Loan Status

Number of Loans by Trade Status

- Closed-Audit Complete 0.39K (7.25%)
- Closed-In Audit 0.52K (9.74%)
- Closed-File sent to Cus... 0.96K (17.94%)
- Closed-Ready to trade 3.24K (60.35%)

Important KPIs

31.70%	60.44%
Debt to Income Ratio	Loan to Value Ratio
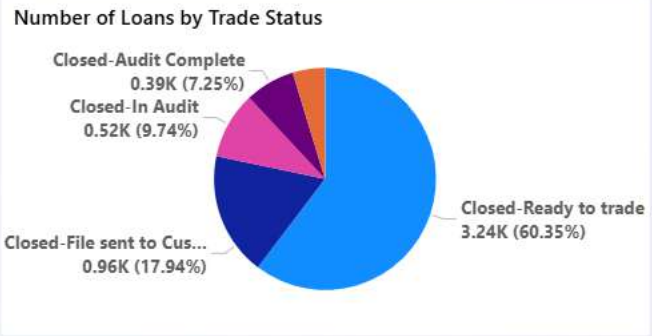
Loan Status

| loan_id	closing_date	file_in_audit	file_audit_complete	file_sent_to_custodian	file_at_custodian	Trade Status
5021364	9/3/2021	9/7/2021	9/13/2021	9/13/2021	9/15/2021	Closed-Ready to trade
5021367	8/27/2021	9/1/2021	9/3/2021	9/6/2021	9/8/2021	Closed-Ready to trade
5021369	8/21/2021	8/30/2021	8/31/2021	9/1/2021	9/3/2021	Closed-Ready to trade
5021371	9/13/2021	9/15/2021	9/17/2021	9/20/2021		Closed-File sent to Custodian
5021372	9/15/2021	9/20/2021	9/21/2021			Closed-Audit Complete
5021373	8/31/2021	9/6/2021	9/8/2021	9/13/2021	9/15/2021	Closed-Ready to trade
5021374	9/15/2021					Closed-Needs Audit
5021376	9/15/2021	9/20/2021				Closed-In Audit

Loan Balances

Amortization Schedule

loan_id	Sum of current_balance	first_payment_date	next_payment_due_date	Sum of Scheduled Principal Balance	Trade Status
5021444	$245,000	9/1/2021	9/1/2021	$244,222.7042894669	Closed-Ready to trade
5032479	$415,000	9/1/2021	9/1/2021	$413,097.408115946	Closed-Ready to trade
5022069	$85,000	10/1/2021	10/1/2021	$84,853.88650088204	Closed-Ready to trade
5022154	$545,000	10/1/2021	10/1/2021	$543,938.6337426041	Closed-Ready to trade
5022211	$405,000	10/1/2021	10/1/2021	$403,106.2816820839	Closed-Ready to trade
5022283	$385,000	10/1/2021	10/1/2021	$384,367.1640049047	Closed-Ready to trade
5022296	$445,000	10/1/2021	10/1/2021	$444,268.5402134613	Closed-Ready to trade
5022357	$165,000	10/1/2021	10/1/2021	$164,258.3992982471	Closed-Ready to trade
5022540	$305,000	10/1/2021	10/1/2021	$303,573.8664519397	Closed-Ready to trade
5022714	$285,000	10/1/2021	10/1/2021	$284,541.5883007376	Closed-Ready to trade
5022819	$245,000	10/1/2021	10/1/2021	$244,561.2674398862	Closed-Ready to trade
5022829	$135,000	10/1/2021	10/1/2021	$134,588.3438673172	Closed-Ready to trade
5022875	$335,000	10/1/2021	10/1/2021	$334,374.2616556273	Closed-Ready to trade
Total	**$233,485,000**			**$232,907,835.2524686**	

Trade Analysis

$102.23

Average of Price

Number of Loans by Benchmark Test Result

0.85K
(26.15%)

2.39K
(73.85%)
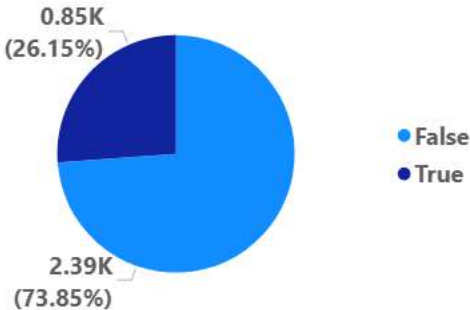
- False
- True

Trade Analysis Schedule

loan_id	umbs_price	Counterparty	Price ▼	Sum of Trade Amount	Sum of Trade Premium
5028070	107.09	storgan_manley	$108.68	$92,256.75	$7,371.24
5024510	106.41	bank_of_americans	$107.60	$69,833.04	$4,930.94
5033512	106.41	pj_logan	$107.54	$80,534.84	$5,643.09
5029440	106.41	storgan_manley	$107.44	$69,731.63	$4,829.53
5033614	106.41	storgan_manley	$107.44	$80,462.23	$5,572.72
5025676	106.41	pj_logan	$106.94	$112,122.89	$7,277.58
5024959	105.77	pj_logan	$106.90	$133,421.90	$8,606.05
5036861	105.77	pj_logan	$106.90	$144,095.65	$9,294.54
Total				**$896,159,913.95**	**($18,254,978.39)**

Trade Execution

Trade Amount by Counterparty

Counterparty	Trade Amount
storgan_manley	$92M
pj_logan	$62M
golden_sachs	$45M
bank_of_americans	$38M
smells_largo	$4M
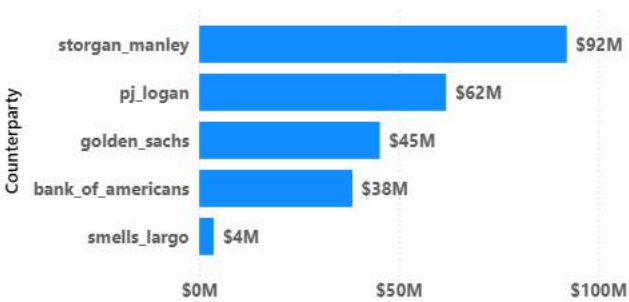
Trade Premium by Counterparty

Legend: bank_of_americ... • golden_sachs • pj_logan • smells_largo • storgan_m...

14.17%	18.27%	27.01%	39.77%
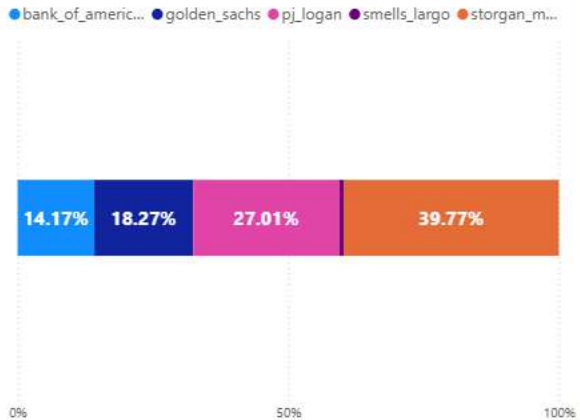
Trade Execution Detail

Counterparty	Count of loan_id	Sum of Scheduled Principal Balance	Sum of Trade Amount	Sum of Trade Premium
bank_of_americans	140	$37,202,306.59816015	$38,384,825.09	$1,182,518.49
golden_sachs	144	$43,723,845.7399696	$45,248,849.86	$1,525,004.12
pj_logan	224	$59,616,571.68337252	$61,870,879.12	$2,254,307.44
Total	**847**	**$232,907,835.2524687**	**$241,254,907.03**	**$8,347,071.78**

Profit Analysis

7.073%	5.00%
Loan Profit Margin	**Target Profit Margin**

Key influencers Top segments

What influences Price to [Increase ⌄] ?

When...   ....the average of Price increases by
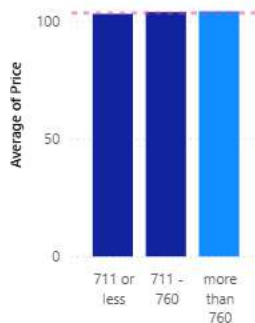
median_fico_score is more than 760 → 0.72

Loan to Value Ratio goes up 0.17 → 0.22

Debt to Income Ratio goes up 0.11 → 0.1

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

Average of Price (chart: 100, 50, 0)

median_fico_score (bins): 711 or less | 711 - 760 | more than 760

☐ Only show values that are influencers

Key influencers Top segments

What influences Price to [Decrease ⌄] ?

When...   ....the average of Price decreases by

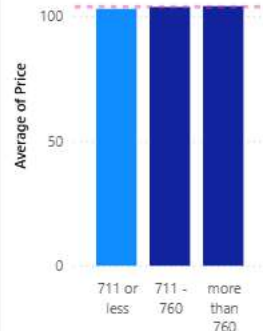**median_fico_score is 711 or less** → 0.85

Loan to Value Ratio goes down 0.17 → 0.22

Debt to Income Ratio goes down 0.11 → 0.1

← Price is more likely to decrease when median_fico_score is 711 or less than otherwise (on average).

Average of Price (chart: 100, 50, 0)

median_fico_score (bins): 711 or less | 711 - 760 | more than 760

☐ Only show values that are influencers