Conditional Claim Rates **All Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1976	0.11	0.97	1.04	0.80	0.49	0.35	0.30	0.31	0.27	0.22	0.24	0.26	0.36	0.37	0.37	0.28	0.28	0.27	0.23	0.20	0.13	0.11	0.10	0.07	0.09	0.06	0.06	0.06	0.04
1977	0.05	0.54	0.68	0.49	0.38	0.29	0.32	0.25	0.27	0.27	0.31	0.41	0.41	0.41	0.34	0.31	0.26	0.21	0.20	0.17	0.13	0.08	0.05	0.07	0.08	0.05	0.05	0.05	0.05
1978	0.03	0.45	0.64	0.59	0.46	0.53	0.44	0.45	0.45	0.50	0.68	0.66	0.58	0.52	0.42	0.38	0.35	0.28	0.22	0.19	0.14	0.11	0.10	0.10	0.07	0.06	0.09	0.08	0.05
1979	0.03	0.44	0.95	0.86	0.96	0.86	0.86	0.88	1.02	1.26	1.14	0.97	0.88	0.76	0.66	0.62	0.56	0.42	0.36	0.27	0.21	0.20	0.19	0.15	0.15	0.13	0.09	0.07	0.06
1980	0.03	0.84	1.51	1.82	1.62	1.63	1.61	1.97	2.44	2.09	1.72	1.49	1.30	1.28	1.20	1.08	0.70	0.64	0.63	0.41	0.43	0.40	0.31	0.19	0.23	0.16	0.10	0.07	0.06
1981	0.10	1.68	3.80	3.52	3.64	3.46	4.29	5.03	3.81	3.09	2.55	2.20	1.97	1.87	1.87	1.33	1.22	1.24	0.86	0.80	0.60	0.50	0.54	0.29	0.25	0.13	0.10	0.08	0.06
1982	0.16	2.46	4.85	5.71	6.24	7.65	8.46	6.23	4.47	3.65	3.32	2.78	2.89	2.64	2.03	2.02	2.05	1.39	1.10	0.84	1.30	1.20	0.92	0.34	0.18	0.14	0.11	0.09	0.07
1983	0.02	0.56	1.69	2.31	3.34	4.76	4.18	2.99	2.55	2.39	2.18	2.28	2.10	1.48	1.49	1.43	1.40	1.19	1.11	0.70	0.79	0.75	0.43	0.22	0.18	0.14	0.11	0.08	0.06
1984	0.04	1.15	3.02	4.82	6.55	5.70	4.03	3.11	2.80	2.43	2.43	2.06	1.73	1.55	1.23	1.10	1.04	0.80	0.56	0.42	0.34	0.27	0.26	0.20	0.16	0.12	0.09	0.07	0.06
1985	0.03	0.91	3.28	5.71	5.12	3.92	3.29	2.92	2.81	2.68	2.47	1.81	1.71	1.54	1.08	1.09	0.79	0.62	0.46	0.37	0.37	0.34	0.27	0.21	0.16	0.12	0.10	0.08	0.06
1986	0.01	0.47	1.74	2.17	2.03	1.86	1.68	1.55	1.68	1.70	1.38	1.31	1.15	1.00	0.85	0.61	0.53	0.45	0.43	0.33	0.26	0.20	0.16	0.11	0.08	0.06	0.05	0.04	0.03
1987	0.01	0.37	1.07	1.30	1.34	1.32	1.22	1.32	1.29	1.10	1.09	0.98	0.89	0.77	0.46	0.42	0.45	0.41	0.36	0.24	0.18	0.14	0.10	0.07	0.05	0.04	0.03	0.03	0.02
1988	0.01	0.44	1.23	1.64	1.86	1.82	2.07	2.16	1.77	1.71	1.56	1.44	1.22	0.81	0.69	0.64	0.66	0.48	0.33	0.25	0.19	0.14	0.10	0.08	0.06	0.05	0.04	0.03	0.03
1989	0.02	0.38	1.20	1.68	1.90	2.35	2.48	2.06	1.96	1.65	1.50	1.35	0.88	0.77	0.72	0.68	0.63	0.43	0.32	0.24	0.17	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02
1990	0.01	0.33	1.14	1.68	2.22	2.35	1.92	1.94	1.70	1.51	1.32	0.91	0.74	0.75	0.69	0.63	0.52	0.38	0.28	0.19	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02
1991	0.01	0.34	1.16	1.83	2.19	1.88	1.96	1.77	1.54	1.43	0.92	0.80	0.74	0.73	0.79	0.58	0.45	0.33	0.23	0.16	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02
1992	0.01	0.22	0.76	1.18	1.23	1.48	1.44	1.33	1.17	0.82	0.68	0.60	0.60	0.69	0.53	0.40	0.31	0.21	0.15	0.10	0.08	0.07	0.06	0.05	0.04	0.03	0.03	0.03	0.02
1993	0.00	0.16	0.57	0.87	1.23	1.20	1.08	0.95	0.60	0.50	0.48	0.50	0.54	0.40	0.29	0.23	0.18	0.13	0.09	0.08	0.06	0.05	0.05	0.04	0.03	0.03	0.02	0.02	0.02
1994	0.00	0.20	0.68	1.14	1.36	1.25	1.02	0.68	0.58	0.53	0.53	0.54	0.38	0.28	0.22	0.16	0.13	0.10	0.08	0.07	0.06	0.05	0.04	0.04	0.03	0.03	0.02	0.02	0.02
1995	0.01	0.30	1.30	2.18	2.49	2.29	1.69	1.45	1.72	1.60	1.27	0.80	0.61	0.47	0.34	0.25	0.18	0.15	0.12	0.09	0.08	0.06	0.05	0.04	0.04	0.03	0.03	0.02	0.02
1996	0.00	0.30	1.32	2.13	2.21	1.67	1.49	1.70	1.70	1.70	1.24	0.92	0.69	0.48	0.36	0.27	0.24	0.19	0.15	0.12	0.09	0.08	0.06	0.05	0.04	0.04	0.03	0.02	0.02
1997	0.01	0.40	1.50	2.28	2.00	2.04	2.31	2.23	2.09	1.49	1.19	0.90	0.65	0.49	0.37	0.31	0.26	0.21	0.16	0.13	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.03
1998	0.01	0.33	1.14	1.32	1.45	1.76	1.91	1.98	1.30	0.99	0.82	0.61	0.45	0.37	0.31	0.26	0.22	0.18	0.14	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02
1999	0.01	0.33	0.89	1.34	1.94	2.20	2.11	1.30	0.94	0.78	0.62	0.47	0.37	0.32	0.27	0.23	0.19	0.15	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02
2000	0.01	0.51	2.04	4.04	4.71	4.30	2.82	2.13	1.60	1.20	0.95	0.71	0.60	0.49	0.41	0.35	0.28	0.22	0.17	0.14	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02
2001	0.01	0.47	1.97	3.65	3.88	2.55	1.80	1.34	0.95	0.74	0.64	0.55	0.46	0.39	0.33	0.28	0.23	0.18	0.14	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02
2002	0.01	0.50	2.11	2.91	2.25	1.77	1.35	0.97	0.71	0.61	0.55	0.47	0.40	0.34	0.29	0.24	0.20	0.16	0.13	0.10	0.08	0.07	0.05	0.04	0.04	0.03	0.02	0.02	0.02
2003	0.01	0.55	1.48	1.43	1.39	1.16	0.82	0.60	0.48	0.43	0.40	0.35	0.30	0.25	0.22	0.19	0.16	0.13	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02
2004	0.05	0.77	1.75	2.08	1.85	1.35	0.97	0.76	0.61	0.54	0.50	0.43	0.36	0.31	0.26	0.22	0.19	0.15	0.12	0.09	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02
2005	0.05	1.11	2.49	2.53	1.99	1.45	1.11	0.85	0.66	0.55	0.49	0.42	0.36	0.30	0.26	0.22	0.18	0.14	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02
2006	0.08	1.38	2.80	2.74	2.26	1.89	1.50	1.15	0.90	0.75	0.66	0.57	0.48	0.41	0.34	0.29	0.24	0.19	0.15	0.12	0.10	0.08	0.07	0.06	0.05	0.04	0.03	0.03	0.02
2007	0.08	1.20	2.34	2.35	2.17	1.83	1.45	1.12	0.88	0.74	0.67	0.58	0.49	0.41	0.35	0.30	0.25	0.20	0.16	0.13	0.10	0.08	0.07	0.06	0.05	0.04	0.03	0.03	0.02
2008	0.07	1.09	2.17	2.44	2.25	1.89	1.51	1.17	0.92	0.78	0.70	0.60	0.51	0.43	0.36	0.31	0.26	0.20	0.16	0.13	0.10	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02
2009	0.07	1.07	2.31	2.60	2.41	2.04	1.63	1.27	1.00	0.85	0.76	0.65	0.55	0.46	0.39	0.33	0.28	0.22	0.18	0.14	0.12	0.09	0.08	0.06	0.05	0.05	0.04	0.03	0.03
2010	0.07	1.10	2.38	2.71	2.52	2.15	1.72	1.34	1.05	0.89	0.79	0.67	0.57	0.48	0.41	0.35	0.30	0.24	0.19	0.15	0.12	0.10	0.08	0.07	0.06	0.05	0.04	0.03	0.03
2011	0.07	1.12	2.41	2.74	2.56	2.20	1.76	1.38	1.08	0.91	0.80	0.69	0.58	0.50	0.42	0.36	0.31	0.25	0.20	0.16	0.13	0.10	0.08	0.07	0.06	0.05	0.04	0.03	0.03
2012	0.07	1.13	2.44	2.77	2.59	2.22	1.78	1.39	1.09	0.91	0.81	0.69	0.58	0.50	0.42	0.36	0.31	0.25	0.20	0.16	0.13	0.10	0.08	0.07	0.06	0.05	0.04	0.03	0.03

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Conditional Prepayment Rates **All Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1976	0.29	3.49	8.62	9.25	4.90	2.51	1.06	3.40	3.49	3.77	6.43	8.31	6.22	5.70	5.89	5.93	7.87	10.95	12.00	8.39	11.62	10.28	12.76	15.04	12.97	18.65	16.33	19.50	21.99
1977	0.38	3.36	6.39	3.69	1.90	0.83	2.81	2.89	3.31	6.08	8.07	6.06	5.58	5.86	5.65	7.76	10.36	12.00	8.14	10.23	11.64	12.98	14.84	12.06	13.35	19.70	19.27	19.84	19.15
1978	0.37	2.55	2.16	1.38	0.79	2.08	2.18	2.52	5.56	8.08	5.98	5.54	5.82	5.70	7.90	11.59	13.77	8.28	10.73	10.77	14.44	15.64	11.74	12.34	16.67	22.04	18.22	17.64	12.14
1979	0.29	0.77	0.69	0.38	1.49	1.73	2.15	5.07	8.01	5.82	5.56	5.92	5.70	9.52	15.13	17.07	8.81	11.18	11.03	14.53	17.45	11.81	12.21	15.42	18.89	22.28	16.44	11.94	12.02
1980	0.38	0.97	0.36	1.85	2.15	2.80	9.74	15.04	7.81	6.42	7.28	8.05	15.31	18.48	19.80	9.84	12.05	11.65	14.90	16.87	13.68	11.64	15.18	17.69	17.87	19.32	11.51	11.68	11.50
1981	0.19	0.45	7.52	5.10	6.48	20.98	23.97	11.33	8.63	8.63	9.19	14.07	17.09	18.93	9.86	12.41	11.69	14.71	18.78	12.19	15.31	13.32	14.31	14.23	13.81	10.86	10.93	10.93	11.07
1982	0.42	18.67	10.22	13.59	32.85	31.97	16.01	12.39	10.65	10.40	13.75	15.34	17.23	10.09	11.94	16.47	15.28	21.97	13.58	13.41	17.46	11.63	14.08	11.63	9.86	10.06	10.31	10.52	10.73
1983	0.30	0.98	2.30	17.91	27.88	11.65	9.35	11.10	13.47	22.92	24.21	26.02	12.13	14.83	14.68	29.55	22.31	12.95	12.45	16.43	19.06	16.49	13.94	10.28	10.31	10.37	10.59	10.79	10.82
1984	0.22	1.45	18.56	25.99	11.55	9.42	10.37	11.13	17.67	19.18	20.78	9.15	10.78	10.02	11.58	21.53	7.06	6.40	7.33	7.77	9.52	10.68	11.88	11.91	11.94	12.22	12.50	12.53	12.56
1985	0.30	11.09	23.24	10.46	8.43	10.29	12.34	21.83	23.35	22.89	8.96	10.62	9.69	11.01	12.13	18.51	6.19	7.14	6.95	6.52	11.20	11.77	11.80	11.83	12.07	12.30	12.37	12.39	12.42
1986	0.52	3.79	2.83	3.34	4.68	5.73	14.61	26.14	25.18	7.89	11.86	10.22	15.53	17.31	10.21	19.49	14.88	16.43	12.80	11.62	10.49	10.59	10.54	10.74	10.18	10.63	10.64	10.65	10.65
1987	0.27	1.09	1.86	3.02	3.62	8.63	19.49	20.93	6.84	10.50	9.23	15.39	18.03	10.16	13.21	22.47	21.30	15.94	12.78	9.84	10.21	9.86	9.89	9.04	8.84	8.79	8.76	8.73	8.71
1988	0.39	1.57	3.21	4.77	14.04	26.04	25.28	7.99	11.94	10.16	15.35	17.15	10.24	11.98	15.66	21.21	13.72	11.59	9.57	9.84	9.77	9.80	9.64	9.73	9.67	9.62	9.59	9.54	9.53
1989	0.46	2.07	4.19	14.81	28.23	27.33	8.36	12.28	10.23	15.92	17.82	10.18	12.02	16.28	17.75	18.67	11.82	9.26	9.52	9.57	9.69	9.61	9.67	9.57	9.53	9.55	9.53	9.53	9.55
1990	0.39	2.11	9.69	29.13	29.09	8.42	12.70	10.26	16.55	18.80	10.40	12.68	17.82	19.91	16.87	14.88	8.98	9.33	9.41	9.43	8.79	8.97	8.93	8.90	8.91	8.93	8.94	8.95	8.96
1991	0.38	5.63	25.12	28.76	7.99	12.85	10.63	17.68	19.99	10.60	14.02	19.40	22.52	18.13	13.91	8.92	9.36	9.29	9.21	8.27	8.53	8.46	8.40	8.37	8.32	8.31	8.28	8.25	8.22
1992	0.61	8.80	16.38	6.81	11.54	10.21	18.37	21.28	10.92	15.84	21.95	28.25	21.76	15.84	10.20	10.07	9.24	8.79	7.73	7.01	6.87	6.74	6.62	6.51	6.40	6.31	6.23	6.14	6.06
1993	1.34	6.57	4.96	8.65	8.39	14.45	18.25	10.33	15.60	23.13	34.64	25.04	18.58	10.45	10.43	8.56	7.54	6.22	5.51	5.20	5.06	4.93	4.80	4.69	4.59	4.50	4.42	4.34	4.26
1994	0.97	3.11	7.17	7.56	12.96	15.63	9.85	14.51	20.42	32.44	24.47	18.75	10.14	9.99	8.89	6.78	5.74	5.18	4.80	4.64	4.50	4.36	4.24	4.12	4.02	3.93	3.85	3.76	3.69
1995	1.71	9.00	9.09	19.67	19.65	10.32	16.83	22.73	30.14	24.95	19.92	11.93	12.05	10.54	8.97	7.03	6.49	6.26	6.14	6.06	5.98	5.90	5.82	5.74	5.68	5.62	5.56	5.51	5.45
1996	0.62	3.96	16.54	19.06	9.71	16.79	23.03	32.72	26.33	24.47	16.42	16.50	14.35	12.05	9.66	7.52	7.04	6.88	6.76	6.68	6.63	6.56	6.49	6.43	6.38	6.33	6.29	6.25	6.21
1997	0.89	12.93	21.79	10.52	19.61	23.42	31.67	25.80	23.86	17.27	19.02	16.65	13.82	11.12	9.36	8.02	7.67	7.50	7.38	7.30	7.24	7.16	7.09	7.02	6.97	6.92	6.88	6.83	6.79
1998	1.73	9.43	7.32	14.92	21.98	36.85	28.94	26.15	14.71	14.72	13.17	10.72	8.24	7.06	6.11	5.28	5.04	4.99	4.96	4.95	4.94	4.92	4.89	4.87	4.85	4.83	4.82	4.80	4.79
1999	0.94	3.48	11.90	20.39	36.03	28.66	26.21	13.70	13.32	11.63	9.93	7.90	6.80	6.01	5.54	4.73	4.60	4.58	4.58	4.58	4.58	4.56	4.53	4.51	4.49	4.47	4.45	4.43	4.42
2000	0.88	25.07	31.61	34.87	27.38	25.14	17.71	19.67	18.83	17.50	15.10	12.99	11.71	10.53	9.57	8.61	8.46	8.44	8.44	8.45	8.46	8.43	8.40	8.37	8.35	8.34	8.32	8.30	8.28
2001	4.88	19.77	41.71	30.68	27.86	14.68	14.68	13.36	11.61	9.59	8.74	7.70	7.03	6.42	5.90	5.30	5.15	5.14	5.14	5.14	5.15	5.13	5.10	5.08	5.06	5.04	5.02	5.00	4.98
2002	4.01	33.80	28.51	26.48	13.25	12.34	10.48	9.36	8.19	7.63	7.17	6.63	6.09	5.61	5.18	4.47	4.34	4.32	4.30	4.30	4.29	4.27	4.25	4.23	4.21	4.19	4.17	4.15	4.14
2003	7.04	16.21	18.53	8.64	8.26	6.98	7.23	7.54	7.42	7.25	7.02	6.63	6.22	5.84	5.48	4.81	4.59	4.50	4.43	4.36	4.31	4.25	4.18	4.12	4.06	4.01	3.96	3.92	3.87
2004	3.87	15.09	8.97	9.08	7.61	7.22	7.35	7.30	7.24	7.10	6.87	6.42	5.97	5.55	5.16	4.49	4.37	4.33	4.29	4.27	4.25	4.21	4.17	4.14	4.10	4.08	4.05	4.03	4.00
2005	3.08	6.06	7.28	6.96	7.03	6.91	6.91	7.01	7.06	6.99	6.78	6.31	5.82	5.38	4.98	4.38	4.26	4.20	4.16	4.13	4.10	4.06	4.02	3.98	3.95	3.92	3.89	3.87	3.84
2006	3.27	9.02	9.45	9.10	8.32	7.51	7.45	7.59	7.69	7.68	7.48	6.98	6.45	5.98	5.55	4.92	4.80	4.76	4.74	4.72	4.70	4.67	4.63	4.59	4.56	4.52	4.49	4.46	4.42
2007	3.39	7.95	8.85	8.64	8.09	7.57	7.62	7.75	7.82	7.76	7.55	7.03	6.51	6.03	5.60	4.95	4.84	4.81	4.78	4.76	4.75	4.71	4.67	4.63	4.60	4.57	4.53	4.50	4.47
2008	3.14	7.98	8.96	9.05	8.61	8.12	8.19	8.32	8.40	8.34	8.12	7.57	7.00	6.48	6.02	5.34	5.22	5.19	5.16	5.14	5.12	5.08	5.04	5.00	4.96	4.92	4.88	4.85	4.81
2009	3.16	8.22	9.88	10.30	9.99	9.51	9.47	9.66	9.76	9.76	9.55	8.92	8.27	7.68	7.14	6.33	6.23	6.18	6.15	6.12	6.10	6.05	6.00	5.95	5.90	5.85	5.81	5.76	5.72
2010	3.53	9.21	11.02	11.68	11.63	11.16	11.33	11.60	11.80	11.84	11.62	10.88	10.10	9.40	8.75	7.78	7.72	7.66	7.62	7.58	7.54	7.47	7.40	7.34	7.28	7.21	7.15	7.09	7.03
2011	3.64	9.73	11.68	12.49	12.49	12.05	12.28	12.60	12.85	12.93	12.73	11.97	11.15	10.40	9.71	8.62	8.60	8.55	8.51	8.49	8.46	8.41	8.35	8.29	8.23	8.18	8.13	8.08	8.02
2012	3.67	9.86	11.73	12.48	12.50	12.06	12.29	12.61	12.86	12.96	12.77	12.01	11.19	10.44	9.75	8.66	8.64	8.59	8.55	8.52	8.50	8.44	8.38	8.32	8.26	8.21	8.16	8.10	8.05

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4.12
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3.98
3.82
4.39
4.43
4.77
5.67
6.97
7.97
7.99

Cumulative Claim Rates **All Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1976	0.11	1.07	2.06	2.74	3.12	3.38	3.59	3.80	3.98	4.13	4.28	4.43	4.62	4.80	4.97	5.09	5.21	5.31	5.38	5.44	5.48	5.50	5.53	5.54	5.55	5.56	5.57	5.57	5.58
1977	0.05	0.58	1.24	1.67	2.00	2.24	2.50	2.70	2.91	3.11	3.33	3.59	3.84	4.07	4.25	4.40	4.52	4.60	4.68	4.73	4.77	4.79	4.80	4.82	4.83	4.84	4.84	4.85	4.85
1978	0.03	0.48	1.10	1.65	2.08	2.56	2.95	3.34	3.72	4.12	4.60	5.04	5.41	5.72	5.95	6.14	6.29	6.40	6.48	6.54	6.58	6.60	6.62	6.64	6.65	6.66	6.67	6.67	6.68
1979	0.03	0.46	1.40	2.24	3.15	3.95	4.73	5.51	6.35	7.30	8.10	8.74	9.28	9.71	10.04	10.31	10.51	10.65	10.75	10.81	10.86	10.90	10.92	10.95	10.96	10.97	10.98	10.99	10.99
1980	0.03	0.86	2.34	4.09	5.59	7.04	8.41	9.89	11.42	12.59	13.47	14.17	14.72	15.17	15.51	15.75	15.89	16.00	16.09	16.15	16.19	16.23	16.25	16.27	16.28	16.29	16.29	16.29	16.29
1981	0.10	1.78	5.48	8.53	11.40	13.86	16.16	18.10	19.33	20.20	20.84	21.32	21.69	21.96	22.19	22.32	22.43	22.53	22.59	22.63	22.66	22.68	22.69	22.70	22.71	22.71	22.71	22.71	22.72
1982	0.16	2.60	6.40	10.21	13.56	16.06	17.74	18.66	19.21	19.58	19.88	20.08	20.26	20.38	20.47	20.54	20.60	20.64	20.66	20.67	20.69	20.70	20.71	20.71	20.71	20.72	20.72	20.72	20.72
1983	0.02	0.58	2.24	4.41	6.92	9.38	11.19	12.30	13.12	13.77	14.21	14.55	14.77	14.91	15.02	15.11	15.17	15.21	15.24	15.26	15.28	15.29	15.30	15.30	15.30	15.30	15.30	15.30	15.30
1984	0.04	1.19	4.12	7.79	11.24	13.70	15.18	16.15	16.91	17.43	17.83	18.10	18.30	18.45	18.56	18.64	18.71	18.75	18.78	18.80	18.81	18.82	18.83	18.84	18.84	18.85	18.85	18.85	18.85
1985	0.03	0.94	3.82	7.50	10.26	12.09	13.41	14.39	15.11	15.61	15.96	16.18	16.37	16.52	16.61	16.69	16.73	16.77	16.79	16.81	16.82	16.84	16.84	16.85	16.85	16.86	16.86	16.86	16.86
1986	0.01	0.48	2.13	4.10	5.84	7.34	8.58	9.54	10.29	10.85	11.26	11.60	11.86	12.05	12.18	12.26	12.32	12.36	12.40	12.42	12.43	12.44	12.45	12.46	12.46	12.46	12.46	12.46	12.46
1987	0.01	0.38	1.43	2.68	3.90	5.04	6.00	6.81	7.44	7.92	8.35	8.69	8.95	9.13	9.23	9.31	9.37	9.42	9.45	9.47	9.48	9.49	9.50	9.50	9.50	9.51	9.51	9.51	9.51
1988	0.01	0.45	1.66	3.18	4.80	6.14	7.24	8.07	8.68	9.19	9.60	9.91	10.13	10.26	10.35	10.42	10.48	10.52	10.54	10.56	10.57	10.58	10.58	10.58	10.59	10.59	10.59	10.59	10.59
1989	0.02	0.40	1.56	3.10	4.56	5.82	6.75	7.44	8.01	8.42	8.74	8.96	9.09	9.19	9.27	9.33	9.37	9.40	9.42	9.43	9.44	9.44	9.45	9.45	9.45	9.45	9.45	9.45	9.45
1990	0.01	0.34	1.45	2.91	4.24	5.21	5.91	6.52	6.99	7.33	7.56	7.71	7.81	7.89	7.95	8.00	8.03	8.05	8.07	8.08	8.08	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09
1991	0.01	0.34	1.43	2.70	3.75	4.55	5.27	5.84	6.24	6.53	6.70	6.82	6.91	6.97	7.03	7.07	7.10	7.11	7.13	7.13	7.14	7.14	7.14	7.14	7.14	7.15	7.15	7.15	7.15
1992	0.01	0.22	0.92	1.80	2.65	3.54	4.31	4.87	5.26	5.50	5.66	5.77	5.85	5.93	5.97	6.00	6.02	6.04	6.04	6.05	6.05	6.06	6.06	6.06	6.06	6.06	6.06	6.07	6.07
1993	0.00	0.16	0.68	1.43	2.40	3.26	3.90	4.36	4.62	4.80	4.93	5.02	5.09	5.14	5.16	5.18	5.20	5.21	5.21	5.22	5.22	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.24
1994	0.00	0.21	0.85	1.86	2.95	3.81	4.40	4.75	5.00	5.18	5.30	5.40	5.45	5.48	5.51	5.53	5.54	5.55	5.55	5.56	5.56	5.57	5.57	5.57	5.57	5.58	5.58	5.58	5.58
1995	0.01	0.30	1.46	3.20	4.76	5.87	6.59	7.09	7.54	7.83	7.99	8.08	8.13	8.17	8.19	8.21	8.22	8.23	8.23	8.24	8.24	8.24	8.25	8.25	8.25	8.25	8.25	8.25	8.25
1996	0.00	0.31	1.56	3.22	4.58	5.49	6.15	6.71	7.09	7.35	7.50	7.59	7.64	7.67	7.70	7.71	7.72	7.73	7.74	7.74	7.74	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75
1997	0.01	0.40	1.68	3.18	4.33	5.25	6.02	6.52	6.85	7.03	7.14	7.21	7.25	7.28	7.30	7.31	7.32	7.33	7.33	7.34	7.34	7.34	7.34	7.35	7.35	7.35	7.35	7.35	7.35
1998	0.01	0.33	1.34	2.41	3.39	4.31	4.92	5.36	5.56	5.69	5.79	5.85	5.88	5.91	5.94	5.95	5.97	5.98	5.99	5.99	6.00	6.00	6.00	6.01	6.01	6.01	6.01	6.01	6.01
1999	0.01	0.33	1.18	2.29	3.55	4.44	5.03	5.29	5.45	5.56	5.64	5.70	5.73	5.77	5.79	5.81	5.82	5.84	5.84	5.85	5.86	5.86	5.86	5.87	5.87	5.87	5.87	5.87	5.87
2000	0.01	0.52	2.03	4.01	5.42	6.29	6.69	6.94	7.08	7.16	7.22	7.25	7.28	7.30	7.31	7.32	7.33	7.33	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.35	7.35	7.35	7.35
2001	0.01	0.46	1.96	3.52	4.61	5.09	5.38	5.56	5.66	5.74	5.79	5.84	5.87	5.90	5.92	5.94	5.95	5.96	5.96	5.97	5.97	5.98	5.98	5.98	5.98	5.98	5.98	5.99	5.99
2002	0.01	0.49	1.82	3.10	3.79	4.25	4.55	4.75	4.87	4.97	5.05	5.12	5.17	5.21	5.24	5.26	5.29	5.30	5.31	5.32	5.33	5.33	5.34	5.34	5.34	5.35	5.35	5.35	5.35
2003	0.01	0.52	1.67	2.55	3.33	3.91	4.28	4.54	4.73	4.88	5.01	5.12	5.21	5.27	5.33	5.37	5.41	5.44	5.46	5.47	5.49	5.50	5.51	5.51	5.52	5.52	5.53	5.53	5.53
2004	0.05	0.80	2.21	3.71	4.90	5.68	6.20	6.57	6.84	7.06	7.25	7.41	7.52	7.62	7.70	7.76	7.81	7.84	7.87	7.89	7.91	7.92	7.93	7.94	7.95	7.95	7.95	7.96	7.96
2005	0.05	1.12	3.36	5.41	6.87	7.84	8.52	9.00	9.34	9.60	9.82	9.99	10.13	10.24	10.32	10.39	10.45	10.49	10.52	10.55	10.57	10.58	10.59	10.60	10.61	10.62	10.62	10.62	10.63
2006	0.08	1.41	3.84	5.92	7.43	8.56	9.38	9.95	10.35	10.66	10.91	11.10	11.26	11.38	11.48	11.55	11.61	11.66	11.69	11.72	11.74	11.76	11.77	11.78	11.79	11.79	11.80	11.80	11.80
2007	0.08	1.24	3.28	5.11	6.62	7.76	8.57	9.15	9.56	9.88	10.14	10.34	10.51	10.63	10.73	10.81	10.88	10.92	10.96	10.99	11.01	11.02	11.04	11.05	11.06	11.06	11.07	11.07	11.07
2008	0.07	1.13	3.04	4.95	6.51	7.67	8.51	9.10	9.51	9.83	10.09	10.30	10.46	10.58	10.68	10.76	10.82	10.87	10.90	10.93	10.95	10.96	10.97	10.98	10.99	11.00	11.00	11.01	11.01
2009	0.07	1.10	3.13	5.14	6.75	7.95	8.80	9.39	9.80	10.11	10.36	10.55	10.70	10.81	10.90	10.97	11.02	11.07	11.10	11.12	11.14	11.15	11.16	11.17	11.17	11.18	11.18	11.18	11.19
2010	0.07	1.13	3.19	5.22	6.83	8.01	8.83	9.39	9.77	10.05	10.27	10.43	10.55	10.64	10.71	10.76	10.81	10.84	10.86	10.88	10.89	10.90	10.91	10.91	10.92	10.92	10.92	10.92	10.93
2011	0.07	1.15	3.22	5.24	6.84	8.01	8.81	9.35	9.72	9.98	10.18	10.33	10.44	10.52	10.59	10.63	10.67	10.70	10.72	10.73	10.74	10.75	10.76	10.76	10.76	10.77	10.77	10.77	10.77
2012	0.07	1.15	3.24	5.28	6.89	8.07	8.88	9.42	9.78	10.05	10.25	10.40	10.51	10.59	10.65	10.70	10.74	10.76	10.78	10.80	10.81	10.82	10.82	10.83	10.83	10.83	10.83	10.84	10.84

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11.81
11.08
11.01
11.19
10.93
10.77
10.84

Cumulative Prepayment Rates **All Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1976	0.29	3.77	11.97	19.93	23.72	25.56	26.31	28.69	31.05	33.50	37.51	42.35	45.66	48.49	51.25	53.84	57.07	61.20	65.22	67.69	70.81	73.25	75.96	78.74	80.78	83.33	85.15	86.96	88.60
1977	0.38	3.72	9.84	13.12	14.73	15.43	17.74	20.05	22.61	27.13	32.76	36.64	39.97	43.26	46.24	50.08	54.80	59.68	62.59	65.94	69.35	72.71	76.05	78.36	80.60	83.47	85.73	87.60	89.04
1978	0.37	2.91	5.00	6.29	7.01	8.91	10.83	13.01	17.66	24.01	28.31	32.03	35.69	39.04	43.41	49.27	55.42	58.59	62.34	65.70	69.71	73.42	75.76	77.94	80.51	83.34	85.16	86.60	87.42
1979	0.29	1.05	1.74	2.11	3.53	5.15	7.11	11.58	18.22	22.61	26.51	30.38	33.85	39.26	46.98	54.32	57.43	61.02	64.14	67.79	71.52	73.60	75.50	77.59	79.76	81.82	83.01	83.73	84.36
1980	0.38	1.35	1.71	3.49	5.48	7.97	16.25	27.58	32.46	36.06	39.80	43.56	50.03	56.55	62.15	64.35	66.74	68.77	71.04	73.21	74.67	75.73	76.95	78.15	79.15	80.03	80.46	80.84	81.17
1981	0.19	0.64	7.98	12.39	17.52	32.43	45.31	49.67	52.45	54.89	57.17	60.27	63.42	66.24	67.40	68.69	69.74	70.89	72.13	72.77	73.48	73.99	74.47	74.87	75.21	75.43	75.64	75.82	75.98
1982	0.42	18.98	27.00	36.05	53.70	64.17	67.33	69.18	70.48	71.55	72.77	73.90	74.93	75.42	75.92	76.51	76.96	77.50	77.75	77.97	78.20	78.33	78.47	78.56	78.64	78.70	78.76	78.82	78.87
1983	0.30	1.28	3.54	20.41	41.37	47.39	51.44	55.59	59.91	66.09	70.97	74.82	76.11	77.47	78.58	80.47	81.46	81.90	82.26	82.67	83.06	83.34	83.53	83.65	83.76	83.85	83.94	84.02	84.10
1984	0.22	1.67	19.69	39.50	45.59	49.65	53.45	56.94	61.70	65.80	69.29	70.46	71.70	72.70	73.72	75.39	75.81	76.16	76.53	76.90	77.31	77.72	78.13	78.49	78.81	79.10	79.36	79.58	79.78
1985	0.30	11.36	31.74	38.48	43.04	47.85	52.79	60.17	66.11	70.41	71.66	72.97	74.02	75.08	76.10	77.45	77.81	78.20	78.55	78.86	79.34	79.79	80.19	80.54	80.86	81.14	81.39	81.60	81.79
1986	0.52	4.29	6.98	10.02	14.04	18.64	29.45	45.65	56.93	59.52	63.03	65.66	69.19	72.47	74.05	76.74	78.37	79.90	80.89	81.67	82.29	82.85	83.35	83.80	84.18	84.54	84.86	85.14	85.40
1987	0.27	1.36	3.18	6.06	9.37	16.85	32.08	45.04	48.33	52.98	56.58	61.98	67.27	69.68	72.48	76.59	79.59	81.35	82.53	83.32	84.06	84.69	85.27	85.74	86.16	86.54	86.89	87.20	87.49
1988	0.39	1.95	5.08	9.53	21.78	40.90	54.29	57.36	61.49	64.52	68.56	72.30	74.12	76.01	78.16	80.60	81.83	82.72	83.37	83.97	84.50	84.98	85.41	85.80	86.15	86.47	86.75	87.00	87.23
1989	0.46	2.53	6.59	20.19	41.85	56.49	59.64	63.77	66.72	70.74	74.45	76.17	77.95	80.06	81.97	83.60	84.44	85.01	85.54	86.03	86.47	86.86	87.22	87.54	87.82	88.08	88.32	88.53	88.72
1990	0.39	2.50	11.91	37.15	54.59	58.06	62.72	65.94	70.50	74.73	76.59	78.60	81.04	83.26	84.75	85.84	86.39	86.91	87.39	87.81	88.18	88.51	88.82	89.09	89.34	89.57	89.78	89.97	90.14
1991	0.38	5.99	29.52	49.38	53.21	58.74	62.64	68.31	73.48	75.63	78.13	81.08	83.80	85.49	86.53	87.11	87.65	88.14	88.58	88.93	89.27	89.57	89.85	90.10	90.33	90.54	90.73	90.91	91.07
1992	0.61	9.36	24.16	29.27	37.22	43.36	53.11	62.17	65.77	70.36	75.66	80.94	83.83	85.46	86.34	87.11	87.75	88.30	88.74	89.10	89.43	89.74	90.02	90.27	90.51	90.72	90.92	91.11	91.28
1993	1.34	7.82	12.39	19.90	26.50	36.77	47.71	52.71	59.40	67.72	77.24	81.70	84.17	85.29	86.29	87.02	87.61	88.06	88.43	88.76	89.06	89.35	89.61	89.85	90.07	90.29	90.48	90.67	90.84
1994	0.97	4.05	10.92	17.59	28.03	38.81	44.47	51.89	60.74	71.85	77.47	80.70	82.11	83.35	84.35	85.03	85.58	86.04	86.44	86.81	87.16	87.47	87.77	88.04	88.30	88.54	88.77	88.98	89.18
1995	1.71	10.55	18.66	34.37	46.64	51.66	58.81	66.67	74.58	79.04	81.66	82.89	83.98	84.81	85.44	85.89	86.27	86.62	86.93	87.23	87.50	87.75	87.98	88.20	88.40	88.59	88.76	88.93	89.08
1996	0.62	4.55	20.29	35.18	41.16	50.27	60.46	71.38	77.15	81.01	82.92	84.50	85.64	86.45	87.01	87.41	87.76	88.07	88.35	88.61	88.85	89.08	89.28	89.47	89.65	89.82	89.97	90.11	90.24
1997	0.89	13.70	32.42	39.35	50.62	61.17	71.80	77.53	81.33	83.37	85.20	86.47	87.35	87.95	88.39	88.74	89.04	89.32	89.56	89.79	90.00	90.19	90.36	90.52	90.67	90.81	90.94	91.05	91.16
1998	1.73	11.00	17.49	29.60	44.55	63.73	72.98	78.76	81.10	83.06	84.54	85.58	86.28	86.84	87.28	87.64	87.96	88.26	88.55	88.82	89.08	89.32	89.55	89.76	89.97	90.16	90.35	90.52	90.69
1999	0.94	4.39	15.73	32.68	56.11	67.67	74.98	77.72	79.98	81.67	82.94	83.84	84.55	85.14	85.64	86.05	86.42	86.78	87.11	87.44	87.74	88.04	88.31	88.58	88.83	89.06	89.29	89.50	89.71
2000	0.88	25.72	49.04	66.10	74.28	79.39	81.92	84.16	85.84	87.08	87.95	88.58	89.06	89.45	89.76	90.01	90.24	90.44	90.63	90.80	90.96	91.10	91.23	91.35	91.46	91.56	91.65	91.74	91.81
2001	4.88	23.68	55.32	68.43	76.24	79.06	81.38	83.15	84.46	85.41	86.18	86.80	87.32	87.76	88.13	88.45	88.73	89.01	89.27	89.51	89.74	89.96	90.17	90.37	90.55	90.73	90.89	91.05	91.19
2002	4.01	36.45	54.43	66.01	70.11	73.33	75.68	77.53	78.98	80.21	81.27	82.18	82.95	83.62	84.20	84.67	85.11	85.52	85.92	86.29	86.65	87.00	87.32	87.63	87.93	88.21	88.48	88.74	88.98
2003	7.04	22.10	36.44	41.79	46.38	49.89	53.24	56.44	59.33	61.94	64.27	66.30	68.08	69.64	71.02	72.15	73.19	74.15	75.05	75.90	76.71	77.46	78.17	78.85	79.48	80.08	80.65	81.19	81.71
2004	3.87	18.36	25.62	32.17	37.04	41.24	45.14	48.69	51.93	54.85	57.47	59.74	61.70	63.40	64.90	66.13	67.27	68.35	69.37	70.34	71.27	72.14	72.98	73.77	74.52	75.23	75.91	76.56	77.18
2005	3.08	8.96	15.51	21.15	26.31	30.93	35.16	39.11	42.77	46.12	49.12	51.71	53.94	55.87	57.56	58.97	60.28	61.51	62.67	63.78	64.83	65.83	66.78	67.68	68.53	69.35	70.13	70.87	71.58
2006	3.27	11.99	20.18	27.10	32.67	37.17	41.21	44.96	48.43	51.60	54.42	56.84	58.91	60.69	62.24	63.54	64.73	65.86	66.92	67.93	68.89	69.79	70.65	71.46	72.22	72.94	73.63	74.28	74.89
2007	3.39	11.06	18.82	25.55	31.16	35.87	40.17	44.14	47.79	51.10	54.05	56.57	58.72	60.58	62.19	63.53	64.77	65.94	67.05	68.10	69.09	70.03	70.91	71.75	72.54	73.29	74.00	74.67	75.31
2008	3.14	10.87	18.75	25.83	31.79	36.80	41.35	45.52	49.33	52.76	55.80	58.38	60.58	62.45	64.08	65.42	66.67	67.84	68.94	69.97	70.95	71.87	72.74	73.55	74.32	75.04	75.72	76.37	76.97
2009	3.16	11.11	19.78	27.72	34.43	40.02	44.95	49.41	53.44	57.02	60.16	62.79	64.99	66.86	68.45	69.76	70.96	72.07	73.11	74.08	74.98	75.82	76.60	77.33	78.01	78.64	79.23	79.79	80.30
2010	3.53	12.41	21.94	30.68	38.14	44.28	49.69	54.50	58.76	62.48	65.67	68.29	70.44	72.23	73.73	74.94	76.04	77.05	77.97	78.82	79.59	80.31	80.96	81.55	82.10	82.61	83.07	83.50	83.89
2011	3.64	13.01	23.03	32.24	40.05	46.45	52.05	56.98	61.30	65.05	68.23	70.81	72.92	74.65	76.09	77.24	78.28	79.23	80.08	80.86	81.58	82.22	82.81	83.34	83.83	84.27	84.67	85.04	85.38
2012	3.67	13.16	23.21	32.39	40.18	46.56	52.14	57.06	61.37	65.11	68.28	70.86	72.96	74.68	76.12	77.26	78.31	79.25	80.10	80.88	81.59	82.23	82.81	83.34	83.82	84.26	84.66	85.03	85.36

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85.68
85.66

Conditional Claim Rates **Fixed Rate 30 Year Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1976	0.11	0.97	1.03	0.79	0.49	0.34	0.29	0.30	0.27	0.22	0.24	0.26	0.35	0.37	0.37	0.28	0.28	0.27	0.23	0.20	0.13	0.11	0.10	0.07	0.09	0.06	0.06	0.06	0.04
1977	0.05	0.54	0.68	0.49	0.38	0.29	0.32	0.25	0.27	0.27	0.31	0.41	0.41	0.41	0.34	0.31	0.26	0.21	0.20	0.17	0.13	0.08	0.05	0.07	0.08	0.05	0.05	0.05	0.05
1978	0.03	0.45	0.64	0.59	0.46	0.53	0.44	0.45	0.45	0.50	0.68	0.66	0.59	0.52	0.42	0.38	0.35	0.28	0.22	0.19	0.14	0.11	0.10	0.10	0.07	0.06	0.09	0.08	0.05
1979	0.03	0.44	0.95	0.86	0.96	0.86	0.86	0.88	1.02	1.26	1.14	0.97	0.88	0.76	0.66	0.62	0.56	0.42	0.36	0.27	0.21	0.20	0.19	0.15	0.15	0.13	0.09	0.07	0.06
1980	0.03	0.84	1.50	1.82	1.62	1.64	1.61	1.96	2.44	2.09	1.73	1.49	1.30	1.28	1.20	1.08	0.70	0.64	0.63	0.41	0.43	0.40	0.31	0.19	0.23	0.16	0.10	0.07	0.06
1981	0.10	1.68	3.79	3.52	3.64	3.47	4.30	5.05	3.83	3.10	2.56	2.20	1.98	1.88	1.89	1.35	1.22	1.24	0.86	0.80	0.60	0.50	0.54	0.29	0.25	0.13	0.10	0.08	0.06
1982	0.16	2.47	4.87	5.74	6.28	7.72	8.56	6.31	4.56	3.73	3.40	2.85	2.99	2.75	2.12	2.11	2.03	1.39	1.05	0.84	1.30	1.20	0.92	0.34	0.18	0.14	0.11	0.09	0.07
1983	0.02	0.59	1.79	2.42	3.55	5.15	4.56	3.30	2.85	2.68	2.46	2.59	2.45	1.74	1.76	1.69	1.40	1.18	1.10	0.70	0.79	0.75	0.43	0.22	0.18	0.14	0.11	0.08	0.06
1984	0.04	1.21	3.17	5.09	6.93	6.11	4.35	3.39	3.07	2.67	2.69	2.28	1.92	1.76	1.37	1.22	1.03	0.80	0.56	0.42	0.34	0.27	0.26	0.20	0.16	0.12	0.09	0.07	0.06
1985	0.03	0.98	3.49	6.08	5.50	4.22	3.57	3.20	3.10	2.95	2.78	2.03	1.96	1.75	1.23	1.24	0.78	0.61	0.46	0.37	0.37	0.34	0.27	0.21	0.16	0.12	0.10	0.08	0.06
1986	0.01	0.51	1.88	2.34	2.18	2.00	1.80	1.68	1.84	1.88	1.53	1.46	1.28	1.12	0.95	0.68	0.54	0.46	0.44	0.34	0.26	0.20	0.15	0.11	0.08	0.06	0.05	0.04	0.03
1987	0.01	0.38	1.12	1.35	1.39	1.38	1.30	1.42	1.42	1.20	1.21	1.08	1.00	0.87	0.53	0.47	0.48	0.44	0.36	0.24	0.17	0.13	0.09	0.06	0.04	0.03	0.03	0.02	0.02
1988	0.01	0.42	1.19	1.62	1.86	1.87	2.20	2.32	1.91	1.86	1.68	1.59	1.34	0.90	0.77	0.70	0.70	0.50	0.34	0.26	0.19	0.14	0.10	0.07	0.06	0.05	0.04	0.03	0.02
1989	0.01	0.37	1.18	1.69	1.92	2.43	2.59	2.15	2.05	1.73	1.57	1.41	0.92	0.81	0.76	0.72	0.64	0.43	0.33	0.24	0.17	0.12	0.09	0.07	0.05	0.04	0.03	0.03	0.02
1990	0.01	0.33	1.15	1.72	2.28	2.43	1.99	2.01	1.77	1.58	1.39	0.96	0.78	0.79	0.73	0.65	0.52	0.38	0.28	0.19	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02
1991	0.01	0.35	1.21	1.94	2.35	2.00	2.06	1.84	1.62	1.51	1.00	0.88	0.81	0.80	0.86	0.63	0.46	0.34	0.23	0.16	0.11	0.08	0.07	0.05	0.04	0.03	0.03	0.02	0.02
1992	0.01	0.24	0.84	1.32	1.29	1.51	1.47	1.40	1.25	0.93	0.79	0.69	0.73	0.87	0.66	0.48	0.34	0.21	0.14	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01	0.01
1993	0.01	0.17	0.61	0.91	1.22	1.27	1.22	1.12	0.77	0.66	0.66	0.77	0.83	0.57	0.38	0.28	0.18	0.12	0.08	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01	0.01	0.01
1994	0.00	0.19	0.68	1.17	1.46	1.44	1.26	0.89	0.81	0.76	0.85	0.86	0.57	0.40	0.31	0.21	0.14	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01
1995	0.00	0.28	1.18	1.97	2.26	2.22	1.70	1.44	1.72	1.70	1.50	0.97	0.71	0.55	0.38	0.27	0.18	0.14	0.11	0.08	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01	0.01
1996	0.00	0.30	1.26	1.95	2.09	1.67	1.47	1.70	1.86	1.93	1.49	1.07	0.80	0.55	0.40	0.29	0.23	0.18	0.14	0.11	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.01
1997	0.01	0.39	1.38	2.04	1.79	1.80	2.11	2.28	2.30	1.73	1.35	1.03	0.72	0.52	0.38	0.31	0.24	0.19	0.15	0.11	0.09	0.07	0.06	0.04	0.04	0.03	0.02	0.02	0.01
1998	0.01	0.31	1.16	1.36	1.52	1.87	2.07	2.18	1.46	1.11	0.93	0.69	0.51	0.40	0.34	0.28	0.22	0.17	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.01
1999	0.01	0.37	1.04	1.55	2.24	2.55	2.42	1.49	1.08	0.91	0.73	0.55	0.44	0.37	0.31	0.25	0.20	0.15	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01
2000	0.01	0.52	2.13	4.22	5.05	4.69	3.07	2.27	1.72	1.29	1.01	0.75	0.62	0.51	0.42	0.35	0.28	0.21	0.17	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.02
2001	0.01	0.56	2.17	3.97	4.27	2.88	2.01	1.50	1.07	0.84	0.73	0.63	0.52	0.44	0.36	0.30	0.24	0.19	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01
2002	0.01	0.58	2.38	3.40	2.67	2.05	1.57	1.14	0.84	0.73	0.67	0.57	0.48	0.40	0.34	0.28	0.22	0.17	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.01
2003	0.01	0.70	2.00	2.04	1.97	1.66	1.15	0.83	0.67	0.60	0.56	0.48	0.40	0.33	0.28	0.23	0.18	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01	0.01
2004	0.06	0.96	2.26	2.63	2.37	1.73	1.22	0.94	0.76	0.68	0.63	0.54	0.45	0.38	0.32	0.26	0.21	0.16	0.12	0.10	0.07	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01
2005	0.06	1.39	3.02	3.05	2.42	1.74	1.30	1.00	0.78	0.67	0.60	0.51	0.43	0.36	0.30	0.25	0.19	0.15	0.12	0.09	0.07	0.06	0.04	0.04	0.03	0.02	0.02	0.01	0.01
2006	0.10	1.71	3.47	3.38	2.81	2.39	1.87	1.46	1.15	0.97	0.87	0.75	0.63	0.52	0.44	0.36	0.29	0.22	0.17	0.13	0.10	0.08	0.07	0.05	0.04	0.03	0.03	0.02	0.02
2007	0.10	1.54	2.94	2.90	2.71	2.31	1.82	1.43	1.13	0.97	0.88	0.76	0.63	0.53	0.45	0.37	0.29	0.23	0.18	0.14	0.11	0.08	0.07	0.05	0.04	0.03	0.03	0.02	0.02
2008	0.09	1.39	2.71	2.99	2.79	2.37	1.88	1.47	1.17	1.01	0.91	0.78	0.66	0.55	0.46	0.38	0.30	0.23	0.18	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02
2009	0.09	1.36	2.88	3.19	2.98	2.55	2.03	1.59	1.27	1.09	0.98	0.84	0.70	0.59	0.50	0.41	0.32	0.25	0.19	0.15	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02
2010	0.09	1.41	2.98	3.32	3.13	2.70	2.15	1.69	1.34	1.15	1.03	0.88	0.74	0.62	0.52	0.43	0.34	0.26	0.20	0.16	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02
2011	0.09	1.43	3.02	3.38	3.19	2.76	2.20	1.73	1.38	1.17	1.05	0.90	0.75	0.63	0.53	0.44	0.35	0.27	0.21	0.16	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02
2012	0.09	1.44	3.06	3.42	3.23	2.79	2.23	1.76	1.40	1.19	1.05	0.90	0.76	0.64	0.53	0.44	0.35	0.27	0.21	0.16	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02

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Conditional Prepayment Rates **Fixed Rate 30 Year Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1976	0.29	3.49	8.63	9.27	4.91	2.50	1.04	3.39	3.49	3.76	6.40	8.31	6.21	5.68	5.85	5.70	7.87	10.95	12.00	8.39	11.62	10.28	12.76	15.04	12.97	18.65	16.33	19.50	21.99
1977	0.38	3.35	6.40	3.69	1.89	0.83	2.81	2.89	3.30	6.08	8.05	6.06	5.57	5.85	5.62	7.59	10.36	12.00	8.14	10.23	11.64	12.98	14.84	12.06	13.35	19.70	19.27	19.84	19.15
1978	0.37	2.55	2.15	1.38	0.78	2.08	2.17	2.52	5.56	8.08	5.97	5.54	5.81	5.69	7.88	11.47	13.77	8.28	10.73	10.77	14.44	15.64	11.74	12.34	16.67	22.04	18.22	17.64	12.14
1979	0.29	0.77	0.69	0.38	1.49	1.73	2.15	5.06	8.01	5.82	5.54	5.92	5.70	9.51	15.13	16.96	8.80	11.18	11.03	14.53	17.45	11.81	12.21	15.42	18.89	22.28	16.44	11.94	12.02
1980	0.38	0.97	0.36	1.85	2.14	2.80	9.74	15.06	7.81	6.42	7.25	8.06	15.32	18.49	19.79	9.55	12.05	11.65	14.90	16.87	13.68	11.64	15.18	17.69	17.87	19.32	11.51	11.68	11.50
1981	0.19	0.45	7.54	5.10	6.48	21.02	24.03	11.35	8.62	8.64	9.18	14.13	17.16	19.00	9.83	11.60	11.69	14.71	18.78	12.19	15.31	13.32	14.31	14.23	13.81	10.86	10.93	10.93	11.07
1982	0.41	18.73	10.25	13.65	32.99	32.20	16.16	12.49	10.75	10.54	13.61	15.57	17.62	10.24	12.14	12.74	15.27	21.97	13.59	13.41	17.46	11.63	14.08	11.63	9.86	10.06	10.31	10.52	10.73
1983	0.31	0.97	2.30	18.58	28.60	11.87	9.45	11.23	13.73	23.20	24.57	26.94	12.06	14.73	13.82	16.91	22.29	12.96	12.45	16.43	19.06	16.49	13.94	10.28	10.31	10.37	10.59	10.79	10.82
1984	0.22	1.44	19.02	26.40	11.75	9.61	10.54	11.19	17.48	19.18	21.18	9.11	10.65	9.52	10.57	11.52	7.04	6.35	7.33	7.77	9.52	10.68	11.88	11.91	11.94	12.22	12.50	12.53	12.56
1985	0.30	11.22	23.45	10.66	8.58	10.47	12.52	21.88	23.55	23.46	8.90	10.69	9.36	10.54	11.46	6.49	6.12	7.12	6.92	6.48	11.20	11.78	11.81	11.84	12.07	12.31	12.38	12.41	12.44
1986	0.52	3.76	2.70	3.20	4.52	5.54	14.49	26.49	25.57	7.72	11.74	10.00	15.56	17.31	9.27	10.92	14.89	16.40	12.81	11.63	10.55	10.64	10.61	10.81	10.26	10.73	10.75	10.78	10.80
1987	0.23	0.92	1.70	2.84	3.43	8.55	19.57	20.94	6.64	10.40	9.03	15.31	17.86	9.50	12.14	17.13	21.12	15.89	12.72	9.91	10.33	10.03	10.02	9.12	8.94	8.94	8.95	8.96	8.98
1988	0.28	1.23	2.87	4.47	14.06	26.74	26.06	7.98	12.12	10.18	15.61	17.50	9.92	11.48	15.31	16.67	13.90	11.63	9.67	9.87	9.88	9.97	9.83	9.99	9.97	9.97	10.00	10.01	10.07
1989	0.28	1.69	3.92	14.75	28.60	27.67	8.25	12.28	10.22	16.03	18.02	10.11	11.93	16.19	17.58	15.06	11.85	9.26	9.51	9.59	9.72	9.64	9.72	9.63	9.60	9.64	9.64	9.67	9.70
1990	0.25	1.59	9.18	29.31	29.32	8.33	12.62	10.14	16.58	18.97	10.27	12.56	17.89	19.94	16.49	12.38	8.96	9.30	9.40	9.43	8.79	8.99	8.96	8.94	8.96	8.99	9.02	9.04	9.06
1991	0.28	4.72	25.62	29.81	7.88	12.83	10.37	17.76	20.17	10.30	13.57	19.32	22.70	18.08	13.50	8.92	9.16	9.21	9.22	8.27	8.60	8.57	8.55	8.56	8.56	8.59	8.61	8.63	8.65
1992	0.36	7.29	16.72	6.38	10.79	9.57	18.06	21.69	10.38	15.11	21.94	29.35	22.54	15.83	9.56	9.32	8.62	8.35	7.29	6.59	6.60	6.62	6.63	6.64	6.65	6.67	6.70	6.71	6.72
1993	0.61	4.01	3.97	7.27	7.56	13.26	17.53	9.98	14.75	22.92	36.34	27.06	19.56	9.05	8.21	7.30	6.08	4.73	4.24	4.14	4.18	4.19	4.19	4.20	4.21	4.22	4.23	4.24	4.24
1994	0.29	1.98	6.08	6.40	12.01	15.21	9.31	13.79	20.74	34.39	26.11	20.01	8.76	7.65	6.40	5.21	4.16	3.87	3.79	3.82	3.84	3.84	3.83	3.83	3.83	3.83	3.83	3.83	3.82
1995	1.73	8.51	6.99	16.52	18.93	9.52	15.18	22.52	31.53	25.78	20.38	11.66	10.88	9.43	7.77	6.11	5.76	5.70	5.73	5.78	5.82	5.84	5.85	5.86	5.86	5.88	5.89	5.90	5.91
1996	0.37	2.64	11.32	15.88	8.44	14.66	22.46	33.40	26.70	25.04	15.93	15.10	12.99	10.39	7.78	6.36	6.12	6.15	6.19	6.23	6.29	6.30	6.31	6.31	6.32	6.33	6.34	6.35	6.35
1997	0.65	9.49	16.53	7.71	14.74	22.78	33.05	26.48	24.46	16.59	17.05	14.97	12.07	9.22	7.53	6.81	6.71	6.76	6.83	6.90	6.96	6.99	7.01	7.02	7.04	7.06	7.08	7.09	7.11
1998	0.86	5.53	5.67	11.98	20.03	35.72	28.41	26.27	14.16	13.56	12.13	9.50	6.94	5.87	5.03	4.62	4.55	4.60	4.64	4.69	4.74	4.76	4.77	4.78	4.79	4.80	4.82	4.83	4.84
1999	0.50	2.69	10.68	19.47	34.73	28.04	26.19	13.51	12.90	11.38	9.41	7.20	6.09	5.30	4.80	4.41	4.36	4.41	4.45	4.49	4.53	4.54	4.55	4.56	4.56	4.57	4.58	4.58	4.59
2000	0.77	24.54	32.04	35.69	27.81	25.44	17.52	18.58	17.78	16.50	14.00	11.92	10.77	9.68	8.79	8.13	8.09	8.16	8.24	8.32	8.38	8.39	8.40	8.41	8.43	8.44	8.46	8.47	8.48
2001	4.59	17.18	40.21	29.74	27.41	14.41	14.23	13.07	11.15	9.10	8.36	7.34	6.63	5.99	5.43	4.99	4.93	4.97	5.02	5.06	5.10	5.11	5.11	5.12	5.12	5.12	5.13	5.13	5.14
2002	2.41	31.03	28.18	26.40	12.32	10.70	9.31	8.17	7.03	6.71	6.41	5.91	5.37	4.87	4.43	4.09	4.06	4.11	4.15	4.20	4.24	4.25	4.26	4.27	4.29	4.30	4.31	4.32	4.33
2003	3.69	13.26	17.26	8.10	7.53	6.34	5.90	5.78	5.74	5.74	5.63	5.20	4.72	4.29	3.90	3.59	3.56	3.60	3.64	3.68	3.71	3.73	3.73	3.74	3.75	3.76	3.76	3.77	3.78
2004	2.73	12.89	7.50	7.53	6.65	6.02	5.85	5.86	5.95	5.97	5.86	5.40	4.91	4.46	4.05	3.75	3.72	3.76	3.80	3.84	3.88	3.89	3.90	3.91	3.92	3.93	3.94	3.95	3.96
2005	2.12	4.48	5.54	5.75	5.74	5.02	5.04	5.25	5.43	5.54	5.49	5.07	4.61	4.19	3.80	3.50	3.48	3.52	3.56	3.59	3.62	3.63	3.64	3.65	3.66	3.67	3.67	3.68	3.69
2006	2.18	7.14	8.17	7.90	7.16	6.44	6.57	6.84	7.05	7.20	7.14	6.60	6.01	5.47	4.97	4.59	4.56	4.61	4.66	4.71	4.76	4.77	4.79	4.80	4.81	4.82	4.83	4.84	4.86
2007	2.28	6.45	7.32	7.25	6.92	6.49	6.73	6.99	7.19	7.31	7.22	6.68	6.08	5.53	5.03	4.64	4.61	4.66	4.71	4.76	4.81	4.83	4.84	4.85	4.86	4.87	4.89	4.90	4.91
2008	2.18	6.32	7.19	7.58	7.43	7.05	7.29	7.57	7.78	7.90	7.81	7.23	6.58	5.99	5.45	5.02	4.99	5.04	5.10	5.15	5.20	5.21	5.23	5.24	5.25	5.26	5.27	5.28	5.29
2009	2.15	6.45	8.23	8.99	8.90	8.45	8.59	8.91	9.13	9.30	9.22	8.54	7.77	7.07	6.43	5.94	5.89	5.95	6.01	6.08	6.12	6.14	6.15	6.16	6.17	6.18	6.19	6.20	6.21
2010	2.32	7.32	9.47	10.58	10.73	10.21	10.54	10.92	11.21	11.43	11.34	10.50	9.57	8.71	7.93	7.32	7.27	7.34	7.41	7.48	7.52	7.54	7.55	7.56	7.57	7.57	7.58	7.59	7.60
2011	2.40	7.78	10.10	11.33	11.51	11.00	11.38	11.81	12.15	12.40	12.34	11.46	10.47	9.55	8.71	8.06	8.00	8.09	8.17	8.26	8.33	8.36	8.38	8.40	8.41	8.43	8.45	8.47	8.49
2012	2.41	7.92	10.18	11.34	11.53	11.02	11.40	11.84	12.18	12.44	12.39	11.52	10.52	9.60	8.76	8.10	8.04	8.13	8.22	8.30	8.37	8.40	8.42	8.44	8.46	8.48	8.50	8.52	8.54

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22.84
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3.70
4.87
4.92
5.30
6.22
7.61
8.51
8.55

Cumulative Claim Rates **Fixed Rate 30 Year Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1976	0.11	1.08	2.06	2.74	3.12	3.37	3.58	3.79	3.97	4.11	4.26	4.41	4.60	4.78	4.95	5.08	5.19	5.29	5.37	5.43	5.46	5.49	5.51	5.52	5.54	5.54	5.55	5.56	5.56
1977	0.05	0.58	1.24	1.67	1.99	2.24	2.50	2.70	2.91	3.11	3.32	3.58	3.83	4.06	4.24	4.39	4.51	4.60	4.67	4.73	4.77	4.79	4.80	4.81	4.83	4.83	4.84	4.84	4.85
1978	0.03	0.48	1.10	1.65	2.08	2.56	2.95	3.34	3.72	4.12	4.60	5.04	5.41	5.72	5.95	6.14	6.30	6.40	6.48	6.54	6.58	6.60	6.62	6.64	6.65	6.66	6.67	6.68	6.68
1979	0.03	0.46	1.40	2.24	3.15	3.95	4.73	5.51	6.35	7.30	8.10	8.74	9.28	9.71	10.04	10.31	10.51	10.65	10.75	10.82	10.86	10.90	10.93	10.95	10.97	10.98	10.99	10.99	10.99
1980	0.03	0.87	2.33	4.08	5.58	7.04	8.40	9.88	11.41	12.58	13.47	14.17	14.72	15.17	15.51	15.75	15.89	16.00	16.09	16.15	16.19	16.23	16.26	16.27	16.28	16.29	16.29	16.29	16.30
1981	0.10	1.78	5.48	8.52	11.40	13.86	16.17	18.11	19.34	20.22	20.85	21.33	21.70	21.98	22.20	22.34	22.45	22.55	22.60	22.64	22.67	22.69	22.71	22.72	22.72	22.73	22.73	22.73	22.73
1982	0.16	2.61	6.42	10.24	13.61	16.12	17.80	18.73	19.27	19.65	19.95	20.15	20.33	20.45	20.54	20.61	20.67	20.71	20.73	20.74	20.76	20.77	20.78	20.78	20.79	20.79	20.79	20.79	20.79
1983	0.02	0.61	2.37	4.65	7.29	9.88	11.79	12.98	13.86	14.55	15.01	15.37	15.61	15.76	15.88	15.98	16.05	16.09	16.13	16.15	16.16	16.18	16.18	16.19	16.19	16.19	16.19	16.19	16.19
1984	0.04	1.25	4.32	8.17	11.76	14.33	15.87	16.89	17.68	18.23	18.66	18.94	19.15	19.31	19.43	19.52	19.59	19.63	19.66	19.69	19.70	19.71	19.72	19.73	19.73	19.74	19.74	19.74	19.74
1985	0.03	1.01	4.06	7.95	10.88	12.81	14.20	15.25	16.01	16.54	16.91	17.15	17.35	17.51	17.60	17.69	17.74	17.78	17.80	17.82	17.84	17.85	17.86	17.87	17.87	17.88	17.88	17.88	17.88
1986	0.01	0.52	2.31	4.43	6.31	7.91	9.24	10.28	11.10	11.71	12.16	12.53	12.82	13.02	13.17	13.26	13.33	13.37	13.41	13.44	13.45	13.46	13.47	13.48	13.48	13.48	13.48	13.48	13.49
1987	0.01	0.40	1.50	2.79	4.07	5.27	6.30	7.18	7.86	8.40	8.87	9.25	9.55	9.75	9.87	9.95	10.03	10.08	10.12	10.14	10.15	10.16	10.17	10.17	10.17	10.17	10.17	10.18	10.18
1988	0.01	0.43	1.60	3.13	4.77	6.16	7.33	8.21	8.86	9.41	9.84	10.18	10.41	10.55	10.65	10.73	10.80	10.84	10.86	10.88	10.89	10.89	10.90	10.90	10.90	10.90	10.90	10.91	10.91
1989	0.01	0.38	1.53	3.10	4.59	5.90	6.88	7.60	8.19	8.62	8.95	9.18	9.32	9.42	9.50	9.57	9.61	9.64	9.66	9.67	9.68	9.68	9.69	9.69	9.69	9.69	9.69	9.69	9.69
1990	0.01	0.34	1.46	2.97	4.35	5.36	6.09	6.73	7.22	7.57	7.82	7.98	8.08	8.17	8.24	8.28	8.32	8.34	8.35	8.36	8.37	8.37	8.38	8.38	8.38	8.38	8.38	8.38	8.38
1991	0.01	0.36	1.51	2.85	3.97	4.81	5.56	6.14	6.56	6.86	7.03	7.16	7.26	7.33	7.40	7.44	7.46	7.48	7.49	7.50	7.50	7.50	7.51	7.51	7.51	7.51	7.51	7.51	7.51
1992	0.01	0.25	1.02	2.03	2.93	3.86	4.67	5.28	5.70	5.98	6.18	6.32	6.42	6.51	6.57	6.60	6.63	6.64	6.65	6.65	6.66	6.66	6.66	6.66	6.66	6.67	6.67	6.67	6.67
1993	0.01	0.18	0.76	1.59	2.61	3.58	4.37	4.96	5.32	5.59	5.79	5.93	6.05	6.11	6.15	6.17	6.19	6.20	6.20	6.21	6.21	6.21	6.22	6.22	6.22	6.22	6.22	6.22	6.22
1994	0.00	0.19	0.86	1.92	3.15	4.20	4.96	5.44	5.81	6.09	6.29	6.44	6.51	6.56	6.60	6.62	6.64	6.64	6.65	6.66	6.66	6.66	6.67	6.67	6.67	6.67	6.67	6.67	6.67
1995	0.00	0.28	1.34	2.96	4.48	5.65	6.44	7.00	7.51	7.85	8.06	8.17	8.24	8.28	8.31	8.33	8.35	8.35	8.36	8.37	8.37	8.37	8.37	8.38	8.38	8.38	8.38	8.38	8.38
1996	0.00	0.30	1.51	3.17	4.62	5.66	6.42	7.10	7.57	7.93	8.13	8.25	8.32	8.36	8.39	8.41	8.42	8.44	8.44	8.45	8.45	8.45	8.46	8.46	8.46	8.46	8.46	8.46	8.46
1997	0.01	0.39	1.63	3.12	4.31	5.31	6.19	6.81	7.25	7.49	7.65	7.75	7.80	7.84	7.86	7.88	7.89	7.90	7.91	7.91	7.92	7.92	7.92	7.92	7.93	7.93	7.93	7.93	7.93
1998	0.01	0.32	1.40	2.58	3.73	4.83	5.60	6.16	6.42	6.60	6.72	6.80	6.85	6.89	6.92	6.94	6.96	6.98	6.98	6.99	7.00	7.00	7.00	7.01	7.01	7.01	7.01	7.01	7.01
1999	0.01	0.37	1.38	2.70	4.20	5.29	6.00	6.31	6.50	6.64	6.74	6.81	6.86	6.90	6.93	6.95	6.97	6.98	6.99	7.00	7.00	7.01	7.01	7.01	7.01	7.01	7.02	7.02	7.02
2000	0.01	0.53	2.11	4.18	5.66	6.59	7.01	7.26	7.41	7.50	7.56	7.59	7.62	7.64	7.65	7.67	7.67	7.68	7.68	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69
2001	0.01	0.54	2.25	4.04	5.32	5.91	6.25	6.47	6.60	6.68	6.75	6.81	6.85	6.88	6.91	6.93	6.94	6.95	6.96	6.97	6.97	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98
2002	0.01	0.57	2.16	3.74	4.61	5.18	5.56	5.80	5.97	6.10	6.21	6.30	6.36	6.42	6.46	6.50	6.52	6.54	6.56	6.57	6.57	6.58	6.58	6.59	6.59	6.59	6.59	6.60	6.60
2003	0.01	0.69	2.34	3.71	4.90	5.80	6.37	6.76	7.05	7.29	7.51	7.68	7.81	7.92	8.00	8.07	8.12	8.16	8.19	8.21	8.23	8.24	8.25	8.26	8.26	8.27	8.27	8.27	8.27
2004	0.06	0.99	2.88	4.87	6.47	7.54	8.24	8.74	9.11	9.43	9.70	9.91	10.08	10.22	10.32	10.41	10.47	10.52	10.56	10.58	10.60	10.62	10.63	10.64	10.65	10.65	10.66	10.66	10.66
2005	0.06	1.42	4.20	6.77	8.63	9.86	10.71	11.33	11.78	12.14	12.45	12.69	12.88	13.03	13.16	13.25	13.33	13.38	13.42	13.45	13.47	13.49	13.51	13.52	13.52	13.53	13.53	13.54	13.54
2006	0.10	1.78	4.87	7.53	9.49	10.99	12.07	12.83	13.38	13.81	14.17	14.45	14.66	14.83	14.97	15.07	15.15	15.21	15.25	15.28	15.31	15.32	15.34	15.35	15.35	15.36	15.36	15.37	15.37
2007	0.10	1.60	4.24	6.58	8.55	10.06	11.15	11.93	12.49	12.93	13.31	13.60	13.82	14.00	14.14	14.25	14.33	14.39	14.44	14.47	14.50	14.51	14.53	14.54	14.55	14.55	14.56	14.56	14.56
2008	0.09	1.45	3.90	6.33	8.35	9.90	11.01	11.80	12.37	12.81	13.18	13.47	13.70	13.87	14.01	14.11	14.19	14.25	14.29	14.32	14.35	14.36	14.38	14.39	14.39	14.40	14.40	14.41	14.41
2009	0.09	1.42	4.01	6.57	8.67	10.25	11.37	12.16	12.72	13.15	13.49	13.76	13.96	14.12	14.24	14.33	14.40	14.45	14.49	14.52	14.54	14.55	14.56	14.57	14.57	14.58	14.58	14.58	14.59
2010	0.09	1.46	4.11	6.70	8.80	10.36	11.45	12.19	12.70	13.09	13.39	13.62	13.79	13.91	14.01	14.08	14.13	14.17	14.20	14.22	14.23	14.24	14.25	14.26	14.26	14.26	14.26	14.27	14.27
2011	0.09	1.49	4.16	6.76	8.85	10.39	11.45	12.17	12.67	13.04	13.32	13.53	13.68	13.80	13.88	13.95	14.00	14.03	14.05	14.07	14.08	14.09	14.10	14.10	14.11	14.11	14.11	14.11	14.11
2012	0.09	1.50	4.20	6.82	8.93	10.48	11.55	12.28	12.78	13.15	13.43	13.64	13.79	13.91	14.00	14.06	14.11	14.14	14.16	14.18	14.19	14.20	14.21	14.21	14.22	14.22	14.22	14.22	14.22

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5.56
4.85
6.68
11.00
16.30
22.73
20.79
16.19
19.74
17.88
13.49
10.18
10.91
9.69
8.38
7.51
6.67
6.22
6.67
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8.46
7.93
7.01
7.02
7.69
6.98
6.60
8.27
10.66
13.54
15.37
14.56
14.41
14.59
14.27
14.11
14.22

Cumulative Prepayment Rates **Fixed Rate 30 Year Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1976	0.29	3.77	11.98	19.95	23.75	25.58	26.32	28.69	31.05	33.49	37.49	42.33	45.64	48.46	51.20	53.70	56.94	61.09	65.12	67.60	70.73	73.18	75.90	78.70	80.74	83.30	85.13	86.94	88.59
1977	0.38	3.72	9.84	13.12	14.73	15.42	17.73	20.04	22.59	27.12	32.74	36.61	39.94	43.23	46.19	49.96	54.68	59.58	62.50	65.86	69.28	72.65	75.99	78.31	80.56	83.44	85.70	87.58	89.03
1978	0.37	2.91	4.99	6.28	7.01	8.90	10.82	12.99	17.64	23.99	28.28	32.00	35.66	39.01	43.37	49.18	55.33	58.51	62.28	65.64	69.66	73.37	75.72	77.90	80.48	83.31	85.14	86.59	87.40
1979	0.29	1.05	1.73	2.10	3.52	5.13	7.08	11.55	18.19	22.58	26.47	30.34	33.81	39.22	46.95	54.24	57.36	60.95	64.09	67.74	71.48	73.57	75.46	77.56	79.73	81.80	82.99	83.71	84.35
1980	0.38	1.35	1.70	3.48	5.46	7.95	16.24	27.58	32.47	36.07	39.79	43.55	50.03	56.55	62.15	64.28	66.69	68.72	71.00	73.17	74.63	75.70	76.93	78.13	79.13	80.02	80.44	80.83	81.16
1981	0.19	0.64	7.99	12.41	17.53	32.47	45.37	49.73	52.51	54.94	57.22	60.32	63.47	66.29	67.44	68.64	69.70	70.85	72.09	72.74	73.45	73.96	74.44	74.85	75.18	75.41	75.61	75.80	75.96
1982	0.41	19.04	27.07	36.14	53.83	64.31	67.48	69.32	70.60	71.67	72.85	73.97	75.01	75.49	75.98	76.42	76.87	77.41	77.67	77.88	78.12	78.25	78.39	78.49	78.56	78.62	78.68	78.74	78.79
1983	0.31	1.28	3.53	21.01	42.27	48.26	52.22	56.26	60.48	66.44	71.11	74.85	76.03	77.26	78.22	79.22	80.29	80.76	81.15	81.60	82.03	82.33	82.54	82.67	82.79	82.89	82.99	83.08	83.16
1984	0.22	1.66	20.13	40.07	46.16	50.20	53.94	57.32	61.83	65.76	69.15	70.26	71.41	72.31	73.19	74.04	74.50	74.87	75.28	75.67	76.11	76.56	77.00	77.39	77.74	78.04	78.32	78.56	78.78
1985	0.30	11.49	32.01	38.82	43.39	48.18	53.06	60.22	66.00	70.22	71.40	72.65	73.60	74.56	75.47	75.92	76.31	76.73	77.11	77.44	77.97	78.47	78.90	79.28	79.63	79.94	80.21	80.44	80.65
1986	0.52	4.26	6.83	9.73	13.61	18.05	28.78	45.19	56.58	59.07	62.51	65.04	68.53	71.76	73.17	74.66	76.46	78.13	79.22	80.08	80.76	81.38	81.93	82.42	82.84	83.24	83.59	83.91	84.19
1987	0.23	1.15	2.81	5.54	8.68	16.14	31.52	44.54	47.75	52.36	55.90	61.30	66.56	68.83	71.43	74.63	77.89	79.81	81.09	81.97	82.78	83.49	84.13	84.65	85.11	85.53	85.92	86.27	86.59
1988	0.28	1.51	4.32	8.53	20.95	40.81	54.63	57.67	61.80	64.79	68.82	72.55	74.27	76.03	78.08	79.96	81.25	82.18	82.85	83.47	84.03	84.54	84.99	85.40	85.77	86.10	86.40	86.67	86.91
1989	0.28	1.97	5.79	19.46	41.61	56.49	59.59	63.71	66.64	70.68	74.41	76.09	77.85	79.93	81.80	83.11	83.98	84.57	85.12	85.62	86.08	86.49	86.86	87.19	87.49	87.76	88.01	88.23	88.43
1990	0.25	1.84	10.81	36.53	54.26	57.71	62.37	65.57	70.16	74.45	76.30	78.29	80.75	82.98	84.44	85.34	85.91	86.45	86.94	87.38	87.76	88.11	88.42	88.71	88.97	89.21	89.43	89.62	89.80
1991	0.28	4.99	29.24	49.89	53.61	59.05	62.80	68.42	73.55	75.60	77.98	80.87	83.59	85.24	86.25	86.81	87.34	87.82	88.25	88.60	88.94	89.24	89.52	89.78	90.01	90.22	90.42	90.60	90.76
1992	0.36	7.63	23.03	27.88	35.44	41.33	51.23	60.79	64.31	68.84	74.37	80.07	83.14	84.79	85.62	86.35	86.96	87.49	87.92	88.28	88.61	88.93	89.22	89.49	89.75	89.99	90.21	90.42	90.62
1993	0.61	4.59	8.37	14.97	21.28	31.37	42.77	48.05	54.98	64.08	75.10	80.27	82.97	83.97	84.78	85.44	85.95	86.32	86.64	86.94	87.22	87.50	87.76	88.02	88.26	88.49	88.71	88.93	89.14
1994	0.29	2.27	8.20	14.02	24.11	35.18	40.82	48.30	57.90	70.37	76.52	79.96	81.15	82.09	82.82	83.37	83.79	84.16	84.51	84.84	85.17	85.48	85.78	86.07	86.35	86.62	86.88	87.12	87.36
1995	1.73	10.09	16.36	29.95	42.65	47.69	54.77	63.50	72.80	77.88	80.79	82.09	83.15	83.96	84.56	85.00	85.38	85.74	86.08	86.40	86.70	86.99	87.26	87.52	87.76	87.99	88.20	88.40	88.59
1996	0.37	3.00	13.95	27.37	33.24	42.34	54.02	67.23	74.09	78.68	80.81	82.48	83.69	84.52	85.07	85.49	85.86	86.21	86.54	86.86	87.15	87.43	87.69	87.93	88.16	88.37	88.57	88.76	88.94
1997	0.65	10.08	24.88	30.55	40.32	52.94	66.74	73.91	78.62	80.97	82.94	84.34	85.30	85.94	86.40	86.79	87.15	87.49	87.80	88.10	88.37	88.63	88.88	89.10	89.31	89.50	89.69	89.86	90.01
1998	0.86	6.34	11.64	22.06	37.15	58.27	68.75	75.49	78.09	80.19	81.79	82.88	83.60	84.16	84.61	85.00	85.37	85.72	86.06	86.39	86.70	87.00	87.29	87.56	87.82	88.07	88.30	88.53	88.75
1999	0.50	3.18	13.49	30.06	53.41	65.30	73.00	75.84	78.14	79.89	81.16	82.03	82.71	83.26	83.73	84.15	84.53	84.91	85.27	85.62	85.95	86.27	86.58	86.87	87.15	87.42	87.67	87.91	88.15
2000	0.77	25.12	48.95	66.41	74.59	79.62	82.03	84.07	85.61	86.76	87.57	88.15	88.61	88.97	89.27	89.52	89.75	89.96	90.15	90.33	90.50	90.65	90.79	90.92	91.04	91.14	91.24	91.33	91.41
2001	4.59	20.97	52.54	65.98	74.20	77.15	79.56	81.42	82.77	83.73	84.53	85.17	85.71	86.15	86.53	86.86	87.16	87.46	87.74	88.01	88.26	88.50	88.74	88.96	89.16	89.36	89.55	89.73	89.90
2002	2.41	32.69	51.49	63.73	67.74	70.69	72.94	74.70	76.07	77.27	78.34	79.25	80.03	80.69	81.26	81.76	82.24	82.70	83.15	83.58	84.00	84.40	84.78	85.15	85.51	85.85	86.17	86.48	86.78
2003	3.69	16.46	30.76	36.18	40.71	44.16	47.11	49.80	52.30	54.63	56.77	58.63	60.22	61.59	62.78	63.83	64.83	65.81	66.75	67.68	68.57	69.43	70.27	71.07	71.85	72.59	73.31	74.01	74.68
2004	2.73	15.26	21.54	27.23	31.75	35.46	38.80	41.90	44.84	47.59	50.11	52.28	54.14	55.73	57.11	58.33	59.50	60.63	61.73	62.79	63.82	64.82	65.78	66.70	67.59	68.44	69.27	70.06	70.82
2005	2.12	6.50	11.61	16.44	20.85	24.39	27.70	30.93	34.07	37.07	39.86	42.27	44.35	46.14	47.69	49.06	50.38	51.65	52.90	54.11	55.28	56.42	57.51	58.57	59.59	60.58	61.53	62.45	63.33
2006	2.18	9.15	16.43	22.65	27.65	31.70	35.46	39.05	42.44	45.62	48.51	50.98	53.05	54.82	56.33	57.65	58.89	60.09	61.24	62.35	63.41	64.43	65.39	66.32	67.20	68.04	68.84	69.61	70.34
2007	2.28	8.57	15.15	20.99	26.01	30.25	34.27	38.09	41.68	45.03	48.06	50.64	52.82	54.66	56.24	57.61	58.91	60.16	61.36	62.51	63.62	64.67	65.68	66.64	67.56	68.43	69.26	70.05	70.81
2008	2.18	8.36	14.84	21.00	26.40	31.00	35.31	39.37	43.17	46.68	49.85	52.52	54.76	56.65	58.25	59.65	60.96	62.21	63.41	64.56	65.66	66.70	67.69	68.63	69.52	70.36	71.17	71.93	72.65
2009	2.15	8.46	15.87	23.07	29.34	34.58	39.31	43.71	47.74	51.41	54.68	57.40	59.64	61.51	63.07	64.42	65.67	66.86	67.98	69.05	70.05	71.00	71.89	72.72	73.51	74.24	74.94	75.59	76.20
2010	2.32	9.46	17.89	26.15	33.36	39.26	44.57	49.37	53.68	57.52	60.85	63.56	65.74	67.53	69.00	70.24	71.38	72.44	73.43	74.36	75.22	76.01	76.75	77.43	78.06	78.64	79.18	79.68	80.14
2011	2.40	9.98	18.93	27.65	35.20	41.35	46.85	51.77	56.15	60.02	63.34	66.02	68.16	69.89	71.31	72.51	73.59	74.59	75.52	76.39	77.18	77.91	78.58	79.19	79.76	80.28	80.75	81.19	81.58
2012	2.41	10.13	19.13	27.83	35.37	41.51	46.98	51.89	56.25	60.11	63.42	66.09	68.22	69.95	71.36	72.55	73.62	74.62	75.54	76.40	77.19	77.91	78.58	79.19	79.74	80.26	80.73	81.16	81.55

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89.93
89.77
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88.61
89.97
90.91
90.80
89.33
87.59
88.77
89.10
90.16
88.95
88.37
91.49
90.06
87.07
75.32
71.56
64.19
71.03
71.53
73.34
76.77
80.56
81.95
81.91

Conditional Claim Rates **Fixed Rate 30 Year Streamline Refinance Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1987	0.01	0.47	1.27	1.53	1.47	1.44	1.24	1.29	1.13	1.04	0.93	0.80	0.70	0.56	0.26	0.27	0.22	0.22	0.35	0.31	0.26	0.23	0.17	0.13	0.10	0.08	0.08	0.07	0.06
1988	0.04	1.16	2.60	2.63	2.64	2.40	2.36	2.29	2.10	1.50	1.50	1.19	0.91	0.41	0.23	0.38	0.13	0.47	0.36	0.33	0.29	0.24	0.19	0.17	0.15	0.13	0.12	0.11	0.10
1989	0.04	1.19	2.91	2.43	2.78	2.66	3.03	2.34	2.00	1.31	1.21	0.85	0.53	0.39	0.46	0.81	0.41	0.39	0.35	0.32	0.26	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10
1990	0.02	0.69	1.84	2.23	2.46	2.79	1.99	1.76	1.39	1.47	0.87	0.73	0.42	0.25	0.21	0.40	0.42	0.38	0.34	0.28	0.22	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09
1991	0.01	0.44	1.48	2.00	2.03	1.58	1.60	1.23	1.11	0.98	0.61	0.43	0.36	0.23	0.60	0.48	0.43	0.38	0.29	0.23	0.19	0.17	0.16	0.14	0.13	0.11	0.10	0.09	0.08
1992	0.00	0.24	0.71	0.95	0.99	0.95	0.84	0.94	0.68	0.42	0.31	0.27	0.40	0.44	0.48	0.40	0.34	0.24	0.18	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06	0.05
1993	0.00	0.18	0.61	0.90	1.24	1.15	0.98	0.76	0.43	0.34	0.29	0.28	0.44	0.43	0.32	0.26	0.18	0.12	0.09	0.08	0.07	0.07	0.06	0.06	0.05	0.04	0.04	0.04	0.03
1994	0.01	0.28	0.68	0.97	1.06	0.91	0.72	0.48	0.37	0.32	0.29	0.46	0.37	0.27	0.22	0.15	0.10	0.08	0.08	0.07	0.06	0.06	0.05	0.05	0.04	0.04	0.03	0.03	0.03
1995	0.02	0.43	1.26	1.83	1.60	1.61	1.15	0.78	0.93	0.90	0.61	0.59	0.47	0.40	0.29	0.21	0.16	0.15	0.13	0.12	0.10	0.09	0.09	0.08	0.07	0.06	0.06	0.05	0.05
1996	0.01	0.41	1.26	1.55	1.52	0.93	0.77	0.76	0.71	1.08	0.87	0.66	0.54	0.36	0.26	0.19	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06	0.05
1997	0.02	0.56	1.42	1.75	1.29	1.02	1.04	1.00	1.44	1.08	0.84	0.68	0.47	0.33	0.24	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06
1998	0.00	0.20	0.74	0.79	0.75	0.85	1.15	1.24	0.80	0.58	0.47	0.32	0.23	0.19	0.19	0.17	0.15	0.14	0.13	0.11	0.10	0.09	0.08	0.08	0.07	0.06	0.06	0.05	0.05
1999	0.01	0.24	0.51	0.66	0.90	1.05	1.17	0.69	0.51	0.42	0.29	0.22	0.18	0.17	0.16	0.14	0.13	0.12	0.10	0.09	0.08	0.08	0.07	0.06	0.06	0.05	0.05	0.04	0.04
2000	0.02	0.39	1.21	2.17	2.95	2.48	1.54	1.19	0.94	0.65	0.45	0.33	0.30	0.26	0.24	0.22	0.19	0.18	0.16	0.14	0.13	0.12	0.10	0.09	0.09	0.08	0.07	0.06	0.06
2001	0.00	0.21	1.31	2.66	2.61	1.19	0.83	0.64	0.42	0.29	0.25	0.24	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06	0.05	0.05	0.04
2002	0.01	0.42	1.73	2.08	1.13	0.82	0.65	0.41	0.29	0.24	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05	0.04	0.04	0.04
2003	0.01	0.43	0.98	0.68	0.65	0.57	0.43	0.33	0.28	0.24	0.22	0.20	0.18	0.16	0.14	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06	0.05	0.05	0.04	0.04	0.03
2004	0.06	0.54	0.63	0.82	0.72	0.50	0.38	0.32	0.26	0.24	0.21	0.19	0.17	0.16	0.14	0.13	0.12	0.10	0.09	0.09	0.08	0.07	0.06	0.06	0.05	0.05	0.04	0.04	0.03
2005	0.03	0.52	1.14	1.27	0.91	0.67	0.52	0.39	0.30	0.25	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05	0.04	0.04	0.04
2006	0.04	0.81	1.54	1.39	0.93	0.71	0.53	0.41	0.31	0.26	0.23	0.21	0.19	0.17	0.15	0.14	0.13	0.11	0.10	0.09	0.08	0.08	0.07	0.06	0.06	0.05	0.05	0.04	0.04
2007	0.03	0.67	1.14	1.05	0.87	0.66	0.50	0.38	0.30	0.26	0.23	0.21	0.19	0.17	0.15	0.14	0.13	0.11	0.10	0.09	0.08	0.08	0.07	0.06	0.06	0.05	0.05	0.04	0.04
2008	0.03	0.58	0.99	1.15	0.94	0.70	0.54	0.41	0.33	0.28	0.25	0.22	0.20	0.18	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05	0.04	0.04
2009	0.03	0.55	1.14	1.33	1.07	0.82	0.64	0.50	0.39	0.33	0.29	0.27	0.24	0.22	0.20	0.18	0.16	0.14	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06	0.05	0.05
2010	0.03	0.57	1.20	1.40	1.15	0.89	0.69	0.53	0.41	0.35	0.31	0.28	0.25	0.23	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.08	0.07	0.06	0.06	0.05
2011	0.03	0.59	1.23	1.41	1.17	0.90	0.70	0.54	0.42	0.35	0.31	0.28	0.26	0.23	0.21	0.19	0.17	0.15	0.14	0.13	0.11	0.10	0.09	0.09	0.08	0.07	0.06	0.06	0.05
2012	0.03	0.59	1.23	1.43	1.18	0.91	0.70	0.55	0.43	0.35	0.31	0.28	0.26	0.23	0.21	0.19	0.17	0.15	0.14	0.13	0.11	0.10	0.09	0.09	0.08	0.07	0.06	0.06	0.05

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Conditional Prepayment Rates Fixed Rate 30 Year Streamline Refinance Mortgages by Origination Fiscal Year

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1987	0.49	1.94	2.30	3.10	3.52	8.36	20.95	22.86	6.28	10.03	8.91	15.89	19.56	10.31	12.84	18.64	23.38	17.00	13.74	9.53	9.34	8.70	9.16	8.79	8.42	8.08	7.78	7.51	7.24
1988	2.35	7.55	7.84	8.44	21.17	32.84	31.97	9.52	13.39	11.21	15.52	18.91	10.41	11.17	15.32	16.44	14.08	12.79	9.69	9.36	9.00	9.52	9.83	9.48	9.15	8.83	8.50	8.19	7.91
1989	6.56	15.35	13.93	26.08	33.00	34.19	12.92	15.97	11.00	16.46	16.84	11.01	10.38	14.12	14.43	11.67	11.02	9.69	9.36	8.97	9.62	9.99	9.60	9.24	8.99	8.61	8.28	7.97	7.69
1990	4.37	16.49	29.12	38.04	35.50	11.05	15.48	12.53	18.13	18.86	10.40	11.48	15.99	18.97	15.14	12.61	9.93	9.56	9.22	9.72	9.76	9.59	9.21	8.86	8.70	8.50	8.20	7.92	7.64
1991	2.63	31.25	44.38	39.25	11.00	17.61	13.70	19.68	23.16	10.68	14.12	19.58	20.88	16.69	15.90	10.67	10.29	9.85	10.23	10.35	10.25	9.87	9.53	9.20	8.89	8.56	8.24	7.96	7.68
1992	2.61	25.91	30.28	8.04	13.30	10.68	19.95	23.82	11.10	14.86	24.44	31.75	19.92	15.34	10.59	10.44	9.66	10.08	9.51	8.98	8.67	8.38	8.09	7.81	7.53	7.27	7.00	6.76	6.52
1993	2.87	11.64	5.75	8.97	8.23	15.27	19.99	9.96	15.52	25.54	39.72	26.06	17.98	10.10	10.15	9.51	9.08	7.94	6.98	6.50	6.26	6.03	5.81	5.60	5.40	5.20	5.00	4.82	4.64
1994	1.93	4.31	7.18	7.28	11.57	15.50	9.43	13.18	20.72	36.80	26.01	18.52	9.14	8.94	8.36	7.77	6.43	5.69	5.11	4.92	4.73	4.55	4.38	4.22	4.07	3.92	3.78	3.64	3.51
1995	2.18	14.24	9.37	20.32	22.79	10.66	17.55	25.58	34.08	26.69	20.46	10.65	10.58	9.89	9.97	9.23	8.56	8.13	7.86	7.57	7.29	7.07	6.82	6.57	6.34	6.11	5.88	5.68	5.47
1996	2.01	6.00	16.39	21.28	10.08	17.19	27.31	42.07	31.81	27.41	15.97	15.85	14.63	14.07	12.26	10.88	9.97	9.61	9.23	8.89	8.58	8.26	7.96	7.67	7.40	7.08	6.81	6.56	6.31
1997	2.66	24.41	25.26	9.66	18.29	28.98	40.87	33.44	28.30	17.03	17.14	15.83	15.65	14.16	12.74	12.05	11.57	11.14	10.76	10.42	10.00	9.58	9.25	8.93	8.62	8.33	8.06	7.78	7.50
1998	3.72	15.89	8.13	16.81	29.71	49.69	38.23	31.51	15.28	14.76	13.33	12.26	9.94	8.68	7.53	7.23	6.90	6.66	6.42	6.20	5.98	5.78	5.57	5.37	5.18	4.99	4.80	4.63	4.46
1999	2.54	5.99	13.13	23.89	45.48	35.80	30.48	13.42	12.55	10.45	9.40	7.76	6.72	6.08	5.84	5.60	5.40	5.20	5.01	4.83	4.67	4.50	4.34	4.18	4.03	3.87	3.73	3.60	3.47
2000	3.17	29.12	34.08	41.33	37.65	31.20	18.34	18.71	17.32	17.28	15.74	14.25	13.33	12.73	12.18	11.76	11.36	10.97	10.59	10.23	9.83	9.50	9.17	8.84	8.54	8.29	8.00	7.72	7.46
2001	6.44	30.58	51.83	38.33	33.00	15.22	14.66	12.89	11.97	9.81	8.48	7.45	7.15	6.83	6.59	6.35	6.13	5.91	5.70	5.50	5.31	5.13	4.94	4.77	4.60	4.43	4.26	4.11	3.97
2002	9.33	47.03	34.77	29.77	12.80	11.90	9.62	8.85	7.62	6.71	6.24	6.02	5.79	5.59	5.39	5.20	5.02	4.84	4.67	4.51	4.36	4.21	4.06	3.92	3.78	3.65	3.52	3.40	3.28
2003	11.84	20.76	20.54	7.77	6.99	6.04	7.74	8.83	8.75	8.45	8.13	7.81	7.51	7.22	6.95	6.68	6.42	6.18	5.94	5.72	5.52	5.32	5.12	4.93	4.74	4.57	4.41	4.24	4.09
2004	7.07	18.98	7.30	6.62	5.65	7.00	8.52	8.75	8.59	8.30	8.01	7.72	7.44	7.18	6.92	6.67	6.43	6.20	5.97	5.76	5.58	5.39	5.20	5.01	4.83	4.67	4.51	4.35	4.19
2005	5.08	5.43	4.87	4.82	6.18	8.39	8.98	9.20	9.26	9.09	8.79	8.49	8.19	7.90	7.62	7.35	7.09	6.84	6.60	6.36	6.18	5.98	5.76	5.56	5.36	5.19	5.01	4.84	4.66
2006	5.10	8.89	7.64	7.56	7.08	6.52	6.47	6.61	6.70	6.60	6.38	6.16	5.94	5.73	5.53	5.34	5.15	4.97	4.79	4.62	4.48	4.33	4.18	4.03	3.89	3.75	3.62	3.49	3.37
2007	5.28	8.09	7.44	7.09	6.59	6.51	6.65	6.78	6.79	6.63	6.40	6.18	5.96	5.75	5.55	5.36	5.17	4.99	4.81	4.64	4.49	4.34	4.19	4.04	3.90	3.77	3.64	3.51	3.39
2008	5.19	8.83	7.97	7.49	7.09	7.06	7.19	7.30	7.30	7.14	6.90	6.66	6.42	6.19	5.97	5.76	5.55	5.36	5.17	4.98	4.82	4.66	4.49	4.33	4.18	4.04	3.89	3.75	3.62
2009	5.41	9.51	9.03	9.02	8.86	8.91	8.80	8.92	8.92	8.76	8.47	8.17	7.88	7.60	7.33	7.07	6.82	6.58	6.34	6.12	5.92	5.72	5.51	5.31	5.12	4.95	4.77	4.60	4.43
2010	6.50	10.79	10.36	10.64	10.85	10.98	11.13	11.29	11.35	11.16	10.79	10.40	10.02	9.66	9.30	8.97	8.64	8.32	8.02	7.73	7.46	7.20	6.94	6.69	6.44	6.21	5.98	5.77	5.55
2011	6.67	11.71	11.45	12.04	12.28	12.46	12.65	12.85	12.94	12.77	12.39	11.98	11.58	11.19	10.81	10.44	10.09	9.74	9.41	9.09	8.81	8.53	8.23	7.95	7.67	7.42	7.16	6.92	6.67
2012	6.71	11.80	11.46	12.00	12.26	12.44	12.65	12.82	12.92	12.76	12.39	11.98	11.58	11.19	10.81	10.45	10.09	9.75	9.42	9.09	8.81	8.52	8.23	7.95	7.67	7.41	7.16	6.91	6.66

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Cumulative Claim Rates **Fixed Rate 30 Year Streamline Refinance Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1987	0.01	0.48	1.72	3.15	4.47	5.69	6.64	7.41	7.92	8.36	8.70	8.97	9.16	9.29	9.34	9.39	9.42	9.44	9.47	9.49	9.51	9.53	9.54	9.54	9.55	9.55	9.55	9.56	9.56
1988	0.04	1.17	3.49	5.59	7.46	8.76	9.59	10.12	10.54	10.80	11.02	11.17	11.26	11.30	11.31	11.34	11.35	11.37	11.38	11.40	11.40	11.41	11.42	11.42	11.42	11.43	11.43	11.43	11.43
1989	0.04	1.16	3.43	5.00	6.29	7.09	7.65	8.02	8.28	8.43	8.54	8.60	8.64	8.66	8.69	8.72	8.74	8.75	8.76	8.77	8.78	8.78	8.78	8.79	8.79	8.79	8.79	8.79	8.80
1990	0.02	0.67	2.13	3.35	4.15	4.71	5.06	5.31	5.49	5.63	5.70	5.75	5.78	5.79	5.80	5.81	5.83	5.84	5.84	5.85	5.86	5.86	5.86	5.86	5.87	5.87	5.87	5.87	5.87
1991	0.01	0.44	1.42	2.14	2.57	2.86	3.10	3.25	3.36	3.44	3.48	3.50	3.52	3.53	3.54	3.56	3.56	3.57	3.58	3.58	3.58	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59
1992	0.00	0.23	0.75	1.22	1.67	2.03	2.32	2.58	2.72	2.79	2.84	2.87	2.90	2.93	2.95	2.97	2.98	2.99	3.00	3.00	3.01	3.01	3.01	3.01	3.02	3.02	3.02	3.02	3.02
1993	0.00	0.18	0.70	1.43	2.32	3.08	3.61	3.94	4.11	4.22	4.29	4.33	4.37	4.41	4.43	4.45	4.46	4.47	4.47	4.48	4.48	4.49	4.49	4.49	4.49	4.49	4.49	4.50	4.50
1994	0.01	0.29	0.93	1.76	2.60	3.23	3.65	3.90	4.06	4.18	4.24	4.32	4.37	4.40	4.42	4.44	4.45	4.45	4.46	4.47	4.47	4.47	4.48	4.48	4.48	4.49	4.49	4.49	4.49
1995	0.02	0.45	1.50	2.86	3.78	4.49	4.93	5.18	5.39	5.53	5.59	5.64	5.68	5.71	5.72	5.74	5.74	5.75	5.76	5.76	5.76	5.77	5.77	5.77	5.77	5.77	5.78	5.78	5.78
1996	0.01	0.41	1.56	2.74	3.63	4.10	4.43	4.66	4.78	4.91	4.98	5.03	5.06	5.08	5.09	5.09	5.10	5.10	5.11	5.11	5.11	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12
1997	0.02	0.56	1.60	2.54	3.15	3.54	3.81	3.97	4.12	4.19	4.24	4.27	4.29	4.30	4.31	4.32	4.32	4.33	4.33	4.33	4.33	4.33	4.33	4.34	4.34	4.34	4.34	4.34	4.34
1998	0.00	0.19	0.79	1.37	1.82	2.18	2.42	2.57	2.64	2.68	2.71	2.73	2.74	2.75	2.75	2.76	2.76	2.77	2.77	2.77	2.78	2.78	2.78	2.78	2.78	2.78	2.79	2.79	2.79
1999	0.01	0.25	0.71	1.23	1.77	2.10	2.34	2.43	2.49	2.54	2.56	2.58	2.59	2.61	2.62	2.62	2.63	2.64	2.64	2.65	2.65	2.66	2.66	2.66	2.66	2.67	2.67	2.67	2.67
2000	0.02	0.40	1.22	2.18	2.92	3.29	3.44	3.53	3.59	3.62	3.64	3.65	3.66	3.67	3.68	3.68	3.68	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.70	3.70	3.70	3.70	3.70
2001	0.00	0.20	1.05	1.85	2.32	2.46	2.54	2.59	2.62	2.64	2.65	2.66	2.67	2.68	2.69	2.70	2.70	2.71	2.71	2.71	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.73	2.73
2002	0.01	0.39	1.21	1.84	2.07	2.22	2.32	2.38	2.41	2.44	2.46	2.48	2.50	2.52	2.53	2.54	2.55	2.56	2.56	2.57	2.57	2.58	2.58	2.58	2.59	2.59	2.59	2.59	2.60
2003	0.01	0.39	1.07	1.44	1.77	2.03	2.21	2.34	2.44	2.52	2.59	2.64	2.68	2.72	2.75	2.78	2.80	2.82	2.84	2.85	2.86	2.87	2.88	2.88	2.89	2.90	2.90	2.90	2.91
2004	0.06	0.56	1.04	1.60	2.06	2.35	2.57	2.73	2.85	2.94	3.03	3.09	3.15	3.20	3.23	3.27	3.30	3.32	3.34	3.35	3.37	3.38	3.39	3.40	3.41	3.41	3.42	3.43	3.43
2005	0.03	0.52	1.53	2.60	3.31	3.80	4.14	4.38	4.54	4.66	4.76	4.85	4.91	4.97	5.02	5.05	5.09	5.11	5.14	5.16	5.17	5.19	5.20	5.21	5.22	5.22	5.23	5.24	5.24
2006	0.04	0.81	2.13	3.21	3.87	4.34	4.66	4.89	5.05	5.18	5.28	5.37	5.44	5.51	5.56	5.61	5.64	5.68	5.71	5.73	5.75	5.77	5.79	5.80	5.81	5.82	5.83	5.84	5.85
2007	0.03	0.67	1.65	2.48	3.11	3.55	3.87	4.09	4.25	4.38	4.49	4.58	4.66	4.72	4.78	4.82	4.87	4.90	4.93	4.95	4.98	5.00	5.01	5.03	5.04	5.05	5.06	5.07	5.07
2008	0.03	0.58	1.43	2.33	3.00	3.46	3.79	4.02	4.19	4.32	4.43	4.52	4.60	4.66	4.72	4.76	4.80	4.84	4.87	4.89	4.91	4.93	4.95	4.96	4.97	4.98	4.99	5.00	5.01
2009	0.03	0.55	1.52	2.54	3.27	3.77	4.13	4.38	4.56	4.70	4.81	4.90	4.98	5.04	5.09	5.14	5.17	5.20	5.23	5.25	5.27	5.29	5.30	5.31	5.32	5.33	5.34	5.34	5.35
2010	0.03	0.57	1.56	2.59	3.33	3.84	4.18	4.41	4.57	4.69	4.79	4.86	4.92	4.97	5.01	5.04	5.07	5.09	5.11	5.13	5.14	5.15	5.16	5.17	5.17	5.18	5.18	5.19	5.19
2011	0.03	0.58	1.59	2.59	3.32	3.80	4.12	4.34	4.49	4.60	4.68	4.74	4.79	4.83	4.87	4.89	4.92	4.93	4.95	4.96	4.97	4.98	4.98	4.99	4.99	5.00	5.00	5.00	5.00
2012	0.03	0.58	1.59	2.61	3.33	3.82	4.15	4.37	4.52	4.62	4.70	4.77	4.82	4.86	4.89	4.92	4.94	4.96	4.97	4.98	4.99	5.00	5.01	5.01	5.02	5.02	5.02	5.03	5.03

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Cumulative Prepayment Rates **Fixed Rate 30 Year Streamline Refinance Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1987	0.49	2.42	4.65	7.55	10.69	17.78	33.81	47.42	50.26	54.45	57.76	63.09	68.56	70.85	73.40	76.62	79.89	81.71	82.93	83.65	84.29	84.83	85.35	85.80	86.19	86.53	86.84	87.11	87.35
1988	2.35	9.72	16.71	23.44	38.46	56.22	67.42	69.60	72.32	74.24	76.56	78.91	79.94	80.93	82.12	83.20	83.97	84.57	84.96	85.30	85.60	85.88	86.15	86.38	86.58	86.76	86.91	87.05	87.17
1989	6.56	20.89	31.75	48.66	63.95	74.12	76.55	79.07	80.49	82.34	83.89	84.73	85.42	86.26	86.99	87.50	87.91	88.24	88.52	88.76	89.00	89.22	89.41	89.58	89.73	89.86	89.97	90.07	90.15
1990	4.37	20.14	43.20	64.00	75.59	77.83	80.53	82.34	84.58	86.45	87.27	88.08	89.07	90.05	90.68	91.12	91.42	91.69	91.92	92.13	92.33	92.50	92.66	92.79	92.90	93.01	93.10	93.18	93.25
1991	2.63	33.06	62.57	76.71	79.03	82.27	84.31	86.79	89.10	89.90	90.84	91.95	92.90	93.50	93.97	94.24	94.47	94.66	94.84	95.00	95.15	95.27	95.38	95.48	95.56	95.63	95.70	95.75	95.80
1992	2.61	27.84	49.62	53.61	59.62	63.75	70.58	77.03	79.30	81.97	85.69	89.33	90.89	91.84	92.39	92.88	93.28	93.66	93.98	94.25	94.49	94.70	94.88	95.05	95.19	95.32	95.44	95.54	95.64
1993	2.87	14.18	19.10	26.30	32.25	42.24	53.17	57.48	63.47	71.75	81.30	85.05	86.96	87.84	88.63	89.29	89.85	90.31	90.67	90.99	91.27	91.53	91.76	91.97	92.16	92.33	92.49	92.64	92.77
1994	1.93	6.16	12.87	19.15	28.30	39.01	44.45	51.29	60.58	73.59	79.37	82.41	83.62	84.70	85.61	86.38	86.97	87.46	87.87	88.25	88.60	88.91	89.20	89.47	89.71	89.94	90.15	90.35	90.53
1995	2.18	16.11	23.93	39.08	52.31	56.99	63.75	71.76	79.62	83.62	85.84	86.75	87.56	88.23	88.83	89.34	89.76	90.12	90.45	90.73	90.99	91.22	91.43	91.61	91.78	91.93	92.06	92.18	92.30
1996	2.01	7.89	22.92	38.99	44.86	53.72	65.24	78.00	83.52	86.72	88.06	89.16	90.01	90.71	91.22	91.63	91.95	92.24	92.48	92.70	92.88	93.05	93.20	93.32	93.44	93.54	93.63	93.71	93.79
1997	2.66	26.42	44.86	50.04	58.71	69.76	80.68	85.86	88.74	89.96	90.96	91.72	92.35	92.82	93.19	93.49	93.74	93.96	94.14	94.30	94.44	94.56	94.66	94.75	94.83	94.90	94.96	95.01	95.06
1998	3.72	19.02	25.59	37.96	55.98	76.95	84.93	88.92	90.22	91.27	92.08	92.72	93.17	93.52	93.81	94.05	94.27	94.47	94.65	94.81	94.95	95.08	95.20	95.31	95.41	95.50	95.58	95.66	95.73
1999	2.54	8.37	20.37	39.23	66.31	77.74	83.88	85.73	87.22	88.29	89.15	89.80	90.31	90.74	91.13	91.48	91.80	92.09	92.35	92.59	92.82	93.02	93.21	93.38	93.54	93.69	93.82	93.95	94.07
2000	3.17	31.37	54.62	72.87	82.26	86.89	88.69	90.16	91.25	92.14	92.81	93.32	93.72	94.05	94.33	94.56	94.76	94.93	95.08	95.21	95.31	95.41	95.49	95.56	95.63	95.68	95.73	95.78	95.82
2001	6.44	35.05	68.61	80.24	86.15	87.90	89.32	90.37	91.21	91.81	92.28	92.66	93.00	93.29	93.56	93.80	94.01	94.20	94.38	94.54	94.69	94.82	94.94	95.05	95.16	95.25	95.34	95.42	95.49
2002	9.33	51.97	68.54	77.54	80.18	82.29	83.78	85.01	85.97	86.75	87.43	88.04	88.58	89.08	89.54	89.95	90.33	90.67	90.99	91.28	91.55	91.79	92.02	92.23	92.43	92.61	92.78	92.94	93.08
2003	11.84	30.14	44.41	48.64	52.13	54.91	58.25	61.74	64.88	67.64	70.07	72.20	74.09	75.77	77.27	78.60	79.80	80.87	81.84	82.72	83.51	84.24	84.90	85.50	86.05	86.56	87.02	87.45	87.85
2004	7.07	24.70	30.15	34.71	38.30	42.48	47.18	51.57	55.50	58.96	62.01	64.71	67.10	69.24	71.15	72.85	74.39	75.77	77.02	78.15	79.18	80.13	80.98	81.77	82.48	83.14	83.75	84.31	84.82
2005	5.08	10.23	14.58	18.63	23.49	29.63	35.61	41.15	46.20	50.68	54.61	58.05	61.09	63.78	66.16	68.28	70.17	71.86	73.38	74.75	75.99	77.11	78.13	79.06	79.90	80.68	81.38	82.03	82.62
2006	5.10	13.53	20.07	25.95	30.97	35.21	39.12	42.84	46.34	49.55	52.44	55.04	57.40	59.53	61.46	63.22	64.83	66.29	67.64	68.87	70.01	71.05	72.02	72.92	73.74	74.51	75.22	75.88	76.50
2007	5.28	12.94	19.38	24.97	29.75	34.12	38.27	42.20	45.84	49.15	52.13	54.81	57.23	59.42	61.41	63.22	64.88	66.38	67.76	69.03	70.20	71.28	72.27	73.19	74.04	74.83	75.56	76.24	76.88
2008	5.19	13.56	20.40	26.26	31.32	35.96	40.31	44.39	48.16	51.56	54.61	57.33	59.78	61.99	63.98	65.78	67.42	68.91	70.26	71.50	72.64	73.69	74.65	75.53	76.35	77.10	77.80	78.44	79.04
2009	5.41	14.40	22.08	28.97	35.04	40.53	45.43	49.93	54.01	57.64	60.83	63.64	66.12	68.32	70.27	72.01	73.57	74.97	76.23	77.36	78.39	79.32	80.17	80.94	81.65	82.29	82.88	83.42	83.92
2010	6.50	16.58	25.16	32.96	39.95	46.18	51.75	56.72	61.14	64.96	68.24	71.04	73.46	75.54	77.36	78.94	80.32	81.54	82.61	83.56	84.40	85.16	85.83	86.43	86.97	87.46	87.90	88.30	88.66
2011	6.67	17.60	26.96	35.57	43.16	49.83	55.70	60.86	65.36	69.21	72.46	75.20	77.52	79.50	81.19	82.65	83.90	84.99	85.94	86.77	87.50	88.14	88.71	89.21	89.66	90.05	90.41	90.72	91.01
2012	6.71	17.72	27.09	35.64	43.22	49.86	55.72	60.87	65.36	69.20	72.45	75.19	77.51	79.49	81.18	82.63	83.89	84.98	85.93	86.75	87.48	88.12	88.69	89.19	89.63	90.03	90.39	90.70	90.99

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88.99
91.27
91.24

Conditional Claim Rates **Fixed Rate 15 Year Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1976	0.00	0.35	1.34	1.44	0.98	1.47	0.94	1.31	0.70	0.94	1.01	1.44	1.60	0.30	0.00
1977	0.00	0.71	1.34	0.78	0.49	0.51	1.07	0.38	0.40	0.84	0.23	0.27	0.58	0.64	0.00
1978	0.38	0.78	0.20	0.42	0.66	0.67	0.00	0.72	0.52	0.28	0.60	1.05	0.00	0.00	0.00
1979	0.00	0.56	1.14	1.37	1.86	1.09	0.23	1.45	0.54	0.91	0.33	0.00	1.28	0.48	0.00
1980	0.00	0.43	3.38	2.14	1.61	1.55	2.55	2.25	2.08	0.77	1.13	0.69	0.74	0.41	0.48
1981	0.00	1.57	5.61	3.01	3.44	1.27	1.46	1.98	1.25	1.39	1.53	2.60	0.94	1.03	0.00
1982	0.22	1.09	2.62	3.06	2.35	2.00	3.15	2.45	0.60	0.97	0.69	0.43	0.00	0.00	0.00
1983	0.01	0.16	0.59	1.01	1.20	1.32	1.08	0.56	0.39	0.38	0.34	0.34	0.14	0.08	0.10
1984	0.02	0.38	1.12	1.73	2.69	1.86	1.28	0.78	0.69	0.49	0.41	0.47	0.39	0.06	0.18
1985	0.00	0.23	1.17	2.16	1.72	1.36	0.98	0.85	0.70	0.80	0.52	0.49	0.25	0.24	0.14
1986	0.00	0.15	0.56	0.73	0.67	0.54	0.50	0.36	0.37	0.32	0.22	0.15	0.15	0.12	0.15
1987	0.00	0.11	0.36	0.43	0.48	0.39	0.32	0.28	0.30	0.22	0.17	0.17	0.07	0.08	0.08
1988	0.01	0.18	0.51	0.72	0.81	0.69	0.63	0.63	0.38	0.39	0.40	0.19	0.20	0.18	0.11
1989	0.01	0.16	0.45	0.70	0.85	0.65	0.59	0.58	0.40	0.41	0.44	0.34	0.12	0.11	0.14
1990	0.00	0.13	0.50	0.64	0.68	0.68	0.50	0.46	0.38	0.21	0.23	0.10	0.07	0.14	0.14
1991	0.00	0.13	0.42	0.64	0.64	0.45	0.53	0.41	0.34	0.26	0.07	0.08	0.07	0.06	**0.16**
1992	0.00	0.08	0.40	0.35	0.38	0.42	0.37	0.31	0.29	0.17	0.12	0.06	0.13	**0.13**	**0.12**
1993	0.00	0.05	0.23	0.30	0.32	0.33	0.26	0.23	0.15	0.10	0.15	0.11	**0.11**	**0.11**	**0.07**
1994	0.00	0.07	0.19	0.32	0.36	0.27	0.35	0.24	0.15	0.15	0.16	**0.12**	**0.12**	**0.09**	**0.07**
1995	0.01	0.12	0.44	0.77	0.74	0.68	0.45	0.48	0.49	0.54	**0.31**	**0.24**	**0.18**	**0.14**	**0.09**
1996	0.00	0.10	0.37	0.48	0.56	0.54	0.46	0.50	0.29	**0.49**	**0.36**	**0.24**	**0.18**	**0.12**	**0.08**
1997	0.00	0.07	0.34	0.65	0.61	0.55	0.40	0.37	**0.77**	**0.50**	**0.33**	**0.25**	**0.16**	**0.11**	**0.08**
1998	0.00	0.11	0.37	0.40	0.55	0.57	0.48	**0.66**	**0.41**	**0.27**	**0.21**	**0.15**	**0.11**	**0.08**	**0.07**
1999	0.00	0.10	0.32	0.45	0.72	0.66	**0.70**	**0.47**	**0.33**	**0.26**	**0.18**	**0.13**	**0.10**	**0.08**	**0.07**
2000	0.00	0.12	0.67	1.31	1.84	**1.58**	**1.20**	**0.85**	**0.67**	**0.42**	**0.28**	**0.19**	**0.15**	**0.12**	**0.10**
2001	0.00	0.18	0.71	1.26	**1.21**	**0.91**	**0.63**	**0.49**	**0.33**	**0.24**	**0.18**	**0.15**	**0.12**	**0.10**	**0.08**
2002	0.02	0.24	0.64	**0.94**	**0.84**	**0.68**	**0.55**	**0.40**	**0.31**	**0.24**	**0.20**	**0.16**	**0.13**	**0.10**	**0.08**
2003	0.01	0.21	**0.58**	**0.81**	**0.92**	**0.80**	**0.52**	**0.40**	**0.32**	**0.26**	**0.21**	**0.16**	**0.13**	**0.11**	**0.09**
2004	0.01	**0.20**	**0.79**	**0.91**	**0.96**	**0.71**	**0.55**	**0.44**	**0.35**	**0.28**	**0.23**	**0.18**	**0.15**	**0.12**	**0.09**
2005	**0.01**	**0.46**	**1.02**	**1.04**	**0.94**	**0.69**	**0.54**	**0.43**	**0.35**	**0.28**	**0.22**	**0.18**	**0.14**	**0.12**	**0.09**
2006	**0.02**	**0.41**	**0.95**	**0.90**	**0.85**	**0.75**	**0.60**	**0.48**	**0.38**	**0.31**	**0.25**	**0.20**	**0.16**	**0.13**	**0.10**
2007	**0.03**	**0.39**	**0.81**	**0.85**	**0.92**	**0.78**	**0.63**	**0.51**	**0.41**	**0.33**	**0.26**	**0.21**	**0.17**	**0.13**	**0.11**
2008	**0.03**	**0.39**	**0.82**	**0.88**	**0.89**	**0.78**	**0.62**	**0.50**	**0.40**	**0.32**	**0.26**	**0.21**	**0.17**	**0.13**	**0.11**
2009	**0.03**	**0.36**	**0.80**	**0.81**	**0.82**	**0.69**	**0.56**	**0.45**	**0.36**	**0.29**	**0.23**	**0.18**	**0.15**	**0.12**	**0.09**
2010	**0.02**	**0.39**	**0.86**	**0.89**	**0.90**	**0.77**	**0.62**	**0.50**	**0.40**	**0.32**	**0.26**	**0.21**	**0.16**	**0.13**	**0.11**
2011	**0.03**	**0.39**	**0.85**	**0.88**	**0.89**	**0.75**	**0.60**	**0.48**	**0.39**	**0.31**	**0.25**	**0.20**	**0.16**	**0.13**	**0.10**
2012	**0.03**	**0.41**	**0.93**	**0.97**	**0.96**	**0.82**	**0.66**	**0.53**	**0.42**	**0.34**	**0.27**	**0.22**	**0.18**	**0.14**	**0.11**

Conditional Prepayment Rates **Fixed Rate 15 Year Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1976	0.82	2.83	5.72	5.37	3.79	3.98	3.90	5.57	5.28	6.37	14.95	8.17	9.04	12.50	21.16
1977	1.40	3.97	3.87	3.92	3.46	3.09	5.16	4.36	5.18	5.91	14.93	8.00	9.01	9.97	19.06
1978	1.73	2.35	4.05	2.75	1.53	4.02	3.04	5.80	5.68	7.16	14.58	4.91	11.57	8.86	17.59
1979	0.93	1.12	1.71	3.53	3.71	4.80	3.71	8.45	10.72	8.16	15.28	7.48	10.64	12.56	16.11
1980	0.43	1.72	0.73	2.91	4.68	3.79	8.55	9.20	7.85	8.21	17.18	6.55	8.92	13.99	22.60
1981	0.47	0.63	3.85	4.42	6.12	11.84	12.41	7.63	9.06	7.67	9.96	5.19	7.51	10.77	12.79
1982	0.65	11.55	7.86	8.08	19.44	15.23	7.75	7.61	6.34	5.19	18.69	7.30	5.12	6.37	7.33
1983	0.22	1.08	2.30	10.44	20.72	9.70	8.48	10.13	11.57	20.89	21.89	20.28	12.49	15.38	19.21
1984	0.28	1.48	12.72	21.37	9.49	7.61	8.94	10.55	19.20	19.13	17.70	9.39	11.67	13.52	18.78
1985	0.29	9.84	21.45	8.72	7.22	8.96	11.04	21.77	22.06	19.24	9.44	10.36	11.84	13.96	16.37
1986	0.58	4.67	4.16	4.75	6.32	7.87	16.47	23.60	22.42	9.59	13.25	12.35	15.52	17.48	18.18
1987	0.45	1.66	2.82	4.43	5.31	9.89	17.60	19.89	9.41	12.47	11.82	15.57	18.20	16.56	25.51
1988	0.50	1.80	3.68	5.35	11.46	19.97	21.15	9.07	12.13	11.22	14.00	14.92	14.25	15.83	22.30
1989	0.42	2.25	4.26	12.17	21.70	22.67	9.95	12.68	11.11	14.39	15.71	11.68	13.85	18.39	24.00
1990	0.55	2.46	8.72	22.80	24.47	9.58	13.26	11.85	15.30	15.80	12.31	14.01	16.60	19.77	24.80
1991	0.64	4.18	18.27	24.36	9.64	12.93	12.49	15.84	17.63	12.65	13.25	16.96	19.18	18.98	**19.85**
1992	0.62	6.23	13.77	8.19	12.22	11.72	16.39	17.61	12.35	13.88	17.04	21.10	20.61	**19.30**	**13.79**
1993	0.66	4.64	5.64	8.69	9.29	12.81	16.37	10.74	12.59	16.65	21.00	17.79	**17.87**	**12.70**	**13.07**
1994	0.69	2.83	6.38	7.10	10.75	12.48	9.57	11.52	14.49	18.59	16.61	**16.57**	**11.44**	**11.66**	**11.02**
1995	1.20	6.23	7.77	13.62	14.48	9.63	13.09	15.88	16.90	14.97	**15.80**	**12.32**	**13.16**	**13.21**	**13.62**
1996	0.80	3.71	8.91	13.28	9.75	12.46	16.55	21.05	17.58	**18.58**	**15.98**	**16.91**	**16.80**	**15.76**	**14.03**
1997	0.96	6.49	12.15	8.98	12.62	17.72	22.18	17.32	**18.40**	**15.60**	**16.96**	**17.03**	**16.18**	**14.73**	**14.33**
1998	1.03	5.77	6.69	10.93	16.63	25.33	19.42	**20.17**	**13.86**	**14.03**	**13.35**	**12.26**	**10.61**	**10.09**	**10.03**
1999	0.70	3.59	9.01	15.56	25.51	19.69	**19.59**	**12.76**	**12.83**	**12.09**	**10.80**	**9.66**	**9.30**	**9.31**	**9.49**
2000	0.85	14.83	25.06	32.51	22.59	**19.13**	**14.77**	**16.52**	**16.81**	**16.61**	**15.48**	**14.82**	**15.01**	**15.31**	**15.61**
2001	2.09	12.83	32.86	25.70	**21.18**	**12.53**	**12.75**	**12.10**	**11.10**	**9.91**	**9.48**	**9.41**	**9.57**	**9.73**	**9.92**
2002	1.82	22.59	22.85	**20.93**	**10.78**	**10.39**	**9.67**	**8.23**	**7.72**	**7.54**	**7.66**	**7.83**	**8.00**	**8.17**	**8.35**
2003	2.82	10.76	**12.96**	**6.73**	**6.01**	**5.74**	**5.44**	**5.54**	**5.65**	**5.78**	**5.91**	**6.04**	**6.18**	**6.31**	**6.45**
2004	2.39	**8.19**	**5.95**	**6.63**	**5.84**	**5.28**	**5.37**	**5.48**	**5.61**	**5.73**	**5.87**	**6.00**	**6.14**	**6.27**	**6.41**
2005	**1.45**	**3.58**	**5.42**	**5.86**	**5.18**	**5.13**	**5.20**	**5.32**	**5.44**	**5.56**	**5.69**	**5.81**	**5.94**	**6.07**	**6.21**
2006	**1.44**	**5.77**	**7.94**	**8.60**	**6.93**	**6.57**	**6.70**	**6.84**	**6.99**	**7.14**	**7.29**	**7.45**	**7.61**	**7.77**	**7.93**
2007	**1.52**	**5.27**	**7.48**	**7.50**	**6.57**	**6.49**	**6.62**	**6.75**	**6.90**	**7.05**	**7.21**	**7.36**	**7.52**	**7.68**	**7.84**
2008	**1.38**	**5.10**	**7.41**	**8.26**	**7.44**	**7.19**	**7.35**	**7.52**	**7.69**	**7.86**	**8.03**	**8.20**	**8.38**	**8.56**	**8.74**
2009	**1.51**	**5.40**	**8.18**	**9.62**	**8.77**	**8.68**	**8.79**	**8.98**	**9.16**	**9.36**	**9.56**	**9.77**	**9.97**	**10.18**	**10.39**
2010	**1.59**	**6.14**	**9.43**	**11.13**	**10.15**	**10.00**	**10.22**	**10.44**	**10.66**	**10.89**	**11.14**	**11.39**	**11.62**	**11.86**	**12.11**
2011	**1.62**	**6.48**	**9.91**	**11.68**	**10.81**	**10.74**	**10.97**	**11.21**	**11.46**	**11.70**	**11.96**	**12.22**	**12.48**	**12.74**	**13.01**
2012	**1.60**	**6.45**	**9.94**	**11.77**	**10.91**	**10.83**	**11.07**	**11.31**	**11.55**	**11.80**	**12.05**	**12.30**	**12.56**	**12.82**	**13.09**

Cumulative Claim Rates **Fixed Rate 15 Year Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1976	0.00	0.35	1.64	2.92	3.74	4.91	5.61	6.54	7.01	7.59	8.18	8.88	9.58	9.70	9.70
1977	0.00	0.70	1.96	2.66	3.08	3.50	4.34	4.62	4.90	5.45	5.59	5.73	6.01	6.29	6.29
1978	0.38	1.15	1.34	1.73	2.30	2.88	2.88	3.45	3.84	4.03	4.41	4.99	4.99	4.99	4.99
1979	0.00	0.56	1.67	2.97	4.64	5.57	5.75	6.86	7.24	7.79	7.98	7.98	8.53	8.72	8.72
1980	0.00	0.43	3.72	5.72	7.15	8.44	10.44	12.02	13.30	13.73	14.31	14.59	14.88	15.02	15.16
1981	0.00	1.56	7.02	9.67	12.48	13.42	14.35	15.44	16.07	16.69	17.32	18.25	18.56	18.88	18.88
1982	0.22	1.30	3.56	5.94	7.56	8.64	10.04	11.02	11.23	11.56	11.77	11.88	11.88	11.88	11.88
1983	0.01	0.17	0.75	1.72	2.74	3.61	4.24	4.54	4.73	4.88	5.00	5.08	5.11	5.12	5.14
1984	0.02	0.40	1.49	2.95	4.70	5.76	6.42	6.78	7.06	7.22	7.33	7.43	7.51	7.52	7.55
1985	0.00	0.23	1.28	2.78	3.84	4.61	5.11	5.48	5.72	5.94	6.05	6.14	6.18	6.22	6.24
1986	0.00	0.15	0.68	1.34	1.91	2.33	2.70	2.92	3.08	3.20	3.27	3.31	3.34	3.37	3.39
1987	0.00	0.11	0.47	0.88	1.31	1.64	1.88	2.06	2.21	2.31	2.37	2.43	2.45	2.47	2.49
1988	0.01	0.19	0.68	1.36	2.07	2.60	2.99	3.29	3.45	3.60	3.73	3.78	3.83	3.87	3.89
1989	0.01	0.17	0.61	1.26	1.94	2.35	2.63	2.88	3.03	3.17	3.29	3.37	3.40	3.42	3.44
1990	0.00	0.13	0.62	1.18	1.64	1.98	2.21	2.39	2.52	2.57	2.63	2.65	2.66	2.69	2.70
1991	0.00	0.13	0.53	1.03	1.39	1.63	1.87	2.03	2.14	2.21	2.23	2.24	2.26	2.27	**2.28**
1992	0.00	0.08	0.45	0.73	1.01	1.27	1.48	1.63	1.74	1.80	1.83	1.85	1.87	**1.89**	**1.90**
1993	0.00	0.06	0.28	0.55	0.80	1.05	1.21	1.33	1.40	1.45	1.50	1.53	**1.55**	**1.57**	**1.58**
1994	0.00	0.06	0.25	0.54	0.84	1.04	1.27	1.41	1.48	1.55	1.61	**1.64**	**1.67**	**1.69**	**1.70**
1995	0.01	0.12	0.53	1.19	1.73	2.14	2.39	2.62	2.82	3.00	**3.09**	**3.14**	**3.18**	**3.20**	**3.22**
1996	0.00	0.10	0.45	0.86	1.28	1.64	1.91	2.15	2.26	**2.41**	**2.50**	**2.55**	**2.59**	**2.60**	**2.61**
1997	0.00	0.07	0.39	0.91	1.35	1.70	1.91	2.06	**2.31**	**2.45**	**2.52**	**2.56**	**2.59**	**2.60**	**2.61**
1998	0.00	0.11	0.45	0.80	1.22	1.58	1.81	**2.06**	**2.18**	**2.25**	**2.29**	**2.32**	**2.34**	**2.35**	**2.36**
1999	0.00	0.10	0.40	0.79	1.32	1.68	**1.98**	**2.14**	**2.23**	**2.30**	**2.34**	**2.37**	**2.39**	**2.40**	**2.41**
2000	0.00	0.12	0.68	1.50	2.27	**2.76**	**3.06**	**3.24**	**3.35**	**3.41**	**3.45**	**3.46**	**3.48**	**3.49**	**3.49**
2001	0.00	0.18	0.78	1.49	**1.99**	**2.29**	**2.46**	**2.58**	**2.65**	**2.69**	**2.72**	**2.75**	**2.76**	**2.77**	**2.78**
2002	0.02	0.25	0.74	**1.28**	**1.66**	**1.94**	**2.13**	**2.26**	**2.35**	**2.42**	**2.46**	**2.50**	**2.53**	**2.55**	**2.56**
2003	0.01	0.22	**0.73**	**1.33**	**1.97**	**2.48**	**2.79**	**3.02**	**3.19**	**3.31**	**3.41**	**3.48**	**3.54**	**3.58**	**3.61**
2004	0.01	**0.21**	**0.92**	**1.67**	**2.41**	**2.92**	**3.29**	**3.57**	**3.78**	**3.94**	**4.06**	**4.15**	**4.22**	**4.27**	**4.31**
2005	**0.01**	**0.46**	**1.43**	**2.35**	**3.13**	**3.66**	**4.05**	**4.35**	**4.57**	**4.74**	**4.87**	**4.97**	**5.04**	**5.10**	**5.14**
2006	**0.02**	**0.43**	**1.31**	**2.06**	**2.71**	**3.24**	**3.63**	**3.92**	**4.13**	**4.29**	**4.41**	**4.50**	**4.56**	**4.61**	**4.65**
2007	**0.03**	**0.42**	**1.17**	**1.90**	**2.61**	**3.18**	**3.60**	**3.92**	**4.15**	**4.32**	**4.45**	**4.55**	**4.62**	**4.67**	**4.71**
2008	**0.03**	**0.42**	**1.18**	**1.93**	**2.62**	**3.18**	**3.59**	**3.89**	**4.11**	**4.28**	**4.40**	**4.49**	**4.55**	**4.60**	**4.64**
2009	**0.03**	**0.38**	**1.12**	**1.81**	**2.43**	**2.90**	**3.24**	**3.49**	**3.68**	**3.81**	**3.90**	**3.97**	**4.02**	**4.06**	**4.09**
2010	**0.02**	**0.41**	**1.20**	**1.93**	**2.58**	**3.08**	**3.44**	**3.69**	**3.87**	**4.00**	**4.10**	**4.16**	**4.21**	**4.24**	**4.27**
2011	**0.03**	**0.41**	**1.19**	**1.91**	**2.55**	**3.02**	**3.36**	**3.60**	**3.76**	**3.88**	**3.97**	**4.03**	**4.07**	**4.10**	**4.12**
2012	**0.03**	**0.43**	**1.29**	**2.08**	**2.76**	**3.27**	**3.64**	**3.89**	**4.08**	**4.21**	**4.30**	**4.36**	**4.41**	**4.44**	**4.46**

Cumulative Prepayment Rates **Fixed Rate 15 Year Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1976	0.82	3.62	9.11	13.90	17.06	20.21	23.13	27.10	30.61	34.58	43.22	47.20	51.17	56.07	63.32
1977	1.40	5.31	8.95	12.45	15.38	17.90	21.96	25.17	28.81	32.73	41.96	46.15	50.49	54.83	62.24
1978	1.73	4.03	7.87	10.36	11.71	15.16	17.66	22.26	26.49	31.48	40.88	43.57	49.52	53.55	60.84
1979	0.93	2.04	3.71	7.05	10.39	14.47	17.44	23.93	31.35	36.36	44.90	48.42	53.06	57.88	63.27
1980	0.43	2.15	2.86	5.58	9.73	12.88	19.60	26.04	30.90	35.48	44.21	46.92	50.36	55.22	61.95
1981	0.47	1.09	4.84	8.74	13.73	22.46	30.42	34.63	39.16	42.59	46.65	48.52	51.01	54.29	57.72
1982	0.65	12.10	18.90	25.16	38.55	46.76	50.22	53.24	55.51	57.24	63.07	64.90	66.09	67.49	69.01
1983	0.22	1.30	3.56	13.56	31.11	37.53	42.52	47.91	53.41	62.16	69.37	74.57	77.11	79.85	82.73
1984	0.28	1.76	14.21	32.22	38.38	42.71	47.31	52.19	60.07	66.35	71.03	73.06	75.34	77.66	80.44
1985	0.29	10.11	29.33	35.38	39.85	44.89	50.47	60.14	67.72	72.83	74.84	76.82	78.83	80.93	83.03
1986	0.58	5.23	9.16	13.45	18.84	25.07	37.03	51.26	61.53	64.92	69.15	72.56	76.30	79.86	82.91
1987	0.45	2.09	4.85	9.04	13.82	22.22	35.62	48.06	52.75	58.37	63.01	68.40	73.71	77.66	82.73
1988	0.50	2.28	5.87	10.86	20.92	36.30	49.22	53.56	58.79	63.03	67.70	71.96	75.42	78.70	82.59
1989	0.42	2.66	6.80	18.07	35.57	49.74	54.50	59.94	64.07	68.80	73.21	75.95	78.81	82.08	85.56
1990	0.55	3.00	11.44	31.49	47.97	52.80	58.80	63.42	68.65	73.20	76.18	79.15	82.17	85.17	88.18
1991	0.64	4.79	22.16	41.00	46.59	53.32	58.94	65.15	70.94	74.34	77.45	80.90	84.13	86.71	88.90
1992	0.62	6.82	19.64	26.18	35.11	42.59	51.79	60.02	64.76	69.41	74.32	79.35	83.23	86.10	87.76
1993	0.66	5.27	10.61	18.35	25.89	35.28	45.70	51.40	57.35	64.22	71.43	76.25	80.22	82.53	84.61
1994	0.69	3.50	9.65	16.05	25.02	34.27	40.46	47.17	54.62	62.78	68.71	73.63	76.46	79.01	81.14
1995	1.20	7.35	14.54	26.11	36.63	42.57	49.80	57.39	64.15	69.09	73.50	76.39	79.08	81.42	83.52
1996	0.80	4.49	12.99	24.48	31.76	40.10	49.74	59.92	66.59	72.38	76.40	79.97	82.91	85.19	86.91
1997	0.96	7.39	18.63	25.90	35.14	46.39	57.90	64.86	70.95	75.12	78.93	82.09	84.57	86.46	88.03
1998	1.03	6.74	12.98	22.44	35.20	51.30	60.45	68.06	72.20	75.80	78.73	81.06	82.82	84.32	85.65
1999	0.70	4.27	12.89	26.38	44.96	55.53	63.92	68.27	72.07	75.17	77.60	79.54	81.22	82.75	84.16
2000	0.85	15.55	36.68	57.04	66.41	72.40	76.07	79.52	82.42	84.78	86.61	88.08	89.35	90.45	91.39
2001	2.09	14.64	42.64	57.18	65.93	69.95	73.49	76.40	78.74	80.58	82.17	83.59	84.90	86.10	87.20
2002	1.82	24.00	41.31	53.44	58.32	62.47	65.92	68.55	70.80	72.82	74.72	76.51	78.19	79.76	81.24
2003	2.82	13.28	24.49	29.52	33.67	37.36	40.64	43.77	46.78	49.67	52.45	55.11	57.67	60.12	62.46
2004	2.39	10.38	15.70	21.23	25.73	29.52	33.15	36.63	39.98	43.21	46.31	49.29	52.15	54.88	57.50
2005	1.45	4.97	10.10	15.28	19.54	23.51	27.29	30.94	34.46	37.85	41.11	44.25	47.27	50.17	52.94
2006	1.44	7.13	14.47	21.71	27.00	31.62	35.98	40.11	44.03	47.73	51.22	54.53	57.65	60.58	63.34
2007	1.52	6.70	13.65	20.04	25.17	29.85	34.28	38.48	42.45	46.22	49.78	53.15	56.33	59.33	62.15
2008	1.38	6.40	13.30	20.37	26.15	31.27	36.09	40.62	44.89	48.89	52.65	56.17	59.47	62.55	65.42
2009	1.51	6.83	14.42	22.55	29.18	35.12	40.56	45.61	50.27	54.58	58.56	62.23	65.60	68.69	71.52
2010	1.59	7.63	16.30	25.48	32.85	39.31	45.19	50.56	55.44	59.87	63.89	67.54	70.83	73.79	76.45
2011	1.62	7.99	17.06	26.61	34.34	41.11	47.24	52.78	57.78	62.28	66.33	69.96	73.21	76.10	78.68
2012	1.60	7.95	17.05	26.66	34.44	41.24	47.38	52.92	57.91	62.39	66.42	70.02	73.24	76.11	78.65

Conditional Claim Rates **Fixed Rate 15 Year Streamline Refinance Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1987	0.00	0.10	0.26	0.32	0.42	0.33	0.26	0.33	0.20	0.14	0.06	0.06	0.05	0.02	0.02
1988	0.00	0.09	0.42	0.85	0.84	0.64	0.49	0.58	0.39	0.18	0.20	0.12	0.00	0.33	0.00
1989	0.00	0.32	0.81	0.65	0.42	0.31	0.69	0.60	0.17	0.00	0.00	0.25	0.00	0.00	0.00
1990	0.00	0.31	0.62	0.34	0.70	0.74	0.35	0.53	0.60	0.18	0.00	0.25	0.00	0.00	0.00
1991	0.00	0.06	0.19	0.48	0.32	0.05	0.35	0.06	0.16	0.10	0.23	0.00	0.00	0.23	**0.87**
1992	0.00	0.05	0.10	0.22	0.20	0.15	0.26	0.16	0.11	0.14	0.02	0.03	0.00	**0.02**	**0.02**
1993	0.00	0.04	0.11	0.15	0.16	0.16	0.12	0.13	0.08	0.07	0.03	0.03	**0.03**	**0.02**	**0.01**
1994	0.00	0.07	0.19	0.24	0.26	0.23	0.20	0.10	0.11	0.07	0.06	**0.05**	**0.03**	**0.01**	**0.01**
1995	0.01	0.18	0.39	0.61	0.49	0.44	0.40	0.32	0.22	0.16	**0.12**	**0.07**	**0.04**	**0.03**	**0.01**
1996	0.00	0.04	0.15	0.30	0.37	0.31	0.21	0.15	0.23	**0.16**	**0.08**	**0.04**	**0.02**	**0.01**	**0.01**
1997	0.00	0.11	0.21	0.32	0.35	0.22	0.14	0.21	**0.23**	**0.14**	**0.07**	**0.04**	**0.02**	**0.01**	**0.01**
1998	0.00	0.01	0.14	0.13	0.24	0.13	0.18	**0.24**	**0.13**	**0.06**	**0.04**	**0.02**	**0.01**	**0.01**	**0.00**
1999	0.00	0.03	0.08	0.10	0.16	0.15	**0.24**	**0.17**	**0.08**	**0.04**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**
2000	0.00	0.09	0.21	0.32	0.34	**0.49**	**0.48**	**0.24**	**0.14**	**0.07**	**0.04**	**0.02**	**0.01**	**0.01**	**0.00**
2001	0.00	0.04	0.13	0.28	**0.49**	**0.35**	**0.19**	**0.10**	**0.06**	**0.03**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**
2002	0.00	0.04	0.21	**0.26**	**0.32**	**0.22**	**0.12**	**0.07**	**0.04**	**0.03**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**
2003	0.00	0.04	**0.10**	**0.16**	**0.18**	**0.15**	**0.10**	**0.06**	**0.04**	**0.03**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**
2004	0.01	**0.05**	**0.15**	**0.17**	**0.18**	**0.14**	**0.08**	**0.06**	**0.04**	**0.02**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**
2005	**0.00**	**0.08**	**0.20**	**0.20**	**0.17**	**0.12**	**0.09**	**0.06**	**0.04**	**0.03**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**
2006	**0.01**	**0.08**	**0.21**	**0.19**	**0.15**	**0.13**	**0.09**	**0.06**	**0.04**	**0.03**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**
2007	**0.01**	**0.07**	**0.17**	**0.15**	**0.15**	**0.13**	**0.09**	**0.06**	**0.04**	**0.03**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**
2008	**0.01**	**0.06**	**0.15**	**0.15**	**0.15**	**0.13**	**0.09**	**0.06**	**0.04**	**0.03**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**
2009	**0.01**	**0.06**	**0.15**	**0.15**	**0.15**	**0.13**	**0.09**	**0.06**	**0.04**	**0.03**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**
2010	**0.01**	**0.06**	**0.15**	**0.15**	**0.16**	**0.13**	**0.09**	**0.06**	**0.04**	**0.03**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**
2011	**0.01**	**0.06**	**0.16**	**0.17**	**0.17**	**0.14**	**0.10**	**0.07**	**0.04**	**0.03**	**0.02**	**0.01**	**0.01**	**0.01**	**0.00**
2012	**0.01**	**0.06**	**0.16**	**0.16**	**0.17**	**0.14**	**0.10**	**0.07**	**0.04**	**0.03**	**0.02**	**0.01**	**0.01**	**0.01**	**0.00**

Conditional Prepayment Rates **Fixed Rate 15 Year Streamline Refinance Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1987	0.43	1.90	2.95	4.31	5.14	9.41	17.88	20.18	9.96	12.32	11.66	16.77	18.62	17.11	24.79
1988	1.09	2.87	4.41	6.21	13.57	21.17	23.74	7.81	10.19	11.48	15.80	14.76	14.55	16.69	24.85
1989	1.80	5.83	5.81	12.58	19.75	23.70	8.38	9.37	11.41	12.52	12.36	11.88	9.30	11.49	19.65
1990	1.04	7.48	15.17	26.46	25.93	7.91	13.05	10.27	16.14	15.62	13.65	12.10	18.31	20.34	24.24
1991	0.66	9.03	25.20	29.25	9.69	13.08	10.67	18.02	20.73	14.00	15.48	20.30	23.40	20.36	21.63
1992	0.68	9.79	17.47	7.51	11.52	10.31	15.11	17.05	10.71	13.67	20.85	23.22	20.39	19.47	13.78
1993	1.11	6.69	5.89	9.04	9.31	13.21	15.93	10.43	13.52	18.47	24.65	19.77	17.88	13.77	13.88
1994	1.42	4.12	7.19	7.74	11.14	13.58	9.80	12.12	16.01	21.96	19.24	16.85	12.91	12.81	12.46
1995	1.81	9.25	8.71	13.11	16.33	10.33	12.04	16.44	20.24	16.83	14.70	11.42	11.92	12.38	14.24
1996	0.91	4.58	9.70	13.93	9.19	12.70	17.67	24.60	20.53	18.10	14.88	15.11	15.12	16.82	18.01
1997	1.20	8.59	14.05	8.09	10.92	18.23	24.25	19.90	17.68	13.85	14.47	15.02	16.76	18.58	18.06
1998	1.11	7.02	6.51	10.40	16.16	27.80	21.07	17.80	13.70	13.31	12.60	14.08	14.33	13.91	13.49
1999	1.30	4.13	8.41	13.54	24.89	19.93	17.35	12.94	12.28	10.82	12.18	12.76	12.67	12.64	13.14
2000	2.08	11.31	17.44	25.95	22.96	17.87	12.21	12.61	13.11	14.62	16.30	15.80	15.28	15.87	16.43
2001	1.25	11.57	33.79	26.03	19.38	14.65	11.91	9.57	10.79	11.41	11.42	11.49	11.95	12.41	12.92
2002	2.27	21.53	19.56	15.47	12.47	12.03	8.34	9.15	10.03	10.29	10.64	11.09	11.55	12.03	12.52
2003	3.42	9.71	10.57	7.47	8.50	8.98	8.74	9.54	9.93	10.33	10.77	11.23	11.70	12.18	12.68
2004	2.64	7.98	7.08	7.11	8.18	9.60	9.29	9.40	9.79	10.20	10.65	11.10	11.56	12.04	12.54
2005	1.66	4.61	5.78	6.29	8.72	10.56	9.25	9.30	9.69	10.09	10.54	10.98	11.44	11.91	12.40
2006	1.68	4.45	5.92	7.36	9.92	10.66	9.33	9.34	9.73	10.14	10.58	11.03	11.49	11.96	12.45
2007	1.80	4.72	6.76	8.09	9.73	10.65	9.33	9.36	9.76	10.16	10.61	11.06	11.52	11.99	12.49
2008	1.80	5.25	7.43	8.03	9.74	10.71	9.42	9.45	9.85	10.26	10.70	11.14	11.60	12.08	12.58
2009	1.93	5.62	7.30	8.09	10.00	10.97	9.56	9.57	9.94	10.36	10.80	11.24	11.71	12.19	12.69
2010	2.17	5.73	7.40	8.10	10.02	11.04	9.72	9.74	10.15	10.57	11.01	11.46	11.94	12.43	12.94
2011	2.16	5.76	7.59	8.45	10.46	11.53	10.15	10.17	10.60	11.04	11.48	11.94	12.43	12.94	13.46
2012	2.26	5.86	7.61	8.46	10.46	11.48	10.10	10.15	10.57	11.01	11.45	11.91	12.40	12.91	13.43

Cumulative Claim Rates **Fixed Rate 15 Year Streamline Refinance Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1987	0.00	0.10	0.36	0.66	1.04	1.32	1.52	1.73	1.83	1.89	1.91	1.93	1.94	1.95	1.95
1988	0.00	0.09	0.50	1.28	1.99	2.46	2.74	2.99	3.15	3.21	3.27	3.30	3.30	3.36	3.36
1989	0.00	0.31	1.06	1.62	1.93	2.12	2.43	2.68	2.74	2.74	2.74	2.80	2.80	2.80	2.80
1990	0.00	0.30	0.87	1.13	1.52	1.83	1.96	2.13	2.31	2.35	2.35	2.39	2.39	2.39	2.39
1991	0.00	0.06	0.23	0.56	0.70	0.73	0.85	0.88	0.92	0.94	0.98	0.98	0.98	1.00	**1.07**
1992	0.00	0.05	0.14	0.30	0.44	0.53	0.67	0.75	0.79	0.83	0.84	0.84	0.84	**0.85**	**0.85**
1993	0.00	0.04	0.14	0.26	0.39	0.50	0.58	0.64	0.68	0.71	0.72	0.72	**0.73**	**0.73**	**0.73**
1994	0.00	0.07	0.25	0.46	0.67	0.83	0.95	1.01	1.06	1.09	1.11	**1.12**	**1.13**	**1.13**	**1.13**
1995	0.01	0.19	0.54	1.04	1.38	1.63	1.84	1.98	2.07	2.11	**2.14**	**2.16**	**2.17**	**2.17**	**2.17**
1996	0.00	0.04	0.18	0.44	0.71	0.91	1.03	1.10	1.19	**1.23**	**1.25**	**1.26**	**1.26**	**1.26**	**1.26**
1997	0.00	0.10	0.29	0.54	0.79	0.93	1.00	1.08	**1.15**	**1.19**	**1.20**	**1.21**	**1.22**	**1.22**	**1.22**
1998	0.00	0.01	0.14	0.25	0.43	0.52	0.60	**0.68**	**0.73**	**0.74**	**0.75**	**0.75**	**0.75**	**0.76**	**0.76**
1999	0.00	0.03	0.11	0.20	0.32	0.41	**0.52**	**0.58**	**0.61**	**0.62**	**0.62**	**0.63**	**0.63**	**0.63**	**0.63**
2000	0.00	0.09	0.27	0.50	0.68	**0.88**	**1.04**	**1.10**	**1.14**	**1.16**	**1.16**	**1.16**	**1.17**	**1.17**	**1.17**
2001	0.00	0.04	0.16	0.32	**0.52**	**0.64**	**0.70**	**0.73**	**0.74**	**0.75**	**0.75**	**0.75**	**0.75**	**0.75**	**0.75**
2002	0.00	0.04	0.20	**0.36**	**0.53**	**0.63**	**0.68**	**0.71**	**0.72**	**0.73**	**0.73**	**0.73**	**0.73**	**0.74**	**0.74**
2003	0.00	0.04	**0.13**	**0.26**	**0.39**	**0.49**	**0.55**	**0.58**	**0.60**	**0.61**	**0.62**	**0.62**	**0.62**	**0.63**	**0.63**
2004	0.01	**0.05**	**0.18**	**0.32**	**0.46**	**0.56**	**0.61**	**0.65**	**0.67**	**0.68**	**0.68**	**0.69**	**0.69**	**0.69**	**0.69**
2005	**0.00**	**0.08**	**0.27**	**0.44**	**0.58**	**0.68**	**0.74**	**0.77**	**0.79**	**0.81**	**0.81**	**0.82**	**0.82**	**0.82**	**0.82**
2006	**0.01**	**0.08**	**0.28**	**0.44**	**0.57**	**0.66**	**0.72**	**0.76**	**0.78**	**0.79**	**0.80**	**0.80**	**0.80**	**0.80**	**0.81**
2007	**0.01**	**0.08**	**0.24**	**0.37**	**0.49**	**0.58**	**0.63**	**0.67**	**0.69**	**0.70**	**0.71**	**0.71**	**0.71**	**0.72**	**0.72**
2008	**0.01**	**0.07**	**0.21**	**0.33**	**0.45**	**0.54**	**0.60**	**0.63**	**0.65**	**0.66**	**0.67**	**0.67**	**0.68**	**0.68**	**0.68**
2009	**0.01**	**0.06**	**0.20**	**0.33**	**0.45**	**0.54**	**0.60**	**0.63**	**0.66**	**0.67**	**0.67**	**0.68**	**0.68**	**0.68**	**0.68**
2010	**0.01**	**0.06**	**0.20**	**0.33**	**0.45**	**0.55**	**0.61**	**0.64**	**0.66**	**0.67**	**0.68**	**0.69**	**0.69**	**0.69**	**0.69**
2011	**0.01**	**0.07**	**0.21**	**0.35**	**0.48**	**0.58**	**0.64**	**0.68**	**0.70**	**0.72**	**0.72**	**0.73**	**0.73**	**0.73**	**0.73**
2012	**0.01**	**0.06**	**0.21**	**0.35**	**0.48**	**0.58**	**0.64**	**0.67**	**0.70**	**0.71**	**0.72**	**0.72**	**0.72**	**0.72**	**0.72**

Cumulative Prepayment Rates **Fixed Rate 15 Year Streamline Refinance Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1987	0.43	2.33	5.21	9.28	13.91	21.91	35.64	48.32	53.30	58.82	63.40	69.22	74.59	78.61	83.43
1988	1.09	3.92	8.16	13.83	25.35	40.73	54.22	57.58	61.60	65.65	70.57	74.43	77.67	80.85	84.77
1989	1.80	7.53	12.88	23.71	38.46	52.58	56.38	60.24	64.47	68.57	72.12	75.11	77.16	79.46	82.95
1990	1.04	8.45	22.29	42.62	57.21	60.47	65.39	68.74	73.44	77.23	80.02	82.15	84.98	87.55	89.99
1991	0.66	9.63	32.39	52.09	56.68	62.25	66.20	72.14	77.73	80.72	83.56	86.70	89.58	91.50	**93.12**
1992	0.68	10.41	26.04	31.59	39.44	45.64	53.77	61.54	65.58	70.18	76.22	81.55	85.14	**87.87**	**89.42**
1993	1.11	7.73	13.16	21.00	28.33	37.75	47.58	52.99	59.26	66.65	74.70	79.56	**83.09**	**85.31**	**87.25**
1994	1.42	5.48	12.28	19.04	28.01	37.70	43.72	50.42	58.20	67.15	73.26	**77.58**	**80.33**	**82.70**	**84.71**
1995	1.81	10.90	18.64	29.23	40.62	46.61	52.84	60.30	67.93	72.98	**76.64**	**79.06**	**81.30**	**83.35**	**85.41**
1996	0.91	5.45	14.61	26.48	33.20	41.59	51.75	63.36	70.66	**75.75**	**79.18**	**82.14**	**84.65**	**87.02**	**89.13**
1997	1.20	9.68	22.35	28.61	36.35	47.81	60.24	67.96	**73.43**	**76.95**	**80.11**	**82.92**	**85.58**	**88.03**	**89.98**
1998	1.11	8.05	14.04	22.96	35.37	53.22	62.97	**69.45**	**73.54**	**76.97**	**79.78**	**82.52**	**84.92**	**86.91**	**88.57**
1999	1.30	5.37	13.32	25.05	43.65	54.82	**62.59**	**67.36**	**71.30**	**74.34**	**77.39**	**80.19**	**82.62**	**84.74**	**86.66**
2000	2.08	13.16	28.28	46.82	58.92	**66.14**	**70.17**	**73.80**	**77.09**	**80.27**	**83.30**	**85.75**	**87.75**	**89.51**	**91.04**
2001	1.25	12.68	42.17	57.18	**65.42**	**70.41**	**73.86**	**76.29**	**78.77**	**81.11**	**83.18**	**85.03**	**86.73**	**88.28**	**89.70**
2002	2.27	23.32	38.31	**47.82**	**54.28**	**59.72**	**63.03**	**66.35**	**69.65**	**72.70**	**75.53**	**78.16**	**80.60**	**82.84**	**84.90**
2003	3.42	12.79	**22.00**	**27.82**	**33.93**	**39.83**	**45.05**	**50.24**	**55.12**	**59.69**	**63.97**	**67.95**	**71.62**	**75.00**	**78.09**
2004	2.64	**10.41**	**16.75**	**22.66**	**28.96**	**35.73**	**41.65**	**47.08**	**52.20**	**57.01**	**61.51**	**65.71**	**69.60**	**73.17**	**76.45**
2005	**1.66**	**6.18**	**11.61**	**17.15**	**24.33**	**32.26**	**38.47**	**44.12**	**49.46**	**54.48**	**59.19**	**63.58**	**67.66**	**71.41**	**74.85**
2006	**1.68**	**6.05**	**11.60**	**18.09**	**26.17**	**33.98**	**40.08**	**45.61**	**50.83**	**55.73**	**60.33**	**64.62**	**68.59**	**72.25**	**75.61**
2007	**1.80**	**6.44**	**12.76**	**19.79**	**27.57**	**35.23**	**41.21**	**46.66**	**51.80**	**56.63**	**61.15**	**65.37**	**69.28**	**72.88**	**76.17**
2008	**1.80**	**6.96**	**13.87**	**20.77**	**28.46**	**36.07**	**42.04**	**47.46**	**52.57**	**57.37**	**61.86**	**66.03**	**69.90**	**73.45**	**76.71**
2009	**1.93**	**7.45**	**14.20**	**21.13**	**28.98**	**36.72**	**42.72**	**48.14**	**53.24**	**58.01**	**62.47**	**66.62**	**70.44**	**73.96**	**77.18**
2010	**2.17**	**7.77**	**14.60**	**21.50**	**29.33**	**37.09**	**43.15**	**48.63**	**53.78**	**58.59**	**63.08**	**67.23**	**71.06**	**74.57**	**77.78**
2011	**2.16**	**7.80**	**14.79**	**21.97**	**30.10**	**38.10**	**44.33**	**49.93**	**55.16**	**60.03**	**64.54**	**68.68**	**72.49**	**75.95**	**79.09**
2012	**2.26**	**7.98**	**14.98**	**22.15**	**30.26**	**38.21**	**44.40**	**49.97**	**55.19**	**60.05**	**64.54**	**68.68**	**72.47**	**75.93**	**79.07**

Conditional Claim Rates **Adjustable Rate Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1986	0.01	0.58	1.79	2.30	2.59	3.14	2.23	1.37	1.38	0.74	0.49	0.95	0.54	0.62	0.49	0.36	0.13	0.23	0.18	0.14	0.14	0.13	0.10	0.09	0.08	0.07	0.06	0.06	0.05
1987	0.01	0.18	0.92	1.70	2.29	2.10	1.58	1.42	1.04	0.78	1.07	0.93	0.57	0.66	0.38	0.33	0.28	0.09	0.14	0.17	0.18	0.13	0.11	0.10	0.09	0.08	0.07	0.07	0.06
1988	0.01	0.40	1.56	2.06	2.25	1.66	1.42	1.30	1.02	1.07	1.13	0.93	0.86	0.54	0.40	0.45	0.42	0.16	0.17	0.18	0.13	0.11	0.10	0.09	0.08	0.08	0.07	0.06	0.06
1989	0.05	0.43	1.51	1.93	2.06	1.45	0.99	1.20	1.11	1.09	0.98	1.13	0.99	0.84	0.26	0.30	0.35	0.20	0.21	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06
1990	0.00	0.17	0.82	1.06	1.62	1.16	1.69	1.75	1.69	1.12	1.15	0.63	0.29	0.24	0.60	0.17	0.21	0.22	0.16	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05
1991	0.01	0.12	0.63	1.00	1.29	1.49	1.98	2.07	1.63	1.47	0.78	0.46	0.51	0.48	0.28	0.23	0.25	0.18	0.15	0.14	0.13	0.12	0.10	0.09	0.08	0.08	0.07	0.06	0.06
1992	0.00	0.18	0.68	1.07	1.48	2.12	2.10	1.70	1.52	0.83	0.63	0.64	0.41	0.40	0.27	0.28	0.21	0.17	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06
1993	0.01	0.16	0.70	1.30	2.40	2.24	1.88	1.74	1.06	0.76	0.82	0.53	0.44	0.29	0.31	0.23	0.19	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06
1994	0.00	0.17	0.90	2.03	2.58	2.39	1.90	1.13	1.01	1.04	0.79	0.50	0.33	0.34	0.25	0.21	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06
1995	0.01	0.35	1.77	3.08	3.83	3.05	2.06	1.91	2.28	1.70	0.79	0.37	0.40	0.28	0.24	0.22	0.20	0.18	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06
1996	0.00	0.33	1.71	3.55	3.84	2.73	2.82	3.37	2.36	1.58	0.75	0.77	0.56	0.48	0.45	0.40	0.37	0.33	0.30	0.27	0.25	0.22	0.20	0.18	0.17	0.15	0.13	0.12	0.11
1997	0.01	0.42	1.86	3.17	2.93	3.58	3.96	2.78	1.84	0.98	0.90	0.64	0.55	0.52	0.47	0.43	0.39	0.35	0.32	0.29	0.26	0.24	0.21	0.19	0.17	0.16	0.14	0.13	0.11
1998	0.01	0.73	2.10	2.52	3.12	3.75	2.81	2.26	1.30	1.17	0.77	0.66	0.62	0.56	0.51	0.47	0.42	0.38	0.35	0.32	0.29	0.26	0.23	0.21	0.19	0.17	0.15	0.14	0.13
1999	0.00	0.22	0.86	2.06	3.27	3.00	2.18	1.55	1.47	0.96	0.71	0.64	0.59	0.54	0.49	0.44	0.40	0.37	0.33	0.30	0.27	0.25	0.22	0.20	0.18	0.16	0.15	0.13	0.12
2000	0.01	0.53	1.74	3.51	3.20	2.54	1.79	1.73	1.18	0.87	0.72	0.65	0.59	0.54	0.49	0.45	0.41	0.37	0.33	0.30	0.27	0.25	0.22	0.20	0.18	0.16	0.15	0.13	0.12
2001	0.00	0.34	1.38	2.00	2.04	1.85	2.14	1.48	1.13	0.92	0.74	0.65	0.59	0.54	0.49	0.45	0.41	0.37	0.34	0.30	0.27	0.25	0.22	0.20	0.18	0.17	0.15	0.13	0.12
2002	0.00	0.25	1.52	2.03	2.23	2.42	1.96	1.55	1.26	0.99	0.79	0.70	0.64	0.58	0.53	0.48	0.44	0.40	0.36	0.33	0.30	0.27	0.24	0.22	0.20	0.18	0.16	0.15	0.13
2003	0.01	0.45	1.40	2.30	2.87	2.20	2.03	1.76	1.37	1.07	0.86	0.76	0.69	0.63	0.58	0.52	0.48	0.43	0.39	0.36	0.32	0.29	0.26	0.24	0.21	0.19	0.18	0.16	0.14
2004	0.05	0.50	1.86	3.07	2.72	2.32	2.27	1.87	1.43	1.09	0.87	0.77	0.71	0.64	0.59	0.53	0.49	0.44	0.40	0.36	0.33	0.30	0.27	0.24	0.22	0.20	0.18	0.16	0.15
2005	0.02	1.04	3.12	3.51	3.19	2.91	2.73	2.21	1.64	1.19	0.89	0.78	0.72	0.65	0.60	0.54	0.49	0.45	0.41	0.37	0.33	0.30	0.27	0.25	0.22	0.20	0.18	0.16	0.15
2006	0.04	1.09	2.48	3.14	3.22	2.88	2.70	2.18	1.61	1.17	0.90	0.79	0.72	0.66	0.60	0.55	0.50	0.45	0.41	0.37	0.34	0.30	0.28	0.25	0.22	0.20	0.18	0.17	0.15
2007	0.03	0.81	2.19	3.09	3.11	2.78	2.60	2.10	1.56	1.14	0.89	0.79	0.72	0.65	0.60	0.54	0.49	0.45	0.41	0.37	0.33	0.30	0.27	0.25	0.22	0.20	0.18	0.16	0.15
2008	0.03	0.81	2.23	3.02	3.06	2.74	2.57	2.07	1.54	1.13	0.89	0.78	0.72	0.65	0.59	0.54	0.49	0.45	0.40	0.37	0.33	0.30	0.27	0.25	0.22	0.20	0.18	0.16	0.15
2009	0.03	0.84	2.24	3.05	3.10	2.78	2.61	2.10	1.57	1.15	0.90	0.79	0.72	0.66	0.60	0.55	0.50	0.45	0.41	0.37	0.34	0.30	0.28	0.25	0.22	0.20	0.18	0.17	0.15
2010	0.03	0.83	2.17	3.01	3.07	2.76	2.59	2.10	1.55	1.14	0.89	0.79	0.72	0.66	0.60	0.54	0.49	0.45	0.41	0.37	0.33	0.30	0.27	0.25	0.22	0.20	0.18	0.16	0.15
2011	0.03	0.81	2.16	3.01	3.08	2.77	2.59	2.10	1.56	1.14	0.89	0.79	0.72	0.65	0.60	0.54	0.49	0.45	0.41	0.37	0.33	0.30	0.27	0.25	0.22	0.20	0.18	0.16	0.15
2012	0.03	0.82	2.18	3.04	3.10	2.79	2.61	2.12	1.58	1.15	0.89	0.79	0.72	0.66	0.60	0.54	0.49	0.45	0.41	0.37	0.33	0.30	0.27	0.25	0.22	0.20	0.18	0.16	0.15

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Conditional Prepayment Rates **Adjustable Rate Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1986	0.43	2.28	2.91	4.10	5.96	6.80	10.93	13.22	11.59	5.98	7.87	7.87	12.19	12.40	9.07	9.67	12.69	13.17	9.88	7.36	5.59	7.39	6.06	5.06	4.34	3.91	3.52	3.17	2.86
1987	0.05	0.75	2.19	4.76	6.29	9.24	13.64	11.91	6.52	8.86	8.87	13.84	15.11	10.02	14.16	15.41	17.45	12.61	8.52	6.46	8.47	7.03	6.02	5.12	4.61	4.16	3.75	3.37	3.04
1988	0.33	1.81	4.76	6.87	10.05	13.99	12.63	6.49	8.88	8.55	13.00	14.26	10.12	14.54	13.99	14.74	11.42	9.84	7.33	9.58	8.03	6.58	5.72	5.16	4.65	4.19	3.78	3.40	3.06
1989	0.40	2.70	6.37	9.60	14.79	13.00	7.24	9.47	8.70	14.65	15.21	9.20	13.15	17.79	14.36	11.36	10.38	8.12	10.54	8.65	7.16	6.21	5.61	5.06	4.56	4.11	3.70	3.34	3.00
1990	0.06	1.84	5.42	10.79	12.47	8.83	13.39	11.07	16.67	16.34	12.07	18.44	19.31	19.21	16.24	11.70	9.40	12.17	10.12	8.73	7.45	6.73	6.07	5.48	4.94	4.45	4.01	3.62	3.26
1991	0.21	2.11	6.61	9.03	7.38	11.89	11.96	17.33	18.55	12.58	20.52	22.54	23.07	18.12	13.16	9.36	12.22	10.47	8.76	7.57	6.83	6.17	5.56	5.02	4.52	4.08	3.67	3.31	2.98
1992	0.23	3.18	7.05	7.37	13.47	12.27	19.95	20.03	12.88	20.59	22.45	24.55	20.05	14.15	10.32	13.21	11.16	9.47	8.17	7.38	6.66	6.01	5.43	4.89	4.41	3.98	3.58	3.23	2.91
1993	0.46	3.60	5.62	13.10	11.37	19.61	20.32	12.75	23.68	25.24	27.87	23.19	16.93	11.33	14.64	12.60	10.54	9.14	8.27	7.47	6.75	6.09	5.49	4.95	4.47	4.03	3.63	3.27	2.94
1994	0.31	2.60	9.96	11.46	20.97	20.29	13.05	24.52	25.69	29.10	24.72	18.70	12.71	16.26	13.86	11.73	10.16	9.19	8.31	7.51	6.78	6.12	5.52	4.98	4.49	4.05	3.65	3.29	2.96
1995	1.61	9.63	14.77	30.05	22.79	13.51	24.61	25.15	26.64	24.33	19.80	13.27	17.03	14.73	12.34	10.74	9.72	8.79	7.95	7.18	6.48	5.85	5.28	4.76	4.29	3.87	3.48	3.14	2.83
1996	0.49	5.62	32.18	31.16	15.56	29.39	26.14	25.88	24.75	23.43	20.06	25.61	22.21	18.95	16.55	15.04	13.65	12.38	11.22	10.16	9.19	8.31	7.51	6.78	6.12	5.52	4.98	4.49	4.05
1997	0.85	17.10	32.66	18.10	35.46	25.98	25.72	23.59	22.35	20.17	27.13	23.76	20.38	17.81	16.20	14.72	13.36	12.12	10.98	9.94	8.99	8.13	7.35	6.63	5.99	5.40	4.87	4.39	3.96
1998	2.57	19.35	16.68	35.54	27.60	26.17	25.14	22.99	19.65	27.20	25.87	21.79	19.27	17.55	15.96	14.50	13.16	11.93	10.80	9.78	8.85	8.00	7.22	6.52	5.89	5.31	4.79	4.32	3.89
1999	0.39	3.77	30.57	29.62	28.67	24.10	23.71	20.09	29.03	27.81	26.32	23.48	21.44	19.56	17.81	16.20	14.72	13.36	12.11	10.97	9.93	8.98	8.12	7.34	6.62	5.98	5.39	4.86	4.38
2000	1.00	30.85	29.00	27.34	22.94	23.23	19.25	27.55	27.53	26.14	24.67	22.82	20.83	18.99	17.29	15.72	14.28	12.96	11.75	10.64	9.63	8.71	7.87	7.11	6.42	5.79	5.23	4.71	4.25
2001	4.59	18.19	27.22	23.92	26.13	19.28	26.92	26.83	26.34	25.50	25.16	23.46	21.42	19.53	17.78	16.17	14.69	13.33	12.08	10.94	9.91	8.96	8.10	7.31	6.60	5.96	5.38	4.85	4.37
2002	1.99	25.03	21.48	26.56	20.96	26.36	25.05	24.85	25.09	25.37	25.02	23.28	21.26	19.39	17.66	16.06	14.59	13.24	12.01	10.88	9.84	8.90	8.05	7.27	6.57	5.93	5.35	4.82	4.35
2003	4.84	16.21	26.48	22.84	28.50	25.21	23.67	23.86	25.18	25.47	25.05	23.27	21.25	19.37	17.64	16.04	14.57	13.22	11.99	10.86	9.83	8.89	8.04	7.26	6.56	5.92	5.34	4.81	4.34
2004	2.80	20.61	24.16	30.76	25.75	22.70	22.31	23.64	25.20	25.68	25.28	23.48	21.45	19.57	17.82	16.21	14.73	13.37	12.12	10.98	9.94	9.00	8.13	7.35	6.64	5.99	5.40	4.87	4.39
2005	3.31	14.76	23.80	22.97	21.04	19.24	20.09	21.85	23.95	25.09	25.26	23.55	21.52	19.63	17.88	16.27	14.78	13.42	12.17	11.03	9.98	9.03	8.17	7.38	6.66	6.01	5.43	4.89	4.41
2006	4.12	18.85	22.87	22.61	20.53	19.56	20.41	22.11	24.25	25.36	25.32	23.57	21.53	19.64	17.89	16.28	14.79	13.43	12.18	11.03	9.99	9.04	8.17	7.38	6.67	6.02	5.43	4.90	4.41
2007	4.20	15.53	21.40	21.99	20.93	19.96	20.76	22.45	24.54	25.49	25.34	23.59	21.55	19.66	17.91	16.29	14.81	13.44	12.19	11.04	10.00	9.05	8.18	7.39	6.67	6.02	5.43	4.90	4.42
2008	3.35	14.26	20.62	22.32	21.09	20.07	20.86	22.53	24.54	25.44	25.25	23.49	21.46	19.57	17.83	16.22	14.74	13.38	12.13	10.99	9.95	9.00	8.14	7.35	6.64	5.99	5.41	4.88	4.40
2009	3.07	13.74	21.16	22.42	21.11	20.06	20.87	22.52	24.55	25.47	25.33	23.57	21.53	19.64	17.89	16.28	14.79	13.43	12.18	11.03	9.99	9.04	8.17	7.38	6.67	6.02	5.43	4.90	4.41
2010	3.09	15.07	21.99	22.56	21.13	20.06	20.85	22.51	24.58	25.48	25.35	23.58	21.55	19.65	17.90	16.29	14.80	13.44	12.18	11.04	9.99	9.04	8.18	7.39	6.67	6.02	5.43	4.90	4.42
2011	3.22	15.31	21.99	22.52	21.07	20.02	20.83	22.46	24.52	25.43	25.32	23.56	21.52	19.63	17.88	16.27	14.79	13.42	12.17	11.03	9.99	9.03	8.17	7.38	6.66	6.02	5.43	4.90	4.41
2012	3.23	15.34	21.99	22.44	21.00	19.96	20.75	22.37	24.42	25.40	25.31	23.55	21.51	19.62	17.88	16.26	14.78	13.41	12.16	11.02	9.98	9.03	8.16	7.38	6.66	6.01	5.42	4.89	4.41

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Cumulative Claim Rates **Adjustable Rate Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1986	0.01	0.59	2.33	4.45	6.69	9.16	10.75	11.59	12.32	12.66	12.87	13.24	13.43	13.62	13.76	13.85	13.87	13.92	13.95	13.97	13.99	14.01	14.02	14.03	14.04	14.04	14.05	14.06	14.06
1987	0.01	0.18	1.09	2.72	4.77	6.49	7.64	8.52	9.07	9.46	9.94	10.31	10.51	10.70	10.79	10.87	10.92	10.93	10.95	10.97	10.99	11.00	11.01	11.02	11.03	11.04	11.04	11.05	11.05
1988	0.01	0.41	1.93	3.81	5.68	6.89	7.76	8.45	8.95	9.42	9.87	10.18	10.43	10.57	10.66	10.75	10.81	10.83	10.86	10.88	10.89	10.90	10.91	10.92	10.93	10.93	10.94	10.94	10.94
1989	0.05	0.47	1.93	3.64	5.26	6.21	6.77	7.38	7.89	8.34	8.68	9.01	9.27	9.46	9.51	9.56	9.61	9.63	9.65	9.67	9.68	9.69	9.70	9.71	9.71	9.72	9.72	9.73	9.73
1990	0.00	0.17	0.97	1.95	3.26	4.06	5.12	6.05	6.84	7.26	7.62	7.79	7.85	7.89	7.98	8.00	8.02	8.04	8.05	8.06	8.07	8.08	8.09	8.09	8.09	8.10	8.10	8.10	8.11
1991	0.01	0.13	0.75	1.66	2.71	3.81	5.09	6.24	6.96	7.49	7.73	7.84	7.93	8.00	8.03	8.06	8.08	8.09	8.10	8.11	8.12	8.13	8.13	8.14	8.14	8.14	8.15	8.15	8.15
1992	0.00	0.18	0.83	1.78	2.99	4.46	5.70	6.48	7.03	7.29	7.45	7.57	7.62	7.67	7.69	7.72	7.73	7.74	7.75	7.76	7.77	7.77	7.78	7.78	7.79	7.79	7.79	7.79	7.80
1993	0.01	0.17	0.84	2.01	3.85	5.33	6.30	7.00	7.36	7.56	7.72	7.79	7.83	7.86	7.88	7.90	7.91	7.92	7.93	7.93	7.94	7.94	7.94	7.95	7.95	7.95	7.95	7.96	7.96
1994	0.00	0.17	1.05	2.80	4.73	6.10	6.94	7.36	7.65	7.86	7.97	8.03	8.05	8.08	8.10	8.11	8.12	8.12	8.13	8.13	8.14	8.14	8.15	8.15	8.15	8.15	8.15	8.16	8.16
1995	0.01	0.36	1.92	4.20	6.09	7.20	7.82	8.25	8.62	8.81	8.88	8.91	8.93	8.94	8.95	8.96	8.97	8.97	8.98	8.98	8.98	8.99	8.99	8.99	8.99	8.99	8.99	9.00	9.00
1996	0.00	0.33	1.93	4.13	5.68	6.57	7.19	7.72	7.98	8.11	8.16	8.19	8.21	8.23	8.24	8.24	8.25	8.25	8.26	8.26	8.26	8.26	8.27	8.27	8.27	8.27	8.27	8.27	8.27
1997	0.01	0.42	1.94	3.63	4.87	5.80	6.53	6.88	7.06	7.13	7.18	7.21	7.22	7.23	7.24	7.25	7.26	7.26	7.26	7.27	7.27	7.27	7.27	7.27	7.27	7.28	7.28	7.28	7.28
1998	0.01	0.73	2.36	3.95	5.18	6.19	6.73	7.04	7.17	7.26	7.31	7.34	7.36	7.37	7.38	7.39	7.40	7.40	7.41	7.41	7.41	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42
1999	0.00	0.21	1.04	2.39	3.85	4.77	5.25	5.51	5.70	5.78	5.83	5.86	5.88	5.89	5.91	5.91	5.92	5.92	5.93	5.93	5.93	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94
2000	0.01	0.53	1.72	3.37	4.41	5.02	5.34	5.58	5.70	5.76	5.80	5.83	5.84	5.86	5.86	5.87	5.88	5.88	5.88	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.90	5.90	5.90
2001	0.00	0.33	1.40	2.51	3.35	3.89	4.39	4.64	4.77	4.85	4.90	4.93	4.95	4.96	4.98	4.98	4.99	4.99	5.00	5.00	5.00	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01
2002	0.00	0.25	1.36	2.50	3.40	4.15	4.58	4.83	4.98	5.07	5.12	5.15	5.18	5.19	5.20	5.21	5.22	5.22	5.23	5.23	5.23	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24
2003	0.01	0.44	1.55	2.86	4.09	4.74	5.17	5.45	5.61	5.70	5.76	5.79	5.82	5.84	5.85	5.86	5.87	5.87	5.88	5.88	5.88	5.88	5.89	5.89	5.89	5.89	5.89	5.89	5.89
2004	0.05	0.54	1.97	3.71	4.73	5.35	5.81	6.09	6.26	6.35	6.40	6.43	6.46	6.47	6.49	6.50	6.50	6.51	6.51	6.52	6.52	6.52	6.52	6.52	6.53	6.53	6.53	6.53	6.53
2005	0.02	1.02	3.56	5.65	7.04	8.01	8.71	9.15	9.40	9.53	9.61	9.66	9.69	9.71	9.73	9.74	9.75	9.76	9.77	9.77	9.77	9.78	9.78	9.78	9.78	9.78	9.79	9.79	9.79
2006	0.04	1.08	2.98	4.78	6.15	7.08	7.76	8.18	8.42	8.55	8.62	8.67	8.70	8.72	8.74	8.75	8.76	8.77	8.77	8.78	8.78	8.78	8.79	8.79	8.79	8.79	8.79	8.79	8.79
2007	0.03	0.81	2.56	4.46	5.88	6.85	7.55	7.98	8.23	8.36	8.43	8.48	8.51	8.54	8.56	8.57	8.58	8.59	8.59	8.60	8.60	8.60	8.61	8.61	8.61	8.61	8.61	8.61	8.61
2008	0.03	0.81	2.64	4.55	6.00	6.98	7.69	8.13	8.37	8.51	8.58	8.63	8.67	8.69	8.71	8.72	8.73	8.74	8.75	8.75	8.76	8.76	8.76	8.76	8.77	8.77	8.77	8.77	8.77
2009	0.03	0.84	2.69	4.62	6.09	7.09	7.81	8.25	8.50	8.64	8.71	8.77	8.80	8.83	8.84	8.86	8.87	8.87	8.88	8.89	8.89	8.89	8.89	8.90	8.90	8.90	8.90	8.90	8.90
2010	0.03	0.83	2.60	4.46	5.87	6.84	7.53	7.97	8.21	8.34	8.41	8.46	8.50	8.52	8.54	8.55	8.56	8.57	8.57	8.58	8.58	8.58	8.59	8.59	8.59	8.59	8.59	8.59	8.59
2011	0.03	0.82	2.57	4.42	5.83	6.80	7.49	7.92	8.16	8.29	8.37	8.42	8.45	8.48	8.49	8.51	8.52	8.52	8.53	8.53	8.54	8.54	8.54	8.54	8.55	8.55	8.55	8.55	8.55
2012	0.03	0.83	2.60	4.47	5.89	6.86	7.56	8.00	8.24	8.37	8.45	8.50	8.53	8.56	8.57	8.59	8.60	8.60	8.61	8.61	8.62	8.62	8.62	8.63	8.63	8.63	8.63	8.63	8.63

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8.63

Cumulative Prepayment Rates **Adjustable Rate Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1986	0.43	2.70	5.51	9.29	14.44	19.80	27.57	35.72	41.83	44.57	47.94	51.02	55.38	59.25	61.71	64.08	66.88	69.42	71.06	72.17	72.94	73.91	74.64	75.21	75.68	76.08	76.43	76.73	77.00
1987	0.05	0.80	2.97	7.53	13.17	20.76	30.68	38.03	41.51	45.89	49.86	55.42	60.60	63.49	67.15	70.55	73.79	75.72	76.86	77.64	78.61	79.34	79.92	80.38	80.78	81.12	81.41	81.67	81.89
1988	0.33	2.14	6.78	13.05	21.40	31.60	39.37	42.80	47.13	50.88	56.04	60.90	63.83	67.57	70.63	73.39	75.20	76.58	77.50	78.61	79.46	80.09	80.61	81.05	81.42	81.74	82.02	82.26	82.46
1989	0.40	3.09	9.23	17.75	29.38	37.88	41.92	46.78	50.77	56.83	62.12	64.81	68.25	72.25	74.88	76.65	78.08	79.08	80.27	81.14	81.80	82.33	82.78	83.16	83.48	83.76	84.00	84.21	84.39
1990	0.06	1.90	7.22	17.12	27.22	33.35	41.74	47.62	55.34	61.52	65.29	70.29	74.52	77.90	80.21	81.59	82.57	83.72	84.55	85.20	85.70	86.12	86.47	86.77	87.02	87.24	87.43	87.59	87.73
1991	0.21	2.31	8.76	16.94	22.95	31.78	39.49	49.09	57.38	61.87	68.15	73.59	77.87	80.45	81.97	82.90	84.01	84.84	85.46	85.94	86.35	86.69	86.98	87.22	87.43	87.61	87.77	87.90	88.02
1992	0.23	3.41	10.21	16.76	27.73	36.23	48.06	57.33	61.99	68.37	73.83	78.43	81.24	82.81	83.79	84.92	85.74	86.36	86.84	87.24	87.57	87.85	88.09	88.29	88.47	88.61	88.74	88.85	88.95
1993	0.46	4.05	9.43	21.19	29.92	42.91	53.43	58.56	66.72	73.26	78.60	81.78	83.54	84.52	85.64	86.45	87.05	87.51	87.89	88.20	88.46	88.68	88.87	89.02	89.16	89.28	89.38	89.46	89.54
1994	0.31	2.90	12.56	22.46	38.13	49.72	55.49	64.70	71.88	77.84	81.37	83.37	84.46	85.68	86.54	87.17	87.65	88.04	88.36	88.62	88.84	89.03	89.18	89.32	89.43	89.53	89.61	89.69	89.75
1995	1.61	11.09	24.17	46.38	57.64	62.54	69.99	75.57	79.88	82.68	84.36	85.26	86.25	86.96	87.47	87.85	88.16	88.41	88.62	88.79	88.94	89.06	89.16	89.25	89.33	89.39	89.45	89.50	89.54
1996	0.49	6.08	36.20	55.48	61.76	71.33	77.11	81.17	83.92	85.82	87.04	88.27	89.05	89.57	89.94	90.21	90.42	90.59	90.72	90.82	90.91	90.97	91.03	91.08	91.12	91.15	91.18	91.21	91.23
1997	0.85	17.81	44.51	54.20	69.16	75.90	80.61	83.64	85.76	87.21	88.75	89.71	90.34	90.78	91.10	91.34	91.53	91.68	91.79	91.89	91.96	92.03	92.08	92.12	92.16	92.19	92.21	92.24	92.26
1998	2.57	21.43	34.41	56.89	67.69	74.79	79.57	82.72	84.73	86.94	88.44	89.36	90.00	90.46	90.81	91.07	91.27	91.43	91.56	91.66	91.74	91.81	91.86	91.91	91.95	91.98	92.01	92.04	92.06
1999	0.39	4.15	33.39	52.81	65.65	73.00	78.27	81.58	85.33	87.82	89.51	90.60	91.36	91.90	92.29	92.58	92.81	92.98	93.11	93.21	93.30	93.37	93.42	93.47	93.51	93.54	93.57	93.60	93.62
2000	1.00	31.54	51.24	64.10	71.56	77.14	80.58	84.46	87.20	89.05	90.33	91.22	91.83	92.27	92.60	92.84	93.02	93.17	93.28	93.37	93.44	93.50	93.55	93.59	93.62	93.65	93.67	93.69	93.71
2001	4.59	21.94	43.10	56.38	67.12	72.81	79.08	83.52	86.64	88.83	90.42	91.52	92.28	92.82	93.21	93.51	93.73	93.90	94.03	94.14	94.22	94.29	94.35	94.40	94.44	94.47	94.50	94.52	94.54
2002	1.99	26.52	42.25	57.23	65.67	73.82	79.34	83.33	86.30	88.51	90.12	91.23	92.00	92.55	92.95	93.24	93.47	93.64	93.78	93.89	93.97	94.04	94.10	94.15	94.19	94.22	94.25	94.28	94.30
2003	4.84	20.27	41.26	54.33	66.53	73.94	78.98	82.76	85.73	87.94	89.53	90.63	91.39	91.93	92.32	92.62	92.84	93.01	93.14	93.25	93.34	93.41	93.46	93.51	93.55	93.58	93.61	93.64	93.66
2004	2.80	22.82	41.34	58.78	68.44	74.53	79.02	82.60	85.45	87.58	89.12	90.17	90.90	91.42	91.79	92.07	92.28	92.44	92.57	92.67	92.75	92.82	92.87	92.92	92.95	92.98	93.01	93.03	93.05
2005	3.31	17.57	36.95	50.61	59.81	66.19	71.37	75.73	79.35	82.17	84.27	85.71	86.71	87.41	87.93	88.31	88.60	88.82	88.99	89.13	89.24	89.33	89.40	89.46	89.51	89.55	89.59	89.62	89.65
2006	4.12	22.18	39.73	52.68	61.41	67.76	72.89	77.17	80.72	83.48	85.50	86.88	87.84	88.52	89.01	89.38	89.66	89.87	90.04	90.17	90.27	90.36	90.43	90.49	90.53	90.58	90.61	90.64	90.66
2007	4.20	19.07	36.22	49.68	59.27	66.23	71.82	76.45	80.27	83.20	85.34	86.81	87.82	88.54	89.07	89.45	89.75	89.97	90.15	90.29	90.40	90.49	90.56	90.63	90.68	90.72	90.76	90.79	90.81
2008	3.35	17.13	34.05	48.19	58.16	65.35	71.12	75.90	79.82	82.82	85.01	86.52	87.56	88.30	88.83	89.23	89.53	89.77	89.95	90.09	90.21	90.30	90.38	90.44	90.49	90.54	90.57	90.61	90.63
2009	3.07	16.39	33.90	48.12	58.09	65.28	71.05	75.81	79.72	82.72	84.91	86.41	87.45	88.19	88.72	89.12	89.42	89.65	89.83	89.97	90.08	90.18	90.25	90.32	90.37	90.41	90.45	90.48	90.51
2010	3.09	17.69	35.60	49.54	59.26	66.26	71.87	76.50	80.32	83.24	85.38	86.84	87.85	88.57	89.09	89.48	89.77	89.99	90.17	90.31	90.42	90.51	90.58	90.65	90.70	90.74	90.78	90.81	90.83
2011	3.22	18.03	35.88	49.74	59.40	66.36	71.95	76.57	80.37	83.29	85.42	86.88	87.89	88.61	89.13	89.52	89.81	90.04	90.21	90.35	90.46	90.55	90.63	90.69	90.74	90.78	90.82	90.85	90.88
2012	3.23	18.07	35.90	49.70	59.33	66.27	71.85	76.46	80.25	83.17	85.31	86.78	87.80	88.52	89.04	89.43	89.72	89.95	90.12	90.26	90.38	90.47	90.54	90.60	90.65	90.70	90.73	90.76	90.79

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Conditional Claim Rates **Adjustable Rate Streamline Refinance Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1988	0.00	0.99	1.52	3.26	1.78	0.66	0.78	0.81	3.42	0.97	0.00	0.00	2.78	1.61	1.82	0.00	0.00	0.03	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
1989	0.00	7.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1991	0.00	0.00	1.00	1.11	0.00	2.19	1.71	1.02	0.00	0.00	0.00	0.00	0.00	0.00	0.07	0.06	0.04	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
1992	0.00	0.14	0.36	0.49	0.88	1.11	1.04	1.03	0.68	0.28	0.35	0.15	0.10	0.07	0.07	0.05	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1993	0.01	0.22	0.81	1.51	2.40	2.05	1.59	1.31	0.58	0.50	0.28	0.15	0.16	0.09	0.07	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
1994	0.01	0.46	1.86	3.08	2.90	2.54	1.65	0.86	0.60	0.32	0.28	0.20	0.12	0.09	0.05	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1995	0.00	0.57	1.95	2.19	3.14	3.46	1.19	1.16	1.92	0.45	0.19	0.16	0.11	0.06	0.04	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1996	0.01	0.38	1.91	3.47	2.83	1.29	1.64	0.92	1.13	1.35	0.68	0.47	0.27	0.18	0.15	0.11	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00
1997	0.01	0.39	1.83	3.57	2.65	2.56	2.34	1.10	1.56	0.87	0.59	0.34	0.23	0.18	0.14	0.10	0.08	0.06	0.04	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
1998	0.01	0.31	1.23	1.36	1.65	1.81	1.78	1.96	1.13	0.77	0.44	0.30	0.24	0.18	0.13	0.10	0.08	0.06	0.04	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
1999	0.00	0.15	0.49	1.03	2.60	1.79	1.94	1.58	1.11	0.62	0.42	0.33	0.25	0.19	0.14	0.11	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00
2000	0.00	0.33	1.72	4.04	2.63	2.19	1.87	1.36	0.75	0.52	0.41	0.31	0.23	0.18	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
2001	0.01	0.28	2.11	3.07	2.10	1.85	1.85	1.13	0.74	0.59	0.44	0.34	0.25	0.19	0.14	0.11	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2002	0.01	0.38	1.66	2.04	2.06	2.08	1.61	1.10	0.80	0.58	0.44	0.33	0.25	0.19	0.14	0.11	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2003	0.01	0.64	1.52	1.91	2.02	1.60	1.50	1.17	0.79	0.58	0.44	0.33	0.25	0.19	0.14	0.11	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2004	0.06	0.62	1.67	2.09	1.71	1.61	1.66	1.20	0.79	0.56	0.42	0.32	0.24	0.18	0.14	0.10	0.08	0.06	0.04	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
2005	0.02	1.22	3.12	2.79	2.34	2.32	2.26	1.61	1.01	0.63	0.43	0.33	0.25	0.19	0.14	0.11	0.08	0.06	0.05	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
2006	0.05	1.09	2.16	2.27	2.32	2.26	2.21	1.57	0.96	0.60	0.43	0.33	0.25	0.19	0.14	0.11	0.08	0.06	0.05	0.03	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2007	0.05	0.78	1.79	2.20	2.17	2.15	2.08	1.46	0.90	0.58	0.43	0.32	0.25	0.19	0.14	0.11	0.08	0.06	0.05	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
2008	0.03	0.74	1.83	2.15	2.14	2.13	2.08	1.46	0.88	0.58	0.43	0.33	0.25	0.19	0.14	0.11	0.08	0.06	0.05	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
2009	0.03	0.76	1.78	2.11	2.10	2.10	2.04	1.44	0.89	0.58	0.43	0.33	0.25	0.19	0.14	0.11	0.08	0.06	0.05	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
2010	0.04	0.73	1.73	2.11	2.12	2.11	2.06	1.46	0.90	0.58	0.43	0.32	0.25	0.19	0.14	0.11	0.08	0.06	0.05	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
2011	0.04	0.72	1.72	2.11	2.13	2.12	2.07	1.47	0.91	0.58	0.43	0.33	0.25	0.19	0.14	0.11	0.08	0.06	0.05	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
2012	0.04	0.72	1.74	2.15	2.16	2.16	2.10	1.50	0.92	0.58	0.43	0.32	0.25	0.19	0.14	0.11	0.08	0.06	0.05	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00

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Conditional Prepayment Rates **Adjustable Rate Streamline Refinance Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1988	1.46	1.97	5.08	4.89	8.88	13.91	3.10	4.84	8.55	10.68	12.09	10.00	11.11	9.68	20.00	11.63	18.42	21.99	16.23	23.56	21.20	21.34	22.00	21.93	21.87	21.81	21.75	21.68	21.62
1989	0.00	7.69	0.00	9.09	0.00	10.00	11.11	12.50	14.29	16.67	20.00	0.00	25.00	0.00	33.33	0.00	7.56	14.05	20.58	20.79	18.77	20.43	20.37	20.31	20.25	20.19	20.13	20.07	20.02
1990	0.00	36.36	14.29	16.67	0.00	0.00	0.00	20.00	33.33	50.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1991	0.00	4.76	9.00	12.78	11.61	12.41	14.53	20.41	19.48	17.74	17.65	23.81	31.25	18.18	14.03	15.15	22.07	19.84	19.97	20.59	20.53	20.47	20.41	20.35	20.29	20.23	20.18	20.12	20.06
1992	0.73	7.39	11.99	10.57	16.49	12.88	20.38	18.96	13.49	18.67	20.55	24.38	15.96	14.51	16.45	22.11	19.12	19.74	20.42	20.36	20.31	20.25	20.19	20.13	20.07	20.01	19.96	19.90	19.84
1993	1.69	8.51	8.67	12.72	10.77	17.28	17.89	13.34	23.15	24.52	27.52	18.79	15.45	15.51	21.82	19.85	19.65	20.55	20.49	20.43	20.37	20.31	20.25	20.19	20.13	20.08	20.02	19.96	19.90
1994	2.79	6.76	11.21	10.24	16.10	16.38	12.16	19.59	21.41	25.73	20.61	16.75	15.20	21.19	19.29	19.04	20.02	19.96	19.90	19.85	19.80	19.75	19.69	19.64	19.58	19.52	19.46	19.41	19.34
1995	2.41	17.38	19.20	26.59	17.42	13.27	22.28	24.71	21.12	23.13	16.79	13.90	19.68	18.40	17.70	18.63	18.57	18.51	18.44	18.38	18.37	18.32	18.26	18.19	18.13	18.07	18.01	17.95	17.88
1996	2.90	19.52	39.23	33.07	15.85	28.13	27.19	29.05	25.12	24.38	24.65	32.81	29.45	29.73	30.88	30.79	30.69	30.60	30.50	30.41	30.31	30.21	30.12	30.02	29.93	29.83	29.74	29.64	29.55
1997	4.38	36.10	40.18	19.35	34.36	28.09	31.46	28.63	26.70	25.52	34.46	31.36	31.25	32.47	32.37	32.27	32.17	32.06	31.96	31.85	31.75	31.65	31.55	31.44	31.34	31.24	31.14	31.04	30.94
1998	9.59	38.93	22.25	40.22	33.74	35.33	28.04	29.27	25.83	34.83	31.98	31.72	33.07	32.99	32.89	32.80	32.71	32.61	32.52	32.42	32.28	32.18	32.08	31.99	31.89	31.80	31.70	31.61	31.51
1999	3.13	10.73	32.85	30.31	31.81	27.68	28.69	25.71	35.15	32.49	32.88	34.02	33.95	33.87	33.78	33.74	33.65	33.56	33.47	33.38	33.39	33.29	33.20	33.10	33.01	32.96	32.87	32.77	32.67
2000	2.77	23.37	21.39	19.74	21.93	25.50	24.01	34.14	32.30	31.46	33.03	32.96	32.88	32.80	32.72	32.65	32.57	32.48	32.39	32.29	32.20	32.11	32.02	31.93	31.83	31.74	31.65	31.56	31.47
2001	3.42	29.40	29.05	26.19	28.67	22.11	33.29	31.67	32.05	33.17	33.09	33.01	32.92	32.83	32.73	32.62	32.52	32.41	32.31	32.20	32.14	32.06	31.95	31.84	31.73	31.62	31.51	31.40	31.29
2002	5.61	32.98	26.37	28.67	23.63	30.11	30.05	31.94	33.51	33.59	33.54	33.48	33.41	33.34	33.27	33.19	33.11	33.03	32.94	32.86	32.78	32.69	32.61	32.52	32.44	32.35	32.27	32.18	32.10
2003	9.89	24.66	30.31	24.29	32.25	27.57	30.35	33.14	33.69	33.78	33.72	33.66	33.60	33.52	33.45	33.37	33.30	33.21	33.13	33.05	32.97	32.88	32.80	32.71	32.63	32.54	32.46	32.38	32.29
2004	6.56	29.01	25.64	32.64	28.42	26.70	31.15	32.59	33.37	33.58	33.53	33.47	33.40	33.32	33.24	33.17	33.09	33.01	32.92	32.83	32.75	32.66	32.57	32.49	32.40	32.32	32.23	32.14	32.06
2005	8.54	20.71	26.00	24.15	25.38	25.26	28.70	30.85	32.33	33.42	33.75	33.70	33.63	33.56	33.48	33.41	33.33	33.24	33.16	33.07	32.99	32.90	32.82	32.73	32.65	32.56	32.47	32.39	32.30
2006	10.55	26.70	24.63	25.62	26.73	25.51	28.90	31.20	32.89	33.79	33.92	33.86	33.79	33.72	33.64	33.57	33.49	33.41	33.32	33.24	33.16	33.07	32.99	32.90	32.82	32.73	32.64	32.56	32.47
2007	10.89	21.68	24.98	27.09	27.32	26.09	29.57	31.86	33.30	33.98	34.01	33.95	33.89	33.81	33.73	33.66	33.57	33.49	33.41	33.32	33.24	33.16	33.07	32.98	32.90	32.81	32.73	32.64	32.55
2008	8.41	21.24	25.98	27.39	27.47	26.22	29.66	31.96	33.39	33.98	34.00	33.94	33.88	33.80	33.73	33.65	33.57	33.49	33.41	33.32	33.24	33.15	33.07	32.98	32.90	32.81	32.72	32.64	32.55
2009	8.67	22.60	26.73	27.65	27.56	26.30	29.72	31.94	33.28	33.90	33.92	33.86	33.79	33.71	33.64	33.56	33.48	33.39	33.31	33.23	33.14	33.06	32.97	32.89	32.80	32.72	32.63	32.54	32.46
2010	9.08	24.61	27.57	27.65	27.50	26.22	29.65	31.83	33.21	33.91	33.94	33.88	33.81	33.74	33.66	33.59	33.51	33.43	33.34	33.26	33.18	33.09	33.01	32.92	32.84	32.75	32.67	32.59	32.51
2011	9.37	24.87	27.51	27.50	27.30	26.03	29.43	31.57	32.97	33.69	33.73	33.67	33.60	33.53	33.45	33.37	33.29	33.21	33.12	33.04	32.96	32.87	32.78	32.70	32.61	32.53	32.45	32.36	32.28
2012	9.31	24.98	27.51	27.44	27.25	25.97	29.39	31.57	33.08	33.85	33.89	33.83	33.76	33.69	33.61	33.53	33.45	33.37	33.29	33.20	33.12	33.03	32.95	32.86	32.78	32.69	32.61	32.53	32.44

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21.56
19.96
0.00
20.00
19.78
19.83
19.28
17.82
29.46
30.84
31.42
32.58
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31.18
32.02
32.21
31.97
32.22
32.39
32.47
32.47
32.37
32.42
32.19
32.36

Cumulative Claim Rates **Adjustable Rate Streamline Refinance Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1988	0.00	0.97	2.43	5.34	6.80	7.28	7.77	8.25	10.19	10.68	10.68	10.68	11.65	12.14	12.62	12.62	12.62	12.63	12.63	12.63	12.63	12.63	12.63	12.63	12.63	12.63	12.63	12.63	12.63
1989	0.00	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.70	7.70	7.70	7.71	7.71	7.71	7.71	7.71	7.71	7.71	7.71	7.71	7.71
1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.09	9.09	9.09	0.00	9.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1991	0.00	0.00	0.95	1.90	1.90	3.33	4.29	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.77	4.77	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78
1992	0.00	0.14	0.48	0.87	1.50	2.16	2.68	3.09	3.31	3.39	3.47	3.49	3.51	3.51	3.52	3.52	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53
1993	0.01	0.23	0.95	2.18	3.86	5.09	5.87	6.39	6.58	6.71	6.76	6.78	6.80	6.81	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82
1994	0.01	0.45	2.13	4.54	6.51	7.91	8.64	8.97	9.16	9.23	9.28	9.31	9.32	9.33	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34
1995	0.00	0.56	2.12	3.50	4.92	6.15	6.51	6.77	7.10	7.16	7.17	7.19	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20
1996	0.01	0.38	1.86	3.45	4.27	4.57	4.85	4.96	5.05	5.13	5.16	5.18	5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19
1997	0.01	0.38	1.50	2.75	3.47	3.91	4.19	4.27	4.36	4.39	4.41	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42
1998	0.01	0.29	0.97	1.54	1.95	2.23	2.41	2.55	2.60	2.63	2.64	2.64	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65
1999	0.00	0.15	0.57	1.17	2.20	2.66	3.02	3.22	3.32	3.35	3.37	3.38	3.38	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39
2000	0.00	0.32	1.59	3.90	5.04	5.76	6.20	6.44	6.53	6.57	6.59	6.60	6.60	6.60	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61
2001	0.01	0.28	1.72	3.15	3.85	4.27	4.59	4.72	4.78	4.81	4.82	4.83	4.83	4.83	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84
2002	0.01	0.36	1.40	2.33	2.98	3.46	3.71	3.83	3.89	3.92	3.93	3.94	3.94	3.94	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95
2003	0.01	0.59	1.61	2.49	3.17	3.53	3.77	3.89	3.95	3.97	3.99	3.99	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
2004	0.06	0.64	1.73	2.73	3.27	3.62	3.88	4.00	4.06	4.08	4.09	4.10	4.10	4.10	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11
2005	0.02	1.13	3.36	4.77	5.63	6.25	6.69	6.91	7.00	7.04	7.05	7.06	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07
2006	0.05	1.02	2.41	3.48	4.27	4.82	5.21	5.40	5.47	5.51	5.52	5.53	5.53	5.53	5.53	5.53	5.54	5.54	5.54	5.54	5.54	5.54	5.54	5.54	5.54	5.54	5.54	5.54	5.54
2007	0.05	0.74	1.97	3.09	3.86	4.40	4.78	4.96	5.04	5.07	5.08	5.09	5.09	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10
2008	0.03	0.71	2.02	3.13	3.90	4.45	4.83	5.01	5.09	5.12	5.13	5.14	5.14	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15
2009	0.03	0.73	1.98	3.03	3.77	4.29	4.65	4.83	4.90	4.93	4.94	4.95	4.95	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96
2010	0.04	0.70	1.88	2.89	3.60	4.10	4.45	4.62	4.69	4.72	4.74	4.74	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75
2011	0.04	0.69	1.84	2.85	3.57	4.07	4.42	4.59	4.66	4.69	4.71	4.71	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72
2012	0.04	0.69	1.86	2.88	3.61	4.12	4.47	4.65	4.72	4.75	4.77	4.77	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78

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12.63
7.71
0.00
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3.53
6.82
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7.20
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2.65
3.39
6.61
4.84
3.95
4.00
4.11
7.07
5.54
5.10
5.15
4.96
4.75
4.72
4.78

Cumulative Prepayment Rates **Adjustable Rate Streamline Refinance Mortgages** **by Origination Fiscal Year**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1988	1.46	3.40	8.25	12.62	19.90	30.10	32.04	34.95	39.81	45.15	50.49	54.37	58.25	61.17	66.50	68.93	72.33	75.64	77.54	79.86	81.45	82.71	83.74	84.53	85.15	85.64	86.01	86.31	86.54
1989	0.00	7.69	7.69	15.38	15.38	23.08	30.77	38.46	46.15	53.85	61.54	61.54	69.23	69.23	76.92	76.92	78.09	80.08	82.60	84.61	86.05	87.33	88.34	89.14	89.78	90.29	90.69	91.01	91.27
1990	0.00	36.36	45.45	54.55	0.00	0.00	0.00	63.64	72.73	81.82	0.00	90.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1991	0.00	4.76	13.33	24.29	32.86	40.95	49.05	58.57	65.71	70.95	75.24	80.00	84.76	86.67	87.87	88.98	90.36	91.33	92.11	92.75	93.26	93.66	93.98	94.23	94.43	94.59	94.72	94.82	94.90
1992	0.73	8.06	19.07	27.57	39.37	46.99	57.35	64.93	69.24	74.37	78.94	83.23	85.35	86.96	88.53	90.29	91.47	92.46	93.28	93.93	94.45	94.86	95.18	95.44	95.65	95.81	95.94	96.05	96.13
1993	1.69	10.06	17.84	28.17	35.67	46.12	54.85	60.09	67.85	74.12	79.40	82.00	83.73	85.20	86.94	88.18	89.16	89.99	90.64	91.16	91.57	91.90	92.16	92.36	92.53	92.66	92.76	92.85	92.91
1994	2.79	9.37	19.48	27.51	38.45	47.46	52.89	60.43	66.98	73.12	76.76	79.10	80.86	82.94	84.43	85.62	86.63	87.43	88.07	88.59	89.00	89.33	89.59	89.80	89.97	90.10	90.21	90.30	90.37
1995	2.41	19.38	34.75	51.53	59.36	64.10	70.73	76.35	79.92	82.92	84.59	85.73	87.13	88.17	88.99	89.70	90.28	90.74	91.12	91.43	91.68	91.88	92.05	92.19	92.30	92.39	92.46	92.52	92.57
1996	2.90	21.85	52.36	67.50	72.11	78.75	83.29	86.73	88.82	90.31	91.44	92.55	93.22	93.69	94.04	94.28	94.44	94.55	94.63	94.68	94.72	94.75	94.77	94.78	94.79	94.79	94.80	94.80	94.80
1997	4.38	38.90	63.29	70.11	79.43	84.24	87.97	90.21	91.68	92.69	93.70	94.29	94.70	94.98	95.18	95.31	95.39	95.45	95.49	95.52	95.54	95.55	95.56	95.56	95.57	95.57	95.57	95.57	95.58
1998	9.59	44.78	57.00	73.90	82.19	87.79	90.59	92.64	93.88	95.11	95.83	96.32	96.66	96.89	97.04	97.14	97.21	97.26	97.29	97.31	97.32	97.33	97.34	97.34	97.34	97.35	97.35	97.35	97.35
1999	3.13	13.52	41.88	59.32	71.89	79.06	84.31	87.57	90.81	92.71	94.01	94.90	95.48	95.87	96.12	96.29	96.40	96.47	96.52	96.55	96.57	96.58	96.59	96.60	96.60	96.61	96.61	96.61	96.61
2000	2.77	25.50	41.36	52.62	62.16	70.52	76.22	82.22	85.88	88.27	89.98	91.11	91.86	92.37	92.70	92.93	93.08	93.18	93.25	93.30	93.33	93.35	93.36	93.37	93.38	93.38	93.39	93.39	93.39
2001	3.42	31.81	51.54	63.78	73.26	78.32	84.12	87.69	90.12	91.82	92.93	93.67	94.17	94.50	94.72	94.86	94.96	95.03	95.07	95.10	95.12	95.13	95.14	95.15	95.15	95.16	95.16	95.16	95.16
2002	5.61	36.74	53.33	66.31	73.72	80.74	85.48	88.93	91.36	92.95	94.00	94.69	95.15	95.45	95.65	95.79	95.88	95.93	95.97	96.00	96.02	96.03	96.04	96.04	96.05	96.05	96.05	96.05	96.05
2003	9.89	32.11	52.50	63.65	74.57	80.70	85.49	89.05	91.43	92.99	94.01	94.69	95.13	95.42	95.62	95.74	95.83	95.89	95.92	95.95	95.96	95.98	95.98	95.99	95.99	95.99	96.00	96.00	96.00
2004	6.56	33.65	50.49	66.09	74.95	80.76	85.63	89.05	91.37	92.91	93.92	94.58	95.02	95.31	95.51	95.64	95.72	95.78	95.82	95.84	95.86	95.87	95.88	95.88	95.89	95.89	95.89	95.89	95.89
2005	8.54	27.48	46.04	58.26	67.64	74.39	79.95	84.07	86.99	89.00	90.34	91.22	91.80	92.18	92.43	92.60	92.71	92.78	92.83	92.86	92.89	92.90	92.91	92.92	92.92	92.92	92.93	92.93	92.93
2006	10.55	34.42	50.32	62.43	71.54	77.71	82.76	86.51	89.17	90.98	92.17	92.95	93.47	93.80	94.03	94.17	94.27	94.34	94.38	94.41	94.43	94.44	94.45	94.45	94.46	94.46	94.46	94.46	94.46
2007	10.89	30.20	47.45	61.15	70.92	77.50	82.85	86.79	89.54	91.38	92.59	93.38	93.90	94.24	94.46	94.61	94.71	94.77	94.82	94.85	94.86	94.88	94.89	94.89	94.90	94.90	94.90	94.90	94.90
2008	8.41	27.85	46.41	60.54	70.52	77.22	82.66	86.66	89.44	91.30	92.52	93.32	93.84	94.18	94.41	94.56	94.66	94.72	94.77	94.80	94.81	94.83	94.84	94.84	94.84	94.85	94.85	94.85	94.85
2009	8.67	29.30	48.00	61.84	71.52	78.02	83.28	87.13	89.81	91.60	92.78	93.55	94.06	94.39	94.61	94.76	94.85	94.92	94.96	94.99	95.01	95.02	95.03	95.03	95.04	95.04	95.04	95.04	95.04
2010	9.08	31.44	50.16	63.42	72.69	78.90	83.94	87.63	90.21	91.94	93.07	93.81	94.30	94.62	94.83	94.97	95.07	95.13	95.17	95.20	95.21	95.23	95.23	95.24	95.24	95.24	95.25	95.25	95.25
2011	9.37	31.90	50.45	63.57	72.74	78.90	83.92	87.60	90.17	91.91	93.06	93.81	94.31	94.63	94.85	94.99	95.09	95.15	95.19	95.22	95.24	95.25	95.26	95.27	95.27	95.27	95.27	95.28	95.28
2012	9.31	31.96	50.49	63.56	72.71	78.86	83.86	87.55	90.13	91.87	93.02	93.77	94.26	94.58	94.80	94.94	95.03	95.10	95.14	95.17	95.18	95.20	95.20	95.21	95.21	95.22	95.22	95.22	95.22

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95.22

Conditional Claim Rates **All Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1976	0.03	0.65	0.95	0.76	0.47	0.35	0.28	0.29	0.26	0.23	0.24	0.27	0.36	0.36	0.39	0.28	0.30	0.26	0.24	0.19	0.15	0.11	0.09	0.06	0.08	0.07	0.05	0.05	0.04
1977	0.01	0.39	0.66	0.50	0.39	0.31	0.34	0.28	0.28	0.29	0.32	0.44	0.46	0.43	0.37	0.31	0.27	0.23	0.21	0.17	0.15	0.09	0.06	0.06	0.07	0.04	0.05	0.05	0.05
1978	0.01	0.35	0.69	0.69	0.56	0.61	0.51	0.54	0.53	0.61	0.80	0.75	0.65	0.57	0.48	0.42	0.39	0.35	0.27	0.22	0.16	0.12	0.11	0.12	0.10	0.08	0.10	0.07	0.05
1979	0.01	0.30	1.00	0.98	1.11	0.97	0.99	1.02	1.15	1.43	1.28	1.10	0.99	0.84	0.75	0.71	0.65	0.43	0.41	0.30	0.24	0.26	0.23	0.17	0.16	0.16	0.12	0.07	0.06
1980	0.00	0.65	1.65	2.15	1.95	1.91	1.85	2.33	2.88	2.44	1.98	1.70	1.55	1.45	1.38	1.24	0.91	0.78	0.74	0.50	0.45	0.45	0.35	0.26	0.28	0.14	0.10	0.07	0.06
1981	0.03	1.44	4.39	4.42	4.55	4.29	5.19	6.06	4.29	3.50	3.02	2.36	2.38	2.09	2.01	1.50	1.29	1.57	0.97	0.95	0.68	0.74	0.70	0.30	0.31	0.13	0.10	0.08	0.06
1982	0.03	1.31	3.36	4.37	4.81	6.16	7.34	5.75	4.11	3.16	3.05	2.44	2.64	2.62	1.67	1.76	1.88	1.40	1.47	1.40	1.07	0.86	0.93	0.44	0.18	0.14	0.11	0.09	0.07
1983	0.01	0.42	1.65	2.39	3.42	4.86	4.29	3.03	2.58	2.40	2.18	2.29	2.08	1.47	1.48	1.41	1.39	1.20	1.02	0.69	0.79	0.75	0.41	0.22	0.18	0.14	0.11	0.08	0.06
1984	0.01	0.82	2.90	4.98	6.80	5.91	4.16	3.23	2.91	2.58	2.47	2.03	1.82	1.67	1.22	1.03	0.96	0.73	0.53	0.39	0.28	0.25	0.26	0.20	0.16	0.12	0.09	0.07	0.06
1985	0.01	0.65	2.82	5.21	4.74	3.73	3.20	2.83	2.76	2.66	2.47	1.81	1.62	1.59	1.15	1.11	0.85	0.62	0.55	0.41	0.39	0.34	0.27	0.21	0.16	0.12	0.10	0.08	0.06
1986	0.01	0.42	1.59	2.05	1.95	1.75	1.60	1.46	1.62	1.64	1.30	1.28	1.09	1.00	0.82	0.60	0.51	0.44	0.43	0.34	0.26	0.20	0.16	0.11	0.08	0.06	0.05	0.04	0.03
1987	0.02	0.39	1.09	1.34	1.40	1.38	1.28	1.36	1.33	1.15	1.12	1.01	0.91	0.79	0.47	0.43	0.46	0.42	0.36	0.24	0.18	0.14	0.10	0.07	0.05	0.04	0.03	0.03	0.02
1988	0.01	0.34	1.09	1.54	1.78	1.75	2.03	2.13	1.73	1.66	1.50	1.38	1.20	0.80	0.68	0.60	0.64	0.49	0.33	0.25	0.19	0.14	0.10	0.08	0.06	0.05	0.04	0.03	0.03
1989	0.01	0.31	1.12	1.66	1.91	2.36	2.50	2.14	2.03	1.74	1.58	1.38	0.92	0.81	0.79	0.67	0.62	0.43	0.32	0.24	0.17	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02
1990	0.01	0.28	1.09	1.70	2.28	2.44	1.96	1.99	1.72	1.52	1.35	0.91	0.77	0.77	0.71	0.66	0.52	0.38	0.28	0.19	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02
1991	0.01	0.26	1.03	1.69	2.07	1.78	1.90	1.73	1.52	1.42	0.93	0.79	0.71	0.73	0.77	0.58	0.45	0.33	0.23	0.16	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02
1992	0.00	0.18	0.70	1.08	1.18	1.42	1.38	1.27	1.13	0.78	0.64	0.59	0.60	0.67	0.53	0.40	0.31	0.21	0.15	0.10	0.08	0.07	0.06	0.05	0.04	0.03	0.03	0.03	0.02
1993	0.00	0.15	0.56	0.86	1.22	1.21	1.08	0.94	0.60	0.50	0.49	0.50	0.55	0.40	0.29	0.23	0.18	0.13	0.09	0.08	0.06	0.05	0.05	0.04	0.03	0.03	0.02	0.02	0.02
1994	0.01	0.20	0.68	1.19	1.39	1.30	1.09	0.73	0.62	0.58	0.56	0.55	0.38	0.28	0.22	0.16	0.13	0.10	0.08	0.07	0.06	0.05	0.04	0.04	0.03	0.03	0.02	0.02	0.02
1995	0.01	0.24	1.20	2.13	2.45	2.25	1.65	1.41	1.67	1.61	1.28	0.80	0.61	0.47	0.34	0.25	0.18	0.15	0.12	0.09	0.08	0.06	0.05	0.04	0.04	0.03	0.03	0.02	0.02
1996	0.00	0.26	1.25	2.13	2.23	1.74	1.56	1.80	1.76	1.71	1.24	0.92	0.69	0.48	0.36	0.27	0.24	0.19	0.15	0.12	0.09	0.08	0.06	0.05	0.04	0.04	0.03	0.02	0.02
1997	0.00	0.31	1.34	2.15	1.92	2.00	2.26	2.21	2.10	1.49	1.19	0.90	0.65	0.49	0.37	0.31	0.26	0.21	0.16	0.13	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.03
1998	0.00	0.26	1.03	1.23	1.37	1.69	1.86	1.96	1.30	0.99	0.82	0.61	0.45	0.37	0.31	0.26	0.22	0.18	0.14	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02
1999	0.00	0.26	0.91	1.47	2.17	2.47	2.22	1.30	0.94	0.78	0.62	0.47	0.37	0.32	0.27	0.23	0.19	0.15	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02
2000	0.01	0.37	1.92	4.08	4.88	4.39	2.82	2.13	1.60	1.20	0.95	0.71	0.60	0.49	0.41	0.35	0.28	0.22	0.17	0.14	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02
2001	0.00	0.34	1.72	3.36	3.75	2.55	1.80	1.34	0.95	0.74	0.64	0.55	0.46	0.39	0.33	0.28	0.23	0.18	0.14	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02
2002	0.00	0.38	1.93	2.85	2.25	1.77	1.35	0.97	0.71	0.61	0.55	0.47	0.40	0.34	0.29	0.24	0.20	0.16	0.13	0.10	0.08	0.07	0.05	0.04	0.04	0.03	0.02	0.02	0.02
2003	0.00	0.53	1.59	1.55	1.47	1.21	0.84	0.62	0.50	0.45	0.41	0.35	0.30	0.26	0.22	0.19	0.16	0.13	0.10	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02
2004	0.07	0.87	1.48	1.66	1.43	1.04	0.76	0.60	0.50	0.46	0.42	0.36	0.30	0.26	0.22	0.19	0.16	0.13	0.10	0.08	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02
2005	0.11	1.35	2.41	2.39	1.85	1.33	1.02	0.78	0.61	0.53	0.48	0.41	0.35	0.29	0.25	0.21	0.17	0.14	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02
2006	0.28	1.89	2.88	2.62	2.08	1.70	1.32	1.02	0.80	0.67	0.60	0.51	0.43	0.36	0.31	0.26	0.21	0.17	0.14	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02
2007	0.28	1.67	2.48	2.32	2.09	1.72	1.35	1.04	0.82	0.71	0.64	0.55	0.46	0.39	0.33	0.28	0.23	0.18	0.15	0.12	0.09	0.08	0.06	0.05	0.04	0.04	0.03	0.03	0.02
2008	0.25	1.48	2.26	2.38	2.14	1.76	1.38	1.07	0.85	0.74	0.67	0.57	0.48	0.41	0.34	0.29	0.24	0.19	0.15	0.12	0.10	0.08	0.07	0.06	0.05	0.04	0.03	0.03	0.02
2009	0.23	1.43	2.40	2.54	2.29	1.91	1.51	1.18	0.93	0.81	0.73	0.62	0.52	0.44	0.38	0.32	0.26	0.21	0.17	0.13	0.11	0.09	0.07	0.06	0.05	0.04	0.04	0.03	0.03
2010	0.23	1.48	2.49	2.65	2.41	2.01	1.60	1.25	0.98	0.85	0.75	0.64	0.54	0.46	0.39	0.33	0.28	0.22	0.18	0.14	0.11	0.09	0.08	0.06	0.05	0.04	0.04	0.03	0.03
2011	0.23	1.52	2.55	2.70	2.47	2.07	1.64	1.28	1.02	0.87	0.77	0.66	0.56	0.47	0.40	0.35	0.29	0.23	0.18	0.15	0.12	0.10	0.08	0.07	0.06	0.05	0.04	0.03	0.03
2012	0.23	1.52	2.56	2.72	2.48	2.09	1.66	1.29	1.02	0.87	0.77	0.66	0.56	0.47	0.40	0.35	0.29	0.23	0.19	0.15	0.12	0.10	0.08	0.07	0.06	0.05	0.04	0.03	0.03

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Conditional Prepayment Rates **All Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1976	0.16	2.53	7.44	8.58	4.53	2.32	0.97	3.31	3.40	3.70	6.34	8.23	6.14	5.72	5.89	5.91	7.84	10.76	12.10	8.36	11.34	10.66	12.90	14.78	12.46	17.53	16.83	19.34	21.37
1977	0.19	2.47	5.72	3.45	1.80	0.80	2.64	2.73	3.13	6.01	8.09	6.00	5.50	5.82	5.62	7.64	10.38	12.12	8.14	10.22	11.35	13.21	15.15	11.99	13.03	19.63	19.81	19.23	18.73
1978	0.17	1.79	1.83	1.25	0.74	1.96	2.05	2.42	5.47	8.05	6.03	5.60	5.87	5.73	8.15	12.29	14.52	8.32	10.89	10.85	14.54	15.97	11.75	12.17	16.14	21.90	19.14	17.46	12.14
1979	0.13	0.56	0.59	0.34	1.41	1.68	2.10	5.16	8.35	5.88	5.58	5.99	5.84	10.53	16.01	17.73	8.89	11.38	11.12	14.68	17.50	11.85	12.19	15.46	18.57	21.70	16.92	11.94	12.02
1980	0.30	0.97	0.37	2.05	2.41	3.20	12.30	17.97	8.81	6.97	7.87	8.87	15.88	18.53	19.94	10.19	12.19	11.74	14.74	16.91	14.05	12.01	14.75	16.62	16.74	18.32	11.51	11.68	11.50
1981	0.12	0.60	12.34	7.04	8.48	23.76	26.25	12.40	9.46	8.93	9.18	13.89	16.38	18.57	10.24	12.19	12.23	14.64	19.97	12.15	16.07	13.14	14.12	13.79	13.96	10.86	10.93	10.93	11.07
1982	0.18	12.28	7.16	10.24	30.17	31.53	14.72	11.56	11.13	12.00	17.41	18.08	20.54	11.16	13.40	15.56	20.00	21.25	12.77	13.13	17.23	13.49	14.21	12.23	9.86	10.06	10.31	10.52	10.73
1983	0.17	0.82	2.05	17.63	27.55	11.55	9.27	11.05	13.32	22.56	24.02	25.58	11.85	14.60	14.39	27.75	23.49	12.53	11.97	15.60	18.21	16.20	13.68	10.28	10.31	10.37	10.59	10.79	10.82
1984	0.12	1.31	18.53	26.20	11.88	9.50	10.29	10.86	17.21	18.86	20.17	8.82	10.07	9.43	10.56	18.51	7.67	5.75	6.39	6.50	8.38	10.55	11.88	11.91	11.94	12.22	12.50	12.53	12.56
1985	0.19	9.11	21.40	9.53	7.87	9.95	12.36	22.32	24.05	23.57	9.17	11.16	10.17	11.74	12.82	16.79	9.12	7.89	7.84	7.01	11.14	11.77	11.80	11.83	12.07	12.30	12.37	12.39	12.42
1986	0.42	3.16	2.55	3.12	4.37	5.32	13.86	25.89	25.10	7.80	11.90	10.22	15.85	17.54	10.41	18.41	16.03	16.81	13.15	11.67	10.49	10.59	10.54	10.74	10.18	10.63	10.64	10.65	10.65
1987	0.32	1.14	1.92	3.13	3.84	9.35	19.94	21.14	6.91	10.52	9.24	15.22	17.91	10.13	13.54	21.70	21.23	15.67	12.77	9.84	10.21	9.86	9.89	9.04	8.84	8.79	8.76	8.73	8.71
1988	0.31	1.45	3.05	4.59	13.93	26.35	25.60	8.02	11.96	10.17	15.49	17.29	10.24	12.11	16.05	20.62	14.65	11.56	9.57	9.84	9.77	9.80	9.64	9.73	9.67	9.62	9.59	9.54	9.53
1989	0.32	1.83	3.81	13.56	27.78	27.15	8.12	12.21	10.15	16.06	18.06	10.33	12.17	16.78	18.30	18.58	12.66	9.26	9.52	9.57	9.69	9.61	9.67	9.57	9.53	9.55	9.53	9.53	9.55
1990	0.32	2.02	9.91	29.58	29.36	8.57	12.84	10.32	16.51	18.84	10.34	12.68	17.69	19.98	16.89	14.34	8.98	9.33	9.41	9.43	8.79	8.97	8.93	8.90	8.91	8.93	8.94	8.95	8.96
1991	0.27	4.73	23.07	27.73	7.87	12.73	10.62	17.86	20.19	10.71	14.26	19.81	23.22	18.72	14.02	8.92	9.36	9.29	9.21	8.27	8.53	8.46	8.40	8.37	8.32	8.31	8.28	8.25	8.22
1992	0.56	8.15	15.34	6.65	11.22	10.02	18.10	21.11	10.79	15.79	22.36	29.08	21.96	16.10	10.20	10.07	9.24	8.79	7.73	7.01	6.87	6.74	6.62	6.51	6.40	6.31	6.23	6.14	6.06
1993	1.34	6.46	4.86	8.53	8.33	14.24	17.90	10.29	15.48	22.66	34.62	25.03	18.60	10.45	10.43	8.56	7.54	6.22	5.51	5.20	5.06	4.93	4.80	4.69	4.59	4.50	4.42	4.34	4.26
1994	0.98	3.19	7.67	7.74	13.52	16.11	9.95	14.74	20.76	32.19	24.46	18.74	10.14	9.99	8.89	6.78	5.74	5.18	4.80	4.64	4.50	4.36	4.24	4.12	4.02	3.93	3.85	3.76	3.69
1995	1.36	7.70	8.46	18.96	19.14	10.15	16.65	22.54	30.53	24.97	19.95	11.93	12.05	10.54	8.97	7.03	6.49	6.26	6.14	6.06	5.98	5.90	5.82	5.74	5.68	5.62	5.56	5.51	5.45
1996	0.50	3.75	16.77	19.36	9.74	17.02	23.05	32.53	26.22	24.45	16.42	16.50	14.35	12.05	9.66	7.52	7.04	6.88	6.76	6.68	6.63	6.56	6.49	6.43	6.38	6.33	6.29	6.25	6.21
1997	0.69	11.24	20.73	10.39	19.52	23.33	32.03	25.95	23.90	17.27	19.02	16.65	13.82	11.12	9.36	8.02	7.67	7.50	7.38	7.30	7.24	7.16	7.09	7.02	6.97	6.92	6.88	6.83	6.79
1998	1.41	8.13	6.71	13.92	21.36	37.00	29.19	26.39	14.71	14.72	13.17	10.72	8.24	7.06	6.11	5.28	5.04	4.99	4.96	4.95	4.94	4.92	4.89	4.87	4.85	4.83	4.82	4.80	4.79
1999	0.72	3.19	13.57	21.83	35.89	28.53	26.12	13.70	13.32	11.63	9.93	7.90	6.80	6.01	5.54	4.73	4.60	4.58	4.58	4.58	4.58	4.56	4.53	4.51	4.49	4.47	4.45	4.43	4.42
2000	0.61	24.29	31.94	35.64	27.59	25.21	17.71	19.67	18.83	17.50	15.10	12.99	11.71	10.53	9.57	8.61	8.46	8.44	8.44	8.45	8.46	8.43	8.40	8.37	8.35	8.34	8.32	8.30	8.28
2001	3.01	17.10	41.01	30.48	27.80	14.68	14.68	13.36	11.61	9.59	8.74	7.70	7.03	6.42	5.90	5.30	5.15	5.14	5.14	5.14	5.15	5.13	5.10	5.08	5.06	5.04	5.02	5.00	4.98
2002	3.19	31.72	27.51	26.33	13.25	12.34	10.48	9.36	8.19	7.63	7.17	6.63	6.09	5.61	5.18	4.47	4.34	4.32	4.30	4.30	4.29	4.27	4.25	4.23	4.21	4.19	4.17	4.15	4.14
2003	6.38	16.41	19.36	9.01	8.45	6.96	6.94	7.19	7.11	6.98	6.77	6.38	5.98	5.62	5.28	4.54	4.46	4.41	4.36	4.31	4.28	4.23	4.18	4.13	4.08	4.04	4.00	3.95	3.91
2004	5.03	15.23	8.51	8.52	7.34	7.43	7.70	7.58	7.43	7.23	6.94	6.49	6.06	5.66	5.23	4.60	4.50	4.42	4.35	4.30	4.25	4.19	4.13	4.07	4.03	3.99	3.94	3.91	3.87
2005	4.74	7.07	7.83	7.12	7.02	6.96	7.00	7.08	7.10	6.98	6.70	6.20	5.74	5.31	4.90	4.33	4.26	4.21	4.17	4.13	4.11	4.06	4.02	3.98	3.95	3.92	3.89	3.87	3.84
2006	4.05	9.01	8.96	8.64	7.88	7.27	7.29	7.42	7.51	7.46	7.18	6.65	6.16	5.71	5.27	4.71	4.66	4.63	4.60	4.58	4.57	4.53	4.49	4.46	4.42	4.39	4.36	4.33	4.30
2007	4.80	8.62	8.98	8.57	7.92	7.50	7.62	7.74	7.79	7.70	7.40	6.87	6.36	5.90	5.46	4.86	4.82	4.79	4.76	4.74	4.72	4.68	4.65	4.61	4.57	4.54	4.51	4.47	4.44
2008	4.38	8.55	9.06	8.89	8.36	7.98	8.10	8.22	8.27	8.17	7.86	7.28	6.74	6.25	5.78	5.16	5.12	5.08	5.06	5.03	5.01	4.97	4.93	4.89	4.85	4.82	4.78	4.74	4.71
2009	4.37	8.74	9.78	9.89	9.40	9.04	9.04	9.19	9.27	9.20	8.88	8.24	7.64	7.10	6.57	5.88	5.85	5.81	5.78	5.76	5.73	5.68	5.64	5.59	5.55	5.51	5.47	5.43	5.39
2010	4.77	9.83	11.03	11.40	11.16	10.82	11.05	11.28	11.45	11.44	11.07	10.30	9.57	8.90	8.25	7.41	7.42	7.37	7.33	7.30	7.25	7.19	7.13	7.07	7.02	6.96	6.91	6.85	6.80
2011	5.03	10.61	12.00	12.57	12.36	12.06	12.38	12.67	12.90	12.93	12.56	11.73	10.94	10.21	9.49	8.52	8.60	8.55	8.51	8.48	8.45	8.39	8.33	8.27	8.21	8.16	8.11	8.06	8.00
2012	5.05	10.74	12.06	12.57	12.38	12.09	12.40	12.70	12.93	12.98	12.62	11.79	11.00	10.27	9.54	8.57	8.64	8.59	8.55	8.53	8.49	8.43	8.37	8.31	8.25	8.20	8.14	8.09	8.03

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4.40
8.26
4.96
4.12
3.88
3.50
3.64
3.97
4.15
4.39
5.00
6.31
7.47
7.50

Cumulative Claim Rates **All Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1976	0.03	0.68	1.60	2.27	2.64	2.91	3.12	3.33	3.52	3.68	3.83	4.00	4.20	4.39	4.58	4.71	4.84	4.95	5.03	5.09	5.13	5.16	5.18	5.19	5.21	5.22	5.23	5.23	5.23
1977	0.01	0.41	1.04	1.50	1.84	2.11	2.40	2.62	2.84	3.06	3.29	3.58	3.86	4.11	4.31	4.47	4.60	4.69	4.77	4.83	4.87	4.90	4.91	4.92	4.94	4.94	4.95	4.95	4.96
1978	0.01	0.35	1.03	1.68	2.20	2.77	3.23	3.70	4.15	4.63	5.22	5.73	6.15	6.49	6.75	6.96	7.14	7.27	7.36	7.43	7.47	7.50	7.52	7.54	7.56	7.57	7.58	7.58	7.59
1979	0.01	0.31	1.30	2.25	3.31	4.22	5.12	6.02	6.98	8.05	8.95	9.66	10.25	10.72	11.09	11.39	11.61	11.74	11.85	11.92	11.97	12.01	12.05	12.07	12.09	12.10	12.11	12.11	12.11
1980	0.00	0.65	2.27	4.33	6.12	7.80	9.35	11.02	12.67	13.90	14.80	15.51	16.08	16.52	16.86	17.09	17.25	17.36	17.46	17.51	17.56	17.59	17.61	17.63	17.64	17.65	17.65	17.65	17.65
1981	0.03	1.47	5.76	9.37	12.65	15.34	17.69	19.56	20.64	21.40	21.98	22.37	22.71	22.95	23.13	23.25	23.33	23.43	23.47	23.51	23.54	23.56	23.57	23.58	23.58	23.59	23.59	23.59	23.59
1982	0.03	1.34	4.24	7.61	10.78	13.42	15.38	16.58	17.28	17.74	18.12	18.36	18.57	18.72	18.81	18.89	18.96	19.00	19.03	19.06	19.07	19.08	19.09	19.10	19.10	19.10	19.10	19.10	19.10
1983	0.01	0.42	2.05	4.31	6.91	9.46	11.34	12.48	13.33	13.98	14.43	14.78	15.00	15.14	15.26	15.35	15.42	15.46	15.49	15.51	15.53	15.54	15.55	15.55	15.55	15.55	15.55	15.56	15.56
1984	0.01	0.84	3.67	7.50	11.10	13.64	15.15	16.15	16.93	17.48	17.89	18.16	18.37	18.54	18.65	18.73	18.79	18.83	18.86	18.88	18.90	18.91	18.92	18.93	18.93	18.93	18.94	18.94	18.94
1985	0.01	0.66	3.21	6.76	9.52	11.42	12.82	13.87	14.64	15.18	15.55	15.79	15.97	16.13	16.24	16.32	16.37	16.41	16.44	16.46	16.47	16.49	16.49	16.50	16.50	16.51	16.51	16.51	16.51
1986	0.01	0.43	1.95	3.84	5.54	6.97	8.19	9.13	9.88	10.44	10.84	11.19	11.45	11.64	11.78	11.86	11.92	11.96	12.00	12.02	12.04	12.05	12.05	12.06	12.06	12.06	12.07	12.07	12.07
1987	0.02	0.40	1.48	2.75	4.02	5.21	6.20	7.02	7.65	8.14	8.56	8.91	9.17	9.35	9.45	9.52	9.59	9.63	9.67	9.68	9.70	9.71	9.71	9.72	9.72	9.72	9.72	9.72	9.72
1988	0.01	0.35	1.41	2.86	4.42	5.72	6.80	7.63	8.23	8.73	9.12	9.42	9.64	9.76	9.86	9.93	9.98	10.02	10.04	10.06	10.07	10.08	10.08	10.08	10.09	10.09	10.09	10.09	10.09
1989	0.01	0.31	1.41	2.94	4.45	5.75	6.72	7.47	8.07	8.53	8.87	9.11	9.25	9.36	9.44	9.50	9.55	9.57	9.59	9.60	9.61	9.62	9.62	9.62	9.62	9.63	9.63	9.63	9.63
1990	0.01	0.28	1.34	2.82	4.17	5.16	5.87	6.49	6.96	7.29	7.53	7.67	7.77	7.86	7.92	7.97	8.00	8.02	8.03	8.04	8.05	8.05	8.05	8.06	8.06	8.06	8.06	8.06	8.06
1991	0.01	0.26	1.24	2.45	3.51	4.32	5.06	5.65	6.07	6.38	6.55	6.68	6.77	6.84	6.90	6.94	6.96	6.98	6.99	7.00	7.01	7.01	7.01	7.01	7.01	7.01	7.02	7.02	7.02
1992	0.00	0.18	0.82	1.64	2.48	3.35	4.11	4.67	5.06	5.29	5.46	5.57	5.65	5.72	5.77	5.80	5.82	5.84	5.84	5.85	5.85	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.87
1993	0.00	0.16	0.67	1.42	2.38	3.25	3.90	4.36	4.62	4.81	4.94	5.03	5.11	5.15	5.18	5.20	5.21	5.22	5.23	5.23	5.24	5.24	5.24	5.25	5.25	5.25	5.25	5.25	5.25
1994	0.01	0.21	0.86	1.90	3.01	3.90	4.51	4.87	5.13	5.32	5.45	5.54	5.59	5.63	5.65	5.67	5.68	5.69	5.69	5.70	5.70	5.71	5.71	5.71	5.71	5.72	5.72	5.72	5.72
1995	0.01	0.25	1.34	3.08	4.67	5.81	6.55	7.06	7.52	7.82	7.99	8.08	8.14	8.18	8.20	8.22	8.23	8.24	8.24	8.25	8.25	8.25	8.26	8.26	8.26	8.26	8.26	8.26	8.26
1996	0.00	0.27	1.46	3.13	4.50	5.44	6.12	6.72	7.10	7.37	7.51	7.60	7.65	7.69	7.71	7.72	7.73	7.74	7.75	7.75	7.76	7.76	7.76	7.76	7.76	7.76	7.77	7.77	7.77
1997	0.00	0.31	1.49	2.96	4.11	5.05	5.84	6.35	6.70	6.88	7.00	7.08	7.12	7.14	7.16	7.18	7.19	7.20	7.20	7.21	7.21	7.21	7.21	7.21	7.22	7.22	7.22	7.22	7.22
1998	0.00	0.26	1.19	2.21	3.18	4.10	4.73	5.18	5.40	5.53	5.63	5.69	5.73	5.76	5.78	5.80	5.82	5.83	5.84	5.84	5.85	5.85	5.86	5.86	5.86	5.86	5.86	5.86	5.86
1999	0.00	0.26	1.14	2.34	3.70	4.66	5.26	5.51	5.66	5.77	5.85	5.90	5.94	5.97	5.99	6.01	6.03	6.04	6.05	6.05	6.06	6.06	6.06	6.07	6.07	6.07	6.07	6.07	6.07
2000	0.01	0.38	1.81	3.83	5.29	6.18	6.58	6.82	6.96	7.04	7.10	7.13	7.16	7.17	7.19	7.20	7.20	7.21	7.21	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22
2001	0.00	0.33	1.71	3.25	4.39	4.92	5.23	5.42	5.53	5.61	5.68	5.72	5.76	5.79	5.81	5.83	5.84	5.85	5.86	5.87	5.87	5.87	5.88	5.88	5.88	5.88	5.88	5.88	5.88
2002	0.00	0.37	1.64	2.96	3.70	4.19	4.51	4.72	4.85	4.96	5.04	5.11	5.17	5.21	5.24	5.27	5.29	5.31	5.32	5.33	5.34	5.34	5.35	5.35	5.35	5.35	5.36	5.36	5.36
2003	0.00	0.50	1.74	2.69	3.50	4.10	4.48	4.74	4.93	5.09	5.23	5.34	5.42	5.49	5.55	5.59	5.63	5.65	5.68	5.69	5.71	5.72	5.73	5.73	5.74	5.74	5.75	5.75	5.75
2004	0.07	0.90	2.08	3.26	4.19	4.80	5.20	5.50	5.72	5.91	6.07	6.20	6.30	6.38	6.45	6.50	6.54	6.57	6.60	6.62	6.63	6.64	6.65	6.66	6.67	6.67	6.67	6.68	6.68
2005	0.11	1.39	3.50	5.36	6.67	7.53	8.13	8.56	8.87	9.11	9.32	9.48	9.61	9.71	9.79	9.86	9.91	9.95	9.98	10.00	10.02	10.03	10.04	10.05	10.06	10.07	10.07	10.07	10.08
2006	0.28	2.09	4.54	6.51	7.89	8.91	9.64	10.15	10.51	10.79	11.02	11.20	11.35	11.46	11.55	11.62	11.68	11.72	11.75	11.77	11.79	11.81	11.82	11.83	11.84	11.84	11.85	11.85	11.85
2007	0.28	1.87	3.98	5.73	7.13	8.17	8.91	9.44	9.81	10.11	10.35	10.54	10.69	10.81	10.91	10.98	11.04	11.08	11.12	11.14	11.16	11.18	11.19	11.20	11.21	11.21	11.22	11.22	11.23
2008	0.25	1.65	3.59	5.41	6.85	7.91	8.67	9.20	9.58	9.88	10.13	10.32	10.47	10.59	10.68	10.75	10.81	10.85	10.89	10.91	10.93	10.95	10.96	10.97	10.97	10.98	10.98	10.99	10.99
2009	0.23	1.60	3.66	5.57	7.08	8.19	8.98	9.52	9.91	10.21	10.45	10.64	10.79	10.90	10.99	11.06	11.11	11.15	11.18	11.20	11.22	11.23	11.25	11.25	11.26	11.26	11.27	11.27	11.27
2010	0.23	1.64	3.73	5.67	7.18	8.27	9.02	9.53	9.89	10.15	10.36	10.52	10.64	10.73	10.80	10.85	10.89	10.92	10.95	10.96	10.97	10.98	10.99	11.00	11.00	11.00	11.01	11.01	11.01
2011	0.23	1.67	3.79	5.72	7.20	8.26	8.99	9.47	9.81	10.05	10.24	10.37	10.48	10.55	10.61	10.66	10.69	10.72	10.74	10.75	10.76	10.77	10.77	10.78	10.78	10.78	10.78	10.79	10.79
2012	0.23	1.67	3.80	5.73	7.22	8.29	9.02	9.51	9.84	10.08	10.27	10.41	10.51	10.58	10.64	10.69	10.72	10.75	10.77	10.78	10.79	10.80	10.80	10.81	10.81	10.81	10.81	10.81	10.82

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11.86
11.23
10.99
11.28
11.01
10.79
10.82

Cumulative Prepayment Rates **All Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1976	0.16	2.68	9.87	17.46	21.10	22.87	23.60	26.03	28.43	30.94	35.09	40.12	43.55	46.54	49.43	52.15	55.53	59.79	64.06	66.64	69.85	72.51	75.39	78.27	80.33	82.86	84.87	86.78	88.49
1977	0.19	2.65	8.20	11.34	12.91	13.59	15.82	18.05	20.54	25.14	30.95	34.90	38.28	41.65	44.70	48.59	53.47	58.55	61.54	64.98	68.41	71.94	75.45	77.80	80.05	83.00	85.39	87.25	88.71
1978	0.17	1.96	3.75	4.94	5.64	7.44	9.28	11.40	16.04	22.46	26.85	30.66	34.39	37.80	42.34	48.60	55.05	58.19	61.96	65.28	69.25	72.97	75.26	77.36	79.80	82.56	84.45	85.85	86.64
1979	0.13	0.70	1.28	1.61	2.97	4.54	6.46	11.03	17.95	22.37	26.25	30.14	33.65	39.56	47.52	54.86	57.86	61.33	64.33	67.82	71.37	73.34	75.13	77.11	79.12	81.03	82.19	82.87	83.48
1980	0.30	1.27	1.63	3.60	5.81	8.63	18.91	31.80	36.84	40.36	43.96	47.62	53.47	59.11	63.97	65.93	68.00	69.73	71.63	73.47	74.74	75.67	76.66	77.61	78.41	79.13	79.50	79.84	80.12
1981	0.12	0.71	12.79	18.52	24.63	39.53	51.38	55.21	57.60	59.54	61.29	63.62	65.91	68.02	68.95	69.91	70.75	71.62	72.61	73.08	73.63	74.00	74.35	74.63	74.88	75.05	75.20	75.33	75.45
1982	0.18	12.44	18.61	26.51	46.38	59.89	63.82	66.22	68.14	69.89	72.04	73.82	75.43	76.10	76.79	77.47	78.20	78.81	79.09	79.33	79.61	79.79	79.95	80.07	80.15	80.22	80.29	80.36	80.41
1983	0.17	0.99	3.02	19.76	40.68	46.73	50.79	54.98	59.31	65.49	70.42	74.29	75.59	76.96	78.10	79.94	81.05	81.49	81.85	82.27	82.67	82.96	83.17	83.30	83.42	83.53	83.62	83.71	83.79
1984	0.12	1.43	19.54	39.66	45.94	50.02	53.76	57.13	61.73	65.76	69.14	70.28	71.45	72.41	73.36	74.84	75.33	75.67	76.02	76.36	76.75	77.21	77.67	78.08	78.44	78.76	79.05	79.30	79.52
1985	0.19	9.28	28.56	35.06	39.64	44.70	50.12	58.39	65.06	69.85	71.22	72.70	73.87	75.06	76.19	77.46	78.03	78.47	78.87	79.20	79.69	80.14	80.54	80.89	81.20	81.48	81.73	81.95	82.14
1986	0.42	3.56	6.01	8.88	12.69	17.04	27.58	44.21	55.92	58.59	62.28	65.03	68.80	72.26	73.94	76.57	78.42	80.05	81.10	81.90	82.54	83.11	83.62	84.09	84.48	84.85	85.18	85.47	85.73
1987	0.32	1.46	3.35	6.33	9.82	17.87	33.21	46.02	49.27	53.80	57.32	62.51	67.63	69.98	72.78	76.64	79.57	81.27	82.43	83.21	83.94	84.56	85.13	85.60	86.01	86.39	86.73	87.04	87.32
1988	0.31	1.76	4.74	9.05	21.32	40.89	54.56	57.65	61.81	64.85	68.94	72.74	74.56	76.48	78.68	81.05	82.37	83.25	83.90	84.49	85.03	85.51	85.93	86.32	86.67	86.98	87.26	87.51	87.74
1989	0.32	2.14	5.86	18.44	40.27	55.28	58.44	62.70	65.72	69.93	73.82	75.61	77.47	79.70	81.70	83.35	84.25	84.83	85.36	85.84	86.28	86.68	87.04	87.36	87.64	87.91	88.14	88.35	88.55
1990	0.32	2.33	11.98	37.62	55.11	58.60	63.25	66.43	70.90	75.07	76.90	78.87	81.25	83.44	84.91	85.94	86.49	87.00	87.47	87.89	88.25	88.58	88.88	89.16	89.40	89.63	89.84	90.03	90.20
1991	0.27	4.99	26.85	46.79	50.78	56.60	60.75	66.86	72.41	74.71	77.41	80.59	83.55	85.36	86.45	87.05	87.61	88.11	88.56	88.93	89.28	89.59	89.88	90.14	90.38	90.59	90.79	90.97	91.14
1992	0.56	8.66	22.64	27.73	35.65	41.85	51.77	61.08	64.77	69.54	75.17	80.80	83.79	85.49	86.39	87.18	87.83	88.39	88.83	89.21	89.55	89.86	90.14	90.40	90.64	90.86	91.06	91.25	91.43
1993	1.34	7.72	12.19	19.62	26.20	36.37	47.18	52.21	58.93	67.19	76.89	81.43	83.95	85.10	86.11	86.86	87.46	87.91	88.29	88.63	88.94	89.23	89.49	89.74	89.97	90.18	90.39	90.58	90.75
1994	0.98	4.13	11.47	18.25	29.05	40.00	45.58	52.94	61.70	72.38	77.83	80.96	82.33	83.54	84.50	85.17	85.70	86.14	86.54	86.90	87.23	87.54	87.82	88.09	88.34	88.57	88.79	89.00	89.19
1995	1.36	8.96	16.64	32.19	44.58	49.73	57.13	65.32	73.75	78.43	81.17	82.47	83.61	84.48	85.13	85.60	86.00	86.37	86.70	87.00	87.29	87.55	87.79	88.02	88.23	88.43	88.61	88.79	88.95
1996	0.50	4.23	20.25	35.41	41.40	50.60	60.74	71.52	77.22	81.06	82.96	84.53	85.66	86.47	87.03	87.43	87.77	88.08	88.36	88.62	88.86	89.08	89.29	89.48	89.65	89.82	89.97	90.11	90.24
1997	0.69	11.86	30.06	37.17	48.86	59.83	71.08	77.07	81.03	83.15	85.05	86.37	87.27	87.90	88.36	88.72	89.04	89.32	89.58	89.81	90.03	90.23	90.41	90.57	90.73	90.87	91.00	91.12	91.24
1998	1.41	9.43	15.48	27.08	42.18	62.40	72.17	78.27	80.70	82.75	84.29	85.37	86.11	86.69	87.15	87.52	87.86	88.17	88.47	88.75	89.02	89.27	89.51	89.74	89.95	90.15	90.34	90.53	90.70
1999	0.72	3.88	16.88	34.78	57.35	68.46	75.48	78.12	80.30	81.93	83.15	84.02	84.71	85.27	85.75	86.14	86.50	86.85	87.17	87.48	87.78	88.06	88.33	88.58	88.82	89.05	89.27	89.47	89.67
2000	0.61	24.75	48.66	66.31	74.55	79.63	82.14	84.36	86.02	87.25	88.11	88.73	89.22	89.60	89.91	90.16	90.38	90.59	90.77	90.94	91.10	91.24	91.37	91.49	91.60	91.69	91.78	91.87	91.94
2001	3.01	19.60	52.44	66.41	74.85	77.90	80.42	82.34	83.76	84.79	85.62	86.29	86.86	87.33	87.74	88.08	88.39	88.69	88.97	89.23	89.49	89.72	89.95	90.16	90.36	90.55	90.73	90.90	91.06
2002	3.19	33.89	51.98	64.19	68.54	71.97	74.47	76.43	77.98	79.29	80.42	81.38	82.20	82.91	83.53	84.03	84.49	84.93	85.35	85.76	86.14	86.50	86.85	87.18	87.49	87.79	88.08	88.35	88.61
2003	6.38	21.74	36.79	42.33	46.98	50.42	53.58	56.60	59.35	61.84	64.08	66.04	67.75	69.26	70.59	71.67	72.69	73.64	74.54	75.40	76.21	76.97	77.69	78.38	79.03	79.64	80.23	80.78	81.31
2004	5.03	19.48	26.26	32.36	37.09	41.45	45.59	49.32	52.68	55.69	58.35	60.66	62.67	64.43	65.95	67.22	68.41	69.51	70.55	71.54	72.46	73.34	74.16	74.95	75.69	76.39	77.06	77.69	78.30
2005	4.74	11.47	18.29	23.86	28.83	33.32	37.46	41.31	44.86	48.09	50.96	53.42	55.55	57.40	59.01	60.37	61.64	62.83	63.97	65.05	66.07	67.04	67.96	68.84	69.67	70.47	71.22	71.95	72.64
2006	4.05	12.68	20.31	26.80	32.05	36.42	40.40	44.11	47.54	50.67	53.44	55.81	57.84	59.60	61.12	62.41	63.62	64.76	65.85	66.87	67.85	68.77	69.64	70.47	71.25	71.99	72.70	73.37	74.00
2007	4.80	12.98	20.63	27.09	32.41	36.95	41.13	44.99	48.54	51.75	54.57	56.98	59.05	60.83	62.38	63.68	64.90	66.05	67.14	68.17	69.15	70.07	70.94	71.76	72.54	73.28	73.98	74.64	75.27
2008	4.38	12.53	20.31	27.08	32.72	37.54	41.96	46.02	49.72	53.05	55.96	58.43	60.54	62.35	63.91	65.22	66.45	67.61	68.70	69.73	70.70	71.61	72.47	73.28	74.04	74.77	75.45	76.09	76.70
2009	4.37	12.70	21.08	28.53	34.72	39.98	44.66	48.93	52.78	56.21	59.19	61.69	63.81	65.61	67.16	68.44	69.64	70.76	71.80	72.78	73.70	74.56	75.36	76.11	76.81	77.47	78.08	78.66	79.20
2010	4.77	14.12	23.41	31.72	38.71	44.56	49.78	54.43	58.55	62.16	65.23	67.74	69.82	71.56	73.02	74.22	75.33	76.34	77.28	78.14	78.93	79.65	80.32	80.93	81.50	82.02	82.50	82.95	83.36
2011	5.03	15.09	25.08	34.02	41.47	47.66	53.11	57.92	62.12	65.75	68.79	71.25	73.26	74.92	76.30	77.41	78.44	79.37	80.21	80.98	81.68	82.31	82.89	83.41	83.89	84.33	84.72	85.08	85.41
2012	5.05	15.22	25.25	34.17	41.61	47.80	53.24	58.03	62.23	65.85	68.89	71.35	73.35	75.01	76.39	77.50	78.52	79.44	80.28	81.05	81.74	82.37	82.94	83.46	83.93	84.37	84.76	85.12	85.44

30
89.83
89.47
87.38
84.00
80.37
75.56
80.47
83.86
79.72
82.31
85.97
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91.29
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89.86
92.01
91.21
88.86
81.81
78.82
73.27
74.56
75.83
77.24
79.68
83.71
85.70
85.72

Conditional Claim Rates **Fixed Rate 30 Year Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1976	0.03	0.65	0.95	0.75	0.47	0.35	0.28	0.29	0.26	0.23	0.24	0.26	0.36	0.36	0.39	0.28	0.30	0.26	0.24	0.19	0.15	0.11	0.09	0.06	0.08	0.07	0.05	0.05	0.04
1977	0.01	0.39	0.66	0.50	0.39	0.31	0.34	0.28	0.28	0.29	0.32	0.45	0.46	0.43	0.37	0.31	0.27	0.23	0.21	0.17	0.15	0.09	0.06	0.06	0.07	0.04	0.05	0.05	0.05
1978	0.01	0.34	0.69	0.69	0.56	0.61	0.51	0.53	0.53	0.61	0.80	0.75	0.65	0.57	0.48	0.42	0.39	0.35	0.27	0.22	0.16	0.12	0.11	0.12	0.10	0.08	0.10	0.07	0.05
1979	0.01	0.30	1.00	0.98	1.10	0.97	0.99	1.02	1.15	1.43	1.28	1.10	0.99	0.84	0.75	0.71	0.65	0.43	0.41	0.30	0.24	0.26	0.23	0.17	0.16	0.16	0.12	0.07	0.06
1980	0.00	0.65	1.65	2.14	1.95	1.91	1.85	2.33	2.88	2.44	1.98	1.71	1.55	1.46	1.38	1.25	0.91	0.78	0.73	0.50	0.45	0.45	0.35	0.26	0.28	0.14	0.10	0.07	0.06
1981	0.03	1.44	4.39	4.43	4.56	4.31	5.22	6.08	4.32	3.52	3.03	2.37	2.40	2.10	2.04	1.52	1.29	1.57	0.97	0.95	0.68	0.74	0.70	0.30	0.31	0.13	0.10	0.08	0.06
1982	0.03	1.34	3.44	4.47	4.95	6.39	7.71	6.05	4.39	3.37	3.28	2.63	2.86	2.85	1.82	1.92	1.97	1.40	1.44	1.36	1.07	0.86	0.93	0.44	0.18	0.14	0.11	0.09	0.07
1983	0.01	0.44	1.75	2.51	3.64	5.24	4.67	3.35	2.88	2.69	2.46	2.60	2.42	1.72	1.75	1.66	1.42	1.19	1.02	0.69	0.79	0.75	0.41	0.22	0.18	0.14	0.11	0.08	0.06
1984	0.02	0.86	3.04	5.24	7.17	6.30	4.46	3.49	3.15	2.83	2.70	2.25	2.00	1.89	1.35	1.12	0.97	0.72	0.53	0.39	0.28	0.25	0.26	0.20	0.16	0.12	0.09	0.07	0.06
1985	0.01	0.70	3.01	5.57	5.10	4.02	3.48	3.09	3.05	2.94	2.79	2.03	1.85	1.80	1.32	1.26	0.87	0.62	0.55	0.41	0.39	0.34	0.27	0.21	0.16	0.12	0.10	0.08	0.06
1986	0.01	0.45	1.72	2.21	2.09	1.88	1.72	1.59	1.76	1.80	1.44	1.42	1.22	1.11	0.92	0.66	0.52	0.44	0.43	0.34	0.26	0.20	0.15	0.11	0.08	0.06	0.05	0.04	0.03
1987	0.02	0.40	1.14	1.39	1.45	1.44	1.37	1.47	1.46	1.26	1.24	1.12	1.02	0.88	0.53	0.48	0.49	0.46	0.36	0.24	0.17	0.13	0.09	0.06	0.04	0.03	0.03	0.02	0.02
1988	0.01	0.31	1.06	1.53	1.79	1.80	2.16	2.30	1.86	1.80	1.61	1.50	1.32	0.87	0.76	0.65	0.67	0.51	0.34	0.26	0.19	0.14	0.10	0.07	0.06	0.05	0.04	0.03	0.02
1989	0.01	0.28	1.10	1.66	1.93	2.42	2.59	2.22	2.11	1.82	1.64	1.46	0.96	0.85	0.83	0.71	0.63	0.43	0.33	0.24	0.17	0.12	0.09	0.07	0.05	0.04	0.03	0.03	0.02
1990	0.01	0.27	1.10	1.74	2.35	2.53	2.03	2.07	1.80	1.59	1.41	0.96	0.81	0.81	0.75	0.69	0.52	0.38	0.28	0.19	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02
1991	0.01	0.27	1.08	1.80	2.24	1.90	1.97	1.80	1.60	1.50	1.00	0.86	0.79	0.80	0.84	0.63	0.46	0.34	0.23	0.16	0.11	0.08	0.07	0.05	0.04	0.03	0.03	0.02	0.02
1992	0.00	0.20	0.77	1.22	1.24	1.45	1.42	1.35	1.22	0.89	0.76	0.68	0.74	0.85	0.66	0.48	0.34	0.21	0.14	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01	0.01
1993	0.01	0.17	0.61	0.91	1.22	1.27	1.21	1.09	0.77	0.66	0.66	0.77	0.84	0.57	0.38	0.28	0.18	0.12	0.08	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01	0.01	0.01
1994	0.00	0.18	0.68	1.22	1.51	1.53	1.35	0.96	0.86	0.84	0.89	0.87	0.57	0.40	0.31	0.21	0.14	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01
1995	0.00	0.23	1.09	1.94	2.21	2.19	1.66	1.41	1.68	1.75	1.52	0.97	0.71	0.55	0.38	0.27	0.18	0.14	0.11	0.08	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01	0.01
1996	0.00	0.25	1.20	1.96	2.10	1.72	1.52	1.78	1.89	1.95	1.49	1.07	0.80	0.55	0.40	0.29	0.23	0.18	0.14	0.11	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.01
1997	0.00	0.29	1.23	1.93	1.71	1.79	2.07	2.26	2.30	1.73	1.35	1.03	0.72	0.52	0.38	0.31	0.24	0.19	0.15	0.11	0.09	0.07	0.06	0.04	0.04	0.03	0.02	0.02	0.01
1998	0.00	0.25	1.07	1.32	1.49	1.87	2.05	2.17	1.46	1.11	0.93	0.69	0.51	0.40	0.34	0.28	0.22	0.17	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.01
1999	0.00	0.29	1.03	1.66	2.45	2.83	2.55	1.49	1.08	0.91	0.73	0.55	0.44	0.37	0.31	0.25	0.20	0.15	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01
2000	0.01	0.38	1.99	4.26	5.21	4.77	3.07	2.27	1.72	1.29	1.01	0.75	0.62	0.51	0.42	0.35	0.28	0.21	0.17	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.02
2001	0.00	0.40	1.93	3.71	4.15	2.88	2.01	1.50	1.07	0.84	0.73	0.63	0.52	0.44	0.36	0.30	0.24	0.19	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01
2002	0.00	0.45	2.22	3.36	2.67	2.05	1.57	1.14	0.84	0.73	0.67	0.57	0.48	0.40	0.34	0.28	0.22	0.17	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.01
2003	0.01	0.70	2.11	2.15	2.04	1.70	1.18	0.86	0.70	0.63	0.58	0.49	0.41	0.35	0.29	0.24	0.19	0.15	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01	0.01
2004	0.07	1.13	2.07	2.25	2.00	1.42	1.00	0.79	0.65	0.60	0.55	0.46	0.39	0.32	0.27	0.22	0.17	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.01	0.01
2005	0.15	1.72	2.96	2.90	2.27	1.60	1.20	0.93	0.74	0.65	0.59	0.49	0.41	0.35	0.29	0.24	0.19	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01	0.01
2006	0.37	2.33	3.54	3.20	2.57	2.11	1.64	1.27	1.01	0.87	0.78	0.66	0.55	0.46	0.39	0.32	0.25	0.19	0.15	0.11	0.09	0.07	0.06	0.04	0.04	0.03	0.02	0.02	0.01
2007	0.37	2.16	3.12	2.88	2.62	2.17	1.70	1.33	1.06	0.94	0.85	0.72	0.60	0.50	0.42	0.35	0.27	0.21	0.16	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.02
2008	0.34	1.90	2.82	2.92	2.66	2.20	1.72	1.35	1.08	0.96	0.87	0.74	0.62	0.52	0.43	0.35	0.28	0.22	0.17	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02
2009	0.32	1.84	2.99	3.11	2.85	2.37	1.87	1.47	1.18	1.04	0.94	0.79	0.67	0.56	0.47	0.38	0.30	0.23	0.18	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02
2010	0.31	1.90	3.10	3.24	2.99	2.51	1.98	1.56	1.25	1.09	0.98	0.83	0.69	0.58	0.49	0.40	0.31	0.24	0.19	0.15	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02
2011	0.32	1.96	3.19	3.33	3.08	2.60	2.05	1.62	1.30	1.13	1.01	0.86	0.72	0.61	0.51	0.42	0.33	0.25	0.20	0.15	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02
2012	0.32	1.96	3.21	3.36	3.11	2.63	2.08	1.64	1.32	1.14	1.01	0.86	0.72	0.61	0.51	0.42	0.33	0.25	0.20	0.15	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02

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Conditional Prepayment Rates **Fixed Rate 30 Year Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1976	0.15	2.53	7.44	8.59	4.54	2.32	0.96	3.30	3.39	3.70	6.32	8.23	6.13	5.70	5.86	5.73	7.78	10.76	12.10	8.36	11.34	10.66	12.90	14.78	12.46	17.53	16.83	19.34	21.37
1977	0.19	2.47	5.73	3.45	1.80	0.79	2.64	2.73	3.13	6.01	8.08	5.99	5.49	5.81	5.60	7.52	10.35	12.12	8.14	10.22	11.35	13.21	15.15	11.99	13.03	19.63	19.81	19.23	18.73
1978	0.17	1.79	1.83	1.25	0.74	1.95	2.04	2.42	5.46	8.05	6.02	5.60	5.86	5.73	8.14	12.19	14.50	8.32	10.89	10.85	14.54	15.97	11.75	12.17	16.14	21.90	19.14	17.46	12.14
1979	0.13	0.56	0.59	0.34	1.41	1.67	2.10	5.16	8.35	5.88	5.57	5.99	5.84	10.52	16.02	17.63	8.86	11.37	11.12	14.68	17.50	11.85	12.19	15.46	18.57	21.70	16.92	11.94	12.02
1980	0.30	0.97	0.37	2.05	2.41	3.19	12.31	18.00	8.82	6.96	7.84	8.87	15.91	18.55	19.94	9.90	12.09	11.74	14.74	16.91	14.05	12.01	14.75	16.62	16.74	18.32	11.51	11.68	11.50
1981	0.12	0.59	12.36	7.05	8.48	23.81	26.34	12.43	9.46	8.94	9.18	13.94	16.48	18.67	10.25	11.19	12.00	14.64	19.97	12.15	16.07	13.14	14.12	13.79	13.96	10.86	10.93	10.93	11.07
1982	0.18	12.55	7.30	10.44	30.75	32.03	15.00	11.77	11.17	11.98	17.21	17.84	20.76	11.06	13.19	12.94	15.37	21.25	12.78	13.10	17.23	13.49	14.21	12.23	9.86	10.06	10.31	10.52	10.73
1983	0.17	0.80	2.05	18.28	28.25	11.77	9.38	11.21	13.57	22.81	24.41	26.52	11.84	14.55	13.50	16.63	21.54	12.52	11.96	15.60	18.21	16.20	13.68	10.28	10.31	10.37	10.59	10.79	10.82
1984	0.12	1.31	18.85	26.53	12.09	9.70	10.43	10.94	17.06	18.87	20.54	8.77	9.97	9.08	9.61	10.32	6.25	5.70	6.38	6.48	8.38	10.54	11.88	11.91	11.94	12.22	12.50	12.53	12.56
1985	0.19	9.25	21.62	9.70	7.97	10.09	12.54	22.38	24.24	24.17	9.13	11.22	9.90	11.39	12.19	7.05	6.57	7.83	7.77	6.98	11.13	11.78	11.81	11.84	12.07	12.31	12.38	12.41	12.44
1986	0.42	3.11	2.42	2.97	4.20	5.11	13.75	26.21	25.45	7.61	11.79	10.00	15.87	17.55	9.35	11.20	15.17	16.78	13.11	11.69	10.55	10.64	10.61	10.81	10.26	10.73	10.75	10.78	10.80
1987	0.29	0.97	1.77	2.97	3.68	9.36	20.15	21.27	6.75	10.45	9.06	15.14	17.76	9.47	11.97	17.00	20.80	15.64	12.71	9.91	10.33	10.03	10.02	9.12	8.94	8.94	8.95	8.96	8.98
1988	0.21	1.09	2.70	4.26	13.94	27.02	26.31	7.98	12.08	10.17	15.75	17.63	9.96	11.63	15.34	16.92	14.15	11.60	9.67	9.87	9.88	9.97	9.83	9.99	9.97	9.97	10.00	10.01	10.07
1989	0.18	1.43	3.51	13.41	28.02	27.40	8.00	12.20	10.09	16.13	18.24	10.26	12.09	16.75	18.20	15.60	12.10	9.26	9.51	9.59	9.72	9.64	9.72	9.63	9.60	9.64	9.64	9.67	9.70
1990	0.20	1.52	9.44	29.86	29.66	8.47	12.78	10.21	16.55	19.03	10.18	12.56	17.75	20.00	16.44	12.30	8.96	9.30	9.40	9.43	8.79	8.99	8.96	8.94	8.96	8.99	9.02	9.04	9.06
1991	0.20	3.77	23.57	28.96	7.76	12.67	10.36	17.95	20.40	10.40	13.77	19.70	23.41	18.71	13.61	8.92	9.16	9.21	9.22	8.27	8.60	8.57	8.55	8.56	8.56	8.59	8.61	8.63	8.65
1992	0.31	6.45	15.20	6.16	10.40	9.36	17.69	21.41	10.19	15.02	22.29	30.26	22.82	16.12	9.56	9.32	8.62	8.35	7.29	6.59	6.60	6.62	6.63	6.64	6.65	6.67	6.70	6.71	6.72
1993	0.73	4.12	3.86	7.14	7.48	13.00	17.13	9.97	14.57	22.40	36.09	26.78	19.55	9.05	8.21	7.30	6.08	4.73	4.24	4.14	4.18	4.19	4.19	4.20	4.21	4.22	4.23	4.24	4.24
1994	0.32	2.15	6.88	6.65	12.94	15.96	9.41	14.09	21.15	34.13	26.17	19.97	8.76	7.65	6.40	5.21	4.16	3.87	3.79	3.82	3.84	3.84	3.83	3.83	3.83	3.83	3.83	3.83	3.82
1995	1.38	7.19	6.33	15.22	18.11	9.35	15.05	22.32	31.82	25.81	20.42	11.66	10.88	9.43	7.77	6.11	5.76	5.70	5.73	5.78	5.82	5.84	5.85	5.86	5.86	5.88	5.89	5.90	5.91
1996	0.33	2.53	11.70	16.27	8.35	14.68	22.51	33.32	26.67	25.01	15.93	15.10	12.99	10.39	7.78	6.36	6.12	6.15	6.19	6.23	6.29	6.30	6.31	6.31	6.32	6.33	6.34	6.35	6.35
1997	0.48	8.10	15.23	7.50	14.37	22.47	33.29	26.52	24.46	16.59	17.05	14.97	12.07	9.22	7.53	6.81	6.71	6.76	6.83	6.90	6.96	6.99	7.01	7.02	7.04	7.06	7.08	7.09	7.11
1998	0.68	4.68	5.27	11.44	19.35	35.34	28.46	26.46	14.16	13.56	12.13	9.50	6.94	5.87	5.03	4.62	4.55	4.60	4.64	4.69	4.74	4.76	4.77	4.78	4.79	4.80	4.82	4.83	4.84
1999	0.39	2.48	12.46	21.29	35.11	28.08	26.18	13.51	12.90	11.38	9.41	7.20	6.09	5.30	4.80	4.41	4.36	4.41	4.45	4.49	4.53	4.54	4.55	4.56	4.56	4.57	4.58	4.58	4.59
2000	0.53	23.75	32.41	36.42	28.02	25.47	17.52	18.58	17.78	16.50	14.00	11.92	10.77	9.68	8.79	8.13	8.09	8.16	8.24	8.32	8.38	8.39	8.40	8.41	8.43	8.44	8.46	8.47	8.48
2001	2.63	13.90	38.94	29.38	27.25	14.41	14.23	13.07	11.15	9.10	8.36	7.34	6.63	5.99	5.43	4.99	4.93	4.97	5.02	5.06	5.10	5.11	5.11	5.12	5.12	5.12	5.13	5.13	5.14
2002	2.28	29.03	27.09	26.25	12.32	10.70	9.31	8.17	7.03	6.71	6.41	5.91	5.37	4.87	4.43	4.09	4.06	4.11	4.15	4.20	4.24	4.25	4.26	4.27	4.29	4.30	4.31	4.32	4.33
2003	3.95	13.37	18.05	8.41	7.67	6.40	6.26	6.18	6.14	6.14	6.00	5.50	5.00	4.55	4.13	3.84	3.84	3.88	3.93	3.97	4.01	4.02	4.03	4.04	4.05	4.06	4.07	4.08	4.09
2004	3.71	13.34	7.52	7.42	6.50	5.74	5.53	5.48	5.53	5.51	5.32	4.85	4.41	4.01	3.64	3.42	3.44	3.48	3.51	3.55	3.58	3.59	3.59	3.60	3.61	3.62	3.63	3.63	3.64
2005	3.73	5.44	6.14	6.04	5.79	5.14	5.20	5.38	5.54	5.59	5.44	4.98	4.52	4.11	3.73	3.49	3.50	3.54	3.58	3.61	3.64	3.65	3.66	3.66	3.67	3.68	3.69	3.69	3.70
2006	2.83	6.99	7.61	7.44	6.68	6.16	6.37	6.61	6.81	6.93	6.74	6.17	5.61	5.10	4.64	4.35	4.37	4.42	4.47	4.51	4.55	4.56	4.57	4.58	4.59	4.60	4.61	4.62	4.63
2007	3.57	7.08	7.52	7.26	6.78	6.46	6.76	7.01	7.20	7.28	7.07	6.48	5.90	5.37	4.88	4.58	4.60	4.65	4.70	4.75	4.79	4.80	4.82	4.83	4.84	4.85	4.86	4.88	4.89
2008	3.37	6.81	7.32	7.49	7.19	6.92	7.22	7.47	7.66	7.74	7.52	6.89	6.27	5.70	5.19	4.87	4.88	4.93	4.99	5.04	5.08	5.09	5.10	5.11	5.12	5.13	5.14	5.15	5.17
2009	3.29	6.88	8.12	8.57	8.23	7.93	8.12	8.39	8.60	8.71	8.47	7.76	7.07	6.43	5.85	5.49	5.51	5.57	5.63	5.68	5.72	5.73	5.75	5.76	5.77	5.78	5.79	5.80	5.81
2010	3.49	7.90	9.49	10.29	10.15	9.79	10.20	10.52	10.80	10.97	10.67	9.79	8.91	8.11	7.38	6.94	6.96	7.03	7.10	7.16	7.20	7.21	7.22	7.23	7.24	7.25	7.26	7.27	7.28
2011	3.72	8.68	10.56	11.52	11.38	11.04	11.53	11.91	12.24	12.45	12.15	11.18	10.21	9.31	8.49	7.99	8.02	8.10	8.19	8.27	8.33	8.35	8.37	8.39	8.41	8.42	8.44	8.46	8.48
2012	3.73	8.84	10.66	11.54	11.41	11.07	11.56	11.94	12.29	12.51	12.22	11.24	10.26	9.37	8.54	8.03	8.06	8.15	8.24	8.32	8.38	8.40	8.42	8.44	8.46	8.48	8.50	8.52	8.54

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Cumulative Claim Rates **Fixed Rate 30 Year Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1976	0.03	0.68	1.60	2.27	2.64	2.91	3.11	3.32	3.51	3.67	3.82	3.98	4.18	4.38	4.57	4.70	4.83	4.93	5.02	5.08	5.12	5.15	5.17	5.18	5.20	5.21	5.21	5.22	5.22
1977	0.01	0.40	1.04	1.50	1.84	2.10	2.39	2.62	2.83	3.05	3.29	3.58	3.86	4.11	4.31	4.47	4.59	4.69	4.77	4.82	4.87	4.89	4.91	4.92	4.93	4.94	4.94	4.95	4.95
1978	0.01	0.35	1.03	1.68	2.20	2.77	3.23	3.70	4.15	4.64	5.22	5.73	6.15	6.49	6.76	6.97	7.14	7.27	7.37	7.43	7.48	7.51	7.53	7.55	7.56	7.57	7.58	7.59	7.59
1979	0.01	0.31	1.30	2.25	3.31	4.22	5.12	6.02	6.98	8.05	8.95	9.66	10.25	10.72	11.10	11.39	11.61	11.74	11.86	11.93	11.98	12.02	12.05	12.07	12.09	12.10	12.11	12.12	12.12
1980	0.00	0.65	2.26	4.32	6.12	7.79	9.34	11.01	12.66	13.89	14.80	15.50	16.07	16.52	16.85	17.09	17.25	17.36	17.46	17.51	17.55	17.59	17.61	17.63	17.64	17.65	17.65	17.65	17.65
1981	0.03	1.47	5.77	9.37	12.66	15.36	17.72	19.59	20.68	21.44	22.02	22.41	22.74	22.98	23.16	23.28	23.37	23.46	23.51	23.55	23.57	23.59	23.61	23.62	23.62	23.63	23.63	23.63	23.63
1982	0.03	1.37	4.33	7.76	10.99	13.67	15.66	16.87	17.59	18.06	18.44	18.69	18.90	19.06	19.15	19.23	19.30	19.34	19.37	19.40	19.41	19.43	19.44	19.44	19.44	19.44	19.44	19.44	19.45
1983	0.01	0.45	2.17	4.55	7.29	9.97	11.96	13.18	14.08	14.78	15.25	15.62	15.87	16.02	16.14	16.24	16.32	16.36	16.39	16.41	16.43	16.45	16.46	16.46	16.46	16.46	16.46	16.46	16.46
1984	0.02	0.88	3.85	7.85	11.58	14.23	15.81	16.86	17.67	18.25	18.68	18.96	19.18	19.36	19.48	19.56	19.63	19.67	19.70	19.73	19.74	19.75	19.76	19.77	19.78	19.78	19.78	19.78	19.78
1985	0.01	0.71	3.42	7.19	10.12	12.13	13.62	14.73	15.55	16.12	16.52	16.77	16.97	17.14	17.25	17.34	17.40	17.44	17.47	17.49	17.51	17.52	17.53	17.54	17.54	17.55	17.55	17.55	17.55
1986	0.01	0.46	2.12	4.15	5.97	7.52	8.82	9.84	10.66	11.27	11.71	12.09	12.37	12.59	12.73	12.83	12.89	12.94	12.98	13.01	13.02	13.03	13.04	13.05	13.05	13.05	13.05	13.06	13.06
1987	0.02	0.42	1.55	2.87	4.19	5.44	6.50	7.39	8.08	8.62	9.09	9.47	9.76	9.97	10.08	10.16	10.24	10.29	10.33	10.35	10.36	10.37	10.37	10.38	10.38	10.38	10.38	10.38	10.38
1988	0.01	0.33	1.36	2.81	4.41	5.76	6.91	7.79	8.43	8.96	9.38	9.70	9.93	10.07	10.17	10.24	10.31	10.35	10.37	10.39	10.40	10.40	10.41	10.41	10.41	10.41	10.42	10.42	10.42
1989	0.01	0.29	1.37	2.93	4.46	5.81	6.82	7.60	8.23	8.71	9.06	9.31	9.46	9.57	9.66	9.72	9.77	9.80	9.82	9.83	9.84	9.84	9.85	9.85	9.85	9.85	9.85	9.85	9.85
1990	0.01	0.28	1.35	2.87	4.29	5.32	6.06	6.69	7.18	7.53	7.78	7.93	8.04	8.13	8.20	8.25	8.28	8.30	8.31	8.32	8.33	8.33	8.33	8.34	8.34	8.34	8.34	8.34	8.34
1991	0.01	0.28	1.31	2.61	3.73	4.58	5.34	5.95	6.38	6.69	6.88	7.02	7.12	7.19	7.26	7.30	7.32	7.34	7.35	7.36	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.38	7.38
1992	0.00	0.20	0.92	1.87	2.77	3.70	4.51	5.13	5.57	5.85	6.05	6.19	6.30	6.39	6.45	6.48	6.51	6.52	6.53	6.54	6.54	6.54	6.54	6.55	6.55	6.55	6.55	6.55	6.55
1993	0.01	0.17	0.75	1.58	2.60	3.57	4.36	4.94	5.30	5.57	5.77	5.92	6.04	6.10	6.14	6.17	6.18	6.19	6.20	6.21	6.21	6.21	6.21	6.22	6.22	6.22	6.22	6.22	6.22
1994	0.00	0.18	0.84	1.94	3.20	4.28	5.07	5.57	5.95	6.24	6.44	6.59	6.66	6.71	6.74	6.76	6.78	6.79	6.79	6.80	6.80	6.80	6.81	6.81	6.81	6.81	6.81	6.81	6.81
1995	0.00	0.23	1.22	2.86	4.41	5.63	6.45	7.03	7.55	7.92	8.15	8.26	8.33	8.38	8.42	8.44	8.45	8.46	8.46	8.47	8.47	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48
1996	0.00	0.25	1.41	3.07	4.52	5.58	6.37	7.07	7.55	7.90	8.10	8.22	8.29	8.34	8.36	8.38	8.40	8.41	8.41	8.42	8.42	8.42	8.43	8.43	8.43	8.43	8.43	8.43	8.43
1997	0.00	0.29	1.41	2.88	4.06	5.10	6.00	6.65	7.11	7.37	7.53	7.63	7.69	7.73	7.75	7.77	7.79	7.79	7.80	7.81	7.81	7.81	7.82	7.82	7.82	7.82	7.82	7.82	7.82
1998	0.00	0.25	1.26	2.42	3.57	4.71	5.50	6.08	6.36	6.53	6.66	6.74	6.80	6.84	6.87	6.89	6.91	6.93	6.94	6.94	6.95	6.95	6.96	6.96	6.96	6.96	6.96	6.96	6.97
1999	0.00	0.29	1.29	2.69	4.27	5.41	6.12	6.41	6.59	6.73	6.82	6.88	6.93	6.96	6.99	7.01	7.03	7.04	7.05	7.06	7.06	7.07	7.07	7.07	7.08	7.08	7.08	7.08	7.08
2000	0.01	0.38	1.89	4.00	5.53	6.46	6.88	7.13	7.28	7.37	7.42	7.46	7.49	7.50	7.52	7.53	7.54	7.54	7.55	7.55	7.55	7.55	7.55	7.55	7.56	7.56	7.56	7.56	7.56
2001	0.00	0.40	2.00	3.83	5.20	5.85	6.23	6.46	6.61	6.71	6.78	6.84	6.89	6.92	6.95	6.98	6.99	7.00	7.01	7.02	7.02	7.03	7.03	7.03	7.03	7.04	7.04	7.04	7.04
2002	0.00	0.44	1.97	3.61	4.53	5.13	5.53	5.78	5.96	6.09	6.21	6.30	6.38	6.43	6.48	6.52	6.54	6.56	6.58	6.59	6.60	6.60	6.61	6.61	6.61	6.62	6.62	6.62	6.62
2003	0.01	0.68	2.42	3.84	5.04	5.94	6.52	6.91	7.21	7.45	7.67	7.84	7.97	8.07	8.16	8.22	8.27	8.31	8.34	8.36	8.37	8.39	8.39	8.40	8.41	8.41	8.41	8.42	8.42
2004	0.07	1.16	2.86	4.54	5.88	6.75	7.32	7.74	8.07	8.35	8.59	8.78	8.93	9.05	9.15	9.23	9.28	9.33	9.36	9.38	9.40	9.41	9.43	9.43	9.44	9.44	9.45	9.45	9.45
2005	0.15	1.81	4.45	6.80	8.48	9.56	10.32	10.87	11.28	11.62	11.90	12.13	12.31	12.45	12.57	12.66	12.73	12.78	12.81	12.84	12.86	12.88	12.89	12.90	12.91	12.91	12.92	12.92	12.92
2006	0.37	2.63	5.73	8.23	10.02	11.35	12.30	12.98	13.47	13.87	14.19	14.45	14.64	14.80	14.92	15.02	15.09	15.14	15.18	15.21	15.23	15.25	15.26	15.27	15.28	15.28	15.28	15.29	15.29
2007	0.37	2.44	5.16	7.41	9.24	10.62	11.60	12.31	12.83	13.24	13.59	13.86	14.07	14.24	14.37	14.47	14.54	14.60	14.64	14.67	14.69	14.71	14.72	14.73	14.74	14.74	14.75	14.75	14.75
2008	0.34	2.17	4.65	6.95	8.83	10.24	11.23	11.95	12.47	12.89	13.24	13.51	13.72	13.88	14.01	14.11	14.18	14.24	14.28	14.31	14.33	14.35	14.36	14.37	14.37	14.38	14.38	14.39	14.39
2009	0.32	2.09	4.72	7.15	9.12	10.58	11.61	12.34	12.87	13.29	13.63	13.89	14.09	14.25	14.37	14.46	14.53	14.58	14.62	14.64	14.66	14.68	14.69	14.70	14.70	14.71	14.71	14.71	14.71
2010	0.31	2.14	4.83	7.29	9.25	10.68	11.67	12.35	12.83	13.20	13.50	13.71	13.88	14.00	14.10	14.17	14.22	14.26	14.28	14.30	14.32	14.33	14.34	14.34	14.35	14.35	14.35	14.35	14.35
2011	0.32	2.20	4.94	7.40	9.34	10.74	11.70	12.35	12.80	13.14	13.40	13.59	13.74	13.84	13.93	13.99	14.03	14.06	14.08	14.10	14.11	14.12	14.12	14.13	14.13	14.13	14.13	14.13	14.14
2012	0.32	2.20	4.95	7.43	9.39	10.80	11.76	12.41	12.87	13.21	13.47	13.66	13.80	13.91	13.99	14.05	14.09	14.12	14.14	14.16	14.17	14.18	14.18	14.19	14.19	14.19	14.19	14.19	14.20

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5.22
4.96
7.59
12.12
17.65
23.63
19.45
16.46
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7.04
6.62
8.42
9.45
12.93
15.29
14.75
14.39
14.72
14.35
14.14
14.20

Cumulative Prepayment Rates **Fixed Rate 30 Year Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Boo	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1976	0.15	2.68	9.87	17.48	21.12	22.89	23.61	26.03	28.43	30.94	35.07	40.10	43.53	46.51	49.39	52.03	55.39	59.67	63.96	66.55	69.77	72.44	75.33	78.22	80.28	82.83	84.84	86.77	88.48
1977	0.19	2.65	8.20	11.33	12.90	13.57	15.80	18.03	20.51	25.12	30.92	34.86	38.24	41.61	44.65	48.49	53.36	58.45	61.45	64.90	68.34	71.88	75.40	77.76	80.02	82.97	85.37	87.23	88.69
1978	0.17	1.96	3.75	4.94	5.63	7.43	9.27	11.38	16.02	22.44	26.83	30.63	34.36	37.77	42.31	48.51	54.97	58.12	61.89	65.22	69.20	72.92	75.22	77.32	79.76	82.54	84.43	85.83	86.63
1979	0.13	0.70	1.28	1.61	2.96	4.52	6.44	11.00	17.93	22.34	26.22	30.10	33.62	39.53	47.49	54.80	57.79	61.27	64.27	67.78	71.33	73.31	75.10	77.08	79.10	81.01	82.17	82.86	83.46
1980	0.30	1.27	1.62	3.59	5.81	8.62	18.91	31.83	36.87	40.38	43.97	47.63	53.49	59.14	63.99	65.89	67.95	69.68	71.59	73.45	74.72	75.64	76.64	77.60	78.40	79.12	79.49	79.83	80.12
1981	0.12	0.71	12.81	18.55	24.66	39.59	51.45	55.28	57.66	59.60	61.34	63.66	65.95	68.06	68.98	69.86	70.68	71.55	72.55	73.03	73.58	73.95	74.30	74.59	74.84	75.00	75.15	75.29	75.41
1982	0.18	12.71	18.98	26.98	47.05	60.49	64.37	66.72	68.55	70.21	72.23	73.90	75.44	76.06	76.71	77.24	77.79	78.41	78.69	78.95	79.23	79.42	79.58	79.70	79.79	79.86	79.93	80.00	80.06
1983	0.17	0.98	2.99	20.33	41.55	47.57	51.55	55.64	59.87	65.82	70.55	74.32	75.51	76.76	77.74	78.75	79.83	80.31	80.71	81.16	81.60	81.92	82.15	82.29	82.42	82.53	82.64	82.74	82.82
1984	0.12	1.43	19.84	40.08	46.38	50.46	54.14	57.43	61.81	65.69	68.99	70.07	71.16	72.04	72.87	73.66	74.08	74.44	74.81	75.17	75.60	76.09	76.58	77.02	77.40	77.75	78.05	78.33	78.56
1985	0.19	9.41	28.84	35.42	39.99	45.02	50.40	58.45	64.95	69.67	70.97	72.37	73.45	74.54	75.55	76.06	76.49	76.97	77.41	77.76	78.29	78.79	79.22	79.61	79.95	80.26	80.53	80.77	80.98
1986	0.42	3.52	5.84	8.57	12.24	16.42	26.88	43.73	55.55	58.12	61.73	64.39	68.12	71.54	73.03	74.62	76.53	78.30	79.45	80.33	81.04	81.67	82.23	82.74	83.17	83.58	83.94	84.26	84.55
1987	0.29	1.25	2.99	5.82	9.18	17.29	32.86	45.76	48.92	53.41	56.85	62.01	67.08	69.27	71.76	74.84	77.96	79.81	81.07	81.92	82.72	83.41	84.04	84.55	85.00	85.41	85.79	86.13	86.45
1988	0.21	1.30	3.96	8.00	20.43	40.74	54.82	57.87	62.02	65.03	69.12	72.91	74.64	76.44	78.51	80.42	81.74	82.67	83.34	83.96	84.52	85.03	85.48	85.89	86.26	86.59	86.89	87.16	87.40
1989	0.18	1.61	5.06	17.60	39.87	55.12	58.25	62.51	65.53	69.76	73.69	75.46	77.30	79.52	81.50	82.88	83.78	84.37	84.93	85.43	85.89	86.30	86.68	87.01	87.32	87.59	87.84	88.06	88.26
1990	0.20	1.71	10.97	37.15	54.94	58.39	63.03	66.18	70.67	74.89	76.68	78.63	81.01	83.20	84.63	85.51	86.07	86.60	87.08	87.51	87.88	88.22	88.53	88.81	89.06	89.30	89.51	89.70	89.88
1991	0.20	3.95	26.52	47.42	51.30	57.00	60.98	67.03	72.54	74.73	77.29	80.41	83.35	85.14	86.18	86.77	87.31	87.80	88.25	88.61	88.96	89.28	89.56	89.82	90.06	90.28	90.49	90.67	90.84
1992	0.31	6.74	20.89	25.70	33.24	39.22	49.32	59.20	62.84	67.59	73.51	79.69	82.92	84.66	85.51	86.26	86.89	87.44	87.88	88.25	88.59	88.91	89.21	89.50	89.76	90.01	90.24	90.45	90.65
1993	0.73	4.82	8.49	14.97	21.20	31.11	42.30	47.62	54.53	63.53	74.68	79.92	82.69	83.71	84.54	85.22	85.75	86.13	86.45	86.76	87.05	87.33	87.60	87.86	88.11	88.35	88.58	88.80	89.01
1994	0.32	2.46	9.16	15.14	25.87	37.19	42.70	50.06	59.44	71.25	77.14	80.42	81.56	82.46	83.15	83.68	84.08	84.43	84.76	85.09	85.40	85.70	85.98	86.26	86.53	86.78	87.03	87.26	87.49
1995	1.38	8.47	14.25	27.12	39.80	45.02	52.44	61.62	71.60	76.98	80.06	81.44	82.56	83.42	84.05	84.51	84.92	85.30	85.66	86.00	86.32	86.62	86.91	87.18	87.43	87.67	87.90	88.11	88.31
1996	0.33	2.86	14.20	27.92	33.68	42.75	54.38	67.46	74.25	78.80	80.92	82.58	83.77	84.60	85.15	85.56	85.93	86.28	86.61	86.92	87.21	87.49	87.75	87.99	88.21	88.43	88.63	88.81	88.99
1997	0.48	8.54	22.43	28.14	38.05	51.06	65.66	73.17	78.11	80.56	82.62	84.09	85.09	85.76	86.25	86.66	87.03	87.38	87.71	88.02	88.31	88.58	88.83	89.07	89.29	89.49	89.68	89.86	90.03
1998	0.68	5.32	10.30	20.42	35.35	56.93	67.85	74.90	77.59	79.77	81.43	82.56	83.30	83.88	84.35	84.76	85.14	85.50	85.85	86.19	86.52	86.83	87.12	87.41	87.68	87.93	88.18	88.41	88.64
1999	0.39	2.86	14.93	32.77	55.43	66.75	74.04	76.72	78.89	80.55	81.74	82.57	83.21	83.73	84.18	84.57	84.94	85.29	85.63	85.96	86.28	86.58	86.87	87.14	87.41	87.66	87.90	88.13	88.35
2000	0.53	24.15	48.61	66.64	74.87	79.86	82.26	84.27	85.80	86.95	87.74	88.32	88.77	89.14	89.43	89.68	89.90	90.11	90.31	90.48	90.65	90.80	90.94	91.07	91.18	91.29	91.39	91.48	91.56
2001	2.63	16.17	48.66	63.16	72.15	75.42	78.08	80.13	81.63	82.70	83.58	84.29	84.88	85.37	85.79	86.15	86.49	86.81	87.13	87.42	87.71	87.97	88.23	88.47	88.70	88.92	89.13	89.33	89.51
2002	2.28	30.64	49.31	62.10	66.32	69.44	71.81	73.66	75.11	76.38	77.50	78.46	79.28	79.98	80.58	81.11	81.61	82.10	82.57	83.02	83.47	83.89	84.29	84.68	85.06	85.41	85.76	86.09	86.40
2003	3.95	16.79	31.69	37.23	41.75	45.15	48.21	51.01	53.60	56.01	58.20	60.08	61.68	63.06	64.26	65.31	66.33	67.32	68.27	69.20	70.10	70.97	71.80	72.60	73.37	74.11	74.82	75.50	76.16
2004	3.71	16.54	22.73	28.26	32.63	36.15	39.31	42.23	45.00	47.59	49.93	51.94	53.67	55.17	56.47	57.65	58.79	59.90	60.98	62.03	63.06	64.04	65.00	65.92	66.81	67.67	68.50	69.30	70.07
2005	3.73	8.96	14.44	19.34	23.62	27.11	30.40	33.59	36.66	39.57	42.23	44.51	46.47	48.17	49.63	50.96	52.23	53.47	54.68	55.85	56.99	58.09	59.15	60.18	61.17	62.12	63.04	63.93	64.79
2006	2.83	9.60	16.27	22.08	26.73	30.63	34.32	37.85	41.20	44.34	47.16	49.54	51.56	53.28	54.76	56.08	57.35	58.56	59.74	60.87	61.96	63.00	63.99	64.94	65.85	66.72	67.55	68.34	69.10
2007	3.57	10.37	16.93	22.58	27.33	31.43	35.35	39.07	42.57	45.81	48.71	51.15	53.22	54.97	56.48	57.81	59.09	60.31	61.49	62.63	63.71	64.75	65.74	66.68	67.58	68.44	69.26	70.04	70.78
2008	3.37	9.93	16.36	22.28	27.37	31.78	35.97	39.91	43.60	47.00	50.02	52.55	54.68	56.48	58.02	59.38	60.67	61.91	63.10	64.24	65.33	66.37	67.35	68.28	69.17	70.02	70.82	71.58	72.31
2009	3.29	9.92	17.07	23.77	29.45	34.32	38.80	42.96	46.80	50.31	53.39	55.95	58.08	59.87	61.39	62.72	63.97	65.17	66.31	67.39	68.42	69.39	70.31	71.17	71.99	72.76	73.48	74.17	74.81
2010	3.49	11.09	19.33	27.13	33.79	39.37	44.46	49.08	53.25	56.97	60.15	62.73	64.83	66.56	67.99	69.23	70.39	71.47	72.48	73.43	74.31	75.13	75.90	76.60	77.26	77.87	78.43	78.96	79.45
2011	3.72	12.05	21.11	29.63	36.79	42.74	48.10	52.89	57.14	60.89	64.04	66.56	68.59	70.23	71.59	72.74	73.81	74.79	75.71	76.55	77.33	78.04	78.70	79.30	79.85	80.36	80.83	81.25	81.64
2012	3.73	12.21	21.33	29.84	37.00	42.93	48.28	53.06	57.30	61.03	64.18	66.69	68.71	70.35	71.69	72.84	73.90	74.88	75.78	76.62	77.40	78.10	78.76	79.35	79.90	80.40	80.86	81.28	81.67

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89.82
89.46
87.37
83.99
80.37
75.51
80.11
82.90
78.77
81.16
84.81
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88.44
90.04
90.99
90.84
89.22
87.71
88.50
89.15
90.18
88.85
88.56
91.63
89.69
86.70
76.79
70.76
65.57
69.77
71.44
72.95
75.38
79.86
81.98
82.00

Conditional Claim Rates **Fixed Rate 30 Year Streamline Refinance Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1987	0.01	0.49	1.31	1.57	1.53	1.50	1.29	1.32	1.16	1.06	0.91	0.82	0.68	0.58	0.25	0.26	0.22	0.19	0.37	0.31	0.26	0.23	0.17	0.13	0.10	0.08	0.08	0.07	0.06
1988	0.01	0.98	2.30	2.59	2.31	2.13	2.00	2.09	1.86	1.44	1.28	1.06	0.72	0.53	0.32	0.42	0.29	0.37	0.36	0.33	0.29	0.24	0.19	0.17	0.15	0.13	0.12	0.11	0.10
1989	0.05	1.22	2.70	2.68	2.92	2.91	3.48	2.22	2.15	1.45	1.58	0.54	0.35	0.49	0.34	0.27	0.41	0.39	0.35	0.32	0.26	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10
1990	0.02	0.65	1.78	2.19	2.36	2.79	2.12	1.79	1.34	1.30	1.05	0.79	0.30	0.36	0.33	0.55	0.42	0.38	0.34	0.28	0.22	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09
1991	0.01	0.40	1.38	1.93	1.97	1.55	1.68	1.06	1.15	0.98	0.56	0.26	0.33	0.31	0.45	0.48	0.43	0.38	0.29	0.23	0.19	0.17	0.16	0.14	0.13	0.11	0.10	0.09	0.08
1992	0.00	0.22	0.66	0.87	0.99	0.92	0.85	0.88	0.68	0.47	0.31	0.29	0.32	0.49	0.48	0.40	0.34	0.24	0.18	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06	0.05
1993	0.00	0.17	0.60	0.87	1.22	1.16	0.97	0.76	0.41	0.34	0.29	0.26	0.43	0.43	0.32	0.26	0.18	0.12	0.09	0.08	0.07	0.07	0.06	0.06	0.05	0.04	0.04	0.04	0.03
1994	0.01	0.29	0.71	0.99	1.06	0.92	0.72	0.48	0.38	0.31	0.32	0.47	0.37	0.27	0.22	0.15	0.10	0.08	0.08	0.07	0.06	0.06	0.05	0.05	0.04	0.04	0.03	0.03	0.03
1995	0.04	0.35	1.12	1.65	1.55	1.47	0.97	0.62	0.66	0.42	0.62	0.59	0.47	0.40	0.29	0.21	0.16	0.15	0.13	0.12	0.10	0.09	0.09	0.08	0.07	0.06	0.06	0.05	0.05
1996	0.01	0.39	1.25	1.60	1.53	0.94	0.76	0.86	0.75	1.07	0.87	0.66	0.54	0.36	0.26	0.19	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06	0.05
1997	0.01	0.43	1.22	1.63	1.17	1.04	0.98	0.95	1.40	1.08	0.84	0.68	0.47	0.33	0.24	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06
1998	0.00	0.15	0.65	0.72	0.70	0.83	1.10	1.26	0.80	0.58	0.47	0.32	0.23	0.19	0.19	0.17	0.15	0.14	0.13	0.11	0.10	0.09	0.08	0.08	0.07	0.06	0.06	0.05	0.05
1999	0.01	0.21	0.52	0.69	0.95	1.11	1.19	0.69	0.51	0.42	0.29	0.22	0.18	0.17	0.16	0.14	0.13	0.12	0.10	0.09	0.08	0.08	0.07	0.06	0.06	0.05	0.05	0.04	0.04
2000	0.01	0.26	1.09	2.22	3.03	2.44	1.54	1.19	0.94	0.65	0.45	0.33	0.30	0.26	0.24	0.22	0.19	0.18	0.16	0.14	0.13	0.12	0.10	0.09	0.09	0.08	0.07	0.06	0.06
2001	0.00	0.17	1.17	2.52	2.55	1.19	0.83	0.64	0.42	0.29	0.25	0.24	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06	0.05	0.05	0.04
2002	0.00	0.28	1.47	1.94	1.13	0.82	0.65	0.41	0.29	0.24	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05	0.04	0.04	0.04
2003	0.00	0.41	1.06	0.73	0.67	0.58	0.39	0.29	0.25	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05	0.04	0.04	0.04	0.03
2004	0.08	0.61	0.61	0.71	0.61	0.48	0.38	0.32	0.27	0.24	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05	0.04	0.04	0.04
2005	0.04	0.55	1.09	1.22	0.86	0.63	0.49	0.37	0.29	0.25	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05	0.04	0.04	0.04
2006	0.09	0.96	1.56	1.35	0.89	0.68	0.51	0.39	0.30	0.25	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05	0.04	0.04	0.04
2007	0.09	0.79	1.18	1.04	0.84	0.64	0.49	0.37	0.29	0.25	0.23	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.08	0.07	0.06	0.06	0.05	0.05	0.04	0.04
2008	0.08	0.66	1.01	1.13	0.90	0.66	0.51	0.39	0.31	0.27	0.24	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05	0.04	0.04
2009	0.07	0.63	1.16	1.29	1.02	0.78	0.62	0.48	0.38	0.32	0.29	0.26	0.24	0.21	0.19	0.17	0.16	0.14	0.13	0.12	0.10	0.09	0.09	0.08	0.07	0.06	0.06	0.05	0.05
2010	0.07	0.67	1.23	1.38	1.11	0.85	0.66	0.51	0.40	0.34	0.30	0.27	0.25	0.22	0.20	0.18	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05
2011	0.07	0.69	1.27	1.39	1.13	0.87	0.68	0.53	0.41	0.34	0.31	0.28	0.25	0.23	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.08	0.07	0.06	0.06	0.05
2012	0.07	0.69	1.27	1.40	1.13	0.88	0.68	0.53	0.41	0.35	0.31	0.28	0.25	0.23	0.21	0.19	0.17	0.15	0.14	0.13	0.11	0.10	0.09	0.08	0.08	0.07	0.06	0.06	0.05

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Conditional Prepayment Rates **Fixed Rate 30 Year Streamline Refinance Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1987	0.50	2.02	2.31	3.14	3.53	8.48	20.80	22.92	6.29	10.00	8.90	15.89	19.58	10.35	12.93	18.78	23.37	16.87	13.84	9.53	9.34	8.70	9.16	8.79	8.42	8.08	7.78	7.51	7.24
1988	1.96	7.87	8.12	8.62	20.67	32.06	31.22	9.37	13.04	10.82	15.50	18.47	10.24	10.86	14.88	18.20	13.74	12.63	9.69	9.36	9.00	9.52	9.83	9.48	9.15	8.83	8.50	8.19	7.91
1989	4.98	14.76	14.33	26.49	33.69	33.18	11.64	15.20	11.42	16.58	16.25	10.46	10.89	14.70	14.93	13.28	10.59	9.69	9.36	8.97	9.62	9.99	9.60	9.24	8.99	8.61	8.28	7.97	7.69
1990	3.78	16.52	29.53	38.08	36.29	11.91	15.87	12.46	18.55	19.20	10.58	11.25	15.50	19.48	15.38	12.90	9.93	9.56	9.22	9.72	9.76	9.59	9.21	8.86	8.70	8.50	8.20	7.92	7.64
1991	1.92	29.35	43.86	38.82	10.78	17.36	13.56	19.05	23.21	11.06	13.80	20.40	20.80	17.13	14.50	10.67	10.29	9.85	10.23	10.35	10.25	9.87	9.53	9.20	8.89	8.56	8.24	7.96	7.68
1992	2.21	23.12	28.68	7.76	12.60	10.11	19.86	23.72	10.66	14.93	25.33	33.29	21.13	15.93	10.59	10.44	9.66	10.08	9.51	8.98	8.67	8.38	8.09	7.81	7.53	7.27	7.00	6.76	6.52
1993	2.74	11.24	5.69	8.85	8.21	14.89	19.44	9.87	15.29	24.87	39.86	26.28	18.08	10.10	10.15	9.51	9.08	7.94	6.98	6.50	6.26	6.03	5.81	5.60	5.40	5.20	5.00	4.82	4.64
1994	2.02	4.37	7.34	7.35	11.81	15.85	9.52	13.32	21.06	36.66	25.87	18.45	9.14	8.94	8.36	7.77	6.43	5.69	5.11	4.92	4.73	4.55	4.38	4.22	4.07	3.92	3.78	3.64	3.51
1995	1.57	11.40	8.21	18.85	21.68	10.35	17.04	25.02	35.95	27.56	19.63	10.65	10.58	9.89	9.97	9.23	8.56	8.13	7.86	7.57	7.29	7.07	6.82	6.57	6.34	6.11	5.88	5.68	5.47
1996	1.53	5.99	16.43	21.26	10.04	17.21	27.29	41.85	31.44	27.79	15.97	15.85	14.63	14.07	12.26	10.88	9.97	9.61	9.23	8.89	8.58	8.26	7.96	7.67	7.40	7.08	6.81	6.56	6.31
1997	2.06	22.86	24.35	9.66	18.51	29.10	42.24	33.42	28.29	17.03	17.14	15.83	15.65	14.16	12.74	12.05	11.57	11.14	10.76	10.42	10.00	9.58	9.25	8.93	8.62	8.33	8.06	7.78	7.50
1998	2.64	13.45	7.73	16.04	28.52	49.42	37.85	31.62	15.28	14.76	13.33	12.26	9.94	8.68	7.53	7.23	6.90	6.66	6.42	6.20	5.98	5.78	5.57	5.37	5.18	4.99	4.80	4.63	4.46
1999	2.10	5.87	13.39	24.03	44.80	35.82	30.25	13.42	12.55	10.45	9.40	7.76	6.72	6.08	5.84	5.60	5.40	5.20	5.01	4.83	4.67	4.50	4.34	4.18	4.03	3.87	3.73	3.60	3.47
2000	2.07	33.98	35.10	41.89	36.87	32.32	18.34	18.71	17.32	17.28	15.74	14.25	13.33	12.73	12.18	11.76	11.36	10.97	10.59	10.23	9.83	9.50	9.17	8.84	8.54	8.29	8.00	7.72	7.46
2001	4.32	27.60	51.52	37.66	32.80	15.22	14.66	12.89	11.97	9.81	8.48	7.45	7.15	6.83	6.59	6.35	6.13	5.91	5.70	5.50	5.31	5.13	4.94	4.77	4.60	4.43	4.26	4.11	3.97
2002	6.13	43.43	33.19	29.37	12.80	11.90	9.62	8.85	7.62	6.71	6.24	6.02	5.79	5.59	5.39	5.20	5.02	4.84	4.67	4.51	4.36	4.21	4.06	3.92	3.78	3.65	3.52	3.40	3.28
2003	9.79	20.76	21.79	8.40	7.32	5.85	6.45	7.35	7.33	7.10	6.85	6.60	6.37	6.14	5.92	5.70	5.50	5.30	5.11	4.93	4.77	4.61	4.44	4.28	4.13	3.99	3.85	3.71	3.58
2004	8.44	18.00	7.05	6.54	5.97	8.31	9.82	9.90	9.65	9.31	8.98	8.66	8.35	8.05	7.77	7.49	7.22	6.96	6.71	6.47	6.28	6.06	5.84	5.63	5.43	5.25	5.07	4.88	4.71
2005	6.24	5.82	5.12	4.95	6.27	8.46	9.02	9.22	9.25	9.03	8.72	8.41	8.11	7.82	7.54	7.27	7.01	6.75	6.51	6.28	6.10	5.89	5.68	5.47	5.28	5.11	4.93	4.75	4.58
2006	5.36	8.47	7.22	7.27	6.98	6.59	6.57	6.73	6.80	6.68	6.45	6.23	6.01	5.80	5.59	5.39	5.20	5.02	4.84	4.67	4.53	4.38	4.22	4.07	3.93	3.79	3.66	3.53	3.40
2007	5.99	8.11	7.42	7.06	6.57	6.49	6.64	6.78	6.77	6.59	6.36	6.14	5.93	5.72	5.52	5.32	5.14	4.95	4.78	4.61	4.47	4.32	4.16	4.01	3.87	3.75	3.62	3.49	3.36
2008	5.86	8.78	7.91	7.40	7.03	7.01	7.13	7.25	7.23	7.04	6.79	6.55	6.32	6.10	5.88	5.67	5.47	5.27	5.09	4.91	4.75	4.59	4.42	4.27	4.11	3.98	3.84	3.70	3.57
2009	6.10	9.40	8.78	8.71	8.51	8.55	8.44	8.57	8.55	8.36	8.07	7.79	7.52	7.25	7.00	6.75	6.51	6.28	6.06	5.84	5.65	5.46	5.26	5.08	4.90	4.73	4.56	4.40	4.24
2010	7.29	10.78	10.26	10.50	10.68	10.80	10.94	11.11	11.14	10.91	10.54	10.16	9.79	9.43	9.09	8.76	8.45	8.14	7.84	7.56	7.31	7.06	6.80	6.55	6.32	6.09	5.86	5.65	5.44
2011	7.55	11.81	11.51	12.08	12.29	12.46	12.66	12.87	12.94	12.72	12.33	11.91	11.51	11.13	10.75	10.39	10.03	9.69	9.36	9.04	8.77	8.48	8.18	7.90	7.63	7.38	7.12	6.88	6.64
2012	7.59	11.93	11.55	12.07	12.30	12.46	12.67	12.86	12.93	12.73	12.33	11.92	11.52	11.14	10.76	10.39	10.04	9.70	9.37	9.05	8.77	8.48	8.19	7.90	7.63	7.37	7.12	6.87	6.63

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Cumulative Claim Rates **Fixed Rate 30 Year Streamline Refinance Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1987	0.01	0.51	1.77	3.24	4.60	5.87	6.86	7.64	8.16	8.60	8.94	9.22	9.41	9.53	9.58	9.63	9.66	9.68	9.71	9.73	9.75	9.77	9.78	9.78	9.79	9.79	9.79	9.80	9.80
1988	0.01	0.97	3.02	5.10	6.74	7.91	8.63	9.13	9.53	9.79	9.99	10.13	10.21	10.26	10.28	10.31	10.33	10.35	10.36	10.38	10.39	10.40	10.40	10.40	10.41	10.41	10.41	10.42	10.42
1989	0.05	1.20	3.36	5.13	6.50	7.37	8.03	8.39	8.67	8.84	8.99	9.03	9.05	9.08	9.10	9.11	9.13	9.14	9.15	9.16	9.17	9.17	9.18	9.18	9.18	9.18	9.19	9.19	9.19
1990	0.02	0.64	2.06	3.26	4.03	4.59	4.96	5.21	5.37	5.49	5.57	5.63	5.65	5.66	5.68	5.70	5.71	5.72	5.73	5.73	5.74	5.74	5.74	5.74	5.75	5.75	5.75	5.75	5.75
1991	0.01	0.40	1.34	2.07	2.51	2.82	3.08	3.22	3.35	3.43	3.47	3.48	3.50	3.51	3.52	3.54	3.55	3.55	3.56	3.56	3.57	3.57	3.57	3.57	3.57	3.57	3.58	3.58	3.58
1992	0.00	0.22	0.71	1.17	1.65	2.04	2.35	2.61	2.77	2.86	2.91	2.95	2.97	3.00	3.03	3.05	3.06	3.07	3.08	3.08	3.09	3.09	3.09	3.09	3.09	3.10	3.10	3.10	3.10
1993	0.00	0.17	0.68	1.39	2.28	3.05	3.59	3.92	4.08	4.20	4.27	4.31	4.35	4.39	4.42	4.44	4.45	4.45	4.46	4.46	4.47	4.47	4.47	4.47	4.48	4.48	4.48	4.48	4.48
1994	0.01	0.30	0.96	1.81	2.65	3.28	3.69	3.94	4.11	4.21	4.28	4.36	4.41	4.44	4.46	4.48	4.49	4.49	4.50	4.51	4.51	4.51	4.52	4.52	4.52	4.53	4.53	4.53	4.53
1995	0.04	0.39	1.37	2.67	3.64	4.34	4.76	4.97	5.14	5.21	5.28	5.34	5.38	5.41	5.43	5.44	5.45	5.46	5.46	5.47	5.47	5.47	5.48	5.48	5.48	5.48	5.48	5.49	5.49
1996	0.01	0.39	1.55	2.76	3.65	4.14	4.46	4.72	4.85	4.98	5.05	5.10	5.13	5.15	5.16	5.17	5.17	5.18	5.18	5.18	5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.20
1997	0.01	0.44	1.35	2.27	2.85	3.26	3.54	3.69	3.83	3.91	3.96	3.99	4.01	4.02	4.03	4.04	4.04	4.05	4.05	4.05	4.05	4.05	4.06	4.06	4.06	4.06	4.06	4.06	4.06
1998	0.00	0.15	0.70	1.25	1.70	2.08	2.32	2.50	2.57	2.62	2.65	2.67	2.68	2.69	2.69	2.70	2.71	2.71	2.71	2.72	2.72	2.72	2.72	2.73	2.73	2.73	2.73	2.73	2.73
1999	0.01	0.21	0.69	1.24	1.81	2.17	2.41	2.51	2.57	2.61	2.64	2.66	2.67	2.68	2.69	2.70	2.71	2.72	2.72	2.73	2.73	2.73	2.74	2.74	2.74	2.74	2.75	2.75	2.75
2000	0.01	0.26	0.96	1.87	2.57	2.90	3.04	3.13	3.18	3.21	3.23	3.24	3.25	3.26	3.26	3.27	3.27	3.27	3.27	3.27	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28
2001	0.00	0.16	0.97	1.79	2.29	2.44	2.53	2.58	2.61	2.63	2.65	2.66	2.67	2.68	2.69	2.70	2.70	2.71	2.71	2.72	2.72	2.72	2.72	2.73	2.73	2.73	2.73	2.73	2.73
2002	0.00	0.27	1.04	1.71	1.98	2.15	2.26	2.33	2.37	2.40	2.43	2.45	2.47	2.49	2.50	2.51	2.52	2.53	2.54	2.55	2.55	2.56	2.56	2.57	2.57	2.57	2.58	2.58	2.58
2003	0.00	0.37	1.12	1.52	1.85	2.12	2.29	2.41	2.50	2.57	2.64	2.69	2.73	2.77	2.80	2.83	2.85	2.87	2.89	2.90	2.92	2.93	2.94	2.94	2.95	2.96	2.96	2.97	2.97
2004	0.08	0.64	1.09	1.58	1.97	2.25	2.46	2.61	2.73	2.83	2.91	2.97	3.02	3.07	3.10	3.13	3.16	3.18	3.20	3.21	3.23	3.24	3.25	3.25	3.26	3.27	3.27	3.28	3.28
2005	0.04	0.56	1.51	2.51	3.18	3.63	3.95	4.17	4.33	4.44	4.54	4.62	4.69	4.74	4.79	4.82	4.85	4.88	4.90	4.92	4.94	4.95	4.96	4.97	4.98	4.99	5.00	5.00	5.00
2006	0.09	0.99	2.33	3.38	4.02	4.46	4.77	4.99	5.15	5.27	5.37	5.46	5.53	5.59	5.64	5.68	5.72	5.75	5.78	5.81	5.83	5.84	5.86	5.87	5.88	5.89	5.90	5.91	5.92
2007	0.09	0.83	1.85	2.66	3.26	3.69	3.99	4.20	4.36	4.48	4.59	4.67	4.75	4.81	4.87	4.91	4.95	4.99	5.02	5.04	5.06	5.08	5.10	5.11	5.12	5.13	5.14	5.15	5.16
2008	0.08	0.70	1.56	2.44	3.08	3.51	3.82	4.04	4.20	4.33	4.44	4.53	4.60	4.67	4.72	4.77	4.80	4.84	4.87	4.89	4.91	4.93	4.95	4.96	4.97	4.98	4.99	5.00	5.00
2009	0.07	0.66	1.64	2.62	3.32	3.81	4.15	4.40	4.57	4.71	4.82	4.91	4.99	5.05	5.10	5.15	5.18	5.22	5.24	5.27	5.29	5.30	5.32	5.33	5.34	5.35	5.35	5.36	5.37
2010	0.07	0.68	1.69	2.70	3.40	3.89	4.22	4.44	4.60	4.71	4.81	4.88	4.94	4.99	5.03	5.06	5.09	5.11	5.13	5.15	5.16	5.17	5.18	5.19	5.20	5.20	5.21	5.21	5.21
2011	0.07	0.71	1.73	2.72	3.40	3.86	4.17	4.38	4.52	4.62	4.70	4.77	4.82	4.86	4.89	4.91	4.94	4.95	4.97	4.98	4.99	4.99	5.00	5.01	5.01	5.01	5.02	5.02	5.02
2012	0.07	0.70	1.73	2.71	3.40	3.87	4.18	4.38	4.53	4.63	4.71	4.77	4.82	4.86	4.89	4.92	4.94	4.96	4.97	4.98	4.99	5.00	5.01	5.01	5.02	5.02	5.02	5.02	5.03

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5.22
5.02
5.03

Cumulative Prepayment Rates **Fixed Rate 30 Year Streamline Refinance Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1987	0.50	2.51	4.75	7.69	10.84	18.01	33.84	47.43	50.26	54.42	57.71	63.01	68.45	70.74	73.29	76.51	79.75	81.54	82.75	83.47	84.10	84.64	85.15	85.60	85.99	86.33	86.63	86.90	87.14
1988	1.96	9.68	16.93	23.83	38.52	56.07	67.32	69.57	72.35	74.31	76.78	79.22	80.31	81.34	82.59	83.89	84.68	85.31	85.73	86.10	86.42	86.72	87.00	87.25	87.47	87.65	87.82	87.96	88.09
1989	4.98	19.00	30.43	47.97	63.77	73.63	75.85	78.30	79.82	81.73	83.26	84.07	84.82	85.72	86.50	87.08	87.49	87.81	88.10	88.35	88.59	88.81	89.00	89.17	89.32	89.45	89.56	89.66	89.75
1990	3.78	19.67	43.21	64.05	75.91	78.30	81.02	82.76	84.99	86.84	87.66	88.42	89.34	90.32	90.94	91.37	91.66	91.92	92.13	92.34	92.53	92.70	92.84	92.97	93.08	93.18	93.27	93.34	93.41
1991	1.92	30.70	60.92	75.57	77.98	81.37	83.51	86.07	88.55	89.45	90.43	91.68	92.68	93.34	93.80	94.08	94.33	94.54	94.73	94.91	95.07	95.20	95.32	95.42	95.51	95.59	95.66	95.72	95.77
1992	2.21	24.82	46.32	50.43	56.53	60.76	68.15	75.15	77.52	80.46	84.69	88.82	90.56	91.59	92.16	92.66	93.08	93.47	93.79	94.08	94.32	94.54	94.73	94.90	95.05	95.19	95.31	95.41	95.51
1993	2.74	13.67	18.57	25.72	31.70	41.53	52.31	56.66	62.69	70.95	80.86	84.77	86.74	87.64	88.45	89.13	89.71	90.18	90.55	90.88	91.17	91.43	91.67	91.89	92.08	92.26	92.42	92.57	92.71
1994	2.02	6.31	13.16	19.47	28.77	39.64	45.07	51.90	61.20	73.92	79.58	82.55	83.75	84.81	85.71	86.47	87.05	87.53	87.94	88.31	88.65	88.96	89.25	89.51	89.76	89.98	90.19	90.38	90.56
1995	1.57	12.79	19.92	34.75	48.32	53.30	60.52	69.21	78.49	83.00	85.32	86.32	87.20	87.93	88.60	89.15	89.61	90.01	90.37	90.69	90.97	91.22	91.44	91.65	91.83	91.99	92.14	92.28	92.40
1996	1.53	7.43	22.57	38.70	44.57	53.48	65.05	77.81	83.30	86.59	87.94	89.05	89.91	90.61	91.13	91.53	91.86	92.15	92.39	92.61	92.80	92.96	93.11	93.24	93.36	93.46	93.55	93.63	93.71
1997	2.06	24.45	42.74	48.14	57.32	68.91	80.66	85.94	88.88	90.12	91.14	91.92	92.56	93.04	93.42	93.72	93.98	94.20	94.39	94.55	94.69	94.81	94.92	95.01	95.09	95.16	95.22	95.28	95.33
1998	2.64	15.73	22.23	34.59	52.89	75.33	83.88	88.24	89.66	90.81	91.68	92.38	92.87	93.26	93.56	93.83	94.07	94.29	94.48	94.65	94.81	94.95	95.08	95.20	95.31	95.41	95.50	95.58	95.65
1999	2.10	7.84	20.16	39.17	65.87	77.45	83.61	85.49	87.00	88.09	88.96	89.61	90.13	90.57	90.96	91.32	91.64	91.93	92.20	92.45	92.67	92.88	93.07	93.25	93.41	93.56	93.69	93.82	93.94
2000	2.07	35.34	57.95	75.16	83.63	88.09	89.74	91.09	92.09	92.91	93.52	93.98	94.35	94.66	94.91	95.13	95.31	95.47	95.60	95.71	95.81	95.90	95.98	96.04	96.10	96.15	96.20	96.24	96.27
2001	4.32	30.73	66.34	78.65	85.07	86.99	88.54	89.69	90.62	91.28	91.80	92.21	92.58	92.90	93.19	93.45	93.69	93.90	94.10	94.27	94.43	94.58	94.71	94.83	94.95	95.05	95.14	95.23	95.31
2002	6.13	46.89	64.43	74.57	77.61	80.04	81.75	83.17	84.27	85.17	85.94	86.64	87.28	87.85	88.37	88.84	89.28	89.68	90.04	90.37	90.68	90.97	91.23	91.47	91.70	91.91	92.10	92.28	92.45
2003	9.79	28.51	44.01	48.61	52.27	54.95	57.72	60.66	63.36	65.79	67.95	69.89	71.64	73.21	74.63	75.92	77.09	78.15	79.12	80.01	80.82	81.57	82.26	82.89	83.48	84.02	84.52	84.99	85.42
2004	8.44	24.90	30.15	34.65	38.46	43.41	48.74	53.57	57.80	61.48	64.68	67.49	69.96	72.13	74.06	75.77	77.29	78.65	79.87	80.97	81.96	82.86	83.67	84.41	85.08	85.69	86.25	86.76	87.23
2005	6.24	11.70	16.19	20.26	25.10	31.17	37.05	42.49	47.42	51.78	55.60	58.95	61.90	64.52	66.83	68.90	70.74	72.39	73.87	75.20	76.41	77.51	78.50	79.41	80.23	80.99	81.68	82.31	82.89
2006	5.36	13.37	19.56	25.24	30.22	34.55	38.56	42.37	45.95	49.22	52.16	54.80	57.19	59.35	61.31	63.09	64.72	66.20	67.56	68.80	69.95	71.01	71.99	72.89	73.73	74.50	75.22	75.88	76.50
2007	5.99	13.61	19.95	25.47	30.20	34.52	38.62	42.51	46.12	49.38	52.32	54.96	57.36	59.52	61.49	63.28	64.91	66.41	67.77	69.03	70.19	71.26	72.24	73.15	73.99	74.77	75.50	76.18	76.80
2008	5.86	14.12	20.86	26.60	31.58	36.16	40.47	44.51	48.23	51.57	54.57	57.26	59.67	61.85	63.82	65.60	67.22	68.70	70.04	71.28	72.41	73.45	74.40	75.29	76.10	76.85	77.55	78.19	78.79
2009	6.10	14.92	22.34	28.96	34.78	40.07	44.81	49.18	53.15	56.68	59.80	62.56	65.00	67.18	69.12	70.86	72.42	73.83	75.10	76.25	77.29	78.24	79.11	79.90	80.62	81.29	81.90	82.46	82.97
2010	7.29	17.28	25.70	33.32	40.15	46.24	51.70	56.60	60.94	64.70	67.92	70.69	73.08	75.15	76.96	78.54	79.92	81.14	82.22	83.18	84.03	84.79	85.48	86.09	86.64	87.14	87.59	87.99	88.36
2011	7.55	18.46	27.76	36.28	43.78	50.36	56.16	61.26	65.71	69.50	72.69	75.38	77.67	79.62	81.29	82.72	83.96	85.04	85.97	86.79	87.51	88.15	88.71	89.21	89.65	90.04	90.40	90.71	90.99
2012	7.59	18.61	27.93	36.42	43.90	50.47	56.26	61.35	65.78	69.56	72.74	75.43	77.71	79.66	81.32	82.75	83.99	85.07	86.00	86.82	87.54	88.17	88.73	89.22	89.66	90.06	90.41	90.72	91.00

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95.39
92.61
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83.41
77.06
77.37
79.33
83.43
88.69
91.24
91.25

Conditional Claim Rates **Fixed Rate 15 Year Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1976	0.00	0.24	0.87	1.60	0.86	1.04	0.93	0.81	0.70	0.55	0.97	1.36	1.27	0.28	0.31
1977	0.00	0.60	1.25	0.50	0.53	0.73	1.52	0.20	0.43	0.68	0.24	0.28	0.96	0.35	0.00
1978	0.21	0.41	0.42	0.88	0.23	0.47	0.00	0.75	0.80	0.29	0.63	0.71	0.00	0.00	0.00
1979	0.00	0.18	0.75	1.53	1.60	1.49	0.46	1.67	1.32	0.89	0.32	0.00	1.22	0.46	0.00
1980	0.00	0.41	3.58	3.03	1.82	2.25	2.59	2.33	2.21	1.23	1.37	0.65	1.41	0.78	0.45
1981	0.00	1.11	4.71	3.17	2.43	0.90	1.04	2.74	0.68	1.14	1.67	1.88	0.53	1.14	0.00
1982	0.03	0.31	0.80	1.31	1.23	1.42	1.36	1.48	0.49	0.62	0.31	0.20	0.12	0.00	0.00
1983	0.00	0.13	0.56	1.01	1.26	1.53	1.20	0.62	0.42	0.42	0.38	0.34	0.25	0.10	0.09
1984	0.01	0.29	1.06	1.74	2.71	1.90	1.35	0.82	0.79	0.49	0.54	0.36	0.46	0.07	0.21
1985	0.00	0.19	0.99	1.97	1.63	1.25	0.94	0.84	0.66	0.78	0.48	0.47	0.28	0.30	0.13
1986	0.00	0.16	0.52	0.70	0.66	0.53	0.50	0.35	0.35	0.33	0.22	0.14	0.10	0.11	0.09
1987	0.00	0.14	0.37	0.46	0.48	0.39	0.35	0.34	0.31	0.20	0.17	0.22	0.07	0.14	0.09
1988	0.00	0.15	0.46	0.69	0.76	0.68	0.51	0.54	0.42	0.32	0.35	0.24	0.22	0.15	0.08
1989	0.01	0.13	0.43	0.73	0.77	0.65	0.71	0.67	0.45	0.46	0.41	0.29	0.15	0.09	0.11
1990	0.00	0.11	0.47	0.67	0.76	0.70	0.47	0.50	0.29	0.21	0.32	0.08	0.07	0.11	0.14
1991	0.00	0.10	0.38	0.57	0.61	0.48	0.55	0.40	0.33	0.20	0.09	0.08	0.07	0.06	**0.20**
1992	0.00	0.06	0.37	0.30	0.37	0.38	0.39	0.28	0.27	0.20	0.12	0.06	0.16	**0.16**	**0.12**
1993	0.00	0.06	0.24	0.29	0.31	0.33	0.29	0.24	0.16	0.12	0.17	0.12	**0.11**	**0.11**	**0.07**
1994	0.00	0.07	0.19	0.36	0.43	0.33	0.40	0.25	0.18	0.15	0.19	**0.10**	**0.12**	**0.09**	**0.07**
1995	0.01	0.08	0.35	0.62	0.56	0.56	0.36	0.38	0.49	0.45	**0.27**	**0.24**	**0.18**	**0.14**	**0.09**
1996	0.00	0.09	0.31	0.50	0.62	0.57	0.51	0.53	0.33	**0.54**	**0.36**	**0.24**	**0.18**	**0.12**	**0.08**
1997	0.00	0.06	0.32	0.57	0.62	0.47	0.35	0.33	**0.85**	**0.50**	**0.33**	**0.25**	**0.16**	**0.11**	**0.08**
1998	0.00	0.08	0.35	0.37	0.59	0.55	0.47	**0.63**	**0.41**	**0.27**	**0.21**	**0.15**	**0.11**	**0.08**	**0.07**
1999	0.00	0.06	0.30	0.48	0.72	0.74	**0.69**	**0.47**	**0.33**	**0.26**	**0.18**	**0.13**	**0.10**	**0.08**	**0.07**
2000	0.00	0.07	0.61	1.51	1.90	**1.58**	**1.20**	**0.85**	**0.67**	**0.42**	**0.28**	**0.19**	**0.15**	**0.12**	**0.10**
2001	0.00	0.16	0.63	1.16	**1.18**	**0.91**	**0.63**	**0.49**	**0.33**	**0.24**	**0.18**	**0.15**	**0.12**	**0.10**	**0.08**
2002	0.01	0.22	0.61	**0.95**	**0.84**	**0.68**	**0.55**	**0.40**	**0.31**	**0.24**	**0.20**	**0.16**	**0.13**	**0.10**	**0.08**
2003	0.00	0.18	**0.60**	**0.85**	**0.94**	**0.80**	**0.51**	**0.39**	**0.31**	**0.25**	**0.20**	**0.16**	**0.13**	**0.10**	**0.08**
2004	0.04	**0.27**	**0.78**	**0.88**	**0.90**	**0.62**	**0.48**	**0.38**	**0.31**	**0.25**	**0.20**	**0.16**	**0.13**	**0.10**	**0.08**
2005	**0.03**	**0.52**	**0.94**	**0.94**	**0.87**	**0.64**	**0.51**	**0.41**	**0.33**	**0.26**	**0.21**	**0.17**	**0.14**	**0.11**	**0.08**
2006	**0.12**	**0.66**	**1.05**	**0.93**	**0.84**	**0.70**	**0.56**	**0.45**	**0.36**	**0.29**	**0.23**	**0.19**	**0.15**	**0.12**	**0.09**
2007	**0.09**	**0.56**	**0.84**	**0.83**	**0.88**	**0.73**	**0.58**	**0.47**	**0.38**	**0.30**	**0.24**	**0.19**	**0.16**	**0.12**	**0.10**
2008	**0.10**	**0.56**	**0.83**	**0.88**	**0.88**	**0.73**	**0.58**	**0.47**	**0.38**	**0.30**	**0.24**	**0.19**	**0.16**	**0.12**	**0.09**
2009	**0.10**	**0.53**	**0.84**	**0.83**	**0.83**	**0.69**	**0.55**	**0.45**	**0.36**	**0.29**	**0.23**	**0.18**	**0.15**	**0.12**	**0.09**
2010	**0.08**	**0.52**	**0.87**	**0.86**	**0.87**	**0.72**	**0.58**	**0.46**	**0.37**	**0.30**	**0.24**	**0.19**	**0.15**	**0.12**	**0.09**
2011	**0.08**	**0.54**	**0.89**	**0.88**	**0.89**	**0.73**	**0.59**	**0.47**	**0.38**	**0.30**	**0.24**	**0.19**	**0.16**	**0.12**	**0.09**
2012	**0.07**	**0.52**	**0.87**	**0.84**	**0.84**	**0.69**	**0.55**	**0.44**	**0.36**	**0.28**	**0.23**	**0.18**	**0.15**	**0.12**	**0.09**

Conditional Prepayment Rates Fixed Rate 15 Year Mortgages by Credit Subsidy Endorsement Cohort

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1976	0.60	2.43	5.74	4.94	2.86	3.12	3.56	6.16	5.05	4.62	13.06	9.52	7.63	10.61	16.61
1977	0.88	4.17	4.69	4.98	3.16	3.47	5.14	3.88	5.96	5.68	13.59	11.27	7.96	9.79	16.34
1978	0.62	1.86	2.97	3.51	1.38	3.26	3.63	4.52	7.16	7.78	11.60	8.57	12.20	7.62	16.99
1979	0.37	1.10	1.68	3.06	4.21	5.32	3.88	7.64	9.74	7.99	12.01	9.26	10.20	11.52	12.57
1980	0.27	1.22	0.83	2.16	3.80	4.51	8.29	10.08	7.96	8.87	13.97	7.44	8.10	13.23	19.00
1981	0.48	0.80	8.12	5.03	7.10	13.23	13.05	8.51	8.90	7.95	9.58	8.92	7.37	9.71	9.62
1982	0.08	2.65	2.84	4.11	14.74	21.22	10.13	8.60	10.60	12.33	19.75	20.87	17.96	12.18	15.77
1983	0.16	0.99	2.15	10.53	20.71	9.69	8.40	9.88	11.53	20.82	21.46	19.85	11.95	14.89	18.97
1984	0.13	1.28	14.28	22.40	9.63	7.51	8.99	10.16	18.66	18.92	17.24	9.22	10.95	12.18	17.88
1985	0.22	7.98	19.84	8.16	7.19	8.88	11.04	22.35	23.03	19.92	9.67	10.87	12.14	13.92	16.75
1986	0.52	4.22	3.90	4.56	6.15	7.63	15.90	23.22	22.62	9.76	13.32	12.39	15.90	17.39	19.86
1987	0.59	1.86	2.92	4.55	5.47	10.54	18.08	19.71	9.21	12.40	11.69	15.26	18.12	16.59	32.82
1988	0.50	1.73	3.54	5.20	11.24	19.87	21.42	9.26	12.22	11.34	14.00	15.28	13.95	16.67	26.09
1989	0.26	2.03	3.96	11.47	22.27	22.98	9.75	12.72	11.30	15.08	15.99	12.15	14.26	18.28	23.35
1990	0.37	2.38	8.54	22.85	24.75	9.62	13.19	11.73	14.81	15.62	12.37	13.33	16.25	19.48	25.33
1991	0.46	3.72	16.92	23.42	9.65	13.02	12.37	16.09	17.90	12.64	13.49	17.19	20.16	18.87	**20.28**
1992	0.45	5.53	12.98	8.17	11.82	11.54	16.17	17.79	12.24	13.86	17.37	21.26	20.34	**19.23**	**13.79**
1993	0.66	4.54	5.36	8.63	9.29	12.64	15.82	10.63	12.68	16.50	20.69	17.93	**17.64**	**12.70**	**13.07**
1994	0.77	2.93	6.56	7.38	11.08	12.98	9.68	11.53	14.81	18.85	16.79	**16.87**	**11.44**	**11.66**	**11.02**
1995	0.94	5.56	7.00	12.79	14.09	9.13	12.80	15.02	16.69	14.26	**15.36**	**12.32**	**13.16**	**13.21**	**13.62**
1996	0.60	3.55	8.94	13.25	9.92	12.59	16.86	21.30	17.63	**18.82**	**15.98**	**16.91**	**16.80**	**15.76**	**14.03**
1997	0.59	5.72	11.55	8.42	12.52	17.95	22.05	18.11	**18.50**	**15.60**	**16.96**	**17.03**	**16.18**	**14.73**	**14.33**
1998	0.78	5.06	6.64	10.47	16.23	25.39	19.34	**20.32**	**13.86**	**14.03**	**13.35**	**12.26**	**10.61**	**10.09**	**10.03**
1999	0.50	3.30	9.51	16.56	26.14	19.64	**19.42**	**12.76**	**12.83**	**12.09**	**10.80**	**9.66**	**9.30**	**9.31**	**9.49**
2000	0.53	14.49	24.93	32.96	23.20	**19.52**	**14.77**	**16.52**	**16.81**	**16.61**	**15.48**	**14.82**	**15.01**	**15.31**	**15.61**
2001	1.33	10.67	31.76	25.27	**20.75**	**12.53**	**12.75**	**12.10**	**11.10**	**9.91**	**9.48**	**9.41**	**9.57**	**9.73**	**9.92**
2002	1.64	20.62	21.93	**20.93**	**10.78**	**10.39**	**9.67**	**8.23**	**7.72**	**7.54**	**7.66**	**7.83**	**8.00**	**8.17**	**8.35**
2003	2.72	11.03	**13.57**	**7.11**	**6.23**	**6.00**	**5.56**	**5.62**	**5.72**	**5.85**	**5.99**	**6.12**	**6.25**	**6.39**	**6.53**
2004	2.97	**8.76**	**5.92**	**6.15**	**5.49**	**5.22**	**5.37**	**5.49**	**5.61**	**5.74**	**5.87**	**6.01**	**6.14**	**6.27**	**5.89**
2005	**2.40**	**4.22**	**5.86**	**5.96**	**5.17**	**5.18**	**5.28**	**5.40**	**5.52**	**5.65**	**5.78**	**5.91**	**6.04**	**6.17**	**6.03**
2006	**1.99**	**6.05**	**7.69**	**7.92**	**6.40**	**6.14**	**6.26**	**6.39**	**6.52**	**6.65**	**6.79**	**6.93**	**7.07**	**7.21**	**6.91**
2007	**2.32**	**6.00**	**7.75**	**7.40**	**6.45**	**6.47**	**6.61**	**6.75**	**6.90**	**7.05**	**7.21**	**7.37**	**7.52**	**7.68**	**7.41**
2008	**2.26**	**5.88**	**7.67**	**8.03**	**7.21**	**7.19**	**7.34**	**7.51**	**7.67**	**7.84**	**8.02**	**8.19**	**8.37**	**8.55**	**8.22**
2009	**2.27**	**5.98**	**8.31**	**9.16**	**8.18**	**8.21**	**8.33**	**8.51**	**8.68**	**8.86**	**9.05**	**9.25**	**9.44**	**9.63**	**9.27**
2010	**2.42**	**6.93**	**9.84**	**10.90**	**10.01**	**10.04**	**10.26**	**10.48**	**10.70**	**10.93**	**11.19**	**11.43**	**11.67**	**11.91**	**11.49**
2011	**2.48**	**7.32**	**10.45**	**11.46**	**10.49**	**10.56**	**10.79**	**11.02**	**11.26**	**11.50**	**11.75**	**12.00**	**12.25**	**12.50**	**12.04**
2012	**2.51**	**7.42**	**10.62**	**11.84**	**10.88**	**10.97**	**11.22**	**11.46**	**11.71**	**11.96**	**12.21**	**12.48**	**12.74**	**13.01**	**12.58**

Cumulative Claim Rates **Fixed Rate 15 Year Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1976	0.00	0.24	1.09	2.53	3.26	4.10	4.83	5.43	5.91	6.27	6.88	7.60	8.20	8.32	8.44
1977	0.00	0.59	1.77	2.21	2.65	3.24	4.42	4.57	4.87	5.31	5.46	5.60	6.05	6.19	6.19
1978	0.21	0.62	1.03	1.85	2.05	2.46	2.46	3.08	3.70	3.90	4.31	4.72	4.72	4.72	4.72
1979	0.00	0.18	0.92	2.39	3.85	5.14	5.50	6.79	7.71	8.26	8.44	8.44	8.99	9.17	9.17
1980	0.00	0.41	3.92	6.76	8.38	10.27	12.30	13.92	15.27	15.95	16.62	16.89	17.43	17.70	17.84
1981	0.00	1.11	5.71	8.40	10.30	10.94	11.57	13.00	13.31	13.79	14.42	15.06	15.21	15.53	15.53
1982	0.03	0.33	1.11	2.34	3.42	4.48	5.26	6.01	6.23	6.48	6.60	6.65	6.68	6.68	6.68
1983	0.00	0.13	0.68	1.65	2.72	3.73	4.44	4.77	4.97	5.14	5.27	5.36	5.41	5.43	5.44
1984	0.01	0.30	1.34	2.78	4.49	5.54	6.22	6.59	6.90	7.06	7.20	7.28	7.37	7.38	7.41
1985	0.00	0.19	1.10	2.53	3.59	4.34	4.84	5.24	5.48	5.69	5.80	5.89	5.94	5.98	6.00
1986	0.00	0.16	0.65	1.29	1.86	2.28	2.65	2.87	3.03	3.15	3.22	3.26	3.29	3.31	3.33
1987	0.00	0.14	0.50	0.94	1.37	1.70	1.96	2.16	2.31	2.40	2.47	2.54	2.56	2.60	2.61
1988	0.00	0.15	0.60	1.24	1.91	2.44	2.75	3.02	3.20	3.32	3.44	3.51	3.56	3.59	3.61
1989	0.01	0.14	0.55	1.24	1.87	2.28	2.62	2.90	3.07	3.22	3.34	3.41	3.44	3.45	3.47
1990	0.00	0.11	0.57	1.16	1.68	2.03	2.24	2.44	2.54	2.60	2.67	2.69	2.70	2.72	2.74
1991	0.00	0.09	0.46	0.91	1.28	1.54	1.79	1.96	2.07	2.13	2.15	2.17	2.18	2.19	**2.21**
1992	0.00	0.06	0.41	0.65	0.93	1.18	1.41	1.54	1.64	1.71	1.75	1.76	1.79	**1.82**	**1.83**
1993	0.00	0.06	0.29	0.55	0.80	1.04	1.23	1.36	1.44	1.49	1.54	1.58	**1.60**	**1.62**	**1.63**
1994	0.00	0.07	0.25	0.58	0.93	1.18	1.43	1.57	1.67	1.73	1.80	**1.83**	**1.86**	**1.88**	**1.89**
1995	0.01	0.09	0.42	0.95	1.37	1.73	1.94	2.12	2.33	2.49	**2.57**	**2.63**	**2.67**	**2.70**	**2.71**
1996	0.00	0.09	0.39	0.82	1.29	1.67	1.97	2.22	2.35	**2.51**	**2.60**	**2.65**	**2.68**	**2.70**	**2.71**
1997	0.00	0.06	0.35	0.83	1.29	1.59	1.78	1.92	**2.21**	**2.34**	**2.42**	**2.46**	**2.49**	**2.50**	**2.51**
1998	0.00	0.07	0.41	0.73	1.19	1.55	1.77	**2.02**	**2.14**	**2.21**	**2.26**	**2.29**	**2.31**	**2.32**	**2.33**
1999	0.00	0.06	0.34	0.76	1.28	1.67	**1.96**	**2.11**	**2.21**	**2.27**	**2.31**	**2.34**	**2.36**	**2.37**	**2.38**
2000	0.00	0.07	0.59	1.54	2.33	**2.82**	**3.12**	**3.29**	**3.40**	**3.46**	**3.50**	**3.51**	**3.53**	**3.54**	**3.54**
2001	0.00	0.15	0.71	1.40	**1.91**	**2.23**	**2.41**	**2.54**	**2.61**	**2.66**	**2.69**	**2.71**	**2.73**	**2.74**	**2.75**
2002	0.01	0.22	0.70	**1.27**	**1.67**	**1.95**	**2.15**	**2.29**	**2.38**	**2.45**	**2.50**	**2.54**	**2.56**	**2.58**	**2.60**
2003	0.00	0.17	**0.69**	**1.32**	**1.96**	**2.47**	**2.77**	**2.99**	**3.15**	**3.28**	**3.37**	**3.44**	**3.49**	**3.53**	**3.56**
2004	0.04	**0.31**	**1.00**	**1.72**	**2.41**	**2.86**	**3.18**	**3.42**	**3.60**	**3.74**	**3.84**	**3.92**	**3.98**	**4.03**	**4.06**
2005	**0.03**	**0.54**	**1.42**	**2.24**	**2.94**	**3.43**	**3.79**	**4.07**	**4.27**	**4.43**	**4.55**	**4.64**	**4.71**	**4.76**	**4.79**
2006	**0.12**	**0.76**	**1.73**	**2.50**	**3.14**	**3.63**	**4.00**	**4.28**	**4.48**	**4.63**	**4.75**	**4.83**	**4.90**	**4.95**	**4.98**
2007	**0.09**	**0.64**	**1.40**	**2.10**	**2.77**	**3.28**	**3.67**	**3.95**	**4.16**	**4.32**	**4.44**	**4.53**	**4.59**	**4.64**	**4.67**
2008	**0.10**	**0.65**	**1.41**	**2.14**	**2.81**	**3.32**	**3.70**	**3.97**	**4.18**	**4.33**	**4.44**	**4.52**	**4.58**	**4.63**	**4.66**
2009	**0.10**	**0.61**	**1.38**	**2.07**	**2.70**	**3.16**	**3.51**	**3.76**	**3.94**	**4.07**	**4.17**	**4.24**	**4.29**	**4.33**	**4.36**
2010	**0.08**	**0.58**	**1.37**	**2.06**	**2.68**	**3.14**	**3.46**	**3.69**	**3.86**	**3.98**	**4.06**	**4.12**	**4.17**	**4.20**	**4.22**
2011	**0.08**	**0.61**	**1.41**	**2.11**	**2.73**	**3.18**	**3.50**	**3.73**	**3.90**	**4.01**	**4.09**	**4.15**	**4.19**	**4.22**	**4.24**
2012	**0.07**	**0.58**	**1.36**	**2.02**	**2.61**	**3.03**	**3.33**	**3.54**	**3.69**	**3.79**	**3.87**	**3.92**	**3.95**	**3.98**	**4.00**

Cumulative Prepayment Rates Fixed Rate 15 Year Mortgages by Credit Subsidy Endorsement Cohort

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1976	0.60	3.02	8.56	13.03	15.44	17.97	20.75	25.33	28.83	31.85	39.93	44.99	48.61	53.20	59.59
1977	0.88	5.01	9.44	13.86	16.52	19.32	23.30	26.11	30.24	33.92	42.18	48.08	51.77	55.90	62.09
1978	0.62	2.46	5.34	8.62	9.86	12.73	15.81	19.51	25.05	30.60	38.19	43.12	49.49	52.98	60.16
1979	0.37	1.47	3.12	6.06	9.91	14.50	17.61	23.49	30.28	35.23	42.02	46.61	51.19	55.78	60.18
1980	0.27	1.49	2.30	4.32	7.70	11.49	17.97	25.00	29.86	34.73	41.62	44.73	47.84	52.43	58.11
1981	0.48	1.27	9.19	13.47	19.02	28.37	36.29	40.73	44.85	48.18	51.82	54.83	57.05	59.75	62.12
1982	0.08	2.73	5.48	9.32	22.35	38.10	43.92	48.29	53.13	58.14	65.13	71.03	75.03	77.26	79.79
1983	0.16	1.15	3.28	13.39	30.99	37.41	42.35	47.61	53.10	61.83	68.92	74.04	76.50	79.20	82.11
1984	0.13	1.41	15.44	34.08	40.16	44.32	48.83	53.39	60.86	66.96	71.44	73.41	75.52	77.60	80.29
1985	0.22	8.18	26.36	32.28	36.96	42.24	48.14	58.64	66.96	72.45	74.57	76.70	78.81	80.94	83.13
1986	0.52	4.72	8.43	12.57	17.87	24.00	35.72	50.03	60.68	64.22	68.57	72.06	75.99	79.59	82.99
1987	0.59	2.44	5.28	9.57	14.47	23.34	36.89	48.95	53.45	58.94	63.46	68.66	73.88	77.79	84.23
1988	0.50	2.22	5.68	10.55	20.47	35.89	49.10	53.56	58.86	63.17	67.86	72.24	75.62	79.10	83.61
1989	0.26	2.29	6.16	16.85	35.10	49.58	54.28	59.76	63.98	68.95	73.40	76.22	79.13	82.31	85.64
1990	0.37	2.74	11.04	31.23	47.97	52.81	58.76	63.34	68.40	72.94	75.97	78.82	81.82	84.84	87.99
1991	0.46	4.16	20.36	38.90	44.71	51.74	57.52	64.07	70.15	73.66	76.93	80.53	84.01	86.62	**88.89**
1992	0.45	5.96	18.16	24.81	33.62	41.17	50.49	59.05	63.87	68.65	73.80	79.00	82.91	**85.85**	**87.55**
1993	0.66	5.17	10.25	17.97	25.54	34.85	44.99	50.71	56.78	63.68	70.88	75.83	**79.81**	**82.17**	**84.29**
1994	0.77	3.68	9.99	16.61	25.79	35.30	41.45	48.04	55.50	63.57	69.40	**74.26**	**76.99**	**79.46**	**81.52**
1995	0.94	6.45	12.99	24.07	34.63	40.47	47.87	55.41	62.49	67.51	**72.12**	**75.23**	**78.14**	**80.68**	**82.94**
1996	0.60	4.13	12.70	24.22	31.65	40.09	49.91	60.16	66.79	**72.60**	**76.57**	**80.10**	**82.99**	**85.25**	**86.94**
1997	0.59	6.28	17.10	24.05	33.45	45.17	56.91	64.39	**70.62**	**74.86**	**78.73**	**81.94**	**84.46**	**86.38**	**87.98**
1998	0.78	5.80	12.05	21.21	33.88	50.37	59.67	**67.50**	**71.73**	**75.39**	**78.38**	**80.76**	**82.56**	**84.08**	**85.45**
1999	0.50	3.78	12.92	27.28	46.09	56.43	**64.57**	**68.84**	**72.57**	**75.61**	**78.00**	**79.90**	**81.56**	**83.05**	**84.44**
2000	0.53	14.94	36.13	56.98	66.60	**72.67**	**76.29**	**79.69**	**82.55**	**84.88**	**86.69**	**88.14**	**89.39**	**90.48**	**91.41**
2001	1.33	11.87	39.80	54.83	**63.92**	**68.20**	**71.97**	**75.07**	**77.56**	**79.52**	**81.21**	**82.72**	**84.12**	**85.40**	**86.57**
2002	1.64	21.92	39.00	**51.62**	**56.70**	**61.02**	**64.61**	**67.34**	**69.69**	**71.79**	**73.77**	**75.62**	**77.37**	**79.01**	**80.55**
2003	2.72	13.45	**25.17**	**30.44**	**34.69**	**38.49**	**41.77**	**44.88**	**47.86**	**50.73**	**53.48**	**56.12**	**58.65**	**61.07**	**63.38**
2004	2.97	**11.47**	**16.69**	**21.75**	**25.95**	**29.69**	**33.31**	**36.80**	**40.15**	**43.38**	**46.49**	**49.47**	**52.33**	**55.07**	**57.48**
2005	**2.40**	**6.52**	**11.96**	**17.12**	**21.29**	**25.22**	**28.98**	**32.61**	**36.11**	**39.48**	**42.72**	**45.83**	**48.82**	**51.69**	**54.31**
2006	**1.99**	**7.91**	**14.93**	**21.53**	**26.39**	**30.72**	**34.83**	**38.74**	**42.45**	**45.98**	**49.33**	**52.52**	**55.53**	**58.38**	**60.91**
2007	**2.32**	**8.17**	**15.24**	**21.41**	**26.34**	**30.93**	**35.27**	**39.40**	**43.31**	**47.01**	**50.52**	**53.84**	**56.97**	**59.92**	**62.54**
2008	**2.26**	**8.01**	**15.01**	**21.73**	**27.21**	**32.24**	**36.98**	**41.43**	**45.62**	**49.56**	**53.26**	**56.72**	**59.96**	**62.99**	**65.66**
2009	**2.27**	**8.11**	**15.69**	**23.28**	**29.38**	**34.96**	**40.12**	**44.91**	**49.37**	**53.51**	**57.35**	**60.91**	**64.20**	**67.23**	**69.87**
2010	**2.42**	**9.18**	**18.06**	**26.85**	**33.96**	**40.32**	**46.13**	**51.41**	**56.21**	**60.58**	**64.54**	**68.13**	**71.37**	**74.28**	**76.76**
2011	**2.48**	**9.61**	**18.99**	**28.12**	**35.44**	**41.96**	**47.88**	**53.24**	**58.08**	**62.46**	**66.40**	**69.94**	**73.11**	**75.95**	**78.34**
2012	**2.51**	**9.73**	**19.25**	**28.66**	**36.20**	**42.92**	**48.98**	**54.44**	**59.36**	**63.78**	**67.74**	**71.28**	**74.44**	**77.25**	**79.61**

Conditional Claim Rates **Fixed Rate 15 Year Streamline Refinance Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1987	0.00	0.10	0.26	0.34	0.44	0.32	0.27	0.33	0.23	0.14	0.07	0.07	0.05	0.02	0.02
1988	0.05	0.06	0.26	0.69	0.90	0.48	0.28	0.42	0.40	0.00	0.17	0.10	0.00	0.14	0.00
1989	0.00	0.33	0.90	0.75	0.60	0.66	0.29	0.65	0.18	0.41	0.00	0.27	0.00	0.00	0.00
1990	0.00	0.36	0.44	0.29	0.64	0.97	0.24	0.55	0.31	0.18	0.22	0.25	0.00	0.00	0.00
1991	0.00	0.08	0.18	0.39	0.30	0.14	0.32	0.12	0.15	0.00	0.32	0.00	0.00	0.21	**0.82**
1992	0.00	0.04	0.09	0.18	0.18	0.12	0.21	0.14	0.10	0.10	0.02	0.04	0.00	**0.02**	**0.02**
1993	0.00	0.03	0.11	0.15	0.17	0.16	0.12	0.14	0.08	0.07	0.03	0.04	**0.03**	**0.02**	**0.01**
1994	0.00	0.07	0.20	0.24	0.27	0.24	0.20	0.11	0.12	0.08	0.05	**0.05**	**0.03**	**0.01**	**0.01**
1995	0.02	0.13	0.29	0.40	0.42	0.43	0.29	0.21	0.17	0.11	**0.11**	**0.07**	**0.04**	**0.03**	**0.01**
1996	0.00	0.04	0.19	0.27	0.34	0.31	0.25	0.16	0.26	**0.18**	**0.08**	**0.04**	**0.02**	**0.01**	**0.01**
1997	0.00	0.06	0.22	0.29	0.30	0.19	0.11	0.18	**0.26**	**0.14**	**0.07**	**0.04**	**0.02**	**0.01**	**0.01**
1998	0.00	0.01	0.13	0.12	0.21	0.15	0.16	**0.21**	**0.13**	**0.06**	**0.04**	**0.02**	**0.01**	**0.01**	**0.00**
1999	0.00	0.02	0.10	0.11	0.18	0.18	**0.25**	**0.17**	**0.08**	**0.04**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**
2000	0.00	0.03	0.21	0.22	0.35	**0.58**	**0.48**	**0.24**	**0.14**	**0.07**	**0.04**	**0.02**	**0.01**	**0.01**	**0.00**
2001	0.00	0.03	0.13	0.26	**0.41**	**0.35**	**0.19**	**0.10**	**0.06**	**0.03**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**
2002	0.00	0.03	0.18	**0.25**	**0.32**	**0.22**	**0.12**	**0.07**	**0.04**	**0.03**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**
2003	0.00	0.04	**0.11**	**0.18**	**0.19**	**0.15**	**0.09**	**0.05**	**0.04**	**0.02**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**
2004	0.01	**0.06**	**0.14**	**0.17**	**0.17**	**0.13**	**0.08**	**0.05**	**0.03**	**0.02**	**0.01**	**0.01**	**0.01**	**0.00**	**0.00**
2005	**0.01**	**0.09**	**0.20**	**0.19**	**0.17**	**0.12**	**0.08**	**0.05**	**0.04**	**0.02**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**
2006	**0.02**	**0.10**	**0.22**	**0.18**	**0.15**	**0.12**	**0.08**	**0.05**	**0.04**	**0.02**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**
2007	**0.02**	**0.10**	**0.18**	**0.14**	**0.15**	**0.12**	**0.08**	**0.05**	**0.04**	**0.02**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**
2008	**0.02**	**0.09**	**0.15**	**0.14**	**0.15**	**0.12**	**0.08**	**0.05**	**0.04**	**0.02**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**
2009	**0.01**	**0.07**	**0.15**	**0.15**	**0.15**	**0.12**	**0.09**	**0.06**	**0.04**	**0.02**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**
2010	**0.01**	**0.08**	**0.16**	**0.15**	**0.15**	**0.12**	**0.09**	**0.06**	**0.04**	**0.02**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**
2011	**0.01**	**0.08**	**0.17**	**0.16**	**0.16**	**0.13**	**0.09**	**0.06**	**0.04**	**0.03**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**
2012	**0.01**	**0.08**	**0.17**	**0.16**	**0.16**	**0.13**	**0.09**	**0.06**	**0.04**	**0.03**	**0.02**	**0.01**	**0.01**	**0.00**	**0.00**

Conditional Prepayment Rates **Fixed Rate 15 Year Streamline Refinance Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1987	0.43	1.93	2.97	4.42	5.10	9.70	17.98	20.09	9.86	12.53	11.52	16.92	18.06	16.87	27.15
1988	0.99	2.80	4.37	6.08	12.68	19.28	23.43	8.37	9.78	11.48	14.23	16.32	14.27	19.78	39.52
1989	1.29	5.57	6.05	12.64	20.47	24.84	8.66	9.03	12.32	13.67	11.40	13.67	9.35	15.12	17.81
1990	0.89	7.38	15.61	26.67	25.78	8.54	13.62	9.85	15.02	16.64	12.09	12.78	17.00	20.83	29.82
1991	0.49	8.24	24.92	28.76	9.40	13.03	10.80	17.80	20.43	13.79	15.35	20.13	23.92	20.89	22.20
1992	0.59	8.43	15.79	7.37	11.22	10.19	15.01	17.33	10.51	14.06	21.06	23.89	20.65	19.25	13.78
1993	1.04	6.62	5.75	8.96	9.18	13.09	15.86	10.34	13.42	18.17	24.73	19.77	17.92	13.77	13.88
1994	1.45	4.22	7.36	7.88	11.27	13.68	9.93	12.14	16.14	21.84	19.16	16.80	12.91	12.81	12.46
1995	1.19	6.93	7.74	12.05	15.31	9.57	12.40	16.92	21.78	17.63	15.37	11.42	11.92	12.38	14.24
1996	0.76	4.43	9.75	13.74	9.17	12.67	17.48	24.46	20.51	17.78	14.88	15.11	15.12	16.82	18.01
1997	0.97	7.83	13.76	7.86	10.59	18.39	25.01	20.10	18.24	13.85	14.47	15.02	16.76	18.58	18.06
1998	0.83	6.12	6.20	10.04	15.81	27.33	20.97	17.53	13.70	13.31	12.60	14.08	14.33	13.91	13.49
1999	1.11	4.02	8.59	13.67	24.86	20.16	17.49	12.94	12.28	10.82	12.18	12.76	12.67	12.64	13.14
2000	1.49	11.11	17.56	25.45	21.32	17.71	12.21	12.61	13.11	14.62	16.30	15.80	15.28	15.87	16.43
2001	0.85	10.13	32.80	24.87	18.97	14.65	11.91	9.57	10.79	11.41	11.42	11.49	11.95	12.41	12.92
2002	1.51	18.76	18.25	15.10	12.47	12.03	8.34	9.15	10.03	10.29	10.64	11.09	11.55	12.03	12.52
2003	2.90	9.78	10.85	7.82	8.90	8.98	8.59	9.60	9.99	10.39	10.84	11.29	11.76	12.25	12.75
2004	3.28	8.35	6.95	7.36	8.57	9.37	9.31	9.59	9.99	10.41	10.87	11.32	11.79	12.27	11.59
2005	2.15	5.29	6.16	6.57	8.98	10.45	9.18	9.37	9.76	10.17	10.62	11.07	11.53	12.00	12.07
2006	2.14	4.70	6.00	7.57	10.18	10.47	9.22	9.40	9.79	10.20	10.65	11.10	11.56	12.04	11.99
2007	2.32	5.04	6.92	8.37	10.03	10.47	9.24	9.44	9.83	10.25	10.70	11.15	11.61	12.09	12.06
2008	2.33	5.63	7.61	8.30	10.04	10.51	9.29	9.48	9.88	10.30	10.74	11.19	11.65	12.14	12.09
2009	2.51	6.06	7.49	8.35	10.24	10.75	9.39	9.57	9.95	10.36	10.80	11.25	11.72	12.20	12.20
2010	2.87	6.17	7.59	8.41	10.34	10.84	9.59	9.79	10.20	10.63	11.06	11.53	12.00	12.49	12.43
2011	2.87	6.23	7.80	8.79	10.80	11.33	10.02	10.23	10.66	11.10	11.54	12.01	12.50	13.01	12.95
2012	2.93	6.30	7.82	8.82	10.83	11.34	10.03	10.25	10.68	11.12	11.57	12.05	12.54	13.05	12.98

Cumulative Claim Rates **Fixed Rate 15 Year Streamline Refinance Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1987	0.00	0.10	0.36	0.68	1.08	1.35	1.56	1.76	1.88	1.94	1.97	1.99	2.00	2.01	2.01
1988	0.05	0.11	0.36	0.99	1.76	2.11	2.28	2.47	2.63	2.63	2.69	2.72	2.72	2.74	2.74
1989	0.00	0.32	1.16	1.81	2.26	2.65	2.78	3.04	3.10	3.23	3.23	3.30	3.30	3.30	3.30
1990	0.00	0.36	0.76	0.98	1.34	1.74	1.83	2.01	2.10	2.14	2.19	2.23	2.23	2.23	2.23
1991	0.00	0.08	0.25	0.51	0.66	0.72	0.84	0.88	0.92	0.92	0.98	0.98	0.98	1.00	**1.07**
1992	0.00	0.04	0.12	0.25	0.38	0.46	0.58	0.64	0.68	0.72	0.72	0.73	0.73	**0.73**	**0.73**
1993	0.00	0.03	0.13	0.26	0.39	0.51	0.58	0.65	0.69	0.72	0.73	0.74	**0.74**	**0.75**	**0.75**
1994	0.00	0.07	0.26	0.47	0.69	0.85	0.97	1.03	1.09	1.12	1.14	**1.15**	**1.15**	**1.16**	**1.16**
1995	0.02	0.15	0.42	0.75	1.06	1.33	1.49	1.59	1.66	1.70	**1.72**	**1.74**	**1.75**	**1.75**	**1.76**
1996	0.00	0.04	0.22	0.45	0.70	0.90	1.05	1.13	1.22	**1.27**	**1.29**	**1.29**	**1.30**	**1.30**	**1.30**
1997	0.00	0.06	0.26	0.49	0.71	0.83	0.89	0.96	**1.04**	**1.07**	**1.09**	**1.10**	**1.10**	**1.10**	**1.10**
1998	0.00	0.01	0.13	0.24	0.41	0.50	0.58	**0.66**	**0.70**	**0.72**	**0.73**	**0.73**	**0.73**	**0.73**	**0.73**
1999	0.00	0.02	0.12	0.21	0.34	0.44	**0.55**	**0.62**	**0.64**	**0.65**	**0.66**	**0.66**	**0.66**	**0.66**	**0.67**
2000	0.00	0.03	0.22	0.37	0.56	**0.80**	**0.97**	**1.04**	**1.08**	**1.09**	**1.10**	**1.10**	**1.10**	**1.10**	**1.10**
2001	0.00	0.03	0.14	0.30	**0.48**	**0.61**	**0.67**	**0.70**	**0.71**	**0.72**	**0.72**	**0.72**	**0.72**	**0.72**	**0.72**
2002	0.00	0.03	0.17	**0.33**	**0.51**	**0.62**	**0.67**	**0.70**	**0.71**	**0.72**	**0.72**	**0.73**	**0.73**	**0.73**	**0.73**
2003	0.00	0.04	**0.14**	**0.28**	**0.41**	**0.51**	**0.57**	**0.60**	**0.62**	**0.63**	**0.63**	**0.64**	**0.64**	**0.64**	**0.64**
2004	0.01	**0.06**	**0.19**	**0.33**	**0.46**	**0.55**	**0.60**	**0.62**	**0.64**	**0.65**	**0.66**	**0.66**	**0.66**	**0.66**	**0.66**
2005	**0.01**	**0.10**	**0.28**	**0.45**	**0.58**	**0.67**	**0.72**	**0.76**	**0.78**	**0.79**	**0.79**	**0.80**	**0.80**	**0.80**	**0.80**
2006	**0.02**	**0.12**	**0.33**	**0.48**	**0.61**	**0.69**	**0.75**	**0.78**	**0.80**	**0.81**	**0.81**	**0.82**	**0.82**	**0.82**	**0.82**
2007	**0.02**	**0.11**	**0.28**	**0.40**	**0.52**	**0.60**	**0.65**	**0.69**	**0.70**	**0.71**	**0.72**	**0.73**	**0.73**	**0.73**	**0.73**
2008	**0.02**	**0.10**	**0.24**	**0.36**	**0.47**	**0.56**	**0.61**	**0.64**	**0.66**	**0.67**	**0.68**	**0.68**	**0.68**	**0.68**	**0.68**
2009	**0.01**	**0.09**	**0.23**	**0.35**	**0.47**	**0.55**	**0.60**	**0.64**	**0.65**	**0.67**	**0.67**	**0.68**	**0.68**	**0.68**	**0.68**
2010	**0.01**	**0.09**	**0.23**	**0.36**	**0.47**	**0.56**	**0.61**	**0.64**	**0.66**	**0.67**	**0.68**	**0.68**	**0.69**	**0.69**	**0.69**
2011	**0.01**	**0.09**	**0.24**	**0.38**	**0.50**	**0.59**	**0.65**	**0.68**	**0.70**	**0.71**	**0.72**	**0.72**	**0.73**	**0.73**	**0.73**
2012	**0.01**	**0.09**	**0.24**	**0.38**	**0.50**	**0.59**	**0.65**	**0.68**	**0.70**	**0.71**	**0.72**	**0.72**	**0.72**	**0.72**	**0.73**

Cumulative Prepayment Rates **Fixed Rate 15 Year Streamline Refinance Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1987	0.43	2.35	5.25	9.42	14.00	22.24	35.98	48.53	53.43	59.03	63.53	69.37	74.54	78.50	83.79
1988	0.99	3.76	7.96	13.53	24.37	38.61	52.50	56.28	60.32	64.57	69.24	73.82	77.17	81.15	87.51
1989	1.29	6.79	12.41	23.34	38.66	53.33	57.14	60.76	65.22	69.55	72.66	75.95	77.89	80.74	83.58
1990	0.89	8.21	22.48	42.95	57.40	60.93	66.01	69.18	73.51	77.56	80.02	82.29	84.92	87.60	90.63
1991	0.49	8.69	31.42	51.08	55.63	61.32	65.42	71.43	77.09	80.12	83.03	86.25	89.30	91.33	93.03
1992	0.59	8.97	23.34	28.98	36.91	43.30	51.74	60.01	64.15	69.09	75.45	81.14	84.89	87.65	89.26
1993	1.04	7.60	12.91	20.71	27.96	37.34	47.20	52.60	58.87	66.22	74.39	79.31	82.89	85.14	87.10
1994	1.45	5.60	12.54	19.41	28.44	38.14	44.20	50.86	58.62	67.42	73.45	77.72	80.45	82.80	84.80
1995	1.19	8.03	15.14	25.31	36.63	42.59	49.55	57.83	66.67	72.25	76.26	78.77	81.09	83.22	85.36
1996	0.76	5.15	14.40	26.13	32.87	41.29	51.39	63.03	70.38	75.43	78.90	81.89	84.43	86.83	88.97
1997	0.97	8.73	21.27	27.44	35.07	46.88	59.96	67.83	73.52	77.04	80.21	83.02	85.68	88.14	90.08
1998	0.83	6.90	12.68	21.43	33.82	51.79	61.80	68.39	72.63	76.18	79.09	81.93	84.42	86.48	88.21
1999	1.11	5.08	13.23	25.08	43.65	54.94	62.75	67.50	71.41	74.44	77.47	80.26	82.68	84.78	86.69
2000	1.49	12.43	27.81	46.13	57.53	64.95	69.13	72.91	76.32	79.62	82.77	85.32	87.39	89.22	90.81
2001	0.85	10.89	40.10	54.96	63.45	68.73	72.39	74.96	77.59	80.07	82.26	84.22	86.02	87.66	89.16
2002	1.51	19.98	34.58	44.44	51.32	57.12	60.65	64.18	67.70	70.96	73.97	76.78	79.38	81.77	83.96
2003	2.90	12.40	21.90	27.99	34.38	40.23	45.32	50.52	55.40	59.97	64.24	68.21	71.87	75.24	78.31
2004	3.28	11.35	17.51	23.56	30.09	36.59	42.45	47.91	53.05	57.87	62.38	66.56	70.43	73.97	76.91
2005	2.15	7.33	13.03	18.72	25.98	33.66	39.69	45.27	50.54	55.49	60.13	64.46	68.46	72.15	75.42
2006	2.14	6.73	12.32	18.93	27.13	34.70	40.65	46.16	51.36	56.24	60.82	65.08	69.02	72.65	75.83
2007	2.32	7.24	13.65	20.85	28.75	36.16	42.00	47.41	52.52	57.31	61.80	65.98	69.84	73.40	76.52
2008	2.33	7.83	14.84	21.89	29.70	37.04	42.83	48.20	53.25	58.00	62.44	66.57	70.38	73.89	76.97
2009	2.51	8.41	15.26	22.32	30.24	37.69	43.49	48.84	53.86	58.58	62.98	67.07	70.85	74.32	77.37
2010	2.87	8.85	15.76	22.83	30.78	38.23	44.10	49.52	54.60	59.36	63.78	67.87	71.65	75.10	78.11
2011	2.87	8.92	16.03	23.39	31.62	39.31	45.34	50.86	56.03	60.83	65.27	69.35	73.10	76.50	79.45
2012	2.93	9.05	16.15	23.52	31.77	39.45	45.46	50.99	56.15	60.95	65.38	69.47	73.20	76.61	79.55

Conditional Claim Rates **Adjustable Rate Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1986	0.00	0.65	1.88	2.20	2.61	3.10	2.22	1.34	1.47	0.81	0.47	0.95	0.38	0.65	0.50	0.41	0.15	0.26	0.10	0.14	0.14	0.13	0.10	0.09	0.08	0.07	0.06	0.06	0.05
1987	0.00	0.15	0.88	1.83	2.32	2.00	1.53	1.25	1.04	0.80	0.98	0.86	0.59	0.62	0.32	0.35	0.23	0.16	0.14	0.17	0.18	0.13	0.11	0.10	0.09	0.08	0.07	0.07	0.06
1988	0.01	0.34	1.33	1.90	2.26	1.71	1.46	1.27	1.07	1.06	1.22	0.97	0.97	0.63	0.37	0.50	0.44	0.16	0.17	0.18	0.13	0.11	0.10	0.09	0.08	0.08	0.07	0.06	0.06
1989	0.00	0.51	1.68	2.25	2.23	1.86	1.18	1.23	1.45	1.14	1.01	1.04	1.16	1.05	0.27	0.32	0.42	0.20	0.21	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06
1990	0.00	0.21	0.67	1.09	1.43	1.22	1.68	1.96	1.75	1.17	1.24	0.61	0.41	0.52	0.33	0.17	0.21	0.22	0.16	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05
1991	0.00	0.08	0.60	0.93	1.25	1.46	2.00	1.99	1.65	1.53	0.86	0.56	0.44	0.51	0.33	0.23	0.25	0.18	0.15	0.14	0.13	0.12	0.10	0.09	0.08	0.08	0.07	0.06	0.06
1992	0.00	0.14	0.64	1.02	1.45	2.12	2.09	1.66	1.52	0.82	0.61	0.65	0.44	0.38	0.27	0.28	0.21	0.17	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06
1993	0.00	0.17	0.69	1.29	2.28	2.24	1.92	1.71	1.00	0.79	0.91	0.58	0.44	0.29	0.31	0.23	0.19	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06
1994	0.00	0.17	0.90	2.06	2.59	2.40	1.98	1.21	1.04	1.08	0.80	0.53	0.33	0.34	0.25	0.21	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06
1995	0.01	0.28	1.66	3.07	3.99	3.20	2.22	2.02	2.46	1.88	0.82	0.37	0.40	0.28	0.24	0.22	0.20	0.18	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06
1996	0.00	0.29	1.55	3.39	3.76	2.79	2.92	3.45	2.43	1.55	0.75	0.77	0.56	0.48	0.45	0.40	0.37	0.33	0.30	0.27	0.25	0.22	0.20	0.18	0.17	0.15	0.13	0.12	0.11
1997	0.00	0.36	1.68	3.02	2.89	3.53	4.01	2.79	1.84	0.98	0.90	0.64	0.55	0.52	0.47	0.43	0.39	0.35	0.32	0.29	0.26	0.24	0.21	0.19	0.17	0.16	0.14	0.13	0.11
1998	0.02	0.77	2.11	2.43	3.16	3.55	2.81	2.24	1.30	1.17	0.77	0.66	0.62	0.56	0.51	0.47	0.42	0.38	0.35	0.32	0.29	0.26	0.23	0.21	0.19	0.17	0.15	0.14	0.13
1999	0.00	0.16	0.93	2.13	3.67	3.16	2.26	1.55	1.47	0.96	0.71	0.64	0.59	0.54	0.49	0.44	0.40	0.37	0.33	0.30	0.27	0.25	0.22	0.20	0.18	0.16	0.15	0.13	0.12
2000	0.00	0.42	1.65	3.26	3.09	2.57	1.79	1.73	1.18	0.87	0.72	0.65	0.59	0.54	0.49	0.45	0.41	0.37	0.33	0.30	0.27	0.25	0.22	0.20	0.18	0.16	0.15	0.13	0.12
2001	0.00	0.24	1.33	1.88	1.93	1.85	2.14	1.48	1.13	0.92	0.74	0.65	0.59	0.54	0.49	0.45	0.41	0.37	0.34	0.30	0.27	0.25	0.22	0.20	0.18	0.17	0.15	0.13	0.12
2002	0.00	0.21	1.51	2.03	2.23	2.42	1.96	1.55	1.26	0.99	0.79	0.70	0.64	0.58	0.53	0.48	0.44	0.40	0.36	0.33	0.30	0.27	0.24	0.22	0.20	0.18	0.16	0.15	0.13
2003	0.01	0.48	1.54	2.37	2.81	2.20	2.01	1.68	1.31	1.02	0.83	0.75	0.68	0.62	0.57	0.52	0.47	0.43	0.39	0.35	0.32	0.29	0.26	0.23	0.21	0.19	0.17	0.16	0.14
2004	0.07	0.65	1.94	3.06	2.48	2.16	2.10	1.69	1.30	1.01	0.83	0.75	0.68	0.62	0.57	0.52	0.47	0.43	0.39	0.35	0.32	0.29	0.26	0.23	0.21	0.19	0.17	0.16	0.14
2005	0.07	1.32	3.03	3.36	2.98	2.75	2.55	2.00	1.47	1.08	0.85	0.77	0.70	0.64	0.58	0.53	0.48	0.44	0.40	0.36	0.32	0.29	0.27	0.24	0.22	0.20	0.18	0.16	0.14
2006	0.24	1.91	2.88	3.27	3.15	2.86	2.60	2.02	1.48	1.06	0.86	0.77	0.71	0.64	0.59	0.53	0.48	0.44	0.40	0.36	0.33	0.30	0.27	0.24	0.22	0.20	0.18	0.16	0.14
2007	0.20	1.36	2.50	3.17	3.02	2.74	2.49	1.93	1.41	1.04	0.85	0.77	0.70	0.64	0.58	0.53	0.48	0.44	0.39	0.36	0.32	0.29	0.27	0.24	0.22	0.20	0.18	0.16	0.14
2008	0.15	1.26	2.52	3.10	2.96	2.69	2.45	1.90	1.39	1.04	0.85	0.76	0.70	0.64	0.58	0.53	0.48	0.43	0.39	0.36	0.32	0.29	0.26	0.24	0.22	0.19	0.18	0.16	0.14
2009	0.15	1.30	2.51	3.10	2.97	2.70	2.46	1.91	1.40	1.04	0.85	0.77	0.70	0.64	0.58	0.53	0.48	0.44	0.40	0.36	0.32	0.29	0.27	0.24	0.22	0.20	0.18	0.16	0.14
2010	0.16	1.30	2.49	3.10	2.98	2.72	2.48	1.92	1.40	1.04	0.85	0.77	0.70	0.64	0.58	0.53	0.48	0.44	0.40	0.36	0.33	0.29	0.27	0.24	0.22	0.20	0.18	0.16	0.14
2011	0.16	1.26	2.47	3.08	2.97	2.71	2.46	1.91	1.40	1.04	0.85	0.76	0.70	0.64	0.58	0.53	0.48	0.43	0.39	0.36	0.32	0.29	0.26	0.24	0.22	0.20	0.18	0.16	0.14
2012	0.16	1.26	2.48	3.10	2.98	2.72	2.48	1.93	1.41	1.04	0.85	0.77	0.70	0.64	0.58	0.53	0.48	0.44	0.39	0.36	0.32	0.29	0.26	0.24	0.22	0.20	0.18	0.16	0.14

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Conditional Prepayment Rates **Adjustable Rate Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1986	0.37	2.29	2.99	4.05	5.76	6.68	10.60	13.14	11.40	6.17	7.55	7.99	12.31	12.59	8.59	9.73	12.50	12.91	9.85	7.10	5.59	7.39	6.06	5.06	4.34	3.91	3.52	3.17	2.86
1987	0.04	0.68	2.34	4.69	6.05	9.36	13.27	12.07	6.32	8.47	8.81	13.49	15.25	10.05	14.37	14.76	16.86	12.22	8.73	6.46	8.47	7.03	6.02	5.12	4.61	4.16	3.75	3.37	3.04
1988	0.28	1.59	4.66	7.10	10.09	14.44	12.64	6.59	9.32	8.42	13.14	13.81	10.05	14.24	14.90	14.65	11.53	9.84	7.33	9.58	8.03	6.58	5.72	5.16	4.65	4.19	3.78	3.40	3.06
1989	0.23	2.67	6.37	9.51	14.78	13.11	7.66	9.35	9.04	14.56	15.69	9.13	13.18	16.44	13.92	11.35	10.34	8.12	10.54	8.65	7.16	6.21	5.61	5.06	4.56	4.11	3.70	3.34	3.00
1990	0.11	1.78	5.37	9.86	11.89	8.35	12.47	11.36	16.95	16.54	12.60	18.59	20.20	20.38	16.85	11.18	9.40	12.17	10.12	8.73	7.45	6.73	6.07	5.48	4.94	4.45	4.01	3.62	3.26
1991	0.11	1.60	5.97	8.81	7.19	12.09	11.87	17.71	18.54	12.41	20.18	22.78	23.52	18.87	13.38	9.36	12.22	10.47	8.76	7.57	6.83	6.17	5.56	5.02	4.52	4.08	3.67	3.31	2.98
1992	0.20	2.94	6.86	7.28	13.39	12.28	19.94	20.09	13.08	20.76	22.73	24.71	19.72	14.37	10.32	13.21	11.16	9.47	8.17	7.38	6.66	6.01	5.43	4.89	4.41	3.98	3.58	3.23	2.91
1993	0.49	3.47	5.52	12.90	11.42	19.91	20.56	12.79	24.11	25.16	27.88	23.42	16.69	11.33	14.64	12.60	10.54	9.14	8.27	7.47	6.75	6.09	5.49	4.95	4.47	4.03	3.63	3.27	2.94
1994	0.28	2.72	10.57	11.53	21.00	20.22	13.00	24.24	25.75	28.85	24.84	18.72	12.71	16.26	13.86	11.73	10.16	9.19	8.31	7.51	6.78	6.12	5.52	4.98	4.49	4.05	3.65	3.29	2.96
1995	1.27	8.35	14.38	31.55	23.62	13.65	24.93	25.12	26.42	24.11	20.16	13.27	17.03	14.73	12.34	10.74	9.72	8.79	7.95	7.18	6.48	5.85	5.28	4.76	4.29	3.87	3.48	3.14	2.83
1996	0.42	5.08	31.33	30.71	15.80	29.89	26.00	25.83	24.48	23.29	20.06	25.61	22.21	18.95	16.55	15.04	13.65	12.38	11.22	10.16	9.19	8.31	7.51	6.78	6.12	5.52	4.98	4.49	4.05
1997	0.70	14.60	31.90	18.31	36.47	26.60	25.80	23.84	22.42	20.17	27.13	23.76	20.38	17.81	16.20	14.72	13.36	12.12	10.98	9.94	8.99	8.13	7.35	6.63	5.99	5.40	4.87	4.39	3.96
1998	3.00	18.76	16.00	34.21	26.94	26.29	25.22	23.03	19.65	27.20	25.87	21.79	19.27	17.55	15.96	14.50	13.16	11.93	10.80	9.78	8.85	8.00	7.22	6.52	5.89	5.31	4.79	4.32	3.89
1999	0.57	3.51	33.20	31.17	28.55	24.12	23.72	20.09	29.03	27.81	26.32	23.48	21.44	19.56	17.81	16.20	14.72	13.36	12.11	10.97	9.93	8.98	8.12	7.34	6.62	5.98	5.39	4.86	4.38
2000	0.77	28.66	27.76	27.26	22.75	23.14	19.25	27.55	27.53	26.14	24.67	22.82	20.83	18.99	17.29	15.72	14.28	12.96	11.75	10.64	9.63	8.71	7.87	7.11	6.42	5.79	5.23	4.71	4.25
2001	4.07	15.97	26.28	24.08	26.15	19.28	26.92	26.83	26.34	25.50	25.16	23.46	21.42	19.53	17.78	16.17	14.69	13.33	12.08	10.94	9.91	8.96	8.10	7.31	6.60	5.96	5.38	4.85	4.37
2002	1.92	24.68	21.42	26.74	20.96	26.36	25.05	24.85	25.09	25.37	25.02	23.28	21.26	19.39	17.66	16.06	14.59	13.24	12.01	10.88	9.84	8.90	8.05	7.27	6.57	5.93	5.35	4.82	4.35
2003	5.36	17.02	25.87	22.16	27.38	24.70	23.47	23.91	25.18	25.29	24.72	22.78	20.80	18.96	17.26	15.70	14.26	12.94	11.73	10.62	9.61	8.70	7.86	7.10	6.41	5.79	5.22	4.71	4.24
2004	3.92	22.33	23.87	30.17	26.22	23.29	23.04	24.36	25.58	25.68	24.94	22.94	20.95	19.10	17.39	15.82	14.37	13.04	11.82	10.71	9.69	8.77	7.92	7.16	6.46	5.83	5.26	4.75	4.28
2005	6.46	18.56	26.52	23.72	21.32	19.84	20.93	22.77	24.70	25.44	25.03	23.07	21.07	19.21	17.50	15.91	14.46	13.12	11.90	10.78	9.75	8.82	7.98	7.21	6.51	5.87	5.30	4.78	4.31
2006	6.68	21.25	23.39	22.07	19.90	19.46	20.70	22.58	24.55	25.41	24.80	22.82	20.84	19.00	17.30	15.73	14.29	12.97	11.75	10.65	9.64	8.72	7.88	7.12	6.43	5.80	5.23	4.72	4.25
2007	7.81	18.65	22.44	21.76	20.52	20.03	21.21	23.10	25.02	25.63	24.93	22.95	20.96	19.11	17.40	15.83	14.38	13.05	11.83	10.72	9.70	8.77	7.93	7.16	6.47	5.84	5.27	4.75	4.28
2008	6.11	17.12	21.61	22.05	20.71	20.15	21.30	23.19	25.03	25.55	24.83	22.85	20.87	19.03	17.33	15.76	14.31	12.99	11.78	10.67	9.65	8.73	7.89	7.13	6.44	5.81	5.24	4.73	4.26
2009	5.74	16.56	22.08	22.21	20.80	20.22	21.37	23.23	25.09	25.60	24.88	22.90	20.91	19.07	17.36	15.79	14.34	13.01	11.80	10.69	9.67	8.75	7.91	7.15	6.45	5.82	5.25	4.74	4.27
2010	5.61	17.78	22.58	22.25	20.76	20.19	21.34	23.20	25.11	25.65	24.93	22.94	20.95	19.10	17.40	15.82	14.37	13.04	11.82	10.71	9.69	8.77	7.93	7.16	6.47	5.84	5.26	4.75	4.28
2011	6.04	18.38	22.72	22.30	20.77	20.20	21.38	23.23	25.13	25.67	24.96	22.97	20.97	19.12	17.41	15.84	14.39	13.05	11.84	10.72	9.70	8.78	7.93	7.17	6.47	5.84	5.27	4.75	4.28
2012	6.05	18.35	22.67	22.17	20.66	20.11	21.24	23.08	24.95	25.55	24.85	22.87	20.88	19.03	17.33	15.76	14.31	12.99	11.77	10.67	9.65	8.73	7.89	7.13	6.44	5.81	5.24	4.72	4.26

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Cumulative Claim Rates **Adjustable Rate Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1986	0.00	0.65	2.47	4.49	6.74	9.19	10.77	11.61	12.39	12.76	12.97	13.34	13.48	13.68	13.82	13.92	13.96	14.01	14.02	14.04	14.06	14.08	14.09	14.10	14.11	14.12	14.13	14.13	14.14
1987	0.00	0.15	1.03	2.78	4.87	6.51	7.62	8.40	8.96	9.36	9.80	10.15	10.36	10.54	10.63	10.71	10.75	10.77	10.79	10.81	10.84	10.85	10.86	10.87	10.88	10.88	10.89	10.90	10.90
1988	0.01	0.34	1.64	3.39	5.28	6.54	7.44	8.11	8.63	9.09	9.58	9.90	10.18	10.35	10.43	10.52	10.59	10.61	10.63	10.65	10.67	10.68	10.69	10.70	10.70	10.71	10.71	10.72	10.72
1989	0.00	0.51	2.13	4.12	5.88	7.09	7.74	8.36	9.02	9.48	9.82	10.11	10.41	10.64	10.69	10.74	10.79	10.82	10.84	10.86	10.87	10.88	10.89	10.89	10.90	10.91	10.91	10.91	10.92
1990	0.00	0.21	0.87	1.87	3.04	3.91	4.98	6.06	6.90	7.35	7.75	7.92	8.01	8.10	8.14	8.16	8.19	8.21	8.22	8.23	8.24	8.24	8.25	8.25	8.26	8.26	8.27	8.27	8.27
1991	0.00	0.08	0.68	1.53	2.57	3.67	4.99	6.11	6.85	7.41	7.67	7.81	7.90	7.97	8.01	8.03	8.05	8.07	8.08	8.09	8.09	8.10	8.11	8.11	8.11	8.12	8.12	8.12	8.13
1992	0.00	0.14	0.75	1.66	2.85	4.33	5.58	6.36	6.91	7.17	7.32	7.44	7.50	7.54	7.57	7.59	7.61	7.62	7.63	7.64	7.65	7.65	7.66	7.66	7.66	7.67	7.67	7.67	7.67
1993	0.00	0.17	0.83	1.99	3.74	5.23	6.23	6.92	7.26	7.47	7.64	7.72	7.76	7.79	7.81	7.83	7.84	7.85	7.85	7.86	7.86	7.87	7.87	7.88	7.88	7.88	7.88	7.88	7.89
1994	0.00	0.17	1.04	2.81	4.72	6.08	6.95	7.40	7.69	7.91	8.02	8.07	8.10	8.13	8.14	8.16	8.16	8.17	8.18	8.18	8.19	8.19	8.19	8.20	8.20	8.20	8.20	8.20	8.20
1995	0.01	0.28	1.78	4.11	6.09	7.23	7.89	8.33	8.72	8.93	9.00	9.03	9.05	9.06	9.07	9.08	9.09	9.09	9.10	9.10	9.10	9.10	9.11	9.11	9.11	9.11	9.11	9.11	9.11
1996	0.00	0.29	1.75	3.89	5.46	6.39	7.05	7.61	7.88	8.01	8.06	8.10	8.12	8.13	8.14	8.15	8.15	8.16	8.16	8.16	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.18
1997	0.00	0.36	1.78	3.47	4.75	5.69	6.44	6.81	6.99	7.06	7.11	7.14	7.15	7.17	7.18	7.18	7.19	7.19	7.20	7.20	7.20	7.20	7.21	7.21	7.21	7.21	7.21	7.21	7.21
1998	0.02	0.77	2.41	3.96	5.24	6.25	6.80	7.13	7.26	7.36	7.41	7.44	7.46	7.48	7.49	7.50	7.50	7.51	7.51	7.52	7.52	7.52	7.52	7.52	7.53	7.53	7.53	7.53	7.53
1999	0.00	0.16	1.06	2.40	3.95	4.85	5.31	5.55	5.73	5.81	5.85	5.88	5.90	5.91	5.92	5.93	5.93	5.94	5.94	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.96
2000	0.00	0.42	1.58	3.20	4.27	4.93	5.27	5.53	5.65	5.72	5.76	5.78	5.80	5.82	5.83	5.83	5.84	5.84	5.85	5.85	5.85	5.85	5.85	5.86	5.86	5.86	5.86	5.86	5.86
2001	0.00	0.23	1.30	2.39	3.23	3.80	4.32	4.58	4.72	4.80	4.85	4.88	4.91	4.92	4.93	4.94	4.95	4.95	4.96	4.96	4.96	4.96	4.97	4.97	4.97	4.97	4.97	4.97	4.97
2002	0.00	0.21	1.32	2.48	3.38	4.13	4.56	4.81	4.96	5.05	5.10	5.14	5.16	5.17	5.19	5.20	5.20	5.21	5.21	5.22	5.22	5.22	5.22	5.22	5.22	5.23	5.23	5.23	5.23
2003	0.01	0.46	1.66	3.00	4.20	4.86	5.30	5.57	5.73	5.82	5.88	5.91	5.94	5.96	5.97	5.98	5.99	5.99	6.00	6.00	6.00	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.02
2004	0.07	0.69	2.13	3.80	4.71	5.27	5.68	5.93	6.07	6.15	6.20	6.23	6.25	6.27	6.28	6.29	6.29	6.30	6.30	6.31	6.31	6.31	6.31	6.31	6.32	6.32	6.32	6.32	6.32
2005	0.07	1.30	3.58	5.35	6.49	7.29	7.87	8.21	8.40	8.51	8.57	8.61	8.63	8.65	8.67	8.68	8.69	8.69	8.70	8.70	8.71	8.71	8.71	8.71	8.71	8.71	8.72	8.72	8.72
2006	0.24	2.02	4.07	5.80	7.04	7.91	8.52	8.88	9.08	9.19	9.26	9.30	9.33	9.35	9.36	9.38	9.38	9.39	9.40	9.40	9.40	9.41	9.41	9.41	9.41	9.41	9.42	9.42	9.42
2007	0.20	1.46	3.30	5.05	6.30	7.17	7.78	8.14	8.34	8.44	8.51	8.55	8.58	8.60	8.62	8.63	8.64	8.64	8.65	8.65	8.66	8.66	8.66	8.66	8.67	8.67	8.67	8.67	8.67
2008	0.15	1.33	3.25	5.05	6.34	7.23	7.86	8.23	8.43	8.54	8.61	8.65	8.68	8.71	8.72	8.74	8.75	8.75	8.76	8.76	8.77	8.77	8.77	8.77	8.78	8.78	8.78	8.78	8.78
2009	0.15	1.38	3.32	5.12	6.41	7.31	7.94	8.31	8.51	8.63	8.69	8.74	8.77	8.79	8.81	8.82	8.83	8.84	8.84	8.85	8.85	8.85	8.86	8.86	8.86	8.86	8.86	8.86	8.86
2010	0.16	1.39	3.28	5.05	6.32	7.21	7.83	8.20	8.40	8.51	8.57	8.62	8.65	8.67	8.69	8.70	8.71	8.71	8.72	8.72	8.73	8.73	8.73	8.73	8.74	8.74	8.74	8.74	8.74
2011	0.16	1.34	3.20	4.93	6.18	7.05	7.66	8.02	8.22	8.33	8.39	8.43	8.46	8.49	8.50	8.51	8.52	8.53	8.53	8.54	8.54	8.54	8.55	8.55	8.55	8.55	8.55	8.55	8.55
2012	0.16	1.34	3.21	4.96	6.22	7.10	7.71	8.08	8.28	8.39	8.45	8.50	8.53	8.55	8.56	8.58	8.58	8.59	8.60	8.60	8.60	8.61	8.61	8.61	8.61	8.61	8.62	8.62	8.62

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8.62

Cumulative Prepayment Rates **Adjustable Rate Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1986	0.37	2.65	5.55	9.28	14.24	19.52	27.08	35.25	41.30	44.16	47.41	50.58	55.02	58.99	61.33	63.75	66.54	69.06	70.73	71.81	72.60	73.59	74.33	74.92	75.40	75.81	76.16	76.47	76.74
1987	0.04	0.73	3.05	7.54	12.97	20.66	30.33	37.82	41.22	45.44	49.42	54.92	60.25	63.20	66.97	70.28	73.49	75.41	76.62	77.43	78.43	79.18	79.78	80.26	80.67	81.02	81.32	81.59	81.82
1988	0.28	1.86	6.42	12.95	21.39	31.98	39.75	43.23	47.77	51.44	56.62	61.29	64.19	67.83	71.09	73.79	75.60	76.96	77.87	78.97	79.81	80.43	80.94	81.37	81.74	82.06	82.33	82.57	82.77
1989	0.23	2.90	9.05	17.50	29.08	37.61	41.85	46.56	50.64	56.51	61.85	64.44	67.79	71.37	73.88	75.63	77.04	78.03	79.20	80.06	80.71	81.24	81.68	82.06	82.38	82.65	82.89	83.10	83.28
1990	0.11	1.88	7.14	16.21	25.95	31.88	39.89	46.15	54.25	60.67	64.70	69.82	74.32	77.92	80.28	81.57	82.54	83.67	84.49	85.12	85.62	86.03	86.38	86.67	86.92	87.14	87.32	87.48	87.62
1991	0.11	1.70	7.57	15.65	21.61	30.78	38.56	48.56	56.96	61.45	67.74	73.34	77.77	80.48	82.02	82.96	84.06	84.88	85.50	85.99	86.39	86.73	87.02	87.26	87.47	87.65	87.81	87.94	88.06
1992	0.20	3.13	9.77	16.29	27.28	35.86	47.78	57.15	61.93	68.39	73.95	78.58	81.33	82.94	83.92	85.04	85.87	86.48	86.97	87.36	87.70	87.98	88.21	88.42	88.59	88.74	88.87	88.98	89.08
1993	0.49	3.94	9.24	20.84	29.65	42.91	53.58	58.72	67.00	73.48	78.79	81.97	83.69	84.66	85.76	86.57	87.16	87.62	88.00	88.31	88.56	88.78	88.97	89.12	89.26	89.37	89.47	89.56	89.63
1994	0.28	2.99	13.23	23.12	38.68	50.12	55.81	64.84	71.99	77.85	81.39	83.37	84.46	85.67	86.53	87.15	87.63	88.02	88.33	88.60	88.81	89.00	89.15	89.29	89.40	89.50	89.58	89.65	89.72
1995	1.27	9.51	22.48	46.38	58.07	62.96	70.39	75.85	80.03	82.74	84.42	85.29	86.26	86.95	87.44	87.82	88.12	88.36	88.57	88.73	88.87	88.99	89.09	89.18	89.25	89.32	89.37	89.42	89.46
1996	0.42	5.47	35.00	54.42	61.01	71.03	76.90	81.05	83.82	85.76	87.01	88.27	89.08	89.61	89.98	90.27	90.48	90.65	90.78	90.89	90.98	91.05	91.11	91.16	91.20	91.23	91.26	91.29	91.31
1997	0.70	15.19	42.13	52.40	68.49	75.61	80.43	83.56	85.72	87.19	88.75	89.73	90.37	90.81	91.14	91.39	91.58	91.73	91.85	91.94	92.02	92.08	92.13	92.18	92.22	92.25	92.27	92.30	92.32
1998	3.00	21.20	33.68	55.54	66.45	73.89	78.90	82.19	84.29	86.59	88.15	89.12	89.78	90.27	90.63	90.90	91.11	91.28	91.41	91.51	91.60	91.67	91.73	91.78	91.82	91.85	91.88	91.91	91.93
1999	0.57	4.06	35.86	55.52	67.53	74.41	79.33	82.42	85.91	88.23	89.80	90.82	91.53	92.03	92.40	92.67	92.88	93.04	93.16	93.26	93.34	93.40	93.45	93.50	93.53	93.57	93.59	93.61	93.63
2000	0.77	29.21	48.74	62.29	70.14	76.06	79.72	83.86	86.78	88.76	90.12	91.06	91.72	92.19	92.53	92.79	92.99	93.14	93.26	93.35	93.43	93.49	93.54	93.59	93.62	93.65	93.68	93.70	93.72
2001	4.07	19.39	40.52	54.53	65.79	71.76	78.34	82.99	86.27	88.57	90.23	91.39	92.19	92.75	93.17	93.47	93.71	93.89	94.03	94.14	94.23	94.30	94.36	94.41	94.45	94.48	94.51	94.54	94.56
2002	1.92	26.12	41.90	57.08	65.56	73.75	79.29	83.30	86.28	88.50	90.12	91.23	92.00	92.55	92.95	93.25	93.48	93.65	93.79	93.90	93.99	94.06	94.12	94.16	94.20	94.24	94.27	94.29	94.31
2003	5.36	21.47	41.66	54.22	65.93	73.31	78.43	82.33	85.37	87.62	89.24	90.36	91.13	91.69	92.09	92.40	92.63	92.81	92.95	93.06	93.15	93.22	93.29	93.34	93.38	93.41	93.44	93.47	93.49
2004	3.92	25.36	43.01	59.56	69.17	75.25	79.74	83.29	86.05	88.07	89.51	90.50	91.18	91.67	92.03	92.30	92.50	92.66	92.78	92.88	92.96	93.02	93.08	93.12	93.16	93.19	93.21	93.24	93.25
2005	6.46	23.81	43.66	56.18	64.38	70.16	74.88	78.81	82.01	84.45	86.21	87.42	88.26	88.85	89.29	89.61	89.86	90.05	90.20	90.32	90.42	90.49	90.56	90.61	90.65	90.69	90.72	90.75	90.77
2006	6.68	26.46	43.19	54.83	62.66	68.56	73.43	77.50	80.85	83.41	85.24	86.50	87.37	88.00	88.46	88.80	89.06	89.26	89.42	89.55	89.65	89.73	89.80	89.86	89.90	89.94	89.98	90.00	90.03
2007	7.81	24.97	41.48	53.49	62.00	68.35	73.54	77.85	81.36	84.00	85.88	87.17	88.07	88.71	89.18	89.53	89.79	90.00	90.16	90.29	90.39	90.47	90.54	90.60	90.65	90.69	90.72	90.75	90.77
2008	6.11	22.16	38.70	51.50	60.50	67.18	72.63	77.16	80.81	83.56	85.52	86.86	87.80	88.47	88.96	89.32	89.60	89.82	89.98	90.12	90.23	90.31	90.39	90.45	90.50	90.54	90.58	90.61	90.63
2009	5.74	21.32	38.39	51.33	60.39	67.10	72.57	77.10	80.76	83.51	85.46	86.80	87.73	88.40	88.89	89.25	89.53	89.74	89.91	90.04	90.15	90.24	90.31	90.37	90.42	90.46	90.50	90.53	90.55
2010	5.61	22.36	39.58	52.29	61.14	67.71	73.06	77.50	81.09	83.78	85.71	87.02	87.93	88.59	89.06	89.42	89.69	89.90	90.06	90.19	90.30	90.38	90.45	90.51	90.56	90.60	90.64	90.67	90.69
2011	6.04	23.28	40.41	52.98	61.72	68.21	73.50	77.87	81.42	84.08	85.97	87.27	88.17	88.81	89.28	89.63	89.90	90.11	90.27	90.40	90.50	90.58	90.65	90.71	90.76	90.80	90.83	90.86	90.89
2012	6.05	23.27	40.36	52.87	61.58	68.06	73.33	77.71	81.26	83.93	85.84	87.14	88.06	88.71	89.18	89.54	89.81	90.02	90.18	90.31	90.42	90.50	90.57	90.63	90.68	90.72	90.75	90.78	90.81

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Conditional Claim Rates **Adjustable Rate Streamline Refinance Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1988	0.00	0.70	0.73	3.13	1.69	0.94	1.14	1.18	3.66	1.43	1.67	0.00	2.33	0.00	0.00	0.00	0.00	0.03	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
1989	0.00	7.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1990	0.00	0.00	0.00	10.00	0.00	0.00	25.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1991	0.00	0.00	0.55	0.94	0.36	1.23	3.13	1.82	0.00	0.00	0.00	0.00	0.00	0.00	0.07	0.06	0.04	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
1992	0.00	0.12	0.34	0.50	0.92	1.03	0.89	1.03	0.63	0.22	0.43	0.14	0.09	0.07	0.07	0.05	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1993	0.01	0.22	0.84	1.56	2.47	2.13	1.64	1.34	0.68	0.56	0.30	0.12	0.16	0.09	0.07	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
1994	0.01	0.45	1.84	3.04	2.84	2.42	1.65	0.82	0.56	0.37	0.30	0.20	0.12	0.09	0.05	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1995	0.02	0.48	1.89	2.40	3.91	2.93	0.90	1.40	0.88	0.40	0.19	0.16	0.11	0.06	0.04	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1996	0.01	0.36	1.87	3.36	2.94	1.46	1.66	1.30	1.01	1.34	0.68	0.47	0.27	0.18	0.15	0.11	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00
1997	0.01	0.33	1.55	3.30	2.39	2.41	2.43	1.15	1.55	0.87	0.59	0.34	0.23	0.18	0.14	0.10	0.08	0.06	0.04	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
1998	0.01	0.31	1.16	1.34	1.59	1.65	1.77	2.05	1.13	0.77	0.44	0.30	0.24	0.18	0.13	0.10	0.08	0.06	0.04	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
1999	0.01	0.14	0.57	1.33	3.01	2.24	2.00	1.58	1.11	0.62	0.42	0.33	0.25	0.19	0.14	0.11	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00
2000	0.00	0.15	1.39	3.87	2.83	2.38	1.87	1.36	0.75	0.52	0.41	0.31	0.23	0.18	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
2001	0.00	0.17	1.77	2.43	2.03	1.85	1.85	1.13	0.74	0.59	0.44	0.34	0.25	0.19	0.14	0.11	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2002	0.00	0.30	1.76	2.09	2.06	2.08	1.61	1.10	0.80	0.58	0.44	0.33	0.25	0.19	0.14	0.11	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2003	0.01	0.55	1.60	2.01	2.06	1.63	1.48	1.10	0.74	0.55	0.42	0.32	0.24	0.18	0.14	0.10	0.08	0.06	0.04	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
2004	0.07	0.75	1.66	2.01	1.60	1.55	1.53	1.06	0.72	0.52	0.40	0.30	0.23	0.17	0.13	0.10	0.07	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
2005	0.05	1.34	2.81	2.58	2.18	2.20	2.09	1.42	0.88	0.57	0.41	0.31	0.23	0.18	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
2006	0.26	1.75	2.36	2.31	2.32	2.31	2.11	1.42	0.84	0.54	0.40	0.30	0.23	0.17	0.13	0.10	0.07	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
2007	0.21	1.15	1.91	2.21	2.15	2.17	1.98	1.30	0.79	0.53	0.40	0.30	0.23	0.17	0.13	0.10	0.07	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
2008	0.14	1.00	1.92	2.13	2.11	2.13	1.96	1.29	0.78	0.53	0.40	0.30	0.23	0.17	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
2009	0.14	1.05	1.89	2.10	2.08	2.10	1.93	1.27	0.78	0.53	0.40	0.30	0.23	0.17	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
2010	0.14	1.00	1.82	2.09	2.08	2.10	1.94	1.28	0.78	0.53	0.40	0.30	0.23	0.17	0.13	0.10	0.07	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
2011	0.14	0.97	1.80	2.09	2.09	2.12	1.95	1.30	0.79	0.54	0.40	0.31	0.23	0.17	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
2012	0.14	0.98	1.84	2.15	2.12	2.16	2.00	1.33	0.81	0.53	0.40	0.30	0.23	0.17	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00

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Conditional Prepayment Rates **Adjustable Rate Streamline Refinance Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1988	1.39	2.82	5.84	4.69	8.47	16.04	2.27	2.35	10.98	12.86	16.67	12.24	11.63	5.41	20.00	7.14	19.23	23.37	16.23	23.56	21.20	21.34	22.00	21.93	21.87	21.81	21.75	21.68	21.62
1989	0.00	7.69	0.00	9.09	0.00	10.00	11.11	12.50	14.29	16.67	20.00	25.00	33.33	0.00	50.00	0.00	7.56	14.05	20.58	20.79	18.77	20.43	20.37	20.31	20.25	20.19	20.13	20.07	20.02
1990	0.00	26.67	9.09	10.00	0.00	0.00	12.50	20.00	66.67	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1991	0.00	3.95	12.33	11.95	11.55	20.08	10.94	17.58	21.05	12.38	18.48	20.00	30.00	14.29	16.80	15.15	22.07	19.84	19.97	20.59	20.53	20.47	20.41	20.35	20.29	20.23	20.18	20.12	20.06
1992	0.63	7.15	11.66	10.16	15.69	12.87	19.84	18.82	13.72	18.94	21.83	25.00	16.19	14.26	16.45	22.11	19.12	19.74	20.42	20.36	20.31	20.25	20.19	20.13	20.07	20.01	19.96	19.90	19.84
1993	1.54	8.66	8.89	12.97	10.84	17.56	17.58	13.67	23.60	24.56	27.07	19.09	15.92	15.51	21.82	19.85	19.65	20.55	20.49	20.43	20.37	20.31	20.25	20.19	20.13	20.08	20.02	19.96	19.90
1994	2.79	6.73	11.04	10.21	15.95	16.55	11.96	19.43	21.28	25.72	20.53	16.72	15.20	21.19	19.29	19.04	20.02	19.96	19.90	19.85	19.80	19.75	19.69	19.64	19.58	19.52	19.46	19.41	19.34
1995	2.14	16.63	19.17	27.95	19.57	13.92	23.13	25.27	24.59	22.73	15.34	13.90	19.68	18.40	17.70	18.63	18.57	18.51	18.44	18.38	18.37	18.32	18.26	18.19	18.13	18.07	18.01	17.95	17.88
1996	2.27	19.08	39.57	32.74	15.80	28.28	27.30	27.93	25.37	24.87	24.65	32.81	29.45	29.73	30.88	30.79	30.69	30.60	30.50	30.41	30.31	30.21	30.12	30.02	29.93	29.83	29.74	29.64	29.55
1997	3.37	33.37	41.56	20.11	37.22	29.89	32.92	28.79	26.23	25.52	34.46	31.36	31.25	32.47	32.37	32.27	32.17	32.06	31.96	31.85	31.75	31.65	31.55	31.44	31.34	31.24	31.14	31.04	30.94
1998	8.42	37.26	21.97	39.30	32.89	35.64	28.01	29.91	25.83	34.83	31.98	31.72	33.07	32.99	32.89	32.80	32.71	32.61	32.52	32.42	32.28	32.18	32.08	31.99	31.89	31.80	31.70	31.61	31.51
1999	2.64	9.52	30.65	27.88	27.98	26.15	28.07	25.71	35.15	32.49	32.88	34.02	33.95	33.87	33.78	33.74	33.65	33.56	33.47	33.38	33.39	33.29	33.20	33.10	33.01	32.96	32.87	32.77	32.67
2000	1.91	22.75	22.46	21.08	21.91	25.26	24.01	34.14	32.30	31.46	33.03	32.96	32.88	32.80	32.72	32.65	32.57	32.48	32.39	32.29	32.20	32.11	32.02	31.93	31.83	31.74	31.65	31.56	31.47
2001	2.51	26.91	30.50	26.91	29.61	22.11	33.29	31.67	32.05	33.17	33.09	33.01	32.92	32.83	32.73	32.62	32.52	32.41	32.31	32.20	32.14	32.06	31.95	31.84	31.73	31.62	31.51	31.40	31.29
2002	4.47	32.29	26.70	28.61	23.63	30.11	30.05	31.94	33.51	33.59	33.54	33.48	33.41	33.34	33.27	33.19	33.11	33.03	32.94	32.86	32.78	32.69	32.61	32.52	32.44	32.35	32.27	32.18	32.10
2003	9.28	25.47	29.88	24.06	31.47	27.29	30.59	33.14	33.63	33.65	33.60	33.54	33.47	33.40	33.32	33.25	33.17	33.09	33.00	32.92	32.84	32.75	32.67	32.59	32.50	32.42	32.34	32.25	32.17
2004	8.01	28.83	24.89	32.64	28.55	27.69	31.98	33.04	33.58	33.66	33.60	33.53	33.46	33.38	33.31	33.23	33.15	33.07	32.98	32.89	32.81	32.72	32.63	32.55	32.46	32.37	32.29	32.20	32.12
2005	12.08	22.97	27.77	25.09	25.74	26.09	29.73	31.61	32.99	33.77	33.90	33.84	33.77	33.69	33.62	33.54	33.46	33.38	33.29	33.21	33.13	33.04	32.95	32.87	32.78	32.70	32.61	32.53	32.44
2006	13.20	27.49	24.60	25.63	26.24	25.86	29.46	31.45	33.15	33.85	33.84	33.77	33.70	33.63	33.55	33.47	33.39	33.31	33.22	33.14	33.05	32.97	32.88	32.80	32.71	32.62	32.53	32.45	32.36
2007	14.65	23.08	25.34	27.22	26.99	26.58	30.25	32.26	33.64	34.05	34.00	33.94	33.87	33.79	33.71	33.63	33.55	33.47	33.38	33.30	33.22	33.13	33.04	32.96	32.87	32.78	32.70	32.61	32.52
2008	11.25	22.66	26.49	27.60	27.23	26.72	30.38	32.44	33.76	34.10	34.04	33.98	33.91	33.84	33.76	33.68	33.60	33.52	33.44	33.35	33.27	33.18	33.10	33.01	32.93	32.84	32.76	32.67	32.59
2009	11.59	24.00	27.04	27.79	27.32	26.84	30.46	32.48	33.68	34.03	33.98	33.91	33.84	33.77	33.69	33.61	33.53	33.45	33.37	33.28	33.20	33.11	33.03	32.94	32.86	32.77	32.68	32.60	32.51
2010	12.16	25.93	27.80	27.79	27.26	26.78	30.36	32.32	33.59	33.96	33.92	33.85	33.78	33.71	33.63	33.56	33.48	33.39	33.31	33.23	33.14	33.06	32.97	32.89	32.80	32.72	32.63	32.55	32.46
2011	12.67	26.39	27.78	27.71	27.15	26.61	30.21	32.17	33.46	33.85	33.81	33.75	33.68	33.60	33.53	33.45	33.36	33.28	33.20	33.11	33.03	32.95	32.86	32.77	32.69	32.61	32.53	32.44	32.36
2012	12.65	26.42	27.65	27.47	26.95	26.40	29.99	31.95	33.36	33.86	33.82	33.76	33.69	33.61	33.53	33.45	33.37	33.29	33.20	33.12	33.03	32.95	32.86	32.78	32.69	32.60	32.52	32.43	32.35

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Cumulative Claim Rates **Adjustable Rate Streamline Refinance Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1988	0.00	0.69	1.39	4.17	5.56	6.25	6.94	7.64	9.72	10.42	11.11	11.11	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82
1989	0.00	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.70	7.70	7.70	7.70	7.70	7.70	7.70	7.70	7.70	7.70	7.70	7.70	7.70
1990	0.00	0.00	0.00	6.67	0.00	0.00	20.00	26.67	26.67	0.00	0.00	26.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1991	0.00	0.00	0.53	1.32	1.58	2.37	3.95	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75
1992	0.00	0.12	0.44	0.84	1.51	2.13	2.60	3.02	3.23	3.29	3.39	3.41	3.42	3.43	3.44	3.44	3.44	3.44	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45
1993	0.01	0.23	0.98	2.24	3.95	5.23	6.01	6.53	6.76	6.90	6.95	6.97	6.99	7.00	7.00	7.00	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01
1994	0.01	0.45	2.10	4.49	6.42	7.77	8.51	8.82	9.00	9.09	9.14	9.17	9.18	9.19	9.19	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20
1995	0.02	0.49	2.02	3.56	5.31	6.31	6.56	6.87	7.00	7.05	7.07	7.08	7.09	7.09	7.09	7.09	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10
1996	0.01	0.36	1.83	3.38	4.24	4.59	4.87	5.03	5.11	5.20	5.23	5.24	5.25	5.25	5.25	5.25	5.25	5.25	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26
1997	0.01	0.33	1.32	2.53	3.19	3.60	3.88	3.96	4.04	4.07	4.09	4.09	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10
1998	0.01	0.29	0.96	1.54	1.96	2.24	2.43	2.59	2.64	2.67	2.68	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69
1999	0.01	0.14	0.65	1.45	2.74	3.40	3.83	4.06	4.18	4.22	4.24	4.25	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26
2000	0.00	0.15	1.20	3.43	4.65	5.43	5.86	6.10	6.19	6.23	6.25	6.26	6.26	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27
2001	0.00	0.17	1.43	2.60	3.29	3.72	4.05	4.18	4.23	4.26	4.28	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29
2002	0.00	0.29	1.43	2.39	3.05	3.54	3.80	3.92	3.98	4.01	4.02	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03
2003	0.01	0.51	1.58	2.50	3.21	3.57	3.81	3.93	3.98	4.01	4.02	4.03	4.03	4.03	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04
2004	0.07	0.75	1.83	2.79	3.28	3.62	3.86	3.96	4.01	4.03	4.05	4.05	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06
2005	0.05	1.22	3.09	4.28	5.01	5.53	5.90	6.06	6.13	6.16	6.18	6.18	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19
2006	0.26	1.78	3.22	4.25	5.00	5.53	5.88	6.04	6.11	6.13	6.15	6.15	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16
2007	0.21	1.19	2.42	3.46	4.17	4.68	5.01	5.16	5.22	5.25	5.26	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27
2008	0.14	1.03	2.32	3.35	4.07	4.58	4.92	5.07	5.13	5.16	5.17	5.17	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18
2009	0.14	1.06	2.31	3.30	3.99	4.48	4.80	4.94	5.00	5.02	5.04	5.04	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05
2010	0.14	1.02	2.18	3.12	3.78	4.25	4.56	4.70	4.75	4.78	4.79	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80
2011	0.14	0.98	2.12	3.06	3.71	4.18	4.49	4.63	4.68	4.71	4.72	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73
2012	0.14	0.99	2.16	3.12	3.78	4.27	4.58	4.73	4.79	4.81	4.82	4.83	4.83	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84

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Cumulative Prepayment Rates **Adjustable Rate Streamline Refinance Mortgages** **by Credit Subsidy Endorsement Cohort**

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1988	1.39	4.17	9.72	13.89	20.83	32.64	34.03	35.42	41.67	47.92	54.86	59.03	62.50	63.89	68.75	70.14	73.61	77.02	78.83	81.04	82.55	83.75	84.73	85.49	86.08	86.54	86.89	87.17	87.39
1989	0.00	7.69	7.69	15.38	15.38	23.08	30.77	38.46	46.15	53.85	61.54	69.23	76.92	76.92	84.62	84.62	85.20	86.20	87.45	88.46	89.18	89.82	90.32	90.73	91.04	91.30	91.50	91.66	91.79
1990	0.00	26.67	33.33	40.00	0.00	0.00	46.67	53.33	66.67	0.00	0.00	73.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1991	0.00	3.95	15.79	25.79	34.21	47.11	52.63	60.26	67.63	71.05	75.53	79.47	84.21	85.79	87.38	88.57	90.05	91.08	91.91	92.60	93.14	93.57	93.91	94.19	94.40	94.57	94.71	94.82	94.90
1992	0.63	7.74	18.48	26.72	38.08	45.86	56.18	63.94	68.47	73.83	78.83	83.27	85.43	87.02	88.59	90.35	91.54	92.53	93.35	94.00	94.52	94.93	95.26	95.52	95.73	95.89	96.03	96.13	96.21
1993	1.54	10.06	18.04	28.54	36.05	46.58	55.05	60.37	68.18	74.34	79.42	82.02	83.77	85.20	86.91	88.11	89.07	89.88	90.52	91.02	91.42	91.74	92.00	92.20	92.36	92.48	92.59	92.67	92.73
1994	2.79	9.32	19.29	27.31	38.19	47.35	52.72	60.25	66.83	73.05	76.72	79.08	80.87	82.98	84.49	85.69	86.71	87.53	88.18	88.70	89.12	89.45	89.72	89.93	90.10	90.24	90.35	90.43	90.51
1995	2.14	18.41	33.95	51.85	60.58	65.32	71.89	77.33	81.22	83.90	85.28	86.35	87.64	88.61	89.37	90.03	90.56	91.00	91.35	91.64	91.87	92.06	92.21	92.34	92.44	92.52	92.59	92.65	92.69
1996	2.27	20.91	52.06	67.16	71.81	78.58	83.18	86.52	88.66	90.21	91.34	92.47	93.14	93.62	93.97	94.21	94.37	94.49	94.57	94.62	94.66	94.68	94.70	94.72	94.72	94.73	94.73	94.74	94.74
1997	3.37	35.61	62.23	69.56	79.95	84.99	88.75	90.87	92.23	93.18	94.13	94.69	95.07	95.34	95.52	95.64	95.73	95.78	95.82	95.84	95.86	95.87	95.88	95.89	95.89	95.89	95.90	95.90	95.90
1998	8.42	42.54	55.10	72.37	80.95	87.04	90.04	92.29	93.62	94.92	95.69	96.21	96.57	96.81	96.98	97.09	97.16	97.21	97.24	97.26	97.28	97.29	97.29	97.30	97.30	97.30	97.30	97.30	97.30
1999	2.64	11.91	38.86	55.73	67.71	75.44	81.38	85.18	88.96	91.19	92.70	93.74	94.42	94.87	95.16	95.36	95.49	95.57	95.63	95.66	95.69	95.71	95.72	95.72	95.73	95.73	95.73	95.74	95.74
2000	1.91	24.23	41.21	53.35	62.82	71.04	76.69	82.65	86.28	88.65	90.34	91.47	92.21	92.71	93.05	93.27	93.42	93.52	93.59	93.64	93.67	93.69	93.70	93.71	93.72	93.72	93.72	93.73	93.73
2001	2.51	28.75	50.43	63.39	73.46	78.60	84.49	88.12	90.59	92.31	93.44	94.19	94.69	95.03	95.25	95.40	95.50	95.57	95.61	95.64	95.66	95.68	95.69	95.69	95.70	95.70	95.70	95.70	95.70
2002	4.47	35.32	52.51	65.68	73.23	80.37	85.21	88.72	91.18	92.81	93.88	94.58	95.05	95.35	95.56	95.69	95.78	95.84	95.88	95.91	95.93	95.94	95.95	95.95	95.96	95.96	95.96	95.96	95.96
2003	9.28	32.39	52.44	63.50	74.20	80.36	85.28	88.89	91.31	92.89	93.93	94.62	95.07	95.37	95.57	95.70	95.79	95.85	95.88	95.91	95.93	95.94	95.95	95.95	95.96	95.96	95.96	95.96	95.96
2004	8.01	34.51	50.62	66.14	75.01	81.02	85.93	89.31	91.57	93.06	94.03	94.68	95.10	95.38	95.57	95.69	95.78	95.83	95.87	95.89	95.91	95.92	95.93	95.93	95.94	95.94	95.94	95.94	95.94
2005	12.08	32.27	50.74	62.33	70.92	77.20	82.33	86.05	88.66	90.42	91.58	92.34	92.84	93.17	93.38	93.53	93.62	93.68	93.73	93.75	93.77	93.78	93.79	93.80	93.80	93.80	93.81	93.81	93.81
2006	13.20	36.99	52.05	63.52	71.97	77.93	82.80	86.36	88.88	90.58	91.69	92.42	92.90	93.22	93.43	93.57	93.66	93.72	93.76	93.79	93.81	93.82	93.83	93.83	93.83	93.84	93.84	93.84	93.84
2007	14.65	34.30	50.65	63.42	72.36	78.60	83.65	87.31	89.84	91.52	92.62	93.34	93.81	94.12	94.33	94.46	94.55	94.61	94.65	94.68	94.69	94.70	94.71	94.72	94.72	94.72	94.72	94.73	94.73
2008	11.25	31.33	49.25	62.62	71.88	78.31	83.50	87.26	89.85	91.56	92.68	93.41	93.89	94.21	94.41	94.55	94.64	94.70	94.74	94.77	94.78	94.80	94.80	94.81	94.81	94.81	94.82	94.82	94.82
2009	11.59	32.77	50.66	63.73	72.74	78.99	84.02	87.65	90.15	91.80	92.88	93.59	94.05	94.36	94.56	94.69	94.78	94.84	94.87	94.90	94.92	94.93	94.94	94.94	94.94	94.95	94.95	94.95	94.95
2010	12.16	34.90	52.71	65.25	73.87	79.85	84.68	88.16	90.56	92.15	93.19	93.88	94.32	94.62	94.81	94.94	95.03	95.08	95.12	95.15	95.16	95.17	95.18	95.19	95.19	95.19	95.19	95.20	95.20
2011	12.67	35.68	53.27	65.63	74.13	80.03	84.80	88.24	90.63	92.22	93.26	93.94	94.39	94.68	94.88	95.01	95.09	95.15	95.19	95.21	95.23	95.24	95.25	95.26	95.26	95.26	95.26	95.26	95.26
2012	12.65	35.69	53.20	65.46	73.93	79.81	84.59	88.05	90.46	92.07	93.12	93.82	94.27	94.57	94.77	94.90	94.99	95.05	95.09	95.11	95.13	95.14	95.15	95.15	95.16	95.16	95.16	95.16	95.16

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