

SEC Regulation AB - Static Pool Data Reporting Field Definitions

Actual Unpaid Principal Balance (UPB)

Unpaid principal balance as of the month-end, for all active accounts

Current Number of Accounts

Number of accounts that are current for the respective month, not including foreclosure or REO

Current UPB

UPB for current accounts for the respective month, not including foreclosure or REO

Current Balance Percentage

Percentage of current accounts in relationship to the Actual UPB, for the respective month, not including foreclosure or REO

One Payment Delinquent Number of Accounts

Number of accounts delinquent more than 29 and less than 60 days, for the respective month, not including foreclosure or REO

One Payment Delinquent UPB

UPB for accounts delinquent more than 29 and less than 60 days, for the respective month, not including foreclosure or REO

One Payment Delinquent Balance Percentage

Percentage of accounts delinquent more than 29 and less than 60 days in relationship to the Actual UPB, for the respective month, not including foreclosure or REO

Two Payments Delinquent Number of Accounts

Number of accounts delinquent more than 59 and less than 90 days, for the respective month, not including foreclosure or REO

Two Payments Delinquent UPB

UPB for accounts delinquent more than 59 and less than 90 days, for the respective month, not including foreclosure or REO

Two Payments Delinquent Balance Percentage

Percentage of accounts delinquent more than 59 and less than 90 days in relationship to the Actual UPB, for the respective month, not including foreclosure or REO

Three Payments Days Delinquent Number of Accounts

Number of accounts delinquent more than 89 and less than 120 days, for the respective month, not including foreclosure or REO

Three Payments Days Delinquent UPB

UPB for accounts delinquent more than 89 and less than 120 days, for the respective month, not including foreclosure or REO

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Three Payments Delinquent Balance Percentage

Percentage of accounts delinquent more than 89 and less than 120 days in relationship to the Actual UPB, for the respective month, not including foreclosure or REO

Four Payments Delinquent Number of Accounts

Number of accounts delinquent 120 days or more, for the respective month, not including foreclosure or REO

Four Payments Delinquent UPB

UPB for accounts delinquent 120 days or more, for the respective month, not including foreclosure or REO

Four Payments Delinquent Balance Percentage

Percentage of accounts delinquent 120 day or more in relationship to the Actual UPB, for the respective month, not including foreclosure or REO

Number of Pre-foreclosure Accounts

Number of loans in the pre-foreclosure process, not including foreclosure or REO

UPB of Pre-foreclosure Accounts

UPB for loans in the pre-foreclosure process, not including foreclosure or REO

Percentage of Pre-foreclosure Accounts

Percentage of accounts in the foreclosure process in relationship to the Actual UPB, for the respective month, not including foreclosure or REO

Total Delinquent Number of Accounts

Combined total number of all delinquent accounts 30 days delinquent through pre-foreclosure, for the respective month, not including foreclosure or REO

Total Delinquent UPB

Total UPB for all delinquent accounts 30 days delinquent through pre-foreclosure, for the respective month, not including foreclosure or REO

Total Delinquent Accounts Percentage

Percentage of all delinquent accounts 30 days delinquent through pre-foreclosure relative to the Actual UPB, for the respective month, not including foreclosure or REO

Real Estate Owned (REO) Number of Accounts

Number of Accounts in the REO and post-foreclosure process, for the respective month

Real Estate Owned Percentage of the Pool

Percentage of accounts in the REO and post-foreclosure process relative to the Actual UPB, for the respective month

Real Estate Owned UPB

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UPB for accounts in the REO and post-foreclosure process, for the respective month

Number of Paid-Off Accounts

Number of accounts that paid-off in the respective month

UPB of Paid-Off Accounts

UPB for the accounts that paid-off in the respective month

Conditional Prepayment Rate (CPR)

An annualized rate which depicts the estimated speed by which the remaining accounts may prepay. The CPR is calculated by subtracting from 1 the difference of 1 minus the Single Month Mortality (SMM) to the 12th power. The SMM is equal to the scheduled UPB minus the actual UPB and the difference divided by the scheduled UPB. The equation is as follows:

$$\begin{aligned} \text{SMM} &= (\text{scheduled} - \text{actual})/\text{scheduled} \\ \text{CPR} &= 1 - (1 - \text{SMM})^{12} \end{aligned}$$

Factor

Actual UPB divided by the Original Pool UPB, for the respective month

Cumulative Net Loss Percentage

Percentage of the actual UPB of loans taking losses relative to the cumulative sum of all realized losses for all accounts from deal inception after taking into account the mortgage insurance proceeds, up to the respective month

Cumulative Net Losses

The cumulative sum for all losses for all realized losses for all accounts from deal inception after taking into account mortgage insurance proceeds, up to the respective month

Loss Severity Percentage of UPB

Percentage of the actual UPB of loans taking losses relative to the cumulative net realized losses for the respective month

Weighted Average Coupon

Average interest weighted by the each account's UPB

Weighted Average Remaining Months

Average remaining months weighted by each account's UPB

Note: The delinquency calculation methods used are:

- Mortgage Bankers Association (MBA) for Prime / Mortgage Backed Securities (MBS)
- Office of Thrift Supervision (OTS) for Home Equity Line of Credit (HELOC) and Sub-prime / Asset Backed Securities (ABS)

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- One payment delinquent includes loans that are 30-59 Days Delinquent.
- Two payments delinquent includes loans that are 60-89 Days Delinquent.
- Three payments delinquent includes loans that are 90-119 Days Delinquent.
- Four payments delinquent includes loans that are 120+ Days Delinquent.