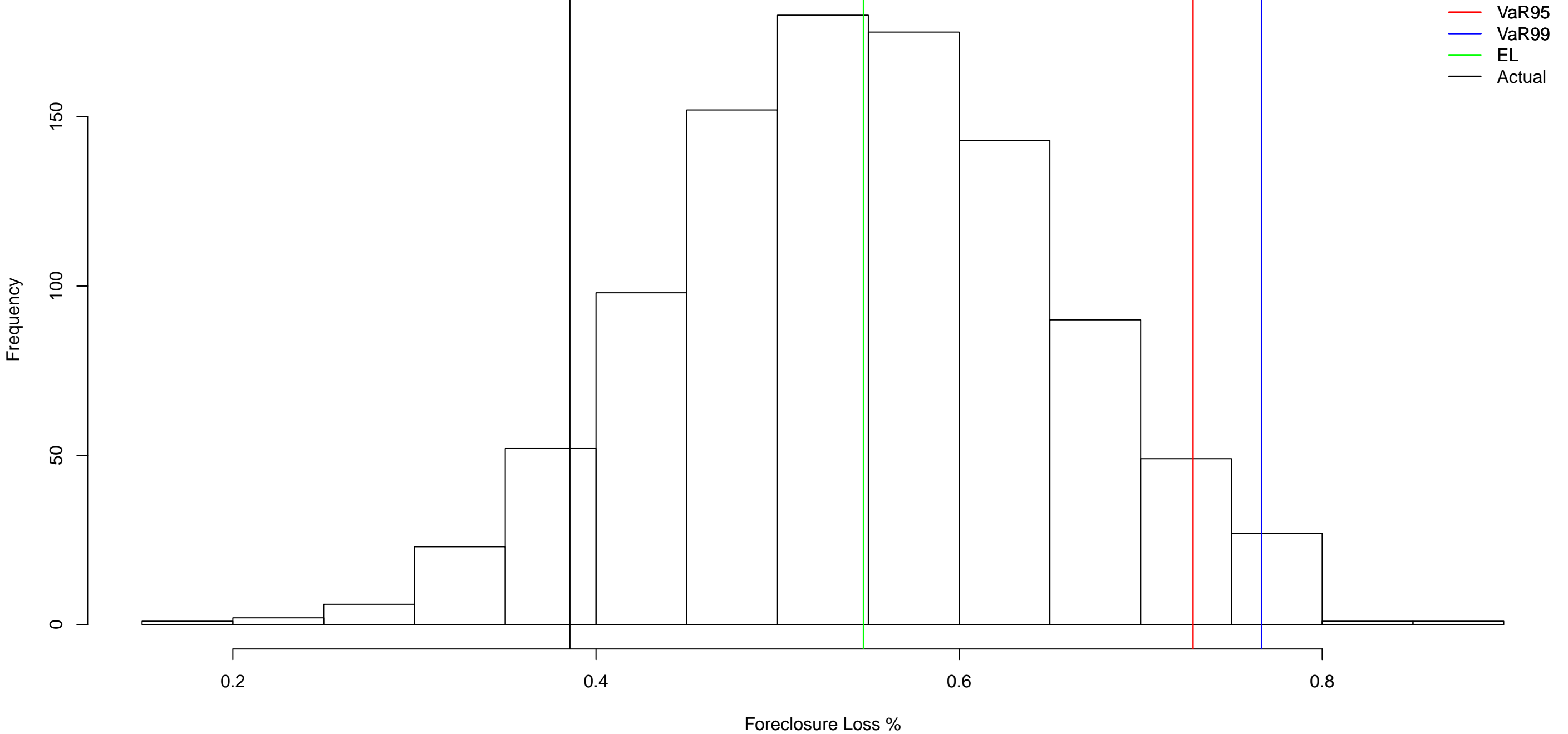


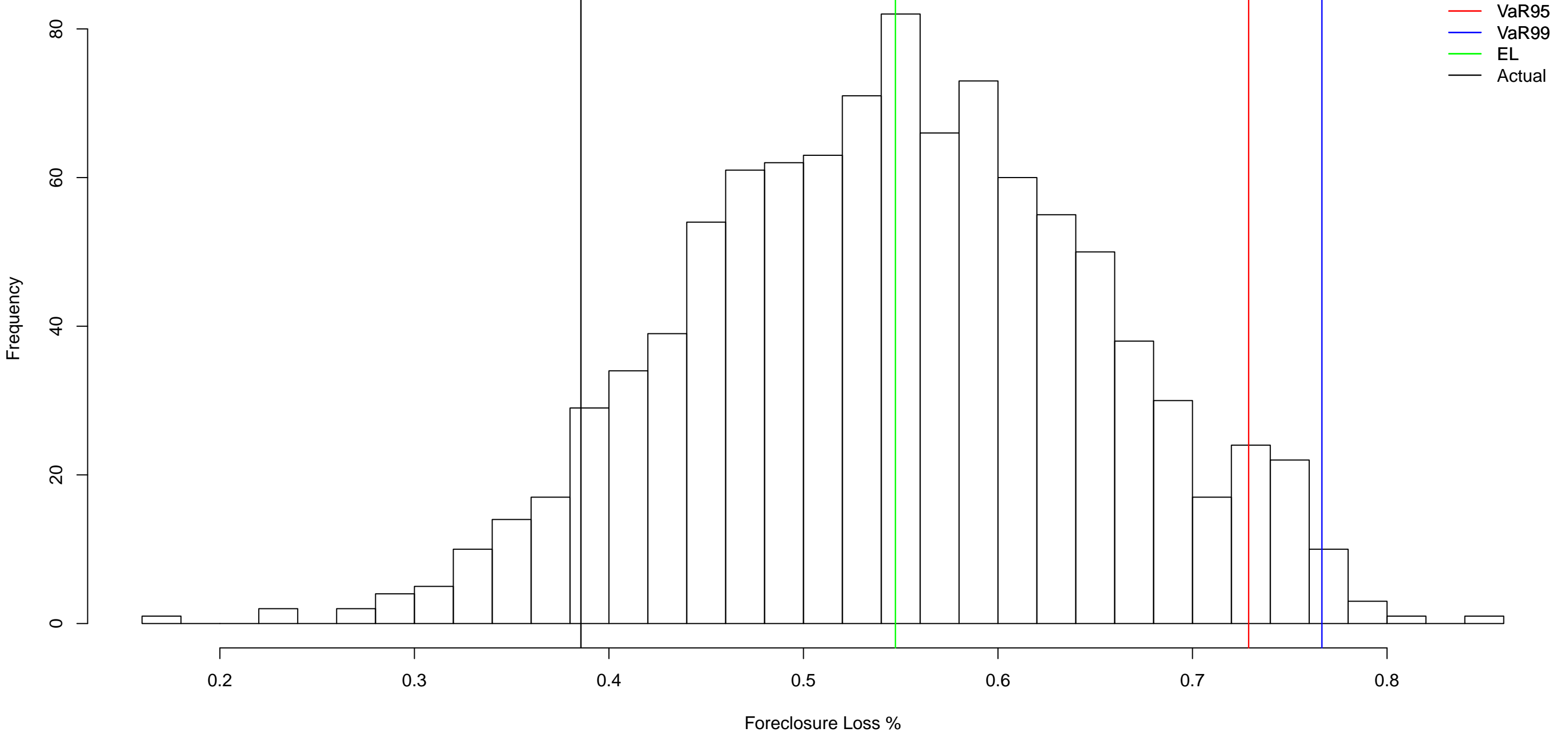
# Histogram of Foreclosure 1 Year Loss %

Actual Loss: 0.39%    Actual Loss%: 5.7%    Mean: 0.55%    SD: 0.11%    VaR 95%: 0.73%    CVaR 95%: 0.76%    VaR 99%: 0.77%    CVaR 99%: 0.79%



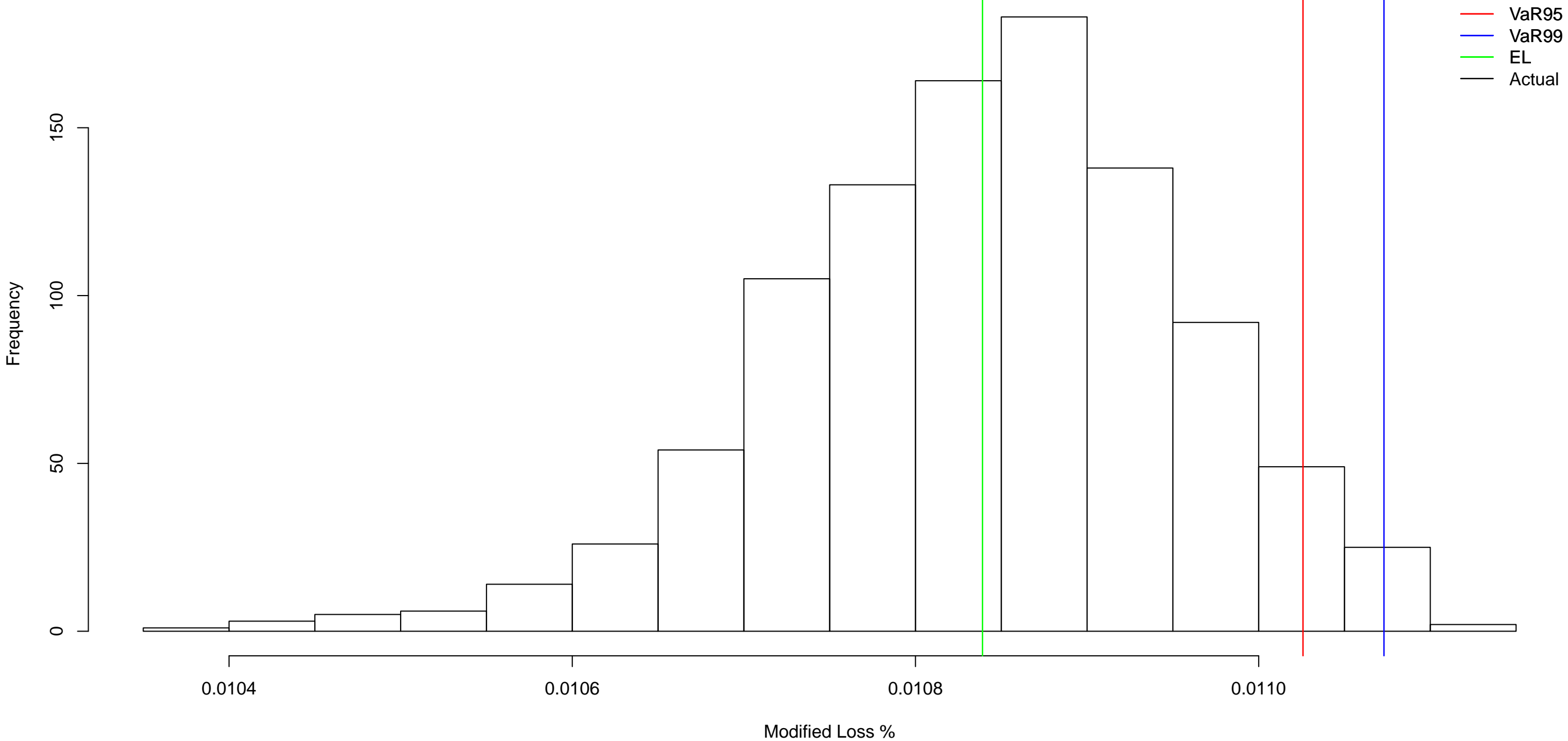
# Histogram of Foreclosure 1 Year Loss %

Actual Loss: 0.39%    Actual Loss%: 5.7%    Mean: 0.55%    SD: 0.11%    VaR 95%: 0.73%    CVaR 95%: 0.76%    VaR 99%: 0.77%    CVaR 99%: 0.79%



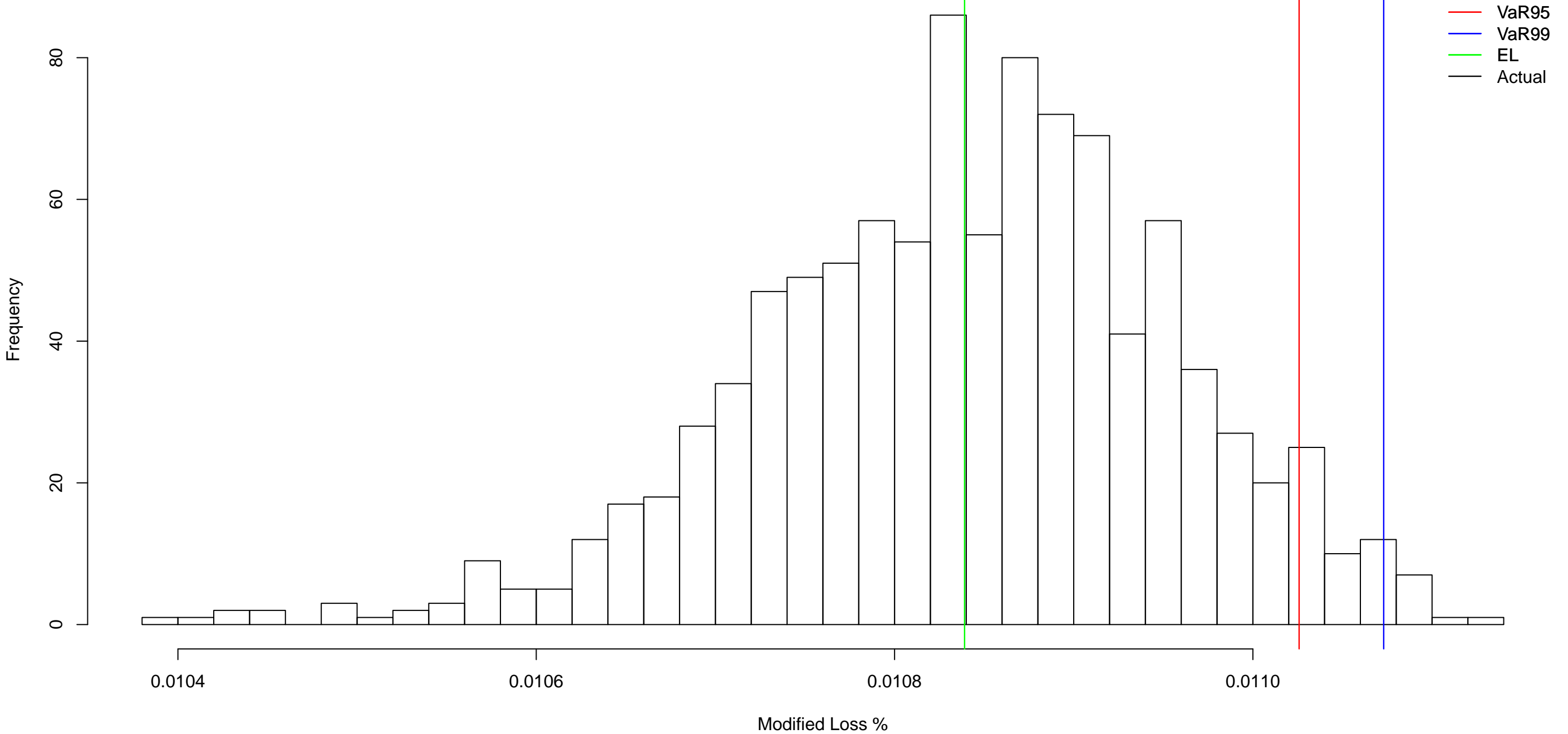
# Histogram of Modified 1 Year Loss %

Actual Loss: 0.01%   Actual Loss%: 0%   Mean: 0.011%   SD: 0.00012%   VaR 95%: 0.011%   CVaR 95%: 0.011%   VaR 99%: 0.011%   CVaR 99%: 0.011%



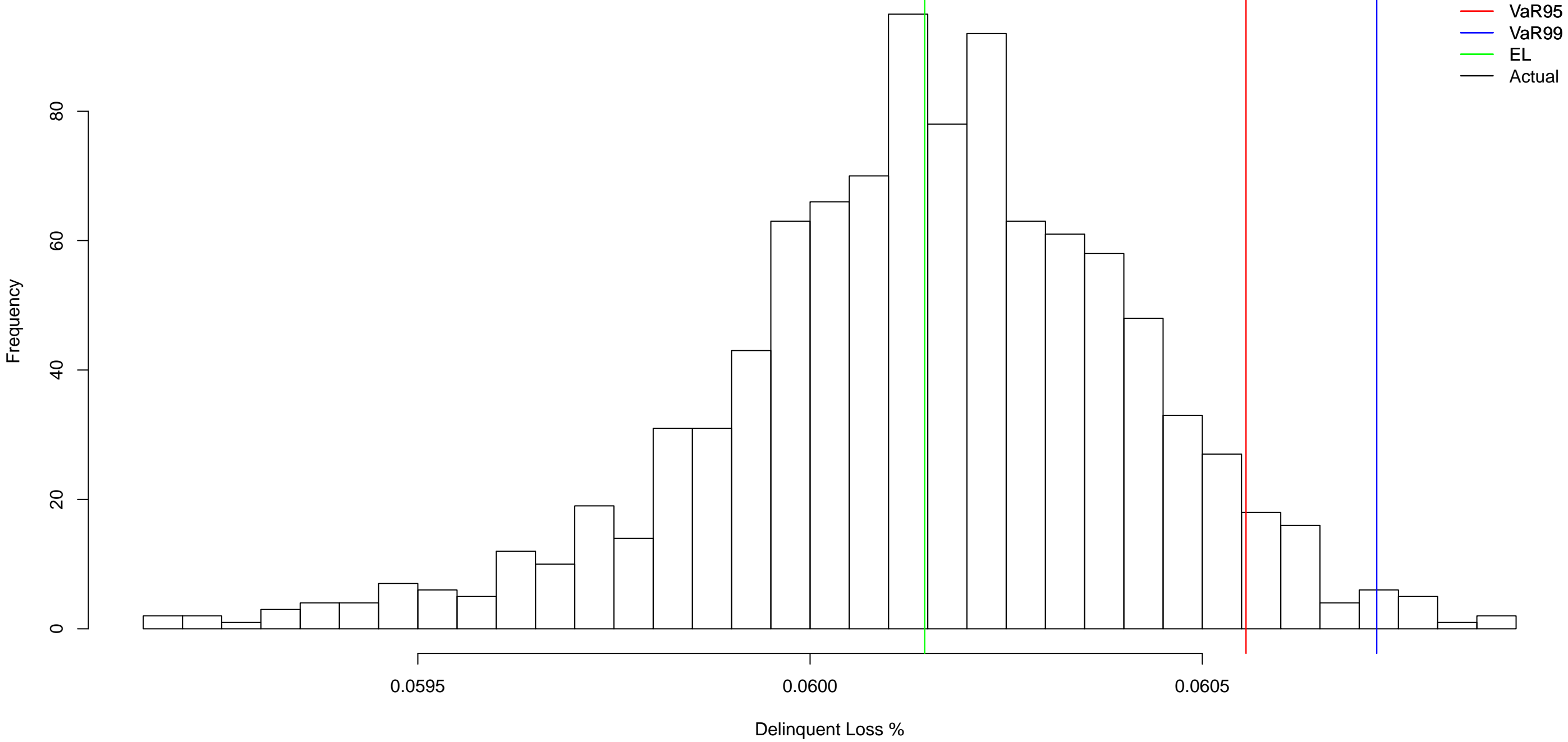
# Histogram of Modified 1 Year Loss %

Actual Loss: 0.01%   Actual Loss%: 0%   Mean: 0.011%   SD: 0.00012%   VaR 95%: 0.011%   CVaR 95%: 0.011%   VaR 99%: 0.011%   CVaR 99%: 0.011%



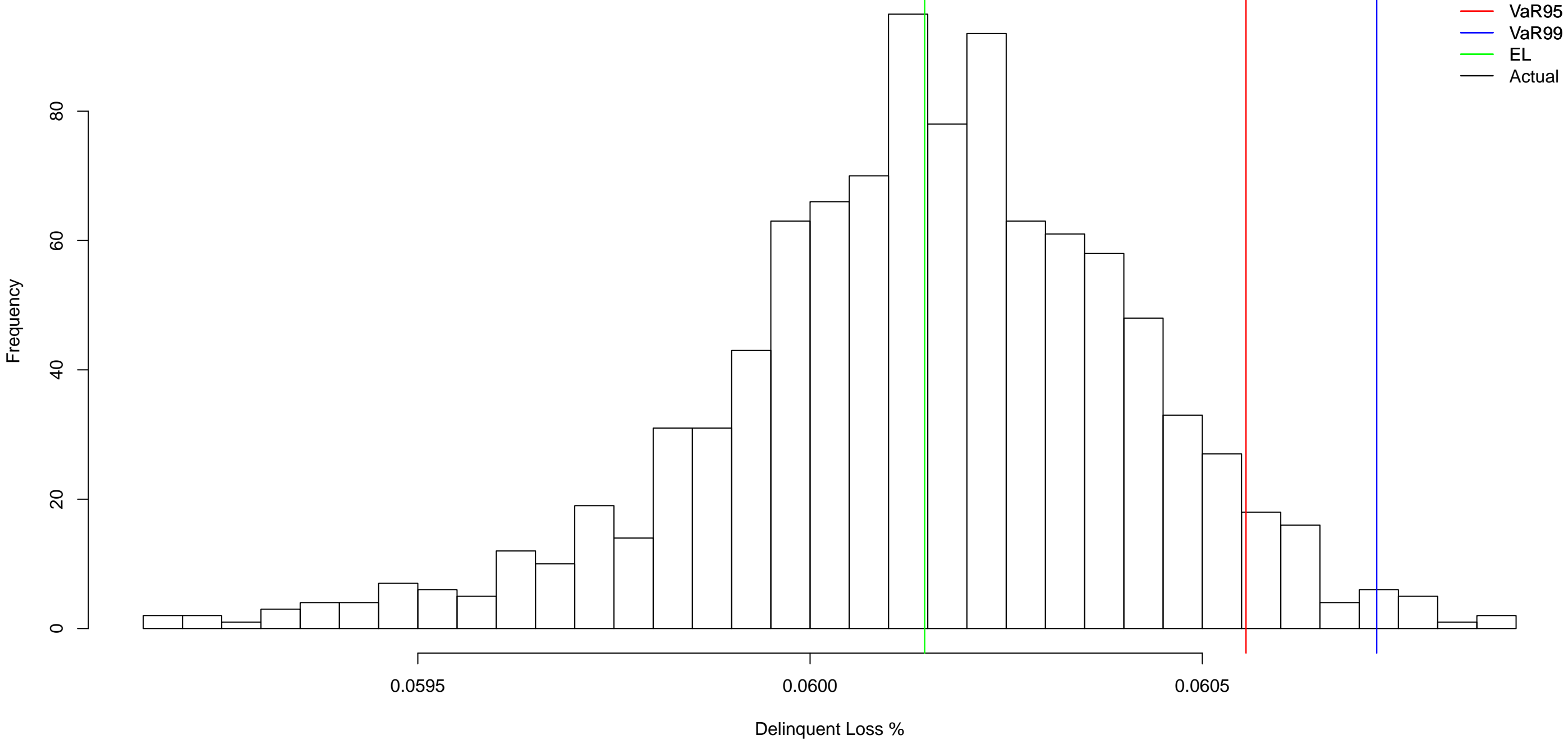
Histogram of Delinquent 1 Year Loss %

Actual Loss: 0.063%    Actual Loss%: 100%    Mean: 0.06%    SD: 0.00027%    VaR 95%: 0.061%    CVaR 95%: 0.061%    VaR 99%: 0.061%    CVaR 99%: 0.061%



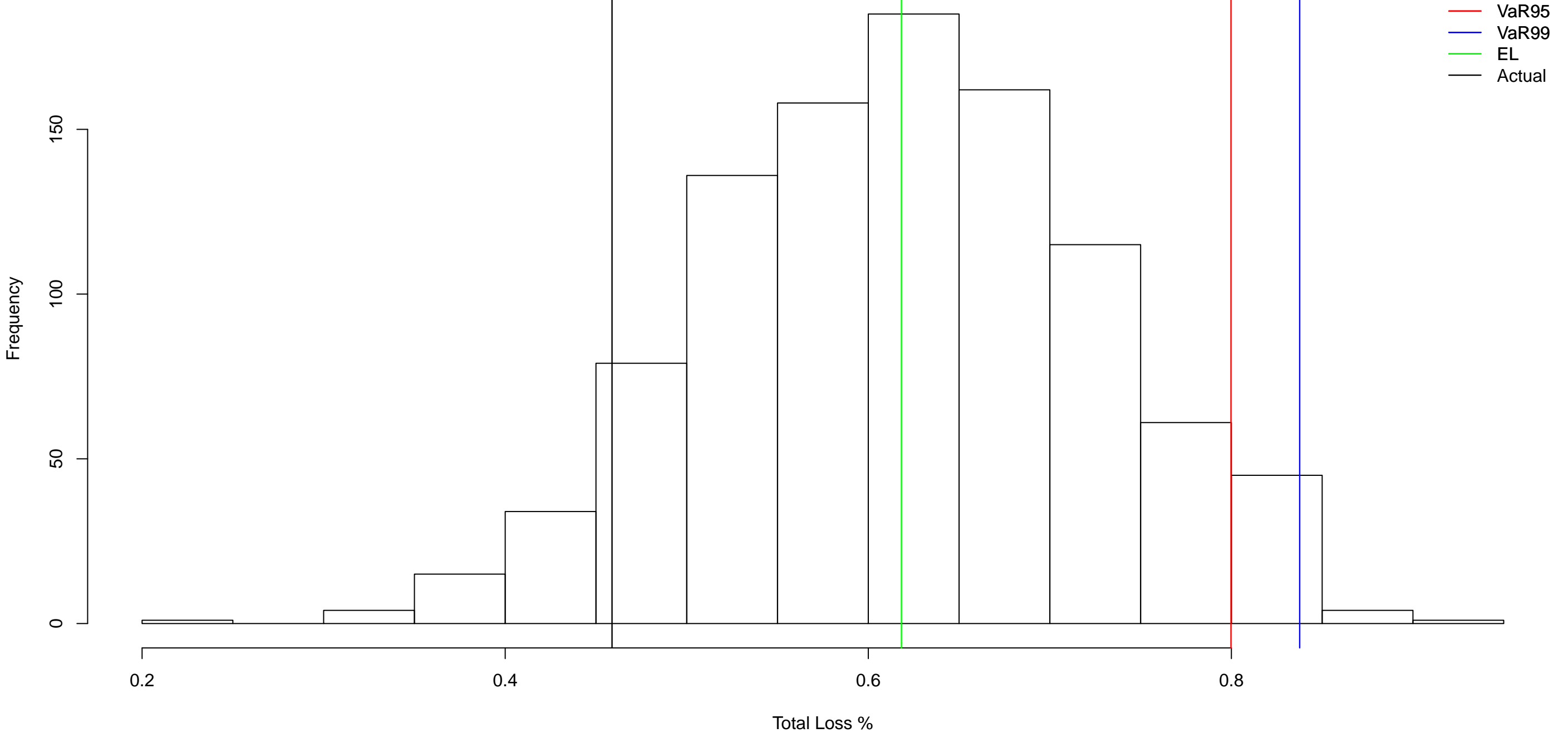
Histogram of Delinquent 1 Year Loss %

Actual Loss: 0.063%    Actual Loss%: 100%    Mean: 0.06%    SD: 0.00027%    VaR 95%: 0.061%    CVaR 95%: 0.061%    VaR 99%: 0.061%    CVaR 99%: 0.061%



# Histogram of Total 1 Year Loss %

Actual Loss: 0.46%   Actual Loss%: 5.9%   Mean: 0.62%   SD: 0.11%   VaR 95%: 0.8%   CVaR 95%: 0.83%   VaR 99%: 0.84%   CVaR 99%: 0.86%



# Histogram of Total 1 Year Loss %

Actual Loss: 0.46%   Actual Loss%: 5.9%   Mean: 0.62%   SD: 0.11%   VaR 95%: 0.8%   CVaR 95%: 0.83%   VaR 99%: 0.84%   CVaR 99%: 0.86%

