



MORTGAGE

TRADING ANALYTICS

Case Study
Mortgage
Trading
Analysis

Loan
Status

Loan
Balances

Trade
Analysis

Trade
Execution

Profit
Analysis

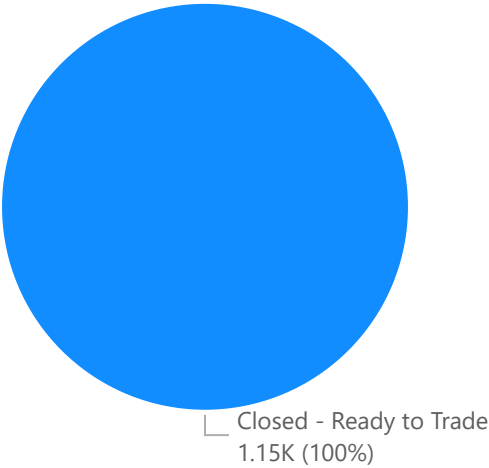
NIKHIL



Loan Status

loan_id	closing_date	file_in_audit	file_audit_complete	file_sent_to_custodian	file_at_custodian	Trade Status
5021398	8/28/2021	9/2/2021	9/6/2021	9/8/2021	9/10/2021	Closed - Ready to Trade
5021412	9/6/2021	9/8/2021	9/13/2021	9/13/2021	9/15/2021	Closed - Ready to Trade
5021444	8/3/2021	8/10/2021	8/16/2021	8/16/2021	9/15/2021	Closed - Ready to Trade
5021456	9/2/2021	9/8/2021	9/10/2021	9/13/2021	9/15/2021	Closed - Ready to Trade
5021475	9/3/2021	9/7/2021	9/10/2021	9/13/2021	9/15/2021	Closed - Ready to Trade
5021476	9/4/2021	9/8/2021	9/13/2021	9/14/2021	9/16/2021	Closed - Ready to Trade
5021484	8/25/2021	8/31/2021	9/2/2021	9/3/2021	9/6/2021	Closed - Ready to Trade
5021492	9/1/2021	9/3/2021	9/6/2021	9/7/2021	9/9/2021	Closed - Ready to Trade
5021499	9/2/2021	9/6/2021	9/8/2021	9/10/2021	9/13/2021	Closed - Ready to Trade
5021505	9/3/2021	9/7/2021	9/9/2021	9/10/2021	9/13/2021	Closed - Ready to Trade
5021511	9/2/2021	9/7/2021	9/9/2021	9/10/2021	9/13/2021	Closed - Ready to Trade
5021516	9/8/2021	9/13/2021	9/13/2021	9/14/2021	9/16/2021	Closed - Ready to Trade
5021519	8/24/2021	8/27/2021	8/30/2021	8/30/2021	9/1/2021	Closed - Ready to Trade
5021530	8/31/2021	9/2/2021	9/6/2021	9/6/2021	9/8/2021	Closed - Ready to Trade
5021554	9/7/2021	9/13/2021	9/15/2021	9/16/2021	9/20/2021	Closed - Ready to Trade
5021555	9/3/2021	9/6/2021	9/8/2021	9/10/2021	9/13/2021	Closed - Ready to Trade
5021566	9/4/2021	9/6/2021	9/8/2021	9/9/2021	9/13/2021	Closed - Ready to Trade
5021576	8/23/2021	8/27/2021	8/30/2021	8/30/2021	9/1/2021	Closed - Ready to Trade
5021617	9/6/2021	9/9/2021	9/13/2021	9/13/2021	9/15/2021	Closed - Ready to Trade
5021625	9/3/2021	9/8/2021	9/10/2021	9/13/2021	9/15/2021	Closed - Ready to Trade
5021664	8/26/2021	8/30/2021	8/30/2021	8/31/2021	9/2/2021	Closed - Ready to Trade
5021670	9/4/2021	9/7/2021	9/9/2021	9/10/2021	9/13/2021	Closed - Ready to Trade
5021675	9/4/2021	9/6/2021	9/10/2021	9/13/2021	9/15/2021	Closed - Ready to Trade
5021713	8/25/2021	8/30/2021	9/1/2021	9/2/2021	9/6/2021	Closed - Ready to Trade
5021715	9/7/2021	9/10/2021	9/13/2021	9/13/2021	9/15/2021	Closed - Ready to Trade
5021725	9/9/2021	9/13/2021	9/15/2021	9/16/2021	9/20/2021	Closed - Ready to Trade

Count of loan lid by Trade Status





loan_id	first_payment_date	next_payment_due_date	Sum of current_balance	Sum of Scheduled Principal Balance	Trade Status
5021398	10/1/2021	10/1/2021	735,000.00	733,779.26	Closed - Ready to Trade
5021412	10/1/2021	10/1/2021	175,000.00	174,683.42	Closed - Ready to Trade
5021456	10/1/2021	10/1/2021	495,000.00	494,113.58	Closed - Ready to Trade
5021475	10/1/2021	10/1/2021	85,000.00	84,493.23	Closed - Ready to Trade
5021476	10/1/2021	10/1/2021	385,000.00	384,303.52	Closed - Ready to Trade
5021484	10/1/2021	10/1/2021	165,000.00	164,236.04	Closed - Ready to Trade
5021492	10/1/2021	10/1/2021	275,000.00	274,497.02	Closed - Ready to Trade
5021499	10/1/2021	10/1/2021	465,000.00	462,825.73	Closed - Ready to Trade
5021505	10/1/2021	10/1/2021	205,000.00	204,041.45	Closed - Ready to Trade
5021511	10/1/2021	10/1/2021	715,000.00	712,762.05	Closed - Ready to Trade
5021516	10/1/2021	10/1/2021	595,000.00	593,888.61	Closed - Ready to Trade
5021519	10/1/2021	10/1/2021	295,000.00	292,776.13	Closed - Ready to Trade
5021530	10/1/2021	10/1/2021	105,000.00	104,528.07	Closed - Ready to Trade
5021554	10/1/2021	10/1/2021	105,000.00	104,518.62	Closed - Ready to Trade
5021555	10/1/2021	10/1/2021	165,000.00	163,904.95	Closed - Ready to Trade
5021566	10/1/2021	10/1/2021	255,000.00	254,404.39	Closed - Ready to Trade
5021576	10/1/2021	10/1/2021	115,000.00	114,309.01	Closed - Ready to Trade
5021617	10/1/2021	10/1/2021	315,000.00	313,555.86	Closed - Ready to Trade
5021625	10/1/2021	10/1/2021	215,000.00	213,984.78	Closed - Ready to Trade
5021664	10/1/2021	10/1/2021	255,000.00	254,478.41	Closed - Ready to Trade
5021670	10/1/2021	10/1/2021	495,000.00	492,637.79	Closed - Ready to Trade
5021675	10/1/2021	10/1/2021	305,000.00	303,573.87	Closed - Ready to Trade
5021713	10/1/2021	10/1/2021	215,000.00	214,630.42	Closed - Ready to Trade
5021715	10/1/2021	10/1/2021	85,000.00	84,493.23	Closed - Ready to Trade
5021725	10/1/2021	10/1/2021	205,000.00	204,632.90	Closed - Ready to Trade
5021768	10/1/2021	10/1/2021	95,000.00	94,568.76	Closed - Ready to Trade
5021782	10/1/2021	10/1/2021	465,000.00	464,193.81	Closed - Ready to Trade
Total			337,610,000.00	336,576,636.43	

Trade Status

■ Closed - Ready to Trade





Loan Bids

loan_id	umbs_price	Counterparty	Price	Benchmark Test	Scheduled Principal Balance	Trade Amount	Sum of Trade Premium
5021398	103.19	bank_of_americans	103.77	True	733,779.26	\$761,415.22	\$27,635.96
5021412	99.88	bank_of_americans	103.24	True	174,683.42	\$180,334.43	\$5,651.01
5021444	99.88	storgan_manley	103.28	True	244,222.70	\$252,242.37	\$8,019.66
5021456	103.19	storgan_manley	103.77	True	494,113.58	\$512,723.13	\$18,609.55
5021475	99.88	storgan_manley	101.91	True	84,493.23	\$86,106.00	\$1,612.76
5021476	99.88	storgan_manley	101.78	True	384,303.52	\$391,158.54	\$6,855.01
5021484	99.88	storgan_manley	102.60	True	164,236.04	\$168,500.02	\$4,263.98
5021492	99.88	storgan_manley	103.16	True	274,497.02	\$283,167.70	\$8,670.67
5021499	99.88	storgan_manley	102.72	True	462,825.73	\$475,420.38	\$12,594.65
5021505	99.88	pj_logan	102.47	True	204,041.45	\$209,083.83	\$5,042.37
5021511	103.19	pj_logan	103.77	True	712,762.05	\$739,606.45	\$26,844.40
5021516	99.88	bank_of_americans	102.30	True	593,888.61	\$607,533.20	\$13,644.59
5021519	97.45	storgan_manley	102.60	True	292,776.13	\$300,377.33	\$7,601.20
5021530	103.19	pj_logan	103.83	True	104,528.07	\$108,530.19	\$4,002.12
5021554	99.88	pj_logan	102.47	True	104,518.62	\$107,101.54	\$2,582.92
5021555	99.88	bank_of_americans	101.69	True	163,904.95	\$166,674.94	\$2,769.99
5021566	103.19	storgan_manley	105.49	True	254,404.39	\$268,368.02	\$13,963.62
5021576	99.88	bank_of_americans	103.77	True	114,309.01	\$118,614.17	\$4,305.16
5021617	99.88	bank_of_americans	102.61	True	313,555.86	\$321,739.67	\$8,183.81
5021625	97.45	pj_logan	103.07	True	213,984.78	\$220,543.41	\$6,558.63
5021664	103.19	storgan_manley	103.45	True	254,478.41	\$263,267.45	\$8,789.05
5021670	97.45	bank_of_americans	102.42	True	492,637.79	\$504,571.94	\$11,934.15
5021675	99.88	bank_of_americans	101.13	True	303,573.87	\$306,996.66	\$3,422.80
5021713	103.19	pj_logan	103.89	True	214,630.42	\$222,982.22	\$8,351.81
5021715	99.88	storgan_manley	101.10	True	84,493.23	\$85,419.49	\$926.26
5021725	103.19	pj_logan	103.64	True	204,632.90	\$212,084.09	\$7,451.20

Total

\$11,628,083.05



1.15K (100%)

Benchmark Test

● True

103.45

WA Price

103.44

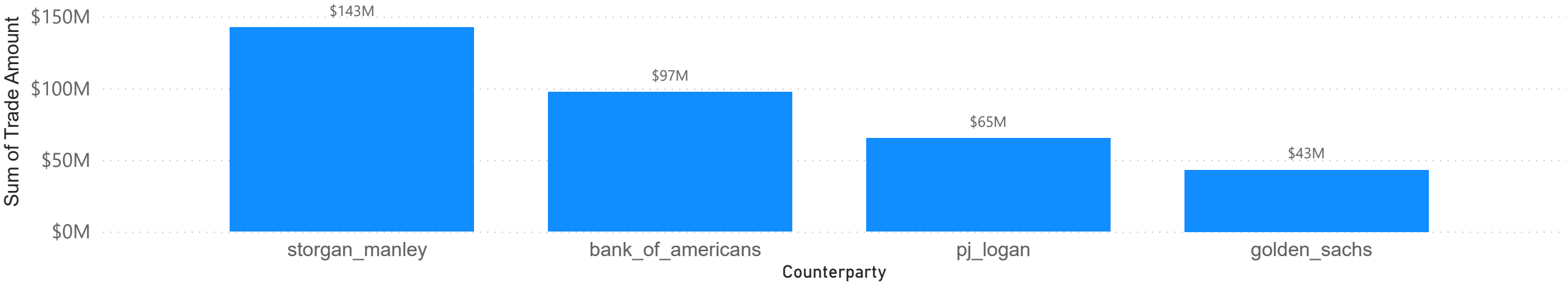
Average of Price



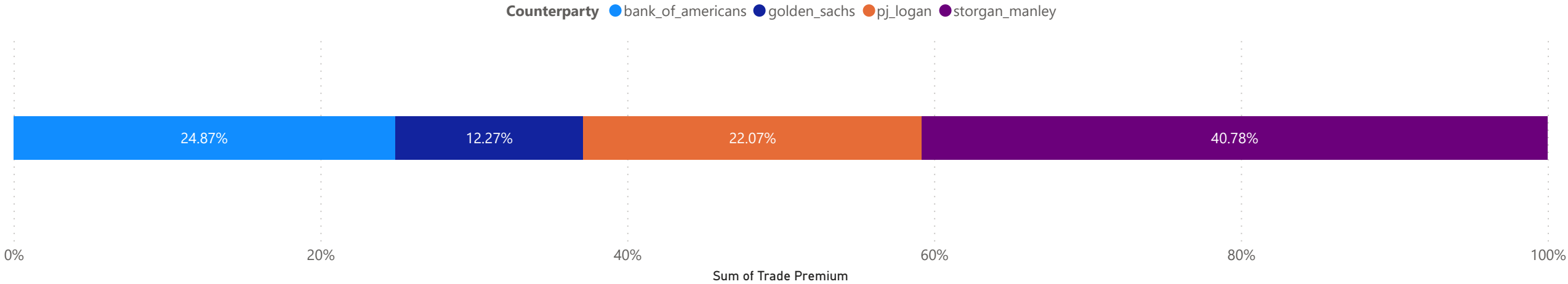
Trade Execution Detail

Counterparty	Count of loan_id	Sum of Scheduled Principal Balance	WA Price	Sum of Trade Amount	Sum of Trade Premium
storgan_manley	474	137,853,927.22	103.44	\$142,596,207.88	\$4,742,280.66
bank_of_americans	323	94,405,740.13	103.06	\$97,298,166.06	\$2,892,425.93
pj_logan	217	62,674,344.38	104.10	\$65,241,223.74	\$2,566,879.36
golden_sachs	132	41,642,624.70	103.43	\$43,069,121.80	\$1,426,497.10
Total	1146	336,576,636.43	103.45	\$348,204,719.48	\$11,628,083.05

Sum of Trade Amount by Counterparty



Sum of Trade Premium by Counterparty





Sum of Scheduled Principal Balance	Total Loan Revenue	Loan Gross Profit	Loan Profit Margin	Sum of target_profit	Target Profit Margin
336,576,636.43	23,812,719.05	23,807,032.28	7.073%	\$16,880,500	5.00%

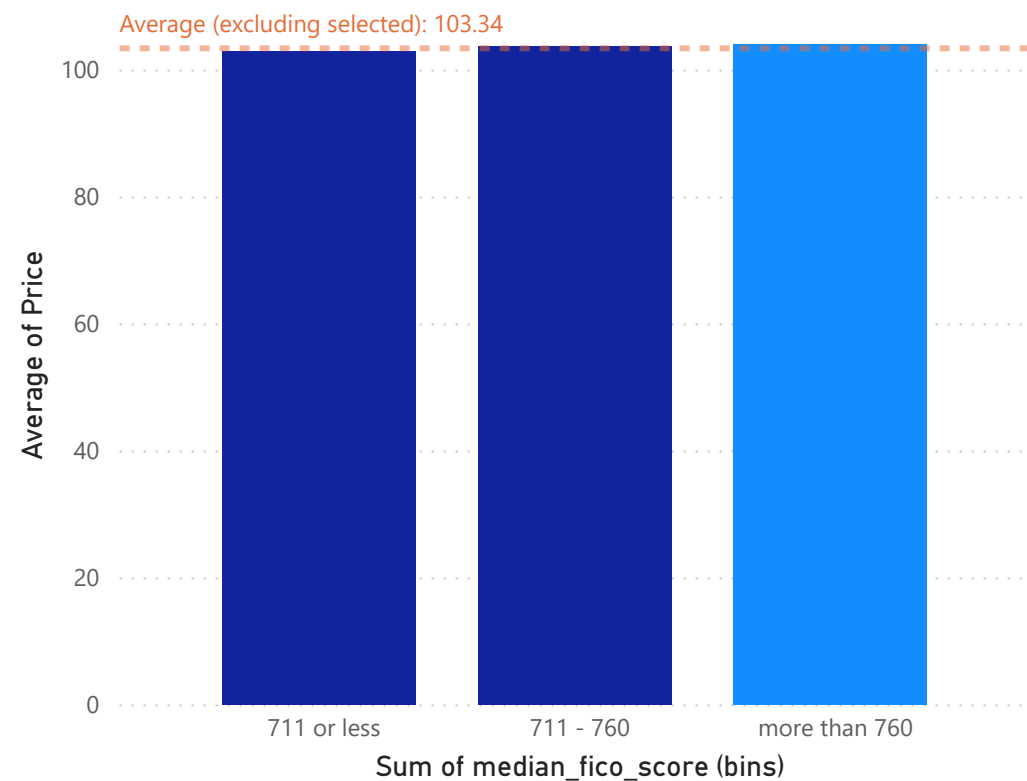
Key influencers Top segments



What influences Price to Increase ?



← Price is more likely to increase when Sum of median_fico_score is more than 760 than otherwise (on average).



☐ Only show values that are influencers