

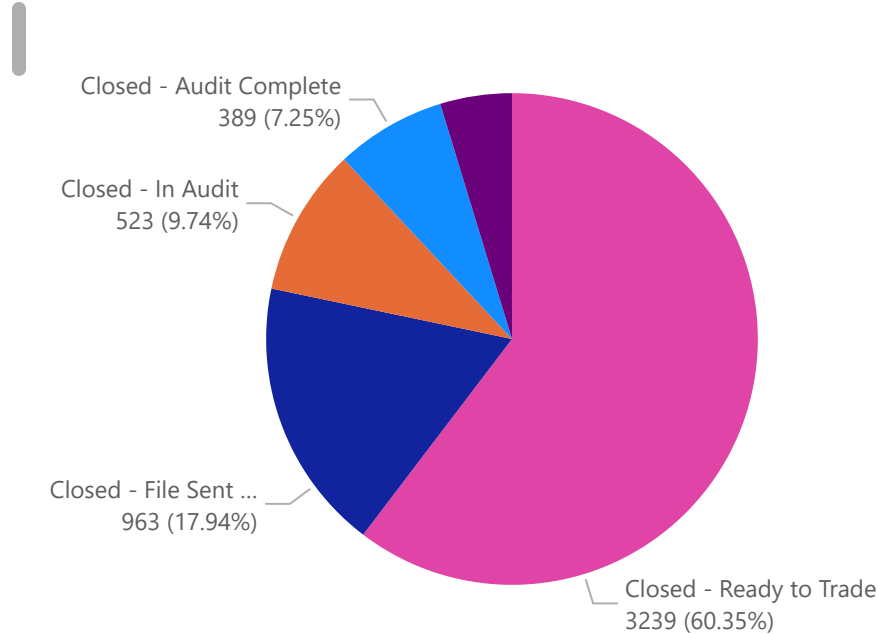
# Mortgage Trading Strategy

Loan Status	Loan Balances	Trade Analysis	Trade Execution	Profit Analysis
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## 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 - Need Audit
5021376	9/15/2021	9/20/2021				Closed - In Audit
5021380	9/1/2021	9/3/2021	9/6/2021	9/7/2021	9/9/2021	Closed - Ready to Trade
5021381	9/6/2021	9/8/2021	9/10/2021	9/13/2021	9/15/2021	Closed - Ready to Trade
5021384	9/15/2021	9/20/2021				Closed - In Audit
5021389	9/14/2021	9/20/2021				Closed - In Audit
5021391	9/1/2021	9/6/2021	9/10/2021	9/13/2021	9/15/2021	Closed - Ready to Trade
5021394	9/14/2021	9/20/2021	9/21/2021			Closed - Audit Complete
5021398	8/28/2021	9/2/2021	9/6/2021	9/8/2021	9/10/2021	Closed - Ready to Trade
5021400	9/6/2021	9/14/2021	9/16/2021	9/17/2021	9/20/2021	Closed - Ready to Trade
5021405	8/26/2021	9/1/2021	9/6/2021	9/6/2021	9/8/2021	Closed - Ready to Trade
5021406	9/1/2021	9/3/2021	9/9/2021	9/13/2021	9/15/2021	Closed - Ready to Trade
5021409	8/31/2021	9/2/2021	9/6/2021	9/6/2021	9/8/2021	Closed - Ready to Trade
5021412	9/6/2021	9/8/2021	9/13/2021	9/13/2021	9/15/2021	Closed - Ready to Trade
5021416	9/16/2021	9/20/2021	9/21/2021			Closed - Audit Complete
5021418	9/1/2021	9/6/2021	9/8/2021	9/9/2021	9/13/2021	Closed - Ready to Trade
5021420	9/2/2021	9/6/2021	9/7/2021	9/8/2021	9/10/2021	Closed - Ready to Trade
5021422	9/7/2021	9/13/2021	9/16/2021	9/20/2021		Closed - File Sent to Custodian
5021427	9/9/2021	9/13/2021	9/13/2021	9/15/2021	9/17/2021	Closed - Ready to Trade
5021431	9/16/2021	9/21/2021				Closed - In Audit
5021433	9/1/2021	9/3/2021	9/6/2021	9/7/2021	9/9/2021	Closed - Ready to Trade
5021437	9/2/2021	9/6/2021	9/9/2021	9/10/2021	9/13/2021	Closed - Ready to Trade
5021441	9/13/2021	9/15/2021	9/17/2021	9/20/2021		Closed - File Sent to Custodian
5021444	8/3/2021	8/10/2021	8/16/2021	8/16/2021	9/15/2021	Closed - Ready to Trade
5021446	9/11/2021	9/14/2021	9/16/2021	9/17/2021	9/20/2021	Closed - Ready to Trade
5021450	9/1/2021	9/6/2021	9/10/2021	9/13/2021	9/15/2021	Closed - Ready to Trade

## Loans by Trade\_Status



60% of Loans are ready to trade.

Company needs average 8.23 days to process a loan.

# Mortgage Trading Strategy

Loan Status	Loan Balances	Trade Analysis	Trade Execution	Profit Analysis
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## Loan Balance Summary

loan_id	first_payment_date	next_payment_due_date	Sum of current_balance	Sum of Scheduled Principal Balance
5021444	9/1/2021	9/1/2021	\$245,000	\$244,223
5030776	9/1/2021	9/1/2021	\$85,000	\$84,851
5031803	9/1/2021	9/1/2021	\$305,000	\$304,418
5032479	9/1/2021	9/1/2021	\$415,000	\$413,097
5037304	9/1/2021	9/1/2021	\$145,000	\$144,335
5021364	10/1/2021	10/1/2021	\$375,000	\$374,384
5021367	10/1/2021	10/1/2021	\$545,000	\$543,200
5021369	10/1/2021	10/1/2021	\$325,000	\$324,441
5021373	10/1/2021	10/1/2021	\$135,000	\$134,778
5021380	10/1/2021	10/1/2021	\$125,000	\$124,444
5021381	10/1/2021	10/1/2021	\$595,000	\$594,054
5021391	10/1/2021	10/1/2021	\$85,000	\$84,860
5021398	10/1/2021	10/1/2021	\$735,000	\$733,779
5021400	10/1/2021	10/1/2021	\$255,000	\$254,316
5021405	10/1/2021	10/1/2021	\$135,000	\$134,583
5021406	10/1/2021	10/1/2021	\$105,000	\$104,528
5021409	10/1/2021	10/1/2021	\$545,000	\$544,055
5021412	10/1/2021	10/1/2021	\$175,000	\$174,683
5021418	10/1/2021	10/1/2021	\$75,000	\$74,663
5021420	10/1/2021	10/1/2021	\$555,000	\$554,006
5021427	10/1/2021	10/1/2021	\$125,000	\$124,803
5021433	10/1/2021	10/1/2021	\$315,000	\$314,436
5021437	10/1/2021	10/1/2021	\$175,000	\$174,642
5021446	10/1/2021	10/1/2021	\$535,000	\$533,980
5021450	10/1/2021	10/1/2021	\$605,000	\$604,027
5021455	10/1/2021	10/1/2021	\$305,000	\$304,499
5021456	10/1/2021	10/1/2021	\$495,000	\$494,114
5021461	10/1/2021	10/1/2021	\$205,000	\$204,648
Total			\$916,664,526	\$914,414,892

## Trade\_Status

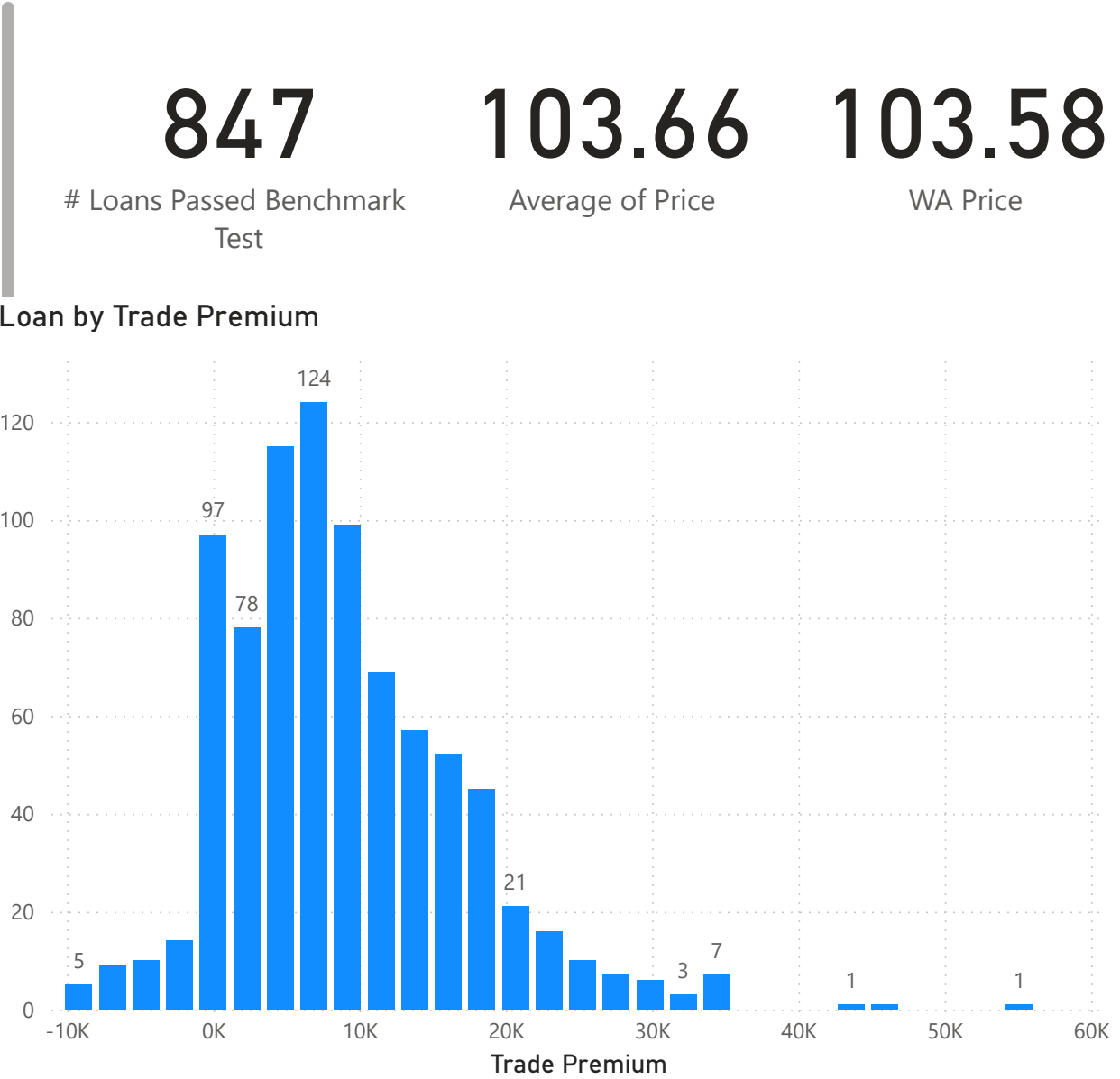
- ☐ Closed - Audit Complete
- ☐ Closed - File Sent to Custodian
- ☐ Closed - In Audit
- ☐ Closed - Need Audit
- ☒ Closed - Ready to Trade

# Mortgage Trading Strategy

Loan Status	Loan Balances	Trade Analysis	Trade Execution	Profit Analysis
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## Loan Bid

loan_id	umbs_price	Bidder	Price	Trade Amount	Trade Premium
5021444	99.88	smells_largo	99.97	\$244,158.60	(\$64.11)
5022069	103.19	smells_largo	103.28	\$87,640.28	\$2,786.39
5022154	99.88	smells_largo	99.97	\$543,795.85	(\$142.78)
5022211	99.88	smells_largo	99.97	\$403,000.47	(\$105.82)
5022283	104.61	storgan_manley	104.70	\$402,446.83	\$18,079.67
5022296	104.61	storgan_manley	104.70	\$465,165.82	\$20,897.28
5022357	103.19	storgan_manley	103.41	\$169,857.56	\$5,599.16
5022540	99.88	smells_largo	99.97	\$303,494.18	(\$79.69)
5022714	104.61	smells_largo	104.70	\$297,925.71	\$13,384.12
5022819	103.19	smells_largo	103.28	\$252,592.05	\$8,030.78
5022829	104.17	smells_largo	104.26	\$140,326.85	\$5,738.51
5022875	99.88	smells_largo	99.97	\$334,286.49	(\$87.77)
5022887	99.88	smells_largo	100.60	\$125,171.94	\$745.01
5022997	103.19	bank_of_americans	103.88	\$337,036.31	\$12,580.76
5023018	104.61	smells_largo	105.20	\$330,858.78	\$16,365.45
5023265	104.17	storgan_manley	104.39	\$276,134.81	\$11,609.36
5023352	103.19	smells_largo	103.28	\$231,679.81	\$7,365.91
5023516	99.88	storgan_manley	99.97	\$144,290.76	(\$37.89)
5023517	103.19	smells_largo	103.28	\$241,967.36	\$7,692.98
5023665	103.19	smells_largo	103.28	\$118,568.09	\$3,769.69
5023787	104.61	storgan_manley	104.70	\$444,259.49	\$19,958.08
5023851	103.19	storgan_manley	103.41	\$355,643.53	\$11,723.38
5023879	105.77	bank_of_americans	106.08	\$79,442.04	\$4,555.00
5024036	103.19	storgan_manley	103.53	\$211,299.70	\$7,211.95
5024060	103.19	storgan_manley	104.78	\$266,720.08	\$12,176.72
5024104	104.61	golden_sachs	105.55	\$363,540.33	\$19,107.42
5024135	104.61	bank_of_americans	104.86	\$172,734.60	\$8,005.82
5024143	103.19	pj_logan	104.03	\$254,444.55	\$9,865.70
Total				\$241,254,907.03	\$8,347,071.78



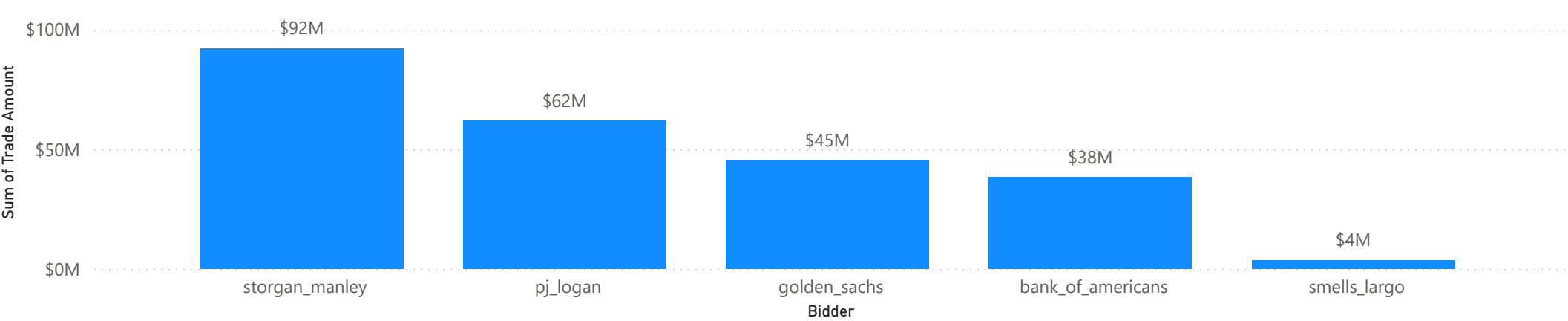
# Mortgage Trading Strategy

Loan Status	Loan Balances	Trade Analysis	Trade Execution	Profit Analysis
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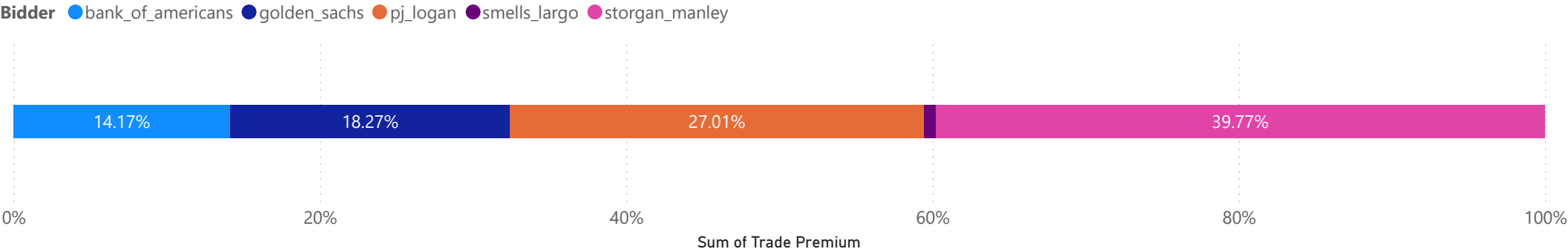
## Trade Execution Detail

Bidder	Count of loan_id	Sum of Scheduled Principal Balance	WA Price	Sum of Trade Amount	Sum of Trade Premium
storgan_manley	325	\$88,775,043	103.74	\$92,094,886.51	\$3,319,843.05
pj_logan	224	\$59,616,572	103.78	\$61,870,879.12	\$2,254,307.44
golden_sachs	144	\$43,723,846	103.49	\$45,248,849.86	\$1,525,004.12
bank_of_americans	140	\$37,202,307	103.18	\$38,384,825.09	\$1,182,518.49
smells_largo	14	\$3,590,068	101.82	\$3,655,466.45	\$65,398.67
Total	847	\$232,907,835	103.58	\$241,254,907.03	\$8,347,071.78

## Sum of Trade Amount by Bidder



## Sum of Trade Premium by Bidder



# Mortgage Trading Strategy

Loan Status	Loan Balances	Trade Analysis	Trade Execution	Profit Analysis
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## Profit Summary

Sum of Scheduled Principal Balance	Total Loan Revenue	Loan Gross Profit	Loan Profit Margin	Sum of target_profit	Target Profit Margin
\$232,907,835	13,254,079.28	13,252,326.51	5.690%	\$11,674,250	5.00%

### Key influencers Top segments



What influences Price to 

Decrease

 ?



← On average when Sum of origination\_charges increases, Price decreases.

