ACI							
ACI Probability	0.05%	0.05%	0.07%	0.42%	0.80%	0.87%	0.38%
Wtd Avg ACI Score	764	764	753	725	698	697	714
Credit Premium							
Wtd Avg Credit Premium	0.08	0.08	-0.15	0.03	0.01	0.08	0.01
Credit Premium > 1.5	0.0%	0.0%	0.0%	1.8%	2.4%	2.2%	0.2%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	1.1%	2.6%	5.0%	1.6%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.9%	11.9%	11.6%	6.7%	9.1%	11.9%	15.5%
DTI Ratio > 20 and <= 30	25.4%	25.4%	25.9%	18.4%	18.2%	18.7%	20.5%
DTI Ratio > 30 and <= 40	28.0%	28.0%	27.0%	26.5%	25.6%	23.3%	21.4%
DTI Ratio > 40 and <= 45	12.6%	12.6%	11.6%	14.5%	12.3%	10.2%	8.3%
DTI Ratio > 45 and <= 50	12.9%	12.9%	10.0%	11.2%	9.3%	7.8%	6.1%
DTI Ratio > 50	6.0%	6.0%	13.0%	21.0%	12.3%	10.9%	18.7%
DTI Ratio Missing	3.1%	3.1%	1.0%	1.6%	13.2%	17.1%	9.4%

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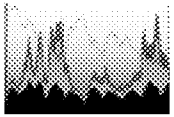


Single Family Conventional Acquisition Characteristics
JPMORGAN CHASE & CO

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.2%	34.2%	35.1%	39.5%	36.7%	35.3%	37.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.9%	11.9%	11.6%	6.7%	9.1%	11.9%	15.5%
DTI Ratio > 20 and <= 30	25.4%	25.4%	25.9%	18.4%	18.2%	18.7%	20.5%
DTI Ratio > 30 and <= 40	28.0%	28.0%	27.0%	26.5%	25.6%	23.3%	21.4%
DTI Ratio > 40 and <= 45	12.6%	12.6%	11.6%	14.5%	12.3%	10.2%	8.3%
DTI Ratio > 45 and <= 50	12.9%	12.9%	10.0%	11.2%	9.3%	7.8%	6.1%
DTI Ratio > 50	6.0%	6.0%	13.0%	21.0%	12.3%	10.9%	18.7%
DTI Ratio Missing	3.1%	3.1%	1.0%	1.6%	13.2%	17.1%	9.4%
Wtd Avg DTI Ratio	34.2%	34.2%	35.1%	39.5%	36.7%	35.3%	37.3%
Origination Term (Sums to 100%)							
<= 15 Years	45.6%	45.6%	16.5%	17.8%	6.5%	7.6%	12.9%
> 15 Years amd <= 25 Years	7.7%	7.7%	6.8%	4.4%	3.6%	3.2%	3.5%
> 25 Years and <= 30 Years	46.7%	46.7%	76.6%	76.3%	89.2%	88.8%	83.4%
> 30 Years	0.0%	0.0%	0.0%	1.5%	0.7%	0.3%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	42.2%	42.2%	81.9%	77.6%	78.3%	70.8%	68.7%
Intermediate-Term Fixed Rate (excl Balloon)	45.6%	45.6%	16.5%	17.7%	6.5%	7.5%	12.9%
Adjustable Rate	12.2%	12.2%	1.6%	4.4%	15.0%	21.7%	18.4%
Balloon	0.0%	0.0%	0.0%	0.4%	0.2%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	1.5%	0.7%	0.3%	0.2%
Hybrid Arm	12.2%	12.2%	1.6%	4.3%	14.9%	20.4%	16.4%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	1.3%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.1%	0.1%	0.7%	4.3%	0.4%
- 5/1 Hybrid Arm	9.6%	9.6%	1.2%	2.9%	8.8%	9.8%	12.7%
- 7/1 Hybrid Arm	1.7%	1.7%	0.2%	1.1%	3.5%	4.1%	1.7%
- 10/1 Hybrid Arm	0.9%	0.9%	0.2%	0.2%	0.7%	2.2%	1.7%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	1.3%	2.0%

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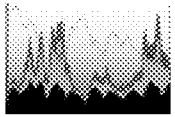


Single Family Conventional Acquisition Characteristics
JPMORGAN CHASE & CO

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	4.3%	4.3%	0.8%	3.5%	15.9%	17.6%	9.7%
- Interest Only ARM	4.3%	4.3%	0.7%	2.2%	9.1%	10.6%	9.3%
- Interest Only FRM	0.0%	0.0%	0.1%	1.3%	6.8%	7.0%	0.4%
Alt-A	0.0%	0.0%	0.0%	1.0%	25.4%	35.4%	29.1%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.9%	21.3%	25.6%	16.8%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	4.9%	1.8%	0.3%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	6.2%	15.7%	11.3%
- Alt-A SISA	0.0%	0.0%	0.0%	0.3%	0.7%	0.1%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	2.8%	2.4%	1.4%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.5%	6.7%	5.6%	3.9%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.1%	2.9%	3.3%	1.4%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.1%	1.2%	6.5%	10.9%
My Community Mortgage	0.2%	0.2%	0.1%	0.6%	0.1%	0.2%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	8.3%	41.7%	32.1%	16.8%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	7.2%	19.5%	4.5%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	1.1%	22.2%	27.6%	16.8%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	2.0%	3.3%	5.5%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	2.0%	3.3%	5.5%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%	95.6%	69.4%	55.8%	69.7%
Investor Channel	0.0%	0.0%	0.0%	2.4%	27.3%	38.7%	30.3%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	2.0%	3.3%	5.5%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	9.6%	9.6%	9.0%	12.7%	28.2%	11.8%	7.5%
- 75/20/05	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%

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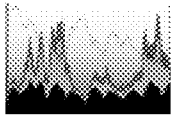


Single Family Conventional Acquisition Characteristics
JPMORGAN CHASE & CO

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	1.2%	0.0%	0.0%
- 80/10/10	0.4%	0.4%	1.3%	3.3%	2.2%	1.4%	0.9%
- 80/15/05	0.1%	0.1%	0.2%	0.9%	2.5%	1.4%	0.9%
- 80/20/00	0.4%	0.4%	0.3%	0.1%	1.8%	0.3%	0.1%
- 90/05/05	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
- Other	8.5%	8.5%	6.9%	8.1%	20.3%	8.6%	5.5%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	16.3%	16.3%	15.9%	15.8%	30.3%	17.8%	14.3%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.5%	0.3%	0.3%
- 75/25/00	0.2%	0.2%	0.1%	0.1%	0.3%	0.4%	0.1%
- 80/10/10	1.4%	1.4%	2.8%	4.1%	8.4%	4.9%	4.5%
- 80/15/05	0.3%	0.3%	0.6%	1.1%	4.0%	2.9%	2.0%
- 80/20/00	0.6%	0.6%	0.5%	0.2%	5.8%	4.3%	1.1%
- 90/05/05	0.2%	0.2%	0.2%	0.1%	0.2%	0.1%	0.1%
- Other	13.5%	13.5%	11.4%	9.9%	11.0%	4.8%	6.2%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	1.7%	1.4%	1.7%	1.8%
- EA I	0.0%	0.0%	0.0%	0.9%	0.7%	0.7%	0.9%
- EA/TPR II	0.0%	0.0%	0.0%	0.4%	0.4%	0.6%	0.5%
- EA/TPR III	0.0%	0.0%	0.0%	0.4%	0.3%	0.4%	0.3%
10-K Property Region (Sums to 100%)							
Midwest	19.2%	19.2%	20.4%	19.2%	15.0%	13.9%	15.3%
Northeast	28.1%	28.1%	26.8%	20.9%	22.7%	20.1%	20.0%
Southeast	13.8%	13.8%	14.6%	19.7%	24.4%	25.5%	23.6%
Southwest	16.2%	16.2%	16.9%	18.9%	17.3%	16.1%	14.5%
West	22.7%	22.7%	21.3%	21.2%	20.6%	24.3%	26.6%
Census Region (Sums to 100%)							
New England	8.1%	8.1%	7.5%	4.9%	4.1%	4.4%	5.4%
Middle Atlantic	19.8%	19.8%	18.9%	15.5%	18.0%	15.3%	14.2%
East North Central	16.4%	16.4%	16.7%	16.8%	13.8%	12.5%	13.2%
East South Central	1.7%	1.7%	2.0%	2.9%	2.2%	2.2%	2.4%
South Atlantic	12.3%	12.3%	12.9%	17.2%	22.8%	23.7%	21.6%
West North Central	5.2%	5.2%	6.5%	4.3%	2.5%	3.1%	4.1%
West South Central	8.6%	8.6%	8.2%	10.6%	9.2%	6.8%	5.4%
Mountain	5.9%	5.9%	7.0%	7.5%	8.2%	9.3%	9.1%
Pacific	21.9%	21.9%	20.2%	20.2%	19.2%	22.6%	24.6%

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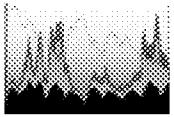


Single Family Conventional Acquisition Characteristics
JPMORGAN CHASE & CO

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) CA	16.2%	16.2%	14.2%	15.9%	14.7%	17.0%	18.2%
02) NY	11.0%	11.0%	10.6%	8.2%	10.5%	8.8%	7.0%
03) IL	10.6%	10.6%	8.9%	8.7%	7.3%	6.3%	6.5%
04) TX	7.2%	7.2%	6.9%	8.0%	6.4%	4.3%	3.5%
05) NJ	6.3%	6.3%	5.2%	4.3%	4.8%	4.2%	4.7%
06) MA	5.0%	5.0%	4.4%	2.5%	1.8%	1.9%	2.5%
07) WA	4.4%	4.4%	3.9%	2.6%	2.7%	3.5%	4.2%
08) VA	3.5%	3.5%	2.9%	2.1%	2.4%	2.5%	2.9%
09) PA	2.5%	2.5%	3.1%	3.0%	2.7%	2.3%	2.6%
10) CO	2.4%	2.4%	3.0%	2.6%	2.2%	2.3%	2.3%
Top 10 Sellers							
01) JPMORGAN CHASE & CO	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) JPMORGAN CHASE & CO	100.0%	100.0%	99.8%	99.7%	98.6%	94.1%	80.3%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	96.3%						

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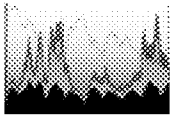


Single Family Conventional Acquisition Characteristics
JPMORGAN CHASE & CO

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	3.7%						
- Primary MI Only	3.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.9%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	5.95	5.95	1.45	-2.99	-8.62	-4.84	-3.33
Wtd Avg Economic Model Fee	15.57	15.57	18.24	32.89	38.19	35.39	26.20
Wtd Avg Charged Fee	21.51	21.51	19.69	29.90	29.57	30.55	22.87
Appraisal Waivers							
Appraisal Waiver	1.5%	1.5%	0.7%	0.2%	0.1%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.01%	0.01%	2.74%	28.13%	28.78%	37.99%	38.93%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.58%	3.31%	3.66%	1.63%
Housing Goals							
Low Mod	34.93%	34.93%	36.89%	43.93%	38.62%	44.58%	48.40%
Special Affordable	12.31%	12.31%	13.92%	21.02%	18.41%	22.42%	22.97%
Underserved	25.76%	25.76%	22.25%	33.97%	40.27%	42.06%	38.19%
PMM Low Mod	48.14%	48.14%	41.52%	38.79%	27.76%	30.47%	38.45%
PMM Special Affordable	20.27%	20.27%	15.90%	14.02%	8.47%	9.22%	13.38%
PMM Underserved	32.80%	32.80%	25.17%	31.64%	34.62%	34.49%	31.65%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.48%	7.48%	9.31%	9.82%	6.98%	3.60%	1.18%
Median Valuation Bias for Other Refi	7.06%	7.06%	8.73%	8.89%	5.89%	2.20%	-1.08%

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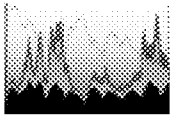


Single Family Conventional Acquisition Characteristics
GMAC INC

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	7,798	7,798	73,874	99,685	137,859	165,107	152,035
Book Volume ($B)	$1.9	$1.9	$17.6	$21.5	$26.4	$30.9	$27.0
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	30.2%	30.2%	28.7%	17.2%	19.3%	25.2%	28.5%
OLTV 60.01% - 70.00%	15.7%	15.7%	14.7%	15.4%	16.7%	21.3%	22.2%
OLTV 70.01% - 75.00%	14.0%	14.0%	12.0%	8.6%	10.2%	12.0%	10.1%
OLTV 75.01% - 80.00%	26.2%	26.2%	32.8%	40.4%	35.3%	30.8%	28.3%
OLTV 80.01% - 90.00%	7.0%	7.0%	7.9%	13.0%	9.3%	6.2%	4.8%
OLTV 90.01% - 95.00%	3.2%	3.2%	3.0%	3.7%	3.1%	1.3%	1.1%
OLTV 95.01% - 97.00%	0.4%	0.4%	0.2%	0.2%	0.3%	0.2%	0.4%
OLTV 97.01% - 100.00%	0.5%	0.5%	0.2%	1.4%	5.6%	3.1%	4.6%
OLTV > 100.00%	2.8%	2.8%	0.6%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.9%	68.9%	69.0%	73.5%	72.9%	69.3%	68.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	26.5%	26.5%	25.1%	15.4%	17.7%	23.4%	24.9%
Comb LTV 60.01% - 70.00%	15.1%	15.1%	14.2%	14.3%	15.7%	20.1%	20.8%
Comb LTV 70.01% - 75.00%	13.8%	13.8%	11.8%	8.3%	9.5%	11.3%	9.9%
Comb LTV 75.01% - 80.00%	25.4%	25.4%	31.4%	36.0%	26.9%	21.0%	19.2%
Comb LTV 80.01% - 90.00%	10.2%	10.2%	11.9%	19.0%	16.6%	13.2%	12.2%
Comb LTV 90.01% - 95.00%	4.6%	4.6%	4.0%	5.3%	7.2%	4.9%	3.7%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.2%	0.2%	0.3%	0.2%	0.4%
Comb LTV 97.01% - 100.00%	0.6%	0.6%	0.3%	1.4%	6.1%	5.8%	8.8%
Comb LTV > 100.00%	3.5%	3.5%	1.1%	0.0%	0.1%	0.1%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	70.9%	70.9%	70.9%	75.0%	75.0%	71.8%	71.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	26.5%	26.5%	25.1%	15.4%	17.7%	23.4%	24.9%
Comb LTV 60.01% - 70.00%	15.1%	15.1%	14.2%	14.3%	15.7%	20.1%	20.8%
Comb LTV 70.01% - 75.00%	13.8%	13.8%	11.8%	8.3%	9.5%	11.3%	9.9%
Comb LTV 75.01% - 80.00%	25.4%	25.4%	31.4%	36.0%	26.9%	21.0%	19.2%
Comb LTV 80.01% - 90.00%	10.2%	10.2%	11.9%	19.0%	16.6%	13.2%	12.2%
Comb LTV 90.01% - 95.00%	4.6%	4.6%	4.0%	5.3%	7.2%	4.9%	3.7%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.2%	0.2%	0.3%	0.2%	0.4%

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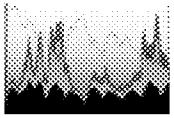


Single Family Conventional Acquisition Characteristics
GMAC INC

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.6%	0.6%	0.3%	1.4%	6.1%	5.8%	8.8%
Comb LTV > 100.00%	3.5%	3.5%	1.1%	0.0%	0.1%	0.1%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	70.9%	70.9%	70.9%	75.0%	75.0%	71.8%	71.7%
Credit Score (Sums to 100%)							
FICO < 550	0.1%	0.1%	0.0%	1.0%	2.4%	1.2%	1.7%
FICO 550-579	0.1%	0.1%	0.0%	1.1%	2.7%	1.4%	1.7%
FICO 580-619	0.7%	0.7%	0.6%	4.1%	9.2%	6.8%	5.6%
FICO 620-659	1.7%	1.7%	1.3%	7.9%	14.4%	12.6%	9.3%
FICO 660-699	6.8%	6.8%	7.2%	18.0%	15.6%	21.1%	18.9%
FICO 700-739	16.0%	16.0%	16.9%	22.0%	18.8%	20.1%	22.4%
FICO >= 740	74.5%	74.5%	74.0%	45.8%	36.7%	36.7%	40.4%
FICO Missing	0.0%	0.0%	0.0%	0.2%	0.1%	0.1%	0.1%
Wtd Avg FICO	759	759	759	723	703	709	714
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	52.8%	52.8%	82.6%	81.4%	90.3%	84.7%	77.9%
Intermediate-term, fixed-rate	8.1%	8.1%	7.3%	12.6%	4.6%	3.8%	6.6%
Adjustable-rate	27.6%	27.6%	6.5%	2.2%	0.9%	4.3%	10.2%
Interest Only adjustable-rate	11.3%	11.3%	3.5%	3.1%	1.1%	3.1%	5.1%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Interest Only fixed-rate	0.2%	0.2%	0.1%	0.7%	3.1%	4.1%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	88.5%	88.5%	92.0%	91.3%	92.5%	89.6%	91.9%
Second/Vacation Home	4.6%	4.6%	4.5%	4.6%	4.3%	4.2%	3.8%
Investor Property	6.9%	6.9%	3.5%	4.1%	3.2%	6.2%	4.4%
10-K Unit Type (Sums to 100%)							
1 Unit	97.3%	97.3%	98.1%	97.5%	97.6%	96.7%	96.9%
2-4 Units	2.7%	2.7%	1.9%	2.5%	2.4%	3.3%	3.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	10.4%	10.4%	7.3%	6.8%	8.2%	7.9%	8.3%
Single Family Homes	89.6%	89.6%	92.7%	93.2%	91.8%	92.1%	91.7%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%

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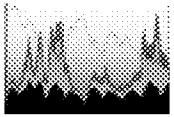


Single Family Conventional Acquisition Characteristics
GMAC INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	10.4%	10.4%	7.3%	6.8%	8.2%	7.9%	8.3%
1 Unit	86.9%	86.9%	90.8%	90.6%	89.3%	88.6%	88.3%
2-4 Units	2.7%	2.7%	1.9%	2.5%	2.4%	3.3%	3.1%
Condo							
Condo	10.4%	10.4%	7.3%	6.7%	8.1%	7.8%	8.3%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	20.7%	20.7%	20.6%	31.5%	36.2%	38.1%	33.3%
Cash-Out Refinance	23.7%	23.7%	28.9%	39.8%	45.8%	48.8%	47.8%
Other Refinance	55.6%	55.6%	50.5%	28.7%	18.0%	13.1%	18.9%
Origination Type (Sums to 100%)							
TPO Broker	1.3%	1.3%	1.1%	0.8%	1.4%	1.0%	0.7%
TPO Correspondent	76.6%	76.6%	76.9%	66.1%	64.4%	68.0%	50.8%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	22.1%	22.1%	22.0%	33.2%	34.3%	30.9%	48.6%
Origination Amount and Rate							
Avg Origination Loan Amount	$238,242	$238,242	$238,834	$215,804	$191,799	$187,090	$177,724
Loan Original Note Rate	4.68%	4.68%	4.98%	6.03%	6.51%	6.51%	5.74%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	99.9%
ACI							
ACI Probability	0.10%	0.10%	0.09%	0.54%	1.43%	0.76%	0.59%
Wtd Avg ACI Score	746	746	746	714	691	701	711
Credit Premium							
Wtd Avg Credit Premium	0.08	0.08	-0.06	-0.04	0.01	0.06	0.07
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.8%	1.3%	0.5%	0.4%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.6%	11.6%	10.3%	5.3%	4.5%	4.1%	6.4%
DTI Ratio > 20 and <= 30	23.5%	23.5%	24.1%	17.7%	15.9%	15.4%	18.5%
DTI Ratio > 30 and <= 40	25.6%	25.6%	27.5%	27.4%	27.7%	28.0%	28.9%
DTI Ratio > 40 and <= 45	11.5%	11.5%	12.1%	15.4%	16.2%	16.3%	14.8%
DTI Ratio > 45 and <= 50	9.1%	9.1%	10.1%	11.6%	12.2%	12.9%	11.9%
DTI Ratio > 50	18.0%	18.0%	15.9%	22.4%	21.8%	21.2%	18.3%
DTI Ratio Missing	0.8%	0.8%	0.1%	0.1%	1.8%	2.1%	1.3%

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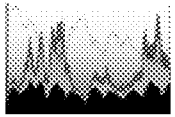


Single Family Conventional Acquisition Characteristics
GMAC INC

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	36.4%	36.4%	36.2%	39.9%	40.5%	40.5%	38.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.6%	11.6%	10.3%	5.3%	4.5%	4.1%	6.4%
DTI Ratio > 20 and <= 30	23.5%	23.5%	24.1%	17.7%	15.9%	15.4%	18.5%
DTI Ratio > 30 and <= 40	25.6%	25.6%	27.5%	27.4%	27.7%	28.0%	28.9%
DTI Ratio > 40 and <= 45	11.5%	11.5%	12.1%	15.4%	16.2%	16.3%	14.8%
DTI Ratio > 45 and <= 50	9.1%	9.1%	10.1%	11.6%	12.2%	12.9%	11.9%
DTI Ratio > 50	18.0%	18.0%	15.9%	22.4%	21.8%	21.2%	18.3%
DTI Ratio Missing	0.8%	0.8%	0.1%	0.1%	1.8%	2.1%	1.3%
Wtd Avg DTI Ratio	36.4%	36.4%	36.2%	39.9%	40.5%	40.5%	38.8%
Origination Term (Sums to 100%)							
<= 15 Years	8.1%	8.1%	7.3%	12.6%	4.6%	3.8%	6.6%
> 15 Years amd <= 25 Years	4.2%	4.2%	3.0%	2.2%	3.4%	2.5%	3.8%
> 25 Years and <= 30 Years	87.7%	87.7%	89.7%	84.9%	91.5%	93.8%	89.6%
> 30 Years	0.0%	0.0%	0.1%	0.2%	0.5%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	53.0%	53.0%	82.7%	82.1%	93.4%	88.8%	77.9%
Intermediate-Term Fixed Rate (excl Balloon)	8.1%	8.1%	7.3%	12.6%	4.6%	3.7%	6.5%
Adjustable Rate	39.0%	39.0%	10.1%	5.3%	2.0%	7.5%	15.5%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.1%	0.2%	0.5%	0.0%	0.0%
Hybrid Arm	39.0%	39.0%	10.1%	5.3%	2.0%	7.2%	14.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.5%	0.5%	0.6%	0.4%	0.2%	1.2%	4.8%
- 5/1 Hybrid Arm	31.4%	31.4%	7.3%	3.3%	1.4%	3.3%	4.9%
- 7/1 Hybrid Arm	6.0%	6.0%	1.7%	1.1%	0.3%	2.1%	3.3%
- 10/1 Hybrid Arm	1.1%	1.1%	0.5%	0.4%	0.1%	0.6%	1.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%

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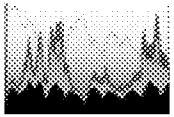


Single Family Conventional Acquisition Characteristics
GMAC INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	11.5%	11.5%	3.6%	3.8%	4.2%	7.2%	5.1%
- Interest Only ARM	11.3%	11.3%	3.5%	3.1%	1.1%	3.1%	5.1%
- Interest Only FRM	0.2%	0.2%	0.1%	0.7%	3.1%	4.1%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.5%	5.3%	4.9%	3.4%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.4%	3.4%	4.3%	3.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.1%	0.7%	1.8%	0.9%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.5%	0.3%	0.1%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.3%	1.6%	2.2%	2.2%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.1%	0.7%	0.4%	0.1%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	1.2%	0.2%	0.1%
My Community Mortgage	0.0%	0.0%	0.0%	1.1%	4.2%	0.2%	0.1%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	13.5%	22.6%	17.2%	11.3%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	13.1%	19.2%	12.9%	8.1%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.4%	3.4%	4.3%	3.2%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%	99.9%	95.2%	89.2%	98.3%
Investor Channel	0.0%	0.0%	0.0%	0.1%	4.8%	10.8%	1.7%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	13.2%	13.2%	12.7%	11.4%	15.3%	17.1%	21.1%
- 75/20/05	0.3%	0.3%	0.3%	0.2%	0.4%	0.4%	0.3%

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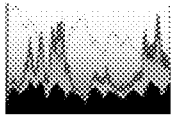


Single Family Conventional Acquisition Characteristics
GMAC INC

Acquisition Profile	YTD:JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- 80/10/10	1.7%	1.7%	2.7%	4.5%	5.8%	5.2%	5.3%
- 80/15/05	0.6%	0.6%	0.6%	1.4%	3.5%	3.0%	2.2%
- 80/20/00	0.6%	0.6%	0.4%	0.1%	0.2%	2.3%	4.0%
- 90/05/05	0.4%	0.4%	0.3%	0.1%	0.0%	0.0%	0.0%
- Other	9.5%	9.5%	8.6%	5.2%	5.2%	6.1%	9.3%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	13.9%	13.9%	13.5%	12.2%	16.1%	18.0%	22.2%
- 75/20/05	0.4%	0.4%	0.3%	0.2%	0.5%	0.4%	0.3%
- 75/25/00	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.2%
- 80/10/10	1.8%	1.8%	2.8%	4.8%	6.1%	5.5%	5.5%
- 80/15/05	0.7%	0.7%	0.6%	1.4%	3.5%	3.1%	2.2%
- 80/20/00	1.2%	1.2%	0.6%	0.1%	0.6%	2.8%	4.2%
- 90/05/05	0.4%	0.4%	0.3%	0.1%	0.1%	0.0%	0.0%
- Other	9.4%	9.4%	8.9%	5.6%	5.3%	6.2%	9.7%
EA/TPR							
EA/TPR	0.3%	0.3%	0.1%	5.4%	9.6%	5.4%	6.3%
- EA I	0.0%	0.0%	0.0%	2.1%	1.7%	2.3%	1.6%
- EA/TPR II	0.0%	0.0%	0.0%	1.1%	3.2%	1.3%	1.5%
- EA/TPR III	0.0%	0.0%	0.0%	2.2%	4.7%	1.8%	3.3%
10-K Property Region (Sums to 100%)							
Midwest	18.3%	18.3%	16.8%	15.9%	15.1%	15.0%	16.9%
Northeast	21.1%	21.1%	22.4%	22.1%	21.0%	22.0%	23.7%
Southeast	14.2%	14.2%	14.9%	18.5%	21.5%	22.2%	19.0%
Southwest	15.2%	15.2%	16.0%	18.4%	18.6%	17.0%	13.7%
West	31.3%	31.3%	30.0%	25.1%	23.8%	23.8%	26.7%
Census Region (Sums to 100%)							
New England	10.8%	10.8%	11.4%	10.4%	9.4%	9.9%	12.5%
Middle Atlantic	9.8%	9.8%	10.3%	10.9%	10.8%	11.4%	10.4%
East North Central	16.5%	16.5%	14.8%	13.7%	12.8%	12.8%	14.8%
East South Central	1.2%	1.2%	1.4%	2.3%	3.5%	2.5%	2.0%
South Atlantic	13.5%	13.5%	14.2%	17.0%	18.7%	20.4%	17.7%
West North Central	4.4%	4.4%	4.7%	4.7%	4.5%	4.2%	3.8%
West South Central	3.3%	3.3%	3.0%	5.8%	6.5%	4.5%	3.9%
Mountain	10.3%	10.3%	11.6%	12.2%	12.2%	12.7%	10.2%
Pacific	30.4%	30.4%	28.7%	23.0%	21.4%	21.7%	24.8%

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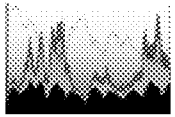


Single Family Conventional Acquisition Characteristics
GMAC INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) CA	25.8%	25.8%	23.8%	15.3%	13.4%	14.8%	20.0%
02) IL	10.3%	10.3%	7.5%	6.4%	5.0%	5.0%	4.8%
03) MA	7.9%	7.9%	8.0%	6.3%	5.2%	5.3%	7.4%
04) NJ	5.0%	5.0%	5.2%	5.0%	5.2%	5.8%	5.1%
05) CO	4.9%	4.9%	5.9%	4.0%	3.6%	3.3%	2.5%
06) AZ	3.1%	3.1%	3.1%	3.7%	4.1%	5.8%	4.6%
07) NC	3.1%	3.1%	2.8%	2.6%	2.2%	2.1%	1.7%
08) TX	2.7%	2.7%	2.4%	4.4%	4.4%	3.1%	3.0%
09) PA	2.6%	2.6%	3.2%	3.4%	3.4%	3.3%	3.0%
10) VA	2.5%	2.5%	2.7%	3.0%	3.0%	3.1%	3.1%
Top 10 Sellers							
01) GMAC INC	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) GMAC INC	100.0%	100.0%	100.0%	96.7%	86.6%	92.7%	93.9%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	95.5%						

FM-FCIC_00037499

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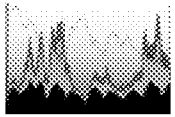


Single Family Conventional Acquisition Characteristics
GMAC INC

Acquisition Profile	YTD:JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	4.5%						
- Primary MI Only	4.5%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.7%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	0.39	0.39	2.41	-1.10	-16.04	-8.09	-0.90
Wtd Avg Economic Model Fee	28.76	28.76	21.79	32.93	43.51	30.32	25.84
Wtd Avg Charged Fee	29.14	29.14	24.20	31.83	27.46	22.24	24.94
Appraisal Waivers							
Appraisal Waiver	3.8%	3.8%	3.4%	3.7%	3.1%	2.6%	2.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	3.15%	22.91%	29.78%	42.03%	40.24%
Cumulative Default Rate	0.00%	0.00%	0.00%	1.24%	3.64%	2.96%	1.99%
Housing Goals							
Low Mod	45.11%	45.11%	42.22%	43.49%	48.12%	50.44%	49.27%
Special Affordable	17.50%	17.50%	14.83%	16.44%	19.69%	21.08%	19.29%
Underserved	25.74%	25.74%	24.48%	33.90%	37.66%	36.45%	34.74%
PMM Low Mod	50.23%	50.23%	45.56%	38.37%	44.76%	39.68%	44.96%
PMM Special Affordable	24.70%	24.70%	18.27%	13.95%	18.49%	14.01%	16.04%
PMM Underserved	26.14%	26.14%	25.42%	29.01%	31.79%	25.57%	27.19%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	8.13%	8.13%	8.81%	10.86%	8.60%	4.85%	0.98%
Median Valuation Bias for Other Refi	8.74%	8.74%	8.29%	11.11%	9.12%	5.00%	1.35%

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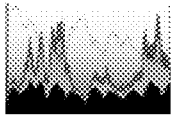


Single Family Conventional Acquisition Characteristics
CITIGROUP INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	6,035	6,035	144,591	263,478	265,966	238,986	245,132
Book Volume ($B)	$1.5	$1.5	$33.8	$58.0	$56.2	$47.1	$44.1
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	42.5%	42.5%	35.8%	24.5%	17.9%	20.9%	27.6%
OLTV 60.01% - 70.00%	15.9%	15.9%	16.5%	16.9%	14.5%	15.9%	17.5%
OLTV 70.01% - 75.00%	13.5%	13.5%	14.1%	11.1%	10.2%	9.1%	8.6%
OLTV 75.01% - 80.00%	18.3%	18.3%	26.4%	29.0%	32.3%	38.3%	33.9%
OLTV 80.01% - 90.00%	5.3%	5.3%	4.9%	9.8%	7.3%	5.5%	5.2%
OLTV 90.01% - 95.00%	1.8%	1.8%	1.8%	5.8%	4.8%	2.7%	2.7%
OLTV 95.01% - 97.00%	0.4%	0.4%	0.2%	0.7%	0.5%	0.4%	0.4%
OLTV 97.01% - 100.00%	0.2%	0.2%	0.1%	2.2%	12.4%	7.2%	4.0%
OLTV > 100.00%	2.0%	2.0%	0.3%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	62.8%	62.8%	65.0%	70.8%	75.1%	72.3%	69.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	36.6%	36.6%	32.1%	22.2%	16.5%	19.0%	23.2%
Comb LTV 60.01% - 70.00%	16.8%	16.8%	16.5%	16.2%	13.5%	15.0%	16.8%
Comb LTV 70.01% - 75.00%	14.4%	14.4%	13.9%	10.9%	8.3%	8.3%	8.6%
Comb LTV 75.01% - 80.00%	19.0%	19.0%	26.0%	25.7%	22.7%	23.5%	23.9%
Comb LTV 80.01% - 90.00%	7.1%	7.1%	8.1%	14.4%	14.6%	14.6%	13.5%
Comb LTV 90.01% - 95.00%	2.6%	2.6%	2.5%	7.4%	9.1%	8.2%	7.1%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.2%	0.7%	0.6%	0.5%	0.5%
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.2%	2.5%	14.7%	10.9%	6.2%
Comb LTV > 100.00%	2.8%	2.8%	0.6%	0.0%	0.1%	0.0%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	65.8%	65.8%	66.9%	72.4%	77.6%	75.6%	72.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	36.6%	36.6%	32.1%	22.2%	16.5%	19.0%	23.2%
Comb LTV 60.01% - 70.00%	16.8%	16.8%	16.5%	16.2%	13.5%	15.0%	16.8%
Comb LTV 70.01% - 75.00%	14.4%	14.4%	13.9%	10.9%	8.3%	8.3%	8.6%
Comb LTV 75.01% - 80.00%	19.0%	19.0%	26.0%	25.7%	22.7%	23.5%	23.9%
Comb LTV 80.01% - 90.00%	7.1%	7.1%	8.1%	14.4%	14.6%	14.6%	13.5%
Comb LTV 90.01% - 95.00%	2.6%	2.6%	2.5%	7.4%	9.1%	8.2%	7.1%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.2%	0.7%	0.6%	0.5%	0.5%

FM-FCIC_00037501

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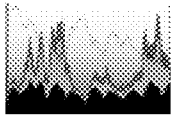


Single Family Conventional Acquisition Characteristics
CITIGROUP INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.2%	2.5%	14.7%	10.9%	6.2%
Comb LTV > 100.00%	2.8%	2.8%	0.6%	0.0%	0.1%	0.0%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	65.8%	65.8%	66.9%	72.4%	77.6%	75.6%	72.7%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.4%	1.1%	0.8%	0.7%
FICO 550-579	0.0%	0.0%	0.0%	0.4%	1.3%	1.1%	0.9%
FICO 580-619	0.4%	0.4%	0.5%	2.2%	6.4%	5.4%	4.7%
FICO 620-659	2.0%	2.0%	2.0%	5.3%	11.1%	10.1%	10.1%
FICO 660-699	7.7%	7.7%	7.3%	13.4%	16.8%	17.1%	17.4%
FICO 700-739	16.7%	16.7%	17.8%	22.0%	21.2%	22.8%	21.4%
FICO >= 740	73.2%	73.2%	72.3%	56.3%	41.9%	42.4%	43.6%
FICO Missing	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	1.2%
Wtd Avg FICO	759	759	758	739	716	718	720
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	59.6%	59.6%	79.7%	71.8%	81.7%	73.7%	72.2%
Intermediate-term, fixed-rate	22.8%	22.8%	17.0%	9.3%	5.2%	9.1%	15.2%
Adjustable-rate	10.0%	10.0%	1.7%	12.3%	2.5%	4.8%	8.3%
Interest Only adjustable-rate	7.6%	7.6%	1.5%	4.5%	2.4%	6.7%	4.3%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.1%	2.0%	8.2%	5.7%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	91.9%	91.9%	92.1%	86.6%	89.6%	88.5%	90.8%
Second/Vacation Home	4.1%	4.1%	4.0%	4.1%	4.1%	4.7%	4.1%
Investor Property	4.0%	4.0%	3.9%	9.4%	6.3%	6.7%	5.0%
10-K Unit Type (Sums to 100%)							
1 Unit	97.7%	97.7%	97.4%	95.1%	96.4%	96.6%	96.1%
2-4 Units	2.3%	2.3%	2.6%	4.9%	3.6%	3.4%	3.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	15.0%	15.0%	10.6%	12.7%	12.9%	12.5%	10.6%
Single Family Homes	85.0%	85.0%	89.4%	87.3%	87.1%	87.5%	89.4%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%

FM-FCIC_00037502

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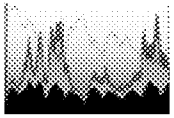


Single Family Conventional Acquisition Characteristics
CITIGROUP INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	15.0%	15.0%	10.6%	12.7%	12.9%	12.5%	10.6%
1 Unit	82.7%	82.7%	86.8%	82.3%	83.5%	84.0%	85.3%
2-4 Units	2.3%	2.3%	2.6%	4.9%	3.6%	3.3%	3.9%
Condo							
Condo	8.5%	8.5%	8.1%	11.4%	11.5%	10.8%	8.7%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	16.6%	16.6%	17.8%	40.0%	52.7%	53.9%	43.1%
Cash-Out Refinance	22.2%	22.2%	30.9%	28.6%	30.0%	32.1%	35.8%
Other Refinance	61.2%	61.2%	51.3%	31.5%	17.4%	14.0%	21.1%
Origination Type (Sums to 100%)							
TPO Broker	28.6%	28.6%	10.2%	26.2%	19.4%	21.9%	15.8%
TPO Correspondent	21.0%	21.0%	62.0%	59.9%	68.8%	65.0%	63.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	50.4%	50.4%	27.8%	13.8%	11.8%	13.1%	21.1%
Origination Amount and Rate							
Avg Origination Loan Amount	$244,687	$244,687	$234,863	$224,828	$211,772	$197,434	$181,169
Loan Original Note Rate	4.81%	4.81%	4.99%	5.88%	6.41%	6.37%	5.67%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	1.7%	14.6%	0.3%	1.1%	2.4%
Non-Seasoned	100.0%	100.0%	98.3%	85.4%	99.7%	98.9%	97.6%
ACI							
ACI Probability	0.06%	0.06%	0.08%	0.35%	1.20%	0.77%	0.49%
Wtd Avg ACI Score	758	758	751	722	697	706	716
Credit Premium							
Wtd Avg Credit Premium	0.11	0.11	-0.17	-0.06	-0.04	0.01	0.03
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.3%	0.5%	0.4%	0.2%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.4%	11.4%	17.0%	12.0%	8.0%	8.7%	11.9%
DTI Ratio > 20 and <= 30	25.4%	25.4%	26.8%	21.2%	18.8%	19.6%	21.8%
DTI Ratio > 30 and <= 40	24.7%	24.7%	25.8%	26.7%	28.1%	29.8%	27.9%
DTI Ratio > 40 and <= 45	10.8%	10.8%	10.5%	12.7%	13.3%	13.8%	12.1%
DTI Ratio > 45 and <= 50	7.7%	7.7%	7.4%	9.5%	10.4%	10.2%	9.0%
DTI Ratio > 50	16.7%	16.7%	11.4%	16.1%	20.0%	17.3%	16.5%
DTI Ratio Missing	3.3%	3.3%	1.1%	1.7%	1.2%	0.6%	0.7%

FM-FCIC_00037503

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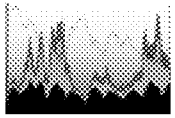


Single Family Conventional Acquisition Characteristics
CITIGROUP INC

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	35.6%	35.6%	33.2%	36.7%	38.9%	38.0%	36.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.4%	11.4%	17.0%	12.0%	8.0%	8.7%	11.9%
DTI Ratio > 20 and <= 30	25.4%	25.4%	26.8%	21.2%	18.8%	19.6%	21.8%
DTI Ratio > 30 and <= 40	24.7%	24.7%	25.8%	26.7%	28.1%	29.8%	27.9%
DTI Ratio > 40 and <= 45	10.8%	10.8%	10.5%	12.7%	13.3%	13.8%	12.1%
DTI Ratio > 45 and <= 50	7.7%	7.7%	7.4%	9.5%	10.4%	10.2%	9.0%
DTI Ratio > 50	16.7%	16.7%	11.4%	16.1%	20.0%	17.3%	16.5%
DTI Ratio Missing	3.3%	3.3%	1.1%	1.7%	1.2%	0.6%	0.7%
Wtd Avg DTI Ratio	35.6%	35.6%	33.2%	36.7%	38.9%	38.0%	36.8%
Origination Term (Sums to 100%)							
<= 15 Years	22.8%	22.8%	17.0%	9.3%	5.2%	9.1%	15.2%
> 15 Years amd <= 25 Years	15.0%	15.0%	5.4%	2.7%	2.3%	2.0%	5.1%
> 25 Years and <= 30 Years	62.2%	62.2%	77.6%	87.4%	90.5%	88.0%	79.7%
> 30 Years	0.0%	0.0%	0.0%	0.6%	2.1%	0.9%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	59.6%	59.6%	79.8%	73.9%	89.9%	79.4%	72.2%
Intermediate-Term Fixed Rate (excl Balloon)	22.8%	22.8%	17.0%	9.3%	5.2%	9.1%	15.2%
Adjustable Rate	17.6%	17.6%	3.2%	16.8%	4.9%	11.5%	12.7%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.6%	2.1%	0.9%	0.0%
Hybrid Arm	17.6%	17.6%	3.2%	16.8%	4.9%	11.5%	12.6%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.2%	0.2%	0.1%	2.1%	1.4%	1.0%	2.7%
- 5/1 Hybrid Arm	11.8%	11.8%	2.3%	10.1%	2.3%	9.0%	7.7%
- 7/1 Hybrid Arm	2.7%	2.7%	0.3%	3.7%	0.8%	0.9%	2.0%
- 10/1 Hybrid Arm	2.9%	2.9%	0.4%	1.0%	0.4%	0.5%	0.3%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00037504

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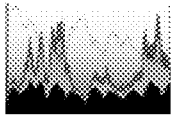


Single Family Conventional Acquisition Characteristics
CITIGROUP INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	7.6%	7.6%	1.6%	6.5%	10.6%	12.4%	4.3%
- Interest Only ARM	7.6%	7.6%	1.5%	4.5%	2.4%	6.7%	4.3%
- Interest Only FRM	0.0%	0.0%	0.1%	2.0%	8.2%	5.7%	0.0%
Alt-A	0.0%	0.0%	0.0%	2.9%	2.4%	5.6%	0.9%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	2.9%	1.8%	1.0%	0.9%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.5%	0.2%	0.3%
- Alt-A SISA	0.0%	0.0%	0.0%	0.9%	0.1%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	0.3%	0.2%	0.2%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.9%	0.9%	0.7%	0.4%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.6%	4.4%	0.0%
My Community Mortgage	0.0%	0.0%	0.1%	1.0%	7.1%	2.3%	0.4%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.5%	10.5%	15.1%	14.6%	5.8%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.5%	7.7%	13.3%	13.6%	4.9%
- Other Low/No Doc	0.0%	0.0%	0.0%	2.9%	1.8%	1.0%	0.9%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	94.9%	94.9%	98.0%	85.2%	98.3%	91.8%	92.8%
Investor Channel	5.1%	5.1%	2.0%	14.8%	1.7%	8.2%	7.2%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	17.0%	17.0%	12.5%	10.7%	17.1%	21.5%	20.4%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.4%	0.3%	0.3%

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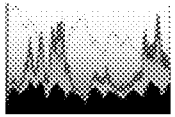


Single Family Conventional Acquisition Characteristics
CITIGROUP INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	1.2%	0.1%	0.0%
- 80/10/10	1.1%	1.1%	1.8%	3.2%	5.4%	6.5%	5.3%
- 80/15/05	0.3%	0.3%	0.4%	1.3%	3.8%	4.8%	3.9%
- 80/20/00	0.5%	0.5%	0.3%	0.3%	1.2%	3.5%	2.1%
- 90/05/05	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	14.5%	14.5%	9.8%	5.6%	5.0%	6.3%	8.8%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	18.2%	18.2%	13.6%	12.2%	18.6%	23.2%	22.2%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.4%	0.3%	0.3%
- 75/25/00	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	1.2%	1.2%	1.9%	3.5%	6.2%	7.9%	7.0%
- 80/15/05	0.3%	0.3%	0.5%	1.4%	3.9%	5.2%	4.2%
- 80/20/00	1.2%	1.2%	0.4%	0.4%	2.5%	3.8%	2.3%
- 90/05/05	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	14.7%	14.7%	10.5%	6.6%	5.4%	5.8%	8.3%
EA/TPR							
EA/TPR	0.1%	0.1%	0.1%	2.3%	5.6%	3.7%	3.4%
- EA I	0.0%	0.0%	0.0%	1.2%	1.9%	1.4%	1.5%
- EA/TPR II	0.0%	0.0%	0.0%	0.7%	1.6%	1.0%	0.7%
- EA/TPR III	0.0%	0.0%	0.0%	0.4%	2.0%	1.3%	1.2%
10-K Property Region (Sums to 100%)							
Midwest	9.6%	9.6%	13.3%	16.5%	19.6%	16.0%	14.1%
Northeast	31.1%	31.1%	21.1%	18.0%	20.6%	21.7%	24.0%
Southeast	12.2%	12.2%	13.2%	15.0%	19.7%	22.7%	22.0%
Southwest	9.9%	9.9%	15.6%	16.2%	18.8%	18.9%	15.5%
West	37.2%	37.2%	36.8%	34.3%	21.4%	20.6%	24.4%
Census Region (Sums to 100%)							
New England	7.5%	7.5%	6.9%	6.0%	6.5%	6.2%	7.1%
Middle Atlantic	23.3%	23.3%	14.0%	11.6%	13.4%	14.6%	16.1%
East North Central	7.8%	7.8%	9.3%	12.8%	14.6%	12.2%	9.8%
East South Central	1.3%	1.3%	2.6%	2.1%	3.1%	3.5%	2.6%
South Atlantic	11.1%	11.1%	10.8%	13.2%	17.0%	19.8%	20.0%
West North Central	3.1%	3.1%	6.7%	6.3%	7.9%	7.0%	6.9%
West South Central	5.7%	5.7%	7.9%	7.3%	9.2%	9.1%	6.9%
Mountain	3.5%	3.5%	6.1%	7.8%	8.4%	8.6%	8.0%
Pacific	36.7%	36.7%	35.9%	32.9%	19.6%	18.8%	22.4%

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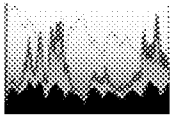


Single Family Conventional Acquisition Characteristics
CITIGROUP INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.2%	0.4%	0.2%
Top 10 States							
01) CA	34.8%	34.8%	32.5%	28.4%	15.1%	14.1%	17.9%
02) NY	17.3%	17.3%	8.9%	6.4%	7.1%	7.4%	7.9%
03) TX	4.5%	4.5%	6.5%	6.0%	7.1%	6.7%	5.0%
04) MA	4.4%	4.4%	4.6%	3.6%	3.9%	3.6%	4.0%
05) IL	4.4%	4.4%	5.1%	7.9%	8.3%	6.4%	4.7%
06) NJ	3.7%	3.7%	3.2%	3.1%	3.4%	3.9%	4.3%
07) VA	2.6%	2.6%	1.7%	2.0%	2.3%	2.8%	3.0%
08) PA	2.3%	2.3%	1.9%	2.1%	2.9%	3.3%	3.9%
09) MD	2.1%	2.1%	1.6%	1.9%	2.8%	3.2%	3.4%
10) CT	2.1%	2.1%	1.3%	1.4%	1.4%	1.4%	1.5%
Top 10 Sellers							
01) CITIGROUP INC	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) CITIGROUP INC	99.9%	99.9%	96.8%	96.4%	97.7%	98.5%	99.6%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	96.6%						

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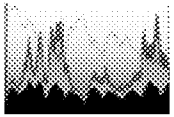


Single Family Conventional Acquisition Characteristics
CITIGROUP INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	3.4%						
- Primary MI Only	3.4%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	7.88	7.88	3.93	0.42	-17.06	-9.50	-0.01
Wtd Avg Economic Model Fee	18.63	18.63	19.55	27.58	39.99	30.85	20.71
Wtd Avg Charged Fee	26.52	26.52	23.47	28.00	22.93	21.35	20.70
Appraisal Waivers							
Appraisal Waiver	1.5%	1.5%	1.3%	0.6%	0.5%	0.4%	0.5%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.09%	0.09%	3.78%	25.79%	29.84%	40.42%	38.24%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.95%	2.70%	2.46%	1.26%
Housing Goals							
Low Mod	35.85%	35.85%	36.90%	43.35%	44.83%	45.39%	45.44%
Special Affordable	12.21%	12.21%	12.90%	13.50%	17.86%	17.55%	18.73%
Underserved	27.58%	27.58%	30.36%	39.57%	37.74%	35.91%	35.65%
PMM Low Mod	35.73%	35.73%	41.01%	34.14%	42.98%	42.44%	41.40%
PMM Special Affordable	13.61%	13.61%	16.46%	9.91%	16.92%	15.41%	17.37%
PMM Underserved	32.58%	32.58%	37.74%	33.80%	32.95%	30.01%	30.14%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	6.06%	6.06%	9.00%	9.47%	8.54%	4.36%	1.13%
Median Valuation Bias for Other Refi	5.73%	5.73%	7.67%	6.73%	7.85%	4.01%	0.55%

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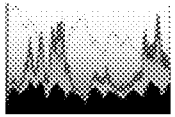


Single Family Conventional Acquisition Characteristics
SUNTRUST BANKS INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	5,615	5,615	134,031	129,488	176,959	162,116	100,215
Book Volume ($B)	$1.3	$1.3	$30.3	$27.0	$33.5	$27.6	$16.2
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	30.2%	30.2%	34.5%	19.4%	16.1%	19.0%	22.3%
OLTV 60.01% - 70.00%	15.8%	15.8%	16.5%	15.4%	13.4%	14.5%	16.9%
OLTV 70.01% - 75.00%	14.4%	14.4%	13.0%	10.5%	11.8%	9.3%	9.5%
OLTV 75.01% - 80.00%	30.3%	30.3%	28.3%	33.9%	35.8%	42.6%	37.3%
OLTV 80.01% - 90.00%	5.6%	5.6%	5.4%	10.4%	6.1%	5.6%	6.4%
OLTV 90.01% - 95.00%	2.7%	2.7%	1.9%	6.1%	2.9%	2.3%	2.8%
OLTV 95.01% - 97.00%	0.3%	0.3%	0.1%	0.7%	0.4%	0.5%	0.3%
OLTV 97.01% - 100.00%	0.2%	0.2%	0.1%	3.7%	13.6%	6.2%	4.5%
OLTV > 100.00%	0.6%	0.6%	0.1%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	67.7%	67.7%	66.1%	73.5%	75.8%	73.1%	71.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	26.5%	26.5%	29.9%	16.4%	14.6%	17.9%	20.3%
Comb LTV 60.01% - 70.00%	15.0%	15.0%	15.9%	12.9%	11.7%	13.7%	15.8%
Comb LTV 70.01% - 75.00%	14.3%	14.3%	12.8%	9.3%	7.8%	8.4%	8.8%
Comb LTV 75.01% - 80.00%	28.6%	28.6%	26.9%	26.4%	22.0%	23.6%	22.1%
Comb LTV 80.01% - 90.00%	9.6%	9.6%	10.7%	19.1%	14.5%	12.2%	13.8%
Comb LTV 90.01% - 95.00%	4.0%	4.0%	3.2%	11.2%	8.7%	7.3%	9.6%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.1%	0.7%	0.4%	0.5%	0.4%
Comb LTV 97.01% - 100.00%	0.5%	0.5%	0.1%	3.9%	20.2%	16.5%	9.2%
Comb LTV > 100.00%	1.3%	1.3%	0.3%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	69.8%	69.8%	68.4%	76.3%	79.6%	77.0%	74.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	26.5%	26.5%	29.9%	16.4%	14.6%	17.9%	20.3%
Comb LTV 60.01% - 70.00%	15.0%	15.0%	15.9%	12.9%	11.7%	13.7%	15.8%
Comb LTV 70.01% - 75.00%	14.3%	14.3%	12.8%	9.3%	7.8%	8.4%	8.8%
Comb LTV 75.01% - 80.00%	28.6%	28.6%	26.9%	26.4%	22.0%	23.6%	22.1%
Comb LTV 80.01% - 90.00%	9.6%	9.6%	10.7%	19.1%	14.5%	12.2%	13.8%
Comb LTV 90.01% - 95.00%	4.0%	4.0%	3.2%	11.2%	8.7%	7.3%	9.6%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.1%	0.7%	0.4%	0.5%	0.4%

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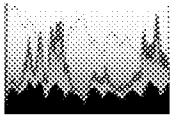


Single Family Conventional Acquisition Characteristics
SUNTRUST BANKS INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.5%	0.5%	0.1%	3.9%	20.2%	16.5%	9.2%
Comb LTV > 100.00%	1.3%	1.3%	0.3%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	69.8%	69.8%	68.4%	76.3%	79.6%	77.0%	74.9%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.1%	0.6%	0.6%	0.5%
FICO 550-579	0.0%	0.0%	0.0%	0.1%	0.8%	0.8%	0.8%
FICO 580-619	0.1%	0.1%	0.1%	1.7%	4.8%	4.4%	4.5%
FICO 620-659	1.0%	1.0%	0.8%	6.2%	10.4%	11.1%	10.7%
FICO 660-699	6.8%	6.8%	5.3%	15.6%	18.5%	20.1%	18.7%
FICO 700-739	15.7%	15.7%	15.2%	23.3%	23.2%	22.3%	22.1%
FICO >= 740	76.5%	76.5%	78.5%	53.0%	41.6%	40.6%	42.7%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Wtd Avg FICO	764	764	766	737	719	718	720
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	62.7%	62.7%	76.6%	82.3%	72.8%	73.7%	75.1%
Intermediate-term, fixed-rate	14.3%	14.3%	17.0%	6.3%	5.2%	7.9%	12.1%
Adjustable-rate	17.7%	17.7%	4.4%	3.3%	2.4%	3.8%	5.1%
Interest Only adjustable-rate	5.3%	5.3%	2.1%	5.4%	5.3%	4.7%	4.1%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	2.7%	14.3%	9.9%	3.7%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	90.7%	90.7%	93.4%	87.1%	85.6%	84.7%	87.1%
Second/Vacation Home	5.6%	5.6%	4.9%	6.0%	6.1%	6.6%	5.9%
Investor Property	3.7%	3.7%	1.7%	6.9%	8.2%	8.7%	7.0%
10-K Unit Type (Sums to 100%)							
1 Unit	98.8%	98.8%	99.3%	98.1%	98.1%	97.9%	98.1%
2-4 Units	1.2%	1.2%	0.7%	1.9%	1.9%	2.1%	1.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	7.2%	7.2%	5.3%	8.6%	10.0%	8.4%	7.3%
Single Family Homes	92.8%	92.8%	94.7%	91.4%	90.0%	91.6%	92.7%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%

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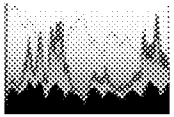


Single Family Conventional Acquisition Characteristics
SUNTRUST BANKS INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	7.2%	7.2%	5.3%	8.6%	10.0%	8.4%	7.3%
1 Unit	91.5%	91.5%	93.9%	89.4%	87.9%	89.3%	90.6%
2-4 Units	1.2%	1.2%	0.7%	1.9%	1.9%	2.1%	1.9%
Condo							
Condo	7.2%	7.2%	5.3%	8.6%	10.0%	8.4%	7.3%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	24.8%	24.8%	18.4%	46.8%	56.6%	54.8%	47.3%
Cash-Out Refinance	22.6%	22.6%	28.2%	27.7%	26.7%	33.0%	35.5%
Other Refinance	52.6%	52.6%	53.4%	25.5%	16.8%	12.2%	17.3%
Origination Type (Sums to 100%)							
TPO Broker	29.7%	29.7%	28.7%	36.8%	40.3%	35.5%	35.0%
TPO Correspondent	22.8%	22.8%	28.4%	22.7%	26.9%	28.5%	31.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	47.4%	47.4%	42.9%	40.5%	32.8%	36.0%	33.6%
Origination Amount and Rate							
Avg Origination Loan Amount	$228,344	$228,344	$226,513	$208,801	$189,287	$170,938	$161,760
Loan Original Note Rate	4.75%	4.75%	4.84%	6.09%	6.45%	6.46%	5.76%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%	1.6%	0.4%	2.0%	0.0%
Non-Seasoned	100.0%	100.0%	100.0%	98.4%	99.6%	98.0%	100.0%
ACI							
ACI Probability	0.07%	0.07%	0.06%	0.26%	1.01%	0.71%	0.44%
Wtd Avg ACI Score	752	752	755	720	698	702	712
Credit Premium							
Wtd Avg Credit Premium	0.07	0.07	-0.23	-0.03	-0.06	0.05	0.01
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.1%	0.4%	0.3%	0.2%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.9%	11.9%	15.1%	6.8%	5.2%	5.8%	7.9%
DTI Ratio > 20 and <= 30	24.4%	24.4%	27.3%	17.1%	13.8%	15.9%	19.8%
DTI Ratio > 30 and <= 40	26.6%	26.6%	26.4%	26.1%	25.1%	26.6%	28.0%
DTI Ratio > 40 and <= 45	11.4%	11.4%	11.1%	14.7%	14.7%	15.0%	13.4%
DTI Ratio > 45 and <= 50	9.7%	9.7%	8.2%	11.7%	12.9%	11.9%	10.4%
DTI Ratio > 50	15.4%	15.4%	11.9%	23.1%	25.5%	20.4%	18.1%
DTI Ratio Missing	0.4%	0.4%	0.0%	0.6%	2.7%	4.3%	2.5%

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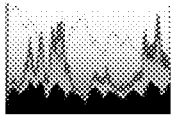


Single Family Conventional Acquisition Characteristics
SUNTRUST BANKS INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	35.5%	35.5%	33.7%	40.0%	41.5%	39.9%	38.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.9%	11.9%	15.1%	6.8%	5.2%	5.8%	7.9%
DTI Ratio > 20 and <= 30	24.3%	24.3%	27.3%	17.1%	13.8%	15.9%	19.8%
DTI Ratio > 30 and <= 40	26.7%	26.7%	26.4%	26.1%	25.1%	26.6%	28.0%
DTI Ratio > 40 and <= 45	11.4%	11.4%	11.1%	14.7%	14.7%	15.0%	13.4%
DTI Ratio > 45 and <= 50	9.7%	9.7%	8.2%	11.7%	12.9%	11.9%	10.4%
DTI Ratio > 50	15.4%	15.4%	11.9%	23.1%	25.5%	20.4%	18.1%
DTI Ratio Missing	0.4%	0.4%	0.0%	0.6%	2.7%	4.3%	2.5%
Wtd Avg DTI Ratio	35.5%	35.5%	33.7%	40.0%	41.5%	39.9%	38.1%
Origination Term (Sums to 100%)							
<= 15 Years	14.3%	14.3%	17.0%	6.3%	5.2%	8.0%	12.1%
> 15 Years amd <= 25 Years	5.0%	5.0%	2.9%	1.7%	1.8%	2.7%	4.9%
> 25 Years and <= 30 Years	80.6%	80.6%	80.1%	91.7%	91.2%	89.2%	83.0%
> 30 Years	0.1%	0.1%	0.0%	0.3%	1.8%	0.2%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	62.7%	62.7%	76.6%	85.0%	87.1%	83.6%	78.8%
Intermediate-Term Fixed Rate (excl Balloon)	14.3%	14.3%	17.0%	6.3%	5.2%	7.9%	12.0%
Adjustable Rate	23.0%	23.0%	6.5%	8.6%	7.7%	8.5%	9.1%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.1%	0.1%	0.0%	0.3%	1.8%	0.2%	0.0%
Hybrid Arm	23.0%	23.0%	6.5%	8.6%	7.7%	8.5%	9.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.0%	0.6%	0.9%	2.0%	2.9%
- 5/1 Hybrid Arm	14.5%	14.5%	4.6%	6.0%	4.3%	4.5%	5.2%
- 7/1 Hybrid Arm	6.2%	6.2%	1.4%	1.6%	2.1%	1.6%	1.0%
- 10/1 Hybrid Arm	2.2%	2.2%	0.5%	0.4%	0.4%	0.4%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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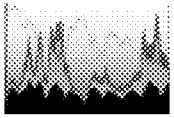


Single Family Conventional Acquisition Characteristics
SUNTRUST BANKS INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	5.3%	5.3%	2.1%	8.1%	19.6%	14.5%	7.7%
- Interest Only ARM	5.3%	5.3%	2.1%	5.4%	5.3%	4.7%	4.1%
- Interest Only FRM	0.0%	0.0%	0.0%	2.7%	14.3%	9.9%	3.7%
Alt-A	0.0%	0.0%	0.0%	2.6%	7.6%	16.2%	7.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	1.2%	5.5%	9.4%	5.4%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.3%	1.2%	2.0%	1.4%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	1.2%	2.3%	1.7%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.7%	2.8%	4.8%	2.3%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	1.4%	0.8%	5.2%	1.6%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	1.3%	1.7%	0.0%
My Community Mortgage	0.1%	0.1%	0.1%	0.7%	5.9%	0.7%	0.1%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	17.9%	39.3%	26.4%	11.5%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	16.7%	33.8%	17.0%	6.1%
- Other Low/No Doc	0.0%	0.0%	0.0%	1.2%	5.5%	9.4%	5.4%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	99.7%	98.2%	94.9%	86.0%	94.4%
Investor Channel	0.0%	0.0%	0.3%	1.8%	5.1%	14.0%	5.6%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	15.2%	15.2%	15.2%	18.4%	23.1%	23.9%	22.1%
- 75/20/05	0.2%	0.2%	0.2%	0.8%	1.7%	1.1%	1.4%

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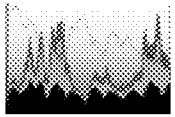


Single Family Conventional Acquisition Characteristics
SUNTRUST BANKS INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	2.3%	0.1%	0.1%
- 80/10/10	2.7%	2.7%	2.8%	5.2%	5.9%	5.0%	5.5%
- 80/15/05	0.8%	0.8%	0.8%	3.9%	6.1%	8.2%	7.1%
- 80/20/00	0.3%	0.3%	0.2%	0.2%	2.6%	4.5%	3.8%
- 90/05/05	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	10.9%	10.9%	11.0%	8.2%	4.6%	5.0%	4.2%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	16.0%	16.0%	16.6%	19.8%	24.3%	25.7%	24.4%
- 75/20/05	0.3%	0.3%	0.2%	0.8%	1.8%	1.2%	1.5%
- 75/25/00	0.1%	0.1%	0.0%	0.0%	0.1%	0.2%	0.1%
- 80/10/10	2.8%	2.8%	3.0%	5.6%	6.3%	5.8%	6.1%
- 80/15/05	0.8%	0.8%	0.8%	4.0%	6.2%	8.7%	7.3%
- 80/20/00	1.0%	1.0%	0.2%	0.2%	5.1%	6.2%	3.9%
- 90/05/05	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	10.6%	10.6%	12.0%	9.1%	5.0%	3.6%	5.4%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.4%	4.1%	2.9%	2.7%
- EA I	0.0%	0.0%	0.0%	0.3%	1.8%	1.3%	1.2%
- EA/TPR II	0.0%	0.0%	0.0%	0.1%	1.3%	0.8%	0.7%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	1.0%	0.8%	0.9%
10-K Property Region (Sums to 100%)							
Midwest	5.9%	5.9%	6.9%	5.9%	8.5%	9.6%	10.6%
Northeast	7.9%	7.9%	8.7%	9.1%	7.1%	7.1%	6.3%
Southeast	59.2%	59.2%	56.2%	54.8%	52.9%	54.4%	48.4%
Southwest	9.9%	9.9%	13.2%	11.1%	13.8%	14.1%	15.5%
West	17.1%	17.1%	15.0%	19.1%	17.7%	14.9%	19.2%
Census Region (Sums to 100%)							
New England	2.6%	2.6%	3.4%	3.3%	3.3%	3.1%	3.0%
Middle Atlantic	4.7%	4.7%	4.8%	5.3%	3.5%	3.6%	2.8%
East North Central	3.8%	3.8%	4.3%	4.1%	6.1%	6.8%	6.9%
East South Central	5.7%	5.7%	6.4%	6.0%	6.4%	6.3%	5.3%
South Atlantic	54.1%	54.1%	50.3%	49.3%	46.7%	48.5%	43.5%
West North Central	4.5%	4.5%	5.8%	3.7%	5.0%	5.3%	6.6%
West South Central	3.6%	3.6%	4.7%	4.1%	4.4%	4.0%	3.9%
Mountain	4.4%	4.4%	6.7%	7.3%	9.2%	10.0%	11.2%
Pacific	16.6%	16.6%	13.6%	17.0%	15.3%	12.4%	16.7%

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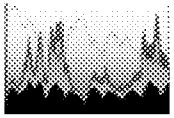


Single Family Conventional Acquisition Characteristics
SUNTRUST BANKS INC

Acquisition Profile	YTD:JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) VA	16.9%	16.9%	14.3%	11.8%	7.6%	8.9%	9.9%
02) CA	14.2%	14.2%	10.7%	13.0%	10.7%	8.5%	12.0%
03) FL	10.4%	10.4%	8.6%	12.9%	19.2%	19.0%	15.3%
04) MD	8.3%	8.3%	7.3%	5.0%	3.7%	3.8%	4.0%
05) GA	7.7%	7.7%	9.0%	9.5%	8.5%	9.2%	7.4%
06) NC	5.5%	5.5%	6.5%	6.0%	4.9%	4.4%	4.0%
07) TN	4.0%	4.0%	4.6%	4.3%	4.2%	4.2%	3.8%
08) SC	2.9%	2.9%	2.7%	2.4%	1.9%	2.1%	1.8%
09) PA	2.2%	2.2%	2.4%	1.8%	1.5%	1.7%	1.5%
10) IL	2.2%	2.2%	2.2%	2.0%	2.0%	2.2%	2.3%
Top 10 Sellers							
01) SUNTRUST BANKS INC	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) SUNTRUST BANKS INC	99.1%	99.1%	98.4%	97.1%	71.5%	59.6%	76.3%
02) CITIGROUP INC	0.9%	0.9%	0.9%	1.0%	0.6%	4.5%	12.2%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	95.8%						

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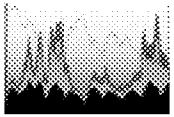


Single Family Conventional Acquisition Characteristics
SUNTRUST BANKS INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	4.2%						
- Primary MI Only	4.2%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.4%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	10.07	10.07	5.23	1.96	-10.74	-4.97	3.16
Wtd Avg Economic Model Fee	16.79	16.79	16.01	25.10	37.70	30.38	22.23
Wtd Avg Charged Fee	26.87	26.87	21.24	27.06	26.97	25.41	25.38
Appraisal Waivers							
Appraisal Waiver	5.9%	5.9%	3.2%	3.5%	4.2%	3.1%	1.3%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.05%	0.05%	2.16%	22.28%	25.07%	37.20%	39.76%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.84%	3.66%	3.71%	1.52%
Housing Goals							
Low Mod	44.04%	44.04%	37.88%	45.39%	47.57%	49.55%	50.15%
Special Affordable	18.47%	18.47%	13.75%	18.28%	19.05%	20.49%	20.85%
Underserved	24.97%	24.97%	22.26%	34.91%	37.48%	36.44%	33.76%
PMM Low Mod	48.31%	48.31%	43.14%	39.37%	44.20%	43.88%	44.18%
PMM Special Affordable	23.41%	23.41%	18.18%	14.40%	16.44%	15.98%	16.02%
PMM Underserved	24.01%	24.01%	24.22%	30.20%	33.85%	31.43%	28.05%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	9.46%	9.46%	10.56%	11.50%	9.15%	4.62%	1.74%
Median Valuation Bias for Other Refi	8.23%	8.23%	8.73%	11.46%	9.63%	4.49%	0.59%

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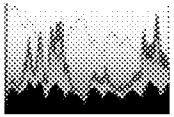


Single Family Conventional Acquisition Characteristics
QUICKEN LOANS INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	5,970	5,970	59,848	25,539	1,418		
Book Volume ($B)	$1.2	$1.2	$13.3	$5.2	$0.2		
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	26.3%	26.3%	28.5%	20.3%	15.2%		
OLTV 60.01% - 70.00%	17.5%	17.5%	17.7%	17.1%	15.7%		
OLTV 70.01% - 75.00%	14.6%	14.6%	13.7%	11.6%	10.9%		
OLTV 75.01% - 80.00%	25.0%	25.0%	24.1%	26.6%	22.2%		
OLTV 80.01% - 90.00%	9.8%	9.8%	9.5%	17.8%	17.1%		
OLTV 90.01% - 95.00%	4.6%	4.6%	5.0%	6.3%	8.6%		
OLTV 95.01% - 97.00%	0.4%	0.4%	0.3%	0.1%	1.4%		
OLTV 97.01% - 100.00%	0.2%	0.2%	0.3%	0.1%	8.9%		
OLTV > 100.00%	1.5%	1.5%	0.9%	0.0%	0.0%		
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg OLTV	69.9%	69.9%	69.0%	72.7%	77.0%		
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	24.9%	24.9%	27.0%	19.5%	14.4%		
Comb LTV 60.01% - 70.00%	16.6%	16.6%	17.4%	16.7%	15.5%		
Comb LTV 70.01% - 75.00%	13.9%	13.9%	13.3%	11.3%	11.1%		
Comb LTV 75.01% - 80.00%	25.0%	25.0%	23.7%	26.4%	19.7%		
Comb LTV 80.01% - 90.00%	11.6%	11.6%	11.3%	19.1%	19.1%		
Comb LTV 90.01% - 95.00%	5.5%	5.5%	5.6%	6.7%	10.0%		
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.1%	1.4%		
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.3%	0.1%	8.9%		
Comb LTV > 100.00%	1.9%	1.9%	1.0%	0.0%	0.0%		
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg Comb LTV	70.8%	70.8%	69.7%	73.2%	77.6%		
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	24.9%	24.9%	27.0%	19.5%	14.4%		
Comb LTV 60.01% - 70.00%	16.6%	16.6%	17.4%	16.7%	15.5%		
Comb LTV 70.01% - 75.00%	13.9%	13.9%	13.3%	11.3%	11.1%		
Comb LTV 75.01% - 80.00%	25.0%	25.0%	23.7%	26.4%	19.7%		
Comb LTV 80.01% - 90.00%	11.6%	11.6%	11.3%	19.1%	19.1%		
Comb LTV 90.01% - 95.00%	5.5%	5.5%	5.6%	6.7%	10.0%		
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.1%	1.4%		

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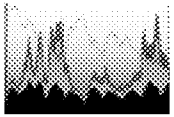


Single Family Conventional Acquisition Characteristics
QUICKEN LOANS INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.3%	0.1%	8.9%		
Comb LTV > 100.00%	1.9%	1.9%	1.0%	0.0%	0.0%		
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg Comb LTV	70.8%	70.8%	69.7%	73.2%	77.6%		
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.7%	15.5%		
FICO 550-579	0.0%	0.0%	0.0%	0.6%	12.8%		
FICO 580-619	1.6%	1.6%	0.8%	2.5%	19.2%		
FICO 620-659	3.5%	3.5%	2.1%	6.1%	15.5%		
FICO 660-699	10.0%	10.0%	7.4%	14.6%	8.2%		
FICO 700-739	20.3%	20.3%	18.8%	24.6%	11.4%		
FICO >= 740	64.6%	64.6%	70.9%	50.9%	17.5%		
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg FICO	750	750	757	732	640		
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	72.2%	72.2%	74.7%	70.4%	100.0%		
Intermediate-term, fixed-rate	21.2%	21.2%	20.2%	14.1%	0.0%		
Adjustable-rate	6.6%	6.6%	5.1%	5.3%	0.0%		
Interest Only adjustable-rate	0.0%	0.0%	0.0%	7.6%	0.0%		
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%		
Interest Only fixed-rate	0.0%	0.0%	0.0%	2.6%	0.0%		
10-K Occupancy Type (Sums to 100%)							
Principal Residence	92.5%	92.5%	93.6%	92.1%	97.6%		
Second/Vacation Home	3.7%	3.7%	4.0%	4.3%	2.3%		
Investor Property	3.8%	3.8%	2.4%	3.6%	0.1%		
10-K Unit Type (Sums to 100%)							
1 Unit	97.9%	97.9%	98.3%	98.0%	98.8%		
2-4 Units	2.1%	2.1%	1.7%	2.0%	1.2%		
Missing	0.0%	0.0%	0.0%	0.0%	0.0%		
10-K Property Type (Sums to 100%)							
Condo/Coop	5.4%	5.4%	4.7%	5.0%	3.5%		
Single Family Homes	94.6%	94.6%	95.3%	95.0%	96.5%		
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%		

FM-FCIC_00037518

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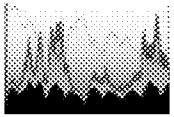


Single Family Conventional Acquisition Characteristics
QUICKEN LOANS INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	5.4%	5.4%	4.7%	5.0%	3.5%		
1 Unit	92.5%	92.5%	93.6%	93.0%	95.3%		
2-4 Units	2.1%	2.1%	1.7%	2.0%	1.2%		
Condo							
Condo	5.4%	5.4%	4.7%	5.0%	3.5%		
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	4.2%	4.2%	4.3%	12.1%	22.0%		
Cash-Out Refinance	36.7%	36.7%	39.0%	54.4%	58.1%		
Other Refinance	59.1%	59.1%	56.7%	33.6%	19.9%		
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	0.0%	0.0%	0.0%		
TPO Correspondent	0.0%	0.0%	0.0%	0.0%	0.0%		
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%		
Retail	100.0%	100.0%	100.0%	100.0%	100.0%		
Origination Amount and Rate							
Avg Origination Loan Amount	$205,912	$205,912	$221,822	$203,317	$163,759		
Loan Original Note Rate	4.90%	4.90%	4.80%	5.93%	7.04%		
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%		
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%		
ACI							
ACI Probability	0.09%	0.09%	0.07%	0.27%	3.39%		
Wtd Avg ACI Score	750	750	754	730	650		
Credit Premium							
Wtd Avg Credit Premium	0.10	0.10	-0.29	-0.07	0.20		
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.1%	0.0%		
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%		
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	7.7%	7.7%	8.9%	4.8%	3.2%		
DTI Ratio > 20 and <= 30	22.0%	22.0%	23.3%	17.4%	13.9%		
DTI Ratio > 30 and <= 40	26.9%	26.9%	27.7%	27.5%	21.9%		
DTI Ratio > 40 and <= 45	13.0%	13.0%	13.0%	14.8%	15.6%		
DTI Ratio > 45 and <= 50	10.9%	10.9%	11.4%	12.2%	13.4%		
DTI Ratio > 50	19.2%	19.2%	15.7%	23.2%	32.0%		
DTI Ratio Missing	0.3%	0.3%	0.0%	0.1%	0.0%		

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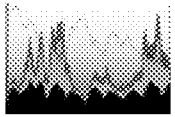


Single Family Conventional Acquisition Characteristics
QUICKEN LOANS INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	37.7%	37.7%	36.6%	40.1%	43.5%		
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	7.7%	7.7%	8.9%	4.8%	3.2%		
DTI Ratio > 20 and <= 30	22.0%	22.0%	23.3%	17.4%	13.9%		
DTI Ratio > 30 and <= 40	26.9%	26.9%	27.7%	27.5%	21.9%		
DTI Ratio > 40 and <= 45	13.0%	13.0%	13.0%	14.8%	15.6%		
DTI Ratio > 45 and <= 50	10.9%	10.9%	11.4%	12.2%	13.4%		
DTI Ratio > 50	19.2%	19.2%	15.7%	23.2%	32.0%		
DTI Ratio Missing	0.3%	0.3%	0.0%	0.1%	0.0%		
Wtd Avg DTI Ratio	37.7%	37.7%	36.6%	40.1%	43.5%		
Origination Term (Sums to 100%)							
<= 15 Years	21.2%	21.2%	20.2%	14.1%	0.0%		
> 15 Years amd <= 25 Years	7.2%	7.2%	5.7%	6.4%	0.0%		
> 25 Years and <= 30 Years	71.5%	71.5%	74.1%	79.6%	100.0%		
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%		
Missing	0.0%	0.0%	0.0%	0.0%	0.0%		
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	72.2%	72.2%	74.7%	73.0%	100.0%		
Intermediate-Term Fixed Rate (excl Balloon)	21.2%	21.2%	20.2%	14.1%	0.0%		
Adjustable Rate	6.6%	6.6%	5.1%	12.9%	0.0%		
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%		
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%		
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%		
Hybrid Arm	6.6%	6.6%	5.1%	12.9%	0.0%		
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%		
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.5%	0.0%		
- 5/1 Hybrid Arm	6.6%	6.6%	3.7%	7.9%	0.0%		
- 7/1 Hybrid Arm	0.0%	0.0%	1.5%	4.5%	0.0%		
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%		
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%		

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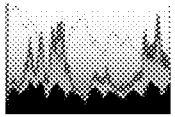


Single Family Conventional Acquisition Characteristics
QUICKEN LOANS INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	10.3%	0.0%		
- Interest Only ARM	0.0%	0.0%	0.0%	7.6%	0.0%		
- Interest Only FRM	0.0%	0.0%	0.0%	2.6%	0.0%		
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%		
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%		
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%		
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%		
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%		
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%		
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%		
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%		
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%		
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%		
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%		
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%		
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%		
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%		
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%		
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%		
Subordinate Financing - RDW							
Subordinate Financing - RDW	7.1%	7.1%	6.4%	3.8%	4.9%		
- 75/20/05	0.2%	0.2%	0.2%	0.1%	0.3%		

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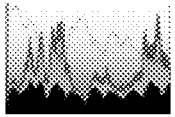


Single Family Conventional Acquisition Characteristics
QUICKEN LOANS INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/10/10	0.8%	0.8%	0.9%	0.6%	1.6%		
- 80/15/05	0.4%	0.4%	0.3%	0.2%	1.0%		
- 80/20/00	0.2%	0.2%	0.1%	0.0%	0.0%		
- 90/05/05	0.3%	0.3%	0.1%	0.0%	0.0%		
- Other	5.3%	5.3%	5.0%	2.9%	1.9%		
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	7.5%	7.5%	6.7%	4.0%	4.9%		
- 75/20/05	0.2%	0.2%	0.2%	0.1%	0.3%		
- 75/25/00	0.1%	0.1%	0.0%	0.0%	0.0%		
- 80/10/10	0.8%	0.8%	0.9%	0.6%	1.6%		
- 80/15/05	0.4%	0.4%	0.3%	0.2%	1.0%		
- 80/20/00	0.6%	0.6%	0.1%	0.0%	0.0%		
- 90/05/05	0.3%	0.3%	0.1%	0.0%	0.0%		
- Other	5.2%	5.2%	5.2%	3.1%	1.9%		
EA/TPR							
EA/TPR	0.5%	0.5%	0.2%	2.2%	62.3%		
- EA I	0.0%	0.0%	0.0%	0.4%	14.1%		
- EA/TPR II	0.0%	0.0%	0.0%	0.4%	11.5%		
- EA/TPR III	0.0%	0.0%	0.0%	1.3%	36.7%		
10-K Property Region (Sums to 100%)							
Midwest	10.7%	10.7%	10.7%	12.8%	18.3%		
Northeast	23.4%	23.4%	26.9%	24.4%	22.7%		
Southeast	24.9%	24.9%	24.6%	27.3%	30.4%		
Southwest	15.5%	15.5%	13.4%	14.5%	12.9%		
West	25.5%	25.5%	24.4%	21.0%	15.7%		
Census Region (Sums to 100%)							
New England	7.6%	7.6%	9.1%	7.9%	5.4%		
Middle Atlantic	15.2%	15.2%	17.0%	15.7%	16.6%		
East North Central	8.7%	8.7%	9.2%	11.3%	16.3%		
East South Central	4.1%	4.1%	3.8%	4.4%	6.3%		
South Atlantic	21.4%	21.4%	21.5%	23.7%	24.9%		
West North Central	3.8%	3.8%	3.3%	3.6%	4.2%		
West South Central	8.1%	8.1%	5.7%	5.0%	6.5%		
Mountain	7.9%	7.9%	8.5%	11.0%	7.7%		
Pacific	23.2%	23.2%	21.9%	17.3%	12.1%		

FM-FCIC_00037522

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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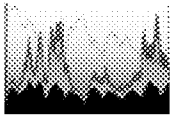


Single Family Conventional Acquisition Characteristics
QUICKEN LOANS INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%		
Top 10 States							
01) CA	17.0%	17.0%	15.7%	10.3%	7.4%		
02) NJ	6.3%	6.3%	7.3%	5.9%	7.1%		
03) TX	6.2%	6.2%	3.7%	2.6%	3.5%		
04) VA	5.3%	5.3%	5.2%	5.1%	3.8%		
05) NY	4.8%	4.8%	4.7%	4.6%	4.5%		
06) PA	4.0%	4.0%	5.1%	5.2%	5.0%		
07) MD	4.0%	4.0%	4.3%	4.2%	4.3%		
08) WA	3.6%	3.6%	3.7%	3.8%	1.9%		
09) FL	3.5%	3.5%	3.1%	4.6%	7.6%		
10) MA	3.1%	3.1%	4.0%	2.7%	1.5%		
Top 10 Sellers							
01) QUICKEN LOANS INC	100.0%	100.0%	100.0%	100.0%	100.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
Top 10 Servicers							
01) JPMORGAN CHASE & CO	93.4%	93.4%	78.2%	53.5%	0.0%		
02) QUICKEN LOANS INC	6.6%	6.6%	5.1%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	94.3%						

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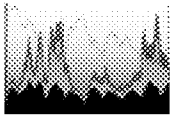


Single Family Conventional Acquisition Characteristics
QUICKEN LOANS INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	5.7%						
- Primary MI Only	5.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	7.06	7.06	4.76	1.19	-8.12		
Wtd Avg Economic Model Fee	20.47	20.47	18.66	29.21	80.53		
Wtd Avg Charged Fee	27.53	27.53	23.42	30.40	72.41		
Appraisal Waivers							
Appraisal Waiver	19.9%	19.9%	10.8%	6.0%	0.0%		
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	2.62%	30.60%	29.43%		
Cumulative Default Rate	0.00%	0.00%	0.00%	0.35%	5.92%		
Housing Goals							
Low Mod	47.18%	47.18%	41.47%	42.79%	56.09%		
Special Affordable	18.42%	18.42%	14.06%	14.33%	24.87%		
Underserved	27.12%	27.12%	24.26%	30.72%	40.63%		
PMM Low Mod	45.71%	45.71%	37.09%	39.67%	56.12%		
PMM Special Affordable	14.29%	14.29%	14.77%	14.54%	28.27%		
PMM Underserved	19.29%	19.29%	24.31%	26.96%	41.77%		
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	8.08%	8.08%	9.00%	9.69%	8.38%		
Median Valuation Bias for Other Refi	7.77%	7.77%	7.61%	9.69%	10.91%		

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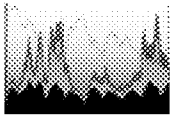


Single Family Conventional Acquisition Characteristics
FLAGSTAR BANCORP INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	4,082	4,082	64,426	71,001	89,993	60,514	107,056
Book Volume ($B)	$1.0	$1.0	$15.4	$14.8	$17.0	$10.3	$17.8
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	21.7%	21.7%	28.4%	17.9%	12.2%	15.4%	17.0%
OLTV 60.01% - 70.00%	14.2%	14.2%	16.1%	14.9%	11.3%	12.9%	15.1%
OLTV 70.01% - 75.00%	15.3%	15.3%	13.6%	10.1%	9.8%	9.8%	9.3%
OLTV 75.01% - 80.00%	27.1%	27.1%	28.4%	29.3%	27.6%	32.9%	34.6%
OLTV 80.01% - 90.00%	9.5%	9.5%	7.1%	12.3%	9.1%	8.2%	8.3%
OLTV 90.01% - 95.00%	5.7%	5.7%	3.7%	8.7%	5.9%	5.0%	4.3%
OLTV 95.01% - 97.00%	1.9%	1.9%	0.7%	1.2%	0.8%	0.6%	0.4%
OLTV 97.01% - 100.00%	1.3%	1.3%	0.6%	5.4%	23.1%	15.2%	11.2%
OLTV > 100.00%	3.4%	3.4%	1.4%	0.1%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.0%	73.0%	69.2%	75.1%	80.1%	77.1%	75.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	19.6%	19.6%	25.9%	16.2%	11.3%	14.4%	15.3%
Comb LTV 60.01% - 70.00%	13.1%	13.1%	15.6%	14.2%	10.5%	12.1%	14.0%
Comb LTV 70.01% - 75.00%	14.6%	14.6%	13.3%	9.8%	7.1%	8.1%	8.5%
Comb LTV 75.01% - 80.00%	25.5%	25.5%	27.1%	27.9%	20.9%	23.2%	22.8%
Comb LTV 80.01% - 90.00%	11.8%	11.8%	10.3%	15.2%	14.2%	14.1%	15.7%
Comb LTV 90.01% - 95.00%	6.7%	6.7%	4.7%	9.6%	9.0%	9.1%	8.4%
Comb LTV 95.01% - 97.00%	1.8%	1.8%	0.7%	1.3%	0.8%	0.6%	0.4%
Comb LTV 97.01% - 100.00%	1.3%	1.3%	0.6%	5.7%	26.2%	18.4%	14.1%
Comb LTV > 100.00%	5.6%	5.6%	1.9%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%
Wtd Avg Comb LTV	75.0%	75.0%	70.7%	76.2%	82.2%	79.4%	78.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	19.6%	19.6%	25.9%	16.2%	11.3%	14.4%	15.3%
Comb LTV 60.01% - 70.00%	13.1%	13.1%	15.6%	14.2%	10.5%	12.1%	14.0%
Comb LTV 70.01% - 75.00%	14.6%	14.6%	13.3%	9.8%	7.1%	8.1%	8.5%
Comb LTV 75.01% - 80.00%	25.5%	25.5%	27.1%	27.9%	20.9%	23.2%	22.8%
Comb LTV 80.01% - 90.00%	11.8%	11.8%	10.3%	15.2%	14.2%	14.1%	15.7%
Comb LTV 90.01% - 95.00%	6.7%	6.7%	4.7%	9.6%	9.0%	9.1%	8.4%
Comb LTV 95.01% - 97.00%	1.8%	1.8%	0.7%	1.3%	0.8%	0.6%	0.4%

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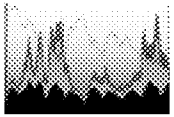


Single Family Conventional Acquisition Characteristics
FLAGSTAR BANCORP INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.3%	1.3%	0.6%	5.7%	26.2%	18.4%	14.1%
Comb LTV > 100.00%	5.6%	5.6%	1.9%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%
Wtd Avg Comb LTV	75.0%	75.0%	70.7%	76.2%	82.2%	79.4%	78.0%
Credit Score (Sums to 100%)							
FICO < 550	0.1%	0.1%	0.1%	1.0%	1.2%	1.1%	0.7%
FICO 550-579	0.2%	0.2%	0.1%	1.1%	1.6%	1.5%	0.9%
FICO 580-619	1.8%	1.8%	1.0%	4.8%	8.8%	7.9%	6.4%
FICO 620-659	4.6%	4.6%	2.5%	8.2%	14.6%	14.8%	13.8%
FICO 660-699	10.6%	10.6%	7.7%	14.8%	18.9%	20.2%	21.7%
FICO 700-739	21.1%	21.1%	18.2%	21.3%	20.4%	21.1%	22.1%
FICO >= 740	61.7%	61.7%	70.4%	48.8%	34.6%	33.3%	34.3%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Wtd Avg FICO	746	746	756	725	704	704	708
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	83.6%	83.6%	85.9%	82.4%	75.1%	82.9%	73.5%
Intermediate-term, fixed-rate	9.8%	9.8%	12.6%	6.3%	3.2%	3.9%	7.9%
Adjustable-rate	4.0%	4.0%	1.1%	2.5%	3.2%	2.4%	8.7%
Interest Only adjustable-rate	2.5%	2.5%	0.2%	3.5%	5.7%	5.2%	9.1%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.2%	0.2%	0.1%	5.3%	12.8%	5.5%	0.9%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	85.7%	85.7%	91.8%	86.3%	89.6%	90.3%	90.9%
Second/Vacation Home	5.3%	5.3%	4.5%	5.0%	4.7%	5.7%	4.6%
Investor Property	8.9%	8.9%	3.6%	8.7%	5.6%	4.0%	4.5%
10-K Unit Type (Sums to 100%)							
1 Unit	97.1%	97.1%	98.4%	97.4%	98.2%	98.4%	97.5%
2-4 Units	2.9%	2.9%	1.6%	2.6%	1.8%	1.6%	2.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	9.5%	9.5%	8.3%	9.2%	10.9%	11.7%	11.9%
Single Family Homes	90.5%	90.5%	91.7%	90.8%	89.1%	88.3%	88.1%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.1%	0.4%	0.3%	0.4%	0.3%

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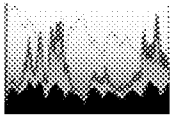


Single Family Conventional Acquisition Characteristics
FLAGSTAR BANCORP INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	9.5%	9.5%	8.3%	9.2%	10.9%	11.7%	11.9%
1 Unit	87.6%	87.6%	90.0%	87.7%	87.0%	86.2%	85.4%
2-4 Units	2.9%	2.9%	1.6%	2.6%	1.8%	1.6%	2.5%
Condo							
Condo	9.4%	9.4%	8.2%	9.2%	10.9%	11.7%	11.9%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	26.2%	26.2%	21.3%	46.7%	57.8%	53.7%	46.5%
Cash-Out Refinance	23.7%	23.7%	27.0%	31.5%	28.5%	35.8%	39.2%
Other Refinance	50.2%	50.2%	51.7%	21.8%	13.7%	10.5%	14.3%
Origination Type (Sums to 100%)							
TPO Broker	43.4%	43.4%	50.2%	52.0%	52.1%	50.9%	55.5%
TPO Correspondent	41.9%	41.9%	40.6%	42.3%	42.2%	41.1%	35.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	14.6%	14.6%	9.2%	5.7%	5.7%	8.0%	8.8%
Origination Amount and Rate							
Avg Origination Loan Amount	$247,419	$247,419	$238,901	$209,077	$189,343	$169,784	$166,941
Loan Original Note Rate	5.08%	5.08%	5.03%	6.26%	6.59%	6.60%	5.84%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.8%	0.0%	0.8%	0.7%	2.8%
Non-Seasoned	100.0%	100.0%	99.2%	100.0%	99.2%	99.3%	97.2%
ACI							
ACI Probability	0.18%	0.18%	0.13%	0.68%	1.75%	1.39%	0.83%
Wtd Avg ACI Score	730	730	741	705	677	684	694
Credit Premium							
Wtd Avg Credit Premium	0.17	0.17	-0.20	0.03	-0.05	0.04	0.06
Credit Premium > 1.5	0.0%	0.0%	0.3%	1.1%	0.4%	0.3%	0.3%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.5%	0.2%	0.1%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	5.1%	5.1%	8.0%	3.5%	2.5%	2.7%	3.4%
DTI Ratio > 20 and <= 30	18.2%	18.2%	21.4%	13.0%	11.0%	12.0%	14.5%
DTI Ratio > 30 and <= 40	24.7%	24.7%	26.9%	25.5%	25.2%	26.6%	28.2%
DTI Ratio > 40 and <= 45	12.3%	12.3%	12.3%	16.2%	16.9%	16.5%	15.7%
DTI Ratio > 45 and <= 50	13.0%	13.0%	11.5%	14.0%	16.2%	16.2%	13.8%
DTI Ratio > 50	25.5%	25.5%	19.9%	27.6%	27.7%	25.4%	24.1%
DTI Ratio Missing	1.2%	1.2%	0.0%	0.2%	0.5%	0.5%	0.3%

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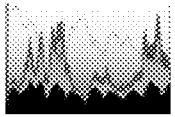


Single Family Conventional Acquisition Characteristics
FLAGSTAR BANCORP INC

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	40.6%	40.6%	38.0%	42.4%	43.3%	42.7%	41.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	5.1%	5.1%	8.0%	3.5%	2.5%	2.7%	3.4%
DTI Ratio > 20 and <= 30	18.2%	18.2%	21.4%	13.0%	11.0%	12.1%	14.5%
DTI Ratio > 30 and <= 40	24.7%	24.7%	26.9%	25.5%	25.2%	26.7%	28.2%
DTI Ratio > 40 and <= 45	12.3%	12.3%	12.3%	16.2%	16.9%	16.5%	15.7%
DTI Ratio > 45 and <= 50	13.0%	13.0%	11.5%	14.0%	16.2%	16.2%	13.8%
DTI Ratio > 50	25.5%	25.5%	19.9%	27.6%	27.7%	25.2%	24.1%
DTI Ratio Missing	1.2%	1.2%	0.0%	0.2%	0.5%	0.5%	0.3%
Wtd Avg DTI Ratio	40.6%	40.6%	38.0%	42.4%	43.3%	42.6%	41.7%
Origination Term (Sums to 100%)							
<= 15 Years	9.8%	9.8%	12.6%	6.3%	3.2%	3.9%	7.9%
> 15 Years amd <= 25 Years	1.3%	1.3%	2.1%	1.6%	1.2%	2.1%	2.6%
> 25 Years and <= 30 Years	88.9%	88.9%	85.3%	91.8%	94.1%	93.8%	89.5%
> 30 Years	0.0%	0.0%	0.0%	0.4%	1.5%	0.2%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	83.8%	83.8%	86.0%	87.7%	87.9%	88.5%	74.4%
Intermediate-Term Fixed Rate (excl Balloon)	9.8%	9.8%	12.6%	6.3%	3.2%	3.9%	7.8%
Adjustable Rate	6.4%	6.4%	1.4%	6.0%	8.9%	7.6%	17.7%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.4%	1.5%	0.2%	0.0%
Hybrid Arm	6.4%	6.4%	1.4%	6.0%	8.9%	7.6%	17.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	1.7%	1.3%	2.1%	5.8%
- 5/1 Hybrid Arm	5.3%	5.3%	1.1%	4.1%	7.0%	5.5%	11.9%
- 7/1 Hybrid Arm	0.6%	0.6%	0.2%	0.2%	0.6%	0.0%	0.0%
- 10/1 Hybrid Arm	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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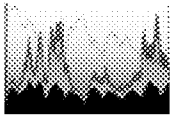


Single Family Conventional Acquisition Characteristics
FLAGSTAR BANCORP INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	2.6%	2.6%	0.4%	8.8%	18.5%	10.7%	9.9%
- Interest Only ARM	2.5%	2.5%	0.2%	3.5%	5.7%	5.2%	9.1%
- Interest Only FRM	0.2%	0.2%	0.1%	5.3%	12.8%	5.5%	0.9%
Alt-A	0.0%	0.0%	0.0%	2.0%	8.2%	5.9%	7.4%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	1.9%	5.5%	5.9%	6.8%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	0.5%	0.5%	0.2%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.8%	4.5%	5.3%	6.3%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	1.4%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	1.3%	0.0%	0.6%
My Community Mortgage	0.1%	0.1%	0.1%	1.2%	12.6%	5.7%	0.5%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	6.1%	13.6%	13.8%	6.8%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	4.2%	8.1%	7.9%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	1.9%	5.5%	5.9%	6.8%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	99.2%	97.9%	91.7%	91.9%	86.5%
Investor Channel	0.0%	0.0%	0.8%	2.1%	8.2%	7.0%	12.5%
eChannel	0.0%	0.0%	0.0%	0.0%	0.1%	1.2%	1.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	13.1%	13.1%	10.8%	7.6%	13.0%	15.0%	17.7%
- 75/20/05	0.3%	0.3%	0.2%	0.1%	0.3%	0.3%	0.3%

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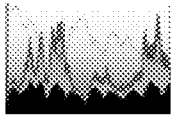


Single Family Conventional Acquisition Characteristics
FLAGSTAR BANCORP INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.1%	0.1%	0.0%	0.2%	1.8%	0.5%	0.0%
- 80/10/10	2.0%	2.0%	2.1%	1.8%	3.8%	4.6%	5.8%
- 80/15/05	0.8%	0.8%	0.7%	0.7%	2.6%	3.8%	3.7%
- 80/20/00	1.9%	1.9%	0.4%	0.3%	0.8%	1.5%	1.3%
- 90/05/05	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	7.6%	7.6%	7.3%	4.5%	3.7%	4.3%	6.6%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	13.5%	13.5%	11.3%	7.9%	13.4%	15.4%	18.5%
- 75/20/05	0.3%	0.3%	0.2%	0.1%	0.3%	0.3%	0.3%
- 75/25/00	0.1%	0.1%	0.1%	0.0%	0.2%	0.7%	0.0%
- 80/10/10	2.0%	2.0%	2.1%	1.8%	3.9%	4.8%	6.1%
- 80/15/05	0.8%	0.8%	0.7%	0.7%	2.7%	3.8%	3.8%
- 80/20/00	3.5%	3.5%	0.6%	0.4%	3.0%	2.5%	2.9%
- 90/05/05	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	6.4%	6.4%	7.6%	4.7%	3.3%	3.3%	5.3%
EA/TPR							
EA/TPR	1.4%	1.4%	0.4%	5.4%	7.1%	5.6%	5.4%
- EA I	0.0%	0.0%	0.0%	2.1%	2.9%	2.7%	2.8%
- EA/TPR II	0.0%	0.0%	0.0%	1.1%	2.2%	1.5%	1.2%
- EA/TPR III	0.0%	0.0%	0.0%	1.8%	2.0%	1.4%	1.4%
10-K Property Region (Sums to 100%)							
Midwest	8.8%	8.8%	10.7%	12.0%	15.4%	19.5%	21.3%
Northeast	10.7%	10.7%	11.1%	12.1%	12.1%	12.6%	14.6%
Southeast	14.7%	14.7%	13.9%	18.3%	26.1%	29.8%	26.4%
Southwest	19.6%	19.6%	20.3%	23.2%	23.2%	19.1%	15.2%
West	46.2%	46.2%	44.0%	34.5%	23.2%	19.0%	22.5%
Census Region (Sums to 100%)							
New England	3.6%	3.6%	4.1%	4.0%	3.8%	3.6%	4.7%
Middle Atlantic	6.4%	6.4%	6.6%	7.5%	7.5%	8.3%	9.3%
East North Central	7.6%	7.6%	9.2%	10.7%	13.7%	17.3%	19.0%
East South Central	1.7%	1.7%	2.2%	2.3%	3.2%	3.3%	2.7%
South Atlantic	13.2%	13.2%	11.9%	16.3%	23.3%	26.8%	24.0%
West North Central	2.6%	2.6%	2.9%	3.1%	3.9%	4.8%	4.8%
West South Central	10.5%	10.5%	10.0%	10.9%	9.6%	8.0%	5.3%
Mountain	9.6%	9.6%	10.5%	12.5%	13.7%	10.8%	9.7%
Pacific	44.4%	44.4%	42.3%	32.4%	20.9%	16.7%	20.2%

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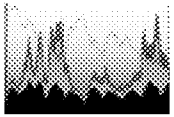


Single Family Conventional Acquisition Characteristics
FLAGSTAR BANCORP INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.5%	0.5%	0.4%	0.4%	0.3%	0.5%	0.3%
Top 10 States							
01) CA	35.1%	35.1%	31.7%	21.7%	10.8%	8.5%	11.4%
02) TX	9.2%	9.2%	8.9%	9.3%	7.6%	6.0%	4.2%
03) WA	6.7%	6.7%	7.8%	7.5%	6.6%	5.1%	5.5%
04) FL	6.7%	6.7%	4.2%	6.9%	10.9%	15.2%	13.3%
05) MI	3.8%	3.8%	4.0%	4.5%	6.4%	9.4%	10.5%
06) CO	3.7%	3.7%	4.1%	3.6%	3.5%	2.5%	2.2%
07) AZ	2.8%	2.8%	2.9%	4.5%	5.5%	3.6%	3.5%
08) NY	2.8%	2.8%	2.7%	3.0%	2.7%	3.5%	4.6%
09) NJ	2.4%	2.4%	2.3%	2.6%	3.1%	3.0%	3.1%
10) OR	2.2%	2.2%	2.3%	2.4%	2.4%	2.1%	2.2%
Top 10 Sellers							
01) FLAGSTAR BANCORP INC	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) FLAGSTAR BANCORP INC	100.0%	100.0%	82.6%	78.7%	56.0%	38.8%	23.3%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	94.3%						

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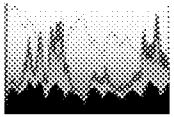


Single Family Conventional Acquisition Characteristics
FLAGSTAR BANCORP INC

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	5.7%						
- Primary MI Only	5.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-6.65	-6.65	-2.24	-2.68	-22.64	-17.26	-5.19
Wtd Avg Economic Model Fee	39.95	39.95	27.99	37.18	51.67	42.56	30.02
Wtd Avg Charged Fee	33.30	33.30	25.75	34.50	29.03	25.29	24.84
Appraisal Waivers							
Appraisal Waiver	3.2%	3.2%	3.8%	4.7%	4.4%	5.0%	6.5%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.07%	0.07%	2.40%	24.10%	24.89%	35.88%	39.56%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.77%	3.84%	4.14%	2.81%
Housing Goals							
Low Mod	42.83%	42.83%	41.01%	49.49%	52.62%	56.52%	56.51%
Special Affordable	16.06%	16.06%	14.39%	20.09%	21.76%	24.71%	23.63%
Underserved	28.88%	28.88%	26.35%	37.30%	38.85%	38.64%	36.80%
PMM Low Mod	45.41%	45.41%	45.09%	42.63%	52.59%	54.24%	53.65%
PMM Special Affordable	19.28%	19.28%	18.90%	15.48%	20.95%	21.99%	20.39%
PMM Underserved	27.79%	27.79%	28.89%	30.29%	34.84%	33.40%	31.57%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.48%	7.48%	9.65%	12.01%	9.34%	5.60%	3.00%
Median Valuation Bias for Other Refi	7.58%	7.58%	9.05%	13.22%	10.75%	7.29%	3.97%

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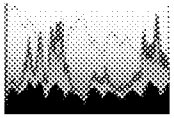


Single Family Conventional Acquisition Characteristics
PHH CORPORATION

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	2,613	2,613	79,440	67,276	89,424	95,535	111,819
Book Volume ($B)	$0.6	$0.6	$16.4	$13.4	$16.4	$16.7	$18.6
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	41.6%	41.6%	39.0%	23.8%	19.8%	20.5%	20.2%
OLTV 60.01% - 70.00%	16.6%	16.6%	15.7%	13.7%	11.8%	12.3%	12.3%
OLTV 70.01% - 75.00%	10.4%	10.4%	11.8%	9.0%	8.0%	7.2%	7.1%
OLTV 75.01% - 80.00%	22.4%	22.4%	25.2%	30.8%	34.8%	37.2%	32.6%
OLTV 80.01% - 90.00%	5.1%	5.1%	5.3%	11.4%	8.1%	7.1%	9.4%
OLTV 90.01% - 95.00%	2.3%	2.3%	2.2%	7.2%	6.5%	5.8%	7.7%
OLTV 95.01% - 97.00%	0.4%	0.4%	0.2%	1.3%	0.7%	0.8%	1.2%
OLTV 97.01% - 100.00%	0.7%	0.7%	0.4%	2.8%	10.2%	9.0%	9.4%
OLTV > 100.00%	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	63.5%	63.5%	64.2%	72.0%	74.7%	74.0%	74.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	35.3%	35.3%	33.7%	21.7%	18.7%	12.4%	10.5%
Comb LTV 60.01% - 70.00%	17.7%	17.7%	16.1%	13.3%	11.4%	7.4%	6.5%
Comb LTV 70.01% - 75.00%	11.2%	11.2%	12.5%	8.9%	7.6%	4.4%	3.3%
Comb LTV 75.01% - 80.00%	23.9%	23.9%	25.8%	29.7%	24.5%	13.8%	11.2%
Comb LTV 80.01% - 90.00%	7.6%	7.6%	8.5%	14.3%	13.3%	11.1%	7.9%
Comb LTV 90.01% - 95.00%	2.6%	2.6%	2.8%	7.7%	10.3%	7.9%	5.2%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.2%	1.4%	0.9%	0.6%	0.4%
Comb LTV 97.01% - 100.00%	0.7%	0.7%	0.4%	2.9%	13.4%	10.3%	6.7%
Comb LTV > 100.00%	0.5%	0.5%	0.2%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	32.1%	48.4%
Wtd Avg Comb LTV	66.0%	66.0%	66.4%	73.2%	76.9%	77.9%	76.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	35.3%	35.3%	33.7%	21.7%	18.7%	12.4%	10.5%
Comb LTV 60.01% - 70.00%	17.7%	17.7%	16.1%	13.3%	11.4%	7.4%	6.5%
Comb LTV 70.01% - 75.00%	11.2%	11.2%	12.5%	8.9%	7.6%	4.4%	3.3%
Comb LTV 75.01% - 80.00%	23.9%	23.9%	25.8%	29.7%	24.5%	13.8%	11.2%
Comb LTV 80.01% - 90.00%	7.6%	7.6%	8.5%	14.3%	13.3%	11.1%	7.9%
Comb LTV 90.01% - 95.00%	2.6%	2.6%	2.8%	7.7%	10.3%	7.9%	5.2%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.2%	1.4%	0.9%	0.6%	0.4%

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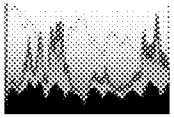


Single Family Conventional Acquisition Characteristics
PHH CORPORATION

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.7%	0.7%	0.4%	2.9%	13.4%	10.3%	6.7%
Comb LTV > 100.00%	0.5%	0.5%	0.2%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	32.1%	48.4%
Wtd Avg Comb LTV	66.0%	66.0%	66.4%	73.2%	76.9%	77.9%	76.1%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.2%	0.9%	1.1%	0.9%
FICO 550-579	0.0%	0.0%	0.0%	0.3%	1.1%	1.4%	1.3%
FICO 580-619	0.1%	0.1%	0.3%	1.1%	3.7%	4.0%	4.0%
FICO 620-659	1.0%	1.0%	1.2%	4.2%	7.8%	8.5%	9.7%
FICO 660-699	5.1%	5.1%	5.1%	12.6%	15.8%	16.3%	17.1%
FICO 700-739	13.1%	13.1%	15.4%	19.4%	19.5%	21.0%	21.0%
FICO >= 740	80.7%	80.7%	78.0%	62.1%	50.9%	47.6%	45.9%
FICO Missing	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
Wtd Avg FICO	769	769	766	747	729	725	723
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	60.3%	60.3%	78.6%	77.8%	79.3%	69.9%	64.5%
Intermediate-term, fixed-rate	28.3%	28.3%	19.1%	12.5%	5.7%	6.2%	7.3%
Adjustable-rate	3.1%	3.1%	0.9%	2.8%	3.0%	8.9%	14.6%
Interest Only adjustable-rate	8.3%	8.3%	1.4%	6.3%	9.3%	14.1%	13.1%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.6%	2.6%	0.9%	0.4%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	91.1%	91.1%	92.0%	88.3%	89.3%	88.5%	88.0%
Second/Vacation Home	6.6%	6.6%	6.0%	6.3%	6.2%	6.4%	5.6%
Investor Property	2.3%	2.3%	2.0%	5.4%	4.5%	5.1%	6.5%
10-K Unit Type (Sums to 100%)							
1 Unit	99.3%	99.3%	99.0%	98.4%	98.6%	98.4%	98.1%
2-4 Units	0.7%	0.7%	1.0%	1.6%	1.4%	1.6%	1.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	11.7%	11.7%	8.4%	8.4%	9.7%	10.5%	10.5%
Single Family Homes	88.3%	88.3%	91.6%	91.6%	90.3%	89.5%	89.5%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.5%	1.0%	1.0%	0.8%

FM-FCIC_00037534

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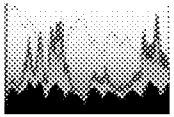


Single Family Conventional Acquisition Characteristics
PHH CORPORATION

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	11.7%	11.7%	8.4%	8.4%	9.7%	10.5%	10.5%
1 Unit	87.5%	87.5%	90.5%	89.5%	87.9%	86.9%	86.9%
2-4 Units	0.7%	0.7%	1.0%	1.6%	1.4%	1.6%	1.9%
Condo							
Condo	10.1%	10.1%	7.6%	7.9%	9.1%	10.0%	9.7%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	23.0%	23.0%	23.2%	54.3%	64.3%	67.4%	64.8%
Cash-Out Refinance	19.8%	19.8%	24.1%	23.2%	23.8%	22.8%	23.4%
Other Refinance	57.1%	57.1%	52.7%	22.4%	11.9%	9.9%	11.8%
Origination Type (Sums to 100%)							
TPO Broker	2.9%	2.9%	3.0%	4.3%	6.3%	6.4%	8.6%
TPO Correspondent	20.3%	20.3%	20.7%	11.1%	13.1%	11.8%	9.2%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	76.8%	76.8%	76.3%	84.6%	80.5%	81.8%	82.2%
Origination Amount and Rate							
Avg Origination Loan Amount	$235,394	$235,394	$207,283	$198,828	$183,044	$174,531	$166,731
Loan Original Note Rate	4.78%	4.78%	4.95%	5.95%	6.42%	6.50%	5.90%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.1%
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	99.8%	99.9%	99.9%
ACI							
ACI Probability	0.05%	0.05%	0.06%	0.23%	0.77%	0.74%	0.60%
Wtd Avg ACI Score	765	765	761	734	715	715	714
Credit Premium							
Wtd Avg Credit Premium	0.11	0.11	-0.09	-0.05	0.04	0.14	0.25
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.3%	0.9%	1.6%	3.1%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	15.9%	15.9%	16.1%	11.0%	3.4%	3.0%	2.9%
DTI Ratio > 20 and <= 30	26.5%	26.5%	28.2%	21.9%	7.1%	7.7%	8.5%
DTI Ratio > 30 and <= 40	27.9%	27.9%	26.4%	25.4%	10.2%	10.7%	12.4%
DTI Ratio > 40 and <= 45	11.3%	11.3%	9.8%	11.3%	5.1%	5.4%	6.2%
DTI Ratio > 45 and <= 50	8.3%	8.3%	7.9%	9.1%	4.1%	4.5%	5.2%
DTI Ratio > 50	9.6%	9.6%	11.5%	19.8%	8.6%	8.8%	10.8%
DTI Ratio Missing	0.5%	0.5%	0.2%	1.7%	61.5%	59.9%	54.0%

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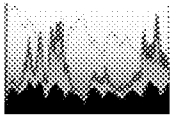


Single Family Conventional Acquisition Characteristics
PHH CORPORATION

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	32.8%	32.8%	33.2%	37.6%	39.3%	39.5%	40.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	15.9%	15.9%	16.1%	8.7%	6.3%	6.0%	6.0%
DTI Ratio > 20 and <= 30	26.5%	26.5%	28.2%	21.2%	17.2%	17.5%	18.3%
DTI Ratio > 30 and <= 40	27.9%	27.9%	26.4%	26.2%	26.2%	27.0%	26.1%
DTI Ratio > 40 and <= 45	11.3%	11.3%	9.7%	12.1%	13.7%	14.0%	12.7%
DTI Ratio > 45 and <= 50	8.3%	8.3%	7.9%	9.9%	12.0%	12.4%	11.1%
DTI Ratio > 50	9.6%	9.6%	11.5%	20.7%	24.1%	21.3%	22.4%
DTI Ratio Missing	0.5%	0.5%	0.3%	1.0%	0.7%	1.8%	3.4%
Wtd Avg DTI Ratio	32.8%	32.8%	33.2%	38.0%	40.1%	39.6%	39.7%
Origination Term (Sums to 100%)							
<= 15 Years	28.3%	28.3%	19.1%	12.5%	5.7%	6.2%	7.3%
> 15 Years amd <= 25 Years	5.1%	5.1%	5.5%	3.7%	2.7%	2.9%	3.4%
> 25 Years and <= 30 Years	66.6%	66.6%	75.4%	83.7%	90.7%	90.5%	89.3%
> 30 Years	0.0%	0.0%	0.0%	0.1%	0.9%	0.4%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	60.3%	60.3%	78.6%	78.4%	81.9%	70.8%	64.9%
Intermediate-Term Fixed Rate (excl Balloon)	28.3%	28.3%	19.1%	12.5%	5.7%	6.1%	7.2%
Adjustable Rate	11.4%	11.4%	2.3%	9.1%	12.3%	23.0%	27.8%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.1%	0.9%	0.4%	0.0%
Hybrid Arm	11.4%	11.4%	2.3%	9.1%	12.3%	23.0%	27.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.6%	0.8%	2.0%	2.9%
- 5/1 Hybrid Arm	8.0%	8.0%	1.7%	4.6%	6.5%	12.0%	14.8%
- 7/1 Hybrid Arm	0.1%	0.1%	0.0%	2.3%	2.7%	5.2%	6.6%
- 10/1 Hybrid Arm	3.3%	3.3%	0.5%	1.6%	2.3%	3.8%	3.5%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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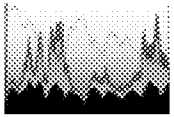


Single Family Conventional Acquisition Characteristics
PHH CORPORATION

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	8.3%	8.3%	1.4%	6.9%	11.9%	15.0%	13.5%
- Interest Only ARM	8.3%	8.3%	1.4%	6.3%	9.3%	14.1%	13.1%
- Interest Only FRM	0.0%	0.0%	0.0%	0.6%	2.6%	0.9%	0.4%
Alt-A	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.3%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.5%	2.1%	1.8%	1.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.7%	2.8%	3.1%	3.0%	4.8%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.7%	2.8%	3.1%	3.0%	4.6%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%	28.4%	28.9%	33.5%	39.9%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.5%	0.2%	2.6%
eChannel	0.0%	0.0%	0.0%	71.6%	70.6%	66.4%	57.5%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	15.2%	15.2%	13.9%	7.7%	14.6%	16.7%	10.9%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%

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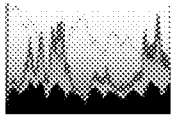


Single Family Conventional Acquisition Characteristics
PHH CORPORATION

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.3%	0.1%	0.0%
- 80/10/10	1.3%	1.3%	1.5%	1.6%	4.4%	6.0%	4.7%
- 80/15/05	0.1%	0.1%	0.3%	0.4%	3.5%	4.3%	2.0%
- 80/20/00	0.0%	0.0%	0.0%	0.1%	3.0%	3.8%	1.7%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	13.7%	13.7%	11.9%	5.3%	3.2%	2.3%	2.5%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	15.9%	15.9%	15.0%	8.1%	14.9%	17.0%	11.4%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.3%	1.3%	1.6%	1.7%	4.5%	6.1%	4.8%
- 80/15/05	0.1%	0.1%	0.3%	0.4%	3.5%	4.3%	2.0%
- 80/20/00	0.1%	0.1%	0.1%	0.2%	3.4%	3.9%	1.8%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	14.2%	14.2%	12.8%	5.6%	3.4%	2.5%	2.7%
EA/TPR							
EA/TPR	0.0%	0.0%	0.1%	0.5%	2.2%	2.0%	1.7%
- EA I	0.0%	0.0%	0.0%	0.2%	0.9%	0.8%	0.7%
- EA/TPR II	0.0%	0.0%	0.0%	0.1%	0.6%	0.6%	0.4%
- EA/TPR III	0.0%	0.0%	0.0%	0.2%	0.7%	0.6%	0.6%
10-K Property Region (Sums to 100%)							
Midwest	17.0%	17.0%	21.2%	17.7%	16.7%	16.7%	16.3%
Northeast	24.4%	24.4%	21.8%	25.0%	25.9%	25.2%	27.0%
Southeast	19.3%	19.3%	21.0%	22.1%	25.3%	28.4%	29.0%
Southwest	12.2%	12.2%	14.3%	18.0%	18.9%	17.9%	15.8%
West	27.0%	27.0%	21.7%	17.1%	13.3%	11.8%	11.9%
Census Region (Sums to 100%)							
New England	8.0%	8.0%	7.3%	8.0%	8.6%	7.3%	6.3%
Middle Atlantic	15.7%	15.7%	14.1%	16.6%	16.9%	17.4%	20.2%
East North Central	13.0%	13.0%	15.1%	13.8%	12.5%	11.6%	10.9%
East South Central	4.5%	4.5%	5.9%	3.7%	3.8%	4.2%	3.7%
South Atlantic	15.5%	15.5%	15.4%	18.8%	21.9%	24.6%	25.8%
West North Central	5.8%	5.8%	8.5%	6.8%	7.1%	8.1%	8.2%
West South Central	4.7%	4.7%	4.6%	6.4%	6.9%	6.8%	5.9%
Mountain	8.0%	8.0%	9.2%	10.9%	11.2%	10.2%	9.3%
Pacific	24.8%	24.8%	19.7%	15.1%	11.2%	9.7%	9.7%

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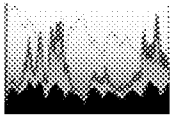


Single Family Conventional Acquisition Characteristics
PHH CORPORATION

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) CA	21.0%	21.0%	15.5%	10.0%	6.9%	6.2%	6.6%
02) NY	6.3%	6.3%	4.6%	4.7%	4.7%	4.8%	5.3%
03) NJ	5.6%	5.6%	6.3%	7.0%	7.0%	7.3%	8.7%
04) IL	5.1%	5.1%	5.7%	5.5%	4.8%	4.7%	4.6%
05) FL	3.9%	3.9%	3.7%	5.4%	6.5%	8.3%	9.7%
06) MA	3.9%	3.9%	3.8%	3.3%	3.1%	2.3%	2.1%
07) PA	3.9%	3.9%	3.3%	4.8%	5.2%	5.3%	6.2%
08) TX	3.4%	3.4%	3.3%	4.6%	4.7%	4.7%	4.2%
09) VA	3.4%	3.4%	3.1%	2.9%	3.7%	3.5%	4.1%
10) WI	2.9%	2.9%	3.4%	2.4%	1.9%	1.4%	1.2%
Top 10 Sellers							
01) PHH CORPORATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) PHH CORPORATION	100.0%	100.0%	100.0%	99.8%	78.0%	64.9%	70.1%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	94.5%						

FM-FCIC_00037539

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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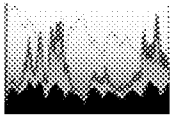


Single Family Conventional Acquisition Characteristics
PHH CORPORATION

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	5.5%						
- Primary MI Only	4.4%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	1.1%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	3.8%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	10.69	10.69	6.67	4.45	-7.88	-4.01	2.33
Wtd Avg Economic Model Fee	11.39	11.39	14.00	18.96	38.41	38.12	36.09
Wtd Avg Charged Fee	22.08	22.08	20.67	23.41	30.52	34.12	38.41
Appraisal Waivers							
Appraisal Waiver	7.4%	7.4%	3.2%	0.3%	0.3%	0.0%	0.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.07%	0.07%	1.79%	24.29%	31.80%	41.13%	38.95%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.20%	1.11%	1.90%	1.68%
Housing Goals							
Low Mod	33.38%	33.38%	38.29%	40.23%	43.22%	44.76%	45.31%
Special Affordable	11.01%	11.01%	14.04%	14.88%	16.16%	17.02%	16.97%
Underserved	18.74%	18.74%	20.16%	27.02%	30.56%	30.99%	31.46%
PMM Low Mod	33.25%	33.25%	44.19%	36.51%	38.73%	42.04%	45.35%
PMM Special Affordable	13.16%	13.16%	18.14%	13.16%	13.77%	15.43%	17.11%
PMM Underserved	17.94%	17.94%	21.75%	22.35%	25.50%	26.27%	27.29%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	8.49%	8.49%	9.42%	9.79%	7.76%	4.33%	1.26%
Median Valuation Bias for Other Refi	7.91%	7.91%	8.04%	9.78%	7.71%	3.09%	0.03%

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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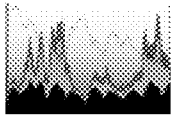


Single Family Conventional Acquisition Characteristics
PENTAGON FEDERAL CREDIT UNION

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	3,846	3,846	3,357	826	599	718	1,620
Book Volume ($B)	$0.6	$0.6	$0.7	$0.2	$0.1	$0.1	$0.3
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	40.0%	40.0%	31.7%	19.6%	18.1%	24.9%	26.9%
OLTV 60.01% - 70.00%	19.0%	19.0%	21.9%	16.6%	14.8%	12.0%	24.0%
OLTV 70.01% - 75.00%	9.2%	9.2%	9.8%	11.7%	10.0%	8.7%	12.3%
OLTV 75.01% - 80.00%	24.1%	24.1%	27.7%	33.3%	26.4%	34.9%	29.9%
OLTV 80.01% - 90.00%	5.3%	5.3%	8.9%	15.4%	8.8%	6.0%	3.8%
OLTV 90.01% - 95.00%	1.4%	1.4%	0.1%	1.5%	5.4%	4.0%	2.3%
OLTV 95.01% - 97.00%	0.2%	0.2%	0.0%	0.5%	0.8%	1.0%	0.2%
OLTV 97.01% - 100.00%	0.9%	0.9%	0.0%	1.3%	15.7%	8.5%	0.6%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	63.4%	63.4%	66.2%	72.3%	76.0%	72.4%	67.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	36.1%	36.1%	27.2%	17.6%	16.9%	23.7%	26.6%
Comb LTV 60.01% - 70.00%	17.8%	17.8%	20.3%	15.5%	13.9%	11.2%	24.0%
Comb LTV 70.01% - 75.00%	10.0%	10.0%	9.3%	11.4%	9.4%	8.7%	12.1%
Comb LTV 75.01% - 80.00%	21.4%	21.4%	29.8%	31.6%	20.6%	23.8%	26.2%
Comb LTV 80.01% - 90.00%	10.2%	10.2%	12.6%	19.2%	15.8%	15.6%	7.0%
Comb LTV 90.01% - 95.00%	3.3%	3.3%	0.8%	2.9%	6.9%	7.5%	3.3%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.0%	0.5%	0.8%	0.6%	0.2%
Comb LTV 97.01% - 100.00%	1.0%	1.0%	0.0%	1.3%	15.7%	8.9%	0.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	65.7%	65.7%	68.4%	73.6%	77.4%	74.3%	68.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	36.1%	36.1%	27.2%	17.6%	16.9%	23.7%	26.6%
Comb LTV 60.01% - 70.00%	17.8%	17.8%	20.3%	15.5%	13.9%	11.2%	24.0%
Comb LTV 70.01% - 75.00%	10.0%	10.0%	9.3%	11.4%	9.4%	8.7%	12.1%
Comb LTV 75.01% - 80.00%	21.4%	21.4%	29.8%	31.6%	20.6%	23.8%	26.2%
Comb LTV 80.01% - 90.00%	10.2%	10.2%	12.6%	19.2%	15.8%	15.6%	7.0%
Comb LTV 90.01% - 95.00%	3.3%	3.3%	0.8%	2.9%	6.9%	7.5%	3.3%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.0%	0.5%	0.8%	0.6%	0.2%

FM-FCIC_00037541

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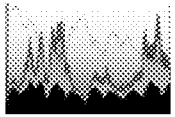


Single Family Conventional Acquisition Characteristics
PENTAGON FEDERAL CREDIT UNION

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.0%	1.0%	0.0%	1.3%	15.7%	8.9%	0.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	65.7%	65.7%	68.4%	73.6%	77.4%	74.3%	68.2%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.6%	0.5%	0.7%
FICO 550-579	0.1%	0.1%	0.0%	0.0%	0.9%	0.7%	0.6%
FICO 580-619	0.1%	0.1%	0.0%	0.7%	1.3%	2.3%	1.3%
FICO 620-659	2.0%	2.0%	0.6%	2.3%	4.0%	8.1%	4.3%
FICO 660-699	7.7%	7.7%	5.4%	8.0%	13.7%	15.0%	13.2%
FICO 700-739	15.2%	15.2%	15.1%	17.9%	18.6%	18.8%	17.2%
FICO >= 740	74.8%	74.8%	78.8%	71.1%	60.8%	54.7%	62.5%
FICO Missing	0.1%	0.1%	0.0%	0.0%	0.1%	0.0%	0.3%
Wtd Avg FICO	764	764	767	756	741	735	746
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	55.6%	55.6%	91.0%	99.2%	86.2%	100.0%	100.0%
Intermediate-term, fixed-rate	44.4%	44.4%	9.0%	0.8%	13.8%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	95.9%	95.9%	95.0%	92.8%	93.4%	95.9%	96.4%
Second/Vacation Home	4.1%	4.1%	5.0%	7.2%	6.6%	4.1%	3.6%
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)							
1 Unit	99.7%	99.7%	99.6%	99.7%	99.7%	99.5%	99.7%
2-4 Units	0.3%	0.3%	0.4%	0.3%	0.3%	0.5%	0.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	0.9%	0.9%	3.6%	3.9%	7.3%	5.7%	5.9%
Single Family Homes	99.1%	99.1%	96.4%	96.1%	92.7%	94.3%	94.1%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00037542

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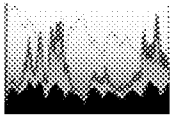


Single Family Conventional Acquisition Characteristics
PENTAGON FEDERAL CREDIT UNION

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	0.9%	0.9%	3.6%	3.9%	7.3%	5.7%	5.9%
1 Unit	98.8%	98.8%	96.0%	95.8%	92.4%	93.8%	93.8%
2-4 Units	0.3%	0.3%	0.4%	0.3%	0.3%	0.5%	0.3%
Condo							
Condo	0.9%	0.9%	3.6%	3.9%	7.3%	5.7%	5.9%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	22.3%	22.3%	14.6%	46.6%	52.7%	47.4%	29.5%
Cash-Out Refinance	45.3%	45.3%	37.6%	37.1%	33.7%	37.1%	30.5%
Other Refinance	32.4%	32.4%	47.8%	16.2%	13.6%	15.5%	40.0%
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TPO Correspondent	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Origination Amount and Rate							
Avg Origination Loan Amount	$171,223	$171,223	$214,488	$243,342	$195,739	$157,353	$186,339
Loan Original Note Rate	5.33%	5.33%	4.93%	6.00%	6.42%	6.69%	5.43%
Seasoning (Sums to 100%)							
Seasoned	74.2%	74.2%	0.0%	6.9%	19.0%	35.6%	59.7%
Non-Seasoned	25.8%	25.8%	100.0%	93.1%	81.0%	64.4%	40.3%
ACI							
ACI Probability	0.04%	0.04%	0.04%	0.08%	0.18%	0.22%	0.10%
Wtd Avg ACI Score	768	768	766	747	731	729	747
Credit Premium							
Wtd Avg Credit Premium	-0.17	-0.17	-0.22	-0.14	0.00	0.10	-0.48
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	14.6%	14.6%	18.7%	7.9%	4.4%	7.5%	13.8%
DTI Ratio > 20 and <= 30	32.3%	32.3%	34.2%	26.0%	18.7%	21.0%	28.7%
DTI Ratio > 30 and <= 40	27.0%	27.0%	28.0%	27.6%	24.3%	28.9%	29.7%
DTI Ratio > 40 and <= 45	10.3%	10.3%	9.4%	13.1%	13.0%	11.6%	10.4%
DTI Ratio > 45 and <= 50	7.6%	7.6%	7.0%	11.2%	11.0%	8.3%	5.8%
DTI Ratio > 50	8.1%	8.1%	2.7%	14.1%	28.6%	22.4%	11.1%
DTI Ratio Missing	0.1%	0.1%	0.1%	0.1%	0.0%	0.4%	0.5%

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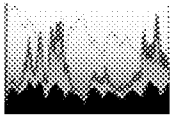


Single Family Conventional Acquisition Characteristics
PENTAGON FEDERAL CREDIT UNION

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	32.3%	32.3%	30.0%	36.5%	41.2%	38.5%	33.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	14.6%	14.6%	18.7%	7.9%	4.4%	7.5%	13.8%
DTI Ratio > 20 and <= 30	32.3%	32.3%	34.2%	26.0%	18.7%	21.0%	28.7%
DTI Ratio > 30 and <= 40	27.0%	27.0%	28.0%	27.6%	24.3%	28.9%	29.7%
DTI Ratio > 40 and <= 45	10.3%	10.3%	9.4%	13.1%	13.0%	11.6%	10.4%
DTI Ratio > 45 and <= 50	7.6%	7.6%	7.0%	11.2%	11.0%	8.3%	5.8%
DTI Ratio > 50	8.1%	8.1%	2.7%	14.1%	28.6%	22.4%	11.1%
DTI Ratio Missing	0.1%	0.1%	0.1%	0.1%	0.0%	0.4%	0.5%
Wtd Avg DTI Ratio	32.3%	32.3%	30.0%	36.5%	41.2%	38.5%	33.6%
Origination Term (Sums to 100%)							
<= 15 Years	44.4%	44.4%	9.0%	0.8%	13.8%	0.0%	0.0%
> 15 Years amd <= 25 Years	15.0%	15.0%	10.6%	0.0%	0.8%	1.7%	1.3%
> 25 Years and <= 30 Years	40.7%	40.7%	80.4%	99.2%	85.4%	98.3%	98.7%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	55.6%	55.6%	91.0%	99.2%	86.2%	100.0%	100.0%
Intermediate-Term Fixed Rate (excl Balloon)	44.4%	44.4%	9.0%	0.8%	13.8%	0.0%	0.0%
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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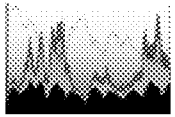


Single Family Conventional Acquisition Characteristics
PENTAGON FEDERAL CREDIT UNION

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	7.8%	7.8%	99.9%	100.0%	97.2%	54.8%	0.0%
Investor Channel	92.2%	92.2%	0.1%	0.0%	2.8%	45.2%	100.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	17.4%	17.4%	16.3%	10.4%	12.9%	17.3%	4.3%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%

FM-FCIC_00037545

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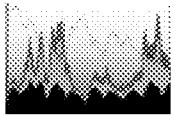


Single Family Conventional Acquisition Characteristics
PENTAGON FEDERAL CREDIT UNION

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.1%	3.1%	1.5%	2.2%	5.3%	7.1%	4.3%
- 80/15/05	1.7%	1.7%	0.3%	1.1%	1.4%	3.7%	0.0%
- 80/20/00	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	12.4%	12.4%	14.2%	6.8%	6.3%	6.5%	0.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	18.3%	18.3%	17.2%	10.9%	13.5%	18.1%	19.3%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.3%	0.0%	0.2%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- 80/10/10	3.2%	3.2%	1.6%	2.2%	5.9%	8.5%	8.2%
- 80/15/05	1.7%	1.7%	0.3%	1.1%	1.4%	3.7%	0.9%
- 80/20/00	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.1%	0.0%	0.3%	0.0%	0.1%
- Other	13.2%	13.2%	15.0%	7.4%	5.7%	5.9%	9.7%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.7%	1.3%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.7%	1.3%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	5.2%	5.2%	5.6%	4.4%	5.9%	5.0%	3.1%
Northeast	11.0%	11.0%	9.8%	11.8%	11.7%	11.3%	8.3%
Southeast	58.9%	58.9%	58.0%	59.6%	59.6%	58.9%	74.3%
Southwest	15.0%	15.0%	13.6%	12.2%	16.1%	15.0%	6.4%
West	9.9%	9.9%	13.1%	12.0%	6.7%	9.8%	7.9%
Census Region (Sums to 100%)							
New England	3.0%	3.0%	2.3%	3.2%	0.9%	3.2%	2.6%
Middle Atlantic	7.2%	7.2%	6.5%	6.0%	7.2%	7.8%	4.9%
East North Central	3.8%	3.8%	4.2%	3.7%	4.8%	4.2%	2.2%
East South Central	4.1%	4.1%	3.4%	3.5%	2.4%	3.3%	1.7%
South Atlantic	55.5%	55.5%	55.3%	56.6%	57.8%	55.9%	73.5%
West North Central	3.4%	3.4%	2.8%	1.3%	2.5%	2.4%	1.6%
West South Central	7.2%	7.2%	5.7%	5.8%	8.8%	7.7%	2.4%
Mountain	7.0%	7.0%	7.9%	7.7%	7.1%	7.6%	4.3%
Pacific	8.7%	8.7%	11.7%	9.9%	5.6%	7.9%	6.8%

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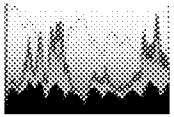


Single Family Conventional Acquisition Characteristics
PENTAGON FEDERAL CREDIT UNION

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.1%	0.1%	0.3%	2.1%	3.1%	0.0%	0.0%
Top 10 States							
01) VA	27.2%	27.2%	29.2%	26.8%	26.4%	26.2%	44.7%
02) MD	11.6%	11.6%	9.5%	10.5%	12.3%	11.1%	15.8%
03) TX	5.6%	5.6%	4.4%	4.7%	6.5%	6.1%	1.6%
04) NC	5.2%	5.2%	5.8%	6.5%	4.2%	5.1%	3.1%
05) CA	4.3%	4.3%	6.4%	4.3%	3.2%	3.7%	3.8%
06) FL	3.9%	3.9%	4.1%	5.5%	6.5%	5.9%	5.0%
07) GA	3.6%	3.6%	3.1%	2.7%	4.9%	3.1%	1.5%
08) PA	3.2%	3.2%	3.0%	2.4%	4.3%	2.6%	1.9%
09) CO	3.0%	3.0%	3.2%	3.1%	2.3%	2.3%	1.6%
10) NY	2.5%	2.5%	1.6%	2.0%	2.4%	2.7%	1.5%
Top 10 Sellers							
01) PENTAGON FEDERAL CREDIT UNION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) PENTAGON FEDERAL CREDIT UNION	99.9%	99.9%	100.0%	99.7%	100.0%	99.6%	99.6%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	92.4%						

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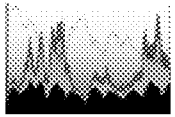


Single Family Conventional Acquisition Characteristics
PENTAGON FEDERAL CREDIT UNION

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	7.6%						
- Primary MI Only	7.6%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	34.47	34.47	12.26	7.08	6.76	2.94	4.35
Wtd Avg Economic Model Fee	16.53	16.53	11.04	17.65	15.81	14.22	5.00
Wtd Avg Charged Fee	51.00	51.00	23.30	24.72	22.57	17.16	9.35
Appraisal Waivers							
Appraisal Waiver	4.4%	4.4%	0.6%	3.8%	3.2%	2.7%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.70%	0.70%	1.45%	30.87%	31.18%	33.59%	32.53%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.14%	0.30%	0.09%	0.00%
Housing Goals							
Low Mod	26.22%	26.22%	24.91%	25.79%	29.37%	47.05%	33.44%
Special Affordable	1.58%	1.58%	5.95%	5.39%	7.75%	6.78%	9.38%
Underserved	31.95%	31.95%	26.28%	29.79%	37.84%	39.39%	36.18%
PMM Low Mod	28.13%	28.13%	26.13%	23.40%	27.83%	57.95%	36.56%
PMM Special Affordable	0.94%	0.94%	8.80%	5.13%	10.00%	8.28%	11.08%
PMM Underserved	25.94%	25.94%	27.27%	25.96%	32.61%	35.10%	31.31%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	2.40%	2.40%	7.47%	9.66%	4.27%	4.80%	-2.60%
Median Valuation Bias for Other Refi	2.23%	2.23%	7.40%	9.88%	2.80%	2.30%	-5.33%

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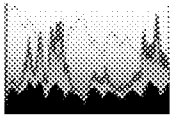


Single Family Conventional Acquisition Characteristics
OLTV 70.01% - 75.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	21,197	21,197	388,861	254,519	292,439	227,174	251,150
Book Volume ($B)	$4.8	$4.8	$87.9	$55.9	$60.2	$45.7	$46.4
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.6%	73.6%	73.5%	73.6%	73.8%	73.7%	73.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.1%	0.7%	0.5%	0.1%	0.2%
Comb LTV 70.01% - 75.00%	89.3%	89.3%	90.8%	87.1%	75.5%	85.1%	87.6%
Comb LTV 75.01% - 80.00%	2.7%	2.7%	2.7%	3.3%	2.3%	1.7%	2.3%
Comb LTV 80.01% - 90.00%	5.8%	5.8%	5.2%	6.8%	8.6%	7.8%	6.1%
Comb LTV 90.01% - 95.00%	1.3%	1.3%	1.0%	1.4%	3.4%	2.3%	1.8%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.0%	0.1%	0.1%	0.1%	0.0%
Comb LTV 97.01% - 100.00%	0.2%	0.2%	0.1%	0.5%	9.4%	1.7%	0.4%
Comb LTV > 100.00%	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	1.6%
Wtd Avg Comb LTV	75.0%	75.0%	74.6%	75.1%	78.2%	75.8%	75.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.1%	0.7%	0.5%	0.1%	0.2%
Comb LTV 70.01% - 75.00%	89.3%	89.3%	90.8%	87.1%	75.5%	85.1%	87.6%
Comb LTV 75.01% - 80.00%	2.7%	2.7%	2.7%	3.3%	2.3%	1.7%	2.3%
Comb LTV 80.01% - 90.00%	5.8%	5.8%	5.2%	6.8%	8.6%	7.8%	6.1%
Comb LTV 90.01% - 95.00%	1.3%	1.3%	1.0%	1.4%	3.4%	2.3%	1.8%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.0%	0.1%	0.1%	0.1%	0.0%

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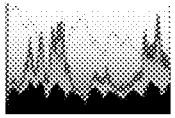


Single Family Conventional Acquisition Characteristics
OLTV 70.01% - 75.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.2%	0.2%	0.1%	0.5%	9.4%	1.7%	0.4%
Comb LTV > 100.00%	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	1.6%
Wtd Avg Comb LTV	75.0%	75.0%	74.6%	75.1%	78.2%	75.8%	75.0%
Credit Score (Sums to 100%)							
FICO < 550	0.1%	0.1%	0.0%	0.5%	1.0%	1.2%	1.0%
FICO 550-579	0.1%	0.1%	0.0%	0.6%	1.2%	1.3%	1.1%
FICO 580-619	0.4%	0.4%	0.2%	2.0%	4.1%	4.9%	4.3%
FICO 620-659	1.9%	1.9%	1.3%	4.9%	9.9%	12.4%	11.5%
FICO 660-699	7.9%	7.9%	6.8%	13.5%	18.0%	20.0%	20.1%
FICO 700-739	18.4%	18.4%	18.2%	22.2%	24.0%	22.5%	23.2%
FICO >= 740	71.2%	71.2%	73.4%	56.2%	41.7%	37.7%	38.5%
FICO Missing	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%
Wtd Avg FICO	757	757	760	739	719	712	714
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	69.4%	69.4%	83.6%	78.1%	76.5%	69.8%	67.6%
Intermediate-term, fixed-rate	17.1%	17.1%	12.4%	11.1%	4.6%	5.5%	8.4%
Adjustable-rate	10.3%	10.3%	2.8%	4.5%	3.1%	4.8%	8.7%
Interest Only adjustable-rate	3.2%	3.2%	1.1%	4.7%	7.0%	7.8%	8.2%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.8%	5.5%	6.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.6%	7.9%	6.6%	1.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	82.4%	82.4%	87.5%	83.7%	83.3%	81.9%	84.5%
Second/Vacation Home	5.4%	5.4%	5.0%	4.7%	4.3%	4.7%	4.1%
Investor Property	12.2%	12.2%	7.5%	11.6%	12.5%	13.4%	11.4%
10-K Unit Type (Sums to 100%)							
1 Unit	96.3%	96.3%	97.3%	95.4%	94.7%	94.6%	94.7%
2-4 Units	3.7%	3.7%	2.7%	4.6%	5.3%	5.4%	5.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	15.0%	15.0%	11.5%	10.5%	10.4%	10.1%	9.4%
Single Family Homes	85.0%	85.0%	88.5%	89.5%	89.6%	89.9%	90.6%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%

FM-FCIC_00037550

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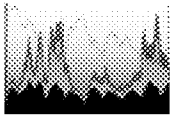


Single Family Conventional Acquisition Characteristics
OLTV 70.01% - 75.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	15.0%	15.0%	11.5%	10.5%	10.4%	10.1%	9.4%
1 Unit	81.1%	81.1%	85.6%	84.8%	84.1%	84.1%	85.0%
2-4 Units	3.7%	3.7%	2.7%	4.6%	5.3%	5.4%	5.3%
Condo							
Condo	13.6%	13.6%	10.7%	9.9%	9.9%	9.7%	8.9%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	24.6%	24.6%	17.7%	29.7%	37.4%	35.7%	32.5%
Cash-Out Refinance	25.1%	25.1%	31.7%	35.8%	38.6%	44.3%	42.3%
Other Refinance	50.4%	50.4%	50.6%	34.5%	24.0%	19.9%	25.3%
Origination Type (Sums to 100%)							
TPO Broker	12.5%	12.5%	13.6%	24.0%	26.0%	25.3%	21.6%
TPO Correspondent	30.3%	30.3%	31.4%	28.5%	36.3%	36.0%	33.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	57.2%	57.2%	55.0%	47.5%	37.7%	38.6%	44.8%
Origination Amount and Rate							
Avg Origination Loan Amount	$227,016	$227,016	$227,081	$221,694	$206,569	$201,733	$185,329
Loan Original Note Rate	4.89%	4.89%	4.96%	6.01%	6.47%	6.43%	5.68%
Seasoning (Sums to 100%)							
Seasoned	1.7%	1.7%	2.5%	8.1%	2.4%	2.9%	2.5%
Non-Seasoned	98.3%	98.3%	97.5%	91.9%	97.6%	97.1%	97.5%
ACI							
ACI Probability	0.09%	0.09%	0.08%	0.31%	0.61%	0.61%	0.44%
Wtd Avg ACI Score	746	746	747	724	697	697	705
Credit Premium							
Wtd Avg Credit Premium	0.09	0.09	-0.20	-0.04	0.02	0.11	0.08
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.7%	1.7%	3.4%	0.8%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.6%	3.2%	7.1%	6.4%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.4%	11.4%	12.0%	7.9%	5.7%	5.7%	7.0%
DTI Ratio > 20 and <= 30	24.1%	24.1%	26.7%	19.3%	15.6%	15.1%	18.0%
DTI Ratio > 30 and <= 40	27.6%	27.6%	27.6%	27.2%	27.8%	26.8%	27.8%
DTI Ratio > 40 and <= 45	13.3%	13.3%	12.3%	14.4%	15.4%	14.1%	13.1%
DTI Ratio > 45 and <= 50	9.0%	9.0%	9.2%	11.0%	12.7%	11.1%	9.6%
DTI Ratio > 50	13.6%	13.6%	11.5%	17.4%	15.7%	15.1%	14.8%
DTI Ratio Missing	1.1%	1.1%	0.7%	2.9%	7.2%	12.0%	9.6%

FM-FCIC_00037551

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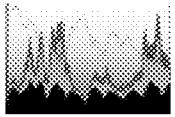


Single Family Conventional Acquisition Characteristics
OLTV 70.01% - 75.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	35.5%	35.5%	34.6%	38.2%	39.1%	39.0%	38.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.4%	11.4%	12.0%	7.8%	5.7%	5.7%	7.0%
DTI Ratio > 20 and <= 30	24.1%	24.1%	26.7%	19.3%	15.8%	15.5%	18.3%
DTI Ratio > 30 and <= 40	27.6%	27.6%	27.6%	27.2%	28.2%	27.3%	28.2%
DTI Ratio > 40 and <= 45	13.3%	13.3%	12.3%	14.4%	15.6%	14.4%	13.3%
DTI Ratio > 45 and <= 50	9.0%	9.0%	9.2%	11.0%	12.9%	11.3%	9.8%
DTI Ratio > 50	13.6%	13.6%	11.5%	17.4%	16.0%	15.5%	15.2%
DTI Ratio Missing	1.1%	1.1%	0.7%	2.9%	6.0%	10.4%	8.1%
Wtd Avg DTI Ratio	35.5%	35.5%	34.6%	38.1%	39.1%	39.0%	38.1%
Origination Term (Sums to 100%)							
<= 15 Years	17.1%	17.1%	12.4%	11.1%	4.6%	5.5%	8.4%
> 15 Years amd <= 25 Years	4.9%	4.9%	4.7%	3.4%	2.4%	2.3%	4.0%
> 25 Years and <= 30 Years	78.0%	78.0%	82.9%	85.0%	91.5%	91.5%	87.6%
> 30 Years	0.0%	0.0%	0.0%	0.5%	1.5%	0.6%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	69.5%	69.5%	83.7%	79.7%	84.3%	76.4%	68.6%
Intermediate-Term Fixed Rate (excl Balloon)	17.1%	17.1%	12.4%	11.0%	4.6%	5.5%	8.3%
Adjustable Rate	13.5%	13.5%	3.9%	9.2%	10.9%	18.1%	23.0%
Balloon	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.5%	1.5%	0.6%	0.1%
Hybrid Arm	13.5%	13.5%	3.9%	9.2%	10.0%	12.5%	16.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.8%	0.9%	1.6%	3.5%
- 5/1 Hybrid Arm	10.6%	10.6%	3.1%	6.0%	6.2%	7.9%	10.0%
- 7/1 Hybrid Arm	2.1%	2.1%	0.5%	1.9%	1.7%	1.9%	2.1%
- 10/1 Hybrid Arm	0.7%	0.7%	0.3%	0.6%	1.1%	1.0%	0.9%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.8%	5.5%	6.0%

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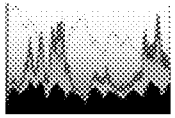


Single Family Conventional Acquisition Characteristics
OLTV 70.01% - 75.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	3.2%	3.2%	1.1%	6.3%	14.9%	14.4%	9.3%
- Interest Only ARM	3.2%	3.2%	1.1%	4.7%	7.0%	7.8%	8.2%
- Interest Only FRM	0.0%	0.0%	0.0%	1.6%	7.9%	6.6%	1.0%
Alt-A	0.0%	0.0%	0.0%	4.2%	17.3%	23.1%	18.1%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	3.7%	14.2%	16.7%	12.8%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.8%	0.3%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.5%	2.0%	3.5%	3.6%
- Alt-A SISA	0.0%	0.0%	0.0%	0.6%	1.6%	1.2%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	2.2%	2.0%	1.4%
- Alt-A Stated Income	0.0%	0.0%	0.0%	2.5%	7.5%	9.7%	7.6%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.4%	2.0%	3.7%	2.4%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.1%	1.2%	2.6%	2.9%
My Community Mortgage	0.1%	0.1%	0.0%	0.1%	0.2%	0.1%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.5%	17.2%	33.4%	29.2%	22.5%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.5%	13.4%	19.1%	12.3%	9.8%
- Other Low/No Doc	0.0%	0.0%	0.0%	3.8%	14.3%	16.9%	12.7%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.4%	0.7%	0.6%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.4%	0.7%	0.6%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	97.7%	97.7%	97.1%	86.8%	79.8%	72.6%	79.1%
Investor Channel	2.3%	2.3%	2.9%	10.7%	17.4%	24.5%	18.8%
eChannel	0.0%	0.0%	0.0%	2.1%	2.1%	2.2%	2.1%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.4%	0.7%	0.6%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	10.8%	10.8%	9.2%	11.3%	23.7%	13.6%	9.8%
- 75/20/05	1.3%	1.3%	1.0%	1.4%	3.5%	2.5%	2.3%

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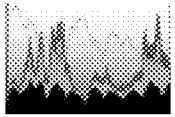


Single Family Conventional Acquisition Characteristics
OLTV 70.01% - 75.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.4%	8.7%	0.9%	0.2%
- 80/10/10	0.0%	0.0%	0.0%	0.1%	0.3%	0.2%	0.4%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.1%
- 80/20/00	0.0%	0.0%	0.1%	0.2%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	9.4%	9.4%	8.1%	9.2%	11.0%	10.0%	6.9%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	11.8%	11.8%	10.8%	12.9%	24.9%	15.3%	13.0%
- 75/20/05	1.4%	1.4%	1.1%	1.5%	4.0%	3.1%	2.6%
- 75/25/00	0.8%	0.8%	0.2%	0.2%	1.0%	1.0%	0.5%
- 80/10/10	0.0%	0.0%	0.1%	0.2%	0.4%	0.4%	0.6%
- 80/15/05	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	0.2%
- 80/20/00	0.0%	0.0%	0.0%	0.4%	8.8%	0.9%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	9.5%	9.5%	9.4%	10.5%	10.5%	9.7%	9.0%
EA/TPR							
EA/TPR	0.1%	0.1%	0.0%	1.7%	2.6%	2.5%	2.3%
- EA I	0.0%	0.0%	0.0%	0.6%	0.8%	1.0%	0.8%
- EA/TPR II	0.0%	0.0%	0.0%	0.3%	0.6%	0.5%	0.4%
- EA/TPR III	0.0%	0.0%	0.0%	0.7%	1.2%	1.1%	1.0%
10-K Property Region (Sums to 100%)							
Midwest	15.0%	15.0%	17.2%	14.8%	14.4%	13.9%	15.3%
Northeast	19.4%	19.4%	18.9%	18.6%	18.4%	18.0%	19.1%
Southeast	18.9%	18.9%	19.9%	23.3%	26.4%	26.4%	24.2%
Southwest	13.7%	13.7%	15.3%	14.9%	17.1%	15.1%	14.6%
West	33.0%	33.0%	28.6%	28.4%	23.7%	26.5%	26.8%
Census Region (Sums to 100%)							
New England	5.8%	5.8%	6.1%	5.4%	6.0%	6.1%	6.9%
Middle Atlantic	13.1%	13.1%	12.3%	12.6%	11.8%	11.2%	11.3%
East North Central	11.8%	11.8%	13.6%	12.2%	11.9%	11.5%	12.5%
East South Central	2.9%	2.9%	3.6%	3.5%	3.7%	3.1%	2.8%
South Atlantic	16.4%	16.4%	16.7%	20.2%	23.1%	23.7%	21.8%
West North Central	5.1%	5.1%	6.0%	4.6%	4.5%	4.3%	4.8%
West South Central	6.0%	6.0%	6.6%	5.9%	6.6%	5.0%	4.5%
Mountain	7.2%	7.2%	8.3%	9.1%	11.1%	11.1%	11.0%
Pacific	31.5%	31.5%	26.8%	26.3%	21.1%	23.7%	23.9%

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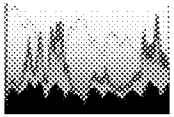


Single Family Conventional Acquisition Characteristics
OLTV 70.01% - 75.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%
Top 10 States							
01) CA	25.3%	25.3%	19.5%	19.0%	13.9%	17.1%	17.5%
02) NY	6.3%	6.3%	5.2%	5.6%	5.0%	4.4%	4.4%
03) IL	5.1%	5.1%	5.1%	5.5%	5.1%	4.6%	4.6%
04) TX	4.4%	4.4%	4.8%	4.3%	4.8%	3.3%	3.0%
05) NJ	4.0%	4.0%	4.1%	4.0%	4.1%	4.2%	4.1%
06) VA	3.8%	3.8%	3.8%	4.0%	3.6%	3.7%	3.7%
07) WA	3.5%	3.5%	4.3%	4.4%	4.1%	3.7%	3.5%
08) MA	3.5%	3.5%	3.5%	2.8%	2.9%	3.0%	3.3%
09) MD	3.0%	3.0%	2.8%	3.1%	3.7%	3.7%	3.4%
10) CO	2.8%	2.8%	3.0%	2.6%	2.6%	2.2%	2.3%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	26.1%	26.1%	20.9%	17.5%	9.1%	11.5%	10.8%
02) BANK OF AMERICA CORPORATION	23.2%	23.2%	23.5%	24.5%	30.7%	28.0%	29.3%
03) JPMORGAN CHASE & CO	5.5%	5.5%	7.8%	9.2%	9.0%	6.8%	8.0%
04) GMAC INC	5.4%	5.4%	2.4%	3.3%	4.5%	8.1%	5.9%
05) CITIGROUP INC	4.2%	4.2%	5.4%	11.5%	9.6%	9.4%	8.2%
06) SUNTRUST BANKS INC	3.8%	3.8%	4.5%	5.1%	6.5%	5.6%	3.3%
07) QUICKEN LOANS INC	3.7%	3.7%	2.1%	1.1%	0.0%	0.0%	0.0%
08) FLAGSTAR BANCORP INC	3.2%	3.2%	2.4%	2.7%	2.8%	2.2%	3.6%
09) PHH CORPORATION	1.3%	1.3%	2.2%	2.2%	2.2%	2.6%	2.8%
10) METLIFE INC	1.2%	1.2%	1.2%	0.2%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	27.0%	27.0%	21.3%	18.6%	10.8%	14.0%	15.3%
02) BANK OF AMERICA CORPORATION	22.7%	22.7%	23.1%	22.0%	30.8%	29.4%	29.2%
03) JPMORGAN CHASE & CO	9.0%	9.0%	9.8%	15.6%	14.3%	12.0%	12.0%
04) GMAC INC	5.8%	5.8%	3.5%	4.1%	4.1%	7.7%	5.7%
05) CITIGROUP INC	4.2%	4.2%	5.5%	11.7%	9.9%	11.2%	11.9%
06) SUNTRUST BANKS INC	3.8%	3.8%	4.5%	4.9%	5.1%	3.3%	2.6%
07) FLAGSTAR BANCORP INC	3.2%	3.2%	1.9%	2.3%	1.8%	1.0%	0.8%
08) PHH CORPORATION	1.4%	1.4%	2.2%	2.2%	1.7%	1.8%	2.0%
09) METLIFE INC	1.2%	1.2%	1.2%	0.2%	1.0%	0.7%	0.7%
10) PENTAGON FEDERAL CREDIT UNION	1.1%	1.1%	0.1%	0.0%	0.0%	0.0%	0.1%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	99.9%						

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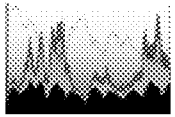


Single Family Conventional Acquisition Characteristics
OLTV 70.01% - 75.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.1%						
- Primary MI Only	0.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	12.39	12.39	6.78	0.81	-12.17	-8.36	-3.21
Wtd Avg Economic Model Fee	19.28	19.28	20.56	31.57	41.03	34.89	29.45
Wtd Avg Charged Fee	31.67	31.67	27.34	32.38	28.86	26.53	26.24
Appraisal Waivers							
Appraisal Waiver	3.1%	3.1%	1.8%	2.8%	2.5%	2.2%	2.3%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.05%	0.05%	2.72%	26.85%	28.39%	38.86%	41.30%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.51%	2.60%	2.94%	1.65%
Housing Goals							
Low Mod	48.21%	48.21%	42.15%	45.64%	44.60%	48.32%	49.47%
Special Affordable	19.31%	19.31%	15.50%	18.75%	18.51%	21.34%	21.23%
Underserved	33.34%	33.34%	28.36%	37.58%	40.17%	41.91%	39.88%
PMM Low Mod	48.65%	48.65%	44.99%	33.26%	28.96%	34.50%	36.10%
PMM Special Affordable	22.13%	22.13%	18.98%	11.84%	8.55%	11.90%	13.30%
PMM Underserved	33.66%	33.66%	30.84%	27.96%	26.02%	27.27%	26.99%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.30%	7.30%	9.04%	10.07%	8.89%	5.09%	2.13%
Median Valuation Bias for Other Refi	7.55%	7.55%	8.03%	9.16%	8.28%	4.50%	1.33%

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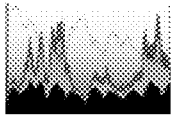


Single Family Conventional Acquisition Characteristics
OLTV 75.01% - 80.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	43,004	43,004	826,478	756,424	1,072,617	1,046,528	1,063,289
Book Volume ($B)	$9.6	$9.6	$185.2	$164.3	$227.8	$210.2	$195.8
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	79.3%	79.3%	79.2%	79.4%	79.5%	79.6%	79.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	89.7%	89.7%	90.1%	84.7%	61.8%	58.0%	66.7%
Comb LTV 80.01% - 90.00%	6.7%	6.7%	7.0%	9.8%	16.3%	16.0%	15.3%
Comb LTV 90.01% - 95.00%	2.1%	2.1%	2.2%	4.0%	11.2%	11.0%	10.0%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.3%	0.2%	0.2%	0.2%	0.1%
Comb LTV 97.01% - 100.00%	0.4%	0.4%	0.1%	0.9%	10.3%	14.1%	6.4%
Comb LTV > 100.00%	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%	1.3%
Wtd Avg Comb LTV	80.5%	80.5%	80.2%	81.0%	84.8%	85.6%	83.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	89.7%	89.7%	90.1%	84.7%	61.8%	58.0%	66.7%
Comb LTV 80.01% - 90.00%	6.7%	6.7%	7.0%	9.8%	16.3%	16.0%	15.3%
Comb LTV 90.01% - 95.00%	2.1%	2.1%	2.2%	4.0%	11.2%	11.0%	10.0%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.3%	0.2%	0.2%	0.2%	0.1%

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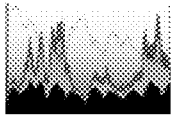


Single Family Conventional Acquisition Characteristics
OLTV 75.01% - 80.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.4%	0.4%	0.1%	0.9%	10.3%	14.1%	6.4%
Comb LTV > 100.00%	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%	1.3%
Wtd Avg Comb LTV	80.5%	80.5%	80.2%	81.0%	84.8%	85.6%	83.8%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.3%	0.5%	0.4%	0.4%
FICO 550-579	0.0%	0.0%	0.0%	0.4%	0.7%	0.6%	0.5%
FICO 580-619	0.3%	0.3%	0.3%	1.6%	2.7%	2.3%	2.4%
FICO 620-659	1.7%	1.7%	1.1%	4.4%	8.9%	8.8%	8.6%
FICO 660-699	7.1%	7.1%	5.5%	12.8%	20.1%	21.1%	19.8%
FICO 700-739	19.0%	19.0%	18.4%	21.7%	25.0%	25.8%	26.0%
FICO >= 740	71.7%	71.7%	74.7%	58.7%	42.2%	40.9%	42.3%
FICO Missing	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.2%
Wtd Avg FICO	758	758	760	742	722	722	723
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	78.2%	78.2%	87.7%	81.9%	74.0%	67.0%	65.4%
Intermediate-term, fixed-rate	13.9%	13.9%	9.3%	7.8%	3.2%	3.6%	5.3%
Adjustable-rate	6.0%	6.0%	2.2%	4.9%	3.4%	5.6%	11.2%
Interest Only adjustable-rate	1.8%	1.8%	0.8%	3.9%	8.9%	12.5%	14.1%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.3%	2.6%	3.1%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.5%	10.2%	8.8%	1.1%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	92.1%	92.1%	93.7%	88.1%	87.6%	86.7%	87.4%
Second/Vacation Home	5.7%	5.7%	5.2%	6.3%	6.4%	7.3%	6.7%
Investor Property	2.2%	2.2%	1.2%	5.7%	5.9%	6.0%	5.9%
10-K Unit Type (Sums to 100%)							
1 Unit	98.8%	98.8%	98.9%	97.9%	96.6%	97.2%	97.3%
2-4 Units	1.2%	1.2%	1.1%	2.1%	3.4%	2.8%	2.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	10.4%	10.4%	8.0%	12.0%	12.3%	12.5%	11.9%
Single Family Homes	89.6%	89.6%	92.0%	88.0%	87.7%	87.5%	88.1%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%

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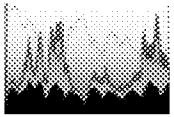


Single Family Conventional Acquisition Characteristics
OLTV 75.01% - 80.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	10.4%	10.4%	8.0%	12.0%	12.3%	12.5%	11.9%
1 Unit	88.3%	88.3%	90.8%	85.8%	84.2%	84.4%	85.2%
2-4 Units	1.2%	1.2%	1.1%	2.1%	3.3%	2.8%	2.7%
Condo							
Condo	9.3%	9.3%	7.4%	11.4%	11.9%	12.2%	11.5%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	43.5%	43.5%	34.4%	51.3%	58.6%	66.4%	63.2%
Cash-Out Refinance	17.6%	17.6%	21.3%	23.4%	23.1%	21.2%	22.0%
Other Refinance	38.9%	38.9%	44.2%	25.4%	18.4%	12.4%	14.9%
Origination Type (Sums to 100%)							
TPO Broker	10.2%	10.2%	12.0%	21.4%	23.3%	23.0%	18.5%
TPO Correspondent	33.5%	33.5%	34.3%	32.3%	38.4%	36.7%	35.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	56.3%	56.3%	53.7%	46.3%	38.3%	40.3%	46.1%
Origination Amount and Rate							
Avg Origination Loan Amount	$225,208	$225,208	$225,156	$218,776	$212,822	$201,255	$184,549
Loan Original Note Rate	4.93%	4.93%	4.99%	6.00%	6.46%	6.45%	5.69%
Seasoning (Sums to 100%)							
Seasoned	2.9%	2.9%	3.3%	7.4%	1.7%	2.0%	1.8%
Non-Seasoned	97.1%	97.1%	96.7%	92.6%	98.3%	98.0%	98.2%
ACI							
ACI Probability	0.10%	0.10%	0.09%	0.25%	0.63%	0.60%	0.36%
Wtd Avg ACI Score	742	742	743	724	695	695	705
Credit Premium							
Wtd Avg Credit Premium	0.06	0.06	-0.20	-0.04	0.03	0.07	0.09
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.5%	1.3%	1.6%	0.8%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.3%	3.5%	5.7%	3.9%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	9.9%	9.9%	10.2%	6.9%	4.7%	4.8%	6.1%
DTI Ratio > 20 and <= 30	24.8%	24.8%	26.9%	19.6%	15.2%	14.9%	17.9%
DTI Ratio > 30 and <= 40	29.7%	29.7%	29.5%	28.4%	29.0%	29.7%	31.1%
DTI Ratio > 40 and <= 45	13.9%	13.9%	12.7%	14.5%	17.4%	17.8%	16.3%
DTI Ratio > 45 and <= 50	9.2%	9.2%	9.7%	11.3%	13.2%	12.5%	10.6%
DTI Ratio > 50	11.5%	11.5%	10.3%	17.3%	14.1%	12.5%	12.6%
DTI Ratio Missing	1.0%	1.0%	0.7%	2.0%	6.3%	7.8%	5.5%

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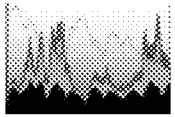


Single Family Conventional Acquisition Characteristics
OLTV 75.01% - 80.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	35.3%	35.3%	34.7%	38.3%	39.2%	38.8%	37.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	9.9%	9.9%	10.2%	6.8%	4.8%	4.8%	6.1%
DTI Ratio > 20 and <= 30	24.8%	24.8%	26.9%	19.6%	15.5%	15.2%	18.2%
DTI Ratio > 30 and <= 40	29.7%	29.7%	29.5%	28.4%	29.5%	30.3%	31.6%
DTI Ratio > 40 and <= 45	13.9%	13.9%	12.7%	14.5%	17.7%	18.1%	16.5%
DTI Ratio > 45 and <= 50	9.2%	9.2%	9.7%	11.3%	13.5%	12.8%	10.7%
DTI Ratio > 50	11.5%	11.5%	10.3%	17.3%	14.5%	12.8%	12.8%
DTI Ratio Missing	1.0%	1.0%	0.7%	2.0%	4.6%	5.9%	4.0%
Wtd Avg DTI Ratio	35.3%	35.3%	34.7%	38.3%	39.2%	38.9%	37.9%
Origination Term (Sums to 100%)							
<= 15 Years	13.9%	13.9%	9.3%	7.8%	3.3%	3.6%	5.3%
> 15 Years amd <= 25 Years	3.9%	3.9%	3.4%	2.4%	1.5%	1.3%	2.2%
> 25 Years and <= 30 Years	82.1%	82.1%	87.3%	89.3%	93.9%	94.6%	92.4%
> 30 Years	0.0%	0.0%	0.0%	0.6%	1.3%	0.5%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	78.2%	78.2%	87.7%	83.4%	84.1%	75.7%	66.4%
Intermediate-Term Fixed Rate (excl Balloon)	13.9%	13.9%	9.3%	7.8%	3.2%	3.5%	5.2%
Adjustable Rate	7.9%	7.9%	3.0%	8.8%	12.6%	20.7%	28.3%
Balloon	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.6%	1.3%	0.5%	0.1%
Hybrid Arm	7.8%	7.8%	3.0%	8.7%	12.3%	17.9%	24.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.7%	0.8%	1.6%	4.5%
- 5/1 Hybrid Arm	6.1%	6.1%	2.3%	5.5%	7.8%	12.7%	16.1%
- 7/1 Hybrid Arm	1.2%	1.2%	0.4%	2.0%	2.1%	2.5%	3.1%
- 10/1 Hybrid Arm	0.4%	0.4%	0.3%	0.6%	1.3%	1.1%	1.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.3%	2.6%	3.1%

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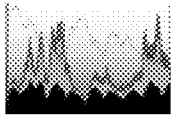


Single Family Conventional Acquisition Characteristics
OLTV 75.01% - 80.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	1.8%	1.8%	0.9%	5.4%	19.1%	21.3%	15.2%
- Interest Only ARM	1.8%	1.8%	0.8%	3.9%	8.9%	12.5%	14.1%
- Interest Only FRM	0.0%	0.0%	0.0%	1.5%	10.2%	8.8%	1.1%
Alt-A	0.0%	0.0%	0.0%	1.9%	20.9%	28.1%	20.9%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	1.5%	14.8%	17.9%	12.6%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.5%	0.2%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.2%	1.2%	2.6%	3.4%
- Alt-A SISA	0.0%	0.0%	0.0%	0.3%	1.6%	1.6%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	2.1%	1.8%	1.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.9%	9.5%	11.7%	8.1%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.4%	4.9%	7.1%	5.2%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.1%	1.2%	3.1%	3.2%
My Community Mortgage	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.2%	13.4%	34.6%	32.0%	23.8%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.2%	11.9%	19.7%	13.9%	11.3%
- Other Low/No Doc	0.0%	0.0%	0.0%	1.5%	14.9%	18.1%	12.5%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.2%	0.7%	0.6%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.2%	0.7%	0.6%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	96.5%	96.5%	96.3%	89.0%	75.4%	67.0%	74.7%
Investor Channel	3.5%	3.5%	3.7%	8.5%	21.7%	30.0%	23.2%
eChannel	0.0%	0.0%	0.0%	2.2%	2.2%	2.4%	2.1%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.2%	0.7%	0.6%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	10.6%	10.6%	10.2%	15.2%	38.2%	41.3%	32.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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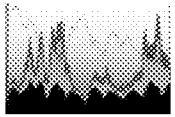


Single Family Conventional Acquisition Characteristics
OLTV 75.01% - 80.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	7.0%	7.0%	7.4%	10.0%	14.1%	14.1%	13.9%
- 80/15/05	2.1%	2.1%	2.2%	4.0%	10.3%	9.9%	9.4%
- 80/20/00	0.5%	0.5%	0.5%	1.1%	3.1%	4.7%	3.5%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.9%	0.9%	0.1%	0.0%	10.7%	12.5%	5.1%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	11.3%	11.3%	11.3%	16.7%	39.6%	43.1%	36.5%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	7.6%	7.6%	8.2%	11.0%	17.4%	17.4%	17.4%
- 80/15/05	2.3%	2.3%	2.4%	4.3%	11.6%	11.7%	10.7%
- 80/20/00	1.4%	1.4%	0.6%	1.2%	10.5%	14.0%	8.4%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
EA/TPR							
EA/TPR	0.1%	0.1%	0.1%	1.8%	2.3%	2.1%	2.3%
- EA I	0.0%	0.0%	0.0%	0.8%	0.9%	0.9%	1.1%
- EA/TPR II	0.0%	0.0%	0.0%	0.5%	0.7%	0.6%	0.6%
- EA/TPR III	0.0%	0.0%	0.0%	0.5%	0.7%	0.5%	0.6%
10-K Property Region (Sums to 100%)							
Midwest	15.8%	15.8%	18.9%	17.3%	16.0%	16.1%	17.4%
Northeast	18.7%	18.7%	17.4%	17.0%	17.0%	15.6%	16.4%
Southeast	20.7%	20.7%	21.3%	24.2%	26.2%	27.9%	26.5%
Southwest	16.8%	16.8%	18.1%	18.3%	19.4%	19.5%	19.0%
West	27.9%	27.9%	24.2%	23.1%	21.4%	21.0%	20.8%
Census Region (Sums to 100%)							
New England	5.4%	5.4%	5.5%	5.1%	5.4%	5.2%	5.8%
Middle Atlantic	12.7%	12.7%	11.4%	11.4%	11.0%	9.8%	9.8%
East North Central	12.0%	12.0%	14.3%	13.9%	12.9%	12.9%	13.7%
East South Central	3.6%	3.6%	4.2%	3.9%	4.0%	4.1%	3.8%
South Atlantic	17.5%	17.5%	17.5%	20.7%	22.6%	24.2%	23.1%
West North Central	6.0%	6.0%	7.3%	5.7%	5.3%	5.5%	6.1%
West South Central	8.6%	8.6%	8.8%	8.7%	8.3%	7.9%	7.0%
Mountain	7.7%	7.7%	8.6%	9.5%	11.9%	12.7%	12.8%
Pacific	26.2%	26.2%	22.3%	21.0%	18.5%	17.6%	17.5%

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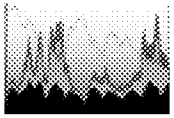


Single Family Conventional Acquisition Characteristics
OLTV 75.01% - 80.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.2%	0.2%	0.1%	0.2%	0.1%	0.2%	0.3%
Top 10 States							
01) CA	20.4%	20.4%	15.9%	14.4%	11.5%	10.9%	10.3%
02) TX	6.7%	6.7%	6.8%	6.9%	6.4%	6.0%	5.2%
03) NY	5.9%	5.9%	4.4%	4.6%	4.1%	3.4%	3.2%
04) IL	4.5%	4.5%	4.8%	5.9%	5.4%	4.9%	4.9%
05) VA	4.2%	4.2%	3.8%	3.8%	3.4%	3.4%	3.4%
06) NJ	3.7%	3.7%	3.7%	3.5%	3.8%	3.5%	3.5%
07) FL	3.5%	3.5%	3.2%	5.3%	7.9%	9.0%	8.7%
08) WA	3.3%	3.3%	3.8%	3.8%	4.0%	3.9%	4.1%
09) PA	3.1%	3.1%	3.3%	3.3%	3.0%	2.9%	3.1%
10) MA	2.9%	2.9%	3.0%	2.6%	2.6%	2.5%	2.8%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	27.0%	27.0%	20.2%	16.8%	9.9%	8.8%	8.5%
02) BANK OF AMERICA CORPORATION	23.0%	23.0%	23.1%	23.1%	35.1%	34.4%	35.5%
03) JPMORGAN CHASE & CO	5.5%	5.5%	8.9%	10.6%	8.4%	6.4%	6.7%
04) GMAC INC	5.0%	5.0%	3.1%	5.3%	4.1%	4.5%	3.9%
05) SUNTRUST BANKS INC	4.0%	4.0%	4.6%	5.6%	5.3%	5.6%	3.1%
06) QUICKEN LOANS INC	3.2%	3.2%	1.7%	0.8%	0.0%	0.0%	0.0%
07) FLAGSTAR BANCORP INC	2.8%	2.8%	2.4%	2.7%	2.1%	1.6%	3.1%
08) CITIGROUP INC	2.8%	2.8%	4.8%	10.2%	8.0%	8.6%	7.6%
09) PENTAGON FEDERAL CREDIT UNION	1.4%	1.4%	0.1%	0.0%	0.0%	0.0%	0.0%
10) PHH CORPORATION	1.4%	1.4%	2.2%	2.5%	2.5%	2.9%	3.1%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	29.0%	29.0%	20.9%	18.1%	11.8%	11.4%	12.9%
02) BANK OF AMERICA CORPORATION	21.5%	21.5%	22.6%	20.8%	35.2%	35.7%	35.5%
03) JPMORGAN CHASE & CO	8.4%	8.4%	10.6%	16.6%	13.6%	12.8%	11.3%
04) GMAC INC	5.6%	5.6%	4.2%	6.0%	3.9%	4.2%	3.7%
05) SUNTRUST BANKS INC	4.0%	4.0%	4.6%	5.4%	3.8%	3.5%	2.4%
06) FLAGSTAR BANCORP INC	2.8%	2.8%	1.9%	2.2%	1.3%	0.7%	0.9%
07) CITIGROUP INC	2.8%	2.8%	4.9%	10.4%	8.5%	9.9%	10.8%
08) PENTAGON FEDERAL CREDIT UNION	1.4%	1.4%	0.1%	0.0%	0.0%	0.0%	0.0%
09) PHH CORPORATION	1.4%	1.4%	2.3%	2.5%	1.8%	1.6%	1.9%
10) UNITED SERVICES AUTOMOBILE ASSOCIATION	1.2%	1.2%	0.6%	0.7%	1.4%	1.0%	1.1%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	99.8%						

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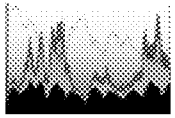


Single Family Conventional Acquisition Characteristics
OLTV 75.01% - 80.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.2%						
- Primary MI Only	0.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.2%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	9.07	9.07	3.29	-3.36	-16.72	-10.72	-6.27
Wtd Avg Economic Model Fee	21.03	21.03	23.92	34.21	46.27	39.13	34.39
Wtd Avg Charged Fee	30.10	30.10	27.21	30.85	29.56	28.41	28.12
Appraisal Waivers							
Appraisal Waiver	2.9%	2.9%	1.8%	3.7%	3.1%	2.3%	2.4%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.08%	0.08%	2.54%	26.16%	27.17%	36.41%	39.56%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.50%	3.58%	4.59%	2.56%
Housing Goals							
Low Mod	40.35%	40.35%	37.56%	39.53%	36.67%	38.83%	42.52%
Special Affordable	14.70%	14.70%	12.18%	14.06%	12.98%	13.59%	15.10%
Underserved	28.04%	28.04%	25.05%	32.65%	36.01%	35.36%	33.85%
PMM Low Mod	45.35%	45.35%	43.40%	34.87%	28.78%	32.54%	36.62%
PMM Special Affordable	19.28%	19.28%	16.75%	11.56%	8.15%	8.90%	11.21%
PMM Underserved	29.92%	29.92%	27.74%	28.07%	29.51%	30.03%	28.97%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.42%	7.42%	8.80%	10.25%	9.10%	5.87%	3.15%
Median Valuation Bias for Other Refi	7.78%	7.78%	7.88%	9.38%	9.05%	5.98%	2.48%

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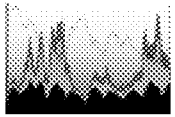


Single Family Conventional Acquisition Characteristics
OLTV 80.01% - 90.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	13,757	13,757	208,692	311,490	314,567	215,509	249,308
Book Volume ($B)	$3.3	$3.3	$46.9	$65.0	$58.6	$35.3	$38.6
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 80.01% - 90.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	86.5%	86.5%	87.2%	88.1%	88.2%	88.2%	88.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.3%	0.2%	0.1%	0.1%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.4%	0.3%	0.0%	0.1%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	1.0%	0.7%	0.1%	0.4%
Comb LTV 80.01% - 90.00%	85.0%	85.0%	94.1%	97.5%	97.7%	97.6%	95.6%
Comb LTV 90.01% - 95.00%	5.0%	5.0%	2.4%	0.5%	0.6%	0.4%	0.5%
Comb LTV 95.01% - 97.00%	1.3%	1.3%	0.4%	0.0%	0.1%	0.1%	0.0%
Comb LTV 97.01% - 100.00%	2.3%	2.3%	0.8%	0.1%	0.3%	0.3%	0.1%
Comb LTV > 100.00%	6.4%	6.4%	2.2%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.3%	2.9%
Wtd Avg Comb LTV	88.8%	88.8%	88.1%	88.0%	88.2%	88.3%	88.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.3%	0.2%	0.1%	0.1%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.4%	0.3%	0.0%	0.1%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	1.0%	0.7%	0.1%	0.4%
Comb LTV 80.01% - 90.00%	85.0%	85.0%	94.1%	97.5%	97.7%	97.6%	95.6%
Comb LTV 90.01% - 95.00%	5.0%	5.0%	2.4%	0.5%	0.6%	0.4%	0.5%
Comb LTV 95.01% - 97.00%	1.3%	1.3%	0.4%	0.0%	0.1%	0.1%	0.0%

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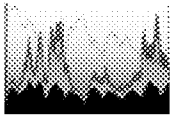


Single Family Conventional Acquisition Characteristics
OLTV 80.01% - 90.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	2.3%	2.3%	0.8%	0.1%	0.3%	0.3%	0.1%
Comb LTV > 100.00%	6.4%	6.4%	2.2%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.3%	2.9%
Wtd Avg Comb LTV	88.8%	88.8%	88.1%	88.0%	88.2%	88.3%	88.1%
Credit Score (Sums to 100%)							
FICO < 550	0.3%	0.3%	0.1%	0.1%	0.8%	1.0%	0.7%
FICO 550-579	0.3%	0.3%	0.1%	0.2%	1.1%	1.2%	0.9%
FICO 580-619	0.7%	0.7%	0.2%	1.8%	6.0%	5.6%	5.2%
FICO 620-659	2.5%	2.5%	1.1%	6.7%	16.2%	15.8%	15.7%
FICO 660-699	9.2%	9.2%	7.3%	18.2%	24.4%	23.8%	23.2%
FICO 700-739	22.1%	22.1%	23.1%	26.7%	22.7%	23.1%	23.9%
FICO >= 740	64.9%	64.9%	68.0%	46.2%	28.7%	29.3%	30.2%
FICO Missing	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.2%
Wtd Avg FICO	750	750	754	729	701	702	704
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	86.0%	86.0%	92.2%	85.7%	80.9%	78.4%	75.8%
Intermediate-term, fixed-rate	7.8%	7.8%	5.3%	5.1%	2.8%	4.3%	5.7%
Adjustable-rate	6.0%	6.0%	2.2%	3.2%	3.2%	5.4%	8.8%
Interest Only adjustable-rate	0.2%	0.2%	0.2%	3.7%	5.3%	5.3%	6.2%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.1%	1.2%	2.8%
Interest Only fixed-rate	0.0%	0.0%	0.0%	2.3%	7.7%	5.4%	0.7%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	94.6%	94.6%	96.3%	90.0%	86.0%	83.9%	84.5%
Second/Vacation Home	3.0%	3.0%	3.1%	4.8%	5.6%	7.1%	6.5%
Investor Property	2.3%	2.3%	0.6%	5.2%	8.4%	9.0%	9.1%
10-K Unit Type (Sums to 100%)							
1 Unit	98.9%	98.9%	99.2%	97.8%	96.9%	97.3%	97.0%
2-4 Units	1.1%	1.1%	0.8%	2.2%	3.1%	2.7%	3.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	10.3%	10.3%	9.4%	12.3%	9.5%	10.2%	9.1%
Single Family Homes	89.7%	89.7%	90.6%	87.7%	90.5%	89.8%	90.9%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.2%	0.4%	1.5%	1.0%

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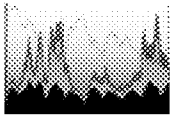


Single Family Conventional Acquisition Characteristics
OLTV 80.01% - 90.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	10.3%	10.3%	9.4%	12.3%	9.5%	10.2%	9.1%
1 Unit	88.5%	88.5%	89.7%	85.3%	86.9%	85.7%	86.8%
2-4 Units	1.1%	1.1%	0.8%	2.2%	3.1%	2.7%	3.0%
Condo							
Condo	9.7%	9.7%	8.8%	11.8%	9.0%	9.4%	8.6%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	23.0%	23.0%	35.4%	55.7%	44.6%	53.1%	53.7%
Cash-Out Refinance	0.8%	0.8%	3.7%	20.0%	31.5%	31.0%	29.1%
Other Refinance	76.1%	76.1%	60.8%	24.3%	23.8%	15.9%	17.2%
Origination Type (Sums to 100%)							
TPO Broker	7.9%	7.9%	10.4%	21.5%	24.4%	19.8%	19.0%
TPO Correspondent	20.6%	20.6%	25.7%	29.6%	38.3%	37.6%	34.5%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	71.5%	71.5%	63.9%	49.0%	37.3%	42.6%	46.6%
Origination Amount and Rate							
Avg Origination Loan Amount	$239,283	$239,283	$225,701	$209,586	$186,507	$164,447	$155,408
Loan Original Note Rate	5.01%	5.01%	5.04%	6.19%	6.77%	6.71%	5.97%
Seasoning (Sums to 100%)							
Seasoned	0.8%	0.8%	2.2%	3.5%	1.1%	3.3%	4.1%
Non-Seasoned	99.2%	99.2%	97.8%	96.5%	98.9%	96.7%	95.9%
ACI							
ACI Probability	0.18%	0.18%	0.14%	0.44%	1.19%	1.17%	0.78%
Wtd Avg ACI Score	722	722	724	697	666	669	679
Credit Premium							
Wtd Avg Credit Premium	0.02	0.02	-0.26	-0.05	0.10	0.10	0.10
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.8%	3.5%	2.8%	1.6%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.1%	0.5%	3.8%	3.7%	2.8%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	12.8%	12.8%	7.0%	3.7%	3.3%	3.9%	4.9%
DTI Ratio > 20 and <= 30	24.9%	24.9%	26.3%	14.8%	12.2%	12.9%	15.3%
DTI Ratio > 30 and <= 40	32.7%	32.7%	37.6%	28.5%	25.9%	26.3%	27.1%
DTI Ratio > 40 and <= 45	11.6%	11.6%	13.9%	17.2%	16.0%	15.4%	13.8%
DTI Ratio > 45 and <= 50	5.5%	5.5%	6.3%	14.2%	14.6%	13.1%	11.2%
DTI Ratio > 50	10.8%	10.8%	7.8%	20.5%	20.9%	19.4%	17.4%
DTI Ratio Missing	1.6%	1.6%	1.1%	1.0%	7.2%	9.0%	10.4%

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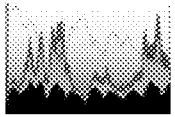


Single Family Conventional Acquisition Characteristics
OLTV 80.01% - 90.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.6%	34.6%	35.0%	40.7%	41.6%	40.9%	39.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	12.8%	12.8%	7.0%	3.7%	3.2%	3.8%	4.9%
DTI Ratio > 20 and <= 30	24.9%	24.9%	26.3%	14.8%	12.2%	13.0%	15.6%
DTI Ratio > 30 and <= 40	32.7%	32.7%	37.6%	28.6%	26.2%	26.7%	27.9%
DTI Ratio > 40 and <= 45	11.6%	11.6%	13.9%	17.2%	16.2%	15.7%	14.2%
DTI Ratio > 45 and <= 50	5.5%	5.5%	6.3%	14.2%	14.8%	13.4%	11.6%
DTI Ratio > 50	10.8%	10.8%	7.8%	20.5%	21.4%	20.0%	18.3%
DTI Ratio Missing	1.6%	1.6%	1.1%	1.0%	5.9%	7.2%	7.5%
Wtd Avg DTI Ratio	34.6%	34.6%	35.0%	40.7%	41.6%	41.0%	39.9%
Origination Term (Sums to 100%)							
<= 15 Years	7.8%	7.8%	5.3%	5.1%	2.8%	4.3%	5.7%
> 15 Years amd <= 25 Years	4.9%	4.9%	3.4%	2.3%	2.0%	2.8%	3.7%
> 25 Years and <= 30 Years	87.2%	87.2%	91.2%	91.8%	93.4%	92.4%	90.5%
> 30 Years	0.0%	0.0%	0.1%	0.7%	1.7%	0.5%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	86.0%	86.0%	92.2%	87.9%	88.3%	83.7%	76.5%
Intermediate-Term Fixed Rate (excl Balloon)	7.8%	7.8%	5.3%	5.1%	2.8%	4.2%	5.5%
Adjustable Rate	6.2%	6.2%	2.4%	6.9%	8.6%	11.9%	17.8%
Balloon	0.0%	0.0%	0.0%	0.1%	0.3%	0.2%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.1%	0.7%	1.7%	0.5%	0.1%
Hybrid Arm	6.2%	6.2%	2.4%	6.9%	8.5%	10.7%	14.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.5%	0.7%	2.7%	4.1%
- 5/1 Hybrid Arm	5.2%	5.2%	1.9%	4.5%	5.4%	6.3%	8.5%
- 7/1 Hybrid Arm	0.8%	0.8%	0.3%	1.4%	1.1%	1.2%	1.6%
- 10/1 Hybrid Arm	0.2%	0.2%	0.1%	0.4%	0.6%	0.5%	0.4%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.1%	1.2%	2.8%

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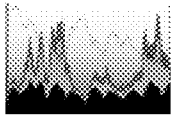


Single Family Conventional Acquisition Characteristics
OLTV 80.01% - 90.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.2%	0.2%	0.3%	6.0%	13.0%	10.7%	6.9%
- Interest Only ARM	0.2%	0.2%	0.2%	3.7%	5.3%	5.3%	6.2%
- Interest Only FRM	0.0%	0.0%	0.0%	2.3%	7.7%	5.4%	0.7%
Alt-A	0.0%	0.0%	0.0%	2.5%	16.8%	21.1%	16.5%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	2.1%	13.0%	14.0%	11.3%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	1.1%	0.3%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.1%	1.9%	4.5%	4.9%
- Alt-A SISA	0.0%	0.0%	0.0%	0.4%	1.4%	1.5%	0.2%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	2.6%	2.2%	1.7%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.4%	6.2%	5.5%	4.5%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.4%	3.0%	4.7%	2.9%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.8%	2.3%	2.3%
My Community Mortgage	0.2%	0.2%	0.3%	0.4%	1.4%	0.4%	0.1%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.7%	16.4%	28.5%	25.1%	19.2%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.7%	14.3%	15.1%	10.5%	8.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	2.1%	13.4%	14.6%	11.3%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.4%	2.2%	2.5%	0.1%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.4%	2.2%	2.5%	0.1%
Business Channel (Sums to 100%)							
Lender Channel	99.0%	99.0%	97.5%	92.6%	79.7%	70.6%	75.7%
Investor Channel	1.0%	1.0%	2.4%	5.0%	16.1%	24.1%	20.6%
eChannel	0.0%	0.0%	0.0%	2.0%	2.0%	2.8%	3.7%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.4%	2.2%	2.5%	0.1%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	17.1%	17.1%	7.1%	1.2%	1.5%	1.0%	1.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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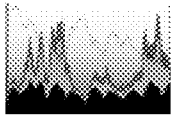


Single Family Conventional Acquisition Characteristics
OLTV 80.01% - 90.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.2%	2.2%	1.3%	0.5%	0.3%	0.1%	0.2%
- 80/15/05	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	1.5%	0.2%	0.1%	0.0%	0.0%
- 90/05/05	4.9%	4.9%	2.4%	0.4%	0.3%	0.2%	0.2%
- Other	10.0%	10.0%	2.0%	0.1%	0.7%	0.6%	0.4%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	17.5%	17.5%	7.5%	1.8%	2.4%	1.8%	1.7%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.4%	2.4%	1.5%	0.8%	1.1%	0.6%	0.7%
- 80/15/05	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- 80/20/00	9.7%	9.7%	3.5%	0.3%	0.5%	0.6%	0.4%
- 90/05/05	5.0%	5.0%	2.5%	0.4%	0.5%	0.4%	0.4%
- Other	0.4%	0.4%	0.0%	0.1%	0.1%	0.1%	0.1%
EA/TPR							
EA/TPR	0.3%	0.3%	0.2%	3.0%	7.0%	6.6%	6.6%
- EA I	0.0%	0.0%	0.0%	1.3%	2.5%	2.9%	2.8%
- EA/TPR II	0.0%	0.0%	0.0%	1.0%	2.5%	2.2%	2.2%
- EA/TPR III	0.0%	0.0%	0.0%	0.6%	2.0%	1.5%	1.6%
10-K Property Region (Sums to 100%)							
Midwest	18.1%	18.1%	19.9%	16.0%	18.1%	19.9%	20.9%
Northeast	20.8%	20.8%	19.4%	18.7%	18.5%	18.2%	17.9%
Southeast	19.5%	19.5%	20.9%	24.8%	29.6%	33.1%	31.2%
Southwest	14.6%	14.6%	17.6%	17.2%	18.8%	18.4%	17.8%
West	27.1%	27.1%	22.2%	23.3%	15.0%	10.4%	12.2%
Census Region (Sums to 100%)							
New England	6.8%	6.8%	6.4%	5.0%	5.3%	4.6%	4.6%
Middle Atlantic	13.4%	13.4%	12.2%	12.8%	12.0%	11.9%	11.4%
East North Central	13.9%	13.9%	15.7%	12.8%	14.7%	16.3%	17.2%
East South Central	2.6%	2.6%	3.9%	4.5%	5.6%	6.2%	5.8%
South Atlantic	17.4%	17.4%	17.5%	20.8%	24.5%	27.4%	25.9%
West North Central	6.3%	6.3%	7.0%	5.7%	6.3%	6.7%	6.8%
West South Central	4.8%	4.8%	7.1%	7.2%	7.7%	8.3%	7.6%
Mountain	9.2%	9.2%	9.7%	10.2%	11.2%	9.8%	9.9%
Pacific	25.4%	25.4%	20.1%	20.6%	11.9%	7.6%	9.4%

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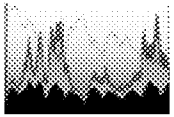


Single Family Conventional Acquisition Characteristics
OLTV 80.01% - 90.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.1%	0.1%	0.3%	0.5%	0.6%	1.2%	1.5%
Top 10 States							
01) CA	16.0%	16.0%	12.5%	14.1%	6.3%	3.5%	4.9%
02) IL	5.8%	5.8%	5.6%	5.1%	5.7%	5.5%	5.0%
03) NJ	5.2%	5.2%	4.2%	4.0%	4.0%	4.0%	4.1%
04) WA	5.1%	5.1%	4.6%	3.8%	3.2%	2.4%	2.5%
05) NY	4.9%	4.9%	4.5%	5.2%	4.3%	4.0%	3.6%
06) VA	4.5%	4.5%	4.0%	3.5%	2.9%	3.0%	3.0%
07) MA	3.4%	3.4%	3.7%	2.4%	2.2%	1.7%	1.6%
08) MD	3.4%	3.4%	2.8%	2.5%	2.8%	2.4%	2.2%
09) TX	3.4%	3.4%	4.9%	4.9%	4.4%	4.1%	3.9%
10) CO	3.3%	3.3%	3.1%	2.5%	2.2%	1.7%	1.7%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	36.8%	36.8%	23.2%	18.8%	9.6%	5.9%	7.4%
02) BANK OF AMERICA CORPORATION	25.3%	25.3%	26.8%	27.4%	35.6%	32.4%	31.1%
03) GMAC INC	3.9%	3.9%	3.0%	4.3%	4.2%	5.4%	3.3%
04) QUICKEN LOANS INC	3.7%	3.7%	2.7%	1.4%	0.1%	0.0%	0.0%
05) JPMORGAN CHASE & CO	3.6%	3.6%	6.2%	7.9%	6.5%	7.6%	7.1%
06) FLAGSTAR BANCORP INC	2.9%	2.9%	2.3%	2.8%	2.6%	2.4%	3.8%
07) CITIGROUP INC	2.4%	2.4%	3.5%	8.8%	7.0%	7.4%	5.9%
08) SUNTRUST BANKS INC	2.2%	2.2%	3.5%	4.3%	3.5%	4.4%	2.7%
09) METLIFE INC	1.2%	1.2%	1.2%	0.2%	0.0%	0.0%	0.0%
10) FIFTH THIRD BANCORP	1.0%	1.0%	0.4%	0.6%	0.2%	0.4%	0.2%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	37.1%	37.1%	23.4%	19.2%	11.1%	8.6%	11.0%
02) BANK OF AMERICA CORPORATION	25.3%	25.3%	26.8%	27.0%	35.7%	33.3%	31.0%
03) JPMORGAN CHASE & CO	6.9%	6.9%	8.4%	13.6%	11.8%	13.2%	12.1%
04) GMAC INC	4.1%	4.1%	4.2%	5.4%	3.6%	4.9%	3.0%
05) FLAGSTAR BANCORP INC	2.9%	2.9%	2.0%	2.0%	1.4%	0.9%	0.9%
06) CITIGROUP INC	2.4%	2.4%	3.6%	8.8%	7.0%	9.0%	9.3%
07) SUNTRUST BANKS INC	2.2%	2.2%	3.5%	4.2%	2.3%	2.4%	2.2%
08) METLIFE INC	1.2%	1.2%	1.2%	0.2%	1.0%	0.8%	0.6%
09) FIFTH THIRD BANCORP	1.0%	1.0%	0.4%	0.6%	0.3%	0.4%	0.2%
10) PHH CORPORATION	1.0%	1.0%	1.9%	2.4%	2.2%	3.2%	4.3%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	61.9%						

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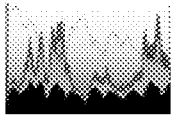


Single Family Conventional Acquisition Characteristics
OLTV 80.01% - 90.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	38.1%						
- Primary MI Only	37.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.3%						
- Shared Arrangement	0.1%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	100.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-20.55	-20.55	-14.56	-3.43	-15.71	-10.78	-3.12
Wtd Avg Economic Model Fee	48.65	48.65	38.87	36.09	53.65	44.91	35.81
Wtd Avg Charged Fee	28.10	28.10	24.31	32.67	37.94	34.13	32.69
Appraisal Waivers							
Appraisal Waiver	6.4%	6.4%	3.9%	3.0%	2.9%	2.4%	2.4%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.06%	0.06%	1.54%	15.01%	20.46%	33.97%	40.66%
Cumulative Default Rate	0.00%	0.00%	0.01%	1.37%	4.87%	5.03%	3.21%
Housing Goals							
Low Mod	36.25%	36.25%	35.68%	42.50%	46.60%	51.32%	50.84%
Special Affordable	11.36%	11.36%	10.16%	14.93%	18.86%	23.58%	22.34%
Underserved	26.27%	26.27%	26.00%	37.38%	42.20%	42.76%	41.54%
PMM Low Mod	36.50%	36.50%	37.65%	37.34%	38.78%	47.49%	44.28%
PMM Special Affordable	12.32%	12.32%	11.77%	11.50%	13.29%	20.91%	17.55%
PMM Underserved	26.65%	26.65%	28.13%	34.58%	33.40%	35.83%	34.58%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	5.04%	5.04%	8.58%	10.32%	9.52%	6.04%	3.69%
Median Valuation Bias for Other Refi	7.90%	7.90%	7.69%	10.94%	9.82%	6.16%	3.47%

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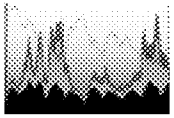


Single Family Conventional Acquisition Characteristics
OLTV 90.01% - 95.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	5,865	5,865	87,469	166,856	184,365	105,455	122,491
Book Volume ($B)	$1.3	$1.3	$18.7	$34.6	$36.0	$16.7	$18.9
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 90.01% - 95.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	93.6%	93.6%	94.0%	94.6%	94.6%	94.6%	94.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.3%	0.2%	0.0%	0.2%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.5%	0.3%	0.1%	0.2%
Comb LTV 90.01% - 95.00%	87.4%	87.4%	94.4%	98.3%	98.8%	96.8%	93.9%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.2%	0.1%	0.0%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	1.3%	1.3%	0.6%	0.3%	0.2%	0.3%	0.2%
Comb LTV > 100.00%	10.8%	10.8%	4.8%	0.1%	0.2%	0.2%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	2.5%	5.2%
Wtd Avg Comb LTV	95.7%	95.7%	94.9%	94.5%	94.6%	94.6%	94.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.3%	0.2%	0.0%	0.2%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.5%	0.3%	0.1%	0.2%
Comb LTV 90.01% - 95.00%	87.4%	87.4%	94.4%	98.3%	98.8%	96.8%	93.9%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.2%	0.1%	0.0%	0.1%	0.1%

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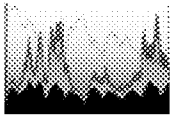


Single Family Conventional Acquisition Characteristics
OLTV 90.01% - 95.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.3%	1.3%	0.6%	0.3%	0.2%	0.3%	0.2%
Comb LTV > 100.00%	10.8%	10.8%	4.8%	0.1%	0.2%	0.2%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	2.5%	5.2%
Wtd Avg Comb LTV	95.7%	95.7%	94.9%	94.5%	94.6%	94.6%	94.6%
Credit Score (Sums to 100%)							
FICO < 550	0.4%	0.4%	0.1%	0.2%	0.9%	1.4%	1.0%
FICO 550-579	0.3%	0.3%	0.1%	0.3%	1.2%	1.5%	1.2%
FICO 580-619	0.7%	0.7%	0.3%	2.2%	5.2%	6.3%	6.0%
FICO 620-659	2.7%	2.7%	1.5%	8.2%	14.2%	16.4%	16.7%
FICO 660-699	9.7%	9.7%	9.7%	20.2%	23.6%	21.0%	22.1%
FICO 700-739	23.9%	23.9%	24.8%	26.3%	25.3%	22.7%	22.8%
FICO >= 740	62.4%	62.4%	63.4%	42.6%	29.5%	30.4%	29.9%
FICO Missing	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.4%
Wtd Avg FICO	747	747	749	724	704	701	702
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	89.4%	89.4%	94.4%	89.7%	80.8%	82.6%	79.7%
Intermediate-term, fixed-rate	6.2%	6.2%	3.9%	2.0%	1.1%	2.2%	2.6%
Adjustable-rate	4.2%	4.2%	1.5%	2.9%	2.3%	4.9%	12.4%
Interest Only adjustable-rate	0.1%	0.1%	0.1%	3.0%	6.0%	4.3%	4.2%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Interest Only fixed-rate	0.0%	0.0%	0.0%	2.4%	9.7%	6.0%	0.9%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	95.7%	95.7%	98.3%	96.5%	93.3%	91.3%	90.7%
Second/Vacation Home	2.2%	2.2%	1.2%	3.5%	5.2%	6.8%	7.1%
Investor Property	2.1%	2.1%	0.5%	0.1%	1.5%	1.9%	2.2%
10-K Unit Type (Sums to 100%)							
1 Unit	98.8%	98.8%	99.3%	98.9%	98.2%	98.5%	98.2%
2-4 Units	1.2%	1.2%	0.7%	1.1%	1.8%	1.5%	1.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	8.7%	8.7%	6.0%	10.0%	11.4%	11.1%	10.5%
Single Family Homes	91.3%	91.3%	94.0%	90.0%	88.6%	88.9%	89.5%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.2%	0.6%	3.5%	1.5%

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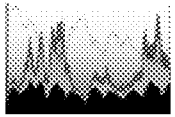


Single Family Conventional Acquisition Characteristics
OLTV 90.01% - 95.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	8.7%	8.7%	6.0%	10.0%	11.4%	11.1%	10.5%
1 Unit	90.1%	90.1%	93.2%	88.8%	86.2%	83.9%	86.2%
2-4 Units	1.2%	1.2%	0.7%	1.1%	1.8%	1.5%	1.8%
Condo							
Condo	8.4%	8.4%	5.9%	9.9%	11.2%	10.7%	10.2%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	26.2%	26.2%	44.0%	82.1%	78.8%	87.6%	89.0%
Cash-Out Refinance	0.0%	0.0%	0.3%	0.7%	2.8%	1.5%	0.5%
Other Refinance	73.8%	73.8%	55.8%	17.2%	18.4%	10.8%	10.6%
Origination Type (Sums to 100%)							
TPO Broker	8.0%	8.0%	10.0%	22.0%	26.2%	18.1%	16.4%
TPO Correspondent	22.5%	22.5%	30.5%	31.5%	36.9%	35.8%	34.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	69.5%	69.5%	59.4%	46.5%	36.9%	46.1%	48.8%
Origination Amount and Rate							
Avg Origination Loan Amount	$228,568	$228,568	$214,435	$207,910	$195,380	$159,443	$155,087
Loan Original Note Rate	5.06%	5.06%	5.09%	6.23%	6.77%	6.77%	6.02%
Seasoning (Sums to 100%)							
Seasoned	0.7%	0.7%	2.1%	2.2%	0.9%	4.1%	4.4%
Non-Seasoned	99.3%	99.3%	97.9%	97.8%	99.1%	95.9%	95.6%
ACI							
ACI Probability	0.24%	0.24%	0.21%	0.67%	1.67%	1.56%	1.12%
Wtd Avg ACI Score	711	711	710	685	656	662	668
Credit Premium							
Wtd Avg Credit Premium	0.00	0.00	-0.25	-0.05	0.08	0.13	0.10
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.6%	3.1%	3.5%	2.3%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.2%	2.7%	1.4%	0.5%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.2%	10.2%	5.4%	2.6%	2.2%	2.4%	3.3%
DTI Ratio > 20 and <= 30	21.7%	21.7%	23.9%	13.1%	10.0%	10.8%	12.8%
DTI Ratio > 30 and <= 40	33.5%	33.5%	37.7%	28.0%	25.2%	23.8%	26.0%
DTI Ratio > 40 and <= 45	14.5%	14.5%	15.6%	17.1%	17.3%	15.4%	14.2%
DTI Ratio > 45 and <= 50	6.9%	6.9%	7.3%	15.6%	15.9%	13.2%	12.2%
DTI Ratio > 50	11.5%	11.5%	9.0%	23.1%	22.6%	22.6%	20.3%
DTI Ratio Missing	1.9%	1.9%	1.2%	0.6%	6.8%	11.8%	11.3%

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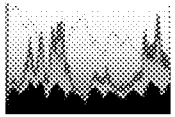


Single Family Conventional Acquisition Characteristics
OLTV 90.01% - 95.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	36.0%	36.0%	36.1%	41.8%	42.7%	42.6%	41.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.2%	10.2%	5.4%	2.5%	2.1%	2.4%	3.3%
DTI Ratio > 20 and <= 30	21.7%	21.7%	23.9%	13.0%	10.1%	11.0%	13.3%
DTI Ratio > 30 and <= 40	33.5%	33.5%	37.7%	28.0%	25.6%	24.4%	27.3%
DTI Ratio > 40 and <= 45	14.5%	14.5%	15.6%	17.1%	17.6%	15.9%	14.9%
DTI Ratio > 45 and <= 50	6.9%	6.9%	7.3%	15.7%	16.2%	13.7%	12.9%
DTI Ratio > 50	11.5%	11.5%	9.0%	23.1%	23.3%	24.0%	22.1%
DTI Ratio Missing	1.9%	1.9%	1.2%	0.5%	5.0%	8.8%	6.1%
Wtd Avg DTI Ratio	36.0%	36.0%	36.1%	41.8%	42.7%	42.7%	41.7%
Origination Term (Sums to 100%)							
<= 15 Years	6.2%	6.2%	3.9%	2.0%	1.1%	2.2%	2.6%
> 15 Years amd <= 25 Years	4.1%	4.1%	2.5%	1.0%	0.9%	2.5%	2.1%
> 25 Years and <= 30 Years	89.5%	89.5%	93.5%	96.1%	96.2%	94.7%	95.2%
> 30 Years	0.1%	0.1%	0.1%	0.9%	1.8%	0.6%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	89.4%	89.4%	94.4%	92.1%	90.4%	88.6%	80.7%
Intermediate-Term Fixed Rate (excl Balloon)	6.2%	6.2%	3.9%	2.0%	1.1%	2.1%	2.5%
Adjustable Rate	4.4%	4.4%	1.6%	5.9%	8.3%	9.2%	16.7%
Balloon	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.1%	0.1%	0.1%	0.9%	1.8%	0.6%	0.1%
Hybrid Arm	4.4%	4.4%	1.6%	5.9%	8.3%	9.1%	16.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.3%	0.1%	0.1%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.4%	0.5%	1.6%	4.3%
- 5/1 Hybrid Arm	3.8%	3.8%	1.3%	4.1%	5.7%	5.9%	9.6%
- 7/1 Hybrid Arm	0.5%	0.5%	0.2%	1.2%	1.1%	1.2%	1.7%
- 10/1 Hybrid Arm	0.0%	0.0%	0.1%	0.3%	0.7%	0.3%	0.3%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%

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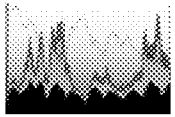


Single Family Conventional Acquisition Characteristics
OLTV 90.01% - 95.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.2%	0.2%	0.2%	5.4%	15.7%	10.3%	5.1%
- Interest Only ARM	0.1%	0.1%	0.1%	3.0%	6.0%	4.3%	4.2%
- Interest Only FRM	0.0%	0.0%	0.0%	2.4%	9.7%	6.0%	0.9%
Alt-A	0.0%	0.0%	0.0%	0.5%	13.6%	18.8%	13.8%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.2%	9.8%	14.1%	10.8%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	1.2%	0.3%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	1.6%	6.4%	7.4%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	1.2%	2.7%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	2.0%	2.0%	1.3%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.1%	3.9%	2.7%	2.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.3%	3.4%	3.4%	1.8%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.4%	1.3%	1.2%
My Community Mortgage	1.4%	1.4%	1.3%	2.4%	3.4%	2.2%	0.5%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.3%	12.4%	34.1%	19.2%	13.9%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.3%	12.2%	24.2%	5.1%	3.1%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.2%	9.9%	14.2%	10.8%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.1%	0.9%	0.8%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.1%	0.9%	0.8%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	99.3%	99.3%	97.8%	94.9%	82.7%	69.7%	74.9%
Investor Channel	0.7%	0.7%	2.2%	2.7%	14.1%	25.0%	19.1%
eChannel	0.0%	0.0%	0.0%	2.3%	2.3%	4.5%	6.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.1%	0.9%	0.8%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	12.9%	12.9%	5.9%	0.7%	0.6%	0.6%	0.5%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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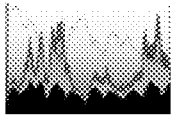


Single Family Conventional Acquisition Characteristics
OLTV 90.01% - 95.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	2.7%	2.7%	3.5%	0.5%	0.1%	0.1%	0.1%
- 90/05/05	0.4%	0.4%	0.4%	0.1%	0.1%	0.0%	0.1%
- Other	9.8%	9.8%	2.1%	0.0%	0.5%	0.5%	0.3%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	13.3%	13.3%	6.2%	1.1%	1.4%	1.4%	1.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.2%
- 80/20/00	11.9%	11.9%	5.6%	0.7%	0.7%	0.8%	0.5%
- 90/05/05	0.5%	0.5%	0.5%	0.1%	0.2%	0.2%	0.1%
- Other	0.9%	0.9%	0.1%	0.0%	0.0%	0.1%	0.0%
EA/TPR							
EA/TPR	0.6%	0.6%	0.5%	3.3%	5.7%	5.9%	6.5%
- EA I	0.0%	0.0%	0.0%	1.4%	1.8%	2.7%	2.8%
- EA/TPR II	0.0%	0.0%	0.0%	1.1%	2.0%	1.9%	2.1%
- EA/TPR III	0.0%	0.0%	0.0%	0.7%	1.9%	1.3%	1.6%
10-K Property Region (Sums to 100%)							
Midwest	19.8%	19.8%	22.6%	17.1%	18.2%	20.5%	20.3%
Northeast	17.5%	17.5%	16.9%	16.4%	17.1%	17.2%	17.9%
Southeast	18.9%	18.9%	19.5%	24.3%	28.4%	32.7%	31.7%
Southwest	18.4%	18.4%	23.1%	23.5%	22.2%	22.1%	21.4%
West	25.3%	25.3%	17.9%	18.6%	14.1%	7.4%	8.7%
Census Region (Sums to 100%)							
New England	7.1%	7.1%	6.5%	4.7%	5.1%	4.4%	4.9%
Middle Atlantic	10.0%	10.0%	9.8%	11.0%	11.2%	11.7%	11.9%
East North Central	14.8%	14.8%	16.9%	13.3%	14.7%	16.6%	16.3%
East South Central	2.5%	2.5%	4.7%	5.0%	5.2%	6.7%	6.1%
South Atlantic	16.8%	16.8%	15.2%	19.8%	23.7%	26.6%	26.1%
West North Central	8.0%	8.0%	9.4%	6.9%	6.2%	6.8%	6.9%
West South Central	7.7%	7.7%	12.3%	12.7%	11.3%	12.4%	11.2%
Mountain	9.9%	9.9%	9.5%	10.1%	11.2%	9.2%	10.2%
Pacific	23.1%	23.1%	15.6%	16.2%	11.0%	5.0%	5.7%

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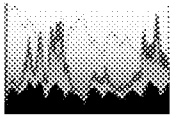


Single Family Conventional Acquisition Characteristics
OLTV 90.01% - 95.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.2%	0.4%	0.3%	0.6%	0.6%
Top 10 States							
01) CA	13.3%	13.3%	8.3%	10.0%	6.1%	1.7%	2.2%
02) IL	6.0%	6.0%	5.1%	5.1%	6.0%	5.6%	5.4%
03) WA	5.6%	5.6%	4.3%	3.7%	2.8%	1.8%	1.9%
04) TX	5.5%	5.5%	9.0%	9.9%	7.9%	7.5%	7.0%
05) MA	4.1%	4.1%	4.1%	2.5%	2.4%	1.8%	2.0%
06) VA	3.7%	3.7%	2.7%	2.7%	2.3%	2.2%	2.1%
07) NJ	3.7%	3.7%	2.7%	3.0%	3.9%	3.9%	3.9%
08) NY	3.5%	3.5%	3.1%	3.8%	3.7%	3.5%	3.9%
09) MN	3.4%	3.4%	2.7%	1.8%	1.8%	1.9%	1.9%
10) MD	3.3%	3.3%	2.4%	1.8%	2.0%	1.3%	1.4%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	30.5%	30.5%	19.4%	19.1%	9.6%	6.7%	7.2%
02) BANK OF AMERICA CORPORATION	23.4%	23.4%	22.7%	27.9%	37.6%	27.8%	30.1%
03) GMAC INC	4.4%	4.4%	2.8%	2.3%	2.3%	2.4%	1.6%
04) FLAGSTAR BANCORP INC	4.3%	4.3%	3.1%	3.7%	2.8%	3.1%	4.0%
05) QUICKEN LOANS INC	4.3%	4.3%	3.6%	0.9%	0.1%	0.0%	0.0%
06) JPMORGAN CHASE & CO	3.2%	3.2%	7.8%	5.6%	5.0%	5.6%	7.1%
07) SUNTRUST BANKS INC	2.6%	2.6%	3.1%	4.8%	2.7%	3.8%	2.4%
08) CITIGROUP INC	2.0%	2.0%	3.2%	9.7%	7.4%	7.5%	6.3%
09) METLIFE INC	1.7%	1.7%	1.4%	0.2%	0.0%	0.0%	0.0%
10) FIFTH THIRD BANCORP	1.3%	1.3%	0.5%	0.6%	0.1%	0.2%	0.3%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	30.7%	30.7%	19.7%	19.4%	11.1%	9.7%	10.9%
02) BANK OF AMERICA CORPORATION	23.4%	23.4%	22.7%	27.6%	37.8%	28.9%	30.0%
03) JPMORGAN CHASE & CO	7.2%	7.2%	10.5%	11.7%	10.6%	12.7%	12.9%
04) GMAC INC	4.6%	4.6%	4.1%	2.8%	1.8%	2.0%	1.4%
05) FLAGSTAR BANCORP INC	4.3%	4.3%	2.6%	1.9%	1.2%	1.1%	0.8%
06) SUNTRUST BANKS INC	2.6%	2.6%	3.1%	4.6%	1.9%	1.9%	1.9%
07) CITIGROUP INC	2.0%	2.0%	3.2%	9.7%	7.5%	9.6%	10.4%
08) METLIFE INC	1.7%	1.7%	1.4%	0.2%	1.0%	1.1%	0.7%
09) FIFTH THIRD BANCORP	1.3%	1.3%	0.5%	0.6%	0.1%	0.2%	0.2%
10) MASSACHUSETTS HOUSING FINANCE AGENCY	1.3%	1.3%	1.0%	0.2%	0.1%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	56.8%						

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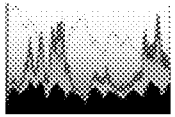


Single Family Conventional Acquisition Characteristics
OLTV 90.01% - 95.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	43.2%						
- Primary MI Only	43.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.1%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	100.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-44.26	-44.26	-27.76	1.38	-17.06	-13.65	-4.28
Wtd Avg Economic Model Fee	73.66	73.66	52.82	26.78	46.71	42.60	33.82
Wtd Avg Charged Fee	29.39	29.39	25.05	28.16	29.66	28.95	29.54
Appraisal Waivers							
Appraisal Waiver	8.5%	8.5%	4.9%	0.1%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.02%	0.02%	1.44%	13.12%	17.98%	33.08%	39.68%
Cumulative Default Rate	0.00%	0.00%	0.02%	1.70%	5.65%	5.37%	3.68%
Housing Goals							
Low Mod	37.17%	37.17%	36.37%	39.21%	40.62%	50.77%	48.60%
Special Affordable	11.50%	11.50%	10.36%	12.62%	13.98%	22.51%	19.91%
Underserved	28.50%	28.50%	25.70%	34.52%	38.82%	40.08%	39.88%
PMM Low Mod	40.65%	40.65%	38.70%	39.87%	39.33%	51.91%	48.99%
PMM Special Affordable	13.61%	13.61%	11.75%	13.16%	13.34%	23.87%	20.67%
PMM Underserved	26.16%	26.16%	24.73%	34.26%	36.54%	38.48%	38.02%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi			3.02%	7.43%	9.33%	5.77%	4.44%
Median Valuation Bias for Other Refi	6.11%	6.11%	5.78%	8.96%	8.73%	4.62%	2.60%

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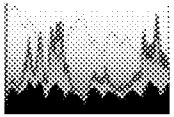


Single Family Conventional Acquisition Characteristics
OLTV > 95.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	4,423	4,423	28,968	121,645	404,467	253,823	202,732
Book Volume ($B)	$1.1	$1.1	$6.7	$21.4	$66.6	$34.0	$26.6
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 95.01% - 97.00%	23.1%	23.1%	29.3%	18.1%	4.4%	6.7%	10.2%
OLTV 97.01% - 100.00%	22.5%	22.5%	27.5%	79.9%	94.5%	90.9%	85.7%
OLTV > 100.00%	54.4%	54.4%	43.2%	2.0%	1.1%	2.4%	4.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	102.6%	102.6%	100.8%	99.6%	99.9%	99.8%	99.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.4%	0.1%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.4%	0.1%	0.0%	0.1%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.8%	0.2%	0.0%	0.1%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	1.0%	0.2%	0.0%	0.1%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.5%	0.1%	0.0%	0.1%
Comb LTV 95.01% - 97.00%	18.4%	18.4%	25.3%	17.0%	4.0%	5.9%	9.2%
Comb LTV 97.01% - 100.00%	17.7%	17.7%	24.0%	78.9%	94.0%	90.0%	82.5%
Comb LTV > 100.00%	63.8%	63.8%	50.7%	0.7%	1.4%	2.7%	4.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.4%	3.8%
Wtd Avg Comb LTV	105.9%	105.9%	103.1%	98.8%	99.8%	99.8%	99.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.4%	0.1%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.4%	0.1%	0.0%	0.1%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.8%	0.2%	0.0%	0.1%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	1.0%	0.2%	0.0%	0.1%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.5%	0.1%	0.0%	0.1%
Comb LTV 95.01% - 97.00%	18.4%	18.4%	25.3%	17.0%	4.0%	5.9%	9.2%

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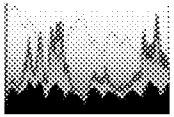


Single Family Conventional Acquisition Characteristics
OLTV > 95.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	17.7%	17.7%	24.0%	78.9%	94.0%	90.0%	82.5%
Comb LTV > 100.00%	63.8%	63.8%	50.7%	0.7%	1.4%	2.7%	4.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.4%	3.8%
Wtd Avg Comb LTV	105.9%	105.9%	103.1%	98.8%	99.8%	99.8%	99.7%
Credit Score (Sums to 100%)							
FICO < 550	0.8%	0.8%	0.4%	0.3%	1.0%	2.0%	1.5%
FICO 550-579	0.5%	0.5%	0.3%	0.3%	1.8%	2.6%	1.9%
FICO 580-619	1.1%	1.1%	0.7%	3.7%	13.0%	13.0%	10.7%
FICO 620-659	5.0%	5.0%	3.4%	16.1%	25.6%	26.1%	26.3%
FICO 660-699	14.6%	14.6%	11.8%	25.8%	23.5%	22.4%	24.2%
FICO 700-739	23.2%	23.2%	23.2%	25.2%	17.7%	16.3%	17.2%
FICO >= 740	54.9%	54.9%	60.0%	28.5%	17.0%	16.4%	16.6%
FICO Missing	0.0%	0.0%	0.0%	0.1%	0.4%	1.2%	1.6%
Wtd Avg FICO	738	738	745	705	677	674	678
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	93.1%	93.1%	94.0%	93.1%	84.0%	93.9%	91.1%
Intermediate-term, fixed-rate	4.7%	4.7%	4.3%	0.7%	0.2%	0.6%	0.8%
Adjustable-rate	2.1%	2.1%	1.4%	1.1%	1.1%	3.1%	7.6%
Interest Only adjustable-rate	0.1%	0.1%	0.2%	1.1%	3.6%	1.4%	0.6%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	4.0%	11.1%	1.1%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	92.9%	92.9%	95.2%	99.6%	98.9%	99.2%	99.6%
Second/Vacation Home	2.9%	2.9%	3.0%	0.3%	0.5%	0.4%	0.3%
Investor Property	4.2%	4.2%	1.8%	0.1%	0.6%	0.4%	0.1%
10-K Unit Type (Sums to 100%)							
1 Unit	98.5%	98.5%	98.8%	99.8%	99.5%	99.7%	99.7%
2-4 Units	1.5%	1.5%	1.2%	0.2%	0.5%	0.3%	0.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	10.9%	10.9%	9.4%	9.6%	10.7%	9.6%	8.7%
Single Family Homes	89.1%	89.1%	90.6%	90.4%	89.3%	90.4%	91.3%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.2%	0.0%	0.0%	1.6%	0.8%

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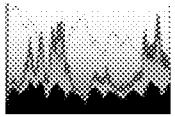


Single Family Conventional Acquisition Characteristics
OLTV > 95.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	10.9%	10.9%	9.4%	9.6%	10.7%	9.6%	8.7%
1 Unit	87.5%	87.5%	89.2%	90.2%	88.9%	88.6%	90.2%
2-4 Units	1.5%	1.5%	1.2%	0.2%	0.5%	0.3%	0.3%
Condo							
Condo	10.8%	10.8%	9.3%	9.6%	10.7%	9.6%	8.7%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	4.2%	4.2%	12.1%	94.5%	97.5%	99.1%	98.8%
Cash-Out Refinance	0.0%	0.0%	1.0%	1.2%	0.5%	0.2%	0.1%
Other Refinance	95.8%	95.8%	86.9%	4.3%	2.0%	0.7%	1.1%
Origination Type (Sums to 100%)							
TPO Broker	7.5%	7.5%	10.9%	24.8%	28.9%	22.1%	18.9%
TPO Correspondent	8.1%	8.1%	13.2%	36.4%	41.8%	35.6%	27.8%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	84.5%	84.5%	75.9%	38.7%	29.3%	42.3%	53.3%
Origination Amount and Rate							
Avg Origination Loan Amount	$244,227	$244,227	$232,971	$176,063	$164,882	$134,723	$131,598
Loan Original Note Rate	5.28%	5.28%	5.25%	6.47%	6.88%	6.92%	6.32%
Seasoning (Sums to 100%)							
Seasoned	0.6%	0.6%	4.4%	2.0%	0.2%	3.3%	5.2%
Non-Seasoned	99.4%	99.4%	95.6%	98.0%	99.8%	96.7%	94.8%
ACI							
ACI Probability	0.45%	0.45%	0.41%	1.43%	3.70%	3.83%	2.92%
Wtd Avg ACI Score	693	693	693	653	625	626	633
Credit Premium							
Wtd Avg Credit Premium	-0.04	-0.04	-0.18	-0.19	-0.08	-0.05	0.07
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.1%	1.6%	1.9%	2.1%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.2%	0.3%	2.4%	1.3%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	8.9%	8.9%	6.0%	1.5%	0.9%	1.3%	1.7%
DTI Ratio > 20 and <= 30	18.8%	18.8%	19.2%	8.4%	6.2%	7.9%	9.9%
DTI Ratio > 30 and <= 40	27.9%	27.9%	29.4%	23.7%	20.2%	24.4%	27.6%
DTI Ratio > 40 and <= 45	12.1%	12.1%	13.2%	17.0%	16.2%	17.4%	17.0%
DTI Ratio > 45 and <= 50	9.4%	9.4%	9.9%	15.6%	16.0%	14.5%	13.1%
DTI Ratio > 50	19.3%	19.3%	18.9%	33.5%	37.9%	31.7%	25.9%
DTI Ratio Missing	3.5%	3.5%	3.4%	0.4%	2.5%	2.8%	4.7%

FM-FCIC_00037583

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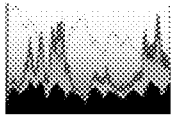


Single Family Conventional Acquisition Characteristics
OLTV > 95.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	38.9%	38.9%	39.6%	45.0%	46.7%	45.0%	43.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	8.9%	8.9%	6.0%	1.4%	0.9%	1.2%	1.7%
DTI Ratio > 20 and <= 30	18.8%	18.8%	19.2%	8.4%	6.2%	7.9%	10.1%
DTI Ratio > 30 and <= 40	27.9%	27.9%	29.4%	23.6%	20.4%	24.7%	28.5%
DTI Ratio > 40 and <= 45	12.1%	12.1%	13.2%	17.0%	16.4%	17.7%	17.5%
DTI Ratio > 45 and <= 50	9.4%	9.4%	9.9%	15.6%	16.2%	14.9%	13.8%
DTI Ratio > 50	19.3%	19.3%	18.9%	33.5%	38.6%	32.7%	27.5%
DTI Ratio Missing	3.5%	3.5%	3.4%	0.4%	1.3%	0.9%	0.8%
Wtd Avg DTI Ratio	38.9%	38.9%	39.6%	45.1%	46.8%	45.1%	43.4%
Origination Term (Sums to 100%)							
<= 15 Years	4.7%	4.7%	4.3%	0.7%	0.2%	0.6%	0.8%
> 15 Years amd <= 25 Years	3.9%	3.9%	3.0%	0.4%	0.1%	1.0%	0.9%
> 25 Years and <= 30 Years	91.4%	91.4%	92.6%	95.8%	95.6%	98.1%	98.3%
> 30 Years	0.0%	0.0%	0.1%	3.0%	4.1%	0.3%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	93.1%	93.1%	94.1%	97.1%	95.0%	94.9%	91.1%
Intermediate-Term Fixed Rate (excl Balloon)	4.7%	4.7%	4.3%	0.7%	0.2%	0.6%	0.7%
Adjustable Rate	2.2%	2.2%	1.7%	2.2%	4.7%	4.5%	8.1%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.1%	3.0%	4.1%	0.3%	0.0%
Hybrid Arm	2.2%	2.2%	1.7%	2.1%	4.7%	4.5%	8.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.2%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	1.0%
- 5/1 Hybrid Arm	1.8%	1.8%	1.3%	1.4%	4.2%	2.9%	4.4%
- 7/1 Hybrid Arm	0.4%	0.4%	0.2%	0.5%	0.3%	0.9%	2.3%
- 10/1 Hybrid Arm	0.1%	0.1%	0.1%	0.2%	0.1%	0.2%	0.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00037584

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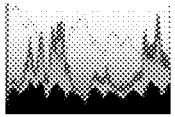


Single Family Conventional Acquisition Characteristics
OLTV > 95.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.1%	0.1%	0.2%	5.1%	14.7%	2.5%	0.6%
- Interest Only ARM	0.1%	0.1%	0.2%	1.1%	3.6%	1.4%	0.6%
- Interest Only FRM	0.0%	0.0%	0.0%	4.0%	11.1%	1.1%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.5%	7.3%	5.3%	2.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.3%	4.3%	1.1%	0.3%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.9%	0.2%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.2%	3.2%	0.9%	0.3%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.1%	2.1%	3.1%	0.1%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.9%	1.1%	1.6%
My Community Mortgage	1.6%	1.6%	3.7%	17.3%	36.1%	25.4%	7.9%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.1%	0.4%	4.4%	1.2%	0.5%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.3%	4.3%	1.1%	0.3%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	99.4%	99.4%	95.5%	95.6%	90.6%	83.9%	82.8%
Investor Channel	0.6%	0.6%	4.5%	2.2%	7.6%	12.9%	12.6%
eChannel	0.0%	0.0%	0.0%	2.2%	1.8%	2.7%	4.7%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	19.9%	19.9%	14.0%	1.0%	0.7%	0.8%	0.5%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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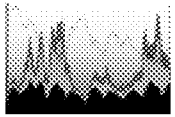


Single Family Conventional Acquisition Characteristics
OLTV > 95.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	19.9%	19.9%	8.5%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	5.5%	0.8%	0.7%	0.8%	0.5%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	20.4%	20.4%	14.5%	1.6%	1.4%	1.7%	1.1%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	19.9%	19.9%	8.6%	0.1%	0.1%	0.2%	0.2%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.5%	0.5%	5.8%	1.4%	1.2%	1.4%	0.8%
EA/TPR							
EA/TPR	2.9%	2.9%	2.0%	4.8%	10.7%	10.8%	14.3%
- EA I	0.0%	0.0%	0.0%	4.1%	4.4%	4.9%	6.8%
- EA/TPR II	0.0%	0.0%	0.0%	0.6%	4.7%	4.0%	4.2%
- EA/TPR III	0.0%	0.0%	0.0%	0.1%	1.6%	1.8%	3.3%
10-K Property Region (Sums to 100%)							
Midwest	17.8%	17.8%	18.7%	16.1%	19.4%	25.5%	23.4%
Northeast	13.6%	13.6%	15.5%	12.7%	11.3%	11.9%	14.4%
Southeast	21.4%	21.4%	20.7%	28.3%	30.9%	32.6%	33.7%
Southwest	13.2%	13.2%	13.7%	25.2%	24.7%	23.7%	21.7%
West	34.0%	34.0%	31.4%	17.6%	13.8%	6.4%	6.9%
Census Region (Sums to 100%)							
New England	6.6%	6.6%	7.8%	3.4%	3.5%	3.2%	3.4%
Middle Atlantic	6.5%	6.5%	6.7%	7.3%	6.3%	6.4%	7.5%
East North Central	14.5%	14.5%	15.0%	11.7%	14.8%	19.3%	18.3%
East South Central	1.2%	1.2%	2.3%	6.9%	7.1%	8.2%	7.3%
South Atlantic	20.7%	20.7%	18.8%	22.2%	24.3%	24.9%	26.9%
West North Central	4.5%	4.5%	4.8%	7.8%	7.9%	10.8%	9.1%
West South Central	2.1%	2.1%	3.1%	14.6%	11.9%	13.0%	12.8%
Mountain	13.1%	13.1%	12.9%	10.0%	12.1%	8.1%	6.7%
Pacific	30.8%	30.8%	28.1%	14.9%	11.0%	4.4%	5.0%

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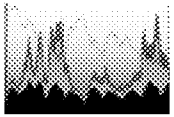


Single Family Conventional Acquisition Characteristics
OLTV > 95.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.5%	1.3%	0.9%	1.8%	3.0%
Top 10 States							
01) CA	22.3%	22.3%	19.7%	7.3%	5.4%	1.0%	1.3%
02) AZ	6.3%	6.3%	6.1%	2.4%	4.3%	2.4%	2.5%
03) FL	6.2%	6.2%	5.7%	4.3%	7.6%	7.2%	8.6%
04) MI	6.1%	6.1%	6.0%	1.2%	2.7%	3.5%	4.1%
05) IL	5.5%	5.5%	4.7%	3.6%	4.5%	4.9%	4.5%
06) WA	5.2%	5.2%	5.0%	4.7%	3.5%	2.0%	2.2%
07) VA	4.9%	4.9%	4.1%	3.0%	3.2%	2.9%	3.4%
08) MD	4.4%	4.4%	4.5%	2.4%	2.8%	2.0%	2.7%
09) MA	3.9%	3.9%	5.2%	1.7%	1.7%	1.3%	1.2%
10) MN	2.9%	2.9%	2.9%	1.5%	2.0%	2.7%	2.2%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	29.0%	29.0%	31.7%	18.0%	19.7%	18.6%	15.8%
02) WELLS FARGO & COMPANY	27.4%	27.4%	15.5%	15.4%	6.4%	3.7%	4.6%
03) GMAC INC	6.4%	6.4%	2.6%	1.7%	2.4%	2.9%	5.0%
04) FLAGSTAR BANCORP INC	6.1%	6.1%	6.1%	4.6%	6.1%	4.8%	7.7%
05) JPMORGAN CHASE & CO	4.4%	4.4%	6.4%	10.0%	3.6%	2.7%	3.0%
06) CITIGROUP INC	3.6%	3.6%	2.6%	8.1%	10.9%	10.5%	7.4%
07) QUICKEN LOANS INC	2.4%	2.4%	3.1%	0.1%	0.0%	0.0%	0.0%
08) METLIFE INC	1.9%	1.9%	1.7%	0.1%	0.0%	0.0%	0.0%
09) PNC FINANCIAL SERVICES GROUP INC	1.9%	1.9%	1.0%	2.1%	3.4%	1.8%	1.7%
10) MASSACHUSETTS HOUSING FINANCE AGENCY	1.6%	1.6%	2.6%	0.6%	0.2%	0.1%	0.0%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	29.0%	29.0%	31.7%	17.9%	19.7%	18.7%	15.8%
02) WELLS FARGO & COMPANY	27.6%	27.6%	15.5%	16.8%	8.5%	6.7%	6.4%
03) JPMORGAN CHASE & CO	6.7%	6.7%	8.7%	16.6%	9.7%	10.6%	10.2%
04) GMAC INC	6.6%	6.6%	3.8%	1.4%	1.0%	1.9%	3.9%
05) FLAGSTAR BANCORP INC	6.1%	6.1%	6.0%	1.7%	1.7%	1.4%	1.6%
06) CITIGROUP INC	3.6%	3.6%	2.6%	8.3%	11.1%	13.3%	14.2%
07) METLIFE INC	1.9%	1.9%	1.7%	1.0%	3.0%	2.5%	1.3%
08) PNC FINANCIAL SERVICES GROUP INC	1.9%	1.9%	1.0%	0.8%	1.2%	1.0%	1.2%
09) MASSACHUSETTS HOUSING FINANCE AGENCY	1.6%	1.6%	2.6%	0.6%	0.2%	0.1%	0.0%
10) FIFTH THIRD BANCORP	1.4%	1.4%	1.3%	0.2%	0.3%	0.6%	1.4%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	72.3%						

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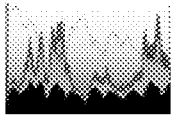


Single Family Conventional Acquisition Characteristics
OLTV > 95.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	27.7%						
- Primary MI Only	27.4%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.3%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	100.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-120.37	-120.37	-98.12	3.36	-31.05	-25.28	0.08
Wtd Avg Economic Model Fee	165.67	165.67	142.73	38.52	74.74	66.71	46.78
Wtd Avg Charged Fee	45.31	45.31	44.61	41.88	43.69	41.43	46.87
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	0.85%	11.02%	12.83%	25.38%	36.30%
Cumulative Default Rate	0.00%	0.00%	0.01%	2.92%	8.47%	8.90%	7.13%
Housing Goals							
Low Mod	40.20%	40.20%	41.11%	54.85%	63.73%	70.46%	66.96%
Special Affordable	13.38%	13.38%	12.94%	20.59%	27.46%	32.96%	31.79%
Underserved	32.76%	32.76%	32.11%	39.02%	44.49%	44.74%	45.16%
PMM Low Mod	64.45%	64.45%	57.09%	56.05%	64.27%	71.48%	67.50%
PMM Special Affordable	24.22%	24.22%	19.33%	21.30%	28.00%	33.93%	32.46%
PMM Underserved	40.78%	40.78%	34.20%	38.89%	44.39%	44.74%	45.24%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi			3.43%	-1.42%	8.84%	4.89%	-5.43%
Median Valuation Bias for Other Refi	4.90%	4.90%	3.02%	8.26%	7.81%	4.46%	0.42%

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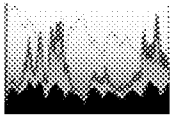


Single Family Conventional Acquisition Characteristics
Comb LTV 70.01% - 75.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	20,850	20,850	384,851	249,578	240,158	205,147	241,198
Book Volume ($B)	$4.8	$4.8	$87.6	$54.4	$49.2	$41.0	$44.0
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	5.4%	5.4%	4.9%	4.8%	2.9%	2.3%	3.8%
OLTV 60.01% - 70.00%	4.7%	4.7%	4.0%	4.5%	3.4%	2.6%	3.6%
OLTV 70.01% - 75.00%	89.9%	89.9%	91.1%	89.4%	92.5%	95.0%	92.3%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.6%	0.5%	0.1%	0.2%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.4%	0.4%	0.0%	0.1%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.1%	72.1%	72.2%	72.3%	72.8%	72.9%	72.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	73.7%	73.7%	73.6%	73.6%	73.6%	73.6%	73.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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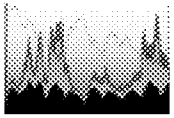


Single Family Conventional Acquisition Characteristics
Comb LTV 70.01% - 75.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	73.7%	73.7%	73.6%	73.6%	73.6%	73.6%	73.6%
Credit Score (Sums to 100%)							
FICO < 550	0.1%	0.1%	0.0%	0.6%	1.3%	1.2%	1.0%
FICO 550-579	0.1%	0.1%	0.0%	0.6%	1.4%	1.4%	1.2%
FICO 580-619	0.4%	0.4%	0.2%	2.0%	4.9%	5.3%	4.5%
FICO 620-659	1.8%	1.8%	1.3%	4.9%	11.0%	12.8%	11.6%
FICO 660-699	7.6%	7.6%	6.8%	13.4%	17.5%	19.5%	19.7%
FICO 700-739	17.7%	17.7%	17.8%	21.7%	22.1%	21.6%	22.7%
FICO >= 740	72.3%	72.3%	73.8%	56.8%	41.8%	38.0%	39.0%
FICO Missing	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%
Wtd Avg FICO	759	759	761	739	717	712	714
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	68.0%	68.0%	83.1%	77.6%	76.7%	70.7%	67.7%
Intermediate-term, fixed-rate	17.9%	17.9%	12.9%	12.0%	5.8%	6.2%	9.2%
Adjustable-rate	10.6%	10.6%	2.8%	4.6%	3.3%	4.7%	8.3%
Interest Only adjustable-rate	3.4%	3.4%	1.2%	4.4%	6.6%	7.1%	7.6%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.8%	5.4%	6.3%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.5%	6.8%	5.9%	0.9%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	82.2%	82.2%	87.4%	83.3%	81.4%	81.8%	84.3%
Second/Vacation Home	5.5%	5.5%	5.1%	4.9%	4.7%	4.7%	4.1%
Investor Property	12.3%	12.3%	7.5%	11.8%	13.9%	13.5%	11.6%
10-K Unit Type (Sums to 100%)							
1 Unit	96.2%	96.2%	97.3%	95.4%	94.2%	94.5%	94.6%
2-4 Units	3.8%	3.8%	2.7%	4.6%	5.8%	5.5%	5.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	14.8%	14.8%	11.3%	10.2%	9.9%	9.8%	9.2%
Single Family Homes	85.2%	85.2%	88.7%	89.8%	90.1%	90.2%	90.8%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.1%	0.2%	0.3%	0.3%	0.3%

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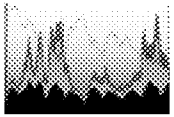


Single Family Conventional Acquisition Characteristics
Comb LTV 70.01% - 75.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	14.8%	14.8%	11.3%	10.2%	9.9%	9.8%	9.2%
1 Unit	81.3%	81.3%	85.9%	85.0%	84.0%	84.4%	85.0%
2-4 Units	3.8%	3.8%	2.7%	4.6%	5.8%	5.5%	5.4%
Condo							
Condo	13.4%	13.4%	10.4%	9.6%	9.4%	9.3%	8.7%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	24.5%	24.5%	17.5%	28.1%	28.5%	32.4%	30.3%
Cash-Out Refinance	26.0%	26.0%	32.7%	38.3%	47.4%	48.3%	44.1%
Other Refinance	49.6%	49.6%	49.8%	33.6%	24.1%	19.3%	25.6%
Origination Type (Sums to 100%)							
TPO Broker	13.1%	13.1%	13.6%	23.6%	23.3%	24.2%	21.3%
TPO Correspondent	30.2%	30.2%	31.2%	28.1%	36.3%	36.6%	33.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	56.7%	56.7%	55.3%	48.3%	40.4%	39.2%	45.0%
Origination Amount and Rate							
Avg Origination Loan Amount	$229,356	$229,356	$228,561	$220,139	$205,441	$200,189	$183,164
Loan Original Note Rate	4.87%	4.87%	4.95%	6.01%	6.47%	6.42%	5.68%
Seasoning (Sums to 100%)							
Seasoned	1.8%	1.8%	2.5%	8.1%	2.8%	3.0%	2.5%
Non-Seasoned	98.2%	98.2%	97.5%	91.9%	97.2%	97.0%	97.5%
ACI							
ACI Probability	0.08%	0.08%	0.07%	0.31%	0.62%	0.58%	0.43%
Wtd Avg ACI Score	748	748	749	726	700	699	706
Credit Premium							
Wtd Avg Credit Premium	0.09	0.09	-0.20	-0.04	0.04	0.10	0.07
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.7%	1.8%	3.1%	0.8%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.6%	3.4%	6.9%	6.6%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.7%	11.7%	12.3%	8.3%	6.4%	6.0%	7.8%
DTI Ratio > 20 and <= 30	24.4%	24.4%	26.7%	19.6%	16.4%	15.7%	18.5%
DTI Ratio > 30 and <= 40	27.3%	27.3%	27.4%	27.1%	27.1%	26.7%	27.5%
DTI Ratio > 40 and <= 45	13.4%	13.4%	12.2%	14.1%	14.0%	13.5%	12.7%
DTI Ratio > 45 and <= 50	8.9%	8.9%	9.1%	10.8%	11.6%	10.9%	9.6%
DTI Ratio > 50	13.3%	13.3%	11.5%	17.2%	16.4%	15.9%	15.2%
DTI Ratio Missing	1.1%	1.1%	0.7%	3.0%	8.2%	11.3%	8.8%

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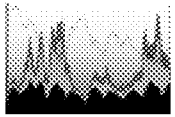


Single Family Conventional Acquisition Characteristics
Comb LTV 70.01% - 75.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	35.3%	35.3%	34.5%	38.0%	38.8%	38.9%	37.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.7%	11.7%	12.3%	8.2%	6.4%	6.0%	7.7%
DTI Ratio > 20 and <= 30	24.4%	24.4%	26.7%	19.6%	16.7%	15.8%	18.5%
DTI Ratio > 30 and <= 40	27.3%	27.3%	27.4%	27.1%	27.5%	26.9%	27.5%
DTI Ratio > 40 and <= 45	13.4%	13.4%	12.2%	14.2%	14.2%	13.7%	12.7%
DTI Ratio > 45 and <= 50	8.9%	8.9%	9.1%	10.8%	11.9%	11.0%	9.6%
DTI Ratio > 50	13.3%	13.3%	11.5%	17.2%	16.7%	16.1%	15.2%
DTI Ratio Missing	1.1%	1.1%	0.7%	3.0%	6.6%	10.5%	8.8%
Wtd Avg DTI Ratio	35.3%	35.3%	34.5%	37.9%	38.8%	38.9%	37.9%
Origination Term (Sums to 100%)							
<= 15 Years	17.9%	17.9%	12.9%	12.0%	5.8%	6.2%	9.2%
> 15 Years amd <= 25 Years	4.9%	4.9%	4.6%	3.6%	2.9%	2.6%	4.3%
> 25 Years and <= 30 Years	77.2%	77.2%	82.5%	83.9%	89.8%	90.6%	86.4%
> 30 Years	0.0%	0.0%	0.0%	0.5%	1.5%	0.6%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	68.1%	68.1%	83.2%	79.0%	83.4%	76.6%	68.6%
Intermediate-Term Fixed Rate (excl Balloon)	17.9%	17.9%	12.8%	12.0%	5.7%	6.2%	9.1%
Adjustable Rate	14.1%	14.1%	4.0%	8.9%	10.7%	17.2%	22.2%
Balloon	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.5%	1.5%	0.6%	0.1%
Hybrid Arm	14.1%	14.1%	4.0%	8.9%	9.8%	11.7%	15.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.7%	0.9%	1.6%	3.2%
- 5/1 Hybrid Arm	11.0%	11.0%	3.1%	5.8%	5.9%	7.2%	9.4%
- 7/1 Hybrid Arm	2.2%	2.2%	0.5%	1.8%	1.7%	1.9%	2.0%
- 10/1 Hybrid Arm	0.8%	0.8%	0.3%	0.6%	1.2%	1.0%	0.9%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.8%	5.4%	6.3%

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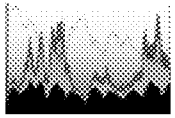


Single Family Conventional Acquisition Characteristics
Comb LTV 70.01% - 75.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	3.5%	3.5%	1.2%	5.8%	13.4%	13.1%	8.5%
- Interest Only ARM	3.4%	3.4%	1.2%	4.4%	6.6%	7.1%	7.6%
- Interest Only FRM	0.0%	0.0%	0.0%	1.5%	6.8%	5.9%	0.9%
Alt-A	0.0%	0.0%	0.0%	4.3%	17.7%	22.1%	17.8%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	3.9%	14.8%	16.1%	12.8%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	1.0%	0.3%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.5%	2.3%	3.7%	3.8%
- Alt-A SISA	0.0%	0.0%	0.0%	0.6%	1.7%	1.1%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	2.4%	2.0%	1.4%
- Alt-A Stated Income	0.0%	0.0%	0.0%	2.5%	7.5%	9.0%	7.4%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.4%	1.6%	3.3%	2.2%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.1%	1.2%	2.6%	2.8%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.6%	17.1%	34.7%	28.6%	22.6%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.6%	13.3%	19.7%	12.3%	9.9%
- Other Low/No Doc	0.0%	0.0%	0.0%	3.9%	15.0%	16.3%	12.7%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.4%	0.9%	0.6%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.4%	0.9%	0.6%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	97.5%	97.5%	97.1%	86.8%	78.9%	74.5%	81.0%
Investor Channel	2.5%	2.5%	2.9%	10.8%	17.8%	23.6%	18.4%
eChannel	0.0%	0.0%	0.0%	2.1%	2.4%	1.3%	0.6%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.4%	0.9%	0.6%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	10.2%	10.2%	8.9%	8.1%	5.6%	4.4%	5.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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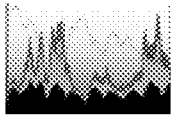


Single Family Conventional Acquisition Characteristics
Comb LTV 70.01% - 75.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	10.2%	10.2%	8.9%	8.1%	5.5%	4.4%	5.1%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	11.2%	11.2%	10.5%	9.8%	7.2%	6.3%	8.5%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.3%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	11.1%	11.1%	10.3%	9.4%	6.5%	5.8%	7.8%
EA/TPR							
EA/TPR	0.1%	0.1%	0.0%	1.6%	3.0%	2.7%	2.3%
- EA I	0.0%	0.0%	0.0%	0.6%	0.9%	1.0%	0.8%
- EA/TPR II	0.0%	0.0%	0.0%	0.3%	0.6%	0.5%	0.4%
- EA/TPR III	0.0%	0.0%	0.0%	0.7%	1.5%	1.2%	1.1%
10-K Property Region (Sums to 100%)							
Midwest	14.2%	14.2%	16.5%	14.2%	13.6%	13.5%	14.6%
Northeast	19.6%	19.6%	19.1%	18.7%	19.1%	18.0%	19.0%
Southeast	18.6%	18.6%	19.7%	23.0%	26.4%	26.7%	24.1%
Southwest	13.1%	13.1%	14.9%	14.8%	16.0%	14.7%	14.3%
West	34.5%	34.5%	29.8%	29.3%	24.9%	27.1%	28.0%
Census Region (Sums to 100%)							
New England	5.9%	5.9%	6.2%	5.4%	6.1%	6.0%	6.9%
Middle Atlantic	13.2%	13.2%	12.3%	12.7%	12.4%	11.2%	11.2%
East North Central	11.3%	11.3%	13.0%	11.7%	11.3%	11.1%	11.8%
East South Central	2.9%	2.9%	3.5%	3.5%	3.5%	3.1%	2.8%
South Atlantic	16.1%	16.1%	16.7%	20.0%	23.3%	24.0%	21.7%
West North Central	4.8%	4.8%	5.7%	4.5%	4.2%	4.2%	4.7%
West South Central	5.8%	5.8%	6.4%	5.7%	5.6%	4.8%	4.5%
Mountain	7.0%	7.0%	8.1%	9.2%	11.2%	11.0%	10.8%
Pacific	33.0%	33.0%	28.0%	27.2%	22.1%	24.2%	25.0%

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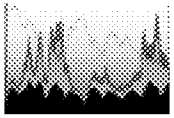


Single Family Conventional Acquisition Characteristics
Comb LTV 70.01% - 75.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%
Top 10 States							
01) CA	26.9%	26.9%	20.7%	19.8%	14.6%	17.7%	18.8%
02) NY	6.5%	6.5%	5.2%	5.6%	5.2%	4.4%	4.4%
03) IL	4.9%	4.9%	4.9%	5.3%	5.0%	4.4%	4.5%
04) TX	4.2%	4.2%	4.7%	4.1%	3.8%	3.1%	2.9%
05) NJ	4.0%	4.0%	4.1%	4.1%	4.4%	4.2%	4.0%
06) VA	3.8%	3.8%	3.8%	3.9%	3.5%	3.8%	3.7%
07) MA	3.5%	3.5%	3.5%	2.8%	2.9%	2.9%	3.3%
08) WA	3.5%	3.5%	4.3%	4.4%	4.2%	3.6%	3.4%
09) MD	3.0%	3.0%	2.9%	3.1%	3.8%	3.8%	3.4%
10) FL	2.7%	2.7%	2.7%	5.3%	9.0%	9.7%	8.4%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	26.3%	26.3%	21.1%	17.6%	9.0%	11.6%	11.1%
02) BANK OF AMERICA CORPORATION	23.0%	23.0%	23.8%	25.0%	32.5%	27.9%	29.4%
03) JPMORGAN CHASE & CO	5.7%	5.7%	7.9%	9.3%	8.5%	7.4%	8.9%
04) GMAC INC	5.4%	5.4%	2.4%	3.3%	5.1%	8.5%	6.1%
05) CITIGROUP INC	4.5%	4.5%	5.4%	11.6%	9.5%	9.6%	8.6%
06) SUNTRUST BANKS INC	3.9%	3.9%	4.4%	4.6%	5.3%	5.6%	3.2%
07) QUICKEN LOANS INC	3.6%	3.6%	2.0%	1.1%	0.1%	0.0%	0.0%
08) FLAGSTAR BANCORP INC	3.1%	3.1%	2.3%	2.7%	2.4%	2.0%	3.4%
09) PHH CORPORATION	1.4%	1.4%	2.3%	2.2%	2.5%	1.8%	1.4%
10) PENTAGON FEDERAL CREDIT UNION	1.2%	1.2%	0.1%	0.0%	0.0%	0.0%	0.1%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	27.1%	27.1%	21.5%	18.7%	10.6%	14.2%	15.8%
02) BANK OF AMERICA CORPORATION	22.4%	22.4%	23.5%	22.3%	32.6%	29.4%	29.4%
03) JPMORGAN CHASE & CO	9.1%	9.1%	9.8%	15.6%	13.9%	12.3%	12.4%
04) GMAC INC	5.8%	5.8%	3.5%	4.1%	4.6%	8.0%	5.8%
05) CITIGROUP INC	4.5%	4.5%	5.4%	11.8%	9.7%	11.3%	11.8%
06) SUNTRUST BANKS INC	3.8%	3.8%	4.4%	4.5%	3.8%	3.3%	2.6%
07) FLAGSTAR BANCORP INC	3.1%	3.1%	1.9%	2.3%	1.5%	0.8%	0.8%
08) PHH CORPORATION	1.5%	1.5%	2.4%	2.2%	2.0%	1.4%	1.2%
09) PENTAGON FEDERAL CREDIT UNION	1.2%	1.2%	0.1%	0.0%	0.0%	0.0%	0.1%
10) METLIFE INC	1.1%	1.1%	1.1%	0.2%	0.7%	0.7%	0.6%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	99.9%						

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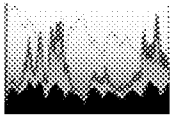


Single Family Conventional Acquisition Characteristics
Comb LTV 70.01% - 75.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.1%						
- Primary MI Only	0.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	14.02	14.02	7.97	0.99	-11.61	-8.15	-2.99
Wtd Avg Economic Model Fee	17.18	17.18	18.98	31.09	41.19	34.39	28.59
Wtd Avg Charged Fee	31.19	31.19	26.95	32.08	29.58	26.25	25.60
Appraisal Waivers							
Appraisal Waiver	2.9%	2.9%	1.7%	2.8%	2.9%	2.3%	2.3%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.05%	0.05%	2.82%	27.83%	30.28%	39.49%	41.29%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.45%	2.07%	2.49%	1.52%
Housing Goals							
Low Mod	48.35%	48.35%	42.18%	46.14%	47.57%	49.12%	49.81%
Special Affordable	19.30%	19.30%	15.58%	19.09%	20.54%	21.96%	21.62%
Underserved	33.30%	33.30%	28.42%	37.67%	41.82%	42.15%	40.21%
PMM Low Mod	47.98%	47.98%	44.70%	34.56%	31.73%	35.92%	37.14%
PMM Special Affordable	21.25%	21.25%	18.74%	12.17%	10.82%	12.53%	13.62%
PMM Underserved	32.99%	32.99%	30.42%	27.41%	25.03%	26.39%	27.05%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.38%	7.38%	9.06%	10.09%	8.87%	5.09%	2.08%
Median Valuation Bias for Other Refi	7.46%	7.46%	8.11%	8.88%	7.69%	3.98%	1.05%

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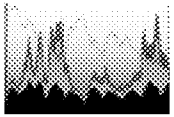


Single Family Conventional Acquisition Characteristics
Comb LTV 75.01% - 80.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	41,093	41,093	785,286	685,654	707,448	626,000	743,103
Book Volume ($B)	$9.3	$9.3	$177.1	$148.8	$147.3	$125.6	$135.7
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	2.6%	2.6%	2.1%	2.1%	1.3%	0.9%	1.2%
OLTV 60.01% - 70.00%	2.8%	2.8%	2.3%	2.5%	1.8%	1.4%	1.6%
OLTV 70.01% - 75.00%	1.4%	1.4%	1.3%	1.2%	1.0%	0.6%	0.8%
OLTV 75.01% - 80.00%	93.2%	93.2%	94.3%	93.5%	95.5%	97.0%	96.3%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.4%	0.3%	0.0%	0.1%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	78.1%	78.1%	78.3%	78.4%	78.8%	79.0%	78.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	79.3%	79.3%	79.2%	79.3%	79.4%	79.4%	79.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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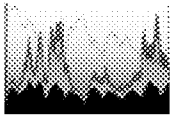


Single Family Conventional Acquisition Characteristics
Comb LTV 75.01% - 80.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	79.3%	79.3%	79.2%	79.3%	79.4%	79.4%	79.4%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.3%	0.7%	0.6%	0.5%
FICO 550-579	0.0%	0.0%	0.0%	0.4%	0.9%	0.8%	0.7%
FICO 580-619	0.3%	0.3%	0.3%	1.7%	3.7%	3.4%	3.1%
FICO 620-659	1.7%	1.7%	1.1%	4.4%	9.8%	9.8%	9.5%
FICO 660-699	7.0%	7.0%	5.5%	12.4%	18.2%	19.3%	19.2%
FICO 700-739	18.7%	18.7%	18.2%	21.2%	22.1%	23.2%	24.2%
FICO >= 740	72.1%	72.1%	74.8%	59.4%	44.5%	42.6%	42.6%
FICO Missing	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%
Wtd Avg FICO	758	758	761	742	723	721	722
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	77.0%	77.0%	87.3%	81.8%	78.6%	70.6%	66.7%
Intermediate-term, fixed-rate	14.7%	14.7%	9.8%	8.8%	4.7%	5.4%	7.0%
Adjustable-rate	6.3%	6.3%	2.1%	4.3%	3.1%	5.1%	9.8%
Interest Only adjustable-rate	1.9%	1.9%	0.8%	3.6%	5.9%	8.5%	11.8%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.4%	3.6%	3.7%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.5%	7.2%	6.8%	1.1%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	91.9%	91.9%	93.4%	87.0%	84.8%	83.9%	85.5%
Second/Vacation Home	5.9%	5.9%	5.3%	6.7%	7.6%	8.3%	7.4%
Investor Property	2.3%	2.3%	1.2%	6.2%	7.5%	7.7%	7.2%
10-K Unit Type (Sums to 100%)							
1 Unit	98.9%	98.9%	98.9%	97.8%	96.6%	97.0%	97.1%
2-4 Units	1.1%	1.1%	1.1%	2.2%	3.4%	3.0%	2.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	10.5%	10.5%	8.1%	11.7%	11.5%	11.9%	11.2%
Single Family Homes	89.5%	89.5%	91.9%	88.3%	88.5%	88.1%	88.8%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%

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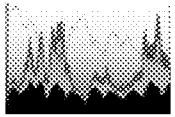


Single Family Conventional Acquisition Characteristics
Comb LTV 75.01% - 80.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	10.5%	10.5%	8.0%	11.7%	11.5%	11.9%	11.2%
1 Unit	88.1%	88.1%	90.6%	85.9%	84.8%	84.8%	85.5%
2-4 Units	1.1%	1.1%	1.1%	2.2%	3.4%	3.0%	2.9%
Condo							
Condo	9.4%	9.4%	7.5%	11.1%	10.9%	11.3%	10.8%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	42.9%	42.9%	33.8%	49.5%	49.8%	54.9%	54.3%
Cash-Out Refinance	18.6%	18.6%	22.7%	25.4%	31.2%	30.7%	28.7%
Other Refinance	38.5%	38.5%	43.5%	25.1%	19.0%	14.3%	17.0%
Origination Type (Sums to 100%)							
TPO Broker	10.6%	10.6%	11.9%	21.5%	21.7%	22.5%	18.5%
TPO Correspondent	33.2%	33.2%	34.0%	32.3%	40.2%	38.3%	37.8%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	56.3%	56.3%	54.0%	46.3%	38.1%	39.2%	43.7%
Origination Amount and Rate							
Avg Origination Loan Amount	$226,808	$226,808	$226,539	$218,608	$208,738	$201,124	$183,115
Loan Original Note Rate	4.91%	4.91%	4.98%	6.01%	6.44%	6.39%	5.68%
Seasoning (Sums to 100%)							
Seasoned	2.3%	2.3%	2.7%	6.8%	2.0%	2.5%	2.0%
Non-Seasoned	97.7%	97.7%	97.3%	93.2%	98.0%	97.5%	98.0%
ACI							
ACI Probability	0.09%	0.09%	0.08%	0.25%	0.51%	0.44%	0.35%
Wtd Avg ACI Score	744	744	744	726	704	704	708
Credit Premium							
Wtd Avg Credit Premium	0.06	0.06	-0.20	-0.04	0.02	0.06	0.07
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.6%	1.4%	2.0%	0.7%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.3%	2.4%	5.0%	4.3%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.2%	10.2%	10.5%	7.3%	5.9%	6.2%	7.4%
DTI Ratio > 20 and <= 30	25.1%	25.1%	26.9%	19.8%	16.8%	16.6%	18.8%
DTI Ratio > 30 and <= 40	29.5%	29.5%	29.1%	27.8%	27.6%	28.0%	29.5%
DTI Ratio > 40 and <= 45	13.6%	13.6%	12.6%	14.2%	14.5%	14.5%	14.6%
DTI Ratio > 45 and <= 50	9.2%	9.2%	9.7%	11.1%	11.8%	11.2%	10.0%
DTI Ratio > 50	11.4%	11.4%	10.5%	17.6%	16.4%	15.2%	14.4%
DTI Ratio Missing	1.0%	1.0%	0.7%	2.2%	7.1%	8.4%	5.4%

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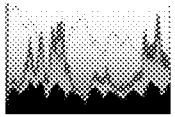


Single Family Conventional Acquisition Characteristics
Comb LTV 75.01% - 80.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	35.2%	35.2%	34.6%	38.2%	38.9%	38.6%	37.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.2%	10.2%	10.5%	7.3%	6.0%	6.2%	7.3%
DTI Ratio > 20 and <= 30	25.1%	25.1%	26.9%	19.8%	17.1%	16.7%	18.8%
DTI Ratio > 30 and <= 40	29.5%	29.5%	29.1%	27.9%	28.1%	28.2%	29.6%
DTI Ratio > 40 and <= 45	13.6%	13.6%	12.6%	14.2%	14.8%	14.6%	14.6%
DTI Ratio > 45 and <= 50	9.2%	9.2%	9.7%	11.1%	12.0%	11.3%	10.0%
DTI Ratio > 50	11.4%	11.4%	10.5%	17.6%	16.8%	15.4%	14.4%
DTI Ratio Missing	1.0%	1.0%	0.7%	2.2%	5.2%	7.6%	5.4%
Wtd Avg DTI Ratio	35.2%	35.2%	34.6%	38.2%	38.9%	38.6%	37.8%
Origination Term (Sums to 100%)							
<= 15 Years	14.7%	14.7%	9.8%	8.8%	4.7%	5.4%	7.0%
> 15 Years amd <= 25 Years	4.0%	4.0%	3.5%	2.5%	2.1%	1.9%	2.9%
> 25 Years and <= 30 Years	81.3%	81.3%	86.7%	88.2%	92.0%	92.3%	90.1%
> 30 Years	0.0%	0.0%	0.0%	0.4%	1.2%	0.5%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	77.0%	77.0%	87.3%	83.3%	85.7%	77.4%	67.7%
Intermediate-Term Fixed Rate (excl Balloon)	14.7%	14.7%	9.8%	8.8%	4.7%	5.3%	6.8%
Adjustable Rate	8.3%	8.3%	2.9%	7.9%	9.5%	17.2%	25.3%
Balloon	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.4%	1.2%	0.5%	0.1%
Hybrid Arm	8.3%	8.3%	2.9%	7.9%	9.0%	13.5%	21.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.6%	0.8%	1.5%	3.9%
- 5/1 Hybrid Arm	6.5%	6.5%	2.2%	5.0%	5.5%	8.9%	13.7%
- 7/1 Hybrid Arm	1.3%	1.3%	0.4%	1.8%	1.6%	2.1%	2.6%
- 10/1 Hybrid Arm	0.4%	0.4%	0.2%	0.5%	1.0%	1.0%	1.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.4%	3.6%	3.7%

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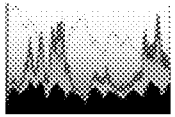


Single Family Conventional Acquisition Characteristics
Comb LTV 75.01% - 80.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	1.9%	1.9%	0.8%	5.1%	13.1%	15.3%	12.9%
- Interest Only ARM	1.9%	1.9%	0.8%	3.6%	5.9%	8.5%	11.8%
- Interest Only FRM	0.0%	0.0%	0.0%	1.5%	7.2%	6.8%	1.1%
Alt-A	0.0%	0.0%	0.0%	2.0%	14.8%	20.4%	19.8%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	1.6%	11.7%	13.8%	12.5%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.8%	0.3%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.2%	1.4%	2.9%	3.3%
- Alt-A SISA	0.0%	0.0%	0.0%	0.3%	1.2%	1.1%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	1.9%	1.7%	1.1%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.0%	6.5%	7.7%	7.9%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.3%	2.0%	3.6%	4.3%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	1.1%	3.0%	3.0%
My Community Mortgage	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.3%	13.2%	31.0%	29.4%	23.6%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.3%	11.6%	19.2%	15.6%	11.2%
- Other Low/No Doc	0.0%	0.0%	0.0%	1.6%	11.9%	13.9%	12.4%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.2%	0.7%	0.4%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.2%	0.7%	0.4%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	96.9%	96.9%	96.9%	89.4%	81.2%	75.8%	77.6%
Investor Channel	3.1%	3.1%	3.1%	8.0%	15.6%	22.5%	21.8%
eChannel	0.0%	0.0%	0.0%	2.4%	2.5%	1.3%	0.7%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.2%	0.7%	0.4%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	7.0%	7.0%	6.0%	5.6%	4.1%	3.0%	3.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%

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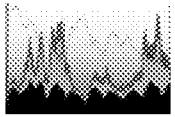


Single Family Conventional Acquisition Characteristics
Comb LTV 75.01% - 80.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.4%	0.4%	0.4%	0.3%	0.1%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	6.7%	6.7%	5.7%	5.3%	3.8%	2.8%	2.7%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	7.9%	7.9%	7.3%	7.3%	6.2%	6.0%	9.6%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.9%	0.9%	1.3%	1.4%	1.7%	2.2%	3.0%
- 80/15/05	0.1%	0.1%	0.2%	0.3%	0.3%	0.4%	0.9%
- 80/20/00	0.0%	0.0%	0.0%	0.1%	0.3%	0.4%	2.8%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	6.8%	6.8%	5.8%	5.4%	3.8%	2.8%	2.8%
EA/TPR							
EA/TPR	0.1%	0.1%	0.1%	1.9%	3.2%	3.0%	2.9%
- EA I	0.0%	0.0%	0.0%	0.8%	1.2%	1.3%	1.2%
- EA/TPR II	0.0%	0.0%	0.0%	0.5%	1.0%	0.9%	0.8%
- EA/TPR III	0.0%	0.0%	0.0%	0.5%	1.1%	0.9%	0.9%
10-K Property Region (Sums to 100%)							
Midwest	15.2%	15.2%	18.0%	16.4%	16.0%	16.1%	16.9%
Northeast	19.0%	19.0%	17.9%	17.6%	17.5%	15.9%	16.4%
Southeast	20.8%	20.8%	21.2%	23.7%	26.6%	28.2%	26.5%
Southwest	16.3%	16.3%	17.6%	17.9%	19.3%	18.3%	18.1%
West	28.7%	28.7%	25.3%	24.4%	20.5%	21.6%	22.1%
Census Region (Sums to 100%)							
New England	5.5%	5.5%	5.7%	5.1%	5.5%	5.1%	5.8%
Middle Atlantic	12.9%	12.9%	11.7%	11.9%	11.3%	10.0%	9.8%
East North Central	11.7%	11.7%	13.8%	13.2%	13.0%	13.0%	13.3%
East South Central	3.5%	3.5%	4.0%	3.9%	4.2%	4.0%	3.7%
South Atlantic	17.8%	17.8%	17.6%	20.3%	22.9%	24.6%	23.3%
West North Central	5.5%	5.5%	6.8%	5.4%	5.4%	5.3%	5.9%
West South Central	8.1%	8.1%	8.4%	8.2%	8.2%	7.3%	6.6%
Mountain	7.8%	7.8%	8.6%	9.7%	11.6%	12.0%	12.5%
Pacific	27.0%	27.0%	23.3%	22.1%	17.7%	18.4%	18.8%

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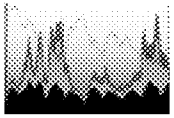


Single Family Conventional Acquisition Characteristics
Comb LTV 75.01% - 80.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%
Top 10 States							
01) CA	21.3%	21.3%	16.8%	15.4%	10.4%	11.6%	11.8%
02) TX	6.2%	6.2%	6.3%	6.3%	6.0%	5.2%	4.6%
03) NY	6.0%	6.0%	4.5%	4.9%	4.3%	3.6%	3.3%
04) IL	4.5%	4.5%	4.8%	5.6%	5.3%	4.9%	4.7%
05) VA	4.2%	4.2%	3.8%	3.6%	3.1%	3.3%	3.3%
06) NJ	3.8%	3.8%	3.9%	3.7%	3.9%	3.5%	3.5%
07) FL	3.7%	3.7%	3.4%	5.6%	8.6%	10.0%	9.6%
08) WA	3.3%	3.3%	3.9%	3.9%	4.1%	3.9%	3.8%
09) PA	3.1%	3.1%	3.3%	3.2%	3.2%	2.9%	2.9%
10) MA	3.0%	3.0%	3.1%	2.6%	2.5%	2.3%	2.6%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	27.6%	27.6%	20.3%	17.6%	10.8%	10.6%	9.2%
02) BANK OF AMERICA CORPORATION	22.4%	22.4%	23.1%	22.8%	32.6%	32.0%	35.2%
03) JPMORGAN CHASE & CO	5.8%	5.8%	9.3%	10.9%	8.2%	8.5%	8.6%
04) GMAC INC	5.1%	5.1%	3.1%	5.2%	4.8%	5.2%	3.8%
05) SUNTRUST BANKS INC	3.9%	3.9%	4.6%	4.8%	5.0%	5.2%	2.6%
06) QUICKEN LOANS INC	3.3%	3.3%	1.8%	0.9%	0.0%	0.0%	0.0%
07) CITIGROUP INC	3.0%	3.0%	5.0%	10.0%	8.7%	8.8%	7.8%
08) FLAGSTAR BANCORP INC	2.8%	2.8%	2.3%	2.8%	2.4%	1.9%	3.0%
09) PHH CORPORATION	1.6%	1.6%	2.4%	2.7%	2.7%	1.8%	1.5%
10) PENTAGON FEDERAL CREDIT UNION	1.3%	1.3%	0.1%	0.0%	0.0%	0.0%	0.1%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	29.2%	29.2%	20.8%	18.8%	12.7%	13.4%	13.7%
02) BANK OF AMERICA CORPORATION	21.3%	21.3%	22.7%	20.4%	32.7%	33.5%	35.3%
03) JPMORGAN CHASE & CO	8.9%	8.9%	11.0%	17.1%	14.0%	14.1%	12.4%
04) GMAC INC	5.6%	5.6%	4.3%	5.9%	4.6%	4.8%	3.6%
05) SUNTRUST BANKS INC	3.9%	3.9%	4.6%	4.7%	3.3%	3.0%	2.1%
06) CITIGROUP INC	3.0%	3.0%	5.0%	10.2%	9.1%	10.1%	10.5%
07) FLAGSTAR BANCORP INC	2.8%	2.8%	1.9%	2.3%	1.5%	0.7%	0.7%
08) PHH CORPORATION	1.6%	1.6%	2.4%	2.7%	2.2%	1.3%	1.2%
09) PENTAGON FEDERAL CREDIT UNION	1.3%	1.3%	0.1%	0.0%	0.0%	0.0%	0.1%
10) UNITED SERVICES AUTOMOBILE ASSOCIATION	1.2%	1.2%	0.6%	0.7%	0.9%	0.7%	0.9%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	99.8%						

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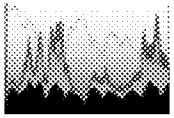


Single Family Conventional Acquisition Characteristics
Comb LTV 75.01% - 80.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.2%						
- Primary MI Only	0.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	10.52	10.52	3.91	-3.98	-15.88	-11.30	-6.58
Wtd Avg Economic Model Fee	18.84	18.84	22.78	34.61	42.89	36.82	33.42
Wtd Avg Charged Fee	29.37	29.37	26.69	30.63	27.01	25.52	26.84
Appraisal Waivers							
Appraisal Waiver	2.9%	2.9%	1.8%	3.9%	4.3%	3.4%	3.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.08%	0.08%	2.55%	27.27%	30.79%	38.63%	39.39%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.45%	2.12%	2.92%	2.16%
Housing Goals							
Low Mod	40.59%	40.59%	37.91%	40.67%	40.58%	42.04%	44.56%
Special Affordable	14.98%	14.98%	12.43%	14.70%	15.38%	16.47%	17.11%
Underserved	28.04%	28.04%	25.30%	33.09%	36.30%	36.39%	35.49%
PMM Low Mod	45.56%	45.56%	44.14%	35.68%	32.07%	34.53%	37.37%
PMM Special Affordable	19.53%	19.53%	17.25%	11.85%	10.01%	11.03%	12.56%
PMM Underserved	29.64%	29.64%	27.83%	27.64%	26.34%	27.72%	29.25%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.38%	7.38%	8.83%	10.27%	9.15%	5.80%	3.14%
Median Valuation Bias for Other Refi	7.77%	7.77%	7.99%	9.44%	9.15%	5.74%	2.34%

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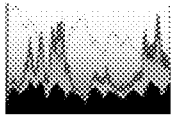


Single Family Conventional Acquisition Characteristics
Comb LTV 80.01% - 90.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	17,177	17,177	295,751	403,784	507,854	392,495	418,840
Book Volume ($B)	$4.2	$4.2	$68.9	$91.0	$106.3	$75.9	$73.9
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	4.5%	4.5%	4.2%	2.7%	1.8%	1.6%	1.9%
OLTV 60.01% - 70.00%	6.9%	6.9%	6.1%	5.2%	4.2%	3.9%	3.7%
OLTV 70.01% - 75.00%	6.7%	6.7%	6.6%	4.2%	4.9%	4.7%	3.8%
OLTV 75.01% - 80.00%	15.4%	15.4%	18.9%	17.8%	35.0%	44.3%	40.5%
OLTV 80.01% - 90.00%	66.6%	66.6%	64.2%	69.7%	53.9%	45.4%	50.0%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	81.6%	81.6%	82.1%	84.0%	83.0%	82.4%	82.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	86.6%	86.6%	87.0%	88.1%	88.4%	88.5%	88.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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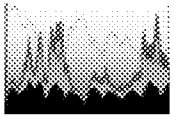


Single Family Conventional Acquisition Characteristics
Comb LTV 80.01% - 90.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	86.6%	86.6%	86.9%	88.0%	88.4%	88.5%	88.4%
Credit Score (Sums to 100%)							
FICO < 550	0.2%	0.2%	0.1%	0.1%	0.5%	0.5%	0.4%
FICO 550-579	0.2%	0.2%	0.1%	0.2%	0.7%	0.6%	0.5%
FICO 580-619	0.6%	0.6%	0.2%	1.4%	3.6%	3.0%	3.1%
FICO 620-659	1.9%	1.9%	1.1%	5.5%	11.9%	11.3%	11.6%
FICO 660-699	8.4%	8.4%	6.7%	16.9%	22.7%	22.3%	21.6%
FICO 700-739	21.4%	21.4%	22.1%	26.4%	24.9%	25.8%	26.3%
FICO >= 740	67.3%	67.3%	69.7%	49.3%	35.7%	36.3%	36.4%
FICO Missing	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.2%
Wtd Avg FICO	753	753	755	733	714	715	715
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	82.1%	82.1%	90.2%	83.2%	76.7%	70.0%	69.1%
Intermediate-term, fixed-rate	10.0%	10.0%	6.7%	5.2%	2.5%	3.2%	4.8%
Adjustable-rate	7.1%	7.1%	2.5%	4.3%	3.3%	5.7%	10.5%
Interest Only adjustable-rate	0.8%	0.8%	0.6%	5.0%	8.2%	10.8%	11.9%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.1%	2.5%	2.9%
Interest Only fixed-rate	0.0%	0.0%	0.0%	2.2%	9.2%	7.7%	0.9%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	95.2%	95.2%	96.9%	91.7%	86.9%	84.6%	86.4%
Second/Vacation Home	2.9%	2.9%	2.7%	4.3%	5.8%	7.6%	6.6%
Investor Property	1.9%	1.9%	0.4%	4.0%	7.3%	7.8%	7.0%
10-K Unit Type (Sums to 100%)							
1 Unit	98.9%	98.9%	99.3%	98.0%	96.7%	97.1%	97.3%
2-4 Units	1.1%	1.1%	0.7%	2.0%	3.3%	2.9%	2.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	9.2%	9.2%	8.2%	12.0%	11.1%	12.1%	10.8%
Single Family Homes	90.8%	90.8%	91.8%	88.0%	88.9%	87.9%	89.2%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.2%	0.3%	0.7%	0.6%

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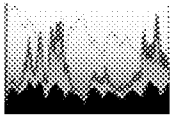


Single Family Conventional Acquisition Characteristics
Comb LTV 80.01% - 90.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	9.1%	9.1%	8.2%	12.0%	11.1%	12.0%	10.8%
1 Unit	89.6%	89.6%	91.0%	85.9%	85.3%	84.4%	85.9%
2-4 Units	1.1%	1.1%	0.7%	2.0%	3.3%	2.9%	2.7%
Condo							
Condo	8.6%	8.6%	7.8%	11.6%	10.7%	11.6%	10.4%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	23.5%	23.5%	29.6%	52.0%	49.7%	59.7%	57.5%
Cash-Out Refinance	3.8%	3.8%	7.3%	19.2%	25.8%	23.9%	23.3%
Other Refinance	72.7%	72.7%	63.1%	28.8%	24.6%	16.4%	19.2%
Origination Type (Sums to 100%)							
TPO Broker	8.4%	8.4%	11.4%	21.8%	25.1%	22.8%	20.0%
TPO Correspondent	23.1%	23.1%	27.4%	28.8%	36.1%	35.8%	33.2%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	68.5%	68.5%	61.3%	49.4%	38.8%	41.4%	46.8%
Origination Amount and Rate							
Avg Origination Loan Amount	$245,261	$245,261	$234,119	$226,194	$209,598	$193,900	$176,759
Loan Original Note Rate	4.96%	4.96%	5.00%	6.10%	6.59%	6.49%	5.76%
Seasoning (Sums to 100%)							
Seasoned	2.2%	2.2%	3.4%	4.0%	1.4%	2.2%	2.6%
Non-Seasoned	97.8%	97.8%	96.6%	96.0%	98.6%	97.8%	97.4%
ACI							
ACI Probability	0.14%	0.14%	0.12%	0.38%	0.90%	0.84%	0.56%
Wtd Avg ACI Score	729	729	730	704	680	683	693
Credit Premium							
Wtd Avg Credit Premium	0.06	0.06	-0.23	-0.05	0.08	0.09	0.09
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.6%	2.3%	2.1%	1.1%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.4%	3.3%	4.9%	3.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	12.3%	12.3%	7.8%	4.1%	3.5%	4.0%	5.3%
DTI Ratio > 20 and <= 30	24.9%	24.9%	26.9%	16.0%	13.4%	13.9%	17.1%
DTI Ratio > 30 and <= 40	32.3%	32.3%	35.6%	29.5%	28.7%	29.8%	31.0%
DTI Ratio > 40 and <= 45	12.4%	12.4%	13.7%	17.1%	17.6%	17.9%	16.3%
DTI Ratio > 45 and <= 50	6.1%	6.1%	7.3%	13.6%	14.6%	13.6%	11.6%
DTI Ratio > 50	10.4%	10.4%	7.7%	18.6%	16.4%	14.1%	13.8%
DTI Ratio Missing	1.7%	1.7%	0.9%	1.1%	5.8%	6.7%	4.9%

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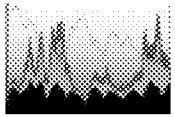


Single Family Conventional Acquisition Characteristics
Comb LTV 80.01% - 90.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.5%	34.5%	34.7%	40.0%	40.3%	39.6%	38.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	12.3%	12.3%	7.8%	4.0%	3.5%	4.0%	5.3%
DTI Ratio > 20 and <= 30	24.9%	24.9%	26.9%	16.0%	13.5%	14.1%	17.1%
DTI Ratio > 30 and <= 40	32.3%	32.3%	35.6%	29.5%	29.0%	30.3%	31.1%
DTI Ratio > 40 and <= 45	12.4%	12.4%	13.7%	17.2%	17.8%	18.1%	16.3%
DTI Ratio > 45 and <= 50	6.1%	6.1%	7.3%	13.7%	14.8%	13.8%	11.7%
DTI Ratio > 50	10.4%	10.4%	7.7%	18.6%	16.8%	14.3%	13.8%
DTI Ratio Missing	1.7%	1.7%	0.9%	1.1%	4.6%	5.4%	4.7%
Wtd Avg DTI Ratio	34.5%	34.5%	34.7%	40.0%	40.4%	39.6%	38.6%
Origination Term (Sums to 100%)							
<= 15 Years	10.0%	10.0%	6.7%	5.3%	2.5%	3.2%	4.8%
> 15 Years amd <= 25 Years	4.8%	4.8%	3.6%	2.2%	1.7%	1.9%	2.9%
> 25 Years and <= 30 Years	85.1%	85.1%	89.7%	91.9%	94.3%	94.3%	92.2%
> 30 Years	0.0%	0.0%	0.1%	0.7%	1.5%	0.6%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	82.1%	82.1%	90.2%	85.4%	85.7%	77.7%	70.0%
Intermediate-Term Fixed Rate (excl Balloon)	10.0%	10.0%	6.7%	5.2%	2.5%	3.2%	4.6%
Adjustable Rate	7.9%	7.9%	3.1%	9.3%	11.6%	19.0%	25.2%
Balloon	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	0.0%	0.0%	0.1%	0.7%	1.5%	0.6%	0.1%
Hybrid Arm	7.9%	7.9%	3.1%	9.3%	11.4%	16.4%	22.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.1%	0.6%	0.8%	2.1%	4.9%
- 5/1 Hybrid Arm	6.6%	6.6%	2.4%	6.1%	7.3%	11.1%	13.2%
- 7/1 Hybrid Arm	1.1%	1.1%	0.4%	2.0%	1.8%	2.1%	2.8%
- 10/1 Hybrid Arm	0.2%	0.2%	0.2%	0.6%	1.1%	1.0%	1.1%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.1%	2.5%	2.9%

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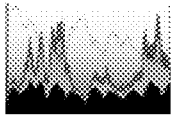


Single Family Conventional Acquisition Characteristics
Comb LTV 80.01% - 90.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.8%	0.8%	0.6%	7.2%	17.4%	18.6%	12.8%
- Interest Only ARM	0.8%	0.8%	0.6%	5.0%	8.2%	10.8%	11.9%
- Interest Only FRM	0.0%	0.0%	0.0%	2.2%	9.2%	7.7%	0.9%
Alt-A	0.0%	0.0%	0.0%	2.4%	17.3%	23.4%	17.4%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	2.0%	13.4%	15.6%	11.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.7%	0.2%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.2%	1.4%	3.2%	4.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.4%	1.7%	1.8%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	2.0%	1.7%	1.2%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.2%	7.6%	8.8%	5.9%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.4%	3.0%	4.9%	3.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.1%	0.9%	2.9%	3.1%
My Community Mortgage	0.2%	0.2%	0.2%	0.3%	0.7%	0.2%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.7%	17.2%	34.5%	33.2%	24.2%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.7%	15.3%	20.9%	17.3%	13.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	2.0%	13.6%	15.9%	11.1%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.3%	1.1%	1.2%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.3%	1.1%	1.2%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	97.2%	97.2%	96.2%	92.4%	80.1%	71.3%	79.2%
Investor Channel	2.8%	2.8%	3.8%	5.5%	17.0%	25.7%	20.1%
eChannel	0.0%	0.0%	0.0%	1.8%	1.8%	1.8%	0.7%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.3%	1.1%	1.2%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	35.1%	35.1%	36.6%	30.1%	46.1%	54.5%	49.8%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%	0.6%

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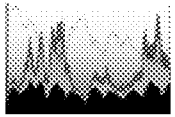


Single Family Conventional Acquisition Characteristics
Comb LTV 80.01% - 90.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	17.0%	17.0%	19.7%	18.1%	30.3%	38.9%	37.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	18.1%	18.1%	16.9%	12.0%	15.3%	15.1%	12.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	35.4%	35.4%	36.9%	30.5%	46.6%	54.9%	50.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%	0.6%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	17.2%	17.2%	19.9%	18.3%	35.7%	44.6%	41.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.2%	0.2%	0.3%
- 80/20/00	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%
- 90/05/05	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
- Other	18.1%	18.1%	16.9%	12.0%	10.4%	9.6%	8.2%
EA/TPR							
EA/TPR	0.2%	0.2%	0.1%	2.3%	4.2%	3.4%	3.9%
- EA I	0.0%	0.0%	0.0%	1.0%	1.6%	1.6%	1.7%
- EA/TPR II	0.0%	0.0%	0.0%	0.8%	1.5%	1.1%	1.3%
- EA/TPR III	0.0%	0.0%	0.0%	0.5%	1.2%	0.7%	0.9%
10-K Property Region (Sums to 100%)							
Midwest	18.8%	18.8%	22.0%	17.6%	17.3%	17.8%	19.8%
Northeast	19.9%	19.9%	18.2%	18.2%	18.6%	17.5%	17.9%
Southeast	20.1%	20.1%	22.0%	24.8%	26.8%	29.0%	27.8%
Southwest	15.1%	15.1%	17.3%	16.7%	18.0%	18.0%	17.6%
West	26.1%	26.1%	20.4%	22.8%	19.3%	17.8%	17.0%
Census Region (Sums to 100%)							
New England	6.8%	6.8%	6.2%	5.2%	5.8%	5.4%	5.8%
Middle Atlantic	12.6%	12.6%	11.3%	12.2%	12.1%	11.1%	10.9%
East North Central	14.2%	14.2%	17.1%	14.1%	14.2%	14.5%	16.1%
East South Central	3.2%	3.2%	4.6%	4.2%	4.5%	4.6%	4.4%
South Atlantic	17.3%	17.3%	17.9%	20.9%	22.8%	24.8%	23.9%
West North Central	6.9%	6.9%	7.8%	5.9%	5.7%	5.9%	6.5%
West South Central	5.8%	5.8%	7.4%	7.0%	7.1%	7.0%	6.4%
Mountain	8.5%	8.5%	8.9%	9.4%	11.3%	11.6%	11.5%
Pacific	24.5%	24.5%	18.7%	20.6%	16.5%	14.5%	13.9%

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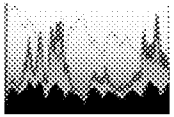


Single Family Conventional Acquisition Characteristics
Comb LTV 80.01% - 90.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.1%	0.1%	0.2%	0.4%	0.3%	0.6%	0.7%
Top 10 States							
01) CA	16.2%	16.2%	12.0%	14.2%	10.2%	8.5%	7.5%
02) IL	5.5%	5.5%	5.8%	6.1%	6.0%	5.7%	5.3%
03) NY	5.1%	5.1%	4.2%	5.0%	4.5%	3.7%	3.7%
04) WA	4.8%	4.8%	4.1%	3.9%	3.6%	3.5%	3.7%
05) VA	4.6%	4.6%	4.0%	3.8%	3.2%	3.3%	3.3%
06) TX	4.3%	4.3%	5.3%	5.1%	4.7%	4.5%	4.0%
07) NJ	4.2%	4.2%	3.6%	3.8%	4.1%	4.0%	3.8%
08) MA	3.7%	3.7%	3.6%	2.7%	2.7%	2.6%	2.6%
09) CO	3.6%	3.6%	3.3%	2.8%	2.7%	2.6%	2.6%
10) PA	3.4%	3.4%	3.6%	3.5%	3.4%	3.3%	3.4%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	33.9%	33.9%	21.2%	18.7%	10.3%	8.0%	7.8%
02) BANK OF AMERICA CORPORATION	22.6%	22.6%	23.6%	25.6%	35.1%	36.3%	35.2%
03) GMAC INC	4.5%	4.5%	3.0%	4.5%	4.1%	5.4%	4.5%
04) QUICKEN LOANS INC	3.4%	3.4%	2.2%	1.1%	0.0%	0.0%	0.0%
05) JPMORGAN CHASE & CO	3.2%	3.2%	5.3%	8.6%	8.8%	4.9%	5.2%
06) SUNTRUST BANKS INC	2.9%	2.9%	4.7%	5.7%	4.6%	4.4%	3.0%
07) FLAGSTAR BANCORP INC	2.8%	2.8%	2.3%	2.5%	2.3%	1.9%	3.8%
08) CITIGROUP INC	2.5%	2.5%	4.0%	9.2%	7.7%	9.0%	8.1%
09) PENTAGON FEDERAL CREDIT UNION	1.4%	1.4%	0.1%	0.0%	0.0%	0.0%	0.0%
10) METLIFE INC	1.3%	1.3%	1.2%	0.2%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	34.8%	34.8%	21.7%	19.1%	12.0%	10.9%	12.0%
02) BANK OF AMERICA CORPORATION	21.9%	21.9%	23.5%	25.3%	35.2%	37.8%	35.2%
03) JPMORGAN CHASE & CO	6.2%	6.2%	7.2%	14.2%	13.7%	10.3%	9.8%
04) GMAC INC	4.8%	4.8%	4.1%	5.3%	3.8%	5.0%	4.2%
05) SUNTRUST BANKS INC	2.9%	2.9%	4.7%	5.6%	3.2%	2.6%	2.4%
06) FLAGSTAR BANCORP INC	2.8%	2.8%	1.9%	1.8%	1.3%	0.8%	1.0%
07) CITIGROUP INC	2.5%	2.5%	4.0%	9.1%	7.9%	10.4%	11.1%
08) PENTAGON FEDERAL CREDIT UNION	1.4%	1.4%	0.1%	0.0%	0.0%	0.0%	0.0%
09) METLIFE INC	1.3%	1.3%	1.2%	0.2%	0.8%	0.9%	0.7%
10) FIFTH THIRD BANCORP	1.2%	1.2%	0.5%	0.7%	0.2%	0.2%	0.1%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	70.5%						

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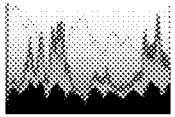


Single Family Conventional Acquisition Characteristics
Comb LTV 80.01% - 90.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	29.5%						
- Primary MI Only	29.2%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.2%						
- Shared Arrangement	0.1%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	15.9%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-10.36	-10.36	-8.81	-2.72	-16.22	-11.80	-5.66
Wtd Avg Economic Model Fee	35.92	35.92	32.50	33.20	47.55	40.70	33.88
Wtd Avg Charged Fee	25.56	25.56	23.69	30.48	31.33	28.90	28.21
Appraisal Waivers							
Appraisal Waiver	6.2%	6.2%	3.4%	2.9%	2.6%	2.1%	2.4%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.06%	0.06%	2.01%	17.83%	23.69%	35.95%	40.58%
Cumulative Default Rate	0.00%	0.00%	0.01%	1.19%	4.29%	4.86%	2.96%
Housing Goals							
Low Mod	33.41%	33.41%	31.53%	36.84%	39.25%	42.18%	43.74%
Special Affordable	10.22%	10.22%	8.61%	12.28%	14.86%	17.21%	17.01%
Underserved	24.36%	24.36%	22.97%	34.11%	38.39%	37.79%	36.10%
PMM Low Mod	34.73%	34.73%	35.53%	32.42%	28.51%	33.89%	35.47%
PMM Special Affordable	11.93%	11.93%	11.13%	9.53%	8.29%	11.92%	11.68%
PMM Underserved	25.25%	25.25%	26.61%	31.95%	29.10%	30.29%	29.66%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.52%	7.52%	9.19%	10.49%	9.19%	6.01%	3.42%
Median Valuation Bias for Other Refi	8.04%	8.04%	8.05%	10.84%	9.69%	6.31%	3.05%

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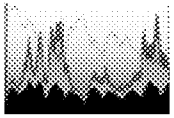


Single Family Conventional Acquisition Characteristics
Comb LTV 90.01% - 95.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	7,395	7,395	115,166	200,100	312,164	224,882	229,482
Book Volume ($B)	$1.7	$1.7	$25.0	$42.8	$65.2	$41.7	$39.4
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	2.4%	2.4%	1.8%	0.7%	0.7%	0.9%	0.9%
OLTV 60.01% - 70.00%	3.4%	3.4%	2.9%	1.6%	1.9%	2.0%	1.5%
OLTV 70.01% - 75.00%	3.7%	3.7%	3.6%	1.9%	3.2%	2.6%	2.1%
OLTV 75.01% - 80.00%	12.0%	12.0%	16.4%	15.3%	39.1%	55.3%	49.9%
OLTV 80.01% - 90.00%	9.6%	9.6%	4.5%	0.8%	0.5%	0.3%	0.5%
OLTV 90.01% - 95.00%	69.0%	69.0%	70.8%	79.4%	54.5%	38.9%	45.1%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	88.4%	88.4%	88.9%	91.1%	87.3%	84.9%	86.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	93.6%	93.6%	94.0%	94.6%	94.6%	94.7%	94.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00037613

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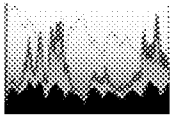


Single Family Conventional Acquisition Characteristics
Comb LTV 90.01% - 95.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	93.6%	93.6%	93.9%	94.6%	94.6%	94.7%	94.7%
Credit Score (Sums to 100%)							
FICO < 550	0.3%	0.3%	0.1%	0.2%	0.5%	0.6%	0.5%
FICO 550-579	0.3%	0.3%	0.1%	0.3%	0.7%	0.6%	0.6%
FICO 580-619	0.6%	0.6%	0.3%	1.9%	3.2%	2.9%	3.1%
FICO 620-659	2.5%	2.5%	1.4%	7.4%	10.5%	11.0%	11.2%
FICO 660-699	9.5%	9.5%	9.1%	19.3%	22.5%	21.5%	21.2%
FICO 700-739	24.0%	24.0%	24.1%	26.4%	27.9%	26.0%	25.9%
FICO >= 740	62.8%	62.8%	64.8%	44.5%	34.5%	37.3%	37.4%
FICO Missing	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%
Wtd Avg FICO	748	748	750	727	714	716	716
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	86.8%	86.8%	92.3%	87.4%	74.9%	72.6%	72.9%
Intermediate-term, fixed-rate	7.3%	7.3%	4.7%	2.1%	1.2%	1.8%	2.4%
Adjustable-rate	5.5%	5.5%	2.4%	4.0%	3.0%	6.1%	13.9%
Interest Only adjustable-rate	0.4%	0.4%	0.6%	4.0%	8.9%	10.2%	9.5%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Interest Only fixed-rate	0.0%	0.0%	0.0%	2.5%	12.0%	9.2%	1.2%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	96.5%	96.5%	98.6%	96.7%	93.8%	91.8%	93.8%
Second/Vacation Home	1.9%	1.9%	1.1%	3.2%	4.6%	6.0%	5.4%
Investor Property	1.6%	1.6%	0.4%	0.1%	1.6%	2.2%	0.8%
10-K Unit Type (Sums to 100%)							
1 Unit	98.9%	98.9%	99.3%	98.9%	97.8%	98.1%	98.1%
2-4 Units	1.1%	1.1%	0.7%	1.1%	2.2%	1.9%	1.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	8.0%	8.0%	5.7%	10.3%	12.1%	12.2%	11.6%
Single Family Homes	92.0%	92.0%	94.3%	89.7%	87.9%	87.8%	88.4%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.4%	1.3%	0.7%

FM-FCIC_0003761

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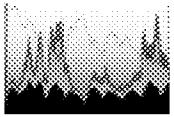


Single Family Conventional Acquisition Characteristics
Comb LTV 90.01% - 95.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	8.0%	8.0%	5.7%	10.3%	12.1%	12.2%	11.6%
1 Unit	90.8%	90.8%	93.6%	88.5%	85.3%	84.5%	85.9%
2-4 Units	1.1%	1.1%	0.7%	1.1%	2.2%	1.9%	1.9%
Condo							
Condo	7.8%	7.8%	5.7%	10.2%	12.0%	12.1%	11.4%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	24.3%	24.3%	39.1%	78.5%	75.7%	83.6%	85.7%
Cash-Out Refinance	0.2%	0.2%	0.4%	0.3%	3.6%	3.7%	1.1%
Other Refinance	75.5%	75.5%	60.5%	21.2%	20.7%	12.7%	13.2%
Origination Type (Sums to 100%)							
TPO Broker	8.2%	8.2%	10.9%	22.2%	26.6%	20.4%	17.4%
TPO Correspondent	22.9%	22.9%	31.0%	31.0%	35.0%	35.4%	34.3%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	68.9%	68.9%	58.1%	46.8%	38.4%	44.2%	48.3%
Origination Amount and Rate							
Avg Origination Loan Amount	$229,990	$229,990	$217,900	$214,907	$209,040	$185,764	$172,136
Loan Original Note Rate	5.03%	5.03%	5.06%	6.17%	6.62%	6.60%	5.83%
Seasoning (Sums to 100%)							
Seasoned	2.0%	2.0%	4.8%	3.9%	1.1%	2.4%	3.1%
Non-Seasoned	98.0%	98.0%	95.2%	96.1%	98.9%	97.6%	96.9%
ACI							
ACI Probability	0.21%	0.21%	0.18%	0.59%	1.24%	1.03%	0.72%
Wtd Avg ACI Score	715	715	715	690	669	679	687
Credit Premium							
Wtd Avg Credit Premium	0.05	0.05	-0.22	-0.04	0.09	0.12	0.10
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.5%	2.3%	2.1%	1.2%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.2%	3.0%	2.9%	0.8%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.4%	10.4%	6.0%	2.9%	2.4%	2.8%	3.8%
DTI Ratio > 20 and <= 30	21.6%	21.6%	24.3%	13.8%	11.1%	12.3%	15.4%
DTI Ratio > 30 and <= 40	33.3%	33.3%	36.5%	28.8%	28.1%	28.8%	31.4%
DTI Ratio > 40 and <= 45	14.1%	14.1%	15.1%	17.1%	19.3%	18.7%	17.4%
DTI Ratio > 45 and <= 50	7.5%	7.5%	8.1%	15.2%	16.3%	14.7%	12.7%
DTI Ratio > 50	11.3%	11.3%	9.0%	21.5%	17.1%	15.3%	15.2%
DTI Ratio Missing	1.8%	1.8%	1.0%	0.7%	5.7%	7.4%	4.1%

FM-FCIC_00037615

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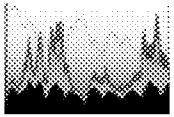


Single Family Conventional Acquisition Characteristics
Comb LTV 90.01% - 95.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	35.8%	35.8%	35.9%	41.3%	41.3%	40.6%	39.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.4%	10.4%	6.0%	2.8%	2.4%	2.9%	3.8%
DTI Ratio > 20 and <= 30	21.6%	21.6%	24.3%	13.7%	11.2%	12.5%	15.5%
DTI Ratio > 30 and <= 40	33.3%	33.3%	36.5%	28.8%	28.6%	29.4%	31.6%
DTI Ratio > 40 and <= 45	14.1%	14.1%	15.1%	17.2%	19.6%	19.1%	17.5%
DTI Ratio > 45 and <= 50	7.5%	7.5%	8.1%	15.3%	16.6%	15.0%	12.8%
DTI Ratio > 50	11.3%	11.3%	9.0%	21.5%	17.5%	15.5%	15.2%
DTI Ratio Missing	1.8%	1.8%	1.0%	0.6%	4.1%	5.6%	3.6%
Wtd Avg DTI Ratio	35.8%	35.8%	35.9%	41.3%	41.4%	40.6%	39.6%
Origination Term (Sums to 100%)							
<= 15 Years	7.3%	7.3%	4.7%	2.1%	1.2%	1.8%	2.4%
> 15 Years amd <= 25 Years	4.6%	4.6%	2.7%	1.1%	0.8%	1.4%	1.6%
> 25 Years and <= 30 Years	88.0%	88.0%	92.5%	96.0%	96.5%	96.2%	95.9%
> 30 Years	0.1%	0.1%	0.1%	0.9%	1.6%	0.6%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	86.8%	86.8%	92.3%	89.8%	86.8%	81.8%	74.1%
Intermediate-Term Fixed Rate (excl Balloon)	7.3%	7.3%	4.7%	2.1%	1.1%	1.7%	2.4%
Adjustable Rate	5.9%	5.9%	3.0%	8.1%	12.0%	16.4%	23.5%
Balloon	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
40 Year (ARM & Fixed)	0.1%	0.1%	0.1%	0.9%	1.6%	0.6%	0.1%
Hybrid Arm	5.9%	5.9%	3.0%	8.0%	11.9%	16.2%	22.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.1%	0.5%	0.7%	1.7%	4.9%
- 5/1 Hybrid Arm	5.1%	5.1%	2.2%	5.4%	7.8%	11.4%	14.2%
- 7/1 Hybrid Arm	0.7%	0.7%	0.5%	1.7%	1.9%	2.3%	2.9%
- 10/1 Hybrid Arm	0.1%	0.1%	0.2%	0.4%	1.2%	0.8%	0.8%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%

FM-FCIC_00037616

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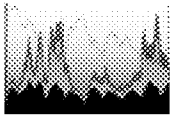


Single Family Conventional Acquisition Characteristics
Comb LTV 90.01% - 95.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.4%	0.4%	0.6%	6.5%	20.9%	19.5%	10.7%
- Interest Only ARM	0.4%	0.4%	0.6%	4.0%	8.9%	10.2%	9.5%
- Interest Only FRM	0.0%	0.0%	0.0%	2.5%	12.0%	9.2%	1.2%
Alt-A	0.0%	0.0%	0.0%	0.7%	16.6%	25.3%	16.8%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.2%	11.5%	17.7%	11.5%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.8%	0.2%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	1.2%	4.2%	6.9%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	1.9%	4.1%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	1.8%	1.7%	0.9%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.1%	5.9%	7.5%	3.7%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.4%	4.4%	5.9%	3.3%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.1%	0.6%	1.7%	1.9%
My Community Mortgage	1.1%	1.1%	1.0%	1.8%	1.8%	0.9%	0.2%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.3%	12.9%	37.6%	25.9%	17.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.3%	12.6%	25.9%	8.0%	5.5%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.2%	11.7%	17.9%	11.5%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.1%	0.7%	0.6%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.1%	0.7%	0.6%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	97.6%	97.6%	94.9%	93.5%	79.8%	68.0%	77.7%
Investor Channel	2.4%	2.4%	5.1%	4.4%	17.5%	29.2%	21.4%
eChannel	0.0%	0.0%	0.0%	2.1%	2.1%	2.3%	0.9%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.1%	0.7%	0.6%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	31.4%	31.4%	29.5%	20.4%	45.4%	61.1%	54.6%
- 75/20/05	5.8%	5.8%	5.5%	2.9%	3.7%	2.8%	2.6%

FM-FCIC_00037617

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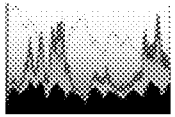


Single Family Conventional Acquisition Characteristics
Comb LTV 90.01% - 95.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%	0.6%
- 80/15/05	12.0%	12.0%	16.4%	15.5%	35.2%	47.3%	45.9%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- 90/05/05	9.9%	9.9%	4.7%	0.7%	0.3%	0.2%	0.2%
- Other	3.6%	3.6%	2.8%	1.3%	6.0%	10.3%	5.2%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	31.6%	31.6%	29.7%	20.7%	45.8%	61.4%	54.9%
- 75/20/05	5.8%	5.8%	5.5%	2.9%	4.4%	4.0%	3.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.2%	0.5%	0.7%
- 80/15/05	12.0%	12.0%	16.4%	15.5%	39.2%	54.9%	49.6%
- 80/20/00	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%
- 90/05/05	10.0%	10.0%	4.8%	0.7%	0.5%	0.4%	0.4%
- Other	3.7%	3.7%	2.8%	1.3%	1.2%	1.4%	1.1%
EA/TPR							
EA/TPR	0.5%	0.5%	0.4%	2.9%	3.5%	2.8%	3.6%
- EA I	0.0%	0.0%	0.0%	1.2%	1.2%	1.4%	1.7%
- EA/TPR II	0.0%	0.0%	0.0%	1.0%	1.2%	0.9%	1.1%
- EA/TPR III	0.0%	0.0%	0.0%	0.6%	1.1%	0.6%	0.8%
10-K Property Region (Sums to 100%)							
Midwest	20.4%	20.4%	23.8%	18.0%	17.6%	18.8%	19.8%
Northeast	17.6%	17.6%	15.8%	15.8%	17.4%	17.4%	17.9%
Southeast	19.7%	19.7%	20.7%	25.0%	26.8%	29.3%	28.8%
Southwest	19.5%	19.5%	23.2%	23.0%	21.0%	21.5%	21.2%
West	22.8%	22.8%	16.6%	18.2%	17.2%	13.0%	12.3%
Census Region (Sums to 100%)							
New England	6.4%	6.4%	5.9%	4.7%	5.5%	5.6%	5.9%
Middle Atlantic	10.8%	10.8%	9.4%	10.4%	11.4%	11.1%	11.2%
East North Central	15.3%	15.3%	17.5%	14.0%	14.2%	15.1%	15.6%
East South Central	2.9%	2.9%	5.1%	4.8%	4.4%	5.0%	5.1%
South Atlantic	17.2%	17.2%	15.9%	20.6%	22.8%	24.8%	24.1%
West North Central	8.1%	8.1%	9.8%	6.9%	5.9%	6.4%	7.0%
West South Central	8.8%	8.8%	12.6%	12.8%	10.0%	10.2%	9.7%
Mountain	9.6%	9.6%	9.1%	9.4%	11.4%	11.4%	11.5%
Pacific	20.9%	20.9%	14.5%	16.1%	14.3%	10.2%	9.4%

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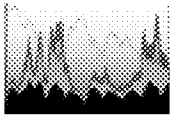


Single Family Conventional Acquisition Characteristics
Comb LTV 90.01% - 95.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.2%	0.3%	0.2%	0.3%	0.3%
Top 10 States							
01) CA	12.9%	12.9%	7.9%	10.2%	8.7%	5.1%	4.0%
02) TX	6.6%	6.6%	9.5%	10.3%	7.6%	7.3%	6.9%
03) IL	5.9%	5.9%	5.2%	5.6%	5.9%	5.6%	5.5%
04) WA	4.3%	4.3%	4.0%	3.5%	3.2%	3.0%	3.1%
05) NY	3.7%	3.7%	3.0%	3.7%	4.1%	3.6%	3.9%
06) MA	3.6%	3.6%	3.6%	2.5%	2.8%	2.9%	3.0%
07) PA	3.6%	3.6%	4.0%	3.9%	3.4%	3.7%	3.7%
08) NJ	3.5%	3.5%	2.4%	2.8%	3.9%	3.8%	3.6%
09) VA	3.4%	3.4%	2.9%	3.2%	3.0%	3.2%	3.1%
10) MD	3.4%	3.4%	2.3%	2.1%	2.5%	2.3%	2.2%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	30.7%	30.7%	19.1%	18.1%	10.3%	8.0%	8.9%
02) BANK OF AMERICA CORPORATION	22.3%	22.3%	22.5%	27.1%	36.9%	31.5%	33.5%
03) GMAC INC	5.0%	5.0%	2.8%	2.7%	2.9%	3.7%	2.5%
04) FLAGSTAR BANCORP INC	4.0%	4.0%	2.9%	3.3%	2.3%	2.2%	3.8%
05) QUICKEN LOANS INC	4.0%	4.0%	3.0%	0.8%	0.0%	0.0%	0.0%
06) JPMORGAN CHASE & CO	3.0%	3.0%	6.7%	6.0%	6.4%	4.9%	5.2%
07) SUNTRUST BANKS INC	3.0%	3.0%	3.9%	7.1%	4.5%	4.9%	4.0%
08) CITIGROUP INC	2.2%	2.2%	3.4%	10.0%	7.9%	9.3%	8.0%
09) FIFTH THIRD BANCORP	1.6%	1.6%	0.6%	0.7%	0.1%	0.1%	0.2%
10) METLIFE INC	1.5%	1.5%	1.3%	0.1%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	31.6%	31.6%	20.2%	18.7%	12.1%	11.2%	13.5%
02) BANK OF AMERICA CORPORATION	21.5%	21.5%	22.3%	26.6%	37.0%	33.2%	33.4%
03) JPMORGAN CHASE & CO	6.7%	6.7%	9.1%	11.8%	11.5%	11.8%	10.8%
04) GMAC INC	5.2%	5.2%	4.0%	3.1%	2.6%	3.4%	2.5%
05) FLAGSTAR BANCORP INC	4.0%	4.0%	2.4%	1.9%	1.2%	0.9%	1.0%
06) SUNTRUST BANKS INC	3.0%	3.0%	3.9%	7.0%	3.3%	2.8%	3.0%
07) CITIGROUP INC	2.2%	2.2%	3.4%	9.9%	8.2%	10.8%	11.8%
08) FIFTH THIRD BANCORP	1.6%	1.6%	0.6%	0.7%	0.1%	0.1%	0.1%
09) METLIFE INC	1.5%	1.5%	1.3%	0.2%	1.0%	1.3%	0.9%
10) US BANCORP	1.2%	1.2%	0.5%	0.2%	0.1%	0.3%	0.2%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	65.6%						

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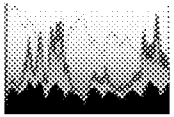


Single Family Conventional Acquisition Characteristics
Comb LTV 90.01% - 95.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	34.4%						
- Primary MI Only	34.2%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.2%						
- Shared Arrangement	0.1%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	30.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-30.64	-30.64	-19.94	2.07	-17.12	-10.92	-4.48
Wtd Avg Economic Model Fee	58.44	58.44	45.52	26.10	46.07	38.36	30.70
Wtd Avg Charged Fee	27.80	27.80	25.58	28.17	28.95	27.44	26.23
Appraisal Waivers							
Appraisal Waiver	8.4%	8.4%	4.6%	0.0%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.04%	0.04%	1.80%	14.43%	20.28%	35.31%	40.17%
Cumulative Default Rate	0.00%	0.00%	0.02%	1.54%	5.31%	5.12%	3.05%
Housing Goals							
Low Mod	34.25%	34.25%	32.98%	35.69%	34.06%	39.65%	41.35%
Special Affordable	10.30%	10.30%	9.19%	10.96%	10.68%	14.37%	14.50%
Underserved	26.10%	26.10%	23.77%	32.82%	35.82%	34.65%	33.46%
PMM Low Mod	39.32%	39.32%	37.29%	36.76%	31.77%	38.71%	40.49%
PMM Special Affordable	13.67%	13.67%	11.47%	11.63%	9.48%	14.17%	14.36%
PMM Underserved	27.01%	27.01%	24.61%	32.94%	33.02%	32.51%	32.07%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	3.79%	3.79%	4.21%	7.57%	8.10%	5.81%	2.58%
Median Valuation Bias for Other Refi	6.94%	6.94%	6.37%	9.16%	8.80%	5.47%	2.42%

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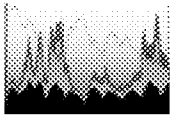


Single Family Conventional Acquisition Characteristics
Comb LTV > 95.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	7,526	7,526	48,250	134,366	563,611	435,055	280,919
Book Volume ($B)	$1.8	$1.8	$11.0	$23.3	$97.1	$65.3	$39.0
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	1.2%	1.2%	1.2%	0.3%	0.2%	0.3%	0.4%
OLTV 60.01% - 70.00%	2.3%	2.3%	1.8%	0.5%	0.5%	0.8%	0.5%
OLTV 70.01% - 75.00%	2.3%	2.3%	1.9%	1.3%	5.9%	1.3%	0.5%
OLTV 75.01% - 80.00%	7.6%	7.6%	10.1%	7.9%	24.7%	45.9%	32.9%
OLTV 80.01% - 90.00%	18.0%	18.0%	14.8%	0.6%	0.3%	0.2%	0.3%
OLTV 90.01% - 95.00%	9.3%	9.3%	9.4%	0.8%	0.2%	0.1%	0.2%
OLTV 95.01% - 97.00%	13.7%	13.7%	17.8%	16.0%	3.0%	3.4%	6.5%
OLTV 97.01% - 100.00%	13.3%	13.3%	16.7%	72.5%	64.8%	46.8%	56.2%
OLTV > 100.00%	32.2%	32.2%	26.3%	0.1%	0.5%	1.2%	2.6%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	94.8%	94.8%	94.0%	97.1%	93.2%	89.9%	92.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	18.1%	18.1%	24.3%	17.2%	3.4%	3.8%	7.0%
Comb LTV 97.01% - 100.00%	19.3%	19.3%	22.9%	81.2%	95.4%	94.5%	89.7%
Comb LTV > 100.00%	62.6%	62.6%	52.8%	1.5%	1.3%	1.6%	3.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	105.5%	105.5%	103.6%	99.5%	99.9%	99.9%	99.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	18.1%	18.1%	24.3%	17.2%	3.4%	3.8%	7.0%

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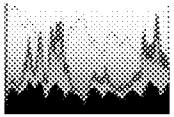


Single Family Conventional Acquisition Characteristics
Comb LTV > 95.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	19.3%	19.3%	22.9%	81.2%	95.4%	94.5%	89.7%
Comb LTV > 100.00%	62.6%	62.6%	52.8%	1.5%	1.3%	1.6%	3.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	105.4%	105.4%	103.5%	99.5%	99.9%	99.9%	99.8%
Credit Score (Sums to 100%)							
FICO < 550	0.9%	0.9%	0.4%	0.3%	0.8%	1.1%	1.0%
FICO 550-579	0.5%	0.5%	0.3%	0.4%	1.3%	1.4%	1.3%
FICO 580-619	1.2%	1.2%	0.8%	3.7%	9.3%	7.1%	7.3%
FICO 620-659	5.3%	5.3%	3.7%	16.4%	19.9%	16.8%	18.9%
FICO 660-699	14.4%	14.4%	12.5%	25.3%	24.2%	24.8%	23.8%
FICO 700-739	25.2%	25.2%	25.0%	24.8%	22.2%	24.0%	22.8%
FICO >= 740	52.4%	52.4%	57.3%	28.9%	22.0%	24.0%	23.7%
FICO Missing	0.0%	0.0%	0.0%	0.1%	0.3%	0.7%	1.1%
Wtd Avg FICO	735	735	741	705	690	695	693
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	92.6%	92.6%	93.5%	92.8%	76.9%	76.6%	81.9%
Intermediate-term, fixed-rate	4.9%	4.9%	3.9%	0.5%	0.3%	0.5%	0.8%
Adjustable-rate	2.4%	2.4%	2.2%	1.5%	2.1%	3.9%	8.0%
Interest Only adjustable-rate	0.0%	0.0%	0.4%	1.4%	7.1%	11.5%	9.2%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	3.7%	13.6%	7.5%	0.2%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	95.0%	95.0%	96.4%	99.8%	98.7%	97.8%	99.5%
Second/Vacation Home	2.2%	2.2%	2.2%	0.2%	0.7%	1.2%	0.4%
Investor Property	2.8%	2.8%	1.4%	0.0%	0.7%	1.0%	0.2%
10-K Unit Type (Sums to 100%)							
1 Unit	98.8%	98.8%	98.8%	99.6%	98.6%	98.6%	99.2%
2-4 Units	1.2%	1.2%	1.2%	0.4%	1.4%	1.4%	0.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	9.4%	9.4%	9.2%	9.9%	11.1%	10.9%	9.5%
Single Family Homes	90.6%	90.6%	90.8%	90.1%	88.9%	89.1%	90.5%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.0%	0.0%	0.8%	0.5%

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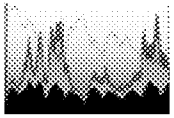


Single Family Conventional Acquisition Characteristics
Comb LTV > 95.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	9.4%	9.4%	9.2%	9.9%	11.1%	10.9%	9.5%
1 Unit	89.3%	89.3%	89.5%	89.7%	87.6%	86.9%	89.1%
2-4 Units	1.2%	1.2%	1.2%	0.4%	1.3%	1.4%	0.8%
Condo							
Condo	9.4%	9.4%	9.1%	9.9%	11.1%	10.9%	9.5%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	7.3%	7.3%	15.8%	96.2%	95.2%	96.3%	97.6%
Cash-Out Refinance	0.1%	0.1%	0.8%	0.1%	1.0%	1.1%	0.3%
Other Refinance	92.7%	92.7%	83.5%	3.7%	3.8%	2.6%	2.0%
Origination Type (Sums to 100%)							
TPO Broker	6.7%	6.7%	9.6%	24.4%	29.2%	24.1%	19.0%
TPO Correspondent	9.5%	9.5%	14.5%	36.1%	40.4%	36.0%	28.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	83.8%	83.8%	75.9%	39.6%	30.4%	39.9%	52.6%
Origination Amount and Rate							
Avg Origination Loan Amount	$242,535	$242,535	$229,950	$174,034	$172,348	$150,615	$139,206
Loan Original Note Rate	5.27%	5.27%	5.25%	6.45%	6.81%	6.84%	6.20%
Seasoning (Sums to 100%)							
Seasoned	1.1%	1.1%	4.1%	3.4%	0.4%	2.8%	4.2%
Non-Seasoned	98.9%	98.9%	95.9%	96.6%	99.6%	97.2%	95.8%
ACI							
ACI Probability	0.44%	0.44%	0.42%	1.39%	3.03%	2.80%	2.27%
Wtd Avg ACI Score	697	697	696	655	636	642	648
Credit Premium							
Wtd Avg Credit Premium	-0.02	-0.02	-0.20	-0.20	-0.08	-0.02	0.06
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	1.5%	1.5%	1.2%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.2%	0.3%	4.3%	5.7%	1.9%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	14.1%	14.1%	6.0%	1.4%	1.3%	1.6%	2.1%
DTI Ratio > 20 and <= 30	18.0%	18.0%	17.9%	8.3%	7.1%	8.8%	11.2%
DTI Ratio > 30 and <= 40	25.3%	25.3%	29.1%	23.8%	23.0%	28.1%	31.3%
DTI Ratio > 40 and <= 45	11.9%	11.9%	13.7%	16.9%	19.0%	22.3%	20.3%
DTI Ratio > 45 and <= 50	9.0%	9.0%	10.6%	15.5%	16.3%	14.7%	13.2%
DTI Ratio > 50	18.3%	18.3%	19.5%	33.5%	29.7%	20.4%	20.5%
DTI Ratio Missing	3.4%	3.4%	3.1%	0.5%	3.7%	4.2%	1.3%

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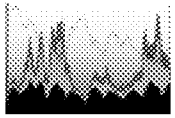


Single Family Conventional Acquisition Characteristics
Comb LTV > 95.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	37.5%	37.5%	40.0%	45.0%	45.0%	42.7%	41.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	14.1%	14.1%	6.0%	1.4%	1.2%	1.6%	2.0%
DTI Ratio > 20 and <= 30	18.0%	18.0%	17.9%	8.3%	7.1%	8.8%	11.2%
DTI Ratio > 30 and <= 40	25.3%	25.3%	29.1%	23.8%	23.2%	28.4%	31.4%
DTI Ratio > 40 and <= 45	11.9%	11.9%	13.7%	17.0%	19.2%	22.5%	20.4%
DTI Ratio > 45 and <= 50	9.0%	9.0%	10.6%	15.6%	16.5%	14.9%	13.3%
DTI Ratio > 50	18.3%	18.3%	19.5%	33.6%	30.1%	20.6%	20.6%
DTI Ratio Missing	3.4%	3.4%	3.1%	0.5%	2.6%	3.2%	1.1%
Wtd Avg DTI Ratio	37.5%	37.5%	40.0%	45.1%	45.1%	42.7%	41.8%
Origination Term (Sums to 100%)							
<= 15 Years	4.9%	4.9%	3.9%	0.5%	0.3%	0.5%	0.8%
> 15 Years amd <= 25 Years	4.0%	4.0%	3.0%	0.3%	0.2%	0.6%	0.7%
> 25 Years and <= 30 Years	91.0%	91.0%	93.0%	95.5%	96.2%	98.6%	98.5%
> 30 Years	0.0%	0.0%	0.1%	3.7%	3.4%	0.3%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	92.6%	92.6%	93.5%	96.6%	90.5%	84.0%	82.1%
Intermediate-Term Fixed Rate (excl Balloon)	4.9%	4.9%	3.9%	0.5%	0.3%	0.5%	0.8%
Adjustable Rate	2.5%	2.5%	2.6%	2.9%	9.2%	15.4%	17.1%
Balloon	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.1%	3.7%	3.4%	0.3%	0.0%
Hybrid Arm	2.5%	2.5%	2.6%	2.9%	9.1%	15.2%	17.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.4%	0.1%	0.2%
- 3/1 Hybrid Arm	0.0%	0.0%	0.1%	0.2%	0.2%	1.1%	2.5%
- 5/1 Hybrid Arm	2.1%	2.1%	1.9%	1.7%	6.9%	11.9%	11.2%
- 7/1 Hybrid Arm	0.3%	0.3%	0.3%	0.7%	1.0%	1.6%	2.5%
- 10/1 Hybrid Arm	0.1%	0.1%	0.2%	0.3%	0.6%	0.5%	0.6%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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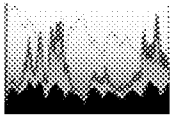


Single Family Conventional Acquisition Characteristics
Comb LTV > 95.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.4%	5.2%	20.7%	19.0%	9.3%
- Interest Only ARM	0.0%	0.0%	0.4%	1.4%	7.1%	11.5%	9.2%
- Interest Only FRM	0.0%	0.0%	0.0%	3.7%	13.6%	7.5%	0.2%
Alt-A	0.0%	0.0%	0.0%	0.3%	21.0%	33.3%	16.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.1%	12.2%	18.2%	6.8%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.5%	1.2%	0.3%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.4%	0.3%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	1.8%	1.8%	0.4%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	9.5%	14.8%	6.2%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.3%	7.5%	12.7%	6.6%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	1.2%	2.4%	2.6%
My Community Mortgage	1.8%	1.8%	3.6%	17.1%	25.2%	13.4%	5.5%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	0.2%	13.4%	18.6%	7.1%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.1%	1.1%	0.2%	0.2%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.1%	12.3%	18.4%	6.9%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.7%	1.3%	0.2%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.7%	1.3%	0.2%
Business Channel (Sums to 100%)							
Lender Channel	98.9%	98.9%	95.8%	94.3%	76.2%	59.0%	73.9%
Investor Channel	1.1%	1.1%	4.2%	3.7%	21.4%	38.3%	25.0%
eChannel	0.0%	0.0%	0.0%	2.1%	1.6%	1.4%	0.9%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.7%	1.3%	0.2%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	52.5%	52.5%	47.7%	12.1%	32.2%	49.0%	35.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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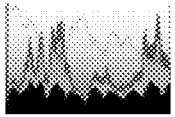


Single Family Conventional Acquisition Characteristics
Comb LTV > 95.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.2%	0.2%	0.2%	1.2%	5.6%	0.8%	0.4%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.5%	1.7%	0.5%
- 80/20/00	16.4%	16.4%	28.3%	10.3%	7.2%	15.2%	17.4%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	35.9%	35.9%	19.1%	0.7%	18.8%	31.4%	16.5%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	52.9%	52.9%	48.0%	12.7%	32.7%	49.5%	35.4%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	5.4%	5.4%	4.7%	1.0%	0.9%	1.6%	1.1%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.6%	1.7%	0.5%
- 80/20/00	45.3%	45.3%	39.6%	10.4%	30.3%	45.4%	33.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	2.1%	2.1%	3.7%	1.2%	0.8%	0.8%	0.6%
EA/TPR							
EA/TPR	2.0%	2.0%	1.4%	4.5%	7.5%	5.9%	10.2%
- EA I	0.0%	0.0%	0.0%	3.9%	3.2%	2.8%	5.1%
- EA/TPR II	0.0%	0.0%	0.0%	0.5%	3.2%	2.1%	2.9%
- EA/TPR III	0.0%	0.0%	0.0%	0.1%	1.1%	1.0%	2.2%
10-K Property Region (Sums to 100%)							
Midwest	18.1%	18.1%	18.7%	16.3%	17.6%	20.3%	21.7%
Northeast	16.4%	16.4%	16.5%	12.5%	11.8%	12.1%	14.0%
Southeast	19.7%	19.7%	19.5%	28.5%	30.0%	30.5%	31.2%
Southwest	12.6%	12.6%	13.0%	24.7%	23.8%	23.3%	22.2%
West	33.3%	33.3%	32.3%	18.0%	16.8%	13.8%	10.9%
Census Region (Sums to 100%)							
New England	6.7%	6.7%	7.5%	3.5%	3.7%	3.7%	4.0%
Middle Atlantic	9.1%	9.1%	8.1%	7.2%	6.9%	7.0%	7.3%
East North Central	13.8%	13.8%	14.9%	11.9%	13.6%	15.5%	16.8%
East South Central	1.4%	1.4%	2.0%	6.6%	6.3%	6.6%	6.4%
South Atlantic	18.7%	18.7%	17.9%	22.6%	24.1%	24.4%	25.2%
West North Central	5.8%	5.8%	5.1%	7.8%	7.1%	8.3%	8.4%
West South Central	1.9%	1.9%	2.8%	14.3%	11.4%	11.7%	12.1%
Mountain	11.6%	11.6%	11.7%	9.7%	12.2%	10.9%	8.7%
Pacific	30.8%	30.8%	29.6%	15.3%	13.9%	11.0%	8.7%

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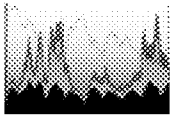


Single Family Conventional Acquisition Characteristics
Comb LTV > 95.00%

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.4%	1.2%	0.7%	1.0%	2.2%
Top 10 States							
01) CA	21.5%	21.5%	21.1%	8.1%	8.4%	6.3%	3.8%
02) IL	5.5%	5.5%	5.2%	3.6%	4.4%	4.4%	4.3%
03) WA	5.4%	5.4%	5.2%	4.5%	3.4%	2.8%	3.0%
04) MI	4.8%	4.8%	4.9%	1.2%	2.6%	3.3%	4.2%
05) VA	4.8%	4.8%	3.9%	3.1%	3.5%	3.2%	3.6%
06) AZ	4.8%	4.8%	4.6%	2.3%	4.1%	3.2%	2.8%
07) FL	4.6%	4.6%	4.4%	4.4%	7.6%	7.4%	7.7%
08) NJ	4.2%	4.2%	3.3%	1.4%	2.1%	2.1%	1.9%
09) MD	4.0%	4.0%	4.2%	2.7%	2.9%	2.4%	2.8%
10) MN	3.9%	3.9%	3.1%	1.5%	1.9%	2.4%	2.3%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	33.3%	33.3%	38.2%	18.7%	25.0%	26.7%	18.5%
02) WELLS FARGO & COMPANY	31.7%	31.7%	15.7%	14.8%	5.5%	2.7%	4.0%
03) FLAGSTAR BANCORP INC	4.8%	4.8%	4.4%	4.5%	4.7%	3.0%	6.6%
04) GMAC INC	4.5%	4.5%	2.5%	1.6%	1.7%	2.9%	6.4%
05) JPMORGAN CHASE & CO	3.3%	3.3%	6.2%	9.5%	5.6%	3.7%	3.0%
06) CITIGROUP INC	2.9%	2.9%	2.7%	8.1%	8.9%	8.2%	7.7%
07) QUICKEN LOANS INC	1.7%	1.7%	2.0%	0.1%	0.0%	0.0%	0.0%
08) METLIFE INC	1.5%	1.5%	1.4%	0.1%	0.0%	0.0%	0.0%
09) PNC FINANCIAL SERVICES GROUP INC	1.4%	1.4%	0.9%	2.0%	3.6%	1.8%	2.5%
10) SUNTRUST BANKS INC	1.4%	1.4%	1.6%	5.4%	7.1%	7.2%	4.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	32.7%	32.7%	15.7%	16.2%	7.5%	5.2%	6.4%
02) BANK OF AMERICA CORPORATION	32.5%	32.5%	38.2%	18.5%	24.9%	27.2%	18.5%
03) JPMORGAN CHASE & CO	4.8%	4.8%	7.7%	15.7%	11.0%	11.6%	10.9%
04) FLAGSTAR BANCORP INC	4.8%	4.8%	4.4%	1.8%	1.5%	1.0%	1.8%
05) GMAC INC	4.7%	4.7%	3.4%	1.3%	0.7%	2.1%	5.5%
06) CITIGROUP INC	2.9%	2.9%	2.8%	8.3%	9.2%	10.1%	13.5%
07) METLIFE INC	1.5%	1.5%	1.4%	0.9%	2.5%	1.8%	1.4%
08) PNC FINANCIAL SERVICES GROUP INC	1.4%	1.4%	0.9%	0.9%	2.0%	1.3%	2.2%
09) SUNTRUST BANKS INC	1.4%	1.4%	1.6%	5.1%	6.0%	4.9%	2.8%
10) FIFTH THIRD BANCORP	1.3%	1.3%	1.1%	0.4%	0.2%	0.3%	1.2%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	82.9%						

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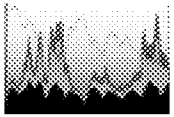


Single Family Conventional Acquisition Characteristics
Comb LTV > 95.00%

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	17.1%						
- Primary MI Only	16.8%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.2%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	78.5%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-87.38	-87.38	-76.69	3.59	-24.69	-15.07	2.26
Wtd Avg Economic Model Fee	134.06	134.06	122.56	39.49	69.33	56.47	41.66
Wtd Avg Charged Fee	46.69	46.69	45.88	43.07	44.64	41.40	43.91
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	0.79%	11.10%	13.73%	26.81%	37.71%
Cumulative Default Rate	0.00%	0.00%	0.01%	2.73%	8.72%	9.89%	6.61%
Housing Goals							
Low Mod	36.95%	36.95%	39.70%	55.83%	54.95%	57.46%	60.24%
Special Affordable	12.42%	12.42%	13.36%	22.20%	22.67%	24.12%	26.54%
Underserved	31.11%	31.11%	32.31%	40.17%	42.93%	42.68%	42.12%
PMM Low Mod	67.11%	67.11%	60.72%	57.03%	55.12%	57.41%	60.37%
PMM Special Affordable	31.27%	31.27%	25.75%	23.01%	22.87%	24.10%	26.79%
PMM Underserved	50.07%	50.07%	44.50%	40.25%	42.60%	42.39%	42.00%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	5.49%	5.49%	4.23%	4.74%	9.64%	6.46%	2.85%
Median Valuation Bias for Other Refi	5.97%	5.97%	3.84%	8.39%	8.20%	5.89%	1.95%

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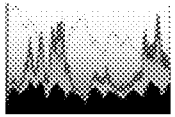


Single Family Conventional Acquisition Characteristics
FICO < 580

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	410	410	2,369	28,681	79,695	74,037	60,685
Book Volume ($B)	$0.1	$0.1	$0.4	$4.2	$11.5	$10.0	$8.3
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	16.9%	16.9%	19.2%	21.6%	16.0%	20.5%	22.4%
OLTV 60.01% - 70.00%	12.8%	12.8%	14.4%	23.8%	17.3%	20.0%	21.7%
OLTV 70.01% - 75.00%	9.7%	9.7%	10.0%	14.9%	11.5%	11.2%	11.9%
OLTV 75.01% - 80.00%	9.8%	9.8%	15.8%	27.5%	22.7%	20.1%	20.9%
OLTV 80.01% - 90.00%	23.6%	23.6%	19.9%	5.3%	9.5%	7.8%	7.4%
OLTV 90.01% - 95.00%	10.7%	10.7%	9.1%	3.9%	6.7%	4.8%	5.0%
OLTV 95.01% - 97.00%	3.4%	3.4%	2.6%	0.5%	0.8%	1.2%	1.4%
OLTV 97.01% - 100.00%	2.6%	2.6%	3.2%	2.6%	15.4%	14.4%	9.3%
OLTV > 100.00%	10.6%	10.6%	5.7%	0.1%	0.1%	0.0%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	79.0%	79.0%	75.9%	70.5%	76.7%	74.4%	72.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	11.3%	11.3%	15.5%	20.9%	15.6%	19.7%	20.6%
Comb LTV 60.01% - 70.00%	9.5%	9.5%	12.6%	23.5%	17.1%	19.6%	21.1%
Comb LTV 70.01% - 75.00%	7.1%	7.1%	9.5%	14.7%	11.3%	10.8%	11.5%
Comb LTV 75.01% - 80.00%	7.2%	7.2%	13.9%	25.9%	20.8%	17.8%	19.5%
Comb LTV 80.01% - 90.00%	21.5%	21.5%	19.6%	6.3%	10.3%	8.4%	7.8%
Comb LTV 90.01% - 95.00%	12.9%	12.9%	9.9%	4.5%	7.1%	5.1%	5.0%
Comb LTV 95.01% - 97.00%	3.4%	3.4%	2.7%	0.5%	0.8%	1.0%	1.1%
Comb LTV 97.01% - 100.00%	5.2%	5.2%	4.9%	3.3%	16.7%	15.7%	9.6%
Comb LTV > 100.00%	21.8%	21.8%	11.3%	0.2%	0.2%	0.1%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.7%	3.6%
Wtd Avg Comb LTV	85.7%	85.7%	79.8%	71.1%	77.3%	75.1%	73.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	11.3%	11.3%	15.5%	20.9%	15.6%	19.7%	20.6%
Comb LTV 60.01% - 70.00%	9.5%	9.5%	12.6%	23.5%	17.1%	19.6%	21.1%
Comb LTV 70.01% - 75.00%	7.1%	7.1%	9.5%	14.7%	11.3%	10.8%	11.5%
Comb LTV 75.01% - 80.00%	7.2%	7.2%	13.9%	25.9%	20.8%	17.8%	19.4%
Comb LTV 80.01% - 90.00%	21.5%	21.5%	19.6%	6.3%	10.3%	8.4%	7.8%
Comb LTV 90.01% - 95.00%	12.9%	12.9%	9.9%	4.5%	7.1%	5.1%	5.0%
Comb LTV 95.01% - 97.00%	3.4%	3.4%	2.7%	0.5%	0.8%	1.0%	1.1%

FM-FCIC_00037629

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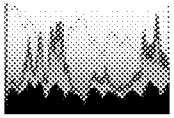


Single Family Conventional Acquisition Characteristics
FICO < 580

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	5.2%	5.2%	4.9%	3.3%	16.7%	15.7%	9.6%
Comb LTV > 100.00%	21.8%	21.8%	11.3%	0.2%	0.2%	0.1%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.7%	3.6%
Wtd Avg Comb LTV	85.7%	85.7%	79.8%	71.1%	77.3%	75.1%	73.0%
Credit Score (Sums to 100%)							
FICO < 550	53.8%	53.8%	52.5%	47.2%	44.4%	46.0%	45.8%
FICO 550-579	46.2%	46.2%	47.5%	52.8%	55.6%	54.0%	54.2%
FICO 580-619	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 620-659	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 660-699	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 700-739	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO >= 740	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	541	541	541	546	548	546	547
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	90.9%	90.9%	86.0%	88.2%	84.5%	74.0%	73.2%
Intermediate-term, fixed-rate	7.7%	7.7%	9.4%	6.1%	3.0%	3.9%	7.0%
Adjustable-rate	1.5%	1.5%	3.2%	4.3%	6.3%	6.2%	7.3%
Interest Only adjustable-rate	0.0%	0.0%	1.5%	0.7%	0.9%	0.6%	0.7%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	3.7%	14.0%	11.7%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.6%	1.7%	1.2%	0.1%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	94.9%	94.9%	96.5%	97.7%	98.0%	97.5%	97.6%
Second/Vacation Home	2.7%	2.7%	2.1%	1.0%	0.8%	0.8%	0.8%
Investor Property	2.3%	2.3%	1.4%	1.3%	1.2%	1.7%	1.6%
10-K Unit Type (Sums to 100%)							
1 Unit	99.3%	99.3%	97.1%	97.9%	98.5%	98.4%	98.4%
2-4 Units	0.7%	0.7%	2.9%	2.1%	1.5%	1.6%	1.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	2.9%	2.9%	4.8%	4.8%	4.5%	4.6%	4.7%
Single Family Homes	97.1%	97.1%	95.2%	95.2%	95.5%	95.4%	95.3%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.4%	0.2%	0.2%	3.6%	1.7%

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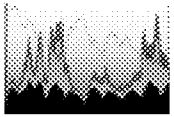


Single Family Conventional Acquisition Characteristics
FICO < 580

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	2.9%	2.9%	4.8%	4.8%	4.5%	4.6%	4.7%
1 Unit	96.4%	96.4%	91.8%	93.0%	93.8%	90.2%	92.0%
2-4 Units	0.7%	0.7%	2.9%	2.1%	1.5%	1.6%	1.6%
Condo							
Condo	2.7%	2.7%	4.6%	4.5%	4.4%	4.4%	4.5%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	0.8%	0.8%	11.1%	21.9%	38.1%	36.8%	33.5%
Cash-Out Refinance	1.1%	1.1%	9.9%	60.4%	51.4%	54.4%	54.1%
Other Refinance	98.1%	98.1%	78.9%	17.7%	10.5%	8.8%	12.4%
Origination Type (Sums to 100%)							
TPO Broker	1.4%	1.4%	6.3%	24.5%	30.9%	29.2%	22.1%
TPO Correspondent	0.8%	0.8%	6.2%	30.5%	33.9%	28.4%	24.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	97.8%	97.8%	87.4%	45.1%	35.2%	42.3%	53.3%
Origination Amount and Rate							
Avg Origination Loan Amount	$202,599	$202,599	$184,912	$147,437	$144,526	$136,286	$137,856
Loan Original Note Rate	5.30%	5.30%	5.46%	7.31%	7.60%	7.39%	6.65%
Seasoning (Sums to 100%)							
Seasoned	0.6%	0.6%	17.5%	11.2%	2.1%	6.3%	5.7%
Non-Seasoned	99.4%	99.4%	82.5%	88.8%	97.9%	93.7%	94.3%
ACI							
ACI Probability	3.64%	3.64%	3.52%	5.93%	9.45%	8.78%	6.39%
Wtd Avg ACI Score	607	607	612	594	579	587	597
Credit Premium							
Wtd Avg Credit Premium	-0.37	-0.37	-0.51	0.58	0.60	0.53	0.39
Credit Premium > 1.5	0.0%	0.0%	0.2%	15.8%	13.6%	8.8%	5.9%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.3%	3.6%	11.1%	18.8%	11.6%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	26.9%	26.9%	6.4%	4.6%	3.1%	3.2%	5.0%
DTI Ratio > 20 and <= 30	11.7%	11.7%	13.2%	13.7%	12.3%	11.7%	14.6%
DTI Ratio > 30 and <= 40	13.3%	13.3%	18.6%	24.7%	24.1%	22.4%	23.3%
DTI Ratio > 40 and <= 45	10.5%	10.5%	11.8%	15.2%	15.3%	13.8%	12.6%
DTI Ratio > 45 and <= 50	3.7%	3.7%	9.2%	15.5%	15.7%	12.5%	10.5%
DTI Ratio > 50	23.6%	23.6%	30.3%	23.8%	23.3%	18.6%	17.4%
DTI Ratio Missing	10.5%	10.5%	10.4%	2.3%	6.2%	17.7%	16.7%

FM-FCIC_00037631

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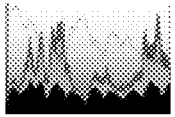


Single Family Conventional Acquisition Characteristics
FICO < 580

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	36.9%	36.9%	44.9%	41.7%	42.3%	41.5%	40.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	26.9%	26.9%	6.4%	4.6%	3.1%	3.2%	5.0%
DTI Ratio > 20 and <= 30	11.7%	11.7%	13.2%	13.7%	12.4%	11.9%	14.9%
DTI Ratio > 30 and <= 40	13.3%	13.3%	18.6%	24.8%	24.4%	23.1%	24.2%
DTI Ratio > 40 and <= 45	10.5%	10.5%	11.8%	15.2%	15.5%	14.2%	13.1%
DTI Ratio > 45 and <= 50	3.7%	3.7%	9.2%	15.5%	16.0%	12.9%	10.9%
DTI Ratio > 50	23.6%	23.6%	30.3%	23.9%	23.9%	19.5%	18.6%
DTI Ratio Missing	10.5%	10.5%	10.4%	2.3%	4.8%	15.2%	13.2%
Wtd Avg DTI Ratio	36.9%	36.9%	44.9%	41.7%	42.4%	41.6%	40.3%
Origination Term (Sums to 100%)							
<= 15 Years	7.7%	7.7%	9.4%	6.1%	3.0%	4.0%	7.0%
> 15 Years amd <= 25 Years	4.1%	4.1%	4.4%	2.7%	1.7%	3.4%	3.8%
> 25 Years and <= 30 Years	88.0%	88.0%	85.8%	89.8%	93.4%	92.4%	89.2%
> 30 Years	0.2%	0.2%	0.4%	1.4%	1.9%	0.3%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	90.9%	90.9%	86.0%	88.0%	84.7%	74.9%	73.3%
Intermediate-Term Fixed Rate (excl Balloon)	7.7%	7.7%	9.3%	5.7%	2.9%	3.9%	6.9%
Adjustable Rate	1.5%	1.5%	4.6%	5.0%	10.8%	20.8%	19.7%
Balloon	0.0%	0.0%	0.1%	1.3%	1.5%	0.4%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.4%	1.4%	1.9%	0.3%	0.0%
Hybrid Arm	1.5%	1.5%	4.5%	5.0%	7.2%	6.8%	7.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	2.7%	0.0%	0.1%
- 3/1 Hybrid Arm	0.0%	0.0%	0.2%	0.6%	1.2%	4.0%	1.3%
- 5/1 Hybrid Arm	0.9%	0.9%	2.4%	3.3%	2.5%	1.9%	4.3%
- 7/1 Hybrid Arm	0.6%	0.6%	0.8%	0.9%	0.5%	0.7%	2.0%
- 10/1 Hybrid Arm	0.0%	0.0%	1.1%	0.3%	0.2%	0.1%	0.1%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	3.7%	14.0%	11.7%

FM-FCIC_00037632

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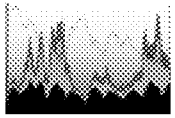


Single Family Conventional Acquisition Characteristics
FICO < 580

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	1.5%	1.4%	2.5%	1.9%	0.8%
- Interest Only ARM	0.0%	0.0%	1.5%	0.7%	0.9%	0.6%	0.7%
- Interest Only FRM	0.0%	0.0%	0.0%	0.6%	1.7%	1.2%	0.1%
Alt-A	0.0%	0.0%	0.1%	1.8%	3.5%	3.2%	1.9%
- Alt-A Low/No Doc	0.0%	0.0%	0.1%	1.3%	1.8%	1.1%	1.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.8%	0.3%	0.2%	0.4%
- Alt-A SISA	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.3%	0.1%	0.1%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.4%	0.9%	0.6%	0.6%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.5%	0.4%	0.8%	0.5%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.1%	1.3%	1.3%	0.2%
My Community Mortgage	0.1%	0.1%	0.2%	1.9%	6.8%	3.0%	0.6%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.3%	3.8%	3.1%	2.3%	1.6%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.2%	2.2%	0.6%	0.5%	0.4%
- Other Low/No Doc	0.0%	0.0%	0.1%	1.6%	2.5%	1.8%	1.2%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	6.4%	9.9%	6.9%	0.2%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	6.4%	9.9%	6.9%	0.2%
Business Channel (Sums to 100%)							
Lender Channel	99.4%	99.4%	82.7%	80.9%	81.7%	75.6%	88.2%
Investor Channel	0.6%	0.6%	17.3%	10.8%	6.1%	14.0%	7.4%
eChannel	0.0%	0.0%	0.0%	1.9%	2.3%	3.5%	4.2%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	6.4%	9.9%	6.9%	0.2%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	38.8%	38.8%	21.9%	4.3%	3.6%	4.0%	3.2%
- 75/20/05	0.5%	0.5%	0.2%	0.1%	0.0%	0.0%	0.1%

FM-FCIC_00037633

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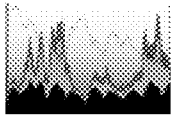


Single Family Conventional Acquisition Characteristics
FICO < 580

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.7%	1.7%	1.4%	0.9%	0.4%	0.4%	0.6%
- 80/15/05	1.1%	1.1%	1.2%	0.5%	0.2%	0.3%	0.4%
- 80/20/00	6.2%	6.2%	6.9%	1.1%	0.1%	0.1%	0.1%
- 90/05/05	1.2%	1.2%	1.1%	0.0%	0.0%	0.0%	0.0%
- Other	28.1%	28.1%	11.1%	1.7%	2.9%	3.2%	2.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	38.8%	38.8%	22.9%	5.3%	4.1%	4.5%	3.8%
- 75/20/05	0.5%	0.5%	0.2%	0.2%	0.1%	0.1%	0.1%
- 75/25/00	2.1%	2.1%	1.5%	0.2%	0.1%	0.1%	0.1%
- 80/10/10	1.7%	1.7%	1.7%	1.0%	0.7%	0.7%	0.9%
- 80/15/05	1.1%	1.1%	1.4%	0.6%	0.4%	0.5%	0.4%
- 80/20/00	17.1%	17.1%	6.2%	1.0%	1.4%	1.3%	0.4%
- 90/05/05	1.2%	1.2%	1.1%	0.1%	0.0%	0.1%	0.1%
- Other	15.0%	15.0%	10.9%	2.3%	1.4%	1.7%	1.7%
EA/TPR							
EA/TPR	1.0%	1.0%	2.7%	55.1%	54.2%	45.7%	52.5%
- EA I	0.0%	0.0%	0.1%	5.1%	4.0%	3.5%	2.9%
- EA/TPR II	0.0%	0.0%	0.0%	4.8%	9.5%	7.8%	2.8%
- EA/TPR III	0.0%	0.0%	0.0%	45.1%	40.7%	34.4%	46.9%
10-K Property Region (Sums to 100%)							
Midwest	16.6%	16.6%	16.7%	12.7%	15.5%	14.7%	14.7%
Northeast	24.9%	24.9%	27.0%	22.2%	18.6%	16.9%	20.8%
Southeast	22.2%	22.2%	23.1%	30.9%	33.4%	30.9%	27.9%
Southwest	13.8%	13.8%	13.3%	16.6%	17.8%	13.4%	11.8%
West	22.4%	22.4%	19.9%	17.7%	14.8%	24.1%	24.8%
Census Region (Sums to 100%)							
New England	8.2%	8.2%	9.1%	5.8%	5.5%	5.0%	6.0%
Middle Atlantic	16.3%	16.3%	16.0%	14.9%	12.1%	10.8%	12.8%
East North Central	11.8%	11.8%	14.7%	11.0%	13.1%	12.3%	12.1%
East South Central	2.8%	2.8%	2.8%	4.4%	5.6%	4.8%	4.1%
South Atlantic	19.9%	19.9%	21.0%	27.0%	28.3%	26.5%	24.3%
West North Central	6.9%	6.9%	4.0%	3.5%	4.9%	4.6%	4.5%
West South Central	6.8%	6.8%	6.4%	9.9%	9.8%	7.0%	6.1%
Mountain	6.8%	6.8%	6.7%	6.8%	7.1%	5.6%	5.6%
Pacific	20.4%	20.4%	18.1%	15.7%	13.1%	22.7%	23.0%

FM-FCIC_0003763

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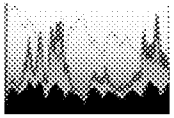


Single Family Conventional Acquisition Characteristics
FICO < 580

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	1.2%	0.9%	0.4%	0.8%	1.5%
Top 10 States							
01) CA	11.5%	11.5%	13.8%	10.9%	9.2%	20.3%	20.7%
02) MD	6.6%	6.6%	3.8%	4.9%	4.8%	4.3%	4.1%
03) NJ	6.3%	6.3%	5.6%	4.8%	4.3%	4.2%	5.1%
04) NY	5.7%	5.7%	6.8%	5.5%	3.7%	3.3%	4.3%
05) TX	4.9%	4.9%	4.3%	6.9%	6.3%	4.0%	3.6%
06) WA	4.8%	4.8%	2.7%	2.8%	2.4%	1.3%	1.2%
07) PA	4.3%	4.3%	3.6%	4.6%	4.1%	3.3%	3.4%
08) IL	4.3%	4.3%	5.7%	4.3%	4.4%	3.6%	3.5%
09) OR	4.1%	4.1%	0.8%	1.1%	0.9%	0.6%	0.6%
10) MN	4.0%	4.0%	1.5%	0.9%	1.2%	1.2%	1.4%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	44.2%	44.2%	12.1%	5.7%	7.0%	17.5%	14.7%
02) BANK OF AMERICA CORPORATION	34.2%	34.2%	50.6%	25.5%	22.0%	20.8%	19.3%
03) GMAC INC	5.4%	5.4%	1.2%	10.8%	11.8%	7.8%	10.9%
04) FLAGSTAR BANCORP INC	3.3%	3.3%	4.7%	7.5%	4.0%	2.6%	3.4%
05) FORTRESS INVESTMENT GROUP LLC	2.5%	2.5%	3.6%	1.4%	0.7%	0.2%	0.3%
06) JPMORGAN CHASE & CO	2.1%	2.1%	4.4%	12.6%	5.2%	6.7%	4.4%
07) CITIGROUP INC	0.7%	0.7%	3.1%	9.9%	11.8%	8.8%	8.9%
08) REGIONS FINANCIAL CORP	0.7%	0.7%	0.5%	0.3%	0.5%	0.6%	1.3%
09) HUNTINGTON BANCSHARES INCORPORATED	0.7%	0.7%	0.7%	0.2%	0.3%	0.5%	0.8%
10) PNC FINANCIAL SERVICES GROUP INC	0.6%	0.6%	0.4%	0.9%	1.8%	1.6%	0.9%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	44.2%	44.2%	12.1%	6.5%	7.5%	18.2%	16.8%
02) BANK OF AMERICA CORPORATION	34.2%	34.2%	49.6%	23.6%	21.7%	21.4%	19.3%
03) GMAC INC	5.5%	5.5%	1.3%	9.0%	6.0%	4.8%	7.0%
04) FLAGSTAR BANCORP INC	3.3%	3.3%	4.7%	2.3%	1.6%	1.0%	1.1%
05) FORTRESS INVESTMENT GROUP LLC	2.5%	2.5%	3.6%	10.7%	10.1%	4.2%	4.4%
06) JPMORGAN CHASE & CO	2.1%	2.1%	5.4%	16.4%	9.8%	9.7%	7.4%
07) CITIGROUP INC	0.7%	0.7%	3.2%	10.1%	12.0%	10.0%	10.8%
08) REGIONS FINANCIAL CORP	0.7%	0.7%	0.4%	0.3%	0.4%	0.5%	1.2%
09) HUNTINGTON BANCSHARES INCORPORATED	0.7%	0.7%	0.7%	0.2%	0.4%	0.5%	0.6%
10) PNC FINANCIAL SERVICES GROUP INC	0.6%	0.6%	0.4%	1.0%	1.4%	1.4%	0.8%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	93.3%						

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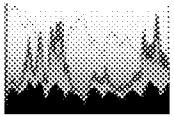


Single Family Conventional Acquisition Characteristics
FICO < 580

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	6.7%						
- Primary MI Only	6.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-174.05	-174.05	-206.48	-61.86	-30.14	-19.03	-9.12
Wtd Avg Economic Model Fee	221.55	221.55	256.18	170.74	127.25	90.05	87.06
Wtd Avg Charged Fee	47.50	47.50	49.70	108.88	97.10	71.01	77.94
Appraisal Waivers							
Appraisal Waiver	0.9%	0.9%	1.8%	0.0%	0.0%	0.0%	0.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	1.33%	12.81%	18.81%	35.24%	49.77%
Cumulative Default Rate	0.00%	0.00%	0.00%	2.26%	6.94%	6.57%	4.38%
Housing Goals							
Low Mod	45.84%	45.84%	43.59%	61.28%	62.88%	65.40%	60.53%
Special Affordable	19.40%	19.40%	17.22%	30.39%	31.46%	33.65%	30.70%
Underserved	33.25%	33.25%	36.38%	49.44%	50.74%	51.24%	47.80%
PMM Low Mod	100.00%	100.00%	38.36%	60.80%	67.41%	74.55%	65.02%
PMM Special Affordable	66.67%	66.67%	10.96%	30.52%	35.16%	41.25%	36.81%
PMM Underserved	66.67%	66.67%	38.64%	47.60%	51.13%	50.46%	46.79%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	4.03%	4.03%	5.18%	9.95%	8.01%	3.53%	0.93%
Median Valuation Bias for Other Refi	3.81%	3.81%	5.42%	10.28%	9.13%	3.57%	0.39%

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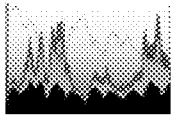


Single Family Conventional Acquisition Characteristics
FICO 580-619

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	1,036	1,036	14,564	69,204	183,694	140,777	128,710
Book Volume ($B)	$0.2	$0.2	$2.3	$11.2	$29.8	$22.0	$19.8
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	25.2%	25.2%	38.0%	20.4%	11.4%	16.2%	17.3%
OLTV 60.01% - 70.00%	20.2%	20.2%	23.5%	21.3%	12.6%	17.6%	19.1%
OLTV 70.01% - 75.00%	10.7%	10.7%	9.1%	9.8%	8.3%	10.2%	10.1%
OLTV 75.01% - 80.00%	18.7%	18.7%	20.1%	24.2%	20.4%	22.2%	23.5%
OLTV 80.01% - 90.00%	13.6%	13.6%	4.8%	10.5%	11.8%	9.0%	10.1%
OLTV 90.01% - 95.00%	5.1%	5.1%	2.3%	6.7%	6.3%	4.8%	5.7%
OLTV 95.01% - 97.00%	0.7%	0.7%	0.5%	1.2%	1.4%	1.2%	1.5%
OLTV 97.01% - 100.00%	1.8%	1.8%	0.6%	5.8%	27.6%	18.8%	12.7%
OLTV > 100.00%	4.1%	4.1%	0.9%	0.1%	0.1%	0.1%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	71.7%	71.7%	65.6%	73.2%	81.7%	77.2%	75.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	21.0%	21.0%	35.3%	19.7%	11.1%	15.6%	16.2%
Comb LTV 60.01% - 70.00%	19.3%	19.3%	22.9%	20.9%	12.3%	17.1%	18.6%
Comb LTV 70.01% - 75.00%	9.7%	9.7%	9.3%	9.6%	8.1%	9.9%	10.0%
Comb LTV 75.01% - 80.00%	18.3%	18.3%	19.7%	22.9%	18.5%	19.6%	21.4%
Comb LTV 80.01% - 90.00%	13.5%	13.5%	5.9%	11.7%	12.8%	10.4%	11.4%
Comb LTV 90.01% - 95.00%	5.7%	5.7%	2.9%	7.3%	6.9%	5.5%	6.2%
Comb LTV 95.01% - 97.00%	1.2%	1.2%	0.6%	1.2%	1.4%	1.2%	1.4%
Comb LTV 97.01% - 100.00%	2.2%	2.2%	0.9%	6.4%	28.6%	19.7%	12.7%
Comb LTV > 100.00%	8.9%	8.9%	2.5%	0.2%	0.3%	0.2%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%	1.8%
Wtd Avg Comb LTV	74.9%	74.9%	67.3%	73.9%	82.3%	77.8%	76.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	21.0%	21.0%	35.3%	19.7%	11.1%	15.6%	16.2%
Comb LTV 60.01% - 70.00%	19.3%	19.3%	22.9%	20.9%	12.3%	17.1%	18.6%
Comb LTV 70.01% - 75.00%	9.7%	9.7%	9.3%	9.6%	8.1%	9.9%	10.0%
Comb LTV 75.01% - 80.00%	18.3%	18.3%	19.7%	22.9%	18.5%	19.6%	21.4%
Comb LTV 80.01% - 90.00%	13.5%	13.5%	5.9%	11.7%	12.8%	10.4%	11.4%
Comb LTV 90.01% - 95.00%	5.7%	5.7%	2.9%	7.3%	6.9%	5.5%	6.2%
Comb LTV 95.01% - 97.00%	1.2%	1.2%	0.6%	1.2%	1.4%	1.2%	1.4%

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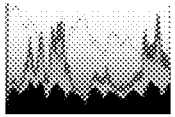


Single Family Conventional Acquisition Characteristics
FICO 580-619

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	2.2%	2.2%	0.9%	6.4%	28.6%	19.7%	12.7%
Comb LTV > 100.00%	8.9%	8.9%	2.5%	0.2%	0.3%	0.2%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%	1.8%
Wtd Avg Comb LTV	74.9%	74.9%	67.3%	73.9%	82.3%	77.8%	76.2%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 580-619	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
FICO 620-659	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 660-699	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 700-739	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO >= 740	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	602	602	603	602	602	602	603
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	78.3%	78.3%	79.5%	86.9%	87.4%	80.3%	77.4%
Intermediate-term, fixed-rate	19.6%	19.6%	18.4%	8.5%	3.0%	4.2%	6.6%
Adjustable-rate	1.9%	1.9%	1.5%	2.5%	3.2%	4.2%	7.0%
Interest Only adjustable-rate	0.2%	0.2%	0.5%	1.0%	1.0%	1.5%	2.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	1.0%	6.8%	6.5%
Interest Only fixed-rate	0.0%	0.0%	0.1%	1.2%	4.3%	2.9%	0.6%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	97.3%	97.3%	94.9%	95.5%	97.3%	96.2%	96.2%
Second/Vacation Home	0.6%	0.6%	2.7%	1.8%	1.2%	1.4%	1.5%
Investor Property	2.1%	2.1%	2.4%	2.7%	1.6%	2.4%	2.2%
10-K Unit Type (Sums to 100%)							
1 Unit	98.9%	98.9%	97.1%	96.5%	97.9%	97.8%	97.5%
2-4 Units	1.1%	1.1%	2.9%	3.5%	2.1%	2.2%	2.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	3.7%	3.7%	4.5%	5.6%	5.8%	5.8%	5.3%
Single Family Homes	96.3%	96.3%	95.5%	94.4%	94.2%	94.2%	94.7%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.4%	0.4%	0.4%	0.3%	0.3%	1.2%	0.7%

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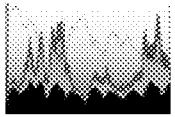


Single Family Conventional Acquisition Characteristics
FICO 580-619

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	3.7%	3.7%	4.5%	5.6%	5.8%	5.8%	5.3%
1 Unit	94.9%	94.9%	92.1%	90.6%	91.8%	90.9%	91.5%
2-4 Units	1.1%	1.1%	2.9%	3.5%	2.1%	2.2%	2.5%
Condo							
Condo	2.9%	2.9%	4.2%	5.3%	5.7%	5.5%	5.1%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	8.8%	8.8%	19.0%	28.8%	45.7%	39.4%	35.4%
Cash-Out Refinance	28.2%	28.2%	38.4%	50.2%	41.6%	50.1%	51.2%
Other Refinance	63.0%	63.0%	42.6%	21.0%	12.7%	10.5%	13.4%
Origination Type (Sums to 100%)							
TPO Broker	7.2%	7.2%	11.1%	26.0%	27.2%	25.1%	21.3%
TPO Correspondent	13.0%	13.0%	24.0%	32.7%	38.3%	33.8%	31.2%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	79.8%	79.8%	64.8%	41.3%	34.5%	41.0%	47.6%
Origination Amount and Rate							
Avg Origination Loan Amount	$170,034	$170,034	$160,909	$162,573	$162,518	$156,549	$153,954
Loan Original Note Rate	5.29%	5.29%	5.46%	6.70%	6.96%	6.82%	6.09%
Seasoning (Sums to 100%)							
Seasoned	0.5%	0.5%	5.4%	5.5%	0.9%	2.5%	2.6%
Non-Seasoned	99.5%	99.5%	94.6%	94.5%	99.1%	97.5%	97.4%
ACI							
ACI Probability	1.11%	1.11%	0.92%	2.18%	4.28%	3.37%	2.42%
Wtd Avg ACI Score	652	652	658	631	612	623	632
Credit Premium							
Wtd Avg Credit Premium	0.08	0.08	-0.11	0.24	0.17	0.19	0.12
Credit Premium > 1.5	0.0%	0.0%	0.6%	5.4%	5.5%	5.9%	2.3%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.1%	1.7%	4.5%	9.2%	6.4%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	13.9%	13.9%	6.4%	3.7%	2.6%	2.9%	4.2%
DTI Ratio > 20 and <= 30	16.3%	16.3%	16.7%	12.0%	10.7%	11.9%	14.3%
DTI Ratio > 30 and <= 40	23.2%	23.2%	26.5%	23.9%	23.7%	24.4%	26.1%
DTI Ratio > 40 and <= 45	12.1%	12.1%	14.1%	15.1%	15.5%	14.9%	14.0%
DTI Ratio > 45 and <= 50	10.9%	10.9%	13.5%	14.5%	15.1%	13.1%	11.6%
DTI Ratio > 50	20.5%	20.5%	21.1%	29.3%	29.7%	23.7%	20.8%
DTI Ratio Missing	3.1%	3.1%	1.9%	1.6%	2.7%	9.1%	8.9%

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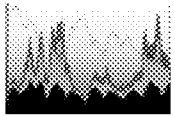


Single Family Conventional Acquisition Characteristics
FICO 580-619

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	38.4%	38.4%	39.9%	43.1%	43.8%	42.4%	41.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	13.9%	13.9%	6.4%	3.7%	2.6%	2.9%	4.2%
DTI Ratio > 20 and <= 30	16.3%	16.3%	16.7%	12.0%	10.7%	12.0%	14.5%
DTI Ratio > 30 and <= 40	23.2%	23.2%	26.5%	23.8%	23.9%	24.7%	26.5%
DTI Ratio > 40 and <= 45	12.1%	12.1%	14.1%	15.2%	15.7%	15.1%	14.3%
DTI Ratio > 45 and <= 50	10.9%	10.9%	13.5%	14.5%	15.2%	13.3%	11.9%
DTI Ratio > 50	20.5%	20.5%	21.1%	29.2%	30.1%	24.2%	21.5%
DTI Ratio Missing	3.1%	3.1%	1.9%	1.6%	1.9%	7.8%	7.2%
Wtd Avg DTI Ratio	38.4%	38.4%	39.9%	43.1%	43.8%	42.4%	41.2%
Origination Term (Sums to 100%)							
<= 15 Years	19.6%	19.6%	18.4%	8.5%	3.0%	4.2%	6.6%
> 15 Years amd <= 25 Years	4.5%	4.5%	3.6%	2.8%	2.0%	2.7%	3.7%
> 25 Years and <= 30 Years	75.9%	75.9%	77.8%	86.9%	91.6%	92.4%	89.6%
> 30 Years	0.0%	0.0%	0.1%	1.9%	3.4%	0.7%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	78.3%	78.3%	79.6%	87.8%	91.1%	83.1%	78.0%
Intermediate-Term Fixed Rate (excl Balloon)	19.5%	19.5%	18.4%	8.3%	3.0%	4.1%	6.5%
Adjustable Rate	2.1%	2.1%	2.0%	3.4%	5.3%	12.5%	15.4%
Balloon	0.1%	0.1%	0.0%	0.5%	0.6%	0.2%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.1%	1.9%	3.4%	0.7%	0.1%
Hybrid Arm	2.1%	2.1%	1.9%	3.4%	4.2%	5.6%	8.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	1.3%	0.1%	0.1%
- 3/1 Hybrid Arm	0.0%	0.0%	0.1%	0.4%	0.5%	2.1%	2.2%
- 5/1 Hybrid Arm	2.1%	2.1%	1.3%	2.2%	1.8%	2.6%	4.9%
- 7/1 Hybrid Arm	0.0%	0.0%	0.3%	0.6%	0.4%	0.7%	1.4%
- 10/1 Hybrid Arm	0.0%	0.0%	0.3%	0.2%	0.2%	0.2%	0.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	1.0%	6.8%	6.5%

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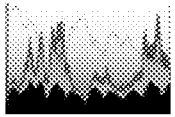


Single Family Conventional Acquisition Characteristics
FICO 580-619

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.2%	0.2%	0.6%	2.2%	5.3%	4.4%	2.6%
- Interest Only ARM	0.2%	0.2%	0.5%	1.0%	1.0%	1.5%	2.0%
- Interest Only FRM	0.0%	0.0%	0.1%	1.2%	4.3%	2.9%	0.6%
Alt-A	0.0%	0.0%	0.0%	1.3%	2.5%	3.4%	2.4%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	1.0%	1.2%	1.2%	1.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.5%	0.2%	0.3%	0.4%
- Alt-A SISA	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.1%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.4%	0.7%	0.7%	0.5%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.3%	0.5%	1.0%	0.6%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.8%	1.2%	0.8%
My Community Mortgage	0.2%	0.2%	0.4%	3.4%	15.5%	7.2%	1.5%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.3%	2.8%	2.7%	2.6%	1.7%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.2%	1.6%	0.7%	0.7%	0.6%
- Other Low/No Doc	0.0%	0.0%	0.0%	1.2%	1.9%	1.9%	1.1%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	2.7%	4.3%	3.2%	0.2%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	2.7%	4.3%	3.2%	0.2%
Business Channel (Sums to 100%)							
Lender Channel	99.4%	99.4%	94.4%	90.0%	90.4%	86.0%	91.0%
Investor Channel	0.6%	0.6%	5.6%	6.0%	4.0%	9.0%	6.7%
eChannel	0.0%	0.0%	0.0%	1.3%	1.3%	1.7%	2.1%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	2.7%	4.3%	3.2%	0.2%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	18.2%	18.2%	10.3%	4.3%	3.8%	4.7%	4.4%
- 75/20/05	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%

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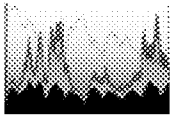


Single Family Conventional Acquisition Characteristics
FICO 580-619

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.7%	1.7%	1.0%	0.8%	0.6%	0.8%	1.1%
- 80/15/05	0.6%	0.6%	0.5%	0.4%	0.3%	0.5%	0.6%
- 80/20/00	1.5%	1.5%	1.6%	0.8%	0.1%	0.2%	0.2%
- 90/05/05	1.1%	1.1%	0.2%	0.1%	0.0%	0.0%	0.0%
- Other	13.1%	13.1%	6.8%	2.1%	2.6%	3.1%	2.4%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	18.9%	18.9%	11.3%	5.2%	4.4%	5.5%	5.5%
- 75/20/05	0.2%	0.2%	0.3%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	1.1%	1.1%	0.3%	0.2%	0.1%	0.1%	0.1%
- 80/10/10	1.7%	1.7%	1.1%	1.0%	0.9%	1.3%	1.6%
- 80/15/05	0.6%	0.6%	0.5%	0.4%	0.5%	0.7%	0.7%
- 80/20/00	5.5%	5.5%	1.8%	0.8%	1.2%	1.2%	0.6%
- 90/05/05	1.1%	1.1%	0.2%	0.1%	0.1%	0.0%	0.1%
- Other	8.8%	8.8%	7.2%	2.7%	1.5%	2.1%	2.3%
EA/TPR							
EA/TPR	3.8%	3.8%	2.5%	23.4%	23.7%	18.5%	20.0%
- EA I	0.0%	0.0%	0.0%	10.2%	8.9%	8.5%	8.7%
- EA/TPR II	0.0%	0.0%	0.0%	8.0%	10.1%	6.8%	7.3%
- EA/TPR III	0.0%	0.0%	0.0%	4.5%	4.8%	3.2%	4.0%
10-K Property Region (Sums to 100%)							
Midwest	14.9%	14.9%	14.4%	13.3%	16.1%	15.9%	15.7%
Northeast	23.9%	23.9%	26.7%	21.9%	18.0%	17.8%	20.4%
Southeast	21.7%	21.7%	21.7%	28.9%	31.6%	30.6%	28.0%
Southwest	19.1%	19.1%	16.7%	17.5%	19.1%	15.1%	13.3%
West	20.4%	20.4%	20.5%	18.4%	15.3%	20.5%	22.6%
Census Region (Sums to 100%)							
New England	6.5%	6.5%	7.7%	5.7%	5.4%	5.7%	6.6%
Middle Atlantic	16.6%	16.6%	17.0%	14.8%	11.6%	11.0%	12.3%
East North Central	12.0%	12.0%	12.3%	11.1%	13.2%	12.7%	12.6%
East South Central	4.3%	4.3%	4.2%	4.5%	5.5%	4.6%	4.0%
South Atlantic	18.1%	18.1%	18.1%	25.0%	26.6%	26.5%	24.5%
West North Central	5.4%	5.4%	3.9%	4.0%	5.5%	5.6%	5.3%
West South Central	9.5%	9.5%	10.1%	10.1%	9.8%	7.2%	6.2%
Mountain	9.2%	9.2%	6.9%	7.5%	8.9%	7.3%	7.0%
Pacific	18.3%	18.3%	18.4%	16.4%	13.0%	18.6%	20.5%

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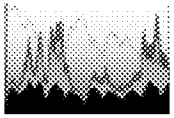


Single Family Conventional Acquisition Characteristics
FICO 580-619

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.2%	0.2%	1.5%	0.9%	0.4%	0.7%	1.1%
Top 10 States							
01) CA	12.5%	12.5%	11.7%	11.2%	8.5%	15.3%	17.2%
02) NY	6.9%	6.9%	7.8%	6.2%	3.9%	3.6%	4.3%
03) TX	6.6%	6.6%	7.4%	7.2%	6.5%	4.2%	3.7%
04) NJ	5.8%	5.8%	5.5%	4.6%	4.1%	4.3%	4.9%
05) MD	5.4%	5.4%	3.3%	4.3%	4.5%	4.4%	4.2%
06) PA	3.8%	3.8%	3.7%	4.0%	3.5%	3.1%	3.1%
07) NC	3.5%	3.5%	3.0%	3.1%	2.8%	2.5%	2.1%
08) WA	3.2%	3.2%	3.4%	3.0%	2.7%	2.0%	1.8%
09) IL	3.0%	3.0%	4.6%	4.7%	4.9%	4.2%	4.0%
10) FL	2.9%	2.9%	3.9%	8.3%	9.4%	9.7%	9.1%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	27.1%	27.1%	14.3%	10.2%	5.9%	10.8%	9.6%
02) BANK OF AMERICA CORPORATION	19.2%	19.2%	18.1%	20.5%	27.2%	20.5%	20.2%
03) QUICKEN LOANS INC	11.1%	11.1%	4.5%	1.2%	0.1%	0.0%	0.0%
04) FLAGSTAR BANCORP INC	10.2%	10.2%	6.7%	6.4%	5.0%	3.7%	5.8%
05) GMAC INC	6.9%	6.9%	4.3%	7.8%	8.2%	9.5%	7.6%
06) CITIGROUP INC	3.3%	3.3%	7.3%	11.4%	12.1%	11.6%	10.5%
07) FORTRESS INVESTMENT GROUP LLC	2.5%	2.5%	1.5%	0.9%	0.3%	0.1%	0.2%
08) FIFTH THIRD BANCORP	1.7%	1.7%	0.3%	0.7%	0.2%	0.3%	0.3%
09) JPMORGAN CHASE & CO	1.5%	1.5%	5.4%	11.1%	4.7%	5.5%	6.7%
10) EMBRACE HOME LOANS INC	1.0%	1.0%	1.2%	0.6%	0.1%	0.0%	0.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	27.1%	27.1%	15.1%	10.3%	6.6%	13.2%	12.7%
02) BANK OF AMERICA CORPORATION	19.2%	19.2%	17.9%	19.4%	27.0%	21.2%	20.3%
03) JPMORGAN CHASE & CO	12.3%	12.3%	9.7%	17.3%	10.2%	10.8%	11.6%
04) FLAGSTAR BANCORP INC	10.2%	10.2%	6.1%	4.0%	2.3%	1.4%	1.4%
05) GMAC INC	7.2%	7.2%	6.0%	8.1%	6.0%	8.2%	6.8%
06) CITIGROUP INC	3.3%	3.3%	7.7%	11.7%	12.3%	13.9%	15.1%
07) FORTRESS INVESTMENT GROUP LLC	2.5%	2.5%	1.6%	4.6%	5.5%	2.4%	1.3%
08) FIFTH THIRD BANCORP	1.7%	1.7%	0.3%	0.7%	0.2%	0.2%	0.3%
09) EMBRACE HOME LOANS INC	1.0%	1.0%	0.5%	0.0%	0.0%	0.0%	0.0%
10) METLIFE INC	0.9%	0.9%	2.2%	0.2%	1.6%	1.2%	0.9%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	94.1%						

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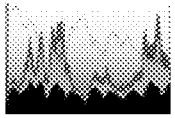


Single Family Conventional Acquisition Characteristics
FICO 580-619

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	5.9%						
- Primary MI Only	5.9%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-41.97	-41.97	-39.50	-37.52	-38.32	-28.06	-16.67
Wtd Avg Economic Model Fee	99.95	99.95	95.41	101.52	88.95	66.03	54.31
Wtd Avg Charged Fee	57.98	57.98	55.91	63.99	50.62	37.97	37.64
Appraisal Waivers							
Appraisal Waiver	1.7%	1.7%	0.9%	0.0%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	2.20%	12.94%	16.73%	31.47%	42.90%
Cumulative Default Rate	0.00%	0.00%	0.02%	2.05%	6.11%	5.72%	3.92%
Housing Goals							
Low Mod	53.47%	53.47%	54.10%	58.23%	60.05%	60.42%	56.81%
Special Affordable	23.46%	23.46%	25.15%	28.04%	27.78%	28.50%	25.88%
Underserved	30.70%	30.70%	37.70%	47.62%	47.82%	47.32%	45.27%
PMM Low Mod	75.00%	75.00%	59.47%	55.43%	64.81%	65.99%	57.91%
PMM Special Affordable	41.35%	41.35%	30.51%	25.68%	30.49%	32.40%	27.68%
PMM Underserved	28.85%	28.85%	35.54%	44.01%	47.52%	44.67%	42.11%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.76%	7.76%	8.40%	10.42%	8.60%	4.47%	1.91%
Median Valuation Bias for Other Refi	6.65%	6.65%	7.83%	11.08%	9.17%	4.96%	2.57%

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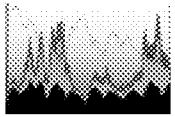


Single Family Conventional Acquisition Characteristics
FICO 620-659

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	4,461	4,461	60,006	179,488	409,084	336,752	342,465
Book Volume ($B)	$0.8	$0.8	$10.4	$31.9	$74.3	$57.9	$55.9
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	26.7%	26.7%	36.2%	17.3%	10.6%	13.5%	14.6%
OLTV 60.01% - 70.00%	18.7%	18.7%	22.8%	18.2%	11.7%	15.1%	16.8%
OLTV 70.01% - 75.00%	11.8%	11.8%	11.2%	8.5%	8.0%	9.8%	9.6%
OLTV 75.01% - 80.00%	21.0%	21.0%	19.7%	22.6%	27.2%	31.9%	30.0%
OLTV 80.01% - 90.00%	10.4%	10.4%	5.2%	13.7%	12.8%	9.6%	10.8%
OLTV 90.01% - 95.00%	4.5%	4.5%	2.8%	8.9%	6.9%	4.7%	5.7%
OLTV 95.01% - 97.00%	1.1%	1.1%	0.5%	1.2%	1.0%	0.9%	1.1%
OLTV 97.01% - 100.00%	1.6%	1.6%	0.6%	9.5%	21.9%	14.3%	11.2%
OLTV > 100.00%	4.1%	4.1%	1.0%	0.1%	0.1%	0.2%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	71.1%	71.1%	66.2%	76.0%	81.0%	77.5%	76.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	23.2%	23.2%	33.1%	16.4%	10.1%	12.8%	13.5%
Comb LTV 60.01% - 70.00%	17.3%	17.3%	22.0%	17.2%	10.9%	14.3%	16.1%
Comb LTV 70.01% - 75.00%	11.2%	11.2%	11.3%	8.4%	7.3%	9.0%	9.2%
Comb LTV 75.01% - 80.00%	20.3%	20.3%	19.0%	20.5%	19.3%	21.3%	23.1%
Comb LTV 80.01% - 90.00%	10.3%	10.3%	7.2%	15.8%	17.1%	14.8%	15.3%
Comb LTV 90.01% - 95.00%	5.3%	5.3%	3.4%	9.9%	9.2%	7.9%	7.9%
Comb LTV 95.01% - 97.00%	1.9%	1.9%	0.7%	1.2%	1.0%	0.9%	1.0%
Comb LTV 97.01% - 100.00%	2.3%	2.3%	0.9%	10.6%	24.7%	17.8%	11.9%
Comb LTV > 100.00%	8.2%	8.2%	2.3%	0.2%	0.3%	0.2%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%	1.7%
Wtd Avg Comb LTV	74.2%	74.2%	68.1%	77.1%	82.7%	79.5%	77.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	23.2%	23.2%	33.1%	16.4%	10.1%	12.8%	13.5%
Comb LTV 60.01% - 70.00%	17.3%	17.3%	22.0%	17.2%	10.9%	14.3%	16.1%
Comb LTV 70.01% - 75.00%	11.2%	11.2%	11.3%	8.4%	7.3%	9.0%	9.2%
Comb LTV 75.01% - 80.00%	20.3%	20.3%	19.0%	20.5%	19.3%	21.3%	23.1%
Comb LTV 80.01% - 90.00%	10.3%	10.3%	7.2%	15.8%	17.1%	14.8%	15.3%
Comb LTV 90.01% - 95.00%	5.3%	5.3%	3.4%	9.9%	9.2%	7.9%	7.9%
Comb LTV 95.01% - 97.00%	1.9%	1.9%	0.7%	1.2%	1.0%	0.9%	1.0%

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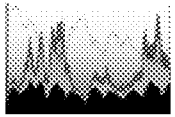


Single Family Conventional Acquisition Characteristics
FICO 620-659

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	2.3%	2.3%	0.9%	10.6%	24.7%	17.8%	11.9%
Comb LTV > 100.00%	8.2%	8.2%	2.3%	0.2%	0.3%	0.2%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%	1.8%
Wtd Avg Comb LTV	74.2%	74.2%	68.1%	77.0%	82.7%	79.5%	77.9%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 580-619	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 620-659	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
FICO 660-699	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 700-739	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO >= 740	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	643	643	643	642	641	641	642
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	76.7%	76.7%	78.1%	84.2%	80.6%	75.8%	74.3%
Intermediate-term, fixed-rate	20.5%	20.5%	19.5%	9.2%	3.3%	4.4%	6.9%
Adjustable-rate	2.2%	2.2%	1.7%	2.8%	2.9%	4.5%	8.7%
Interest Only adjustable-rate	0.5%	0.5%	0.6%	1.9%	3.8%	4.7%	4.8%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.6%	4.0%	4.3%
Interest Only fixed-rate	0.0%	0.0%	0.1%	1.9%	8.8%	6.5%	0.9%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	92.9%	92.9%	94.2%	93.8%	94.8%	93.9%	94.3%
Second/Vacation Home	3.2%	3.2%	2.9%	2.3%	1.9%	2.2%	2.1%
Investor Property	3.9%	3.9%	2.9%	3.9%	3.3%	3.9%	3.6%
10-K Unit Type (Sums to 100%)							
1 Unit	97.3%	97.3%	96.9%	96.5%	96.7%	96.7%	96.6%
2-4 Units	2.7%	2.7%	3.1%	3.5%	3.3%	3.3%	3.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	5.9%	5.9%	5.9%	7.0%	7.5%	7.2%	6.8%
Single Family Homes	94.1%	94.1%	94.1%	93.0%	92.5%	92.8%	93.2%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.4%	0.4%	0.4%	0.3%	0.3%	0.8%	0.6%

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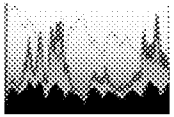


Single Family Conventional Acquisition Characteristics
FICO 620-659

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	5.9%	5.9%	5.9%	7.0%	7.5%	7.2%	6.8%
1 Unit	91.1%	91.1%	90.6%	89.2%	88.9%	88.7%	89.3%
2-4 Units	2.6%	2.6%	3.1%	3.5%	3.3%	3.3%	3.4%
Condo							
Condo	5.3%	5.3%	5.4%	6.6%	7.2%	7.0%	6.5%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	15.9%	15.9%	20.0%	35.6%	43.6%	41.0%	37.7%
Cash-Out Refinance	29.7%	29.7%	39.6%	41.6%	39.1%	45.5%	46.0%
Other Refinance	54.4%	54.4%	40.5%	22.8%	17.3%	13.5%	16.2%
Origination Type (Sums to 100%)							
TPO Broker	6.8%	6.8%	9.8%	24.2%	25.4%	24.4%	20.7%
TPO Correspondent	19.5%	19.5%	27.9%	32.6%	40.5%	36.3%	33.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	73.6%	73.6%	62.3%	43.2%	34.2%	39.3%	45.5%
Origination Amount and Rate							
Avg Origination Loan Amount	$177,227	$177,227	$174,925	$178,612	$181,852	$172,290	$163,447
Loan Original Note Rate	5.20%	5.20%	5.28%	6.40%	6.73%	6.66%	5.91%
Seasoning (Sums to 100%)							
Seasoned	1.9%	1.9%	5.9%	5.2%	1.1%	1.9%	2.0%
Non-Seasoned	98.1%	98.1%	94.1%	94.8%	98.9%	98.1%	98.0%
ACI							
ACI Probability	0.47%	0.47%	0.44%	1.07%	1.92%	1.63%	1.15%
Wtd Avg ACI Score	681	681	684	657	639	647	657
Credit Premium							
Wtd Avg Credit Premium	0.14	0.14	-0.11	0.09	0.06	0.11	0.10
Credit Premium > 1.5	0.2%	0.2%	0.5%	2.0%	2.9%	4.1%	1.1%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.1%	1.0%	4.0%	6.3%	4.6%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.4%	11.4%	6.1%	3.6%	2.6%	2.9%	3.9%
DTI Ratio > 20 and <= 30	16.0%	16.0%	16.7%	11.7%	10.3%	11.3%	13.8%
DTI Ratio > 30 and <= 40	24.7%	24.7%	26.9%	23.7%	24.3%	26.0%	27.9%
DTI Ratio > 40 and <= 45	13.2%	13.2%	14.8%	15.3%	16.4%	16.4%	15.4%
DTI Ratio > 45 and <= 50	10.6%	10.6%	13.6%	14.9%	15.1%	13.7%	12.2%
DTI Ratio > 50	21.8%	21.8%	20.1%	29.1%	25.9%	20.6%	19.0%
DTI Ratio Missing	2.3%	2.3%	1.7%	1.7%	5.5%	9.0%	7.7%

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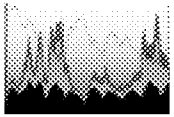


Single Family Conventional Acquisition Characteristics
FICO 620-659

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	38.9%	38.9%	39.8%	43.1%	43.2%	41.8%	40.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.4%	11.4%	6.1%	3.6%	2.6%	2.9%	3.8%
DTI Ratio > 20 and <= 30	16.0%	16.0%	16.7%	11.7%	10.3%	11.4%	13.9%
DTI Ratio > 30 and <= 40	24.7%	24.7%	26.9%	23.8%	24.5%	26.3%	28.4%
DTI Ratio > 40 and <= 45	13.2%	13.2%	14.8%	15.3%	16.5%	16.7%	15.7%
DTI Ratio > 45 and <= 50	10.6%	10.6%	13.6%	14.9%	15.3%	14.0%	12.5%
DTI Ratio > 50	21.8%	21.8%	20.1%	29.1%	26.3%	21.1%	19.7%
DTI Ratio Missing	2.3%	2.3%	1.7%	1.7%	4.5%	7.7%	6.0%
Wtd Avg DTI Ratio	38.9%	38.9%	39.8%	43.1%	43.2%	41.9%	40.8%
Origination Term (Sums to 100%)							
<= 15 Years	20.5%	20.5%	19.5%	9.2%	3.3%	4.4%	6.9%
> 15 Years amd <= 25 Years	4.1%	4.1%	3.7%	2.7%	2.0%	2.4%	3.6%
> 25 Years and <= 30 Years	75.4%	75.4%	76.7%	86.2%	91.6%	92.5%	89.4%
> 30 Years	0.0%	0.0%	0.1%	1.9%	3.1%	0.7%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	76.8%	76.8%	78.2%	85.9%	89.2%	82.3%	75.2%
Intermediate-Term Fixed Rate (excl Balloon)	20.5%	20.5%	19.4%	9.1%	3.3%	4.4%	6.8%
Adjustable Rate	2.8%	2.8%	2.4%	4.8%	7.2%	13.2%	17.9%
Balloon	0.0%	0.0%	0.0%	0.2%	0.3%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.1%	1.9%	3.1%	0.7%	0.1%
Hybrid Arm	2.8%	2.8%	2.3%	4.7%	6.6%	9.2%	13.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.5%	0.5%	1.5%	2.9%
- 5/1 Hybrid Arm	2.1%	2.1%	1.7%	3.0%	3.7%	5.5%	7.6%
- 7/1 Hybrid Arm	0.4%	0.4%	0.3%	0.9%	1.0%	1.5%	2.1%
- 10/1 Hybrid Arm	0.2%	0.2%	0.2%	0.4%	0.7%	0.7%	0.6%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.6%	4.0%	4.3%

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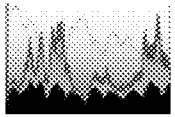


Single Family Conventional Acquisition Characteristics
FICO 620-659

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.6%	0.6%	0.7%	3.8%	12.7%	11.2%	5.8%
- Interest Only ARM	0.5%	0.5%	0.6%	1.9%	3.8%	4.7%	4.8%
- Interest Only FRM	0.0%	0.0%	0.1%	1.9%	8.8%	6.5%	0.9%
Alt-A	0.0%	0.0%	0.0%	1.8%	16.0%	19.4%	10.5%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	1.4%	10.8%	11.5%	5.5%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.9%	0.6%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.4%	1.3%	2.1%	1.4%
- Alt-A SISA	0.0%	0.0%	0.0%	0.2%	0.8%	0.7%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	1.5%	1.2%	0.6%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.7%	6.4%	6.9%	3.2%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.4%	4.1%	6.1%	3.2%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	1.0%	1.8%	1.8%
My Community Mortgage	0.5%	0.5%	0.9%	4.2%	10.6%	4.6%	1.2%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.3%	3.9%	12.7%	13.5%	7.2%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.3%	2.4%	1.5%	1.6%	1.7%
- Other Low/No Doc	0.0%	0.0%	0.0%	1.5%	11.2%	12.0%	5.5%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	1.3%	1.9%	1.5%	0.1%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	1.3%	1.9%	1.5%	0.1%
Business Channel (Sums to 100%)							
Lender Channel	97.8%	97.8%	93.6%	90.5%	79.9%	73.7%	83.9%
Investor Channel	2.2%	2.2%	6.4%	6.4%	16.7%	23.1%	13.8%
eChannel	0.0%	0.0%	0.0%	1.8%	1.5%	1.8%	2.2%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	1.3%	1.9%	1.5%	0.1%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	18.1%	18.1%	11.1%	7.0%	11.5%	14.1%	10.3%
- 75/20/05	0.6%	0.6%	0.2%	0.2%	0.2%	0.2%	0.2%

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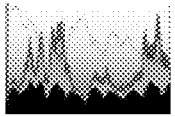


Single Family Conventional Acquisition Characteristics
FICO 620-659

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- 80/10/10	1.3%	1.3%	1.1%	1.3%	3.0%	3.6%	3.5%
- 80/15/05	0.6%	0.6%	0.6%	0.7%	1.7%	2.5%	2.0%
- 80/20/00	1.9%	1.9%	1.3%	1.3%	0.5%	0.8%	0.6%
- 90/05/05	0.9%	0.9%	0.2%	0.1%	0.0%	0.0%	0.0%
- Other	12.9%	12.9%	7.7%	3.4%	5.9%	7.0%	3.9%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	18.6%	18.6%	12.3%	8.1%	12.5%	15.5%	12.7%
- 75/20/05	0.6%	0.6%	0.2%	0.2%	0.3%	0.3%	0.3%
- 75/25/00	0.9%	0.9%	0.3%	0.2%	0.2%	0.2%	0.1%
- 80/10/10	1.4%	1.4%	1.2%	1.5%	3.9%	4.9%	4.8%
- 80/15/05	0.6%	0.6%	0.6%	0.8%	2.2%	3.3%	2.4%
- 80/20/00	6.1%	6.1%	1.6%	1.3%	3.1%	3.7%	1.5%
- 90/05/05	0.9%	0.9%	0.2%	0.1%	0.1%	0.1%	0.1%
- Other	8.1%	8.1%	8.2%	4.1%	2.7%	3.1%	3.6%
EA/TPR							
EA/TPR	1.7%	1.7%	1.0%	8.8%	8.8%	7.1%	8.1%
- EA I	0.0%	0.0%	0.0%	5.1%	4.2%	4.0%	4.4%
- EA/TPR II	0.0%	0.0%	0.0%	2.5%	3.3%	2.3%	2.7%
- EA/TPR III	0.0%	0.0%	0.0%	0.9%	1.2%	0.8%	1.0%
10-K Property Region (Sums to 100%)							
Midwest	14.2%	14.2%	14.3%	13.7%	15.1%	15.3%	15.7%
Northeast	23.4%	23.4%	24.7%	20.4%	18.0%	18.0%	19.4%
Southeast	22.9%	22.9%	21.9%	27.3%	29.2%	29.0%	26.7%
Southwest	16.7%	16.7%	16.8%	17.8%	18.3%	16.3%	14.9%
West	22.8%	22.8%	22.2%	20.8%	19.4%	21.4%	23.3%
Census Region (Sums to 100%)							
New England	6.2%	6.2%	7.2%	5.5%	5.5%	5.6%	6.4%
Middle Atlantic	16.4%	16.4%	16.0%	13.8%	11.6%	11.4%	11.7%
East North Central	11.3%	11.3%	11.9%	11.4%	12.4%	12.4%	12.8%
East South Central	4.3%	4.3%	4.2%	4.5%	4.6%	4.1%	3.6%
South Atlantic	18.9%	18.9%	18.2%	23.3%	25.1%	25.4%	23.5%
West North Central	4.9%	4.9%	4.1%	4.4%	5.1%	5.2%	5.3%
West South Central	9.6%	9.6%	9.9%	9.5%	8.1%	7.0%	6.3%
Mountain	7.2%	7.2%	7.2%	8.4%	10.5%	9.5%	8.8%
Pacific	20.7%	20.7%	20.2%	18.6%	16.7%	18.9%	20.7%

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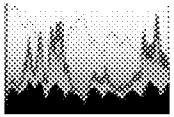


Single Family Conventional Acquisition Characteristics
FICO 620-659

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.4%	0.4%	1.0%	0.6%	0.4%	0.6%	0.9%
Top 10 States							
01) CA	13.4%	13.4%	13.4%	12.4%	11.0%	14.4%	16.4%
02) TX	7.2%	7.2%	7.1%	6.9%	5.5%	4.4%	4.1%
03) NY	7.1%	7.1%	7.5%	5.9%	4.3%	4.1%	4.3%
04) NJ	5.6%	5.6%	5.0%	4.5%	4.2%	4.5%	4.5%
05) IL	4.4%	4.4%	4.8%	5.0%	5.1%	4.5%	4.4%
06) FL	4.0%	4.0%	4.1%	7.2%	9.1%	10.0%	9.1%
07) VA	3.8%	3.8%	3.0%	3.4%	3.3%	3.3%	3.5%
08) PA	3.7%	3.7%	3.5%	3.5%	3.1%	2.9%	2.9%
09) WA	3.6%	3.6%	3.5%	3.5%	3.3%	2.6%	2.4%
10) MD	3.3%	3.3%	3.4%	3.7%	4.2%	3.9%	3.7%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	29.0%	29.0%	13.6%	14.3%	7.7%	8.9%	8.8%
02) BANK OF AMERICA CORPORATION	24.9%	24.9%	26.2%	23.6%	34.0%	30.7%	31.8%
03) FLAGSTAR BANCORP INC	5.9%	5.9%	3.7%	3.8%	3.3%	2.6%	4.4%
04) QUICKEN LOANS INC	5.5%	5.5%	2.7%	1.0%	0.0%	0.0%	0.0%
05) GMAC INC	4.1%	4.1%	2.2%	5.3%	5.1%	6.7%	4.5%
06) CITIGROUP INC	3.7%	3.7%	6.5%	9.6%	8.4%	8.2%	8.0%
07) SUNTRUST BANKS INC	1.5%	1.5%	2.4%	5.3%	4.7%	5.3%	3.1%
08) PENTAGON FEDERAL CREDIT UNION	1.4%	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%
09) JPMORGAN CHASE & CO	1.1%	1.1%	6.8%	10.8%	6.0%	5.6%	6.8%
10) FIFTH THIRD BANCORP	0.9%	0.9%	0.3%	0.8%	0.2%	0.2%	0.2%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	29.7%	29.7%	14.4%	14.5%	8.6%	11.2%	12.4%
02) BANK OF AMERICA CORPORATION	24.5%	24.5%	25.7%	22.6%	34.0%	31.8%	31.8%
03) JPMORGAN CHASE & CO	6.5%	6.5%	9.6%	16.9%	11.1%	10.8%	11.0%
04) FLAGSTAR BANCORP INC	5.9%	5.9%	3.2%	2.6%	1.6%	0.9%	1.1%
05) GMAC INC	4.4%	4.4%	3.8%	5.8%	4.3%	5.9%	4.1%
06) CITIGROUP INC	3.8%	3.8%	6.7%	9.7%	8.5%	10.0%	11.7%
07) PENTAGON FEDERAL CREDIT UNION	1.4%	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%
08) SUNTRUST BANKS INC	1.4%	1.4%	2.3%	4.9%	3.3%	3.1%	2.5%
09) FIFTH THIRD BANCORP	0.9%	0.9%	0.3%	0.8%	0.2%	0.2%	0.2%
10) PNC FINANCIAL SERVICES GROUP INC	0.8%	0.8%	1.3%	1.5%	2.2%	1.6%	0.6%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	96.2%						

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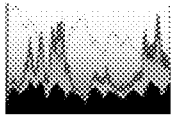


Single Family Conventional Acquisition Characteristics
FICO 620-659

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	3.8%						
- Primary MI Only	3.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-20.83	-20.83	-19.25	-15.74	-27.46	-19.37	-11.97
Wtd Avg Economic Model Fee	73.06	73.06	67.20	65.40	66.44	51.27	42.48
Wtd Avg Charged Fee	52.23	52.23	47.95	49.65	38.99	31.91	30.51
Appraisal Waivers							
Appraisal Waiver	2.5%	2.5%	1.1%	0.3%	0.3%	0.3%	0.3%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.09%	0.09%	2.18%	13.53%	16.86%	30.76%	40.42%
Cumulative Default Rate	0.00%	0.00%	0.03%	1.80%	4.96%	5.23%	3.43%
Housing Goals							
Low Mod	50.67%	50.67%	50.94%	53.06%	51.97%	52.63%	52.41%
Special Affordable	23.09%	23.09%	22.52%	23.72%	22.10%	23.02%	22.45%
Underserved	35.38%	35.38%	35.64%	43.88%	45.01%	44.86%	43.44%
PMM Low Mod	62.31%	62.31%	56.38%	50.20%	54.34%	54.81%	52.00%
PMM Special Affordable	33.22%	33.22%	28.22%	21.39%	22.79%	23.74%	22.15%
PMM Underserved	39.17%	39.17%	37.30%	41.51%	41.55%	40.06%	38.42%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.67%	7.67%	8.92%	10.72%	9.08%	5.17%	2.31%
Median Valuation Bias for Other Refi	8.03%	8.03%	8.23%	10.90%	9.16%	5.68%	2.80%

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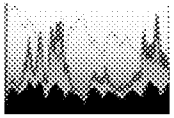


Single Family Conventional Acquisition Characteristics
FICO 660-699

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	15,004	15,004	225,514	389,160	627,630	546,311	576,588
Book Volume ($B)	$2.9	$2.9	$44.5	$77.6	$123.8	$101.2	$99.3
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	26.2%	26.2%	31.3%	16.8%	11.4%	13.7%	15.8%
OLTV 60.01% - 70.00%	17.8%	17.8%	19.0%	15.0%	11.8%	14.2%	16.1%
OLTV 70.01% - 75.00%	12.8%	12.8%	13.4%	9.7%	8.8%	9.0%	9.4%
OLTV 75.01% - 80.00%	23.3%	23.3%	22.8%	27.1%	37.1%	43.8%	39.0%
OLTV 80.01% - 90.00%	10.2%	10.2%	7.7%	15.3%	11.5%	8.3%	9.0%
OLTV 90.01% - 95.00%	4.4%	4.4%	4.1%	9.0%	6.9%	3.5%	4.2%
OLTV 95.01% - 97.00%	1.3%	1.3%	0.5%	1.1%	0.5%	0.5%	0.6%
OLTV 97.01% - 100.00%	1.4%	1.4%	0.5%	5.9%	12.0%	6.9%	5.7%
OLTV > 100.00%	2.7%	2.7%	0.7%	0.1%	0.1%	0.2%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	70.8%	70.8%	68.1%	75.8%	78.5%	75.7%	74.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	23.0%	23.0%	27.7%	14.8%	10.4%	12.7%	14.3%
Comb LTV 60.01% - 70.00%	16.4%	16.4%	18.4%	13.8%	10.7%	13.0%	15.1%
Comb LTV 70.01% - 75.00%	12.3%	12.3%	13.3%	9.4%	7.0%	7.9%	8.7%
Comb LTV 75.01% - 80.00%	22.1%	22.1%	22.0%	23.8%	21.7%	24.0%	26.3%
Comb LTV 80.01% - 90.00%	11.9%	11.9%	10.4%	19.8%	19.5%	16.7%	16.1%
Comb LTV 90.01% - 95.00%	5.5%	5.5%	5.1%	10.7%	11.9%	8.8%	8.4%
Comb LTV 95.01% - 97.00%	1.6%	1.6%	0.7%	1.1%	0.6%	0.5%	0.6%
Comb LTV 97.01% - 100.00%	2.0%	2.0%	0.7%	6.4%	18.1%	15.3%	8.5%
Comb LTV > 100.00%	5.4%	5.4%	1.7%	0.1%	0.2%	0.2%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%	1.7%
Wtd Avg Comb LTV	73.4%	73.4%	70.1%	77.3%	81.8%	79.5%	77.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	23.0%	23.0%	27.7%	14.8%	10.4%	12.7%	14.3%
Comb LTV 60.01% - 70.00%	16.4%	16.4%	18.4%	13.8%	10.7%	13.0%	15.1%
Comb LTV 70.01% - 75.00%	12.3%	12.3%	13.3%	9.4%	7.0%	7.9%	8.7%
Comb LTV 75.01% - 80.00%	22.1%	22.1%	22.0%	23.8%	21.7%	24.0%	26.3%
Comb LTV 80.01% - 90.00%	11.9%	11.9%	10.4%	19.8%	19.5%	16.7%	16.1%
Comb LTV 90.01% - 95.00%	5.5%	5.5%	5.1%	10.7%	11.9%	8.8%	8.4%
Comb LTV 95.01% - 97.00%	1.6%	1.6%	0.7%	1.1%	0.6%	0.5%	0.6%

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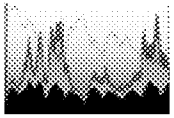


Single Family Conventional Acquisition Characteristics
FICO 660-699

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	2.0%	2.0%	0.7%	6.4%	18.1%	15.3%	8.5%
Comb LTV > 100.00%	5.4%	5.4%	1.7%	0.1%	0.2%	0.2%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%	1.7%
Wtd Avg Comb LTV	73.4%	73.4%	70.1%	77.3%	81.8%	79.5%	77.1%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 580-619	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 620-659	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 660-699	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
FICO 700-739	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO >= 740	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	683	683	684	682	681	681	681
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	73.6%	73.6%	80.7%	81.2%	74.4%	69.9%	69.2%
Intermediate-term, fixed-rate	20.3%	20.3%	16.4%	9.7%	3.9%	4.9%	7.8%
Adjustable-rate	4.4%	4.4%	2.1%	3.5%	2.6%	4.5%	9.0%
Interest Only adjustable-rate	1.7%	1.7%	0.8%	3.6%	7.7%	9.4%	9.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.3%	3.5%	4.0%
Interest Only fixed-rate	0.0%	0.0%	0.1%	2.1%	11.0%	7.7%	0.9%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	91.8%	91.8%	93.6%	91.7%	90.5%	89.4%	90.2%
Second/Vacation Home	3.5%	3.5%	3.6%	3.4%	3.4%	3.9%	3.6%
Investor Property	4.7%	4.7%	2.8%	5.0%	6.1%	6.7%	6.2%
10-K Unit Type (Sums to 100%)							
1 Unit	97.4%	97.4%	97.5%	96.7%	95.8%	96.0%	96.0%
2-4 Units	2.6%	2.6%	2.5%	3.3%	4.2%	4.0%	4.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	7.6%	7.6%	6.8%	8.6%	9.4%	9.3%	8.5%
Single Family Homes	92.4%	92.4%	93.2%	91.4%	90.6%	90.7%	91.5%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.3%	0.3%	0.3%	0.3%	0.3%	0.6%	0.5%

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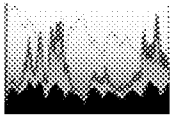


Single Family Conventional Acquisition Characteristics
FICO 660-699

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	7.6%	7.6%	6.8%	8.6%	9.4%	9.3%	8.5%
1 Unit	89.5%	89.5%	90.4%	87.9%	86.1%	86.1%	87.0%
2-4 Units	2.6%	2.6%	2.5%	3.3%	4.2%	4.0%	4.0%
Condo							
Condo	6.8%	6.8%	6.1%	8.2%	9.1%	9.0%	8.2%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	19.6%	19.6%	21.2%	38.7%	45.5%	46.0%	41.4%
Cash-Out Refinance	27.6%	27.6%	33.2%	34.8%	33.9%	39.1%	40.8%
Other Refinance	52.8%	52.8%	45.6%	26.5%	20.6%	14.9%	17.9%
Origination Type (Sums to 100%)							
TPO Broker	8.2%	8.2%	10.8%	22.6%	25.0%	23.3%	18.8%
TPO Correspondent	23.3%	23.3%	28.6%	30.5%	37.9%	36.1%	33.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	68.5%	68.5%	60.5%	46.9%	37.0%	40.6%	47.5%
Origination Amount and Rate							
Avg Origination Loan Amount	$197,396	$197,396	$198,888	$200,516	$197,555	$185,574	$172,622
Loan Original Note Rate	5.06%	5.06%	5.11%	6.14%	6.59%	6.50%	5.76%
Seasoning (Sums to 100%)							
Seasoned	2.3%	2.3%	4.8%	5.4%	1.5%	1.9%	2.1%
Non-Seasoned	97.7%	97.7%	95.2%	94.6%	98.5%	98.1%	97.9%
ACI							
ACI Probability	0.20%	0.20%	0.19%	0.44%	0.92%	0.77%	0.50%
Wtd Avg ACI Score	710	710	712	688	667	674	685
Credit Premium							
Wtd Avg Credit Premium	0.13	0.13	-0.14	-0.03	0.01	0.06	0.07
Credit Premium > 1.5	0.1%	0.1%	0.2%	0.5%	1.6%	2.5%	0.8%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.1%	0.5%	4.0%	6.2%	4.6%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.0%	10.0%	7.5%	4.5%	3.3%	3.7%	4.7%
DTI Ratio > 20 and <= 30	18.2%	18.2%	19.2%	13.4%	11.2%	12.0%	14.4%
DTI Ratio > 30 and <= 40	25.9%	25.9%	28.0%	25.7%	25.7%	26.8%	28.0%
DTI Ratio > 40 and <= 45	14.7%	14.7%	14.8%	15.8%	16.9%	16.9%	15.4%
DTI Ratio > 45 and <= 50	11.1%	11.1%	12.5%	14.3%	14.4%	13.1%	11.5%
DTI Ratio > 50	18.2%	18.2%	16.8%	24.2%	20.1%	17.2%	17.0%
DTI Ratio Missing	2.0%	2.0%	1.4%	2.1%	8.4%	10.4%	9.0%

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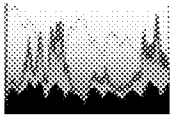


Single Family Conventional Acquisition Characteristics
FICO 660-699

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	38.0%	38.0%	38.2%	41.5%	41.6%	40.8%	40.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.0%	10.0%	7.5%	4.4%	3.3%	3.7%	4.7%
DTI Ratio > 20 and <= 30	18.2%	18.2%	19.2%	13.4%	11.3%	12.1%	14.6%
DTI Ratio > 30 and <= 40	25.9%	25.9%	28.0%	25.7%	26.0%	27.2%	28.4%
DTI Ratio > 40 and <= 45	14.7%	14.7%	14.8%	15.8%	17.1%	17.1%	15.7%
DTI Ratio > 45 and <= 50	11.1%	11.1%	12.5%	14.3%	14.6%	13.4%	11.7%
DTI Ratio > 50	18.2%	18.2%	16.7%	24.2%	20.6%	17.7%	17.6%
DTI Ratio Missing	2.0%	2.0%	1.4%	2.1%	7.1%	8.8%	7.3%
Wtd Avg DTI Ratio	38.0%	38.0%	38.2%	41.5%	41.7%	40.8%	40.0%
Origination Term (Sums to 100%)							
<= 15 Years	20.3%	20.3%	16.4%	9.7%	3.9%	5.0%	7.9%
> 15 Years amd <= 25 Years	4.5%	4.5%	3.9%	2.8%	2.0%	2.2%	3.4%
> 25 Years and <= 30 Years	75.2%	75.2%	79.7%	86.4%	92.1%	92.3%	88.7%
> 30 Years	0.1%	0.1%	0.1%	1.1%	1.9%	0.5%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	73.7%	73.7%	80.7%	83.2%	85.4%	77.6%	70.1%
Intermediate-Term Fixed Rate (excl Balloon)	20.3%	20.3%	16.4%	9.6%	3.9%	4.9%	7.8%
Adjustable Rate	6.1%	6.1%	2.9%	7.1%	10.6%	17.4%	22.0%
Balloon	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.1%	0.1%	0.1%	1.1%	1.9%	0.5%	0.1%
Hybrid Arm	6.1%	6.1%	2.9%	7.0%	10.2%	13.8%	17.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.1%	0.6%	0.6%	1.4%	3.6%
- 5/1 Hybrid Arm	5.0%	5.0%	2.1%	4.6%	6.9%	9.5%	10.9%
- 7/1 Hybrid Arm	0.8%	0.8%	0.4%	1.4%	1.5%	1.9%	2.3%
- 10/1 Hybrid Arm	0.2%	0.2%	0.2%	0.5%	1.1%	0.9%	1.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.3%	3.5%	4.0%

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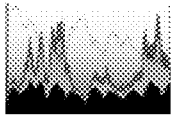


Single Family Conventional Acquisition Characteristics
FICO 660-699

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	1.7%	1.7%	0.8%	5.7%	18.7%	17.2%	9.9%
- Interest Only ARM	1.7%	1.7%	0.8%	3.6%	7.7%	9.4%	9.0%
- Interest Only FRM	0.0%	0.0%	0.1%	2.1%	11.0%	7.7%	0.9%
Alt-A	0.0%	0.0%	0.0%	4.9%	25.2%	29.8%	20.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	4.4%	19.7%	20.9%	13.3%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	1.5%	0.6%	0.2%
- Alt-A NINA	0.0%	0.0%	0.0%	0.5%	2.3%	4.0%	3.6%
- Alt-A SISA	0.0%	0.0%	0.0%	0.5%	1.8%	1.3%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	3.0%	2.3%	1.4%
- Alt-A Stated Income	0.0%	0.0%	0.0%	3.2%	11.2%	12.6%	8.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.5%	4.3%	6.2%	4.1%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.1%	1.2%	2.7%	2.7%
My Community Mortgage	0.4%	0.4%	0.4%	1.7%	4.9%	2.0%	0.5%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.8%	12.6%	31.4%	27.1%	17.2%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.8%	8.2%	11.5%	6.0%	3.9%
- Other Low/No Doc	0.0%	0.0%	0.0%	4.4%	19.8%	21.1%	13.3%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.3%	0.5%	0.6%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.3%	0.5%	0.6%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	97.2%	97.2%	94.6%	89.0%	72.6%	65.2%	75.1%
Investor Channel	2.8%	2.8%	5.4%	8.5%	24.9%	31.9%	22.5%
eChannel	0.0%	0.0%	0.0%	2.2%	1.9%	2.2%	2.4%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.3%	0.5%	0.6%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	16.3%	16.3%	12.7%	10.9%	21.6%	24.5%	17.3%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.5%	0.3%	0.3%

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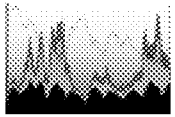


Single Family Conventional Acquisition Characteristics
FICO 660-699

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.8%	0.1%	0.0%
- 80/10/10	1.7%	1.7%	1.5%	2.9%	5.4%	6.1%	5.5%
- 80/15/05	0.7%	0.7%	0.6%	1.3%	4.0%	4.5%	3.8%
- 80/20/00	1.3%	1.3%	1.0%	0.6%	1.2%	2.2%	1.6%
- 90/05/05	0.6%	0.6%	0.3%	0.1%	0.0%	0.0%	0.0%
- Other	11.6%	11.6%	9.1%	5.6%	9.7%	11.3%	6.1%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	17.3%	17.3%	14.4%	12.3%	23.0%	26.3%	21.0%
- 75/20/05	0.4%	0.4%	0.3%	0.3%	0.6%	0.5%	0.4%
- 75/25/00	0.6%	0.6%	0.2%	0.1%	0.3%	0.3%	0.1%
- 80/10/10	1.8%	1.8%	1.7%	3.2%	6.9%	7.8%	7.1%
- 80/15/05	0.7%	0.7%	0.7%	1.4%	4.8%	5.5%	4.4%
- 80/20/00	4.0%	4.0%	1.3%	0.7%	6.1%	8.1%	4.0%
- 90/05/05	0.7%	0.7%	0.3%	0.1%	0.1%	0.0%	0.1%
- Other	9.2%	9.2%	9.9%	6.5%	4.3%	4.1%	4.9%
EA/TPR							
EA/TPR	0.6%	0.6%	0.3%	1.7%	1.8%	1.5%	1.9%
- EA I	0.0%	0.0%	0.0%	1.0%	1.1%	1.1%	1.3%
- EA/TPR II	0.0%	0.0%	0.0%	0.4%	0.5%	0.4%	0.5%
- EA/TPR III	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
10-K Property Region (Sums to 100%)							
Midwest	14.5%	14.5%	15.2%	14.3%	14.4%	14.4%	15.1%
Northeast	23.0%	23.0%	22.5%	19.4%	17.6%	17.2%	18.7%
Southeast	20.4%	20.4%	20.9%	25.1%	27.2%	27.8%	25.7%
Southwest	15.9%	15.9%	16.9%	17.2%	17.7%	16.6%	15.3%
West	26.1%	26.1%	24.5%	24.0%	23.1%	23.9%	25.3%
Census Region (Sums to 100%)							
New England	6.0%	6.0%	6.6%	5.3%	5.3%	5.4%	6.3%
Middle Atlantic	16.4%	16.4%	15.0%	13.2%	11.5%	10.9%	11.3%
East North Central	11.5%	11.5%	12.5%	11.8%	11.9%	11.8%	12.2%
East South Central	3.5%	3.5%	4.0%	4.1%	4.0%	3.8%	3.3%
South Atlantic	17.4%	17.4%	17.3%	21.4%	23.7%	24.5%	22.8%
West North Central	5.1%	5.1%	4.8%	4.6%	4.7%	4.7%	5.0%
West South Central	8.2%	8.2%	9.3%	8.4%	7.5%	6.6%	5.9%
Mountain	7.4%	7.4%	7.7%	9.0%	11.0%	10.8%	10.2%
Pacific	24.3%	24.3%	22.4%	21.6%	20.2%	20.9%	22.4%

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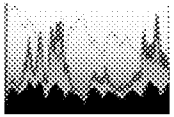


Single Family Conventional Acquisition Characteristics
FICO 660-699

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.3%	0.3%	0.4%	0.4%	0.3%	0.5%	0.7%
Top 10 States							
01) CA	17.4%	17.4%	15.6%	14.7%	13.8%	15.4%	17.1%
02) NY	7.7%	7.7%	6.8%	5.6%	4.6%	4.1%	4.2%
03) TX	5.8%	5.8%	6.7%	6.2%	5.3%	4.5%	3.9%
04) NJ	5.1%	5.1%	4.9%	4.4%	4.2%	4.1%	4.2%
05) IL	4.9%	4.9%	4.9%	5.3%	5.2%	4.5%	4.4%
06) WA	3.7%	3.7%	3.8%	4.1%	3.6%	3.1%	2.9%
07) VA	3.7%	3.7%	3.3%	3.3%	3.2%	3.3%	3.4%
08) PA	3.6%	3.6%	3.3%	3.2%	2.8%	2.7%	2.8%
09) FL	3.4%	3.4%	3.5%	6.2%	9.2%	10.2%	9.2%
10) MD	3.1%	3.1%	3.1%	3.2%	3.4%	3.3%	3.3%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	28.2%	28.2%	16.4%	17.3%	8.7%	8.0%	8.5%
02) BANK OF AMERICA CORPORATION	23.1%	23.1%	25.5%	24.5%	34.6%	32.0%	31.6%
03) JPMORGAN CHASE & CO	5.0%	5.0%	7.9%	8.6%	8.1%	6.9%	7.6%
04) GMAC INC	4.3%	4.3%	2.8%	5.0%	3.3%	6.4%	5.1%
05) QUICKEN LOANS INC	4.2%	4.2%	2.2%	1.0%	0.0%	0.0%	0.0%
06) CITIGROUP INC	3.9%	3.9%	5.6%	10.0%	7.6%	8.0%	7.7%
07) FLAGSTAR BANCORP INC	3.6%	3.6%	2.7%	2.8%	2.6%	2.1%	3.9%
08) SUNTRUST BANKS INC	3.0%	3.0%	3.6%	5.4%	5.0%	5.5%	3.0%
09) PENTAGON FEDERAL CREDIT UNION	1.5%	1.5%	0.1%	0.0%	0.0%	0.0%	0.0%
10) PHH CORPORATION	1.1%	1.1%	1.9%	2.2%	2.1%	2.7%	3.2%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	29.2%	29.2%	17.1%	18.0%	10.4%	10.6%	12.4%
02) BANK OF AMERICA CORPORATION	22.3%	22.3%	24.9%	23.3%	34.7%	33.2%	31.6%
03) JPMORGAN CHASE & CO	8.9%	8.9%	10.1%	14.4%	12.9%	12.4%	11.7%
04) GMAC INC	4.6%	4.6%	4.0%	5.8%	3.0%	6.1%	5.0%
05) CITIGROUP INC	3.9%	3.9%	5.6%	10.0%	7.8%	9.6%	11.5%
06) FLAGSTAR BANCORP INC	3.6%	3.6%	2.3%	2.1%	1.3%	0.7%	0.9%
07) SUNTRUST BANKS INC	2.9%	2.9%	3.6%	5.2%	3.8%	3.4%	2.4%
08) PENTAGON FEDERAL CREDIT UNION	1.5%	1.5%	0.1%	0.0%	0.0%	0.0%	0.0%
09) PHH CORPORATION	1.1%	1.1%	1.9%	2.2%	1.7%	1.9%	2.5%
10) HSBC HOLDINGS PLC	0.9%	0.9%	1.9%	1.2%	0.6%	0.8%	0.8%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	93.9%						

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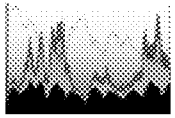


Single Family Conventional Acquisition Characteristics
FICO 660-699

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	6.1%						
- Primary MI Only	6.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.1%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.5%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-6.30	-6.30	-5.58	-5.29	-18.11	-11.31	-4.67
Wtd Avg Economic Model Fee	47.76	47.76	43.25	40.45	49.95	40.03	31.81
Wtd Avg Charged Fee	41.46	41.46	37.67	35.17	31.84	28.72	27.14
Appraisal Waivers							
Appraisal Waiver	2.8%	2.8%	1.8%	2.2%	1.8%	1.5%	1.5%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.06%	0.06%	2.42%	16.68%	20.39%	33.24%	40.08%
Cumulative Default Rate	0.00%	0.00%	0.01%	1.18%	4.76%	4.96%	2.68%
Housing Goals							
Low Mod	46.08%	46.08%	44.14%	45.28%	43.65%	46.03%	47.82%
Special Affordable	18.84%	18.84%	17.58%	18.28%	17.63%	19.29%	19.89%
Underserved	32.19%	32.19%	30.98%	39.08%	42.35%	42.01%	40.68%
PMM Low Mod	52.67%	52.67%	47.92%	41.11%	40.08%	42.59%	43.70%
PMM Special Affordable	25.32%	25.32%	21.60%	15.28%	14.62%	16.10%	16.80%
PMM Underserved	34.08%	34.08%	33.13%	35.50%	36.40%	35.72%	34.18%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.87%	7.87%	9.49%	10.80%	9.06%	5.25%	2.20%
Median Valuation Bias for Other Refi	8.18%	8.18%	8.49%	10.91%	9.63%	5.74%	2.33%

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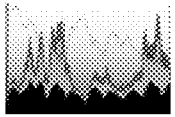


Single Family Conventional Acquisition Characteristics
Purchase Money Mortgage

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	40,224	40,224	638,054	1,086,330	1,648,357	1,494,030	1,452,952
Book Volume ($B)	$8.8	$8.8	$137.4	$230.8	$319.5	$266.7	$245.8
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	14.6%	14.6%	13.2%	10.9%	7.7%	9.2%	10.2%
OLTV 60.01% - 70.00%	11.4%	11.4%	10.3%	8.7%	6.1%	7.2%	7.4%
OLTV 70.01% - 75.00%	13.4%	13.4%	11.3%	7.2%	7.1%	6.1%	6.1%
OLTV 75.01% - 80.00%	47.6%	47.6%	46.4%	36.5%	41.8%	52.4%	50.3%
OLTV 80.01% - 90.00%	8.6%	8.6%	12.1%	15.7%	8.2%	7.0%	8.4%
OLTV 90.01% - 95.00%	4.0%	4.0%	6.0%	12.3%	8.9%	5.5%	6.9%
OLTV 95.01% - 97.00%	0.4%	0.4%	0.4%	1.5%	0.8%	0.8%	1.1%
OLTV 97.01% - 100.00%	0.1%	0.1%	0.2%	7.2%	19.4%	11.5%	9.2%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.2%	0.3%	0.4%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	74.5%	74.5%	75.8%	79.7%	82.2%	79.5%	79.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	13.3%	13.3%	12.1%	9.1%	6.7%	8.0%	9.0%
Comb LTV 60.01% - 70.00%	10.9%	10.9%	9.9%	7.6%	5.1%	6.1%	6.6%
Comb LTV 70.01% - 75.00%	13.2%	13.2%	11.2%	6.6%	4.4%	5.0%	5.4%
Comb LTV 75.01% - 80.00%	45.2%	45.2%	43.6%	31.9%	23.0%	25.9%	30.0%
Comb LTV 80.01% - 90.00%	11.2%	11.2%	14.8%	20.5%	16.5%	17.0%	17.3%
Comb LTV 90.01% - 95.00%	4.7%	4.7%	7.1%	14.6%	15.4%	13.1%	13.7%
Comb LTV 95.01% - 97.00%	1.0%	1.0%	0.8%	1.6%	0.8%	0.8%	1.0%
Comb LTV 97.01% - 100.00%	0.4%	0.4%	0.4%	8.0%	27.7%	22.4%	14.0%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.4%	0.4%	0.5%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.4%	2.5%
Wtd Avg Comb LTV	75.5%	75.5%	76.8%	81.5%	86.3%	84.4%	82.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	13.3%	13.3%	12.1%	9.1%	6.7%	8.0%	9.0%
Comb LTV 60.01% - 70.00%	10.9%	10.9%	9.9%	7.6%	5.1%	6.1%	6.6%
Comb LTV 70.01% - 75.00%	13.2%	13.2%	11.2%	6.6%	4.4%	5.0%	5.4%
Comb LTV 75.01% - 80.00%	45.2%	45.2%	43.6%	31.9%	23.0%	25.9%	30.0%
Comb LTV 80.01% - 90.00%	11.2%	11.2%	14.8%	20.5%	16.5%	17.0%	17.3%
Comb LTV 90.01% - 95.00%	4.7%	4.7%	7.1%	14.6%	15.4%	13.1%	13.7%
Comb LTV 95.01% - 97.00%	1.0%	1.0%	0.8%	1.6%	0.8%	0.8%	1.0%

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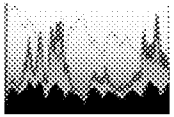


Single Family Conventional Acquisition Characteristics
Purchase Money Mortgage

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.4%	0.4%	0.4%	8.0%	27.7%	22.4%	14.0%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.4%	0.4%	0.5%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.4%	2.5%
Wtd Avg Comb LTV	75.5%	75.5%	76.7%	81.4%	86.3%	84.4%	82.4%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.2%	0.6%	0.6%	0.5%
FICO 550-579	0.0%	0.0%	0.0%	0.2%	0.8%	0.8%	0.6%
FICO 580-619	0.2%	0.2%	0.3%	1.4%	4.3%	3.2%	2.8%
FICO 620-659	1.4%	1.4%	1.5%	4.9%	10.1%	8.9%	8.6%
FICO 660-699	6.5%	6.5%	6.9%	13.0%	17.6%	17.5%	16.7%
FICO 700-739	17.3%	17.3%	18.1%	21.3%	22.2%	23.1%	23.4%
FICO >= 740	74.2%	74.2%	72.9%	58.9%	44.2%	45.6%	46.9%
FICO Missing	0.3%	0.3%	0.2%	0.1%	0.2%	0.3%	0.4%
Wtd Avg FICO	761	761	760	743	722	725	727
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	83.9%	83.9%	90.0%	85.4%	78.3%	73.2%	69.9%
Intermediate-term, fixed-rate	7.6%	7.6%	5.5%	5.2%	3.1%	4.0%	5.0%
Adjustable-rate	7.1%	7.1%	3.4%	4.3%	2.9%	5.3%	10.7%
Interest Only adjustable-rate	1.4%	1.4%	1.1%	3.2%	6.7%	10.1%	11.8%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.1%	1.2%	1.9%
Interest Only fixed-rate	0.0%	0.0%	0.1%	1.8%	8.9%	6.2%	0.6%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	84.0%	84.0%	86.6%	86.6%	87.3%	84.6%	84.3%
Second/Vacation Home	9.1%	9.1%	8.2%	7.3%	7.0%	8.4%	8.3%
Investor Property	6.9%	6.9%	5.2%	6.1%	5.8%	7.0%	7.4%
10-K Unit Type (Sums to 100%)							
1 Unit	97.2%	97.2%	97.5%	97.6%	97.4%	97.4%	97.2%
2-4 Units	2.8%	2.8%	2.5%	2.4%	2.6%	2.6%	2.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	17.2%	17.2%	14.2%	14.9%	14.2%	14.1%	13.5%
Single Family Homes	82.8%	82.8%	85.8%	85.1%	85.8%	85.9%	86.5%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.2%	0.3%	0.8%	0.6%

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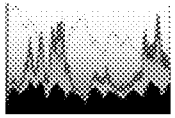


Single Family Conventional Acquisition Characteristics
Purchase Money Mortgage

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	17.2%	17.2%	14.2%	14.9%	14.2%	14.1%	13.5%
1 Unit	79.8%	79.8%	83.2%	82.5%	82.9%	82.4%	83.1%
2-4 Units	2.8%	2.8%	2.5%	2.4%	2.6%	2.6%	2.8%
Condo							
Condo	15.3%	15.3%	12.9%	14.0%	13.6%	13.6%	12.9%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Cash-Out Refinance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Refinance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Type (Sums to 100%)							
TPO Broker	10.0%	10.0%	11.6%	21.5%	23.9%	20.8%	17.6%
TPO Correspondent	34.0%	34.0%	33.0%	30.7%	38.3%	35.5%	32.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	56.0%	56.0%	55.4%	47.8%	37.8%	43.7%	49.6%
Origination Amount and Rate							
Avg Origination Loan Amount	$220,569	$220,569	$216,851	$213,863	$194,230	$179,004	$169,698
Loan Original Note Rate	4.95%	4.95%	5.09%	6.12%	6.53%	6.51%	5.78%
Seasoning (Sums to 100%)							
Seasoned	4.0%	4.0%	5.2%	5.7%	1.5%	2.6%	2.7%
Non-Seasoned	96.0%	96.0%	94.8%	94.3%	98.5%	97.4%	97.3%
ACI							
ACI Probability	0.11%	0.11%	0.11%	0.42%	1.42%	1.16%	0.75%
Wtd Avg ACI Score	740	740	738	716	685	693	702
Credit Premium							
Wtd Avg Credit Premium	0.01	0.01	-0.15	-0.04	-0.03	0.03	0.07
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.3%	1.3%	1.4%	1.0%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.2%	2.3%	3.6%	2.6%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	8.7%	8.7%	9.3%	6.7%	5.0%	5.7%	6.9%
DTI Ratio > 20 and <= 30	22.9%	22.9%	23.6%	17.5%	13.8%	14.9%	17.1%
DTI Ratio > 30 and <= 40	31.7%	31.7%	31.1%	27.4%	25.8%	27.3%	28.5%
DTI Ratio > 40 and <= 45	15.1%	15.1%	14.1%	15.4%	15.9%	16.3%	15.0%
DTI Ratio > 45 and <= 50	8.2%	8.2%	9.2%	11.9%	13.2%	11.9%	10.3%
DTI Ratio > 50	12.2%	12.2%	11.6%	19.3%	20.0%	16.0%	14.9%
DTI Ratio Missing	1.2%	1.2%	1.1%	1.8%	6.3%	8.1%	7.3%

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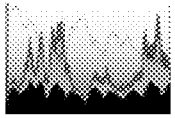


Single Family Conventional Acquisition Characteristics
Purchase Money Mortgage

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	35.9%	35.9%	35.6%	39.2%	40.6%	39.3%	38.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	8.7%	8.7%	9.3%	6.6%	5.1%	5.8%	7.0%
DTI Ratio > 20 and <= 30	22.9%	22.9%	23.6%	17.5%	14.1%	15.3%	17.6%
DTI Ratio > 30 and <= 40	31.7%	31.7%	31.1%	27.5%	26.3%	28.0%	29.2%
DTI Ratio > 40 and <= 45	15.1%	15.1%	14.1%	15.4%	16.2%	16.6%	15.3%
DTI Ratio > 45 and <= 50	8.2%	8.2%	9.2%	11.9%	13.5%	12.2%	10.7%
DTI Ratio > 50	12.2%	12.2%	11.6%	19.3%	20.5%	16.5%	15.5%
DTI Ratio Missing	1.2%	1.2%	1.1%	1.7%	4.3%	5.6%	4.7%
Wtd Avg DTI Ratio	35.9%	35.9%	35.6%	39.2%	40.6%	39.4%	38.4%
Origination Term (Sums to 100%)							
<= 15 Years	7.6%	7.6%	5.5%	5.2%	3.1%	4.0%	5.0%
> 15 Years amd <= 25 Years	1.0%	1.0%	0.8%	0.8%	0.8%	1.1%	1.2%
> 25 Years and <= 30 Years	91.4%	91.4%	93.6%	93.3%	94.5%	94.5%	93.7%
> 30 Years	0.1%	0.1%	0.1%	0.7%	1.7%	0.4%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	83.9%	83.9%	90.1%	87.2%	87.1%	79.4%	70.6%
Intermediate-Term Fixed Rate (excl Balloon)	7.6%	7.6%	5.5%	5.2%	3.0%	4.0%	4.9%
Adjustable Rate	8.5%	8.5%	4.4%	7.6%	9.8%	16.6%	24.4%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.1%	0.1%	0.1%	0.7%	1.7%	0.4%	0.1%
Hybrid Arm	8.5%	8.5%	4.4%	7.6%	9.6%	15.3%	22.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.5%	0.6%	1.4%	3.9%
- 5/1 Hybrid Arm	6.6%	6.6%	3.1%	4.9%	6.4%	10.8%	14.1%
- 7/1 Hybrid Arm	1.4%	1.4%	0.7%	1.7%	1.6%	2.2%	3.0%
- 10/1 Hybrid Arm	0.4%	0.4%	0.5%	0.5%	0.9%	0.9%	1.1%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.1%	1.2%	1.9%

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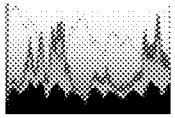


Single Family Conventional Acquisition Characteristics
Purchase Money Mortgage

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	1.4%	1.4%	1.1%	5.0%	15.7%	16.3%	12.4%
- Interest Only ARM	1.4%	1.4%	1.1%	3.2%	6.7%	10.1%	11.8%
- Interest Only FRM	0.0%	0.0%	0.1%	1.8%	8.9%	6.2%	0.6%
Alt-A	0.0%	0.0%	0.0%	1.6%	13.9%	21.6%	18.3%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	1.3%	10.1%	14.3%	12.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.7%	0.3%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.1%	1.2%	3.0%	4.4%
- Alt-A SISA	0.0%	0.0%	0.0%	0.3%	0.9%	1.3%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	1.7%	1.7%	1.1%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.8%	5.6%	8.1%	6.4%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.2%	2.8%	4.8%	3.7%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.9%	2.5%	2.7%
My Community Mortgage	0.7%	0.7%	0.6%	2.2%	8.1%	3.5%	0.9%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.4%	14.1%	30.3%	29.8%	24.3%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.4%	12.8%	20.1%	15.4%	12.5%
- Other Low/No Doc	0.0%	0.0%	0.0%	1.3%	10.2%	14.4%	11.9%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.1%	0.4%	0.5%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.1%	0.4%	0.5%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	95.7%	95.7%	94.4%	90.9%	82.5%	71.7%	75.1%
Investor Channel	4.3%	4.3%	5.6%	6.6%	14.6%	24.7%	21.7%
eChannel	0.0%	0.0%	0.0%	2.4%	2.5%	3.1%	3.2%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.1%	0.4%	0.5%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	6.5%	6.5%	6.5%	11.0%	25.2%	30.2%	22.9%
- 75/20/05	0.1%	0.1%	0.1%	0.3%	0.5%	0.4%	0.3%

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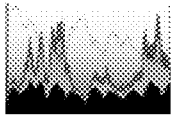


Single Family Conventional Acquisition Characteristics
Purchase Money Mortgage

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	1.6%	0.2%	0.1%
- 80/10/10	1.9%	1.9%	2.2%	3.4%	6.3%	7.9%	7.6%
- 80/15/05	0.6%	0.6%	1.0%	1.9%	5.6%	6.6%	6.5%
- 80/20/00	0.6%	0.6%	0.6%	0.9%	2.1%	3.7%	2.8%
- 90/05/05	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
- Other	3.2%	3.2%	2.7%	4.3%	9.0%	11.5%	5.6%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	7.0%	7.0%	7.3%	12.0%	26.1%	31.6%	26.3%
- 75/20/05	0.1%	0.1%	0.1%	0.3%	0.6%	0.5%	0.4%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.1%
- 80/10/10	2.2%	2.2%	2.5%	3.8%	7.4%	9.5%	9.3%
- 80/15/05	0.7%	0.7%	1.1%	2.0%	6.1%	7.7%	7.3%
- 80/20/00	0.9%	0.9%	0.6%	1.0%	8.4%	10.7%	6.5%
- 90/05/05	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
- Other	3.0%	3.0%	2.9%	4.7%	3.2%	2.9%	2.6%
EA/TPR							
EA/TPR	0.2%	0.2%	0.1%	1.3%	3.4%	2.4%	2.9%
- EA I	0.0%	0.0%	0.0%	0.8%	1.3%	1.1%	1.3%
- EA/TPR II	0.0%	0.0%	0.0%	0.3%	1.3%	0.8%	0.8%
- EA/TPR III	0.0%	0.0%	0.0%	0.2%	0.7%	0.5%	0.8%
10-K Property Region (Sums to 100%)							
Midwest	10.1%	10.1%	12.4%	12.9%	15.0%	15.9%	16.0%
Northeast	21.1%	21.1%	19.8%	19.2%	17.6%	16.7%	18.4%
Southeast	20.2%	20.2%	20.3%	23.8%	27.8%	30.0%	29.1%
Southwest	15.3%	15.3%	16.6%	18.5%	21.4%	20.4%	18.8%
West	33.4%	33.4%	30.9%	25.6%	18.1%	17.0%	17.7%
Census Region (Sums to 100%)							
New England	4.9%	4.9%	5.2%	4.6%	5.0%	4.9%	5.5%
Middle Atlantic	15.6%	15.6%	14.1%	13.8%	11.7%	10.9%	11.7%
East North Central	7.8%	7.8%	9.3%	10.1%	11.9%	12.7%	12.7%
East South Central	2.5%	2.5%	3.0%	3.7%	4.8%	4.7%	4.2%
South Atlantic	18.1%	18.1%	17.7%	20.5%	23.5%	25.7%	25.4%
West North Central	3.8%	3.8%	4.8%	4.7%	5.4%	5.6%	5.5%
West South Central	8.1%	8.1%	8.9%	9.7%	10.2%	9.4%	8.1%
Mountain	7.4%	7.4%	7.8%	9.1%	11.7%	11.7%	11.6%
Pacific	31.7%	31.7%	29.1%	23.4%	15.3%	14.0%	14.6%

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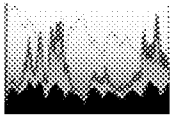


Single Family Conventional Acquisition Characteristics
Purchase Money Mortgage

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.1%	0.1%	0.2%	0.4%	0.4%	0.5%	0.7%
Top 10 States							
01) CA	26.5%	26.5%	23.6%	17.7%	9.0%	8.1%	8.6%
02) NY	8.8%	8.8%	7.1%	6.6%	4.7%	3.9%	4.3%
03) TX	6.5%	6.5%	7.1%	7.8%	7.8%	6.8%	5.8%
04) FL	5.0%	5.0%	4.7%	6.0%	8.2%	10.0%	10.9%
05) NJ	4.2%	4.2%	4.1%	3.8%	3.7%	3.6%	4.0%
06) VA	4.1%	4.1%	3.7%	3.7%	3.3%	3.3%	3.4%
07) IL	2.9%	2.9%	3.3%	4.0%	4.7%	4.7%	4.6%
08) WA	2.9%	2.9%	3.2%	3.3%	3.6%	3.3%	3.2%
09) MA	2.9%	2.9%	3.0%	2.4%	2.4%	2.3%	2.6%
10) PA	2.6%	2.6%	2.9%	3.3%	3.3%	3.3%	3.5%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	30.9%	30.9%	22.8%	19.7%	10.3%	8.0%	8.1%
02) BANK OF AMERICA CORPORATION	23.5%	23.5%	25.4%	22.6%	29.3%	28.9%	31.3%
03) GMAC INC	4.4%	4.4%	2.6%	2.9%	3.0%	4.4%	3.7%
04) JPMORGAN CHASE & CO	4.1%	4.1%	7.1%	9.5%	7.2%	5.8%	6.6%
05) SUNTRUST BANKS INC	3.6%	3.6%	4.1%	5.5%	5.9%	5.7%	3.1%
06) FLAGSTAR BANCORP INC	3.0%	3.0%	2.4%	3.0%	3.1%	2.1%	3.4%
07) CITIGROUP INC	2.8%	2.8%	4.4%	10.0%	9.3%	9.5%	7.7%
08) PHH CORPORATION	1.6%	1.6%	2.8%	3.1%	3.3%	4.2%	4.9%
09) PENTAGON FEDERAL CREDIT UNION	1.5%	1.5%	0.1%	0.0%	0.0%	0.0%	0.0%
10) UNITED SERVICES AUTOMOBILE ASSOCIATION	1.5%	1.5%	0.9%	1.1%	1.6%	1.1%	1.3%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	33.9%	33.9%	23.6%	20.6%	12.4%	10.9%	12.1%
02) BANK OF AMERICA CORPORATION	21.3%	21.3%	24.7%	21.3%	29.4%	30.2%	31.3%
03) GMAC INC	5.0%	5.0%	4.0%	3.4%	2.6%	4.1%	3.4%
04) JPMORGAN CHASE & CO	4.7%	4.7%	7.9%	15.1%	13.0%	13.5%	12.3%
05) SUNTRUST BANKS INC	3.6%	3.6%	4.1%	5.4%	4.6%	3.5%	2.4%
06) FLAGSTAR BANCORP INC	3.0%	3.0%	2.1%	2.2%	1.5%	0.8%	0.8%
07) CITIGROUP INC	2.8%	2.8%	4.5%	10.3%	9.8%	11.1%	11.4%
08) PHH CORPORATION	1.6%	1.6%	2.8%	3.2%	2.6%	2.6%	3.4%
09) PENTAGON FEDERAL CREDIT UNION	1.5%	1.5%	0.1%	0.0%	0.0%	0.0%	0.0%
10) UNITED SERVICES AUTOMOBILE ASSOCIATION	1.5%	1.5%	0.9%	1.1%	1.6%	1.1%	1.3%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	87.3%						

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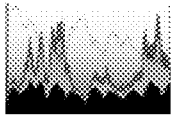


Single Family Conventional Acquisition Characteristics
Purchase Money Mortgage

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	12.7%						
- Primary MI Only	12.4%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.2%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	2.5%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	10.59	10.59	5.48	2.58	-13.95	-8.37	-0.92
Wtd Avg Economic Model Fee	18.30	18.30	21.14	25.67	42.70	35.32	28.77
Wtd Avg Charged Fee	28.89	28.89	26.62	28.25	28.74	26.94	27.85
Appraisal Waivers							
Appraisal Waiver	0.5%	0.5%	0.6%	2.4%	2.9%	2.6%	2.3%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.14%	0.14%	3.40%	26.86%	28.42%	39.02%	39.37%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.79%	3.97%	4.33%	2.72%
Housing Goals							
Low Mod	50.74%	50.74%	47.19%	43.54%	44.83%	47.59%	47.81%
Special Affordable	22.32%	22.32%	19.47%	16.83%	18.02%	19.92%	20.02%
Underserved	33.37%	33.37%	31.02%	33.91%	36.04%	35.60%	34.66%
PMM Low Mod	45.04%	45.04%	42.61%	38.47%	40.34%	43.08%	43.14%
PMM Special Affordable	19.29%	19.29%	16.57%	13.47%	14.84%	16.50%	16.55%
PMM Underserved	28.58%	28.58%	26.95%	30.38%	33.11%	32.63%	31.21%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi							
Median Valuation Bias for Other Refi							

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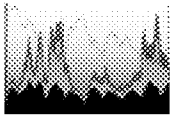


Single Family Conventional Acquisition Characteristics
Cash-Out Refinance

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	43,243	43,243	926,057	892,422	1,078,750	926,446	1,034,154
Book Volume ($B)	$8.2	$8.2	$187.0	$171.2	$207.6	$177.4	$185.6
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	44.9%	44.9%	42.5%	33.2%	29.5%	30.6%	32.3%
OLTV 60.01% - 70.00%	19.3%	19.3%	20.5%	24.8%	24.5%	26.5%	27.9%
OLTV 70.01% - 75.00%	14.7%	14.7%	14.9%	11.7%	11.2%	11.4%	10.6%
OLTV 75.01% - 80.00%	20.7%	20.7%	21.1%	22.4%	25.3%	25.1%	23.2%
OLTV 80.01% - 90.00%	0.3%	0.3%	0.9%	7.6%	8.9%	6.2%	6.0%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.1%	0.5%	0.1%	0.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	61.3%	61.3%	62.2%	65.2%	66.8%	65.9%	65.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	41.9%	41.9%	39.5%	30.9%	27.8%	29.2%	30.5%
Comb LTV 60.01% - 70.00%	19.9%	19.9%	20.9%	24.6%	24.0%	25.7%	27.2%
Comb LTV 70.01% - 75.00%	15.1%	15.1%	15.3%	12.2%	11.2%	11.2%	10.5%
Comb LTV 75.01% - 80.00%	21.1%	21.1%	21.5%	22.1%	22.1%	21.8%	21.0%
Comb LTV 80.01% - 90.00%	2.0%	2.0%	2.7%	10.2%	13.2%	10.2%	9.3%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.1%	0.1%	1.1%	0.9%	0.2%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%	0.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%	1.3%
Wtd Avg Comb LTV	62.5%	62.5%	63.3%	66.3%	67.9%	66.9%	66.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	41.9%	41.9%	39.5%	30.9%	27.8%	29.2%	30.5%
Comb LTV 60.01% - 70.00%	19.9%	19.9%	20.9%	24.6%	24.0%	25.7%	27.2%
Comb LTV 70.01% - 75.00%	15.1%	15.1%	15.3%	12.2%	11.2%	11.2%	10.5%
Comb LTV 75.01% - 80.00%	21.1%	21.1%	21.5%	22.1%	22.1%	21.8%	21.0%
Comb LTV 80.01% - 90.00%	2.0%	2.0%	2.7%	10.2%	13.2%	10.2%	9.3%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.1%	0.1%	1.1%	0.9%	0.2%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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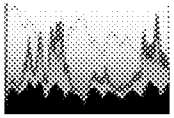


Single Family Conventional Acquisition Characteristics
Cash-Out Refinance

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%	0.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%	1.3%
Wtd Avg Comb LTV	62.5%	62.5%	63.3%	66.3%	67.9%	66.9%	66.1%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.7%	1.3%	1.4%	1.1%
FICO 550-579	0.0%	0.0%	0.0%	0.8%	1.5%	1.6%	1.3%
FICO 580-619	0.6%	0.6%	0.5%	3.3%	6.0%	6.2%	5.5%
FICO 620-659	2.9%	2.9%	2.2%	7.7%	14.0%	14.8%	13.8%
FICO 660-699	10.0%	10.0%	7.9%	15.8%	20.2%	22.3%	21.8%
FICO 700-739	19.3%	19.3%	18.6%	22.7%	22.1%	22.2%	22.6%
FICO >= 740	67.2%	67.2%	70.8%	49.0%	34.9%	31.3%	33.7%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Wtd Avg FICO	753	753	757	728	707	703	707
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	59.0%	59.0%	77.1%	73.0%	74.7%	68.3%	68.5%
Intermediate-term, fixed-rate	32.1%	32.1%	20.4%	18.3%	9.3%	9.4%	12.9%
Adjustable-rate	6.4%	6.4%	1.6%	3.5%	2.7%	3.9%	6.7%
Interest Only adjustable-rate	2.4%	2.4%	0.9%	3.6%	5.3%	6.4%	5.9%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.7%	5.5%	5.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.6%	7.4%	6.6%	1.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	92.9%	92.9%	95.4%	91.8%	90.8%	90.9%	92.4%
Second/Vacation Home	2.5%	2.5%	2.3%	2.5%	2.3%	2.2%	1.9%
Investor Property	4.7%	4.7%	2.3%	5.7%	6.9%	6.8%	5.7%
10-K Unit Type (Sums to 100%)							
1 Unit	97.1%	97.1%	98.0%	96.4%	95.0%	95.3%	95.5%
2-4 Units	2.9%	2.9%	2.0%	3.6%	5.0%	4.7%	4.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	4.8%	4.8%	4.3%	5.1%	5.5%	6.1%	6.0%
Single Family Homes	95.2%	95.2%	95.7%	94.9%	94.5%	93.9%	94.0%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.2%

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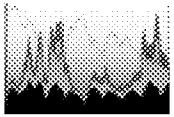


Single Family Conventional Acquisition Characteristics
Cash-Out Refinance

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	4.8%	4.8%	4.3%	5.1%	5.5%	6.1%	6.0%
1 Unit	92.2%	92.2%	93.6%	91.2%	89.2%	88.9%	89.4%
2-4 Units	2.9%	2.9%	2.0%	3.6%	5.0%	4.7%	4.5%
Condo							
Condo	4.3%	4.3%	3.9%	4.8%	5.3%	5.9%	5.8%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cash-Out Refinance	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Other Refinance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Type (Sums to 100%)							
TPO Broker	9.6%	9.6%	11.8%	20.4%	21.2%	22.8%	19.7%
TPO Correspondent	29.9%	29.9%	30.4%	28.0%	37.0%	36.4%	35.2%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	60.5%	60.5%	57.8%	51.6%	41.8%	40.8%	45.1%
Origination Amount and Rate							
Avg Origination Loan Amount	$190,857	$190,857	$203,434	$193,453	$193,060	$191,857	$179,941
Loan Original Note Rate	4.84%	4.84%	4.92%	5.99%	6.50%	6.42%	5.71%
Seasoning (Sums to 100%)							
Seasoned	4.3%	4.3%	3.9%	7.7%	2.5%	1.6%	1.7%
Non-Seasoned	95.7%	95.7%	96.1%	92.3%	97.5%	98.4%	98.3%
ACI							
ACI Probability	0.07%	0.07%	0.07%	0.34%	0.67%	0.63%	0.43%
Wtd Avg ACI Score	753	753	752	723	697	697	707
Credit Premium							
Wtd Avg Credit Premium	0.05	0.05	-0.25	-0.06	0.04	0.09	0.08
Credit Premium > 1.5	0.0%	0.0%	0.1%	1.0%	2.2%	3.1%	0.6%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.1%	0.8%	3.9%	7.3%	5.3%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.8%	10.8%	12.7%	7.5%	5.4%	5.2%	6.0%
DTI Ratio > 20 and <= 30	25.1%	25.1%	26.7%	18.9%	15.7%	15.4%	17.8%
DTI Ratio > 30 and <= 40	27.7%	27.7%	27.3%	26.3%	26.5%	26.9%	27.8%
DTI Ratio > 40 and <= 45	13.4%	13.4%	11.9%	13.4%	14.5%	14.2%	13.3%
DTI Ratio > 45 and <= 50	9.6%	9.6%	9.8%	12.1%	12.3%	11.6%	10.3%
DTI Ratio > 50	12.3%	12.3%	10.8%	18.9%	17.0%	16.0%	15.7%
DTI Ratio Missing	1.2%	1.2%	0.7%	2.9%	8.6%	10.8%	9.2%

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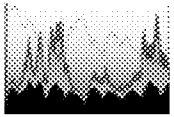


Single Family Conventional Acquisition Characteristics
Cash-Out Refinance

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	35.2%	35.2%	34.2%	38.6%	39.4%	39.2%	38.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.8%	10.8%	12.7%	7.4%	5.4%	5.2%	6.0%
DTI Ratio > 20 and <= 30	25.1%	25.1%	26.7%	18.9%	15.8%	15.5%	18.0%
DTI Ratio > 30 and <= 40	27.7%	27.7%	27.3%	26.4%	26.9%	27.2%	28.1%
DTI Ratio > 40 and <= 45	13.4%	13.4%	11.9%	13.5%	14.7%	14.4%	13.4%
DTI Ratio > 45 and <= 50	9.6%	9.6%	9.8%	12.1%	12.4%	11.8%	10.5%
DTI Ratio > 50	12.3%	12.3%	10.8%	18.9%	17.3%	16.3%	16.0%
DTI Ratio Missing	1.2%	1.2%	0.7%	2.9%	7.5%	9.5%	8.0%
Wtd Avg DTI Ratio	35.2%	35.2%	34.2%	38.6%	39.4%	39.3%	38.6%
Origination Term (Sums to 100%)							
<= 15 Years	32.1%	32.1%	20.4%	18.3%	9.3%	9.4%	13.0%
> 15 Years amd <= 25 Years	6.6%	6.6%	5.6%	4.7%	4.0%	3.8%	5.2%
> 25 Years and <= 30 Years	61.2%	61.2%	74.0%	76.3%	85.1%	86.1%	81.7%
> 30 Years	0.0%	0.0%	0.0%	0.7%	1.7%	0.6%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	59.0%	59.0%	77.1%	74.4%	81.8%	74.8%	69.5%
Intermediate-Term Fixed Rate (excl Balloon)	32.1%	32.1%	20.4%	18.3%	9.3%	9.4%	12.9%
Adjustable Rate	8.8%	8.8%	2.5%	7.2%	8.7%	15.7%	17.6%
Balloon	0.0%	0.0%	0.0%	0.1%	0.3%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.7%	1.7%	0.6%	0.1%
Hybrid Arm	8.8%	8.8%	2.5%	7.1%	7.9%	10.2%	12.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.6%	0.7%	1.5%	2.5%
- 5/1 Hybrid Arm	6.8%	6.8%	1.8%	4.4%	4.7%	5.9%	7.3%
- 7/1 Hybrid Arm	1.4%	1.4%	0.3%	1.5%	1.2%	1.5%	1.6%
- 10/1 Hybrid Arm	0.5%	0.5%	0.2%	0.6%	1.0%	1.1%	0.9%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.7%	5.5%	5.0%

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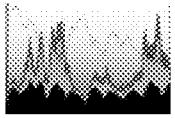


Single Family Conventional Acquisition Characteristics
Cash-Out Refinance

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	2.5%	2.5%	0.9%	5.2%	12.7%	12.9%	7.0%
- Interest Only ARM	2.4%	2.4%	0.9%	3.6%	5.3%	6.4%	5.9%
- Interest Only FRM	0.0%	0.0%	0.0%	1.6%	7.4%	6.6%	1.0%
Alt-A	0.0%	0.0%	0.0%	5.2%	20.1%	22.0%	15.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	4.7%	16.0%	15.5%	10.5%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	1.6%	0.8%	0.2%
- Alt-A NINA	0.0%	0.0%	0.0%	1.4%	3.1%	3.8%	3.6%
- Alt-A SISA	0.0%	0.0%	0.0%	0.5%	1.5%	1.3%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	2.2%	1.5%	1.1%
- Alt-A Stated Income	0.0%	0.0%	0.0%	2.7%	7.6%	8.1%	5.4%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.4%	2.9%	4.0%	2.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	1.2%	2.4%	2.4%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.6%	15.7%	28.5%	23.9%	17.4%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.6%	10.9%	12.2%	8.1%	6.9%
- Other Low/No Doc	0.0%	0.0%	0.0%	4.8%	16.3%	15.8%	10.5%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.7%	1.5%	1.1%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.7%	1.5%	1.1%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	94.5%	94.5%	95.7%	86.0%	76.3%	73.6%	82.5%
Investor Channel	5.5%	5.5%	4.3%	11.5%	20.4%	23.5%	15.7%
eChannel	0.0%	0.0%	0.0%	1.8%	1.8%	1.9%	1.8%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.7%	1.5%	1.1%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	8.4%	8.4%	8.1%	7.5%	9.2%	8.2%	7.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%

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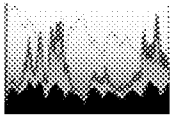


Single Family Conventional Acquisition Characteristics
Cash-Out Refinance

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.9%	0.9%	0.8%	1.6%	2.4%	2.5%	2.2%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%	0.1%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	7.5%	7.5%	7.3%	6.0%	6.3%	5.2%	4.8%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	9.6%	9.6%	9.7%	9.1%	10.9%	10.1%	9.7%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
- 80/10/10	1.0%	1.0%	1.0%	1.8%	3.5%	3.4%	2.9%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.7%	0.7%	0.2%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.4%	0.3%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	8.5%	8.5%	8.6%	7.2%	6.1%	5.4%	6.4%
EA/TPR							
EA/TPR	0.1%	0.1%	0.0%	2.5%	4.3%	3.9%	3.8%
- EA I	0.0%	0.0%	0.0%	0.9%	1.3%	1.3%	1.2%
- EA/TPR II	0.0%	0.0%	0.0%	0.6%	1.1%	0.9%	0.9%
- EA/TPR III	0.0%	0.0%	0.0%	1.0%	1.9%	1.7%	1.7%
10-K Property Region (Sums to 100%)							
Midwest	14.4%	14.4%	14.8%	12.5%	11.5%	11.0%	11.7%
Northeast	22.2%	22.2%	20.9%	20.5%	19.9%	18.6%	19.8%
Southeast	20.6%	20.6%	20.1%	24.9%	26.3%	25.7%	22.2%
Southwest	12.8%	12.8%	12.5%	12.2%	12.1%	10.9%	10.0%
West	30.0%	30.0%	31.6%	29.9%	30.1%	33.8%	36.3%
Census Region (Sums to 100%)							
New England	7.1%	7.1%	7.2%	5.9%	6.2%	6.3%	7.6%
Middle Atlantic	14.4%	14.4%	13.0%	13.9%	12.9%	11.5%	11.2%
East North Central	11.0%	11.0%	11.0%	9.8%	9.3%	8.8%	9.1%
East South Central	3.3%	3.3%	3.3%	3.3%	2.8%	2.2%	2.0%
South Atlantic	17.8%	17.8%	17.3%	22.0%	23.9%	23.8%	20.6%
West North Central	5.4%	5.4%	5.8%	4.4%	3.8%	3.7%	4.1%
West South Central	5.5%	5.5%	4.6%	3.9%	3.2%	2.3%	2.2%
Mountain	7.0%	7.0%	8.1%	9.0%	10.0%	9.8%	9.0%
Pacific	28.4%	28.4%	29.5%	27.6%	27.5%	31.2%	33.6%

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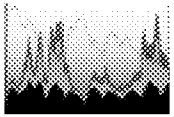


Single Family Conventional Acquisition Characteristics
Cash-Out Refinance

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.3%	0.3%	0.3%	0.4%	0.3%	0.5%	0.6%
Top 10 States							
01) CA	21.0%	21.0%	20.3%	19.0%	19.7%	24.9%	27.9%
02) NY	6.8%	6.8%	5.2%	5.6%	5.4%	4.8%	4.6%
03) VA	4.7%	4.7%	4.1%	4.3%	3.9%	4.1%	4.2%
04) IL	4.6%	4.6%	3.8%	4.2%	4.0%	3.3%	3.2%
05) NJ	4.2%	4.2%	4.3%	4.8%	4.7%	4.4%	4.3%
06) WA	3.9%	3.9%	5.0%	4.8%	4.2%	3.3%	2.9%
07) TX	3.6%	3.6%	3.0%	2.4%	1.7%	1.1%	1.0%
08) MA	3.6%	3.6%	3.8%	2.7%	2.8%	3.0%	3.8%
09) MD	3.5%	3.5%	3.4%	3.8%	4.4%	4.4%	4.1%
10) PA	3.5%	3.5%	3.5%	3.5%	2.8%	2.3%	2.3%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	20.4%	20.4%	17.8%	17.3%	9.6%	10.5%	9.7%
02) BANK OF AMERICA CORPORATION	19.0%	19.0%	24.0%	25.5%	33.9%	30.7%	30.9%
03) JPMORGAN CHASE & CO	8.2%	8.2%	7.0%	10.1%	9.0%	7.9%	7.8%
04) QUICKEN LOANS INC	5.5%	5.5%	2.8%	1.6%	0.1%	0.0%	0.0%
05) GMAC INC	5.4%	5.4%	2.7%	5.0%	5.8%	8.5%	7.0%
06) CITIGROUP INC	4.0%	4.0%	5.6%	9.7%	8.1%	8.5%	8.5%
07) SUNTRUST BANKS INC	3.5%	3.5%	4.6%	4.4%	4.3%	5.1%	3.1%
08) PENTAGON FEDERAL CREDIT UNION	3.2%	3.2%	0.1%	0.0%	0.0%	0.0%	0.0%
09) FLAGSTAR BANCORP INC	2.9%	2.9%	2.2%	2.7%	2.3%	2.1%	3.8%
10) PHH CORPORATION	1.5%	1.5%	2.1%	1.8%	1.9%	2.1%	2.3%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	21.8%	21.8%	18.3%	18.3%	11.1%	13.2%	13.8%
02) BANK OF AMERICA CORPORATION	17.7%	17.7%	23.4%	23.6%	34.0%	32.2%	30.9%
03) JPMORGAN CHASE & CO	13.5%	13.5%	9.7%	16.0%	13.4%	11.3%	10.8%
04) GMAC INC	5.7%	5.7%	3.8%	6.0%	5.4%	8.0%	6.7%
05) CITIGROUP INC	4.1%	4.1%	5.6%	9.6%	8.2%	10.4%	12.2%
06) SUNTRUST BANKS INC	3.5%	3.5%	4.5%	4.2%	2.8%	3.0%	2.4%
07) PENTAGON FEDERAL CREDIT UNION	3.2%	3.2%	0.1%	0.0%	0.0%	0.0%	0.0%
08) FLAGSTAR BANCORP INC	2.9%	2.9%	1.8%	2.3%	1.5%	0.8%	0.8%
09) PHH CORPORATION	1.5%	1.5%	2.2%	1.8%	1.6%	1.7%	1.9%
10) ROYAL BANK OF SCOTLAND GROUP PLC THE	1.1%	1.1%	0.9%	0.5%	0.2%	0.4%	0.4%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	99.6%						

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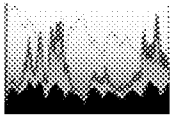


Single Family Conventional Acquisition Characteristics
Cash-Out Refinance

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.4%						
- Primary MI Only	0.3%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.0%						
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	17.66	17.66	9.43	0.26	-10.80	-7.61	-2.41
Wtd Avg Economic Model Fee	13.47	13.47	17.30	32.13	42.38	34.96	28.00
Wtd Avg Charged Fee	31.14	31.14	26.73	32.39	31.58	27.34	25.59
Appraisal Waivers							
Appraisal Waiver	1.2%	1.2%	0.8%	0.0%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.05%	0.05%	2.58%	22.77%	28.25%	38.32%	41.75%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.45%	2.15%	2.55%	1.40%
Housing Goals							
Low Mod	43.38%	43.38%	39.81%	45.30%	44.83%	47.03%	48.33%
Special Affordable	16.14%	16.14%	13.70%	18.21%	18.58%	20.06%	20.03%
Underserved	27.17%	27.17%	24.59%	36.66%	42.54%	43.84%	41.59%
PMM Low Mod				30.00%	27.34%	32.62%	28.57%
PMM Special Affordable				7.35%	5.72%	9.22%	14.29%
PMM Underserved				31.18%	34.10%	31.21%	35.71%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.83%	7.83%	9.08%	9.74%	7.99%	4.64%	1.69%
Median Valuation Bias for Other Refi							

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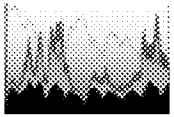


Single Family Conventional Acquisition Characteristics
Other Refinance

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	87,257	87,257	1,560,734	691,919	567,116	376,535	564,586
Book Volume ($B)	$20.7	$20.7	$360.3	$155.2	$116.7	$71.7	$92.7
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	32.2%	32.2%	34.8%	28.6%	18.8%	23.9%	29.5%
OLTV 60.01% - 70.00%	16.2%	16.2%	17.7%	17.5%	14.2%	16.4%	16.8%
OLTV 70.01% - 75.00%	11.7%	11.7%	12.3%	12.4%	12.4%	12.7%	12.6%
OLTV 75.01% - 80.00%	18.1%	18.1%	22.7%	26.8%	35.9%	36.3%	31.4%
OLTV 80.01% - 90.00%	12.1%	12.1%	7.9%	10.2%	12.0%	7.8%	7.2%
OLTV 90.01% - 95.00%	4.8%	4.8%	2.9%	3.8%	5.7%	2.5%	2.2%
OLTV 95.01% - 97.00%	1.0%	1.0%	0.4%	0.2%	0.2%	0.1%	0.1%
OLTV 97.01% - 100.00%	1.1%	1.1%	0.4%	0.3%	0.8%	0.2%	0.2%
OLTV > 100.00%	2.8%	2.8%	0.8%	0.2%	0.1%	0.0%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.1%	68.1%	65.8%	68.1%	72.4%	69.2%	66.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	27.3%	27.3%	30.6%	24.8%	16.5%	21.3%	24.3%
Comb LTV 60.01% - 70.00%	15.0%	15.0%	17.1%	16.1%	12.2%	14.8%	16.0%
Comb LTV 70.01% - 75.00%	11.4%	11.4%	12.1%	11.8%	10.1%	11.0%	12.1%
Comb LTV 75.01% - 80.00%	17.3%	17.3%	21.4%	24.1%	24.0%	25.1%	24.9%
Comb LTV 80.01% - 90.00%	14.7%	14.7%	12.1%	16.9%	22.4%	17.4%	15.3%
Comb LTV 90.01% - 95.00%	6.2%	6.2%	4.2%	5.9%	11.5%	7.4%	5.6%
Comb LTV 95.01% - 97.00%	1.2%	1.2%	0.4%	0.2%	0.4%	0.3%	0.2%
Comb LTV 97.01% - 100.00%	1.5%	1.5%	0.5%	0.4%	2.7%	2.0%	0.6%
Comb LTV > 100.00%	5.5%	5.5%	1.6%	0.0%	0.0%	0.0%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.9%
Wtd Avg Comb LTV	71.4%	71.4%	68.1%	70.4%	75.7%	72.3%	70.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	27.3%	27.3%	30.6%	24.8%	16.5%	21.3%	24.3%
Comb LTV 60.01% - 70.00%	15.0%	15.0%	17.1%	16.1%	12.2%	14.8%	16.0%
Comb LTV 70.01% - 75.00%	11.4%	11.4%	12.1%	11.8%	10.1%	11.0%	12.1%
Comb LTV 75.01% - 80.00%	17.3%	17.3%	21.4%	24.1%	24.0%	25.1%	24.9%
Comb LTV 80.01% - 90.00%	14.7%	14.7%	12.1%	16.9%	22.4%	17.4%	15.3%
Comb LTV 90.01% - 95.00%	6.2%	6.2%	4.2%	5.9%	11.5%	7.4%	5.6%
Comb LTV 95.01% - 97.00%	1.2%	1.2%	0.4%	0.2%	0.4%	0.3%	0.2%

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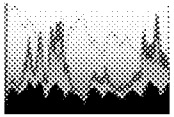


Single Family Conventional Acquisition Characteristics
Other Refinance

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.5%	1.5%	0.5%	0.4%	2.7%	2.0%	0.6%
Comb LTV > 100.00%	5.5%	5.5%	1.6%	0.0%	0.0%	0.0%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.9%
Wtd Avg Comb LTV	71.4%	71.4%	68.1%	70.4%	75.7%	72.3%	70.2%
Credit Score (Sums to 100%)							
FICO < 550	0.2%	0.2%	0.0%	0.2%	0.4%	0.5%	0.5%
FICO 550-579	0.2%	0.2%	0.0%	0.3%	0.6%	0.7%	0.6%
FICO 580-619	0.5%	0.5%	0.3%	1.5%	3.2%	3.2%	2.9%
FICO 620-659	2.1%	2.1%	1.2%	4.7%	11.0%	10.9%	9.8%
FICO 660-699	7.5%	7.5%	5.6%	13.2%	21.8%	21.1%	19.1%
FICO 700-739	17.0%	17.0%	16.1%	21.3%	25.0%	24.5%	23.9%
FICO >= 740	72.4%	72.4%	76.8%	58.7%	37.9%	38.9%	42.8%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%
Wtd Avg FICO	759	759	764	743	717	717	722
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	67.4%	67.4%	81.6%	73.2%	72.6%	66.8%	65.1%
Intermediate-term, fixed-rate	20.8%	20.8%	14.9%	14.4%	5.5%	7.7%	14.0%
Adjustable-rate	8.8%	8.8%	2.3%	5.3%	3.4%	4.9%	8.1%
Interest Only adjustable-rate	3.0%	3.0%	1.0%	5.5%	8.7%	9.5%	9.4%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.4%	4.0%	2.8%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.6%	9.5%	7.1%	0.7%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	92.6%	92.6%	94.2%	91.2%	88.5%	89.0%	92.0%
Second/Vacation Home	3.9%	3.9%	4.3%	4.2%	4.0%	3.7%	2.9%
Investor Property	3.5%	3.5%	1.5%	4.7%	7.6%	7.3%	5.1%
10-K Unit Type (Sums to 100%)							
1 Unit	98.3%	98.3%	98.8%	97.5%	95.8%	96.2%	96.6%
2-4 Units	1.7%	1.7%	1.2%	2.5%	4.2%	3.8%	3.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	8.9%	8.9%	7.9%	9.1%	8.8%	8.0%	7.5%
Single Family Homes	91.1%	91.1%	92.1%	90.9%	91.2%	92.0%	92.5%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.2%	0.4%	0.6%	0.6%

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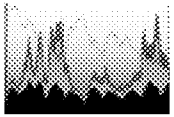


Single Family Conventional Acquisition Characteristics
Other Refinance

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	8.9%	8.9%	7.9%	9.1%	8.8%	8.0%	7.5%
1 Unit	89.2%	89.2%	90.7%	88.1%	86.5%	87.6%	88.5%
2-4 Units	1.7%	1.7%	1.2%	2.5%	4.2%	3.8%	3.4%
Condo							
Condo	8.0%	8.0%	7.2%	8.9%	8.7%	7.9%	7.3%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cash-Out Refinance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Refinance	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Origination Type (Sums to 100%)							
TPO Broker	11.7%	11.7%	13.1%	24.1%	26.3%	25.2%	18.4%
TPO Correspondent	23.8%	23.8%	27.4%	29.2%	37.4%	36.8%	33.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	64.5%	64.5%	59.5%	46.7%	36.2%	37.9%	48.2%
Origination Amount and Rate							
Avg Origination Loan Amount	$238,431	$238,431	$231,899	$227,101	$206,757	$191,285	$164,965
Loan Original Note Rate	4.85%	4.85%	4.88%	5.83%	6.45%	6.34%	5.63%
Seasoning (Sums to 100%)							
Seasoned	1.3%	1.3%	1.8%	8.4%	2.8%	4.3%	3.0%
Non-Seasoned	98.7%	98.7%	98.2%	91.6%	97.2%	95.7%	97.0%
ACI							
ACI Probability	0.10%	0.10%	0.06%	0.22%	0.61%	0.48%	0.29%
Wtd Avg ACI Score	753	753	757	732	697	705	720
Credit Premium							
Wtd Avg Credit Premium	0.11	0.11	-0.20	-0.10	0.06	0.11	0.09
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.3%	1.4%	2.5%	0.6%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.3%	2.9%	5.1%	3.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	17.6%	17.6%	16.2%	10.4%	6.3%	7.2%	11.3%
DTI Ratio > 20 and <= 30	25.2%	25.2%	28.5%	21.1%	15.6%	16.2%	20.7%
DTI Ratio > 30 and <= 40	25.3%	25.3%	26.9%	27.0%	28.2%	28.1%	27.1%
DTI Ratio > 40 and <= 45	11.0%	11.0%	10.8%	13.4%	16.0%	14.7%	12.1%
DTI Ratio > 45 and <= 50	7.3%	7.3%	7.5%	10.0%	12.8%	11.0%	8.6%
DTI Ratio > 50	11.5%	11.5%	9.3%	14.9%	15.2%	13.2%	12.7%
DTI Ratio Missing	2.1%	2.1%	0.9%	3.1%	5.7%	9.6%	7.5%

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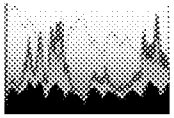


Single Family Conventional Acquisition Characteristics
Other Refinance

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	33.4%	33.4%	32.8%	36.6%	38.8%	37.9%	36.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	17.6%	17.6%	16.2%	10.4%	6.4%	7.3%	11.4%
DTI Ratio > 20 and <= 30	25.2%	25.2%	28.5%	21.1%	15.8%	16.5%	20.9%
DTI Ratio > 30 and <= 40	25.3%	25.3%	26.9%	27.1%	28.5%	28.5%	27.4%
DTI Ratio > 40 and <= 45	11.0%	11.0%	10.8%	13.4%	16.2%	14.8%	12.2%
DTI Ratio > 45 and <= 50	7.3%	7.3%	7.5%	10.0%	12.9%	11.1%	8.6%
DTI Ratio > 50	11.5%	11.5%	9.3%	14.9%	15.4%	13.4%	12.8%
DTI Ratio Missing	2.1%	2.1%	0.9%	3.1%	4.8%	8.4%	6.7%
Wtd Avg DTI Ratio	33.4%	33.4%	32.8%	36.6%	38.8%	37.9%	36.0%
Origination Term (Sums to 100%)							
<= 15 Years	20.8%	20.8%	14.9%	14.4%	5.5%	7.7%	14.0%
> 15 Years amd <= 25 Years	5.8%	5.8%	5.0%	4.0%	2.7%	3.2%	6.0%
> 25 Years and <= 30 Years	73.4%	73.4%	80.0%	81.2%	90.4%	88.5%	79.9%
> 30 Years	0.0%	0.0%	0.0%	0.5%	1.5%	0.5%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	67.4%	67.4%	81.7%	74.8%	82.0%	73.8%	65.7%
Intermediate-Term Fixed Rate (excl Balloon)	20.8%	20.8%	14.9%	14.4%	5.4%	7.7%	13.9%
Adjustable Rate	11.8%	11.8%	3.4%	10.8%	12.5%	18.4%	20.2%
Balloon	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.5%	1.5%	0.5%	0.1%
Hybrid Arm	11.8%	11.8%	3.4%	10.8%	12.0%	14.3%	17.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	1.0%	1.1%	1.6%	3.6%
- 5/1 Hybrid Arm	9.4%	9.4%	2.8%	7.0%	7.5%	9.3%	9.8%
- 7/1 Hybrid Arm	1.7%	1.7%	0.4%	2.1%	2.1%	2.1%	2.4%
- 10/1 Hybrid Arm	0.7%	0.7%	0.2%	0.7%	1.3%	1.3%	1.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.4%	4.0%	2.8%

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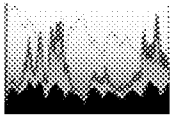


Single Family Conventional Acquisition Characteristics
Other Refinance

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	3.1%	3.1%	1.1%	7.1%	18.2%	16.5%	10.1%
- Interest Only ARM	3.0%	3.0%	1.0%	5.5%	8.7%	9.5%	9.4%
- Interest Only FRM	0.0%	0.0%	0.0%	1.6%	9.5%	7.1%	0.7%
Alt-A	0.0%	0.0%	0.0%	3.2%	18.4%	21.9%	12.8%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	2.7%	13.8%	13.7%	7.7%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.7%	0.3%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.3%	1.5%	2.7%	2.8%
- Alt-A SISA	0.0%	0.0%	0.0%	0.6%	1.9%	1.6%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	1.9%	1.2%	0.8%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.6%	7.7%	7.8%	4.1%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.5%	3.5%	5.1%	2.2%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	1.1%	3.1%	2.9%
My Community Mortgage	0.0%	0.0%	0.0%	0.1%	0.8%	0.1%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.7%	18.5%	37.2%	29.5%	19.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.7%	15.9%	23.4%	15.7%	11.4%
- Other Low/No Doc	0.0%	0.0%	0.0%	2.7%	13.8%	13.7%	7.6%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.1%	0.4%	0.4%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.1%	0.4%	0.4%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	97.8%	97.8%	97.8%	87.5%	78.8%	74.0%	83.5%
Investor Channel	2.2%	2.2%	2.2%	10.4%	19.0%	23.8%	15.1%
eChannel	0.0%	0.0%	0.0%	2.0%	1.8%	1.8%	1.4%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.1%	0.4%	0.4%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	21.7%	21.7%	16.4%	16.7%	23.1%	20.5%	17.5%
- 75/20/05	0.4%	0.4%	0.3%	0.4%	0.9%	0.7%	0.6%

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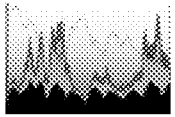


Single Family Conventional Acquisition Characteristics
Other Refinance

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.3%	0.1%	0.0%
- 80/10/10	2.4%	2.4%	2.7%	4.1%	6.4%	6.1%	5.6%
- 80/15/05	0.7%	0.7%	0.8%	1.4%	4.1%	3.4%	2.5%
- 80/20/00	1.2%	1.2%	0.6%	0.2%	0.4%	0.2%	0.1%
- 90/05/05	0.8%	0.8%	0.3%	0.1%	0.1%	0.0%	0.1%
- Other	16.1%	16.1%	11.7%	10.4%	11.0%	10.0%	8.5%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	23.4%	23.4%	18.8%	19.0%	25.4%	23.3%	21.9%
- 75/20/05	0.5%	0.5%	0.4%	0.5%	1.1%	0.9%	0.8%
- 75/25/00	0.4%	0.4%	0.1%	0.1%	0.2%	0.2%	0.2%
- 80/10/10	2.6%	2.6%	3.0%	4.5%	8.3%	7.9%	7.3%
- 80/15/05	0.8%	0.8%	0.8%	1.5%	4.9%	4.2%	3.1%
- 80/20/00	3.6%	3.6%	1.0%	0.3%	2.1%	1.8%	0.6%
- 90/05/05	0.8%	0.8%	0.3%	0.1%	0.2%	0.1%	0.1%
- Other	14.6%	14.6%	13.2%	12.0%	8.6%	8.1%	9.7%
EA/TPR							
EA/TPR	0.2%	0.2%	0.1%	1.3%	2.5%	2.0%	1.4%
- EA I	0.0%	0.0%	0.0%	0.5%	1.0%	0.9%	0.7%
- EA/TPR II	0.0%	0.0%	0.0%	0.4%	0.8%	0.6%	0.4%
- EA/TPR III	0.0%	0.0%	0.0%	0.3%	0.8%	0.4%	0.3%
10-K Property Region (Sums to 100%)							
Midwest	16.4%	16.4%	18.5%	20.0%	20.3%	20.9%	21.3%
Northeast	18.8%	18.8%	18.2%	15.3%	14.3%	12.8%	14.8%
Southeast	18.0%	18.0%	19.6%	21.0%	23.1%	23.1%	22.1%
Southwest	13.3%	13.3%	15.4%	15.9%	17.1%	17.6%	17.8%
West	33.4%	33.4%	28.4%	27.8%	25.2%	25.6%	24.1%
Census Region (Sums to 100%)							
New England	6.6%	6.6%	6.3%	5.9%	5.8%	5.4%	6.4%
Middle Atlantic	11.8%	11.8%	11.4%	9.0%	8.2%	7.0%	7.8%
East North Central	12.9%	12.9%	14.8%	16.7%	17.1%	17.4%	17.6%
East South Central	2.6%	2.6%	3.5%	3.8%	4.0%	4.5%	4.2%
South Atlantic	15.7%	15.7%	16.4%	17.6%	19.5%	18.9%	18.3%
West North Central	5.5%	5.5%	6.1%	5.9%	6.0%	6.5%	6.9%
West South Central	5.0%	5.0%	6.4%	6.1%	6.3%	6.6%	6.4%
Mountain	7.8%	7.8%	8.2%	8.9%	10.8%	10.6%	10.4%
Pacific	32.0%	32.0%	26.8%	26.0%	22.4%	23.0%	21.9%

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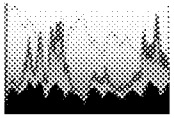


Single Family Conventional Acquisition Characteristics
Other Refinance

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.1%	0.1%	0.1%	0.1%	0.0%	0.2%	0.3%
Top 10 States							
01) CA	25.2%	25.2%	20.1%	19.5%	17.1%	17.9%	15.7%
02) IL	5.7%	5.7%	5.8%	8.1%	7.4%	6.5%	6.0%
03) NY	5.2%	5.2%	4.6%	3.3%	2.8%	2.2%	2.5%
04) NJ	4.1%	4.1%	4.0%	3.3%	3.3%	2.9%	3.0%
05) VA	4.1%	4.1%	3.7%	3.2%	2.7%	2.8%	3.1%
06) WA	4.0%	4.0%	4.1%	4.1%	3.2%	3.0%	3.7%
07) MA	3.7%	3.7%	3.8%	3.4%	3.1%	3.0%	3.3%
08) TX	3.7%	3.7%	4.7%	4.5%	4.1%	4.1%	4.1%
09) CO	3.2%	3.2%	3.1%	2.9%	3.0%	3.1%	3.2%
10) MD	3.0%	3.0%	2.9%	2.9%	3.0%	2.7%	2.9%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	29.7%	29.7%	22.6%	16.4%	8.1%	9.9%	8.4%
02) BANK OF AMERICA CORPORATION	24.5%	24.5%	23.6%	26.7%	36.4%	31.7%	30.2%
03) JPMORGAN CHASE & CO	6.3%	6.3%	8.8%	9.0%	8.7%	8.3%	10.7%
04) GMAC INC	5.0%	5.0%	2.5%	4.0%	4.1%	5.6%	5.5%
05) CITIGROUP INC	4.3%	4.3%	4.8%	11.8%	8.4%	9.2%	10.0%
06) QUICKEN LOANS INC	3.5%	3.5%	2.1%	1.1%	0.0%	0.0%	0.0%
07) SUNTRUST BANKS INC	3.3%	3.3%	4.5%	4.4%	4.8%	4.7%	3.0%
08) FLAGSTAR BANCORP INC	2.4%	2.4%	2.2%	2.1%	2.0%	1.5%	2.7%
09) PHH CORPORATION	1.7%	1.7%	2.4%	1.9%	1.7%	2.3%	2.4%
10) FIFTH THIRD BANCORP	1.2%	1.2%	0.5%	0.9%	0.2%	0.2%	0.2%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	29.8%	29.8%	22.9%	18.0%	9.6%	12.1%	14.1%
02) BANK OF AMERICA CORPORATION	24.4%	24.4%	23.5%	23.5%	36.4%	33.2%	30.2%
03) JPMORGAN CHASE & CO	9.5%	9.5%	10.7%	15.3%	14.0%	12.4%	12.4%
04) GMAC INC	5.3%	5.3%	3.3%	4.7%	3.7%	5.3%	5.4%
05) CITIGROUP INC	4.4%	4.4%	4.8%	11.9%	8.4%	10.7%	12.9%
06) SUNTRUST BANKS INC	3.2%	3.2%	4.5%	4.3%	3.2%	2.5%	2.3%
07) FLAGSTAR BANCORP INC	2.4%	2.4%	1.8%	1.7%	1.2%	0.6%	0.6%
08) PHH CORPORATION	1.7%	1.7%	2.4%	1.9%	1.5%	2.0%	2.0%
09) FIFTH THIRD BANCORP	1.2%	1.2%	0.5%	0.9%	0.2%	0.2%	0.1%
10) METLIFE INC	1.1%	1.1%	1.2%	0.2%	0.9%	1.0%	0.8%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	95.1%						

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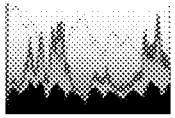


Single Family Conventional Acquisition Characteristics
Other Refinance

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	4.9%						
- Primary MI Only	4.8%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.8%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-2.67	-2.67	2.17	2.74	-13.98	-8.25	-2.63
Wtd Avg Economic Model Fee	28.28	28.28	19.14	21.58	38.72	29.85	22.07
Wtd Avg Charged Fee	25.61	25.61	21.31	24.32	24.74	21.60	19.44
Appraisal Waivers							
Appraisal Waiver	6.2%	6.2%	4.1%	6.1%	5.4%	4.9%	5.4%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.04%	0.04%	2.79%	28.00%	27.71%	40.20%	41.02%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.61%	3.88%	3.26%	1.49%
Housing Goals							
Low Mod	35.37%	35.37%	33.26%	35.78%	40.24%	42.73%	44.48%
Special Affordable	11.83%	11.83%	10.27%	11.91%	14.88%	16.76%	17.38%
Underserved	23.70%	23.70%	21.29%	30.49%	38.25%	37.14%	33.81%
PMM Low Mod				25.84%	36.36%	37.50%	33.33%
PMM Special Affordable				5.62%	18.18%	12.50%	0.00%
PMM Underserved				31.46%	36.36%	12.50%	0.00%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi							
Median Valuation Bias for Other Refi	7.46%	7.46%	7.97%	8.86%	8.19%	4.47%	1.15%

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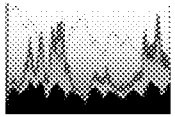


Single Family Conventional Acquisition Characteristics
Long-Term Fixed Rate (excl Balloon)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	112,636	112,636	2,436,796	2,073,215	2,766,943	2,185,031	2,126,700
Book Volume ($B)	$26.2	$26.2	$562.2	$444.9	$543.8	$397.4	$363.4
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	24.4%	24.4%	29.4%	19.1%	15.1%	17.1%	20.1%
OLTV 60.01% - 70.00%	14.9%	14.9%	16.7%	15.4%	13.3%	14.7%	16.4%
OLTV 70.01% - 75.00%	12.7%	12.7%	13.1%	10.0%	9.3%	8.8%	8.8%
OLTV 75.01% - 80.00%	28.8%	28.8%	28.9%	30.8%	35.2%	40.1%	35.8%
OLTV 80.01% - 90.00%	10.8%	10.8%	7.7%	12.8%	9.5%	7.4%	8.1%
OLTV 90.01% - 95.00%	4.6%	4.6%	3.1%	7.2%	6.0%	3.7%	4.2%
OLTV 95.01% - 97.00%	0.9%	0.9%	0.3%	0.8%	0.5%	0.5%	0.7%
OLTV 97.01% - 100.00%	0.8%	0.8%	0.3%	3.7%	11.0%	7.4%	5.7%
OLTV > 100.00%	2.1%	2.1%	0.5%	0.1%	0.1%	0.2%	0.3%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	71.3%	71.3%	68.3%	73.9%	76.5%	74.5%	73.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	21.2%	21.2%	26.2%	16.9%	13.7%	15.7%	17.9%
Comb LTV 60.01% - 70.00%	13.9%	13.9%	16.3%	14.5%	12.2%	13.7%	15.5%
Comb LTV 70.01% - 75.00%	12.4%	12.4%	13.0%	9.7%	7.5%	7.9%	8.3%
Comb LTV 75.01% - 80.00%	27.3%	27.3%	27.5%	27.9%	23.2%	24.5%	25.3%
Comb LTV 80.01% - 90.00%	13.2%	13.2%	11.1%	17.5%	16.7%	14.8%	14.2%
Comb LTV 90.01% - 95.00%	5.6%	5.6%	4.1%	8.7%	10.4%	8.6%	8.0%
Comb LTV 95.01% - 97.00%	1.2%	1.2%	0.5%	0.9%	0.6%	0.6%	0.7%
Comb LTV 97.01% - 100.00%	1.2%	1.2%	0.4%	4.1%	15.4%	13.0%	7.8%
Comb LTV > 100.00%	4.0%	4.0%	1.0%	0.1%	0.2%	0.3%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	1.9%
Wtd Avg Comb LTV	73.6%	73.6%	70.0%	75.5%	79.4%	77.6%	75.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	21.2%	21.2%	26.2%	16.9%	13.7%	15.7%	17.9%
Comb LTV 60.01% - 70.00%	13.9%	13.9%	16.3%	14.5%	12.2%	13.7%	15.5%
Comb LTV 70.01% - 75.00%	12.4%	12.4%	13.0%	9.7%	7.5%	7.9%	8.3%
Comb LTV 75.01% - 80.00%	27.3%	27.3%	27.5%	27.9%	23.2%	24.5%	25.3%
Comb LTV 80.01% - 90.00%	13.2%	13.2%	11.1%	17.5%	16.7%	14.8%	14.2%
Comb LTV 90.01% - 95.00%	5.6%	5.6%	4.1%	8.7%	10.4%	8.6%	8.0%
Comb LTV 95.01% - 97.00%	1.2%	1.2%	0.5%	0.9%	0.6%	0.6%	0.7%

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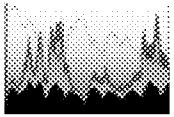


Single Family Conventional Acquisition Characteristics
Long-Term Fixed Rate (excl Balloon)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.2%	1.2%	0.4%	4.1%	15.4%	13.0%	7.8%
Comb LTV > 100.00%	4.0%	4.0%	1.0%	0.1%	0.2%	0.3%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	1.9%
Wtd Avg Comb LTV	73.6%	73.6%	70.0%	75.5%	79.4%	77.6%	75.4%
Credit Score (Sums to 100%)							
FICO < 550	0.2%	0.2%	0.0%	0.4%	0.8%	0.9%	0.8%
FICO 550-579	0.1%	0.1%	0.0%	0.4%	1.0%	1.0%	0.9%
FICO 580-619	0.5%	0.5%	0.3%	2.2%	5.0%	4.6%	4.2%
FICO 620-659	2.3%	2.3%	1.4%	6.2%	12.2%	12.0%	11.6%
FICO 660-699	8.3%	8.3%	6.4%	14.5%	19.4%	19.8%	19.2%
FICO 700-739	18.6%	18.6%	17.6%	22.1%	22.4%	22.6%	22.4%
FICO >= 740	69.9%	69.9%	74.1%	54.2%	39.1%	39.0%	40.6%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Wtd Avg FICO	756	756	761	736	715	715	717
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	100.0%	100.0%	100.0%	97.9%	89.9%	91.6%	98.9%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	2.1%	10.1%	8.4%	1.1%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	90.2%	90.2%	92.9%	89.5%	89.4%	88.6%	89.8%
Second/Vacation Home	4.6%	4.6%	4.5%	4.7%	4.6%	5.0%	4.5%
Investor Property	5.2%	5.2%	2.6%	5.8%	6.1%	6.5%	5.7%
10-K Unit Type (Sums to 100%)							
1 Unit	97.5%	97.5%	98.2%	97.1%	96.4%	96.5%	96.4%
2-4 Units	2.5%	2.5%	1.8%	2.9%	3.6%	3.5%	3.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	10.3%	10.3%	8.4%	10.0%	9.9%	9.4%	8.1%
Single Family Homes	89.7%	89.7%	91.6%	90.0%	90.1%	90.6%	91.9%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.1%	0.2%	0.3%	0.7%	0.5%

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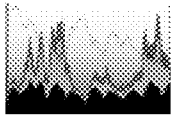


Single Family Conventional Acquisition Characteristics
Long-Term Fixed Rate (excl Balloon)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	10.3%	10.3%	8.4%	10.0%	9.9%	9.4%	8.1%
1 Unit	87.0%	87.0%	89.6%	86.9%	86.2%	86.5%	87.8%
2-4 Units	2.5%	2.5%	1.8%	2.9%	3.6%	3.5%	3.6%
Condo							
Condo	9.1%	9.1%	7.7%	9.5%	9.5%	9.0%	7.7%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	28.2%	28.2%	22.0%	45.3%	51.2%	53.3%	47.7%
Cash-Out Refinance	18.4%	18.4%	25.7%	28.6%	31.2%	33.4%	35.5%
Other Refinance	53.3%	53.3%	52.3%	26.1%	17.6%	13.3%	16.8%
Origination Type (Sums to 100%)							
TPO Broker	10.8%	10.8%	12.6%	22.1%	23.3%	21.3%	17.3%
TPO Correspondent	26.9%	26.9%	29.8%	30.4%	39.7%	38.6%	36.9%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	62.3%	62.3%	57.6%	47.5%	37.0%	40.1%	45.8%
Origination Amount and Rate							
Avg Origination Loan Amount	$233,345	$233,345	$231,443	$215,800	$196,817	$182,213	$171,169
Loan Original Note Rate	5.08%	5.08%	5.00%	6.13%	6.54%	6.59%	5.94%
Seasoning (Sums to 100%)							
Seasoned	2.8%	2.8%	2.4%	5.8%	1.0%	1.8%	1.5%
Non-Seasoned	97.2%	97.2%	97.6%	94.2%	99.0%	98.2%	98.5%
ACI							
ACI Probability	0.12%	0.12%	0.09%	0.40%	1.11%	0.97%	0.65%
Wtd Avg ACI Score	742	742	747	717	689	694	704
Credit Premium							
Wtd Avg Credit Premium	0.05	0.05	-0.24	-0.07	-0.05	0.00	0.02
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.5%	0.7%	0.6%	0.3%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.2%	0.9%	0.6%	0.2%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	12.4%	12.4%	12.8%	6.8%	4.8%	5.1%	6.5%
DTI Ratio > 20 and <= 30	23.5%	23.5%	26.5%	18.0%	14.4%	15.0%	17.7%
DTI Ratio > 30 and <= 40	28.0%	28.0%	28.3%	27.2%	26.5%	27.5%	28.1%
DTI Ratio > 40 and <= 45	13.0%	13.0%	12.2%	14.8%	15.6%	15.6%	13.9%
DTI Ratio > 45 and <= 50	8.4%	8.4%	8.7%	11.8%	13.1%	12.1%	10.6%
DTI Ratio > 50	13.1%	13.1%	10.6%	18.9%	19.4%	17.6%	16.9%
DTI Ratio Missing	1.7%	1.7%	0.9%	2.5%	6.2%	7.2%	6.2%

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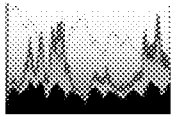


Single Family Conventional Acquisition Characteristics
Long-Term Fixed Rate (excl Balloon)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	35.3%	35.3%	34.2%	39.0%	40.4%	39.8%	38.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	12.4%	12.4%	12.8%	6.8%	4.9%	5.2%	6.6%
DTI Ratio > 20 and <= 30	23.5%	23.5%	26.5%	18.0%	14.6%	15.3%	18.1%
DTI Ratio > 30 and <= 40	28.0%	28.0%	28.3%	27.2%	27.0%	28.0%	28.6%
DTI Ratio > 40 and <= 45	13.0%	13.0%	12.2%	14.8%	15.9%	15.8%	14.2%
DTI Ratio > 45 and <= 50	8.4%	8.4%	8.7%	11.8%	13.3%	12.4%	10.9%
DTI Ratio > 50	13.1%	13.1%	10.6%	18.9%	19.8%	18.0%	17.4%
DTI Ratio Missing	1.7%	1.7%	0.9%	2.5%	4.6%	5.4%	4.3%
Wtd Avg DTI Ratio	35.3%	35.3%	34.2%	39.0%	40.4%	39.8%	38.8%
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 15 Years amd <= 25 Years	7.0%	7.0%	5.2%	3.6%	2.6%	3.0%	5.0%
> 25 Years and <= 30 Years	93.0%	93.0%	94.7%	95.7%	95.7%	96.5%	94.9%
> 30 Years	0.0%	0.0%	0.0%	0.7%	1.8%	0.5%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.7%	1.8%	0.5%	0.1%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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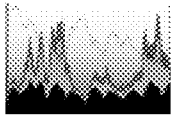


Single Family Conventional Acquisition Characteristics
Long-Term Fixed Rate (excl Balloon)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	2.1%	10.1%	8.4%	1.1%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	2.1%	10.1%	8.4%	1.1%
Alt-A	0.0%	0.0%	0.0%	2.9%	14.2%	17.9%	11.1%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	2.6%	10.9%	12.6%	8.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	1.0%	0.5%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.5%	1.5%	3.2%	3.2%
- Alt-A SISA	0.0%	0.0%	0.0%	0.4%	1.0%	0.9%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	1.8%	1.6%	1.1%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.6%	5.6%	6.5%	3.6%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.2%	2.6%	3.7%	1.5%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.7%	1.5%	1.6%
My Community Mortgage	0.3%	0.3%	0.2%	1.1%	4.9%	2.3%	0.6%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.7%	15.0%	28.9%	25.4%	17.8%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.7%	12.4%	18.0%	12.7%	9.9%
- Other Low/No Doc	0.0%	0.0%	0.0%	2.7%	11.0%	12.7%	8.0%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.2%	0.3%	0.4%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.2%	0.3%	0.4%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	96.7%	96.7%	97.2%	90.3%	83.3%	76.6%	85.3%
Investor Channel	3.3%	3.3%	2.8%	7.4%	14.4%	20.7%	12.4%
eChannel	0.0%	0.0%	0.0%	2.0%	2.0%	2.3%	2.3%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.2%	0.3%	0.4%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	15.8%	15.8%	12.2%	11.1%	19.0%	20.4%	15.4%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.5%	0.3%	0.3%

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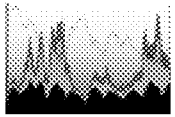


Single Family Conventional Acquisition Characteristics
Long-Term Fixed Rate (excl Balloon)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	1.0%	0.1%	0.0%
- 80/10/10	2.3%	2.3%	2.3%	3.1%	5.0%	5.5%	4.9%
- 80/15/05	0.7%	0.7%	0.6%	1.2%	3.6%	4.2%	3.5%
- 80/20/00	1.1%	1.1%	0.5%	0.5%	1.2%	2.4%	1.7%
- 90/05/05	0.6%	0.6%	0.2%	0.1%	0.0%	0.0%	0.0%
- Other	10.9%	10.9%	8.4%	6.0%	7.7%	7.8%	5.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	17.0%	17.0%	14.1%	12.6%	20.3%	22.0%	18.0%
- 75/20/05	0.3%	0.3%	0.2%	0.3%	0.5%	0.4%	0.4%
- 75/25/00	0.3%	0.3%	0.1%	0.1%	0.2%	0.2%	0.1%
- 80/10/10	2.5%	2.5%	2.5%	3.5%	6.2%	6.7%	6.0%
- 80/15/05	0.7%	0.7%	0.7%	1.3%	4.0%	4.8%	3.9%
- 80/20/00	3.0%	3.0%	0.7%	0.5%	4.5%	5.5%	2.5%
- 90/05/05	0.6%	0.6%	0.2%	0.1%	0.1%	0.0%	0.0%
- Other	9.5%	9.5%	9.6%	6.9%	4.7%	4.3%	5.1%
EA/TPR							
EA/TPR	0.3%	0.3%	0.1%	2.0%	4.1%	3.6%	3.8%
- EA I	0.0%	0.0%	0.0%	0.9%	1.5%	1.5%	1.6%
- EA/TPR II	0.0%	0.0%	0.0%	0.5%	1.3%	1.0%	1.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.6%	1.3%	1.1%	1.3%
10-K Property Region (Sums to 100%)							
Midwest	12.9%	12.9%	15.2%	14.3%	15.4%	15.8%	15.8%
Northeast	20.2%	20.2%	19.3%	18.8%	18.3%	18.2%	20.1%
Southeast	18.9%	18.9%	19.8%	23.4%	26.6%	27.9%	25.9%
Southwest	13.0%	13.0%	14.6%	15.9%	18.1%	17.5%	15.8%
West	35.0%	35.0%	31.1%	27.5%	21.6%	20.6%	22.4%
Census Region (Sums to 100%)							
New England	6.0%	6.0%	6.2%	5.4%	5.8%	5.9%	6.9%
Middle Atlantic	13.7%	13.7%	12.5%	12.7%	11.7%	11.4%	12.1%
East North Central	9.7%	9.7%	11.7%	11.5%	12.4%	12.7%	12.5%
East South Central	2.6%	2.6%	3.3%	3.6%	4.2%	4.1%	3.7%
South Atlantic	16.7%	16.7%	16.9%	20.3%	22.9%	24.2%	22.7%
West North Central	4.8%	4.8%	5.6%	4.9%	5.3%	5.5%	5.6%
West South Central	5.2%	5.2%	6.0%	6.9%	7.5%	7.1%	6.3%
Mountain	7.8%	7.8%	8.4%	9.1%	10.9%	10.6%	9.7%
Pacific	33.4%	33.4%	29.3%	25.3%	19.0%	18.0%	20.0%

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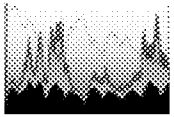


Single Family Conventional Acquisition Characteristics
Long-Term Fixed Rate (excl Balloon)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.1%	0.1%	0.2%	0.3%	0.3%	0.5%	0.7%
Top 10 States							
01) CA	26.4%	26.4%	21.8%	18.5%	12.4%	12.0%	14.0%
02) NY	6.9%	6.9%	5.3%	5.5%	4.6%	4.3%	4.6%
03) VA	4.4%	4.4%	3.9%	3.8%	3.4%	3.4%	3.6%
04) NJ	4.2%	4.2%	4.2%	4.0%	4.0%	4.1%	4.2%
05) WA	3.8%	3.8%	4.3%	4.0%	3.6%	3.2%	3.1%
06) TX	3.8%	3.8%	4.4%	5.2%	5.4%	4.8%	4.1%
07) IL	3.8%	3.8%	4.4%	5.0%	5.0%	4.5%	4.1%
08) MA	3.3%	3.3%	3.6%	2.8%	2.8%	2.8%	3.3%
09) MD	3.1%	3.1%	3.0%	2.9%	3.2%	3.2%	3.1%
10) FL	3.1%	3.1%	2.9%	5.5%	8.1%	9.2%	8.6%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	31.0%	31.0%	22.6%	18.2%	9.1%	8.5%	7.6%
02) BANK OF AMERICA CORPORATION	23.2%	23.2%	24.6%	24.8%	31.6%	27.9%	29.3%
03) JPMORGAN CHASE & CO	3.8%	3.8%	7.9%	9.3%	7.5%	6.3%	7.7%
04) GMAC INC	3.8%	3.8%	2.6%	4.0%	4.5%	6.9%	5.8%
05) QUICKEN LOANS INC	3.4%	3.4%	1.8%	0.9%	0.0%	0.0%	0.0%
06) CITIGROUP INC	3.3%	3.3%	4.8%	9.6%	9.3%	9.4%	8.8%
07) FLAGSTAR BANCORP INC	3.2%	3.2%	2.3%	2.9%	2.7%	2.3%	3.6%
08) SUNTRUST BANKS INC	3.1%	3.1%	4.1%	5.2%	5.4%	5.8%	3.5%
09) PHH CORPORATION	1.4%	1.4%	2.3%	2.4%	2.5%	3.0%	3.3%
10) PENTAGON FEDERAL CREDIT UNION	1.2%	1.2%	0.1%	0.0%	0.0%	0.0%	0.1%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	32.5%	32.5%	23.1%	19.4%	11.1%	11.6%	12.7%
02) BANK OF AMERICA CORPORATION	22.0%	22.0%	24.2%	22.5%	31.8%	29.5%	29.3%
03) JPMORGAN CHASE & CO	7.2%	7.2%	9.8%	15.5%	13.1%	12.6%	12.5%
04) GMAC INC	4.2%	4.2%	3.6%	4.6%	4.1%	6.4%	5.5%
05) CITIGROUP INC	3.4%	3.4%	4.8%	9.8%	9.6%	11.3%	13.2%
06) FLAGSTAR BANCORP INC	3.2%	3.2%	1.9%	2.3%	1.5%	0.9%	0.6%
07) SUNTRUST BANKS INC	3.0%	3.0%	4.1%	5.0%	3.8%	3.3%	2.6%
08) PHH CORPORATION	1.4%	1.4%	2.3%	2.4%	2.0%	1.9%	2.2%
09) PENTAGON FEDERAL CREDIT UNION	1.2%	1.2%	0.1%	0.0%	0.0%	0.0%	0.1%
10) METLIFE INC	1.1%	1.1%	1.0%	0.2%	1.1%	1.1%	0.9%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	92.8%						

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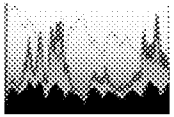


Single Family Conventional Acquisition Characteristics
Long-Term Fixed Rate (excl Balloon)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	7.2%						
- Primary MI Only	7.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.2%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	3.5%						
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	-0.11	-0.11	2.52	-0.36	-14.58	-9.16	-2.73
Wtd Avg Economic Model Fee	28.12	28.12	21.02	28.71	41.62	34.39	26.80
Wtd Avg Charged Fee	28.01	28.01	23.54	28.36	27.04	25.23	24.07
Appraisal Waivers							
Appraisal Waiver	3.6%	3.6%	2.3%	2.6%	2.5%	2.2%	2.2%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.07%	0.07%	2.57%	26.02%	28.01%	38.54%	36.61%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.70%	3.09%	3.20%	1.80%
Housing Goals							
Low Mod	45.92%	45.92%	40.24%	44.40%	45.81%	48.85%	49.10%
Special Affordable	18.03%	18.03%	14.21%	17.34%	18.58%	20.72%	20.55%
Underserved	28.60%	28.60%	24.57%	34.66%	38.47%	37.98%	36.45%
PMM Low Mod	47.58%	47.58%	43.87%	40.16%	42.26%	45.51%	44.82%
PMM Special Affordable	20.71%	20.71%	17.22%	14.32%	15.78%	17.73%	17.32%
PMM Underserved	29.57%	29.57%	27.23%	30.80%	32.91%	32.31%	30.59%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.99%	7.99%	9.55%	10.29%	8.50%	5.04%	1.87%
Median Valuation Bias for Other Refi	7.87%	7.87%	8.49%	9.68%	8.70%	5.14%	1.44%

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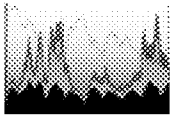


Single Family Conventional Acquisition Characteristics
Intermediate-Term Fixed Rate (excl Balloon)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	45,067	45,067	605,921	415,381	262,828	246,050	380,511
Book Volume ($B)	$7.6	$7.6	$99.5	$65.5	$35.3	$32.7	$48.9
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	48.6%	48.6%	49.8%	45.5%	47.4%	45.7%	46.6%
OLTV 60.01% - 70.00%	17.9%	17.9%	18.4%	19.3%	17.6%	17.6%	19.0%
OLTV 70.01% - 75.00%	10.7%	10.7%	11.0%	9.4%	7.8%	7.7%	7.9%
OLTV 75.01% - 80.00%	17.6%	17.6%	17.3%	19.5%	20.9%	22.7%	20.7%
OLTV 80.01% - 90.00%	3.4%	3.4%	2.5%	5.1%	4.6%	4.5%	4.4%
OLTV 90.01% - 95.00%	1.1%	1.1%	0.7%	1.1%	1.1%	1.1%	1.0%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.2%	0.2%	0.1%	0.1%	0.4%	0.5%	0.3%
OLTV > 100.00%	0.3%	0.3%	0.1%	0.1%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	59.5%	59.5%	59.0%	60.5%	59.5%	60.1%	59.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	44.6%	44.6%	46.3%	41.9%	44.5%	42.6%	42.1%
Comb LTV 60.01% - 70.00%	18.0%	18.0%	18.8%	19.5%	17.7%	17.6%	19.4%
Comb LTV 70.01% - 75.00%	11.2%	11.2%	11.3%	10.0%	8.0%	7.7%	8.2%
Comb LTV 75.01% - 80.00%	17.9%	17.9%	17.5%	19.9%	19.5%	20.4%	19.0%
Comb LTV 80.01% - 90.00%	5.5%	5.5%	4.6%	7.2%	7.5%	7.3%	7.0%
Comb LTV 90.01% - 95.00%	1.6%	1.6%	1.2%	1.4%	2.1%	2.2%	1.9%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.1%	0.0%	0.0%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.1%	0.1%	0.6%	0.9%	0.5%
Comb LTV > 100.00%	0.7%	0.7%	0.2%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.2%	1.7%
Wtd Avg Comb LTV	61.5%	61.5%	60.6%	62.1%	61.2%	61.8%	61.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	44.6%	44.6%	46.3%	41.9%	44.5%	42.6%	42.1%
Comb LTV 60.01% - 70.00%	18.0%	18.0%	18.8%	19.5%	17.7%	17.6%	19.4%
Comb LTV 70.01% - 75.00%	11.2%	11.2%	11.3%	10.0%	8.0%	7.7%	8.2%
Comb LTV 75.01% - 80.00%	17.9%	17.9%	17.5%	19.9%	19.5%	20.4%	19.0%
Comb LTV 80.01% - 90.00%	5.5%	5.5%	4.6%	7.2%	7.5%	7.3%	7.0%
Comb LTV 90.01% - 95.00%	1.6%	1.6%	1.2%	1.4%	2.1%	2.2%	1.9%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.1%	0.0%	0.0%	0.1%	0.1%

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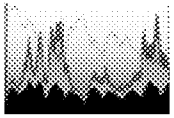


Single Family Conventional Acquisition Characteristics
Intermediate-Term Fixed Rate (excl Balloon)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.1%	0.1%	0.6%	0.9%	0.5%
Comb LTV > 100.00%	0.7%	0.7%	0.2%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.2%	1.7%
Wtd Avg Comb LTV	61.5%	61.5%	60.6%	62.1%	61.2%	61.8%	61.8%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.2%	0.4%	0.6%	0.6%
FICO 550-579	0.0%	0.0%	0.0%	0.2%	0.5%	0.6%	0.6%
FICO 580-619	0.5%	0.5%	0.4%	1.4%	2.5%	2.8%	2.6%
FICO 620-659	2.1%	2.1%	2.0%	4.4%	6.9%	7.7%	7.8%
FICO 660-699	7.8%	7.8%	7.3%	11.4%	13.7%	15.2%	15.8%
FICO 700-739	15.1%	15.1%	14.9%	19.1%	20.1%	20.7%	21.0%
FICO >= 740	74.4%	74.4%	75.2%	63.2%	55.7%	52.1%	51.4%
FICO Missing	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
Wtd Avg FICO	762	762	763	748	738	733	732
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	99.9%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	92.5%	92.5%	94.1%	90.5%	88.5%	87.2%	88.8%
Second/Vacation Home	4.6%	4.6%	4.3%	5.5%	5.8%	6.1%	4.8%
Investor Property	2.8%	2.8%	1.6%	4.0%	5.6%	6.7%	6.3%
10-K Unit Type (Sums to 100%)							
1 Unit	98.4%	98.4%	98.7%	97.6%	96.8%	96.4%	95.9%
2-4 Units	1.6%	1.6%	1.3%	2.4%	3.2%	3.6%	4.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	6.5%	6.5%	5.4%	6.7%	6.9%	7.4%	6.4%
Single Family Homes	93.5%	93.5%	94.6%	93.3%	93.1%	92.6%	93.6%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.2%	0.5%	1.2%	0.8%

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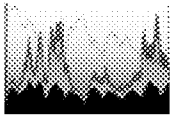


Single Family Conventional Acquisition Characteristics
Intermediate-Term Fixed Rate (excl Balloon)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	6.5%	6.5%	5.4%	6.7%	6.9%	7.4%	6.4%
1 Unit	91.7%	91.7%	93.0%	90.6%	89.4%	87.9%	88.7%
2-4 Units	1.6%	1.6%	1.3%	2.4%	3.2%	3.5%	4.1%
Condo							
Condo	5.9%	5.9%	5.0%	6.3%	6.5%	7.0%	6.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	8.8%	8.8%	7.6%	18.2%	27.5%	32.3%	24.8%
Cash-Out Refinance	34.6%	34.6%	38.3%	47.8%	54.5%	50.8%	48.8%
Other Refinance	56.6%	56.6%	54.1%	34.1%	18.0%	16.9%	26.3%
Origination Type (Sums to 100%)							
TPO Broker	7.5%	7.5%	9.1%	15.1%	12.0%	14.4%	14.9%
TPO Correspondent	24.6%	24.6%	26.6%	25.3%	33.1%	33.9%	30.9%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	68.0%	68.0%	64.3%	59.7%	54.9%	51.7%	54.2%
Origination Amount and Rate							
Avg Origination Loan Amount	$171,385	$171,385	$166,996	$160,828	$136,996	$134,303	$130,128
Loan Original Note Rate	4.53%	4.53%	4.65%	5.48%	6.07%	6.10%	5.44%
Seasoning (Sums to 100%)							
Seasoned	3.3%	3.3%	3.2%	5.5%	6.1%	3.2%	2.9%
Non-Seasoned	96.7%	96.7%	96.8%	94.5%	93.9%	96.8%	97.1%
ACI							
ACI Probability	0.04%	0.04%	0.04%	0.10%	0.16%	0.32%	0.21%
Wtd Avg ACI Score	778	778	779	759	746	745	747
Credit Premium							
Wtd Avg Credit Premium	0.14	0.14	-0.09	-0.15	-0.04	0.08	0.10
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.2%	0.3%	0.9%	0.4%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.1%	0.3%	0.5%	0.1%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	20.0%	20.0%	20.0%	14.3%	13.1%	13.4%	13.6%
DTI Ratio > 20 and <= 30	29.1%	29.1%	30.3%	25.3%	22.3%	22.4%	22.5%
DTI Ratio > 30 and <= 40	25.3%	25.3%	25.2%	25.7%	24.7%	25.5%	24.7%
DTI Ratio > 40 and <= 45	10.0%	10.0%	9.4%	10.8%	10.6%	11.1%	10.2%
DTI Ratio > 45 and <= 50	6.4%	6.4%	6.9%	8.7%	8.5%	8.6%	7.9%
DTI Ratio > 50	7.4%	7.4%	7.6%	12.6%	12.2%	13.4%	13.6%
DTI Ratio Missing	1.7%	1.7%	0.6%	2.6%	8.7%	5.6%	7.5%

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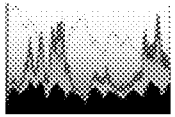


Single Family Conventional Acquisition Characteristics
Intermediate-Term Fixed Rate (excl Balloon)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	31.1%	31.1%	31.1%	34.4%	34.8%	35.2%	35.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	20.0%	20.0%	20.0%	14.2%	13.4%	13.6%	13.8%
DTI Ratio > 20 and <= 30	29.1%	29.1%	30.3%	25.3%	22.8%	22.8%	22.9%
DTI Ratio > 30 and <= 40	25.3%	25.3%	25.2%	25.7%	25.2%	26.0%	25.1%
DTI Ratio > 40 and <= 45	10.0%	10.0%	9.4%	10.9%	10.8%	11.3%	10.3%
DTI Ratio > 45 and <= 50	6.4%	6.4%	6.9%	8.7%	8.7%	8.8%	8.0%
DTI Ratio > 50	7.4%	7.4%	7.6%	12.6%	12.5%	13.7%	13.9%
DTI Ratio Missing	1.7%	1.7%	0.6%	2.6%	6.7%	3.8%	6.0%
Wtd Avg DTI Ratio	31.1%	31.1%	31.1%	34.4%	34.8%	35.2%	35.2%
Origination Term (Sums to 100%)							
<= 15 Years	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 25 Years and <= 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-Term Fixed Rate (excl Balloon)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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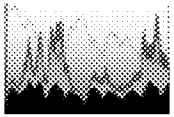


Single Family Conventional Acquisition Characteristics
Intermediate-Term Fixed Rate (excl Balloon)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Alt-A	0.0%	0.0%	0.0%	3.9%	12.3%	11.2%	9.4%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	3.4%	9.9%	8.2%	7.4%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.9%	0.4%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	1.3%	4.6%	2.1%	2.9%
- Alt-A SISA	0.0%	0.0%	0.0%	0.3%	0.6%	0.4%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	1.0%	0.9%	1.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.7%	2.8%	4.5%	3.3%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.5%	0.9%	1.7%	0.7%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	1.5%	1.3%	1.4%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.3%	18.0%	31.4%	25.6%	19.5%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.3%	14.7%	21.4%	17.3%	12.2%
- Other Low/No Doc	0.0%	0.0%	0.0%	3.4%	9.9%	8.3%	7.3%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	94.5%	94.5%	96.3%	87.5%	81.0%	84.3%	85.3%
Investor Channel	5.5%	5.5%	3.7%	9.9%	16.2%	12.9%	12.7%
eChannel	0.0%	0.0%	0.0%	2.5%	2.6%	2.6%	2.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	12.6%	12.6%	10.6%	9.3%	9.1%	8.1%	8.5%
- 75/20/05	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%

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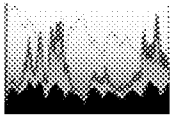


Single Family Conventional Acquisition Characteristics
Intermediate-Term Fixed Rate (excl Balloon)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- 80/10/10	1.0%	1.0%	0.9%	1.1%	1.3%	1.6%	1.5%
- 80/15/05	0.2%	0.2%	0.2%	0.2%	0.6%	0.7%	0.6%
- 80/20/00	0.1%	0.1%	0.1%	0.0%	0.1%	0.2%	0.1%
- 90/05/05	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	11.0%	11.0%	9.2%	7.9%	6.8%	5.5%	6.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	14.2%	14.2%	12.3%	10.7%	11.8%	9.9%	10.7%
- 75/20/05	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%	0.2%
- 75/25/00	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	1.1%	1.1%	1.0%	1.2%	1.8%	2.0%	2.0%
- 80/15/05	0.2%	0.2%	0.2%	0.2%	0.6%	0.8%	0.7%
- 80/20/00	0.4%	0.4%	0.1%	0.0%	0.3%	0.4%	0.2%
- 90/05/05	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	12.1%	12.1%	10.7%	9.1%	8.7%	6.4%	7.5%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.3%	0.9%	0.9%	1.1%
- EA I	0.0%	0.0%	0.0%	0.1%	0.3%	0.3%	0.3%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
- EA/TPR III	0.0%	0.0%	0.0%	0.1%	0.5%	0.5%	0.6%
10-K Property Region (Sums to 100%)							
Midwest	19.9%	19.9%	22.5%	18.0%	15.6%	16.6%	16.4%
Northeast	20.8%	20.8%	19.7%	20.2%	21.0%	18.0%	20.2%
Southeast	20.1%	20.1%	20.1%	25.0%	28.1%	28.6%	26.0%
Southwest	17.1%	17.1%	17.4%	17.8%	19.0%	19.1%	17.1%
West	22.0%	22.0%	20.3%	19.0%	16.4%	17.7%	20.3%
Census Region (Sums to 100%)							
New England	6.5%	6.5%	6.6%	5.5%	4.9%	4.8%	5.9%
Middle Atlantic	13.7%	13.7%	12.5%	14.0%	15.2%	11.8%	12.7%
East North Central	15.7%	15.7%	18.0%	14.1%	12.5%	13.3%	13.1%
East South Central	3.8%	3.8%	4.4%	5.2%	5.8%	5.9%	5.1%
South Atlantic	16.8%	16.8%	16.0%	20.2%	22.6%	23.2%	21.3%
West North Central	6.9%	6.9%	7.4%	6.3%	5.7%	6.0%	6.0%
West South Central	9.4%	9.4%	9.5%	9.8%	10.9%	10.4%	9.0%
Mountain	6.5%	6.5%	6.7%	7.5%	7.5%	8.0%	7.5%
Pacific	20.4%	20.4%	18.6%	17.1%	14.3%	15.5%	18.2%

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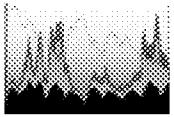


Single Family Conventional Acquisition Characteristics
Intermediate-Term Fixed Rate (excl Balloon)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.2%	0.2%	0.2%	0.4%	0.5%	1.0%	1.1%
Top 10 States							
01) CA	15.6%	15.6%	13.7%	12.2%	10.2%	11.3%	13.5%
02) TX	7.0%	7.0%	7.1%	7.3%	7.8%	7.3%	6.0%
03) NY	6.0%	6.0%	4.9%	5.7%	6.6%	5.4%	5.7%
04) IL	6.0%	6.0%	5.9%	5.3%	4.2%	4.5%	4.5%
05) NJ	4.1%	4.1%	3.8%	4.3%	4.7%	3.2%	3.6%
06) VA	4.0%	4.0%	3.2%	3.4%	3.5%	3.2%	3.0%
07) PA	3.6%	3.6%	3.8%	4.0%	3.9%	3.3%	3.5%
08) MA	3.4%	3.4%	3.6%	2.5%	1.9%	2.1%	2.6%
09) WI	3.2%	3.2%	4.7%	2.2%	1.8%	1.7%	1.9%
10) FL	3.1%	3.1%	3.0%	4.8%	6.7%	8.1%	7.4%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	22.3%	22.3%	16.2%	22.4%	15.5%	8.5%	9.0%
02) BANK OF AMERICA CORPORATION	19.2%	19.2%	17.7%	18.9%	28.1%	24.8%	22.7%
03) JPMORGAN CHASE & CO	14.0%	14.0%	9.0%	14.4%	9.5%	8.1%	10.7%
04) CITIGROUP INC	4.4%	4.4%	5.8%	8.3%	8.3%	13.1%	13.7%
05) QUICKEN LOANS INC	3.4%	3.4%	2.7%	1.1%	0.0%	0.0%	0.0%
06) PENTAGON FEDERAL CREDIT UNION	3.4%	3.4%	0.1%	0.0%	0.0%	0.0%	0.0%
07) SUNTRUST BANKS INC	2.4%	2.4%	5.2%	2.6%	4.9%	6.7%	4.0%
08) PHH CORPORATION	2.3%	2.3%	3.2%	2.5%	2.7%	3.1%	2.7%
09) GMAC INC	2.0%	2.0%	1.3%	4.1%	3.4%	3.5%	3.6%
10) FIFTH THIRD BANCORP	1.5%	1.5%	0.6%	1.2%	0.4%	0.3%	0.2%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	22.3%	22.3%	16.5%	23.7%	18.6%	13.6%	14.6%
02) BANK OF AMERICA CORPORATION	19.1%	19.1%	17.7%	18.2%	28.1%	27.0%	22.7%
03) JPMORGAN CHASE & CO	17.5%	17.5%	11.4%	19.2%	14.2%	12.4%	13.4%
04) CITIGROUP INC	4.5%	4.5%	5.7%	8.2%	8.5%	14.8%	16.9%
05) PENTAGON FEDERAL CREDIT UNION	3.4%	3.4%	0.1%	0.0%	0.0%	0.0%	0.0%
06) SUNTRUST BANKS INC	2.3%	2.3%	5.1%	2.5%	3.0%	4.3%	3.5%
07) PHH CORPORATION	2.3%	2.3%	3.2%	2.5%	2.3%	2.5%	2.2%
08) GMAC INC	2.2%	2.2%	2.3%	5.0%	3.3%	3.4%	3.4%
09) FIFTH THIRD BANCORP	1.5%	1.5%	0.6%	1.2%	0.7%	0.3%	0.1%
10) FLAGSTAR BANCORP INC	1.3%	1.3%	1.6%	1.3%	1.1%	0.5%	0.5%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	98.1%						

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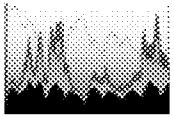


Single Family Conventional Acquisition Characteristics
Intermediate-Term Fixed Rate (excl Balloon)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	1.9%						
- Primary MI Only	1.8%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	17.94	17.94	16.13	12.61	3.84	4.86	7.01
Wtd Avg Economic Model Fee	5.92	5.92	6.68	9.34	13.44	12.56	11.10
Wtd Avg Charged Fee	23.85	23.85	22.81	21.95	17.28	17.42	18.11
Appraisal Waivers							
Appraisal Waiver	5.1%	5.1%	4.0%	4.2%	3.1%	2.6%	2.3%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.05%	0.05%	3.17%	24.35%	38.31%	43.48%	37.31%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.05%	0.22%	0.38%	0.31%
Housing Goals							
Low Mod	31.43%	31.43%	29.96%	34.45%	34.44%	41.80%	41.26%
Special Affordable	10.28%	10.28%	9.34%	12.75%	14.02%	19.07%	18.30%
Underserved	24.40%	24.40%	23.25%	32.15%	35.72%	37.81%	37.38%
PMM Low Mod	35.03%	35.03%	33.30%	27.57%	25.83%	38.33%	33.99%
PMM Special Affordable	13.51%	13.51%	12.89%	9.74%	8.84%	19.20%	15.54%
PMM Underserved	25.68%	25.68%	26.10%	26.74%	25.20%	29.68%	28.88%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.36%	7.36%	7.99%	8.24%	5.05%	3.79%	1.74%
Median Valuation Bias for Other Refi	6.21%	6.21%	6.15%	6.62%	3.66%	2.00%	-0.72%

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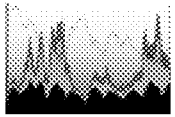


Single Family Conventional Acquisition Characteristics
Adjustable Rate

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	13,020	13,020	82,023	180,402	260,510	363,869	541,779
Book Volume ($B)	$3.9	$3.9	$23.0	$46.5	$63.9	$85.4	$111.4
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	39.2%	39.2%	36.4%	24.9%	14.0%	15.1%	14.8%
OLTV 60.01% - 70.00%	17.7%	17.7%	17.5%	18.1%	13.2%	15.8%	14.9%
OLTV 70.01% - 75.00%	16.5%	16.5%	15.0%	11.1%	10.3%	9.7%	9.6%
OLTV 75.01% - 80.00%	19.3%	19.3%	24.3%	30.9%	44.9%	50.9%	49.8%
OLTV 80.01% - 90.00%	5.2%	5.2%	4.9%	9.6%	7.9%	4.9%	6.2%
OLTV 90.01% - 95.00%	1.5%	1.5%	1.3%	4.4%	4.7%	1.8%	2.8%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.2%
OLTV 97.01% - 100.00%	0.2%	0.2%	0.2%	0.7%	4.8%	1.7%	1.7%
OLTV > 100.00%	0.3%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	63.7%	63.7%	64.8%	70.0%	75.1%	73.3%	73.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	33.7%	33.7%	31.8%	21.0%	12.5%	13.9%	13.9%
Comb LTV 60.01% - 70.00%	17.5%	17.5%	17.2%	16.1%	11.8%	14.3%	14.1%
Comb LTV 70.01% - 75.00%	17.1%	17.1%	15.2%	10.4%	8.3%	8.3%	8.8%
Comb LTV 75.01% - 80.00%	19.6%	19.6%	22.1%	25.3%	21.9%	25.3%	30.8%
Comb LTV 80.01% - 90.00%	8.4%	8.4%	9.3%	18.2%	19.4%	16.9%	16.7%
Comb LTV 90.01% - 95.00%	2.6%	2.6%	3.2%	7.4%	12.2%	8.0%	8.3%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%	0.2%
Comb LTV 97.01% - 100.00%	0.2%	0.2%	0.6%	1.3%	13.7%	11.6%	5.8%
Comb LTV > 100.00%	0.7%	0.7%	0.5%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.5%	1.4%
Wtd Avg Comb LTV	66.3%	66.3%	67.3%	72.9%	79.9%	78.0%	76.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	33.7%	33.7%	31.8%	21.0%	12.5%	13.9%	13.9%
Comb LTV 60.01% - 70.00%	17.5%	17.5%	17.2%	16.1%	11.8%	14.3%	14.1%
Comb LTV 70.01% - 75.00%	17.1%	17.1%	15.2%	10.4%	8.3%	8.3%	8.7%
Comb LTV 75.01% - 80.00%	19.6%	19.6%	22.1%	25.3%	21.9%	25.3%	30.8%
Comb LTV 80.01% - 90.00%	8.4%	8.4%	9.3%	18.2%	19.4%	16.9%	16.7%
Comb LTV 90.01% - 95.00%	2.6%	2.6%	3.2%	7.4%	12.2%	8.0%	8.3%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%	0.2%

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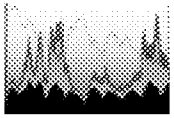


Single Family Conventional Acquisition Characteristics
Adjustable Rate

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.2%	0.2%	0.6%	1.3%	13.7%	11.6%	5.8%
Comb LTV > 100.00%	0.7%	0.7%	0.5%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.5%	1.4%
Wtd Avg Comb LTV	66.3%	66.3%	67.3%	72.9%	79.9%	78.0%	76.8%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.1%	0.2%	1.0%	1.2%	0.7%
FICO 550-579	0.0%	0.0%	0.0%	0.2%	1.0%	1.3%	0.8%
FICO 580-619	0.1%	0.1%	0.2%	0.8%	2.5%	3.2%	2.7%
FICO 620-659	0.6%	0.6%	1.1%	3.3%	8.4%	9.0%	9.0%
FICO 660-699	4.6%	4.6%	5.6%	11.8%	20.6%	20.6%	19.6%
FICO 700-739	15.9%	15.9%	16.2%	22.3%	26.1%	25.6%	26.7%
FICO >= 740	78.7%	78.7%	76.8%	61.2%	40.3%	38.7%	40.2%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.4%
Wtd Avg FICO	766	766	764	747	720	717	720
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	75.6%	75.6%	70.3%	52.3%	29.5%	28.9%	41.5%
Interest Only adjustable-rate	24.4%	24.4%	29.7%	47.7%	67.0%	52.6%	43.6%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	3.5%	18.5%	14.9%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	89.5%	89.5%	90.7%	87.4%	82.3%	82.0%	84.2%
Second/Vacation Home	6.8%	6.8%	6.5%	7.0%	7.4%	8.5%	7.1%
Investor Property	3.7%	3.7%	2.8%	5.6%	10.3%	9.5%	8.7%
10-K Unit Type (Sums to 100%)							
1 Unit	99.0%	99.0%	99.1%	97.7%	95.4%	96.4%	97.0%
2-4 Units	1.0%	1.0%	0.9%	2.3%	4.6%	3.6%	3.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	14.7%	14.7%	13.6%	17.7%	17.2%	17.0%	16.7%
Single Family Homes	85.3%	85.3%	86.4%	82.3%	82.8%	83.0%	83.3%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%

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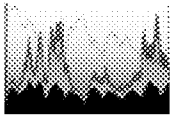


Single Family Conventional Acquisition Characteristics
Adjustable Rate

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	14.7%	14.7%	13.6%	17.7%	17.2%	17.0%	16.7%
1 Unit	84.3%	84.3%	85.5%	80.0%	78.1%	79.3%	80.2%
2-4 Units	1.0%	1.0%	0.9%	2.3%	4.6%	3.6%	3.0%
Condo							
Condo	13.4%	13.4%	12.7%	16.8%	16.7%	16.7%	16.4%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	19.2%	19.2%	26.5%	37.7%	49.0%	51.8%	53.9%
Cash-Out Refinance	18.4%	18.4%	20.3%	26.3%	28.2%	32.7%	29.3%
Other Refinance	62.4%	62.4%	53.2%	36.0%	22.9%	15.5%	16.8%
Origination Type (Sums to 100%)							
TPO Broker	17.9%	17.9%	22.8%	29.2%	30.5%	28.6%	24.1%
TPO Correspondent	37.1%	37.1%	29.9%	26.4%	23.4%	25.0%	24.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	45.0%	45.0%	47.3%	44.3%	46.1%	46.4%	51.3%
Origination Amount and Rate							
Avg Origination Loan Amount	$301,319	$301,319	$286,524	$263,685	$246,759	$235,380	$206,296
Loan Original Note Rate	4.13%	4.13%	4.51%	5.46%	6.44%	5.97%	5.19%
Seasoning (Sums to 100%)							
Seasoned	0.1%	0.1%	18.3%	21.1%	8.7%	5.5%	5.2%
Non-Seasoned	99.9%	99.9%	81.7%	78.9%	91.3%	94.5%	94.8%
ACI							
ACI Probability	0.06%	0.06%	0.07%	0.21%	1.09%	0.79%	0.45%
Wtd Avg ACI Score	753	753	750	725	681	688	700
Credit Premium							
Wtd Avg Credit Premium	0.08	0.08	0.10	0.13	0.50	0.38	0.23
Credit Premium > 1.5	0.0%	0.0%	0.5%	1.0%	9.0%	9.8%	2.5%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	2.2%	20.4%	27.5%	16.3%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	13.8%	13.8%	13.7%	10.1%	6.0%	5.5%	7.2%
DTI Ratio > 20 and <= 30	23.6%	23.6%	24.2%	19.4%	14.0%	13.5%	16.9%
DTI Ratio > 30 and <= 40	27.0%	27.0%	27.1%	26.9%	27.1%	27.0%	29.3%
DTI Ratio > 40 and <= 45	13.4%	13.4%	12.9%	14.0%	17.1%	16.0%	15.4%
DTI Ratio > 45 and <= 50	8.6%	8.6%	8.5%	11.6%	12.9%	10.5%	9.0%
DTI Ratio > 50	11.9%	11.9%	11.6%	16.2%	10.5%	7.3%	8.3%
DTI Ratio Missing	1.7%	1.7%	2.0%	1.9%	12.5%	20.2%	13.9%

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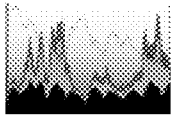


Single Family Conventional Acquisition Characteristics
Adjustable Rate

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.5%	34.5%	34.4%	37.2%	38.2%	37.3%	36.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	13.8%	13.8%	13.7%	9.9%	5.9%	5.6%	7.2%
DTI Ratio > 20 and <= 30	23.6%	23.6%	24.2%	19.4%	14.0%	14.0%	17.1%
DTI Ratio > 30 and <= 40	27.0%	27.0%	27.1%	26.9%	27.3%	27.8%	29.7%
DTI Ratio > 40 and <= 45	13.4%	13.4%	12.9%	14.0%	17.3%	16.4%	15.6%
DTI Ratio > 45 and <= 50	8.6%	8.6%	8.5%	11.6%	13.1%	10.8%	9.2%
DTI Ratio > 50	11.9%	11.9%	11.6%	16.3%	10.8%	7.8%	8.6%
DTI Ratio Missing	1.7%	1.7%	2.0%	1.9%	11.5%	17.6%	12.5%
Wtd Avg DTI Ratio	34.5%	34.5%	34.4%	37.3%	38.3%	37.3%	36.5%
Origination Term (Sums to 100%)							
<= 15 Years	0.1%	0.1%	0.2%	0.1%	0.1%	0.0%	0.1%
> 15 Years amd <= 25 Years	0.1%	0.1%	0.8%	0.0%	0.1%	0.0%	0.1%
> 25 Years and <= 30 Years	99.7%	99.7%	99.0%	98.8%	98.4%	99.2%	99.8%
> 30 Years	0.1%	0.1%	0.1%	1.1%	1.4%	0.7%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.1%	0.1%	0.1%	1.1%	1.4%	0.7%	0.1%
Hybrid Arm	100.0%	100.0%	99.7%	99.7%	95.9%	80.8%	83.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	2.3%	0.2%	0.1%
- 3/1 Hybrid Arm	0.5%	0.5%	1.9%	7.8%	7.1%	8.9%	15.9%
- 5/1 Hybrid Arm	78.8%	78.8%	77.0%	63.8%	60.7%	53.8%	51.5%
- 7/1 Hybrid Arm	15.2%	15.2%	12.8%	21.4%	15.6%	11.7%	11.3%
- 10/1 Hybrid Arm	5.4%	5.4%	7.9%	6.8%	10.1%	6.2%	4.8%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	3.5%	18.5%	14.9%

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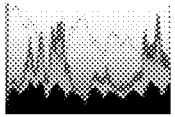


Single Family Conventional Acquisition Characteristics
Adjustable Rate

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	24.4%	24.4%	29.7%	47.7%	67.0%	52.6%	43.6%
- Interest Only ARM	24.4%	24.4%	29.7%	47.7%	67.0%	52.6%	43.6%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.1%	4.5%	40.4%	43.9%	35.6%
- Alt-A Low/No Doc	0.0%	0.0%	0.1%	2.6%	29.5%	26.6%	20.8%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	1.0%	0.3%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	3.3%	3.9%	6.3%
- Alt-A SISA	0.0%	0.0%	0.1%	0.5%	4.1%	3.6%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	3.1%	2.0%	1.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.9%	18.2%	16.8%	13.4%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	1.7%	7.3%	9.4%	8.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.2%	3.6%	7.9%	6.8%
My Community Mortgage	0.0%	0.0%	0.0%	0.2%	0.8%	0.2%	0.1%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.5%	20.6%	48.7%	39.6%	31.7%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.5%	18.0%	18.4%	12.3%	10.9%
- Other Low/No Doc	0.0%	0.0%	0.1%	2.6%	30.3%	27.3%	20.7%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.3%	3.9%	1.8%	0.1%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.3%	3.9%	1.8%	0.1%
Business Channel (Sums to 100%)							
Lender Channel	99.9%	99.9%	80.2%	72.4%	50.5%	50.2%	56.7%
Investor Channel	0.1%	0.1%	19.8%	24.6%	42.3%	44.5%	40.4%
eChannel	0.0%	0.0%	0.0%	2.7%	3.3%	3.5%	2.8%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.3%	3.9%	1.8%	0.1%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	16.4%	16.4%	17.3%	18.6%	31.3%	30.8%	22.9%
- 75/20/05	0.3%	0.3%	0.3%	0.4%	0.6%	0.3%	0.3%

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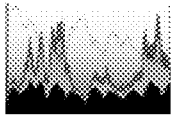


Single Family Conventional Acquisition Characteristics
Adjustable Rate

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%
- 80/10/10	1.5%	1.5%	2.6%	5.1%	7.7%	8.7%	8.4%
- 80/15/05	0.4%	0.4%	1.4%	2.4%	5.9%	4.8%	4.9%
- 80/20/00	0.2%	0.2%	0.7%	0.6%	0.7%	0.5%	0.6%
- 90/05/05	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
- Other	13.7%	13.7%	12.1%	10.0%	15.9%	16.5%	8.7%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	18.4%	18.4%	19.2%	20.5%	32.9%	32.9%	28.8%
- 75/20/05	0.4%	0.4%	0.3%	0.4%	0.8%	0.5%	0.4%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.3%	0.4%	0.1%
- 80/10/10	1.6%	1.6%	2.9%	5.6%	9.8%	11.3%	11.0%
- 80/15/05	0.5%	0.5%	1.5%	2.5%	7.1%	6.2%	6.0%
- 80/20/00	0.7%	0.7%	0.7%	0.6%	8.7%	9.7%	6.7%
- 90/05/05	0.3%	0.3%	0.2%	0.0%	0.1%	0.0%	0.0%
- Other	14.9%	14.9%	13.6%	11.2%	6.1%	4.8%	4.4%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.2%	0.3%	0.3%	0.8%
- EA I	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.3%
- EA/TPR II	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
- EA/TPR III	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.3%
10-K Property Region (Sums to 100%)							
Midwest	14.9%	14.9%	13.9%	13.8%	9.7%	9.9%	13.7%
Northeast	17.8%	17.8%	16.5%	12.8%	11.5%	9.9%	11.4%
Southeast	17.8%	17.8%	21.3%	20.7%	24.9%	25.5%	23.8%
Southwest	11.8%	11.8%	10.4%	12.7%	13.2%	12.4%	13.7%
West	37.8%	37.8%	37.8%	39.9%	40.8%	42.3%	37.4%
Census Region (Sums to 100%)							
New England	7.6%	7.6%	7.0%	4.4%	3.6%	3.6%	5.0%
Middle Atlantic	9.9%	9.9%	9.1%	8.1%	7.6%	6.0%	6.1%
East North Central	13.4%	13.4%	12.6%	12.4%	8.3%	8.3%	11.3%
East South Central	1.4%	1.4%	1.6%	1.7%	1.6%	1.6%	1.7%
South Atlantic	16.7%	16.7%	20.0%	19.3%	23.5%	24.1%	22.4%
West North Central	3.5%	3.5%	3.1%	3.3%	2.4%	2.7%	3.9%
West South Central	3.5%	3.5%	2.9%	2.9%	2.8%	2.4%	2.3%
Mountain	7.3%	7.3%	6.8%	9.9%	13.2%	13.2%	14.3%
Pacific	36.8%	36.8%	36.8%	37.9%	37.1%	38.0%	33.0%

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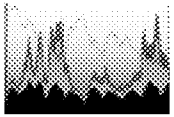


Single Family Conventional Acquisition Characteristics
Adjustable Rate

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) CA	30.4%	30.4%	29.8%	28.9%	29.1%	31.9%	26.8%
02) IL	9.2%	9.2%	8.1%	7.5%	5.0%	4.4%	5.2%
03) MA	5.2%	5.2%	4.5%	2.6%	2.0%	2.1%	3.0%
04) WA	4.7%	4.7%	5.1%	6.1%	5.2%	3.8%	3.9%
05) NJ	4.1%	4.1%	3.8%	3.2%	3.4%	2.8%	3.0%
06) NY	4.0%	4.0%	3.7%	3.3%	3.1%	2.1%	1.8%
07) VA	3.6%	3.6%	4.5%	3.8%	3.6%	3.9%	4.0%
08) CO	3.5%	3.5%	3.1%	3.1%	2.7%	2.4%	3.3%
09) NC	3.4%	3.4%	3.8%	3.1%	1.9%	1.8%	1.8%
10) TX	2.7%	2.7%	2.4%	2.4%	1.9%	1.8%	1.7%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	29.8%	29.8%	38.7%	31.2%	38.2%	41.2%	40.4%
02) WELLS FARGO & COMPANY	18.6%	18.6%	12.9%	9.7%	11.0%	12.0%	12.0%
03) GMAC INC	18.5%	18.5%	7.7%	2.4%	0.8%	2.7%	3.7%
04) SUNTRUST BANKS INC	7.5%	7.5%	8.5%	5.0%	4.0%	2.7%	1.3%
05) JPMORGAN CHASE & CO	7.3%	7.3%	3.7%	5.0%	12.2%	9.0%	6.7%
06) CITIGROUP INC	6.6%	6.6%	4.7%	21.0%	4.3%	6.3%	5.0%
07) QUICKEN LOANS INC	2.1%	2.1%	3.0%	1.4%	0.0%	0.0%	0.0%
08) PHH CORPORATION	1.8%	1.8%	1.6%	2.6%	3.2%	4.5%	4.6%
09) FLAGSTAR BANCORP INC	1.7%	1.7%	0.9%	1.9%	2.4%	0.9%	2.8%
10) UNITED SERVICES AUTOMOBILE ASSOCIATION	1.5%	1.5%	0.9%	0.3%	0.2%	0.1%	0.0%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	29.8%	29.8%	37.5%	30.1%	37.8%	41.2%	40.2%
02) WELLS FARGO & COMPANY	18.6%	18.6%	14.2%	10.5%	11.0%	12.3%	13.7%
03) GMAC INC	18.5%	18.5%	8.6%	3.6%	0.6%	2.7%	3.7%
04) SUNTRUST BANKS INC	7.5%	7.5%	8.5%	5.0%	4.0%	2.5%	1.2%
05) JPMORGAN CHASE & CO	7.3%	7.3%	3.7%	9.4%	14.8%	12.5%	8.9%
06) CITIGROUP INC	6.6%	6.6%	4.7%	21.0%	4.7%	6.8%	5.7%
07) QUICKEN LOANS INC	2.1%	2.1%	2.1%	0.0%	0.0%	0.0%	0.0%
08) PHH CORPORATION	1.8%	1.8%	1.6%	2.7%	2.6%	3.7%	4.1%
09) FLAGSTAR BANCORP INC	1.7%	1.7%	0.9%	1.7%	1.4%	0.4%	1.6%
10) UNITED SERVICES AUTOMOBILE ASSOCIATION	1.5%	1.5%	0.9%	0.3%	0.2%	0.2%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	96.1%						

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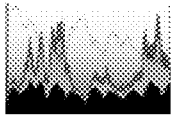


Single Family Conventional Acquisition Characteristics
Adjustable Rate

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	3.9%						
- Primary MI Only	3.8%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.8%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	12.47	12.47	12.09	8.27	-9.06	-8.15	-2.46
Wtd Avg Economic Model Fee	19.42	19.42	24.09	28.61	58.52	42.89	36.12
Wtd Avg Charged Fee	31.90	31.90	36.18	36.88	49.45	34.74	33.66
Appraisal Waivers							
Appraisal Waiver	2.2%	2.2%	1.8%	1.8%	1.0%	0.9%	1.4%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.06%	0.06%	8.48%	27.26%	24.78%	39.10%	54.58%
Cumulative Default Rate	0.00%	0.00%	0.01%	0.87%	7.47%	6.51%	3.55%
Housing Goals							
Low Mod	31.77%	31.77%	32.08%	33.56%	34.15%	36.67%	44.67%
Special Affordable	9.82%	9.82%	9.01%	8.26%	11.17%	12.28%	16.17%
Underserved	19.23%	19.23%	20.28%	30.28%	43.04%	43.54%	38.69%
PMM Low Mod	27.86%	27.86%	29.84%	25.43%	23.75%	28.70%	39.70%
PMM Special Affordable	10.15%	10.15%	7.62%	5.24%	6.09%	7.15%	14.05%
PMM Underserved	20.19%	20.19%	21.60%	28.01%	39.03%	35.98%	34.19%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	8.94%	8.94%	5.94%	8.50%	7.41%	3.26%	0.89%
Median Valuation Bias for Other Refi	8.22%	8.22%	6.03%	6.92%	7.21%	3.17%	1.43%

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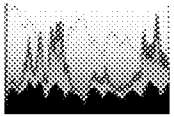


Single Family Conventional Acquisition Characteristics
40 Year (ARM & Fixed)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	55	55	1,296	15,364	48,543	11,948	1,855
Book Volume ($B)	$0.0	$0.0	$0.3	$3.6	$10.5	$2.6	$0.4
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	20.2%	20.2%	30.2%	12.7%	10.3%	16.7%	18.4%
OLTV 60.01% - 70.00%	18.6%	18.6%	16.4%	13.3%	11.1%	18.0%	16.5%
OLTV 70.01% - 75.00%	16.6%	16.6%	8.3%	8.3%	8.5%	10.4%	9.8%
OLTV 75.01% - 80.00%	23.9%	23.9%	20.3%	26.5%	28.8%	39.7%	40.6%
OLTV 80.01% - 90.00%	10.5%	10.5%	13.3%	13.1%	9.5%	7.1%	9.2%
OLTV 90.01% - 95.00%	10.2%	10.2%	8.5%	8.3%	6.1%	4.1%	5.3%
OLTV 95.01% - 97.00%	0.0%	0.0%	2.8%	2.4%	1.2%	0.2%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.1%	15.4%	24.5%	3.8%	0.2%
OLTV > 100.00%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.3%	72.3%	69.5%	79.3%	81.4%	73.2%	72.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	16.9%	16.9%	28.9%	11.0%	9.8%	15.6%	17.8%
Comb LTV 60.01% - 70.00%	19.9%	19.9%	15.5%	12.1%	10.2%	17.1%	15.6%
Comb LTV 70.01% - 75.00%	11.9%	11.9%	7.8%	7.3%	7.2%	9.1%	9.3%
Comb LTV 75.01% - 80.00%	20.7%	20.7%	19.2%	18.1%	16.8%	23.6%	28.2%
Comb LTV 80.01% - 90.00%	15.7%	15.7%	14.7%	17.4%	15.2%	17.4%	21.7%
Comb LTV 90.01% - 95.00%	14.9%	14.9%	9.5%	10.1%	10.0%	9.9%	7.3%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	3.3%	2.3%	1.2%	0.3%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.7%	20.7%	29.3%	6.9%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.4%	1.1%	0.4%	0.1%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	74.3%	74.3%	70.6%	82.0%	83.9%	76.4%	74.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	16.9%	16.9%	28.9%	11.0%	9.8%	15.6%	17.8%
Comb LTV 60.01% - 70.00%	19.9%	19.9%	15.5%	12.1%	10.2%	17.1%	15.6%
Comb LTV 70.01% - 75.00%	11.9%	11.9%	7.8%	7.3%	7.2%	9.1%	9.3%
Comb LTV 75.01% - 80.00%	20.7%	20.7%	19.2%	18.1%	16.8%	23.6%	28.2%
Comb LTV 80.01% - 90.00%	15.7%	15.7%	14.7%	17.4%	15.2%	17.4%	21.7%
Comb LTV 90.01% - 95.00%	14.9%	14.9%	9.5%	10.1%	10.0%	9.9%	7.3%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	3.3%	2.3%	1.2%	0.3%	0.0%

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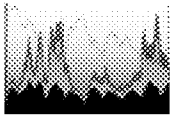


Single Family Conventional Acquisition Characteristics
40 Year (ARM & Fixed)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.7%	20.7%	29.3%	6.9%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.4%	1.1%	0.4%	0.1%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	74.3%	74.3%	70.6%	82.0%	83.9%	76.4%	74.3%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.4%	0.7%	0.8%	0.3%	0.2%
FICO 550-579	1.4%	1.4%	0.2%	0.9%	1.3%	0.7%	0.4%
FICO 580-619	0.0%	0.0%	1.1%	5.7%	9.6%	5.9%	4.0%
FICO 620-659	0.5%	0.5%	4.7%	16.5%	22.2%	15.9%	9.4%
FICO 660-699	20.9%	20.9%	12.9%	23.4%	23.0%	21.7%	17.4%
FICO 700-739	15.0%	15.0%	18.7%	21.0%	18.8%	23.2%	23.0%
FICO >= 740	62.2%	62.2%	62.0%	31.6%	24.1%	32.1%	45.7%
FICO Missing	0.0%	0.0%	0.0%	0.2%	0.2%	0.2%	0.0%
Wtd Avg FICO	744	744	746	704	690	707	724
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	83.5%	83.5%	80.2%	80.5%	87.8%	75.6%	67.6%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	16.5%	16.5%	8.0%	13.8%	8.4%	19.3%	4.4%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	4.5%	28.0%
Interest Only fixed-rate	0.0%	0.0%	11.8%	5.7%	3.8%	0.6%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	100.0%	100.0%	96.4%	92.9%	94.0%	87.9%	86.0%
Second/Vacation Home	0.0%	0.0%	1.6%	2.1%	1.9%	4.9%	4.2%
Investor Property	0.0%	0.0%	2.0%	5.0%	4.0%	7.2%	9.8%
10-K Unit Type (Sums to 100%)							
1 Unit	90.1%	90.1%	78.9%	94.3%	96.0%	95.7%	98.1%
2-4 Units	9.9%	9.9%	21.1%	5.7%	4.0%	4.3%	1.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	12.2%	12.2%	13.2%	12.9%	10.8%	12.9%	9.9%
Single Family Homes	87.8%	87.8%	86.8%	87.1%	89.2%	87.1%	90.1%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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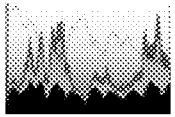


Single Family Conventional Acquisition Characteristics
40 Year (ARM & Fixed)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	12.2%	12.2%	13.2%	12.9%	10.8%	12.9%	9.9%
1 Unit	77.9%	77.9%	65.7%	81.5%	85.2%	82.8%	88.2%
2-4 Units	9.9%	9.9%	21.1%	5.7%	4.0%	4.3%	1.9%
Condo							
Condo	10.7%	10.7%	10.4%	12.7%	10.7%	12.8%	9.7%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	41.6%	41.6%	44.9%	47.6%	51.0%	40.5%	38.0%
Cash-Out Refinance	30.7%	30.7%	17.7%	31.5%	32.8%	44.9%	47.6%
Other Refinance	27.6%	27.6%	37.4%	21.0%	16.2%	14.6%	14.3%
Origination Type (Sums to 100%)							
TPO Broker	15.2%	15.2%	40.7%	26.1%	30.3%	31.0%	10.5%
TPO Correspondent	10.4%	10.4%	10.4%	30.2%	31.9%	19.7%	2.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	74.4%	74.4%	48.9%	43.7%	37.8%	49.3%	87.1%
Origination Amount and Rate							
Avg Origination Loan Amount	$232,986	$232,986	$236,757	$235,336	$216,725	$213,555	$194,508
Loan Original Note Rate	5.34%	5.34%	5.71%	6.35%	6.63%	6.38%	4.77%
Seasoning (Sums to 100%)							
Seasoned	6.2%	6.2%	54.6%	0.3%	1.5%	0.1%	0.8%
Non-Seasoned	93.8%	93.8%	45.4%	99.7%	98.5%	99.9%	99.2%
ACI							
ACI Probability	0.15%	0.15%	0.19%	0.96%	1.73%	0.63%	0.25%
Wtd Avg ACI Score	723	723	722	680	666	695	711
Credit Premium							
Wtd Avg Credit Premium	0.37	0.37	-0.20	0.05	0.07	0.09	-0.21
Credit Premium > 1.5	0.0%	0.0%	0.2%	0.5%	1.3%	0.3%	0.5%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.1%	0.0%	1.3%	3.9%	14.9%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	0.0%	0.0%	2.3%	1.6%	1.9%	6.3%	6.1%
DTI Ratio > 20 and <= 30	8.1%	8.1%	11.1%	6.9%	7.4%	11.2%	16.0%
DTI Ratio > 30 and <= 40	27.3%	27.3%	23.7%	18.8%	20.9%	26.2%	32.6%
DTI Ratio > 40 and <= 45	26.9%	26.9%	24.8%	15.8%	17.2%	17.1%	12.9%
DTI Ratio > 45 and <= 50	8.7%	8.7%	8.6%	17.0%	16.9%	14.7%	10.4%
DTI Ratio > 50	25.7%	25.7%	18.9%	39.2%	33.5%	22.3%	20.6%
DTI Ratio Missing	3.3%	3.3%	10.6%	0.7%	2.2%	2.2%	1.4%

FM-FCIC_00037711

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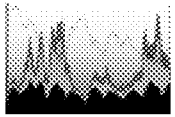


Single Family Conventional Acquisition Characteristics
40 Year (ARM & Fixed)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	42.9%	42.9%	41.6%	46.7%	45.5%	41.1%	39.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	0.0%	0.0%	2.3%	1.6%	1.9%	6.3%	6.1%
DTI Ratio > 20 and <= 30	8.1%	8.1%	11.1%	6.9%	7.4%	11.2%	16.0%
DTI Ratio > 30 and <= 40	27.3%	27.3%	23.7%	18.8%	21.0%	26.4%	32.6%
DTI Ratio > 40 and <= 45	26.9%	26.9%	24.8%	15.8%	17.4%	17.2%	12.9%
DTI Ratio > 45 and <= 50	8.7%	8.7%	8.6%	17.0%	17.1%	14.9%	10.4%
DTI Ratio > 50	25.7%	25.7%	18.9%	39.2%	33.8%	22.9%	20.6%
DTI Ratio Missing	3.3%	3.3%	10.6%	0.7%	1.4%	1.0%	1.4%
Wtd Avg DTI Ratio	42.9%	42.9%	41.6%	46.7%	45.5%	41.2%	39.7%
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 25 Years and <= 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 30 Years	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	83.5%	83.5%	92.0%	86.2%	91.6%	76.2%	67.6%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	16.5%	16.5%	8.0%	13.8%	8.4%	23.8%	32.4%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%
40 Year (ARM & Fixed)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hybrid Arm	16.5%	16.5%	8.0%	13.8%	8.4%	19.3%	4.4%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.6%	1.6%	0.1%	0.8%	0.3%	1.4%	1.7%
- 5/1 Hybrid Arm	0.0%	0.0%	6.1%	8.7%	4.8%	14.2%	2.1%
- 7/1 Hybrid Arm	3.3%	3.3%	1.3%	2.8%	2.2%	3.1%	0.4%
- 10/1 Hybrid Arm	11.7%	11.7%	0.5%	1.5%	1.1%	0.6%	0.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	4.5%	28.0%

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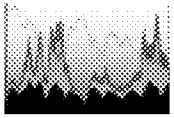


Single Family Conventional Acquisition Characteristics
40 Year (ARM & Fixed)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	11.8%	5.7%	3.9%	0.6%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	11.8%	5.7%	3.8%	0.6%	0.0%
Alt-A	0.0%	0.0%	0.0%	2.7%	7.2%	11.8%	26.5%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	2.5%	4.7%	7.3%	17.7%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.3%	2.9%	1.5%
- Alt-A SISA	0.0%	0.0%	0.0%	0.7%	1.3%	1.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	0.5%	0.3%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.6%	2.4%	3.1%	16.2%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.1%	1.7%	2.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.1%	0.8%	2.5%	8.7%
My Community Mortgage	5.1%	5.1%	1.4%	14.1%	21.3%	3.3%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.1%	13.8%	14.7%	22.4%	17.7%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.1%	11.3%	10.0%	15.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	2.5%	4.7%	7.3%	17.7%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	1.6%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	1.6%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	36.4%	98.3%	89.2%	85.4%	71.8%
Investor Channel	0.0%	0.0%	63.6%	1.4%	8.0%	13.0%	28.2%
eChannel	0.0%	0.0%	0.0%	0.3%	1.2%	1.6%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	1.6%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	16.3%	16.3%	7.5%	16.6%	16.8%	22.0%	16.6%
- 75/20/05	4.6%	4.6%	0.0%	0.3%	0.4%	0.5%	0.3%

FM-FCIC_00037713

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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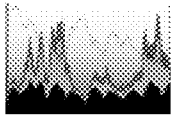


Single Family Conventional Acquisition Characteristics
40 Year (ARM & Fixed)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.5%	0.0%	0.0%
- 80/10/10	3.2%	3.2%	0.9%	2.9%	4.2%	8.2%	2.4%
- 80/15/05	0.0%	0.0%	0.5%	1.7%	3.4%	5.3%	1.8%
- 80/20/00	0.0%	0.0%	1.3%	6.2%	0.6%	0.1%	0.0%
- 90/05/05	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	0.0%
- Other	8.5%	8.5%	4.6%	5.2%	7.7%	7.9%	12.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	20.1%	20.1%	8.9%	20.0%	18.3%	23.0%	17.4%
- 75/20/05	4.6%	4.6%	0.1%	0.3%	0.4%	0.5%	0.3%
- 75/25/00	0.0%	0.0%	0.7%	0.5%	0.1%	0.2%	0.0%
- 80/10/10	3.2%	3.2%	1.1%	3.2%	4.8%	8.8%	11.4%
- 80/15/05	0.0%	0.0%	0.5%	1.8%	3.6%	5.5%	1.9%
- 80/20/00	0.0%	0.0%	0.9%	6.8%	5.3%	3.1%	0.1%
- 90/05/05	0.0%	0.0%	0.3%	0.2%	0.1%	0.0%	0.0%
- Other	12.3%	12.3%	5.3%	7.4%	3.9%	4.9%	3.8%
EA/TPR							
EA/TPR	0.0%	0.0%	0.2%	2.0%	0.7%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	1.0%	0.3%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.6%	0.2%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.4%	0.2%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	7.1%	7.1%	3.1%	6.2%	8.5%	10.6%	13.1%
Northeast	31.2%	31.2%	48.5%	15.7%	16.2%	17.3%	16.5%
Southeast	13.6%	13.6%	10.9%	23.2%	28.7%	24.8%	19.7%
Southwest	12.2%	12.2%	3.8%	7.8%	10.9%	9.5%	9.1%
West	35.8%	35.8%	33.7%	47.1%	35.7%	37.8%	41.5%
Census Region (Sums to 100%)							
New England	5.5%	5.5%	2.5%	3.9%	4.9%	6.6%	4.5%
Middle Atlantic	25.7%	25.7%	44.9%	10.5%	10.1%	10.2%	9.5%
East North Central	5.9%	5.9%	2.7%	5.2%	6.6%	8.9%	10.7%
East South Central	0.7%	0.7%	0.6%	1.1%	1.5%	1.2%	1.1%
South Atlantic	13.0%	13.0%	10.8%	23.4%	28.4%	23.9%	18.9%
West North Central	1.2%	1.2%	1.1%	1.7%	2.9%	2.6%	3.3%
West South Central	6.6%	6.6%	1.3%	1.8%	2.1%	2.1%	1.7%
Mountain	5.7%	5.7%	2.6%	8.0%	11.1%	9.8%	8.7%
Pacific	35.8%	35.8%	32.9%	44.5%	32.4%	34.6%	39.4%

FM-FCIC_0003771

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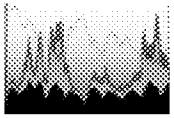


Single Family Conventional Acquisition Characteristics
40 Year (ARM & Fixed)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.6%	0.1%	0.1%	0.2%	2.3%
Top 10 States							
01) CA	25.0%	25.0%	26.0%	34.3%	22.9%	26.9%	28.0%
02) NY	17.8%	17.8%	41.1%	6.1%	4.4%	4.3%	4.2%
03) WA	8.4%	8.4%	5.0%	6.0%	5.3%	4.6%	7.1%
04) NJ	6.2%	6.2%	3.0%	2.9%	3.7%	4.2%	3.6%
05) MA	5.5%	5.5%	1.0%	2.0%	2.6%	3.7%	1.8%
06) MD	5.0%	5.0%	2.4%	6.6%	7.1%	5.5%	2.1%
07) IL	4.3%	4.3%	1.7%	3.3%	3.7%	4.8%	2.2%
08) GA	4.0%	4.0%	0.9%	1.9%	2.6%	2.6%	1.1%
09) TX	3.7%	3.7%	0.9%	1.2%	1.4%	1.2%	0.8%
10) AZ	3.3%	3.3%	1.0%	2.8%	4.1%	3.2%	2.4%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	37.9%	37.9%	23.4%	43.9%	46.0%	38.1%	0.2%
02) HSBC HOLDINGS PLC	16.3%	16.3%	49.6%	0.5%	1.7%	1.4%	3.6%
03) SUNTRUST BANKS INC	5.9%	5.9%	1.1%	2.1%	5.7%	1.8%	0.0%
04) JPMORGAN CHASE & CO	5.1%	5.1%	8.2%	21.4%	3.5%	4.7%	26.8%
05) AMTRUST FINANCIAL CORPORATION	4.1%	4.1%	0.0%	0.7%	0.0%	0.0%	0.0%
06) GMAC INC	3.3%	3.3%	4.2%	1.2%	1.1%	0.0%	0.0%
07) COLONIAL SAVINGS FA	3.0%	3.0%	0.0%	0.0%	0.0%	0.1%	2.8%
08) CAPITAL ONE FINANCIAL CORPORATION	2.8%	2.8%	0.6%	0.1%	0.6%	0.2%	0.2%
09) GATEWAY BANK FSB	2.3%	2.3%	0.1%	0.0%	0.0%	0.0%	0.0%
10) BANKERS FINANCIAL GROUP INC	2.1%	2.1%	0.1%	0.0%	0.1%	0.3%	0.2%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	37.9%	37.9%	23.4%	43.9%	46.2%	41.1%	0.2%
02) HSBC HOLDINGS PLC	16.3%	16.3%	49.5%	0.5%	1.7%	1.4%	3.6%
03) SUNTRUST BANKS INC	5.9%	5.9%	1.1%	2.0%	4.1%	0.6%	0.0%
04) JPMORGAN CHASE & CO	5.1%	5.1%	8.2%	24.5%	6.8%	8.3%	33.2%
05) AMTRUST FINANCIAL CORPORATION	4.1%	4.1%	0.0%	0.2%	0.0%	0.0%	0.0%
06) GMAC INC	3.3%	3.3%	4.4%	1.3%	0.9%	0.1%	0.5%
07) COLONIAL SAVINGS FA	3.0%	3.0%	0.0%	0.0%	0.0%	0.1%	2.8%
08) CAPITAL ONE FINANCIAL CORPORATION	2.8%	2.8%	0.6%	0.1%	0.6%	0.1%	0.0%
09) GATEWAY BANK FSB	2.3%	2.3%	0.1%	0.0%	0.0%	0.0%	0.0%
10) BANKERS FINANCIAL GROUP INC	2.1%	2.1%	0.1%	0.0%	0.1%	0.3%	0.2%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	83.2%						

FM-FCIC_00037715

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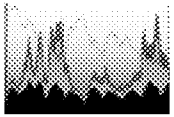


Single Family Conventional Acquisition Characteristics
40 Year (ARM & Fixed)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	16.8%						
- Primary MI Only	16.8%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	4.68	4.68	-15.15	-14.31	-36.72	-17.53	-1.22
Wtd Avg Economic Model Fee	29.31	29.31	51.17	53.15	72.22	46.53	37.43
Wtd Avg Charged Fee	33.98	33.98	36.03	38.84	35.50	29.00	36.20
Appraisal Waivers							
Appraisal Waiver	0.9%	0.9%	0.7%	1.0%	1.2%	1.1%	1.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	7.33%	11.49%	15.91%	32.31%	43.66%
Cumulative Default Rate	0.00%	0.00%	0.07%	1.90%	4.77%	4.55%	5.87%
Housing Goals							
Low Mod	68.33%	68.33%	70.77%	64.65%	61.71%	55.96%	54.20%
Special Affordable	33.33%	33.33%	33.67%	30.61%	26.78%	23.45%	24.01%
Underserved	42.62%	42.62%	53.46%	53.33%	50.71%	45.34%	35.33%
PMM Low Mod	60.87%	60.87%	71.37%	63.48%	64.82%	56.77%	48.89%
PMM Special Affordable	34.78%	34.78%	31.18%	27.75%	27.67%	21.51%	18.51%
PMM Underserved	26.09%	26.09%	51.96%	55.03%	49.47%	40.84%	32.80%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	4.85%	4.85%	9.69%	10.62%	8.57%	5.22%	2.44%
Median Valuation Bias for Other Refi	9.95%	9.95%	4.66%	11.83%	9.55%	5.65%	2.60%

FM-FCIC_00037716

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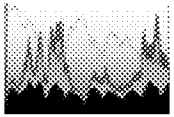


Single Family Conventional Acquisition Characteristics
NegAm ARM

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans				1	11,452	59,657	72,409
Book Volume ($B)				$0.0	$2.2	$15.8	$16.6
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%				0.0%	22.7%	20.9%	19.0%
OLTV 60.01% - 70.00%				0.0%	25.9%	25.6%	21.2%
OLTV 70.01% - 75.00%				0.0%	21.4%	15.9%	16.9%
OLTV 75.01% - 80.00%				0.0%	28.0%	35.0%	36.1%
OLTV 80.01% - 90.00%				0.0%	2.0%	2.6%	6.5%
OLTV 90.01% - 95.00%				100.0%	0.0%	0.0%	0.2%
OLTV 95.01% - 97.00%				0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%				0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%				0.0%	0.0%	0.0%	0.0%
OLTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV				95.0%	68.2%	69.3%	70.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%				0.0%	19.9%	20.0%	18.9%
Comb LTV 60.01% - 70.00%				0.0%	26.1%	25.0%	21.0%
Comb LTV 70.01% - 75.00%				0.0%	18.4%	14.0%	16.8%
Comb LTV 75.01% - 80.00%				0.0%	28.8%	28.8%	30.4%
Comb LTV 80.01% - 90.00%				0.0%	6.6%	12.1%	12.8%
Comb LTV 90.01% - 95.00%				100.0%	0.1%	0.1%	0.2%
Comb LTV 95.01% - 97.00%				0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%				0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%				0.0%	0.0%	0.0%	0.0%
Comb LTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV				95.0%	69.7%	70.7%	71.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%				0.0%	19.9%	20.0%	18.9%
Comb LTV 60.01% - 70.00%				0.0%	26.1%	25.0%	20.9%
Comb LTV 70.01% - 75.00%				0.0%	18.4%	14.0%	16.7%
Comb LTV 75.01% - 80.00%				0.0%	28.8%	28.8%	30.3%
Comb LTV 80.01% - 90.00%				0.0%	6.6%	12.1%	12.8%
Comb LTV 90.01% - 95.00%				100.0%	0.1%	0.1%	0.2%
Comb LTV 95.01% - 97.00%				0.0%	0.0%	0.0%	0.0%

FM-FCIC_00037717

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

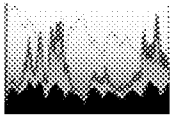


Single Family Conventional Acquisition Characteristics
NegAm ARM

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%				0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%				0.0%	0.0%	0.0%	0.0%
Comb LTV Missing				0.0%	0.0%	0.0%	0.2%
Wtd Avg Comb LTV				95.0%	69.7%	70.7%	71.2%
Credit Score (Sums to 100%)							
FICO < 550				0.0%	11.3%	4.3%	2.9%
FICO 550-579				0.0%	7.5%	4.6%	3.0%
FICO 580-619				0.0%	13.7%	9.6%	7.7%
FICO 620-659				0.0%	19.1%	14.6%	14.6%
FICO 660-699				0.0%	17.5%	22.3%	24.1%
FICO 700-739				100.0%	12.2%	20.9%	21.5%
FICO >= 740				0.0%	15.4%	22.2%	24.8%
FICO Missing				0.0%	3.4%	1.4%	1.4%
Wtd Avg FICO				716	652	682	691
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate				0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate				0.0%	0.0%	0.0%	0.0%
Adjustable-rate				0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate				0.0%	0.0%	0.0%	0.0%
Negative Amortization				100.0%	100.0%	100.0%	100.0%
Interest Only fixed-rate				0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence				100.0%	81.8%	82.7%	79.5%
Second/Vacation Home				0.0%	4.1%	4.9%	4.3%
Investor Property				0.0%	14.1%	12.4%	16.2%
10-K Unit Type (Sums to 100%)							
1 Unit				100.0%	94.3%	94.9%	95.4%
2-4 Units				0.0%	5.7%	5.1%	4.6%
Missing				0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop				100.0%	10.5%	11.5%	13.2%
Single Family Homes				0.0%	89.5%	88.5%	86.8%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)				0.0%	0.0%	0.0%	0.0%

FM-FCIC_0003771

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

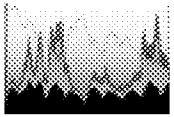


Single Family Conventional Acquisition Characteristics
NegAm ARM

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop				100.0%	10.5%	11.5%	13.2%
1 Unit				0.0%	83.7%	83.4%	82.1%
2-4 Units				0.0%	5.7%	5.1%	4.6%
Condo							
Condo				100.0%	10.4%	11.3%	13.2%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage				100.0%	19.3%	20.1%	28.6%
Cash-Out Refinance				0.0%	62.3%	61.8%	55.8%
Other Refinance				0.0%	18.4%	18.1%	15.7%
Origination Type (Sums to 100%)							
TPO Broker				0.0%	81.9%	56.3%	56.5%
TPO Correspondent				0.0%	0.0%	20.1%	19.9%
Undesignated				0.0%	0.0%	0.0%	0.0%
Retail				100.0%	18.1%	23.6%	23.6%
Origination Amount and Rate							
Avg Origination Loan Amount				$32,300	$198,420	$263,798	$229,203
Loan Original Note Rate				11.88%	6.72%	4.43%	3.63%
Seasoning (Sums to 100%)							
Seasoned				100.0%	37.9%	5.7%	8.0%
Non-Seasoned				0.0%	62.1%	94.3%	92.0%
ACI							
ACI Probability					1.30%	0.76%	0.70%
Wtd Avg ACI Score					662	679	680
Credit Premium							
Wtd Avg Credit Premium					1.79	0.21	-0.34
Credit Premium > 1.5					64.8%	37.0%	2.1%
Prepay Premium							
Prepay Premium				0.0%	87.9%	89.1%	85.3%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20				0.0%	0.0%	3.2%	3.3%
DTI Ratio > 20 and <= 30				100.0%	0.0%	6.6%	8.1%
DTI Ratio > 30 and <= 40				0.0%	0.0%	16.5%	16.5%
DTI Ratio > 40 and <= 45				0.0%	0.0%	7.7%	6.5%
DTI Ratio > 45 and <= 50				0.0%	0.0%	6.0%	4.3%
DTI Ratio > 50				0.0%	0.0%	0.1%	0.5%
DTI Ratio Missing				0.0%	100.0%	60.0%	60.7%

FM-FCIC_00037719

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

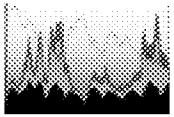


Single Family Conventional Acquisition Characteristics
NegAm ARM

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio				25.8%		35.4%	34.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20				0.0%	0.0%	3.2%	3.3%
DTI Ratio > 20 and <= 30				100.0%	0.0%	6.6%	8.1%
DTI Ratio > 30 and <= 40				0.0%	0.0%	16.5%	16.5%
DTI Ratio > 40 and <= 45				0.0%	0.0%	7.7%	6.5%
DTI Ratio > 45 and <= 50				0.0%	0.0%	6.0%	4.3%
DTI Ratio > 50				0.0%	0.0%	0.1%	0.5%
DTI Ratio Missing				0.0%	100.0%	60.0%	60.7%
Wtd Avg DTI Ratio				25.8%		35.4%	34.4%
Origination Term (Sums to 100%)							
<= 15 Years				0.0%	0.0%	0.0%	0.0%
> 15 Years amd <= 25 Years				0.0%	0.0%	0.0%	0.0%
> 25 Years and <= 30 Years				100.0%	100.0%	99.3%	99.4%
> 30 Years				0.0%	0.0%	0.7%	0.6%
Missing				0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)				0.0%	0.0%	0.0%	0.0%
Intermediate-Term Fixed Rate (excl Balloon)				0.0%	0.0%	0.0%	0.0%
Adjustable Rate				100.0%	100.0%	100.0%	100.0%
Balloon				0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second				0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)				0.0%	0.0%	0.7%	0.6%
Hybrid Arm				0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm				0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm				0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm				0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm				0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm				0.0%	0.0%	0.0%	0.0%
NegAm ARM				100.0%	100.0%	100.0%	100.0%

FM-FCIC_00037720

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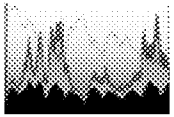


Single Family Conventional Acquisition Characteristics
NegAm ARM

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only				0.0%	0.0%	0.0%	0.0%
- Interest Only ARM				0.0%	0.0%	0.0%	0.0%
- Interest Only FRM				0.0%	0.0%	0.0%	0.0%
Alt-A				0.0%	0.0%	39.8%	38.6%
- Alt-A Low/No Doc				0.0%	0.0%	18.2%	21.2%
- Alt-A No Disclosure				0.0%	0.0%	0.0%	0.0%
- Alt-A NINA				0.0%	0.0%	1.3%	2.4%
- Alt-A SISA				0.0%	0.0%	2.7%	0.0%
- Alt-A No Ratio				0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income				0.0%	0.0%	14.3%	18.8%
Alt-A Full Doc (by SFC)				0.0%	0.0%	2.9%	0.0%
Alt-A Deals (no SFC)				0.0%	0.0%	18.7%	17.3%
My Community Mortgage				0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total				0.0%	0.0%	18.2%	21.2%
- Select Lender Programs Non-Full Doc				0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc				0.0%	0.0%	18.2%	21.2%
Subprime Deals							
Subprime				0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)				0.0%	0.0%	0.0%	0.0%
- Post 12/2005				0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel				0.0%	100.0%	60.0%	61.8%
Investor Channel				100.0%	0.0%	40.0%	38.2%
eChannel				0.0%	0.0%	0.0%	0.0%
Underserved Channel				0.0%	0.0%	0.0%	0.0%
Subprime Channel				0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000				0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW				0.0%	10.6%	12.6%	6.6%
- 75/20/05				0.0%	0.0%	0.0%	0.0%

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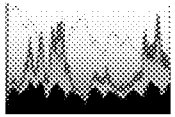


Single Family Conventional Acquisition Characteristics
NegAm ARM

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00				0.0%	0.0%	0.0%	0.0%
- 80/10/10				0.0%	0.0%	6.3%	4.6%
- 80/15/05				0.0%	0.0%	0.0%	0.0%
- 80/20/00				0.0%	0.0%	0.0%	0.0%
- 90/05/05				0.0%	0.0%	0.0%	0.0%
- Other				0.0%	10.6%	6.4%	2.1%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced				0.0%	11.0%	13.1%	8.0%
- 75/20/05				0.0%	0.0%	0.1%	0.0%
- 75/25/00				0.0%	0.0%	0.0%	0.0%
- 80/10/10				0.0%	1.0%	7.3%	7.0%
- 80/15/05				0.0%	0.1%	0.1%	0.0%
- 80/20/00				0.0%	0.0%	0.0%	0.1%
- 90/05/05				0.0%	0.0%	0.0%	0.0%
- Other				0.0%	9.9%	5.6%	0.9%
EA/TPR							
EA/TPR				0.0%	0.0%	0.0%	0.0%
- EA I				0.0%	0.0%	0.0%	0.0%
- EA/TPR II				0.0%	0.0%	0.0%	0.0%
- EA/TPR III				0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest				0.0%	1.5%	2.4%	3.1%
Northeast				0.0%	10.6%	2.2%	3.3%
Southeast				0.0%	29.6%	10.0%	9.2%
Southwest				100.0%	11.7%	3.3%	6.5%
West				0.0%	46.7%	82.1%	77.9%
Census Region (Sums to 100%)							
New England				0.0%	2.1%	0.7%	1.0%
Middle Atlantic				0.0%	8.5%	1.4%	2.1%
East North Central				0.0%	0.0%	2.2%	2.1%
East South Central				0.0%	0.0%	0.3%	0.2%
South Atlantic				0.0%	29.6%	9.8%	9.1%
West North Central				0.0%	1.5%	0.4%	1.1%
West South Central				100.0%	0.0%	0.4%	0.6%
Mountain				0.0%	11.7%	5.9%	9.2%
Pacific				0.0%	46.7%	79.0%	74.6%

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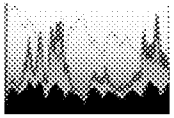


Single Family Conventional Acquisition Characteristics
NegAm ARM

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories				0.0%	0.0%	0.0%	0.0%
Top 10 States							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

FM-FCIC_00037723

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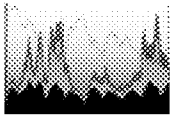


Single Family Conventional Acquisition Characteristics
NegAm ARM

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap				45.11	-8.25	-9.22	-6.23
Wtd Avg Economic Model Fee				4.00	9.75	33.64	29.46
Wtd Avg Charged Fee				49.11	1.50	24.42	23.23
Appraisal Waivers							
Appraisal Waiver				0.0%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate				100.00%	13.57%	39.69%	59.98%
Cumulative Default Rate				0.00%	0.00%	3.11%	2.96%
Housing Goals							
Low Mod					37.12%	32.09%	47.31%
Special Affordable					12.42%	11.30%	18.04%
Underserved				0.00%	52.58%	67.61%	59.75%
PMM Low Mod					24.64%	11.04%	36.47%
PMM Special Affordable					5.87%	1.90%	15.13%
PMM Underserved				0.00%	30.22%	52.33%	47.52%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi					4.25%	1.31%	-1.15%
Median Valuation Bias for Other Refi					3.89%	1.61%	-0.93%

FM-FCIC_00037724

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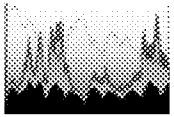


Single Family Conventional Acquisition Characteristics
Interest Only

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	2,927	2,927	22,809	110,448	383,057	324,959	241,701
Book Volume ($B)	$1.0	$1.0	$7.1	$31.4	$97.6	$78.2	$52.7
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	44.5%	44.5%	41.9%	21.1%	10.6%	12.3%	13.7%
OLTV 60.01% - 70.00%	20.4%	20.4%	18.7%	17.7%	12.0%	13.9%	14.7%
OLTV 70.01% - 75.00%	15.9%	15.9%	14.0%	11.2%	9.2%	8.4%	8.1%
OLTV 75.01% - 80.00%	18.3%	18.3%	22.9%	28.3%	44.5%	57.2%	56.3%
OLTV 80.01% - 90.00%	0.6%	0.6%	1.8%	12.4%	7.8%	4.8%	5.1%
OLTV 90.01% - 95.00%	0.2%	0.2%	0.4%	5.9%	5.8%	2.2%	1.8%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.3%	0.2%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.1%	0.1%	0.2%	3.0%	9.8%	1.1%	0.3%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	60.6%	60.6%	62.2%	72.4%	77.8%	74.4%	73.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	39.5%	39.5%	36.7%	17.2%	9.6%	11.3%	12.7%
Comb LTV 60.01% - 70.00%	20.2%	20.2%	18.8%	15.3%	10.3%	12.1%	13.7%
Comb LTV 70.01% - 75.00%	17.2%	17.2%	14.9%	10.1%	6.7%	6.8%	7.1%
Comb LTV 75.01% - 80.00%	18.7%	18.7%	21.0%	23.9%	19.8%	24.6%	33.2%
Comb LTV 80.01% - 90.00%	3.6%	3.6%	5.9%	20.9%	19.0%	18.0%	18.0%
Comb LTV 90.01% - 95.00%	0.7%	0.7%	2.1%	8.8%	14.0%	10.4%	8.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.3%	0.3%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	0.1%	0.1%	0.6%	3.5%	20.2%	15.7%	6.8%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%	0.5%
Wtd Avg Comb LTV	62.8%	62.8%	64.7%	75.2%	82.8%	80.5%	77.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	39.5%	39.5%	36.7%	17.2%	9.6%	11.3%	12.7%
Comb LTV 60.01% - 70.00%	20.2%	20.2%	18.8%	15.3%	10.3%	12.1%	13.7%
Comb LTV 70.01% - 75.00%	17.2%	17.2%	14.9%	10.1%	6.7%	6.8%	7.1%
Comb LTV 75.01% - 80.00%	18.7%	18.7%	21.0%	23.9%	19.8%	24.6%	33.2%
Comb LTV 80.01% - 90.00%	3.6%	3.6%	5.9%	20.9%	19.0%	18.0%	18.0%
Comb LTV 90.01% - 95.00%	0.7%	0.7%	2.1%	8.8%	14.0%	10.4%	8.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.3%	0.3%	0.1%	0.1%

FM-FCIC_00037725

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

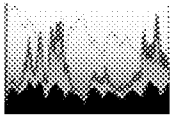


Single Family Conventional Acquisition Characteristics
Interest Only

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.1%	0.1%	0.6%	3.5%	20.2%	15.7%	6.8%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%	0.5%
Wtd Avg Comb LTV	62.8%	62.8%	64.7%	75.2%	82.8%	80.5%	77.6%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
FICO 550-579	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.1%
FICO 580-619	0.0%	0.0%	0.2%	0.8%	1.6%	1.2%	1.0%
FICO 620-659	0.5%	0.5%	1.0%	3.8%	9.6%	8.3%	6.1%
FICO 660-699	5.3%	5.3%	5.2%	14.0%	23.8%	22.2%	18.7%
FICO 700-739	15.5%	15.5%	16.6%	24.8%	27.8%	28.2%	30.2%
FICO >= 740	78.7%	78.7%	76.9%	56.4%	36.8%	39.8%	43.9%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	767	767	765	742	720	723	729
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	99.1%	99.1%	96.1%	70.6%	43.9%	57.4%	92.2%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.9%	0.9%	3.9%	29.4%	56.1%	42.6%	7.8%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	88.3%	88.3%	89.4%	86.7%	84.6%	83.7%	86.2%
Second/Vacation Home	8.9%	8.9%	8.1%	7.1%	6.2%	8.4%	7.2%
Investor Property	2.8%	2.8%	2.5%	6.2%	9.2%	7.9%	6.7%
10-K Unit Type (Sums to 100%)							
1 Unit	99.3%	99.3%	99.3%	97.8%	95.2%	96.7%	97.7%
2-4 Units	0.7%	0.7%	0.7%	2.2%	4.8%	3.3%	2.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	13.2%	13.2%	12.9%	16.0%	15.1%	15.3%	16.7%
Single Family Homes	86.8%	86.8%	87.1%	84.0%	84.9%	84.7%	83.3%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00037726

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

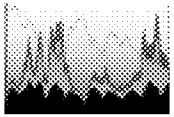


Single Family Conventional Acquisition Characteristics
Interest Only

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	13.2%	13.2%	12.9%	16.0%	15.1%	15.3%	16.7%
1 Unit	86.1%	86.1%	86.4%	81.8%	80.2%	81.4%	81.0%
2-4 Units	0.7%	0.7%	0.7%	2.2%	4.8%	3.3%	2.3%
Condo							
Condo	11.9%	11.9%	12.0%	15.6%	14.8%	15.2%	16.5%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	13.2%	13.2%	21.9%	36.9%	51.3%	55.5%	57.7%
Cash-Out Refinance	20.9%	20.9%	23.7%	28.3%	27.0%	29.3%	24.6%
Other Refinance	65.9%	65.9%	54.5%	34.8%	21.7%	15.2%	17.7%
Origination Type (Sums to 100%)							
TPO Broker	19.5%	19.5%	21.0%	32.5%	33.4%	27.3%	20.1%
TPO Correspondent	40.6%	40.6%	31.4%	29.1%	36.6%	35.7%	26.2%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	39.9%	39.9%	47.6%	38.5%	30.0%	37.1%	53.7%
Origination Amount and Rate							
Avg Origination Loan Amount	$329,267	$329,267	$313,116	$285,261	$254,937	$240,907	$218,366
Loan Original Note Rate	4.35%	4.35%	4.73%	5.90%	6.64%	6.58%	5.63%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	13.6%	5.6%	1.6%	1.4%	1.0%
Non-Seasoned	100.0%	100.0%	86.4%	94.4%	98.4%	98.6%	99.0%
ACI							
ACI Probability	0.06%	0.06%	0.08%	0.32%	1.27%	0.89%	0.38%
Wtd Avg ACI Score	749	749	745	710	668	680	700
Credit Premium							
Wtd Avg Credit Premium	0.06	0.06	0.09	0.03	0.07	0.14	0.27
Credit Premium > 1.5	0.1%	0.1%	0.5%	0.4%	2.2%	1.6%	2.0%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.8%	9.8%	9.1%	5.4%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	7.6%	7.6%	9.7%	5.3%	4.0%	4.7%	7.3%
DTI Ratio > 20 and <= 30	17.6%	17.6%	18.8%	13.4%	11.3%	13.6%	18.0%
DTI Ratio > 30 and <= 40	27.1%	27.1%	26.6%	25.6%	26.8%	29.6%	33.6%
DTI Ratio > 40 and <= 45	16.5%	16.5%	15.0%	16.0%	18.9%	19.4%	18.9%
DTI Ratio > 45 and <= 50	11.9%	11.9%	11.1%	14.3%	14.4%	12.4%	9.4%
DTI Ratio > 50	17.8%	17.8%	17.4%	23.7%	15.6%	10.1%	7.1%
DTI Ratio Missing	1.5%	1.5%	1.3%	1.7%	9.0%	10.3%	5.7%

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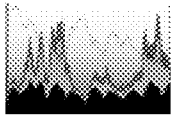


Single Family Conventional Acquisition Characteristics
Interest Only

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	38.5%	38.5%	37.7%	41.2%	40.5%	38.5%	36.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	7.6%	7.6%	9.7%	5.1%	4.0%	4.8%	7.3%
DTI Ratio > 20 and <= 30	17.6%	17.6%	18.8%	13.3%	11.3%	13.9%	18.1%
DTI Ratio > 30 and <= 40	27.1%	27.1%	26.6%	25.6%	26.8%	30.1%	33.8%
DTI Ratio > 40 and <= 45	16.5%	16.5%	15.0%	16.0%	19.0%	19.6%	18.9%
DTI Ratio > 45 and <= 50	11.9%	11.9%	11.1%	14.4%	14.5%	12.6%	9.5%
DTI Ratio > 50	17.8%	17.8%	17.4%	24.0%	15.7%	10.3%	7.2%
DTI Ratio Missing	1.5%	1.5%	1.3%	1.6%	8.7%	8.7%	5.2%
Wtd Avg DTI Ratio	38.5%	38.5%	37.7%	41.3%	40.6%	38.5%	36.2%
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
> 25 Years and <= 30 Years	100.0%	100.0%	99.3%	99.3%	99.6%	99.9%	99.9%
> 30 Years	0.0%	0.0%	0.5%	0.7%	0.4%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	0.9%	0.9%	3.9%	29.4%	56.1%	42.5%	7.7%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	99.1%	99.1%	96.1%	70.6%	43.9%	57.4%	92.2%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.5%	0.7%	0.4%	0.0%	0.0%
Hybrid Arm	99.0%	99.0%	96.1%	70.6%	43.8%	57.1%	91.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- 3/1 Hybrid Arm	0.4%	0.4%	2.0%	4.5%	2.7%	4.5%	17.2%
- 5/1 Hybrid Arm	64.5%	64.5%	68.9%	45.5%	29.5%	39.0%	56.3%
- 7/1 Hybrid Arm	21.0%	21.0%	13.0%	14.1%	6.2%	8.3%	11.4%
- 10/1 Hybrid Arm	13.1%	13.1%	12.2%	6.4%	5.1%	5.3%	6.9%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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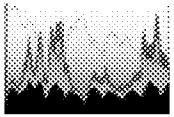


Single Family Conventional Acquisition Characteristics
Interest Only

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only ARM	99.1%	99.1%	96.1%	70.6%	43.9%	57.4%	92.2%
- Interest Only FRM	0.9%	0.9%	3.9%	29.4%	56.1%	42.6%	7.8%
Alt-A	0.0%	0.0%	0.0%	5.0%	44.3%	51.5%	50.4%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	2.7%	33.4%	35.2%	30.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	1.6%	0.9%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	3.5%	5.7%	9.9%
- Alt-A SISA	0.0%	0.0%	0.0%	0.6%	3.7%	3.9%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	4.3%	3.6%	1.6%
- Alt-A Stated Income	0.0%	0.0%	0.0%	2.1%	20.2%	21.1%	18.6%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	2.0%	8.8%	12.6%	14.1%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.3%	2.1%	3.7%	6.1%
My Community Mortgage	0.0%	0.0%	0.0%	1.6%	5.9%	0.2%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.0%	24.3%	52.9%	47.4%	39.1%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.0%	21.5%	19.4%	12.2%	9.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	2.7%	33.5%	35.2%	30.1%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.4%	0.2%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.4%	0.2%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	99.9%	99.9%	85.0%	87.6%	55.0%	47.3%	45.1%
Investor Channel	0.1%	0.1%	15.0%	9.5%	43.0%	50.4%	53.1%
eChannel	0.0%	0.0%	0.0%	2.8%	1.5%	2.1%	1.7%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.4%	0.2%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	15.3%	15.3%	17.0%	18.4%	32.3%	38.1%	28.1%
- 75/20/05	0.2%	0.2%	0.2%	0.5%	0.8%	0.4%	0.4%

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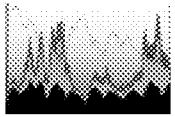


Single Family Conventional Acquisition Characteristics
Interest Only

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.5%	0.0%	0.0%
- 80/10/10	1.2%	1.2%	2.1%	4.3%	7.4%	9.2%	9.6%
- 80/15/05	0.1%	0.1%	1.3%	2.2%	6.4%	6.7%	4.9%
- 80/20/00	0.0%	0.0%	0.4%	0.5%	0.5%	0.1%	0.0%
- 90/05/05	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	13.7%	13.7%	12.9%	10.7%	16.7%	21.6%	13.1%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	18.3%	18.3%	19.6%	20.6%	34.1%	40.3%	36.8%
- 75/20/05	0.2%	0.2%	0.2%	0.6%	1.0%	0.7%	0.5%
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.4%	0.6%	0.2%
- 80/10/10	1.3%	1.3%	2.3%	4.9%	9.5%	12.3%	13.1%
- 80/15/05	0.2%	0.2%	1.3%	2.3%	7.7%	8.5%	6.4%
- 80/20/00	0.0%	0.0%	0.4%	0.5%	9.9%	13.5%	10.7%
- 90/05/05	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%
- Other	16.6%	16.6%	15.2%	12.1%	5.3%	4.7%	5.8%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	8.9%	8.9%	7.8%	8.1%	7.8%	8.9%	11.6%
Northeast	15.0%	15.0%	13.7%	10.8%	11.9%	11.6%	9.9%
Southeast	17.7%	17.7%	23.9%	22.5%	26.5%	29.5%	28.1%
Southwest	11.4%	11.4%	10.9%	12.2%	13.5%	14.7%	15.5%
West	47.0%	47.0%	43.8%	46.5%	40.3%	35.3%	35.1%
Census Region (Sums to 100%)							
New England	5.2%	5.2%	4.9%	3.0%	3.4%	3.7%	3.9%
Middle Atlantic	9.7%	9.7%	8.5%	7.3%	8.1%	7.6%	5.7%
East North Central	8.2%	8.2%	7.0%	7.1%	6.3%	7.2%	9.2%
East South Central	1.1%	1.1%	1.7%	1.7%	1.6%	1.9%	1.6%
South Atlantic	16.8%	16.8%	22.5%	21.2%	25.3%	28.0%	26.7%
West North Central	2.1%	2.1%	2.0%	2.0%	2.3%	2.5%	3.5%
West South Central	2.1%	2.1%	2.4%	2.1%	1.9%	2.2%	1.9%
Mountain	8.8%	8.8%	8.6%	11.4%	14.9%	16.3%	17.9%
Pacific	46.0%	46.0%	42.5%	44.1%	36.2%	30.6%	29.7%

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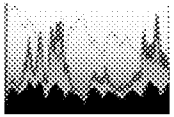


Single Family Conventional Acquisition Characteristics
Interest Only

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Top 10 States							
01) CA	39.5%	39.5%	34.7%	32.9%	27.1%	23.2%	23.1%
02) IL	5.5%	5.5%	4.5%	4.4%	3.5%	3.4%	4.0%
03) NY	4.9%	4.9%	3.7%	3.1%	3.5%	2.9%	1.8%
04) CO	4.2%	4.2%	3.8%	3.1%	2.9%	3.2%	4.2%
05) WA	4.2%	4.2%	5.3%	7.3%	5.5%	4.4%	4.1%
06) NJ	3.5%	3.5%	3.6%	3.0%	3.5%	3.5%	3.0%
07) NC	3.2%	3.2%	4.1%	2.6%	1.7%	1.9%	1.8%
08) VA	3.0%	3.0%	4.7%	4.3%	4.3%	4.6%	5.3%
09) GA	3.0%	3.0%	3.3%	2.9%	2.7%	3.3%	3.0%
10) MA	2.6%	2.6%	2.7%	1.6%	1.8%	2.1%	2.3%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	25.0%	25.0%	38.1%	32.6%	38.6%	43.9%	41.5%
02) GMAC INC	22.2%	22.2%	8.9%	2.6%	1.1%	2.8%	2.6%
03) WELLS FARGO & COMPANY	12.9%	12.9%	12.2%	8.8%	4.1%	1.0%	1.3%
04) CITIGROUP INC	11.7%	11.7%	7.6%	12.1%	6.1%	7.5%	3.6%
05) JPMORGAN CHASE & CO	10.5%	10.5%	5.9%	5.9%	8.5%	8.0%	7.4%
06) SUNTRUST BANKS INC	7.1%	7.1%	9.0%	6.9%	6.7%	5.1%	2.4%
07) PHH CORPORATION	5.3%	5.3%	3.3%	2.9%	2.0%	3.2%	4.8%
08) FLAGSTAR BANCORP INC	2.8%	2.8%	0.9%	4.2%	3.2%	1.4%	3.4%
09) METLIFE INC	1.3%	1.3%	1.9%	0.1%	0.0%	0.0%	0.0%
10) PROSPECT HOLDING COMPANY LLC	0.8%	0.8%	0.6%	0.1%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	25.0%	25.0%	36.8%	31.4%	38.8%	43.9%	41.0%
02) GMAC INC	22.2%	22.2%	9.0%	4.0%	0.8%	2.9%	2.7%
03) WELLS FARGO & COMPANY	12.9%	12.9%	13.5%	9.4%	5.5%	3.2%	5.4%
04) CITIGROUP INC	11.7%	11.7%	7.6%	12.1%	6.4%	7.9%	4.3%
05) JPMORGAN CHASE & CO	10.5%	10.5%	6.0%	11.7%	12.6%	12.1%	10.1%
06) SUNTRUST BANKS INC	7.1%	7.1%	9.0%	6.9%	5.8%	4.0%	2.2%
07) PHH CORPORATION	5.3%	5.3%	3.3%	3.0%	1.6%	2.9%	4.5%
08) FLAGSTAR BANCORP INC	2.8%	2.8%	0.8%	3.2%	1.5%	0.7%	2.0%
09) METLIFE INC	1.3%	1.3%	1.9%	0.1%	1.1%	0.5%	0.1%
10) PROSPECT HOLDING COMPANY LLC	0.8%	0.8%	0.3%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	99.1%						

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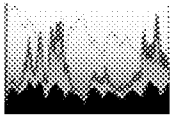


Single Family Conventional Acquisition Characteristics
Interest Only

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.9%						
- Primary MI Only	0.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.2%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.9%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	16.85	16.85	10.95	3.83	-19.18	-11.89	-3.82
Wtd Avg Economic Model Fee	22.73	22.73	28.86	34.74	60.84	45.98	40.72
Wtd Avg Charged Fee	39.58	39.58	39.81	38.57	41.66	34.09	36.90
Appraisal Waivers							
Appraisal Waiver	0.4%	0.4%	0.4%	1.6%	1.3%	1.4%	1.7%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	7.47%	20.29%	19.23%	33.77%	48.37%
Cumulative Default Rate	0.00%	0.00%	0.02%	1.45%	8.11%	7.95%	4.67%
Housing Goals							
Low Mod	39.01%	39.01%	37.39%	37.57%	38.22%	36.90%	42.03%
Special Affordable	12.52%	12.52%	11.09%	11.10%	13.07%	12.19%	13.90%
Underserved	16.32%	16.32%	19.25%	34.63%	44.68%	39.22%	35.58%
PMM Low Mod	29.44%	29.44%	30.53%	28.96%	31.83%	27.23%	35.91%
PMM Special Affordable	9.09%	9.09%	6.90%	7.43%	9.42%	6.58%	11.01%
PMM Underserved	19.13%	19.13%	21.25%	34.54%	41.33%	35.84%	34.76%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	8.76%	8.76%	6.94%	10.82%	8.83%	4.98%	1.53%
Median Valuation Bias for Other Refi	9.10%	9.10%	7.13%	11.24%	9.67%	5.44%	2.03%

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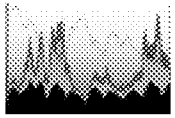


Single Family Conventional Acquisition Characteristics
Interest Only ARM

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	2,885	2,885	21,721	76,022	161,967	183,717	222,789
Book Volume ($B)	$1.0	$1.0	$6.8	$22.2	$42.8	$44.9	$48.6
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	44.7%	44.7%	42.0%	23.8%	12.4%	13.0%	13.9%
OLTV 60.01% - 70.00%	20.3%	20.3%	18.7%	19.1%	12.6%	13.8%	14.6%
OLTV 70.01% - 75.00%	15.9%	15.9%	14.2%	11.8%	9.8%	8.0%	7.9%
OLTV 75.01% - 80.00%	18.2%	18.2%	22.9%	28.7%	47.3%	58.4%	56.8%
OLTV 80.01% - 90.00%	0.6%	0.6%	1.6%	10.8%	7.3%	4.2%	4.9%
OLTV 90.01% - 95.00%	0.2%	0.2%	0.3%	4.7%	5.0%	1.6%	1.6%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.1%	0.1%	0.2%	0.8%	5.5%	1.0%	0.3%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	60.6%	60.6%	62.1%	70.4%	76.0%	74.1%	73.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	39.6%	39.6%	36.7%	19.2%	11.1%	11.7%	12.9%
Comb LTV 60.01% - 70.00%	20.2%	20.2%	18.8%	16.3%	10.9%	11.9%	13.6%
Comb LTV 70.01% - 75.00%	17.2%	17.2%	15.1%	10.7%	7.5%	6.5%	6.8%
Comb LTV 75.01% - 80.00%	18.6%	18.6%	21.0%	23.9%	20.4%	23.8%	33.0%
Comb LTV 80.01% - 90.00%	3.6%	3.6%	5.6%	20.6%	20.4%	18.3%	18.1%
Comb LTV 90.01% - 95.00%	0.7%	0.7%	2.1%	7.8%	13.6%	9.5%	7.7%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	0.1%	0.1%	0.6%	1.4%	15.9%	16.6%	7.3%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.5%	0.6%
Wtd Avg Comb LTV	62.8%	62.8%	64.6%	73.7%	81.3%	80.5%	77.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	39.6%	39.6%	36.7%	19.2%	11.1%	11.7%	12.9%
Comb LTV 60.01% - 70.00%	20.2%	20.2%	18.8%	16.3%	10.9%	11.9%	13.6%
Comb LTV 70.01% - 75.00%	17.2%	17.2%	15.1%	10.7%	7.5%	6.5%	6.8%
Comb LTV 75.01% - 80.00%	18.6%	18.6%	21.0%	23.9%	20.4%	23.8%	33.0%
Comb LTV 80.01% - 90.00%	3.6%	3.6%	5.6%	20.6%	20.4%	18.3%	18.1%
Comb LTV 90.01% - 95.00%	0.7%	0.7%	2.1%	7.8%	13.6%	9.5%	7.7%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	0.1%

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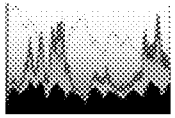


Single Family Conventional Acquisition Characteristics
Interest Only ARM

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.1%	0.1%	0.6%	1.4%	15.9%	16.6%	7.3%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.5%	0.6%
Wtd Avg Comb LTV	62.8%	62.8%	64.6%	73.7%	81.3%	80.5%	77.7%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
FICO 550-579	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
FICO 580-619	0.0%	0.0%	0.2%	0.5%	0.7%	0.7%	0.8%
FICO 620-659	0.4%	0.4%	0.9%	2.8%	6.6%	6.1%	5.6%
FICO 660-699	5.3%	5.3%	5.1%	12.4%	22.3%	21.3%	18.3%
FICO 700-739	15.6%	15.6%	16.5%	24.6%	29.0%	28.9%	30.6%
FICO >= 740	78.6%	78.6%	77.2%	59.6%	41.1%	42.9%	44.6%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	767	767	765	746	726	728	730
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	88.3%	88.3%	89.3%	85.9%	80.3%	80.4%	85.4%
Second/Vacation Home	8.9%	8.9%	8.3%	7.7%	8.1%	10.0%	7.4%
Investor Property	2.8%	2.8%	2.5%	6.3%	11.6%	9.6%	7.1%
10-K Unit Type (Sums to 100%)							
1 Unit	99.3%	99.3%	99.4%	97.7%	95.1%	96.7%	97.6%
2-4 Units	0.7%	0.7%	0.6%	2.3%	4.9%	3.3%	2.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	13.3%	13.3%	13.0%	17.5%	18.1%	18.5%	17.3%
Single Family Homes	86.7%	86.7%	87.0%	82.5%	81.9%	81.5%	82.7%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_0003773

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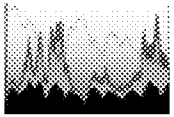


Single Family Conventional Acquisition Characteristics
Interest Only ARM

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	13.3%	13.3%	13.0%	17.5%	18.1%	18.5%	17.3%
1 Unit	86.1%	86.1%	86.3%	80.2%	77.0%	78.1%	80.2%
2-4 Units	0.7%	0.7%	0.6%	2.3%	4.9%	3.3%	2.4%
Condo							
Condo	12.0%	12.0%	12.1%	17.1%	17.8%	18.3%	17.2%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	13.2%	13.2%	21.4%	33.7%	50.4%	59.8%	59.4%
Cash-Out Refinance	20.8%	20.8%	23.4%	28.1%	25.9%	25.1%	22.7%
Other Refinance	66.0%	66.0%	55.2%	38.2%	23.7%	15.1%	17.9%
Origination Type (Sums to 100%)							
TPO Broker	19.4%	19.4%	21.1%	32.3%	31.2%	23.7%	20.1%
TPO Correspondent	40.9%	40.9%	31.3%	24.0%	25.0%	28.1%	23.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	39.6%	39.6%	47.6%	43.8%	43.8%	48.2%	56.2%
Origination Amount and Rate							
Avg Origination Loan Amount	$330,909	$330,909	$315,763	$292,669	$264,611	$244,800	$218,480
Loan Original Note Rate	4.34%	4.34%	4.67%	5.67%	6.49%	6.43%	5.59%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	12.9%	7.5%	3.4%	2.4%	1.1%
Non-Seasoned	100.0%	100.0%	87.1%	92.5%	96.6%	97.6%	98.9%
ACI							
ACI Probability	0.06%	0.06%	0.08%	0.23%	1.02%	0.73%	0.39%
Wtd Avg ACI Score	749	749	746	717	676	685	700
Credit Premium							
Wtd Avg Credit Premium	0.06	0.06	0.10	0.10	0.39	0.37	0.30
Credit Premium > 1.5	0.1%	0.1%	0.5%	0.6%	4.6%	2.6%	2.2%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	1.1%	19.1%	15.5%	5.8%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	7.6%	7.6%	9.8%	6.2%	5.6%	5.7%	7.6%
DTI Ratio > 20 and <= 30	17.5%	17.5%	18.9%	15.1%	14.0%	15.0%	18.2%
DTI Ratio > 30 and <= 40	27.1%	27.1%	26.7%	26.8%	29.1%	30.7%	33.8%
DTI Ratio > 40 and <= 45	16.5%	16.5%	15.0%	15.9%	19.1%	19.6%	19.1%
DTI Ratio > 45 and <= 50	12.0%	12.0%	11.1%	13.8%	13.7%	11.5%	9.1%
DTI Ratio > 50	17.9%	17.9%	17.2%	20.3%	10.0%	7.1%	6.1%
DTI Ratio Missing	1.5%	1.5%	1.3%	1.9%	8.4%	10.5%	6.1%

FM-FCIC_00037735

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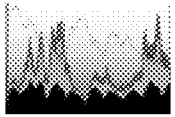


Single Family Conventional Acquisition Characteristics
Interest Only ARM

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	38.5%	38.5%	37.5%	39.9%	38.3%	37.2%	35.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	7.6%	7.6%	9.8%	6.0%	5.5%	5.9%	7.6%
DTI Ratio > 20 and <= 30	17.5%	17.5%	18.9%	14.9%	14.0%	15.6%	18.4%
DTI Ratio > 30 and <= 40	27.1%	27.1%	26.7%	26.8%	29.2%	31.6%	34.0%
DTI Ratio > 40 and <= 45	16.5%	16.5%	15.0%	15.9%	19.3%	20.0%	19.2%
DTI Ratio > 45 and <= 50	12.0%	12.0%	11.1%	13.8%	13.9%	11.9%	9.2%
DTI Ratio > 50	17.9%	17.9%	17.2%	20.6%	10.4%	7.4%	6.2%
DTI Ratio Missing	1.5%	1.5%	1.3%	1.9%	7.6%	7.7%	5.5%
Wtd Avg DTI Ratio	38.5%	38.5%	37.5%	40.0%	38.4%	37.2%	35.9%
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
> 25 Years and <= 30 Years	100.0%	100.0%	99.8%	100.0%	100.0%	100.0%	100.0%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	100.0%	100.0%	100.0%	100.0%	99.8%	99.4%	99.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%
- 3/1 Hybrid Arm	0.4%	0.4%	2.0%	6.4%	6.1%	7.8%	18.7%
- 5/1 Hybrid Arm	65.1%	65.1%	71.7%	64.5%	67.4%	68.0%	61.1%
- 7/1 Hybrid Arm	21.2%	21.2%	13.6%	20.0%	14.2%	14.5%	12.3%
- 10/1 Hybrid Arm	13.2%	13.2%	12.7%	9.0%	11.6%	9.2%	7.4%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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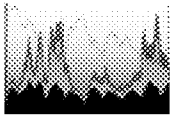


Single Family Conventional Acquisition Characteristics
Interest Only ARM

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only ARM	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.0%	5.7%	52.5%	58.1%	54.1%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	2.9%	39.0%	38.2%	32.4%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	1.1%	0.5%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	4.3%	5.7%	10.7%
- Alt-A SISA	0.0%	0.0%	0.0%	0.7%	5.4%	5.2%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	3.9%	3.2%	1.7%
- Alt-A Stated Income	0.0%	0.0%	0.0%	2.2%	24.4%	23.6%	20.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	2.5%	9.3%	13.6%	15.1%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.3%	4.2%	6.3%	6.6%
My Community Mortgage	0.0%	0.0%	0.0%	0.3%	0.8%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.0%	26.4%	59.3%	50.8%	41.7%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.0%	23.4%	20.1%	12.5%	9.3%
- Other Low/No Doc	0.0%	0.0%	0.0%	2.9%	39.1%	38.2%	32.4%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.8%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.8%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	99.9%	99.9%	85.7%	84.1%	46.3%	40.2%	41.0%
Investor Channel	0.1%	0.1%	14.3%	12.0%	49.5%	56.2%	57.1%
eChannel	0.0%	0.0%	0.0%	3.8%	3.4%	3.6%	1.9%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.8%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	15.3%	15.3%	17.1%	20.9%	35.2%	39.7%	28.6%
- 75/20/05	0.2%	0.2%	0.2%	0.5%	0.7%	0.3%	0.3%

FM-FCIC_00037737

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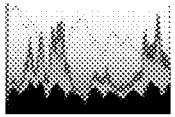


Single Family Conventional Acquisition Characteristics
Interest Only ARM

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%
- 80/10/10	1.2%	1.2%	2.1%	4.9%	9.1%	9.9%	9.8%
- 80/15/05	0.1%	0.1%	1.3%	2.3%	6.9%	5.8%	4.8%
- 80/20/00	0.0%	0.0%	0.4%	0.6%	0.4%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	13.8%	13.8%	13.0%	12.4%	17.6%	23.7%	13.6%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	18.4%	18.4%	19.7%	22.9%	36.8%	42.3%	37.8%
- 75/20/05	0.2%	0.2%	0.2%	0.6%	0.9%	0.6%	0.5%
- 75/25/00	0.0%	0.0%	0.0%	0.2%	0.3%	0.6%	0.2%
- 80/10/10	1.3%	1.3%	2.3%	5.4%	11.4%	13.5%	13.4%
- 80/15/05	0.2%	0.2%	1.3%	2.4%	8.1%	7.7%	6.4%
- 80/20/00	0.0%	0.0%	0.4%	0.5%	10.0%	15.0%	11.5%
- 90/05/05	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	16.7%	16.7%	15.3%	13.8%	6.0%	4.8%	5.8%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	8.9%	8.9%	7.9%	8.8%	7.1%	8.3%	11.4%
Northeast	15.1%	15.1%	13.7%	10.1%	9.3%	9.8%	9.6%
Southeast	17.6%	17.6%	23.8%	21.2%	24.2%	28.8%	27.6%
Southwest	11.3%	11.3%	10.8%	11.5%	12.3%	14.2%	15.5%
West	47.0%	47.0%	43.8%	48.4%	47.0%	39.0%	36.0%
Census Region (Sums to 100%)							
New England	5.2%	5.2%	4.9%	3.0%	2.9%	3.3%	3.9%
Middle Atlantic	9.7%	9.7%	8.5%	6.6%	6.2%	6.2%	5.5%
East North Central	8.2%	8.2%	7.1%	7.9%	6.0%	6.9%	9.1%
East South Central	1.1%	1.1%	1.7%	1.5%	1.3%	1.7%	1.6%
South Atlantic	16.7%	16.7%	22.5%	20.1%	23.1%	27.4%	26.2%
West North Central	2.2%	2.2%	2.0%	1.9%	1.8%	2.2%	3.4%
West South Central	2.0%	2.0%	2.3%	1.9%	1.7%	2.0%	1.8%
Mountain	8.8%	8.8%	8.5%	10.8%	14.4%	16.7%	18.2%
Pacific	46.1%	46.1%	42.5%	46.2%	42.5%	33.6%	30.4%

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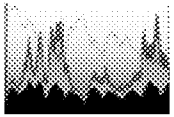


Single Family Conventional Acquisition Characteristics
Interest Only ARM

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) CA	39.6%	39.6%	34.8%	35.4%	34.1%	26.3%	23.7%
02) IL	5.5%	5.5%	4.6%	5.1%	3.7%	3.7%	4.1%
03) NY	4.9%	4.9%	3.7%	2.7%	2.4%	2.2%	1.7%
04) CO	4.3%	4.3%	3.8%	3.0%	2.6%	3.0%	4.2%
05) WA	4.1%	4.1%	5.3%	7.3%	5.6%	4.6%	4.2%
06) NJ	3.5%	3.5%	3.6%	2.8%	2.9%	3.1%	2.9%
07) NC	3.2%	3.2%	4.0%	2.7%	1.6%	1.8%	1.8%
08) GA	3.0%	3.0%	3.4%	2.8%	2.3%	2.9%	2.9%
09) VA	3.0%	3.0%	4.7%	3.9%	3.8%	4.8%	5.2%
10) MA	2.6%	2.6%	2.7%	1.7%	1.6%	1.9%	2.3%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	25.0%	25.0%	37.9%	32.7%	41.7%	44.3%	41.4%
02) GMAC INC	22.0%	22.0%	9.1%	3.0%	0.7%	2.1%	2.8%
03) WELLS FARGO & COMPANY	13.1%	13.1%	12.7%	9.0%	7.5%	1.2%	1.4%
04) CITIGROUP INC	11.8%	11.8%	7.3%	11.8%	3.2%	7.0%	3.9%
05) JPMORGAN CHASE & CO	10.6%	10.6%	5.7%	5.2%	11.0%	8.4%	7.8%
06) SUNTRUST BANKS INC	7.2%	7.2%	9.3%	6.5%	4.2%	2.9%	1.4%
07) PHH CORPORATION	5.4%	5.4%	3.4%	3.8%	3.6%	5.2%	5.0%
08) FLAGSTAR BANCORP INC	2.6%	2.6%	0.6%	2.3%	2.3%	1.2%	3.3%
09) METLIFE INC	1.3%	1.3%	2.0%	0.1%	0.0%	0.0%	0.0%
10) PROSPECT HOLDING COMPANY LLC	0.9%	0.9%	0.6%	0.1%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	25.0%	25.0%	36.6%	31.2%	41.6%	44.3%	40.9%
02) GMAC INC	22.0%	22.0%	9.2%	4.5%	0.4%	2.1%	3.0%
03) WELLS FARGO & COMPANY	13.1%	13.1%	14.0%	10.1%	7.5%	1.6%	4.5%
04) CITIGROUP INC	11.8%	11.8%	7.3%	11.9%	3.6%	7.5%	4.6%
05) JPMORGAN CHASE & CO	10.6%	10.6%	5.7%	10.7%	13.4%	12.8%	10.1%
06) SUNTRUST BANKS INC	7.2%	7.2%	9.3%	6.5%	4.1%	2.6%	1.2%
07) PHH CORPORATION	5.4%	5.4%	3.4%	3.9%	3.0%	4.8%	4.8%
08) FLAGSTAR BANCORP INC	2.6%	2.6%	0.6%	1.9%	1.2%	0.5%	1.9%
09) METLIFE INC	1.3%	1.3%	2.0%	0.1%	0.0%	0.0%	0.1%
10) PROSPECT HOLDING COMPANY LLC	0.9%	0.9%	0.3%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	99.2%						

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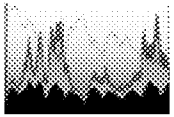


Single Family Conventional Acquisition Characteristics
Interest Only ARM

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.8%						
- Primary MI Only	0.6%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.2%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.8%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	16.78	16.78	11.48	6.65	-13.12	-9.70	-2.74
Wtd Avg Economic Model Fee	22.74	22.74	28.38	34.58	62.13	46.70	40.72
Wtd Avg Charged Fee	39.51	39.51	39.86	41.22	49.00	37.00	37.98
Appraisal Waivers							
Appraisal Waiver	0.4%	0.4%	0.4%	1.2%	0.6%	0.9%	1.5%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	7.21%	20.28%	20.71%	34.47%	49.34%
Cumulative Default Rate	0.00%	0.00%	0.02%	1.24%	9.23%	8.88%	4.84%
Housing Goals							
Low Mod	38.76%	38.76%	36.62%	34.81%	32.87%	35.42%	41.77%
Special Affordable	12.25%	12.25%	10.68%	9.61%	10.13%	11.11%	13.74%
Underserved	16.34%	16.34%	18.80%	33.40%	45.41%	39.76%	36.02%
PMM Low Mod	29.52%	29.52%	29.89%	24.87%	21.08%	26.13%	35.76%
PMM Special Affordable	8.81%	8.81%	6.67%	5.76%	4.63%	5.78%	10.89%
PMM Underserved	19.47%	19.47%	20.93%	32.56%	42.45%	37.01%	35.22%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	8.76%	8.76%	6.79%	10.29%	8.08%	4.50%	1.42%
Median Valuation Bias for Other Refi	9.12%	9.12%	7.11%	10.71%	8.82%	4.58%	1.96%

FM-FCIC_00037740

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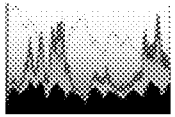


Single Family Conventional Acquisition Characteristics
Interest Only FRM

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	42	42	1,088	34,426	221,090	141,242	18,912
Book Volume ($B)	$0.0	$0.0	$0.3	$9.3	$54.8	$33.3	$4.1
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	27.5%	27.5%	39.0%	14.5%	9.3%	11.4%	11.4%
OLTV 60.01% - 70.00%	22.1%	22.1%	18.9%	14.3%	11.6%	14.1%	15.6%
OLTV 70.01% - 75.00%	16.2%	16.2%	10.2%	9.7%	8.7%	9.0%	11.4%
OLTV 75.01% - 80.00%	30.7%	30.7%	22.3%	27.4%	42.3%	55.6%	50.2%
OLTV 80.01% - 90.00%	0.0%	0.0%	6.7%	16.1%	8.2%	5.7%	7.0%
OLTV 90.01% - 95.00%	3.5%	3.5%	2.7%	8.8%	6.4%	3.0%	4.3%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.2%	0.8%	0.3%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	8.4%	13.1%	1.1%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	65.2%	65.2%	64.3%	77.2%	79.2%	74.9%	74.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	27.5%	27.5%	35.7%	12.3%	8.4%	10.7%	10.4%
Comb LTV 60.01% - 70.00%	16.9%	16.9%	18.0%	12.7%	9.9%	12.4%	13.9%
Comb LTV 70.01% - 75.00%	16.2%	16.2%	10.3%	8.5%	6.1%	7.3%	9.8%
Comb LTV 75.01% - 80.00%	26.6%	26.6%	20.0%	24.0%	19.4%	25.7%	35.8%
Comb LTV 80.01% - 90.00%	7.6%	7.6%	11.7%	21.7%	17.8%	17.6%	16.9%
Comb LTV 90.01% - 95.00%	3.5%	3.5%	3.6%	11.3%	14.2%	11.6%	11.6%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.1%	0.8%	0.5%	0.2%	0.0%
Comb LTV 97.01% - 100.00%	1.7%	1.7%	0.6%	8.5%	23.7%	14.6%	1.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	66.9%	66.9%	66.2%	79.0%	84.0%	80.6%	77.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	27.5%	27.5%	35.7%	12.3%	8.4%	10.7%	10.4%
Comb LTV 60.01% - 70.00%	16.9%	16.9%	18.0%	12.7%	9.9%	12.4%	13.9%
Comb LTV 70.01% - 75.00%	16.2%	16.2%	10.3%	8.5%	6.1%	7.3%	9.8%
Comb LTV 75.01% - 80.00%	26.6%	26.6%	20.0%	24.0%	19.4%	25.7%	35.8%
Comb LTV 80.01% - 90.00%	7.6%	7.6%	11.7%	21.7%	17.8%	17.6%	16.9%
Comb LTV 90.01% - 95.00%	3.5%	3.5%	3.6%	11.3%	14.2%	11.6%	11.6%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.1%	0.8%	0.5%	0.2%	0.0%

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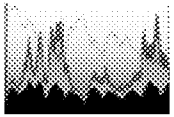


Single Family Conventional Acquisition Characteristics
Interest Only FRM

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.7%	1.7%	0.6%	8.5%	23.7%	14.6%	1.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	66.9%	66.9%	66.2%	79.0%	84.0%	80.6%	77.5%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
FICO 550-579	0.0%	0.0%	0.0%	0.2%	0.2%	0.2%	0.2%
FICO 580-619	0.0%	0.0%	0.9%	1.5%	2.3%	1.9%	3.0%
FICO 620-659	2.1%	2.1%	2.4%	6.4%	12.0%	11.3%	12.7%
FICO 660-699	8.0%	8.0%	8.4%	17.7%	24.9%	23.5%	22.8%
FICO 700-739	3.7%	3.7%	18.9%	25.4%	26.8%	27.2%	25.9%
FICO >= 740	86.1%	86.1%	69.4%	48.7%	33.5%	35.6%	35.3%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
Wtd Avg FICO	765	765	756	732	714	717	715
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	88.2%	88.2%	92.3%	88.6%	88.0%	88.1%	95.3%
Second/Vacation Home	2.2%	2.2%	5.1%	5.5%	4.7%	6.3%	3.7%
Investor Property	9.6%	9.6%	2.6%	5.9%	7.3%	5.6%	1.0%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	98.3%	97.9%	95.3%	96.8%	99.6%
2-4 Units	0.0%	0.0%	1.7%	2.1%	4.7%	3.2%	0.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	9.5%	9.5%	9.5%	12.4%	12.7%	11.1%	9.1%
Single Family Homes	90.5%	90.5%	90.5%	87.6%	87.3%	88.9%	90.9%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00037742

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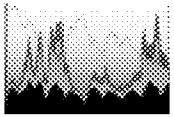


Single Family Conventional Acquisition Characteristics
Interest Only FRM

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	9.5%	9.5%	9.5%	12.4%	12.7%	11.1%	9.1%
1 Unit	90.5%	90.5%	88.8%	85.6%	82.6%	85.8%	90.6%
2-4 Units	0.0%	0.0%	1.7%	2.1%	4.7%	3.1%	0.4%
Condo							
Condo	9.5%	9.5%	9.2%	12.1%	12.5%	10.9%	9.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	15.3%	15.3%	33.3%	44.4%	51.9%	49.8%	37.5%
Cash-Out Refinance	29.7%	29.7%	30.2%	28.8%	27.9%	35.1%	47.0%
Other Refinance	55.0%	55.0%	36.5%	26.8%	20.2%	15.2%	15.5%
Origination Type (Sums to 100%)							
TPO Broker	23.0%	23.0%	18.2%	33.0%	35.2%	32.0%	19.8%
TPO Correspondent	9.1%	9.1%	34.0%	41.3%	45.7%	45.9%	55.8%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	67.8%	67.8%	47.9%	25.7%	19.1%	22.0%	24.4%
Origination Amount and Rate							
Avg Origination Loan Amount	$216,471	$216,471	$260,287	$268,902	$247,850	$235,844	$217,016
Loan Original Note Rate	5.51%	5.51%	5.98%	6.46%	6.76%	6.78%	6.11%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	31.5%	1.2%	0.2%	0.0%	0.0%
Non-Seasoned	100.0%	100.0%	68.5%	98.8%	99.8%	100.0%	100.0%
ACI							
ACI Probability	0.09%	0.09%	0.11%	0.52%	1.45%	1.10%	0.35%
Wtd Avg ACI Score	740	740	732	695	662	674	699
Credit Premium							
Wtd Avg Credit Premium	0.19	0.19	-0.20	-0.12	-0.18	-0.16	-0.01
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.1%	0.4%	0.2%	0.0%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.1%	2.5%	0.5%	0.4%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	6.3%	6.3%	7.0%	3.1%	2.8%	3.4%	4.1%
DTI Ratio > 20 and <= 30	28.1%	28.1%	16.4%	9.5%	9.2%	11.6%	15.1%
DTI Ratio > 30 and <= 40	28.0%	28.0%	23.9%	22.6%	25.0%	28.1%	30.4%
DTI Ratio > 40 and <= 45	15.4%	15.4%	15.2%	16.2%	18.7%	19.1%	16.2%
DTI Ratio > 45 and <= 50	6.6%	6.6%	13.0%	15.7%	14.9%	13.5%	13.2%
DTI Ratio > 50	15.8%	15.8%	22.8%	32.0%	19.9%	14.3%	19.1%
DTI Ratio Missing	0.0%	0.0%	1.7%	1.0%	9.5%	10.0%	2.1%

FM-FCIC_00037743

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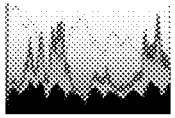


Single Family Conventional Acquisition Characteristics
Interest Only FRM

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	37.2%	37.2%	40.8%	44.2%	42.3%	40.3%	40.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	6.3%	6.3%	7.0%	3.1%	2.8%	3.4%	4.1%
DTI Ratio > 20 and <= 30	28.1%	28.1%	16.4%	9.5%	9.2%	11.6%	15.1%
DTI Ratio > 30 and <= 40	28.0%	28.0%	23.9%	22.6%	25.0%	28.1%	30.4%
DTI Ratio > 40 and <= 45	15.4%	15.4%	15.2%	16.2%	18.7%	19.1%	16.2%
DTI Ratio > 45 and <= 50	6.6%	6.6%	13.0%	15.7%	14.9%	13.5%	13.2%
DTI Ratio > 50	15.8%	15.8%	22.8%	32.0%	19.9%	14.3%	19.1%
DTI Ratio Missing	0.0%	0.0%	1.7%	1.0%	9.5%	10.0%	2.1%
Wtd Avg DTI Ratio	37.2%	37.2%	40.8%	44.3%	42.3%	40.3%	40.1%
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.6%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
> 25 Years and <= 30 Years	100.0%	100.0%	87.1%	97.8%	99.2%	99.9%	99.3%
> 30 Years	0.0%	0.0%	12.8%	2.2%	0.7%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	100.0%	100.0%	99.9%	100.0%	100.0%	99.9%	99.4%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.6%
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	12.8%	2.2%	0.7%	0.0%	0.0%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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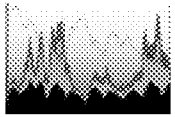


Single Family Conventional Acquisition Characteristics
Interest Only FRM

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Alt-A	0.0%	0.0%	0.0%	3.1%	38.0%	42.5%	5.8%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	2.1%	29.0%	31.0%	3.6%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	2.1%	1.4%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	2.9%	5.6%	0.6%
- Alt-A SISA	0.0%	0.0%	0.0%	0.3%	2.4%	2.2%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	4.6%	4.1%	0.8%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.8%	16.9%	17.8%	2.2%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.8%	8.5%	11.3%	1.7%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.2%	0.5%	0.2%	0.5%
My Community Mortgage	0.0%	0.0%	0.5%	4.6%	9.9%	0.4%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.1%	19.2%	47.9%	42.7%	8.5%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.1%	17.0%	18.9%	11.7%	4.9%
- Other Low/No Doc	0.0%	0.0%	0.0%	2.2%	29.0%	31.1%	3.5%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	68.0%	95.9%	61.9%	57.0%	94.1%
Investor Channel	0.0%	0.0%	32.0%	3.6%	37.9%	42.6%	5.9%
eChannel	0.0%	0.0%	0.0%	0.4%	0.1%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	12.6%	12.6%	12.9%	12.4%	30.0%	35.8%	21.1%
- 75/20/05	0.0%	0.0%	0.1%	0.5%	0.9%	0.5%	0.9%

FM-FCIC_00037745

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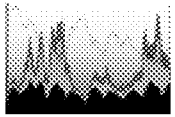


Single Family Conventional Acquisition Characteristics
Interest Only FRM

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.5%	0.0%	0.0%
- 80/10/10	2.4%	2.4%	2.2%	2.9%	6.0%	8.4%	7.3%
- 80/15/05	0.0%	0.0%	0.8%	1.8%	6.0%	8.0%	6.1%
- 80/20/00	0.0%	0.0%	0.4%	0.3%	0.6%	0.1%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	10.2%	10.2%	9.4%	6.7%	16.0%	18.8%	6.8%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	12.6%	12.6%	15.7%	14.8%	32.0%	37.6%	24.5%
- 75/20/05	0.0%	0.0%	0.1%	0.6%	1.2%	0.8%	1.1%
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.5%	0.6%	0.2%
- 80/10/10	2.4%	2.4%	2.4%	3.4%	8.1%	10.7%	9.1%
- 80/15/05	0.0%	0.0%	0.9%	1.9%	7.4%	9.5%	6.7%
- 80/20/00	1.7%	1.7%	0.4%	0.6%	9.9%	11.5%	1.6%
- 90/05/05	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
- Other	8.5%	8.5%	11.8%	8.2%	4.8%	4.5%	5.7%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	7.4%	7.4%	4.5%	6.6%	8.3%	9.7%	13.9%
Northeast	5.5%	5.5%	14.4%	12.4%	13.8%	14.1%	13.0%
Southeast	30.1%	30.1%	25.4%	25.4%	28.4%	30.4%	34.0%
Southwest	17.3%	17.3%	12.5%	13.7%	14.4%	15.5%	14.9%
West	39.8%	39.8%	43.3%	41.9%	35.2%	30.3%	24.2%
Census Region (Sums to 100%)							
New England	0.0%	0.0%	3.9%	3.0%	3.9%	4.1%	4.1%
Middle Atlantic	5.5%	5.5%	9.7%	8.8%	9.5%	9.5%	8.3%
East North Central	7.4%	7.4%	3.4%	5.4%	6.5%	7.6%	10.6%
East South Central	6.1%	6.1%	2.2%	2.0%	1.8%	2.1%	1.8%
South Atlantic	24.0%	24.0%	23.6%	23.8%	27.0%	28.7%	32.6%
West North Central	0.0%	0.0%	2.3%	2.2%	2.7%	3.0%	4.7%
West South Central	11.5%	11.5%	3.2%	2.6%	2.0%	2.4%	2.4%
Mountain	9.8%	9.8%	9.7%	12.9%	15.3%	15.8%	13.8%
Pacific	35.7%	35.7%	41.7%	39.1%	31.3%	26.5%	21.5%

FM-FCIC_00037746

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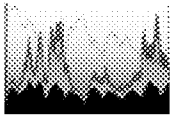


Single Family Conventional Acquisition Characteristics
Interest Only FRM

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.3%	0.1%	0.1%	0.0%	0.3%
Top 10 States							
01) CA	20.8%	20.8%	30.7%	26.9%	21.7%	18.9%	15.2%
02) WA	10.4%	10.4%	5.9%	7.4%	5.5%	4.1%	3.5%
03) TX	9.8%	9.8%	2.5%	2.0%	1.5%	1.8%	1.6%
04) FL	8.0%	8.0%	5.1%	6.4%	10.7%	11.8%	14.0%
05) IL	7.4%	7.4%	1.3%	2.8%	3.4%	3.1%	2.6%
06) AZ	5.8%	5.8%	2.7%	4.6%	6.1%	6.7%	6.7%
07) VA	5.6%	5.6%	5.2%	5.2%	4.7%	4.5%	6.2%
08) NJ	5.5%	5.5%	3.5%	3.3%	3.9%	4.1%	3.7%
09) AL	4.6%	4.6%	0.9%	0.6%	0.6%	0.7%	0.7%
10) OR	4.5%	4.5%	2.9%	3.2%	2.8%	2.4%	1.9%
Top 10 Sellers							
01) GMAC INC	43.0%	43.0%	4.0%	1.7%	1.5%	3.8%	0.0%
02) BANK OF AMERICA CORPORATION	27.1%	27.1%	44.6%	32.2%	36.2%	43.3%	42.9%
03) FLAGSTAR BANCORP INC	20.1%	20.1%	8.0%	8.5%	4.0%	1.7%	3.8%
04) PACIFIC COMMUNITY CREDIT UNION	5.2%	5.2%	0.0%	0.0%	0.0%	0.0%	0.0%
05) MORTGAGEAMERICA INC	3.5%	3.5%	0.0%	0.0%	0.0%	0.0%	0.0%
06) AMTRUST FINANCIAL CORPORATION	1.0%	1.0%	1.0%	2.7%	3.3%	3.3%	15.1%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) GMAC INC	43.0%	43.0%	4.1%	2.6%	1.2%	3.8%	0.0%
02) BANK OF AMERICA CORPORATION	27.1%	27.1%	43.0%	31.9%	36.6%	43.4%	42.3%
03) FLAGSTAR BANCORP INC	20.1%	20.1%	7.7%	6.2%	1.8%	1.1%	2.9%
04) PACIFIC COMMUNITY CREDIT UNION	5.2%	5.2%	0.0%	0.0%	0.0%	0.0%	0.0%
05) ARVEST BANK GROUP INC	3.5%	3.5%	0.2%	0.2%	0.2%	0.0%	0.1%
06) AMTRUST FINANCIAL CORPORATION	1.0%	1.0%	1.0%	0.5%	0.1%	0.3%	0.2%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	96.5%						

FM-FCIC_00037747

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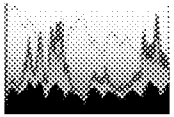


Single Family Conventional Acquisition Characteristics
Interest Only FRM

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	3.5%						
- Primary MI Only	3.5%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	3.5%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	24.73	24.73	-2.11	-2.93	-23.92	-14.83	-16.65
Wtd Avg Economic Model Fee	21.97	21.97	40.51	35.14	59.84	45.00	40.76
Wtd Avg Charged Fee	46.70	46.70	38.40	32.22	35.92	30.17	24.11
Appraisal Waivers							
Appraisal Waiver	1.4%	1.4%	0.6%	2.5%	1.9%	2.0%	3.8%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	13.92%	20.29%	18.08%	32.83%	36.93%
Cumulative Default Rate	0.00%	0.00%	0.00%	1.95%	7.22%	6.69%	2.69%
Housing Goals							
Low Mod	53.85%	53.85%	51.25%	43.44%	41.97%	38.73%	44.91%
Special Affordable	28.21%	28.21%	18.66%	14.26%	15.13%	13.52%	15.74%
Underserved	15.00%	15.00%	27.20%	37.27%	44.16%	38.56%	30.52%
PMM Low Mod	25.00%	25.00%	37.81%	35.43%	38.52%	28.82%	38.52%
PMM Special Affordable	25.00%	25.00%	9.54%	10.06%	12.40%	7.74%	13.03%
PMM Underserved	0.00%	0.00%	24.82%	37.65%	40.63%	34.15%	26.85%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	4.55%	4.55%	9.26%	11.88%	9.34%	5.41%	2.15%
Median Valuation Bias for Other Refi	8.24%	8.24%	8.01%	12.98%	10.36%	6.68%	3.05%

FM-FCIC_00037748

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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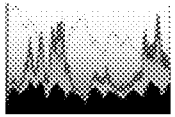


Single Family Conventional Acquisition Characteristics
Alt-A

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	1	1	372	100,867	534,385	560,832	458,090
Book Volume ($B)	$0.0	$0.0	$0.1	$17.4	$107.6	$112.3	$84.6
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	54.7%	35.4%	14.5%	13.2%	16.3%
OLTV 60.01% - 70.00%	100.0%	100.0%	22.7%	21.8%	13.2%	13.7%	14.1%
OLTV 70.01% - 75.00%	0.0%	0.0%	9.5%	13.5%	9.7%	9.4%	9.9%
OLTV 75.01% - 80.00%	0.0%	0.0%	12.8%	18.1%	44.4%	52.6%	48.4%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	9.4%	9.2%	6.6%	7.5%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.3%	1.1%	4.6%	2.8%	3.1%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.1%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.2%	4.4%	1.3%	0.6%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.3%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.0%	68.0%	58.0%	64.5%	75.0%	74.5%	73.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	51.2%	33.6%	13.6%	12.4%	15.3%
Comb LTV 60.01% - 70.00%	100.0%	100.0%	25.9%	21.5%	12.0%	12.2%	13.4%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	9.6%	13.4%	8.1%	8.0%	9.3%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	12.8%	16.8%	20.3%	22.8%	31.7%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.3%	12.5%	17.1%	15.8%	15.2%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.3%	1.7%	10.1%	9.4%	7.8%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.3%	0.4%	0.1%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.4%	18.6%	19.0%	7.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	68.0%	68.0%	59.0%	65.8%	80.0%	80.4%	76.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	51.2%	33.6%	13.6%	12.4%	15.3%
Comb LTV 60.01% - 70.00%	100.0%	100.0%	25.9%	21.5%	12.0%	12.2%	13.4%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	9.6%	13.4%	8.1%	8.0%	9.3%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	12.8%	16.8%	20.3%	22.8%	31.7%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.3%	12.5%	17.1%	15.8%	15.2%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.3%	1.7%	10.1%	9.4%	7.8%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.3%	0.4%	0.1%

FM-FCIC_00037749

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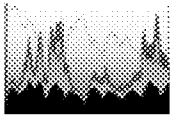


Single Family Conventional Acquisition Characteristics
Alt-A

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.4%	18.6%	19.0%	7.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	68.0%	68.0%	59.0%	65.8%	80.0%	80.4%	76.5%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.2%	0.2%	0.2%	0.1%	0.1%
FICO 550-579	0.0%	0.0%	0.0%	0.2%	0.2%	0.2%	0.1%
FICO 580-619	0.0%	0.0%	0.4%	0.8%	0.7%	0.7%	0.6%
FICO 620-659	0.0%	0.0%	0.5%	3.4%	11.0%	10.0%	6.9%
FICO 660-699	0.0%	0.0%	1.3%	21.9%	29.0%	26.8%	23.5%
FICO 700-739	0.0%	0.0%	20.4%	24.6%	27.9%	28.7%	31.0%
FICO >= 740	100.0%	100.0%	77.1%	48.8%	31.0%	33.5%	37.8%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	762	762	769	735	714	717	723
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	100.0%	100.0%	85.6%	71.8%	52.6%	50.8%	47.5%
Intermediate-term, fixed-rate	0.0%	0.0%	0.5%	14.6%	4.1%	3.3%	5.5%
Adjustable-rate	0.0%	0.0%	14.0%	4.7%	3.1%	4.5%	8.2%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	7.3%	20.9%	23.3%	31.1%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	5.6%	7.5%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.7%	19.4%	12.6%	0.3%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	100.0%	100.0%	98.7%	81.5%	76.7%	77.9%	75.8%
Second/Vacation Home	0.0%	0.0%	1.0%	5.2%	4.7%	5.6%	5.9%
Investor Property	0.0%	0.0%	0.2%	13.3%	18.6%	16.5%	18.3%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	92.5%	91.2%	89.0%	92.1%	91.8%
2-4 Units	0.0%	0.0%	7.5%	8.8%	11.0%	7.9%	8.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	0.0%	0.0%	7.7%	6.5%	10.1%	11.7%	12.5%
Single Family Homes	100.0%	100.0%	92.3%	93.5%	89.9%	88.3%	87.5%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00037750

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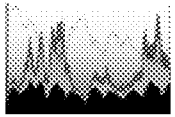


Single Family Conventional Acquisition Characteristics
Alt-A

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	0.0%	0.0%	7.7%	6.5%	10.1%	11.7%	12.5%
1 Unit	100.0%	100.0%	84.8%	84.8%	78.9%	80.3%	79.2%
2-4 Units	0.0%	0.0%	7.5%	8.7%	11.0%	7.9%	8.2%
Condo							
Condo	0.0%	0.0%	7.3%	6.2%	10.0%	11.6%	12.4%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	0.0%	0.0%	27.0%	20.9%	41.2%	51.3%	53.1%
Cash-Out Refinance	100.0%	100.0%	37.0%	51.1%	38.9%	34.7%	32.8%
Other Refinance	0.0%	0.0%	36.0%	28.0%	19.9%	14.0%	14.0%
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	9.1%	25.7%	28.9%	27.6%	21.8%
TPO Correspondent	0.0%	0.0%	0.1%	15.1%	35.7%	32.0%	24.1%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	100.0%	100.0%	90.8%	59.2%	35.4%	40.4%	54.1%
Origination Amount and Rate							
Avg Origination Loan Amount	$235,600	$235,600	$427,818	$178,110	$202,305	$201,009	$185,667
Loan Original Note Rate	6.13%	6.13%	5.89%	6.40%	6.86%	6.47%	5.67%
Seasoning (Sums to 100%)							
Seasoned	100.0%	100.0%	96.8%	32.3%	4.2%	4.8%	2.4%
Non-Seasoned	0.0%	0.0%	3.2%	67.7%	95.8%	95.2%	97.6%
ACI							
ACI Probability	0.07%	0.07%	0.12%	0.42%	1.27%	1.03%	0.62%
Wtd Avg ACI Score	732	732	729	695	658	669	683
Credit Premium							
Wtd Avg Credit Premium	0.10	0.10	-0.21	-0.03	0.09	-0.02	-0.01
Credit Premium > 1.5	0.0%	0.0%	0.0%	1.1%	3.4%	1.9%	1.7%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	2.2%	11.5%	12.2%	9.9%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	100.0%	100.0%	1.4%	8.2%	3.9%	4.7%	6.1%
DTI Ratio > 20 and <= 30	0.0%	0.0%	6.0%	14.7%	10.2%	11.9%	14.6%
DTI Ratio > 30 and <= 40	0.0%	0.0%	7.7%	24.9%	24.7%	27.7%	30.2%
DTI Ratio > 40 and <= 45	0.0%	0.0%	2.1%	13.7%	17.3%	17.5%	16.2%
DTI Ratio > 45 and <= 50	0.0%	0.0%	0.7%	10.4%	11.5%	10.3%	7.6%
DTI Ratio > 50	0.0%	0.0%	0.1%	5.7%	6.0%	5.6%	5.3%
DTI Ratio Missing	0.0%	0.0%	82.0%	22.3%	26.3%	22.2%	20.1%

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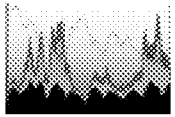


Single Family Conventional Acquisition Characteristics
Alt-A

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	19.5%	19.5%	31.6%	35.7%	38.4%	37.6%	36.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	100.0%	100.0%	1.4%	8.2%	3.9%	4.7%	6.1%
DTI Ratio > 20 and <= 30	0.0%	0.0%	6.0%	14.7%	10.2%	11.9%	14.6%
DTI Ratio > 30 and <= 40	0.0%	0.0%	7.7%	24.9%	24.7%	27.7%	30.2%
DTI Ratio > 40 and <= 45	0.0%	0.0%	2.1%	13.7%	17.3%	17.5%	16.2%
DTI Ratio > 45 and <= 50	0.0%	0.0%	0.7%	10.4%	11.5%	10.3%	7.6%
DTI Ratio > 50	0.0%	0.0%	0.1%	5.7%	6.0%	5.6%	5.3%
DTI Ratio Missing	0.0%	0.0%	82.0%	22.3%	26.3%	22.2%	20.1%
Wtd Avg DTI Ratio	19.5%	19.5%	31.6%	35.7%	38.4%	37.6%	36.3%
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	0.7%	14.6%	4.1%	3.3%	5.5%
> 15 Years amd <= 25 Years	100.0%	100.0%	0.5%	1.6%	0.7%	0.6%	0.9%
> 25 Years and <= 30 Years	0.0%	0.0%	98.8%	83.2%	94.5%	95.8%	93.5%
> 30 Years	0.0%	0.0%	0.0%	0.6%	0.7%	0.3%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	100.0%	100.0%	85.6%	73.4%	71.8%	63.4%	47.7%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.5%	14.6%	4.0%	3.3%	5.4%
Adjustable Rate	0.0%	0.0%	14.0%	12.0%	24.0%	33.4%	46.8%
Balloon	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.6%	0.7%	0.3%	0.1%
Hybrid Arm	0.0%	0.0%	14.0%	11.8%	23.8%	27.5%	38.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.6%	0.8%	2.0%	7.3%
- 5/1 Hybrid Arm	0.0%	0.0%	3.0%	7.8%	17.1%	20.0%	25.9%
- 7/1 Hybrid Arm	0.0%	0.0%	4.9%	2.1%	3.2%	3.4%	3.5%
- 10/1 Hybrid Arm	0.0%	0.0%	6.0%	1.3%	2.7%	1.9%	2.1%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	5.6%	7.5%

FM-FCIC_00037752

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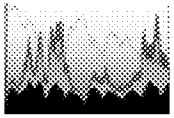


Single Family Conventional Acquisition Characteristics
Alt-A

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	9.0%	40.2%	35.9%	31.4%
- Interest Only ARM	0.0%	0.0%	0.0%	7.3%	20.9%	23.3%	31.1%
- Interest Only FRM	0.0%	0.0%	0.0%	1.7%	19.4%	12.6%	0.3%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	100.0%	100.0%	100.0%	87.1%	76.0%	67.3%	66.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.7%	5.7%	2.0%	0.7%
- Alt-A NINA	0.0%	0.0%	0.0%	17.0%	11.3%	14.8%	23.7%
- Alt-A SISA	100.0%	100.0%	9.1%	13.5%	7.8%	6.1%	0.3%
- Alt-A No Ratio	0.0%	0.0%	0.0%	4.3%	11.4%	7.3%	6.6%
- Alt-A Stated Income	0.0%	0.0%	90.9%	51.6%	39.8%	37.0%	34.9%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	11.5%	17.7%	20.9%	17.5%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	1.4%	6.3%	11.8%	16.4%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	100.0%	100.0%	100.0%	87.2%	77.5%	67.7%	66.2%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.4%	1.5%	0.5%	0.5%
- Other Low/No Doc	100.0%	100.0%	100.0%	86.8%	76.0%	67.2%	65.7%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	0.0%	0.0%	0.2%	24.2%	8.3%	5.8%	9.3%
Investor Channel	100.0%	100.0%	99.8%	75.8%	91.7%	94.2%	90.7%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	0.0%	0.0%	8.3%	8.1%	29.8%	35.4%	20.9%
- 75/20/05	0.0%	0.0%	0.0%	0.1%	0.3%	0.3%	0.2%

FM-FCIC_00037753

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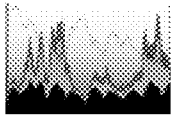


Single Family Conventional Acquisition Characteristics
Alt-A

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.3%	1.5%	4.4%	5.1%	4.6%
- 80/15/05	0.0%	0.0%	0.0%	0.5%	3.6%	4.7%	3.3%
- 80/20/00	0.0%	0.0%	0.0%	0.3%	0.1%	0.4%	0.5%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	8.0%	5.6%	21.3%	24.9%	12.3%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	0.0%	0.0%	9.4%	10.8%	31.9%	37.1%	27.8%
- 75/20/05	0.0%	0.0%	0.0%	0.2%	0.6%	0.6%	0.4%
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.7%	0.7%	0.2%
- 80/10/10	0.0%	0.0%	0.3%	2.2%	6.7%	8.0%	7.3%
- 80/15/05	0.0%	0.0%	0.0%	0.7%	5.5%	7.1%	5.1%
- 80/20/00	0.0%	0.0%	0.0%	0.4%	13.6%	16.4%	10.5%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- Other	0.0%	0.0%	9.1%	7.2%	4.8%	4.3%	4.3%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.1%	0.4%	0.2%	0.0%
- EA I	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	0.0%	0.0%	0.3%	9.0%	10.4%	11.5%	11.4%
Northeast	0.0%	0.0%	27.5%	26.3%	18.4%	16.1%	16.7%
Southeast	0.0%	0.0%	9.1%	30.2%	25.8%	26.9%	24.1%
Southwest	100.0%	100.0%	2.4%	9.0%	14.7%	15.6%	15.3%
West	0.0%	0.0%	60.7%	25.5%	30.7%	30.0%	32.5%
Census Region (Sums to 100%)							
New England	0.0%	0.0%	2.3%	4.7%	5.0%	4.7%	5.1%
Middle Atlantic	0.0%	0.0%	24.9%	21.2%	12.8%	11.0%	10.9%
East North Central	0.0%	0.0%	0.3%	7.8%	8.7%	9.6%	9.4%
East South Central	0.0%	0.0%	0.1%	2.8%	2.5%	2.6%	2.0%
South Atlantic	0.0%	0.0%	9.2%	27.7%	23.5%	24.6%	22.3%
West North Central	100.0%	100.0%	0.0%	2.0%	2.9%	3.3%	3.5%
West South Central	0.0%	0.0%	0.3%	3.3%	5.1%	5.0%	4.1%
Mountain	0.0%	0.0%	2.5%	6.7%	11.7%	13.0%	14.3%
Pacific	0.0%	0.0%	60.4%	23.8%	27.3%	26.1%	27.9%

FM-FCIC_0003775

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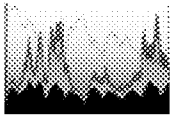


Single Family Conventional Acquisition Characteristics
Alt-A

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.3%	0.1%	0.4%
Top 10 States							
01) KS	100.0%	100.0%	0.0%	0.1%	0.3%	0.3%	0.4%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	84.4%	32.4%	36.4%	41.4%	36.3%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	0.0%	18.3%	36.9%	43.2%	36.1%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	100.0%						

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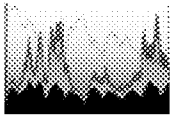


Single Family Conventional Acquisition Characteristics
Alt-A

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.0%						
- Primary MI Only	0.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	75.86	75.86	61.58	11.45	-11.21	-6.87	-0.41
Wtd Avg Economic Model Fee	5.90	5.90	14.29	36.31	60.83	46.16	40.97
Wtd Avg Charged Fee	81.76	81.76	75.87	47.76	49.61	39.29	40.57
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.6%	0.2%	0.0%	0.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	5.65%	20.60%	17.36%	32.00%	44.68%
Cumulative Default Rate	0.00%	0.00%	0.00%	1.84%	8.09%	7.63%	4.46%
Housing Goals							
Low Mod	0.00%	0.00%	14.53%	42.37%	39.02%	40.43%	43.12%
Special Affordable	0.00%	0.00%	4.27%	18.52%	17.29%	18.09%	18.57%
Underserved	0.00%	0.00%	29.13%	42.10%	50.29%	46.40%	45.36%
PMM Low Mod			12.50%	20.12%	19.51%	25.54%	28.58%
PMM Special Affordable			0.00%	5.54%	4.72%	6.96%	8.11%
PMM Underserved			25.00%	33.12%	41.47%	38.33%	37.05%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	10.68%	10.68%	1.17%	9.97%	7.79%	5.55%	2.40%
Median Valuation Bias for Other Refi			-0.36%	5.61%	8.75%	4.99%	1.63%

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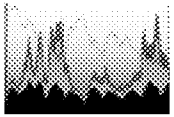


Single Family Conventional Acquisition Characteristics
Alt-A Low/No Doc

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	1	1	372	87,202	395,626	361,688	290,804
Book Volume ($B)	$0.0	$0.0	$0.1	$15.2	$81.8	$75.5	$56.0
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	54.7%	37.2%	16.3%	14.5%	18.2%
OLTV 60.01% - 70.00%	100.0%	100.0%	22.7%	23.1%	14.8%	15.4%	15.6%
OLTV 70.01% - 75.00%	0.0%	0.0%	9.5%	13.8%	10.4%	10.1%	10.6%
OLTV 75.01% - 80.00%	0.0%	0.0%	12.8%	16.1%	41.3%	49.8%	44.1%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	9.0%	9.3%	6.6%	7.8%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.3%	0.5%	4.3%	3.1%	3.6%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.1%	3.4%	0.5%	0.2%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.3%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.0%	68.0%	58.0%	63.6%	73.9%	73.7%	72.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	51.2%	35.2%	15.3%	13.6%	17.1%
Comb LTV 60.01% - 70.00%	100.0%	100.0%	25.9%	22.7%	13.5%	13.6%	14.8%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	9.6%	13.8%	8.9%	8.7%	10.1%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	12.8%	15.8%	21.1%	22.9%	30.2%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.3%	11.7%	17.4%	15.7%	14.8%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.3%	0.6%	9.2%	9.8%	8.1%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.1%	14.4%	15.6%	4.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	68.0%	68.0%	59.0%	64.8%	78.2%	79.1%	75.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	51.2%	35.2%	15.3%	13.6%	17.1%
Comb LTV 60.01% - 70.00%	100.0%	100.0%	25.9%	22.7%	13.5%	13.6%	14.8%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	9.6%	13.8%	8.9%	8.7%	10.1%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	12.8%	15.8%	21.1%	22.9%	30.2%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.3%	11.7%	17.4%	15.7%	14.8%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.3%	0.6%	9.2%	9.8%	8.1%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%

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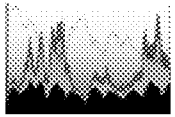


Single Family Conventional Acquisition Characteristics
Alt-A Low/No Doc

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.1%	14.4%	15.6%	4.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	68.0%	68.0%	59.0%	64.8%	78.2%	79.1%	75.2%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.2%	0.2%	0.1%	0.1%	0.1%
FICO 550-579	0.0%	0.0%	0.0%	0.2%	0.1%	0.1%	0.1%
FICO 580-619	0.0%	0.0%	0.4%	0.7%	0.5%	0.4%	0.4%
FICO 620-659	0.0%	0.0%	0.5%	2.8%	9.9%	8.9%	5.5%
FICO 660-699	0.0%	0.0%	1.3%	22.3%	29.8%	28.0%	23.6%
FICO 700-739	0.0%	0.0%	20.4%	25.2%	29.2%	31.2%	34.1%
FICO >= 740	100.0%	100.0%	77.1%	48.6%	30.4%	31.5%	36.2%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	762	762	769	735	714	716	723
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	100.0%	100.0%	85.6%	76.2%	53.2%	52.7%	51.9%
Intermediate-term, fixed-rate	0.0%	0.0%	0.5%	14.6%	4.3%	3.5%	6.4%
Adjustable-rate	0.0%	0.0%	14.0%	3.6%	2.7%	3.5%	6.9%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	4.3%	20.4%	22.8%	28.2%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	3.8%	6.3%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.3%	19.4%	13.7%	0.3%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	100.0%	100.0%	98.7%	81.7%	77.1%	78.9%	78.2%
Second/Vacation Home	0.0%	0.0%	1.0%	5.2%	5.2%	5.9%	6.4%
Investor Property	0.0%	0.0%	0.2%	13.1%	17.7%	15.2%	15.4%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	92.5%	91.3%	88.2%	91.3%	91.3%
2-4 Units	0.0%	0.0%	7.5%	8.7%	11.8%	8.7%	8.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	0.0%	0.0%	7.7%	6.0%	9.7%	11.3%	12.3%
Single Family Homes	100.0%	100.0%	92.3%	94.0%	90.3%	88.7%	87.7%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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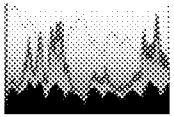


Single Family Conventional Acquisition Characteristics
Alt-A Low/No Doc

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	0.0%	0.0%	7.7%	6.0%	9.7%	11.3%	12.3%
1 Unit	100.0%	100.0%	84.8%	85.3%	78.5%	80.0%	79.0%
2-4 Units	0.0%	0.0%	7.5%	8.7%	11.8%	8.7%	8.6%
Condo							
Condo	0.0%	0.0%	7.3%	5.8%	9.6%	11.2%	12.2%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	0.0%	0.0%	27.0%	19.7%	39.6%	50.5%	52.5%
Cash-Out Refinance	100.0%	100.0%	37.0%	53.2%	40.7%	36.5%	34.7%
Other Refinance	0.0%	0.0%	36.0%	27.1%	19.7%	13.0%	12.8%
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	9.1%	27.3%	30.5%	31.3%	23.7%
TPO Correspondent	0.0%	0.0%	0.1%	14.4%	36.8%	31.9%	22.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	100.0%	100.0%	90.8%	58.4%	32.7%	36.8%	53.7%
Origination Amount and Rate							
Avg Origination Loan Amount	$235,600	$235,600	$427,818	$179,769	$207,553	$209,212	$193,082
Loan Original Note Rate	6.13%	6.13%	5.89%	6.42%	6.92%	6.69%	5.83%
Seasoning (Sums to 100%)							
Seasoned	100.0%	100.0%	96.8%	32.2%	3.6%	1.5%	1.4%
Non-Seasoned	0.0%	0.0%	3.2%	67.8%	96.4%	98.5%	98.6%
ACI							
ACI Probability	0.07%	0.07%	0.12%	0.44%	1.48%	1.32%	0.79%
Wtd Avg ACI Score	732	732	729	692	650	655	671
Credit Premium							
Wtd Avg Credit Premium	0.10	0.10	-0.21	-0.08	0.06	-0.02	-0.03
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.8%	3.4%	2.2%	2.0%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	1.7%	12.0%	11.5%	9.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	100.0%	100.0%	1.4%	8.1%	3.7%	4.2%	5.6%
DTI Ratio > 20 and <= 30	0.0%	0.0%	6.0%	14.4%	9.6%	10.9%	13.3%
DTI Ratio > 30 and <= 40	0.0%	0.0%	7.7%	24.8%	23.6%	26.4%	28.7%
DTI Ratio > 40 and <= 45	0.0%	0.0%	2.1%	13.6%	16.0%	16.2%	14.3%
DTI Ratio > 45 and <= 50	0.0%	0.0%	0.7%	9.9%	9.2%	8.3%	5.7%
DTI Ratio > 50	0.0%	0.0%	0.1%	4.8%	4.2%	3.8%	3.7%
DTI Ratio Missing	0.0%	0.0%	82.0%	24.5%	33.7%	30.3%	28.8%

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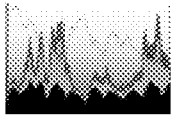


Single Family Conventional Acquisition Characteristics
Alt-A Low/No Doc

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	19.5%	19.5%	31.6%	35.5%	37.8%	37.1%	35.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	100.0%	100.0%	1.4%	8.1%	3.7%	4.2%	5.6%
DTI Ratio > 20 and <= 30	0.0%	0.0%	6.0%	14.4%	9.6%	10.9%	13.3%
DTI Ratio > 30 and <= 40	0.0%	0.0%	7.7%	24.8%	23.6%	26.4%	28.7%
DTI Ratio > 40 and <= 45	0.0%	0.0%	2.1%	13.6%	16.0%	16.2%	14.3%
DTI Ratio > 45 and <= 50	0.0%	0.0%	0.7%	9.9%	9.2%	8.3%	5.7%
DTI Ratio > 50	0.0%	0.0%	0.1%	4.8%	4.2%	3.8%	3.7%
DTI Ratio Missing	0.0%	0.0%	82.0%	24.5%	33.7%	30.3%	28.8%
Wtd Avg DTI Ratio	19.5%	19.5%	31.6%	35.5%	37.8%	37.1%	35.7%
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	0.7%	14.6%	4.3%	3.6%	6.5%
> 15 Years amd <= 25 Years	100.0%	100.0%	0.5%	1.3%	0.6%	0.5%	0.9%
> 25 Years and <= 30 Years	0.0%	0.0%	98.8%	83.5%	94.5%	95.6%	92.5%
> 30 Years	0.0%	0.0%	0.0%	0.6%	0.6%	0.2%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	100.0%	100.0%	85.6%	77.5%	72.6%	66.4%	52.2%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.5%	14.6%	4.3%	3.6%	6.4%
Adjustable Rate	0.0%	0.0%	14.0%	7.9%	23.1%	30.1%	41.4%
Balloon	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.6%	0.6%	0.2%	0.1%
Hybrid Arm	0.0%	0.0%	14.0%	7.7%	22.9%	25.9%	34.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.4%	0.8%	1.5%	6.1%
- 5/1 Hybrid Arm	0.0%	0.0%	3.0%	5.2%	16.9%	19.5%	23.9%
- 7/1 Hybrid Arm	0.0%	0.0%	4.9%	1.2%	2.7%	3.2%	3.0%
- 10/1 Hybrid Arm	0.0%	0.0%	6.0%	1.0%	2.5%	1.7%	1.8%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	3.8%	6.3%

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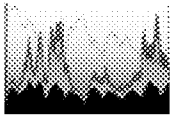


Single Family Conventional Acquisition Characteristics
Alt-A Low/No Doc

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	5.6%	39.8%	36.4%	28.4%
- Interest Only ARM	0.0%	0.0%	0.0%	4.3%	20.4%	22.8%	28.2%
- Interest Only FRM	0.0%	0.0%	0.0%	1.3%	19.4%	13.7%	0.3%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.8%	7.5%	3.0%	1.0%
- Alt-A NINA	0.0%	0.0%	0.0%	19.5%	14.8%	22.0%	35.8%
- Alt-A SISA	100.0%	100.0%	9.1%	15.5%	10.3%	9.1%	0.5%
- Alt-A No Ratio	0.0%	0.0%	0.0%	4.9%	15.0%	10.9%	9.9%
- Alt-A Stated Income	0.0%	0.0%	90.9%	59.3%	52.4%	55.0%	52.7%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.3%	0.0%	0.1%	0.7%
- Other Low/No Doc	100.0%	100.0%	100.0%	99.7%	100.0%	99.9%	99.3%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	0.0%	0.0%	0.2%	26.2%	10.4%	8.5%	14.0%
Investor Channel	100.0%	100.0%	99.8%	73.8%	89.6%	91.5%	86.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	0.0%	0.0%	8.3%	7.0%	26.0%	32.7%	18.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.3%	0.3%	0.3%

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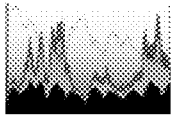


Single Family Conventional Acquisition Characteristics
Alt-A Low/No Doc

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.3%	1.1%	4.4%	4.7%	4.1%
- 80/15/05	0.0%	0.0%	0.0%	0.1%	3.0%	4.6%	3.2%
- 80/20/00	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	8.0%	5.7%	18.2%	23.0%	10.4%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	0.0%	0.0%	9.4%	9.6%	28.3%	33.8%	23.3%
- 75/20/05	0.0%	0.0%	0.0%	0.2%	0.6%	0.7%	0.4%
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.5%	0.7%	0.2%
- 80/10/10	0.0%	0.0%	0.3%	1.8%	6.7%	7.5%	6.5%
- 80/15/05	0.0%	0.0%	0.0%	0.3%	4.7%	7.0%	4.6%
- 80/20/00	0.0%	0.0%	0.0%	0.1%	10.4%	13.8%	7.6%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- Other	0.0%	0.0%	9.1%	7.2%	5.2%	4.1%	4.1%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	0.0%	0.0%	0.3%	7.1%	9.4%	10.1%	9.8%
Northeast	0.0%	0.0%	27.5%	28.2%	19.6%	18.2%	19.4%
Southeast	0.0%	0.0%	9.1%	29.8%	25.2%	25.8%	23.5%
Southwest	100.0%	100.0%	2.4%	9.0%	13.9%	14.7%	13.4%
West	0.0%	0.0%	60.7%	25.9%	31.8%	31.2%	34.0%
Census Region (Sums to 100%)							
New England	0.0%	0.0%	2.3%	4.9%	5.2%	5.2%	5.6%
Middle Atlantic	0.0%	0.0%	24.9%	22.9%	14.2%	12.7%	12.9%
East North Central	0.0%	0.0%	0.3%	5.8%	8.0%	8.4%	8.1%
East South Central	0.0%	0.0%	0.1%	2.3%	2.1%	2.1%	1.7%
South Atlantic	0.0%	0.0%	9.2%	27.8%	23.3%	24.0%	22.1%
West North Central	100.0%	100.0%	0.0%	2.0%	2.6%	2.9%	2.8%
West South Central	0.0%	0.0%	0.3%	3.4%	5.0%	4.8%	3.8%
Mountain	0.0%	0.0%	2.5%	6.6%	11.1%	12.6%	13.0%
Pacific	0.0%	0.0%	60.4%	24.3%	28.6%	27.3%	29.4%

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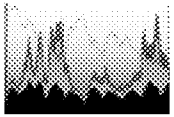


Single Family Conventional Acquisition Characteristics
Alt-A Low/No Doc

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
Top 10 States							
01) KS	100.0%	100.0%	0.0%	0.1%	0.2%	0.3%	0.3%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	84.4%	34.1%	34.3%	42.1%	38.6%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	0.0%	17.7%	34.9%	43.1%	38.4%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	100.0%						

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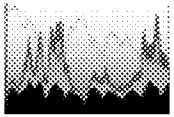


Single Family Conventional Acquisition Characteristics
Alt-A Low/No Doc

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.0%						
- Primary MI Only	0.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	75.86	75.86	61.58	10.00	-10.39	-5.88	0.77
Wtd Avg Economic Model Fee	5.90	5.90	14.29	35.03	60.97	47.14	41.49
Wtd Avg Charged Fee	81.76	81.76	75.87	45.03	50.58	41.26	42.26
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.5%	0.2%	0.0%	0.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	5.65%	20.20%	17.18%	31.53%	44.11%
Cumulative Default Rate	0.00%	0.00%	0.00%	1.85%	8.99%	8.97%	4.95%
Housing Goals							
Low Mod	0.00%	0.00%	14.53%	40.72%	34.50%	32.63%	34.16%
Special Affordable	0.00%	0.00%	4.27%	17.61%	15.51%	14.33%	14.31%
Underserved	0.00%	0.00%	29.13%	42.59%	51.65%	48.17%	47.27%
PMM Low Mod			12.50%	17.84%	14.42%	16.41%	20.57%
PMM Special Affordable			0.00%	4.69%	3.11%	3.68%	5.34%
PMM Underserved			25.00%	33.15%	43.42%	40.18%	39.17%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	10.68%	10.68%	1.17%	10.67%	7.83%	5.99%	2.42%
Median Valuation Bias for Other Refi			-0.36%	4.99%	9.38%	5.71%	1.67%

FM-FCIC_00037764

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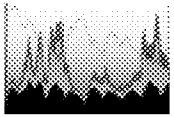


Single Family Conventional Acquisition Characteristics
Alt-A No Disclosure

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans				741	31,757	11,426	3,403
Book Volume ($B)				$0.1	$6.2	$2.3	$0.6
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%				51.8%	35.2%	40.4%	44.8%
OLTV 60.01% - 70.00%				14.0%	20.2%	26.1%	23.8%
OLTV 70.01% - 75.00%				7.3%	7.8%	6.4%	5.1%
OLTV 75.01% - 80.00%				5.0%	19.8%	21.1%	18.4%
OLTV 80.01% - 90.00%				11.9%	10.1%	4.0%	4.5%
OLTV 90.01% - 95.00%				4.5%	7.0%	2.0%	3.4%
OLTV 95.01% - 97.00%				1.1%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%				1.3%	0.1%	0.0%	0.0%
OLTV > 100.00%				3.0%	0.0%	0.0%	0.0%
OLTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV				62.7%	66.9%	63.1%	62.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%				56.3%	34.2%	39.4%	44.1%
Comb LTV 60.01% - 70.00%				10.6%	19.6%	25.0%	23.9%
Comb LTV 70.01% - 75.00%				8.6%	7.6%	6.2%	5.2%
Comb LTV 75.01% - 80.00%				8.1%	18.0%	17.7%	18.1%
Comb LTV 80.01% - 90.00%				12.6%	11.7%	6.4%	5.0%
Comb LTV 90.01% - 95.00%				3.7%	8.1%	3.9%	3.7%
Comb LTV 95.01% - 97.00%				0.1%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%				0.0%	0.7%	1.4%	0.0%
Comb LTV > 100.00%				0.0%	0.0%	0.0%	0.0%
Comb LTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV				61.7%	67.8%	64.4%	62.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%				56.3%	34.2%	39.4%	44.1%
Comb LTV 60.01% - 70.00%				10.6%	19.6%	25.0%	23.9%
Comb LTV 70.01% - 75.00%				8.6%	7.6%	6.2%	5.2%
Comb LTV 75.01% - 80.00%				8.1%	18.0%	17.7%	18.1%
Comb LTV 80.01% - 90.00%				12.6%	11.7%	6.4%	5.0%
Comb LTV 90.01% - 95.00%				3.7%	8.1%	3.9%	3.7%
Comb LTV 95.01% - 97.00%				0.1%	0.0%	0.0%	0.0%

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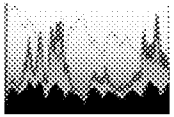


Single Family Conventional Acquisition Characteristics
Alt-A No Disclosure

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%				0.0%	0.7%	1.4%	0.0%
Comb LTV > 100.00%				0.0%	0.0%	0.0%	0.0%
Comb LTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV				61.7%	67.8%	64.3%	62.5%
Credit Score (Sums to 100%)							
FICO < 550				0.0%	0.1%	0.1%	0.1%
FICO 550-579				0.0%	0.2%	0.2%	0.1%
FICO 580-619				0.1%	0.5%	0.8%	0.2%
FICO 620-659				8.7%	11.0%	16.2%	13.5%
FICO 660-699				25.3%	29.4%	27.1%	29.4%
FICO 700-739				24.7%	26.6%	26.1%	25.9%
FICO >= 740				41.2%	32.0%	29.4%	30.9%
FICO Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO				726	715	710	713
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate				70.7%	66.3%	62.3%	88.1%
Intermediate-term, fixed-rate				15.0%	5.1%	5.6%	11.8%
Adjustable-rate				6.6%	2.5%	1.3%	0.1%
Interest Only adjustable-rate				6.1%	7.4%	10.7%	0.0%
Negative Amortization				0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate				1.7%	18.7%	20.2%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence				96.1%	87.9%	87.2%	88.8%
Second/Vacation Home				1.5%	3.1%	2.7%	2.3%
Investor Property				2.4%	9.1%	10.1%	8.9%
10-K Unit Type (Sums to 100%)							
1 Unit				95.5%	89.1%	87.6%	88.5%
2-4 Units				4.5%	10.9%	12.4%	11.5%
Missing				0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop				7.0%	7.8%	7.4%	6.9%
Single Family Homes				93.0%	92.2%	92.6%	93.1%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)				0.0%	0.0%	0.0%	0.0%

FM-FCIC_0003776

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

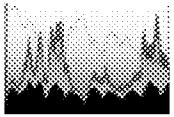


Single Family Conventional Acquisition Characteristics
Alt-A No Disclosure

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop				7.0%	7.8%	7.4%	6.9%
1 Unit				88.5%	81.3%	80.3%	81.7%
2-4 Units				4.5%	10.9%	12.4%	11.5%
Condo							
Condo				7.0%	7.4%	7.3%	6.6%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage				2.3%	33.8%	29.5%	36.1%
Cash-Out Refinance				59.2%	52.9%	60.2%	56.2%
Other Refinance				38.4%	13.2%	10.3%	7.7%
Origination Type (Sums to 100%)							
TPO Broker				1.3%	32.4%	63.0%	65.1%
TPO Correspondent				1.2%	37.3%	9.8%	11.0%
Undesignated				0.0%	0.0%	0.0%	0.0%
Retail				97.4%	30.3%	27.2%	23.9%
Origination Amount and Rate							
Avg Origination Loan Amount				$166,828	$194,314	$200,554	$168,996
Loan Original Note Rate				5.98%	7.10%	6.88%	6.44%
Seasoning (Sums to 100%)							
Seasoned				0.0%	0.5%	0.4%	0.5%
Non-Seasoned				100.0%	99.5%	99.6%	99.5%
ACI							
ACI Probability				0.71%	1.28%	1.38%	0.95%
Wtd Avg ACI Score				677	654	654	664
Credit Premium							
Wtd Avg Credit Premium				-0.54	-0.04	-0.22	-0.06
Credit Premium > 1.5				1.2%	4.0%	1.1%	1.4%
Prepay Premium							
Prepay Premium				2.7%	7.8%	4.6%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20				3.8%	0.2%	0.4%	0.1%
DTI Ratio > 20 and <= 30				12.6%	0.4%	1.2%	0.3%
DTI Ratio > 30 and <= 40				27.3%	0.8%	3.0%	1.0%
DTI Ratio > 40 and <= 45				17.3%	0.5%	1.1%	0.6%
DTI Ratio > 45 and <= 50				19.5%	0.4%	0.6%	0.4%
DTI Ratio > 50				15.7%	0.9%	0.5%	0.5%
DTI Ratio Missing				3.8%	96.8%	93.1%	97.0%

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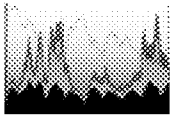


Single Family Conventional Acquisition Characteristics
Alt-A No Disclosure

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio				40.1%	46.0%	37.4%	41.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20				3.8%	0.2%	0.4%	0.1%
DTI Ratio > 20 and <= 30				12.6%	0.4%	1.2%	0.3%
DTI Ratio > 30 and <= 40				27.3%	0.8%	3.0%	1.0%
DTI Ratio > 40 and <= 45				17.3%	0.5%	1.1%	0.6%
DTI Ratio > 45 and <= 50				19.5%	0.4%	0.6%	0.4%
DTI Ratio > 50				15.7%	0.9%	0.5%	0.5%
DTI Ratio Missing				3.8%	96.8%	93.1%	97.0%
Wtd Avg DTI Ratio				40.1%	46.0%	37.4%	41.4%
Origination Term (Sums to 100%)							
<= 15 Years				15.0%	5.1%	5.6%	11.8%
> 15 Years amd <= 25 Years				5.3%	0.6%	0.3%	0.4%
> 25 Years and <= 30 Years				78.3%	93.9%	94.1%	87.8%
> 30 Years				1.5%	0.4%	0.0%	0.0%
Missing				0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)				72.4%	84.9%	82.4%	88.1%
Intermediate-Term Fixed Rate (excl Balloon)				15.0%	5.0%	5.6%	11.8%
Adjustable Rate				12.6%	9.9%	12.0%	0.1%
Balloon				0.0%	0.2%	0.0%	0.0%
Various Product Types							
Second				0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)				1.5%	0.4%	0.0%	0.0%
Hybrid Arm				12.6%	9.9%	12.0%	0.1%
- 2/28 Hybrid Arm				0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm				0.0%	0.3%	0.1%	0.0%
- 5/1 Hybrid Arm				6.3%	6.6%	10.4%	0.1%
- 7/1 Hybrid Arm				1.8%	1.5%	0.4%	0.0%
- 10/1 Hybrid Arm				4.5%	1.4%	1.1%	0.0%
NegAm ARM				0.0%	0.0%	0.0%	0.0%

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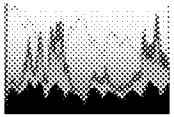


Single Family Conventional Acquisition Characteristics
Alt-A No Disclosure

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only				7.8%	26.1%	30.8%	0.0%
- Interest Only ARM				6.1%	7.4%	10.7%	0.0%
- Interest Only FRM				1.7%	18.7%	20.2%	0.0%
Alt-A				100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc				100.0%	100.0%	100.0%	100.0%
- Alt-A No Disclosure				100.0%	100.0%	100.0%	100.0%
- Alt-A NINA				0.0%	0.0%	0.0%	0.0%
- Alt-A SISA				0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio				0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income				0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)				0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)				0.0%	0.0%	0.0%	0.0%
My Community Mortgage				0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total				100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc				0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc				100.0%	100.0%	100.0%	100.0%
Subprime Deals							
Subprime				0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)				0.0%	0.0%	0.0%	0.0%
- Post 12/2005				0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel				95.7%	1.3%	0.0%	0.0%
Investor Channel				4.3%	98.7%	100.0%	100.0%
eChannel				0.0%	0.0%	0.0%	0.0%
Underserved Channel				0.0%	0.0%	0.0%	0.0%
Subprime Channel				0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000				0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW				2.3%	5.6%	7.8%	1.7%
- 75/20/05				0.0%	0.1%	0.0%	0.0%

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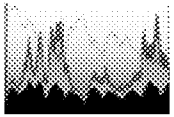


Single Family Conventional Acquisition Characteristics
Alt-A No Disclosure

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00				0.0%	0.0%	0.0%	0.0%
- 80/10/10				0.1%	0.2%	0.0%	0.0%
- 80/15/05				0.0%	0.2%	0.0%	0.0%
- 80/20/00				0.1%	0.0%	0.0%	0.0%
- 90/05/05				0.0%	0.0%	0.0%	0.0%
- Other				2.1%	5.1%	7.8%	1.7%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced				2.4%	7.1%	8.7%	2.5%
- 75/20/05				0.0%	0.2%	0.3%	0.0%
- 75/25/00				0.0%	0.1%	0.2%	0.0%
- 80/10/10				0.1%	1.5%	1.7%	0.5%
- 80/15/05				0.0%	1.0%	1.5%	0.3%
- 80/20/00				0.1%	0.7%	1.3%	0.1%
- 90/05/05				0.0%	0.1%	0.0%	0.0%
- Other				2.2%	3.5%	3.6%	1.6%
EA/TPR							
EA/TPR				0.0%	0.0%	0.0%	0.0%
- EA I				0.0%	0.0%	0.0%	0.0%
- EA/TPR II				0.0%	0.0%	0.0%	0.0%
- EA/TPR III				0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest				7.1%	8.5%	7.3%	9.0%
Northeast				26.0%	22.8%	25.1%	29.6%
Southeast				24.7%	25.2%	21.0%	22.6%
Southwest				11.2%	14.9%	11.5%	11.0%
West				30.8%	28.5%	35.2%	27.9%
Census Region (Sums to 100%)							
New England				10.1%	5.9%	6.2%	8.2%
Middle Atlantic				15.7%	16.6%	18.6%	21.2%
East North Central				5.5%	7.2%	5.7%	6.9%
East South Central				3.9%	1.6%	1.6%	2.0%
South Atlantic				21.2%	23.9%	19.6%	20.7%
West North Central				2.4%	2.3%	2.7%	3.3%
West South Central				3.5%	6.9%	3.8%	3.7%
Mountain				11.5%	9.2%	8.7%	8.5%
Pacific				26.3%	26.4%	33.1%	25.4%

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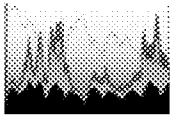


Single Family Conventional Acquisition Characteristics
Alt-A No Disclosure

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories				0.0%	0.0%	0.0%	0.0%
Top 10 States							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

FM-FCIC_00037771

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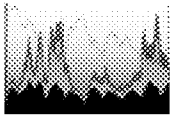


Single Family Conventional Acquisition Characteristics
Alt-A No Disclosure

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap				-8.69	-7.52	-6.51	1.44
Wtd Avg Economic Model Fee				45.61	61.58	45.60	37.38
Wtd Avg Charged Fee				36.92	54.05	39.09	38.83
Appraisal Waivers							
Appraisal Waiver				8.7%	0.1%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate				16.42%	22.48%	39.41%	45.86%
Cumulative Default Rate				0.40%	5.18%	4.48%	2.43%
Housing Goals							
Low Mod				59.81%	17.28%	16.19%	15.95%
Special Affordable				27.10%	10.21%	8.61%	9.70%
Underserved				38.68%	50.12%	51.11%	49.48%
PMM Low Mod				0.00%	0.86%	0.99%	1.30%
PMM Special Affordable				0.00%	0.29%	0.22%	0.28%
PMM Underserved				53.33%	36.06%	33.67%	35.13%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi				3.96%	7.37%	4.42%	1.80%
Median Valuation Bias for Other Refi					7.33%	4.32%	0.05%

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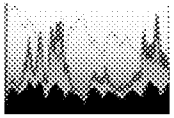


Single Family Conventional Acquisition Characteristics
Alt-A NINA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans				24,102	71,422	84,296	106,800
Book Volume ($B)				$3.0	$12.1	$16.6	$20.1
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%				58.0%	34.0%	22.5%	24.6%
OLTV 60.01% - 70.00%				21.3%	19.2%	19.0%	17.4%
OLTV 70.01% - 75.00%				8.8%	10.1%	9.7%	8.4%
OLTV 75.01% - 80.00%				10.1%	22.2%	32.6%	33.1%
OLTV 80.01% - 90.00%				1.6%	9.0%	9.6%	9.4%
OLTV 90.01% - 95.00%				0.1%	4.7%	6.5%	7.0%
OLTV 95.01% - 97.00%				0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%				0.0%	0.8%	0.1%	0.0%
OLTV > 100.00%				0.0%	0.0%	0.0%	0.0%
OLTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV				53.5%	66.0%	71.1%	70.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%				52.6%	32.6%	21.6%	23.5%
Comb LTV 60.01% - 70.00%				21.7%	18.1%	17.4%	17.1%
Comb LTV 70.01% - 75.00%				9.2%	9.4%	9.0%	8.4%
Comb LTV 75.01% - 80.00%				10.8%	16.7%	22.2%	22.1%
Comb LTV 80.01% - 90.00%				5.0%	12.7%	14.6%	14.9%
Comb LTV 90.01% - 95.00%				0.6%	6.5%	10.5%	13.5%
Comb LTV 95.01% - 97.00%				0.0%	0.0%	0.1%	0.0%
Comb LTV 97.01% - 100.00%				0.1%	3.8%	4.7%	0.5%
Comb LTV > 100.00%				0.1%	0.0%	0.0%	0.0%
Comb LTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV				56.9%	67.8%	73.7%	72.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%				52.6%	32.6%	21.6%	23.5%
Comb LTV 60.01% - 70.00%				21.7%	18.1%	17.4%	17.1%
Comb LTV 70.01% - 75.00%				9.2%	9.4%	9.0%	8.4%
Comb LTV 75.01% - 80.00%				10.8%	16.7%	22.2%	22.1%
Comb LTV 80.01% - 90.00%				5.0%	12.7%	14.6%	14.9%
Comb LTV 90.01% - 95.00%				0.6%	6.5%	10.5%	13.5%
Comb LTV 95.01% - 97.00%				0.0%	0.0%	0.1%	0.0%

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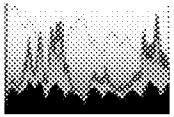


Single Family Conventional Acquisition Characteristics
Alt-A NINA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%				0.1%	3.8%	4.7%	0.5%
Comb LTV > 100.00%				0.1%	0.0%	0.0%	0.0%
Comb LTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV				56.9%	67.8%	73.7%	72.7%
Credit Score (Sums to 100%)							
FICO < 550				0.5%	0.1%	0.1%	0.1%
FICO 550-579				0.6%	0.1%	0.1%	0.1%
FICO 580-619				1.8%	0.4%	0.4%	0.4%
FICO 620-659				4.7%	7.7%	7.3%	4.0%
FICO 660-699				12.2%	23.2%	24.7%	17.8%
FICO 700-739				20.8%	27.2%	31.2%	36.5%
FICO >= 740				59.5%	41.2%	36.3%	41.1%
FICO Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO				744	727	722	729
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate				71.3%	56.2%	64.4%	57.7%
Intermediate-term, fixed-rate				28.5%	13.5%	4.1%	7.2%
Adjustable-rate				0.1%	2.1%	3.5%	7.2%
Interest Only adjustable-rate				0.0%	15.1%	15.5%	25.8%
Negative Amortization				0.0%	0.0%	1.2%	2.0%
Interest Only fixed-rate				0.0%	13.1%	11.2%	0.1%
10-K Occupancy Type (Sums to 100%)							
Principal Residence				92.7%	85.6%	86.6%	87.0%
Second/Vacation Home				3.5%	4.6%	4.9%	6.9%
Investor Property				3.8%	9.8%	8.5%	6.2%
10-K Unit Type (Sums to 100%)							
1 Unit				98.9%	91.0%	93.1%	93.4%
2-4 Units				1.1%	9.0%	6.9%	6.6%
Missing				0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop				1.7%	7.5%	9.5%	11.5%
Single Family Homes				98.3%	92.5%	90.5%	88.5%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)				0.0%	0.0%	0.0%	0.0%

FM-FCIC_0003777

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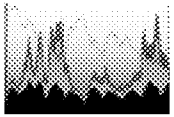


Single Family Conventional Acquisition Characteristics
Alt-A NINA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop				1.7%	7.5%	9.5%	11.5%
1 Unit				97.2%	83.5%	83.6%	81.9%
2-4 Units				1.1%	8.9%	6.9%	6.5%
Condo							
Condo				1.6%	7.4%	9.3%	11.4%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage				7.2%	31.8%	48.0%	53.4%
Cash-Out Refinance				78.1%	53.3%	40.4%	33.7%
Other Refinance				14.7%	14.9%	11.5%	12.9%
Origination Type (Sums to 100%)							
TPO Broker				9.2%	23.9%	26.8%	24.2%
TPO Correspondent				2.5%	31.3%	28.5%	21.9%
Undesignated				0.0%	0.0%	0.0%	0.0%
Retail				88.2%	44.9%	44.7%	53.9%
Origination Amount and Rate							
Avg Origination Loan Amount				$128,508	$171,730	$197,380	$188,640
Loan Original Note Rate				6.36%	6.76%	6.83%	6.01%
Seasoning (Sums to 100%)							
Seasoned				54.9%	12.2%	1.9%	1.9%
Non-Seasoned				45.1%	87.8%	98.1%	98.1%
ACI							
ACI Probability				0.34%	1.02%	1.21%	0.83%
Wtd Avg ACI Score				701	664	657	669
Credit Premium							
Wtd Avg Credit Premium				-0.42	-0.14	-0.05	-0.07
Credit Premium > 1.5				0.0%	1.2%	1.7%	1.6%
Prepay Premium							
Prepay Premium				0.0%	6.7%	4.3%	4.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20				7.3%	3.3%	3.6%	5.2%
DTI Ratio > 20 and <= 30				7.4%	5.6%	5.6%	9.9%
DTI Ratio > 30 and <= 40				6.8%	6.4%	8.7%	16.6%
DTI Ratio > 40 and <= 45				3.0%	2.5%	3.7%	8.0%
DTI Ratio > 45 and <= 50				3.2%	1.4%	2.2%	4.3%
DTI Ratio > 50				1.9%	2.2%	2.8%	4.0%
DTI Ratio Missing				70.3%	78.6%	73.4%	52.1%

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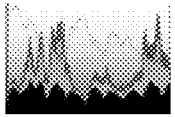


Single Family Conventional Acquisition Characteristics
Alt-A NINA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio				29.6%	34.5%	35.8%	35.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20				7.3%	3.3%	3.6%	5.2%
DTI Ratio > 20 and <= 30				7.4%	5.6%	5.6%	9.9%
DTI Ratio > 30 and <= 40				6.8%	6.4%	8.7%	16.6%
DTI Ratio > 40 and <= 45				3.0%	2.5%	3.7%	8.0%
DTI Ratio > 45 and <= 50				3.2%	1.4%	2.2%	4.3%
DTI Ratio > 50				1.9%	2.2%	2.8%	4.0%
DTI Ratio Missing				70.3%	78.6%	73.4%	52.1%
Wtd Avg DTI Ratio				29.6%	34.5%	35.8%	35.6%
Origination Term (Sums to 100%)							
<= 15 Years				28.5%	13.5%	4.2%	7.2%
> 15 Years amd <= 25 Years				0.7%	0.5%	0.6%	1.1%
> 25 Years and <= 30 Years				70.8%	85.7%	94.8%	91.7%
> 30 Years				0.0%	0.3%	0.5%	0.0%
Missing				0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)				71.4%	69.2%	75.7%	57.8%
Intermediate-Term Fixed Rate (excl Balloon)				28.5%	13.4%	4.1%	7.2%
Adjustable Rate				0.2%	17.2%	20.2%	35.0%
Balloon				0.0%	0.1%	0.0%	0.0%
Various Product Types							
Second				0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)				0.0%	0.3%	0.5%	0.0%
Hybrid Arm				0.1%	17.2%	18.8%	32.7%
- 2/28 Hybrid Arm				0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm				0.0%	0.4%	1.3%	5.6%
- 5/1 Hybrid Arm				0.1%	14.1%	12.6%	22.4%
- 7/1 Hybrid Arm				0.0%	1.4%	2.8%	3.1%
- 10/1 Hybrid Arm				0.0%	1.3%	2.0%	1.7%
NegAm ARM				0.0%	0.0%	1.2%	2.0%

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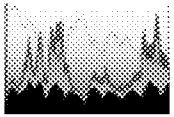


Single Family Conventional Acquisition Characteristics
Alt-A NINA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only				0.1%	28.2%	26.7%	26.0%
- Interest Only ARM				0.0%	15.1%	15.5%	25.8%
- Interest Only FRM				0.0%	13.1%	11.2%	0.1%
Alt-A				100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc				100.0%	100.0%	100.0%	100.0%
- Alt-A No Disclosure				0.0%	0.0%	0.0%	0.0%
- Alt-A NINA				100.0%	100.0%	100.0%	100.0%
- Alt-A SISA				0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio				0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income				0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)				0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)				0.0%	0.0%	0.0%	0.0%
My Community Mortgage				0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total				100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc				0.0%	0.0%	0.3%	1.6%
- Other Low/No Doc				100.0%	100.0%	99.7%	98.4%
Subprime Deals							
Subprime				0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)				0.0%	0.0%	0.0%	0.0%
- Post 12/2005				0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel				6.1%	21.6%	12.8%	17.5%
Investor Channel				93.9%	78.4%	87.2%	82.5%
eChannel				0.0%	0.0%	0.0%	0.0%
Underserved Channel				0.0%	0.0%	0.0%	0.0%
Subprime Channel				0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000				0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW				15.5%	11.5%	15.5%	14.7%
- 75/20/05				0.1%	0.1%	0.1%	0.1%

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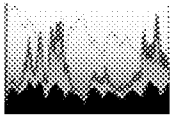


Single Family Conventional Acquisition Characteristics
Alt-A NINA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00				0.0%	0.0%	0.0%	0.0%
- 80/10/10				0.6%	0.6%	1.5%	3.9%
- 80/15/05				0.1%	0.4%	2.1%	5.9%
- 80/20/00				0.2%	0.0%	0.0%	0.0%
- 90/05/05				0.0%	0.0%	0.0%	0.0%
- Other				14.6%	10.4%	11.8%	4.8%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced				19.8%	18.3%	16.8%	16.7%
- 75/20/05				0.6%	0.3%	0.5%	0.2%
- 75/25/00				0.2%	0.3%	0.5%	0.1%
- 80/10/10				0.9%	2.5%	3.8%	5.3%
- 80/15/05				0.4%	1.6%	4.1%	6.9%
- 80/20/00				0.1%	2.9%	3.9%	0.5%
- 90/05/05				0.0%	0.0%	0.0%	0.0%
- Other				17.6%	10.6%	4.0%	3.8%
EA/TPR							
EA/TPR				0.0%	0.0%	0.0%	0.0%
- EA I				0.0%	0.0%	0.0%	0.0%
- EA/TPR II				0.0%	0.0%	0.0%	0.0%
- EA/TPR III				0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest				2.1%	7.5%	10.3%	9.6%
Northeast				37.0%	22.9%	19.7%	20.9%
Southeast				47.4%	30.1%	27.9%	24.2%
Southwest				2.4%	12.0%	16.1%	13.6%
West				11.0%	27.5%	26.1%	31.7%
Census Region (Sums to 100%)							
New England				4.5%	5.5%	5.6%	5.9%
Middle Atlantic				32.3%	17.2%	13.7%	14.7%
East North Central				1.7%	6.2%	8.8%	8.0%
East South Central				2.7%	2.3%	2.3%	2.0%
South Atlantic				44.9%	28.0%	26.0%	22.6%
West North Central				0.7%	2.2%	2.8%	2.8%
West South Central				1.0%	4.9%	6.0%	4.5%
Mountain				1.5%	8.3%	11.7%	12.4%
Pacific				10.7%	25.4%	23.2%	27.2%

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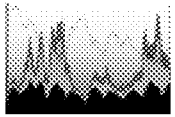


Single Family Conventional Acquisition Characteristics
Alt-A NINA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories				0.0%	0.0%	0.0%	0.0%
Top 10 States							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

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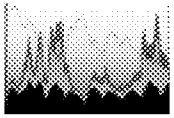


Single Family Conventional Acquisition Characteristics
Alt-A NINA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap				10.52	-4.15	-4.12	-0.01
Wtd Avg Economic Model Fee				10.93	46.76	42.54	39.81
Wtd Avg Charged Fee				21.45	42.61	38.42	39.80
Appraisal Waivers							
Appraisal Waiver				0.0%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate				27.47%	23.47%	38.08%	46.36%
Cumulative Default Rate				0.23%	5.98%	6.66%	3.42%
Housing Goals							
Low Mod				38.81%	15.84%	17.64%	23.27%
Special Affordable				17.86%	7.78%	9.28%	10.02%
Underserved				36.05%	45.10%	44.49%	43.35%
PMM Low Mod				13.37%	3.17%	5.57%	16.71%
PMM Special Affordable				4.37%	1.05%	1.56%	5.09%
PMM Underserved				25.65%	37.23%	35.59%	35.48%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi				5.41%	3.67%	4.29%	1.53%
Median Valuation Bias for Other Refi				-6.16%	7.56%	4.21%	0.97%

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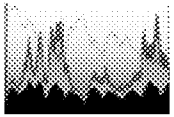


Single Family Conventional Acquisition Characteristics
Alt-A SISA

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	1	1	56	10,473	38,806	31,069	1,543
Book Volume ($B)	$0.0	$0.0	$0.0	$2.4	$8.4	$6.9	$0.3
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	54.4%	29.1%	14.5%	11.2%	7.0%
OLTV 60.01% - 70.00%	100.0%	100.0%	30.4%	23.7%	15.8%	17.0%	15.1%
OLTV 70.01% - 75.00%	0.0%	0.0%	15.1%	14.0%	11.5%	7.7%	14.9%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	20.9%	42.5%	49.7%	36.6%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	11.4%	9.4%	7.8%	23.0%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.5%	5.2%	6.5%	3.3%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.2%	0.9%	0.1%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.3%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.0%	68.0%	58.0%	67.3%	74.1%	75.4%	77.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	46.1%	26.5%	13.7%	10.6%	6.9%
Comb LTV 60.01% - 70.00%	100.0%	100.0%	36.4%	23.4%	14.2%	15.9%	14.8%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	17.5%	14.4%	9.8%	6.4%	13.8%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	20.8%	21.5%	19.8%	33.3%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	14.4%	21.0%	19.5%	26.4%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.4%	14.8%	24.7%	4.4%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	4.8%	3.0%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	68.0%	68.0%	59.4%	68.6%	77.8%	80.2%	78.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	46.1%	26.5%	13.7%	10.6%	6.9%
Comb LTV 60.01% - 70.00%	100.0%	100.0%	36.4%	23.4%	14.2%	15.9%	14.8%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	17.5%	14.4%	9.8%	6.4%	13.8%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	20.8%	21.5%	19.8%	33.3%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	14.4%	21.0%	19.5%	26.4%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.4%	14.8%	24.7%	4.4%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%

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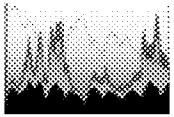


Single Family Conventional Acquisition Characteristics
Alt-A SISA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	4.8%	3.0%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	68.0%	68.0%	59.4%	68.5%	77.8%	80.2%	77.9%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	2.7%	0.1%	0.1%	0.0%	0.2%
FICO 550-579	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
FICO 580-619	0.0%	0.0%	0.0%	0.4%	0.3%	0.1%	0.7%
FICO 620-659	0.0%	0.0%	3.2%	2.2%	6.7%	6.1%	18.2%
FICO 660-699	0.0%	0.0%	5.5%	14.9%	26.0%	19.7%	46.7%
FICO 700-739	0.0%	0.0%	16.6%	27.4%	32.6%	38.4%	21.8%
FICO >= 740	100.0%	100.0%	72.0%	54.9%	34.3%	35.7%	12.3%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	762	762	755	744	720	724	691
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	100.0%	100.0%	0.0%	79.1%	50.6%	43.4%	80.7%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	9.3%	2.6%	1.7%	7.1%
Adjustable-rate	0.0%	0.0%	100.0%	4.1%	3.7%	4.3%	3.9%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	6.2%	27.3%	33.9%	8.4%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	6.1%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.3%	15.7%	10.6%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	100.0%	100.0%	100.0%	83.0%	87.9%	92.8%	94.0%
Second/Vacation Home	0.0%	0.0%	0.0%	6.6%	5.5%	5.5%	4.2%
Investor Property	0.0%	0.0%	0.0%	10.4%	6.6%	1.7%	1.8%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	88.4%	90.1%	92.8%	95.8%	93.3%
2-4 Units	0.0%	0.0%	11.6%	9.9%	7.2%	4.2%	6.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	0.0%	0.0%	14.8%	8.0%	10.1%	10.0%	8.3%
Single Family Homes	100.0%	100.0%	85.2%	92.0%	89.9%	90.0%	91.7%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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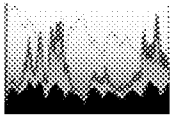


Single Family Conventional Acquisition Characteristics
Alt-A SISA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	0.0%	0.0%	14.8%	8.0%	10.1%	10.0%	8.3%
1 Unit	100.0%	100.0%	73.6%	82.1%	82.7%	85.8%	85.0%
2-4 Units	0.0%	0.0%	11.6%	9.9%	7.2%	4.2%	6.7%
Condo							
Condo	0.0%	0.0%	12.5%	7.6%	9.8%	9.9%	8.3%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	0.0%	0.0%	52.2%	27.1%	35.9%	49.1%	31.7%
Cash-Out Refinance	100.0%	100.0%	26.6%	34.0%	37.1%	33.8%	58.3%
Other Refinance	0.0%	0.0%	21.3%	38.9%	27.0%	17.1%	9.9%
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	74.7%	37.7%	19.8%	18.1%	16.8%
TPO Correspondent	0.0%	0.0%	0.0%	13.9%	31.0%	39.6%	57.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	100.0%	100.0%	25.3%	48.4%	49.2%	42.4%	25.6%
Origination Amount and Rate							
Avg Origination Loan Amount	$235,600	$235,600	$253,942	$235,711	$217,138	$221,767	$178,165
Loan Original Note Rate	6.13%	6.13%	5.42%	6.27%	6.67%	6.42%	6.66%
Seasoning (Sums to 100%)							
Seasoned	100.0%	100.0%	99.2%	36.5%	2.2%	0.1%	1.9%
Non-Seasoned	0.0%	0.0%	0.8%	63.5%	97.8%	99.9%	98.1%
ACI							
ACI Probability	0.07%	0.07%	0.27%	0.51%	1.37%	1.24%	1.80%
Wtd Avg ACI Score	732	732	700	689	653	655	639
Credit Premium							
Wtd Avg Credit Premium	0.10	0.10	0.06	0.03	0.10	-0.12	0.52
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.6%	3.0%	1.8%	3.8%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	1.8%	11.8%	15.4%	1.1%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	100.0%	100.0%	9.2%	8.6%	4.8%	3.5%	3.3%
DTI Ratio > 20 and <= 30	0.0%	0.0%	36.3%	16.1%	14.4%	13.8%	12.6%
DTI Ratio > 30 and <= 40	0.0%	0.0%	46.3%	27.2%	35.2%	36.3%	38.8%
DTI Ratio > 40 and <= 45	0.0%	0.0%	2.4%	14.9%	21.6%	22.5%	20.4%
DTI Ratio > 45 and <= 50	0.0%	0.0%	1.8%	10.6%	15.2%	16.1%	15.5%
DTI Ratio > 50	0.0%	0.0%	1.6%	9.5%	7.5%	7.7%	9.3%
DTI Ratio Missing	0.0%	0.0%	2.4%	13.1%	1.2%	0.1%	0.1%

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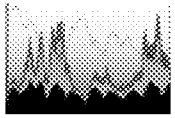


Single Family Conventional Acquisition Characteristics
Alt-A SISA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	19.5%	19.5%	30.6%	36.9%	38.0%	38.4%	38.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	100.0%	100.0%	9.2%	8.6%	4.8%	3.5%	3.3%
DTI Ratio > 20 and <= 30	0.0%	0.0%	36.3%	16.1%	14.4%	13.8%	12.6%
DTI Ratio > 30 and <= 40	0.0%	0.0%	46.3%	27.2%	35.2%	36.3%	38.8%
DTI Ratio > 40 and <= 45	0.0%	0.0%	2.4%	14.9%	21.6%	22.5%	20.4%
DTI Ratio > 45 and <= 50	0.0%	0.0%	1.8%	10.6%	15.2%	16.1%	15.5%
DTI Ratio > 50	0.0%	0.0%	1.6%	9.5%	7.5%	7.7%	9.3%
DTI Ratio Missing	0.0%	0.0%	2.4%	13.1%	1.2%	0.1%	0.1%
Wtd Avg DTI Ratio	19.5%	19.5%	30.6%	36.9%	38.0%	38.4%	38.6%
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	1.3%	9.4%	2.6%	1.7%	7.1%
> 15 Years amd <= 25 Years	100.0%	100.0%	0.0%	2.9%	1.5%	0.9%	1.9%
> 25 Years and <= 30 Years	0.0%	0.0%	98.7%	86.7%	94.3%	97.0%	91.1%
> 30 Years	0.0%	0.0%	0.0%	1.0%	1.6%	0.4%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	100.0%	100.0%	0.0%	80.3%	66.3%	54.0%	80.7%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	9.3%	2.6%	1.7%	7.1%
Adjustable Rate	0.0%	0.0%	100.0%	10.3%	31.0%	44.3%	12.2%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	1.0%	1.6%	0.4%	0.0%
Hybrid Arm	0.0%	0.0%	100.0%	10.1%	30.8%	38.1%	12.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.6%	1.5%	2.1%	1.9%
- 5/1 Hybrid Arm	0.0%	0.0%	11.9%	6.3%	18.8%	26.5%	8.5%
- 7/1 Hybrid Arm	0.0%	0.0%	37.6%	1.8%	5.5%	5.5%	1.0%
- 10/1 Hybrid Arm	0.0%	0.0%	50.6%	1.4%	5.0%	4.1%	0.8%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	6.1%	0.0%

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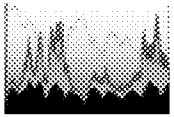


Single Family Conventional Acquisition Characteristics
Alt-A SISA

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	7.5%	43.1%	44.5%	8.4%
- Interest Only ARM	0.0%	0.0%	0.0%	6.2%	27.3%	33.9%	8.4%
- Interest Only FRM	0.0%	0.0%	0.0%	1.3%	15.7%	10.6%	0.0%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	2.0%	0.1%	0.0%	0.0%
- Other Low/No Doc	100.0%	100.0%	100.0%	98.0%	99.9%	100.0%	100.0%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	0.0%	0.0%	0.0%	43.5%	6.8%	0.4%	0.3%
Investor Channel	100.0%	100.0%	100.0%	56.5%	93.2%	99.6%	99.7%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	0.0%	0.0%	19.5%	7.3%	27.5%	34.2%	5.3%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.5%	0.7%	0.2%

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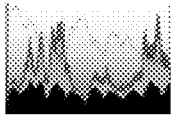


Single Family Conventional Acquisition Characteristics
Alt-A SISA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	1.9%	8.6%	9.4%	2.4%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	8.0%	16.3%	0.8%
- 80/20/00	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	19.5%	5.3%	10.3%	7.7%	1.9%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	0.0%	0.0%	21.2%	11.0%	28.6%	35.0%	6.6%
- 75/20/05	0.0%	0.0%	0.0%	0.1%	0.8%	0.8%	0.2%
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.3%	0.2%	0.1%
- 80/10/10	0.0%	0.0%	0.0%	3.6%	9.9%	10.5%	2.9%
- 80/15/05	0.0%	0.0%	0.0%	0.4%	9.0%	17.8%	1.0%
- 80/20/00	0.0%	0.0%	0.0%	0.1%	3.8%	2.6%	0.6%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- Other	0.0%	0.0%	21.2%	6.8%	4.8%	3.0%	1.6%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	0.0%	0.0%	0.8%	12.1%	10.4%	9.7%	12.6%
Northeast	0.0%	0.0%	74.1%	26.0%	17.7%	18.2%	31.5%
Southeast	0.0%	0.0%	3.7%	19.4%	22.5%	23.4%	23.1%
Southwest	100.0%	100.0%	0.0%	10.9%	14.0%	13.8%	12.8%
West	0.0%	0.0%	21.4%	31.5%	35.5%	35.0%	20.0%
Census Region (Sums to 100%)							
New England	0.0%	0.0%	2.9%	5.5%	4.4%	4.8%	7.3%
Middle Atlantic	0.0%	0.0%	71.2%	20.3%	13.0%	13.1%	23.9%
East North Central	0.0%	0.0%	0.8%	10.3%	8.8%	8.0%	10.3%
East South Central	0.0%	0.0%	0.0%	2.0%	2.6%	2.8%	2.9%
South Atlantic	0.0%	0.0%	3.7%	17.7%	20.2%	20.9%	20.5%
West North Central	100.0%	100.0%	0.0%	2.9%	2.7%	2.8%	4.6%
West South Central	0.0%	0.0%	0.0%	3.4%	4.9%	4.2%	4.6%
Mountain	0.0%	0.0%	0.0%	8.2%	11.8%	13.2%	8.9%
Pacific	0.0%	0.0%	21.4%	29.7%	31.7%	30.2%	16.9%

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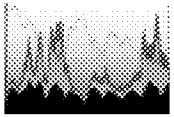


Single Family Conventional Acquisition Characteristics
Alt-A SISA

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Top 10 States							
01) KS	100.0%	100.0%	0.0%	0.3%	0.2%	0.3%	0.6%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	0.0%	48.8%	77.9%	93.5%	97.4%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	0.0%	33.5%	78.3%	93.6%	97.4%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	100.0%						

FM-FCIC_00037787

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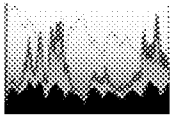


Single Family Conventional Acquisition Characteristics
Alt-A SISA

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.0%						
- Primary MI Only	0.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	75.86	75.86	-19.15	3.01	-17.50	-12.51	-6.02
Wtd Avg Economic Model Fee	5.90	5.90	46.65	44.40	64.08	50.76	42.78
Wtd Avg Charged Fee	81.76	81.76	27.50	47.41	46.58	38.25	36.76
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	1.2%	0.7%	0.1%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	11.28%	23.64%	19.80%	32.43%	36.84%
Cumulative Default Rate	0.00%	0.00%	0.00%	2.18%	6.35%	6.73%	5.52%
Housing Goals							
Low Mod	0.00%	0.00%	19.64%	37.97%	36.90%	33.26%	42.16%
Special Affordable	0.00%	0.00%	3.57%	14.48%	13.79%	10.11%	15.81%
Underserved	0.00%	0.00%	23.33%	40.24%	47.61%	43.94%	50.95%
PMM Low Mod			16.00%	21.28%	23.33%	25.76%	33.94%
PMM Special Affordable			0.00%	3.46%	5.65%	6.01%	12.53%
PMM Underserved			20.00%	34.03%	40.34%	37.01%	43.86%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	10.68%	10.68%	-7.87%	10.80%	8.67%	6.32%	5.75%
Median Valuation Bias for Other Refi			-2.80%	2.72%	8.62%	6.29%	4.50%

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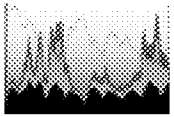


Single Family Conventional Acquisition Characteristics
Alt-A No Ratio

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans				3,296	55,874	39,493	29,868
Book Volume ($B)				$0.7	$12.3	$8.2	$5.5
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%				24.7%	12.6%	13.1%	19.3%
OLTV 60.01% - 70.00%				21.1%	15.6%	15.8%	18.4%
OLTV 70.01% - 75.00%				16.2%	10.9%	11.3%	12.0%
OLTV 75.01% - 80.00%				18.4%	38.3%	45.5%	34.0%
OLTV 80.01% - 90.00%				17.8%	12.3%	9.5%	11.9%
OLTV 90.01% - 95.00%				1.4%	5.7%	4.1%	4.4%
OLTV 95.01% - 97.00%				0.1%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%				0.2%	4.6%	0.7%	0.0%
OLTV > 100.00%				0.2%	0.0%	0.0%	0.0%
OLTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV				70.0%	76.0%	74.6%	72.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%				24.7%	11.8%	12.3%	18.4%
Comb LTV 60.01% - 70.00%				20.0%	14.2%	13.3%	17.5%
Comb LTV 70.01% - 75.00%				15.6%	9.6%	10.1%	11.4%
Comb LTV 75.01% - 80.00%				17.2%	22.9%	26.0%	27.3%
Comb LTV 80.01% - 90.00%				20.9%	17.5%	15.6%	16.1%
Comb LTV 90.01% - 95.00%				1.6%	9.4%	8.8%	6.6%
Comb LTV 95.01% - 97.00%				0.0%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%				0.0%	14.3%	13.8%	2.6%
Comb LTV > 100.00%				0.0%	0.0%	0.0%	0.0%
Comb LTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV				70.5%	79.5%	79.1%	73.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%				24.7%	11.8%	12.3%	18.4%
Comb LTV 60.01% - 70.00%				20.0%	14.2%	13.3%	17.5%
Comb LTV 70.01% - 75.00%				15.6%	9.6%	10.1%	11.4%
Comb LTV 75.01% - 80.00%				17.2%	22.9%	26.0%	27.3%
Comb LTV 80.01% - 90.00%				20.9%	17.5%	15.6%	16.1%
Comb LTV 90.01% - 95.00%				1.6%	9.4%	8.8%	6.6%
Comb LTV 95.01% - 97.00%				0.0%	0.1%	0.1%	0.1%

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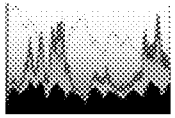


Single Family Conventional Acquisition Characteristics
Alt-A No Ratio

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%				0.0%	14.3%	13.8%	2.6%
Comb LTV > 100.00%				0.0%	0.0%	0.0%	0.0%
Comb LTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV				70.4%	79.5%	79.1%	73.8%
Credit Score (Sums to 100%)							
FICO < 550				0.0%	0.2%	0.1%	0.1%
FICO 550-579				0.1%	0.2%	0.1%	0.1%
FICO 580-619				0.2%	0.5%	0.4%	0.4%
FICO 620-659				1.7%	9.2%	8.4%	6.1%
FICO 660-699				25.7%	30.0%	28.0%	25.4%
FICO 700-739				28.2%	29.8%	30.2%	30.9%
FICO >= 740				44.0%	30.2%	32.8%	36.9%
FICO Missing				0.1%	0.0%	0.0%	0.1%
Wtd Avg FICO				732	714	718	723
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate				92.8%	60.6%	59.1%	70.3%
Intermediate-term, fixed-rate				3.5%	2.7%	3.4%	8.3%
Adjustable-rate				2.3%	2.4%	3.6%	6.0%
Interest Only adjustable-rate				1.0%	13.5%	17.4%	14.8%
Negative Amortization				0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate				0.4%	20.7%	16.5%	0.6%
10-K Occupancy Type (Sums to 100%)							
Principal Residence				74.9%	69.3%	69.7%	65.9%
Second/Vacation Home				7.9%	7.6%	9.1%	8.3%
Investor Property				17.2%	23.2%	21.3%	25.8%
10-K Unit Type (Sums to 100%)							
1 Unit				89.2%	86.9%	90.1%	87.9%
2-4 Units				10.8%	13.1%	9.9%	12.1%
Missing				0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop				8.7%	9.2%	10.6%	9.9%
Single Family Homes				91.3%	90.8%	89.4%	90.1%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)				0.0%	0.0%	0.0%	0.0%

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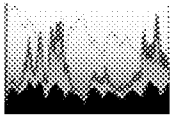


Single Family Conventional Acquisition Characteristics
Alt-A No Ratio

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop				8.7%	9.2%	10.6%	9.9%
1 Unit				80.5%	77.7%	79.5%	78.0%
2-4 Units				10.8%	13.1%	9.9%	12.1%
Condo							
Condo				8.6%	9.1%	10.5%	9.8%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage				24.9%	44.7%	56.3%	49.5%
Cash-Out Refinance				40.4%	37.4%	33.0%	37.7%
Other Refinance				34.7%	17.9%	10.8%	12.7%
Origination Type (Sums to 100%)							
TPO Broker				29.6%	22.4%	23.5%	18.0%
TPO Correspondent				17.4%	50.3%	40.6%	21.3%
Undesignated				0.0%	0.0%	0.0%	0.0%
Retail				52.9%	27.2%	35.8%	60.8%
Origination Amount and Rate							
Avg Origination Loan Amount				$234,004	$220,280	$208,597	$186,434
Loan Original Note Rate				6.62%	7.06%	6.96%	6.23%
Seasoning (Sums to 100%)							
Seasoned				27.1%	1.3%	1.0%	2.2%
Non-Seasoned				72.9%	98.7%	99.0%	97.8%
ACI							
ACI Probability				0.66%	1.68%	1.35%	0.69%
Wtd Avg ACI Score				679	647	655	678
Credit Premium							
Wtd Avg Credit Premium				-0.13	0.01	-0.01	-0.03
Credit Premium > 1.5				0.9%	3.2%	1.8%	0.9%
Prepay Premium							
Prepay Premium				0.7%	10.1%	5.9%	3.9%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20				12.7%	0.5%	0.3%	1.4%
DTI Ratio > 20 and <= 30				6.9%	1.0%	0.6%	2.6%
DTI Ratio > 30 and <= 40				4.4%	2.8%	1.1%	5.7%
DTI Ratio > 40 and <= 45				1.7%	2.1%	0.6%	2.2%
DTI Ratio > 45 and <= 50				2.0%	1.0%	0.4%	1.3%
DTI Ratio > 50				1.6%	1.3%	1.6%	4.8%
DTI Ratio Missing				70.7%	91.3%	95.4%	82.0%

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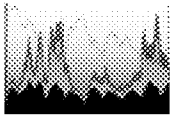


Single Family Conventional Acquisition Characteristics
Alt-A No Ratio

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio				22.2%	42.2%	47.7%	43.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20				12.7%	0.5%	0.3%	1.4%
DTI Ratio > 20 and <= 30				6.9%	1.0%	0.6%	2.6%
DTI Ratio > 30 and <= 40				4.4%	2.8%	1.1%	5.7%
DTI Ratio > 40 and <= 45				1.7%	2.1%	0.6%	2.2%
DTI Ratio > 45 and <= 50				2.0%	1.0%	0.4%	1.3%
DTI Ratio > 50				1.6%	1.3%	1.6%	4.8%
DTI Ratio Missing				70.7%	91.3%	95.4%	82.0%
Wtd Avg DTI Ratio				22.2%	42.2%	47.7%	43.8%
Origination Term (Sums to 100%)							
<= 15 Years				3.5%	2.8%	3.4%	8.5%
> 15 Years amd <= 25 Years				1.7%	0.5%	0.5%	0.8%
> 25 Years and <= 30 Years				94.1%	96.3%	95.9%	90.7%
> 30 Years				0.7%	0.4%	0.1%	0.0%
Missing				0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)				93.2%	81.1%	75.6%	70.7%
Intermediate-Term Fixed Rate (excl Balloon)				3.5%	2.7%	3.4%	8.4%
Adjustable Rate				3.4%	16.0%	21.0%	20.8%
Balloon				0.0%	0.2%	0.0%	0.0%
Various Product Types							
Second				0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)				0.7%	0.4%	0.1%	0.0%
Hybrid Arm				3.2%	16.0%	20.6%	20.8%
- 2/28 Hybrid Arm				0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm				0.0%	0.6%	1.7%	3.7%
- 5/1 Hybrid Arm				1.8%	12.1%	16.7%	15.3%
- 7/1 Hybrid Arm				1.0%	1.7%	1.6%	1.3%
- 10/1 Hybrid Arm				0.4%	1.5%	0.6%	0.6%
NegAm ARM				0.0%	0.0%	0.0%	0.0%

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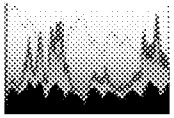


Single Family Conventional Acquisition Characteristics
Alt-A No Ratio

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only				1.4%	34.3%	33.9%	15.4%
- Interest Only ARM				1.0%	13.5%	17.4%	14.8%
- Interest Only FRM				0.4%	20.7%	16.5%	0.6%
Alt-A				100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc				100.0%	100.0%	100.0%	100.0%
- Alt-A No Disclosure				0.0%	0.0%	0.0%	0.0%
- Alt-A NINA				0.0%	0.0%	0.0%	0.0%
- Alt-A SISA				0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio				100.0%	100.0%	100.0%	100.0%
- Alt-A Stated Income				0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)				0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)				0.0%	0.0%	0.0%	0.0%
My Community Mortgage				0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total				100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc				0.0%	0.0%	0.1%	0.1%
- Other Low/No Doc				100.0%	100.0%	99.9%	99.9%
Subprime Deals							
Subprime				0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)				0.0%	0.0%	0.0%	0.0%
- Post 12/2005				0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel				34.2%	10.5%	11.6%	18.1%
Investor Channel				65.8%	89.5%	88.4%	81.9%
eChannel				0.0%	0.0%	0.0%	0.0%
Underserved Channel				0.0%	0.0%	0.0%	0.0%
Subprime Channel				0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000				0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW				4.4%	20.4%	25.6%	10.7%
- 75/20/05				0.0%	0.2%	0.3%	0.2%

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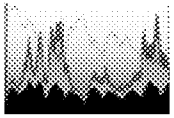


Single Family Conventional Acquisition Characteristics
Alt-A No Ratio

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00				0.0%	0.0%	0.0%	0.0%
- 80/10/10				1.4%	1.9%	1.9%	1.0%
- 80/15/05				0.1%	1.4%	3.4%	0.7%
- 80/20/00				0.0%	0.0%	0.0%	0.0%
- 90/05/05				0.0%	0.0%	0.0%	0.0%
- Other				2.9%	16.9%	19.9%	8.8%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced				5.8%	21.5%	26.6%	12.2%
- 75/20/05				0.0%	0.5%	0.8%	0.3%
- 75/25/00				0.1%	0.6%	1.2%	0.3%
- 80/10/10				1.7%	4.1%	4.6%	3.3%
- 80/15/05				0.1%	3.3%	6.0%	2.4%
- 80/20/00				0.0%	9.3%	10.2%	2.4%
- 90/05/05				0.0%	0.1%	0.0%	0.0%
- Other				3.8%	3.6%	3.8%	3.4%
EA/TPR							
EA/TPR				0.0%	0.0%	0.0%	0.0%
- EA I				0.0%	0.0%	0.0%	0.0%
- EA/TPR II				0.0%	0.0%	0.0%	0.0%
- EA/TPR III				0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest				9.5%	10.2%	11.1%	12.0%
Northeast				24.3%	21.9%	20.2%	23.7%
Southeast				23.5%	30.0%	35.0%	31.5%
Southwest				10.6%	13.5%	12.8%	10.7%
West				32.2%	24.4%	20.8%	22.1%
Census Region (Sums to 100%)							
New England				7.2%	7.9%	7.4%	8.1%
Middle Atlantic				16.7%	13.7%	12.5%	15.3%
East North Central				8.6%	8.5%	9.4%	10.0%
East South Central				2.5%	2.0%	2.1%	1.8%
South Atlantic				21.2%	28.3%	33.1%	30.1%
West North Central				2.0%	2.8%	2.9%	3.2%
West South Central				4.3%	5.3%	4.6%	3.8%
Mountain				6.7%	10.3%	11.0%	8.7%
Pacific				30.5%	21.3%	16.9%	19.1%

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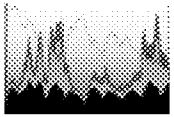


Single Family Conventional Acquisition Characteristics
Alt-A No Ratio

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories				0.1%	0.0%	0.0%	0.0%
Top 10 States							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

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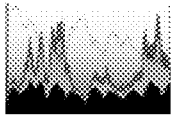


Single Family Conventional Acquisition Characteristics
Alt-A No Ratio

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap				8.80	-9.26	-4.73	2.67
Wtd Avg Economic Model Fee				37.70	61.17	45.92	37.33
Wtd Avg Charged Fee				46.51	51.90	41.18	40.01
Appraisal Waivers							
Appraisal Waiver				0.5%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate				16.20%	17.54%	32.69%	42.38%
Cumulative Default Rate				4.04%	9.86%	9.28%	3.72%
Housing Goals							
Low Mod				28.56%	31.47%	27.12%	32.24%
Special Affordable				13.22%	16.34%	15.30%	17.58%
Underserved				43.88%	52.32%	46.80%	47.77%
PMM Low Mod				0.23%	2.99%	1.78%	7.94%
PMM Special Affordable				0.00%	0.66%	0.56%	3.07%
PMM Underserved				32.01%	39.36%	36.43%	34.15%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi				12.43%	10.10%	6.74%	2.81%
Median Valuation Bias for Other Refi				5.02%	10.21%	6.10%	1.67%

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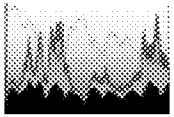


Single Family Conventional Acquisition Characteristics
Alt-A Stated Income

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans			316	48,590	197,767	195,404	149,190
Book Volume ($B)			$0.1	$9.0	$42.8	$41.5	$29.5
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%			54.7%	33.2%	10.0%	10.6%	13.2%
OLTV 60.01% - 70.00%			22.0%	23.8%	12.5%	12.9%	13.6%
OLTV 70.01% - 75.00%			8.9%	15.2%	10.6%	10.7%	11.9%
OLTV 75.01% - 80.00%			14.1%	16.8%	50.4%	59.2%	54.0%
OLTV 80.01% - 90.00%			0.0%	10.0%	8.5%	4.7%	5.8%
OLTV 90.01% - 95.00%			0.3%	0.5%	3.2%	1.1%	1.3%
OLTV 95.01% - 97.00%			0.0%	0.1%	0.1%	0.0%	0.0%
OLTV 97.01% - 100.00%			0.0%	0.2%	4.8%	0.7%	0.3%
OLTV > 100.00%			0.0%	0.3%	0.1%	0.0%	0.0%
OLTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV			58.0%	65.5%	76.6%	74.8%	73.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			51.7%	32.4%	9.0%	9.8%	12.2%
Comb LTV 60.01% - 70.00%			24.8%	23.3%	11.0%	11.0%	12.6%
Comb LTV 70.01% - 75.00%			8.8%	15.1%	8.6%	8.9%	11.0%
Comb LTV 75.01% - 80.00%			14.0%	16.1%	22.3%	23.4%	36.5%
Comb LTV 80.01% - 90.00%			0.3%	12.4%	18.8%	16.1%	14.7%
Comb LTV 90.01% - 95.00%			0.3%	0.6%	8.9%	7.5%	4.9%
Comb LTV 95.01% - 97.00%			0.0%	0.0%	0.2%	0.2%	0.1%
Comb LTV 97.01% - 100.00%			0.0%	0.1%	21.2%	23.2%	8.1%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV			59.0%	66.0%	82.3%	82.0%	77.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			51.7%	32.4%	9.0%	9.8%	12.2%
Comb LTV 60.01% - 70.00%			24.8%	23.3%	11.0%	11.0%	12.6%
Comb LTV 70.01% - 75.00%			8.8%	15.1%	8.6%	8.9%	11.0%
Comb LTV 75.01% - 80.00%			14.0%	16.1%	22.3%	23.4%	36.5%
Comb LTV 80.01% - 90.00%			0.3%	12.4%	18.8%	16.1%	14.7%
Comb LTV 90.01% - 95.00%			0.3%	0.6%	8.9%	7.5%	4.9%
Comb LTV 95.01% - 97.00%			0.0%	0.0%	0.2%	0.2%	0.1%

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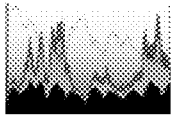


Single Family Conventional Acquisition Characteristics
Alt-A Stated Income

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%			0.0%	0.1%	21.2%	23.2%	8.1%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV			59.0%	66.0%	82.2%	82.0%	77.3%
Credit Score (Sums to 100%)							
FICO < 550			0.0%	0.1%	0.1%	0.1%	0.1%
FICO 550-579			0.0%	0.1%	0.1%	0.1%	0.1%
FICO 580-619			0.5%	0.5%	0.5%	0.4%	0.3%
FICO 620-659			0.3%	2.4%	11.1%	9.6%	6.1%
FICO 660-699			0.9%	27.2%	32.4%	30.7%	26.8%
FICO 700-739			20.7%	25.7%	29.3%	30.4%	33.4%
FICO >= 740			77.6%	43.9%	26.4%	28.7%	33.1%
FICO Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO			770	731	710	713	720
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate			94.1%	75.8%	48.9%	47.8%	43.6%
Intermediate-term, fixed-rate			0.5%	12.4%	2.3%	3.5%	5.5%
Adjustable-rate			5.4%	4.6%	2.7%	3.5%	7.1%
Interest Only adjustable-rate			0.0%	5.4%	24.4%	25.5%	33.0%
Negative Amortization			0.0%	0.0%	0.0%	5.4%	10.5%
Interest Only fixed-rate			0.0%	1.8%	21.7%	14.2%	0.3%
10-K Occupancy Type (Sums to 100%)							
Principal Residence			98.6%	78.2%	73.3%	74.9%	74.1%
Second/Vacation Home			1.1%	5.2%	4.9%	6.0%	5.8%
Investor Property			0.3%	16.6%	21.8%	19.2%	20.0%
10-K Unit Type (Sums to 100%)							
1 Unit			92.9%	89.2%	86.8%	90.2%	90.6%
2-4 Units			7.1%	10.8%	13.2%	9.8%	9.4%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop			7.0%	6.7%	10.6%	12.5%	13.5%
Single Family Homes			93.0%	93.3%	89.4%	87.5%	86.5%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)			0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00037798

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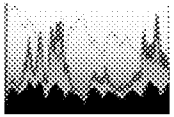


Single Family Conventional Acquisition Characteristics
Alt-A Stated Income

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop			7.0%	6.7%	10.6%	12.5%	13.5%
1 Unit			85.9%	82.5%	76.2%	77.7%	77.1%
2-4 Units			7.1%	10.8%	13.2%	9.8%	9.4%
Condo							
Condo			6.8%	6.4%	10.5%	12.4%	13.4%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage			24.4%	21.7%	42.0%	51.7%	52.9%
Cash-Out Refinance			38.0%	51.0%	37.0%	34.8%	34.2%
Other Refinance			37.5%	27.3%	21.0%	13.5%	12.9%
Origination Type (Sums to 100%)							
TPO Broker			2.5%	30.6%	36.5%	35.1%	23.7%
TPO Correspondent			0.1%	18.3%	35.5%	31.4%	23.3%
Undesignated			0.0%	0.0%	0.0%	0.0%	0.0%
Retail			97.4%	51.1%	28.0%	33.5%	53.0%
Origination Amount and Rate							
Avg Origination Loan Amount			$458,632	$189,657	$217,140	$212,951	$198,295
Loan Original Note Rate			5.94%	6.46%	6.95%	6.61%	5.61%
Seasoning (Sums to 100%)							
Seasoned			96.5%	24.5%	2.5%	1.8%	0.9%
Non-Seasoned			3.5%	75.5%	97.5%	98.2%	99.1%
ACI							
ACI Probability			0.09%	0.46%	1.64%	1.37%	0.76%
Wtd Avg ACI Score			732	690	645	653	671
Credit Premium							
Wtd Avg Credit Premium			-0.24	0.02	0.14	0.02	0.00
Credit Premium > 1.5			0.0%	1.2%	4.1%	2.6%	2.4%
Prepay Premium							
Prepay Premium			0.0%	2.3%	14.7%	15.1%	13.5%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			0.7%	7.8%	5.0%	5.5%	6.7%
DTI Ratio > 20 and <= 30			2.9%	16.8%	13.5%	15.0%	17.9%
DTI Ratio > 30 and <= 40			3.8%	31.7%	35.4%	38.2%	41.7%
DTI Ratio > 40 and <= 45			2.1%	17.7%	24.9%	24.0%	21.0%
DTI Ratio > 45 and <= 50			0.6%	12.5%	13.8%	11.4%	7.4%
DTI Ratio > 50			0.0%	4.6%	5.5%	4.2%	3.3%
DTI Ratio Missing			90.0%	8.8%	1.9%	1.7%	2.0%

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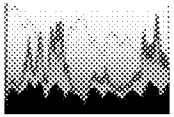


Single Family Conventional Acquisition Characteristics
Alt-A Stated Income

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio			32.6%	36.0%	37.8%	37.0%	35.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			0.7%	7.8%	5.0%	5.5%	6.7%
DTI Ratio > 20 and <= 30			2.9%	16.8%	13.5%	15.0%	17.9%
DTI Ratio > 30 and <= 40			3.8%	31.7%	35.4%	38.2%	41.7%
DTI Ratio > 40 and <= 45			2.1%	17.7%	24.9%	24.0%	21.0%
DTI Ratio > 45 and <= 50			0.6%	12.5%	13.8%	11.4%	7.5%
DTI Ratio > 50			0.0%	4.6%	5.5%	4.2%	3.3%
DTI Ratio Missing			90.0%	8.8%	1.9%	1.7%	2.0%
Wtd Avg DTI Ratio			32.6%	36.0%	37.8%	37.0%	35.5%
Origination Term (Sums to 100%)							
<= 15 Years			0.6%	12.4%	2.4%	3.6%	5.5%
> 15 Years amd <= 25 Years			0.6%	1.0%	0.5%	0.5%	0.9%
> 25 Years and <= 30 Years			98.8%	86.1%	96.6%	95.8%	93.4%
> 30 Years			0.0%	0.6%	0.6%	0.2%	0.2%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)			94.1%	77.6%	70.5%	62.0%	43.9%
Intermediate-Term Fixed Rate (excl Balloon)			0.5%	12.3%	2.3%	3.5%	5.4%
Adjustable Rate			5.4%	10.0%	27.1%	34.5%	50.6%
Balloon			0.0%	0.0%	0.1%	0.0%	0.0%
Various Product Types							
Second			0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)			0.0%	0.6%	0.6%	0.2%	0.2%
Hybrid Arm			5.4%	9.9%	26.9%	28.6%	39.8%
- 2/28 Hybrid Arm			0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm			0.0%	0.5%	0.9%	1.6%	7.0%
- 5/1 Hybrid Arm			2.1%	6.9%	20.2%	22.1%	27.2%
- 7/1 Hybrid Arm			1.7%	1.4%	3.0%	3.4%	3.3%
- 10/1 Hybrid Arm			1.6%	1.2%	2.9%	1.4%	2.2%
NegAm ARM			0.0%	0.0%	0.0%	5.4%	10.5%

FM-FCIC_0003780

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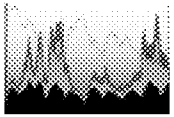


Single Family Conventional Acquisition Characteristics
Alt-A Stated Income

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only			0.0%	7.2%	46.0%	39.8%	33.3%
- Interest Only ARM			0.0%	5.4%	24.4%	25.5%	33.0%
- Interest Only FRM			0.0%	1.8%	21.7%	14.2%	0.3%
Alt-A			100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc			100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A No Disclosure			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income			100.0%	100.0%	100.0%	100.0%	100.0%
Alt-A Full Doc (by SFC)			0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)			0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage			0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total			100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc			0.0%	0.1%	0.0%	0.0%	0.2%
- Other Low/No Doc			100.0%	99.9%	100.0%	100.0%	99.8%
Subprime Deals							
Subprime			0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)			0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005			0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel			0.3%	26.6%	9.3%	8.0%	11.3%
Investor Channel			99.7%	73.4%	90.7%	92.0%	88.7%
eChannel			0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000			0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW			7.1%	4.4%	34.4%	42.2%	22.1%
- 75/20/05			0.0%	0.0%	0.4%	0.4%	0.4%

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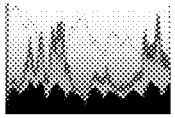


Single Family Conventional Acquisition Characteristics
Alt-A Stated Income

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00			0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10			0.3%	1.2%	6.0%	6.0%	4.9%
- 80/15/05			0.0%	0.1%	3.6%	4.2%	1.9%
- 80/20/00			0.0%	0.0%	0.1%	0.0%	0.0%
- 90/05/05			0.0%	0.0%	0.0%	0.0%	0.0%
- Other			6.8%	3.1%	24.3%	31.5%	14.8%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced			8.2%	6.3%	36.0%	43.2%	30.4%
- 75/20/05			0.0%	0.0%	0.8%	0.8%	0.5%
- 75/25/00			0.0%	0.0%	0.7%	0.8%	0.3%
- 80/10/10			0.3%	1.6%	8.8%	9.4%	8.0%
- 80/15/05			0.0%	0.2%	5.6%	6.9%	3.6%
- 80/20/00			0.0%	0.1%	15.5%	21.0%	13.6%
- 90/05/05			0.0%	0.0%	0.1%	0.0%	0.0%
- Other			7.9%	4.3%	4.5%	4.4%	4.4%
EA/TPR							
EA/TPR			0.0%	0.0%	0.0%	0.0%	0.0%
- EA I			0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II			0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest			0.3%	7.2%	9.8%	10.0%	9.5%
Northeast			22.8%	26.2%	18.0%	16.8%	17.2%
Southeast			9.6%	27.3%	22.9%	23.8%	21.6%
Southwest			2.7%	10.5%	14.4%	14.9%	13.7%
West			64.6%	28.8%	34.9%	34.5%	38.0%
Census Region (Sums to 100%)							
New England			2.2%	4.7%	4.4%	4.5%	4.9%
Middle Atlantic			20.3%	21.1%	13.4%	12.0%	11.0%
East North Central			0.3%	5.7%	8.2%	8.3%	7.8%
East South Central			0.1%	2.2%	2.0%	2.0%	1.5%
South Atlantic			9.8%	25.5%	21.1%	22.1%	20.3%
West North Central			0.0%	2.3%	2.7%	2.9%	2.7%
West South Central			0.3%	4.0%	4.7%	4.5%	3.4%
Mountain			2.7%	7.8%	12.2%	13.5%	14.4%
Pacific			64.3%	26.7%	31.3%	30.2%	32.9%

FM-FCIC_00037802

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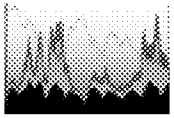


Single Family Conventional Acquisition Characteristics
Alt-A Stated Income

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories			0.0%	0.0%	0.0%	0.0%	1.1%
Top 10 States							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

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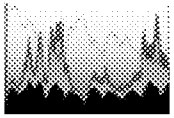


Single Family Conventional Acquisition Characteristics
Alt-A Stated Income

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap			69.63	12.01	-11.49	-5.68	0.98
Wtd Avg Economic Model Fee			11.06	40.16	64.23	48.70	43.48
Wtd Avg Charged Fee			80.69	52.17	52.74	43.02	44.46
Appraisal Waivers							
Appraisal Waiver			0.0%	0.4%	0.2%	0.1%	0.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate			5.08%	17.29%	14.01%	28.09%	42.94%
Cumulative Default Rate			0.00%	2.13%	10.65%	10.46%	6.27%
Housing Goals							
Low Mod			9.84%	42.74%	44.17%	41.20%	42.78%
Special Affordable			4.92%	18.34%	19.16%	17.39%	16.89%
Underserved			34.33%	46.07%	54.65%	50.43%	49.75%
PMM Low Mod			6.67%	19.03%	21.49%	23.41%	26.41%
PMM Special Affordable			0.00%	5.54%	4.39%	5.01%	5.99%
PMM Underserved			33.33%	34.04%	48.14%	44.01%	43.31%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi			3.23%	11.81%	9.62%	6.85%	2.95%
Median Valuation Bias for Other Refi			-0.32%	9.51%	10.13%	6.07%	2.25%

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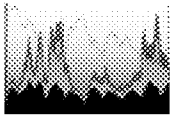


Single Family Conventional Acquisition Characteristics
Alt-A Full Doc (by SFC)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans				12,544	101,577	127,374	86,307
Book Volume ($B)				$2.0	$19.0	$23.5	$14.8
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%				25.0%	5.6%	7.3%	6.3%
OLTV 60.01% - 70.00%				13.4%	5.9%	7.9%	7.6%
OLTV 70.01% - 75.00%				11.5%	6.4%	7.3%	7.6%
OLTV 75.01% - 80.00%				31.1%	59.0%	63.6%	68.5%
OLTV 80.01% - 90.00%				12.2%	9.2%	7.1%	7.5%
OLTV 90.01% - 95.00%				5.3%	6.5%	2.4%	2.4%
OLTV 95.01% - 97.00%				0.3%	0.2%	1.2%	0.0%
OLTV 97.01% - 100.00%				0.7%	7.0%	3.3%	0.1%
OLTV > 100.00%				0.6%	0.1%	0.0%	0.0%
OLTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV				70.4%	80.0%	77.8%	77.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%				23.4%	5.2%	6.6%	5.9%
Comb LTV 60.01% - 70.00%				12.8%	5.0%	6.7%	6.7%
Comb LTV 70.01% - 75.00%				10.7%	4.3%	5.8%	6.6%
Comb LTV 75.01% - 80.00%				23.5%	15.4%	19.2%	39.6%
Comb LTV 80.01% - 90.00%				17.6%	16.6%	15.9%	15.1%
Comb LTV 90.01% - 95.00%				9.0%	15.2%	10.4%	8.8%
Comb LTV 95.01% - 97.00%				0.2%	0.9%	1.1%	0.3%
Comb LTV 97.01% - 100.00%				2.7%	37.5%	34.3%	17.0%
Comb LTV > 100.00%				0.0%	0.0%	0.1%	0.0%
Comb LTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV				72.5%	88.6%	86.4%	82.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%				23.4%	5.2%	6.6%	5.9%
Comb LTV 60.01% - 70.00%				12.8%	5.0%	6.7%	6.7%
Comb LTV 70.01% - 75.00%				10.7%	4.3%	5.8%	6.6%
Comb LTV 75.01% - 80.00%				23.5%	15.4%	19.2%	39.6%
Comb LTV 80.01% - 90.00%				17.6%	16.6%	15.9%	15.1%
Comb LTV 90.01% - 95.00%				9.0%	15.2%	10.4%	8.8%
Comb LTV 95.01% - 97.00%				0.2%	0.9%	1.1%	0.3%

FM-FCIC_0003780

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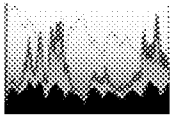


Single Family Conventional Acquisition Characteristics
Alt-A Full Doc (by SFC)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%				2.7%	37.5%	34.3%	17.0%
Comb LTV > 100.00%				0.0%	0.0%	0.1%	0.0%
Comb LTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV				72.5%	88.6%	86.4%	82.8%
Credit Score (Sums to 100%)							
FICO < 550				0.4%	0.1%	0.2%	0.1%
FICO 550-579				0.5%	0.2%	0.2%	0.2%
FICO 580-619				1.6%	0.7%	0.9%	0.8%
FICO 620-659				7.0%	16.2%	15.0%	12.0%
FICO 660-699				19.3%	28.0%	26.6%	27.3%
FICO 700-739				20.6%	23.9%	22.7%	24.8%
FICO >= 740				50.6%	30.8%	34.4%	34.8%
FICO Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO				733	710	713	715
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate				41.5%	49.4%	47.4%	36.9%
Intermediate-term, fixed-rate				16.0%	1.6%	2.4%	2.3%
Adjustable-rate				11.1%	3.7%	6.3%	10.6%
Interest Only adjustable-rate				27.9%	20.9%	26.0%	49.7%
Negative Amortization				0.0%	0.0%	2.0%	0.0%
Interest Only fixed-rate				3.6%	24.4%	16.0%	0.5%
10-K Occupancy Type (Sums to 100%)							
Principal Residence				80.7%	78.1%	81.5%	77.8%
Second/Vacation Home				4.7%	2.6%	3.7%	3.7%
Investor Property				14.6%	19.2%	14.8%	18.5%
10-K Unit Type (Sums to 100%)							
1 Unit				91.5%	91.5%	94.8%	93.4%
2-4 Units				8.5%	8.5%	5.2%	6.6%
Missing				0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop				9.5%	10.8%	11.7%	12.6%
Single Family Homes				90.5%	89.2%	88.3%	87.4%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)				0.0%	0.0%	0.0%	0.1%

FM-FCIC_0003780

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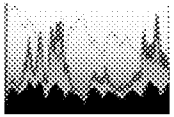


Single Family Conventional Acquisition Characteristics
Alt-A Full Doc (by SFC)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop				9.5%	10.8%	11.7%	12.6%
1 Unit				82.1%	80.7%	83.1%	80.7%
2-4 Units				8.5%	8.5%	5.2%	6.6%
Condo							
Condo				9.3%	10.7%	11.7%	12.5%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage				26.9%	46.8%	54.1%	60.7%
Cash-Out Refinance				37.3%	31.8%	30.3%	25.7%
Other Refinance				35.8%	21.4%	15.6%	13.6%
Origination Type (Sums to 100%)							
TPO Broker				13.9%	22.4%	20.3%	14.0%
TPO Correspondent				20.1%	36.8%	26.0%	13.8%
Undesignated				0.0%	0.0%	0.0%	0.0%
Retail				66.0%	40.7%	53.6%	72.2%
Origination Amount and Rate							
Avg Origination Loan Amount				$162,816	$188,062	$186,181	$172,639
Loan Original Note Rate				6.25%	6.73%	6.43%	5.90%
Seasoning (Sums to 100%)							
Seasoned				33.0%	5.7%	14.1%	3.4%
Non-Seasoned				67.0%	94.3%	85.9%	96.6%
ACI							
ACI Probability				0.24%	0.62%	0.56%	0.40%
Wtd Avg ACI Score				721	681	692	700
Credit Premium							
Wtd Avg Credit Premium				0.29	0.19	0.11	0.30
Credit Premium > 1.5				2.4%	3.7%	1.6%	2.0%
Prepay Premium							
Prepay Premium				3.9%	12.8%	10.0%	8.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20				9.5%	3.5%	3.7%	4.7%
DTI Ratio > 20 and <= 30				17.7%	11.0%	11.9%	15.3%
DTI Ratio > 30 and <= 40				25.4%	27.9%	28.8%	35.0%
DTI Ratio > 40 and <= 45				14.1%	22.9%	22.5%	24.4%
DTI Ratio > 45 and <= 50				13.9%	20.8%	16.3%	11.8%
DTI Ratio > 50				12.8%	11.2%	8.5%	5.0%
DTI Ratio Missing				6.6%	2.8%	8.3%	3.7%

FM-FCIC_0003780

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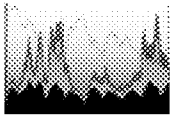


Single Family Conventional Acquisition Characteristics
Alt-A Full Doc (by SFC)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio				36.9%	40.3%	39.3%	37.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20				9.5%	3.5%	3.7%	4.7%
DTI Ratio > 20 and <= 30				17.7%	11.0%	11.9%	15.3%
DTI Ratio > 30 and <= 40				25.4%	27.9%	28.8%	35.0%
DTI Ratio > 40 and <= 45				14.1%	22.9%	22.5%	24.4%
DTI Ratio > 45 and <= 50				13.9%	20.8%	16.3%	11.8%
DTI Ratio > 50				12.8%	11.2%	8.5%	5.0%
DTI Ratio Missing				6.6%	2.8%	8.3%	3.7%
Wtd Avg DTI Ratio				36.9%	40.3%	39.3%	37.3%
Origination Term (Sums to 100%)							
<= 15 Years				16.0%	1.6%	2.4%	2.3%
> 15 Years amd <= 25 Years				4.2%	1.1%	0.8%	0.5%
> 25 Years and <= 30 Years				79.5%	96.3%	96.6%	97.2%
> 30 Years				0.2%	0.9%	0.2%	0.0%
Missing				0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)				45.0%	73.8%	63.3%	37.3%
Intermediate-Term Fixed Rate (excl Balloon)				16.0%	1.6%	2.4%	2.3%
Adjustable Rate				39.0%	24.5%	34.2%	60.4%
Balloon				0.1%	0.1%	0.0%	0.0%
Various Product Types							
Second				0.0%	0.1%	0.0%	0.0%
40 Year (ARM & Fixed)				0.2%	0.9%	0.2%	0.0%
Hybrid Arm				38.7%	24.4%	32.1%	59.1%
- 2/28 Hybrid Arm				0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm				1.9%	0.7%	2.2%	10.5%
- 5/1 Hybrid Arm				26.5%	17.3%	23.4%	41.2%
- 7/1 Hybrid Arm				7.8%	3.8%	4.0%	5.1%
- 10/1 Hybrid Arm				2.4%	2.6%	2.4%	2.3%
NegAm ARM				0.0%	0.0%	2.0%	0.0%

FM-FCIC_0003780

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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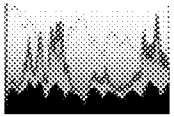


Single Family Conventional Acquisition Characteristics
Alt-A Full Doc (by SFC)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only				31.5%	45.3%	42.0%	50.2%
- Interest Only ARM				27.9%	20.9%	26.0%	49.7%
- Interest Only FRM				3.6%	24.4%	16.0%	0.5%
Alt-A				100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc				0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure				0.0%	0.0%	0.0%	0.0%
- Alt-A NINA				0.0%	0.0%	0.0%	0.0%
- Alt-A SISA				0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio				0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income				0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)				100.0%	100.0%	100.0%	100.0%
Alt-A Deals (no SFC)				0.0%	0.0%	0.0%	0.0%
My Community Mortgage				0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total				0.0%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc				0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc				0.0%	0.0%	0.0%	0.0%
Subprime Deals							
Subprime				0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)				0.0%	0.0%	0.0%	0.0%
- Post 12/2005				0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel				12.0%	2.0%	0.5%	0.4%
Investor Channel				88.0%	98.0%	99.5%	99.6%
eChannel				0.0%	0.0%	0.0%	0.0%
Underserved Channel				0.0%	0.0%	0.0%	0.0%
Subprime Channel				0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000				0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW				14.5%	48.4%	50.1%	31.9%
- 75/20/05				0.4%	0.3%	0.2%	0.1%

FM-FCIC_00037809

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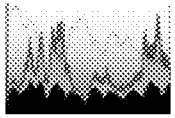


Single Family Conventional Acquisition Characteristics
Alt-A Full Doc (by SFC)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00				0.0%	0.0%	0.0%	0.0%
- 80/10/10				3.6%	4.1%	4.5%	3.5%
- 80/15/05				3.1%	5.5%	5.4%	3.8%
- 80/20/00				2.3%	0.1%	0.0%	0.0%
- 90/05/05				0.0%	0.1%	0.0%	0.0%
- Other				5.1%	38.4%	40.0%	24.4%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced				19.0%	49.8%	52.0%	47.1%
- 75/20/05				0.4%	0.7%	0.6%	0.5%
- 75/25/00				0.1%	1.2%	0.9%	0.6%
- 80/10/10				5.2%	6.7%	8.1%	7.8%
- 80/15/05				3.3%	8.7%	8.6%	7.9%
- 80/20/00				2.4%	29.9%	29.7%	27.3%
- 90/05/05				0.2%	0.1%	0.1%	0.0%
- Other				7.4%	2.5%	4.0%	2.9%
EA/TPR							
EA/TPR				1.0%	0.0%	0.0%	0.0%
- EA I				0.4%	0.0%	0.0%	0.0%
- EA/TPR II				0.2%	0.0%	0.0%	0.0%
- EA/TPR III				0.4%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest				23.9%	13.2%	12.9%	14.1%
Northeast				11.8%	13.8%	12.1%	10.6%
Southeast				34.1%	27.1%	31.0%	25.5%
Southwest				8.8%	19.1%	18.3%	20.6%
West				21.4%	26.8%	25.8%	29.2%
Census Region (Sums to 100%)							
New England				2.9%	4.4%	3.9%	4.1%
Middle Atlantic				8.5%	8.8%	7.8%	6.3%
East North Central				22.9%	10.8%	10.4%	10.9%
East South Central				6.6%	4.5%	4.2%	3.3%
South Atlantic				27.8%	22.9%	27.0%	22.5%
West North Central				1.8%	4.4%	4.2%	5.0%
West South Central				3.0%	5.9%	5.2%	4.1%
Mountain				7.1%	15.3%	15.2%	19.5%
Pacific				19.4%	22.7%	22.0%	24.3%

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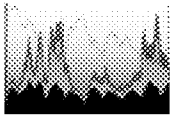


Single Family Conventional Acquisition Characteristics
Alt-A Full Doc (by SFC)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories				0.0%	0.3%	0.0%	0.0%
Top 10 States							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

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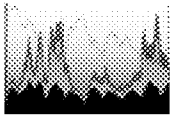


Single Family Conventional Acquisition Characteristics
Alt-A Full Doc (by SFC)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap				20.60	-16.27	-9.96	-2.89
Wtd Avg Economic Model Fee				44.76	65.27	45.53	43.07
Wtd Avg Charged Fee				65.37	49.01	35.58	40.18
Appraisal Waivers							
Appraisal Waiver				1.0%	0.2%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate				24.11%	16.71%	30.76%	47.09%
Cumulative Default Rate				1.73%	5.69%	5.20%	4.02%
Housing Goals							
Low Mod				53.39%	52.24%	51.69%	53.97%
Special Affordable				24.64%	22.13%	22.07%	21.84%
Underserved				38.18%	46.09%	43.02%	42.84%
PMM Low Mod				31.93%	32.93%	43.69%	44.38%
PMM Special Affordable				9.94%	8.54%	14.02%	13.20%
PMM Underserved				31.54%	35.95%	36.72%	34.27%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi				7.18%	7.46%	4.69%	2.34%
Median Valuation Bias for Other Refi				7.01%	7.37%	4.09%	2.38%

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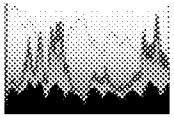


Single Family Conventional Acquisition Characteristics
Alt-A Deals (no SFC)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans				1,121	37,182	71,770	80,979
Book Volume ($B)				$0.2	$6.8	$13.3	$13.9
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%				15.1%	17.8%	16.6%	19.3%
OLTV 60.01% - 70.00%				15.1%	13.6%	14.7%	15.2%
OLTV 70.01% - 75.00%				13.9%	10.4%	8.9%	9.7%
OLTV 75.01% - 80.00%				39.0%	40.6%	49.2%	44.8%
OLTV 80.01% - 90.00%				13.0%	6.9%	6.1%	6.3%
OLTV 90.01% - 95.00%				3.5%	2.1%	1.6%	1.6%
OLTV 95.01% - 97.00%				0.2%	0.3%	0.2%	0.3%
OLTV 97.01% - 100.00%				0.0%	8.4%	2.6%	2.7%
OLTV > 100.00%				0.2%	0.0%	0.0%	0.0%
OLTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV				73.6%	73.8%	73.0%	72.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%				14.3%	16.4%	15.7%	18.0%
Comb LTV 60.01% - 70.00%				13.5%	12.8%	14.0%	14.5%
Comb LTV 70.01% - 75.00%				12.4%	8.9%	8.1%	8.9%
Comb LTV 75.01% - 80.00%				26.1%	24.0%	28.7%	29.2%
Comb LTV 80.01% - 90.00%				23.0%	14.2%	16.4%	16.6%
Comb LTV 90.01% - 95.00%				10.0%	6.2%	5.4%	5.5%
Comb LTV 95.01% - 97.00%				0.1%	0.3%	0.3%	0.4%
Comb LTV 97.01% - 100.00%				0.7%	17.0%	11.3%	6.9%
Comb LTV > 100.00%				0.0%	0.1%	0.0%	0.0%
Comb LTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV				76.2%	77.5%	76.7%	75.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%				14.3%	16.4%	15.7%	18.0%
Comb LTV 60.01% - 70.00%				13.5%	12.8%	14.0%	14.5%
Comb LTV 70.01% - 75.00%				12.4%	8.9%	8.1%	8.9%
Comb LTV 75.01% - 80.00%				26.1%	24.0%	28.7%	29.2%
Comb LTV 80.01% - 90.00%				23.0%	14.2%	16.4%	16.6%
Comb LTV 90.01% - 95.00%				10.0%	6.2%	5.4%	5.5%
Comb LTV 95.01% - 97.00%				0.1%	0.3%	0.3%	0.4%

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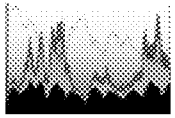


Single Family Conventional Acquisition Characteristics
Alt-A Deals (no SFC)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%				0.7%	17.0%	11.3%	6.9%
Comb LTV > 100.00%				0.0%	0.1%	0.0%	0.0%
Comb LTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV				76.2%	77.5%	76.7%	75.2%
Credit Score (Sums to 100%)							
FICO < 550				0.7%	1.0%	0.5%	0.0%
FICO 550-579				0.6%	1.2%	0.5%	0.1%
FICO 580-619				2.1%	3.7%	1.9%	1.1%
FICO 620-659				6.1%	10.8%	7.7%	7.4%
FICO 660-699				22.2%	21.3%	20.7%	19.0%
FICO 700-739				21.8%	23.4%	25.6%	25.1%
FICO >= 740				46.6%	38.5%	43.1%	47.1%
FICO Missing				0.0%	0.1%	0.0%	0.1%
Wtd Avg FICO				727	715	725	730
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate				41.5%	54.1%	45.9%	40.6%
Intermediate-term, fixed-rate				4.5%	8.1%	3.2%	4.9%
Adjustable-rate				20.9%	6.9%	7.0%	10.4%
Interest Only adjustable-rate				24.5%	26.7%	21.3%	23.2%
Negative Amortization				0.0%	0.0%	22.2%	20.7%
Interest Only fixed-rate				8.5%	4.2%	0.4%	0.1%
10-K Occupancy Type (Sums to 100%)							
Principal Residence				74.7%	67.0%	66.2%	64.4%
Second/Vacation Home				5.5%	5.0%	7.3%	5.9%
Investor Property				19.8%	28.0%	26.5%	29.7%
10-K Unit Type (Sums to 100%)							
1 Unit				85.2%	91.0%	91.8%	91.8%
2-4 Units				14.8%	9.0%	8.2%	8.2%
Missing				0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop				11.3%	13.0%	14.3%	13.1%
Single Family Homes				88.7%	87.0%	85.7%	86.9%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)				0.0%	0.1%	0.0%	0.0%

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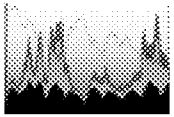


Single Family Conventional Acquisition Characteristics
Alt-A Deals (no SFC)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop				11.3%	13.0%	14.3%	13.1%
1 Unit				73.9%	78.0%	77.4%	78.7%
2-4 Units				14.8%	9.0%	8.2%	8.1%
Condo							
Condo				10.9%	12.7%	14.3%	12.7%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage				46.4%	44.4%	50.8%	47.6%
Cash-Out Refinance				29.2%	36.5%	32.4%	32.8%
Other Refinance				24.4%	19.1%	16.8%	19.6%
Origination Type (Sums to 100%)							
TPO Broker				25.4%	27.2%	19.0%	22.2%
TPO Correspondent				20.8%	19.6%	43.5%	41.2%
Undesignated				0.0%	0.0%	0.0%	0.0%
Retail				53.7%	53.3%	37.5%	36.6%
Origination Amount and Rate							
Avg Origination Loan Amount				$220,183	$185,379	$185,982	$172,924
Loan Original Note Rate				6.46%	6.55%	5.29%	4.81%
Seasoning (Sums to 100%)							
Seasoned				28.5%	8.0%	7.1%	5.7%
Non-Seasoned				71.5%	92.0%	92.9%	94.3%
ACI							
ACI Probability				0.33%	0.75%	0.43%	0.26%
Wtd Avg ACI Score				708	698	709	716
Credit Premium							
Wtd Avg Credit Premium				0.29	0.22	-0.30	-0.26
Credit Premium > 1.5				5.8%	2.1%	0.8%	0.5%
Prepay Premium							
Prepay Premium				16.1%	2.4%	19.9%	15.9%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20				6.6%	8.2%	9.6%	10.0%
DTI Ratio > 20 and <= 30				12.5%	15.6%	18.1%	19.2%
DTI Ratio > 30 and <= 40				27.8%	29.6%	33.0%	30.8%
DTI Ratio > 40 and <= 45				18.5%	17.0%	16.5%	14.8%
DTI Ratio > 45 and <= 50				10.2%	13.2%	11.4%	10.7%
DTI Ratio > 50				9.6%	13.5%	10.3%	12.3%
DTI Ratio Missing				14.8%	2.9%	1.2%	2.2%

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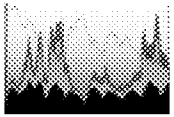


Single Family Conventional Acquisition Characteristics
Alt-A Deals (no SFC)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio				37.8%	38.2%	36.6%	36.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20				6.6%	8.2%	9.6%	10.0%
DTI Ratio > 20 and <= 30				12.5%	15.6%	18.1%	19.2%
DTI Ratio > 30 and <= 40				27.8%	29.6%	33.0%	30.8%
DTI Ratio > 40 and <= 45				18.5%	17.0%	16.5%	14.8%
DTI Ratio > 45 and <= 50				10.2%	13.2%	11.4%	10.7%
DTI Ratio > 50				9.6%	13.5%	10.3%	12.3%
DTI Ratio Missing				14.8%	2.9%	1.2%	2.2%
Wtd Avg DTI Ratio				37.8%	38.2%	36.6%	36.8%
Origination Term (Sums to 100%)							
<= 15 Years				4.7%	8.2%	3.2%	5.0%
> 15 Years amd <= 25 Years				0.7%	0.9%	0.9%	1.0%
> 25 Years and <= 30 Years				93.2%	89.6%	95.4%	93.8%
> 30 Years				1.3%	1.3%	0.5%	0.2%
Missing				0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)				49.5%	57.4%	46.3%	40.8%
Intermediate-Term Fixed Rate (excl Balloon)				4.3%	7.8%	3.2%	4.9%
Adjustable Rate				45.4%	33.6%	50.5%	54.3%
Balloon				0.8%	1.2%	0.0%	0.1%
Various Product Types							
Second				0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)				1.3%	1.3%	0.5%	0.2%
Hybrid Arm				45.4%	32.8%	28.2%	33.4%
- 2/28 Hybrid Arm				0.0%	0.0%	0.3%	0.0%
- 3/1 Hybrid Arm				5.3%	1.6%	4.7%	8.9%
- 5/1 Hybrid Arm				18.9%	18.3%	17.0%	17.9%
- 7/1 Hybrid Arm				11.1%	7.7%	4.0%	3.6%
- 10/1 Hybrid Arm				10.1%	5.2%	2.3%	3.0%
NegAm ARM				0.0%	0.0%	22.2%	20.7%

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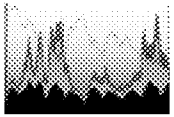


Single Family Conventional Acquisition Characteristics
Alt-A Deals (no SFC)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only				33.1%	30.9%	21.7%	23.4%
- Interest Only ARM				24.5%	26.7%	21.3%	23.2%
- Interest Only FRM				8.5%	4.2%	0.4%	0.1%
Alt-A				100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc				0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure				0.0%	0.0%	0.0%	0.0%
- Alt-A NINA				0.0%	0.0%	0.0%	0.0%
- Alt-A SISA				0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio				0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income				0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)				0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)				100.0%	100.0%	100.0%	100.0%
My Community Mortgage				0.0%	0.4%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total				6.2%	23.6%	3.7%	0.3%
- Select Lender Programs Non-Full Doc				6.2%	23.6%	3.7%	0.3%
- Other Low/No Doc				0.0%	0.0%	0.0%	0.0%
Subprime Deals							
Subprime				0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)				0.0%	0.0%	0.0%	0.0%
- Post 12/2005				0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel				0.0%	0.0%	0.0%	0.0%
Investor Channel				100.0%	100.0%	100.0%	100.0%
eChannel				0.0%	0.0%	0.0%	0.0%
Underserved Channel				0.0%	0.0%	0.0%	0.0%
Subprime Channel				0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000				0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW				19.5%	23.1%	24.3%	20.9%
- 75/20/05				0.9%	0.3%	0.2%	0.3%

FM-FCIC_00037817

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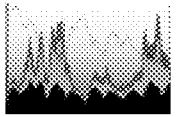


Single Family Conventional Acquisition Characteristics
Alt-A Deals (no SFC)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00				0.0%	0.0%	0.0%	0.0%
- 80/10/10				7.8%	4.8%	8.8%	7.5%
- 80/15/05				5.8%	5.7%	3.5%	3.2%
- 80/20/00				0.7%	1.1%	3.0%	3.2%
- 90/05/05				0.1%	0.0%	0.0%	0.0%
- Other				4.3%	11.1%	8.7%	6.7%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced				21.1%	25.8%	29.8%	25.5%
- 75/20/05				1.0%	0.5%	0.3%	0.4%
- 75/25/00				0.0%	0.7%	0.3%	0.1%
- 80/10/10				8.1%	6.5%	10.4%	10.0%
- 80/15/05				6.2%	6.1%	5.1%	4.0%
- 80/20/00				0.7%	6.3%	8.0%	4.4%
- 90/05/05				0.1%	0.0%	0.0%	0.0%
- Other				5.0%	5.7%	5.7%	6.4%
EA/TPR							
EA/TPR				0.1%	6.2%	1.8%	0.0%
- EA I				0.1%	2.7%	0.8%	0.0%
- EA/TPR II				0.0%	1.9%	0.5%	0.0%
- EA/TPR III				0.0%	1.6%	0.5%	0.0%
10-K Property Region (Sums to 100%)							
Midwest				6.8%	13.5%	16.9%	15.4%
Northeast				27.5%	16.4%	11.3%	12.4%
Southeast				21.4%	30.0%	26.3%	24.7%
Southwest				11.2%	12.1%	15.3%	17.5%
West				33.2%	27.9%	30.3%	30.0%
Census Region (Sums to 100%)							
New England				5.8%	4.2%	3.4%	4.4%
Middle Atlantic				21.6%	7.6%	7.0%	7.7%
East North Central				5.6%	12.2%	14.7%	12.7%
East South Central				1.8%	2.6%	2.8%	2.0%
South Atlantic				19.6%	27.6%	23.8%	23.0%
West North Central				2.5%	2.7%	4.5%	4.9%
West South Central				4.0%	4.7%	5.8%	5.3%
Mountain				9.6%	8.6%	11.2%	14.1%
Pacific				29.4%	25.5%	26.3%	25.8%

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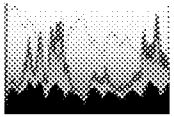


Single Family Conventional Acquisition Characteristics
Alt-A Deals (no SFC)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories				0.0%	4.4%	0.6%	0.0%
Top 10 States							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

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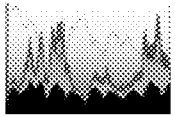


Single Family Conventional Acquisition Characteristics
Alt-A Deals (no SFC)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap				27.32	-7.03	-7.05	-2.48
Wtd Avg Economic Model Fee				47.15	46.68	41.67	36.64
Wtd Avg Charged Fee				74.46	39.65	34.62	34.16
Appraisal Waivers							
Appraisal Waiver				1.7%	0.1%	0.1%	0.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate				16.79%	21.44%	36.91%	44.42%
Cumulative Default Rate				1.97%	3.94%	4.29%	2.93%
Housing Goals							
Low Mod				44.39%	50.96%	58.69%	62.24%
Special Affordable				18.47%	23.12%	29.32%	29.53%
Underserved				48.12%	47.59%	43.56%	41.34%
PMM Low Mod				21.64%	31.00%	37.68%	42.19%
PMM Special Affordable				6.23%	9.71%	10.05%	13.53%
PMM Underserved				39.67%	38.29%	30.96%	30.84%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi				9.44%	8.20%	4.57%	2.38%
Median Valuation Bias for Other Refi				7.83%	6.93%	3.92%	0.78%

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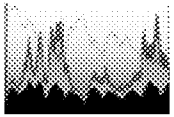


Single Family Conventional Acquisition Characteristics
My Community Mortgage

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	417	417	5,161	34,821	183,721	75,436	20,292
Book Volume ($B)	$0.1	$0.1	$0.9	$5.2	$26.9	$9.4	$2.3
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	5.1%	5.1%	4.2%	0.9%	0.2%	0.2%	0.4%
OLTV 60.01% - 70.00%	5.9%	5.9%	5.0%	1.1%	0.3%	0.3%	0.5%
OLTV 70.01% - 75.00%	4.3%	4.3%	4.2%	1.0%	0.4%	0.3%	0.3%
OLTV 75.01% - 80.00%	18.8%	18.8%	19.2%	4.3%	1.9%	1.7%	2.9%
OLTV 80.01% - 90.00%	11.6%	11.6%	13.8%	5.3%	3.1%	1.6%	1.0%
OLTV 90.01% - 95.00%	28.3%	28.3%	26.2%	16.3%	4.5%	3.9%	3.8%
OLTV 95.01% - 97.00%	19.5%	19.5%	19.3%	10.6%	4.4%	5.3%	6.3%
OLTV 97.01% - 100.00%	6.5%	6.5%	8.1%	60.6%	85.1%	86.8%	84.7%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	87.0%	87.0%	87.5%	96.2%	98.5%	98.8%	98.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	1.6%	1.6%	1.1%	0.3%	0.1%	0.1%	0.2%
Comb LTV 60.01% - 70.00%	1.1%	1.1%	1.3%	0.5%	0.2%	0.2%	0.2%
Comb LTV 70.01% - 75.00%	1.0%	1.0%	1.4%	0.4%	0.2%	0.2%	0.2%
Comb LTV 75.01% - 80.00%	7.3%	7.3%	10.4%	2.7%	1.3%	0.9%	1.0%
Comb LTV 80.01% - 90.00%	12.7%	12.7%	14.3%	4.7%	2.9%	1.5%	0.9%
Comb LTV 90.01% - 95.00%	28.2%	28.2%	27.1%	14.7%	4.3%	3.8%	3.8%
Comb LTV 95.01% - 97.00%	17.6%	17.6%	21.0%	10.0%	3.9%	4.9%	6.5%
Comb LTV 97.01% - 100.00%	21.4%	21.4%	16.4%	62.4%	84.9%	87.2%	85.6%
Comb LTV > 100.00%	9.2%	9.2%	7.0%	4.4%	2.1%	1.2%	1.5%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	93.5%	93.5%	92.8%	97.4%	98.9%	99.1%	99.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	1.6%	1.6%	1.1%	0.3%	0.1%	0.1%	0.2%
Comb LTV 60.01% - 70.00%	1.1%	1.1%	1.3%	0.5%	0.2%	0.2%	0.2%
Comb LTV 70.01% - 75.00%	1.0%	1.0%	1.4%	0.4%	0.2%	0.2%	0.2%
Comb LTV 75.01% - 80.00%	7.3%	7.3%	10.4%	2.7%	1.3%	0.9%	1.0%
Comb LTV 80.01% - 90.00%	12.7%	12.7%	14.3%	4.7%	2.9%	1.5%	0.9%
Comb LTV 90.01% - 95.00%	28.2%	28.2%	27.1%	14.7%	4.3%	3.8%	3.8%
Comb LTV 95.01% - 97.00%	17.6%	17.6%	21.0%	10.0%	3.9%	4.9%	6.5%

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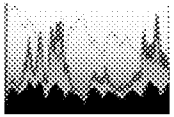


Single Family Conventional Acquisition Characteristics
My Community Mortgage

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	21.4%	21.4%	16.4%	62.4%	84.9%	87.2%	85.6%
Comb LTV > 100.00%	9.2%	9.2%	7.0%	4.4%	2.1%	1.2%	1.5%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	93.5%	93.5%	92.8%	97.4%	98.9%	99.1%	99.1%
Credit Score (Sums to 100%)							
FICO < 550	0.1%	0.1%	0.1%	0.7%	1.0%	1.0%	0.7%
FICO 550-579	0.0%	0.0%	0.0%	0.8%	2.0%	2.2%	1.4%
FICO 580-619	0.6%	0.6%	1.1%	7.4%	17.2%	16.8%	12.6%
FICO 620-659	5.7%	5.7%	10.6%	25.8%	29.3%	28.5%	28.9%
FICO 660-699	18.5%	18.5%	20.9%	26.0%	22.7%	22.0%	23.1%
FICO 700-739	28.4%	28.4%	24.0%	18.8%	14.1%	14.1%	14.4%
FICO >= 740	46.3%	46.3%	43.0%	19.7%	13.2%	13.6%	12.9%
FICO Missing	0.4%	0.4%	0.2%	0.7%	0.7%	1.7%	6.0%
Wtd Avg FICO	731	731	725	686	667	668	672
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	99.9%	99.9%	99.7%	89.7%	78.1%	96.5%	97.2%
Intermediate-term, fixed-rate	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%
Adjustable-rate	0.0%	0.0%	0.1%	0.7%	0.5%	1.8%	2.8%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	1.3%	1.2%	0.1%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.1%	8.2%	20.1%	1.6%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)							
1 Unit	92.2%	92.2%	93.5%	98.9%	99.4%	99.6%	98.4%
2-4 Units	7.8%	7.8%	6.5%	1.1%	0.6%	0.4%	1.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	38.3%	38.3%	31.3%	13.5%	13.4%	11.5%	8.9%
Single Family Homes	61.7%	61.7%	68.7%	86.5%	86.6%	88.5%	91.1%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_0003782

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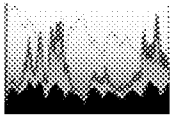


Single Family Conventional Acquisition Characteristics
My Community Mortgage

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	38.3%	38.3%	31.3%	13.5%	13.4%	11.5%	8.9%
1 Unit	53.9%	53.9%	62.1%	85.4%	86.0%	88.0%	89.5%
2-4 Units	7.8%	7.8%	6.5%	1.1%	0.6%	0.4%	1.6%
Condo							
Condo	37.8%	37.8%	31.1%	13.4%	13.4%	11.5%	8.9%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	94.2%	94.2%	86.1%	96.4%	96.6%	98.9%	99.4%
Cash-Out Refinance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Refinance	5.8%	5.8%	13.9%	3.6%	3.4%	1.1%	0.6%
Origination Type (Sums to 100%)							
TPO Broker	3.6%	3.6%	5.1%	29.1%	32.3%	23.4%	20.4%
TPO Correspondent	67.8%	67.8%	49.9%	31.3%	40.4%	35.2%	18.5%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	28.6%	28.6%	45.0%	39.5%	27.2%	41.4%	61.0%
Origination Amount and Rate							
Avg Origination Loan Amount	$164,269	$164,269	$174,066	$149,210	$146,416	$124,635	$113,566
Loan Original Note Rate	5.39%	5.39%	5.49%	6.53%	6.68%	6.65%	6.15%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.1%	0.8%	0.1%	0.1%	0.3%
Non-Seasoned	100.0%	100.0%	99.9%	99.2%	99.9%	99.9%	99.7%
ACI							
ACI Probability	0.68%	0.68%	0.58%	2.01%	4.04%	3.91%	3.26%
Wtd Avg ACI Score	682	682	683	639	617	618	622
Credit Premium							
Wtd Avg Credit Premium	0.15	0.15	0.05	-0.12	-0.22	-0.35	-0.14
Credit Premium > 1.5	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%	0.0%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	0.6%	0.6%	1.0%	0.7%	0.6%	0.8%	1.1%
DTI Ratio > 20 and <= 30	11.9%	11.9%	11.1%	5.6%	5.1%	6.9%	9.1%
DTI Ratio > 30 and <= 40	47.0%	47.0%	40.2%	19.6%	18.0%	22.5%	29.4%
DTI Ratio > 40 and <= 45	28.4%	28.4%	25.3%	15.8%	15.1%	16.8%	18.5%
DTI Ratio > 45 and <= 50	7.2%	7.2%	15.5%	17.1%	16.5%	15.9%	14.2%
DTI Ratio > 50	4.8%	4.8%	6.8%	40.9%	44.1%	36.4%	27.5%
DTI Ratio Missing	0.1%	0.1%	0.1%	0.4%	0.5%	0.6%	0.2%

FM-FCIC_00037823

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CONFIDENTIAL TREATMENT REQUESTED

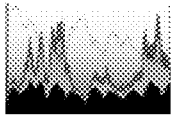


Single Family Conventional Acquisition Characteristics
My Community Mortgage

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	37.9%	37.9%	39.2%	47.2%	48.1%	46.0%	43.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	0.6%	0.6%	1.0%	0.7%	0.6%	0.8%	1.1%
DTI Ratio > 20 and <= 30	11.9%	11.9%	11.1%	5.6%	5.1%	6.9%	9.1%
DTI Ratio > 30 and <= 40	47.0%	47.0%	40.2%	19.6%	18.1%	22.5%	29.4%
DTI Ratio > 40 and <= 45	28.4%	28.4%	25.3%	15.8%	15.1%	16.8%	18.5%
DTI Ratio > 45 and <= 50	7.2%	7.2%	15.5%	17.1%	16.6%	15.9%	14.2%
DTI Ratio > 50	4.8%	4.8%	6.8%	40.9%	44.2%	36.4%	27.5%
DTI Ratio Missing	0.1%	0.1%	0.1%	0.4%	0.4%	0.6%	0.2%
Wtd Avg DTI Ratio	37.9%	37.9%	39.2%	47.2%	48.1%	46.0%	43.7%
Origination Term (Sums to 100%)							
<= 15 Years	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%
> 25 Years and <= 30 Years	99.0%	99.0%	99.5%	90.0%	91.6%	99.0%	99.9%
> 30 Years	0.9%	0.9%	0.5%	9.8%	8.3%	0.9%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	99.9%	99.9%	99.8%	98.0%	98.1%	98.0%	97.2%
Intermediate-Term Fixed Rate (excl Balloon)	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%
Adjustable Rate	0.0%	0.0%	0.1%	1.9%	1.8%	1.9%	2.8%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.9%	0.9%	0.5%	9.8%	8.3%	0.9%	0.0%
Hybrid Arm	0.0%	0.0%	0.1%	1.9%	1.7%	1.9%	2.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.1%	1.6%	1.6%	1.4%	0.7%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.2%	0.1%	0.5%	2.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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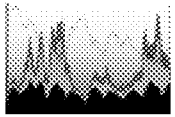


Single Family Conventional Acquisition Characteristics
My Community Mortgage

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.2%	9.5%	21.3%	1.7%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	1.3%	1.2%	0.1%	0.0%
- Interest Only FRM	0.0%	0.0%	0.1%	8.2%	20.1%	1.6%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
My Community Mortgage	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	99.9%	98.3%	99.3%	99.5%	99.4%
Investor Channel	0.0%	0.0%	0.1%	0.7%	0.4%	0.5%	0.6%
eChannel	0.0%	0.0%	0.0%	1.0%	0.3%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	35.0%	35.0%	26.2%	9.1%	3.1%	2.3%	4.2%
- 75/20/05	1.4%	1.4%	0.7%	0.1%	0.0%	0.0%	0.0%

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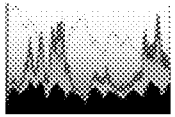


Single Family Conventional Acquisition Characteristics
My Community Mortgage

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
- 80/10/10	1.9%	1.9%	1.2%	0.3%	0.0%	0.0%	0.0%
- 80/15/05	0.9%	0.9%	1.9%	0.3%	0.1%	0.1%	0.1%
- 80/20/00	7.3%	7.3%	11.7%	5.3%	0.0%	0.0%	0.1%
- 90/05/05	1.4%	1.4%	0.7%	0.2%	0.0%	0.0%	0.0%
- Other	22.1%	22.1%	10.0%	2.7%	2.9%	2.2%	3.9%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	39.0%	39.0%	28.3%	12.4%	4.1%	4.9%	7.5%
- 75/20/05	1.5%	1.5%	0.7%	0.1%	0.0%	0.0%	0.1%
- 75/25/00	8.9%	8.9%	6.8%	1.3%	0.3%	0.3%	0.6%
- 80/10/10	1.9%	1.9%	1.4%	0.4%	0.1%	0.1%	0.4%
- 80/15/05	0.9%	0.9%	1.9%	0.3%	0.1%	0.1%	0.2%
- 80/20/00	18.6%	18.6%	11.8%	5.2%	1.2%	1.6%	2.8%
- 90/05/05	1.8%	1.8%	1.0%	0.3%	0.1%	0.1%	0.1%
- Other	5.4%	5.4%	4.7%	4.8%	2.3%	2.6%	3.3%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.5%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.2%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.3%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	3.9%	3.9%	6.3%	20.6%	22.7%	37.5%	34.5%
Northeast	69.5%	69.5%	65.6%	14.6%	11.3%	9.1%	11.6%
Southeast	4.8%	4.8%	4.8%	23.8%	29.3%	24.1%	25.1%
Southwest	5.0%	5.0%	7.2%	17.8%	23.1%	23.5%	22.5%
West	16.8%	16.8%	16.0%	23.3%	13.6%	5.8%	6.3%
Census Region (Sums to 100%)							
New England	65.6%	65.6%	59.2%	6.5%	4.0%	2.9%	2.8%
Middle Atlantic	3.9%	3.9%	5.2%	6.2%	6.3%	4.9%	8.0%
East North Central	1.8%	1.8%	4.6%	14.0%	16.1%	25.6%	25.2%
East South Central	1.8%	1.8%	1.1%	4.3%	7.1%	5.4%	3.9%
South Atlantic	3.0%	3.0%	4.0%	21.3%	23.3%	20.0%	22.0%
West North Central	2.8%	2.8%	2.3%	9.1%	9.9%	18.2%	15.0%
West South Central	2.1%	2.1%	2.2%	7.1%	9.6%	10.0%	9.7%
Mountain	3.0%	3.0%	5.7%	10.6%	12.3%	9.3%	9.9%
Pacific	16.0%	16.0%	14.7%	20.8%	11.4%	3.7%	3.6%

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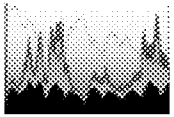


Single Family Conventional Acquisition Characteristics
My Community Mortgage

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.9%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) MA	63.6%	63.6%	58.3%	5.2%	2.3%	1.9%	2.0%
02) CA	13.9%	13.9%	7.5%	14.0%	5.2%	0.6%	1.2%
03) NY	3.8%	3.8%	4.3%	2.6%	1.6%	0.9%	2.2%
04) VT	2.0%	2.0%	0.4%	0.1%	0.1%	0.1%	0.0%
05) TX	1.9%	1.9%	1.6%	5.1%	6.3%	5.4%	5.4%
06) WA	1.5%	1.5%	6.4%	4.9%	4.2%	2.1%	1.6%
07) MS	1.5%	1.5%	0.4%	0.8%	1.4%	1.4%	0.6%
08) FL	1.3%	1.3%	1.9%	8.0%	7.4%	5.9%	6.1%
09) MN	1.3%	1.3%	0.7%	1.4%	2.9%	4.9%	3.5%
10) NM	1.2%	1.2%	2.3%	2.0%	0.9%	1.1%	1.2%
Top 10 Sellers							
01) MASSACHUSETTS HOUSING FINANCE AGENCY	63.6%	63.6%	57.5%	4.0%	0.5%	0.6%	0.2%
02) NEIGHBORHOOD HOUSING SERVICES OF AMERICA	6.8%	6.8%	0.8%	0.1%	0.0%	0.0%	0.0%
03) JPMORGAN CHASE & CO	6.5%	6.5%	5.3%	5.8%	0.2%	0.7%	0.5%
04) US BANCORP	6.3%	6.3%	3.5%	14.4%	5.7%	12.2%	6.5%
05) BANK OF AMERICA CORPORATION	3.1%	3.1%	3.5%	18.5%	19.4%	17.7%	11.3%
06) GUILD MORTGAGE COMPANY LLC	3.0%	3.0%	2.5%	0.8%	0.2%	0.2%	0.2%
07) SUNTRUST BANKS INC	1.8%	1.8%	2.1%	3.8%	7.3%	2.0%	0.6%
08) FLAGSTAR BANCORP INC	1.6%	1.6%	0.9%	3.4%	8.0%	6.2%	3.8%
09) ZIONS BANCORPORATION	1.1%	1.1%	0.1%	0.0%	0.0%	0.0%	0.0%
10) BANCORPSOUTH INC	1.0%	1.0%	0.1%	0.0%	0.1%	0.1%	0.0%
Top 10 Servicers							
01) MASSACHUSETTS HOUSING FINANCE AGENCY	63.6%	63.6%	57.5%	4.0%	0.5%	0.6%	0.2%
02) NEIGHBORHOOD HOUSING SERVICES OF AMERICA	6.8%	6.8%	0.8%	0.1%	0.0%	0.0%	0.0%
03) JPMORGAN CHASE & CO	6.5%	6.5%	5.3%	13.9%	7.9%	8.2%	5.9%
04) US BANCORP	6.3%	6.3%	3.5%	14.4%	5.7%	12.3%	6.6%
05) BANK OF AMERICA CORPORATION	3.1%	3.1%	3.5%	18.5%	19.5%	17.9%	11.3%
06) GUILD MORTGAGE COMPANY LLC	3.0%	3.0%	2.5%	0.8%	0.2%	0.2%	0.2%
07) SUNTRUST BANKS INC	1.8%	1.8%	2.1%	3.4%	5.7%	1.6%	0.5%
08) FLAGSTAR BANCORP INC	1.6%	1.6%	0.6%	0.4%	1.4%	1.3%	0.5%
09) ZIONS BANCORPORATION	1.1%	1.1%	0.1%	0.0%	0.0%	0.0%	0.0%
10) BANCORPSOUTH INC	1.0%	1.0%	0.1%	0.0%	0.1%	0.1%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	34.6%						

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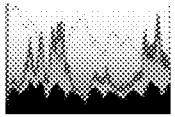


Single Family Conventional Acquisition Characteristics
My Community Mortgage

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	65.4%						
- Primary MI Only	65.4%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-33.43	-33.43	-41.34	-33.55	-76.58	-71.25	-30.96
Wtd Avg Economic Model Fee	78.48	78.48	84.40	82.79	115.28	103.40	65.46
Wtd Avg Charged Fee	45.05	45.05	43.05	49.24	38.70	32.15	34.50
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	0.92%	7.14%	9.23%	18.64%	27.19%
Cumulative Default Rate	0.00%	0.00%	0.00%	2.95%	7.93%	9.38%	9.71%
Housing Goals							
Low Mod	84.04%	84.04%	83.83%	86.00%	87.82%	92.48%	92.10%
Special Affordable	46.29%	46.29%	42.70%	41.73%	42.45%	47.37%	51.57%
Underserved	53.02%	53.02%	50.52%	50.31%	50.52%	47.63%	51.31%
PMM Low Mod	82.90%	82.90%	84.32%	86.07%	88.06%	93.09%	92.29%
PMM Special Affordable	45.60%	45.60%	43.51%	42.16%	42.85%	48.21%	52.21%
PMM Underserved	51.17%	51.17%	50.94%	50.45%	50.67%	48.24%	52.28%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi							
Median Valuation Bias for Other Refi	11.72%	11.72%	8.87%	12.26%	9.65%	6.53%	2.41%

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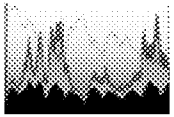


Single Family Conventional Acquisition Characteristics
Non-Full Doc

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	1	1	47,658	425,785	931,116	691,102	587,941
Book Volume ($B)	$0.0	$0.0	$11.1	$88.2	$199.6	$143.0	$109.7
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	44.3%	28.5%	19.3%	19.1%	22.3%
OLTV 60.01% - 70.00%	100.0%	100.0%	20.7%	18.7%	15.1%	15.8%	16.4%
OLTV 70.01% - 75.00%	0.0%	0.0%	11.9%	10.9%	10.1%	9.3%	9.5%
OLTV 75.01% - 80.00%	0.0%	0.0%	19.5%	24.9%	39.5%	47.0%	42.5%
OLTV 80.01% - 90.00%	0.0%	0.0%	3.0%	12.1%	8.4%	6.2%	6.8%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.4%	4.9%	6.1%	2.3%	2.4%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	1.4%	0.3%	0.1%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.0%	68.0%	61.1%	68.5%	72.6%	71.7%	70.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	40.9%	25.5%	17.6%	17.8%	21.0%
Comb LTV 60.01% - 70.00%	100.0%	100.0%	21.3%	17.6%	13.8%	14.4%	15.8%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	12.7%	10.6%	8.6%	8.2%	9.1%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	20.3%	22.3%	22.9%	25.9%	29.2%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	4.2%	17.7%	18.4%	17.6%	16.3%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.6%	6.2%	12.3%	7.5%	6.1%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	6.4%	8.4%	2.5%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	68.0%	68.0%	62.5%	70.4%	76.2%	75.8%	72.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	40.9%	25.5%	17.6%	17.8%	21.0%
Comb LTV 60.01% - 70.00%	100.0%	100.0%	21.3%	17.6%	13.8%	14.4%	15.8%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	12.7%	10.6%	8.6%	8.2%	9.1%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	20.3%	22.3%	22.9%	25.9%	29.2%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	4.2%	17.7%	18.4%	17.6%	16.3%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.6%	6.2%	12.3%	7.5%	6.1%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%

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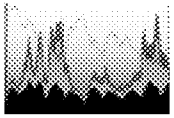


Single Family Conventional Acquisition Characteristics
Non-Full Doc

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	6.4%	8.4%	2.5%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	68.0%	68.0%	62.5%	70.3%	76.2%	75.8%	72.9%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
FICO 550-579	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
FICO 580-619	0.0%	0.0%	0.1%	0.4%	0.4%	0.4%	0.3%
FICO 620-659	0.0%	0.0%	0.3%	1.4%	4.7%	5.5%	3.6%
FICO 660-699	0.0%	0.0%	3.1%	11.1%	19.5%	19.2%	15.6%
FICO 700-739	0.0%	0.0%	16.1%	24.6%	29.2%	29.6%	30.9%
FICO >= 740	100.0%	100.0%	80.5%	62.4%	46.0%	45.2%	49.4%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	762	762	769	750	733	731	736
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	100.0%	100.0%	87.5%	73.7%	65.7%	60.6%	58.8%
Intermediate-term, fixed-rate	0.0%	0.0%	11.3%	13.4%	5.6%	5.8%	8.7%
Adjustable-rate	0.0%	0.0%	0.5%	4.2%	2.9%	5.7%	10.5%
Interest Only adjustable-rate	0.0%	0.0%	0.6%	6.6%	12.7%	16.0%	18.5%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	2.0%	3.2%
Interest Only fixed-rate	0.0%	0.0%	0.0%	2.0%	13.1%	9.9%	0.3%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	100.0%	100.0%	93.0%	88.3%	84.4%	83.0%	83.3%
Second/Vacation Home	0.0%	0.0%	5.2%	6.4%	6.8%	8.0%	7.7%
Investor Property	0.0%	0.0%	1.8%	5.3%	8.9%	8.9%	9.0%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	98.6%	97.6%	94.4%	94.9%	95.1%
2-4 Units	0.0%	0.0%	1.4%	2.4%	5.6%	5.1%	4.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	0.0%	0.0%	9.8%	11.7%	12.1%	12.4%	12.1%
Single Family Homes	100.0%	100.0%	90.2%	88.3%	87.9%	87.6%	87.9%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%

FM-FCIC_00037830

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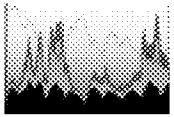


Single Family Conventional Acquisition Characteristics
Non-Full Doc

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	0.0%	0.0%	9.8%	11.7%	12.1%	12.4%	12.1%
1 Unit	100.0%	100.0%	88.8%	85.8%	82.2%	82.5%	82.9%
2-4 Units	0.0%	0.0%	1.4%	2.4%	5.6%	5.1%	4.9%
Condo							
Condo	0.0%	0.0%	8.6%	11.1%	11.7%	12.0%	11.9%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	0.0%	0.0%	17.5%	36.9%	48.5%	55.6%	54.6%
Cash-Out Refinance	100.0%	100.0%	27.4%	30.5%	29.7%	29.6%	29.4%
Other Refinance	0.0%	0.0%	55.1%	32.6%	21.8%	14.8%	16.0%
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	1.4%	20.7%	31.9%	29.9%	21.9%
TPO Correspondent	0.0%	0.0%	0.0%	10.7%	27.3%	26.6%	18.9%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	100.0%	100.0%	98.6%	68.6%	40.8%	43.5%	59.2%
Origination Amount and Rate							
Avg Origination Loan Amount	$235,600	$235,600	$233,764	$208,844	$214,867	$207,239	$186,911
Loan Original Note Rate	6.13%	6.13%	4.95%	5.99%	6.59%	6.54%	5.75%
Seasoning (Sums to 100%)							
Seasoned	100.0%	100.0%	1.2%	8.2%	1.5%	0.8%	1.2%
Non-Seasoned	0.0%	0.0%	98.8%	91.8%	98.5%	99.2%	98.8%
ACI							
ACI Probability	0.07%	0.07%	0.05%	0.26%	0.83%	0.82%	0.48%
Wtd Avg ACI Score	732	732	755	717	683	682	695
Credit Premium							
Wtd Avg Credit Premium	0.10	0.10	-0.48	-0.10	0.02	0.02	0.06
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.3%	1.8%	1.4%	1.2%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.6%	5.3%	6.7%	4.8%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	100.0%	100.0%	22.2%	9.9%	6.0%	6.1%	7.8%
DTI Ratio > 20 and <= 30	0.0%	0.0%	31.4%	21.2%	15.0%	15.5%	18.5%
DTI Ratio > 30 and <= 40	0.0%	0.0%	26.8%	29.5%	28.7%	30.2%	31.1%
DTI Ratio > 40 and <= 45	0.0%	0.0%	9.7%	15.2%	17.1%	16.6%	14.6%
DTI Ratio > 45 and <= 50	0.0%	0.0%	6.2%	11.2%	11.4%	9.7%	7.5%
DTI Ratio > 50	0.0%	0.0%	2.5%	8.3%	7.6%	5.6%	5.1%
DTI Ratio Missing	0.0%	0.0%	1.2%	4.8%	14.1%	16.3%	15.4%

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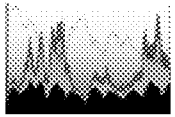


Single Family Conventional Acquisition Characteristics
Non-Full Doc

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	19.5%	19.5%	29.2%	35.3%	37.1%	36.3%	34.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	100.0%	100.0%	22.2%	9.9%	6.0%	6.1%	7.8%
DTI Ratio > 20 and <= 30	0.0%	0.0%	31.4%	21.2%	15.0%	15.5%	18.5%
DTI Ratio > 30 and <= 40	0.0%	0.0%	26.8%	29.5%	28.7%	30.2%	31.1%
DTI Ratio > 40 and <= 45	0.0%	0.0%	9.7%	15.2%	17.1%	16.6%	14.6%
DTI Ratio > 45 and <= 50	0.0%	0.0%	6.2%	11.2%	11.4%	9.7%	7.5%
DTI Ratio > 50	0.0%	0.0%	2.5%	8.3%	7.6%	5.6%	5.1%
DTI Ratio Missing	0.0%	0.0%	1.2%	4.8%	14.1%	16.3%	15.4%
Wtd Avg DTI Ratio	19.5%	19.5%	29.2%	35.3%	37.1%	36.3%	34.9%
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	11.3%	13.4%	5.6%	5.9%	8.8%
> 15 Years amd <= 25 Years	100.0%	100.0%	4.3%	2.4%	1.4%	1.3%	2.3%
> 25 Years and <= 30 Years	0.0%	0.0%	84.4%	83.6%	92.3%	92.5%	88.9%
> 30 Years	0.0%	0.0%	0.0%	0.6%	0.8%	0.4%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	100.0%	100.0%	87.5%	75.7%	78.8%	70.5%	59.1%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	11.3%	13.4%	5.5%	5.8%	8.7%
Adjustable Rate	0.0%	0.0%	1.1%	10.9%	15.6%	23.6%	32.2%
Balloon	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.6%	0.8%	0.4%	0.1%
Hybrid Arm	0.0%	0.0%	1.1%	10.9%	15.5%	21.4%	28.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.5%	0.8%	1.7%	4.5%
- 5/1 Hybrid Arm	0.0%	0.0%	0.9%	7.2%	10.7%	15.6%	18.9%
- 7/1 Hybrid Arm	0.0%	0.0%	0.1%	2.3%	2.1%	2.7%	3.3%
- 10/1 Hybrid Arm	0.0%	0.0%	0.1%	0.9%	1.7%	1.5%	1.9%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	2.0%	3.2%

FM-FCIC_00037832

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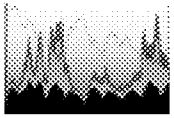


Single Family Conventional Acquisition Characteristics
Non-Full Doc

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.6%	8.6%	25.8%	25.9%	18.8%
- Interest Only ARM	0.0%	0.0%	0.6%	6.6%	12.7%	16.0%	18.5%
- Interest Only FRM	0.0%	0.0%	0.0%	2.0%	13.1%	9.9%	0.3%
Alt-A	100.0%	100.0%	1.3%	17.2%	41.8%	53.2%	51.1%
- Alt-A Low/No Doc	100.0%	100.0%	1.3%	17.2%	41.0%	52.8%	51.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.1%	3.1%	1.6%	0.5%
- Alt-A NINA	0.0%	0.0%	0.0%	3.4%	6.1%	11.6%	18.3%
- Alt-A SISA	100.0%	100.0%	0.1%	2.7%	4.2%	4.8%	0.3%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.8%	6.2%	5.8%	5.1%
- Alt-A Stated Income	0.0%	0.0%	1.2%	10.2%	21.5%	29.0%	26.9%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.8%	0.3%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	98.7%	82.7%	58.6%	46.6%	49.3%
- Other Low/No Doc	100.0%	100.0%	1.3%	17.3%	41.4%	53.4%	50.7%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.2%	0.4%	0.6%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.2%	0.4%	0.6%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	0.0%	0.0%	98.7%	82.3%	61.1%	50.6%	55.2%
Investor Channel	100.0%	100.0%	1.3%	17.5%	38.4%	48.8%	44.8%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.2%	0.4%	0.6%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	0.0%	0.0%	10.4%	12.5%	24.5%	27.3%	18.4%
- 75/20/05	0.0%	0.0%	0.1%	0.2%	0.6%	0.3%	0.2%

FM-FCIC_00037833

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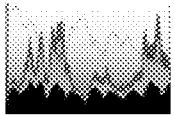


Single Family Conventional Acquisition Characteristics
Non-Full Doc

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.7%	3.3%	6.5%	8.1%	7.3%
- 80/15/05	0.0%	0.0%	0.1%	1.0%	4.8%	4.0%	3.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	9.6%	8.0%	12.2%	14.9%	7.8%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	0.0%	0.0%	12.0%	13.7%	26.0%	28.4%	21.7%
- 75/20/05	0.0%	0.0%	0.1%	0.3%	0.7%	0.5%	0.3%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.2%	0.4%	0.1%
- 80/10/10	0.0%	0.0%	0.8%	3.6%	8.2%	9.8%	8.8%
- 80/15/05	0.0%	0.0%	0.1%	1.0%	5.6%	5.3%	3.7%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	4.8%	7.5%	4.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- Other	0.0%	0.0%	11.0%	8.7%	6.4%	4.9%	4.8%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	0.0%	0.0%	9.3%	10.0%	10.9%	11.0%	10.7%
Northeast	0.0%	0.0%	17.4%	20.0%	18.4%	17.5%	18.0%
Southeast	0.0%	0.0%	23.4%	27.3%	25.6%	26.5%	25.3%
Southwest	100.0%	100.0%	14.0%	13.1%	15.6%	15.9%	14.9%
West	0.0%	0.0%	35.9%	29.7%	29.4%	29.0%	31.1%
Census Region (Sums to 100%)							
New England	0.0%	0.0%	5.8%	4.9%	5.1%	5.1%	5.4%
Middle Atlantic	0.0%	0.0%	11.3%	14.7%	13.0%	12.1%	12.0%
East North Central	0.0%	0.0%	7.1%	8.6%	9.3%	9.1%	8.9%
East South Central	0.0%	0.0%	2.5%	2.8%	2.8%	2.8%	2.5%
South Atlantic	0.0%	0.0%	21.2%	24.8%	23.2%	24.1%	23.1%
West North Central	100.0%	100.0%	4.2%	2.9%	3.2%	3.5%	3.5%
West South Central	0.0%	0.0%	7.1%	5.4%	5.8%	5.4%	4.7%
Mountain	0.0%	0.0%	6.5%	8.1%	11.4%	12.7%	12.7%
Pacific	0.0%	0.0%	34.4%	27.7%	26.3%	25.3%	27.0%

FM-FCIC_00037834

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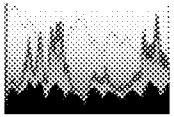


Single Family Conventional Acquisition Characteristics
Non-Full Doc

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
Top 10 States							
01) KS	100.0%	100.0%	0.6%	0.4%	0.4%	0.4%	0.5%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	73.2%	49.8%	42.9%	47.8%	57.1%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	72.1%	46.9%	43.1%	48.3%	56.9%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	100.0%						

FM-FCIC_00037835

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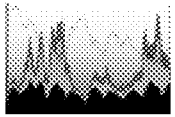


Single Family Conventional Acquisition Characteristics
Non-Full Doc

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.0%						
- Primary MI Only	0.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	75.86	75.86	7.14	1.75	-10.74	-6.36	-0.84
Wtd Avg Economic Model Fee	5.90	5.90	11.52	24.71	41.71	36.12	30.26
Wtd Avg Charged Fee	81.76	81.76	18.65	26.47	30.97	29.76	29.42
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	2.5%	4.0%	3.0%	2.6%	2.9%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	4.36%	22.41%	26.28%	37.27%	41.65%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.95%	5.09%	5.84%	3.15%
Housing Goals							
Low Mod	0.00%	0.00%	27.72%	34.69%	32.31%	32.34%	34.27%
Special Affordable	0.00%	0.00%	8.12%	12.04%	11.88%	12.00%	12.33%
Underserved	0.00%	0.00%	25.10%	35.73%	41.98%	41.05%	40.06%
PMM Low Mod			32.08%	29.68%	22.93%	23.01%	26.61%
PMM Special Affordable			11.57%	8.50%	5.63%	5.64%	7.13%
PMM Underserved			33.08%	32.65%	33.37%	33.05%	32.56%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	10.68%	10.68%	11.66%	9.86%	7.88%	5.44%	1.98%
Median Valuation Bias for Other Refi			10.69%	9.68%	9.49%	5.65%	1.68%

FM-FCIC_0003783

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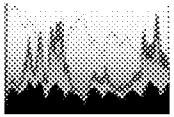


Single Family Conventional Acquisition Characteristics
Select Lender Programs Non-Full Doc

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans			47,286	337,995	531,497	324,976	298,943
Book Volume ($B)			$11.0	$73.0	$117.0	$66.7	$54.0
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%			44.2%	26.6%	21.5%	24.5%	26.6%
OLTV 60.01% - 70.00%			20.7%	17.8%	15.3%	16.3%	17.2%
OLTV 70.01% - 75.00%			11.9%	10.3%	9.9%	8.4%	8.4%
OLTV 75.01% - 80.00%			19.6%	26.7%	38.3%	43.8%	40.9%
OLTV 80.01% - 90.00%			3.1%	12.7%	7.6%	5.6%	5.7%
OLTV 90.01% - 95.00%			0.4%	5.8%	7.4%	1.3%	1.1%
OLTV 95.01% - 97.00%			0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%			0.0%	0.0%	0.0%	0.1%	0.1%
OLTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV			61.2%	69.5%	71.6%	69.3%	68.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			40.7%	23.4%	19.2%	22.8%	25.0%
Comb LTV 60.01% - 70.00%			21.3%	16.5%	14.0%	15.5%	16.8%
Comb LTV 70.01% - 75.00%			12.7%	9.9%	8.3%	7.6%	8.0%
Comb LTV 75.01% - 80.00%			20.4%	23.7%	24.2%	29.3%	28.2%
Comb LTV 80.01% - 90.00%			4.2%	19.0%	19.0%	19.7%	17.8%
Comb LTV 90.01% - 95.00%			0.6%	7.4%	14.4%	5.0%	4.0%
Comb LTV 95.01% - 97.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%			0.0%	0.0%	0.9%	0.1%	0.1%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV			62.5%	71.5%	74.9%	72.0%	70.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			40.7%	23.4%	19.2%	22.8%	25.0%
Comb LTV 60.01% - 70.00%			21.3%	16.5%	14.0%	15.5%	16.8%
Comb LTV 70.01% - 75.00%			12.7%	9.9%	8.3%	7.6%	8.0%
Comb LTV 75.01% - 80.00%			20.4%	23.7%	24.2%	29.3%	28.2%
Comb LTV 80.01% - 90.00%			4.2%	19.0%	19.0%	19.7%	17.8%
Comb LTV 90.01% - 95.00%			0.6%	7.4%	14.4%	5.0%	4.0%
Comb LTV 95.01% - 97.00%			0.0%	0.0%	0.0%	0.0%	0.0%

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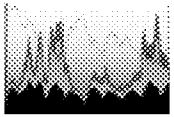


Single Family Conventional Acquisition Characteristics
Select Lender Programs Non-Full Doc

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%			0.0%	0.0%	0.9%	0.1%	0.1%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV			62.5%	71.5%	74.9%	72.0%	70.6%
Credit Score (Sums to 100%)							
FICO < 550			0.0%	0.1%	0.0%	0.0%	0.0%
FICO 550-579			0.0%	0.1%	0.0%	0.0%	0.0%
FICO 580-619			0.0%	0.2%	0.2%	0.2%	0.2%
FICO 620-659			0.3%	1.0%	1.0%	1.4%	1.7%
FICO 660-699			3.1%	8.8%	12.2%	9.1%	7.2%
FICO 700-739			16.0%	24.5%	29.3%	28.0%	27.6%
FICO >= 740			80.5%	65.4%	57.3%	61.2%	63.2%
FICO Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO			769	753	746	749	750
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate			87.5%	73.2%	74.7%	69.9%	66.0%
Intermediate-term, fixed-rate			11.5%	13.2%	6.5%	8.5%	11.1%
Adjustable-rate			0.3%	4.4%	2.7%	7.3%	14.2%
Interest Only adjustable-rate			0.6%	7.1%	7.4%	8.5%	8.4%
Negative Amortization			0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate			0.0%	2.2%	8.8%	5.8%	0.4%
10-K Occupancy Type (Sums to 100%)							
Principal Residence			92.9%	89.7%	89.3%	87.6%	88.7%
Second/Vacation Home			5.2%	6.6%	8.0%	10.5%	9.0%
Investor Property			1.8%	3.7%	2.7%	1.9%	2.3%
10-K Unit Type (Sums to 100%)							
1 Unit			98.7%	98.9%	98.7%	98.9%	99.0%
2-4 Units			1.3%	1.1%	1.3%	1.1%	1.0%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop			9.9%	12.9%	13.9%	13.6%	11.9%
Single Family Homes			90.1%	87.1%	86.1%	86.4%	88.1%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)			0.0%	0.0%	0.1%	0.1%	0.1%

FM-FCIC_00037838

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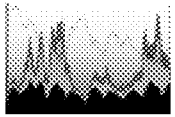


Single Family Conventional Acquisition Characteristics
Select Lender Programs Non-Full Doc

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop			9.9%	12.9%	13.9%	13.6%	11.9%
1 Unit			88.8%	85.9%	84.8%	85.2%	87.0%
2-4 Units			1.3%	1.1%	1.3%	1.1%	1.0%
Condo							
Condo			8.6%	12.2%	13.2%	13.1%	11.6%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage			17.3%	40.6%	54.9%	61.7%	56.8%
Cash-Out Refinance			27.3%	25.6%	21.7%	21.4%	23.7%
Other Refinance			55.3%	33.8%	23.4%	16.9%	19.5%
Origination Type (Sums to 100%)							
TPO Broker			1.3%	19.3%	32.5%	28.4%	20.0%
TPO Correspondent			0.0%	10.0%	20.8%	21.0%	14.8%
Undesignated			0.0%	0.0%	0.0%	0.0%	0.0%
Retail			98.7%	70.8%	46.6%	50.6%	65.2%
Origination Amount and Rate							
Avg Origination Loan Amount			$232,237	$216,467	$220,380	$205,422	$180,927
Loan Original Note Rate			4.94%	5.89%	6.34%	6.36%	5.68%
Seasoning (Sums to 100%)							
Seasoned			0.0%	3.2%	0.1%	0.0%	0.9%
Non-Seasoned			100.0%	96.8%	99.9%	100.0%	99.1%
ACI							
ACI Probability			0.05%	0.20%	0.33%	0.22%	0.17%
Wtd Avg ACI Score			756	723	707	714	721
Credit Premium							
Wtd Avg Credit Premium			-0.49	-0.11	-0.02	0.05	0.14
Credit Premium > 1.5			0.1%	0.1%	0.2%	0.2%	0.3%
Prepay Premium							
Prepay Premium			0.0%	0.3%	0.2%	0.6%	0.5%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			22.5%	10.2%	7.6%	8.4%	10.1%
DTI Ratio > 20 and <= 30			31.7%	22.7%	18.9%	20.9%	23.9%
DTI Ratio > 30 and <= 40			27.0%	30.5%	32.3%	34.4%	33.7%
DTI Ratio > 40 and <= 45			9.8%	15.5%	17.8%	17.0%	15.0%
DTI Ratio > 45 and <= 50			6.2%	11.4%	12.8%	11.0%	9.4%
DTI Ratio > 50			2.5%	9.0%	10.0%	7.6%	6.5%
DTI Ratio Missing			0.2%	0.7%	0.5%	0.7%	1.4%

FM-FCIC_00037839

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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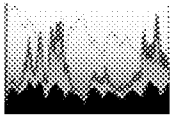


Single Family Conventional Acquisition Characteristics
Select Lender Programs Non-Full Doc

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio			29.2%	35.3%	36.8%	35.7%	34.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			22.5%	10.2%	7.6%	8.4%	10.1%
DTI Ratio > 20 and <= 30			31.7%	22.7%	18.9%	20.9%	23.9%
DTI Ratio > 30 and <= 40			27.0%	30.5%	32.3%	34.4%	33.7%
DTI Ratio > 40 and <= 45			9.8%	15.5%	17.8%	17.0%	15.0%
DTI Ratio > 45 and <= 50			6.2%	11.4%	12.8%	11.0%	9.4%
DTI Ratio > 50			2.5%	9.0%	10.0%	7.6%	6.5%
DTI Ratio Missing			0.2%	0.7%	0.5%	0.7%	1.4%
Wtd Avg DTI Ratio			29.2%	35.3%	36.8%	35.7%	34.3%
Origination Term (Sums to 100%)							
<= 15 Years			11.5%	13.2%	6.5%	8.5%	11.1%
> 15 Years amd <= 25 Years			4.3%	2.7%	2.0%	2.1%	3.7%
> 25 Years and <= 30 Years			84.2%	83.6%	90.7%	88.9%	85.2%
> 30 Years			0.0%	0.6%	0.9%	0.6%	0.0%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)			87.6%	75.3%	83.5%	75.7%	66.4%
Intermediate-Term Fixed Rate (excl Balloon)			11.5%	13.2%	6.5%	8.5%	11.1%
Adjustable Rate			0.9%	11.5%	10.0%	15.8%	22.5%
Balloon			0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second			0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)			0.0%	0.6%	0.9%	0.6%	0.0%
Hybrid Arm			0.9%	11.5%	10.0%	15.7%	22.4%
- 2/28 Hybrid Arm			0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm			0.0%	0.5%	0.7%	1.0%	2.8%
- 5/1 Hybrid Arm			0.9%	7.6%	6.5%	11.3%	13.8%
- 7/1 Hybrid Arm			0.0%	2.6%	1.7%	2.1%	3.7%
- 10/1 Hybrid Arm			0.0%	0.9%	1.2%	1.3%	2.1%
NegAm ARM			0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_0003784

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

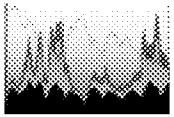


Single Family Conventional Acquisition Characteristics
Select Lender Programs Non-Full Doc

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only			0.6%	9.3%	16.2%	14.3%	8.7%
- Interest Only ARM			0.6%	7.1%	7.4%	8.5%	8.4%
- Interest Only FRM			0.0%	2.2%	8.8%	5.8%	0.4%
Alt-A			0.0%	0.1%	1.4%	0.8%	0.8%
- Alt-A Low/No Doc			0.0%	0.1%	0.0%	0.1%	0.7%
- Alt-A No Disclosure			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA			0.0%	0.0%	0.0%	0.1%	0.6%
- Alt-A SISA			0.0%	0.1%	0.0%	0.0%	0.0%
- Alt-A No Ratio			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income			0.0%	0.0%	0.0%	0.0%	0.1%
Alt-A Full Doc (by SFC)			0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)			0.0%	0.0%	1.4%	0.7%	0.1%
My Community Mortgage			0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total			100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc			100.0%	100.0%	100.0%	100.0%	100.0%
- Other Low/No Doc			0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals							
Subprime			0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)			0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005			0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel			100.0%	94.2%	97.0%	99.0%	98.2%
Investor Channel			0.0%	5.8%	3.0%	1.0%	1.8%
eChannel			0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000			0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW			10.5%	13.7%	23.4%	21.2%	18.8%
- 75/20/05			0.1%	0.3%	0.8%	0.3%	0.2%

FM-FCIC_00037841

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

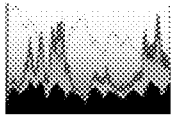


Single Family Conventional Acquisition Characteristics
Select Lender Programs Non-Full Doc

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00			0.0%	0.0%	0.3%	0.0%	0.0%
- 80/10/10			0.7%	3.8%	8.0%	12.1%	10.7%
- 80/15/05			0.1%	1.2%	6.0%	3.3%	2.7%
- 80/20/00			0.0%	0.0%	0.4%	0.0%	0.0%
- 90/05/05			0.0%	0.0%	0.0%	0.0%	0.0%
- Other			9.6%	8.4%	7.9%	5.5%	5.1%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced			12.0%	14.6%	24.5%	22.3%	20.0%
- 75/20/05			0.1%	0.3%	0.8%	0.3%	0.2%
- 75/25/00			0.0%	0.0%	0.1%	0.0%	0.0%
- 80/10/10			0.8%	4.0%	9.3%	12.6%	11.3%
- 80/15/05			0.1%	1.2%	6.2%	3.4%	2.8%
- 80/20/00			0.0%	0.0%	0.9%	0.2%	0.2%
- 90/05/05			0.0%	0.1%	0.0%	0.0%	0.0%
- Other			11.0%	9.0%	7.2%	5.8%	5.5%
EA/TPR							
EA/TPR			0.0%	0.0%	0.0%	0.0%	0.1%
- EA I			0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II			0.0%	0.0%	0.0%	0.0%	0.1%
- EA/TPR III			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest			9.4%	10.5%	12.0%	12.1%	11.7%
Northeast			17.3%	18.3%	17.5%	16.7%	16.6%
Southeast			23.5%	26.7%	25.9%	27.2%	27.1%
Southwest			14.1%	13.9%	16.8%	17.3%	16.5%
West			35.6%	30.5%	27.8%	26.7%	28.1%
Census Region (Sums to 100%)							
New England			5.8%	4.8%	4.9%	5.0%	5.2%
Middle Atlantic			11.1%	13.1%	12.1%	11.3%	11.0%
East North Central			7.2%	9.2%	10.1%	9.8%	9.7%
East South Central			2.5%	2.9%	3.2%	3.5%	3.4%
South Atlantic			21.4%	24.2%	23.1%	24.1%	24.1%
West North Central			4.2%	3.1%	3.6%	4.2%	4.2%
West South Central			7.2%	5.8%	6.4%	6.0%	5.6%
Mountain			6.5%	8.5%	11.6%	12.9%	12.3%
Pacific			34.0%	28.4%	24.9%	23.1%	24.5%

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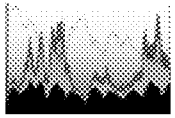


Single Family Conventional Acquisition Characteristics
Select Lender Programs Non-Full Doc

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

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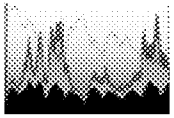


Single Family Conventional Acquisition Characteristics
Select Lender Programs Non-Full Doc

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap			6.43	-0.05	-11.32	-7.07	-2.40
Wtd Avg Economic Model Fee			11.48	22.23	27.32	22.71	18.43
Wtd Avg Charged Fee			17.91	22.18	15.99	15.64	16.03
Appraisal Waivers							
Appraisal Waiver			2.6%	4.7%	4.9%	5.5%	5.9%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate			4.35%	22.88%	32.75%	43.93%	39.13%
Cumulative Default Rate			0.00%	0.76%	2.30%	2.19%	1.26%
Housing Goals							
Low Mod			27.75%	33.03%	30.44%	31.79%	34.30%
Special Affordable			8.13%	10.51%	8.87%	9.09%	10.26%
Underserved			25.09%	33.79%	33.49%	31.65%	31.97%
PMM Low Mod			32.19%	30.54%	26.76%	28.54%	31.50%
PMM Special Affordable			11.63%	8.78%	6.76%	7.28%	8.58%
PMM Underserved			33.13%	32.64%	28.71%	26.69%	26.89%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi			11.74%	9.62%	7.88%	4.52%	1.21%
Median Valuation Bias for Other Refi			10.79%	10.13%	9.57%	5.58%	1.68%

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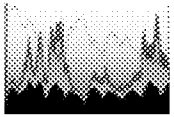


Single Family Conventional Acquisition Characteristics
Other Low/No Doc

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	1	1	372	87,790	399,619	366,126	288,998
Book Volume ($B)	$0.0	$0.0	$0.1	$15.3	$82.6	$76.3	$55.6
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	54.7%	37.2%	16.2%	14.4%	18.1%
OLTV 60.01% - 70.00%	100.0%	100.0%	22.7%	23.1%	14.8%	15.3%	15.6%
OLTV 70.01% - 75.00%	0.0%	0.0%	9.5%	13.8%	10.4%	10.1%	10.6%
OLTV 75.01% - 80.00%	0.0%	0.0%	12.8%	16.1%	41.2%	49.8%	44.0%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	9.0%	9.5%	6.8%	7.8%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.3%	0.5%	4.3%	3.1%	3.7%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.1%	3.4%	0.5%	0.2%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.3%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.0%	68.0%	58.0%	63.6%	74.0%	73.7%	72.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	51.2%	35.2%	15.3%	13.5%	17.1%
Comb LTV 60.01% - 70.00%	100.0%	100.0%	25.9%	22.7%	13.5%	13.5%	14.9%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	9.6%	13.8%	8.9%	8.7%	10.1%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	12.8%	15.8%	21.1%	22.9%	30.2%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.3%	11.7%	17.5%	15.8%	14.8%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.3%	0.6%	9.2%	9.8%	8.2%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.1%	14.3%	15.6%	4.8%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	68.0%	68.0%	59.0%	64.8%	78.2%	79.2%	75.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	51.2%	35.2%	15.3%	13.5%	17.1%
Comb LTV 60.01% - 70.00%	100.0%	100.0%	25.9%	22.7%	13.5%	13.5%	14.9%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	9.6%	13.8%	8.9%	8.7%	10.1%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	12.8%	15.8%	21.1%	22.9%	30.2%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.3%	11.7%	17.5%	15.8%	14.8%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.3%	0.6%	9.2%	9.8%	8.2%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%

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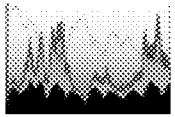


Single Family Conventional Acquisition Characteristics
Other Low/No Doc

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.1%	14.3%	15.6%	4.8%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	68.0%	68.0%	59.0%	64.8%	78.2%	79.2%	75.2%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.2%	0.2%	0.2%	0.1%	0.1%
FICO 550-579	0.0%	0.0%	0.0%	0.2%	0.2%	0.1%	0.1%
FICO 580-619	0.0%	0.0%	0.4%	0.9%	0.7%	0.5%	0.4%
FICO 620-659	0.0%	0.0%	0.5%	3.1%	10.1%	9.1%	5.5%
FICO 660-699	0.0%	0.0%	1.3%	22.3%	29.7%	28.0%	23.7%
FICO 700-739	0.0%	0.0%	20.4%	25.0%	29.0%	31.0%	34.1%
FICO >= 740	100.0%	100.0%	77.1%	48.3%	30.1%	31.2%	36.1%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	762	762	769	735	714	716	723
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	100.0%	100.0%	85.6%	76.3%	53.1%	52.4%	51.8%
Intermediate-term, fixed-rate	0.0%	0.0%	0.5%	14.5%	4.3%	3.5%	6.4%
Adjustable-rate	0.0%	0.0%	14.0%	3.6%	3.2%	4.2%	6.9%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	4.3%	20.3%	22.5%	28.3%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	3.8%	6.3%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.3%	19.3%	13.6%	0.3%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	100.0%	100.0%	98.7%	81.8%	77.3%	79.0%	78.1%
Second/Vacation Home	0.0%	0.0%	1.0%	5.2%	5.1%	5.9%	6.4%
Investor Property	0.0%	0.0%	0.2%	13.0%	17.6%	15.1%	15.5%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	92.5%	91.4%	88.2%	91.3%	91.3%
2-4 Units	0.0%	0.0%	7.5%	8.6%	11.8%	8.7%	8.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	0.0%	0.0%	7.7%	6.0%	9.6%	11.2%	12.4%
Single Family Homes	100.0%	100.0%	92.3%	94.0%	90.4%	88.8%	87.6%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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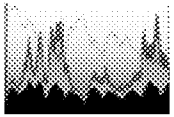


Single Family Conventional Acquisition Characteristics
Other Low/No Doc

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	0.0%	0.0%	7.7%	6.0%	9.6%	11.2%	12.4%
1 Unit	100.0%	100.0%	84.8%	85.4%	78.6%	80.1%	78.9%
2-4 Units	0.0%	0.0%	7.5%	8.6%	11.8%	8.7%	8.7%
Condo							
Condo	0.0%	0.0%	7.3%	5.7%	9.5%	11.1%	12.2%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	0.0%	0.0%	27.0%	19.5%	39.5%	50.4%	52.4%
Cash-Out Refinance	100.0%	100.0%	37.0%	53.6%	41.0%	36.7%	34.9%
Other Refinance	0.0%	0.0%	36.0%	27.0%	19.5%	12.9%	12.7%
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	9.1%	27.6%	31.0%	31.2%	23.8%
TPO Correspondent	0.0%	0.0%	0.1%	14.3%	36.5%	31.6%	22.8%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	100.0%	100.0%	90.8%	58.1%	32.5%	37.2%	53.4%
Origination Amount and Rate							
Avg Origination Loan Amount	$235,600	$235,600	$427,818	$179,495	$207,535	$208,852	$193,101
Loan Original Note Rate	6.13%	6.13%	5.89%	6.44%	6.94%	6.70%	5.83%
Seasoning (Sums to 100%)							
Seasoned	100.0%	100.0%	96.8%	32.3%	3.5%	1.6%	1.4%
Non-Seasoned	0.0%	0.0%	3.2%	67.7%	96.5%	98.4%	98.6%
ACI							
ACI Probability	0.07%	0.07%	0.12%	0.46%	1.50%	1.36%	0.80%
Wtd Avg ACI Score	732	732	729	691	649	654	670
Credit Premium							
Wtd Avg Credit Premium	0.10	0.10	-0.21	-0.05	0.08	0.00	-0.02
Credit Premium > 1.5	0.0%	0.0%	0.0%	1.6%	4.1%	2.5%	2.1%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	2.2%	12.6%	12.1%	9.1%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	100.0%	100.0%	1.4%	8.0%	3.7%	4.1%	5.5%
DTI Ratio > 20 and <= 30	0.0%	0.0%	6.0%	14.3%	9.6%	10.8%	13.2%
DTI Ratio > 30 and <= 40	0.0%	0.0%	7.7%	24.7%	23.7%	26.5%	28.7%
DTI Ratio > 40 and <= 45	0.0%	0.0%	2.1%	13.8%	16.1%	16.3%	14.3%
DTI Ratio > 45 and <= 50	0.0%	0.0%	0.7%	10.1%	9.4%	8.5%	5.6%
DTI Ratio > 50	0.0%	0.0%	0.1%	4.7%	4.2%	3.8%	3.7%
DTI Ratio Missing	0.0%	0.0%	82.0%	24.4%	33.4%	30.0%	29.0%

FM-FCIC_00037847

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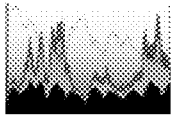


Single Family Conventional Acquisition Characteristics
Other Low/No Doc

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	19.5%	19.5%	31.6%	35.5%	37.8%	37.2%	35.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	100.0%	100.0%	1.4%	8.0%	3.7%	4.1%	5.5%
DTI Ratio > 20 and <= 30	0.0%	0.0%	6.0%	14.3%	9.6%	10.8%	13.2%
DTI Ratio > 30 and <= 40	0.0%	0.0%	7.7%	24.7%	23.7%	26.5%	28.7%
DTI Ratio > 40 and <= 45	0.0%	0.0%	2.1%	13.8%	16.1%	16.3%	14.3%
DTI Ratio > 45 and <= 50	0.0%	0.0%	0.7%	10.1%	9.4%	8.5%	5.7%
DTI Ratio > 50	0.0%	0.0%	0.1%	4.7%	4.2%	3.8%	3.7%
DTI Ratio Missing	0.0%	0.0%	82.0%	24.4%	33.4%	30.0%	29.0%
Wtd Avg DTI Ratio	19.5%	19.5%	31.6%	35.5%	37.8%	37.2%	35.7%
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	0.7%	14.5%	4.3%	3.6%	6.4%
> 15 Years amd <= 25 Years	100.0%	100.0%	0.5%	1.3%	0.6%	0.6%	0.9%
> 25 Years and <= 30 Years	0.0%	0.0%	98.8%	83.6%	94.5%	95.7%	92.5%
> 30 Years	0.0%	0.0%	0.0%	0.6%	0.6%	0.2%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	100.0%	100.0%	85.6%	77.4%	72.1%	65.9%	52.0%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.5%	14.5%	4.2%	3.5%	6.4%
Adjustable Rate	0.0%	0.0%	14.0%	7.9%	23.4%	30.5%	41.5%
Balloon	0.0%	0.0%	0.0%	0.2%	0.2%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.6%	0.6%	0.2%	0.1%
Hybrid Arm	0.0%	0.0%	14.0%	7.8%	23.3%	26.4%	35.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.4%	0.9%	2.3%	6.2%
- 5/1 Hybrid Arm	0.0%	0.0%	3.0%	5.2%	16.8%	19.3%	23.9%
- 7/1 Hybrid Arm	0.0%	0.0%	4.9%	1.2%	2.7%	3.1%	3.0%
- 10/1 Hybrid Arm	0.0%	0.0%	6.0%	1.0%	2.5%	1.7%	1.8%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	3.8%	6.3%

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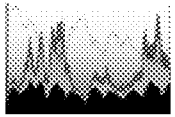


Single Family Conventional Acquisition Characteristics
Other Low/No Doc

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	5.6%	39.5%	36.1%	28.6%
- Interest Only ARM	0.0%	0.0%	0.0%	4.3%	20.3%	22.5%	28.3%
- Interest Only FRM	0.0%	0.0%	0.0%	1.3%	19.3%	13.6%	0.3%
Alt-A	100.0%	100.0%	100.0%	99.1%	99.0%	98.9%	99.9%
- Alt-A Low/No Doc	100.0%	100.0%	100.0%	99.1%	99.0%	98.9%	99.9%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.8%	7.5%	3.0%	1.0%
- Alt-A NINA	0.0%	0.0%	0.0%	19.4%	14.7%	21.7%	35.5%
- Alt-A SISA	100.0%	100.0%	9.1%	15.1%	10.1%	9.0%	0.5%
- Alt-A No Ratio	0.0%	0.0%	0.0%	4.9%	14.9%	10.8%	10.0%
- Alt-A Stated Income	0.0%	0.0%	90.9%	58.9%	51.9%	54.4%	53.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.9%	1.0%	1.1%	0.1%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.9%	1.0%	1.1%	0.1%
Business Channel (Sums to 100%)							
Lender Channel	0.0%	0.0%	0.2%	25.7%	10.3%	8.4%	13.4%
Investor Channel	100.0%	100.0%	99.8%	73.4%	88.7%	90.5%	86.5%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.9%	1.0%	1.1%	0.1%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	0.0%	0.0%	8.3%	7.0%	25.9%	32.7%	18.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.3%	0.3%	0.3%

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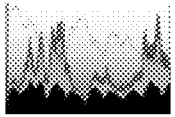


Single Family Conventional Acquisition Characteristics
Other Low/No Doc

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.3%	1.1%	4.4%	4.6%	4.0%
- 80/15/05	0.0%	0.0%	0.0%	0.1%	3.0%	4.6%	3.2%
- 80/20/00	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	8.0%	5.6%	18.2%	23.1%	10.5%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	0.0%	0.0%	9.4%	9.5%	28.2%	33.8%	23.3%
- 75/20/05	0.0%	0.0%	0.0%	0.2%	0.6%	0.7%	0.4%
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.5%	0.7%	0.2%
- 80/10/10	0.0%	0.0%	0.3%	1.7%	6.7%	7.5%	6.4%
- 80/15/05	0.0%	0.0%	0.0%	0.3%	4.7%	7.0%	4.6%
- 80/20/00	0.0%	0.0%	0.0%	0.1%	10.3%	13.9%	7.7%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- Other	0.0%	0.0%	9.1%	7.2%	5.2%	4.0%	4.0%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	0.0%	0.0%	0.3%	7.2%	9.5%	10.1%	9.8%
Northeast	0.0%	0.0%	27.5%	28.0%	19.7%	18.2%	19.4%
Southeast	0.0%	0.0%	9.1%	29.8%	25.2%	25.9%	23.5%
Southwest	100.0%	100.0%	2.4%	9.1%	13.9%	14.7%	13.3%
West	0.0%	0.0%	60.7%	25.9%	31.7%	31.0%	34.0%
Census Region (Sums to 100%)							
New England	0.0%	0.0%	2.3%	5.0%	5.2%	5.2%	5.6%
Middle Atlantic	0.0%	0.0%	24.9%	22.7%	14.2%	12.8%	12.9%
East North Central	0.0%	0.0%	0.3%	5.9%	8.0%	8.5%	8.1%
East South Central	0.0%	0.0%	0.1%	2.3%	2.1%	2.1%	1.7%
South Atlantic	0.0%	0.0%	9.2%	27.8%	23.4%	24.1%	22.1%
West North Central	100.0%	100.0%	0.0%	2.0%	2.6%	2.9%	2.8%
West South Central	0.0%	0.0%	0.3%	3.4%	5.0%	4.8%	3.8%
Mountain	0.0%	0.0%	2.5%	6.6%	11.0%	12.6%	13.0%
Pacific	0.0%	0.0%	60.4%	24.2%	28.5%	27.1%	29.4%

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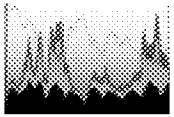


Single Family Conventional Acquisition Characteristics
Other Low/No Doc

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
Top 10 States							
01) KS	100.0%	100.0%	0.0%	0.1%	0.2%	0.3%	0.3%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	84.4%	33.9%	34.2%	41.8%	38.8%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	0.0%	17.7%	34.8%	42.7%	38.5%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	100.0%						

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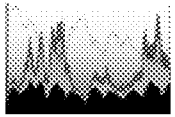


Single Family Conventional Acquisition Characteristics
Other Low/No Doc

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.0%						
- Primary MI Only	0.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	75.86	75.86	61.58	10.40	-9.92	-5.73	0.68
Wtd Avg Economic Model Fee	5.90	5.90	14.29	36.61	62.11	47.83	41.75
Wtd Avg Charged Fee	81.76	81.76	75.87	47.01	52.19	42.10	42.43
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.5%	0.2%	0.0%	0.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	5.65%	20.15%	17.13%	31.46%	44.10%
Cumulative Default Rate	0.00%	0.00%	0.00%	1.85%	9.03%	9.02%	4.99%
Housing Goals							
Low Mod	0.00%	0.00%	14.53%	40.77%	34.53%	32.79%	34.24%
Special Affordable	0.00%	0.00%	4.27%	17.66%	15.48%	14.38%	14.36%
Underserved	0.00%	0.00%	29.13%	42.63%	51.74%	48.30%	47.44%
PMM Low Mod			12.50%	18.05%	14.52%	16.63%	20.67%
PMM Special Affordable			0.00%	4.78%	3.16%	3.75%	5.36%
PMM Underserved			25.00%	32.83%	43.56%	40.38%	39.43%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	10.68%	10.68%	1.17%	10.67%	7.88%	5.99%	2.42%
Median Valuation Bias for Other Refi			-0.36%	5.00%	9.37%	5.73%	1.66%

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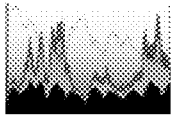


Single Family Conventional Acquisition Characteristics
Principal Residence

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	151,615	151,615	2,875,286	2,335,210	2,873,728	2,401,727	2,655,901
Book Volume ($B)	$34.2	$34.2	$636.9	$498.6	$570.5	$450.8	$464.0
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	31.1%	31.1%	32.8%	23.0%	16.8%	18.9%	21.9%
OLTV 60.01% - 70.00%	15.6%	15.6%	16.9%	15.9%	13.1%	14.9%	16.3%
OLTV 70.01% - 75.00%	11.6%	11.6%	12.1%	9.4%	8.8%	8.3%	8.4%
OLTV 75.01% - 80.00%	26.0%	26.0%	27.2%	29.0%	35.0%	40.4%	36.9%
OLTV 80.01% - 90.00%	9.1%	9.1%	7.1%	11.7%	8.8%	6.6%	7.0%
OLTV 90.01% - 95.00%	3.7%	3.7%	2.9%	6.7%	5.9%	3.4%	3.7%
OLTV 95.01% - 97.00%	0.7%	0.7%	0.3%	0.8%	0.5%	0.5%	0.6%
OLTV 97.01% - 100.00%	0.7%	0.7%	0.3%	3.4%	10.9%	6.8%	4.9%
OLTV > 100.00%	1.6%	1.6%	0.4%	0.1%	0.1%	0.2%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.1%	68.1%	66.8%	72.1%	75.7%	73.4%	71.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	27.2%	27.2%	29.4%	20.3%	15.3%	17.4%	19.6%
Comb LTV 60.01% - 70.00%	14.8%	14.8%	16.6%	14.9%	12.1%	13.9%	15.5%
Comb LTV 70.01% - 75.00%	11.5%	11.5%	12.0%	9.1%	7.0%	7.4%	8.0%
Comb LTV 75.01% - 80.00%	24.9%	24.9%	26.0%	26.0%	21.9%	23.4%	25.0%
Comb LTV 80.01% - 90.00%	11.7%	11.7%	10.5%	16.7%	16.2%	14.3%	13.8%
Comb LTV 90.01% - 95.00%	4.8%	4.8%	3.9%	8.3%	10.7%	8.5%	8.0%
Comb LTV 95.01% - 97.00%	0.9%	0.9%	0.4%	0.8%	0.6%	0.6%	0.6%
Comb LTV 97.01% - 100.00%	1.0%	1.0%	0.4%	3.8%	16.0%	13.4%	7.5%
Comb LTV > 100.00%	3.2%	3.2%	0.9%	0.1%	0.2%	0.2%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	1.7%
Wtd Avg Comb LTV	70.6%	70.6%	68.6%	73.9%	78.9%	76.9%	74.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	27.2%	27.2%	29.4%	20.3%	15.3%	17.4%	19.6%
Comb LTV 60.01% - 70.00%	14.8%	14.8%	16.6%	14.9%	12.1%	13.9%	15.5%
Comb LTV 70.01% - 75.00%	11.5%	11.5%	12.0%	9.1%	7.0%	7.4%	8.0%
Comb LTV 75.01% - 80.00%	24.9%	24.9%	26.0%	26.0%	21.9%	23.4%	25.0%
Comb LTV 80.01% - 90.00%	11.7%	11.7%	10.5%	16.7%	16.2%	14.3%	13.8%
Comb LTV 90.01% - 95.00%	4.8%	4.8%	3.9%	8.3%	10.7%	8.5%	8.0%
Comb LTV 95.01% - 97.00%	0.9%	0.9%	0.4%	0.8%	0.6%	0.6%	0.6%

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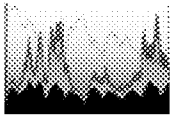


Single Family Conventional Acquisition Characteristics
Principal Residence

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.0%	1.0%	0.4%	3.8%	16.0%	13.4%	7.5%
Comb LTV > 100.00%	3.2%	3.2%	0.9%	0.1%	0.2%	0.2%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	1.7%
Wtd Avg Comb LTV	70.6%	70.6%	68.6%	73.9%	78.9%	76.9%	74.5%
Credit Score (Sums to 100%)							
FICO < 550	0.1%	0.1%	0.0%	0.4%	0.9%	1.0%	0.8%
FICO 550-579	0.1%	0.1%	0.0%	0.4%	1.1%	1.2%	0.9%
FICO 580-619	0.5%	0.5%	0.3%	2.1%	5.1%	4.7%	4.1%
FICO 620-659	2.1%	2.1%	1.5%	6.0%	12.3%	12.1%	11.4%
FICO 660-699	7.9%	7.9%	6.5%	14.3%	19.6%	20.1%	19.3%
FICO 700-739	17.8%	17.8%	17.2%	21.6%	22.3%	22.6%	22.9%
FICO >= 740	71.4%	71.4%	74.2%	55.1%	38.6%	38.2%	40.3%
FICO Missing	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%
Wtd Avg FICO	758	758	761	737	714	714	717
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	69.1%	69.1%	82.0%	78.3%	76.9%	71.6%	69.5%
Intermediate-term, fixed-rate	20.6%	20.6%	14.7%	11.9%	5.5%	6.4%	9.4%
Adjustable-rate	7.8%	7.8%	2.3%	4.3%	2.9%	4.6%	8.4%
Interest Only adjustable-rate	2.5%	2.5%	1.0%	3.8%	6.0%	8.0%	9.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.3%	2.9%	2.8%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.6%	8.4%	6.5%	0.8%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)							
1 Unit	98.5%	98.5%	98.7%	98.0%	97.4%	97.7%	97.7%
2-4 Units	1.5%	1.5%	1.3%	2.0%	2.6%	2.3%	2.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	9.1%	9.1%	7.4%	9.2%	9.2%	9.1%	8.6%
Single Family Homes	90.9%	90.9%	92.6%	90.8%	90.8%	90.9%	91.4%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.1%	0.2%	0.3%	0.6%	0.4%

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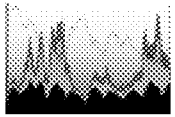


Single Family Conventional Acquisition Characteristics
Principal Residence

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	9.1%	9.1%	7.4%	9.2%	9.2%	9.1%	8.6%
1 Unit	89.3%	89.3%	91.1%	88.6%	87.9%	87.9%	88.7%
2-4 Units	1.5%	1.5%	1.3%	2.0%	2.6%	2.3%	2.3%
Condo							
Condo	8.0%	8.0%	6.7%	8.6%	8.8%	8.7%	8.2%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	21.7%	21.7%	18.7%	40.1%	48.9%	50.1%	44.7%
Cash-Out Refinance	22.2%	22.2%	28.0%	31.5%	33.0%	35.8%	37.0%
Other Refinance	56.1%	56.1%	53.3%	28.4%	18.1%	14.2%	18.4%
Origination Type (Sums to 100%)							
TPO Broker	10.8%	10.8%	12.5%	21.6%	23.3%	21.8%	18.3%
TPO Correspondent	27.5%	27.5%	29.4%	29.6%	38.1%	36.4%	34.3%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	61.7%	61.7%	58.0%	48.7%	38.6%	41.7%	47.3%
Origination Amount and Rate							
Avg Origination Loan Amount	$226,808	$226,808	$222,836	$215,457	$199,137	$188,240	$175,275
Loan Original Note Rate	4.85%	4.85%	4.92%	5.97%	6.48%	6.44%	5.72%
Seasoning (Sums to 100%)							
Seasoned	2.8%	2.8%	3.2%	7.4%	2.1%	2.6%	2.5%
Non-Seasoned	97.2%	97.2%	96.8%	92.6%	97.9%	97.4%	97.5%
ACI							
ACI Probability	0.09%	0.09%	0.08%	0.36%	1.11%	0.96%	0.59%
Wtd Avg ACI Score	750	750	752	722	690	695	706
Credit Premium							
Wtd Avg Credit Premium	0.08	0.08	-0.21	-0.07	0.00	0.06	0.08
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.5%	1.5%	2.0%	0.7%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.4%	2.6%	4.8%	3.3%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	14.1%	14.1%	13.8%	7.4%	4.6%	4.8%	6.6%
DTI Ratio > 20 and <= 30	25.1%	25.1%	27.5%	19.2%	14.6%	15.0%	18.1%
DTI Ratio > 30 and <= 40	27.6%	27.6%	28.1%	27.5%	26.9%	27.8%	28.6%
DTI Ratio > 40 and <= 45	12.5%	12.5%	11.7%	14.5%	15.9%	15.7%	14.2%
DTI Ratio > 45 and <= 50	7.9%	7.9%	8.3%	11.5%	13.1%	11.9%	10.2%
DTI Ratio > 50	11.3%	11.3%	9.7%	17.5%	18.5%	15.7%	14.7%
DTI Ratio Missing	1.5%	1.5%	0.8%	2.4%	6.4%	9.0%	7.6%

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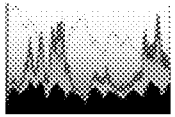


Single Family Conventional Acquisition Characteristics
Principal Residence

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.2%	34.2%	33.6%	38.3%	40.2%	39.4%	38.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	14.1%	14.1%	13.8%	7.4%	4.7%	4.9%	6.7%
DTI Ratio > 20 and <= 30	25.1%	25.1%	27.5%	19.1%	14.8%	15.4%	18.4%
DTI Ratio > 30 and <= 40	27.6%	27.6%	28.1%	27.5%	27.3%	28.3%	29.1%
DTI Ratio > 40 and <= 45	12.5%	12.5%	11.7%	14.5%	16.1%	16.0%	14.4%
DTI Ratio > 45 and <= 50	7.9%	7.9%	8.3%	11.5%	13.3%	12.2%	10.4%
DTI Ratio > 50	11.3%	11.3%	9.7%	17.6%	18.9%	16.1%	15.1%
DTI Ratio Missing	1.5%	1.5%	0.8%	2.4%	4.8%	7.0%	5.9%
Wtd Avg DTI Ratio	34.2%	34.2%	33.6%	38.3%	40.2%	39.4%	38.2%
Origination Term (Sums to 100%)							
<= 15 Years	20.6%	20.6%	14.7%	11.9%	5.5%	6.4%	9.5%
> 15 Years amd <= 25 Years	5.1%	5.1%	4.5%	3.0%	2.3%	2.5%	3.7%
> 25 Years and <= 30 Years	74.3%	74.3%	80.8%	84.4%	90.5%	90.6%	86.7%
> 30 Years	0.0%	0.0%	0.0%	0.7%	1.7%	0.5%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	69.1%	69.1%	82.0%	79.9%	85.2%	78.1%	70.3%
Intermediate-Term Fixed Rate (excl Balloon)	20.6%	20.6%	14.7%	11.9%	5.5%	6.3%	9.4%
Adjustable Rate	10.3%	10.3%	3.3%	8.2%	9.2%	15.5%	20.2%
Balloon	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.7%	1.7%	0.5%	0.1%
Hybrid Arm	10.3%	10.3%	3.3%	8.1%	8.8%	12.5%	17.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.6%	0.7%	1.4%	3.1%
- 5/1 Hybrid Arm	8.1%	8.1%	2.5%	5.2%	5.6%	8.2%	10.5%
- 7/1 Hybrid Arm	1.6%	1.6%	0.4%	1.8%	1.4%	1.9%	2.4%
- 10/1 Hybrid Arm	0.6%	0.6%	0.3%	0.6%	0.9%	1.0%	1.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.3%	2.9%	2.8%

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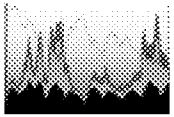


Single Family Conventional Acquisition Characteristics
Principal Residence

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	2.5%	2.5%	1.0%	5.5%	14.5%	14.5%	9.8%
- Interest Only ARM	2.5%	2.5%	1.0%	3.8%	6.0%	8.0%	9.0%
- Interest Only FRM	0.0%	0.0%	0.0%	1.6%	8.4%	6.5%	0.8%
Alt-A	0.0%	0.0%	0.0%	2.9%	14.5%	19.4%	13.8%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	2.5%	11.1%	13.2%	9.4%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.9%	0.4%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.6%	1.8%	3.2%	3.8%
- Alt-A SISA	0.0%	0.0%	0.0%	0.4%	1.3%	1.4%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	1.5%	1.3%	0.8%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.4%	5.5%	6.9%	4.7%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.3%	2.6%	4.2%	2.5%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.8%	2.0%	1.9%
My Community Mortgage	0.2%	0.2%	0.1%	1.0%	4.7%	2.1%	0.5%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.6%	15.6%	29.5%	26.3%	19.7%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.6%	13.1%	18.3%	13.0%	10.3%
- Other Low/No Doc	0.0%	0.0%	0.0%	2.5%	11.2%	13.4%	9.4%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.3%	0.8%	0.7%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.3%	0.8%	0.7%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	96.4%	96.4%	96.4%	88.3%	81.9%	75.2%	81.8%
Investor Channel	3.6%	3.6%	3.6%	9.4%	15.2%	21.6%	15.8%
eChannel	0.0%	0.0%	0.0%	2.1%	2.2%	2.5%	2.3%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.3%	0.8%	0.7%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	16.4%	16.4%	12.8%	12.3%	20.6%	22.1%	17.2%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.5%	0.3%	0.3%

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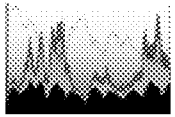


Single Family Conventional Acquisition Characteristics
Principal Residence

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	1.0%	0.1%	0.0%
- 80/10/10	2.1%	2.1%	2.2%	3.3%	5.0%	5.7%	5.3%
- 80/15/05	0.6%	0.6%	0.6%	1.3%	3.9%	4.3%	3.8%
- 80/20/00	0.8%	0.8%	0.5%	0.5%	1.2%	2.2%	1.5%
- 90/05/05	0.5%	0.5%	0.2%	0.1%	0.0%	0.0%	0.0%
- Other	12.0%	12.0%	9.1%	6.9%	8.9%	9.5%	6.2%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	17.8%	17.8%	14.7%	14.0%	22.0%	24.0%	20.7%
- 75/20/05	0.3%	0.3%	0.2%	0.3%	0.6%	0.4%	0.4%
- 75/25/00	0.3%	0.3%	0.1%	0.1%	0.2%	0.2%	0.1%
- 80/10/10	2.3%	2.3%	2.5%	3.6%	6.3%	7.0%	6.6%
- 80/15/05	0.6%	0.6%	0.7%	1.4%	4.4%	5.0%	4.3%
- 80/20/00	2.4%	2.4%	0.7%	0.6%	5.2%	6.5%	3.6%
- 90/05/05	0.5%	0.5%	0.2%	0.1%	0.1%	0.0%	0.0%
- Other	11.4%	11.4%	10.4%	8.0%	5.3%	4.7%	5.6%
EA/TPR							
EA/TPR	0.2%	0.2%	0.1%	1.8%	3.9%	3.2%	3.3%
- EA I	0.0%	0.0%	0.0%	0.8%	1.4%	1.3%	1.3%
- EA/TPR II	0.0%	0.0%	0.0%	0.4%	1.3%	0.9%	0.8%
- EA/TPR III	0.0%	0.0%	0.0%	0.5%	1.2%	1.0%	1.1%
10-K Property Region (Sums to 100%)							
Midwest	15.0%	15.0%	16.6%	15.3%	15.4%	15.7%	16.2%
Northeast	20.5%	20.5%	19.4%	19.0%	18.3%	17.3%	18.8%
Southeast	18.8%	18.8%	19.6%	22.8%	25.9%	26.7%	24.6%
Southwest	13.6%	13.6%	14.8%	15.7%	17.5%	16.5%	15.3%
West	32.1%	32.1%	29.5%	27.2%	22.9%	23.8%	25.2%
Census Region (Sums to 100%)							
New England	6.4%	6.4%	6.4%	5.4%	5.7%	5.6%	6.6%
Middle Atlantic	13.7%	13.7%	12.6%	12.9%	11.9%	11.0%	11.2%
East North Central	11.7%	11.7%	13.0%	12.3%	12.5%	12.6%	12.9%
East South Central	2.8%	2.8%	3.4%	3.7%	4.1%	3.9%	3.5%
South Atlantic	16.3%	16.3%	16.5%	19.5%	22.2%	23.2%	21.5%
West North Central	5.3%	5.3%	5.9%	5.1%	5.2%	5.3%	5.5%
West South Central	6.0%	6.0%	6.5%	7.0%	7.3%	6.6%	5.8%
Mountain	7.0%	7.0%	7.7%	8.5%	10.5%	10.4%	9.8%
Pacific	30.7%	30.7%	27.8%	25.3%	20.3%	21.2%	22.6%

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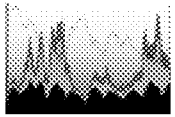


Single Family Conventional Acquisition Characteristics
Principal Residence

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.1%	0.1%	0.2%	0.3%	0.3%	0.4%	0.6%
Top 10 States							
01) CA	24.4%	24.4%	20.8%	18.5%	13.8%	15.3%	16.8%
02) NY	6.6%	6.6%	5.3%	5.6%	4.8%	4.2%	4.3%
03) IL	5.0%	5.0%	4.9%	5.4%	5.2%	4.7%	4.6%
04) TX	4.5%	4.5%	4.8%	5.3%	5.2%	4.4%	3.8%
05) VA	4.4%	4.4%	3.9%	3.8%	3.5%	3.6%	3.7%
06) NJ	4.2%	4.2%	4.1%	4.1%	4.1%	3.9%	4.0%
07) WA	3.7%	3.7%	4.2%	4.0%	3.8%	3.3%	3.2%
08) MA	3.6%	3.6%	3.7%	2.8%	2.7%	2.7%	3.2%
09) MD	3.1%	3.1%	3.0%	3.0%	3.3%	3.3%	3.2%
10) PA	2.9%	2.9%	3.1%	3.2%	3.0%	2.9%	3.0%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	28.2%	28.2%	21.4%	18.2%	9.8%	9.4%	8.9%
02) BANK OF AMERICA CORPORATION	22.5%	22.5%	23.9%	24.8%	32.3%	29.8%	30.9%
03) JPMORGAN CHASE & CO	6.4%	6.4%	8.0%	9.6%	7.9%	6.5%	7.5%
04) GMAC INC	4.8%	4.8%	2.5%	3.9%	4.3%	6.1%	5.3%
05) CITIGROUP INC	4.0%	4.0%	4.9%	10.1%	8.8%	9.2%	8.6%
06) SUNTRUST BANKS INC	3.4%	3.4%	4.4%	4.7%	5.0%	5.2%	3.0%
07) QUICKEN LOANS INC	3.3%	3.3%	2.0%	1.0%	0.0%	0.0%	0.0%
08) FLAGSTAR BANCORP INC	2.5%	2.5%	2.2%	2.6%	2.7%	2.1%	3.5%
09) PHH CORPORATION	1.6%	1.6%	2.4%	2.4%	2.6%	3.3%	3.5%
10) PENTAGON FEDERAL CREDIT UNION	1.6%	1.6%	0.1%	0.0%	0.0%	0.0%	0.1%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	29.3%	29.3%	21.8%	19.5%	11.5%	12.1%	13.2%
02) BANK OF AMERICA CORPORATION	21.6%	21.6%	23.5%	22.6%	32.4%	31.2%	30.9%
03) JPMORGAN CHASE & CO	9.6%	9.6%	9.9%	15.5%	13.1%	12.2%	11.4%
04) GMAC INC	5.2%	5.2%	3.5%	4.6%	3.9%	5.8%	5.1%
05) CITIGROUP INC	4.0%	4.0%	4.9%	10.2%	9.2%	11.0%	12.3%
06) SUNTRUST BANKS INC	3.4%	3.4%	4.4%	4.6%	3.6%	3.1%	2.3%
07) FLAGSTAR BANCORP INC	2.5%	2.5%	1.8%	2.0%	1.5%	0.8%	0.8%
08) PHH CORPORATION	1.6%	1.6%	2.4%	2.4%	2.1%	2.2%	2.6%
09) PENTAGON FEDERAL CREDIT UNION	1.6%	1.6%	0.1%	0.0%	0.0%	0.0%	0.1%
10) FIFTH THIRD BANCORP	1.0%	1.0%	0.4%	0.7%	0.2%	0.1%	0.2%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	93.8%						

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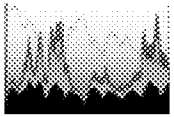


Single Family Conventional Acquisition Characteristics
Principal Residence

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	6.2%						
- Primary MI Only	6.1%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.9%						
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	4.28	4.28	4.31	1.37	-13.95	-9.01	-2.64
Wtd Avg Economic Model Fee	21.78	21.78	18.67	25.58	41.95	34.37	26.97
Wtd Avg Charged Fee	26.05	26.05	22.98	26.95	28.01	25.36	24.33
Appraisal Waivers							
Appraisal Waiver	4.0%	4.0%	2.6%	2.9%	2.5%	2.2%	2.2%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.06%	0.06%	2.89%	26.84%	28.97%	39.94%	41.00%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.58%	3.20%	3.40%	1.96%
Housing Goals							
Low Mod	37.74%	37.74%	36.08%	38.25%	40.21%	42.77%	43.84%
Special Affordable	13.59%	13.59%	11.89%	13.35%	14.87%	16.32%	16.62%
Underserved	24.71%	24.71%	22.91%	31.61%	36.44%	36.43%	34.79%
PMM Low Mod	45.04%	45.04%	42.61%	38.46%	40.33%	43.08%	43.14%
PMM Special Affordable	19.29%	19.29%	16.57%	13.46%	14.83%	16.50%	16.55%
PMM Underserved	28.58%	28.58%	26.95%	30.38%	33.11%	32.62%	31.21%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.95%	7.95%	9.12%	9.72%	7.91%	4.57%	1.61%
Median Valuation Bias for Other Refi	7.47%	7.47%	7.96%	8.82%	8.22%	4.49%	1.17%

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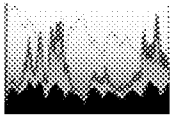


Single Family Conventional Acquisition Characteristics
Second/Vacation Home

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	8,374	8,374	139,826	129,608	152,863	147,833	151,709
Book Volume ($B)	$1.8	$1.8	$31.0	$27.6	$31.7	$28.9	$26.6
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	30.2%	30.2%	32.2%	23.3%	16.4%	15.3%	17.0%
OLTV 60.01% - 70.00%	16.6%	16.6%	16.7%	14.1%	12.0%	11.2%	11.7%
OLTV 70.01% - 75.00%	14.1%	14.1%	14.2%	9.5%	8.1%	7.4%	7.1%
OLTV 75.01% - 80.00%	30.2%	30.2%	30.9%	37.1%	46.2%	52.9%	49.5%
OLTV 80.01% - 90.00%	5.5%	5.5%	4.7%	11.4%	10.3%	8.7%	9.4%
OLTV 90.01% - 95.00%	1.6%	1.6%	0.7%	4.3%	5.9%	3.9%	5.0%
OLTV 95.01% - 97.00%	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.3%	0.3%	0.2%	0.2%	1.0%	0.5%	0.3%
OLTV > 100.00%	1.0%	1.0%	0.3%	0.1%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	67.4%	67.4%	66.3%	71.2%	74.2%	74.2%	73.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	28.2%	28.2%	30.7%	21.4%	15.3%	14.3%	15.7%
Comb LTV 60.01% - 70.00%	16.7%	16.7%	16.8%	13.5%	11.1%	10.3%	11.2%
Comb LTV 70.01% - 75.00%	14.3%	14.3%	14.3%	9.6%	7.3%	6.7%	6.8%
Comb LTV 75.01% - 80.00%	30.0%	30.0%	30.6%	36.3%	35.5%	36.2%	37.5%
Comb LTV 80.01% - 90.00%	6.8%	6.8%	6.0%	14.1%	19.3%	19.9%	18.4%
Comb LTV 90.01% - 95.00%	1.8%	1.8%	0.9%	4.9%	9.5%	8.7%	8.0%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.2%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.2%	0.2%	2.1%	2.6%	0.6%
Comb LTV > 100.00%	1.4%	1.4%	0.5%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.4%	1.9%
Wtd Avg Comb LTV	68.4%	68.4%	67.1%	72.3%	76.4%	76.9%	75.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	28.2%	28.2%	30.7%	21.4%	15.3%	14.3%	15.7%
Comb LTV 60.01% - 70.00%	16.7%	16.7%	16.8%	13.5%	11.1%	10.3%	11.2%
Comb LTV 70.01% - 75.00%	14.3%	14.3%	14.3%	9.6%	7.3%	6.7%	6.8%
Comb LTV 75.01% - 80.00%	30.0%	30.0%	30.6%	36.3%	35.5%	36.2%	37.5%
Comb LTV 80.01% - 90.00%	6.8%	6.8%	6.0%	14.1%	19.3%	19.9%	18.4%
Comb LTV 90.01% - 95.00%	1.8%	1.8%	0.9%	4.9%	9.5%	8.7%	8.0%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.2%	0.0%	0.0%	0.0%	0.0%

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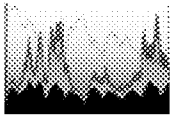


Single Family Conventional Acquisition Characteristics
Second/Vacation Home

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.2%	0.2%	2.1%	2.6%	0.6%
Comb LTV > 100.00%	1.4%	1.4%	0.5%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.4%	1.9%
Wtd Avg Comb LTV	68.4%	68.4%	67.1%	72.3%	76.4%	76.9%	75.6%
Credit Score (Sums to 100%)							
FICO < 550	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%
FICO 550-579	0.1%	0.1%	0.0%	0.1%	0.2%	0.2%	0.2%
FICO 580-619	0.1%	0.1%	0.2%	0.7%	1.1%	1.1%	1.1%
FICO 620-659	1.4%	1.4%	1.0%	2.6%	4.5%	4.4%	4.5%
FICO 660-699	5.7%	5.7%	5.1%	9.5%	13.3%	13.6%	13.3%
FICO 700-739	14.3%	14.3%	14.8%	19.7%	22.9%	23.9%	23.5%
FICO >= 740	77.7%	77.7%	78.3%	67.0%	57.6%	56.5%	57.1%
FICO Missing	0.8%	0.8%	0.6%	0.2%	0.2%	0.2%	0.3%
Wtd Avg FICO	766	766	767	754	743	742	742
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	65.9%	65.9%	81.3%	73.4%	70.3%	60.7%	60.7%
Intermediate-term, fixed-rate	19.5%	19.5%	13.9%	13.0%	6.5%	7.0%	8.9%
Adjustable-rate	9.9%	9.9%	3.0%	5.5%	3.8%	6.8%	13.5%
Interest Only adjustable-rate	4.7%	4.7%	1.8%	6.2%	10.9%	15.5%	13.6%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.3%	2.7%	2.7%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.8%	8.2%	7.3%	0.6%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Second/Vacation Home	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)							
1 Unit	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%
2-4 Units	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	22.8%	22.8%	21.2%	26.5%	27.7%	26.8%	25.7%
Single Family Homes	77.2%	77.2%	78.8%	73.5%	72.3%	73.2%	74.3%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.4%	0.4%	0.4%	0.4%	0.6%	0.6%	0.8%

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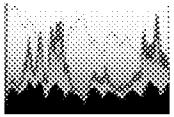


Single Family Conventional Acquisition Characteristics
Second/Vacation Home

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	22.8%	22.8%	21.2%	26.5%	27.7%	26.8%	25.7%
1 Unit	76.7%	76.7%	78.3%	72.9%	71.7%	72.5%	73.4%
2-4 Units	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Condo							
Condo	21.8%	21.8%	20.5%	26.0%	27.2%	26.4%	25.3%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	43.9%	43.9%	36.5%	61.3%	70.1%	77.1%	76.6%
Cash-Out Refinance	11.2%	11.2%	13.7%	15.3%	15.2%	13.8%	13.2%
Other Refinance	44.8%	44.8%	49.8%	23.5%	14.7%	9.1%	10.3%
Origination Type (Sums to 100%)							
TPO Broker	9.4%	9.4%	9.8%	18.9%	20.9%	19.6%	17.1%
TPO Correspondent	25.2%	25.2%	26.2%	26.4%	33.2%	32.5%	31.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	65.4%	65.4%	64.0%	54.7%	45.8%	47.9%	51.9%
Origination Amount and Rate							
Avg Origination Loan Amount	$217,871	$217,871	$222,375	$214,645	$207,941	$196,171	$175,968
Loan Original Note Rate	4.82%	4.82%	4.94%	5.96%	6.43%	6.34%	5.60%
Seasoning (Sums to 100%)							
Seasoned	1.6%	1.6%	1.8%	5.0%	1.6%	1.6%	1.3%
Non-Seasoned	98.4%	98.4%	98.2%	95.0%	98.4%	98.4%	98.7%
ACI							
ACI Probability	0.07%	0.07%	0.06%	0.14%	0.33%	0.31%	0.21%
Wtd Avg ACI Score	758	758	758	739	718	718	725
Credit Premium							
Wtd Avg Credit Premium	0.03	0.03	-0.19	-0.07	0.03	0.07	0.07
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.2%	1.4%	1.3%	0.8%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.2%	2.2%	4.3%	3.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	16.9%	16.9%	16.2%	13.7%	11.8%	11.9%	14.3%
DTI Ratio > 20 and <= 30	22.5%	22.5%	23.0%	19.3%	17.2%	17.4%	18.5%
DTI Ratio > 30 and <= 40	25.2%	25.2%	25.3%	23.4%	23.8%	24.7%	24.3%
DTI Ratio > 40 and <= 45	11.8%	11.8%	11.8%	11.9%	12.8%	13.2%	11.8%
DTI Ratio > 45 and <= 50	7.6%	7.6%	8.9%	10.4%	10.7%	10.4%	9.2%
DTI Ratio > 50	13.2%	13.2%	13.1%	18.2%	15.3%	14.3%	15.1%
DTI Ratio Missing	2.8%	2.8%	1.6%	3.1%	8.5%	8.1%	6.8%

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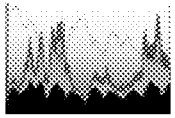


Single Family Conventional Acquisition Characteristics
Second/Vacation Home

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.0%	34.0%	34.3%	36.8%	37.0%	36.6%	36.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	16.9%	16.9%	16.2%	13.8%	12.0%	12.1%	14.5%
DTI Ratio > 20 and <= 30	22.5%	22.5%	23.0%	19.4%	17.5%	17.7%	18.9%
DTI Ratio > 30 and <= 40	25.2%	25.2%	25.3%	23.5%	24.2%	25.1%	24.8%
DTI Ratio > 40 and <= 45	11.8%	11.8%	11.8%	11.9%	13.0%	13.4%	12.1%
DTI Ratio > 45 and <= 50	7.6%	7.6%	8.9%	10.4%	10.9%	10.6%	9.4%
DTI Ratio > 50	13.2%	13.2%	13.1%	17.9%	15.6%	14.6%	15.6%
DTI Ratio Missing	2.8%	2.8%	1.6%	3.1%	6.7%	6.5%	4.8%
Wtd Avg DTI Ratio	34.0%	34.0%	34.3%	36.6%	36.9%	36.7%	36.1%
Origination Term (Sums to 100%)							
<= 15 Years	19.5%	19.5%	13.9%	13.1%	6.5%	7.0%	9.0%
> 15 Years amd <= 25 Years	2.7%	2.7%	2.3%	1.6%	1.3%	1.2%	1.7%
> 25 Years and <= 30 Years	77.8%	77.8%	83.8%	85.1%	91.6%	91.4%	89.3%
> 30 Years	0.0%	0.0%	0.0%	0.3%	0.6%	0.4%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	65.9%	65.9%	81.3%	75.3%	78.5%	68.0%	61.3%
Intermediate-Term Fixed Rate (excl Balloon)	19.5%	19.5%	13.9%	13.0%	6.5%	6.9%	8.8%
Adjustable Rate	14.6%	14.6%	4.8%	11.7%	15.0%	25.0%	29.8%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.3%	0.6%	0.4%	0.1%
Hybrid Arm	14.6%	14.6%	4.8%	11.7%	14.6%	22.2%	26.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	1.0%	1.3%	2.6%	5.8%
- 5/1 Hybrid Arm	11.6%	11.6%	3.8%	7.7%	9.4%	15.2%	16.2%
- 7/1 Hybrid Arm	2.1%	2.1%	0.6%	2.2%	2.5%	2.8%	3.1%
- 10/1 Hybrid Arm	0.9%	0.9%	0.4%	0.7%	1.4%	1.6%	1.5%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.3%	2.7%	2.7%

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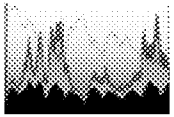


Single Family Conventional Acquisition Characteristics
Second/Vacation Home

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	4.7%	4.7%	1.9%	8.0%	19.1%	22.8%	14.2%
- Interest Only ARM	4.7%	4.7%	1.8%	6.2%	10.9%	15.5%	13.6%
- Interest Only FRM	0.0%	0.0%	0.0%	1.8%	8.2%	7.3%	0.6%
Alt-A	0.0%	0.0%	0.0%	3.3%	16.0%	21.8%	18.6%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	2.9%	13.3%	15.5%	13.5%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.6%	0.2%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.4%	1.8%	2.8%	5.2%
- Alt-A SISA	0.0%	0.0%	0.0%	0.6%	1.4%	1.3%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	2.9%	2.6%	1.7%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.7%	6.6%	8.6%	6.5%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.3%	1.6%	3.0%	2.1%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	1.1%	3.3%	3.1%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.9%	20.4%	42.7%	39.7%	31.7%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.8%	17.5%	29.4%	24.2%	18.3%
- Other Low/No Doc	0.0%	0.0%	0.0%	2.9%	13.4%	15.5%	13.3%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	97.6%	97.6%	97.9%	90.7%	82.4%	75.1%	79.2%
Investor Channel	2.4%	2.4%	2.1%	6.7%	14.8%	22.0%	18.4%
eChannel	0.0%	0.0%	0.0%	2.6%	2.6%	2.8%	2.4%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	5.9%	5.9%	5.0%	7.1%	15.8%	19.6%	14.2%
- 75/20/05	0.1%	0.1%	0.0%	0.1%	0.3%	0.2%	0.2%

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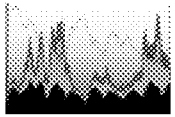


Single Family Conventional Acquisition Characteristics
Second/Vacation Home

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.9%	0.9%	0.9%	2.0%	6.9%	9.3%	8.0%
- 80/15/05	0.1%	0.1%	0.1%	0.6%	3.0%	4.0%	3.0%
- 80/20/00	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	4.6%	4.6%	3.8%	4.4%	5.6%	6.1%	2.9%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	6.5%	6.5%	5.7%	7.8%	16.7%	20.7%	15.6%
- 75/20/05	0.1%	0.1%	0.0%	0.1%	0.4%	0.3%	0.2%
- 75/25/00	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.0%
- 80/10/10	1.0%	1.0%	1.0%	2.2%	8.1%	10.9%	9.4%
- 80/15/05	0.1%	0.1%	0.1%	0.6%	3.4%	4.8%	3.3%
- 80/20/00	0.5%	0.5%	0.1%	0.0%	1.0%	1.9%	0.3%
- 90/05/05	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	4.7%	4.7%	4.4%	4.9%	3.8%	2.8%	2.4%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.5%	0.9%	0.9%	0.9%
- EA I	0.0%	0.0%	0.0%	0.3%	0.5%	0.5%	0.5%
- EA/TPR II	0.0%	0.0%	0.0%	0.1%	0.3%	0.2%	0.3%
- EA/TPR III	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.2%
10-K Property Region (Sums to 100%)							
Midwest	10.8%	10.8%	12.5%	9.9%	8.8%	7.7%	7.6%
Northeast	20.4%	20.4%	19.7%	16.0%	13.7%	12.1%	13.0%
Southeast	27.2%	27.2%	28.3%	34.4%	38.5%	41.4%	40.2%
Southwest	15.3%	15.3%	16.1%	17.3%	18.5%	19.0%	18.4%
West	26.2%	26.2%	23.3%	22.3%	20.4%	19.8%	20.8%
Census Region (Sums to 100%)							
New England	7.0%	7.0%	7.2%	5.5%	5.1%	4.4%	5.2%
Middle Atlantic	11.4%	11.4%	10.4%	8.6%	7.0%	5.9%	6.1%
East North Central	8.2%	8.2%	9.7%	8.0%	7.1%	6.1%	6.1%
East South Central	2.4%	2.4%	2.9%	3.4%	3.7%	3.4%	2.7%
South Atlantic	26.6%	26.6%	27.2%	32.3%	36.0%	39.1%	38.6%
West North Central	3.6%	3.6%	4.2%	3.2%	3.1%	2.8%	2.6%
West South Central	3.6%	3.6%	4.2%	5.4%	5.9%	5.8%	4.5%
Mountain	14.2%	14.2%	14.0%	14.4%	16.1%	17.6%	18.5%
Pacific	22.7%	22.7%	19.9%	18.5%	15.7%	14.2%	15.1%

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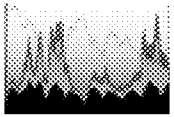


Single Family Conventional Acquisition Characteristics
Second/Vacation Home

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.2%	0.2%	0.3%	0.5%	0.5%	0.6%	0.7%
Top 10 States							
01) CA	16.4%	16.4%	14.0%	12.4%	9.5%	8.5%	9.2%
02) FL	10.6%	10.6%	9.8%	14.6%	18.8%	21.8%	22.8%
03) NY	5.2%	5.2%	4.1%	3.5%	2.7%	2.2%	2.2%
04) NC	5.1%	5.1%	5.3%	5.5%	5.2%	5.0%	4.4%
05) AZ	5.0%	5.0%	4.9%	5.2%	5.8%	6.5%	8.1%
06) NJ	4.8%	4.8%	4.9%	3.6%	2.7%	2.4%	2.5%
07) CO	3.8%	3.8%	3.8%	3.4%	3.2%	2.7%	2.5%
08) MA	3.4%	3.4%	3.4%	2.4%	2.0%	1.6%	1.9%
09) SC	3.1%	3.1%	3.4%	3.7%	3.6%	4.0%	4.0%
10) WI	2.9%	2.9%	3.6%	2.0%	1.8%	1.6%	1.6%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	31.2%	31.2%	24.2%	20.4%	13.0%	8.9%	7.6%
02) BANK OF AMERICA CORPORATION	22.2%	22.2%	24.2%	24.0%	30.9%	34.3%	37.3%
03) JPMORGAN CHASE & CO	5.4%	5.4%	7.8%	9.7%	8.1%	5.9%	6.7%
04) GMAC INC	4.6%	4.6%	2.5%	3.6%	3.5%	4.5%	3.8%
05) SUNTRUST BANKS INC	3.9%	3.9%	4.8%	5.8%	6.5%	6.3%	3.6%
06) CITIGROUP INC	3.3%	3.3%	4.4%	8.5%	7.2%	7.7%	6.9%
07) FLAGSTAR BANCORP INC	3.0%	3.0%	2.2%	2.7%	2.5%	2.0%	3.1%
08) QUICKEN LOANS INC	2.5%	2.5%	1.7%	0.8%	0.0%	0.0%	0.0%
09) PHH CORPORATION	2.2%	2.2%	3.2%	3.1%	3.2%	3.7%	3.9%
10) PENTAGON FEDERAL CREDIT UNION	1.3%	1.3%	0.1%	0.1%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	32.1%	32.1%	24.4%	21.4%	15.2%	12.2%	11.8%
02) BANK OF AMERICA CORPORATION	21.8%	21.8%	24.2%	22.7%	31.0%	36.0%	37.3%
03) JPMORGAN CHASE & CO	7.6%	7.6%	9.3%	15.7%	14.7%	12.3%	12.2%
04) GMAC INC	5.0%	5.0%	3.6%	4.3%	3.6%	4.3%	3.6%
05) SUNTRUST BANKS INC	3.9%	3.9%	4.9%	5.8%	5.0%	4.3%	3.1%
06) CITIGROUP INC	3.3%	3.3%	4.3%	8.5%	7.5%	9.1%	9.8%
07) FLAGSTAR BANCORP INC	3.0%	3.0%	1.9%	2.2%	1.5%	0.7%	0.7%
08) PHH CORPORATION	2.2%	2.2%	3.2%	3.1%	2.5%	2.5%	2.9%
09) PENTAGON FEDERAL CREDIT UNION	1.3%	1.3%	0.1%	0.1%	0.0%	0.0%	0.0%
10) UNITED SERVICES AUTOMOBILE ASSOCIATION	1.2%	1.2%	0.7%	1.0%	1.3%	0.8%	1.3%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	97.7%						

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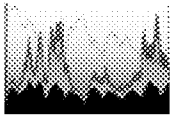


Single Family Conventional Acquisition Characteristics
Second/Vacation Home

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	2.3%						
- Primary MI Only	2.1%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.1%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.7%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	8.26	8.26	5.60	1.71	-6.27	-3.91	0.84
Wtd Avg Economic Model Fee	15.26	15.26	15.59	20.99	27.97	26.58	21.88
Wtd Avg Charged Fee	23.52	23.52	21.19	22.70	21.71	22.67	22.72
Appraisal Waivers							
Appraisal Waiver	2.4%	2.4%	2.1%	2.8%	3.1%	2.2%	1.9%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.13%	0.13%	2.49%	24.47%	29.20%	35.99%	36.73%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.68%	3.43%	4.34%	2.23%
Housing Goals							
Low Mod					0.00%	71.43%	66.67%
Special Affordable					0.00%	14.29%	33.33%
Underserved					50.00%	54.55%	66.67%
PMM Low Mod					0.00%	0.00%	0.00%
PMM Special Affordable					0.00%	0.00%	0.00%
PMM Underserved					50.00%	0.00%	0.00%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	11.30%	11.30%	12.99%	12.79%	9.13%	5.60%	2.65%
Median Valuation Bias for Other Refi	9.71%	9.71%	9.68%	10.04%	7.85%	2.89%	-1.11%

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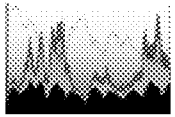


Single Family Conventional Acquisition Characteristics
Investor Property

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	10,735	10,735	109,733	205,853	267,632	247,451	244,082
Book Volume ($B)	$1.7	$1.7	$16.8	$31.0	$41.5	$36.0	$33.5
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	26.0%	26.0%	25.9%	16.9%	15.6%	17.0%	18.4%
OLTV 60.01% - 70.00%	18.8%	18.8%	19.4%	21.1%	19.7%	20.8%	19.6%
OLTV 70.01% - 75.00%	34.2%	34.2%	38.9%	20.9%	18.1%	17.0%	15.9%
OLTV 75.01% - 80.00%	12.3%	12.3%	12.8%	30.1%	32.6%	35.2%	34.4%
OLTV 80.01% - 90.00%	4.5%	4.5%	1.7%	10.8%	11.8%	8.8%	10.4%
OLTV 90.01% - 95.00%	1.6%	1.6%	0.5%	0.1%	1.3%	0.9%	1.2%
OLTV 95.01% - 97.00%	0.5%	0.5%	0.2%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.6%	0.6%	0.2%	0.0%	0.9%	0.4%	0.0%
OLTV > 100.00%	1.4%	1.4%	0.4%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.5%	68.5%	67.4%	71.5%	72.7%	71.8%	71.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	25.2%	25.2%	25.4%	16.5%	15.2%	16.3%	17.7%
Comb LTV 60.01% - 70.00%	19.1%	19.1%	19.4%	21.1%	18.9%	19.4%	19.1%
Comb LTV 70.01% - 75.00%	34.2%	34.2%	39.1%	20.7%	16.4%	15.3%	15.2%
Comb LTV 75.01% - 80.00%	12.3%	12.3%	12.8%	29.9%	26.7%	26.9%	29.0%
Comb LTV 80.01% - 90.00%	4.5%	4.5%	1.8%	11.7%	18.7%	16.4%	15.3%
Comb LTV 90.01% - 95.00%	1.6%	1.6%	0.5%	0.1%	2.5%	2.5%	0.9%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.6%	0.6%	0.2%	0.0%	1.5%	1.8%	0.2%
Comb LTV > 100.00%	1.8%	1.8%	0.5%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.2%	2.5%
Wtd Avg Comb LTV	68.8%	68.8%	67.7%	71.8%	74.0%	73.4%	72.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	25.2%	25.2%	25.4%	16.5%	15.2%	16.3%	17.7%
Comb LTV 60.01% - 70.00%	19.1%	19.1%	19.4%	21.1%	18.9%	19.4%	19.1%
Comb LTV 70.01% - 75.00%	34.2%	34.2%	39.1%	20.7%	16.4%	15.3%	15.2%
Comb LTV 75.01% - 80.00%	12.3%	12.3%	12.8%	29.9%	26.7%	26.9%	29.0%
Comb LTV 80.01% - 90.00%	4.5%	4.5%	1.8%	11.7%	18.7%	16.4%	15.3%
Comb LTV 90.01% - 95.00%	1.6%	1.6%	0.5%	0.1%	2.5%	2.5%	0.9%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.1%	0.0%	0.0%	0.0%	0.0%

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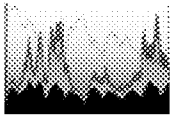


Single Family Conventional Acquisition Characteristics
Investor Property

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.6%	0.6%	0.2%	0.0%	1.5%	1.8%	0.2%
Comb LTV > 100.00%	1.8%	1.8%	0.5%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.2%	2.5%
Wtd Avg Comb LTV	68.8%	68.8%	67.7%	71.8%	74.0%	73.4%	72.2%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
FICO 550-579	0.1%	0.1%	0.0%	0.1%	0.2%	0.3%	0.2%
FICO 580-619	0.2%	0.2%	0.3%	1.0%	1.1%	1.4%	1.3%
FICO 620-659	1.8%	1.8%	1.8%	4.0%	5.9%	6.2%	6.0%
FICO 660-699	8.1%	8.1%	7.5%	12.4%	18.2%	18.7%	18.5%
FICO 700-739	16.9%	16.9%	18.3%	24.9%	27.4%	27.3%	27.4%
FICO >= 740	72.8%	72.8%	72.0%	57.5%	46.9%	45.7%	46.2%
FICO Missing	0.0%	0.0%	0.1%	0.0%	0.1%	0.2%	0.2%
Wtd Avg FICO	759	759	758	743	731	729	730
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	79.0%	79.0%	86.5%	81.4%	69.7%	66.1%	61.7%
Intermediate-term, fixed-rate	12.5%	12.5%	9.7%	8.4%	4.8%	6.1%	9.4%
Adjustable-rate	6.9%	6.9%	2.8%	3.9%	3.2%	5.2%	10.5%
Interest Only adjustable-rate	1.5%	1.5%	1.0%	4.5%	11.9%	11.9%	10.4%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.8%	5.4%	8.0%
Interest Only fixed-rate	0.1%	0.1%	0.0%	1.8%	9.6%	5.2%	0.1%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Property	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
10-K Unit Type (Sums to 100%)							
1 Unit	81.6%	81.6%	82.3%	81.1%	78.0%	78.5%	77.1%
2-4 Units	18.4%	18.4%	17.7%	18.9%	22.0%	21.5%	22.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	14.3%	14.3%	13.2%	12.9%	14.2%	15.0%	13.7%
Single Family Homes	85.7%	85.7%	86.8%	87.1%	85.8%	85.0%	86.3%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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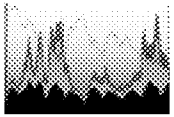


Single Family Conventional Acquisition Characteristics
Investor Property

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	14.3%	14.3%	13.2%	12.9%	14.2%	15.0%	13.7%
1 Unit	67.4%	67.4%	69.2%	68.3%	63.9%	63.6%	63.4%
2-4 Units	18.4%	18.4%	17.7%	18.9%	21.9%	21.4%	22.9%
Condo							
Condo	14.3%	14.3%	13.2%	12.8%	14.2%	15.0%	13.7%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	35.6%	35.6%	42.1%	45.3%	44.4%	51.8%	54.2%
Cash-Out Refinance	22.2%	22.2%	25.5%	31.4%	34.4%	33.7%	31.7%
Other Refinance	42.2%	42.2%	32.4%	23.3%	21.2%	14.5%	14.1%
Origination Type (Sums to 100%)							
TPO Broker	13.0%	13.0%	13.6%	28.6%	28.1%	27.2%	21.8%
TPO Correspondent	30.9%	30.9%	31.5%	29.4%	35.2%	33.6%	27.5%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	56.1%	56.1%	55.0%	42.1%	36.6%	39.2%	50.8%
Origination Amount and Rate							
Avg Origination Loan Amount	$160,057	$160,057	$153,792	$151,295	$155,540	$145,920	$137,569
Loan Original Note Rate	5.28%	5.28%	5.45%	6.49%	6.92%	6.75%	5.92%
Seasoning (Sums to 100%)							
Seasoned	0.2%	0.2%	0.8%	3.9%	1.4%	1.7%	1.9%
Non-Seasoned	99.8%	99.8%	99.2%	96.1%	98.6%	98.3%	98.1%
ACI							
ACI Probability	0.13%	0.13%	0.12%	0.27%	0.66%	0.58%	0.41%
Wtd Avg ACI Score	736	736	736	713	688	692	700
Credit Premium							
Wtd Avg Credit Premium	0.04	0.04	-0.09	0.02	0.06	0.09	0.03
Credit Premium > 1.5	0.1%	0.1%	0.4%	0.4%	3.4%	4.1%	2.1%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.6%	7.4%	9.7%	8.7%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	9.7%	9.7%	11.7%	11.6%	10.4%	11.6%	11.8%
DTI Ratio > 20 and <= 30	16.8%	16.8%	17.0%	15.3%	14.8%	15.8%	16.1%
DTI Ratio > 30 and <= 40	24.0%	24.0%	23.6%	21.6%	22.6%	22.9%	23.0%
DTI Ratio > 40 and <= 45	13.6%	13.6%	13.3%	12.2%	12.6%	12.1%	11.1%
DTI Ratio > 45 and <= 50	10.8%	10.8%	11.8%	11.8%	10.6%	9.5%	8.5%
DTI Ratio > 50	22.2%	22.2%	21.4%	24.5%	15.7%	15.1%	15.7%
DTI Ratio Missing	2.9%	2.9%	1.3%	2.8%	13.3%	13.0%	13.7%

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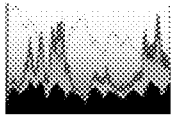


Single Family Conventional Acquisition Characteristics
Investor Property

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	39.2%	39.2%	38.5%	39.6%	37.9%	37.1%	37.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	9.7%	9.7%	11.7%	11.6%	10.4%	11.6%	11.9%
DTI Ratio > 20 and <= 30	16.8%	16.8%	17.0%	15.3%	14.9%	15.9%	16.4%
DTI Ratio > 30 and <= 40	24.0%	24.0%	23.6%	21.7%	22.9%	23.1%	23.6%
DTI Ratio > 40 and <= 45	13.6%	13.6%	13.3%	12.3%	12.8%	12.3%	11.5%
DTI Ratio > 45 and <= 50	10.8%	10.8%	11.8%	11.9%	10.9%	9.8%	8.9%
DTI Ratio > 50	22.2%	22.2%	21.4%	24.4%	16.2%	15.5%	16.6%
DTI Ratio Missing	2.9%	2.9%	1.3%	2.8%	12.0%	11.7%	11.2%
Wtd Avg DTI Ratio	39.2%	39.2%	38.5%	39.5%	38.0%	37.2%	37.5%
Origination Term (Sums to 100%)							
<= 15 Years	12.5%	12.5%	9.7%	8.4%	4.8%	6.2%	9.4%
> 15 Years amd <= 25 Years	2.5%	2.5%	1.8%	1.3%	1.2%	1.3%	1.7%
> 25 Years and <= 30 Years	85.0%	85.0%	88.5%	89.6%	92.9%	92.0%	88.7%
> 30 Years	0.0%	0.0%	0.0%	0.6%	1.0%	0.5%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	79.1%	79.1%	86.5%	83.1%	79.3%	71.3%	61.8%
Intermediate-Term Fixed Rate (excl Balloon)	12.5%	12.5%	9.7%	8.4%	4.8%	6.1%	9.3%
Adjustable Rate	8.4%	8.4%	3.8%	8.4%	15.8%	22.6%	28.9%
Balloon	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.6%	1.0%	0.5%	0.1%
Hybrid Arm	8.4%	8.4%	3.8%	8.4%	15.0%	16.9%	20.4%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.2%	0.8%	0.9%	1.6%	4.8%
- 5/1 Hybrid Arm	7.1%	7.1%	3.0%	5.6%	9.9%	12.4%	12.8%
- 7/1 Hybrid Arm	1.0%	1.0%	0.4%	1.5%	2.2%	1.9%	1.9%
- 10/1 Hybrid Arm	0.2%	0.2%	0.2%	0.6%	1.9%	1.0%	1.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.8%	5.4%	8.0%

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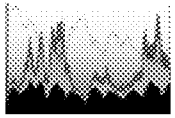


Single Family Conventional Acquisition Characteristics
Investor Property

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	1.6%	1.6%	1.0%	6.3%	21.5%	17.1%	10.5%
- Interest Only ARM	1.5%	1.5%	1.0%	4.5%	11.9%	11.9%	10.4%
- Interest Only FRM	0.1%	0.1%	0.0%	1.8%	9.6%	5.2%	0.1%
Alt-A	0.0%	0.0%	0.0%	7.5%	48.2%	51.3%	46.3%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	6.4%	34.9%	31.8%	25.8%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	1.3%	0.6%	0.2%
- Alt-A NINA	0.0%	0.0%	0.0%	0.4%	2.9%	3.9%	3.7%
- Alt-A SISA	0.0%	0.0%	0.0%	0.8%	1.3%	0.3%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.4%	6.8%	4.9%	4.3%
- Alt-A Stated Income	0.0%	0.0%	0.0%	4.8%	22.5%	22.1%	17.7%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.9%	8.8%	9.7%	8.2%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.2%	4.6%	9.8%	12.3%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.2%	15.1%	42.5%	35.5%	29.5%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.2%	8.8%	7.6%	3.5%	3.7%
- Other Low/No Doc	0.0%	0.0%	0.0%	6.4%	34.9%	32.0%	25.8%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	99.7%	99.7%	98.9%	89.6%	49.9%	39.5%	42.3%
Investor Channel	0.3%	0.3%	1.1%	8.1%	48.0%	57.9%	54.5%
eChannel	0.0%	0.0%	0.0%	2.3%	1.9%	2.3%	3.2%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	2.3%	2.3%	1.4%	2.0%	10.0%	12.4%	6.9%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%	0.3%

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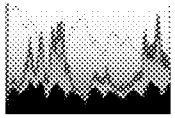


Single Family Conventional Acquisition Characteristics
Investor Property

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.5%	3.9%	4.4%	3.4%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.7%	1.2%	0.4%
- 80/20/00	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	1.8%	1.8%	1.1%	1.4%	5.1%	6.4%	2.8%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	2.5%	2.5%	1.7%	2.4%	11.0%	13.4%	8.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.5%	0.7%	0.3%
- 75/25/00	0.1%	0.1%	0.1%	0.0%	0.1%	0.2%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.6%	5.3%	6.1%	5.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	1.1%	1.9%	0.6%
- 80/20/00	0.5%	0.5%	0.1%	0.0%	0.6%	1.0%	0.1%
- 90/05/05	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	1.7%	1.7%	1.4%	1.7%	3.3%	3.5%	2.2%
EA/TPR							
EA/TPR	0.2%	0.2%	0.1%	0.5%	0.3%	0.3%	0.3%
- EA I	0.0%	0.0%	0.0%	0.2%	0.2%	0.2%	0.2%
- EA/TPR II	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- EA/TPR III	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	8.4%	8.4%	7.8%	10.6%	11.3%	11.4%	11.0%
Northeast	11.8%	11.8%	11.9%	13.5%	14.0%	14.2%	15.2%
Southeast	15.6%	15.6%	15.8%	22.1%	25.8%	26.7%	25.5%
Southwest	13.7%	13.7%	13.6%	17.0%	18.4%	17.7%	16.2%
West	50.4%	50.4%	50.8%	36.9%	30.5%	30.1%	32.2%
Census Region (Sums to 100%)							
New England	4.2%	4.2%	3.9%	3.9%	4.6%	4.9%	5.3%
Middle Atlantic	7.0%	7.0%	7.5%	8.9%	8.8%	8.6%	9.2%
East North Central	7.0%	7.0%	6.4%	8.9%	9.5%	9.6%	9.1%
East South Central	2.0%	2.0%	2.0%	3.0%	3.3%	3.2%	2.5%
South Atlantic	13.9%	13.9%	14.1%	19.4%	22.8%	23.8%	23.3%
West North Central	2.5%	2.5%	2.4%	3.4%	3.7%	3.7%	3.6%
West South Central	4.9%	4.9%	5.0%	6.7%	6.9%	6.8%	5.3%
Mountain	10.2%	10.2%	10.2%	11.6%	13.0%	12.3%	12.9%
Pacific	47.9%	47.9%	48.3%	33.9%	27.1%	26.8%	28.4%

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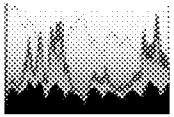


Single Family Conventional Acquisition Characteristics
Investor Property

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.4%
Top 10 States							
01) CA	38.6%	38.6%	38.6%	25.7%	19.6%	19.8%	21.4%
02) WA	5.5%	5.5%	5.2%	4.8%	4.2%	3.7%	3.4%
03) TX	3.7%	3.7%	3.9%	5.1%	5.0%	5.0%	3.7%
04) IL	3.5%	3.5%	2.8%	4.2%	4.2%	3.9%	3.4%
05) VA	3.4%	3.4%	3.6%	3.6%	3.1%	2.9%	3.4%
06) CO	3.4%	3.4%	3.1%	3.2%	3.0%	2.4%	2.3%
07) NY	3.2%	3.2%	3.5%	3.9%	3.5%	3.2%	3.4%
08) FL	3.0%	3.0%	2.9%	5.9%	9.4%	11.0%	10.7%
09) MA	2.5%	2.5%	2.2%	2.1%	2.4%	2.5%	2.8%
10) AZ	2.5%	2.5%	2.7%	3.5%	4.2%	4.2%	4.9%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	35.2%	35.2%	30.5%	22.3%	29.9%	27.7%	26.6%
02) WELLS FARGO & COMPANY	19.2%	19.2%	15.6%	12.4%	5.3%	5.0%	6.4%
03) GMAC INC	7.5%	7.5%	3.7%	2.8%	2.0%	5.3%	3.5%
04) FLAGSTAR BANCORP INC	5.2%	5.2%	3.3%	4.2%	2.3%	1.1%	2.4%
05) CITIGROUP INC	3.4%	3.4%	7.9%	17.5%	8.5%	8.8%	6.6%
06) SUNTRUST BANKS INC	2.8%	2.8%	3.0%	6.0%	6.6%	6.7%	3.4%
07) QUICKEN LOANS INC	2.7%	2.7%	1.9%	0.6%	0.0%	0.0%	0.0%
08) JPMORGAN CHASE & CO	2.5%	2.5%	5.3%	8.2%	9.8%	12.4%	12.1%
09) PROSPECT HOLDING COMPANY LLC	0.9%	0.9%	1.8%	0.3%	0.0%	0.0%	0.0%
10) METLIFE INC	0.9%	0.9%	1.1%	0.1%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	35.2%	35.2%	30.7%	21.9%	30.2%	29.0%	26.5%
02) WELLS FARGO & COMPANY	20.0%	20.0%	15.7%	12.7%	7.9%	8.9%	11.3%
03) GMAC INC	8.5%	8.5%	5.9%	3.7%	1.0%	4.8%	3.4%
04) FLAGSTAR BANCORP INC	5.2%	5.2%	3.2%	3.6%	1.4%	0.5%	0.6%
05) JPMORGAN CHASE & CO	5.1%	5.1%	7.1%	14.9%	14.8%	17.2%	16.4%
06) CITIGROUP INC	3.4%	3.4%	7.9%	17.2%	8.6%	10.0%	9.5%
07) SUNTRUST BANKS INC	2.8%	2.8%	3.0%	5.8%	5.4%	4.2%	2.7%
08) METLIFE INC	0.9%	0.9%	1.1%	0.2%	1.1%	0.9%	0.9%
09) PHH CORPORATION	0.8%	0.8%	2.0%	2.3%	1.6%	1.8%	2.9%
10) GUILD MORTGAGE COMPANY LLC	0.8%	0.8%	0.7%	0.3%	0.0%	0.0%	0.1%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	99.5%						

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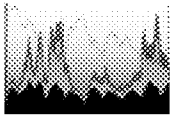


Single Family Conventional Acquisition Characteristics
Investor Property

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.5%						
- Primary MI Only	0.4%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	12.51	12.51	22.52	10.75	-4.18	0.05	8.60
Wtd Avg Economic Model Fee	49.69	49.69	39.36	46.41	51.37	41.48	36.33
Wtd Avg Charged Fee	62.20	62.20	61.88	57.15	47.18	41.53	44.94
Appraisal Waivers							
Appraisal Waiver	0.9%	0.9%	0.5%	0.0%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.07%	0.07%	2.30%	12.39%	17.41%	28.84%	36.75%
Cumulative Default Rate	0.00%	0.00%	0.01%	1.45%	5.69%	5.11%	2.97%
Housing Goals							
Low Mod	80.36%	80.36%	82.08%	83.19%	83.09%	86.70%	87.61%
Special Affordable	36.69%	36.69%	41.38%	44.32%	46.28%	51.93%	52.48%
Underserved	49.68%	49.68%	51.73%	56.31%	57.68%	56.31%	55.78%
PMM Low Mod				34.55%	17.50%	12.27%	24.84%
PMM Special Affordable				10.91%	5.00%	4.91%	4.97%
PMM Underserved				49.09%	50.00%	49.08%	48.45%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	4.60%	4.60%	5.76%	9.31%	8.94%	5.65%	3.00%
Median Valuation Bias for Other Refi	5.86%	5.86%	5.66%	9.07%	8.00%	4.61%	1.46%

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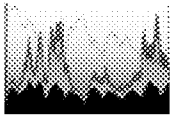


Single Family Conventional Acquisition Characteristics
TPO Broker

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	14,636	14,636	325,829	528,181	732,301	578,968	534,264
Book Volume ($B)	$4.1	$4.1	$85.1	$122.0	$151.1	$113.8	$96.9
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	34.6%	34.6%	34.6%	21.5%	13.3%	16.6%	19.8%
OLTV 60.01% - 70.00%	15.6%	15.6%	16.5%	16.6%	12.8%	15.4%	16.6%
OLTV 70.01% - 75.00%	14.7%	14.7%	14.0%	11.0%	10.4%	10.2%	10.3%
OLTV 75.01% - 80.00%	24.1%	24.1%	26.1%	28.8%	35.2%	42.4%	37.4%
OLTV 80.01% - 90.00%	6.4%	6.4%	5.7%	11.4%	9.5%	6.1%	7.6%
OLTV 90.01% - 95.00%	2.6%	2.6%	2.2%	6.3%	6.2%	2.7%	3.2%
OLTV 95.01% - 97.00%	0.6%	0.6%	0.3%	0.8%	0.5%	0.3%	0.3%
OLTV 97.01% - 100.00%	0.4%	0.4%	0.2%	3.5%	12.3%	6.3%	4.9%
OLTV > 100.00%	1.0%	1.0%	0.4%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	66.4%	66.4%	66.2%	72.6%	77.4%	73.9%	72.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	30.5%	30.5%	31.3%	19.1%	11.9%	15.6%	18.5%
Comb LTV 60.01% - 70.00%	15.2%	15.2%	16.3%	15.5%	11.4%	14.3%	15.9%
Comb LTV 70.01% - 75.00%	15.3%	15.3%	14.0%	10.5%	7.6%	8.7%	9.7%
Comb LTV 75.01% - 80.00%	24.0%	24.0%	24.8%	26.2%	21.2%	24.8%	25.9%
Comb LTV 80.01% - 90.00%	8.7%	8.7%	9.2%	16.2%	17.7%	15.2%	15.2%
Comb LTV 90.01% - 95.00%	3.4%	3.4%	3.2%	7.8%	11.5%	7.5%	7.1%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.3%	0.9%	0.5%	0.3%	0.3%
Comb LTV 97.01% - 100.00%	0.5%	0.5%	0.3%	3.8%	18.2%	13.5%	7.3%
Comb LTV > 100.00%	1.9%	1.9%	0.6%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	68.5%	68.5%	67.9%	74.3%	80.9%	77.5%	74.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	30.5%	30.5%	31.3%	19.1%	11.9%	15.6%	18.5%
Comb LTV 60.01% - 70.00%	15.2%	15.2%	16.3%	15.5%	11.4%	14.3%	15.9%
Comb LTV 70.01% - 75.00%	15.3%	15.3%	14.0%	10.5%	7.6%	8.7%	9.7%
Comb LTV 75.01% - 80.00%	24.0%	24.0%	24.8%	26.2%	21.2%	24.8%	25.9%
Comb LTV 80.01% - 90.00%	8.7%	8.7%	9.2%	16.2%	17.7%	15.2%	15.2%
Comb LTV 90.01% - 95.00%	3.4%	3.4%	3.2%	7.8%	11.5%	7.5%	7.1%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.3%	0.9%	0.5%	0.3%	0.3%

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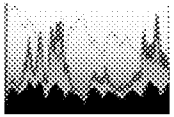


Single Family Conventional Acquisition Characteristics
TPO Broker

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.5%	0.5%	0.3%	3.8%	18.2%	13.5%	7.3%
Comb LTV > 100.00%	1.9%	1.9%	0.6%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	68.5%	68.5%	67.9%	74.3%	80.9%	77.5%	74.9%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.4%	1.1%	1.2%	0.9%
FICO 550-579	0.0%	0.0%	0.0%	0.4%	1.3%	1.4%	1.0%
FICO 580-619	0.3%	0.3%	0.3%	2.4%	5.4%	4.9%	4.3%
FICO 620-659	1.3%	1.3%	1.2%	6.3%	12.5%	12.4%	12.0%
FICO 660-699	5.9%	5.9%	5.7%	14.4%	20.5%	20.7%	19.3%
FICO 700-739	15.9%	15.9%	16.3%	22.4%	24.1%	23.9%	24.4%
FICO >= 740	76.5%	76.5%	76.5%	53.7%	35.0%	35.1%	37.7%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.2%	0.4%	0.5%
Wtd Avg FICO	763	763	763	735	710	710	714
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	68.9%	68.9%	83.2%	78.2%	71.6%	65.0%	63.9%
Intermediate-term, fixed-rate	13.9%	13.9%	10.6%	8.1%	2.8%	4.1%	7.5%
Adjustable-rate	12.6%	12.6%	4.5%	5.3%	2.8%	4.3%	8.0%
Interest Only adjustable-rate	4.5%	4.5%	1.7%	5.9%	8.8%	9.4%	10.1%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	1.2%	7.8%	9.6%
Interest Only fixed-rate	0.1%	0.1%	0.1%	2.5%	12.7%	9.4%	0.8%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	90.4%	90.4%	93.8%	88.4%	87.9%	86.4%	87.8%
Second/Vacation Home	4.2%	4.2%	3.6%	4.3%	4.4%	5.0%	4.7%
Investor Property	5.5%	5.5%	2.7%	7.3%	7.7%	8.6%	7.5%
10-K Unit Type (Sums to 100%)							
1 Unit	97.1%	97.1%	98.0%	95.9%	94.9%	94.9%	95.4%
2-4 Units	2.9%	2.9%	2.0%	4.1%	5.1%	5.1%	4.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	14.5%	14.5%	9.5%	11.5%	11.5%	11.7%	11.7%
Single Family Homes	85.5%	85.5%	90.5%	88.5%	88.5%	88.3%	88.3%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.2%	0.4%	0.4%	0.3%

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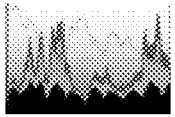


Single Family Conventional Acquisition Characteristics
TPO Broker

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	14.5%	14.5%	9.5%	11.5%	11.5%	11.7%	11.7%
1 Unit	82.7%	82.7%	88.4%	84.2%	83.0%	82.8%	83.4%
2-4 Units	2.8%	2.8%	2.0%	4.1%	5.1%	5.1%	4.6%
Condo							
Condo	11.7%	11.7%	8.3%	10.6%	10.9%	10.9%	10.9%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	21.6%	21.6%	18.8%	40.7%	50.5%	48.6%	44.7%
Cash-Out Refinance	19.2%	19.2%	26.0%	28.6%	29.1%	35.5%	37.7%
Other Refinance	59.2%	59.2%	55.3%	30.7%	20.4%	15.9%	17.6%
Origination Type (Sums to 100%)							
TPO Broker	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
TPO Correspondent	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate							
Avg Origination Loan Amount	$279,421	$279,421	$263,335	$233,108	$206,655	$196,991	$181,796
Loan Original Note Rate	4.78%	4.78%	4.96%	6.06%	6.66%	6.51%	5.72%
Seasoning (Sums to 100%)							
Seasoned	0.1%	0.1%	6.7%	7.0%	1.5%	2.8%	2.5%
Non-Seasoned	99.9%	99.9%	93.3%	93.0%	98.5%	97.2%	97.5%
ACI							
ACI Probability	0.10%	0.10%	0.09%	0.53%	1.65%	1.31%	0.82%
Wtd Avg ACI Score	744	744	744	710	671	678	691
Credit Premium							
Wtd Avg Credit Premium	0.05	0.05	-0.20	-0.03	0.06	0.11	0.08
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.8%	3.2%	5.0%	0.9%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.1%	0.5%	6.0%	10.4%	9.2%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	8.9%	8.9%	10.9%	5.2%	4.2%	4.7%	5.9%
DTI Ratio > 20 and <= 30	23.4%	23.4%	25.7%	15.5%	12.4%	13.7%	16.3%
DTI Ratio > 30 and <= 40	28.1%	28.1%	28.6%	26.9%	26.8%	27.6%	28.1%
DTI Ratio > 40 and <= 45	13.7%	13.7%	12.9%	16.5%	17.2%	15.8%	14.1%
DTI Ratio > 45 and <= 50	10.1%	10.1%	9.7%	12.8%	14.0%	11.6%	10.3%
DTI Ratio > 50	15.3%	15.3%	10.7%	20.9%	18.5%	13.0%	13.2%
DTI Ratio Missing	0.4%	0.4%	1.4%	2.2%	6.9%	13.6%	12.1%

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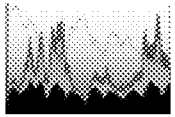


Single Family Conventional Acquisition Characteristics
TPO Broker

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	36.5%	36.5%	34.8%	40.4%	40.8%	39.1%	38.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	8.9%	8.9%	10.9%	5.2%	4.2%	4.7%	5.9%
DTI Ratio > 20 and <= 30	23.4%	23.4%	25.7%	15.5%	12.4%	13.7%	16.3%
DTI Ratio > 30 and <= 40	28.1%	28.1%	28.6%	26.9%	26.8%	27.6%	28.1%
DTI Ratio > 40 and <= 45	13.7%	13.7%	12.9%	16.5%	17.2%	15.8%	14.1%
DTI Ratio > 45 and <= 50	10.1%	10.1%	9.7%	12.8%	14.0%	11.6%	10.3%
DTI Ratio > 50	15.3%	15.3%	10.7%	20.9%	18.5%	13.0%	13.2%
DTI Ratio Missing	0.4%	0.4%	1.4%	2.2%	6.9%	13.6%	12.1%
Wtd Avg DTI Ratio	36.5%	36.5%	34.8%	40.4%	40.8%	39.1%	38.1%
Origination Term (Sums to 100%)							
<= 15 Years	13.9%	13.9%	10.6%	8.1%	2.8%	4.1%	7.5%
> 15 Years amd <= 25 Years	3.8%	3.8%	3.1%	2.0%	1.2%	1.4%	2.7%
> 25 Years and <= 30 Years	82.2%	82.2%	86.2%	89.1%	93.9%	93.8%	89.7%
> 30 Years	0.0%	0.0%	0.1%	0.8%	2.1%	0.7%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	69.0%	69.0%	83.3%	80.6%	84.0%	74.3%	64.7%
Intermediate-Term Fixed Rate (excl Balloon)	13.9%	13.9%	10.6%	8.1%	2.8%	4.1%	7.5%
Adjustable Rate	17.2%	17.2%	6.1%	11.1%	12.9%	21.5%	27.7%
Balloon	0.0%	0.0%	0.0%	0.1%	0.4%	0.1%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.1%	0.8%	2.1%	0.7%	0.0%
Hybrid Arm	17.2%	17.2%	6.1%	11.1%	11.6%	13.6%	18.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.7%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	1.0%	0.7%	1.5%	4.2%
- 5/1 Hybrid Arm	13.1%	13.1%	4.4%	7.3%	8.2%	9.4%	10.8%
- 7/1 Hybrid Arm	2.1%	2.1%	0.8%	2.0%	1.2%	1.7%	1.8%
- 10/1 Hybrid Arm	1.9%	1.9%	0.9%	0.8%	0.8%	0.9%	1.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	1.2%	7.8%	9.6%

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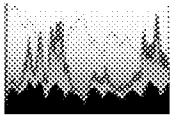


Single Family Conventional Acquisition Characteristics
TPO Broker

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	4.6%	4.6%	1.7%	8.4%	21.6%	18.7%	10.9%
- Interest Only ARM	4.5%	4.5%	1.7%	5.9%	8.8%	9.4%	10.1%
- Interest Only FRM	0.1%	0.1%	0.1%	2.5%	12.7%	9.4%	0.8%
Alt-A	0.0%	0.0%	0.0%	3.7%	20.5%	27.2%	19.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	3.4%	16.5%	20.8%	13.7%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	1.3%	1.3%	0.4%
- Alt-A NINA	0.0%	0.0%	0.0%	0.2%	1.9%	3.9%	5.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.7%	1.1%	1.1%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	1.8%	1.7%	1.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	2.3%	10.4%	12.8%	7.2%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.2%	2.8%	4.2%	2.1%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.1%	1.2%	2.2%	3.2%
My Community Mortgage	0.1%	0.1%	0.1%	1.2%	5.8%	1.9%	0.5%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.2%	15.0%	42.2%	37.5%	24.8%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.2%	11.5%	25.2%	16.6%	11.1%
- Other Low/No Doc	0.0%	0.0%	0.0%	3.5%	17.0%	20.9%	13.7%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.5%	2.2%	1.5%	0.1%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.5%	2.2%	1.5%	0.1%
Business Channel (Sums to 100%)							
Lender Channel	99.9%	99.9%	93.1%	89.9%	77.5%	70.2%	79.5%
Investor Channel	0.1%	0.1%	6.9%	9.5%	20.3%	28.3%	20.4%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.5%	2.2%	1.5%	0.1%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	14.2%	14.2%	11.7%	11.0%	22.0%	23.2%	16.5%
- 75/20/05	0.2%	0.2%	0.2%	0.3%	0.7%	0.4%	0.4%

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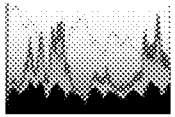


Single Family Conventional Acquisition Characteristics
TPO Broker

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	1.4%	0.2%	0.0%
- 80/10/10	1.4%	1.4%	2.0%	2.8%	5.2%	5.9%	5.8%
- 80/15/05	0.4%	0.4%	0.7%	1.2%	4.2%	3.8%	3.4%
- 80/20/00	0.5%	0.5%	0.3%	0.2%	1.0%	1.7%	1.2%
- 90/05/05	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	11.3%	11.3%	8.4%	6.5%	9.5%	11.2%	5.7%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	15.2%	15.2%	13.4%	12.4%	23.2%	24.7%	19.2%
- 75/20/05	0.2%	0.2%	0.2%	0.3%	0.7%	0.5%	0.4%
- 75/25/00	0.1%	0.1%	0.1%	0.0%	0.2%	0.3%	0.1%
- 80/10/10	1.5%	1.5%	2.2%	3.1%	6.6%	7.7%	7.0%
- 80/15/05	0.4%	0.4%	0.7%	1.3%	4.8%	4.9%	3.9%
- 80/20/00	1.3%	1.3%	0.4%	0.4%	5.8%	6.7%	2.9%
- 90/05/05	0.3%	0.3%	0.2%	0.0%	0.1%	0.0%	0.0%
- Other	11.3%	11.3%	9.6%	7.3%	5.0%	4.6%	4.8%
EA/TPR							
EA/TPR	0.3%	0.3%	0.1%	2.4%	4.7%	2.8%	3.1%
- EA I	0.0%	0.0%	0.0%	1.1%	1.7%	1.2%	1.4%
- EA/TPR II	0.0%	0.0%	0.0%	0.6%	1.6%	0.8%	0.8%
- EA/TPR III	0.0%	0.0%	0.0%	0.6%	1.4%	0.8%	0.9%
10-K Property Region (Sums to 100%)							
Midwest	10.8%	10.8%	10.9%	12.1%	13.4%	13.9%	15.5%
Northeast	15.4%	15.4%	15.9%	17.8%	17.4%	16.7%	16.4%
Southeast	12.9%	12.9%	16.2%	18.9%	25.2%	24.1%	21.8%
Southwest	9.8%	9.8%	14.2%	14.8%	16.9%	15.4%	13.6%
West	51.1%	51.1%	42.7%	36.5%	27.1%	29.9%	32.6%
Census Region (Sums to 100%)							
New England	3.4%	3.4%	4.6%	5.0%	5.1%	5.0%	5.0%
Middle Atlantic	11.7%	11.7%	11.1%	12.4%	11.9%	11.4%	11.1%
East North Central	9.3%	9.3%	8.6%	9.9%	10.9%	11.2%	12.5%
East South Central	1.6%	1.6%	2.3%	2.6%	2.9%	2.8%	3.0%
South Atlantic	11.5%	11.5%	14.2%	16.6%	22.6%	21.6%	19.0%
West North Central	2.5%	2.5%	3.7%	3.9%	4.5%	4.6%	5.3%
West South Central	4.1%	4.1%	6.1%	6.1%	6.4%	5.6%	4.5%
Mountain	5.3%	5.3%	7.7%	8.6%	11.1%	10.3%	9.2%
Pacific	50.5%	50.5%	41.7%	34.9%	24.5%	27.4%	30.2%

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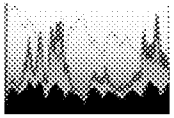


Single Family Conventional Acquisition Characteristics
TPO Broker

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
Top 10 States							
01) CA	45.3%	45.3%	35.0%	28.5%	18.2%	21.9%	25.1%
02) NY	7.9%	7.9%	6.0%	7.0%	5.9%	5.7%	5.9%
03) IL	6.0%	6.0%	4.5%	5.3%	5.2%	4.8%	5.1%
04) TX	3.4%	3.4%	5.1%	4.7%	4.7%	4.0%	3.2%
05) FL	3.3%	3.3%	3.2%	6.2%	10.5%	10.0%	9.1%
06) WA	3.1%	3.1%	3.9%	3.7%	3.2%	2.8%	2.5%
07) CO	2.4%	2.4%	3.2%	2.6%	2.6%	2.3%	2.3%
08) MA	2.1%	2.1%	2.7%	2.6%	2.4%	2.4%	2.5%
09) PA	1.9%	1.9%	2.7%	2.6%	2.9%	2.7%	2.5%
10) NJ	1.9%	1.9%	2.3%	2.8%	3.1%	3.0%	2.6%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	25.5%	25.5%	22.6%	14.8%	9.3%	11.9%	11.1%
02) BANK OF AMERICA CORPORATION	23.4%	23.4%	16.5%	16.0%	24.9%	25.5%	31.3%
03) FLAGSTAR BANCORP INC	10.7%	10.7%	9.1%	6.3%	5.9%	4.6%	10.2%
04) CITIGROUP INC	10.3%	10.3%	4.0%	12.5%	7.2%	9.0%	7.2%
05) SUNTRUST BANKS INC	9.3%	9.3%	10.2%	8.1%	8.9%	8.6%	5.8%
06) FIFTH THIRD BANCORP	3.5%	3.5%	0.8%	0.5%	0.1%	0.1%	0.0%
07) AMTRUST FINANCIAL CORPORATION	3.3%	3.3%	17.1%	13.4%	2.9%	2.2%	3.0%
08) METLIFE INC	3.2%	3.2%	4.1%	0.5%	0.0%	0.0%	0.0%
09) EVERBANK FINANCIAL CORPORATION	2.1%	2.1%	3.4%	0.0%	0.0%	0.0%	0.2%
10) NEW YORK COMMUNITY BANCORP INC	1.2%	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	25.5%	25.5%	23.7%	16.1%	9.9%	13.6%	13.5%
02) BANK OF AMERICA CORPORATION	23.4%	23.4%	14.4%	14.4%	24.7%	26.7%	31.2%
03) FLAGSTAR BANCORP INC	10.7%	10.7%	7.7%	4.8%	3.1%	1.7%	2.3%
04) CITIGROUP INC	10.3%	10.3%	4.1%	12.6%	7.3%	12.4%	15.6%
05) SUNTRUST BANKS INC	9.4%	9.4%	10.6%	8.0%	5.7%	3.7%	3.9%
06) FIFTH THIRD BANCORP	3.5%	3.5%	0.8%	0.5%	0.1%	0.1%	0.0%
07) AMTRUST FINANCIAL CORPORATION	3.3%	3.3%	12.2%	3.6%	0.1%	0.4%	0.2%
08) METLIFE INC	3.2%	3.2%	4.1%	0.6%	2.2%	1.7%	0.4%
09) EVERBANK FINANCIAL CORPORATION	2.1%	2.1%	9.5%	1.1%	0.2%	0.9%	1.1%
10) GMAC INC	1.4%	1.4%	0.6%	0.2%	0.3%	0.3%	0.2%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	97.5%						

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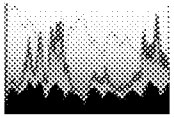


Single Family Conventional Acquisition Characteristics
TPO Broker

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	2.5%						
- Primary MI Only	2.4%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.3%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	5.23	5.23	2.70	-1.80	-17.98	-11.55	-5.34
Wtd Avg Economic Model Fee	21.34	21.34	22.02	33.15	54.00	39.60	30.19
Wtd Avg Charged Fee	26.56	26.56	24.72	31.34	36.02	28.05	24.85
Appraisal Waivers							
Appraisal Waiver	6.2%	6.2%	3.3%	2.8%	2.4%	2.0%	2.7%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.05%	0.05%	4.85%	25.28%	22.78%	36.55%	41.92%
Cumulative Default Rate	0.00%	0.00%	0.00%	1.15%	5.38%	4.66%	2.49%
Housing Goals							
Low Mod	38.06%	38.06%	35.86%	46.18%	46.67%	47.01%	50.59%
Special Affordable	13.29%	13.29%	11.75%	18.26%	19.60%	20.04%	21.69%
Underserved	28.29%	28.29%	25.51%	39.11%	44.27%	43.73%	41.53%
PMM Low Mod	46.13%	46.13%	43.68%	42.24%	42.95%	41.52%	45.41%
PMM Special Affordable	18.95%	18.95%	17.02%	15.14%	16.24%	14.90%	17.29%
PMM Underserved	32.28%	32.28%	30.71%	35.98%	39.34%	36.03%	35.04%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.14%	7.14%	9.27%	11.58%	10.22%	4.97%	1.82%
Median Valuation Bias for Other Refi	6.72%	6.72%	8.29%	10.34%	10.65%	5.74%	2.21%

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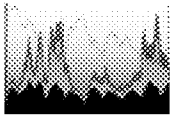


Single Family Conventional Acquisition Characteristics
TPO Correspondent

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	45,734	45,734	895,299	761,323	1,198,402	987,336	976,290
Book Volume ($B)	$10.4	$10.4	$200.9	$164.2	$242.8	$185.8	$176.8
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	28.8%	28.8%	28.5%	19.2%	15.3%	17.2%	19.6%
OLTV 60.01% - 70.00%	15.8%	15.8%	16.9%	15.6%	13.5%	15.4%	17.0%
OLTV 70.01% - 75.00%	14.0%	14.0%	13.7%	9.7%	9.0%	8.9%	8.8%
OLTV 75.01% - 80.00%	31.1%	31.1%	31.6%	32.4%	36.0%	41.6%	39.2%
OLTV 80.01% - 90.00%	6.5%	6.5%	6.0%	11.7%	9.2%	7.1%	7.5%
OLTV 90.01% - 95.00%	2.9%	2.9%	2.8%	6.6%	5.5%	3.2%	3.7%
OLTV 95.01% - 97.00%	0.3%	0.3%	0.2%	0.8%	0.4%	0.3%	0.3%
OLTV 97.01% - 100.00%	0.2%	0.2%	0.2%	4.0%	11.1%	6.2%	3.9%
OLTV > 100.00%	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.4%	68.4%	68.3%	73.7%	76.3%	73.9%	72.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	26.5%	26.5%	26.0%	17.6%	14.3%	16.3%	18.5%
Comb LTV 60.01% - 70.00%	15.2%	15.2%	16.4%	14.7%	12.6%	14.5%	16.3%
Comb LTV 70.01% - 75.00%	13.9%	13.9%	13.6%	9.3%	7.4%	8.1%	8.4%
Comb LTV 75.01% - 80.00%	29.7%	29.7%	30.0%	29.3%	24.4%	25.9%	29.0%
Comb LTV 80.01% - 90.00%	9.3%	9.3%	9.4%	15.9%	15.8%	14.6%	13.9%
Comb LTV 90.01% - 95.00%	3.7%	3.7%	3.8%	8.1%	9.4%	7.9%	7.7%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.4%	0.9%	0.5%	0.4%	0.3%
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.2%	4.2%	15.7%	12.3%	5.9%
Comb LTV > 100.00%	0.7%	0.7%	0.2%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	69.9%	69.9%	69.7%	75.0%	78.9%	77.0%	74.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	26.5%	26.5%	26.0%	17.6%	14.3%	16.3%	18.5%
Comb LTV 60.01% - 70.00%	15.2%	15.2%	16.4%	14.7%	12.6%	14.5%	16.3%
Comb LTV 70.01% - 75.00%	13.9%	13.9%	13.6%	9.3%	7.4%	8.1%	8.4%
Comb LTV 75.01% - 80.00%	29.7%	29.7%	30.0%	29.3%	24.4%	25.9%	29.0%
Comb LTV 80.01% - 90.00%	9.3%	9.3%	9.4%	15.9%	15.8%	14.6%	13.9%
Comb LTV 90.01% - 95.00%	3.7%	3.7%	3.8%	8.1%	9.4%	7.9%	7.7%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.4%	0.9%	0.5%	0.4%	0.3%

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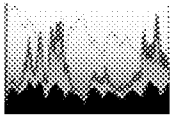


Single Family Conventional Acquisition Characteristics
TPO Correspondent

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.2%	4.2%	15.7%	12.3%	5.9%
Comb LTV > 100.00%	0.7%	0.7%	0.2%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	69.8%	69.8%	69.7%	75.0%	78.9%	77.0%	74.6%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.4%	0.7%	0.7%	0.5%
FICO 550-579	0.0%	0.0%	0.0%	0.4%	0.9%	0.9%	0.7%
FICO 580-619	0.2%	0.2%	0.3%	2.2%	4.7%	4.0%	3.5%
FICO 620-659	1.5%	1.5%	1.4%	6.3%	12.4%	11.3%	10.7%
FICO 660-699	6.6%	6.6%	6.3%	14.4%	19.3%	19.7%	18.9%
FICO 700-739	17.3%	17.3%	17.6%	21.9%	22.3%	23.3%	23.0%
FICO >= 740	74.4%	74.4%	74.3%	54.3%	39.7%	40.1%	42.6%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Wtd Avg FICO	761	761	761	736	716	717	721
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	68.0%	68.0%	83.3%	80.1%	78.7%	74.3%	74.6%
Intermediate-term, fixed-rate	18.0%	18.0%	13.2%	10.1%	4.8%	6.0%	8.6%
Adjustable-rate	10.2%	10.2%	2.4%	4.2%	1.8%	3.0%	7.1%
Interest Only adjustable-rate	3.8%	3.8%	1.1%	3.2%	4.4%	6.8%	6.5%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	1.7%	1.9%
Interest Only fixed-rate	0.0%	0.0%	0.0%	2.3%	10.3%	8.2%	1.3%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	90.5%	90.5%	93.3%	90.0%	89.6%	88.4%	90.1%
Second/Vacation Home	4.4%	4.4%	4.0%	4.4%	4.3%	5.1%	4.7%
Investor Property	5.1%	5.1%	2.6%	5.5%	6.0%	6.5%	5.2%
10-K Unit Type (Sums to 100%)							
1 Unit	97.9%	97.9%	98.5%	97.4%	96.8%	97.1%	97.1%
2-4 Units	2.1%	2.1%	1.5%	2.6%	3.2%	2.9%	2.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	8.8%	8.8%	7.2%	9.6%	9.3%	9.5%	8.6%
Single Family Homes	91.2%	91.2%	92.8%	90.4%	90.7%	90.5%	91.4%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.7%	0.4%

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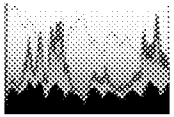


Single Family Conventional Acquisition Characteristics
TPO Correspondent

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	8.8%	8.8%	7.2%	9.6%	9.3%	9.5%	8.6%
1 Unit	89.1%	89.1%	91.2%	87.7%	87.4%	87.0%	88.2%
2-4 Units	2.1%	2.1%	1.5%	2.6%	3.2%	2.9%	2.8%
Condo							
Condo	8.6%	8.6%	7.1%	9.4%	9.2%	9.4%	8.5%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	28.9%	28.9%	22.5%	43.2%	50.4%	51.0%	45.5%
Cash-Out Refinance	23.6%	23.6%	28.3%	29.2%	31.6%	34.8%	37.0%
Other Refinance	47.5%	47.5%	49.2%	27.6%	18.0%	14.2%	17.5%
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TPO Correspondent	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate							
Avg Origination Loan Amount	$227,350	$227,350	$225,626	$217,259	$202,980	$188,616	$181,464
Loan Original Note Rate	4.79%	4.79%	4.95%	6.02%	6.51%	6.43%	5.66%
Seasoning (Sums to 100%)							
Seasoned	0.2%	0.2%	2.6%	6.0%	1.2%	1.4%	1.1%
Non-Seasoned	99.8%	99.8%	97.4%	94.0%	98.8%	98.6%	98.9%
ACI							
ACI Probability	0.09%	0.09%	0.08%	0.38%	1.12%	0.91%	0.54%
Wtd Avg ACI Score	747	747	747	719	689	696	707
Credit Premium							
Wtd Avg Credit Premium	0.02	0.02	-0.21	-0.06	0.00	0.01	0.02
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.5%	1.2%	0.9%	0.5%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.1%	1.9%	2.7%	1.5%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.0%	11.0%	13.3%	7.4%	4.8%	5.0%	6.1%
DTI Ratio > 20 and <= 30	24.1%	24.1%	26.4%	18.2%	14.4%	15.1%	18.0%
DTI Ratio > 30 and <= 40	27.5%	27.5%	27.5%	26.1%	26.6%	28.5%	29.2%
DTI Ratio > 40 and <= 45	12.8%	12.8%	11.5%	13.8%	16.0%	16.6%	14.5%
DTI Ratio > 45 and <= 50	9.8%	9.8%	9.1%	11.5%	13.1%	12.5%	11.1%
DTI Ratio > 50	14.1%	14.1%	11.9%	20.9%	19.9%	17.8%	18.9%
DTI Ratio Missing	0.8%	0.8%	0.3%	2.2%	5.2%	4.5%	2.1%

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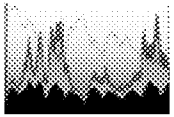


Single Family Conventional Acquisition Characteristics
TPO Correspondent

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	35.6%	35.6%	34.3%	39.2%	40.5%	39.9%	39.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.0%	11.0%	13.3%	7.4%	4.8%	5.0%	6.1%
DTI Ratio > 20 and <= 30	24.1%	24.1%	26.4%	18.2%	14.4%	15.1%	18.0%
DTI Ratio > 30 and <= 40	27.5%	27.5%	27.5%	26.1%	26.6%	28.5%	29.2%
DTI Ratio > 40 and <= 45	12.8%	12.8%	11.5%	13.8%	16.0%	16.6%	14.5%
DTI Ratio > 45 and <= 50	9.8%	9.8%	9.1%	11.5%	13.1%	12.5%	11.1%
DTI Ratio > 50	14.1%	14.1%	11.9%	20.9%	19.9%	17.8%	18.9%
DTI Ratio Missing	0.8%	0.8%	0.3%	2.2%	5.2%	4.5%	2.1%
Wtd Avg DTI Ratio	35.6%	35.6%	34.3%	39.2%	40.5%	39.9%	39.6%
Origination Term (Sums to 100%)							
<= 15 Years	18.0%	18.0%	13.2%	10.1%	4.8%	6.0%	8.6%
> 15 Years amd <= 25 Years	3.7%	3.7%	3.4%	2.1%	1.8%	2.1%	3.2%
> 25 Years and <= 30 Years	78.3%	78.3%	83.4%	87.1%	92.0%	91.6%	88.1%
> 30 Years	0.0%	0.0%	0.0%	0.7%	1.4%	0.3%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	68.0%	68.0%	83.4%	82.4%	89.0%	82.5%	75.9%
Intermediate-Term Fixed Rate (excl Balloon)	18.0%	18.0%	13.2%	10.1%	4.8%	6.0%	8.5%
Adjustable Rate	14.0%	14.0%	3.4%	7.5%	6.2%	11.5%	15.5%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.7%	1.4%	0.3%	0.0%
Hybrid Arm	14.0%	14.0%	3.4%	7.5%	6.1%	9.7%	13.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.8%	0.6%	1.2%	3.3%
- 5/1 Hybrid Arm	11.0%	11.0%	2.8%	4.6%	4.3%	7.1%	7.9%
- 7/1 Hybrid Arm	2.3%	2.3%	0.4%	1.7%	0.7%	1.0%	1.8%
- 10/1 Hybrid Arm	0.6%	0.6%	0.2%	0.4%	0.4%	0.3%	0.3%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	1.7%	1.9%

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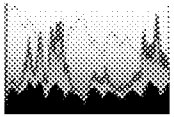


Single Family Conventional Acquisition Characteristics
TPO Correspondent

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	3.8%	3.8%	1.1%	5.6%	14.7%	15.0%	7.8%
- Interest Only ARM	3.8%	3.8%	1.1%	3.2%	4.4%	6.8%	6.5%
- Interest Only FRM	0.0%	0.0%	0.0%	2.3%	10.3%	8.2%	1.3%
Alt-A	0.0%	0.0%	0.0%	1.6%	15.8%	19.3%	11.6%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	1.3%	12.4%	12.9%	7.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.9%	0.1%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	1.6%	2.5%	2.5%
- Alt-A SISA	0.0%	0.0%	0.0%	0.2%	1.1%	1.5%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	2.5%	1.8%	0.7%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.0%	6.3%	7.0%	3.9%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.2%	2.9%	3.3%	1.2%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.5%	3.1%	3.2%
My Community Mortgage	0.4%	0.4%	0.2%	1.0%	4.5%	1.8%	0.2%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	5.8%	22.4%	20.5%	11.7%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	4.4%	10.0%	7.5%	4.5%
- Other Low/No Doc	0.0%	0.0%	0.0%	1.3%	12.4%	13.0%	7.2%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	99.8%	99.8%	97.3%	93.3%	83.5%	78.6%	86.4%
Investor Channel	0.2%	0.2%	2.7%	6.7%	16.3%	21.3%	13.6%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	9.5%	9.5%	9.6%	9.1%	17.1%	20.1%	14.6%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.4%	0.3%	0.2%

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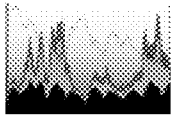


Single Family Conventional Acquisition Characteristics
TPO Correspondent

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.8%	0.1%	0.0%
- 80/10/10	1.8%	1.8%	2.1%	2.8%	4.6%	5.6%	5.0%
- 80/15/05	0.5%	0.5%	0.7%	1.2%	3.0%	3.9%	3.6%
- 80/20/00	0.5%	0.5%	0.3%	0.3%	1.1%	2.4%	1.7%
- 90/05/05	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	6.4%	6.4%	6.3%	4.5%	7.1%	7.8%	4.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	11.9%	11.9%	12.6%	11.4%	18.7%	21.9%	18.4%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.5%	0.4%	0.3%
- 75/25/00	0.1%	0.1%	0.0%	0.1%	0.2%	0.2%	0.1%
- 80/10/10	2.1%	2.1%	2.6%	3.4%	5.8%	6.9%	6.5%
- 80/15/05	0.6%	0.6%	0.8%	1.4%	3.6%	4.6%	4.0%
- 80/20/00	0.9%	0.9%	0.4%	0.5%	4.7%	6.0%	2.5%
- 90/05/05	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	7.8%	7.8%	8.4%	5.8%	3.9%	3.9%	5.1%
EA/TPR							
EA/TPR	0.1%	0.1%	0.0%	2.1%	3.8%	3.3%	3.3%
- EA I	0.0%	0.0%	0.0%	0.9%	1.3%	1.3%	1.3%
- EA/TPR II	0.0%	0.0%	0.0%	0.5%	1.3%	0.9%	0.9%
- EA/TPR III	0.0%	0.0%	0.0%	0.6%	1.2%	1.0%	1.1%
10-K Property Region (Sums to 100%)							
Midwest	15.5%	15.5%	17.4%	16.3%	16.0%	16.0%	17.2%
Northeast	17.5%	17.5%	16.4%	15.9%	16.1%	15.4%	17.5%
Southeast	17.6%	17.6%	19.1%	20.9%	24.0%	25.0%	22.5%
Southwest	18.2%	18.2%	19.2%	20.2%	20.7%	20.3%	18.4%
West	31.3%	31.3%	28.0%	26.8%	23.3%	23.3%	24.4%
Census Region (Sums to 100%)							
New England	8.0%	8.0%	7.1%	6.1%	6.1%	5.9%	7.8%
Middle Atlantic	9.1%	9.1%	8.9%	9.3%	9.3%	8.9%	9.2%
East North Central	11.4%	11.4%	12.4%	12.4%	12.5%	12.1%	12.9%
East South Central	3.1%	3.1%	4.1%	3.9%	4.2%	4.1%	3.4%
South Atlantic	14.8%	14.8%	15.3%	17.3%	20.4%	21.3%	19.6%
West North Central	6.9%	6.9%	8.0%	6.7%	6.2%	6.6%	7.0%
West South Central	8.4%	8.4%	8.7%	9.1%	8.7%	7.8%	6.6%
Mountain	8.1%	8.1%	9.2%	10.3%	11.9%	12.8%	12.1%
Pacific	30.1%	30.1%	26.3%	24.7%	20.6%	20.3%	21.4%

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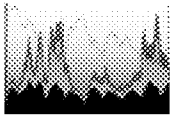


Single Family Conventional Acquisition Characteristics
TPO Correspondent

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Top 10 States							
01) CA	23.4%	23.4%	18.8%	16.8%	13.4%	13.7%	15.2%
02) TX	6.3%	6.3%	6.4%	6.8%	6.3%	5.4%	4.5%
03) IL	6.2%	6.2%	5.5%	6.2%	5.5%	4.9%	4.9%
04) MA	5.1%	5.1%	4.4%	3.5%	3.2%	3.1%	4.2%
05) WA	4.1%	4.1%	4.4%	4.5%	4.0%	3.5%	3.2%
06) NJ	4.0%	4.0%	3.8%	3.5%	3.8%	3.8%	3.9%
07) VA	3.7%	3.7%	3.5%	3.3%	3.2%	3.1%	3.2%
08) CO	3.3%	3.3%	3.5%	3.2%	2.9%	2.9%	2.6%
09) NY	2.6%	2.6%	2.5%	3.1%	3.0%	2.6%	2.5%
10) PA	2.6%	2.6%	2.6%	2.8%	2.5%	2.4%	2.7%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	30.0%	30.0%	22.2%	15.9%	7.6%	6.8%	9.9%
02) BANK OF AMERICA CORPORATION	26.8%	26.8%	27.9%	25.3%	39.1%	37.9%	41.0%
03) GMAC INC	13.7%	13.7%	6.7%	8.7%	7.0%	11.3%	7.8%
04) JPMORGAN CHASE & CO	12.5%	12.5%	13.9%	12.7%	4.8%	3.5%	5.1%
05) FLAGSTAR BANCORP INC	4.1%	4.1%	3.1%	3.8%	2.9%	2.3%	3.6%
06) CITIGROUP INC	3.0%	3.0%	10.4%	21.2%	15.9%	16.5%	15.7%
07) SUNTRUST BANKS INC	2.8%	2.8%	4.3%	3.7%	3.7%	4.2%	2.9%
08) US BANCORP	1.3%	1.3%	0.7%	0.1%	0.0%	0.1%	0.3%
09) PHH CORPORATION	1.2%	1.2%	1.7%	0.9%	0.9%	1.1%	1.0%
10) FEDERAL HOME LOAN BANK SYSTEM	1.0%	1.0%	2.7%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	30.0%	30.0%	23.2%	16.7%	11.3%	13.4%	18.1%
02) BANK OF AMERICA CORPORATION	26.7%	26.7%	27.7%	22.8%	39.2%	37.9%	40.8%
03) GMAC INC	13.7%	13.7%	6.8%	8.4%	6.0%	10.5%	7.2%
04) JPMORGAN CHASE & CO	12.5%	12.5%	14.5%	16.0%	9.3%	5.9%	5.3%
05) FLAGSTAR BANCORP INC	4.1%	4.1%	2.4%	3.1%	1.8%	0.9%	0.8%
06) CITIGROUP INC	3.1%	3.1%	10.7%	21.7%	16.1%	18.1%	19.0%
07) SUNTRUST BANKS INC	2.7%	2.7%	4.1%	3.4%	2.1%	1.5%	1.8%
08) US BANCORP	1.3%	1.3%	0.7%	0.1%	0.0%	0.1%	0.3%
09) PHH CORPORATION	1.2%	1.2%	1.7%	0.9%	0.8%	0.8%	0.8%
10) FEDERAL HOME LOAN BANK SYSTEM	1.0%	1.0%	1.7%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	93.8%						

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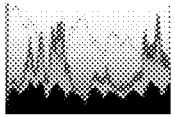


Single Family Conventional Acquisition Characteristics
TPO Correspondent

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	6.2%						
- Primary MI Only	6.2%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	1.1%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	6.98	6.98	3.11	-0.46	-14.38	-9.92	-3.49
Wtd Avg Economic Model Fee	18.42	18.42	19.57	27.88	41.27	34.70	27.01
Wtd Avg Charged Fee	25.40	25.40	22.68	27.42	26.88	24.78	23.52
Appraisal Waivers							
Appraisal Waiver	3.2%	3.2%	1.9%	2.1%	1.9%	1.6%	1.7%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.04%	0.04%	3.13%	27.60%	29.99%	40.50%	40.20%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.75%	3.57%	3.69%	1.92%
Housing Goals							
Low Mod	42.95%	42.95%	37.96%	42.58%	43.81%	47.14%	47.11%
Special Affordable	16.34%	16.34%	12.73%	15.62%	16.88%	19.41%	18.37%
Underserved	25.15%	25.15%	23.35%	32.95%	36.93%	36.43%	33.89%
PMM Low Mod	49.53%	49.53%	43.80%	39.47%	39.93%	43.72%	41.89%
PMM Special Affordable	22.11%	22.11%	16.85%	13.49%	14.33%	17.39%	15.19%
PMM Underserved	27.81%	27.81%	25.96%	29.23%	31.46%	30.84%	27.69%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	8.49%	8.49%	9.67%	10.51%	8.68%	5.22%	2.14%
Median Valuation Bias for Other Refi	8.02%	8.02%	8.17%	9.33%	8.51%	5.24%	1.69%

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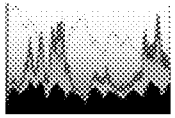


Single Family Conventional Acquisition Characteristics
Retail

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	110,354	110,354	1,903,716	1,381,167	1,363,504	1,230,623	1,541,103
Book Volume ($B)	$23.3	$23.3	$398.7	$271.1	$249.9	$216.2	$250.4
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	31.1%	31.1%	34.2%	25.3%	20.2%	20.8%	23.4%
OLTV 60.01% - 70.00%	15.8%	15.8%	17.2%	16.2%	13.9%	14.6%	15.7%
OLTV 70.01% - 75.00%	11.8%	11.8%	12.1%	9.8%	9.1%	8.2%	8.3%
OLTV 75.01% - 80.00%	23.3%	23.3%	25.0%	28.0%	34.9%	39.2%	36.1%
OLTV 80.01% - 90.00%	10.1%	10.1%	7.5%	11.8%	8.7%	7.0%	7.2%
OLTV 90.01% - 95.00%	4.0%	4.0%	2.8%	5.9%	5.3%	3.6%	3.7%
OLTV 95.01% - 97.00%	0.8%	0.8%	0.3%	0.6%	0.5%	0.7%	0.7%
OLTV 97.01% - 100.00%	0.9%	0.9%	0.3%	2.3%	7.0%	5.6%	4.5%
OLTV > 100.00%	2.2%	2.2%	0.6%	0.2%	0.3%	0.4%	0.4%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.3%	68.3%	66.2%	70.8%	73.4%	72.6%	71.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	26.9%	26.9%	30.6%	22.1%	18.3%	18.7%	20.2%
Comb LTV 60.01% - 70.00%	15.1%	15.1%	16.9%	15.4%	13.0%	13.5%	14.9%
Comb LTV 70.01% - 75.00%	11.6%	11.6%	12.1%	9.7%	7.9%	7.4%	7.9%
Comb LTV 75.01% - 80.00%	22.5%	22.5%	24.0%	25.4%	22.4%	22.8%	23.7%
Comb LTV 80.01% - 90.00%	12.4%	12.4%	10.6%	16.6%	16.5%	14.5%	13.8%
Comb LTV 90.01% - 95.00%	5.0%	5.0%	3.6%	7.4%	10.0%	8.5%	7.6%
Comb LTV 95.01% - 97.00%	1.0%	1.0%	0.4%	0.6%	0.5%	0.7%	0.7%
Comb LTV 97.01% - 100.00%	1.3%	1.3%	0.5%	2.7%	10.8%	10.9%	7.0%
Comb LTV > 100.00%	4.2%	4.2%	1.2%	0.1%	0.4%	0.4%	0.5%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	2.5%	3.7%
Wtd Avg Comb LTV	71.0%	71.0%	68.1%	72.7%	76.5%	75.9%	74.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	26.9%	26.9%	30.6%	22.1%	18.3%	18.7%	20.2%
Comb LTV 60.01% - 70.00%	15.1%	15.1%	16.9%	15.4%	13.0%	13.5%	14.9%
Comb LTV 70.01% - 75.00%	11.6%	11.6%	12.1%	9.7%	7.9%	7.4%	7.9%
Comb LTV 75.01% - 80.00%	22.5%	22.5%	24.0%	25.4%	22.4%	22.8%	23.7%
Comb LTV 80.01% - 90.00%	12.4%	12.4%	10.6%	16.6%	16.5%	14.5%	13.8%
Comb LTV 90.01% - 95.00%	5.0%	5.0%	3.6%	7.4%	10.0%	8.5%	7.6%
Comb LTV 95.01% - 97.00%	1.0%	1.0%	0.4%	0.6%	0.5%	0.7%	0.7%

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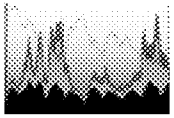


Single Family Conventional Acquisition Characteristics
Retail

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.3%	1.3%	0.5%	2.7%	10.8%	10.9%	7.0%
Comb LTV > 100.00%	4.2%	4.2%	1.2%	0.1%	0.4%	0.4%	0.5%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	2.5%	3.7%
Wtd Avg Comb LTV	71.0%	71.0%	68.1%	72.7%	76.5%	75.9%	74.1%
Credit Score (Sums to 100%)							
FICO < 550	0.2%	0.2%	0.0%	0.3%	0.7%	0.9%	0.8%
FICO 550-579	0.2%	0.2%	0.0%	0.4%	0.9%	1.0%	0.9%
FICO 580-619	0.6%	0.6%	0.4%	1.7%	4.1%	4.2%	3.8%
FICO 620-659	2.5%	2.5%	1.6%	5.1%	10.2%	10.5%	10.2%
FICO 660-699	8.7%	8.7%	6.8%	13.4%	18.3%	19.0%	18.8%
FICO 700-739	18.0%	18.0%	17.1%	21.3%	22.1%	22.2%	22.9%
FICO >= 740	69.7%	69.7%	73.9%	57.7%	43.5%	41.9%	42.3%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Wtd Avg FICO	756	756	761	741	721	719	720
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	70.1%	70.1%	81.2%	77.1%	76.2%	70.4%	66.1%
Intermediate-term, fixed-rate	22.2%	22.2%	16.1%	14.5%	7.8%	7.9%	10.7%
Adjustable-rate	6.0%	6.0%	1.9%	4.0%	4.1%	6.6%	10.3%
Interest Only adjustable-rate	1.6%	1.6%	0.8%	3.6%	7.5%	10.0%	10.9%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.2%	1.7%	1.6%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.9%	4.2%	3.4%	0.4%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	90.7%	90.7%	92.7%	89.6%	88.1%	87.0%	87.7%
Second/Vacation Home	5.1%	5.1%	5.0%	5.6%	5.8%	6.4%	5.5%
Investor Property	4.1%	4.1%	2.3%	4.8%	6.1%	6.5%	6.8%
10-K Unit Type (Sums to 100%)							
1 Unit	97.9%	97.9%	98.3%	97.6%	96.7%	96.8%	96.4%
2-4 Units	2.1%	2.1%	1.7%	2.4%	3.3%	3.2%	3.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	9.7%	9.7%	8.4%	10.1%	10.9%	10.8%	9.9%
Single Family Homes	90.3%	90.3%	91.6%	89.9%	89.1%	89.2%	90.1%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.3%	0.3%	0.2%	0.3%	0.4%	0.6%	0.5%

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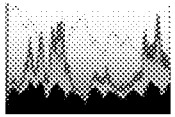


Single Family Conventional Acquisition Characteristics
Retail

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	9.7%	9.7%	8.4%	10.1%	10.9%	10.8%	9.9%
1 Unit	87.9%	87.9%	89.7%	87.3%	85.4%	85.3%	86.0%
2-4 Units	2.1%	2.1%	1.7%	2.4%	3.3%	3.2%	3.6%
Condo							
Condo	8.6%	8.6%	7.5%	9.5%	10.4%	10.4%	9.5%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	21.2%	21.2%	19.1%	40.7%	48.3%	53.9%	48.7%
Cash-Out Refinance	21.3%	21.3%	27.1%	32.6%	34.7%	33.5%	33.4%
Other Refinance	57.5%	57.5%	53.8%	26.7%	16.9%	12.6%	17.8%
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TPO Correspondent	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Origination Amount and Rate							
Avg Origination Loan Amount	$212,434	$212,434	$210,578	$198,075	$184,151	$176,267	$163,189
Loan Original Note Rate	4.92%	4.92%	4.92%	5.95%	6.42%	6.45%	5.79%
Seasoning (Sums to 100%)							
Seasoned	4.1%	4.1%	2.5%	7.8%	3.2%	3.3%	3.3%
Non-Seasoned	95.9%	95.9%	97.5%	92.2%	96.8%	96.7%	96.7%
ACI							
ACI Probability	0.09%	0.09%	0.07%	0.25%	0.63%	0.67%	0.48%
Wtd Avg ACI Score	752	752	756	731	706	706	713
Credit Premium							
Wtd Avg Credit Premium	0.10	0.10	-0.20	-0.09	-0.02	0.08	0.11
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.4%	1.0%	1.7%	1.0%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.6%	2.1%	4.4%	3.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	16.3%	16.3%	14.8%	9.6%	6.7%	6.9%	8.8%
DTI Ratio > 20 and <= 30	25.1%	25.1%	27.6%	21.0%	16.5%	16.2%	18.6%
DTI Ratio > 30 and <= 40	27.1%	27.1%	27.9%	27.6%	26.2%	26.0%	27.1%
DTI Ratio > 40 and <= 45	12.1%	12.1%	11.7%	13.5%	13.9%	14.0%	13.3%
DTI Ratio > 45 and <= 50	6.8%	6.8%	7.9%	10.8%	11.9%	10.9%	9.1%
DTI Ratio > 50	10.2%	10.2%	9.1%	14.8%	16.3%	15.1%	12.5%
DTI Ratio Missing	2.3%	2.3%	1.1%	2.8%	8.7%	11.0%	10.5%

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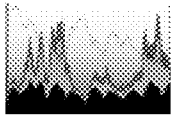


Single Family Conventional Acquisition Characteristics
Retail

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	33.4%	33.4%	33.3%	36.8%	38.7%	38.4%	36.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	16.3%	16.3%	14.8%	9.5%	6.8%	7.0%	8.9%
DTI Ratio > 20 and <= 30	25.1%	25.1%	27.6%	21.0%	17.1%	16.9%	19.3%
DTI Ratio > 30 and <= 40	27.1%	27.1%	27.9%	27.6%	27.2%	27.2%	28.2%
DTI Ratio > 40 and <= 45	12.1%	12.1%	11.7%	13.6%	14.5%	14.7%	13.8%
DTI Ratio > 45 and <= 50	6.8%	6.8%	7.9%	10.8%	12.4%	11.6%	9.6%
DTI Ratio > 50	10.2%	10.2%	9.1%	14.8%	17.3%	16.0%	13.4%
DTI Ratio Missing	2.3%	2.3%	1.1%	2.7%	4.7%	6.5%	6.8%
Wtd Avg DTI Ratio	33.4%	33.4%	33.3%	36.8%	38.8%	38.5%	36.9%
Origination Term (Sums to 100%)							
<= 15 Years	22.3%	22.3%	16.1%	14.5%	7.8%	7.9%	10.7%
> 15 Years amd <= 25 Years	5.5%	5.5%	5.0%	3.8%	3.2%	3.0%	4.0%
> 25 Years and <= 30 Years	72.2%	72.2%	78.9%	81.2%	87.4%	88.5%	85.2%
> 30 Years	0.0%	0.0%	0.0%	0.6%	1.6%	0.6%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	70.2%	70.2%	81.2%	77.9%	80.4%	73.8%	66.5%
Intermediate-Term Fixed Rate (excl Balloon)	22.2%	22.2%	16.1%	14.4%	7.7%	7.8%	10.6%
Adjustable Rate	7.6%	7.6%	2.7%	7.6%	11.8%	18.3%	22.8%
Balloon	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.6%	1.6%	0.6%	0.1%
Hybrid Arm	7.6%	7.6%	2.7%	7.6%	11.5%	16.5%	20.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.4%	0.8%	1.7%	3.1%
- 5/1 Hybrid Arm	6.1%	6.1%	2.1%	4.9%	6.4%	10.2%	13.2%
- 7/1 Hybrid Arm	1.2%	1.2%	0.4%	1.7%	2.6%	2.9%	3.1%
- 10/1 Hybrid Arm	0.3%	0.3%	0.2%	0.6%	1.7%	1.7%	1.5%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.2%	1.7%	1.6%

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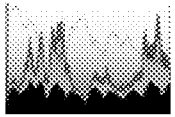


Single Family Conventional Acquisition Characteristics
Retail

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	1.7%	1.7%	0.8%	4.5%	11.7%	13.4%	11.3%
- Interest Only ARM	1.6%	1.6%	0.8%	3.6%	7.5%	10.0%	10.9%
- Interest Only FRM	0.0%	0.0%	0.0%	0.9%	4.2%	3.4%	0.4%
Alt-A	0.0%	0.0%	0.0%	3.8%	15.3%	21.0%	18.3%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	3.3%	10.7%	12.9%	12.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.7%	0.3%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	1.0%	2.2%	3.4%	4.3%
- Alt-A SISA	0.0%	0.0%	0.0%	0.4%	1.7%	1.3%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	1.3%	1.4%	1.3%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.7%	4.8%	6.4%	6.3%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.5%	3.1%	5.8%	4.3%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	1.4%	2.3%	2.0%
My Community Mortgage	0.1%	0.1%	0.1%	0.8%	2.9%	1.8%	0.6%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	2.7%	22.3%	32.6%	28.8%	25.9%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	2.7%	19.1%	21.8%	15.6%	14.1%
- Other Low/No Doc	0.0%	0.0%	0.0%	3.3%	10.8%	13.1%	11.9%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.3%	0.4%	0.7%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.3%	0.4%	0.7%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	94.5%	94.5%	96.9%	84.8%	77.7%	68.9%	74.0%
Investor Channel	5.5%	5.5%	3.1%	10.5%	16.3%	24.4%	21.0%
eChannel	0.0%	0.0%	0.0%	4.4%	5.6%	6.0%	5.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.3%	0.4%	0.7%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	18.0%	18.0%	13.6%	13.2%	20.7%	21.3%	17.6%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.4%	0.3%	0.3%

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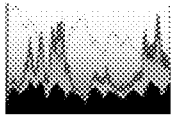


Single Family Conventional Acquisition Characteristics
Retail

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.6%	0.1%	0.0%
- 80/10/10	2.2%	2.2%	2.1%	3.3%	5.3%	5.9%	5.4%
- 80/15/05	0.6%	0.6%	0.5%	1.2%	4.0%	4.3%	3.5%
- 80/20/00	1.0%	1.0%	0.6%	0.6%	1.1%	1.6%	1.1%
- 90/05/05	0.6%	0.6%	0.2%	0.1%	0.1%	0.0%	0.0%
- Other	13.3%	13.3%	9.9%	7.7%	9.2%	9.1%	7.2%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	18.9%	18.9%	14.9%	14.4%	22.0%	23.1%	20.7%
- 75/20/05	0.3%	0.3%	0.2%	0.3%	0.5%	0.4%	0.4%
- 75/25/00	0.4%	0.4%	0.1%	0.1%	0.2%	0.3%	0.2%
- 80/10/10	2.3%	2.3%	2.2%	3.5%	6.6%	7.1%	6.7%
- 80/15/05	0.6%	0.6%	0.6%	1.3%	4.3%	4.9%	4.1%
- 80/20/00	3.0%	3.0%	0.9%	0.6%	4.0%	5.4%	3.8%
- 90/05/05	0.6%	0.6%	0.2%	0.1%	0.1%	0.1%	0.0%
- Other	11.7%	11.7%	10.7%	8.6%	6.3%	5.0%	5.5%
EA/TPR							
EA/TPR	0.2%	0.2%	0.1%	1.1%	2.5%	2.5%	2.7%
- EA I	0.0%	0.0%	0.0%	0.4%	0.9%	1.0%	1.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.2%	0.7%	0.6%	0.6%
- EA/TPR III	0.0%	0.0%	0.0%	0.4%	0.9%	0.9%	1.0%
10-K Property Region (Sums to 100%)							
Midwest	14.7%	14.7%	16.8%	15.0%	14.6%	14.5%	14.1%
Northeast	22.1%	22.1%	21.4%	20.4%	19.7%	18.1%	19.5%
Southeast	20.8%	20.8%	21.1%	26.9%	29.7%	31.5%	28.9%
Southwest	12.4%	12.4%	12.8%	13.7%	15.1%	14.3%	14.1%
West	30.0%	30.0%	27.9%	23.9%	20.9%	21.5%	23.4%
Census Region (Sums to 100%)							
New England	6.1%	6.1%	6.3%	5.0%	5.3%	5.3%	6.0%
Middle Atlantic	15.4%	15.4%	14.4%	14.4%	13.3%	11.6%	11.9%
East North Central	11.6%	11.6%	13.7%	12.4%	12.2%	12.3%	11.8%
East South Central	2.7%	2.7%	3.2%	3.9%	4.6%	4.1%	3.6%
South Atlantic	18.5%	18.5%	18.3%	23.5%	25.6%	27.8%	25.8%
West North Central	4.8%	4.8%	5.1%	4.3%	4.1%	4.0%	4.0%
West South Central	5.0%	5.0%	5.3%	6.0%	6.3%	5.9%	5.5%
Mountain	7.6%	7.6%	7.6%	8.4%	9.9%	9.5%	9.8%
Pacific	28.2%	28.2%	25.9%	21.6%	18.0%	18.6%	20.5%

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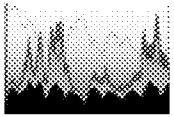


Single Family Conventional Acquisition Characteristics
Retail

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.2%	0.2%	0.3%	0.5%	0.6%	0.9%	1.1%
Top 10 States							
01) CA	21.5%	21.5%	18.9%	15.2%	11.9%	13.1%	14.5%
02) NY	7.8%	7.8%	6.4%	6.0%	5.3%	4.3%	4.5%
03) VA	4.9%	4.9%	4.3%	4.8%	4.2%	4.3%	4.4%
04) NJ	4.6%	4.6%	4.7%	4.8%	4.6%	4.2%	4.4%
05) IL	4.0%	4.0%	4.4%	4.5%	4.3%	4.0%	3.7%
06) WA	3.6%	3.6%	4.1%	3.9%	3.8%	3.3%	3.5%
07) TX	3.6%	3.6%	3.8%	4.4%	4.3%	4.0%	3.5%
08) MD	3.5%	3.5%	3.1%	3.2%	3.4%	3.2%	3.2%
09) FL	3.4%	3.4%	3.3%	6.0%	8.7%	10.7%	9.8%
10) MA	3.1%	3.1%	3.4%	2.4%	2.3%	2.3%	2.6%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	27.4%	27.4%	20.7%	20.7%	12.0%	9.7%	6.9%
02) BANK OF AMERICA CORPORATION	21.3%	21.3%	23.8%	28.1%	29.6%	25.4%	23.8%
03) QUICKEN LOANS INC	5.3%	5.3%	3.3%	1.9%	0.1%	0.0%	0.0%
04) JPMORGAN CHASE & CO	4.5%	4.5%	6.5%	7.3%	10.0%	9.0%	8.9%
05) CITIGROUP INC	3.2%	3.2%	2.4%	3.0%	2.7%	2.9%	3.7%
06) SUNTRUST BANKS INC	2.6%	2.6%	3.3%	4.0%	4.4%	4.6%	2.2%
07) PENTAGON FEDERAL CREDIT UNION	2.5%	2.5%	0.2%	0.1%	0.0%	0.1%	0.1%
08) PHH CORPORATION	2.0%	2.0%	3.1%	4.2%	5.3%	6.3%	6.1%
09) GMAC INC	1.8%	1.8%	1.0%	2.6%	3.6%	4.4%	5.2%
10) UNITED SERVICES AUTOMOBILE ASSOCIATION	1.4%	1.4%	0.9%	1.4%	2.1%	1.4%	1.6%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	29.2%	29.2%	20.7%	22.0%	12.5%	9.6%	9.3%
02) BANK OF AMERICA CORPORATION	20.1%	20.1%	23.7%	26.2%	29.8%	28.0%	23.9%
03) JPMORGAN CHASE & CO	9.4%	9.4%	9.2%	11.8%	14.2%	16.8%	14.9%
04) CITIGROUP INC	3.2%	3.2%	2.2%	2.8%	3.2%	3.7%	5.6%
05) SUNTRUST BANKS INC	2.6%	2.6%	3.3%	4.0%	4.2%	4.5%	2.2%
06) PENTAGON FEDERAL CREDIT UNION	2.5%	2.5%	0.2%	0.1%	0.0%	0.1%	0.1%
07) GMAC INC	2.2%	2.2%	2.6%	4.2%	3.5%	4.2%	5.1%
08) PHH CORPORATION	2.0%	2.0%	3.2%	4.2%	4.2%	4.1%	4.6%
09) UNITED SERVICES AUTOMOBILE ASSOCIATION	1.4%	1.4%	0.9%	1.4%	2.1%	1.4%	1.7%
10) HSBC HOLDINGS PLC	1.4%	1.4%	1.3%	1.1%	0.6%	0.7%	0.9%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	93.9%						

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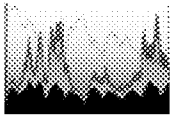


Single Family Conventional Acquisition Characteristics
Retail

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	6.1%						
- Primary MI Only	5.9%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.2%						
- Shared Arrangement	0.1%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.9%						
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	3.82	3.82	6.14	5.02	-8.49	-4.70	0.87
Wtd Avg Economic Model Fee	24.91	24.91	18.13	22.70	35.13	31.48	26.41
Wtd Avg Charged Fee	28.72	28.72	24.26	27.72	26.64	26.78	27.29
Appraisal Waivers							
Appraisal Waiver	3.6%	3.6%	2.6%	3.0%	2.9%	2.5%	2.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.08%	0.08%	2.29%	25.19%	29.84%	38.86%	40.17%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.34%	1.95%	2.89%	1.94%
Housing Goals							
Low Mod	40.45%	40.45%	38.34%	40.30%	42.76%	46.25%	46.35%
Special Affordable	15.14%	15.14%	13.52%	15.39%	17.28%	19.38%	19.49%
Underserved	27.27%	27.27%	24.39%	32.56%	37.03%	38.01%	37.27%
PMM Low Mod	41.82%	41.82%	41.70%	36.24%	39.12%	43.23%	43.16%
PMM Special Affordable	17.43%	17.43%	16.32%	12.75%	14.46%	16.49%	17.16%
PMM Underserved	28.53%	28.53%	26.88%	28.81%	30.94%	32.58%	32.16%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.54%	7.54%	8.75%	8.58%	6.36%	3.95%	1.25%
Median Valuation Bias for Other Refi	7.31%	7.31%	7.75%	7.67%	5.88%	2.77%	0.13%

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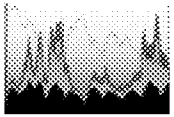


Single Family Conventional Acquisition Characteristics
Lender Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	163,621	163,621	2,989,999	2,309,251	2,619,242	2,018,609	2,399,852
Book Volume ($B)	$36.4	$36.4	$661.0	$492.9	$514.0	$374.8	$415.0
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	30.4%	30.4%	32.5%	21.6%	17.0%	20.4%	23.0%
OLTV 60.01% - 70.00%	15.7%	15.7%	16.9%	15.8%	13.6%	15.8%	17.2%
OLTV 70.01% - 75.00%	12.9%	12.9%	12.9%	9.8%	9.3%	8.9%	8.8%
OLTV 75.01% - 80.00%	25.5%	25.5%	27.0%	29.7%	33.4%	37.6%	35.2%
OLTV 80.01% - 90.00%	8.9%	8.9%	6.9%	12.2%	9.1%	6.7%	7.0%
OLTV 90.01% - 95.00%	3.6%	3.6%	2.8%	6.7%	5.8%	3.1%	3.4%
OLTV 95.01% - 97.00%	0.7%	0.7%	0.3%	0.7%	0.5%	0.4%	0.5%
OLTV 97.01% - 100.00%	0.7%	0.7%	0.2%	3.3%	11.1%	7.0%	4.6%
OLTV > 100.00%	1.6%	1.6%	0.4%	0.1%	0.1%	0.2%	0.3%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.3%	68.3%	66.8%	72.7%	75.7%	72.8%	71.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	26.9%	26.9%	29.3%	19.0%	15.5%	19.1%	20.9%
Comb LTV 60.01% - 70.00%	15.0%	15.0%	16.6%	14.8%	12.6%	15.1%	16.7%
Comb LTV 70.01% - 75.00%	12.8%	12.8%	12.9%	9.6%	7.5%	8.1%	8.6%
Comb LTV 75.01% - 80.00%	24.7%	24.7%	26.0%	27.0%	23.3%	25.4%	25.4%
Comb LTV 80.01% - 90.00%	11.2%	11.2%	10.0%	17.1%	16.6%	14.5%	14.1%
Comb LTV 90.01% - 95.00%	4.5%	4.5%	3.6%	8.1%	10.1%	7.6%	7.4%
Comb LTV 95.01% - 97.00%	0.9%	0.9%	0.4%	0.7%	0.5%	0.4%	0.5%
Comb LTV 97.01% - 100.00%	0.9%	0.9%	0.3%	3.6%	13.6%	9.6%	6.2%
Comb LTV > 100.00%	3.1%	3.1%	0.9%	0.1%	0.2%	0.3%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	70.6%	70.6%	68.5%	74.4%	78.3%	75.3%	73.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	26.9%	26.9%	29.3%	19.0%	15.5%	19.1%	20.9%
Comb LTV 60.01% - 70.00%	15.0%	15.0%	16.6%	14.8%	12.6%	15.1%	16.7%
Comb LTV 70.01% - 75.00%	12.8%	12.8%	12.9%	9.6%	7.5%	8.1%	8.6%
Comb LTV 75.01% - 80.00%	24.7%	24.7%	26.0%	27.0%	23.3%	25.4%	25.4%
Comb LTV 80.01% - 90.00%	11.2%	11.2%	10.0%	17.1%	16.6%	14.5%	14.1%
Comb LTV 90.01% - 95.00%	4.5%	4.5%	3.6%	8.1%	10.1%	7.6%	7.4%
Comb LTV 95.01% - 97.00%	0.9%	0.9%	0.4%	0.7%	0.5%	0.4%	0.5%

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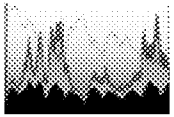


Single Family Conventional Acquisition Characteristics
Lender Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.9%	0.9%	0.3%	3.6%	13.6%	9.6%	6.2%
Comb LTV > 100.00%	3.1%	3.1%	0.9%	0.1%	0.2%	0.3%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	70.6%	70.6%	68.5%	74.4%	78.3%	75.3%	73.7%
Credit Score (Sums to 100%)							
FICO < 550	0.1%	0.1%	0.0%	0.3%	0.8%	0.9%	0.8%
FICO 550-579	0.1%	0.1%	0.0%	0.4%	1.0%	1.1%	1.0%
FICO 580-619	0.5%	0.5%	0.3%	2.0%	5.2%	5.0%	4.3%
FICO 620-659	2.1%	2.1%	1.5%	5.9%	11.5%	11.4%	11.3%
FICO 660-699	7.9%	7.9%	6.4%	14.0%	17.5%	17.6%	18.0%
FICO 700-739	17.7%	17.7%	17.2%	22.1%	22.0%	21.8%	21.9%
FICO >= 740	71.6%	71.6%	74.5%	55.3%	41.8%	41.8%	42.3%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.4%
Wtd Avg FICO	758	758	761	738	718	717	719
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	69.5%	69.5%	82.7%	79.7%	81.6%	76.1%	73.7%
Intermediate-term, fixed-rate	19.8%	19.8%	14.5%	11.6%	5.6%	7.4%	10.1%
Adjustable-rate	8.1%	8.1%	1.9%	3.0%	2.0%	4.1%	7.9%
Interest Only adjustable-rate	2.6%	2.6%	0.9%	3.8%	3.9%	4.8%	4.8%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.4%	2.5%	2.5%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.8%	6.6%	5.1%	0.9%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	90.4%	90.4%	92.9%	89.3%	90.9%	90.4%	91.5%
Second/Vacation Home	4.9%	4.9%	4.6%	5.1%	5.1%	5.8%	5.1%
Investor Property	4.7%	4.7%	2.5%	5.6%	4.0%	3.8%	3.4%
10-K Unit Type (Sums to 100%)							
1 Unit	97.8%	97.8%	98.3%	97.3%	97.7%	97.8%	97.4%
2-4 Units	2.2%	2.2%	1.7%	2.7%	2.3%	2.2%	2.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	10.2%	10.2%	8.2%	10.4%	10.6%	10.2%	9.1%
Single Family Homes	89.8%	89.8%	91.8%	89.6%	89.4%	89.8%	90.9%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.2%	0.4%	0.4%	0.4%

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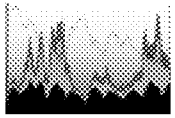


Single Family Conventional Acquisition Characteristics
Lender Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	10.2%	10.2%	8.2%	10.4%	10.6%	10.2%	9.1%
1 Unit	87.5%	87.5%	90.0%	86.7%	86.8%	87.2%	87.9%
2-4 Units	2.2%	2.2%	1.7%	2.7%	2.3%	2.2%	2.6%
Condo							
Condo	9.1%	9.1%	7.5%	9.9%	10.2%	9.7%	8.7%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	23.2%	23.2%	19.6%	42.6%	51.3%	51.0%	44.5%
Cash-Out Refinance	21.2%	21.2%	27.1%	29.9%	30.8%	34.8%	36.9%
Other Refinance	55.6%	55.6%	53.3%	27.6%	17.9%	14.2%	18.6%
Origination Type (Sums to 100%)							
TPO Broker	11.2%	11.2%	12.0%	22.3%	22.8%	21.3%	18.6%
TPO Correspondent	28.4%	28.4%	29.6%	31.1%	39.4%	38.9%	36.8%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	60.4%	60.4%	58.4%	46.7%	37.8%	39.7%	44.6%
Origination Amount and Rate							
Avg Origination Loan Amount	$222,851	$222,851	$221,223	$213,626	$196,432	$185,894	$173,134
Loan Original Note Rate	4.85%	4.85%	4.91%	6.01%	6.44%	6.43%	5.73%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%	0.2%	0.3%	0.4%	0.5%
Non-Seasoned	100.0%	100.0%	100.0%	99.8%	99.7%	99.6%	99.5%
ACI							
ACI Probability	0.10%	0.10%	0.08%	0.34%	0.97%	0.73%	0.52%
Wtd Avg ACI Score	750	750	752	722	697	704	711
Credit Premium							
Wtd Avg Credit Premium	0.07	0.07	-0.21	-0.07	-0.03	0.07	0.08
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.3%	0.7%	1.8%	0.4%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.1%	0.6%	2.7%	2.6%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	14.1%	14.1%	13.9%	7.4%	5.7%	6.1%	7.6%
DTI Ratio > 20 and <= 30	24.5%	24.5%	27.1%	18.8%	15.9%	16.6%	18.9%
DTI Ratio > 30 and <= 40	27.4%	27.4%	27.8%	27.4%	27.3%	28.0%	28.1%
DTI Ratio > 40 and <= 45	12.5%	12.5%	11.8%	14.7%	15.4%	15.0%	13.6%
DTI Ratio > 45 and <= 50	8.1%	8.1%	8.5%	11.8%	13.2%	12.2%	10.7%
DTI Ratio > 50	12.1%	12.1%	10.3%	19.1%	21.0%	18.7%	17.0%
DTI Ratio Missing	1.4%	1.4%	0.5%	0.8%	1.4%	3.5%	4.1%

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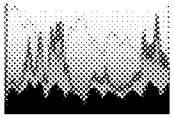


Single Family Conventional Acquisition Characteristics
Lender Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.5%	34.5%	33.8%	38.7%	40.2%	39.4%	38.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	14.1%	14.1%	13.9%	7.4%	5.7%	6.1%	7.6%
DTI Ratio > 20 and <= 30	24.5%	24.5%	27.1%	18.8%	15.9%	16.6%	18.9%
DTI Ratio > 30 and <= 40	27.4%	27.4%	27.8%	27.4%	27.3%	28.0%	28.1%
DTI Ratio > 40 and <= 45	12.5%	12.5%	11.8%	14.7%	15.4%	15.0%	13.6%
DTI Ratio > 45 and <= 50	8.1%	8.1%	8.5%	11.8%	13.2%	12.2%	10.7%
DTI Ratio > 50	12.1%	12.1%	10.3%	19.1%	21.0%	18.7%	17.0%
DTI Ratio Missing	1.4%	1.4%	0.5%	0.8%	1.4%	3.5%	4.1%
Wtd Avg DTI Ratio	34.5%	34.5%	33.8%	38.7%	40.2%	39.4%	38.3%
Origination Term (Sums to 100%)							
<= 15 Years	19.8%	19.8%	14.5%	11.6%	5.6%	7.4%	10.1%
> 15 Years amd <= 25 Years	4.7%	4.7%	4.3%	2.9%	2.4%	2.7%	4.0%
> 25 Years and <= 30 Years	75.5%	75.5%	81.2%	84.8%	90.2%	89.4%	85.8%
> 30 Years	0.0%	0.0%	0.0%	0.7%	1.8%	0.6%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	69.5%	69.5%	82.7%	81.5%	88.2%	81.2%	74.6%
Intermediate-Term Fixed Rate (excl Balloon)	19.8%	19.8%	14.5%	11.6%	5.6%	7.3%	10.0%
Adjustable Rate	10.7%	10.7%	2.8%	6.8%	6.3%	11.4%	15.2%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.7%	1.8%	0.6%	0.1%
Hybrid Arm	10.7%	10.7%	2.8%	6.8%	5.8%	8.8%	12.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.0%	0.5%	0.6%	0.9%	2.4%
- 5/1 Hybrid Arm	8.5%	8.5%	2.3%	4.4%	3.6%	5.6%	7.3%
- 7/1 Hybrid Arm	1.6%	1.6%	0.3%	1.4%	1.0%	1.5%	2.1%
- 10/1 Hybrid Arm	0.6%	0.6%	0.2%	0.5%	0.6%	0.8%	0.7%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.4%	2.5%	2.5%

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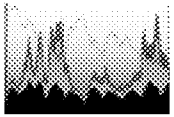


Single Family Conventional Acquisition Characteristics
Lender Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	2.6%	2.6%	0.9%	5.6%	10.4%	9.9%	5.7%
- Interest Only ARM	2.6%	2.6%	0.9%	3.8%	3.9%	4.8%	4.8%
- Interest Only FRM	0.0%	0.0%	0.0%	1.8%	6.6%	5.1%	0.9%
Alt-A	0.0%	0.0%	0.0%	0.9%	1.7%	1.7%	1.9%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.8%	1.7%	1.7%	1.9%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.5%	0.6%	0.8%
- Alt-A SISA	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	0.3%	0.3%	0.2%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.5%	0.8%	0.9%	0.8%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.2%	0.2%	0.1%	1.0%	5.2%	2.5%	0.6%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.7%	14.7%	23.7%	19.3%	14.6%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.7%	13.9%	22.1%	17.6%	12.8%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.8%	1.7%	1.7%	1.8%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	15.0%	15.0%	11.9%	11.9%	17.7%	17.3%	15.8%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.5%	0.3%	0.3%

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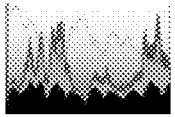


Single Family Conventional Acquisition Characteristics
Lender Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	1.1%	0.1%	0.0%
- 80/10/10	1.9%	1.9%	2.0%	3.1%	5.3%	6.2%	5.6%
- 80/15/05	0.5%	0.5%	0.5%	1.2%	3.7%	4.0%	3.6%
- 80/20/00	0.8%	0.8%	0.5%	0.4%	1.3%	2.4%	1.5%
- 90/05/05	0.5%	0.5%	0.2%	0.1%	0.0%	0.0%	0.0%
- Other	11.0%	11.0%	8.6%	6.9%	5.7%	4.2%	4.6%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	16.2%	16.2%	13.7%	13.1%	18.9%	19.1%	18.3%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.5%	0.4%	0.4%
- 75/25/00	0.3%	0.3%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	2.0%	2.0%	2.3%	3.4%	6.4%	7.1%	6.7%
- 80/15/05	0.5%	0.5%	0.6%	1.2%	3.9%	4.1%	3.8%
- 80/20/00	2.2%	2.2%	0.7%	0.5%	2.8%	2.7%	1.7%
- 90/05/05	0.5%	0.5%	0.2%	0.1%	0.1%	0.0%	0.0%
- Other	10.4%	10.4%	9.8%	7.7%	5.2%	4.6%	5.6%
EA/TPR							
EA/TPR	0.2%	0.2%	0.1%	1.9%	4.2%	3.4%	3.5%
- EA I	0.0%	0.0%	0.0%	0.8%	1.5%	1.3%	1.4%
- EA/TPR II	0.0%	0.0%	0.0%	0.5%	1.4%	0.9%	0.9%
- EA/TPR III	0.0%	0.0%	0.0%	0.6%	1.3%	1.1%	1.3%
10-K Property Region (Sums to 100%)							
Midwest	14.6%	14.6%	16.2%	14.9%	15.8%	15.9%	16.0%
Northeast	20.1%	20.1%	19.2%	17.5%	17.1%	16.6%	18.1%
Southeast	18.3%	18.3%	19.8%	23.0%	26.5%	27.4%	25.3%
Southwest	13.9%	13.9%	15.1%	16.6%	18.2%	17.0%	15.5%
West	33.1%	33.1%	29.7%	28.0%	22.4%	23.2%	25.0%
Census Region (Sums to 100%)							
New England	6.4%	6.4%	6.4%	5.3%	5.6%	5.6%	6.7%
Middle Atlantic	13.3%	13.3%	12.3%	11.6%	10.8%	10.2%	10.7%
East North Central	11.3%	11.3%	12.6%	11.8%	12.6%	12.6%	12.7%
East South Central	2.7%	2.7%	3.4%	3.7%	4.4%	4.2%	3.6%
South Atlantic	16.0%	16.0%	16.7%	19.7%	22.6%	23.7%	22.1%
West North Central	5.2%	5.2%	5.8%	5.2%	5.5%	5.6%	5.6%
West South Central	5.9%	5.9%	6.5%	7.3%	7.6%	6.9%	6.0%
Mountain	7.6%	7.6%	8.2%	9.4%	10.9%	10.4%	9.8%
Pacific	31.5%	31.5%	27.8%	25.8%	19.8%	20.5%	22.5%

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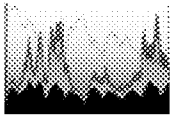


Single Family Conventional Acquisition Characteristics
Lender Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%	0.3%
Top 10 States							
01) CA	24.8%	24.8%	20.6%	18.6%	12.9%	14.4%	16.4%
02) NY	6.3%	6.3%	5.1%	5.0%	4.1%	3.8%	4.0%
03) IL	4.9%	4.9%	4.8%	5.3%	5.2%	4.6%	4.5%
04) TX	4.4%	4.4%	4.8%	5.5%	5.4%	4.5%	3.9%
05) NJ	4.1%	4.1%	4.1%	3.7%	3.7%	3.6%	3.8%
06) VA	3.8%	3.8%	3.8%	3.5%	3.4%	3.5%	3.6%
07) WA	3.8%	3.8%	4.2%	4.2%	3.9%	3.4%	3.2%
08) MA	3.6%	3.6%	3.6%	2.8%	2.7%	2.7%	3.3%
09) FL	3.0%	3.0%	2.8%	5.2%	7.8%	8.8%	8.3%
10) PA	2.8%	2.8%	3.1%	2.9%	3.0%	2.9%	3.0%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	28.9%	28.9%	22.1%	18.6%	11.3%	11.6%	10.1%
02) BANK OF AMERICA CORPORATION	22.5%	22.5%	23.5%	23.9%	31.7%	28.3%	31.5%
03) JPMORGAN CHASE & CO	6.4%	6.4%	8.2%	10.3%	7.0%	5.3%	6.8%
04) GMAC INC	5.1%	5.1%	2.7%	4.4%	4.9%	7.3%	6.4%
05) CITIGROUP INC	3.8%	3.8%	5.0%	10.0%	10.8%	11.5%	9.9%
06) SUNTRUST BANKS INC	3.5%	3.5%	4.6%	5.4%	6.2%	6.3%	3.7%
07) QUICKEN LOANS INC	3.4%	3.4%	2.0%	1.1%	0.0%	0.0%	0.0%
08) FLAGSTAR BANCORP INC	2.8%	2.8%	2.3%	2.9%	3.0%	2.5%	3.7%
09) PHH CORPORATION	1.7%	1.7%	2.5%	0.8%	0.9%	1.5%	1.8%
10) METLIFE INC	1.0%	1.0%	1.0%	0.2%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	29.2%	29.2%	22.1%	18.7%	13.2%	15.1%	14.0%
02) BANK OF AMERICA CORPORATION	22.5%	22.5%	23.6%	23.9%	31.7%	28.3%	31.5%
03) JPMORGAN CHASE & CO	9.6%	9.6%	10.0%	16.1%	12.5%	11.2%	11.4%
04) GMAC INC	5.5%	5.5%	3.7%	5.2%	4.6%	7.2%	6.1%
05) CITIGROUP INC	3.9%	3.9%	5.0%	10.0%	10.8%	13.6%	13.5%
06) SUNTRUST BANKS INC	3.5%	3.5%	4.5%	5.2%	4.3%	3.5%	2.8%
07) FLAGSTAR BANCORP INC	2.8%	2.8%	1.9%	2.4%	1.8%	1.0%	0.7%
08) PHH CORPORATION	1.7%	1.7%	2.5%	0.8%	0.8%	1.1%	1.4%
09) METLIFE INC	1.0%	1.0%	1.0%	0.2%	1.2%	1.2%	0.8%
10) HSBC HOLDINGS PLC	0.9%	0.9%	0.6%	1.0%	0.9%	1.1%	1.1%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	94.2%						

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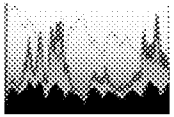


Single Family Conventional Acquisition Characteristics
Lender Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	5.8%						
- Primary MI Only	5.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.9%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	3.71	3.71	4.16	0.80	-14.13	-8.29	-1.57
Wtd Avg Economic Model Fee	22.96	22.96	18.75	26.59	37.26	29.97	23.87
Wtd Avg Charged Fee	26.67	26.67	22.92	27.39	23.12	21.68	22.30
Appraisal Waivers							
Appraisal Waiver	3.8%	3.8%	2.6%	3.0%	3.0%	2.8%	2.5%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.04%	0.04%	2.50%	25.82%	30.30%	41.26%	39.57%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.65%	2.47%	2.41%	1.56%
Housing Goals							
Low Mod	41.33%	41.33%	38.18%	42.76%	44.92%	46.56%	46.88%
Special Affordable	15.68%	15.68%	13.31%	16.61%	17.61%	18.45%	18.44%
Underserved	26.76%	26.76%	24.08%	33.97%	36.30%	35.87%	34.83%
PMM Low Mod	45.61%	45.61%	43.30%	39.09%	43.05%	43.65%	43.55%
PMM Special Affordable	19.86%	19.86%	17.20%	13.96%	16.13%	16.07%	15.94%
PMM Underserved	28.76%	28.76%	27.09%	30.68%	32.19%	29.74%	28.98%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	8.13%	8.13%	9.31%	10.28%	8.15%	4.43%	1.58%
Median Valuation Bias for Other Refi	7.64%	7.64%	8.15%	9.96%	8.38%	4.49%	1.10%

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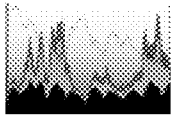


Single Family Conventional Acquisition Characteristics
Investor Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	7,103	7,103	134,823	290,289	572,399	680,396	574,168
Book Volume ($B)	$1.3	$1.3	$23.7	$51.1	$111.1	$124.6	$96.5
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	42.3%	42.3%	33.5%	32.5%	15.4%	13.4%	15.3%
OLTV 60.01% - 70.00%	19.0%	19.0%	19.4%	19.3%	13.1%	13.3%	13.1%
OLTV 70.01% - 75.00%	8.5%	8.5%	10.6%	11.7%	9.5%	9.0%	9.0%
OLTV 75.01% - 80.00%	26.4%	26.4%	28.6%	27.4%	44.4%	50.7%	47.1%
OLTV 80.01% - 90.00%	2.5%	2.5%	4.8%	6.4%	8.5%	6.8%	8.2%
OLTV 90.01% - 95.00%	0.8%	0.8%	1.8%	1.8%	4.6%	3.4%	3.8%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.2%	0.4%	0.1%	0.5%	0.6%
OLTV 97.01% - 100.00%	0.4%	0.4%	1.1%	0.6%	4.4%	3.0%	2.8%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	62.0%	62.0%	65.8%	66.0%	74.6%	74.9%	74.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	35.8%	35.8%	29.3%	31.2%	14.4%	12.3%	14.4%
Comb LTV 60.01% - 70.00%	18.9%	18.9%	18.5%	19.0%	11.9%	11.7%	12.4%
Comb LTV 70.01% - 75.00%	9.2%	9.2%	10.7%	11.5%	7.9%	7.8%	8.4%
Comb LTV 75.01% - 80.00%	22.2%	22.2%	23.1%	23.3%	20.7%	22.7%	30.6%
Comb LTV 80.01% - 90.00%	9.2%	9.2%	11.1%	9.7%	16.2%	15.7%	15.4%
Comb LTV 90.01% - 95.00%	3.1%	3.1%	5.4%	3.7%	10.2%	9.8%	8.7%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.3%	0.4%	0.3%	0.6%	0.6%
Comb LTV 97.01% - 100.00%	1.5%	1.5%	1.6%	1.2%	18.4%	19.4%	9.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	65.7%	65.7%	68.6%	67.3%	79.6%	80.6%	77.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	35.8%	35.8%	29.3%	31.2%	14.4%	12.3%	14.4%
Comb LTV 60.01% - 70.00%	18.9%	18.9%	18.5%	19.0%	11.9%	11.7%	12.4%
Comb LTV 70.01% - 75.00%	9.2%	9.2%	10.7%	11.5%	7.9%	7.8%	8.4%
Comb LTV 75.01% - 80.00%	22.2%	22.2%	23.1%	23.3%	20.7%	22.7%	30.6%
Comb LTV 80.01% - 90.00%	9.2%	9.2%	11.1%	9.7%	16.2%	15.7%	15.4%
Comb LTV 90.01% - 95.00%	3.1%	3.1%	5.4%	3.7%	10.2%	9.8%	8.7%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.3%	0.4%	0.3%	0.6%	0.6%

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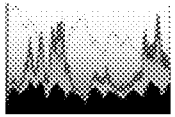


Single Family Conventional Acquisition Characteristics
Investor Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.5%	1.5%	1.6%	1.2%	18.4%	19.4%	9.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	65.7%	65.7%	68.6%	67.3%	79.5%	80.6%	77.6%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.2%	0.5%	0.3%	0.6%	0.3%
FICO 550-579	0.0%	0.0%	0.1%	0.4%	0.3%	0.5%	0.3%
FICO 580-619	0.1%	0.1%	0.6%	1.3%	1.1%	1.6%	1.4%
FICO 620-659	1.4%	1.4%	2.8%	4.0%	11.2%	10.7%	8.0%
FICO 660-699	6.4%	6.4%	10.1%	13.0%	27.8%	25.9%	23.1%
FICO 700-739	16.0%	16.0%	16.9%	19.0%	26.9%	26.9%	28.8%
FICO >= 740	76.0%	76.0%	69.3%	61.8%	32.4%	33.7%	37.9%
FICO Missing	0.1%	0.1%	0.0%	0.1%	0.0%	0.1%	0.1%
Wtd Avg FICO	765	765	757	747	714	714	721
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	67.6%	67.6%	64.9%	64.2%	51.8%	54.7%	46.6%
Intermediate-term, fixed-rate	32.2%	32.2%	15.6%	12.8%	5.2%	3.4%	6.5%
Adjustable-rate	0.1%	0.1%	15.0%	17.2%	5.3%	5.2%	11.3%
Interest Only adjustable-rate	0.1%	0.1%	4.1%	5.2%	19.1%	20.3%	28.8%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	5.1%	6.5%
Interest Only fixed-rate	0.0%	0.0%	0.4%	0.6%	18.7%	11.4%	0.3%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	96.2%	96.2%	96.5%	91.5%	77.8%	78.2%	76.0%
Second/Vacation Home	3.4%	3.4%	2.7%	3.6%	4.2%	5.1%	5.1%
Investor Property	0.4%	0.4%	0.8%	4.9%	17.9%	16.7%	18.9%
10-K Unit Type (Sums to 100%)							
1 Unit	98.2%	98.2%	97.9%	95.8%	89.5%	92.5%	92.2%
2-4 Units	1.8%	1.8%	2.1%	4.2%	10.5%	7.5%	7.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	4.5%	4.5%	8.2%	9.4%	10.1%	11.8%	12.9%
Single Family Homes	95.5%	95.5%	91.8%	90.6%	89.9%	88.2%	87.1%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%	0.5%

FM-FCIC_0003791

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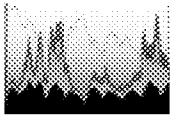


Single Family Conventional Acquisition Characteristics
Investor Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	4.5%	4.5%	8.2%	9.4%	10.1%	11.8%	12.9%
1 Unit	93.7%	93.7%	89.7%	86.3%	79.4%	79.6%	78.8%
2-4 Units	1.8%	1.8%	2.1%	4.2%	10.5%	7.5%	7.8%
Condo							
Condo	4.1%	4.1%	7.1%	8.2%	9.8%	11.6%	12.6%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	29.3%	29.3%	32.6%	29.9%	42.0%	52.9%	55.2%
Cash-Out Refinance	35.0%	35.0%	33.6%	38.4%	38.1%	33.4%	30.3%
Other Refinance	35.6%	35.6%	33.8%	31.6%	20.0%	13.7%	14.5%
Origination Type (Sums to 100%)							
TPO Broker	0.3%	0.3%	24.8%	22.8%	27.6%	25.9%	20.5%
TPO Correspondent	1.6%	1.6%	22.8%	21.5%	35.7%	31.7%	24.9%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	98.1%	98.1%	52.4%	55.7%	36.7%	42.4%	54.5%
Origination Amount and Rate							
Avg Origination Loan Amount	$206,551	$206,551	$201,944	$191,034	$196,454	$184,502	$170,021
Loan Original Note Rate	5.45%	5.45%	5.42%	5.81%	6.76%	6.47%	5.67%
Seasoning (Sums to 100%)							
Seasoned	75.2%	75.2%	86.8%	74.8%	10.6%	8.5%	10.9%
Non-Seasoned	24.8%	24.8%	13.2%	25.2%	89.4%	91.5%	89.1%
ACI							
ACI Probability	0.04%	0.04%	0.10%	0.22%	1.21%	1.24%	0.71%
Wtd Avg ACI Score	764	764	746	729	664	672	687
Credit Premium							
Wtd Avg Credit Premium	0.02	0.02	-0.15	-0.05	0.07	0.00	0.01
Credit Premium > 1.5	0.0%	0.0%	0.2%	0.5%	3.3%	2.4%	2.0%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.8%	1.6%	11.1%	11.1%	8.6%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	14.1%	14.1%	12.1%	12.6%	4.3%	5.0%	6.6%
DTI Ratio > 20 and <= 30	27.5%	27.5%	25.0%	19.7%	10.7%	12.2%	15.5%
DTI Ratio > 30 and <= 40	26.5%	26.5%	27.7%	23.8%	25.0%	27.3%	30.5%
DTI Ratio > 40 and <= 45	11.9%	11.9%	11.0%	10.6%	17.3%	17.6%	16.4%
DTI Ratio > 45 and <= 50	5.3%	5.3%	6.9%	8.0%	11.6%	10.7%	8.2%
DTI Ratio > 50	5.2%	5.2%	5.5%	6.3%	6.6%	7.4%	6.6%
DTI Ratio Missing	9.4%	9.4%	11.6%	19.1%	24.5%	19.8%	16.1%

FM-FCIC_00037911

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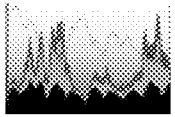


Single Family Conventional Acquisition Characteristics
Investor Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	31.8%	31.8%	32.8%	33.1%	38.3%	37.9%	36.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	14.1%	14.1%	12.1%	12.6%	4.3%	5.0%	6.6%
DTI Ratio > 20 and <= 30	27.5%	27.5%	25.0%	19.7%	10.7%	12.2%	15.5%
DTI Ratio > 30 and <= 40	26.5%	26.5%	27.7%	23.8%	25.0%	27.3%	30.5%
DTI Ratio > 40 and <= 45	11.9%	11.9%	11.0%	10.6%	17.3%	17.6%	16.4%
DTI Ratio > 45 and <= 50	5.3%	5.3%	7.0%	8.0%	11.6%	10.7%	8.2%
DTI Ratio > 50	5.2%	5.2%	5.5%	6.3%	6.6%	7.4%	6.6%
DTI Ratio Missing	9.4%	9.4%	11.6%	19.1%	24.5%	19.8%	16.1%
Wtd Avg DTI Ratio	31.8%	31.8%	32.8%	33.1%	38.3%	37.9%	36.4%
Origination Term (Sums to 100%)							
<= 15 Years	32.2%	32.2%	15.7%	12.8%	5.2%	3.4%	6.5%
> 15 Years amd <= 25 Years	8.5%	8.5%	4.4%	2.4%	1.2%	1.3%	1.5%
> 25 Years and <= 30 Years	59.2%	59.2%	79.1%	84.6%	92.8%	95.0%	91.9%
> 30 Years	0.0%	0.0%	0.8%	0.1%	0.8%	0.3%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	67.6%	67.6%	65.3%	64.8%	70.4%	66.1%	46.8%
Intermediate-Term Fixed Rate (excl Balloon)	32.2%	32.2%	15.6%	12.7%	5.1%	3.4%	6.5%
Adjustable Rate	0.2%	0.2%	19.1%	22.4%	24.3%	30.5%	46.7%
Balloon	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
40 Year (ARM & Fixed)	0.0%	0.0%	0.8%	0.1%	0.8%	0.3%	0.1%
Hybrid Arm	0.1%	0.1%	18.9%	22.2%	24.1%	25.2%	39.6%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- 3/1 Hybrid Arm	0.0%	0.0%	0.8%	2.3%	0.9%	2.0%	7.7%
- 5/1 Hybrid Arm	0.1%	0.1%	11.5%	13.8%	16.5%	18.6%	26.1%
- 7/1 Hybrid Arm	0.0%	0.0%	3.4%	4.9%	4.1%	2.9%	3.5%
- 10/1 Hybrid Arm	0.0%	0.0%	3.2%	1.1%	2.5%	1.6%	2.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	5.1%	6.5%

FM-FCIC_00037912

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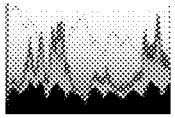


Single Family Conventional Acquisition Characteristics
Investor Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.1%	0.1%	4.5%	5.9%	37.8%	31.6%	29.0%
- Interest Only ARM	0.1%	0.1%	4.1%	5.2%	19.1%	20.3%	28.8%
- Interest Only FRM	0.0%	0.0%	0.4%	0.6%	18.7%	11.4%	0.3%
Alt-A	0.0%	0.0%	0.6%	25.9%	88.8%	84.9%	79.5%
- Alt-A Low/No Doc	0.0%	0.0%	0.6%	22.0%	65.9%	55.5%	49.9%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	5.5%	1.8%	0.6%
- Alt-A NINA	0.0%	0.0%	0.0%	5.5%	8.5%	11.6%	17.2%
- Alt-A SISA	0.0%	0.0%	0.1%	2.6%	7.0%	5.5%	0.3%
- Alt-A No Ratio	0.0%	0.0%	0.0%	1.0%	9.9%	5.8%	4.7%
- Alt-A Stated Income	0.0%	0.0%	0.5%	12.9%	35.0%	30.7%	27.2%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	3.5%	16.8%	18.7%	15.3%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.5%	6.1%	10.7%	14.4%
My Community Mortgage	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.6%	30.3%	69.1%	56.0%	50.9%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	8.3%	3.1%	0.6%	1.0%
- Other Low/No Doc	0.0%	0.0%	0.6%	22.0%	65.9%	55.4%	49.9%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	22.9%	22.9%	19.2%	8.7%	29.7%	33.9%	20.4%
- 75/20/05	0.4%	0.4%	0.3%	0.2%	0.3%	0.2%	0.2%

FM-FCIC_00037913

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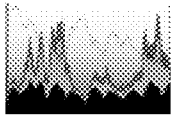


Single Family Conventional Acquisition Characteristics
Investor Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.3%	4.3%	4.0%	2.6%	4.0%	4.7%	4.4%
- 80/15/05	1.8%	1.8%	3.0%	1.6%	3.6%	4.3%	3.6%
- 80/20/00	0.0%	0.0%	0.7%	0.8%	0.2%	0.5%	0.5%
- 90/05/05	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
- Other	16.4%	16.4%	11.1%	3.5%	21.5%	24.1%	11.7%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	25.2%	25.2%	22.2%	13.8%	32.0%	35.8%	27.2%
- 75/20/05	0.4%	0.4%	0.4%	0.3%	0.6%	0.6%	0.4%
- 75/25/00	0.2%	0.2%	0.1%	0.2%	0.7%	0.7%	0.3%
- 80/10/10	5.1%	5.1%	4.7%	3.8%	6.6%	7.7%	7.0%
- 80/15/05	2.2%	2.2%	3.3%	2.1%	5.6%	6.8%	5.4%
- 80/20/00	1.0%	1.0%	0.7%	0.9%	13.3%	15.3%	10.0%
- 90/05/05	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%
- Other	16.3%	16.3%	12.9%	6.4%	5.2%	4.6%	4.2%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.2%	1.2%	1.8%	1.1%
- EA I	0.0%	0.0%	0.0%	0.1%	0.5%	0.8%	0.6%
- EA/TPR II	0.0%	0.0%	0.0%	0.1%	0.4%	0.5%	0.3%
- EA/TPR III	0.0%	0.0%	0.0%	0.1%	0.3%	0.5%	0.1%
10-K Property Region (Sums to 100%)							
Midwest	12.5%	12.5%	16.0%	12.6%	10.5%	12.0%	13.1%
Northeast	18.3%	18.3%	19.9%	26.9%	20.0%	17.0%	18.0%
Southeast	39.8%	39.8%	22.9%	25.4%	25.8%	27.1%	24.7%
Southwest	7.5%	7.5%	8.6%	8.5%	14.9%	15.7%	15.1%
West	21.9%	21.9%	32.6%	26.7%	28.8%	28.2%	29.2%
Census Region (Sums to 100%)							
New England	4.0%	4.0%	5.2%	5.2%	5.4%	5.1%	5.6%
Middle Atlantic	13.9%	13.9%	13.8%	20.4%	14.0%	10.8%	10.3%
East North Central	11.7%	11.7%	13.5%	11.1%	8.9%	10.0%	10.7%
East South Central	3.5%	3.5%	1.9%	2.1%	2.5%	2.8%	2.3%
South Atlantic	36.7%	36.7%	21.6%	23.5%	23.5%	24.6%	22.7%
West North Central	1.8%	1.8%	4.0%	2.8%	3.0%	3.5%	3.8%
West South Central	3.4%	3.4%	3.5%	3.1%	5.6%	5.5%	4.5%
Mountain	3.6%	3.6%	4.3%	5.4%	11.2%	12.3%	13.3%
Pacific	21.4%	21.4%	31.9%	25.4%	25.6%	24.5%	25.0%

FM-FCIC_00037914

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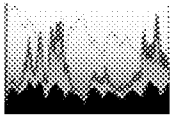


Single Family Conventional Acquisition Characteristics
Investor Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.3%	1.0%	0.3%	0.9%	1.7%
Top 10 States							
01) CA	18.9%	18.9%	28.2%	21.7%	20.0%	18.9%	19.3%
02) VA	16.1%	16.1%	5.0%	5.2%	3.3%	3.3%	3.5%
03) MD	9.1%	9.1%	4.7%	3.6%	3.2%	2.9%	2.8%
04) NY	7.8%	7.8%	8.8%	9.6%	6.9%	4.6%	4.6%
05) OH	5.1%	5.1%	6.2%	3.0%	1.5%	2.0%	2.6%
06) NJ	4.4%	4.4%	3.0%	5.9%	4.9%	4.1%	3.7%
07) FL	3.5%	3.5%	4.4%	6.0%	10.3%	11.2%	10.1%
08) TX	2.7%	2.7%	2.6%	2.5%	4.2%	4.2%	3.5%
09) NC	2.6%	2.6%	3.0%	3.6%	2.2%	2.2%	1.9%
10) MI	2.4%	2.4%	2.4%	2.4%	1.7%	2.2%	2.4%
Top 10 Sellers							
01) PENTAGON FEDERAL CREDIT UNION	41.3%	41.3%	0.0%	0.0%	0.0%	0.0%	0.3%
02) BANK OF AMERICA CORPORATION	38.3%	38.3%	40.6%	38.1%	37.5%	37.7%	32.9%
03) FIFTH THIRD BANCORP	10.3%	10.3%	3.3%	3.5%	0.3%	0.5%	0.5%
04) CITIGROUP INC	5.8%	5.8%	2.9%	16.8%	0.8%	3.1%	3.3%
05) FIRST PLACE BANK	1.5%	1.5%	0.1%	0.0%	0.0%	0.0%	0.0%
06) CITY NATIONAL CORPORATION	0.9%	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%
07) FIRST HORIZON NATIONAL CORPORATION	0.9%	0.9%	2.3%	0.7%	1.0%	0.6%	1.9%
08) REGIONS FINANCIAL CORP	0.3%	0.3%	2.2%	0.1%	0.1%	0.0%	0.1%
09) GATEWAY BANK FSB	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%
10) DUPAGE CREDIT UNION	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) PENTAGON FEDERAL CREDIT UNION	41.3%	41.3%	0.0%	0.0%	0.0%	0.0%	0.3%
02) WELLS FARGO & COMPANY	22.9%	22.9%	13.2%	29.0%	5.3%	3.7%	10.6%
03) BANK OF AMERICA CORPORATION	14.6%	14.6%	27.2%	15.3%	38.0%	43.3%	32.8%
04) FIFTH THIRD BANCORP	10.3%	10.3%	3.3%	3.5%	0.5%	0.4%	0.7%
05) CITIGROUP INC	5.8%	5.8%	1.9%	18.2%	0.8%	2.9%	4.3%
06) FIRST PLACE BANK	1.5%	1.5%	0.1%	0.0%	0.0%	0.0%	0.0%
07) CITY NATIONAL CORPORATION	0.9%	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%
08) COASTAL STATES MORTGAGE CORPORATION	0.9%	0.9%	0.3%	0.0%	0.3%	0.0%	0.0%
09) PNC FINANCIAL SERVICES GROUP INC	0.6%	0.6%	3.5%	2.9%	1.7%	2.5%	3.6%
10) SAN DIEGO COUNTY CREDIT UNION	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	95.5%						

FM-FCIC_00037915

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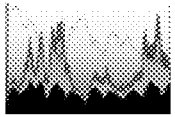


Single Family Conventional Acquisition Characteristics
Investor Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	4.5%						
- Primary MI Only	3.3%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	1.2%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.0%						
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	37.14	37.14	23.20	10.42	-10.91	-8.40	-3.03
Wtd Avg Economic Model Fee	16.39	16.39	26.84	21.88	57.43	45.03	39.58
Wtd Avg Charged Fee	53.53	53.53	50.04	32.30	46.52	36.63	36.55
Appraisal Waivers							
Appraisal Waiver	2.0%	2.0%	0.5%	0.0%	0.1%	0.1%	0.2%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.71%	0.71%	12.72%	28.20%	18.92%	31.92%	44.60%
Cumulative Default Rate	0.00%	0.00%	0.01%	0.49%	7.51%	7.07%	4.09%
Housing Goals							
Low Mod	30.70%	30.70%	33.28%	36.74%	40.01%	46.97%	49.53%
Special Affordable	6.03%	6.03%	8.42%	11.12%	17.92%	22.67%	24.34%
Underserved	27.32%	27.32%	27.03%	34.57%	48.48%	46.54%	45.62%
PMM Low Mod	27.34%	27.34%	33.09%	31.95%	22.54%	41.41%	41.24%
PMM Special Affordable	1.78%	1.78%	7.79%	7.59%	6.21%	17.86%	18.86%
PMM Underserved	22.84%	22.84%	24.93%	29.06%	40.13%	41.54%	40.37%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	2.62%	2.62%	2.86%	4.01%	7.28%	5.41%	2.43%
Median Valuation Bias for Other Refi	2.35%	2.35%	0.30%	-0.04%	7.21%	4.40%	1.34%

FM-FCIC_00037916

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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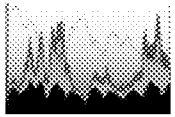


Single Family Conventional Acquisition Characteristics
eChannel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans			23	60,889	76,673	74,111	76,750
Book Volume ($B)			$0.0	$11.8	$13.9	$12.9	$12.5
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%			14.8%	23.2%	19.4%	20.1%	17.5%
OLTV 60.01% - 70.00%			13.4%	13.9%	12.6%	12.6%	12.3%
OLTV 70.01% - 75.00%			4.5%	9.8%	8.9%	7.8%	7.9%
OLTV 75.01% - 80.00%			42.6%	31.1%	35.9%	38.9%	32.2%
OLTV 80.01% - 90.00%			12.7%	11.1%	8.6%	7.6%	11.3%
OLTV 90.01% - 95.00%			11.9%	6.8%	6.0%	5.8%	9.0%
OLTV 95.01% - 97.00%			0.0%	1.1%	0.7%	0.8%	1.6%
OLTV 97.01% - 100.00%			0.0%	2.8%	7.8%	6.3%	8.3%
OLTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV			76.3%	71.9%	74.1%	73.5%	76.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			14.8%	21.2%	18.3%	10.0%	3.6%
Comb LTV 60.01% - 70.00%			13.4%	13.4%	12.1%	6.2%	3.2%
Comb LTV 70.01% - 75.00%			4.5%	9.5%	8.5%	4.1%	2.0%
Comb LTV 75.01% - 80.00%			42.6%	30.2%	26.7%	12.6%	7.1%
Comb LTV 80.01% - 90.00%			12.7%	14.1%	13.6%	10.3%	4.2%
Comb LTV 90.01% - 95.00%			11.9%	7.5%	9.6%	7.3%	2.8%
Comb LTV 95.01% - 97.00%			0.0%	1.2%	0.9%	0.6%	0.3%
Comb LTV 97.01% - 100.00%			0.0%	2.9%	10.2%	6.3%	2.4%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	42.6%	74.4%
Wtd Avg Comb LTV			77.2%	73.1%	76.1%	77.6%	78.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			14.8%	21.2%	18.3%	10.0%	3.6%
Comb LTV 60.01% - 70.00%			13.4%	13.4%	12.1%	6.2%	3.2%
Comb LTV 70.01% - 75.00%			4.5%	9.5%	8.5%	4.1%	2.0%
Comb LTV 75.01% - 80.00%			42.6%	30.2%	26.7%	12.6%	7.1%
Comb LTV 80.01% - 90.00%			12.7%	14.1%	13.6%	10.3%	4.2%
Comb LTV 90.01% - 95.00%			11.9%	7.5%	9.6%	7.3%	2.8%
Comb LTV 95.01% - 97.00%			0.0%	1.2%	0.9%	0.6%	0.3%

FM-FCIC_00037917

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CONFIDENTIAL TREATMENT REQUESTED

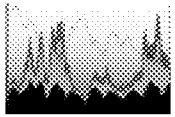


Single Family Conventional Acquisition Characteristics
eChannel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%			0.0%	2.9%	10.2%	6.3%	2.4%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	42.6%	74.4%
Wtd Avg Comb LTV			77.2%	73.1%	76.1%	77.6%	78.0%
Credit Score (Sums to 100%)							
FICO < 550			0.0%	0.3%	0.8%	1.2%	1.2%
FICO 550-579			0.0%	0.4%	1.1%	1.5%	1.6%
FICO 580-619			1.8%	1.2%	2.7%	3.0%	3.4%
FICO 620-659			13.2%	5.0%	8.1%	8.0%	10.0%
FICO 660-699			15.1%	14.2%	17.1%	17.6%	18.9%
FICO 700-739			15.7%	20.5%	20.5%	21.8%	21.7%
FICO >= 740			54.2%	58.4%	49.7%	47.0%	43.2%
FICO Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO			734	743	729	725	719
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate			93.7%	75.2%	78.2%	69.9%	66.8%
Intermediate-term, fixed-rate			6.3%	13.8%	6.7%	6.7%	7.9%
Adjustable-rate			0.0%	3.5%	4.5%	10.8%	18.1%
Interest Only adjustable-rate			0.0%	7.2%	10.4%	12.6%	7.2%
Negative Amortization			0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate			0.0%	0.3%	0.2%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence			91.0%	88.1%	88.3%	87.2%	86.4%
Second/Vacation Home			4.5%	6.0%	5.9%	6.4%	5.1%
Investor Property			4.5%	5.9%	5.7%	6.5%	8.6%
10-K Unit Type (Sums to 100%)							
1 Unit			100.0%	98.6%	98.7%	98.6%	98.5%
2-4 Units			0.0%	1.4%	1.3%	1.4%	1.5%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop			8.1%	8.0%	9.0%	10.1%	9.0%
Single Family Homes			91.9%	92.0%	91.0%	89.9%	91.0%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)			1.5%	0.4%	0.8%	1.0%	0.8%

FM-FCIC_00037918

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

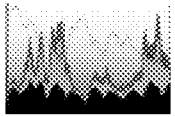


Single Family Conventional Acquisition Characteristics
eChannel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop			8.1%	8.0%	9.0%	10.1%	9.0%
1 Unit			90.4%	90.2%	89.0%	87.5%	88.6%
2-4 Units			0.0%	1.4%	1.3%	1.4%	1.5%
Condo							
Condo			8.1%	8.0%	9.0%	10.1%	9.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage			81.8%	46.6%	57.7%	64.0%	63.1%
Cash-Out Refinance			9.0%	26.6%	27.2%	26.1%	26.2%
Other Refinance			9.2%	26.8%	15.1%	9.8%	10.7%
Origination Type (Sums to 100%)							
TPO Broker			0.0%	0.0%	0.0%	0.0%	0.0%
TPO Correspondent			0.0%	0.0%	0.0%	0.0%	0.0%
Undesignated			0.0%	0.0%	0.0%	0.0%	0.0%
Retail			100.0%	100.0%	100.0%	100.0%	100.0%
Origination Amount and Rate							
Avg Origination Loan Amount			$192,871	$194,509	$181,911	$173,925	$163,551
Loan Original Note Rate			5.90%	5.94%	6.48%	6.60%	6.04%
Seasoning (Sums to 100%)							
Seasoned			0.0%	0.0%	0.0%	0.0%	0.0%
Non-Seasoned			100.0%	100.0%	100.0%	100.0%	100.0%
ACI							
ACI Probability			0.24%	0.23%	0.45%	0.48%	0.48%
Wtd Avg ACI Score			725	733	719	718	714
Credit Premium							
Wtd Avg Credit Premium			-0.54	-0.02	0.14	0.23	0.40
Credit Premium > 1.5			0.0%	0.5%	1.8%	2.6%	5.3%
Prepay Premium							
Prepay Premium			0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			12.5%	12.2%	4.0%	3.2%	3.1%
DTI Ratio > 20 and <= 30			27.0%	22.3%	6.5%	6.3%	5.3%
DTI Ratio > 30 and <= 40			19.1%	23.9%	6.7%	6.0%	5.8%
DTI Ratio > 40 and <= 45			30.9%	10.3%	2.9%	2.3%	2.7%
DTI Ratio > 45 and <= 50			6.1%	8.9%	2.5%	1.9%	2.2%
DTI Ratio > 50			4.4%	21.4%	5.8%	5.0%	5.5%
DTI Ratio Missing			0.0%	1.1%	71.5%	75.3%	75.4%

FM-FCIC_00037919

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

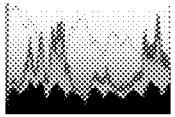


Single Family Conventional Acquisition Characteristics
eChannel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio			34.0%	37.8%	37.2%	36.9%	38.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			0.0%	9.3%	6.7%	6.4%	6.2%
DTI Ratio > 20 and <= 30			0.0%	21.4%	17.8%	18.5%	19.2%
DTI Ratio > 30 and <= 40			0.0%	25.5%	26.1%	27.4%	26.9%
DTI Ratio > 40 and <= 45			0.0%	11.6%	13.3%	13.8%	12.9%
DTI Ratio > 45 and <= 50			0.0%	10.1%	12.1%	12.6%	11.3%
DTI Ratio > 50			0.0%	21.8%	24.1%	21.3%	23.4%
DTI Ratio Missing			100.0%	0.3%	0.0%	0.0%	0.0%
Wtd Avg DTI Ratio				37.9%	39.7%	39.2%	39.4%
Origination Term (Sums to 100%)							
<= 15 Years			6.3%	13.8%	6.7%	6.7%	7.9%
> 15 Years amd <= 25 Years			0.0%	4.0%	2.9%	3.0%	3.7%
> 25 Years and <= 30 Years			93.7%	82.1%	89.5%	90.0%	88.4%
> 30 Years			0.0%	0.1%	0.9%	0.3%	0.0%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)			93.7%	75.6%	78.4%	69.9%	66.8%
Intermediate-Term Fixed Rate (excl Balloon)			6.3%	13.8%	6.6%	6.5%	7.7%
Adjustable Rate			0.0%	10.6%	14.9%	23.4%	25.3%
Balloon			0.0%	0.0%	0.0%	0.1%	0.2%
Various Product Types							
Second			0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)			0.0%	0.1%	0.9%	0.3%	0.0%
Hybrid Arm			0.0%	10.6%	14.9%	23.4%	25.3%
- 2/28 Hybrid Arm			0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm			0.0%	1.1%	1.3%	2.6%	3.5%
- 5/1 Hybrid Arm			0.0%	5.3%	8.0%	12.8%	15.9%
- 7/1 Hybrid Arm			0.0%	2.6%	3.3%	5.1%	4.5%
- 10/1 Hybrid Arm			0.0%	1.6%	2.4%	2.9%	1.4%
NegAm ARM			0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00037920

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

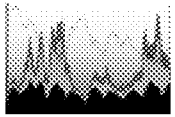


Single Family Conventional Acquisition Characteristics
eChannel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only			0.0%	7.5%	10.6%	12.6%	7.2%
- Interest Only ARM			0.0%	7.2%	10.4%	12.6%	7.2%
- Interest Only FRM			0.0%	0.3%	0.2%	0.0%	0.0%
Alt-A			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income			0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)			0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)			0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage			0.0%	0.4%	0.5%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total			0.0%	0.0%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc			0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc			0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals							
Subprime			0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)			0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005			0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Investor Channel			0.0%	0.0%	0.0%	0.0%	0.0%
eChannel			100.0%	100.0%	100.0%	100.0%	100.0%
Underserved Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000			0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW			4.7%	7.9%	13.6%	15.5%	4.9%
- 75/20/05			0.0%	0.2%	0.2%	0.1%	0.0%

FM-FCIC_00037921

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

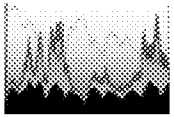


Single Family Conventional Acquisition Characteristics
eChannel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00			0.0%	0.0%	0.1%	0.1%	0.0%
- 80/10/10			0.0%	1.6%	4.0%	5.9%	3.1%
- 80/15/05			0.0%	0.4%	3.3%	4.5%	0.6%
- 80/20/00			0.0%	0.1%	2.4%	3.2%	0.5%
- 90/05/05			0.0%	0.0%	0.0%	0.0%	0.0%
- Other			4.7%	5.6%	3.6%	1.6%	0.7%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced			4.7%	8.0%	13.7%	15.5%	4.9%
- 75/20/05			0.0%	0.2%	0.2%	0.1%	0.0%
- 75/25/00			0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10			0.0%	1.6%	4.2%	6.0%	3.1%
- 80/15/05			0.0%	0.4%	3.3%	4.5%	0.6%
- 80/20/00			0.0%	0.1%	2.5%	3.3%	0.7%
- 90/05/05			0.0%	0.0%	0.0%	0.0%	0.0%
- Other			4.7%	5.7%	3.4%	1.6%	0.5%
EA/TPR							
EA/TPR			0.0%	0.0%	0.0%	0.0%	0.0%
- EA I			0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II			0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest			13.9%	18.6%	16.6%	14.7%	13.3%
Northeast			31.1%	21.2%	23.0%	22.5%	24.5%
Southeast			26.6%	29.8%	31.3%	33.5%	35.3%
Southwest			24.7%	17.3%	18.9%	18.8%	16.8%
West			3.8%	13.2%	10.1%	10.4%	10.0%
Census Region (Sums to 100%)							
New England			0.0%	6.4%	7.0%	5.9%	4.5%
Middle Atlantic			31.1%	14.4%	15.5%	16.1%	19.4%
East North Central			12.5%	17.1%	15.0%	12.9%	11.5%
East South Central			6.0%	4.3%	4.2%	4.4%	3.8%
South Atlantic			20.6%	25.9%	27.6%	29.6%	32.1%
West North Central			1.4%	4.3%	4.6%	5.0%	4.7%
West South Central			20.5%	6.0%	6.7%	6.9%	6.0%
Mountain			4.1%	9.9%	10.9%	10.6%	10.0%
Pacific			3.8%	11.7%	8.5%	8.6%	7.9%

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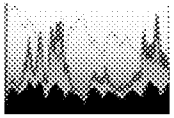


Single Family Conventional Acquisition Characteristics
eChannel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

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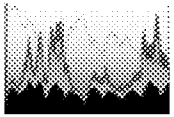


Single Family Conventional Acquisition Characteristics
eChannel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap			-1.57	4.45	-7.45	-3.74	3.11
Wtd Avg Economic Model Fee			27.74	21.42	42.92	43.74	45.08
Wtd Avg Charged Fee			26.17	25.87	35.47	40.00	48.19
Appraisal Waivers							
Appraisal Waiver			0.0%	0.0%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate			8.51%	21.65%	31.16%	41.78%	40.08%
Cumulative Default Rate			0.00%	0.51%	1.46%	2.09%	1.94%
Housing Goals							
Low Mod			31.82%	41.45%	43.59%	43.62%	44.89%
Special Affordable			13.64%	15.55%	16.43%	16.57%	16.26%
Underserved			27.27%	28.08%	31.42%	32.10%	33.06%
PMM Low Mod			31.25%	36.54%	37.51%	38.39%	43.41%
PMM Special Affordable			6.25%	13.73%	13.92%	13.89%	16.14%
PMM Underserved			18.75%	23.44%	25.22%	25.37%	26.57%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi			7.98%	10.31%	7.76%	4.80%	0.94%
Median Valuation Bias for Other Refi			11.84%	12.00%	10.52%	4.83%	1.24%

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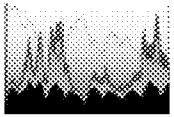


Single Family Conventional Acquisition Characteristics
Subordinate Financing - RDW

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	21,815	21,815	326,567	239,417	562,286	539,625	449,372
Book Volume ($B)	$5.7	$5.7	$83.3	$64.1	$126.4	$109.9	$85.8
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	39.9%	39.9%	44.2%	31.0%	10.2%	8.0%	12.9%
OLTV 60.01% - 70.00%	16.8%	16.8%	17.0%	18.2%	8.5%	6.7%	8.1%
OLTV 70.01% - 75.00%	9.0%	9.0%	9.7%	9.8%	11.3%	5.7%	5.3%
OLTV 75.01% - 80.00%	17.7%	17.7%	22.6%	38.9%	68.8%	79.0%	73.0%
OLTV 80.01% - 90.00%	9.8%	9.8%	4.0%	1.3%	0.7%	0.3%	0.4%
OLTV 90.01% - 95.00%	3.0%	3.0%	1.3%	0.4%	0.2%	0.1%	0.1%
OLTV 95.01% - 97.00%	0.9%	0.9%	0.3%	0.2%	0.2%	0.2%	0.1%
OLTV 97.01% - 100.00%	1.0%	1.0%	0.3%	0.1%	0.2%	0.1%	0.0%
OLTV > 100.00%	1.9%	1.9%	0.5%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	64.8%	64.8%	62.2%	66.4%	74.8%	76.0%	74.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	16.1%	16.1%	17.8%	10.0%	3.1%	2.5%	4.7%
Comb LTV 60.01% - 70.00%	12.5%	12.5%	14.6%	9.4%	3.1%	2.4%	4.0%
Comb LTV 70.01% - 75.00%	8.5%	8.5%	9.4%	6.8%	2.2%	1.6%	2.6%
Comb LTV 75.01% - 80.00%	11.4%	11.4%	12.8%	13.0%	4.7%	3.4%	4.7%
Comb LTV 80.01% - 90.00%	25.6%	25.6%	30.2%	42.7%	38.7%	37.7%	42.9%
Comb LTV 90.01% - 95.00%	9.3%	9.3%	8.8%	13.6%	23.4%	23.2%	25.1%
Comb LTV 95.01% - 97.00%	2.3%	2.3%	1.2%	0.6%	0.5%	0.5%	0.3%
Comb LTV 97.01% - 100.00%	2.8%	2.8%	1.1%	3.3%	23.7%	28.5%	15.3%
Comb LTV > 100.00%	11.6%	11.6%	4.0%	0.5%	0.5%	0.2%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	80.0%	80.0%	76.3%	81.1%	90.1%	91.3%	88.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	16.1%	16.1%	17.8%	10.0%	3.1%	2.5%	4.7%
Comb LTV 60.01% - 70.00%	12.5%	12.5%	14.6%	9.4%	3.1%	2.4%	4.0%
Comb LTV 70.01% - 75.00%	8.5%	8.5%	9.4%	6.8%	2.2%	1.6%	2.6%
Comb LTV 75.01% - 80.00%	11.4%	11.4%	12.8%	13.0%	4.7%	3.4%	4.7%
Comb LTV 80.01% - 90.00%	25.6%	25.6%	30.2%	42.7%	38.7%	37.7%	42.9%
Comb LTV 90.01% - 95.00%	9.3%	9.3%	8.8%	13.6%	23.4%	23.2%	25.1%
Comb LTV 95.01% - 97.00%	2.3%	2.3%	1.2%	0.6%	0.5%	0.5%	0.3%

FM-FCIC_00037925

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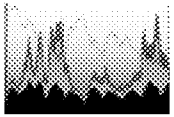


Single Family Conventional Acquisition Characteristics
Subordinate Financing - RDW

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	2.8%	2.8%	1.1%	3.3%	23.7%	28.5%	15.3%
Comb LTV > 100.00%	11.6%	11.6%	4.0%	0.5%	0.5%	0.2%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	80.0%	80.0%	76.3%	81.1%	90.1%	91.2%	88.3%
Credit Score (Sums to 100%)							
FICO < 550	0.3%	0.3%	0.1%	0.1%	0.2%	0.2%	0.1%
FICO 550-579	0.3%	0.3%	0.1%	0.1%	0.2%	0.2%	0.2%
FICO 580-619	0.6%	0.6%	0.3%	0.7%	0.9%	1.0%	1.0%
FICO 620-659	2.5%	2.5%	1.4%	3.5%	6.7%	7.4%	6.7%
FICO 660-699	8.4%	8.4%	6.8%	13.2%	21.2%	22.6%	20.0%
FICO 700-739	21.1%	21.1%	19.3%	24.1%	29.0%	28.7%	28.4%
FICO >= 740	66.9%	66.9%	72.1%	58.1%	41.9%	39.8%	43.3%
FICO Missing	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.2%
Wtd Avg FICO	752	752	758	743	726	724	727
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	72.1%	72.1%	82.5%	75.2%	68.6%	62.8%	64.3%
Intermediate-term, fixed-rate	16.6%	16.6%	12.7%	9.5%	2.5%	2.4%	4.9%
Adjustable-rate	8.7%	8.7%	3.4%	6.3%	3.7%	5.8%	12.3%
Interest Only adjustable-rate	2.5%	2.5%	1.4%	7.2%	11.9%	16.2%	16.2%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.2%	1.8%	1.3%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.8%	13.0%	10.9%	1.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	97.4%	97.4%	97.9%	96.0%	92.8%	90.8%	92.9%
Second/Vacation Home	1.9%	1.9%	1.8%	3.0%	4.0%	5.2%	4.4%
Investor Property	0.7%	0.7%	0.3%	1.0%	3.3%	4.1%	2.7%
10-K Unit Type (Sums to 100%)							
1 Unit	99.0%	99.0%	99.1%	98.3%	96.7%	97.3%	97.7%
2-4 Units	1.0%	1.0%	0.9%	1.7%	3.3%	2.7%	2.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	6.0%	6.0%	5.6%	10.0%	12.0%	12.4%	11.3%
Single Family Homes	94.0%	94.0%	94.4%	90.0%	88.0%	87.6%	88.7%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%

FM-FCIC_0003792

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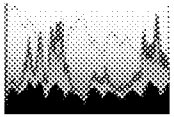


Single Family Conventional Acquisition Characteristics
Subordinate Financing - RDW

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	6.0%	6.0%	5.6%	10.0%	12.0%	12.4%	11.3%
1 Unit	92.9%	92.9%	93.4%	88.3%	84.7%	84.8%	86.3%
2-4 Units	1.0%	1.0%	0.9%	1.7%	3.3%	2.7%	2.3%
Condo							
Condo	5.8%	5.8%	5.3%	9.6%	11.8%	12.3%	11.2%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	9.9%	9.9%	10.8%	39.4%	63.6%	73.4%	65.6%
Cash-Out Refinance	12.0%	12.0%	18.3%	20.1%	15.1%	13.2%	15.5%
Other Refinance	78.1%	78.1%	71.0%	40.4%	21.4%	13.4%	18.9%
Origination Type (Sums to 100%)							
TPO Broker	10.1%	10.1%	12.0%	21.0%	26.3%	24.1%	18.7%
TPO Correspondent	17.1%	17.1%	23.1%	23.4%	32.8%	34.1%	30.1%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	72.8%	72.8%	64.9%	55.6%	40.9%	41.9%	51.3%
Origination Amount and Rate							
Avg Origination Loan Amount	$264,907	$264,907	$257,378	$269,105	$225,330	$203,911	$191,198
Loan Original Note Rate	4.91%	4.91%	4.93%	5.85%	6.44%	6.48%	5.68%
Seasoning (Sums to 100%)							
Seasoned	3.3%	3.3%	4.9%	5.3%	1.9%	1.8%	1.6%
Non-Seasoned	96.7%	96.7%	95.1%	94.7%	98.1%	98.2%	98.4%
ACI							
ACI Probability	0.14%	0.14%	0.09%	0.23%	0.72%	0.78%	0.35%
Wtd Avg ACI Score	744	744	749	727	689	686	705
Credit Premium							
Wtd Avg Credit Premium	0.12	0.12	-0.16	-0.07	0.02	0.08	0.11
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.2%	1.1%	1.5%	0.8%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.2%	4.1%	6.6%	2.6%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	17.1%	17.1%	12.2%	6.4%	3.5%	3.5%	5.5%
DTI Ratio > 20 and <= 30	22.6%	22.6%	26.2%	19.1%	13.2%	13.0%	17.5%
DTI Ratio > 30 and <= 40	26.0%	26.0%	29.2%	30.5%	30.7%	31.7%	33.7%
DTI Ratio > 40 and <= 45	12.2%	12.2%	12.6%	16.3%	20.8%	21.7%	19.0%
DTI Ratio > 45 and <= 50	8.0%	8.0%	8.7%	11.6%	15.5%	14.3%	11.9%
DTI Ratio > 50	11.3%	11.3%	10.1%	14.2%	11.5%	9.6%	10.2%
DTI Ratio Missing	2.8%	2.8%	1.0%	2.0%	4.8%	6.2%	2.2%

FM-FCIC_00037927

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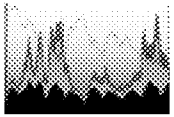


Single Family Conventional Acquisition Characteristics
Subordinate Financing - RDW

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	33.9%	33.9%	34.3%	37.9%	39.5%	39.1%	37.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	17.1%	17.1%	12.2%	6.3%	3.5%	3.5%	5.5%
DTI Ratio > 20 and <= 30	22.6%	22.6%	26.2%	19.1%	13.4%	13.2%	17.6%
DTI Ratio > 30 and <= 40	26.0%	26.0%	29.2%	30.6%	31.1%	32.3%	33.9%
DTI Ratio > 40 and <= 45	12.2%	12.2%	12.6%	16.3%	21.1%	22.1%	19.1%
DTI Ratio > 45 and <= 50	8.0%	8.0%	8.7%	11.6%	15.7%	14.6%	12.0%
DTI Ratio > 50	11.3%	11.3%	10.1%	14.2%	11.6%	9.7%	10.2%
DTI Ratio Missing	2.8%	2.8%	1.0%	2.0%	3.7%	4.6%	1.8%
Wtd Avg DTI Ratio	33.9%	33.9%	34.3%	37.9%	39.5%	39.1%	37.7%
Origination Term (Sums to 100%)							
<= 15 Years	16.6%	16.6%	12.7%	9.5%	2.5%	2.5%	4.9%
> 15 Years amd <= 25 Years	5.0%	5.0%	4.4%	2.5%	1.2%	0.9%	2.1%
> 25 Years and <= 30 Years	78.3%	78.3%	82.9%	87.1%	94.8%	96.1%	92.9%
> 30 Years	0.0%	0.0%	0.0%	0.9%	1.4%	0.5%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	72.2%	72.2%	82.5%	77.0%	81.6%	73.6%	65.3%
Intermediate-Term Fixed Rate (excl Balloon)	16.6%	16.6%	12.7%	9.5%	2.5%	2.4%	4.8%
Adjustable Rate	11.2%	11.2%	4.8%	13.5%	15.8%	23.9%	29.8%
Balloon	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.9%	1.4%	0.5%	0.1%
Hybrid Arm	11.2%	11.2%	4.8%	13.5%	15.6%	21.9%	28.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.9%	0.9%	1.7%	5.1%
- 5/1 Hybrid Arm	9.1%	9.1%	3.7%	8.8%	10.1%	16.2%	17.8%
- 7/1 Hybrid Arm	1.6%	1.6%	0.7%	3.0%	2.6%	2.7%	3.6%
- 10/1 Hybrid Arm	0.5%	0.5%	0.4%	0.8%	1.6%	1.2%	1.6%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.2%	1.8%	1.3%

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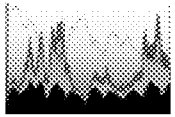


Single Family Conventional Acquisition Characteristics
Subordinate Financing - RDW

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	2.6%	2.6%	1.4%	9.0%	24.9%	27.1%	17.3%
- Interest Only ARM	2.5%	2.5%	1.4%	7.2%	11.9%	16.2%	16.2%
- Interest Only FRM	0.0%	0.0%	0.0%	1.8%	13.0%	10.9%	1.0%
Alt-A	0.0%	0.0%	0.0%	2.2%	25.3%	36.1%	20.6%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	1.7%	16.8%	22.5%	11.8%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.3%	0.2%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.7%	1.1%	2.3%	3.4%
- Alt-A SISA	0.0%	0.0%	0.0%	0.3%	1.8%	2.1%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	2.0%	1.9%	0.7%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.6%	11.7%	15.9%	7.6%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.5%	7.3%	10.7%	5.5%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.1%	1.2%	2.9%	3.4%
My Community Mortgage	0.4%	0.4%	0.3%	0.7%	0.7%	0.2%	0.1%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.4%	17.3%	38.6%	35.6%	23.5%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.4%	15.6%	21.7%	12.9%	11.8%
- Other Low/No Doc	0.0%	0.0%	0.0%	1.7%	16.9%	22.7%	11.7%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.1%	0.7%	0.8%	0.1%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.1%	0.7%	0.8%	0.1%
Business Channel (Sums to 100%)							
Lender Channel	94.8%	94.8%	94.5%	91.6%	71.8%	59.0%	76.2%
Investor Channel	5.2%	5.2%	5.5%	6.9%	26.1%	38.4%	23.0%
eChannel	0.0%	0.0%	0.0%	1.5%	1.5%	1.8%	0.7%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.1%	0.7%	0.8%	0.1%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- 75/20/05	1.7%	1.7%	1.6%	2.0%	2.3%	1.4%	1.8%

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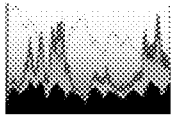


Single Family Conventional Acquisition Characteristics
Subordinate Financing - RDW

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.1%	0.1%	0.0%	0.4%	4.4%	0.5%	0.2%
- 80/10/10	13.0%	13.0%	17.1%	26.4%	25.7%	27.2%	32.4%
- 80/15/05	3.6%	3.6%	4.9%	10.4%	18.7%	19.0%	21.6%
- 80/20/00	5.2%	5.2%	3.8%	3.8%	5.6%	9.1%	8.0%
- 90/05/05	2.9%	2.9%	1.4%	0.5%	0.2%	0.1%	0.1%
- Other	73.6%	73.6%	71.1%	56.6%	43.1%	42.7%	35.8%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- 75/20/05	1.7%	1.7%	1.6%	2.0%	2.7%	1.9%	2.0%
- 75/25/00	1.7%	1.7%	0.6%	0.4%	0.7%	0.9%	0.5%
- 80/10/10	13.0%	13.0%	17.1%	26.4%	30.0%	31.1%	35.7%
- 80/15/05	3.6%	3.6%	4.9%	10.4%	20.7%	21.9%	23.3%
- 80/20/00	14.3%	14.3%	5.2%	3.8%	23.4%	27.0%	15.1%
- 90/05/05	2.9%	2.9%	1.4%	0.5%	0.2%	0.1%	0.2%
- Other	62.7%	62.7%	69.1%	56.6%	22.3%	17.1%	23.2%
EA/TPR							
EA/TPR	0.2%	0.2%	0.1%	0.6%	0.6%	0.6%	0.9%
- EA I	0.0%	0.0%	0.0%	0.3%	0.4%	0.4%	0.6%
- EA/TPR II	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	0.2%
- EA/TPR III	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
10-K Property Region (Sums to 100%)							
Midwest	16.8%	16.8%	19.3%	17.8%	15.3%	15.4%	17.5%
Northeast	20.3%	20.3%	18.8%	17.9%	17.9%	16.1%	18.3%
Southeast	18.6%	18.6%	21.0%	23.2%	24.5%	26.4%	24.5%
Southwest	12.1%	12.1%	12.8%	14.0%	17.9%	19.3%	17.8%
West	32.2%	32.2%	28.1%	27.0%	24.4%	22.8%	21.8%
Census Region (Sums to 100%)							
New England	7.3%	7.3%	7.1%	5.6%	5.9%	5.9%	7.1%
Middle Atlantic	12.7%	12.7%	11.3%	11.9%	11.6%	9.9%	10.7%
East North Central	12.4%	12.4%	15.1%	14.5%	12.4%	12.3%	13.9%
East South Central	2.5%	2.5%	3.7%	3.2%	3.5%	3.7%	3.4%
South Atlantic	16.4%	16.4%	17.7%	20.3%	21.4%	23.1%	21.5%
West North Central	6.2%	6.2%	6.2%	5.3%	4.8%	5.4%	6.1%
West South Central	3.9%	3.9%	5.1%	5.9%	7.3%	7.5%	6.3%
Mountain	7.4%	7.4%	6.9%	7.5%	11.2%	12.8%	12.0%
Pacific	31.2%	31.2%	26.9%	25.7%	21.8%	19.5%	19.0%

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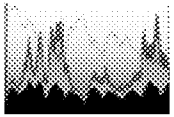


Single Family Conventional Acquisition Characteristics
Subordinate Financing - RDW

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
Top 10 States							
01) CA	24.9%	24.9%	21.1%	19.8%	15.5%	12.9%	11.7%
02) NY	5.7%	5.7%	4.9%	5.8%	5.0%	3.5%	4.1%
03) IL	5.1%	5.1%	5.5%	7.0%	5.5%	5.0%	5.1%
04) VA	4.7%	4.7%	4.0%	4.4%	3.7%	3.6%	3.8%
05) MA	4.2%	4.2%	4.2%	3.4%	3.2%	3.2%	3.9%
06) NJ	4.1%	4.1%	3.4%	3.4%	3.8%	3.6%	3.5%
07) WA	3.7%	3.7%	3.7%	3.9%	3.7%	3.9%	4.3%
08) CO	3.6%	3.6%	3.1%	3.0%	3.2%	3.4%	3.4%
09) MD	3.4%	3.4%	3.3%	3.2%	3.2%	3.1%	3.1%
10) TX	3.1%	3.1%	3.9%	4.9%	6.0%	6.2%	5.0%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	33.1%	33.1%	18.4%	20.0%	9.3%	7.4%	7.7%
02) BANK OF AMERICA CORPORATION	22.8%	22.8%	23.3%	22.0%	34.1%	34.9%	32.1%
03) CITIGROUP INC	4.4%	4.4%	5.1%	9.7%	7.6%	9.2%	10.5%
04) GMAC INC	4.3%	4.3%	2.7%	3.8%	3.2%	4.8%	6.6%
05) JPMORGAN CHASE & CO	3.9%	3.9%	5.9%	10.6%	11.6%	3.8%	3.6%
06) SUNTRUST BANKS INC	3.4%	3.4%	5.6%	7.7%	6.1%	6.0%	4.2%
07) FLAGSTAR BANCORP INC	2.3%	2.3%	2.0%	1.8%	1.7%	1.4%	3.7%
08) PENTAGON FEDERAL CREDIT UNION	1.8%	1.8%	0.1%	0.0%	0.0%	0.0%	0.0%
09) PHH CORPORATION	1.6%	1.6%	2.7%	1.6%	1.9%	2.5%	2.4%
10) QUICKEN LOANS INC	1.5%	1.5%	1.0%	0.3%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	34.3%	34.3%	19.1%	20.8%	11.1%	10.2%	12.5%
02) BANK OF AMERICA CORPORATION	21.6%	21.6%	23.1%	21.6%	34.1%	37.0%	32.1%
03) JPMORGAN CHASE & CO	5.2%	5.2%	6.9%	15.1%	15.8%	9.9%	8.4%
04) GMAC INC	4.6%	4.6%	3.3%	4.1%	3.1%	4.5%	6.5%
05) CITIGROUP INC	4.4%	4.4%	5.1%	9.5%	8.1%	10.3%	13.5%
06) SUNTRUST BANKS INC	3.4%	3.4%	5.6%	7.7%	4.9%	4.0%	3.1%
07) FLAGSTAR BANCORP INC	2.3%	2.3%	1.6%	1.6%	1.2%	0.7%	1.3%
08) PENTAGON FEDERAL CREDIT UNION	1.8%	1.8%	0.1%	0.0%	0.0%	0.0%	0.0%
09) PHH CORPORATION	1.6%	1.6%	2.8%	1.6%	1.0%	1.2%	1.4%
10) FIFTH THIRD BANCORP	1.4%	1.4%	0.6%	1.0%	0.1%	0.0%	0.1%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	99.2%						

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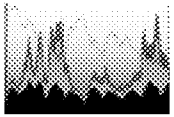


Single Family Conventional Acquisition Characteristics
Subordinate Financing - RDW

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.8%						
- Primary MI Only	0.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-3.25	-3.25	-0.08	0.41	-13.93	-8.42	-3.12
Wtd Avg Economic Model Fee	31.55	31.55	23.84	24.27	43.16	38.49	30.45
Wtd Avg Charged Fee	28.30	28.30	23.76	24.68	29.23	30.07	27.33
Appraisal Waivers							
Appraisal Waiver	3.0%	3.0%	2.1%	1.8%	1.2%	0.9%	1.3%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.04%	0.04%	3.09%	28.56%	25.71%	35.96%	40.92%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.51%	4.87%	6.19%	2.74%
Housing Goals							
Low Mod	24.59%	24.59%	23.50%	23.38%	28.85%	34.24%	35.75%
Special Affordable	6.96%	6.96%	6.26%	7.42%	9.04%	10.35%	10.61%
Underserved	19.59%	19.59%	17.79%	25.40%	33.72%	34.34%	29.40%
PMM Low Mod	38.34%	38.34%	32.36%	24.78%	24.98%	31.53%	34.17%
PMM Special Affordable	19.30%	19.30%	13.24%	9.59%	6.74%	8.20%	9.61%
PMM Underserved	32.29%	32.29%	26.59%	28.21%	31.29%	32.44%	28.30%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	8.40%	8.40%	10.15%	11.12%	8.04%	5.33%	1.72%
Median Valuation Bias for Other Refi	8.62%	8.62%	8.90%	10.51%	8.97%	5.92%	2.03%

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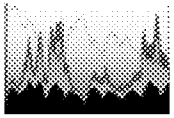


Single Family Conventional Acquisition Characteristics
Subordinate Financing - Enhanced

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	23,559	23,559	373,616	273,004	607,217	582,069	534,884
Book Volume ($B)	$6.2	$6.2	$95.9	$72.8	$135.5	$118.9	$102.9
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	40.9%	40.9%	44.9%	31.4%	11.4%	9.4%	14.4%
OLTV 60.01% - 70.00%	17.0%	17.0%	17.4%	18.4%	8.9%	7.3%	9.1%
OLTV 70.01% - 75.00%	9.0%	9.0%	9.9%	9.9%	11.1%	5.9%	5.9%
OLTV 75.01% - 80.00%	17.5%	17.5%	21.9%	37.7%	66.5%	76.2%	69.5%
OLTV 80.01% - 90.00%	9.2%	9.2%	3.7%	1.6%	1.0%	0.5%	0.6%
OLTV 90.01% - 95.00%	2.9%	2.9%	1.2%	0.5%	0.4%	0.2%	0.2%
OLTV 95.01% - 97.00%	0.8%	0.8%	0.3%	0.2%	0.2%	0.2%	0.1%
OLTV 97.01% - 100.00%	0.9%	0.9%	0.3%	0.2%	0.5%	0.2%	0.1%
OLTV > 100.00%	1.8%	1.8%	0.5%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	64.3%	64.3%	61.8%	66.3%	74.4%	75.5%	73.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	18.8%	18.8%	21.9%	12.9%	4.8%	4.4%	7.6%
Comb LTV 60.01% - 70.00%	13.0%	13.0%	15.4%	10.6%	3.9%	3.3%	5.6%
Comb LTV 70.01% - 75.00%	8.6%	8.6%	9.6%	7.3%	2.6%	2.2%	3.7%
Comb LTV 75.01% - 80.00%	11.7%	11.7%	13.5%	14.9%	6.8%	6.3%	12.6%
Comb LTV 80.01% - 90.00%	23.8%	23.8%	26.5%	38.1%	36.6%	35.1%	36.0%
Comb LTV 90.01% - 95.00%	8.6%	8.6%	7.7%	12.2%	22.0%	21.5%	21.0%
Comb LTV 95.01% - 97.00%	2.1%	2.1%	1.0%	0.6%	0.5%	0.5%	0.3%
Comb LTV 97.01% - 100.00%	2.7%	2.7%	1.0%	3.0%	22.4%	26.5%	12.8%
Comb LTV > 100.00%	10.7%	10.7%	3.5%	0.5%	0.5%	0.2%	0.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	78.3%	78.3%	74.1%	79.3%	88.7%	89.6%	85.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	18.8%	18.8%	21.9%	12.9%	4.8%	4.4%	7.6%
Comb LTV 60.01% - 70.00%	13.0%	13.0%	15.4%	10.6%	3.9%	3.3%	5.6%
Comb LTV 70.01% - 75.00%	8.6%	8.6%	9.6%	7.3%	2.6%	2.2%	3.7%
Comb LTV 75.01% - 80.00%	11.7%	11.7%	13.5%	14.9%	6.8%	6.3%	12.6%
Comb LTV 80.01% - 90.00%	23.8%	23.8%	26.5%	38.1%	36.6%	35.1%	36.0%
Comb LTV 90.01% - 95.00%	8.6%	8.6%	7.7%	12.2%	22.0%	21.5%	21.0%
Comb LTV 95.01% - 97.00%	2.1%	2.1%	1.0%	0.6%	0.5%	0.5%	0.3%

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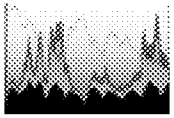


Single Family Conventional Acquisition Characteristics
Subordinate Financing - Enhanced

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	2.7%	2.7%	1.0%	3.0%	22.4%	26.5%	12.8%
Comb LTV > 100.00%	10.7%	10.7%	3.5%	0.5%	0.5%	0.2%	0.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	78.3%	78.3%	74.1%	79.3%	88.7%	89.6%	85.3%
Credit Score (Sums to 100%)							
FICO < 550	0.3%	0.3%	0.1%	0.1%	0.2%	0.2%	0.1%
FICO 550-579	0.2%	0.2%	0.0%	0.2%	0.2%	0.2%	0.2%
FICO 580-619	0.5%	0.5%	0.3%	0.8%	1.0%	1.0%	1.1%
FICO 620-659	2.4%	2.4%	1.3%	3.6%	6.9%	7.6%	6.9%
FICO 660-699	8.2%	8.2%	6.7%	13.1%	21.0%	22.4%	20.3%
FICO 700-739	20.8%	20.8%	19.2%	23.8%	28.7%	28.4%	28.4%
FICO >= 740	67.6%	67.6%	72.4%	58.4%	42.1%	40.1%	43.0%
FICO Missing	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.2%
Wtd Avg FICO	753	753	758	743	726	724	727
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	71.1%	71.1%	82.6%	75.3%	68.5%	63.1%	62.7%
Intermediate-term, fixed-rate	17.3%	17.3%	12.7%	9.7%	3.1%	2.8%	5.2%
Adjustable-rate	8.7%	8.7%	3.2%	6.1%	3.7%	5.9%	12.0%
Interest Only adjustable-rate	2.8%	2.8%	1.4%	7.0%	11.6%	16.0%	17.9%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.2%	1.7%	1.3%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.9%	12.9%	10.5%	1.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	97.4%	97.4%	97.9%	96.0%	92.7%	90.9%	93.3%
Second/Vacation Home	1.9%	1.9%	1.8%	3.0%	3.9%	5.0%	4.0%
Investor Property	0.7%	0.7%	0.3%	1.0%	3.4%	4.0%	2.7%
10-K Unit Type (Sums to 100%)							
1 Unit	98.9%	98.9%	99.1%	98.2%	96.7%	97.2%	97.5%
2-4 Units	1.1%	1.1%	0.9%	1.8%	3.3%	2.8%	2.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	5.9%	5.9%	5.6%	9.8%	11.8%	12.2%	11.2%
Single Family Homes	94.1%	94.1%	94.4%	90.2%	88.2%	87.8%	88.8%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%

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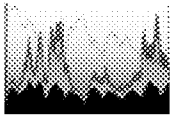


Single Family Conventional Acquisition Characteristics
Subordinate Financing - Enhanced

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	5.9%	5.9%	5.6%	9.8%	11.8%	12.2%	11.2%
1 Unit	92.9%	92.9%	93.4%	88.4%	84.8%	85.0%	86.2%
2-4 Units	1.1%	1.1%	0.9%	1.7%	3.3%	2.8%	2.5%
Condo							
Condo	5.7%	5.7%	5.3%	9.5%	11.6%	12.1%	11.1%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	9.9%	9.9%	10.5%	38.1%	61.4%	71.0%	62.8%
Cash-Out Refinance	12.5%	12.5%	18.8%	21.4%	16.6%	15.0%	17.5%
Other Refinance	77.5%	77.5%	70.7%	40.5%	21.9%	14.0%	19.7%
Origination Type (Sums to 100%)							
TPO Broker	9.9%	9.9%	11.9%	20.8%	25.8%	23.7%	18.0%
TPO Correspondent	19.7%	19.7%	26.4%	25.6%	33.5%	34.3%	31.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	70.3%	70.3%	61.8%	53.6%	40.7%	42.0%	50.3%
Origination Amount and Rate							
Avg Origination Loan Amount	$266,684	$266,684	$259,041	$268,620	$223,728	$204,607	$192,750
Loan Original Note Rate	4.90%	4.90%	4.92%	5.85%	6.44%	6.47%	5.67%
Seasoning (Sums to 100%)							
Seasoned	3.5%	3.5%	4.9%	8.0%	2.3%	2.2%	1.8%
Non-Seasoned	96.5%	96.5%	95.1%	92.0%	97.7%	97.8%	98.2%
ACI							
ACI Probability	0.13%	0.13%	0.09%	0.23%	0.71%	0.76%	0.36%
Wtd Avg ACI Score	746	746	750	728	690	688	706
Credit Premium							
Wtd Avg Credit Premium	0.11	0.11	-0.16	-0.07	0.02	0.07	0.10
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.2%	1.1%	1.4%	0.8%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.2%	4.0%	6.2%	2.5%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	16.6%	16.6%	12.2%	6.5%	3.6%	3.6%	5.5%
DTI Ratio > 20 and <= 30	22.7%	22.7%	26.2%	18.9%	13.2%	13.2%	17.4%
DTI Ratio > 30 and <= 40	26.2%	26.2%	29.1%	29.9%	30.4%	31.4%	33.5%
DTI Ratio > 40 and <= 45	12.2%	12.2%	12.6%	15.9%	20.5%	21.3%	19.2%
DTI Ratio > 45 and <= 50	8.2%	8.2%	8.9%	11.4%	15.3%	14.1%	11.8%
DTI Ratio > 50	11.2%	11.2%	9.9%	14.2%	11.6%	10.0%	10.4%
DTI Ratio Missing	2.8%	2.8%	1.1%	3.2%	5.3%	6.3%	2.2%

FM-FCIC_00037935

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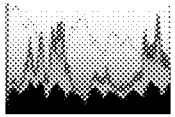


Single Family Conventional Acquisition Characteristics
Subordinate Financing - Enhanced

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.0%	34.0%	34.3%	37.9%	39.5%	39.1%	37.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	16.6%	16.6%	12.2%	6.5%	3.6%	3.7%	5.5%
DTI Ratio > 20 and <= 30	22.7%	22.7%	26.2%	18.9%	13.4%	13.4%	17.4%
DTI Ratio > 30 and <= 40	26.2%	26.2%	29.1%	30.0%	30.8%	32.0%	33.6%
DTI Ratio > 40 and <= 45	12.2%	12.2%	12.6%	15.9%	20.7%	21.7%	19.3%
DTI Ratio > 45 and <= 50	8.2%	8.2%	8.9%	11.4%	15.5%	14.4%	11.8%
DTI Ratio > 50	11.2%	11.2%	9.9%	14.1%	11.7%	10.1%	10.4%
DTI Ratio Missing	2.8%	2.8%	1.1%	3.2%	4.3%	4.8%	1.9%
Wtd Avg DTI Ratio	34.0%	34.0%	34.3%	37.9%	39.5%	39.1%	37.9%
Origination Term (Sums to 100%)							
<= 15 Years	17.3%	17.3%	12.8%	9.7%	3.1%	2.8%	5.2%
> 15 Years amd <= 25 Years	5.1%	5.1%	4.4%	2.5%	1.3%	1.0%	2.2%
> 25 Years and <= 30 Years	77.6%	77.6%	82.8%	86.8%	94.2%	95.7%	92.6%
> 30 Years	0.0%	0.0%	0.0%	1.0%	1.4%	0.5%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	71.1%	71.1%	82.7%	77.2%	81.4%	73.6%	63.7%
Intermediate-Term Fixed Rate (excl Balloon)	17.3%	17.3%	12.7%	9.6%	3.1%	2.7%	5.1%
Adjustable Rate	11.5%	11.5%	4.6%	13.1%	15.5%	23.6%	31.1%
Balloon	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	1.0%	1.4%	0.5%	0.1%
Hybrid Arm	11.5%	11.5%	4.6%	13.1%	15.2%	21.7%	29.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.9%	0.9%	1.7%	5.1%
- 5/1 Hybrid Arm	9.2%	9.2%	3.5%	8.5%	9.9%	15.9%	18.9%
- 7/1 Hybrid Arm	1.6%	1.6%	0.7%	2.9%	2.6%	2.8%	3.8%
- 10/1 Hybrid Arm	0.6%	0.6%	0.4%	0.8%	1.6%	1.3%	1.6%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.2%	1.7%	1.3%

FM-FCIC_0003793

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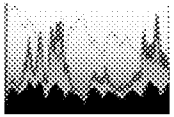


Single Family Conventional Acquisition Characteristics
Subordinate Financing - Enhanced

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	2.8%	2.8%	1.4%	8.9%	24.5%	26.5%	18.8%
- Interest Only ARM	2.8%	2.8%	1.4%	7.0%	11.6%	16.0%	17.9%
- Interest Only FRM	0.0%	0.0%	0.0%	1.9%	12.9%	10.5%	1.0%
Alt-A	0.0%	0.0%	0.0%	2.6%	25.3%	35.1%	22.9%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	2.0%	17.1%	21.5%	12.7%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.3%	0.2%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.8%	1.6%	2.3%	3.3%
- Alt-A SISA	0.0%	0.0%	0.0%	0.4%	1.8%	2.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	2.0%	1.8%	0.7%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.8%	11.4%	15.1%	8.7%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.5%	7.0%	10.3%	6.8%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.1%	1.3%	3.3%	3.4%
My Community Mortgage	0.4%	0.4%	0.3%	0.9%	0.8%	0.4%	0.2%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.4%	16.6%	38.3%	34.2%	23.1%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.4%	14.6%	21.2%	12.5%	10.5%
- Other Low/No Doc	0.0%	0.0%	0.0%	2.0%	17.2%	21.7%	12.6%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.1%	0.7%	0.8%	0.1%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.1%	0.7%	0.8%	0.1%
Business Channel (Sums to 100%)							
Lender Channel	94.8%	94.8%	94.5%	89.0%	71.6%	60.1%	73.8%
Investor Channel	5.2%	5.2%	5.5%	9.7%	26.3%	37.5%	25.5%
eChannel	0.0%	0.0%	0.0%	1.3%	1.4%	1.7%	0.6%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.1%	0.7%	0.8%	0.1%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	92.0%	92.0%	86.9%	88.1%	93.3%	92.4%	83.3%
- 75/20/05	1.6%	1.6%	1.4%	1.7%	2.2%	1.3%	1.5%

FM-FCIC_00037937

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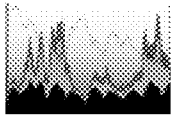


Single Family Conventional Acquisition Characteristics
Subordinate Financing - Enhanced

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.4%	4.1%	0.4%	0.2%
- 80/10/10	11.9%	11.9%	14.8%	23.2%	24.0%	25.1%	27.0%
- 80/15/05	3.3%	3.3%	4.3%	9.1%	17.4%	17.6%	18.0%
- 80/20/00	4.8%	4.8%	3.3%	3.3%	5.2%	8.4%	6.7%
- 90/05/05	2.7%	2.7%	1.2%	0.4%	0.2%	0.1%	0.1%
- Other	67.7%	67.7%	61.8%	49.9%	40.2%	39.5%	29.8%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- 75/20/05	1.7%	1.7%	1.6%	1.9%	2.6%	1.8%	1.8%
- 75/25/00	1.7%	1.7%	0.7%	0.6%	0.9%	1.0%	0.6%
- 80/10/10	13.0%	13.0%	16.7%	26.0%	30.0%	31.2%	33.9%
- 80/15/05	3.5%	3.5%	4.7%	9.8%	19.8%	20.8%	20.6%
- 80/20/00	13.3%	13.3%	4.7%	3.8%	22.2%	25.5%	16.4%
- 90/05/05	2.8%	2.8%	1.3%	0.5%	0.3%	0.2%	0.2%
- Other	64.1%	64.1%	70.5%	57.3%	24.2%	19.6%	26.6%
EA/TPR							
EA/TPR	0.2%	0.2%	0.1%	0.5%	0.6%	0.7%	0.9%
- EA I	0.0%	0.0%	0.0%	0.3%	0.4%	0.4%	0.6%
- EA/TPR II	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	0.2%
- EA/TPR III	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
10-K Property Region (Sums to 100%)							
Midwest	16.9%	16.9%	19.1%	17.6%	15.2%	15.5%	17.3%
Northeast	20.5%	20.5%	18.6%	17.9%	18.1%	16.5%	18.2%
Southeast	18.7%	18.7%	21.1%	23.3%	24.7%	26.4%	24.2%
Southwest	12.0%	12.0%	13.0%	14.0%	17.6%	18.8%	17.2%
West	32.0%	32.0%	28.2%	27.2%	24.4%	22.8%	23.2%
Census Region (Sums to 100%)							
New England	7.5%	7.5%	7.1%	5.7%	5.9%	5.9%	7.1%
Middle Atlantic	12.7%	12.7%	11.1%	11.8%	11.7%	10.1%	10.6%
East North Central	12.5%	12.5%	14.9%	14.3%	12.4%	12.4%	13.7%
East South Central	2.5%	2.5%	3.6%	3.2%	3.5%	3.6%	3.3%
South Atlantic	16.4%	16.4%	17.8%	20.4%	21.6%	23.1%	21.3%
West North Central	6.3%	6.3%	6.3%	5.2%	4.8%	5.3%	5.9%
West South Central	4.0%	4.0%	5.2%	5.9%	7.1%	7.2%	5.9%
Mountain	7.2%	7.2%	6.8%	7.5%	11.1%	12.5%	11.8%
Pacific	31.0%	31.0%	27.0%	26.0%	21.8%	19.7%	20.3%

FM-FCIC_00037938

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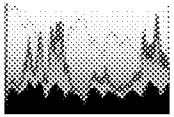


Single Family Conventional Acquisition Characteristics
Subordinate Financing - Enhanced

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Top 10 States							
01) CA	24.8%	24.8%	21.2%	20.1%	15.5%	13.2%	13.2%
02) NY	5.8%	5.8%	4.7%	5.7%	5.0%	3.8%	4.1%
03) IL	5.2%	5.2%	5.6%	6.9%	5.5%	5.0%	5.0%
04) VA	4.8%	4.8%	4.0%	4.4%	3.8%	3.7%	3.9%
05) MA	4.4%	4.4%	4.3%	3.4%	3.2%	3.2%	4.0%
06) NJ	4.1%	4.1%	3.4%	3.4%	3.9%	3.6%	3.6%
07) WA	3.6%	3.6%	3.7%	3.9%	3.7%	3.8%	4.2%
08) CO	3.5%	3.5%	3.2%	3.0%	3.2%	3.3%	3.4%
09) MD	3.4%	3.4%	3.3%	3.3%	3.2%	3.1%	3.1%
10) TX	3.1%	3.1%	4.0%	4.9%	5.9%	5.9%	4.6%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	32.6%	32.6%	19.3%	19.5%	9.6%	7.3%	7.2%
02) BANK OF AMERICA CORPORATION	22.5%	22.5%	22.9%	23.6%	33.9%	34.1%	34.3%
03) JPMORGAN CHASE & CO	6.1%	6.1%	9.0%	11.5%	11.6%	5.3%	5.6%
04) CITIGROUP INC	4.3%	4.3%	4.8%	9.8%	7.7%	9.2%	9.5%
05) GMAC INC	4.1%	4.1%	2.5%	3.6%	3.1%	4.7%	5.8%
06) SUNTRUST BANKS INC	3.3%	3.3%	5.2%	7.4%	6.0%	6.0%	3.8%
07) FLAGSTAR BANCORP INC	2.2%	2.2%	1.8%	1.6%	1.7%	1.3%	3.2%
08) PENTAGON FEDERAL CREDIT UNION	1.7%	1.7%	0.1%	0.0%	0.0%	0.0%	0.1%
09) PHH CORPORATION	1.6%	1.6%	2.6%	1.5%	1.8%	2.4%	2.1%
10) QUICKEN LOANS INC	1.5%	1.5%	0.9%	0.3%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	34.1%	34.1%	20.0%	20.6%	11.4%	9.9%	11.8%
02) BANK OF AMERICA CORPORATION	21.1%	21.1%	22.5%	21.5%	34.0%	36.0%	34.3%
03) JPMORGAN CHASE & CO	7.4%	7.4%	10.1%	16.4%	15.8%	11.1%	9.8%
04) GMAC INC	4.4%	4.4%	3.0%	3.8%	3.0%	4.4%	5.7%
05) CITIGROUP INC	4.3%	4.3%	4.8%	10.0%	8.2%	10.2%	12.2%
06) SUNTRUST BANKS INC	3.3%	3.3%	5.3%	7.3%	4.8%	4.0%	2.9%
07) FLAGSTAR BANCORP INC	2.2%	2.2%	1.5%	1.5%	1.2%	0.7%	1.1%
08) PENTAGON FEDERAL CREDIT UNION	1.7%	1.7%	0.1%	0.0%	0.0%	0.0%	0.1%
09) PHH CORPORATION	1.6%	1.6%	2.6%	1.5%	1.0%	1.1%	1.3%
10) FIFTH THIRD BANCORP	1.3%	1.3%	0.5%	0.9%	0.1%	0.1%	0.1%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	99.2%						

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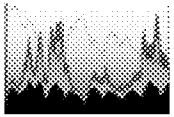


Single Family Conventional Acquisition Characteristics
Subordinate Financing - Enhanced

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.8%						
- Primary MI Only	0.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-2.06	-2.06	1.04	0.96	-13.56	-8.25	-2.67
Wtd Avg Economic Model Fee	29.95	29.95	22.25	23.65	42.41	37.54	29.93
Wtd Avg Charged Fee	27.88	27.88	23.29	24.61	28.85	29.30	27.26
Appraisal Waivers							
Appraisal Waiver	3.0%	3.0%	2.1%	1.8%	1.2%	0.9%	1.4%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.05%	0.05%	3.08%	28.83%	26.11%	36.39%	41.52%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.50%	4.73%	5.89%	2.74%
Housing Goals							
Low Mod	24.49%	24.49%	23.44%	23.82%	28.80%	34.59%	36.07%
Special Affordable	6.89%	6.89%	6.25%	7.62%	9.12%	10.66%	10.94%
Underserved	19.32%	19.32%	17.65%	25.32%	33.66%	34.19%	29.98%
PMM Low Mod	37.62%	37.62%	31.52%	25.24%	25.27%	32.04%	34.53%
PMM Special Affordable	18.78%	18.78%	12.85%	9.77%	6.93%	8.53%	9.94%
PMM Underserved	31.82%	31.82%	26.25%	28.15%	31.30%	32.45%	29.16%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	8.55%	8.55%	10.06%	10.69%	7.51%	5.12%	1.54%
Median Valuation Bias for Other Refi	8.59%	8.59%	8.96%	10.20%	8.83%	5.71%	1.95%

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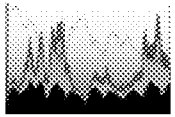


Single Family Conventional Acquisition Characteristics
EA/TPR

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	369	369	3,283	57,229	144,706	102,470	112,766
Book Volume ($B)	$0.1	$0.1	$0.5	$9.4	$22.6	$14.8	$15.5
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	2.1%	2.1%	2.0%	5.1%	4.5%	6.6%	6.5%
OLTV 60.01% - 70.00%	1.7%	1.7%	5.5%	9.2%	6.8%	9.3%	8.2%
OLTV 70.01% - 75.00%	4.6%	4.6%	6.9%	10.1%	7.0%	7.8%	6.9%
OLTV 75.01% - 80.00%	17.7%	17.7%	24.2%	31.8%	23.0%	29.1%	29.4%
OLTV 80.01% - 90.00%	15.6%	15.6%	16.8%	20.8%	18.2%	15.6%	16.5%
OLTV 90.01% - 95.00%	11.9%	11.9%	18.2%	12.1%	9.1%	6.7%	8.0%
OLTV 95.01% - 97.00%	8.8%	8.8%	6.1%	1.9%	1.3%	0.9%	1.4%
OLTV 97.01% - 100.00%	5.6%	5.6%	4.6%	8.9%	30.1%	23.9%	23.1%
OLTV > 100.00%	32.0%	32.0%	15.6%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	93.7%	93.7%	88.5%	82.0%	86.2%	83.2%	83.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	1.5%	1.5%	1.8%	4.8%	4.4%	6.5%	6.4%
Comb LTV 60.01% - 70.00%	1.7%	1.7%	5.0%	8.7%	6.5%	9.0%	7.9%
Comb LTV 70.01% - 75.00%	3.9%	3.9%	6.3%	9.5%	6.5%	7.5%	6.6%
Comb LTV 75.01% - 80.00%	13.0%	13.0%	19.0%	30.1%	20.8%	25.7%	25.7%
Comb LTV 80.01% - 90.00%	12.6%	12.6%	18.1%	22.5%	19.7%	17.6%	18.5%
Comb LTV 90.01% - 95.00%	12.4%	12.4%	19.2%	13.2%	10.1%	7.8%	9.1%
Comb LTV 95.01% - 97.00%	9.2%	9.2%	7.1%	2.0%	1.4%	0.9%	1.5%
Comb LTV 97.01% - 100.00%	6.3%	6.3%	4.5%	9.2%	30.7%	24.9%	24.3%
Comb LTV > 100.00%	39.3%	39.3%	19.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	97.6%	97.6%	90.5%	82.6%	86.7%	83.8%	84.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	1.5%	1.5%	1.8%	4.8%	4.4%	6.5%	6.4%
Comb LTV 60.01% - 70.00%	1.7%	1.7%	5.0%	8.7%	6.5%	9.0%	7.9%
Comb LTV 70.01% - 75.00%	3.9%	3.9%	6.3%	9.5%	6.5%	7.5%	6.6%
Comb LTV 75.01% - 80.00%	13.0%	13.0%	19.0%	30.1%	20.8%	25.7%	25.7%
Comb LTV 80.01% - 90.00%	12.6%	12.6%	18.1%	22.5%	19.7%	17.6%	18.5%
Comb LTV 90.01% - 95.00%	12.4%	12.4%	19.2%	13.2%	10.1%	7.8%	9.1%
Comb LTV 95.01% - 97.00%	9.2%	9.2%	7.1%	2.0%	1.4%	0.9%	1.5%

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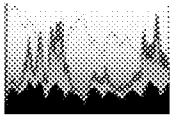


Single Family Conventional Acquisition Characteristics
EA/TPR

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	6.3%	6.3%	4.5%	9.2%	30.7%	24.9%	24.3%
Comb LTV > 100.00%	39.3%	39.3%	19.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	97.5%	97.5%	90.4%	82.5%	86.7%	83.8%	84.3%
Credit Score (Sums to 100%)							
FICO < 550	0.6%	0.6%	0.9%	12.8%	13.6%	15.7%	14.1%
FICO 550-579	0.6%	0.6%	1.3%	11.7%	14.0%	15.3%	14.2%
FICO 580-619	9.9%	9.9%	11.5%	27.8%	31.2%	27.4%	25.6%
FICO 620-659	19.5%	19.5%	20.9%	29.8%	28.7%	27.7%	29.4%
FICO 660-699	28.0%	28.0%	28.3%	13.7%	9.7%	10.5%	12.3%
FICO 700-739	22.1%	22.1%	23.4%	3.1%	2.1%	2.6%	3.4%
FICO >= 740	19.3%	19.3%	13.6%	1.0%	0.6%	0.8%	1.0%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Wtd Avg FICO	687	687	680	613	607	606	611
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	97.4%	97.4%	96.9%	96.8%	97.7%	96.2%	90.5%
Intermediate-term, fixed-rate	1.6%	1.6%	2.9%	1.9%	1.4%	2.0%	3.4%
Adjustable-rate	1.0%	1.0%	0.1%	1.2%	0.8%	1.7%	6.1%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	93.9%	93.9%	93.6%	96.7%	98.1%	97.6%	97.9%
Second/Vacation Home	0.5%	0.5%	2.1%	1.6%	1.3%	1.8%	1.6%
Investor Property	5.6%	5.6%	4.3%	1.8%	0.6%	0.6%	0.6%
10-K Unit Type (Sums to 100%)							
1 Unit	96.4%	96.4%	97.2%	96.4%	98.3%	98.6%	98.4%
2-4 Units	3.6%	3.6%	2.8%	3.6%	1.7%	1.4%	1.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	11.6%	11.6%	8.1%	6.2%	5.8%	7.0%	7.5%
Single Family Homes	88.4%	88.4%	91.9%	93.8%	94.2%	93.0%	92.5%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.9%	0.9%	1.4%	0.4%	0.5%	1.4%	1.3%

FM-FCIC_00037942

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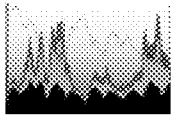


Single Family Conventional Acquisition Characteristics
EA/TPR

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	11.6%	11.6%	8.1%	6.2%	5.8%	7.0%	7.5%
1 Unit	83.9%	83.9%	87.7%	89.8%	92.0%	90.2%	89.7%
2-4 Units	3.6%	3.6%	2.8%	3.6%	1.7%	1.4%	1.6%
Condo							
Condo	11.6%	11.6%	7.8%	5.9%	5.6%	6.7%	7.1%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	21.1%	21.1%	33.7%	33.0%	47.8%	43.6%	45.9%
Cash-Out Refinance	8.5%	8.5%	15.8%	45.9%	39.3%	46.9%	45.5%
Other Refinance	70.4%	70.4%	50.5%	21.1%	12.9%	9.5%	8.6%
Origination Type (Sums to 100%)							
TPO Broker	16.5%	16.5%	15.0%	31.7%	31.3%	21.8%	19.2%
TPO Correspondent	10.7%	10.7%	11.6%	36.5%	40.6%	41.1%	37.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	72.7%	72.7%	73.4%	31.8%	28.1%	37.1%	43.1%
Origination Amount and Rate							
Avg Origination Loan Amount	$183,951	$183,951	$153,147	$164,472	$156,606	$144,787	$137,158
Loan Original Note Rate	5.46%	5.46%	5.71%	7.34%	7.58%	7.48%	6.84%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%	0.8%	0.1%	0.1%	0.4%
Non-Seasoned	100.0%	100.0%	100.0%	99.2%	99.9%	99.9%	99.6%
ACI							
ACI Probability	0.94%	0.94%	1.00%	3.70%	5.87%	5.36%	4.38%
Wtd Avg ACI Score	655	655	654	615	601	607	612
Credit Premium							
Wtd Avg Credit Premium	0.18	0.18	0.19	0.79	0.67	0.63	0.66
Credit Premium > 1.5	0.9%	0.9%	5.0%	11.7%	5.9%	4.5%	4.7%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	2.6%	2.6%	2.7%	1.9%	1.7%	2.0%	2.4%
DTI Ratio > 20 and <= 30	16.6%	16.6%	12.6%	8.6%	8.2%	9.9%	11.1%
DTI Ratio > 30 and <= 40	32.5%	32.5%	28.8%	20.6%	20.1%	23.0%	24.0%
DTI Ratio > 40 and <= 45	18.1%	18.1%	18.1%	15.1%	14.8%	15.2%	15.3%
DTI Ratio > 45 and <= 50	11.7%	11.7%	16.7%	15.6%	15.7%	14.9%	14.5%
DTI Ratio > 50	18.4%	18.4%	21.0%	38.1%	39.1%	34.7%	32.5%
DTI Ratio Missing	0.2%	0.2%	0.1%	0.1%	0.3%	0.2%	0.2%

FM-FCIC_00037943

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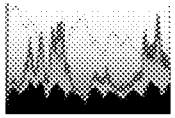


Single Family Conventional Acquisition Characteristics
EA/TPR

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	39.7%	39.7%	41.2%	46.0%	46.3%	45.0%	44.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	2.6%	2.6%	2.7%	1.9%	1.7%	2.0%	2.4%
DTI Ratio > 20 and <= 30	16.6%	16.6%	12.6%	8.6%	8.2%	9.9%	11.1%
DTI Ratio > 30 and <= 40	32.5%	32.5%	28.8%	20.6%	20.1%	23.0%	24.0%
DTI Ratio > 40 and <= 45	18.1%	18.1%	18.1%	15.1%	14.8%	15.2%	15.3%
DTI Ratio > 45 and <= 50	11.7%	11.7%	16.7%	15.6%	15.7%	14.9%	14.5%
DTI Ratio > 50	18.4%	18.4%	21.0%	38.1%	39.1%	34.7%	32.5%
DTI Ratio Missing	0.2%	0.2%	0.1%	0.1%	0.3%	0.2%	0.2%
Wtd Avg DTI Ratio	39.7%	39.7%	41.2%	46.0%	46.3%	45.0%	44.6%
Origination Term (Sums to 100%)							
<= 15 Years	1.6%	1.6%	2.9%	1.9%	1.4%	2.0%	3.4%
> 15 Years amd <= 25 Years	1.6%	1.6%	1.4%	1.2%	1.0%	1.3%	1.7%
> 25 Years and <= 30 Years	96.8%	96.8%	95.6%	96.1%	97.3%	96.7%	94.9%
> 30 Years	0.0%	0.0%	0.1%	0.8%	0.3%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	97.4%	97.4%	96.9%	96.8%	97.8%	96.2%	90.5%
Intermediate-Term Fixed Rate (excl Balloon)	1.6%	1.6%	2.9%	1.9%	1.4%	2.0%	3.4%
Adjustable Rate	1.0%	1.0%	0.1%	1.2%	0.8%	1.8%	6.1%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.1%	0.8%	0.3%	0.0%	0.0%
Hybrid Arm	1.0%	1.0%	0.1%	1.2%	0.8%	1.8%	6.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.3%	0.3%	0.1%	0.8%	0.4%	0.9%	3.4%
- 7/1 Hybrid Arm	0.7%	0.7%	0.0%	0.4%	0.4%	0.8%	2.6%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00037944

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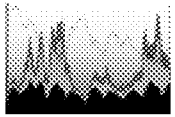


Single Family Conventional Acquisition Characteristics
EA/TPR

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.2%	1.9%	1.7%	0.1%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	1.9%	1.7%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	99.8%	98.9%	94.2%	85.2%	93.3%
Investor Channel	0.0%	0.0%	0.2%	1.1%	5.8%	14.8%	6.7%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	19.9%	19.9%	12.0%	3.8%	3.5%	4.6%	4.8%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%

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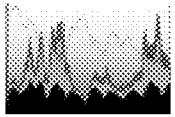


Single Family Conventional Acquisition Characteristics
EA/TPR

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- 80/10/10	1.6%	1.6%	2.3%	1.2%	1.0%	1.5%	1.6%
- 80/15/05	1.9%	1.9%	1.6%	0.7%	0.7%	0.9%	0.9%
- 80/20/00	7.3%	7.3%	4.2%	0.3%	0.4%	0.6%	0.8%
- 90/05/05	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%	0.0%
- Other	8.9%	8.9%	3.5%	1.2%	1.1%	1.4%	1.3%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	20.7%	20.7%	12.3%	4.2%	3.9%	5.3%	5.7%
- 75/20/05	0.2%	0.2%	0.2%	0.3%	0.2%	0.1%	0.1%
- 75/25/00	0.6%	0.6%	0.4%	0.0%	0.1%	0.0%	0.0%
- 80/10/10	1.6%	1.6%	2.3%	1.3%	1.3%	1.8%	2.0%
- 80/15/05	1.9%	1.9%	1.6%	0.8%	0.8%	1.2%	1.1%
- 80/20/00	14.9%	14.9%	5.3%	0.3%	0.6%	1.1%	1.2%
- 90/05/05	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%	0.1%
- Other	1.5%	1.5%	2.3%	1.3%	0.8%	1.0%	1.0%
EA/TPR							
EA/TPR	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- EA I	0.0%	0.0%	0.3%	43.0%	35.6%	40.5%	40.3%
- EA/TPR II	0.0%	0.0%	0.4%	23.9%	32.5%	27.6%	24.9%
- EA/TPR III	0.0%	0.0%	0.0%	29.3%	31.8%	31.9%	34.8%
10-K Property Region (Sums to 100%)							
Midwest	19.2%	19.2%	19.1%	14.4%	17.5%	18.9%	19.2%
Northeast	10.9%	10.9%	20.5%	19.4%	16.7%	19.5%	20.0%
Southeast	18.6%	18.6%	18.2%	29.3%	33.1%	34.0%	33.4%
Southwest	21.7%	21.7%	19.2%	20.0%	20.8%	17.6%	15.4%
West	29.6%	29.6%	23.0%	16.9%	11.9%	9.9%	12.0%
Census Region (Sums to 100%)							
New England	4.9%	4.9%	5.8%	5.1%	4.9%	6.0%	6.0%
Middle Atlantic	5.7%	5.7%	8.5%	12.1%	10.3%	12.0%	12.2%
East North Central	16.4%	16.4%	16.4%	11.9%	14.5%	15.4%	15.4%
East South Central	2.9%	2.9%	3.8%	5.0%	6.3%	5.8%	5.4%
South Atlantic	15.7%	15.7%	15.0%	24.8%	27.3%	28.8%	28.6%
West North Central	4.3%	4.3%	4.4%	4.5%	5.8%	6.5%	6.8%
West South Central	7.2%	7.2%	9.3%	11.7%	11.1%	8.6%	7.3%
Mountain	15.4%	15.4%	11.6%	8.4%	9.3%	8.2%	7.4%
Pacific	27.1%	27.1%	19.6%	14.7%	9.4%	7.8%	9.7%

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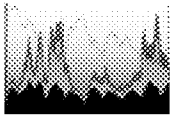


Single Family Conventional Acquisition Characteristics
EA/TPR

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.3%	0.3%	5.6%	1.8%	1.1%	1.1%	1.3%
Top 10 States							
01) CA	15.8%	15.8%	12.2%	9.2%	5.3%	4.3%	6.5%
02) WA	8.0%	8.0%	4.7%	3.2%	2.5%	1.9%	1.7%
03) AZ	6.0%	6.0%	4.2%	2.9%	3.3%	3.5%	3.2%
04) TX	5.8%	5.8%	6.1%	8.3%	7.4%	4.5%	3.9%
05) MI	5.7%	5.7%	3.8%	1.7%	2.7%	3.4%	4.1%
06) FL	4.4%	4.4%	3.3%	9.2%	9.9%	10.9%	11.2%
07) IL	4.4%	4.4%	4.4%	5.3%	5.0%	4.9%	4.5%
08) MD	4.0%	4.0%	2.6%	3.7%	3.9%	4.5%	4.4%
09) CO	3.7%	3.7%	1.2%	1.1%	1.3%	0.9%	0.7%
10) MA	3.1%	3.1%	2.6%	2.0%	2.1%	2.5%	2.5%
Top 10 Sellers							
01) FLAGSTAR BANCORP INC	20.2%	20.2%	12.0%	8.5%	5.3%	3.8%	6.3%
02) FORTRESS INVESTMENT GROUP LLC	15.0%	15.0%	10.0%	1.4%	0.4%	0.3%	0.4%
03) QUICKEN LOANS INC	9.0%	9.0%	4.8%	1.2%	0.6%	0.0%	0.0%
04) GMAC INC	7.7%	7.7%	3.3%	12.4%	11.2%	11.3%	11.0%
05) METLIFE INC	7.7%	7.7%	3.6%	0.1%	0.0%	0.0%	0.0%
06) FIFTH THIRD BANCORP	6.4%	6.4%	4.2%	0.2%	0.5%	0.3%	0.0%
07) PROSPECT HOLDING COMPANY LLC	4.1%	4.1%	2.1%	0.2%	0.0%	0.0%	0.0%
08) BANK OF AMERICA CORPORATION	3.2%	3.2%	7.3%	18.2%	17.2%	23.9%	21.7%
09) CITIGROUP INC	2.4%	2.4%	4.9%	14.0%	13.8%	11.7%	9.8%
10) CAPITAL ONE FINANCIAL CORPORATION	1.7%	1.7%	0.7%	0.0%	0.1%	0.2%	0.2%
Top 10 Servicers							
01) FLAGSTAR BANCORP INC	20.2%	20.2%	10.6%	1.5%	1.6%	1.3%	1.4%
02) FORTRESS INVESTMENT GROUP LLC	15.0%	15.0%	11.3%	14.8%	12.2%	8.3%	5.8%
03) GMAC INC	11.2%	11.2%	7.6%	9.0%	4.6%	4.7%	6.0%
04) JPMORGAN CHASE & CO	9.0%	9.0%	3.4%	15.0%	7.8%	7.4%	8.3%
05) METLIFE INC	7.7%	7.7%	3.6%	0.2%	2.2%	1.0%	0.8%
06) FIFTH THIRD BANCORP	6.4%	6.4%	4.2%	0.2%	0.5%	0.3%	0.0%
07) BANK OF AMERICA CORPORATION	3.2%	3.2%	7.3%	18.2%	17.3%	24.3%	21.7%
08) CITIGROUP INC	2.4%	2.4%	5.1%	14.0%	13.8%	12.6%	11.7%
09) CAPITAL ONE FINANCIAL CORPORATION	1.7%	1.7%	0.7%	0.0%	0.0%	0.0%	0.1%
10) COLONIAL SAVINGS FA	1.2%	1.2%	0.9%	0.3%	0.3%	0.6%	0.6%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	80.8%						

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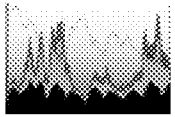


Single Family Conventional Acquisition Characteristics
EA/TPR

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	19.2%						
- Primary MI Only	19.2%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-116.19	-116.19	-99.57	-21.50	-16.28	-17.56	-6.66
Wtd Avg Economic Model Fee	178.27	178.27	164.02	125.00	106.65	103.33	96.80
Wtd Avg Charged Fee	62.08	62.08	64.45	103.50	90.37	85.77	90.14
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	1.71%	12.01%	18.25%	36.85%	49.16%
Cumulative Default Rate	0.00%	0.00%	0.15%	5.45%	9.73%	10.00%	7.62%
Housing Goals							
Low Mod	62.76%	62.76%	66.72%	61.02%	60.08%	64.59%	67.80%
Special Affordable	27.60%	27.60%	33.22%	30.17%	28.74%	31.85%	33.44%
Underserved	40.00%	40.00%	43.20%	51.15%	48.38%	47.28%	47.17%
PMM Low Mod	81.61%	81.61%	75.36%	55.44%	57.70%	63.98%	70.35%
PMM Special Affordable	39.08%	39.08%	44.30%	27.00%	27.91%	32.83%	36.09%
PMM Underserved	44.83%	44.83%	45.93%	49.54%	47.46%	46.11%	46.55%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	6.07%	6.07%	9.63%	12.56%	10.00%	5.61%	3.18%
Median Valuation Bias for Other Refi	5.57%	5.57%	4.33%	13.61%	10.60%	7.13%	4.85%

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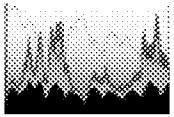


Single Family Conventional Acquisition Characteristics
EA/TPR I

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans			8	23,088	48,770	39,903	44,028
Book Volume ($B)			$0.0	$4.0	$8.1	$6.0	$6.2
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%			0.0%	1.0%	0.9%	1.1%	0.7%
OLTV 60.01% - 70.00%			6.6%	5.6%	4.7%	6.3%	4.6%
OLTV 70.01% - 75.00%			0.0%	8.6%	6.3%	7.4%	6.2%
OLTV 75.01% - 80.00%			36.6%	30.6%	25.3%	33.1%	33.5%
OLTV 80.01% - 90.00%			35.1%	20.8%	18.0%	16.8%	17.4%
OLTV 90.01% - 95.00%			21.7%	11.8%	8.2%	7.5%	8.6%
OLTV 95.01% - 97.00%			0.0%	1.7%	1.3%	1.1%	1.8%
OLTV 97.01% - 100.00%			0.0%	20.0%	35.4%	26.7%	27.1%
OLTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV			85.6%	86.0%	88.6%	86.2%	87.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			0.0%	0.7%	0.7%	1.0%	0.6%
Comb LTV 60.01% - 70.00%			6.6%	4.9%	4.1%	5.8%	4.2%
Comb LTV 70.01% - 75.00%			0.0%	7.9%	5.3%	6.8%	5.7%
Comb LTV 75.01% - 80.00%			36.6%	28.3%	21.3%	26.8%	26.6%
Comb LTV 80.01% - 90.00%			35.1%	22.9%	20.4%	19.8%	20.4%
Comb LTV 90.01% - 95.00%			21.7%	13.0%	9.8%	9.4%	10.6%
Comb LTV 95.01% - 97.00%			0.0%	1.8%	1.3%	1.1%	1.9%
Comb LTV 97.01% - 100.00%			0.0%	20.5%	37.0%	29.2%	30.0%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV			85.6%	86.7%	89.5%	87.4%	88.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			0.0%	0.7%	0.7%	1.0%	0.6%
Comb LTV 60.01% - 70.00%			6.6%	4.9%	4.1%	5.8%	4.2%
Comb LTV 70.01% - 75.00%			0.0%	7.9%	5.3%	6.8%	5.7%
Comb LTV 75.01% - 80.00%			36.6%	28.3%	21.3%	26.8%	26.6%
Comb LTV 80.01% - 90.00%			35.1%	22.9%	20.4%	19.8%	20.4%
Comb LTV 90.01% - 95.00%			21.7%	13.0%	9.8%	9.4%	10.6%
Comb LTV 95.01% - 97.00%			0.0%	1.8%	1.3%	1.1%	1.9%

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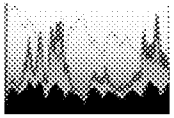


Single Family Conventional Acquisition Characteristics
EA/TPR I

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%			0.0%	20.5%	37.0%	29.2%	30.0%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV			85.6%	86.7%	89.5%	87.4%	88.3%
Credit Score (Sums to 100%)							
FICO < 550			0.0%	2.0%	1.9%	1.8%	1.0%
FICO 550-579			19.8%	3.3%	3.8%	4.0%	2.8%
FICO 580-619			15.9%	28.3%	32.8%	31.1%	27.7%
FICO 620-659			26.6%	39.9%	38.6%	38.8%	39.7%
FICO 660-699			11.9%	20.1%	17.0%	17.7%	20.3%
FICO 700-739			6.6%	4.8%	4.4%	4.9%	6.3%
FICO >= 740			19.2%	1.7%	1.4%	1.7%	2.1%
FICO Missing			0.0%	0.0%	0.0%	0.0%	0.1%
Wtd Avg FICO			655	636	633	634	640
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate			100.0%	97.6%	98.0%	96.8%	91.4%
Intermediate-term, fixed-rate			0.0%	1.5%	1.2%	1.5%	2.6%
Adjustable-rate			0.0%	0.9%	0.8%	1.6%	6.1%
Interest Only adjustable-rate			0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization			0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence			100.0%	96.2%	97.2%	96.5%	97.1%
Second/Vacation Home			0.0%	1.9%	1.8%	2.5%	2.1%
Investor Property			0.0%	1.8%	0.9%	1.0%	0.8%
10-K Unit Type (Sums to 100%)							
1 Unit			80.8%	95.5%	97.4%	97.6%	97.4%
2-4 Units			19.2%	4.5%	2.6%	2.4%	2.6%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop			0.0%	7.3%	7.0%	8.2%	8.7%
Single Family Homes			100.0%	92.7%	93.0%	91.8%	91.3%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)			0.0%	0.4%	0.9%	1.9%	1.6%

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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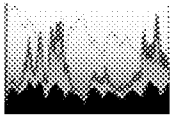


Single Family Conventional Acquisition Characteristics
EA/TPR I

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop			0.0%	7.3%	7.0%	8.2%	8.7%
1 Unit			80.8%	87.7%	89.6%	87.6%	87.2%
2-4 Units			19.2%	4.5%	2.6%	2.4%	2.6%
Condo							
Condo			0.0%	7.0%	6.8%	7.8%	8.2%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage			95.9%	43.4%	53.1%	49.4%	52.5%
Cash-Out Refinance			4.1%	36.2%	33.2%	39.5%	37.1%
Other Refinance			0.0%	20.4%	13.8%	11.1%	10.4%
Origination Type (Sums to 100%)							
TPO Broker			23.3%	33.5%	32.6%	23.6%	21.3%
TPO Correspondent			0.0%	37.2%	39.0%	39.7%	37.6%
Undesignated			0.0%	0.0%	0.0%	0.0%	0.0%
Retail			76.7%	29.2%	28.4%	36.6%	41.1%
Origination Amount and Rate							
Avg Origination Loan Amount			$204,919	$175,260	$165,554	$150,719	$141,620
Loan Original Note Rate			6.34%	7.01%	7.21%	7.14%	6.49%
Seasoning (Sums to 100%)							
Seasoned			0.0%	0.9%	0.1%	0.1%	0.5%
Non-Seasoned			100.0%	99.1%	99.9%	99.9%	99.5%
ACI							
ACI Probability			1.30%	2.62%	3.52%	3.06%	2.43%
Wtd Avg ACI Score			640	626	618	624	629
Credit Premium							
Wtd Avg Credit Premium			0.06	0.52	0.39	0.40	0.41
Credit Premium > 1.5			0.0%	3.2%	1.0%	0.7%	0.8%
Prepay Premium							
Prepay Premium			0.0%	0.2%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			0.0%	1.8%	1.7%	1.8%	2.0%
DTI Ratio > 20 and <= 30			0.0%	8.0%	8.4%	9.4%	10.1%
DTI Ratio > 30 and <= 40			19.2%	20.8%	21.8%	23.8%	24.8%
DTI Ratio > 40 and <= 45			0.0%	15.9%	16.3%	16.4%	16.2%
DTI Ratio > 45 and <= 50			4.1%	16.0%	16.4%	15.4%	15.0%
DTI Ratio > 50			76.7%	37.3%	35.0%	32.9%	31.7%
DTI Ratio Missing			0.0%	0.2%	0.4%	0.2%	0.2%

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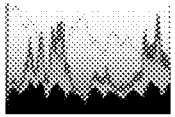


Single Family Conventional Acquisition Characteristics
EA/TPR I

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio			51.6%	46.0%	45.6%	44.7%	44.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			0.0%	1.8%	1.7%	1.8%	2.0%
DTI Ratio > 20 and <= 30			0.0%	8.0%	8.4%	9.4%	10.1%
DTI Ratio > 30 and <= 40			19.2%	20.8%	21.8%	23.8%	24.8%
DTI Ratio > 40 and <= 45			0.0%	15.9%	16.3%	16.4%	16.2%
DTI Ratio > 45 and <= 50			4.1%	16.0%	16.4%	15.4%	15.0%
DTI Ratio > 50			76.7%	37.3%	35.0%	32.9%	31.7%
DTI Ratio Missing			0.0%	0.2%	0.4%	0.2%	0.2%
Wtd Avg DTI Ratio			51.6%	46.0%	45.6%	44.7%	44.7%
Origination Term (Sums to 100%)							
<= 15 Years			0.0%	1.5%	1.2%	1.5%	2.6%
> 15 Years amd <= 25 Years			0.0%	1.1%	1.1%	1.4%	1.7%
> 25 Years and <= 30 Years			100.0%	96.5%	97.4%	97.1%	95.7%
> 30 Years			0.0%	0.9%	0.3%	0.0%	0.0%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)			100.0%	97.6%	98.0%	96.8%	91.4%
Intermediate-Term Fixed Rate (excl Balloon)			0.0%	1.5%	1.2%	1.5%	2.6%
Adjustable Rate			0.0%	0.9%	0.8%	1.7%	6.1%
Balloon			0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second			0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)			0.0%	0.9%	0.3%	0.0%	0.0%
Hybrid Arm			0.0%	0.9%	0.8%	1.7%	6.1%
- 2/28 Hybrid Arm			0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm			0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm			0.0%	0.6%	0.5%	0.9%	3.3%
- 7/1 Hybrid Arm			0.0%	0.4%	0.3%	0.7%	2.8%
- 10/1 Hybrid Arm			0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM			0.0%	0.0%	0.0%	0.0%	0.0%

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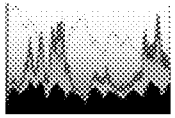


Single Family Conventional Acquisition Characteristics
EA/TPR I

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only			0.0%	0.0%	0.1%	0.0%	0.0%
- Interest Only ARM			0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM			0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A			0.0%	0.2%	2.3%	1.7%	0.1%
- Alt-A Low/No Doc			0.0%	0.0%	0.0%	0.0%	0.1%
- Alt-A No Disclosure			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income			0.0%	0.0%	0.0%	0.0%	0.1%
Alt-A Full Doc (by SFC)			0.0%	0.2%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)			0.0%	0.0%	2.3%	1.7%	0.0%
My Community Mortgage			0.0%	0.0%	0.1%	0.2%	0.1%
Non-Full Doc							
Non-Full Doc Total			0.0%	0.1%	0.2%	0.1%	0.2%
- Select Lender Programs Non-Full Doc			0.0%	0.1%	0.1%	0.1%	0.1%
- Other Low/No Doc			0.0%	0.0%	0.0%	0.0%	0.1%
Subprime Deals							
Subprime			0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)			0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005			0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel			100.0%	98.7%	93.1%	82.5%	90.4%
Investor Channel			0.0%	1.3%	6.9%	17.5%	9.6%
eChannel			0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000			0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW			0.0%	4.7%	6.2%	8.0%	8.3%
- 75/20/05			0.0%	0.3%	0.3%	0.2%	0.2%

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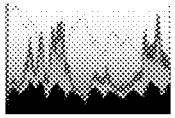


Single Family Conventional Acquisition Characteristics
EA/TPR I

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00			0.0%	0.0%	0.3%	0.1%	0.1%
- 80/10/10			0.0%	1.5%	1.6%	2.3%	2.3%
- 80/15/05			0.0%	0.9%	1.1%	1.5%	1.6%
- 80/20/00			0.0%	0.6%	1.0%	1.6%	2.0%
- 90/05/05			0.0%	0.1%	0.0%	0.0%	0.0%
- Other			0.0%	1.3%	1.9%	2.3%	2.1%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced			0.0%	5.1%	6.7%	8.9%	9.4%
- 75/20/05			0.0%	0.3%	0.3%	0.2%	0.2%
- 75/25/00			0.0%	0.1%	0.1%	0.0%	0.1%
- 80/10/10			0.0%	1.6%	2.1%	2.8%	2.9%
- 80/15/05			0.0%	0.9%	1.3%	1.9%	1.9%
- 80/20/00			0.0%	0.6%	1.7%	2.6%	3.0%
- 90/05/05			0.0%	0.1%	0.1%	0.1%	0.1%
- Other			0.0%	1.5%	1.1%	1.3%	1.2%
EA/TPR							
EA/TPR			100.0%	100.0%	100.0%	100.0%	100.0%
- EA I			100.0%	100.0%	100.0%	100.0%	100.0%
- EA/TPR II			0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest			0.0%	14.8%	17.6%	19.0%	19.8%
Northeast			0.0%	18.0%	16.0%	18.9%	19.4%
Southeast			54.2%	29.1%	32.6%	32.8%	32.7%
Southwest			26.6%	20.8%	21.3%	19.0%	16.7%
West			19.2%	17.3%	12.4%	10.3%	11.5%
Census Region (Sums to 100%)							
New England			0.0%	4.4%	4.4%	5.7%	5.5%
Middle Atlantic			0.0%	11.2%	9.8%	11.4%	11.6%
East North Central			0.0%	12.2%	14.7%	15.3%	15.7%
East South Central			26.6%	4.9%	6.0%	5.7%	5.4%
South Atlantic			27.6%	24.6%	27.1%	27.6%	27.9%
West North Central			0.0%	4.7%	5.8%	6.7%	7.2%
West South Central			26.6%	12.0%	11.3%	9.4%	8.0%
Mountain			0.0%	9.0%	9.9%	8.8%	8.0%
Pacific			19.2%	14.9%	9.7%	8.0%	9.0%

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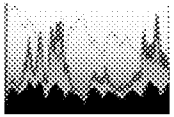


Single Family Conventional Acquisition Characteristics
EA/TPR I

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories			0.0%	1.9%	1.5%	1.4%	1.7%
Top 10 States							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

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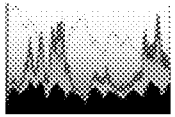


Single Family Conventional Acquisition Characteristics
EA/TPR I

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap			-23.33	-7.57	-16.17	-17.61	-8.73
Wtd Avg Economic Model Fee			104.36	84.71	78.71	78.89	70.44
Wtd Avg Charged Fee			81.03	77.14	62.53	61.28	61.72
Appraisal Waivers							
Appraisal Waiver			0.0%	0.0%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate			13.91%	10.40%	16.74%	34.06%	45.66%
Cumulative Default Rate			0.00%	6.26%	8.58%	8.63%	6.64%
Housing Goals							
Low Mod			44.44%	56.71%	54.63%	61.63%	66.16%
Special Affordable			0.00%	26.25%	24.31%	29.14%	30.65%
Underserved			88.89%	49.89%	46.22%	46.20%	46.46%
PMM Low Mod			75.00%	51.11%	49.75%	59.65%	68.26%
PMM Special Affordable			0.00%	22.26%	21.56%	28.82%	32.42%
PMM Underserved			100.00%	48.25%	43.80%	43.85%	45.35%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi			5.23%	13.68%	10.56%	6.21%	4.27%
Median Valuation Bias for Other Refi				13.91%	10.19%	7.27%	4.77%

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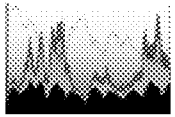


Single Family Conventional Acquisition Characteristics
EA/TPR II

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans			10	13,596	48,479	29,947	28,771
Book Volume ($B)			$0.0	$2.2	$7.4	$4.1	$3.9
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%			0.0%	0.3%	0.5%	0.8%	0.3%
OLTV 60.01% - 70.00%			0.0%	3.8%	2.0%	3.1%	2.4%
OLTV 70.01% - 75.00%			4.6%	7.7%	4.5%	5.8%	5.0%
OLTV 75.01% - 80.00%			25.8%	35.6%	20.8%	29.6%	31.0%
OLTV 80.01% - 90.00%			34.1%	29.6%	20.0%	19.2%	21.9%
OLTV 90.01% - 95.00%			35.5%	17.4%	9.8%	7.9%	10.3%
OLTV 95.01% - 97.00%			0.0%	4.7%	2.3%	1.1%	1.6%
OLTV 97.01% - 100.00%			0.0%	0.9%	40.1%	32.5%	27.6%
OLTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV			88.4%	84.7%	90.7%	88.2%	88.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			0.0%	0.2%	0.4%	0.8%	0.2%
Comb LTV 60.01% - 70.00%			0.0%	3.2%	1.8%	2.9%	2.0%
Comb LTV 70.01% - 75.00%			4.6%	7.0%	4.0%	5.4%	4.7%
Comb LTV 75.01% - 80.00%			25.8%	33.8%	19.3%	27.4%	28.3%
Comb LTV 80.01% - 90.00%			34.1%	31.5%	21.3%	21.0%	24.1%
Comb LTV 90.01% - 95.00%			35.5%	18.7%	10.9%	9.0%	11.4%
Comb LTV 95.01% - 97.00%			0.0%	4.7%	2.2%	1.1%	1.6%
Comb LTV 97.01% - 100.00%			0.0%	0.9%	40.1%	32.5%	27.6%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV			88.4%	85.2%	91.0%	88.6%	88.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			0.0%	0.2%	0.4%	0.8%	0.2%
Comb LTV 60.01% - 70.00%			0.0%	3.2%	1.8%	2.9%	2.0%
Comb LTV 70.01% - 75.00%			4.6%	7.0%	4.0%	5.4%	4.7%
Comb LTV 75.01% - 80.00%			25.8%	33.8%	19.3%	27.4%	28.3%
Comb LTV 80.01% - 90.00%			34.1%	31.5%	21.3%	21.0%	24.1%
Comb LTV 90.01% - 95.00%			35.5%	18.7%	10.9%	9.0%	11.4%
Comb LTV 95.01% - 97.00%			0.0%	4.7%	2.2%	1.1%	1.6%

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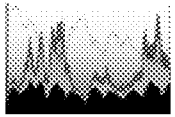


Single Family Conventional Acquisition Characteristics
EA/TPR II

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%			0.0%	0.9%	40.1%	32.5%	27.6%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV			88.4%	85.2%	91.0%	88.6%	88.6%
Credit Score (Sums to 100%)							
FICO < 550			0.0%	3.4%	6.2%	8.2%	1.8%
FICO 550-579			0.0%	5.6%	8.7%	10.9%	4.2%
FICO 580-619			49.0%	39.7%	40.7%	36.4%	37.3%
FICO 620-659			37.2%	34.9%	33.7%	32.2%	39.6%
FICO 660-699			8.0%	13.3%	8.8%	9.9%	13.6%
FICO 700-739			5.9%	2.4%	1.4%	1.8%	2.8%
FICO >= 740			0.0%	0.7%	0.4%	0.5%	0.6%
FICO Missing			0.0%	0.0%	0.0%	0.0%	0.1%
Wtd Avg FICO			626	622	614	613	627
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate			100.0%	97.5%	98.5%	97.2%	92.4%
Intermediate-term, fixed-rate			0.0%	1.3%	0.7%	1.1%	2.1%
Adjustable-rate			0.0%	1.3%	0.7%	1.6%	5.5%
Interest Only adjustable-rate			0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization			0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence			92.9%	96.8%	98.4%	98.0%	97.6%
Second/Vacation Home			4.6%	1.6%	1.1%	1.5%	1.8%
Investor Property			2.5%	1.7%	0.5%	0.5%	0.6%
10-K Unit Type (Sums to 100%)							
1 Unit			100.0%	96.6%	98.7%	99.0%	98.7%
2-4 Units			0.0%	3.4%	1.3%	1.0%	1.3%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop			0.0%	5.9%	6.1%	7.5%	8.4%
Single Family Homes			100.0%	94.1%	93.9%	92.5%	91.6%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)			0.0%	0.7%	0.7%	2.2%	2.6%

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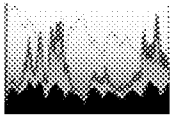


Single Family Conventional Acquisition Characteristics
EA/TPR II

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop			0.0%	5.9%	6.1%	7.5%	8.4%
1 Unit			100.0%	90.0%	91.9%	89.3%	87.6%
2-4 Units			0.0%	3.4%	1.3%	1.0%	1.3%
Condo							
Condo			0.0%	5.6%	5.9%	7.2%	8.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage			94.5%	30.4%	57.8%	52.5%	48.3%
Cash-Out Refinance			0.0%	43.5%	29.6%	37.1%	41.2%
Other Refinance			5.5%	26.1%	12.5%	10.4%	10.5%
Origination Type (Sums to 100%)							
TPO Broker			25.8%	34.6%	32.4%	22.6%	19.4%
TPO Correspondent			0.0%	37.5%	42.4%	43.2%	39.8%
Undesignated			0.0%	0.0%	0.0%	0.0%	0.0%
Retail			74.2%	27.9%	25.2%	34.2%	40.7%
Origination Amount and Rate							
Avg Origination Loan Amount			$193,098	$165,558	$152,083	$136,489	$133,955
Loan Original Note Rate			6.81%	7.37%	7.60%	7.50%	6.83%
Seasoning (Sums to 100%)							
Seasoned			0.0%	0.8%	0.1%	0.1%	0.3%
Non-Seasoned			100.0%	99.2%	99.9%	99.9%	99.7%
ACI							
ACI Probability			1.54%	3.44%	7.27%	7.10%	3.92%
Wtd Avg ACI Score			629	615	593	599	612
Credit Premium							
Wtd Avg Credit Premium			0.30	0.87	0.67	0.63	0.69
Credit Premium > 1.5			0.0%	11.4%	3.8%	2.7%	3.6%
Prepay Premium							
Prepay Premium			0.0%	0.1%	0.0%	0.1%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			0.0%	1.2%	1.1%	1.3%	1.7%
DTI Ratio > 20 and <= 30			4.6%	7.7%	6.3%	7.7%	8.9%
DTI Ratio > 30 and <= 40			17.7%	18.6%	17.5%	20.4%	22.3%
DTI Ratio > 40 and <= 45			36.2%	15.0%	14.1%	14.7%	15.2%
DTI Ratio > 45 and <= 50			13.5%	16.3%	16.3%	15.7%	15.4%
DTI Ratio > 50			27.9%	41.2%	44.4%	40.0%	36.3%
DTI Ratio Missing			0.0%	0.1%	0.3%	0.2%	0.2%

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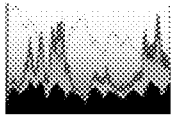


Single Family Conventional Acquisition Characteristics
EA/TPR II

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio			46.9%	47.0%	47.9%	46.7%	46.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			0.0%	1.2%	1.1%	1.3%	1.7%
DTI Ratio > 20 and <= 30			4.6%	7.7%	6.3%	7.7%	8.9%
DTI Ratio > 30 and <= 40			17.7%	18.6%	17.5%	20.4%	22.3%
DTI Ratio > 40 and <= 45			36.2%	15.0%	14.1%	14.7%	15.2%
DTI Ratio > 45 and <= 50			13.5%	16.3%	16.3%	15.7%	15.4%
DTI Ratio > 50			27.9%	41.2%	44.4%	40.0%	36.3%
DTI Ratio Missing			0.0%	0.1%	0.3%	0.2%	0.2%
Wtd Avg DTI Ratio			46.9%	47.0%	47.9%	46.7%	46.0%
Origination Term (Sums to 100%)							
<= 15 Years			0.0%	1.3%	0.7%	1.1%	2.1%
> 15 Years amd <= 25 Years			0.0%	1.0%	0.6%	1.1%	1.6%
> 25 Years and <= 30 Years			100.0%	96.7%	98.4%	97.7%	96.2%
> 30 Years			0.0%	1.0%	0.3%	0.0%	0.0%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)			100.0%	97.5%	98.6%	97.2%	92.4%
Intermediate-Term Fixed Rate (excl Balloon)			0.0%	1.3%	0.7%	1.1%	2.1%
Adjustable Rate			0.0%	1.3%	0.7%	1.6%	5.5%
Balloon			0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second			0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)			0.0%	1.0%	0.3%	0.0%	0.0%
Hybrid Arm			0.0%	1.3%	0.7%	1.6%	5.5%
- 2/28 Hybrid Arm			0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm			0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm			0.0%	0.7%	0.4%	0.9%	3.1%
- 7/1 Hybrid Arm			0.0%	0.5%	0.4%	0.8%	2.4%
- 10/1 Hybrid Arm			0.0%	0.1%	0.0%	0.0%	0.0%
NegAm ARM			0.0%	0.0%	0.0%	0.0%	0.0%

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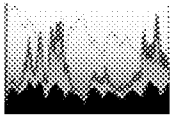


Single Family Conventional Acquisition Characteristics
EA/TPR II

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only			0.0%	0.0%	0.1%	0.0%	0.0%
- Interest Only ARM			0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM			0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A			0.0%	0.2%	1.8%	1.7%	0.1%
- Alt-A Low/No Doc			0.0%	0.0%	0.0%	0.0%	0.1%
- Alt-A No Disclosure			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income			0.0%	0.0%	0.0%	0.0%	0.1%
Alt-A Full Doc (by SFC)			0.0%	0.2%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)			0.0%	0.0%	1.8%	1.7%	0.0%
My Community Mortgage			0.0%	0.0%	0.1%	0.4%	0.2%
Non-Full Doc							
Non-Full Doc Total			0.0%	0.0%	0.0%	0.4%	0.9%
- Select Lender Programs Non-Full Doc			0.0%	0.0%	0.0%	0.4%	0.9%
- Other Low/No Doc			0.0%	0.0%	0.0%	0.0%	0.1%
Subprime Deals							
Subprime			0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)			0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005			0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel			100.0%	98.8%	94.3%	86.1%	92.5%
Investor Channel			0.0%	1.2%	5.7%	13.9%	7.5%
eChannel			0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000			0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW			0.0%	3.9%	2.6%	3.2%	3.8%
- 75/20/05			0.0%	0.3%	0.2%	0.1%	0.1%

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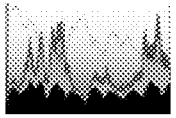


Single Family Conventional Acquisition Characteristics
EA/TPR II

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00			0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10			0.0%	1.3%	0.9%	1.4%	1.8%
- 80/15/05			0.0%	0.8%	0.6%	0.8%	0.8%
- 80/20/00			0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05			0.0%	0.2%	0.1%	0.1%	0.1%
- Other			0.0%	1.2%	0.8%	0.9%	1.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced			0.0%	4.3%	2.9%	3.8%	4.6%
- 75/20/05			0.0%	0.4%	0.3%	0.1%	0.1%
- 75/25/00			0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10			0.0%	1.5%	1.1%	1.8%	2.3%
- 80/15/05			0.0%	0.9%	0.8%	1.0%	1.1%
- 80/20/00			0.0%	0.0%	0.0%	0.1%	0.0%
- 90/05/05			0.0%	0.2%	0.1%	0.1%	0.1%
- Other			0.0%	1.4%	0.6%	0.7%	0.9%
EA/TPR							
EA/TPR			100.0%	100.0%	100.0%	100.0%	100.0%
- EA I			0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II			100.0%	100.0%	100.0%	100.0%	100.0%
- EA/TPR III			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest			0.0%	15.9%	19.0%	21.8%	20.5%
Northeast			0.0%	18.3%	14.5%	17.0%	18.1%
Southeast			57.0%	30.1%	33.3%	34.0%	34.4%
Southwest			43.0%	20.6%	22.5%	19.1%	16.6%
West			0.0%	15.1%	10.7%	8.1%	10.4%
Census Region (Sums to 100%)							
New England			0.0%	4.8%	4.3%	5.1%	5.4%
Middle Atlantic			0.0%	11.0%	8.8%	10.4%	10.8%
East North Central			0.0%	13.3%	15.7%	17.7%	16.4%
East South Central			10.4%	5.5%	6.9%	6.6%	5.7%
South Atlantic			46.6%	25.2%	26.9%	27.9%	29.1%
West North Central			0.0%	5.0%	6.5%	7.7%	7.6%
West South Central			43.0%	12.0%	11.9%	9.4%	7.5%
Mountain			0.0%	8.3%	10.1%	8.4%	8.1%
Pacific			0.0%	13.1%	8.1%	5.8%	7.9%

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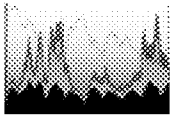


Single Family Conventional Acquisition Characteristics
EA/TPR II

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories			0.0%	1.9%	1.0%	1.1%	1.4%
Top 10 States							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

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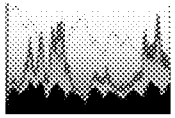


Single Family Conventional Acquisition Characteristics
EA/TPR II

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap			-35.44	-19.99	-15.08	-23.77	-13.78
Wtd Avg Economic Model Fee			124.95	124.55	101.10	106.23	100.11
Wtd Avg Charged Fee			89.51	104.56	86.03	82.46	86.33
Appraisal Waivers							
Appraisal Waiver			0.0%	0.0%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate			2.48%	11.16%	16.23%	32.96%	47.89%
Cumulative Default Rate			0.00%	6.33%	12.32%	13.64%	9.49%
Housing Goals							
Low Mod			22.22%	62.69%	66.27%	72.24%	71.86%
Special Affordable			22.22%	31.25%	32.42%	36.44%	36.78%
Underserved			66.67%	53.20%	50.70%	49.50%	49.36%
PMM Low Mod			0.00%	60.55%	69.15%	76.65%	75.70%
PMM Special Affordable			0.00%	32.43%	35.30%	41.33%	42.14%
PMM Underserved			40.00%	54.19%	51.56%	50.18%	50.39%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi				14.21%	11.34%	6.52%	4.49%
Median Valuation Bias for Other Refi			23.01%	14.20%	10.72%	7.42%	5.20%

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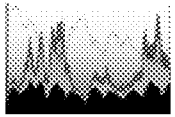


Single Family Conventional Acquisition Characteristics
EA/TPR III

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans			1	17,990	47,457	32,620	39,967
Book Volume ($B)			$0.0	$2.8	$7.2	$4.7	$5.4
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%			0.0%	15.0%	12.6%	18.7%	17.6%
OLTV 60.01% - 70.00%			0.0%	18.6%	14.0%	18.5%	16.6%
OLTV 70.01% - 75.00%			0.0%	13.9%	10.4%	10.2%	9.0%
OLTV 75.01% - 80.00%			100.0%	29.1%	22.6%	23.7%	23.5%
OLTV 80.01% - 90.00%			0.0%	14.6%	16.5%	11.1%	11.6%
OLTV 90.01% - 95.00%			0.0%	8.3%	9.3%	4.5%	5.5%
OLTV 95.01% - 97.00%			0.0%	0.0%	0.5%	0.5%	0.9%
OLTV 97.01% - 100.00%			0.0%	0.5%	14.1%	12.8%	15.2%
OLTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV			76.0%	74.3%	78.9%	75.0%	76.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			0.0%	14.8%	12.5%	18.6%	17.4%
Comb LTV 60.01% - 70.00%			0.0%	18.3%	13.9%	18.4%	16.5%
Comb LTV 70.01% - 75.00%			0.0%	13.8%	10.2%	10.2%	9.0%
Comb LTV 75.01% - 80.00%			100.0%	28.4%	21.9%	22.9%	22.7%
Comb LTV 80.01% - 90.00%			0.0%	15.4%	17.1%	11.8%	12.4%
Comb LTV 90.01% - 95.00%			0.0%	8.9%	9.7%	4.8%	5.8%
Comb LTV 95.01% - 97.00%			0.0%	0.0%	0.5%	0.5%	0.9%
Comb LTV 97.01% - 100.00%			0.0%	0.5%	14.1%	12.8%	15.3%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV			76.0%	74.5%	79.1%	75.2%	76.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			0.0%	14.8%	12.5%	18.6%	17.4%
Comb LTV 60.01% - 70.00%			0.0%	18.3%	13.9%	18.4%	16.5%
Comb LTV 70.01% - 75.00%			0.0%	13.8%	10.2%	10.2%	9.0%
Comb LTV 75.01% - 80.00%			100.0%	28.4%	21.9%	22.9%	22.7%
Comb LTV 80.01% - 90.00%			0.0%	15.4%	17.1%	11.8%	12.4%
Comb LTV 90.01% - 95.00%			0.0%	8.9%	9.7%	4.8%	5.8%
Comb LTV 95.01% - 97.00%			0.0%	0.0%	0.5%	0.5%	0.9%

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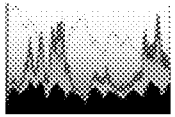


Single Family Conventional Acquisition Characteristics
EA/TPR III

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%			0.0%	0.5%	14.1%	12.8%	15.3%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV			76.0%	74.5%	79.1%	75.2%	76.6%
Credit Score (Sums to 100%)							
FICO < 550			0.0%	38.0%	34.4%	39.7%	38.2%
FICO 550-579			0.0%	30.5%	30.6%	33.4%	34.5%
FICO 580-619			0.0%	18.1%	19.7%	15.0%	14.7%
FICO 620-659			0.0%	10.0%	12.5%	9.6%	10.0%
FICO 660-699			100.0%	2.8%	2.3%	1.9%	2.1%
FICO 700-739			0.0%	0.4%	0.4%	0.3%	0.4%
FICO >= 740			0.0%	0.1%	0.1%	0.1%	0.1%
FICO Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO			691	567	571	565	566
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate			100.0%	95.4%	96.7%	94.6%	88.1%
Intermediate-term, fixed-rate			0.0%	2.9%	2.4%	3.4%	5.3%
Adjustable-rate			0.0%	1.7%	0.9%	2.0%	6.5%
Interest Only adjustable-rate			0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization			0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence			100.0%	98.6%	98.9%	98.7%	99.0%
Second/Vacation Home			0.0%	0.8%	0.8%	1.1%	0.8%
Investor Property			0.0%	0.6%	0.3%	0.3%	0.2%
10-K Unit Type (Sums to 100%)							
1 Unit			100.0%	98.1%	99.0%	99.5%	99.4%
2-4 Units			0.0%	1.9%	1.0%	0.5%	0.6%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop			0.0%	4.5%	4.2%	5.1%	5.3%
Single Family Homes			100.0%	95.5%	95.8%	94.9%	94.7%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)			0.0%	0.0%	0.0%	0.0%	0.0%

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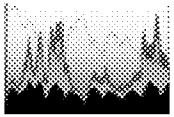


Single Family Conventional Acquisition Characteristics
EA/TPR III

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop			0.0%	4.5%	4.2%	5.1%	5.3%
1 Unit			100.0%	93.5%	94.8%	94.4%	94.1%
2-4 Units			0.0%	1.9%	1.0%	0.5%	0.6%
Condo							
Condo			0.0%	4.3%	4.1%	4.8%	5.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage			0.0%	18.4%	31.6%	28.6%	36.4%
Cash-Out Refinance			100.0%	63.0%	56.1%	64.8%	58.3%
Other Refinance			0.0%	18.6%	12.3%	6.6%	5.3%
Origination Type (Sums to 100%)							
TPO Broker			0.0%	27.6%	28.8%	18.7%	16.7%
TPO Correspondent			0.0%	35.3%	40.5%	41.1%	36.1%
Undesignated			0.0%	0.0%	0.0%	0.0%	0.0%
Retail			100.0%	37.1%	30.7%	40.2%	47.1%
Origination Amount and Rate							
Avg Origination Loan Amount			$190,500	$153,435	$152,029	$145,149	$134,548
Loan Original Note Rate			6.88%	7.82%	7.99%	7.89%	7.24%
Seasoning (Sums to 100%)							
Seasoned			0.0%	0.7%	0.0%	0.1%	0.3%
Non-Seasoned			100.0%	99.3%	100.0%	99.9%	99.7%
ACI							
ACI Probability			0.57%	5.61%	6.85%	6.56%	6.85%
Wtd Avg ACI Score			661	594	588	592	592
Credit Premium							
Wtd Avg Credit Premium			0.75	1.13	0.98	0.94	0.93
Credit Premium > 1.5			0.0%	25.2%	13.6%	10.8%	10.1%
Prepay Premium							
Prepay Premium			0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			0.0%	2.4%	2.3%	2.8%	3.3%
DTI Ratio > 20 and <= 30			0.0%	10.0%	10.0%	12.5%	13.8%
DTI Ratio > 30 and <= 40			0.0%	21.5%	20.8%	24.3%	24.2%
DTI Ratio > 40 and <= 45			100.0%	13.9%	13.9%	14.2%	14.4%
DTI Ratio > 45 and <= 50			0.0%	14.3%	14.3%	13.5%	13.2%
DTI Ratio > 50			0.0%	37.9%	38.4%	32.6%	30.8%
DTI Ratio Missing			0.0%	0.1%	0.2%	0.2%	0.3%

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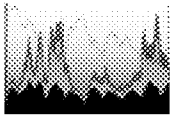


Single Family Conventional Acquisition Characteristics
EA/TPR III

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio			40.9%	45.5%	45.6%	43.8%	43.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			0.0%	2.4%	2.3%	2.8%	3.3%
DTI Ratio > 20 and <= 30			0.0%	10.0%	10.0%	12.5%	13.8%
DTI Ratio > 30 and <= 40			0.0%	21.5%	20.8%	24.3%	24.2%
DTI Ratio > 40 and <= 45			100.0%	13.9%	13.9%	14.2%	14.4%
DTI Ratio > 45 and <= 50			0.0%	14.3%	14.3%	13.5%	13.2%
DTI Ratio > 50			0.0%	37.9%	38.4%	32.6%	30.8%
DTI Ratio Missing			0.0%	0.1%	0.2%	0.2%	0.3%
Wtd Avg DTI Ratio			40.9%	45.5%	45.6%	43.8%	43.4%
Origination Term (Sums to 100%)							
<= 15 Years			0.0%	2.9%	2.4%	3.4%	5.3%
> 15 Years amd <= 25 Years			0.0%	1.5%	1.3%	1.3%	1.7%
> 25 Years and <= 30 Years			100.0%	95.1%	96.0%	95.4%	93.0%
> 30 Years			0.0%	0.5%	0.3%	0.0%	0.0%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)			100.0%	95.4%	96.7%	94.6%	88.1%
Intermediate-Term Fixed Rate (excl Balloon)			0.0%	2.9%	2.4%	3.4%	5.3%
Adjustable Rate			0.0%	1.7%	0.9%	2.0%	6.5%
Balloon			0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second			0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)			0.0%	0.5%	0.3%	0.0%	0.0%
Hybrid Arm			0.0%	1.7%	0.9%	2.0%	6.5%
- 2/28 Hybrid Arm			0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm			0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm			0.0%	1.3%	0.4%	1.0%	3.8%
- 7/1 Hybrid Arm			0.0%	0.5%	0.4%	1.0%	2.7%
- 10/1 Hybrid Arm			0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM			0.0%	0.0%	0.0%	0.0%	0.0%

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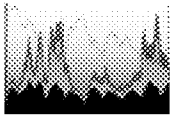


Single Family Conventional Acquisition Characteristics
EA/TPR III

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only			0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM			0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM			0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A			0.0%	0.3%	1.5%	1.5%	0.1%
- Alt-A Low/No Doc			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income			0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)			0.0%	0.3%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)			0.0%	0.0%	1.5%	1.5%	0.0%
My Community Mortgage			0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total			0.0%	0.0%	0.0%	0.0%	0.1%
- Select Lender Programs Non-Full Doc			0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc			0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals							
Subprime			0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)			0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005			0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel			100.0%	99.0%	95.3%	87.8%	97.3%
Investor Channel			0.0%	1.0%	4.7%	12.2%	2.6%
eChannel			0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000			0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW			0.0%	2.1%	1.4%	1.5%	1.5%
- 75/20/05			0.0%	0.1%	0.1%	0.0%	0.0%

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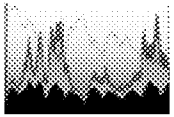


Single Family Conventional Acquisition Characteristics
EA/TPR III

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00			0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10			0.0%	0.7%	0.4%	0.6%	0.6%
- 80/15/05			0.0%	0.4%	0.3%	0.3%	0.2%
- 80/20/00			0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05			0.0%	0.1%	0.0%	0.0%	0.0%
- Other			0.0%	0.9%	0.6%	0.7%	0.7%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced			0.0%	2.5%	1.7%	2.0%	2.1%
- 75/20/05			0.0%	0.1%	0.1%	0.0%	0.1%
- 75/25/00			0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10			0.0%	0.7%	0.5%	0.7%	0.8%
- 80/15/05			0.0%	0.4%	0.3%	0.3%	0.3%
- 80/20/00			0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05			0.0%	0.2%	0.1%	0.0%	0.1%
- Other			0.0%	1.1%	0.7%	0.8%	0.9%
EA/TPR							
EA/TPR			100.0%	100.0%	100.0%	100.0%	100.0%
- EA I			0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II			0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III			100.0%	100.0%	100.0%	100.0%	100.0%
10-K Property Region (Sums to 100%)							
Midwest			0.0%	12.5%	15.7%	16.4%	17.5%
Northeast			0.0%	22.5%	19.8%	22.5%	22.1%
Southeast			100.0%	29.8%	33.5%	35.6%	33.5%
Southwest			0.0%	17.9%	18.5%	14.6%	13.1%
West			0.0%	17.2%	12.5%	10.9%	13.8%
Census Region (Sums to 100%)							
New England			0.0%	6.3%	6.1%	7.1%	6.9%
Middle Atlantic			0.0%	14.3%	12.4%	14.2%	13.9%
East North Central			0.0%	10.5%	13.1%	13.4%	14.1%
East South Central			0.0%	4.7%	6.1%	5.1%	5.2%
South Atlantic			100.0%	25.6%	28.0%	31.1%	28.9%
West North Central			0.0%	3.8%	5.1%	5.3%	5.9%
West South Central			0.0%	10.4%	10.2%	6.7%	6.4%
Mountain			0.0%	7.7%	7.9%	7.4%	6.3%
Pacific			0.0%	15.2%	10.4%	9.1%	11.7%

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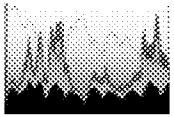


Single Family Conventional Acquisition Characteristics
EA/TPR III

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories			0.0%	1.3%	0.8%	0.7%	0.8%
Top 10 States							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

FM-FCIC_00037971

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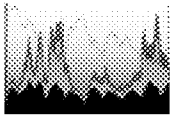


Single Family Conventional Acquisition Characteristics
EA/TPR III

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap			-35.39	-41.68	-17.63	-12.14	0.82
Wtd Avg Economic Model Fee			157.60	184.77	143.77	131.87	124.97
Wtd Avg Charged Fee			122.21	143.09	126.14	119.73	125.79
Appraisal Waivers							
Appraisal Waiver			0.0%	0.0%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate			0.00%	15.19%	22.01%	43.77%	54.13%
Cumulative Default Rate			0.00%	4.12%	8.37%	8.59%	7.41%
Housing Goals							
Low Mod			100.00%	64.38%	59.36%	61.18%	66.71%
Special Affordable			0.00%	33.13%	29.53%	30.96%	34.12%
Underserved			100.00%	50.81%	48.24%	46.57%	46.39%
PMM Low Mod				60.75%	48.91%	50.56%	68.58%
PMM Special Affordable				31.94%	24.39%	26.22%	36.17%
PMM Underserved				47.94%	45.75%	43.67%	44.82%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi			8.59%	11.20%	9.03%	4.80%	2.00%
Median Valuation Bias for Other Refi				12.94%	10.85%	6.36%	4.64%

FM-FCIC_00037972

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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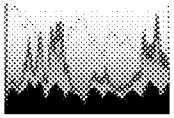


Single Family Conventional Acquisition Characteristics
Subprime

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans				10,242	25,909	23,895	905
Book Volume ($B)				$1.5	$4.8	$3.5	$0.1
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%				22.3%	9.1%	10.0%	1.3%
OLTV 60.01% - 70.00%				20.6%	11.6%	11.2%	1.9%
OLTV 70.01% - 75.00%				14.4%	9.5%	8.5%	1.9%
OLTV 75.01% - 80.00%				23.3%	35.7%	36.2%	63.0%
OLTV 80.01% - 90.00%				17.2%	26.4%	25.4%	24.4%
OLTV 90.01% - 95.00%				2.1%	6.6%	3.7%	5.3%
OLTV 95.01% - 97.00%				0.0%	0.1%	0.0%	0.0%
OLTV 97.01% - 100.00%				0.0%	1.2%	5.1%	2.2%
OLTV > 100.00%				0.0%	0.0%	0.0%	0.0%
OLTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV				70.5%	78.2%	78.2%	82.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%				21.7%	8.8%	9.5%	1.3%
Comb LTV 60.01% - 70.00%				20.3%	11.2%	10.0%	1.9%
Comb LTV 70.01% - 75.00%				14.3%	9.2%	7.3%	0.9%
Comb LTV 75.01% - 80.00%				23.3%	20.4%	15.2%	4.7%
Comb LTV 80.01% - 90.00%				18.1%	25.4%	25.9%	19.8%
Comb LTV 90.01% - 95.00%				2.3%	9.8%	7.0%	9.2%
Comb LTV 95.01% - 97.00%				0.0%	0.1%	0.5%	0.1%
Comb LTV 97.01% - 100.00%				0.0%	15.0%	24.5%	62.2%
Comb LTV > 100.00%				0.0%	0.0%	0.0%	0.0%
Comb LTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV				70.8%	81.6%	83.1%	94.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%				21.7%	8.8%	9.5%	1.3%
Comb LTV 60.01% - 70.00%				20.3%	11.2%	10.0%	1.9%
Comb LTV 70.01% - 75.00%				14.3%	9.2%	7.3%	0.9%
Comb LTV 75.01% - 80.00%				23.3%	20.4%	15.2%	4.7%
Comb LTV 80.01% - 90.00%				18.1%	25.4%	25.9%	19.8%
Comb LTV 90.01% - 95.00%				2.3%	9.8%	7.0%	9.2%
Comb LTV 95.01% - 97.00%				0.0%	0.1%	0.5%	0.1%

FM-FCIC_00037973

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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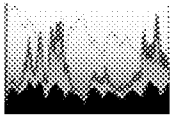


Single Family Conventional Acquisition Characteristics
Subprime

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%				0.0%	15.0%	24.5%	62.2%
Comb LTV > 100.00%				0.0%	0.0%	0.0%	0.0%
Comb LTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV				70.8%	81.6%	83.1%	94.8%
Credit Score (Sums to 100%)							
FICO < 550				8.7%	10.8%	9.9%	8.0%
FICO 550-579				9.6%	13.2%	9.9%	9.9%
FICO 580-619				20.7%	27.0%	20.0%	25.9%
FICO 620-659				28.5%	29.2%	24.1%	29.0%
FICO 660-699				17.1%	13.8%	18.3%	16.3%
FICO 700-739				7.8%	3.9%	8.7%	7.9%
FICO >= 740				7.5%	1.8%	7.1%	2.9%
FICO Missing				0.0%	0.2%	1.9%	0.0%
Wtd Avg FICO				636	616	635	627
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate				79.6%	43.5%	50.0%	10.1%
Intermediate-term, fixed-rate				11.5%	2.1%	2.7%	0.1%
Adjustable-rate				8.1%	45.4%	42.8%	71.1%
Interest Only adjustable-rate				0.2%	7.1%	0.1%	18.7%
Negative Amortization				0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate				0.6%	1.9%	4.5%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence				97.4%	97.5%	95.2%	100.0%
Second/Vacation Home				0.9%	1.0%	0.9%	0.0%
Investor Property				1.6%	1.5%	3.9%	0.0%
10-K Unit Type (Sums to 100%)							
1 Unit				93.9%	93.9%	94.5%	92.2%
2-4 Units				6.1%	6.1%	5.5%	7.8%
Missing				0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop				3.3%	4.5%	5.8%	12.3%
Single Family Homes				96.7%	95.5%	94.2%	87.7%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)				0.1%	0.0%	0.0%	0.0%

FM-FCIC_00037974

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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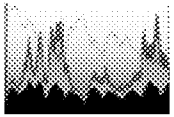


Single Family Conventional Acquisition Characteristics
Subprime

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop				3.3%	4.5%	5.8%	12.3%
1 Unit				90.5%	89.4%	88.7%	79.8%
2-4 Units				6.1%	6.1%	5.5%	7.8%
Condo							
Condo				3.3%	4.5%	5.8%	12.3%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage				8.4%	27.7%	36.6%	100.0%
Cash-Out Refinance				84.7%	63.4%	55.2%	0.0%
Other Refinance				7.0%	8.9%	8.2%	0.0%
Origination Type (Sums to 100%)							
TPO Broker				44.7%	69.5%	50.4%	96.2%
TPO Correspondent				0.0%	7.6%	7.8%	0.0%
Undesignated				0.0%	0.0%	0.0%	0.0%
Retail				55.2%	22.8%	41.8%	3.8%
Origination Amount and Rate							
Avg Origination Loan Amount				$145,304	$184,406	$148,015	$126,629
Loan Original Note Rate				8.71%	8.40%	7.67%	7.40%
Seasoning (Sums to 100%)							
Seasoned				27.5%	0.0%	20.8%	0.0%
Non-Seasoned				72.5%	100.0%	79.2%	100.0%
ACI							
ACI Probability				3.75%	5.62%	6.00%	9.39%
Wtd Avg ACI Score				604	588	588	569
Credit Premium							
Wtd Avg Credit Premium				2.29	1.89	1.04	1.35
Credit Premium > 1.5				70.6%	59.2%	30.9%	41.1%
Prepay Premium							
Prepay Premium				49.5%	74.8%	65.7%	55.6%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20				5.6%	3.1%	3.5%	0.4%
DTI Ratio > 20 and <= 30				12.2%	10.3%	11.4%	5.1%
DTI Ratio > 30 and <= 40				26.3%	25.7%	27.1%	26.0%
DTI Ratio > 40 and <= 45				20.5%	20.8%	19.8%	25.4%
DTI Ratio > 45 and <= 50				23.4%	27.0%	24.7%	39.5%
DTI Ratio > 50				9.6%	11.5%	12.2%	2.9%
DTI Ratio Missing				2.5%	1.6%	1.2%	0.6%

FM-FCIC_00037975

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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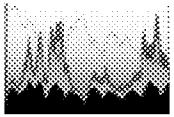


Single Family Conventional Acquisition Characteristics
Subprime

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio				39.2%	40.8%	40.6%	42.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20				5.6%	3.1%	3.5%	0.4%
DTI Ratio > 20 and <= 30				12.2%	10.3%	11.4%	5.1%
DTI Ratio > 30 and <= 40				26.3%	25.7%	27.1%	26.0%
DTI Ratio > 40 and <= 45				20.5%	20.8%	19.8%	25.4%
DTI Ratio > 45 and <= 50				23.4%	27.0%	24.7%	39.5%
DTI Ratio > 50				9.6%	11.5%	12.2%	2.9%
DTI Ratio Missing				2.5%	1.6%	1.2%	0.6%
Wtd Avg DTI Ratio				39.2%	40.8%	40.6%	42.4%
Origination Term (Sums to 100%)							
<= 15 Years				11.5%	2.1%	2.9%	0.1%
> 15 Years amd <= 25 Years				8.8%	0.7%	1.2%	0.1%
> 25 Years and <= 30 Years				79.7%	93.6%	95.9%	99.8%
> 30 Years				0.0%	3.5%	0.0%	0.0%
Missing				0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)				69.5%	33.8%	50.4%	10.1%
Intermediate-Term Fixed Rate (excl Balloon)				6.5%	1.2%	2.2%	0.1%
Adjustable Rate				8.3%	52.4%	42.9%	89.8%
Balloon				15.7%	12.6%	4.5%	0.0%
Various Product Types							
Second				0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)				0.0%	3.5%	0.0%	0.0%
Hybrid Arm				8.3%	52.3%	42.9%	89.8%
- 2/28 Hybrid Arm				0.0%	30.9%	0.0%	28.9%
- 3/1 Hybrid Arm				0.0%	8.9%	41.1%	60.6%
- 5/1 Hybrid Arm				8.3%	12.0%	1.7%	0.3%
- 7/1 Hybrid Arm				0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm				0.0%	0.6%	0.0%	0.0%
NegAm ARM				0.0%	0.0%	0.0%	0.0%

FM-FCIC_0003797

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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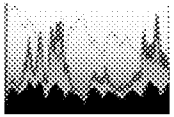


Single Family Conventional Acquisition Characteristics
Subprime

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only				0.9%	9.0%	4.5%	18.7%
- Interest Only ARM				0.2%	7.1%	0.1%	18.7%
- Interest Only FRM				0.6%	1.9%	4.5%	0.0%
Alt-A				0.0%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc				0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure				0.0%	0.0%	0.0%	0.0%
- Alt-A NINA				0.0%	0.0%	0.0%	0.0%
- Alt-A SISA				0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio				0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income				0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)				0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)				0.0%	0.0%	0.0%	0.0%
My Community Mortgage				0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total				9.1%	18.0%	24.3%	33.9%
- Select Lender Programs Non-Full Doc				0.0%	0.6%	0.0%	0.0%
- Other Low/No Doc				9.1%	17.4%	24.3%	33.9%
Subprime Deals							
Subprime				100.0%	100.0%	100.0%	100.0%
- Pre 12/2005 (A-Minus Deals)				0.0%	0.0%	0.0%	0.0%
- Post 12/2005				100.0%	100.0%	100.0%	100.0%
Business Channel (Sums to 100%)							
Lender Channel				0.0%	0.0%	0.0%	0.0%
Investor Channel				0.0%	0.0%	0.0%	0.0%
eChannel				0.0%	0.0%	0.0%	0.0%
Underserved Channel				0.0%	0.0%	0.0%	0.0%
Subprime Channel				100.0%	100.0%	100.0%	100.0%
Unknown/Pre-2000				0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW				2.4%	18.4%	26.6%	64.3%
- 75/20/05				0.1%	0.0%	0.0%	0.0%

FM-FCIC_00037977

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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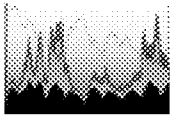


Single Family Conventional Acquisition Characteristics
Subprime

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00				0.0%	0.0%	0.0%	0.0%
- 80/10/10				0.3%	0.0%	0.0%	0.0%
- 80/15/05				0.1%	0.0%	0.0%	0.0%
- 80/20/00				0.0%	0.0%	0.0%	0.0%
- 90/05/05				0.0%	0.0%	0.0%	0.0%
- Other				2.0%	18.3%	26.6%	64.3%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced				3.5%	19.2%	27.0%	64.4%
- 75/20/05				0.1%	0.3%	0.7%	0.0%
- 75/25/00				0.3%	0.4%	0.3%	1.0%
- 80/10/10				0.4%	0.8%	1.1%	0.4%
- 80/15/05				0.1%	2.7%	2.3%	0.5%
- 80/20/00				0.1%	13.7%	19.8%	59.1%
- 90/05/05				0.0%	0.4%	0.3%	3.3%
- Other				2.5%	0.9%	2.5%	0.1%
EA/TPR							
EA/TPR				0.0%	0.0%	0.0%	0.0%
- EA I				0.0%	0.0%	0.0%	0.0%
- EA/TPR II				0.0%	0.0%	0.0%	0.0%
- EA/TPR III				0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest				15.3%	13.4%	17.1%	28.7%
Northeast				28.4%	19.3%	17.8%	22.7%
Southeast				23.6%	30.1%	33.3%	20.9%
Southwest				18.7%	16.3%	16.1%	16.3%
West				14.0%	20.9%	15.8%	11.4%
Census Region (Sums to 100%)							
New England				6.3%	5.6%	4.5%	11.5%
Middle Atlantic				21.4%	13.3%	12.8%	11.2%
East North Central				13.3%	11.4%	14.6%	24.9%
East South Central				3.6%	3.3%	4.6%	4.1%
South Atlantic				20.7%	27.1%	29.2%	16.8%
West North Central				4.5%	3.7%	5.7%	5.0%
West South Central				10.4%	6.6%	6.6%	9.5%
Mountain				7.5%	10.1%	7.6%	7.6%
Pacific				12.4%	18.7%	14.5%	9.3%

FM-FCIC_00037978

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

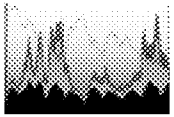


Single Family Conventional Acquisition Characteristics
Subprime

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories				0.0%	0.0%	0.0%	0.0%
Top 10 States							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

FM-FCIC_00037979

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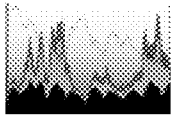


Single Family Conventional Acquisition Characteristics
Subprime

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap				57.80	52.07	7.09	-116.91
Wtd Avg Economic Model Fee				201.12	173.49	101.07	221.91
Wtd Avg Charged Fee				258.92	225.55	108.16	105.00
Appraisal Waivers							
Appraisal Waiver				0.0%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate				16.80%	14.98%	30.04%	37.67%
Cumulative Default Rate				1.58%	9.65%	8.73%	19.69%
Housing Goals							
Low Mod				57.75%	47.87%	62.71%	99.78%
Special Affordable				27.74%	19.36%	27.95%	32.82%
Underserved				52.86%	54.07%	53.00%	60.23%
PMM Low Mod				45.12%	36.41%	62.39%	99.78%
PMM Special Affordable				22.08%	13.46%	25.13%	32.82%
PMM Underserved				45.35%	53.00%	48.69%	58.34%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi				8.08%	9.03%	4.76%	
Median Valuation Bias for Other Refi				11.15%	8.71%	4.99%	

FM-FCIC_00037980

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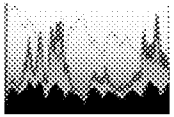


Single Family Conventional Acquisition Characteristics
Subprime Post 12/2005

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans				10,242	25,909	23,895	905
Book Volume ($B)				$1.5	$4.8	$3.5	$0.1
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%				22.3%	9.1%	10.0%	1.3%
OLTV 60.01% - 70.00%				20.6%	11.6%	11.2%	1.9%
OLTV 70.01% - 75.00%				14.4%	9.5%	8.5%	1.9%
OLTV 75.01% - 80.00%				23.3%	35.7%	36.2%	63.0%
OLTV 80.01% - 90.00%				17.2%	26.4%	25.4%	24.4%
OLTV 90.01% - 95.00%				2.1%	6.6%	3.7%	5.3%
OLTV 95.01% - 97.00%				0.0%	0.1%	0.0%	0.0%
OLTV 97.01% - 100.00%				0.0%	1.2%	5.1%	2.2%
OLTV > 100.00%				0.0%	0.0%	0.0%	0.0%
OLTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV				70.5%	78.2%	78.2%	82.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%				21.7%	8.8%	9.5%	1.3%
Comb LTV 60.01% - 70.00%				20.3%	11.2%	10.0%	1.9%
Comb LTV 70.01% - 75.00%				14.3%	9.2%	7.3%	0.9%
Comb LTV 75.01% - 80.00%				23.3%	20.4%	15.2%	4.7%
Comb LTV 80.01% - 90.00%				18.1%	25.4%	25.9%	19.8%
Comb LTV 90.01% - 95.00%				2.3%	9.8%	7.0%	9.2%
Comb LTV 95.01% - 97.00%				0.0%	0.1%	0.5%	0.1%
Comb LTV 97.01% - 100.00%				0.0%	15.0%	24.5%	62.2%
Comb LTV > 100.00%				0.0%	0.0%	0.0%	0.0%
Comb LTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV				70.8%	81.6%	83.1%	94.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%				21.7%	8.8%	9.5%	1.3%
Comb LTV 60.01% - 70.00%				20.3%	11.2%	10.0%	1.9%
Comb LTV 70.01% - 75.00%				14.3%	9.2%	7.3%	0.9%
Comb LTV 75.01% - 80.00%				23.3%	20.4%	15.2%	4.7%
Comb LTV 80.01% - 90.00%				18.1%	25.4%	25.9%	19.8%
Comb LTV 90.01% - 95.00%				2.3%	9.8%	7.0%	9.2%
Comb LTV 95.01% - 97.00%				0.0%	0.1%	0.5%	0.1%

FM-FCIC_00037981

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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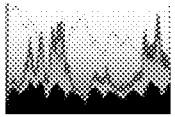


Single Family Conventional Acquisition Characteristics
Subprime Post 12/2005

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%				0.0%	15.0%	24.5%	62.2%
Comb LTV > 100.00%				0.0%	0.0%	0.0%	0.0%
Comb LTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV				70.8%	81.6%	83.1%	94.8%
Credit Score (Sums to 100%)							
FICO < 550				8.7%	10.8%	9.9%	8.0%
FICO 550-579				9.6%	13.2%	9.9%	9.9%
FICO 580-619				20.7%	27.0%	20.0%	25.9%
FICO 620-659				28.5%	29.2%	24.1%	29.0%
FICO 660-699				17.1%	13.8%	18.3%	16.3%
FICO 700-739				7.8%	3.9%	8.7%	7.9%
FICO >= 740				7.5%	1.8%	7.1%	2.9%
FICO Missing				0.0%	0.2%	1.9%	0.0%
Wtd Avg FICO				636	616	635	627
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate				79.6%	43.5%	50.0%	10.1%
Intermediate-term, fixed-rate				11.5%	2.1%	2.7%	0.1%
Adjustable-rate				8.1%	45.4%	42.8%	71.1%
Interest Only adjustable-rate				0.2%	7.1%	0.1%	18.7%
Negative Amortization				0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate				0.6%	1.9%	4.5%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence				97.4%	97.5%	95.2%	100.0%
Second/Vacation Home				0.9%	1.0%	0.9%	0.0%
Investor Property				1.6%	1.5%	3.9%	0.0%
10-K Unit Type (Sums to 100%)							
1 Unit				93.9%	93.9%	94.5%	92.2%
2-4 Units				6.1%	6.1%	5.5%	7.8%
Missing				0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop				3.3%	4.5%	5.8%	12.3%
Single Family Homes				96.7%	95.5%	94.2%	87.7%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)				0.1%	0.0%	0.0%	0.0%

FM-FCIC_00037982

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

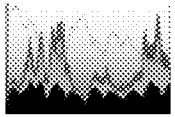


Single Family Conventional Acquisition Characteristics
Subprime Post 12/2005

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop				3.3%	4.5%	5.8%	12.3%
1 Unit				90.5%	89.4%	88.7%	79.8%
2-4 Units				6.1%	6.1%	5.5%	7.8%
Condo							
Condo				3.3%	4.5%	5.8%	12.3%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage				8.4%	27.7%	36.6%	100.0%
Cash-Out Refinance				84.7%	63.4%	55.2%	0.0%
Other Refinance				7.0%	8.9%	8.2%	0.0%
Origination Type (Sums to 100%)							
TPO Broker				44.7%	69.5%	50.4%	96.2%
TPO Correspondent				0.0%	7.6%	7.8%	0.0%
Undesignated				0.0%	0.0%	0.0%	0.0%
Retail				55.2%	22.8%	41.8%	3.8%
Origination Amount and Rate							
Avg Origination Loan Amount				$145,304	$184,406	$148,015	$126,629
Loan Original Note Rate				8.71%	8.40%	7.67%	7.40%
Seasoning (Sums to 100%)							
Seasoned				27.5%	0.0%	20.8%	0.0%
Non-Seasoned				72.5%	100.0%	79.2%	100.0%
ACI							
ACI Probability				3.75%	5.62%	6.00%	9.39%
Wtd Avg ACI Score				604	588	588	569
Credit Premium							
Wtd Avg Credit Premium				2.29	1.89	1.04	1.35
Credit Premium > 1.5				70.6%	59.2%	30.9%	41.1%
Prepay Premium							
Prepay Premium				49.5%	74.8%	65.7%	55.6%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20				5.6%	3.1%	3.5%	0.4%
DTI Ratio > 20 and <= 30				12.2%	10.3%	11.4%	5.1%
DTI Ratio > 30 and <= 40				26.3%	25.7%	27.1%	26.0%
DTI Ratio > 40 and <= 45				20.5%	20.8%	19.8%	25.4%
DTI Ratio > 45 and <= 50				23.4%	27.0%	24.7%	39.5%
DTI Ratio > 50				9.6%	11.5%	12.2%	2.9%
DTI Ratio Missing				2.5%	1.6%	1.2%	0.6%

FM-FCIC_00037983

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

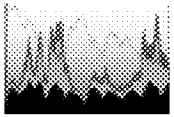


Single Family Conventional Acquisition Characteristics
Subprime Post 12/2005

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio				39.2%	40.8%	40.6%	42.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20				5.6%	3.1%	3.5%	0.4%
DTI Ratio > 20 and <= 30				12.2%	10.3%	11.4%	5.1%
DTI Ratio > 30 and <= 40				26.3%	25.7%	27.1%	26.0%
DTI Ratio > 40 and <= 45				20.5%	20.8%	19.8%	25.4%
DTI Ratio > 45 and <= 50				23.4%	27.0%	24.7%	39.5%
DTI Ratio > 50				9.6%	11.5%	12.2%	2.9%
DTI Ratio Missing				2.5%	1.6%	1.2%	0.6%
Wtd Avg DTI Ratio				39.2%	40.8%	40.6%	42.4%
Origination Term (Sums to 100%)							
<= 15 Years				11.5%	2.1%	2.9%	0.1%
> 15 Years amd <= 25 Years				8.8%	0.7%	1.2%	0.1%
> 25 Years and <= 30 Years				79.7%	93.6%	95.9%	99.8%
> 30 Years				0.0%	3.5%	0.0%	0.0%
Missing				0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)				69.5%	33.8%	50.4%	10.1%
Intermediate-Term Fixed Rate (excl Balloon)				6.5%	1.2%	2.2%	0.1%
Adjustable Rate				8.3%	52.4%	42.9%	89.8%
Balloon				15.7%	12.6%	4.5%	0.0%
Various Product Types							
Second				0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)				0.0%	3.5%	0.0%	0.0%
Hybrid Arm				8.3%	52.3%	42.9%	89.8%
- 2/28 Hybrid Arm				0.0%	30.9%	0.0%	28.9%
- 3/1 Hybrid Arm				0.0%	8.9%	41.1%	60.6%
- 5/1 Hybrid Arm				8.3%	12.0%	1.7%	0.3%
- 7/1 Hybrid Arm				0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm				0.0%	0.6%	0.0%	0.0%
NegAm ARM				0.0%	0.0%	0.0%	0.0%

FM-FCIC_00037984

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

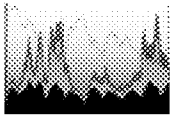


Single Family Conventional Acquisition Characteristics
Subprime Post 12/2005

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only				0.9%	9.0%	4.5%	18.7%
- Interest Only ARM				0.2%	7.1%	0.1%	18.7%
- Interest Only FRM				0.6%	1.9%	4.5%	0.0%
Alt-A				0.0%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc				0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure				0.0%	0.0%	0.0%	0.0%
- Alt-A NINA				0.0%	0.0%	0.0%	0.0%
- Alt-A SISA				0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio				0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income				0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)				0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)				0.0%	0.0%	0.0%	0.0%
My Community Mortgage				0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total				9.1%	18.0%	24.3%	33.9%
- Select Lender Programs Non-Full Doc				0.0%	0.6%	0.0%	0.0%
- Other Low/No Doc				9.1%	17.4%	24.3%	33.9%
Subprime Deals							
Subprime				100.0%	100.0%	100.0%	100.0%
- Pre 12/2005 (A-Minus Deals)				0.0%	0.0%	0.0%	0.0%
- Post 12/2005				100.0%	100.0%	100.0%	100.0%
Business Channel (Sums to 100%)							
Lender Channel				0.0%	0.0%	0.0%	0.0%
Investor Channel				0.0%	0.0%	0.0%	0.0%
eChannel				0.0%	0.0%	0.0%	0.0%
Underserved Channel				0.0%	0.0%	0.0%	0.0%
Subprime Channel				100.0%	100.0%	100.0%	100.0%
Unknown/Pre-2000				0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW				2.4%	18.4%	26.6%	64.3%
- 75/20/05				0.1%	0.0%	0.0%	0.0%

FM-FCIC_00037985

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

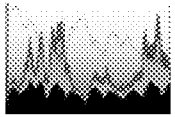


Single Family Conventional Acquisition Characteristics
Subprime Post 12/2005

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00				0.0%	0.0%	0.0%	0.0%
- 80/10/10				0.3%	0.0%	0.0%	0.0%
- 80/15/05				0.1%	0.0%	0.0%	0.0%
- 80/20/00				0.0%	0.0%	0.0%	0.0%
- 90/05/05				0.0%	0.0%	0.0%	0.0%
- Other				2.0%	18.3%	26.6%	64.3%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced				3.5%	19.2%	27.0%	64.4%
- 75/20/05				0.1%	0.3%	0.7%	0.0%
- 75/25/00				0.3%	0.4%	0.3%	1.0%
- 80/10/10				0.4%	0.8%	1.1%	0.4%
- 80/15/05				0.1%	2.7%	2.3%	0.5%
- 80/20/00				0.1%	13.7%	19.8%	59.1%
- 90/05/05				0.0%	0.4%	0.3%	3.3%
- Other				2.5%	0.9%	2.5%	0.1%
EA/TPR							
EA/TPR				0.0%	0.0%	0.0%	0.0%
- EA I				0.0%	0.0%	0.0%	0.0%
- EA/TPR II				0.0%	0.0%	0.0%	0.0%
- EA/TPR III				0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest				15.3%	13.4%	17.1%	28.7%
Northeast				28.4%	19.3%	17.8%	22.7%
Southeast				23.6%	30.1%	33.3%	20.9%
Southwest				18.7%	16.3%	16.1%	16.3%
West				14.0%	20.9%	15.8%	11.4%
Census Region (Sums to 100%)							
New England				6.3%	5.6%	4.5%	11.5%
Middle Atlantic				21.4%	13.3%	12.8%	11.2%
East North Central				13.3%	11.4%	14.6%	24.9%
East South Central				3.6%	3.3%	4.6%	4.1%
South Atlantic				20.7%	27.1%	29.2%	16.8%
West North Central				4.5%	3.7%	5.7%	5.0%
West South Central				10.4%	6.6%	6.6%	9.5%
Mountain				7.5%	10.1%	7.6%	7.6%
Pacific				12.4%	18.7%	14.5%	9.3%

FM-FCIC_00037986

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

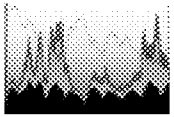


Single Family Conventional Acquisition Characteristics
Subprime Post 12/2005

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories				0.0%	0.0%	0.0%	0.0%
Top 10 States							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

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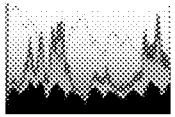


Single Family Conventional Acquisition Characteristics
Subprime Post 12/2005

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap				57.80	52.07	7.09	-116.91
Wtd Avg Economic Model Fee				201.12	173.49	101.07	221.91
Wtd Avg Charged Fee				258.92	225.55	108.16	105.00
Appraisal Waivers							
Appraisal Waiver				0.0%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate				16.80%	14.98%	30.04%	37.67%
Cumulative Default Rate				1.58%	9.65%	8.73%	19.69%
Housing Goals							
Low Mod				57.75%	47.87%	62.71%	99.78%
Special Affordable				27.74%	19.36%	27.95%	32.82%
Underserved				52.86%	54.07%	53.00%	60.23%
PMM Low Mod				45.12%	36.41%	62.39%	99.78%
PMM Special Affordable				22.08%	13.46%	25.13%	32.82%
PMM Underserved				45.35%	53.00%	48.69%	58.34%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi				8.08%	9.03%	4.76%	
Median Valuation Bias for Other Refi				11.15%	8.71%	4.99%	

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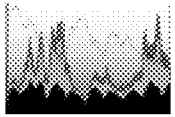


Single Family Conventional Acquisition Characteristics
1 Unit

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	167,278	167,278	3,078,780	2,605,903	3,196,949	2,715,628	2,961,462
Book Volume ($B)	$36.9	$36.9	$673.2	$541.5	$620.0	$497.7	$505.7
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	30.7%	30.7%	32.5%	22.6%	16.5%	18.4%	21.3%
OLTV 60.01% - 70.00%	15.6%	15.6%	16.9%	15.9%	13.2%	14.8%	16.0%
OLTV 70.01% - 75.00%	12.5%	12.5%	12.7%	9.9%	9.2%	8.7%	8.7%
OLTV 75.01% - 80.00%	25.8%	25.8%	27.2%	29.7%	35.5%	41.1%	37.7%
OLTV 80.01% - 90.00%	8.8%	8.8%	6.9%	11.7%	9.2%	6.9%	7.4%
OLTV 90.01% - 95.00%	3.6%	3.6%	2.8%	6.3%	5.7%	3.3%	3.7%
OLTV 95.01% - 97.00%	0.7%	0.7%	0.3%	0.7%	0.5%	0.4%	0.5%
OLTV 97.01% - 100.00%	0.7%	0.7%	0.3%	3.2%	10.1%	6.2%	4.5%
OLTV > 100.00%	1.6%	1.6%	0.4%	0.1%	0.1%	0.2%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.2%	68.2%	66.8%	72.1%	75.7%	73.5%	72.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	27.0%	27.0%	29.2%	20.0%	15.1%	16.9%	19.1%
Comb LTV 60.01% - 70.00%	15.0%	15.0%	16.6%	15.0%	12.2%	13.8%	15.3%
Comb LTV 70.01% - 75.00%	12.4%	12.4%	12.7%	9.6%	7.5%	7.8%	8.2%
Comb LTV 75.01% - 80.00%	24.9%	24.9%	26.0%	26.9%	22.9%	24.5%	26.1%
Comb LTV 80.01% - 90.00%	11.2%	11.2%	10.2%	16.5%	16.6%	14.8%	14.2%
Comb LTV 90.01% - 95.00%	4.5%	4.5%	3.7%	7.8%	10.3%	8.2%	7.6%
Comb LTV 95.01% - 97.00%	0.9%	0.9%	0.4%	0.7%	0.5%	0.5%	0.5%
Comb LTV 97.01% - 100.00%	0.9%	0.9%	0.4%	3.5%	14.7%	12.2%	6.9%
Comb LTV > 100.00%	3.1%	3.1%	0.9%	0.1%	0.2%	0.2%	0.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%	1.8%
Wtd Avg Comb LTV	70.5%	70.5%	68.6%	73.9%	78.7%	76.9%	74.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	27.0%	27.0%	29.2%	20.0%	15.1%	16.9%	19.1%
Comb LTV 60.01% - 70.00%	15.0%	15.0%	16.6%	15.0%	12.2%	13.8%	15.3%
Comb LTV 70.01% - 75.00%	12.4%	12.4%	12.7%	9.6%	7.5%	7.8%	8.2%
Comb LTV 75.01% - 80.00%	24.9%	24.9%	26.0%	26.9%	22.9%	24.5%	26.1%
Comb LTV 80.01% - 90.00%	11.2%	11.2%	10.2%	16.5%	16.6%	14.8%	14.2%
Comb LTV 90.01% - 95.00%	4.5%	4.5%	3.7%	7.8%	10.3%	8.2%	7.6%
Comb LTV 95.01% - 97.00%	0.9%	0.9%	0.4%	0.7%	0.5%	0.5%	0.5%

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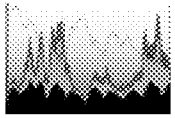


Single Family Conventional Acquisition Characteristics
1 Unit

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.9%	0.9%	0.4%	3.5%	14.7%	12.2%	6.9%
Comb LTV > 100.00%	3.1%	3.1%	0.9%	0.1%	0.2%	0.2%	0.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%	1.8%
Wtd Avg Comb LTV	70.5%	70.5%	68.6%	73.8%	78.7%	76.9%	74.6%
Credit Score (Sums to 100%)							
FICO < 550	0.1%	0.1%	0.0%	0.4%	0.8%	0.9%	0.7%
FICO 550-579	0.1%	0.1%	0.0%	0.4%	1.0%	1.1%	0.9%
FICO 580-619	0.5%	0.5%	0.3%	2.0%	4.7%	4.3%	3.8%
FICO 620-659	2.1%	2.1%	1.5%	5.7%	11.6%	11.3%	10.7%
FICO 660-699	7.8%	7.8%	6.4%	13.9%	19.1%	19.5%	18.8%
FICO 700-739	17.6%	17.6%	17.1%	21.6%	22.5%	22.8%	23.1%
FICO >= 740	71.8%	71.8%	74.5%	56.0%	40.2%	39.9%	41.7%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Wtd Avg FICO	758	758	761	739	716	716	719
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	69.2%	69.2%	82.0%	78.1%	76.2%	70.6%	68.5%
Intermediate-term, fixed-rate	20.3%	20.3%	14.6%	11.8%	5.5%	6.4%	9.4%
Adjustable-rate	7.9%	7.9%	2.4%	4.4%	2.9%	4.8%	8.9%
Interest Only adjustable-rate	2.6%	2.6%	1.0%	4.0%	6.6%	8.7%	9.4%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.3%	3.0%	3.1%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.7%	8.4%	6.5%	0.8%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	91.3%	91.3%	93.3%	90.3%	89.7%	88.5%	89.6%
Second/Vacation Home	4.9%	4.9%	4.6%	5.1%	5.1%	5.8%	5.3%
Investor Property	3.8%	3.8%	2.1%	4.6%	5.2%	5.7%	5.1%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	10.2%	10.2%	8.3%	10.6%	10.8%	10.9%	10.1%
Single Family Homes	89.8%	89.8%	91.7%	89.4%	89.2%	89.1%	89.9%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.2%	0.3%	0.6%	0.5%

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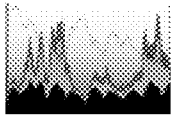


Single Family Conventional Acquisition Characteristics
1 Unit

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	10.2%	10.2%	8.3%	10.6%	10.8%	10.9%	10.1%
1 Unit	89.6%	89.6%	91.5%	89.3%	88.9%	88.5%	89.4%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo							
Condo	9.1%	9.1%	7.6%	10.0%	10.4%	10.5%	9.8%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	23.2%	23.2%	19.9%	41.6%	50.2%	52.2%	47.2%
Cash-Out Refinance	21.6%	21.6%	27.2%	30.5%	31.8%	34.0%	35.1%
Other Refinance	55.2%	55.2%	52.9%	27.9%	18.0%	13.9%	17.7%
Origination Type (Sums to 100%)							
TPO Broker	10.8%	10.8%	12.4%	21.6%	23.1%	21.7%	18.3%
TPO Correspondent	27.6%	27.6%	29.4%	29.5%	37.9%	36.2%	34.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	61.7%	61.7%	58.2%	48.9%	39.0%	42.1%	47.7%
Origination Amount and Rate							
Avg Origination Loan Amount	$221,765	$221,765	$219,921	$209,597	$194,514	$183,771	$171,279
Loan Original Note Rate	4.86%	4.86%	4.93%	5.99%	6.50%	6.45%	5.72%
Seasoning (Sums to 100%)							
Seasoned	2.6%	2.6%	3.0%	7.0%	2.0%	2.5%	2.4%
Non-Seasoned	97.4%	97.4%	97.0%	93.0%	98.0%	97.5%	97.6%
ACI							
ACI Probability	0.09%	0.09%	0.08%	0.34%	1.04%	0.89%	0.56%
Wtd Avg ACI Score	751	751	752	723	692	697	707
Credit Premium							
Wtd Avg Credit Premium	0.07	0.07	-0.21	-0.07	0.01	0.07	0.08
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.5%	1.6%	2.1%	0.8%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.4%	2.8%	5.0%	3.6%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	14.2%	14.2%	14.0%	8.1%	5.4%	5.7%	7.4%
DTI Ratio > 20 and <= 30	24.9%	24.9%	27.2%	19.2%	14.9%	15.3%	18.2%
DTI Ratio > 30 and <= 40	27.4%	27.4%	27.9%	27.1%	26.6%	27.4%	28.1%
DTI Ratio > 40 and <= 45	12.4%	12.4%	11.7%	14.2%	15.5%	15.4%	13.9%
DTI Ratio > 45 and <= 50	7.9%	7.9%	8.3%	11.3%	12.8%	11.6%	10.0%
DTI Ratio > 50	11.6%	11.6%	10.0%	17.7%	18.2%	15.6%	14.6%
DTI Ratio Missing	1.6%	1.6%	0.8%	2.4%	6.6%	9.0%	7.8%

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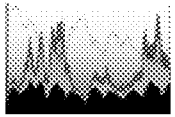


Single Family Conventional Acquisition Characteristics
1 Unit

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.2%	34.2%	33.6%	38.2%	39.9%	39.1%	37.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	14.2%	14.2%	14.0%	8.0%	5.4%	5.8%	7.5%
DTI Ratio > 20 and <= 30	24.9%	24.9%	27.2%	19.2%	15.1%	15.6%	18.5%
DTI Ratio > 30 and <= 40	27.4%	27.4%	27.9%	27.2%	27.0%	27.9%	28.7%
DTI Ratio > 40 and <= 45	12.4%	12.4%	11.7%	14.2%	15.7%	15.7%	14.1%
DTI Ratio > 45 and <= 50	7.9%	7.9%	8.3%	11.4%	13.0%	11.9%	10.2%
DTI Ratio > 50	11.6%	11.6%	10.0%	17.7%	18.6%	16.0%	15.1%
DTI Ratio Missing	1.6%	1.6%	0.8%	2.4%	5.0%	7.1%	6.0%
Wtd Avg DTI Ratio	34.2%	34.2%	33.6%	38.2%	39.9%	39.1%	37.9%
Origination Term (Sums to 100%)							
<= 15 Years	20.3%	20.3%	14.6%	11.8%	5.5%	6.4%	9.4%
> 15 Years amd <= 25 Years	4.8%	4.8%	4.3%	2.9%	2.2%	2.4%	3.5%
> 25 Years and <= 30 Years	74.8%	74.8%	81.0%	84.6%	90.7%	90.8%	87.0%
> 30 Years	0.0%	0.0%	0.0%	0.6%	1.6%	0.5%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	69.2%	69.2%	82.0%	79.8%	84.5%	77.1%	69.3%
Intermediate-Term Fixed Rate (excl Balloon)	20.3%	20.3%	14.6%	11.8%	5.5%	6.3%	9.3%
Adjustable Rate	10.5%	10.5%	3.4%	8.4%	9.8%	16.5%	21.4%
Balloon	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.6%	1.6%	0.5%	0.1%
Hybrid Arm	10.5%	10.5%	3.4%	8.4%	9.4%	13.4%	17.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.7%	0.7%	1.5%	3.4%
- 5/1 Hybrid Arm	8.3%	8.3%	2.6%	5.4%	6.0%	9.0%	11.1%
- 7/1 Hybrid Arm	1.6%	1.6%	0.4%	1.8%	1.5%	1.9%	2.4%
- 10/1 Hybrid Arm	0.6%	0.6%	0.3%	0.6%	1.0%	1.0%	1.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.3%	3.0%	3.1%

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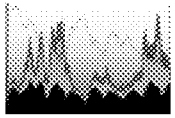


Single Family Conventional Acquisition Characteristics
1 Unit

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	2.6%	2.6%	1.0%	5.7%	15.0%	15.2%	10.2%
- Interest Only ARM	2.6%	2.6%	1.0%	4.0%	6.6%	8.7%	9.4%
- Interest Only FRM	0.0%	0.0%	0.0%	1.7%	8.4%	6.5%	0.8%
Alt-A	0.0%	0.0%	0.0%	2.9%	15.4%	20.8%	15.4%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	2.6%	11.6%	13.8%	10.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.9%	0.4%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.5%	1.8%	3.1%	3.7%
- Alt-A SISA	0.0%	0.0%	0.0%	0.4%	1.3%	1.3%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	1.7%	1.5%	1.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.5%	6.0%	7.5%	5.3%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.3%	2.8%	4.5%	2.7%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	1.0%	2.5%	2.5%
My Community Mortgage	0.2%	0.2%	0.1%	0.9%	4.3%	1.9%	0.4%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.6%	15.9%	30.4%	27.3%	20.6%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.6%	13.3%	18.6%	13.3%	10.6%
- Other Low/No Doc	0.0%	0.0%	0.0%	2.6%	11.8%	14.0%	10.0%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.3%	0.7%	0.7%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.3%	0.7%	0.7%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	96.6%	96.6%	96.5%	88.6%	81.0%	73.6%	79.9%
Investor Channel	3.4%	3.4%	3.5%	9.0%	16.0%	23.2%	17.6%
eChannel	0.0%	0.0%	0.0%	2.2%	2.2%	2.6%	2.4%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.3%	0.7%	0.7%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	15.4%	15.4%	12.3%	11.6%	19.7%	21.5%	16.6%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.5%	0.3%	0.3%

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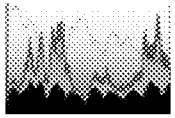


Single Family Conventional Acquisition Characteristics
1 Unit

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.9%	0.1%	0.0%
- 80/10/10	2.0%	2.0%	2.1%	3.1%	5.1%	5.9%	5.4%
- 80/15/05	0.5%	0.5%	0.6%	1.2%	3.7%	4.1%	3.6%
- 80/20/00	0.8%	0.8%	0.5%	0.4%	1.1%	2.0%	1.4%
- 90/05/05	0.5%	0.5%	0.2%	0.1%	0.0%	0.0%	0.0%
- Other	11.3%	11.3%	8.7%	6.6%	8.4%	9.0%	5.9%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	16.7%	16.7%	14.1%	13.2%	21.1%	23.2%	19.8%
- 75/20/05	0.3%	0.3%	0.2%	0.3%	0.5%	0.4%	0.4%
- 75/25/00	0.3%	0.3%	0.1%	0.1%	0.2%	0.2%	0.1%
- 80/10/10	2.2%	2.2%	2.4%	3.4%	6.3%	7.2%	6.7%
- 80/15/05	0.6%	0.6%	0.7%	1.3%	4.2%	4.9%	4.1%
- 80/20/00	2.2%	2.2%	0.7%	0.5%	4.7%	5.9%	3.3%
- 90/05/05	0.5%	0.5%	0.2%	0.1%	0.1%	0.0%	0.0%
- Other	10.7%	10.7%	9.9%	7.6%	5.1%	4.5%	5.2%
EA/TPR							
EA/TPR	0.2%	0.2%	0.1%	1.7%	3.6%	2.9%	3.0%
- EA I	0.0%	0.0%	0.0%	0.7%	1.3%	1.2%	1.2%
- EA/TPR II	0.0%	0.0%	0.0%	0.4%	1.2%	0.8%	0.8%
- EA/TPR III	0.0%	0.0%	0.0%	0.5%	1.2%	0.9%	1.1%
10-K Property Region (Sums to 100%)							
Midwest	14.6%	14.6%	16.4%	14.8%	14.9%	15.0%	15.5%
Northeast	19.5%	19.5%	18.7%	17.6%	16.6%	15.7%	17.1%
Southeast	19.4%	19.4%	20.2%	23.9%	27.3%	28.3%	26.1%
Southwest	13.9%	13.9%	15.1%	16.2%	18.0%	17.1%	15.8%
West	32.6%	32.6%	29.7%	27.5%	23.2%	24.0%	25.4%
Census Region (Sums to 100%)							
New England	6.2%	6.2%	6.2%	5.2%	5.3%	5.1%	6.1%
Middle Atlantic	12.8%	12.8%	11.9%	11.7%	10.5%	9.7%	10.1%
East North Central	11.4%	11.4%	12.7%	11.9%	12.0%	12.0%	12.3%
East South Central	2.8%	2.8%	3.4%	3.7%	4.2%	3.9%	3.5%
South Atlantic	17.0%	17.0%	17.2%	20.6%	23.6%	24.8%	23.1%
West North Central	5.2%	5.2%	5.8%	5.0%	5.1%	5.1%	5.3%
West South Central	5.9%	5.9%	6.5%	7.0%	7.4%	6.7%	5.8%
Mountain	7.6%	7.6%	8.2%	9.2%	11.2%	11.2%	10.7%
Pacific	31.0%	31.0%	27.9%	25.4%	20.4%	21.1%	22.5%

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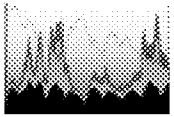


Single Family Conventional Acquisition Characteristics
1 Unit

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.1%	0.1%	0.2%	0.3%	0.3%	0.4%	0.6%
Top 10 States							
01) CA	24.5%	24.5%	20.8%	18.5%	13.7%	15.1%	16.6%
02) NY	5.9%	5.9%	4.8%	4.7%	3.9%	3.4%	3.5%
03) IL	4.8%	4.8%	4.7%	5.1%	4.9%	4.4%	4.3%
04) TX	4.4%	4.4%	4.8%	5.3%	5.3%	4.6%	3.9%
05) VA	4.3%	4.3%	3.9%	3.8%	3.5%	3.6%	3.7%
06) NJ	4.1%	4.1%	4.1%	3.9%	3.7%	3.5%	3.7%
07) WA	3.7%	3.7%	4.2%	4.1%	3.8%	3.3%	3.2%
08) MA	3.4%	3.4%	3.5%	2.7%	2.5%	2.4%	2.9%
09) FL	3.1%	3.1%	2.9%	5.4%	8.5%	9.7%	8.9%
10) MD	3.1%	3.1%	3.0%	3.0%	3.3%	3.2%	3.2%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	28.0%	28.0%	21.4%	18.1%	9.8%	9.2%	8.7%
02) BANK OF AMERICA CORPORATION	23.0%	23.0%	24.1%	24.8%	32.1%	30.0%	31.1%
03) JPMORGAN CHASE & CO	6.2%	6.2%	7.9%	9.5%	7.9%	6.6%	7.6%
04) GMAC INC	4.9%	4.9%	2.6%	3.9%	4.2%	6.0%	5.2%
05) CITIGROUP INC	3.9%	3.9%	4.9%	10.2%	8.7%	9.1%	8.4%
06) SUNTRUST BANKS INC	3.4%	3.4%	4.5%	4.9%	5.3%	5.4%	3.1%
07) QUICKEN LOANS INC	3.3%	3.3%	1.9%	0.9%	0.0%	0.0%	0.0%
08) FLAGSTAR BANCORP INC	2.7%	2.7%	2.2%	2.7%	2.7%	2.0%	3.4%
09) PHH CORPORATION	1.7%	1.7%	2.4%	2.4%	2.6%	3.3%	3.6%
10) PENTAGON FEDERAL CREDIT UNION	1.6%	1.6%	0.1%	0.0%	0.0%	0.0%	0.1%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	29.1%	29.1%	21.9%	19.3%	11.6%	12.0%	13.1%
02) BANK OF AMERICA CORPORATION	22.2%	22.2%	23.7%	22.7%	32.2%	31.4%	31.1%
03) JPMORGAN CHASE & CO	9.3%	9.3%	9.8%	15.4%	13.2%	12.4%	11.7%
04) GMAC INC	5.3%	5.3%	3.5%	4.6%	3.8%	5.6%	4.9%
05) CITIGROUP INC	3.9%	3.9%	4.9%	10.3%	9.1%	10.8%	11.9%
06) SUNTRUST BANKS INC	3.4%	3.4%	4.5%	4.8%	3.8%	3.3%	2.4%
07) FLAGSTAR BANCORP INC	2.7%	2.7%	1.9%	2.1%	1.5%	0.8%	0.8%
08) PHH CORPORATION	1.7%	1.7%	2.5%	2.4%	2.1%	2.3%	2.7%
09) PENTAGON FEDERAL CREDIT UNION	1.6%	1.6%	0.1%	0.0%	0.0%	0.0%	0.1%
10) FIFTH THIRD BANCORP	1.0%	1.0%	0.4%	0.7%	0.2%	0.2%	0.2%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	94.1%						

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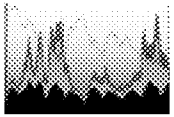


Single Family Conventional Acquisition Characteristics
1 Unit

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	5.9%						
- Primary MI Only	5.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.9%						
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	4.59	4.59	4.70	2.09	-12.77	-8.03	-1.63
Wtd Avg Economic Model Fee	22.38	22.38	18.72	25.79	41.17	34.08	26.93
Wtd Avg Charged Fee	26.96	26.96	23.42	27.87	28.40	26.05	25.30
Appraisal Waivers							
Appraisal Waiver	3.8%	3.8%	2.5%	2.8%	2.5%	2.1%	2.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.07%	0.07%	2.88%	26.33%	28.76%	39.38%	40.77%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.63%	3.36%	3.57%	2.05%
Housing Goals							
Low Mod	39.06%	39.06%	36.65%	40.24%	41.83%	44.60%	45.25%
Special Affordable	13.83%	13.83%	12.07%	14.45%	15.64%	17.32%	17.36%
Underserved	24.73%	24.73%	22.73%	31.72%	36.05%	36.26%	34.48%
PMM Low Mod	44.97%	44.97%	42.54%	38.54%	40.50%	43.20%	43.24%
PMM Special Affordable	19.22%	19.22%	16.50%	13.46%	14.86%	16.53%	16.55%
PMM Underserved	27.90%	27.90%	26.31%	29.80%	32.59%	32.17%	30.69%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.85%	7.85%	9.08%	9.69%	7.91%	4.57%	1.60%
Median Valuation Bias for Other Refi	7.46%	7.46%	7.96%	8.82%	8.12%	4.40%	1.09%

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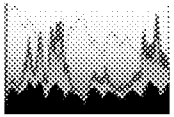


Single Family Conventional Acquisition Characteristics
2-4 Units

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	3,446	3,446	46,065	64,768	97,274	81,383	90,230
Book Volume ($B)	$0.8	$0.8	$11.5	$15.7	$23.8	$18.1	$18.5
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	35.1%	35.1%	36.5%	26.3%	21.5%	23.6%	25.8%
OLTV 60.01% - 70.00%	21.6%	21.6%	20.2%	24.1%	21.3%	23.1%	24.0%
OLTV 70.01% - 75.00%	21.5%	21.5%	20.5%	16.3%	13.5%	13.8%	13.4%
OLTV 75.01% - 80.00%	13.6%	13.6%	17.6%	21.6%	32.1%	32.5%	28.2%
OLTV 80.01% - 90.00%	4.3%	4.3%	3.2%	9.0%	7.6%	5.2%	6.3%
OLTV 90.01% - 95.00%	1.9%	1.9%	1.2%	2.4%	2.7%	1.4%	1.9%
OLTV 95.01% - 97.00%	0.4%	0.4%	0.2%	0.2%	0.4%	0.3%	0.4%
OLTV 97.01% - 100.00%	0.4%	0.4%	0.2%	0.0%	0.9%	0.2%	0.1%
OLTV > 100.00%	1.1%	1.1%	0.3%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	65.0%	65.0%	64.4%	68.2%	70.5%	69.0%	68.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	33.6%	33.6%	34.8%	25.0%	20.5%	22.7%	24.5%
Comb LTV 60.01% - 70.00%	21.2%	21.2%	20.1%	23.4%	20.0%	21.8%	23.4%
Comb LTV 70.01% - 75.00%	21.7%	21.7%	20.7%	16.0%	12.1%	12.4%	13.0%
Comb LTV 75.01% - 80.00%	12.8%	12.8%	17.4%	20.7%	21.1%	20.9%	21.6%
Comb LTV 80.01% - 90.00%	5.7%	5.7%	4.4%	11.4%	14.9%	12.1%	11.0%
Comb LTV 90.01% - 95.00%	2.3%	2.3%	1.5%	3.0%	5.9%	4.4%	4.0%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.3%	0.3%	0.5%	0.4%	0.4%
Comb LTV 97.01% - 100.00%	0.6%	0.6%	0.3%	0.3%	5.0%	4.8%	1.2%
Comb LTV > 100.00%	1.5%	1.5%	0.5%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.9%
Wtd Avg Comb LTV	66.0%	66.0%	65.3%	69.2%	73.1%	71.5%	69.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	33.6%	33.6%	34.8%	25.0%	20.5%	22.7%	24.5%
Comb LTV 60.01% - 70.00%	21.2%	21.2%	20.1%	23.4%	20.0%	21.8%	23.4%
Comb LTV 70.01% - 75.00%	21.7%	21.7%	20.7%	16.0%	12.1%	12.4%	13.0%
Comb LTV 75.01% - 80.00%	12.8%	12.8%	17.4%	20.7%	21.1%	20.9%	21.6%
Comb LTV 80.01% - 90.00%	5.7%	5.7%	4.4%	11.4%	14.9%	12.1%	11.0%
Comb LTV 90.01% - 95.00%	2.3%	2.3%	1.5%	3.0%	5.9%	4.4%	4.0%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.3%	0.3%	0.5%	0.4%	0.4%

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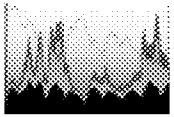


Single Family Conventional Acquisition Characteristics
2-4 Units

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.6%	0.6%	0.3%	0.3%	5.0%	4.8%	1.2%
Comb LTV > 100.00%	1.5%	1.5%	0.5%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.9%
Wtd Avg Comb LTV	66.0%	66.0%	65.3%	69.1%	73.1%	71.5%	69.7%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.1%	0.2%	0.3%	0.3%	0.3%
FICO 550-579	0.1%	0.1%	0.1%	0.3%	0.4%	0.6%	0.4%
FICO 580-619	0.2%	0.2%	0.6%	2.5%	2.6%	2.6%	2.6%
FICO 620-659	2.5%	2.5%	2.8%	7.0%	10.3%	10.5%	10.2%
FICO 660-699	9.4%	9.4%	9.6%	16.1%	22.1%	22.3%	21.6%
FICO 700-739	18.0%	18.0%	20.5%	24.9%	26.8%	27.0%	26.5%
FICO >= 740	69.7%	69.7%	66.4%	48.9%	37.4%	36.5%	38.0%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%
Wtd Avg FICO	755	755	752	731	718	717	718
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	80.5%	80.5%	86.5%	81.9%	72.0%	70.7%	70.8%
Intermediate-term, fixed-rate	15.0%	15.0%	11.6%	10.0%	4.8%	6.4%	11.0%
Adjustable-rate	3.7%	3.7%	1.5%	3.7%	3.1%	4.3%	7.5%
Interest Only adjustable-rate	0.8%	0.8%	0.4%	3.2%	8.8%	8.3%	6.4%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.5%	4.4%	4.1%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.2%	10.8%	5.8%	0.1%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	61.7%	61.7%	74.1%	62.6%	61.5%	57.2%	58.4%
Second/Vacation Home	0.2%	0.2%	0.1%	0.2%	0.1%	0.1%	0.1%
Investor Property	38.1%	38.1%	25.8%	37.2%	38.4%	42.7%	41.5%
10-K Unit Type (Sums to 100%)							
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	0.3%	0.3%	0.1%	0.1%	0.1%	0.2%	0.1%
Single Family Homes	99.7%	99.7%	99.9%	99.9%	99.9%	99.8%	99.9%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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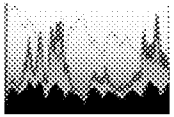


Single Family Conventional Acquisition Characteristics
2-4 Units

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	0.3%	0.3%	0.1%	0.1%	0.1%	0.2%	0.1%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	99.7%	99.7%	99.9%	99.9%	99.9%	99.8%	99.9%
Condo							
Condo	0.3%	0.3%	0.1%	0.1%	0.1%	0.2%	0.1%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	29.4%	29.4%	29.4%	35.8%	35.5%	38.8%	37.8%
Cash-Out Refinance	28.2%	28.2%	32.9%	39.4%	43.9%	46.1%	45.0%
Other Refinance	42.4%	42.4%	37.7%	24.8%	20.6%	15.1%	17.2%
Origination Type (Sums to 100%)							
TPO Broker	14.1%	14.1%	14.6%	31.9%	32.3%	32.3%	24.2%
TPO Correspondent	25.7%	25.7%	25.9%	27.1%	33.1%	29.8%	27.3%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	60.2%	60.2%	59.4%	41.0%	34.6%	37.9%	48.5%
Origination Amount and Rate							
Avg Origination Loan Amount	$241,943	$241,943	$251,760	$245,711	$244,939	$223,083	$205,581
Loan Original Note Rate	5.19%	5.19%	5.23%	6.27%	6.76%	6.64%	5.95%
Seasoning (Sums to 100%)							
Seasoned	2.7%	2.7%	3.2%	8.5%	2.5%	2.4%	2.8%
Non-Seasoned	97.3%	97.3%	96.8%	91.5%	97.5%	97.6%	97.2%
ACI							
ACI Probability	0.15%	0.15%	0.15%	0.38%	0.96%	0.85%	0.55%
Wtd Avg ACI Score	731	731	730	704	674	679	691
Credit Premium							
Wtd Avg Credit Premium	0.09	0.09	-0.11	-0.01	0.03	0.03	0.03
Credit Premium > 1.5	0.1%	0.1%	0.2%	1.0%	3.0%	3.2%	1.2%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.7%	7.0%	8.1%	4.8%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	6.4%	6.4%	5.6%	5.4%	4.8%	5.5%	6.0%
DTI Ratio > 20 and <= 30	14.4%	14.4%	14.1%	11.4%	10.8%	12.2%	12.9%
DTI Ratio > 30 and <= 40	24.3%	24.3%	24.6%	22.3%	23.4%	24.2%	24.6%
DTI Ratio > 40 and <= 45	14.7%	14.7%	15.9%	14.8%	15.3%	14.5%	13.6%
DTI Ratio > 45 and <= 50	12.8%	12.8%	15.6%	14.4%	13.1%	11.4%	10.3%
DTI Ratio > 50	23.9%	23.9%	22.0%	27.7%	17.6%	16.8%	19.3%
DTI Ratio Missing	3.5%	3.5%	2.2%	4.0%	14.9%	15.3%	13.2%

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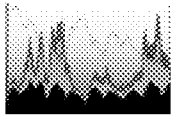


Single Family Conventional Acquisition Characteristics
2-4 Units

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	41.0%	41.0%	40.9%	42.7%	41.0%	40.3%	40.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	6.4%	6.4%	5.6%	5.4%	4.8%	5.5%	6.0%
DTI Ratio > 20 and <= 30	14.4%	14.4%	14.1%	11.3%	10.9%	12.2%	13.0%
DTI Ratio > 30 and <= 40	24.3%	24.3%	24.6%	22.3%	23.5%	24.3%	24.8%
DTI Ratio > 40 and <= 45	14.7%	14.7%	15.9%	14.8%	15.4%	14.7%	13.8%
DTI Ratio > 45 and <= 50	12.8%	12.8%	15.6%	14.4%	13.2%	11.6%	10.5%
DTI Ratio > 50	23.9%	23.9%	22.0%	27.8%	17.8%	17.1%	19.6%
DTI Ratio Missing	3.5%	3.5%	2.2%	3.9%	14.4%	14.6%	12.3%
Wtd Avg DTI Ratio	41.0%	41.0%	40.9%	42.7%	41.0%	40.3%	40.7%
Origination Term (Sums to 100%)							
<= 15 Years	15.0%	15.0%	11.6%	10.0%	4.8%	6.5%	11.0%
> 15 Years amd <= 25 Years	4.8%	4.8%	3.6%	2.4%	1.6%	1.9%	3.3%
> 25 Years and <= 30 Years	80.0%	80.0%	84.3%	86.3%	91.8%	91.0%	85.6%
> 30 Years	0.2%	0.2%	0.6%	1.3%	1.8%	0.6%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	80.5%	80.5%	86.6%	83.0%	82.5%	76.5%	70.9%
Intermediate-Term Fixed Rate (excl Balloon)	15.0%	15.0%	11.6%	10.0%	4.7%	6.4%	10.9%
Adjustable Rate	4.5%	4.5%	1.8%	6.9%	12.4%	17.0%	18.1%
Balloon	0.0%	0.0%	0.0%	0.1%	0.3%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.6%	1.3%	1.8%	0.6%	0.0%
Hybrid Arm	4.5%	4.5%	1.8%	6.9%	11.8%	12.1%	13.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.1%	0.5%	0.5%	1.2%	2.6%
- 5/1 Hybrid Arm	3.9%	3.9%	1.3%	4.2%	7.1%	7.7%	7.8%
- 7/1 Hybrid Arm	0.2%	0.2%	0.2%	1.4%	1.8%	2.1%	2.2%
- 10/1 Hybrid Arm	0.4%	0.4%	0.2%	0.8%	1.9%	1.1%	1.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.5%	4.4%	4.1%

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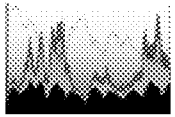


Single Family Conventional Acquisition Characteristics
2-4 Units

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.8%	0.8%	0.4%	4.5%	19.6%	14.1%	6.5%
- Interest Only ARM	0.8%	0.8%	0.4%	3.2%	8.8%	8.3%	6.4%
- Interest Only FRM	0.0%	0.0%	0.0%	1.2%	10.8%	5.8%	0.1%
Alt-A	0.0%	0.0%	0.1%	9.7%	49.9%	49.2%	37.6%
- Alt-A Low/No Doc	0.0%	0.0%	0.1%	8.4%	40.5%	36.5%	26.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	2.8%	1.6%	0.4%
- Alt-A NINA	0.0%	0.0%	0.0%	0.2%	4.6%	6.4%	7.1%
- Alt-A SISA	0.0%	0.0%	0.0%	1.5%	2.5%	1.6%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.5%	6.8%	4.5%	3.6%
- Alt-A Stated Income	0.0%	0.0%	0.1%	6.2%	23.8%	22.4%	15.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	1.1%	6.8%	6.7%	5.3%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.2%	2.6%	6.0%	6.1%
My Community Mortgage	0.6%	0.6%	0.5%	0.4%	0.6%	0.2%	0.2%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.3%	13.6%	47.1%	40.7%	29.2%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.2%	5.3%	6.2%	3.9%	3.0%
- Other Low/No Doc	0.0%	0.0%	0.1%	8.3%	40.9%	36.8%	26.2%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.6%	1.2%	1.1%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.6%	1.2%	1.1%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	97.2%	97.2%	95.8%	84.9%	48.9%	46.5%	58.1%
Investor Channel	2.8%	2.8%	4.2%	13.5%	49.1%	51.5%	40.8%
eChannel	0.0%	0.0%	0.0%	1.0%	0.7%	1.0%	1.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.6%	1.2%	1.1%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	7.2%	7.2%	6.6%	7.0%	17.5%	16.6%	10.8%
- 75/20/05	0.2%	0.2%	0.1%	0.1%	0.3%	0.3%	0.3%

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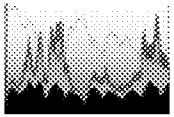


Single Family Conventional Acquisition Characteristics
2-4 Units

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.0%	1.0%	0.8%	1.6%	4.1%	3.7%	3.1%
- 80/15/05	0.2%	0.2%	0.2%	0.4%	1.9%	1.9%	1.6%
- 80/20/00	0.3%	0.3%	0.4%	0.4%	0.2%	0.0%	0.0%
- 90/05/05	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	5.4%	5.4%	5.2%	4.4%	11.0%	10.8%	5.8%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	8.2%	8.2%	7.8%	8.1%	19.0%	18.2%	14.1%
- 75/20/05	0.2%	0.2%	0.1%	0.1%	0.5%	0.5%	0.3%
- 75/25/00	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%	0.1%
- 80/10/10	1.0%	1.0%	0.9%	1.8%	6.0%	5.6%	4.6%
- 80/15/05	0.2%	0.2%	0.2%	0.4%	2.9%	3.0%	2.3%
- 80/20/00	0.7%	0.7%	0.3%	0.3%	4.0%	4.2%	2.0%
- 90/05/05	0.2%	0.2%	0.1%	0.0%	0.1%	0.0%	0.0%
- Other	5.8%	5.8%	6.1%	5.2%	5.1%	4.4%	4.8%
EA/TPR							
EA/TPR	0.3%	0.3%	0.1%	2.1%	1.6%	1.1%	1.3%
- EA I	0.0%	0.0%	0.0%	1.2%	0.9%	0.8%	0.9%
- EA/TPR II	0.0%	0.0%	0.0%	0.5%	0.4%	0.2%	0.3%
- EA/TPR III	0.0%	0.0%	0.0%	0.3%	0.3%	0.1%	0.2%
10-K Property Region (Sums to 100%)							
Midwest	9.7%	9.7%	8.9%	12.2%	13.0%	13.0%	13.3%
Northeast	45.3%	45.3%	52.8%	50.1%	49.0%	48.0%	49.5%
Southeast	3.5%	3.5%	3.1%	4.9%	6.5%	6.8%	6.0%
Southwest	4.9%	4.9%	3.9%	5.5%	6.6%	6.9%	6.0%
West	36.6%	36.6%	31.3%	27.4%	24.9%	25.3%	25.2%
Census Region (Sums to 100%)							
New England	11.0%	11.0%	11.6%	10.8%	13.3%	14.4%	16.5%
Middle Atlantic	34.0%	34.0%	40.6%	38.6%	35.3%	32.8%	32.1%
East North Central	8.4%	8.4%	8.0%	11.0%	11.8%	11.6%	11.7%
East South Central	0.6%	0.6%	0.4%	0.7%	0.8%	1.0%	0.8%
South Atlantic	2.9%	2.9%	2.7%	4.2%	5.8%	5.9%	5.3%
West North Central	1.9%	1.9%	1.5%	2.0%	2.3%	2.7%	2.7%
West South Central	1.9%	1.9%	1.7%	2.6%	3.0%	3.1%	2.5%
Mountain	3.2%	3.2%	2.3%	2.9%	3.6%	3.7%	3.3%
Pacific	35.7%	35.7%	30.6%	26.4%	23.8%	24.0%	24.2%

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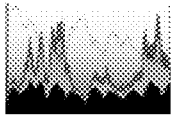


Single Family Conventional Acquisition Characteristics
2-4 Units

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.4%	0.4%	0.6%	0.7%	0.4%	0.8%	0.8%
Top 10 States							
01) CA	30.7%	30.7%	26.0%	22.1%	20.1%	20.3%	20.1%
02) NY	27.2%	27.2%	33.0%	28.8%	22.4%	20.1%	19.8%
03) MA	7.8%	7.8%	8.5%	6.7%	7.7%	8.4%	10.3%
04) IL	5.4%	5.4%	4.7%	7.7%	7.9%	6.8%	6.2%
05) NJ	5.2%	5.2%	6.2%	8.2%	11.1%	10.6%	10.2%
06) WA	2.7%	2.7%	1.9%	2.2%	1.8%	1.9%	1.9%
07) WI	2.0%	2.0%	2.3%	1.7%	2.0%	2.1%	2.7%
08) PA	1.6%	1.6%	1.4%	1.6%	1.9%	2.1%	2.1%
09) CT	1.4%	1.4%	1.5%	2.0%	2.7%	2.8%	2.5%
10) CO	1.1%	1.1%	0.7%	0.7%	0.8%	0.7%	0.7%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	25.0%	25.0%	21.5%	17.8%	30.3%	27.4%	26.7%
02) WELLS FARGO & COMPANY	24.6%	24.6%	18.1%	14.4%	5.9%	6.2%	6.8%
03) GMAC INC	6.0%	6.0%	2.9%	3.4%	2.7%	5.6%	4.6%
04) JPMORGAN CHASE & CO	5.8%	5.8%	9.0%	9.9%	13.5%	13.6%	12.1%
05) CITIGROUP INC	4.1%	4.1%	7.7%	18.2%	8.6%	8.7%	9.4%
06) FLAGSTAR BANCORP INC	3.5%	3.5%	2.1%	2.5%	1.3%	0.9%	2.4%
07) QUICKEN LOANS INC	3.1%	3.1%	1.9%	0.7%	0.0%	0.0%	0.0%
08) HSBC HOLDINGS PLC	2.9%	2.9%	6.9%	6.5%	2.4%	3.3%	2.9%
09) ABACUS FEDERAL SAVINGS BANK	2.0%	2.0%	2.4%	0.7%	0.2%	0.2%	0.3%
10) FIRST AMERICAN INTERNATIONAL BANK	2.0%	2.0%	2.8%	0.5%	0.1%	0.1%	0.1%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	26.8%	26.8%	18.4%	14.9%	7.8%	9.2%	12.3%
02) BANK OF AMERICA CORPORATION	23.2%	23.2%	21.7%	17.1%	30.8%	28.3%	26.7%
03) JPMORGAN CHASE & CO	8.7%	8.7%	11.9%	17.0%	17.4%	17.7%	15.1%
04) GMAC INC	6.6%	6.6%	4.4%	4.1%	2.0%	4.8%	4.3%
05) CITIGROUP INC	4.1%	4.1%	8.0%	17.4%	8.2%	9.9%	12.2%
06) FLAGSTAR BANCORP INC	3.5%	3.5%	1.9%	2.1%	0.8%	0.4%	0.4%
07) HSBC HOLDINGS PLC	2.9%	2.9%	4.9%	4.7%	2.4%	3.3%	2.9%
08) ABACUS FEDERAL SAVINGS BANK	2.0%	2.0%	2.4%	0.7%	0.2%	0.2%	0.3%
09) FIRST AMERICAN INTERNATIONAL BANK	2.0%	2.0%	2.8%	0.5%	0.1%	0.1%	0.1%
10) SUNTRUST BANKS INC	1.9%	1.9%	2.0%	3.1%	1.8%	1.7%	1.1%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	98.7%						

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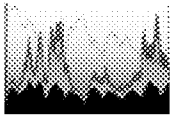


Single Family Conventional Acquisition Characteristics
2-4 Units

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	1.3%						
- Primary MI Only	1.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.2%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	16.19	16.19	11.82	-4.07	-17.32	-9.92	-4.89
Wtd Avg Economic Model Fee	38.64	38.64	37.44	51.42	60.29	44.29	37.77
Wtd Avg Charged Fee	54.84	54.84	49.26	47.35	42.97	34.37	32.88
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	1.60%	11.90%	14.75%	27.00%	33.43%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.81%	3.56%	3.50%	1.68%
Housing Goals							
Low Mod	78.56%	78.56%	75.75%	75.42%	74.99%	78.46%	78.95%
Special Affordable	45.16%	45.16%	42.80%	43.80%	46.06%	52.49%	51.79%
Underserved	65.32%	65.32%	64.37%	70.70%	72.52%	70.62%	69.43%
PMM Low Mod	48.94%	48.94%	47.78%	32.61%	27.43%	32.44%	35.06%
PMM Special Affordable	23.88%	23.88%	21.13%	13.89%	11.99%	13.92%	16.40%
PMM Underserved	70.69%	70.69%	69.97%	73.88%	72.69%	70.74%	71.36%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	5.18%	5.18%	9.77%	15.68%	15.63%	12.32%	10.25%
Median Valuation Bias for Other Refi	8.14%	8.14%	10.65%	15.60%	15.31%	10.98%	6.44%

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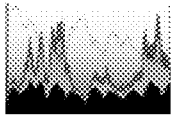


Single Family Conventional Acquisition Characteristics
Condo

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	14,838	14,838	230,756	251,443	323,425	284,446	289,832
Book Volume ($B)	$3.4	$3.4	$51.0	$54.2	$64.5	$52.3	$49.3
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	22.7%	22.7%	26.9%	17.5%	12.6%	14.3%	17.1%
OLTV 60.01% - 70.00%	15.0%	15.0%	16.3%	13.6%	10.9%	12.2%	13.4%
OLTV 70.01% - 75.00%	19.4%	19.4%	18.4%	10.2%	9.2%	8.4%	8.4%
OLTV 75.01% - 80.00%	26.6%	26.6%	26.9%	34.5%	41.9%	49.1%	45.8%
OLTV 80.01% - 90.00%	9.5%	9.5%	8.1%	14.1%	8.2%	6.3%	6.7%
OLTV 90.01% - 95.00%	3.3%	3.3%	2.2%	6.3%	6.2%	3.4%	3.9%
OLTV 95.01% - 97.00%	0.9%	0.9%	0.4%	0.7%	0.6%	0.6%	0.6%
OLTV 97.01% - 100.00%	0.8%	0.8%	0.3%	3.1%	10.3%	5.6%	3.9%
OLTV > 100.00%	1.8%	1.8%	0.5%	0.1%	0.1%	0.1%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	71.2%	71.2%	68.9%	74.6%	77.5%	75.3%	73.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	20.7%	20.7%	24.9%	15.5%	11.6%	13.2%	15.6%
Comb LTV 60.01% - 70.00%	14.7%	14.7%	16.0%	12.6%	10.0%	11.2%	12.7%
Comb LTV 70.01% - 75.00%	19.0%	19.0%	17.8%	9.6%	7.1%	7.3%	7.8%
Comb LTV 75.01% - 80.00%	25.9%	25.9%	25.9%	30.5%	24.9%	27.2%	29.7%
Comb LTV 80.01% - 90.00%	10.7%	10.7%	10.5%	19.5%	17.7%	16.9%	15.6%
Comb LTV 90.01% - 95.00%	3.9%	3.9%	2.8%	8.1%	12.1%	9.6%	9.1%
Comb LTV 95.01% - 97.00%	1.0%	1.0%	0.6%	0.7%	0.7%	0.6%	0.6%
Comb LTV 97.01% - 100.00%	1.0%	1.0%	0.4%	3.5%	15.7%	12.7%	6.7%
Comb LTV > 100.00%	3.0%	3.0%	1.0%	0.1%	0.2%	0.2%	0.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%	2.0%
Wtd Avg Comb LTV	72.7%	72.7%	70.1%	76.2%	81.0%	79.2%	76.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	20.7%	20.7%	24.9%	15.5%	11.6%	13.2%	15.6%
Comb LTV 60.01% - 70.00%	14.7%	14.7%	16.0%	12.6%	10.0%	11.2%	12.7%
Comb LTV 70.01% - 75.00%	19.0%	19.0%	17.8%	9.6%	7.1%	7.3%	7.8%
Comb LTV 75.01% - 80.00%	25.9%	25.9%	25.9%	30.5%	24.9%	27.2%	29.7%
Comb LTV 80.01% - 90.00%	10.7%	10.7%	10.5%	19.5%	17.7%	16.9%	15.6%
Comb LTV 90.01% - 95.00%	3.9%	3.9%	2.8%	8.1%	12.1%	9.6%	9.1%
Comb LTV 95.01% - 97.00%	1.0%	1.0%	0.6%	0.7%	0.7%	0.6%	0.6%

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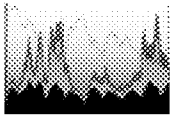


Single Family Conventional Acquisition Characteristics
Condo

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.0%	1.0%	0.4%	3.5%	15.7%	12.7%	6.7%
Comb LTV > 100.00%	3.0%	3.0%	1.0%	0.1%	0.2%	0.2%	0.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%	2.0%
Wtd Avg Comb LTV	72.7%	72.7%	70.1%	76.2%	81.0%	79.2%	76.7%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.2%	0.3%	0.4%	0.3%
FICO 550-579	0.0%	0.0%	0.0%	0.2%	0.5%	0.5%	0.4%
FICO 580-619	0.2%	0.2%	0.2%	1.1%	2.6%	2.3%	2.0%
FICO 620-659	1.2%	1.2%	1.1%	3.9%	8.3%	7.7%	7.4%
FICO 660-699	6.0%	6.0%	5.4%	11.7%	17.4%	17.5%	16.6%
FICO 700-739	16.1%	16.1%	15.9%	21.5%	23.6%	24.3%	24.4%
FICO >= 740	76.3%	76.3%	77.2%	61.4%	47.1%	47.1%	48.5%
FICO Missing	0.1%	0.1%	0.2%	0.1%	0.1%	0.2%	0.3%
Wtd Avg FICO	764	764	765	747	728	729	731
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	71.1%	71.1%	84.4%	75.8%	69.2%	61.4%	56.1%
Intermediate-term, fixed-rate	13.3%	13.3%	9.8%	7.6%	3.6%	4.5%	6.1%
Adjustable-rate	12.2%	12.2%	4.1%	7.4%	4.4%	8.0%	15.7%
Interest Only adjustable-rate	3.4%	3.4%	1.6%	7.0%	11.8%	15.7%	16.9%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.4%	3.4%	4.4%
Interest Only fixed-rate	0.0%	0.0%	0.1%	2.1%	10.6%	7.0%	0.8%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	81.0%	81.0%	83.2%	79.4%	77.5%	75.1%	77.0%
Second/Vacation Home	11.8%	11.8%	12.4%	13.2%	13.3%	14.6%	13.7%
Investor Property	7.3%	7.3%	4.3%	7.3%	9.1%	10.3%	9.3%
10-K Unit Type (Sums to 100%)							
1 Unit	99.9%	99.9%	100.0%	100.0%	100.0%	99.9%	100.0%
2-4 Units	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Single Family Homes	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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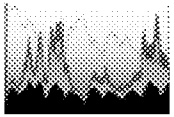


Single Family Conventional Acquisition Characteristics
Condo

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo							
Condo	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	40.0%	40.0%	34.8%	59.5%	67.3%	69.1%	64.5%
Cash-Out Refinance	10.6%	10.6%	14.5%	15.1%	17.0%	20.1%	21.7%
Other Refinance	49.4%	49.4%	50.8%	25.4%	15.7%	10.8%	13.7%
Origination Type (Sums to 100%)							
TPO Broker	14.3%	14.3%	13.9%	23.9%	25.4%	23.7%	21.4%
TPO Correspondent	26.4%	26.4%	27.8%	28.6%	34.5%	33.3%	30.5%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	59.3%	59.3%	58.3%	47.5%	40.1%	43.0%	48.1%
Origination Amount and Rate							
Avg Origination Loan Amount	$227,439	$227,439	$222,294	$217,085	$199,954	$184,364	$170,632
Loan Original Note Rate	4.90%	4.90%	5.01%	6.00%	6.49%	6.40%	5.64%
Seasoning (Sums to 100%)							
Seasoned	1.2%	1.2%	2.9%	6.6%	1.8%	2.7%	3.0%
Non-Seasoned	98.8%	98.8%	97.1%	93.4%	98.2%	97.3%	97.0%
ACI							
ACI Probability	0.09%	0.09%	0.09%	0.28%	0.80%	0.63%	0.42%
Wtd Avg ACI Score	744	744	746	721	692	697	707
Credit Premium							
Wtd Avg Credit Premium	0.08	0.08	-0.15	-0.06	0.00	0.07	0.09
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.3%	1.4%	2.0%	1.1%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.3%	3.2%	6.7%	5.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	9.3%	9.3%	11.2%	8.1%	6.2%	6.8%	8.0%
DTI Ratio > 20 and <= 30	23.0%	23.0%	24.9%	17.9%	14.5%	15.4%	17.6%
DTI Ratio > 30 and <= 40	30.4%	30.4%	29.2%	27.4%	26.8%	28.2%	28.9%
DTI Ratio > 40 and <= 45	14.4%	14.4%	13.2%	14.8%	15.9%	15.9%	14.5%
DTI Ratio > 45 and <= 50	8.3%	8.3%	9.3%	11.8%	12.9%	11.3%	9.9%
DTI Ratio > 50	12.8%	12.8%	11.4%	17.9%	17.3%	13.8%	12.8%
DTI Ratio Missing	1.7%	1.7%	0.9%	2.2%	6.3%	8.6%	8.2%

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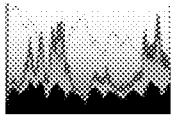


Single Family Conventional Acquisition Characteristics
Condo

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	36.1%	36.1%	35.0%	38.4%	39.5%	38.3%	37.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	9.3%	9.3%	11.2%	8.0%	6.3%	6.9%	8.2%
DTI Ratio > 20 and <= 30	23.0%	23.0%	24.9%	17.9%	14.8%	15.7%	18.0%
DTI Ratio > 30 and <= 40	30.4%	30.4%	29.2%	27.4%	27.2%	28.8%	29.4%
DTI Ratio > 40 and <= 45	14.4%	14.4%	13.2%	14.9%	16.2%	16.2%	14.8%
DTI Ratio > 45 and <= 50	8.3%	8.3%	9.3%	11.8%	13.1%	11.6%	10.2%
DTI Ratio > 50	12.8%	12.8%	11.4%	17.8%	17.7%	14.2%	13.3%
DTI Ratio Missing	1.7%	1.7%	0.9%	2.1%	4.8%	6.7%	6.2%
Wtd Avg DTI Ratio	36.1%	36.1%	35.0%	38.4%	39.5%	38.3%	37.4%
Origination Term (Sums to 100%)							
<= 15 Years	13.3%	13.3%	9.8%	7.6%	3.6%	4.5%	6.1%
> 15 Years amd <= 25 Years	2.1%	2.1%	2.1%	1.4%	1.0%	1.1%	1.6%
> 25 Years and <= 30 Years	84.6%	84.6%	88.0%	90.1%	93.7%	93.8%	92.3%
> 30 Years	0.0%	0.0%	0.1%	0.8%	1.7%	0.6%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	71.1%	71.1%	84.4%	77.9%	79.8%	68.3%	56.8%
Intermediate-Term Fixed Rate (excl Balloon)	13.3%	13.3%	9.8%	7.6%	3.6%	4.4%	5.9%
Adjustable Rate	15.6%	15.6%	5.7%	14.4%	16.6%	27.2%	37.1%
Balloon	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.1%	0.8%	1.7%	0.6%	0.1%
Hybrid Arm	15.6%	15.6%	5.7%	14.4%	16.1%	23.7%	32.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.1%	1.0%	1.1%	2.2%	5.7%
- 5/1 Hybrid Arm	12.5%	12.5%	4.5%	9.7%	10.6%	16.5%	20.8%
- 7/1 Hybrid Arm	2.4%	2.4%	0.7%	3.0%	2.9%	3.4%	4.0%
- 10/1 Hybrid Arm	0.6%	0.6%	0.3%	0.7%	1.5%	1.5%	1.6%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.4%	3.4%	4.4%

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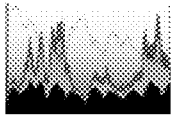


Single Family Conventional Acquisition Characteristics
Condo

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	3.4%	3.4%	1.7%	9.1%	22.4%	22.7%	17.7%
- Interest Only ARM	3.4%	3.4%	1.6%	7.0%	11.8%	15.7%	16.9%
- Interest Only FRM	0.0%	0.0%	0.1%	2.1%	10.6%	7.0%	0.8%
Alt-A	0.0%	0.0%	0.0%	2.0%	16.6%	24.9%	21.2%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	1.6%	12.1%	16.1%	13.9%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.7%	0.3%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.1%	1.4%	2.9%	4.6%
- Alt-A SISA	0.0%	0.0%	0.0%	0.3%	1.3%	1.3%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	1.7%	1.7%	1.1%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.1%	7.0%	9.9%	8.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.3%	3.1%	5.2%	3.8%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	1.3%	3.6%	3.6%
My Community Mortgage	0.8%	0.8%	0.5%	1.3%	5.6%	2.1%	0.4%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.9%	18.1%	36.1%	32.9%	26.5%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.8%	16.5%	23.9%	16.7%	12.7%
- Other Low/No Doc	0.0%	0.0%	0.0%	1.6%	12.2%	16.2%	13.8%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.1%	0.3%	0.4%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.1%	0.3%	0.4%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	98.4%	98.4%	96.7%	90.4%	80.9%	69.5%	73.1%
Investor Channel	1.6%	1.6%	3.3%	7.8%	16.8%	27.7%	24.6%
eChannel	0.0%	0.0%	0.0%	1.7%	1.9%	2.5%	2.3%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.1%	0.3%	0.4%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	10.0%	10.0%	8.6%	11.4%	23.2%	25.9%	19.4%
- 75/20/05	0.2%	0.2%	0.1%	0.2%	0.5%	0.3%	0.2%

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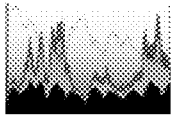


Single Family Conventional Acquisition Characteristics
Condo

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.9%	0.1%	0.0%
- 80/10/10	1.1%	1.1%	1.5%	3.8%	7.1%	8.3%	7.5%
- 80/15/05	0.3%	0.3%	0.4%	1.5%	5.0%	5.3%	4.9%
- 80/20/00	1.1%	1.1%	0.7%	0.6%	1.2%	1.8%	1.1%
- 90/05/05	0.4%	0.4%	0.1%	0.1%	0.0%	0.0%	0.0%
- Other	7.0%	7.0%	5.7%	5.2%	8.5%	10.1%	5.7%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	10.6%	10.6%	9.9%	12.8%	24.3%	27.5%	23.1%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.6%	0.4%	0.3%
- 75/25/00	0.2%	0.2%	0.1%	0.1%	0.2%	0.3%	0.1%
- 80/10/10	1.2%	1.2%	1.7%	4.3%	8.6%	10.0%	9.2%
- 80/15/05	0.3%	0.3%	0.4%	1.6%	5.5%	6.2%	5.6%
- 80/20/00	2.2%	2.2%	0.7%	0.6%	5.5%	7.1%	4.3%
- 90/05/05	0.4%	0.4%	0.2%	0.1%	0.1%	0.0%	0.0%
- Other	6.2%	6.2%	6.6%	5.9%	3.9%	3.4%	3.5%
EA/TPR							
EA/TPR	0.2%	0.2%	0.1%	1.0%	2.0%	1.9%	2.2%
- EA I	0.0%	0.0%	0.0%	0.5%	0.8%	0.9%	1.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.2%	0.7%	0.6%	0.6%
- EA/TPR III	0.0%	0.0%	0.0%	0.2%	0.5%	0.4%	0.5%
10-K Property Region (Sums to 100%)							
Midwest	14.0%	14.0%	15.2%	17.2%	16.6%	15.8%	15.3%
Northeast	26.0%	26.0%	26.2%	22.5%	19.9%	18.5%	20.5%
Southeast	14.1%	14.1%	14.8%	20.7%	27.0%	29.9%	27.8%
Southwest	5.3%	5.3%	5.9%	7.5%	8.6%	9.0%	6.8%
West	40.6%	40.6%	37.9%	32.0%	27.9%	26.9%	29.6%
Census Region (Sums to 100%)							
New England	9.3%	9.3%	9.8%	7.8%	7.9%	7.5%	9.0%
Middle Atlantic	15.9%	15.9%	15.5%	13.6%	10.8%	9.7%	10.0%
East North Central	13.1%	13.1%	14.1%	16.0%	15.2%	14.3%	13.9%
East South Central	0.9%	0.9%	1.0%	1.3%	1.5%	1.5%	1.0%
South Atlantic	13.8%	13.8%	14.3%	19.8%	25.9%	28.7%	27.2%
West North Central	1.5%	1.5%	1.8%	1.9%	2.3%	2.4%	2.2%
West South Central	1.6%	1.6%	1.7%	2.4%	2.1%	2.4%	1.5%
Mountain	3.7%	3.7%	4.0%	5.3%	7.3%	7.5%	6.6%
Pacific	40.0%	40.0%	37.3%	31.1%	26.2%	25.0%	27.7%

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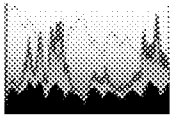


Single Family Conventional Acquisition Characteristics
Condo

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.3%	0.3%	0.4%	0.8%	0.7%	0.9%	1.1%
Top 10 States							
01) CA	33.1%	33.1%	30.0%	24.0%	18.2%	18.3%	21.2%
02) IL	9.2%	9.2%	9.3%	11.8%	10.5%	8.9%	8.3%
03) NY	8.2%	8.2%	7.0%	6.1%	3.8%	3.0%	3.1%
04) MA	6.6%	6.6%	7.3%	5.3%	4.9%	4.5%	5.6%
05) NJ	6.2%	6.2%	6.8%	5.9%	5.5%	5.2%	5.6%
06) FL	4.1%	4.1%	4.0%	8.5%	13.6%	15.8%	14.7%
07) WA	3.5%	3.5%	3.5%	3.8%	4.2%	3.1%	2.6%
08) VA	3.0%	3.0%	2.9%	3.2%	3.5%	3.7%	4.0%
09) HI	2.6%	2.6%	2.9%	2.3%	2.6%	2.6%	3.1%
10) MD	2.2%	2.2%	2.4%	2.7%	3.3%	3.1%	3.2%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	30.3%	30.3%	26.1%	18.6%	9.7%	7.5%	8.1%
02) BANK OF AMERICA CORPORATION	25.6%	25.6%	26.4%	26.7%	33.1%	33.7%	36.3%
03) JPMORGAN CHASE & CO	6.2%	6.2%	8.7%	11.7%	9.7%	7.7%	8.4%
04) GMAC INC	5.7%	5.7%	2.5%	2.7%	3.3%	4.6%	4.5%
05) CITIGROUP INC	3.7%	3.7%	5.4%	12.2%	10.0%	9.7%	7.8%
06) EVERBANK FINANCIAL CORPORATION	3.2%	3.2%	0.7%	0.0%	0.0%	0.0%	0.1%
07) FLAGSTAR BANCORP INC	2.8%	2.8%	2.5%	2.5%	2.9%	2.3%	4.3%
08) SUNTRUST BANKS INC	2.7%	2.7%	3.1%	4.3%	5.2%	4.4%	2.4%
09) QUICKEN LOANS INC	2.0%	2.0%	1.2%	0.5%	0.0%	0.0%	0.0%
10) PHH CORPORATION	1.8%	1.8%	2.5%	1.9%	2.3%	3.2%	3.7%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	31.5%	31.5%	26.5%	19.4%	11.2%	12.5%	12.2%
02) BANK OF AMERICA CORPORATION	24.8%	24.8%	26.0%	24.8%	33.2%	35.0%	36.4%
03) JPMORGAN CHASE & CO	7.9%	7.9%	10.2%	17.4%	14.9%	12.9%	12.0%
04) GMAC INC	6.0%	6.0%	3.7%	3.2%	3.1%	4.3%	4.3%
05) CITIGROUP INC	3.8%	3.8%	5.3%	12.1%	10.6%	11.5%	11.3%
06) EVERBANK FINANCIAL CORPORATION	3.2%	3.2%	1.8%	0.4%	0.3%	0.6%	1.0%
07) FLAGSTAR BANCORP INC	2.8%	2.8%	2.2%	1.9%	1.4%	0.8%	1.2%
08) SUNTRUST BANKS INC	2.7%	2.7%	3.1%	4.1%	4.0%	2.9%	2.0%
09) PHH CORPORATION	1.8%	1.8%	2.5%	1.9%	1.7%	2.0%	2.5%
10) METLIFE INC	1.6%	1.6%	1.0%	0.2%	0.9%	0.6%	0.5%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	93.3%						

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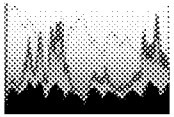


Single Family Conventional Acquisition Characteristics
Condo

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	6.7%						
- Primary MI Only	6.2%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.5%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.3%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-0.31	-0.31	-0.77	-5.01	-22.76	-13.90	-5.83
Wtd Avg Economic Model Fee	31.04	31.04	27.28	32.34	50.48	41.11	33.23
Wtd Avg Charged Fee	30.73	30.73	26.51	27.33	27.72	27.21	27.39
Appraisal Waivers							
Appraisal Waiver	3.0%	3.0%	1.5%	1.5%	1.7%	1.7%	1.7%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.08%	0.08%	2.93%	21.92%	23.56%	33.38%	39.25%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.80%	3.69%	3.97%	2.35%
Housing Goals							
Low Mod	50.66%	50.66%	49.08%	48.63%	50.06%	52.57%	55.09%
Special Affordable	21.32%	21.32%	19.82%	18.83%	19.93%	20.99%	23.45%
Underserved	37.42%	37.42%	35.65%	41.64%	43.77%	42.13%	41.36%
PMM Low Mod	57.12%	57.12%	54.65%	46.93%	48.18%	50.63%	53.13%
PMM Special Affordable	27.55%	27.55%	24.25%	18.28%	18.94%	19.43%	22.86%
PMM Underserved	42.03%	42.03%	40.74%	42.20%	42.90%	40.70%	40.01%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	4.52%	4.52%	5.73%	6.42%	4.86%	2.57%	-0.55%
Median Valuation Bias for Other Refi	5.46%	5.46%	6.61%	6.30%	4.89%	2.04%	-1.22%

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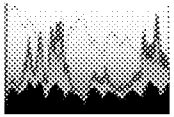


Single Family Conventional Acquisition Characteristics
No Credit Enhancement

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	160,564						
Book Volume ($B)	$35.6						
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	32.7%						
OLTV 60.01% - 70.00%	16.7%						
OLTV 70.01% - 75.00%	13.5%						
OLTV 75.01% - 80.00%	27.1%						
OLTV 80.01% - 90.00%	5.7%						
OLTV 90.01% - 95.00%	2.1%						
OLTV 95.01% - 97.00%	0.5%						
OLTV 97.01% - 100.00%	0.5%						
OLTV > 100.00%	1.2%						
OLTV Missing	0.0%						
Wtd Avg OLTV	66.7%						
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	28.8%						
Comb LTV 60.01% - 70.00%	16.0%						
Comb LTV 70.01% - 75.00%	13.4%						
Comb LTV 75.01% - 80.00%	26.1%						
Comb LTV 80.01% - 90.00%	8.3%						
Comb LTV 90.01% - 95.00%	3.1%						
Comb LTV 95.01% - 97.00%	0.7%						
Comb LTV 97.01% - 100.00%	0.8%						
Comb LTV > 100.00%	2.7%						
Comb LTV Missing	0.0%						
Wtd Avg Comb LTV	69.1%						
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	28.8%						
Comb LTV 60.01% - 70.00%	16.0%						
Comb LTV 70.01% - 75.00%	13.4%						
Comb LTV 75.01% - 80.00%	26.1%						
Comb LTV 80.01% - 90.00%	8.3%						
Comb LTV 90.01% - 95.00%	3.1%						
Comb LTV 95.01% - 97.00%	0.7%						

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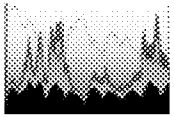


Single Family Conventional Acquisition Characteristics
No Credit Enhancement

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.8%						
Comb LTV > 100.00%	2.7%						
Comb LTV Missing	0.0%						
Wtd Avg Comb LTV	69.1%						
Credit Score (Sums to 100%)							
FICO < 550	0.1%						
FICO 550-579	0.1%						
FICO 580-619	0.5%						
FICO 620-659	2.1%						
FICO 660-699	7.8%						
FICO 700-739	17.2%						
FICO >= 740	72.1%						
FICO Missing	0.1%						
Wtd Avg FICO	759						
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	68.4%						
Intermediate-term, fixed-rate	21.0%						
Adjustable-rate	7.9%						
Interest Only adjustable-rate	2.7%						
Negative Amortization	0.0%						
Interest Only fixed-rate	0.0%						
10-K Occupancy Type (Sums to 100%)							
Principal Residence	90.2%						
Second/Vacation Home	5.0%						
Investor Property	4.8%						
10-K Unit Type (Sums to 100%)							
1 Unit	97.7%						
2-4 Units	2.3%						
Missing	0.0%						
10-K Property Type (Sums to 100%)							
Condo/Coop	9.9%						
Single Family Homes	90.1%						
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%						

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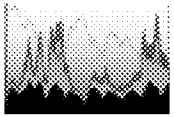


Single Family Conventional Acquisition Characteristics
No Credit Enhancement

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	9.9%						
1 Unit	87.6%						
2-4 Units	2.3%						
Condo							
Condo	8.8%						
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	21.7%						
Cash-Out Refinance	22.9%						
Other Refinance	55.4%						
Origination Type (Sums to 100%)							
TPO Broker	11.2%						
TPO Correspondent	27.4%						
Undesignated	0.0%						
Retail	61.4%						
Origination Amount and Rate							
Avg Origination Loan Amount	$222,652						
Loan Original Note Rate	4.86%						
Seasoning (Sums to 100%)							
Seasoned	2.6%						
Non-Seasoned	97.4%						
ACI							
ACI Probability	0.09%						
Wtd Avg ACI Score	752						
Credit Premium							
Wtd Avg Credit Premium	0.08						
Credit Premium > 1.5	0.0%						
Prepay Premium							
Prepay Premium	0.0%						
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	14.6%						
DTI Ratio > 20 and <= 30	24.6%						
DTI Ratio > 30 and <= 40	26.3%						
DTI Ratio > 40 and <= 45	12.3%						
DTI Ratio > 45 and <= 50	8.3%						
DTI Ratio > 50	12.3%						
DTI Ratio Missing	1.7%						

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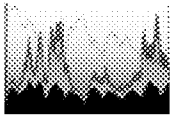


Single Family Conventional Acquisition Characteristics
No Credit Enhancement

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.4%						
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	14.6%						
DTI Ratio > 20 and <= 30	24.6%						
DTI Ratio > 30 and <= 40	26.3%						
DTI Ratio > 40 and <= 45	12.3%						
DTI Ratio > 45 and <= 50	8.3%						
DTI Ratio > 50	12.3%						
DTI Ratio Missing	1.7%						
Wtd Avg DTI Ratio	34.4%						
Origination Term (Sums to 100%)							
<= 15 Years	21.0%						
> 15 Years amd <= 25 Years	4.9%						
> 25 Years and <= 30 Years	74.0%						
> 30 Years	0.0%						
Missing	0.0%						
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	68.4%						
Intermediate-Term Fixed Rate (excl Balloon)	21.0%						
Adjustable Rate	10.6%						
Balloon	0.0%						
Various Product Types							
Second	0.0%						
40 Year (ARM & Fixed)	0.0%						
Hybrid Arm	10.6%						
- 2/28 Hybrid Arm	0.0%						
- 3/1 Hybrid Arm	0.1%						
- 5/1 Hybrid Arm	8.3%						
- 7/1 Hybrid Arm	1.6%						
- 10/1 Hybrid Arm	0.6%						
NegAm ARM	0.0%						

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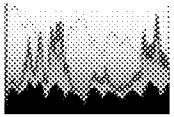


Single Family Conventional Acquisition Characteristics
No Credit Enhancement

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	2.7%						
- Interest Only ARM	2.7%						
- Interest Only FRM	0.0%						
Alt-A	0.0%						
- Alt-A Low/No Doc	0.0%						
- Alt-A No Disclosure	0.0%						
- Alt-A NINA	0.0%						
- Alt-A SISA	0.0%						
- Alt-A No Ratio	0.0%						
- Alt-A Stated Income	0.0%						
Alt-A Full Doc (by SFC)	0.0%						
Alt-A Deals (no SFC)	0.0%						
My Community Mortgage	0.1%						
Non-Full Doc							
Non-Full Doc Total	0.0%						
- Select Lender Programs Non-Full Doc	0.0%						
- Other Low/No Doc	0.0%						
Subprime Deals							
Subprime	0.0%						
- Pre 12/2005 (A-Minus Deals)	0.0%						
- Post 12/2005	0.0%						
Business Channel (Sums to 100%)							
Lender Channel	96.5%						
Investor Channel	3.5%						
eChannel	0.0%						
Underserved Channel	0.0%						
Subprime Channel	0.0%						
Unknown/Pre-2000	0.0%						
Subordinate Financing - RDW							
Subordinate Financing - RDW	16.0%						
- 75/20/05	0.3%						

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

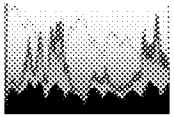


Single Family Conventional Acquisition Characteristics
No Credit Enhancement

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%						
- 80/10/10	2.1%						
- 80/15/05	0.6%						
- 80/20/00	0.8%						
- 90/05/05	0.4%						
- Other	11.9%						
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	17.4%						
- 75/20/05	0.3%						
- 75/25/00	0.3%						
- 80/10/10	2.3%						
- 80/15/05	0.6%						
- 80/20/00	2.3%						
- 90/05/05	0.5%						
- Other	11.2%						
EA/TPR							
EA/TPR	0.2%						
- EA I	0.0%						
- EA/TPR II	0.0%						
- EA/TPR III	0.0%						
10-K Property Region (Sums to 100%)							
Midwest	14.1%						
Northeast	20.1%						
Southeast	18.9%						
Southwest	13.2%						
West	33.6%						
Census Region (Sums to 100%)							
New England	6.2%						
Middle Atlantic	13.4%						
East North Central	11.0%						
East South Central	2.6%						
South Atlantic	16.7%						
West North Central	4.9%						
West South Central	5.5%						
Mountain	7.5%						
Pacific	32.1%						

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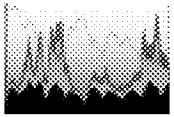


Single Family Conventional Acquisition Characteristics
No Credit Enhancement

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.1%						
Top 10 States							
01) CA	25.6%						
02) NY	6.5%						
03) IL	4.7%						
04) VA	4.3%						
05) NJ	4.2%						
06) TX	4.1%						
07) WA	3.7%						
08) MA	3.5%						
09) FL	3.1%						
10) MD	3.1%						
Top 10 Sellers							
01) WELLS FARGO & COMPANY	27.5%						
02) BANK OF AMERICA CORPORATION	23.7%						
03) JPMORGAN CHASE & CO	6.3%						
04) GMAC INC	5.0%						
05) CITIGROUP INC	4.0%						
06) SUNTRUST BANKS INC	3.5%						
07) QUICKEN LOANS INC	3.3%						
08) FLAGSTAR BANCORP INC	2.7%						
09) PHH CORPORATION	1.6%						
10) PENTAGON FEDERAL CREDIT UNION	1.5%						
Top 10 Servicers							
01) WELLS FARGO & COMPANY	28.7%						
02) BANK OF AMERICA CORPORATION	22.8%						
03) JPMORGAN CHASE & CO	9.4%						
04) GMAC INC	5.4%						
05) CITIGROUP INC	4.0%						
06) SUNTRUST BANKS INC	3.4%						
07) FLAGSTAR BANCORP INC	2.7%						
08) PHH CORPORATION	1.6%						
09) PENTAGON FEDERAL CREDIT UNION	1.5%						
10) FIFTH THIRD BANCORP	1.0%						
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	100.0%						

FM-FCIC_0003801

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

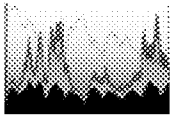


Single Family Conventional Acquisition Characteristics
No Credit Enhancement

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.0%						
- Primary MI Only	0.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.0%						
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	6.41						
Wtd Avg Economic Model Fee	21.17						
Wtd Avg Charged Fee	27.58						
Appraisal Waivers							
Appraisal Waiver	3.9%						
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.07%						
Cumulative Default Rate	0.00%						
Housing Goals							
Low Mod	41.25%						
Special Affordable	15.61%						
Underserved	26.85%						
PMM Low Mod	46.42%						
PMM Special Affordable	20.66%						
PMM Underserved	28.97%						
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.85%						
Median Valuation Bias for Other Refi	7.41%						

FM-FCIC_0003802

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CONFIDENTIAL TREATMENT REQUESTED

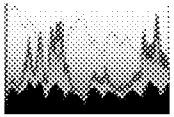


Single Family Conventional Acquisition Characteristics
Credit Enhancement

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	10,160						
Book Volume ($B)	$2.2						
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.4%						
OLTV 60.01% - 70.00%	0.3%						
OLTV 70.01% - 75.00%	0.3%						
OLTV 75.01% - 80.00%	1.0%						
OLTV 80.01% - 90.00%	57.6%						
OLTV 90.01% - 95.00%	26.6%						
OLTV 95.01% - 97.00%	3.4%						
OLTV 97.01% - 100.00%	3.3%						
OLTV > 100.00%	7.1%						
OLTV Missing	0.0%						
Wtd Avg OLTV	91.3%						
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.4%						
Comb LTV 60.01% - 70.00%	0.3%						
Comb LTV 70.01% - 75.00%	0.3%						
Comb LTV 75.01% - 80.00%	0.8%						
Comb LTV 80.01% - 90.00%	57.1%						
Comb LTV 90.01% - 95.00%	26.9%						
Comb LTV 95.01% - 97.00%	3.2%						
Comb LTV 97.01% - 100.00%	3.5%						
Comb LTV > 100.00%	7.6%						
Comb LTV Missing	0.0%						
Wtd Avg Comb LTV	91.5%						
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.4%						
Comb LTV 60.01% - 70.00%	0.3%						
Comb LTV 70.01% - 75.00%	0.3%						
Comb LTV 75.01% - 80.00%	0.8%						
Comb LTV 80.01% - 90.00%	57.1%						
Comb LTV 90.01% - 95.00%	26.9%						
Comb LTV 95.01% - 97.00%	3.2%						

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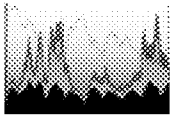


Single Family Conventional Acquisition Characteristics
Credit Enhancement

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	3.5%						
Comb LTV > 100.00%	7.6%						
Comb LTV Missing	0.0%						
Wtd Avg Comb LTV	91.5%						
Credit Score (Sums to 100%)							
FICO < 550	0.1%						
FICO 550-579	0.1%						
FICO 580-619	0.5%						
FICO 620-659	1.4%						
FICO 660-699	8.3%						
FICO 700-739	23.8%						
FICO >= 740	65.6%						
FICO Missing	0.1%						
Wtd Avg FICO	751						
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	86.4%						
Intermediate-term, fixed-rate	6.6%						
Adjustable-rate	6.6%						
Interest Only adjustable-rate	0.4%						
Negative Amortization	0.0%						
Interest Only fixed-rate	0.0%						
10-K Occupancy Type (Sums to 100%)							
Principal Residence	97.7%						
Second/Vacation Home	1.9%						
Investor Property	0.4%						
10-K Unit Type (Sums to 100%)							
1 Unit	99.5%						
2-4 Units	0.5%						
Missing	0.0%						
10-K Property Type (Sums to 100%)							
Condo/Coop	11.1%						
Single Family Homes	88.9%						
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%						

FM-FCIC_0003802

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

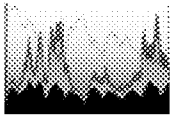


Single Family Conventional Acquisition Characteristics
Credit Enhancement

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	11.1%						
1 Unit	88.4%						
2-4 Units	0.5%						
Condo							
Condo	10.4%						
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	51.6%						
Cash-Out Refinance	1.6%						
Other Refinance	46.8%						
Origination Type (Sums to 100%)							
TPO Broker	4.6%						
TPO Correspondent	29.5%						
Undesignated	0.0%						
Retail	65.9%						
Origination Amount and Rate							
Avg Origination Loan Amount	$214,588						
Loan Original Note Rate	5.01%						
Seasoning (Sums to 100%)							
Seasoned	2.4%						
Non-Seasoned	97.6%						
ACI							
ACI Probability	0.17%						
Wtd Avg ACI Score	720						
Credit Premium							
Wtd Avg Credit Premium	-0.06						
Credit Premium > 1.5	0.0%						
Prepay Premium							
Prepay Premium	0.0%						
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	5.1%						
DTI Ratio > 20 and <= 30	25.5%						
DTI Ratio > 30 and <= 40	44.7%						
DTI Ratio > 40 and <= 45	15.6%						
DTI Ratio > 45 and <= 50	3.6%						
DTI Ratio > 50	4.6%						
DTI Ratio Missing	0.8%						

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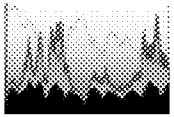


Single Family Conventional Acquisition Characteristics
Credit Enhancement

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.6%						
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	5.1%						
DTI Ratio > 20 and <= 30	25.5%						
DTI Ratio > 30 and <= 40	44.7%						
DTI Ratio > 40 and <= 45	15.6%						
DTI Ratio > 45 and <= 50	3.6%						
DTI Ratio > 50	4.6%						
DTI Ratio Missing	0.8%						
Wtd Avg DTI Ratio	34.6%						
Origination Term (Sums to 100%)							
<= 15 Years	6.6%						
> 15 Years amd <= 25 Years	3.3%						
> 25 Years and <= 30 Years	90.0%						
> 30 Years	0.1%						
Missing	0.0%						
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	86.4%						
Intermediate-Term Fixed Rate (excl Balloon)	6.6%						
Adjustable Rate	7.0%						
Balloon	0.0%						
Various Product Types							
Second	0.0%						
40 Year (ARM & Fixed)	0.1%						
Hybrid Arm	7.0%						
- 2/28 Hybrid Arm	0.0%						
- 3/1 Hybrid Arm	0.0%						
- 5/1 Hybrid Arm	5.8%						
- 7/1 Hybrid Arm	0.9%						
- 10/1 Hybrid Arm	0.2%						
NegAm ARM	0.0%						

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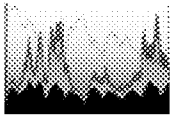


Single Family Conventional Acquisition Characteristics
Credit Enhancement

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.4%						
- Interest Only ARM	0.4%						
- Interest Only FRM	0.0%						
Alt-A	0.0%						
- Alt-A Low/No Doc	0.0%						
- Alt-A No Disclosure	0.0%						
- Alt-A NINA	0.0%						
- Alt-A SISA	0.0%						
- Alt-A No Ratio	0.0%						
- Alt-A Stated Income	0.0%						
Alt-A Full Doc (by SFC)	0.0%						
Alt-A Deals (no SFC)	0.0%						
My Community Mortgage	2.1%						
Non-Full Doc							
Non-Full Doc Total	0.0%						
- Select Lender Programs Non-Full Doc	0.0%						
- Other Low/No Doc	0.0%						
Subprime Deals							
Subprime	0.0%						
- Pre 12/2005 (A-Minus Deals)	0.0%						
- Post 12/2005	0.0%						
Business Channel (Sums to 100%)							
Lender Channel	97.3%						
Investor Channel	2.7%						
eChannel	0.0%						
Underserved Channel	0.0%						
Subprime Channel	0.0%						
Unknown/Pre-2000	0.0%						
Subordinate Financing - RDW							
Subordinate Financing - RDW	2.1%						
- 75/20/05	0.0%						

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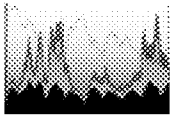


Single Family Conventional Acquisition Characteristics
Credit Enhancement

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%						
- 80/10/10	0.3%						
- 80/15/05	0.0%						
- 80/20/00	0.8%						
- 90/05/05	0.4%						
- Other	0.5%						
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	2.3%						
- 75/20/05	0.0%						
- 75/25/00	0.0%						
- 80/10/10	0.4%						
- 80/15/05	0.1%						
- 80/20/00	1.2%						
- 90/05/05	0.5%						
- Other	0.2%						
EA/TPR							
EA/TPR	0.6%						
- EA I	0.0%						
- EA/TPR II	0.0%						
- EA/TPR III	0.0%						
10-K Property Region (Sums to 100%)							
Midwest	20.8%						
Northeast	19.7%						
Southeast	21.1%						
Southwest	21.3%						
West	17.1%						
Census Region (Sums to 100%)							
New England	7.3%						
Middle Atlantic	11.8%						
East North Central	16.1%						
East South Central	4.4%						
South Atlantic	17.1%						
West North Central	8.6%						
West South Central	10.9%						
Mountain	8.2%						
Pacific	15.5%						

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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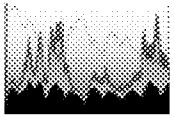


Single Family Conventional Acquisition Characteristics
Credit Enhancement

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.1%						
Top 10 States							
01) CA	9.0%						
02) TX	7.6%						
03) IL	5.5%						
04) PA	4.6%						
05) NY	4.4%						
06) MA	4.4%						
07) NC	3.7%						
08) WA	3.7%						
09) VA	3.7%						
10) OH	3.3%						
Top 10 Sellers							
01) WELLS FARGO & COMPANY	34.5%						
02) BANK OF AMERICA CORPORATION	13.4%						
03) JPMORGAN CHASE & CO	4.0%						
04) GMAC INC	3.9%						
05) QUICKEN LOANS INC	3.2%						
06) FLAGSTAR BANCORP INC	2.7%						
07) SUNTRUST BANKS INC	2.5%						
08) CITIGROUP INC	2.3%						
09) PENTAGON FEDERAL CREDIT UNION	2.0%						
10) MASSACHUSETTS HOUSING FINANCE AGENCY	1.9%						
Top 10 Servicers							
01) WELLS FARGO & COMPANY	35.0%						
02) BANK OF AMERICA CORPORATION	13.2%						
03) JPMORGAN CHASE & CO	6.9%						
04) GMAC INC	4.1%						
05) FLAGSTAR BANCORP INC	2.7%						
06) SUNTRUST BANKS INC	2.5%						
07) CITIGROUP INC	2.3%						
08) PENTAGON FEDERAL CREDIT UNION	2.0%						
09) MASSACHUSETTS HOUSING FINANCE AGENCY	1.9%						
10) UNITED SERVICES AUTOMOBILE ASSOCIATION	1.8%						
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	0.0%						

FM-FCIC_00038027

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

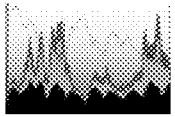


Single Family Conventional Acquisition Characteristics
Credit Enhancement

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	100.0%						
- Primary MI Only	97.5%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	1.9%						
- Shared Arrangement	0.6%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	100.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-20.97						
Wtd Avg Economic Model Fee	48.51						
Wtd Avg Charged Fee	27.54						
Appraisal Waivers							
Appraisal Waiver	1.5%						
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.05%						
Cumulative Default Rate	0.00%						
Housing Goals							
Low Mod	36.16%						
Special Affordable	10.80%						
Underserved	25.82%						
PMM Low Mod	38.12%						
PMM Special Affordable	12.48%						
PMM Underserved	26.61%						
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	5.22%						
Median Valuation Bias for Other Refi	8.43%						

FM-FCIC_0003802

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

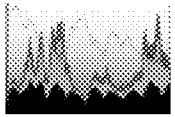


Single Family Conventional Acquisition Characteristics
Loan Prepayment Penalty Indicator

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans			929	11,527	86,292	114,827	87,399
Book Volume ($B)			$0.2	$2.2	$18.8	$26.4	$19.1
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%			23.3%	22.1%	9.9%	15.5%	17.7%
OLTV 60.01% - 70.00%			20.2%	21.1%	12.0%	18.9%	19.8%
OLTV 70.01% - 75.00%			11.7%	13.8%	10.2%	12.4%	15.7%
OLTV 75.01% - 80.00%			16.5%	21.8%	42.3%	45.8%	40.6%
OLTV 80.01% - 90.00%			16.2%	14.9%	11.9%	4.9%	5.7%
OLTV 90.01% - 95.00%			3.9%	3.1%	5.2%	0.9%	0.5%
OLTV 95.01% - 97.00%			0.0%	0.2%	0.1%	0.0%	0.0%
OLTV 97.01% - 100.00%			8.2%	2.8%	8.4%	1.7%	0.1%
OLTV > 100.00%			0.0%	0.2%	0.0%	0.0%	0.0%
OLTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV			72.2%	71.2%	78.0%	72.7%	71.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			21.5%	21.0%	9.4%	14.8%	17.5%
Comb LTV 60.01% - 70.00%			20.6%	20.9%	11.3%	17.9%	19.4%
Comb LTV 70.01% - 75.00%			11.8%	13.5%	8.9%	10.7%	15.3%
Comb LTV 75.01% - 80.00%			13.8%	21.2%	19.2%	23.8%	30.5%
Comb LTV 80.01% - 90.00%			16.6%	17.2%	18.7%	14.2%	11.8%
Comb LTV 90.01% - 95.00%			5.0%	3.5%	10.4%	4.6%	1.6%
Comb LTV 95.01% - 97.00%			0.0%	0.1%	0.2%	0.1%	0.0%
Comb LTV 97.01% - 100.00%			10.8%	2.7%	22.1%	13.9%	3.9%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV			73.6%	71.9%	82.5%	77.0%	72.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			21.5%	21.0%	9.4%	14.8%	17.5%
Comb LTV 60.01% - 70.00%			20.6%	20.9%	11.3%	17.9%	19.3%
Comb LTV 70.01% - 75.00%			11.8%	13.5%	8.9%	10.7%	15.2%
Comb LTV 75.01% - 80.00%			13.8%	21.2%	19.2%	23.8%	30.5%
Comb LTV 80.01% - 90.00%			16.6%	17.2%	18.7%	14.2%	11.7%
Comb LTV 90.01% - 95.00%			5.0%	3.5%	10.4%	4.6%	1.6%
Comb LTV 95.01% - 97.00%			0.0%	0.1%	0.2%	0.1%	0.0%

FM-FCIC_00038029

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

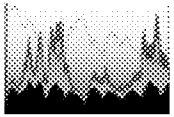


Single Family Conventional Acquisition Characteristics
Loan Prepayment Penalty Indicator

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%			10.8%	2.7%	22.1%	13.9%	3.9%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	0.0%	0.1%
Wtd Avg Comb LTV			73.6%	71.9%	82.5%	77.0%	72.8%
Credit Score (Sums to 100%)							
FICO < 550			0.2%	3.1%	3.4%	3.5%	2.5%
FICO 550-579			0.4%	3.7%	3.4%	3.7%	2.6%
FICO 580-619			1.0%	8.6%	7.1%	7.7%	6.6%
FICO 620-659			6.6%	13.7%	16.0%	13.8%	13.6%
FICO 660-699			19.2%	17.6%	26.1%	23.9%	24.0%
FICO 700-739			19.8%	17.7%	23.0%	22.9%	23.4%
FICO >= 740			52.9%	35.6%	20.6%	23.4%	26.2%
FICO Missing			0.0%	0.0%	0.4%	1.2%	1.2%
Wtd Avg FICO			735	699	686	688	695
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate			95.9%	49.1%	22.6%	9.7%	4.2%
Intermediate-term, fixed-rate			3.5%	5.3%	0.6%	0.6%	0.2%
Adjustable-rate			0.6%	34.2%	15.4%	9.4%	6.7%
Interest Only adjustable-rate			0.0%	10.9%	43.5%	26.4%	14.7%
Negative Amortization			0.0%	0.0%	10.5%	53.3%	74.1%
Interest Only fixed-rate			0.0%	0.5%	7.4%	0.6%	0.1%
10-K Occupancy Type (Sums to 100%)							
Principal Residence			99.2%	89.1%	79.9%	82.0%	80.5%
Second/Vacation Home			0.6%	2.7%	3.7%	4.7%	4.2%
Investor Property			0.2%	8.3%	16.4%	13.3%	15.3%
10-K Unit Type (Sums to 100%)							
1 Unit			99.5%	94.8%	91.1%	94.5%	95.3%
2-4 Units			0.5%	5.2%	8.9%	5.5%	4.7%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop			0.5%	8.5%	10.9%	13.3%	13.0%
Single Family Homes			99.5%	91.5%	89.1%	86.7%	87.0%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)			0.0%	0.1%	0.0%	0.0%	0.0%

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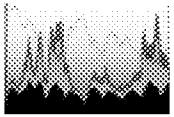


Single Family Conventional Acquisition Characteristics
Loan Prepayment Penalty Indicator

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop			0.5%	8.5%	10.9%	13.3%	13.0%
1 Unit			99.0%	86.2%	80.3%	81.1%	82.3%
2-4 Units			0.5%	5.2%	8.8%	5.5%	4.7%
Condo							
Condo			0.5%	8.3%	10.8%	13.2%	13.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage			15.7%	17.2%	39.3%	36.7%	33.7%
Cash-Out Refinance			64.8%	63.7%	42.6%	49.4%	51.6%
Other Refinance			19.6%	19.2%	18.1%	13.9%	14.7%
Origination Type (Sums to 100%)							
TPO Broker			65.5%	25.2%	47.9%	44.8%	46.7%
TPO Correspondent			20.5%	3.7%	24.5%	18.9%	14.2%
Undesignated			0.0%	0.0%	0.0%	0.0%	0.0%
Retail			14.0%	71.1%	27.6%	36.3%	39.1%
Origination Amount and Rate							
Avg Origination Loan Amount			$209,455	$195,255	$217,909	$229,590	$218,220
Loan Original Note Rate			5.72%	6.73%	7.21%	5.66%	4.33%
Seasoning (Sums to 100%)							
Seasoned			98.6%	16.8%	4.5%	4.7%	6.2%
Non-Seasoned			1.4%	83.2%	95.5%	95.3%	93.8%
ACI							
ACI Probability			0.26%	1.94%	2.57%	1.68%	0.73%
Wtd Avg ACI Score			717	675	636	663	680
Credit Premium							
Wtd Avg Credit Premium			-0.18	0.76	0.82	0.42	-0.09
Credit Premium > 1.5			0.5%	24.3%	23.0%	25.5%	2.1%
Prepay Premium							
Prepay Premium			100.0%	100.0%	100.0%	100.0%	100.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			3.0%	7.1%	2.9%	3.4%	3.6%
DTI Ratio > 20 and <= 30			18.3%	16.7%	8.7%	8.9%	9.3%
DTI Ratio > 30 and <= 40			29.9%	27.9%	23.7%	23.0%	20.1%
DTI Ratio > 40 and <= 45			17.9%	16.7%	19.5%	14.9%	9.9%
DTI Ratio > 45 and <= 50			16.7%	20.0%	14.9%	9.7%	4.8%
DTI Ratio > 50			1.0%	9.5%	6.7%	2.9%	1.0%
DTI Ratio Missing			13.2%	2.3%	23.6%	37.2%	51.3%

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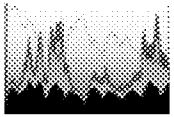


Single Family Conventional Acquisition Characteristics
Loan Prepayment Penalty Indicator

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio			36.6%	37.7%	39.5%	37.5%	35.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			3.0%	7.1%	2.9%	3.4%	3.6%
DTI Ratio > 20 and <= 30			18.3%	16.7%	8.7%	8.9%	9.3%
DTI Ratio > 30 and <= 40			29.9%	27.9%	23.7%	23.0%	20.1%
DTI Ratio > 40 and <= 45			17.9%	16.7%	19.5%	14.9%	9.9%
DTI Ratio > 45 and <= 50			16.7%	20.0%	14.9%	9.7%	4.8%
DTI Ratio > 50			1.0%	9.5%	6.7%	2.9%	1.0%
DTI Ratio Missing			13.2%	2.3%	23.6%	37.2%	51.3%
Wtd Avg DTI Ratio			36.6%	37.7%	39.5%	37.5%	35.2%
Origination Term (Sums to 100%)							
<= 15 Years			3.5%	5.3%	0.7%	0.6%	0.2%
> 15 Years amd <= 25 Years			6.2%	3.3%	0.2%	0.2%	0.2%
> 25 Years and <= 30 Years			90.1%	91.4%	98.4%	98.7%	99.3%
> 30 Years			0.1%	0.0%	0.7%	0.4%	0.3%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)			95.9%	45.1%	27.2%	9.8%	4.2%
Intermediate-Term Fixed Rate (excl Balloon)			3.5%	3.6%	0.5%	0.6%	0.2%
Adjustable Rate			0.6%	45.1%	69.3%	89.1%	95.6%
Balloon			0.0%	6.2%	3.0%	0.5%	0.0%
Various Product Types							
Second			0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)			0.1%	0.0%	0.7%	0.4%	0.3%
Hybrid Arm			0.6%	45.0%	58.5%	35.3%	21.1%
- 2/28 Hybrid Arm			0.0%	0.0%	5.8%	0.0%	0.1%
- 3/1 Hybrid Arm			0.2%	1.3%	3.2%	4.9%	4.0%
- 5/1 Hybrid Arm			0.2%	31.3%	38.5%	25.1%	15.3%
- 7/1 Hybrid Arm			0.1%	6.2%	4.6%	2.3%	0.7%
- 10/1 Hybrid Arm			0.0%	6.2%	6.3%	3.1%	0.9%
NegAm ARM			0.0%	0.0%	10.5%	53.3%	74.1%

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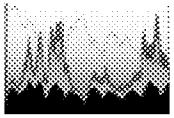


Single Family Conventional Acquisition Characteristics
Loan Prepayment Penalty Indicator

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only			0.0%	11.4%	50.9%	27.0%	14.8%
- Interest Only ARM			0.0%	10.9%	43.5%	26.4%	14.7%
- Interest Only FRM			0.0%	0.5%	7.4%	0.6%	0.1%
Alt-A			0.0%	17.0%	65.9%	51.7%	44.1%
- Alt-A Low/No Doc			0.0%	11.7%	52.2%	32.9%	26.3%
- Alt-A No Disclosure			0.0%	0.1%	2.6%	0.4%	0.0%
- Alt-A NINA			0.0%	0.1%	4.3%	2.7%	4.2%
- Alt-A SISA			0.0%	1.9%	5.3%	4.0%	0.0%
- Alt-A No Ratio			0.0%	0.2%	6.6%	1.8%	1.1%
- Alt-A Stated Income			0.0%	9.4%	33.4%	23.9%	20.9%
Alt-A Full Doc (by SFC)			0.0%	3.5%	12.9%	8.9%	6.2%
Alt-A Deals (no SFC)			0.0%	1.7%	0.9%	10.0%	11.5%
My Community Mortgage			0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total			0.0%	23.9%	56.8%	36.5%	27.8%
- Select Lender Programs Non-Full Doc			0.0%	9.1%	1.5%	1.4%	1.3%
- Other Low/No Doc			0.0%	14.7%	55.3%	35.1%	26.4%
Subprime Deals							
Subprime			0.0%	32.6%	19.0%	8.7%	0.3%
- Pre 12/2005 (A-Minus Deals)			0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005			0.0%	32.6%	19.0%	8.7%	0.3%
Business Channel (Sums to 100%)							
Lender Channel			0.0%	29.8%	15.3%	39.0%	55.9%
Investor Channel			100.0%	37.5%	65.8%	52.3%	43.8%
eChannel			0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel			0.0%	32.6%	19.0%	8.7%	0.3%
Unknown/Pre-2000			0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW			7.8%	5.0%	27.7%	27.4%	11.5%
- 75/20/05			0.1%	0.1%	0.1%	0.1%	0.0%

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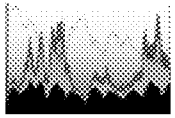


Single Family Conventional Acquisition Characteristics
Loan Prepayment Penalty Indicator

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00			0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10			0.2%	1.8%	4.1%	5.6%	4.0%
- 80/15/05			0.7%	0.5%	2.6%	1.8%	0.4%
- 80/20/00			2.6%	0.0%	0.0%	0.0%	0.0%
- 90/05/05			0.3%	0.0%	0.0%	0.0%	0.0%
- Other			4.0%	2.5%	20.9%	20.0%	7.1%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced			8.7%	8.0%	28.7%	27.8%	13.7%
- 75/20/05			0.1%	0.1%	0.4%	0.3%	0.1%
- 75/25/00			0.1%	0.2%	0.3%	0.3%	0.1%
- 80/10/10			0.4%	2.1%	6.2%	7.6%	6.4%
- 80/15/05			0.7%	0.5%	4.9%	3.4%	1.2%
- 80/20/00			2.5%	0.2%	13.6%	12.1%	4.6%
- 90/05/05			0.3%	0.1%	0.1%	0.0%	0.0%
- Other			4.6%	4.9%	3.3%	4.1%	1.3%
EA/TPR							
EA/TPR			0.0%	0.4%	0.0%	0.0%	0.0%
- EA I			0.0%	0.3%	0.0%	0.0%	0.0%
- EA/TPR II			0.0%	0.1%	0.0%	0.0%	0.0%
- EA/TPR III			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest			6.8%	12.7%	6.6%	4.2%	2.9%
Northeast			26.6%	20.4%	9.5%	4.7%	3.3%
Southeast			30.3%	24.5%	26.6%	18.2%	12.1%
Southwest			12.1%	13.6%	14.2%	8.8%	10.2%
West			24.2%	28.8%	43.0%	64.1%	71.6%
Census Region (Sums to 100%)							
New England			8.8%	5.2%	2.9%	1.5%	1.3%
Middle Atlantic			17.2%	10.4%	6.4%	2.6%	1.9%
East North Central			6.4%	11.3%	5.3%	3.5%	2.1%
East South Central			3.8%	3.6%	1.9%	1.0%	0.5%
South Atlantic			27.2%	21.5%	25.0%	17.3%	11.7%
West North Central			2.3%	3.2%	2.1%	1.2%	1.0%
West South Central			3.5%	3.2%	3.6%	2.1%	1.5%
Mountain			6.8%	11.4%	14.2%	10.1%	12.5%
Pacific			24.0%	26.0%	38.6%	60.1%	67.5%

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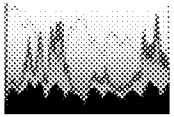


Single Family Conventional Acquisition Characteristics
Loan Prepayment Penalty Indicator

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories			0.0%	4.2%	0.0%	0.5%	0.0%
Top 10 States							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

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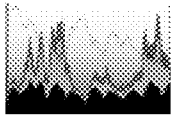


Single Family Conventional Acquisition Characteristics
Loan Prepayment Penalty Indicator

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap			35.47	26.07	1.99	-8.04	-5.79
Wtd Avg Economic Model Fee			46.40	93.06	87.85	46.62	31.15
Wtd Avg Charged Fee			81.87	119.13	89.83	38.58	25.36
Appraisal Waivers							
Appraisal Waiver			0.0%	2.8%	0.3%	0.2%	0.2%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate			39.78%	11.86%	9.49%	30.72%	54.48%
Cumulative Default Rate			0.00%	1.48%	12.04%	7.98%	3.88%
Housing Goals							
Low Mod			40.80%	45.33%	40.36%	38.16%	45.92%
Special Affordable			8.81%	19.03%	15.77%	14.10%	17.22%
Underserved			27.83%	45.76%	56.39%	59.75%	56.71%
PMM Low Mod			28.17%	20.78%	22.06%	27.26%	36.57%
PMM Special Affordable			3.52%	8.21%	6.06%	7.49%	13.39%
PMM Underserved			11.27%	47.00%	51.82%	48.66%	45.03%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi			3.17%	9.20%	8.17%	1.93%	-1.22%
Median Valuation Bias for Other Refi			1.74%	10.18%	8.52%	2.00%	-0.93%

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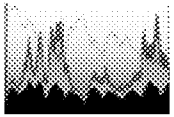


Single Family Conventional Acquisition Characteristics
Whole Loan

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	28,907	28,907	611,205	338,257	343,740	454,749	406,792
Book Volume ($B)	$5.1	$5.1	$111.4	$67.3	$57.4	$66.1	$58.4
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	33.2%	33.2%	32.3%	22.9%	15.5%	17.2%	18.6%
OLTV 60.01% - 70.00%	16.9%	16.9%	17.1%	15.4%	12.0%	12.9%	13.9%
OLTV 70.01% - 75.00%	12.3%	12.3%	12.8%	11.2%	8.1%	8.0%	8.1%
OLTV 75.01% - 80.00%	27.2%	27.2%	27.2%	30.2%	30.3%	32.5%	30.1%
OLTV 80.01% - 90.00%	5.7%	5.7%	6.3%	10.6%	12.1%	10.1%	10.5%
OLTV 90.01% - 95.00%	3.3%	3.3%	3.3%	5.5%	6.3%	5.3%	5.9%
OLTV 95.01% - 97.00%	0.4%	0.4%	0.4%	1.0%	0.9%	1.2%	1.1%
OLTV 97.01% - 100.00%	0.3%	0.3%	0.4%	3.1%	13.8%	11.5%	10.1%
OLTV > 100.00%	0.8%	0.8%	0.2%	0.0%	0.9%	1.2%	1.8%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	66.6%	66.6%	66.8%	71.8%	77.4%	76.0%	75.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	29.7%	29.7%	28.7%	20.3%	14.6%	14.1%	14.6%
Comb LTV 60.01% - 70.00%	16.3%	16.3%	16.6%	15.0%	11.5%	11.2%	11.6%
Comb LTV 70.01% - 75.00%	12.4%	12.4%	12.7%	11.1%	7.6%	7.0%	6.6%
Comb LTV 75.01% - 80.00%	25.0%	25.0%	25.1%	27.6%	23.0%	20.6%	20.1%
Comb LTV 80.01% - 90.00%	10.0%	10.0%	11.0%	14.5%	15.7%	13.9%	12.0%
Comb LTV 90.01% - 95.00%	4.4%	4.4%	4.6%	6.7%	8.8%	7.7%	6.1%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	1.0%	0.9%	1.0%	0.9%
Comb LTV 97.01% - 100.00%	0.6%	0.6%	0.5%	3.7%	17.0%	15.0%	10.3%
Comb LTV > 100.00%	1.2%	1.2%	0.4%	0.1%	1.0%	1.3%	1.8%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	8.3%	16.0%
Wtd Avg Comb LTV	68.6%	68.6%	68.8%	73.4%	79.2%	78.7%	76.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	29.7%	29.7%	28.7%	20.3%	14.6%	14.1%	14.6%
Comb LTV 60.01% - 70.00%	16.3%	16.3%	16.6%	15.0%	11.5%	11.2%	11.6%
Comb LTV 70.01% - 75.00%	12.4%	12.4%	12.7%	11.1%	7.6%	7.0%	6.6%
Comb LTV 75.01% - 80.00%	25.0%	25.0%	25.1%	27.6%	23.0%	20.6%	20.1%
Comb LTV 80.01% - 90.00%	10.0%	10.0%	11.0%	14.5%	15.7%	13.9%	12.0%
Comb LTV 90.01% - 95.00%	4.4%	4.4%	4.6%	6.7%	8.8%	7.7%	6.1%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	1.0%	0.9%	1.0%	0.9%

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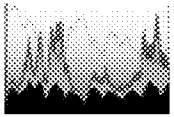


Single Family Conventional Acquisition Characteristics
Whole Loan

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.6%	0.6%	0.5%	3.7%	17.0%	15.0%	10.3%
Comb LTV > 100.00%	1.2%	1.2%	0.4%	0.1%	1.0%	1.3%	1.8%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	8.3%	16.0%
Wtd Avg Comb LTV	68.6%	68.6%	68.8%	73.4%	79.2%	78.7%	76.9%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.9%	3.4%	3.1%	1.9%
FICO 550-579	0.0%	0.0%	0.0%	0.9%	3.9%	3.1%	2.1%
FICO 580-619	0.4%	0.4%	0.4%	2.7%	9.6%	7.6%	5.8%
FICO 620-659	2.1%	2.1%	1.9%	6.2%	14.4%	13.1%	12.0%
FICO 660-699	8.1%	8.1%	7.4%	13.0%	16.9%	17.2%	17.7%
FICO 700-739	17.8%	17.8%	17.0%	19.5%	16.9%	18.7%	20.3%
FICO >= 740	71.6%	71.6%	73.2%	56.7%	34.6%	36.9%	40.1%
FICO Missing	0.1%	0.1%	0.0%	0.1%	0.2%	0.3%	0.2%
Wtd Avg FICO	759	759	760	737	697	703	712
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	70.7%	70.7%	78.5%	80.4%	80.0%	82.8%	79.9%
Intermediate-term, fixed-rate	28.8%	28.8%	21.3%	12.4%	6.5%	6.6%	11.4%
Adjustable-rate	0.3%	0.3%	0.1%	3.4%	6.9%	6.0%	5.2%
Interest Only adjustable-rate	0.1%	0.1%	0.1%	3.2%	4.3%	3.3%	1.9%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.1%	0.1%	0.0%	0.6%	2.3%	1.3%	1.6%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	92.1%	92.1%	94.2%	91.4%	88.6%	83.3%	82.1%
Second/Vacation Home	4.1%	4.1%	3.7%	4.1%	3.7%	3.9%	3.4%
Investor Property	3.8%	3.8%	2.1%	4.5%	7.6%	12.8%	14.4%
10-K Unit Type (Sums to 100%)							
1 Unit	97.4%	97.4%	98.0%	97.5%	96.0%	95.8%	95.2%
2-4 Units	2.6%	2.6%	2.0%	2.5%	4.0%	4.2%	4.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	6.2%	6.2%	5.5%	8.4%	8.4%	9.0%	7.8%
Single Family Homes	93.8%	93.8%	94.5%	91.6%	91.6%	91.0%	92.2%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.5%	0.5%	0.4%	0.5%	0.8%	2.6%	1.4%

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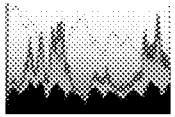


Single Family Conventional Acquisition Characteristics
Whole Loan

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	6.2%	6.2%	5.5%	8.4%	8.4%	9.0%	7.8%
1 Unit	90.7%	90.7%	92.1%	88.6%	86.8%	84.2%	86.0%
2-4 Units	2.6%	2.6%	2.0%	2.5%	4.0%	4.2%	4.8%
Condo							
Condo	5.1%	5.1%	5.0%	7.8%	8.0%	8.6%	7.4%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	25.1%	25.1%	17.9%	43.4%	50.9%	56.3%	53.0%
Cash-Out Refinance	31.6%	31.6%	33.4%	29.1%	34.0%	32.5%	32.6%
Other Refinance	43.3%	43.3%	48.7%	27.5%	15.0%	11.1%	14.3%
Origination Type (Sums to 100%)							
TPO Broker	3.1%	3.1%	10.1%	11.7%	16.5%	13.4%	9.1%
TPO Correspondent	7.2%	7.2%	10.5%	8.2%	8.2%	12.1%	10.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	89.7%	89.7%	79.4%	80.1%	75.3%	74.5%	80.5%
Origination Amount and Rate							
Avg Origination Loan Amount	$182,244	$182,244	$183,786	$200,326	$167,573	$146,112	$143,988
Loan Original Note Rate	4.95%	4.95%	4.95%	6.09%	6.77%	6.75%	6.03%
Seasoning (Sums to 100%)							
Seasoned	13.1%	13.1%	5.0%	7.2%	3.5%	5.5%	3.4%
Non-Seasoned	86.9%	86.9%	95.0%	92.8%	96.5%	94.5%	96.6%
ACI							
ACI Probability	0.07%	0.07%	0.07%	0.45%	1.79%	1.70%	0.90%
Wtd Avg ACI Score	757	757	756	727	682	691	705
Credit Premium							
Wtd Avg Credit Premium	0.04	0.04	-0.23	0.00	0.26	0.22	0.16
Credit Premium > 1.5	0.0%	0.0%	0.0%	2.1%	6.7%	4.1%	2.2%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.2%	1.4%	6.8%	5.2%	1.1%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	13.5%	13.5%	15.3%	8.7%	4.8%	6.1%	7.4%
DTI Ratio > 20 and <= 30	27.6%	27.6%	28.3%	20.2%	11.8%	13.9%	15.7%
DTI Ratio > 30 and <= 40	27.1%	27.1%	27.0%	28.1%	19.9%	22.2%	23.0%
DTI Ratio > 40 and <= 45	11.8%	11.8%	10.6%	15.6%	11.8%	12.5%	11.1%
DTI Ratio > 45 and <= 50	8.8%	8.8%	8.1%	9.5%	11.2%	10.4%	8.6%
DTI Ratio > 50	10.1%	10.1%	9.7%	16.4%	20.1%	18.8%	17.2%
DTI Ratio Missing	1.1%	1.1%	1.0%	1.6%	20.5%	16.2%	17.0%

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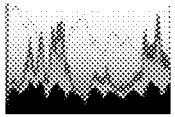


Single Family Conventional Acquisition Characteristics
Whole Loan

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	33.7%	33.7%	33.0%	37.6%	41.2%	40.0%	38.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	13.5%	13.5%	15.3%	8.3%	5.5%	6.7%	8.0%
DTI Ratio > 20 and <= 30	27.6%	27.6%	28.3%	20.1%	14.7%	16.2%	18.6%
DTI Ratio > 30 and <= 40	27.1%	27.1%	27.0%	28.4%	24.6%	26.3%	27.4%
DTI Ratio > 40 and <= 45	11.8%	11.8%	10.6%	15.8%	14.3%	14.8%	13.3%
DTI Ratio > 45 and <= 50	8.8%	8.8%	8.1%	9.7%	13.5%	12.5%	10.6%
DTI Ratio > 50	10.1%	10.1%	9.7%	16.4%	24.4%	22.0%	21.2%
DTI Ratio Missing	1.1%	1.1%	1.0%	1.4%	3.1%	1.5%	0.9%
Wtd Avg DTI Ratio	33.7%	33.7%	33.0%	37.6%	41.1%	40.0%	39.0%
Origination Term (Sums to 100%)							
<= 15 Years	28.8%	28.8%	21.3%	12.4%	6.5%	6.7%	11.4%
> 15 Years amd <= 25 Years	6.4%	6.4%	5.1%	2.5%	2.5%	4.1%	5.0%
> 25 Years and <= 30 Years	64.6%	64.6%	73.5%	84.6%	88.7%	87.7%	83.1%
> 30 Years	0.1%	0.1%	0.1%	0.5%	2.3%	1.5%	0.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	70.8%	70.8%	78.5%	80.7%	81.1%	83.8%	81.5%
Intermediate-Term Fixed Rate (excl Balloon)	28.8%	28.8%	21.3%	12.2%	6.4%	6.4%	11.1%
Adjustable Rate	0.4%	0.4%	0.2%	6.6%	11.2%	9.3%	7.1%
Balloon	0.0%	0.0%	0.0%	0.5%	1.4%	0.4%	0.3%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%
40 Year (ARM & Fixed)	0.1%	0.1%	0.1%	0.5%	2.3%	1.5%	0.4%
Hybrid Arm	0.3%	0.3%	0.2%	6.5%	11.0%	9.2%	6.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	2.6%	0.0%	0.1%
- 3/1 Hybrid Arm	0.1%	0.1%	0.0%	1.0%	1.5%	3.3%	1.7%
- 5/1 Hybrid Arm	0.1%	0.1%	0.1%	4.3%	5.2%	4.0%	3.9%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.9%	1.1%	1.4%	1.1%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.3%	0.6%	0.5%	0.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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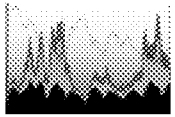


Single Family Conventional Acquisition Characteristics
Whole Loan

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.2%	0.2%	0.1%	3.8%	6.6%	4.6%	3.5%
- Interest Only ARM	0.1%	0.1%	0.1%	3.2%	4.3%	3.3%	1.9%
- Interest Only FRM	0.1%	0.1%	0.0%	0.6%	2.3%	1.3%	1.6%
Alt-A	0.0%	0.0%	0.1%	2.4%	11.0%	9.8%	8.7%
- Alt-A Low/No Doc	0.0%	0.0%	0.1%	1.3%	5.7%	2.8%	2.7%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.1%	1.1%	1.0%	0.9%
- Alt-A SISA	0.0%	0.0%	0.0%	0.3%	0.5%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	1.3%	0.4%	0.2%
- Alt-A Stated Income	0.0%	0.0%	0.1%	0.8%	2.5%	1.4%	1.6%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.9%	0.8%	1.2%	0.1%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.2%	4.5%	5.8%	5.9%
My Community Mortgage	0.5%	0.5%	0.6%	1.3%	5.1%	3.0%	1.6%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.3%	6.3%	8.0%	4.9%	3.1%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.2%	4.8%	0.8%	0.9%	0.3%
- Other Low/No Doc	0.0%	0.0%	0.1%	1.5%	7.2%	4.0%	2.8%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	2.2%	8.3%	5.3%	0.2%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	2.2%	8.3%	5.3%	0.2%
Business Channel (Sums to 100%)							
Lender Channel	84.8%	84.8%	94.6%	72.6%	54.9%	47.1%	61.9%
Investor Channel	15.2%	15.2%	5.4%	9.6%	14.6%	28.6%	18.6%
eChannel	0.0%	0.0%	0.0%	15.6%	22.2%	19.0%	19.3%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	2.2%	8.3%	5.3%	0.2%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	14.6%	14.6%	14.5%	11.4%	11.6%	14.1%	8.9%
- 75/20/05	0.2%	0.2%	0.2%	0.1%	0.2%	0.1%	0.1%

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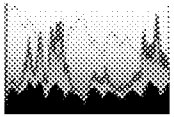


Single Family Conventional Acquisition Characteristics
Whole Loan

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- 80/10/10	3.0%	3.0%	3.1%	2.8%	2.5%	2.8%	2.7%
- 80/15/05	0.8%	0.8%	0.9%	1.0%	1.9%	1.9%	1.5%
- 80/20/00	0.2%	0.2%	0.2%	0.6%	1.2%	1.9%	1.4%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- Other	10.3%	10.3%	9.9%	6.9%	5.7%	7.3%	3.1%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	15.3%	15.3%	15.5%	12.4%	12.5%	15.3%	10.5%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%
- 80/10/10	3.1%	3.1%	3.3%	2.9%	3.1%	4.0%	3.3%
- 80/15/05	0.8%	0.8%	0.9%	1.0%	2.3%	2.7%	1.6%
- 80/20/00	0.7%	0.7%	0.3%	0.6%	3.2%	4.1%	1.8%
- 90/05/05	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%
- Other	10.2%	10.2%	10.5%	7.6%	3.3%	3.9%	3.5%
EA/TPR							
EA/TPR	0.3%	0.3%	0.2%	3.2%	13.4%	10.6%	8.3%
- EA I	0.0%	0.0%	0.0%	1.1%	4.3%	4.1%	2.9%
- EA/TPR II	0.0%	0.0%	0.0%	0.7%	4.2%	3.0%	2.0%
- EA/TPR III	0.0%	0.0%	0.0%	1.2%	5.0%	3.5%	3.3%
10-K Property Region (Sums to 100%)							
Midwest	26.1%	26.1%	32.0%	19.9%	22.6%	21.1%	22.2%
Northeast	16.1%	16.1%	16.3%	18.0%	19.5%	17.5%	18.3%
Southeast	16.0%	16.0%	11.8%	19.7%	23.9%	27.4%	24.8%
Southwest	14.1%	14.1%	14.6%	13.8%	17.1%	17.2%	16.9%
West	27.7%	27.7%	25.3%	28.6%	16.9%	16.8%	17.9%
Census Region (Sums to 100%)							
New England	6.2%	6.2%	6.5%	4.8%	5.5%	5.4%	5.4%
Middle Atlantic	9.1%	9.1%	9.0%	12.1%	12.5%	10.6%	11.5%
East North Central	20.1%	20.1%	25.6%	15.8%	18.2%	17.3%	17.5%
East South Central	2.6%	2.6%	2.6%	3.3%	4.0%	4.2%	3.5%
South Atlantic	13.7%	13.7%	9.6%	16.7%	20.3%	23.6%	21.7%
West North Central	8.6%	8.6%	9.4%	6.0%	6.6%	6.3%	7.0%
West South Central	6.6%	6.6%	6.4%	6.6%	7.9%	8.3%	8.9%
Mountain	6.5%	6.5%	7.7%	7.7%	9.7%	8.8%	8.2%
Pacific	26.0%	26.0%	22.8%	26.1%	14.3%	14.5%	15.4%

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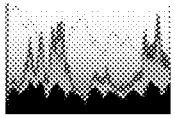


Single Family Conventional Acquisition Characteristics
Whole Loan

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.5%	0.5%	0.4%	0.9%	1.2%	1.1%	1.0%
Top 10 States							
01) CA	19.0%	19.0%	14.7%	18.7%	7.5%	8.7%	8.5%
02) WI	7.4%	7.4%	10.6%	3.7%	3.7%	3.1%	4.1%
03) IL	5.9%	5.9%	6.8%	4.6%	5.9%	5.5%	5.1%
04) NY	4.7%	4.7%	4.1%	5.3%	4.8%	3.7%	4.0%
05) VA	4.4%	4.4%	1.7%	3.7%	3.1%	3.4%	3.8%
06) TX	3.5%	3.5%	3.5%	4.0%	4.5%	5.1%	5.0%
07) MA	3.4%	3.4%	4.0%	2.4%	2.5%	2.3%	2.3%
08) WA	3.0%	3.0%	3.8%	4.2%	3.8%	2.9%	3.2%
09) OH	2.9%	2.9%	3.8%	3.5%	4.2%	4.4%	4.1%
10) HI	2.7%	2.7%	2.6%	1.6%	1.1%	1.1%	1.6%
Top 10 Sellers							
01) PENTAGON FEDERAL CREDIT UNION	11.3%	11.3%	0.6%	0.3%	0.2%	0.2%	0.5%
02) BANK OF AMERICA CORPORATION	4.5%	4.5%	0.6%	5.9%	5.5%	2.8%	0.6%
03) PMC BANCORP	2.5%	2.5%	0.7%	0.0%	0.0%	0.0%	0.0%
04) ASSOCIATED BANC-CORP	2.3%	2.3%	3.2%	1.7%	2.0%	1.6%	2.2%
05) BNP PARIBAS SA	2.3%	2.3%	1.3%	0.3%	0.3%	0.2%	0.4%
06) FEDERAL HOME LOAN BANK SYSTEM	2.0%	2.0%	4.9%	0.1%	0.0%	0.0%	0.0%
07) FIRST PLACE BANK	1.6%	1.6%	1.3%	0.9%	1.2%	0.8%	0.9%
08) FREMONT BANCORPORATION	1.4%	1.4%	2.9%	1.1%	0.6%	0.5%	1.0%
09) ANCHOR BANCORP WISCONSIN INC	1.0%	1.0%	1.4%	0.2%	0.2%	0.1%	0.1%
10) BANK OF HAWAII CORPORATION	1.0%	1.0%	0.9%	0.7%	0.6%	0.5%	0.7%
Top 10 Servicers							
01) PENTAGON FEDERAL CREDIT UNION	11.3%	11.3%	0.6%	0.3%	0.2%	0.2%	0.5%
02) BANK OF AMERICA CORPORATION	4.3%	4.3%	0.5%	5.5%	5.0%	11.0%	1.0%
03) PMC BANCORP	2.5%	2.5%	0.7%	0.0%	0.0%	0.0%	0.0%
04) ASSOCIATED BANC-CORP	2.3%	2.3%	3.2%	1.7%	2.0%	1.4%	1.8%
05) BNP PARIBAS SA	2.3%	2.3%	1.3%	0.3%	0.3%	0.2%	0.4%
06) FEDERAL HOME LOAN BANK SYSTEM	2.0%	2.0%	3.0%	0.1%	0.0%	0.0%	0.0%
07) ARVEST BANK GROUP INC	1.8%	1.8%	1.2%	1.7%	1.3%	1.0%	1.5%
08) FIRST PLACE BANK	1.6%	1.6%	1.3%	0.7%	0.6%	0.4%	0.2%
09) GMAC INC	1.5%	1.5%	1.0%	2.5%	1.3%	3.0%	0.8%
10) FREMONT BANCORPORATION	1.2%	1.2%	2.9%	1.1%	0.6%	0.5%	1.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	91.5%						

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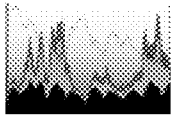


Single Family Conventional Acquisition Characteristics
Whole Loan

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	8.5%						
- Primary MI Only	8.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.3%						
- Shared Arrangement	0.1%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.0%						
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	17.87	17.87	10.71	7.86	-3.66	-6.23	2.82
Wtd Avg Economic Model Fee	16.48	16.48	17.77	31.02	60.65	44.50	34.70
Wtd Avg Charged Fee	34.34	34.34	28.47	38.88	56.99	38.26	37.53
Appraisal Waivers							
Appraisal Waiver	5.0%	5.0%	3.4%	2.4%	1.7%	1.2%	1.5%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.15%	0.15%	3.41%	29.01%	27.92%	37.76%	38.49%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.47%	3.79%	3.24%	1.98%
Housing Goals							
Low Mod	41.64%	41.64%	40.17%	45.63%	52.21%	61.10%	58.59%
Special Affordable	14.72%	14.72%	13.86%	18.42%	22.90%	30.18%	29.00%
Underserved	27.20%	27.20%	23.83%	33.14%	39.94%	41.70%	38.70%
PMM Low Mod	47.77%	47.77%	48.59%	41.75%	47.58%	61.01%	54.09%
PMM Special Affordable	19.34%	19.34%	19.57%	15.93%	20.02%	29.34%	25.83%
PMM Underserved	30.82%	30.82%	27.29%	28.27%	35.23%	38.64%	34.25%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.91%	7.91%	9.10%	9.48%	7.75%	4.61%	1.86%
Median Valuation Bias for Other Refi	7.26%	7.26%	7.50%	10.04%	7.93%	4.03%	0.57%

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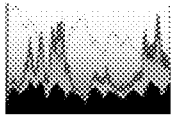


Single Family Conventional Acquisition Characteristics
MBS

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	141,817	141,817	2,513,640	2,332,414	2,950,483	2,342,262	2,644,900
Book Volume ($B)	$32.6	$32.6	$573.3	$489.9	$586.4	$449.7	$465.8
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	30.5%	30.5%	32.6%	22.6%	16.8%	18.8%	21.8%
OLTV 60.01% - 70.00%	15.6%	15.6%	17.0%	16.2%	13.6%	15.4%	16.6%
OLTV 70.01% - 75.00%	12.8%	12.8%	12.8%	9.9%	9.5%	9.0%	8.9%
OLTV 75.01% - 80.00%	25.3%	25.3%	27.0%	29.4%	35.9%	42.0%	38.3%
OLTV 80.01% - 90.00%	9.2%	9.2%	7.0%	11.8%	8.8%	6.4%	7.0%
OLTV 90.01% - 95.00%	3.6%	3.6%	2.6%	6.3%	5.5%	2.9%	3.3%
OLTV 95.01% - 97.00%	0.7%	0.7%	0.3%	0.6%	0.4%	0.3%	0.4%
OLTV 97.01% - 100.00%	0.7%	0.7%	0.2%	3.1%	9.4%	5.2%	3.6%
OLTV > 100.00%	1.7%	1.7%	0.5%	0.1%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.4%	68.4%	66.8%	72.1%	75.3%	73.0%	71.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	26.8%	26.8%	29.5%	20.1%	15.4%	17.6%	19.9%
Comb LTV 60.01% - 70.00%	14.9%	14.9%	16.7%	15.2%	12.6%	14.5%	16.1%
Comb LTV 70.01% - 75.00%	12.7%	12.7%	12.8%	9.6%	7.6%	8.1%	8.6%
Comb LTV 75.01% - 80.00%	24.5%	24.5%	26.0%	26.6%	22.9%	24.9%	26.6%
Comb LTV 80.01% - 90.00%	11.3%	11.3%	9.9%	16.6%	16.6%	14.8%	14.4%
Comb LTV 90.01% - 95.00%	4.5%	4.5%	3.5%	7.8%	10.2%	8.1%	7.7%
Comb LTV 95.01% - 97.00%	0.9%	0.9%	0.4%	0.7%	0.5%	0.4%	0.5%
Comb LTV 97.01% - 100.00%	1.0%	1.0%	0.3%	3.4%	14.1%	11.5%	6.2%
Comb LTV > 100.00%	3.3%	3.3%	0.9%	0.1%	0.1%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	70.7%	70.7%	68.5%	73.8%	78.4%	76.4%	74.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	26.8%	26.8%	29.5%	20.1%	15.4%	17.6%	19.9%
Comb LTV 60.01% - 70.00%	14.9%	14.9%	16.7%	15.2%	12.6%	14.5%	16.1%
Comb LTV 70.01% - 75.00%	12.7%	12.7%	12.8%	9.6%	7.6%	8.1%	8.6%
Comb LTV 75.01% - 80.00%	24.5%	24.5%	26.0%	26.6%	22.9%	24.9%	26.6%
Comb LTV 80.01% - 90.00%	11.3%	11.3%	9.9%	16.6%	16.6%	14.8%	14.4%
Comb LTV 90.01% - 95.00%	4.5%	4.5%	3.5%	7.8%	10.2%	8.1%	7.7%
Comb LTV 95.01% - 97.00%	0.9%	0.9%	0.4%	0.7%	0.5%	0.4%	0.5%

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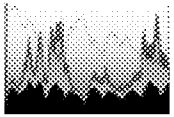


Single Family Conventional Acquisition Characteristics
MBS

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.0%	1.0%	0.3%	3.4%	14.1%	11.5%	6.2%
Comb LTV > 100.00%	3.3%	3.3%	0.9%	0.1%	0.1%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	70.7%	70.7%	68.5%	73.8%	78.4%	76.4%	74.2%
Credit Score (Sums to 100%)							
FICO < 550	0.1%	0.1%	0.0%	0.3%	0.5%	0.6%	0.6%
FICO 550-579	0.1%	0.1%	0.0%	0.3%	0.7%	0.8%	0.7%
FICO 580-619	0.5%	0.5%	0.3%	1.9%	4.1%	3.8%	3.5%
FICO 620-659	2.1%	2.1%	1.4%	5.7%	11.3%	11.0%	10.5%
FICO 660-699	7.8%	7.8%	6.3%	14.0%	19.5%	20.0%	19.1%
FICO 700-739	17.6%	17.6%	17.2%	22.0%	23.2%	23.6%	23.6%
FICO >= 740	71.8%	71.8%	74.6%	55.7%	40.6%	40.2%	41.7%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Wtd Avg FICO	758	758	761	739	718	718	720
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	69.2%	69.2%	82.8%	77.9%	75.7%	68.8%	67.1%
Intermediate-term, fixed-rate	18.8%	18.8%	13.2%	11.7%	5.4%	6.3%	9.2%
Adjustable-rate	9.0%	9.0%	2.8%	4.5%	2.5%	4.6%	9.3%
Interest Only adjustable-rate	2.9%	2.9%	1.2%	4.1%	6.9%	9.5%	10.2%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.4%	3.5%	3.6%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.8%	9.1%	7.2%	0.7%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	90.4%	90.4%	92.8%	89.2%	88.6%	88.0%	89.3%
Second/Vacation Home	4.9%	4.9%	4.7%	5.1%	5.0%	5.9%	5.3%
Investor Property	4.7%	4.7%	2.5%	5.7%	6.3%	6.1%	5.4%
10-K Unit Type (Sums to 100%)							
1 Unit	97.9%	97.9%	98.4%	97.1%	96.3%	96.6%	96.6%
2-4 Units	2.1%	2.1%	1.6%	2.9%	3.7%	3.4%	3.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	10.6%	10.6%	8.7%	10.5%	10.6%	10.8%	10.0%
Single Family Homes	89.4%	89.4%	91.3%	89.5%	89.4%	89.2%	90.0%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%

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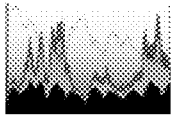


Single Family Conventional Acquisition Characteristics
MBS

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	10.6%	10.6%	8.7%	10.5%	10.6%	10.8%	10.0%
1 Unit	87.2%	87.2%	89.6%	86.5%	85.5%	85.5%	86.3%
2-4 Units	2.1%	2.1%	1.6%	2.9%	3.7%	3.4%	3.4%
Condo							
Condo	9.5%	9.5%	7.9%	10.0%	10.2%	10.4%	9.7%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	23.1%	23.1%	20.5%	41.2%	49.5%	51.0%	46.1%
Cash-Out Refinance	20.1%	20.1%	26.1%	30.9%	32.1%	34.7%	35.8%
Other Refinance	56.7%	56.7%	53.4%	27.9%	18.4%	14.3%	18.1%
Origination Type (Sums to 100%)							
TPO Broker	12.0%	12.0%	12.9%	23.3%	24.1%	23.3%	19.7%
TPO Correspondent	30.7%	30.7%	33.0%	32.4%	40.6%	39.5%	36.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	57.3%	57.3%	54.1%	44.3%	35.3%	37.1%	43.7%
Origination Amount and Rate							
Avg Origination Loan Amount	$230,311	$230,311	$229,291	$211,944	$199,316	$192,448	$176,647
Loan Original Note Rate	4.86%	4.86%	4.93%	5.99%	6.48%	6.41%	5.69%
Seasoning (Sums to 100%)							
Seasoned	0.9%	0.9%	2.7%	7.1%	1.9%	2.1%	2.3%
Non-Seasoned	99.1%	99.1%	97.3%	92.9%	98.1%	97.9%	97.7%
ACI							
ACI Probability	0.10%	0.10%	0.08%	0.33%	0.95%	0.74%	0.51%
Wtd Avg ACI Score	749	749	751	722	692	697	707
Credit Premium							
Wtd Avg Credit Premium	0.08	0.08	-0.20	-0.07	-0.02	0.04	0.06
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.3%	1.1%	1.9%	0.6%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.3%	2.5%	5.1%	4.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	14.1%	14.1%	13.6%	7.9%	5.4%	5.7%	7.3%
DTI Ratio > 20 and <= 30	24.2%	24.2%	26.8%	18.8%	15.0%	15.4%	18.3%
DTI Ratio > 30 and <= 40	27.4%	27.4%	28.0%	26.8%	27.1%	28.0%	28.6%
DTI Ratio > 40 and <= 45	12.6%	12.6%	12.0%	14.1%	15.9%	15.8%	14.2%
DTI Ratio > 45 and <= 50	7.9%	7.9%	8.5%	11.7%	13.0%	11.8%	10.2%
DTI Ratio > 50	12.1%	12.1%	10.2%	18.2%	18.0%	15.1%	14.5%
DTI Ratio Missing	1.8%	1.8%	0.8%	2.6%	5.6%	8.2%	6.9%

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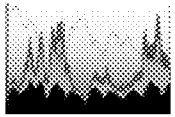


Single Family Conventional Acquisition Characteristics
MBS

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.5%	34.5%	33.9%	38.4%	39.8%	39.0%	37.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	14.1%	14.1%	13.6%	7.9%	5.4%	5.7%	7.3%
DTI Ratio > 20 and <= 30	24.2%	24.2%	26.8%	18.8%	15.0%	15.4%	18.3%
DTI Ratio > 30 and <= 40	27.4%	27.4%	28.0%	26.8%	27.1%	28.0%	28.7%
DTI Ratio > 40 and <= 45	12.6%	12.6%	12.0%	14.1%	15.9%	15.8%	14.2%
DTI Ratio > 45 and <= 50	7.9%	7.9%	8.5%	11.7%	13.0%	11.8%	10.2%
DTI Ratio > 50	12.1%	12.1%	10.2%	18.2%	18.0%	15.1%	14.5%
DTI Ratio Missing	1.8%	1.8%	0.8%	2.6%	5.6%	8.2%	6.9%
Wtd Avg DTI Ratio	34.5%	34.5%	33.9%	38.4%	39.8%	39.0%	37.9%
Origination Term (Sums to 100%)							
<= 15 Years	18.8%	18.8%	13.2%	11.7%	5.4%	6.3%	9.2%
> 15 Years amd <= 25 Years	4.6%	4.6%	4.2%	2.9%	2.1%	2.1%	3.3%
> 25 Years and <= 30 Years	76.6%	76.6%	82.6%	84.7%	90.9%	91.2%	87.5%
> 30 Years	0.0%	0.0%	0.0%	0.7%	1.6%	0.4%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	69.2%	69.2%	82.8%	79.7%	84.8%	76.0%	67.8%
Intermediate-Term Fixed Rate (excl Balloon)	18.8%	18.8%	13.2%	11.7%	5.4%	6.3%	9.1%
Adjustable Rate	12.0%	12.0%	4.0%	8.6%	9.8%	17.6%	23.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.7%	1.6%	0.4%	0.0%
Hybrid Arm	12.0%	12.0%	4.0%	8.6%	9.4%	14.0%	19.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.1%	0.6%	0.6%	1.2%	3.6%
- 5/1 Hybrid Arm	9.5%	9.5%	3.1%	5.5%	6.1%	9.6%	11.8%
- 7/1 Hybrid Arm	1.8%	1.8%	0.5%	1.9%	1.6%	2.0%	2.6%
- 10/1 Hybrid Arm	0.6%	0.6%	0.3%	0.6%	1.0%	1.1%	1.1%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.4%	3.5%	3.6%

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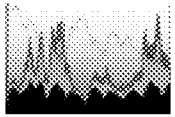


Single Family Conventional Acquisition Characteristics
MBS

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	2.9%	2.9%	1.2%	5.9%	16.0%	16.7%	10.9%
- Interest Only ARM	2.9%	2.9%	1.2%	4.1%	6.9%	9.5%	10.2%
- Interest Only FRM	0.0%	0.0%	0.0%	1.8%	9.1%	7.2%	0.7%
Alt-A	0.0%	0.0%	0.0%	3.2%	17.3%	23.5%	17.1%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	2.9%	13.4%	16.4%	11.7%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	1.0%	0.5%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.6%	2.0%	3.6%	4.2%
- Alt-A SISA	0.0%	0.0%	0.0%	0.4%	1.4%	1.5%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	2.0%	1.8%	1.2%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.7%	7.1%	9.0%	6.1%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.3%	3.2%	5.0%	3.2%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.7%	2.1%	2.2%
My Community Mortgage	0.1%	0.1%	0.0%	0.9%	4.1%	1.6%	0.3%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.9%	17.2%	33.3%	31.1%	23.2%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.9%	14.2%	19.9%	14.7%	11.6%
- Other Low/No Doc	0.0%	0.0%	0.0%	2.9%	13.4%	16.4%	11.6%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	98.4%	98.4%	96.9%	90.6%	82.3%	76.4%	81.3%
Investor Channel	1.6%	1.6%	3.1%	9.1%	17.5%	23.5%	18.4%
eChannel	0.0%	0.0%	0.0%	0.3%	0.2%	0.1%	0.3%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	15.3%	15.3%	11.7%	11.5%	20.4%	22.4%	17.3%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.5%	0.3%	0.3%

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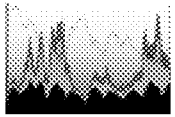


Single Family Conventional Acquisition Characteristics
MBS

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.9%	0.1%	0.0%
- 80/10/10	1.8%	1.8%	1.9%	3.1%	5.3%	6.2%	5.6%
- 80/15/05	0.5%	0.5%	0.5%	1.2%	3.8%	4.4%	3.8%
- 80/20/00	0.9%	0.9%	0.5%	0.4%	1.1%	1.9%	1.3%
- 90/05/05	0.5%	0.5%	0.2%	0.1%	0.0%	0.0%	0.0%
- Other	11.3%	11.3%	8.4%	6.5%	8.7%	9.4%	6.2%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	16.7%	16.7%	13.7%	13.1%	21.9%	24.2%	20.8%
- 75/20/05	0.3%	0.3%	0.2%	0.3%	0.6%	0.4%	0.4%
- 75/25/00	0.3%	0.3%	0.1%	0.1%	0.2%	0.2%	0.1%
- 80/10/10	2.0%	2.0%	2.2%	3.5%	6.6%	7.6%	7.1%
- 80/15/05	0.6%	0.6%	0.6%	1.3%	4.3%	5.1%	4.3%
- 80/20/00	2.4%	2.4%	0.7%	0.5%	4.8%	6.2%	3.4%
- 90/05/05	0.5%	0.5%	0.2%	0.1%	0.1%	0.0%	0.0%
- Other	10.7%	10.7%	9.7%	7.5%	5.3%	4.6%	5.4%
EA/TPR							
EA/TPR	0.2%	0.2%	0.1%	1.5%	2.5%	1.7%	2.3%
- EA I	0.0%	0.0%	0.0%	0.7%	1.0%	0.7%	1.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.4%	0.8%	0.5%	0.6%
- EA/TPR III	0.0%	0.0%	0.0%	0.4%	0.7%	0.5%	0.7%
10-K Property Region (Sums to 100%)							
Midwest	12.7%	12.7%	13.2%	14.0%	14.1%	14.0%	14.6%
Northeast	20.7%	20.7%	19.8%	18.6%	17.6%	16.7%	18.3%
Southeast	19.5%	19.5%	21.4%	23.9%	26.8%	27.6%	25.5%
Southwest	13.6%	13.6%	14.9%	16.2%	17.7%	16.7%	15.3%
West	33.4%	33.4%	30.6%	27.4%	23.9%	25.1%	26.4%
Census Region (Sums to 100%)							
New England	6.3%	6.3%	6.3%	5.4%	5.6%	5.5%	6.6%
Middle Atlantic	13.9%	13.9%	13.0%	12.5%	11.4%	10.5%	10.8%
East North Central	9.9%	9.9%	10.1%	11.3%	11.4%	11.2%	11.7%
East South Central	2.7%	2.7%	3.5%	3.6%	4.0%	3.8%	3.4%
South Atlantic	17.2%	17.2%	18.3%	20.7%	23.2%	24.2%	22.6%
West North Central	4.5%	4.5%	5.1%	4.8%	4.9%	4.9%	5.0%
West South Central	5.7%	5.7%	6.4%	7.0%	7.2%	6.3%	5.3%
Mountain	7.7%	7.7%	8.1%	9.2%	11.1%	11.2%	10.7%
Pacific	31.9%	31.9%	29.0%	25.3%	21.1%	22.1%	23.5%

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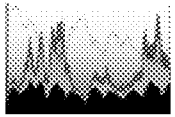


Single Family Conventional Acquisition Characteristics
MBS

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.5%
Top 10 States							
01) CA	25.5%	25.5%	22.1%	18.6%	14.6%	16.2%	17.7%
02) NY	6.6%	6.6%	5.5%	5.4%	4.6%	4.0%	4.1%
03) IL	4.6%	4.6%	4.3%	5.3%	4.9%	4.4%	4.3%
04) NJ	4.5%	4.5%	4.5%	4.0%	3.9%	3.8%	3.9%
05) TX	4.5%	4.5%	5.0%	5.4%	5.2%	4.4%	3.7%
06) VA	4.2%	4.2%	4.2%	3.7%	3.4%	3.5%	3.6%
07) WA	3.8%	3.8%	4.2%	4.0%	3.7%	3.3%	3.2%
08) MA	3.5%	3.5%	3.6%	2.8%	2.7%	2.7%	3.2%
09) FL	3.1%	3.1%	3.0%	5.5%	8.4%	9.6%	8.8%
10) MD	3.1%	3.1%	3.2%	2.9%	3.2%	3.1%	3.1%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	32.3%	32.3%	25.4%	19.5%	10.4%	10.1%	9.5%
02) BANK OF AMERICA CORPORATION	26.0%	26.0%	28.6%	27.2%	34.7%	33.9%	34.8%
03) JPMORGAN CHASE & CO	7.2%	7.2%	9.5%	10.2%	8.3%	6.6%	8.0%
04) GMAC INC	5.7%	5.7%	3.0%	4.3%	4.4%	6.3%	5.7%
05) CITIGROUP INC	4.4%	4.4%	5.9%	11.6%	9.4%	10.0%	9.0%
06) SUNTRUST BANKS INC	3.9%	3.9%	5.3%	5.3%	5.4%	5.9%	3.3%
07) QUICKEN LOANS INC	3.8%	3.8%	2.3%	1.0%	0.0%	0.0%	0.0%
08) FLAGSTAR BANCORP INC	3.1%	3.1%	2.7%	2.9%	2.8%	2.2%	3.7%
09) PHH CORPORATION	1.8%	1.8%	2.8%	1.0%	1.0%	1.3%	1.9%
10) FIFTH THIRD BANCORP	1.1%	1.1%	0.4%	0.5%	0.0%	0.0%	0.1%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	33.6%	33.6%	25.6%	20.7%	12.4%	13.2%	14.1%
02) BANK OF AMERICA CORPORATION	25.1%	25.1%	28.2%	24.9%	34.8%	34.3%	34.7%
03) JPMORGAN CHASE & CO	10.7%	10.7%	11.7%	16.5%	13.6%	12.2%	12.0%
04) GMAC INC	5.9%	5.9%	4.0%	4.8%	4.0%	6.0%	5.4%
05) CITIGROUP INC	4.4%	4.4%	5.9%	11.7%	9.5%	11.6%	12.5%
06) SUNTRUST BANKS INC	3.9%	3.9%	5.3%	5.2%	4.1%	3.6%	2.5%
07) FLAGSTAR BANCORP INC	3.1%	3.1%	2.2%	2.3%	1.6%	0.8%	0.8%
08) PHH CORPORATION	1.8%	1.8%	2.8%	1.0%	0.9%	1.0%	1.4%
09) FIFTH THIRD BANCORP	1.1%	1.1%	0.4%	0.5%	0.0%	0.0%	0.1%
10) METLIFE INC	1.0%	1.0%	1.1%	0.2%	1.0%	0.9%	0.7%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	94.7%						

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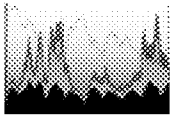


Single Family Conventional Acquisition Characteristics
MBS

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	5.3%						
- Primary MI Only	5.2%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.9%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	2.80	2.80	3.68	1.10	-13.85	-8.37	-2.32
Wtd Avg Economic Model Fee	23.72	23.72	19.28	25.89	40.04	32.96	26.39
Wtd Avg Charged Fee	26.52	26.52	22.96	26.99	26.19	24.59	24.07
Appraisal Waivers							
Appraisal Waiver	3.6%	3.6%	2.3%	2.7%	2.5%	2.2%	2.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.05%	0.05%	2.75%	25.50%	28.27%	39.12%	40.76%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.66%	3.33%	3.62%	2.04%
Housing Goals							
Low Mod	40.78%	40.78%	37.42%	41.65%	43.06%	43.84%	45.56%
Special Affordable	15.44%	15.44%	12.92%	15.70%	17.04%	17.40%	18.01%
Underserved	26.70%	26.70%	24.30%	34.10%	38.48%	38.05%	36.67%
PMM Low Mod	44.44%	44.44%	41.38%	38.05%	39.54%	39.23%	41.47%
PMM Special Affordable	19.28%	19.28%	15.95%	13.15%	14.26%	13.75%	15.14%
PMM Underserved	28.09%	28.09%	26.88%	30.65%	32.88%	31.34%	30.75%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.81%	7.81%	9.08%	9.78%	8.02%	4.65%	1.66%
Median Valuation Bias for Other Refi	7.49%	7.49%	8.08%	8.72%	8.21%	4.52%	1.20%

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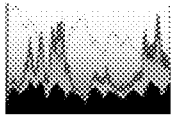


Single Family Conventional Acquisition Characteristics
Hybrid ARM

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	13,016	13,016	81,381	179,248	246,567	301,503	460,639
Book Volume ($B)	$3.9	$3.9	$22.9	$46.4	$61.2	$69.0	$93.2
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	39.2%	39.2%	36.4%	24.9%	13.7%	13.8%	14.0%
OLTV 60.01% - 70.00%	17.7%	17.7%	17.5%	18.1%	12.7%	13.5%	13.8%
OLTV 70.01% - 75.00%	16.5%	16.5%	15.0%	11.1%	9.9%	8.3%	8.2%
OLTV 75.01% - 80.00%	19.3%	19.3%	24.3%	30.9%	45.6%	54.6%	52.3%
OLTV 80.01% - 90.00%	5.2%	5.2%	4.9%	9.6%	8.1%	5.5%	6.1%
OLTV 90.01% - 95.00%	1.5%	1.5%	1.3%	4.4%	4.9%	2.2%	3.3%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.2%	0.1%	0.2%	0.2%
OLTV 97.01% - 100.00%	0.2%	0.2%	0.2%	0.7%	5.0%	2.1%	2.1%
OLTV > 100.00%	0.3%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	63.7%	63.7%	64.8%	70.0%	75.4%	74.2%	74.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	33.7%	33.7%	31.8%	21.0%	12.2%	12.5%	13.0%
Comb LTV 60.01% - 70.00%	17.5%	17.5%	17.2%	16.1%	11.2%	11.8%	12.9%
Comb LTV 70.01% - 75.00%	17.1%	17.1%	15.2%	10.4%	7.9%	6.9%	7.3%
Comb LTV 75.01% - 80.00%	19.6%	19.6%	22.1%	25.3%	21.7%	24.5%	30.9%
Comb LTV 80.01% - 90.00%	8.4%	8.4%	9.3%	18.3%	19.8%	18.0%	17.4%
Comb LTV 90.01% - 95.00%	2.6%	2.6%	3.2%	7.4%	12.7%	9.8%	9.7%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%	0.2%
Comb LTV 97.01% - 100.00%	0.2%	0.2%	0.6%	1.3%	14.3%	14.2%	6.9%
Comb LTV > 100.00%	0.7%	0.7%	0.5%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.9%	1.7%
Wtd Avg Comb LTV	66.3%	66.3%	67.3%	72.9%	80.3%	79.6%	77.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	33.7%	33.7%	31.8%	21.0%	12.2%	12.5%	13.0%
Comb LTV 60.01% - 70.00%	17.5%	17.5%	17.2%	16.1%	11.2%	11.8%	12.9%
Comb LTV 70.01% - 75.00%	17.1%	17.1%	15.2%	10.4%	7.9%	6.9%	7.3%
Comb LTV 75.01% - 80.00%	19.6%	19.6%	22.1%	25.3%	21.7%	24.5%	30.9%
Comb LTV 80.01% - 90.00%	8.4%	8.4%	9.3%	18.3%	19.8%	18.0%	17.4%
Comb LTV 90.01% - 95.00%	2.6%	2.6%	3.2%	7.4%	12.7%	9.8%	9.7%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%	0.2%

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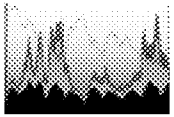


Single Family Conventional Acquisition Characteristics
Hybrid ARM

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.2%	0.2%	0.6%	1.3%	14.3%	14.2%	6.9%
Comb LTV > 100.00%	0.7%	0.7%	0.5%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.9%	1.7%
Wtd Avg Comb LTV	66.3%	66.3%	67.3%	72.9%	80.3%	79.6%	77.8%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.1%	0.2%	0.6%	0.5%	0.3%
FICO 550-579	0.0%	0.0%	0.0%	0.2%	0.8%	0.5%	0.4%
FICO 580-619	0.1%	0.1%	0.2%	0.8%	2.1%	1.8%	1.9%
FICO 620-659	0.6%	0.6%	1.1%	3.3%	8.0%	7.7%	8.0%
FICO 660-699	4.6%	4.6%	5.6%	11.8%	20.7%	20.2%	18.8%
FICO 700-739	15.9%	15.9%	16.2%	22.4%	26.6%	26.7%	27.7%
FICO >= 740	78.7%	78.7%	76.8%	61.2%	41.1%	42.4%	42.8%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Wtd Avg FICO	766	766	764	747	722	724	725
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	75.6%	75.6%	70.3%	52.2%	30.3%	35.3%	48.1%
Interest Only adjustable-rate	24.4%	24.4%	29.7%	47.8%	69.7%	64.7%	51.9%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	89.5%	89.5%	90.7%	87.4%	82.2%	81.9%	85.1%
Second/Vacation Home	6.8%	6.8%	6.5%	7.0%	7.6%	9.3%	7.6%
Investor Property	3.7%	3.7%	2.8%	5.6%	10.2%	8.8%	7.3%
10-K Unit Type (Sums to 100%)							
1 Unit	99.0%	99.0%	99.1%	97.7%	95.4%	96.8%	97.3%
2-4 Units	1.0%	1.0%	0.9%	2.3%	4.6%	3.2%	2.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	14.7%	14.7%	13.6%	17.7%	17.5%	18.3%	17.4%
Single Family Homes	85.3%	85.3%	86.4%	82.3%	82.5%	81.7%	82.6%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%

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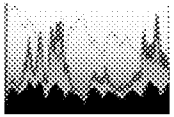


Single Family Conventional Acquisition Characteristics
Hybrid ARM

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	14.7%	14.7%	13.6%	17.7%	17.5%	18.3%	17.4%
1 Unit	84.3%	84.3%	85.5%	80.0%	77.9%	78.5%	79.8%
2-4 Units	1.0%	1.0%	0.9%	2.3%	4.6%	3.2%	2.7%
Condo							
Condo	13.4%	13.4%	12.7%	16.8%	17.0%	17.9%	17.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	19.2%	19.2%	26.4%	37.6%	50.1%	59.0%	58.5%
Cash-Out Refinance	18.4%	18.4%	20.3%	26.4%	26.9%	26.1%	24.6%
Other Refinance	62.4%	62.4%	53.3%	36.0%	23.0%	14.8%	16.9%
Origination Type (Sums to 100%)							
TPO Broker	17.9%	17.9%	22.8%	29.3%	28.7%	22.4%	18.7%
TPO Correspondent	37.1%	37.1%	29.9%	26.5%	24.2%	26.0%	25.2%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	45.0%	45.0%	47.3%	44.2%	47.1%	51.6%	56.1%
Origination Amount and Rate							
Avg Origination Loan Amount	$301,355	$301,355	$287,639	$264,523	$249,734	$229,775	$202,932
Loan Original Note Rate	4.13%	4.13%	4.50%	5.45%	6.44%	6.32%	5.48%
Seasoning (Sums to 100%)							
Seasoned	0.1%	0.1%	18.1%	21.0%	7.4%	5.4%	4.7%
Non-Seasoned	99.9%	99.9%	81.9%	79.0%	92.6%	94.6%	95.3%
ACI							
ACI Probability	0.06%	0.06%	0.07%	0.21%	1.08%	0.80%	0.42%
Wtd Avg ACI Score	753	753	750	725	681	690	703
Credit Premium							
Wtd Avg Credit Premium	0.08	0.08	0.11	0.13	0.45	0.41	0.34
Credit Premium > 1.5	0.0%	0.0%	0.5%	1.0%	6.9%	3.6%	2.5%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	2.2%	18.0%	13.5%	4.3%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	13.9%	13.9%	13.7%	10.1%	6.2%	6.0%	7.8%
DTI Ratio > 20 and <= 30	23.6%	23.6%	24.2%	19.5%	14.5%	15.1%	18.4%
DTI Ratio > 30 and <= 40	26.9%	26.9%	27.1%	26.9%	28.0%	29.4%	31.6%
DTI Ratio > 40 and <= 45	13.4%	13.4%	12.9%	14.0%	17.8%	17.9%	17.0%
DTI Ratio > 45 and <= 50	8.6%	8.6%	8.5%	11.6%	13.4%	11.4%	9.8%
DTI Ratio > 50	11.9%	11.9%	11.6%	16.2%	10.8%	9.0%	9.6%
DTI Ratio Missing	1.7%	1.7%	1.9%	1.8%	9.3%	11.2%	5.8%

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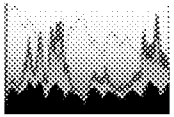


Single Family Conventional Acquisition Characteristics
Hybrid ARM

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.5%	34.5%	34.4%	37.2%	38.2%	37.5%	36.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	13.9%	13.9%	13.7%	10.0%	6.1%	6.2%	7.9%
DTI Ratio > 20 and <= 30	23.6%	23.6%	24.2%	19.4%	14.5%	15.7%	18.7%
DTI Ratio > 30 and <= 40	26.9%	26.9%	27.1%	26.9%	28.3%	30.4%	32.1%
DTI Ratio > 40 and <= 45	13.4%	13.4%	12.9%	14.0%	18.0%	18.4%	17.2%
DTI Ratio > 45 and <= 50	8.6%	8.6%	8.5%	11.6%	13.6%	11.9%	10.0%
DTI Ratio > 50	11.9%	11.9%	11.6%	16.3%	11.2%	9.5%	10.0%
DTI Ratio Missing	1.7%	1.7%	1.9%	1.8%	8.2%	8.0%	4.1%
Wtd Avg DTI Ratio	34.5%	34.5%	34.4%	37.3%	38.3%	37.5%	36.7%
Origination Term (Sums to 100%)							
<= 15 Years	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%
> 15 Years amd <= 25 Years	0.1%	0.1%	0.8%	0.0%	0.1%	0.0%	0.1%
> 25 Years and <= 30 Years	99.7%	99.7%	99.0%	98.8%	98.4%	99.2%	99.8%
> 30 Years	0.1%	0.1%	0.1%	1.1%	1.4%	0.7%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.1%	0.1%	0.1%	1.1%	1.4%	0.7%	0.0%
Hybrid Arm	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	2.4%	0.2%	0.1%
- 3/1 Hybrid Arm	0.5%	0.5%	1.9%	7.8%	7.4%	11.0%	19.0%
- 5/1 Hybrid Arm	78.8%	78.8%	77.3%	63.9%	63.4%	66.6%	61.6%
- 7/1 Hybrid Arm	15.2%	15.2%	12.9%	21.4%	16.3%	14.5%	13.5%
- 10/1 Hybrid Arm	5.4%	5.4%	7.9%	6.8%	10.5%	7.7%	5.8%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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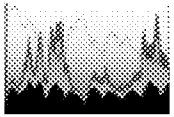


Single Family Conventional Acquisition Characteristics
Hybrid ARM

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	24.4%	24.4%	29.7%	47.8%	69.7%	64.7%	51.9%
- Interest Only ARM	24.4%	24.4%	29.7%	47.8%	69.7%	64.7%	51.9%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.1%	4.4%	41.9%	44.7%	35.3%
- Alt-A Low/No Doc	0.0%	0.0%	0.1%	2.5%	30.6%	28.4%	20.9%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	1.0%	0.4%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	3.4%	4.5%	7.0%
- Alt-A SISA	0.0%	0.0%	0.1%	0.5%	4.2%	3.8%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	3.2%	2.5%	1.2%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.9%	18.8%	17.2%	12.6%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	1.7%	7.6%	10.9%	9.4%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.2%	3.6%	5.4%	5.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.2%	0.8%	0.3%	0.1%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.5%	20.6%	50.6%	44.4%	33.8%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.5%	18.1%	19.2%	15.2%	13.0%
- Other Low/No Doc	0.0%	0.0%	0.1%	2.6%	31.4%	29.2%	20.9%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.3%	4.1%	2.2%	0.1%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.3%	4.1%	2.2%	0.1%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	80.4%	72.6%	48.8%	48.0%	55.5%
Investor Channel	0.0%	0.0%	19.6%	24.4%	43.7%	45.4%	41.0%
eChannel	0.0%	0.0%	0.0%	2.7%	3.4%	4.4%	3.4%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.3%	4.1%	2.2%	0.1%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	16.4%	16.4%	17.3%	18.6%	32.1%	34.9%	25.9%
- 75/20/05	0.3%	0.3%	0.3%	0.4%	0.6%	0.4%	0.4%

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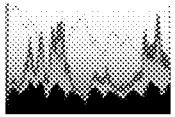


Single Family Conventional Acquisition Characteristics
Hybrid ARM

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%
- 80/10/10	1.5%	1.5%	2.6%	5.2%	8.0%	9.3%	9.1%
- 80/15/05	0.4%	0.4%	1.4%	2.4%	6.1%	5.9%	5.8%
- 80/20/00	0.2%	0.2%	0.7%	0.6%	0.8%	0.6%	0.7%
- 90/05/05	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
- Other	13.7%	13.7%	12.1%	10.0%	16.1%	18.7%	9.9%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	18.4%	18.4%	19.3%	20.5%	33.7%	37.4%	32.5%
- 75/20/05	0.4%	0.4%	0.3%	0.4%	0.8%	0.6%	0.5%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.3%	0.4%	0.2%
- 80/10/10	1.6%	1.6%	2.9%	5.6%	10.2%	12.2%	11.8%
- 80/15/05	0.5%	0.5%	1.5%	2.5%	7.4%	7.6%	7.1%
- 80/20/00	0.7%	0.7%	0.7%	0.6%	9.0%	11.9%	8.0%
- 90/05/05	0.3%	0.3%	0.2%	0.0%	0.1%	0.0%	0.0%
- Other	14.9%	14.9%	13.6%	11.2%	6.0%	4.6%	5.0%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.2%	0.3%	0.4%	1.0%
- EA I	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.4%
- EA/TPR II	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
- EA/TPR III	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.4%
10-K Property Region (Sums to 100%)							
Midwest	14.9%	14.9%	13.9%	13.8%	9.9%	11.6%	15.4%
Northeast	17.8%	17.8%	16.4%	12.8%	11.5%	11.6%	12.8%
Southeast	17.8%	17.8%	21.3%	20.7%	24.7%	29.1%	26.3%
Southwest	11.8%	11.8%	10.5%	12.7%	13.2%	14.5%	15.0%
West	37.8%	37.8%	37.8%	40.0%	40.7%	33.3%	30.5%
Census Region (Sums to 100%)							
New England	7.6%	7.6%	7.0%	4.3%	3.7%	4.2%	5.7%
Middle Atlantic	9.9%	9.9%	9.1%	8.1%	7.5%	7.0%	6.8%
East North Central	13.4%	13.4%	12.6%	12.4%	8.5%	9.6%	12.7%
East South Central	1.4%	1.4%	1.6%	1.7%	1.7%	2.0%	1.9%
South Atlantic	16.7%	16.7%	20.0%	19.3%	23.3%	27.5%	24.7%
West North Central	3.5%	3.5%	3.1%	3.3%	2.4%	3.2%	4.4%
West South Central	3.5%	3.5%	2.9%	2.9%	2.9%	2.9%	2.6%
Mountain	7.3%	7.3%	6.8%	9.9%	13.2%	14.9%	15.3%
Pacific	36.8%	36.8%	36.8%	38.0%	36.8%	28.7%	25.9%

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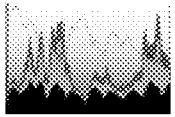


Single Family Conventional Acquisition Characteristics
Hybrid ARM

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) CA	30.4%	30.4%	29.8%	28.9%	28.7%	21.7%	19.0%
02) IL	9.2%	9.2%	8.1%	7.5%	5.2%	5.2%	5.9%
03) MA	5.2%	5.2%	4.6%	2.6%	2.0%	2.4%	3.3%
04) WA	4.7%	4.7%	5.1%	6.1%	5.4%	4.4%	4.4%
05) NJ	4.1%	4.1%	3.8%	3.2%	3.2%	3.2%	3.3%
06) NY	4.0%	4.0%	3.7%	3.2%	3.2%	2.5%	2.1%
07) VA	3.6%	3.6%	4.5%	3.8%	3.7%	4.6%	4.5%
08) CO	3.5%	3.5%	3.1%	3.1%	2.6%	2.8%	3.6%
09) NC	3.4%	3.4%	3.8%	3.1%	2.0%	2.2%	2.1%
10) TX	2.7%	2.7%	2.4%	2.4%	2.0%	2.2%	2.0%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	29.8%	29.8%	38.7%	31.3%	39.6%	42.3%	41.4%
02) WELLS FARGO & COMPANY	18.6%	18.6%	13.0%	9.8%	7.8%	1.2%	3.5%
03) GMAC INC	18.5%	18.5%	7.8%	2.4%	0.8%	3.2%	4.1%
04) SUNTRUST BANKS INC	7.5%	7.5%	8.6%	5.0%	4.2%	3.4%	1.6%
05) JPMORGAN CHASE & CO	7.3%	7.3%	3.7%	5.0%	12.7%	10.5%	7.1%
06) CITIGROUP INC	6.6%	6.6%	4.7%	21.0%	4.5%	7.8%	6.0%
07) QUICKEN LOANS INC	2.1%	2.1%	3.0%	1.4%	0.0%	0.0%	0.0%
08) PHH CORPORATION	1.8%	1.8%	1.6%	2.6%	3.3%	5.6%	5.6%
09) FLAGSTAR BANCORP INC	1.7%	1.7%	0.9%	1.9%	2.5%	1.1%	3.4%
10) UNITED SERVICES AUTOMOBILE ASSOCIATION	1.5%	1.5%	0.9%	0.3%	0.2%	0.1%	0.0%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	29.8%	29.8%	37.5%	30.1%	39.2%	42.2%	41.1%
02) WELLS FARGO & COMPANY	18.6%	18.6%	14.2%	10.5%	7.8%	1.5%	5.6%
03) GMAC INC	18.5%	18.5%	8.7%	3.7%	0.6%	3.2%	4.1%
04) SUNTRUST BANKS INC	7.5%	7.5%	8.6%	5.0%	4.2%	3.1%	1.5%
05) JPMORGAN CHASE & CO	7.3%	7.3%	3.7%	9.4%	15.3%	14.5%	9.9%
06) CITIGROUP INC	6.6%	6.6%	4.7%	21.0%	4.9%	8.4%	6.8%
07) QUICKEN LOANS INC	2.1%	2.1%	2.1%	0.0%	0.0%	0.0%	0.0%
08) PHH CORPORATION	1.8%	1.8%	1.6%	2.7%	2.7%	4.6%	4.9%
09) FLAGSTAR BANCORP INC	1.7%	1.7%	0.9%	1.7%	1.5%	0.5%	2.0%
10) UNITED SERVICES AUTOMOBILE ASSOCIATION	1.5%	1.5%	0.9%	0.3%	0.2%	0.3%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	96.1%						

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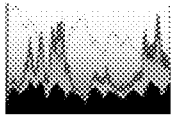


Single Family Conventional Acquisition Characteristics
Hybrid ARM

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	3.9%						
- Primary MI Only	3.8%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.8%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	12.47	12.47	11.99	8.24	-9.16	-8.03	-2.01
Wtd Avg Economic Model Fee	19.42	19.42	24.12	28.62	60.45	45.10	37.49
Wtd Avg Charged Fee	31.89	31.89	36.11	36.86	51.29	37.07	35.48
Appraisal Waivers							
Appraisal Waiver	2.2%	2.2%	1.8%	1.8%	1.1%	1.1%	1.6%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.06%	0.06%	8.48%	27.26%	25.05%	38.83%	53.05%
Cumulative Default Rate	0.00%	0.00%	0.01%	0.87%	7.77%	7.27%	3.68%
Housing Goals							
Low Mod	31.77%	31.77%	32.06%	33.57%	34.00%	37.59%	44.30%
Special Affordable	9.81%	9.81%	9.03%	8.25%	11.11%	12.47%	15.91%
Underserved	19.22%	19.22%	20.17%	30.24%	42.69%	38.40%	35.32%
PMM Low Mod	27.86%	27.86%	29.80%	25.40%	23.61%	29.78%	39.96%
PMM Special Affordable	10.15%	10.15%	7.62%	5.20%	6.01%	7.46%	14.00%
PMM Underserved	20.19%	20.19%	21.48%	27.93%	39.31%	34.99%	33.43%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	8.94%	8.94%	5.94%	8.50%	7.78%	4.36%	1.73%
Median Valuation Bias for Other Refi	8.22%	8.22%	6.03%	6.93%	7.38%	3.62%	1.83%

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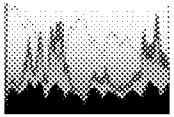


Single Family Conventional Acquisition Characteristics
Second

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans				198	1,568	8,161	3,912
Book Volume ($B)				$0.0	$0.1	$0.1	$0.1
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%				95.6%	92.0%	96.8%	92.1%
OLTV 60.01% - 70.00%				0.0%	1.6%	0.7%	2.0%
OLTV 70.01% - 75.00%				0.0%	1.4%	0.2%	1.1%
OLTV 75.01% - 80.00%				4.4%	2.5%	1.7%	3.1%
OLTV 80.01% - 90.00%				0.0%	1.7%	0.6%	1.5%
OLTV 90.01% - 95.00%				0.0%	0.6%	0.0%	0.1%
OLTV 95.01% - 97.00%				0.0%	0.4%	0.0%	0.0%
OLTV 97.01% - 100.00%				0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%				0.0%	0.0%	0.0%	0.0%
OLTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV				15.0%	24.5%	16.1%	23.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%				0.0%	7.9%	10.4%	21.7%
Comb LTV 60.01% - 70.00%				0.0%	3.2%	3.6%	8.6%
Comb LTV 70.01% - 75.00%				0.3%	2.7%	2.5%	5.1%
Comb LTV 75.01% - 80.00%				0.0%	4.9%	3.5%	5.6%
Comb LTV 80.01% - 90.00%				53.1%	33.5%	23.1%	35.5%
Comb LTV 90.01% - 95.00%				46.6%	33.2%	19.3%	23.4%
Comb LTV 95.01% - 97.00%				0.0%	1.5%	1.3%	0.0%
Comb LTV 97.01% - 100.00%				0.0%	11.9%	10.6%	0.1%
Comb LTV > 100.00%				0.0%	1.2%	25.6%	0.0%
Comb LTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV				90.9%	87.0%	87.7%	75.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%				0.0%	7.9%	10.4%	21.7%
Comb LTV 60.01% - 70.00%				0.0%	3.2%	3.6%	8.6%
Comb LTV 70.01% - 75.00%				0.3%	2.7%	2.5%	5.1%
Comb LTV 75.01% - 80.00%				0.0%	4.9%	3.5%	5.6%
Comb LTV 80.01% - 90.00%				53.1%	33.5%	23.1%	35.5%
Comb LTV 90.01% - 95.00%				46.6%	33.2%	19.3%	23.4%
Comb LTV 95.01% - 97.00%				0.0%	1.5%	1.3%	0.0%

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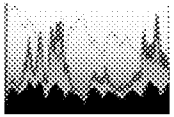


Single Family Conventional Acquisition Characteristics
Second

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%				0.0%	11.9%	10.6%	0.1%
Comb LTV > 100.00%				0.0%	1.2%	25.6%	0.0%
Comb LTV Missing				0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV				90.9%	87.0%	87.7%	75.2%
Credit Score (Sums to 100%)							
FICO < 550				0.0%	0.1%	2.3%	0.2%
FICO 550-579				0.0%	0.2%	1.2%	0.2%
FICO 580-619				3.4%	1.0%	3.5%	1.5%
FICO 620-659				8.1%	8.6%	11.0%	11.9%
FICO 660-699				16.9%	21.8%	20.9%	22.4%
FICO 700-739				28.4%	25.4%	23.1%	23.2%
FICO >= 740				43.2%	43.0%	37.7%	40.5%
FICO Missing				0.0%	0.0%	0.4%	0.0%
Wtd Avg FICO				724	725	712	721
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate				1.2%	47.0%	66.6%	42.2%
Intermediate-term, fixed-rate				98.8%	53.0%	33.4%	57.8%
Adjustable-rate				0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate				0.0%	0.0%	0.0%	0.0%
Negative Amortization				0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate				0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence				100.0%	100.0%	99.8%	100.0%
Second/Vacation Home				0.0%	0.0%	0.2%	0.0%
Investor Property				0.0%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)							
1 Unit				99.0%	99.6%	97.5%	96.3%
2-4 Units				1.0%	0.4%	2.5%	3.7%
Missing				0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop				3.6%	5.0%	29.4%	4.7%
Single Family Homes				96.4%	95.0%	70.6%	95.3%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)				0.0%	0.0%	0.8%	0.0%

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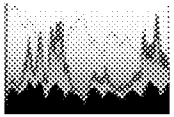


Single Family Conventional Acquisition Characteristics
Second

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop				3.6%	5.0%	29.4%	4.7%
1 Unit				95.4%	94.6%	67.3%	91.6%
2-4 Units				1.0%	0.4%	2.5%	3.7%
Condo							
Condo				3.6%	5.0%	28.9%	2.6%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage				67.8%	56.8%	69.8%	95.8%
Cash-Out Refinance				9.2%	17.0%	28.4%	1.8%
Other Refinance				23.0%	26.1%	1.8%	2.4%
Origination Type (Sums to 100%)							
TPO Broker				10.2%	50.7%	2.2%	3.7%
TPO Correspondent				14.0%	6.4%	4.3%	4.9%
Undesignated				0.0%	0.0%	0.0%	0.0%
Retail				75.7%	42.9%	93.6%	91.3%
Origination Amount and Rate							
Avg Origination Loan Amount				$28,703	$39,025	$16,052	$30,682
Loan Original Note Rate				8.25%	8.26%	6.82%	7.58%
Seasoning (Sums to 100%)							
Seasoned				0.0%	0.6%	40.7%	0.6%
Non-Seasoned				100.0%	99.4%	59.3%	99.4%
ACI							
ACI Probability							
Wtd Avg ACI Score							
Credit Premium							
Wtd Avg Credit Premium							
Credit Premium > 1.5							
Prepay Premium							
Prepay Premium				0.0%	0.0%	0.0%	0.1%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20				4.4%	7.4%	3.4%	8.9%
DTI Ratio > 20 and <= 30				13.6%	13.1%	9.5%	19.5%
DTI Ratio > 30 and <= 40				35.5%	29.1%	17.1%	30.1%
DTI Ratio > 40 and <= 45				19.0%	20.0%	9.0%	16.5%
DTI Ratio > 45 and <= 50				9.9%	15.4%	8.7%	14.0%
DTI Ratio > 50				17.6%	14.2%	6.1%	10.9%
DTI Ratio Missing				0.0%	0.8%	46.1%	0.1%

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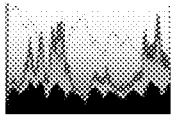


Single Family Conventional Acquisition Characteristics
Second

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio				39.6%	38.9%	37.9%	36.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20				4.4%	7.4%	3.4%	8.9%
DTI Ratio > 20 and <= 30				13.6%	13.1%	9.5%	19.5%
DTI Ratio > 30 and <= 40				35.5%	29.1%	17.1%	30.1%
DTI Ratio > 40 and <= 45				19.0%	20.0%	9.0%	16.5%
DTI Ratio > 45 and <= 50				9.9%	15.4%	8.7%	14.0%
DTI Ratio > 50				17.6%	14.2%	6.1%	10.9%
DTI Ratio Missing				0.0%	0.8%	46.1%	0.1%
Wtd Avg DTI Ratio				39.6%	38.9%	37.9%	36.6%
Origination Term (Sums to 100%)							
<= 15 Years				98.8%	53.0%	33.4%	57.8%
> 15 Years amd <= 25 Years				1.2%	2.5%	20.7%	42.2%
> 25 Years and <= 30 Years				0.0%	44.5%	42.2%	0.0%
> 30 Years				0.0%	0.0%	3.8%	0.0%
Missing				0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)				1.2%	47.0%	66.6%	42.2%
Intermediate-Term Fixed Rate (excl Balloon)				98.8%	53.0%	33.4%	57.8%
Adjustable Rate				0.0%	0.0%	0.0%	0.0%
Balloon				0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second				100.0%	100.0%	100.0%	100.0%
40 Year (ARM & Fixed)				0.0%	0.0%	3.8%	0.0%
Hybrid Arm				0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm				0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm				0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm				0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm				0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm				0.0%	0.0%	0.0%	0.0%
NegAm ARM				0.0%	0.0%	0.0%	0.0%

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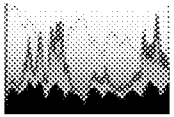


Single Family Conventional Acquisition Characteristics
Second

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only				0.0%	0.0%	0.0%	0.0%
- Interest Only ARM				0.0%	0.0%	0.0%	0.0%
- Interest Only FRM				0.0%	0.0%	0.0%	0.0%
Alt-A				0.0%	35.3%	2.6%	2.4%
- Alt-A Low/No Doc				0.0%	0.0%	2.6%	2.4%
- Alt-A No Disclosure				0.0%	0.0%	0.0%	0.0%
- Alt-A NINA				0.0%	0.0%	0.0%	0.6%
- Alt-A SISA				0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio				0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income				0.0%	0.0%	2.6%	1.8%
Alt-A Full Doc (by SFC)				0.0%	35.3%	0.0%	0.0%
Alt-A Deals (no SFC)				0.0%	0.0%	0.0%	0.0%
My Community Mortgage				0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total				0.0%	0.0%	2.7%	2.4%
- Select Lender Programs Non-Full Doc				0.0%	0.0%	0.1%	0.0%
- Other Low/No Doc				0.0%	0.0%	2.6%	2.4%
Subprime Deals							
Subprime				0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)				0.0%	0.0%	0.0%	0.0%
- Post 12/2005				0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel				100.0%	50.5%	24.1%	31.5%
Investor Channel				0.0%	49.5%	75.9%	68.5%
eChannel				0.0%	0.0%	0.0%	0.0%
Underserved Channel				0.0%	0.0%	0.0%	0.0%
Subprime Channel				0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000				0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW				100.0%	92.6%	95.4%	86.0%
- 75/20/05				0.0%	0.0%	0.1%	0.0%

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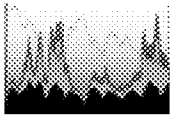


Single Family Conventional Acquisition Characteristics
Second

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00				0.0%	0.0%	0.0%	0.0%
- 80/10/10				1.4%	0.0%	0.0%	0.0%
- 80/15/05				2.9%	0.0%	0.0%	0.0%
- 80/20/00				0.0%	0.0%	0.0%	0.0%
- 90/05/05				0.0%	0.0%	0.0%	0.0%
- Other				95.6%	92.6%	95.3%	86.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced				100.0%	98.1%	95.5%	86.5%
- 75/20/05				0.0%	0.2%	0.1%	0.0%
- 75/25/00				0.0%	14.5%	29.1%	0.1%
- 80/10/10				1.4%	0.9%	0.6%	1.0%
- 80/15/05				2.9%	1.1%	0.8%	1.8%
- 80/20/00				0.0%	0.2%	0.0%	0.0%
- 90/05/05				0.0%	0.0%	0.0%	0.0%
- Other				95.6%	81.3%	64.9%	83.6%
EA/TPR							
EA/TPR				0.0%	0.0%	0.0%	0.0%
- EA I				0.0%	0.0%	0.0%	0.0%
- EA/TPR II				0.0%	0.0%	0.0%	0.0%
- EA/TPR III				0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest				30.1%	18.4%	5.8%	8.3%
Northeast				3.0%	14.1%	28.9%	64.5%
Southeast				24.2%	24.6%	11.7%	13.7%
Southwest				23.6%	21.9%	2.7%	6.4%
West				19.0%	21.0%	50.9%	7.1%
Census Region (Sums to 100%)							
New England				1.0%	5.3%	0.6%	1.8%
Middle Atlantic				2.0%	8.6%	28.3%	62.6%
East North Central				21.7%	12.1%	2.9%	4.3%
East South Central				18.5%	8.9%	4.2%	6.2%
South Atlantic				5.7%	15.7%	7.4%	7.6%
West North Central				8.4%	8.9%	3.2%	4.3%
West South Central				8.0%	6.3%	1.7%	3.1%
Mountain				29.3%	19.8%	3.7%	6.8%
Pacific				5.4%	14.3%	48.0%	3.2%

FM-FCIC_000380666

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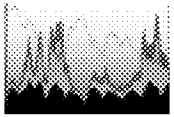


Single Family Conventional Acquisition Characteristics
Second

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories				0.0%	0.1%	0.0%	0.0%
Top 10 States							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
				0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

FM-FCIC_00038067

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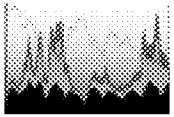


Single Family Conventional Acquisition Characteristics
Second

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap				23.73	-6.03	-40.71	28.83
Wtd Avg Economic Model Fee				150.80	143.13	173.75	132.83
Wtd Avg Charged Fee				174.54	137.10	133.04	161.66
Appraisal Waivers							
Appraisal Waiver				0.7%	0.1%	0.1%	0.2%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate				22.62%	34.71%	30.77%	56.69%
Cumulative Default Rate				3.69%	2.98%	4.19%	1.16%
Housing Goals							
Low Mod				27.14%	28.72%	82.20%	39.52%
Special Affordable				4.02%	6.80%	33.33%	12.82%
Underserved				25.63%	23.00%	69.50%	26.14%
PMM Low Mod				28.85%	29.54%	90.86%	31.18%
PMM Special Affordable				4.81%	7.26%	37.54%	5.12%
PMM Underserved				26.92%	20.10%	77.34%	20.22%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi				12.91%	7.50%	2.99%	6.55%
Median Valuation Bias for Other Refi				12.34%	5.94%	3.44%	-2.10%

FM-FCIC_0003806

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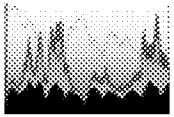


Single Family Conventional Acquisition Characteristics
Pledged Assets

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	24	24	430	251	740	861	1,086
Book Volume ($B)	$0.0	$0.0	$0.1	$0.1	$0.2	$0.2	$0.2
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.5%	0.1%	1.2%	0.3%	0.6%
OLTV 60.01% - 70.00%	0.0%	0.0%	5.0%	0.9%	0.2%	0.9%	0.3%
OLTV 70.01% - 75.00%	0.0%	0.0%	1.1%	1.0%	0.5%	0.4%	0.5%
OLTV 75.01% - 80.00%	7.5%	7.5%	0.9%	1.1%	1.1%	2.6%	3.0%
OLTV 80.01% - 90.00%	39.1%	39.1%	24.6%	16.4%	10.5%	13.3%	16.2%
OLTV 90.01% - 95.00%	10.8%	10.8%	18.4%	10.0%	9.7%	12.1%	9.6%
OLTV 95.01% - 97.00%	15.0%	15.0%	5.5%	5.9%	4.4%	2.9%	4.0%
OLTV 97.01% - 100.00%	27.7%	27.7%	44.1%	64.7%	72.4%	67.5%	65.9%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	91.2%	91.2%	93.0%	96.3%	96.8%	96.2%	95.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.5%	0.1%	1.2%	0.3%	0.6%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	5.0%	0.9%	0.2%	0.7%	0.3%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	1.1%	1.0%	0.5%	0.4%	0.5%
Comb LTV 75.01% - 80.00%	7.5%	7.5%	0.9%	1.1%	1.1%	2.6%	3.0%
Comb LTV 80.01% - 90.00%	39.1%	39.1%	24.6%	16.4%	10.5%	13.3%	16.2%
Comb LTV 90.01% - 95.00%	10.8%	10.8%	18.4%	10.0%	9.7%	12.1%	9.6%
Comb LTV 95.01% - 97.00%	15.0%	15.0%	5.5%	5.9%	4.4%	2.9%	4.0%
Comb LTV 97.01% - 100.00%	27.7%	27.7%	44.1%	64.7%	72.4%	67.7%	65.9%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	91.2%	91.2%	93.0%	96.3%	96.8%	96.3%	95.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.5%	0.1%	1.2%	0.3%	0.6%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	5.0%	0.9%	0.2%	0.7%	0.3%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	1.1%	1.0%	0.5%	0.4%	0.5%
Comb LTV 75.01% - 80.00%	7.5%	7.5%	0.9%	1.1%	1.1%	2.6%	3.0%
Comb LTV 80.01% - 90.00%	39.1%	39.1%	24.6%	16.4%	10.5%	13.3%	16.2%
Comb LTV 90.01% - 95.00%	10.8%	10.8%	18.4%	10.0%	9.7%	12.1%	9.6%
Comb LTV 95.01% - 97.00%	15.0%	15.0%	5.5%	5.9%	4.4%	2.9%	4.0%

FM-FCIC_00038069

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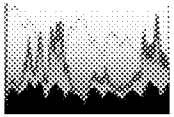


Single Family Conventional Acquisition Characteristics
Pledged Assets

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	27.7%	27.7%	44.1%	64.7%	72.4%	67.7%	65.9%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	91.2%	91.2%	93.0%	96.3%	96.8%	96.3%	95.9%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.2%
FICO 550-579	0.0%	0.0%	0.0%	0.6%	0.4%	0.1%	0.3%
FICO 580-619	0.0%	0.0%	0.4%	1.2%	2.3%	1.9%	2.0%
FICO 620-659	0.0%	0.0%	1.1%	3.3%	5.5%	3.8%	5.4%
FICO 660-699	11.8%	11.8%	7.3%	8.4%	10.7%	9.5%	9.7%
FICO 700-739	11.7%	11.7%	16.6%	15.7%	16.4%	17.0%	18.7%
FICO >= 740	76.4%	76.4%	74.6%	70.7%	64.3%	67.5%	63.4%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.3%
Wtd Avg FICO	769	769	765	756	748	753	747
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	55.8%	55.8%	70.1%	59.6%	38.7%	19.0%	15.5%
Intermediate-term, fixed-rate	10.7%	10.7%	10.0%	5.1%	5.3%	4.7%	4.5%
Adjustable-rate	1.9%	1.9%	1.0%	0.6%	0.3%	0.4%	1.0%
Interest Only adjustable-rate	31.6%	31.6%	19.0%	34.3%	55.7%	75.9%	79.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	86.7%	86.7%	87.3%	80.2%	75.2%	70.0%	71.6%
Second/Vacation Home	13.3%	13.3%	12.7%	16.9%	21.2%	28.1%	26.2%
Investor Property	0.0%	0.0%	0.0%	2.9%	3.5%	1.9%	2.3%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	99.3%	99.4%	98.9%	99.3%	99.4%
2-4 Units	0.0%	0.0%	0.7%	0.6%	1.1%	0.7%	0.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	19.8%	19.8%	10.0%	8.5%	13.7%	15.5%	16.6%
Single Family Homes	80.2%	80.2%	90.0%	91.5%	86.3%	84.5%	83.4%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_0003807

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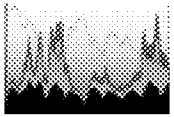


Single Family Conventional Acquisition Characteristics
Pledged Assets

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	19.8%	19.8%	10.0%	8.5%	13.7%	15.5%	16.6%
1 Unit	80.2%	80.2%	89.3%	90.9%	85.2%	83.8%	82.8%
2-4 Units	0.0%	0.0%	0.7%	0.6%	1.1%	0.7%	0.6%
Condo							
Condo	19.8%	19.8%	9.3%	7.9%	13.2%	15.5%	16.2%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	28.5%	28.5%	32.6%	85.0%	91.2%	84.1%	80.4%
Cash-Out Refinance	0.0%	0.0%	0.1%	1.1%	1.4%	2.0%	1.4%
Other Refinance	71.5%	71.5%	67.3%	14.0%	7.3%	14.0%	18.2%
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%
TPO Correspondent	0.0%	0.0%	0.3%	8.4%	0.0%	0.0%	0.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	100.0%	100.0%	99.7%	91.2%	100.0%	100.0%	100.0%
Origination Amount and Rate							
Avg Origination Loan Amount	$312,930	$312,930	$253,459	$245,930	$246,797	$242,725	$222,455
Loan Original Note Rate	4.83%	4.83%	5.02%	6.00%	6.31%	6.21%	5.47%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%	0.5%	0.4%	0.0%	0.5%
Non-Seasoned	100.0%	100.0%	100.0%	99.5%	99.6%	100.0%	99.5%
ACI							
ACI Probability	0.16%	0.16%	0.21%	0.36%	0.49%	0.40%	0.39%
Wtd Avg ACI Score	717	717	716	701	694	700	699
Credit Premium							
Wtd Avg Credit Premium	-0.02	-0.02	-0.23	-0.27	-0.16	-0.13	-0.24
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	1.6%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	17.3%	17.3%	11.8%	8.2%	6.2%	8.6%	11.3%
DTI Ratio > 20 and <= 30	23.1%	23.1%	23.7%	17.2%	14.3%	18.3%	20.1%
DTI Ratio > 30 and <= 40	26.6%	26.6%	25.9%	16.0%	21.4%	24.1%	22.1%
DTI Ratio > 40 and <= 45	13.8%	13.8%	11.0%	10.6%	11.4%	10.1%	10.1%
DTI Ratio > 45 and <= 50	8.5%	8.5%	12.1%	15.3%	10.4%	7.3%	7.9%
DTI Ratio > 50	10.7%	10.7%	15.5%	20.0%	17.5%	13.4%	10.3%
DTI Ratio Missing	0.0%	0.0%	0.0%	12.7%	18.7%	18.2%	18.1%

FM-FCIC_00038071

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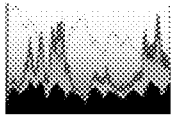


Single Family Conventional Acquisition Characteristics
Pledged Assets

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	32.9%	32.9%	36.1%	38.9%	39.9%	36.8%	34.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	17.3%	17.3%	11.8%	8.2%	6.2%	8.6%	11.3%
DTI Ratio > 20 and <= 30	23.1%	23.1%	23.7%	17.2%	14.3%	18.3%	20.1%
DTI Ratio > 30 and <= 40	26.6%	26.6%	25.9%	16.0%	21.4%	24.1%	22.1%
DTI Ratio > 40 and <= 45	13.8%	13.8%	11.0%	10.6%	11.4%	10.1%	10.1%
DTI Ratio > 45 and <= 50	8.5%	8.5%	12.1%	15.3%	10.4%	7.3%	7.9%
DTI Ratio > 50	10.7%	10.7%	15.5%	20.0%	17.5%	13.4%	10.3%
DTI Ratio Missing	0.0%	0.0%	0.0%	12.7%	18.7%	18.2%	18.1%
Wtd Avg DTI Ratio	32.9%	32.9%	36.1%	38.9%	39.9%	36.8%	34.8%
Origination Term (Sums to 100%)							
<= 15 Years	10.7%	10.7%	10.0%	5.1%	5.3%	4.7%	4.5%
> 15 Years amd <= 25 Years	2.2%	2.2%	1.1%	1.4%	0.7%	0.5%	1.3%
> 25 Years and <= 30 Years	87.1%	87.1%	88.9%	93.4%	94.0%	94.8%	94.3%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	55.8%	55.8%	70.1%	60.0%	38.7%	19.0%	15.5%
Intermediate-Term Fixed Rate (excl Balloon)	10.7%	10.7%	10.0%	5.1%	5.3%	4.7%	4.5%
Adjustable Rate	33.5%	33.5%	19.9%	34.9%	56.0%	76.2%	80.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	33.5%	33.5%	19.9%	34.9%	56.0%	76.2%	80.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.4%	1.8%	1.1%	2.8%	9.0%
- 5/1 Hybrid Arm	12.4%	12.4%	12.0%	13.1%	26.6%	39.1%	32.8%
- 7/1 Hybrid Arm	0.0%	0.0%	1.4%	11.1%	11.3%	16.6%	18.9%
- 10/1 Hybrid Arm	21.1%	21.1%	6.1%	8.9%	16.9%	17.7%	19.3%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00038072

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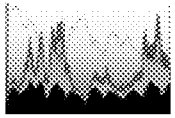


Single Family Conventional Acquisition Characteristics
Pledged Assets

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	31.6%	31.6%	19.0%	34.7%	55.7%	75.9%	79.0%
- Interest Only ARM	31.6%	31.6%	19.0%	34.3%	55.7%	75.9%	79.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.0%	8.1%	20.2%	23.9%	10.2%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.2%	3.5%	0.3%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	1.2%	0.3%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	2.3%	0.0%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	7.9%	0.0%	0.6%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	16.6%	23.0%	10.2%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	5.4%	24.3%	24.2%	22.9%	24.9%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	5.4%	24.1%	20.7%	22.5%	24.9%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.2%	3.5%	0.3%	0.0%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%	90.4%	68.6%	76.1%	87.2%
Investor Channel	0.0%	0.0%	0.0%	9.6%	31.4%	23.9%	12.8%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	0.0%	0.0%	0.2%	0.0%	0.1%	0.2%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00038073

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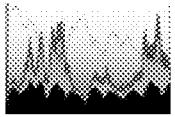


Single Family Conventional Acquisition Characteristics
Pledged Assets

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	0.2%	0.0%	0.0%	0.2%	0.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	0.0%	0.0%	0.2%	0.3%	0.4%	3.8%	1.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	1.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.1%	2.4%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	0.2%	0.0%	0.0%	0.7%	0.2%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
10-K Property Region (Sums to 100%)							
Midwest	16.5%	16.5%	19.6%	13.2%	16.7%	18.1%	17.7%
Northeast	38.6%	38.6%	18.4%	16.8%	13.1%	14.0%	11.4%
Southeast	19.3%	19.3%	28.4%	30.8%	32.3%	35.0%	36.3%
Southwest	14.4%	14.4%	24.6%	27.9%	26.3%	24.5%	27.2%
West	11.1%	11.1%	8.9%	11.3%	11.6%	8.6%	7.4%
Census Region (Sums to 100%)							
New England	9.5%	9.5%	5.6%	5.2%	5.0%	4.3%	4.2%
Middle Atlantic	29.1%	29.1%	11.7%	9.6%	7.9%	9.0%	6.8%
East North Central	16.5%	16.5%	15.9%	11.2%	13.5%	16.2%	15.2%
East South Central	4.0%	4.0%	3.0%	5.8%	5.9%	6.4%	6.3%
South Atlantic	15.2%	15.2%	26.4%	25.3%	26.5%	29.2%	30.4%
West North Central	3.9%	3.9%	5.3%	4.7%	4.5%	4.5%	5.1%
West South Central	0.0%	0.0%	17.3%	17.9%	15.9%	15.1%	16.9%
Mountain	10.5%	10.5%	6.7%	9.5%	11.9%	8.5%	9.1%
Pacific	11.1%	11.1%	8.0%	9.1%	8.7%	6.8%	6.0%

FM-FCIC_0003807

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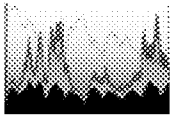


Single Family Conventional Acquisition Characteristics
Pledged Assets

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	1.6%	0.0%	0.0%	0.0%
Top 10 States							
01) NJ	14.1%	14.1%	3.2%	2.5%	2.2%	1.9%	2.3%
02) CA	11.1%	11.1%	5.2%	4.1%	3.5%	2.4%	2.3%
03) PA	10.1%	10.1%	5.1%	3.6%	2.8%	4.0%	1.9%
04) CT	9.5%	9.5%	1.4%	2.2%	0.4%	0.9%	1.3%
05) OH	7.4%	7.4%	3.5%	4.0%	3.2%	3.4%	4.0%
06) FL	6.3%	6.3%	6.5%	9.0%	10.1%	9.1%	11.5%
07) AZ	5.6%	5.6%	2.1%	4.2%	3.4%	2.9%	3.3%
08) NY	4.9%	4.9%	3.4%	3.6%	2.9%	3.2%	2.7%
09) CO	4.9%	4.9%	2.4%	1.6%	3.9%	2.7%	2.8%
10) WI	4.8%	4.8%	2.4%	1.1%	2.0%	1.3%	1.4%
Top 10 Sellers							
01) PHH CORPORATION	98.1%	98.1%	98.2%	89.3%	69.2%	76.2%	77.2%
02) SUNTRUST BANKS INC	1.9%	1.9%	0.8%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) PHH CORPORATION	98.1%	98.1%	98.2%	89.3%	69.2%	76.2%	87.2%
02) SUNTRUST BANKS INC	1.9%	1.9%	0.8%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	7.5%						

FM-FCIC_00038075

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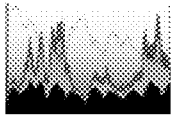


Single Family Conventional Acquisition Characteristics
Pledged Assets

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	92.5%						
- Primary MI Only	0.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	92.5%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	82.4%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	10.15	10.15	-0.51	6.10	1.47	2.41	3.43
Wtd Avg Economic Model Fee	17.31	17.31	25.30	21.00	20.10	18.51	16.27
Wtd Avg Charged Fee	27.46	27.46	24.79	27.10	21.57	20.92	19.69
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	2.33%	36.56%	39.04%	47.11%	45.87%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.00%	0.21%	0.06%	0.07%
Housing Goals							
Low Mod	23.81%	23.81%	37.01%	31.75%	29.66%	28.81%	30.41%
Special Affordable	4.76%	4.76%	9.97%	9.48%	8.45%	8.84%	11.26%
Underserved	14.29%	14.29%	18.64%	21.33%	27.70%	21.14%	23.06%
PMM Low Mod	60.00%	60.00%	43.09%	35.76%	27.39%	27.66%	29.64%
PMM Special Affordable	20.00%	20.00%	13.01%	10.60%	8.02%	8.39%	10.73%
PMM Underserved	0.00%	0.00%	19.51%	20.53%	25.67%	18.37%	22.36%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi			0.78%	86.67%	2.92%	1.63%	0.92%
Median Valuation Bias for Other Refi	1.12%	1.12%	4.70%	6.82%	1.46%	0.52%	-1.31%

FM-FCIC_0003807

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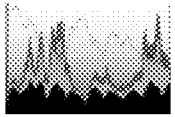


Single Family Conventional Acquisition Characteristics
Construction to Permanent

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	40	40	546	877	1,023	1,578	1,882
Book Volume ($B)	$0.0	$0.0	$0.1	$0.2	$0.2	$0.3	$0.3
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	10.9%	10.9%	10.8%	15.0%	19.4%	18.2%	15.9%
OLTV 60.01% - 70.00%	17.8%	17.8%	11.3%	11.3%	12.9%	11.7%	12.3%
OLTV 70.01% - 75.00%	6.4%	6.4%	7.3%	8.1%	10.0%	8.0%	9.9%
OLTV 75.01% - 80.00%	33.1%	33.1%	27.8%	26.5%	28.6%	32.8%	30.1%
OLTV 80.01% - 90.00%	12.6%	12.6%	14.9%	15.4%	14.3%	15.2%	16.2%
OLTV 90.01% - 95.00%	19.2%	19.2%	27.9%	23.8%	14.9%	14.1%	15.7%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	77.0%	77.0%	79.7%	77.5%	74.3%	74.7%	75.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	10.9%	10.9%	10.8%	15.0%	19.4%	18.2%	15.9%
Comb LTV 60.01% - 70.00%	17.8%	17.8%	11.3%	11.3%	12.9%	11.7%	12.0%
Comb LTV 70.01% - 75.00%	6.4%	6.4%	7.3%	7.9%	10.0%	7.9%	9.0%
Comb LTV 75.01% - 80.00%	33.1%	33.1%	25.4%	24.6%	26.1%	29.4%	27.4%
Comb LTV 80.01% - 90.00%	12.6%	12.6%	16.3%	16.0%	15.6%	16.6%	18.3%
Comb LTV 90.01% - 95.00%	19.2%	19.2%	28.8%	25.2%	16.1%	16.3%	17.5%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	77.0%	77.0%	80.0%	77.8%	74.6%	75.2%	76.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	10.9%	10.9%	10.8%	15.0%	19.4%	18.2%	15.9%
Comb LTV 60.01% - 70.00%	17.8%	17.8%	11.3%	11.3%	12.9%	11.7%	12.0%
Comb LTV 70.01% - 75.00%	6.4%	6.4%	7.3%	7.9%	10.0%	7.9%	9.0%
Comb LTV 75.01% - 80.00%	33.1%	33.1%	25.4%	24.6%	26.1%	29.4%	27.4%
Comb LTV 80.01% - 90.00%	12.6%	12.6%	16.3%	16.0%	15.6%	16.6%	18.3%
Comb LTV 90.01% - 95.00%	19.2%	19.2%	28.8%	25.2%	16.1%	16.3%	17.5%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00038077

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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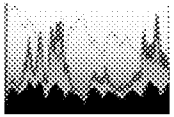


Single Family Conventional Acquisition Characteristics
Construction to Permanent

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	77.0%	77.0%	79.9%	77.8%	74.6%	75.2%	76.3%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.2%	0.5%	0.2%	0.0%	0.3%
FICO 550-579	0.0%	0.0%	0.2%	0.3%	0.5%	0.2%	0.3%
FICO 580-619	1.2%	1.2%	2.2%	3.2%	4.3%	2.3%	2.4%
FICO 620-659	2.0%	2.0%	6.9%	7.4%	8.6%	8.7%	9.2%
FICO 660-699	24.5%	24.5%	15.0%	15.3%	14.7%	13.4%	15.4%
FICO 700-739	25.7%	25.7%	21.5%	20.7%	17.3%	19.8%	22.3%
FICO >= 740	46.7%	46.7%	53.8%	52.5%	54.3%	55.7%	50.2%
FICO Missing	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%
Wtd Avg FICO	734	734	736	734	733	737	730
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	100.0%	100.0%	95.4%	93.6%	89.0%	86.9%	84.5%
Intermediate-term, fixed-rate	0.0%	0.0%	4.6%	6.4%	8.0%	8.9%	10.5%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	3.0%	4.2%	5.0%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	89.8%	89.8%	88.7%	89.9%	91.7%	92.9%	94.6%
Second/Vacation Home	10.2%	10.2%	10.0%	9.1%	7.4%	6.3%	5.1%
Investor Property	0.0%	0.0%	1.3%	1.0%	0.9%	0.7%	0.3%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	99.9%	99.8%	99.8%	99.9%	99.8%
2-4 Units	0.0%	0.0%	0.1%	0.2%	0.2%	0.1%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	0.0%	0.0%	0.4%	0.3%	0.3%	0.3%	0.7%
Single Family Homes	100.0%	100.0%	99.6%	99.7%	99.7%	99.7%	99.3%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.2%

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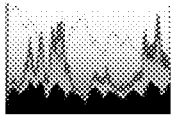


Single Family Conventional Acquisition Characteristics
Construction to Permanent

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	0.0%	0.0%	0.4%	0.3%	0.3%	0.3%	0.7%
1 Unit	100.0%	100.0%	99.5%	99.4%	99.4%	99.3%	98.9%
2-4 Units	0.0%	0.0%	0.1%	0.2%	0.2%	0.1%	0.2%
Condo							
Condo	0.0%	0.0%	0.4%	0.3%	0.3%	0.3%	0.7%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	93.2%	93.2%	94.8%	98.3%	98.3%	99.0%	99.5%
Cash-Out Refinance	0.0%	0.0%	1.7%	0.7%	0.2%	0.4%	0.1%
Other Refinance	6.8%	6.8%	3.6%	1.0%	1.5%	0.6%	0.4%
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	3.7%	1.2%	1.0%	2.7%	0.6%
TPO Correspondent	0.0%	0.0%	0.3%	0.2%	2.2%	0.3%	0.2%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	100.0%	100.0%	96.0%	98.6%	96.8%	97.0%	99.2%
Origination Amount and Rate							
Avg Origination Loan Amount	$260,381	$260,381	$242,341	$234,977	$217,851	$206,097	$186,175
Loan Original Note Rate	5.76%	5.76%	6.24%	6.39%	6.58%	6.11%	5.90%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%
Non-Seasoned	100.0%	100.0%	99.7%	100.0%	100.0%	100.0%	100.0%
ACI							
ACI Probability	0.13%	0.13%	0.20%	0.24%	0.24%	0.17%	0.20%
Wtd Avg ACI Score	734	734	727	728	732	735	731
Credit Premium							
Wtd Avg Credit Premium	0.37	0.37	0.24	0.17	0.23	0.33	0.14
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.3%	10.3%	3.3%	3.2%	5.3%	5.4%	4.9%
DTI Ratio > 20 and <= 30	21.4%	21.4%	12.9%	9.9%	13.4%	15.1%	16.3%
DTI Ratio > 30 and <= 40	39.9%	39.9%	22.8%	22.8%	21.8%	25.2%	27.6%
DTI Ratio > 40 and <= 45	4.5%	4.5%	13.4%	13.2%	12.0%	13.3%	12.6%
DTI Ratio > 45 and <= 50	14.4%	14.4%	13.7%	13.8%	13.2%	13.4%	12.4%
DTI Ratio > 50	9.5%	9.5%	32.8%	36.5%	33.8%	27.5%	25.9%
DTI Ratio Missing	0.0%	0.0%	1.0%	0.6%	0.4%	0.2%	0.2%

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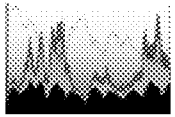


Single Family Conventional Acquisition Characteristics
Construction to Permanent

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	36.0%	36.0%	43.5%	44.3%	43.1%	41.5%	41.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.3%	10.3%	3.3%	3.2%	5.3%	5.4%	4.9%
DTI Ratio > 20 and <= 30	21.4%	21.4%	12.9%	9.9%	13.4%	15.1%	16.3%
DTI Ratio > 30 and <= 40	39.9%	39.9%	22.8%	22.8%	21.8%	25.2%	27.6%
DTI Ratio > 40 and <= 45	4.5%	4.5%	13.4%	13.2%	12.0%	13.3%	12.6%
DTI Ratio > 45 and <= 50	14.4%	14.4%	13.7%	13.8%	13.2%	13.4%	12.4%
DTI Ratio > 50	9.5%	9.5%	32.8%	36.5%	33.8%	27.5%	25.9%
DTI Ratio Missing	0.0%	0.0%	1.0%	0.6%	0.4%	0.2%	0.2%
Wtd Avg DTI Ratio	36.0%	36.0%	43.5%	44.3%	43.1%	41.5%	41.0%
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	4.6%	6.4%	8.0%	8.9%	10.5%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
> 25 Years and <= 30 Years	100.0%	100.0%	95.2%	93.3%	91.7%	91.0%	89.4%
> 30 Years	0.0%	0.0%	0.2%	0.2%	0.1%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	100.0%	100.0%	95.4%	93.6%	89.0%	86.9%	84.5%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	4.6%	6.4%	8.0%	8.9%	10.5%
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	3.0%	4.2%	5.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.2%	0.2%	0.1%	0.0%	0.0%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	3.0%	4.2%	5.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.6%	1.3%	1.6%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	1.4%	1.2%	2.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	1.0%	1.7%	1.3%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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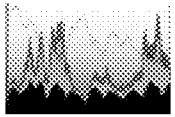


Single Family Conventional Acquisition Characteristics
Construction to Permanent

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	0.0%	0.0%	2.4%	2.3%	2.6%	3.7%	4.1%
- 75/20/05	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%	1.2%

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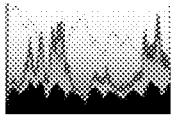


Single Family Conventional Acquisition Characteristics
Construction to Permanent

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	1.4%	0.9%	1.4%	1.5%	2.0%
- 80/15/05	0.0%	0.0%	0.9%	1.1%	1.2%	2.0%	0.8%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	2.7%	2.7%	4.4%	4.6%	3.5%	7.5%	6.3%
- 75/20/05	0.0%	0.0%	0.0%	0.4%	0.0%	0.3%	1.2%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.7%	2.7%	1.7%	0.9%	1.8%	2.3%	2.1%
- 80/15/05	0.0%	0.0%	0.9%	1.1%	1.2%	2.6%	0.9%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.2%	0.0%	0.1%	0.0%
- Other	0.0%	0.0%	1.8%	2.0%	0.4%	2.1%	2.1%
EA/TPR							
EA/TPR	6.0%	6.0%	4.1%	2.4%	1.6%	1.1%	1.8%
- EA I	0.0%	0.0%	1.0%	1.6%	1.2%	0.6%	1.1%
- EA/TPR II	0.0%	0.0%	0.9%	0.9%	0.4%	0.5%	0.8%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	13.7%	13.7%	17.3%	20.1%	19.3%	29.4%	35.6%
Northeast	11.9%	11.9%	5.2%	6.2%	9.8%	10.9%	12.9%
Southeast	20.2%	20.2%	36.1%	36.1%	34.7%	31.8%	25.0%
Southwest	13.9%	13.9%	12.3%	11.7%	10.8%	8.8%	8.5%
West	40.4%	40.4%	29.2%	25.9%	25.5%	19.0%	18.0%
Census Region (Sums to 100%)							
New England	0.0%	0.0%	0.2%	0.0%	0.3%	0.4%	0.9%
Middle Atlantic	11.9%	11.9%	5.0%	6.2%	9.4%	10.5%	12.0%
East North Central	13.7%	13.7%	16.7%	19.4%	18.6%	27.6%	33.9%
East South Central	7.8%	7.8%	8.5%	5.8%	3.7%	3.7%	3.3%
South Atlantic	12.4%	12.4%	27.6%	30.3%	30.9%	28.2%	21.7%
West North Central	0.0%	0.0%	0.9%	0.7%	0.9%	2.0%	1.7%
West South Central	13.9%	13.9%	10.9%	10.7%	7.5%	5.8%	5.8%
Mountain	0.0%	0.0%	2.8%	2.7%	4.7%	3.9%	4.2%
Pacific	40.4%	40.4%	27.4%	24.2%	23.9%	17.9%	16.5%

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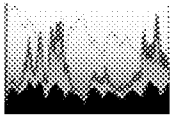


Single Family Conventional Acquisition Characteristics
Construction to Permanent

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Top 10 States							
01) WA	35.5%	35.5%	22.3%	18.5%	14.0%	9.8%	8.8%
02) SC	12.4%	12.4%	14.5%	19.1%	18.7%	17.6%	11.1%
03) PA	11.9%	11.9%	4.9%	6.2%	9.0%	10.3%	11.7%
04) OH	9.7%	9.7%	14.5%	15.4%	14.6%	22.0%	26.8%
05) LA	7.7%	7.7%	3.7%	1.2%	0.2%	0.1%	0.4%
06) TN	6.6%	6.6%	2.8%	1.7%	0.9%	1.2%	1.2%
07) TX	6.2%	6.2%	4.3%	4.4%	4.0%	2.9%	3.0%
08) OR	2.6%	2.6%	4.3%	4.9%	8.8%	7.3%	6.4%
09) CA	2.3%	2.3%	0.8%	0.8%	0.8%	0.6%	1.2%
10) MI	2.1%	2.1%	1.6%	2.0%	2.5%	3.5%	4.7%
Top 10 Sellers							
01) FANNIE MAE	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) BANNER BANK	21.5%	21.5%	17.2%	17.8%	10.3%	3.3%	0.0%
02) COASTAL SOUTH BANCSHARES INC	15.1%	15.1%	27.4%	20.2%	3.7%	0.2%	0.0%
03) FIRSTMERIT CORPORATION	11.5%	11.5%	16.1%	10.6%	7.3%	9.8%	18.1%
04) WTB FINANCIAL CORPORATION	6.8%	6.8%	1.0%	0.8%	1.2%	1.2%	1.0%
05) FIRST FINANCIAL HOLDINGS INC	6.6%	6.6%	0.6%	2.0%	4.9%	6.1%	6.5%
06) COLLATERAL INVESTMENT GROUP	6.5%	6.5%	0.4%	1.4%	3.2%	3.1%	3.2%
07) UMPQUA HOLDINGS CORPORATION	4.9%	4.9%	1.6%	2.6%	6.1%	3.3%	2.2%
08) ORRSTOWN FINANCIAL SERVICES INC	4.0%	4.0%	1.0%	1.0%	1.4%	1.9%	0.4%
09) HOMESTREET INC	3.8%	3.8%	2.7%	1.0%	1.8%	2.5%	3.5%
10) PEOPLES BANCORP	3.5%	3.5%	1.3%	0.0%	1.1%	1.8%	1.6%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	68.2%						

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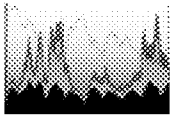


Single Family Conventional Acquisition Characteristics
Construction to Permanent

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	31.8%						
- Primary MI Only	31.8%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	18.25	18.25	10.44	19.02	9.11	11.95	11.59
Wtd Avg Economic Model Fee	22.00	22.00	30.18	19.43	17.34	14.37	14.67
Wtd Avg Charged Fee	40.24	40.24	40.62	38.44	26.45	26.33	26.26
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	1.55%	1.55%	25.15%	50.77%	62.20%	53.97%	51.36%
Cumulative Default Rate	0.00%	0.00%	0.23%	0.36%	0.57%	0.56%	0.57%
Housing Goals							
Low Mod	8.57%	8.57%	25.51%	20.38%	24.74%	25.25%	30.59%
Special Affordable	2.86%	2.86%	3.67%	4.28%	5.68%	5.36%	6.09%
Underserved	14.29%	14.29%	29.27%	30.05%	33.61%	24.78%	21.74%
PMM Low Mod	7.69%	7.69%	24.75%	18.53%	25.57%	25.10%	29.41%
PMM Special Affordable	3.85%	3.85%	3.05%	3.47%	6.63%	4.86%	5.76%
PMM Underserved	15.38%	15.38%	24.75%	25.29%	32.20%	25.30%	20.72%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi			24.73%	19.37%		-0.40%	
Median Valuation Bias for Other Refi	4.89%	4.89%	10.58%	4.41%	12.38%	-1.69%	-5.29%

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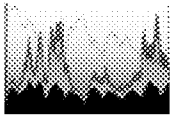


Single Family Conventional Acquisition Characteristics
Flex

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	322	322	4,706	81,844	230,813	177,855	164,794
Book Volume ($B)	$0.1	$0.1	$0.9	$15.4	$41.5	$27.2	$23.5
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.6%	0.1%	0.2%	0.2%	0.1%
OLTV 60.01% - 70.00%	1.3%	1.3%	0.9%	0.3%	0.5%	0.3%	0.2%
OLTV 70.01% - 75.00%	3.0%	3.0%	1.3%	1.4%	12.7%	1.5%	0.4%
OLTV 75.01% - 80.00%	71.2%	71.2%	58.0%	4.9%	17.0%	36.7%	29.6%
OLTV 80.01% - 90.00%	0.5%	0.5%	2.4%	0.9%	0.2%	0.2%	0.2%
OLTV 90.01% - 95.00%	2.6%	2.6%	6.5%	4.7%	0.5%	0.4%	0.6%
OLTV 95.01% - 97.00%	21.2%	21.2%	30.0%	15.5%	2.3%	2.9%	5.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.1%	72.1%	66.5%	58.0%	63.9%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	83.7%	83.7%	85.9%	97.6%	93.0%	92.0%	93.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.1%	0.0%	0.2%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.1%	0.3%	0.2%	0.4%
Comb LTV 80.01% - 90.00%	0.4%	0.4%	2.0%	0.7%	0.2%	0.1%	0.2%
Comb LTV 90.01% - 95.00%	2.2%	2.2%	5.5%	4.5%	0.6%	0.4%	0.7%
Comb LTV 95.01% - 97.00%	94.6%	94.6%	88.5%	16.9%	2.9%	3.2%	4.7%
Comb LTV 97.01% - 100.00%	2.3%	2.3%	3.2%	77.5%	95.8%	94.2%	89.6%
Comb LTV > 100.00%	0.5%	0.5%	0.7%	0.2%	0.1%	0.1%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.7%	4.4%
Wtd Avg Comb LTV	97.0%	97.0%	96.8%	99.1%	99.8%	99.8%	99.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.1%	0.0%	0.2%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.1%	0.3%	0.2%	0.4%
Comb LTV 80.01% - 90.00%	0.4%	0.4%	2.0%	0.7%	0.2%	0.1%	0.2%
Comb LTV 90.01% - 95.00%	2.2%	2.2%	5.5%	4.5%	0.6%	0.4%	0.7%
Comb LTV 95.01% - 97.00%	94.6%	94.6%	88.5%	16.9%	2.9%	3.2%	4.7%

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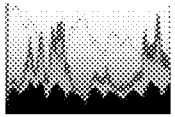


Single Family Conventional Acquisition Characteristics
Flex

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	2.3%	2.3%	3.2%	77.5%	95.8%	94.2%	89.6%
Comb LTV > 100.00%	0.5%	0.5%	0.7%	0.2%	0.1%	0.1%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.7%	4.4%
Wtd Avg Comb LTV	97.0%	97.0%	96.8%	99.1%	99.8%	99.8%	99.7%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.1%	0.1%	0.3%	0.5%	0.5%
FICO 550-579	0.0%	0.0%	0.0%	0.1%	0.6%	0.9%	0.9%
FICO 580-619	0.3%	0.3%	0.1%	2.0%	5.4%	6.3%	6.5%
FICO 620-659	1.7%	1.7%	1.3%	11.1%	17.3%	17.5%	19.4%
FICO 660-699	12.3%	12.3%	11.1%	25.4%	24.2%	24.3%	25.5%
FICO 700-739	25.9%	25.9%	28.2%	28.3%	24.3%	23.8%	23.0%
FICO >= 740	59.8%	59.8%	59.1%	32.9%	27.9%	26.5%	24.0%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Wtd Avg FICO	744	744	746	714	702	699	695
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	99.0%	99.0%	98.9%	95.0%	92.0%	96.1%	90.9%
Intermediate-term, fixed-rate	0.8%	0.8%	0.7%	0.5%	0.4%	0.6%	0.7%
Adjustable-rate	0.2%	0.2%	0.3%	0.6%	1.4%	3.0%	8.3%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.9%	1.4%	0.1%	0.1%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.1%	2.9%	4.7%	0.2%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	100.0%	100.0%	100.0%	99.9%	99.9%	100.0%	100.0%
Second/Vacation Home	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	100.0%	100.0%	99.9%	100.0%	100.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	18.6%	18.6%	11.9%	8.6%	9.2%	8.7%	7.8%
Single Family Homes	81.4%	81.4%	88.1%	91.4%	90.8%	91.3%	92.2%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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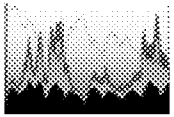


Single Family Conventional Acquisition Characteristics
Flex

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	18.6%	18.6%	11.9%	8.6%	9.2%	8.7%	7.8%
1 Unit	81.4%	81.4%	88.0%	91.4%	90.6%	91.2%	92.2%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Condo							
Condo	18.6%	18.6%	11.9%	8.6%	9.2%	8.7%	7.8%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	98.6%	98.6%	94.7%	96.7%	97.5%	99.0%	99.3%
Cash-Out Refinance	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Other Refinance	1.4%	1.4%	5.3%	3.2%	2.4%	1.0%	0.7%
Origination Type (Sums to 100%)							
TPO Broker	7.2%	7.2%	5.8%	25.8%	24.9%	20.6%	19.7%
TPO Correspondent	56.9%	56.9%	54.0%	41.3%	42.1%	41.5%	37.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	35.9%	35.9%	40.2%	32.9%	33.0%	37.9%	43.4%
Origination Amount and Rate							
Avg Origination Loan Amount	$209,492	$209,492	$200,923	$188,866	$180,050	$152,822	$142,697
Loan Original Note Rate	5.40%	5.40%	5.44%	6.43%	6.68%	6.78%	6.21%
Seasoning (Sums to 100%)							
Seasoned	0.8%	0.8%	1.0%	0.7%	0.1%	0.2%	0.5%
Non-Seasoned	99.2%	99.2%	99.0%	99.3%	99.9%	99.8%	99.5%
ACI							
ACI Probability	0.33%	0.33%	0.28%	0.91%	1.42%	1.53%	1.49%
Wtd Avg ACI Score	694	694	696	664	659	659	655
Credit Premium							
Wtd Avg Credit Premium	0.05	0.05	-0.22	-0.21	-0.16	-0.07	0.03
Credit Premium > 1.5	0.7%	0.7%	0.6%	0.0%	0.3%	0.5%	1.2%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	3.0%	3.0%	2.2%	1.3%	1.7%	1.7%	1.9%
DTI Ratio > 20 and <= 30	14.4%	14.4%	15.0%	8.8%	8.9%	9.8%	10.6%
DTI Ratio > 30 and <= 40	33.5%	33.5%	36.3%	24.9%	23.8%	25.6%	26.9%
DTI Ratio > 40 and <= 45	21.3%	21.3%	18.8%	17.0%	16.4%	16.7%	16.8%
DTI Ratio > 45 and <= 50	14.0%	14.0%	13.8%	15.6%	15.8%	15.1%	14.4%
DTI Ratio > 50	13.9%	13.9%	13.5%	32.1%	30.3%	27.0%	24.5%
DTI Ratio Missing	0.0%	0.0%	0.3%	0.2%	3.0%	4.0%	4.9%

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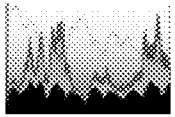


Single Family Conventional Acquisition Characteristics
Flex

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	39.2%	39.2%	39.0%	44.7%	44.5%	43.7%	42.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	3.0%	3.0%	2.2%	1.3%	1.7%	1.7%	1.9%
DTI Ratio > 20 and <= 30	14.4%	14.4%	15.0%	8.8%	9.0%	9.9%	10.8%
DTI Ratio > 30 and <= 40	33.5%	33.5%	36.3%	24.9%	24.4%	26.5%	28.0%
DTI Ratio > 40 and <= 45	21.3%	21.3%	18.8%	17.0%	16.9%	17.4%	17.5%
DTI Ratio > 45 and <= 50	14.0%	14.0%	13.8%	15.6%	16.3%	15.8%	15.2%
DTI Ratio > 50	13.9%	13.9%	13.5%	32.1%	31.3%	28.4%	26.4%
DTI Ratio Missing	0.0%	0.0%	0.3%	0.2%	0.4%	0.2%	0.1%
Wtd Avg DTI Ratio	39.2%	39.2%	39.0%	44.7%	44.6%	43.8%	43.1%
Origination Term (Sums to 100%)							
<= 15 Years	0.8%	0.8%	0.7%	0.5%	0.4%	0.6%	0.7%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.5%	0.2%	0.2%	0.2%	0.3%
> 25 Years and <= 30 Years	99.2%	99.2%	98.8%	98.3%	98.0%	99.1%	99.0%
> 30 Years	0.0%	0.0%	0.1%	1.0%	1.4%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	99.0%	99.0%	99.0%	98.0%	96.7%	96.3%	90.9%
Intermediate-Term Fixed Rate (excl Balloon)	0.8%	0.8%	0.7%	0.5%	0.4%	0.6%	0.7%
Adjustable Rate	0.2%	0.2%	0.4%	1.5%	2.8%	3.1%	8.4%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.1%	1.0%	1.4%	0.0%	0.0%
Hybrid Arm	0.2%	0.2%	0.4%	1.5%	2.8%	3.1%	8.4%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%
- 5/1 Hybrid Arm	0.2%	0.2%	0.3%	1.1%	2.0%	2.4%	6.3%
- 7/1 Hybrid Arm	0.0%	0.0%	0.1%	0.4%	0.6%	0.5%	1.4%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.1%	0.3%	0.1%	0.1%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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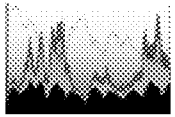


Single Family Conventional Acquisition Characteristics
Flex

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.1%	3.8%	6.1%	0.2%	0.1%
- Interest Only ARM	0.0%	0.0%	0.0%	0.9%	1.4%	0.1%	0.1%
- Interest Only FRM	0.0%	0.0%	0.1%	2.9%	4.7%	0.2%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.0%	1.2%	2.2%	3.3%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	1.0%	2.2%	3.2%
My Community Mortgage	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	0.1%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	0.1%	2.3%	0.2%	0.1%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.1%	2.2%	0.1%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.1%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	99.2%	99.2%	98.9%	98.9%	95.0%	89.8%	87.0%
Investor Channel	0.8%	0.8%	1.1%	0.8%	1.6%	5.3%	7.2%
eChannel	0.0%	0.0%	0.0%	0.2%	3.4%	5.0%	5.8%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	76.1%	76.1%	62.5%	7.5%	30.6%	38.7%	30.4%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00038089

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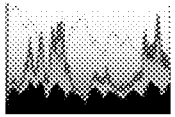


Single Family Conventional Acquisition Characteristics
Flex

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	4.3%	4.3%	2.8%	1.8%	13.4%	1.9%	0.7%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	71.8%	71.8%	59.5%	5.5%	17.1%	36.7%	29.4%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	0.2%	0.1%	0.0%	0.1%	0.2%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	76.1%	76.1%	62.6%	7.6%	30.7%	38.9%	30.6%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.7%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	76.1%	76.1%	62.3%	7.3%	30.6%	38.7%	29.6%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	0.3%	0.2%	0.0%	0.1%	0.1%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	2.1%	4.1%	4.0%	5.6%
- EA I	0.0%	0.0%	0.0%	2.0%	2.1%	2.2%	3.1%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	1.4%	1.2%	1.4%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.5%	0.6%	1.1%
10-K Property Region (Sums to 100%)							
Midwest	4.2%	4.2%	10.6%	15.5%	18.1%	20.2%	21.9%
Northeast	1.7%	1.7%	5.9%	10.5%	11.8%	13.5%	14.2%
Southeast	4.8%	4.8%	8.0%	28.1%	30.4%	31.9%	30.9%
Southwest	7.1%	7.1%	10.2%	26.8%	26.0%	26.5%	24.7%
West	82.2%	82.2%	65.3%	19.0%	13.7%	7.9%	8.3%
Census Region (Sums to 100%)							
New England	0.6%	0.6%	1.9%	2.9%	3.8%	4.4%	4.8%
Middle Atlantic	1.1%	1.1%	3.6%	6.3%	6.6%	7.6%	7.9%
East North Central	3.7%	3.7%	7.7%	11.4%	14.3%	15.8%	16.8%
East South Central	1.3%	1.3%	2.7%	7.6%	7.5%	8.8%	7.7%
South Atlantic	3.5%	3.5%	5.5%	20.8%	23.2%	23.4%	23.7%
West North Central	1.1%	1.1%	4.4%	7.6%	7.2%	8.6%	9.3%
West South Central	2.1%	2.1%	5.6%	16.4%	14.2%	16.0%	14.8%
Mountain	6.2%	6.2%	5.5%	10.1%	11.2%	8.3%	7.7%
Pacific	80.4%	80.4%	62.9%	15.9%	10.9%	5.9%	6.3%

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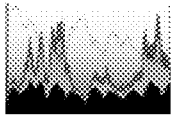


Single Family Conventional Acquisition Characteristics
Flex

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.2%	1.0%	1.2%	1.2%	1.1%
Top 10 States							
01) CA	78.6%	78.6%	59.5%	8.1%	5.5%	1.4%	1.5%
02) AZ	3.9%	3.9%	1.4%	1.9%	3.1%	2.3%	2.4%
03) TX	1.4%	1.4%	3.9%	12.3%	10.4%	10.9%	9.7%
04) WA	1.3%	1.3%	2.0%	4.6%	3.1%	2.4%	2.7%
05) WI	1.2%	1.2%	2.6%	1.8%	1.6%	1.9%	2.0%
06) GA	1.2%	1.2%	0.9%	5.3%	4.8%	5.2%	4.4%
07) NC	1.2%	1.2%	1.4%	4.2%	3.6%	3.5%	3.0%
08) OH	1.1%	1.1%	1.8%	2.6%	3.5%	3.8%	4.0%
09) ID	1.0%	1.0%	1.5%	1.5%	0.8%	0.7%	0.7%
10) MI	0.7%	0.7%	0.9%	1.3%	2.7%	3.2%	4.1%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	69.6%	69.6%	57.6%	17.2%	19.0%	16.8%	13.5%
02) FLAGSTAR BANCORP INC	7.5%	7.5%	2.9%	5.9%	5.9%	4.6%	8.8%
03) PROSPECT HOLDING COMPANY LLC	5.1%	5.1%	2.8%	0.0%	0.0%	0.0%	0.0%
04) GMAC INC	2.1%	2.1%	1.0%	0.6%	0.3%	5.0%	9.1%
05) PNC FINANCIAL SERVICES GROUP INC	2.0%	2.0%	0.7%	2.2%	4.6%	3.0%	3.2%
06) WELLS FARGO & COMPANY	1.7%	1.7%	3.4%	17.5%	10.0%	3.2%	2.3%
07) PHH CORPORATION	0.9%	0.9%	2.8%	1.1%	4.3%	6.6%	8.5%
08) FORTRESS INVESTMENT GROUP LLC	0.6%	0.6%	0.8%	0.0%	0.0%	0.0%	0.0%
09) FIRST INTERSTATE BANCSYSTEM	0.6%	0.6%	0.1%	0.1%	0.1%	0.0%	0.1%
10) IDAHO HOUSING AND FINANCE ASSOCIATION	0.6%	0.6%	1.4%	1.0%	0.1%	0.0%	0.0%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	69.6%	69.6%	57.6%	17.1%	19.0%	17.1%	13.6%
02) FLAGSTAR BANCORP INC	7.5%	7.5%	2.9%	2.6%	2.7%	1.7%	1.9%
03) WELLS FARGO & COMPANY	4.5%	4.5%	3.4%	19.1%	11.9%	5.8%	4.6%
04) GMAC INC	2.5%	2.5%	3.9%	1.0%	0.5%	4.3%	8.1%
05) PROSPECT HOLDING COMPANY LLC	2.2%	2.2%	0.0%	0.0%	0.0%	0.0%	0.0%
06) PNC FINANCIAL SERVICES GROUP INC	2.0%	2.0%	0.7%	1.1%	3.3%	2.4%	2.6%
07) PHH CORPORATION	0.9%	0.9%	2.8%	1.1%	3.4%	4.5%	6.7%
08) FORTRESS INVESTMENT GROUP LLC	0.6%	0.6%	0.8%	3.4%	3.3%	1.9%	1.2%
09) FIRST INTERSTATE BANCSYSTEM	0.6%	0.6%	0.1%	0.1%	0.1%	0.0%	0.1%
10) IDAHO HOUSING AND FINANCE ASSOCIATION	0.6%	0.6%	1.4%	1.0%	0.1%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	92.3%						

FM-FCIC_00038091

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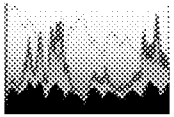


Single Family Conventional Acquisition Characteristics
Flex

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	7.7%						
- Primary MI Only	7.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-23.08	-23.08	-17.19	16.74	-2.84	0.54	9.94
Wtd Avg Economic Model Fee	65.20	65.20	54.53	21.32	39.03	41.64	40.63
Wtd Avg Charged Fee	42.12	42.12	37.35	38.05	36.19	42.18	50.57
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	1.52%	12.52%	18.44%	32.65%	39.19%
Cumulative Default Rate	0.00%	0.00%	0.00%	2.43%	4.69%	5.24%	4.86%
Housing Goals							
Low Mod	58.70%	58.70%	48.52%	43.05%	38.66%	49.16%	54.30%
Special Affordable	18.63%	18.63%	15.47%	13.59%	11.86%	17.03%	20.41%
Underserved	46.27%	46.27%	39.32%	33.87%	33.33%	35.32%	36.57%
PMM Low Mod	59.41%	59.41%	50.09%	44.05%	38.76%	49.32%	54.63%
PMM Special Affordable	19.47%	19.47%	15.92%	14.15%	11.95%	17.11%	20.82%
PMM Underserved	48.18%	48.18%	41.54%	33.67%	32.55%	34.38%	35.89%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi				15.48%	7.81%	3.16%	-0.10%
Median Valuation Bias for Other Refi	4.18%	4.18%	8.32%	8.23%	8.03%	4.77%	2.06%

FM-FCIC_00038092

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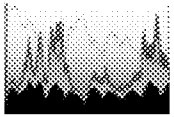


Single Family Conventional Acquisition Characteristics
Streamlined Refi

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	24,148	24,148	227,973	90,586	59,208	31,166	99,367
Book Volume ($B)	$5.4	$5.4	$47.7	$16.6	$10.6	$4.4	$12.8
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	21.3%	21.3%	26.9%	36.8%	38.4%	58.8%	59.6%
OLTV 60.01% - 70.00%	13.6%	13.6%	15.4%	19.8%	20.6%	20.2%	19.3%
OLTV 70.01% - 75.00%	8.3%	8.3%	10.7%	11.4%	11.5%	10.2%	8.7%
OLTV 75.01% - 80.00%	10.9%	10.9%	15.7%	12.6%	11.7%	5.4%	6.1%
OLTV 80.01% - 90.00%	24.0%	24.0%	17.2%	11.7%	11.0%	3.8%	4.3%
OLTV 90.01% - 95.00%	9.3%	9.3%	7.0%	3.2%	2.8%	0.7%	1.0%
OLTV 95.01% - 97.00%	2.6%	2.6%	1.7%	0.9%	0.8%	0.2%	0.2%
OLTV 97.01% - 100.00%	3.0%	3.0%	1.9%	1.1%	1.0%	0.3%	0.2%
OLTV > 100.00%	7.0%	7.0%	3.5%	2.5%	2.2%	0.5%	0.5%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	75.6%	75.6%	71.2%	65.6%	64.7%	54.5%	54.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	16.5%	16.5%	23.9%	31.5%	34.0%	45.2%	35.1%
Comb LTV 60.01% - 70.00%	11.1%	11.1%	14.1%	22.1%	22.6%	23.9%	22.9%
Comb LTV 70.01% - 75.00%	7.2%	7.2%	9.9%	13.4%	14.5%	11.9%	13.4%
Comb LTV 75.01% - 80.00%	9.7%	9.7%	14.2%	18.3%	15.4%	9.4%	14.9%
Comb LTV 80.01% - 90.00%	23.4%	23.4%	17.9%	10.7%	9.5%	6.1%	9.0%
Comb LTV 90.01% - 95.00%	10.8%	10.8%	8.1%	3.1%	2.4%	1.8%	3.0%
Comb LTV 95.01% - 97.00%	3.2%	3.2%	1.8%	0.3%	0.4%	0.6%	0.5%
Comb LTV 97.01% - 100.00%	4.0%	4.0%	2.5%	0.6%	1.1%	1.0%	0.8%
Comb LTV > 100.00%	14.2%	14.2%	7.5%	0.1%	0.1%	0.2%	0.4%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	80.5%	80.5%	74.2%	66.7%	65.9%	60.8%	65.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	16.5%	16.5%	23.9%	31.5%	34.0%	45.2%	35.1%
Comb LTV 60.01% - 70.00%	11.1%	11.1%	14.1%	22.1%	22.6%	23.9%	22.9%
Comb LTV 70.01% - 75.00%	7.2%	7.2%	9.9%	13.4%	14.5%	11.9%	13.4%
Comb LTV 75.01% - 80.00%	9.7%	9.7%	14.2%	18.3%	15.4%	9.4%	14.9%
Comb LTV 80.01% - 90.00%	23.4%	23.4%	17.9%	10.7%	9.5%	6.1%	9.0%
Comb LTV 90.01% - 95.00%	10.8%	10.8%	8.1%	3.1%	2.4%	1.8%	3.0%
Comb LTV 95.01% - 97.00%	3.2%	3.2%	1.8%	0.3%	0.4%	0.6%	0.5%

FM-FCIC_00038093

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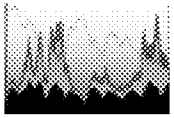


Single Family Conventional Acquisition Characteristics
Streamlined Refi

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	4.0%	4.0%	2.5%	0.6%	1.1%	1.0%	0.8%
Comb LTV > 100.00%	14.2%	14.2%	7.5%	0.1%	0.1%	0.2%	0.4%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	80.5%	80.5%	74.1%	66.7%	65.9%	60.8%	65.0%
Credit Score (Sums to 100%)							
FICO < 550	0.8%	0.8%	0.3%	0.3%	0.5%	1.3%	1.9%
FICO 550-579	0.6%	0.6%	0.3%	0.3%	0.4%	1.2%	1.5%
FICO 580-619	1.4%	1.4%	0.7%	0.8%	1.4%	3.7%	3.6%
FICO 620-659	4.6%	4.6%	2.4%	4.6%	6.5%	9.9%	7.7%
FICO 660-699	12.0%	12.0%	8.6%	14.9%	19.4%	18.5%	14.9%
FICO 700-739	20.3%	20.3%	18.7%	21.2%	24.8%	20.8%	18.7%
FICO >= 740	60.3%	60.3%	69.1%	58.0%	47.0%	44.3%	50.1%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	1.6%
Wtd Avg FICO	744	744	755	742	730	721	728
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	81.7%	81.7%	84.9%	68.0%	76.1%	72.1%	68.8%
Intermediate-term, fixed-rate	16.2%	16.2%	13.9%	23.4%	12.5%	20.9%	26.7%
Adjustable-rate	2.1%	2.1%	1.1%	5.0%	5.6%	6.4%	4.5%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	2.8%	4.4%	0.4%	0.1%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.7%	1.4%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	92.4%	92.4%	93.6%	93.8%	94.0%	94.0%	94.8%
Second/Vacation Home	4.1%	4.1%	4.7%	4.2%	3.4%	2.6%	3.1%
Investor Property	3.4%	3.4%	1.7%	2.0%	2.5%	3.4%	2.1%
10-K Unit Type (Sums to 100%)							
1 Unit	98.3%	98.3%	98.4%	98.8%	98.7%	99.0%	98.3%
2-4 Units	1.7%	1.7%	1.6%	1.2%	1.3%	1.0%	1.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	6.7%	6.7%	7.7%	8.3%	7.4%	6.1%	6.3%
Single Family Homes	93.3%	93.3%	92.3%	91.7%	92.6%	93.9%	93.7%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.0%	0.1%	0.0%	0.0%

FM-FCIC_00038094

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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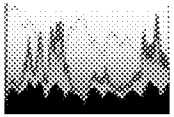


Single Family Conventional Acquisition Characteristics
Streamlined Refi

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	6.7%	6.7%	7.7%	8.3%	7.4%	6.1%	6.3%
1 Unit	91.5%	91.5%	90.6%	90.5%	91.2%	92.9%	92.0%
2-4 Units	1.7%	1.7%	1.6%	1.2%	1.3%	1.0%	1.7%
Condo							
Condo	6.5%	6.5%	7.3%	8.1%	7.3%	5.7%	6.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cash-Out Refinance	0.0%	0.0%	5.8%	41.2%	63.0%	52.2%	18.0%
Other Refinance	100.0%	100.0%	94.2%	58.8%	37.0%	47.8%	82.0%
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	0.1%	0.5%	0.8%	1.4%	2.5%
TPO Correspondent	0.0%	0.0%	0.4%	0.9%	0.8%	1.0%	1.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	100.0%	100.0%	99.4%	98.7%	98.4%	97.6%	95.8%
Origination Amount and Rate							
Avg Origination Loan Amount	$225,157	$225,157	$209,183	$183,274	$179,595	$142,339	$129,280
Loan Original Note Rate	5.09%	5.09%	4.95%	5.76%	6.32%	6.34%	5.78%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.1%	0.4%	0.7%	3.4%	0.5%
Non-Seasoned	100.0%	100.0%	99.9%	99.6%	99.3%	96.6%	99.5%
ACI							
ACI Probability	0.20%	0.20%	0.12%	0.14%	0.23%	0.22%	0.23%
Wtd Avg ACI Score	735	735	745	740	726	735	738
Credit Premium							
Wtd Avg Credit Premium	0.18	0.18	-0.18	-0.18	0.01	0.15	0.16
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.1%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	1.3%	1.7%	0.5%	0.3%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	29.2%	29.2%	17.2%	17.8%	13.3%	31.0%	27.5%
DTI Ratio > 20 and <= 30	20.7%	20.7%	25.0%	25.7%	22.9%	23.1%	20.7%
DTI Ratio > 30 and <= 40	17.7%	17.7%	23.1%	26.3%	28.5%	17.9%	13.4%
DTI Ratio > 40 and <= 45	7.1%	7.1%	9.0%	11.2%	13.5%	6.9%	4.5%
DTI Ratio > 45 and <= 50	5.9%	5.9%	7.1%	9.4%	11.5%	5.4%	3.3%
DTI Ratio > 50	15.3%	15.3%	15.5%	8.3%	9.7%	10.7%	7.6%
DTI Ratio Missing	4.1%	4.1%	3.1%	1.2%	0.7%	5.0%	23.0%

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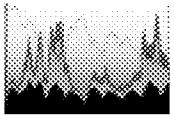


Single Family Conventional Acquisition Characteristics
Streamlined Refi

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	32.6%	32.6%	35.2%	32.7%	34.9%	30.5%	28.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	29.2%	29.2%	17.2%	17.8%	13.3%	31.0%	27.5%
DTI Ratio > 20 and <= 30	20.7%	20.7%	25.0%	25.7%	22.9%	23.1%	20.7%
DTI Ratio > 30 and <= 40	17.7%	17.7%	23.1%	26.3%	28.5%	17.9%	13.4%
DTI Ratio > 40 and <= 45	7.1%	7.1%	9.0%	11.2%	13.5%	6.9%	4.5%
DTI Ratio > 45 and <= 50	5.9%	5.9%	7.1%	9.4%	11.5%	5.4%	3.3%
DTI Ratio > 50	15.3%	15.3%	15.5%	8.3%	9.7%	10.7%	7.6%
DTI Ratio Missing	4.1%	4.1%	3.1%	1.2%	0.7%	5.0%	23.0%
Wtd Avg DTI Ratio	32.6%	32.6%	35.2%	32.7%	34.9%	30.5%	28.9%
Origination Term (Sums to 100%)							
<= 15 Years	16.2%	16.2%	13.9%	23.4%	12.5%	21.0%	26.7%
> 15 Years amd <= 25 Years	6.7%	6.7%	7.1%	9.7%	7.8%	14.9%	11.8%
> 25 Years and <= 30 Years	77.1%	77.1%	79.0%	66.6%	79.1%	63.9%	61.5%
> 30 Years	0.0%	0.0%	0.0%	0.3%	0.6%	0.2%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	81.7%	81.7%	84.9%	68.8%	77.5%	72.2%	68.8%
Intermediate-Term Fixed Rate (excl Balloon)	16.2%	16.2%	13.9%	23.4%	12.5%	20.9%	26.7%
Adjustable Rate	2.1%	2.1%	1.2%	7.8%	10.0%	6.8%	4.5%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.3%	0.6%	0.2%	0.0%
Hybrid Arm	2.1%	2.1%	1.2%	7.8%	10.0%	6.8%	4.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.2%	0.7%	0.8%	0.9%
- 5/1 Hybrid Arm	1.7%	1.7%	1.0%	4.5%	5.3%	4.1%	1.6%
- 7/1 Hybrid Arm	0.3%	0.3%	0.1%	1.3%	1.1%	0.9%	1.5%
- 10/1 Hybrid Arm	0.1%	0.1%	0.1%	1.7%	2.9%	1.0%	0.6%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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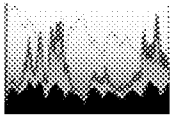


Single Family Conventional Acquisition Characteristics
Streamlined Refi

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	3.5%	5.8%	0.5%	0.1%
- Interest Only ARM	0.0%	0.0%	0.0%	2.8%	4.4%	0.4%	0.1%
- Interest Only FRM	0.0%	0.0%	0.0%	0.7%	1.4%	0.1%	0.0%
Alt-A	0.0%	0.0%	0.0%	6.8%	12.9%	2.3%	2.2%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	5.5%	9.5%	0.2%	0.7%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.7%	0.7%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.1%
- Alt-A SISA	0.0%	0.0%	0.0%	2.3%	2.4%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.3%	0.6%	0.1%	0.3%
- Alt-A Stated Income	0.0%	0.0%	0.0%	2.2%	5.1%	0.1%	0.3%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	1.2%	2.7%	0.1%	0.1%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.7%	2.0%	1.4%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	5.6%	10.2%	5.6%	1.2%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.1%	0.7%	5.3%	0.5%
- Other Low/No Doc	0.0%	0.0%	0.0%	5.5%	9.5%	0.2%	0.7%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	99.7%	98.7%	98.0%	94.5%	95.8%
Investor Channel	0.0%	0.0%	0.3%	1.3%	2.0%	5.5%	4.2%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	29.9%	29.9%	19.4%	11.3%	11.5%	12.3%	17.0%
- 75/20/05	0.6%	0.6%	0.4%	0.3%	0.3%	0.4%	0.6%

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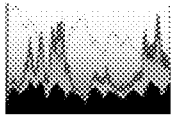


Single Family Conventional Acquisition Characteristics
Streamlined Refi

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
- 80/10/10	2.7%	2.7%	2.4%	2.4%	3.0%	1.2%	2.8%
- 80/15/05	0.8%	0.8%	0.8%	0.9%	1.0%	0.5%	1.1%
- 80/20/00	3.1%	3.1%	3.3%	0.8%	0.1%	0.1%	0.1%
- 90/05/05	1.9%	1.9%	1.2%	0.1%	0.1%	0.0%	0.1%
- Other	20.8%	20.8%	11.3%	6.7%	7.0%	10.1%	12.3%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	30.7%	30.7%	20.4%	12.2%	12.3%	13.2%	18.0%
- 75/20/05	0.6%	0.6%	0.5%	0.3%	0.4%	0.5%	0.8%
- 75/25/00	1.3%	1.3%	0.6%	0.3%	0.4%	0.9%	0.7%
- 80/10/10	2.7%	2.7%	2.5%	2.6%	3.3%	1.6%	3.2%
- 80/15/05	0.8%	0.8%	0.8%	1.0%	1.1%	0.7%	1.3%
- 80/20/00	9.7%	9.7%	5.0%	0.6%	0.8%	0.7%	0.9%
- 90/05/05	1.9%	1.9%	1.2%	0.1%	0.1%	0.1%	0.1%
- Other	13.5%	13.5%	9.9%	7.3%	6.3%	8.8%	11.0%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	16.7%	16.7%	21.1%	19.4%	13.8%	14.5%	19.6%
Northeast	20.3%	20.3%	19.0%	18.7%	18.1%	18.7%	19.8%
Southeast	17.8%	17.8%	16.7%	19.5%	21.5%	23.2%	23.3%
Southwest	13.3%	13.3%	14.8%	14.8%	13.4%	13.6%	14.1%
West	31.9%	31.9%	28.4%	27.6%	33.2%	30.1%	23.1%
Census Region (Sums to 100%)							
New England	5.4%	5.4%	5.4%	6.2%	6.1%	5.5%	7.0%
Middle Atlantic	14.5%	14.5%	12.8%	12.0%	11.6%	12.2%	12.1%
East North Central	11.6%	11.6%	17.7%	16.2%	12.0%	12.2%	15.6%
East South Central	2.3%	2.3%	2.9%	3.3%	2.5%	2.9%	3.7%
South Atlantic	16.0%	16.0%	14.3%	16.6%	19.3%	20.6%	20.0%
West North Central	6.7%	6.7%	5.5%	5.9%	4.0%	5.3%	7.0%
West South Central	2.7%	2.7%	4.6%	3.7%	2.1%	3.6%	4.2%
Mountain	11.4%	11.4%	10.7%	11.5%	12.7%	9.2%	8.6%
Pacific	29.3%	29.3%	25.8%	24.5%	29.6%	27.9%	21.4%

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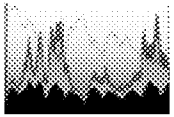


Single Family Conventional Acquisition Characteristics
Streamlined Refi

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.2%	0.0%	0.0%	0.7%	0.4%
Top 10 States							
01) CA	19.9%	19.9%	17.5%	15.7%	21.8%	22.6%	16.6%
02) NJ	5.8%	5.8%	4.5%	4.9%	4.9%	4.0%	4.7%
03) NY	5.5%	5.5%	5.5%	4.1%	3.7%	4.7%	3.8%
04) IL	4.7%	4.7%	6.1%	6.4%	4.1%	4.2%	4.3%
05) WA	4.4%	4.4%	4.5%	5.1%	4.3%	3.1%	2.5%
06) VA	4.0%	4.0%	3.0%	3.4%	3.1%	3.6%	3.9%
07) MN	4.0%	4.0%	2.0%	1.7%	1.2%	1.5%	2.3%
08) CO	4.0%	4.0%	3.2%	2.9%	2.5%	2.5%	2.9%
09) OR	3.8%	3.8%	2.2%	2.3%	2.1%	1.7%	1.5%
10) MD	3.5%	3.5%	2.7%	2.7%	2.9%	2.8%	2.9%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	50.0%	50.0%	21.4%	10.6%	2.0%	1.4%	1.7%
02) BANK OF AMERICA CORPORATION	35.8%	35.8%	46.1%	64.4%	78.4%	47.7%	27.6%
03) JPMORGAN CHASE & CO	4.6%	4.6%	8.8%	3.1%	0.7%	10.9%	18.2%
04) GMAC INC	2.5%	2.5%	0.4%	1.0%	3.3%	4.6%	11.2%
05) FLAGSTAR BANCORP INC	2.0%	2.0%	1.6%	0.6%	0.4%	0.2%	0.7%
06) HUNTINGTON BANCSHARES INCORPORATED	1.1%	1.1%	1.5%	0.5%	0.3%	0.5%	0.8%
07) CITIGROUP INC	0.8%	0.8%	1.9%	9.4%	6.6%	19.2%	23.1%
08) REGIONS FINANCIAL CORP	0.3%	0.3%	0.5%	0.0%	0.1%	0.1%	0.5%
09) FREMONT BANCORPORATION	0.3%	0.3%	2.5%	0.0%	0.5%	0.9%	0.9%
10) PNC FINANCIAL SERVICES GROUP INC	0.2%	0.2%	1.1%	1.0%	0.2%	0.8%	0.1%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	50.0%	50.0%	21.4%	10.6%	2.7%	4.3%	9.3%
02) BANK OF AMERICA CORPORATION	35.8%	35.8%	46.1%	64.3%	78.4%	48.8%	27.6%
03) JPMORGAN CHASE & CO	4.6%	4.6%	8.8%	4.9%	0.8%	9.6%	12.3%
04) GMAC INC	2.5%	2.5%	0.4%	1.0%	3.3%	4.6%	11.2%
05) FLAGSTAR BANCORP INC	2.0%	2.0%	1.5%	0.5%	0.3%	0.1%	0.1%
06) HUNTINGTON BANCSHARES INCORPORATED	1.1%	1.1%	1.5%	0.5%	0.3%	0.5%	0.5%
07) CITIGROUP INC	0.8%	0.8%	1.9%	9.5%	6.6%	19.4%	24.9%
08) REGIONS FINANCIAL CORP	0.3%	0.3%	0.5%	0.0%	0.1%	0.1%	0.5%
09) FREMONT BANCORPORATION	0.3%	0.3%	2.5%	0.0%	0.5%	0.9%	0.9%
10) PNC FINANCIAL SERVICES GROUP INC	0.2%	0.2%	1.1%	1.0%	0.1%	0.8%	0.1%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	93.3%						

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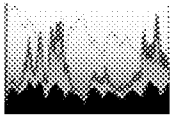


Single Family Conventional Acquisition Characteristics
Streamlined Refi

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	6.7%						
- Primary MI Only	6.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-28.05	-28.05	-14.87	3.34	-8.29	0.16	1.87
Wtd Avg Economic Model Fee	56.31	56.31	39.72	19.01	25.92	14.97	13.00
Wtd Avg Charged Fee	28.26	28.26	24.85	22.35	17.63	15.13	14.87
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	1.4%	6.4%	5.4%	0.5%	0.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.03%	0.03%	1.50%	22.48%	34.23%	43.17%	38.11%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.31%	1.14%	0.79%	0.57%
Housing Goals							
Low Mod	36.32%	36.32%	36.97%	37.41%	40.08%	44.09%	36.53%
Special Affordable	13.50%	13.50%	12.94%	12.70%	14.41%	20.34%	15.80%
Underserved	26.26%	26.26%	25.16%	29.72%	35.44%	34.27%	29.92%
PMM Low Mod			100.00%		0.00%		
PMM Special Affordable			0.00%		0.00%		
PMM Underserved			100.00%		0.00%		
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi							
Median Valuation Bias for Other Refi							

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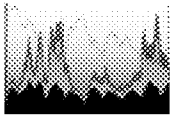


Single Family Conventional Acquisition Characteristics
IO Investor Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	3	3	3,791	11,924	168,184	168,165	131,699
Book Volume ($B)	$0.0	$0.0	$1.1	$3.0	$42.0	$39.4	$28.0
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	100.0%	100.0%	35.1%	19.5%	8.1%	7.9%	8.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	17.8%	17.6%	10.6%	10.6%	10.2%
OLTV 70.01% - 75.00%	0.0%	0.0%	9.9%	13.4%	8.6%	7.5%	7.7%
OLTV 75.01% - 80.00%	0.0%	0.0%	33.5%	39.4%	54.6%	65.8%	66.8%
OLTV 80.01% - 90.00%	0.0%	0.0%	3.2%	8.2%	7.5%	4.4%	4.5%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.4%	1.7%	4.3%	2.3%	2.7%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.2%	6.3%	1.4%	0.1%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	44.6%	44.6%	65.0%	71.2%	78.0%	76.5%	76.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	54.4%	54.4%	31.2%	18.0%	7.5%	7.4%	7.4%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	16.7%	16.3%	9.0%	8.4%	9.1%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	9.8%	10.9%	6.5%	5.7%	6.6%
Comb LTV 75.01% - 80.00%	45.6%	45.6%	18.9%	24.6%	18.7%	19.8%	36.3%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	12.7%	18.3%	18.2%	16.4%	15.7%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	7.9%	8.2%	12.2%	11.8%	12.4%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.3%	0.3%	0.1%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	2.8%	3.7%	27.7%	30.3%	12.3%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	66.5%	66.5%	69.1%	74.6%	85.0%	85.4%	81.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	54.4%	54.4%	31.2%	18.0%	7.5%	7.4%	7.4%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	16.7%	16.3%	9.0%	8.4%	9.1%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	9.8%	10.9%	6.5%	5.7%	6.6%
Comb LTV 75.01% - 80.00%	45.6%	45.6%	18.9%	24.6%	18.7%	19.8%	36.3%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	12.7%	18.3%	18.2%	16.4%	15.7%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	7.9%	8.2%	12.2%	11.8%	12.4%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.3%	0.3%	0.1%

FM-FCIC_00038101

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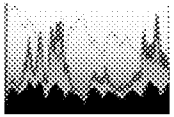


Single Family Conventional Acquisition Characteristics
IO Investor Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	2.8%	3.7%	27.7%	30.3%	12.3%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	66.5%	66.5%	69.1%	74.6%	85.0%	85.4%	81.7%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.3%	0.5%	0.1%	0.1%	0.0%
FICO 550-579	0.0%	0.0%	0.3%	0.3%	0.1%	0.1%	0.0%
FICO 580-619	0.0%	0.0%	0.6%	1.1%	0.4%	0.3%	0.3%
FICO 620-659	0.0%	0.0%	1.9%	4.0%	9.8%	9.1%	4.6%
FICO 660-699	40.3%	40.3%	7.9%	16.9%	29.5%	27.4%	20.4%
FICO 700-739	0.0%	0.0%	17.9%	23.3%	30.0%	30.0%	33.7%
FICO >= 740	59.7%	59.7%	71.1%	53.8%	30.1%	33.1%	41.0%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	756	756	758	738	714	717	728
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	100.0%	100.0%	91.6%	89.0%	50.5%	64.1%	99.1%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	8.4%	11.0%	49.5%	35.9%	0.9%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	100.0%	100.0%	92.7%	77.8%	76.6%	78.6%	80.2%
Second/Vacation Home	0.0%	0.0%	6.4%	6.3%	4.8%	6.3%	7.4%
Investor Property	0.0%	0.0%	0.8%	15.9%	18.6%	15.2%	12.4%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	99.3%	92.7%	90.2%	93.8%	95.8%
2-4 Units	0.0%	0.0%	0.7%	7.3%	9.8%	6.2%	4.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	0.0%	0.0%	12.7%	13.6%	13.2%	15.4%	17.6%
Single Family Homes	100.0%	100.0%	87.3%	86.4%	86.8%	84.6%	82.4%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_0003810

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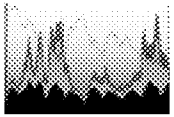


Single Family Conventional Acquisition Characteristics
IO Investor Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	0.0%	0.0%	12.7%	13.6%	13.2%	15.4%	17.6%
1 Unit	100.0%	100.0%	86.6%	79.1%	77.1%	78.3%	78.2%
2-4 Units	0.0%	0.0%	0.7%	7.3%	9.8%	6.2%	4.2%
Condo							
Condo	0.0%	0.0%	11.4%	12.9%	13.0%	15.4%	17.5%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	45.6%	45.6%	48.1%	43.1%	49.0%	61.2%	66.8%
Cash-Out Refinance	0.0%	0.0%	28.3%	31.6%	30.2%	27.1%	21.5%
Other Refinance	54.4%	54.4%	23.6%	25.3%	20.8%	11.6%	11.7%
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	44.5%	24.2%	32.3%	28.6%	15.6%
TPO Correspondent	0.0%	0.0%	11.5%	30.8%	38.5%	30.8%	21.2%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	100.0%	100.0%	44.0%	45.1%	29.2%	40.7%	63.2%
Origination Amount and Rate							
Avg Origination Loan Amount	$344,667	$344,667	$294,201	$255,401	$249,745	$234,658	$212,895
Loan Original Note Rate	5.38%	5.38%	5.28%	6.01%	6.87%	6.76%	5.75%
Seasoning (Sums to 100%)							
Seasoned	14.1%	14.1%	90.4%	58.1%	3.3%	2.7%	1.8%
Non-Seasoned	85.9%	85.9%	9.6%	41.9%	96.7%	97.3%	98.2%
ACI							
ACI Probability	0.05%	0.05%	0.11%	0.41%	1.79%	1.39%	0.52%
Wtd Avg ACI Score	744	744	737	706	646	656	687
Credit Premium							
Wtd Avg Credit Premium	0.79	0.79	-0.08	0.19	0.13	0.17	0.33
Credit Premium > 1.5	0.0%	0.0%	0.5%	2.0%	4.3%	2.7%	3.3%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	8.0%	21.5%	17.6%	9.7%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	0.0%	0.0%	13.0%	7.6%	3.1%	3.5%	5.2%
DTI Ratio > 20 and <= 30	0.0%	0.0%	24.4%	15.6%	9.2%	10.8%	15.5%
DTI Ratio > 30 and <= 40	14.1%	14.1%	29.2%	29.3%	27.0%	29.6%	36.2%
DTI Ratio > 40 and <= 45	85.9%	85.9%	12.8%	17.2%	21.4%	22.1%	22.5%
DTI Ratio > 45 and <= 50	0.0%	0.0%	8.9%	11.8%	13.5%	12.1%	8.4%
DTI Ratio > 50	0.0%	0.0%	5.8%	9.1%	6.5%	5.4%	4.1%
DTI Ratio Missing	0.0%	0.0%	5.9%	9.4%	19.3%	16.4%	8.2%

FM-FCIC_00038103

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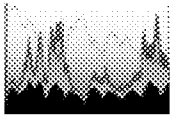


Single Family Conventional Acquisition Characteristics
IO Investor Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	39.8%	39.8%	33.1%	36.9%	39.3%	38.5%	36.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	0.0%	0.0%	13.0%	7.6%	3.1%	3.5%	5.2%
DTI Ratio > 20 and <= 30	0.0%	0.0%	24.4%	15.6%	9.2%	10.8%	15.5%
DTI Ratio > 30 and <= 40	14.1%	14.1%	29.2%	29.3%	27.0%	29.6%	36.2%
DTI Ratio > 40 and <= 45	85.9%	85.9%	12.8%	17.2%	21.3%	22.1%	22.5%
DTI Ratio > 45 and <= 50	0.0%	0.0%	8.9%	11.8%	13.5%	12.1%	8.4%
DTI Ratio > 50	0.0%	0.0%	5.8%	9.1%	6.5%	5.4%	4.1%
DTI Ratio Missing	0.0%	0.0%	5.9%	9.4%	19.3%	16.4%	8.2%
Wtd Avg DTI Ratio	39.8%	39.8%	33.1%	36.9%	39.3%	38.5%	36.5%
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.1%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.9%	0.0%	0.0%	0.0%	0.0%
> 25 Years and <= 30 Years	100.0%	100.0%	95.7%	100.0%	99.9%	99.9%	99.9%
> 30 Years	0.0%	0.0%	3.3%	0.0%	0.1%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	8.4%	11.0%	49.5%	35.9%	0.8%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Adjustable Rate	100.0%	100.0%	91.6%	89.0%	50.5%	64.1%	99.1%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	3.3%	0.0%	0.1%	0.0%	0.0%
Hybrid Arm	85.9%	85.9%	91.6%	88.9%	50.3%	63.4%	98.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	3.7%	6.0%	1.8%	4.1%	19.5%
- 5/1 Hybrid Arm	85.9%	85.9%	51.9%	60.5%	35.7%	47.5%	64.7%
- 7/1 Hybrid Arm	0.0%	0.0%	14.6%	12.9%	7.0%	7.4%	8.8%
- 10/1 Hybrid Arm	0.0%	0.0%	21.4%	9.5%	5.7%	4.4%	5.3%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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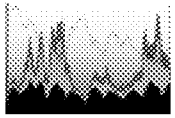


Single Family Conventional Acquisition Characteristics
IO Investor Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only ARM	100.0%	100.0%	91.6%	89.0%	50.5%	64.1%	99.1%
- Interest Only FRM	0.0%	0.0%	8.4%	11.0%	49.5%	35.9%	0.9%
Alt-A	0.0%	0.0%	0.0%	46.1%	97.6%	98.7%	90.6%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	23.5%	72.3%	66.4%	52.5%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	3.8%	1.8%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.1%	5.4%	9.4%	15.2%
- Alt-A SISA	0.0%	0.0%	0.0%	4.3%	8.5%	7.8%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	10.0%	7.0%	3.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	19.1%	44.5%	40.4%	34.2%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	19.9%	20.4%	25.0%	26.5%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	2.7%	5.0%	7.3%	11.6%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	25.8%	73.8%	67.4%	54.2%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	2.4%	1.5%	1.1%	1.7%
- Other Low/No Doc	0.0%	0.0%	0.0%	23.4%	72.2%	66.4%	52.5%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	45.6%	45.6%	27.8%	23.3%	41.6%	51.9%	34.5%
- 75/20/05	0.0%	0.0%	0.5%	0.4%	0.3%	0.4%	0.4%

FM-FCIC_00038105

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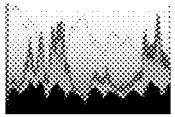


Single Family Conventional Acquisition Characteristics
IO Investor Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	7.0%	7.7%	6.2%	6.8%	7.4%
- 80/15/05	0.0%	0.0%	6.4%	5.9%	5.4%	7.2%	7.6%
- 80/20/00	0.0%	0.0%	2.8%	3.6%	0.0%	0.0%	0.1%
- 90/05/05	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%
- Other	45.6%	45.6%	10.8%	5.6%	29.6%	37.4%	19.1%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	45.6%	45.6%	29.5%	26.9%	43.7%	53.8%	46.6%
- 75/20/05	0.0%	0.0%	0.5%	0.5%	0.8%	0.9%	0.6%
- 75/25/00	0.0%	0.0%	0.2%	1.1%	0.8%	1.2%	0.4%
- 80/10/10	0.0%	0.0%	7.4%	8.8%	9.5%	10.6%	10.9%
- 80/15/05	0.0%	0.0%	6.6%	6.3%	8.2%	10.6%	10.3%
- 80/20/00	0.0%	0.0%	2.7%	2.9%	20.1%	26.5%	20.1%
- 90/05/05	0.0%	0.0%	0.3%	0.1%	0.1%	0.0%	0.0%
- Other	45.6%	45.6%	11.8%	7.2%	4.2%	4.0%	4.3%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	0.0%	0.0%	9.0%	10.8%	7.1%	8.2%	10.4%
Northeast	0.0%	0.0%	18.0%	11.2%	12.4%	11.0%	7.9%
Southeast	45.6%	45.6%	39.4%	30.8%	25.5%	28.7%	27.0%
Southwest	0.0%	0.0%	5.6%	10.6%	12.7%	14.4%	16.5%
West	54.4%	54.4%	27.9%	36.5%	42.1%	37.7%	38.2%
Census Region (Sums to 100%)							
New England	0.0%	0.0%	5.6%	2.7%	3.3%	3.3%	3.4%
Middle Atlantic	0.0%	0.0%	11.5%	7.7%	8.9%	7.4%	4.3%
East North Central	0.0%	0.0%	8.7%	9.7%	5.8%	6.5%	7.9%
East South Central	0.0%	0.0%	1.2%	2.2%	1.3%	1.7%	1.4%
South Atlantic	45.6%	45.6%	39.2%	29.1%	24.5%	27.3%	25.8%
West North Central	0.0%	0.0%	1.1%	1.7%	2.0%	2.4%	3.5%
West South Central	0.0%	0.0%	1.3%	1.8%	1.8%	1.9%	1.4%
Mountain	0.0%	0.0%	3.9%	10.5%	15.0%	17.3%	21.2%
Pacific	54.4%	54.4%	27.5%	34.2%	37.5%	32.1%	31.1%

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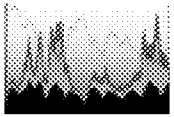


Single Family Conventional Acquisition Characteristics
IO Investor Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%
Top 10 States							
01) CA	54.4%	54.4%	21.9%	25.5%	30.1%	25.2%	24.5%
02) DC	45.6%	45.6%	1.9%	1.0%	0.5%	0.4%	0.5%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
01) CITIGROUP INC	85.9%	85.9%	1.5%	8.1%	0.0%	0.1%	0.2%
02) GATEWAY BANK FSB	14.1%	14.1%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) CITIGROUP INC	85.9%	85.9%	1.5%	8.3%	0.0%	0.1%	0.3%
02) GATEWAY BANK FSB	14.1%	14.1%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	100.0%						

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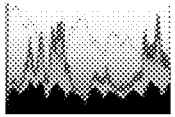


Single Family Conventional Acquisition Characteristics
IO Investor Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.0%						
- Primary MI Only	0.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	27.97	27.97	6.32	21.43	-14.30	-10.95	-1.08
Wtd Avg Economic Model Fee	6.79	6.79	46.44	48.37	70.65	54.12	46.80
Wtd Avg Charged Fee	34.76	34.76	52.76	69.79	56.34	43.18	45.72
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	22.87%	22.75%	14.39%	28.10%	49.10%
Cumulative Default Rate	0.00%	0.00%	0.10%	2.60%	12.55%	12.27%	6.82%
Housing Goals							
Low Mod	100.00%	100.00%	35.26%	39.14%	36.25%	36.02%	42.61%
Special Affordable	50.00%	50.00%	6.77%	12.64%	13.47%	12.60%	14.72%
Underserved	50.00%	50.00%	21.98%	38.23%	52.08%	45.96%	41.19%
PMM Low Mod			32.19%	27.64%	17.88%	23.51%	35.52%
PMM Special Affordable			3.35%	7.02%	3.70%	4.93%	11.39%
PMM Underserved			20.18%	28.72%	46.90%	42.15%	39.68%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi			2.23%	7.53%	8.97%	5.53%	2.32%
Median Valuation Bias for Other Refi	-11.91%	-11.91%	2.59%	6.92%	8.97%	5.73%	2.19%

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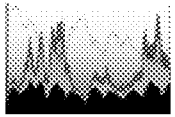


Single Family Conventional Acquisition Characteristics
IO Lender Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	2,924	2,924	19,018	95,100	207,224	149,217	105,690
Book Volume ($B)	$1.0	$1.0	$6.0	$27.5	$53.7	$37.0	$23.8
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	44.5%	44.5%	43.1%	21.1%	12.3%	16.3%	20.2%
OLTV 60.01% - 70.00%	20.4%	20.4%	18.9%	17.7%	13.1%	17.2%	19.8%
OLTV 70.01% - 75.00%	15.9%	15.9%	14.8%	11.0%	9.7%	9.4%	8.7%
OLTV 75.01% - 80.00%	18.4%	18.4%	21.0%	27.1%	36.7%	49.1%	44.7%
OLTV 80.01% - 90.00%	0.6%	0.6%	1.6%	13.0%	8.0%	5.2%	5.3%
OLTV 90.01% - 95.00%	0.2%	0.2%	0.4%	6.4%	7.0%	2.1%	0.9%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.4%	0.4%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.1%	0.1%	0.2%	3.4%	12.8%	0.7%	0.5%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	60.6%	60.6%	61.7%	72.6%	77.8%	72.5%	70.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	39.5%	39.5%	37.6%	16.9%	10.9%	15.3%	18.8%
Comb LTV 60.01% - 70.00%	20.2%	20.2%	19.2%	15.1%	11.3%	16.1%	19.0%
Comb LTV 70.01% - 75.00%	17.2%	17.2%	15.8%	9.9%	6.8%	8.1%	7.7%
Comb LTV 75.01% - 80.00%	18.6%	18.6%	21.4%	23.7%	20.6%	30.4%	29.9%
Comb LTV 80.01% - 90.00%	3.6%	3.6%	4.7%	21.5%	19.8%	20.0%	21.0%
Comb LTV 90.01% - 95.00%	0.7%	0.7%	1.1%	9.0%	15.5%	9.2%	3.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.3%	0.4%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.1%	0.1%	0.3%	3.5%	14.6%	0.8%	0.5%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	62.8%	62.8%	63.9%	75.5%	81.4%	75.5%	73.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	39.5%	39.5%	37.6%	16.9%	10.9%	15.3%	18.8%
Comb LTV 60.01% - 70.00%	20.2%	20.2%	19.2%	15.1%	11.3%	16.1%	19.0%
Comb LTV 70.01% - 75.00%	17.2%	17.2%	15.8%	9.9%	6.8%	8.1%	7.7%
Comb LTV 75.01% - 80.00%	18.6%	18.6%	21.4%	23.7%	20.6%	30.4%	29.9%
Comb LTV 80.01% - 90.00%	3.6%	3.6%	4.7%	21.5%	19.8%	20.0%	21.0%
Comb LTV 90.01% - 95.00%	0.7%	0.7%	1.1%	9.0%	15.5%	9.2%	3.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.3%	0.4%	0.0%	0.0%

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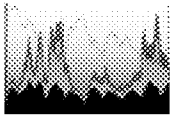


Single Family Conventional Acquisition Characteristics
IO Lender Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.1%	0.1%	0.3%	3.5%	14.6%	0.8%	0.5%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	62.8%	62.8%	63.9%	75.4%	81.4%	75.5%	73.0%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
FICO 550-579	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.1%
FICO 580-619	0.0%	0.0%	0.1%	0.8%	2.5%	2.2%	1.8%
FICO 620-659	0.5%	0.5%	0.8%	3.9%	9.5%	7.7%	7.9%
FICO 660-699	5.2%	5.2%	4.8%	13.8%	19.6%	17.1%	16.6%
FICO 700-739	15.6%	15.6%	16.4%	25.1%	26.3%	26.5%	26.3%
FICO >= 740	78.7%	78.7%	77.9%	56.4%	41.7%	46.3%	47.2%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Wtd Avg FICO	767	767	766	742	724	729	730
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	99.1%	99.1%	96.9%	67.8%	36.9%	48.8%	83.8%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.9%	0.9%	3.1%	32.2%	63.1%	51.2%	16.2%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	88.3%	88.3%	88.8%	87.7%	90.7%	88.9%	92.8%
Second/Vacation Home	8.9%	8.9%	8.4%	7.1%	7.2%	10.6%	7.1%
Investor Property	2.8%	2.8%	2.8%	5.2%	2.0%	0.5%	0.1%
10-K Unit Type (Sums to 100%)							
1 Unit	99.3%	99.3%	99.3%	98.3%	99.0%	99.8%	99.9%
2-4 Units	0.7%	0.7%	0.7%	1.7%	1.0%	0.2%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	13.2%	13.2%	12.9%	16.6%	16.9%	15.4%	16.1%
Single Family Homes	86.8%	86.8%	87.1%	83.4%	83.1%	84.6%	83.9%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_0003811

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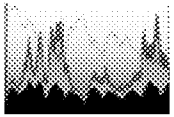


Single Family Conventional Acquisition Characteristics
IO Lender Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	13.2%	13.2%	12.9%	16.6%	16.9%	15.4%	16.1%
1 Unit	86.1%	86.1%	86.4%	81.6%	82.1%	84.4%	83.8%
2-4 Units	0.7%	0.7%	0.7%	1.7%	1.0%	0.2%	0.1%
Condo							
Condo	12.0%	12.0%	12.1%	16.3%	16.6%	15.1%	15.8%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	13.1%	13.1%	17.2%	36.2%	53.0%	49.4%	46.8%
Cash-Out Refinance	20.9%	20.9%	22.9%	28.1%	24.4%	31.9%	28.4%
Other Refinance	65.9%	65.9%	59.9%	35.7%	22.5%	18.7%	24.8%
Origination Type (Sums to 100%)							
TPO Broker	19.5%	19.5%	16.8%	34.4%	34.8%	27.0%	26.0%
TPO Correspondent	40.7%	40.7%	35.0%	29.8%	36.4%	42.6%	33.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	39.8%	39.8%	48.2%	35.8%	28.8%	30.4%	40.9%
Origination Amount and Rate							
Avg Origination Loan Amount	$329,251	$329,251	$316,887	$289,812	$259,370	$248,252	$225,332
Loan Original Note Rate	4.35%	4.35%	4.63%	5.90%	6.47%	6.39%	5.49%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%	0.1%	0.3%	0.0%	0.0%
Non-Seasoned	100.0%	100.0%	100.0%	99.9%	99.7%	100.0%	100.0%
ACI							
ACI Probability	0.06%	0.06%	0.07%	0.31%	0.85%	0.32%	0.22%
Wtd Avg ACI Score	749	749	747	710	684	704	716
Credit Premium							
Wtd Avg Credit Premium	0.06	0.06	0.12	0.01	0.00	0.10	0.20
Credit Premium > 1.5	0.1%	0.1%	0.5%	0.2%	0.4%	0.3%	0.4%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.4%	0.1%	0.4%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	7.6%	7.6%	9.1%	4.8%	4.5%	6.1%	9.9%
DTI Ratio > 20 and <= 30	17.6%	17.6%	17.8%	12.9%	12.9%	16.9%	21.1%
DTI Ratio > 30 and <= 40	27.1%	27.1%	26.2%	25.2%	26.8%	30.6%	31.1%
DTI Ratio > 40 and <= 45	16.4%	16.4%	15.4%	16.0%	17.2%	17.2%	15.0%
DTI Ratio > 45 and <= 50	11.9%	11.9%	11.6%	14.8%	15.1%	13.0%	10.7%
DTI Ratio > 50	17.9%	17.9%	19.5%	25.5%	22.9%	15.4%	10.4%
DTI Ratio Missing	1.5%	1.5%	0.5%	0.8%	0.7%	0.8%	1.9%

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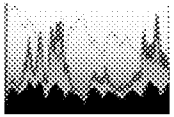


Single Family Conventional Acquisition Characteristics
IO Lender Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	38.5%	38.5%	38.4%	41.7%	41.4%	38.6%	35.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	7.6%	7.6%	9.1%	4.8%	4.5%	6.1%	9.9%
DTI Ratio > 20 and <= 30	17.6%	17.6%	17.8%	12.9%	12.9%	16.9%	21.1%
DTI Ratio > 30 and <= 40	27.1%	27.1%	26.2%	25.2%	26.8%	30.6%	31.1%
DTI Ratio > 40 and <= 45	16.4%	16.4%	15.4%	16.0%	17.2%	17.2%	15.0%
DTI Ratio > 45 and <= 50	11.9%	11.9%	11.6%	14.8%	15.1%	13.0%	10.7%
DTI Ratio > 50	17.9%	17.9%	19.5%	25.5%	22.9%	15.4%	10.4%
DTI Ratio Missing	1.5%	1.5%	0.5%	0.8%	0.7%	0.8%	1.9%
Wtd Avg DTI Ratio	38.5%	38.5%	38.4%	41.7%	41.4%	38.6%	35.8%
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 25 Years and <= 30 Years	100.0%	100.0%	100.0%	99.2%	99.3%	100.0%	100.0%
> 30 Years	0.0%	0.0%	0.0%	0.7%	0.7%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	0.9%	0.9%	3.1%	32.2%	63.1%	51.2%	16.2%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	99.1%	99.1%	96.9%	67.8%	36.9%	48.8%	83.8%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.7%	0.7%	0.0%	0.0%
Hybrid Arm	99.1%	99.1%	96.9%	67.8%	36.9%	48.8%	83.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.4%	0.4%	1.7%	4.2%	3.2%	4.6%	14.6%
- 5/1 Hybrid Arm	64.5%	64.5%	71.9%	43.9%	24.4%	29.9%	46.9%
- 7/1 Hybrid Arm	21.1%	21.1%	12.8%	14.0%	5.2%	8.6%	13.9%
- 10/1 Hybrid Arm	13.1%	13.1%	10.6%	5.7%	4.1%	5.6%	8.4%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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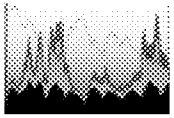


Single Family Conventional Acquisition Characteristics
IO Lender Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only ARM	99.1%	99.1%	96.9%	67.8%	36.9%	48.8%	83.8%
- Interest Only FRM	0.9%	0.9%	3.1%	32.2%	63.1%	51.2%	16.2%
Alt-A	0.0%	0.0%	0.0%	0.7%	4.3%	3.6%	5.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.5%	4.2%	3.6%	5.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	2.1%	2.0%	4.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.3%	1.9%	1.5%	1.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	1.8%	10.6%	0.4%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.1%	24.9%	38.3%	28.2%	22.8%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.1%	24.3%	34.1%	24.6%	17.9%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.5%	4.2%	3.6%	4.9%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	15.2%	15.2%	15.0%	18.0%	25.2%	24.4%	21.2%
- 75/20/05	0.2%	0.2%	0.2%	0.6%	1.2%	0.5%	0.4%

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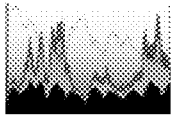


Single Family Conventional Acquisition Characteristics
IO Lender Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.9%	0.0%	0.0%
- 80/10/10	1.2%	1.2%	1.2%	4.0%	8.4%	11.9%	12.4%
- 80/15/05	0.1%	0.1%	0.4%	1.8%	7.3%	6.4%	1.9%
- 80/20/00	0.0%	0.0%	0.0%	0.2%	0.8%	0.1%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	13.7%	13.7%	13.3%	11.4%	6.6%	5.6%	6.4%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	18.3%	18.3%	17.8%	20.2%	26.8%	27.1%	26.2%
- 75/20/05	0.2%	0.2%	0.2%	0.6%	1.3%	0.5%	0.4%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.3%	1.3%	1.4%	4.5%	9.7%	14.4%	15.9%
- 80/15/05	0.2%	0.2%	0.4%	1.9%	7.5%	6.6%	2.1%
- 80/20/00	0.0%	0.0%	0.0%	0.3%	2.0%	0.2%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	16.6%	16.6%	15.8%	12.8%	6.3%	5.4%	7.7%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	8.9%	8.9%	7.6%	7.7%	8.2%	9.5%	13.0%
Northeast	15.0%	15.0%	12.9%	10.4%	11.1%	11.8%	11.7%
Southeast	17.7%	17.7%	21.1%	21.2%	27.1%	30.0%	29.0%
Southwest	11.4%	11.4%	11.8%	12.1%	13.9%	14.9%	14.2%
West	47.0%	47.0%	46.6%	48.5%	39.7%	33.7%	32.1%
Census Region (Sums to 100%)							
New England	5.2%	5.2%	4.7%	3.0%	3.5%	3.9%	4.5%
Middle Atlantic	9.7%	9.7%	8.0%	7.0%	7.2%	7.5%	6.9%
East North Central	8.2%	8.2%	6.7%	6.7%	6.6%	7.9%	10.8%
East South Central	1.1%	1.1%	1.8%	1.5%	1.7%	2.0%	1.8%
South Atlantic	16.7%	16.7%	19.6%	20.0%	25.8%	28.5%	27.5%
West North Central	2.1%	2.1%	2.2%	2.0%	2.5%	2.6%	3.5%
West South Central	2.1%	2.1%	2.6%	2.1%	1.9%	2.4%	2.4%
Mountain	8.8%	8.8%	9.4%	11.4%	14.9%	15.5%	14.1%
Pacific	46.0%	46.0%	45.2%	46.1%	35.9%	29.8%	28.6%

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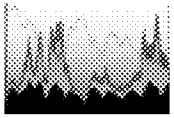


Single Family Conventional Acquisition Characteristics
IO Lender Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Top 10 States							
01) CA	39.5%	39.5%	36.9%	34.5%	25.3%	21.6%	21.9%
02) IL	5.5%	5.5%	4.5%	4.6%	3.6%	3.7%	4.3%
03) NY	4.9%	4.9%	3.1%	3.0%	2.8%	2.6%	2.4%
04) CO	4.2%	4.2%	4.2%	3.1%	3.1%	3.2%	3.4%
05) WA	4.2%	4.2%	5.4%	7.6%	6.6%	4.7%	4.2%
06) NJ	3.5%	3.5%	3.7%	2.8%	3.1%	3.4%	3.2%
07) NC	3.2%	3.2%	3.6%	2.5%	1.9%	2.2%	2.0%
08) VA	3.0%	3.0%	3.6%	4.0%	4.9%	4.9%	5.5%
09) GA	3.0%	3.0%	3.2%	2.7%	2.8%	3.0%	2.9%
10) MA	2.6%	2.6%	2.7%	1.6%	1.9%	2.2%	2.5%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	25.0%	25.0%	39.8%	33.2%	36.8%	42.3%	41.4%
02) GMAC INC	22.3%	22.3%	10.5%	2.9%	1.6%	5.9%	5.8%
03) WELLS FARGO & COMPANY	12.9%	12.9%	14.4%	9.9%	5.9%	1.2%	0.6%
04) CITIGROUP INC	11.6%	11.6%	8.7%	12.9%	11.1%	15.7%	7.7%
05) JPMORGAN CHASE & CO	10.5%	10.5%	6.9%	6.2%	7.4%	9.8%	12.8%
06) SUNTRUST BANKS INC	7.1%	7.1%	10.6%	6.7%	10.2%	5.0%	3.2%
07) PHH CORPORATION	5.3%	5.3%	3.9%	0.4%	1.1%	2.5%	6.9%
08) FLAGSTAR BANCORP INC	2.8%	2.8%	1.0%	4.7%	4.9%	2.7%	4.6%
09) METLIFE INC	1.3%	1.3%	2.3%	0.1%	0.0%	0.0%	0.0%
10) PROSPECT HOLDING COMPANY LLC	0.8%	0.8%	0.7%	0.1%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	25.0%	25.0%	39.8%	33.2%	36.8%	42.3%	40.5%
02) GMAC INC	22.3%	22.3%	10.6%	4.5%	1.4%	5.9%	5.8%
03) WELLS FARGO & COMPANY	12.9%	12.9%	14.4%	9.1%	7.2%	4.5%	3.1%
04) CITIGROUP INC	11.6%	11.6%	8.7%	12.9%	11.3%	16.3%	8.5%
05) JPMORGAN CHASE & CO	10.5%	10.5%	7.0%	12.1%	12.9%	13.3%	14.3%
06) SUNTRUST BANKS INC	7.1%	7.1%	10.6%	6.7%	8.3%	2.9%	3.2%
07) PHH CORPORATION	5.3%	5.3%	3.9%	0.4%	0.8%	2.1%	7.0%
08) FLAGSTAR BANCORP INC	2.8%	2.8%	1.0%	3.6%	2.6%	1.4%	2.2%
09) METLIFE INC	1.3%	1.3%	2.3%	0.1%	2.0%	1.1%	0.1%
10) PROSPECT HOLDING COMPANY LLC	0.8%	0.8%	0.4%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	99.1%						

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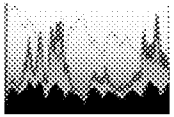


Single Family Conventional Acquisition Characteristics
IO Lender Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.9%						
- Primary MI Only	0.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.2%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.9%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	16.84	16.84	11.76	1.72	-24.08	-13.50	-7.12
Wtd Avg Economic Model Fee	22.75	22.75	25.77	33.67	53.31	38.12	33.72
Wtd Avg Charged Fee	39.59	39.59	37.53	35.39	29.22	24.62	26.60
Appraisal Waivers							
Appraisal Waiver	0.4%	0.4%	0.5%	1.8%	2.4%	3.0%	3.7%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	4.75%	19.96%	22.61%	39.25%	47.35%
Cumulative Default Rate	0.00%	0.00%	0.00%	1.34%	4.72%	3.57%	2.23%
Housing Goals							
Low Mod	38.96%	38.96%	37.78%	37.68%	40.33%	38.25%	41.36%
Special Affordable	12.48%	12.48%	11.89%	11.02%	12.94%	11.82%	12.99%
Underserved	16.29%	16.29%	18.74%	34.63%	38.30%	31.41%	28.69%
PMM Low Mod	29.44%	29.44%	29.49%	29.29%	40.98%	32.15%	36.24%
PMM Special Affordable	9.09%	9.09%	9.12%	7.57%	13.19%	8.69%	10.33%
PMM Underserved	19.13%	19.13%	21.91%	35.90%	38.10%	28.21%	27.39%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	8.76%	8.76%	7.62%	11.14%	8.65%	4.52%	0.89%
Median Valuation Bias for Other Refi	9.12%	9.12%	7.44%	11.47%	10.18%	5.21%	1.85%

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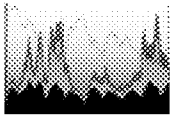


Single Family Conventional Acquisition Characteristics
Alt-A Investor Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	1	1	370	81,740	493,801	529,899	417,693
Book Volume ($B)	$0.0	$0.0	$0.1	$13.2	$98.6	$105.7	$76.7
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	54.8%	39.4%	13.9%	12.6%	15.0%
OLTV 60.01% - 70.00%	100.0%	100.0%	22.7%	21.5%	12.7%	13.3%	13.5%
OLTV 70.01% - 75.00%	0.0%	0.0%	9.4%	12.0%	9.3%	9.0%	9.3%
OLTV 75.01% - 80.00%	0.0%	0.0%	12.8%	18.6%	45.9%	54.1%	50.9%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	7.4%	8.7%	6.3%	7.2%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.3%	0.9%	4.7%	3.0%	3.4%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.1%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.1%	4.6%	1.4%	0.6%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.0%	68.0%	58.0%	62.7%	75.3%	74.8%	73.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	51.3%	37.0%	13.1%	11.7%	14.2%
Comb LTV 60.01% - 70.00%	100.0%	100.0%	25.8%	21.2%	11.4%	11.7%	12.7%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	9.5%	11.8%	7.6%	7.7%	8.6%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	12.8%	16.9%	20.1%	22.7%	32.7%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.3%	10.8%	16.7%	15.8%	15.1%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.3%	1.8%	10.7%	9.9%	8.6%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.3%	0.4%	0.2%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.4%	20.1%	20.1%	8.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	68.0%	68.0%	59.0%	64.3%	80.6%	81.0%	77.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	51.3%	37.0%	13.1%	11.7%	14.2%
Comb LTV 60.01% - 70.00%	100.0%	100.0%	25.8%	21.2%	11.4%	11.7%	12.7%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	9.5%	11.8%	7.6%	7.7%	8.6%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	12.8%	16.9%	20.1%	22.7%	32.7%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.3%	10.8%	16.7%	15.8%	15.1%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.3%	1.8%	10.7%	9.9%	8.6%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.3%	0.4%	0.2%

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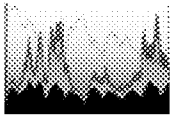


Single Family Conventional Acquisition Characteristics
Alt-A Investor Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.4%	20.1%	20.1%	8.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	68.0%	68.0%	59.0%	64.3%	80.6%	81.0%	77.3%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.2%	0.3%	0.2%	0.1%	0.1%
FICO 550-579	0.0%	0.0%	0.0%	0.3%	0.2%	0.2%	0.1%
FICO 580-619	0.0%	0.0%	0.4%	1.1%	0.7%	0.7%	0.6%
FICO 620-659	0.0%	0.0%	0.5%	3.6%	11.6%	10.6%	7.5%
FICO 660-699	0.0%	0.0%	1.3%	19.5%	29.5%	27.5%	24.6%
FICO 700-739	0.0%	0.0%	20.4%	22.1%	27.7%	28.4%	30.6%
FICO >= 740	100.0%	100.0%	77.0%	53.3%	30.1%	32.5%	36.6%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	762	762	769	739	712	715	721
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	100.0%	100.0%	85.5%	67.7%	51.2%	49.7%	45.3%
Intermediate-term, fixed-rate	0.0%	0.0%	0.5%	17.1%	4.1%	3.1%	5.0%
Adjustable-rate	0.0%	0.0%	14.0%	4.7%	3.2%	4.5%	8.5%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	8.5%	20.5%	23.4%	32.8%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	5.9%	8.1%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.9%	21.0%	13.4%	0.3%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	100.0%	100.0%	98.8%	85.0%	76.7%	78.1%	75.4%
Second/Vacation Home	0.0%	0.0%	1.0%	4.7%	4.3%	5.3%	5.5%
Investor Property	0.0%	0.0%	0.1%	10.3%	19.0%	16.6%	19.0%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	92.6%	93.5%	88.8%	92.1%	91.8%
2-4 Units	0.0%	0.0%	7.4%	6.5%	11.2%	7.9%	8.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	0.0%	0.0%	7.7%	5.6%	9.9%	11.7%	12.5%
Single Family Homes	100.0%	100.0%	92.3%	94.4%	90.1%	88.3%	87.5%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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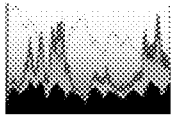


Single Family Conventional Acquisition Characteristics
Alt-A Investor Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	0.0%	0.0%	7.7%	5.6%	9.9%	11.7%	12.5%
1 Unit	100.0%	100.0%	84.9%	87.9%	78.9%	80.4%	79.3%
2-4 Units	0.0%	0.0%	7.4%	6.5%	11.2%	7.9%	8.2%
Condo							
Condo	0.0%	0.0%	7.3%	5.4%	9.8%	11.6%	12.3%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	0.0%	0.0%	27.0%	19.5%	42.0%	51.7%	53.9%
Cash-Out Refinance	100.0%	100.0%	37.0%	52.5%	38.7%	34.4%	32.4%
Other Refinance	0.0%	0.0%	36.0%	28.0%	19.4%	13.9%	13.7%
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	9.1%	23.6%	28.8%	27.4%	21.1%
TPO Correspondent	0.0%	0.0%	0.0%	12.3%	37.9%	33.0%	25.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	100.0%	100.0%	90.9%	64.0%	33.2%	39.6%	54.0%
Origination Amount and Rate							
Avg Origination Loan Amount	$235,600	$235,600	$429,221	$168,154	$200,855	$200,387	$184,675
Loan Original Note Rate	6.13%	6.13%	5.89%	6.33%	6.89%	6.46%	5.66%
Seasoning (Sums to 100%)							
Seasoned	100.0%	100.0%	97.0%	42.5%	4.5%	5.1%	2.7%
Non-Seasoned	0.0%	0.0%	3.0%	57.5%	95.5%	94.9%	97.3%
ACI							
ACI Probability	0.07%	0.07%	0.12%	0.36%	1.30%	1.07%	0.64%
Wtd Avg ACI Score	732	732	729	701	657	668	683
Credit Premium							
Wtd Avg Credit Premium	0.10	0.10	-0.21	-0.07	0.10	-0.02	0.01
Credit Premium > 1.5	0.0%	0.0%	0.0%	1.4%	3.6%	2.0%	1.9%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	2.5%	12.4%	12.9%	10.7%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	100.0%	100.0%	1.4%	8.8%	3.6%	4.5%	5.6%
DTI Ratio > 20 and <= 30	0.0%	0.0%	5.7%	14.8%	9.5%	11.5%	14.1%
DTI Ratio > 30 and <= 40	0.0%	0.0%	7.7%	22.6%	24.8%	27.9%	30.6%
DTI Ratio > 40 and <= 45	0.0%	0.0%	2.1%	12.3%	18.0%	18.1%	17.0%
DTI Ratio > 45 and <= 50	0.0%	0.0%	0.7%	9.6%	11.9%	10.7%	7.8%
DTI Ratio > 50	0.0%	0.0%	0.1%	5.5%	6.0%	5.4%	5.0%
DTI Ratio Missing	0.0%	0.0%	82.2%	26.4%	26.3%	21.9%	19.8%

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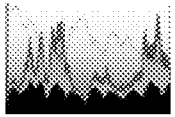


Single Family Conventional Acquisition Characteristics
Alt-A Investor Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	19.5%	19.5%	31.7%	35.1%	38.7%	37.7%	36.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	100.0%	100.0%	1.4%	8.8%	3.6%	4.5%	5.6%
DTI Ratio > 20 and <= 30	0.0%	0.0%	5.7%	14.8%	9.5%	11.5%	14.1%
DTI Ratio > 30 and <= 40	0.0%	0.0%	7.7%	22.6%	24.8%	27.9%	30.6%
DTI Ratio > 40 and <= 45	0.0%	0.0%	2.1%	12.3%	18.0%	18.1%	17.0%
DTI Ratio > 45 and <= 50	0.0%	0.0%	0.7%	9.6%	11.9%	10.7%	7.8%
DTI Ratio > 50	0.0%	0.0%	0.1%	5.5%	6.0%	5.4%	5.0%
DTI Ratio Missing	0.0%	0.0%	82.2%	26.4%	26.3%	21.9%	19.8%
Wtd Avg DTI Ratio	19.5%	19.5%	31.7%	35.1%	38.7%	37.7%	36.5%
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	0.7%	17.1%	4.1%	3.1%	5.0%
> 15 Years amd <= 25 Years	100.0%	100.0%	0.5%	1.6%	0.7%	0.6%	0.8%
> 25 Years and <= 30 Years	0.0%	0.0%	98.8%	81.0%	94.5%	96.0%	94.1%
> 30 Years	0.0%	0.0%	0.0%	0.3%	0.7%	0.3%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	100.0%	100.0%	85.5%	69.6%	72.1%	63.0%	45.6%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.5%	17.1%	4.1%	3.1%	5.0%
Adjustable Rate	0.0%	0.0%	14.0%	13.2%	23.7%	33.9%	49.4%
Balloon	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.3%	0.7%	0.3%	0.1%
Hybrid Arm	0.0%	0.0%	14.0%	13.0%	23.5%	27.6%	40.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.8%	0.9%	2.1%	8.0%
- 5/1 Hybrid Arm	0.0%	0.0%	3.0%	8.7%	16.5%	20.5%	26.8%
- 7/1 Hybrid Arm	0.0%	0.0%	4.9%	2.4%	3.3%	3.2%	3.7%
- 10/1 Hybrid Arm	0.0%	0.0%	6.0%	1.2%	2.7%	1.7%	2.3%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	5.9%	8.1%

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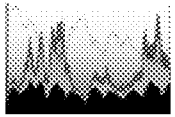


Single Family Conventional Acquisition Characteristics
Alt-A Investor Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	10.4%	41.5%	36.8%	33.1%
- Interest Only ARM	0.0%	0.0%	0.0%	8.5%	20.5%	23.4%	32.8%
- Interest Only FRM	0.0%	0.0%	0.0%	1.9%	21.0%	13.4%	0.3%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	100.0%	100.0%	100.0%	84.8%	74.3%	65.3%	62.7%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	6.2%	2.2%	0.7%
- Alt-A NINA	0.0%	0.0%	0.0%	21.0%	9.6%	13.7%	21.6%
- Alt-A SISA	100.0%	100.0%	9.1%	10.1%	7.9%	6.5%	0.4%
- Alt-A No Ratio	0.0%	0.0%	0.0%	3.7%	11.1%	6.9%	5.9%
- Alt-A Stated Income	0.0%	0.0%	90.9%	50.0%	39.4%	36.1%	34.1%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	13.3%	18.9%	22.1%	19.2%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	1.8%	6.9%	12.6%	18.1%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	100.0%	100.0%	100.0%	85.0%	75.9%	65.8%	62.8%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.2%	1.6%	0.5%	0.1%
- Other Low/No Doc	100.0%	100.0%	100.0%	84.8%	74.3%	65.3%	62.7%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	0.0%	0.0%	8.3%	9.1%	31.3%	37.0%	22.1%
- 75/20/05	0.0%	0.0%	0.0%	0.1%	0.3%	0.3%	0.2%

FM-FCIC_00038121

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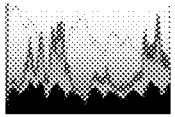


Single Family Conventional Acquisition Characteristics
Alt-A Investor Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.3%	1.7%	4.3%	5.3%	4.7%
- 80/15/05	0.0%	0.0%	0.0%	0.7%	3.9%	4.9%	3.6%
- 80/20/00	0.0%	0.0%	0.0%	0.4%	0.1%	0.4%	0.6%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	8.0%	6.2%	22.6%	26.1%	13.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	0.0%	0.0%	9.4%	12.5%	33.5%	38.8%	29.5%
- 75/20/05	0.0%	0.0%	0.0%	0.3%	0.6%	0.6%	0.4%
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.7%	0.8%	0.3%
- 80/10/10	0.0%	0.0%	0.3%	2.6%	6.7%	8.2%	7.7%
- 80/15/05	0.0%	0.0%	0.0%	0.9%	5.9%	7.5%	5.5%
- 80/20/00	0.0%	0.0%	0.0%	0.4%	14.7%	17.4%	11.6%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- Other	0.0%	0.0%	9.1%	8.2%	4.7%	4.2%	4.1%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.2%	0.4%	0.2%	0.0%
- EA I	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	0.0%	0.0%	0.3%	9.1%	10.4%	11.6%	11.7%
Northeast	0.0%	0.0%	27.4%	26.3%	18.3%	15.8%	16.1%
Southeast	0.0%	0.0%	9.0%	32.5%	25.9%	26.8%	23.8%
Southwest	100.0%	100.0%	2.4%	8.1%	15.0%	15.9%	15.8%
West	0.0%	0.0%	60.8%	24.0%	30.4%	30.0%	32.6%
Census Region (Sums to 100%)							
New England	0.0%	0.0%	2.3%	4.4%	4.9%	4.6%	5.0%
Middle Atlantic	0.0%	0.0%	24.9%	21.5%	12.8%	10.8%	10.4%
East North Central	0.0%	0.0%	0.3%	8.0%	8.7%	9.6%	9.5%
East South Central	0.0%	0.0%	0.0%	2.8%	2.6%	2.6%	2.0%
South Atlantic	0.0%	0.0%	9.3%	30.0%	23.6%	24.4%	22.1%
West North Central	100.0%	100.0%	0.0%	1.8%	3.0%	3.4%	3.7%
West South Central	0.0%	0.0%	0.3%	3.0%	5.2%	5.1%	4.2%
Mountain	0.0%	0.0%	2.5%	6.0%	11.9%	13.3%	15.0%
Pacific	0.0%	0.0%	60.5%	22.5%	27.0%	26.0%	27.7%

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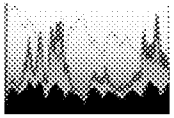


Single Family Conventional Acquisition Characteristics
Alt-A Investor Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.3%	0.1%	0.4%
Top 10 States							
01) KS	100.0%	100.0%	0.0%	0.1%	0.3%	0.4%	0.4%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	84.6%	34.9%	38.2%	43.9%	39.7%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	0.0%	16.2%	38.8%	45.8%	39.6%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	100.0%						

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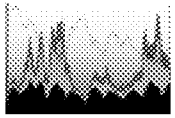


Single Family Conventional Acquisition Characteristics
Alt-A Investor Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.0%						
- Primary MI Only	0.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	75.86	75.86	61.76	13.54	-11.86	-7.57	-1.30
Wtd Avg Economic Model Fee	5.90	5.90	14.14	29.70	61.69	46.79	42.04
Wtd Avg Charged Fee	81.76	81.76	75.90	43.24	49.84	39.22	40.74
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	5.66%	23.66%	17.05%	31.74%	45.11%
Cumulative Default Rate	0.00%	0.00%	0.00%	1.42%	8.30%	7.85%	4.69%
Housing Goals							
Low Mod	0.00%	0.00%	12.28%	40.87%	39.11%	40.54%	43.48%
Special Affordable	0.00%	0.00%	2.63%	17.96%	17.38%	18.14%	18.71%
Underserved	0.00%	0.00%	28.23%	39.15%	50.41%	46.49%	45.47%
PMM Low Mod			12.50%	21.24%	19.82%	25.67%	28.96%
PMM Special Affordable			0.00%	5.91%	4.75%	6.99%	8.14%
PMM Underserved			25.00%	30.35%	41.80%	38.62%	37.42%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	10.68%	10.68%	1.17%	8.38%	7.69%	5.58%	2.51%
Median Valuation Bias for Other Refi			-0.36%	3.89%	8.77%	5.08%	1.81%

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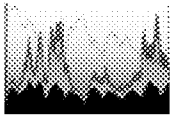


Single Family Conventional Acquisition Characteristics
Alt-A Lender Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans			2	19,127	40,584	30,932	40,395
Book Volume ($B)			$0.0	$4.2	$8.9	$6.5	$7.9
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%			0.0%	23.1%	21.2%	24.1%	28.2%
OLTV 60.01% - 70.00%			48.6%	23.0%	18.4%	19.9%	20.2%
OLTV 70.01% - 75.00%			51.4%	18.2%	13.7%	15.4%	15.8%
OLTV 75.01% - 80.00%			0.0%	16.6%	27.3%	28.5%	25.0%
OLTV 80.01% - 90.00%			0.0%	15.7%	14.1%	11.2%	10.6%
OLTV 90.01% - 95.00%			0.0%	1.5%	2.7%	0.3%	0.1%
OLTV 95.01% - 97.00%			0.0%	0.3%	0.2%	0.0%	0.0%
OLTV 97.01% - 100.00%			0.0%	0.5%	1.7%	0.6%	0.0%
OLTV > 100.00%			0.0%	1.2%	0.6%	0.0%	0.0%
OLTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV			72.6%	70.4%	71.7%	69.3%	67.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			0.0%	22.9%	19.6%	22.9%	26.0%
Comb LTV 60.01% - 70.00%			48.6%	22.2%	17.6%	19.4%	20.1%
Comb LTV 70.01% - 75.00%			51.4%	18.5%	13.4%	14.4%	15.6%
Comb LTV 75.01% - 80.00%			0.0%	16.7%	22.7%	25.0%	22.3%
Comb LTV 80.01% - 90.00%			0.0%	18.0%	21.2%	16.6%	15.3%
Comb LTV 90.01% - 95.00%			0.0%	1.6%	3.1%	0.8%	0.7%
Comb LTV 95.01% - 97.00%			0.0%	0.1%	0.2%	0.0%	0.0%
Comb LTV 97.01% - 100.00%			0.0%	0.1%	2.2%	0.8%	0.0%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV			72.6%	70.6%	73.1%	70.5%	69.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			0.0%	22.9%	19.6%	22.9%	26.0%
Comb LTV 60.01% - 70.00%			48.6%	22.2%	17.6%	19.4%	20.1%
Comb LTV 70.01% - 75.00%			51.4%	18.5%	13.4%	14.4%	15.6%
Comb LTV 75.01% - 80.00%			0.0%	16.7%	22.7%	25.0%	22.3%
Comb LTV 80.01% - 90.00%			0.0%	18.0%	21.2%	16.6%	15.3%
Comb LTV 90.01% - 95.00%			0.0%	1.6%	3.1%	0.8%	0.7%
Comb LTV 95.01% - 97.00%			0.0%	0.1%	0.2%	0.0%	0.0%

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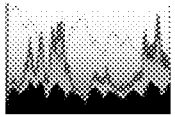


Single Family Conventional Acquisition Characteristics
Alt-A Lender Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%			0.0%	0.1%	2.2%	0.8%	0.0%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV			72.6%	70.5%	73.1%	70.5%	69.0%
Credit Score (Sums to 100%)							
FICO < 550			0.0%	0.0%	0.1%	0.0%	0.1%
FICO 550-579			0.0%	0.0%	0.1%	0.0%	0.0%
FICO 580-619			0.0%	0.2%	0.5%	0.1%	0.4%
FICO 620-659			0.0%	2.7%	5.3%	0.9%	1.7%
FICO 660-699			0.0%	29.6%	22.9%	15.9%	13.0%
FICO 700-739			0.0%	32.5%	30.1%	34.2%	35.5%
FICO >= 740			100.0%	34.9%	41.1%	48.8%	49.2%
FICO Missing			0.0%	0.0%	0.0%	0.0%	0.1%
Wtd Avg FICO			754	723	728	739	739
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate			100.0%	84.4%	67.9%	69.0%	68.4%
Intermediate-term, fixed-rate			0.0%	6.8%	3.5%	5.9%	10.0%
Adjustable-rate			0.0%	4.6%	2.7%	4.5%	4.8%
Interest Only adjustable-rate			0.0%	3.5%	24.8%	20.4%	15.1%
Negative Amortization			0.0%	0.0%	0.0%	0.0%	1.7%
Interest Only fixed-rate			0.0%	0.8%	1.1%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence			51.4%	70.7%	76.3%	75.7%	79.8%
Second/Vacation Home			0.0%	6.5%	9.3%	9.9%	9.1%
Investor Property			48.6%	22.8%	14.4%	14.4%	11.1%
10-K Unit Type (Sums to 100%)							
1 Unit			51.4%	84.1%	91.0%	91.4%	91.5%
2-4 Units			48.6%	15.9%	9.0%	8.6%	8.5%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop			0.0%	9.2%	12.4%	12.6%	13.0%
Single Family Homes			100.0%	90.8%	87.6%	87.4%	87.0%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)			0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_0003812

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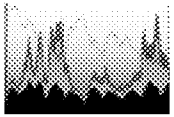


Single Family Conventional Acquisition Characteristics
Alt-A Lender Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop			0.0%	9.2%	12.4%	12.6%	13.0%
1 Unit			51.4%	75.0%	78.6%	78.7%	78.5%
2-4 Units			48.6%	15.9%	9.0%	8.6%	8.5%
Condo							
Condo			0.0%	8.8%	12.2%	12.4%	12.6%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage			0.0%	25.4%	32.4%	43.9%	45.6%
Cash-Out Refinance			48.6%	46.5%	41.1%	40.1%	37.0%
Other Refinance			51.4%	28.2%	26.5%	16.0%	17.5%
Origination Type (Sums to 100%)							
TPO Broker			0.0%	32.2%	29.2%	30.8%	28.5%
TPO Correspondent			51.4%	23.8%	11.0%	15.5%	16.0%
Undesignated			0.0%	0.0%	0.0%	0.0%	0.0%
Retail			48.6%	44.0%	59.8%	53.7%	55.5%
Origination Amount and Rate							
Avg Origination Loan Amount			$168,362	$220,657	$219,949	$211,656	$195,922
Loan Original Note Rate			6.24%	6.61%	6.62%	6.62%	5.81%
Seasoning (Sums to 100%)							
Seasoned			0.0%	0.2%	1.1%	1.1%	0.1%
Non-Seasoned			100.0%	99.8%	98.9%	98.9%	99.9%
ACI							
ACI Probability			0.23%	0.64%	0.79%	0.46%	0.42%
Wtd Avg ACI Score			693	677	673	686	688
Credit Premium							
Wtd Avg Credit Premium			-0.45	0.11	0.02	-0.07	-0.16
Credit Premium > 1.5			0.0%	0.2%	1.0%	0.2%	0.1%
Prepay Premium							
Prepay Premium			0.0%	1.1%	1.5%	0.1%	2.1%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			0.0%	6.4%	8.2%	7.8%	11.4%
DTI Ratio > 20 and <= 30			100.0%	14.5%	17.9%	18.4%	19.6%
DTI Ratio > 30 and <= 40			0.0%	31.9%	24.3%	25.3%	25.4%
DTI Ratio > 40 and <= 45			0.0%	18.3%	9.7%	8.2%	7.8%
DTI Ratio > 45 and <= 50			0.0%	13.0%	6.8%	4.6%	4.9%
DTI Ratio > 50			0.0%	6.5%	6.4%	8.8%	8.0%
DTI Ratio Missing			0.0%	9.4%	26.7%	26.9%	22.9%

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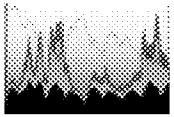


Single Family Conventional Acquisition Characteristics
Alt-A Lender Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio			25.6%	37.2%	35.0%	35.8%	34.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			0.0%	6.4%	8.2%	7.8%	11.4%
DTI Ratio > 20 and <= 30			100.0%	14.5%	17.9%	18.4%	19.6%
DTI Ratio > 30 and <= 40			0.0%	31.9%	24.3%	25.3%	25.4%
DTI Ratio > 40 and <= 45			0.0%	18.3%	9.7%	8.2%	7.8%
DTI Ratio > 45 and <= 50			0.0%	13.0%	6.8%	4.6%	4.9%
DTI Ratio > 50			0.0%	6.5%	6.4%	8.8%	8.0%
DTI Ratio Missing			0.0%	9.4%	26.7%	26.9%	22.9%
Wtd Avg DTI Ratio			25.6%	37.2%	35.0%	35.8%	34.3%
Origination Term (Sums to 100%)							
<= 15 Years			0.0%	6.8%	3.5%	6.0%	10.0%
> 15 Years amd <= 25 Years			0.0%	1.7%	1.1%	1.1%	1.6%
> 25 Years and <= 30 Years			100.0%	90.2%	94.8%	92.7%	88.3%
> 30 Years			0.0%	1.3%	0.5%	0.2%	0.1%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)			100.0%	85.1%	68.9%	69.1%	68.4%
Intermediate-Term Fixed Rate (excl Balloon)			0.0%	6.8%	3.5%	5.9%	10.0%
Adjustable Rate			0.0%	8.1%	27.5%	24.9%	21.6%
Balloon			0.0%	0.0%	0.1%	0.0%	0.0%
Various Product Types							
Second			0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)			0.0%	1.3%	0.5%	0.2%	0.1%
Hybrid Arm			0.0%	8.1%	27.5%	24.9%	19.9%
- 2/28 Hybrid Arm			0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm			0.0%	0.2%	0.3%	0.6%	0.6%
- 5/1 Hybrid Arm			0.0%	5.2%	22.8%	12.5%	18.0%
- 7/1 Hybrid Arm			0.0%	1.2%	1.9%	7.0%	0.9%
- 10/1 Hybrid Arm			0.0%	1.5%	2.6%	4.8%	0.3%
NegAm ARM			0.0%	0.0%	0.0%	0.0%	1.7%

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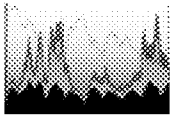


Single Family Conventional Acquisition Characteristics
Alt-A Lender Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only			0.0%	4.3%	25.9%	20.6%	15.1%
- Interest Only ARM			0.0%	3.5%	24.8%	20.4%	15.1%
- Interest Only FRM			0.0%	0.8%	1.1%	0.1%	0.0%
Alt-A			100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc			100.0%	94.3%	95.7%	98.3%	99.2%
- Alt-A No Disclosure			0.0%	2.8%	0.9%	0.0%	0.0%
- Alt-A NINA			0.0%	4.3%	29.4%	32.6%	44.4%
- Alt-A SISA			0.0%	24.3%	6.4%	0.5%	0.0%
- Alt-A No Ratio			0.0%	6.1%	14.5%	14.6%	12.7%
- Alt-A Stated Income			100.0%	56.9%	44.6%	50.5%	42.2%
Alt-A Full Doc (by SFC)			0.0%	5.7%	4.3%	1.7%	0.8%
Alt-A Deals (no SFC)			0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage			0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total			100.0%	94.3%	95.7%	98.3%	99.2%
- Select Lender Programs Non-Full Doc			0.0%	1.1%	0.0%	0.1%	4.6%
- Other Low/No Doc			100.0%	93.2%	95.7%	98.2%	94.6%
Subprime Deals							
Subprime			0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)			0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005			0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel			100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel			0.0%	0.0%	0.0%	0.0%	0.0%
eChannel			0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000			0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW			0.0%	4.7%	13.0%	8.7%	9.5%
- 75/20/05			0.0%	0.0%	0.3%	0.6%	0.7%

FM-FCIC_00038129

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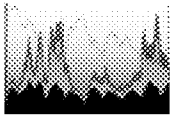


Single Family Conventional Acquisition Characteristics
Alt-A Lender Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00			0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10			0.0%	0.9%	5.0%	2.3%	2.8%
- 80/15/05			0.0%	0.0%	0.5%	0.3%	0.4%
- 80/20/00			0.0%	0.1%	0.0%	0.0%	0.0%
- 90/05/05			0.0%	0.0%	0.0%	0.0%	0.0%
- Other			0.0%	3.6%	7.1%	5.6%	5.7%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced			0.0%	5.6%	14.3%	10.9%	11.0%
- 75/20/05			0.0%	0.0%	0.4%	0.8%	0.7%
- 75/25/00			0.0%	0.1%	0.1%	0.0%	0.0%
- 80/10/10			0.0%	1.1%	6.5%	4.2%	3.6%
- 80/15/05			0.0%	0.0%	0.7%	0.7%	0.5%
- 80/20/00			0.0%	0.1%	0.7%	0.4%	0.2%
- 90/05/05			0.0%	0.0%	0.0%	0.0%	0.0%
- Other			0.0%	4.2%	6.0%	4.9%	6.0%
EA/TPR							
EA/TPR			0.0%	0.0%	0.0%	0.0%	0.0%
- EA I			0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II			0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest			0.0%	8.7%	10.3%	10.0%	9.1%
Northeast			48.6%	26.3%	19.9%	20.4%	22.5%
Southeast			51.4%	23.0%	24.9%	29.8%	26.6%
Southwest			0.0%	11.9%	11.3%	10.6%	10.5%
West			0.0%	30.1%	33.6%	29.2%	31.3%
Census Region (Sums to 100%)							
New England			0.0%	5.5%	5.8%	5.6%	6.6%
Middle Atlantic			48.6%	20.5%	13.2%	14.5%	15.6%
East North Central			0.0%	6.9%	9.0%	9.0%	8.3%
East South Central			51.4%	2.8%	2.4%	2.6%	2.3%
South Atlantic			0.0%	20.5%	22.8%	27.5%	24.7%
West North Central			0.0%	2.8%	2.3%	1.8%	1.8%
West South Central			0.0%	4.2%	3.8%	3.9%	3.7%
Mountain			0.0%	8.8%	9.0%	7.8%	7.8%
Pacific			0.0%	27.9%	31.0%	27.3%	29.3%

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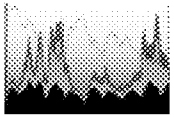


Single Family Conventional Acquisition Characteristics
Alt-A Lender Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories			0.0%	0.0%	0.7%	0.0%	0.0%
Top 10 States							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

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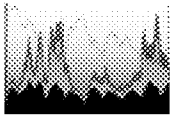


Single Family Conventional Acquisition Characteristics
Alt-A Lender Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap			-14.45	4.85	-4.09	4.55	8.28
Wtd Avg Economic Model Fee			76.99	57.23	51.22	35.89	30.58
Wtd Avg Charged Fee			62.54	62.07	47.13	40.44	38.86
Appraisal Waivers							
Appraisal Waiver			0.0%	2.2%	1.7%	0.4%	0.3%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate			0.00%	11.01%	20.81%	36.24%	40.51%
Cumulative Default Rate			0.00%	3.14%	5.74%	4.13%	2.18%
Housing Goals							
Low Mod			100.00%	48.04%	37.78%	38.54%	39.58%
Special Affordable			66.67%	20.62%	16.22%	17.33%	17.17%
Underserved			66.67%	53.58%	48.77%	44.76%	44.12%
PMM Low Mod				16.79%	14.29%	22.44%	23.79%
PMM Special Affordable				4.45%	4.27%	6.14%	7.70%
PMM Underserved				41.34%	35.67%	31.60%	32.35%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi				15.92%	9.49%	4.99%	1.43%
Median Valuation Bias for Other Refi				17.44%	8.46%	3.49%	0.03%

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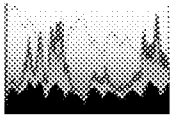


Single Family Conventional Acquisition Characteristics
Condo Investor Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	238	238	9,566	22,597	55,537	81,020	72,108
Book Volume ($B)	$0.1	$0.1	$1.7	$4.2	$10.8	$14.5	$12.1
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	37.3%	37.3%	29.7%	21.8%	10.6%	10.4%	11.5%
OLTV 60.01% - 70.00%	18.8%	18.8%	16.6%	16.7%	11.8%	11.7%	10.8%
OLTV 70.01% - 75.00%	5.4%	5.4%	10.3%	11.3%	8.9%	8.0%	7.7%
OLTV 75.01% - 80.00%	37.8%	37.8%	38.0%	40.2%	51.6%	57.5%	56.9%
OLTV 80.01% - 90.00%	0.7%	0.7%	3.7%	5.6%	7.4%	6.2%	6.7%
OLTV 90.01% - 95.00%	0.0%	0.0%	1.4%	2.1%	4.3%	3.0%	3.5%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.1%	0.4%	0.2%	0.7%	0.6%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.2%	1.9%	5.1%	2.6%	2.3%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	63.3%	63.3%	67.3%	71.0%	76.7%	76.1%	76.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	34.1%	34.1%	27.0%	21.1%	10.1%	9.5%	10.9%
Comb LTV 60.01% - 70.00%	18.7%	18.7%	15.7%	16.1%	10.6%	10.0%	10.1%
Comb LTV 70.01% - 75.00%	7.3%	7.3%	9.9%	10.7%	7.1%	6.8%	6.9%
Comb LTV 75.01% - 80.00%	30.5%	30.5%	27.8%	30.1%	21.8%	23.8%	33.8%
Comb LTV 80.01% - 90.00%	6.5%	6.5%	11.6%	12.3%	16.3%	17.3%	16.9%
Comb LTV 90.01% - 95.00%	2.7%	2.7%	6.9%	6.3%	10.4%	10.0%	10.7%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.3%	0.6%	0.4%	0.7%	0.6%
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.9%	2.6%	23.3%	21.8%	10.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.2%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	66.2%	66.2%	70.2%	72.8%	82.6%	82.7%	79.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	34.1%	34.1%	27.0%	21.1%	10.1%	9.5%	10.9%
Comb LTV 60.01% - 70.00%	18.7%	18.7%	15.7%	16.1%	10.6%	10.0%	10.1%
Comb LTV 70.01% - 75.00%	7.3%	7.3%	9.9%	10.7%	7.1%	6.8%	6.9%
Comb LTV 75.01% - 80.00%	30.5%	30.5%	27.8%	30.1%	21.8%	23.8%	33.8%
Comb LTV 80.01% - 90.00%	6.5%	6.5%	11.6%	12.3%	16.3%	17.3%	16.9%
Comb LTV 90.01% - 95.00%	2.7%	2.7%	6.9%	6.3%	10.4%	10.0%	10.7%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.3%	0.6%	0.4%	0.7%	0.6%

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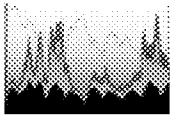


Single Family Conventional Acquisition Characteristics
Condo Investor Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.9%	2.6%	23.3%	21.8%	10.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.2%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	66.2%	66.2%	70.2%	72.8%	82.6%	82.7%	79.9%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.1%	0.3%	0.2%	0.2%	0.1%
FICO 550-579	0.0%	0.0%	0.1%	0.3%	0.2%	0.3%	0.2%
FICO 580-619	0.0%	0.0%	0.4%	1.0%	0.7%	1.0%	0.8%
FICO 620-659	0.0%	0.0%	2.1%	3.1%	8.3%	7.4%	5.3%
FICO 660-699	5.8%	5.8%	7.5%	10.5%	26.0%	23.9%	19.6%
FICO 700-739	11.2%	11.2%	15.6%	17.2%	28.3%	27.9%	30.1%
FICO >= 740	82.9%	82.9%	74.2%	67.2%	36.3%	39.2%	43.8%
FICO Missing	0.0%	0.0%	0.0%	0.3%	0.1%	0.1%	0.1%
Wtd Avg FICO	771	771	764	754	720	723	729
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	81.6%	81.6%	59.3%	52.5%	41.0%	42.3%	31.2%
Intermediate-term, fixed-rate	18.4%	18.4%	9.3%	5.1%	2.2%	2.2%	3.6%
Adjustable-rate	0.0%	0.0%	24.2%	33.2%	6.5%	6.8%	15.5%
Interest Only adjustable-rate	0.0%	0.0%	6.6%	8.4%	30.5%	31.7%	40.3%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	6.8%	9.1%
Interest Only fixed-rate	0.0%	0.0%	0.6%	0.8%	19.8%	10.2%	0.2%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	89.3%	89.3%	89.0%	81.5%	65.1%	65.5%	66.7%
Second/Vacation Home	9.3%	9.3%	9.5%	11.3%	11.4%	12.9%	12.2%
Investor Property	1.4%	1.4%	1.5%	7.3%	23.5%	21.6%	21.1%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	100.0%	100.0%	99.9%	99.9%	99.9%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Single Family Homes	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%

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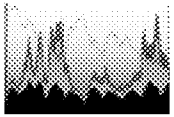


Single Family Conventional Acquisition Characteristics
Condo Investor Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	99.7%	99.7%	100.0%	100.0%	100.0%	100.0%	100.0%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo							
Condo	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	47.5%	47.5%	51.0%	53.4%	60.4%	69.1%	72.4%
Cash-Out Refinance	20.2%	20.2%	20.1%	17.5%	23.2%	20.8%	17.8%
Other Refinance	32.3%	32.3%	28.9%	29.1%	16.4%	10.1%	9.8%
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	21.5%	26.0%	29.2%	25.8%	20.0%
TPO Correspondent	3.2%	3.2%	21.6%	34.3%	33.1%	29.1%	25.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	96.8%	96.8%	56.8%	39.7%	37.6%	45.1%	54.4%
Origination Amount and Rate							
Avg Origination Loan Amount	$249,383	$249,383	$198,592	$202,874	$196,672	$179,736	$169,621
Loan Original Note Rate	5.60%	5.60%	5.45%	5.59%	6.77%	6.33%	5.45%
Seasoning (Sums to 100%)							
Seasoned	77.0%	77.0%	88.1%	84.2%	9.3%	8.6%	10.4%
Non-Seasoned	23.0%	23.0%	11.9%	15.8%	90.7%	91.4%	89.6%
ACI							
ACI Probability	0.04%	0.04%	0.10%	0.23%	1.21%	0.93%	0.55%
Wtd Avg ACI Score	759	759	743	729	665	675	689
Credit Premium							
Wtd Avg Credit Premium	0.13	0.13	-0.13	-0.07	0.12	0.01	-0.01
Credit Premium > 1.5	0.0%	0.0%	0.3%	0.7%	4.3%	2.6%	2.3%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	1.8%	14.4%	16.9%	11.1%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	15.7%	15.7%	11.5%	14.0%	5.1%	6.0%	7.0%
DTI Ratio > 20 and <= 30	28.8%	28.8%	24.8%	22.4%	11.0%	12.8%	15.6%
DTI Ratio > 30 and <= 40	21.4%	21.4%	29.5%	25.0%	26.4%	28.9%	33.0%
DTI Ratio > 40 and <= 45	15.8%	15.8%	12.2%	10.9%	18.6%	18.3%	18.2%
DTI Ratio > 45 and <= 50	3.8%	3.8%	6.6%	6.3%	11.8%	10.9%	8.7%
DTI Ratio > 50	3.4%	3.4%	5.9%	6.1%	6.7%	7.1%	6.3%
DTI Ratio Missing	11.0%	11.0%	9.4%	15.2%	20.4%	16.1%	11.3%

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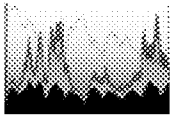


Single Family Conventional Acquisition Characteristics
Condo Investor Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	30.6%	30.6%	33.2%	32.2%	38.0%	37.4%	36.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	15.7%	15.7%	11.5%	14.0%	5.1%	6.0%	7.0%
DTI Ratio > 20 and <= 30	28.8%	28.8%	24.8%	22.4%	11.0%	12.8%	15.6%
DTI Ratio > 30 and <= 40	21.4%	21.4%	29.5%	25.0%	26.4%	28.9%	33.0%
DTI Ratio > 40 and <= 45	15.8%	15.8%	12.2%	10.9%	18.6%	18.3%	18.2%
DTI Ratio > 45 and <= 50	3.8%	3.8%	6.6%	6.3%	11.8%	10.9%	8.7%
DTI Ratio > 50	3.4%	3.4%	5.9%	6.1%	6.7%	7.1%	6.3%
DTI Ratio Missing	11.0%	11.0%	9.4%	15.2%	20.4%	16.1%	11.3%
Wtd Avg DTI Ratio	30.6%	30.6%	33.2%	32.2%	38.0%	37.4%	36.3%
Origination Term (Sums to 100%)							
<= 15 Years	18.4%	18.4%	9.4%	5.1%	2.2%	2.2%	3.7%
> 15 Years amd <= 25 Years	3.3%	3.3%	2.4%	1.5%	0.5%	0.6%	0.6%
> 25 Years and <= 30 Years	78.3%	78.3%	87.1%	93.3%	96.6%	96.9%	95.6%
> 30 Years	0.0%	0.0%	1.2%	0.1%	0.7%	0.3%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	81.6%	81.6%	60.0%	53.3%	60.7%	52.5%	31.4%
Intermediate-Term Fixed Rate (excl Balloon)	18.4%	18.4%	9.3%	4.9%	2.2%	2.2%	3.6%
Adjustable Rate	0.0%	0.0%	30.7%	41.6%	37.0%	45.3%	64.9%
Balloon	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	1.2%	0.1%	0.7%	0.3%	0.1%
Hybrid Arm	0.0%	0.0%	30.4%	41.3%	36.7%	38.2%	55.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	1.6%	4.5%	1.3%	3.3%	10.4%
- 5/1 Hybrid Arm	0.0%	0.0%	20.2%	27.4%	25.6%	28.6%	36.8%
- 7/1 Hybrid Arm	0.0%	0.0%	5.3%	7.7%	6.4%	4.4%	5.2%
- 10/1 Hybrid Arm	0.0%	0.0%	3.3%	1.8%	3.4%	1.9%	2.8%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	6.8%	9.1%

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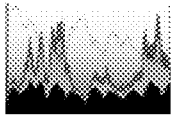


Single Family Conventional Acquisition Characteristics
Condo Investor Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	7.2%	9.2%	50.2%	41.9%	40.5%
- Interest Only ARM	0.0%	0.0%	6.6%	8.4%	30.5%	31.7%	40.3%
- Interest Only FRM	0.0%	0.0%	0.6%	0.8%	19.8%	10.2%	0.2%
Alt-A	0.0%	0.0%	0.6%	17.1%	88.7%	84.6%	77.9%
- Alt-A Low/No Doc	0.0%	0.0%	0.6%	12.8%	62.7%	52.7%	48.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	4.2%	1.2%	0.3%
- Alt-A NINA	0.0%	0.0%	0.0%	0.8%	5.4%	8.9%	14.9%
- Alt-A SISA	0.0%	0.0%	0.1%	1.9%	7.0%	4.7%	0.2%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.9%	9.2%	5.2%	3.7%
- Alt-A Stated Income	0.0%	0.0%	0.5%	9.2%	37.0%	32.8%	29.1%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	3.7%	18.1%	18.8%	15.2%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.6%	7.9%	13.1%	14.4%
My Community Mortgage	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.6%	13.7%	66.9%	53.9%	49.9%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.9%	4.2%	1.2%	1.7%
- Other Low/No Doc	0.0%	0.0%	0.6%	12.8%	62.7%	52.7%	48.2%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	20.1%	20.1%	20.4%	13.5%	34.8%	39.2%	26.3%
- 75/20/05	0.0%	0.0%	0.4%	0.2%	0.3%	0.2%	0.2%

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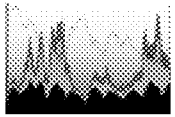


Single Family Conventional Acquisition Characteristics
Condo Investor Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	6.5%	6.5%	6.3%	5.9%	5.2%	7.0%	7.4%
- 80/15/05	2.7%	2.7%	4.9%	3.9%	4.3%	4.8%	5.7%
- 80/20/00	0.0%	0.0%	0.8%	1.0%	0.1%	0.3%	0.2%
- 90/05/05	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%
- Other	10.9%	10.9%	7.9%	2.4%	24.9%	26.8%	12.8%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	24.0%	24.0%	23.5%	18.6%	36.4%	40.8%	34.4%
- 75/20/05	0.0%	0.0%	0.4%	0.3%	0.6%	0.5%	0.3%
- 75/25/00	0.0%	0.0%	0.2%	0.2%	0.8%	0.9%	0.3%
- 80/10/10	8.7%	8.7%	7.4%	7.7%	7.9%	10.1%	10.3%
- 80/15/05	3.4%	3.4%	5.2%	4.5%	6.3%	7.5%	7.8%
- 80/20/00	0.3%	0.3%	0.8%	1.2%	17.2%	18.1%	12.6%
- 90/05/05	0.0%	0.0%	0.2%	0.1%	0.1%	0.1%	0.0%
- Other	11.5%	11.5%	9.3%	4.7%	3.5%	3.8%	3.2%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.5%	0.7%	1.1%	0.8%
- EA I	0.0%	0.0%	0.0%	0.3%	0.4%	0.6%	0.5%
- EA/TPR II	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.2%
- EA/TPR III	0.0%	0.0%	0.0%	0.2%	0.1%	0.2%	0.1%
10-K Property Region (Sums to 100%)							
Midwest	9.2%	9.2%	12.0%	17.7%	10.5%	11.9%	12.9%
Northeast	37.8%	37.8%	29.8%	24.5%	15.4%	14.7%	16.2%
Southeast	17.2%	17.2%	24.7%	22.7%	31.6%	33.4%	30.9%
Southwest	2.6%	2.6%	4.6%	6.6%	8.4%	8.5%	7.3%
West	33.3%	33.3%	28.9%	28.5%	34.2%	31.6%	32.6%
Census Region (Sums to 100%)							
New England	7.8%	7.8%	9.6%	6.3%	5.9%	5.7%	6.9%
Middle Atlantic	29.4%	29.4%	19.1%	14.5%	8.7%	7.2%	6.7%
East North Central	9.2%	9.2%	11.1%	17.0%	9.5%	11.0%	11.2%
East South Central	0.8%	0.8%	0.7%	0.7%	1.3%	1.2%	0.8%
South Atlantic	16.9%	16.9%	24.6%	22.4%	30.5%	32.3%	30.4%
West North Central	0.0%	0.0%	1.5%	1.3%	1.5%	1.6%	2.2%
West South Central	0.9%	0.9%	1.8%	2.2%	1.9%	1.9%	1.1%
Mountain	1.6%	1.6%	2.5%	4.5%	8.7%	8.7%	8.6%
Pacific	33.3%	33.3%	28.6%	27.8%	31.4%	28.8%	29.6%

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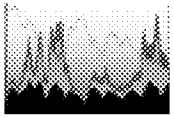


Single Family Conventional Acquisition Characteristics
Condo Investor Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.4%	3.2%	0.5%	1.5%	2.4%
Top 10 States							
01) CA	33.3%	33.3%	24.9%	24.2%	25.0%	22.7%	24.1%
02) NY	20.4%	20.4%	12.4%	8.1%	3.4%	2.2%	2.2%
03) VA	8.2%	8.2%	5.5%	5.5%	3.5%	3.9%	4.8%
04) NJ	7.7%	7.7%	5.5%	5.1%	4.4%	4.0%	3.7%
05) MA	5.1%	5.1%	6.5%	4.3%	3.6%	3.5%	4.6%
06) OH	4.3%	4.3%	2.2%	1.8%	0.7%	1.0%	0.8%
07) IL	3.2%	3.2%	5.9%	12.2%	6.6%	6.8%	7.4%
08) DC	3.1%	3.1%	2.3%	1.6%	0.9%	1.0%	1.1%
09) FL	3.1%	3.1%	4.4%	6.9%	19.1%	20.1%	17.6%
10) CT	2.2%	2.2%	2.2%	1.3%	1.4%	1.4%	1.2%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	68.5%	68.5%	45.5%	39.6%	41.9%	42.2%	39.5%
02) CITIGROUP INC	10.8%	10.8%	4.6%	31.4%	0.4%	3.2%	3.7%
03) PENTAGON FEDERAL CREDIT UNION	8.6%	8.6%	0.0%	0.0%	0.0%	0.0%	0.1%
04) FIFTH THIRD BANCORP	7.8%	7.8%	1.3%	1.9%	0.2%	0.5%	0.1%
05) REGIONS FINANCIAL CORP	1.4%	1.4%	1.9%	0.1%	0.0%	0.0%	0.1%
06) CITY NATIONAL CORPORATION	1.1%	1.1%	0.0%	0.0%	0.0%	0.0%	0.0%
07) FIRST PLACE BANK	1.0%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%
08) GATEWAY BANK FSB	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
09) FIRST HORIZON NATIONAL CORPORATION	0.2%	0.2%	2.3%	0.7%	1.2%	0.5%	2.1%
10) DUPAGE CREDIT UNION	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	42.9%	42.9%	10.0%	8.9%	4.0%	5.2%	11.5%
02) BANK OF AMERICA CORPORATION	22.1%	22.1%	27.0%	15.0%	42.3%	47.1%	39.5%
03) CITIGROUP INC	10.8%	10.8%	2.7%	31.5%	0.4%	2.6%	4.6%
04) PENTAGON FEDERAL CREDIT UNION	8.6%	8.6%	0.0%	0.0%	0.0%	0.0%	0.1%
05) FIFTH THIRD BANCORP	7.8%	7.8%	1.3%	1.9%	0.3%	0.4%	0.1%
06) PNC FINANCIAL SERVICES GROUP INC	3.0%	3.0%	11.4%	11.4%	1.5%	1.9%	2.9%
07) SAN DIEGO COUNTY CREDIT UNION	1.4%	1.4%	0.2%	0.0%	0.0%	0.0%	0.0%
08) CITY NATIONAL CORPORATION	1.1%	1.1%	0.0%	0.0%	0.0%	0.0%	0.0%
09) FIRST PLACE BANK	1.0%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10) GATEWAY BANK FSB	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	70.5%						

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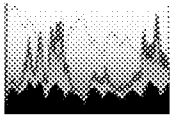


Single Family Conventional Acquisition Characteristics
Condo Investor Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	29.5%						
- Primary MI Only	0.4%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	29.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	28.66	28.66	13.64	10.70	-10.85	-7.57	-1.10
Wtd Avg Economic Model Fee	20.33	20.33	36.29	23.08	59.87	47.39	41.49
Wtd Avg Charged Fee	48.99	48.99	49.93	33.77	49.02	39.82	40.39
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	1.95%	1.95%	11.78%	27.18%	16.43%	27.46%	42.59%
Cumulative Default Rate	0.00%	0.00%	0.03%	0.59%	8.60%	7.61%	4.73%
Housing Goals							
Low Mod	48.28%	48.28%	46.74%	40.49%	40.98%	49.40%	53.20%
Special Affordable	20.00%	20.00%	13.91%	7.23%	15.57%	19.15%	24.46%
Underserved	24.14%	24.14%	35.14%	38.70%	49.22%	47.14%	45.65%
PMM Low Mod	31.58%	31.58%	47.06%	36.68%	29.86%	45.68%	49.70%
PMM Special Affordable	5.26%	5.26%	12.65%	6.31%	8.95%	15.40%	24.30%
PMM Underserved	15.79%	15.79%	35.42%	38.07%	49.06%	48.43%	46.37%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	3.85%	3.85%	-0.19%	0.22%	4.67%	3.11%	0.11%
Median Valuation Bias for Other Refi	3.22%	3.22%	-1.35%	-2.42%	4.03%	1.72%	-1.04%

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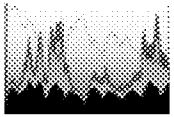


Single Family Conventional Acquisition Characteristics
Condo Lender Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	14,600	14,600	221,188	223,366	259,268	193,797	209,967
Book Volume ($B)	$3.3	$3.3	$49.4	$49.0	$52.2	$36.3	$36.0
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	22.5%	22.5%	26.8%	17.0%	12.9%	15.8%	19.1%
OLTV 60.01% - 70.00%	15.0%	15.0%	16.3%	13.4%	10.7%	12.4%	14.3%
OLTV 70.01% - 75.00%	19.7%	19.7%	18.6%	10.1%	9.4%	8.7%	8.7%
OLTV 75.01% - 80.00%	26.4%	26.4%	26.5%	34.0%	39.9%	45.9%	42.6%
OLTV 80.01% - 90.00%	9.6%	9.6%	8.3%	14.8%	8.2%	6.2%	6.5%
OLTV 90.01% - 95.00%	3.4%	3.4%	2.2%	6.7%	6.6%	3.5%	3.8%
OLTV 95.01% - 97.00%	0.9%	0.9%	0.4%	0.7%	0.7%	0.5%	0.6%
OLTV 97.01% - 100.00%	0.8%	0.8%	0.3%	3.2%	11.5%	6.7%	4.3%
OLTV > 100.00%	1.8%	1.8%	0.5%	0.1%	0.1%	0.2%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	71.3%	71.3%	69.0%	74.9%	77.7%	74.9%	73.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	20.5%	20.5%	24.9%	15.0%	11.8%	14.9%	17.6%
Comb LTV 60.01% - 70.00%	14.6%	14.6%	16.1%	12.3%	9.8%	11.9%	14.0%
Comb LTV 70.01% - 75.00%	19.2%	19.2%	18.1%	9.6%	7.1%	7.7%	8.3%
Comb LTV 75.01% - 80.00%	25.9%	25.9%	25.9%	30.4%	25.5%	29.1%	29.2%
Comb LTV 80.01% - 90.00%	10.8%	10.8%	10.5%	20.1%	18.0%	16.9%	15.5%
Comb LTV 90.01% - 95.00%	4.0%	4.0%	2.6%	8.3%	12.5%	9.5%	8.8%
Comb LTV 95.01% - 97.00%	1.1%	1.1%	0.6%	0.7%	0.7%	0.6%	0.6%
Comb LTV 97.01% - 100.00%	1.0%	1.0%	0.4%	3.6%	14.2%	9.3%	5.7%
Comb LTV > 100.00%	3.1%	3.1%	1.0%	0.1%	0.2%	0.3%	0.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	72.8%	72.8%	70.1%	76.5%	80.7%	77.8%	75.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	20.5%	20.5%	24.9%	15.0%	11.8%	14.9%	17.6%
Comb LTV 60.01% - 70.00%	14.6%	14.6%	16.1%	12.3%	9.8%	11.9%	14.0%
Comb LTV 70.01% - 75.00%	19.2%	19.2%	18.1%	9.6%	7.1%	7.7%	8.3%
Comb LTV 75.01% - 80.00%	25.9%	25.9%	25.9%	30.4%	25.5%	29.1%	29.2%
Comb LTV 80.01% - 90.00%	10.8%	10.8%	10.5%	20.1%	18.0%	16.9%	15.5%
Comb LTV 90.01% - 95.00%	4.0%	4.0%	2.6%	8.3%	12.5%	9.5%	8.8%
Comb LTV 95.01% - 97.00%	1.1%	1.1%	0.6%	0.7%	0.7%	0.6%	0.6%

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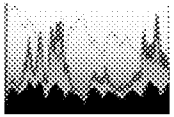


Single Family Conventional Acquisition Characteristics
Condo Lender Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.0%	1.0%	0.4%	3.6%	14.2%	9.3%	5.7%
Comb LTV > 100.00%	3.1%	3.1%	1.0%	0.1%	0.2%	0.3%	0.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	72.8%	72.8%	70.1%	76.5%	80.7%	77.8%	75.6%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.1%	0.3%	0.4%	0.4%
FICO 550-579	0.1%	0.1%	0.0%	0.2%	0.5%	0.5%	0.5%
FICO 580-619	0.2%	0.2%	0.2%	1.1%	3.0%	2.8%	2.4%
FICO 620-659	1.3%	1.3%	1.1%	4.0%	8.3%	7.8%	8.0%
FICO 660-699	6.0%	6.0%	5.3%	11.8%	15.7%	15.0%	15.5%
FICO 700-739	16.2%	16.2%	15.9%	21.9%	22.8%	23.0%	22.6%
FICO >= 740	76.2%	76.2%	77.3%	60.8%	49.3%	50.2%	50.1%
FICO Missing	0.2%	0.2%	0.2%	0.1%	0.1%	0.3%	0.4%
Wtd Avg FICO	764	764	765	746	730	731	731
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	70.9%	70.9%	85.3%	77.8%	74.9%	69.0%	64.2%
Intermediate-term, fixed-rate	13.2%	13.2%	9.8%	7.8%	3.8%	5.4%	6.9%
Adjustable-rate	12.4%	12.4%	3.4%	5.3%	3.7%	8.0%	15.6%
Interest Only adjustable-rate	3.4%	3.4%	1.4%	6.9%	8.1%	9.5%	9.5%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.4%	2.2%	3.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	2.2%	9.0%	5.9%	1.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	80.8%	80.8%	83.0%	79.3%	80.2%	79.1%	80.8%
Second/Vacation Home	11.8%	11.8%	12.5%	13.4%	13.7%	15.2%	14.2%
Investor Property	7.4%	7.4%	4.4%	7.3%	6.1%	5.7%	5.0%
10-K Unit Type (Sums to 100%)							
1 Unit	99.9%	99.9%	100.0%	100.0%	100.0%	99.9%	100.0%
2-4 Units	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Single Family Homes	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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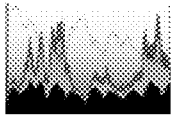


Single Family Conventional Acquisition Characteristics
Condo Lender Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo							
Condo	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	39.9%	39.9%	34.2%	60.0%	68.7%	68.9%	61.5%
Cash-Out Refinance	10.4%	10.4%	14.3%	14.8%	15.7%	19.9%	23.3%
Other Refinance	49.7%	49.7%	51.5%	25.1%	15.7%	11.2%	15.2%
Origination Type (Sums to 100%)							
TPO Broker	14.5%	14.5%	13.6%	24.2%	25.1%	23.7%	22.5%
TPO Correspondent	26.8%	26.8%	28.0%	28.6%	35.7%	36.3%	33.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	58.7%	58.7%	58.3%	47.2%	39.3%	40.1%	44.4%
Origination Amount and Rate							
Avg Origination Loan Amount	$227,081	$227,081	$223,319	$219,389	$201,649	$187,681	$171,827
Loan Original Note Rate	4.88%	4.88%	4.99%	6.03%	6.42%	6.42%	5.69%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%	0.1%	0.3%	0.4%	0.6%
Non-Seasoned	100.0%	100.0%	100.0%	99.9%	99.7%	99.6%	99.4%
ACI							
ACI Probability	0.10%	0.10%	0.08%	0.28%	0.70%	0.49%	0.37%
Wtd Avg ACI Score	744	744	746	720	698	706	712
Credit Premium							
Wtd Avg Credit Premium	0.08	0.08	-0.15	-0.06	-0.03	0.08	0.11
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.2%	0.6%	1.6%	0.5%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.2%	0.6%	2.5%	3.1%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	9.2%	9.2%	11.1%	7.5%	6.5%	7.3%	8.6%
DTI Ratio > 20 and <= 30	22.9%	22.9%	24.9%	17.5%	15.6%	16.8%	18.8%
DTI Ratio > 30 and <= 40	30.6%	30.6%	29.2%	27.7%	27.4%	28.8%	28.3%
DTI Ratio > 40 and <= 45	14.3%	14.3%	13.2%	15.2%	15.7%	15.4%	13.7%
DTI Ratio > 45 and <= 50	8.4%	8.4%	9.4%	12.3%	13.3%	11.8%	10.6%
DTI Ratio > 50	13.0%	13.0%	11.6%	18.7%	19.9%	16.7%	15.3%
DTI Ratio Missing	1.6%	1.6%	0.6%	1.1%	1.7%	3.3%	4.6%

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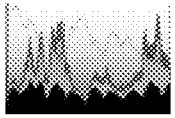


Single Family Conventional Acquisition Characteristics
Condo Lender Channel

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	36.1%	36.1%	35.1%	38.8%	39.7%	38.6%	37.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	9.2%	9.2%	11.1%	7.5%	6.5%	7.3%	8.6%
DTI Ratio > 20 and <= 30	22.9%	22.9%	24.9%	17.5%	15.6%	16.8%	18.8%
DTI Ratio > 30 and <= 40	30.6%	30.6%	29.2%	27.7%	27.4%	28.8%	28.3%
DTI Ratio > 40 and <= 45	14.3%	14.3%	13.2%	15.2%	15.7%	15.4%	13.7%
DTI Ratio > 45 and <= 50	8.4%	8.4%	9.4%	12.3%	13.3%	11.8%	10.6%
DTI Ratio > 50	13.0%	13.0%	11.6%	18.7%	19.9%	16.7%	15.3%
DTI Ratio Missing	1.6%	1.6%	0.6%	1.1%	1.7%	3.3%	4.6%
Wtd Avg DTI Ratio	36.1%	36.1%	35.1%	38.8%	39.7%	38.6%	37.6%
Origination Term (Sums to 100%)							
<= 15 Years	13.2%	13.2%	9.8%	7.8%	3.8%	5.4%	6.9%
> 15 Years amd <= 25 Years	2.1%	2.1%	2.1%	1.4%	1.1%	1.3%	1.9%
> 25 Years and <= 30 Years	84.7%	84.7%	88.1%	89.9%	93.1%	92.6%	91.2%
> 30 Years	0.0%	0.0%	0.0%	0.9%	2.0%	0.8%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	70.9%	70.9%	85.3%	80.0%	84.0%	75.0%	65.1%
Intermediate-Term Fixed Rate (excl Balloon)	13.2%	13.2%	9.8%	7.8%	3.8%	5.3%	6.7%
Adjustable Rate	15.9%	15.9%	4.9%	12.3%	12.2%	19.7%	28.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.9%	2.0%	0.8%	0.1%
Hybrid Arm	15.9%	15.9%	4.9%	12.3%	11.8%	17.4%	24.6%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.1%	0.7%	1.0%	1.4%	4.2%
- 5/1 Hybrid Arm	12.7%	12.7%	4.0%	8.3%	7.5%	11.7%	15.6%
- 7/1 Hybrid Arm	2.4%	2.4%	0.6%	2.6%	2.2%	3.0%	3.6%
- 10/1 Hybrid Arm	0.7%	0.7%	0.2%	0.7%	1.1%	1.3%	1.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.4%	2.2%	3.0%

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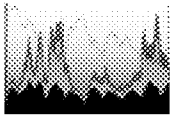


Single Family Conventional Acquisition Characteristics
Condo Lender Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	3.5%	3.5%	1.5%	9.2%	17.1%	15.4%	10.4%
- Interest Only ARM	3.4%	3.4%	1.4%	6.9%	8.1%	9.5%	9.5%
- Interest Only FRM	0.0%	0.0%	0.0%	2.2%	9.0%	5.9%	1.0%
Alt-A	0.0%	0.0%	0.0%	0.8%	2.1%	2.2%	2.8%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.7%	2.0%	2.2%	2.7%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.6%	0.7%	1.3%
- Alt-A SISA	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.3%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.4%	1.0%	1.2%	1.2%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.8%	0.8%	0.6%	1.4%	6.8%	2.9%	0.6%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.9%	18.8%	30.6%	25.7%	19.5%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.9%	18.2%	28.7%	23.6%	16.8%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.7%	2.0%	2.2%	2.7%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	9.8%	9.8%	8.2%	11.4%	20.9%	20.9%	17.5%
- 75/20/05	0.2%	0.2%	0.1%	0.2%	0.5%	0.4%	0.3%

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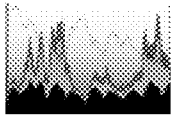


Single Family Conventional Acquisition Characteristics
Condo Lender Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	1.1%	0.1%	0.0%
- 80/10/10	1.0%	1.0%	1.3%	3.7%	7.5%	9.0%	7.7%
- 80/15/05	0.2%	0.2%	0.3%	1.3%	5.3%	5.6%	4.7%
- 80/20/00	1.1%	1.1%	0.7%	0.5%	1.3%	2.3%	1.4%
- 90/05/05	0.4%	0.4%	0.1%	0.1%	0.0%	0.0%	0.0%
- Other	6.9%	6.9%	5.7%	5.5%	5.1%	3.6%	3.4%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	10.4%	10.4%	9.4%	12.4%	22.1%	22.6%	19.8%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.6%	0.4%	0.3%
- 75/25/00	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	1.1%	1.1%	1.5%	4.0%	8.8%	10.2%	9.1%
- 80/15/05	0.3%	0.3%	0.3%	1.4%	5.4%	5.8%	5.0%
- 80/20/00	2.2%	2.2%	0.7%	0.6%	3.0%	2.7%	1.6%
- 90/05/05	0.4%	0.4%	0.2%	0.1%	0.1%	0.0%	0.0%
- Other	6.1%	6.1%	6.5%	6.0%	4.0%	3.4%	3.8%
EA/TPR							
EA/TPR	0.2%	0.2%	0.1%	1.1%	2.3%	2.3%	2.8%
- EA I	0.0%	0.0%	0.0%	0.6%	1.0%	1.0%	1.3%
- EA/TPR II	0.0%	0.0%	0.0%	0.2%	0.8%	0.7%	0.8%
- EA/TPR III	0.0%	0.0%	0.0%	0.2%	0.5%	0.5%	0.7%
10-K Property Region (Sums to 100%)							
Midwest	14.1%	14.1%	15.3%	17.2%	17.9%	17.4%	16.3%
Northeast	25.8%	25.8%	26.1%	22.3%	20.7%	19.8%	21.7%
Southeast	14.1%	14.1%	14.5%	20.3%	25.9%	28.0%	26.2%
Southwest	5.3%	5.3%	5.9%	7.6%	8.6%	9.2%	6.6%
West	40.7%	40.7%	38.2%	32.7%	27.0%	25.6%	29.2%
Census Region (Sums to 100%)							
New England	9.4%	9.4%	9.8%	7.9%	8.3%	8.3%	9.8%
Middle Atlantic	15.7%	15.7%	15.3%	13.4%	11.1%	10.4%	10.8%
East North Central	13.2%	13.2%	14.2%	16.0%	16.4%	15.8%	14.9%
East South Central	0.9%	0.9%	1.0%	1.4%	1.6%	1.6%	1.0%
South Atlantic	13.7%	13.7%	14.0%	19.3%	24.7%	26.8%	25.6%
West North Central	1.5%	1.5%	1.8%	2.0%	2.4%	2.7%	2.2%
West South Central	1.6%	1.6%	1.7%	2.4%	2.2%	2.7%	1.6%
Mountain	3.7%	3.7%	4.0%	5.4%	7.0%	7.0%	5.9%
Pacific	40.1%	40.1%	37.6%	31.7%	25.5%	24.0%	27.7%

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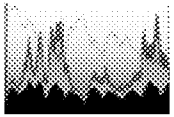


Single Family Conventional Acquisition Characteristics
Condo Lender Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.3%	0.3%	0.4%	0.6%	0.8%	0.7%	0.8%
Top 10 States							
01) CA	33.1%	33.1%	30.2%	24.2%	17.1%	17.0%	20.7%
02) IL	9.3%	9.3%	9.4%	11.8%	11.3%	9.8%	8.7%
03) NY	8.0%	8.0%	6.8%	5.9%	3.9%	3.3%	3.3%
04) MA	6.7%	6.7%	7.4%	5.4%	5.2%	5.0%	6.0%
05) NJ	6.1%	6.1%	6.8%	5.9%	5.6%	5.5%	5.9%
06) FL	4.1%	4.1%	4.0%	8.6%	12.5%	13.9%	13.6%
07) WA	3.5%	3.5%	3.5%	4.1%	4.5%	3.3%	2.7%
08) VA	2.9%	2.9%	2.8%	2.8%	3.5%	3.5%	3.6%
09) HI	2.6%	2.6%	2.9%	2.4%	2.6%	2.8%	3.4%
10) MD	2.2%	2.2%	2.3%	2.5%	3.3%	3.1%	3.2%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	30.8%	30.8%	27.0%	20.5%	11.5%	9.8%	9.4%
02) BANK OF AMERICA CORPORATION	24.9%	24.9%	25.7%	26.1%	32.1%	31.5%	36.4%
03) JPMORGAN CHASE & CO	6.3%	6.3%	9.0%	12.6%	8.7%	6.6%	8.2%
04) GMAC INC	5.8%	5.8%	2.6%	2.9%	3.9%	5.8%	6.0%
05) CITIGROUP INC	3.6%	3.6%	5.4%	10.8%	12.3%	12.7%	9.4%
06) EVERBANK FINANCIAL CORPORATION	3.3%	3.3%	0.7%	0.0%	0.0%	0.0%	0.1%
07) FLAGSTAR BANCORP INC	2.9%	2.9%	2.5%	2.7%	3.2%	3.0%	4.8%
08) SUNTRUST BANKS INC	2.8%	2.8%	3.2%	4.6%	6.0%	5.1%	3.0%
09) QUICKEN LOANS INC	2.0%	2.0%	1.3%	0.5%	0.0%	0.0%	0.0%
10) PHH CORPORATION	1.9%	1.9%	2.5%	0.6%	0.8%	1.4%	2.2%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	31.4%	31.4%	27.0%	20.6%	13.0%	16.0%	12.8%
02) BANK OF AMERICA CORPORATION	24.9%	24.9%	26.0%	26.2%	32.2%	31.4%	36.5%
03) JPMORGAN CHASE & CO	8.0%	8.0%	10.4%	18.4%	14.1%	12.0%	12.3%
04) GMAC INC	6.1%	6.1%	3.8%	3.6%	3.7%	5.6%	5.7%
05) CITIGROUP INC	3.6%	3.6%	5.4%	10.7%	12.6%	15.2%	13.4%
06) EVERBANK FINANCIAL CORPORATION	3.3%	3.3%	1.9%	0.4%	0.4%	0.8%	1.1%
07) FLAGSTAR BANCORP INC	2.9%	2.9%	2.2%	2.1%	1.6%	1.0%	1.0%
08) SUNTRUST BANKS INC	2.7%	2.7%	3.2%	4.4%	4.5%	3.0%	2.5%
09) PHH CORPORATION	1.9%	1.9%	2.5%	0.6%	0.6%	0.8%	1.5%
10) METLIFE INC	1.6%	1.6%	1.1%	0.2%	1.2%	0.9%	0.7%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	93.7%						

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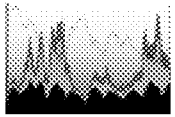


Single Family Conventional Acquisition Characteristics
Condo Lender Channel

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	6.3%						
- Primary MI Only	6.3%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.3%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-0.64	-0.64	-1.26	-6.52	-25.61	-16.52	-7.42
Wtd Avg Economic Model Fee	31.16	31.16	26.97	33.06	47.96	37.73	29.56
Wtd Avg Charged Fee	30.52	30.52	25.71	26.54	22.34	21.21	22.14
Appraisal Waivers							
Appraisal Waiver	3.0%	3.0%	1.5%	1.6%	2.1%	2.4%	2.3%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.05%	0.05%	2.63%	21.56%	25.07%	35.83%	38.27%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.82%	2.67%	2.51%	1.53%
Housing Goals							
Low Mod	50.69%	50.69%	49.18%	49.24%	51.71%	53.49%	55.54%
Special Affordable	21.33%	21.33%	20.06%	19.89%	20.73%	21.56%	23.03%
Underserved	37.58%	37.58%	35.67%	42.00%	42.68%	40.06%	39.86%
PMM Low Mod	57.23%	57.23%	55.11%	47.72%	50.83%	52.14%	54.03%
PMM Special Affordable	27.65%	27.65%	24.96%	19.26%	20.35%	20.71%	22.20%
PMM Underserved	42.15%	42.15%	41.06%	42.75%	42.09%	38.08%	37.91%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	4.52%	4.52%	5.96%	7.14%	4.88%	2.35%	-0.74%
Median Valuation Bias for Other Refi	5.50%	5.50%	6.75%	7.32%	5.02%	2.12%	-1.25%

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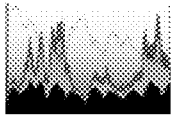


Single Family Conventional Acquisition Characteristics
IO (excl Alt-A)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	2,927	2,927	22,809	104,323	210,493	154,242	118,158
Book Volume ($B)	$1.0	$1.0	$7.1	$29.9	$54.3	$38.0	$26.2
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	44.5%	44.5%	41.9%	21.3%	12.3%	16.3%	18.3%
OLTV 60.01% - 70.00%	20.4%	20.4%	18.7%	17.7%	13.0%	17.1%	18.9%
OLTV 70.01% - 75.00%	15.9%	15.9%	14.0%	11.0%	9.6%	9.2%	7.9%
OLTV 75.01% - 80.00%	18.3%	18.3%	22.9%	28.1%	37.0%	49.0%	47.4%
OLTV 80.01% - 90.00%	0.6%	0.6%	1.8%	12.3%	8.0%	5.4%	5.8%
OLTV 90.01% - 95.00%	0.2%	0.2%	0.4%	6.1%	7.1%	2.2%	1.3%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.3%	0.4%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.1%	0.1%	0.2%	3.2%	12.7%	0.7%	0.5%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	60.6%	60.6%	62.2%	72.4%	77.8%	72.5%	71.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	39.5%	39.5%	36.7%	17.3%	10.9%	14.7%	16.9%
Comb LTV 60.01% - 70.00%	20.2%	20.2%	18.8%	15.2%	11.2%	15.7%	17.9%
Comb LTV 70.01% - 75.00%	17.2%	17.2%	14.9%	9.9%	6.8%	7.9%	6.8%
Comb LTV 75.01% - 80.00%	18.7%	18.7%	21.0%	23.9%	20.8%	29.3%	29.4%
Comb LTV 80.01% - 90.00%	3.6%	3.6%	5.9%	20.8%	19.2%	20.1%	20.9%
Comb LTV 90.01% - 95.00%	0.7%	0.7%	2.1%	9.0%	15.8%	9.2%	5.1%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.3%	0.4%	0.0%	0.1%
Comb LTV 97.01% - 100.00%	0.1%	0.1%	0.6%	3.6%	15.0%	1.2%	1.8%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.8%	1.0%
Wtd Avg Comb LTV	62.8%	62.8%	64.7%	75.3%	81.4%	75.8%	74.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	39.5%	39.5%	36.7%	17.3%	10.9%	14.7%	16.9%
Comb LTV 60.01% - 70.00%	20.2%	20.2%	18.8%	15.2%	11.2%	15.7%	17.9%
Comb LTV 70.01% - 75.00%	17.2%	17.2%	14.9%	9.9%	6.8%	7.9%	6.8%
Comb LTV 75.01% - 80.00%	18.7%	18.7%	21.0%	23.9%	20.8%	29.3%	29.4%
Comb LTV 80.01% - 90.00%	3.6%	3.6%	5.9%	20.8%	19.2%	20.1%	20.9%
Comb LTV 90.01% - 95.00%	0.7%	0.7%	2.1%	9.0%	15.8%	9.2%	5.1%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.3%	0.4%	0.0%	0.1%

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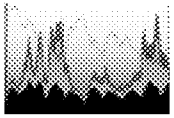


Single Family Conventional Acquisition Characteristics
IO (excl Alt-A)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.1%	0.1%	0.6%	3.6%	15.0%	1.2%	1.8%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.8%	1.0%
Wtd Avg Comb LTV	62.8%	62.8%	64.7%	75.2%	81.4%	75.8%	74.4%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
FICO 550-579	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.1%
FICO 580-619	0.0%	0.0%	0.2%	0.8%	2.6%	2.2%	1.7%
FICO 620-659	0.5%	0.5%	1.0%	3.8%	9.4%	7.7%	8.0%
FICO 660-699	5.3%	5.3%	5.2%	13.5%	19.2%	17.1%	17.4%
FICO 700-739	15.5%	15.5%	16.6%	24.7%	26.1%	26.1%	25.9%
FICO >= 740	78.7%	78.7%	76.9%	57.0%	42.2%	46.4%	46.7%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Wtd Avg FICO	767	767	765	743	724	729	729
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	99.1%	99.1%	96.1%	70.0%	37.5%	49.5%	85.2%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.9%	0.9%	3.9%	30.0%	62.5%	50.5%	14.8%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	88.3%	88.3%	89.4%	87.4%	90.8%	88.8%	92.8%
Second/Vacation Home	8.9%	8.9%	8.1%	7.0%	7.1%	10.6%	6.8%
Investor Property	2.8%	2.8%	2.5%	5.6%	2.1%	0.5%	0.3%
10-K Unit Type (Sums to 100%)							
1 Unit	99.3%	99.3%	99.3%	98.2%	99.2%	99.8%	99.9%
2-4 Units	0.7%	0.7%	0.7%	1.8%	0.8%	0.2%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	13.2%	13.2%	12.9%	16.1%	16.5%	15.2%	16.0%
Single Family Homes	86.8%	86.8%	87.1%	83.9%	83.5%	84.8%	84.0%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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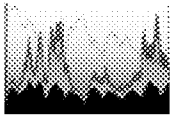


Single Family Conventional Acquisition Characteristics
IO (excl Alt-A)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	13.2%	13.2%	12.9%	16.1%	16.5%	15.2%	16.0%
1 Unit	86.1%	86.1%	86.4%	82.1%	82.7%	84.6%	83.9%
2-4 Units	0.7%	0.7%	0.7%	1.8%	0.8%	0.2%	0.1%
Condo							
Condo	11.9%	11.9%	12.0%	15.8%	16.2%	14.9%	15.7%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	13.2%	13.2%	21.9%	37.1%	54.2%	50.6%	50.0%
Cash-Out Refinance	20.9%	20.9%	23.7%	27.9%	23.9%	31.0%	26.5%
Other Refinance	65.9%	65.9%	54.5%	35.0%	21.9%	18.4%	23.5%
Origination Type (Sums to 100%)							
TPO Broker	19.5%	19.5%	21.0%	33.1%	33.9%	25.5%	25.0%
TPO Correspondent	40.6%	40.6%	31.4%	29.5%	36.1%	41.7%	31.5%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	39.9%	39.9%	47.6%	37.4%	30.0%	32.8%	43.4%
Origination Amount and Rate							
Avg Origination Loan Amount	$329,267	$329,267	$313,116	$286,874	$258,242	$246,313	$221,664
Loan Original Note Rate	4.35%	4.35%	4.73%	5.88%	6.46%	6.39%	5.49%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	13.6%	4.1%	1.6%	0.2%	1.6%
Non-Seasoned	100.0%	100.0%	86.4%	95.9%	98.4%	99.8%	98.4%
ACI							
ACI Probability	0.06%	0.06%	0.08%	0.30%	0.84%	0.35%	0.23%
Wtd Avg ACI Score	749	749	745	712	686	706	717
Credit Premium							
Wtd Avg Credit Premium	0.06	0.06	0.09	0.02	-0.01	0.12	0.23
Credit Premium > 1.5	0.1%	0.1%	0.5%	0.3%	0.5%	0.5%	0.6%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.3%	1.0%	0.5%	0.4%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	7.6%	7.6%	9.7%	5.3%	4.1%	5.5%	8.1%
DTI Ratio > 20 and <= 30	17.6%	17.6%	18.8%	13.5%	12.0%	15.5%	19.8%
DTI Ratio > 30 and <= 40	27.1%	27.1%	26.6%	25.5%	26.5%	29.6%	31.7%
DTI Ratio > 40 and <= 45	16.5%	16.5%	15.0%	15.9%	17.3%	17.1%	15.8%
DTI Ratio > 45 and <= 50	11.9%	11.9%	11.1%	14.3%	15.4%	12.9%	11.2%
DTI Ratio > 50	17.8%	17.8%	17.4%	24.3%	22.9%	15.3%	10.5%
DTI Ratio Missing	1.5%	1.5%	1.3%	1.1%	1.8%	4.1%	2.8%

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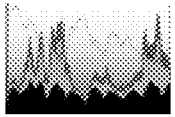


Single Family Conventional Acquisition Characteristics
IO (excl Alt-A)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	38.5%	38.5%	37.7%	41.3%	41.7%	39.0%	36.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	7.6%	7.6%	9.7%	5.1%	4.0%	5.8%	8.2%
DTI Ratio > 20 and <= 30	17.6%	17.6%	18.8%	13.4%	12.0%	16.2%	20.1%
DTI Ratio > 30 and <= 40	27.1%	27.1%	26.6%	25.6%	26.6%	30.6%	32.1%
DTI Ratio > 40 and <= 45	16.5%	16.5%	15.0%	16.0%	17.5%	17.6%	16.0%
DTI Ratio > 45 and <= 50	11.9%	11.9%	11.1%	14.4%	15.5%	13.3%	11.4%
DTI Ratio > 50	17.8%	17.8%	17.4%	24.5%	23.2%	15.7%	10.6%
DTI Ratio Missing	1.5%	1.5%	1.3%	1.0%	1.2%	0.8%	1.7%
Wtd Avg DTI Ratio	38.5%	38.5%	37.7%	41.4%	41.8%	38.9%	36.5%
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
> 25 Years and <= 30 Years	100.0%	100.0%	99.3%	99.3%	99.3%	99.9%	100.0%
> 30 Years	0.0%	0.0%	0.5%	0.7%	0.7%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	0.9%	0.9%	3.9%	30.0%	62.5%	50.4%	14.8%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	99.1%	99.1%	96.1%	70.0%	37.5%	49.5%	85.2%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.5%	0.7%	0.7%	0.0%	0.0%
Hybrid Arm	99.0%	99.0%	96.1%	70.0%	37.4%	49.5%	85.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%
- 3/1 Hybrid Arm	0.4%	0.4%	2.0%	4.6%	3.5%	5.1%	15.5%
- 5/1 Hybrid Arm	64.5%	64.5%	68.9%	45.0%	23.2%	30.2%	46.1%
- 7/1 Hybrid Arm	21.0%	21.0%	13.0%	14.1%	5.9%	8.5%	14.1%
- 10/1 Hybrid Arm	13.1%	13.1%	12.2%	6.3%	4.4%	5.8%	9.3%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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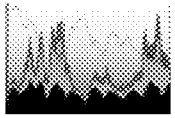


Single Family Conventional Acquisition Characteristics
IO (excl Alt-A)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only ARM	99.1%	99.1%	96.1%	70.0%	37.5%	49.5%	85.2%
- Interest Only FRM	0.9%	0.9%	3.9%	30.0%	62.5%	50.5%	14.8%
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	1.6%	10.5%	0.4%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.0%	22.6%	33.9%	24.2%	17.9%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.0%	22.6%	33.8%	24.2%	17.8%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.8%	0.4%	0.1%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.8%	0.4%	0.1%
Business Channel (Sums to 100%)							
Lender Channel	99.9%	99.9%	85.0%	91.6%	94.6%	94.0%	86.4%
Investor Channel	0.1%	0.1%	15.0%	5.4%	1.8%	1.3%	10.1%
eChannel	0.0%	0.0%	0.0%	3.0%	2.7%	4.3%	3.5%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.8%	0.4%	0.1%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	15.3%	15.3%	17.0%	18.4%	25.2%	24.8%	23.7%
- 75/20/05	0.2%	0.2%	0.2%	0.5%	1.2%	0.5%	0.4%

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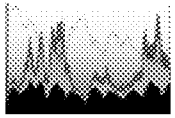


Single Family Conventional Acquisition Characteristics
IO (excl Alt-A)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.9%	0.0%	0.0%
- 80/10/10	1.2%	1.2%	2.1%	4.2%	7.9%	12.1%	12.4%
- 80/15/05	0.1%	0.1%	1.3%	2.1%	7.3%	6.4%	3.6%
- 80/20/00	0.0%	0.0%	0.4%	0.4%	0.9%	0.1%	0.0%
- 90/05/05	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	13.7%	13.7%	12.9%	11.0%	7.0%	5.7%	7.1%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	18.3%	18.3%	19.6%	20.5%	26.8%	27.3%	28.9%
- 75/20/05	0.2%	0.2%	0.2%	0.6%	1.3%	0.5%	0.5%
- 75/25/00	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%
- 80/10/10	1.3%	1.3%	2.3%	4.7%	9.3%	14.4%	15.9%
- 80/15/05	0.2%	0.2%	1.3%	2.2%	7.6%	6.5%	3.8%
- 80/20/00	0.0%	0.0%	0.4%	0.5%	2.4%	0.5%	1.4%
- 90/05/05	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%
- Other	16.6%	16.6%	15.2%	12.4%	6.1%	5.3%	7.3%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	8.9%	8.9%	7.8%	8.3%	8.2%	9.6%	13.1%
Northeast	15.0%	15.0%	13.7%	10.7%	11.4%	12.3%	11.6%
Southeast	17.7%	17.7%	23.9%	21.9%	28.0%	31.1%	31.1%
Southwest	11.4%	11.4%	10.9%	12.3%	14.3%	15.2%	14.4%
West	47.0%	47.0%	43.8%	46.8%	38.1%	31.7%	29.8%
Census Region (Sums to 100%)							
New England	5.2%	5.2%	4.9%	3.0%	3.5%	4.0%	4.3%
Middle Atlantic	9.7%	9.7%	8.5%	7.2%	7.5%	7.8%	6.9%
East North Central	8.2%	8.2%	7.0%	7.2%	6.6%	7.9%	10.7%
East South Central	1.1%	1.1%	1.7%	1.6%	1.8%	2.1%	2.0%
South Atlantic	16.8%	16.8%	22.5%	20.6%	26.5%	29.4%	29.5%
West North Central	2.1%	2.1%	2.0%	2.1%	2.5%	2.7%	3.6%
West South Central	2.1%	2.1%	2.4%	2.2%	2.0%	2.5%	2.5%
Mountain	8.8%	8.8%	8.6%	11.5%	15.1%	15.5%	14.2%
Pacific	46.0%	46.0%	42.5%	44.5%	34.3%	27.9%	26.3%

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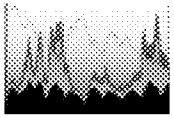


Single Family Conventional Acquisition Characteristics
IO (excl Alt-A)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Top 10 States							
01) CA	39.5%	39.5%	34.7%	33.2%	23.9%	20.0%	19.8%
02) IL	5.5%	5.5%	4.5%	4.5%	3.5%	3.5%	4.1%
03) NY	4.9%	4.9%	3.7%	3.0%	2.9%	2.6%	2.2%
04) CO	4.2%	4.2%	3.8%	3.2%	3.1%	3.3%	3.5%
05) WA	4.2%	4.2%	5.3%	7.4%	6.4%	4.5%	4.1%
06) NJ	3.5%	3.5%	3.6%	3.0%	3.3%	3.7%	3.4%
07) NC	3.2%	3.2%	4.1%	2.6%	2.0%	2.3%	2.1%
08) VA	3.0%	3.0%	4.7%	4.2%	5.0%	5.1%	6.1%
09) GA	3.0%	3.0%	3.3%	2.8%	2.9%	3.1%	3.2%
10) MA	2.6%	2.6%	2.7%	1.6%	1.8%	2.2%	2.4%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	25.0%	25.0%	38.1%	32.6%	36.3%	42.4%	41.2%
02) GMAC INC	22.2%	22.2%	8.9%	2.7%	1.6%	5.8%	5.3%
03) WELLS FARGO & COMPANY	12.9%	12.9%	12.2%	9.2%	5.8%	1.1%	2.5%
04) CITIGROUP INC	11.7%	11.7%	7.6%	12.7%	11.0%	15.3%	7.3%
05) JPMORGAN CHASE & CO	10.5%	10.5%	5.9%	6.0%	5.3%	6.3%	7.8%
06) SUNTRUST BANKS INC	7.1%	7.1%	9.0%	6.2%	10.1%	4.8%	3.5%
07) PHH CORPORATION	5.3%	5.3%	3.3%	3.1%	3.6%	6.6%	9.5%
08) FLAGSTAR BANCORP INC	2.8%	2.8%	0.9%	4.3%	4.9%	2.8%	6.3%
09) METLIFE INC	1.3%	1.3%	1.9%	0.1%	0.0%	0.0%	0.0%
10) PROSPECT HOLDING COMPANY LLC	0.8%	0.8%	0.6%	0.1%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	25.0%	25.0%	36.8%	31.3%	36.2%	42.4%	40.2%
02) GMAC INC	22.2%	22.2%	9.0%	4.2%	1.4%	5.8%	5.3%
03) WELLS FARGO & COMPANY	12.9%	12.9%	13.5%	9.5%	7.2%	4.4%	4.8%
04) CITIGROUP INC	11.7%	11.7%	7.6%	12.7%	11.5%	16.3%	8.7%
05) JPMORGAN CHASE & CO	10.5%	10.5%	6.0%	11.8%	11.0%	10.3%	9.4%
06) SUNTRUST BANKS INC	7.1%	7.1%	9.0%	6.2%	8.3%	2.9%	3.4%
07) PHH CORPORATION	5.3%	5.3%	3.3%	3.1%	2.9%	5.2%	8.9%
08) FLAGSTAR BANCORP INC	2.8%	2.8%	0.8%	3.3%	2.5%	1.5%	3.7%
09) METLIFE INC	1.3%	1.3%	1.9%	0.1%	2.0%	1.1%	0.1%
10) PROSPECT HOLDING COMPANY LLC	0.8%	0.8%	0.3%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	99.1%						

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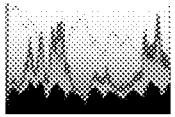


Single Family Conventional Acquisition Characteristics
IO (excl Alt-A)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.9%						
- Primary MI Only	0.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.2%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.9%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	16.85	16.85	10.95	2.96	-23.02	-13.30	-8.16
Wtd Avg Economic Model Fee	22.73	22.73	28.86	33.29	51.96	37.40	33.72
Wtd Avg Charged Fee	39.58	39.58	39.81	36.25	28.94	24.10	25.56
Appraisal Waivers							
Appraisal Waiver	0.4%	0.4%	0.4%	1.6%	2.3%	2.9%	3.4%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	7.47%	20.42%	23.34%	39.67%	47.78%
Cumulative Default Rate	0.00%	0.00%	0.02%	1.32%	4.56%	3.50%	2.34%
Housing Goals							
Low Mod	39.01%	39.01%	37.39%	37.31%	40.13%	38.38%	43.33%
Special Affordable	12.52%	12.52%	11.09%	10.81%	12.84%	11.88%	14.58%
Underserved	16.32%	16.32%	19.25%	33.91%	37.64%	30.84%	29.41%
PMM Low Mod	29.44%	29.44%	30.53%	29.14%	40.39%	32.40%	40.40%
PMM Special Affordable	9.09%	9.09%	6.90%	7.45%	12.93%	8.70%	13.92%
PMM Underserved	19.13%	19.13%	21.25%	34.53%	37.76%	27.97%	29.05%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	8.76%	8.76%	6.94%	10.85%	8.81%	4.58%	0.99%
Median Valuation Bias for Other Refi	9.10%	9.10%	7.13%	11.28%	10.21%	5.36%	2.04%

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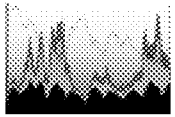


Single Family Conventional Acquisition Characteristics
MI: PMI (inc. CMG) (Non-Investor Paid Only)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	1,578	1,578	36,447	74,346	114,641	65,273	93,829
Book Volume ($B)	$0.3	$0.3	$7.6	$15.0	$20.9	$10.4	$14.5
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%
OLTV 75.01% - 80.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%
OLTV 80.01% - 90.00%	60.8%	60.8%	65.4%	62.1%	38.9%	49.4%	51.5%
OLTV 90.01% - 95.00%	27.6%	27.6%	31.1%	25.7%	22.6%	18.5%	19.3%
OLTV 95.01% - 97.00%	3.0%	3.0%	2.0%	4.1%	1.5%	2.0%	2.4%
OLTV 97.01% - 100.00%	2.9%	2.9%	0.5%	7.7%	36.6%	29.7%	21.0%
OLTV > 100.00%	5.4%	5.4%	0.8%	0.1%	0.2%	0.1%	5.4%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	91.3%	91.3%	90.2%	91.1%	94.1%	92.9%	92.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	60.4%	60.4%	64.8%	62.0%	38.7%	49.1%	51.4%
Comb LTV 90.01% - 95.00%	27.7%	27.7%	31.6%	25.9%	22.6%	18.5%	19.4%
Comb LTV 95.01% - 97.00%	3.1%	3.1%	2.0%	4.0%	1.4%	2.0%	2.3%
Comb LTV 97.01% - 100.00%	3.0%	3.0%	0.6%	7.8%	36.7%	29.8%	21.0%
Comb LTV > 100.00%	5.6%	5.6%	0.8%	0.1%	0.4%	0.2%	5.5%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%
Wtd Avg Comb LTV	91.4%	91.4%	90.3%	91.2%	94.1%	93.0%	92.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	60.4%	60.4%	64.8%	62.0%	38.7%	49.1%	51.4%
Comb LTV 90.01% - 95.00%	27.7%	27.7%	31.6%	25.9%	22.6%	18.5%	19.4%
Comb LTV 95.01% - 97.00%	3.1%	3.1%	2.0%	4.0%	1.4%	2.0%	2.3%

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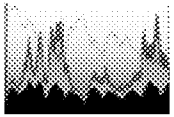


Single Family Conventional Acquisition Characteristics
MI: PMI (inc. CMG) (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	3.0%	3.0%	0.6%	7.8%	36.7%	29.8%	21.0%
Comb LTV > 100.00%	5.6%	5.6%	0.8%	0.1%	0.4%	0.2%	5.5%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%
Wtd Avg Comb LTV	91.4%	91.4%	90.3%	91.2%	94.1%	93.0%	92.7%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.3%	1.7%	1.0%	0.9%
FICO 550-579	0.0%	0.0%	0.1%	0.3%	2.2%	1.3%	1.0%
FICO 580-619	0.4%	0.4%	0.1%	1.8%	8.2%	6.9%	5.6%
FICO 620-659	1.2%	1.2%	1.4%	8.8%	18.0%	20.6%	19.2%
FICO 660-699	6.3%	6.3%	9.6%	20.0%	23.6%	24.3%	23.6%
FICO 700-739	23.0%	23.0%	24.5%	26.0%	21.8%	21.1%	22.0%
FICO >= 740	68.6%	68.6%	64.2%	42.7%	24.3%	24.3%	26.7%
FICO Missing	0.5%	0.5%	0.2%	0.1%	0.3%	0.6%	0.8%
Wtd Avg FICO	754	754	750	724	691	694	698
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	86.6%	86.6%	94.5%	89.3%	78.6%	85.3%	79.9%
Intermediate-term, fixed-rate	8.2%	8.2%	4.2%	3.7%	1.3%	2.5%	3.4%
Adjustable-rate	5.0%	5.0%	0.8%	2.5%	2.1%	3.9%	6.7%
Interest Only adjustable-rate	0.2%	0.2%	0.4%	2.6%	8.0%	3.5%	3.8%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.2%	1.0%	5.6%
Interest Only fixed-rate	0.0%	0.0%	0.1%	1.9%	9.8%	3.8%	0.5%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	97.0%	97.0%	97.7%	91.1%	91.9%	91.4%	91.1%
Second/Vacation Home	2.8%	2.8%	2.2%	4.1%	3.9%	4.3%	4.2%
Investor Property	0.2%	0.2%	0.1%	4.8%	4.1%	4.3%	4.7%
10-K Unit Type (Sums to 100%)							
1 Unit	99.8%	99.8%	99.5%	98.0%	97.9%	98.6%	98.1%
2-4 Units	0.2%	0.2%	0.5%	2.0%	2.1%	1.4%	1.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	8.8%	8.8%	7.5%	13.5%	10.8%	10.3%	9.1%
Single Family Homes	91.2%	91.2%	92.5%	86.5%	89.2%	89.7%	90.9%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.1%	0.2%	0.3%	0.7%	0.5%

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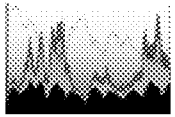


Single Family Conventional Acquisition Characteristics
MI: PMI (inc. CMG) (Non-Investor Paid Only)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	8.8%	8.8%	7.5%	13.5%	10.8%	10.3%	9.1%
1 Unit	91.0%	91.0%	92.0%	84.3%	86.7%	87.5%	88.5%
2-4 Units	0.2%	0.2%	0.5%	2.0%	2.1%	1.4%	1.9%
Condo							
Condo	8.7%	8.7%	7.1%	13.1%	10.5%	9.9%	8.9%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	52.7%	52.7%	47.8%	68.3%	71.8%	71.4%	71.3%
Cash-Out Refinance	2.7%	2.7%	6.1%	14.6%	13.2%	16.4%	17.1%
Other Refinance	44.6%	44.6%	46.1%	17.1%	15.1%	12.2%	11.6%
Origination Type (Sums to 100%)							
TPO Broker	3.3%	3.3%	7.5%	24.8%	33.7%	19.9%	22.1%
TPO Correspondent	28.6%	28.6%	33.4%	30.5%	34.2%	35.9%	25.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	68.2%	68.2%	59.1%	44.7%	32.1%	44.2%	52.5%
Origination Amount and Rate							
Avg Origination Loan Amount	$204,199	$204,199	$208,174	$202,664	$182,934	$160,374	$155,079
Loan Original Note Rate	5.05%	5.05%	5.09%	6.29%	6.92%	6.71%	5.98%
Seasoning (Sums to 100%)							
Seasoned	11.2%	11.2%	1.5%	2.2%	0.5%	1.9%	2.9%
Non-Seasoned	88.8%	88.8%	98.5%	97.8%	99.5%	98.1%	97.1%
ACI							
ACI Probability	0.15%	0.15%	0.17%	0.68%	3.07%	1.97%	1.49%
Wtd Avg ACI Score	722	722	718	688	643	655	664
Credit Premium							
Wtd Avg Credit Premium	-0.10	-0.10	-0.47	-0.03	0.09	0.01	0.06
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.6%	2.4%	1.0%	0.8%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.1%	4.9%	1.4%	5.4%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	4.9%	4.9%	5.2%	2.6%	2.2%	2.7%	3.6%
DTI Ratio > 20 and <= 30	26.8%	26.8%	25.9%	12.6%	9.1%	11.1%	13.6%
DTI Ratio > 30 and <= 40	39.7%	39.7%	39.3%	27.8%	23.1%	25.9%	28.4%
DTI Ratio > 40 and <= 45	18.5%	18.5%	15.8%	18.0%	16.3%	15.6%	15.5%
DTI Ratio > 45 and <= 50	4.9%	4.9%	8.0%	15.1%	15.2%	13.1%	11.2%
DTI Ratio > 50	4.9%	4.9%	5.6%	22.9%	28.2%	24.8%	18.6%
DTI Ratio Missing	0.3%	0.3%	0.2%	0.9%	5.9%	6.8%	9.2%

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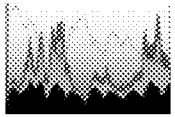


Single Family Conventional Acquisition Characteristics
MI: PMI (inc. CMG) (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.8%	34.8%	35.0%	41.9%	44.0%	42.6%	40.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	4.9%	4.9%	5.2%	2.6%	2.2%	2.7%	3.6%
DTI Ratio > 20 and <= 30	26.8%	26.8%	25.9%	12.6%	9.1%	11.1%	13.6%
DTI Ratio > 30 and <= 40	39.7%	39.7%	39.3%	27.8%	23.1%	25.9%	28.4%
DTI Ratio > 40 and <= 45	18.5%	18.5%	15.8%	18.0%	16.4%	15.6%	15.5%
DTI Ratio > 45 and <= 50	4.9%	4.9%	8.0%	15.1%	15.2%	13.1%	11.2%
DTI Ratio > 50	4.9%	4.9%	5.6%	22.8%	28.1%	24.8%	18.6%
DTI Ratio Missing	0.3%	0.3%	0.2%	0.9%	5.9%	6.8%	9.2%
Wtd Avg DTI Ratio	34.8%	34.8%	35.0%	41.9%	43.9%	42.6%	40.6%
Origination Term (Sums to 100%)							
<= 15 Years	8.2%	8.2%	4.2%	3.7%	1.3%	2.5%	3.4%
> 15 Years amd <= 25 Years	4.3%	4.3%	2.6%	1.7%	0.9%	1.5%	1.9%
> 25 Years and <= 30 Years	87.4%	87.4%	93.2%	93.6%	95.2%	95.6%	94.5%
> 30 Years	0.1%	0.1%	0.1%	1.1%	2.6%	0.5%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	86.6%	86.6%	94.6%	91.2%	88.2%	89.1%	80.4%
Intermediate-Term Fixed Rate (excl Balloon)	8.2%	8.2%	4.2%	3.7%	1.3%	2.5%	3.4%
Adjustable Rate	5.2%	5.2%	1.2%	5.1%	10.4%	8.4%	16.1%
Balloon	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.1%	0.1%	0.1%	1.1%	2.6%	0.5%	0.1%
Hybrid Arm	5.2%	5.2%	1.2%	5.1%	10.1%	7.3%	10.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.4%	0.4%	1.1%	2.6%
- 5/1 Hybrid Arm	4.5%	4.5%	1.0%	3.5%	8.1%	4.8%	5.8%
- 7/1 Hybrid Arm	0.5%	0.5%	0.1%	1.0%	0.9%	1.0%	1.6%
- 10/1 Hybrid Arm	0.1%	0.1%	0.0%	0.3%	0.7%	0.4%	0.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.2%	1.0%	5.6%

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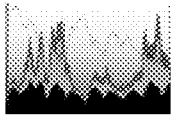


Single Family Conventional Acquisition Characteristics
MI: PMI (inc. CMG) (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.2%	0.2%	0.5%	4.5%	17.8%	7.3%	4.3%
- Interest Only ARM	0.2%	0.2%	0.4%	2.6%	8.0%	3.5%	3.8%
- Interest Only FRM	0.0%	0.0%	0.1%	1.9%	9.8%	3.8%	0.5%
Alt-A	0.0%	0.0%	0.0%	2.1%	20.6%	16.6%	13.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	1.8%	15.5%	11.1%	8.5%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	1.2%	0.4%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.1%	1.4%	3.8%	3.9%
- Alt-A SISA	0.0%	0.0%	0.0%	0.4%	0.8%	1.0%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	2.5%	1.9%	1.3%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.2%	9.5%	4.1%	3.2%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.3%	4.4%	3.6%	2.5%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.7%	1.9%	2.0%
My Community Mortgage	0.0%	0.0%	0.3%	3.1%	14.2%	8.6%	2.4%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	2.7%	10.1%	27.3%	17.7%	13.7%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	2.7%	8.3%	11.9%	6.6%	5.2%
- Other Low/No Doc	0.0%	0.0%	0.0%	1.8%	15.4%	11.1%	8.5%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	87.0%	87.0%	98.4%	96.4%	79.1%	80.0%	83.6%
Investor Channel	13.0%	13.0%	1.6%	2.9%	20.4%	19.4%	16.3%
eChannel	0.0%	0.0%	0.0%	0.6%	0.6%	0.6%	0.1%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	1.4%	1.4%	1.3%	0.9%	0.8%	0.7%	0.7%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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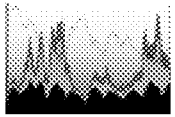


Single Family Conventional Acquisition Characteristics
MI: PMI (inc. CMG) (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.4%	0.4%	0.4%	0.2%	0.1%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.4%	0.4%	0.2%	0.3%	0.0%	0.0%	0.0%
- 90/05/05	0.2%	0.2%	0.6%	0.3%	0.1%	0.1%	0.2%
- Other	0.3%	0.3%	0.1%	0.1%	0.5%	0.4%	0.4%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	1.6%	1.6%	1.5%	1.4%	2.3%	1.6%	1.5%
- 75/20/05	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.4%	0.4%	0.5%	0.4%	0.6%	0.4%	0.5%
- 80/15/05	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- 80/20/00	0.8%	0.8%	0.2%	0.4%	0.4%	0.4%	0.4%
- 90/05/05	0.3%	0.3%	0.7%	0.3%	0.3%	0.2%	0.3%
- Other	0.0%	0.0%	0.1%	0.2%	0.8%	0.4%	0.3%
EA/TPR							
EA/TPR	0.4%	0.4%	0.6%	4.7%	11.7%	9.1%	8.8%
- EA I	0.0%	0.0%	0.0%	2.2%	3.8%	4.3%	3.9%
- EA/TPR II	0.0%	0.0%	0.0%	1.3%	4.7%	3.2%	2.8%
- EA/TPR III	0.0%	0.0%	0.0%	0.9%	3.3%	1.7%	2.1%
10-K Property Region (Sums to 100%)							
Midwest	19.8%	19.8%	22.5%	18.2%	16.9%	22.4%	19.6%
Northeast	13.8%	13.8%	15.9%	17.3%	13.1%	14.1%	13.6%
Southeast	23.4%	23.4%	20.4%	24.0%	29.4%	30.1%	31.3%
Southwest	25.2%	25.2%	25.3%	19.3%	21.6%	21.5%	19.0%
West	17.9%	17.9%	15.9%	21.2%	19.0%	11.9%	16.5%
Census Region (Sums to 100%)							
New England	5.4%	5.4%	6.4%	4.9%	4.1%	3.8%	3.7%
Middle Atlantic	8.4%	8.4%	9.2%	12.0%	8.5%	9.3%	9.6%
East North Central	15.1%	15.1%	15.8%	14.0%	12.9%	17.3%	15.9%
East South Central	4.1%	4.1%	4.4%	4.4%	4.8%	5.4%	5.4%
South Atlantic	19.3%	19.3%	16.3%	19.9%	24.9%	25.0%	26.2%
West North Central	9.0%	9.0%	10.9%	6.3%	6.5%	8.6%	6.9%
West South Central	13.0%	13.0%	11.5%	9.2%	11.0%	11.3%	9.4%
Mountain	8.9%	8.9%	11.7%	10.1%	11.2%	9.7%	9.0%
Pacific	16.9%	16.9%	13.9%	19.0%	15.9%	8.9%	13.9%

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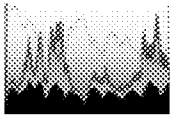


Single Family Conventional Acquisition Characteristics
MI: PMI (inc. CMG) (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.1%	0.3%	0.6%	0.0%
Top 10 States							
01) TX	10.0%	10.0%	8.6%	6.8%	7.5%	6.4%	5.7%
02) CA	9.2%	9.2%	4.4%	10.6%	8.7%	3.3%	7.6%
03) NC	5.9%	5.9%	3.3%	2.9%	2.5%	2.6%	2.7%
04) OH	5.5%	5.5%	4.2%	3.0%	2.7%	3.8%	4.5%
05) IL	4.5%	4.5%	4.0%	6.1%	5.0%	5.9%	4.1%
06) VA	4.1%	4.1%	3.2%	3.1%	3.0%	2.4%	3.6%
07) PA	3.9%	3.9%	3.7%	3.4%	2.8%	3.4%	3.3%
08) WA	3.6%	3.6%	5.4%	4.3%	3.8%	3.0%	3.7%
09) CO	3.5%	3.5%	4.2%	3.1%	2.2%	1.5%	1.6%
10) GA	3.1%	3.1%	2.9%	3.8%	3.9%	3.6%	3.6%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	33.8%	33.8%	25.5%	21.3%	7.1%	5.4%	8.8%
02) PENTAGON FEDERAL CREDIT UNION	13.9%	13.9%	0.9%	0.2%	0.2%	0.2%	0.1%
03) BANK OF AMERICA CORPORATION	8.5%	8.5%	12.3%	15.7%	23.5%	29.2%	28.7%
04) JPMORGAN CHASE & CO	3.7%	3.7%	7.2%	8.3%	5.4%	6.4%	7.0%
05) GMAC INC	3.5%	3.5%	2.6%	6.1%	5.3%	4.9%	2.7%
06) CITIGROUP INC	3.3%	3.3%	4.8%	13.1%	10.4%	9.7%	5.7%
07) SUNTRUST BANKS INC	2.9%	2.9%	4.0%	6.3%	5.0%	4.7%	2.6%
08) THIRD FEDERAL SAVINGS AND LOAN ASSOCIATI	2.3%	2.3%	0.8%	0.3%	0.1%	0.6%	1.7%
09) ROYAL BANK OF SCOTLAND GROUP PLC THE	0.9%	0.9%	0.8%	0.5%	0.3%	1.0%	1.1%
10) PNC FINANCIAL SERVICES GROUP INC	0.9%	0.9%	0.8%	2.9%	5.5%	3.5%	1.5%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	34.1%	34.1%	25.6%	20.2%	7.7%	8.1%	11.6%
02) PENTAGON FEDERAL CREDIT UNION	13.8%	13.8%	0.9%	0.2%	0.2%	0.2%	0.1%
03) BANK OF AMERICA CORPORATION	8.5%	8.5%	12.3%	15.5%	23.6%	30.0%	28.7%
04) JPMORGAN CHASE & CO	3.7%	3.7%	7.6%	12.9%	9.8%	11.6%	11.5%
05) GMAC INC	3.6%	3.6%	3.7%	6.9%	3.2%	3.9%	2.4%
06) CITIGROUP INC	3.4%	3.4%	4.9%	13.3%	10.3%	10.2%	7.3%
07) SUNTRUST BANKS INC	2.8%	2.8%	3.9%	6.1%	3.5%	2.8%	2.1%
08) THIRD FEDERAL SAVINGS AND LOAN ASSOCIATI	2.3%	2.3%	0.8%	0.3%	0.1%	0.6%	1.7%
09) ROYAL BANK OF SCOTLAND GROUP PLC THE	0.9%	0.9%	0.8%	0.5%	0.3%	0.9%	0.6%
10) PNC FINANCIAL SERVICES GROUP INC	0.9%	0.9%	0.8%	2.3%	3.0%	2.3%	1.2%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	0.1%						

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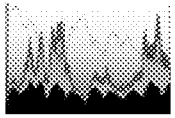


Single Family Conventional Acquisition Characteristics
MI: PMI (inc. CMG) (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	99.9%						
- Primary MI Only	99.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.2%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	100.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-12.80	-12.80	-10.92	-2.60	-19.52	-12.86	-0.09
Wtd Avg Economic Model Fee	43.27	43.27	34.25	38.27	59.50	46.30	33.33
Wtd Avg Charged Fee	30.47	30.47	23.33	35.67	39.98	33.44	33.23
Appraisal Waivers							
Appraisal Waiver	1.7%	1.7%	0.9%	1.3%	0.9%	1.3%	1.7%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.21%	0.21%	2.36%	15.47%	15.45%	31.60%	40.26%
Cumulative Default Rate	0.00%	0.00%	0.03%	2.04%	8.68%	6.56%	3.99%
Housing Goals							
Low Mod	35.94%	35.94%	36.40%	46.87%	51.87%	54.54%	53.67%
Special Affordable	8.55%	8.55%	9.99%	17.36%	21.48%	22.93%	22.79%
Underserved	27.37%	27.37%	25.36%	38.61%	46.35%	42.83%	43.10%
PMM Low Mod	37.81%	37.81%	38.28%	44.46%	53.02%	55.83%	53.14%
PMM Special Affordable	9.83%	9.83%	12.19%	15.37%	21.92%	23.22%	21.98%
PMM Underserved	26.87%	26.87%	26.45%	36.29%	45.23%	41.22%	41.01%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	1.84%	1.84%	10.31%	10.32%	9.96%	5.75%	2.73%
Median Valuation Bias for Other Refi	6.55%	6.55%	8.82%	10.73%	10.05%	5.34%	2.44%

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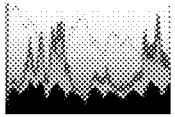


Single Family Conventional Acquisition Characteristics
MI: PMI (exc. CMG) (Non-Investor Paid Only)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	1,011	1,011	26,846	64,637	103,221	55,375	79,793
Book Volume ($B)	$0.2	$0.2	$5.8	$13.4	$19.2	$9.0	$12.3
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%
OLTV 75.01% - 80.00%	0.2%	0.2%	0.1%	0.2%	0.1%	0.2%	0.3%
OLTV 80.01% - 90.00%	60.5%	60.5%	65.2%	64.1%	39.3%	51.5%	56.2%
OLTV 90.01% - 95.00%	27.7%	27.7%	31.4%	25.5%	22.8%	18.2%	20.1%
OLTV 95.01% - 97.00%	3.5%	3.5%	2.1%	3.9%	1.4%	1.9%	2.3%
OLTV 97.01% - 100.00%	1.6%	1.6%	0.5%	6.1%	36.1%	28.1%	20.9%
OLTV > 100.00%	6.5%	6.5%	0.7%	0.0%	0.2%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	91.5%	91.5%	90.3%	90.9%	94.0%	92.7%	91.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	60.2%	60.2%	64.8%	64.1%	39.2%	51.2%	56.1%
Comb LTV 90.01% - 95.00%	27.7%	27.7%	31.7%	25.6%	22.9%	18.2%	20.3%
Comb LTV 95.01% - 97.00%	3.5%	3.5%	2.1%	3.8%	1.3%	1.9%	2.3%
Comb LTV 97.01% - 100.00%	1.6%	1.6%	0.6%	6.2%	36.1%	28.1%	20.9%
Comb LTV > 100.00%	6.7%	6.7%	0.8%	0.1%	0.4%	0.2%	0.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.1%
Wtd Avg Comb LTV	91.6%	91.6%	90.4%	91.0%	94.1%	92.8%	92.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	60.2%	60.2%	64.8%	64.1%	39.2%	51.2%	56.1%
Comb LTV 90.01% - 95.00%	27.7%	27.7%	31.7%	25.6%	22.9%	18.2%	20.3%
Comb LTV 95.01% - 97.00%	3.5%	3.5%	2.1%	3.8%	1.3%	1.9%	2.3%

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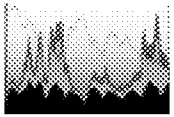


Single Family Conventional Acquisition Characteristics
MI: PMI (exc. CMG) (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.6%	1.6%	0.6%	6.2%	36.1%	28.1%	20.9%
Comb LTV > 100.00%	6.7%	6.7%	0.8%	0.1%	0.4%	0.2%	0.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.1%
Wtd Avg Comb LTV	91.6%	91.6%	90.4%	91.0%	94.1%	92.8%	92.0%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.3%	1.7%	1.0%	1.0%
FICO 550-579	0.0%	0.0%	0.1%	0.3%	2.2%	1.2%	1.0%
FICO 580-619	0.5%	0.5%	0.1%	1.7%	8.1%	6.6%	5.6%
FICO 620-659	1.3%	1.3%	1.4%	8.6%	17.9%	20.6%	20.0%
FICO 660-699	5.4%	5.4%	9.4%	19.8%	23.6%	24.6%	24.1%
FICO 700-739	23.0%	23.0%	25.1%	26.4%	22.2%	21.3%	22.1%
FICO >= 740	69.2%	69.2%	63.7%	42.8%	23.9%	23.9%	25.3%
FICO Missing	0.6%	0.6%	0.2%	0.1%	0.3%	0.7%	0.9%
Wtd Avg FICO	754	754	750	725	691	693	696
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	89.6%	89.6%	95.1%	88.6%	77.0%	83.9%	77.3%
Intermediate-term, fixed-rate	3.3%	3.3%	3.3%	3.6%	1.2%	2.4%	3.6%
Adjustable-rate	6.8%	6.8%	1.0%	2.8%	2.3%	4.3%	7.7%
Interest Only adjustable-rate	0.2%	0.2%	0.5%	2.9%	8.7%	3.9%	4.3%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.2%	1.2%	6.7%
Interest Only fixed-rate	0.0%	0.0%	0.1%	2.1%	10.5%	4.3%	0.5%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	97.2%	97.2%	97.3%	90.5%	91.5%	90.6%	89.8%
Second/Vacation Home	2.4%	2.4%	2.6%	4.3%	4.1%	4.7%	4.7%
Investor Property	0.3%	0.3%	0.1%	5.2%	4.4%	4.7%	5.4%
10-K Unit Type (Sums to 100%)							
1 Unit	99.8%	99.8%	99.5%	97.8%	97.8%	98.5%	97.9%
2-4 Units	0.2%	0.2%	0.5%	2.2%	2.2%	1.5%	2.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	11.5%	11.5%	8.6%	14.4%	11.2%	11.0%	9.6%
Single Family Homes	88.5%	88.5%	91.4%	85.6%	88.8%	89.0%	90.4%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.1%	0.2%	0.3%	0.6%	0.5%

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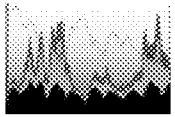


Single Family Conventional Acquisition Characteristics
MI: PMI (exc. CMG) (Non-Investor Paid Only)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	11.5%	11.5%	8.6%	14.4%	11.2%	11.0%	9.6%
1 Unit	88.2%	88.2%	90.9%	83.3%	86.3%	86.8%	87.7%
2-4 Units	0.2%	0.2%	0.5%	2.2%	2.2%	1.5%	2.1%
Condo							
Condo	11.4%	11.4%	8.2%	13.9%	10.9%	10.5%	9.4%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	53.2%	53.2%	51.6%	68.2%	71.5%	70.7%	69.3%
Cash-Out Refinance	0.3%	0.3%	5.6%	14.6%	13.0%	16.5%	18.2%
Other Refinance	46.5%	46.5%	42.8%	17.1%	15.5%	12.8%	12.5%
Origination Type (Sums to 100%)							
TPO Broker	4.4%	4.4%	9.0%	26.6%	35.8%	21.4%	25.3%
TPO Correspondent	37.4%	37.4%	39.9%	31.8%	34.6%	37.1%	28.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	58.2%	58.2%	51.1%	41.6%	29.6%	41.5%	46.1%
Origination Amount and Rate							
Avg Origination Loan Amount	$222,719	$222,719	$217,127	$207,777	$186,134	$162,974	$153,794
Loan Original Note Rate	4.98%	4.98%	5.11%	6.31%	6.95%	6.72%	6.01%
Seasoning (Sums to 100%)							
Seasoned	0.1%	0.1%	1.7%	2.2%	0.5%	1.8%	2.7%
Non-Seasoned	99.9%	99.9%	98.3%	97.8%	99.5%	98.2%	97.3%
ACI							
ACI Probability	0.15%	0.15%	0.18%	0.68%	3.20%	2.03%	1.54%
Wtd Avg ACI Score	720	720	716	688	641	654	663
Credit Premium							
Wtd Avg Credit Premium	-0.07	-0.07	-0.48	-0.01	0.11	0.02	0.07
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.6%	2.6%	1.1%	0.9%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.1%	5.3%	1.6%	6.5%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	4.7%	4.7%	4.8%	2.6%	2.2%	2.7%	3.7%
DTI Ratio > 20 and <= 30	25.1%	25.1%	24.4%	12.1%	8.9%	10.8%	13.5%
DTI Ratio > 30 and <= 40	39.9%	39.9%	38.7%	27.2%	22.8%	25.4%	26.8%
DTI Ratio > 40 and <= 45	21.7%	21.7%	16.6%	18.2%	16.4%	15.8%	14.1%
DTI Ratio > 45 and <= 50	4.1%	4.1%	8.7%	15.3%	15.3%	13.2%	11.6%
DTI Ratio > 50	4.1%	4.1%	6.6%	23.7%	28.1%	24.5%	19.4%
DTI Ratio Missing	0.4%	0.4%	0.3%	1.0%	6.3%	7.7%	10.8%

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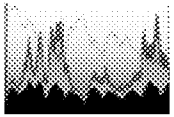


Single Family Conventional Acquisition Characteristics
MI: PMI (exc. CMG) (Non-Investor Paid Only)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	35.2%	35.2%	35.6%	42.2%	44.0%	42.7%	40.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	4.7%	4.7%	4.8%	2.6%	2.2%	2.7%	3.7%
DTI Ratio > 20 and <= 30	25.1%	25.1%	24.4%	12.1%	8.9%	10.8%	13.5%
DTI Ratio > 30 and <= 40	39.9%	39.9%	38.7%	27.2%	22.8%	25.4%	26.9%
DTI Ratio > 40 and <= 45	21.7%	21.7%	16.6%	18.2%	16.4%	15.7%	14.1%
DTI Ratio > 45 and <= 50	4.1%	4.1%	8.7%	15.3%	15.3%	13.2%	11.6%
DTI Ratio > 50	4.1%	4.1%	6.6%	23.6%	28.1%	24.5%	19.4%
DTI Ratio Missing	0.4%	0.4%	0.3%	1.0%	6.3%	7.7%	10.8%
Wtd Avg DTI Ratio	35.2%	35.2%	35.6%	42.1%	44.0%	42.7%	40.8%
Origination Term (Sums to 100%)							
<= 15 Years	3.3%	3.3%	3.3%	3.6%	1.2%	2.5%	3.6%
> 15 Years amd <= 25 Years	2.9%	2.9%	2.1%	1.6%	0.9%	1.4%	1.9%
> 25 Years and <= 30 Years	93.6%	93.6%	94.5%	93.6%	95.2%	95.7%	94.4%
> 30 Years	0.2%	0.2%	0.1%	1.1%	2.7%	0.5%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	89.6%	89.6%	95.2%	90.7%	87.4%	88.1%	77.8%
Intermediate-Term Fixed Rate (excl Balloon)	3.3%	3.3%	3.3%	3.6%	1.2%	2.4%	3.5%
Adjustable Rate	7.0%	7.0%	1.5%	5.6%	11.2%	9.4%	18.6%
Balloon	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.1%	1.1%	2.7%	0.5%	0.1%
Hybrid Arm	7.0%	7.0%	1.5%	5.6%	10.9%	8.2%	11.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.0%	0.5%	0.4%	1.2%	3.0%
- 5/1 Hybrid Arm	6.1%	6.1%	1.2%	3.8%	8.8%	5.4%	6.6%
- 7/1 Hybrid Arm	0.8%	0.8%	0.2%	1.0%	1.0%	1.2%	1.8%
- 10/1 Hybrid Arm	0.2%	0.2%	0.1%	0.3%	0.7%	0.4%	0.3%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.2%	1.2%	6.7%

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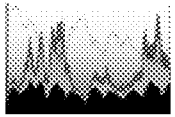


Single Family Conventional Acquisition Characteristics
MI: PMI (exc. CMG) (Non-Investor Paid Only)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.2%	0.2%	0.6%	5.0%	19.2%	8.2%	4.8%
- Interest Only ARM	0.2%	0.2%	0.5%	2.9%	8.7%	3.9%	4.3%
- Interest Only FRM	0.0%	0.0%	0.1%	2.1%	10.5%	4.3%	0.5%
Alt-A	0.0%	0.0%	0.0%	2.3%	22.2%	19.1%	15.3%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	1.9%	16.6%	12.8%	10.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	1.4%	0.4%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.1%	1.5%	4.3%	4.6%
- Alt-A SISA	0.0%	0.0%	0.0%	0.4%	0.9%	1.2%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	2.6%	2.1%	1.5%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.3%	10.2%	4.7%	3.8%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.3%	4.8%	4.1%	3.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.8%	2.2%	2.3%
My Community Mortgage	0.1%	0.1%	0.3%	2.9%	14.4%	8.8%	2.5%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	3.5%	11.2%	29.5%	20.3%	16.2%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	3.5%	9.2%	12.9%	7.6%	6.1%
- Other Low/No Doc	0.0%	0.0%	0.0%	1.9%	16.6%	12.7%	10.0%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	99.9%	99.9%	98.1%	96.2%	77.3%	77.4%	81.1%
Investor Channel	0.1%	0.1%	1.9%	3.1%	22.1%	21.9%	18.7%
eChannel	0.0%	0.0%	0.0%	0.7%	0.6%	0.7%	0.1%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	1.3%	1.3%	1.0%	0.9%	0.8%	0.7%	0.7%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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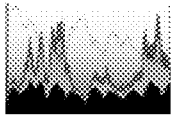


Single Family Conventional Acquisition Characteristics
MI: PMI (exc. CMG) (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.4%	0.4%	0.2%	0.3%	0.0%	0.0%	0.0%
- 90/05/05	0.2%	0.2%	0.4%	0.2%	0.1%	0.1%	0.2%
- Other	0.4%	0.4%	0.1%	0.1%	0.5%	0.4%	0.4%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	1.6%	1.6%	1.3%	1.4%	2.4%	1.7%	1.5%
- 75/20/05	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.5%	0.4%	0.7%	0.4%	0.5%
- 80/15/05	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- 80/20/00	0.9%	0.9%	0.2%	0.4%	0.4%	0.4%	0.3%
- 90/05/05	0.2%	0.2%	0.5%	0.3%	0.3%	0.2%	0.3%
- Other	0.0%	0.0%	0.1%	0.2%	0.9%	0.5%	0.3%
EA/TPR							
EA/TPR	0.2%	0.2%	0.3%	4.4%	11.5%	8.6%	9.2%
- EA I	0.0%	0.0%	0.0%	2.0%	3.5%	4.0%	4.0%
- EA/TPR II	0.0%	0.0%	0.0%	1.2%	4.6%	3.1%	2.9%
- EA/TPR III	0.0%	0.0%	0.0%	1.0%	3.3%	1.6%	2.3%
10-K Property Region (Sums to 100%)							
Midwest	21.0%	21.0%	20.7%	17.0%	15.5%	20.9%	19.4%
Northeast	12.7%	12.7%	16.6%	18.1%	13.1%	14.3%	14.2%
Southeast	19.4%	19.4%	21.1%	24.7%	30.4%	31.6%	30.7%
Southwest	26.8%	26.8%	26.3%	19.0%	21.7%	21.9%	19.6%
West	20.2%	20.2%	15.3%	21.3%	19.3%	11.3%	16.1%
Census Region (Sums to 100%)							
New England	3.2%	3.2%	5.9%	4.9%	4.0%	3.6%	3.5%
Middle Atlantic	9.5%	9.5%	10.4%	12.7%	8.5%	9.7%	10.3%
East North Central	15.8%	15.8%	13.7%	13.2%	12.1%	16.6%	16.0%
East South Central	3.4%	3.4%	4.4%	4.4%	4.9%	5.6%	5.8%
South Atlantic	16.0%	16.0%	17.0%	20.7%	25.9%	26.4%	25.3%
West North Central	9.7%	9.7%	11.0%	5.9%	5.7%	7.6%	6.8%
West South Central	14.2%	14.2%	13.1%	9.3%	11.1%	11.6%	9.6%
Mountain	9.2%	9.2%	11.4%	9.7%	11.4%	9.8%	9.1%
Pacific	19.0%	19.0%	13.2%	19.1%	16.2%	8.4%	13.5%

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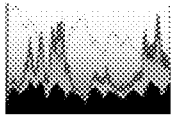


Single Family Conventional Acquisition Characteristics
MI: PMI (exc. CMG) (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.1%	0.2%	0.6%	0.0%
Top 10 States							
01) TX	11.1%	11.1%	9.9%	6.8%	7.5%	6.4%	5.6%
02) CA	10.0%	10.0%	3.7%	11.1%	9.3%	3.5%	8.6%
03) OH	6.6%	6.6%	4.3%	2.8%	2.4%	3.6%	4.9%
04) IL	5.3%	5.3%	4.0%	6.4%	5.0%	6.4%	4.5%
05) NC	4.8%	4.8%	3.6%	3.1%	2.7%	2.7%	2.5%
06) PA	4.1%	4.1%	3.9%	3.5%	2.7%	3.5%	3.4%
07) WA	3.9%	3.9%	5.2%	4.3%	3.8%	2.6%	2.8%
08) VA	3.6%	3.6%	3.3%	3.2%	3.1%	2.4%	2.5%
09) MO	3.4%	3.4%	3.0%	1.6%	1.9%	2.7%	2.8%
10) GA	3.0%	3.0%	3.5%	4.1%	3.9%	3.8%	3.6%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	47.4%	47.4%	33.0%	23.8%	7.7%	6.3%	10.4%
02) BANK OF AMERICA CORPORATION	11.9%	11.9%	15.5%	17.2%	25.1%	32.7%	33.3%
03) JPMORGAN CHASE & CO	5.2%	5.2%	9.4%	9.3%	5.9%	7.4%	8.2%
04) GMAC INC	4.8%	4.8%	3.3%	6.8%	5.7%	5.6%	3.2%
05) CITIGROUP INC	4.6%	4.6%	6.2%	14.3%	11.1%	11.1%	6.6%
06) SUNTRUST BANKS INC	4.1%	4.1%	4.8%	6.9%	5.3%	5.2%	2.9%
07) THIRD FEDERAL SAVINGS AND LOAN ASSOCIATI	3.2%	3.2%	1.0%	0.4%	0.1%	0.6%	2.1%
08) ROYAL BANK OF SCOTLAND GROUP PLC THE	1.3%	1.3%	1.1%	0.5%	0.3%	1.1%	1.3%
09) PNC FINANCIAL SERVICES GROUP INC	1.3%	1.3%	1.0%	3.3%	6.0%	4.0%	1.8%
10) PULTE CORPORATION	1.2%	1.2%	1.5%	1.4%	0.8%	0.4%	2.1%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	47.7%	47.7%	33.2%	22.5%	8.3%	9.3%	13.6%
02) BANK OF AMERICA CORPORATION	11.9%	11.9%	15.5%	17.0%	25.2%	33.7%	33.3%
03) JPMORGAN CHASE & CO	5.2%	5.2%	9.9%	14.4%	10.6%	13.4%	13.6%
04) GMAC INC	5.0%	5.0%	4.7%	7.6%	3.4%	4.5%	2.9%
05) CITIGROUP INC	4.7%	4.7%	6.3%	14.5%	11.1%	11.6%	8.4%
06) SUNTRUST BANKS INC	4.0%	4.0%	4.7%	6.7%	3.7%	3.2%	2.4%
07) THIRD FEDERAL SAVINGS AND LOAN ASSOCIATI	3.2%	3.2%	1.0%	0.4%	0.1%	0.6%	2.1%
08) ROYAL BANK OF SCOTLAND GROUP PLC THE	1.3%	1.3%	1.1%	0.5%	0.3%	1.0%	0.7%
09) PNC FINANCIAL SERVICES GROUP INC	1.3%	1.3%	1.0%	2.5%	3.3%	2.6%	1.4%
10) PULTE CORPORATION	1.2%	1.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	0.0%						

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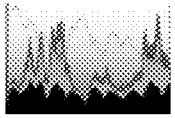


Single Family Conventional Acquisition Characteristics
MI: PMI (exc. CMG) (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	100.0%						
- Primary MI Only	99.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.3%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	100.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-20.23	-20.23	-13.11	-4.08	-20.66	-14.51	-1.66
Wtd Avg Economic Model Fee	46.00	46.00	35.02	39.09	60.67	47.18	34.32
Wtd Avg Charged Fee	25.78	25.78	21.91	35.01	40.01	32.68	32.65
Appraisal Waivers							
Appraisal Waiver	1.7%	1.7%	0.8%	1.3%	0.9%	1.4%	1.8%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.20%	0.20%	2.66%	15.50%	15.03%	31.71%	42.12%
Cumulative Default Rate	0.00%	0.00%	0.03%	2.20%	9.20%	7.04%	4.32%
Housing Goals							
Low Mod	35.42%	35.42%	35.07%	46.60%	51.66%	54.16%	54.56%
Special Affordable	10.10%	10.10%	9.50%	17.40%	21.59%	23.15%	23.95%
Underserved	24.87%	24.87%	24.86%	39.27%	47.23%	43.59%	43.90%
PMM Low Mod	35.05%	35.05%	36.16%	43.44%	52.67%	55.33%	54.24%
PMM Special Affordable	10.93%	10.93%	11.32%	14.92%	21.90%	23.43%	23.19%
PMM Underserved	24.33%	24.33%	25.64%	36.61%	46.03%	41.81%	41.36%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	6.12%	6.12%	10.89%	10.51%	10.25%	6.05%	2.84%
Median Valuation Bias for Other Refi	7.14%	7.14%	9.17%	10.99%	10.35%	5.58%	2.65%

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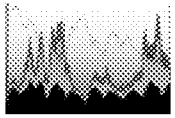


Single Family Conventional Acquisition Characteristics
MI: Genworth (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	1,736	1,736	21,719	106,642	136,179	75,380	69,024
Book Volume ($B)	$0.4	$0.4	$4.3	$21.6	$24.3	$12.0	$10.4
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.1%
OLTV 75.01% - 80.00%	0.8%	0.8%	0.3%	0.2%	0.1%	0.2%	0.2%
OLTV 80.01% - 90.00%	55.4%	55.4%	70.8%	53.6%	35.9%	41.0%	46.9%
OLTV 90.01% - 95.00%	27.0%	27.0%	24.5%	32.2%	26.3%	22.4%	25.0%
OLTV 95.01% - 97.00%	4.8%	4.8%	1.2%	2.4%	2.0%	2.2%	2.5%
OLTV 97.01% - 100.00%	4.0%	4.0%	1.2%	11.3%	35.6%	34.2%	25.2%
OLTV > 100.00%	8.0%	8.0%	2.0%	0.2%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	91.8%	91.8%	90.1%	91.9%	94.3%	93.9%	93.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.6%	0.6%	0.2%	0.1%	0.1%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	54.9%	54.9%	70.2%	53.7%	35.6%	40.8%	46.9%
Comb LTV 90.01% - 95.00%	27.1%	27.1%	24.9%	32.4%	26.4%	22.4%	25.2%
Comb LTV 95.01% - 97.00%	4.8%	4.8%	1.2%	2.2%	1.8%	2.1%	2.5%
Comb LTV 97.01% - 100.00%	4.4%	4.4%	1.3%	11.3%	35.4%	34.3%	25.2%
Comb LTV > 100.00%	8.2%	8.2%	2.1%	0.3%	0.7%	0.2%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	92.0%	92.0%	90.1%	92.0%	94.4%	93.9%	93.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.6%	0.6%	0.2%	0.1%	0.1%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	54.9%	54.9%	70.2%	53.7%	35.6%	40.8%	46.9%
Comb LTV 90.01% - 95.00%	27.1%	27.1%	24.9%	32.4%	26.4%	22.4%	25.2%
Comb LTV 95.01% - 97.00%	4.8%	4.8%	1.2%	2.2%	1.8%	2.1%	2.5%

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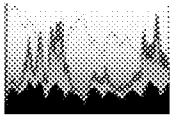


Single Family Conventional Acquisition Characteristics
MI: GenwORTH (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	4.4%	4.4%	1.3%	11.3%	35.4%	34.3%	25.2%
Comb LTV > 100.00%	8.2%	8.2%	2.1%	0.3%	0.7%	0.2%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	92.0%	92.0%	90.1%	92.0%	94.4%	93.9%	93.1%
Credit Score (Sums to 100%)							
FICO < 550	0.2%	0.2%	0.1%	0.1%	0.6%	0.6%	0.6%
FICO 550-579	0.2%	0.2%	0.0%	0.2%	1.2%	1.2%	1.0%
FICO 580-619	1.0%	1.0%	0.2%	1.9%	8.8%	8.9%	7.2%
FICO 620-659	1.7%	1.7%	1.0%	7.7%	19.7%	20.2%	19.7%
FICO 660-699	10.0%	10.0%	7.5%	20.4%	24.2%	23.2%	24.0%
FICO 700-739	25.5%	25.5%	25.4%	27.1%	21.0%	20.6%	21.6%
FICO >= 740	61.5%	61.5%	65.9%	42.5%	24.3%	25.1%	25.3%
FICO Missing	0.0%	0.0%	0.0%	0.1%	0.3%	0.4%	0.5%
Wtd Avg FICO	747	747	752	725	693	693	696
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	86.2%	86.2%	93.2%	90.7%	85.5%	86.8%	83.3%
Intermediate-term, fixed-rate	7.7%	7.7%	4.6%	2.9%	1.3%	2.0%	3.5%
Adjustable-rate	6.0%	6.0%	1.9%	2.7%	1.6%	3.5%	8.4%
Interest Only adjustable-rate	0.1%	0.1%	0.2%	2.2%	3.5%	3.3%	3.9%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.5%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.5%	8.2%	4.0%	0.4%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	97.6%	97.6%	98.7%	93.2%	93.5%	90.4%	89.9%
Second/Vacation Home	2.1%	2.1%	1.2%	4.2%	3.5%	5.3%	5.6%
Investor Property	0.3%	0.3%	0.1%	2.6%	2.9%	4.3%	4.5%
10-K Unit Type (Sums to 100%)							
1 Unit	99.7%	99.7%	99.6%	98.7%	98.3%	98.3%	98.1%
2-4 Units	0.3%	0.3%	0.4%	1.3%	1.7%	1.7%	1.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	11.4%	11.4%	10.8%	12.3%	11.3%	11.2%	9.9%
Single Family Homes	88.6%	88.6%	89.2%	87.7%	88.7%	88.8%	90.1%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	0.8%

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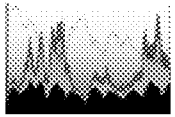


Single Family Conventional Acquisition Characteristics
MI: Genworth (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	11.4%	11.4%	10.8%	12.3%	11.3%	11.2%	9.9%
1 Unit	88.2%	88.2%	88.7%	86.2%	86.6%	86.7%	87.3%
2-4 Units	0.3%	0.3%	0.4%	1.3%	1.7%	1.7%	1.9%
Condo							
Condo	10.2%	10.2%	9.7%	11.9%	10.8%	10.1%	9.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	43.7%	43.7%	54.2%	73.5%	77.1%	80.7%	77.2%
Cash-Out Refinance	4.7%	4.7%	2.9%	9.0%	10.1%	11.4%	13.2%
Other Refinance	51.6%	51.6%	42.9%	17.5%	12.8%	7.9%	9.6%
Origination Type (Sums to 100%)							
TPO Broker	3.0%	3.0%	3.9%	17.5%	26.2%	20.6%	18.1%
TPO Correspondent	34.1%	34.1%	34.5%	25.1%	37.3%	39.1%	39.5%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	62.9%	62.9%	61.6%	57.4%	36.5%	40.3%	42.4%
Origination Amount and Rate							
Avg Origination Loan Amount	$213,398	$213,398	$200,604	$203,063	$178,697	$159,238	$151,214
Loan Original Note Rate	5.03%	5.03%	5.13%	6.20%	6.72%	6.71%	6.03%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	3.0%	1.5%	0.7%	1.5%	2.1%
Non-Seasoned	100.0%	100.0%	97.0%	98.5%	99.3%	98.5%	97.9%
ACI							
ACI Probability	0.19%	0.19%	0.15%	0.60%	2.23%	1.89%	1.36%
Wtd Avg ACI Score	717	717	721	689	650	654	663
Credit Premium							
Wtd Avg Credit Premium	-0.01	-0.01	-0.33	-0.07	-0.05	-0.03	0.04
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.3%	0.9%	0.7%	0.7%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.2%	0.6%	0.6%	0.5%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	5.2%	5.2%	6.3%	3.4%	2.2%	2.5%	3.7%
DTI Ratio > 20 and <= 30	25.5%	25.5%	28.6%	14.5%	9.7%	10.4%	13.3%
DTI Ratio > 30 and <= 40	43.1%	43.1%	43.7%	28.1%	24.0%	24.3%	26.7%
DTI Ratio > 40 and <= 45	15.2%	15.2%	12.8%	16.3%	16.2%	15.4%	14.9%
DTI Ratio > 45 and <= 50	4.4%	4.4%	3.8%	14.3%	15.3%	14.2%	12.6%
DTI Ratio > 50	5.3%	5.3%	4.0%	22.7%	28.8%	27.6%	23.4%
DTI Ratio Missing	1.3%	1.3%	0.7%	0.7%	3.8%	5.6%	5.5%

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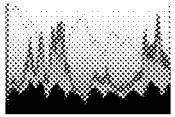


Single Family Conventional Acquisition Characteristics
MI: Genworth (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.8%	34.8%	33.6%	41.3%	43.9%	43.4%	41.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	5.2%	5.2%	6.3%	3.3%	2.2%	2.6%	3.7%
DTI Ratio > 20 and <= 30	25.5%	25.5%	28.6%	14.4%	9.8%	10.4%	13.3%
DTI Ratio > 30 and <= 40	43.1%	43.1%	43.7%	28.1%	24.2%	24.3%	26.7%
DTI Ratio > 40 and <= 45	15.2%	15.2%	12.8%	16.3%	16.3%	15.4%	14.9%
DTI Ratio > 45 and <= 50	4.4%	4.4%	3.8%	14.4%	15.5%	14.2%	12.6%
DTI Ratio > 50	5.3%	5.3%	4.0%	22.8%	29.1%	27.6%	23.4%
DTI Ratio Missing	1.3%	1.3%	0.7%	0.6%	2.9%	5.6%	5.5%
Wtd Avg DTI Ratio	34.8%	34.8%	33.6%	41.3%	43.9%	43.4%	41.8%
Origination Term (Sums to 100%)							
<= 15 Years	7.7%	7.7%	4.6%	2.9%	1.3%	2.0%	3.5%
> 15 Years amd <= 25 Years	3.5%	3.5%	3.0%	1.5%	0.9%	1.2%	2.2%
> 25 Years and <= 30 Years	88.7%	88.7%	92.1%	94.5%	95.0%	96.2%	94.3%
> 30 Years	0.1%	0.1%	0.2%	1.0%	2.8%	0.6%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	86.2%	86.2%	93.3%	92.2%	93.7%	90.8%	83.7%
Intermediate-Term Fixed Rate (excl Balloon)	7.7%	7.7%	4.6%	2.9%	1.3%	2.0%	3.4%
Adjustable Rate	6.1%	6.1%	2.1%	4.9%	5.0%	7.2%	12.8%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.1%	0.1%	0.2%	1.0%	2.8%	0.6%	0.1%
Hybrid Arm	6.1%	6.1%	2.1%	4.9%	5.0%	6.8%	12.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.3%	0.3%	0.8%	3.0%
- 5/1 Hybrid Arm	5.1%	5.1%	1.6%	3.3%	3.4%	4.7%	7.1%
- 7/1 Hybrid Arm	0.9%	0.9%	0.3%	1.1%	0.9%	1.1%	1.7%
- 10/1 Hybrid Arm	0.1%	0.1%	0.1%	0.2%	0.4%	0.2%	0.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.5%

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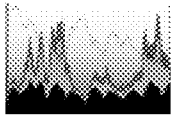


Single Family Conventional Acquisition Characteristics
MI: Genworth (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.1%	0.1%	0.2%	3.7%	11.7%	7.3%	4.4%
- Interest Only ARM	0.1%	0.1%	0.2%	2.2%	3.5%	3.3%	3.9%
- Interest Only FRM	0.0%	0.0%	0.0%	1.5%	8.2%	4.0%	0.4%
Alt-A	0.0%	0.0%	0.0%	1.0%	6.7%	12.4%	11.9%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.9%	5.3%	9.4%	9.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.6%	0.1%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.9%	3.8%	5.3%
- Alt-A SISA	0.0%	0.0%	0.0%	0.2%	0.8%	1.3%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	1.1%	1.4%	1.2%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.5%	1.9%	2.6%	2.6%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.2%	1.0%	2.2%	1.3%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.4%	0.9%	1.3%
My Community Mortgage	0.5%	0.5%	0.3%	3.1%	17.4%	11.2%	2.3%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	2.5%	16.7%	20.7%	15.9%	13.6%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	2.5%	15.8%	15.4%	6.5%	4.4%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.9%	5.3%	9.4%	9.2%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	96.0%	91.9%	92.4%	84.9%	84.6%
Investor Channel	0.0%	0.0%	4.0%	2.2%	6.6%	15.1%	15.4%
eChannel	0.0%	0.0%	0.0%	5.9%	1.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	1.6%	1.6%	1.4%	1.0%	1.2%	0.6%	0.4%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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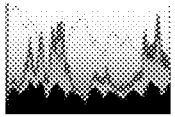


Single Family Conventional Acquisition Characteristics
MI: Genworth (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.4%	0.4%	0.5%	0.2%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.5%	0.5%	0.2%	0.3%	0.1%	0.0%	0.0%
- 90/05/05	0.4%	0.4%	0.6%	0.3%	0.2%	0.1%	0.1%
- Other	0.3%	0.3%	0.2%	0.2%	0.9%	0.5%	0.2%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	1.9%	1.9%	1.6%	1.5%	1.9%	1.5%	1.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.7%	0.7%	0.5%	0.4%	0.4%	0.3%	0.3%
- 80/15/05	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- 80/20/00	0.9%	0.9%	0.3%	0.4%	0.4%	0.4%	0.2%
- 90/05/05	0.4%	0.4%	0.6%	0.3%	0.3%	0.2%	0.2%
- Other	0.0%	0.0%	0.2%	0.4%	0.7%	0.4%	0.1%
EA/TPR							
EA/TPR	0.4%	0.4%	0.1%	2.4%	7.8%	8.9%	10.3%
- EA I	0.0%	0.0%	0.0%	1.1%	3.5%	4.6%	5.1%
- EA/TPR II	0.0%	0.0%	0.0%	0.8%	2.7%	2.8%	3.2%
- EA/TPR III	0.0%	0.0%	0.0%	0.5%	1.6%	1.5%	2.0%
10-K Property Region (Sums to 100%)							
Midwest	21.8%	21.8%	23.6%	14.8%	17.3%	19.0%	18.6%
Northeast	22.4%	22.4%	22.0%	18.3%	16.9%	17.1%	18.1%
Southeast	19.5%	19.5%	22.0%	26.0%	28.7%	33.5%	32.3%
Southwest	19.5%	19.5%	19.8%	23.1%	24.2%	22.9%	20.8%
West	16.9%	16.9%	12.5%	17.8%	12.8%	7.6%	10.1%
Census Region (Sums to 100%)							
New England	6.6%	6.6%	7.1%	4.5%	4.6%	4.3%	4.2%
Middle Atlantic	15.1%	15.1%	14.6%	13.3%	11.8%	12.4%	13.4%
East North Central	16.8%	16.8%	17.7%	11.2%	13.7%	14.7%	13.9%
East South Central	3.8%	3.8%	6.4%	5.9%	7.0%	7.3%	6.3%
South Atlantic	16.1%	16.1%	15.9%	20.5%	22.2%	26.5%	26.3%
West North Central	9.7%	9.7%	10.2%	7.5%	7.6%	9.1%	8.1%
West South Central	6.8%	6.8%	9.5%	11.0%	9.9%	10.3%	9.6%
Mountain	10.0%	10.0%	8.4%	11.1%	13.8%	10.8%	11.8%
Pacific	14.8%	14.8%	10.1%	14.9%	9.4%	4.6%	6.3%

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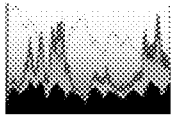


Single Family Conventional Acquisition Characteristics
MI: Genworth (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.2%	0.2%	0.0%	0.0%	0.1%	0.1%	0.1%
Top 10 States							
01) NY	6.8%	6.8%	8.0%	5.5%	4.7%	5.1%	5.8%
02) CA	6.6%	6.6%	5.2%	8.7%	4.7%	1.6%	2.4%
03) IL	6.6%	6.6%	5.9%	5.0%	5.2%	5.0%	4.9%
04) WA	4.8%	4.8%	3.0%	4.1%	2.8%	1.8%	2.4%
05) PA	4.5%	4.5%	3.6%	3.9%	3.6%	3.6%	3.5%
06) VA	3.9%	3.9%	2.7%	3.0%	2.5%	2.3%	2.3%
07) NC	3.8%	3.8%	4.5%	4.0%	3.5%	3.6%	3.0%
08) MA	3.7%	3.7%	4.5%	2.2%	2.3%	1.9%	1.8%
09) NJ	3.7%	3.7%	3.0%	3.9%	3.6%	3.7%	4.2%
10) TX	3.7%	3.7%	5.8%	8.2%	6.5%	5.7%	5.3%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	33.4%	33.4%	17.7%	26.2%	11.3%	4.6%	5.4%
02) BANK OF AMERICA CORPORATION	13.0%	13.0%	13.6%	26.0%	31.8%	26.7%	26.6%
03) JPMORGAN CHASE & CO	5.4%	5.4%	9.7%	7.9%	7.6%	6.5%	9.4%
04) GMAC INC	5.4%	5.4%	4.2%	2.7%	5.5%	6.4%	6.1%
05) FLAGSTAR BANCORP INC	4.7%	4.7%	3.8%	3.7%	5.0%	3.9%	4.0%
06) CITIGROUP INC	3.1%	3.1%	5.0%	7.8%	11.1%	13.1%	10.5%
07) SUNTRUST BANKS INC	2.1%	2.1%	3.4%	3.4%	5.9%	7.4%	4.3%
08) PULTE CORPORATION	1.4%	1.4%	1.6%	2.8%	2.8%	4.4%	3.4%
09) AMERICA FIRST FEDERAL CREDIT UNION	1.3%	1.3%	1.4%	0.4%	0.4%	0.5%	0.0%
10) HSBC HOLDINGS PLC	1.2%	1.2%	2.0%	1.6%	2.0%	1.6%	1.3%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	34.5%	34.5%	18.5%	25.7%	11.3%	5.1%	6.5%
02) BANK OF AMERICA CORPORATION	13.0%	13.0%	13.5%	25.8%	31.9%	27.4%	26.3%
03) GMAC INC	5.6%	5.6%	5.1%	2.6%	3.2%	4.9%	4.8%
04) JPMORGAN CHASE & CO	5.4%	5.4%	10.1%	13.3%	14.0%	18.6%	18.5%
05) FLAGSTAR BANCORP INC	4.7%	4.7%	3.0%	2.3%	1.7%	1.3%	0.7%
06) CITIGROUP INC	3.2%	3.2%	5.2%	7.8%	11.3%	15.9%	15.3%
07) SUNTRUST BANKS INC	2.0%	2.0%	3.3%	3.3%	4.3%	3.9%	3.4%
08) ARVEST BANK GROUP INC	1.4%	1.4%	2.0%	0.4%	0.2%	0.3%	0.3%
09) AMERICA FIRST FEDERAL CREDIT UNION	1.3%	1.3%	1.4%	0.4%	0.4%	0.5%	0.0%
10) HSBC HOLDINGS PLC	1.2%	1.2%	1.8%	1.5%	2.0%	1.6%	1.3%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	0.0%						

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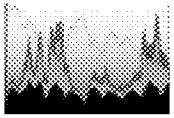


Single Family Conventional Acquisition Characteristics
MI: Genworth (Non-Investor Paid Only)

Acquisition Profile	YTD:JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	100.0%						
- Primary MI Only	100.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	100.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-23.88	-23.88	-11.78	1.16	-24.18	-14.09	0.39
Wtd Avg Economic Model Fee	52.52	52.52	36.09	28.21	55.98	46.25	34.46
Wtd Avg Charged Fee	28.64	28.64	24.31	29.37	31.80	32.16	34.86
Appraisal Waivers							
Appraisal Waiver	1.4%	1.4%	1.0%	1.2%	0.8%	0.6%	0.5%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.08%	0.08%	2.18%	13.39%	17.33%	30.76%	39.50%
Cumulative Default Rate	0.00%	0.00%	0.01%	1.50%	5.72%	6.51%	4.57%
Housing Goals							
Low Mod	36.68%	36.68%	36.24%	42.64%	53.67%	57.95%	55.35%
Special Affordable	11.77%	11.77%	9.51%	14.60%	22.04%	25.42%	24.31%
Underserved	25.87%	25.87%	25.14%	35.38%	41.68%	41.32%	41.23%
PMM Low Mod	42.23%	42.23%	39.83%	41.88%	54.87%	58.81%	55.15%
PMM Special Affordable	15.08%	15.08%	11.78%	14.08%	22.16%	24.62%	23.85%
PMM Underserved	27.23%	27.23%	25.89%	33.59%	40.06%	38.85%	39.22%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.24%	7.24%	9.16%	9.97%	8.81%	5.69%	3.39%
Median Valuation Bias for Other Refi	9.54%	9.54%	8.18%	9.83%	8.94%	5.04%	2.56%

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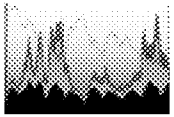


Single Family Conventional Acquisition Characteristics
MI: MGIC (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	2,062	2,062	55,451	143,678	210,761	117,481	115,420
Book Volume ($B)	$0.4	$0.4	$11.5	$28.5	$36.9	$17.7	$16.9
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV 80.01% - 90.00%	57.1%	57.1%	70.2%	46.0%	30.9%	35.7%	43.4%
OLTV 90.01% - 95.00%	26.6%	26.6%	26.0%	30.3%	23.1%	19.0%	22.0%
OLTV 95.01% - 97.00%	3.2%	3.2%	1.5%	4.1%	2.0%	2.3%	2.7%
OLTV 97.01% - 100.00%	3.5%	3.5%	0.7%	19.3%	43.9%	42.9%	31.6%
OLTV > 100.00%	9.6%	9.6%	1.4%	0.1%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	92.1%	92.1%	90.0%	92.9%	95.1%	94.7%	93.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	56.4%	56.4%	69.8%	45.9%	30.7%	35.5%	43.4%
Comb LTV 90.01% - 95.00%	26.8%	26.8%	26.3%	30.4%	23.2%	19.0%	22.1%
Comb LTV 95.01% - 97.00%	3.1%	3.1%	1.5%	4.0%	1.9%	2.2%	2.7%
Comb LTV 97.01% - 100.00%	3.5%	3.5%	0.9%	19.5%	43.8%	42.9%	31.6%
Comb LTV > 100.00%	10.1%	10.1%	1.5%	0.2%	0.3%	0.2%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	92.3%	92.3%	90.1%	92.9%	95.1%	94.7%	93.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	56.4%	56.4%	69.8%	45.9%	30.7%	35.5%	43.4%
Comb LTV 90.01% - 95.00%	26.8%	26.8%	26.3%	30.4%	23.2%	19.0%	22.1%
Comb LTV 95.01% - 97.00%	3.1%	3.1%	1.5%	4.0%	1.9%	2.2%	2.7%

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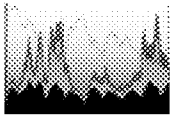


Single Family Conventional Acquisition Characteristics
MI: MGIC (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	3.5%	3.5%	0.9%	19.5%	43.8%	42.9%	31.6%
Comb LTV > 100.00%	10.1%	10.1%	1.5%	0.2%	0.3%	0.2%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	92.3%	92.3%	90.1%	92.9%	95.1%	94.7%	93.6%
Credit Score (Sums to 100%)							
FICO < 550	0.4%	0.4%	0.0%	0.1%	0.7%	1.3%	0.9%
FICO 550-579	0.1%	0.1%	0.0%	0.2%	1.3%	1.9%	1.3%
FICO 580-619	0.6%	0.6%	0.1%	3.0%	10.1%	9.7%	8.3%
FICO 620-659	1.7%	1.7%	0.7%	8.8%	19.5%	19.7%	19.2%
FICO 660-699	8.6%	8.6%	6.8%	19.3%	22.9%	22.6%	23.3%
FICO 700-739	24.0%	24.0%	25.3%	26.3%	21.1%	20.4%	21.6%
FICO >= 740	64.7%	64.7%	67.0%	42.1%	24.1%	23.9%	24.9%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.2%	0.6%	0.6%
Wtd Avg FICO	750	750	754	723	691	690	694
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	88.5%	88.5%	93.8%	89.6%	86.2%	89.3%	85.5%
Intermediate-term, fixed-rate	5.5%	5.5%	4.3%	2.5%	1.1%	1.9%	3.2%
Adjustable-rate	5.7%	5.7%	1.6%	2.2%	1.0%	2.7%	6.8%
Interest Only adjustable-rate	0.3%	0.3%	0.2%	2.7%	2.4%	2.1%	3.2%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.6%
Interest Only fixed-rate	0.0%	0.0%	0.1%	3.0%	9.3%	3.5%	0.7%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	98.7%	98.7%	98.2%	94.3%	94.4%	92.4%	91.3%
Second/Vacation Home	1.1%	1.1%	1.8%	3.6%	2.7%	3.8%	4.1%
Investor Property	0.2%	0.2%	0.0%	2.1%	2.9%	3.8%	4.7%
10-K Unit Type (Sums to 100%)							
1 Unit	99.5%	99.5%	99.3%	98.7%	98.6%	98.6%	98.3%
2-4 Units	0.5%	0.5%	0.7%	1.3%	1.4%	1.4%	1.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	12.2%	12.2%	11.7%	10.4%	10.3%	9.9%	8.7%
Single Family Homes	87.8%	87.8%	88.3%	89.6%	89.7%	90.1%	91.3%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.1%	0.2%	0.3%	0.7%	0.6%

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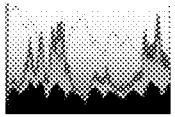


Single Family Conventional Acquisition Characteristics
MI: MGIC (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	12.2%	12.2%	11.7%	10.4%	10.3%	9.9%	8.7%
1 Unit	87.2%	87.2%	87.4%	88.1%	88.0%	88.1%	89.0%
2-4 Units	0.5%	0.5%	0.7%	1.3%	1.4%	1.4%	1.7%
Condo							
Condo	10.8%	10.8%	10.9%	10.2%	10.2%	9.8%	8.6%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	53.6%	53.6%	54.4%	76.0%	78.1%	81.0%	76.2%
Cash-Out Refinance	0.1%	0.1%	3.1%	7.2%	9.4%	10.8%	13.3%
Other Refinance	46.3%	46.3%	42.6%	16.8%	12.5%	8.2%	10.5%
Origination Type (Sums to 100%)							
TPO Broker	6.4%	6.4%	13.0%	26.1%	23.4%	17.1%	17.7%
TPO Correspondent	30.3%	30.3%	32.6%	38.7%	48.5%	49.6%	47.3%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	63.3%	63.3%	54.4%	35.2%	28.1%	33.2%	35.0%
Origination Amount and Rate							
Avg Origination Loan Amount	$213,094	$213,094	$208,334	$198,757	$175,064	$151,141	$146,328
Loan Original Note Rate	5.00%	5.00%	5.07%	6.29%	6.76%	6.74%	6.09%
Seasoning (Sums to 100%)							
Seasoned	0.2%	0.2%	0.6%	1.6%	0.6%	1.4%	2.1%
Non-Seasoned	99.8%	99.8%	99.4%	98.4%	99.4%	98.6%	97.9%
ACI							
ACI Probability	0.19%	0.19%	0.15%	0.79%	2.33%	2.51%	1.71%
Wtd Avg ACI Score	718	718	720	683	647	650	659
Credit Premium							
Wtd Avg Credit Premium	-0.07	-0.07	-0.31	-0.11	-0.08	-0.07	0.02
Credit Premium > 1.5	0.1%	0.1%	0.0%	0.5%	1.1%	0.7%	0.9%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.2%	0.4%	0.9%	0.7%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	5.6%	5.6%	5.8%	2.6%	1.8%	2.4%	3.1%
DTI Ratio > 20 and <= 30	25.5%	25.5%	27.6%	12.5%	8.8%	10.2%	12.3%
DTI Ratio > 30 and <= 40	46.8%	46.8%	44.9%	27.2%	23.0%	24.8%	27.1%
DTI Ratio > 40 and <= 45	12.9%	12.9%	15.5%	17.5%	16.3%	15.8%	15.6%
DTI Ratio > 45 and <= 50	3.3%	3.3%	3.2%	14.9%	16.1%	14.3%	13.3%
DTI Ratio > 50	5.0%	5.0%	2.7%	24.7%	31.0%	27.7%	24.1%
DTI Ratio Missing	0.8%	0.8%	0.3%	0.6%	3.0%	4.8%	4.5%

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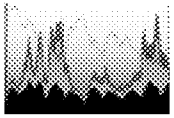


Single Family Conventional Acquisition Characteristics
MI: MGIC (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.2%	34.2%	33.6%	42.2%	44.6%	43.4%	42.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	5.6%	5.6%	5.8%	2.6%	1.8%	2.4%	3.1%
DTI Ratio > 20 and <= 30	25.5%	25.5%	27.6%	12.5%	8.8%	10.2%	12.3%
DTI Ratio > 30 and <= 40	46.8%	46.8%	44.9%	27.2%	23.0%	24.8%	27.1%
DTI Ratio > 40 and <= 45	12.9%	12.9%	15.5%	17.5%	16.3%	15.8%	15.6%
DTI Ratio > 45 and <= 50	3.3%	3.3%	3.2%	14.9%	16.1%	14.3%	13.3%
DTI Ratio > 50	5.0%	5.0%	2.7%	24.7%	31.0%	27.7%	24.1%
DTI Ratio Missing	0.8%	0.8%	0.3%	0.6%	3.0%	4.8%	4.5%
Wtd Avg DTI Ratio	34.2%	34.2%	33.6%	42.2%	44.6%	43.4%	42.3%
Origination Term (Sums to 100%)							
<= 15 Years	5.5%	5.5%	4.3%	2.5%	1.1%	1.9%	3.2%
> 15 Years amd <= 25 Years	2.8%	2.8%	2.7%	1.1%	0.9%	1.2%	1.9%
> 25 Years and <= 30 Years	91.6%	91.6%	92.9%	95.2%	95.8%	96.6%	94.8%
> 30 Years	0.0%	0.0%	0.1%	1.2%	2.3%	0.3%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	88.5%	88.5%	93.9%	92.6%	95.6%	92.9%	86.2%
Intermediate-Term Fixed Rate (excl Balloon)	5.5%	5.5%	4.3%	2.5%	1.0%	1.8%	3.1%
Adjustable Rate	5.9%	5.9%	1.8%	5.0%	3.4%	5.3%	10.6%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.1%	1.2%	2.3%	0.3%	0.1%
Hybrid Arm	5.9%	5.9%	1.8%	4.9%	3.4%	4.7%	9.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.2%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.4%	0.3%	1.0%	2.9%
- 5/1 Hybrid Arm	4.7%	4.7%	1.4%	3.4%	2.4%	2.8%	5.7%
- 7/1 Hybrid Arm	1.1%	1.1%	0.3%	0.9%	0.5%	0.6%	0.8%
- 10/1 Hybrid Arm	0.1%	0.1%	0.1%	0.3%	0.2%	0.1%	0.1%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.6%

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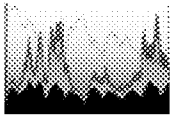


Single Family Conventional Acquisition Characteristics
MI: MGIC (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.3%	0.3%	0.3%	5.7%	11.7%	5.6%	3.9%
- Interest Only ARM	0.3%	0.3%	0.2%	2.7%	2.4%	2.1%	3.2%
- Interest Only FRM	0.0%	0.0%	0.1%	3.0%	9.3%	3.5%	0.7%
Alt-A	0.0%	0.0%	0.0%	1.3%	7.3%	11.0%	11.3%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	1.0%	5.3%	7.7%	7.9%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.5%	0.2%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.1%	0.9%	3.1%	4.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.1%	0.5%	0.9%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	1.3%	1.4%	1.3%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.7%	2.1%	2.2%	2.4%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.2%	1.3%	1.4%	1.4%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.7%	1.9%	2.0%
My Community Mortgage	0.4%	0.4%	0.4%	5.8%	19.2%	15.8%	3.6%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.1%	8.2%	15.2%	10.4%	9.7%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.1%	7.2%	9.8%	2.7%	1.9%
- Other Low/No Doc	0.0%	0.0%	0.0%	1.0%	5.3%	7.7%	7.8%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	99.8%	99.8%	99.0%	97.3%	92.5%	85.6%	84.9%
Investor Channel	0.2%	0.2%	1.0%	2.6%	7.4%	14.3%	15.1%
eChannel	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	1.7%	1.7%	1.2%	0.9%	0.7%	0.5%	0.4%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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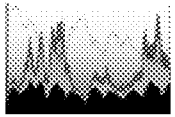


Single Family Conventional Acquisition Characteristics
MI: MGIC (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.2%	0.2%	0.4%	0.2%	0.1%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.6%	0.6%	0.2%	0.3%	0.0%	0.0%	0.0%
- 90/05/05	0.4%	0.4%	0.5%	0.2%	0.1%	0.1%	0.1%
- Other	0.4%	0.4%	0.1%	0.2%	0.5%	0.4%	0.2%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	1.8%	1.8%	1.4%	1.3%	1.2%	1.4%	1.1%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.5%	0.3%	0.2%	0.2%	0.3%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- 80/20/00	1.0%	1.0%	0.3%	0.4%	0.3%	0.3%	0.2%
- 90/05/05	0.5%	0.5%	0.5%	0.3%	0.2%	0.2%	0.2%
- Other	0.0%	0.0%	0.1%	0.3%	0.4%	0.5%	0.3%
EA/TPR							
EA/TPR	1.6%	1.6%	0.3%	4.8%	9.7%	9.8%	11.4%
- EA I	0.0%	0.0%	0.0%	2.6%	3.6%	4.1%	5.3%
- EA/TPR II	0.0%	0.0%	0.0%	1.4%	4.0%	3.7%	3.5%
- EA/TPR III	0.0%	0.0%	0.0%	0.7%	2.2%	2.1%	2.7%
10-K Property Region (Sums to 100%)							
Midwest	22.4%	22.4%	24.9%	18.5%	22.0%	28.2%	26.9%
Northeast	22.5%	22.5%	20.7%	16.5%	14.9%	15.4%	16.0%
Southeast	17.9%	17.9%	18.9%	22.3%	27.5%	28.8%	29.1%
Southwest	19.9%	19.9%	18.0%	20.4%	20.6%	19.6%	19.1%
West	17.4%	17.4%	17.4%	22.3%	15.1%	8.0%	8.9%
Census Region (Sums to 100%)							
New England	6.5%	6.5%	6.2%	4.9%	4.5%	4.4%	5.2%
Middle Atlantic	15.0%	15.0%	13.6%	10.2%	8.6%	8.9%	9.1%
East North Central	18.7%	18.7%	19.9%	14.5%	17.3%	22.1%	21.7%
East South Central	4.6%	4.6%	4.8%	4.8%	6.6%	7.2%	6.4%
South Atlantic	14.1%	14.1%	14.6%	18.1%	21.6%	22.3%	23.3%
West North Central	7.5%	7.5%	8.6%	7.2%	7.9%	9.7%	8.8%
West South Central	11.0%	11.0%	9.4%	10.5%	9.9%	10.5%	9.6%
Mountain	6.4%	6.4%	7.2%	9.7%	10.8%	8.1%	8.7%
Pacific	16.0%	16.0%	15.3%	19.4%	11.8%	5.4%	6.0%

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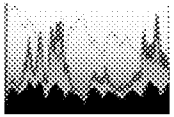


Single Family Conventional Acquisition Characteristics
MI: MGIC (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.3%	0.3%	0.4%	0.8%	1.0%	1.3%	1.0%
Top 10 States							
01) CA	9.1%	9.1%	9.1%	12.4%	6.0%	1.6%	2.1%
02) TX	8.1%	8.1%	7.1%	8.2%	7.0%	6.5%	6.2%
03) PA	7.4%	7.4%	5.6%	4.6%	3.9%	4.7%	4.4%
04) WI	5.2%	5.2%	7.0%	3.0%	3.0%	3.6%	3.3%
05) NY	5.1%	5.1%	4.8%	3.0%	2.3%	1.8%	2.1%
06) IL	4.8%	4.8%	5.0%	4.0%	5.1%	5.6%	5.6%
07) WA	4.1%	4.1%	3.9%	4.3%	3.3%	2.0%	1.9%
08) OH	3.6%	3.6%	3.5%	3.4%	4.0%	5.8%	4.8%
09) MA	3.2%	3.2%	3.7%	2.5%	2.1%	1.9%	1.9%
10) VA	3.1%	3.1%	3.4%	3.0%	2.8%	2.0%	2.3%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	34.7%	34.7%	20.4%	10.5%	5.4%	3.8%	4.5%
02) BANK OF AMERICA CORPORATION	9.8%	9.8%	18.2%	22.7%	28.5%	21.7%	19.8%
03) FLAGSTAR BANCORP INC	5.2%	5.2%	4.2%	7.0%	7.6%	7.2%	13.4%
04) GMAC INC	5.0%	5.0%	3.3%	5.0%	3.7%	4.2%	3.3%
05) METLIFE INC	4.5%	4.5%	2.3%	0.4%	0.0%	0.0%	0.0%
06) JPMORGAN CHASE & CO	3.8%	3.8%	6.8%	6.9%	4.1%	4.6%	5.1%
07) SUNTRUST BANKS INC	2.5%	2.5%	4.7%	3.6%	2.3%	1.7%	1.0%
08) CITIGROUP INC	2.3%	2.3%	2.5%	8.3%	7.6%	9.6%	7.1%
09) FORTRESS INVESTMENT GROUP LLC	2.2%	2.2%	0.2%	0.2%	0.1%	0.1%	0.2%
10) HUNTINGTON BANCSHARES INCORPORATED	1.7%	1.7%	1.2%	0.5%	0.7%	1.4%	1.6%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	35.3%	35.3%	20.5%	13.1%	10.5%	10.4%	10.2%
02) BANK OF AMERICA CORPORATION	9.8%	9.8%	18.3%	22.5%	28.5%	22.1%	20.0%
03) GMAC INC	5.4%	5.4%	4.1%	4.9%	2.7%	3.3%	2.5%
04) FLAGSTAR BANCORP INC	5.2%	5.2%	3.2%	4.0%	2.9%	2.2%	2.8%
05) METLIFE INC	4.5%	4.5%	2.3%	1.1%	4.1%	4.0%	2.0%
06) JPMORGAN CHASE & CO	3.8%	3.8%	7.1%	13.8%	10.3%	10.7%	12.1%
07) SUNTRUST BANKS INC	2.5%	2.5%	4.6%	3.5%	1.7%	0.7%	0.6%
08) CITIGROUP INC	2.3%	2.3%	2.6%	8.3%	7.7%	12.9%	16.6%
09) FORTRESS INVESTMENT GROUP LLC	2.2%	2.2%	0.2%	3.8%	5.9%	3.0%	1.4%
10) HUNTINGTON BANCSHARES INCORPORATED	1.7%	1.7%	1.1%	0.5%	0.8%	1.5%	1.4%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	0.0%						

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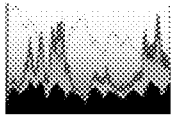


Single Family Conventional Acquisition Characteristics
MI: MGIC (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	100.0%						
- Primary MI Only	99.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.3%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	100.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-24.65	-24.65	-12.01	1.07	-22.11	-17.19	-0.11
Wtd Avg Economic Model Fee	52.20	52.20	35.02	31.69	56.43	50.12	35.66
Wtd Avg Charged Fee	27.55	27.55	23.01	32.76	34.32	32.93	35.56
Appraisal Waivers							
Appraisal Waiver	2.9%	2.9%	1.0%	2.0%	1.2%	0.9%	1.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.03%	0.03%	1.79%	14.50%	17.37%	31.67%	39.72%
Cumulative Default Rate	0.00%	0.00%	0.01%	1.88%	5.91%	7.09%	5.27%
Housing Goals							
Low Mod	36.48%	36.48%	36.49%	45.77%	54.98%	60.94%	57.34%
Special Affordable	10.87%	10.87%	10.25%	16.33%	22.72%	27.52%	25.31%
Underserved	25.04%	25.04%	25.12%	35.71%	41.04%	41.63%	41.05%
PMM Low Mod	35.99%	35.99%	39.54%	45.80%	56.29%	62.88%	57.74%
PMM Special Affordable	12.72%	12.72%	12.24%	16.03%	23.10%	28.05%	25.12%
PMM Underserved	25.75%	25.75%	26.72%	34.76%	39.47%	40.18%	39.15%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	-10.31%	-10.31%	10.34%	11.81%	10.00%	6.74%	4.77%
Median Valuation Bias for Other Refi	9.45%	9.45%	8.58%	10.67%	9.75%	6.20%	4.00%

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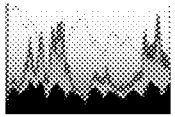


Single Family Conventional Acquisition Characteristics
MI: Radian (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	1,812	1,812	44,898	97,454	113,731	68,829	61,819
Book Volume ($B)	$0.4	$0.4	$10.2	$21.1	$21.0	$10.9	$9.4
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.1%	0.3%	0.1%	0.2%	0.2%
OLTV 80.01% - 90.00%	65.2%	65.2%	71.3%	54.4%	38.0%	41.0%	43.6%
OLTV 90.01% - 95.00%	24.2%	24.2%	27.0%	32.1%	25.5%	23.7%	26.7%
OLTV 95.01% - 97.00%	1.7%	1.7%	0.4%	2.1%	1.2%	1.5%	2.1%
OLTV 97.01% - 100.00%	2.1%	2.1%	0.5%	10.7%	35.1%	33.5%	27.1%
OLTV > 100.00%	6.7%	6.7%	0.8%	0.2%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	91.3%	91.3%	90.0%	91.8%	94.2%	93.9%	93.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	64.4%	64.4%	71.0%	55.0%	37.9%	40.9%	43.7%
Comb LTV 90.01% - 95.00%	24.7%	24.7%	27.2%	32.0%	25.5%	23.8%	27.0%
Comb LTV 95.01% - 97.00%	1.6%	1.6%	0.4%	2.0%	1.1%	1.5%	2.1%
Comb LTV 97.01% - 100.00%	2.1%	2.1%	0.5%	10.7%	35.2%	33.5%	27.1%
Comb LTV > 100.00%	7.2%	7.2%	0.8%	0.1%	0.2%	0.1%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	91.5%	91.5%	90.0%	91.8%	94.2%	93.9%	93.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	64.4%	64.4%	71.0%	55.0%	37.9%	40.9%	43.7%
Comb LTV 90.01% - 95.00%	24.7%	24.7%	27.2%	32.0%	25.5%	23.8%	27.0%
Comb LTV 95.01% - 97.00%	1.6%	1.6%	0.4%	2.0%	1.1%	1.5%	2.1%

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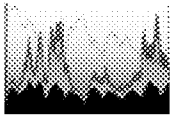


Single Family Conventional Acquisition Characteristics
MI: Radian (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	2.1%	2.1%	0.5%	10.7%	35.2%	33.5%	27.1%
Comb LTV > 100.00%	7.2%	7.2%	0.8%	0.1%	0.2%	0.1%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	91.5%	91.5%	90.0%	91.8%	94.2%	93.9%	93.4%
Credit Score (Sums to 100%)							
FICO < 550	0.1%	0.1%	0.0%	0.1%	0.6%	1.1%	0.8%
FICO 550-579	0.1%	0.1%	0.0%	0.2%	1.0%	1.6%	1.3%
FICO 580-619	0.2%	0.2%	0.1%	1.5%	6.9%	7.9%	6.7%
FICO 620-659	0.9%	0.9%	0.4%	8.2%	19.1%	20.1%	19.8%
FICO 660-699	7.1%	7.1%	7.5%	19.2%	24.5%	22.9%	23.5%
FICO 700-739	24.4%	24.4%	24.4%	26.7%	22.8%	22.0%	22.3%
FICO >= 740	66.9%	66.9%	67.5%	44.1%	24.9%	24.2%	25.1%
FICO Missing	0.3%	0.3%	0.1%	0.1%	0.2%	0.3%	0.6%
Wtd Avg FICO	753	753	754	727	696	693	695
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	84.6%	84.6%	93.8%	86.0%	82.3%	86.9%	82.7%
Intermediate-term, fixed-rate	5.7%	5.7%	4.0%	2.8%	1.1%	1.9%	3.3%
Adjustable-rate	8.8%	8.8%	1.7%	3.2%	1.6%	2.6%	8.7%
Interest Only adjustable-rate	0.8%	0.8%	0.4%	4.3%	3.9%	3.0%	4.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.3%
Interest Only fixed-rate	0.1%	0.1%	0.1%	3.7%	11.0%	5.1%	1.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	97.1%	97.1%	96.2%	94.6%	93.6%	91.8%	91.7%
Second/Vacation Home	2.6%	2.6%	3.8%	3.2%	3.2%	4.5%	4.9%
Investor Property	0.3%	0.3%	0.0%	2.2%	3.1%	3.7%	3.4%
10-K Unit Type (Sums to 100%)							
1 Unit	99.7%	99.7%	99.5%	98.8%	98.8%	99.0%	98.0%
2-4 Units	0.3%	0.3%	0.5%	1.2%	1.2%	1.0%	2.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	11.3%	11.3%	7.6%	11.3%	9.7%	9.5%	8.7%
Single Family Homes	88.7%	88.7%	92.4%	88.7%	90.3%	90.5%	91.3%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.4%

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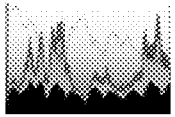


Single Family Conventional Acquisition Characteristics
MI: Radian (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	11.3%	11.3%	7.6%	11.3%	9.7%	9.5%	8.7%
1 Unit	88.3%	88.3%	91.8%	87.4%	88.9%	89.1%	88.9%
2-4 Units	0.3%	0.3%	0.5%	1.2%	1.2%	1.0%	2.0%
Condo							
Condo	10.5%	10.5%	7.4%	11.2%	9.5%	9.4%	8.5%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	49.8%	49.8%	55.1%	68.8%	71.2%	76.4%	75.8%
Cash-Out Refinance	0.1%	0.1%	3.7%	11.9%	14.7%	13.9%	13.1%
Other Refinance	50.1%	50.1%	41.2%	19.3%	14.1%	9.7%	11.1%
Origination Type (Sums to 100%)							
TPO Broker	5.6%	5.6%	8.5%	22.4%	29.4%	28.1%	25.3%
TPO Correspondent	21.4%	21.4%	32.7%	34.6%	40.5%	36.8%	36.2%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	73.0%	73.0%	58.9%	43.0%	30.1%	35.1%	38.5%
Origination Amount and Rate							
Avg Origination Loan Amount	$232,963	$232,963	$227,691	$216,401	$185,017	$158,454	$152,104
Loan Original Note Rate	4.98%	4.98%	5.06%	6.27%	6.79%	6.78%	6.11%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.8%	1.0%	0.2%	0.8%	1.7%
Non-Seasoned	100.0%	100.0%	99.2%	99.0%	99.8%	99.2%	98.3%
ACI							
ACI Probability	0.14%	0.14%	0.15%	0.62%	2.22%	2.38%	1.62%
Wtd Avg ACI Score	722	722	720	687	650	650	660
Credit Premium							
Wtd Avg Credit Premium	-0.04	-0.04	-0.34	-0.10	-0.03	-0.03	0.06
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.3%	1.5%	0.8%	0.9%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.3%	1.9%	1.1%	0.5%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	4.3%	4.3%	4.9%	2.4%	2.1%	2.4%	3.5%
DTI Ratio > 20 and <= 30	25.4%	25.4%	24.0%	12.2%	9.6%	10.5%	13.0%
DTI Ratio > 30 and <= 40	48.6%	48.6%	41.5%	27.7%	24.2%	24.9%	27.8%
DTI Ratio > 40 and <= 45	15.1%	15.1%	16.0%	17.7%	16.9%	16.2%	15.8%
DTI Ratio > 45 and <= 50	2.0%	2.0%	7.9%	15.7%	15.7%	14.2%	12.7%
DTI Ratio > 50	3.9%	3.9%	5.5%	23.7%	27.3%	24.8%	21.8%
DTI Ratio Missing	0.7%	0.7%	0.2%	0.5%	4.2%	7.0%	5.4%

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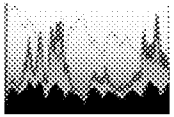


Single Family Conventional Acquisition Characteristics
MI: Radian (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.5%	34.5%	35.2%	42.2%	43.7%	43.0%	41.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	4.3%	4.3%	4.9%	2.4%	2.1%	2.4%	3.5%
DTI Ratio > 20 and <= 30	25.4%	25.4%	24.0%	12.2%	9.6%	10.5%	13.0%
DTI Ratio > 30 and <= 40	48.6%	48.6%	41.5%	27.7%	24.2%	24.9%	27.8%
DTI Ratio > 40 and <= 45	15.1%	15.1%	16.0%	17.7%	16.9%	16.2%	15.8%
DTI Ratio > 45 and <= 50	2.0%	2.0%	7.9%	15.7%	15.7%	14.2%	12.7%
DTI Ratio > 50	3.9%	3.9%	5.5%	23.7%	27.3%	24.8%	21.8%
DTI Ratio Missing	0.7%	0.7%	0.2%	0.5%	4.2%	7.0%	5.4%
Wtd Avg DTI Ratio	34.5%	34.5%	35.2%	42.2%	43.7%	43.0%	41.5%
Origination Term (Sums to 100%)							
<= 15 Years	5.7%	5.7%	4.0%	2.8%	1.2%	1.9%	3.3%
> 15 Years amd <= 25 Years	3.2%	3.2%	2.5%	1.4%	0.7%	1.1%	1.8%
> 25 Years and <= 30 Years	91.0%	91.0%	93.5%	94.7%	95.1%	96.4%	94.8%
> 30 Years	0.1%	0.1%	0.0%	1.1%	3.0%	0.5%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	84.7%	84.7%	93.9%	89.7%	93.3%	92.0%	83.6%
Intermediate-Term Fixed Rate (excl Balloon)	5.7%	5.7%	4.0%	2.8%	1.1%	1.9%	3.3%
Adjustable Rate	9.6%	9.6%	2.1%	7.5%	5.5%	6.1%	13.1%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.1%	0.1%	0.0%	1.1%	3.0%	0.5%	0.0%
Hybrid Arm	9.6%	9.6%	2.1%	7.5%	5.5%	5.6%	12.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.3%	0.4%	0.7%	3.4%
- 5/1 Hybrid Arm	8.8%	8.8%	1.7%	5.0%	3.7%	3.8%	7.2%
- 7/1 Hybrid Arm	0.7%	0.7%	0.3%	1.7%	0.8%	0.8%	1.7%
- 10/1 Hybrid Arm	0.1%	0.1%	0.1%	0.4%	0.5%	0.2%	0.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.3%

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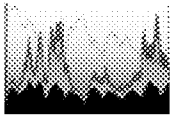


Single Family Conventional Acquisition Characteristics
MI: Radian (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.9%	0.9%	0.5%	7.9%	14.9%	8.1%	5.0%
- Interest Only ARM	0.8%	0.8%	0.4%	4.3%	3.9%	3.0%	4.0%
- Interest Only FRM	0.1%	0.1%	0.1%	3.7%	11.0%	5.1%	1.0%
Alt-A	0.0%	0.0%	0.0%	1.3%	12.6%	17.9%	14.7%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.9%	8.9%	12.5%	10.3%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.8%	0.2%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	1.7%	5.5%	6.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.2%	0.8%	2.0%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	1.9%	1.4%	1.1%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.7%	3.8%	3.3%	3.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.3%	2.5%	3.2%	2.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	1.1%	2.1%	2.4%
My Community Mortgage	0.0%	0.0%	0.1%	2.4%	13.4%	11.0%	3.3%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.3%	14.3%	22.9%	19.5%	16.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.3%	13.3%	13.9%	7.0%	5.7%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.9%	9.1%	12.5%	10.3%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	99.9%	99.9%	98.9%	98.0%	87.1%	80.0%	82.9%
Investor Channel	0.1%	0.1%	1.1%	2.0%	12.3%	20.0%	17.1%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	1.8%	1.8%	0.5%	0.5%	0.5%	0.4%	0.4%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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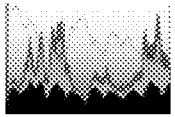


Single Family Conventional Acquisition Characteristics
MI: Radian (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.2%	0.2%	0.0%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.6%	0.6%	0.0%	0.2%	0.0%	0.0%	0.0%
- 90/05/05	0.7%	0.7%	0.2%	0.1%	0.1%	0.1%	0.1%
- Other	0.3%	0.3%	0.0%	0.1%	0.3%	0.3%	0.2%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	1.8%	1.8%	0.7%	1.0%	1.6%	1.1%	1.1%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.3%	0.3%	0.4%	0.3%	0.3%
- 80/15/05	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- 80/20/00	0.9%	0.9%	0.1%	0.3%	0.3%	0.3%	0.3%
- 90/05/05	0.7%	0.7%	0.3%	0.1%	0.2%	0.1%	0.2%
- Other	0.0%	0.0%	0.0%	0.1%	0.6%	0.2%	0.2%
EA/TPR							
EA/TPR	0.3%	0.3%	0.1%	1.9%	6.9%	8.3%	8.5%
- EA I	0.0%	0.0%	0.0%	1.0%	2.4%	3.5%	3.7%
- EA/TPR II	0.0%	0.0%	0.0%	0.6%	3.1%	3.1%	2.6%
- EA/TPR III	0.0%	0.0%	0.0%	0.3%	1.4%	1.7%	2.2%
10-K Property Region (Sums to 100%)							
Midwest	19.4%	19.4%	17.1%	14.3%	17.7%	22.1%	19.8%
Northeast	15.1%	15.1%	13.8%	13.9%	14.3%	13.9%	15.3%
Southeast	23.5%	23.5%	22.2%	23.9%	29.0%	32.7%	33.1%
Southwest	18.8%	18.8%	20.8%	19.5%	22.8%	22.3%	21.9%
West	23.1%	23.1%	26.1%	28.3%	16.3%	9.0%	9.9%
Census Region (Sums to 100%)							
New England	5.6%	5.6%	4.1%	4.4%	4.4%	3.3%	3.9%
Middle Atlantic	9.3%	9.3%	9.2%	9.2%	9.5%	10.2%	10.9%
East North Central	16.2%	16.2%	13.8%	12.0%	14.5%	18.4%	16.6%
East South Central	4.3%	4.3%	4.7%	4.1%	6.2%	9.0%	8.3%
South Atlantic	19.5%	19.5%	17.9%	20.1%	23.2%	24.1%	25.4%
West North Central	5.4%	5.4%	5.8%	4.4%	5.9%	7.1%	6.1%
West South Central	9.7%	9.7%	9.8%	8.9%	11.0%	11.7%	10.6%
Mountain	9.8%	9.8%	11.4%	11.7%	12.5%	10.1%	10.8%
Pacific	20.1%	20.1%	23.2%	25.2%	12.8%	6.2%	7.4%

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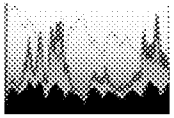


Single Family Conventional Acquisition Characteristics
MI: Radian (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) CA	13.0%	13.0%	16.9%	18.3%	7.0%	2.4%	3.1%
02) TX	7.1%	7.1%	6.8%	6.2%	7.0%	6.1%	5.5%
03) IL	6.7%	6.7%	4.3%	4.8%	5.0%	4.9%	5.2%
04) VA	4.9%	4.9%	4.2%	3.0%	2.5%	2.3%	2.0%
05) GA	4.3%	4.3%	3.5%	4.1%	4.9%	5.0%	4.8%
06) WA	4.0%	4.0%	3.4%	3.8%	3.2%	2.0%	2.0%
07) OH	3.5%	3.5%	3.2%	2.7%	3.5%	5.9%	4.3%
08) NY	3.3%	3.3%	3.0%	3.1%	2.8%	2.8%	3.3%
09) MI	3.1%	3.1%	2.5%	2.4%	3.2%	3.7%	3.6%
10) NJ	3.0%	3.0%	3.2%	3.2%	3.4%	3.5%	3.8%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	37.8%	37.8%	25.0%	12.9%	10.1%	5.6%	6.7%
02) BANK OF AMERICA CORPORATION	17.7%	17.7%	28.3%	41.1%	40.7%	34.0%	32.3%
03) QUICKEN LOANS INC	16.5%	16.5%	11.2%	5.5%	0.2%	0.0%	0.0%
04) JPMORGAN CHASE & CO	3.6%	3.6%	4.5%	8.3%	5.2%	5.8%	7.6%
05) GMAC INC	2.5%	2.5%	1.5%	1.6%	0.9%	3.2%	2.4%
06) SUNTRUST BANKS INC	2.2%	2.2%	4.0%	4.6%	3.5%	3.9%	1.4%
07) HUNTINGTON BANCSHARES INCORPORATED	1.6%	1.6%	1.0%	0.5%	0.4%	1.3%	1.0%
08) CITIGROUP INC	1.6%	1.6%	4.4%	9.3%	6.3%	6.3%	4.6%
09) WRIGHT-PATT CREDIT UNION	1.0%	1.0%	0.5%	0.0%	0.0%	0.0%	0.0%
10) FLAGSTAR BANCORP INC	0.9%	0.9%	0.8%	3.3%	7.3%	8.2%	10.6%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	37.8%	37.8%	25.3%	13.1%	11.6%	8.9%	11.1%
02) JPMORGAN CHASE & CO	18.1%	18.1%	13.5%	15.4%	12.1%	12.7%	14.0%
03) BANK OF AMERICA CORPORATION	17.7%	17.7%	28.4%	41.1%	40.9%	34.6%	32.3%
04) GMAC INC	2.9%	2.9%	4.2%	4.7%	1.1%	2.7%	2.0%
05) SUNTRUST BANKS INC	2.2%	2.2%	3.9%	4.5%	2.4%	2.2%	1.0%
06) QUICKEN LOANS INC	2.0%	2.0%	0.5%	0.0%	0.0%	0.0%	0.0%
07) HUNTINGTON BANCSHARES INCORPORATED	1.6%	1.6%	1.0%	0.4%	0.4%	1.3%	0.9%
08) CITIGROUP INC	1.6%	1.6%	4.3%	9.3%	6.2%	10.2%	12.9%
09) ARVEST BANK GROUP INC	1.0%	1.0%	1.5%	0.5%	0.0%	0.2%	0.5%
10) WRIGHT-PATT CREDIT UNION	1.0%	1.0%	0.5%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	0.0%						

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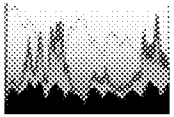


Single Family Conventional Acquisition Characteristics
MI: Radian (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	100.0%						
- Primary MI Only	99.8%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.2%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	100.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-18.90	-18.90	-10.93	-0.30	-21.03	-15.51	-1.74
Wtd Avg Economic Model Fee	44.62	44.62	32.55	31.49	54.22	47.72	34.99
Wtd Avg Charged Fee	25.72	25.72	21.61	31.19	33.18	32.21	33.25
Appraisal Waivers							
Appraisal Waiver	0.7%	0.7%	0.6%	1.7%	1.1%	1.0%	0.9%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	1.73%	12.46%	16.22%	31.26%	39.94%
Cumulative Default Rate	0.00%	0.00%	0.02%	1.36%	6.05%	6.94%	5.00%
Housing Goals							
Low Mod	31.43%	31.43%	34.79%	41.99%	49.55%	55.11%	53.74%
Special Affordable	8.96%	8.96%	9.78%	13.64%	19.27%	23.60%	22.61%
Underserved	26.64%	26.64%	27.73%	37.80%	41.17%	41.75%	41.80%
PMM Low Mod	33.10%	33.10%	36.92%	41.14%	51.25%	56.57%	53.96%
PMM Special Affordable	9.75%	9.75%	11.86%	13.13%	20.09%	23.78%	22.82%
PMM Underserved	30.40%	30.40%	31.06%	37.77%	39.35%	39.16%	39.61%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.28%	7.28%	7.64%	10.02%	9.76%	6.19%	3.92%
Median Valuation Bias for Other Refi	8.52%	8.52%	8.73%	10.16%	9.26%	5.97%	3.66%

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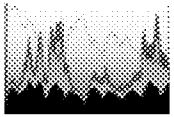


Single Family Conventional Acquisition Characteristics
MI: RMIC (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	842	842	22,704	64,283	100,706	55,353	57,259
Book Volume ($B)	$0.2	$0.2	$4.5	$13.0	$18.0	$8.6	$8.4
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
OLTV 75.01% - 80.00%	0.3%	0.3%	0.1%	0.3%	0.1%	0.1%	0.2%
OLTV 80.01% - 90.00%	56.5%	56.5%	68.8%	54.4%	38.8%	42.7%	48.5%
OLTV 90.01% - 95.00%	28.5%	28.5%	27.5%	24.2%	18.7%	18.9%	23.6%
OLTV 95.01% - 97.00%	3.3%	3.3%	1.6%	4.0%	1.7%	2.1%	2.7%
OLTV 97.01% - 100.00%	3.1%	3.1%	0.7%	16.9%	40.6%	36.1%	24.8%
OLTV > 100.00%	8.4%	8.4%	1.3%	0.1%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	92.0%	92.0%	90.2%	91.9%	94.3%	93.9%	92.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%
Comb LTV 80.01% - 90.00%	56.4%	56.4%	68.4%	54.9%	38.9%	42.6%	48.5%
Comb LTV 90.01% - 95.00%	28.5%	28.5%	27.8%	24.1%	18.7%	18.9%	23.8%
Comb LTV 95.01% - 97.00%	3.1%	3.1%	1.6%	3.9%	1.6%	2.1%	2.7%
Comb LTV 97.01% - 100.00%	2.8%	2.8%	0.7%	16.9%	40.5%	36.1%	24.8%
Comb LTV > 100.00%	9.2%	9.2%	1.3%	0.1%	0.3%	0.2%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	92.1%	92.1%	90.2%	92.0%	94.3%	93.9%	92.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%
Comb LTV 80.01% - 90.00%	56.4%	56.4%	68.4%	54.9%	38.9%	42.6%	48.5%
Comb LTV 90.01% - 95.00%	28.5%	28.5%	27.8%	24.1%	18.7%	18.9%	23.8%
Comb LTV 95.01% - 97.00%	3.1%	3.1%	1.6%	3.9%	1.6%	2.1%	2.7%

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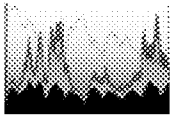


Single Family Conventional Acquisition Characteristics
MI: RMIC (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	2.8%	2.8%	0.7%	16.9%	40.5%	36.1%	24.8%
Comb LTV > 100.00%	9.2%	9.2%	1.3%	0.1%	0.3%	0.2%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	92.1%	92.1%	90.2%	92.0%	94.3%	93.9%	92.9%
Credit Score (Sums to 100%)							
FICO < 550	0.2%	0.2%	0.1%	0.1%	0.6%	1.0%	1.0%
FICO 550-579	0.1%	0.1%	0.0%	0.2%	1.1%	1.7%	1.4%
FICO 580-619	0.1%	0.1%	0.1%	1.9%	9.0%	9.5%	8.2%
FICO 620-659	2.1%	2.1%	0.8%	8.4%	22.4%	21.9%	21.2%
FICO 660-699	8.3%	8.3%	5.7%	21.0%	25.1%	23.2%	23.2%
FICO 700-739	22.9%	22.9%	23.2%	27.8%	20.0%	19.7%	20.8%
FICO >= 740	66.2%	66.2%	70.1%	40.5%	21.7%	22.8%	23.8%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%
Wtd Avg FICO	752	752	756	723	689	688	691
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	87.8%	87.8%	94.0%	85.7%	81.2%	84.9%	80.8%
Intermediate-term, fixed-rate	6.4%	6.4%	4.1%	3.8%	1.8%	2.1%	3.5%
Adjustable-rate	5.7%	5.7%	1.7%	3.0%	1.9%	4.3%	9.3%
Interest Only adjustable-rate	0.0%	0.0%	0.2%	4.1%	3.9%	3.9%	5.2%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%
Interest Only fixed-rate	0.0%	0.0%	0.1%	3.4%	11.3%	4.3%	0.8%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	98.7%	98.7%	98.7%	93.0%	93.9%	91.6%	90.2%
Second/Vacation Home	0.4%	0.4%	1.2%	3.7%	3.1%	4.8%	5.1%
Investor Property	0.8%	0.8%	0.1%	3.3%	2.9%	3.6%	4.7%
10-K Unit Type (Sums to 100%)							
1 Unit	99.6%	99.6%	99.7%	98.5%	98.8%	98.9%	98.4%
2-4 Units	0.4%	0.4%	0.3%	1.5%	1.2%	1.1%	1.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	5.3%	5.3%	2.7%	8.7%	9.5%	9.1%	8.5%
Single Family Homes	94.7%	94.7%	97.3%	91.3%	90.5%	90.9%	91.5%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.4%

FM-FCIC_0003819

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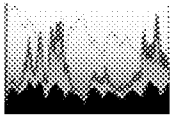


Single Family Conventional Acquisition Characteristics
MI: RMIC (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	5.3%	5.3%	2.7%	8.7%	9.5%	9.1%	8.5%
1 Unit	94.3%	94.3%	97.0%	89.8%	89.1%	89.5%	89.4%
2-4 Units	0.4%	0.4%	0.3%	1.5%	1.2%	1.1%	1.6%
Condo							
Condo	4.9%	4.9%	2.5%	8.5%	9.3%	8.9%	8.4%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	47.9%	47.9%	56.4%	71.3%	73.4%	77.9%	73.7%
Cash-Out Refinance	0.0%	0.0%	0.3%	9.0%	12.4%	12.9%	14.3%
Other Refinance	52.1%	52.1%	43.3%	19.7%	14.2%	9.2%	12.0%
Origination Type (Sums to 100%)							
TPO Broker	10.1%	10.1%	10.7%	25.9%	29.6%	21.8%	19.6%
TPO Correspondent	33.3%	33.3%	31.0%	32.3%	37.3%	36.1%	35.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	56.6%	56.6%	58.3%	41.8%	33.1%	42.1%	44.6%
Origination Amount and Rate							
Avg Origination Loan Amount	$209,591	$209,591	$200,814	$202,513	$178,691	$155,445	$147,533
Loan Original Note Rate	5.00%	5.00%	5.00%	6.26%	6.78%	6.72%	6.08%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	1.4%	1.8%	0.2%	1.1%	1.8%
Non-Seasoned	100.0%	100.0%	98.6%	98.2%	99.8%	98.9%	98.2%
ACI							
ACI Probability	0.16%	0.16%	0.14%	0.66%	2.25%	2.29%	1.68%
Wtd Avg ACI Score	720	720	722	683	646	651	659
Credit Premium							
Wtd Avg Credit Premium	-0.07	-0.07	-0.37	-0.08	-0.03	0.00	0.09
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.3%	1.4%	0.8%	1.4%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.3%	1.5%	0.8%	0.5%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	5.8%	5.8%	6.8%	2.4%	1.8%	2.4%	3.2%
DTI Ratio > 20 and <= 30	26.5%	26.5%	30.8%	12.2%	8.6%	9.9%	13.0%
DTI Ratio > 30 and <= 40	45.9%	45.9%	44.0%	26.4%	22.4%	24.8%	27.3%
DTI Ratio > 40 and <= 45	10.5%	10.5%	12.1%	17.3%	16.0%	15.7%	15.5%
DTI Ratio > 45 and <= 50	3.8%	3.8%	3.0%	15.9%	15.9%	14.0%	13.3%
DTI Ratio > 50	6.7%	6.7%	2.9%	25.2%	32.0%	29.0%	23.7%
DTI Ratio Missing	0.7%	0.7%	0.4%	0.7%	3.4%	4.3%	4.0%

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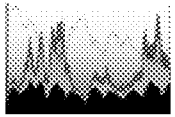


Single Family Conventional Acquisition Characteristics
MI: RMIC (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.5%	34.5%	32.8%	42.5%	44.8%	43.8%	42.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	5.8%	5.8%	6.8%	2.4%	1.8%	2.4%	3.2%
DTI Ratio > 20 and <= 30	26.5%	26.5%	30.8%	12.2%	8.6%	9.9%	13.0%
DTI Ratio > 30 and <= 40	45.9%	45.9%	44.0%	26.4%	22.4%	24.8%	27.3%
DTI Ratio > 40 and <= 45	10.5%	10.5%	12.1%	17.3%	16.0%	15.7%	15.5%
DTI Ratio > 45 and <= 50	3.8%	3.8%	3.0%	15.9%	15.9%	14.0%	13.3%
DTI Ratio > 50	6.7%	6.7%	2.9%	25.2%	32.0%	29.0%	23.7%
DTI Ratio Missing	0.7%	0.7%	0.4%	0.7%	3.4%	4.3%	4.0%
Wtd Avg DTI Ratio	34.5%	34.5%	32.8%	42.5%	44.8%	43.8%	42.1%
Origination Term (Sums to 100%)							
<= 15 Years	6.4%	6.4%	4.1%	3.8%	1.8%	2.1%	3.5%
> 15 Years amd <= 25 Years	3.8%	3.8%	2.9%	1.7%	1.0%	1.1%	2.0%
> 25 Years and <= 30 Years	89.6%	89.6%	93.0%	93.3%	94.4%	96.3%	94.5%
> 30 Years	0.2%	0.2%	0.1%	1.2%	2.9%	0.4%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	87.8%	87.8%	94.1%	89.0%	92.4%	89.2%	81.6%
Intermediate-Term Fixed Rate (excl Balloon)	6.4%	6.4%	4.1%	3.8%	1.7%	2.1%	3.4%
Adjustable Rate	5.7%	5.7%	1.9%	7.1%	5.8%	8.6%	14.9%
Balloon	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.1%	1.2%	2.9%	0.4%	0.0%
Hybrid Arm	5.7%	5.7%	1.9%	7.1%	5.8%	8.1%	14.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.3%	0.3%	0.4%
- 3/1 Hybrid Arm	0.0%	0.0%	0.1%	0.4%	0.4%	1.0%	3.5%
- 5/1 Hybrid Arm	4.7%	4.7%	1.4%	4.8%	3.9%	5.4%	8.0%
- 7/1 Hybrid Arm	0.9%	0.9%	0.3%	1.4%	0.8%	1.2%	1.9%
- 10/1 Hybrid Arm	0.2%	0.2%	0.1%	0.6%	0.4%	0.3%	0.3%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%

FM-FCIC_0003820

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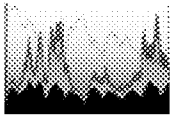


Single Family Conventional Acquisition Characteristics
MI: RMIC (Non-Investor Paid Only)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.3%	7.5%	15.2%	8.2%	6.0%
- Interest Only ARM	0.0%	0.0%	0.2%	4.1%	3.9%	3.9%	5.2%
- Interest Only FRM	0.0%	0.0%	0.1%	3.4%	11.3%	4.3%	0.8%
Alt-A	0.0%	0.0%	0.0%	2.6%	10.4%	12.2%	12.2%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	1.6%	7.2%	7.8%	8.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.3%	0.2%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	1.1%	2.7%	3.9%
- Alt-A SISA	0.0%	0.0%	0.0%	0.2%	0.8%	0.9%	0.2%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	1.7%	1.5%	1.2%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.1%	3.3%	2.5%	2.7%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	1.0%	2.5%	2.4%	2.4%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.6%	2.0%	1.8%
My Community Mortgage	0.0%	0.0%	0.1%	4.1%	17.7%	10.5%	2.4%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.1%	12.0%	16.8%	14.3%	13.7%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.1%	10.4%	9.6%	6.5%	5.7%
- Other Low/No Doc	0.0%	0.0%	0.0%	1.6%	7.2%	7.8%	8.0%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.1%	0.4%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.1%	0.4%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	98.2%	96.0%	90.1%	84.5%	85.0%
Investor Channel	0.0%	0.0%	1.8%	3.9%	9.5%	15.5%	15.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.1%	0.4%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	1.1%	1.1%	0.9%	0.6%	0.6%	0.4%	0.4%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00038201

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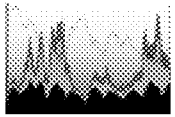


Single Family Conventional Acquisition Characteristics
MI: RMIC (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.2%	0.2%	0.4%	0.2%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.7%	0.7%	0.1%	0.2%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.4%	0.2%	0.1%	0.0%	0.2%
- Other	0.2%	0.2%	0.1%	0.1%	0.4%	0.3%	0.2%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	1.7%	1.7%	1.2%	1.0%	1.2%	1.2%	1.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.5%	0.5%	0.5%	0.4%	0.3%	0.2%	0.3%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- 80/20/00	1.0%	1.0%	0.1%	0.2%	0.3%	0.3%	0.2%
- 90/05/05	0.1%	0.1%	0.4%	0.2%	0.2%	0.1%	0.2%
- Other	0.2%	0.2%	0.1%	0.2%	0.4%	0.4%	0.1%
EA/TPR							
EA/TPR	0.8%	0.8%	0.2%	2.3%	8.5%	10.4%	12.0%
- EA I	0.0%	0.0%	0.0%	1.4%	3.1%	4.5%	5.1%
- EA/TPR II	0.0%	0.0%	0.0%	0.6%	3.6%	3.9%	3.9%
- EA/TPR III	0.0%	0.0%	0.0%	0.2%	1.8%	2.1%	3.1%
10-K Property Region (Sums to 100%)							
Midwest	18.8%	18.8%	17.5%	14.8%	17.8%	20.5%	20.5%
Northeast	14.3%	14.3%	14.2%	14.4%	13.1%	12.5%	13.6%
Southeast	25.6%	25.6%	26.6%	29.1%	32.5%	34.2%	33.9%
Southwest	27.5%	27.5%	30.5%	22.7%	24.1%	25.8%	25.0%
West	13.9%	13.9%	11.2%	19.0%	12.5%	7.0%	7.0%
Census Region (Sums to 100%)							
New England	3.8%	3.8%	3.7%	3.6%	4.0%	3.3%	3.7%
Middle Atlantic	9.8%	9.8%	10.0%	10.4%	8.4%	8.5%	9.3%
East North Central	14.0%	14.0%	11.8%	10.9%	13.8%	14.9%	15.6%
East South Central	6.9%	6.9%	8.6%	7.4%	7.3%	7.4%	6.1%
South Atlantic	19.3%	19.3%	18.5%	22.1%	25.9%	27.5%	28.3%
West North Central	10.5%	10.5%	10.7%	6.5%	6.8%	9.1%	8.8%
West South Central	14.9%	14.9%	19.4%	12.5%	12.2%	15.1%	14.5%
Mountain	8.2%	8.2%	7.7%	9.7%	11.4%	9.5%	8.6%
Pacific	12.6%	12.6%	9.7%	16.8%	10.2%	4.7%	5.0%

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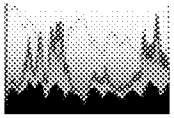


Single Family Conventional Acquisition Characteristics
MI: RMIC (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) TX	9.0%	9.0%	12.8%	8.9%	7.3%	6.9%	6.3%
02) CA	7.9%	7.9%	5.9%	10.8%	5.7%	1.6%	2.0%
03) PA	5.3%	5.3%	5.0%	3.8%	3.2%	3.3%	3.7%
04) NC	5.2%	5.2%	5.3%	3.9%	3.4%	3.6%	3.2%
05) IL	4.9%	4.9%	4.1%	4.8%	5.2%	5.0%	5.4%
06) FL	4.1%	4.1%	2.1%	5.2%	9.1%	11.0%	11.7%
07) CO	4.1%	4.1%	3.2%	2.6%	2.0%	1.3%	1.3%
08) MO	3.9%	3.9%	3.7%	2.0%	2.2%	2.6%	2.9%
09) GA	3.4%	3.4%	3.6%	4.8%	4.3%	4.4%	4.4%
10) NY	2.9%	2.9%	2.7%	3.4%	2.2%	1.9%	2.1%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	31.3%	31.3%	21.2%	21.4%	8.9%	6.4%	6.6%
02) BANK OF AMERICA CORPORATION	19.9%	19.9%	31.4%	24.3%	30.5%	28.4%	33.2%
03) SUNTRUST BANKS INC	7.7%	7.7%	7.1%	6.5%	6.5%	7.1%	4.1%
04) FLAGSTAR BANCORP INC	6.1%	6.1%	3.2%	3.6%	4.1%	2.5%	3.2%
05) GMAC INC	3.5%	3.5%	2.3%	1.2%	1.2%	3.9%	3.7%
06) JPMORGAN CHASE & CO	3.2%	3.2%	6.5%	6.6%	2.3%	3.2%	5.4%
07) PNC FINANCIAL SERVICES GROUP INC	2.5%	2.5%	2.3%	4.8%	10.4%	4.6%	2.3%
08) ARVEST BANK GROUP INC	2.4%	2.4%	1.6%	0.6%	1.3%	2.9%	3.1%
09) ANCHOR BANCORP WISCONSIN INC	1.3%	1.3%	0.4%	0.0%	0.0%	0.0%	0.0%
10) METLIFE INC	1.3%	1.3%	0.5%	0.1%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	31.3%	31.3%	21.6%	21.8%	8.5%	6.4%	7.5%
02) BANK OF AMERICA CORPORATION	19.9%	19.9%	31.5%	24.1%	30.5%	29.2%	33.1%
03) SUNTRUST BANKS INC	7.7%	7.7%	7.1%	6.3%	5.1%	4.1%	3.3%
04) FLAGSTAR BANCORP INC	6.1%	6.1%	2.5%	2.1%	1.3%	0.9%	0.8%
05) GMAC INC	3.5%	3.5%	2.6%	1.3%	1.1%	3.6%	3.4%
06) JPMORGAN CHASE & CO	3.2%	3.2%	6.9%	14.3%	10.8%	15.9%	16.8%
07) ARVEST BANK GROUP INC	2.5%	2.5%	2.8%	1.4%	1.4%	3.2%	3.7%
08) PNC FINANCIAL SERVICES GROUP INC	2.5%	2.5%	2.3%	3.4%	6.1%	3.2%	1.9%
09) ANCHOR BANCORP WISCONSIN INC	1.3%	1.3%	0.4%	0.0%	0.0%	0.0%	0.0%
10) METLIFE INC	1.3%	1.3%	0.5%	0.3%	2.4%	2.4%	1.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	0.0%						

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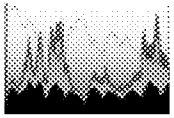


Single Family Conventional Acquisition Characteristics
MI: RMIC (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	100.0%						
- Primary MI Only	100.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-24.87	-24.87	-10.43	-0.03	-23.49	-15.21	-1.09
Wtd Avg Economic Model Fee	50.49	50.49	31.44	33.03	59.15	47.94	36.29
Wtd Avg Charged Fee	25.62	25.62	21.01	33.01	35.66	32.74	35.21
Appraisal Waivers							
Appraisal Waiver	1.6%	1.6%	1.1%	2.0%	1.3%	1.1%	1.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	1.66%	14.33%	17.03%	32.29%	40.44%
Cumulative Default Rate	0.00%	0.00%	0.00%	1.83%	6.28%	7.06%	5.14%
Housing Goals							
Low Mod	34.09%	34.09%	32.92%	44.59%	53.72%	58.59%	56.86%
Special Affordable	8.64%	8.64%	8.41%	15.49%	21.65%	24.82%	25.54%
Underserved	22.93%	22.93%	24.49%	36.20%	41.54%	40.96%	41.04%
PMM Low Mod	36.65%	36.65%	35.64%	43.57%	56.05%	61.01%	57.00%
PMM Special Affordable	10.51%	10.51%	10.08%	14.65%	22.78%	25.68%	25.59%
PMM Underserved	21.59%	21.59%	24.89%	34.04%	39.81%	38.80%	38.77%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi			8.28%	10.56%	9.45%	5.91%	4.05%
Median Valuation Bias for Other Refi	7.85%	7.85%	7.45%	10.27%	9.98%	5.73%	3.14%

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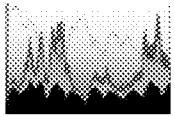


Single Family Conventional Acquisition Characteristics
MI: Triad (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	70	70	383	8,927	38,659	18,254	20,792
Book Volume ($B)	$0.0	$0.0	$0.1	$1.9	$7.3	$3.0	$3.1
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV 60.01% - 70.00%	0.6%	0.6%	0.0%	0.1%	0.0%	0.0%	0.1%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.4%	0.1%	0.0%	0.0%	0.1%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.7%	0.1%	0.1%	0.1%	0.2%
OLTV 80.01% - 90.00%	24.0%	24.0%	25.7%	55.8%	37.2%	53.0%	43.2%
OLTV 90.01% - 95.00%	18.0%	18.0%	36.7%	29.6%	23.3%	23.9%	34.0%
OLTV 95.01% - 97.00%	6.6%	6.6%	6.6%	2.9%	1.3%	1.4%	1.7%
OLTV 97.01% - 100.00%	12.3%	12.3%	9.8%	11.3%	38.0%	21.5%	20.6%
OLTV > 100.00%	38.6%	38.6%	19.9%	0.2%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	97.7%	97.7%	94.9%	91.6%	94.4%	92.7%	93.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.6%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.5%	0.0%	0.0%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	24.0%	24.0%	23.8%	56.3%	37.1%	52.7%	43.3%
Comb LTV 90.01% - 95.00%	15.9%	15.9%	36.4%	29.5%	23.5%	24.2%	34.1%
Comb LTV 95.01% - 97.00%	5.7%	5.7%	7.2%	2.8%	1.2%	1.4%	1.7%
Comb LTV 97.01% - 100.00%	12.3%	12.3%	10.0%	11.2%	37.9%	21.6%	20.7%
Comb LTV > 100.00%	41.6%	41.6%	21.8%	0.1%	0.3%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	98.0%	98.0%	95.5%	91.6%	94.4%	92.7%	93.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.6%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.5%	0.0%	0.0%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	24.0%	24.0%	23.8%	56.3%	37.1%	52.7%	43.3%
Comb LTV 90.01% - 95.00%	15.9%	15.9%	36.4%	29.5%	23.5%	24.2%	34.1%
Comb LTV 95.01% - 97.00%	5.7%	5.7%	7.2%	2.8%	1.2%	1.4%	1.7%

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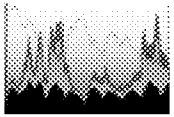


Single Family Conventional Acquisition Characteristics
MI: Triad (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	12.3%	12.3%	10.0%	11.2%	37.9%	21.6%	20.7%
Comb LTV > 100.00%	41.6%	41.6%	21.8%	0.1%	0.3%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	98.0%	98.0%	95.5%	91.6%	94.4%	92.7%	93.1%
Credit Score (Sums to 100%)							
FICO < 550	1.5%	1.5%	0.7%	0.2%	0.5%	0.6%	0.5%
FICO 550-579	0.0%	0.0%	1.1%	0.2%	0.8%	0.8%	0.7%
FICO 580-619	3.7%	3.7%	3.5%	2.4%	5.7%	4.7%	4.1%
FICO 620-659	6.8%	6.8%	6.8%	11.7%	18.1%	21.9%	20.5%
FICO 660-699	33.0%	33.0%	16.6%	25.1%	25.5%	24.4%	24.0%
FICO 700-739	17.5%	17.5%	25.0%	26.3%	23.5%	22.5%	23.6%
FICO >= 740	37.4%	37.4%	46.0%	34.0%	25.5%	24.6%	25.9%
FICO Missing	0.0%	0.0%	0.3%	0.2%	0.2%	0.6%	0.7%
Wtd Avg FICO	715	715	725	714	699	697	699
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	93.8%	93.8%	93.4%	84.7%	77.9%	87.0%	79.2%
Intermediate-term, fixed-rate	6.2%	6.2%	5.6%	3.8%	1.2%	2.1%	3.2%
Adjustable-rate	0.0%	0.0%	1.0%	3.1%	1.7%	2.2%	11.8%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	5.6%	7.9%	3.1%	4.9%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%
Interest Only fixed-rate	0.0%	0.0%	0.0%	2.7%	11.2%	5.2%	0.6%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	97.9%	97.9%	94.8%	90.7%	90.2%	89.7%	91.0%
Second/Vacation Home	2.1%	2.1%	4.3%	5.9%	5.8%	6.7%	5.5%
Investor Property	0.0%	0.0%	0.9%	3.4%	4.0%	3.6%	3.6%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	99.7%	96.8%	98.0%	97.9%	98.0%
2-4 Units	0.0%	0.0%	0.3%	3.2%	2.0%	2.1%	2.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	4.8%	4.8%	4.3%	13.3%	10.3%	9.2%	8.0%
Single Family Homes	95.2%	95.2%	95.7%	86.7%	89.7%	90.8%	92.0%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.5%	0.2%	0.3%	0.9%	1.0%

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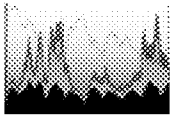


Single Family Conventional Acquisition Characteristics
MI: Triad (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	4.8%	4.8%	4.3%	13.3%	10.3%	9.2%	8.0%
1 Unit	95.2%	95.2%	94.9%	83.3%	87.5%	87.9%	88.9%
2-4 Units	0.0%	0.0%	0.3%	3.2%	2.0%	2.1%	2.0%
Condo							
Condo	4.1%	4.1%	4.3%	13.2%	10.2%	9.0%	8.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	0.0%	0.0%	23.7%	59.5%	70.5%	63.0%	72.6%
Cash-Out Refinance	0.0%	0.0%	1.0%	14.2%	13.7%	21.3%	12.2%
Other Refinance	100.0%	100.0%	75.3%	26.3%	15.8%	15.8%	15.2%
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	2.3%	26.4%	18.1%	18.8%	24.4%
TPO Correspondent	0.0%	0.0%	12.3%	29.1%	54.3%	43.7%	35.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	100.0%	100.0%	85.5%	44.5%	27.6%	37.4%	40.6%
Origination Amount and Rate							
Avg Origination Loan Amount	$199,815	$199,815	$205,965	$208,387	$188,589	$166,117	$148,130
Loan Original Note Rate	5.33%	5.33%	5.54%	6.19%	6.83%	6.78%	6.10%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	14.3%	2.3%	0.2%	0.5%	2.7%
Non-Seasoned	100.0%	100.0%	85.7%	97.7%	99.8%	99.5%	97.3%
ACI							
ACI Probability	0.30%	0.30%	0.58%	0.82%	2.03%	1.82%	1.41%
Wtd Avg ACI Score	699	699	698	673	650	655	660
Credit Premium							
Wtd Avg Credit Premium	0.12	0.12	-0.03	-0.14	-0.04	-0.07	0.06
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.2%	1.3%	0.6%	1.0%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.5%	6.9%	0.9%	0.7%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	3.5%	3.5%	2.4%	2.3%	1.9%	2.4%	2.9%
DTI Ratio > 20 and <= 30	21.0%	21.0%	14.9%	11.8%	9.3%	10.2%	13.0%
DTI Ratio > 30 and <= 40	29.7%	29.7%	28.1%	27.9%	25.6%	27.2%	30.4%
DTI Ratio > 40 and <= 45	10.6%	10.6%	14.5%	17.8%	18.5%	17.1%	16.7%
DTI Ratio > 45 and <= 50	14.8%	14.8%	12.3%	16.6%	15.9%	15.0%	13.6%
DTI Ratio > 50	17.3%	17.3%	24.8%	23.1%	24.4%	22.4%	18.4%
DTI Ratio Missing	3.1%	3.1%	3.1%	0.5%	4.4%	5.7%	5.1%

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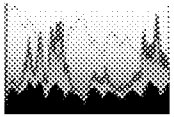


Single Family Conventional Acquisition Characteristics
MI: Triad (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	40.0%	40.0%	42.9%	42.2%	43.3%	42.4%	41.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	3.5%	3.5%	2.4%	2.3%	1.9%	2.4%	2.9%
DTI Ratio > 20 and <= 30	21.0%	21.0%	14.9%	11.8%	9.3%	10.2%	13.0%
DTI Ratio > 30 and <= 40	29.7%	29.7%	28.1%	27.9%	25.6%	27.2%	30.4%
DTI Ratio > 40 and <= 45	10.6%	10.6%	14.5%	17.8%	18.5%	17.1%	16.7%
DTI Ratio > 45 and <= 50	14.8%	14.8%	12.3%	16.6%	15.9%	15.0%	13.6%
DTI Ratio > 50	17.3%	17.3%	24.8%	23.1%	24.4%	22.4%	18.4%
DTI Ratio Missing	3.1%	3.1%	3.1%	0.5%	4.4%	5.7%	5.1%
Wtd Avg DTI Ratio	40.0%	40.0%	42.9%	42.2%	43.3%	42.4%	41.0%
Origination Term (Sums to 100%)							
<= 15 Years	6.2%	6.2%	5.6%	3.8%	1.2%	2.1%	3.2%
> 15 Years amd <= 25 Years	3.2%	3.2%	4.0%	1.8%	0.8%	1.1%	2.1%
> 25 Years and <= 30 Years	90.6%	90.6%	90.4%	92.7%	94.8%	96.1%	94.7%
> 30 Years	0.0%	0.0%	0.0%	1.7%	3.2%	0.7%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	93.8%	93.8%	93.4%	87.5%	89.1%	92.2%	79.8%
Intermediate-Term Fixed Rate (excl Balloon)	6.2%	6.2%	5.6%	3.8%	1.2%	2.1%	3.1%
Adjustable Rate	0.0%	0.0%	1.0%	8.7%	9.6%	5.7%	17.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	1.7%	3.2%	0.7%	0.0%
Hybrid Arm	0.0%	0.0%	1.0%	8.7%	9.6%	5.2%	16.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.5%	0.2%	0.4%	3.8%
- 5/1 Hybrid Arm	0.0%	0.0%	0.8%	5.8%	7.9%	3.3%	8.4%
- 7/1 Hybrid Arm	0.0%	0.0%	0.2%	1.7%	0.9%	0.9%	3.3%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.6%	0.7%	0.6%	0.6%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%

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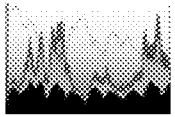


Single Family Conventional Acquisition Characteristics
MI: Triad (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	8.4%	19.1%	8.3%	5.4%
- Interest Only ARM	0.0%	0.0%	0.0%	5.6%	7.9%	3.1%	4.9%
- Interest Only FRM	0.0%	0.0%	0.0%	2.7%	11.2%	5.2%	0.6%
Alt-A	0.0%	0.0%	0.0%	2.6%	20.0%	20.6%	17.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	2.1%	13.4%	12.0%	12.6%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.1%	0.7%	0.2%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.5%	3.9%	7.8%
- Alt-A SISA	0.0%	0.0%	0.0%	0.6%	1.0%	2.4%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	3.0%	2.0%	1.5%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.2%	8.2%	3.6%	3.2%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.4%	6.1%	7.7%	3.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.5%	0.9%	1.3%
My Community Mortgage	0.0%	0.0%	0.0%	2.2%	11.6%	3.9%	1.2%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	24.9%	25.6%	24.2%	22.6%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	22.7%	12.2%	12.2%	10.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	2.1%	13.4%	12.0%	12.6%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	85.5%	96.5%	80.0%	77.4%	79.1%
Investor Channel	0.0%	0.0%	14.5%	3.5%	20.0%	22.6%	20.9%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	3.0%	3.0%	4.6%	0.6%	0.6%	0.6%	0.3%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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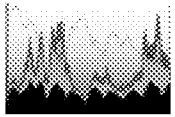


Single Family Conventional Acquisition Characteristics
MI: Triad (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.4%	0.1%	0.0%	0.1%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.9%	0.9%	2.3%	0.2%	0.1%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	1.4%	0.2%	0.2%	0.2%	0.1%
- Other	2.1%	2.1%	0.6%	0.1%	0.4%	0.3%	0.2%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	3.0%	3.0%	5.1%	1.3%	1.4%	1.2%	1.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.7%	0.4%	0.4%	0.4%	0.4%
- 80/15/05	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- 80/20/00	3.0%	3.0%	2.5%	0.3%	0.3%	0.3%	0.3%
- 90/05/05	0.0%	0.0%	1.5%	0.2%	0.2%	0.2%	0.2%
- Other	0.0%	0.0%	0.3%	0.3%	0.4%	0.2%	0.2%
EA/TPR							
EA/TPR	0.0%	0.0%	3.6%	1.7%	4.9%	6.6%	5.7%
- EA I	0.0%	0.0%	0.8%	1.3%	2.2%	3.3%	2.2%
- EA/TPR II	0.0%	0.0%	0.7%	0.2%	2.0%	2.3%	2.1%
- EA/TPR III	0.0%	0.0%	0.0%	0.1%	0.8%	1.0%	1.4%
10-K Property Region (Sums to 100%)							
Midwest	25.7%	25.7%	17.9%	13.2%	14.3%	17.2%	18.0%
Northeast	21.9%	21.9%	14.1%	16.9%	15.1%	13.7%	13.2%
Southeast	20.0%	20.0%	32.1%	27.3%	29.3%	34.1%	34.6%
Southwest	22.8%	22.8%	28.2%	22.6%	26.9%	25.6%	25.6%
West	9.6%	9.6%	7.7%	20.0%	14.4%	9.4%	8.6%
Census Region (Sums to 100%)							
New England	5.4%	5.4%	2.3%	3.1%	4.7%	3.9%	3.3%
Middle Atlantic	15.0%	15.0%	9.6%	13.2%	9.7%	9.1%	9.6%
East North Central	16.4%	16.4%	13.8%	9.9%	11.3%	14.6%	15.5%
East South Central	4.1%	4.1%	7.9%	5.2%	4.6%	6.3%	7.9%
South Atlantic	17.5%	17.5%	26.4%	22.6%	25.4%	28.5%	27.0%
West North Central	13.5%	13.5%	9.2%	5.7%	5.3%	6.0%	5.8%
West South Central	12.5%	12.5%	16.6%	11.3%	12.3%	13.2%	14.5%
Mountain	6.7%	6.7%	8.1%	11.4%	15.8%	11.6%	10.2%
Pacific	9.0%	9.0%	6.2%	17.5%	10.9%	6.7%	6.1%

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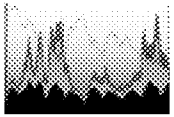


Single Family Conventional Acquisition Characteristics
MI: Triad (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) VA	7.9%	7.9%	4.6%	3.1%	3.0%	3.0%	2.9%
02) MN	6.8%	6.8%	3.0%	1.9%	1.8%	1.6%	1.3%
03) IL	6.6%	6.6%	1.9%	4.7%	4.7%	5.6%	5.0%
04) NJ	6.1%	6.1%	4.4%	4.8%	4.2%	3.3%	3.1%
05) AR	5.5%	5.5%	0.5%	1.0%	1.1%	2.0%	1.9%
06) WA	5.4%	5.4%	2.2%	2.9%	2.3%	2.1%	1.7%
07) NC	5.4%	5.4%	8.8%	5.1%	4.7%	6.1%	6.0%
08) CO	5.2%	5.2%	2.7%	3.2%	3.9%	2.8%	2.1%
09) NY	5.2%	5.2%	1.0%	4.7%	2.2%	1.8%	2.0%
10) OH	4.4%	4.4%	3.2%	1.8%	2.2%	3.2%	3.8%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	61.1%	61.1%	25.0%	37.4%	21.9%	15.1%	9.2%
02) BANK OF AMERICA CORPORATION	25.0%	25.0%	20.5%	35.5%	39.4%	56.2%	62.1%
03) ARVEST BANK GROUP INC	3.8%	3.8%	1.7%	0.1%	0.3%	0.7%	0.5%
04) BB&T CORPORATION	2.9%	2.9%	1.1%	0.9%	0.3%	0.5%	0.7%
05) CENTRAL BANCOMPANY	2.3%	2.3%	3.1%	0.3%	0.1%	0.2%	0.0%
06) GMAC INC	1.5%	1.5%	0.2%	1.8%	0.9%	3.0%	3.9%
07) JPMORGAN CHASE & CO	1.0%	1.0%	5.4%	5.3%	4.4%	5.1%	4.0%
08) REGIONS FINANCIAL CORP	0.9%	0.9%	0.3%	0.0%	0.2%	0.3%	0.5%
09) CITIGROUP INC	0.8%	0.8%	2.5%	8.0%	9.9%	8.4%	5.5%
10) US BANCORP	0.7%	0.7%	0.0%	0.3%	0.6%	0.1%	0.1%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	61.1%	61.1%	37.4%	38.0%	22.2%	15.6%	10.3%
02) BANK OF AMERICA CORPORATION	25.0%	25.0%	19.1%	35.0%	39.4%	56.8%	62.0%
03) ARVEST BANK GROUP INC	3.8%	3.8%	1.7%	0.1%	0.4%	0.7%	0.5%
04) BB&T CORPORATION	2.9%	2.9%	1.1%	0.9%	0.3%	0.5%	0.7%
05) CENTRAL BANCOMPANY	2.3%	2.3%	3.1%	0.3%	0.1%	0.2%	0.0%
06) GMAC INC	1.5%	1.5%	0.2%	1.8%	0.7%	2.8%	3.5%
07) JPMORGAN CHASE & CO	1.0%	1.0%	6.1%	6.8%	5.4%	6.3%	5.6%
08) REGIONS FINANCIAL CORP	0.9%	0.9%	0.3%	0.0%	0.2%	0.3%	0.4%
09) CITIGROUP INC	0.8%	0.8%	2.5%	7.9%	9.9%	8.8%	6.1%
10) US BANCORP	0.7%	0.7%	0.0%	0.3%	0.6%	0.1%	0.1%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	0.0%						

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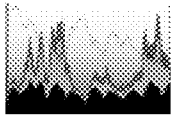


Single Family Conventional Acquisition Characteristics
MI: Triad (Non-Investor Paid Only)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	100.0%						
- Primary MI Only	100.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-86.18	-86.18	-45.33	-5.10	-24.78	-13.77	-4.19
Wtd Avg Economic Model Fee	123.97	123.97	83.70	36.25	56.34	43.60	35.41
Wtd Avg Charged Fee	37.78	37.78	38.37	31.15	31.56	29.82	31.22
Appraisal Waivers							
Appraisal Waiver	2.6%	2.6%	2.5%	1.9%	0.8%	0.9%	1.2%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	4.37%	11.36%	15.74%	30.50%	39.24%
Cumulative Default Rate	0.00%	0.00%	0.00%	2.05%	7.11%	6.29%	4.50%
Housing Goals							
Low Mod	42.03%	42.03%	33.61%	41.09%	48.98%	52.95%	53.82%
Special Affordable	15.94%	15.94%	5.56%	14.06%	18.88%	22.39%	22.79%
Underserved	24.64%	24.64%	29.56%	40.48%	43.27%	43.68%	41.98%
PMM Low Mod			26.00%	40.31%	49.38%	52.97%	53.55%
PMM Special Affordable			0.00%	12.63%	19.08%	21.47%	22.28%
PMM Underserved			26.00%	38.76%	41.95%	40.44%	39.46%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi			-6.46%	10.28%	8.17%	6.08%	4.15%
Median Valuation Bias for Other Refi	10.55%	10.55%	2.64%	10.12%	8.22%	5.51%	3.70%

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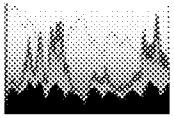


Single Family Conventional Acquisition Characteristics
MI: UGI (Non-Investor Paid Only)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	1,634	1,634	32,681	74,232	130,430	81,730	80,539
Book Volume ($B)	$0.3	$0.3	$6.8	$14.7	$22.5	$12.6	$11.8
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.2%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.2%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.1%	0.2%	0.1%	0.1%	0.3%
OLTV 80.01% - 90.00%	61.5%	61.5%	71.1%	53.6%	37.7%	43.0%	46.8%
OLTV 90.01% - 95.00%	29.5%	29.5%	26.9%	26.8%	18.5%	16.1%	21.0%
OLTV 95.01% - 97.00%	1.7%	1.7%	0.7%	2.0%	2.1%	2.3%	3.1%
OLTV 97.01% - 100.00%	2.5%	2.5%	0.4%	17.1%	41.5%	38.2%	28.1%
OLTV > 100.00%	4.7%	4.7%	0.7%	0.1%	0.0%	0.0%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	91.3%	91.3%	89.9%	92.1%	94.3%	93.8%	93.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	60.6%	60.6%	70.7%	53.7%	37.6%	42.9%	47.0%
Comb LTV 90.01% - 95.00%	29.9%	29.9%	27.3%	27.0%	18.5%	16.3%	21.3%
Comb LTV 95.01% - 97.00%	1.7%	1.7%	0.7%	1.9%	2.0%	2.3%	3.1%
Comb LTV 97.01% - 100.00%	2.6%	2.6%	0.5%	17.1%	41.4%	38.2%	28.2%
Comb LTV > 100.00%	5.1%	5.1%	0.8%	0.2%	0.4%	0.2%	0.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	91.5%	91.5%	89.9%	92.1%	94.4%	93.9%	93.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	60.6%	60.6%	70.7%	53.7%	37.6%	42.9%	47.0%
Comb LTV 90.01% - 95.00%	29.9%	29.9%	27.3%	27.0%	18.5%	16.3%	21.3%
Comb LTV 95.01% - 97.00%	1.7%	1.7%	0.7%	1.9%	2.0%	2.3%	3.1%

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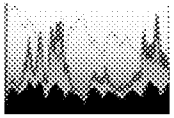


Single Family Conventional Acquisition Characteristics
MI: UGI (Non-Investor Paid Only)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	2.6%	2.6%	0.5%	17.1%	41.4%	38.2%	28.2%
Comb LTV > 100.00%	5.1%	5.1%	0.8%	0.2%	0.4%	0.2%	0.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	91.5%	91.5%	89.9%	92.1%	94.4%	93.9%	93.2%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.2%	0.7%	1.1%	0.9%
FICO 550-579	0.2%	0.2%	0.0%	0.2%	1.2%	1.6%	1.3%
FICO 580-619	0.4%	0.4%	0.1%	2.7%	9.9%	9.8%	7.9%
FICO 620-659	0.8%	0.8%	0.6%	11.1%	22.1%	21.8%	19.8%
FICO 660-699	7.9%	7.9%	7.1%	22.3%	24.3%	23.4%	23.2%
FICO 700-739	23.0%	23.0%	24.2%	25.1%	19.4%	19.2%	21.0%
FICO >= 740	67.8%	67.8%	68.0%	38.4%	22.1%	21.9%	24.3%
FICO Missing	0.0%	0.0%	0.0%	0.1%	0.3%	1.2%	1.5%
Wtd Avg FICO	753	753	754	718	688	687	693
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	83.5%	83.5%	92.1%	88.7%	84.8%	85.5%	81.2%
Intermediate-term, fixed-rate	6.6%	6.6%	5.1%	3.7%	1.7%	2.8%	3.5%
Adjustable-rate	9.8%	9.8%	2.7%	2.8%	1.4%	4.5%	9.9%
Interest Only adjustable-rate	0.1%	0.1%	0.1%	2.7%	2.4%	3.3%	4.1%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.8%
Interest Only fixed-rate	0.0%	0.0%	0.0%	2.2%	9.7%	3.1%	0.5%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	98.6%	98.6%	98.9%	94.3%	93.9%	92.4%	90.8%
Second/Vacation Home	1.3%	1.3%	1.1%	2.6%	2.9%	4.1%	4.8%
Investor Property	0.1%	0.1%	0.0%	3.1%	3.2%	3.5%	4.4%
10-K Unit Type (Sums to 100%)							
1 Unit	99.9%	99.9%	99.6%	98.3%	98.2%	98.4%	97.8%
2-4 Units	0.1%	0.1%	0.4%	1.7%	1.8%	1.6%	2.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	6.4%	6.4%	4.5%	9.9%	10.7%	10.3%	9.7%
Single Family Homes	93.6%	93.6%	95.5%	90.1%	89.3%	89.7%	90.3%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.2%	0.4%	0.6%	0.7%

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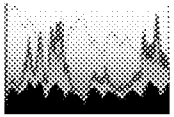


Single Family Conventional Acquisition Characteristics
MI: UGI (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	6.4%	6.4%	4.5%	9.9%	10.7%	10.3%	9.7%
1 Unit	93.5%	93.5%	95.1%	88.3%	87.2%	87.5%	87.4%
2-4 Units	0.1%	0.1%	0.4%	1.7%	1.8%	1.6%	2.2%
Condo							
Condo	6.3%	6.3%	4.2%	9.3%	10.3%	9.6%	9.1%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	59.7%	59.7%	55.4%	67.4%	75.1%	78.0%	76.4%
Cash-Out Refinance	0.2%	0.2%	2.4%	12.0%	11.2%	12.6%	12.3%
Other Refinance	40.1%	40.1%	42.3%	20.6%	13.7%	9.4%	11.3%
Origination Type (Sums to 100%)							
TPO Broker	2.7%	2.7%	4.9%	21.0%	25.9%	24.1%	21.3%
TPO Correspondent	32.2%	32.2%	27.9%	31.3%	38.6%	34.8%	32.9%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	65.2%	65.2%	67.1%	47.7%	35.5%	41.1%	45.8%
Origination Amount and Rate							
Avg Origination Loan Amount	$209,059	$209,059	$208,752	$198,976	$172,466	$154,097	$147,330
Loan Original Note Rate	4.90%	4.90%	5.01%	6.20%	6.72%	6.69%	6.02%
Seasoning (Sums to 100%)							
Seasoned	0.1%	0.1%	2.0%	3.0%	0.6%	1.3%	1.9%
Non-Seasoned	99.9%	99.9%	98.0%	97.0%	99.4%	98.7%	98.1%
ACI							
ACI Probability	0.15%	0.15%	0.14%	0.78%	2.42%	2.42%	1.65%
Wtd Avg ACI Score	721	721	723	683	646	648	659
Credit Premium							
Wtd Avg Credit Premium	-0.10	-0.10	-0.26	-0.07	-0.04	-0.02	0.05
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.5%	1.0%	0.6%	0.8%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.1%	0.5%	1.1%	0.8%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	4.9%	4.9%	6.0%	3.1%	1.9%	2.6%	3.9%
DTI Ratio > 20 and <= 30	25.6%	25.6%	27.4%	13.6%	8.9%	10.8%	13.6%
DTI Ratio > 30 and <= 40	45.3%	45.3%	40.5%	27.6%	23.4%	26.6%	28.5%
DTI Ratio > 40 and <= 45	17.9%	17.9%	19.5%	16.6%	15.7%	16.4%	15.1%
DTI Ratio > 45 and <= 50	2.7%	2.7%	4.1%	13.8%	14.7%	13.9%	12.8%
DTI Ratio > 50	3.3%	3.3%	2.0%	24.5%	29.9%	25.6%	22.2%
DTI Ratio Missing	0.4%	0.4%	0.5%	0.8%	5.4%	4.0%	3.8%

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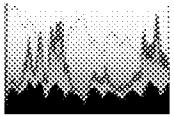


Single Family Conventional Acquisition Characteristics
MI: UGI (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.4%	34.4%	33.8%	41.9%	44.4%	42.8%	41.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	4.9%	4.9%	6.0%	3.0%	1.9%	2.6%	3.9%
DTI Ratio > 20 and <= 30	25.6%	25.6%	27.4%	13.5%	9.1%	10.8%	13.6%
DTI Ratio > 30 and <= 40	45.3%	45.3%	40.5%	27.6%	23.8%	26.6%	28.5%
DTI Ratio > 40 and <= 45	17.9%	17.9%	19.5%	16.6%	16.0%	16.4%	15.1%
DTI Ratio > 45 and <= 50	2.7%	2.7%	4.1%	13.8%	15.0%	13.9%	12.8%
DTI Ratio > 50	3.3%	3.3%	2.0%	24.6%	30.7%	25.6%	22.2%
DTI Ratio Missing	0.4%	0.4%	0.5%	0.8%	3.4%	4.0%	3.8%
Wtd Avg DTI Ratio	34.4%	34.4%	33.8%	41.9%	44.4%	42.8%	41.3%
Origination Term (Sums to 100%)							
<= 15 Years	6.6%	6.6%	5.1%	3.7%	1.7%	2.8%	3.5%
> 15 Years amd <= 25 Years	3.2%	3.2%	2.8%	1.8%	1.4%	1.8%	2.5%
> 25 Years and <= 30 Years	90.1%	90.1%	91.7%	93.4%	93.5%	94.8%	93.9%
> 30 Years	0.1%	0.1%	0.5%	1.1%	3.4%	0.6%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	83.5%	83.5%	92.1%	90.9%	94.5%	88.7%	81.7%
Intermediate-Term Fixed Rate (excl Balloon)	6.6%	6.6%	5.1%	3.7%	1.7%	2.8%	3.4%
Adjustable Rate	9.9%	9.9%	2.8%	5.5%	3.8%	8.5%	14.8%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.1%	0.1%	0.5%	1.1%	3.4%	0.6%	0.0%
Hybrid Arm	9.9%	9.9%	2.8%	5.4%	3.8%	7.8%	13.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.4%	0.3%	1.1%	3.0%
- 5/1 Hybrid Arm	7.9%	7.9%	2.2%	3.5%	2.4%	4.4%	7.4%
- 7/1 Hybrid Arm	1.6%	1.6%	0.4%	1.3%	0.7%	1.6%	3.0%
- 10/1 Hybrid Arm	0.5%	0.5%	0.1%	0.3%	0.3%	0.5%	0.4%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.8%

FM-FCIC_0003821

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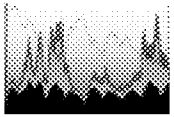


Single Family Conventional Acquisition Characteristics
MI: UGI (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.1%	0.1%	0.1%	4.9%	12.2%	6.4%	4.6%
- Interest Only ARM	0.1%	0.1%	0.1%	2.7%	2.4%	3.3%	4.1%
- Interest Only FRM	0.0%	0.0%	0.0%	2.2%	9.7%	3.1%	0.5%
Alt-A	0.0%	0.0%	0.0%	1.8%	8.6%	12.9%	11.2%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	1.6%	6.8%	8.2%	6.6%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.6%	0.1%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	1.1%	2.5%	3.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.4%	0.9%	1.3%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	1.3%	1.2%	0.9%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.0%	2.9%	3.1%	2.5%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.2%	1.2%	2.8%	2.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.6%	1.9%	2.6%
My Community Mortgage	0.1%	0.1%	0.1%	4.3%	21.1%	14.8%	3.7%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.2%	12.7%	16.4%	15.3%	13.2%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.2%	11.2%	9.6%	7.2%	6.7%
- Other Low/No Doc	0.0%	0.0%	0.0%	1.6%	6.8%	8.2%	6.6%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	97.8%	90.7%	88.5%	83.5%	84.1%
Investor Channel	0.0%	0.0%	2.2%	3.7%	9.1%	16.5%	15.9%
eChannel	0.0%	0.0%	0.0%	5.6%	2.3%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	1.8%	1.8%	0.8%	0.9%	0.8%	0.7%	0.6%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00038217

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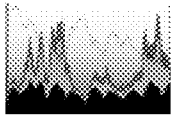


Single Family Conventional Acquisition Characteristics
MI: UGI (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.2%	0.2%	0.3%	0.2%	0.1%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.5%	0.5%	0.1%	0.2%	0.0%	0.0%	0.0%
- 90/05/05	0.6%	0.6%	0.4%	0.3%	0.1%	0.1%	0.2%
- Other	0.5%	0.5%	0.1%	0.1%	0.6%	0.5%	0.3%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	2.0%	2.0%	1.0%	1.3%	1.5%	1.6%	1.3%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.4%	0.4%	0.3%	0.4%	0.3%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- 80/20/00	1.0%	1.0%	0.1%	0.3%	0.3%	0.4%	0.4%
- 90/05/05	0.6%	0.6%	0.4%	0.4%	0.2%	0.2%	0.2%
- Other	0.0%	0.0%	0.1%	0.2%	0.5%	0.4%	0.3%
EA/TPR							
EA/TPR	0.1%	0.1%	0.1%	4.6%	8.5%	9.0%	9.8%
- EA I	0.0%	0.0%	0.0%	2.8%	3.6%	4.0%	4.3%
- EA/TPR II	0.0%	0.0%	0.0%	1.2%	3.3%	3.1%	3.1%
- EA/TPR III	0.0%	0.0%	0.0%	0.6%	1.6%	1.9%	2.4%
10-K Property Region (Sums to 100%)							
Midwest	23.4%	23.4%	23.5%	17.4%	20.6%	24.0%	22.7%
Northeast	18.1%	18.1%	18.7%	16.8%	15.1%	15.3%	17.1%
Southeast	23.7%	23.7%	23.3%	28.6%	33.8%	32.9%	31.1%
Southwest	26.1%	26.1%	25.9%	20.6%	20.0%	20.3%	20.2%
West	8.8%	8.8%	8.6%	16.5%	10.6%	7.4%	8.8%
Census Region (Sums to 100%)							
New England	4.5%	4.5%	4.8%	4.5%	4.8%	4.6%	5.4%
Middle Atlantic	12.6%	12.6%	13.5%	11.9%	9.6%	10.1%	11.2%
East North Central	16.1%	16.1%	16.4%	13.1%	16.0%	18.1%	17.1%
East South Central	5.2%	5.2%	5.8%	4.7%	6.2%	6.9%	6.2%
South Atlantic	19.4%	19.4%	17.9%	24.5%	28.2%	26.6%	25.4%
West North Central	11.9%	11.9%	11.6%	7.6%	8.2%	10.2%	10.0%
West South Central	15.0%	15.0%	15.2%	10.6%	9.6%	10.3%	10.1%
Mountain	7.6%	7.6%	7.6%	8.8%	8.6%	7.4%	8.2%
Pacific	7.7%	7.7%	7.2%	14.4%	8.7%	5.7%	6.5%

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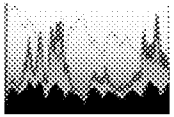


Single Family Conventional Acquisition Characteristics
MI: UGI (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) TX	10.7%	10.7%	11.2%	7.6%	6.2%	5.9%	6.2%
02) IL	5.8%	5.8%	6.0%	5.7%	6.8%	6.7%	6.2%
03) NY	5.4%	5.4%	4.8%	4.8%	3.1%	3.1%	3.6%
04) CO	4.3%	4.3%	3.5%	2.6%	2.2%	1.3%	1.2%
05) NC	4.3%	4.3%	3.9%	3.4%	3.3%	3.3%	2.7%
06) PA	4.1%	4.1%	4.7%	3.6%	3.3%	3.7%	4.3%
07) CA	4.0%	4.0%	3.2%	8.8%	3.7%	1.9%	2.5%
08) GA	3.9%	3.9%	3.7%	4.9%	5.5%	4.6%	3.9%
09) VA	3.8%	3.8%	3.7%	3.1%	2.7%	2.1%	2.6%
10) IN	3.7%	3.7%	3.4%	2.0%	3.0%	3.8%	3.4%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	38.0%	38.0%	26.2%	20.6%	6.0%	3.3%	4.7%
02) BANK OF AMERICA CORPORATION	13.2%	13.2%	19.2%	19.9%	25.8%	32.4%	32.0%
03) UNITED SERVICES AUTOMOBILE ASSOCIATION	9.9%	9.9%	7.5%	3.6%	4.2%	1.4%	0.8%
04) JPMORGAN CHASE & CO	5.2%	5.2%	6.8%	8.3%	4.9%	4.1%	6.6%
05) GMAC INC	4.2%	4.2%	2.8%	3.2%	2.2%	3.9%	5.1%
06) PHH CORPORATION	4.0%	4.0%	5.7%	6.8%	5.9%	6.5%	9.5%
07) CITIGROUP INC	2.9%	2.9%	3.2%	10.6%	13.1%	11.5%	9.2%
08) US BANCORP	2.2%	2.2%	1.2%	0.4%	0.8%	1.6%	0.4%
09) HUNTINGTON BANCSHARES INCORPORATED	1.2%	1.2%	0.7%	0.4%	0.4%	0.4%	0.4%
10) SUNTRUST BANKS INC	1.1%	1.1%	2.0%	7.0%	9.8%	8.8%	6.3%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	38.0%	38.0%	26.6%	20.5%	8.5%	7.8%	9.0%
02) BANK OF AMERICA CORPORATION	13.2%	13.2%	19.2%	19.5%	25.9%	33.3%	31.8%
03) UNITED SERVICES AUTOMOBILE ASSOCIATION	9.9%	9.9%	7.5%	3.6%	4.2%	1.5%	0.9%
04) JPMORGAN CHASE & CO	5.2%	5.2%	7.7%	13.6%	10.4%	11.2%	10.7%
05) GMAC INC	4.4%	4.4%	3.4%	3.7%	1.8%	3.4%	4.5%
06) PHH CORPORATION	4.0%	4.0%	5.7%	6.8%	5.3%	4.2%	7.1%
07) CITIGROUP INC	2.9%	2.9%	3.2%	10.6%	13.7%	13.4%	12.7%
08) US BANCORP	2.2%	2.2%	1.2%	0.4%	0.8%	1.6%	0.4%
09) HUNTINGTON BANCSHARES INCORPORATED	1.2%	1.2%	0.7%	0.4%	0.4%	0.4%	0.3%
10) SUNTRUST BANKS INC	1.1%	1.1%	1.9%	6.8%	7.3%	5.0%	4.7%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	0.0%						

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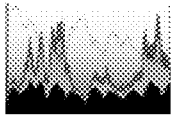


Single Family Conventional Acquisition Characteristics
MI: UGI (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	100.0%						
- Primary MI Only	99.5%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.5%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	100.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-18.10	-18.10	-9.71	1.43	-26.82	-19.48	-1.60
Wtd Avg Economic Model Fee	42.94	42.94	31.88	31.77	61.64	52.96	36.50
Wtd Avg Charged Fee	24.85	24.85	22.18	33.21	34.82	33.48	34.90
Appraisal Waivers							
Appraisal Waiver	0.9%	0.9%	0.8%	1.3%	1.1%	1.1%	1.2%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.04%	0.04%	1.43%	12.12%	16.64%	30.36%	38.57%
Cumulative Default Rate	0.00%	0.00%	0.02%	2.36%	6.03%	7.24%	5.06%
Housing Goals							
Low Mod	35.45%	35.45%	33.93%	44.35%	56.86%	60.74%	57.91%
Special Affordable	10.90%	10.90%	9.20%	15.67%	24.15%	27.09%	25.86%
Underserved	22.98%	22.98%	22.67%	37.13%	42.64%	42.99%	41.91%
PMM Low Mod	33.45%	33.45%	36.28%	44.35%	59.31%	63.57%	59.03%
PMM Special Affordable	11.43%	11.43%	10.87%	15.12%	25.02%	27.92%	26.06%
PMM Underserved	21.79%	21.79%	23.20%	36.01%	40.71%	41.35%	40.64%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	4.82%	4.82%	8.59%	10.78%	9.57%	6.13%	4.19%
Median Valuation Bias for Other Refi	8.00%	8.00%	7.22%	10.23%	9.13%	6.04%	3.48%

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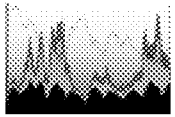


Single Family Conventional Acquisition Characteristics
Selected MI (Non-Investor Paid Only)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	9,734	9,734	214,283	569,562	845,107	482,300	498,682
Book Volume ($B)	$2.1	$2.1	$45.1	$115.8	$150.9	$75.3	$74.5
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
OLTV 75.01% - 80.00%	0.2%	0.2%	0.1%	0.2%	0.1%	0.1%	0.2%
OLTV 80.01% - 90.00%	59.5%	59.5%	69.6%	53.1%	36.1%	41.9%	46.6%
OLTV 90.01% - 95.00%	26.9%	26.9%	27.2%	29.3%	22.7%	19.9%	23.0%
OLTV 95.01% - 97.00%	2.9%	2.9%	1.2%	3.1%	1.8%	2.1%	2.6%
OLTV 97.01% - 100.00%	3.1%	3.1%	0.6%	14.1%	39.3%	35.9%	26.3%
OLTV > 100.00%	7.4%	7.4%	1.1%	0.1%	0.1%	0.0%	1.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	91.7%	91.7%	90.0%	92.0%	94.4%	93.9%	93.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.2%	0.2%	0.1%	0.1%	0.0%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	58.8%	58.8%	69.2%	53.3%	35.9%	41.8%	46.6%
Comb LTV 90.01% - 95.00%	27.1%	27.1%	27.6%	29.3%	22.7%	19.9%	23.2%
Comb LTV 95.01% - 97.00%	2.9%	2.9%	1.2%	3.0%	1.6%	2.0%	2.6%
Comb LTV 97.01% - 100.00%	3.2%	3.2%	0.7%	14.1%	39.2%	35.9%	26.3%
Comb LTV > 100.00%	7.8%	7.8%	1.2%	0.2%	0.4%	0.2%	1.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	91.8%	91.8%	90.1%	92.1%	94.5%	93.9%	93.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.2%	0.2%	0.1%	0.1%	0.0%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	58.8%	58.8%	69.2%	53.3%	35.9%	41.8%	46.6%
Comb LTV 90.01% - 95.00%	27.1%	27.1%	27.6%	29.3%	22.7%	19.9%	23.2%
Comb LTV 95.01% - 97.00%	2.9%	2.9%	1.2%	3.0%	1.6%	2.0%	2.6%

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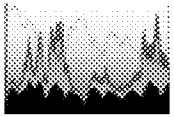


Single Family Conventional Acquisition Characteristics
Selected MI (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	3.2%	3.2%	0.7%	14.1%	39.2%	35.9%	26.3%
Comb LTV > 100.00%	7.8%	7.8%	1.2%	0.2%	0.4%	0.2%	1.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	91.8%	91.8%	90.1%	92.1%	94.5%	93.9%	93.2%
Credit Score (Sums to 100%)							
FICO < 550	0.2%	0.2%	0.0%	0.1%	0.8%	1.0%	0.8%
FICO 550-579	0.1%	0.1%	0.0%	0.2%	1.3%	1.5%	1.2%
FICO 580-619	0.5%	0.5%	0.1%	2.2%	8.8%	8.7%	7.2%
FICO 620-659	1.4%	1.4%	0.8%	8.8%	19.9%	20.6%	19.7%
FICO 660-699	8.2%	8.2%	7.4%	20.3%	24.0%	23.2%	23.5%
FICO 700-739	23.9%	23.9%	24.6%	26.5%	21.2%	20.6%	21.7%
FICO >= 740	65.6%	65.6%	67.0%	41.8%	23.7%	23.7%	25.1%
FICO Missing	0.1%	0.1%	0.0%	0.1%	0.2%	0.6%	0.8%
Wtd Avg FICO	751	751	753	724	692	691	695
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	86.2%	86.2%	93.6%	88.5%	83.3%	86.8%	82.3%
Intermediate-term, fixed-rate	6.6%	6.6%	4.3%	3.1%	1.3%	2.2%	3.4%
Adjustable-rate	6.9%	6.9%	1.7%	2.7%	1.5%	3.5%	8.2%
Interest Only adjustable-rate	0.3%	0.3%	0.3%	3.1%	4.0%	3.1%	4.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	1.5%
Interest Only fixed-rate	0.0%	0.0%	0.1%	2.6%	9.8%	4.0%	0.6%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	97.9%	97.9%	97.9%	93.5%	93.5%	91.7%	90.9%
Second/Vacation Home	1.8%	1.8%	2.1%	3.6%	3.3%	4.5%	4.7%
Investor Property	0.3%	0.3%	0.1%	2.8%	3.2%	3.8%	4.4%
10-K Unit Type (Sums to 100%)							
1 Unit	99.7%	99.7%	99.5%	98.5%	98.4%	98.6%	98.1%
2-4 Units	0.3%	0.3%	0.5%	1.5%	1.6%	1.4%	1.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	9.8%	9.8%	8.0%	11.1%	10.4%	10.1%	9.1%
Single Family Homes	90.2%	90.2%	92.0%	88.9%	89.6%	89.9%	90.9%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	0.6%

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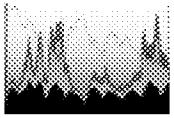


Single Family Conventional Acquisition Characteristics
Selected MI (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	9.8%	9.8%	8.0%	11.1%	10.4%	10.1%	9.1%
1 Unit	89.9%	89.9%	91.4%	87.2%	87.7%	88.0%	88.4%
2-4 Units	0.3%	0.3%	0.5%	1.5%	1.6%	1.4%	1.9%
Condo							
Condo	9.0%	9.0%	7.5%	10.8%	10.2%	9.6%	8.7%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	51.1%	51.1%	53.7%	71.3%	74.7%	77.4%	75.0%
Cash-Out Refinance	1.3%	1.3%	3.3%	10.3%	11.6%	13.1%	13.9%
Other Refinance	47.6%	47.6%	43.0%	18.4%	13.7%	9.5%	11.1%
Origination Type (Sums to 100%)							
TPO Broker	4.8%	4.8%	8.7%	23.0%	27.0%	21.4%	20.6%
TPO Correspondent	29.3%	29.3%	32.0%	32.6%	41.1%	39.9%	36.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	65.9%	65.9%	59.3%	44.5%	32.0%	38.7%	42.9%
Origination Amount and Rate							
Avg Origination Loan Amount	$214,329	$214,329	$210,842	$203,695	$178,706	$156,261	$149,742
Loan Original Note Rate	4.99%	4.99%	5.06%	6.25%	6.78%	6.73%	6.05%
Seasoning (Sums to 100%)							
Seasoned	1.8%	1.8%	1.4%	1.8%	0.5%	1.3%	2.2%
Non-Seasoned	98.2%	98.2%	98.6%	98.2%	99.5%	98.7%	97.8%
ACI							
ACI Probability	0.17%	0.17%	0.15%	0.69%	2.39%	2.25%	1.58%
Wtd Avg ACI Score	720	720	720	686	647	651	661
Credit Premium							
Wtd Avg Credit Premium	-0.06	-0.06	-0.34	-0.08	-0.03	-0.03	0.05
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.4%	1.3%	0.7%	0.9%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.2%	1.7%	1.0%	1.6%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	5.0%	5.0%	5.7%	2.7%	2.0%	2.5%	3.5%
DTI Ratio > 20 and <= 30	25.8%	25.8%	26.9%	12.9%	9.1%	10.5%	13.1%
DTI Ratio > 30 and <= 40	45.0%	45.0%	42.3%	27.5%	23.5%	25.3%	27.8%
DTI Ratio > 40 and <= 45	15.2%	15.2%	15.7%	17.2%	16.4%	15.9%	15.4%
DTI Ratio > 45 and <= 50	3.5%	3.5%	5.3%	15.0%	15.5%	14.0%	12.6%
DTI Ratio > 50	4.7%	4.7%	3.9%	23.9%	29.4%	26.4%	22.1%
DTI Ratio Missing	0.7%	0.7%	0.3%	0.7%	4.2%	5.4%	5.5%

FM-FCIC_00038223

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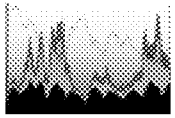


Single Family Conventional Acquisition Characteristics
Selected MI (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.6%	34.6%	34.2%	42.0%	44.2%	43.2%	41.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	5.0%	5.0%	5.7%	2.7%	2.0%	2.5%	3.5%
DTI Ratio > 20 and <= 30	25.8%	25.8%	26.9%	12.9%	9.2%	10.5%	13.1%
DTI Ratio > 30 and <= 40	45.0%	45.0%	42.3%	27.5%	23.6%	25.3%	27.8%
DTI Ratio > 40 and <= 45	15.2%	15.2%	15.7%	17.3%	16.4%	15.9%	15.5%
DTI Ratio > 45 and <= 50	3.5%	3.5%	5.3%	15.0%	15.6%	14.0%	12.6%
DTI Ratio > 50	4.7%	4.7%	3.9%	23.9%	29.5%	26.4%	22.1%
DTI Ratio Missing	0.7%	0.7%	0.3%	0.7%	3.7%	5.4%	5.5%
Wtd Avg DTI Ratio	34.6%	34.6%	34.2%	42.0%	44.2%	43.2%	41.6%
Origination Term (Sums to 100%)							
<= 15 Years	6.6%	6.6%	4.4%	3.1%	1.3%	2.2%	3.4%
> 15 Years amd <= 25 Years	3.4%	3.4%	2.7%	1.5%	1.0%	1.3%	2.1%
> 25 Years and <= 30 Years	89.9%	89.9%	92.8%	94.3%	94.9%	96.0%	94.5%
> 30 Years	0.1%	0.1%	0.1%	1.1%	2.8%	0.5%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	86.2%	86.2%	93.7%	91.1%	93.1%	90.8%	82.9%
Intermediate-Term Fixed Rate (excl Balloon)	6.6%	6.6%	4.3%	3.1%	1.3%	2.2%	3.3%
Adjustable Rate	7.2%	7.2%	2.0%	5.8%	5.6%	7.1%	13.7%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.1%	0.1%	0.1%	1.1%	2.8%	0.5%	0.1%
Hybrid Arm	7.2%	7.2%	2.0%	5.8%	5.5%	6.5%	11.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.4%	0.3%	0.9%	3.0%
- 5/1 Hybrid Arm	6.1%	6.1%	1.5%	3.9%	4.0%	4.1%	6.8%
- 7/1 Hybrid Arm	1.0%	1.0%	0.3%	1.2%	0.8%	1.0%	1.8%
- 10/1 Hybrid Arm	0.1%	0.1%	0.1%	0.3%	0.4%	0.3%	0.3%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	1.5%

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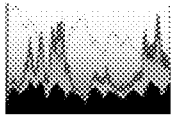


Single Family Conventional Acquisition Characteristics
Selected MI (Non-Investor Paid Only)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.3%	0.3%	0.3%	5.7%	13.8%	7.0%	4.6%
- Interest Only ARM	0.3%	0.3%	0.3%	3.1%	4.0%	3.1%	4.0%
- Interest Only FRM	0.0%	0.0%	0.1%	2.6%	9.8%	4.0%	0.6%
Alt-A	0.0%	0.0%	0.0%	1.6%	11.0%	13.9%	12.5%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	1.2%	8.1%	9.4%	8.5%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.7%	0.2%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	1.1%	3.5%	4.4%
- Alt-A SISA	0.0%	0.0%	0.0%	0.2%	0.8%	1.3%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	1.6%	1.5%	1.2%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.8%	3.9%	2.9%	2.7%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.3%	2.2%	2.7%	2.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.7%	1.7%	2.0%
My Community Mortgage	0.2%	0.2%	0.2%	3.9%	17.1%	12.1%	2.9%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.8%	12.4%	19.7%	15.4%	13.4%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.8%	11.2%	11.6%	6.0%	4.9%
- Other Low/No Doc	0.0%	0.0%	0.0%	1.2%	8.1%	9.4%	8.5%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	98.0%	98.0%	98.3%	95.3%	88.4%	83.1%	84.0%
Investor Channel	2.0%	2.0%	1.7%	2.8%	10.9%	16.8%	16.0%
eChannel	0.0%	0.0%	0.0%	1.9%	0.6%	0.1%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	1.6%	1.6%	1.0%	0.8%	0.8%	0.6%	0.5%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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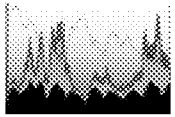


Single Family Conventional Acquisition Characteristics
Selected MI (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.3%	0.2%	0.0%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.6%	0.6%	0.1%	0.2%	0.0%	0.0%	0.0%
- 90/05/05	0.4%	0.4%	0.4%	0.2%	0.1%	0.1%	0.1%
- Other	0.4%	0.4%	0.1%	0.1%	0.5%	0.4%	0.2%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	1.8%	1.8%	1.2%	1.3%	1.6%	1.4%	1.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
- 80/15/05	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- 80/20/00	0.9%	0.9%	0.2%	0.3%	0.3%	0.4%	0.3%
- 90/05/05	0.5%	0.5%	0.5%	0.3%	0.2%	0.2%	0.2%
- Other	0.0%	0.0%	0.1%	0.2%	0.5%	0.4%	0.2%
EA/TPR							
EA/TPR	0.6%	0.6%	0.3%	3.5%	8.7%	9.2%	10.0%
- EA I	0.0%	0.0%	0.0%	1.9%	3.3%	4.1%	4.5%
- EA/TPR II	0.0%	0.0%	0.0%	1.0%	3.5%	3.3%	3.1%
- EA/TPR III	0.0%	0.0%	0.0%	0.5%	1.9%	1.8%	2.4%
10-K Property Region (Sums to 100%)							
Midwest	21.2%	21.2%	21.7%	16.4%	18.8%	23.0%	21.7%
Northeast	18.2%	18.2%	17.5%	16.3%	14.7%	14.9%	15.5%
Southeast	21.8%	21.8%	21.7%	25.1%	29.8%	31.8%	31.6%
Southwest	22.1%	22.1%	22.5%	20.9%	22.2%	21.9%	20.8%
West	16.8%	16.8%	16.7%	21.3%	14.4%	8.5%	10.4%
Census Region (Sums to 100%)							
New England	5.6%	5.6%	5.4%	4.5%	4.4%	4.0%	4.4%
Middle Atlantic	12.0%	12.0%	11.6%	11.1%	9.4%	9.9%	10.4%
East North Central	16.5%	16.5%	16.2%	12.7%	14.8%	17.9%	17.2%
East South Central	4.6%	4.6%	5.4%	5.1%	6.3%	7.2%	6.4%
South Atlantic	17.7%	17.7%	16.7%	20.5%	24.0%	25.2%	25.6%
West North Central	8.7%	8.7%	9.2%	6.6%	7.1%	8.9%	8.1%
West South Central	11.3%	11.3%	11.7%	10.4%	10.6%	11.4%	10.5%
Mountain	8.5%	8.5%	9.1%	10.3%	11.5%	9.2%	9.4%
Pacific	15.1%	15.1%	14.5%	18.6%	11.4%	5.9%	7.7%

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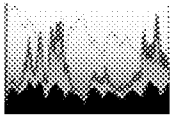


Single Family Conventional Acquisition Characteristics
Selected MI (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%	0.3%
Top 10 States							
01) CA	8.5%	8.5%	8.5%	11.9%	6.0%	2.1%	3.4%
02) TX	7.9%	7.9%	8.4%	7.6%	7.0%	6.3%	6.0%
03) IL	5.6%	5.6%	4.8%	4.9%	5.3%	5.6%	5.2%
04) PA	4.7%	4.7%	4.3%	3.8%	3.4%	3.9%	3.9%
05) NY	4.5%	4.5%	4.2%	4.1%	2.9%	2.8%	3.2%
06) NC	3.9%	3.9%	3.6%	3.3%	3.1%	3.1%	2.7%
07) VA	3.8%	3.8%	3.5%	3.1%	2.8%	2.3%	2.6%
08) WA	3.7%	3.7%	3.6%	4.0%	3.2%	2.2%	2.4%
09) CO	3.4%	3.4%	3.0%	2.6%	2.3%	1.5%	1.4%
10) OH	3.3%	3.3%	3.1%	2.6%	3.2%	4.4%	3.8%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	35.4%	35.4%	23.0%	18.2%	8.6%	5.1%	6.2%
02) BANK OF AMERICA CORPORATION	13.3%	13.3%	20.6%	25.8%	30.4%	29.3%	29.3%
03) JPMORGAN CHASE & CO	4.2%	4.2%	6.6%	7.6%	4.9%	5.1%	6.6%
04) GMAC INC	4.1%	4.1%	2.7%	3.4%	3.2%	4.4%	3.8%
05) QUICKEN LOANS INC	3.3%	3.3%	2.7%	1.1%	0.1%	0.0%	0.0%
06) FLAGSTAR BANCORP INC	2.8%	2.8%	2.2%	3.5%	4.4%	3.9%	5.7%
07) SUNTRUST BANKS INC	2.6%	2.6%	4.1%	4.9%	5.1%	5.2%	3.0%
08) CITIGROUP INC	2.4%	2.4%	3.6%	9.2%	9.3%	9.8%	7.2%
09) PENTAGON FEDERAL CREDIT UNION	2.1%	2.1%	0.1%	0.0%	0.0%	0.0%	0.0%
10) UNITED SERVICES AUTOMOBILE ASSOCIATION	1.8%	1.8%	1.4%	1.4%	1.4%	0.9%	1.3%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	35.8%	35.8%	23.3%	18.7%	10.4%	8.4%	9.6%
02) BANK OF AMERICA CORPORATION	13.3%	13.3%	20.6%	25.6%	30.5%	29.9%	29.2%
03) JPMORGAN CHASE & CO	7.2%	7.2%	9.0%	13.8%	10.9%	12.9%	13.2%
04) GMAC INC	4.3%	4.3%	3.9%	4.1%	2.2%	3.6%	3.2%
05) FLAGSTAR BANCORP INC	2.8%	2.8%	1.7%	2.0%	1.6%	1.3%	1.2%
06) SUNTRUST BANKS INC	2.6%	2.6%	4.1%	4.7%	3.7%	2.8%	2.3%
07) CITIGROUP INC	2.4%	2.4%	3.7%	9.2%	9.4%	12.3%	12.3%
08) PENTAGON FEDERAL CREDIT UNION	2.1%	2.1%	0.1%	0.0%	0.0%	0.0%	0.0%
09) UNITED SERVICES AUTOMOBILE ASSOCIATION	1.8%	1.8%	1.4%	1.4%	1.4%	0.9%	1.3%
10) METLIFE INC	1.3%	1.3%	0.9%	0.4%	1.9%	1.7%	1.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	0.0%						

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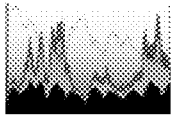


Single Family Conventional Acquisition Characteristics
Selected MI (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	100.0%						
- Primary MI Only	99.8%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.2%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	100.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-20.90	-20.90	-11.11	0.18	-22.93	-15.87	-0.76
Wtd Avg Economic Model Fee	48.18	48.18	33.68	32.09	57.57	48.59	35.15
Wtd Avg Charged Fee	27.28	27.28	22.57	32.28	34.64	32.72	34.39
Appraisal Waivers							
Appraisal Waiver	1.6%	1.6%	0.9%	1.6%	1.1%	1.0%	1.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.06%	0.06%	1.85%	13.68%	16.71%	31.26%	39.70%
Cumulative Default Rate	0.00%	0.00%	0.02%	1.79%	6.40%	6.89%	4.81%
Housing Goals							
Low Mod	35.17%	35.17%	35.32%	44.29%	53.50%	58.19%	55.82%
Special Affordable	10.16%	10.16%	9.67%	15.46%	21.91%	25.45%	24.38%
Underserved	25.30%	25.30%	25.25%	36.70%	42.29%	41.99%	41.73%
PMM Low Mod	36.33%	36.33%	37.86%	43.60%	55.14%	60.07%	56.03%
PMM Special Affordable	11.65%	11.65%	11.64%	14.77%	22.50%	25.80%	24.18%
PMM Underserved	25.84%	25.84%	26.72%	35.35%	40.63%	40.00%	39.77%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	5.18%	5.18%	9.43%	10.57%	9.53%	6.11%	3.82%
Median Valuation Bias for Other Refi	8.46%	8.46%	8.26%	10.32%	9.41%	5.74%	3.28%

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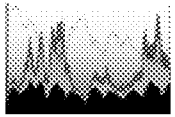


Single Family Conventional Acquisition Characteristics
MI: CMG (Non-Investor Paid Only)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	567	567	9,601	9,709	11,420	9,898	14,036
Book Volume ($B)	$0.1	$0.1	$1.8	$1.6	$1.8	$1.4	$2.3
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	0.2%	0.2%	0.6%	0.2%	0.1%	0.1%	0.1%
OLTV 80.01% - 90.00%	61.5%	61.5%	66.0%	45.7%	34.2%	36.1%	26.5%
OLTV 90.01% - 95.00%	27.4%	27.4%	30.2%	27.2%	20.0%	20.3%	14.6%
OLTV 95.01% - 97.00%	2.0%	2.0%	1.7%	5.8%	2.9%	2.9%	2.8%
OLTV 97.01% - 100.00%	6.1%	6.1%	0.6%	21.0%	42.6%	39.9%	21.6%
OLTV > 100.00%	2.7%	2.7%	0.8%	0.1%	0.3%	0.5%	34.4%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	90.9%	90.9%	89.7%	92.8%	94.6%	94.4%	96.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.2%	0.2%	0.4%	0.1%	0.1%	0.1%	0.0%
Comb LTV 80.01% - 90.00%	61.0%	61.0%	65.0%	45.1%	33.9%	35.9%	26.4%
Comb LTV 90.01% - 95.00%	27.6%	27.6%	31.3%	27.5%	20.1%	20.5%	14.5%
Comb LTV 95.01% - 97.00%	1.9%	1.9%	1.8%	5.8%	2.9%	2.9%	2.8%
Comb LTV 97.01% - 100.00%	6.4%	6.4%	0.6%	21.3%	42.7%	40.1%	21.9%
Comb LTV > 100.00%	2.9%	2.9%	0.9%	0.1%	0.3%	0.6%	34.4%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	91.0%	91.0%	89.8%	92.9%	94.7%	94.4%	96.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.2%	0.2%	0.4%	0.1%	0.1%	0.1%	0.0%
Comb LTV 80.01% - 90.00%	61.0%	61.0%	65.0%	45.1%	33.9%	35.9%	26.4%
Comb LTV 90.01% - 95.00%	27.6%	27.6%	31.3%	27.5%	20.1%	20.5%	14.5%
Comb LTV 95.01% - 97.00%	1.9%	1.9%	1.8%	5.8%	2.9%	2.9%	2.8%

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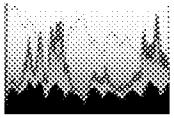


Single Family Conventional Acquisition Characteristics
MI: CMG (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	6.4%	6.4%	0.6%	21.3%	42.7%	40.1%	21.9%
Comb LTV > 100.00%	2.9%	2.9%	0.9%	0.1%	0.3%	0.6%	34.4%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	91.0%	91.0%	89.8%	92.9%	94.7%	94.4%	96.5%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.3%	1.0%	1.0%	0.6%
FICO 550-579	0.0%	0.0%	0.0%	0.3%	1.7%	1.6%	1.0%
FICO 580-619	0.3%	0.3%	0.1%	3.0%	9.5%	8.7%	6.0%
FICO 620-659	0.9%	0.9%	1.4%	11.0%	18.4%	20.0%	14.9%
FICO 660-699	8.5%	8.5%	10.0%	21.2%	23.5%	22.7%	21.1%
FICO 700-739	23.1%	23.1%	22.5%	22.8%	18.1%	19.7%	22.0%
FICO >= 740	67.4%	67.4%	65.8%	41.5%	27.9%	26.4%	34.3%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Wtd Avg FICO	754	754	751	720	694	694	708
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	79.4%	79.4%	92.8%	94.4%	95.5%	94.2%	93.9%
Intermediate-term, fixed-rate	20.0%	20.0%	7.2%	4.0%	2.1%	2.7%	2.6%
Adjustable-rate	0.6%	0.6%	0.0%	0.6%	0.7%	1.1%	1.6%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.5%	0.5%	0.9%	1.1%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.4%	1.2%	1.1%	0.9%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	96.3%	96.3%	99.1%	95.9%	96.3%	96.5%	97.8%
Second/Vacation Home	3.7%	3.7%	0.8%	2.1%	1.9%	1.9%	1.2%
Investor Property	0.0%	0.0%	0.1%	2.0%	1.7%	1.6%	1.0%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	99.5%	99.1%	98.7%	99.2%	99.4%
2-4 Units	0.0%	0.0%	0.5%	0.9%	1.3%	0.8%	0.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	2.0%	2.0%	3.8%	6.1%	6.6%	6.1%	6.4%
Single Family Homes	98.0%	98.0%	96.2%	93.9%	93.4%	93.9%	93.6%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.3%	0.5%	0.7%	1.0%	0.8%

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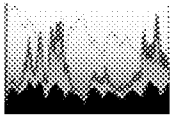


Single Family Conventional Acquisition Characteristics
MI: CMG (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	2.0%	2.0%	3.8%	6.1%	6.6%	6.1%	6.4%
1 Unit	98.0%	98.0%	95.4%	92.5%	91.4%	92.1%	92.2%
2-4 Units	0.0%	0.0%	0.5%	0.9%	1.3%	0.8%	0.6%
Condo							
Condo	2.0%	2.0%	3.8%	6.0%	6.6%	6.0%	6.4%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	51.4%	51.4%	35.3%	69.4%	75.1%	76.0%	82.0%
Cash-Out Refinance	8.6%	8.6%	7.7%	13.9%	15.1%	15.8%	11.3%
Other Refinance	40.0%	40.0%	57.0%	16.7%	9.9%	8.1%	6.6%
Origination Type (Sums to 100%)							
TPO Broker	0.6%	0.6%	2.5%	9.7%	11.0%	10.9%	4.6%
TPO Correspondent	6.9%	6.9%	11.9%	20.0%	28.9%	28.2%	8.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	92.5%	92.5%	85.6%	70.2%	60.1%	61.0%	86.9%
Origination Amount and Rate							
Avg Origination Loan Amount	$171,175	$171,175	$183,139	$168,620	$154,006	$145,824	$162,387
Loan Original Note Rate	5.23%	5.23%	4.99%	6.18%	6.61%	6.65%	5.84%
Seasoning (Sums to 100%)							
Seasoned	38.7%	38.7%	1.0%	2.5%	1.2%	2.7%	4.0%
Non-Seasoned	61.3%	61.3%	99.0%	97.5%	98.8%	97.3%	96.0%
ACI							
ACI Probability	0.14%	0.14%	0.14%	0.66%	1.86%	1.66%	1.12%
Wtd Avg ACI Score	727	727	724	690	662	665	676
Credit Premium							
Wtd Avg Credit Premium	-0.18	-0.18	-0.44	-0.15	-0.08	-0.06	-0.09
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.2%	0.4%	0.2%	0.2%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	5.5%	5.5%	6.7%	2.8%	2.1%	2.6%	2.9%
DTI Ratio > 20 and <= 30	31.1%	31.1%	31.0%	17.0%	11.7%	13.4%	14.1%
DTI Ratio > 30 and <= 40	39.3%	39.3%	41.1%	32.6%	26.9%	29.2%	36.7%
DTI Ratio > 40 and <= 45	10.8%	10.8%	13.3%	16.9%	15.5%	14.9%	22.9%
DTI Ratio > 45 and <= 50	6.7%	6.7%	5.6%	13.8%	13.5%	12.8%	9.1%
DTI Ratio > 50	6.6%	6.6%	2.3%	16.4%	28.8%	26.4%	14.0%
DTI Ratio Missing	0.0%	0.0%	0.1%	0.5%	1.6%	0.7%	0.3%

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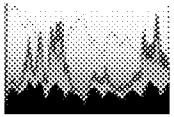


Single Family Conventional Acquisition Characteristics
MI: CMG (Non-Investor Paid Only)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	33.8%	33.8%	33.0%	39.6%	43.2%	42.2%	39.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	5.5%	5.5%	6.7%	2.8%	2.1%	2.6%	2.9%
DTI Ratio > 20 and <= 30	31.1%	31.1%	31.0%	17.0%	11.7%	13.4%	14.1%
DTI Ratio > 30 and <= 40	39.3%	39.3%	41.1%	32.6%	26.9%	29.2%	36.7%
DTI Ratio > 40 and <= 45	10.8%	10.8%	13.3%	16.9%	15.5%	14.9%	22.9%
DTI Ratio > 45 and <= 50	6.7%	6.7%	5.6%	13.8%	13.5%	12.8%	9.1%
DTI Ratio > 50	6.6%	6.6%	2.3%	16.4%	28.8%	26.4%	14.0%
DTI Ratio Missing	0.0%	0.0%	0.1%	0.5%	1.6%	0.7%	0.3%
Wtd Avg DTI Ratio	33.8%	33.8%	33.0%	39.6%	43.2%	42.2%	39.4%
Origination Term (Sums to 100%)							
<= 15 Years	20.0%	20.0%	7.2%	4.0%	2.1%	2.7%	2.6%
> 15 Years amd <= 25 Years	7.7%	7.7%	4.2%	2.2%	1.5%	2.1%	1.9%
> 25 Years and <= 30 Years	72.3%	72.3%	88.5%	93.2%	95.2%	94.8%	94.9%
> 30 Years	0.0%	0.0%	0.0%	0.6%	1.2%	0.5%	0.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	79.4%	79.4%	92.8%	94.9%	96.7%	95.3%	94.8%
Intermediate-Term Fixed Rate (excl Balloon)	20.0%	20.0%	7.2%	4.0%	2.1%	2.7%	2.5%
Adjustable Rate	0.6%	0.6%	0.0%	1.1%	1.2%	2.0%	2.7%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.6%	1.2%	0.5%	0.6%
Hybrid Arm	0.6%	0.6%	0.0%	1.1%	1.1%	1.9%	2.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.2%	0.4%	0.6%	0.9%
- 5/1 Hybrid Arm	0.6%	0.6%	0.0%	0.7%	0.6%	1.0%	1.2%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.2%	0.1%	0.1%	0.4%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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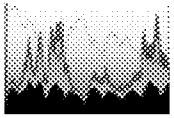


Single Family Conventional Acquisition Characteristics
MI: CMG (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	0.9%	1.7%	2.0%	1.9%
- Interest Only ARM	0.0%	0.0%	0.0%	0.5%	0.5%	0.9%	1.1%
- Interest Only FRM	0.0%	0.0%	0.0%	0.4%	1.2%	1.1%	0.9%
Alt-A	0.0%	0.0%	0.0%	0.8%	2.8%	1.3%	0.7%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.7%	2.5%	0.9%	0.3%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.2%
- Alt-A SISA	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	1.0%	0.2%	0.1%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.4%	1.1%	0.3%	0.1%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.2%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.1%
My Community Mortgage	0.0%	0.0%	0.2%	4.6%	11.9%	7.8%	2.3%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	1.5%	3.5%	1.2%	0.4%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.8%	1.1%	0.3%	0.1%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.7%	2.5%	0.9%	0.3%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	55.1%	55.1%	99.1%	98.7%	98.5%	96.0%	96.8%
Investor Channel	44.9%	44.9%	0.9%	1.3%	1.5%	4.0%	3.2%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	1.7%	1.7%	2.2%	1.2%	0.6%	0.7%	0.6%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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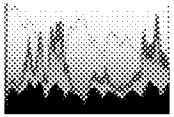


Single Family Conventional Acquisition Characteristics
MI: CMG (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.8%	0.8%	0.7%	0.2%	0.1%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.3%	0.3%	0.1%	0.4%	0.1%	0.1%	0.1%
- 90/05/05	0.3%	0.3%	1.1%	0.6%	0.2%	0.1%	0.1%
- Other	0.3%	0.3%	0.1%	0.1%	0.3%	0.3%	0.4%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	1.8%	1.8%	2.3%	1.4%	0.9%	0.9%	1.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.8%	0.8%	0.8%	0.2%	0.2%	0.1%	0.2%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- 80/20/00	0.6%	0.6%	0.1%	0.4%	0.2%	0.3%	0.7%
- 90/05/05	0.4%	0.4%	1.2%	0.6%	0.3%	0.2%	0.2%
- Other	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.0%
EA/TPR							
EA/TPR	1.0%	1.0%	1.5%	7.1%	14.4%	12.3%	6.5%
- EA I	0.0%	0.0%	0.0%	3.9%	7.1%	6.5%	3.4%
- EA/TPR II	0.0%	0.0%	0.0%	1.5%	4.8%	3.9%	1.9%
- EA/TPR III	0.0%	0.0%	0.0%	0.6%	2.5%	1.9%	1.3%
10-K Property Region (Sums to 100%)							
Midwest	16.8%	16.8%	28.5%	27.9%	33.0%	31.9%	20.5%
Northeast	16.6%	16.6%	13.3%	11.4%	13.0%	12.2%	10.5%
Southeast	33.1%	33.1%	18.1%	18.2%	18.2%	20.7%	34.2%
Southwest	21.3%	21.3%	22.0%	21.9%	20.2%	19.3%	16.3%
West	12.2%	12.2%	18.0%	20.5%	15.6%	15.9%	18.5%
Census Region (Sums to 100%)							
New England	10.6%	10.6%	7.8%	4.8%	4.5%	5.2%	4.8%
Middle Atlantic	6.0%	6.0%	5.4%	6.4%	8.0%	6.7%	5.5%
East North Central	13.5%	13.5%	22.7%	20.6%	22.0%	21.3%	15.5%
East South Central	5.9%	5.9%	4.3%	4.7%	4.5%	4.2%	3.3%
South Atlantic	27.3%	27.3%	14.0%	13.6%	13.9%	16.7%	31.1%
West North Central	7.1%	7.1%	10.5%	9.9%	14.7%	14.8%	7.1%
West South Central	10.0%	10.0%	6.3%	8.9%	9.8%	9.5%	8.2%
Mountain	8.2%	8.2%	12.9%	13.4%	9.6%	9.1%	8.4%
Pacific	11.6%	11.6%	16.2%	17.7%	12.7%	12.4%	16.1%

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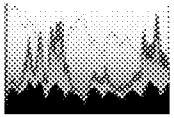


Single Family Conventional Acquisition Characteristics
MI: CMG (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.1%	0.3%	0.2%	0.1%
Top 10 States							
01) NC	8.7%	8.7%	2.1%	1.2%	0.6%	1.8%	3.9%
02) TX	7.4%	7.4%	4.1%	6.4%	6.5%	6.3%	6.0%
03) CA	7.0%	7.0%	6.7%	6.2%	2.3%	1.6%	2.1%
04) WI	7.0%	7.0%	11.4%	8.4%	8.7%	10.3%	7.6%
05) VA	5.2%	5.2%	2.7%	1.9%	2.4%	2.8%	9.3%
06) CO	5.1%	5.1%	4.2%	3.0%	2.2%	1.7%	1.3%
07) MD	4.4%	4.4%	3.9%	3.2%	2.7%	2.4%	2.9%
08) PA	3.6%	3.6%	3.0%	2.9%	3.3%	3.1%	2.8%
09) MA	3.3%	3.3%	4.4%	2.7%	2.2%	2.0%	1.8%
10) GA	3.3%	3.3%	1.1%	1.8%	3.0%	2.5%	3.6%
Top 10 Sellers							
01) PENTAGON FEDERAL CREDIT UNION	48.0%	48.0%	3.7%	2.3%	2.0%	1.4%	0.9%
02) PAWTUCKET CREDIT UNION	2.4%	2.4%	1.0%	0.1%	0.0%	0.1%	0.0%
03) BELLCO CREDIT UNION	2.4%	2.4%	1.4%	0.2%	0.0%	0.0%	0.0%
04) PHH CORPORATION	2.3%	2.3%	2.6%	9.4%	19.5%	20.3%	0.2%
05) ASSOCIATED BANC-CORP	1.9%	1.9%	0.3%	0.1%	0.0%	0.8%	1.5%
06) ADDISON AVENUE FEDERAL CREDIT UNION	1.6%	1.6%	1.6%	1.2%	0.7%	0.1%	0.0%
07) LOCKHEED FEDERAL CREDIT UNION	1.4%	1.4%	0.6%	0.2%	0.0%	0.0%	0.0%
08) PROVIDENT CREDIT UNION	1.4%	1.4%	0.1%	0.1%	0.0%	0.0%	0.0%
09) VYSTAR CREDIT UNION	1.4%	1.4%	0.5%	0.1%	0.1%	0.1%	0.2%
10) TOWER CREDIT UNION	1.3%	1.3%	3.5%	2.9%	1.7%	1.3%	0.2%
Top 10 Servicers							
01) PENTAGON FEDERAL CREDIT UNION	47.8%	47.8%	3.7%	2.3%	2.0%	1.4%	0.9%
02) PAWTUCKET CREDIT UNION	2.4%	2.4%	1.0%	0.1%	0.0%	0.1%	0.0%
03) BELLCO CREDIT UNION	2.4%	2.4%	1.4%	0.2%	0.0%	0.0%	0.0%
04) PHH CORPORATION	2.3%	2.3%	2.8%	9.7%	20.0%	20.5%	1.7%
05) ASSOCIATED BANC-CORP	1.9%	1.9%	0.3%	0.1%	0.0%	0.8%	1.5%
06) ADDISON AVENUE FEDERAL CREDIT UNION	1.6%	1.6%	1.6%	1.2%	0.7%	0.1%	0.0%
07) LOCKHEED FEDERAL CREDIT UNION	1.4%	1.4%	0.6%	0.2%	0.0%	0.0%	0.0%
08) PROVIDENT CREDIT UNION	1.4%	1.4%	0.1%	0.1%	0.0%	0.0%	0.0%
09) VYSTAR CREDIT UNION	1.4%	1.4%	0.5%	0.1%	0.1%	0.1%	0.2%
10) TOWER CREDIT UNION	1.3%	1.3%	3.5%	2.9%	1.7%	1.3%	0.2%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	0.3%						

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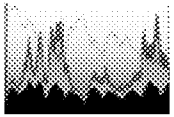


Single Family Conventional Acquisition Characteristics
MI: CMG (Non-Investor Paid Only)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	99.7%						
- Primary MI Only	99.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	5.44	5.44	-3.65	9.64	-7.02	-2.56	8.38
Wtd Avg Economic Model Fee	36.57	36.57	31.69	31.52	46.70	40.76	27.98
Wtd Avg Charged Fee	42.01	42.01	28.04	41.16	39.68	38.20	36.36
Appraisal Waivers							
Appraisal Waiver	1.7%	1.7%	1.3%	1.4%	1.4%	1.3%	0.6%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.26%	0.26%	1.39%	15.23%	20.01%	30.93%	30.28%
Cumulative Default Rate	0.00%	0.00%	0.02%	0.69%	3.05%	3.52%	2.24%
Housing Goals							
Low Mod	36.87%	36.87%	40.02%	48.59%	53.76%	56.58%	48.81%
Special Affordable	5.77%	5.77%	11.34%	17.11%	20.46%	21.73%	16.42%
Underserved	31.84%	31.84%	26.71%	34.31%	38.52%	38.65%	38.62%
PMM Low Mod	43.46%	43.46%	46.74%	50.68%	56.16%	58.39%	48.20%
PMM Special Affordable	7.59%	7.59%	15.66%	18.14%	22.10%	22.15%	16.59%
PMM Underserved	32.07%	32.07%	29.63%	34.39%	37.97%	38.20%	39.44%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	-0.12%	-0.12%	8.78%	8.88%	7.04%	4.27%	2.09%
Median Valuation Bias for Other Refi	5.38%	5.38%	8.11%	8.92%	5.99%	2.82%	0.79%

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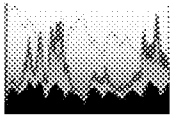


Single Family Conventional Acquisition Characteristics
GMAC 3D Lenders

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	622	622	21,665	22,652	8,052	1,794	992
Book Volume ($B)	$0.1	$0.1	$4.8	$4.7	$1.5	$0.3	$0.2
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	25.8%	25.8%	26.9%	18.4%	10.6%	8.2%	16.8%
OLTV 60.01% - 70.00%	16.7%	16.7%	15.8%	16.5%	10.4%	7.5%	12.0%
OLTV 70.01% - 75.00%	12.8%	12.8%	14.8%	11.1%	8.4%	4.8%	6.7%
OLTV 75.01% - 80.00%	38.2%	38.2%	32.1%	28.5%	30.4%	27.9%	38.1%
OLTV 80.01% - 90.00%	3.2%	3.2%	7.6%	18.1%	15.2%	13.0%	7.2%
OLTV 90.01% - 95.00%	1.7%	1.7%	2.0%	5.5%	7.8%	9.2%	5.6%
OLTV 95.01% - 97.00%	1.3%	1.3%	0.6%	0.4%	0.6%	0.5%	0.6%
OLTV 97.01% - 100.00%	0.3%	0.3%	0.1%	1.4%	16.6%	28.8%	13.0%
OLTV > 100.00%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.9%	68.9%	68.8%	73.7%	80.4%	84.2%	76.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	20.8%	20.8%	24.4%	17.3%	10.0%	7.9%	16.1%
Comb LTV 60.01% - 70.00%	16.9%	16.9%	15.6%	16.2%	10.0%	7.1%	12.3%
Comb LTV 70.01% - 75.00%	14.2%	14.2%	14.7%	10.8%	7.8%	4.6%	6.6%
Comb LTV 75.01% - 80.00%	35.4%	35.4%	31.6%	27.9%	23.0%	20.5%	26.9%
Comb LTV 80.01% - 90.00%	8.0%	8.0%	10.1%	19.9%	19.9%	16.1%	13.2%
Comb LTV 90.01% - 95.00%	2.3%	2.3%	2.6%	6.0%	11.1%	10.9%	10.8%
Comb LTV 95.01% - 97.00%	1.3%	1.3%	0.7%	0.4%	0.6%	0.5%	0.6%
Comb LTV 97.01% - 100.00%	0.4%	0.4%	0.1%	1.4%	17.5%	32.3%	13.5%
Comb LTV > 100.00%	0.6%	0.6%	0.3%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	70.9%	70.9%	70.0%	74.4%	81.8%	85.6%	77.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	20.8%	20.8%	24.4%	17.3%	10.0%	7.9%	16.1%
Comb LTV 60.01% - 70.00%	16.9%	16.9%	15.6%	16.2%	10.0%	7.1%	12.3%
Comb LTV 70.01% - 75.00%	14.2%	14.2%	14.7%	10.8%	7.8%	4.6%	6.6%
Comb LTV 75.01% - 80.00%	35.4%	35.4%	31.6%	27.9%	23.0%	20.5%	26.9%
Comb LTV 80.01% - 90.00%	8.0%	8.0%	10.1%	19.9%	19.9%	16.1%	13.2%
Comb LTV 90.01% - 95.00%	2.3%	2.3%	2.6%	6.0%	11.1%	10.9%	10.8%
Comb LTV 95.01% - 97.00%	1.3%	1.3%	0.7%	0.4%	0.6%	0.5%	0.6%

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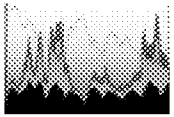


Single Family Conventional Acquisition Characteristics
GMAC 3D Lenders

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.4%	0.4%	0.1%	1.4%	17.5%	32.3%	13.5%
Comb LTV > 100.00%	0.6%	0.6%	0.3%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	70.9%	70.9%	70.0%	74.4%	81.8%	85.6%	77.7%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	1.1%	4.5%	1.6%	1.0%
FICO 550-579	0.1%	0.1%	0.0%	0.9%	3.9%	1.4%	1.4%
FICO 580-619	0.3%	0.3%	0.5%	3.8%	9.5%	8.9%	7.9%
FICO 620-659	1.8%	1.8%	2.4%	7.9%	13.0%	15.1%	15.7%
FICO 660-699	6.7%	6.7%	7.7%	15.5%	17.5%	20.8%	16.4%
FICO 700-739	21.7%	21.7%	18.6%	22.7%	17.7%	19.3%	15.5%
FICO >= 740	69.4%	69.4%	70.7%	48.0%	33.7%	32.8%	41.1%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	1.0%
Wtd Avg FICO	757	757	757	726	694	701	709
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	85.4%	85.4%	85.0%	73.9%	93.3%	94.5%	81.8%
Intermediate-term, fixed-rate	14.5%	14.5%	14.8%	11.6%	1.9%	1.7%	18.2%
Adjustable-rate	0.0%	0.0%	0.1%	5.1%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	0.1%	0.1%	0.1%	7.5%	0.1%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.9%	4.8%	3.8%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	83.8%	83.8%	87.0%	89.8%	90.7%	87.2%	89.9%
Second/Vacation Home	4.6%	4.6%	5.9%	4.1%	5.5%	8.8%	6.3%
Investor Property	11.6%	11.6%	7.1%	6.1%	3.9%	4.0%	3.8%
10-K Unit Type (Sums to 100%)							
1 Unit	96.6%	96.6%	97.1%	97.1%	97.9%	99.3%	98.4%
2-4 Units	3.4%	3.4%	2.9%	2.9%	2.1%	0.7%	1.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	7.2%	7.2%	10.9%	7.3%	8.2%	7.9%	8.7%
Single Family Homes	92.8%	92.8%	89.1%	92.7%	91.8%	92.1%	91.3%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.9%	1.7%	1.9%	0.0%

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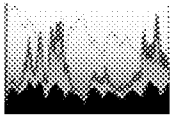


Single Family Conventional Acquisition Characteristics
GMAC 3D Lenders

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	7.2%	7.2%	10.9%	7.3%	8.1%	7.9%	8.7%
1 Unit	89.3%	89.3%	86.0%	88.9%	88.1%	89.6%	89.7%
2-4 Units	3.4%	3.4%	2.9%	2.9%	2.1%	0.7%	1.6%
Condo							
Condo	7.2%	7.2%	10.8%	7.2%	8.0%	7.9%	8.7%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	40.7%	40.7%	35.9%	28.8%	55.3%	77.1%	66.0%
Cash-Out Refinance	19.0%	19.0%	28.0%	44.5%	31.0%	13.6%	19.4%
Other Refinance	40.3%	40.3%	36.1%	26.7%	13.8%	9.3%	14.6%
Origination Type (Sums to 100%)							
TPO Broker	23.8%	23.8%	7.4%	1.5%	6.2%	6.0%	7.6%
TPO Correspondent	1.4%	1.4%	1.6%	0.8%	0.0%	0.6%	0.2%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	74.8%	74.8%	91.0%	97.7%	93.8%	93.3%	92.2%
Origination Amount and Rate							
Avg Origination Loan Amount	$231,424	$231,424	$220,987	$209,261	$183,794	$170,652	$168,660
Loan Original Note Rate	4.97%	4.97%	5.05%	6.10%	6.71%	6.80%	5.96%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
ACI							
ACI Probability	0.09%	0.09%	0.09%	0.42%	1.50%	1.48%	1.39%
Wtd Avg ACI Score	748	748	750	723	682	684	703
Credit Premium							
Wtd Avg Credit Premium	0.07	0.07	-0.15	-0.04	0.05	0.01	0.18
Credit Premium > 1.5	0.0%	0.0%	0.4%	0.5%	0.3%	0.5%	0.4%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.7%	11.7%	9.5%	4.5%	2.9%	2.6%	3.2%
DTI Ratio > 20 and <= 30	25.4%	25.4%	22.0%	15.9%	12.5%	10.5%	13.9%
DTI Ratio > 30 and <= 40	24.6%	24.6%	27.2%	27.1%	23.0%	22.6%	26.5%
DTI Ratio > 40 and <= 45	10.2%	10.2%	12.3%	15.8%	13.9%	14.9%	14.4%
DTI Ratio > 45 and <= 50	11.1%	11.1%	10.9%	12.1%	12.8%	13.8%	14.0%
DTI Ratio > 50	15.9%	15.9%	17.6%	23.5%	30.1%	35.0%	28.0%
DTI Ratio Missing	1.0%	1.0%	0.6%	1.0%	4.9%	0.6%	0.0%

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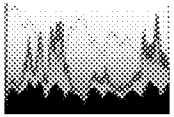


Single Family Conventional Acquisition Characteristics
GMAC 3D Lenders

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	35.3%	35.3%	37.0%	40.6%	43.8%	44.4%	42.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.7%	11.7%	9.5%	4.5%	2.9%	2.6%	3.2%
DTI Ratio > 20 and <= 30	25.4%	25.4%	22.0%	15.9%	12.5%	10.5%	13.9%
DTI Ratio > 30 and <= 40	24.6%	24.6%	27.2%	27.1%	23.0%	22.6%	26.5%
DTI Ratio > 40 and <= 45	10.2%	10.2%	12.3%	15.8%	13.9%	14.9%	14.4%
DTI Ratio > 45 and <= 50	11.1%	11.1%	10.9%	12.1%	12.8%	13.8%	14.0%
DTI Ratio > 50	15.9%	15.9%	17.6%	23.5%	30.1%	35.0%	28.0%
DTI Ratio Missing	1.0%	1.0%	0.6%	1.0%	4.9%	0.6%	0.0%
Wtd Avg DTI Ratio	35.3%	35.3%	37.0%	40.6%	43.8%	44.4%	42.7%
Origination Term (Sums to 100%)							
<= 15 Years	14.5%	14.5%	14.8%	11.6%	1.9%	1.7%	18.2%
> 15 Years amd <= 25 Years	2.6%	2.6%	2.3%	5.7%	1.6%	1.5%	0.1%
> 25 Years and <= 30 Years	82.9%	82.9%	82.9%	82.5%	95.4%	91.4%	81.6%
> 30 Years	0.0%	0.0%	0.0%	0.1%	1.2%	5.4%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	85.4%	85.4%	85.0%	75.8%	98.1%	98.3%	81.8%
Intermediate-Term Fixed Rate (excl Balloon)	14.5%	14.5%	14.8%	11.6%	1.9%	1.7%	18.2%
Adjustable Rate	0.1%	0.1%	0.2%	12.6%	0.1%	0.0%	0.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.1%	1.2%	5.4%	0.0%
Hybrid Arm	0.1%	0.1%	0.2%	12.6%	0.1%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.1%	0.1%	0.1%	8.1%	0.1%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	3.8%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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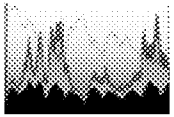


Single Family Conventional Acquisition Characteristics
GMAC 3D Lenders

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.1%	0.1%	0.1%	9.4%	4.9%	3.8%	0.0%
- Interest Only ARM	0.1%	0.1%	0.1%	7.5%	0.1%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	1.9%	4.8%	3.8%	0.0%
Alt-A	0.0%	0.0%	0.0%	1.5%	8.8%	3.0%	2.4%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	1.4%	8.7%	3.0%	2.4%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.1%	1.8%	0.0%	0.5%
- Alt-A SISA	0.0%	0.0%	0.0%	0.4%	0.8%	0.1%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	3.0%	0.4%	0.3%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.7%	3.1%	2.4%	1.6%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.1%	0.5%	7.6%	20.0%	9.2%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	1.4%	10.0%	3.0%	2.4%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	1.3%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	1.4%	8.7%	3.0%	2.4%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	11.9%	11.9%	8.1%	4.5%	10.1%	8.8%	12.5%
- 75/20/05	0.3%	0.3%	0.1%	0.1%	0.5%	0.0%	0.2%

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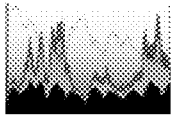


Single Family Conventional Acquisition Characteristics
GMAC 3D Lenders

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.2%	0.2%	0.1%	0.0%	0.1%	0.2%	0.0%
- 80/10/10	3.5%	3.5%	1.4%	0.9%	3.9%	2.7%	5.6%
- 80/15/05	0.3%	0.3%	0.3%	0.3%	2.9%	1.4%	5.0%
- 80/20/00	0.3%	0.3%	0.2%	0.1%	0.5%	2.8%	0.2%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
- Other	7.3%	7.3%	6.0%	3.0%	2.0%	1.6%	1.5%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	11.9%	11.9%	8.4%	4.7%	10.3%	9.0%	12.8%
- 75/20/05	0.3%	0.3%	0.1%	0.1%	0.5%	0.0%	0.2%
- 75/25/00	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%
- 80/10/10	3.5%	3.5%	1.4%	1.0%	4.2%	3.0%	5.9%
- 80/15/05	0.3%	0.3%	0.3%	0.3%	3.0%	1.6%	5.0%
- 80/20/00	1.1%	1.1%	0.2%	0.1%	0.9%	3.5%	0.6%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
- Other	6.8%	6.8%	6.2%	3.1%	1.7%	0.8%	1.1%
EA/TPR							
EA/TPR	1.6%	1.6%	0.3%	5.8%	20.6%	4.7%	11.6%
- EA I	0.0%	0.0%	0.0%	2.0%	5.8%	1.4%	5.2%
- EA/TPR II	0.0%	0.0%	0.0%	1.3%	5.1%	1.7%	4.4%
- EA/TPR III	0.0%	0.0%	0.0%	2.1%	9.7%	1.6%	1.9%
10-K Property Region (Sums to 100%)							
Midwest	11.7%	11.7%	7.2%	11.7%	30.2%	20.6%	13.3%
Northeast	4.7%	4.7%	18.6%	20.9%	13.7%	5.8%	14.2%
Southeast	4.8%	4.8%	9.6%	22.9%	25.1%	57.1%	30.7%
Southwest	20.8%	20.8%	16.7%	12.4%	15.1%	12.5%	21.0%
West	58.1%	58.1%	47.9%	32.1%	15.8%	3.9%	20.8%
Census Region (Sums to 100%)							
New England	3.8%	3.8%	10.0%	6.7%	4.7%	2.1%	10.3%
Middle Atlantic	0.9%	0.9%	8.3%	13.8%	8.8%	3.6%	3.9%
East North Central	10.7%	10.7%	6.4%	10.4%	28.4%	18.9%	8.9%
East South Central	0.4%	0.4%	1.1%	3.7%	3.7%	1.6%	3.0%
South Atlantic	4.4%	4.4%	8.8%	19.6%	21.7%	55.6%	27.6%
West North Central	1.6%	1.6%	2.1%	3.2%	4.4%	2.5%	5.1%
West South Central	8.4%	8.4%	5.0%	4.3%	5.0%	4.1%	6.2%
Mountain	13.8%	13.8%	12.9%	9.0%	9.4%	8.3%	16.9%
Pacific	56.0%	56.0%	45.4%	29.3%	14.0%	3.2%	18.1%

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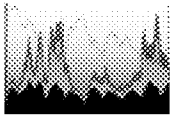


Single Family Conventional Acquisition Characteristics
GMAC 3D Lenders

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) CA	53.8%	53.8%	40.7%	22.7%	10.3%	2.0%	14.9%
02) TX	7.7%	7.7%	4.0%	2.3%	3.9%	4.0%	6.2%
03) CO	6.5%	6.5%	2.2%	1.6%	2.6%	3.8%	10.5%
04) IN	5.5%	5.5%	1.1%	1.3%	4.2%	0.8%	1.2%
05) AZ	5.0%	5.0%	4.9%	3.2%	3.1%	1.7%	1.3%
06) WI	3.0%	3.0%	0.3%	0.6%	0.3%	0.1%	0.3%
07) MA	3.0%	3.0%	7.9%	2.9%	1.7%	0.5%	6.4%
08) MD	1.6%	1.6%	1.6%	3.4%	1.8%	0.5%	1.1%
09) NV	1.6%	1.6%	1.4%	1.4%	1.3%	0.3%	2.2%
10) WA	1.3%	1.3%	2.0%	3.5%	2.0%	1.1%	3.0%
Top 10 Sellers							
01) PROSPECT HOLDING COMPANY LLC	20.9%	20.9%	54.9%	15.8%	1.4%	0.0%	0.0%
02) IMORTGAGECOM	18.8%	18.8%	4.6%	0.2%	0.0%	0.0%	0.0%
03) REUNION MORTGAGE INC	13.5%	13.5%	3.7%	2.2%	0.1%	0.0%	0.0%
04) CHERRY CREEK MORTGAGE COMPANY INC	9.3%	9.3%	0.5%	0.0%	0.0%	0.0%	0.0%
05) NETWORK FUNDING CORPORATION	7.4%	7.4%	0.8%	0.0%	0.0%	0.0%	0.0%
06) FREMONT BANCORPORATION	7.1%	7.1%	0.5%	0.0%	0.0%	0.0%	0.0%
07) 1ST SOURCE CORPORATION	6.4%	6.4%	0.7%	0.0%	0.0%	0.0%	0.0%
08) SIERRA PACIFIC MORTGAGE	6.0%	6.0%	0.3%	0.0%	0.0%	0.0%	0.0%
09) INDEPENDENT BANKERS FINANCIAL CORPORATIO	2.9%	2.9%	1.1%	0.0%	0.0%	0.0%	0.0%
10) GATEWAY BANCORP LLC	2.7%	2.7%	1.0%	2.2%	6.3%	0.0%	0.0%
Top 10 Servicers							
01) GMAC INC	100.0%	100.0%	100.0%	97.8%	67.6%	77.4%	88.8%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	96.3%						

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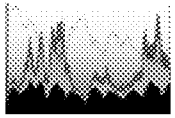


Single Family Conventional Acquisition Characteristics
GMAC 3D Lenders

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	3.7%						
- Primary MI Only	3.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	14.20	14.20	8.66	2.41	-11.34	-12.25	-3.21
Wtd Avg Economic Model Fee	17.69	17.69	19.96	34.11	52.98	42.07	30.61
Wtd Avg Charged Fee	31.89	31.89	28.62	36.52	41.64	29.81	27.39
Appraisal Waivers							
Appraisal Waiver	3.3%	3.3%	2.0%	4.3%	3.7%	3.0%	5.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	2.61%	27.79%	25.82%	34.22%	41.43%
Cumulative Default Rate	0.00%	0.00%	0.01%	0.85%	5.39%	5.96%	2.24%
Housing Goals							
Low Mod	46.01%	46.01%	46.29%	46.81%	52.57%	57.62%	57.90%
Special Affordable	17.39%	17.39%	19.27%	17.73%	21.72%	26.05%	25.24%
Underserved	34.54%	34.54%	35.62%	35.67%	33.43%	36.19%	31.39%
PMM Low Mod	48.55%	48.55%	53.54%	40.22%	47.90%	60.59%	57.35%
PMM Special Affordable	22.54%	22.54%	24.81%	14.63%	17.76%	28.74%	23.05%
PMM Underserved	34.10%	34.10%	39.80%	35.26%	25.63%	36.57%	31.94%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	10.23%	10.23%	9.73%	10.15%	10.06%	8.44%	2.92%
Median Valuation Bias for Other Refi	8.80%	8.80%	8.96%	10.81%	10.07%	6.81%	2.69%

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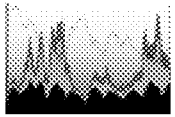


Single Family Conventional Acquisition Characteristics
Not WELLS FARGO & COMPANY

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	127,816	127,816	2,547,457	2,213,771	2,998,561	2,595,676	2,814,841
Book Volume ($B)	$27.2	$27.2	$538.5	$456.8	$581.5	$468.8	$478.7
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	31.3%	31.3%	32.0%	22.1%	16.4%	18.3%	21.3%
OLTV 60.01% - 70.00%	15.8%	15.8%	17.1%	16.3%	13.5%	14.7%	16.2%
OLTV 70.01% - 75.00%	13.0%	13.0%	12.9%	10.1%	9.4%	8.6%	8.6%
OLTV 75.01% - 80.00%	25.9%	25.9%	27.4%	29.9%	35.3%	40.9%	37.4%
OLTV 80.01% - 90.00%	7.6%	7.6%	6.7%	11.6%	9.1%	7.1%	7.5%
OLTV 90.01% - 95.00%	3.4%	3.4%	2.8%	6.1%	5.6%	3.3%	3.7%
OLTV 95.01% - 97.00%	0.6%	0.6%	0.3%	0.7%	0.5%	0.4%	0.5%
OLTV 97.01% - 100.00%	0.6%	0.6%	0.3%	3.1%	10.1%	6.4%	4.6%
OLTV > 100.00%	1.6%	1.6%	0.5%	0.1%	0.1%	0.2%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	67.8%	67.8%	67.0%	72.2%	75.7%	73.6%	72.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	27.9%	27.9%	28.7%	19.8%	15.0%	16.9%	19.2%
Comb LTV 60.01% - 70.00%	15.3%	15.3%	16.8%	15.3%	12.5%	13.7%	15.4%
Comb LTV 70.01% - 75.00%	12.9%	12.9%	12.8%	9.8%	7.7%	7.7%	8.2%
Comb LTV 75.01% - 80.00%	24.7%	24.7%	26.2%	26.8%	22.6%	23.9%	25.8%
Comb LTV 80.01% - 90.00%	10.2%	10.2%	10.1%	16.2%	16.4%	14.9%	14.2%
Comb LTV 90.01% - 95.00%	4.3%	4.3%	3.7%	7.7%	10.1%	8.2%	7.5%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.4%	0.8%	0.5%	0.5%	0.5%
Comb LTV 97.01% - 100.00%	0.8%	0.8%	0.4%	3.5%	15.0%	12.9%	7.1%
Comb LTV > 100.00%	2.9%	2.9%	0.9%	0.1%	0.2%	0.2%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.2%	2.0%
Wtd Avg Comb LTV	70.0%	70.0%	68.8%	73.9%	78.7%	77.0%	74.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	27.9%	27.9%	28.7%	19.8%	15.0%	16.9%	19.2%
Comb LTV 60.01% - 70.00%	15.3%	15.3%	16.8%	15.3%	12.5%	13.7%	15.4%
Comb LTV 70.01% - 75.00%	12.9%	12.9%	12.8%	9.8%	7.7%	7.7%	8.2%
Comb LTV 75.01% - 80.00%	24.7%	24.7%	26.2%	26.8%	22.6%	23.9%	25.8%
Comb LTV 80.01% - 90.00%	10.2%	10.2%	10.1%	16.2%	16.4%	14.9%	14.2%
Comb LTV 90.01% - 95.00%	4.3%	4.3%	3.7%	7.7%	10.1%	8.2%	7.5%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.4%	0.8%	0.5%	0.5%	0.5%

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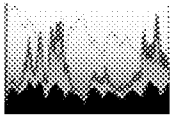


Single Family Conventional Acquisition Characteristics
Not WELLS FARGO & COMPANY

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.8%	0.8%	0.4%	3.5%	15.0%	12.9%	7.1%
Comb LTV > 100.00%	2.9%	2.9%	0.9%	0.1%	0.2%	0.2%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.2%	2.0%
Wtd Avg Comb LTV	70.0%	70.0%	68.8%	73.9%	78.7%	77.0%	74.6%
Credit Score (Sums to 100%)							
FICO < 550	0.1%	0.1%	0.0%	0.4%	0.8%	0.8%	0.7%
FICO 550-579	0.1%	0.1%	0.0%	0.5%	1.0%	1.0%	0.8%
FICO 580-619	0.5%	0.5%	0.4%	2.2%	4.8%	4.2%	3.7%
FICO 620-659	2.1%	2.1%	1.7%	6.0%	11.8%	11.3%	10.6%
FICO 660-699	7.8%	7.8%	6.9%	14.0%	19.4%	19.9%	19.0%
FICO 700-739	17.5%	17.5%	17.4%	21.7%	22.7%	23.3%	23.4%
FICO >= 740	72.0%	72.0%	73.5%	55.1%	39.3%	39.4%	41.4%
FICO Missing	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%	0.3%
Wtd Avg FICO	759	759	760	737	715	716	719
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	66.5%	66.5%	80.7%	77.8%	75.8%	70.5%	69.3%
Intermediate-term, fixed-rate	21.8%	21.8%	15.5%	11.2%	5.1%	6.4%	9.4%
Adjustable-rate	8.7%	8.7%	2.6%	4.8%	3.0%	5.2%	9.1%
Interest Only adjustable-rate	3.1%	3.1%	1.1%	4.4%	6.8%	9.5%	10.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	1.3%	1.4%
Interest Only fixed-rate	0.0%	0.0%	0.1%	1.9%	9.3%	7.1%	0.9%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	90.3%	90.3%	93.0%	89.2%	88.5%	87.1%	88.3%
Second/Vacation Home	4.6%	4.6%	4.4%	4.8%	4.7%	5.6%	5.1%
Investor Property	5.1%	5.1%	2.6%	5.9%	6.8%	7.3%	6.5%
10-K Unit Type (Sums to 100%)							
1 Unit	97.7%	97.7%	98.2%	97.0%	96.2%	96.4%	96.4%
2-4 Units	2.3%	2.3%	1.8%	3.0%	3.8%	3.6%	3.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	9.8%	9.8%	7.7%	10.3%	10.4%	10.7%	9.9%
Single Family Homes	90.2%	90.2%	92.3%	89.7%	89.6%	89.3%	90.1%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.2%	0.3%	0.6%	0.5%

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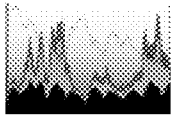


Single Family Conventional Acquisition Characteristics
Not WELLS FARGO & COMPANY

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	9.8%	9.8%	7.7%	10.3%	10.4%	10.7%	9.9%
1 Unit	87.7%	87.7%	90.4%	86.6%	85.4%	85.0%	86.1%
2-4 Units	2.3%	2.3%	1.8%	2.9%	3.8%	3.6%	3.6%
Condo							
Condo	8.6%	8.6%	7.0%	9.6%	10.0%	10.3%	9.5%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	22.4%	22.4%	19.7%	40.6%	49.3%	52.3%	47.2%
Cash-Out Refinance	24.0%	24.0%	28.6%	31.0%	32.3%	33.9%	35.0%
Other Refinance	53.6%	53.6%	51.8%	28.4%	18.4%	13.8%	17.7%
Origination Type (Sums to 100%)							
TPO Broker	11.2%	11.2%	12.2%	22.7%	23.6%	21.4%	18.0%
TPO Correspondent	26.7%	26.7%	29.0%	30.2%	38.6%	36.9%	33.3%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	62.1%	62.1%	58.7%	47.0%	37.8%	41.7%	48.7%
Origination Amount and Rate							
Avg Origination Loan Amount	$214,210	$214,210	$212,918	$208,422	$194,468	$181,136	$170,549
Loan Original Note Rate	4.85%	4.85%	4.95%	6.00%	6.52%	6.47%	5.75%
Seasoning (Sums to 100%)							
Seasoned	3.6%	3.6%	3.9%	7.8%	1.9%	2.2%	1.8%
Non-Seasoned	96.4%	96.4%	96.1%	92.2%	98.1%	97.8%	98.2%
ACI							
ACI Probability	0.09%	0.09%	0.08%	0.37%	1.08%	0.92%	0.57%
Wtd Avg ACI Score	751	751	752	721	689	695	706
Credit Premium							
Wtd Avg Credit Premium	0.06	0.06	-0.20	-0.06	0.01	0.04	0.08
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.6%	1.5%	1.2%	0.8%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.4%	2.8%	3.6%	2.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.3%	11.3%	13.6%	8.1%	5.4%	5.9%	7.5%
DTI Ratio > 20 and <= 30	24.3%	24.3%	26.5%	18.9%	14.8%	15.5%	18.2%
DTI Ratio > 30 and <= 40	26.8%	26.8%	27.2%	26.7%	26.5%	27.7%	28.5%
DTI Ratio > 40 and <= 45	12.1%	12.1%	11.4%	14.1%	15.6%	15.7%	14.2%
DTI Ratio > 45 and <= 50	9.1%	9.1%	8.7%	11.3%	12.8%	11.8%	10.1%
DTI Ratio > 50	14.2%	14.2%	11.5%	18.4%	18.2%	15.8%	15.0%
DTI Ratio Missing	2.1%	2.1%	1.0%	2.5%	6.8%	7.7%	6.5%

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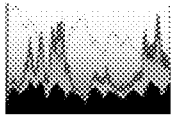


Single Family Conventional Acquisition Characteristics
Not WELLS FARGO & COMPANY

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	35.7%	35.7%	34.2%	38.3%	39.8%	39.1%	38.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.3%	11.3%	13.6%	8.0%	5.5%	6.0%	7.6%
DTI Ratio > 20 and <= 30	24.3%	24.3%	26.5%	18.9%	15.0%	15.8%	18.5%
DTI Ratio > 30 and <= 40	26.8%	26.8%	27.2%	26.8%	26.9%	28.3%	29.0%
DTI Ratio > 40 and <= 45	12.1%	12.1%	11.4%	14.1%	15.8%	16.0%	14.4%
DTI Ratio > 45 and <= 50	9.1%	9.1%	8.7%	11.4%	13.0%	12.1%	10.4%
DTI Ratio > 50	14.2%	14.2%	11.5%	18.4%	18.6%	16.2%	15.5%
DTI Ratio Missing	2.1%	2.1%	1.1%	2.5%	5.1%	5.6%	4.6%
Wtd Avg DTI Ratio	35.7%	35.7%	34.2%	38.3%	39.8%	39.1%	38.1%
Origination Term (Sums to 100%)							
<= 15 Years	21.8%	21.8%	15.5%	11.2%	5.2%	6.4%	9.4%
> 15 Years amd <= 25 Years	5.7%	5.7%	4.9%	3.1%	2.2%	2.4%	3.6%
> 25 Years and <= 30 Years	72.5%	72.5%	79.6%	85.0%	91.1%	90.7%	87.0%
> 30 Years	0.0%	0.0%	0.1%	0.7%	1.5%	0.5%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	66.5%	66.5%	80.8%	79.6%	85.0%	77.5%	70.1%
Intermediate-Term Fixed Rate (excl Balloon)	21.8%	21.8%	15.5%	11.1%	5.1%	6.4%	9.3%
Adjustable Rate	11.7%	11.7%	3.7%	9.2%	9.8%	16.0%	20.5%
Balloon	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.1%	0.7%	1.5%	0.5%	0.1%
Hybrid Arm	11.7%	11.7%	3.7%	9.2%	9.7%	14.5%	18.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.8%	0.8%	1.6%	3.6%
- 5/1 Hybrid Arm	9.3%	9.3%	2.8%	5.7%	6.3%	9.7%	11.5%
- 7/1 Hybrid Arm	1.6%	1.6%	0.5%	2.0%	1.5%	2.1%	2.6%
- 10/1 Hybrid Arm	0.8%	0.8%	0.3%	0.7%	0.9%	1.1%	1.1%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	1.3%	1.4%

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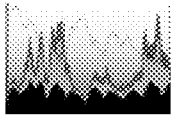


Single Family Conventional Acquisition Characteristics
Not WELLS FARGO & COMPANY

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	3.1%	3.1%	1.2%	6.3%	16.1%	16.5%	10.9%
- Interest Only ARM	3.1%	3.1%	1.1%	4.4%	6.8%	9.5%	10.0%
- Interest Only FRM	0.0%	0.0%	0.1%	1.9%	9.3%	7.1%	0.9%
Alt-A	0.0%	0.0%	0.0%	2.9%	17.8%	23.2%	17.5%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	2.4%	13.4%	15.9%	11.5%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	1.0%	0.5%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.2%	1.8%	3.5%	4.2%
- Alt-A SISA	0.0%	0.0%	0.0%	0.5%	1.4%	1.5%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	2.1%	1.7%	1.1%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.5%	7.2%	8.7%	6.1%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.4%	3.2%	4.6%	3.1%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	1.1%	2.8%	2.9%
My Community Mortgage	0.3%	0.3%	0.2%	1.1%	4.5%	2.0%	0.5%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.7%	15.7%	31.5%	28.7%	22.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.7%	13.2%	17.9%	12.6%	10.6%
- Other Low/No Doc	0.0%	0.0%	0.0%	2.4%	13.6%	16.0%	11.5%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.3%	0.8%	0.7%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.3%	0.8%	0.7%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	95.2%	95.2%	95.6%	87.8%	78.4%	70.7%	78.0%
Investor Channel	4.8%	4.8%	4.4%	9.3%	18.5%	25.8%	19.4%
eChannel	0.0%	0.0%	0.0%	2.6%	2.4%	2.7%	2.6%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.3%	0.8%	0.7%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	14.1%	14.1%	12.6%	11.2%	19.7%	21.7%	16.5%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.4%	0.3%	0.3%

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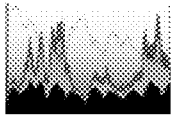


Single Family Conventional Acquisition Characteristics
Not WELLS FARGO & COMPANY

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.9%	0.1%	0.0%
- 80/10/10	1.9%	1.9%	2.1%	3.1%	4.9%	5.8%	5.3%
- 80/15/05	0.5%	0.5%	0.6%	1.3%	3.6%	4.1%	3.5%
- 80/20/00	0.8%	0.8%	0.5%	0.5%	1.1%	2.0%	1.4%
- 90/05/05	0.4%	0.4%	0.2%	0.0%	0.0%	0.0%	0.0%
- Other	10.2%	10.2%	9.0%	6.0%	8.7%	9.4%	6.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	15.5%	15.5%	14.4%	12.8%	21.1%	23.5%	20.0%
- 75/20/05	0.3%	0.3%	0.2%	0.3%	0.5%	0.4%	0.4%
- 75/25/00	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%	0.1%
- 80/10/10	2.1%	2.1%	2.4%	3.5%	6.3%	7.2%	6.7%
- 80/15/05	0.6%	0.6%	0.7%	1.4%	4.1%	4.8%	4.0%
- 80/20/00	2.0%	2.0%	0.7%	0.6%	5.0%	6.4%	3.5%
- 90/05/05	0.4%	0.4%	0.2%	0.1%	0.1%	0.0%	0.0%
- Other	9.9%	9.9%	10.0%	7.0%	4.9%	4.4%	5.2%
EA/TPR							
EA/TPR	0.2%	0.2%	0.1%	2.0%	3.7%	3.1%	3.1%
- EA I	0.0%	0.0%	0.0%	0.8%	1.3%	1.2%	1.3%
- EA/TPR II	0.0%	0.0%	0.0%	0.5%	1.2%	0.8%	0.8%
- EA/TPR III	0.0%	0.0%	0.0%	0.6%	1.2%	1.0%	1.1%
10-K Property Region (Sums to 100%)							
Midwest	15.8%	15.8%	17.6%	15.7%	15.3%	15.5%	15.9%
Northeast	20.3%	20.3%	19.1%	18.0%	17.7%	17.1%	18.6%
Southeast	19.3%	19.3%	19.7%	22.4%	26.0%	27.5%	25.2%
Southwest	13.8%	13.8%	14.9%	16.1%	17.9%	17.4%	15.8%
West	30.8%	30.8%	28.7%	27.8%	23.2%	22.5%	24.5%
Census Region (Sums to 100%)							
New England	7.1%	7.1%	7.0%	5.7%	5.7%	5.5%	6.6%
Middle Atlantic	12.6%	12.6%	11.5%	11.6%	11.2%	10.6%	10.9%
East North Central	13.2%	13.2%	14.3%	13.1%	12.6%	12.6%	12.8%
East South Central	2.9%	2.9%	3.6%	3.6%	4.1%	3.9%	3.5%
South Atlantic	16.8%	16.8%	16.5%	19.2%	22.4%	24.0%	22.1%
West North Central	4.7%	4.7%	5.6%	4.8%	4.9%	5.1%	5.3%
West South Central	5.9%	5.9%	6.3%	7.0%	7.5%	6.9%	5.8%
Mountain	7.2%	7.2%	8.0%	9.0%	11.0%	11.2%	10.7%
Pacific	29.4%	29.4%	26.9%	25.6%	20.4%	19.6%	21.6%

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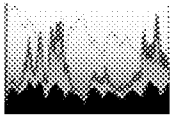


Single Family Conventional Acquisition Characteristics
Not WELLS FARGO & COMPANY

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.2%	0.2%	0.2%	0.4%	0.3%	0.5%	0.6%
Top 10 States							
01) CA	23.3%	23.3%	20.1%	19.1%	14.0%	13.7%	15.6%
02) NY	6.5%	6.5%	5.1%	5.4%	4.7%	4.2%	4.3%
03) IL	5.5%	5.5%	5.2%	5.7%	5.2%	4.7%	4.5%
04) TX	4.3%	4.3%	4.6%	5.3%	5.3%	4.7%	3.8%
05) VA	4.2%	4.2%	3.8%	3.6%	3.4%	3.5%	3.6%
06) MA	4.2%	4.2%	4.1%	3.1%	2.8%	2.7%	3.3%
07) NJ	3.7%	3.7%	3.7%	3.5%	3.7%	3.7%	3.8%
08) WA	3.7%	3.7%	4.1%	3.9%	3.7%	3.3%	3.3%
09) FL	3.1%	3.1%	3.0%	5.2%	8.2%	9.7%	8.8%
10) MD	3.0%	3.0%	3.0%	3.0%	3.2%	3.1%	3.0%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	32.0%	32.0%	30.6%	30.0%	35.5%	32.9%	33.9%
02) JPMORGAN CHASE & CO	8.6%	8.6%	10.1%	11.6%	8.9%	7.6%	8.5%
03) GMAC INC	6.8%	6.8%	3.3%	4.7%	4.5%	6.6%	5.6%
04) CITIGROUP INC	5.4%	5.4%	6.3%	12.7%	9.7%	10.0%	9.2%
05) SUNTRUST BANKS INC	4.7%	4.7%	5.6%	5.9%	5.8%	5.9%	3.4%
06) QUICKEN LOANS INC	4.5%	4.5%	2.5%	1.1%	0.0%	0.0%	0.0%
07) FLAGSTAR BANCORP INC	3.7%	3.7%	2.9%	3.2%	2.9%	2.2%	3.7%
08) PHH CORPORATION	2.3%	2.3%	3.1%	2.9%	2.8%	3.6%	3.9%
09) PENTAGON FEDERAL CREDIT UNION	2.1%	2.1%	0.1%	0.0%	0.0%	0.0%	0.1%
10) FIFTH THIRD BANCORP	1.3%	1.3%	0.5%	0.8%	0.2%	0.2%	0.2%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	30.9%	30.9%	30.1%	27.5%	35.6%	34.2%	33.9%
02) JPMORGAN CHASE & CO	12.8%	12.8%	12.5%	17.6%	14.0%	13.2%	12.5%
03) GMAC INC	7.4%	7.4%	4.5%	5.6%	4.1%	6.2%	5.4%
04) CITIGROUP INC	5.5%	5.5%	6.3%	12.8%	10.0%	11.9%	13.1%
05) SUNTRUST BANKS INC	4.7%	4.7%	5.6%	5.7%	4.1%	3.5%	2.6%
06) FLAGSTAR BANCORP INC	3.7%	3.7%	2.4%	2.6%	1.6%	0.8%	0.9%
07) PHH CORPORATION	2.3%	2.3%	3.1%	2.9%	2.3%	2.4%	2.9%
08) PENTAGON FEDERAL CREDIT UNION	2.1%	2.1%	0.1%	0.0%	0.0%	0.0%	0.1%
09) WELLS FARGO & COMPANY	1.5%	1.5%	0.6%	2.7%	2.7%	4.1%	5.2%
10) FIFTH THIRD BANCORP	1.3%	1.3%	0.5%	0.8%	0.2%	0.2%	0.2%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	94.8%						

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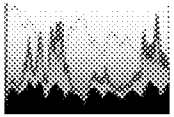


Single Family Conventional Acquisition Characteristics
Not WELLS FARGO & COMPANY

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	5.2%						
- Primary MI Only	5.1%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.8%						
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	5.67	5.67	4.90	1.62	-13.50	-8.26	-1.72
Wtd Avg Economic Model Fee	22.93	22.93	19.78	27.33	43.30	35.78	28.38
Wtd Avg Charged Fee	28.59	28.59	24.69	28.95	29.79	27.52	26.66
Appraisal Waivers							
Appraisal Waiver	4.6%	4.6%	2.8%	2.9%	2.5%	2.1%	2.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.07%	0.07%	3.05%	25.14%	27.35%	38.37%	40.23%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.65%	3.51%	3.79%	2.15%
Housing Goals							
Low Mod	42.67%	42.67%	39.43%	43.38%	45.24%	47.75%	47.58%
Special Affordable	16.20%	16.20%	13.98%	16.72%	18.37%	20.16%	19.74%
Underserved	27.24%	27.24%	24.80%	34.59%	39.23%	38.66%	36.89%
PMM Low Mod	47.52%	47.52%	44.72%	39.77%	41.36%	44.00%	43.21%
PMM Special Affordable	20.56%	20.56%	17.85%	14.14%	15.41%	16.98%	16.55%
PMM Underserved	29.29%	29.29%	27.86%	31.19%	33.73%	33.04%	31.45%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.68%	7.68%	9.02%	9.67%	8.27%	4.87%	1.85%
Median Valuation Bias for Other Refi	7.37%	7.37%	7.92%	8.71%	8.25%	4.76%	1.27%

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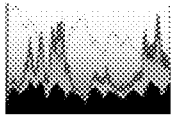


Single Family Conventional Acquisition Characteristics
High Quality SISA - SFC 615

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans			34	46,631	97,640	61,693	20,227
Book Volume ($B)			$0.0	$12.3	$24.2	$14.3	$3.9
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%			41.9%	25.9%	20.9%	22.8%	21.0%
OLTV 60.01% - 70.00%			21.3%	19.9%	17.2%	16.6%	15.6%
OLTV 70.01% - 75.00%			13.2%	10.9%	9.9%	9.3%	9.2%
OLTV 75.01% - 80.00%			12.0%	23.7%	36.4%	44.2%	45.3%
OLTV 80.01% - 90.00%			9.4%	12.2%	7.8%	5.0%	6.4%
OLTV 90.01% - 95.00%			2.1%	7.4%	7.8%	2.1%	2.5%
OLTV 95.01% - 97.00%			0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV			62.3%	69.9%	71.8%	70.2%	71.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			29.5%	23.1%	18.7%	19.9%	18.2%
Comb LTV 60.01% - 70.00%			12.3%	18.8%	15.7%	15.1%	14.3%
Comb LTV 70.01% - 75.00%			10.1%	10.3%	8.4%	7.9%	8.4%
Comb LTV 75.01% - 80.00%			5.7%	21.9%	24.3%	27.2%	30.6%
Comb LTV 80.01% - 90.00%			40.3%	17.7%	19.3%	21.6%	20.9%
Comb LTV 90.01% - 95.00%			2.1%	8.3%	13.6%	8.2%	7.5%
Comb LTV 95.01% - 97.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%			0.0%	0.0%	0.0%	0.1%	0.0%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV			70.1%	71.7%	74.8%	73.9%	74.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			29.5%	23.1%	18.7%	19.9%	18.2%
Comb LTV 60.01% - 70.00%			12.3%	18.8%	15.7%	15.1%	14.3%
Comb LTV 70.01% - 75.00%			10.1%	10.3%	8.4%	7.9%	8.4%
Comb LTV 75.01% - 80.00%			5.7%	21.9%	24.3%	27.2%	30.6%
Comb LTV 80.01% - 90.00%			40.3%	17.7%	19.3%	21.6%	20.9%
Comb LTV 90.01% - 95.00%			2.1%	8.3%	13.6%	8.2%	7.5%
Comb LTV 95.01% - 97.00%			0.0%	0.0%	0.0%	0.0%	0.0%

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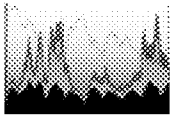


Single Family Conventional Acquisition Characteristics
High Quality SISA - SFC 615

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%			0.0%	0.0%	0.0%	0.1%	0.0%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV			70.1%	71.7%	74.8%	73.9%	74.3%
Credit Score (Sums to 100%)							
FICO < 550			0.0%	0.0%	0.0%	0.0%	0.0%
FICO 550-579			0.0%	0.0%	0.0%	0.0%	0.0%
FICO 580-619			0.0%	0.0%	0.0%	0.0%	0.0%
FICO 620-659			0.0%	0.1%	0.3%	0.1%	0.0%
FICO 660-699			3.1%	8.9%	8.8%	6.3%	6.0%
FICO 700-739			10.9%	30.2%	30.6%	28.9%	31.6%
FICO >= 740			85.9%	60.9%	60.2%	64.7%	62.5%
FICO Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO			761	750	750	753	752
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate			89.2%	69.9%	74.6%	82.6%	79.1%
Intermediate-term, fixed-rate			1.5%	10.2%	4.5%	7.6%	10.8%
Adjustable-rate			9.3%	3.2%	1.9%	4.6%	10.1%
Interest Only adjustable-rate			0.0%	12.5%	7.9%	2.9%	0.1%
Negative Amortization			0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate			0.0%	4.3%	11.2%	2.3%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence			90.7%	88.4%	87.6%	87.7%	87.1%
Second/Vacation Home			6.2%	6.6%	8.4%	9.5%	10.4%
Investor Property			3.2%	4.9%	4.0%	2.8%	2.5%
10-K Unit Type (Sums to 100%)							
1 Unit			100.0%	97.3%	98.3%	99.6%	100.0%
2-4 Units			0.0%	2.7%	1.7%	0.4%	0.0%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop			2.5%	13.9%	15.0%	14.1%	12.2%
Single Family Homes			97.5%	86.1%	85.0%	85.9%	87.8%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)			0.0%	0.0%	0.0%	0.0%	0.0%

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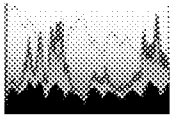


Single Family Conventional Acquisition Characteristics
High Quality SISA - SFC 615

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop			2.5%	13.9%	15.0%	14.1%	12.2%
1 Unit			97.5%	83.4%	83.3%	85.5%	87.8%
2-4 Units			0.0%	2.7%	1.7%	0.4%	0.0%
Condo							
Condo			2.5%	13.4%	13.9%	12.8%	11.6%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage			8.3%	39.0%	57.6%	67.8%	69.2%
Cash-Out Refinance			1.5%	20.1%	18.8%	15.9%	11.4%
Other Refinance			90.2%	40.9%	23.7%	16.3%	19.4%
Origination Type (Sums to 100%)							
TPO Broker			0.0%	45.6%	53.9%	47.8%	32.4%
TPO Correspondent			0.0%	22.3%	22.4%	19.0%	7.1%
Undesignated			0.0%	0.0%	0.0%	0.0%	0.0%
Retail			100.0%	32.1%	23.7%	33.2%	60.6%
Origination Amount and Rate							
Avg Origination Loan Amount			$389,074	$265,006	$247,736	$232,630	$194,503
Loan Original Note Rate			5.43%	5.89%	6.34%	6.37%	5.75%
Seasoning (Sums to 100%)							
Seasoned			0.0%	0.0%	0.0%	0.0%	0.0%
Non-Seasoned			100.0%	100.0%	100.0%	100.0%	100.0%
ACI							
ACI Probability			0.10%	0.32%	0.34%	0.22%	0.20%
Wtd Avg ACI Score			734	706	700	711	712
Credit Premium							
Wtd Avg Credit Premium			-0.25	-0.23	-0.13	-0.10	0.04
Credit Premium > 1.5			0.0%	0.0%	0.1%	0.1%	0.1%
Prepay Premium							
Prepay Premium			0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			10.3%	5.6%	5.7%	7.3%	8.1%
DTI Ratio > 20 and <= 30			23.0%	15.6%	16.5%	20.0%	21.4%
DTI Ratio > 30 and <= 40			28.3%	30.9%	34.0%	36.0%	35.5%
DTI Ratio > 40 and <= 45			26.3%	19.7%	19.5%	18.1%	17.3%
DTI Ratio > 45 and <= 50			12.2%	14.9%	13.7%	12.4%	12.6%
DTI Ratio > 50			0.0%	12.7%	9.8%	6.0%	4.7%
DTI Ratio Missing			0.0%	0.4%	0.7%	0.2%	0.4%

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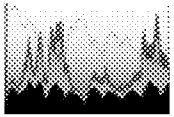


Single Family Conventional Acquisition Characteristics
High Quality SISA - SFC 615

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio			33.9%	38.8%	38.0%	36.2%	35.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			10.3%	5.6%	5.7%	7.3%	8.1%
DTI Ratio > 20 and <= 30			23.0%	15.6%	16.5%	20.0%	21.4%
DTI Ratio > 30 and <= 40			28.3%	30.9%	34.0%	36.0%	35.5%
DTI Ratio > 40 and <= 45			26.3%	19.7%	19.5%	18.1%	17.3%
DTI Ratio > 45 and <= 50			12.2%	14.9%	13.7%	12.4%	12.6%
DTI Ratio > 50			0.0%	12.7%	9.8%	6.0%	4.7%
DTI Ratio Missing			0.0%	0.4%	0.7%	0.2%	0.4%
Wtd Avg DTI Ratio			33.9%	38.8%	38.0%	36.2%	35.6%
Origination Term (Sums to 100%)							
<= 15 Years			1.5%	10.2%	4.5%	7.6%	10.8%
> 15 Years amd <= 25 Years			0.0%	1.4%	0.9%	1.2%	2.4%
> 25 Years and <= 30 Years			98.5%	88.2%	94.2%	90.3%	86.8%
> 30 Years			0.0%	0.2%	0.5%	0.9%	0.0%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)			89.2%	74.1%	85.8%	84.9%	79.1%
Intermediate-Term Fixed Rate (excl Balloon)			1.5%	10.2%	4.5%	7.6%	10.8%
Adjustable Rate			9.3%	15.7%	9.7%	7.5%	10.1%
Balloon			0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second			0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)			0.0%	0.2%	0.5%	0.9%	0.0%
Hybrid Arm			9.3%	15.7%	9.7%	7.5%	10.1%
- 2/28 Hybrid Arm			0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm			0.0%	1.1%	0.8%	0.5%	1.5%
- 5/1 Hybrid Arm			0.0%	10.3%	6.4%	6.0%	8.2%
- 7/1 Hybrid Arm			3.1%	2.7%	1.7%	0.8%	0.3%
- 10/1 Hybrid Arm			6.2%	1.5%	0.9%	0.2%	0.1%
NegAm ARM			0.0%	0.0%	0.0%	0.0%	0.0%

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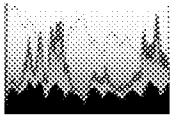


Single Family Conventional Acquisition Characteristics
High Quality SISA - SFC 615

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only			0.0%	16.7%	19.1%	5.2%	0.1%
- Interest Only ARM			0.0%	12.5%	7.9%	2.9%	0.1%
- Interest Only FRM			0.0%	4.3%	11.2%	2.3%	0.0%
Alt-A			0.0%	0.0%	2.3%	1.1%	0.4%
- Alt-A Low/No Doc			0.0%	0.0%	0.0%	0.4%	0.4%
- Alt-A No Disclosure			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA			0.0%	0.0%	0.0%	0.4%	0.0%
- Alt-A SISA			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income			0.0%	0.0%	0.0%	0.0%	0.4%
Alt-A Full Doc (by SFC)			0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)			0.0%	0.0%	2.3%	0.7%	0.0%
My Community Mortgage			0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total			100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc			100.0%	100.0%	100.0%	100.0%	100.0%
- Other Low/No Doc			0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals							
Subprime			0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)			0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005			0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel			100.0%	99.9%	97.6%	98.9%	100.0%
Investor Channel			0.0%	0.1%	2.4%	1.1%	0.0%
eChannel			0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000			0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW			42.9%	11.7%	21.3%	27.0%	23.5%
- 75/20/05			0.0%	0.2%	0.8%	0.6%	1.1%

FM-FCIC_00038257

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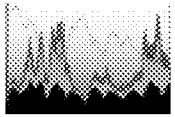


Single Family Conventional Acquisition Characteristics
High Quality SISA - SFC 615

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00			0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10			9.5%	2.7%	8.1%	13.0%	11.3%
- 80/15/05			0.0%	0.6%	5.0%	5.3%	4.5%
- 80/20/00			0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05			0.0%	0.0%	0.0%	0.0%	0.0%
- Other			33.4%	8.1%	7.3%	8.1%	6.6%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced			42.9%	12.9%	22.2%	28.3%	26.2%
- 75/20/05			0.0%	0.3%	0.8%	0.6%	1.1%
- 75/25/00			0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10			9.5%	3.0%	8.9%	13.7%	12.8%
- 80/15/05			0.0%	0.7%	5.1%	5.4%	4.6%
- 80/20/00			0.0%	0.0%	0.0%	0.1%	0.0%
- 90/05/05			0.0%	0.0%	0.0%	0.0%	0.0%
- Other			33.4%	8.9%	7.3%	8.5%	7.7%
EA/TPR							
EA/TPR			0.0%	0.0%	0.0%	0.0%	0.0%
- EA I			0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II			0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest			10.3%	12.4%	12.8%	16.9%	20.9%
Northeast			10.7%	21.1%	20.2%	20.7%	17.5%
Southeast			5.3%	17.5%	21.0%	22.5%	22.9%
Southwest			44.3%	11.6%	15.1%	16.9%	20.5%
West			29.4%	37.4%	30.8%	22.9%	18.2%
Census Region (Sums to 100%)							
New England			3.5%	5.3%	5.5%	6.0%	5.9%
Middle Atlantic			7.3%	15.5%	14.1%	14.1%	10.7%
East North Central			1.2%	11.1%	10.7%	13.1%	16.3%
East South Central			1.5%	1.3%	2.0%	2.6%	4.3%
South Atlantic			3.8%	16.5%	19.6%	20.5%	19.5%
West North Central			15.4%	2.5%	3.8%	6.0%	7.4%
West South Central			21.5%	4.2%	5.5%	5.8%	6.4%
Mountain			22.8%	8.1%	10.7%	11.8%	14.8%
Pacific			23.1%	35.5%	28.2%	20.2%	14.8%

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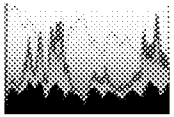


Single Family Conventional Acquisition Characteristics
High Quality SISA - SFC 615

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

FM-FCIC_00038259

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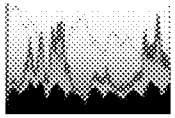


Single Family Conventional Acquisition Characteristics
High Quality SISA - SFC 615

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap			-10.13	-5.82	-16.10	-10.14	-6.88
Wtd Avg Economic Model Fee			27.81	27.82	33.81	26.10	22.66
Wtd Avg Charged Fee			17.68	22.01	17.71	15.96	15.78
Appraisal Waivers							
Appraisal Waiver			0.0%	0.9%	0.8%	0.2%	0.2%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate			14.44%	18.79%	31.95%	47.45%	37.98%
Cumulative Default Rate			3.15%	2.23%	2.89%	2.17%	1.39%
Housing Goals							
Low Mod			7.41%	29.19%	27.06%	25.15%	31.81%
Special Affordable			0.00%	7.93%	6.75%	5.76%	7.86%
Underserved			25.93%	36.50%	33.84%	27.36%	24.98%
PMM Low Mod			50.00%	26.63%	23.84%	22.33%	29.92%
PMM Special Affordable			0.00%	6.83%	5.30%	4.59%	7.21%
PMM Underserved			100.00%	37.09%	29.16%	24.12%	22.74%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi				11.23%	8.92%	5.29%	2.46%
Median Valuation Bias for Other Refi			140.28%	12.12%	9.55%	4.92%	1.47%

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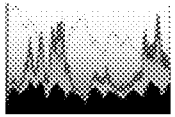


Single Family Conventional Acquisition Characteristics
SFC 276

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans			8,751	72,482	78,863	27,724	22,231
Book Volume ($B)			$2.2	$12.8	$18.6	$6.7	$4.2
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%			32.3%	33.1%	25.6%	25.4%	31.1%
OLTV 60.01% - 70.00%			19.1%	19.0%	15.9%	16.7%	19.1%
OLTV 70.01% - 75.00%			12.8%	12.1%	10.1%	9.6%	11.5%
OLTV 75.01% - 80.00%			26.5%	23.7%	38.7%	43.3%	32.7%
OLTV 80.01% - 90.00%			7.5%	10.6%	6.5%	4.0%	4.2%
OLTV 90.01% - 95.00%			1.9%	1.5%	3.2%	1.1%	1.3%
OLTV 95.01% - 97.00%			0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV			66.4%	65.0%	69.3%	68.9%	66.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			31.3%	29.7%	20.7%	23.2%	27.8%
Comb LTV 60.01% - 70.00%			18.5%	18.5%	15.5%	15.7%	17.8%
Comb LTV 70.01% - 75.00%			12.3%	11.8%	6.8%	8.9%	11.3%
Comb LTV 75.01% - 80.00%			24.5%	20.7%	23.0%	29.5%	24.9%
Comb LTV 80.01% - 90.00%			10.7%	16.8%	19.4%	14.1%	12.4%
Comb LTV 90.01% - 95.00%			2.7%	2.5%	9.4%	7.9%	4.8%
Comb LTV 95.01% - 97.00%			0.0%	0.0%	0.1%	0.0%	0.1%
Comb LTV 97.01% - 100.00%			0.0%	0.0%	5.2%	0.8%	0.7%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV			67.3%	67.1%	74.5%	71.9%	69.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			31.3%	29.7%	20.7%	23.2%	27.8%
Comb LTV 60.01% - 70.00%			18.5%	18.5%	15.5%	15.7%	17.8%
Comb LTV 70.01% - 75.00%			12.3%	11.8%	6.8%	8.9%	11.3%
Comb LTV 75.01% - 80.00%			24.5%	20.7%	23.0%	29.5%	24.9%
Comb LTV 80.01% - 90.00%			10.7%	16.8%	19.4%	14.1%	12.4%
Comb LTV 90.01% - 95.00%			2.7%	2.5%	9.4%	7.9%	4.8%
Comb LTV 95.01% - 97.00%			0.0%	0.0%	0.1%	0.0%	0.1%

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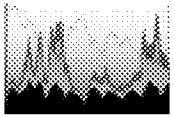


Single Family Conventional Acquisition Characteristics
SFC 276

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%			0.0%	0.0%	5.2%	0.8%	0.7%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV			67.3%	67.1%	74.5%	71.9%	69.0%
Credit Score (Sums to 100%)							
FICO < 550			0.0%	0.3%	0.0%	0.0%	0.1%
FICO 550-579			0.0%	0.3%	0.0%	0.1%	0.1%
FICO 580-619			0.2%	1.1%	0.4%	1.1%	0.8%
FICO 620-659			1.3%	4.1%	2.3%	4.3%	3.8%
FICO 660-699			6.0%	11.4%	12.5%	13.9%	14.2%
FICO 700-739			16.1%	18.1%	27.2%	26.2%	21.6%
FICO >= 740			76.3%	64.7%	57.5%	54.3%	59.1%
FICO Missing			0.0%	0.0%	0.0%	0.1%	0.4%
Wtd Avg FICO			763	748	745	740	744
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate			91.0%	67.3%	81.1%	75.6%	54.0%
Intermediate-term, fixed-rate			8.0%	28.4%	8.8%	11.6%	21.2%
Adjustable-rate			0.5%	2.1%	2.5%	2.7%	17.0%
Interest Only adjustable-rate			0.4%	1.8%	7.1%	8.6%	7.8%
Negative Amortization			0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate			0.0%	0.4%	0.5%	1.5%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence			95.2%	93.0%	90.7%	92.1%	92.4%
Second/Vacation Home			3.7%	5.1%	7.6%	7.7%	6.8%
Investor Property			1.1%	1.8%	1.7%	0.2%	0.8%
10-K Unit Type (Sums to 100%)							
1 Unit			99.6%	99.1%	96.4%	92.8%	93.5%
2-4 Units			0.4%	0.9%	3.6%	7.2%	6.5%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop			9.4%	11.0%	16.5%	12.8%	10.6%
Single Family Homes			90.6%	89.0%	83.5%	87.2%	89.4%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)			0.1%	0.2%	0.6%	0.2%	0.0%

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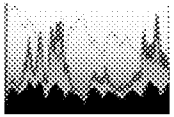


Single Family Conventional Acquisition Characteristics
SFC 276

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop			9.4%	10.9%	16.5%	12.8%	10.6%
1 Unit			90.0%	88.0%	79.3%	79.8%	82.8%
2-4 Units			0.4%	0.9%	3.6%	7.2%	6.5%
Condo							
Condo			6.5%	9.4%	14.6%	12.3%	10.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage			25.2%	22.4%	52.4%	50.9%	43.2%
Cash-Out Refinance			22.7%	46.6%	27.5%	36.9%	38.4%
Other Refinance			52.1%	31.0%	20.1%	12.2%	18.4%
Origination Type (Sums to 100%)							
TPO Broker			4.3%	8.4%	28.7%	30.2%	8.0%
TPO Correspondent			0.0%	0.6%	1.9%	2.0%	0.5%
Undesignated			0.0%	0.0%	0.0%	0.0%	0.0%
Retail			95.7%	91.1%	69.4%	67.7%	91.6%
Origination Amount and Rate							
Avg Origination Loan Amount			$251,146	$178,669	$236,620	$240,304	$189,619
Loan Original Note Rate			4.87%	5.97%	6.28%	6.36%	5.48%
Seasoning (Sums to 100%)							
Seasoned			0.0%	16.6%	0.3%	0.1%	11.7%
Non-Seasoned			100.0%	83.4%	99.7%	99.9%	88.3%
ACI							
ACI Probability			0.07%	0.13%	0.15%	0.13%	0.10%
Wtd Avg ACI Score			749	738	726	730	744
Credit Premium							
Wtd Avg Credit Premium			-0.31	0.04	0.01	0.08	0.07
Credit Premium > 1.5			0.2%	0.1%	0.5%	0.2%	0.1%
Prepay Premium							
Prepay Premium			0.0%	0.0%	0.1%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			18.8%	11.6%	10.2%	10.1%	11.1%
DTI Ratio > 20 and <= 30			33.7%	26.2%	22.1%	23.4%	28.4%
DTI Ratio > 30 and <= 40			30.0%	31.2%	33.0%	35.7%	33.8%
DTI Ratio > 40 and <= 45			11.3%	13.7%	15.3%	14.1%	12.2%
DTI Ratio > 45 and <= 50			5.2%	11.3%	11.2%	10.9%	9.0%
DTI Ratio > 50			1.0%	5.7%	7.5%	5.4%	5.3%
DTI Ratio Missing			0.0%	0.4%	0.6%	0.3%	0.3%

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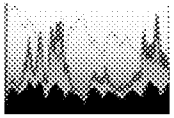


Single Family Conventional Acquisition Characteristics
SFC 276

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio			29.6%	33.8%	35.1%	34.5%	33.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			18.8%	11.6%	10.2%	10.1%	11.1%
DTI Ratio > 20 and <= 30			33.7%	26.2%	22.1%	23.4%	28.4%
DTI Ratio > 30 and <= 40			30.0%	31.2%	33.0%	35.7%	33.8%
DTI Ratio > 40 and <= 45			11.3%	13.7%	15.3%	14.1%	12.2%
DTI Ratio > 45 and <= 50			5.2%	11.3%	11.2%	10.9%	9.0%
DTI Ratio > 50			1.0%	5.7%	7.5%	5.4%	5.3%
DTI Ratio Missing			0.0%	0.4%	0.6%	0.3%	0.3%
Wtd Avg DTI Ratio			29.6%	33.8%	35.1%	34.5%	33.3%
Origination Term (Sums to 100%)							
<= 15 Years			8.0%	28.4%	8.8%	11.6%	21.2%
> 15 Years amd <= 25 Years			0.8%	3.9%	3.8%	2.8%	6.1%
> 25 Years and <= 30 Years			91.3%	67.3%	85.6%	84.4%	72.7%
> 30 Years			0.0%	0.4%	1.8%	1.3%	0.0%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)			91.1%	67.7%	81.6%	77.1%	54.0%
Intermediate-Term Fixed Rate (excl Balloon)			8.0%	28.4%	8.7%	11.6%	21.2%
Adjustable Rate			1.0%	3.9%	9.6%	11.3%	24.8%
Balloon			0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second			0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)			0.0%	0.4%	1.8%	1.3%	0.0%
Hybrid Arm			1.0%	3.9%	9.6%	11.1%	24.4%
- 2/28 Hybrid Arm			0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm			0.0%	0.1%	0.3%	0.4%	2.7%
- 5/1 Hybrid Arm			0.9%	2.6%	5.1%	8.2%	15.0%
- 7/1 Hybrid Arm			0.1%	0.9%	2.1%	2.1%	2.7%
- 10/1 Hybrid Arm			0.0%	0.3%	2.1%	0.4%	4.0%
NegAm ARM			0.0%	0.0%	0.0%	0.0%	0.0%

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CONFIDENTIAL TREATMENT REQUESTED

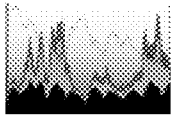


Single Family Conventional Acquisition Characteristics
SFC 276

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only			0.5%	2.2%	7.7%	10.1%	7.8%
- Interest Only ARM			0.4%	1.8%	7.1%	8.6%	7.8%
- Interest Only FRM			0.0%	0.4%	0.5%	1.5%	0.0%
Alt-A			0.0%	0.5%	1.7%	5.2%	0.5%
- Alt-A Low/No Doc			0.0%	0.4%	0.0%	0.0%	0.4%
- Alt-A No Disclosure			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA			0.0%	0.0%	0.0%	0.0%	0.1%
- Alt-A SISA			0.0%	0.4%	0.0%	0.0%	0.0%
- Alt-A No Ratio			0.0%	0.0%	0.0%	0.0%	0.1%
- Alt-A Stated Income			0.0%	0.0%	0.0%	0.0%	0.2%
Alt-A Full Doc (by SFC)			0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)			0.0%	0.1%	1.7%	5.2%	0.2%
My Community Mortgage			0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total			100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc			100.0%	100.0%	100.0%	100.0%	100.0%
- Other Low/No Doc			0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals							
Subprime			0.0%	0.0%	0.1%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)			0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005			0.0%	0.0%	0.1%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel			100.0%	68.4%	97.9%	94.8%	81.5%
Investor Channel			0.0%	31.6%	2.0%	5.2%	18.5%
eChannel			0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel			0.0%	0.0%	0.1%	0.0%	0.0%
Unknown/Pre-2000			0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW			7.2%	14.7%	33.4%	21.5%	18.8%
- 75/20/05			0.3%	0.2%	0.7%	0.6%	0.4%

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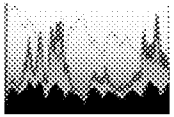


Single Family Conventional Acquisition Characteristics
SFC 276

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00			0.0%	0.0%	1.9%	0.0%	0.0%
- 80/10/10			2.7%	4.4%	4.9%	8.9%	6.1%
- 80/15/05			0.5%	0.5%	4.6%	5.6%	3.1%
- 80/20/00			0.0%	0.0%	2.7%	0.3%	0.0%
- 90/05/05			0.0%	0.2%	0.1%	0.0%	0.0%
- Other			3.8%	9.4%	18.4%	6.1%	9.2%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced			9.4%	15.6%	34.7%	23.5%	20.4%
- 75/20/05			0.3%	0.2%	0.8%	0.6%	0.4%
- 75/25/00			0.0%	0.1%	0.2%	0.1%	0.0%
- 80/10/10			2.8%	4.5%	10.2%	9.7%	6.4%
- 80/15/05			0.5%	0.6%	5.1%	5.8%	3.2%
- 80/20/00			0.0%	0.1%	5.3%	0.9%	0.8%
- 90/05/05			0.0%	0.2%	0.1%	0.0%	0.1%
- Other			5.9%	10.1%	13.0%	6.4%	9.5%
EA/TPR							
EA/TPR			0.0%	0.0%	0.0%	0.0%	0.1%
- EA I			0.0%	0.0%	0.0%	0.0%	0.1%
- EA/TPR II			0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest			15.0%	12.2%	14.5%	13.0%	18.6%
Northeast			24.2%	27.6%	25.7%	26.2%	31.0%
Southeast			22.7%	34.2%	22.8%	22.9%	20.8%
Southwest			18.3%	10.9%	15.3%	12.1%	11.7%
West			19.9%	15.0%	21.7%	25.8%	17.9%
Census Region (Sums to 100%)							
New England			5.1%	3.8%	4.0%	5.3%	6.3%
Middle Atlantic			18.6%	23.4%	21.1%	20.2%	23.8%
East North Central			7.2%	9.2%	11.9%	9.5%	14.7%
East South Central			3.4%	3.3%	2.0%	1.7%	2.2%
South Atlantic			19.8%	31.3%	21.5%	21.9%	19.5%
West North Central			9.8%	4.2%	3.6%	4.9%	5.7%
West South Central			9.9%	4.2%	6.5%	4.1%	3.7%
Mountain			7.7%	6.8%	9.7%	9.1%	8.4%
Pacific			18.6%	13.9%	19.9%	23.4%	15.7%

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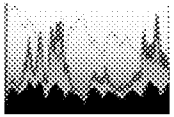


Single Family Conventional Acquisition Characteristics
SFC 276

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

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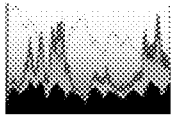


Single Family Conventional Acquisition Characteristics
SFC 276

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap			5.05	3.90	-5.00	-2.11	4.04
Wtd Avg Economic Model Fee			14.91	27.21	20.31	19.44	12.79
Wtd Avg Charged Fee			19.96	31.11	15.31	17.33	16.83
Appraisal Waivers							
Appraisal Waiver			0.1%	0.1%	0.0%	0.1%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate			3.25%	28.02%	38.49%	47.00%	40.75%
Cumulative Default Rate			0.00%	0.26%	2.07%	2.47%	0.76%
Housing Goals							
Low Mod			19.56%	33.23%	24.51%	22.68%	29.01%
Special Affordable			4.79%	12.79%	6.94%	6.05%	8.58%
Underserved			17.45%	32.68%	31.89%	34.67%	29.95%
PMM Low Mod			12.26%	25.27%	18.53%	16.56%	25.20%
PMM Special Affordable			2.28%	7.49%	3.58%	3.08%	7.48%
PMM Underserved			12.63%	27.88%	28.79%	29.38%	24.36%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi			9.72%	8.88%	6.92%	4.16%	0.73%
Median Valuation Bias for Other Refi			8.72%	7.83%	7.03%	4.06%	-0.42%

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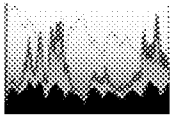


Single Family Conventional Acquisition Characteristics
CWIDE: Fast & Easy

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans			7,728	90,462	199,874	134,484	151,853
Book Volume ($B)			$1.7	$19.6	$43.0	$27.6	$28.0
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%			50.0%	22.1%	15.5%	19.4%	20.7%
OLTV 60.01% - 70.00%			27.7%	17.2%	12.5%	15.4%	16.3%
OLTV 70.01% - 75.00%			17.1%	10.7%	9.9%	7.8%	8.0%
OLTV 75.01% - 80.00%			5.1%	26.5%	41.8%	49.8%	47.2%
OLTV 80.01% - 90.00%			0.2%	15.5%	8.7%	6.6%	6.9%
OLTV 90.01% - 95.00%			0.0%	8.0%	11.7%	1.0%	0.9%
OLTV 95.01% - 97.00%			0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV			58.5%	71.9%	74.9%	71.5%	71.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			49.0%	20.7%	14.4%	18.0%	19.7%
Comb LTV 60.01% - 70.00%			27.6%	16.5%	11.2%	14.5%	16.0%
Comb LTV 70.01% - 75.00%			17.8%	10.5%	8.7%	6.8%	7.5%
Comb LTV 75.01% - 80.00%			5.3%	25.2%	24.6%	32.3%	31.0%
Comb LTV 80.01% - 90.00%			0.2%	19.1%	20.3%	24.8%	22.4%
Comb LTV 90.01% - 95.00%			0.0%	8.0%	20.8%	3.6%	3.3%
Comb LTV 95.01% - 97.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV			58.9%	72.8%	77.9%	74.3%	73.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			49.0%	20.7%	14.4%	18.0%	19.7%
Comb LTV 60.01% - 70.00%			27.6%	16.5%	11.2%	14.5%	16.0%
Comb LTV 70.01% - 75.00%			17.8%	10.5%	8.7%	6.8%	7.5%
Comb LTV 75.01% - 80.00%			5.3%	25.2%	24.6%	32.3%	31.0%
Comb LTV 80.01% - 90.00%			0.2%	19.1%	20.3%	24.8%	22.4%
Comb LTV 90.01% - 95.00%			0.0%	8.0%	20.8%	3.6%	3.3%
Comb LTV 95.01% - 97.00%			0.0%	0.0%	0.0%	0.0%	0.0%

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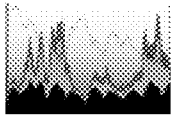


Single Family Conventional Acquisition Characteristics
CWIDE: Fast & Easy

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV			58.9%	72.8%	77.9%	74.3%	73.2%
Credit Score (Sums to 100%)							
FICO < 550			0.0%	0.0%	0.0%	0.0%	0.0%
FICO 550-579			0.0%	0.0%	0.0%	0.0%	0.0%
FICO 580-619			0.0%	0.0%	0.0%	0.0%	0.0%
FICO 620-659			0.0%	0.0%	0.0%	0.0%	0.0%
FICO 660-699			2.0%	7.3%	14.3%	7.7%	3.7%
FICO 700-739			14.7%	27.2%	32.2%	30.6%	31.1%
FICO >= 740			83.3%	65.5%	53.4%	61.7%	65.1%
FICO Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO			772	755	744	751	753
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate			89.9%	71.6%	73.6%	65.3%	70.2%
Intermediate-term, fixed-rate			9.6%	11.6%	4.6%	6.4%	7.3%
Adjustable-rate			0.1%	6.1%	2.8%	6.6%	12.9%
Interest Only adjustable-rate			0.4%	7.0%	7.6%	11.8%	8.9%
Negative Amortization			0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate			0.0%	3.8%	11.5%	10.0%	0.7%
10-K Occupancy Type (Sums to 100%)							
Principal Residence			95.0%	90.8%	91.9%	87.2%	89.3%
Second/Vacation Home			4.0%	6.4%	7.0%	11.6%	8.2%
Investor Property			1.0%	2.8%	1.1%	1.2%	2.5%
10-K Unit Type (Sums to 100%)							
1 Unit			100.0%	100.0%	100.0%	100.0%	100.0%
2-4 Units			0.0%	0.0%	0.0%	0.0%	0.0%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop			7.2%	13.3%	12.9%	14.2%	11.5%
Single Family Homes			92.8%	86.7%	87.1%	85.8%	88.5%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)			0.0%	0.0%	0.0%	0.1%	0.1%

FM-FCIC_0003827

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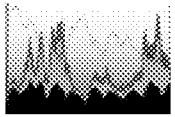


Single Family Conventional Acquisition Characteristics
CWIDE: Fast & Easy

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop			7.2%	13.3%	12.9%	14.2%	11.5%
1 Unit			92.8%	86.7%	87.1%	85.7%	88.4%
2-4 Units			0.0%	0.0%	0.0%	0.0%	0.0%
Condo							
Condo			7.2%	13.1%	12.7%	14.0%	11.5%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage			10.8%	41.7%	57.7%	64.8%	64.4%
Cash-Out Refinance			25.2%	16.8%	15.4%	15.0%	15.2%
Other Refinance			64.0%	41.6%	27.0%	20.3%	20.5%
Origination Type (Sums to 100%)							
TPO Broker			0.8%	24.4%	30.3%	28.5%	30.8%
TPO Correspondent			0.1%	12.3%	31.4%	31.3%	26.6%
Undesignated			0.0%	0.0%	0.0%	0.0%	0.0%
Retail			99.2%	63.4%	38.3%	40.1%	42.5%
Origination Amount and Rate							
Avg Origination Loan Amount			$216,780	$216,473	$215,363	$205,426	$184,550
Loan Original Note Rate			4.90%	5.86%	6.38%	6.40%	5.74%
Seasoning (Sums to 100%)							
Seasoned			0.0%	0.0%	0.0%	0.0%	0.0%
Non-Seasoned			100.0%	100.0%	100.0%	100.0%	100.0%
ACI							
ACI Probability			0.08%	0.34%	0.54%	0.31%	0.23%
Wtd Avg ACI Score			736	702	686	698	704
Credit Premium							
Wtd Avg Credit Premium			-0.89	-0.16	0.02	0.10	0.16
Credit Premium > 1.5			0.0%	0.1%	0.3%	0.2%	0.3%
Prepay Premium							
Prepay Premium			0.0%	1.0%	0.6%	1.3%	0.9%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			18.8%	7.6%	5.2%	5.9%	7.5%
DTI Ratio > 20 and <= 30			31.3%	20.1%	16.2%	18.2%	21.7%
DTI Ratio > 30 and <= 40			28.8%	30.2%	32.4%	35.1%	36.1%
DTI Ratio > 40 and <= 45			11.4%	17.1%	19.8%	19.1%	17.1%
DTI Ratio > 45 and <= 50			9.6%	14.9%	15.9%	13.4%	10.8%
DTI Ratio > 50			0.0%	10.0%	10.3%	8.1%	6.6%
DTI Ratio Missing			0.1%	0.2%	0.2%	0.2%	0.1%

FM-FCIC_00038271

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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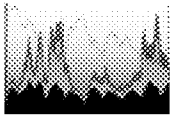


Single Family Conventional Acquisition Characteristics
CWIDE: Fast & Easy

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio			30.2%	36.7%	38.0%	36.8%	35.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			18.8%	7.6%	5.2%	5.9%	7.5%
DTI Ratio > 20 and <= 30			31.3%	20.1%	16.2%	18.2%	21.7%
DTI Ratio > 30 and <= 40			28.8%	30.2%	32.4%	35.1%	36.1%
DTI Ratio > 40 and <= 45			11.4%	17.1%	19.8%	19.1%	17.1%
DTI Ratio > 45 and <= 50			9.6%	14.9%	15.9%	13.4%	10.8%
DTI Ratio > 50			0.0%	10.0%	10.3%	8.1%	6.6%
DTI Ratio Missing			0.1%	0.2%	0.2%	0.2%	0.1%
Wtd Avg DTI Ratio			30.2%	36.7%	38.0%	36.8%	35.4%
Origination Term (Sums to 100%)							
<= 15 Years			9.6%	11.6%	4.6%	6.4%	7.3%
> 15 Years amd <= 25 Years			6.6%	2.6%	1.4%	1.7%	1.9%
> 25 Years and <= 30 Years			83.8%	85.0%	93.4%	92.0%	90.7%
> 30 Years			0.0%	0.8%	0.7%	0.0%	0.0%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)			89.9%	75.4%	85.1%	75.3%	70.9%
Intermediate-Term Fixed Rate (excl Balloon)			9.6%	11.6%	4.6%	6.4%	7.3%
Adjustable Rate			0.5%	13.1%	10.3%	18.3%	21.7%
Balloon			0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second			0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)			0.0%	0.8%	0.7%	0.0%	0.0%
Hybrid Arm			0.5%	13.1%	10.3%	18.3%	21.7%
- 2/28 Hybrid Arm			0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm			0.0%	0.3%	1.0%	1.2%	2.9%
- 5/1 Hybrid Arm			0.5%	8.7%	7.1%	13.4%	13.1%
- 7/1 Hybrid Arm			0.0%	3.0%	1.3%	1.9%	3.7%
- 10/1 Hybrid Arm			0.0%	1.0%	1.0%	1.9%	2.0%
NegAm ARM			0.0%	0.0%	0.0%	0.0%	0.0%

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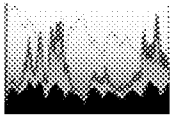


Single Family Conventional Acquisition Characteristics
CWIDE: Fast & Easy

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only			0.4%	10.7%	19.1%	21.7%	9.6%
- Interest Only ARM			0.4%	7.0%	7.6%	11.8%	8.9%
- Interest Only FRM			0.0%	3.8%	11.5%	10.0%	0.7%
Alt-A			0.0%	0.0%	0.0%	0.0%	0.2%
- Alt-A Low/No Doc			0.0%	0.0%	0.0%	0.0%	0.2%
- Alt-A No Disclosure			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA			0.0%	0.0%	0.0%	0.0%	0.1%
- Alt-A SISA			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income			0.0%	0.0%	0.0%	0.0%	0.1%
Alt-A Full Doc (by SFC)			0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)			0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage			0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total			100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc			100.0%	100.0%	100.0%	100.0%	100.0%
- Other Low/No Doc			0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals							
Subprime			0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)			0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005			0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel			100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel			0.0%	0.0%	0.0%	0.0%	0.0%
eChannel			0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000			0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW			3.5%	6.9%	22.8%	23.2%	19.9%
- 75/20/05			0.0%	0.0%	0.6%	0.2%	0.1%

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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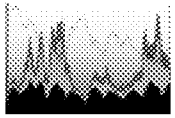


Single Family Conventional Acquisition Characteristics
CWIDE: Fast & Easy

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00			0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10			0.0%	2.2%	9.6%	16.0%	14.4%
- 80/15/05			0.0%	0.0%	8.4%	2.3%	2.3%
- 80/20/00			0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05			0.0%	0.0%	0.0%	0.0%	0.0%
- Other			3.5%	4.6%	4.3%	4.7%	3.1%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced			5.2%	7.8%	24.0%	24.3%	21.1%
- 75/20/05			0.0%	0.0%	0.6%	0.2%	0.1%
- 75/25/00			0.0%	0.0%	0.1%	0.0%	0.0%
- 80/10/10			0.0%	2.5%	10.1%	16.5%	14.9%
- 80/15/05			0.0%	0.1%	8.5%	2.4%	2.4%
- 80/20/00			0.0%	0.0%	0.1%	0.1%	0.1%
- 90/05/05			0.0%	0.0%	0.0%	0.0%	0.0%
- Other			5.2%	5.2%	4.5%	5.0%	3.5%
EA/TPR							
EA/TPR			0.0%	0.0%	0.0%	0.1%	0.1%
- EA I			0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II			0.0%	0.0%	0.0%	0.1%	0.1%
- EA/TPR III			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest			15.6%	14.0%	13.9%	12.9%	13.9%
Northeast			13.0%	15.4%	15.6%	14.6%	17.1%
Southeast			18.5%	18.2%	21.1%	22.3%	21.5%
Southwest			17.1%	18.8%	20.1%	19.4%	18.0%
West			35.8%	33.5%	29.3%	30.7%	29.6%
Census Region (Sums to 100%)							
New England			4.6%	4.9%	4.9%	4.5%	5.3%
Middle Atlantic			8.1%	10.1%	10.3%	9.8%	11.6%
East North Central			13.4%	12.8%	12.2%	11.1%	11.9%
East South Central			7.6%	4.5%	4.3%	4.4%	4.3%
South Atlantic			11.1%	14.1%	17.2%	18.3%	17.5%
West North Central			5.0%	3.8%	3.7%	3.6%	4.1%
West South Central			4.4%	6.8%	7.4%	6.4%	5.8%
Mountain			12.5%	12.7%	14.7%	16.1%	14.3%
Pacific			33.1%	30.2%	25.3%	25.8%	25.3%

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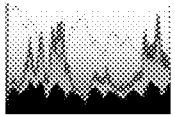


Single Family Conventional Acquisition Characteristics
CWIDE: Fast & Easy

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

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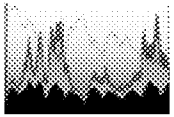


Single Family Conventional Acquisition Characteristics
CWIDE: Fast & Easy

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap			7.51	-5.72	-16.25	-11.67	-7.53
Wtd Avg Economic Model Fee			8.14	24.14	31.48	26.30	22.12
Wtd Avg Charged Fee			15.65	18.43	15.23	14.63	14.59
Appraisal Waivers							
Appraisal Waiver			15.7%	14.2%	9.8%	10.5%	11.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate			4.03%	23.18%	31.22%	42.82%	39.69%
Cumulative Default Rate			0.00%	0.54%	2.56%	2.67%	1.63%
Housing Goals							
Low Mod			30.85%	35.61%	32.21%	34.49%	37.17%
Special Affordable			8.78%	10.19%	8.52%	9.27%	10.78%
Underserved			20.62%	32.06%	32.90%	31.33%	30.81%
PMM Low Mod			40.89%	37.10%	30.12%	33.05%	33.67%
PMM Special Affordable			16.27%	10.82%	7.68%	8.22%	8.97%
PMM Underserved			32.64%	33.33%	29.51%	27.78%	27.61%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi			10.22%	7.95%	7.46%	4.54%	1.12%
Median Valuation Bias for Other Refi			11.34%	10.19%	10.64%	7.11%	3.01%

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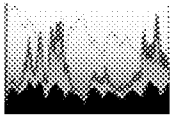


Single Family Conventional Acquisition Characteristics
BofA: Paper Saver

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans			27,463	86,162	70,951	49,960	77,085
Book Volume ($B)			$6.3	$19.2	$13.7	$8.8	$13.0
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%			44.7%	25.8%	29.8%	31.3%	34.2%
OLTV 60.01% - 70.00%			20.1%	16.5%	16.9%	16.2%	19.8%
OLTV 70.01% - 75.00%			10.7%	8.1%	8.7%	7.1%	8.2%
OLTV 75.01% - 80.00%			22.0%	29.1%	32.2%	39.4%	32.6%
OLTV 80.01% - 90.00%			2.5%	13.7%	7.2%	4.3%	4.1%
OLTV 90.01% - 95.00%			0.0%	6.8%	5.2%	1.7%	1.2%
OLTV 95.01% - 97.00%			0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV			60.9%	70.5%	67.5%	66.3%	64.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			39.9%	20.2%	27.6%	29.9%	32.4%
Comb LTV 60.01% - 70.00%			21.0%	14.2%	15.7%	15.8%	19.4%
Comb LTV 70.01% - 75.00%			12.0%	7.8%	8.2%	7.0%	8.3%
Comb LTV 75.01% - 80.00%			24.0%	24.0%	23.4%	27.7%	24.3%
Comb LTV 80.01% - 90.00%			3.0%	23.6%	16.1%	13.9%	11.5%
Comb LTV 90.01% - 95.00%			0.0%	10.2%	9.0%	5.7%	4.2%
Comb LTV 95.01% - 97.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%			0.0%	0.0%	0.1%	0.0%	0.0%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV			62.5%	74.0%	69.8%	68.4%	66.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			39.9%	20.2%	27.6%	29.9%	32.4%
Comb LTV 60.01% - 70.00%			21.0%	14.2%	15.7%	15.8%	19.4%
Comb LTV 70.01% - 75.00%			12.0%	7.8%	8.2%	7.0%	8.3%
Comb LTV 75.01% - 80.00%			24.0%	24.0%	23.4%	27.7%	24.3%
Comb LTV 80.01% - 90.00%			3.0%	23.6%	16.1%	13.9%	11.5%
Comb LTV 90.01% - 95.00%			0.0%	10.2%	9.0%	5.7%	4.2%
Comb LTV 95.01% - 97.00%			0.0%	0.0%	0.0%	0.0%	0.0%

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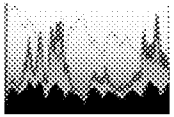


Single Family Conventional Acquisition Characteristics
BofA: Paper Saver

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%			0.0%	0.0%	0.1%	0.0%	0.0%
Comb LTV > 100.00%			0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV			62.5%	74.0%	69.8%	68.4%	66.5%
Credit Score (Sums to 100%)							
FICO < 550			0.0%	0.0%	0.1%	0.1%	0.0%
FICO 550-579			0.0%	0.0%	0.2%	0.2%	0.1%
FICO 580-619			0.0%	0.1%	0.8%	0.7%	0.5%
FICO 620-659			0.0%	1.0%	4.0%	6.0%	5.2%
FICO 660-699			2.4%	9.5%	15.8%	14.9%	13.8%
FICO 700-739			17.0%	22.8%	23.4%	23.0%	23.7%
FICO >= 740			80.5%	66.6%	55.7%	55.1%	56.7%
FICO Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO			770	754	740	739	741
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate			86.8%	79.6%	68.3%	48.2%	56.4%
Intermediate-term, fixed-rate			12.1%	5.7%	12.4%	13.1%	14.1%
Adjustable-rate			0.4%	5.3%	4.2%	21.4%	19.9%
Interest Only adjustable-rate			0.8%	9.2%	11.0%	12.5%	9.6%
Negative Amortization			0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate			0.0%	0.2%	4.1%	4.8%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence			91.4%	85.9%	82.9%	84.2%	86.4%
Second/Vacation Home			6.1%	7.7%	9.8%	12.8%	10.7%
Investor Property			2.5%	6.4%	7.3%	3.0%	2.9%
10-K Unit Type (Sums to 100%)							
1 Unit			98.0%	98.1%	97.5%	98.5%	98.3%
2-4 Units			2.0%	1.9%	2.5%	1.5%	1.7%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop			10.4%	13.8%	13.5%	14.4%	12.6%
Single Family Homes			89.6%	86.2%	86.5%	85.6%	87.4%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)			0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00038278

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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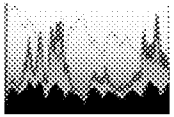


Single Family Conventional Acquisition Characteristics
BofA: Paper Saver

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop			10.4%	13.8%	13.5%	14.4%	12.6%
1 Unit			87.6%	84.3%	84.0%	84.1%	85.7%
2-4 Units			2.0%	1.9%	2.5%	1.5%	1.7%
Condo							
Condo			9.8%	13.4%	13.1%	14.3%	12.6%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage			17.0%	51.4%	43.6%	55.2%	41.3%
Cash-Out Refinance			29.9%	25.1%	38.4%	33.4%	42.0%
Other Refinance			53.1%	23.5%	17.9%	11.4%	16.7%
Origination Type (Sums to 100%)							
TPO Broker			0.0%	2.9%	10.9%	2.3%	0.0%
TPO Correspondent			0.0%	0.3%	0.3%	0.0%	0.0%
Undesignated			0.0%	0.0%	0.0%	0.0%	0.0%
Retail			100.0%	96.8%	88.8%	97.7%	100.0%
Origination Amount and Rate							
Avg Origination Loan Amount			$231,067	$222,809	$194,329	$176,798	$168,459
Loan Original Note Rate			4.98%	5.89%	6.35%	6.29%	5.62%
Seasoning (Sums to 100%)							
Seasoned			0.0%	0.0%	0.1%	0.0%	0.0%
Non-Seasoned			100.0%	100.0%	99.9%	100.0%	100.0%
ACI							
ACI Probability			0.04%	0.10%	0.12%	0.11%	0.09%
Wtd Avg ACI Score			762	739	734	737	743
Credit Premium							
Wtd Avg Credit Premium			-0.44	-0.07	0.04	0.19	0.21
Credit Premium > 1.5			0.1%	0.1%	0.1%	0.4%	0.4%
Prepay Premium							
Prepay Premium			0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			24.2%	14.0%	14.5%	14.8%	14.7%
DTI Ratio > 20 and <= 30			30.8%	25.9%	24.7%	25.2%	27.2%
DTI Ratio > 30 and <= 40			25.6%	28.8%	28.7%	29.3%	28.9%
DTI Ratio > 40 and <= 45			9.2%	12.1%	12.5%	12.2%	11.4%
DTI Ratio > 45 and <= 50			6.2%	8.9%	9.5%	8.6%	8.1%
DTI Ratio > 50			3.8%	8.8%	9.4%	9.4%	9.3%
DTI Ratio Missing			0.3%	1.5%	0.8%	0.5%	0.4%

FM-FCIC_00038279

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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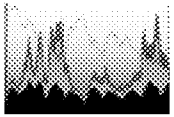


Single Family Conventional Acquisition Characteristics
BofA: Paper Saver

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio			29.1%	33.4%	33.6%	33.5%	33.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			24.2%	14.0%	14.5%	14.8%	14.7%
DTI Ratio > 20 and <= 30			30.8%	25.9%	24.7%	25.2%	27.2%
DTI Ratio > 30 and <= 40			25.6%	28.8%	28.7%	29.3%	28.9%
DTI Ratio > 40 and <= 45			9.2%	12.1%	12.5%	12.2%	11.4%
DTI Ratio > 45 and <= 50			6.2%	8.9%	9.5%	8.6%	8.1%
DTI Ratio > 50			3.8%	8.8%	9.4%	9.4%	9.3%
DTI Ratio Missing			0.3%	1.5%	0.8%	0.5%	0.4%
Wtd Avg DTI Ratio			29.1%	33.4%	33.6%	33.5%	33.1%
Origination Term (Sums to 100%)							
<= 15 Years			12.1%	5.7%	12.5%	13.2%	14.4%
> 15 Years amd <= 25 Years			5.0%	2.9%	3.3%	3.2%	6.9%
> 25 Years and <= 30 Years			82.9%	90.6%	82.9%	81.3%	78.7%
> 30 Years			0.0%	0.9%	1.3%	2.4%	0.0%
Missing			0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)			86.8%	79.8%	72.4%	53.1%	56.4%
Intermediate-Term Fixed Rate (excl Balloon)			12.1%	5.7%	12.4%	13.1%	14.1%
Adjustable Rate			1.1%	14.5%	15.2%	33.8%	29.5%
Balloon			0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second			0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)			0.0%	0.9%	1.3%	2.4%	0.0%
Hybrid Arm			1.1%	14.5%	15.1%	33.7%	29.0%
- 2/28 Hybrid Arm			0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm			0.0%	0.5%	0.9%	2.3%	3.6%
- 5/1 Hybrid Arm			1.1%	9.6%	9.1%	23.8%	19.1%
- 7/1 Hybrid Arm			0.0%	3.8%	3.0%	5.7%	4.6%
- 10/1 Hybrid Arm			0.0%	0.7%	2.1%	1.9%	1.6%
NegAm ARM			0.0%	0.0%	0.0%	0.0%	0.0%

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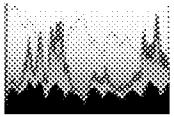


Single Family Conventional Acquisition Characteristics
BofA: Paper Saver

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only			0.8%	9.4%	15.1%	17.3%	9.6%
- Interest Only ARM			0.8%	9.2%	11.0%	12.5%	9.6%
- Interest Only FRM			0.0%	0.2%	4.1%	4.8%	0.0%
Alt-A			0.0%	0.0%	5.1%	0.7%	0.3%
- Alt-A Low/No Doc			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio			0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income			0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)			0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)			0.0%	0.0%	5.1%	0.7%	0.3%
My Community Mortgage			0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total			100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc			100.0%	100.0%	100.0%	100.0%	100.0%
- Other Low/No Doc			0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals							
Subprime			0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)			0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005			0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel			100.0%	99.9%	81.7%	98.5%	98.4%
Investor Channel			0.0%	0.1%	18.3%	1.5%	1.6%
eChannel			0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel			0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000			0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW			12.8%	22.0%	17.2%	16.6%	15.1%
- 75/20/05			0.0%	0.5%	0.3%	0.1%	0.1%

FM-FCIC_00038281

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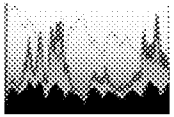


Single Family Conventional Acquisition Characteristics
BofA: Paper Saver

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00			0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10			0.2%	5.8%	6.6%	8.5%	6.1%
- 80/15/05			0.0%	2.6%	3.3%	3.8%	2.9%
- 80/20/00			0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05			0.0%	0.0%	0.0%	0.0%	0.0%
- Other			12.5%	13.1%	6.9%	4.1%	5.9%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced			14.0%	22.6%	17.9%	17.3%	15.7%
- 75/20/05			0.0%	0.5%	0.3%	0.1%	0.1%
- 75/25/00			0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10			0.3%	5.9%	7.0%	8.7%	6.4%
- 80/15/05			0.0%	2.6%	3.4%	3.9%	2.9%
- 80/20/00			0.0%	0.0%	0.1%	0.1%	0.0%
- 90/05/05			0.0%	0.0%	0.0%	0.0%	0.0%
- Other			13.6%	13.5%	7.0%	4.5%	6.2%
EA/TPR							
EA/TPR			0.0%	0.0%	0.0%	0.0%	0.0%
- EA I			0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II			0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III			0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest			5.6%	4.7%	4.0%	2.7%	1.8%
Northeast			14.5%	13.1%	11.8%	8.8%	8.0%
Southeast			25.9%	31.1%	35.4%	41.4%	41.9%
Southwest			11.7%	12.8%	14.7%	16.4%	13.9%
West			42.3%	38.4%	34.1%	30.6%	34.4%
Census Region (Sums to 100%)							
New England			6.4%	4.7%	4.4%	3.6%	3.6%
Middle Atlantic			7.8%	8.2%	7.3%	5.1%	4.3%
East North Central			5.3%	4.4%	3.4%	2.2%	1.4%
East South Central			0.9%	1.4%	1.8%	1.9%	1.7%
South Atlantic			25.2%	29.9%	33.7%	39.6%	40.3%
West North Central			2.0%	2.1%	3.0%	3.3%	3.3%
West South Central			6.9%	7.3%	7.0%	7.7%	5.2%
Mountain			4.5%	5.6%	7.8%	8.9%	9.2%
Pacific			40.9%	36.4%	31.6%	27.6%	31.1%

FM-FCIC_00038282

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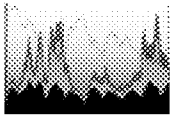


Single Family Conventional Acquisition Characteristics
BofA: Paper Saver

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
			0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

FM-FCIC_00038283

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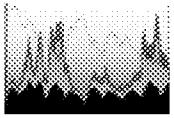


Single Family Conventional Acquisition Characteristics
BofA: Paper Saver

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap			6.55	5.00	-2.62	2.73	5.92
Wtd Avg Economic Model Fee			11.51	17.45	20.86	17.24	13.61
Wtd Avg Charged Fee			18.06	22.45	18.24	19.97	19.52
Appraisal Waivers							
Appraisal Waiver			0.0%	0.0%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate			4.94%	21.01%	30.55%	40.11%	38.60%
Cumulative Default Rate			0.00%	0.31%	1.12%	1.62%	0.91%
Housing Goals							
Low Mod			30.29%	33.86%	32.92%	33.34%	33.36%
Special Affordable			9.36%	11.19%	13.23%	11.33%	11.11%
Underserved			29.52%	38.34%	42.05%	40.24%	38.98%
PMM Low Mod			41.48%	29.34%	25.77%	27.97%	30.12%
PMM Special Affordable			15.75%	8.48%	7.27%	8.39%	9.04%
PMM Underserved			43.69%	34.79%	31.24%	30.72%	30.20%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi			14.31%	12.92%	10.25%	5.70%	3.13%
Median Valuation Bias for Other Refi			12.87%	10.86%	8.89%	4.19%	1.48%

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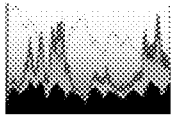


Single Family Conventional Acquisition Characteristics
Other Process Efficiency

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	20,135	20,135	151,802	77,651	146,361	94,011	77,241
Book Volume ($B)	$4.9	$4.9	$33.6	$16.7	$29.9	$18.2	$14.0
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	37.2%	37.2%	40.7%	29.4%	23.7%	30.4%	35.6%
OLTV 60.01% - 70.00%	15.7%	15.7%	16.3%	16.5%	15.4%	16.7%	16.4%
OLTV 70.01% - 75.00%	12.7%	12.7%	10.8%	9.9%	9.2%	8.7%	8.4%
OLTV 75.01% - 80.00%	26.9%	26.9%	24.1%	29.7%	38.3%	36.1%	32.6%
OLTV 80.01% - 90.00%	5.8%	5.8%	6.7%	8.2%	6.4%	5.4%	3.8%
OLTV 90.01% - 95.00%	1.3%	1.3%	1.3%	5.0%	4.6%	1.5%	1.7%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.0%	0.0%	0.1%	0.0%	0.1%
OLTV 97.01% - 100.00%	0.1%	0.1%	0.0%	1.1%	2.4%	1.3%	1.4%
OLTV > 100.00%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	64.7%	64.7%	63.4%	68.5%	70.8%	67.3%	65.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	32.5%	32.5%	36.4%	26.9%	21.6%	29.0%	33.0%
Comb LTV 60.01% - 70.00%	15.8%	15.8%	16.8%	15.4%	13.9%	16.2%	16.2%
Comb LTV 70.01% - 75.00%	13.4%	13.4%	11.4%	9.2%	7.9%	8.3%	8.1%
Comb LTV 75.01% - 80.00%	27.5%	27.5%	24.3%	25.2%	25.3%	28.1%	24.2%
Comb LTV 80.01% - 90.00%	8.2%	8.2%	9.1%	14.0%	16.1%	12.7%	11.8%
Comb LTV 90.01% - 95.00%	1.8%	1.8%	1.8%	7.8%	10.6%	4.3%	5.3%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.0%	0.1%	0.2%	0.0%	0.1%
Comb LTV 97.01% - 100.00%	0.1%	0.1%	0.0%	1.4%	4.4%	1.3%	1.4%
Comb LTV > 100.00%	0.5%	0.5%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	66.7%	66.7%	65.2%	70.5%	73.9%	69.0%	67.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	32.5%	32.5%	36.4%	26.9%	21.6%	29.0%	33.0%
Comb LTV 60.01% - 70.00%	15.8%	15.8%	16.8%	15.4%	13.9%	16.2%	16.2%
Comb LTV 70.01% - 75.00%	13.4%	13.4%	11.4%	9.2%	7.9%	8.3%	8.1%
Comb LTV 75.01% - 80.00%	27.5%	27.5%	24.3%	25.2%	25.3%	28.1%	24.2%
Comb LTV 80.01% - 90.00%	8.2%	8.2%	9.1%	14.0%	16.1%	12.7%	11.8%
Comb LTV 90.01% - 95.00%	1.8%	1.8%	1.8%	7.8%	10.6%	4.3%	5.3%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.0%	0.1%	0.2%	0.0%	0.1%

FM-FCIC_00038285

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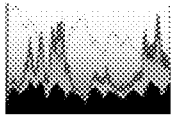


Single Family Conventional Acquisition Characteristics
Other Process Efficiency

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.1%	0.1%	0.0%	1.4%	4.4%	1.3%	1.4%
Comb LTV > 100.00%	0.5%	0.5%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	66.7%	66.7%	65.2%	70.5%	73.9%	69.0%	67.4%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%
FICO 580-619	0.1%	0.1%	0.1%	0.1%	0.3%	0.3%	0.8%
FICO 620-659	0.9%	0.9%	0.5%	0.7%	2.0%	1.4%	2.6%
FICO 660-699	5.7%	5.7%	4.2%	5.9%	9.2%	8.9%	8.1%
FICO 700-739	16.5%	16.5%	15.5%	23.9%	25.5%	24.6%	23.6%
FICO >= 740	76.6%	76.6%	79.5%	69.2%	62.8%	64.4%	64.1%
FICO Missing	0.2%	0.2%	0.1%	0.2%	0.1%	0.3%	0.4%
Wtd Avg FICO	764	764	767	758	750	752	749
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	65.5%	65.5%	78.2%	73.6%	77.8%	76.4%	67.1%
Intermediate-term, fixed-rate	19.4%	19.4%	15.7%	16.8%	7.5%	9.5%	13.3%
Adjustable-rate	12.7%	12.7%	5.1%	4.3%	2.5%	6.0%	8.5%
Interest Only adjustable-rate	2.4%	2.4%	1.0%	3.7%	3.7%	5.2%	11.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.6%	8.5%	3.0%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	90.0%	90.0%	92.3%	90.7%	89.1%	88.6%	90.1%
Second/Vacation Home	6.8%	6.8%	6.3%	7.4%	8.5%	9.3%	8.9%
Investor Property	3.2%	3.2%	1.4%	1.9%	2.4%	2.1%	1.0%
10-K Unit Type (Sums to 100%)							
1 Unit	98.0%	98.0%	98.9%	99.4%	99.6%	99.6%	98.9%
2-4 Units	2.0%	2.0%	1.1%	0.6%	0.4%	0.4%	1.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	14.7%	14.7%	11.6%	11.7%	12.1%	13.2%	14.1%
Single Family Homes	85.3%	85.3%	88.4%	88.3%	87.9%	86.8%	85.9%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%

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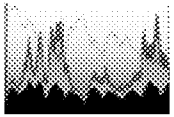


Single Family Conventional Acquisition Characteristics
Other Process Efficiency

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	14.7%	14.7%	11.6%	11.7%	12.1%	13.2%	14.1%
1 Unit	83.0%	83.0%	87.3%	87.7%	87.5%	86.4%	84.8%
2-4 Units	2.0%	2.0%	1.1%	0.6%	0.4%	0.4%	1.1%
Condo							
Condo	13.0%	13.0%	10.2%	10.6%	11.5%	12.6%	12.9%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	34.5%	34.5%	32.6%	45.9%	60.9%	62.0%	50.8%
Cash-Out Refinance	24.8%	24.8%	26.7%	22.8%	20.2%	22.7%	27.5%
Other Refinance	40.8%	40.8%	40.7%	31.3%	19.0%	15.3%	21.7%
Origination Type (Sums to 100%)							
TPO Broker	15.4%	15.4%	9.1%	23.4%	23.4%	26.2%	30.3%
TPO Correspondent	0.0%	0.0%	0.4%	14.9%	29.4%	21.1%	5.5%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	84.5%	84.5%	90.5%	61.7%	47.2%	52.7%	64.2%
Origination Amount and Rate							
Avg Origination Loan Amount	$241,473	$241,473	$221,780	$215,224	$204,802	$193,742	$182,015
Loan Original Note Rate	4.77%	4.77%	4.84%	5.82%	6.28%	6.30%	5.59%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	1.6%	1.8%	0.0%	0.0%	0.8%
Non-Seasoned	100.0%	100.0%	98.4%	98.2%	100.0%	100.0%	99.2%
ACI							
ACI Probability	0.06%	0.06%	0.05%	0.11%	0.19%	0.18%	0.18%
Wtd Avg ACI Score	756	756	759	740	727	734	740
Credit Premium							
Wtd Avg Credit Premium	0.07	0.07	-0.14	-0.18	-0.08	0.00	0.04
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	13.4%	13.4%	18.2%	11.7%	7.7%	9.2%	12.1%
DTI Ratio > 20 and <= 30	29.8%	29.8%	32.4%	25.5%	20.3%	23.0%	25.9%
DTI Ratio > 30 and <= 40	36.9%	36.9%	31.5%	31.9%	30.9%	33.7%	32.2%
DTI Ratio > 40 and <= 45	16.4%	16.4%	11.5%	13.9%	16.0%	15.9%	13.1%
DTI Ratio > 45 and <= 50	2.0%	2.0%	3.7%	6.5%	9.2%	7.0%	6.0%
DTI Ratio > 50	0.5%	0.5%	1.9%	9.7%	15.4%	9.0%	4.2%
DTI Ratio Missing	1.0%	1.0%	0.9%	0.8%	0.6%	2.3%	6.5%

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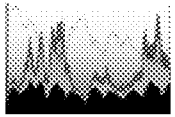


Single Family Conventional Acquisition Characteristics
Other Process Efficiency

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	31.1%	31.1%	29.8%	34.3%	37.6%	35.2%	32.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	13.4%	13.4%	18.2%	11.7%	7.7%	9.2%	12.1%
DTI Ratio > 20 and <= 30	29.8%	29.8%	32.4%	25.5%	20.3%	23.0%	25.9%
DTI Ratio > 30 and <= 40	36.9%	36.9%	31.5%	31.9%	30.9%	33.7%	32.2%
DTI Ratio > 40 and <= 45	16.4%	16.4%	11.5%	13.9%	16.0%	15.9%	13.1%
DTI Ratio > 45 and <= 50	2.0%	2.0%	3.7%	6.5%	9.2%	7.0%	6.0%
DTI Ratio > 50	0.5%	0.5%	1.9%	9.7%	15.4%	9.0%	4.2%
DTI Ratio Missing	1.0%	1.0%	0.9%	0.8%	0.6%	2.3%	6.5%
Wtd Avg DTI Ratio	31.1%	31.1%	29.8%	34.3%	37.6%	35.2%	32.6%
Origination Term (Sums to 100%)							
<= 15 Years	19.4%	19.4%	15.7%	16.8%	7.5%	9.5%	13.3%
> 15 Years amd <= 25 Years	2.2%	2.2%	3.7%	2.7%	2.2%	3.0%	5.6%
> 25 Years and <= 30 Years	78.3%	78.3%	80.6%	80.3%	89.6%	86.8%	81.0%
> 30 Years	0.0%	0.0%	0.0%	0.2%	0.7%	0.7%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	65.5%	65.5%	78.2%	75.2%	86.2%	79.3%	67.1%
Intermediate-Term Fixed Rate (excl Balloon)	19.4%	19.4%	15.7%	16.8%	7.5%	9.5%	13.3%
Adjustable Rate	15.1%	15.1%	6.1%	7.9%	6.3%	11.2%	19.5%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.2%	0.7%	0.7%	0.0%
Hybrid Arm	15.1%	15.1%	6.1%	7.9%	6.3%	11.2%	19.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.8%	0.6%	1.3%	3.4%
- 5/1 Hybrid Arm	11.9%	11.9%	5.2%	4.8%	4.0%	6.3%	9.9%
- 7/1 Hybrid Arm	3.2%	3.2%	0.7%	1.5%	1.2%	2.1%	3.4%
- 10/1 Hybrid Arm	0.0%	0.0%	0.2%	0.8%	0.5%	1.4%	2.7%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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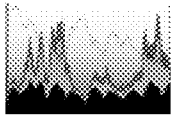


Single Family Conventional Acquisition Characteristics
Other Process Efficiency

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	2.4%	2.4%	1.0%	5.3%	12.2%	8.2%	11.0%
- Interest Only ARM	2.4%	2.4%	1.0%	3.7%	3.7%	5.2%	11.0%
- Interest Only FRM	0.0%	0.0%	0.0%	1.6%	8.5%	3.0%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.0%	0.3%	1.3%	1.5%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	1.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.9%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.3%	0.7%	0.4%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.3%	0.3%	0.2%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	2.2%	54.4%	58.5%	55.7%	34.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	2.2%	54.4%	58.5%	55.2%	32.9%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	1.1%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	98.2%	98.0%	99.0%	95.8%	97.0%
Investor Channel	0.0%	0.0%	1.8%	2.0%	1.0%	4.2%	2.9%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	14.5%	14.5%	13.5%	13.3%	21.4%	13.4%	17.6%
- 75/20/05	0.1%	0.1%	0.1%	0.4%	1.1%	0.2%	0.2%

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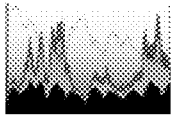


Single Family Conventional Acquisition Characteristics
Other Process Efficiency

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.4%	1.4%	1.2%	3.5%	7.3%	5.8%	6.1%
- 80/15/05	0.3%	0.3%	0.3%	2.1%	4.9%	2.4%	3.2%
- 80/20/00	0.1%	0.1%	0.0%	0.3%	0.7%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	12.5%	12.5%	11.8%	6.9%	7.3%	5.0%	8.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	15.5%	15.5%	14.6%	14.3%	22.4%	14.3%	18.8%
- 75/20/05	0.1%	0.1%	0.1%	0.4%	1.2%	0.2%	0.2%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%
- 80/10/10	1.5%	1.5%	1.3%	3.7%	7.6%	6.3%	6.6%
- 80/15/05	0.3%	0.3%	0.4%	2.1%	4.9%	2.6%	3.3%
- 80/20/00	0.4%	0.4%	0.1%	0.3%	2.0%	0.1%	0.1%
- 90/05/05	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	13.1%	13.1%	12.7%	7.7%	6.5%	5.1%	8.5%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
10-K Property Region (Sums to 100%)							
Midwest	9.6%	9.6%	8.4%	9.7%	10.6%	13.3%	14.7%
Northeast	20.2%	20.2%	20.0%	19.1%	14.7%	16.3%	17.6%
Southeast	18.4%	18.4%	21.8%	37.2%	37.3%	34.7%	27.3%
Southwest	11.3%	11.3%	13.3%	14.7%	17.9%	16.2%	14.4%
West	40.4%	40.4%	36.5%	19.2%	19.5%	19.5%	25.9%
Census Region (Sums to 100%)							
New England	4.0%	4.0%	5.4%	5.2%	5.3%	5.4%	5.2%
Middle Atlantic	15.8%	15.8%	14.1%	13.4%	9.0%	10.4%	12.0%
East North Central	5.8%	5.8%	5.9%	8.3%	8.4%	10.1%	11.1%
East South Central	1.5%	1.5%	1.6%	3.9%	4.6%	4.0%	2.3%
South Atlantic	17.3%	17.3%	20.6%	33.8%	33.1%	31.2%	25.4%
West North Central	5.1%	5.1%	4.4%	3.4%	4.3%	5.1%	5.5%
West South Central	4.7%	4.7%	7.1%	6.8%	7.4%	5.8%	5.3%
Mountain	7.0%	7.0%	5.8%	7.6%	10.8%	10.8%	9.3%
Pacific	38.7%	38.7%	35.1%	17.5%	17.3%	17.3%	23.7%

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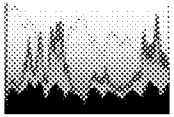


Single Family Conventional Acquisition Characteristics
Other Process Efficiency

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Top 10 States							
01) CA	32.9%	32.9%	28.9%	13.1%	11.6%	12.1%	18.8%
02) NY	7.9%	7.9%	6.6%	5.6%	3.3%	3.9%	5.9%
03) NJ	4.8%	4.8%	5.0%	4.3%	3.0%	3.6%	3.4%
04) TX	3.8%	3.8%	6.0%	5.4%	5.5%	4.3%	4.4%
05) VA	3.8%	3.8%	3.9%	6.8%	5.2%	5.5%	4.3%
06) FL	3.4%	3.4%	4.4%	9.2%	13.5%	12.7%	10.2%
07) WA	3.4%	3.4%	4.1%	2.8%	3.3%	3.0%	2.7%
08) PA	3.2%	3.2%	2.5%	3.5%	2.7%	2.9%	2.7%
09) NC	2.8%	2.8%	4.1%	6.2%	4.0%	3.6%	2.8%
10) IL	2.8%	2.8%	2.9%	4.1%	3.5%	4.5%	5.2%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	87.8%	87.8%	41.7%	14.6%	7.5%	14.2%	14.2%
02) BANK OF AMERICA CORPORATION	9.8%	9.8%	47.1%	7.6%	3.6%	12.0%	29.8%
03) CITIGROUP INC	2.1%	2.1%	9.2%	18.2%	7.3%	11.5%	22.3%
04) PHH CORPORATION	0.1%	0.1%	1.0%	0.5%	0.3%	2.0%	5.7%
05) PULTE CORPORATION	0.1%	0.1%	0.2%	0.8%	0.2%	0.0%	0.0%
06) FLAGSTAR BANCORP INC	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
07) SUNTRUST BANKS INC	0.0%	0.0%	0.1%	27.2%	37.9%	25.8%	7.0%
08) IMORTGAGECOM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
09) FIRST PLACE BANK	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	87.8%	87.8%	41.7%	18.0%	18.9%	25.7%	19.7%
02) BANK OF AMERICA CORPORATION	9.8%	9.8%	47.4%	7.5%	3.6%	14.2%	29.8%
03) CITIGROUP INC	2.2%	2.2%	9.2%	19.3%	7.5%	12.3%	23.2%
04) PHH CORPORATION	0.1%	0.1%	1.0%	0.5%	0.3%	2.0%	5.7%
05) PULTE CORPORATION	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%
06) FLAGSTAR BANCORP INC	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
07) GMAC INC	0.0%	0.0%	0.0%	14.7%	15.6%	19.0%	9.7%
08) FIRST PLACE BANK	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	93.6%						

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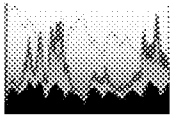


Single Family Conventional Acquisition Characteristics
Other Process Efficiency

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	6.4%						
- Primary MI Only	6.1%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.3%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	1.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	11.43	11.43	9.74	5.60	-4.03	-1.56	2.65
Wtd Avg Economic Model Fee	12.51	12.51	11.50	13.13	20.41	16.38	13.55
Wtd Avg Charged Fee	23.94	23.94	21.24	18.72	16.38	14.82	16.20
Appraisal Waivers							
Appraisal Waiver	0.2%	0.2%	0.3%	8.0%	9.6%	7.5%	2.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.08%	0.08%	1.24%	23.76%	33.51%	46.05%	38.04%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.58%	1.61%	1.36%	0.76%
Housing Goals							
Low Mod	34.89%	34.89%	33.11%	30.20%	33.64%	35.16%	35.13%
Special Affordable	12.27%	12.27%	10.68%	9.13%	10.38%	11.60%	11.94%
Underserved	27.54%	27.54%	25.32%	27.09%	28.90%	27.96%	29.55%
PMM Low Mod	32.47%	32.47%	35.69%	28.99%	30.33%	31.62%	34.65%
PMM Special Affordable	12.55%	12.55%	12.55%	8.87%	8.77%	10.00%	11.96%
PMM Underserved	27.75%	27.75%	27.87%	26.37%	25.47%	24.02%	26.80%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.98%	7.98%	8.03%	9.37%	7.49%	3.55%	-0.37%
Median Valuation Bias for Other Refi	8.15%	8.15%	7.32%	9.38%	8.41%	3.62%	-1.05%

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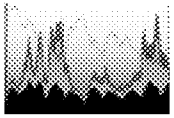


Single Family Conventional Acquisition Characteristics
Process Efficiency Overall

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	20,135	20,135	195,778	373,358	593,412	364,832	348,637
Book Volume ($B)	$4.9	$4.9	$43.8	$80.6	$129.4	$74.9	$63.1
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	37.2%	37.2%	41.2%	26.8%	21.3%	24.6%	27.5%
OLTV 60.01% - 70.00%	15.7%	15.7%	17.4%	17.6%	15.0%	16.2%	17.2%
OLTV 70.01% - 75.00%	12.7%	12.7%	11.1%	10.2%	9.6%	8.4%	8.5%
OLTV 75.01% - 80.00%	26.9%	26.9%	23.2%	26.9%	38.5%	43.5%	39.9%
OLTV 80.01% - 90.00%	5.8%	5.8%	5.9%	12.3%	7.5%	5.5%	5.4%
OLTV 90.01% - 95.00%	1.3%	1.3%	1.1%	6.0%	7.4%	1.4%	1.3%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.1%	0.1%	0.0%	0.2%	0.6%	0.3%	0.3%
OLTV > 100.00%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	64.7%	64.7%	63.0%	69.5%	71.8%	69.4%	68.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	32.5%	32.5%	37.1%	23.7%	19.1%	22.9%	25.7%
Comb LTV 60.01% - 70.00%	15.8%	15.8%	17.9%	16.4%	13.8%	15.3%	16.7%
Comb LTV 70.01% - 75.00%	13.4%	13.4%	11.8%	9.8%	8.1%	7.6%	8.1%
Comb LTV 75.01% - 80.00%	27.5%	27.5%	23.5%	23.7%	24.4%	29.6%	27.7%
Comb LTV 80.01% - 90.00%	8.2%	8.2%	7.9%	18.5%	18.6%	19.0%	17.0%
Comb LTV 90.01% - 95.00%	1.8%	1.8%	1.5%	7.7%	14.2%	5.1%	4.3%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.1%	0.1%	0.0%	0.3%	1.8%	0.4%	0.4%
Comb LTV > 100.00%	0.5%	0.5%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	66.7%	66.7%	64.7%	71.5%	75.0%	72.0%	70.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	32.5%	32.5%	37.1%	23.7%	19.1%	22.9%	25.7%
Comb LTV 60.01% - 70.00%	15.8%	15.8%	17.9%	16.4%	13.8%	15.3%	16.7%
Comb LTV 70.01% - 75.00%	13.4%	13.4%	11.8%	9.8%	8.1%	7.6%	8.1%
Comb LTV 75.01% - 80.00%	27.5%	27.5%	23.5%	23.7%	24.4%	29.6%	27.7%
Comb LTV 80.01% - 90.00%	8.2%	8.2%	7.9%	18.5%	18.6%	19.0%	17.0%
Comb LTV 90.01% - 95.00%	1.8%	1.8%	1.5%	7.7%	14.2%	5.1%	4.3%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%

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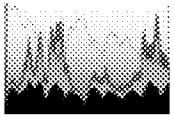


Single Family Conventional Acquisition Characteristics
Process Efficiency Overall

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.1%	0.1%	0.0%	0.3%	1.8%	0.4%	0.4%
Comb LTV > 100.00%	0.5%	0.5%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	66.7%	66.7%	64.6%	71.5%	75.0%	72.0%	70.3%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
FICO 550-579	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
FICO 580-619	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
FICO 620-659	0.9%	0.9%	0.5%	1.0%	1.3%	1.5%	1.9%
FICO 660-699	5.7%	5.7%	4.0%	8.4%	12.0%	9.1%	7.6%
FICO 700-739	16.5%	16.5%	15.8%	24.5%	28.7%	27.6%	27.3%
FICO >= 740	76.6%	76.6%	79.6%	65.7%	57.6%	61.4%	62.6%
FICO Missing	0.2%	0.2%	0.1%	0.0%	0.0%	0.1%	0.1%
Wtd Avg FICO	764	764	768	753	746	749	749
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	65.5%	65.5%	80.5%	73.0%	75.2%	70.2%	66.2%
Intermediate-term, fixed-rate	19.4%	19.4%	14.5%	13.7%	6.7%	8.6%	11.2%
Adjustable-rate	12.7%	12.7%	4.0%	4.5%	2.6%	7.3%	13.4%
Interest Only adjustable-rate	2.4%	2.4%	0.9%	6.8%	7.0%	8.4%	8.9%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	2.0%	8.4%	5.5%	0.3%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	90.0%	90.0%	92.4%	89.6%	89.3%	87.7%	88.9%
Second/Vacation Home	6.8%	6.8%	6.1%	6.7%	8.0%	10.4%	8.9%
Investor Property	3.2%	3.2%	1.5%	3.6%	2.7%	1.9%	2.1%
10-K Unit Type (Sums to 100%)							
1 Unit	98.0%	98.0%	98.9%	98.9%	98.8%	99.0%	99.0%
2-4 Units	2.0%	2.0%	1.1%	1.1%	1.2%	1.0%	1.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	14.7%	14.7%	11.2%	12.8%	13.7%	13.8%	12.3%
Single Family Homes	85.3%	85.3%	88.8%	87.2%	86.3%	86.2%	87.7%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.1%	0.0%	0.1%	0.1%	0.1%

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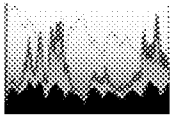


Single Family Conventional Acquisition Characteristics
Process Efficiency Overall

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	14.7%	14.7%	11.2%	12.8%	13.7%	13.8%	12.3%
1 Unit	83.0%	83.0%	87.7%	86.0%	85.0%	85.1%	86.6%
2-4 Units	2.0%	2.0%	1.1%	1.1%	1.2%	1.0%	1.0%
Condo							
Condo	13.0%	13.0%	9.8%	12.1%	13.0%	13.3%	11.9%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	34.5%	34.5%	29.1%	41.4%	56.1%	62.2%	55.5%
Cash-Out Refinance	24.8%	24.8%	26.9%	25.3%	21.3%	21.2%	24.7%
Other Refinance	40.8%	40.8%	44.0%	33.4%	22.6%	16.6%	19.8%
Origination Type (Sums to 100%)							
TPO Broker	15.4%	15.4%	7.2%	19.8%	30.8%	28.7%	23.0%
TPO Correspondent	0.0%	0.0%	0.3%	9.6%	21.7%	20.5%	13.5%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	84.5%	84.5%	92.5%	70.6%	47.5%	50.8%	63.5%
Origination Amount and Rate							
Avg Origination Loan Amount	$241,473	$241,473	$224,227	$216,390	$218,364	$205,374	$181,331
Loan Original Note Rate	4.77%	4.77%	4.86%	5.88%	6.33%	6.35%	5.66%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	1.2%	3.0%	0.1%	0.0%	1.0%
Non-Seasoned	100.0%	100.0%	98.8%	97.0%	99.9%	100.0%	99.0%
ACI							
ACI Probability	0.06%	0.06%	0.05%	0.19%	0.32%	0.22%	0.18%
Wtd Avg ACI Score	756	756	758	725	709	717	723
Credit Premium							
Wtd Avg Credit Premium	0.07	0.07	-0.22	-0.12	-0.03	0.05	0.13
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.3%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.3%	0.2%	0.5%	0.4%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	13.4%	13.4%	19.1%	10.3%	7.6%	8.4%	10.3%
DTI Ratio > 20 and <= 30	29.8%	29.8%	32.1%	22.9%	19.0%	21.0%	24.2%
DTI Ratio > 30 and <= 40	36.9%	36.9%	30.4%	30.5%	32.0%	34.3%	33.6%
DTI Ratio > 40 and <= 45	16.4%	16.4%	11.2%	15.1%	17.5%	16.8%	14.7%
DTI Ratio > 45 and <= 50	2.0%	2.0%	4.3%	11.2%	12.6%	10.8%	9.2%
DTI Ratio > 50	0.5%	0.5%	2.0%	9.4%	10.9%	7.9%	6.4%
DTI Ratio Missing	1.0%	1.0%	0.7%	0.7%	0.5%	0.7%	1.6%

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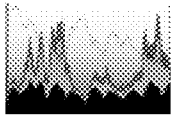


Single Family Conventional Acquisition Characteristics
Process Efficiency Overall

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	31.1%	31.1%	29.7%	35.3%	37.0%	35.7%	34.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	13.4%	13.4%	19.1%	10.3%	7.6%	8.4%	10.3%
DTI Ratio > 20 and <= 30	29.8%	29.8%	32.1%	22.9%	19.0%	21.0%	24.2%
DTI Ratio > 30 and <= 40	36.9%	36.9%	30.4%	30.5%	32.0%	34.3%	33.6%
DTI Ratio > 40 and <= 45	16.4%	16.4%	11.2%	15.1%	17.5%	16.8%	14.7%
DTI Ratio > 45 and <= 50	2.0%	2.0%	4.3%	11.2%	12.6%	10.8%	9.2%
DTI Ratio > 50	0.5%	0.5%	2.0%	9.4%	10.9%	7.9%	6.4%
DTI Ratio Missing	1.0%	1.0%	0.7%	0.7%	0.5%	0.7%	1.6%
Wtd Avg DTI Ratio	31.1%	31.1%	29.7%	35.3%	37.0%	35.7%	34.2%
Origination Term (Sums to 100%)							
<= 15 Years	19.4%	19.4%	14.6%	13.7%	6.7%	8.6%	11.3%
> 15 Years amd <= 25 Years	2.2%	2.2%	3.9%	2.7%	2.0%	2.2%	4.1%
> 25 Years and <= 30 Years	78.3%	78.3%	81.6%	83.0%	90.4%	88.5%	84.7%
> 30 Years	0.0%	0.0%	0.0%	0.5%	0.9%	0.7%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	65.5%	65.5%	80.5%	75.0%	83.6%	75.7%	66.5%
Intermediate-Term Fixed Rate (excl Balloon)	19.4%	19.4%	14.5%	13.7%	6.7%	8.6%	11.2%
Adjustable Rate	15.1%	15.1%	4.9%	11.3%	9.7%	15.7%	22.3%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.5%	0.9%	0.7%	0.0%
Hybrid Arm	15.1%	15.1%	4.9%	11.3%	9.7%	15.6%	22.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.5%	0.7%	1.1%	3.1%
- 5/1 Hybrid Arm	11.9%	11.9%	4.2%	7.4%	6.2%	11.0%	13.4%
- 7/1 Hybrid Arm	3.2%	3.2%	0.6%	2.5%	1.6%	2.2%	3.6%
- 10/1 Hybrid Arm	0.0%	0.0%	0.1%	0.9%	1.1%	1.3%	2.1%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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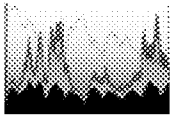


Single Family Conventional Acquisition Characteristics
Process Efficiency Overall

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	2.4%	2.4%	0.9%	8.9%	15.4%	13.9%	9.2%
- Interest Only ARM	2.4%	2.4%	0.9%	6.8%	7.0%	8.4%	8.9%
- Interest Only FRM	0.0%	0.0%	0.0%	2.0%	8.4%	5.5%	0.3%
Alt-A	0.0%	0.0%	0.0%	0.1%	1.3%	1.1%	0.5%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.1%	0.0%	0.2%	0.4%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.2%
- Alt-A SISA	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	1.3%	0.8%	0.2%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	25.1%	90.6%	90.4%	89.3%	85.3%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	25.1%	90.6%	90.4%	89.1%	85.1%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	98.6%	94.5%	97.1%	98.1%	97.8%
Investor Channel	0.0%	0.0%	1.4%	5.5%	2.9%	1.9%	2.2%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	14.5%	14.5%	12.7%	13.8%	23.1%	20.4%	18.5%
- 75/20/05	0.1%	0.1%	0.1%	0.3%	0.7%	0.3%	0.2%

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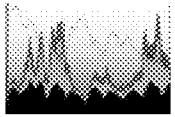


Single Family Conventional Acquisition Characteristics
Process Efficiency Overall

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%
- 80/10/10	1.4%	1.4%	1.1%	3.7%	7.8%	11.4%	10.1%
- 80/15/05	0.3%	0.3%	0.3%	1.2%	5.8%	3.2%	2.8%
- 80/20/00	0.1%	0.1%	0.0%	0.1%	0.6%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	12.5%	12.5%	11.2%	8.4%	7.9%	5.4%	5.4%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	15.5%	15.5%	13.9%	14.7%	24.2%	21.5%	19.7%
- 75/20/05	0.1%	0.1%	0.1%	0.3%	0.8%	0.3%	0.2%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- 80/10/10	1.5%	1.5%	1.2%	3.9%	9.0%	12.0%	10.6%
- 80/15/05	0.3%	0.3%	0.3%	1.3%	6.0%	3.4%	2.9%
- 80/20/00	0.4%	0.4%	0.1%	0.1%	1.3%	0.2%	0.1%
- 90/05/05	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%
- Other	13.1%	13.1%	12.2%	9.0%	7.0%	5.7%	5.8%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	9.6%	9.6%	8.6%	10.4%	12.0%	12.5%	12.3%
Northeast	20.2%	20.2%	19.1%	18.4%	17.3%	16.5%	16.3%
Southeast	18.4%	18.4%	22.3%	27.6%	26.6%	27.7%	27.0%
Southwest	11.3%	11.3%	13.5%	14.2%	17.4%	17.2%	16.1%
West	40.4%	40.4%	36.5%	29.4%	26.7%	26.1%	28.3%
Census Region (Sums to 100%)							
New England	4.0%	4.0%	5.5%	4.8%	4.9%	5.0%	5.0%
Middle Atlantic	15.8%	15.8%	13.2%	13.3%	11.9%	11.1%	10.9%
East North Central	5.8%	5.8%	6.1%	9.0%	10.1%	10.0%	10.0%
East South Central	1.5%	1.5%	1.8%	3.0%	3.3%	3.4%	3.2%
South Atlantic	17.3%	17.3%	20.9%	25.0%	23.7%	24.6%	24.2%
West North Central	5.1%	5.1%	4.3%	3.2%	3.8%	4.5%	4.6%
West South Central	4.7%	4.7%	7.2%	6.1%	6.9%	6.1%	5.5%
Mountain	7.0%	7.0%	6.0%	8.3%	11.6%	12.5%	11.8%
Pacific	38.7%	38.7%	35.0%	27.3%	23.9%	22.7%	24.8%

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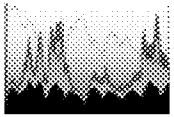


Single Family Conventional Acquisition Characteristics
Process Efficiency Overall

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) CA	32.9%	32.9%	28.5%	20.9%	16.9%	15.8%	18.3%
02) NY	7.9%	7.9%	6.0%	5.1%	5.2%	4.5%	4.2%
03) NJ	4.8%	4.8%	4.8%	5.0%	4.1%	3.9%	3.9%
04) TX	3.8%	3.8%	6.1%	5.0%	5.3%	4.6%	4.2%
05) VA	3.8%	3.8%	4.0%	4.4%	3.3%	3.4%	3.3%
06) FL	3.4%	3.4%	4.4%	7.5%	9.6%	10.8%	10.9%
07) WA	3.4%	3.4%	4.1%	3.9%	3.8%	3.7%	3.5%
08) PA	3.2%	3.2%	2.4%	3.2%	2.6%	2.8%	2.8%
09) NC	2.8%	2.8%	4.3%	4.2%	2.9%	2.8%	2.5%
10) IL	2.8%	2.8%	3.2%	5.1%	5.1%	4.8%	4.4%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	87.8%	87.8%	36.5%	18.5%	11.5%	13.4%	8.7%
02) BANK OF AMERICA CORPORATION	9.8%	9.8%	54.4%	49.7%	45.2%	51.7%	71.6%
03) CITIGROUP INC	2.1%	2.1%	7.1%	6.8%	6.4%	9.3%	6.0%
04) PHH CORPORATION	0.1%	0.1%	0.9%	0.5%	0.4%	0.7%	1.3%
05) PULTE CORPORATION	0.1%	0.1%	0.2%	0.4%	0.3%	0.0%	0.0%
06) FLAGSTAR BANCORP INC	0.0%	0.0%	0.0%	0.8%	1.1%	1.1%	0.0%
07) SUNTRUST BANKS INC	0.0%	0.0%	0.0%	5.6%	8.8%	6.3%	1.6%
08) IMORTGAGECOM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
09) FIRST PLACE BANK	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	87.8%	87.8%	36.5%	18.5%	13.6%	16.3%	10.0%
02) BANK OF AMERICA CORPORATION	9.8%	9.8%	54.7%	49.5%	45.1%	52.2%	71.6%
03) CITIGROUP INC	2.2%	2.2%	7.1%	7.0%	6.5%	10.0%	6.2%
04) PHH CORPORATION	0.1%	0.1%	0.9%	0.5%	0.4%	0.6%	1.3%
05) PULTE CORPORATION	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
06) FLAGSTAR BANCORP INC	0.0%	0.0%	0.0%	0.7%	0.7%	0.6%	0.0%
07) GMAC INC	0.0%	0.0%	0.0%	3.5%	3.9%	5.4%	3.6%
08) FIRST PLACE BANK	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	93.6%						

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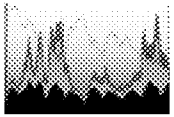


Single Family Conventional Acquisition Characteristics
Process Efficiency Overall

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	6.4%						
- Primary MI Only	6.1%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.3%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	1.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	11.43	11.43	8.95	0.69	-10.34	-6.45	-1.70
Wtd Avg Economic Model Fee	12.51	12.51	11.55	21.32	26.63	22.20	17.88
Wtd Avg Charged Fee	23.94	23.94	20.50	22.01	16.29	15.75	16.18
Appraisal Waivers							
Appraisal Waiver	0.2%	0.2%	0.8%	5.2%	5.6%	5.7%	5.4%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.08%	0.08%	1.98%	22.88%	32.82%	44.26%	39.07%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.71%	2.18%	2.12%	1.21%
Housing Goals							
Low Mod	34.89%	34.89%	31.97%	32.81%	30.74%	32.10%	35.04%
Special Affordable	12.27%	12.27%	10.14%	10.43%	9.01%	9.34%	10.79%
Underserved	27.54%	27.54%	25.37%	33.16%	33.03%	31.30%	31.92%
PMM Low Mod	32.47%	32.47%	35.29%	30.52%	27.33%	29.18%	32.66%
PMM Special Affordable	12.55%	12.55%	12.46%	8.87%	7.02%	7.73%	9.41%
PMM Underserved	27.75%	27.75%	28.77%	32.07%	28.44%	26.59%	27.28%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.98%	7.98%	8.75%	9.50%	7.79%	4.37%	0.89%
Median Valuation Bias for Other Refi	8.15%	8.15%	8.22%	10.05%	9.42%	5.43%	1.26%

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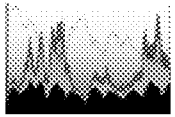


Single Family Conventional Acquisition Characteristics
IO Process Efficiency

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	286	286	1,126	23,414	72,317	40,883	25,340
Book Volume ($B)	$0.1	$0.1	$0.4	$7.1	$20.0	$10.4	$5.8
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	52.7%	52.7%	50.2%	23.6%	13.8%	13.7%	20.3%
OLTV 60.01% - 70.00%	21.1%	21.1%	19.8%	18.5%	14.2%	11.8%	13.2%
OLTV 70.01% - 75.00%	16.7%	16.7%	14.2%	9.8%	9.3%	7.6%	7.0%
OLTV 75.01% - 80.00%	8.5%	8.5%	13.1%	26.4%	44.7%	59.7%	53.7%
OLTV 80.01% - 90.00%	0.7%	0.7%	2.0%	14.4%	8.0%	6.3%	5.0%
OLTV 90.01% - 95.00%	0.3%	0.3%	0.5%	7.2%	9.8%	0.7%	0.2%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.2%	0.1%	0.2%	0.3%	0.5%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	57.1%	57.1%	59.0%	71.1%	75.0%	73.8%	71.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	48.1%	48.1%	42.8%	17.8%	11.9%	12.7%	19.3%
Comb LTV 60.01% - 70.00%	20.2%	20.2%	20.3%	14.9%	11.8%	10.5%	12.6%
Comb LTV 70.01% - 75.00%	21.1%	21.1%	18.9%	8.7%	6.3%	6.0%	6.2%
Comb LTV 75.01% - 80.00%	9.1%	9.1%	13.2%	21.6%	22.3%	34.5%	32.2%
Comb LTV 80.01% - 90.00%	1.2%	1.2%	3.7%	26.7%	24.1%	30.9%	27.5%
Comb LTV 90.01% - 95.00%	0.3%	0.3%	0.8%	10.1%	22.1%	4.6%	1.4%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.2%	0.1%	1.5%	0.7%	0.8%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	58.9%	58.9%	61.6%	74.9%	79.6%	77.4%	73.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	48.1%	48.1%	42.8%	17.8%	11.9%	12.7%	19.3%
Comb LTV 60.01% - 70.00%	20.2%	20.2%	20.3%	14.9%	11.8%	10.5%	12.6%
Comb LTV 70.01% - 75.00%	21.1%	21.1%	18.9%	8.7%	6.3%	6.0%	6.2%
Comb LTV 75.01% - 80.00%	9.1%	9.1%	13.2%	21.6%	22.3%	34.5%	32.2%
Comb LTV 80.01% - 90.00%	1.2%	1.2%	3.7%	26.7%	24.1%	30.9%	27.5%
Comb LTV 90.01% - 95.00%	0.3%	0.3%	0.8%	10.1%	22.1%	4.6%	1.4%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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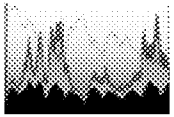


Single Family Conventional Acquisition Characteristics
IO Process Efficiency

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.2%	0.1%	1.5%	0.7%	0.8%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	58.9%	58.9%	61.6%	74.9%	79.6%	77.4%	73.9%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 580-619	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
FICO 620-659	0.0%	0.0%	0.4%	0.4%	0.5%	0.4%	0.5%
FICO 660-699	2.9%	2.9%	3.4%	8.8%	13.6%	7.2%	4.3%
FICO 700-739	16.6%	16.6%	16.4%	29.1%	33.4%	33.6%	31.4%
FICO >= 740	80.6%	80.6%	79.8%	61.6%	52.4%	58.7%	63.7%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	768	768	767	750	743	748	752
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	100.0%	100.0%	98.5%	77.3%	45.6%	60.2%	96.5%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	1.5%	22.7%	54.4%	39.8%	3.5%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	87.7%	87.7%	89.5%	89.8%	89.5%	83.1%	90.5%
Second/Vacation Home	12.3%	12.3%	10.2%	9.4%	9.7%	16.8%	9.5%
Investor Property	0.0%	0.0%	0.3%	0.8%	0.8%	0.1%	0.0%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	99.9%	99.7%	99.7%	99.9%	99.9%
2-4 Units	0.0%	0.0%	0.1%	0.3%	0.3%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	17.7%	17.7%	15.9%	21.1%	19.7%	21.7%	21.4%
Single Family Homes	82.3%	82.3%	84.1%	78.9%	80.3%	78.3%	78.6%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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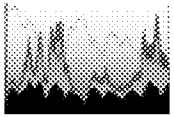


Single Family Conventional Acquisition Characteristics
IO Process Efficiency

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	17.7%	17.7%	15.9%	21.1%	19.7%	21.7%	21.4%
1 Unit	82.3%	82.3%	84.1%	78.6%	80.0%	78.3%	78.5%
2-4 Units	0.0%	0.0%	0.1%	0.3%	0.3%	0.1%	0.1%
Condo							
Condo	16.2%	16.2%	13.5%	20.7%	19.3%	21.5%	21.3%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	17.3%	17.3%	30.0%	38.0%	53.9%	66.2%	62.6%
Cash-Out Refinance	14.6%	14.6%	13.3%	16.9%	16.6%	11.0%	13.6%
Other Refinance	68.1%	68.1%	56.8%	45.0%	29.4%	22.8%	23.8%
Origination Type (Sums to 100%)							
TPO Broker	1.2%	1.2%	3.6%	35.8%	43.1%	33.6%	34.8%
TPO Correspondent	0.0%	0.0%	0.0%	13.6%	23.1%	20.8%	7.1%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	98.8%	98.8%	96.4%	50.6%	33.8%	45.7%	58.1%
Origination Amount and Rate							
Avg Origination Loan Amount	$405,366	$405,366	$367,267	$304,992	$276,544	$255,550	$229,539
Loan Original Note Rate	4.27%	4.27%	4.58%	5.79%	6.42%	6.40%	5.50%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	6.0%	1.3%	0.1%	0.1%	0.1%
Non-Seasoned	100.0%	100.0%	94.0%	98.7%	99.9%	99.9%	99.9%
ACI							
ACI Probability	0.04%	0.04%	0.05%	0.40%	0.61%	0.36%	0.20%
Wtd Avg ACI Score	760	760	756	700	685	697	718
Credit Premium							
Wtd Avg Credit Premium	0.01	0.01	0.00	-0.03	0.06	0.17	0.32
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.2%	0.3%	0.4%	0.8%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	8.6%	8.6%	11.3%	5.2%	4.9%	6.7%	9.7%
DTI Ratio > 20 and <= 30	24.1%	24.1%	24.3%	13.9%	13.9%	18.3%	22.5%
DTI Ratio > 30 and <= 40	37.5%	37.5%	34.2%	28.3%	32.4%	36.0%	35.8%
DTI Ratio > 40 and <= 45	27.9%	27.9%	21.4%	18.7%	20.4%	19.4%	16.0%
DTI Ratio > 45 and <= 50	1.4%	1.4%	5.0%	15.5%	15.1%	11.0%	6.7%
DTI Ratio > 50	0.5%	0.5%	2.0%	17.2%	12.7%	6.5%	3.1%
DTI Ratio Missing	0.0%	0.0%	1.8%	1.1%	0.7%	2.0%	6.2%

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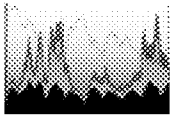


Single Family Conventional Acquisition Characteristics
IO Process Efficiency

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	33.7%	33.7%	33.2%	39.7%	39.0%	36.2%	33.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	8.6%	8.6%	11.3%	5.2%	4.9%	6.7%	9.7%
DTI Ratio > 20 and <= 30	24.1%	24.1%	24.3%	13.9%	13.9%	18.3%	22.5%
DTI Ratio > 30 and <= 40	37.5%	37.5%	34.2%	28.3%	32.4%	36.0%	35.8%
DTI Ratio > 40 and <= 45	27.9%	27.9%	21.4%	18.7%	20.4%	19.4%	16.0%
DTI Ratio > 45 and <= 50	1.4%	1.4%	5.0%	15.5%	15.1%	11.0%	6.7%
DTI Ratio > 50	0.5%	0.5%	2.0%	17.2%	12.7%	6.5%	3.1%
DTI Ratio Missing	0.0%	0.0%	1.8%	1.1%	0.7%	2.0%	6.2%
Wtd Avg DTI Ratio	33.7%	33.7%	33.2%	39.7%	39.0%	36.2%	33.5%
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 25 Years and <= 30 Years	100.0%	100.0%	99.4%	100.0%	100.0%	100.0%	100.0%
> 30 Years	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	1.5%	22.7%	54.4%	39.8%	3.5%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	100.0%	100.0%	98.5%	77.3%	45.6%	60.2%	96.5%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	100.0%	100.0%	98.5%	77.3%	45.6%	60.2%	96.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.2%	3.1%	3.0%	3.8%	10.5%
- 5/1 Hybrid Arm	52.1%	52.1%	79.0%	51.0%	30.0%	42.8%	56.7%
- 7/1 Hybrid Arm	47.7%	47.7%	15.7%	16.0%	7.0%	7.9%	14.5%
- 10/1 Hybrid Arm	0.2%	0.2%	3.5%	7.2%	5.6%	5.7%	14.9%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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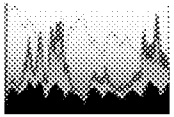


Single Family Conventional Acquisition Characteristics
IO Process Efficiency

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only ARM	100.0%	100.0%	98.5%	77.3%	45.6%	60.2%	96.5%
- Interest Only FRM	0.0%	0.0%	1.5%	22.7%	54.4%	39.8%	3.5%
Alt-A	0.0%	0.0%	0.0%	0.2%	3.3%	3.8%	1.7%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.2%	3.2%	3.8%	1.3%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	16.9%	95.0%	94.9%	91.2%	81.2%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	16.9%	95.0%	94.9%	91.2%	81.2%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	92.7%	98.4%	96.6%	94.8%	88.0%
Investor Channel	0.0%	0.0%	7.3%	1.6%	3.4%	5.2%	12.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	16.3%	16.3%	19.7%	23.4%	33.2%	31.4%	27.2%
- 75/20/05	0.0%	0.0%	0.0%	0.6%	1.5%	0.2%	0.0%

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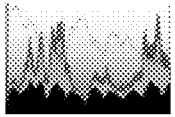


Single Family Conventional Acquisition Characteristics
IO Process Efficiency

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.6%	5.8%	11.8%	22.2%	20.6%
- 80/15/05	0.0%	0.0%	0.3%	1.9%	10.7%	3.4%	1.1%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.4%	0.1%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	16.3%	16.3%	18.8%	15.0%	8.3%	5.5%	5.4%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	17.8%	17.8%	21.1%	24.9%	34.3%	32.8%	29.1%
- 75/20/05	0.0%	0.0%	0.0%	0.6%	1.6%	0.3%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.7%	6.2%	12.9%	23.1%	21.6%
- 80/15/05	0.0%	0.0%	0.3%	1.9%	10.9%	3.5%	1.2%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	1.3%	0.5%	0.4%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	17.8%	17.8%	20.2%	16.1%	7.6%	5.5%	5.8%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	4.5%	4.5%	3.3%	7.0%	7.1%	8.1%	10.8%
Northeast	12.2%	12.2%	11.7%	9.1%	10.2%	9.5%	8.8%
Southeast	10.5%	10.5%	20.7%	19.8%	25.9%	28.2%	30.6%
Southwest	7.4%	7.4%	9.6%	10.0%	12.6%	15.1%	13.2%
West	65.4%	65.4%	54.8%	54.2%	44.1%	39.0%	36.5%
Census Region (Sums to 100%)							
New England	1.3%	1.3%	2.1%	2.4%	3.0%	2.9%	3.1%
Middle Atlantic	10.6%	10.6%	9.4%	6.4%	6.8%	6.2%	5.4%
East North Central	3.4%	3.4%	2.1%	6.6%	6.1%	6.9%	8.9%
East South Central	0.3%	0.3%	1.0%	1.1%	1.6%	2.3%	2.1%
South Atlantic	10.5%	10.5%	19.9%	18.8%	24.6%	26.3%	28.8%
West North Central	1.7%	1.7%	2.2%	1.1%	1.8%	2.2%	3.1%
West South Central	1.0%	1.0%	3.1%	1.7%	1.8%	2.5%	2.3%
Mountain	8.1%	8.1%	7.5%	10.2%	14.0%	17.1%	14.3%
Pacific	63.0%	63.0%	52.7%	51.5%	40.3%	33.7%	31.9%

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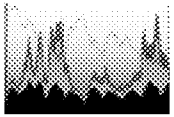


Single Family Conventional Acquisition Characteristics
IO Process Efficiency

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) CA	58.9%	58.9%	46.8%	41.3%	30.4%	25.0%	25.4%
02) NY	6.4%	6.4%	5.1%	2.6%	2.9%	1.9%	1.7%
03) NJ	3.9%	3.9%	3.1%	2.9%	3.0%	3.1%	2.7%
04) CO	3.6%	3.6%	2.7%	2.4%	3.0%	3.5%	3.6%
05) WA	3.0%	3.0%	4.1%	6.3%	5.5%	4.8%	3.9%
06) VA	2.3%	2.3%	3.1%	3.7%	3.8%	3.9%	4.8%
07) FL	2.1%	2.1%	3.7%	6.3%	11.9%	13.4%	13.3%
08) GA	1.9%	1.9%	3.0%	2.0%	2.2%	2.1%	2.3%
09) NC	1.8%	1.8%	4.0%	2.0%	1.8%	2.0%	2.4%
10) AZ	1.7%	1.7%	2.2%	3.7%	4.9%	6.1%	4.8%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	99.0%	99.0%	74.6%	5.9%	6.8%	3.1%	4.4%
02) PHH CORPORATION	1.0%	1.0%	1.6%	0.6%	0.6%	2.2%	7.9%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	99.0%	99.0%	74.6%	4.7%	8.2%	4.5%	4.4%
02) PHH CORPORATION	1.0%	1.0%	1.6%	0.6%	0.6%	2.2%	7.9%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	99.0%						

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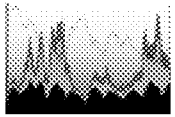


Single Family Conventional Acquisition Characteristics
IO Process Efficiency

Acquisition Profile	YTD:JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	1.0%						
- Primary MI Only	1.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	1.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	24.58	24.58	19.78	-2.46	-21.40	-16.51	-10.66
Wtd Avg Economic Model Fee	15.32	15.32	19.82	32.47	45.18	39.34	34.88
Wtd Avg Charged Fee	39.90	39.90	39.59	30.01	23.78	22.84	24.22
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	1.5%	3.2%	4.7%	3.2%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	3.96%	16.55%	23.31%	36.89%	44.73%
Cumulative Default Rate	0.00%	0.00%	0.00%	1.91%	5.00%	4.86%	2.72%
Housing Goals							
Low Mod	34.81%	34.81%	26.87%	25.59%	25.14%	26.52%	30.50%
Special Affordable	8.86%	8.86%	7.10%	5.23%	5.92%	5.97%	7.80%
Underserved	13.29%	13.29%	19.57%	37.21%	37.55%	32.02%	29.89%
PMM Low Mod	4.76%	4.76%	18.36%	20.36%	21.99%	24.99%	29.20%
PMM Special Affordable	0.00%	0.00%	3.38%	3.95%	4.86%	5.41%	7.22%
PMM Underserved	4.76%	4.76%	23.67%	39.65%	35.58%	30.73%	30.65%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	8.76%	8.76%	7.62%	10.90%	8.90%	4.41%	-0.06%
Median Valuation Bias for Other Refi	10.14%	10.14%	10.48%	12.34%	11.29%	6.57%	1.75%

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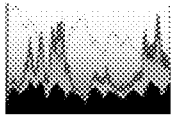


Single Family Conventional Acquisition Characteristics
40 Year (Lender and Investor Channels)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	55	55	1,296	15,311	47,060	11,725	1,855
Book Volume ($B)	$0.0	$0.0	$0.3	$3.6	$10.2	$2.5	$0.4
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	20.2%	20.2%	30.2%	12.7%	10.3%	16.9%	18.4%
OLTV 60.01% - 70.00%	18.6%	18.6%	16.4%	13.3%	11.0%	18.0%	16.5%
OLTV 70.01% - 75.00%	16.6%	16.6%	8.3%	8.3%	8.3%	10.5%	9.8%
OLTV 75.01% - 80.00%	23.9%	23.9%	20.3%	26.5%	28.7%	39.9%	40.6%
OLTV 80.01% - 90.00%	10.5%	10.5%	13.3%	13.1%	9.2%	6.9%	9.2%
OLTV 90.01% - 95.00%	10.2%	10.2%	8.5%	8.2%	6.0%	3.8%	5.3%
OLTV 95.01% - 97.00%	0.0%	0.0%	2.8%	2.4%	1.2%	0.2%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.1%	15.4%	25.2%	3.9%	0.2%
OLTV > 100.00%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.3%	72.3%	69.5%	79.3%	81.5%	73.2%	72.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	16.9%	16.9%	28.9%	11.0%	9.7%	15.7%	17.8%
Comb LTV 60.01% - 70.00%	19.9%	19.9%	15.5%	12.1%	10.1%	17.1%	15.6%
Comb LTV 70.01% - 75.00%	11.9%	11.9%	7.8%	7.3%	7.0%	9.2%	9.3%
Comb LTV 75.01% - 80.00%	20.7%	20.7%	19.2%	18.0%	16.5%	23.6%	28.2%
Comb LTV 80.01% - 90.00%	15.7%	15.7%	14.7%	17.4%	15.0%	17.3%	21.7%
Comb LTV 90.01% - 95.00%	14.9%	14.9%	9.5%	10.1%	9.9%	9.7%	7.3%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	3.3%	2.3%	1.3%	0.3%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.7%	20.7%	30.1%	7.0%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.4%	1.1%	0.4%	0.1%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	74.3%	74.3%	70.6%	82.0%	84.1%	76.3%	74.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	16.9%	16.9%	28.9%	11.0%	9.7%	15.7%	17.8%
Comb LTV 60.01% - 70.00%	19.9%	19.9%	15.5%	12.1%	10.1%	17.1%	15.6%
Comb LTV 70.01% - 75.00%	11.9%	11.9%	7.8%	7.3%	7.0%	9.2%	9.3%
Comb LTV 75.01% - 80.00%	20.7%	20.7%	19.2%	18.0%	16.5%	23.6%	28.2%
Comb LTV 80.01% - 90.00%	15.7%	15.7%	14.7%	17.4%	15.0%	17.3%	21.7%
Comb LTV 90.01% - 95.00%	14.9%	14.9%	9.5%	10.1%	9.9%	9.7%	7.3%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	3.3%	2.3%	1.3%	0.3%	0.0%

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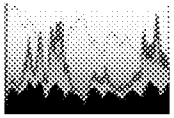


Single Family Conventional Acquisition Characteristics
40 Year (Lender and Investor Channels)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.7%	20.7%	30.1%	7.0%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.4%	1.1%	0.4%	0.1%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	74.3%	74.3%	70.6%	82.0%	84.1%	76.3%	74.3%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.4%	0.7%	0.6%	0.3%	0.2%
FICO 550-579	1.4%	1.4%	0.2%	0.9%	1.0%	0.7%	0.4%
FICO 580-619	0.0%	0.0%	1.1%	5.7%	9.2%	5.8%	4.0%
FICO 620-659	0.5%	0.5%	4.7%	16.5%	22.3%	16.0%	9.4%
FICO 660-699	20.9%	20.9%	12.9%	23.4%	23.2%	21.6%	17.4%
FICO 700-739	15.0%	15.0%	18.7%	21.0%	19.0%	23.3%	23.0%
FICO >= 740	62.2%	62.2%	62.0%	31.6%	24.5%	32.2%	45.7%
FICO Missing	0.0%	0.0%	0.0%	0.2%	0.2%	0.2%	0.0%
Wtd Avg FICO	744	744	746	704	691	707	724
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	83.5%	83.5%	80.2%	80.5%	88.4%	75.2%	67.6%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	16.5%	16.5%	8.0%	13.8%	7.7%	19.6%	4.4%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	4.6%	28.0%
Interest Only fixed-rate	0.0%	0.0%	11.8%	5.7%	3.9%	0.6%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	100.0%	100.0%	96.4%	92.9%	94.1%	88.1%	86.0%
Second/Vacation Home	0.0%	0.0%	1.6%	2.1%	1.9%	4.9%	4.2%
Investor Property	0.0%	0.0%	2.0%	5.0%	4.0%	7.0%	9.8%
10-K Unit Type (Sums to 100%)							
1 Unit	90.1%	90.1%	78.9%	94.3%	96.0%	95.7%	98.1%
2-4 Units	9.9%	9.9%	21.1%	5.7%	4.0%	4.3%	1.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	12.2%	12.2%	13.2%	12.9%	10.9%	12.9%	9.9%
Single Family Homes	87.8%	87.8%	86.8%	87.1%	89.1%	87.1%	90.1%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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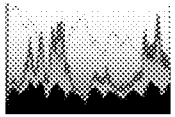


Single Family Conventional Acquisition Characteristics
40 Year (Lender and Investor Channels)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	12.2%	12.2%	13.2%	12.9%	10.9%	12.9%	9.9%
1 Unit	77.9%	77.9%	65.7%	81.4%	85.1%	82.8%	88.2%
2-4 Units	9.9%	9.9%	21.1%	5.7%	4.0%	4.3%	1.9%
Condo							
Condo	10.7%	10.7%	10.4%	12.7%	10.8%	12.7%	9.7%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	41.6%	41.6%	44.9%	47.6%	51.7%	40.2%	38.0%
Cash-Out Refinance	30.7%	30.7%	17.7%	31.5%	32.0%	45.1%	47.6%
Other Refinance	27.6%	27.6%	37.4%	20.9%	16.3%	14.6%	14.3%
Origination Type (Sums to 100%)							
TPO Broker	15.2%	15.2%	40.7%	26.2%	30.4%	31.5%	10.5%
TPO Correspondent	10.4%	10.4%	10.4%	30.2%	32.7%	20.0%	2.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	74.4%	74.4%	48.9%	43.5%	37.0%	48.5%	87.1%
Origination Amount and Rate							
Avg Origination Loan Amount	$232,986	$232,986	$236,757	$235,497	$217,289	$214,084	$194,508
Loan Original Note Rate	5.34%	5.34%	5.71%	6.35%	6.60%	6.36%	4.77%
Seasoning (Sums to 100%)							
Seasoned	6.2%	6.2%	54.6%	0.3%	1.5%	0.1%	0.8%
Non-Seasoned	93.8%	93.8%	45.4%	99.7%	98.5%	99.9%	99.2%
ACI							
ACI Probability	0.15%	0.15%	0.19%	0.96%	1.69%	0.63%	0.25%
Wtd Avg ACI Score	723	723	722	680	667	696	711
Credit Premium							
Wtd Avg Credit Premium	0.37	0.37	-0.20	0.04	0.03	0.09	-0.21
Credit Premium > 1.5	0.0%	0.0%	0.2%	0.5%	0.4%	0.3%	0.5%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.1%	0.0%	0.1%	4.0%	14.9%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	0.0%	0.0%	2.3%	1.6%	1.9%	6.3%	6.1%
DTI Ratio > 20 and <= 30	8.1%	8.1%	11.1%	6.9%	7.4%	11.3%	16.0%
DTI Ratio > 30 and <= 40	27.3%	27.3%	23.7%	18.8%	21.0%	26.5%	32.6%
DTI Ratio > 40 and <= 45	26.9%	26.9%	24.8%	15.9%	17.4%	17.3%	12.9%
DTI Ratio > 45 and <= 50	8.7%	8.7%	8.6%	17.0%	17.0%	14.9%	10.4%
DTI Ratio > 50	25.7%	25.7%	18.9%	39.1%	33.9%	22.6%	20.6%
DTI Ratio Missing	3.3%	3.3%	10.6%	0.7%	1.4%	1.0%	1.4%

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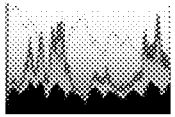


Single Family Conventional Acquisition Characteristics
40 Year (Lender and Investor Channels)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	42.9%	42.9%	41.6%	46.7%	45.5%	41.1%	39.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	0.0%	0.0%	2.3%	1.6%	1.9%	6.3%	6.1%
DTI Ratio > 20 and <= 30	8.1%	8.1%	11.1%	6.9%	7.4%	11.3%	16.0%
DTI Ratio > 30 and <= 40	27.3%	27.3%	23.7%	18.8%	21.0%	26.5%	32.6%
DTI Ratio > 40 and <= 45	26.9%	26.9%	24.8%	15.9%	17.4%	17.3%	12.9%
DTI Ratio > 45 and <= 50	8.7%	8.7%	8.6%	17.0%	17.0%	14.9%	10.4%
DTI Ratio > 50	25.7%	25.7%	18.9%	39.1%	33.9%	22.6%	20.6%
DTI Ratio Missing	3.3%	3.3%	10.6%	0.7%	1.4%	1.0%	1.4%
Wtd Avg DTI Ratio	42.9%	42.9%	41.6%	46.7%	45.5%	41.1%	39.7%
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 25 Years and <= 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 30 Years	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	83.5%	83.5%	92.0%	86.2%	92.3%	75.8%	67.6%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	16.5%	16.5%	8.0%	13.8%	7.7%	24.2%	32.4%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%
40 Year (ARM & Fixed)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hybrid Arm	16.5%	16.5%	8.0%	13.8%	7.7%	19.6%	4.4%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.6%	1.6%	0.1%	0.8%	0.3%	1.4%	1.7%
- 5/1 Hybrid Arm	0.0%	0.0%	6.1%	8.8%	4.0%	14.4%	2.1%
- 7/1 Hybrid Arm	3.3%	3.3%	1.3%	2.8%	2.2%	3.1%	0.4%
- 10/1 Hybrid Arm	11.7%	11.7%	0.5%	1.5%	1.1%	0.6%	0.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	4.6%	28.0%

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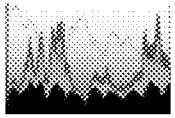


Single Family Conventional Acquisition Characteristics
40 Year (Lender and Investor Channels)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	11.8%	5.7%	4.0%	0.6%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	11.8%	5.7%	3.9%	0.6%	0.0%
Alt-A	0.0%	0.0%	0.0%	2.7%	7.4%	12.0%	26.5%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	2.5%	4.8%	7.5%	17.7%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.3%	3.0%	1.5%
- Alt-A SISA	0.0%	0.0%	0.0%	0.7%	1.3%	1.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	0.5%	0.3%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.6%	2.5%	3.1%	16.2%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.1%	1.8%	2.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.1%	0.8%	2.5%	8.7%
My Community Mortgage	5.1%	5.1%	1.4%	14.2%	21.9%	3.3%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.1%	13.8%	15.2%	22.7%	17.7%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.1%	11.4%	10.3%	15.3%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	2.5%	4.8%	7.5%	17.7%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	36.4%	98.6%	91.8%	86.8%	71.8%
Investor Channel	0.0%	0.0%	63.6%	1.4%	8.2%	13.2%	28.2%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	16.3%	16.3%	7.5%	16.6%	17.1%	22.2%	16.6%
- 75/20/05	4.6%	4.6%	0.0%	0.3%	0.4%	0.5%	0.3%

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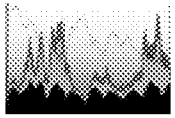


Single Family Conventional Acquisition Characteristics
40 Year (Lender and Investor Channels)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.5%	0.0%	0.0%
- 80/10/10	3.2%	3.2%	0.9%	2.9%	4.2%	8.3%	2.4%
- 80/15/05	0.0%	0.0%	0.5%	1.7%	3.5%	5.4%	1.8%
- 80/20/00	0.0%	0.0%	1.3%	6.2%	0.6%	0.1%	0.0%
- 90/05/05	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	0.0%
- Other	8.5%	8.5%	4.6%	5.2%	7.9%	8.0%	12.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	20.1%	20.1%	8.9%	20.1%	18.7%	23.3%	17.4%
- 75/20/05	4.6%	4.6%	0.1%	0.3%	0.5%	0.5%	0.3%
- 75/25/00	0.0%	0.0%	0.7%	0.5%	0.1%	0.2%	0.0%
- 80/10/10	3.2%	3.2%	1.1%	3.2%	4.9%	8.8%	11.4%
- 80/15/05	0.0%	0.0%	0.5%	1.8%	3.7%	5.5%	1.9%
- 80/20/00	0.0%	0.0%	0.9%	6.8%	5.5%	3.2%	0.1%
- 90/05/05	0.0%	0.0%	0.3%	0.2%	0.1%	0.0%	0.0%
- Other	12.3%	12.3%	5.3%	7.4%	4.0%	5.0%	3.8%
EA/TPR							
EA/TPR	0.0%	0.0%	0.2%	2.0%	0.7%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	1.0%	0.3%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.6%	0.2%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.4%	0.2%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	7.1%	7.1%	3.1%	6.2%	8.6%	10.5%	13.1%
Northeast	31.2%	31.2%	48.5%	15.7%	16.2%	17.2%	16.5%
Southeast	13.6%	13.6%	10.9%	23.2%	28.4%	24.5%	19.7%
Southwest	12.2%	12.2%	3.8%	7.8%	10.8%	9.5%	9.1%
West	35.8%	35.8%	33.7%	47.2%	35.9%	38.3%	41.5%
Census Region (Sums to 100%)							
New England	5.5%	5.5%	2.5%	3.9%	4.9%	6.6%	4.5%
Middle Atlantic	25.7%	25.7%	44.9%	10.4%	10.0%	10.1%	9.5%
East North Central	5.9%	5.9%	2.7%	5.2%	6.7%	8.8%	10.7%
East South Central	0.7%	0.7%	0.6%	1.1%	1.5%	1.2%	1.1%
South Atlantic	13.0%	13.0%	10.8%	23.3%	28.2%	23.7%	18.9%
West North Central	1.2%	1.2%	1.1%	1.7%	2.9%	2.6%	3.3%
West South Central	6.6%	6.6%	1.3%	1.8%	2.1%	2.0%	1.7%
Mountain	5.7%	5.7%	2.6%	8.0%	11.0%	9.9%	8.7%
Pacific	35.8%	35.8%	32.9%	44.6%	32.6%	35.0%	39.4%

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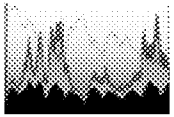


Single Family Conventional Acquisition Characteristics
40 Year (Lender and Investor Channels)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.6%	0.1%	0.1%	0.2%	2.3%
Top 10 States							
01) CA	25.0%	25.0%	26.0%	34.4%	23.1%	27.2%	28.0%
02) NY	17.8%	17.8%	41.1%	6.1%	4.4%	4.3%	4.2%
03) WA	8.4%	8.4%	5.0%	6.0%	5.3%	4.6%	7.1%
04) NJ	6.2%	6.2%	3.0%	2.8%	3.7%	4.1%	3.6%
05) MA	5.5%	5.5%	1.0%	2.0%	2.6%	3.7%	1.8%
06) MD	5.0%	5.0%	2.4%	6.5%	7.0%	5.4%	2.1%
07) IL	4.3%	4.3%	1.7%	3.3%	3.8%	4.7%	2.2%
08) GA	4.0%	4.0%	0.9%	1.9%	2.6%	2.6%	1.1%
09) TX	3.7%	3.7%	0.9%	1.2%	1.4%	1.2%	0.8%
10) AZ	3.3%	3.3%	1.0%	2.8%	4.1%	3.2%	2.4%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	37.9%	37.9%	23.4%	44.0%	45.7%	38.7%	0.2%
02) HSBC HOLDINGS PLC	16.3%	16.3%	49.6%	0.5%	1.8%	1.4%	3.6%
03) SUNTRUST BANKS INC	5.9%	5.9%	1.1%	2.1%	5.9%	1.8%	0.0%
04) JPMORGAN CHASE & CO	5.1%	5.1%	8.2%	21.5%	3.6%	4.8%	26.8%
05) AMTRUST FINANCIAL CORPORATION	4.1%	4.1%	0.0%	0.7%	0.0%	0.0%	0.0%
06) GMAC INC	3.3%	3.3%	4.2%	1.2%	1.2%	0.0%	0.0%
07) COLONIAL SAVINGS FA	3.0%	3.0%	0.0%	0.0%	0.0%	0.1%	2.8%
08) CAPITAL ONE FINANCIAL CORPORATION	2.8%	2.8%	0.6%	0.0%	0.4%	0.1%	0.2%
09) GATEWAY BANK FSB	2.3%	2.3%	0.1%	0.0%	0.0%	0.0%	0.0%
10) BANKERS FINANCIAL GROUP INC	2.1%	2.1%	0.1%	0.0%	0.1%	0.3%	0.2%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	37.9%	37.9%	23.4%	44.0%	45.9%	41.8%	0.2%
02) HSBC HOLDINGS PLC	16.3%	16.3%	49.5%	0.5%	1.8%	1.4%	3.6%
03) SUNTRUST BANKS INC	5.9%	5.9%	1.1%	2.0%	4.2%	0.6%	0.0%
04) JPMORGAN CHASE & CO	5.1%	5.1%	8.2%	24.5%	7.0%	8.5%	33.2%
05) AMTRUST FINANCIAL CORPORATION	4.1%	4.1%	0.0%	0.2%	0.0%	0.0%	0.0%
06) GMAC INC	3.3%	3.3%	4.4%	1.3%	1.0%	0.1%	0.5%
07) COLONIAL SAVINGS FA	3.0%	3.0%	0.0%	0.0%	0.0%	0.1%	2.8%
08) CAPITAL ONE FINANCIAL CORPORATION	2.8%	2.8%	0.6%	0.0%	0.4%	0.0%	0.0%
09) GATEWAY BANK FSB	2.3%	2.3%	0.1%	0.0%	0.0%	0.0%	0.0%
10) BANKERS FINANCIAL GROUP INC	2.1%	2.1%	0.1%	0.0%	0.1%	0.3%	0.2%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	83.2%						

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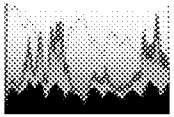


Single Family Conventional Acquisition Characteristics
40 Year (Lender and Investor Channels)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	16.8%						
- Primary MI Only	16.8%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	4.68	4.68	-15.15	-14.35	-38.86	-17.39	-1.22
Wtd Avg Economic Model Fee	29.31	29.31	51.17	53.16	70.10	45.74	37.43
Wtd Avg Charged Fee	33.98	33.98	36.03	38.81	31.23	28.36	36.20
Appraisal Waivers							
Appraisal Waiver	0.9%	0.9%	0.7%	1.0%	1.2%	1.1%	1.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	7.33%	11.48%	15.86%	32.33%	43.66%
Cumulative Default Rate	0.00%	0.00%	0.07%	1.90%	4.78%	4.49%	5.87%
Housing Goals							
Low Mod	68.33%	68.33%	70.77%	64.60%	61.75%	55.89%	54.20%
Special Affordable	33.33%	33.33%	33.67%	30.60%	26.81%	23.36%	24.01%
Underserved	42.62%	42.62%	53.46%	53.36%	50.57%	45.37%	35.33%
PMM Low Mod	60.87%	60.87%	71.37%	63.41%	64.97%	56.91%	48.89%
PMM Special Affordable	34.78%	34.78%	31.18%	27.73%	27.73%	21.55%	18.51%
PMM Underserved	26.09%	26.09%	51.96%	55.08%	49.56%	41.09%	32.80%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	4.85%	4.85%	9.69%	10.62%	8.48%	5.14%	2.44%
Median Valuation Bias for Other Refi	9.95%	9.95%	4.66%	11.83%	9.47%	5.60%	2.60%

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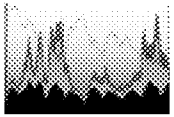


Single Family Conventional Acquisition Characteristics
40 Year (Countrywide)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	7	7	71	4,514	17,450	1,866	3
Book Volume ($B)	$0.0	$0.0	$0.0	$1.0	$3.9	$0.4	$0.0
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	21.0%	12.8%	9.9%	11.6%	0.0%
OLTV 60.01% - 70.00%	14.5%	14.5%	15.9%	13.2%	11.6%	17.9%	0.0%
OLTV 70.01% - 75.00%	17.8%	17.8%	10.7%	7.9%	8.8%	8.9%	0.0%
OLTV 75.01% - 80.00%	7.6%	7.6%	19.3%	18.1%	27.8%	46.8%	100.0%
OLTV 80.01% - 90.00%	42.1%	42.1%	18.4%	15.3%	11.3%	9.1%	0.0%
OLTV 90.01% - 95.00%	18.0%	18.0%	7.9%	9.7%	5.8%	2.8%	0.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	6.7%	4.0%	1.1%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	18.8%	23.7%	2.8%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	84.1%	84.1%	75.4%	80.6%	81.4%	75.1%	80.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	19.3%	12.3%	9.7%	11.3%	0.0%
Comb LTV 60.01% - 70.00%	14.5%	14.5%	15.0%	13.0%	10.9%	17.4%	0.0%
Comb LTV 70.01% - 75.00%	17.8%	17.8%	13.3%	7.5%	7.7%	7.8%	0.0%
Comb LTV 75.01% - 80.00%	7.6%	7.6%	16.0%	16.3%	17.9%	27.4%	71.6%
Comb LTV 80.01% - 90.00%	42.1%	42.1%	18.4%	17.4%	16.4%	18.0%	28.4%
Comb LTV 90.01% - 95.00%	18.0%	18.0%	11.2%	9.5%	9.2%	8.9%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	1.0%	3.4%	1.0%	0.2%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	2.3%	19.2%	26.6%	9.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	3.4%	1.5%	0.7%	0.1%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	84.1%	84.1%	76.4%	81.3%	83.3%	78.2%	82.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	19.3%	12.3%	9.7%	11.3%	0.0%
Comb LTV 60.01% - 70.00%	14.5%	14.5%	15.0%	13.0%	10.9%	17.4%	0.0%
Comb LTV 70.01% - 75.00%	17.8%	17.8%	13.3%	7.5%	7.7%	7.8%	0.0%
Comb LTV 75.01% - 80.00%	7.6%	7.6%	16.0%	16.3%	17.9%	27.4%	71.6%
Comb LTV 80.01% - 90.00%	42.1%	42.1%	18.4%	17.4%	16.4%	18.0%	28.4%
Comb LTV 90.01% - 95.00%	18.0%	18.0%	11.2%	9.5%	9.2%	8.9%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	1.0%	3.4%	1.0%	0.2%	0.0%

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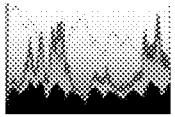


Single Family Conventional Acquisition Characteristics
40 Year (Countrywide)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	2.3%	19.2%	26.6%	9.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	3.4%	1.5%	0.7%	0.1%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	84.1%	84.1%	76.4%	81.3%	83.3%	78.2%	82.8%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.1%	0.8%	0.2%	0.0%
FICO 550-579	0.0%	0.0%	0.5%	0.3%	1.3%	0.5%	0.0%
FICO 580-619	0.0%	0.0%	1.7%	3.9%	8.6%	6.4%	0.0%
FICO 620-659	0.0%	0.0%	7.1%	17.4%	24.9%	24.8%	0.0%
FICO 660-699	0.0%	0.0%	8.1%	24.9%	24.5%	26.3%	20.5%
FICO 700-739	5.1%	5.1%	22.9%	20.5%	18.5%	21.7%	79.5%
FICO >= 740	94.9%	94.9%	59.7%	32.8%	21.3%	19.7%	0.0%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	0.0%
Wtd Avg FICO	766	766	742	708	687	691	711
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	38.3%	38.3%	78.8%	84.2%	93.2%	99.5%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	61.7%	61.7%	17.5%	4.4%	5.0%	0.5%	0.0%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Interest Only fixed-rate	0.0%	0.0%	3.8%	11.4%	1.8%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	100.0%	100.0%	93.4%	95.7%	95.6%	94.6%	100.0%
Second/Vacation Home	0.0%	0.0%	2.4%	1.4%	1.1%	1.7%	0.0%
Investor Property	0.0%	0.0%	4.2%	2.9%	3.3%	3.7%	0.0%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	88.2%	96.7%	95.6%	94.1%	100.0%
2-4 Units	0.0%	0.0%	11.8%	3.3%	4.4%	5.9%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	0.0%	0.0%	12.0%	12.0%	9.3%	9.0%	51.1%
Single Family Homes	100.0%	100.0%	88.0%	88.0%	90.7%	91.0%	48.9%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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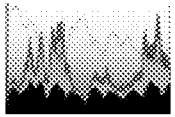


Single Family Conventional Acquisition Characteristics
40 Year (Countrywide)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	0.0%	0.0%	12.0%	12.0%	9.3%	9.0%	51.1%
1 Unit	100.0%	100.0%	76.3%	84.7%	86.3%	85.1%	48.9%
2-4 Units	0.0%	0.0%	11.8%	3.3%	4.4%	5.9%	0.0%
Condo							
Condo	0.0%	0.0%	12.0%	12.0%	9.3%	9.0%	51.1%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	57.6%	57.6%	41.1%	43.5%	42.5%	27.4%	100.0%
Cash-Out Refinance	19.6%	19.6%	24.9%	33.1%	39.1%	57.3%	0.0%
Other Refinance	22.8%	22.8%	33.9%	23.4%	18.3%	15.3%	0.0%
Origination Type (Sums to 100%)							
TPO Broker	22.1%	22.1%	8.5%	10.1%	15.2%	16.4%	0.0%
TPO Correspondent	60.1%	60.1%	48.4%	41.1%	48.9%	44.1%	0.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	17.8%	17.8%	43.1%	48.8%	35.9%	39.4%	100.0%
Origination Amount and Rate							
Avg Origination Loan Amount	$236,750	$236,750	$219,194	$231,468	$223,836	$220,567	$229,237
Loan Original Note Rate	5.02%	5.02%	5.58%	6.21%	6.66%	6.70%	1.40%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Non-Seasoned	100.0%	100.0%	100.0%	99.9%	100.0%	100.0%	100.0%
ACI							
ACI Probability	0.13%	0.13%	0.31%	0.78%	1.50%	0.82%	0.12%
Wtd Avg ACI Score	726	726	713	678	661	675	727
Credit Premium							
Wtd Avg Credit Premium	0.31	0.31	-0.19	-0.21	0.03	-0.04	-1.73
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.1%	2.7%	0.0%	0.0%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	3.0%	0.0%	100.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	0.0%	0.0%	2.2%	1.4%	1.6%	1.4%	0.0%
DTI Ratio > 20 and <= 30	0.0%	0.0%	18.1%	7.2%	6.8%	8.4%	0.0%
DTI Ratio > 30 and <= 40	14.5%	14.5%	22.4%	21.1%	21.4%	27.6%	79.5%
DTI Ratio > 40 and <= 45	65.2%	65.2%	12.5%	17.1%	19.6%	22.5%	20.5%
DTI Ratio > 45 and <= 50	7.6%	7.6%	13.0%	19.4%	19.0%	17.6%	0.0%
DTI Ratio > 50	12.7%	12.7%	31.8%	33.3%	29.9%	19.1%	0.0%
DTI Ratio Missing	0.0%	0.0%	0.0%	0.5%	1.7%	3.3%	0.0%

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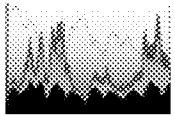


Single Family Conventional Acquisition Characteristics
40 Year (Countrywide)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	43.1%	43.1%	43.2%	45.1%	44.7%	42.1%	36.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	0.0%	0.0%	2.2%	1.4%	1.6%	1.4%	0.0%
DTI Ratio > 20 and <= 30	0.0%	0.0%	18.1%	7.2%	6.8%	8.4%	0.0%
DTI Ratio > 30 and <= 40	14.5%	14.5%	22.4%	21.1%	21.4%	27.6%	79.5%
DTI Ratio > 40 and <= 45	65.2%	65.2%	12.5%	17.1%	19.6%	22.5%	20.5%
DTI Ratio > 45 and <= 50	7.6%	7.6%	13.0%	19.4%	19.0%	17.6%	0.0%
DTI Ratio > 50	12.7%	12.7%	31.8%	33.3%	29.9%	19.1%	0.0%
DTI Ratio Missing	0.0%	0.0%	0.0%	0.5%	1.7%	3.3%	0.0%
Wtd Avg DTI Ratio	43.1%	43.1%	43.2%	45.1%	44.7%	42.1%	36.4%
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 25 Years and <= 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 30 Years	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	38.3%	38.3%	82.5%	95.6%	95.0%	99.5%	0.0%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	61.7%	61.7%	17.5%	4.4%	5.0%	0.5%	100.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hybrid Arm	61.7%	61.7%	17.5%	4.4%	4.9%	0.5%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.5%	0.2%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	14.1%	2.7%	3.9%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.7%	0.5%	0.2%	0.0%
- 10/1 Hybrid Arm	61.7%	61.7%	3.3%	0.4%	0.3%	0.3%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%

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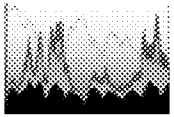


Single Family Conventional Acquisition Characteristics
40 Year (Countrywide)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	3.8%	11.4%	1.9%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	3.8%	11.4%	1.8%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.0%	4.7%	14.1%	35.3%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	4.4%	9.8%	22.6%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.2%	0.3%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.5%	1.7%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.5%	3.0%	6.2%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.3%	0.8%	1.5%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	3.5%	5.2%	13.2%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.2%	4.3%	12.1%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%
My Community Mortgage	0.0%	0.0%	7.5%	20.3%	16.3%	0.1%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.8%	18.8%	17.3%	22.6%	0.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.8%	14.3%	7.5%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	4.4%	9.8%	22.6%	0.0%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	4.3%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	4.3%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%	96.5%	82.0%	64.7%	0.0%
Investor Channel	0.0%	0.0%	0.0%	3.5%	13.7%	35.3%	100.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	4.3%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	0.0%	0.0%	11.6%	7.5%	13.5%	22.3%	28.4%
- 75/20/05	0.0%	0.0%	0.0%	0.1%	0.3%	0.4%	0.0%

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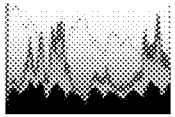


Single Family Conventional Acquisition Characteristics
40 Year (Countrywide)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.3%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	1.7%	4.3%	7.8%	28.4%
- 80/15/05	0.0%	0.0%	3.3%	0.5%	3.2%	5.4%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	1.3%	0.6%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	8.3%	3.7%	4.9%	8.7%	0.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	0.0%	0.0%	13.7%	13.9%	15.3%	23.0%	48.9%
- 75/20/05	0.0%	0.0%	0.0%	0.1%	0.3%	0.4%	0.0%
- 75/25/00	0.0%	0.0%	1.0%	0.4%	0.1%	0.2%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	2.1%	4.7%	8.1%	28.4%
- 80/15/05	0.0%	0.0%	3.3%	0.5%	3.3%	5.7%	0.0%
- 80/20/00	0.0%	0.0%	1.1%	2.9%	3.6%	6.2%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%
- Other	0.0%	0.0%	8.3%	7.6%	3.1%	2.2%	20.5%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.5%	0.2%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.3%	0.2%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	27.1%	27.1%	5.9%	4.2%	5.7%	7.3%	0.0%
Northeast	42.1%	42.1%	26.7%	14.5%	16.2%	17.2%	0.0%
Southeast	12.7%	12.7%	13.1%	19.2%	23.3%	20.4%	0.0%
Southwest	18.0%	18.0%	7.9%	7.4%	10.6%	8.3%	48.9%
West	0.0%	0.0%	46.4%	54.8%	44.2%	46.9%	51.1%
Census Region (Sums to 100%)							
New England	0.0%	0.0%	9.7%	3.1%	4.3%	4.8%	0.0%
Middle Atlantic	42.1%	42.1%	17.0%	8.0%	9.4%	12.1%	0.0%
East North Central	27.1%	27.1%	5.9%	3.7%	4.4%	5.9%	0.0%
East South Central	0.0%	0.0%	1.0%	1.5%	1.4%	1.3%	0.0%
South Atlantic	12.7%	12.7%	12.1%	21.0%	24.4%	19.4%	0.0%
West North Central	0.0%	0.0%	5.5%	1.0%	2.0%	1.9%	0.0%
West South Central	18.0%	18.0%	1.3%	1.7%	1.9%	1.3%	0.0%
Mountain	0.0%	0.0%	4.6%	8.8%	12.2%	11.0%	48.9%
Pacific	0.0%	0.0%	42.9%	51.2%	40.0%	42.3%	51.1%

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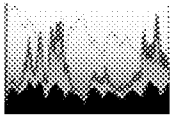


Single Family Conventional Acquisition Characteristics
40 Year (Countrywide)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) NJ	42.1%	42.1%	5.7%	2.5%	3.7%	4.1%	0.0%
02) IL	27.1%	27.1%	4.7%	1.9%	2.3%	2.1%	0.0%
03) TX	18.0%	18.0%	1.3%	1.3%	1.3%	0.8%	0.0%
04) SC	7.6%	7.6%	0.0%	0.5%	0.4%	0.3%	0.0%
05) FL	5.1%	5.1%	2.0%	4.4%	8.2%	8.2%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	39.9%						

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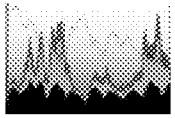


Single Family Conventional Acquisition Characteristics
40 Year (Countrywide)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	60.1%						
- Primary MI Only	60.1%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-2.30	-2.30	-18.91	-14.57	-31.64	-23.17	-52.82
Wtd Avg Economic Model Fee	25.49	25.49	45.89	44.85	72.04	49.79	53.08
Wtd Avg Charged Fee	23.19	23.19	26.98	30.28	40.39	26.62	0.26
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	3.1%	2.5%	1.6%	1.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	7.23%	9.84%	13.32%	25.36%	79.54%
Cumulative Default Rate	0.00%	0.00%	0.00%	1.09%	3.42%	5.45%	20.46%
Housing Goals							
Low Mod	57.14%	57.14%	67.53%	65.41%	58.28%	54.76%	33.33%
Special Affordable	28.57%	28.57%	38.96%	28.79%	24.65%	21.74%	33.33%
Underserved	28.57%	28.57%	46.75%	49.54%	52.49%	50.73%	100.00%
PMM Low Mod	50.00%	50.00%	80.00%	63.37%	59.28%	52.10%	33.33%
PMM Special Affordable	25.00%	25.00%	48.00%	23.46%	24.02%	17.66%	33.33%
PMM Underserved	25.00%	25.00%	40.00%	49.92%	48.02%	34.00%	100.00%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	1.87%	1.87%	11.91%	8.44%	8.48%	6.33%	
Median Valuation Bias for Other Refi	5.62%	5.62%	11.50%	10.63%	9.47%	6.62%	

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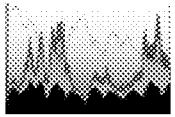


Single Family Conventional Acquisition Characteristics
Manufactured (Includes Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	636	636	9,984	9,825	16,703	48,702	29,140
Book Volume ($B)	$0.1	$0.1	$1.1	$1.1	$1.9	$3.1	$2.3
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	21.4%	21.4%	28.6%	26.6%	21.7%	13.1%	15.0%
OLTV 60.01% - 70.00%	26.7%	26.7%	25.9%	22.3%	23.3%	14.2%	17.2%
OLTV 70.01% - 75.00%	11.1%	11.1%	10.2%	7.7%	6.8%	4.6%	6.6%
OLTV 75.01% - 80.00%	31.3%	31.3%	28.8%	24.9%	22.4%	15.0%	21.7%
OLTV 80.01% - 90.00%	6.6%	6.6%	4.6%	13.0%	13.4%	16.8%	17.6%
OLTV 90.01% - 95.00%	1.1%	1.1%	1.0%	5.5%	11.6%	18.8%	12.6%
OLTV 95.01% - 97.00%	0.5%	0.5%	0.2%	0.0%	0.1%	1.7%	1.1%
OLTV 97.01% - 100.00%	0.6%	0.6%	0.2%	0.1%	0.1%	15.7%	8.0%
OLTV > 100.00%	0.8%	0.8%	0.6%	0.0%	0.6%	0.1%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	69.7%	69.7%	67.3%	69.8%	72.3%	80.9%	77.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	20.5%	20.5%	27.4%	26.1%	21.3%	12.7%	14.3%
Comb LTV 60.01% - 70.00%	25.5%	25.5%	25.2%	22.1%	23.3%	13.9%	16.5%
Comb LTV 70.01% - 75.00%	11.4%	11.4%	10.1%	7.6%	6.6%	4.5%	6.4%
Comb LTV 75.01% - 80.00%	29.7%	29.7%	28.4%	24.5%	21.6%	14.0%	19.8%
Comb LTV 80.01% - 90.00%	7.8%	7.8%	6.3%	13.9%	14.3%	16.9%	17.9%
Comb LTV 90.01% - 95.00%	2.5%	2.5%	1.5%	5.6%	12.0%	18.0%	11.5%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.3%	0.0%	0.0%	1.7%	1.1%
Comb LTV 97.01% - 100.00%	1.2%	1.2%	0.2%	0.0%	0.4%	15.9%	8.1%
Comb LTV > 100.00%	0.8%	0.8%	0.7%	0.0%	0.6%	0.1%	0.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	2.3%	4.3%
Wtd Avg Comb LTV	70.4%	70.4%	68.0%	70.1%	72.6%	81.0%	77.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	20.5%	20.5%	27.4%	26.1%	21.3%	12.7%	14.3%
Comb LTV 60.01% - 70.00%	25.5%	25.5%	25.2%	22.1%	23.3%	13.9%	16.5%
Comb LTV 70.01% - 75.00%	11.4%	11.4%	10.1%	7.6%	6.6%	4.5%	6.4%
Comb LTV 75.01% - 80.00%	29.7%	29.7%	28.4%	24.5%	21.6%	14.0%	19.8%
Comb LTV 80.01% - 90.00%	7.8%	7.8%	6.3%	13.9%	14.3%	16.9%	17.9%
Comb LTV 90.01% - 95.00%	2.5%	2.5%	1.5%	5.6%	12.0%	18.0%	11.5%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.3%	0.0%	0.0%	1.7%	1.1%

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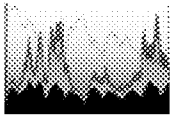


Single Family Conventional Acquisition Characteristics
Manufactured (Includes Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.2%	1.2%	0.2%	0.0%	0.4%	15.9%	8.1%
Comb LTV > 100.00%	0.8%	0.8%	0.7%	0.0%	0.6%	0.1%	0.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	2.3%	4.3%
Wtd Avg Comb LTV	70.4%	70.4%	68.0%	70.1%	72.6%	81.0%	77.5%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.1%	0.3%	0.4%	7.7%	3.9%
FICO 550-579	0.0%	0.0%	0.1%	0.5%	0.9%	4.0%	2.1%
FICO 580-619	1.1%	1.1%	0.9%	3.4%	5.0%	8.6%	6.0%
FICO 620-659	4.5%	4.5%	3.9%	9.9%	13.2%	14.5%	13.9%
FICO 660-699	15.6%	15.6%	11.6%	18.5%	20.6%	18.5%	20.5%
FICO 700-739	18.9%	18.9%	20.1%	20.5%	21.0%	16.2%	19.7%
FICO >= 740	59.9%	59.9%	63.2%	46.9%	38.8%	29.5%	33.6%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.1%	1.0%	0.2%
Wtd Avg FICO	745	745	750	727	715	684	700
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	78.1%	78.1%	79.8%	85.6%	90.1%	86.7%	80.5%
Intermediate-term, fixed-rate	21.9%	21.9%	19.9%	13.8%	8.6%	12.4%	16.7%
Adjustable-rate	0.0%	0.0%	0.3%	0.5%	1.0%	0.6%	2.5%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	89.2%	89.2%	89.1%	88.7%	90.1%	93.9%	90.6%
Second/Vacation Home	10.8%	10.8%	10.8%	11.2%	9.8%	6.0%	9.2%
Investor Property	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	0.9%	0.9%	0.6%	0.5%	0.6%	0.1%	0.5%
Single Family Homes	99.1%	99.1%	99.4%	99.5%	99.4%	99.9%	99.5%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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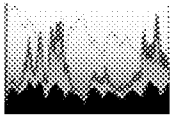


Single Family Conventional Acquisition Characteristics
Manufactured (Includes Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo							
Condo	0.9%	0.9%	0.6%	0.5%	0.5%	0.1%	0.5%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	28.2%	28.2%	21.9%	40.6%	47.9%	72.3%	60.0%
Cash-Out Refinance	16.7%	16.7%	21.2%	25.1%	26.3%	14.6%	15.6%
Other Refinance	55.1%	55.1%	56.8%	34.3%	25.9%	13.0%	24.4%
Origination Type (Sums to 100%)							
TPO Broker	3.8%	3.8%	5.4%	23.2%	33.4%	15.1%	14.1%
TPO Correspondent	2.1%	2.1%	4.2%	7.4%	9.3%	40.0%	28.3%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	94.1%	94.1%	90.4%	69.4%	57.3%	44.9%	57.6%
Origination Amount and Rate							
Avg Origination Loan Amount	$99,997	$99,997	$105,622	$109,566	$116,675	$66,289	$79,901
Loan Original Note Rate	5.12%	5.12%	5.16%	6.35%	6.65%	7.78%	6.58%
Seasoning (Sums to 100%)							
Seasoned	0.2%	0.2%	0.4%	2.0%	0.6%	33.1%	18.9%
Non-Seasoned	99.8%	99.8%	99.6%	98.0%	99.4%	66.9%	81.1%
ACI							
ACI Probability	0.12%	0.12%	0.11%	0.27%	0.42%	3.05%	1.65%
Wtd Avg ACI Score	737	737	742	719	705	671	693
Credit Premium							
Wtd Avg Credit Premium	0.05	0.05	-0.20	0.05	0.03	0.91	0.56
Credit Premium > 1.5	0.1%	0.1%	0.2%	0.5%	0.6%	25.4%	12.7%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.2%	0.1%	0.2%	0.2%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.6%	11.6%	11.3%	7.3%	5.4%	4.6%	7.0%
DTI Ratio > 20 and <= 30	25.0%	25.0%	26.4%	19.0%	15.0%	14.0%	17.2%
DTI Ratio > 30 and <= 40	31.7%	31.7%	28.9%	27.4%	25.5%	20.3%	26.6%
DTI Ratio > 40 and <= 45	11.6%	11.6%	12.9%	13.0%	13.2%	21.9%	13.2%
DTI Ratio > 45 and <= 50	8.6%	8.6%	9.7%	12.1%	13.0%	11.9%	10.9%
DTI Ratio > 50	9.0%	9.0%	10.0%	20.5%	23.3%	22.9%	19.8%
DTI Ratio Missing	2.6%	2.6%	0.9%	0.6%	4.6%	4.4%	5.3%

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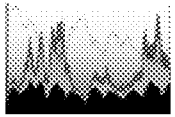


Single Family Conventional Acquisition Characteristics
Manufactured (Includes Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.3%	34.3%	34.6%	39.0%	40.8%	42.2%	39.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.6%	11.6%	11.3%	7.2%	5.3%	4.6%	7.1%
DTI Ratio > 20 and <= 30	25.0%	25.0%	26.4%	19.0%	15.5%	14.3%	17.9%
DTI Ratio > 30 and <= 40	31.7%	31.7%	28.9%	27.5%	26.5%	21.1%	27.8%
DTI Ratio > 40 and <= 45	11.6%	11.6%	12.9%	13.1%	13.8%	22.3%	13.8%
DTI Ratio > 45 and <= 50	8.6%	8.6%	9.7%	12.2%	13.5%	12.4%	11.4%
DTI Ratio > 50	9.0%	9.0%	10.0%	20.4%	25.0%	24.1%	21.0%
DTI Ratio Missing	2.6%	2.6%	0.9%	0.6%	0.4%	1.3%	1.0%
Wtd Avg DTI Ratio	34.3%	34.3%	34.6%	38.9%	41.0%	42.3%	39.7%
Origination Term (Sums to 100%)							
<= 15 Years	21.9%	21.9%	19.9%	13.8%	8.6%	12.4%	16.7%
> 15 Years amd <= 25 Years	15.9%	15.9%	19.5%	24.0%	28.1%	38.4%	31.9%
> 25 Years and <= 30 Years	62.2%	62.2%	60.6%	62.2%	63.3%	49.2%	51.4%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	78.1%	78.1%	79.8%	85.6%	90.3%	86.8%	80.5%
Intermediate-Term Fixed Rate (excl Balloon)	21.9%	21.9%	19.9%	13.8%	8.5%	12.4%	16.7%
Adjustable Rate	0.0%	0.0%	0.3%	0.6%	1.2%	0.8%	2.8%
Balloon	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	0.0%	0.0%	0.3%	0.6%	1.2%	0.8%	2.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- 5/1 Hybrid Arm	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.3%
- 7/1 Hybrid Arm	0.0%	0.0%	0.2%	0.3%	0.8%	0.5%	2.1%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.2%	0.2%	0.2%	0.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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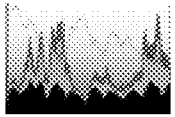


Single Family Conventional Acquisition Characteristics
Manufactured (Includes Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	0.1%	0.3%	0.2%	0.2%
- Interest Only ARM	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.2%	0.9%	0.7%	1.5%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.2%	0.5%	0.3%	0.4%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.2%	0.3%	0.2%	0.2%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.2%	0.3%	0.9%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.3%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.3%	3.1%	7.0%	1.5%	2.2%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.3%	3.0%	6.5%	1.2%	1.9%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.2%	0.5%	0.3%	0.4%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	99.8%	99.8%	99.5%	93.4%	93.0%	53.1%	74.2%
Investor Channel	0.2%	0.2%	0.5%	2.2%	1.2%	42.8%	21.1%
eChannel	0.0%	0.0%	0.0%	4.3%	5.8%	4.1%	4.6%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	5.8%	5.8%	5.5%	2.2%	2.4%	1.4%	2.3%
- 75/20/05	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%

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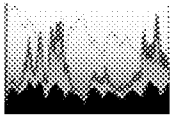


Single Family Conventional Acquisition Characteristics
Manufactured (Includes Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.0%	1.0%	1.0%	0.7%	0.6%	0.3%	0.7%
- 80/15/05	1.3%	1.3%	0.3%	0.1%	0.3%	0.1%	0.2%
- 80/20/00	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	3.3%	3.3%	3.9%	1.4%	1.4%	0.9%	1.3%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	6.2%	6.2%	6.0%	2.6%	3.0%	1.7%	3.5%
- 75/20/05	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.1%
- 75/25/00	0.4%	0.4%	0.0%	0.1%	0.2%	0.0%	0.0%
- 80/10/10	1.1%	1.1%	1.0%	0.7%	0.7%	0.5%	1.2%
- 80/15/05	1.3%	1.3%	0.4%	0.1%	0.4%	0.2%	0.3%
- 80/20/00	0.2%	0.2%	0.1%	0.1%	0.3%	0.2%	0.1%
- 90/05/05	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	3.0%	3.0%	4.3%	1.6%	1.4%	0.8%	1.8%
EA/TPR							
EA/TPR	1.0%	1.0%	0.7%	3.5%	6.3%	6.6%	8.7%
- EA I	0.0%	0.0%	0.0%	1.6%	3.7%	3.7%	4.2%
- EA/TPR II	0.0%	0.0%	0.0%	1.5%	2.6%	2.9%	4.4%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	13.1%	13.1%	15.2%	10.8%	9.0%	9.4%	10.9%
Northeast	3.3%	3.3%	4.0%	4.6%	3.2%	3.2%	3.3%
Southeast	17.5%	17.5%	14.3%	17.4%	18.7%	33.0%	27.5%
Southwest	18.6%	18.6%	16.9%	19.4%	20.3%	24.4%	22.8%
West	47.5%	47.5%	49.6%	47.7%	48.7%	29.9%	35.5%
Census Region (Sums to 100%)							
New England	0.3%	0.3%	0.8%	1.3%	0.9%	0.7%	0.9%
Middle Atlantic	1.8%	1.8%	2.3%	2.5%	1.7%	2.0%	1.7%
East North Central	9.8%	9.8%	11.5%	8.1%	6.6%	7.6%	8.6%
East South Central	2.1%	2.1%	2.1%	2.2%	2.3%	8.6%	6.7%
South Atlantic	16.7%	16.7%	13.0%	16.1%	17.0%	24.8%	21.5%
West North Central	5.0%	5.0%	5.4%	4.2%	3.9%	3.6%	4.3%
West South Central	3.5%	3.5%	2.6%	4.0%	3.7%	11.5%	7.7%
Mountain	21.0%	21.0%	22.7%	22.4%	23.0%	16.1%	19.6%
Pacific	39.9%	39.9%	39.5%	39.2%	41.0%	25.0%	29.1%

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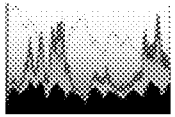


Single Family Conventional Acquisition Characteristics
Manufactured (Includes Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Top 10 States							
01) CA	17.3%	17.3%	11.9%	14.3%	19.8%	13.8%	14.0%
02) WA	11.9%	11.9%	16.4%	14.1%	11.8%	6.3%	8.6%
03) OR	10.4%	10.4%	11.2%	10.8%	9.3%	4.9%	6.4%
04) AZ	7.0%	7.0%	6.7%	9.0%	10.4%	7.7%	9.2%
05) FL	6.3%	6.3%	3.7%	6.0%	7.7%	8.2%	7.9%
06) NC	4.7%	4.7%	4.1%	4.0%	3.8%	5.6%	5.5%
07) ID	3.3%	3.3%	3.2%	2.5%	1.9%	1.4%	1.7%
08) NM	2.7%	2.7%	1.9%	2.2%	1.8%	1.6%	1.8%
09) WI	2.5%	2.5%	3.2%	1.7%	1.2%	0.7%	0.9%
10) MI	2.4%	2.4%	3.6%	3.0%	2.4%	3.8%	4.0%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	22.3%	22.3%	19.6%	26.7%	22.0%	16.7%	30.5%
02) WELLS FARGO & COMPANY	19.7%	19.7%	14.9%	8.3%	19.1%	1.8%	0.9%
03) GUILD MORTGAGE COMPANY LLC	3.2%	3.2%	2.0%	1.0%	0.3%	0.2%	0.2%
04) SUNTRUST BANKS INC	2.5%	2.5%	2.8%	3.1%	2.6%	1.5%	1.2%
05) LAND/HOME FINANCIAL SERVICES INC	2.5%	2.5%	2.3%	2.7%	0.4%	0.1%	0.0%
06) PNC FINANCIAL SERVICES GROUP INC	2.2%	2.2%	2.3%	5.0%	12.8%	4.9%	0.2%
07) STERLING FINANCIAL CORPORATION	2.0%	2.0%	1.4%	0.8%	0.1%	0.1%	0.3%
08) UMPQUA HOLDINGS CORPORATION	2.0%	2.0%	2.1%	0.6%	0.4%	0.3%	0.4%
09) HUNTINGTON BANCSHARES INCORPORATED	1.8%	1.8%	2.0%	1.8%	1.7%	0.8%	1.7%
10) STATE FARM MUTUAL AUTOMOBILE INSURANCE C	1.6%	1.6%	0.9%	0.0%	0.5%	0.4%	0.4%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	22.3%	22.3%	19.6%	26.4%	22.0%	16.8%	30.5%
02) WELLS FARGO & COMPANY	19.7%	19.7%	15.0%	8.4%	19.1%	2.6%	5.8%
03) GUILD MORTGAGE COMPANY LLC	3.2%	3.2%	2.0%	1.0%	0.3%	0.2%	0.2%
04) SUNTRUST BANKS INC	2.5%	2.5%	2.8%	3.1%	2.6%	1.5%	1.2%
05) LAND/HOME FINANCIAL SERVICES INC	2.5%	2.5%	2.3%	0.0%	0.0%	0.0%	0.0%
06) PNC FINANCIAL SERVICES GROUP INC	2.2%	2.2%	2.3%	3.2%	7.3%	3.1%	0.2%
07) STERLING FINANCIAL CORPORATION	2.0%	2.0%	1.1%	0.1%	0.1%	0.1%	0.3%
08) UMPQUA HOLDINGS CORPORATION	2.0%	2.0%	2.1%	0.6%	0.4%	0.3%	0.4%
09) HUNTINGTON BANCSHARES INCORPORATED	1.8%	1.8%	2.0%	1.7%	1.7%	0.8%	1.2%
10) STATE FARM MUTUAL AUTOMOBILE INSURANCE C	1.6%	1.6%	0.9%	0.0%	0.5%	0.4%	0.4%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	97.9%						

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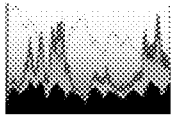


Single Family Conventional Acquisition Characteristics
Manufactured (Includes Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	2.1%						
- Primary MI Only	1.8%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.3%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	3.52	3.52	-1.86	-11.36	-20.79	-24.00	-19.60
Wtd Avg Economic Model Fee	33.06	33.06	36.24	48.00	51.59	45.32	48.31
Wtd Avg Charged Fee	36.59	36.59	34.37	36.65	30.81	21.32	28.71
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	1.04%	11.99%	19.35%	21.74%	28.96%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.30%	1.71%	1.53%	1.56%
Housing Goals							
Low Mod	64.31%	64.31%	63.72%	61.30%	60.48%	82.79%	72.73%
Special Affordable	28.27%	28.27%	28.23%	25.51%	25.95%	55.51%	44.35%
Underserved	46.29%	46.29%	38.79%	43.37%	43.86%	49.31%	48.24%
PMM Low Mod	70.83%	70.83%	72.41%	66.08%	63.59%	88.65%	79.91%
PMM Special Affordable	39.58%	39.58%	40.68%	31.10%	29.82%	63.71%	58.03%
PMM Underserved	45.83%	45.83%	40.68%	42.87%	41.19%	50.23%	49.96%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	4.93%	4.93%	4.10%	3.85%	-0.71%	-1.91%	-2.96%
Median Valuation Bias for Other Refi	6.42%	6.42%	2.69%	3.95%	-1.68%	-2.19%	-4.27%

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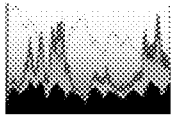


Single Family Conventional Acquisition Characteristics
Manufactured (Excludes Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	636	636	9,984	9,825	16,703	16,669	18,540
Book Volume ($B)	$0.1	$0.1	$1.1	$1.1	$1.9	$1.8	$1.9
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	21.4%	21.4%	28.6%	26.6%	21.7%	20.8%	18.0%
OLTV 60.01% - 70.00%	26.7%	26.7%	25.9%	22.3%	23.3%	22.7%	20.6%
OLTV 70.01% - 75.00%	11.1%	11.1%	10.2%	7.7%	6.8%	6.7%	7.6%
OLTV 75.01% - 80.00%	31.3%	31.3%	28.8%	24.9%	22.4%	22.9%	25.8%
OLTV 80.01% - 90.00%	6.6%	6.6%	4.6%	13.0%	13.4%	14.2%	17.1%
OLTV 90.01% - 95.00%	1.1%	1.1%	1.0%	5.5%	11.6%	12.3%	10.5%
OLTV 95.01% - 97.00%	0.5%	0.5%	0.2%	0.0%	0.1%	0.1%	0.0%
OLTV 97.01% - 100.00%	0.6%	0.6%	0.2%	0.1%	0.1%	0.1%	0.1%
OLTV > 100.00%	0.8%	0.8%	0.6%	0.0%	0.6%	0.2%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	69.7%	69.7%	67.3%	69.8%	72.3%	72.7%	73.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	20.5%	20.5%	27.4%	26.1%	21.3%	20.2%	17.1%
Comb LTV 60.01% - 70.00%	25.5%	25.5%	25.2%	22.1%	23.3%	22.1%	19.8%
Comb LTV 70.01% - 75.00%	11.4%	11.4%	10.1%	7.6%	6.6%	6.5%	7.3%
Comb LTV 75.01% - 80.00%	29.7%	29.7%	28.4%	24.5%	21.6%	21.1%	23.5%
Comb LTV 80.01% - 90.00%	7.8%	7.8%	6.3%	13.9%	14.3%	14.5%	17.4%
Comb LTV 90.01% - 95.00%	2.5%	2.5%	1.5%	5.6%	12.0%	10.9%	9.1%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.3%	0.0%	0.0%	0.1%	0.0%
Comb LTV 97.01% - 100.00%	1.2%	1.2%	0.2%	0.0%	0.4%	0.4%	0.2%
Comb LTV > 100.00%	0.8%	0.8%	0.7%	0.0%	0.6%	0.2%	0.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	3.9%	5.3%
Wtd Avg Comb LTV	70.4%	70.4%	68.0%	70.1%	72.6%	72.6%	73.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	20.5%	20.5%	27.4%	26.1%	21.3%	20.2%	17.1%
Comb LTV 60.01% - 70.00%	25.5%	25.5%	25.2%	22.1%	23.3%	22.1%	19.8%
Comb LTV 70.01% - 75.00%	11.4%	11.4%	10.1%	7.6%	6.6%	6.5%	7.3%
Comb LTV 75.01% - 80.00%	29.7%	29.7%	28.4%	24.5%	21.6%	21.1%	23.5%
Comb LTV 80.01% - 90.00%	7.8%	7.8%	6.3%	13.9%	14.3%	14.5%	17.4%
Comb LTV 90.01% - 95.00%	2.5%	2.5%	1.5%	5.6%	12.0%	10.9%	9.1%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.3%	0.0%	0.0%	0.1%	0.0%

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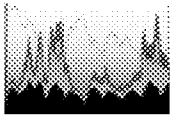


Single Family Conventional Acquisition Characteristics
Manufactured (Excludes Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.2%	1.2%	0.2%	0.0%	0.4%	0.4%	0.2%
Comb LTV > 100.00%	0.8%	0.8%	0.7%	0.0%	0.6%	0.2%	0.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	3.9%	5.3%
Wtd Avg Comb LTV	70.4%	70.4%	68.0%	70.1%	72.6%	72.6%	73.8%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.1%	0.3%	0.4%	0.5%	0.3%
FICO 550-579	0.0%	0.0%	0.1%	0.5%	0.9%	0.9%	0.6%
FICO 580-619	1.1%	1.1%	0.9%	3.4%	5.0%	5.7%	4.2%
FICO 620-659	4.5%	4.5%	3.9%	9.9%	13.2%	15.0%	13.4%
FICO 660-699	15.6%	15.6%	11.6%	18.5%	20.6%	22.1%	21.8%
FICO 700-739	18.9%	18.9%	20.1%	20.5%	21.0%	20.6%	21.8%
FICO >= 740	59.9%	59.9%	63.2%	46.9%	38.8%	35.1%	37.7%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%
Wtd Avg FICO	745	745	750	727	715	709	715
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	78.1%	78.1%	79.8%	85.6%	90.1%	89.1%	83.4%
Intermediate-term, fixed-rate	21.9%	21.9%	19.9%	13.8%	8.6%	9.4%	13.2%
Adjustable-rate	0.0%	0.0%	0.3%	0.5%	1.0%	1.1%	3.1%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	89.2%	89.2%	89.1%	88.7%	90.1%	89.6%	89.1%
Second/Vacation Home	10.8%	10.8%	10.8%	11.2%	9.8%	10.3%	10.8%
Investor Property	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	0.9%	0.9%	0.6%	0.5%	0.6%	0.2%	0.6%
Single Family Homes	99.1%	99.1%	99.4%	99.5%	99.4%	99.8%	99.4%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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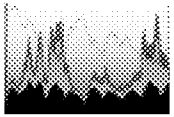


Single Family Conventional Acquisition Characteristics
Manufactured (Excludes Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo							
Condo	0.9%	0.9%	0.6%	0.5%	0.5%	0.2%	0.6%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	28.2%	28.2%	21.9%	40.6%	47.9%	52.8%	53.5%
Cash-Out Refinance	16.7%	16.7%	21.2%	25.1%	26.3%	24.9%	19.2%
Other Refinance	55.1%	55.1%	56.8%	34.3%	25.9%	22.2%	27.2%
Origination Type (Sums to 100%)							
TPO Broker	3.8%	3.8%	5.4%	23.2%	33.4%	25.8%	17.4%
TPO Correspondent	2.1%	2.1%	4.2%	7.4%	9.3%	25.7%	35.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	94.1%	94.1%	90.4%	69.4%	57.3%	48.6%	47.6%
Origination Amount and Rate							
Avg Origination Loan Amount	$99,997	$99,997	$105,622	$109,566	$116,675	$108,716	$100,460
Loan Original Note Rate	5.12%	5.12%	5.16%	6.35%	6.65%	6.71%	6.06%
Seasoning (Sums to 100%)							
Seasoned	0.2%	0.2%	0.4%	2.0%	0.6%	1.0%	0.5%
Non-Seasoned	99.8%	99.8%	99.6%	98.0%	99.4%	99.0%	99.5%
ACI							
ACI Probability	0.12%	0.12%	0.11%	0.27%	0.42%	0.44%	0.35%
Wtd Avg ACI Score	737	737	742	719	705	701	707
Credit Premium							
Wtd Avg Credit Premium	0.05	0.05	-0.20	0.05	0.03	0.12	0.13
Credit Premium > 1.5	0.1%	0.1%	0.2%	0.5%	0.6%	0.7%	0.8%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.2%	0.1%	0.3%	0.2%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.6%	11.6%	11.3%	7.3%	5.4%	5.1%	6.6%
DTI Ratio > 20 and <= 30	25.0%	25.0%	26.4%	19.0%	15.0%	15.2%	17.6%
DTI Ratio > 30 and <= 40	31.7%	31.7%	28.9%	27.4%	25.5%	25.0%	26.6%
DTI Ratio > 40 and <= 45	11.6%	11.6%	12.9%	13.0%	13.2%	14.0%	12.8%
DTI Ratio > 45 and <= 50	8.6%	8.6%	9.7%	12.1%	13.0%	12.1%	10.6%
DTI Ratio > 50	9.0%	9.0%	10.0%	20.5%	23.3%	22.9%	20.2%
DTI Ratio Missing	2.6%	2.6%	0.9%	0.6%	4.6%	5.7%	5.6%

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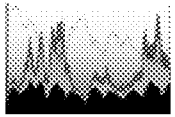


Single Family Conventional Acquisition Characteristics
Manufactured (Excludes Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.3%	34.3%	34.6%	39.0%	40.8%	40.8%	39.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.6%	11.6%	11.3%	7.2%	5.3%	5.2%	6.7%
DTI Ratio > 20 and <= 30	25.0%	25.0%	26.4%	19.0%	15.5%	15.7%	18.4%
DTI Ratio > 30 and <= 40	31.7%	31.7%	28.9%	27.5%	26.5%	26.3%	28.0%
DTI Ratio > 40 and <= 45	11.6%	11.6%	12.9%	13.1%	13.8%	14.7%	13.5%
DTI Ratio > 45 and <= 50	8.6%	8.6%	9.7%	12.2%	13.5%	12.8%	11.2%
DTI Ratio > 50	9.0%	9.0%	10.0%	20.4%	25.0%	24.9%	21.7%
DTI Ratio Missing	2.6%	2.6%	0.9%	0.6%	0.4%	0.5%	0.4%
Wtd Avg DTI Ratio	34.3%	34.3%	34.6%	38.9%	41.0%	41.0%	39.7%
Origination Term (Sums to 100%)							
<= 15 Years	21.9%	21.9%	19.9%	13.8%	8.6%	9.4%	13.2%
> 15 Years amd <= 25 Years	15.9%	15.9%	19.5%	24.0%	28.1%	30.0%	25.9%
> 25 Years and <= 30 Years	62.2%	62.2%	60.6%	62.2%	63.3%	60.6%	60.9%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	78.1%	78.1%	79.8%	85.6%	90.3%	89.2%	83.4%
Intermediate-Term Fixed Rate (excl Balloon)	21.9%	21.9%	19.9%	13.8%	8.5%	9.4%	13.2%
Adjustable Rate	0.0%	0.0%	0.3%	0.6%	1.2%	1.3%	3.4%
Balloon	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	0.0%	0.0%	0.3%	0.6%	1.2%	1.3%	3.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- 5/1 Hybrid Arm	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.4%
- 7/1 Hybrid Arm	0.0%	0.0%	0.2%	0.3%	0.8%	0.8%	2.5%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.2%	0.2%	0.3%	0.3%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%

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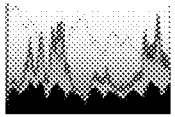


Single Family Conventional Acquisition Characteristics
Manufactured (Excludes Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	0.1%	0.3%	0.4%	0.3%
- Interest Only ARM	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.2%	0.9%	1.2%	1.9%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.2%	0.5%	0.5%	0.5%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.2%	0.3%	0.3%	0.2%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.2%	0.5%	1.1%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.2%	0.2%	0.4%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.3%	3.1%	7.0%	2.6%	2.8%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.3%	3.0%	6.5%	2.1%	2.3%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.2%	0.5%	0.5%	0.5%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	99.8%	99.8%	99.5%	93.4%	93.0%	90.5%	91.6%
Investor Channel	0.2%	0.2%	0.5%	2.2%	1.2%	2.5%	2.7%
eChannel	0.0%	0.0%	0.0%	4.3%	5.8%	6.9%	5.7%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	5.8%	5.8%	5.5%	2.2%	2.4%	2.3%	2.8%
- 75/20/05	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.1%

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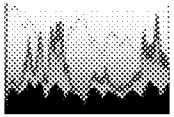


Single Family Conventional Acquisition Characteristics
Manufactured (Excludes Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.0%	1.0%	1.0%	0.7%	0.6%	0.6%	0.9%
- 80/15/05	1.3%	1.3%	0.3%	0.1%	0.3%	0.2%	0.2%
- 80/20/00	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	3.3%	3.3%	3.9%	1.4%	1.4%	1.4%	1.6%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	6.2%	6.2%	6.0%	2.6%	3.0%	2.8%	4.3%
- 75/20/05	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.1%
- 75/25/00	0.4%	0.4%	0.0%	0.1%	0.2%	0.0%	0.0%
- 80/10/10	1.1%	1.1%	1.0%	0.7%	0.7%	0.8%	1.4%
- 80/15/05	1.3%	1.3%	0.4%	0.1%	0.4%	0.3%	0.4%
- 80/20/00	0.2%	0.2%	0.1%	0.1%	0.3%	0.3%	0.1%
- 90/05/05	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%
- Other	3.0%	3.0%	4.3%	1.6%	1.4%	1.3%	2.2%
EA/TPR							
EA/TPR	1.0%	1.0%	0.7%	3.5%	6.3%	11.2%	10.7%
- EA I	0.0%	0.0%	0.0%	1.6%	3.7%	6.3%	5.2%
- EA/TPR II	0.0%	0.0%	0.0%	1.5%	2.6%	5.0%	5.5%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	13.1%	13.1%	15.2%	10.8%	9.0%	9.5%	11.8%
Northeast	3.3%	3.3%	4.0%	4.6%	3.2%	3.5%	3.7%
Southeast	17.5%	17.5%	14.3%	17.4%	18.7%	21.4%	20.1%
Southwest	18.6%	18.6%	16.9%	19.4%	20.3%	21.5%	21.1%
West	47.5%	47.5%	49.6%	47.7%	48.7%	44.1%	43.2%
Census Region (Sums to 100%)							
New England	0.3%	0.3%	0.8%	1.3%	0.9%	1.1%	1.1%
Middle Atlantic	1.8%	1.8%	2.3%	2.5%	1.7%	1.8%	1.9%
East North Central	9.8%	9.8%	11.5%	8.1%	6.6%	7.0%	9.3%
East South Central	2.1%	2.1%	2.1%	2.2%	2.3%	2.5%	2.8%
South Atlantic	16.7%	16.7%	13.0%	16.1%	17.0%	19.4%	18.0%
West North Central	5.0%	5.0%	5.4%	4.2%	3.9%	4.2%	4.5%
West South Central	3.5%	3.5%	2.6%	4.0%	3.7%	4.0%	3.8%
Mountain	21.0%	21.0%	22.7%	22.4%	23.0%	23.2%	23.0%
Pacific	39.9%	39.9%	39.5%	39.2%	41.0%	36.6%	35.5%

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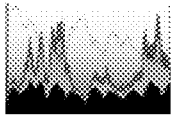


Single Family Conventional Acquisition Characteristics
Manufactured (Excludes Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Top 10 States							
01) CA	17.3%	17.3%	11.9%	14.3%	19.8%	19.1%	17.1%
02) WA	11.9%	11.9%	16.4%	14.1%	11.8%	9.9%	10.5%
03) OR	10.4%	10.4%	11.2%	10.8%	9.3%	7.6%	7.9%
04) AZ	7.0%	7.0%	6.7%	9.0%	10.4%	11.6%	11.0%
05) FL	6.3%	6.3%	3.7%	6.0%	7.7%	10.2%	8.9%
06) NC	4.7%	4.7%	4.1%	4.0%	3.8%	3.2%	3.2%
07) ID	3.3%	3.3%	3.2%	2.5%	1.9%	2.0%	2.0%
08) NM	2.7%	2.7%	1.9%	2.2%	1.8%	1.7%	2.0%
09) WI	2.5%	2.5%	3.2%	1.7%	1.2%	1.1%	1.1%
10) MI	2.4%	2.4%	3.6%	3.0%	2.4%	2.8%	4.4%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	22.3%	22.3%	19.6%	26.7%	22.0%	28.4%	37.6%
02) WELLS FARGO & COMPANY	19.7%	19.7%	14.9%	8.3%	19.1%	3.1%	1.1%
03) GUILD MORTGAGE COMPANY LLC	3.2%	3.2%	2.0%	1.0%	0.3%	0.3%	0.2%
04) SUNTRUST BANKS INC	2.5%	2.5%	2.8%	3.1%	2.6%	2.6%	1.5%
05) LAND/HOME FINANCIAL SERVICES INC	2.5%	2.5%	2.3%	2.7%	0.4%	0.2%	0.0%
06) PNC FINANCIAL SERVICES GROUP INC	2.2%	2.2%	2.3%	5.0%	12.8%	8.4%	0.3%
07) STERLING FINANCIAL CORPORATION	2.0%	2.0%	1.4%	0.8%	0.1%	0.1%	0.4%
08) UMPQUA HOLDINGS CORPORATION	2.0%	2.0%	2.1%	0.6%	0.4%	0.5%	0.5%
09) HUNTINGTON BANCSHARES INCORPORATED	1.8%	1.8%	2.0%	1.8%	1.7%	1.3%	2.1%
10) STATE FARM MUTUAL AUTOMOBILE INSURANCE C	1.6%	1.6%	0.9%	0.0%	0.5%	0.6%	0.4%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	22.3%	22.3%	19.6%	26.4%	22.0%	28.6%	37.7%
02) WELLS FARGO & COMPANY	19.7%	19.7%	15.0%	8.4%	19.1%	4.4%	7.2%
03) GUILD MORTGAGE COMPANY LLC	3.2%	3.2%	2.0%	1.0%	0.3%	0.3%	0.2%
04) SUNTRUST BANKS INC	2.5%	2.5%	2.8%	3.1%	2.6%	2.6%	1.5%
05) LAND/HOME FINANCIAL SERVICES INC	2.5%	2.5%	2.3%	0.0%	0.0%	0.0%	0.0%
06) PNC FINANCIAL SERVICES GROUP INC	2.2%	2.2%	2.3%	3.2%	7.3%	5.3%	0.2%
07) STERLING FINANCIAL CORPORATION	2.0%	2.0%	1.1%	0.1%	0.1%	0.1%	0.4%
08) UMPQUA HOLDINGS CORPORATION	2.0%	2.0%	2.1%	0.6%	0.4%	0.5%	0.5%
09) HUNTINGTON BANCSHARES INCORPORATED	1.8%	1.8%	2.0%	1.7%	1.7%	1.3%	1.5%
10) STATE FARM MUTUAL AUTOMOBILE INSURANCE C	1.6%	1.6%	0.9%	0.0%	0.5%	0.6%	0.4%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	97.9%						

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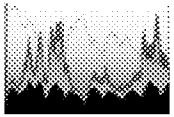


Single Family Conventional Acquisition Characteristics
Manufactured (Excludes Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	2.1%						
- Primary MI Only	1.8%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.3%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	3.52	3.52	-1.86	-11.36	-20.79	-18.00	-7.34
Wtd Avg Economic Model Fee	33.06	33.06	36.24	48.00	51.59	54.27	42.77
Wtd Avg Charged Fee	36.59	36.59	34.37	36.65	30.81	36.27	35.43
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	1.04%	11.99%	19.35%	28.49%	31.55%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.30%	1.71%	2.61%	1.93%
Housing Goals							
Low Mod	64.31%	64.31%	63.72%	61.30%	60.48%	64.46%	65.20%
Special Affordable	28.27%	28.27%	28.23%	25.51%	25.95%	28.78%	29.11%
Underserved	46.29%	46.29%	38.79%	43.37%	43.86%	45.29%	43.43%
PMM Low Mod	70.83%	70.83%	72.41%	66.08%	63.59%	69.43%	67.38%
PMM Special Affordable	39.58%	39.58%	40.68%	31.10%	29.82%	33.47%	32.46%
PMM Underserved	45.83%	45.83%	40.68%	42.87%	41.19%	43.63%	42.18%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	4.93%	4.93%	4.10%	3.85%	-0.71%	-1.91%	-2.96%
Median Valuation Bias for Other Refi	6.42%	6.42%	2.69%	3.95%	-1.68%	-2.19%	-3.29%

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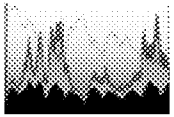


Single Family Conventional Acquisition Characteristics
Manufactured (Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans						32,033	10,600
Book Volume ($B)						$1.3	$0.4
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%						2.2%	1.9%
OLTV 60.01% - 70.00%						2.1%	2.6%
OLTV 70.01% - 75.00%						1.6%	2.5%
OLTV 75.01% - 80.00%						3.8%	4.0%
OLTV 80.01% - 90.00%						20.4%	20.0%
OLTV 90.01% - 95.00%						28.1%	21.8%
OLTV 95.01% - 97.00%						3.9%	5.5%
OLTV 97.01% - 100.00%						37.8%	41.9%
OLTV > 100.00%						0.0%	0.0%
OLTV Missing						0.0%	0.0%
Wtd Avg OLTV						92.4%	92.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%						2.1%	1.9%
Comb LTV 60.01% - 70.00%						2.1%	2.6%
Comb LTV 70.01% - 75.00%						1.6%	2.5%
Comb LTV 75.01% - 80.00%						3.8%	4.0%
Comb LTV 80.01% - 90.00%						20.4%	20.0%
Comb LTV 90.01% - 95.00%						28.1%	21.8%
Comb LTV 95.01% - 97.00%						3.9%	5.5%
Comb LTV 97.01% - 100.00%						37.8%	41.9%
Comb LTV > 100.00%						0.1%	0.0%
Comb LTV Missing						0.0%	0.0%
Wtd Avg Comb LTV						92.5%	92.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%						2.1%	1.9%
Comb LTV 60.01% - 70.00%						2.1%	2.6%
Comb LTV 70.01% - 75.00%						1.6%	2.5%
Comb LTV 75.01% - 80.00%						3.8%	4.0%
Comb LTV 80.01% - 90.00%						20.4%	20.0%
Comb LTV 90.01% - 95.00%						28.1%	21.8%
Comb LTV 95.01% - 97.00%						3.9%	5.5%

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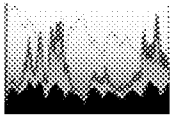


Single Family Conventional Acquisition Characteristics
Manufactured (Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%						37.8%	41.9%
Comb LTV > 100.00%						0.1%	0.0%
Comb LTV Missing						0.0%	0.0%
Wtd Avg Comb LTV						92.5%	92.4%
Credit Score (Sums to 100%)							
FICO < 550						18.0%	18.9%
FICO 550-579						8.4%	8.7%
FICO 580-619						12.7%	13.7%
FICO 620-659						13.7%	16.0%
FICO 660-699						13.3%	15.2%
FICO 700-739						9.9%	10.6%
FICO >= 740						21.5%	15.9%
FICO Missing						2.4%	0.9%
Wtd Avg FICO						648	637
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate						83.3%	68.3%
Intermediate-term, fixed-rate						16.7%	31.7%
Adjustable-rate						0.0%	0.0%
Interest Only adjustable-rate						0.0%	0.0%
Negative Amortization						0.0%	0.0%
Interest Only fixed-rate						0.0%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence						100.0%	97.3%
Second/Vacation Home						0.0%	2.5%
Investor Property						0.0%	0.2%
10-K Unit Type (Sums to 100%)							
1 Unit						100.0%	100.0%
2-4 Units						0.0%	0.0%
Missing						0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop						0.0%	0.0%
Single Family Homes						100.0%	100.0%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)						100.0%	100.0%

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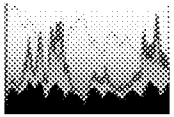


Single Family Conventional Acquisition Characteristics
Manufactured (Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop						0.0%	0.0%
1 Unit						0.0%	0.0%
2-4 Units						0.0%	0.0%
Condo							
Condo						0.0%	0.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage						100.0%	87.8%
Cash-Out Refinance						0.0%	0.0%
Other Refinance						0.0%	12.2%
Origination Type (Sums to 100%)							
TPO Broker						0.0%	0.0%
TPO Correspondent						60.5%	0.0%
Undesignated						0.0%	0.0%
Retail						39.5%	100.0%
Origination Amount and Rate							
Avg Origination Loan Amount						$44,212	$43,941
Loan Original Note Rate						9.31%	8.83%
Seasoning (Sums to 100%)							
Seasoned						78.7%	97.6%
Non-Seasoned						21.3%	2.4%
ACI							
ACI Probability						4.41%	3.93%
Wtd Avg ACI Score						627	636
Credit Premium							
Wtd Avg Credit Premium						2.04	2.37
Credit Premium > 1.5						60.6%	63.5%
Prepay Premium							
Prepay Premium						0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20						3.8%	8.8%
DTI Ratio > 20 and <= 30						12.2%	15.6%
DTI Ratio > 30 and <= 40						13.7%	26.9%
DTI Ratio > 40 and <= 45						33.2%	14.9%
DTI Ratio > 45 and <= 50						11.7%	12.0%
DTI Ratio > 50						23.0%	18.1%
DTI Ratio Missing						2.4%	3.6%

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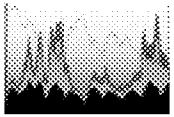


Single Family Conventional Acquisition Characteristics
Manufactured (Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio						44.1%	39.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20						3.8%	8.8%
DTI Ratio > 20 and <= 30						12.2%	15.6%
DTI Ratio > 30 and <= 40						13.7%	26.9%
DTI Ratio > 40 and <= 45						33.2%	14.9%
DTI Ratio > 45 and <= 50						11.7%	12.0%
DTI Ratio > 50						23.0%	18.1%
DTI Ratio Missing						2.4%	3.6%
Wtd Avg DTI Ratio						44.1%	39.6%
Origination Term (Sums to 100%)							
<= 15 Years						16.7%	31.7%
> 15 Years amd <= 25 Years						50.4%	57.5%
> 25 Years and <= 30 Years						32.9%	10.8%
> 30 Years						0.0%	0.0%
Missing						0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)						83.3%	68.3%
Intermediate-Term Fixed Rate (excl Balloon)						16.7%	31.7%
Adjustable Rate						0.0%	0.0%
Balloon						0.0%	0.0%
Various Product Types							
Second						0.1%	0.0%
40 Year (ARM & Fixed)						0.0%	0.0%
Hybrid Arm						0.0%	0.0%
- 2/28 Hybrid Arm						0.0%	0.0%
- 3/1 Hybrid Arm						0.0%	0.0%
- 5/1 Hybrid Arm						0.0%	0.0%
- 7/1 Hybrid Arm						0.0%	0.0%
- 10/1 Hybrid Arm						0.0%	0.0%
NegAm ARM						0.0%	0.0%

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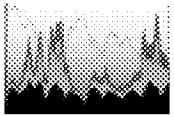


Single Family Conventional Acquisition Characteristics
Manufactured (Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only						0.0%	0.0%
- Interest Only ARM						0.0%	0.0%
- Interest Only FRM						0.0%	0.0%
Alt-A						0.0%	0.0%
- Alt-A Low/No Doc						0.0%	0.0%
- Alt-A No Disclosure						0.0%	0.0%
- Alt-A NINA						0.0%	0.0%
- Alt-A SISA						0.0%	0.0%
- Alt-A No Ratio						0.0%	0.0%
- Alt-A Stated Income						0.0%	0.0%
Alt-A Full Doc (by SFC)						0.0%	0.0%
Alt-A Deals (no SFC)						0.0%	0.0%
My Community Mortgage						0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total						0.0%	0.0%
- Select Lender Programs Non-Full Doc						0.0%	0.0%
- Other Low/No Doc						0.0%	0.0%
Subprime Deals							
Subprime						0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)						0.0%	0.0%
- Post 12/2005						0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel						0.0%	0.0%
Investor Channel						100.0%	100.0%
eChannel						0.0%	0.0%
Underserved Channel						0.0%	0.0%
Subprime Channel						0.0%	0.0%
Unknown/Pre-2000						0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW						0.1%	0.0%
- 75/20/05						0.0%	0.0%

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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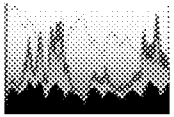


Single Family Conventional Acquisition Characteristics
Manufactured (Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00						0.0%	0.0%
- 80/10/10						0.0%	0.0%
- 80/15/05						0.0%	0.0%
- 80/20/00						0.0%	0.0%
- 90/05/05						0.0%	0.0%
- Other						0.1%	0.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced						0.1%	0.0%
- 75/20/05						0.0%	0.0%
- 75/25/00						0.1%	0.0%
- 80/10/10						0.0%	0.0%
- 80/15/05						0.0%	0.0%
- 80/20/00						0.0%	0.0%
- 90/05/05						0.0%	0.0%
- Other						0.0%	0.0%
EA/TPR							
EA/TPR						0.0%	0.0%
- EA I						0.0%	0.0%
- EA/TPR II						0.0%	0.0%
- EA/TPR III						0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest						9.4%	7.1%
Northeast						2.8%	1.5%
Southeast						49.5%	58.9%
Southwest						28.6%	30.0%
West						9.7%	2.5%
Census Region (Sums to 100%)							
New England						0.2%	0.1%
Middle Atlantic						2.3%	1.2%
East North Central						8.5%	5.6%
East South Central						17.3%	23.0%
South Atlantic						32.4%	36.1%
West North Central						2.8%	3.4%
West South Central						22.1%	24.1%
Mountain						5.9%	5.0%
Pacific						8.4%	1.5%

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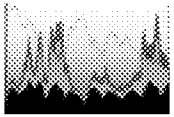


Single Family Conventional Acquisition Characteristics
Manufactured (Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories						0.0%	0.0%
Top 10 States							
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
Top 10 Sellers							
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
Top 10 Servicers							
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
						0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

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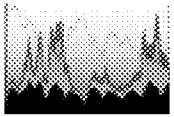


Single Family Conventional Acquisition Characteristics
Manufactured (Special Deals)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap						-32.53	-72.00
Wtd Avg Economic Model Fee						32.61	72.00
Wtd Avg Charged Fee						0.08	0.00
Appraisal Waivers							
Appraisal Waiver						0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate						12.14%	17.92%
Cumulative Default Rate						0.01%	0.00%
Housing Goals							
Low Mod						91.36%	85.84%
Special Affordable						68.01%	70.89%
Underserved						51.19%	56.59%
PMM Low Mod						91.38%	89.99%
PMM Special Affordable						68.02%	78.58%
PMM Underserved						51.17%	56.23%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi							
Median Valuation Bias for Other Refi							-70.01%

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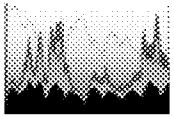


Single Family Conventional Acquisition Characteristics
Manufactured (Vanderbilt 2005 Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans							10,600
Book Volume ($B)							$0.4
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%							1.9%
OLTV 60.01% - 70.00%							2.6%
OLTV 70.01% - 75.00%							2.5%
OLTV 75.01% - 80.00%							4.0%
OLTV 80.01% - 90.00%							20.0%
OLTV 90.01% - 95.00%							21.8%
OLTV 95.01% - 97.00%							5.5%
OLTV 97.01% - 100.00%							41.9%
OLTV > 100.00%							0.0%
OLTV Missing							0.0%
Wtd Avg OLTV							92.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%							1.9%
Comb LTV 60.01% - 70.00%							2.6%
Comb LTV 70.01% - 75.00%							2.5%
Comb LTV 75.01% - 80.00%							4.0%
Comb LTV 80.01% - 90.00%							20.0%
Comb LTV 90.01% - 95.00%							21.8%
Comb LTV 95.01% - 97.00%							5.5%
Comb LTV 97.01% - 100.00%							41.9%
Comb LTV > 100.00%							0.0%
Comb LTV Missing							0.0%
Wtd Avg Comb LTV							92.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%							1.9%
Comb LTV 60.01% - 70.00%							2.6%
Comb LTV 70.01% - 75.00%							2.5%
Comb LTV 75.01% - 80.00%							4.0%
Comb LTV 80.01% - 90.00%							20.0%
Comb LTV 90.01% - 95.00%							21.8%
Comb LTV 95.01% - 97.00%							5.5%

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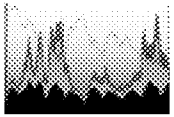


Single Family Conventional Acquisition Characteristics
Manufactured (Vanderbilt 2005 Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%							41.9%
Comb LTV > 100.00%							0.0%
Comb LTV Missing							0.0%
Wtd Avg Comb LTV							92.4%
Credit Score (Sums to 100%)							
FICO < 550							18.9%
FICO 550-579							8.7%
FICO 580-619							13.7%
FICO 620-659							16.0%
FICO 660-699							15.2%
FICO 700-739							10.6%
FICO >= 740							15.9%
FICO Missing							0.9%
Wtd Avg FICO							637
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate							68.3%
Intermediate-term, fixed-rate							31.7%
Adjustable-rate							0.0%
Interest Only adjustable-rate							0.0%
Negative Amortization							0.0%
Interest Only fixed-rate							0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence							97.3%
Second/Vacation Home							2.5%
Investor Property							0.2%
10-K Unit Type (Sums to 100%)							
1 Unit							100.0%
2-4 Units							0.0%
Missing							0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop							0.0%
Single Family Homes							100.0%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)							100.0%

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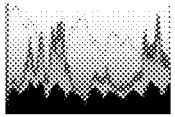


Single Family Conventional Acquisition Characteristics
Manufactured (Vanderbilt 2005 Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop							0.0%
1 Unit							0.0%
2-4 Units							0.0%
Condo							
Condo							0.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage							87.8%
Cash-Out Refinance							0.0%
Other Refinance							12.2%
Origination Type (Sums to 100%)							
TPO Broker							0.0%
TPO Correspondent							0.0%
Undesignated							0.0%
Retail							100.0%
Origination Amount and Rate							
Avg Origination Loan Amount							$43,941
Loan Original Note Rate							8.83%
Seasoning (Sums to 100%)							
Seasoned							97.6%
Non-Seasoned							2.4%
ACI							
ACI Probability							3.93%
Wtd Avg ACI Score							636
Credit Premium							
Wtd Avg Credit Premium							2.37
Credit Premium > 1.5							63.5%
Prepay Premium							
Prepay Premium							0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20							8.8%
DTI Ratio > 20 and <= 30							15.6%
DTI Ratio > 30 and <= 40							26.9%
DTI Ratio > 40 and <= 45							14.9%
DTI Ratio > 45 and <= 50							12.0%
DTI Ratio > 50							18.1%
DTI Ratio Missing							3.6%

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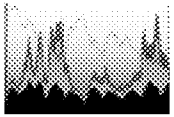


Single Family Conventional Acquisition Characteristics
Manufactured (Vanderbilt 2005 Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio							39.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20							8.8%
DTI Ratio > 20 and <= 30							15.6%
DTI Ratio > 30 and <= 40							26.9%
DTI Ratio > 40 and <= 45							14.9%
DTI Ratio > 45 and <= 50							12.0%
DTI Ratio > 50							18.1%
DTI Ratio Missing							3.6%
Wtd Avg DTI Ratio							39.6%
Origination Term (Sums to 100%)							
<= 15 Years							31.7%
> 15 Years amd <= 25 Years							57.5%
> 25 Years and <= 30 Years							10.8%
> 30 Years							0.0%
Missing							0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)							68.3%
Intermediate-Term Fixed Rate (excl Balloon)							31.7%
Adjustable Rate							0.0%
Balloon							0.0%
Various Product Types							
Second							0.0%
40 Year (ARM & Fixed)							0.0%
Hybrid Arm							0.0%
- 2/28 Hybrid Arm							0.0%
- 3/1 Hybrid Arm							0.0%
- 5/1 Hybrid Arm							0.0%
- 7/1 Hybrid Arm							0.0%
- 10/1 Hybrid Arm							0.0%
NegAm ARM							0.0%

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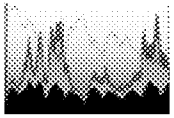


Single Family Conventional Acquisition Characteristics
Manufactured (Vanderbilt 2005 Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only							0.0%
- Interest Only ARM							0.0%
- Interest Only FRM							0.0%
Alt-A							0.0%
- Alt-A Low/No Doc							0.0%
- Alt-A No Disclosure							0.0%
- Alt-A NINA							0.0%
- Alt-A SISA							0.0%
- Alt-A No Ratio							0.0%
- Alt-A Stated Income							0.0%
Alt-A Full Doc (by SFC)							0.0%
Alt-A Deals (no SFC)							0.0%
My Community Mortgage							0.0%
Non-Full Doc							
Non-Full Doc Total							0.0%
- Select Lender Programs Non-Full Doc							0.0%
- Other Low/No Doc							0.0%
Subprime Deals							
Subprime							0.0%
- Pre 12/2005 (A-Minus Deals)							0.0%
- Post 12/2005							0.0%
Business Channel (Sums to 100%)							
Lender Channel							0.0%
Investor Channel							100.0%
eChannel							0.0%
Underserved Channel							0.0%
Subprime Channel							0.0%
Unknown/Pre-2000							0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW							0.0%
- 75/20/05							0.0%

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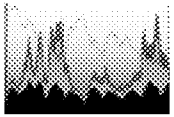


Single Family Conventional Acquisition Characteristics
Manufactured (Vanderbilt 2005 Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00							0.0%
- 80/10/10							0.0%
- 80/15/05							0.0%
- 80/20/00							0.0%
- 90/05/05							0.0%
- Other							0.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced							0.0%
- 75/20/05							0.0%
- 75/25/00							0.0%
- 80/10/10							0.0%
- 80/15/05							0.0%
- 80/20/00							0.0%
- 90/05/05							0.0%
- Other							0.0%
EA/TPR							
EA/TPR							0.0%
- EA I							0.0%
- EA/TPR II							0.0%
- EA/TPR III							0.0%
10-K Property Region (Sums to 100%)							
Midwest							7.1%
Northeast							1.5%
Southeast							58.9%
Southwest							30.0%
West							2.5%
Census Region (Sums to 100%)							
New England							0.1%
Middle Atlantic							1.2%
East North Central							5.6%
East South Central							23.0%
South Atlantic							36.1%
West North Central							3.4%
West South Central							24.1%
Mountain							5.0%
Pacific							1.5%

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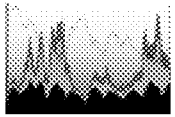


Single Family Conventional Acquisition Characteristics
Manufactured (Vanderbilt 2005 Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories							0.0%
Top 10 States							
							0.0%
							0.0%
							0.0%
							0.0%
							0.0%
							0.0%
							0.0%
							0.0%
							0.0%
Top 10 Sellers							
							0.0%
							0.0%
							0.0%
							0.0%
							0.0%
							0.0%
							0.0%
							0.0%
							0.0%
							0.0%
Top 10 Servicers							
							0.0%
							0.0%
							0.0%
							0.0%
							0.0%
							0.0%
							0.0%
							0.0%
							0.0%
							0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

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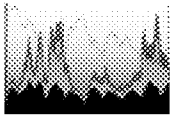


Single Family Conventional Acquisition Characteristics
Manufactured (Vanderbilt 2005 Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap							-72.00
Wtd Avg Economic Model Fee							72.00
Wtd Avg Charged Fee							0.00
Appraisal Waivers							
Appraisal Waiver							0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate							17.92%
Cumulative Default Rate							0.00%
Housing Goals							
Low Mod							85.84%
Special Affordable							70.89%
Underserved							56.59%
PMM Low Mod							89.99%
PMM Special Affordable							78.58%
PMM Underserved							56.23%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi							
Median Valuation Bias for Other Refi							-70.01%

FM-FCIC_0003835

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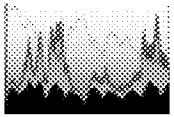


Single Family Conventional Acquisition Characteristics
Manufactured (Vanderbilt 2006 Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans						31,849	
Book Volume ($B)						$1.3	
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%						2.1%	
OLTV 60.01% - 70.00%						2.1%	
OLTV 70.01% - 75.00%						1.6%	
OLTV 75.01% - 80.00%						3.8%	
OLTV 80.01% - 90.00%						20.4%	
OLTV 90.01% - 95.00%						28.1%	
OLTV 95.01% - 97.00%						3.9%	
OLTV 97.01% - 100.00%						37.8%	
OLTV > 100.00%						0.0%	
OLTV Missing						0.0%	
Wtd Avg OLTV						92.5%	
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%						2.1%	
Comb LTV 60.01% - 70.00%						2.1%	
Comb LTV 70.01% - 75.00%						1.6%	
Comb LTV 75.01% - 80.00%						3.8%	
Comb LTV 80.01% - 90.00%						20.4%	
Comb LTV 90.01% - 95.00%						28.1%	
Comb LTV 95.01% - 97.00%						3.9%	
Comb LTV 97.01% - 100.00%						37.8%	
Comb LTV > 100.00%						0.0%	
Comb LTV Missing						0.0%	
Wtd Avg Comb LTV						92.5%	
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%						2.1%	
Comb LTV 60.01% - 70.00%						2.1%	
Comb LTV 70.01% - 75.00%						1.6%	
Comb LTV 75.01% - 80.00%						3.8%	
Comb LTV 80.01% - 90.00%						20.4%	
Comb LTV 90.01% - 95.00%						28.1%	
Comb LTV 95.01% - 97.00%						3.9%	

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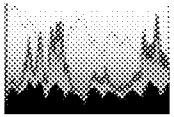


Single Family Conventional Acquisition Characteristics
Manufactured (Vanderbilt 2006 Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%						37.8%	
Comb LTV > 100.00%						0.0%	
Comb LTV Missing						0.0%	
Wtd Avg Comb LTV						92.4%	
Credit Score (Sums to 100%)							
FICO < 550						18.0%	
FICO 550-579						8.4%	
FICO 580-619						12.7%	
FICO 620-659						13.7%	
FICO 660-699						13.3%	
FICO 700-739						9.9%	
FICO >= 740						21.5%	
FICO Missing						2.4%	
Wtd Avg FICO						648	
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate						83.3%	
Intermediate-term, fixed-rate						16.7%	
Adjustable-rate						0.0%	
Interest Only adjustable-rate						0.0%	
Negative Amortization						0.0%	
Interest Only fixed-rate						0.0%	
10-K Occupancy Type (Sums to 100%)							
Principal Residence						100.0%	
Second/Vacation Home						0.0%	
Investor Property						0.0%	
10-K Unit Type (Sums to 100%)							
1 Unit						100.0%	
2-4 Units						0.0%	
Missing						0.0%	
10-K Property Type (Sums to 100%)							
Condo/Coop						0.0%	
Single Family Homes						100.0%	
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)						100.0%	

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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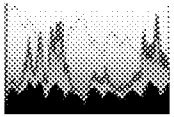


Single Family Conventional Acquisition Characteristics
Manufactured (Vanderbilt 2006 Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop						0.0%	
1 Unit						0.0%	
2-4 Units						0.0%	
Condo							
Condo						0.0%	
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage						100.0%	
Cash-Out Refinance						0.0%	
Other Refinance						0.0%	
Origination Type (Sums to 100%)							
TPO Broker						0.0%	
TPO Correspondent						60.5%	
Undesignated						0.0%	
Retail						39.5%	
Origination Amount and Rate							
Avg Origination Loan Amount						$44,434	
Loan Original Note Rate						9.32%	
Seasoning (Sums to 100%)							
Seasoned						78.7%	
Non-Seasoned						21.3%	
ACI							
ACI Probability						4.41%	
Wtd Avg ACI Score						627	
Credit Premium							
Wtd Avg Credit Premium						2.04	
Credit Premium > 1.5						60.6%	
Prepay Premium							
Prepay Premium						0.0%	
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20						3.8%	
DTI Ratio > 20 and <= 30						12.3%	
DTI Ratio > 30 and <= 40						13.7%	
DTI Ratio > 40 and <= 45						33.2%	
DTI Ratio > 45 and <= 50						11.7%	
DTI Ratio > 50						23.0%	
DTI Ratio Missing						2.3%	

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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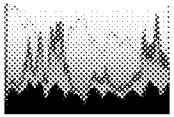


Single Family Conventional Acquisition Characteristics
Manufactured (Vanderbilt 2006 Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio						44.1%	
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20						3.8%	
DTI Ratio > 20 and <= 30						12.3%	
DTI Ratio > 30 and <= 40						13.7%	
DTI Ratio > 40 and <= 45						33.2%	
DTI Ratio > 45 and <= 50						11.7%	
DTI Ratio > 50						23.0%	
DTI Ratio Missing						2.3%	
Wtd Avg DTI Ratio						44.1%	
Origination Term (Sums to 100%)							
<= 15 Years						16.7%	
> 15 Years amd <= 25 Years						50.4%	
> 25 Years and <= 30 Years						32.9%	
> 30 Years						0.0%	
Missing						0.0%	
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)						83.3%	
Intermediate-Term Fixed Rate (excl Balloon)						16.7%	
Adjustable Rate						0.0%	
Balloon						0.0%	
Various Product Types							
Second						0.0%	
40 Year (ARM & Fixed)						0.0%	
Hybrid Arm						0.0%	
- 2/28 Hybrid Arm						0.0%	
- 3/1 Hybrid Arm						0.0%	
- 5/1 Hybrid Arm						0.0%	
- 7/1 Hybrid Arm						0.0%	
- 10/1 Hybrid Arm						0.0%	
NegAm ARM						0.0%	

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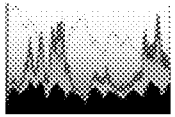


Single Family Conventional Acquisition Characteristics
Manufactured (Vanderbilt 2006 Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only						0.0%	
- Interest Only ARM						0.0%	
- Interest Only FRM						0.0%	
Alt-A						0.0%	
- Alt-A Low/No Doc						0.0%	
- Alt-A No Disclosure						0.0%	
- Alt-A NINA						0.0%	
- Alt-A SISA						0.0%	
- Alt-A No Ratio						0.0%	
- Alt-A Stated Income						0.0%	
Alt-A Full Doc (by SFC)						0.0%	
Alt-A Deals (no SFC)						0.0%	
My Community Mortgage						0.0%	
Non-Full Doc							
Non-Full Doc Total						0.0%	
- Select Lender Programs Non-Full Doc						0.0%	
- Other Low/No Doc						0.0%	
Subprime Deals							
Subprime						0.0%	
- Pre 12/2005 (A-Minus Deals)						0.0%	
- Post 12/2005						0.0%	
Business Channel (Sums to 100%)							
Lender Channel						0.0%	
Investor Channel						100.0%	
eChannel						0.0%	
Underserved Channel						0.0%	
Subprime Channel						0.0%	
Unknown/Pre-2000						0.0%	
Subordinate Financing - RDW							
Subordinate Financing - RDW						0.0%	
- 75/20/05						0.0%	

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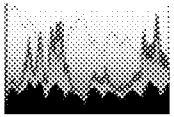


Single Family Conventional Acquisition Characteristics
Manufactured (Vanderbilt 2006 Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00						0.0%	
- 80/10/10						0.0%	
- 80/15/05						0.0%	
- 80/20/00						0.0%	
- 90/05/05						0.0%	
- Other						0.0%	
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced						0.0%	
- 75/20/05						0.0%	
- 75/25/00						0.0%	
- 80/10/10						0.0%	
- 80/15/05						0.0%	
- 80/20/00						0.0%	
- 90/05/05						0.0%	
- Other						0.0%	
EA/TPR							
EA/TPR						0.0%	
- EA I						0.0%	
- EA/TPR II						0.0%	
- EA/TPR III						0.0%	
10-K Property Region (Sums to 100%)							
Midwest						9.4%	
Northeast						2.8%	
Southeast						49.6%	
Southwest						28.6%	
West						9.6%	
Census Region (Sums to 100%)							
New England						0.2%	
Middle Atlantic						2.3%	
East North Central						8.5%	
East South Central						17.4%	
South Atlantic						32.5%	
West North Central						2.8%	
West South Central						22.1%	
Mountain						5.9%	
Pacific						8.3%	

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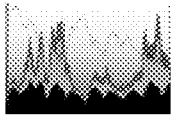


Single Family Conventional Acquisition Characteristics
Manufactured (Vanderbilt 2006 Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories						0.0%	
Top 10 States							
						0.0%	
						0.0%	
						0.0%	
						0.0%	
						0.0%	
						0.0%	
						0.0%	
						0.0%	
						0.0%	
Top 10 Sellers							
						0.0%	
						0.0%	
						0.0%	
						0.0%	
						0.0%	
						0.0%	
						0.0%	
						0.0%	
						0.0%	
						0.0%	
Top 10 Servicers							
						0.0%	
						0.0%	
						0.0%	
						0.0%	
						0.0%	
						0.0%	
						0.0%	
						0.0%	
						0.0%	
						0.0%	
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

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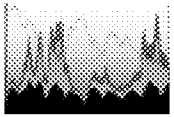


Single Family Conventional Acquisition Characteristics
Manufactured (Vanderbilt 2006 Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap						-32.46	
Wtd Avg Economic Model Fee						32.46	
Wtd Avg Charged Fee						0.00	
Appraisal Waivers							
Appraisal Waiver						0.0%	
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate						12.15%	
Cumulative Default Rate						0.00%	
Housing Goals							
Low Mod						91.33%	
Special Affordable						68.17%	
Underserved						51.03%	
PMM Low Mod						91.35%	
PMM Special Affordable						68.19%	
PMM Underserved						51.01%	
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi							
Median Valuation Bias for Other Refi							

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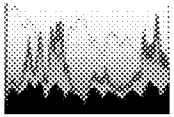


Single Family Conventional Acquisition Characteristics
Manufactured (Bank of America Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans							
Book Volume ($B)							
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%							
OLTV 60.01% - 70.00%							
OLTV 70.01% - 75.00%							
OLTV 75.01% - 80.00%							
OLTV 80.01% - 90.00%							
OLTV 90.01% - 95.00%							
OLTV 95.01% - 97.00%							
OLTV 97.01% - 100.00%							
OLTV > 100.00%							
OLTV Missing							
Wtd Avg OLTV							
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%							
Comb LTV 60.01% - 70.00%							
Comb LTV 70.01% - 75.00%							
Comb LTV 75.01% - 80.00%							
Comb LTV 80.01% - 90.00%							
Comb LTV 90.01% - 95.00%							
Comb LTV 95.01% - 97.00%							
Comb LTV 97.01% - 100.00%							
Comb LTV > 100.00%							
Comb LTV Missing							
Wtd Avg Comb LTV							
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%							
Comb LTV 60.01% - 70.00%							
Comb LTV 70.01% - 75.00%							
Comb LTV 75.01% - 80.00%							
Comb LTV 80.01% - 90.00%							
Comb LTV 90.01% - 95.00%							
Comb LTV 95.01% - 97.00%							

FM-FCIC_00038365

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

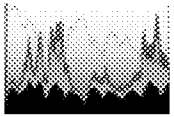


Single Family Conventional Acquisition Characteristics
Manufactured (Bank of America Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%							
Comb LTV > 100.00%							
Comb LTV Missing							
Wtd Avg Comb LTV							
Credit Score (Sums to 100%)							
FICO < 550							
FICO 550-579							
FICO 580-619							
FICO 620-659							
FICO 660-699							
FICO 700-739							
FICO >= 740							
FICO Missing							
Wtd Avg FICO							
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate							
Intermediate-term, fixed-rate							
Adjustable-rate							
Interest Only adjustable-rate							
Negative Amortization							
Interest Only fixed-rate							
10-K Occupancy Type (Sums to 100%)							
Principal Residence							
Second/Vacation Home							
Investor Property							
10-K Unit Type (Sums to 100%)							
1 Unit							
2-4 Units							
Missing							
10-K Property Type (Sums to 100%)							
Condo/Coop							
Single Family Homes							
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)							

FM-FCIC_0003836

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

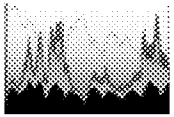


Single Family Conventional Acquisition Characteristics
Manufactured (Bank of America Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop							
1 Unit							
2-4 Units							
Condo							
Condo							
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage							
Cash-Out Refinance							
Other Refinance							
Origination Type (Sums to 100%)							
TPO Broker							
TPO Correspondent							
Undesignated							
Retail							
Origination Amount and Rate							
Avg Origination Loan Amount							
Loan Original Note Rate							
Seasoning (Sums to 100%)							
Seasoned							
Non-Seasoned							
ACI							
ACI Probability							
Wtd Avg ACI Score							
Credit Premium							
Wtd Avg Credit Premium							
Credit Premium > 1.5							
Prepay Premium							
Prepay Premium							
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20							
DTI Ratio > 20 and <= 30							
DTI Ratio > 30 and <= 40							
DTI Ratio > 40 and <= 45							
DTI Ratio > 45 and <= 50							
DTI Ratio > 50							
DTI Ratio Missing							

FM-FCIC_00038367

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

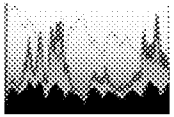


Single Family Conventional Acquisition Characteristics
Manufactured (Bank of America Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio							
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20							
DTI Ratio > 20 and <= 30							
DTI Ratio > 30 and <= 40							
DTI Ratio > 40 and <= 45							
DTI Ratio > 45 and <= 50							
DTI Ratio > 50							
DTI Ratio Missing							
Wtd Avg DTI Ratio							
Origination Term (Sums to 100%)							
<= 15 Years							
> 15 Years amd <= 25 Years							
> 25 Years and <= 30 Years							
> 30 Years							
Missing							
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)							
Intermediate-Term Fixed Rate (excl Balloon)							
Adjustable Rate							
Balloon							
Various Product Types							
Second							
40 Year (ARM & Fixed)							
Hybrid Arm							
- 2/28 Hybrid Arm							
- 3/1 Hybrid Arm							
- 5/1 Hybrid Arm							
- 7/1 Hybrid Arm							
- 10/1 Hybrid Arm							
NegAm ARM							

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

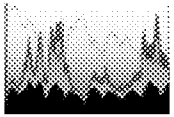


Single Family Conventional Acquisition Characteristics
Manufactured (Bank of America Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only							
- Interest Only ARM							
- Interest Only FRM							
Alt-A							
- Alt-A Low/No Doc							
- Alt-A No Disclosure							
- Alt-A NINA							
- Alt-A SISA							
- Alt-A No Ratio							
- Alt-A Stated Income							
Alt-A Full Doc (by SFC)							
Alt-A Deals (no SFC)							
My Community Mortgage							
Non-Full Doc							
Non-Full Doc Total							
- Select Lender Programs Non-Full Doc							
- Other Low/No Doc							
Subprime Deals							
Subprime							
- Pre 12/2005 (A-Minus Deals)							
- Post 12/2005							
Business Channel (Sums to 100%)							
Lender Channel							
Investor Channel							
eChannel							
Underserved Channel							
Subprime Channel							
Unknown/Pre-2000							
Subordinate Financing - RDW							
Subordinate Financing - RDW							
- 75/20/05							

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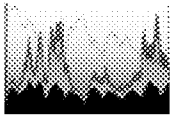


Single Family Conventional Acquisition Characteristics
Manufactured (Bank of America Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00							
- 80/10/10							
- 80/15/05							
- 80/20/00							
- 90/05/05							
- Other							
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced							
- 75/20/05							
- 75/25/00							
- 80/10/10							
- 80/15/05							
- 80/20/00							
- 90/05/05							
- Other							
EA/TPR							
EA/TPR							
- EA I							
- EA/TPR II							
- EA/TPR III							
10-K Property Region (Sums to 100%)							
Midwest							
Northeast							
Southeast							
Southwest							
West							
Census Region (Sums to 100%)							
New England							
Middle Atlantic							
East North Central							
East South Central							
South Atlantic							
West North Central							
West South Central							
Mountain							
Pacific							

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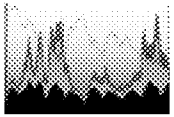


Single Family Conventional Acquisition Characteristics
Manufactured (Bank of America Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories							
Top 10 States							
Top 10 Sellers							
Top 10 Servicers							
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

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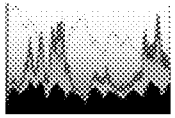


Single Family Conventional Acquisition Characteristics
Manufactured (Bank of America Deal)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap							
Wtd Avg Economic Model Fee							
Wtd Avg Charged Fee							
Appraisal Waivers							
Appraisal Waiver							
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate							
Cumulative Default Rate							
Housing Goals							
Low Mod							
Special Affordable							
Underserved							
PMM Low Mod							
PMM Special Affordable							
PMM Underserved							
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi							
Median Valuation Bias for Other Refi							

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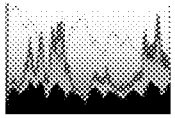


Single Family Conv+Gov Acquisition Characteristics
Overall (Includes Government)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	171,090	171,090	3,136,840	2,677,266	3,305,056	2,815,221	3,077,756
Book Volume ($B)	$37.8	$37.8	$686.1	$558.5	$644.9	$517.5	$526.5
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	30.8%	30.8%	32.5%	22.6%	16.7%	18.5%	21.3%
OLTV 60.01% - 70.00%	15.7%	15.7%	16.9%	16.1%	13.5%	15.0%	16.2%
OLTV 70.01% - 75.00%	12.7%	12.7%	12.8%	10.0%	9.3%	8.8%	8.8%
OLTV 75.01% - 80.00%	25.5%	25.5%	27.0%	29.4%	35.3%	40.6%	37.2%
OLTV 80.01% - 90.00%	8.7%	8.7%	6.8%	11.6%	9.1%	6.8%	7.3%
OLTV 90.01% - 95.00%	3.5%	3.5%	2.7%	6.2%	5.6%	3.2%	3.6%
OLTV 95.01% - 97.00%	0.7%	0.7%	0.3%	0.7%	0.5%	0.4%	0.5%
OLTV 97.01% - 100.00%	0.6%	0.6%	0.3%	3.1%	9.8%	6.0%	4.3%
OLTV > 100.00%	1.6%	1.6%	0.4%	0.1%	0.1%	0.2%	0.2%
OLTV Missing	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%
Wtd Avg OLTV	68.1%	68.1%	66.8%	72.0%	75.5%	73.4%	71.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	27.2%	27.2%	29.3%	20.1%	15.3%	17.1%	19.2%
Comb LTV 60.01% - 70.00%	15.1%	15.1%	16.7%	15.2%	12.5%	14.0%	15.5%
Comb LTV 70.01% - 75.00%	12.6%	12.6%	12.8%	9.7%	7.6%	7.9%	8.4%
Comb LTV 75.01% - 80.00%	24.6%	24.6%	25.8%	26.6%	22.8%	24.3%	25.8%
Comb LTV 80.01% - 90.00%	11.1%	11.1%	10.0%	16.3%	16.5%	14.7%	14.0%
Comb LTV 90.01% - 95.00%	4.5%	4.5%	3.6%	7.7%	10.1%	8.1%	7.5%
Comb LTV 95.01% - 97.00%	0.9%	0.9%	0.4%	0.7%	0.5%	0.5%	0.5%
Comb LTV 97.01% - 100.00%	0.9%	0.9%	0.4%	3.4%	14.4%	11.9%	6.6%
Comb LTV > 100.00%	3.0%	3.0%	0.8%	0.1%	0.2%	0.2%	0.2%
Comb LTV Missing	0.1%	0.1%	0.2%	0.2%	0.2%	1.4%	2.2%
Wtd Avg Comb LTV	70.4%	70.4%	68.5%	73.7%	78.5%	76.7%	74.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	27.2%	27.2%	29.3%	20.1%	15.3%	17.1%	19.2%
Comb LTV 60.01% - 70.00%	15.1%	15.1%	16.7%	15.2%	12.5%	14.0%	15.5%
Comb LTV 70.01% - 75.00%	12.6%	12.6%	12.8%	9.7%	7.6%	7.9%	8.4%
Comb LTV 75.01% - 80.00%	24.6%	24.6%	25.8%	26.6%	22.8%	24.3%	25.8%
Comb LTV 80.01% - 90.00%	11.1%	11.1%	10.0%	16.3%	16.5%	14.7%	14.0%
Comb LTV 90.01% - 95.00%	4.5%	4.5%	3.6%	7.7%	10.1%	8.1%	7.5%
Comb LTV 95.01% - 97.00%	0.9%	0.9%	0.4%	0.7%	0.5%	0.5%	0.5%

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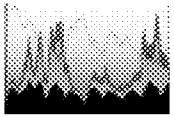


Single Family Conv+Gov Acquisition Characteristics
Overall (Includes Government)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.9%	0.9%	0.4%	3.4%	14.4%	11.9%	6.6%
Comb LTV > 100.00%	3.0%	3.0%	0.8%	0.1%	0.2%	0.2%	0.2%
Comb LTV Missing	0.1%	0.1%	0.2%	0.2%	0.2%	1.4%	2.2%
Wtd Avg Comb LTV	70.4%	70.4%	68.5%	73.7%	78.5%	76.7%	74.4%
Credit Score (Sums to 100%)							
FICO < 550	0.1%	0.1%	0.1%	0.4%	0.9%	1.0%	0.9%
FICO 550-579	0.1%	0.1%	0.0%	0.4%	1.0%	1.1%	0.9%
FICO 580-619	0.5%	0.5%	0.4%	2.0%	4.6%	4.3%	3.8%
FICO 620-659	2.1%	2.1%	1.6%	5.7%	11.5%	11.2%	10.6%
FICO 660-699	7.8%	7.8%	6.5%	13.9%	19.2%	19.6%	18.9%
FICO 700-739	17.6%	17.6%	17.1%	21.7%	22.6%	22.9%	23.1%
FICO >= 740	71.7%	71.7%	74.2%	55.7%	40.0%	39.6%	41.4%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.4%
Wtd Avg FICO	758	758	761	738	716	716	718
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	69.3%	69.3%	81.9%	78.0%	75.9%	70.4%	68.2%
Intermediate-term, fixed-rate	20.2%	20.2%	14.5%	11.8%	5.5%	6.4%	9.4%
Adjustable-rate	7.8%	7.8%	2.4%	4.4%	2.9%	4.8%	8.8%
Interest Only adjustable-rate	2.5%	2.5%	1.0%	4.0%	6.6%	8.7%	9.2%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.3%	3.0%	3.1%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.7%	8.5%	6.4%	0.8%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	90.6%	90.6%	93.0%	89.5%	88.6%	87.4%	88.6%
Second/Vacation Home	4.8%	4.8%	4.5%	4.9%	4.9%	5.6%	5.1%
Investor Property	4.5%	4.5%	2.5%	5.6%	6.4%	7.0%	6.4%
10-K Unit Type (Sums to 100%)							
1 Unit	97.8%	97.8%	98.3%	97.1%	96.3%	96.5%	96.5%
2-4 Units	2.2%	2.2%	1.7%	2.9%	3.7%	3.5%	3.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	10.0%	10.0%	8.2%	10.2%	10.4%	10.5%	9.7%
Single Family Homes	90.0%	90.0%	91.8%	89.8%	89.6%	89.5%	90.3%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.2%	0.3%	0.6%	0.4%

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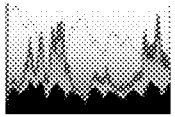


Single Family Conv+Gov Acquisition Characteristics
Overall (Includes Government)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	10.0%	10.0%	8.2%	10.2%	10.4%	10.5%	9.7%
1 Unit	87.7%	87.7%	90.0%	86.7%	85.6%	85.4%	86.3%
2-4 Units	2.2%	2.2%	1.7%	2.9%	3.7%	3.5%	3.5%
Condo							
Condo	8.9%	8.9%	7.4%	9.7%	10.0%	10.1%	9.4%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	23.4%	23.4%	20.2%	41.5%	49.7%	51.7%	47.0%
Cash-Out Refinance	21.7%	21.7%	27.3%	30.7%	32.2%	34.3%	35.3%
Other Refinance	54.9%	54.9%	52.5%	27.8%	18.1%	13.9%	17.7%
Origination Type (Sums to 100%)							
TPO Broker	10.8%	10.8%	12.4%	21.9%	23.4%	22.0%	18.4%
TPO Correspondent	27.5%	27.5%	29.3%	29.4%	37.7%	35.9%	33.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	61.7%	61.7%	58.2%	48.7%	38.9%	42.0%	48.0%
Origination Amount and Rate							
Avg Origination Loan Amount	$221,979	$221,979	$220,017	$210,409	$195,727	$184,349	$171,634
Loan Original Note Rate	4.87%	4.87%	4.93%	6.00%	6.51%	6.45%	5.74%
Seasoning (Sums to 100%)							
Seasoned	2.6%	2.6%	3.1%	7.1%	2.1%	2.7%	2.7%
Non-Seasoned	97.4%	97.4%	96.9%	92.9%	97.9%	97.3%	97.3%
ACI							
ACI Probability	0.09%	0.09%	0.08%	0.34%	1.04%	0.89%	0.56%
Wtd Avg ACI Score	750	750	752	723	691	696	707
Credit Premium							
Wtd Avg Credit Premium	0.07	0.07	-0.20	-0.07	0.01	0.06	0.07
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.5%	1.6%	2.1%	0.8%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.4%	2.9%	5.1%	3.6%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	14.0%	14.0%	13.9%	8.0%	5.4%	5.7%	7.3%
DTI Ratio > 20 and <= 30	24.6%	24.6%	27.0%	18.9%	14.7%	15.2%	17.9%
DTI Ratio > 30 and <= 40	27.3%	27.3%	27.8%	27.0%	26.5%	27.2%	27.9%
DTI Ratio > 40 and <= 45	12.5%	12.5%	11.8%	14.3%	15.5%	15.3%	13.8%
DTI Ratio > 45 and <= 50	8.0%	8.0%	8.5%	11.5%	12.8%	11.6%	10.0%
DTI Ratio > 50	11.9%	11.9%	10.2%	17.9%	18.2%	15.8%	14.8%
DTI Ratio Missing	1.7%	1.7%	0.9%	2.5%	6.9%	9.2%	8.2%

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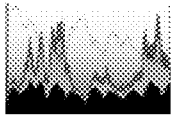


Single Family Conv+Gov Acquisition Characteristics
Overall (Includes Government)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.4%	34.4%	33.7%	38.3%	39.9%	39.2%	38.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	14.0%	14.0%	13.9%	7.9%	5.4%	5.8%	7.4%
DTI Ratio > 20 and <= 30	24.6%	24.6%	27.0%	18.9%	15.0%	15.5%	18.3%
DTI Ratio > 30 and <= 40	27.3%	27.3%	27.8%	27.0%	26.9%	27.7%	28.4%
DTI Ratio > 40 and <= 45	12.5%	12.5%	11.8%	14.3%	15.7%	15.6%	14.1%
DTI Ratio > 45 and <= 50	8.0%	8.0%	8.5%	11.5%	13.0%	11.9%	10.2%
DTI Ratio > 50	11.9%	11.9%	10.2%	17.9%	18.6%	16.2%	15.2%
DTI Ratio Missing	1.7%	1.7%	0.9%	2.5%	5.4%	7.3%	6.4%
Wtd Avg DTI Ratio	34.4%	34.4%	33.7%	38.3%	39.9%	39.2%	38.1%
Origination Term (Sums to 100%)							
<= 15 Years	20.2%	20.2%	14.5%	11.8%	5.5%	6.4%	9.4%
> 15 Years amd <= 25 Years	4.8%	4.8%	4.3%	2.9%	2.2%	2.3%	3.5%
> 25 Years and <= 30 Years	75.0%	75.0%	81.1%	84.7%	90.7%	90.8%	87.0%
> 30 Years	0.0%	0.0%	0.0%	0.6%	1.6%	0.5%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	69.3%	69.3%	81.9%	79.7%	84.3%	76.8%	69.0%
Intermediate-Term Fixed Rate (excl Balloon)	20.2%	20.2%	14.5%	11.7%	5.5%	6.3%	9.3%
Adjustable Rate	10.4%	10.4%	3.3%	8.3%	9.9%	16.5%	21.2%
Balloon	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.6%	1.6%	0.5%	0.1%
Hybrid Arm	10.4%	10.4%	3.3%	8.3%	9.5%	13.3%	17.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.6%	0.7%	1.5%	3.4%
- 5/1 Hybrid Arm	8.2%	8.2%	2.6%	5.3%	6.0%	8.9%	10.9%
- 7/1 Hybrid Arm	1.6%	1.6%	0.4%	1.8%	1.5%	1.9%	2.4%
- 10/1 Hybrid Arm	0.6%	0.6%	0.3%	0.6%	1.0%	1.0%	1.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.3%	3.0%	3.1%

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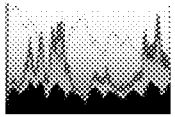


Single Family Conv+Gov Acquisition Characteristics
Overall (Includes Government)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	2.6%	2.6%	1.0%	5.6%	15.1%	15.1%	10.0%
- Interest Only ARM	2.5%	2.5%	1.0%	4.0%	6.6%	8.7%	9.2%
- Interest Only FRM	0.0%	0.0%	0.0%	1.7%	8.5%	6.4%	0.8%
Alt-A	0.0%	0.0%	0.0%	3.1%	16.7%	21.7%	16.1%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	2.7%	12.7%	14.6%	10.6%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	1.0%	0.4%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.5%	1.9%	3.2%	3.8%
- Alt-A SISA	0.0%	0.0%	0.0%	0.4%	1.3%	1.3%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	1.9%	1.6%	1.1%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.6%	6.6%	8.0%	5.6%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.4%	2.9%	4.5%	2.8%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	1.1%	2.6%	2.6%
My Community Mortgage	0.2%	0.2%	0.1%	0.9%	4.2%	1.8%	0.4%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.6%	15.8%	30.9%	27.6%	20.8%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.6%	13.1%	18.1%	12.9%	10.3%
- Other Low/No Doc	0.0%	0.0%	0.0%	2.7%	12.8%	14.7%	10.6%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.3%	0.7%	0.7%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.3%	0.7%	0.7%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	96.6%	96.6%	96.5%	88.5%	79.8%	72.5%	78.9%
Investor Channel	3.4%	3.4%	3.5%	9.1%	17.3%	24.3%	18.7%
eChannel	0.0%	0.0%	0.0%	2.1%	2.2%	2.5%	2.4%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.3%	0.7%	0.7%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	15.2%	15.2%	12.1%	11.5%	19.6%	21.2%	16.3%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.5%	0.3%	0.3%

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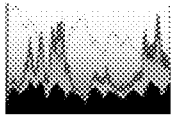


Single Family Conv+Gov Acquisition Characteristics
Overall (Includes Government)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.9%	0.1%	0.0%
- 80/10/10	2.0%	2.0%	2.1%	3.0%	5.0%	5.8%	5.3%
- 80/15/05	0.5%	0.5%	0.6%	1.2%	3.7%	4.0%	3.5%
- 80/20/00	0.8%	0.8%	0.5%	0.4%	1.1%	1.9%	1.3%
- 90/05/05	0.4%	0.4%	0.2%	0.1%	0.0%	0.0%	0.0%
- Other	11.2%	11.2%	8.6%	6.5%	8.4%	9.1%	5.8%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	16.5%	16.5%	14.0%	13.0%	21.0%	23.0%	19.5%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.5%	0.4%	0.4%
- 75/25/00	0.3%	0.3%	0.1%	0.1%	0.2%	0.2%	0.1%
- 80/10/10	2.1%	2.1%	2.3%	3.4%	6.3%	7.2%	6.6%
- 80/15/05	0.6%	0.6%	0.7%	1.3%	4.1%	4.8%	4.0%
- 80/20/00	2.2%	2.2%	0.7%	0.5%	4.7%	5.9%	3.2%
- 90/05/05	0.5%	0.5%	0.2%	0.1%	0.1%	0.0%	0.0%
- Other	10.6%	10.6%	9.9%	7.5%	5.1%	4.5%	5.2%
EA/TPR							
EA/TPR	0.2%	0.2%	0.1%	1.7%	3.5%	2.9%	2.9%
- EA I	0.0%	0.0%	0.0%	0.7%	1.3%	1.2%	1.2%
- EA/TPR II	0.0%	0.0%	0.0%	0.4%	1.1%	0.8%	0.7%
- EA/TPR III	0.0%	0.0%	0.0%	0.5%	1.1%	0.9%	1.0%
10-K Property Region (Sums to 100%)							
Midwest	14.5%	14.5%	16.3%	14.7%	14.9%	14.9%	15.5%
Northeast	20.1%	20.1%	19.2%	18.5%	17.8%	16.8%	18.2%
Southeast	19.1%	19.1%	19.9%	23.4%	26.5%	27.5%	25.5%
Southwest	13.7%	13.7%	14.9%	15.9%	17.6%	16.8%	15.5%
West	32.6%	32.6%	29.7%	27.5%	23.2%	23.9%	25.3%
Census Region (Sums to 100%)							
New England	6.3%	6.3%	6.3%	5.3%	5.6%	5.4%	6.4%
Middle Atlantic	13.3%	13.3%	12.4%	12.5%	11.5%	10.5%	10.8%
East North Central	11.3%	11.3%	12.7%	11.9%	12.0%	12.0%	12.3%
East South Central	2.7%	2.7%	3.4%	3.6%	4.0%	3.8%	3.4%
South Atlantic	16.7%	16.7%	16.9%	20.2%	22.9%	24.1%	22.5%
West North Central	5.1%	5.1%	5.8%	4.9%	5.0%	5.1%	5.2%
West South Central	5.9%	5.9%	6.4%	6.9%	7.3%	6.6%	5.7%
Mountain	7.5%	7.5%	8.1%	9.0%	11.0%	10.9%	10.5%
Pacific	31.1%	31.1%	27.9%	25.4%	20.5%	21.1%	22.5%

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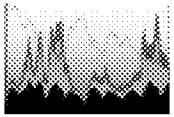


Single Family Conv+Gov Acquisition Characteristics
Overall (Includes Government)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.1%	0.1%	0.2%	0.3%	0.3%	0.4%	0.6%
Top 10 States							
01) CA	24.6%	24.6%	20.9%	18.6%	13.9%	15.2%	16.6%
02) NY	6.4%	6.4%	5.2%	5.4%	4.6%	4.0%	4.1%
03) IL	4.8%	4.8%	4.7%	5.2%	5.0%	4.5%	4.4%
04) TX	4.3%	4.3%	4.7%	5.2%	5.2%	4.5%	3.8%
05) VA	4.2%	4.2%	3.8%	3.7%	3.4%	3.5%	3.6%
06) NJ	4.2%	4.2%	4.1%	4.0%	4.0%	3.8%	3.9%
07) WA	3.7%	3.7%	4.2%	4.0%	3.7%	3.3%	3.2%
08) MA	3.5%	3.5%	3.6%	2.8%	2.7%	2.6%	3.1%
09) FL	3.0%	3.0%	2.9%	5.3%	8.3%	9.4%	8.7%
10) MD	3.0%	3.0%	2.9%	2.9%	3.2%	3.1%	3.1%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	27.9%	27.9%	21.3%	18.0%	9.7%	9.1%	8.6%
02) BANK OF AMERICA CORPORATION	23.0%	23.0%	24.0%	24.6%	32.2%	30.1%	31.1%
03) JPMORGAN CHASE & CO	6.2%	6.2%	7.9%	9.5%	8.1%	6.9%	7.7%
04) GMAC INC	4.9%	4.9%	2.6%	3.9%	4.1%	6.0%	5.1%
05) CITIGROUP INC	3.9%	3.9%	5.0%	10.4%	8.7%	9.1%	8.4%
06) SUNTRUST BANKS INC	3.4%	3.4%	4.4%	4.8%	5.2%	5.3%	3.1%
07) QUICKEN LOANS INC	3.3%	3.3%	1.9%	0.9%	0.0%	0.0%	0.0%
08) FLAGSTAR BANCORP INC	2.7%	2.7%	2.2%	2.7%	2.6%	2.0%	3.4%
09) PHH CORPORATION	1.6%	1.6%	2.4%	2.4%	2.5%	3.2%	3.5%
10) PENTAGON FEDERAL CREDIT UNION	1.5%	1.5%	0.1%	0.0%	0.0%	0.0%	0.1%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	29.0%	29.0%	21.8%	19.1%	11.4%	11.8%	13.0%
02) BANK OF AMERICA CORPORATION	22.2%	22.2%	23.7%	22.5%	32.1%	31.2%	30.9%
03) JPMORGAN CHASE & CO	9.2%	9.2%	9.8%	15.4%	13.3%	12.6%	11.7%
04) GMAC INC	5.3%	5.3%	3.6%	4.6%	3.7%	5.6%	4.9%
05) CITIGROUP INC	3.9%	3.9%	4.9%	10.5%	9.0%	10.8%	11.9%
06) SUNTRUST BANKS INC	3.4%	3.4%	4.4%	4.7%	3.7%	3.2%	2.4%
07) FLAGSTAR BANCORP INC	2.7%	2.7%	1.8%	2.1%	1.5%	0.8%	0.8%
08) PHH CORPORATION	1.6%	1.6%	2.4%	2.4%	2.1%	2.2%	2.6%
09) PENTAGON FEDERAL CREDIT UNION	1.5%	1.5%	0.1%	0.0%	0.0%	0.0%	0.1%
10) METLIFE INC	1.0%	1.0%	1.0%	0.2%	1.0%	0.8%	0.6%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	94.1%						

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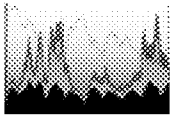


Single Family Conv+Gov Acquisition Characteristics
Overall (Includes Government)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	5.9%						
- Primary MI Only	5.6%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.1%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.9%						
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	4.88	4.88	4.84	1.93	-12.90	-8.05	-1.71
Wtd Avg Economic Model Fee	22.75	22.75	19.06	26.50	41.82	34.35	27.24
Wtd Avg Charged Fee	27.63	27.63	23.90	28.43	28.92	26.30	25.52
Appraisal Waivers							
Appraisal Waiver	3.7%	3.7%	2.5%	2.7%	2.4%	2.0%	2.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.06%	0.06%	2.86%	25.91%	28.21%	38.84%	40.38%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.64%	3.36%	3.56%	2.03%
Housing Goals							
Low Mod	40.97%	40.97%	38.02%	42.16%	44.03%	46.73%	47.36%
Special Affordable	15.33%	15.33%	13.13%	16.04%	17.66%	19.54%	19.52%
Underserved	26.79%	26.79%	24.21%	33.99%	38.63%	38.67%	36.95%
PMM Low Mod	45.09%	45.09%	42.70%	38.49%	40.33%	43.08%	43.14%
PMM Special Affordable	19.32%	19.32%	16.61%	13.47%	14.83%	16.50%	16.55%
PMM Underserved	28.56%	28.56%	26.95%	30.38%	33.11%	32.63%	31.22%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.83%	7.83%	9.08%	9.75%	7.98%	4.64%	1.68%
Median Valuation Bias for Other Refi	7.46%	7.46%	7.96%	8.86%	8.15%	4.41%	1.14%

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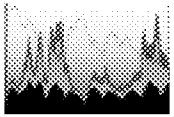


Single Family Conv+Gov Acquisition Characteristics
Alt-A (Includes Government)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	1	1	372	100,880	534,401	561,075	458,263
Book Volume ($B)	$0.0	$0.0	$0.1	$17.5	$107.6	$112.3	$84.7
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	54.7%	35.4%	14.5%	13.2%	16.3%
OLTV 60.01% - 70.00%	100.0%	100.0%	22.7%	21.8%	13.2%	13.7%	14.1%
OLTV 70.01% - 75.00%	0.0%	0.0%	9.5%	13.5%	9.7%	9.4%	9.9%
OLTV 75.01% - 80.00%	0.0%	0.0%	12.8%	18.1%	44.4%	52.6%	48.4%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	9.4%	9.2%	6.6%	7.5%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.3%	1.1%	4.6%	2.8%	3.1%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.1%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.2%	4.4%	1.3%	0.6%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.3%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.0%	68.0%	58.0%	64.5%	75.0%	74.5%	73.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	51.2%	33.6%	13.6%	12.4%	15.3%
Comb LTV 60.01% - 70.00%	100.0%	100.0%	25.9%	21.5%	12.0%	12.2%	13.4%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	9.6%	13.4%	8.1%	8.0%	9.3%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	12.8%	16.8%	20.3%	22.8%	31.7%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.3%	12.5%	17.1%	15.8%	15.2%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.3%	1.7%	10.1%	9.4%	7.8%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.3%	0.4%	0.1%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.4%	18.6%	19.0%	7.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	68.0%	68.0%	59.0%	65.8%	80.0%	80.4%	76.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	51.2%	33.6%	13.6%	12.4%	15.3%
Comb LTV 60.01% - 70.00%	100.0%	100.0%	25.9%	21.5%	12.0%	12.2%	13.4%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	9.6%	13.4%	8.1%	8.0%	9.3%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	12.8%	16.8%	20.3%	22.8%	31.7%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.3%	12.5%	17.1%	15.8%	15.2%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.3%	1.7%	10.1%	9.4%	7.8%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.3%	0.4%	0.1%

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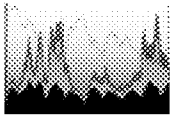


Single Family Conv+Gov Acquisition Characteristics
Alt-A (Includes Government)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.4%	18.6%	19.0%	7.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	68.0%	68.0%	59.0%	65.8%	80.0%	80.4%	76.5%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.2%	0.2%	0.2%	0.1%	0.1%
FICO 550-579	0.0%	0.0%	0.0%	0.2%	0.2%	0.2%	0.1%
FICO 580-619	0.0%	0.0%	0.4%	0.9%	0.7%	0.7%	0.6%
FICO 620-659	0.0%	0.0%	0.5%	3.4%	11.0%	10.0%	6.9%
FICO 660-699	0.0%	0.0%	1.3%	21.9%	29.0%	26.8%	23.5%
FICO 700-739	0.0%	0.0%	20.4%	24.6%	27.9%	28.7%	31.0%
FICO >= 740	100.0%	100.0%	77.1%	48.8%	31.0%	33.5%	37.8%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	762	762	769	735	714	717	723
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	100.0%	100.0%	85.6%	71.7%	52.6%	50.8%	47.4%
Intermediate-term, fixed-rate	0.0%	0.0%	0.5%	14.6%	4.1%	3.3%	5.5%
Adjustable-rate	0.0%	0.0%	14.0%	4.7%	3.1%	4.5%	8.2%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	7.3%	20.9%	23.3%	31.1%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	5.6%	7.5%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.7%	19.4%	12.6%	0.3%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	100.0%	100.0%	98.7%	81.5%	76.7%	77.9%	75.8%
Second/Vacation Home	0.0%	0.0%	1.0%	5.2%	4.7%	5.6%	5.9%
Investor Property	0.0%	0.0%	0.2%	13.3%	18.6%	16.5%	18.3%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	92.5%	91.2%	89.0%	92.1%	91.8%
2-4 Units	0.0%	0.0%	7.5%	8.8%	11.0%	7.9%	8.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	0.0%	0.0%	7.7%	6.5%	10.1%	11.7%	12.5%
Single Family Homes	100.0%	100.0%	92.3%	93.5%	89.9%	88.3%	87.5%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_0003838

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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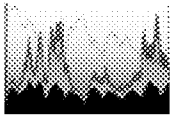


Single Family Conv+Gov Acquisition Characteristics
Alt-A (Includes Government)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	0.0%	0.0%	7.7%	6.5%	10.1%	11.7%	12.5%
1 Unit	100.0%	100.0%	84.8%	84.8%	78.9%	80.3%	79.2%
2-4 Units	0.0%	0.0%	7.5%	8.7%	11.0%	7.9%	8.2%
Condo							
Condo	0.0%	0.0%	7.3%	6.2%	10.0%	11.6%	12.3%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	0.0%	0.0%	27.0%	20.9%	41.2%	51.3%	53.1%
Cash-Out Refinance	100.0%	100.0%	37.0%	51.1%	38.9%	34.7%	32.8%
Other Refinance	0.0%	0.0%	36.0%	28.0%	19.9%	14.0%	14.1%
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	9.1%	25.7%	28.9%	27.6%	21.8%
TPO Correspondent	0.0%	0.0%	0.1%	15.1%	35.7%	32.0%	24.1%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	100.0%	100.0%	90.8%	59.2%	35.4%	40.4%	54.1%
Origination Amount and Rate							
Avg Origination Loan Amount	$235,600	$235,600	$427,818	$178,118	$202,303	$200,975	$185,633
Loan Original Note Rate	6.13%	6.13%	5.89%	6.40%	6.86%	6.47%	5.67%
Seasoning (Sums to 100%)							
Seasoned	100.0%	100.0%	96.8%	32.3%	4.2%	4.9%	2.4%
Non-Seasoned	0.0%	0.0%	3.2%	67.7%	95.8%	95.1%	97.6%
ACI							
ACI Probability	0.07%	0.07%	0.12%	0.42%	1.27%	1.03%	0.62%
Wtd Avg ACI Score	732	732	729	695	658	669	683
Credit Premium							
Wtd Avg Credit Premium	0.10	0.10	-0.21	-0.03	0.09	-0.02	-0.01
Credit Premium > 1.5	0.0%	0.0%	0.0%	1.1%	3.4%	1.9%	1.7%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	2.2%	11.5%	12.2%	9.9%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	100.0%	100.0%	1.4%	8.2%	3.9%	4.7%	6.1%
DTI Ratio > 20 and <= 30	0.0%	0.0%	6.0%	14.7%	10.2%	11.9%	14.6%
DTI Ratio > 30 and <= 40	0.0%	0.0%	7.7%	24.9%	24.7%	27.7%	30.1%
DTI Ratio > 40 and <= 45	0.0%	0.0%	2.1%	13.7%	17.3%	17.5%	16.2%
DTI Ratio > 45 and <= 50	0.0%	0.0%	0.7%	10.4%	11.5%	10.3%	7.6%
DTI Ratio > 50	0.0%	0.0%	0.1%	5.7%	6.0%	5.6%	5.3%
DTI Ratio Missing	0.0%	0.0%	82.0%	22.3%	26.3%	22.2%	20.1%

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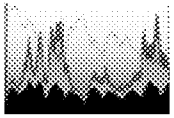


Single Family Conv+Gov Acquisition Characteristics
Alt-A (Includes Government)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	19.5%	19.5%	31.6%	35.7%	38.4%	37.6%	36.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	100.0%	100.0%	1.4%	8.2%	3.9%	4.7%	6.1%
DTI Ratio > 20 and <= 30	0.0%	0.0%	6.0%	14.7%	10.2%	11.9%	14.6%
DTI Ratio > 30 and <= 40	0.0%	0.0%	7.7%	24.9%	24.7%	27.7%	30.1%
DTI Ratio > 40 and <= 45	0.0%	0.0%	2.1%	13.7%	17.3%	17.5%	16.2%
DTI Ratio > 45 and <= 50	0.0%	0.0%	0.7%	10.4%	11.5%	10.3%	7.6%
DTI Ratio > 50	0.0%	0.0%	0.1%	5.7%	6.0%	5.6%	5.3%
DTI Ratio Missing	0.0%	0.0%	82.0%	22.3%	26.3%	22.2%	20.1%
Wtd Avg DTI Ratio	19.5%	19.5%	31.6%	35.7%	38.4%	37.6%	36.3%
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	0.7%	14.6%	4.1%	3.3%	5.5%
> 15 Years amd <= 25 Years	100.0%	100.0%	0.5%	1.6%	0.7%	0.6%	0.9%
> 25 Years and <= 30 Years	0.0%	0.0%	98.8%	83.2%	94.5%	95.8%	93.5%
> 30 Years	0.0%	0.0%	0.0%	0.6%	0.7%	0.3%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	100.0%	100.0%	85.6%	73.4%	71.8%	63.3%	47.7%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.5%	14.6%	4.0%	3.3%	5.4%
Adjustable Rate	0.0%	0.0%	14.0%	11.9%	24.0%	33.4%	46.8%
Balloon	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.6%	0.7%	0.3%	0.1%
Hybrid Arm	0.0%	0.0%	14.0%	11.8%	23.8%	27.5%	38.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.6%	0.8%	2.0%	7.3%
- 5/1 Hybrid Arm	0.0%	0.0%	3.0%	7.8%	17.1%	20.0%	25.9%
- 7/1 Hybrid Arm	0.0%	0.0%	4.9%	2.1%	3.2%	3.4%	3.5%
- 10/1 Hybrid Arm	0.0%	0.0%	6.0%	1.3%	2.7%	1.9%	2.1%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	5.6%	7.5%

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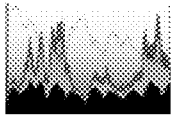


Single Family Conv+Gov Acquisition Characteristics
Alt-A (Includes Government)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	9.0%	40.2%	35.8%	31.4%
- Interest Only ARM	0.0%	0.0%	0.0%	7.3%	20.9%	23.3%	31.1%
- Interest Only FRM	0.0%	0.0%	0.0%	1.7%	19.4%	12.6%	0.3%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	100.0%	100.0%	100.0%	87.1%	76.0%	67.2%	66.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.7%	5.7%	2.0%	0.7%
- Alt-A NINA	0.0%	0.0%	0.0%	17.0%	11.3%	14.8%	23.7%
- Alt-A SISA	100.0%	100.0%	9.1%	13.5%	7.8%	6.1%	0.3%
- Alt-A No Ratio	0.0%	0.0%	0.0%	4.3%	11.4%	7.3%	6.6%
- Alt-A Stated Income	0.0%	0.0%	90.9%	51.6%	39.8%	37.0%	34.9%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	11.5%	17.7%	20.9%	17.5%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	1.4%	6.3%	11.8%	16.4%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	100.0%	100.0%	100.0%	87.2%	77.5%	67.7%	66.2%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.4%	1.5%	0.5%	0.5%
- Other Low/No Doc	100.0%	100.0%	100.0%	86.8%	76.0%	67.2%	65.7%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	0.0%	0.0%	0.2%	24.2%	8.3%	5.8%	9.3%
Investor Channel	100.0%	100.0%	99.8%	75.8%	91.7%	94.2%	90.7%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	0.0%	0.0%	8.3%	8.1%	29.8%	35.4%	20.9%
- 75/20/05	0.0%	0.0%	0.0%	0.1%	0.3%	0.3%	0.2%

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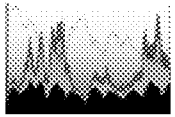


Single Family Conv+Gov Acquisition Characteristics
Alt-A (Includes Government)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.3%	1.5%	4.4%	5.1%	4.6%
- 80/15/05	0.0%	0.0%	0.0%	0.5%	3.6%	4.7%	3.3%
- 80/20/00	0.0%	0.0%	0.0%	0.3%	0.1%	0.4%	0.5%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	8.0%	5.6%	21.3%	24.9%	12.3%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	0.0%	0.0%	9.4%	10.8%	31.9%	37.1%	27.8%
- 75/20/05	0.0%	0.0%	0.0%	0.2%	0.6%	0.6%	0.4%
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.7%	0.7%	0.2%
- 80/10/10	0.0%	0.0%	0.3%	2.2%	6.7%	8.0%	7.3%
- 80/15/05	0.0%	0.0%	0.0%	0.7%	5.5%	7.1%	5.1%
- 80/20/00	0.0%	0.0%	0.0%	0.4%	13.6%	16.4%	10.5%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- Other	0.0%	0.0%	9.1%	7.2%	4.8%	4.3%	4.3%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.1%	0.4%	0.2%	0.0%
- EA I	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	0.0%	0.0%	0.3%	9.0%	10.4%	11.5%	11.4%
Northeast	0.0%	0.0%	27.5%	26.3%	18.4%	16.1%	16.7%
Southeast	0.0%	0.0%	9.1%	30.2%	25.8%	26.9%	24.1%
Southwest	100.0%	100.0%	2.4%	9.0%	14.7%	15.6%	15.3%
West	0.0%	0.0%	60.7%	25.5%	30.7%	30.0%	32.5%
Census Region (Sums to 100%)							
New England	0.0%	0.0%	2.3%	4.7%	5.0%	4.7%	5.1%
Middle Atlantic	0.0%	0.0%	24.9%	21.2%	12.8%	11.0%	10.9%
East North Central	0.0%	0.0%	0.3%	7.8%	8.7%	9.6%	9.4%
East South Central	0.0%	0.0%	0.1%	2.8%	2.5%	2.6%	2.0%
South Atlantic	0.0%	0.0%	9.2%	27.7%	23.5%	24.6%	22.3%
West North Central	100.0%	100.0%	0.0%	2.0%	2.9%	3.3%	3.5%
West South Central	0.0%	0.0%	0.3%	3.3%	5.1%	5.0%	4.1%
Mountain	0.0%	0.0%	2.5%	6.7%	11.7%	13.0%	14.3%
Pacific	0.0%	0.0%	60.4%	23.8%	27.3%	26.1%	27.9%

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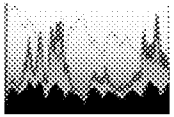


Single Family Conv+Gov Acquisition Characteristics
Alt-A (Includes Government)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.3%	0.1%	0.4%
Top 10 States							
01) KS	100.0%	100.0%	0.0%	0.1%	0.3%	0.3%	0.4%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	84.4%	32.4%	36.4%	41.4%	36.3%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	0.0%	18.3%	36.9%	43.1%	36.1%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	100.0%						

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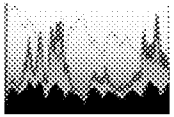


Single Family Conv+Gov Acquisition Characteristics
Alt-A (Includes Government)

Acquisition Profile	YTD:JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.0%						
- Primary MI Only	0.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	75.86	75.86	61.58	11.46	-11.21	-6.87	-0.40
Wtd Avg Economic Model Fee	5.90	5.90	14.29	36.31	60.83	46.15	40.97
Wtd Avg Charged Fee	81.76	81.76	75.87	47.77	49.61	39.28	40.56
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.6%	0.2%	0.0%	0.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	5.65%	20.60%	17.36%	32.00%	44.68%
Cumulative Default Rate	0.00%	0.00%	0.00%	1.84%	8.09%	7.63%	4.46%
Housing Goals							
Low Mod	0.00%	0.00%	14.53%	42.37%	39.02%	40.43%	43.12%
Special Affordable	0.00%	0.00%	4.27%	18.52%	17.29%	18.09%	18.57%
Underserved	0.00%	0.00%	29.13%	42.10%	50.29%	46.40%	45.36%
PMM Low Mod			12.50%	20.12%	19.51%	25.54%	28.58%
PMM Special Affordable			0.00%	5.54%	4.72%	6.96%	8.11%
PMM Underserved			25.00%	33.12%	41.47%	38.33%	37.05%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	10.68%	10.68%	1.17%	9.97%	7.79%	5.55%	2.40%
Median Valuation Bias for Other Refi			-0.36%	5.61%	8.75%	4.99%	1.62%

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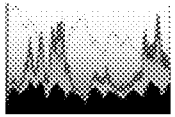


Single Family Conv+Gov Acquisition Characteristics
Government

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	366	366	11,995	6,595	10,833	18,210	26,064
Book Volume ($B)	$0.0	$0.0	$1.4	$1.2	$1.2	$1.7	$2.3
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Wtd Avg OLTV							
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Wtd Avg Comb LTV			84.0%				
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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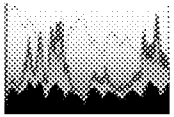


Single Family Conv+Gov Acquisition Characteristics
Government

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Wtd Avg Comb LTV			84.0%				
Credit Score (Sums to 100%)							
FICO < 550	1.5%	1.5%	13.2%	20.0%	40.7%	26.9%	40.4%
FICO 550-579	1.5%	1.5%	5.2%	12.8%	10.9%	7.0%	7.9%
FICO 580-619	7.0%	7.0%	17.3%	16.0%	12.6%	10.4%	9.3%
FICO 620-659	23.4%	23.4%	19.7%	17.6%	10.6%	9.7%	7.9%
FICO 660-699	26.9%	26.9%	18.1%	15.0%	6.9%	6.0%	5.1%
FICO 700-739	18.5%	18.5%	12.2%	8.9%	4.4%	3.6%	3.1%
FICO >= 740	21.1%	21.1%	13.7%	9.0%	4.2%	3.4%	3.0%
FICO Missing	0.0%	0.0%	0.6%	0.8%	9.6%	33.0%	23.3%
Wtd Avg FICO	686	686	645	622	572	582	559
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	99.5%	99.5%	99.9%	100.0%	99.1%	93.0%	98.1%
Second/Vacation Home	0.0%	0.0%	0.1%	0.0%	0.9%	7.0%	1.9%
Investor Property	0.5%	0.5%	0.1%	0.0%	0.0%	0.0%	0.1%
10-K Unit Type (Sums to 100%)							
1 Unit	99.4%	99.4%	97.6%	83.3%	97.9%	98.7%	97.2%
2-4 Units	0.6%	0.6%	2.4%	16.7%	2.1%	1.3%	2.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%
Single Family Homes	100.0%	100.0%	100.0%	99.9%	100.0%	99.9%	99.9%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	12.7%	12.7%	6.1%	4.5%	4.2%	3.1%	1.3%

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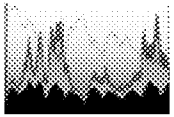


Single Family Conv+Gov Acquisition Characteristics
Government

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%
1 Unit	86.7%	86.7%	91.6%	78.8%	93.6%	95.6%	95.8%
2-4 Units	0.6%	0.6%	2.4%	16.7%	2.1%	1.3%	2.8%
Condo							
Condo	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	70.6%	70.6%	74.6%	59.5%	70.0%	64.4%	69.6%
Cash-Out Refinance	10.2%	10.2%	8.9%	34.5%	10.3%	8.2%	7.9%
Other Refinance	19.3%	19.3%	16.5%	6.0%	19.7%	27.5%	22.5%
Origination Type (Sums to 100%)							
TPO Broker	10.9%	10.9%	9.1%	3.1%	2.3%	3.6%	1.9%
TPO Correspondent	6.1%	6.1%	27.6%	4.4%	13.9%	12.2%	9.2%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	83.0%	83.0%	63.3%	92.4%	83.8%	84.2%	88.9%
Origination Amount and Rate							
Avg Origination Loan Amount	$131,735	$131,735	$122,576	$184,806	$111,625	$97,467	$94,435
Loan Original Note Rate	5.43%	5.43%	6.03%	6.67%	6.55%	6.69%	6.68%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	23.2%	1.9%	37.1%	68.5%	75.6%
Non-Seasoned	100.0%	100.0%	76.8%	98.1%	62.9%	31.5%	24.4%
ACI							
ACI Probability							
Wtd Avg ACI Score							
Credit Premium							
Wtd Avg Credit Premium							
Credit Premium > 1.5							
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	3.3%	3.3%	2.6%	1.6%	1.3%	1.0%	1.3%
DTI Ratio > 20 and <= 30	17.8%	17.8%	10.9%	9.5%	5.9%	4.7%	5.3%
DTI Ratio > 30 and <= 40	32.2%	32.2%	23.5%	27.9%	15.1%	10.1%	9.9%
DTI Ratio > 40 and <= 45	13.9%	13.9%	12.8%	22.0%	8.9%	5.3%	5.4%
DTI Ratio > 45 and <= 50	13.7%	13.7%	10.1%	23.0%	5.4%	3.7%	3.4%
DTI Ratio > 50	10.1%	10.1%	10.4%	14.6%	52.1%	66.3%	22.5%
DTI Ratio Missing	9.0%	9.0%	29.7%	1.5%	11.3%	8.8%	52.2%

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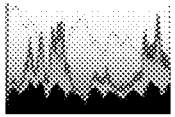


Single Family Conv+Gov Acquisition Characteristics
Government

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	37.7%	37.7%	39.3%	41.5%	65.2%	71.8%	57.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	3.3%	3.3%	2.6%	1.6%	1.3%	1.0%	1.3%
DTI Ratio > 20 and <= 30	17.8%	17.8%	10.9%	9.5%	5.9%	4.7%	5.3%
DTI Ratio > 30 and <= 40	32.2%	32.2%	23.5%	27.9%	15.1%	10.1%	9.9%
DTI Ratio > 40 and <= 45	13.9%	13.9%	12.8%	22.0%	8.9%	5.3%	5.4%
DTI Ratio > 45 and <= 50	13.7%	13.7%	10.1%	23.0%	5.4%	3.7%	3.4%
DTI Ratio > 50	10.1%	10.1%	10.4%	14.6%	52.1%	66.3%	22.5%
DTI Ratio Missing	9.0%	9.0%	29.7%	1.5%	11.3%	8.8%	52.2%
Wtd Avg DTI Ratio	37.7%	37.7%	39.3%	41.5%	65.2%	71.8%	57.7%
Origination Term (Sums to 100%)							
<= 15 Years	4.2%	4.2%	2.2%	3.0%	2.1%	1.6%	1.8%
> 15 Years amd <= 25 Years	0.1%	0.1%	2.6%	0.2%	4.9%	2.9%	3.3%
> 25 Years and <= 30 Years	95.7%	95.7%	95.3%	96.7%	93.1%	95.3%	94.9%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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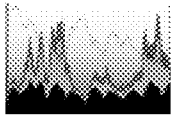


Single Family Conv+Gov Acquisition Characteristics
Government

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.3%	0.2%	1.6%	0.7%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	1.3%	0.1%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.3%	0.2%	0.3%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	99.7%	99.7%	73.3%	98.8%	34.4%	17.5%	21.6%
Investor Channel	0.3%	0.3%	26.7%	1.2%	65.6%	82.5%	78.4%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00038393

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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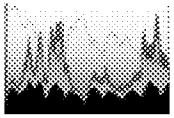


Single Family Conv+Gov Acquisition Characteristics
Government

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	29.4%	29.4%	24.1%	11.7%	21.8%	20.0%	21.1%
Northeast	9.9%	9.9%	12.4%	40.1%	12.0%	11.6%	12.5%
Southeast	15.1%	15.1%	19.8%	15.4%	26.4%	30.4%	31.2%
Southwest	29.4%	29.4%	27.0%	16.4%	32.1%	30.4%	26.1%
West	16.1%	16.1%	16.7%	16.4%	7.8%	7.6%	9.1%
Census Region (Sums to 100%)							
New England	3.6%	3.6%	1.8%	2.7%	2.4%	1.9%	2.0%
Middle Atlantic	5.4%	5.4%	9.0%	36.0%	8.9%	9.1%	9.1%
East North Central	25.7%	25.7%	20.2%	9.1%	18.9%	17.7%	18.9%
East South Central	1.7%	1.7%	4.2%	3.8%	6.8%	7.4%	6.0%
South Atlantic	14.3%	14.3%	15.8%	11.9%	19.9%	23.3%	25.5%
West North Central	5.6%	5.6%	6.5%	4.6%	5.9%	4.9%	4.9%
West South Central	15.9%	15.9%	15.5%	7.7%	19.7%	19.7%	15.2%
Mountain	17.7%	17.7%	16.4%	13.2%	12.3%	10.3%	10.4%
Pacific	8.4%	8.4%	8.5%	8.5%	4.3%	5.3%	6.8%

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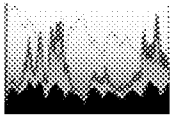


Single Family Conv+Gov Acquisition Characteristics
Government

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	1.6%	1.6%	2.0%	2.6%	0.9%	0.4%	1.2%
Top 10 States							
01) MI	9.4%	9.4%	7.5%	4.2%	4.8%	4.1%	4.9%
02) CO	8.6%	8.6%	4.3%	0.3%	3.0%	3.0%	3.0%
03) LA	7.2%	7.2%	2.5%	1.7%	2.6%	2.8%	2.0%
04) WI	5.5%	5.5%	3.2%	0.9%	0.7%	0.7%	0.7%
05) IL	5.4%	5.4%	4.2%	1.6%	5.2%	4.6%	5.1%
06) TX	4.9%	4.9%	10.3%	3.6%	14.9%	14.0%	10.4%
07) FL	4.5%	4.5%	4.3%	3.4%	3.3%	4.7%	5.7%
08) OH	4.1%	4.1%	3.8%	1.7%	4.6%	4.7%	5.0%
09) CA	3.3%	3.3%	5.9%	5.8%	1.6%	2.2%	3.5%
10) OK	3.1%	3.1%	1.8%	1.5%	1.4%	1.6%	1.6%
Top 10 Sellers							
01) METLIFE INC	14.0%	14.0%	3.0%	0.0%	0.0%	0.0%	0.0%
02) ENT FEDERAL CREDIT UNION	7.0%	7.0%	3.0%	0.0%	0.0%	0.0%	0.0%
03) MORTGAGE SOLUTIONS OF COLORADO LLC	3.8%	3.8%	0.2%	0.0%	0.0%	0.0%	0.0%
04) TRIAD FINANCIAL SERVICES INC	3.7%	3.7%	1.4%	0.2%	0.0%	0.0%	0.0%
05) M&T BANK CORPORATION	3.3%	3.3%	1.0%	1.4%	0.2%	0.1%	0.0%
06) SABINE BANCSHARES INC	2.7%	2.7%	0.9%	0.9%	0.6%	0.2%	0.2%
07) FIRST INTERSTATE BANCSYSTEM	2.4%	2.4%	1.9%	3.7%	1.5%	0.7%	0.5%
08) COUNTRYPLACE MORTGAGE LTD	2.3%	2.3%	1.1%	0.4%	0.0%	0.0%	0.0%
09) AMERICAN BANK & TRUST COMPANY INC	2.2%	2.2%	0.4%	0.2%	0.0%	0.0%	0.0%
10) WRIGHT-PATT CREDIT UNION	2.1%	2.1%	0.3%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) METLIFE INC	14.0%	14.0%	3.0%	0.0%	0.0%	0.0%	0.0%
02) ENT FEDERAL CREDIT UNION	7.0%	7.0%	3.0%	0.0%	0.0%	0.0%	0.0%
03) MORTGAGE SOLUTIONS OF COLORADO LLC	3.8%	3.8%	0.2%	0.0%	0.0%	0.0%	0.0%
04) TRIAD FINANCIAL SERVICES INC	3.7%	3.7%	1.4%	0.2%	0.0%	0.0%	0.0%
05) M&T BANK CORPORATION	3.3%	3.3%	1.0%	1.4%	0.2%	0.1%	0.0%
06) SABINE BANCSHARES INC	2.7%	2.7%	0.9%	0.9%	0.6%	0.2%	0.2%
07) FIRST INTERSTATE BANCSYSTEM	2.4%	2.4%	1.9%	3.8%	1.6%	0.8%	0.6%
08) COUNTRYPLACE MORTGAGE LTD	2.3%	2.3%	1.1%	0.4%	0.0%	0.0%	0.0%
09) AMERICAN BANK & TRUST COMPANY INC	2.2%	2.2%	0.4%	0.2%	0.0%	0.0%	0.0%
10) WRIGHT-PATT CREDIT UNION	2.1%	2.1%	0.3%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	0.0%						

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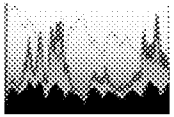


Single Family Conv+Gov Acquisition Characteristics
Government

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	100.0%						
- Primary MI Only	0.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	100.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	30.96	30.96	16.05	11.55	8.25	6.71	6.09
Wtd Avg Economic Model Fee	35.67	35.67	30.76	20.82	12.38	9.20	10.02
Wtd Avg Charged Fee	66.63	66.63	46.81	32.37	20.64	15.91	16.11
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	3.90%	22.60%	9.87%	7.40%	12.34%
Cumulative Default Rate	0.00%	0.00%	0.05%	1.25%	0.84%	1.12%	0.96%
Housing Goals							
Low Mod	79.87%	79.87%	83.51%	77.44%	69.84%	75.91%	53.30%
Special Affordable	36.91%	36.91%	34.56%	27.04%	27.31%	27.92%	21.27%
Underserved	35.57%	35.57%	31.89%	41.85%	43.77%	45.45%	46.61%
PMM Low Mod	77.08%	77.08%	88.21%	81.78%	71.35%	78.05%	44.57%
PMM Special Affordable	35.42%	35.42%	35.26%	29.59%	31.27%	29.18%	19.44%
PMM Underserved	20.83%	20.83%	26.20%	39.29%	32.97%	43.29%	42.57%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	6.58%	6.58%	9.99%	16.52%	-0.32%	-1.88%	-0.11%
Median Valuation Bias for Other Refi	9.62%	9.62%	3.61%	7.35%	-5.13%	-1.71%	-0.32%

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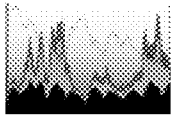


Single Family Conv+Gov Acquisition Characteristics
Government - FHA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	175	175	8,604	4,837	9,929	17,233	20,180
Book Volume ($B)	$0.0	$0.0	$1.0	$1.0	$1.1	$1.6	$1.8
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Wtd Avg OLTV							
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Wtd Avg Comb LTV			84.0%				
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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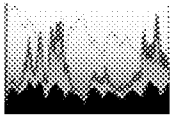


Single Family Conv+Gov Acquisition Characteristics
Government - FHA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Wtd Avg Comb LTV			84.0%				
Credit Score (Sums to 100%)							
FICO < 550	2.9%	2.9%	18.1%	23.9%	44.6%	28.4%	40.1%
FICO 550-579	2.9%	2.9%	6.7%	14.9%	11.6%	7.2%	7.7%
FICO 580-619	8.6%	8.6%	21.4%	17.3%	12.7%	10.3%	9.6%
FICO 620-659	27.3%	27.3%	19.2%	16.9%	9.6%	8.9%	7.9%
FICO 660-699	25.8%	25.8%	15.3%	13.3%	5.3%	4.9%	5.0%
FICO 700-739	17.5%	17.5%	9.3%	7.3%	3.1%	2.6%	2.8%
FICO >= 740	15.0%	15.0%	9.2%	5.7%	2.5%	2.4%	2.5%
FICO Missing	0.0%	0.0%	0.7%	0.7%	10.5%	35.3%	24.4%
Wtd Avg FICO	672	672	626	609	559	572	557
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	99.8%	99.8%	99.9%	100.0%	99.0%	92.5%	97.8%
Second/Vacation Home	0.0%	0.0%	0.1%	0.0%	1.0%	7.5%	2.2%
Investor Property	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)							
1 Unit	98.9%	98.9%	96.7%	79.8%	97.7%	98.7%	96.8%
2-4 Units	1.1%	1.1%	3.3%	20.2%	2.3%	1.3%	3.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%
Single Family Homes	100.0%	100.0%	100.0%	99.9%	100.0%	99.9%	99.9%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	21.6%	21.6%	8.1%	5.1%	4.5%	3.0%	1.6%

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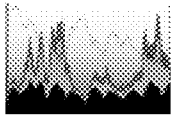


Single Family Conv+Gov Acquisition Characteristics
Government - FHA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%
1 Unit	77.3%	77.3%	88.6%	74.6%	93.2%	95.7%	95.2%
2-4 Units	1.1%	1.1%	3.3%	20.2%	2.3%	1.3%	3.2%
Condo							
Condo	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	63.9%	63.9%	69.3%	52.0%	67.8%	62.7%	67.1%
Cash-Out Refinance	7.6%	7.6%	10.8%	41.5%	11.0%	8.4%	8.3%
Other Refinance	28.5%	28.5%	19.9%	6.5%	21.2%	28.9%	24.7%
Origination Type (Sums to 100%)							
TPO Broker	19.7%	19.7%	12.3%	3.3%	2.4%	3.5%	2.2%
TPO Correspondent	5.0%	5.0%	36.8%	4.2%	14.7%	11.8%	11.1%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	75.3%	75.3%	50.9%	92.5%	82.9%	84.7%	86.6%
Origination Amount and Rate							
Avg Origination Loan Amount	$146,726	$146,726	$124,625	$207,645	$110,501	$96,537	$95,227
Loan Original Note Rate	5.41%	5.41%	6.24%	6.73%	6.55%	6.71%	6.61%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	32.5%	2.2%	40.0%	73.0%	77.9%
Non-Seasoned	100.0%	100.0%	67.5%	97.8%	60.0%	27.0%	22.1%
ACI							
ACI Probability							
Wtd Avg ACI Score							
Credit Premium							
Wtd Avg Credit Premium							
Credit Premium > 1.5							
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	2.7%	2.7%	2.3%	1.4%	1.0%	0.9%	1.3%
DTI Ratio > 20 and <= 30	15.7%	15.7%	8.0%	8.0%	4.9%	3.7%	5.5%
DTI Ratio > 30 and <= 40	22.4%	22.4%	17.1%	26.1%	13.2%	8.5%	10.1%
DTI Ratio > 40 and <= 45	12.3%	12.3%	10.5%	22.9%	7.9%	4.3%	5.9%
DTI Ratio > 45 and <= 50	19.0%	19.0%	10.0%	25.2%	4.5%	3.3%	3.9%
DTI Ratio > 50	13.9%	13.9%	11.7%	15.0%	56.3%	69.9%	27.8%
DTI Ratio Missing	14.0%	14.0%	40.5%	1.5%	12.1%	9.3%	45.4%

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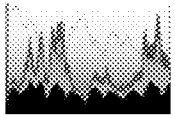


Single Family Conv+Gov Acquisition Characteristics
Government - FHA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	39.8%	39.8%	40.7%	42.1%	68.2%	74.2%	59.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	2.7%	2.7%	2.3%	1.4%	1.0%	0.9%	1.3%
DTI Ratio > 20 and <= 30	15.7%	15.7%	8.0%	8.0%	4.9%	3.7%	5.5%
DTI Ratio > 30 and <= 40	22.4%	22.4%	17.1%	26.1%	13.2%	8.5%	10.1%
DTI Ratio > 40 and <= 45	12.3%	12.3%	10.5%	22.9%	7.9%	4.3%	5.9%
DTI Ratio > 45 and <= 50	19.0%	19.0%	10.0%	25.2%	4.5%	3.3%	3.9%
DTI Ratio > 50	13.9%	13.9%	11.7%	15.0%	56.3%	69.9%	27.8%
DTI Ratio Missing	14.0%	14.0%	40.5%	1.5%	12.1%	9.3%	45.4%
Wtd Avg DTI Ratio	39.8%	39.8%	40.7%	42.1%	68.2%	74.2%	59.9%
Origination Term (Sums to 100%)							
<= 15 Years	7.0%	7.0%	2.9%	3.1%	2.0%	1.5%	1.7%
> 15 Years amd <= 25 Years	0.2%	0.2%	3.6%	0.3%	5.4%	3.1%	3.3%
> 25 Years and <= 30 Years	92.9%	92.9%	93.6%	96.6%	92.6%	95.2%	95.0%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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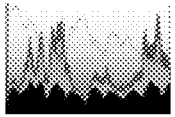


Single Family Conv+Gov Acquisition Characteristics
Government - FHA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.3%	0.1%	1.4%	0.8%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	1.4%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.3%	0.1%	0.1%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	99.4%	99.4%	62.6%	98.6%	28.7%	11.9%	20.3%
Investor Channel	0.6%	0.6%	37.4%	1.4%	71.3%	88.1%	79.7%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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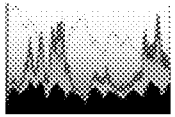


Single Family Conv+Gov Acquisition Characteristics
Government - FHA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	16.5%	16.5%	15.7%	8.0%	21.1%	19.1%	21.3%
Northeast	15.0%	15.0%	16.2%	47.7%	12.5%	12.1%	13.1%
Southeast	26.3%	26.3%	25.0%	14.9%	26.5%	31.0%	30.9%
Southwest	22.6%	22.6%	28.4%	14.2%	32.9%	30.7%	26.4%
West	19.5%	19.5%	14.7%	15.2%	6.9%	7.1%	8.3%
Census Region (Sums to 100%)							
New England	5.5%	5.5%	1.9%	2.8%	2.4%	1.9%	2.0%
Middle Atlantic	9.1%	9.1%	12.2%	43.3%	9.5%	9.5%	9.4%
East North Central	16.3%	16.3%	14.4%	7.3%	19.1%	17.4%	19.4%
East South Central	1.6%	1.6%	4.6%	2.6%	6.3%	7.1%	5.7%
South Atlantic	25.2%	25.2%	20.7%	12.7%	20.6%	24.1%	25.4%
West North Central	2.2%	2.2%	3.2%	1.9%	5.0%	4.1%	4.4%
West South Central	15.6%	15.6%	17.1%	5.6%	20.0%	20.2%	14.9%
Mountain	11.8%	11.8%	13.7%	13.0%	12.3%	9.9%	10.6%
Pacific	12.6%	12.6%	10.4%	9.4%	4.5%	5.3%	6.6%

FM-FCIC_00038402

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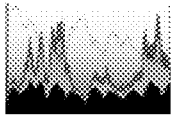


Single Family Conv+Gov Acquisition Characteristics
Government - FHA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	1.8%	1.3%	0.3%	0.4%	1.4%
Top 10 States							
01) FL	8.5%	8.5%	5.7%	3.8%	3.3%	4.8%	5.4%
02) MI	7.4%	7.4%	4.6%	3.7%	4.5%	3.9%	5.0%
03) TX	7.0%	7.0%	13.2%	3.5%	16.0%	14.8%	10.2%
04) CA	6.2%	6.2%	8.0%	6.7%	1.8%	2.3%	3.5%
05) LA	5.8%	5.8%	1.9%	0.8%	2.0%	2.6%	1.8%
06) DC	5.0%	5.0%	0.2%	0.1%	0.1%	0.5%	0.2%
07) NJ	5.0%	5.0%	4.1%	13.2%	3.4%	3.4%	3.0%
08) WA	4.5%	4.5%	1.4%	1.7%	1.6%	1.7%	2.0%
09) IL	4.5%	4.5%	3.0%	1.0%	5.1%	4.1%	4.6%
10) MD	4.5%	4.5%	3.7%	3.6%	2.3%	3.4%	2.9%
Top 10 Sellers							
01) METLIFE INC	26.3%	26.3%	4.1%	0.0%	0.0%	0.0%	0.0%
02) TRIAD FINANCIAL SERVICES INC	7.0%	7.0%	2.0%	0.2%	0.0%	0.0%	0.0%
03) M&T BANK CORPORATION	6.2%	6.2%	1.4%	1.5%	0.1%	0.0%	0.0%
04) MORTGAGE SOLUTIONS OF COLORADO LLC	5.4%	5.4%	0.2%	0.0%	0.0%	0.0%	0.0%
05) COUNTRYPLACE MORTGAGE LTD	4.3%	4.3%	1.6%	0.4%	0.0%	0.0%	0.0%
06) SUNTRUST BANKS INC	3.0%	3.0%	0.3%	0.8%	0.5%	0.5%	3.1%
07) MORTGAGE CENTER INC	2.9%	2.9%	0.6%	0.0%	0.0%	0.0%	0.0%
08) LAND/HOME FINANCIAL SERVICES INC	2.7%	2.7%	0.0%	0.0%	0.0%	0.0%	0.0%
09) AMERICAHOMEKEY INC	2.5%	2.5%	4.5%	3.0%	0.0%	0.0%	0.0%
10) UNITED BANCORP INC	2.3%	2.3%	0.9%	0.7%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) METLIFE INC	26.3%	26.3%	4.1%	0.0%	0.0%	0.0%	0.0%
02) TRIAD FINANCIAL SERVICES INC	7.0%	7.0%	2.0%	0.2%	0.0%	0.0%	0.0%
03) M&T BANK CORPORATION	6.2%	6.2%	1.4%	1.5%	0.1%	0.0%	0.0%
04) MORTGAGE SOLUTIONS OF COLORADO LLC	5.4%	5.4%	0.2%	0.0%	0.0%	0.0%	0.0%
05) COUNTRYPLACE MORTGAGE LTD	4.3%	4.3%	1.6%	0.4%	0.0%	0.0%	0.0%
06) SUNTRUST BANKS INC	3.0%	3.0%	0.3%	0.8%	0.5%	0.5%	3.1%
07) MORTGAGE CENTER INC	2.9%	2.9%	0.6%	0.0%	0.0%	0.0%	0.0%
08) LAND/HOME FINANCIAL SERVICES INC	2.7%	2.7%	0.0%	0.0%	0.0%	0.0%	0.0%
09) AMERICAHOMEKEY INC	2.5%	2.5%	2.6%	3.0%	0.0%	0.0%	0.0%
10) UNITED BANCORP INC	2.3%	2.3%	0.9%	0.7%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	0.0%						

FM-FCIC_00038403

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

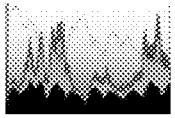


Single Family Conv+Gov Acquisition Characteristics
Government - FHA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	100.0%						
- Primary MI Only	0.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	100.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	41.00	41.00	16.85	9.56	8.17	6.60	5.85
Wtd Avg Economic Model Fee	41.00	41.00	32.89	22.82	11.82	8.55	10.04
Wtd Avg Charged Fee	82.00	82.00	49.73	32.38	20.00	15.14	15.89
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	4.83%	24.68%	8.16%	5.63%	13.07%
Cumulative Default Rate	0.00%	0.00%	0.05%	1.38%	0.70%	0.82%	0.94%
Housing Goals							
Low Mod			100.00%	84.85%	58.62%	74.29%	76.60%
Special Affordable			0.00%	45.71%	29.51%	21.33%	33.65%
Underserved			0.00%	65.93%	55.17%	54.29%	50.00%
PMM Low Mod			100.00%	93.75%	76.47%	76.47%	80.49%
PMM Special Affordable			0.00%	50.00%	40.00%	11.43%	27.45%
PMM Underserved			0.00%	71.93%	47.06%	58.82%	43.90%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	0.77%	0.77%	10.13%	16.62%	-0.26%	-2.14%	0.09%
Median Valuation Bias for Other Refi	12.78%	12.78%	3.09%	7.57%	-5.08%	-1.67%	0.09%

FM-FCIC_00038404

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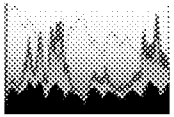


Single Family Conv+Gov Acquisition Characteristics
Government - VA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	42	42	431	398	323	352	1,499
Book Volume ($B)	$0.0	$0.0	$0.1	$0.1	$0.1	$0.1	$0.1
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Wtd Avg OLTV							
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Wtd Avg Comb LTV							
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_0003840

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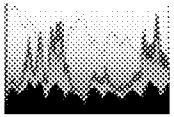


Single Family Conv+Gov Acquisition Characteristics
Government - VA

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Wtd Avg Comb LTV							
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	2.4%	3.1%	3.0%	8.4%	32.6%
FICO 550-579	0.0%	0.0%	5.1%	4.8%	3.6%	5.1%	8.6%
FICO 580-619	10.8%	10.8%	14.3%	9.2%	9.3%	10.8%	11.5%
FICO 620-659	18.6%	18.6%	15.6%	18.0%	16.6%	20.0%	12.1%
FICO 660-699	28.6%	28.6%	19.8%	22.2%	23.8%	20.6%	7.7%
FICO 700-739	15.4%	15.4%	13.7%	16.0%	20.6%	17.1%	7.1%
FICO >= 740	26.6%	26.6%	28.6%	26.3%	23.2%	17.7%	9.7%
FICO Missing	0.0%	0.0%	0.4%	0.4%	0.0%	0.3%	10.7%
Wtd Avg FICO	697	697	684	684	687	667	599
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	97.5%	97.5%	99.7%	100.0%	99.8%	99.5%	98.9%
Second/Vacation Home	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.5%
Investor Property	2.5%	2.5%	0.0%	0.0%	0.2%	0.5%	0.6%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	99.7%	99.1%	98.9%	97.6%	97.6%
2-4 Units	0.0%	0.0%	0.3%	0.9%	1.1%	2.4%	2.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Single Family Homes	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	7.4%	7.4%	3.6%	3.0%	3.1%	8.4%	1.2%

FM-FCIC_00038406

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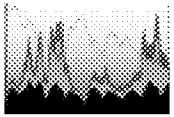


Single Family Conv+Gov Acquisition Characteristics
Government - VA

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1 Unit	92.6%	92.6%	96.1%	96.0%	95.8%	89.2%	96.4%
2-4 Units	0.0%	0.0%	0.3%	0.9%	1.1%	2.4%	2.4%
Condo							
Condo	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	44.3%	44.3%	61.2%	87.6%	88.0%	80.4%	65.5%
Cash-Out Refinance	37.7%	37.7%	18.6%	4.5%	4.5%	8.7%	8.7%
Other Refinance	17.9%	17.9%	20.3%	7.8%	7.6%	10.9%	25.8%
Origination Type (Sums to 100%)							
TPO Broker	2.5%	2.5%	3.4%	2.2%	1.9%	4.7%	1.5%
TPO Correspondent	0.8%	0.8%	0.3%	0.6%	3.2%	28.6%	5.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
Retail	96.7%	96.7%	96.3%	97.2%	94.7%	66.7%	92.8%
Origination Amount and Rate							
Avg Origination Loan Amount	$186,538	$186,538	$194,067	$193,213	$173,368	$155,021	$105,588
Loan Original Note Rate	5.41%	5.41%	5.66%	6.35%	6.49%	5.95%	6.59%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.1%	0.8%	17.0%	10.1%	55.6%
Non-Seasoned	100.0%	100.0%	99.9%	99.2%	83.0%	89.9%	44.4%
ACI							
ACI Probability							
Wtd Avg ACI Score							
Credit Premium							
Wtd Avg Credit Premium							
Credit Premium > 1.5							
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	1.7%	1.7%	3.0%	1.9%	2.0%	1.2%	1.5%
DTI Ratio > 20 and <= 30	5.6%	5.6%	11.3%	9.0%	10.5%	11.2%	6.3%
DTI Ratio > 30 and <= 40	43.0%	43.0%	26.4%	26.9%	22.8%	24.2%	11.6%
DTI Ratio > 40 and <= 45	12.9%	12.9%	18.4%	17.2%	20.0%	18.1%	6.4%
DTI Ratio > 45 and <= 50	13.7%	13.7%	11.9%	15.1%	18.0%	12.5%	3.8%
DTI Ratio > 50	13.7%	13.7%	16.1%	25.5%	22.6%	29.4%	11.1%
DTI Ratio Missing	9.4%	9.4%	12.8%	4.5%	4.0%	3.4%	59.3%

FM-FCIC_00038407

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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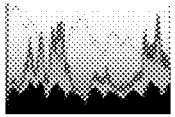


Single Family Conv+Gov Acquisition Characteristics
Government - VA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	39.9%	39.9%	40.9%	43.4%	42.6%	47.0%	43.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	1.7%	1.7%	3.0%	1.9%	2.0%	1.2%	1.5%
DTI Ratio > 20 and <= 30	5.6%	5.6%	11.3%	9.0%	10.5%	11.2%	6.3%
DTI Ratio > 30 and <= 40	43.0%	43.0%	26.4%	26.9%	22.8%	24.2%	11.6%
DTI Ratio > 40 and <= 45	12.9%	12.9%	18.4%	17.2%	20.0%	18.1%	6.4%
DTI Ratio > 45 and <= 50	13.7%	13.7%	11.9%	15.1%	18.0%	12.5%	3.8%
DTI Ratio > 50	13.7%	13.7%	16.1%	25.5%	22.6%	29.4%	11.1%
DTI Ratio Missing	9.4%	9.4%	12.8%	4.5%	4.0%	3.4%	59.3%
Wtd Avg DTI Ratio	39.9%	39.9%	40.9%	43.4%	42.6%	47.0%	43.1%
Origination Term (Sums to 100%)							
<= 15 Years	3.2%	3.2%	2.2%	7.5%	4.8%	5.6%	6.0%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.3%	0.3%	0.2%	0.4%	2.8%
> 25 Years and <= 30 Years	96.8%	96.8%	97.5%	92.2%	94.9%	94.0%	91.2%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00038408

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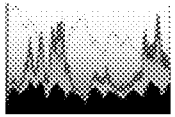


Single Family Conv+Gov Acquisition Characteristics
Government - VA

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.0%	2.2%	9.5%	1.2%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	1.6%	1.1%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	2.0%	7.9%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.1%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.1%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%	99.3%	78.6%	90.5%	50.2%
Investor Channel	0.0%	0.0%	0.0%	0.7%	21.4%	9.5%	49.8%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00038409

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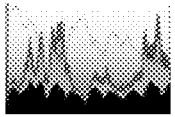


Single Family Conv+Gov Acquisition Characteristics
Government - VA

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	0.0%	0.0%	0.0%	0.0%	4.0%	0.2%	0.1%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	0.0%	0.0%	4.0%	0.0%	0.0%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	3.2%	3.2%	8.7%	9.8%	9.3%	13.6%	13.0%
Northeast	7.2%	7.2%	1.5%	5.5%	9.1%	8.1%	8.8%
Southeast	2.6%	2.6%	12.0%	16.1%	29.3%	30.5%	33.1%
Southwest	72.3%	72.3%	48.8%	22.3%	23.1%	26.3%	22.9%
West	14.8%	14.8%	29.1%	46.3%	29.1%	21.5%	22.2%
Census Region (Sums to 100%)							
New England	3.3%	3.3%	0.3%	2.5%	4.1%	3.0%	2.8%
Middle Atlantic	0.0%	0.0%	1.0%	1.9%	2.9%	4.8%	5.3%
East North Central	0.8%	0.8%	7.1%	5.6%	7.8%	11.7%	10.5%
East South Central	2.6%	2.6%	1.4%	4.7%	5.4%	10.5%	7.4%
South Atlantic	3.9%	3.9%	10.8%	12.1%	25.1%	20.4%	26.5%
West North Central	2.3%	2.3%	2.4%	5.4%	2.9%	3.4%	3.9%
West South Central	17.4%	17.4%	12.8%	11.0%	15.0%	13.5%	14.1%
Mountain	60.0%	60.0%	44.9%	26.7%	20.8%	24.7%	16.0%
Pacific	0.0%	0.0%	8.2%	7.4%	3.9%	8.0%	12.0%

FM-FCIC_0003841

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

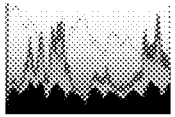


Single Family Conv+Gov Acquisition Characteristics
Government - VA

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	9.7%	9.7%	11.1%	22.8%	12.1%	0.0%	1.7%
Top 10 States							
01) CO	49.2%	49.2%	29.0%	1.7%	0.3%	3.2%	1.4%
02) GU	9.7%	9.7%	11.1%	22.3%	11.1%	0.0%	1.6%
03) OK	7.6%	7.6%	2.9%	4.2%	0.8%	4.2%	1.4%
04) TX	6.7%	6.7%	6.4%	2.5%	5.1%	3.4%	6.9%
05) NM	5.1%	5.1%	1.1%	1.2%	0.5%	0.9%	1.9%
06) DE	3.9%	3.9%	0.2%	0.6%	1.1%	0.3%	0.7%
07) VT	3.3%	3.3%	0.0%	0.0%	0.0%	0.3%	0.1%
08) WY	2.9%	2.9%	6.7%	10.4%	7.7%	11.3%	4.3%
09) AL	2.6%	2.6%	1.0%	0.1%	0.6%	0.5%	1.2%
10) MT	2.2%	2.2%	1.4%	5.7%	5.5%	1.7%	2.8%
Top 10 Sellers							
01) ENT FEDERAL CREDIT UNION	43.3%	43.3%	26.4%	0.0%	0.0%	0.0%	0.1%
02) FIRST MORTGAGE COMPANY LLC	8.0%	8.0%	1.7%	0.0%	0.0%	0.0%	0.0%
03) FIRST INTERSTATE BANCSYSTEM	6.7%	6.7%	4.8%	11.8%	9.1%	8.0%	4.1%
04) BNP PARIBAS SA	6.3%	6.3%	2.7%	4.1%	2.7%	0.5%	0.7%
05) COASTAL SOUTH BANCSHARES INC	6.0%	6.0%	0.2%	0.0%	0.0%	0.0%	0.0%
06) MORTGAGE SOLUTIONS OF COLORADO LLC	5.5%	5.5%	0.3%	0.0%	0.0%	0.0%	0.0%
07) DKH INCORPORATED	4.5%	4.5%	0.1%	0.0%	0.0%	0.0%	0.0%
08) WEICHERT FINANCIAL SERVICES	3.9%	3.9%	0.7%	1.1%	0.0%	0.0%	0.0%
09) BANK OF HAWAII CORPORATION	3.4%	3.4%	8.5%	19.6%	9.5%	0.7%	0.0%
10) UNIVERSAL MORTGAGE CORPORATION	3.3%	3.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) ENT FEDERAL CREDIT UNION	43.3%	43.3%	26.4%	0.0%	0.0%	0.0%	0.1%
02) FIRST MORTGAGE COMPANY LLC	8.0%	8.0%	1.7%	0.0%	0.0%	0.0%	0.0%
03) FIRST INTERSTATE BANCSYSTEM	6.7%	6.7%	4.8%	11.8%	9.1%	8.0%	4.1%
04) BNP PARIBAS SA	6.3%	6.3%	2.7%	4.1%	2.7%	0.5%	0.7%
05) COASTAL SOUTH BANCSHARES INC	6.0%	6.0%	0.2%	0.0%	0.0%	0.0%	0.0%
06) MORTGAGE SOLUTIONS OF COLORADO LLC	5.5%	5.5%	0.3%	0.0%	0.0%	0.0%	0.0%
07) DKH INCORPORATED	4.5%	4.5%	0.1%	0.0%	0.0%	0.0%	0.0%
08) WEICHERT FINANCIAL SERVICES	3.9%	3.9%	0.7%	1.1%	0.0%	0.0%	0.0%
09) BANK OF HAWAII CORPORATION	3.4%	3.4%	8.5%	19.6%	9.5%	0.7%	0.0%
10) UNIVERSAL MORTGAGE CORPORATION	3.3%	3.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	0.0%						

FM-FCIC_00038411

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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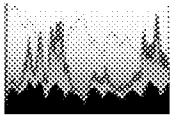


Single Family Conv+Gov Acquisition Characteristics
Government - VA

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	100.0%						
- Primary MI Only	0.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	100.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	12.72	12.72	-18.89	16.90	2.62	3.00	5.88
Wtd Avg Economic Model Fee	67.73	67.73	82.28	11.96	20.60	20.69	12.75
Wtd Avg Charged Fee	80.45	80.45	63.39	28.86	23.22	23.68	18.63
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	4.67%	24.28%	38.00%	42.47%	23.31%
Cumulative Default Rate	0.00%	0.00%	0.00%	1.51%	1.03%	6.39%	1.40%
Housing Goals							
Low Mod				100.00%	100.00%		
Special Affordable				33.33%	0.00%		
Underserved				68.75%	0.00%		
PMM Low Mod				100.00%	100.00%		
PMM Special Affordable				0.00%	0.00%		
PMM Underserved				66.67%	0.00%		
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	10.91%	10.91%	8.58%	-3.35%	-3.13%	2.06%	0.00%
Median Valuation Bias for Other Refi	2.99%	2.99%	14.05%	7.26%	-8.23%	-2.77%	-1.49%

FM-FCIC_0003841

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

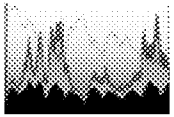


Single Family Conv+Gov Acquisition Characteristics
Government - GRH

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	147	147	2,929	1,317	547	593	1,032
Book Volume ($B)	$0.0	$0.0	$0.3	$0.1	$0.1	$0.1	$0.1
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Wtd Avg OLTV							
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Wtd Avg Comb LTV							
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00038413

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CONFIDENTIAL TREATMENT REQUESTED

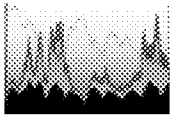


Single Family Conv+Gov Acquisition Characteristics
Government - GRH

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Wtd Avg Comb LTV							
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.4%	1.0%	3.5%	2.8%	14.4%
FICO 550-579	0.0%	0.0%	0.4%	1.6%	4.9%	3.3%	5.3%
FICO 580-619	0.0%	0.0%	5.0%	10.7%	13.9%	13.0%	9.0%
FICO 620-659	19.7%	19.7%	22.3%	23.4%	24.3%	21.3%	14.8%
FICO 660-699	28.6%	28.6%	26.3%	22.7%	21.0%	23.1%	17.2%
FICO 700-739	22.3%	22.3%	21.0%	16.7%	13.1%	16.3%	11.8%
FICO >= 740	29.4%	29.4%	24.2%	22.7%	17.5%	18.1%	11.1%
FICO Missing	0.0%	0.0%	0.5%	1.2%	1.8%	2.2%	16.3%
Wtd Avg FICO	708	708	696	685	668	674	641
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	100.0%	100.0%	100.0%	100.0%	99.9%	100.0%	99.7%
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.3%
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.1%
Single Family Homes	100.0%	100.0%	100.0%	99.7%	100.0%	100.0%	99.9%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.1%	0.2%	1.0%	1.6%	0.2%

FM-FCIC_00038414

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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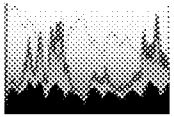


Single Family Conv+Gov Acquisition Characteristics
Government - GRH

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.1%
1 Unit	100.0%	100.0%	99.8%	99.5%	99.0%	98.4%	99.8%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo							
Condo	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.1%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	96.1%	96.1%	95.2%	99.1%	97.4%	97.0%	96.2%
Cash-Out Refinance	0.0%	0.0%	0.0%	0.1%	0.4%	0.0%	0.3%
Other Refinance	3.9%	3.9%	4.8%	0.8%	2.2%	3.0%	3.5%
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	0.3%	2.5%	1.5%	2.7%	0.6%
TPO Correspondent	11.2%	11.2%	5.9%	8.6%	9.5%	9.6%	5.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	88.8%	88.8%	93.8%	88.8%	89.0%	87.6%	93.8%
Origination Amount and Rate							
Avg Origination Loan Amount	$97,917	$97,917	$105,766	$99,744	$95,518	$87,563	$82,095
Loan Original Note Rate	5.47%	5.47%	5.44%	6.40%	6.69%	6.78%	6.60%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%	0.4%	2.2%	0.8%	30.6%
Non-Seasoned	100.0%	100.0%	100.0%	99.6%	97.8%	99.2%	69.4%
ACI							
ACI Probability							
Wtd Avg ACI Score							
Credit Premium							
Wtd Avg Credit Premium							
Credit Premium > 1.5							
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	5.4%	5.4%	3.4%	2.8%	4.6%	2.8%	3.1%
DTI Ratio > 20 and <= 30	28.7%	28.7%	19.8%	20.5%	19.5%	27.0%	15.6%
DTI Ratio > 30 and <= 40	44.3%	44.3%	43.0%	42.0%	44.0%	42.8%	34.3%
DTI Ratio > 40 and <= 45	15.5%	15.5%	18.9%	18.0%	16.8%	17.6%	10.4%
DTI Ratio > 45 and <= 50	4.6%	4.6%	10.0%	11.5%	8.3%	5.5%	3.0%
DTI Ratio > 50	1.6%	1.6%	4.8%	5.1%	3.9%	3.8%	1.4%
DTI Ratio Missing	0.0%	0.0%	0.1%	0.1%	2.9%	0.4%	32.2%

FM-FCIC_0003841

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

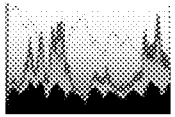


Single Family Conv+Gov Acquisition Characteristics
Government - GRH

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	33.3%	33.3%	36.4%	36.5%	35.5%	34.8%	34.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	5.4%	5.4%	3.4%	2.8%	4.6%	2.8%	3.1%
DTI Ratio > 20 and <= 30	28.7%	28.7%	19.8%	20.5%	19.5%	27.0%	15.6%
DTI Ratio > 30 and <= 40	44.3%	44.3%	43.0%	42.0%	44.0%	42.8%	34.3%
DTI Ratio > 40 and <= 45	15.5%	15.5%	18.9%	18.0%	16.8%	17.6%	10.4%
DTI Ratio > 45 and <= 50	4.6%	4.6%	10.0%	11.5%	8.3%	5.5%	3.0%
DTI Ratio > 50	1.6%	1.6%	4.8%	5.1%	3.9%	3.8%	1.4%
DTI Ratio Missing	0.0%	0.0%	0.1%	0.1%	2.9%	0.4%	32.2%
Wtd Avg DTI Ratio	33.3%	33.3%	36.4%	36.5%	35.5%	34.8%	34.5%
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
> 25 Years and <= 30 Years	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	99.8%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00038416

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

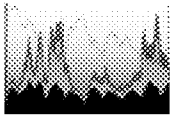


Single Family Conv+Gov Acquisition Characteristics
Government - GRH

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%	100.0%	97.8%	100.0%	67.9%
Investor Channel	0.0%	0.0%	0.0%	0.0%	2.2%	0.0%	32.1%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00038417

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CONFIDENTIAL TREATMENT REQUESTED

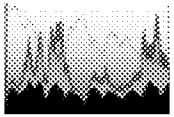


Single Family Conv+Gov Acquisition Characteristics
Government - GRH

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	67.4%	67.4%	55.4%	40.9%	45.5%	51.2%	49.1%
Northeast	2.4%	2.4%	3.3%	3.6%	4.9%	2.0%	2.4%
Southeast	2.3%	2.3%	5.5%	19.1%	21.3%	15.3%	19.9%
Southwest	17.8%	17.8%	16.4%	28.8%	26.4%	26.3%	24.3%
West	10.1%	10.1%	19.4%	7.6%	1.9%	5.2%	4.2%
Census Region (Sums to 100%)							
New England	0.5%	0.5%	2.0%	1.8%	0.5%	0.0%	0.1%
Middle Atlantic	1.9%	1.9%	1.2%	1.4%	4.1%	0.9%	2.3%
East North Central	56.5%	56.5%	42.6%	25.3%	29.4%	35.2%	41.1%
East South Central	1.6%	1.6%	3.9%	12.6%	18.6%	11.6%	10.1%
South Atlantic	0.7%	0.7%	1.6%	6.8%	3.0%	4.5%	9.8%
West North Central	13.7%	13.7%	18.3%	23.4%	22.6%	27.0%	19.6%
West South Central	15.0%	15.0%	10.8%	20.3%	19.4%	14.3%	11.4%
Mountain	4.4%	4.4%	17.4%	5.4%	2.0%	4.7%	4.6%
Pacific	5.7%	5.7%	2.1%	2.3%	0.4%	1.5%	0.8%

FM-FCIC_0003841

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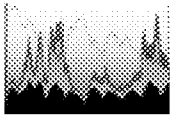


Single Family Conv+Gov Acquisition Characteristics
Government - GRH

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.2%	0.6%	0.0%	0.3%	0.2%
Top 10 States							
01) MI	18.3%	18.3%	18.2%	9.7%	12.7%	10.8%	13.4%
02) WI	15.8%	15.8%	10.0%	6.4%	0.8%	2.9%	2.1%
03) LA	13.1%	13.1%	4.3%	7.9%	10.5%	5.8%	4.1%
04) OH	11.4%	11.4%	4.3%	1.6%	2.4%	2.1%	4.8%
05) IL	9.5%	9.5%	9.1%	6.3%	12.5%	18.7%	19.3%
06) IA	9.0%	9.0%	7.7%	7.0%	4.7%	9.3%	6.1%
07) HI	3.5%	3.5%	0.4%	0.2%	0.0%	0.0%	0.3%
08) MO	2.9%	2.9%	4.7%	7.4%	5.3%	8.8%	9.6%
09) NV	2.8%	2.8%	4.7%	1.1%	0.0%	0.0%	0.1%
10) OR	2.2%	2.2%	0.9%	0.5%	0.4%	1.0%	0.4%
Top 10 Sellers							
01) AMERICAN BANK & TRUST COMPANY INC	7.2%	7.2%	1.8%	1.8%	0.0%	0.0%	0.0%
02) WRIGHT-PATT CREDIT UNION	6.9%	6.9%	1.5%	0.0%	0.0%	0.0%	0.0%
03) SABINE BANCSHARES INC	6.3%	6.3%	2.4%	6.2%	10.4%	5.2%	2.8%
04) NORTHWESTERN BANK	6.2%	6.2%	7.2%	3.4%	5.2%	4.4%	4.3%
05) BANKERS BANCORPORATION INC	6.0%	6.0%	3.3%	0.7%	0.0%	0.0%	0.0%
06) MUTUAL SAVINGS BANCORP MHC	4.9%	4.9%	0.8%	0.5%	0.2%	0.7%	0.4%
07) NEIGHBORHOOD MORTGAGE SOLUTIONS	4.4%	4.4%	1.7%	0.0%	0.0%	0.0%	0.0%
08) ANCHOR BANCORP WISCONSIN INC	4.2%	4.2%	2.8%	2.6%	0.5%	1.4%	0.8%
09) ILLINI CORPORATION	3.9%	3.9%	2.0%	1.7%	1.7%	1.2%	0.0%
10) HAWAIIAN ELECTRIC INDUSTRIES	3.5%	3.5%	0.4%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) AMERICAN BANK & TRUST COMPANY INC	7.2%	7.2%	1.8%	1.8%	0.0%	0.0%	0.0%
02) WRIGHT-PATT CREDIT UNION	6.9%	6.9%	1.5%	0.0%	0.0%	0.0%	0.0%
03) SABINE BANCSHARES INC	6.3%	6.3%	2.4%	6.2%	10.4%	5.2%	2.8%
04) NORTHWESTERN BANK	6.2%	6.2%	7.2%	3.4%	5.2%	4.4%	4.3%
05) BANKERS BANCORPORATION INC	6.0%	6.0%	3.3%	0.7%	0.0%	0.0%	0.0%
06) MUTUAL SAVINGS BANCORP MHC	4.9%	4.9%	0.8%	0.5%	0.2%	0.7%	0.4%
07) NEIGHBORHOOD MORTGAGE SOLUTIONS	4.4%	4.4%	1.7%	0.0%	0.0%	0.0%	0.0%
08) ANCHOR BANCORP WISCONSIN INC	4.2%	4.2%	2.8%	2.6%	0.5%	1.4%	0.8%
09) ILLINI CORPORATION	3.9%	3.9%	2.0%	1.7%	1.7%	1.2%	0.0%
10) HAWAIIAN ELECTRIC INDUSTRIES	3.5%	3.5%	0.4%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	0.0%						

FM-FCIC_00038419

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

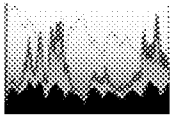


Single Family Conv+Gov Acquisition Characteristics
Government - GRH

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	100.0%						
- Primary MI Only	0.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	100.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	22.73	22.73	22.59	22.91	15.47	13.65	10.35
Wtd Avg Economic Model Fee	9.38	9.38	10.39	11.38	14.98	16.30	14.47
Wtd Avg Charged Fee	32.11	32.11	32.98	34.29	30.45	29.94	24.82
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	0.71%	6.25%	13.70%	22.96%	17.64%
Cumulative Default Rate	0.00%	0.00%	0.05%	0.10%	3.13%	4.47%	3.81%
Housing Goals							
Low Mod	80.95%	80.95%	83.92%	78.74%	71.43%	78.41%	51.17%
Special Affordable	37.41%	37.41%	34.82%	26.96%	27.29%	29.51%	20.23%
Underserved	34.69%	34.69%	31.51%	39.48%	42.31%	43.51%	46.30%
PMM Low Mod	77.08%	77.08%	88.52%	83.33%	72.05%	80.28%	39.81%
PMM Special Affordable	35.42%	35.42%	35.54%	29.58%	31.68%	31.69%	18.12%
PMM Underserved	20.83%	20.83%	25.94%	34.74%	32.30%	41.55%	42.39%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi				24.60%			3.02%
Median Valuation Bias for Other Refi	10.71%	10.71%	4.36%	-6.88%		-7.85%	-0.81%

FM-FCIC_00038420

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

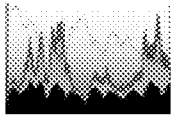


Single Family Conv+Gov Acquisition Characteristics
Government - ONAP

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	2	2	30	43	34	32	15
Book Volume ($B)	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Wtd Avg OLTV							
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Wtd Avg Comb LTV							
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00038421

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

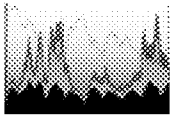


Single Family Conv+Gov Acquisition Characteristics
Government - ONAP

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Wtd Avg Comb LTV							
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	12.5%	1.8%	13.1%	0.0%	8.0%
FICO 550-579	0.0%	0.0%	1.5%	6.7%	4.5%	5.0%	17.6%
FICO 580-619	100.0%	100.0%	13.8%	3.3%	19.5%	11.2%	36.4%
FICO 620-659	0.0%	0.0%	25.3%	16.4%	16.9%	31.7%	10.7%
FICO 660-699	0.0%	0.0%	20.4%	27.6%	13.9%	21.5%	8.1%
FICO 700-739	0.0%	0.0%	9.3%	14.7%	6.3%	26.4%	8.9%
FICO >= 740	0.0%	0.0%	17.2%	27.1%	19.3%	0.0%	10.2%
FICO Missing	0.0%	0.0%	0.0%	2.4%	6.6%	4.1%	0.0%
Wtd Avg FICO	593	593	659	690	644	663	626
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)							
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Single Family Homes	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	9.3%	1.4%	3.3%	0.0%

FM-FCIC_00038422

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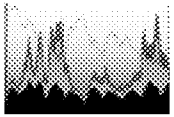


Single Family Conv+Gov Acquisition Characteristics
Government - ONAP

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1 Unit	100.0%	100.0%	100.0%	90.7%	98.6%	96.7%	100.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo							
Condo	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	100.0%	100.0%	74.7%	80.6%	63.6%	71.7%	64.5%
Cash-Out Refinance	0.0%	0.0%	18.1%	10.1%	33.9%	12.7%	5.6%
Other Refinance	0.0%	0.0%	7.2%	9.3%	2.5%	15.6%	29.9%
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	10.7%	0.0%	0.0%	0.0%	0.0%
TPO Correspondent	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	100.0%	100.0%	89.3%	100.0%	100.0%	100.0%	100.0%
Origination Amount and Rate							
Avg Origination Loan Amount	$154,749	$154,749	$148,091	$143,135	$112,334	$148,751	$134,860
Loan Original Note Rate	5.70%	5.70%	5.92%	6.61%	6.77%	6.81%	6.27%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	2.7%	0.0%	0.0%	0.0%	0.0%
Non-Seasoned	100.0%	100.0%	97.3%	100.0%	100.0%	100.0%	100.0%
ACI							
ACI Probability							
Wtd Avg ACI Score							
Credit Premium							
Wtd Avg Credit Premium							
Credit Premium > 1.5							
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	0.0%	0.0%	12.4%	2.6%	12.6%	12.5%	8.6%
DTI Ratio > 20 and <= 30	0.0%	0.0%	30.2%	23.3%	19.7%	8.8%	33.6%
DTI Ratio > 30 and <= 40	0.0%	0.0%	31.9%	44.3%	43.9%	46.0%	32.6%
DTI Ratio > 40 and <= 45	100.0%	100.0%	11.8%	13.1%	16.9%	26.8%	22.2%
DTI Ratio > 45 and <= 50	0.0%	0.0%	9.9%	10.2%	6.9%	5.9%	0.0%
DTI Ratio > 50	0.0%	0.0%	3.8%	6.6%	0.0%	0.0%	2.9%
DTI Ratio Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

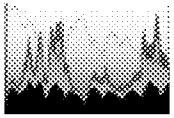


Single Family Conv+Gov Acquisition Characteristics
Government - ONAP

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	41.2%	41.2%	33.0%	36.6%	32.2%	34.1%	33.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	0.0%	0.0%	12.4%	2.6%	12.6%	12.5%	8.6%
DTI Ratio > 20 and <= 30	0.0%	0.0%	30.2%	23.3%	19.7%	8.8%	33.6%
DTI Ratio > 30 and <= 40	0.0%	0.0%	31.9%	44.3%	43.9%	46.0%	32.6%
DTI Ratio > 40 and <= 45	100.0%	100.0%	11.8%	13.1%	16.9%	26.8%	22.2%
DTI Ratio > 45 and <= 50	0.0%	0.0%	9.9%	10.2%	6.9%	5.9%	0.0%
DTI Ratio > 50	0.0%	0.0%	3.8%	6.6%	0.0%	0.0%	2.9%
DTI Ratio Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg DTI Ratio	41.2%	41.2%	33.0%	36.6%	32.2%	34.1%	33.7%
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	2.8%	0.0%	1.3%	0.6%	0.0%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%	1.8%	1.1%	0.0%
> 25 Years and <= 30 Years	100.0%	100.0%	97.2%	100.0%	96.9%	98.3%	100.0%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_00038424

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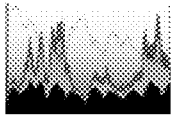


Single Family Conv+Gov Acquisition Characteristics
Government - ONAP

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	97.3%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	2.7%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

FM-FCIC_0003842

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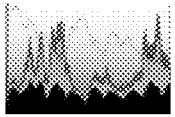


Single Family Conv+Gov Acquisition Characteristics
Government - ONAP

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	0.0%	0.0%	15.5%	27.8%	61.3%	50.5%	62.8%
Northeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southwest	47.7%	47.7%	41.9%	33.6%	18.5%	27.1%	16.7%
West	52.3%	52.3%	42.6%	38.6%	20.2%	22.4%	20.5%
Census Region (Sums to 100%)							
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East North Central	0.0%	0.0%	2.1%	0.0%	5.7%	1.1%	5.6%
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West North Central	0.0%	0.0%	13.4%	27.8%	55.6%	49.4%	57.1%
West South Central	47.7%	47.7%	32.7%	28.0%	0.0%	8.1%	10.7%
Mountain	52.3%	52.3%	25.7%	34.9%	36.1%	28.8%	14.0%
Pacific	0.0%	0.0%	26.1%	9.3%	2.5%	12.7%	12.5%

FM-FCIC_0003842

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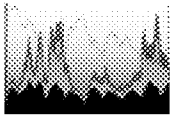


Single Family Conv+Gov Acquisition Characteristics
Government - ONAP

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) WY	52.3%	52.3%	0.0%	0.0%	1.9%	4.4%	8.0%
02) OK	47.7%	47.7%	29.2%	28.0%	0.0%	7.3%	10.7%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
01) FIRST INTERSTATE BANCSYSTEM	52.3%	52.3%	13.3%	29.3%	17.7%	9.7%	8.0%
02) DURANT BANCORP INC	47.7%	47.7%	20.2%	3.3%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) FIRST INTERSTATE BANCSYSTEM	52.3%	52.3%	13.3%	29.3%	17.7%	9.7%	8.0%
02) DURANT BANCORP INC	47.7%	47.7%	20.2%	3.3%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	0.0%						

FM-FCIC_00038427

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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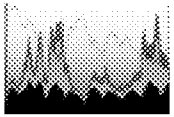


Single Family Conv+Gov Acquisition Characteristics
Government - ONAP

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	100.0%						
- Primary MI Only	0.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	100.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	43.72	43.72	37.39	27.30	13.45	10.55	7.48
Wtd Avg Economic Model Fee	6.00	6.00	6.00	6.00	12.00	14.94	18.00
Wtd Avg Charged Fee	49.72	49.72	43.39	33.30	25.45	25.49	25.48
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	2.70%	12.58%	20.26%	17.32%	25.33%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.00%	5.69%	2.76%	0.00%
Housing Goals							
Low Mod	0.00%	0.00%	41.38%	30.23%	52.94%	31.25%	53.33%
Special Affordable	0.00%	0.00%	10.34%	13.95%	26.47%	6.25%	6.67%
Underserved	100.00%	100.00%	72.41%	53.49%	58.82%	71.88%	46.67%
PMM Low Mod			55.56%	29.41%	33.33%	20.00%	
PMM Special Affordable			11.11%	11.76%	0.00%	20.00%	
PMM Underserved			55.56%	29.41%	16.67%	40.00%	
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi			541.39%	150.49%		8.11%	
Median Valuation Bias for Other Refi			2.82%				3.89%

FM-FCIC_0003842

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

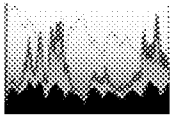


Single Family Conv+Gov Acquisition Characteristics
Government - Other

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans			1				3,338
Book Volume ($B)			$0.0				$0.3
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%			0.0%				0.0%
OLTV 60.01% - 70.00%			0.0%				0.0%
OLTV 70.01% - 75.00%			0.0%				0.0%
OLTV 75.01% - 80.00%			0.0%				0.0%
OLTV 80.01% - 90.00%			0.0%				0.0%
OLTV 90.01% - 95.00%			0.0%				0.0%
OLTV 95.01% - 97.00%			0.0%				0.0%
OLTV 97.01% - 100.00%			0.0%				0.0%
OLTV > 100.00%			0.0%				0.0%
OLTV Missing			100.0%				100.0%
Wtd Avg OLTV							
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			0.0%				0.0%
Comb LTV 60.01% - 70.00%			0.0%				0.0%
Comb LTV 70.01% - 75.00%			0.0%				0.0%
Comb LTV 75.01% - 80.00%			0.0%				0.0%
Comb LTV 80.01% - 90.00%			0.0%				0.0%
Comb LTV 90.01% - 95.00%			0.0%				0.0%
Comb LTV 95.01% - 97.00%			0.0%				0.0%
Comb LTV 97.01% - 100.00%			0.0%				0.0%
Comb LTV > 100.00%			0.0%				0.0%
Comb LTV Missing			100.0%				100.0%
Wtd Avg Comb LTV							
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%			0.0%				0.0%
Comb LTV 60.01% - 70.00%			0.0%				0.0%
Comb LTV 70.01% - 75.00%			0.0%				0.0%
Comb LTV 75.01% - 80.00%			0.0%				0.0%
Comb LTV 80.01% - 90.00%			0.0%				0.0%
Comb LTV 90.01% - 95.00%			0.0%				0.0%
Comb LTV 95.01% - 97.00%			0.0%				0.0%

FM-FCIC_0003842

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

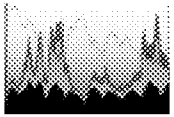


Single Family Conv+Gov Acquisition Characteristics
Government - Other

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%			0.0%				0.0%
Comb LTV > 100.00%			0.0%				0.0%
Comb LTV Missing			100.0%				100.0%
Wtd Avg Comb LTV							
Credit Score (Sums to 100%)							
FICO < 550			0.0%				54.7%
FICO 550-579			0.0%				9.1%
FICO 580-619			0.0%				6.3%
FICO 620-659			100.0%				3.2%
FICO 660-699			0.0%				1.1%
FICO 700-739			0.0%				0.3%
FICO >= 740			0.0%				0.1%
FICO Missing			0.0%				25.1%
Wtd Avg FICO			638				518
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate			0.0%				0.0%
Intermediate-term, fixed-rate			0.0%				0.0%
Adjustable-rate			0.0%				0.0%
Interest Only adjustable-rate			0.0%				0.0%
Negative Amortization			0.0%				0.0%
Interest Only fixed-rate			0.0%				0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence			100.0%				99.0%
Second/Vacation Home			0.0%				1.0%
Investor Property			0.0%				0.0%
10-K Unit Type (Sums to 100%)							
1 Unit			100.0%				98.8%
2-4 Units			0.0%				1.2%
Missing			0.0%				0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop			0.0%				0.0%
Single Family Homes			100.0%				100.0%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)			0.0%				0.0%

FM-FCIC_0003843

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

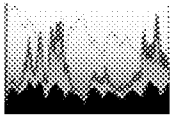


Single Family Conv+Gov Acquisition Characteristics
Government - Other

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop			0.0%				0.0%
1 Unit			100.0%				98.8%
2-4 Units			0.0%				1.2%
Condo							
Condo			0.0%				0.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage			100.0%				80.1%
Cash-Out Refinance			0.0%				7.5%
Other Refinance			0.0%				12.4%
Origination Type (Sums to 100%)							
TPO Broker			0.0%				0.0%
TPO Correspondent			0.0%				0.0%
Undesignated			0.0%				0.0%
Retail			100.0%				100.0%
Origination Amount and Rate							
Avg Origination Loan Amount			$149,268				$88,267
Loan Original Note Rate			6.00%				7.27%
Seasoning (Sums to 100%)							
Seasoned			0.0%				85.6%
Non-Seasoned			100.0%				14.4%
ACI							
ACI Probability							
Wtd Avg ACI Score							
Credit Premium							
Wtd Avg Credit Premium							
Credit Premium > 1.5							
Prepay Premium							
Prepay Premium			0.0%				0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			0.0%				0.0%
DTI Ratio > 20 and <= 30			0.0%				0.0%
DTI Ratio > 30 and <= 40			0.0%				0.0%
DTI Ratio > 40 and <= 45			0.0%				0.0%
DTI Ratio > 45 and <= 50			100.0%				0.0%
DTI Ratio > 50			0.0%				0.0%
DTI Ratio Missing			0.0%				100.0%

FM-FCIC_00038431

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

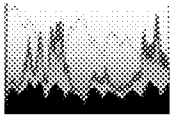


Single Family Conv+Gov Acquisition Characteristics
Government - Other

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio			46.5%				
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20			0.0%				0.0%
DTI Ratio > 20 and <= 30			0.0%				0.0%
DTI Ratio > 30 and <= 40			0.0%				0.0%
DTI Ratio > 40 and <= 45			0.0%				0.0%
DTI Ratio > 45 and <= 50			100.0%				0.0%
DTI Ratio > 50			0.0%				0.0%
DTI Ratio Missing			0.0%				100.0%
Wtd Avg DTI Ratio			46.5%				
Origination Term (Sums to 100%)							
<= 15 Years			0.0%				1.1%
> 15 Years amd <= 25 Years			0.0%				4.2%
> 25 Years and <= 30 Years			100.0%				94.8%
> 30 Years			0.0%				0.0%
Missing			0.0%				0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)			0.0%				0.0%
Intermediate-Term Fixed Rate (excl Balloon)			0.0%				0.0%
Adjustable Rate			0.0%				0.0%
Balloon			0.0%				0.0%
Various Product Types							
Second			0.0%				0.0%
40 Year (ARM & Fixed)			0.0%				0.0%
Hybrid Arm			0.0%				0.0%
- 2/28 Hybrid Arm			0.0%				0.0%
- 3/1 Hybrid Arm			0.0%				0.0%
- 5/1 Hybrid Arm			0.0%				0.0%
- 7/1 Hybrid Arm			0.0%				0.0%
- 10/1 Hybrid Arm			0.0%				0.0%
NegAm ARM			0.0%				0.0%

FM-FCIC_0003843

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

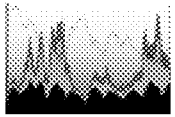


Single Family Conv+Gov Acquisition Characteristics
Government - Other

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only			0.0%				0.0%
- Interest Only ARM			0.0%				0.0%
- Interest Only FRM			0.0%				0.0%
Alt-A			0.0%				0.0%
- Alt-A Low/No Doc			0.0%				0.0%
- Alt-A No Disclosure			0.0%				0.0%
- Alt-A NINA			0.0%				0.0%
- Alt-A SISA			0.0%				0.0%
- Alt-A No Ratio			0.0%				0.0%
- Alt-A Stated Income			0.0%				0.0%
Alt-A Full Doc (by SFC)			0.0%				0.0%
Alt-A Deals (no SFC)			0.0%				0.0%
My Community Mortgage			0.0%				0.0%
Non-Full Doc							
Non-Full Doc Total			0.0%				0.0%
- Select Lender Programs Non-Full Doc			0.0%				0.0%
- Other Low/No Doc			0.0%				0.0%
Subprime Deals							
Subprime			0.0%				0.0%
- Pre 12/2005 (A-Minus Deals)			0.0%				0.0%
- Post 12/2005			0.0%				0.0%
Business Channel (Sums to 100%)							
Lender Channel			100.0%				0.0%
Investor Channel			0.0%				100.0%
eChannel			0.0%				0.0%
Underserved Channel			0.0%				0.0%
Subprime Channel			0.0%				0.0%
Unknown/Pre-2000			0.0%				0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW			0.0%				0.0%
- 75/20/05			0.0%				0.0%

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

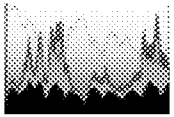


Single Family Conv+Gov Acquisition Characteristics
Government - Other

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00			0.0%				0.0%
- 80/10/10			0.0%				0.0%
- 80/15/05			0.0%				0.0%
- 80/20/00			0.0%				0.0%
- 90/05/05			0.0%				0.0%
- Other			0.0%				0.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced			0.0%				0.0%
- 75/20/05			0.0%				0.0%
- 75/25/00			0.0%				0.0%
- 80/10/10			0.0%				0.0%
- 80/15/05			0.0%				0.0%
- 80/20/00			0.0%				0.0%
- 90/05/05			0.0%				0.0%
- Other			0.0%				0.0%
EA/TPR							
EA/TPR			0.0%				0.0%
- EA I			0.0%				0.0%
- EA/TPR II			0.0%				0.0%
- EA/TPR III			0.0%				0.0%
10-K Property Region (Sums to 100%)							
Midwest			100.0%				15.5%
Northeast			0.0%				13.8%
Southeast			0.0%				35.9%
Southwest			0.0%				26.2%
West			0.0%				8.6%
Census Region (Sums to 100%)							
New England			0.0%				1.8%
Middle Atlantic			0.0%				11.5%
East North Central			100.0%				13.9%
East South Central			0.0%				6.2%
South Atlantic			0.0%				30.2%
West North Central			0.0%				3.3%
West South Central			0.0%				18.6%
Mountain			0.0%				7.3%
Pacific			0.0%				7.1%

FM-FCIC_00038434

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

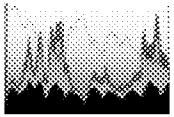


Single Family Conv+Gov Acquisition Characteristics
Government - Other

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories			0.0%				0.0%
Top 10 States							
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
Top 10 Sellers							
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
Top 10 Servicers							
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
			0.0%				0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement							

FM-FCIC_0003843

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

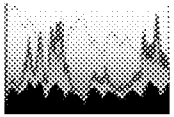


Single Family Conv+Gov Acquisition Characteristics
Government - Other

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement							
- Primary MI Only							
- Pool Policy Only							
- Pool Policy and Primary MI							
- Full Recourse							
- Shared Arrangement							
- Government							
- Secondary Market (SMC)							
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap			18.76				6.50
Wtd Avg Economic Model Fee			61.00				7.00
Wtd Avg Charged Fee			79.76				13.50
Appraisal Waivers							
Appraisal Waiver			0.0%				0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate			0.00%				0.00%
Cumulative Default Rate			0.00%				0.00%
Housing Goals							
Low Mod							
Special Affordable							
Underserved							
PMM Low Mod							
PMM Special Affordable							
PMM Underserved							
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi							-0.91%
Median Valuation Bias for Other Refi							-2.77%

FM-FCIC_0003843

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

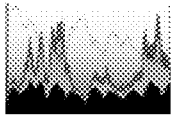


Single Family Conventional Acquisition Characteristics
CIE2

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	5,626	5,626	49,864	72,198	20,381		
Book Volume ($B)	$1.1	$1.1	$10.9	$15.1	$4.1		
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	26.7%	26.7%	28.9%	18.2%	11.3%		
OLTV 60.01% - 70.00%	17.4%	17.4%	17.9%	15.1%	10.2%		
OLTV 70.01% - 75.00%	14.5%	14.5%	13.8%	10.6%	8.3%		
OLTV 75.01% - 80.00%	25.1%	25.1%	24.2%	31.1%	28.7%		
OLTV 80.01% - 90.00%	9.4%	9.4%	9.3%	13.3%	12.9%		
OLTV 90.01% - 95.00%	4.7%	4.7%	4.5%	7.5%	10.6%		
OLTV 95.01% - 97.00%	0.4%	0.4%	0.3%	0.7%	0.6%		
OLTV 97.01% - 100.00%	0.2%	0.2%	0.3%	3.6%	17.4%		
OLTV > 100.00%	1.5%	1.5%	0.8%	0.0%	0.0%		
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg OLTV	69.7%	69.7%	68.6%	74.3%	80.6%		
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	25.5%	25.5%	27.3%	16.6%	10.3%		
Comb LTV 60.01% - 70.00%	16.6%	16.6%	17.6%	14.2%	9.3%		
Comb LTV 70.01% - 75.00%	13.9%	13.9%	13.4%	10.2%	7.0%		
Comb LTV 75.01% - 80.00%	25.2%	25.2%	23.8%	28.6%	22.9%		
Comb LTV 80.01% - 90.00%	10.9%	10.9%	11.3%	17.1%	17.1%		
Comb LTV 90.01% - 95.00%	5.4%	5.4%	5.1%	8.7%	13.7%		
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.7%	0.7%		
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.3%	3.8%	19.0%		
Comb LTV > 100.00%	1.9%	1.9%	0.8%	0.0%	0.0%		
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg Comb LTV	70.6%	70.6%	69.5%	75.5%	82.3%		
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	25.5%	25.5%	27.3%	16.6%	10.3%		
Comb LTV 60.01% - 70.00%	16.6%	16.6%	17.6%	14.2%	9.3%		
Comb LTV 70.01% - 75.00%	13.9%	13.9%	13.4%	10.2%	7.0%		
Comb LTV 75.01% - 80.00%	25.2%	25.2%	23.8%	28.6%	22.9%		
Comb LTV 80.01% - 90.00%	10.9%	10.9%	11.3%	17.1%	17.1%		
Comb LTV 90.01% - 95.00%	5.4%	5.4%	5.1%	8.7%	13.7%		
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.7%	0.7%		

FM-FCIC_00038437

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

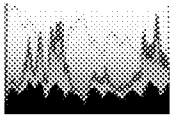


Single Family Conventional Acquisition Characteristics
CIE2

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.3%	3.8%	19.0%		
Comb LTV > 100.00%	1.9%	1.9%	0.8%	0.0%	0.0%		
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg Comb LTV	70.6%	70.6%	69.5%	75.5%	82.3%		
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.1%	0.6%		
FICO 550-579	0.0%	0.0%	0.0%	0.1%	0.9%		
FICO 580-619	1.7%	1.7%	0.8%	1.8%	5.1%		
FICO 620-659	3.7%	3.7%	2.2%	6.1%	12.5%		
FICO 660-699	10.0%	10.0%	7.4%	14.8%	19.8%		
FICO 700-739	20.1%	20.1%	18.7%	23.8%	22.4%		
FICO >= 740	64.6%	64.6%	70.9%	53.3%	38.5%		
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.1%		
Wtd Avg FICO	749	749	757	737	714		
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	77.3%	77.3%	80.3%	87.3%	80.9%		
Intermediate-term, fixed-rate	22.7%	22.7%	19.7%	8.1%	3.7%		
Adjustable-rate	0.0%	0.0%	0.0%	0.8%	1.0%		
Interest Only adjustable-rate	0.0%	0.0%	0.0%	1.3%	2.9%		
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%		
Interest Only fixed-rate	0.0%	0.0%	0.0%	2.4%	11.5%		
10-K Occupancy Type (Sums to 100%)							
Principal Residence	92.6%	92.6%	93.5%	88.4%	88.3%		
Second/Vacation Home	3.6%	3.6%	4.2%	4.9%	6.0%		
Investor Property	3.8%	3.8%	2.4%	6.7%	5.7%		
10-K Unit Type (Sums to 100%)							
1 Unit	97.9%	97.9%	98.4%	97.2%	97.8%		
2-4 Units	2.1%	2.1%	1.6%	2.8%	2.2%		
Missing	0.0%	0.0%	0.0%	0.0%	0.0%		
10-K Property Type (Sums to 100%)							
Condo/Coop	5.1%	5.1%	4.9%	7.9%	10.2%		
Single Family Homes	94.9%	94.9%	95.1%	92.1%	89.8%		
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.1%	0.1%		

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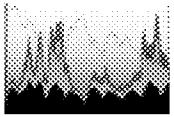


Single Family Conventional Acquisition Characteristics
CIE2

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	5.1%	5.1%	4.9%	7.9%	10.2%		
1 Unit	92.8%	92.8%	93.6%	89.2%	87.5%		
2-4 Units	2.1%	2.1%	1.6%	2.8%	2.1%		
Condo							
Condo	5.1%	5.1%	4.9%	7.8%	10.1%		
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	4.3%	4.3%	5.0%	40.0%	61.4%		
Cash-Out Refinance	37.5%	37.5%	39.3%	33.8%	22.3%		
Other Refinance	58.2%	58.2%	55.7%	26.3%	16.3%		
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	0.3%	48.5%	51.0%		
TPO Correspondent	0.0%	0.0%	1.4%	11.6%	3.0%		
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%		
Retail	100.0%	100.0%	98.3%	39.9%	46.0%		
Origination Amount and Rate							
Avg Origination Loan Amount	$204,134	$204,134	$219,459	$209,652	$203,154		
Loan Original Note Rate	4.95%	4.95%	4.87%	6.06%	6.71%		
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%		
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%		
ACI							
ACI Probability	0.09%	0.09%	0.08%	0.31%	1.14%		
Wtd Avg ACI Score	751	751	754	719	686		
Credit Premium							
Wtd Avg Credit Premium	0.10	0.10	-0.33	-0.09	-0.09		
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.2%		
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%		
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	7.4%	7.4%	9.1%	5.5%	2.7%		
DTI Ratio > 20 and <= 30	22.3%	22.3%	23.6%	15.9%	9.0%		
DTI Ratio > 30 and <= 40	27.0%	27.0%	27.7%	24.7%	19.3%		
DTI Ratio > 40 and <= 45	13.1%	13.1%	12.7%	13.4%	12.5%		
DTI Ratio > 45 and <= 50	10.9%	10.9%	11.6%	11.3%	11.5%		
DTI Ratio > 50	18.9%	18.9%	15.4%	25.6%	32.6%		
DTI Ratio Missing	0.3%	0.3%	0.0%	3.6%	12.5%		

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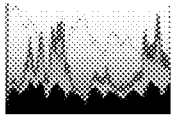


Single Family Conventional Acquisition Characteristics
CIE2

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	37.7%	37.7%	36.4%	41.6%	46.5%		
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	7.4%	7.4%	9.1%	5.5%	2.7%		
DTI Ratio > 20 and <= 30	22.3%	22.3%	23.6%	15.9%	9.0%		
DTI Ratio > 30 and <= 40	27.0%	27.0%	27.7%	24.7%	19.3%		
DTI Ratio > 40 and <= 45	13.1%	13.1%	12.7%	13.4%	12.5%		
DTI Ratio > 45 and <= 50	10.9%	10.9%	11.6%	11.3%	11.5%		
DTI Ratio > 50	18.9%	18.9%	15.4%	25.6%	32.6%		
DTI Ratio Missing	0.3%	0.3%	0.0%	3.6%	12.5%		
Wtd Avg DTI Ratio	37.7%	37.7%	36.4%	41.6%	46.5%		
Origination Term (Sums to 100%)							
<= 15 Years	22.7%	22.7%	19.7%	8.1%	3.7%		
> 15 Years amd <= 25 Years	7.7%	7.7%	4.9%	2.2%	1.2%		
> 25 Years and <= 30 Years	69.5%	69.5%	75.4%	89.2%	93.5%		
> 30 Years	0.0%	0.0%	0.0%	0.4%	1.6%		
Missing	0.0%	0.0%	0.0%	0.0%	0.0%		
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	77.3%	77.3%	80.3%	89.7%	92.4%		
Intermediate-Term Fixed Rate (excl Balloon)	22.7%	22.7%	19.7%	8.1%	3.7%		
Adjustable Rate	0.0%	0.0%	0.0%	2.2%	3.9%		
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%		
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%		
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.4%	1.6%		
Hybrid Arm	0.0%	0.0%	0.0%	2.2%	3.9%		
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%		
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.1%	0.3%		
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	1.5%	2.6%		
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.6%	1.0%		
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%		
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%		

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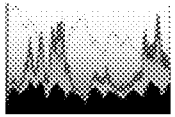


Single Family Conventional Acquisition Characteristics
CIE2

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%	3.7%	14.5%		
- Interest Only ARM	0.0%	0.0%	0.0%	1.3%	2.9%		
- Interest Only FRM	0.0%	0.0%	0.0%	2.4%	11.5%		
Alt-A	0.0%	0.0%	0.0%	1.9%	7.3%		
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	1.8%	7.1%		
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	1.7%		
- Alt-A SISA	0.0%	0.0%	0.0%	0.3%	0.1%		
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	2.7%		
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.4%	2.6%		
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%		
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.1%	0.2%		
My Community Mortgage	0.0%	0.0%	0.0%	1.3%	5.3%		
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%	5.8%	18.3%		
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	4.0%	11.2%		
- Other Low/No Doc	0.0%	0.0%	0.0%	1.8%	7.1%		
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%		
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%		
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%		
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%	98.4%	98.6%		
Investor Channel	0.0%	0.0%	0.0%	1.6%	1.4%		
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%		
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%		
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%		
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%		
Subordinate Financing - RDW							
Subordinate Financing - RDW	6.5%	6.5%	6.8%	8.2%	10.6%		
- 75/20/05	0.1%	0.1%	0.2%	0.2%	0.5%		

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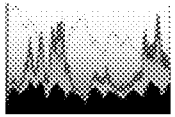


Single Family Conventional Acquisition Characteristics
CIE2

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.6%		
- 80/10/10	0.7%	0.7%	1.0%	2.3%	2.6%		
- 80/15/05	0.4%	0.4%	0.3%	1.0%	2.4%		
- 80/20/00	0.2%	0.2%	0.0%	0.2%	0.9%		
- 90/05/05	0.3%	0.3%	0.1%	0.0%	0.0%		
- Other	4.8%	4.8%	5.3%	4.4%	3.6%		
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	6.9%	6.9%	7.2%	8.6%	10.9%		
- 75/20/05	0.1%	0.1%	0.2%	0.2%	0.5%		
- 75/25/00	0.1%	0.1%	0.0%	0.0%	0.0%		
- 80/10/10	0.7%	0.7%	1.0%	2.4%	3.2%		
- 80/15/05	0.4%	0.4%	0.3%	1.0%	2.6%		
- 80/20/00	0.5%	0.5%	0.1%	0.2%	1.6%		
- 90/05/05	0.3%	0.3%	0.1%	0.0%	0.0%		
- Other	4.8%	4.8%	5.6%	4.7%	2.9%		
EA/TPR							
EA/TPR	0.5%	0.5%	0.2%	0.8%	6.6%		
- EA I	0.0%	0.0%	0.0%	0.5%	3.5%		
- EA/TPR II	0.0%	0.0%	0.0%	0.2%	2.1%		
- EA/TPR III	0.0%	0.0%	0.0%	0.1%	1.1%		
10-K Property Region (Sums to 100%)							
Midwest	10.6%	10.6%	11.5%	14.8%	11.6%		
Northeast	23.5%	23.5%	26.4%	15.4%	12.7%		
Southeast	24.9%	24.9%	25.5%	27.0%	32.6%		
Southwest	15.4%	15.4%	12.5%	15.9%	21.5%		
West	25.6%	25.6%	24.0%	26.9%	21.6%		
Census Region (Sums to 100%)							
New England	7.5%	7.5%	9.3%	6.7%	5.8%		
Middle Atlantic	15.3%	15.3%	16.4%	8.3%	6.7%		
East North Central	8.6%	8.6%	10.0%	11.7%	8.6%		
East South Central	4.0%	4.0%	4.5%	8.0%	8.7%		
South Atlantic	21.5%	21.5%	21.7%	19.4%	24.1%		
West North Central	3.8%	3.8%	3.2%	5.1%	4.9%		
West South Central	8.0%	8.0%	5.0%	3.9%	7.1%		
Mountain	7.7%	7.7%	8.3%	11.7%	14.2%		
Pacific	23.4%	23.4%	21.6%	25.1%	19.9%		

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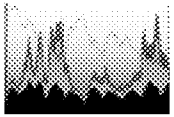


Single Family Conventional Acquisition Characteristics
CIE2

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%		
Top 10 States							
01) CA	17.2%	17.2%	15.8%	15.8%	13.4%		
02) NJ	6.3%	6.3%	7.0%	3.5%	2.8%		
03) TX	6.2%	6.2%	3.0%	2.7%	5.2%		
04) VA	5.3%	5.3%	4.9%	3.1%	3.1%		
05) NY	5.0%	5.0%	4.6%	3.0%	2.8%		
06) PA	4.1%	4.1%	4.8%	1.8%	1.1%		
07) MD	3.9%	3.9%	4.2%	2.1%	1.6%		
08) FL	3.6%	3.6%	2.9%	5.0%	10.5%		
09) WA	3.5%	3.5%	3.3%	6.5%	4.9%		
10) MA	3.0%	3.0%	4.2%	3.2%	2.2%		
Top 10 Sellers							
01) QUICKEN LOANS INC	100.0%	100.0%	94.9%	17.3%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
Top 10 Servicers							
01) JPMORGAN CHASE & CO	100.0%	100.0%	100.0%	100.0%	100.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
	0.0%	0.0%	0.0%	0.0%	0.0%		
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	94.7%						

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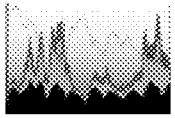


Single Family Conventional Acquisition Characteristics
CIE2

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	5.3%						
- Primary MI Only	5.3%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	7.20	7.20	4.39	0.74	-22.26		
Wtd Avg Economic Model Fee	19.98	19.98	18.56	28.24	51.91		
Wtd Avg Charged Fee	27.18	27.18	22.95	28.98	29.65		
Appraisal Waivers							
Appraisal Waiver	20.2%	20.2%	9.7%	5.1%	5.1%		
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	3.46%	24.91%	26.10%		
Cumulative Default Rate	0.00%	0.00%	0.00%	0.76%	3.60%		
Housing Goals							
Low Mod	47.14%	47.14%	42.17%	47.04%	46.98%		
Special Affordable	18.38%	18.38%	14.69%	18.13%	19.86%		
Underserved	27.25%	27.25%	24.57%	33.04%	38.04%		
PMM Low Mod	45.86%	45.86%	37.80%	44.63%	42.46%		
PMM Special Affordable	15.04%	15.04%	14.94%	16.48%	15.81%		
PMM Underserved	19.55%	19.55%	23.04%	28.23%	34.02%		
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	8.05%	8.05%	9.56%	10.92%	11.32%		
Median Valuation Bias for Other Refi	7.72%	7.72%	8.04%	10.97%	11.33%		

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

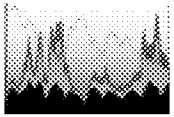


Single Family Conv+Gov Acquisition Characteristics
Jumbo (Includes Government)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	8,604	8,604	107,249	34,992			
Book Volume ($B)	$4.9	$4.9	$59.1	$20.4			
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	34.4%	34.4%	35.7%	28.7%			
OLTV 60.01% - 70.00%	17.2%	17.2%	17.8%	15.7%			
OLTV 70.01% - 75.00%	15.5%	15.5%	14.6%	14.2%			
OLTV 75.01% - 80.00%	27.9%	27.9%	27.6%	30.2%			
OLTV 80.01% - 90.00%	3.9%	3.9%	3.6%	9.9%			
OLTV 90.01% - 95.00%	0.7%	0.7%	0.4%	0.0%			
OLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.0%			
OLTV 97.01% - 100.00%	0.1%	0.1%	0.0%	0.0%			
OLTV > 100.00%	0.2%	0.2%	0.1%	0.0%			
OLTV Missing	0.1%	0.1%	0.2%	1.2%			
Wtd Avg OLTV	65.5%	65.5%	64.9%	68.2%			
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	28.8%	28.8%	30.5%	23.3%			
Comb LTV 60.01% - 70.00%	17.2%	17.2%	18.3%	15.8%			
Comb LTV 70.01% - 75.00%	16.6%	16.6%	15.4%	14.7%			
Comb LTV 75.01% - 80.00%	28.2%	28.2%	27.8%	30.5%			
Comb LTV 80.01% - 90.00%	7.5%	7.5%	7.0%	14.4%			
Comb LTV 90.01% - 95.00%	1.1%	1.1%	0.6%	0.0%			
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.0%			
Comb LTV 97.01% - 100.00%	0.2%	0.2%	0.1%	0.0%			
Comb LTV > 100.00%	0.3%	0.3%	0.1%	0.0%			
Comb LTV Missing	0.1%	0.1%	0.2%	1.2%			
Wtd Avg Comb LTV	67.9%	67.9%	67.0%	70.5%			
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	28.8%	28.8%	30.5%	23.3%			
Comb LTV 60.01% - 70.00%	17.2%	17.2%	18.3%	15.8%			
Comb LTV 70.01% - 75.00%	16.6%	16.6%	15.4%	14.7%			
Comb LTV 75.01% - 80.00%	28.2%	28.2%	27.8%	30.5%			
Comb LTV 80.01% - 90.00%	7.5%	7.5%	7.0%	14.4%			
Comb LTV 90.01% - 95.00%	1.1%	1.1%	0.6%	0.0%			
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.0%			

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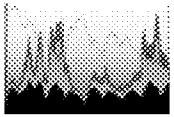


Single Family Conv+Gov Acquisition Characteristics
Jumbo (Includes Government)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.2%	0.2%	0.1%	0.0%			
Comb LTV > 100.00%	0.3%	0.3%	0.1%	0.0%			
Comb LTV Missing	0.1%	0.1%	0.2%	1.2%			
Wtd Avg Comb LTV	67.9%	67.9%	67.0%	70.5%			
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.2%			
FICO 550-579	0.0%	0.0%	0.0%	0.2%			
FICO 580-619	0.1%	0.1%	0.1%	0.2%			
FICO 620-659	0.2%	0.2%	0.4%	0.3%			
FICO 660-699	3.8%	3.8%	3.8%	4.6%			
FICO 700-739	15.3%	15.3%	15.4%	18.4%			
FICO >= 740	80.7%	80.7%	80.3%	76.1%			
FICO Missing	0.0%	0.0%	0.0%	0.0%			
Wtd Avg FICO	767	767	766	762			
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	79.9%	79.9%	89.6%	89.8%			
Intermediate-term, fixed-rate	6.0%	6.0%	3.8%	3.4%			
Adjustable-rate	9.7%	9.7%	4.5%	2.3%			
Interest Only adjustable-rate	4.3%	4.3%	1.8%	2.6%			
Negative Amortization	0.0%	0.0%	0.0%	0.0%			
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.8%			
10-K Occupancy Type (Sums to 100%)							
Principal Residence	96.9%	96.9%	97.1%	98.2%			
Second/Vacation Home	2.1%	2.1%	2.2%	1.5%			
Investor Property	1.0%	1.0%	0.6%	0.4%			
10-K Unit Type (Sums to 100%)							
1 Unit	98.9%	98.9%	99.1%	99.1%			
2-4 Units	1.1%	1.1%	0.9%	0.9%			
Missing	0.0%	0.0%	0.0%	0.0%			
10-K Property Type (Sums to 100%)							
Condo/Coop	12.8%	12.8%	10.6%	11.4%			
Single Family Homes	87.2%	87.2%	89.4%	88.6%			
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%			

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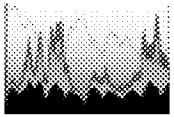


Single Family Conv+Gov Acquisition Characteristics
Jumbo (Includes Government)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	12.8%	12.8%	10.6%	11.4%			
1 Unit	86.1%	86.1%	88.4%	87.7%			
2-4 Units	1.1%	1.1%	0.9%	0.9%			
Condo							
Condo	10.6%	10.6%	8.7%	10.9%			
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	30.7%	30.7%	28.7%	59.6%			
Cash-Out Refinance	6.2%	6.2%	9.0%	4.8%			
Other Refinance	63.1%	63.1%	62.4%	35.6%			
Origination Type (Sums to 100%)							
TPO Broker	17.2%	17.2%	20.6%	35.1%			
TPO Correspondent	25.3%	25.3%	24.7%	16.8%			
Undesignated	0.0%	0.0%	0.0%	0.0%			
Retail	57.4%	57.4%	54.7%	48.0%			
Origination Amount and Rate							
Avg Origination Loan Amount	$575,532	$575,532	$557,268	$583,005			
Loan Original Note Rate	5.02%	5.02%	5.07%	6.13%			
Seasoning (Sums to 100%)							
Seasoned	8.3%	8.3%	8.1%	0.0%			
Non-Seasoned	91.7%	91.7%	91.9%	100.0%			
ACI							
ACI Probability	0.05%	0.05%	0.05%	0.06%			
Wtd Avg ACI Score	757	757	757	750			
Credit Premium							
Wtd Avg Credit Premium	0.27	0.27	0.05	0.12			
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.2%			
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%			
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	8.8%	8.8%	9.8%	5.6%			
DTI Ratio > 20 and <= 30	23.5%	23.5%	25.3%	20.5%			
DTI Ratio > 30 and <= 40	32.4%	32.4%	32.8%	39.1%			
DTI Ratio > 40 and <= 45	16.7%	16.7%	16.9%	31.0%			
DTI Ratio > 45 and <= 50	7.1%	7.1%	5.7%	1.6%			
DTI Ratio > 50	8.1%	8.1%	6.9%	1.4%			
DTI Ratio Missing	3.3%	3.3%	2.6%	0.9%			

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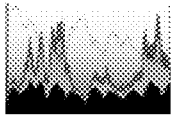


Single Family Conv+Gov Acquisition Characteristics
Jumbo (Includes Government)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.9%	34.9%	34.1%	35.2%			
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	8.8%	8.8%	9.8%	5.6%			
DTI Ratio > 20 and <= 30	23.5%	23.5%	25.3%	20.5%			
DTI Ratio > 30 and <= 40	32.4%	32.4%	32.8%	39.1%			
DTI Ratio > 40 and <= 45	16.7%	16.7%	16.9%	31.0%			
DTI Ratio > 45 and <= 50	7.1%	7.1%	5.7%	1.6%			
DTI Ratio > 50	8.1%	8.1%	6.9%	1.4%			
DTI Ratio Missing	3.3%	3.3%	2.6%	0.9%			
Wtd Avg DTI Ratio	34.9%	34.9%	34.1%	35.2%			
Origination Term (Sums to 100%)							
<= 15 Years	6.0%	6.0%	3.8%	3.4%			
> 15 Years amd <= 25 Years	0.4%	0.4%	0.5%	0.1%			
> 25 Years and <= 30 Years	93.6%	93.6%	95.7%	96.5%			
> 30 Years	0.0%	0.0%	0.0%	0.0%			
Missing	0.0%	0.0%	0.0%	0.0%			
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	79.9%	79.9%	89.7%	90.6%			
Intermediate-Term Fixed Rate (excl Balloon)	6.0%	6.0%	3.8%	3.4%			
Adjustable Rate	14.0%	14.0%	6.4%	4.8%			
Balloon	0.0%	0.0%	0.0%	0.0%			
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%			
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%			
Hybrid Arm	14.0%	14.0%	6.4%	4.8%			
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%			
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%			
- 5/1 Hybrid Arm	10.9%	10.9%	5.2%	4.5%			
- 7/1 Hybrid Arm	2.2%	2.2%	0.6%	0.2%			
- 10/1 Hybrid Arm	0.9%	0.9%	0.6%	0.1%			
NegAm ARM	0.0%	0.0%	0.0%	0.0%			

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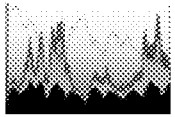


Single Family Conv+Gov Acquisition Characteristics
Jumbo (Includes Government)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	4.3%	4.3%	1.9%	3.4%			
- Interest Only ARM	4.3%	4.3%	1.8%	2.6%			
- Interest Only FRM	0.0%	0.0%	0.0%	0.8%			
Alt-A	0.0%	0.0%	0.2%	0.0%			
- Alt-A Low/No Doc	0.0%	0.0%	0.2%	0.0%			
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%			
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%			
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%			
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%			
- Alt-A Stated Income	0.0%	0.0%	0.2%	0.0%			
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%			
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%			
My Community Mortgage	0.0%	0.0%	0.0%	0.0%			
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.2%	0.1%			
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.1%			
- Other Low/No Doc	0.0%	0.0%	0.2%	0.0%			
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%			
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%			
- Post 12/2005	0.0%	0.0%	0.0%	0.0%			
Business Channel (Sums to 100%)							
Lender Channel	91.1%	91.1%	91.4%	97.4%			
Investor Channel	8.9%	8.9%	8.6%	2.6%			
eChannel	0.0%	0.0%	0.0%	0.0%			
Underserved Channel	0.0%	0.0%	0.0%	0.0%			
Subprime Channel	0.0%	0.0%	0.0%	0.0%			
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%			
Subordinate Financing - RDW							
Subordinate Financing - RDW	18.0%	18.0%	15.9%	17.0%			
- 75/20/05	0.0%	0.0%	0.0%	0.0%			

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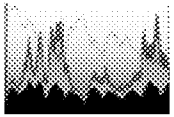


Single Family Conv+Gov Acquisition Characteristics
Jumbo (Includes Government)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%			
- 80/10/10	2.3%	2.3%	2.0%	2.7%			
- 80/15/05	0.2%	0.2%	0.1%	0.0%			
- 80/20/00	0.0%	0.0%	0.1%	0.0%			
- 90/05/05	0.2%	0.2%	0.1%	0.0%			
- Other	15.4%	15.4%	13.6%	14.2%			
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	20.2%	20.2%	18.8%	18.8%			
- 75/20/05	0.0%	0.0%	0.0%	0.0%			
- 75/25/00	0.1%	0.1%	0.0%	0.0%			
- 80/10/10	2.6%	2.6%	2.3%	3.0%			
- 80/15/05	0.3%	0.3%	0.2%	0.0%			
- 80/20/00	0.2%	0.2%	0.1%	0.0%			
- 90/05/05	0.2%	0.2%	0.1%	0.0%			
- Other	16.8%	16.8%	16.1%	15.7%			
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%			
- EA I	0.0%	0.0%	0.0%	0.0%			
- EA/TPR II	0.0%	0.0%	0.0%	0.0%			
- EA/TPR III	0.0%	0.0%	0.0%	0.0%			
10-K Property Region (Sums to 100%)							
Midwest	0.0%	0.0%	0.0%	0.0%			
Northeast	19.6%	19.6%	19.9%	18.7%			
Southeast	12.4%	12.4%	14.9%	12.1%			
Southwest	0.7%	0.7%	0.9%	1.1%			
West	67.4%	67.4%	64.3%	68.1%			
Census Region (Sums to 100%)							
New England	4.0%	4.0%	3.6%	3.8%			
Middle Atlantic	15.5%	15.5%	16.2%	14.9%			
East North Central	0.0%	0.0%	0.0%	0.0%			
East South Central	0.0%	0.0%	0.0%	0.0%			
South Atlantic	12.4%	12.4%	14.9%	12.1%			
West North Central	0.0%	0.0%	0.0%	0.0%			
West South Central	0.0%	0.0%	0.0%	0.0%			
Mountain	0.8%	0.8%	1.1%	1.2%			
Pacific	67.3%	67.3%	64.2%	67.9%			

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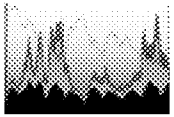


Single Family Conv+Gov Acquisition Characteristics
Jumbo (Includes Government)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.1%			
Top 10 States							
01) CA	64.3%	64.3%	60.8%	64.3%			
02) NY	10.5%	10.5%	10.4%	10.0%			
03) VA	6.1%	6.1%	7.2%	5.9%			
04) NJ	5.0%	5.0%	5.9%	4.9%			
05) MD	4.2%	4.2%	5.5%	4.4%			
06) WA	2.8%	2.8%	3.1%	3.4%			
07) MA	2.3%	2.3%	2.1%	2.3%			
08) DC	1.8%	1.8%	2.0%	1.6%			
09) CT	1.6%	1.6%	1.4%	1.4%			
10) CO	0.4%	0.4%	0.5%	0.5%			
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	31.2%	31.2%	29.2%	17.4%			
02) WELLS FARGO & COMPANY	28.0%	28.0%	28.8%	29.6%			
03) JPMORGAN CHASE & CO	7.1%	7.1%	8.5%	14.0%			
04) CITIGROUP INC	7.1%	7.1%	4.9%	10.7%			
05) SUNTRUST BANKS INC	4.0%	4.0%	4.2%	3.2%			
06) GMAC INC	4.0%	4.0%	2.9%	1.8%			
07) METLIFE INC	2.7%	2.7%	3.8%	1.4%			
08) FLAGSTAR BANCORP INC	2.4%	2.4%	2.4%	2.5%			
09) QUICKEN LOANS INC	2.1%	2.1%	1.8%	0.3%			
10) PHH CORPORATION	2.1%	2.1%	2.2%	1.2%			
Top 10 Servicers							
01) WELLS FARGO & COMPANY	33.4%	33.4%	30.4%	28.7%			
02) BANK OF AMERICA CORPORATION	25.9%	25.9%	25.1%	17.3%			
03) JPMORGAN CHASE & CO	9.2%	9.2%	10.9%	16.1%			
04) CITIGROUP INC	7.1%	7.1%	4.9%	10.7%			
05) GMAC INC	4.5%	4.5%	4.0%	3.4%			
06) SUNTRUST BANKS INC	4.1%	4.1%	4.6%	3.2%			
07) METLIFE INC	2.7%	2.7%	3.8%	1.5%			
08) FLAGSTAR BANCORP INC	2.4%	2.4%	2.3%	2.5%			
09) PHH CORPORATION	2.1%	2.1%	2.2%	1.2%			
10) HSBC HOLDINGS PLC	1.7%	1.7%	3.6%	0.9%			
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	98.1%						

FM-FCIC_00038451

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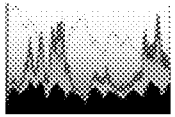


Single Family Conv+Gov Acquisition Characteristics
Jumbo (Includes Government)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	1.9%						
- Primary MI Only	1.6%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.2%						
- Shared Arrangement	0.0%						
- Government	0.1%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.2%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	14.31	14.31	10.56	4.20			
Wtd Avg Economic Model Fee	13.08	13.08	13.20	22.02			
Wtd Avg Charged Fee	27.39	27.39	23.76	26.22			
Appraisal Waivers							
Appraisal Waiver	0.2%	0.2%	0.2%	0.0%			
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.15%	0.15%	4.24%	52.11%			
Cumulative Default Rate	0.00%	0.00%	0.00%	0.05%			
Housing Goals							
Low Mod							
Special Affordable							
Underserved							
PMM Low Mod							
PMM Special Affordable							
PMM Underserved							
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	6.52%	6.52%	6.84%	15.38%			
Median Valuation Bias for Other Refi	8.05%	8.05%	9.58%	12.30%			

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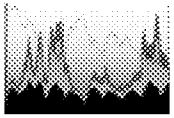


Single Family Conventional Acquisition Characteristics
DU Originated Loan

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	115,669	115,669	2,148,310	1,740,593	2,149,098	1,731,671	1,843,216
Book Volume ($B)	$25.4	$25.4	$471.1	$365.5	$415.5	$314.2	$316.4
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	30.3%	30.3%	31.2%	19.7%	15.0%	18.0%	20.1%
OLTV 60.01% - 70.00%	15.8%	15.8%	16.7%	15.4%	12.9%	14.9%	16.4%
OLTV 70.01% - 75.00%	13.6%	13.6%	13.3%	9.9%	9.3%	8.8%	8.7%
OLTV 75.01% - 80.00%	28.1%	28.1%	28.6%	30.3%	32.7%	38.1%	36.6%
OLTV 80.01% - 90.00%	7.1%	7.1%	6.6%	12.3%	9.6%	7.2%	7.5%
OLTV 90.01% - 95.00%	3.2%	3.2%	2.9%	7.0%	5.8%	3.5%	3.8%
OLTV 95.01% - 97.00%	0.5%	0.5%	0.3%	0.9%	0.6%	0.6%	0.6%
OLTV 97.01% - 100.00%	0.4%	0.4%	0.2%	4.4%	13.9%	8.8%	6.2%
OLTV > 100.00%	1.0%	1.0%	0.3%	0.0%	0.1%	0.1%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.0%	68.0%	67.3%	73.7%	77.1%	74.3%	72.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	27.1%	27.1%	28.0%	17.7%	13.8%	16.9%	18.8%
Comb LTV 60.01% - 70.00%	15.3%	15.3%	16.4%	14.4%	11.9%	14.1%	15.6%
Comb LTV 70.01% - 75.00%	13.5%	13.5%	13.2%	9.4%	7.3%	8.0%	8.2%
Comb LTV 75.01% - 80.00%	26.9%	26.9%	27.4%	27.3%	22.5%	24.2%	25.5%
Comb LTV 80.01% - 90.00%	10.0%	10.0%	10.1%	16.9%	16.1%	14.2%	14.1%
Comb LTV 90.01% - 95.00%	4.2%	4.2%	3.8%	8.5%	9.9%	8.2%	8.1%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.4%	1.0%	0.7%	0.6%	0.6%
Comb LTV 97.01% - 100.00%	0.6%	0.6%	0.3%	4.7%	17.5%	13.6%	9.0%
Comb LTV > 100.00%	1.7%	1.7%	0.6%	0.1%	0.3%	0.2%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	69.9%	69.9%	69.0%	75.2%	79.7%	77.1%	75.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	27.1%	27.1%	28.0%	17.7%	13.8%	16.9%	18.8%
Comb LTV 60.01% - 70.00%	15.3%	15.3%	16.4%	14.4%	11.9%	14.1%	15.6%
Comb LTV 70.01% - 75.00%	13.5%	13.5%	13.2%	9.4%	7.3%	8.0%	8.2%
Comb LTV 75.01% - 80.00%	26.9%	26.9%	27.4%	27.3%	22.5%	24.2%	25.5%
Comb LTV 80.01% - 90.00%	10.0%	10.0%	10.1%	16.9%	16.1%	14.2%	14.1%
Comb LTV 90.01% - 95.00%	4.2%	4.2%	3.8%	8.5%	9.9%	8.2%	8.1%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.4%	1.0%	0.7%	0.6%	0.6%

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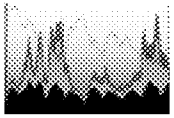


Single Family Conventional Acquisition Characteristics
DU Originated Loan

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.6%	0.6%	0.3%	4.7%	17.5%	13.6%	9.0%
Comb LTV > 100.00%	1.7%	1.7%	0.6%	0.1%	0.3%	0.2%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	69.9%	69.9%	69.0%	75.2%	79.7%	77.1%	75.3%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.4%	1.0%	1.0%	0.8%
FICO 550-579	0.0%	0.0%	0.0%	0.5%	1.3%	1.2%	1.0%
FICO 580-619	0.4%	0.4%	0.4%	2.7%	6.3%	5.6%	5.1%
FICO 620-659	1.9%	1.9%	1.6%	7.0%	13.7%	12.9%	12.6%
FICO 660-699	7.7%	7.7%	6.8%	15.2%	19.1%	19.4%	19.6%
FICO 700-739	17.7%	17.7%	17.7%	22.2%	21.3%	21.6%	21.7%
FICO >= 740	72.2%	72.2%	73.5%	51.9%	37.3%	38.1%	39.0%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Wtd Avg FICO	759	759	760	733	710	712	714
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	68.6%	68.6%	81.8%	80.3%	81.0%	78.2%	75.2%
Intermediate-term, fixed-rate	19.8%	19.8%	15.0%	10.6%	4.8%	6.3%	9.1%
Adjustable-rate	8.3%	8.3%	2.1%	3.0%	1.9%	3.6%	7.4%
Interest Only adjustable-rate	3.2%	3.2%	1.1%	4.0%	3.7%	5.3%	6.9%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.3%
Interest Only fixed-rate	0.0%	0.0%	0.0%	2.1%	8.6%	6.3%	1.2%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	90.6%	90.6%	93.0%	89.3%	90.6%	89.4%	90.4%
Second/Vacation Home	4.5%	4.5%	4.2%	4.6%	4.3%	4.9%	4.5%
Investor Property	4.9%	4.9%	2.7%	6.1%	5.1%	5.7%	5.1%
10-K Unit Type (Sums to 100%)							
1 Unit	97.6%	97.6%	98.2%	96.9%	97.1%	97.1%	96.8%
2-4 Units	2.4%	2.4%	1.8%	3.1%	2.9%	2.9%	3.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	10.0%	10.0%	7.8%	9.9%	10.1%	10.1%	9.2%
Single Family Homes	90.0%	90.0%	92.2%	90.1%	89.9%	89.9%	90.8%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.5%

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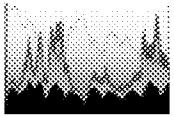


Single Family Conventional Acquisition Characteristics
DU Originated Loan

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	10.0%	10.0%	7.8%	9.9%	10.1%	10.1%	9.2%
1 Unit	87.5%	87.5%	90.2%	86.7%	86.6%	86.5%	87.1%
2-4 Units	2.4%	2.4%	1.8%	3.1%	2.9%	2.9%	3.2%
Condo							
Condo	8.9%	8.9%	7.2%	9.5%	9.7%	9.6%	8.7%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	25.7%	25.7%	21.0%	43.2%	51.2%	51.6%	46.1%
Cash-Out Refinance	24.7%	24.7%	28.9%	31.2%	31.6%	35.2%	38.1%
Other Refinance	49.6%	49.6%	50.1%	25.6%	17.2%	13.3%	15.8%
Origination Type (Sums to 100%)							
TPO Broker	13.2%	13.2%	14.1%	26.2%	24.5%	21.3%	18.3%
TPO Correspondent	37.4%	37.4%	37.4%	37.9%	45.2%	44.0%	41.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	49.5%	49.5%	48.5%	35.9%	30.3%	34.7%	40.6%
Origination Amount and Rate							
Avg Origination Loan Amount	$220,971	$220,971	$219,825	$210,772	$193,708	$181,807	$171,993
Loan Original Note Rate	4.84%	4.84%	4.93%	6.06%	6.50%	6.47%	5.78%
Seasoning (Sums to 100%)							
Seasoned	2.3%	2.3%	1.2%	2.9%	1.2%	1.7%	1.4%
Non-Seasoned	97.7%	97.7%	98.8%	97.1%	98.8%	98.3%	98.6%
ACI							
ACI Probability	0.08%	0.08%	0.08%	0.42%	1.22%	0.94%	0.64%
Wtd Avg ACI Score	751	751	751	717	689	698	706
Credit Premium							
Wtd Avg Credit Premium	0.05	0.05	-0.21	-0.06	-0.03	0.02	0.06
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.5%	0.9%	0.5%	0.4%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.2%	0.9%	0.8%	0.6%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.5%	10.5%	12.5%	6.4%	4.6%	5.1%	6.2%
DTI Ratio > 20 and <= 30	23.6%	23.6%	25.6%	16.9%	14.0%	15.2%	17.8%
DTI Ratio > 30 and <= 40	27.3%	27.3%	27.3%	26.0%	26.2%	27.5%	28.5%
DTI Ratio > 40 and <= 45	13.0%	13.0%	12.1%	14.7%	15.7%	15.6%	14.5%
DTI Ratio > 45 and <= 50	10.1%	10.1%	9.5%	12.3%	13.7%	12.8%	11.5%
DTI Ratio > 50	14.5%	14.5%	12.5%	22.4%	23.4%	21.1%	20.0%
DTI Ratio Missing	1.0%	1.0%	0.5%	1.3%	2.3%	2.6%	1.5%

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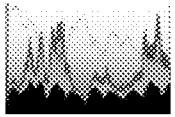


Single Family Conventional Acquisition Characteristics
DU Originated Loan

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	36.0%	36.0%	34.8%	40.0%	41.3%	40.5%	39.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.5%	10.5%	12.5%	6.4%	4.6%	5.1%	6.2%
DTI Ratio > 20 and <= 30	23.6%	23.6%	25.6%	16.9%	14.0%	15.2%	17.8%
DTI Ratio > 30 and <= 40	27.3%	27.3%	27.3%	26.0%	26.2%	27.5%	28.5%
DTI Ratio > 40 and <= 45	13.0%	13.0%	12.1%	14.7%	15.7%	15.6%	14.5%
DTI Ratio > 45 and <= 50	10.1%	10.1%	9.5%	12.3%	13.7%	12.8%	11.5%
DTI Ratio > 50	14.5%	14.5%	12.5%	22.4%	23.4%	21.1%	20.0%
DTI Ratio Missing	1.0%	1.0%	0.5%	1.3%	2.3%	2.6%	1.5%
Wtd Avg DTI Ratio	36.0%	36.0%	34.8%	40.0%	41.3%	40.5%	39.6%
Origination Term (Sums to 100%)							
<= 15 Years	19.8%	19.8%	15.0%	10.6%	4.8%	6.3%	9.1%
> 15 Years amd <= 25 Years	4.8%	4.8%	4.0%	2.5%	2.0%	2.3%	3.5%
> 25 Years and <= 30 Years	75.4%	75.4%	80.9%	86.1%	91.4%	90.9%	87.4%
> 30 Years	0.0%	0.0%	0.0%	0.7%	1.8%	0.5%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	68.6%	68.6%	81.8%	82.4%	89.5%	84.5%	76.3%
Intermediate-Term Fixed Rate (excl Balloon)	19.8%	19.8%	15.0%	10.6%	4.8%	6.2%	9.0%
Adjustable Rate	11.6%	11.6%	3.2%	6.9%	5.6%	9.2%	14.6%
Balloon	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.7%	1.8%	0.5%	0.1%
Hybrid Arm	11.6%	11.6%	3.2%	6.9%	5.6%	8.8%	14.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.6%	0.6%	1.2%	3.2%
- 5/1 Hybrid Arm	9.1%	9.1%	2.5%	4.5%	3.5%	5.7%	8.2%
- 7/1 Hybrid Arm	1.6%	1.6%	0.4%	1.4%	1.0%	1.4%	2.1%
- 10/1 Hybrid Arm	0.8%	0.8%	0.2%	0.4%	0.4%	0.6%	0.6%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.3%

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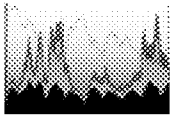


Single Family Conventional Acquisition Characteristics
DU Originated Loan

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	3.3%	3.3%	1.1%	6.1%	12.3%	11.6%	8.0%
- Interest Only ARM	3.2%	3.2%	1.1%	4.0%	3.7%	5.3%	6.9%
- Interest Only FRM	0.0%	0.0%	0.0%	2.1%	8.6%	6.3%	1.2%
Alt-A	0.0%	0.0%	0.0%	1.6%	8.4%	10.8%	8.5%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	1.3%	5.5%	5.9%	4.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.3%	0.2%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.1%	0.7%	1.2%	1.1%
- Alt-A SISA	0.0%	0.0%	0.0%	0.2%	0.5%	0.4%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	0.9%	0.7%	0.4%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.0%	3.2%	3.5%	2.6%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.3%	2.0%	2.9%	1.8%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.9%	2.0%	2.5%
My Community Mortgage	0.3%	0.3%	0.2%	1.4%	6.4%	2.9%	0.7%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.4%	8.9%	18.8%	14.2%	7.6%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.4%	7.6%	13.3%	8.2%	3.6%
- Other Low/No Doc	0.0%	0.0%	0.0%	1.4%	5.5%	5.9%	4.1%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.1%	0.3%	0.2%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.1%	0.3%	0.2%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	97.2%	97.2%	98.5%	95.9%	90.7%	86.8%	89.4%
Investor Channel	2.8%	2.8%	1.5%	3.9%	9.0%	13.1%	10.6%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.1%	0.3%	0.2%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	12.7%	12.7%	11.8%	10.4%	16.9%	18.7%	16.4%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.5%	0.3%	0.4%

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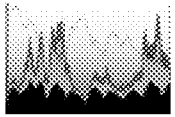


Single Family Conventional Acquisition Characteristics
DU Originated Loan

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	1.2%	0.2%	0.0%
- 80/10/10	2.0%	2.0%	2.2%	2.9%	4.5%	5.2%	4.9%
- 80/15/05	0.5%	0.5%	0.6%	1.2%	3.3%	4.0%	3.7%
- 80/20/00	0.6%	0.6%	0.3%	0.4%	1.4%	3.0%	2.1%
- 90/05/05	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	9.1%	9.1%	8.4%	5.5%	6.1%	6.1%	5.2%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	14.5%	14.5%	14.3%	12.3%	18.7%	21.3%	20.8%
- 75/20/05	0.2%	0.2%	0.2%	0.3%	0.6%	0.4%	0.4%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%
- 80/10/10	2.2%	2.2%	2.5%	3.4%	5.7%	6.6%	6.6%
- 80/15/05	0.6%	0.6%	0.7%	1.3%	3.7%	4.6%	4.3%
- 80/20/00	1.3%	1.3%	0.5%	0.5%	3.9%	4.9%	3.3%
- 90/05/05	0.3%	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%
- Other	9.7%	9.7%	10.2%	6.7%	4.6%	4.6%	6.0%
EA/TPR							
EA/TPR	0.3%	0.3%	0.1%	2.6%	5.4%	4.7%	4.9%
- EA I	0.0%	0.0%	0.0%	1.1%	1.9%	1.9%	2.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.6%	1.8%	1.3%	1.2%
- EA/TPR III	0.0%	0.0%	0.0%	0.8%	1.7%	1.5%	1.7%
10-K Property Region (Sums to 100%)							
Midwest	14.6%	14.6%	16.2%	14.8%	15.8%	16.4%	16.7%
Northeast	19.9%	19.9%	19.0%	17.9%	17.6%	17.9%	19.4%
Southeast	19.4%	19.4%	20.5%	23.7%	27.2%	28.5%	25.8%
Southwest	14.2%	14.2%	15.3%	16.6%	18.1%	17.2%	15.5%
West	31.9%	31.9%	29.0%	27.1%	21.3%	20.0%	22.6%
Census Region (Sums to 100%)							
New England	6.9%	6.9%	6.8%	5.7%	6.1%	6.2%	7.3%
Middle Atlantic	12.4%	12.4%	11.5%	11.4%	10.6%	10.5%	10.9%
East North Central	11.7%	11.7%	12.8%	11.9%	12.6%	13.0%	13.2%
East South Central	2.9%	2.9%	3.7%	3.9%	4.5%	4.3%	3.7%
South Atlantic	16.8%	16.8%	17.2%	20.2%	23.2%	24.7%	22.6%
West North Central	4.9%	4.9%	5.7%	5.0%	5.5%	5.7%	5.8%
West South Central	6.6%	6.6%	6.8%	7.6%	7.8%	7.1%	6.2%
Mountain	6.9%	6.9%	8.0%	9.0%	10.5%	10.1%	9.4%
Pacific	30.5%	30.5%	27.3%	25.0%	18.8%	17.6%	20.2%

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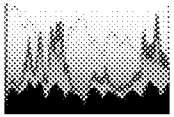


Single Family Conventional Acquisition Characteristics
DU Originated Loan

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.2%	0.2%	0.2%	0.4%	0.4%	0.6%	0.7%
Top 10 States							
01) CA	24.3%	24.3%	19.9%	17.7%	12.1%	11.5%	14.0%
02) NY	6.0%	6.0%	4.7%	4.9%	4.1%	3.9%	4.1%
03) IL	5.0%	5.0%	4.6%	5.3%	5.0%	4.6%	4.3%
04) TX	4.8%	4.8%	4.9%	5.6%	5.5%	4.6%	3.9%
05) VA	4.4%	4.4%	4.1%	3.7%	3.5%	3.8%	3.8%
06) MA	4.1%	4.1%	4.0%	3.1%	3.0%	3.1%	3.7%
07) NJ	3.7%	3.7%	3.8%	3.5%	3.6%	3.7%	3.8%
08) WA	3.7%	3.7%	4.3%	4.2%	3.8%	3.3%	3.4%
09) MD	3.0%	3.0%	3.0%	2.8%	3.3%	3.3%	3.2%
10) FL	2.9%	2.9%	2.9%	5.4%	7.9%	9.0%	8.3%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	18.6%	18.6%	17.5%	16.3%	24.5%	20.1%	19.6%
02) WELLS FARGO & COMPANY	15.8%	15.8%	13.8%	13.3%	7.5%	6.8%	7.2%
03) GMAC INC	6.7%	6.7%	3.6%	5.6%	6.1%	9.2%	7.6%
04) JPMORGAN CHASE & CO	6.6%	6.6%	8.2%	10.4%	5.8%	5.4%	6.8%
05) SUNTRUST BANKS INC	4.9%	4.9%	6.3%	7.1%	7.5%	7.6%	4.4%
06) CITIGROUP INC	4.9%	4.9%	5.9%	11.4%	10.9%	12.5%	10.0%
07) QUICKEN LOANS INC	4.8%	4.8%	2.8%	1.4%	0.1%	0.0%	0.0%
08) FLAGSTAR BANCORP INC	3.6%	3.6%	3.1%	4.0%	4.1%	3.2%	5.5%
09) PHH CORPORATION	2.4%	2.4%	3.4%	0.9%	1.1%	1.6%	2.2%
10) PENTAGON FEDERAL CREDIT UNION	2.3%	2.3%	0.2%	0.1%	0.0%	0.0%	0.1%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	18.1%	18.1%	17.4%	15.4%	24.6%	20.7%	19.7%
02) WELLS FARGO & COMPANY	16.8%	16.8%	13.9%	13.8%	9.9%	10.9%	12.5%
03) JPMORGAN CHASE & CO	11.1%	11.1%	10.7%	18.5%	12.9%	12.6%	13.1%
04) GMAC INC	7.3%	7.3%	5.0%	6.7%	5.5%	8.7%	7.3%
05) CITIGROUP INC	5.0%	5.0%	6.0%	11.5%	11.1%	14.8%	14.8%
06) SUNTRUST BANKS INC	4.9%	4.9%	6.2%	6.9%	5.4%	4.4%	3.4%
07) FLAGSTAR BANCORP INC	3.6%	3.6%	2.6%	3.1%	2.3%	1.2%	1.3%
08) PHH CORPORATION	2.4%	2.4%	3.4%	0.9%	0.9%	1.1%	1.7%
09) PENTAGON FEDERAL CREDIT UNION	2.3%	2.3%	0.2%	0.1%	0.0%	0.0%	0.1%
10) METLIFE INC	1.4%	1.4%	1.4%	0.3%	1.5%	1.4%	1.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	94.2%						

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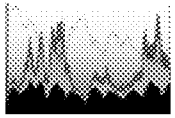


Single Family Conventional Acquisition Characteristics
DU Originated Loan

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	5.8%						
- Primary MI Only	5.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.1%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.9%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	8.11	8.11	5.05	0.36	-15.17	-9.25	-1.74
Wtd Avg Economic Model Fee	19.78	19.78	18.99	29.53	42.73	34.37	27.33
Wtd Avg Charged Fee	27.89	27.89	24.04	29.89	27.57	25.12	25.60
Appraisal Waivers							
Appraisal Waiver	5.5%	5.5%	3.2%	3.0%	2.7%	2.4%	2.4%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.05%	0.05%	2.73%	24.53%	27.66%	39.38%	39.43%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.79%	3.07%	2.99%	1.89%
Housing Goals							
Low Mod	43.09%	43.09%	40.10%	45.01%	47.67%	50.19%	50.55%
Special Affordable	16.29%	16.29%	14.31%	17.73%	19.27%	20.79%	20.90%
Underserved	26.93%	26.93%	24.52%	34.97%	37.81%	36.78%	35.80%
PMM Low Mod	48.35%	48.35%	45.85%	41.20%	45.72%	47.26%	46.84%
PMM Special Affordable	21.05%	21.05%	18.62%	14.87%	17.57%	17.87%	18.15%
PMM Underserved	29.11%	29.11%	27.56%	31.20%	33.47%	31.15%	30.17%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.97%	7.97%	9.33%	10.37%	8.49%	4.85%	1.86%
Median Valuation Bias for Other Refi	7.47%	7.47%	8.06%	9.97%	8.62%	4.88%	1.51%

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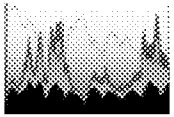


Single Family Conventional Acquisition Characteristics
DU Approve-Strict Definition

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	102,305	102,305	1,898,635	1,356,649	1,486,359	1,231,301	1,337,938
Book Volume ($B)	$22.5	$22.5	$412.3	$284.5	$290.6	$226.3	$233.8
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	30.3%	30.3%	31.3%	20.5%	16.9%	20.0%	21.8%
OLTV 60.01% - 70.00%	15.9%	15.9%	16.7%	15.8%	14.1%	16.0%	17.6%
OLTV 70.01% - 75.00%	13.7%	13.7%	13.4%	9.8%	9.7%	8.8%	8.7%
OLTV 75.01% - 80.00%	28.3%	28.3%	28.7%	30.7%	32.2%	36.8%	35.8%
OLTV 80.01% - 90.00%	7.0%	7.0%	6.4%	11.2%	7.9%	6.3%	6.6%
OLTV 90.01% - 95.00%	3.2%	3.2%	2.9%	6.4%	4.9%	3.3%	3.5%
OLTV 95.01% - 97.00%	0.4%	0.4%	0.2%	1.0%	0.5%	0.5%	0.5%
OLTV 97.01% - 100.00%	0.3%	0.3%	0.2%	4.6%	13.5%	8.2%	5.4%
OLTV > 100.00%	0.8%	0.8%	0.3%	0.0%	0.1%	0.1%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	67.9%	67.9%	67.3%	73.3%	75.9%	73.2%	71.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	27.2%	27.2%	28.0%	18.4%	15.6%	18.8%	20.4%
Comb LTV 60.01% - 70.00%	15.4%	15.4%	16.3%	14.8%	13.1%	15.2%	16.8%
Comb LTV 70.01% - 75.00%	13.6%	13.6%	13.2%	9.4%	7.4%	8.1%	8.3%
Comb LTV 75.01% - 80.00%	27.2%	27.2%	27.5%	27.6%	22.9%	23.9%	24.8%
Comb LTV 80.01% - 90.00%	9.9%	9.9%	10.1%	15.9%	14.4%	13.4%	13.4%
Comb LTV 90.01% - 95.00%	4.1%	4.1%	3.8%	7.9%	8.7%	7.9%	7.8%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.4%	1.0%	0.6%	0.5%	0.5%
Comb LTV 97.01% - 100.00%	0.5%	0.5%	0.2%	4.9%	16.9%	12.1%	8.0%
Comb LTV > 100.00%	1.5%	1.5%	0.5%	0.1%	0.3%	0.2%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	69.8%	69.8%	69.0%	74.8%	78.5%	75.8%	74.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	27.2%	27.2%	28.0%	18.4%	15.6%	18.8%	20.4%
Comb LTV 60.01% - 70.00%	15.4%	15.4%	16.3%	14.8%	13.1%	15.2%	16.8%
Comb LTV 70.01% - 75.00%	13.6%	13.6%	13.2%	9.4%	7.4%	8.1%	8.3%
Comb LTV 75.01% - 80.00%	27.2%	27.2%	27.5%	27.6%	22.9%	23.9%	24.8%
Comb LTV 80.01% - 90.00%	9.9%	9.9%	10.1%	15.9%	14.4%	13.4%	13.4%
Comb LTV 90.01% - 95.00%	4.1%	4.1%	3.8%	7.9%	8.7%	7.9%	7.8%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.4%	1.0%	0.6%	0.5%	0.5%

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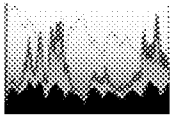


Single Family Conventional Acquisition Characteristics
DU Approve-Strict Definition

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.5%	0.5%	0.2%	4.9%	16.9%	12.1%	8.0%
Comb LTV > 100.00%	1.5%	1.5%	0.5%	0.1%	0.3%	0.2%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	69.8%	69.8%	69.0%	74.8%	78.5%	75.8%	74.2%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.1%
FICO 550-579	0.0%	0.0%	0.0%	0.2%	0.5%	0.5%	0.3%
FICO 580-619	0.4%	0.4%	0.4%	2.0%	4.3%	4.6%	4.3%
FICO 620-659	1.8%	1.8%	1.6%	6.1%	11.4%	11.5%	11.4%
FICO 660-699	7.5%	7.5%	6.7%	14.6%	18.2%	19.0%	19.4%
FICO 700-739	17.6%	17.6%	17.5%	22.7%	22.6%	22.3%	22.2%
FICO >= 740	72.7%	72.7%	73.9%	54.3%	42.9%	42.0%	42.1%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Wtd Avg FICO	759	759	761	737	721	720	720
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	68.4%	68.4%	81.5%	80.2%	82.5%	79.7%	77.3%
Intermediate-term, fixed-rate	19.6%	19.6%	15.6%	11.4%	5.5%	7.2%	9.9%
Adjustable-rate	8.5%	8.5%	1.8%	2.4%	1.3%	2.9%	6.5%
Interest Only adjustable-rate	3.4%	3.4%	1.0%	3.8%	2.5%	4.0%	4.8%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	2.2%	8.2%	6.2%	1.5%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	90.4%	90.4%	92.9%	88.7%	90.8%	90.7%	91.7%
Second/Vacation Home	4.6%	4.6%	4.3%	4.9%	4.7%	5.2%	4.7%
Investor Property	5.0%	5.0%	2.8%	6.4%	4.5%	4.1%	3.6%
10-K Unit Type (Sums to 100%)							
1 Unit	97.6%	97.6%	98.2%	97.3%	97.9%	97.9%	97.5%
2-4 Units	2.4%	2.4%	1.8%	2.7%	2.1%	2.1%	2.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	9.8%	9.8%	7.5%	9.5%	10.2%	9.6%	8.4%
Single Family Homes	90.2%	90.2%	92.5%	90.5%	89.8%	90.4%	91.6%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.5%

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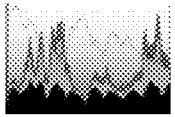


Single Family Conventional Acquisition Characteristics
DU Approve-Strict Definition

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	9.8%	9.8%	7.5%	9.5%	10.2%	9.6%	8.4%
1 Unit	87.6%	87.6%	90.5%	87.5%	87.3%	87.8%	88.6%
2-4 Units	2.4%	2.4%	1.8%	2.7%	2.1%	2.1%	2.5%
Condo							
Condo	8.8%	8.8%	7.0%	9.1%	9.8%	9.1%	8.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	25.2%	25.2%	20.4%	43.4%	53.3%	51.8%	44.7%
Cash-Out Refinance	24.9%	24.9%	29.8%	31.8%	31.3%	35.7%	39.8%
Other Refinance	49.9%	49.9%	49.7%	24.8%	15.4%	12.5%	15.5%
Origination Type (Sums to 100%)							
TPO Broker	13.8%	13.8%	14.0%	25.2%	22.1%	19.0%	16.6%
TPO Correspondent	40.6%	40.6%	40.1%	41.5%	48.6%	47.4%	43.9%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	45.6%	45.6%	45.9%	33.4%	29.3%	33.6%	39.5%
Origination Amount and Rate							
Avg Origination Loan Amount	$219,950	$219,950	$217,310	$209,868	$195,716	$183,997	$174,957
Loan Original Note Rate	4.82%	4.82%	4.93%	6.01%	6.38%	6.41%	5.71%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
Non-Seasoned	100.0%	100.0%	100.0%	99.9%	99.9%	99.9%	99.8%
ACI							
ACI Probability	0.08%	0.08%	0.07%	0.26%	0.56%	0.45%	0.31%
Wtd Avg ACI Score	751	751	752	722	703	709	715
Credit Premium							
Wtd Avg Credit Premium	0.05	0.05	-0.20	-0.09	-0.10	-0.01	0.02
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.1%	0.2%	0.1%	0.1%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.6%	10.6%	12.8%	6.6%	5.0%	5.4%	6.4%
DTI Ratio > 20 and <= 30	23.5%	23.5%	25.9%	17.7%	15.2%	16.2%	18.6%
DTI Ratio > 30 and <= 40	26.8%	26.8%	27.1%	26.2%	26.8%	27.8%	28.4%
DTI Ratio > 40 and <= 45	12.3%	12.3%	11.6%	14.2%	15.3%	15.2%	14.0%
DTI Ratio > 45 and <= 50	10.7%	10.7%	9.3%	11.9%	13.1%	12.6%	11.4%
DTI Ratio > 50	15.4%	15.4%	13.1%	22.9%	24.2%	22.4%	21.0%
DTI Ratio Missing	0.8%	0.8%	0.2%	0.5%	0.5%	0.3%	0.2%

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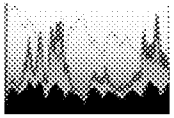


Single Family Conventional Acquisition Characteristics
DU Approve-Strict Definition

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	36.1%	36.1%	34.7%	39.9%	41.1%	40.4%	39.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.6%	10.6%	12.8%	6.6%	5.0%	5.4%	6.4%
DTI Ratio > 20 and <= 30	23.5%	23.5%	25.9%	17.7%	15.2%	16.2%	18.6%
DTI Ratio > 30 and <= 40	26.8%	26.8%	27.1%	26.2%	26.8%	27.8%	28.4%
DTI Ratio > 40 and <= 45	12.3%	12.3%	11.6%	14.2%	15.3%	15.2%	14.0%
DTI Ratio > 45 and <= 50	10.7%	10.7%	9.3%	11.9%	13.1%	12.6%	11.4%
DTI Ratio > 50	15.4%	15.4%	13.1%	22.9%	24.2%	22.4%	21.0%
DTI Ratio Missing	0.8%	0.8%	0.2%	0.5%	0.5%	0.3%	0.2%
Wtd Avg DTI Ratio	36.1%	36.1%	34.7%	39.9%	41.1%	40.4%	39.6%
Origination Term (Sums to 100%)							
<= 15 Years	19.6%	19.6%	15.6%	11.4%	5.5%	7.2%	9.9%
> 15 Years amd <= 25 Years	4.7%	4.7%	4.0%	2.5%	2.3%	2.7%	3.9%
> 25 Years and <= 30 Years	75.7%	75.7%	80.3%	85.5%	90.5%	89.6%	86.0%
> 30 Years	0.0%	0.0%	0.0%	0.6%	1.7%	0.6%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	68.4%	68.4%	81.5%	82.4%	90.6%	85.9%	78.8%
Intermediate-Term Fixed Rate (excl Balloon)	19.6%	19.6%	15.6%	11.4%	5.5%	7.1%	9.8%
Adjustable Rate	11.9%	11.9%	2.8%	6.2%	3.9%	6.9%	11.3%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.6%	1.7%	0.6%	0.1%
Hybrid Arm	11.9%	11.9%	2.8%	6.2%	3.9%	6.9%	11.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.6%	0.6%	1.0%	2.7%
- 5/1 Hybrid Arm	9.4%	9.4%	2.2%	3.9%	2.5%	4.4%	6.0%
- 7/1 Hybrid Arm	1.6%	1.6%	0.4%	1.2%	0.6%	1.1%	1.8%
- 10/1 Hybrid Arm	0.8%	0.8%	0.2%	0.4%	0.2%	0.5%	0.5%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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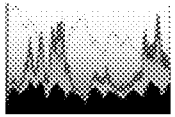


Single Family Conventional Acquisition Characteristics
DU Approve-Strict Definition

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	3.5%	3.5%	1.0%	6.0%	10.7%	10.2%	6.3%
- Interest Only ARM	3.4%	3.4%	1.0%	3.8%	2.5%	4.0%	4.8%
- Interest Only FRM	0.0%	0.0%	0.0%	2.2%	8.2%	6.2%	1.5%
Alt-A	0.0%	0.0%	0.0%	0.3%	0.5%	0.7%	0.7%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.3%	0.5%	0.7%	0.6%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.2%	0.5%	0.7%	0.6%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.2%	0.2%	0.2%	1.2%	5.7%	2.6%	0.4%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.1%	6.5%	13.9%	9.3%	3.3%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.1%	6.2%	13.4%	8.6%	2.7%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.3%	0.5%	0.7%	0.6%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	12.4%	12.4%	11.9%	10.4%	16.4%	18.0%	16.8%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.5%	0.4%	0.4%

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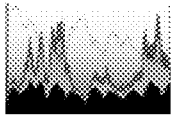


Single Family Conventional Acquisition Characteristics
DU Approve-Strict Definition

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	1.6%	0.2%	0.1%
- 80/10/10	1.9%	1.9%	2.2%	3.0%	4.7%	5.5%	5.1%
- 80/15/05	0.5%	0.5%	0.6%	1.2%	3.3%	4.2%	3.9%
- 80/20/00	0.5%	0.5%	0.3%	0.3%	1.8%	3.7%	2.5%
- 90/05/05	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	8.9%	8.9%	8.5%	5.6%	4.5%	4.1%	4.7%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	13.8%	13.8%	13.9%	11.7%	17.7%	19.8%	20.0%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.5%	0.4%	0.4%
- 75/25/00	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%
- 80/10/10	2.1%	2.1%	2.5%	3.3%	5.5%	6.4%	6.5%
- 80/15/05	0.5%	0.5%	0.6%	1.2%	3.3%	4.3%	4.1%
- 80/20/00	1.2%	1.2%	0.4%	0.4%	3.6%	4.0%	2.6%
- 90/05/05	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
- Other	9.3%	9.3%	9.9%	6.5%	4.6%	4.7%	6.2%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	15.0%	15.0%	16.5%	15.1%	16.1%	16.7%	16.9%
Northeast	20.0%	20.0%	18.7%	17.1%	17.0%	17.4%	19.4%
Southeast	18.7%	18.7%	20.9%	24.0%	26.9%	28.1%	25.5%
Southwest	14.5%	14.5%	15.6%	16.8%	18.2%	17.5%	15.5%
West	31.9%	31.9%	28.3%	27.0%	21.8%	20.3%	22.7%
Census Region (Sums to 100%)							
New England	7.2%	7.2%	7.0%	5.8%	6.1%	6.3%	7.7%
Middle Atlantic	12.2%	12.2%	11.1%	10.6%	10.0%	10.2%	10.8%
East North Central	12.0%	12.0%	12.8%	12.0%	12.7%	13.0%	13.1%
East South Central	3.0%	3.0%	3.8%	4.1%	4.7%	4.5%	3.9%
South Atlantic	16.1%	16.1%	17.4%	20.3%	22.7%	24.1%	22.2%
West North Central	5.1%	5.1%	6.0%	5.2%	5.8%	6.1%	6.0%
West South Central	6.7%	6.7%	6.9%	7.6%	7.8%	7.3%	6.3%
Mountain	7.0%	7.0%	8.1%	9.2%	10.5%	10.3%	9.3%
Pacific	30.5%	30.5%	26.5%	24.8%	19.3%	17.9%	20.4%

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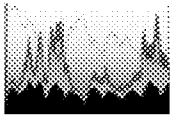


Single Family Conventional Acquisition Characteristics
DU Approve-Strict Definition

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%	0.5%
Top 10 States							
01) CA	24.2%	24.2%	19.1%	17.3%	12.3%	11.6%	14.0%
02) NY	5.9%	5.9%	4.4%	4.3%	3.7%	3.7%	4.0%
03) IL	5.2%	5.2%	4.6%	5.2%	4.8%	4.5%	4.1%
04) TX	4.8%	4.8%	5.0%	5.6%	5.4%	4.6%	3.8%
05) MA	4.2%	4.2%	4.1%	3.1%	3.1%	3.1%	3.9%
06) VA	4.0%	4.0%	4.1%	3.8%	3.6%	3.8%	3.9%
07) WA	3.7%	3.7%	4.3%	4.4%	4.0%	3.5%	3.4%
08) NJ	3.6%	3.6%	3.7%	3.4%	3.3%	3.5%	3.8%
09) FL	2.9%	2.9%	2.9%	5.3%	7.5%	8.7%	7.9%
10) MD	2.8%	2.8%	3.0%	2.7%	3.2%	3.3%	3.2%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	17.5%	17.5%	14.8%	11.1%	20.2%	16.0%	16.6%
02) WELLS FARGO & COMPANY	13.7%	13.7%	12.0%	12.6%	7.7%	6.8%	7.7%
03) GMAC INC	7.2%	7.2%	4.0%	6.5%	7.0%	10.8%	8.9%
04) JPMORGAN CHASE & CO	6.4%	6.4%	7.6%	8.7%	3.0%	2.8%	4.4%
05) SUNTRUST BANKS INC	5.5%	5.5%	7.0%	8.5%	9.3%	8.5%	5.1%
06) QUICKEN LOANS INC	5.4%	5.4%	3.2%	1.8%	0.0%	0.0%	0.0%
07) CITIGROUP INC	5.3%	5.3%	6.4%	12.0%	12.5%	15.1%	11.2%
08) FLAGSTAR BANCORP INC	3.9%	3.9%	3.5%	4.7%	4.6%	3.8%	6.1%
09) PHH CORPORATION	2.7%	2.7%	3.9%	1.1%	1.3%	1.9%	2.4%
10) METLIFE INC	1.6%	1.6%	1.6%	0.2%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	17.5%	17.5%	14.9%	11.0%	20.1%	16.0%	16.6%
02) WELLS FARGO & COMPANY	14.2%	14.2%	12.0%	12.8%	10.7%	12.1%	13.0%
03) JPMORGAN CHASE & CO	11.4%	11.4%	10.3%	17.7%	11.4%	11.3%	12.3%
04) GMAC INC	7.9%	7.9%	5.6%	8.0%	7.2%	10.8%	8.9%
05) SUNTRUST BANKS INC	5.5%	5.5%	6.9%	8.3%	6.9%	4.6%	3.9%
06) CITIGROUP INC	5.4%	5.4%	6.5%	12.2%	12.8%	18.1%	17.2%
07) FLAGSTAR BANCORP INC	3.9%	3.9%	2.9%	3.9%	2.9%	1.5%	1.2%
08) PHH CORPORATION	2.7%	2.7%	3.9%	1.1%	1.0%	1.2%	1.8%
09) METLIFE INC	1.6%	1.6%	1.6%	0.3%	1.8%	1.7%	1.2%
10) UNITED SERVICES AUTOMOBILE ASSOCIATION	1.5%	1.5%	0.9%	1.4%	2.2%	1.7%	2.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	94.4%						

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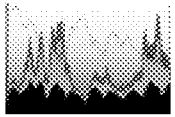


Single Family Conventional Acquisition Characteristics
DU Approve-Strict Definition

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	5.6%						
- Primary MI Only	5.5%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.1%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.8%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	8.65	8.65	5.33	1.79	-12.08	-6.74	-0.09
Wtd Avg Economic Model Fee	18.43	18.43	18.38	25.27	32.71	27.22	21.41
Wtd Avg Charged Fee	27.08	27.08	23.71	27.06	20.63	20.48	21.32
Appraisal Waivers							
Appraisal Waiver	6.0%	6.0%	3.5%	3.6%	3.5%	3.1%	3.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.03%	0.03%	2.62%	25.18%	30.32%	41.15%	38.47%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.58%	1.94%	2.05%	1.31%
Housing Goals							
Low Mod	43.75%	43.75%	40.16%	44.40%	45.79%	48.00%	47.95%
Special Affordable	16.80%	16.80%	14.39%	17.21%	17.45%	18.71%	18.46%
Underserved	26.56%	26.56%	24.22%	33.47%	34.52%	33.93%	33.07%
PMM Low Mod	49.47%	49.47%	46.38%	40.43%	43.85%	44.97%	43.84%
PMM Special Affordable	21.99%	21.99%	19.05%	14.18%	15.63%	15.88%	15.21%
PMM Underserved	29.16%	29.16%	27.12%	29.45%	30.11%	28.08%	26.70%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	8.30%	8.30%	9.45%	10.48%	8.23%	4.66%	1.67%
Median Valuation Bias for Other Refi	7.59%	7.59%	8.08%	10.20%	8.29%	4.59%	1.23%

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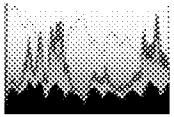


Single Family Conventional Acquisition Characteristics
Lender AUS

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	22,479	22,479	547,064	575,149	601,480	369,562	400,373
Book Volume ($B)	$5.3	$5.3	$130.9	$124.5	$124.8	$72.7	$69.9
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	37.2%	37.2%	36.7%	24.9%	19.7%	21.9%	23.6%
OLTV 60.01% - 70.00%	16.4%	16.4%	18.2%	16.8%	14.2%	15.4%	16.9%
OLTV 70.01% - 75.00%	13.4%	13.4%	12.8%	9.8%	9.5%	8.0%	8.2%
OLTV 75.01% - 80.00%	27.5%	27.5%	25.9%	27.8%	38.8%	45.2%	41.5%
OLTV 80.01% - 90.00%	4.6%	4.6%	5.3%	13.4%	10.2%	6.8%	7.1%
OLTV 90.01% - 95.00%	0.9%	0.9%	1.2%	6.4%	7.1%	2.0%	2.1%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.5%	0.4%	0.7%	0.5%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	64.3%	64.3%	64.6%	70.7%	72.6%	70.7%	69.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	33.0%	33.0%	33.7%	21.2%	17.4%	20.6%	22.0%
Comb LTV 60.01% - 70.00%	16.7%	16.7%	18.5%	15.8%	13.1%	14.6%	16.4%
Comb LTV 70.01% - 75.00%	14.0%	14.0%	13.1%	9.8%	8.1%	7.3%	7.9%
Comb LTV 75.01% - 80.00%	28.1%	28.1%	25.5%	26.1%	24.8%	30.4%	28.2%
Comb LTV 80.01% - 90.00%	6.9%	6.9%	7.5%	19.0%	21.2%	19.0%	18.2%
Comb LTV 90.01% - 95.00%	1.3%	1.3%	1.6%	7.6%	13.7%	6.8%	6.3%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.5%	1.7%	1.2%	0.9%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	66.0%	66.0%	65.9%	72.7%	75.9%	73.3%	72.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	33.0%	33.0%	33.7%	21.2%	17.4%	20.6%	22.0%
Comb LTV 60.01% - 70.00%	16.7%	16.7%	18.5%	15.8%	13.1%	14.6%	16.4%
Comb LTV 70.01% - 75.00%	14.0%	14.0%	13.1%	9.8%	8.1%	7.3%	7.9%
Comb LTV 75.01% - 80.00%	28.1%	28.1%	25.5%	26.1%	24.8%	30.4%	28.2%
Comb LTV 80.01% - 90.00%	6.9%	6.9%	7.5%	19.0%	21.2%	19.0%	18.2%
Comb LTV 90.01% - 95.00%	1.3%	1.3%	1.6%	7.6%	13.7%	6.8%	6.3%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%

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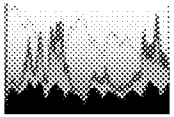


Single Family Conventional Acquisition Characteristics
Lender AUS

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.5%	1.7%	1.2%	0.9%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	66.0%	66.0%	65.9%	72.7%	75.9%	73.3%	72.3%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
FICO 580-619	0.0%	0.0%	0.0%	0.4%	2.1%	1.6%	1.0%
FICO 620-659	0.8%	0.8%	0.7%	3.2%	6.9%	6.7%	7.2%
FICO 660-699	5.2%	5.2%	4.3%	12.4%	16.7%	14.1%	13.9%
FICO 700-739	15.9%	15.9%	15.5%	22.6%	25.6%	25.5%	25.7%
FICO >= 740	78.0%	78.0%	79.5%	61.4%	48.6%	51.9%	52.0%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	765	765	767	747	732	736	735
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	61.2%	61.2%	84.7%	74.9%	78.2%	70.0%	68.3%
Intermediate-term, fixed-rate	23.3%	23.3%	11.9%	14.3%	6.9%	9.0%	10.6%
Adjustable-rate	12.9%	12.9%	2.4%	4.7%	3.5%	7.9%	14.3%
Interest Only adjustable-rate	2.5%	2.5%	1.1%	4.8%	6.4%	7.7%	6.3%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.3%	5.1%	5.5%	0.5%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	89.0%	89.0%	92.8%	89.1%	90.0%	88.7%	89.5%
Second/Vacation Home	6.7%	6.7%	5.2%	5.9%	6.8%	9.0%	7.4%
Investor Property	4.3%	4.3%	1.9%	5.0%	3.2%	2.2%	3.1%
10-K Unit Type (Sums to 100%)							
1 Unit	98.4%	98.4%	98.8%	97.9%	98.0%	98.4%	98.2%
2-4 Units	1.6%	1.6%	1.2%	2.1%	2.0%	1.6%	1.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	14.9%	14.9%	10.3%	12.4%	12.3%	12.5%	11.0%
Single Family Homes	85.1%	85.1%	89.7%	87.6%	87.7%	87.5%	89.0%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%

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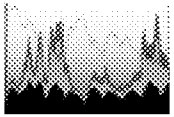


Single Family Conventional Acquisition Characteristics
Lender AUS

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	14.9%	14.9%	10.3%	12.4%	12.3%	12.5%	11.0%
1 Unit	83.5%	83.5%	88.4%	85.4%	85.5%	85.8%	87.0%
2-4 Units	1.6%	1.6%	1.2%	2.1%	2.0%	1.6%	1.8%
Condo							
Condo	13.1%	13.1%	9.0%	11.7%	11.6%	12.0%	10.7%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	34.3%	34.3%	20.9%	39.1%	45.8%	54.0%	49.3%
Cash-Out Refinance	24.7%	24.7%	25.5%	31.0%	32.9%	30.5%	32.2%
Other Refinance	40.9%	40.9%	53.6%	29.9%	21.3%	15.5%	18.5%
Origination Type (Sums to 100%)							
TPO Broker	4.8%	4.8%	4.8%	13.9%	21.9%	22.2%	19.3%
TPO Correspondent	3.9%	3.9%	4.2%	5.8%	14.9%	17.8%	18.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	91.3%	91.3%	91.0%	80.3%	63.2%	60.0%	62.7%
Origination Amount and Rate							
Avg Origination Loan Amount	$236,724	$236,724	$239,363	$216,623	$207,712	$196,900	$174,552
Loan Original Note Rate	4.77%	4.77%	4.86%	5.88%	6.36%	6.38%	5.72%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
ACI							
ACI Probability	0.05%	0.05%	0.05%	0.18%	0.38%	0.29%	0.25%
Wtd Avg ACI Score	760	760	758	730	706	712	716
Credit Premium							
Wtd Avg Credit Premium	0.11	0.11	-0.23	-0.12	0.00	0.06	0.15
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.3%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.5%	0.5%	0.8%	0.8%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	13.5%	13.5%	16.1%	9.0%	7.3%	7.7%	8.7%
DTI Ratio > 20 and <= 30	30.2%	30.2%	31.5%	22.5%	18.7%	19.9%	22.3%
DTI Ratio > 30 and <= 40	36.7%	36.7%	32.2%	30.4%	30.9%	32.8%	33.4%
DTI Ratio > 40 and <= 45	17.6%	17.6%	13.7%	15.2%	16.9%	16.9%	15.9%
DTI Ratio > 45 and <= 50	1.0%	1.0%	4.6%	12.1%	14.2%	12.9%	11.1%
DTI Ratio > 50	0.2%	0.2%	1.7%	10.3%	11.6%	9.4%	8.3%
DTI Ratio Missing	0.8%	0.8%	0.3%	0.6%	0.4%	0.4%	0.3%

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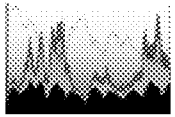


Single Family Conventional Acquisition Characteristics
Lender AUS

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	30.9%	30.9%	30.7%	35.9%	37.2%	36.4%	35.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	13.5%	13.5%	16.1%	9.0%	7.3%	7.7%	8.7%
DTI Ratio > 20 and <= 30	30.2%	30.2%	31.5%	22.5%	18.7%	19.9%	22.3%
DTI Ratio > 30 and <= 40	36.7%	36.7%	32.2%	30.4%	30.9%	32.8%	33.4%
DTI Ratio > 40 and <= 45	17.6%	17.6%	13.7%	15.2%	16.9%	16.9%	15.9%
DTI Ratio > 45 and <= 50	1.0%	1.0%	4.6%	12.1%	14.2%	12.9%	11.1%
DTI Ratio > 50	0.2%	0.2%	1.7%	10.3%	11.6%	9.4%	8.3%
DTI Ratio Missing	0.8%	0.8%	0.3%	0.6%	0.4%	0.4%	0.3%
Wtd Avg DTI Ratio	30.9%	30.9%	30.7%	35.9%	37.2%	36.4%	35.4%
Origination Term (Sums to 100%)							
<= 15 Years	23.3%	23.3%	11.9%	14.3%	6.9%	9.0%	10.7%
> 15 Years amd <= 25 Years	3.1%	3.1%	4.5%	3.9%	3.0%	2.8%	4.2%
> 25 Years and <= 30 Years	73.5%	73.5%	83.7%	81.0%	88.2%	87.5%	85.1%
> 30 Years	0.0%	0.0%	0.0%	0.8%	1.9%	0.8%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	61.3%	61.3%	84.7%	76.2%	83.2%	75.4%	68.8%
Intermediate-Term Fixed Rate (excl Balloon)	23.3%	23.3%	11.9%	14.3%	6.9%	9.0%	10.6%
Adjustable Rate	15.4%	15.4%	3.5%	9.5%	9.9%	15.6%	20.6%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.8%	1.9%	0.8%	0.0%
Hybrid Arm	15.4%	15.4%	3.5%	9.5%	9.8%	15.5%	20.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.2%	0.7%	1.0%	2.9%
- 5/1 Hybrid Arm	11.9%	11.9%	3.0%	6.2%	5.8%	10.4%	12.0%
- 7/1 Hybrid Arm	3.1%	3.1%	0.4%	2.3%	1.8%	2.5%	3.5%
- 10/1 Hybrid Arm	0.4%	0.4%	0.1%	0.8%	1.5%	1.5%	1.7%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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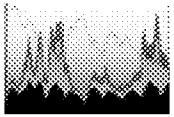


Single Family Conventional Acquisition Characteristics
Lender AUS

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	2.5%	2.5%	1.1%	6.1%	11.5%	13.2%	6.8%
- Interest Only ARM	2.5%	2.5%	1.1%	4.8%	6.4%	7.7%	6.3%
- Interest Only FRM	0.0%	0.0%	0.0%	1.3%	5.1%	5.5%	0.5%
Alt-A	0.0%	0.0%	0.0%	0.8%	1.0%	0.1%	0.2%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.6%	0.8%	0.1%	0.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%
- Alt-A SISA	0.0%	0.0%	0.0%	0.2%	0.2%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.3%	0.4%	0.0%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.2%	0.2%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	7.9%	39.1%	56.5%	61.8%	64.3%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	7.9%	38.4%	55.7%	61.7%	64.2%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.6%	0.8%	0.1%	0.1%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	12.6%	12.6%	9.7%	14.2%	23.6%	20.1%	18.8%
- 75/20/05	0.1%	0.1%	0.1%	0.2%	0.6%	0.3%	0.2%

FM-FCIC_00038473

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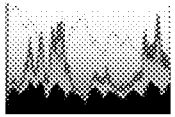


Single Family Conventional Acquisition Characteristics
Lender AUS

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%
- 80/10/10	1.2%	1.2%	1.4%	3.6%	7.6%	10.8%	10.0%
- 80/15/05	0.2%	0.2%	0.3%	1.0%	5.7%	4.3%	3.8%
- 80/20/00	0.0%	0.0%	0.0%	0.1%	0.7%	0.5%	0.3%
- 90/05/05	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
- Other	11.1%	11.1%	7.9%	9.2%	8.3%	4.3%	4.4%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	13.9%	13.9%	11.2%	15.3%	24.8%	21.9%	20.2%
- 75/20/05	0.1%	0.1%	0.1%	0.2%	0.6%	0.3%	0.2%
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
- 80/10/10	1.3%	1.3%	1.5%	3.8%	9.5%	11.5%	10.6%
- 80/15/05	0.2%	0.2%	0.3%	1.1%	6.0%	4.5%	4.0%
- 80/20/00	0.0%	0.0%	0.0%	0.2%	1.5%	0.7%	0.5%
- 90/05/05	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
- Other	12.2%	12.2%	9.1%	9.8%	7.0%	4.8%	4.8%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	11.0%	11.0%	13.3%	13.8%	13.9%	13.6%	13.1%
Northeast	21.5%	21.5%	21.4%	18.6%	18.1%	16.7%	17.1%
Southeast	16.5%	16.5%	17.4%	21.1%	24.4%	26.3%	25.4%
Southwest	13.0%	13.0%	14.5%	16.7%	17.7%	17.3%	16.1%
West	38.1%	38.1%	33.4%	29.8%	25.8%	26.2%	28.2%
Census Region (Sums to 100%)							
New England	4.2%	4.2%	4.8%	4.7%	4.8%	4.8%	5.3%
Middle Atlantic	16.9%	16.9%	16.1%	13.5%	12.8%	11.4%	11.4%
East North Central	7.5%	7.5%	9.2%	10.6%	11.3%	11.0%	10.7%
East South Central	2.2%	2.2%	3.0%	3.3%	3.6%	3.7%	3.6%
South Atlantic	14.7%	14.7%	14.9%	18.3%	21.3%	23.0%	22.2%
West North Central	4.7%	4.7%	5.9%	5.2%	4.5%	4.5%	4.9%
West South Central	5.8%	5.8%	5.6%	6.9%	6.8%	6.4%	5.5%
Mountain	7.8%	7.8%	9.2%	10.6%	12.4%	12.7%	12.1%
Pacific	36.2%	36.2%	31.4%	27.0%	22.5%	22.4%	24.4%

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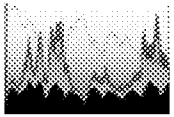


Single Family Conventional Acquisition Characteristics
Lender AUS

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) CA	29.8%	29.8%	24.2%	19.6%	15.0%	15.2%	17.7%
02) NY	8.9%	8.9%	7.5%	6.0%	5.1%	4.3%	4.0%
03) NJ	5.0%	5.0%	5.3%	4.6%	4.7%	4.2%	4.3%
04) TX	4.7%	4.7%	4.4%	5.4%	5.0%	4.6%	4.0%
05) WA	4.0%	4.0%	4.4%	4.4%	4.1%	4.0%	3.5%
06) IL	3.5%	3.5%	4.1%	5.1%	5.2%	4.9%	4.3%
07) VA	3.4%	3.4%	3.4%	3.2%	3.2%	3.2%	3.2%
08) CO	3.2%	3.2%	3.8%	3.0%	2.9%	2.7%	2.4%
09) PA	3.0%	3.0%	3.3%	2.9%	3.0%	3.0%	3.1%
10) FL	2.7%	2.7%	2.3%	5.1%	8.0%	10.0%	9.8%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	64.3%	64.3%	47.1%	24.8%	16.5%	15.1%	7.4%
02) BANK OF AMERICA CORPORATION	24.5%	24.5%	39.2%	57.4%	65.7%	70.8%	85.9%
03) JPMORGAN CHASE & CO	9.2%	9.2%	11.0%	15.2%	15.8%	10.7%	2.1%
04) CITIGROUP INC	2.0%	2.0%	2.4%	2.3%	1.8%	2.8%	4.5%
05) SUNTRUST BANKS INC	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
06) BANCORPSOUTH INC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	64.3%	64.3%	47.1%	24.8%	16.5%	15.1%	7.4%
02) BANK OF AMERICA CORPORATION	24.5%	24.5%	39.2%	57.4%	65.7%	70.7%	85.9%
03) JPMORGAN CHASE & CO	9.2%	9.2%	11.2%	15.6%	15.9%	11.0%	2.1%
04) CITIGROUP INC	2.0%	2.0%	2.4%	2.2%	1.7%	2.8%	4.4%
05) BANCORPSOUTH INC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	94.3%						

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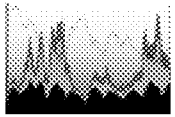


Single Family Conventional Acquisition Characteristics
Lender AUS

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	5.7%						
- Primary MI Only	5.4%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.3%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.4%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	12.81	12.81	7.31	1.68	-12.53	-8.65	-4.71
Wtd Avg Economic Model Fee	10.94	10.94	12.63	20.76	29.41	25.31	22.28
Wtd Avg Charged Fee	23.74	23.74	19.95	22.44	16.88	16.66	17.57
Appraisal Waivers							
Appraisal Waiver	0.6%	0.6%	1.8%	3.7%	4.0%	4.3%	4.8%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.08%	0.08%	2.10%	25.88%	32.96%	43.14%	39.56%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.34%	1.81%	2.17%	1.48%
Housing Goals							
Low Mod	35.84%	35.84%	31.61%	36.70%	35.99%	37.24%	40.90%
Special Affordable	12.99%	12.99%	9.71%	13.32%	12.62%	12.94%	14.56%
Underserved	26.51%	26.51%	22.12%	32.65%	35.21%	34.51%	35.09%
PMM Low Mod	31.88%	31.88%	32.69%	29.84%	27.02%	30.09%	34.02%
PMM Special Affordable	12.20%	12.20%	11.04%	8.88%	7.02%	8.11%	9.99%
PMM Underserved	26.26%	26.26%	25.14%	29.36%	28.05%	27.46%	27.83%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.49%	7.49%	8.56%	9.10%	7.58%	4.74%	1.92%
Median Valuation Bias for Other Refi	7.77%	7.77%	8.25%	9.07%	8.78%	5.68%	2.39%

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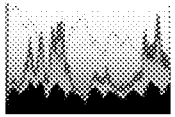


Single Family Conventional Acquisition Characteristics
Freddie Mac LP

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	7,771	7,771	189,841	147,718	148,275	114,914	191,410
Book Volume ($B)	$1.9	$1.9	$45.3	$32.9	$32.1	$22.6	$35.1
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	36.8%	36.8%	35.1%	20.0%	18.0%	19.9%	20.9%
OLTV 60.01% - 70.00%	16.1%	16.1%	16.9%	14.7%	14.4%	15.1%	16.5%
OLTV 70.01% - 75.00%	13.5%	13.5%	12.8%	9.0%	8.8%	8.6%	8.8%
OLTV 75.01% - 80.00%	28.4%	28.4%	27.7%	32.6%	41.1%	43.2%	40.2%
OLTV 80.01% - 90.00%	3.7%	3.7%	5.2%	14.6%	10.1%	8.3%	7.8%
OLTV 90.01% - 95.00%	1.5%	1.5%	2.3%	8.4%	6.5%	4.5%	5.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.2%	0.2%	0.1%	0.2%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.4%	1.0%	0.2%	0.7%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	64.8%	64.8%	65.8%	73.3%	73.3%	72.0%	71.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	33.8%	33.8%	32.5%	17.7%	16.6%	18.5%	19.5%
Comb LTV 60.01% - 70.00%	15.5%	15.5%	16.7%	13.6%	13.2%	14.3%	15.8%
Comb LTV 70.01% - 75.00%	14.0%	14.0%	12.8%	8.6%	7.6%	8.0%	8.4%
Comb LTV 75.01% - 80.00%	27.9%	27.9%	26.7%	29.3%	29.9%	30.9%	30.0%
Comb LTV 80.01% - 90.00%	6.5%	6.5%	8.2%	19.8%	19.5%	17.3%	15.2%
Comb LTV 90.01% - 95.00%	2.1%	2.1%	3.1%	10.2%	11.3%	10.4%	10.1%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.3%	0.2%	0.1%	0.2%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.5%	1.8%	0.4%	0.8%
Comb LTV > 100.00%	0.1%	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	66.3%	66.3%	67.0%	74.9%	75.8%	74.3%	73.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	33.8%	33.8%	32.5%	17.7%	16.6%	18.5%	19.5%
Comb LTV 60.01% - 70.00%	15.5%	15.5%	16.7%	13.6%	13.2%	14.3%	15.8%
Comb LTV 70.01% - 75.00%	14.0%	14.0%	12.8%	8.6%	7.6%	8.0%	8.4%
Comb LTV 75.01% - 80.00%	27.9%	27.9%	26.7%	29.3%	29.9%	30.9%	30.0%
Comb LTV 80.01% - 90.00%	6.5%	6.5%	8.2%	19.8%	19.5%	17.3%	15.2%
Comb LTV 90.01% - 95.00%	2.1%	2.1%	3.1%	10.2%	11.3%	10.4%	10.1%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.3%	0.2%	0.1%	0.2%

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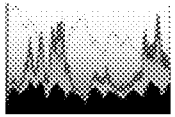


Single Family Conventional Acquisition Characteristics
Freddie Mac LP

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.5%	1.8%	0.4%	0.8%
Comb LTV > 100.00%	0.1%	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	66.3%	66.3%	67.0%	74.9%	75.8%	74.3%	73.6%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
FICO 550-579	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.2%
FICO 580-619	0.1%	0.1%	0.2%	1.5%	2.1%	2.2%	1.8%
FICO 620-659	2.0%	2.0%	1.4%	6.5%	10.6%	10.4%	11.1%
FICO 660-699	6.2%	6.2%	6.1%	14.4%	18.0%	19.5%	19.8%
FICO 700-739	16.9%	16.9%	17.4%	20.1%	20.4%	20.9%	21.7%
FICO >= 740	74.7%	74.7%	74.9%	57.3%	48.6%	46.7%	45.0%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
Wtd Avg FICO	762	762	762	740	729	727	725
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	73.5%	73.5%	85.8%	83.3%	86.1%	83.2%	79.2%
Intermediate-term, fixed-rate	18.7%	18.7%	12.5%	11.0%	6.0%	9.5%	10.7%
Adjustable-rate	5.4%	5.4%	1.1%	2.3%	1.5%	2.4%	8.1%
Interest Only adjustable-rate	2.4%	2.4%	0.5%	1.9%	3.6%	3.4%	1.8%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.4%	2.9%	1.4%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	92.3%	92.3%	94.0%	90.5%	91.1%	91.4%	92.4%
Second/Vacation Home	4.8%	4.8%	4.3%	6.2%	5.4%	5.5%	5.2%
Investor Property	2.9%	2.9%	1.8%	3.3%	3.5%	3.1%	2.5%
10-K Unit Type (Sums to 100%)							
1 Unit	97.2%	97.2%	97.9%	97.7%	97.9%	98.1%	97.9%
2-4 Units	2.8%	2.8%	2.1%	2.3%	2.1%	1.9%	2.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	8.3%	8.3%	7.8%	10.4%	9.3%	8.6%	7.6%
Single Family Homes	91.7%	91.7%	92.2%	89.6%	90.7%	91.4%	92.4%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.4%	0.4%	0.1%	0.1%	0.5%	0.4%	0.1%

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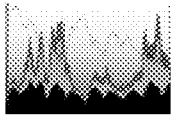


Single Family Conventional Acquisition Characteristics
Freddie Mac LP

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	8.3%	8.3%	7.8%	10.4%	9.3%	8.6%	7.6%
1 Unit	88.4%	88.4%	90.0%	87.2%	88.1%	89.1%	90.2%
2-4 Units	2.8%	2.8%	2.1%	2.3%	2.1%	1.8%	2.1%
Condo							
Condo	7.0%	7.0%	7.2%	10.2%	9.2%	8.6%	7.6%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	27.8%	27.8%	20.3%	46.1%	48.7%	49.3%	44.7%
Cash-Out Refinance	24.6%	24.6%	27.1%	20.8%	26.2%	30.5%	32.7%
Other Refinance	47.6%	47.6%	52.6%	33.1%	25.1%	20.2%	22.6%
Origination Type (Sums to 100%)							
TPO Broker	34.4%	34.4%	29.5%	11.8%	9.7%	11.5%	11.6%
TPO Correspondent	47.5%	47.5%	43.5%	57.5%	72.6%	68.6%	74.1%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	18.1%	18.1%	27.0%	30.7%	17.7%	19.9%	14.3%
Origination Amount and Rate							
Avg Origination Loan Amount	$242,961	$242,961	$238,896	$222,898	$216,689	$196,747	$183,363
Loan Original Note Rate	4.78%	4.78%	4.88%	5.99%	6.29%	6.31%	5.61%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%	0.1%
Non-Seasoned	100.0%	100.0%	100.0%	99.9%	99.8%	99.6%	99.9%
ACI							
ACI Probability	0.08%	0.08%	0.08%	0.24%	0.32%	0.28%	0.29%
Wtd Avg ACI Score	749	749	747	724	715	717	718
Credit Premium							
Wtd Avg Credit Premium	-0.01	-0.01	-0.25	-0.09	-0.05	0.02	-0.02
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.9%	11.9%	12.4%	6.9%	7.3%	6.6%	8.0%
DTI Ratio > 20 and <= 30	27.1%	27.1%	25.4%	17.7%	19.8%	18.2%	21.3%
DTI Ratio > 30 and <= 40	33.1%	33.1%	26.4%	25.2%	29.6%	29.6%	30.9%
DTI Ratio > 40 and <= 45	16.1%	16.1%	11.3%	13.0%	14.2%	15.3%	14.4%
DTI Ratio > 45 and <= 50	7.5%	7.5%	17.1%	12.0%	11.8%	13.0%	11.2%
DTI Ratio > 50	3.3%	3.3%	7.3%	23.1%	16.1%	16.2%	13.4%
DTI Ratio Missing	0.8%	0.8%	0.2%	2.0%	1.3%	1.0%	0.6%

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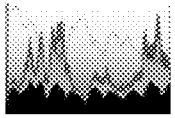


Single Family Conventional Acquisition Characteristics
Freddie Mac LP

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	32.7%	32.7%	34.5%	40.4%	38.3%	39.0%	37.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.9%	11.9%	12.4%	6.9%	7.3%	6.6%	8.0%
DTI Ratio > 20 and <= 30	27.1%	27.1%	25.4%	17.7%	19.8%	18.2%	21.3%
DTI Ratio > 30 and <= 40	33.1%	33.1%	26.4%	25.2%	29.6%	29.6%	30.9%
DTI Ratio > 40 and <= 45	16.1%	16.1%	11.3%	13.0%	14.2%	15.3%	14.4%
DTI Ratio > 45 and <= 50	7.5%	7.5%	17.1%	12.0%	11.8%	13.0%	11.2%
DTI Ratio > 50	3.3%	3.3%	7.3%	23.1%	16.1%	16.2%	13.4%
DTI Ratio Missing	0.8%	0.8%	0.2%	2.0%	1.3%	1.0%	0.6%
Wtd Avg DTI Ratio	32.7%	32.7%	34.5%	40.4%	38.3%	39.0%	37.4%
Origination Term (Sums to 100%)							
<= 15 Years	18.7%	18.7%	12.5%	11.0%	6.0%	9.5%	10.7%
> 15 Years amd <= 25 Years	3.8%	3.8%	4.3%	2.4%	2.3%	2.8%	4.0%
> 25 Years and <= 30 Years	77.5%	77.5%	83.3%	86.2%	91.2%	87.6%	85.2%
> 30 Years	0.0%	0.0%	0.0%	0.4%	0.5%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	73.5%	73.5%	85.9%	84.7%	89.0%	84.7%	79.3%
Intermediate-Term Fixed Rate (excl Balloon)	18.7%	18.7%	12.5%	11.0%	5.9%	9.4%	10.6%
Adjustable Rate	7.8%	7.8%	1.7%	4.2%	5.0%	5.9%	10.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.4%	0.5%	0.0%	0.0%
Hybrid Arm	7.8%	7.8%	1.7%	4.2%	5.0%	5.8%	9.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.0%	0.4%	0.8%	0.5%	1.6%
- 5/1 Hybrid Arm	6.1%	6.1%	1.4%	2.6%	3.5%	3.1%	6.4%
- 7/1 Hybrid Arm	1.5%	1.5%	0.2%	0.8%	0.4%	1.0%	1.1%
- 10/1 Hybrid Arm	0.1%	0.1%	0.0%	0.4%	0.3%	1.2%	0.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%

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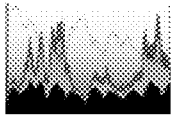


Single Family Conventional Acquisition Characteristics
Freddie Mac LP

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	2.4%	2.4%	0.6%	3.3%	6.5%	4.8%	1.9%
- Interest Only ARM	2.4%	2.4%	0.5%	1.9%	3.6%	3.4%	1.8%
- Interest Only FRM	0.0%	0.0%	0.0%	1.4%	2.9%	1.4%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.0%	1.9%	2.3%	1.6%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	1.9%	2.3%	1.6%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	1.2%	1.5%	1.3%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.7%	0.8%	0.3%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.4%	2.3%	5.0%	4.4%	2.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.4%	2.2%	3.2%	2.1%	0.4%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	1.9%	2.3%	1.6%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	10.5%	10.5%	9.0%	11.0%	17.9%	17.3%	15.3%
- 75/20/05	0.2%	0.2%	0.2%	0.3%	0.5%	0.4%	0.3%

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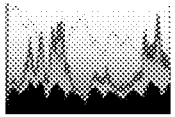


Single Family Conventional Acquisition Characteristics
Freddie Mac LP

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%
- 80/10/10	1.6%	1.6%	1.8%	3.3%	7.2%	7.1%	6.1%
- 80/15/05	0.3%	0.3%	0.5%	1.4%	4.0%	5.4%	4.7%
- 80/20/00	0.0%	0.0%	0.0%	0.1%	0.6%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
- Other	8.4%	8.4%	6.5%	5.9%	5.4%	4.3%	4.0%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	11.7%	11.7%	10.9%	12.3%	19.4%	19.0%	17.2%
- 75/20/05	0.2%	0.2%	0.2%	0.3%	0.5%	0.4%	0.4%
- 75/25/00	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	0.0%
- 80/10/10	1.8%	1.8%	2.0%	3.7%	8.2%	8.3%	7.0%
- 80/15/05	0.4%	0.4%	0.5%	1.5%	4.4%	5.6%	5.1%
- 80/20/00	0.0%	0.0%	0.0%	0.1%	1.0%	0.3%	0.2%
- 90/05/05	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- Other	9.4%	9.4%	8.0%	6.5%	5.1%	4.3%	4.4%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	13.3%	13.3%	15.4%	19.7%	19.4%	16.9%	17.5%
Northeast	19.4%	19.4%	20.9%	15.5%	15.1%	13.9%	15.9%
Southeast	17.0%	17.0%	18.9%	23.9%	25.2%	28.2%	24.7%
Southwest	13.3%	13.3%	15.0%	19.4%	19.8%	20.9%	20.6%
West	37.1%	37.1%	29.8%	21.5%	20.5%	20.2%	21.4%
Census Region (Sums to 100%)							
New England	5.4%	5.4%	5.8%	4.9%	5.0%	4.7%	6.1%
Middle Atlantic	13.7%	13.7%	14.9%	10.3%	9.7%	8.7%	9.2%
East North Central	10.6%	10.6%	11.1%	15.6%	15.6%	13.6%	13.9%
East South Central	2.4%	2.4%	3.0%	3.9%	3.9%	4.6%	3.7%
South Atlantic	14.8%	14.8%	16.1%	20.4%	21.7%	24.0%	21.5%
West North Central	5.2%	5.2%	6.9%	6.8%	6.5%	6.4%	6.2%
West South Central	5.6%	5.6%	6.0%	7.3%	7.3%	7.1%	6.8%
Mountain	6.0%	6.0%	7.7%	11.4%	12.1%	13.7%	14.1%
Pacific	36.3%	36.3%	28.5%	19.4%	18.2%	17.1%	18.5%

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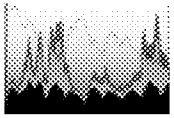


Single Family Conventional Acquisition Characteristics
Freddie Mac LP

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) CA	31.7%	31.7%	21.9%	12.8%	10.7%	10.1%	11.8%
02) NY	6.9%	6.9%	5.7%	3.6%	2.9%	2.3%	2.5%
03) IL	5.8%	5.8%	5.7%	8.1%	7.9%	6.2%	6.2%
04) TX	4.6%	4.6%	4.8%	5.9%	5.8%	5.6%	5.4%
05) NJ	3.8%	3.8%	4.8%	3.4%	3.2%	3.1%	3.3%
06) MA	3.1%	3.1%	3.7%	2.7%	2.3%	2.2%	2.8%
07) PA	3.1%	3.1%	4.4%	3.2%	3.6%	3.3%	3.4%
08) NC	3.0%	3.0%	3.4%	4.0%	4.1%	4.4%	3.6%
09) GA	3.0%	3.0%	3.3%	3.8%	3.6%	3.8%	2.8%
10) WA	2.6%	2.6%	3.3%	3.6%	4.1%	3.6%	3.2%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	65.0%	65.0%	57.3%	32.4%	20.4%	21.1%	18.8%
02) BANK OF AMERICA CORPORATION	9.6%	9.6%	10.5%	13.7%	23.9%	24.1%	40.1%
03) JPMORGAN CHASE & CO	8.5%	8.5%	10.9%	11.9%	7.3%	7.3%	5.1%
04) GMAC INC	3.7%	3.7%	1.3%	2.8%	2.9%	6.2%	4.6%
05) US BANCORP	3.7%	3.7%	1.2%	0.0%	0.0%	0.0%	0.1%
06) PNC FINANCIAL SERVICES GROUP INC	1.6%	1.6%	3.2%	4.1%	9.2%	9.6%	0.1%
07) BB&T CORPORATION	1.4%	1.4%	1.2%	2.0%	0.5%	1.3%	1.7%
08) FEDERAL HOME LOAN BANK SYSTEM	1.3%	1.3%	0.2%	0.0%	0.0%	0.0%	0.0%
09) SUNTRUST BANKS INC	1.2%	1.2%	2.2%	3.9%	2.9%	7.4%	4.1%
10) FIFTH THIRD BANCORP	1.1%	1.1%	0.7%	2.0%	0.0%	0.1%	0.3%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	65.0%	65.0%	57.3%	32.4%	21.7%	23.3%	20.5%
02) BANK OF AMERICA CORPORATION	9.6%	9.6%	10.5%	13.6%	23.8%	23.9%	40.1%
03) JPMORGAN CHASE & CO	8.8%	8.8%	11.2%	14.7%	9.8%	12.8%	8.1%
04) GMAC INC	3.8%	3.8%	1.5%	2.9%	3.0%	6.3%	4.6%
05) US BANCORP	3.7%	3.7%	1.2%	0.0%	0.0%	0.0%	0.1%
06) PNC FINANCIAL SERVICES GROUP INC	1.6%	1.6%	3.2%	3.7%	7.9%	8.4%	0.1%
07) BB&T CORPORATION	1.4%	1.4%	1.2%	2.0%	0.5%	1.3%	1.7%
08) FEDERAL HOME LOAN BANK SYSTEM	1.3%	1.3%	0.2%	0.0%	0.0%	0.0%	0.0%
09) SUNTRUST BANKS INC	1.2%	1.2%	2.1%	3.7%	1.1%	2.7%	2.7%
10) FIFTH THIRD BANCORP	1.1%	1.1%	0.7%	2.0%	0.0%	0.0%	0.1%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	94.7%						

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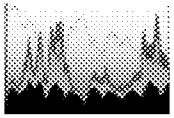


Single Family Conventional Acquisition Characteristics
Freddie Mac LP

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	5.3%						
- Primary MI Only	5.2%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	2.5%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	9.82	9.82	3.81	-0.67	-10.65	-7.71	-3.68
Wtd Avg Economic Model Fee	13.43	13.43	17.00	24.63	27.65	24.63	21.17
Wtd Avg Charged Fee	23.25	23.25	20.81	23.96	17.00	16.92	17.49
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.05%	0.05%	2.99%	30.07%	38.40%	45.65%	38.85%
Cumulative Default Rate	0.00%	0.00%	0.01%	0.55%	1.38%	1.59%	1.15%
Housing Goals							
Low Mod	36.53%	36.53%	35.53%	40.77%	37.90%	41.64%	43.37%
Special Affordable	12.40%	12.40%	11.02%	15.22%	13.35%	14.99%	15.67%
Underserved	26.90%	26.90%	22.62%	29.58%	29.78%	30.76%	30.11%
PMM Low Mod	42.13%	42.13%	39.52%	39.66%	34.51%	38.65%	40.32%
PMM Special Affordable	16.76%	16.76%	13.65%	14.55%	11.26%	13.21%	14.02%
PMM Underserved	27.46%	27.46%	25.28%	27.11%	24.11%	24.21%	24.46%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	8.45%	8.45%	9.63%	10.63%	8.10%	4.70%	2.23%
Median Valuation Bias for Other Refi	8.04%	8.04%	8.48%	9.89%	7.85%	4.41%	1.51%

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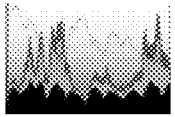


Single Family Conventional Acquisition Characteristics
Other AUS

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	30,250	30,250	736,905	722,867	749,755	484,476	591,783
Book Volume ($B)	$7.2	$7.2	$176.2	$157.4	$156.9	$95.3	$104.9
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	37.1%	37.1%	36.3%	23.9%	19.3%	21.5%	22.7%
OLTV 60.01% - 70.00%	16.3%	16.3%	17.9%	16.4%	14.2%	15.3%	16.7%
OLTV 70.01% - 75.00%	13.4%	13.4%	12.8%	9.7%	9.3%	8.1%	8.4%
OLTV 75.01% - 80.00%	27.7%	27.7%	26.3%	28.8%	39.3%	44.7%	41.1%
OLTV 80.01% - 90.00%	4.4%	4.4%	5.2%	13.7%	10.2%	7.2%	7.3%
OLTV 90.01% - 95.00%	1.1%	1.1%	1.5%	6.8%	6.9%	2.6%	3.1%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.2%	0.1%	0.1%	0.1%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.5%	0.5%	0.6%	0.6%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	64.4%	64.4%	64.9%	71.2%	72.8%	71.0%	70.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	33.2%	33.2%	33.4%	20.4%	17.2%	20.1%	21.2%
Comb LTV 60.01% - 70.00%	16.4%	16.4%	18.0%	15.3%	13.1%	14.5%	16.2%
Comb LTV 70.01% - 75.00%	14.0%	14.0%	13.0%	9.6%	8.0%	7.4%	8.1%
Comb LTV 75.01% - 80.00%	28.1%	28.1%	25.8%	26.8%	25.9%	30.5%	28.8%
Comb LTV 80.01% - 90.00%	6.8%	6.8%	7.7%	19.2%	20.8%	18.6%	17.2%
Comb LTV 90.01% - 95.00%	1.5%	1.5%	2.0%	8.2%	13.2%	7.7%	7.6%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.5%	1.7%	1.0%	0.9%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	66.1%	66.1%	66.2%	73.2%	75.9%	73.6%	72.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	33.2%	33.2%	33.4%	20.4%	17.2%	20.1%	21.2%
Comb LTV 60.01% - 70.00%	16.4%	16.4%	18.0%	15.3%	13.1%	14.5%	16.2%
Comb LTV 70.01% - 75.00%	14.0%	14.0%	13.0%	9.6%	8.0%	7.4%	8.1%
Comb LTV 75.01% - 80.00%	28.1%	28.1%	25.8%	26.8%	25.9%	30.5%	28.8%
Comb LTV 80.01% - 90.00%	6.8%	6.8%	7.7%	19.2%	20.8%	18.6%	17.2%
Comb LTV 90.01% - 95.00%	1.5%	1.5%	2.0%	8.2%	13.2%	7.7%	7.6%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%

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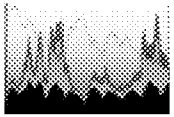


Single Family Conventional Acquisition Characteristics
Other AUS

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.5%	1.7%	1.0%	0.9%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	66.1%	66.1%	66.2%	73.2%	75.9%	73.5%	72.7%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
FICO 580-619	0.0%	0.0%	0.1%	0.6%	2.1%	1.8%	1.3%
FICO 620-659	1.1%	1.1%	0.9%	3.9%	7.6%	7.6%	8.5%
FICO 660-699	5.5%	5.5%	4.8%	12.8%	17.0%	15.4%	15.8%
FICO 700-739	16.2%	16.2%	16.0%	22.1%	24.6%	24.4%	24.3%
FICO >= 740	77.1%	77.1%	78.3%	60.5%	48.6%	50.7%	49.7%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Wtd Avg FICO	764	764	766	746	732	734	732
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	64.5%	64.5%	85.0%	76.7%	79.8%	73.1%	71.9%
Intermediate-term, fixed-rate	22.1%	22.1%	12.0%	13.6%	6.7%	9.1%	10.7%
Adjustable-rate	11.0%	11.0%	2.1%	4.2%	3.1%	6.6%	12.2%
Interest Only adjustable-rate	2.5%	2.5%	0.9%	4.2%	5.8%	6.7%	4.8%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.3%	4.6%	4.5%	0.4%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	89.9%	89.9%	93.1%	89.4%	90.2%	89.4%	90.5%
Second/Vacation Home	6.2%	6.2%	5.0%	6.0%	6.5%	8.2%	6.6%
Investor Property	3.9%	3.9%	1.9%	4.6%	3.3%	2.4%	2.9%
10-K Unit Type (Sums to 100%)							
1 Unit	98.1%	98.1%	98.5%	97.8%	98.0%	98.4%	98.1%
2-4 Units	1.9%	1.9%	1.5%	2.2%	2.0%	1.6%	1.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	13.2%	13.2%	9.7%	12.0%	11.7%	11.6%	9.9%
Single Family Homes	86.8%	86.8%	90.3%	88.0%	88.3%	88.4%	90.1%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.3%	0.2%	0.2%

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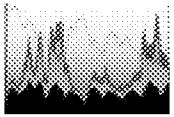


Single Family Conventional Acquisition Characteristics
Other AUS

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	13.2%	13.2%	9.7%	12.0%	11.7%	11.6%	9.9%
1 Unit	84.8%	84.8%	88.8%	85.8%	86.1%	86.6%	88.0%
2-4 Units	1.9%	1.9%	1.4%	2.1%	2.0%	1.6%	1.9%
Condo							
Condo	11.5%	11.5%	8.5%	11.4%	11.1%	11.2%	9.7%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	32.6%	32.6%	20.8%	40.6%	46.4%	52.9%	47.8%
Cash-Out Refinance	24.7%	24.7%	25.9%	28.8%	31.6%	30.5%	32.4%
Other Refinance	42.7%	42.7%	53.3%	30.6%	22.1%	16.6%	19.8%
Origination Type (Sums to 100%)							
TPO Broker	12.6%	12.6%	11.2%	13.5%	19.4%	19.7%	16.7%
TPO Correspondent	15.3%	15.3%	14.3%	16.6%	26.7%	29.8%	36.8%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	72.1%	72.1%	74.5%	69.9%	53.9%	50.5%	46.5%
Origination Amount and Rate							
Avg Origination Loan Amount	$238,326	$238,326	$239,243	$217,905	$209,487	$196,864	$177,402
Loan Original Note Rate	4.77%	4.77%	4.87%	5.90%	6.34%	6.37%	5.68%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	100.0%
ACI							
ACI Probability	0.06%	0.06%	0.06%	0.19%	0.37%	0.29%	0.26%
Wtd Avg ACI Score	757	757	756	728	708	713	716
Credit Premium							
Wtd Avg Credit Premium	0.08	0.08	-0.23	-0.11	-0.01	0.05	0.09
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.4%	0.4%	0.6%	0.6%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	13.1%	13.1%	15.1%	8.6%	7.3%	7.5%	8.5%
DTI Ratio > 20 and <= 30	29.4%	29.4%	29.9%	21.5%	18.9%	19.5%	22.0%
DTI Ratio > 30 and <= 40	35.8%	35.8%	30.7%	29.3%	30.6%	32.1%	32.6%
DTI Ratio > 40 and <= 45	17.2%	17.2%	13.1%	14.7%	16.3%	16.6%	15.4%
DTI Ratio > 45 and <= 50	2.7%	2.7%	7.8%	12.1%	13.8%	12.9%	11.1%
DTI Ratio > 50	1.0%	1.0%	3.1%	12.9%	12.5%	11.0%	10.0%
DTI Ratio Missing	0.8%	0.8%	0.3%	0.9%	0.6%	0.5%	0.4%

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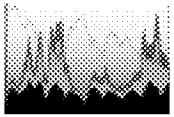


Single Family Conventional Acquisition Characteristics
Other AUS

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	31.4%	31.4%	31.7%	36.8%	37.4%	37.0%	36.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	13.1%	13.1%	15.1%	8.6%	7.3%	7.5%	8.5%
DTI Ratio > 20 and <= 30	29.4%	29.4%	29.9%	21.5%	18.9%	19.5%	22.0%
DTI Ratio > 30 and <= 40	35.8%	35.8%	30.7%	29.3%	30.6%	32.1%	32.6%
DTI Ratio > 40 and <= 45	17.2%	17.2%	13.1%	14.7%	16.3%	16.6%	15.4%
DTI Ratio > 45 and <= 50	2.7%	2.7%	7.8%	12.1%	13.8%	12.9%	11.1%
DTI Ratio > 50	1.0%	1.0%	3.1%	12.9%	12.5%	11.0%	10.0%
DTI Ratio Missing	0.8%	0.8%	0.3%	0.9%	0.6%	0.5%	0.4%
Wtd Avg DTI Ratio	31.4%	31.4%	31.7%	36.8%	37.4%	37.0%	36.1%
Origination Term (Sums to 100%)							
<= 15 Years	22.1%	22.1%	12.0%	13.6%	6.7%	9.1%	10.7%
> 15 Years amd <= 25 Years	3.3%	3.3%	4.4%	3.6%	2.9%	2.8%	4.1%
> 25 Years and <= 30 Years	74.6%	74.6%	83.6%	82.1%	88.8%	87.5%	85.2%
> 30 Years	0.0%	0.0%	0.0%	0.7%	1.6%	0.6%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	64.5%	64.5%	85.0%	78.0%	84.4%	77.6%	72.3%
Intermediate-Term Fixed Rate (excl Balloon)	22.1%	22.1%	12.0%	13.6%	6.7%	9.1%	10.6%
Adjustable Rate	13.4%	13.4%	3.0%	8.4%	8.9%	13.3%	17.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.7%	1.6%	0.6%	0.0%
Hybrid Arm	13.4%	13.4%	3.0%	8.4%	8.9%	13.2%	16.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.3%	0.7%	0.9%	2.5%
- 5/1 Hybrid Arm	10.4%	10.4%	2.6%	5.4%	5.4%	8.7%	10.2%
- 7/1 Hybrid Arm	2.7%	2.7%	0.3%	2.0%	1.5%	2.2%	2.7%
- 10/1 Hybrid Arm	0.3%	0.3%	0.1%	0.7%	1.2%	1.4%	1.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%

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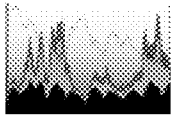


Single Family Conventional Acquisition Characteristics
Other AUS

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	2.5%	2.5%	0.9%	5.5%	10.5%	11.2%	5.1%
- Interest Only ARM	2.5%	2.5%	0.9%	4.2%	5.8%	6.7%	4.8%
- Interest Only FRM	0.0%	0.0%	0.0%	1.3%	4.6%	4.5%	0.4%
Alt-A	0.0%	0.0%	0.0%	0.6%	1.2%	0.6%	0.7%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.5%	1.0%	0.6%	0.6%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.3%	0.4%	0.5%
- Alt-A SISA	0.0%	0.0%	0.0%	0.2%	0.2%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.2%	0.5%	0.2%	0.1%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	6.0%	31.4%	46.0%	48.2%	43.5%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	6.0%	30.9%	45.0%	47.6%	42.9%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.5%	1.0%	0.6%	0.6%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	12.1%	12.1%	9.5%	13.5%	22.5%	19.5%	17.6%
- 75/20/05	0.1%	0.1%	0.1%	0.2%	0.6%	0.3%	0.3%

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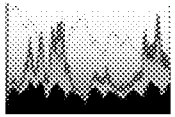


Single Family Conventional Acquisition Characteristics
Other AUS

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%
- 80/10/10	1.3%	1.3%	1.5%	3.5%	7.5%	9.9%	8.7%
- 80/15/05	0.3%	0.3%	0.3%	1.1%	5.4%	4.6%	4.1%
- 80/20/00	0.0%	0.0%	0.0%	0.1%	0.7%	0.4%	0.3%
- 90/05/05	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
- Other	10.4%	10.4%	7.5%	8.5%	7.7%	4.3%	4.3%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	13.3%	13.3%	11.1%	14.7%	23.7%	21.2%	19.2%
- 75/20/05	0.1%	0.1%	0.2%	0.2%	0.6%	0.3%	0.3%
- 75/25/00	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%
- 80/10/10	1.4%	1.4%	1.6%	3.8%	9.2%	10.7%	9.4%
- 80/15/05	0.3%	0.3%	0.4%	1.2%	5.7%	4.8%	4.3%
- 80/20/00	0.0%	0.0%	0.0%	0.2%	1.4%	0.6%	0.4%
- 90/05/05	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
- Other	11.5%	11.5%	8.9%	9.1%	6.6%	4.7%	4.7%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	11.6%	11.6%	13.8%	15.0%	15.0%	14.3%	14.6%
Northeast	21.0%	21.0%	21.3%	18.0%	17.5%	16.0%	16.7%
Southeast	16.6%	16.6%	17.7%	21.7%	24.6%	26.7%	25.2%
Southwest	13.0%	13.0%	14.6%	17.2%	18.2%	18.2%	17.6%
West	37.8%	37.8%	32.5%	28.0%	24.7%	24.8%	25.9%
Census Region (Sums to 100%)							
New England	4.5%	4.5%	5.0%	4.7%	4.9%	4.7%	5.6%
Middle Atlantic	16.0%	16.0%	15.8%	12.8%	12.2%	10.8%	10.7%
East North Central	8.3%	8.3%	9.7%	11.6%	12.2%	11.7%	11.7%
East South Central	2.3%	2.3%	3.0%	3.4%	3.7%	3.9%	3.6%
South Atlantic	14.7%	14.7%	15.2%	18.7%	21.4%	23.3%	22.0%
West North Central	4.9%	4.9%	6.1%	5.6%	4.9%	5.0%	5.3%
West South Central	5.7%	5.7%	5.7%	7.0%	6.9%	6.5%	5.9%
Mountain	7.3%	7.3%	8.8%	10.8%	12.3%	12.9%	12.8%
Pacific	36.3%	36.3%	30.6%	25.4%	21.6%	21.2%	22.4%

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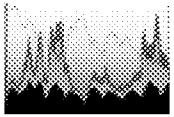


Single Family Conventional Acquisition Characteristics
Other AUS

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) CA	30.3%	30.3%	23.6%	18.2%	14.1%	14.0%	15.7%
02) NY	8.4%	8.4%	7.0%	5.5%	4.7%	3.8%	3.5%
03) NJ	4.7%	4.7%	5.2%	4.3%	4.4%	3.9%	4.0%
04) TX	4.7%	4.7%	4.5%	5.5%	5.2%	4.9%	4.5%
05) IL	4.1%	4.1%	4.5%	5.7%	5.8%	5.2%	4.9%
06) WA	3.6%	3.6%	4.1%	4.3%	4.1%	3.9%	3.4%
07) VA	3.2%	3.2%	3.2%	3.2%	3.2%	3.3%	3.2%
08) PA	3.0%	3.0%	3.6%	3.0%	3.1%	3.1%	3.2%
09) CO	2.9%	2.9%	3.5%	3.0%	2.9%	2.7%	2.6%
10) FL	2.6%	2.6%	2.3%	5.0%	7.5%	9.0%	8.6%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	64.5%	64.5%	49.8%	26.4%	17.3%	16.5%	11.2%
02) BANK OF AMERICA CORPORATION	20.6%	20.6%	31.8%	48.2%	57.1%	59.7%	70.6%
03) JPMORGAN CHASE & CO	9.0%	9.0%	11.0%	14.5%	14.1%	9.9%	3.1%
04) CITIGROUP INC	1.6%	1.6%	2.8%	5.1%	7.1%	5.4%	8.4%
05) GMAC INC	1.0%	1.0%	0.3%	0.6%	0.6%	1.5%	1.5%
06) US BANCORP	1.0%	1.0%	0.3%	0.0%	0.0%	0.0%	0.0%
07) PNC FINANCIAL SERVICES GROUP INC	0.4%	0.4%	0.8%	0.9%	2.0%	2.7%	0.2%
08) BB&T CORPORATION	0.4%	0.4%	0.3%	0.4%	0.1%	0.3%	0.6%
09) FEDERAL HOME LOAN BANK SYSTEM	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
10) SUNTRUST BANKS INC	0.3%	0.3%	0.6%	0.9%	0.6%	1.7%	1.4%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	64.5%	64.5%	49.8%	26.4%	17.6%	17.0%	11.8%
02) BANK OF AMERICA CORPORATION	20.6%	20.6%	31.9%	48.2%	57.1%	59.6%	70.6%
03) JPMORGAN CHASE & CO	9.1%	9.1%	11.2%	15.4%	14.6%	11.4%	4.1%
04) CITIGROUP INC	1.7%	1.7%	2.8%	5.0%	7.0%	5.8%	8.8%
05) GMAC INC	1.0%	1.0%	0.4%	0.6%	0.6%	1.5%	1.5%
06) US BANCORP	1.0%	1.0%	0.3%	0.0%	0.0%	0.0%	0.0%
07) PNC FINANCIAL SERVICES GROUP INC	0.4%	0.4%	0.8%	0.8%	1.7%	2.3%	0.1%
08) BB&T CORPORATION	0.4%	0.4%	0.3%	0.4%	0.1%	0.3%	0.6%
09) FEDERAL HOME LOAN BANK SYSTEM	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
10) SUNTRUST BANKS INC	0.3%	0.3%	0.5%	0.8%	0.2%	0.6%	0.9%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	94.4%						

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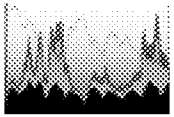


Single Family Conventional Acquisition Characteristics
Other AUS

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	5.6%						
- Primary MI Only	5.3%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.2%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.9%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	12.02	12.02	6.41	1.19	-12.14	-8.43	-4.37
Wtd Avg Economic Model Fee	11.59	11.59	13.76	21.57	29.05	25.15	21.91
Wtd Avg Charged Fee	23.61	23.61	20.17	22.76	16.91	16.72	17.54
Appraisal Waivers							
Appraisal Waiver	0.4%	0.4%	1.4%	2.9%	3.2%	3.3%	3.2%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.08%	0.08%	2.33%	26.75%	34.07%	43.74%	39.32%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.39%	1.72%	2.03%	1.37%
Housing Goals							
Low Mod	36.03%	36.03%	32.67%	37.54%	36.37%	38.32%	41.72%
Special Affordable	12.83%	12.83%	10.06%	13.71%	12.76%	13.44%	14.93%
Underserved	26.62%	26.62%	22.26%	32.03%	34.12%	33.59%	33.45%
PMM Low Mod	34.67%	34.67%	34.71%	32.35%	28.69%	32.11%	36.06%
PMM Special Affordable	13.44%	13.44%	11.81%	10.33%	7.97%	9.31%	11.29%
PMM Underserved	26.58%	26.58%	25.18%	28.79%	27.17%	26.69%	26.74%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.72%	7.72%	8.85%	9.38%	7.67%	4.73%	2.03%
Median Valuation Bias for Other Refi	7.85%	7.85%	8.33%	9.29%	8.54%	5.30%	1.99%

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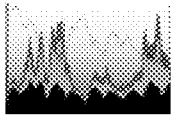


Single Family Conventional Acquisition Characteristics
Manually Underwritten

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	29,885	29,885	333,222	151,959	168,511	173,461	327,228
Book Volume ($B)	$6.5	$6.5	$68.2	$37.6	$33.1	$34.7	$56.2
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	23.8%	23.8%	30.7%	25.8%	19.1%	26.4%	33.1%
OLTV 60.01% - 70.00%	14.3%	14.3%	15.9%	15.9%	14.7%	19.7%	19.3%
OLTV 70.01% - 75.00%	9.3%	9.3%	10.5%	11.0%	9.7%	12.1%	10.6%
OLTV 75.01% - 80.00%	13.6%	13.6%	18.5%	25.8%	31.0%	28.8%	24.1%
OLTV 80.01% - 90.00%	20.6%	20.6%	14.1%	11.8%	8.6%	4.4%	5.6%
OLTV 90.01% - 95.00%	7.9%	7.9%	5.3%	6.3%	5.4%	2.1%	2.3%
OLTV 95.01% - 97.00%	2.2%	2.2%	1.2%	0.6%	1.1%	0.5%	0.6%
OLTV 97.01% - 100.00%	2.5%	2.5%	1.3%	2.4%	9.9%	4.8%	2.5%
OLTV > 100.00%	5.8%	5.8%	2.4%	0.3%	0.4%	1.3%	1.8%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.7%	73.7%	68.9%	70.8%	74.4%	69.4%	66.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	19.3%	19.3%	27.2%	21.1%	16.7%	24.1%	27.2%
Comb LTV 60.01% - 70.00%	12.3%	12.3%	15.1%	15.3%	13.8%	19.6%	19.9%
Comb LTV 70.01% - 75.00%	8.4%	8.4%	10.2%	11.1%	8.7%	11.1%	11.4%
Comb LTV 75.01% - 80.00%	12.5%	12.5%	17.4%	22.7%	21.2%	22.8%	21.3%
Comb LTV 80.01% - 90.00%	20.4%	20.4%	15.6%	16.4%	15.9%	9.8%	10.1%
Comb LTV 90.01% - 95.00%	9.2%	9.2%	6.3%	8.2%	8.9%	5.3%	4.9%
Comb LTV 95.01% - 97.00%	2.7%	2.7%	1.3%	0.6%	1.1%	0.6%	0.7%
Comb LTV 97.01% - 100.00%	3.4%	3.4%	1.7%	4.3%	13.2%	5.4%	2.7%
Comb LTV > 100.00%	11.9%	11.9%	5.2%	0.2%	0.5%	1.3%	1.8%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	78.1%	78.1%	71.6%	73.5%	77.4%	71.5%	69.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	19.3%	19.3%	27.2%	21.1%	16.7%	24.1%	27.2%
Comb LTV 60.01% - 70.00%	12.3%	12.3%	15.1%	15.3%	13.8%	19.6%	19.9%
Comb LTV 70.01% - 75.00%	8.4%	8.4%	10.2%	11.1%	8.7%	11.1%	11.4%
Comb LTV 75.01% - 80.00%	12.5%	12.5%	17.4%	22.7%	21.2%	22.8%	21.3%
Comb LTV 80.01% - 90.00%	20.4%	20.4%	15.6%	16.4%	15.9%	9.8%	10.1%
Comb LTV 90.01% - 95.00%	9.2%	9.2%	6.3%	8.2%	8.9%	5.3%	4.9%
Comb LTV 95.01% - 97.00%	2.7%	2.7%	1.3%	0.6%	1.1%	0.6%	0.7%

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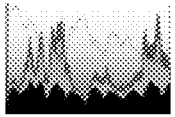


Single Family Conventional Acquisition Characteristics
Manually Underwritten

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	3.4%	3.4%	1.7%	4.3%	13.2%	5.4%	2.7%
Comb LTV > 100.00%	11.9%	11.9%	5.2%	0.2%	0.5%	1.3%	1.8%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	78.1%	78.1%	71.6%	73.5%	77.4%	71.5%	69.7%
Credit Score (Sums to 100%)							
FICO < 550	0.7%	0.7%	0.2%	0.3%	1.2%	2.4%	1.4%
FICO 550-579	0.5%	0.5%	0.2%	0.3%	1.1%	2.6%	1.4%
FICO 580-619	1.2%	1.2%	0.6%	1.2%	4.4%	6.6%	4.5%
FICO 620-659	4.0%	4.0%	2.2%	5.1%	13.1%	13.0%	10.8%
FICO 660-699	11.5%	11.5%	8.4%	14.3%	19.1%	17.5%	17.2%
FICO 700-739	19.4%	19.4%	18.3%	22.2%	21.3%	20.2%	21.4%
FICO >= 740	62.3%	62.3%	69.7%	56.1%	38.2%	35.4%	41.4%
FICO Missing	0.4%	0.4%	0.5%	0.6%	1.5%	2.3%	1.8%
Wtd Avg FICO	747	747	757	740	713	705	717
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	78.3%	78.3%	83.7%	83.9%	71.4%	52.3%	57.3%
Intermediate-term, fixed-rate	17.9%	17.9%	14.3%	8.4%	5.0%	6.7%	12.1%
Adjustable-rate	3.8%	3.8%	1.9%	3.6%	3.5%	5.9%	6.6%
Interest Only adjustable-rate	0.0%	0.0%	0.1%	3.4%	9.6%	7.0%	6.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	6.8%	27.2%	18.1%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.7%	3.7%	0.9%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	91.3%	91.3%	92.4%	91.0%	88.6%	88.2%	90.7%
Second/Vacation Home	4.5%	4.5%	5.2%	4.1%	5.3%	4.8%	4.8%
Investor Property	4.1%	4.1%	2.4%	4.9%	6.1%	7.0%	4.5%
10-K Unit Type (Sums to 100%)							
1 Unit	98.2%	98.2%	98.4%	95.5%	94.3%	94.7%	95.6%
2-4 Units	1.8%	1.8%	1.6%	4.5%	5.7%	5.3%	4.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	7.9%	7.9%	8.2%	12.2%	12.5%	10.7%	10.8%
Single Family Homes	92.1%	92.1%	91.8%	87.8%	87.5%	89.3%	89.2%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%

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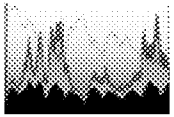


Single Family Conventional Acquisition Characteristics
Manually Underwritten

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	7.9%	7.9%	8.2%	12.2%	12.5%	10.7%	10.8%
1 Unit	90.1%	90.1%	90.0%	83.3%	81.8%	84.0%	84.8%
2-4 Units	1.8%	1.8%	1.6%	4.5%	5.7%	5.3%	4.4%
Condo							
Condo	7.4%	7.4%	7.6%	11.5%	11.8%	10.0%	10.1%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	5.6%	5.6%	11.3%	45.9%	49.1%	39.9%	35.6%
Cash-Out Refinance	4.8%	4.8%	13.9%	16.6%	26.0%	39.6%	32.3%
Other Refinance	89.6%	89.6%	74.8%	37.5%	24.9%	20.5%	32.1%
Origination Type (Sums to 100%)							
TPO Broker	0.9%	0.9%	2.0%	34.0%	36.1%	39.4%	30.3%
TPO Correspondent	0.9%	0.9%	5.6%	12.1%	21.1%	11.0%	9.3%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	98.3%	98.3%	92.3%	54.0%	42.7%	49.6%	60.4%
Origination Amount and Rate							
Avg Origination Loan Amount	$218,046	$218,046	$204,854	$248,115	$197,127	$200,411	$172,094
Loan Original Note Rate	5.04%	5.04%	4.94%	6.08%	6.49%	6.35%	5.61%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.2%	1.0%	3.3%	3.6%	2.8%
Non-Seasoned	100.0%	100.0%	99.8%	99.0%	96.7%	96.4%	97.2%
ACI							
ACI Probability	0.18%	0.18%	0.11%	0.38%	1.04%	0.75%	0.44%
Wtd Avg ACI Score	738	738	747	723	689	697	712
Credit Premium							
Wtd Avg Credit Premium	0.16	0.16	-0.15	-0.02	0.10	0.48	0.15
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.1%	4.8%	16.6%	0.7%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	6.4%	27.7%	17.6%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	27.4%	27.4%	17.9%	10.4%	8.0%	8.5%	12.7%
DTI Ratio > 20 and <= 30	22.9%	22.9%	27.0%	19.6%	15.8%	14.2%	16.9%
DTI Ratio > 30 and <= 40	20.0%	20.0%	25.4%	30.6%	25.3%	21.0%	20.0%
DTI Ratio > 40 and <= 45	7.9%	7.9%	9.8%	18.1%	13.2%	9.3%	8.4%
DTI Ratio > 45 and <= 50	5.0%	5.0%	5.7%	8.9%	10.0%	5.8%	5.7%
DTI Ratio > 50	12.7%	12.7%	11.8%	9.7%	13.6%	7.4%	8.3%
DTI Ratio Missing	4.0%	4.0%	2.4%	2.6%	14.2%	33.8%	28.0%

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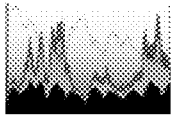


Single Family Conventional Acquisition Characteristics
Manually Underwritten

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	31.9%	31.9%	33.5%	35.9%	37.8%	35.4%	34.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	27.4%	27.4%	17.9%	10.4%	8.0%	8.5%	12.7%
DTI Ratio > 20 and <= 30	22.9%	22.9%	27.0%	19.6%	15.8%	14.2%	16.9%
DTI Ratio > 30 and <= 40	20.0%	20.0%	25.4%	30.6%	25.3%	21.0%	20.0%
DTI Ratio > 40 and <= 45	7.9%	7.9%	9.8%	18.1%	13.2%	9.3%	8.4%
DTI Ratio > 45 and <= 50	5.0%	5.0%	5.7%	8.9%	10.0%	5.8%	5.7%
DTI Ratio > 50	12.7%	12.7%	11.8%	9.7%	13.6%	7.4%	8.3%
DTI Ratio Missing	4.0%	4.0%	2.4%	2.6%	14.2%	33.8%	28.0%
Wtd Avg DTI Ratio	31.9%	31.9%	33.5%	35.9%	37.8%	35.4%	34.3%
Origination Term (Sums to 100%)							
<= 15 Years	17.9%	17.9%	14.4%	8.4%	5.0%	6.7%	12.1%
> 15 Years amd <= 25 Years	6.5%	6.5%	6.0%	3.0%	2.4%	2.8%	4.5%
> 25 Years and <= 30 Years	75.5%	75.5%	79.7%	87.4%	89.6%	89.7%	83.4%
> 30 Years	0.0%	0.0%	0.0%	1.2%	2.9%	0.8%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	78.3%	78.3%	83.7%	84.6%	75.1%	53.2%	57.3%
Intermediate-Term Fixed Rate (excl Balloon)	17.9%	17.9%	14.3%	8.4%	5.0%	6.6%	12.0%
Adjustable Rate	3.8%	3.8%	2.0%	7.0%	19.9%	40.1%	30.6%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	1.2%	2.9%	0.8%	0.0%
Hybrid Arm	3.8%	3.8%	2.0%	6.9%	13.1%	12.9%	12.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.3%	0.5%	1.1%	1.5%
- 5/1 Hybrid Arm	3.2%	3.2%	1.7%	5.2%	8.5%	7.2%	8.2%
- 7/1 Hybrid Arm	0.4%	0.4%	0.2%	1.0%	2.0%	3.1%	1.9%
- 10/1 Hybrid Arm	0.1%	0.1%	0.1%	0.4%	2.1%	1.6%	1.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	6.8%	27.2%	18.1%

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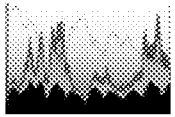


Single Family Conventional Acquisition Characteristics
Manually Underwritten

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.1%	4.1%	13.4%	8.0%	6.0%
- Interest Only ARM	0.0%	0.0%	0.1%	3.4%	9.6%	7.0%	6.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.7%	3.7%	0.9%	0.0%
Alt-A	0.0%	0.0%	0.0%	6.2%	15.2%	12.1%	9.8%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	6.1%	15.1%	11.8%	9.8%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.5%	6.1%	4.8%	5.1%
- Alt-A SISA	0.0%	0.0%	0.0%	1.5%	0.8%	0.1%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.5%	2.9%	2.4%	1.7%
- Alt-A Stated Income	0.0%	0.0%	0.0%	3.6%	5.3%	4.5%	3.1%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.1%	1.2%	6.7%	2.6%	1.2%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.3%	12.4%	26.2%	14.8%	12.3%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.3%	6.4%	11.1%	3.1%	3.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	6.0%	15.1%	11.8%	9.3%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	99.8%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	27.0%	27.0%	18.3%	18.5%	18.8%	12.6%	11.5%
- 75/20/05	0.6%	0.6%	0.3%	0.4%	0.4%	0.3%	0.3%

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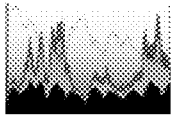


Single Family Conventional Acquisition Characteristics
Manually Underwritten

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%	0.0%
- 80/10/10	2.4%	2.4%	2.2%	3.2%	5.0%	3.2%	3.1%
- 80/15/05	0.7%	0.7%	0.6%	1.6%	2.9%	2.9%	2.3%
- 80/20/00	2.6%	2.6%	2.3%	2.2%	0.2%	0.2%	0.0%
- 90/05/05	1.6%	1.6%	0.8%	0.1%	0.1%	0.0%	0.0%
- Other	19.1%	19.1%	12.0%	11.0%	9.9%	6.1%	5.8%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	27.7%	27.7%	19.4%	19.8%	20.3%	14.0%	13.4%
- 75/20/05	0.6%	0.6%	0.4%	0.4%	0.5%	0.3%	0.3%
- 75/25/00	1.1%	1.1%	0.4%	0.2%	0.2%	0.2%	0.2%
- 80/10/10	2.5%	2.5%	2.3%	3.4%	6.1%	4.1%	4.0%
- 80/15/05	0.7%	0.7%	0.7%	1.6%	3.2%	3.1%	2.5%
- 80/20/00	8.2%	8.2%	3.5%	2.1%	3.6%	0.8%	0.4%
- 90/05/05	1.6%	1.6%	0.8%	0.1%	0.1%	0.0%	0.0%
- Other	13.0%	13.0%	11.3%	11.9%	6.6%	5.4%	6.0%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)							
Midwest	16.2%	16.2%	21.1%	12.5%	15.1%	12.4%	13.8%
Northeast	19.9%	19.9%	16.8%	18.5%	18.1%	12.3%	15.2%
Southeast	19.0%	19.0%	18.1%	19.1%	25.4%	21.0%	21.9%
Southwest	13.0%	13.0%	13.0%	11.2%	14.9%	10.2%	11.9%
West	32.0%	32.0%	30.9%	38.7%	26.5%	44.1%	37.3%
Census Region (Sums to 100%)							
New England	5.5%	5.5%	5.8%	4.2%	4.8%	3.2%	4.8%
Middle Atlantic	13.9%	13.9%	10.5%	14.1%	12.9%	8.7%	10.2%
East North Central	11.9%	11.9%	18.9%	10.9%	12.7%	10.5%	11.5%
East South Central	2.1%	2.1%	2.0%	1.7%	2.7%	2.0%	2.2%
South Atlantic	17.3%	17.3%	16.5%	17.7%	23.2%	19.4%	19.9%
West North Central	6.2%	6.2%	4.3%	3.1%	4.3%	3.3%	4.3%
West South Central	3.3%	3.3%	5.7%	5.6%	6.3%	4.3%	4.4%
Mountain	10.3%	10.3%	7.3%	5.4%	8.5%	5.8%	7.2%
Pacific	29.5%	29.5%	28.9%	37.5%	24.5%	42.7%	35.6%

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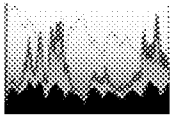


Single Family Conventional Acquisition Characteristics
Manually Underwritten

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.2%	0.0%	0.0%	0.1%	0.0%
Top 10 States							
01) CA	21.0%	21.0%	22.2%	32.3%	19.2%	39.6%	31.4%
02) NY	5.6%	5.6%	4.6%	8.3%	6.5%	4.5%	4.9%
03) NJ	5.4%	5.4%	3.9%	4.0%	3.8%	2.4%	3.2%
04) IL	4.6%	4.6%	6.4%	4.3%	5.6%	4.2%	4.9%
05) WA	4.2%	4.2%	3.8%	3.2%	3.1%	2.0%	2.6%
06) VA	4.1%	4.1%	3.2%	3.4%	2.4%	2.3%	3.0%
07) FL	3.7%	3.7%	3.8%	4.8%	10.0%	8.2%	8.2%
08) MD	3.5%	3.5%	2.6%	2.9%	2.6%	1.7%	2.2%
09) MN	3.5%	3.5%	1.4%	0.9%	1.6%	1.2%	1.4%
10) CO	3.4%	3.4%	1.7%	1.3%	2.1%	1.5%	1.9%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	42.9%	42.9%	12.7%	36.0%	21.6%	32.8%	19.8%
02) BANK OF AMERICA CORPORATION	42.4%	42.4%	55.3%	22.1%	28.4%	25.8%	25.3%
03) JPMORGAN CHASE & CO	3.9%	3.9%	5.1%	5.5%	13.1%	8.8%	22.1%
04) GMAC INC	2.1%	2.1%	0.3%	1.6%	2.0%	2.1%	3.9%
05) FLAGSTAR BANCORP INC	1.7%	1.7%	0.9%	0.6%	0.1%	0.0%	0.1%
06) CITIGROUP INC	1.2%	1.2%	2.4%	14.6%	11.1%	6.9%	8.4%
07) HUNTINGTON BANCSHARES INCORPORATED	0.9%	0.9%	1.1%	0.2%	0.1%	0.3%	0.4%
08) THIRD FEDERAL SAVINGS AND LOAN ASSOCIATI	0.9%	0.9%	2.1%	2.3%	1.9%	3.0%	1.6%
09) FEDERAL HOME LOAN BANK SYSTEM	0.7%	0.7%	4.5%	0.2%	0.0%	0.0%	0.0%
10) REGIONS FINANCIAL CORP	0.3%	0.3%	0.4%	0.1%	0.2%	0.2%	0.5%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	42.9%	42.9%	12.7%	35.7%	21.7%	33.9%	24.9%
02) BANK OF AMERICA CORPORATION	42.4%	42.4%	55.8%	23.0%	29.2%	25.7%	25.2%
03) JPMORGAN CHASE & CO	3.9%	3.9%	5.3%	7.9%	15.8%	10.7%	19.4%
04) GMAC INC	2.1%	2.1%	0.3%	1.8%	1.6%	1.2%	3.0%
05) FLAGSTAR BANCORP INC	1.7%	1.7%	0.9%	0.5%	0.1%	0.0%	0.0%
06) CITIGROUP INC	1.2%	1.2%	2.0%	13.6%	9.6%	7.3%	9.1%
07) HUNTINGTON BANCSHARES INCORPORATED	0.9%	0.9%	1.1%	0.2%	0.1%	0.3%	0.2%
08) THIRD FEDERAL SAVINGS AND LOAN ASSOCIATI	0.9%	0.9%	2.1%	2.3%	1.9%	3.0%	1.6%
09) FEDERAL HOME LOAN BANK SYSTEM	0.7%	0.7%	4.5%	0.2%	0.0%	0.0%	0.0%
10) REGIONS FINANCIAL CORP	0.3%	0.3%	0.4%	0.1%	0.2%	0.1%	0.5%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	93.7%						

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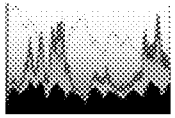


Single Family Conventional Acquisition Characteristics
Manually Underwritten

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	6.3%						
- Primary MI Only	6.2%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-21.08	-21.08	-7.68	-0.08	-16.14	-5.90	0.20
Wtd Avg Economic Model Fee	49.07	49.07	32.28	29.53	42.19	23.33	17.00
Wtd Avg Charged Fee	27.99	27.99	24.60	29.45	26.05	17.44	17.21
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.1%	0.4%	0.5%	0.6%	0.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.05%	0.05%	2.25%	30.60%	26.29%	38.94%	42.55%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.93%	3.25%	2.03%	1.11%
Housing Goals							
Low Mod	37.60%	37.60%	37.98%	42.40%	47.01%	42.28%	42.91%
Special Affordable	14.22%	14.22%	13.63%	17.47%	20.21%	17.59%	17.88%
Underserved	27.18%	27.18%	26.75%	39.77%	43.77%	47.10%	39.80%
PMM Low Mod	42.02%	42.02%	43.36%	45.12%	50.37%	42.78%	43.12%
PMM Special Affordable	20.14%	20.14%	17.88%	19.63%	21.92%	17.51%	17.52%
PMM Underserved	32.61%	32.61%	33.24%	41.54%	41.68%	37.75%	36.00%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.28%	7.28%	9.56%	11.92%	7.72%	1.28%	-0.64%
Median Valuation Bias for Other Refi	8.19%	8.19%	8.56%	10.13%	6.71%	1.45%	-1.63%

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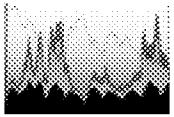


Single Family Conventional Acquisition Characteristics
Non DU (Not DU Strict or DU Anomaly)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	67,680	67,680	1,209,132	1,299,884	1,782,870	1,543,716	1,681,605
Book Volume ($B)	$15.1	$15.1	$268.8	$269.8	$348.8	$285.9	$285.3
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	31.6%	31.6%	34.5%	25.0%	16.6%	17.5%	21.2%
OLTV 60.01% - 70.00%	15.6%	15.6%	17.5%	16.5%	13.0%	14.4%	15.4%
OLTV 70.01% - 75.00%	11.2%	11.2%	12.0%	10.3%	9.1%	8.9%	8.9%
OLTV 75.01% - 80.00%	21.4%	21.4%	24.5%	28.2%	38.1%	44.0%	38.7%
OLTV 80.01% - 90.00%	11.3%	11.3%	7.5%	12.1%	10.0%	7.3%	7.9%
OLTV 90.01% - 95.00%	4.1%	4.1%	2.5%	6.0%	6.1%	3.2%	3.7%
OLTV 95.01% - 97.00%	1.0%	1.0%	0.3%	0.4%	0.4%	0.4%	0.5%
OLTV 97.01% - 100.00%	1.1%	1.1%	0.5%	1.4%	6.5%	4.2%	3.4%
OLTV > 100.00%	2.7%	2.7%	0.7%	0.2%	0.1%	0.2%	0.4%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.4%	68.4%	66.0%	70.7%	75.0%	73.5%	72.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	27.2%	27.2%	31.4%	22.0%	15.0%	15.8%	18.5%
Comb LTV 60.01% - 70.00%	14.7%	14.7%	17.3%	15.7%	12.0%	13.1%	14.6%
Comb LTV 70.01% - 75.00%	11.1%	11.1%	12.1%	10.1%	7.8%	7.8%	8.5%
Comb LTV 75.01% - 80.00%	20.7%	20.7%	23.4%	25.7%	22.9%	24.7%	26.8%
Comb LTV 80.01% - 90.00%	12.9%	12.9%	10.0%	16.8%	18.2%	15.8%	14.6%
Comb LTV 90.01% - 95.00%	5.0%	5.0%	3.4%	7.5%	11.3%	8.3%	7.3%
Comb LTV 95.01% - 97.00%	1.2%	1.2%	0.4%	0.4%	0.5%	0.5%	0.5%
Comb LTV 97.01% - 100.00%	1.6%	1.6%	0.6%	1.8%	12.1%	11.8%	5.5%
Comb LTV > 100.00%	5.3%	5.3%	1.4%	0.1%	0.1%	0.2%	0.4%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.9%	3.3%
Wtd Avg Comb LTV	71.4%	71.4%	67.8%	72.5%	78.4%	77.3%	74.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	27.2%	27.2%	31.4%	22.0%	15.0%	15.8%	18.5%
Comb LTV 60.01% - 70.00%	14.7%	14.7%	17.3%	15.7%	12.0%	13.1%	14.6%
Comb LTV 70.01% - 75.00%	11.1%	11.1%	12.1%	10.1%	7.8%	7.8%	8.5%
Comb LTV 75.01% - 80.00%	20.7%	20.7%	23.4%	25.7%	22.9%	24.7%	26.8%
Comb LTV 80.01% - 90.00%	12.9%	12.9%	10.0%	16.8%	18.2%	15.8%	14.6%
Comb LTV 90.01% - 95.00%	5.0%	5.0%	3.4%	7.5%	11.3%	8.3%	7.3%
Comb LTV 95.01% - 97.00%	1.2%	1.2%	0.4%	0.4%	0.5%	0.5%	0.5%

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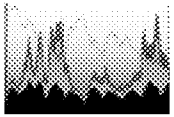


Single Family Conventional Acquisition Characteristics
Non DU (Not DU Strict or DU Anomaly)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.6%	1.6%	0.6%	1.8%	12.1%	11.8%	5.5%
Comb LTV > 100.00%	5.3%	5.3%	1.4%	0.1%	0.1%	0.2%	0.4%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.9%	3.3%
Wtd Avg Comb LTV	71.4%	71.4%	67.8%	72.5%	78.4%	77.3%	74.5%
Credit Score (Sums to 100%)							
FICO < 550	0.3%	0.3%	0.1%	0.6%	1.3%	1.5%	1.2%
FICO 550-579	0.2%	0.2%	0.1%	0.6%	1.4%	1.5%	1.3%
FICO 580-619	0.6%	0.6%	0.3%	2.0%	4.9%	3.9%	3.3%
FICO 620-659	2.5%	2.5%	1.4%	5.3%	11.6%	11.0%	9.9%
FICO 660-699	8.3%	8.3%	6.2%	13.2%	20.1%	20.1%	18.5%
FICO 700-739	17.6%	17.6%	16.7%	20.7%	22.7%	23.6%	24.1%
FICO >= 740	70.3%	70.3%	75.2%	57.5%	37.9%	38.1%	41.2%
FICO Missing	0.2%	0.2%	0.1%	0.1%	0.2%	0.3%	0.4%
Wtd Avg FICO	756	756	762	740	713	714	718
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	70.9%	70.9%	82.9%	76.0%	70.6%	63.3%	61.2%
Intermediate-term, fixed-rate	21.1%	21.1%	12.9%	12.3%	5.5%	5.7%	9.0%
Adjustable-rate	6.9%	6.9%	3.2%	6.4%	4.3%	6.3%	10.8%
Interest Only adjustable-rate	1.2%	1.2%	1.0%	4.2%	10.1%	12.5%	13.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.6%	5.5%	5.8%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.0%	8.8%	6.6%	0.2%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	91.1%	91.1%	93.3%	90.3%	86.8%	84.8%	85.9%
Second/Vacation Home	5.2%	5.2%	4.8%	5.0%	5.1%	5.9%	5.4%
Investor Property	3.7%	3.7%	1.9%	4.6%	8.1%	9.3%	8.7%
10-K Unit Type (Sums to 100%)							
1 Unit	98.1%	98.1%	98.4%	97.1%	95.0%	95.4%	95.6%
2-4 Units	1.9%	1.9%	1.6%	2.9%	5.0%	4.6%	4.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	10.2%	10.2%	9.2%	11.1%	10.7%	11.2%	10.9%
Single Family Homes	89.8%	89.8%	90.8%	88.9%	89.3%	88.8%	89.1%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.2%	0.7%	0.4%

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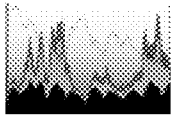


Single Family Conventional Acquisition Characteristics
Non DU (Not DU Strict or DU Anomaly)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	10.2%	10.2%	9.2%	11.1%	10.7%	11.2%	10.9%
1 Unit	87.8%	87.8%	89.2%	85.9%	84.1%	83.5%	84.4%
2-4 Units	1.9%	1.9%	1.6%	2.9%	5.0%	4.6%	4.3%
Condo							
Condo	9.1%	9.1%	8.2%	10.4%	10.2%	10.9%	10.6%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	20.7%	20.7%	19.5%	39.3%	46.5%	51.6%	48.6%
Cash-Out Refinance	16.9%	16.9%	23.5%	29.6%	33.1%	33.5%	32.0%
Other Refinance	62.4%	62.4%	57.0%	31.0%	20.3%	15.0%	19.4%
Origination Type (Sums to 100%)							
TPO Broker	6.5%	6.5%	10.1%	18.4%	24.7%	24.5%	20.1%
TPO Correspondent	7.9%	7.9%	12.9%	16.8%	28.8%	27.1%	25.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	85.6%	85.6%	77.1%	64.8%	46.5%	48.3%	54.2%
Origination Amount and Rate							
Avg Origination Loan Amount	$225,662	$225,662	$225,328	$211,107	$196,563	$185,948	$170,433
Loan Original Note Rate	4.95%	4.95%	4.94%	5.98%	6.61%	6.49%	5.74%
Seasoning (Sums to 100%)							
Seasoned	6.5%	6.5%	7.7%	14.5%	3.7%	4.4%	4.2%
Non-Seasoned	93.5%	93.5%	92.3%	85.5%	96.3%	95.6%	95.8%
ACI							
ACI Probability	0.11%	0.11%	0.08%	0.43%	1.42%	1.24%	0.74%
Wtd Avg ACI Score	749	749	752	723	682	686	700
Credit Premium							
Wtd Avg Credit Premium	0.10	0.10	-0.21	-0.04	0.10	0.12	0.12
Credit Premium > 1.5	0.0%	0.0%	0.1%	1.0%	2.8%	3.8%	1.4%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.1%	0.8%	5.4%	9.2%	6.7%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	19.3%	19.3%	15.5%	9.5%	5.7%	6.0%	8.1%
DTI Ratio > 20 and <= 30	26.3%	26.3%	28.7%	20.3%	14.4%	14.4%	17.5%
DTI Ratio > 30 and <= 40	28.2%	28.2%	29.1%	27.8%	26.3%	26.9%	27.7%
DTI Ratio > 40 and <= 45	12.8%	12.8%	12.1%	14.3%	15.7%	15.5%	13.8%
DTI Ratio > 45 and <= 50	4.0%	4.0%	7.2%	10.9%	12.6%	10.9%	8.9%
DTI Ratio > 50	6.5%	6.5%	5.6%	12.6%	12.9%	10.0%	9.6%
DTI Ratio Missing	2.9%	2.9%	1.8%	4.6%	12.3%	16.3%	14.4%

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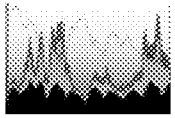


Single Family Conventional Acquisition Characteristics
Non DU (Not DU Strict or DU Anomaly)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	31.7%	31.7%	32.2%	36.5%	38.7%	37.8%	36.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	19.3%	19.3%	15.5%	9.3%	5.8%	6.1%	8.3%
DTI Ratio > 20 and <= 30	26.3%	26.3%	28.7%	20.3%	14.9%	15.0%	18.1%
DTI Ratio > 30 and <= 40	28.2%	28.2%	29.1%	27.9%	27.1%	27.9%	28.7%
DTI Ratio > 40 and <= 45	12.8%	12.8%	12.1%	14.3%	16.1%	16.0%	14.2%
DTI Ratio > 45 and <= 50	4.0%	4.0%	7.2%	11.0%	13.0%	11.3%	9.3%
DTI Ratio > 50	6.5%	6.5%	5.6%	12.6%	13.6%	10.8%	10.3%
DTI Ratio Missing	2.9%	2.9%	1.8%	4.5%	9.5%	13.0%	11.1%
Wtd Avg DTI Ratio	31.7%	31.7%	32.2%	36.5%	38.8%	37.9%	36.6%
Origination Term (Sums to 100%)							
<= 15 Years	21.1%	21.1%	12.9%	12.3%	5.5%	5.8%	9.1%
> 15 Years amd <= 25 Years	5.1%	5.1%	4.8%	3.2%	2.1%	2.1%	3.2%
> 25 Years and <= 30 Years	73.8%	73.8%	82.2%	83.8%	90.8%	91.7%	87.8%
> 30 Years	0.0%	0.0%	0.1%	0.7%	1.6%	0.4%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	70.9%	70.9%	82.9%	77.0%	79.2%	69.9%	61.4%
Intermediate-Term Fixed Rate (excl Balloon)	21.1%	21.1%	12.9%	12.2%	5.5%	5.7%	9.0%
Adjustable Rate	8.0%	8.0%	4.2%	10.7%	15.0%	24.3%	29.6%
Balloon	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.1%	0.7%	1.6%	0.4%	0.0%
Hybrid Arm	8.0%	8.0%	4.1%	10.6%	14.3%	18.6%	23.4%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.1%	0.7%	0.8%	1.9%	4.0%
- 5/1 Hybrid Arm	6.4%	6.4%	3.1%	6.8%	9.0%	12.6%	15.1%
- 7/1 Hybrid Arm	1.5%	1.5%	0.5%	2.4%	2.3%	2.6%	2.9%
- 10/1 Hybrid Arm	0.2%	0.2%	0.4%	0.8%	1.7%	1.5%	1.4%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.6%	5.5%	5.8%

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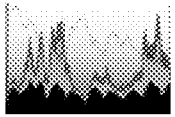


Single Family Conventional Acquisition Characteristics
Non DU (Not DU Strict or DU Anomaly)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	1.2%	1.2%	1.0%	5.3%	19.0%	19.1%	13.2%
- Interest Only ARM	1.2%	1.2%	1.0%	4.2%	10.1%	12.5%	13.0%
- Interest Only FRM	0.0%	0.0%	0.0%	1.0%	8.8%	6.6%	0.2%
Alt-A	0.0%	0.0%	0.1%	6.1%	30.3%	38.7%	29.1%
- Alt-A Low/No Doc	0.0%	0.0%	0.1%	5.3%	22.9%	25.8%	19.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	1.8%	0.8%	0.2%
- Alt-A NINA	0.0%	0.0%	0.0%	1.1%	3.4%	5.8%	7.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.8%	2.4%	2.4%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.3%	3.5%	2.9%	1.9%
- Alt-A Stated Income	0.0%	0.0%	0.0%	3.1%	11.9%	14.0%	9.8%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.7%	5.4%	8.2%	5.2%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.1%	1.9%	4.6%	4.9%
My Community Mortgage	0.1%	0.1%	0.1%	0.7%	2.9%	1.2%	0.5%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	4.0%	25.8%	45.4%	42.6%	35.6%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	4.0%	20.5%	22.3%	16.5%	16.7%
- Other Low/No Doc	0.0%	0.0%	0.1%	5.3%	23.1%	26.1%	18.9%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.5%	1.4%	1.2%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.5%	1.4%	1.2%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	91.4%	91.4%	91.2%	76.1%	62.8%	50.7%	61.7%
Investor Channel	8.6%	8.6%	8.8%	18.9%	31.9%	43.6%	33.8%
eChannel	0.0%	0.0%	0.0%	4.4%	4.0%	4.5%	4.4%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.5%	1.4%	1.2%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	19.5%	19.5%	12.6%	12.6%	22.4%	24.0%	16.1%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.4%	0.2%	0.2%

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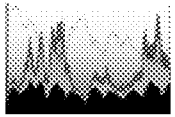


Single Family Conventional Acquisition Characteristics
Non DU (Not DU Strict or DU Anomaly)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%
- 80/10/10	2.1%	2.1%	1.9%	3.1%	5.4%	6.1%	5.5%
- 80/15/05	0.6%	0.6%	0.7%	1.2%	4.0%	4.0%	3.2%
- 80/20/00	1.2%	1.2%	0.7%	0.5%	0.5%	0.5%	0.3%
- 90/05/05	0.7%	0.7%	0.2%	0.1%	0.0%	0.0%	0.0%
- Other	14.7%	14.7%	9.0%	7.4%	11.8%	13.1%	6.8%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	20.6%	20.6%	14.2%	14.5%	23.9%	25.6%	19.4%
- 75/20/05	0.3%	0.3%	0.2%	0.3%	0.5%	0.4%	0.3%
- 75/25/00	0.5%	0.5%	0.2%	0.1%	0.3%	0.4%	0.1%
- 80/10/10	2.2%	2.2%	2.1%	3.5%	7.1%	7.8%	6.9%
- 80/15/05	0.6%	0.6%	0.7%	1.4%	4.9%	5.2%	4.0%
- 80/20/00	3.7%	3.7%	1.0%	0.6%	5.6%	7.4%	3.7%
- 90/05/05	0.7%	0.7%	0.2%	0.1%	0.1%	0.0%	0.0%
- Other	12.5%	12.5%	9.8%	8.5%	5.5%	4.4%	4.4%
EA/TPR							
EA/TPR	0.4%	0.4%	0.2%	3.5%	6.5%	5.2%	5.4%
- EA I	0.0%	0.0%	0.0%	1.5%	2.3%	2.1%	2.2%
- EA/TPR II	0.0%	0.0%	0.0%	0.8%	2.1%	1.4%	1.4%
- EA/TPR III	0.0%	0.0%	0.0%	1.0%	2.1%	1.7%	1.9%
10-K Property Region (Sums to 100%)							
Midwest	13.7%	13.7%	15.9%	14.4%	13.9%	13.5%	14.1%
Northeast	20.3%	20.3%	20.1%	20.0%	18.4%	16.4%	17.3%
Southeast	19.6%	19.6%	18.3%	22.7%	26.1%	27.0%	25.2%
Southwest	12.6%	12.6%	13.7%	14.9%	17.1%	16.1%	15.5%
West	33.9%	33.9%	32.1%	28.1%	24.5%	27.0%	27.8%
Census Region (Sums to 100%)							
New England	5.0%	5.0%	5.3%	4.9%	5.1%	4.8%	5.4%
Middle Atlantic	14.9%	14.9%	14.3%	14.5%	12.7%	10.8%	10.9%
East North Central	10.2%	10.2%	12.3%	11.7%	11.4%	11.2%	11.6%
East South Central	2.3%	2.3%	2.6%	3.0%	3.5%	3.3%	3.0%
South Atlantic	17.7%	17.7%	16.1%	20.0%	23.0%	24.0%	22.6%
West North Central	5.2%	5.2%	5.5%	4.6%	4.4%	4.3%	4.7%
West South Central	4.5%	4.5%	5.5%	6.2%	6.8%	5.9%	5.2%
Mountain	8.3%	8.3%	8.0%	8.8%	11.3%	11.4%	11.4%
Pacific	32.0%	32.0%	30.3%	26.0%	21.6%	23.9%	24.6%

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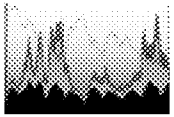


Single Family Conventional Acquisition Characteristics
Non DU (Not DU Strict or DU Anomaly)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.1%	0.2%	0.2%	0.4%	0.6%
Top 10 States							
01) CA	25.2%	25.2%	23.6%	20.0%	15.4%	18.3%	19.1%
02) NY	7.1%	7.1%	6.5%	6.6%	5.4%	4.2%	4.2%
03) NJ	4.9%	4.9%	4.7%	4.7%	4.5%	4.0%	4.0%
04) VA	4.7%	4.7%	3.4%	3.7%	3.2%	3.2%	3.4%
05) IL	4.2%	4.2%	4.9%	5.2%	5.1%	4.5%	4.5%
06) WA	3.7%	3.7%	3.9%	3.6%	3.5%	3.1%	3.0%
07) TX	3.6%	3.6%	4.3%	4.8%	5.0%	4.4%	3.8%
08) MD	3.4%	3.4%	2.8%	3.0%	3.2%	3.0%	2.9%
09) FL	3.2%	3.2%	2.9%	5.4%	8.9%	10.0%	9.2%
10) CO	3.0%	3.0%	2.9%	2.5%	2.5%	2.3%	2.5%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	49.3%	49.3%	35.8%	23.8%	11.3%	10.9%	9.5%
02) BANK OF AMERICA CORPORATION	31.4%	31.4%	38.5%	39.1%	42.2%	41.2%	43.2%
03) JPMORGAN CHASE & CO	6.0%	6.0%	8.5%	10.5%	12.3%	10.1%	10.0%
04) PENTAGON FEDERAL CREDIT UNION	3.5%	3.5%	0.0%	0.0%	0.0%	0.0%	0.1%
05) CITIGROUP INC	1.8%	1.8%	2.7%	8.7%	5.6%	4.4%	6.2%
06) GMAC INC	1.4%	1.4%	0.3%	1.0%	1.7%	2.2%	2.1%
07) FIFTH THIRD BANCORP	1.0%	1.0%	0.4%	1.3%	0.3%	0.3%	0.3%
08) FLAGSTAR BANCORP INC	0.8%	0.8%	0.3%	0.6%	1.0%	0.6%	1.2%
09) US BANCORP	0.5%	0.5%	0.2%	0.1%	0.1%	0.1%	0.1%
10) FEDERAL HOME LOAN BANK SYSTEM	0.5%	0.5%	2.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	51.3%	51.3%	37.0%	26.0%	12.1%	11.7%	13.2%
02) BANK OF AMERICA CORPORATION	29.4%	29.4%	37.5%	34.9%	42.3%	43.6%	43.2%
03) JPMORGAN CHASE & CO	6.1%	6.1%	9.1%	13.1%	14.9%	13.5%	10.9%
04) PENTAGON FEDERAL CREDIT UNION	3.5%	3.5%	0.0%	0.0%	0.0%	0.0%	0.1%
05) CITIGROUP INC	1.8%	1.8%	2.5%	8.8%	5.9%	5.0%	7.8%
06) GMAC INC	1.4%	1.4%	0.3%	0.9%	0.8%	1.5%	1.7%
07) FIFTH THIRD BANCORP	1.0%	1.0%	0.4%	1.3%	0.4%	0.3%	0.3%
08) FLAGSTAR BANCORP INC	0.8%	0.8%	0.3%	0.2%	0.3%	0.2%	0.5%
09) US BANCORP	0.5%	0.5%	0.2%	0.1%	0.1%	0.1%	0.1%
10) FEDERAL HOME LOAN BANK SYSTEM	0.5%	0.5%	1.2%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	94.1%						

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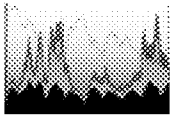


Single Family Conventional Acquisition Characteristics
Non DU (Not DU Strict or DU Anomaly)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	5.9%						
- Primary MI Only	5.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.3%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.9%						
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	-0.80	-0.80	4.07	2.16	-13.48	-9.03	-2.99
Wtd Avg Economic Model Fee	29.03	29.03	19.96	27.67	49.35	40.03	32.07
Wtd Avg Charged Fee	28.23	28.23	24.02	29.83	35.87	30.99	29.08
Appraisal Waivers							
Appraisal Waiver	0.4%	0.4%	1.0%	1.8%	1.5%	1.2%	1.3%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.12%	0.12%	3.23%	26.69%	26.56%	37.23%	42.25%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.69%	4.54%	4.77%	2.61%
Housing Goals							
Low Mod	36.46%	36.46%	34.38%	39.64%	42.43%	45.56%	46.72%
Special Affordable	12.95%	12.95%	10.98%	14.70%	17.70%	20.07%	20.21%
Underserved	27.06%	27.06%	24.13%	34.47%	41.90%	42.34%	39.96%
PMM Low Mod	35.80%	35.80%	36.27%	35.97%	36.42%	41.26%	42.23%
PMM Special Affordable	13.68%	13.68%	12.37%	12.49%	13.76%	16.80%	17.29%
PMM Underserved	27.38%	27.38%	26.65%	31.43%	36.04%	36.33%	34.64%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	6.77%	6.77%	8.20%	8.70%	7.77%	4.63%	1.70%
Median Valuation Bias for Other Refi	6.90%	6.90%	7.69%	7.47%	8.13%	4.40%	1.08%

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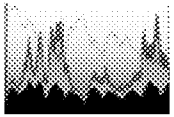


Single Family Conventional Acquisition Characteristics
Total Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	39,966	39,966	331,544				
Book Volume ($B)	$9.0	$9.0	$72.5				
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	19.9%	19.9%	22.6%				
OLTV 60.01% - 70.00%	12.6%	12.6%	12.9%				
OLTV 70.01% - 75.00%	8.7%	8.7%	9.5%				
OLTV 75.01% - 80.00%	13.6%	13.6%	16.5%				
OLTV 80.01% - 90.00%	23.9%	23.9%	21.3%				
OLTV 90.01% - 95.00%	9.9%	9.9%	9.3%				
OLTV 95.01% - 97.00%	2.3%	2.3%	1.9%				
OLTV 97.01% - 100.00%	2.6%	2.6%	2.0%				
OLTV > 100.00%	6.5%	6.5%	4.0%				
OLTV Missing	0.0%	0.0%	0.0%				
Wtd Avg OLTV	76.1%	76.1%	73.8%				
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	16.1%	16.1%	19.7%				
Comb LTV 60.01% - 70.00%	10.4%	10.4%	11.6%				
Comb LTV 70.01% - 75.00%	7.5%	7.5%	8.5%				
Comb LTV 75.01% - 80.00%	12.0%	12.0%	14.8%				
Comb LTV 80.01% - 90.00%	23.6%	23.6%	22.1%				
Comb LTV 90.01% - 95.00%	11.7%	11.7%	10.9%				
Comb LTV 95.01% - 97.00%	2.7%	2.7%	2.0%				
Comb LTV 97.01% - 100.00%	3.5%	3.5%	2.6%				
Comb LTV > 100.00%	12.6%	12.6%	7.9%				
Comb LTV Missing	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	80.3%	80.3%	76.9%				
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	16.1%	16.1%	19.7%				
Comb LTV 60.01% - 70.00%	10.4%	10.4%	11.6%				
Comb LTV 70.01% - 75.00%	7.5%	7.5%	8.5%				
Comb LTV 75.01% - 80.00%	12.0%	12.0%	14.8%				
Comb LTV 80.01% - 90.00%	23.6%	23.6%	22.1%				
Comb LTV 90.01% - 95.00%	11.7%	11.7%	10.9%				
Comb LTV 95.01% - 97.00%	2.7%	2.7%	2.0%				

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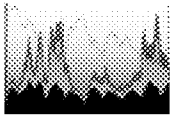


Single Family Conventional Acquisition Characteristics
Total Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	3.5%	3.5%	2.6%				
Comb LTV > 100.00%	12.6%	12.6%	7.9%				
Comb LTV Missing	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	80.3%	80.3%	76.8%				
Credit Score (Sums to 100%)							
FICO < 550	0.5%	0.5%	0.2%				
FICO 550-579	0.4%	0.4%	0.2%				
FICO 580-619	1.0%	1.0%	0.6%				
FICO 620-659	3.5%	3.5%	2.0%				
FICO 660-699	10.3%	10.3%	7.8%				
FICO 700-739	19.5%	19.5%	18.6%				
FICO >= 740	64.8%	64.8%	70.6%				
FICO Missing	0.0%	0.0%	0.0%				
Wtd Avg FICO	750	750	757				
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	79.1%	79.1%	83.5%				
Intermediate-term, fixed-rate	17.2%	17.2%	14.5%				
Adjustable-rate	3.7%	3.7%	2.0%				
Interest Only adjustable-rate	0.0%	0.0%	0.0%				
Negative Amortization	0.0%	0.0%	0.0%				
Interest Only fixed-rate	0.0%	0.0%	0.0%				
10-K Occupancy Type (Sums to 100%)							
Principal Residence	92.9%	92.9%	94.1%				
Second/Vacation Home	3.6%	3.6%	3.9%				
Investor Property	3.5%	3.5%	2.0%				
10-K Unit Type (Sums to 100%)							
1 Unit	98.4%	98.4%	98.7%				
2-4 Units	1.6%	1.6%	1.3%				
Missing	0.0%	0.0%	0.0%				
10-K Property Type (Sums to 100%)							
Condo/Coop	7.6%	7.6%	7.5%				
Single Family Homes	92.4%	92.4%	92.5%				
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%				

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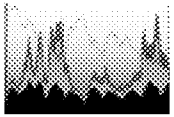


Single Family Conventional Acquisition Characteristics
Total Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	7.6%	7.6%	7.5%				
1 Unit	90.6%	90.6%	91.0%				
2-4 Units	1.6%	1.6%	1.3%				
Condo							
Condo	7.4%	7.4%	7.2%				
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	0.0%	0.0%	0.0%				
Cash-Out Refinance	0.0%	0.0%	0.0%				
Other Refinance	100.0%	100.0%	100.0%				
Origination Type (Sums to 100%)							
TPO Broker	7.5%	7.5%	10.5%				
TPO Correspondent	11.7%	11.7%	19.9%				
Undesignated	0.0%	0.0%	0.0%				
Retail	80.8%	80.8%	69.6%				
Origination Amount and Rate							
Avg Origination Loan Amount	$225,243	$225,243	$218,720				
Loan Original Note Rate	5.00%	5.00%	4.92%				
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%				
Non-Seasoned	100.0%	100.0%	100.0%				
ACI							
ACI Probability	0.15%	0.15%	0.11%				
Wtd Avg ACI Score	739	739	744				
Credit Premium							
Wtd Avg Credit Premium	0.11	0.11	-0.06				
Credit Premium > 1.5	0.0%	0.0%	0.0%				
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%				
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	21.8%	21.8%	13.9%				
DTI Ratio > 20 and <= 30	22.4%	22.4%	25.0%				
DTI Ratio > 30 and <= 40	21.8%	21.8%	25.0%				
DTI Ratio > 40 and <= 45	9.1%	9.1%	10.2%				
DTI Ratio > 45 and <= 50	7.3%	7.3%	8.1%				
DTI Ratio > 50	15.0%	15.0%	15.9%				
DTI Ratio Missing	2.7%	2.7%	2.0%				

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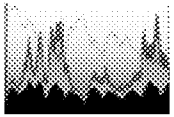


Single Family Conventional Acquisition Characteristics
Total Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	33.9%	33.9%	35.7%				
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	21.8%	21.8%	13.9%				
DTI Ratio > 20 and <= 30	22.4%	22.4%	25.0%				
DTI Ratio > 30 and <= 40	21.8%	21.8%	25.0%				
DTI Ratio > 40 and <= 45	9.1%	9.1%	10.2%				
DTI Ratio > 45 and <= 50	7.3%	7.3%	8.1%				
DTI Ratio > 50	15.0%	15.0%	15.9%				
DTI Ratio Missing	2.7%	2.7%	2.0%				
Wtd Avg DTI Ratio	33.9%	33.9%	35.7%				
Origination Term (Sums to 100%)							
<= 15 Years	17.2%	17.2%	14.5%				
> 15 Years amd <= 25 Years	6.4%	6.4%	5.4%				
> 25 Years and <= 30 Years	76.4%	76.4%	80.0%				
> 30 Years	0.0%	0.0%	0.0%				
Missing	0.0%	0.0%	0.0%				
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	79.1%	79.1%	83.5%				
Intermediate-Term Fixed Rate (excl Balloon)	17.2%	17.2%	14.5%				
Adjustable Rate	3.7%	3.7%	2.0%				
Balloon	0.0%	0.0%	0.0%				
Various Product Types							
Second	0.0%	0.0%	0.0%				
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%				
Hybrid Arm	3.7%	3.7%	2.0%				
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%				
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%				
- 5/1 Hybrid Arm	3.2%	3.2%	1.6%				
- 7/1 Hybrid Arm	0.5%	0.5%	0.3%				
- 10/1 Hybrid Arm	0.1%	0.1%	0.1%				
NegAm ARM	0.0%	0.0%	0.0%				

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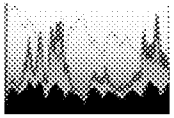


Single Family Conventional Acquisition Characteristics
Total Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%				
- Interest Only ARM	0.0%	0.0%	0.0%				
- Interest Only FRM	0.0%	0.0%	0.0%				
Alt-A	0.0%	0.0%	0.0%				
- Alt-A Low/No Doc	0.0%	0.0%	0.0%				
- Alt-A No Disclosure	0.0%	0.0%	0.0%				
- Alt-A NINA	0.0%	0.0%	0.0%				
- Alt-A SISA	0.0%	0.0%	0.0%				
- Alt-A No Ratio	0.0%	0.0%	0.0%				
- Alt-A Stated Income	0.0%	0.0%	0.0%				
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%				
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%				
My Community Mortgage	0.0%	0.0%	0.0%				
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%				
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%				
- Other Low/No Doc	0.0%	0.0%	0.0%				
Subprime Deals							
Subprime	0.0%	0.0%	0.0%				
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%				
- Post 12/2005	0.0%	0.0%	0.0%				
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%				
Investor Channel	0.0%	0.0%	0.0%				
eChannel	0.0%	0.0%	0.0%				
Underserved Channel	0.0%	0.0%	0.0%				
Subprime Channel	0.0%	0.0%	0.0%				
Unknown/Pre-2000	0.0%	0.0%	0.0%				
Subordinate Financing - RDW							
Subordinate Financing - RDW	25.9%	25.9%	19.3%				
- 75/20/05	0.7%	0.7%	0.5%				

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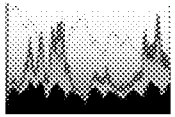


Single Family Conventional Acquisition Characteristics
Total Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%				
- 80/10/10	2.6%	2.6%	2.5%				
- 80/15/05	0.9%	0.9%	0.9%				
- 80/20/00	2.7%	2.7%	3.1%				
- 90/05/05	1.8%	1.8%	1.4%				
- Other	17.3%	17.3%	10.9%				
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	26.8%	26.8%	20.7%				
- 75/20/05	0.7%	0.7%	0.5%				
- 75/25/00	1.0%	1.0%	0.6%				
- 80/10/10	2.7%	2.7%	2.7%				
- 80/15/05	0.9%	0.9%	0.9%				
- 80/20/00	8.3%	8.3%	4.9%				
- 90/05/05	1.8%	1.8%	1.5%				
- Other	11.4%	11.4%	9.7%				
EA/TPR							
EA/TPR	0.5%	0.5%	0.3%				
- EA I	0.0%	0.0%	0.0%				
- EA/TPR II	0.0%	0.0%	0.0%				
- EA/TPR III	0.0%	0.0%	0.0%				
10-K Property Region (Sums to 100%)							
Midwest	18.4%	18.4%	19.7%				
Northeast	19.2%	19.2%	18.1%				
Southeast	18.7%	18.7%	18.7%				
Southwest	13.9%	13.9%	15.2%				
West	29.8%	29.8%	28.2%				
Census Region (Sums to 100%)							
New England	6.2%	6.2%	6.7%				
Middle Atlantic	12.5%	12.5%	10.8%				
East North Central	14.0%	14.0%	16.2%				
East South Central	2.6%	2.6%	3.0%				
South Atlantic	16.6%	16.6%	16.1%				
West North Central	6.4%	6.4%	5.8%				
West South Central	3.8%	3.8%	5.1%				
Mountain	10.3%	10.3%	10.0%				
Pacific	27.7%	27.7%	26.1%				

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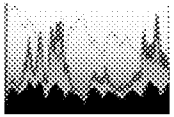


Single Family Conventional Acquisition Characteristics
Total Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.1%				
Top 10 States							
01) CA	18.8%	18.8%	17.7%				
02) IL	5.7%	5.7%	6.2%				
03) NJ	4.8%	4.8%	4.2%				
04) WA	4.7%	4.7%	5.0%				
05) NY	4.6%	4.6%	4.0%				
06) VA	4.3%	4.3%	3.6%				
07) CO	3.6%	3.6%	3.2%				
08) MD	3.5%	3.5%	3.2%				
09) MN	3.3%	3.3%	2.1%				
10) OR	3.1%	3.1%	2.2%				
Top 10 Sellers							
01) WELLS FARGO & COMPANY	35.7%	35.7%	15.5%				
02) BANK OF AMERICA CORPORATION	28.2%	28.2%	32.0%				
03) QUICKEN LOANS INC	4.1%	4.1%	3.3%				
04) JPMORGAN CHASE & CO	3.9%	3.9%	8.5%				
05) GMAC INC	3.6%	3.6%	2.8%				
06) FLAGSTAR BANCORP INC	2.5%	2.5%	2.5%				
07) CITIGROUP INC	2.4%	2.4%	4.5%				
08) SUNTRUST BANKS INC	1.7%	1.7%	1.4%				
09) METLIFE INC	1.6%	1.6%	2.5%				
10) FIFTH THIRD BANCORP	1.4%	1.4%	0.9%				
Top 10 Servicers							
01) WELLS FARGO & COMPANY	35.8%	35.8%	15.5%				
02) BANK OF AMERICA CORPORATION	28.2%	28.2%	32.0%				
03) JPMORGAN CHASE & CO	7.7%	7.7%	10.9%				
04) GMAC INC	3.7%	3.7%	3.9%				
05) FLAGSTAR BANCORP INC	2.5%	2.5%	2.4%				
06) CITIGROUP INC	2.4%	2.4%	4.6%				
07) SUNTRUST BANKS INC	1.7%	1.7%	1.4%				
08) METLIFE INC	1.6%	1.6%	2.5%				
09) FIFTH THIRD BANCORP	1.4%	1.4%	0.9%				
10) PHH CORPORATION	1.4%	1.4%	1.6%				
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	93.8%						

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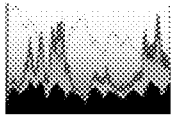


Single Family Conventional Acquisition Characteristics
Total Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	6.2%						
- Primary MI Only	6.1%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-22.05	-22.05	-15.67				
Wtd Avg Economic Model Fee	49.72	49.72	40.65				
Wtd Avg Charged Fee	27.67	27.67	24.98				
Appraisal Waivers							
Appraisal Waiver	12.4%	12.4%	12.5%				
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.03%	0.03%	0.83%				
Cumulative Default Rate	0.00%	0.00%	0.00%				
Housing Goals							
Low Mod	36.65%	36.65%	37.39%				
Special Affordable	12.66%	12.66%	12.49%				
Underserved	24.88%	24.88%	24.09%				
PMM Low Mod							
PMM Special Affordable							
PMM Underserved							
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi							
Median Valuation Bias for Other Refi	7.21%	7.21%	5.65%				

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

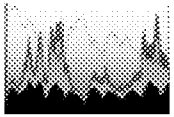


Single Family Conventional Acquisition Characteristics
Total HARP Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	14,944	14,944	105,291				
Book Volume ($B)	$3.8	$3.8	$26.5				
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%				
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%				
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%				
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%				
OLTV 80.01% - 90.00%	52.9%	52.9%	55.4%				
OLTV 90.01% - 95.00%	22.0%	22.0%	24.3%				
OLTV 95.01% - 97.00%	5.1%	5.1%	4.8%				
OLTV 97.01% - 100.00%	5.7%	5.7%	5.2%				
OLTV > 100.00%	14.3%	14.3%	10.3%				
OLTV Missing	0.0%	0.0%	0.0%				
Wtd Avg OLTV	91.6%	91.6%	90.7%				
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%				
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%				
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%				
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%				
Comb LTV 80.01% - 90.00%	40.5%	40.5%	46.0%				
Comb LTV 90.01% - 95.00%	21.7%	21.7%	24.1%				
Comb LTV 95.01% - 97.00%	5.2%	5.2%	4.7%				
Comb LTV 97.01% - 100.00%	6.5%	6.5%	6.0%				
Comb LTV > 100.00%	26.0%	26.0%	19.2%				
Comb LTV Missing	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	95.1%	95.1%	93.4%				
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%				
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%				
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%				
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%				
Comb LTV 80.01% - 90.00%	40.5%	40.5%	46.0%				
Comb LTV 90.01% - 95.00%	21.7%	21.7%	24.1%				
Comb LTV 95.01% - 97.00%	5.2%	5.2%	4.7%				

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

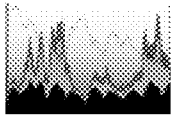


Single Family Conventional Acquisition Characteristics
Total HARP Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	6.5%	6.5%	6.0%				
Comb LTV > 100.00%	26.0%	26.0%	19.2%				
Comb LTV Missing	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	95.1%	95.1%	93.3%				
Credit Score (Sums to 100%)							
FICO < 550	0.6%	0.6%	0.3%				
FICO 550-579	0.5%	0.5%	0.3%				
FICO 580-619	1.1%	1.1%	0.7%				
FICO 620-659	4.2%	4.2%	2.6%				
FICO 660-699	12.5%	12.5%	9.8%				
FICO 700-739	22.7%	22.7%	22.5%				
FICO >= 740	58.4%	58.4%	63.9%				
FICO Missing	0.0%	0.0%	0.0%				
Wtd Avg FICO	742	742	749				
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	89.8%	89.8%	92.3%				
Intermediate-term, fixed-rate	6.8%	6.8%	5.7%				
Adjustable-rate	3.4%	3.4%	2.1%				
Interest Only adjustable-rate	0.0%	0.0%	0.0%				
Negative Amortization	0.0%	0.0%	0.0%				
Interest Only fixed-rate	0.0%	0.0%	0.0%				
10-K Occupancy Type (Sums to 100%)							
Principal Residence	100.0%	100.0%	100.0%				
Second/Vacation Home	0.0%	0.0%	0.0%				
Investor Property	0.0%	0.0%	0.0%				
10-K Unit Type (Sums to 100%)							
1 Unit	99.0%	99.0%	99.1%				
2-4 Units	1.0%	1.0%	0.9%				
Missing	0.0%	0.0%	0.0%				
10-K Property Type (Sums to 100%)							
Condo/Coop	8.5%	8.5%	7.9%				
Single Family Homes	91.5%	91.5%	92.1%				
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%				

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

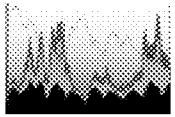


Single Family Conventional Acquisition Characteristics
Total HARP Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	8.5%	8.5%	7.9%				
1 Unit	90.4%	90.4%	91.1%				
2-4 Units	1.0%	1.0%	0.9%				
Condo							
Condo	8.2%	8.2%	7.7%				
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	0.0%	0.0%	0.0%				
Cash-Out Refinance	0.0%	0.0%	0.0%				
Other Refinance	100.0%	100.0%	100.0%				
Origination Type (Sums to 100%)							
TPO Broker	8.6%	8.6%	12.4%				
TPO Correspondent	10.7%	10.7%	13.9%				
Undesignated	0.0%	0.0%	0.0%				
Retail	80.6%	80.6%	73.7%				
Origination Amount and Rate							
Avg Origination Loan Amount	$254,261	$254,261	$251,972				
Loan Original Note Rate	5.12%	5.12%	5.05%				
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%				
Non-Seasoned	100.0%	100.0%	100.0%				
ACI							
ACI Probability	0.26%	0.26%	0.22%				
Wtd Avg ACI Score	714	714	717				
Credit Premium							
Wtd Avg Credit Premium	0.06	0.06	-0.10				
Credit Premium > 1.5	0.0%	0.0%	0.0%				
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%				
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	13.7%	13.7%	7.7%				
DTI Ratio > 20 and <= 30	21.7%	21.7%	22.7%				
DTI Ratio > 30 and <= 40	25.8%	25.8%	28.4%				
DTI Ratio > 40 and <= 45	11.1%	11.1%	11.9%				
DTI Ratio > 45 and <= 50	8.6%	8.6%	9.2%				
DTI Ratio > 50	16.5%	16.5%	17.9%				
DTI Ratio Missing	2.4%	2.4%	2.1%				

FM-FCIC_0003851

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

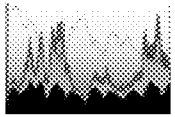


Single Family Conventional Acquisition Characteristics
Total HARP Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	36.6%	36.6%	38.2%				
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	13.7%	13.7%	7.7%				
DTI Ratio > 20 and <= 30	21.7%	21.7%	22.7%				
DTI Ratio > 30 and <= 40	25.8%	25.8%	28.4%				
DTI Ratio > 40 and <= 45	11.1%	11.1%	11.9%				
DTI Ratio > 45 and <= 50	8.6%	8.6%	9.2%				
DTI Ratio > 50	16.5%	16.5%	17.9%				
DTI Ratio Missing	2.4%	2.4%	2.1%				
Wtd Avg DTI Ratio	36.6%	36.6%	38.2%				
Origination Term (Sums to 100%)							
<= 15 Years	6.8%	6.8%	5.7%				
> 15 Years amd <= 25 Years	5.3%	5.3%	3.9%				
> 25 Years and <= 30 Years	87.9%	87.9%	90.4%				
> 30 Years	0.0%	0.0%	0.0%				
Missing	0.0%	0.0%	0.0%				
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	89.8%	89.8%	92.3%				
Intermediate-Term Fixed Rate (excl Balloon)	6.8%	6.8%	5.7%				
Adjustable Rate	3.4%	3.4%	2.1%				
Balloon	0.0%	0.0%	0.0%				
Various Product Types							
Second	0.0%	0.0%	0.0%				
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%				
Hybrid Arm	3.4%	3.4%	2.1%				
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%				
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%				
- 5/1 Hybrid Arm	2.9%	2.9%	1.7%				
- 7/1 Hybrid Arm	0.5%	0.5%	0.3%				
- 10/1 Hybrid Arm	0.0%	0.0%	0.1%				
NegAm ARM	0.0%	0.0%	0.0%				

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

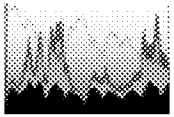


Single Family Conventional Acquisition Characteristics
Total HARP Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%				
- Interest Only ARM	0.0%	0.0%	0.0%				
- Interest Only FRM	0.0%	0.0%	0.0%				
Alt-A	0.0%	0.0%	0.0%				
- Alt-A Low/No Doc	0.0%	0.0%	0.0%				
- Alt-A No Disclosure	0.0%	0.0%	0.0%				
- Alt-A NINA	0.0%	0.0%	0.0%				
- Alt-A SISA	0.0%	0.0%	0.0%				
- Alt-A No Ratio	0.0%	0.0%	0.0%				
- Alt-A Stated Income	0.0%	0.0%	0.0%				
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%				
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%				
My Community Mortgage	0.0%	0.0%	0.0%				
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%				
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%				
- Other Low/No Doc	0.0%	0.0%	0.0%				
Subprime Deals							
Subprime	0.0%	0.0%	0.0%				
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%				
- Post 12/2005	0.0%	0.0%	0.0%				
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%				
Investor Channel	0.0%	0.0%	0.0%				
eChannel	0.0%	0.0%	0.0%				
Underserved Channel	0.0%	0.0%	0.0%				
Subprime Channel	0.0%	0.0%	0.0%				
Unknown/Pre-2000	0.0%	0.0%	0.0%				
Subordinate Financing - RDW							
Subordinate Financing - RDW	23.8%	23.8%	18.4%				
- 75/20/05	0.0%	0.0%	0.0%				

FM-FCIC_00038521

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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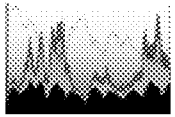


Single Family Conventional Acquisition Characteristics
Total HARP Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%				
- 80/10/10	1.7%	1.7%	1.7%				
- 80/15/05	0.0%	0.0%	0.0%				
- 80/20/00	6.2%	6.2%	6.8%				
- 90/05/05	4.1%	4.1%	3.7%				
- Other	11.8%	11.8%	6.1%				
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	24.3%	24.3%	18.9%				
- 75/20/05	0.0%	0.0%	0.0%				
- 75/25/00	0.0%	0.0%	0.0%				
- 80/10/10	1.9%	1.9%	1.8%				
- 80/15/05	0.0%	0.0%	0.0%				
- 80/20/00	17.6%	17.6%	11.8%				
- 90/05/05	4.2%	4.2%	3.9%				
- Other	0.7%	0.7%	1.4%				
EA/TPR							
EA/TPR	1.0%	1.0%	0.7%				
- EA I	0.0%	0.0%	0.0%				
- EA/TPR II	0.0%	0.0%	0.0%				
- EA/TPR III	0.0%	0.0%	0.0%				
10-K Property Region (Sums to 100%)							
Midwest	18.8%	18.8%	20.1%				
Northeast	18.4%	18.4%	18.0%				
Southeast	18.9%	18.9%	18.9%				
Southwest	12.2%	12.2%	12.8%				
West	31.6%	31.6%	30.2%				
Census Region (Sums to 100%)							
New England	6.6%	6.6%	7.1%				
Middle Atlantic	11.4%	11.4%	10.2%				
East North Central	14.5%	14.5%	16.4%				
East South Central	1.5%	1.5%	1.8%				
South Atlantic	17.9%	17.9%	17.6%				
West North Central	6.0%	6.0%	5.4%				
West South Central	2.2%	2.2%	2.5%				
Mountain	10.5%	10.5%	11.0%				
Pacific	29.5%	29.5%	27.8%				

FM-FCIC_00038522

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

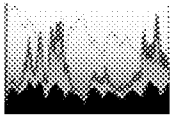


Single Family Conventional Acquisition Characteristics
Total HARP Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.2%				
Top 10 States							
01) CA	19.1%	19.1%	17.7%				
02) IL	6.3%	6.3%	6.9%				
03) WA	5.9%	5.9%	6.2%				
04) NJ	5.2%	5.2%	4.7%				
05) VA	4.7%	4.7%	4.1%				
06) MD	4.4%	4.4%	4.4%				
07) MI	4.1%	4.1%	4.5%				
08) MN	3.8%	3.8%	3.1%				
09) NY	3.8%	3.8%	3.2%				
10) OR	3.6%	3.6%	2.7%				
Top 10 Sellers							
01) WELLS FARGO & COMPANY	33.8%	33.8%	19.5%				
02) BANK OF AMERICA CORPORATION	30.1%	30.1%	35.7%				
03) GMAC INC	4.4%	4.4%	3.3%				
04) FLAGSTAR BANCORP INC	4.2%	4.2%	4.3%				
05) QUICKEN LOANS INC	3.7%	3.7%	3.7%				
06) JPMORGAN CHASE & CO	3.5%	3.5%	7.5%				
07) CITIGROUP INC	2.8%	2.8%	3.1%				
08) SUNTRUST BANKS INC	2.1%	2.1%	2.0%				
09) METLIFE INC	1.9%	1.9%	2.1%				
10) FIFTH THIRD BANCORP	1.6%	1.6%	1.1%				
Top 10 Servicers							
01) WELLS FARGO & COMPANY	33.9%	33.9%	19.5%				
02) BANK OF AMERICA CORPORATION	30.1%	30.1%	35.7%				
03) JPMORGAN CHASE & CO	7.0%	7.0%	10.1%				
04) GMAC INC	4.4%	4.4%	4.4%				
05) FLAGSTAR BANCORP INC	4.2%	4.2%	4.3%				
06) CITIGROUP INC	2.8%	2.8%	3.1%				
07) SUNTRUST BANKS INC	2.1%	2.1%	2.0%				
08) METLIFE INC	1.9%	1.9%	2.1%				
09) FIFTH THIRD BANCORP	1.6%	1.6%	1.1%				
10) PNC FINANCIAL SERVICES GROUP INC	1.1%	1.1%	0.6%				
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	85.8%						

FM-FCIC_00038523

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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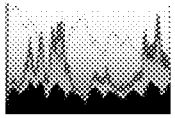


Single Family Conventional Acquisition Characteristics
Total HARP Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	14.2%						
- Primary MI Only	14.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-55.00	-55.00	-50.00				
Wtd Avg Economic Model Fee	88.02	88.02	80.33				
Wtd Avg Charged Fee	33.03	33.03	30.33				
Appraisal Waivers							
Appraisal Waiver	8.4%	8.4%	9.3%				
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.02%	0.02%	0.28%				
Cumulative Default Rate	0.00%	0.00%	0.01%				
Housing Goals							
Low Mod	35.12%	35.12%	36.45%				
Special Affordable	10.55%	10.55%	10.83%				
Underserved	27.45%	27.45%	27.13%				
PMM Low Mod							
PMM Special Affordable							
PMM Underserved							
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi							
Median Valuation Bias for Other Refi	6.73%	6.73%	4.90%				

FM-FCIC_00038524

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

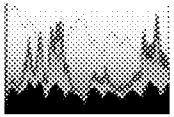


Single Family Conventional Acquisition Characteristics
Manual Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	23,929	23,929	152,690				
Book Volume ($B)	$5.4	$5.4	$33.0				
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	21.1%	21.1%	22.0%				
OLTV 60.01% - 70.00%	13.6%	13.6%	12.7%				
OLTV 70.01% - 75.00%	8.2%	8.2%	8.6%				
OLTV 75.01% - 80.00%	10.8%	10.8%	12.6%				
OLTV 80.01% - 90.00%	24.3%	24.3%	23.9%				
OLTV 90.01% - 95.00%	9.4%	9.4%	9.8%				
OLTV 95.01% - 97.00%	2.7%	2.7%	2.4%				
OLTV 97.01% - 100.00%	3.0%	3.0%	2.8%				
OLTV > 100.00%	7.0%	7.0%	5.1%				
OLTV Missing	0.0%	0.0%	0.0%				
Wtd Avg OLTV	75.7%	75.7%	74.7%				
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	16.3%	16.3%	18.8%				
Comb LTV 60.01% - 70.00%	11.0%	11.0%	11.1%				
Comb LTV 70.01% - 75.00%	7.1%	7.1%	7.7%				
Comb LTV 75.01% - 80.00%	9.6%	9.6%	11.1%				
Comb LTV 80.01% - 90.00%	23.5%	23.5%	23.3%				
Comb LTV 90.01% - 95.00%	10.9%	10.9%	11.0%				
Comb LTV 95.01% - 97.00%	3.2%	3.2%	2.6%				
Comb LTV 97.01% - 100.00%	4.0%	4.0%	3.6%				
Comb LTV > 100.00%	14.4%	14.4%	10.9%				
Comb LTV Missing	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	80.7%	80.7%	78.4%				
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	16.3%	16.3%	18.8%				
Comb LTV 60.01% - 70.00%	11.0%	11.0%	11.1%				
Comb LTV 70.01% - 75.00%	7.1%	7.1%	7.7%				
Comb LTV 75.01% - 80.00%	9.6%	9.6%	11.1%				
Comb LTV 80.01% - 90.00%	23.5%	23.5%	23.3%				
Comb LTV 90.01% - 95.00%	10.9%	10.9%	11.0%				
Comb LTV 95.01% - 97.00%	3.2%	3.2%	2.6%				

FM-FCIC_00038525

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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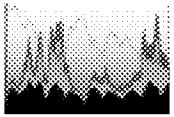


Single Family Conventional Acquisition Characteristics
Manual Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	4.0%	4.0%	3.6%				
Comb LTV > 100.00%	14.4%	14.4%	10.9%				
Comb LTV Missing	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	80.7%	80.7%	78.4%				
Credit Score (Sums to 100%)							
FICO < 550	0.8%	0.8%	0.4%				
FICO 550-579	0.6%	0.6%	0.4%				
FICO 580-619	1.4%	1.4%	0.9%				
FICO 620-659	4.6%	4.6%	3.0%				
FICO 660-699	12.1%	12.1%	10.1%				
FICO 700-739	20.3%	20.3%	20.3%				
FICO >= 740	60.2%	60.2%	64.9%				
FICO Missing	0.0%	0.0%	0.0%				
Wtd Avg FICO	744	744	750				
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	81.8%	81.8%	85.7%				
Intermediate-term, fixed-rate	16.1%	16.1%	12.7%				
Adjustable-rate	2.1%	2.1%	1.6%				
Interest Only adjustable-rate	0.0%	0.0%	0.0%				
Negative Amortization	0.0%	0.0%	0.0%				
Interest Only fixed-rate	0.0%	0.0%	0.0%				
10-K Occupancy Type (Sums to 100%)							
Principal Residence	92.5%	92.5%	93.2%				
Second/Vacation Home	4.1%	4.1%	4.6%				
Investor Property	3.5%	3.5%	2.2%				
10-K Unit Type (Sums to 100%)							
1 Unit	98.3%	98.3%	98.2%				
2-4 Units	1.7%	1.7%	1.8%				
Missing	0.0%	0.0%	0.0%				
10-K Property Type (Sums to 100%)							
Condo/Coop	6.6%	6.6%	8.2%				
Single Family Homes	93.4%	93.4%	91.8%				
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%				

FM-FCIC_0003852

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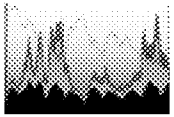


Single Family Conventional Acquisition Characteristics
Manual Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	6.6%	6.6%	8.2%				
1 Unit	91.6%	91.6%	89.9%				
2-4 Units	1.7%	1.7%	1.8%				
Condo							
Condo	6.5%	6.5%	7.8%				
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	0.0%	0.0%	0.0%				
Cash-Out Refinance	0.0%	0.0%	0.0%				
Other Refinance	100.0%	100.0%	100.0%				
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	0.1%				
TPO Correspondent	0.0%	0.0%	0.4%				
Undesignated	0.0%	0.0%	0.0%				
Retail	100.0%	100.0%	99.5%				
Origination Amount and Rate							
Avg Origination Loan Amount	$225,089	$225,089	$216,033				
Loan Original Note Rate	5.09%	5.09%	4.99%				
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%				
Non-Seasoned	100.0%	100.0%	100.0%				
ACI							
ACI Probability	0.20%	0.20%	0.16%				
Wtd Avg ACI Score	734	734	737				
Credit Premium							
Wtd Avg Credit Premium	0.18	0.18	-0.06				
Credit Premium > 1.5	0.0%	0.0%	0.0%				
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%				
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	29.4%	29.4%	14.6%				
DTI Ratio > 20 and <= 30	20.6%	20.6%	22.1%				
DTI Ratio > 30 and <= 40	17.6%	17.6%	22.6%				
DTI Ratio > 40 and <= 45	7.1%	7.1%	9.3%				
DTI Ratio > 45 and <= 50	5.9%	5.9%	7.4%				
DTI Ratio > 50	15.2%	15.2%	19.6%				
DTI Ratio Missing	4.2%	4.2%	4.3%				

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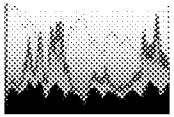


Single Family Conventional Acquisition Characteristics
Manual Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	32.5%	32.5%	37.6%				
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	29.4%	29.4%	14.6%				
DTI Ratio > 20 and <= 30	20.6%	20.6%	22.1%				
DTI Ratio > 30 and <= 40	17.6%	17.6%	22.6%				
DTI Ratio > 40 and <= 45	7.1%	7.1%	9.3%				
DTI Ratio > 45 and <= 50	5.9%	5.9%	7.4%				
DTI Ratio > 50	15.2%	15.2%	19.6%				
DTI Ratio Missing	4.2%	4.2%	4.3%				
Wtd Avg DTI Ratio	32.5%	32.5%	37.6%				
Origination Term (Sums to 100%)							
<= 15 Years	16.1%	16.1%	12.7%				
> 15 Years amd <= 25 Years	6.8%	6.8%	6.5%				
> 25 Years and <= 30 Years	77.2%	77.2%	80.8%				
> 30 Years	0.0%	0.0%	0.0%				
Missing	0.0%	0.0%	0.0%				
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	81.8%	81.8%	85.7%				
Intermediate-Term Fixed Rate (excl Balloon)	16.1%	16.1%	12.7%				
Adjustable Rate	2.1%	2.1%	1.6%				
Balloon	0.0%	0.0%	0.0%				
Various Product Types							
Second	0.0%	0.0%	0.0%				
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%				
Hybrid Arm	2.1%	2.1%	1.6%				
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%				
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%				
- 5/1 Hybrid Arm	1.7%	1.7%	1.3%				
- 7/1 Hybrid Arm	0.3%	0.3%	0.2%				
- 10/1 Hybrid Arm	0.1%	0.1%	0.1%				
NegAm ARM	0.0%	0.0%	0.0%				

FM-FCIC_00038528

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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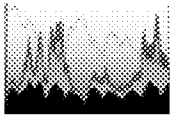


Single Family Conventional Acquisition Characteristics
Manual Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%				
- Interest Only ARM	0.0%	0.0%	0.0%				
- Interest Only FRM	0.0%	0.0%	0.0%				
Alt-A	0.0%	0.0%	0.0%				
- Alt-A Low/No Doc	0.0%	0.0%	0.0%				
- Alt-A No Disclosure	0.0%	0.0%	0.0%				
- Alt-A NINA	0.0%	0.0%	0.0%				
- Alt-A SISA	0.0%	0.0%	0.0%				
- Alt-A No Ratio	0.0%	0.0%	0.0%				
- Alt-A Stated Income	0.0%	0.0%	0.0%				
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%				
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%				
My Community Mortgage	0.0%	0.0%	0.0%				
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%				
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%				
- Other Low/No Doc	0.0%	0.0%	0.0%				
Subprime Deals							
Subprime	0.0%	0.0%	0.0%				
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%				
- Post 12/2005	0.0%	0.0%	0.0%				
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%				
Investor Channel	0.0%	0.0%	0.0%				
eChannel	0.0%	0.0%	0.0%				
Underserved Channel	0.0%	0.0%	0.0%				
Subprime Channel	0.0%	0.0%	0.0%				
Unknown/Pre-2000	0.0%	0.0%	0.0%				
Subordinate Financing - RDW							
Subordinate Financing - RDW	30.0%	30.0%	23.3%				
- 75/20/05	0.6%	0.6%	0.5%				

FM-FCIC_00038529

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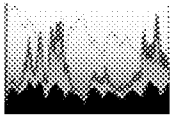


Single Family Conventional Acquisition Characteristics
Manual Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%				
- 80/10/10	2.7%	2.7%	2.5%				
- 80/15/05	0.8%	0.8%	0.8%				
- 80/20/00	3.1%	3.1%	4.7%				
- 90/05/05	1.9%	1.9%	1.7%				
- Other	20.9%	20.9%	13.0%				
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	30.8%	30.8%	24.2%				
- 75/20/05	0.6%	0.6%	0.5%				
- 75/25/00	1.3%	1.3%	0.8%				
- 80/10/10	2.7%	2.7%	2.6%				
- 80/15/05	0.8%	0.8%	0.8%				
- 80/20/00	9.8%	9.8%	7.2%				
- 90/05/05	1.9%	1.9%	1.7%				
- Other	13.5%	13.5%	10.5%				
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%				
- EA I	0.0%	0.0%	0.0%				
- EA/TPR II	0.0%	0.0%	0.0%				
- EA/TPR III	0.0%	0.0%	0.0%				
10-K Property Region (Sums to 100%)							
Midwest	16.6%	16.6%	18.6%				
Northeast	20.3%	20.3%	19.1%				
Southeast	17.9%	17.9%	17.5%				
Southwest	13.2%	13.2%	13.8%				
West	31.9%	31.9%	31.0%				
Census Region (Sums to 100%)							
New England	5.4%	5.4%	5.8%				
Middle Atlantic	14.5%	14.5%	12.4%				
East North Central	11.6%	11.6%	15.6%				
East South Central	2.3%	2.3%	2.5%				
South Atlantic	16.0%	16.0%	15.4%				
West North Central	6.7%	6.7%	4.7%				
West South Central	2.6%	2.6%	3.8%				
Mountain	11.5%	11.5%	10.8%				
Pacific	29.3%	29.3%	28.5%				

FM-FCIC_00038530

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

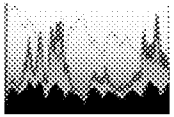


Single Family Conventional Acquisition Characteristics
Manual Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.3%				
Top 10 States							
01) CA	19.9%	19.9%	20.1%				
02) NJ	5.8%	5.8%	4.7%				
03) NY	5.4%	5.4%	5.1%				
04) IL	4.7%	4.7%	5.8%				
05) WA	4.3%	4.3%	4.5%				
06) VA	4.1%	4.1%	3.2%				
07) MN	4.1%	4.1%	2.1%				
08) CO	4.0%	4.0%	3.2%				
09) OR	3.9%	3.9%	2.3%				
10) MD	3.5%	3.5%	3.1%				
Top 10 Sellers							
01) WELLS FARGO & COMPANY	49.6%	49.6%	17.2%				
02) BANK OF AMERICA CORPORATION	36.1%	36.1%	51.8%				
03) JPMORGAN CHASE & CO	4.6%	4.6%	12.0%				
04) GMAC INC	2.6%	2.6%	0.5%				
05) FLAGSTAR BANCORP INC	2.0%	2.0%	2.2%				
06) HUNTINGTON BANCSHARES INCORPORATED	1.1%	1.1%	1.4%				
07) CITIGROUP INC	0.8%	0.8%	1.2%				
08) REGIONS FINANCIAL CORP	0.3%	0.3%	0.5%				
09) FREMONT BANCORPORATION	0.3%	0.3%	2.7%				
10) PNC FINANCIAL SERVICES GROUP INC	0.2%	0.2%	0.7%				
Top 10 Servicers							
01) WELLS FARGO & COMPANY	49.6%	49.6%	17.2%				
02) BANK OF AMERICA CORPORATION	36.1%	36.1%	51.9%				
03) JPMORGAN CHASE & CO	4.6%	4.6%	12.0%				
04) GMAC INC	2.6%	2.6%	0.5%				
05) FLAGSTAR BANCORP INC	2.0%	2.0%	2.1%				
06) HUNTINGTON BANCSHARES INCORPORATED	1.1%	1.1%	1.4%				
07) CITIGROUP INC	0.8%	0.8%	1.2%				
08) REGIONS FINANCIAL CORP	0.3%	0.3%	0.5%				
09) FREMONT BANCORPORATION	0.3%	0.3%	2.7%				
10) PNC FINANCIAL SERVICES GROUP INC	0.2%	0.2%	0.7%				
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	93.2%						

FM-FCIC_00038531

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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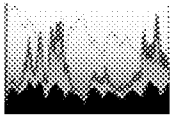


Single Family Conventional Acquisition Characteristics
Manual Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	6.8%						
- Primary MI Only	6.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-28.40	-28.40	-25.20				
Wtd Avg Economic Model Fee	56.75	56.75	52.13				
Wtd Avg Charged Fee	28.35	28.35	26.94				
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.4%				
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.03%	0.03%	0.75%				
Cumulative Default Rate	0.00%	0.00%	0.00%				
Housing Goals							
Low Mod	36.36%	36.36%	39.46%				
Special Affordable	13.58%	13.58%	14.77%				
Underserved	26.33%	26.33%	27.84%				
PMM Low Mod							
PMM Special Affordable							
PMM Underserved							
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi							
Median Valuation Bias for Other Refi							

FM-FCIC_00038532

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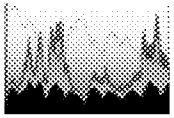


Single Family Conventional Acquisition Characteristics
HARP Manual Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	9,127	9,127	54,654				
Book Volume ($B)	$2.3	$2.3	$13.6				
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%				
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%				
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%				
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%				
OLTV 80.01% - 90.00%	52.5%	52.5%	54.3%				
OLTV 90.01% - 95.00%	20.2%	20.2%	22.4%				
OLTV 95.01% - 97.00%	5.6%	5.6%	5.5%				
OLTV 97.01% - 100.00%	6.4%	6.4%	6.3%				
OLTV > 100.00%	15.2%	15.2%	11.5%				
OLTV Missing	0.0%	0.0%	0.0%				
Wtd Avg OLTV	91.7%	91.7%	90.9%				
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%				
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%				
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%				
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%				
Comb LTV 80.01% - 90.00%	38.2%	38.2%	42.7%				
Comb LTV 90.01% - 95.00%	19.3%	19.3%	21.2%				
Comb LTV 95.01% - 97.00%	6.0%	6.0%	5.4%				
Comb LTV 97.01% - 100.00%	7.5%	7.5%	7.3%				
Comb LTV > 100.00%	29.1%	29.1%	23.4%				
Comb LTV Missing	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	95.8%	95.8%	94.3%				
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%				
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%				
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%				
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%				
Comb LTV 80.01% - 90.00%	38.2%	38.2%	42.7%				
Comb LTV 90.01% - 95.00%	19.3%	19.3%	21.2%				
Comb LTV 95.01% - 97.00%	6.0%	6.0%	5.4%				

FM-FCIC_00038533

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

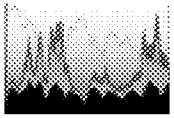


Single Family Conventional Acquisition Characteristics
HARP Manual Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	7.5%	7.5%	7.3%				
Comb LTV > 100.00%	29.1%	29.1%	23.4%				
Comb LTV Missing	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	95.8%	95.8%	94.3%				
Credit Score (Sums to 100%)							
FICO < 550	1.0%	1.0%	0.6%				
FICO 550-579	0.7%	0.7%	0.4%				
FICO 580-619	1.7%	1.7%	1.1%				
FICO 620-659	5.6%	5.6%	3.9%				
FICO 660-699	14.3%	14.3%	12.2%				
FICO 700-739	23.4%	23.4%	23.8%				
FICO >= 740	53.3%	53.3%	58.1%				
FICO Missing	0.0%	0.0%	0.0%				
Wtd Avg FICO	735	735	742				
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	91.9%	91.9%	94.1%				
Intermediate-term, fixed-rate	5.9%	5.9%	4.4%				
Adjustable-rate	2.2%	2.2%	1.5%				
Interest Only adjustable-rate	0.0%	0.0%	0.0%				
Negative Amortization	0.0%	0.0%	0.0%				
Interest Only fixed-rate	0.0%	0.0%	0.0%				
10-K Occupancy Type (Sums to 100%)							
Principal Residence	100.0%	100.0%	100.0%				
Second/Vacation Home	0.0%	0.0%	0.0%				
Investor Property	0.0%	0.0%	0.0%				
10-K Unit Type (Sums to 100%)							
1 Unit	98.9%	98.9%	98.8%				
2-4 Units	1.1%	1.1%	1.2%				
Missing	0.0%	0.0%	0.0%				
10-K Property Type (Sums to 100%)							
Condo/Coop	7.6%	7.6%	8.4%				
Single Family Homes	92.4%	92.4%	91.6%				
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%				

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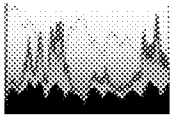


Single Family Conventional Acquisition Characteristics
HARP Manual Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	7.6%	7.6%	8.4%				
1 Unit	91.2%	91.2%	90.2%				
2-4 Units	1.1%	1.1%	1.2%				
Condo							
Condo	7.5%	7.5%	8.2%				
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	0.0%	0.0%	0.0%				
Cash-Out Refinance	0.0%	0.0%	0.0%				
Other Refinance	100.0%	100.0%	100.0%				
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	0.1%				
TPO Correspondent	0.0%	0.0%	0.2%				
Undesignated	0.0%	0.0%	0.0%				
Retail	100.0%	100.0%	99.7%				
Origination Amount and Rate							
Avg Origination Loan Amount	$252,126	$252,126	$248,998				
Loan Original Note Rate	5.21%	5.21%	5.11%				
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%				
Non-Seasoned	100.0%	100.0%	100.0%				
ACI							
ACI Probability	0.35%	0.35%	0.30%				
Wtd Avg ACI Score	709	709	711				
Credit Premium							
Wtd Avg Credit Premium	0.11	0.11	-0.09				
Credit Premium > 1.5	0.0%	0.0%	0.0%				
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%				
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	18.9%	18.9%	8.9%				
DTI Ratio > 20 and <= 30	21.1%	21.1%	20.5%				
DTI Ratio > 30 and <= 40	21.5%	21.5%	25.2%				
DTI Ratio > 40 and <= 45	9.5%	9.5%	10.7%				
DTI Ratio > 45 and <= 50	7.5%	7.5%	8.6%				
DTI Ratio > 50	17.7%	17.7%	22.0%				
DTI Ratio Missing	3.8%	3.8%	3.9%				

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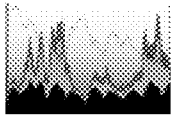


Single Family Conventional Acquisition Characteristics
HARP Manual Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	36.2%	36.2%	40.0%				
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	18.9%	18.9%	8.9%				
DTI Ratio > 20 and <= 30	21.1%	21.1%	20.5%				
DTI Ratio > 30 and <= 40	21.5%	21.5%	25.2%				
DTI Ratio > 40 and <= 45	9.5%	9.5%	10.7%				
DTI Ratio > 45 and <= 50	7.5%	7.5%	8.6%				
DTI Ratio > 50	17.7%	17.7%	22.0%				
DTI Ratio Missing	3.8%	3.8%	3.9%				
Wtd Avg DTI Ratio	36.2%	36.2%	40.0%				
Origination Term (Sums to 100%)							
<= 15 Years	5.9%	5.9%	4.4%				
> 15 Years amd <= 25 Years	5.8%	5.8%	4.8%				
> 25 Years and <= 30 Years	88.3%	88.3%	90.8%				
> 30 Years	0.0%	0.0%	0.0%				
Missing	0.0%	0.0%	0.0%				
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	91.9%	91.9%	94.1%				
Intermediate-Term Fixed Rate (excl Balloon)	5.9%	5.9%	4.4%				
Adjustable Rate	2.2%	2.2%	1.5%				
Balloon	0.0%	0.0%	0.0%				
Various Product Types							
Second	0.0%	0.0%	0.0%				
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%				
Hybrid Arm	2.2%	2.2%	1.5%				
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%				
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%				
- 5/1 Hybrid Arm	1.8%	1.8%	1.2%				
- 7/1 Hybrid Arm	0.3%	0.3%	0.2%				
- 10/1 Hybrid Arm	0.0%	0.0%	0.1%				
NegAm ARM	0.0%	0.0%	0.0%				

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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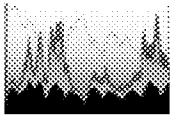


Single Family Conventional Acquisition Characteristics
HARP Manual Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%				
- Interest Only ARM	0.0%	0.0%	0.0%				
- Interest Only FRM	0.0%	0.0%	0.0%				
Alt-A	0.0%	0.0%	0.0%				
- Alt-A Low/No Doc	0.0%	0.0%	0.0%				
- Alt-A No Disclosure	0.0%	0.0%	0.0%				
- Alt-A NINA	0.0%	0.0%	0.0%				
- Alt-A SISA	0.0%	0.0%	0.0%				
- Alt-A No Ratio	0.0%	0.0%	0.0%				
- Alt-A Stated Income	0.0%	0.0%	0.0%				
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%				
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%				
My Community Mortgage	0.0%	0.0%	0.0%				
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%				
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%				
- Other Low/No Doc	0.0%	0.0%	0.0%				
Subprime Deals							
Subprime	0.0%	0.0%	0.0%				
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%				
- Post 12/2005	0.0%	0.0%	0.0%				
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%				
Investor Channel	0.0%	0.0%	0.0%				
eChannel	0.0%	0.0%	0.0%				
Underserved Channel	0.0%	0.0%	0.0%				
Subprime Channel	0.0%	0.0%	0.0%				
Unknown/Pre-2000	0.0%	0.0%	0.0%				
Subordinate Financing - RDW							
Subordinate Financing - RDW	27.4%	27.4%	23.3%				
- 75/20/05	0.0%	0.0%	0.0%				

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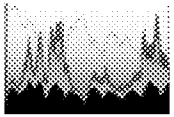


Single Family Conventional Acquisition Characteristics
HARP Manual Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%				
- 80/10/10	1.8%	1.8%	1.9%				
- 80/15/05	0.0%	0.0%	0.0%				
- 80/20/00	7.0%	7.0%	9.2%				
- 90/05/05	4.4%	4.4%	4.0%				
- Other	14.3%	14.3%	8.2%				
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	27.8%	27.8%	23.8%				
- 75/20/05	0.0%	0.0%	0.0%				
- 75/25/00	0.0%	0.0%	0.0%				
- 80/10/10	1.9%	1.9%	2.0%				
- 80/15/05	0.0%	0.0%	0.0%				
- 80/20/00	20.6%	20.6%	15.7%				
- 90/05/05	4.4%	4.4%	4.1%				
- Other	0.9%	0.9%	2.0%				
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%				
- EA I	0.0%	0.0%	0.0%				
- EA/TPR II	0.0%	0.0%	0.0%				
- EA/TPR III	0.0%	0.0%	0.0%				
10-K Property Region (Sums to 100%)							
Midwest	17.6%	17.6%	18.8%				
Northeast	19.8%	19.8%	19.7%				
Southeast	17.9%	17.9%	17.9%				
Southwest	12.2%	12.2%	12.6%				
West	32.5%	32.5%	30.9%				
Census Region (Sums to 100%)							
New England	6.2%	6.2%	6.6%				
Middle Atlantic	13.1%	13.1%	12.0%				
East North Central	12.9%	12.9%	15.3%				
East South Central	1.6%	1.6%	1.8%				
South Atlantic	16.7%	16.7%	16.8%				
West North Central	6.3%	6.3%	5.0%				
West South Central	1.9%	1.9%	2.3%				
Mountain	11.5%	11.5%	11.6%				
Pacific	29.8%	29.8%	28.2%				

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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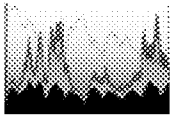


Single Family Conventional Acquisition Characteristics
HARP Manual Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.4%				
Top 10 States							
01) CA	19.5%	19.5%	18.5%				
02) NJ	6.2%	6.2%	5.5%				
03) IL	5.5%	5.5%	6.4%				
04) WA	5.1%	5.1%	5.5%				
05) VA	4.4%	4.4%	3.7%				
06) MN	4.3%	4.3%	3.0%				
07) OR	4.3%	4.3%	2.7%				
08) MD	4.3%	4.3%	4.3%				
09) NY	4.3%	4.3%	4.0%				
10) AZ	3.7%	3.7%	3.8%				
Top 10 Sellers							
01) WELLS FARGO & COMPANY	44.0%	44.0%	21.5%				
02) BANK OF AMERICA CORPORATION	39.8%	39.8%	55.7%				
03) JPMORGAN CHASE & CO	4.5%	4.5%	11.4%				
04) GMAC INC	3.6%	3.6%	0.8%				
05) FLAGSTAR BANCORP INC	3.0%	3.0%	3.1%				
06) CITIGROUP INC	1.4%	1.4%	0.4%				
07) HUNTINGTON BANCSHARES INCORPORATED	1.0%	1.0%	1.1%				
08) PNC FINANCIAL SERVICES GROUP INC	0.3%	0.3%	0.1%				
09) REGIONS FINANCIAL CORP	0.2%	0.2%	0.3%				
10) BB&T CORPORATION	0.2%	0.2%	0.2%				
Top 10 Servicers							
01) WELLS FARGO & COMPANY	44.0%	44.0%	21.5%				
02) BANK OF AMERICA CORPORATION	39.8%	39.8%	55.8%				
03) JPMORGAN CHASE & CO	4.5%	4.5%	11.5%				
04) GMAC INC	3.6%	3.6%	0.8%				
05) FLAGSTAR BANCORP INC	3.0%	3.0%	3.1%				
06) CITIGROUP INC	1.4%	1.4%	0.3%				
07) HUNTINGTON BANCSHARES INCORPORATED	1.0%	1.0%	1.1%				
08) PNC FINANCIAL SERVICES GROUP INC	0.3%	0.3%	0.1%				
09) REGIONS FINANCIAL CORP	0.2%	0.2%	0.3%				
10) BB&T CORPORATION	0.2%	0.2%	0.2%				
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	84.6%						

FM-FCIC_00038539

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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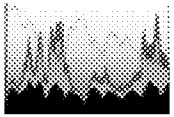


Single Family Conventional Acquisition Characteristics
HARP Manual Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	15.4%						
- Primary MI Only	15.2%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.2%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-64.77	-64.77	-62.06				
Wtd Avg Economic Model Fee	99.32	99.32	94.81				
Wtd Avg Charged Fee	34.55	34.55	32.75				
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%				
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.02%	0.02%	0.17%				
Cumulative Default Rate	0.00%	0.00%	0.01%				
Housing Goals							
Low Mod	35.59%	35.59%	38.17%				
Special Affordable	11.87%	11.87%	12.89%				
Underserved	28.26%	28.26%	29.90%				
PMM Low Mod							
PMM Special Affordable							
PMM Underserved							
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi							
Median Valuation Bias for Other Refi							

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

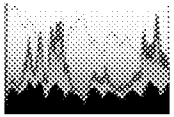


Single Family Conventional Acquisition Characteristics
DU Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	16,037	16,037	178,854				
Book Volume ($B)	$3.6	$3.6	$39.5				
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	18.1%	18.1%	23.1%				
OLTV 60.01% - 70.00%	11.1%	11.1%	13.1%				
OLTV 70.01% - 75.00%	9.4%	9.4%	10.2%				
OLTV 75.01% - 80.00%	17.8%	17.8%	19.8%				
OLTV 80.01% - 90.00%	23.4%	23.4%	19.2%				
OLTV 90.01% - 95.00%	10.7%	10.7%	8.8%				
OLTV 95.01% - 97.00%	1.9%	1.9%	1.4%				
OLTV 97.01% - 100.00%	1.9%	1.9%	1.4%				
OLTV > 100.00%	5.7%	5.7%	3.1%				
OLTV Missing	0.0%	0.0%	0.0%				
Wtd Avg OLTV	76.6%	76.6%	73.1%				
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	15.6%	15.6%	20.5%				
Comb LTV 60.01% - 70.00%	9.5%	9.5%	12.0%				
Comb LTV 70.01% - 75.00%	8.2%	8.2%	9.2%				
Comb LTV 75.01% - 80.00%	15.6%	15.6%	17.8%				
Comb LTV 80.01% - 90.00%	23.8%	23.8%	21.1%				
Comb LTV 90.01% - 95.00%	12.9%	12.9%	10.7%				
Comb LTV 95.01% - 97.00%	1.9%	1.9%	1.5%				
Comb LTV 97.01% - 100.00%	2.6%	2.6%	1.7%				
Comb LTV > 100.00%	9.8%	9.8%	5.4%				
Comb LTV Missing	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	79.7%	79.7%	75.5%				
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	15.6%	15.6%	20.5%				
Comb LTV 60.01% - 70.00%	9.5%	9.5%	12.0%				
Comb LTV 70.01% - 75.00%	8.2%	8.2%	9.2%				
Comb LTV 75.01% - 80.00%	15.6%	15.6%	17.8%				
Comb LTV 80.01% - 90.00%	23.8%	23.8%	21.1%				
Comb LTV 90.01% - 95.00%	12.9%	12.9%	10.7%				
Comb LTV 95.01% - 97.00%	1.9%	1.9%	1.5%				

FM-FCIC_00038541

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

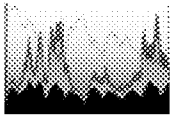


Single Family Conventional Acquisition Characteristics
DU Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	2.6%	2.6%	1.7%				
Comb LTV > 100.00%	9.8%	9.8%	5.4%				
Comb LTV Missing	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	79.7%	79.7%	75.5%				
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%				
FICO 550-579	0.1%	0.1%	0.1%				
FICO 580-619	0.3%	0.3%	0.2%				
FICO 620-659	1.9%	1.9%	1.1%				
FICO 660-699	7.6%	7.6%	6.0%				
FICO 700-739	18.3%	18.3%	17.2%				
FICO >= 740	71.7%	71.7%	75.4%				
FICO Missing	0.0%	0.0%	0.0%				
Wtd Avg FICO	759	759	763				
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	75.1%	75.1%	81.6%				
Intermediate-term, fixed-rate	18.8%	18.8%	16.0%				
Adjustable-rate	6.1%	6.1%	2.4%				
Interest Only adjustable-rate	0.0%	0.0%	0.0%				
Negative Amortization	0.0%	0.0%	0.0%				
Interest Only fixed-rate	0.0%	0.0%	0.0%				
10-K Occupancy Type (Sums to 100%)							
Principal Residence	93.5%	93.5%	94.9%				
Second/Vacation Home	2.8%	2.8%	3.3%				
Investor Property	3.7%	3.7%	1.8%				
10-K Unit Type (Sums to 100%)							
1 Unit	98.4%	98.4%	99.1%				
2-4 Units	1.6%	1.6%	0.9%				
Missing	0.0%	0.0%	0.0%				
10-K Property Type (Sums to 100%)							
Condo/Coop	9.2%	9.2%	7.0%				
Single Family Homes	90.8%	90.8%	93.0%				
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%				

FM-FCIC_00038542

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

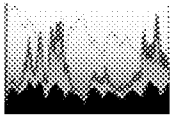


Single Family Conventional Acquisition Characteristics
DU Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	9.2%	9.2%	6.9%				
1 Unit	89.1%	89.1%	92.0%				
2-4 Units	1.6%	1.6%	0.9%				
Condo							
Condo	8.8%	8.8%	6.6%				
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	0.0%	0.0%	0.0%				
Cash-Out Refinance	0.0%	0.0%	0.0%				
Other Refinance	100.0%	100.0%	100.0%				
Origination Type (Sums to 100%)							
TPO Broker	18.8%	18.8%	19.1%				
TPO Correspondent	29.1%	29.1%	36.2%				
Undesignated	0.0%	0.0%	0.0%				
Retail	52.1%	52.1%	44.7%				
Origination Amount and Rate							
Avg Origination Loan Amount	$225,471	$225,471	$221,014				
Loan Original Note Rate	4.87%	4.87%	4.87%				
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%				
Non-Seasoned	100.0%	100.0%	100.0%				
ACI							
ACI Probability	0.08%	0.08%	0.07%				
Wtd Avg ACI Score	746	746	750				
Credit Premium							
Wtd Avg Credit Premium	0.02	0.02	-0.07				
Credit Premium > 1.5	0.0%	0.0%	0.0%				
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%				
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.5%	10.5%	13.2%				
DTI Ratio > 20 and <= 30	25.0%	25.0%	27.3%				
DTI Ratio > 30 and <= 40	28.2%	28.2%	27.0%				
DTI Ratio > 40 and <= 45	12.0%	12.0%	10.9%				
DTI Ratio > 45 and <= 50	9.3%	9.3%	8.6%				
DTI Ratio > 50	14.7%	14.7%	12.8%				
DTI Ratio Missing	0.4%	0.4%	0.2%				

FM-FCIC_00038543

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

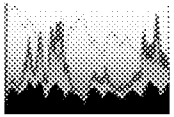


Single Family Conventional Acquisition Characteristics
DU Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	35.7%	35.7%	34.3%				
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.5%	10.5%	13.2%				
DTI Ratio > 20 and <= 30	25.0%	25.0%	27.3%				
DTI Ratio > 30 and <= 40	28.2%	28.2%	27.0%				
DTI Ratio > 40 and <= 45	12.0%	12.0%	10.9%				
DTI Ratio > 45 and <= 50	9.3%	9.3%	8.6%				
DTI Ratio > 50	14.7%	14.7%	12.8%				
DTI Ratio Missing	0.4%	0.4%	0.2%				
Wtd Avg DTI Ratio	35.7%	35.7%	34.3%				
Origination Term (Sums to 100%)							
<= 15 Years	18.8%	18.8%	16.0%				
> 15 Years amd <= 25 Years	6.0%	6.0%	4.5%				
> 25 Years and <= 30 Years	75.2%	75.2%	79.4%				
> 30 Years	0.0%	0.0%	0.0%				
Missing	0.0%	0.0%	0.0%				
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	75.1%	75.1%	81.6%				
Intermediate-Term Fixed Rate (excl Balloon)	18.8%	18.8%	16.0%				
Adjustable Rate	6.1%	6.1%	2.4%				
Balloon	0.0%	0.0%	0.0%				
Various Product Types							
Second	0.0%	0.0%	0.0%				
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%				
Hybrid Arm	6.1%	6.1%	2.4%				
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%				
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%				
- 5/1 Hybrid Arm	5.3%	5.3%	1.9%				
- 7/1 Hybrid Arm	0.7%	0.7%	0.4%				
- 10/1 Hybrid Arm	0.1%	0.1%	0.1%				
NegAm ARM	0.0%	0.0%	0.0%				

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

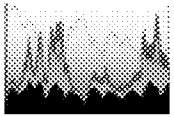


Single Family Conventional Acquisition Characteristics
DU Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%				
- Interest Only ARM	0.0%	0.0%	0.0%				
- Interest Only FRM	0.0%	0.0%	0.0%				
Alt-A	0.0%	0.0%	0.0%				
- Alt-A Low/No Doc	0.0%	0.0%	0.0%				
- Alt-A No Disclosure	0.0%	0.0%	0.0%				
- Alt-A NINA	0.0%	0.0%	0.0%				
- Alt-A SISA	0.0%	0.0%	0.0%				
- Alt-A No Ratio	0.0%	0.0%	0.0%				
- Alt-A Stated Income	0.0%	0.0%	0.0%				
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%				
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%				
My Community Mortgage	0.0%	0.0%	0.0%				
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%				
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%				
- Other Low/No Doc	0.0%	0.0%	0.0%				
Subprime Deals							
Subprime	0.0%	0.0%	0.0%				
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%				
- Post 12/2005	0.0%	0.0%	0.0%				
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%				
Investor Channel	0.0%	0.0%	0.0%				
eChannel	0.0%	0.0%	0.0%				
Underserved Channel	0.0%	0.0%	0.0%				
Subprime Channel	0.0%	0.0%	0.0%				
Unknown/Pre-2000	0.0%	0.0%	0.0%				
Subordinate Financing - RDW							
Subordinate Financing - RDW	19.8%	19.8%	15.9%				
- 75/20/05	0.7%	0.7%	0.5%				

FM-FCIC_00038545

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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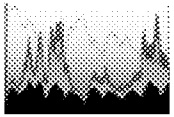


Single Family Conventional Acquisition Characteristics
DU Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%				
- 80/10/10	2.5%	2.5%	2.5%				
- 80/15/05	1.0%	1.0%	0.9%				
- 80/20/00	2.1%	2.1%	1.8%				
- 90/05/05	1.6%	1.6%	1.1%				
- Other	11.9%	11.9%	9.1%				
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	21.0%	21.0%	17.8%				
- 75/20/05	0.7%	0.7%	0.5%				
- 75/25/00	0.5%	0.5%	0.3%				
- 80/10/10	2.8%	2.8%	2.8%				
- 80/15/05	1.1%	1.1%	1.0%				
- 80/20/00	6.1%	6.1%	2.9%				
- 90/05/05	1.7%	1.7%	1.2%				
- Other	8.2%	8.2%	9.0%				
EA/TPR							
EA/TPR	1.2%	1.2%	0.5%				
- EA I	0.0%	0.0%	0.0%				
- EA/TPR II	0.0%	0.0%	0.0%				
- EA/TPR III	0.0%	0.0%	0.0%				
10-K Property Region (Sums to 100%)							
Midwest	21.0%	21.0%	20.6%				
Northeast	17.4%	17.4%	17.4%				
Southeast	19.9%	19.9%	19.7%				
Southwest	15.0%	15.0%	16.4%				
West	26.7%	26.7%	25.9%				
Census Region (Sums to 100%)							
New England	7.3%	7.3%	7.5%				
Middle Atlantic	9.6%	9.6%	9.5%				
East North Central	17.4%	17.4%	16.6%				
East South Central	3.0%	3.0%	3.5%				
South Atlantic	17.4%	17.4%	16.7%				
West North Central	6.0%	6.0%	6.6%				
West South Central	5.5%	5.5%	6.1%				
Mountain	8.5%	8.5%	9.3%				
Pacific	25.4%	25.4%	24.2%				

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

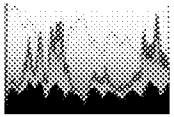


Single Family Conventional Acquisition Characteristics
DU Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%				
Top 10 States							
01) CA	17.2%	17.2%	15.7%				
02) IL	7.2%	7.2%	6.6%				
03) WA	5.3%	5.3%	5.4%				
04) VA	4.7%	4.7%	3.9%				
05) MA	4.3%	4.3%	4.4%				
06) TX	3.7%	3.7%	4.2%				
07) MI	3.6%	3.6%	3.2%				
08) NY	3.5%	3.5%	3.0%				
09) MD	3.4%	3.4%	3.3%				
10) NJ	3.4%	3.4%	3.8%				
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	16.4%	16.4%	15.4%				
02) WELLS FARGO & COMPANY	15.1%	15.1%	14.1%				
03) QUICKEN LOANS INC	10.1%	10.1%	6.0%				
04) GMAC INC	5.1%	5.1%	4.7%				
05) CITIGROUP INC	4.8%	4.8%	7.2%				
06) SUNTRUST BANKS INC	4.2%	4.2%	2.6%				
07) METLIFE INC	4.0%	4.0%	4.5%				
08) FIFTH THIRD BANCORP	3.4%	3.4%	1.7%				
09) PHH CORPORATION	3.3%	3.3%	2.8%				
10) FLAGSTAR BANCORP INC	3.2%	3.2%	2.8%				
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	16.4%	16.4%	15.4%				
02) WELLS FARGO & COMPANY	15.4%	15.4%	14.1%				
03) JPMORGAN CHASE & CO	12.2%	12.2%	9.9%				
04) GMAC INC	5.4%	5.4%	6.7%				
05) CITIGROUP INC	4.8%	4.8%	7.4%				
06) SUNTRUST BANKS INC	4.2%	4.2%	2.5%				
07) METLIFE INC	4.0%	4.0%	4.5%				
08) FIFTH THIRD BANCORP	3.4%	3.4%	1.7%				
09) PHH CORPORATION	3.4%	3.4%	2.8%				
10) FLAGSTAR BANCORP INC	3.2%	3.2%	2.7%				
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	94.8%						

FM-FCIC_00038547

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

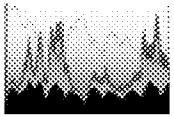


Single Family Conventional Acquisition Characteristics
DU Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	5.2%						
- Primary MI Only	5.2%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-12.58	-12.58	-7.72				
Wtd Avg Economic Model Fee	39.23	39.23	31.07				
Wtd Avg Charged Fee	26.65	26.65	23.35				
Appraisal Waivers							
Appraisal Waiver	30.9%	30.9%	22.6%				
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.02%	0.02%	0.89%				
Cumulative Default Rate	0.00%	0.00%	0.00%				
Housing Goals							
Low Mod	37.06%	37.06%	35.64%				
Special Affordable	11.32%	11.32%	10.57%				
Underserved	22.74%	22.74%	20.90%				
PMM Low Mod							
PMM Special Affordable							
PMM Underserved							
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi							
Median Valuation Bias for Other Refi	7.21%	7.21%	5.65%				

FM-FCIC_00038548

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

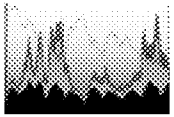


Single Family Conventional Acquisition Characteristics
HARP DU Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	5,817	5,817	50,637				
Book Volume ($B)	$1.5	$1.5	$12.9				
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%				
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%				
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%				
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%				
OLTV 80.01% - 90.00%	53.5%	53.5%	56.6%				
OLTV 90.01% - 95.00%	24.7%	24.7%	26.4%				
OLTV 95.01% - 97.00%	4.3%	4.3%	4.1%				
OLTV 97.01% - 100.00%	4.4%	4.4%	4.0%				
OLTV > 100.00%	13.0%	13.0%	9.0%				
OLTV Missing	0.0%	0.0%	0.0%				
Wtd Avg OLTV	91.4%	91.4%	90.5%				
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%				
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%				
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%				
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%				
Comb LTV 80.01% - 90.00%	44.1%	44.1%	49.4%				
Comb LTV 90.01% - 95.00%	25.6%	25.6%	27.2%				
Comb LTV 95.01% - 97.00%	3.9%	3.9%	4.0%				
Comb LTV 97.01% - 100.00%	5.1%	5.1%	4.5%				
Comb LTV > 100.00%	21.3%	21.3%	14.8%				
Comb LTV Missing	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	94.1%	94.1%	92.3%				
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%				
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%				
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%				
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%				
Comb LTV 80.01% - 90.00%	44.1%	44.1%	49.4%				
Comb LTV 90.01% - 95.00%	25.6%	25.6%	27.2%				
Comb LTV 95.01% - 97.00%	3.9%	3.9%	4.0%				

FM-FCIC_00038549

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

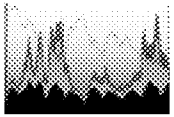


Single Family Conventional Acquisition Characteristics
HARP DU Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	5.1%	5.1%	4.5%				
Comb LTV > 100.00%	21.3%	21.3%	14.8%				
Comb LTV Missing	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	94.0%	94.0%	92.3%				
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%				
FICO 550-579	0.1%	0.1%	0.1%				
FICO 580-619	0.3%	0.3%	0.2%				
FICO 620-659	2.2%	2.2%	1.2%				
FICO 660-699	9.6%	9.6%	7.3%				
FICO 700-739	21.4%	21.4%	21.1%				
FICO >= 740	66.4%	66.4%	70.1%				
FICO Missing	0.0%	0.0%	0.0%				
Wtd Avg FICO	753	753	756				
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	86.6%	86.6%	90.3%				
Intermediate-term, fixed-rate	8.1%	8.1%	7.0%				
Adjustable-rate	5.3%	5.3%	2.6%				
Interest Only adjustable-rate	0.0%	0.0%	0.0%				
Negative Amortization	0.0%	0.0%	0.0%				
Interest Only fixed-rate	0.0%	0.0%	0.0%				
10-K Occupancy Type (Sums to 100%)							
Principal Residence	100.0%	100.0%	100.0%				
Second/Vacation Home	0.0%	0.0%	0.0%				
Investor Property	0.0%	0.0%	0.0%				
10-K Unit Type (Sums to 100%)							
1 Unit	99.2%	99.2%	99.3%				
2-4 Units	0.8%	0.8%	0.7%				
Missing	0.0%	0.0%	0.0%				
10-K Property Type (Sums to 100%)							
Condo/Coop	10.0%	10.0%	7.4%				
Single Family Homes	90.0%	90.0%	92.6%				
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%				

FM-FCIC_00038550

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

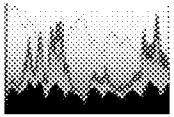


Single Family Conventional Acquisition Characteristics
HARP DU Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	10.0%	10.0%	7.4%				
1 Unit	89.2%	89.2%	91.9%				
2-4 Units	0.8%	0.8%	0.6%				
Condo							
Condo	9.4%	9.4%	7.1%				
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	0.0%	0.0%	0.0%				
Cash-Out Refinance	0.0%	0.0%	0.0%				
Other Refinance	100.0%	100.0%	100.0%				
Origination Type (Sums to 100%)							
TPO Broker	21.9%	21.9%	25.3%				
TPO Correspondent	27.3%	27.3%	28.3%				
Undesignated	0.0%	0.0%	0.0%				
Retail	50.9%	50.9%	46.4%				
Origination Amount and Rate							
Avg Origination Loan Amount	$257,611	$257,611	$255,183				
Loan Original Note Rate	4.99%	4.99%	4.98%				
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%				
Non-Seasoned	100.0%	100.0%	100.0%				
ACI							
ACI Probability	0.14%	0.14%	0.13%				
Wtd Avg ACI Score	722	722	722				
Credit Premium							
Wtd Avg Credit Premium	-0.03	-0.03	-0.11				
Credit Premium > 1.5	0.0%	0.0%	0.0%				
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%				
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	5.7%	5.7%	6.5%				
DTI Ratio > 20 and <= 30	22.7%	22.7%	25.0%				
DTI Ratio > 30 and <= 40	32.4%	32.4%	31.8%				
DTI Ratio > 40 and <= 45	13.7%	13.7%	13.2%				
DTI Ratio > 45 and <= 50	10.4%	10.4%	9.8%				
DTI Ratio > 50	14.7%	14.7%	13.6%				
DTI Ratio Missing	0.3%	0.3%	0.1%				

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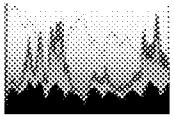


Single Family Conventional Acquisition Characteristics
HARP DU Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	37.2%	37.2%	36.5%				
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	5.7%	5.7%	6.5%				
DTI Ratio > 20 and <= 30	22.7%	22.7%	25.0%				
DTI Ratio > 30 and <= 40	32.4%	32.4%	31.8%				
DTI Ratio > 40 and <= 45	13.7%	13.7%	13.2%				
DTI Ratio > 45 and <= 50	10.4%	10.4%	9.8%				
DTI Ratio > 50	14.7%	14.7%	13.6%				
DTI Ratio Missing	0.3%	0.3%	0.1%				
Wtd Avg DTI Ratio	37.2%	37.2%	36.5%				
Origination Term (Sums to 100%)							
<= 15 Years	8.1%	8.1%	7.0%				
> 15 Years amd <= 25 Years	4.7%	4.7%	3.1%				
> 25 Years and <= 30 Years	87.2%	87.2%	89.9%				
> 30 Years	0.0%	0.0%	0.0%				
Missing	0.0%	0.0%	0.0%				
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	86.6%	86.6%	90.3%				
Intermediate-Term Fixed Rate (excl Balloon)	8.1%	8.1%	7.0%				
Adjustable Rate	5.3%	5.3%	2.6%				
Balloon	0.0%	0.0%	0.0%				
Various Product Types							
Second	0.0%	0.0%	0.0%				
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%				
Hybrid Arm	5.3%	5.3%	2.6%				
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%				
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%				
- 5/1 Hybrid Arm	4.6%	4.6%	2.2%				
- 7/1 Hybrid Arm	0.7%	0.7%	0.4%				
- 10/1 Hybrid Arm	0.0%	0.0%	0.1%				
NegAm ARM	0.0%	0.0%	0.0%				

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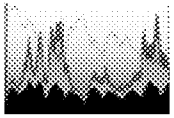


Single Family Conventional Acquisition Characteristics
HARP DU Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%				
- Interest Only ARM	0.0%	0.0%	0.0%				
- Interest Only FRM	0.0%	0.0%	0.0%				
Alt-A	0.0%	0.0%	0.0%				
- Alt-A Low/No Doc	0.0%	0.0%	0.0%				
- Alt-A No Disclosure	0.0%	0.0%	0.0%				
- Alt-A NINA	0.0%	0.0%	0.0%				
- Alt-A SISA	0.0%	0.0%	0.0%				
- Alt-A No Ratio	0.0%	0.0%	0.0%				
- Alt-A Stated Income	0.0%	0.0%	0.0%				
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%				
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%				
My Community Mortgage	0.0%	0.0%	0.0%				
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%				
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%				
- Other Low/No Doc	0.0%	0.0%	0.0%				
Subprime Deals							
Subprime	0.0%	0.0%	0.0%				
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%				
- Post 12/2005	0.0%	0.0%	0.0%				
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%				
Investor Channel	0.0%	0.0%	0.0%				
eChannel	0.0%	0.0%	0.0%				
Underserved Channel	0.0%	0.0%	0.0%				
Subprime Channel	0.0%	0.0%	0.0%				
Unknown/Pre-2000	0.0%	0.0%	0.0%				
Subordinate Financing - RDW							
Subordinate Financing - RDW	18.3%	18.3%	13.1%				
- 75/20/05	0.0%	0.0%	0.0%				

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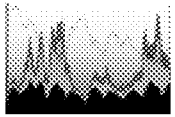


Single Family Conventional Acquisition Characteristics
HARP DU Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%				
- 80/10/10	1.5%	1.5%	1.4%				
- 80/15/05	0.0%	0.0%	0.0%				
- 80/20/00	5.1%	5.1%	4.3%				
- 90/05/05	3.8%	3.8%	3.4%				
- Other	7.9%	7.9%	4.0%				
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	19.0%	19.0%	13.9%				
- 75/20/05	0.0%	0.0%	0.0%				
- 75/25/00	0.0%	0.0%	0.0%				
- 80/10/10	1.7%	1.7%	1.6%				
- 80/15/05	0.0%	0.0%	0.0%				
- 80/20/00	13.0%	13.0%	7.8%				
- 90/05/05	4.0%	4.0%	3.7%				
- Other	0.3%	0.3%	0.8%				
EA/TPR							
EA/TPR	2.6%	2.6%	1.3%				
- EA I	0.0%	0.0%	0.0%				
- EA/TPR II	0.0%	0.0%	0.0%				
- EA/TPR III	0.0%	0.0%	0.0%				
10-K Property Region (Sums to 100%)							
Midwest	20.6%	20.6%	21.5%				
Northeast	16.3%	16.3%	16.3%				
Southeast	20.6%	20.6%	19.9%				
Southwest	12.2%	12.2%	12.9%				
West	30.3%	30.3%	29.4%				
Census Region (Sums to 100%)							
New England	7.3%	7.3%	7.6%				
Middle Atlantic	8.7%	8.7%	8.3%				
East North Central	17.0%	17.0%	17.5%				
East South Central	1.3%	1.3%	1.8%				
South Atlantic	19.6%	19.6%	18.5%				
West North Central	5.5%	5.5%	5.8%				
West South Central	2.6%	2.6%	2.7%				
Mountain	8.9%	8.9%	10.3%				
Pacific	29.0%	29.0%	27.5%				

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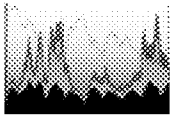


Single Family Conventional Acquisition Characteristics
HARP DU Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%				
Top 10 States							
01) CA	18.4%	18.4%	16.9%				
02) IL	7.5%	7.5%	7.5%				
03) WA	7.2%	7.2%	6.9%				
04) VA	5.3%	5.3%	4.4%				
05) MI	5.1%	5.1%	5.0%				
06) MD	4.4%	4.4%	4.5%				
07) MA	4.3%	4.3%	4.3%				
08) NJ	3.6%	3.6%	3.9%				
09) FL	3.5%	3.5%	3.5%				
10) GA	3.3%	3.3%	2.9%				
Top 10 Sellers							
01) WELLS FARGO & COMPANY	18.2%	18.2%	17.4%				
02) BANK OF AMERICA CORPORATION	15.3%	15.3%	14.6%				
03) QUICKEN LOANS INC	9.4%	9.4%	7.5%				
04) FLAGSTAR BANCORP INC	6.1%	6.1%	5.5%				
05) GMAC INC	5.5%	5.5%	5.9%				
06) SUNTRUST BANKS INC	5.3%	5.3%	4.2%				
07) CITIGROUP INC	5.1%	5.1%	5.9%				
08) METLIFE INC	4.9%	4.9%	4.3%				
09) FIFTH THIRD BANCORP	4.1%	4.1%	2.3%				
10) US BANCORP	2.4%	2.4%	2.6%				
Top 10 Servicers							
01) WELLS FARGO & COMPANY	18.4%	18.4%	17.4%				
02) BANK OF AMERICA CORPORATION	15.3%	15.3%	14.6%				
03) JPMORGAN CHASE & CO	10.8%	10.8%	8.6%				
04) FLAGSTAR BANCORP INC	6.1%	6.1%	5.5%				
05) GMAC INC	5.7%	5.7%	8.2%				
06) SUNTRUST BANKS INC	5.3%	5.3%	4.1%				
07) CITIGROUP INC	5.1%	5.1%	6.1%				
08) METLIFE INC	4.9%	4.9%	4.3%				
09) FIFTH THIRD BANCORP	4.1%	4.1%	2.3%				
10) US BANCORP	2.4%	2.4%	2.6%				
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	87.7%						

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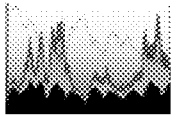


Single Family Conventional Acquisition Characteristics
HARP DU Refi Plus (Owner Occ. & 80<LTV<=125)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	12.3%						
- Primary MI Only	12.3%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-39.98	-39.98	-37.29				
Wtd Avg Economic Model Fee	70.67	70.67	65.08				
Wtd Avg Charged Fee	30.69	30.69	27.79				
Appraisal Waivers							
Appraisal Waiver	21.2%	21.2%	19.1%				
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.02%	0.02%	0.39%				
Cumulative Default Rate	0.00%	0.00%	0.00%				
Housing Goals							
Low Mod	34.39%	34.39%	34.59%				
Special Affordable	8.49%	8.49%	8.61%				
Underserved	26.17%	26.17%	24.14%				
PMM Low Mod							
PMM Special Affordable							
PMM Underserved							
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi							
Median Valuation Bias for Other Refi	6.73%	6.73%	4.90%				

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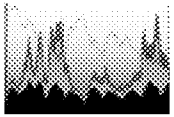


Single Family Conventional Acquisition Characteristics
Home Path Renovation

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	19	19	91				
Book Volume ($B)	$0.0	$0.0	$0.0				
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	0.0%	0.0%	0.0%				
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%				
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%				
OLTV 75.01% - 80.00%	5.7%	5.7%	4.9%				
OLTV 80.01% - 90.00%	21.7%	21.7%	5.0%				
OLTV 90.01% - 95.00%	58.9%	58.9%	60.8%				
OLTV 95.01% - 97.00%	13.7%	13.7%	29.3%				
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%				
OLTV > 100.00%	0.0%	0.0%	0.0%				
OLTV Missing	0.0%	0.0%	0.0%				
Wtd Avg OLTV	93.1%	93.1%	94.3%				
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%				
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%				
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%				
Comb LTV 75.01% - 80.00%	5.7%	5.7%	4.9%				
Comb LTV 80.01% - 90.00%	21.7%	21.7%	5.0%				
Comb LTV 90.01% - 95.00%	58.9%	58.9%	60.8%				
Comb LTV 95.01% - 97.00%	13.7%	13.7%	29.3%				
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%				
Comb LTV > 100.00%	0.0%	0.0%	0.0%				
Comb LTV Missing	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	93.1%	93.1%	94.3%				
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	0.0%	0.0%	0.0%				
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%				
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%				
Comb LTV 75.01% - 80.00%	5.7%	5.7%	4.9%				
Comb LTV 80.01% - 90.00%	21.7%	21.7%	5.0%				
Comb LTV 90.01% - 95.00%	58.9%	58.9%	60.8%				
Comb LTV 95.01% - 97.00%	13.7%	13.7%	29.3%				

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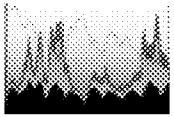


Single Family Conventional Acquisition Characteristics
Home Path Renovation

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%				
Comb LTV > 100.00%	0.0%	0.0%	0.0%				
Comb LTV Missing	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	93.1%	93.1%	94.3%				
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%				
FICO 550-579	0.0%	0.0%	0.0%				
FICO 580-619	0.0%	0.0%	1.0%				
FICO 620-659	0.0%	0.0%	0.0%				
FICO 660-699	0.0%	0.0%	28.0%				
FICO 700-739	22.7%	22.7%	22.5%				
FICO >= 740	77.3%	77.3%	48.4%				
FICO Missing	0.0%	0.0%	0.0%				
Wtd Avg FICO	759	759	731				
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	100.0%	100.0%	96.8%				
Intermediate-term, fixed-rate	0.0%	0.0%	3.2%				
Adjustable-rate	0.0%	0.0%	0.0%				
Interest Only adjustable-rate	0.0%	0.0%	0.0%				
Negative Amortization	0.0%	0.0%	0.0%				
Interest Only fixed-rate	0.0%	0.0%	0.0%				
10-K Occupancy Type (Sums to 100%)							
Principal Residence	100.0%	100.0%	100.0%				
Second/Vacation Home	0.0%	0.0%	0.0%				
Investor Property	0.0%	0.0%	0.0%				
10-K Unit Type (Sums to 100%)							
1 Unit	96.7%	96.7%	96.0%				
2-4 Units	3.3%	3.3%	4.0%				
Missing	0.0%	0.0%	0.0%				
10-K Property Type (Sums to 100%)							
Condo/Coop	0.0%	0.0%	3.0%				
Single Family Homes	100.0%	100.0%	97.0%				
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%				

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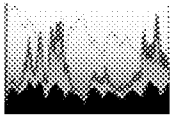


Single Family Conventional Acquisition Characteristics
Home Path Renovation

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	0.0%	0.0%	3.0%				
1 Unit	96.7%	96.7%	93.0%				
2-4 Units	3.3%	3.3%	4.0%				
Condo							
Condo	0.0%	0.0%	3.0%				
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	100.0%	100.0%	100.0%				
Cash-Out Refinance	0.0%	0.0%	0.0%				
Other Refinance	0.0%	0.0%	0.0%				
Origination Type (Sums to 100%)							
TPO Broker	13.2%	13.2%	7.1%				
TPO Correspondent	9.5%	9.5%	5.3%				
Undesignated	0.0%	0.0%	0.0%				
Retail	77.2%	77.2%	87.6%				
Origination Amount and Rate							
Avg Origination Loan Amount	$124,604	$124,604	$140,052				
Loan Original Note Rate	5.72%	5.72%	5.77%				
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%				
Non-Seasoned	100.0%	100.0%	100.0%				
ACI							
ACI Probability	0.23%	0.23%	0.30%				
Wtd Avg ACI Score	705	705	694				
Credit Premium							
Wtd Avg Credit Premium	0.53	0.53	0.46				
Credit Premium > 1.5	0.0%	0.0%	4.3%				
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%				
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	0.0%	0.0%	4.0%				
DTI Ratio > 20 and <= 30	34.1%	34.1%	20.8%				
DTI Ratio > 30 and <= 40	17.5%	17.5%	28.0%				
DTI Ratio > 40 and <= 45	17.2%	17.2%	14.5%				
DTI Ratio > 45 and <= 50	13.5%	13.5%	13.0%				
DTI Ratio > 50	17.7%	17.7%	19.7%				
DTI Ratio Missing	0.0%	0.0%	0.0%				

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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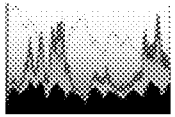


Single Family Conventional Acquisition Characteristics
Home Path Renovation

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	38.1%	38.1%	38.7%				
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	0.0%	0.0%	4.0%				
DTI Ratio > 20 and <= 30	34.1%	34.1%	20.8%				
DTI Ratio > 30 and <= 40	17.5%	17.5%	28.0%				
DTI Ratio > 40 and <= 45	17.2%	17.2%	14.5%				
DTI Ratio > 45 and <= 50	13.5%	13.5%	13.0%				
DTI Ratio > 50	17.7%	17.7%	19.7%				
DTI Ratio Missing	0.0%	0.0%	0.0%				
Wtd Avg DTI Ratio	38.1%	38.1%	38.7%				
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	3.2%				
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%				
> 25 Years and <= 30 Years	100.0%	100.0%	96.8%				
> 30 Years	0.0%	0.0%	0.0%				
Missing	0.0%	0.0%	0.0%				
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	100.0%	100.0%	96.8%				
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	3.2%				
Adjustable Rate	0.0%	0.0%	0.0%				
Balloon	0.0%	0.0%	0.0%				
Various Product Types							
Second	0.0%	0.0%	0.0%				
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%				
Hybrid Arm	0.0%	0.0%	0.0%				
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%				
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%				
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%				
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%				
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%				
NegAm ARM	0.0%	0.0%	0.0%				

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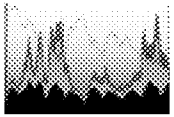


Single Family Conventional Acquisition Characteristics
Home Path Renovation

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%				
- Interest Only ARM	0.0%	0.0%	0.0%				
- Interest Only FRM	0.0%	0.0%	0.0%				
Alt-A	0.0%	0.0%	0.0%				
- Alt-A Low/No Doc	0.0%	0.0%	0.0%				
- Alt-A No Disclosure	0.0%	0.0%	0.0%				
- Alt-A NINA	0.0%	0.0%	0.0%				
- Alt-A SISA	0.0%	0.0%	0.0%				
- Alt-A No Ratio	0.0%	0.0%	0.0%				
- Alt-A Stated Income	0.0%	0.0%	0.0%				
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%				
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%				
My Community Mortgage	0.0%	0.0%	0.0%				
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%				
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%				
- Other Low/No Doc	0.0%	0.0%	0.0%				
Subprime Deals							
Subprime	0.0%	0.0%	0.0%				
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%				
- Post 12/2005	0.0%	0.0%	0.0%				
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%				
Investor Channel	0.0%	0.0%	0.0%				
eChannel	0.0%	0.0%	0.0%				
Underserved Channel	0.0%	0.0%	0.0%				
Subprime Channel	0.0%	0.0%	0.0%				
Unknown/Pre-2000	0.0%	0.0%	0.0%				
Subordinate Financing - RDW							
Subordinate Financing - RDW	0.0%	0.0%	0.0%				
- 75/20/05	0.0%	0.0%	0.0%				

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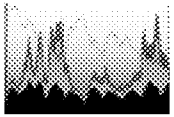


Single Family Conventional Acquisition Characteristics
Home Path Renovation

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%				
- 80/10/10	0.0%	0.0%	0.0%				
- 80/15/05	0.0%	0.0%	0.0%				
- 80/20/00	0.0%	0.0%	0.0%				
- 90/05/05	0.0%	0.0%	0.0%				
- Other	0.0%	0.0%	0.0%				
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	0.0%	0.0%	0.0%				
- 75/20/05	0.0%	0.0%	0.0%				
- 75/25/00	0.0%	0.0%	0.0%				
- 80/10/10	0.0%	0.0%	0.0%				
- 80/15/05	0.0%	0.0%	0.0%				
- 80/20/00	0.0%	0.0%	0.0%				
- 90/05/05	0.0%	0.0%	0.0%				
- Other	0.0%	0.0%	0.0%				
EA/TPR							
EA/TPR	5.1%	5.1%	12.8%				
- EA I	0.0%	0.0%	0.0%				
- EA/TPR II	0.0%	0.0%	0.0%				
- EA/TPR III	0.0%	0.0%	0.0%				
10-K Property Region (Sums to 100%)							
Midwest	23.1%	23.1%	28.6%				
Northeast	18.3%	18.3%	6.1%				
Southeast	22.9%	22.9%	17.5%				
Southwest	19.0%	19.0%	29.1%				
West	16.6%	16.6%	18.7%				
Census Region (Sums to 100%)							
New England	13.3%	13.3%	1.4%				
Middle Atlantic	5.0%	5.0%	4.7%				
East North Central	23.1%	23.1%	27.9%				
East South Central	8.4%	8.4%	5.5%				
South Atlantic	14.5%	14.5%	12.0%				
West North Central	0.0%	0.0%	3.3%				
West South Central	10.0%	10.0%	14.6%				
Mountain	11.8%	11.8%	13.9%				
Pacific	13.8%	13.8%	16.8%				

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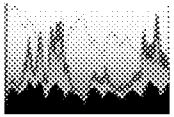


Single Family Conventional Acquisition Characteristics
Home Path Renovation

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%				
Top 10 States							
01) OH	20.7%	20.7%	4.7%				
02) FL	14.5%	14.5%	2.1%				
03) CA	10.4%	10.4%	12.6%				
04) TX	10.0%	10.0%	12.5%				
05) RI	7.0%	7.0%	0.0%				
06) CT	6.3%	6.3%	0.0%				
07) AZ	5.1%	5.1%	5.9%				
08) KY	5.1%	5.1%	2.4%				
09) NJ	5.0%	5.0%	0.0%				
10) UT	3.9%	3.9%	2.2%				
Top 10 Sellers							
01) FLAGSTAR BANCORP INC	55.6%	55.6%	46.0%				
02) FIRST PLACE BANK	28.2%	28.2%	14.5%				
03) COLONIAL SAVINGS FA	12.8%	12.8%	38.0%				
04) STANDARD MORTGAGE CORPORATION	3.3%	3.3%	1.5%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
Top 10 Servicers							
01) FLAGSTAR BANCORP INC	55.6%	55.6%	46.0%				
02) FIRST PLACE BANK	28.2%	28.2%	14.5%				
03) COLONIAL SAVINGS FA	12.8%	12.8%	38.0%				
04) STANDARD MORTGAGE CORPORATION	3.3%	3.3%	1.5%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	100.0%						

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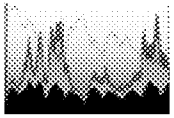


Single Family Conventional Acquisition Characteristics
Home Path Renovation

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.0%						
- Primary MI Only	0.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-10.52	-10.52	-11.77				
Wtd Avg Economic Model Fee	78.59	78.59	95.71				
Wtd Avg Charged Fee	68.08	68.08	83.94				
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%				
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	1.15%				
Cumulative Default Rate	0.00%	0.00%	0.00%				
Housing Goals							
Low Mod	80.00%	80.00%	64.89%				
Special Affordable	50.00%	50.00%	31.91%				
Underserved	40.00%	40.00%	37.23%				
PMM Low Mod	77.78%	77.78%	66.67%				
PMM Special Affordable	44.44%	44.44%	32.10%				
PMM Underserved	33.33%	33.33%	35.80%				
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi							
Median Valuation Bias for Other Refi							

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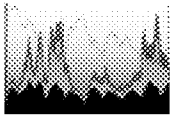


Single Family Conventional Acquisition Characteristics
Home Path Mortgage

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	338	338	2,679				
Book Volume ($B)	$0.0	$0.0	$0.3				
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	1.2%	1.2%	0.6%				
OLTV 60.01% - 70.00%	1.7%	1.7%	1.2%				
OLTV 70.01% - 75.00%	3.8%	3.8%	4.3%				
OLTV 75.01% - 80.00%	8.4%	8.4%	12.4%				
OLTV 80.01% - 90.00%	20.6%	20.6%	29.0%				
OLTV 90.01% - 95.00%	33.6%	33.6%	24.8%				
OLTV 95.01% - 97.00%	30.6%	30.6%	27.3%				
OLTV 97.01% - 100.00%	0.0%	0.0%	0.4%				
OLTV > 100.00%	0.0%	0.0%	0.0%				
OLTV Missing	0.0%	0.0%	0.0%				
Wtd Avg OLTV	91.3%	91.3%	90.7%				
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	1.2%	1.2%	0.6%				
Comb LTV 60.01% - 70.00%	1.7%	1.7%	1.2%				
Comb LTV 70.01% - 75.00%	3.8%	3.8%	4.2%				
Comb LTV 75.01% - 80.00%	8.4%	8.4%	12.4%				
Comb LTV 80.01% - 90.00%	20.6%	20.6%	29.0%				
Comb LTV 90.01% - 95.00%	33.6%	33.6%	24.8%				
Comb LTV 95.01% - 97.00%	30.6%	30.6%	27.4%				
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.4%				
Comb LTV > 100.00%	0.0%	0.0%	0.1%				
Comb LTV Missing	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	91.3%	91.3%	90.7%				
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	1.2%	1.2%	0.6%				
Comb LTV 60.01% - 70.00%	1.7%	1.7%	1.2%				
Comb LTV 70.01% - 75.00%	3.8%	3.8%	4.2%				
Comb LTV 75.01% - 80.00%	8.4%	8.4%	12.4%				
Comb LTV 80.01% - 90.00%	20.6%	20.6%	29.0%				
Comb LTV 90.01% - 95.00%	33.6%	33.6%	24.8%				
Comb LTV 95.01% - 97.00%	30.6%	30.6%	27.4%				

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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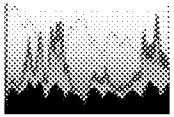


Single Family Conventional Acquisition Characteristics
Home Path Mortgage

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.4%				
Comb LTV > 100.00%	0.0%	0.0%	0.1%				
Comb LTV Missing	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	91.3%	91.3%	90.7%				
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%				
FICO 550-579	0.0%	0.0%	0.0%				
FICO 580-619	0.1%	0.1%	0.4%				
FICO 620-659	1.0%	1.0%	0.9%				
FICO 660-699	17.3%	17.3%	14.8%				
FICO 700-739	27.1%	27.1%	26.3%				
FICO >= 740	54.5%	54.5%	57.6%				
FICO Missing	0.0%	0.0%	0.0%				
Wtd Avg FICO	741	741	744				
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	96.4%	96.4%	97.6%				
Intermediate-term, fixed-rate	2.9%	2.9%	2.3%				
Adjustable-rate	0.7%	0.7%	0.0%				
Interest Only adjustable-rate	0.0%	0.0%	0.0%				
Negative Amortization	0.0%	0.0%	0.0%				
Interest Only fixed-rate	0.0%	0.0%	0.0%				
10-K Occupancy Type (Sums to 100%)							
Principal Residence	83.8%	83.8%	71.9%				
Second/Vacation Home	5.6%	5.6%	9.7%				
Investor Property	10.6%	10.6%	18.4%				
10-K Unit Type (Sums to 100%)							
1 Unit	97.9%	97.9%	98.1%				
2-4 Units	2.1%	2.1%	1.9%				
Missing	0.0%	0.0%	0.0%				
10-K Property Type (Sums to 100%)							
Condo/Coop	38.7%	38.7%	24.2%				
Single Family Homes	61.3%	61.3%	75.8%				
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.7%				

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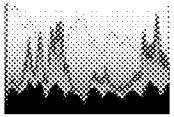


Single Family Conventional Acquisition Characteristics
Home Path Mortgage

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	38.7%	38.7%	24.2%				
1 Unit	59.9%	59.9%	73.4%				
2-4 Units	1.2%	1.2%	1.8%				
Condo							
Condo	38.7%	38.7%	24.2%				
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	100.0%	100.0%	100.0%				
Cash-Out Refinance	0.0%	0.0%	0.0%				
Other Refinance	0.0%	0.0%	0.0%				
Origination Type (Sums to 100%)							
TPO Broker	26.4%	26.4%	20.6%				
TPO Correspondent	21.5%	21.5%	11.3%				
Undesignated	0.0%	0.0%	0.0%				
Retail	52.0%	52.0%	68.1%				
Origination Amount and Rate							
Avg Origination Loan Amount	$137,159	$137,159	$127,415				
Loan Original Note Rate	5.62%	5.62%	5.81%				
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%				
Non-Seasoned	100.0%	100.0%	100.0%				
ACI							
ACI Probability	0.29%	0.29%	0.28%				
Wtd Avg ACI Score	697	697	701				
Credit Premium							
Wtd Avg Credit Premium	0.42	0.42	0.44				
Credit Premium > 1.5	3.3%	3.3%	4.9%				
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%				
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	9.6%	9.6%	5.4%				
DTI Ratio > 20 and <= 30	17.2%	17.2%	15.5%				
DTI Ratio > 30 and <= 40	29.3%	29.3%	26.6%				
DTI Ratio > 40 and <= 45	16.5%	16.5%	16.1%				
DTI Ratio > 45 and <= 50	15.9%	15.9%	16.6%				
DTI Ratio > 50	11.6%	11.6%	19.7%				
DTI Ratio Missing	0.0%	0.0%	0.0%				

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

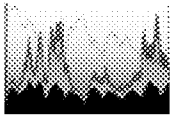


Single Family Conventional Acquisition Characteristics
Home Path Mortgage

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	36.8%	36.8%	39.6%				
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	9.6%	9.6%	5.4%				
DTI Ratio > 20 and <= 30	17.2%	17.2%	15.5%				
DTI Ratio > 30 and <= 40	29.3%	29.3%	26.6%				
DTI Ratio > 40 and <= 45	16.5%	16.5%	16.1%				
DTI Ratio > 45 and <= 50	15.9%	15.9%	16.6%				
DTI Ratio > 50	11.6%	11.6%	19.7%				
DTI Ratio Missing	0.0%	0.0%	0.0%				
Wtd Avg DTI Ratio	36.8%	36.8%	39.6%				
Origination Term (Sums to 100%)							
<= 15 Years	2.9%	2.9%	2.3%				
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%				
> 25 Years and <= 30 Years	97.1%	97.1%	97.6%				
> 30 Years	0.0%	0.0%	0.0%				
Missing	0.0%	0.0%	0.0%				
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	96.4%	96.4%	97.6%				
Intermediate-Term Fixed Rate (excl Balloon)	2.9%	2.9%	2.3%				
Adjustable Rate	0.7%	0.7%	0.0%				
Balloon	0.0%	0.0%	0.0%				
Various Product Types							
Second	0.0%	0.0%	0.0%				
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%				
Hybrid Arm	0.7%	0.7%	0.0%				
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%				
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%				
- 5/1 Hybrid Arm	0.7%	0.7%	0.0%				
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%				
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%				
NegAm ARM	0.0%	0.0%	0.0%				

FM-FCIC_00038568

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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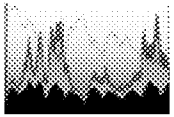


Single Family Conventional Acquisition Characteristics
Home Path Mortgage

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%				
- Interest Only ARM	0.0%	0.0%	0.0%				
- Interest Only FRM	0.0%	0.0%	0.0%				
Alt-A	0.0%	0.0%	0.0%				
- Alt-A Low/No Doc	0.0%	0.0%	0.0%				
- Alt-A No Disclosure	0.0%	0.0%	0.0%				
- Alt-A NINA	0.0%	0.0%	0.0%				
- Alt-A SISA	0.0%	0.0%	0.0%				
- Alt-A No Ratio	0.0%	0.0%	0.0%				
- Alt-A Stated Income	0.0%	0.0%	0.0%				
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%				
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%				
My Community Mortgage	0.0%	0.0%	0.0%				
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%				
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%				
- Other Low/No Doc	0.0%	0.0%	0.0%				
Subprime Deals							
Subprime	0.0%	0.0%	0.0%				
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%				
- Post 12/2005	0.0%	0.0%	0.0%				
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%				
Investor Channel	0.0%	0.0%	0.0%				
eChannel	0.0%	0.0%	0.0%				
Underserved Channel	0.0%	0.0%	0.0%				
Subprime Channel	0.0%	0.0%	0.0%				
Unknown/Pre-2000	0.0%	0.0%	0.0%				
Subordinate Financing - RDW							
Subordinate Financing - RDW	0.0%	0.0%	0.1%				
- 75/20/05	0.0%	0.0%	0.0%				

FM-FCIC_00038569

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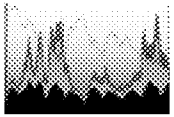


Single Family Conventional Acquisition Characteristics
Home Path Mortgage

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%				
- 80/10/10	0.0%	0.0%	0.0%				
- 80/15/05	0.0%	0.0%	0.0%				
- 80/20/00	0.0%	0.0%	0.1%				
- 90/05/05	0.0%	0.0%	0.0%				
- Other	0.0%	0.0%	0.0%				
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	0.0%	0.0%	0.1%				
- 75/20/05	0.0%	0.0%	0.0%				
- 75/25/00	0.0%	0.0%	0.0%				
- 80/10/10	0.0%	0.0%	0.0%				
- 80/15/05	0.0%	0.0%	0.0%				
- 80/20/00	0.0%	0.0%	0.1%				
- 90/05/05	0.0%	0.0%	0.0%				
- Other	0.0%	0.0%	0.0%				
EA/TPR							
EA/TPR	12.6%	12.6%	10.2%				
- EA I	0.0%	0.0%	0.0%				
- EA/TPR II	0.0%	0.0%	0.0%				
- EA/TPR III	0.0%	0.0%	0.0%				
10-K Property Region (Sums to 100%)							
Midwest	8.9%	8.9%	9.7%				
Northeast	5.9%	5.9%	5.3%				
Southeast	16.0%	16.0%	19.3%				
Southwest	14.5%	14.5%	20.2%				
West	54.7%	54.7%	45.4%				
Census Region (Sums to 100%)							
New England	2.8%	2.8%	2.3%				
Middle Atlantic	3.0%	3.0%	3.0%				
East North Central	7.7%	7.7%	8.0%				
East South Central	1.4%	1.4%	2.3%				
South Atlantic	14.6%	14.6%	17.0%				
West North Central	2.2%	2.2%	2.8%				
West South Central	1.9%	1.9%	4.5%				
Mountain	15.8%	15.8%	20.1%				
Pacific	50.5%	50.5%	40.0%				

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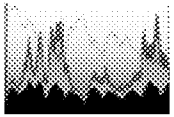


Single Family Conventional Acquisition Characteristics
Home Path Mortgage

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%				
Top 10 States							
01) CA	42.8%	42.8%	33.8%				
02) AZ	10.7%	10.7%	12.1%				
03) FL	8.4%	8.4%	8.6%				
04) MI	4.5%	4.5%	4.6%				
05) WA	3.9%	3.9%	2.0%				
06) GA	3.3%	3.3%	3.0%				
07) OR	3.2%	3.2%	3.2%				
08) NV	2.4%	2.4%	4.1%				
09) TX	1.7%	1.7%	3.4%				
10) IL	1.5%	1.5%	1.1%				
Top 10 Sellers							
01) FLAGSTAR BANCORP INC	34.4%	34.4%	29.9%				
02) PROSPECT HOLDING COMPANY LLC	23.7%	23.7%	24.8%				
03) GMAC INC	12.3%	12.3%	2.1%				
04) PHH CORPORATION	6.2%	6.2%	16.3%				
05) PNC FINANCIAL SERVICES GROUP INC	5.5%	5.5%	2.4%				
06) CMG MORTGAGE INC	4.6%	4.6%	3.5%				
07) FORTRESS INVESTMENT GROUP LLC	3.0%	3.0%	12.1%				
08) COLONIAL SAVINGS FA	2.6%	2.6%	2.8%				
09) STERLING FINANCIAL CORPORATION	2.3%	2.3%	0.0%				
10) FIRST PLACE BANK	1.5%	1.5%	2.4%				
Top 10 Servicers							
01) FLAGSTAR BANCORP INC	34.4%	34.4%	29.3%				
02) GMAC INC	16.4%	16.4%	23.6%				
03) WELLS FARGO & COMPANY	12.8%	12.8%	0.5%				
04) PROSPECT HOLDING COMPANY LLC	6.8%	6.8%	0.0%				
05) PHH CORPORATION	6.2%	6.2%	16.3%				
06) PNC FINANCIAL SERVICES GROUP INC	5.5%	5.5%	2.4%				
07) CMG MORTGAGE INC	4.6%	4.6%	3.5%				
08) COLONIAL SAVINGS FA	3.6%	3.6%	2.8%				
09) FORTRESS INVESTMENT GROUP LLC	3.0%	3.0%	12.3%				
10) STERLING FINANCIAL CORPORATION	2.3%	2.3%	0.0%				
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	100.0%						

FM-FCIC_00038571

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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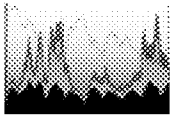


Single Family Conventional Acquisition Characteristics
Home Path Mortgage

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	0.0%						
- Primary MI Only	0.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-17.37	-17.37	-16.29				
Wtd Avg Economic Model Fee	97.36	97.36	100.56				
Wtd Avg Charged Fee	79.99	79.99	84.27				
Appraisal Waivers							
Appraisal Waiver	0.7%	0.7%	0.2%				
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	1.19%				
Cumulative Default Rate	0.00%	0.00%	0.00%				
Housing Goals							
Low Mod	67.34%	67.34%	73.81%				
Special Affordable	36.03%	36.03%	41.61%				
Underserved	46.93%	46.93%	50.79%				
PMM Low Mod	66.94%	66.94%	70.47%				
PMM Special Affordable	34.27%	34.27%	38.01%				
PMM Underserved	45.16%	45.16%	45.51%				
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi							
Median Valuation Bias for Other Refi			-4.99%				

FM-FCIC_00038572

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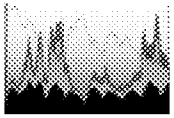


Single Family Conventional Acquisition Characteristics
High Balance Loan (SFC 808)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	8,597	8,597	105,984	4,709			
Book Volume ($B)	$4.9	$4.9	$58.3	$2.5			
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	34.5%	34.5%	35.7%	26.1%			
OLTV 60.01% - 70.00%	17.2%	17.2%	17.9%	14.6%			
OLTV 70.01% - 75.00%	15.5%	15.5%	14.7%	15.5%			
OLTV 75.01% - 80.00%	27.9%	27.9%	27.7%	31.1%			
OLTV 80.01% - 90.00%	3.9%	3.9%	3.5%	12.8%			
OLTV 90.01% - 95.00%	0.7%	0.7%	0.4%	0.0%			
OLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.0%			
OLTV 97.01% - 100.00%	0.1%	0.1%	0.0%	0.0%			
OLTV > 100.00%	0.2%	0.2%	0.1%	0.0%			
OLTV Missing	0.0%	0.0%	0.0%	0.0%			
Wtd Avg OLTV	65.5%	65.5%	64.9%	69.7%			
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	28.8%	28.8%	30.6%	22.6%			
Comb LTV 60.01% - 70.00%	17.2%	17.2%	18.4%	15.5%			
Comb LTV 70.01% - 75.00%	16.6%	16.6%	15.4%	15.5%			
Comb LTV 75.01% - 80.00%	28.2%	28.2%	27.9%	30.8%			
Comb LTV 80.01% - 90.00%	7.5%	7.5%	6.9%	15.7%			
Comb LTV 90.01% - 95.00%	1.1%	1.1%	0.6%	0.0%			
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.0%			
Comb LTV 97.01% - 100.00%	0.2%	0.2%	0.1%	0.0%			
Comb LTV > 100.00%	0.3%	0.3%	0.1%	0.0%			
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%			
Wtd Avg Comb LTV	67.9%	67.9%	67.0%	71.1%			
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	28.8%	28.8%	30.6%	22.6%			
Comb LTV 60.01% - 70.00%	17.2%	17.2%	18.4%	15.5%			
Comb LTV 70.01% - 75.00%	16.6%	16.6%	15.4%	15.5%			
Comb LTV 75.01% - 80.00%	28.2%	28.2%	27.9%	30.8%			
Comb LTV 80.01% - 90.00%	7.5%	7.5%	6.9%	15.7%			
Comb LTV 90.01% - 95.00%	1.1%	1.1%	0.6%	0.0%			
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.0%			

FM-FCIC_00038573

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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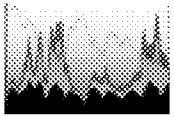


Single Family Conventional Acquisition Characteristics
High Balance Loan (SFC 808)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.2%	0.2%	0.1%	0.0%			
Comb LTV > 100.00%	0.3%	0.3%	0.1%	0.0%			
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%			
Wtd Avg Comb LTV	67.9%	67.9%	66.9%	71.1%			
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.0%			
FICO 550-579	0.0%	0.0%	0.0%	0.0%			
FICO 580-619	0.1%	0.1%	0.0%	0.0%			
FICO 620-659	0.2%	0.2%	0.4%	0.0%			
FICO 660-699	3.7%	3.7%	3.8%	3.8%			
FICO 700-739	15.3%	15.3%	15.4%	17.5%			
FICO >= 740	80.7%	80.7%	80.4%	78.7%			
FICO Missing	0.0%	0.0%	0.0%	0.0%			
Wtd Avg FICO	767	767	767	765			
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	80.0%	80.0%	89.8%	97.3%			
Intermediate-term, fixed-rate	6.0%	6.0%	3.8%	2.7%			
Adjustable-rate	9.8%	9.8%	4.6%	0.0%			
Interest Only adjustable-rate	4.3%	4.3%	1.8%	0.0%			
Negative Amortization	0.0%	0.0%	0.0%	0.0%			
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%			
10-K Occupancy Type (Sums to 100%)							
Principal Residence	96.9%	96.9%	97.1%	98.5%			
Second/Vacation Home	2.1%	2.1%	2.2%	1.1%			
Investor Property	1.0%	1.0%	0.6%	0.3%			
10-K Unit Type (Sums to 100%)							
1 Unit	98.9%	98.9%	99.1%	98.8%			
2-4 Units	1.1%	1.1%	0.9%	1.2%			
Missing	0.0%	0.0%	0.0%	0.0%			
10-K Property Type (Sums to 100%)							
Condo/Coop	12.8%	12.8%	10.6%	13.3%			
Single Family Homes	87.2%	87.2%	89.4%	86.7%			
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%			

FM-FCIC_00038574

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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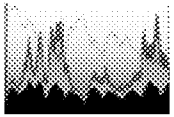


Single Family Conventional Acquisition Characteristics
High Balance Loan (SFC 808)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	12.8%	12.8%	10.6%	13.3%			
1 Unit	86.0%	86.0%	88.5%	85.5%			
2-4 Units	1.1%	1.1%	0.9%	1.2%			
Condo							
Condo	10.6%	10.6%	8.7%	12.4%			
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	30.7%	30.7%	28.4%	53.8%			
Cash-Out Refinance	6.2%	6.2%	9.0%	4.8%			
Other Refinance	63.1%	63.1%	62.5%	41.4%			
Origination Type (Sums to 100%)							
TPO Broker	17.2%	17.2%	20.7%	34.1%			
TPO Correspondent	25.3%	25.3%	24.7%	13.1%			
Undesignated	0.0%	0.0%	0.0%	0.0%			
Retail	57.4%	57.4%	54.5%	52.8%			
Origination Amount and Rate							
Avg Origination Loan Amount	$575,619	$575,619	$556,534	$521,781			
Loan Original Note Rate	5.02%	5.02%	5.06%	6.02%			
Seasoning (Sums to 100%)							
Seasoned	8.3%	8.3%	8.2%	0.0%			
Non-Seasoned	91.7%	91.7%	91.8%	100.0%			
ACI							
ACI Probability	0.05%	0.05%	0.05%	0.06%			
Wtd Avg ACI Score	757	757	757	751			
Credit Premium							
Wtd Avg Credit Premium	0.27	0.27	0.06	-0.19			
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.0%			
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%			
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	8.8%	8.8%	9.8%	5.1%			
DTI Ratio > 20 and <= 30	23.5%	23.5%	25.3%	20.9%			
DTI Ratio > 30 and <= 40	32.4%	32.4%	32.8%	40.5%			
DTI Ratio > 40 and <= 45	16.7%	16.7%	16.8%	31.8%			
DTI Ratio > 45 and <= 50	7.1%	7.1%	5.8%	0.7%			
DTI Ratio > 50	8.1%	8.1%	6.9%	0.5%			
DTI Ratio Missing	3.3%	3.3%	2.6%	0.4%			

FM-FCIC_0003857

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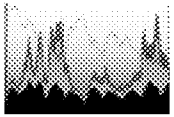


Single Family Conventional Acquisition Characteristics
High Balance Loan (SFC 808)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.9%	34.9%	34.1%	34.9%			
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	8.8%	8.8%	9.8%	5.1%			
DTI Ratio > 20 and <= 30	23.5%	23.5%	25.3%	20.9%			
DTI Ratio > 30 and <= 40	32.4%	32.4%	32.8%	40.5%			
DTI Ratio > 40 and <= 45	16.7%	16.7%	16.8%	31.8%			
DTI Ratio > 45 and <= 50	7.1%	7.1%	5.8%	0.7%			
DTI Ratio > 50	8.1%	8.1%	6.9%	0.5%			
DTI Ratio Missing	3.3%	3.3%	2.6%	0.4%			
Wtd Avg DTI Ratio	34.9%	34.9%	34.1%	34.9%			
Origination Term (Sums to 100%)							
<= 15 Years	6.0%	6.0%	3.8%	2.7%			
> 15 Years amd <= 25 Years	0.4%	0.4%	0.5%	0.1%			
> 25 Years and <= 30 Years	93.6%	93.6%	95.7%	97.2%			
> 30 Years	0.0%	0.0%	0.0%	0.0%			
Missing	0.0%	0.0%	0.0%	0.0%			
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	80.0%	80.0%	89.8%	97.3%			
Intermediate-Term Fixed Rate (excl Balloon)	6.0%	6.0%	3.8%	2.7%			
Adjustable Rate	14.0%	14.0%	6.4%	0.0%			
Balloon	0.0%	0.0%	0.0%	0.0%			
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%			
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%			
Hybrid Arm	14.0%	14.0%	6.4%	0.0%			
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%			
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%			
- 5/1 Hybrid Arm	10.9%	10.9%	5.2%	0.0%			
- 7/1 Hybrid Arm	2.2%	2.2%	0.6%	0.0%			
- 10/1 Hybrid Arm	0.9%	0.9%	0.6%	0.0%			
NegAm ARM	0.0%	0.0%	0.0%	0.0%			

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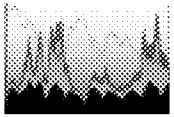


Single Family Conventional Acquisition Characteristics
High Balance Loan (SFC 808)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	4.3%	4.3%	1.8%	0.0%			
- Interest Only ARM	4.3%	4.3%	1.8%	0.0%			
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%			
Alt-A	0.0%	0.0%	0.2%	0.0%			
- Alt-A Low/No Doc	0.0%	0.0%	0.2%	0.0%			
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%			
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%			
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%			
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%			
- Alt-A Stated Income	0.0%	0.0%	0.2%	0.0%			
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%			
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%			
My Community Mortgage	0.0%	0.0%	0.0%	0.0%			
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.2%	0.0%			
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%			
- Other Low/No Doc	0.0%	0.0%	0.2%	0.0%			
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%			
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%			
- Post 12/2005	0.0%	0.0%	0.0%	0.0%			
Business Channel (Sums to 100%)							
Lender Channel	91.1%	91.1%	91.3%	100.0%			
Investor Channel	8.9%	8.9%	8.7%	0.0%			
eChannel	0.0%	0.0%	0.0%	0.0%			
Underserved Channel	0.0%	0.0%	0.0%	0.0%			
Subprime Channel	0.0%	0.0%	0.0%	0.0%			
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%			
Subordinate Financing - RDW							
Subordinate Financing - RDW	18.1%	18.1%	15.8%	11.4%			
- 75/20/05	0.0%	0.0%	0.0%	0.0%			

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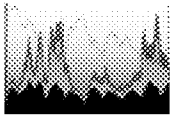


Single Family Conventional Acquisition Characteristics
High Balance Loan (SFC 808)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%			
- 80/10/10	2.3%	2.3%	2.0%	1.8%			
- 80/15/05	0.2%	0.2%	0.1%	0.0%			
- 80/20/00	0.0%	0.0%	0.1%	0.0%			
- 90/05/05	0.2%	0.2%	0.1%	0.0%			
- Other	15.4%	15.4%	13.5%	9.6%			
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	20.2%	20.2%	18.7%	13.1%			
- 75/20/05	0.0%	0.0%	0.0%	0.0%			
- 75/25/00	0.1%	0.1%	0.0%	0.0%			
- 80/10/10	2.6%	2.6%	2.3%	1.9%			
- 80/15/05	0.3%	0.3%	0.2%	0.0%			
- 80/20/00	0.2%	0.2%	0.1%	0.0%			
- 90/05/05	0.2%	0.2%	0.1%	0.0%			
- Other	16.8%	16.8%	16.0%	11.2%			
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.0%			
- EA I	0.0%	0.0%	0.0%	0.0%			
- EA/TPR II	0.0%	0.0%	0.0%	0.0%			
- EA/TPR III	0.0%	0.0%	0.0%	0.0%			
10-K Property Region (Sums to 100%)							
Midwest	0.0%	0.0%	0.0%	0.0%			
Northeast	19.6%	19.6%	19.8%	18.8%			
Southeast	12.3%	12.3%	14.9%	13.1%			
Southwest	0.7%	0.7%	0.9%	0.8%			
West	67.4%	67.4%	64.4%	67.3%			
Census Region (Sums to 100%)							
New England	4.0%	4.0%	3.6%	1.3%			
Middle Atlantic	15.5%	15.5%	16.2%	17.5%			
East North Central	0.0%	0.0%	0.0%	0.0%			
East South Central	0.0%	0.0%	0.0%	0.0%			
South Atlantic	12.3%	12.3%	14.9%	13.1%			
West North Central	0.0%	0.0%	0.0%	0.0%			
West South Central	0.0%	0.0%	0.0%	0.0%			
Mountain	0.8%	0.8%	1.1%	0.9%			
Pacific	67.3%	67.3%	64.2%	67.2%			

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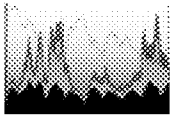


Single Family Conventional Acquisition Characteristics
High Balance Loan (SFC 808)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%			
Top 10 States							
01) CA	64.3%	64.3%	60.8%	64.6%			
02) NY	10.5%	10.5%	10.3%	11.6%			
03) VA	6.1%	6.1%	7.3%	7.3%			
04) NJ	5.0%	5.0%	5.9%	5.9%			
05) MD	4.2%	4.2%	5.5%	3.9%			
06) WA	2.8%	2.8%	3.1%	2.4%			
07) MA	2.3%	2.3%	2.1%	0.8%			
08) DC	1.8%	1.8%	2.0%	1.8%			
09) CT	1.6%	1.6%	1.4%	0.5%			
10) CO	0.4%	0.4%	0.5%	0.4%			
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	31.2%	31.2%	29.5%	14.4%			
02) WELLS FARGO & COMPANY	28.0%	28.0%	28.6%	33.0%			
03) JPMORGAN CHASE & CO	7.1%	7.1%	8.5%	16.2%			
04) CITIGROUP INC	7.1%	7.1%	4.7%	7.0%			
05) SUNTRUST BANKS INC	4.0%	4.0%	4.3%	3.6%			
06) GMAC INC	4.0%	4.0%	2.9%	1.3%			
07) METLIFE INC	2.6%	2.6%	3.8%	2.8%			
08) FLAGSTAR BANCORP INC	2.4%	2.4%	2.4%	3.9%			
09) QUICKEN LOANS INC	2.1%	2.1%	1.8%	0.7%			
10) PHH CORPORATION	2.1%	2.1%	2.2%	1.1%			
Top 10 Servicers							
01) WELLS FARGO & COMPANY	33.4%	33.4%	30.2%	32.0%			
02) BANK OF AMERICA CORPORATION	25.9%	25.9%	25.3%	14.4%			
03) JPMORGAN CHASE & CO	9.2%	9.2%	10.9%	17.4%			
04) CITIGROUP INC	7.1%	7.1%	4.7%	6.9%			
05) GMAC INC	4.5%	4.5%	4.1%	4.2%			
06) SUNTRUST BANKS INC	4.1%	4.1%	4.6%	3.6%			
07) METLIFE INC	2.6%	2.6%	3.8%	2.8%			
08) FLAGSTAR BANCORP INC	2.4%	2.4%	2.3%	3.8%			
09) PHH CORPORATION	2.1%	2.1%	2.2%	1.1%			
10) HSBC HOLDINGS PLC	1.7%	1.7%	3.7%	1.3%			
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	98.1%						

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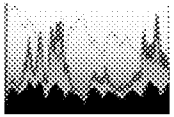


Single Family Conventional Acquisition Characteristics
High Balance Loan (SFC 808)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	1.9%						
- Primary MI Only	1.6%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.2%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.2%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	14.29	14.29	10.30	2.96			
Wtd Avg Economic Model Fee	13.07	13.07	13.16	21.42			
Wtd Avg Charged Fee	27.36	27.36	23.47	24.37			
Appraisal Waivers							
Appraisal Waiver	0.2%	0.2%	0.2%	0.0%			
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.15%	0.15%	3.89%	48.81%			
Cumulative Default Rate	0.00%	0.00%	0.00%	0.04%			
Housing Goals							
Low Mod							
Special Affordable							
Underserved							
PMM Low Mod							
PMM Special Affordable							
PMM Underserved							
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	6.52%	6.52%	6.78%	15.91%			
Median Valuation Bias for Other Refi	8.05%	8.05%	9.54%	12.90%			

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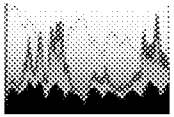


Single Family Conventional Acquisition Characteristics
Bank of America (Including Countrywide)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	38,449	38,449	742,053	645,537	1,043,857	816,752	917,179
Book Volume ($B)	$8.7	$8.7	$164.9	$137.3	$206.5	$154.3	$162.5
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	29.5%	29.5%	32.9%	22.8%	15.9%	16.1%	19.3%
OLTV 60.01% - 70.00%	15.5%	15.5%	17.1%	16.8%	13.4%	14.3%	16.1%
OLTV 70.01% - 75.00%	12.8%	12.8%	12.5%	10.0%	9.0%	8.3%	8.4%
OLTV 75.01% - 80.00%	25.5%	25.5%	26.0%	27.6%	38.8%	46.8%	42.8%
OLTV 80.01% - 90.00%	9.5%	9.5%	7.6%	13.0%	10.1%	7.4%	7.4%
OLTV 90.01% - 95.00%	3.6%	3.6%	2.6%	7.0%	6.6%	3.0%	3.5%
OLTV 95.01% - 97.00%	0.8%	0.8%	0.3%	0.4%	0.3%	0.2%	0.2%
OLTV 97.01% - 100.00%	0.9%	0.9%	0.3%	2.1%	6.0%	3.9%	2.4%
OLTV > 100.00%	1.9%	1.9%	0.6%	0.2%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.7%	68.7%	66.8%	72.0%	75.3%	73.9%	72.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	26.4%	26.4%	29.8%	20.7%	14.9%	15.2%	18.3%
Comb LTV 60.01% - 70.00%	14.9%	14.9%	16.9%	16.1%	12.6%	13.6%	15.7%
Comb LTV 70.01% - 75.00%	12.6%	12.6%	12.7%	9.9%	7.7%	7.4%	8.0%
Comb LTV 75.01% - 80.00%	23.9%	23.9%	24.8%	24.7%	23.3%	26.1%	29.4%
Comb LTV 80.01% - 90.00%	10.9%	10.9%	9.9%	17.0%	18.1%	17.8%	16.0%
Comb LTV 90.01% - 95.00%	4.3%	4.3%	3.4%	8.4%	11.6%	8.5%	8.1%
Comb LTV 95.01% - 97.00%	1.4%	1.4%	0.7%	0.5%	0.3%	0.3%	0.2%
Comb LTV 97.01% - 100.00%	1.3%	1.3%	0.4%	2.6%	11.4%	11.0%	4.2%
Comb LTV > 100.00%	4.3%	4.3%	1.5%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	71.1%	71.1%	68.5%	73.5%	78.3%	77.6%	74.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	26.4%	26.4%	29.8%	20.7%	14.9%	15.2%	18.3%
Comb LTV 60.01% - 70.00%	14.9%	14.9%	16.9%	16.1%	12.6%	13.6%	15.7%
Comb LTV 70.01% - 75.00%	12.6%	12.6%	12.7%	9.9%	7.7%	7.4%	8.0%
Comb LTV 75.01% - 80.00%	23.9%	23.9%	24.8%	24.7%	23.3%	26.1%	29.4%
Comb LTV 80.01% - 90.00%	10.9%	10.9%	9.9%	17.0%	18.1%	17.8%	16.0%
Comb LTV 90.01% - 95.00%	4.3%	4.3%	3.4%	8.4%	11.6%	8.5%	8.1%
Comb LTV 95.01% - 97.00%	1.4%	1.4%	0.7%	0.5%	0.3%	0.3%	0.2%

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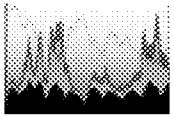


Single Family Conventional Acquisition Characteristics
Bank of America (Including Countrywide)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.3%	1.3%	0.4%	2.6%	11.4%	11.0%	4.2%
Comb LTV > 100.00%	4.3%	4.3%	1.5%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	71.1%	71.1%	68.5%	73.5%	78.3%	77.6%	74.6%
Credit Score (Sums to 100%)							
FICO < 550	0.2%	0.2%	0.1%	0.4%	0.5%	0.6%	0.5%
FICO 550-579	0.1%	0.1%	0.1%	0.4%	0.7%	0.7%	0.5%
FICO 580-619	0.4%	0.4%	0.3%	1.7%	3.9%	2.9%	2.5%
FICO 620-659	2.2%	2.2%	1.7%	5.5%	12.2%	11.5%	10.9%
FICO 660-699	7.8%	7.8%	6.9%	13.8%	20.7%	21.0%	19.3%
FICO 700-739	17.4%	17.4%	17.8%	22.2%	24.0%	25.2%	25.4%
FICO >= 740	71.7%	71.7%	73.1%	56.0%	37.8%	37.8%	40.7%
FICO Missing	0.1%	0.1%	0.1%	0.0%	0.1%	0.2%	0.2%
Wtd Avg FICO	758	758	761	739	715	716	720
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	69.8%	69.8%	83.8%	78.2%	73.8%	62.6%	64.4%
Intermediate-term, fixed-rate	16.8%	16.8%	10.7%	9.0%	4.8%	5.3%	6.9%
Adjustable-rate	10.7%	10.7%	3.8%	5.3%	3.2%	6.1%	11.8%
Interest Only adjustable-rate	2.7%	2.7%	1.6%	5.3%	8.6%	12.9%	12.4%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	3.8%	3.5%
Interest Only fixed-rate	0.0%	0.0%	0.1%	2.2%	9.6%	9.3%	1.1%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	88.4%	88.4%	92.3%	90.1%	89.2%	87.1%	88.4%
Second/Vacation Home	4.6%	4.6%	4.5%	4.8%	4.7%	6.4%	6.1%
Investor Property	7.0%	7.0%	3.1%	5.0%	6.0%	6.5%	5.5%
10-K Unit Type (Sums to 100%)							
1 Unit	97.6%	97.6%	98.5%	98.0%	96.5%	96.8%	97.0%
2-4 Units	2.4%	2.4%	1.5%	2.0%	3.5%	3.2%	3.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	11.1%	11.1%	8.5%	10.8%	10.5%	11.5%	11.1%
Single Family Homes	88.9%	88.9%	91.5%	89.2%	89.5%	88.5%	88.9%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.1%	0.2%	0.2%	0.3%	0.4%

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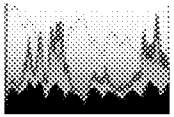


Single Family Conventional Acquisition Characteristics
Bank of America (Including Countrywide)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	11.1%	11.1%	8.5%	10.8%	10.5%	11.5%	11.1%
1 Unit	86.4%	86.4%	89.9%	87.0%	85.8%	84.9%	85.5%
2-4 Units	2.4%	2.4%	1.5%	2.0%	3.5%	3.2%	3.0%
Condo							
Condo	9.9%	9.9%	8.2%	10.5%	10.3%	11.4%	11.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	23.9%	23.9%	21.2%	37.9%	45.3%	49.9%	47.4%
Cash-Out Refinance	17.9%	17.9%	27.2%	31.8%	34.1%	35.3%	35.4%
Other Refinance	58.2%	58.2%	51.6%	30.2%	20.6%	14.7%	17.2%
Origination Type (Sums to 100%)							
TPO Broker	11.0%	11.0%	8.5%	14.2%	18.2%	18.8%	18.7%
TPO Correspondent	31.9%	31.9%	34.0%	30.3%	46.0%	45.7%	44.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	57.1%	57.1%	57.5%	55.5%	35.9%	35.5%	36.7%
Origination Amount and Rate							
Avg Origination Loan Amount	$228,539	$228,539	$224,348	$215,590	$198,031	$189,116	$177,279
Loan Original Note Rate	4.88%	4.88%	4.93%	5.97%	6.52%	6.39%	5.68%
Seasoning (Sums to 100%)							
Seasoned	5.7%	5.7%	5.7%	12.5%	0.6%	0.6%	0.4%
Non-Seasoned	94.3%	94.3%	94.3%	87.5%	99.4%	99.4%	99.6%
ACI							
ACI Probability	0.12%	0.12%	0.09%	0.34%	0.94%	0.87%	0.52%
Wtd Avg ACI Score	746	746	748	719	686	688	701
Credit Premium							
Wtd Avg Credit Premium	0.06	0.06	-0.23	-0.09	0.03	0.01	0.10
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.4%	1.4%	1.1%	1.0%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.6%	3.4%	6.6%	3.3%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.3%	10.3%	13.1%	8.5%	5.0%	5.0%	6.1%
DTI Ratio > 20 and <= 30	22.7%	22.7%	26.0%	18.8%	14.9%	15.0%	18.3%
DTI Ratio > 30 and <= 40	26.7%	26.7%	27.6%	26.9%	28.6%	30.7%	32.0%
DTI Ratio > 40 and <= 45	12.7%	12.7%	12.0%	14.2%	17.6%	18.5%	16.7%
DTI Ratio > 45 and <= 50	7.7%	7.7%	8.6%	12.1%	14.8%	13.7%	11.6%
DTI Ratio > 50	15.6%	15.6%	10.8%	14.5%	16.3%	13.0%	11.5%
DTI Ratio Missing	4.1%	4.1%	1.8%	5.0%	2.8%	4.0%	3.8%

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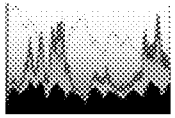


Single Family Conventional Acquisition Characteristics
Bank of America (Including Countrywide)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	36.8%	36.8%	34.3%	37.2%	39.4%	38.7%	37.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.3%	10.3%	13.1%	8.5%	5.0%	5.0%	6.1%
DTI Ratio > 20 and <= 30	22.7%	22.7%	26.0%	18.8%	14.9%	15.0%	18.3%
DTI Ratio > 30 and <= 40	26.7%	26.7%	27.6%	26.9%	28.6%	30.7%	32.0%
DTI Ratio > 40 and <= 45	12.7%	12.7%	12.0%	14.2%	17.6%	18.5%	16.7%
DTI Ratio > 45 and <= 50	7.7%	7.7%	8.6%	12.1%	14.8%	13.7%	11.6%
DTI Ratio > 50	15.6%	15.6%	10.8%	14.5%	16.3%	13.0%	11.5%
DTI Ratio Missing	4.1%	4.1%	1.8%	5.0%	2.8%	4.0%	3.8%
Wtd Avg DTI Ratio	36.8%	36.8%	34.3%	37.2%	39.4%	38.7%	37.5%
Origination Term (Sums to 100%)							
<= 15 Years	16.8%	16.8%	10.7%	9.0%	4.8%	5.3%	6.9%
> 15 Years amd <= 25 Years	4.3%	4.3%	4.7%	3.0%	2.1%	2.1%	3.2%
> 25 Years and <= 30 Years	78.8%	78.8%	84.5%	86.8%	90.8%	92.0%	89.9%
> 30 Years	0.1%	0.1%	0.0%	1.2%	2.3%	0.6%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	69.8%	69.8%	83.9%	80.4%	83.3%	71.9%	65.4%
Intermediate-Term Fixed Rate (excl Balloon)	16.8%	16.8%	10.7%	9.0%	4.8%	5.2%	6.8%
Adjustable Rate	13.4%	13.4%	5.4%	10.6%	11.8%	22.8%	27.7%
Balloon	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.1%	0.1%	0.0%	1.2%	2.3%	0.6%	0.0%
Hybrid Arm	13.4%	13.4%	5.4%	10.6%	11.7%	18.9%	23.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.4%	0.8%	1.4%	3.9%
- 5/1 Hybrid Arm	10.8%	10.8%	4.4%	6.9%	7.2%	12.8%	14.2%
- 7/1 Hybrid Arm	1.8%	1.8%	0.6%	2.4%	1.9%	3.0%	3.9%
- 10/1 Hybrid Arm	0.8%	0.8%	0.4%	0.9%	1.6%	1.7%	1.8%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	3.8%	3.5%

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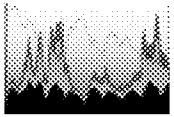


Single Family Conventional Acquisition Characteristics
Bank of America (Including Countrywide)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	2.8%	2.8%	1.6%	7.5%	18.2%	22.3%	13.5%
- Interest Only ARM	2.7%	2.7%	1.6%	5.3%	8.6%	12.9%	12.4%
- Interest Only FRM	0.0%	0.0%	0.1%	2.2%	9.6%	9.3%	1.1%
Alt-A	0.0%	0.0%	0.1%	4.1%	19.0%	30.1%	18.9%
- Alt-A Low/No Doc	0.0%	0.0%	0.1%	3.8%	13.6%	20.6%	13.3%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.1%	0.3%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.4%	0.8%	2.6%	4.7%
- Alt-A SISA	0.0%	0.0%	0.0%	0.8%	3.2%	4.2%	0.2%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	1.4%	1.6%	0.7%
- Alt-A Stated Income	0.0%	0.0%	0.1%	2.2%	7.9%	12.2%	7.8%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.3%	4.5%	7.1%	3.7%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.1%	0.9%	2.5%	1.9%
My Community Mortgage	0.0%	0.0%	0.0%	0.7%	2.5%	1.1%	0.2%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	4.9%	32.0%	41.5%	44.3%	38.5%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	4.9%	28.2%	27.8%	23.7%	25.2%
- Other Low/No Doc	0.0%	0.0%	0.1%	3.8%	13.7%	20.7%	13.3%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.9%	0.8%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.9%	0.8%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	94.3%	94.3%	94.1%	85.8%	78.9%	68.7%	80.4%
Investor Channel	5.7%	5.7%	5.9%	14.2%	20.2%	30.4%	19.6%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.9%	0.8%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	15.1%	15.1%	11.8%	10.3%	20.9%	24.8%	16.9%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.4%	0.3%	0.2%

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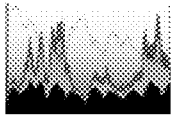


Single Family Conventional Acquisition Characteristics
Bank of America (Including Countrywide)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.6%	0.1%	0.0%
- 80/10/10	1.7%	1.7%	1.5%	2.8%	6.7%	8.9%	7.7%
- 80/15/05	0.5%	0.5%	0.6%	1.3%	4.6%	5.0%	4.4%
- 80/20/00	1.6%	1.6%	1.0%	0.7%	0.7%	1.2%	0.7%
- 90/05/05	0.6%	0.6%	0.2%	0.0%	0.0%	0.0%	0.0%
- Other	10.4%	10.4%	8.2%	5.3%	7.9%	9.4%	3.9%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	16.2%	16.2%	13.3%	12.5%	22.3%	26.2%	21.7%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.4%	0.3%	0.2%
- 75/25/00	0.4%	0.4%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	1.9%	1.9%	1.7%	3.3%	7.4%	9.7%	8.9%
- 80/15/05	0.6%	0.6%	0.7%	1.4%	4.8%	5.3%	4.8%
- 80/20/00	3.8%	3.8%	1.3%	0.9%	5.6%	7.3%	3.7%
- 90/05/05	0.6%	0.6%	0.2%	0.0%	0.0%	0.0%	0.0%
- Other	8.6%	8.6%	9.1%	6.6%	3.9%	3.6%	4.1%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	1.2%	1.9%	2.3%	2.1%
- EA I	0.0%	0.0%	0.0%	0.3%	0.5%	0.7%	0.7%
- EA/TPR II	0.0%	0.0%	0.0%	0.3%	0.8%	0.7%	0.5%
- EA/TPR III	0.0%	0.0%	0.0%	0.6%	0.6%	0.9%	0.8%
10-K Property Region (Sums to 100%)							
Midwest	10.3%	10.3%	9.9%	11.5%	13.0%	13.0%	13.4%
Northeast	18.2%	18.2%	16.4%	16.1%	16.4%	15.1%	16.4%
Southeast	17.6%	17.6%	20.3%	22.1%	24.7%	25.4%	23.9%
Southwest	13.8%	13.8%	15.5%	16.4%	18.1%	17.4%	16.0%
West	40.1%	40.1%	37.8%	34.0%	28.0%	29.0%	30.3%
Census Region (Sums to 100%)							
New England	6.5%	6.5%	6.3%	5.4%	5.7%	4.9%	6.0%
Middle Atlantic	11.3%	11.3%	9.8%	10.2%	10.2%	9.9%	10.0%
East North Central	8.8%	8.8%	8.2%	9.7%	10.8%	10.7%	11.0%
East South Central	2.6%	2.6%	3.8%	3.3%	3.8%	3.6%	3.1%
South Atlantic	15.4%	15.4%	16.9%	19.3%	21.4%	22.2%	21.2%
West North Central	3.4%	3.4%	3.7%	4.1%	4.5%	4.4%	4.5%
West South Central	5.2%	5.2%	6.2%	6.6%	6.7%	6.1%	5.0%
Mountain	8.2%	8.2%	9.2%	10.2%	12.5%	13.3%	12.9%
Pacific	38.6%	38.6%	35.8%	31.3%	24.5%	24.9%	26.2%

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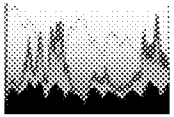


Single Family Conventional Acquisition Characteristics
Bank of America (Including Countrywide)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) CA	31.5%	31.5%	28.1%	23.4%	17.0%	18.0%	19.8%
02) NY	5.9%	5.9%	3.7%	3.8%	3.5%	3.3%	3.1%
03) IL	4.8%	4.8%	4.1%	4.9%	4.7%	4.3%	4.2%
04) WA	4.3%	4.3%	4.6%	4.6%	4.1%	3.8%	3.4%
05) NJ	3.9%	3.9%	4.2%	4.1%	4.1%	4.0%	4.2%
06) TX	3.9%	3.9%	4.8%	5.1%	5.1%	4.6%	3.7%
07) MA	3.8%	3.8%	3.7%	2.9%	2.8%	2.4%	2.9%
08) VA	3.6%	3.6%	3.8%	4.0%	3.5%	3.2%	3.2%
09) MD	3.2%	3.2%	3.0%	3.3%	3.2%	2.7%	2.6%
10) CO	3.2%	3.2%	3.2%	2.7%	2.6%	2.5%	2.4%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	96.5%	96.5%	98.0%	90.8%	99.7%	99.7%	99.5%
02) WELLS FARGO & COMPANY	3.4%	3.4%	0.6%	4.3%	0.0%	0.0%	0.0%
03) PNC FINANCIAL SERVICES GROUP INC	0.1%	0.1%	0.5%	1.1%	0.0%	0.0%	0.0%
04) SUNTRUST BANKS INC	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	96.7%						

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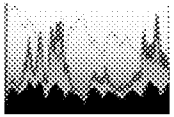


Single Family Conventional Acquisition Characteristics
Bank of America (Including Countrywide)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	3.3%						
- Primary MI Only	3.2%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.2%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.6%						
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	0.30	0.30	2.27	0.78	-15.97	-10.50	-4.81
Wtd Avg Economic Model Fee	28.60	28.60	22.12	25.00	43.48	38.75	30.61
Wtd Avg Charged Fee	28.90	28.90	24.39	25.78	27.51	28.25	25.80
Appraisal Waivers							
Appraisal Waiver	2.2%	2.2%	2.4%	4.2%	3.3%	2.5%	2.7%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.09%	0.09%	2.78%	24.58%	27.54%	37.66%	41.48%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.38%	2.92%	4.14%	2.51%
Housing Goals							
Low Mod	45.04%	45.04%	39.49%	40.67%	43.79%	45.10%	44.81%
Special Affordable	18.02%	18.02%	13.92%	15.05%	17.08%	17.75%	17.41%
Underserved	30.00%	30.00%	26.50%	34.99%	40.67%	40.63%	38.39%
PMM Low Mod	47.81%	47.81%	43.41%	38.85%	38.81%	39.73%	39.33%
PMM Special Affordable	21.50%	21.50%	17.56%	13.58%	13.61%	13.42%	13.65%
PMM Underserved	31.28%	31.28%	29.86%	33.53%	34.36%	34.21%	32.58%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	6.85%	6.85%	8.49%	8.36%	8.21%	5.29%	1.88%
Median Valuation Bias for Other Refi	6.92%	6.92%	7.95%	7.89%	8.95%	5.97%	2.29%

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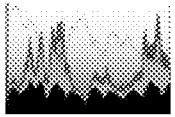


Single Family Conventional Acquisition Characteristics
Bank of America (Excluding Countrywide)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	8,747	8,747	204,870	202,184	140,961	117,603	179,323
Book Volume ($B)	$2.0	$2.0	$44.0	$46.1	$26.3	$20.9	$30.9
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	35.8%	35.8%	40.9%	26.3%	22.6%	25.7%	31.5%
OLTV 60.01% - 70.00%	17.4%	17.4%	18.3%	17.3%	13.8%	14.7%	18.2%
OLTV 70.01% - 75.00%	11.9%	11.9%	10.3%	9.7%	8.4%	7.9%	8.9%
OLTV 75.01% - 80.00%	26.7%	26.7%	23.1%	30.3%	35.1%	39.5%	31.9%
OLTV 80.01% - 90.00%	5.1%	5.1%	5.6%	9.4%	7.6%	5.1%	4.6%
OLTV 90.01% - 95.00%	1.5%	1.5%	1.4%	6.0%	6.4%	2.9%	2.8%
OLTV 95.01% - 97.00%	0.2%	0.2%	0.1%	0.1%	0.3%	0.2%	0.3%
OLTV 97.01% - 100.00%	0.5%	0.5%	0.1%	0.7%	5.7%	4.0%	1.9%
OLTV > 100.00%	0.8%	0.8%	0.2%	0.1%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	65.1%	65.1%	63.0%	70.0%	72.0%	69.7%	66.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	31.1%	31.1%	36.1%	23.3%	20.9%	24.2%	28.7%
Comb LTV 60.01% - 70.00%	17.6%	17.6%	18.5%	16.1%	12.9%	14.5%	18.4%
Comb LTV 70.01% - 75.00%	11.6%	11.6%	10.9%	9.4%	7.5%	7.2%	8.5%
Comb LTV 75.01% - 80.00%	24.4%	24.4%	22.5%	24.3%	21.0%	23.0%	21.2%
Comb LTV 80.01% - 90.00%	8.0%	8.0%	8.4%	15.3%	15.3%	14.3%	12.7%
Comb LTV 90.01% - 95.00%	3.0%	3.0%	2.5%	9.1%	11.0%	8.8%	8.2%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.1%	0.2%	0.4%	0.3%	0.3%
Comb LTV 97.01% - 100.00%	1.4%	1.4%	0.2%	2.2%	10.8%	7.7%	1.9%
Comb LTV > 100.00%	2.6%	2.6%	0.7%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	68.1%	68.1%	65.4%	72.3%	75.2%	72.9%	69.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	31.1%	31.1%	36.1%	23.3%	20.9%	24.2%	28.7%
Comb LTV 60.01% - 70.00%	17.6%	17.6%	18.5%	16.1%	12.9%	14.5%	18.4%
Comb LTV 70.01% - 75.00%	11.6%	11.6%	10.9%	9.4%	7.5%	7.2%	8.5%
Comb LTV 75.01% - 80.00%	24.4%	24.4%	22.5%	24.3%	21.0%	23.0%	21.2%
Comb LTV 80.01% - 90.00%	8.0%	8.0%	8.4%	15.3%	15.3%	14.3%	12.7%
Comb LTV 90.01% - 95.00%	3.0%	3.0%	2.5%	9.1%	11.0%	8.8%	8.2%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.1%	0.2%	0.4%	0.3%	0.3%

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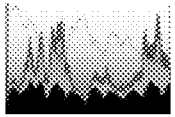


Single Family Conventional Acquisition Characteristics
Bank of America (Excluding Countrywide)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.4%	1.4%	0.2%	2.2%	10.8%	7.7%	1.9%
Comb LTV > 100.00%	2.6%	2.6%	0.7%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	68.1%	68.1%	65.4%	72.3%	75.2%	72.9%	69.3%
Credit Score (Sums to 100%)							
FICO < 550	0.1%	0.1%	0.1%	0.3%	1.6%	1.3%	0.3%
FICO 550-579	0.0%	0.0%	0.1%	0.3%	1.8%	1.5%	0.5%
FICO 580-619	0.1%	0.1%	0.2%	0.9%	5.2%	4.3%	2.3%
FICO 620-659	1.8%	1.8%	1.4%	3.3%	10.5%	10.3%	9.0%
FICO 660-699	8.2%	8.2%	7.0%	11.3%	18.6%	17.9%	17.8%
FICO 700-739	16.6%	16.6%	16.9%	21.0%	21.0%	21.6%	23.5%
FICO >= 740	72.7%	72.7%	74.1%	62.8%	41.0%	42.4%	46.3%
FICO Missing	0.4%	0.4%	0.3%	0.1%	0.2%	0.7%	0.3%
Wtd Avg FICO	761	761	763	749	714	718	727
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	69.5%	69.5%	81.6%	83.7%	68.1%	52.6%	58.8%
Intermediate-term, fixed-rate	19.8%	19.8%	12.5%	4.8%	9.0%	9.6%	11.8%
Adjustable-rate	8.9%	8.9%	3.8%	5.4%	7.5%	18.4%	17.3%
Interest Only adjustable-rate	1.8%	1.8%	1.8%	5.9%	10.7%	14.7%	12.1%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.2%	0.3%	4.7%	4.8%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	89.3%	89.3%	92.2%	90.4%	86.0%	87.7%	88.9%
Second/Vacation Home	5.0%	5.0%	5.3%	5.3%	7.1%	9.1%	8.8%
Investor Property	5.8%	5.8%	2.5%	4.3%	6.9%	3.2%	2.3%
10-K Unit Type (Sums to 100%)							
1 Unit	97.2%	97.2%	98.6%	97.9%	96.4%	97.8%	97.8%
2-4 Units	2.8%	2.8%	1.4%	2.1%	3.6%	2.2%	2.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	11.8%	11.8%	9.9%	12.0%	12.9%	14.0%	13.1%
Single Family Homes	88.2%	88.2%	90.1%	88.0%	87.1%	86.0%	86.9%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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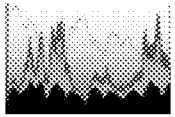


Single Family Conventional Acquisition Characteristics
Bank of America (Excluding Countrywide)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	11.8%	11.8%	9.9%	12.0%	12.9%	14.0%	13.1%
1 Unit	85.5%	85.5%	88.7%	85.8%	83.5%	83.7%	84.6%
2-4 Units	2.8%	2.8%	1.4%	2.1%	3.5%	2.2%	2.2%
Condo							
Condo	10.3%	10.3%	9.3%	11.6%	12.6%	13.9%	13.1%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	31.1%	31.1%	26.5%	44.9%	48.0%	53.0%	40.2%
Cash-Out Refinance	23.4%	23.4%	27.6%	26.1%	35.1%	34.3%	39.4%
Other Refinance	45.5%	45.5%	45.9%	28.9%	16.9%	12.8%	20.4%
Origination Type (Sums to 100%)							
TPO Broker	0.2%	0.2%	6.7%	12.4%	33.3%	33.5%	29.7%
TPO Correspondent	0.3%	0.3%	1.6%	10.4%	1.2%	1.9%	0.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	99.5%	99.5%	91.6%	77.2%	65.5%	64.6%	70.3%
Origination Amount and Rate							
Avg Origination Loan Amount	$240,296	$240,296	$221,593	$237,344	$187,360	$178,441	$172,340
Loan Original Note Rate	5.06%	5.06%	5.01%	5.91%	6.57%	6.41%	5.65%
Seasoning (Sums to 100%)							
Seasoned	24.5%	24.5%	19.5%	36.4%	0.5%	3.9%	0.3%
Non-Seasoned	75.5%	75.5%	80.5%	63.6%	99.5%	96.1%	99.7%
ACI							
ACI Probability	0.08%	0.08%	0.07%	0.20%	1.14%	0.95%	0.26%
Wtd Avg ACI Score	754	754	755	734	702	710	727
Credit Premium							
Wtd Avg Credit Premium	0.13	0.13	-0.17	-0.04	0.15	0.23	0.16
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.1%	3.4%	1.8%	0.3%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.0%	4.6%	3.4%	0.0%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	12.0%	12.0%	17.8%	13.5%	10.7%	10.7%	9.0%
DTI Ratio > 20 and <= 30	24.3%	24.3%	28.8%	20.5%	19.2%	19.6%	20.2%
DTI Ratio > 30 and <= 40	28.2%	28.2%	27.6%	24.1%	27.4%	28.9%	27.7%
DTI Ratio > 40 and <= 45	13.1%	13.1%	10.7%	10.8%	13.7%	15.0%	13.2%
DTI Ratio > 45 and <= 50	6.0%	6.0%	5.8%	7.6%	11.8%	11.3%	10.2%
DTI Ratio > 50	7.7%	7.7%	5.7%	9.3%	16.2%	12.8%	10.9%
DTI Ratio Missing	8.8%	8.8%	3.7%	14.3%	0.9%	1.7%	8.7%

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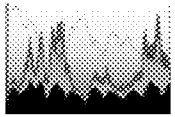


Single Family Conventional Acquisition Characteristics
Bank of America (Excluding Countrywide)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	33.7%	33.7%	31.1%	33.5%	37.0%	36.3%	36.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	12.0%	12.0%	17.8%	13.5%	10.7%	10.7%	9.0%
DTI Ratio > 20 and <= 30	24.3%	24.3%	28.8%	20.5%	19.2%	19.6%	20.2%
DTI Ratio > 30 and <= 40	28.2%	28.2%	27.6%	24.1%	27.4%	28.9%	27.7%
DTI Ratio > 40 and <= 45	13.1%	13.1%	10.7%	10.8%	13.7%	15.0%	13.2%
DTI Ratio > 45 and <= 50	6.0%	6.0%	5.8%	7.6%	11.8%	11.3%	10.2%
DTI Ratio > 50	7.7%	7.7%	5.7%	9.3%	16.2%	12.8%	10.9%
DTI Ratio Missing	8.8%	8.8%	3.7%	14.3%	0.9%	1.7%	8.7%
Wtd Avg DTI Ratio	33.7%	33.7%	31.1%	33.5%	37.0%	36.3%	36.0%
Origination Term (Sums to 100%)							
<= 15 Years	19.9%	19.9%	12.6%	4.8%	9.0%	9.7%	12.0%
> 15 Years amd <= 25 Years	3.2%	3.2%	4.4%	2.3%	2.6%	2.8%	6.0%
> 25 Years and <= 30 Years	76.8%	76.8%	82.9%	91.7%	84.8%	84.8%	82.0%
> 30 Years	0.2%	0.2%	0.1%	1.2%	3.5%	2.7%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	69.5%	69.5%	81.8%	83.9%	72.2%	57.0%	58.8%
Intermediate-Term Fixed Rate (excl Balloon)	19.8%	19.8%	12.5%	4.8%	9.0%	9.6%	11.8%
Adjustable Rate	10.7%	10.7%	5.7%	11.3%	18.2%	33.0%	29.4%
Balloon	0.0%	0.0%	0.0%	0.0%	0.6%	0.4%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.1%	1.2%	3.5%	2.7%	0.0%
Hybrid Arm	10.7%	10.7%	5.6%	11.3%	18.2%	33.0%	29.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	1.8%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.5%	1.2%	2.9%	5.1%
- 5/1 Hybrid Arm	9.9%	9.9%	4.1%	7.1%	9.4%	22.0%	18.0%
- 7/1 Hybrid Arm	0.8%	0.8%	0.7%	2.8%	3.5%	5.5%	3.9%
- 10/1 Hybrid Arm	0.0%	0.0%	0.8%	0.8%	2.3%	2.6%	2.1%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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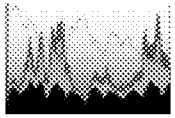


Single Family Conventional Acquisition Characteristics
Bank of America (Excluding Countrywide)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	1.9%	1.9%	2.0%	6.2%	15.4%	19.4%	12.1%
- Interest Only ARM	1.8%	1.8%	1.8%	5.9%	10.7%	14.7%	12.1%
- Interest Only FRM	0.0%	0.0%	0.2%	0.3%	4.7%	4.8%	0.0%
Alt-A	0.0%	0.0%	0.3%	6.3%	9.4%	4.8%	0.9%
- Alt-A Low/No Doc	0.0%	0.0%	0.3%	6.2%	2.9%	0.7%	0.3%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	1.2%	0.1%	0.5%	0.3%
- Alt-A SISA	0.0%	0.0%	0.0%	1.6%	2.1%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.3%	3.0%	0.7%	0.2%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.1%	6.4%	4.0%	0.6%
My Community Mortgage	0.0%	0.0%	0.0%	0.2%	4.4%	0.8%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	14.7%	47.8%	58.1%	43.8%	42.4%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	14.4%	41.5%	54.4%	42.6%	42.0%
- Other Low/No Doc	0.0%	0.0%	0.3%	6.2%	3.7%	1.1%	0.3%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	4.9%	6.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	4.9%	6.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	75.5%	75.5%	79.9%	62.4%	74.6%	87.0%	96.9%
Investor Channel	24.5%	24.5%	20.1%	37.6%	20.4%	7.0%	3.1%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	4.9%	6.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	19.6%	19.6%	16.4%	15.7%	20.9%	21.4%	17.7%
- 75/20/05	0.4%	0.4%	0.2%	0.4%	0.3%	0.1%	0.2%

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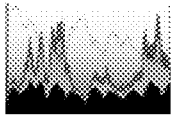


Single Family Conventional Acquisition Characteristics
Bank of America (Excluding Countrywide)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.3%	0.0%	0.0%
- 80/10/10	2.4%	2.4%	1.6%	3.8%	5.7%	7.8%	6.5%
- 80/15/05	1.0%	1.0%	0.8%	2.5%	4.1%	5.5%	5.2%
- 80/20/00	0.6%	0.6%	0.5%	1.5%	0.1%	0.2%	0.0%
- 90/05/05	0.5%	0.5%	0.2%	0.0%	0.0%	0.0%	0.0%
- Other	14.8%	14.8%	13.2%	7.5%	10.3%	7.7%	5.8%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	21.6%	21.6%	18.7%	20.2%	21.5%	22.1%	18.6%
- 75/20/05	0.4%	0.4%	0.2%	0.4%	0.3%	0.2%	0.2%
- 75/25/00	0.5%	0.5%	0.2%	0.1%	0.1%	0.1%	0.0%
- 80/10/10	3.0%	3.0%	1.9%	4.9%	6.2%	8.1%	6.9%
- 80/15/05	1.2%	1.2%	0.9%	3.0%	4.3%	5.6%	5.2%
- 80/20/00	2.7%	2.7%	0.6%	1.7%	5.3%	3.8%	0.1%
- 90/05/05	0.5%	0.5%	0.2%	0.0%	0.0%	0.0%	0.0%
- Other	13.3%	13.3%	14.8%	9.9%	5.3%	4.2%	6.2%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.4%	2.8%	2.9%	1.6%
- EA I	0.0%	0.0%	0.0%	0.1%	1.0%	1.1%	0.7%
- EA/TPR II	0.0%	0.0%	0.0%	0.1%	1.0%	0.8%	0.4%
- EA/TPR III	0.0%	0.0%	0.0%	0.1%	0.9%	1.0%	0.4%
10-K Property Region (Sums to 100%)							
Midwest	4.1%	4.1%	4.5%	7.6%	8.3%	8.9%	8.4%
Northeast	20.0%	20.0%	14.8%	15.2%	13.1%	10.4%	10.6%
Southeast	26.4%	26.4%	26.5%	26.5%	32.7%	35.5%	35.2%
Southwest	7.9%	7.9%	11.3%	12.6%	16.2%	16.3%	14.1%
West	41.6%	41.6%	42.9%	38.1%	29.7%	28.8%	31.8%
Census Region (Sums to 100%)							
New England	6.3%	6.3%	5.9%	4.9%	5.1%	4.3%	5.0%
Middle Atlantic	13.4%	13.4%	8.6%	10.0%	7.8%	5.9%	5.4%
East North Central	3.8%	3.8%	4.1%	6.2%	6.6%	7.3%	6.9%
East South Central	0.8%	0.8%	1.0%	1.4%	1.8%	2.0%	1.7%
South Atlantic	25.9%	25.9%	25.7%	25.3%	31.1%	33.6%	33.7%
West North Central	1.8%	1.8%	2.3%	3.2%	4.4%	4.3%	4.3%
West South Central	3.9%	3.9%	6.6%	6.5%	7.9%	7.3%	5.2%
Mountain	3.5%	3.5%	4.1%	5.9%	7.8%	8.6%	8.7%
Pacific	40.6%	40.6%	41.6%	36.5%	27.5%	26.5%	29.2%

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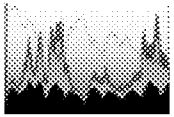


Single Family Conventional Acquisition Characteristics
Bank of America (Excluding Countrywide)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) CA	36.5%	36.5%	36.6%	31.3%	21.9%	21.2%	24.1%
02) NY	7.8%	7.8%	3.7%	4.5%	3.4%	2.4%	2.1%
03) VA	6.9%	6.9%	5.2%	5.3%	3.9%	4.1%	4.8%
04) MD	5.4%	5.4%	3.9%	4.4%	4.0%	3.2%	3.7%
05) FL	5.1%	5.1%	5.7%	6.7%	12.7%	15.5%	15.5%
06) NJ	5.0%	5.0%	3.8%	3.9%	2.9%	2.2%	2.0%
07) MA	3.5%	3.5%	3.4%	2.7%	2.5%	2.1%	2.5%
08) TX	3.1%	3.1%	5.8%	5.5%	6.4%	6.1%	4.2%
09) NC	3.1%	3.1%	4.7%	3.3%	3.7%	3.9%	3.3%
10) WA	3.1%	3.1%	3.6%	3.6%	3.5%	3.2%	2.9%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	84.8%	84.8%	92.6%	72.6%	97.6%	97.8%	99.1%
02) WELLS FARGO & COMPANY	14.6%	14.6%	2.3%	12.8%	0.2%	0.3%	0.0%
03) PNC FINANCIAL SERVICES GROUP INC	0.4%	0.4%	1.9%	3.1%	0.0%	0.0%	0.0%
04) SUNTRUST BANKS INC	0.1%	0.1%	0.8%	0.0%	0.0%	0.1%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	97.8%						

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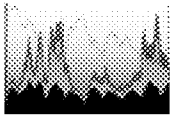


Single Family Conventional Acquisition Characteristics
Bank of America (Excluding Countrywide)

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	2.2%						
- Primary MI Only	1.5%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.7%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.0%						
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	15.73	15.73	10.52	5.04	-8.60	-2.74	2.47
Wtd Avg Economic Model Fee	20.17	20.17	17.34	19.13	46.70	31.31	19.80
Wtd Avg Charged Fee	35.90	35.90	27.85	24.18	38.10	28.57	22.27
Appraisal Waivers							
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.26%	0.26%	4.21%	26.55%	26.18%	38.65%	39.64%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.27%	2.26%	2.30%	1.07%
Housing Goals							
Low Mod	45.03%	45.03%	36.17%	32.44%	44.65%	42.62%	35.94%
Special Affordable	18.78%	18.78%	12.67%	12.55%	20.26%	16.39%	13.01%
Underserved	34.46%	34.46%	29.47%	34.31%	46.21%	41.55%	37.94%
PMM Low Mod	48.87%	48.87%	40.70%	33.74%	46.12%	40.21%	37.79%
PMM Special Affordable	24.14%	24.14%	16.51%	12.18%	19.97%	14.82%	13.05%
PMM Underserved	37.43%	37.43%	33.59%	34.62%	41.57%	35.38%	32.62%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	5.30%	5.30%	8.24%	5.39%	10.28%	5.25%	2.15%
Median Valuation Bias for Other Refi	4.83%	4.83%	7.95%	2.67%	9.30%	4.90%	1.62%

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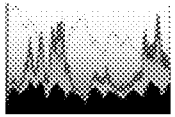


Single Family Conventional Acquisition Characteristics
Countrywide

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	29,702	29,702	537,183	443,353	902,896	699,149	737,856
Book Volume ($B)	$6.7	$6.7	$120.9	$91.1	$180.2	$133.4	$131.6
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	27.6%	27.6%	30.0%	21.0%	14.9%	14.5%	16.4%
OLTV 60.01% - 70.00%	14.9%	14.9%	16.7%	16.5%	13.4%	14.3%	15.6%
OLTV 70.01% - 75.00%	13.1%	13.1%	13.3%	10.1%	9.0%	8.3%	8.2%
OLTV 75.01% - 80.00%	25.1%	25.1%	27.0%	26.2%	39.3%	47.9%	45.4%
OLTV 80.01% - 90.00%	10.9%	10.9%	8.4%	14.8%	10.5%	7.8%	8.1%
OLTV 90.01% - 95.00%	4.2%	4.2%	3.0%	7.5%	6.6%	3.0%	3.7%
OLTV 95.01% - 97.00%	1.0%	1.0%	0.4%	0.6%	0.3%	0.2%	0.2%
OLTV 97.01% - 100.00%	1.0%	1.0%	0.4%	2.8%	6.0%	3.9%	2.5%
OLTV > 100.00%	2.2%	2.2%	0.8%	0.3%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	69.8%	69.8%	68.1%	73.1%	75.7%	74.6%	73.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	25.0%	25.0%	27.6%	19.4%	14.0%	13.8%	15.8%
Comb LTV 60.01% - 70.00%	14.0%	14.0%	16.3%	16.1%	12.6%	13.5%	15.1%
Comb LTV 70.01% - 75.00%	12.9%	12.9%	13.3%	10.2%	7.8%	7.4%	7.8%
Comb LTV 75.01% - 80.00%	23.8%	23.8%	25.7%	24.9%	23.6%	26.6%	31.4%
Comb LTV 80.01% - 90.00%	11.8%	11.8%	10.4%	17.8%	18.5%	18.4%	16.8%
Comb LTV 90.01% - 95.00%	4.8%	4.8%	3.7%	8.1%	11.7%	8.5%	8.1%
Comb LTV 95.01% - 97.00%	1.7%	1.7%	0.9%	0.7%	0.3%	0.3%	0.2%
Comb LTV 97.01% - 100.00%	1.3%	1.3%	0.5%	2.9%	11.4%	11.5%	4.8%
Comb LTV > 100.00%	4.8%	4.8%	1.7%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	72.1%	72.1%	69.7%	74.0%	78.8%	78.3%	75.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	25.0%	25.0%	27.6%	19.4%	14.0%	13.8%	15.8%
Comb LTV 60.01% - 70.00%	14.0%	14.0%	16.3%	16.1%	12.6%	13.5%	15.1%
Comb LTV 70.01% - 75.00%	12.9%	12.9%	13.3%	10.2%	7.8%	7.4%	7.8%
Comb LTV 75.01% - 80.00%	23.8%	23.8%	25.7%	24.9%	23.6%	26.6%	31.4%
Comb LTV 80.01% - 90.00%	11.8%	11.8%	10.4%	17.8%	18.5%	18.4%	16.8%
Comb LTV 90.01% - 95.00%	4.8%	4.8%	3.7%	8.1%	11.7%	8.5%	8.1%
Comb LTV 95.01% - 97.00%	1.7%	1.7%	0.9%	0.7%	0.3%	0.3%	0.2%

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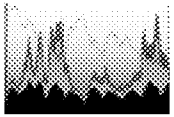


Single Family Conventional Acquisition Characteristics
Countrywide

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.3%	1.3%	0.5%	2.9%	11.4%	11.5%	4.8%
Comb LTV > 100.00%	4.8%	4.8%	1.7%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	72.1%	72.1%	69.7%	74.0%	78.8%	78.3%	75.8%
Credit Score (Sums to 100%)							
FICO < 550	0.2%	0.2%	0.1%	0.4%	0.4%	0.5%	0.5%
FICO 550-579	0.2%	0.2%	0.1%	0.5%	0.5%	0.6%	0.5%
FICO 580-619	0.5%	0.5%	0.3%	2.1%	3.7%	2.7%	2.5%
FICO 620-659	2.4%	2.4%	1.7%	6.6%	12.5%	11.7%	11.4%
FICO 660-699	7.7%	7.7%	6.9%	15.1%	21.0%	21.5%	19.7%
FICO 700-739	17.6%	17.6%	18.2%	22.8%	24.4%	25.7%	25.8%
FICO >= 740	71.4%	71.4%	72.8%	52.5%	37.4%	37.1%	39.4%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.2%
Wtd Avg FICO	757	757	760	734	716	716	719
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	69.9%	69.9%	84.6%	75.5%	74.6%	64.2%	65.7%
Intermediate-term, fixed-rate	15.9%	15.9%	10.0%	11.2%	4.2%	4.6%	5.7%
Adjustable-rate	11.2%	11.2%	3.8%	5.3%	2.5%	4.2%	10.6%
Interest Only adjustable-rate	3.0%	3.0%	1.5%	5.0%	8.3%	12.6%	12.5%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	4.4%	4.3%
Interest Only fixed-rate	0.0%	0.0%	0.0%	3.1%	10.3%	10.1%	1.3%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	88.2%	88.2%	92.4%	90.0%	89.7%	87.0%	88.3%
Second/Vacation Home	4.5%	4.5%	4.3%	4.6%	4.4%	6.0%	5.5%
Investor Property	7.3%	7.3%	3.3%	5.4%	5.9%	7.0%	6.2%
10-K Unit Type (Sums to 100%)							
1 Unit	97.7%	97.7%	98.4%	98.0%	96.5%	96.6%	96.8%
2-4 Units	2.3%	2.3%	1.6%	2.0%	3.5%	3.4%	3.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	10.9%	10.9%	8.0%	10.1%	10.1%	11.1%	10.6%
Single Family Homes	89.1%	89.1%	92.0%	89.9%	89.9%	88.9%	89.4%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.3%	0.2%	0.4%	0.5%

FM-FCIC_00038598

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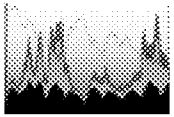


Single Family Conventional Acquisition Characteristics
Countrywide

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	10.9%	10.9%	8.0%	10.1%	10.1%	11.1%	10.6%
1 Unit	86.6%	86.6%	90.3%	87.6%	86.2%	85.1%	85.7%
2-4 Units	2.3%	2.3%	1.6%	2.0%	3.5%	3.4%	3.2%
Condo							
Condo	9.8%	9.8%	7.7%	10.0%	10.0%	11.0%	10.5%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	21.7%	21.7%	19.3%	34.4%	45.0%	49.5%	49.1%
Cash-Out Refinance	16.2%	16.2%	27.1%	34.7%	33.9%	35.5%	34.4%
Other Refinance	62.1%	62.1%	53.6%	30.9%	21.1%	15.1%	16.5%
Origination Type (Sums to 100%)							
TPO Broker	14.3%	14.3%	9.2%	15.1%	16.0%	16.5%	16.1%
TPO Correspondent	41.5%	41.5%	45.7%	40.3%	52.5%	52.6%	55.1%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	44.2%	44.2%	45.1%	44.6%	31.5%	31.0%	28.9%
Origination Amount and Rate							
Avg Origination Loan Amount	$225,076	$225,076	$225,398	$205,669	$199,697	$190,912	$178,479
Loan Original Note Rate	4.83%	4.83%	4.90%	5.99%	6.51%	6.39%	5.68%
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.7%	0.4%	0.6%	0.1%	0.4%
Non-Seasoned	100.0%	100.0%	99.3%	99.6%	99.4%	99.9%	99.6%
ACI							
ACI Probability	0.13%	0.13%	0.09%	0.41%	0.91%	0.86%	0.58%
Wtd Avg ACI Score	744	744	746	712	684	684	695
Credit Premium							
Wtd Avg Credit Premium	0.04	0.04	-0.25	-0.11	0.02	-0.02	0.09
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.6%	1.1%	0.9%	1.2%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.9%	3.3%	7.1%	4.1%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	9.8%	9.8%	11.4%	5.9%	4.2%	4.1%	5.4%
DTI Ratio > 20 and <= 30	22.3%	22.3%	25.1%	18.0%	14.3%	14.3%	17.8%
DTI Ratio > 30 and <= 40	26.3%	26.3%	27.6%	28.3%	28.7%	31.0%	33.0%
DTI Ratio > 40 and <= 45	12.6%	12.6%	12.5%	15.9%	18.2%	19.0%	17.6%
DTI Ratio > 45 and <= 50	8.3%	8.3%	9.6%	14.4%	15.3%	14.1%	11.9%
DTI Ratio > 50	18.0%	18.0%	12.6%	17.1%	16.3%	13.1%	11.7%
DTI Ratio Missing	2.8%	2.8%	1.1%	0.4%	3.0%	4.4%	2.6%

FM-FCIC_00038599

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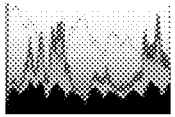


Single Family Conventional Acquisition Characteristics
Countrywide

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	37.6%	37.6%	35.5%	38.8%	39.8%	39.1%	37.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	9.8%	9.8%	11.4%	5.9%	4.2%	4.1%	5.4%
DTI Ratio > 20 and <= 30	22.3%	22.3%	25.1%	18.0%	14.3%	14.3%	17.8%
DTI Ratio > 30 and <= 40	26.3%	26.3%	27.6%	28.3%	28.7%	31.0%	33.0%
DTI Ratio > 40 and <= 45	12.6%	12.6%	12.5%	15.9%	18.2%	19.0%	17.6%
DTI Ratio > 45 and <= 50	8.3%	8.3%	9.6%	14.4%	15.3%	14.1%	11.9%
DTI Ratio > 50	18.0%	18.0%	12.6%	17.1%	16.3%	13.1%	11.7%
DTI Ratio Missing	2.8%	2.8%	1.1%	0.4%	3.0%	4.4%	2.6%
Wtd Avg DTI Ratio	37.6%	37.6%	35.5%	38.8%	39.8%	39.1%	37.8%
Origination Term (Sums to 100%)							
<= 15 Years	15.9%	15.9%	10.0%	11.2%	4.2%	4.6%	5.7%
> 15 Years amd <= 25 Years	4.7%	4.7%	4.8%	3.4%	2.0%	1.9%	2.5%
> 25 Years and <= 30 Years	79.4%	79.4%	85.1%	84.3%	91.7%	93.2%	91.8%
> 30 Years	0.0%	0.0%	0.0%	1.1%	2.2%	0.3%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	69.9%	69.9%	84.7%	78.6%	84.9%	74.2%	67.0%
Intermediate-Term Fixed Rate (excl Balloon)	15.9%	15.9%	10.0%	11.2%	4.2%	4.6%	5.6%
Adjustable Rate	14.2%	14.2%	5.3%	10.2%	10.9%	21.2%	27.3%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	1.1%	2.2%	0.3%	0.0%
Hybrid Arm	14.2%	14.2%	5.3%	10.2%	10.8%	16.7%	22.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.3%	0.7%	1.2%	3.6%
- 5/1 Hybrid Arm	11.0%	11.0%	4.5%	6.7%	6.9%	11.3%	13.3%
- 7/1 Hybrid Arm	2.1%	2.1%	0.5%	2.2%	1.7%	2.6%	4.0%
- 10/1 Hybrid Arm	1.1%	1.1%	0.3%	0.9%	1.5%	1.6%	1.7%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	4.4%	4.3%

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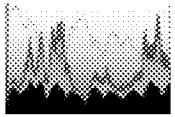


Single Family Conventional Acquisition Characteristics
Countrywide

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	3.0%	3.0%	1.5%	8.1%	18.6%	22.7%	13.8%
- Interest Only ARM	3.0%	3.0%	1.5%	5.0%	8.3%	12.6%	12.5%
- Interest Only FRM	0.0%	0.0%	0.0%	3.1%	10.3%	10.1%	1.3%
Alt-A	0.0%	0.0%	0.0%	3.0%	20.4%	34.1%	23.1%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	2.5%	15.1%	23.7%	16.4%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.1%	0.4%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.9%	3.0%	5.8%
- Alt-A SISA	0.0%	0.0%	0.0%	0.5%	3.3%	4.8%	0.2%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	1.6%	1.8%	0.8%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.8%	8.9%	14.1%	9.6%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.4%	5.1%	8.2%	4.5%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.1%	0.1%	2.2%	2.3%
My Community Mortgage	0.0%	0.0%	0.0%	0.9%	2.3%	1.1%	0.2%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.4%	24.0%	39.0%	44.4%	37.6%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.4%	21.5%	23.9%	20.7%	21.3%
- Other Low/No Doc	0.0%	0.0%	0.0%	2.5%	15.1%	23.7%	16.3%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	99.3%	97.7%	79.5%	65.9%	76.6%
Investor Channel	0.0%	0.0%	0.7%	2.3%	20.2%	34.1%	23.4%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	13.7%	13.7%	10.1%	7.5%	20.9%	25.4%	16.7%
- 75/20/05	0.2%	0.2%	0.2%	0.1%	0.4%	0.3%	0.2%

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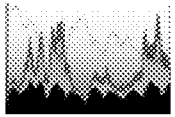


Single Family Conventional Acquisition Characteristics
Countrywide

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.6%	0.1%	0.0%
- 80/10/10	1.5%	1.5%	1.5%	2.2%	6.9%	9.1%	7.9%
- 80/15/05	0.4%	0.4%	0.5%	0.6%	4.7%	4.9%	4.2%
- 80/20/00	1.9%	1.9%	1.2%	0.3%	0.7%	1.3%	0.9%
- 90/05/05	0.6%	0.6%	0.2%	0.0%	0.0%	0.0%	0.0%
- Other	9.1%	9.1%	6.4%	4.2%	7.5%	9.7%	3.5%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	14.5%	14.5%	11.3%	8.7%	22.4%	26.9%	22.5%
- 75/20/05	0.3%	0.3%	0.2%	0.1%	0.4%	0.3%	0.2%
- 75/25/00	0.3%	0.3%	0.1%	0.0%	0.1%	0.1%	0.1%
- 80/10/10	1.6%	1.6%	1.6%	2.5%	7.5%	10.0%	9.3%
- 80/15/05	0.4%	0.4%	0.6%	0.7%	4.9%	5.2%	4.6%
- 80/20/00	4.1%	4.1%	1.6%	0.4%	5.7%	7.8%	4.5%
- 90/05/05	0.6%	0.6%	0.2%	0.0%	0.0%	0.0%	0.0%
- Other	7.2%	7.2%	7.0%	4.8%	3.7%	3.5%	3.6%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	1.7%	1.8%	2.2%	2.2%
- EA I	0.0%	0.0%	0.0%	0.5%	0.5%	0.7%	0.7%
- EA/TPR II	0.0%	0.0%	0.0%	0.4%	0.8%	0.6%	0.6%
- EA/TPR III	0.0%	0.0%	0.0%	0.8%	0.5%	0.9%	0.9%
10-K Property Region (Sums to 100%)							
Midwest	12.2%	12.2%	11.9%	13.4%	13.7%	13.7%	14.6%
Northeast	17.6%	17.6%	17.0%	16.5%	16.8%	15.9%	17.7%
Southeast	15.0%	15.0%	18.1%	19.9%	23.5%	23.9%	21.3%
Southwest	15.5%	15.5%	17.0%	18.3%	18.3%	17.6%	16.4%
West	39.6%	39.6%	36.0%	31.9%	27.7%	29.0%	30.0%
Census Region (Sums to 100%)							
New England	6.5%	6.5%	6.4%	5.7%	5.8%	4.9%	6.3%
Middle Atlantic	10.7%	10.7%	10.2%	10.3%	10.5%	10.5%	11.1%
East North Central	10.3%	10.3%	9.7%	11.4%	11.4%	11.3%	12.0%
East South Central	3.1%	3.1%	4.8%	4.3%	4.0%	3.9%	3.4%
South Atlantic	12.3%	12.3%	13.7%	16.2%	20.0%	20.4%	18.3%
West North Central	3.9%	3.9%	4.3%	4.5%	4.5%	4.5%	4.6%
West South Central	5.6%	5.6%	6.1%	6.6%	6.6%	5.9%	5.0%
Mountain	9.5%	9.5%	11.1%	12.4%	13.1%	14.0%	13.9%
Pacific	38.0%	38.0%	33.7%	28.6%	24.1%	24.6%	25.5%

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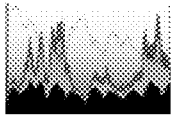


Single Family Conventional Acquisition Characteristics
Countrywide

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) CA	30.0%	30.0%	25.0%	19.4%	16.3%	17.5%	18.8%
02) IL	5.5%	5.5%	4.8%	5.6%	4.9%	4.3%	4.3%
03) NY	5.3%	5.3%	3.7%	3.4%	3.5%	3.4%	3.4%
04) WA	4.7%	4.7%	5.0%	5.1%	4.2%	3.9%	3.5%
05) TX	4.1%	4.1%	4.5%	4.9%	4.9%	4.4%	3.6%
06) CO	3.9%	3.9%	4.2%	3.4%	2.8%	2.6%	2.7%
07) MA	3.8%	3.8%	3.8%	3.1%	2.9%	2.4%	3.0%
08) NJ	3.6%	3.6%	4.4%	4.2%	4.3%	4.3%	4.7%
09) VA	2.5%	2.5%	3.3%	3.3%	3.4%	3.0%	2.9%
10) MD	2.5%	2.5%	2.7%	2.8%	3.1%	2.7%	2.4%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	99.6%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	96.3%						

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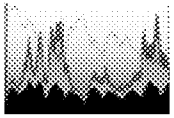


Single Family Conventional Acquisition Characteristics
Countrywide

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	3.7%						
- Primary MI Only	3.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.7%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-4.33	-4.33	-0.72	-1.38	-17.05	-11.71	-6.52
Wtd Avg Economic Model Fee	31.13	31.13	23.86	27.97	43.01	39.91	33.14
Wtd Avg Charged Fee	26.80	26.80	23.14	26.59	25.96	28.20	26.62
Appraisal Waivers							
Appraisal Waiver	2.9%	2.9%	3.2%	6.3%	3.7%	2.9%	3.4%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.04%	0.04%	2.26%	23.58%	27.73%	37.51%	41.91%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.44%	3.02%	4.43%	2.85%
Housing Goals							
Low Mod	45.05%	45.05%	40.70%	44.39%	43.66%	45.49%	46.83%
Special Affordable	17.82%	17.82%	14.37%	16.18%	16.62%	17.96%	18.41%
Underserved	28.83%	28.83%	25.41%	35.30%	39.83%	40.48%	38.50%
PMM Low Mod	47.52%	47.52%	44.81%	42.25%	37.60%	39.64%	39.62%
PMM Special Affordable	20.76%	20.76%	18.10%	14.52%	12.56%	13.17%	13.77%
PMM Underserved	29.57%	29.57%	27.93%	32.81%	33.16%	34.00%	32.58%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.32%	7.32%	8.52%	9.05%	8.04%	5.29%	1.84%
Median Valuation Bias for Other Refi	7.17%	7.17%	7.95%	9.59%	8.92%	6.08%	2.40%

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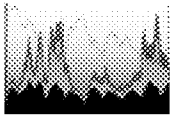


Single Family Conventional Acquisition Characteristics
California

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	29,065	29,065	476,005	355,220	319,026	298,980	372,421
Book Volume ($B)	$9.3	$9.3	$143.1	$103.6	$89.7	$78.7	$87.4
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	39.9%	39.9%	45.4%	34.8%	31.9%	36.3%	41.6%
OLTV 60.01% - 70.00%	15.7%	15.7%	16.0%	18.4%	19.0%	22.4%	22.9%
OLTV 70.01% - 75.00%	13.1%	13.1%	12.0%	10.3%	9.4%	9.9%	9.3%
OLTV 75.01% - 80.00%	21.2%	21.2%	20.6%	22.9%	29.2%	29.1%	23.1%
OLTV 80.01% - 90.00%	5.7%	5.7%	4.1%	8.9%	4.1%	1.5%	2.2%
OLTV 90.01% - 95.00%	1.9%	1.9%	1.1%	3.3%	2.4%	0.4%	0.5%
OLTV 95.01% - 97.00%	0.5%	0.5%	0.2%	0.1%	0.1%	0.0%	0.1%
OLTV 97.01% - 100.00%	0.6%	0.6%	0.2%	1.3%	3.9%	0.3%	0.3%
OLTV > 100.00%	1.5%	1.5%	0.5%	0.1%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	64.2%	64.2%	61.5%	66.3%	67.1%	63.9%	61.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	35.3%	35.3%	41.2%	31.1%	29.6%	34.1%	39.0%
Comb LTV 60.01% - 70.00%	15.8%	15.8%	16.6%	17.9%	17.8%	21.7%	22.9%
Comb LTV 70.01% - 75.00%	13.8%	13.8%	12.7%	10.4%	8.0%	9.2%	9.5%
Comb LTV 75.01% - 80.00%	21.3%	21.3%	20.7%	22.1%	17.1%	18.5%	18.3%
Comb LTV 80.01% - 90.00%	7.3%	7.3%	5.8%	12.4%	12.1%	8.2%	6.3%
Comb LTV 90.01% - 95.00%	2.4%	2.4%	1.4%	4.2%	6.3%	2.7%	1.8%
Comb LTV 95.01% - 97.00%	1.1%	1.1%	0.6%	0.3%	0.2%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	0.6%	0.6%	0.3%	1.5%	8.8%	5.1%	1.5%
Comb LTV > 100.00%	2.5%	2.5%	0.8%	0.0%	0.1%	0.1%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.6%
Wtd Avg Comb LTV	66.6%	66.6%	63.4%	68.1%	70.5%	66.7%	63.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	35.3%	35.3%	41.2%	31.1%	29.6%	34.1%	38.9%
Comb LTV 60.01% - 70.00%	15.8%	15.8%	16.6%	17.9%	17.8%	21.7%	22.9%
Comb LTV 70.01% - 75.00%	13.8%	13.8%	12.7%	10.4%	8.0%	9.2%	9.5%
Comb LTV 75.01% - 80.00%	21.3%	21.3%	20.7%	22.1%	17.1%	18.5%	18.3%
Comb LTV 80.01% - 90.00%	7.3%	7.3%	5.8%	12.4%	12.1%	8.2%	6.3%
Comb LTV 90.01% - 95.00%	2.4%	2.4%	1.4%	4.2%	6.3%	2.7%	1.8%
Comb LTV 95.01% - 97.00%	1.1%	1.1%	0.6%	0.3%	0.2%	0.1%	0.1%

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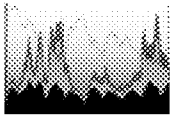


Single Family Conventional Acquisition Characteristics
California

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.6%	0.6%	0.3%	1.5%	8.8%	5.1%	1.5%
Comb LTV > 100.00%	2.5%	2.5%	0.8%	0.0%	0.1%	0.1%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.6%
Wtd Avg Comb LTV	66.6%	66.6%	63.4%	68.1%	70.5%	66.7%	63.7%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.2%	0.6%	1.2%	0.9%
FICO 550-579	0.1%	0.1%	0.0%	0.2%	0.6%	1.4%	1.0%
FICO 580-619	0.2%	0.2%	0.2%	1.2%	2.8%	4.3%	3.9%
FICO 620-659	1.1%	1.1%	1.0%	3.8%	9.1%	10.6%	10.5%
FICO 660-699	5.5%	5.5%	4.9%	11.0%	19.0%	19.9%	19.4%
FICO 700-739	15.4%	15.4%	15.1%	21.1%	25.3%	24.0%	24.0%
FICO >= 740	77.5%	77.5%	78.8%	62.4%	42.5%	38.4%	39.8%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.4%
Wtd Avg FICO	764	764	766	747	723	714	717
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	74.4%	74.4%	85.6%	76.9%	62.0%	52.6%	57.6%
Intermediate-term, fixed-rate	12.8%	12.8%	9.6%	7.7%	4.0%	4.7%	7.6%
Adjustable-rate	8.7%	8.7%	3.1%	5.4%	3.4%	4.3%	7.3%
Interest Only adjustable-rate	4.1%	4.1%	1.7%	7.6%	16.3%	15.0%	13.2%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	1.1%	15.3%	13.6%
Interest Only fixed-rate	0.0%	0.0%	0.1%	2.4%	13.3%	8.0%	0.7%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	89.6%	89.6%	92.4%	89.0%	87.5%	87.8%	89.0%
Second/Vacation Home	3.2%	3.2%	3.0%	3.3%	3.4%	3.1%	2.8%
Investor Property	7.1%	7.1%	4.5%	7.7%	9.1%	9.1%	8.2%
10-K Unit Type (Sums to 100%)							
1 Unit	97.3%	97.3%	97.9%	96.6%	94.7%	95.3%	95.8%
2-4 Units	2.7%	2.7%	2.1%	3.4%	5.3%	4.7%	4.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	12.0%	12.0%	10.8%	12.6%	13.2%	12.3%	12.0%
Single Family Homes	88.0%	88.0%	89.2%	87.4%	86.8%	87.7%	88.0%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.1%	0.1%	0.1%	0.1%	0.4%	0.5%	0.4%

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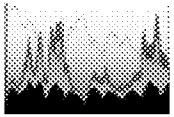


Single Family Conventional Acquisition Characteristics
California

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	12.0%	12.0%	10.8%	12.6%	13.2%	12.3%	12.0%
1 Unit	85.1%	85.1%	87.0%	83.9%	81.0%	82.5%	83.4%
2-4 Units	2.7%	2.7%	2.1%	3.4%	5.3%	4.7%	4.2%
Condo							
Condo	12.0%	12.0%	10.7%	12.6%	13.1%	12.2%	12.0%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	25.2%	25.2%	22.7%	39.4%	32.1%	27.4%	24.1%
Cash-Out Refinance	18.5%	18.5%	26.6%	31.4%	45.7%	56.2%	59.3%
Other Refinance	56.3%	56.3%	50.7%	29.2%	22.2%	16.4%	16.7%
Origination Type (Sums to 100%)							
TPO Broker	19.9%	19.9%	20.8%	33.6%	30.7%	31.6%	27.8%
TPO Correspondent	26.2%	26.2%	26.4%	26.7%	36.2%	32.4%	30.8%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	53.9%	53.9%	52.8%	39.8%	33.1%	35.9%	41.4%
Origination Amount and Rate							
Avg Origination Loan Amount	$321,632	$321,632	$302,882	$294,848	$281,608	$263,796	$235,494
Loan Original Note Rate	4.90%	4.90%	4.96%	5.95%	6.41%	6.22%	5.52%
Seasoning (Sums to 100%)							
Seasoned	2.5%	2.5%	4.2%	8.5%	1.9%	3.8%	2.6%
Non-Seasoned	97.5%	97.5%	95.8%	91.5%	98.1%	96.2%	97.4%
ACI							
ACI Probability	0.08%	0.08%	0.07%	0.21%	0.62%	0.53%	0.36%
Wtd Avg ACI Score	753	753	755	730	696	699	710
Credit Premium							
Wtd Avg Credit Premium	0.12	0.12	-0.13	-0.05	-0.01	0.17	0.07
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.3%	2.0%	7.8%	0.8%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.4%	6.8%	18.8%	13.9%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	9.9%	9.9%	10.7%	6.3%	4.1%	4.2%	5.3%
DTI Ratio > 20 and <= 30	21.6%	21.6%	23.6%	15.8%	12.2%	11.8%	14.5%
DTI Ratio > 30 and <= 40	28.7%	28.7%	29.1%	27.3%	26.8%	25.9%	27.2%
DTI Ratio > 40 and <= 45	15.1%	15.1%	14.1%	17.3%	17.7%	15.7%	14.3%
DTI Ratio > 45 and <= 50	8.9%	8.9%	9.3%	11.8%	14.0%	11.1%	9.8%
DTI Ratio > 50	14.0%	14.0%	12.1%	18.3%	17.2%	12.5%	12.9%
DTI Ratio Missing	1.7%	1.7%	1.1%	3.2%	7.9%	18.8%	16.0%

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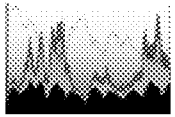


Single Family Conventional Acquisition Characteristics
California

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	36.4%	36.4%	35.5%	39.4%	40.6%	39.4%	38.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	9.9%	9.9%	10.7%	6.3%	4.2%	4.2%	5.3%
DTI Ratio > 20 and <= 30	21.6%	21.6%	23.6%	15.8%	12.3%	11.9%	14.6%
DTI Ratio > 30 and <= 40	28.7%	28.7%	29.1%	27.3%	26.9%	26.1%	27.3%
DTI Ratio > 40 and <= 45	15.1%	15.1%	14.1%	17.3%	17.8%	15.8%	14.4%
DTI Ratio > 45 and <= 50	8.9%	8.9%	9.3%	11.9%	14.1%	11.2%	9.9%
DTI Ratio > 50	14.0%	14.0%	12.1%	18.4%	17.3%	12.6%	13.1%
DTI Ratio Missing	1.7%	1.7%	1.1%	3.2%	7.3%	18.1%	15.5%
Wtd Avg DTI Ratio	36.4%	36.4%	35.5%	39.4%	40.6%	39.4%	38.7%
Origination Term (Sums to 100%)							
<= 15 Years	12.8%	12.8%	9.6%	7.7%	4.0%	4.7%	7.6%
> 15 Years amd <= 25 Years	2.3%	2.3%	2.0%	1.6%	1.5%	1.8%	2.8%
> 25 Years and <= 30 Years	84.9%	84.9%	88.3%	89.5%	91.8%	92.7%	89.5%
> 30 Years	0.0%	0.0%	0.1%	1.2%	2.7%	0.9%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	74.4%	74.4%	85.7%	79.3%	75.1%	60.6%	58.3%
Intermediate-Term Fixed Rate (excl Balloon)	12.8%	12.8%	9.6%	7.7%	4.0%	4.7%	7.5%
Adjustable Rate	12.8%	12.8%	4.8%	13.0%	20.7%	34.7%	34.2%
Balloon	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.1%	1.2%	2.7%	0.9%	0.1%
Hybrid Arm	12.8%	12.8%	4.8%	13.0%	19.6%	19.1%	20.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.8%	1.0%	1.2%	3.8%
- 5/1 Hybrid Arm	9.9%	9.9%	3.9%	8.5%	13.2%	13.3%	13.1%
- 7/1 Hybrid Arm	1.9%	1.9%	0.5%	2.6%	2.7%	2.6%	1.9%
- 10/1 Hybrid Arm	1.0%	1.0%	0.4%	1.1%	2.5%	2.0%	1.5%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	1.1%	15.3%	13.6%

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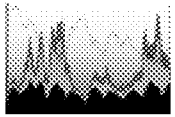


Single Family Conventional Acquisition Characteristics
California

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	4.1%	4.1%	1.7%	10.0%	29.5%	23.0%	13.9%
- Interest Only ARM	4.1%	4.1%	1.7%	7.6%	16.3%	15.0%	13.2%
- Interest Only FRM	0.0%	0.0%	0.1%	2.4%	13.3%	8.0%	0.7%
Alt-A	0.0%	0.0%	0.1%	3.2%	25.6%	28.9%	21.3%
- Alt-A Low/No Doc	0.0%	0.0%	0.1%	2.9%	20.8%	20.8%	15.5%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	1.5%	0.8%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.3%	2.9%	4.0%	5.2%
- Alt-A SISA	0.0%	0.0%	0.0%	0.5%	2.4%	2.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.2%	2.2%	1.4%	1.0%
- Alt-A Stated Income	0.0%	0.0%	0.1%	1.8%	11.9%	12.7%	9.1%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.3%	3.3%	4.6%	2.9%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.1%	1.5%	3.5%	2.9%
My Community Mortgage	0.1%	0.1%	0.0%	0.7%	1.6%	0.1%	0.0%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	2.1%	18.2%	44.1%	34.6%	26.5%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	2.0%	15.3%	23.2%	13.7%	11.0%
- Other Low/No Doc	0.0%	0.0%	0.1%	2.9%	21.0%	20.9%	15.5%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.1%	0.7%	0.4%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.1%	0.7%	0.4%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	97.4%	97.4%	95.3%	88.3%	73.8%	68.7%	78.0%
Investor Channel	2.6%	2.6%	4.7%	10.7%	24.7%	29.9%	21.3%
eChannel	0.0%	0.0%	0.0%	0.9%	0.8%	0.9%	0.7%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.1%	0.7%	0.4%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	15.4%	15.4%	12.3%	12.2%	21.8%	18.0%	11.5%
- 75/20/05	0.1%	0.1%	0.1%	0.2%	0.5%	0.2%	0.1%

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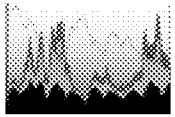


Single Family Conventional Acquisition Characteristics
California

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%
- 80/10/10	0.9%	0.9%	0.8%	1.8%	4.9%	4.1%	2.8%
- 80/15/05	0.2%	0.2%	0.1%	0.6%	3.0%	1.8%	1.1%
- 80/20/00	1.0%	1.0%	0.6%	0.4%	0.6%	0.3%	0.2%
- 90/05/05	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	12.9%	12.9%	10.6%	9.2%	12.4%	11.7%	7.3%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	16.7%	16.7%	14.2%	14.1%	23.4%	19.9%	15.5%
- 75/20/05	0.1%	0.1%	0.1%	0.2%	0.6%	0.3%	0.2%
- 75/25/00	0.3%	0.3%	0.1%	0.1%	0.2%	0.3%	0.1%
- 80/10/10	1.0%	1.0%	0.9%	2.0%	6.2%	5.4%	3.8%
- 80/15/05	0.2%	0.2%	0.1%	0.6%	3.5%	2.3%	1.4%
- 80/20/00	1.6%	1.6%	0.7%	0.4%	4.9%	4.4%	2.1%
- 90/05/05	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	13.2%	13.2%	12.2%	10.6%	8.1%	7.3%	8.0%
EA/TPR							
EA/TPR	0.1%	0.1%	0.0%	0.8%	1.3%	0.8%	1.2%
- EA I	0.0%	0.0%	0.0%	0.4%	0.5%	0.3%	0.4%
- EA/TPR II	0.0%	0.0%	0.0%	0.2%	0.3%	0.1%	0.2%
- EA/TPR III	0.0%	0.0%	0.0%	0.3%	0.5%	0.4%	0.6%
10-K Property Region (Sums to 100%)							
Midwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Northeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Census Region (Sums to 100%)							
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mountain	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pacific	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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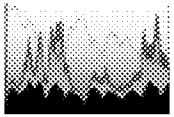


Single Family Conventional Acquisition Characteristics
California

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) CA	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	31.8%	31.8%	24.4%	16.0%	9.0%	18.5%	14.4%
02) BANK OF AMERICA CORPORATION	29.5%	29.5%	32.4%	31.0%	39.1%	35.2%	36.8%
03) CITIGROUP INC	5.5%	5.5%	7.7%	15.9%	9.5%	8.5%	9.0%
04) GMAC INC	5.2%	5.2%	2.9%	3.2%	4.0%	5.8%	6.2%
05) JPMORGAN CHASE & CO	4.1%	4.1%	5.4%	8.2%	8.5%	7.7%	8.4%
06) FLAGSTAR BANCORP INC	3.8%	3.8%	3.4%	3.1%	2.0%	1.1%	2.3%
07) QUICKEN LOANS INC	2.2%	2.2%	1.5%	0.5%	0.0%	0.0%	0.0%
08) SUNTRUST BANKS INC	2.0%	2.0%	2.3%	3.4%	4.0%	3.0%	2.2%
09) PHH CORPORATION	1.4%	1.4%	1.8%	1.3%	1.3%	1.3%	1.4%
10) PMC BANCORP	1.4%	1.4%	0.6%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	33.0%	33.0%	25.1%	17.0%	9.8%	19.2%	17.3%
02) BANK OF AMERICA CORPORATION	28.8%	28.8%	31.5%	27.5%	39.5%	37.2%	36.8%
03) JPMORGAN CHASE & CO	6.2%	6.2%	7.0%	13.8%	12.5%	11.2%	10.5%
04) GMAC INC	6.0%	6.0%	4.5%	4.1%	3.8%	5.7%	6.1%
05) CITIGROUP INC	5.5%	5.5%	7.6%	15.7%	9.2%	9.8%	11.5%
06) FLAGSTAR BANCORP INC	3.8%	3.8%	3.2%	2.4%	0.9%	0.3%	0.6%
07) SUNTRUST BANKS INC	2.0%	2.0%	2.4%	3.4%	2.5%	1.2%	1.4%
08) PHH CORPORATION	1.4%	1.4%	1.8%	1.3%	1.0%	0.9%	1.0%
09) PMC BANCORP	1.4%	1.4%	0.6%	0.0%	0.0%	0.0%	0.0%
10) METLIFE INC	1.2%	1.2%	1.4%	0.3%	0.4%	0.2%	0.2%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	97.9%						

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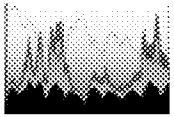


Single Family Conventional Acquisition Characteristics
California

Acquisition Profile	YTD:JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	2.1%						
- Primary MI Only	1.9%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.2%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.1%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	7.86	7.86	7.32	4.26	-10.16	-6.01	-1.05
Wtd Avg Economic Model Fee	19.78	19.78	16.51	22.65	39.43	28.73	22.63
Wtd Avg Charged Fee	27.64	27.64	23.83	26.92	29.27	22.73	21.57
Appraisal Waivers							
Appraisal Waiver	1.3%	1.3%	0.7%	0.4%	1.8%	1.4%	1.3%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.05%	0.05%	4.42%	29.22%	21.56%	34.46%	43.40%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.76%	5.48%	4.84%	2.26%
Housing Goals							
Low Mod	40.06%	40.06%	37.98%	35.87%	28.76%	32.23%	36.64%
Special Affordable	14.00%	14.00%	13.04%	11.38%	9.47%	11.43%	12.87%
Underserved	42.89%	42.89%	40.54%	51.85%	58.34%	60.14%	57.30%
PMM Low Mod	47.76%	47.76%	47.58%	31.12%	14.95%	22.93%	20.92%
PMM Special Affordable	19.79%	19.79%	19.36%	8.96%	3.19%	7.88%	6.00%
PMM Underserved	52.18%	52.18%	51.80%	52.02%	51.63%	54.14%	51.44%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	5.36%	5.36%	5.58%	7.67%	7.25%	2.04%	-1.67%
Median Valuation Bias for Other Refi	5.89%	5.89%	6.40%	7.23%	8.79%	1.82%	-3.07%

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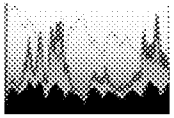


Single Family Conventional Acquisition Characteristics
Florida

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	6,694	6,694	111,469	160,637	272,632	260,213	274,868
Book Volume ($B)	$1.1	$1.1	$19.7	$29.7	$53.4	$48.7	$45.4
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	25.9%	25.9%	31.3%	23.1%	16.9%	19.1%	18.4%
OLTV 60.01% - 70.00%	16.2%	16.2%	17.5%	15.9%	14.4%	15.9%	15.4%
OLTV 70.01% - 75.00%	11.3%	11.3%	11.6%	9.8%	9.6%	8.8%	8.5%
OLTV 75.01% - 80.00%	30.0%	30.0%	30.1%	29.6%	33.7%	38.7%	37.6%
OLTV 80.01% - 90.00%	7.1%	7.1%	5.6%	12.9%	9.9%	8.5%	9.9%
OLTV 90.01% - 95.00%	3.6%	3.6%	1.9%	5.6%	6.1%	3.9%	5.1%
OLTV 95.01% - 97.00%	0.7%	0.7%	0.4%	0.3%	0.4%	0.4%	0.5%
OLTV 97.01% - 100.00%	1.0%	1.0%	0.4%	2.6%	8.9%	4.5%	4.2%
OLTV > 100.00%	4.1%	4.1%	1.1%	0.1%	0.1%	0.2%	0.3%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	70.8%	70.8%	67.4%	71.8%	75.3%	73.1%	73.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	23.3%	23.3%	28.4%	21.1%	15.7%	17.8%	16.7%
Comb LTV 60.01% - 70.00%	16.0%	16.0%	17.4%	15.4%	13.6%	14.9%	14.8%
Comb LTV 70.01% - 75.00%	11.3%	11.3%	11.8%	9.7%	8.3%	8.2%	8.1%
Comb LTV 75.01% - 80.00%	30.0%	30.0%	30.2%	28.2%	23.7%	25.9%	28.5%
Comb LTV 80.01% - 90.00%	8.1%	8.1%	7.4%	15.8%	15.4%	14.9%	15.2%
Comb LTV 90.01% - 95.00%	3.9%	3.9%	2.3%	6.3%	9.5%	7.3%	7.7%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.4%	0.3%	0.5%	0.4%	0.5%
Comb LTV 97.01% - 100.00%	1.2%	1.2%	0.5%	2.9%	13.1%	9.3%	5.8%
Comb LTV > 100.00%	5.5%	5.5%	1.6%	0.2%	0.4%	0.2%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.2%	2.3%
Wtd Avg Comb LTV	72.6%	72.6%	68.9%	73.1%	77.8%	75.8%	75.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	23.3%	23.3%	28.4%	21.1%	15.7%	17.8%	16.7%
Comb LTV 60.01% - 70.00%	16.0%	16.0%	17.4%	15.4%	13.6%	14.9%	14.8%
Comb LTV 70.01% - 75.00%	11.3%	11.3%	11.8%	9.7%	8.3%	8.2%	8.1%
Comb LTV 75.01% - 80.00%	30.0%	30.0%	30.2%	28.2%	23.7%	25.9%	28.5%
Comb LTV 80.01% - 90.00%	8.1%	8.1%	7.4%	15.8%	15.4%	14.9%	15.2%
Comb LTV 90.01% - 95.00%	3.9%	3.9%	2.3%	6.3%	9.5%	7.3%	7.7%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.4%	0.3%	0.5%	0.4%	0.5%

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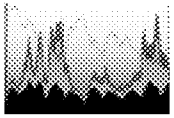


Single Family Conventional Acquisition Characteristics
Florida

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.2%	1.2%	0.5%	2.9%	13.1%	9.3%	5.8%
Comb LTV > 100.00%	5.5%	5.5%	1.6%	0.2%	0.4%	0.2%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.2%	2.3%
Wtd Avg Comb LTV	72.6%	72.6%	68.9%	73.1%	77.8%	75.8%	75.6%
Credit Score (Sums to 100%)							
FICO < 550	0.2%	0.2%	0.1%	0.6%	1.0%	0.9%	0.7%
FICO 550-579	0.1%	0.1%	0.0%	0.7%	1.2%	1.1%	0.9%
FICO 580-619	0.5%	0.5%	0.5%	3.1%	5.3%	4.4%	4.0%
FICO 620-659	2.7%	2.7%	2.2%	7.7%	12.7%	11.9%	11.2%
FICO 660-699	8.9%	8.9%	7.9%	16.3%	21.4%	21.2%	20.1%
FICO 700-739	16.8%	16.8%	16.9%	22.3%	23.4%	23.9%	23.8%
FICO >= 740	70.0%	70.0%	71.8%	49.0%	34.9%	36.6%	39.1%
FICO Missing	0.8%	0.8%	0.7%	0.2%	0.2%	0.2%	0.3%
Wtd Avg FICO	757	757	759	729	710	713	716
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	71.3%	71.3%	81.3%	80.4%	71.5%	67.3%	67.7%
Intermediate-term, fixed-rate	20.5%	20.5%	15.3%	10.7%	4.5%	5.5%	8.0%
Adjustable-rate	6.0%	6.0%	2.3%	3.4%	3.3%	5.5%	9.4%
Interest Only adjustable-rate	2.1%	2.1%	1.1%	3.4%	8.6%	11.4%	11.2%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	1.2%	2.3%	2.4%
Interest Only fixed-rate	0.1%	0.1%	0.1%	2.0%	11.0%	8.1%	1.3%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	78.5%	78.5%	82.1%	80.3%	81.6%	79.0%	78.7%
Second/Vacation Home	16.9%	16.9%	15.4%	13.6%	11.1%	12.9%	13.4%
Investor Property	4.6%	4.6%	2.5%	6.1%	7.3%	8.1%	7.9%
10-K Unit Type (Sums to 100%)							
1 Unit	99.5%	99.5%	99.6%	99.1%	98.7%	98.9%	98.9%
2-4 Units	0.5%	0.5%	0.4%	0.9%	1.3%	1.1%	1.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	12.1%	12.1%	10.4%	15.5%	16.5%	16.9%	15.9%
Single Family Homes	87.9%	87.9%	89.6%	84.5%	83.5%	83.1%	84.1%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.4%	0.4%	0.2%	0.2%	0.3%	0.5%	0.4%

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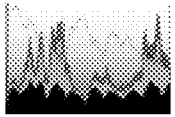


Single Family Conventional Acquisition Characteristics
Florida

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	12.1%	12.1%	10.4%	15.5%	16.5%	16.9%	15.9%
1 Unit	87.0%	87.0%	89.0%	83.4%	81.9%	81.4%	82.5%
2-4 Units	0.5%	0.5%	0.4%	0.8%	1.3%	1.1%	1.1%
Condo							
Condo	12.1%	12.1%	10.4%	15.5%	16.5%	16.9%	15.9%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	38.8%	38.8%	32.6%	46.9%	49.2%	54.6%	58.7%
Cash-Out Refinance	20.1%	20.1%	27.6%	34.6%	37.0%	37.6%	32.2%
Other Refinance	41.1%	41.1%	39.7%	18.5%	13.8%	7.8%	9.1%
Origination Type (Sums to 100%)							
TPO Broker	11.7%	11.7%	13.8%	25.3%	29.8%	23.3%	19.4%
TPO Correspondent	19.3%	19.3%	19.2%	20.0%	29.4%	29.1%	26.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	69.0%	69.0%	67.0%	54.6%	40.8%	47.5%	54.0%
Origination Amount and Rate							
Avg Origination Loan Amount	$172,029	$172,029	$178,845	$186,037	$196,320	$187,809	$165,694
Loan Original Note Rate	4.93%	4.93%	4.99%	6.15%	6.62%	6.49%	5.79%
Seasoning (Sums to 100%)							
Seasoned	2.9%	2.9%	4.6%	6.5%	2.2%	2.0%	1.8%
Non-Seasoned	97.1%	97.1%	95.4%	93.5%	97.8%	98.0%	98.2%
ACI							
ACI Probability	0.11%	0.11%	0.09%	0.42%	1.03%	0.78%	0.53%
Wtd Avg ACI Score	746	746	750	714	683	692	702
Credit Premium							
Wtd Avg Credit Premium	0.05	0.05	-0.19	0.01	0.09	0.10	0.11
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.7%	2.8%	1.6%	1.1%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.7%	6.5%	6.9%	3.8%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	13.5%	13.5%	12.7%	7.5%	5.2%	6.1%	7.5%
DTI Ratio > 20 and <= 30	22.2%	22.2%	23.7%	15.9%	12.3%	14.0%	16.6%
DTI Ratio > 30 and <= 40	26.3%	26.3%	26.5%	24.3%	23.8%	25.5%	26.3%
DTI Ratio > 40 and <= 45	11.6%	11.6%	12.0%	13.7%	14.7%	14.5%	13.4%
DTI Ratio > 45 and <= 50	8.2%	8.2%	9.7%	12.7%	12.7%	11.7%	10.3%
DTI Ratio > 50	16.0%	16.0%	14.2%	22.8%	20.0%	17.7%	16.8%
DTI Ratio Missing	2.2%	2.2%	1.2%	3.2%	11.2%	10.4%	9.2%

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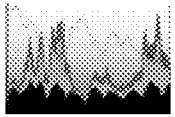


Single Family Conventional Acquisition Characteristics
Florida

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	35.8%	35.8%	35.4%	40.1%	40.9%	39.7%	38.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	13.5%	13.5%	12.7%	7.5%	5.3%	6.2%	7.6%
DTI Ratio > 20 and <= 30	22.2%	22.2%	23.7%	15.9%	12.5%	14.3%	16.9%
DTI Ratio > 30 and <= 40	26.3%	26.3%	26.5%	24.3%	24.1%	26.0%	26.9%
DTI Ratio > 40 and <= 45	11.6%	11.6%	12.0%	13.7%	14.9%	14.8%	13.7%
DTI Ratio > 45 and <= 50	8.2%	8.2%	9.7%	12.7%	12.9%	12.0%	10.6%
DTI Ratio > 50	16.0%	16.0%	14.2%	22.8%	20.5%	18.2%	17.5%
DTI Ratio Missing	2.2%	2.2%	1.2%	3.2%	9.9%	8.6%	6.9%
Wtd Avg DTI Ratio	35.8%	35.8%	35.4%	40.0%	40.9%	39.7%	38.8%
Origination Term (Sums to 100%)							
<= 15 Years	20.5%	20.5%	15.3%	10.7%	4.5%	5.5%	8.1%
> 15 Years amd <= 25 Years	3.2%	3.2%	3.0%	2.0%	1.5%	1.7%	2.2%
> 25 Years and <= 30 Years	76.2%	76.2%	81.7%	86.5%	92.0%	92.4%	89.7%
> 30 Years	0.0%	0.0%	0.0%	0.8%	2.0%	0.5%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	71.4%	71.4%	81.4%	82.4%	82.3%	75.3%	68.9%
Intermediate-Term Fixed Rate (excl Balloon)	20.5%	20.5%	15.3%	10.7%	4.4%	5.4%	8.0%
Adjustable Rate	8.1%	8.1%	3.4%	6.9%	13.1%	19.2%	23.0%
Balloon	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.8%	2.0%	0.5%	0.1%
Hybrid Arm	8.1%	8.1%	3.4%	6.9%	11.8%	16.8%	20.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.1%	0.5%	0.8%	2.4%	4.1%
- 5/1 Hybrid Arm	6.6%	6.6%	2.4%	4.3%	7.3%	11.2%	12.3%
- 7/1 Hybrid Arm	1.1%	1.1%	0.5%	1.5%	2.0%	2.0%	2.6%
- 10/1 Hybrid Arm	0.4%	0.4%	0.4%	0.5%	1.2%	1.1%	1.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	1.2%	2.3%	2.4%

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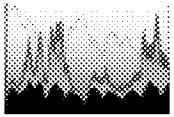


Single Family Conventional Acquisition Characteristics
Florida

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	2.2%	2.2%	1.2%	5.5%	19.5%	19.5%	12.5%
- Interest Only ARM	2.1%	2.1%	1.1%	3.4%	8.6%	11.4%	11.2%
- Interest Only FRM	0.1%	0.1%	0.1%	2.0%	11.0%	8.1%	1.3%
Alt-A	0.0%	0.0%	0.0%	5.4%	22.1%	26.5%	19.9%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	4.9%	18.1%	19.9%	14.6%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	1.5%	0.5%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	1.2%	2.9%	4.8%	5.4%
- Alt-A SISA	0.0%	0.0%	0.0%	0.6%	1.7%	1.5%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.3%	3.5%	3.0%	2.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	2.7%	8.5%	10.0%	7.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.4%	2.6%	3.7%	2.2%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.1%	1.4%	2.9%	3.1%
My Community Mortgage	0.1%	0.1%	0.1%	1.4%	3.7%	1.1%	0.3%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	2.4%	23.3%	39.5%	35.2%	27.7%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	2.4%	18.3%	21.1%	14.8%	13.1%
- Other Low/No Doc	0.0%	0.0%	0.0%	4.9%	18.4%	20.3%	14.6%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.3%	1.3%	1.1%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.3%	1.3%	1.1%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	96.0%	96.0%	94.7%	86.9%	75.3%	68.0%	75.6%
Investor Channel	4.0%	4.0%	5.3%	10.3%	21.5%	28.5%	21.3%
eChannel	0.0%	0.0%	0.0%	2.5%	1.9%	2.4%	3.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.3%	1.3%	1.1%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	9.1%	9.1%	8.5%	7.9%	15.8%	16.6%	12.0%
- 75/20/05	0.2%	0.2%	0.1%	0.2%	0.4%	0.3%	0.2%

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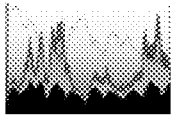


Single Family Conventional Acquisition Characteristics
Florida

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%
- 80/10/10	0.6%	0.6%	0.8%	1.7%	3.5%	4.7%	4.4%
- 80/15/05	0.2%	0.2%	0.2%	0.6%	2.6%	2.7%	2.4%
- 80/20/00	1.0%	1.0%	0.5%	0.5%	0.8%	1.1%	0.8%
- 90/05/05	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	6.9%	6.9%	6.8%	4.9%	7.9%	7.9%	4.1%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	9.6%	9.6%	9.7%	9.0%	17.1%	18.3%	14.3%
- 75/20/05	0.2%	0.2%	0.1%	0.2%	0.5%	0.4%	0.2%
- 75/25/00	0.3%	0.3%	0.2%	0.2%	0.3%	0.3%	0.1%
- 80/10/10	0.7%	0.7%	0.9%	2.0%	4.6%	5.8%	5.5%
- 80/15/05	0.2%	0.2%	0.2%	0.6%	3.2%	3.4%	2.8%
- 80/20/00	1.8%	1.8%	0.5%	0.5%	4.3%	4.6%	2.2%
- 90/05/05	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other	6.2%	6.2%	7.7%	5.6%	4.3%	3.7%	3.4%
EA/TPR							
EA/TPR	0.3%	0.3%	0.1%	2.9%	4.2%	3.3%	3.8%
- EA I	0.0%	0.0%	0.0%	1.3%	1.6%	1.4%	1.6%
- EA/TPR II	0.0%	0.0%	0.0%	0.7%	1.3%	0.8%	1.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.8%	1.3%	1.1%	1.2%
10-K Property Region (Sums to 100%)							
Midwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Northeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southeast	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Southwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Census Region (Sums to 100%)							
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
West North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mountain	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pacific	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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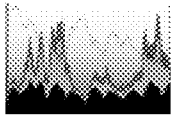


Single Family Conventional Acquisition Characteristics
Florida

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) FL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	26.4%	26.4%	19.1%	19.6%	10.6%	6.9%	7.2%
02) BANK OF AMERICA CORPORATION	20.4%	20.4%	25.2%	22.5%	29.8%	30.8%	33.5%
03) SUNTRUST BANKS INC	11.7%	11.7%	13.2%	11.7%	12.0%	10.8%	5.5%
04) FLAGSTAR BANCORP INC	5.9%	5.9%	3.3%	3.4%	3.5%	3.2%	5.2%
05) QUICKEN LOANS INC	3.8%	3.8%	2.1%	0.8%	0.0%	0.0%	0.0%
06) JPMORGAN CHASE & CO	3.6%	3.6%	5.3%	10.5%	10.5%	8.7%	8.7%
07) GMAC INC	3.4%	3.4%	1.8%	2.8%	2.7%	4.5%	3.6%
08) CITIZENS FIRST WHOLESALE MORTGAGE	2.3%	2.3%	2.2%	0.7%	0.5%	0.6%	0.6%
09) CITIGROUP INC	2.2%	2.2%	3.4%	7.1%	5.6%	6.1%	6.0%
10) PHH CORPORATION	2.1%	2.1%	3.1%	2.4%	2.0%	2.8%	4.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	26.8%	26.8%	19.6%	20.7%	12.7%	10.7%	11.8%
02) BANK OF AMERICA CORPORATION	20.4%	20.4%	25.1%	21.0%	29.9%	32.5%	33.4%
03) SUNTRUST BANKS INC	11.5%	11.5%	13.0%	11.1%	9.9%	8.3%	5.3%
04) JPMORGAN CHASE & CO	7.1%	7.1%	7.2%	16.6%	16.4%	15.6%	14.9%
05) FLAGSTAR BANCORP INC	5.9%	5.9%	3.1%	2.1%	1.0%	0.7%	1.1%
06) GMAC INC	3.6%	3.6%	2.5%	3.3%	2.4%	4.2%	3.4%
07) CITIGROUP INC	2.4%	2.4%	3.5%	7.2%	5.9%	8.1%	10.1%
08) CITIZENS FIRST WHOLESALE MORTGAGE	2.3%	2.3%	2.2%	0.7%	0.5%	0.6%	0.6%
09) PHH CORPORATION	2.1%	2.1%	3.1%	2.4%	1.6%	1.9%	3.0%
10) PENTAGON FEDERAL CREDIT UNION	2.0%	2.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	96.6%						

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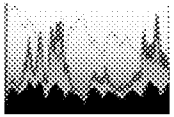


Single Family Conventional Acquisition Characteristics
Florida

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	3.4%						
- Primary MI Only	3.2%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.9%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-0.88	-0.88	2.89	-1.70	-13.27	-7.29	-1.22
Wtd Avg Economic Model Fee	29.28	29.28	22.19	32.28	45.41	36.59	29.72
Wtd Avg Charged Fee	28.40	28.40	25.08	30.59	32.13	29.30	28.50
Appraisal Waivers							
Appraisal Waiver	2.3%	2.3%	0.9%	0.6%	1.3%	0.9%	0.9%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.09%	0.09%	1.73%	11.03%	11.49%	22.34%	33.42%
Cumulative Default Rate	0.00%	0.00%	0.00%	1.03%	4.57%	5.64%	2.72%
Housing Goals							
Low Mod	38.79%	38.79%	36.38%	39.50%	35.24%	37.78%	40.90%
Special Affordable	14.65%	14.65%	12.49%	14.78%	12.19%	13.71%	15.09%
Underserved	24.33%	24.33%	23.72%	38.21%	43.53%	40.77%	38.14%
PMM Low Mod	42.97%	42.97%	39.88%	33.78%	29.88%	30.35%	35.41%
PMM Special Affordable	18.91%	18.91%	16.00%	11.46%	8.73%	9.71%	12.07%
PMM Underserved	25.33%	25.33%	25.43%	33.25%	40.47%	38.16%	36.34%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	11.26%	11.26%	18.25%	16.52%	11.30%	4.40%	-0.61%
Median Valuation Bias for Other Refi	10.72%	10.72%	17.15%	16.41%	12.51%	2.24%	-4.56%

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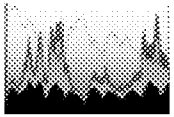


Single Family Conventional Acquisition Characteristics
Miami - Dade County

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	447	447	7,958	19,853	32,537	25,314	25,800
Book Volume ($B)	$0.1	$0.1	$1.6	$4.3	$7.2	$5.2	$4.5
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	31.2%	31.2%	35.6%	23.5%	18.0%	19.5%	18.7%
OLTV 60.01% - 70.00%	22.4%	22.4%	20.4%	16.0%	15.0%	15.6%	14.6%
OLTV 70.01% - 75.00%	14.1%	14.1%	12.3%	9.9%	10.1%	8.7%	8.3%
OLTV 75.01% - 80.00%	19.5%	19.5%	25.3%	27.2%	32.2%	39.7%	34.6%
OLTV 80.01% - 90.00%	4.7%	4.7%	3.8%	13.0%	8.4%	8.1%	10.6%
OLTV 90.01% - 95.00%	3.0%	3.0%	1.3%	5.9%	6.1%	3.7%	6.6%
OLTV 95.01% - 97.00%	0.4%	0.4%	0.3%	0.3%	0.4%	0.4%	0.7%
OLTV 97.01% - 100.00%	0.9%	0.9%	0.4%	4.1%	9.8%	4.3%	5.9%
OLTV > 100.00%	3.7%	3.7%	0.7%	0.1%	0.0%	0.0%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	67.5%	67.5%	65.1%	72.1%	74.9%	72.9%	74.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	27.3%	27.3%	31.7%	21.5%	16.7%	18.4%	17.1%
Comb LTV 60.01% - 70.00%	20.6%	20.6%	20.6%	15.5%	14.1%	14.7%	14.1%
Comb LTV 70.01% - 75.00%	13.8%	13.8%	12.7%	9.7%	8.5%	8.2%	8.1%
Comb LTV 75.01% - 80.00%	19.7%	19.7%	25.7%	26.5%	20.5%	24.5%	26.8%
Comb LTV 80.01% - 90.00%	7.3%	7.3%	5.5%	15.6%	13.8%	14.4%	15.3%
Comb LTV 90.01% - 95.00%	3.9%	3.9%	1.8%	6.5%	9.8%	6.6%	8.9%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.4%	0.4%	0.4%	0.4%	0.8%
Comb LTV 97.01% - 100.00%	1.8%	1.8%	0.4%	4.3%	16.1%	12.0%	7.5%
Comb LTV > 100.00%	4.8%	4.8%	1.2%	0.1%	0.1%	0.2%	0.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	1.2%
Wtd Avg Comb LTV	70.4%	70.4%	67.0%	73.3%	77.9%	76.1%	76.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	27.3%	27.3%	31.7%	21.5%	16.7%	18.4%	17.1%
Comb LTV 60.01% - 70.00%	20.6%	20.6%	20.6%	15.5%	14.1%	14.7%	14.1%
Comb LTV 70.01% - 75.00%	13.8%	13.8%	12.7%	9.7%	8.5%	8.2%	8.1%
Comb LTV 75.01% - 80.00%	19.7%	19.7%	25.7%	26.5%	20.5%	24.5%	26.8%
Comb LTV 80.01% - 90.00%	7.3%	7.3%	5.5%	15.6%	13.8%	14.4%	15.3%
Comb LTV 90.01% - 95.00%	3.9%	3.9%	1.8%	6.5%	9.8%	6.6%	8.9%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.4%	0.4%	0.4%	0.4%	0.8%

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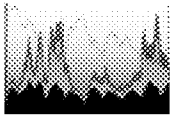


Single Family Conventional Acquisition Characteristics
Miami - Dade County

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	1.8%	1.8%	0.4%	4.3%	16.1%	12.0%	7.5%
Comb LTV > 100.00%	4.8%	4.8%	1.2%	0.1%	0.1%	0.2%	0.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	1.2%
Wtd Avg Comb LTV	70.4%	70.4%	67.0%	73.3%	77.9%	76.0%	76.2%
Credit Score (Sums to 100%)							
FICO < 550	1.1%	1.1%	0.1%	0.9%	1.0%	0.9%	0.8%
FICO 550-579	0.0%	0.0%	0.0%	0.9%	1.3%	1.2%	0.9%
FICO 580-619	0.6%	0.6%	0.7%	4.8%	5.9%	4.4%	4.4%
FICO 620-659	3.1%	3.1%	4.1%	11.3%	15.6%	13.8%	13.0%
FICO 660-699	13.3%	13.3%	12.1%	21.1%	25.4%	24.4%	23.0%
FICO 700-739	21.3%	21.3%	21.8%	25.6%	25.3%	26.7%	25.9%
FICO >= 740	55.4%	55.4%	57.7%	35.0%	25.3%	28.3%	31.4%
FICO Missing	5.3%	5.3%	3.4%	0.3%	0.3%	0.3%	0.7%
Wtd Avg FICO	743	743	745	712	699	704	708
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	72.9%	72.9%	82.9%	82.5%	66.9%	62.9%	67.1%
Intermediate-term, fixed-rate	22.1%	22.1%	14.6%	7.9%	3.3%	4.8%	8.1%
Adjustable-rate	3.6%	3.6%	1.5%	2.8%	3.7%	5.4%	8.4%
Interest Only adjustable-rate	1.3%	1.3%	0.9%	3.7%	11.0%	13.9%	12.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	1.2%	4.0%	3.3%
Interest Only fixed-rate	0.0%	0.0%	0.1%	3.1%	13.9%	8.9%	1.2%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	80.1%	80.1%	85.5%	84.0%	86.5%	84.5%	84.0%
Second/Vacation Home	15.9%	15.9%	10.9%	8.5%	5.4%	6.3%	7.3%
Investor Property	4.0%	4.0%	3.6%	7.6%	8.1%	9.2%	8.6%
10-K Unit Type (Sums to 100%)							
1 Unit	98.6%	98.6%	99.0%	98.2%	97.2%	97.8%	97.9%
2-4 Units	1.4%	1.4%	1.0%	1.8%	2.8%	2.2%	2.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	27.0%	27.0%	24.5%	32.1%	32.9%	35.6%	35.2%
Single Family Homes	73.0%	73.0%	75.5%	67.9%	67.1%	64.4%	64.8%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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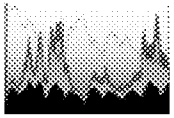


Single Family Conventional Acquisition Characteristics
Miami - Dade County

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	27.0%	27.0%	24.5%	32.1%	32.9%	35.6%	35.2%
1 Unit	71.6%	71.6%	74.5%	66.1%	64.2%	62.2%	62.7%
2-4 Units	1.4%	1.4%	1.0%	1.8%	2.8%	2.1%	2.1%
Condo							
Condo	26.9%	26.9%	24.5%	32.1%	32.9%	35.6%	35.2%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	41.0%	41.0%	37.6%	44.9%	46.1%	51.5%	56.8%
Cash-Out Refinance	21.2%	21.2%	30.9%	38.5%	41.5%	41.6%	35.1%
Other Refinance	37.8%	37.8%	31.5%	16.6%	12.4%	7.0%	8.1%
Origination Type (Sums to 100%)							
TPO Broker	11.8%	11.8%	16.8%	34.3%	40.9%	30.2%	25.5%
TPO Correspondent	15.0%	15.0%	17.8%	20.7%	25.5%	29.6%	28.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	73.2%	73.2%	65.4%	45.0%	33.6%	40.2%	45.8%
Origination Amount and Rate							
Avg Origination Loan Amount	$205,666	$205,666	$200,051	$216,169	$222,716	$204,819	$176,794
Loan Original Note Rate	4.98%	4.98%	5.10%	6.30%	6.78%	6.50%	5.82%
Seasoning (Sums to 100%)							
Seasoned	1.2%	1.2%	4.9%	5.7%	1.8%	1.6%	2.1%
Non-Seasoned	98.8%	98.8%	95.1%	94.3%	98.2%	98.4%	97.9%
ACI							
ACI Probability	0.19%	0.19%	0.15%	0.58%	1.22%	0.96%	0.65%
Wtd Avg ACI Score	735	735	736	697	668	677	689
Credit Premium							
Wtd Avg Credit Premium	0.11	0.11	-0.10	0.12	0.18	0.11	0.11
Credit Premium > 1.5	0.0%	0.0%	0.4%	1.1%	4.0%	2.1%	1.2%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.1%	1.3%	10.6%	13.3%	5.2%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	18.9%	18.9%	11.6%	5.1%	4.9%	5.9%	7.1%
DTI Ratio > 20 and <= 30	18.8%	18.8%	20.8%	11.5%	10.7%	14.0%	15.3%
DTI Ratio > 30 and <= 40	26.4%	26.4%	25.4%	23.5%	24.1%	27.5%	26.8%
DTI Ratio > 40 and <= 45	11.1%	11.1%	12.1%	15.7%	16.5%	15.9%	13.9%
DTI Ratio > 45 and <= 50	7.3%	7.3%	11.4%	15.0%	13.6%	11.0%	10.2%
DTI Ratio > 50	15.3%	15.3%	17.1%	26.0%	18.2%	14.1%	16.6%
DTI Ratio Missing	2.2%	2.2%	1.7%	3.2%	11.9%	11.7%	10.1%

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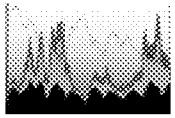


Single Family Conventional Acquisition Characteristics
Miami - Dade County

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.5%	34.5%	36.8%	42.2%	40.9%	38.8%	39.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	18.9%	18.9%	11.6%	5.0%	5.0%	5.9%	7.1%
DTI Ratio > 20 and <= 30	18.8%	18.8%	20.8%	11.4%	10.8%	14.1%	15.5%
DTI Ratio > 30 and <= 40	26.4%	26.4%	25.4%	23.5%	24.2%	27.7%	27.2%
DTI Ratio > 40 and <= 45	11.1%	11.1%	12.1%	15.8%	16.6%	16.0%	14.1%
DTI Ratio > 45 and <= 50	7.3%	7.3%	11.4%	15.1%	13.7%	11.2%	10.3%
DTI Ratio > 50	15.3%	15.3%	17.1%	26.0%	18.4%	14.4%	17.0%
DTI Ratio Missing	2.2%	2.2%	1.7%	3.2%	11.3%	10.6%	8.9%
Wtd Avg DTI Ratio	34.5%	34.5%	36.8%	42.2%	41.0%	38.9%	39.0%
Origination Term (Sums to 100%)							
<= 15 Years	22.1%	22.1%	14.6%	7.9%	3.3%	4.8%	8.1%
> 15 Years amd <= 25 Years	2.3%	2.3%	2.8%	1.5%	1.1%	1.3%	1.9%
> 25 Years and <= 30 Years	75.6%	75.6%	82.4%	88.9%	92.9%	93.3%	90.0%
> 30 Years	0.0%	0.0%	0.1%	1.7%	2.7%	0.6%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	72.9%	72.9%	82.9%	85.5%	80.3%	71.8%	68.3%
Intermediate-Term Fixed Rate (excl Balloon)	22.1%	22.1%	14.6%	7.9%	3.3%	4.8%	8.1%
Adjustable Rate	5.0%	5.0%	2.4%	6.5%	15.9%	23.4%	23.6%
Balloon	0.0%	0.0%	0.0%	0.2%	0.5%	0.1%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.1%	1.7%	2.7%	0.6%	0.1%
Hybrid Arm	5.0%	5.0%	2.4%	6.5%	14.6%	19.3%	19.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	1.2%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.1%	0.3%	1.0%	3.1%	4.2%
- 5/1 Hybrid Arm	3.1%	3.1%	1.8%	4.3%	8.9%	13.1%	12.3%
- 7/1 Hybrid Arm	1.8%	1.8%	0.4%	1.4%	2.0%	1.8%	2.2%
- 10/1 Hybrid Arm	0.0%	0.0%	0.2%	0.5%	1.5%	1.2%	1.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	1.2%	4.0%	3.3%

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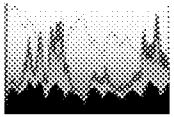


Single Family Conventional Acquisition Characteristics
Miami - Dade County

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	1.3%	1.3%	1.0%	6.8%	24.9%	22.8%	13.2%
- Interest Only ARM	1.3%	1.3%	0.9%	3.7%	11.0%	13.9%	12.0%
- Interest Only FRM	0.0%	0.0%	0.1%	3.1%	13.9%	8.9%	1.2%
Alt-A	0.0%	0.0%	0.0%	5.9%	29.1%	36.9%	27.6%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	5.5%	24.5%	29.2%	21.4%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	2.7%	0.7%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.8%	3.4%	7.1%	8.4%
- Alt-A SISA	0.0%	0.0%	0.0%	0.9%	2.3%	2.2%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.4%	3.4%	2.8%	2.3%
- Alt-A Stated Income	0.0%	0.0%	0.0%	3.4%	12.7%	16.3%	10.5%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.3%	3.3%	4.2%	2.3%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.1%	1.3%	3.6%	3.9%
My Community Mortgage	0.0%	0.0%	0.1%	1.5%	3.9%	0.8%	0.3%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	2.8%	24.2%	45.0%	42.7%	31.4%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	2.7%	18.6%	19.7%	12.1%	10.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	5.6%	25.3%	30.6%	21.4%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.6%	2.8%	2.5%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.6%	2.8%	2.5%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	97.3%	97.3%	94.6%	88.7%	68.3%	57.4%	68.4%
Investor Channel	2.7%	2.7%	5.4%	9.3%	28.1%	38.8%	30.0%
eChannel	0.0%	0.0%	0.0%	1.3%	0.8%	1.3%	1.7%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.6%	2.8%	2.5%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	14.5%	14.5%	9.5%	6.8%	17.9%	19.1%	10.8%
- 75/20/05	0.0%	0.0%	0.1%	0.2%	0.5%	0.2%	0.2%

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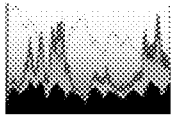


Single Family Conventional Acquisition Characteristics
Miami - Dade County

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%
- 80/10/10	1.1%	1.1%	0.5%	1.3%	3.0%	4.6%	3.7%
- 80/15/05	0.0%	0.0%	0.2%	0.4%	2.6%	2.1%	2.1%
- 80/20/00	0.4%	0.4%	0.4%	0.3%	0.9%	1.0%	0.7%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	13.0%	13.0%	8.2%	4.6%	10.4%	11.2%	4.2%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	14.5%	14.5%	10.7%	7.8%	19.2%	20.9%	13.5%
- 75/20/05	0.0%	0.0%	0.2%	0.2%	0.6%	0.3%	0.2%
- 75/25/00	1.3%	1.3%	0.3%	0.2%	0.4%	0.4%	0.3%
- 80/10/10	1.1%	1.1%	0.5%	1.4%	4.1%	5.7%	4.9%
- 80/15/05	0.0%	0.0%	0.2%	0.4%	3.3%	3.0%	2.4%
- 80/20/00	1.4%	1.4%	0.4%	0.3%	6.1%	7.8%	2.5%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	10.7%	10.7%	9.1%	5.2%	4.6%	3.8%	3.2%
EA/TPR							
EA/TPR	0.7%	0.7%	0.2%	5.4%	5.1%	3.8%	5.4%
- EA I	0.0%	0.0%	0.0%	2.6%	2.1%	1.7%	2.4%
- EA/TPR II	0.0%	0.0%	0.0%	1.3%	1.5%	1.0%	1.5%
- EA/TPR III	0.0%	0.0%	0.0%	1.3%	1.5%	1.1%	1.6%
10-K Property Region (Sums to 100%)							
Midwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Northeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southeast	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Southwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Census Region (Sums to 100%)							
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
West North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mountain	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pacific	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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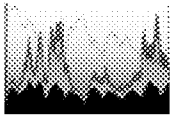


Single Family Conventional Acquisition Characteristics
Miami - Dade County

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States							
01) FL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	28.7%	28.7%	17.3%	16.1%	8.0%	5.0%	5.1%
02) BANK OF AMERICA CORPORATION	19.7%	19.7%	25.4%	21.3%	27.4%	31.1%	32.9%
03) FLAGSTAR BANCORP INC	7.7%	7.7%	5.5%	3.9%	3.0%	3.5%	6.4%
04) JPMORGAN CHASE & CO	7.2%	7.2%	6.9%	17.5%	18.7%	17.9%	15.4%
05) SUNTRUST BANKS INC	6.6%	6.6%	9.4%	8.4%	9.3%	5.9%	3.4%
06) GMAC INC	5.9%	5.9%	2.1%	3.2%	2.5%	4.4%	3.9%
07) HSBC HOLDINGS PLC	4.9%	4.9%	3.8%	2.4%	1.0%	1.1%	0.9%
08) QUICKEN LOANS INC	3.4%	3.4%	1.9%	0.5%	0.0%	0.0%	0.0%
09) CITIGROUP INC	3.4%	3.4%	6.4%	11.8%	6.5%	7.3%	8.2%
10) HOME FINANCING CENTER INC	3.2%	3.2%	3.6%	0.7%	0.6%	1.4%	2.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	29.6%	29.6%	17.9%	17.5%	9.6%	8.2%	9.8%
02) BANK OF AMERICA CORPORATION	19.4%	19.4%	25.2%	19.6%	27.5%	33.0%	32.8%
03) JPMORGAN CHASE & CO	10.5%	10.5%	8.9%	22.1%	22.3%	20.8%	16.9%
04) FLAGSTAR BANCORP INC	7.7%	7.7%	5.3%	2.1%	0.9%	0.8%	1.6%
05) SUNTRUST BANKS INC	6.5%	6.5%	9.1%	7.8%	7.6%	4.3%	3.3%
06) GMAC INC	5.9%	5.9%	2.7%	3.5%	2.1%	3.9%	3.5%
07) HSBC HOLDINGS PLC	4.9%	4.9%	3.3%	2.4%	1.0%	1.1%	0.9%
08) CITIGROUP INC	3.5%	3.5%	7.0%	11.6%	6.4%	9.2%	12.4%
09) HOME FINANCING CENTER INC	3.2%	3.2%	3.6%	0.7%	0.6%	1.4%	2.0%
10) PHH CORPORATION	2.5%	2.5%	2.8%	1.5%	1.0%	1.6%	2.3%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	98.7%						

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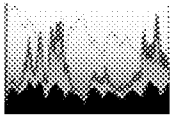


Single Family Conventional Acquisition Characteristics
Miami - Dade County

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	1.3%						
- Primary MI Only	1.0%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.3%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.0%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	-5.08	-5.08	0.61	-6.61	-17.09	-9.49	-3.35
Wtd Avg Economic Model Fee	35.04	35.04	27.59	42.83	56.20	43.24	34.33
Wtd Avg Charged Fee	29.96	29.96	28.19	36.23	39.10	33.75	30.98
Appraisal Waivers							
Appraisal Waiver	1.3%	1.3%	0.4%	0.8%	0.5%	0.0%	0.4%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	1.29%	6.10%	7.65%	22.68%	37.49%
Cumulative Default Rate	0.00%	0.00%	0.00%	1.27%	4.04%	4.07%	1.35%
Housing Goals							
Low Mod	26.18%	26.18%	30.94%	33.00%	26.63%	30.54%	37.00%
Special Affordable	10.73%	10.73%	11.31%	13.25%	10.63%	12.69%	16.04%
Underserved	49.49%	49.49%	49.83%	70.97%	77.08%	74.55%	71.26%
PMM Low Mod	31.09%	31.09%	33.88%	22.31%	17.21%	20.71%	30.09%
PMM Special Affordable	12.61%	12.61%	13.00%	6.71%	4.92%	6.79%	11.97%
PMM Underserved	49.58%	49.58%	51.54%	66.77%	76.70%	74.40%	70.64%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	6.00%	6.00%	14.77%	12.76%	5.59%	0.17%	-2.86%
Median Valuation Bias for Other Refi	7.86%	7.86%	15.22%	13.77%	6.27%	-0.85%	-5.31%

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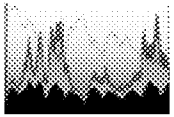


Single Family Conventional Acquisition Characteristics
First Time Home Buyer

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	13,745	13,745	220,433	370,100	629,348	476,262	424,886
Book Volume ($B)	$3.0	$3.0	$46.5	$76.8	$113.5	$78.9	$67.7
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	10.3%	10.3%	9.2%	6.9%	3.8%	4.7%	5.0%
OLTV 60.01% - 70.00%	9.0%	9.0%	8.4%	6.4%	3.5%	4.1%	4.3%
OLTV 70.01% - 75.00%	11.8%	11.8%	9.1%	5.2%	5.0%	3.6%	3.7%
OLTV 75.01% - 80.00%	51.6%	51.6%	48.2%	31.9%	35.5%	50.3%	49.9%
OLTV 80.01% - 90.00%	11.3%	11.3%	16.4%	17.8%	6.4%	5.6%	7.0%
OLTV 90.01% - 95.00%	4.9%	4.9%	7.6%	16.6%	10.2%	6.7%	8.9%
OLTV 95.01% - 97.00%	0.8%	0.8%	0.8%	2.7%	1.6%	1.6%	2.2%
OLTV 97.01% - 100.00%	0.2%	0.2%	0.3%	12.7%	33.9%	23.1%	18.6%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.2%	0.4%	0.4%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	76.8%	76.8%	78.2%	83.7%	87.1%	84.1%	83.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	9.7%	9.7%	8.6%	5.6%	3.3%	4.0%	4.5%
Comb LTV 60.01% - 70.00%	8.6%	8.6%	8.0%	5.3%	2.8%	3.4%	3.8%
Comb LTV 70.01% - 75.00%	11.4%	11.4%	8.8%	4.5%	2.3%	2.7%	3.1%
Comb LTV 75.01% - 80.00%	48.0%	48.0%	44.8%	26.5%	15.5%	18.2%	24.7%
Comb LTV 80.01% - 90.00%	13.4%	13.4%	18.6%	22.2%	12.8%	14.2%	15.3%
Comb LTV 90.01% - 95.00%	5.6%	5.6%	8.6%	18.8%	16.8%	15.3%	18.1%
Comb LTV 95.01% - 97.00%	2.2%	2.2%	1.9%	2.8%	1.5%	1.6%	2.1%
Comb LTV 97.01% - 100.00%	0.7%	0.7%	0.6%	14.0%	44.3%	38.9%	26.1%
Comb LTV > 100.00%	0.3%	0.3%	0.2%	0.4%	0.8%	0.7%	0.6%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	1.8%
Wtd Avg Comb LTV	77.7%	77.7%	79.2%	85.3%	91.3%	89.9%	87.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	9.7%	9.7%	8.6%	5.6%	3.3%	4.0%	4.5%
Comb LTV 60.01% - 70.00%	8.6%	8.6%	8.0%	5.3%	2.8%	3.4%	3.8%
Comb LTV 70.01% - 75.00%	11.4%	11.4%	8.8%	4.5%	2.3%	2.7%	3.1%
Comb LTV 75.01% - 80.00%	48.0%	48.0%	44.8%	26.5%	15.5%	18.2%	24.7%
Comb LTV 80.01% - 90.00%	13.4%	13.4%	18.6%	22.2%	12.8%	14.2%	15.3%
Comb LTV 90.01% - 95.00%	5.6%	5.6%	8.6%	18.8%	16.8%	15.3%	18.1%
Comb LTV 95.01% - 97.00%	2.2%	2.2%	1.9%	2.8%	1.5%	1.6%	2.1%

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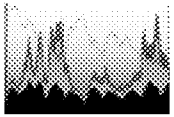


Single Family Conventional Acquisition Characteristics
First Time Home Buyer

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.7%	0.7%	0.6%	14.0%	44.3%	38.9%	26.1%
Comb LTV > 100.00%	0.3%	0.3%	0.2%	0.4%	0.8%	0.7%	0.6%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	1.8%
Wtd Avg Comb LTV	77.7%	77.7%	79.1%	85.3%	91.3%	89.9%	87.7%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.3%	1.0%	0.8%	0.7%
FICO 550-579	0.0%	0.0%	0.0%	0.3%	1.4%	1.1%	0.9%
FICO 580-619	0.3%	0.3%	0.4%	2.1%	7.4%	5.3%	4.2%
FICO 620-659	1.9%	1.9%	1.9%	7.1%	14.9%	12.8%	11.9%
FICO 660-699	8.6%	8.6%	8.1%	16.0%	20.3%	20.0%	18.8%
FICO 700-739	21.0%	21.0%	21.3%	23.7%	22.0%	23.2%	23.9%
FICO >= 740	68.0%	68.0%	68.1%	50.3%	32.9%	36.1%	38.7%
FICO Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.7%	0.9%
Wtd Avg FICO	754	754	754	732	704	711	715
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	87.9%	87.9%	92.5%	88.5%	79.7%	77.8%	71.4%
Intermediate-term, fixed-rate	6.1%	6.1%	4.5%	3.6%	1.8%	2.6%	3.5%
Adjustable-rate	5.2%	5.2%	2.4%	3.3%	2.7%	5.4%	12.6%
Interest Only adjustable-rate	0.7%	0.7%	0.6%	2.6%	5.7%	8.5%	11.4%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.8%
Interest Only fixed-rate	0.0%	0.0%	0.0%	2.0%	10.1%	5.3%	0.4%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)							
1 Unit	96.9%	96.9%	97.0%	97.6%	97.7%	97.7%	97.5%
2-4 Units	3.1%	3.1%	3.0%	2.4%	2.3%	2.3%	2.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	26.2%	26.2%	20.3%	19.2%	17.2%	17.5%	17.1%
Single Family Homes	73.8%	73.8%	79.7%	80.8%	82.8%	82.5%	82.9%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.1%	0.1%	0.2%	0.3%	0.3%

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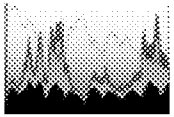


Single Family Conventional Acquisition Characteristics
First Time Home Buyer

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	26.2%	26.2%	20.3%	19.2%	17.2%	17.5%	17.1%
1 Unit	70.6%	70.6%	76.6%	78.2%	80.3%	79.9%	80.1%
2-4 Units	3.1%	3.1%	3.0%	2.4%	2.3%	2.3%	2.4%
Condo							
Condo	21.7%	21.7%	17.8%	17.6%	16.1%	16.2%	15.8%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Cash-Out Refinance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Refinance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Type (Sums to 100%)							
TPO Broker	12.4%	12.4%	12.8%	25.8%	28.7%	25.6%	22.4%
TPO Correspondent	32.4%	32.4%	31.7%	29.3%	36.6%	31.7%	28.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	55.2%	55.2%	55.6%	45.0%	34.7%	42.7%	48.9%
Origination Amount and Rate							
Avg Origination Loan Amount	$216,154	$216,154	$211,940	$208,120	$180,606	$165,888	$159,770
Loan Original Note Rate	4.98%	4.98%	5.09%	6.17%	6.60%	6.56%	5.88%
Seasoning (Sums to 100%)							
Seasoned	1.7%	1.7%	2.6%	2.7%	0.9%	1.9%	3.5%
Non-Seasoned	98.3%	98.3%	97.4%	97.3%	99.1%	98.1%	96.5%
ACI							
ACI Probability	0.16%	0.16%	0.16%	0.71%	2.42%	1.89%	1.28%
Wtd Avg ACI Score	728	728	727	699	661	672	682
Credit Premium							
Wtd Avg Credit Premium	0.02	0.02	-0.15	-0.05	-0.06	-0.03	0.08
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.4%	1.1%	0.7%	0.9%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.2%	2.2%	3.0%	1.7%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	7.0%	7.0%	7.7%	4.6%	2.9%	3.5%	4.6%
DTI Ratio > 20 and <= 30	23.5%	23.5%	24.7%	16.9%	12.1%	14.1%	17.2%
DTI Ratio > 30 and <= 40	35.1%	35.1%	33.6%	29.4%	26.9%	30.6%	32.5%
DTI Ratio > 40 and <= 45	15.7%	15.7%	14.9%	16.8%	17.5%	18.3%	16.9%
DTI Ratio > 45 and <= 50	8.1%	8.1%	9.0%	12.7%	14.2%	12.4%	10.3%
DTI Ratio > 50	10.4%	10.4%	9.7%	18.9%	22.6%	15.9%	13.8%
DTI Ratio Missing	0.3%	0.3%	0.4%	0.5%	3.8%	5.1%	4.7%

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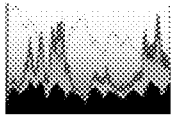


Single Family Conventional Acquisition Characteristics
First Time Home Buyer

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	35.8%	35.8%	35.5%	39.7%	41.9%	39.9%	38.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	7.0%	7.0%	7.7%	4.6%	2.9%	3.6%	4.7%
DTI Ratio > 20 and <= 30	23.5%	23.5%	24.7%	16.9%	12.4%	14.5%	17.5%
DTI Ratio > 30 and <= 40	35.1%	35.1%	33.6%	29.4%	27.4%	31.3%	33.1%
DTI Ratio > 40 and <= 45	15.7%	15.7%	14.9%	16.8%	17.7%	18.7%	17.2%
DTI Ratio > 45 and <= 50	8.1%	8.1%	9.0%	12.8%	14.4%	12.7%	10.6%
DTI Ratio > 50	10.4%	10.4%	9.7%	18.9%	23.0%	16.4%	14.3%
DTI Ratio Missing	0.3%	0.3%	0.4%	0.5%	2.3%	2.9%	2.7%
Wtd Avg DTI Ratio	35.8%	35.8%	35.5%	39.7%	41.9%	39.9%	38.6%
Origination Term (Sums to 100%)							
<= 15 Years	6.1%	6.1%	4.5%	3.6%	1.8%	2.6%	3.5%
> 15 Years amd <= 25 Years	0.8%	0.8%	0.7%	0.6%	0.5%	0.6%	0.8%
> 25 Years and <= 30 Years	93.1%	93.1%	94.7%	94.4%	94.8%	96.3%	95.7%
> 30 Years	0.1%	0.1%	0.2%	1.4%	2.9%	0.5%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	87.9%	87.9%	92.6%	90.4%	89.7%	83.1%	71.8%
Intermediate-Term Fixed Rate (excl Balloon)	6.1%	6.1%	4.5%	3.6%	1.8%	2.6%	3.4%
Adjustable Rate	6.0%	6.0%	3.0%	5.9%	8.4%	14.3%	24.8%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
40 Year (ARM & Fixed)	0.1%	0.1%	0.2%	1.4%	2.9%	0.5%	0.0%
Hybrid Arm	6.0%	6.0%	3.0%	5.9%	8.3%	13.8%	23.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.1%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.2%	0.3%	0.8%	3.3%
- 5/1 Hybrid Arm	4.3%	4.3%	2.2%	3.8%	5.5%	9.9%	15.6%
- 7/1 Hybrid Arm	1.3%	1.3%	0.5%	1.5%	1.4%	2.2%	3.7%
- 10/1 Hybrid Arm	0.4%	0.4%	0.2%	0.4%	0.8%	0.8%	1.1%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.8%

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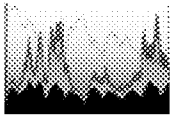


Single Family Conventional Acquisition Characteristics
First Time Home Buyer

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.7%	0.7%	0.6%	4.6%	15.8%	13.9%	11.8%
- Interest Only ARM	0.7%	0.7%	0.6%	2.6%	5.7%	8.5%	11.4%
- Interest Only FRM	0.0%	0.0%	0.0%	2.0%	10.1%	5.3%	0.4%
Alt-A	0.0%	0.0%	0.0%	0.8%	11.1%	17.9%	15.6%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.7%	7.8%	11.7%	10.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.4%	0.1%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.7%	2.0%	3.7%
- Alt-A SISA	0.0%	0.0%	0.0%	0.2%	0.8%	1.4%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.9%	0.8%	0.5%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.4%	5.0%	7.3%	5.9%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.1%	2.6%	4.5%	3.9%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.7%	1.7%	1.5%
My Community Mortgage	2.1%	2.1%	1.5%	5.7%	18.9%	9.6%	2.7%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.5%	14.2%	24.1%	26.0%	22.5%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.5%	13.6%	16.2%	14.3%	12.4%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.6%	7.8%	11.8%	10.1%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.1%	0.4%	0.5%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.1%	0.4%	0.5%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	98.3%	98.3%	96.9%	94.6%	85.8%	75.9%	76.9%
Investor Channel	1.7%	1.7%	3.1%	3.4%	11.8%	20.9%	20.4%
eChannel	0.0%	0.0%	0.0%	1.9%	2.0%	2.7%	2.7%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.1%	0.4%	0.5%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	6.5%	6.5%	6.3%	11.0%	25.3%	35.0%	27.3%
- 75/20/05	0.1%	0.1%	0.1%	0.3%	0.4%	0.2%	0.2%

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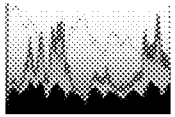


Single Family Conventional Acquisition Characteristics
First Time Home Buyer

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.1%	0.1%	0.0%	0.1%	1.9%	0.2%	0.1%
- 80/10/10	1.7%	1.7%	1.9%	3.4%	5.4%	7.4%	7.4%
- 80/15/05	0.6%	0.6%	0.9%	1.9%	6.0%	8.1%	8.8%
- 80/20/00	1.6%	1.6%	1.4%	1.7%	2.4%	5.7%	4.3%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- Other	2.4%	2.4%	1.9%	3.4%	9.1%	13.3%	6.4%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	6.8%	6.8%	6.8%	11.8%	26.1%	36.4%	32.2%
- 75/20/05	0.1%	0.1%	0.1%	0.3%	0.4%	0.3%	0.3%
- 75/25/00	0.3%	0.3%	0.2%	0.2%	0.3%	0.4%	0.2%
- 80/10/10	1.8%	1.8%	2.1%	3.7%	6.1%	8.5%	9.0%
- 80/15/05	0.6%	0.6%	0.9%	2.0%	6.4%	9.0%	9.7%
- 80/20/00	2.1%	2.1%	1.5%	1.8%	10.7%	15.9%	11.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	1.8%	1.8%	1.9%	3.7%	2.2%	2.1%	1.9%
EA/TPR							
EA/TPR	0.3%	0.3%	0.2%	2.2%	5.6%	4.3%	5.2%
- EA I	0.0%	0.0%	0.0%	1.2%	2.0%	2.0%	2.4%
- EA/TPR II	0.0%	0.0%	0.0%	0.5%	2.4%	1.6%	1.5%
- EA/TPR III	0.0%	0.0%	0.0%	0.3%	1.2%	0.8%	1.4%
10-K Property Region (Sums to 100%)							
Midwest	8.8%	8.8%	10.8%	12.4%	16.4%	19.1%	18.1%
Northeast	27.6%	27.6%	25.5%	23.9%	21.5%	22.3%	24.0%
Southeast	13.5%	13.5%	14.9%	19.5%	24.9%	24.7%	25.1%
Southwest	10.3%	10.3%	12.2%	14.8%	18.8%	18.8%	16.9%
West	39.8%	39.8%	36.6%	29.4%	18.5%	15.1%	16.0%
Census Region (Sums to 100%)							
New England	5.5%	5.5%	5.9%	5.2%	5.8%	6.1%	6.7%
Middle Atlantic	21.8%	21.8%	19.3%	18.1%	15.0%	15.5%	16.5%
East North Central	7.2%	7.2%	8.2%	9.7%	12.9%	15.0%	14.5%
East South Central	1.5%	1.5%	2.0%	2.6%	4.5%	4.1%	4.0%
South Atlantic	12.2%	12.2%	13.2%	17.3%	20.9%	21.0%	21.5%
West North Central	2.6%	2.6%	3.8%	4.3%	5.8%	6.8%	6.1%
West South Central	6.2%	6.2%	7.0%	8.2%	9.3%	9.2%	8.3%
Mountain	4.1%	4.1%	5.1%	6.7%	9.6%	9.1%	8.5%
Pacific	38.7%	38.7%	35.4%	27.6%	16.1%	12.8%	13.6%

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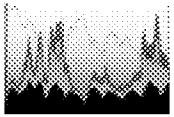


Single Family Conventional Acquisition Characteristics
First Time Home Buyer

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.2%	0.2%	0.1%	0.2%	0.2%	0.3%	0.4%
Top 10 States							
01) CA	34.1%	34.1%	30.6%	22.2%	10.4%	7.8%	8.3%
02) NY	14.9%	14.9%	11.4%	9.6%	6.6%	6.5%	6.9%
03) TX	5.3%	5.3%	5.8%	6.8%	7.0%	6.5%	5.7%
04) NJ	4.4%	4.4%	4.9%	4.7%	4.7%	4.9%	5.5%
05) MA	3.7%	3.7%	4.0%	3.1%	3.1%	3.3%	3.5%
06) IL	3.1%	3.1%	3.4%	4.6%	5.4%	5.9%	5.8%
07) VA	2.9%	2.9%	3.3%	3.5%	3.4%	3.2%	3.3%
08) WA	2.8%	2.8%	2.8%	3.3%	3.5%	3.1%	3.3%
09) FL	2.7%	2.7%	2.9%	4.7%	7.0%	7.2%	7.9%
10) PA	2.4%	2.4%	3.0%	3.7%	3.7%	4.0%	4.1%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	31.3%	31.3%	22.7%	18.5%	8.7%	5.7%	6.5%
02) BANK OF AMERICA CORPORATION	23.5%	23.5%	28.4%	23.8%	29.2%	29.6%	33.1%
03) CITIGROUP INC	6.0%	6.0%	7.4%	14.2%	13.2%	15.5%	12.5%
04) JPMORGAN CHASE & CO	3.1%	3.1%	5.3%	7.2%	4.0%	3.5%	4.7%
05) GMAC INC	2.7%	2.7%	2.0%	2.3%	2.7%	3.0%	2.0%
06) FLAGSTAR BANCORP INC	2.7%	2.7%	2.4%	3.1%	3.8%	2.6%	4.5%
07) PMC BANCORP	2.4%	2.4%	0.7%	0.0%	0.0%	0.0%	0.0%
08) SUNTRUST BANKS INC	2.2%	2.2%	3.0%	4.6%	5.3%	4.6%	2.3%
09) HSBC HOLDINGS PLC	1.9%	1.9%	3.3%	2.9%	1.7%	1.0%	0.8%
10) PENTAGON FEDERAL CREDIT UNION	1.5%	1.5%	0.1%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	32.0%	32.0%	22.8%	19.2%	11.0%	9.1%	8.5%
02) BANK OF AMERICA CORPORATION	23.4%	23.4%	28.5%	23.9%	29.2%	30.6%	33.1%
03) CITIGROUP INC	6.0%	6.0%	7.7%	14.6%	13.9%	17.9%	17.2%
04) JPMORGAN CHASE & CO	3.7%	3.7%	5.9%	11.9%	9.2%	10.6%	11.6%
05) GMAC INC	3.2%	3.2%	3.3%	2.7%	2.0%	2.6%	1.8%
06) FLAGSTAR BANCORP INC	2.7%	2.7%	2.1%	1.9%	1.4%	0.9%	1.1%
07) PMC BANCORP	2.4%	2.4%	0.7%	0.0%	0.0%	0.0%	0.0%
08) SUNTRUST BANKS INC	2.2%	2.2%	2.9%	4.4%	4.0%	2.6%	1.6%
09) HSBC HOLDINGS PLC	1.9%	1.9%	2.8%	2.3%	1.7%	1.0%	0.8%
10) PENTAGON FEDERAL CREDIT UNION	1.5%	1.5%	0.1%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	83.4%						

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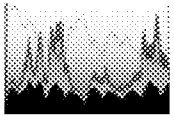


Single Family Conventional Acquisition Characteristics
First Time Home Buyer

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	16.6%						
- Primary MI Only	16.4%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.2%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	2.4%						
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	5.05	5.05	-0.81	-1.52	-25.75	-16.32	-4.66
Wtd Avg Economic Model Fee	22.46	22.46	26.25	30.41	57.84	45.93	35.15
Wtd Avg Charged Fee	27.52	27.52	25.44	28.89	32.09	29.61	30.48
Appraisal Waivers							
Appraisal Waiver	0.2%	0.2%	0.4%	1.8%	1.9%	2.1%	2.1%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.06%	0.06%	2.39%	22.01%	20.77%	32.49%	36.43%
Cumulative Default Rate	0.00%	0.00%	0.00%	1.08%	4.84%	5.20%	3.55%
Housing Goals							
Low Mod	60.05%	60.05%	57.50%	52.49%	55.78%	57.09%	56.93%
Special Affordable	28.48%	28.48%	25.01%	20.72%	23.36%	23.71%	24.71%
Underserved	39.70%	39.70%	36.82%	39.49%	41.23%	39.89%	39.19%
PMM Low Mod	59.38%	59.38%	56.77%	51.83%	54.76%	56.12%	56.02%
PMM Special Affordable	28.06%	28.06%	24.61%	20.39%	22.77%	23.02%	24.17%
PMM Underserved	38.60%	38.60%	36.15%	38.91%	40.56%	39.30%	38.46%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi			32.43%	7.75%	-1.18%		5.23%
Median Valuation Bias for Other Refi			-1.45%		6.21%	236.11%	

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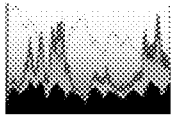


Single Family Conventional Acquisition Characteristics
Seasoned Loan

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	4,967	4,967	117,557	218,936	90,072	104,247	104,232
Book Volume ($B)	$1.0	$1.0	$20.8	$39.4	$13.2	$12.9	$12.6
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	38.6%	38.6%	32.6%	30.0%	32.8%	19.4%	19.8%
OLTV 60.01% - 70.00%	19.8%	19.8%	19.3%	19.0%	18.1%	14.2%	12.9%
OLTV 70.01% - 75.00%	8.5%	8.5%	10.4%	11.4%	10.8%	10.2%	9.2%
OLTV 75.01% - 80.00%	28.7%	28.7%	29.6%	30.7%	29.7%	33.2%	27.9%
OLTV 80.01% - 90.00%	2.7%	2.7%	4.9%	5.8%	4.8%	9.0%	12.6%
OLTV 90.01% - 95.00%	1.0%	1.0%	1.8%	2.0%	2.6%	5.3%	6.7%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.2%	0.5%	0.3%	2.7%	3.0%
OLTV 97.01% - 100.00%	0.6%	0.6%	1.2%	0.6%	0.8%	5.9%	7.9%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	63.7%	63.7%	66.2%	67.1%	65.9%	73.7%	74.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	35.1%	35.1%	28.6%	29.0%	29.8%	17.7%	18.8%
Comb LTV 60.01% - 70.00%	19.1%	19.1%	18.4%	18.8%	17.2%	13.7%	12.5%
Comb LTV 70.01% - 75.00%	8.7%	8.7%	10.4%	11.1%	10.3%	9.6%	8.8%
Comb LTV 75.01% - 80.00%	22.3%	22.3%	23.3%	25.6%	22.8%	24.2%	21.7%
Comb LTV 80.01% - 90.00%	9.3%	9.3%	11.3%	9.2%	11.0%	13.0%	15.5%
Comb LTV 90.01% - 95.00%	3.4%	3.4%	5.8%	4.2%	5.6%	7.6%	9.6%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.3%	0.5%	0.4%	2.1%	2.8%
Comb LTV 97.01% - 100.00%	2.0%	2.0%	1.8%	1.4%	2.7%	11.6%	10.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%	0.4%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	66.4%	66.4%	69.1%	68.4%	68.6%	76.3%	76.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	35.1%	35.1%	28.6%	29.0%	29.8%	17.7%	18.8%
Comb LTV 60.01% - 70.00%	19.1%	19.1%	18.4%	18.8%	17.2%	13.7%	12.5%
Comb LTV 70.01% - 75.00%	8.7%	8.7%	10.4%	11.1%	10.3%	9.6%	8.8%
Comb LTV 75.01% - 80.00%	22.3%	22.3%	23.3%	25.6%	22.8%	24.2%	21.7%
Comb LTV 80.01% - 90.00%	9.3%	9.3%	11.3%	9.2%	11.0%	13.0%	15.5%
Comb LTV 90.01% - 95.00%	3.4%	3.4%	5.8%	4.2%	5.6%	7.6%	9.6%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.3%	0.5%	0.4%	2.1%	2.8%

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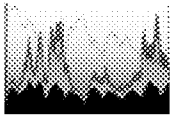


Single Family Conventional Acquisition Characteristics
Seasoned Loan

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	2.0%	2.0%	1.8%	1.4%	2.7%	11.6%	10.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%	0.4%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	66.4%	66.4%	69.0%	68.3%	68.6%	76.3%	76.1%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.2%	0.6%	1.0%	3.0%	2.2%
FICO 550-579	0.0%	0.0%	0.2%	0.6%	0.8%	1.9%	1.6%
FICO 580-619	0.1%	0.1%	0.6%	1.5%	2.0%	4.2%	4.1%
FICO 620-659	1.5%	1.5%	3.0%	4.2%	6.4%	8.5%	8.8%
FICO 660-699	6.8%	6.8%	10.3%	10.5%	13.8%	15.3%	16.7%
FICO 700-739	17.2%	17.2%	16.9%	17.8%	20.6%	18.7%	20.4%
FICO >= 740	74.2%	74.2%	68.7%	64.6%	55.1%	48.1%	45.7%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.3%	0.4%	0.5%
Wtd Avg FICO	763	763	756	749	736	721	721
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	73.8%	73.8%	64.2%	65.5%	41.1%	55.4%	42.6%
Intermediate-term, fixed-rate	25.9%	25.9%	15.3%	9.3%	16.3%	8.1%	11.4%
Adjustable-rate	0.3%	0.3%	15.9%	20.7%	24.6%	21.3%	31.3%
Interest Only adjustable-rate	0.0%	0.0%	4.2%	4.2%	10.9%	8.2%	4.1%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	6.4%	7.0%	10.6%
Interest Only fixed-rate	0.0%	0.0%	0.4%	0.3%	0.6%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	96.7%	96.7%	96.7%	93.4%	91.7%	91.7%	92.3%
Second/Vacation Home	2.9%	2.9%	2.7%	3.5%	3.8%	3.6%	2.8%
Investor Property	0.4%	0.4%	0.7%	3.1%	4.5%	4.7%	5.0%
10-K Unit Type (Sums to 100%)							
1 Unit	97.7%	97.7%	98.2%	96.6%	95.5%	96.6%	95.9%
2-4 Units	2.3%	2.3%	1.8%	3.4%	4.5%	3.4%	4.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	4.5%	4.5%	7.9%	10.6%	10.6%	12.4%	12.9%
Single Family Homes	95.5%	95.5%	92.1%	89.4%	89.4%	87.6%	87.1%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%	0.1%	0.1%	7.9%	3.5%

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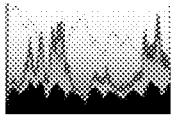


Single Family Conventional Acquisition Characteristics
Seasoned Loan

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	4.5%	4.5%	7.9%	10.6%	10.6%	12.4%	12.9%
1 Unit	93.2%	93.2%	90.3%	86.0%	84.9%	76.4%	79.5%
2-4 Units	2.3%	2.3%	1.8%	3.4%	4.5%	3.4%	4.1%
Condo							
Condo	4.3%	4.3%	7.2%	9.1%	8.8%	11.1%	11.8%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	36.2%	36.2%	34.5%	33.5%	35.4%	54.1%	53.6%
Cash-Out Refinance	36.4%	36.4%	34.7%	33.4%	39.6%	22.0%	24.5%
Other Refinance	27.4%	27.4%	30.8%	33.1%	25.1%	23.9%	21.9%
Origination Type (Sums to 100%)							
TPO Broker	0.4%	0.4%	27.6%	21.8%	17.0%	24.9%	19.2%
TPO Correspondent	1.8%	1.8%	24.9%	24.9%	21.6%	20.1%	15.8%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	97.7%	97.7%	47.5%	53.3%	61.4%	55.0%	65.0%
Origination Amount and Rate							
Avg Origination Loan Amount	$230,948	$230,948	$206,531	$199,964	$160,640	$132,177	$130,540
Loan Original Note Rate	5.63%	5.63%	5.45%	5.66%	5.55%	5.84%	5.67%
Seasoning (Sums to 100%)							
Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Non-Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
ACI							
ACI Probability	0.05%	0.05%	0.10%	0.23%	0.32%	1.87%	0.92%
Wtd Avg ACI Score	761	761	745	734	722	703	708
Credit Premium							
Wtd Avg Credit Premium	-0.02	-0.02	-0.16	-0.08	-0.13	0.05	-0.07
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.7%	2.4%	6.2%	3.4%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.8%	1.0%	6.4%	9.7%	9.5%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.8%	10.8%	11.6%	13.9%	7.9%	7.3%	9.0%
DTI Ratio > 20 and <= 30	25.4%	25.4%	24.4%	20.3%	17.8%	14.4%	20.0%
DTI Ratio > 30 and <= 40	27.6%	27.6%	27.3%	22.6%	23.0%	20.0%	26.8%
DTI Ratio > 40 and <= 45	12.0%	12.0%	10.6%	9.1%	9.3%	11.1%	10.9%
DTI Ratio > 45 and <= 50	6.3%	6.3%	7.1%	6.7%	6.7%	6.6%	7.3%
DTI Ratio > 50	6.6%	6.6%	5.9%	6.1%	5.7%	8.8%	8.7%
DTI Ratio Missing	11.3%	11.3%	13.1%	21.3%	29.7%	31.7%	17.3%

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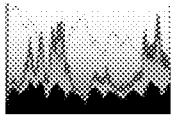


Single Family Conventional Acquisition Characteristics
Seasoned Loan

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	33.3%	33.3%	33.1%	32.0%	34.4%	36.6%	35.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	10.8%	10.8%	11.6%	13.9%	7.9%	7.3%	9.0%
DTI Ratio > 20 and <= 30	25.4%	25.4%	24.4%	20.3%	17.8%	14.4%	20.0%
DTI Ratio > 30 and <= 40	27.6%	27.6%	27.4%	22.6%	23.0%	20.0%	26.8%
DTI Ratio > 40 and <= 45	12.0%	12.0%	10.6%	9.1%	9.3%	11.1%	10.9%
DTI Ratio > 45 and <= 50	6.3%	6.3%	7.1%	6.7%	6.7%	6.6%	7.3%
DTI Ratio > 50	6.6%	6.6%	5.9%	6.1%	5.7%	8.8%	8.7%
DTI Ratio Missing	11.3%	11.3%	13.1%	21.3%	29.7%	31.7%	17.3%
Wtd Avg DTI Ratio	33.3%	33.3%	33.1%	32.0%	34.4%	36.6%	35.2%
Origination Term (Sums to 100%)							
<= 15 Years	25.9%	25.9%	15.4%	9.3%	16.8%	8.2%	11.5%
> 15 Years amd <= 25 Years	6.2%	6.2%	3.9%	2.8%	3.9%	5.2%	4.7%
> 25 Years and <= 30 Years	67.8%	67.8%	79.9%	87.9%	78.2%	86.5%	83.7%
> 30 Years	0.1%	0.1%	0.8%	0.0%	1.2%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	73.8%	73.8%	64.6%	65.7%	41.7%	55.4%	42.6%
Intermediate-Term Fixed Rate (excl Balloon)	25.9%	25.9%	15.3%	9.1%	16.2%	8.0%	11.2%
Adjustable Rate	0.3%	0.3%	20.1%	24.9%	42.0%	36.5%	46.0%
Balloon	0.0%	0.0%	0.0%	0.3%	0.1%	0.1%	0.2%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%
40 Year (ARM & Fixed)	0.1%	0.1%	0.8%	0.0%	1.2%	0.0%	0.0%
Hybrid Arm	0.3%	0.3%	19.8%	24.7%	34.3%	29.0%	34.6%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.4%
- 3/1 Hybrid Arm	0.0%	0.0%	0.8%	2.6%	2.0%	6.5%	6.3%
- 5/1 Hybrid Arm	0.2%	0.2%	11.9%	15.3%	20.3%	18.4%	24.1%
- 7/1 Hybrid Arm	0.0%	0.0%	3.6%	5.6%	11.2%	2.6%	1.3%
- 10/1 Hybrid Arm	0.1%	0.1%	3.6%	1.2%	0.9%	1.0%	2.5%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	6.4%	7.0%	10.6%

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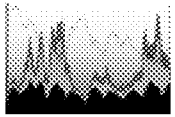


Single Family Conventional Acquisition Characteristics
Seasoned Loan

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	4.6%	4.5%	11.6%	8.2%	4.1%
- Interest Only ARM	0.0%	0.0%	4.2%	4.2%	10.9%	8.2%	4.1%
- Interest Only FRM	0.0%	0.0%	0.4%	0.3%	0.6%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.7%	14.3%	34.5%	42.0%	16.4%
- Alt-A Low/No Doc	0.0%	0.0%	0.7%	12.4%	22.1%	8.9%	6.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	4.1%	11.1%	2.4%	3.0%
- Alt-A SISA	0.0%	0.0%	0.1%	2.2%	1.4%	0.1%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.5%	1.2%	0.6%	1.0%
- Alt-A Stated Income	0.0%	0.0%	0.6%	5.6%	8.1%	5.8%	2.2%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	1.7%	8.3%	25.7%	4.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.2%	4.1%	7.4%	6.2%
My Community Mortgage	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	0.1%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.7%	18.4%	22.7%	9.4%	10.1%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	5.8%	0.6%	0.1%	3.9%
- Other Low/No Doc	0.0%	0.0%	0.7%	12.5%	22.1%	9.3%	6.2%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	1.0%	0.0%	5.6%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	1.0%	0.0%	5.6%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	0.5%	0.5%	1.0%	2.1%	10.8%	12.5%	16.5%
Investor Channel	99.5%	99.5%	99.0%	96.8%	89.2%	81.8%	83.5%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	1.0%	0.0%	5.6%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	19.4%	19.4%	19.5%	8.6%	17.8%	15.5%	11.0%
- 75/20/05	0.2%	0.2%	0.3%	0.2%	0.1%	0.1%	0.1%

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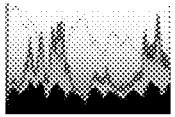


Single Family Conventional Acquisition Characteristics
Seasoned Loan

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.8%	4.8%	4.2%	2.9%	0.7%	1.0%	1.7%
- 80/15/05	2.1%	2.1%	3.4%	2.0%	0.6%	0.6%	2.2%
- 80/20/00	0.1%	0.1%	0.7%	0.9%	0.2%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
- Other	12.2%	12.2%	10.7%	2.6%	16.2%	13.8%	6.9%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	22.1%	22.1%	22.7%	14.7%	23.9%	19.9%	15.1%
- 75/20/05	0.2%	0.2%	0.4%	0.3%	0.3%	0.4%	0.2%
- 75/25/00	0.2%	0.2%	0.1%	0.3%	0.2%	0.6%	0.2%
- 80/10/10	5.8%	5.8%	5.0%	4.4%	4.7%	4.3%	3.5%
- 80/15/05	2.6%	2.6%	3.7%	2.6%	2.8%	2.6%	3.7%
- 80/20/00	1.4%	1.4%	0.7%	1.1%	2.2%	5.5%	2.2%
- 90/05/05	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.1%
- Other	11.9%	11.9%	12.7%	6.0%	13.5%	6.3%	5.1%
EA/TPR							
EA/TPR	0.0%	0.0%	0.0%	0.2%	0.1%	0.1%	0.5%
- EA I	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.2%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
10-K Property Region (Sums to 100%)							
Midwest	5.2%	5.2%	14.8%	14.6%	10.1%	16.5%	18.6%
Northeast	20.1%	20.1%	19.8%	26.5%	34.6%	19.8%	24.1%
Southeast	39.5%	39.5%	23.1%	23.3%	28.0%	26.1%	21.9%
Southwest	7.9%	7.9%	9.0%	8.8%	10.9%	10.1%	10.2%
West	27.4%	27.4%	33.2%	26.8%	16.4%	27.5%	25.1%
Census Region (Sums to 100%)							
New England	4.3%	4.3%	5.6%	5.5%	7.9%	6.5%	9.7%
Middle Atlantic	15.5%	15.5%	13.3%	19.7%	25.8%	10.3%	10.0%
East North Central	4.4%	4.4%	12.3%	12.8%	8.6%	14.7%	15.6%
East South Central	1.9%	1.9%	1.4%	1.9%	1.8%	3.1%	3.2%
South Atlantic	37.9%	37.9%	22.4%	21.7%	26.4%	23.1%	19.3%
West North Central	2.0%	2.0%	4.1%	3.3%	2.4%	3.2%	3.9%
West South Central	3.5%	3.5%	3.7%	3.2%	6.3%	4.9%	4.4%
Mountain	3.8%	3.8%	4.4%	5.2%	4.9%	5.1%	6.5%
Pacific	26.7%	26.7%	32.5%	25.7%	15.3%	26.2%	23.6%

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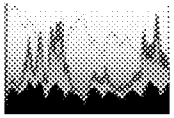


Single Family Conventional Acquisition Characteristics
Seasoned Loan

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.2%	1.0%	0.6%	2.8%	3.8%
Top 10 States							
01) CA	23.8%	23.8%	28.6%	22.2%	13.2%	23.3%	18.2%
02) VA	17.3%	17.3%	5.5%	5.1%	6.3%	5.2%	3.5%
03) MD	9.9%	9.9%	5.1%	3.8%	4.3%	2.8%	2.1%
04) NY	8.5%	8.5%	8.1%	10.7%	15.5%	5.4%	5.7%
05) NJ	5.4%	5.4%	3.0%	4.8%	7.6%	3.4%	2.6%
06) FL	3.3%	3.3%	4.4%	4.9%	8.7%	7.5%	6.4%
07) TX	2.8%	2.8%	2.8%	2.6%	4.0%	3.5%	3.5%
08) NC	2.4%	2.4%	2.9%	3.1%	2.9%	2.2%	2.2%
09) OH	2.3%	2.3%	5.7%	3.8%	1.6%	6.6%	7.6%
10) GA	2.0%	2.0%	1.9%	2.8%	2.2%	2.8%	3.0%
Top 10 Sellers							
01) BANK OF AMERICA CORPORATION	50.6%	50.6%	44.9%	43.6%	9.2%	7.0%	4.7%
02) PENTAGON FEDERAL CREDIT UNION	44.0%	44.0%	0.0%	0.0%	0.2%	0.3%	1.4%
03) FIRST PLACE BANK	1.7%	1.7%	0.1%	0.1%	0.1%	0.7%	0.1%
04) CITY NATIONAL CORPORATION	1.2%	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%
05) FIRST HORIZON NATIONAL CORPORATION	0.7%	0.7%	2.4%	0.6%	2.6%	1.0%	4.0%
06) REGIONS FINANCIAL CORP	0.4%	0.4%	2.2%	0.1%	0.4%	0.2%	0.5%
07) GATEWAY BANK FSB	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
08) DUPAGE CREDIT UNION	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
09) HSBC HOLDINGS PLC	0.2%	0.2%	21.5%	5.0%	0.1%	0.0%	0.0%
10) PRIMEBANK	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers							
01) PENTAGON FEDERAL CREDIT UNION	43.9%	43.9%	0.0%	0.0%	0.2%	0.3%	1.4%
02) WELLS FARGO & COMPANY	30.2%	30.2%	14.9%	24.5%	18.1%	9.4%	33.3%
03) BANK OF AMERICA CORPORATION	19.3%	19.3%	29.7%	14.1%	9.8%	13.0%	5.0%
04) FIRST PLACE BANK	1.7%	1.7%	0.1%	0.1%	0.1%	0.1%	0.1%
05) CITY NATIONAL CORPORATION	1.2%	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%
06) PNC FINANCIAL SERVICES GROUP INC	0.8%	0.8%	4.0%	3.8%	1.4%	9.0%	0.5%
07) COASTAL STATES MORTGAGE CORPORATION	0.7%	0.7%	0.4%	0.1%	2.2%	0.0%	0.0%
08) SAN DIEGO COUNTY CREDIT UNION	0.4%	0.4%	0.2%	0.0%	0.0%	0.0%	0.0%
09) GATEWAY BANK FSB	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
10) DUPAGE CREDIT UNION	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	94.7%						

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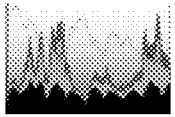


Single Family Conventional Acquisition Characteristics
Seasoned Loan

Acquisition Profile	YTD JAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	5.3%						
- Primary MI Only	3.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	1.6%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.0%						
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	39.31	39.31	22.49	8.91	-0.61	-8.21	-9.78
Wtd Avg Economic Model Fee	19.68	19.68	28.09	19.87	17.09	22.58	21.75
Wtd Avg Charged Fee	58.98	58.98	50.58	28.79	16.48	14.37	11.97
Appraisal Waivers							
Appraisal Waiver	2.5%	2.5%	0.6%	0.2%	0.2%	0.4%	0.5%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.87%	0.87%	13.57%	30.44%	32.83%	38.85%	52.64%
Cumulative Default Rate	0.00%	0.00%	0.01%	0.21%	0.77%	1.07%	0.75%
Housing Goals							
Low Mod	25.32%	25.32%	31.21%	34.35%	33.15%	65.85%	60.76%
Special Affordable	1.45%	1.45%	6.74%	8.19%	10.47%	33.48%	32.77%
Underserved	31.13%	31.13%	26.63%	32.04%	32.94%	45.39%	44.08%
PMM Low Mod	27.82%	27.82%	32.16%	32.08%	30.62%	79.09%	70.20%
PMM Special Affordable	1.63%	1.63%	7.11%	7.16%	9.07%	42.91%	45.04%
PMM Underserved	23.06%	23.06%	23.69%	27.47%	29.56%	48.87%	46.26%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	1.08%	1.08%	2.14%	1.88%	0.46%	0.72%	1.20%
Median Valuation Bias for Other Refi	-1.52%	-1.52%	-1.34%	-1.33%	-1.06%	-1.07%	-0.37%

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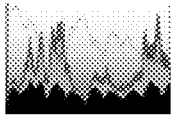


Single Family Conventional Acquisition Characteristics
Overall Excluding Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	130,758	130,758	2,793,301	2,670,671	3,294,223	2,797,011	3,051,692
Book Volume ($B)	$28.7	$28.7	$612.2	$557.2	$643.8	$515.8	$524.2
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	34.3%	34.3%	33.7%	22.7%	16.7%	18.6%	21.4%
OLTV 60.01% - 70.00%	16.8%	16.8%	17.5%	16.1%	13.5%	15.1%	16.3%
OLTV 70.01% - 75.00%	14.0%	14.0%	13.2%	10.0%	9.4%	8.9%	8.8%
OLTV 75.01% - 80.00%	29.3%	29.3%	28.3%	29.5%	35.4%	40.8%	37.4%
OLTV 80.01% - 90.00%	3.9%	3.9%	5.1%	11.7%	9.1%	6.8%	7.4%
OLTV 90.01% - 95.00%	1.6%	1.6%	2.0%	6.2%	5.6%	3.2%	3.6%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.7%	0.5%	0.4%	0.5%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.1%	3.1%	9.8%	6.0%	4.3%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	65.6%	65.6%	66.0%	72.0%	75.5%	73.4%	71.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	30.7%	30.7%	30.5%	20.1%	15.3%	17.1%	19.3%
Comb LTV 60.01% - 70.00%	16.6%	16.6%	17.3%	15.2%	12.5%	14.0%	15.6%
Comb LTV 70.01% - 75.00%	14.2%	14.2%	13.3%	9.8%	7.6%	7.9%	8.4%
Comb LTV 75.01% - 80.00%	28.6%	28.6%	27.2%	26.7%	22.9%	24.4%	25.9%
Comb LTV 80.01% - 90.00%	7.2%	7.2%	8.6%	16.3%	16.5%	14.7%	14.1%
Comb LTV 90.01% - 95.00%	2.2%	2.2%	2.8%	7.7%	10.1%	8.1%	7.5%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.2%	0.7%	0.5%	0.5%	0.5%
Comb LTV 97.01% - 100.00%	0.1%	0.1%	0.1%	3.4%	14.4%	12.0%	6.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%	1.8%
Wtd Avg Comb LTV	67.3%	67.3%	67.6%	73.7%	78.5%	76.7%	74.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	30.7%	30.7%	30.5%	20.1%	15.3%	17.1%	19.3%
Comb LTV 60.01% - 70.00%	16.6%	16.6%	17.3%	15.2%	12.5%	14.0%	15.6%
Comb LTV 70.01% - 75.00%	14.2%	14.2%	13.3%	9.8%	7.6%	7.9%	8.4%
Comb LTV 75.01% - 80.00%	28.6%	28.6%	27.2%	26.7%	22.9%	24.4%	25.9%
Comb LTV 80.01% - 90.00%	7.2%	7.2%	8.6%	16.3%	16.5%	14.7%	14.1%
Comb LTV 90.01% - 95.00%	2.2%	2.2%	2.8%	7.7%	10.1%	8.1%	7.5%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.2%	0.7%	0.5%	0.5%	0.5%

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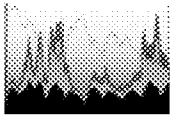


Single Family Conventional Acquisition Characteristics
Overall Excluding Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.1%	0.1%	0.1%	3.4%	14.4%	12.0%	6.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.2%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%	1.8%
Wtd Avg Comb LTV	67.3%	67.3%	67.5%	73.7%	78.5%	76.7%	74.4%
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%	0.4%	0.8%	0.9%	0.7%
FICO 550-579	0.0%	0.0%	0.0%	0.4%	1.0%	1.1%	0.9%
FICO 580-619	0.3%	0.3%	0.3%	2.0%	4.6%	4.3%	3.8%
FICO 620-659	1.6%	1.6%	1.5%	5.7%	11.5%	11.2%	10.7%
FICO 660-699	7.0%	7.0%	6.3%	13.9%	19.2%	19.6%	18.9%
FICO 700-739	17.0%	17.0%	17.0%	21.7%	22.6%	23.0%	23.2%
FICO >= 740	73.9%	73.9%	74.8%	55.8%	40.1%	39.7%	41.5%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Wtd Avg FICO	761	761	762	738	716	716	719
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	66.4%	66.4%	81.9%	78.2%	76.1%	70.6%	68.5%
Intermediate-term, fixed-rate	21.1%	21.1%	14.5%	11.8%	5.5%	6.4%	9.4%
Adjustable-rate	9.2%	9.2%	2.4%	4.4%	2.9%	4.8%	8.8%
Interest Only adjustable-rate	3.3%	3.3%	1.1%	4.0%	6.6%	8.7%	9.3%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.3%	3.1%	3.2%
Interest Only fixed-rate	0.0%	0.0%	0.0%	1.7%	8.5%	6.5%	0.8%
10-K Occupancy Type (Sums to 100%)							
Principal Residence	89.9%	89.9%	92.9%	89.5%	88.6%	87.4%	88.5%
Second/Vacation Home	5.2%	5.2%	4.6%	5.0%	4.9%	5.6%	5.1%
Investor Property	4.9%	4.9%	2.5%	5.6%	6.5%	7.0%	6.4%
10-K Unit Type (Sums to 100%)							
1 Unit	97.6%	97.6%	98.3%	97.2%	96.3%	96.5%	96.5%
2-4 Units	2.4%	2.4%	1.7%	2.8%	3.7%	3.5%	3.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)							
Condo/Coop	10.7%	10.7%	8.3%	10.3%	10.4%	10.5%	9.8%
Single Family Homes	89.3%	89.3%	91.7%	89.7%	89.6%	89.5%	90.2%
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.2%	0.2%	0.2%	0.2%	0.3%	0.6%	0.4%

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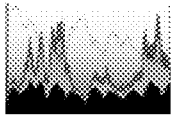


Single Family Conventional Acquisition Characteristics
Overall Excluding Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	10.7%	10.7%	8.3%	10.3%	10.4%	10.5%	9.8%
1 Unit	86.8%	86.8%	89.9%	86.7%	85.6%	85.4%	86.3%
2-4 Units	2.4%	2.4%	1.7%	2.8%	3.7%	3.5%	3.5%
Condo							
Condo	9.4%	9.4%	7.5%	9.7%	10.0%	10.1%	9.4%
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	30.7%	30.7%	22.4%	41.4%	49.6%	51.7%	46.9%
Cash-Out Refinance	28.5%	28.5%	30.6%	30.7%	32.2%	34.4%	35.4%
Other Refinance	40.8%	40.8%	47.0%	27.9%	18.1%	13.9%	17.7%
Origination Type (Sums to 100%)							
TPO Broker	11.9%	11.9%	12.7%	21.9%	23.5%	22.1%	18.5%
TPO Correspondent	32.5%	32.5%	30.5%	29.5%	37.7%	36.0%	33.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	55.7%	55.7%	56.9%	48.6%	38.8%	41.9%	47.8%
Origination Amount and Rate							
Avg Origination Loan Amount	$221,234	$221,234	$220,589	$210,472	$196,003	$184,915	$172,293
Loan Original Note Rate	4.83%	4.83%	4.93%	6.00%	6.51%	6.45%	5.73%
Seasoning (Sums to 100%)							
Seasoned	3.4%	3.4%	3.4%	7.1%	2.1%	2.5%	2.4%
Non-Seasoned	96.6%	96.6%	96.6%	92.9%	97.9%	97.5%	97.6%
ACI							
ACI Probability	0.08%	0.08%	0.07%	0.34%	1.04%	0.89%	0.56%
Wtd Avg ACI Score	753	753	753	723	691	696	707
Credit Premium							
Wtd Avg Credit Premium	0.06	0.06	-0.22	-0.07	0.01	0.06	0.07
Credit Premium > 1.5	0.0%	0.0%	0.1%	0.5%	1.6%	2.1%	0.8%
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%	0.4%	2.9%	5.1%	3.6%
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.6%	11.6%	13.9%	8.0%	5.4%	5.7%	7.3%
DTI Ratio > 20 and <= 30	25.3%	25.3%	27.2%	19.0%	14.7%	15.2%	18.0%
DTI Ratio > 30 and <= 40	29.1%	29.1%	28.2%	27.0%	26.5%	27.3%	28.0%
DTI Ratio > 40 and <= 45	13.5%	13.5%	12.0%	14.2%	15.5%	15.3%	13.9%
DTI Ratio > 45 and <= 50	8.2%	8.2%	8.5%	11.4%	12.8%	11.6%	10.0%
DTI Ratio > 50	10.9%	10.9%	9.5%	17.9%	18.2%	15.6%	14.8%
DTI Ratio Missing	1.4%	1.4%	0.7%	2.5%	6.9%	9.2%	8.0%

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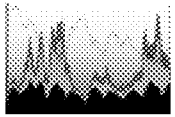


Single Family Conventional Acquisition Characteristics
Overall Excluding Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	34.5%	34.5%	33.5%	38.3%	39.9%	39.1%	38.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	11.6%	11.6%	13.9%	7.9%	5.4%	5.8%	7.4%
DTI Ratio > 20 and <= 30	25.3%	25.3%	27.2%	18.9%	15.0%	15.5%	18.3%
DTI Ratio > 30 and <= 40	29.1%	29.1%	28.2%	27.0%	26.9%	27.8%	28.5%
DTI Ratio > 40 and <= 45	13.5%	13.5%	12.0%	14.3%	15.7%	15.6%	14.1%
DTI Ratio > 45 and <= 50	8.2%	8.2%	8.5%	11.5%	13.0%	11.9%	10.2%
DTI Ratio > 50	10.9%	10.9%	9.5%	18.0%	18.5%	16.0%	15.2%
DTI Ratio Missing	1.4%	1.4%	0.7%	2.5%	5.4%	7.3%	6.2%
Wtd Avg DTI Ratio	34.5%	34.5%	33.5%	38.3%	39.9%	39.1%	38.0%
Origination Term (Sums to 100%)							
<= 15 Years	21.1%	21.1%	14.5%	11.8%	5.5%	6.4%	9.4%
> 15 Years amd <= 25 Years	4.3%	4.3%	4.2%	2.9%	2.2%	2.3%	3.5%
> 25 Years and <= 30 Years	74.5%	74.5%	81.2%	84.7%	90.7%	90.8%	87.0%
> 30 Years	0.0%	0.0%	0.0%	0.6%	1.6%	0.5%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	66.4%	66.4%	81.9%	79.8%	84.5%	77.0%	69.3%
Intermediate-Term Fixed Rate (excl Balloon)	21.1%	21.1%	14.5%	11.8%	5.5%	6.3%	9.3%
Adjustable Rate	12.5%	12.5%	3.5%	8.3%	9.9%	16.6%	21.3%
Balloon	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Various Product Types							
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.6%	1.6%	0.5%	0.1%
Hybrid Arm	12.5%	12.5%	3.5%	8.3%	9.5%	13.4%	17.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.6%	0.7%	1.5%	3.4%
- 5/1 Hybrid Arm	9.8%	9.8%	2.7%	5.3%	6.0%	8.9%	11.0%
- 7/1 Hybrid Arm	1.9%	1.9%	0.4%	1.8%	1.5%	1.9%	2.4%
- 10/1 Hybrid Arm	0.7%	0.7%	0.3%	0.6%	1.0%	1.0%	1.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.3%	3.1%	3.2%

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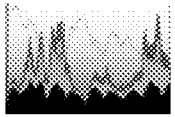


Single Family Conventional Acquisition Characteristics
Overall Excluding Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	3.4%	3.4%	1.2%	5.6%	15.2%	15.2%	10.1%
- Interest Only ARM	3.3%	3.3%	1.1%	4.0%	6.6%	8.7%	9.3%
- Interest Only FRM	0.0%	0.0%	0.0%	1.7%	8.5%	6.5%	0.8%
Alt-A	0.0%	0.0%	0.0%	3.1%	16.7%	21.8%	16.1%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	2.7%	12.7%	14.6%	10.7%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	1.0%	0.4%	0.1%
- Alt-A NINA	0.0%	0.0%	0.0%	0.5%	1.9%	3.2%	3.8%
- Alt-A SISA	0.0%	0.0%	0.0%	0.4%	1.3%	1.3%	0.1%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.1%	1.9%	1.6%	1.1%
- Alt-A Stated Income	0.0%	0.0%	0.0%	1.6%	6.7%	8.1%	5.6%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.4%	2.9%	4.5%	2.8%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	1.1%	2.6%	2.6%
My Community Mortgage	0.2%	0.2%	0.1%	0.9%	4.2%	1.8%	0.4%
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	1.8%	15.8%	31.0%	27.7%	20.9%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	1.8%	13.1%	18.2%	12.9%	10.3%
- Other Low/No Doc	0.0%	0.0%	0.0%	2.7%	12.8%	14.8%	10.6%
Subprime Deals							
Subprime	0.0%	0.0%	0.0%	0.3%	0.7%	0.7%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.3%	0.7%	0.7%	0.0%
Business Channel (Sums to 100%)							
Lender Channel	95.5%	95.5%	96.1%	88.4%	79.8%	72.7%	79.2%
Investor Channel	4.5%	4.5%	3.9%	9.2%	17.3%	24.2%	18.4%
eChannel	0.0%	0.0%	0.0%	2.1%	2.2%	2.5%	2.4%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.3%	0.7%	0.7%	0.0%
Unknown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW							
Subordinate Financing - RDW	11.9%	11.9%	11.3%	11.5%	19.6%	21.3%	16.4%
- 75/20/05	0.1%	0.1%	0.2%	0.2%	0.5%	0.3%	0.3%

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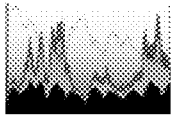


Single Family Conventional Acquisition Characteristics
Overall Excluding Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.9%	0.1%	0.0%
- 80/10/10	1.8%	1.8%	2.0%	3.0%	5.1%	5.8%	5.3%
- 80/15/05	0.4%	0.4%	0.6%	1.2%	3.7%	4.1%	3.5%
- 80/20/00	0.2%	0.2%	0.1%	0.4%	1.1%	1.9%	1.3%
- 90/05/05	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
- Other	9.3%	9.3%	8.4%	6.5%	8.5%	9.1%	5.9%
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	13.3%	13.3%	13.2%	13.1%	21.0%	23.1%	19.6%
- 75/20/05	0.1%	0.1%	0.2%	0.2%	0.5%	0.4%	0.4%
- 75/25/00	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.1%
- 80/10/10	2.0%	2.0%	2.3%	3.4%	6.3%	7.2%	6.7%
- 80/15/05	0.5%	0.5%	0.6%	1.3%	4.2%	4.8%	4.0%
- 80/20/00	0.3%	0.3%	0.2%	0.5%	4.7%	5.9%	3.2%
- 90/05/05	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
- Other	10.4%	10.4%	9.9%	7.5%	5.1%	4.5%	5.2%
EA/TPR							
EA/TPR	0.1%	0.1%	0.1%	1.7%	3.5%	2.9%	2.9%
- EA I	0.0%	0.0%	0.0%	0.7%	1.3%	1.2%	1.2%
- EA/TPR II	0.0%	0.0%	0.0%	0.4%	1.1%	0.8%	0.7%
- EA/TPR III	0.0%	0.0%	0.0%	0.5%	1.1%	0.9%	1.0%
10-K Property Region (Sums to 100%)							
Midwest	13.3%	13.3%	15.8%	14.7%	14.9%	14.9%	15.4%
Northeast	20.4%	20.4%	19.4%	18.5%	17.8%	16.8%	18.3%
Southeast	19.2%	19.2%	20.0%	23.4%	26.5%	27.5%	25.4%
Southwest	13.6%	13.6%	14.8%	15.9%	17.6%	16.7%	15.5%
West	33.6%	33.6%	30.0%	27.5%	23.3%	24.0%	25.4%
Census Region (Sums to 100%)							
New England	6.3%	6.3%	6.3%	5.3%	5.6%	5.4%	6.4%
Middle Atlantic	13.5%	13.5%	12.5%	12.5%	11.5%	10.5%	10.8%
East North Central	10.5%	10.5%	12.2%	11.9%	12.0%	12.0%	12.3%
East South Central	2.8%	2.8%	3.4%	3.6%	4.0%	3.8%	3.4%
South Atlantic	16.8%	16.8%	17.0%	20.2%	22.9%	24.1%	22.5%
West North Central	4.7%	4.7%	5.8%	4.9%	5.0%	5.1%	5.3%
West South Central	6.5%	6.5%	6.5%	6.9%	7.2%	6.5%	5.7%
Mountain	6.6%	6.6%	7.8%	9.0%	11.0%	10.9%	10.5%
Pacific	32.2%	32.2%	28.2%	25.4%	20.5%	21.2%	22.6%

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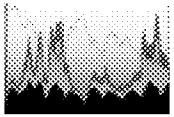


Single Family Conventional Acquisition Characteristics
Overall Excluding Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.6%
Top 10 States							
01) CA	26.4%	26.4%	21.3%	18.6%	13.9%	15.3%	16.7%
02) NY	6.9%	6.9%	5.4%	5.4%	4.6%	4.0%	4.1%
03) TX	4.9%	4.9%	4.9%	5.2%	5.2%	4.5%	3.8%
04) IL	4.5%	4.5%	4.6%	5.2%	5.0%	4.5%	4.4%
05) VA	4.2%	4.2%	3.9%	3.7%	3.4%	3.5%	3.6%
06) NJ	3.9%	3.9%	4.1%	4.0%	4.0%	3.8%	3.9%
07) MA	3.7%	3.7%	3.6%	2.8%	2.7%	2.6%	3.1%
08) WA	3.4%	3.4%	4.1%	4.0%	3.7%	3.3%	3.2%
09) FL	3.1%	3.1%	2.9%	5.3%	8.3%	9.5%	8.7%
10) MD	2.9%	2.9%	2.9%	2.9%	3.2%	3.1%	3.1%
Top 10 Sellers							
01) WELLS FARGO & COMPANY	25.5%	25.5%	22.0%	18.0%	9.7%	9.1%	8.7%
02) BANK OF AMERICA CORPORATION	21.5%	21.5%	23.1%	24.6%	32.1%	29.9%	31.0%
03) JPMORGAN CHASE & CO	6.9%	6.9%	7.9%	9.5%	8.1%	6.9%	7.7%
04) GMAC INC	5.3%	5.3%	2.5%	3.9%	4.1%	6.0%	5.2%
05) CITIGROUP INC	4.4%	4.4%	5.0%	10.4%	8.7%	9.1%	8.4%
06) SUNTRUST BANKS INC	3.9%	3.9%	4.8%	4.8%	5.2%	5.4%	3.1%
07) QUICKEN LOANS INC	3.0%	3.0%	1.8%	0.9%	0.0%	0.0%	0.0%
08) FLAGSTAR BANCORP INC	2.7%	2.7%	2.2%	2.7%	2.6%	2.0%	3.4%
09) PENTAGON FEDERAL CREDIT UNION	2.0%	2.0%	0.1%	0.0%	0.0%	0.0%	0.1%
10) PHH CORPORATION	1.7%	1.7%	2.5%	2.4%	2.5%	3.2%	3.6%
Top 10 Servicers							
01) WELLS FARGO & COMPANY	26.9%	26.9%	22.6%	19.2%	11.5%	11.9%	13.0%
02) BANK OF AMERICA CORPORATION	20.4%	20.4%	22.7%	22.6%	32.1%	31.3%	31.0%
03) JPMORGAN CHASE & CO	9.8%	9.8%	9.7%	15.4%	13.3%	12.6%	11.8%
04) GMAC INC	5.8%	5.8%	3.5%	4.6%	3.7%	5.6%	4.9%
05) CITIGROUP INC	4.4%	4.4%	5.0%	10.5%	9.0%	10.8%	12.0%
06) SUNTRUST BANKS INC	3.9%	3.9%	4.8%	4.7%	3.7%	3.2%	2.4%
07) FLAGSTAR BANCORP INC	2.7%	2.7%	1.8%	2.1%	1.5%	0.8%	0.8%
08) PENTAGON FEDERAL CREDIT UNION	2.0%	2.0%	0.1%	0.0%	0.0%	0.0%	0.1%
09) PHH CORPORATION	1.7%	1.7%	2.5%	2.4%	2.1%	2.2%	2.6%
10) HSBC HOLDINGS PLC	1.0%	1.0%	1.5%	1.3%	0.7%	0.8%	0.9%
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	94.4%						

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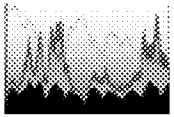


Single Family Conventional Acquisition Characteristics
Overall Excluding Refi Plus

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	5.6%						
- Primary MI Only	5.5%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.1%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement	0.9%						
Alt-A with Credit Enhancement	0.0%						
Economic Fees and Gap							
Wtd Avg Economic Gap	13.27	13.27	7.25	1.91	-12.94	-8.10	-1.75
Wtd Avg Economic Model Fee	14.28	14.28	16.48	26.51	41.87	34.43	27.31
Wtd Avg Charged Fee	27.55	27.55	23.72	28.42	28.93	26.34	25.56
Appraisal Waivers							
Appraisal Waiver	1.0%	1.0%	1.3%	2.7%	2.4%	2.0%	2.0%
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.08%	0.08%	3.10%	25.92%	28.24%	38.94%	40.51%
Cumulative Default Rate	0.00%	0.00%	0.00%	0.64%	3.37%	3.57%	2.04%
Housing Goals							
Low Mod	42.31%	42.31%	38.05%	42.14%	44.02%	46.73%	47.36%
Special Affordable	16.17%	16.17%	13.18%	16.03%	17.66%	19.53%	19.52%
Underserved	27.40%	27.40%	24.22%	33.98%	38.63%	38.66%	36.95%
PMM Low Mod	45.04%	45.04%	42.61%	38.46%	40.33%	43.08%	43.14%
PMM Special Affordable	19.29%	19.29%	16.57%	13.46%	14.83%	16.50%	16.55%
PMM Underserved	28.58%	28.58%	26.95%	30.38%	33.11%	32.63%	31.21%
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	7.83%	7.83%	9.08%	9.74%	7.99%	4.64%	1.69%
Median Valuation Bias for Other Refi	7.56%	7.56%	8.44%	8.86%	8.19%	4.47%	1.15%

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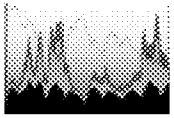


Single Family Conventional Acquisition Characteristics
Wells Pass-Through Express (PTX)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
# Loans	533	533	313				
Book Volume ($B)	$0.1	$0.1	$0.1				
Original Loan-to-Value Ratio (Sums to 100%)							
OLTV <= 60.00%	17.0%	17.0%	19.0%				
OLTV 60.01% - 70.00%	12.4%	12.4%	16.5%				
OLTV 70.01% - 75.00%	13.5%	13.5%	9.6%				
OLTV 75.01% - 80.00%	43.9%	43.9%	45.7%				
OLTV 80.01% - 90.00%	8.7%	8.7%	6.0%				
OLTV 90.01% - 95.00%	2.6%	2.6%	2.4%				
OLTV 95.01% - 97.00%	1.5%	1.5%	0.8%				
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%				
OLTV > 100.00%	0.3%	0.3%	0.0%				
OLTV Missing	0.0%	0.0%	0.0%				
Wtd Avg OLTV	73.2%	73.2%	71.8%				
Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	14.1%	14.1%	18.5%				
Comb LTV 60.01% - 70.00%	13.0%	13.0%	16.5%				
Comb LTV 70.01% - 75.00%	14.0%	14.0%	9.6%				
Comb LTV 75.01% - 80.00%	45.0%	45.0%	43.2%				
Comb LTV 80.01% - 90.00%	8.2%	8.2%	8.0%				
Comb LTV 90.01% - 95.00%	2.8%	2.8%	2.7%				
Comb LTV 95.01% - 97.00%	1.7%	1.7%	0.8%				
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.0%				
Comb LTV > 100.00%	1.0%	1.0%	0.7%				
Comb LTV Missing	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	74.3%	74.3%	72.3%				
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)							
Comb LTV <= 60.00%	14.1%	14.1%	18.5%				
Comb LTV 60.01% - 70.00%	13.0%	13.0%	16.5%				
Comb LTV 70.01% - 75.00%	14.0%	14.0%	9.6%				
Comb LTV 75.01% - 80.00%	45.0%	45.0%	43.2%				
Comb LTV 80.01% - 90.00%	8.2%	8.2%	8.0%				
Comb LTV 90.01% - 95.00%	2.8%	2.8%	2.7%				
Comb LTV 95.01% - 97.00%	1.7%	1.7%	0.8%				

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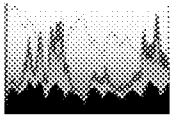


Single Family Conventional Acquisition Characteristics
Wells Pass-Through Express (PTX)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.0%				
Comb LTV > 100.00%	1.0%	1.0%	0.7%				
Comb LTV Missing	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	74.3%	74.3%	72.3%				
Credit Score (Sums to 100%)							
FICO < 550	0.0%	0.0%	0.0%				
FICO 550-579	0.0%	0.0%	0.0%				
FICO 580-619	0.0%	0.0%	0.0%				
FICO 620-659	2.3%	2.3%	2.7%				
FICO 660-699	6.1%	6.1%	9.9%				
FICO 700-739	19.8%	19.8%	19.8%				
FICO >= 740	71.8%	71.8%	67.6%				
FICO Missing	0.0%	0.0%	0.0%				
Wtd Avg FICO	760	760	755				
10-K Product Type (Sums to 100%)							
Long-term, fixed-rate	100.0%	100.0%	100.0%				
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%				
Adjustable-rate	0.0%	0.0%	0.0%				
Interest Only adjustable-rate	0.0%	0.0%	0.0%				
Negative Amortization	0.0%	0.0%	0.0%				
Interest Only fixed-rate	0.0%	0.0%	0.0%				
10-K Occupancy Type (Sums to 100%)							
Principal Residence	80.8%	80.8%	85.3%				
Second/Vacation Home	7.6%	7.6%	7.9%				
Investor Property	11.6%	11.6%	6.7%				
10-K Unit Type (Sums to 100%)							
1 Unit	97.1%	97.1%	97.5%				
2-4 Units	2.9%	2.9%	2.5%				
Missing	0.0%	0.0%	0.0%				
10-K Property Type (Sums to 100%)							
Condo/Coop	17.9%	17.9%	18.4%				
Single Family Homes	82.1%	82.1%	81.6%				
Property Type (Sums to 100%)							
Manufactured (Includes Special Deals)	0.0%	0.0%	0.0%				

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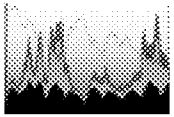


Single Family Conventional Acquisition Characteristics
Wells Pass-Through Express (PTX)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Condo/Coop	17.9%	17.9%	18.4%				
1 Unit	79.4%	79.4%	79.1%				
2-4 Units	2.8%	2.8%	2.5%				
Condo							
Condo	17.9%	17.9%	18.4%				
10-K Loan Purpose (Sums to 100%)							
Purchase Money Mortgage	70.8%	70.8%	66.9%				
Cash-Out Refinance	11.2%	11.2%	14.8%				
Other Refinance	18.0%	18.0%	18.3%				
Origination Type (Sums to 100%)							
TPO Broker	0.0%	0.0%	0.0%				
TPO Correspondent	0.0%	0.0%	0.0%				
Undesignated	0.0%	0.0%	0.0%				
Retail	100.0%	100.0%	100.0%				
Origination Amount and Rate							
Avg Origination Loan Amount	$205,193	$205,193	$179,853				
Loan Original Note Rate	5.08%	5.08%	5.00%				
Seasoning (Sums to 100%)							
Seasoned	0.0%	0.0%	0.0%				
Non-Seasoned	100.0%	100.0%	100.0%				
ACI							
ACI Probability	0.08%	0.08%	0.09%				
Wtd Avg ACI Score	745	745	743				
Credit Premium							
Wtd Avg Credit Premium	0.05	0.05	-0.14				
Credit Premium > 1.5	0.0%	0.0%	0.0%				
Prepay Premium							
Prepay Premium	0.0%	0.0%	0.0%				
Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	29.1%	29.1%	19.8%				
DTI Ratio > 20 and <= 30	25.2%	25.2%	20.7%				
DTI Ratio > 30 and <= 40	20.0%	20.0%	27.1%				
DTI Ratio > 40 and <= 45	8.2%	8.2%	11.4%				
DTI Ratio > 45 and <= 50	6.3%	6.3%	6.7%				
DTI Ratio > 50	9.3%	9.3%	14.3%				
DTI Ratio Missing	1.8%	1.8%	0.1%				

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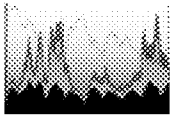


Single Family Conventional Acquisition Characteristics
Wells Pass-Through Express (PTX)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Wtd Avg DTI Ratio	29.6%	29.6%	33.6%				
Enhanced Debt-to-Income Ratio (Sums to 100%)							
DTI Ratio <= 20	29.1%	29.1%	19.8%				
DTI Ratio > 20 and <= 30	25.2%	25.2%	20.7%				
DTI Ratio > 30 and <= 40	20.0%	20.0%	27.1%				
DTI Ratio > 40 and <= 45	8.2%	8.2%	11.4%				
DTI Ratio > 45 and <= 50	6.3%	6.3%	6.7%				
DTI Ratio > 50	9.3%	9.3%	14.3%				
DTI Ratio Missing	1.8%	1.8%	0.1%				
Wtd Avg DTI Ratio	29.6%	29.6%	33.6%				
Origination Term (Sums to 100%)							
<= 15 Years	0.0%	0.0%	0.0%				
> 15 Years amd <= 25 Years	0.0%	0.0%	0.4%				
> 25 Years and <= 30 Years	100.0%	100.0%	99.6%				
> 30 Years	0.0%	0.0%	0.0%				
Missing	0.0%	0.0%	0.0%				
Traditional Product Type (Sums to 100%)							
Long-Term Fixed Rate (excl Balloon)	100.0%	100.0%	100.0%				
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%				
Adjustable Rate	0.0%	0.0%	0.0%				
Balloon	0.0%	0.0%	0.0%				
Various Product Types							
Second	0.0%	0.0%	0.0%				
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%				
Hybrid Arm	0.0%	0.0%	0.0%				
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%				
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%				
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%				
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%				
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%				
NegAm ARM	0.0%	0.0%	0.0%				

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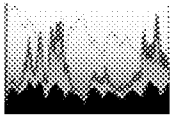


Single Family Conventional Acquisition Characteristics
Wells Pass-Through Express (PTX)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Interest Only	0.0%	0.0%	0.0%				
- Interest Only ARM	0.0%	0.0%	0.0%				
- Interest Only FRM	0.0%	0.0%	0.0%				
Alt-A	0.0%	0.0%	0.0%				
- Alt-A Low/No Doc	0.0%	0.0%	0.0%				
- Alt-A No Disclosure	0.0%	0.0%	0.0%				
- Alt-A NINA	0.0%	0.0%	0.0%				
- Alt-A SISA	0.0%	0.0%	0.0%				
- Alt-A No Ratio	0.0%	0.0%	0.0%				
- Alt-A Stated Income	0.0%	0.0%	0.0%				
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%				
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%				
My Community Mortgage	0.1%	0.1%	0.0%				
Non-Full Doc							
Non-Full Doc Total	0.0%	0.0%	0.0%				
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%				
- Other Low/No Doc	0.0%	0.0%	0.0%				
Subprime Deals							
Subprime	0.0%	0.0%	0.0%				
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%				
- Post 12/2005	0.0%	0.0%	0.0%				
Business Channel (Sums to 100%)							
Lender Channel	100.0%	100.0%	100.0%				
Investor Channel	0.0%	0.0%	0.0%				
eChannel	0.0%	0.0%	0.0%				
Underserved Channel	0.0%	0.0%	0.0%				
Subprime Channel	0.0%	0.0%	0.0%				
Unknown/Pre-2000	0.0%	0.0%	0.0%				
Subordinate Financing - RDW							
Subordinate Financing - RDW	4.9%	4.9%	3.4%				
- 75/20/05	0.0%	0.0%	0.0%				

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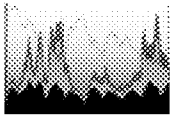


Single Family Conventional Acquisition Characteristics
Wells Pass-Through Express (PTX)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
- 75/25/00	0.1%	0.1%	0.0%				
- 80/10/10	0.2%	0.2%	1.4%				
- 80/15/05	0.2%	0.2%	0.5%				
- 80/20/00	0.2%	0.2%	0.2%				
- 90/05/05	0.2%	0.2%	0.0%				
- Other	4.0%	4.0%	1.2%				
Subordinate Financing - Enhanced							
Subordinate Financing - Enhanced	6.2%	6.2%	3.4%				
- 75/20/05	0.0%	0.0%	0.0%				
- 75/25/00	0.2%	0.2%	0.0%				
- 80/10/10	0.4%	0.4%	1.4%				
- 80/15/05	0.2%	0.2%	0.5%				
- 80/20/00	0.9%	0.9%	0.7%				
- 90/05/05	0.2%	0.2%	0.0%				
- Other	4.3%	4.3%	0.7%				
EA/TPR							
EA/TPR	0.0%	0.0%	0.2%				
- EA I	0.0%	0.0%	0.0%				
- EA/TPR II	0.0%	0.0%	0.0%				
- EA/TPR III	0.0%	0.0%	0.0%				
10-K Property Region (Sums to 100%)							
Midwest	1.4%	1.4%	2.7%				
Northeast	19.7%	19.7%	29.7%				
Southeast	13.5%	13.5%	17.4%				
Southwest	8.1%	8.1%	11.8%				
West	57.3%	57.3%	38.4%				
Census Region (Sums to 100%)							
New England	7.8%	7.8%	3.1%				
Middle Atlantic	11.6%	11.6%	26.6%				
East North Central	0.7%	0.7%	1.7%				
East South Central	0.0%	0.0%	0.3%				
South Atlantic	13.8%	13.8%	17.1%				
West North Central	0.9%	0.9%	1.0%				
West South Central	2.7%	2.7%	5.5%				
Mountain	8.4%	8.4%	10.8%				
Pacific	54.1%	54.1%	33.9%				

FM-FCIC_0003865

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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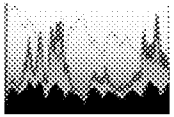


Single Family Conventional Acquisition Characteristics
Wells Pass-Through Express (PTX)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
US Territories	0.0%	0.0%	0.0%				
Top 10 States							
01) CA	50.8%	50.8%	30.6%				
02) NY	8.3%	8.3%	23.1%				
03) MA	5.8%	5.8%	3.0%				
04) VA	4.6%	4.6%	1.7%				
05) AZ	3.9%	3.9%	4.6%				
06) FL	3.6%	3.6%	6.2%				
07) NV	2.9%	2.9%	2.5%				
08) GA	2.4%	2.4%	2.8%				
09) TX	2.3%	2.3%	4.9%				
10) NJ	2.0%	2.0%	1.1%				
Top 10 Sellers							
01) PROSPECT HOLDING COMPANY LLC	100.0%	100.0%	100.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
Top 10 Servicers							
01) WELLS FARGO & COMPANY	100.0%	100.0%	100.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%				
Credit Enhancement (Sums to 100%)							
No Credit Enhancement	93.3%						

FM-FCIC_0003865

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Single Family Conventional Acquisition Characteristics
Wells Pass-Through Express (PTX)

Acquisition Profile	YTDJAN10	Q110	FY2009	FY2008	FY2007	FY2006	FY2005
Credit Enhancement	6.7%						
- Primary MI Only	6.7%						
- Pool Policy Only	0.0%						
- Pool Policy and Primary MI	0.0%						
- Full Recourse	0.0%						
- Shared Arrangement	0.0%						
- Government	0.0%						
- Secondary Market (SMC)	0.0%						
Credit Enhancement By Product Type							
NegAm with Credit Enhancement							
Interest Only with Credit Enhancement							
Alt-A with Credit Enhancement							
Economic Fees and Gap							
Wtd Avg Economic Gap	16.60	16.60	14.50				
Wtd Avg Economic Model Fee	18.71	18.71	18.13				
Wtd Avg Charged Fee	35.31	35.31	32.62				
Appraisal Waivers							
Appraisal Waiver	2.0%	2.0%	2.5%				
Cumulative Prepay and Default Rates							
Cumulative Prepay Rate	0.00%	0.00%	0.00%				
Cumulative Default Rate	0.00%	0.00%	0.00%				
Housing Goals							
Low Mod	46.84%	46.84%	59.92%				
Special Affordable	20.53%	20.53%	28.34%				
Underserved	44.78%	44.78%	41.13%				
PMM Low Mod	51.46%	51.46%	63.69%				
PMM Special Affordable	21.53%	21.53%	35.12%				
PMM Underserved	45.05%	45.05%	38.69%				
Appraisal Bias - Median Valuation Bias							
Median Valuation Bias for Cashout Refi	6.58%	6.58%	5.60%				
Median Valuation Bias for Other Refi	5.13%	5.13%	9.12%				

FM-FCIC_0003866