

Appendix Table B-1: Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (\$ in Billions)

Enterprise-Acquired FRMs, 2001											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9		740 +
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$1	\$2
	0 - 59.9	\$1,452	\$5,501	\$3,916	\$6,007	\$8,921	\$12,399	\$15,781	\$18,990	\$94,359	\$167,326
	60 - 69.9	\$1,031	\$6,294	\$4,426	\$6,363	\$8,958	\$11,583	\$13,616	\$15,854	\$59,500	\$127,624
	70 - 74.9	\$756	\$6,018	\$4,197	\$5,849	\$7,900	\$9,641	\$11,040	\$12,425	\$40,576	\$98,402
	75 - 79.9	\$1,043	\$8,148	\$6,560	\$9,499	\$12,564	\$15,130	\$16,864	\$18,657	\$54,023	\$142,490
	80.0	\$1,566	\$10,681	\$9,331	\$13,977	\$19,056	\$22,796	\$25,672	\$27,759	\$75,129	\$205,967
	80.1 - 84.9	\$101	\$1,566	\$1,111	\$1,469	\$1,729	\$1,858	\$1,852	\$1,891	\$4,421	\$15,999
	85 - 89.9	\$314	\$4,258	\$3,213	\$4,246	\$5,068	\$5,369	\$5,541	\$5,593	\$12,298	\$45,900
	90.0	\$507	\$4,930	\$3,837	\$5,035	\$6,177	\$6,648	\$6,958	\$6,788	\$14,409	\$55,288
	90.1 - 94.9	\$123	\$1,547	\$1,269	\$1,700	\$1,958	\$2,121	\$2,161	\$2,152	\$4,523	\$17,554
	95 - 97.4	\$660	\$6,785	\$5,326	\$6,721	\$7,264	\$7,442	\$7,210	\$7,089	\$14,460	\$62,957
	97.5 - 104.9	\$264	\$1,170	\$901	\$1,322	\$1,786	\$2,147	\$2,139	\$2,043	\$3,732	\$15,505
	105 +	\$3	\$11	\$9	\$18	\$32	\$46	\$40	\$30	\$50	\$238
Total	\$7,820	\$56,909	\$44,097	\$62,206	\$81,413	\$97,180	\$108,875	\$119,273	\$377,481	\$955,253	

Enterprise-Acquired ARMs, 2001											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9		740 +
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	0 - 59.9	\$68	\$261	\$157	\$245	\$381	\$521	\$695	\$814	\$3,577	\$6,719
	60 - 69.9	\$46	\$336	\$190	\$268	\$399	\$498	\$605	\$697	\$2,347	\$5,385
	70 - 74.9	\$40	\$320	\$183	\$264	\$380	\$483	\$534	\$595	\$1,680	\$4,479
	75 - 79.9	\$54	\$464	\$290	\$422	\$592	\$715	\$789	\$853	\$2,303	\$6,481
	80.0	\$112	\$689	\$494	\$725	\$1,020	\$1,259	\$1,372	\$1,461	\$3,638	\$10,770
	80.1 - 84.9	\$5	\$67	\$41	\$53	\$62	\$67	\$65	\$70	\$154	\$584
	85 - 89.9	\$12	\$267	\$122	\$156	\$179	\$211	\$228	\$217	\$467	\$1,859
	90.0	\$31	\$279	\$148	\$190	\$226	\$269	\$266	\$290	\$638	\$2,335
	90.1 - 94.9	\$5	\$37	\$35	\$55	\$70	\$80	\$86	\$89	\$180	\$635
	95 - 97.4	\$29	\$154	\$169	\$230	\$263	\$308	\$325	\$314	\$642	\$2,435
	97.5 - 104.9	\$0	\$9	\$7	\$13	\$22	\$30	\$41	\$51	\$177	\$351
	105 +	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1
Total	\$402	\$2,883	\$1,836	\$2,619	\$3,594	\$4,440	\$5,006	\$5,451	\$15,802	\$42,032	

Private-Label MBS-Financed FRMs, 2001*											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9		740 +
LTV Bucket (%)	Missing	\$4	\$1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6
	0 - 59.9	\$64	\$726	\$172	\$169	\$156	\$167	\$144	\$135	\$404	\$2,137
	60 - 69.9	\$55	\$774	\$187	\$188	\$167	\$180	\$152	\$130	\$273	\$2,106
	70 - 74.9	\$47	\$695	\$174	\$156	\$148	\$160	\$117	\$102	\$193	\$1,793
	75 - 79.9	\$68	\$1,151	\$302	\$277	\$257	\$267	\$203	\$162	\$268	\$2,955
	80.0	\$127	\$1,457	\$496	\$492	\$456	\$500	\$362	\$295	\$483	\$4,669
	80.1 - 84.9	\$16	\$456	\$118	\$104	\$82	\$59	\$39	\$26	\$43	\$943
	85 - 89.9	\$50	\$1,352	\$352	\$308	\$254	\$187	\$113	\$83	\$111	\$2,810
	90.0	\$33	\$1,174	\$394	\$348	\$341	\$266	\$161	\$125	\$196	\$3,038
	90.1 - 94.9	\$22	\$155	\$72	\$81	\$69	\$60	\$43	\$34	\$48	\$583
	95 - 97.4	\$28	\$272	\$238	\$221	\$184	\$252	\$174	\$149	\$210	\$1,729
	97.5 - 104.9	\$275	\$321	\$178	\$182	\$180	\$153	\$312	\$405	\$687	\$2,694
	105 +	\$5	\$14	\$2	\$2	\$4	\$83	\$71	\$66	\$91	\$338
Total	\$794	\$8,548	\$2,685	\$2,528	\$2,298	\$2,334	\$1,893	\$1,713	\$3,007	\$25,800	

Private-Label MBS-Financed ARMs, 2001*											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9		740 +
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1
	0 - 59.9	\$99	\$1,197	\$140	\$100	\$81	\$58	\$47	\$48	\$144	\$1,914
	60 - 69.9	\$124	\$1,983	\$198	\$134	\$99	\$76	\$47	\$42	\$104	\$2,806
	70 - 74.9	\$119	\$1,894	\$211	\$144	\$103	\$69	\$56	\$39	\$97	\$2,731
	75 - 79.9	\$184	\$3,377	\$429	\$350	\$252	\$168	\$113	\$84	\$140	\$5,097
	80.0	\$357	\$5,624	\$1,119	\$936	\$685	\$498	\$316	\$220	\$316	\$10,071
	80.1 - 84.9	\$41	\$1,054	\$161	\$115	\$70	\$35	\$20	\$13	\$20	\$1,529
	85 - 89.9	\$198	\$4,883	\$659	\$468	\$285	\$159	\$95	\$59	\$74	\$6,880
	90.0	\$132	\$4,161	\$890	\$610	\$374	\$210	\$114	\$73	\$88	\$6,652
	90.1 - 94.9	\$6	\$156	\$82	\$62	\$48	\$40	\$25	\$17	\$23	\$458
	95 - 97.4	\$22	\$795	\$483	\$329	\$214	\$140	\$93	\$64	\$79	\$2,219
	97.5 - 104.9	\$10	\$150	\$67	\$47	\$27	\$24	\$35	\$39	\$52	\$450
	105 +	\$0	\$1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2
Total	\$1,291	\$25,274	\$4,440	\$3,294	\$2,238	\$1,478	\$960	\$696	\$1,138	\$40,808	

*Private-label MBS data is scaled up so that total issuance volume by year equals that reported by Inside Mortgage Finance Publications, Inc. See Appendix A for more details.

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-1: Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS, by Loan-to-Value Ratio and Borrower FICO Score at Origination (\$ in Billions) (Continued)

Enterprise-Acquired FRMs, 2002											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$0	\$1	\$0	\$1	\$0	\$0	\$0	\$1	\$3	\$6
	0 - 59.9	\$2,270	\$7,728	\$5,917	\$9,095	\$13,949	\$20,129	\$26,726	\$32,237	\$172,777	\$290,827
	60 - 69.9	\$1,360	\$8,111	\$5,830	\$8,478	\$11,944	\$15,699	\$19,171	\$22,243	\$88,380	\$181,217
	70 - 74.9	\$873	\$7,393	\$5,292	\$7,390	\$9,931	\$12,380	\$14,389	\$16,058	\$54,947	\$128,653
	75 - 79.9	\$1,072	\$9,129	\$7,475	\$10,953	\$14,557	\$17,844	\$20,177	\$22,039	\$66,707	\$169,955
	80.0	\$1,408	\$11,244	\$9,980	\$15,068	\$21,095	\$25,402	\$28,638	\$30,674	\$86,037	\$229,545
	80.1 - 84.9	\$96	\$1,725	\$1,213	\$1,626	\$1,861	\$1,995	\$1,993	\$2,041	\$4,783	\$17,332
	85 - 89.9	\$247	\$4,299	\$3,153	\$4,143	\$4,866	\$5,124	\$5,175	\$5,190	\$11,790	\$43,987
	90.0	\$344	\$4,584	\$3,528	\$4,788	\$6,102	\$6,394	\$6,610	\$6,296	\$13,801	\$52,449
	90.1 - 94.9	\$113	\$1,674	\$1,297	\$1,716	\$1,907	\$1,966	\$1,982	\$1,970	\$4,303	\$16,928
	95 - 97.4	\$488	\$6,205	\$4,500	\$5,775	\$6,179	\$6,372	\$6,285	\$6,115	\$13,050	\$54,970
	97.5 - 104.9	\$434	\$2,605	\$1,689	\$2,220	\$2,749	\$2,895	\$2,673	\$2,535	\$4,685	\$22,486
	105 +	\$5	\$29	\$28	\$34	\$52	\$87	\$73	\$58	\$123	\$489
Total	\$8,712	\$64,728	\$49,901	\$71,287	\$95,192	\$116,287	\$133,892	\$147,458	\$521,386	\$1,208,843	

Enterprise-Acquired ARMs, 2002											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	0 - 59.9	\$269	\$664	\$495	\$749	\$1,168	\$1,730	\$2,214	\$2,602	\$12,039	\$21,928
	60 - 69.9	\$177	\$775	\$539	\$801	\$1,166	\$1,541	\$1,812	\$2,067	\$6,998	\$15,877
	70 - 74.9	\$139	\$746	\$528	\$781	\$1,143	\$1,397	\$1,599	\$1,722	\$4,928	\$12,982
	75 - 79.9	\$180	\$1,064	\$832	\$1,256	\$1,754	\$2,169	\$2,387	\$2,565	\$6,515	\$18,722
	80.0	\$277	\$1,405	\$1,255	\$1,986	\$2,923	\$3,603	\$4,002	\$4,140	\$10,288	\$29,880
	80.1 - 84.9	\$12	\$137	\$97	\$131	\$168	\$201	\$191	\$193	\$389	\$1,520
	85 - 89.9	\$34	\$444	\$284	\$393	\$497	\$541	\$546	\$531	\$1,126	\$4,395
	90.0	\$63	\$520	\$346	\$467	\$608	\$652	\$647	\$670	\$1,415	\$5,388
	90.1 - 94.9	\$21	\$131	\$121	\$160	\$192	\$230	\$227	\$226	\$410	\$1,718
	95 - 97.4	\$76	\$505	\$469	\$638	\$743	\$787	\$813	\$781	\$1,521	\$6,334
	97.5 - 104.9	\$32	\$230	\$148	\$179	\$314	\$253	\$207	\$193	\$332	\$1,888
	105 +	\$0	\$0	\$0	\$1	\$0	\$1	\$0	\$1	\$1	\$4
Total	\$1,280	\$6,622	\$5,113	\$7,543	\$10,677	\$13,104	\$14,645	\$15,692	\$45,962	\$120,638	

Private-Label MBS-Financed FRMs, 2002*											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$6	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6
	0 - 59.9	\$39	\$1,087	\$314	\$321	\$353	\$422	\$396	\$363	\$1,153	\$4,447
	60 - 69.9	\$43	\$1,234	\$344	\$354	\$369	\$404	\$328	\$294	\$679	\$4,048
	70 - 74.9	\$40	\$1,024	\$281	\$287	\$274	\$297	\$255	\$214	\$445	\$3,117
	75 - 79.9	\$47	\$1,477	\$483	\$493	\$467	\$498	\$400	\$319	\$613	\$4,798
	80.0	\$61	\$1,923	\$850	\$867	\$862	\$920	\$760	\$606	\$1,110	\$7,958
	80.1 - 84.9	\$12	\$571	\$190	\$170	\$139	\$117	\$83	\$64	\$71	\$1,418
	85 - 89.9	\$30	\$1,506	\$480	\$465	\$373	\$327	\$224	\$169	\$207	\$3,782
	90.0	\$24	\$1,254	\$554	\$548	\$517	\$482	\$347	\$268	\$461	\$4,455
	90.1 - 94.9	\$18	\$202	\$147	\$153	\$118	\$107	\$83	\$63	\$88	\$977
	95 - 97.4	\$25	\$396	\$446	\$462	\$382	\$353	\$286	\$235	\$346	\$2,931
	97.5 - 104.9	\$152	\$602	\$391	\$342	\$322	\$279	\$426	\$557	\$1,032	\$4,102
	105 +	\$8	\$17	\$2	\$2	\$1	\$128	\$108	\$119	\$168	\$554
Total	\$506	\$11,293	\$4,483	\$4,465	\$4,176	\$4,332	\$3,695	\$3,269	\$6,374	\$42,594	

Private-Label MBS-Financed ARMs, 2002*											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2
	0 - 59.9	\$45	\$2,152	\$236	\$206	\$191	\$178	\$203	\$195	\$962	\$4,368
	60 - 69.9	\$52	\$3,409	\$334	\$273	\$222	\$187	\$181	\$163	\$536	\$5,356
	70 - 74.9	\$46	\$3,356	\$364	\$268	\$222	\$184	\$162	\$151	\$436	\$5,188
	75 - 79.9	\$74	\$5,604	\$767	\$647	\$543	\$448	\$371	\$309	\$677	\$9,439
	80.0	\$179	\$9,346	\$2,409	\$2,207	\$1,835	\$1,406	\$1,075	\$778	\$1,455	\$20,689
	80.1 - 84.9	\$10	\$1,931	\$303	\$227	\$146	\$73	\$55	\$31	\$56	\$2,832
	85 - 89.9	\$46	\$8,050	\$1,153	\$830	\$521	\$322	\$194	\$129	\$184	\$11,428
	90.0	\$42	\$7,031	\$1,609	\$1,168	\$713	\$454	\$255	\$159	\$229	\$11,661
	90.1 - 94.9	\$6	\$305	\$195	\$197	\$131	\$93	\$75	\$50	\$78	\$1,129
	95 - 97.4	\$26	\$1,474	\$945	\$718	\$509	\$327	\$232	\$159	\$224	\$4,614
	97.5 - 104.9	\$14	\$592	\$367	\$293	\$229	\$160	\$172	\$154	\$218	\$2,200
	105 +	\$0	\$2	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3
Total	\$539	\$43,251	\$8,683	\$7,034	\$5,263	\$3,832	\$2,976	\$2,278	\$5,055	\$78,911	

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Enterprise-Acquired FRMs, 2003											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	\$0	\$3	\$1	\$2	\$2	\$3	\$6	\$6	\$17	\$42
	0 - 59.9	\$6,289	\$10,602	\$9,077	\$14,080	\$21,626	\$31,724	\$41,234	\$50,184	\$283,715	\$468,530
	60 - 69.9	\$3,870	\$10,352	\$8,743	\$12,965	\$18,277	\$24,067	\$29,026	\$33,491	\$137,040	\$277,833
	70 - 74.9	\$2,537	\$8,547	\$7,350	\$10,590	\$14,259	\$17,839	\$20,586	\$22,992	\$80,158	\$184,858
	75 - 79.9	\$3,044	\$9,560	\$8,821	\$13,404	\$18,462	\$22,983	\$26,242	\$29,199	\$90,546	\$222,261
	80.0	\$4,062	\$10,669	\$10,282	\$16,203	\$23,418	\$29,028	\$33,177	\$35,999	\$104,818	\$267,655
	80.1 - 84.9	\$277	\$1,771	\$1,494	\$2,077	\$2,486	\$2,723	\$2,793	\$2,839	\$7,230	\$23,691
	85 - 89.9	\$503	\$3,657	\$3,274	\$4,634	\$5,676	\$6,146	\$6,285	\$6,479	\$15,247	\$51,899
	90.0	\$459	\$3,482	\$3,255	\$4,659	\$6,022	\$6,459	\$6,720	\$6,659	\$14,663	\$52,378
	90.1 - 94.9	\$230	\$1,492	\$1,305	\$1,806	\$2,066	\$2,231	\$2,237	\$2,269	\$5,401	\$19,037
	95 - 97.4	\$539	\$4,721	\$3,963	\$5,077	\$5,584	\$5,927	\$5,765	\$5,658	\$12,717	\$49,951
	97.5 - 104.9	\$679	\$4,594	\$3,025	\$3,618	\$3,976	\$3,892	\$3,537	\$3,315	\$6,262	\$32,898
	105 +	\$3	\$47	\$33	\$46	\$63	\$78	\$77	\$69	\$207	\$623
Total		\$22,492	\$69,498	\$60,621	\$89,162	\$121,918	\$153,101	\$177,685	\$199,159	\$758,022	\$1,651,658

Enterprise-Acquired ARMs, 2003											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	0 - 59.9	\$992	\$865	\$708	\$1,066	\$1,730	\$2,491	\$3,270	\$3,856	\$20,471	\$35,449
	60 - 69.9	\$764	\$968	\$833	\$1,232	\$1,804	\$2,349	\$2,802	\$3,136	\$11,560	\$25,450
	70 - 74.9	\$597	\$945	\$802	\$1,203	\$1,682	\$2,079	\$2,449	\$2,606	\$8,036	\$20,399
	75 - 79.9	\$829	\$1,206	\$1,122	\$1,682	\$2,389	\$2,951	\$3,395	\$3,666	\$10,400	\$27,638
	80.0	\$2,544	\$1,314	\$1,438	\$2,434	\$3,865	\$5,056	\$6,104	\$6,627	\$19,002	\$48,383
	80.1 - 84.9	\$56	\$176	\$147	\$202	\$255	\$288	\$304	\$294	\$644	\$2,365
	85 - 89.9	\$123	\$470	\$373	\$507	\$665	\$729	\$745	\$755	\$1,636	\$6,004
	90.0	\$161	\$473	\$422	\$627	\$827	\$870	\$927	\$942	\$2,141	\$7,390
	90.1 - 94.9	\$71	\$157	\$171	\$227	\$278	\$296	\$306	\$285	\$601	\$2,392
	95 - 97.4	\$234	\$561	\$598	\$832	\$955	\$1,039	\$1,073	\$1,017	\$2,195	\$8,504
	97.5 - 104.9	\$121	\$557	\$363	\$411	\$528	\$455	\$374	\$340	\$586	\$3,734
	105 +	\$0	\$6	\$3	\$4	\$4	\$4	\$7	\$5	\$9	\$41
Total		\$6,493	\$7,698	\$6,980	\$10,426	\$14,981	\$18,605	\$21,756	\$23,529	\$77,283	\$187,750

Private-Label MBS-Financed FRMs, 2003*											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	\$1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2
	0 - 59.9	\$87	\$2,325	\$764	\$819	\$1,023	\$1,213	\$1,287	\$1,219	\$4,006	\$12,744
	60 - 69.9	\$48	\$2,755	\$843	\$884	\$971	\$1,003	\$994	\$890	\$2,179	\$10,567
	70 - 74.9	\$44	\$2,067	\$667	\$673	\$721	\$729	\$706	\$597	\$1,279	\$7,483
	75 - 79.9	\$63	\$2,778	\$1,026	\$1,016	\$1,028	\$1,075	\$915	\$750	\$1,435	\$10,087
	80.0	\$97	\$3,210	\$1,444	\$1,568	\$1,710	\$1,717	\$1,452	\$1,285	\$2,500	\$14,983
	80.1 - 84.9	\$5	\$1,152	\$444	\$416	\$352	\$295	\$219	\$154	\$215	\$3,252
	85 - 89.9	\$19	\$2,632	\$1,027	\$950	\$846	\$684	\$519	\$380	\$533	\$7,591
	90.0	\$22	\$2,284	\$1,122	\$1,112	\$1,069	\$904	\$684	\$531	\$859	\$8,586
	90.1 - 94.9	\$12	\$325	\$295	\$267	\$240	\$235	\$220	\$170	\$231	\$1,995
	95 - 97.4	\$26	\$650	\$788	\$785	\$708	\$599	\$608	\$507	\$760	\$5,431
	97.5 - 104.9	\$30	\$597	\$609	\$622	\$643	\$689	\$792	\$834	\$1,512	\$6,329
	105 +	\$1	\$13	\$1	\$1	\$1	\$180	\$150	\$144	\$197	\$687
Total		\$457	\$20,787	\$9,029	\$9,112	\$9,313	\$9,323	\$8,548	\$7,460	\$15,707	\$89,737

Private-Label MBS-Financed ARMs, 2003*											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	\$0	\$1	\$2	\$2	\$3	\$8	\$7	\$8	\$27	\$58
	0 - 59.9	\$113	\$3,443	\$397	\$364	\$399	\$426	\$475	\$477	\$2,209	\$8,303
	60 - 69.9	\$75	\$5,472	\$563	\$490	\$472	\$446	\$441	\$409	\$1,203	\$9,571
	70 - 74.9	\$79	\$5,159	\$585	\$523	\$497	\$482	\$432	\$416	\$1,013	\$9,186
	75 - 79.9	\$117	\$8,136	\$1,145	\$1,138	\$1,170	\$1,121	\$1,000	\$820	\$1,768	\$16,414
	80.0	\$179	\$12,437	\$3,910	\$4,466	\$4,216	\$3,678	\$3,034	\$2,409	\$4,456	\$38,785
	80.1 - 84.9	\$11	\$3,344	\$538	\$413	\$272	\$178	\$111	\$82	\$130	\$5,079
	85 - 89.9	\$24	\$10,465	\$1,693	\$1,330	\$885	\$582	\$387	\$276	\$382	\$16,025
	90.0	\$23	\$10,395	\$2,585	\$2,025	\$1,352	\$886	\$565	\$377	\$566	\$18,773
	90.1 - 94.9	\$6	\$899	\$486	\$429	\$300	\$215	\$154	\$118	\$166	\$2,772
	95 - 97.4	\$14	\$3,484	\$1,986	\$1,565	\$1,045	\$730	\$487	\$339	\$478	\$10,130
	97.5 - 104.9	\$15	\$3,002	\$1,639	\$1,499	\$1,070	\$759	\$557	\$422	\$600	\$9,563
	105 +	\$0	\$1	\$0	\$0	\$0	\$10	\$7	\$8	\$9	\$36
Total		\$656	\$66,240	\$15,531	\$14,245	\$11,681	\$9,522	\$7,657	\$6,160	\$13,006	\$144,698

*Private-label MBS data is scaled up so that total issuance volume by year equals that reported by Inside Mortgage Finance Publications, Inc. See Appendix A for more details.
Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-1: Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS, by Loan-to-Value Ratio and Borrower FICO Score at Origination (\$ in Billions) (Continued)

Enterprise-Acquired FRMs, 2004											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$1	\$1	\$1	\$1	\$6	\$11
	0 - 59.9	\$1,755	\$6,306	\$4,582	\$6,683	\$9,648	\$12,814	\$15,457	\$17,747	\$90,333	\$165,326
	60 - 69.9	\$1,116	\$5,931	\$4,342	\$6,081	\$8,063	\$9,766	\$10,886	\$11,889	\$44,096	\$102,171
	70 - 74.9	\$788	\$4,792	\$3,480	\$4,704	\$6,084	\$7,093	\$7,649	\$8,127	\$26,334	\$69,050
	75 - 79.9	\$966	\$4,806	\$4,060	\$5,769	\$7,674	\$9,028	\$9,735	\$10,262	\$30,742	\$83,043
	80.0	\$2,237	\$7,147	\$6,552	\$10,105	\$14,651	\$17,790	\$20,203	\$21,879	\$68,027	\$168,592
	80.1 - 84.9	\$83	\$761	\$588	\$786	\$884	\$890	\$886	\$873	\$2,119	\$7,870
	85 - 89.9	\$219	\$1,764	\$1,493	\$1,993	\$2,270	\$2,325	\$2,253	\$2,228	\$5,389	\$19,932
	90.0	\$317	\$2,172	\$1,931	\$2,673	\$3,283	\$3,433	\$3,507	\$3,420	\$8,119	\$28,854
	90.1 - 94.9	\$80	\$654	\$532	\$694	\$759	\$798	\$752	\$749	\$1,857	\$6,876
	95 - 97.4	\$440	\$2,997	\$2,437	\$2,988	\$3,198	\$3,235	\$3,156	\$3,096	\$7,058	\$28,605
	97.5 - 104.9	\$811	\$3,806	\$3,078	\$3,657	\$3,643	\$3,237	\$2,864	\$2,496	\$4,822	\$28,415
	105 +	\$3	\$20	\$10	\$15	\$16	\$14	\$18	\$16	\$41	\$153
Total		\$8,817	\$41,156	\$33,085	\$46,147	\$60,174	\$70,423	\$77,367	\$82,782	\$288,944	\$708,896

Enterprise-Acquired ARMs, 2004											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	0 - 59.9	\$376	\$920	\$721	\$1,062	\$1,630	\$2,207	\$2,627	\$2,991	\$14,440	\$26,973
	60 - 69.9	\$289	\$1,069	\$874	\$1,308	\$1,888	\$2,313	\$2,553	\$2,711	\$9,345	\$22,350
	70 - 74.9	\$244	\$962	\$857	\$1,209	\$1,709	\$2,003	\$2,196	\$2,242	\$6,520	\$17,942
	75 - 79.9	\$314	\$1,024	\$1,021	\$1,603	\$2,373	\$2,816	\$3,085	\$3,199	\$8,752	\$24,188
	80.0	\$1,062	\$1,470	\$1,876	\$3,265	\$5,607	\$7,704	\$9,692	\$10,558	\$29,105	\$70,339
	80.1 - 84.9	\$18	\$138	\$125	\$172	\$205	\$223	\$189	\$182	\$408	\$1,661
	85 - 89.9	\$53	\$307	\$299	\$442	\$538	\$563	\$544	\$505	\$1,139	\$4,389
	90.0	\$101	\$434	\$489	\$743	\$956	\$1,011	\$1,086	\$1,074	\$2,481	\$8,375
	90.1 - 94.9	\$20	\$123	\$123	\$152	\$174	\$187	\$167	\$162	\$330	\$1,437
	95 - 97.4	\$119	\$688	\$669	\$877	\$928	\$941	\$971	\$935	\$1,978	\$8,106
	97.5 - 104.9	\$195	\$543	\$450	\$500	\$491	\$426	\$382	\$335	\$641	\$3,964
	105 +	\$0	\$5	\$2	\$3	\$3	\$5	\$3	\$3	\$6	\$31
Total		\$2,792	\$7,682	\$7,505	\$11,335	\$16,501	\$20,399	\$23,497	\$24,898	\$75,145	\$189,755

Private-Label MBS-Financed FRMs, 2004*											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$3	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3
	0 - 59.9	\$212	\$3,349	\$1,077	\$1,104	\$1,298	\$1,312	\$1,239	\$1,070	\$3,452	\$14,111
	60 - 69.9	\$186	\$3,660	\$1,137	\$1,126	\$1,213	\$1,137	\$1,018	\$821	\$2,010	\$12,308
	70 - 74.9	\$188	\$2,659	\$895	\$893	\$899	\$857	\$756	\$582	\$1,254	\$8,983
	75 - 79.9	\$263	\$3,446	\$1,239	\$1,342	\$1,454	\$1,286	\$1,138	\$956	\$1,917	\$13,043
	80.0	\$487	\$4,162	\$1,974	\$2,209	\$2,746	\$2,745	\$2,648	\$2,288	\$4,816	\$24,075
	80.1 - 84.9	\$30	\$1,407	\$552	\$523	\$418	\$311	\$211	\$149	\$215	\$3,815
	85 - 89.9	\$109	\$2,974	\$1,141	\$1,084	\$944	\$744	\$503	\$360	\$553	\$8,413
	90.0	\$193	\$2,415	\$1,125	\$1,120	\$1,134	\$958	\$731	\$591	\$986	\$9,253
	90.1 - 94.9	\$35	\$356	\$311	\$311	\$269	\$227	\$216	\$158	\$234	\$2,115
	95 - 97.4	\$96	\$802	\$741	\$703	\$638	\$558	\$553	\$439	\$693	\$5,223
	97.5 - 104.9	\$28	\$479	\$551	\$597	\$590	\$713	\$673	\$589	\$1,052	\$5,272
	105 +	\$0	\$5	\$0	\$0	\$1	\$74	\$62	\$68	\$79	\$289
Total		\$1,830	\$25,714	\$10,742	\$11,012	\$11,604	\$10,921	\$9,748	\$8,069	\$17,262	\$106,903

Private-Label MBS-Financed ARMs, 2004*											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	0 - 59.9	\$143	\$6,960	\$986	\$958	\$1,006	\$1,107	\$1,118	\$1,095	\$4,402	\$17,775
	60 - 69.9	\$152	\$10,478	\$1,386	\$1,324	\$1,380	\$1,426	\$1,321	\$1,173	\$3,155	\$21,795
	70 - 74.9	\$139	\$9,187	\$1,391	\$1,470	\$1,513	\$1,623	\$1,478	\$1,275	\$2,998	\$21,074
	75 - 79.9	\$297	\$14,078	\$2,814	\$3,110	\$3,479	\$3,622	\$3,139	\$2,779	\$5,690	\$39,008
	80.0	\$780	\$25,699	\$11,266	\$13,460	\$13,605	\$12,865	\$11,074	\$9,197	\$17,409	\$115,355
	80.1 - 84.9	\$58	\$5,844	\$1,058	\$820	\$561	\$353	\$247	\$168	\$263	\$9,371
	85 - 89.9	\$199	\$16,924	\$2,901	\$2,315	\$1,682	\$1,093	\$747	\$517	\$722	\$27,100
	90.0	\$241	\$18,041	\$4,287	\$3,617	\$2,746	\$1,968	\$1,340	\$928	\$1,463	\$34,631
	90.1 - 94.9	\$34	\$1,761	\$884	\$769	\$581	\$478	\$345	\$232	\$366	\$5,450
	95 - 97.4	\$128	\$6,806	\$3,393	\$2,702	\$1,982	\$1,538	\$1,114	\$755	\$1,133	\$19,551
	97.5 - 104.9	\$11	\$3,875	\$2,373	\$2,384	\$1,852	\$1,428	\$964	\$739	\$931	\$14,558
	105 +	\$0	\$4	\$1	\$0	\$1	\$32	\$27	\$25	\$35	\$125
Total		\$2,183	\$119,657	\$32,738	\$32,928	\$30,390	\$27,532	\$22,913	\$18,885	\$38,567	\$325,793

*Private-label MBS data is scaled up so that total issuance volume by year equals that reported by Inside Mortgage Finance Publications, Inc. See Appendix A for more details.

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-1: Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS, by Loan-to-Value Ratio and Borrower FICO Score at Origination (\$ in Billions) (Continued)

Enterprise-Acquired FRMs, 2005											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$1	\$3	\$5
	0 - 59.9	\$386	\$6,797	\$4,503	\$6,519	\$9,176	\$12,400	\$14,606	\$15,872	\$88,395	\$158,655
	60 - 69.9	\$176	\$6,255	\$4,318	\$6,029	\$7,986	\$9,896	\$10,709	\$11,223	\$45,445	\$102,037
	70 - 74.9	\$133	\$4,790	\$3,390	\$4,718	\$6,100	\$7,181	\$7,611	\$7,841	\$27,739	\$69,503
	75 - 79.9	\$119	\$4,370	\$3,666	\$5,435	\$7,516	\$8,927	\$9,324	\$9,589	\$31,782	\$80,730
	80.0	\$348	\$7,532	\$7,200	\$11,826	\$17,851	\$22,628	\$24,842	\$26,296	\$90,346	\$208,870
	80.1 - 84.9	\$11	\$594	\$469	\$618	\$748	\$773	\$738	\$721	\$1,948	\$6,620
	85 - 89.9	\$29	\$1,504	\$1,259	\$1,751	\$2,044	\$2,111	\$2,021	\$1,904	\$5,126	\$17,747
	90.0	\$82	\$1,906	\$1,744	\$2,529	\$3,194	\$3,555	\$3,567	\$3,430	\$9,072	\$29,078
	90.1 - 94.9	\$15	\$480	\$387	\$499	\$579	\$585	\$566	\$566	\$1,600	\$5,276
	95 - 97.4	\$96	\$2,182	\$1,770	\$2,264	\$2,481	\$2,637	\$2,525	\$2,544	\$6,792	\$23,290
	97.5 - 104.9	\$511	\$3,876	\$3,333	\$3,874	\$3,825	\$3,541	\$3,016	\$2,658	\$5,587	\$30,220
	105 +	\$1	\$9	\$6	\$6	\$7	\$7	\$7	\$7	\$18	\$68
Total	\$1,907	\$40,294	\$32,044	\$46,068	\$61,507	\$74,240	\$79,532	\$82,652	\$313,854	\$732,099	

Enterprise-Acquired ARMs, 2005											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	0 - 59.9	\$103	\$1,058	\$650	\$907	\$1,342	\$1,889	\$2,236	\$2,438	\$12,180	\$22,802
	60 - 69.9	\$86	\$1,120	\$743	\$1,070	\$1,523	\$1,987	\$2,098	\$2,246	\$7,722	\$18,596
	70 - 74.9	\$68	\$910	\$681	\$983	\$1,386	\$1,734	\$1,814	\$1,917	\$5,660	\$15,153
	75 - 79.9	\$69	\$869	\$751	\$1,120	\$1,726	\$2,284	\$2,412	\$2,507	\$6,967	\$18,706
	80.0	\$159	\$1,859	\$2,133	\$3,752	\$6,477	\$9,155	\$10,859	\$11,169	\$30,679	\$76,240
	80.1 - 84.9	\$3	\$66	\$55	\$78	\$86	\$107	\$95	\$88	\$219	\$797
	85 - 89.9	\$9	\$159	\$160	\$219	\$268	\$292	\$291	\$266	\$669	\$2,333
	90.0	\$28	\$318	\$352	\$504	\$650	\$845	\$854	\$845	\$2,133	\$6,529
	90.1 - 94.9	\$1	\$49	\$40	\$55	\$58	\$61	\$60	\$57	\$145	\$525
	95 - 97.4	\$20	\$304	\$286	\$363	\$390	\$461	\$489	\$454	\$1,060	\$3,827
	97.5 - 104.9	\$79	\$236	\$286	\$321	\$280	\$244	\$196	\$183	\$441	\$2,265
	105 +	\$0	\$0	\$0	\$1	\$0	\$0	\$0	\$0	\$1	\$2
Total	\$624	\$6,948	\$6,137	\$9,373	\$14,186	\$19,060	\$21,404	\$22,170	\$67,875	\$167,776	

Private-Label MBS-Financed FRMs, 2005*											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$5	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5
	0 - 59.9	\$140	\$3,822	\$1,467	\$1,656	\$1,920	\$1,965	\$1,887	\$1,625	\$5,860	\$20,341
	60 - 69.9	\$119	\$3,759	\$1,461	\$1,497	\$1,700	\$1,741	\$1,511	\$1,275	\$3,397	\$16,459
	70 - 74.9	\$108	\$2,646	\$1,128	\$1,157	\$1,315	\$1,332	\$1,168	\$949	\$2,229	\$12,032
	75 - 79.9	\$133	\$3,391	\$1,623	\$1,774	\$2,124	\$2,143	\$1,879	\$1,599	\$3,611	\$18,277
	80.0	\$299	\$4,812	\$3,440	\$4,027	\$5,097	\$5,683	\$5,410	\$4,719	\$11,076	\$44,564
	80.1 - 84.9	\$8	\$1,398	\$520	\$502	\$423	\$349	\$246	\$189	\$278	\$3,914
	85 - 89.9	\$36	\$3,013	\$1,062	\$1,050	\$894	\$795	\$562	\$431	\$644	\$8,486
	90.0	\$46	\$2,469	\$1,124	\$1,156	\$1,120	\$998	\$747	\$590	\$1,046	\$9,295
	90.1 - 94.9	\$7	\$341	\$244	\$233	\$197	\$181	\$154	\$119	\$219	\$1,695
	95 - 97.4	\$17	\$753	\$590	\$562	\$527	\$500	\$474	\$358	\$661	\$4,442
	97.5 - 104.9	\$9	\$571	\$468	\$472	\$414	\$381	\$318	\$262	\$475	\$3,373
	105 +	\$0	\$2	\$0	\$0	\$1	\$2	\$14	\$16	\$19	\$62
Total	\$929	\$26,977	\$13,128	\$14,085	\$15,732	\$16,080	\$14,368	\$12,132	\$29,517	\$142,946	

Private-Label MBS-Financed ARMs, 2005*											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	0 - 59.9	\$172	\$8,464	\$1,435	\$1,420	\$1,486	\$1,454	\$1,367	\$1,187	\$4,639	\$21,624
	60 - 69.9	\$190	\$11,666	\$2,003	\$1,919	\$2,033	\$1,922	\$1,651	\$1,367	\$3,624	\$26,375
	70 - 74.9	\$203	\$9,790	\$1,902	\$1,993	\$2,317	\$2,276	\$1,887	\$1,633	\$3,544	\$25,543
	75 - 79.9	\$382	\$14,986	\$3,930	\$4,359	\$4,673	\$4,662	\$3,889	\$3,341	\$6,867	\$47,090
	80.0	\$911	\$36,883	\$20,132	\$21,539	\$21,700	\$19,911	\$15,859	\$12,845	\$24,578	\$174,358
	80.1 - 84.9	\$19	\$5,841	\$1,193	\$950	\$666	\$454	\$264	\$189	\$273	\$9,849
	85 - 89.9	\$60	\$17,090	\$3,217	\$2,644	\$1,938	\$1,385	\$866	\$578	\$908	\$28,687
	90.0	\$93	\$19,612	\$5,161	\$4,355	\$3,567	\$2,609	\$1,729	\$1,189	\$1,957	\$40,272
	90.1 - 94.9	\$17	\$1,599	\$730	\$618	\$415	\$371	\$261	\$190	\$321	\$4,520
	95 - 97.4	\$53	\$6,718	\$2,848	\$2,281	\$1,724	\$1,442	\$1,082	\$772	\$1,261	\$18,181
	97.5 - 104.9	\$15	\$3,899	\$2,252	\$2,174	\$1,569	\$1,334	\$977	\$751	\$1,261	\$14,230
	105 +	\$0	\$2	\$0	\$0	\$0	\$25	\$20	\$23	\$27	\$98
Total	\$2,114	\$136,551	\$44,803	\$44,251	\$42,089	\$37,843	\$29,853	\$24,064	\$49,261	\$410,828	

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Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-1: Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS, by Loan-to-Value Ratio and Borrower FICO Score at Origination (\$ in Billions) (Continued)

Enterprise-Acquired FRMs, 2006											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$1	\$0	\$0	\$0	\$2	\$4	
	0 - 59.9	\$147	\$6,777	\$4,213	\$5,827	\$8,057	\$10,604	\$12,465	\$13,538	\$72,510	\$134,138
	60 - 69.9	\$101	\$6,234	\$3,960	\$5,303	\$6,903	\$8,522	\$9,288	\$9,619	\$39,336	\$89,266
	70 - 74.9	\$92	\$4,918	\$3,219	\$4,272	\$5,371	\$6,501	\$6,833	\$7,027	\$24,905	\$63,139
	75 - 79.9	\$86	\$4,315	\$3,588	\$5,335	\$7,142	\$8,899	\$9,301	\$9,348	\$30,994	\$79,007
	80.0	\$317	\$8,329	\$8,194	\$13,238	\$20,817	\$27,512	\$29,735	\$30,472	\$103,023	\$241,637
	80.1 - 84.9	\$5	\$543	\$424	\$566	\$654	\$682	\$647	\$594	\$1,602	\$5,718
	85 - 89.9	\$23	\$1,510	\$1,231	\$1,599	\$1,914	\$1,971	\$1,896	\$1,776	\$4,692	\$16,612
	90.0	\$90	\$2,087	\$1,715	\$2,377	\$3,191	\$3,702	\$3,541	\$3,416	\$8,967	\$29,086
	90.1 - 94.9	\$12	\$458	\$382	\$475	\$524	\$529	\$513	\$510	\$1,505	\$4,908
	95 - 97.4	\$80	\$2,145	\$1,629	\$2,033	\$2,207	\$2,385	\$2,451	\$2,378	\$6,599	\$21,906
	97.5 - 104.9	\$518	\$7,432	\$5,315	\$5,656	\$5,129	\$4,778	\$3,957	\$3,552	\$7,622	\$43,959
	105 +	\$1	\$9	\$6	\$6	\$6	\$5	\$4	\$9	\$49	\$49
Total		\$1,471	\$44,758	\$33,876	\$46,687	\$61,914	\$76,090	\$80,632	\$82,236	\$301,766	\$729,429

Enterprise-Acquired ARMs, 2006											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	0 - 59.9	\$65	\$973	\$594	\$852	\$1,287	\$1,809	\$2,042	\$2,196	\$10,704	\$20,521
	60 - 69.9	\$49	\$1,014	\$678	\$929	\$1,332	\$1,726	\$1,742	\$1,873	\$6,406	\$15,748
	70 - 74.9	\$54	\$834	\$561	\$800	\$1,142	\$1,482	\$1,564	\$1,536	\$4,589	\$12,563
	75 - 79.9	\$57	\$896	\$727	\$1,084	\$1,639	\$2,005	\$2,047	\$2,059	\$5,508	\$16,021
	80.0	\$139	\$3,106	\$2,909	\$4,530	\$7,407	\$9,197	\$9,651	\$9,260	\$23,693	\$69,891
	80.1 - 84.9	\$1	\$61	\$39	\$51	\$68	\$81	\$67	\$60	\$157	\$584
	85 - 89.9	\$6	\$227	\$140	\$175	\$223	\$237	\$215	\$203	\$435	\$1,860
	90.0	\$14	\$353	\$264	\$358	\$497	\$594	\$573	\$552	\$1,304	\$4,510
	90.1 - 94.9	\$2	\$26	\$24	\$28	\$38	\$42	\$36	\$44	\$102	\$342
	95 - 97.4	\$13	\$205	\$163	\$211	\$264	\$302	\$321	\$286	\$659	\$2,424
	97.5 - 104.9	\$52	\$176	\$220	\$275	\$338	\$421	\$399	\$436	\$917	\$3,233
	105 +	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1
Total		\$452	\$7,870	\$6,318	\$9,292	\$14,234	\$17,895	\$18,658	\$18,504	\$54,473	\$147,698

Private-Label MBS-Financed FRMs, 2006*											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	0 - 59.9	\$66	\$3,383	\$1,452	\$1,576	\$1,754	\$1,756	\$1,523	\$1,185	\$4,053	\$16,749
	60 - 69.9	\$44	\$3,295	\$1,462	\$1,408	\$1,528	\$1,392	\$1,102	\$822	\$2,296	\$13,347
	70 - 74.9	\$41	\$2,326	\$1,033	\$1,018	\$1,209	\$1,195	\$900	\$716	\$1,646	\$10,085
	75 - 79.9	\$69	\$3,101	\$1,766	\$1,834	\$2,067	\$1,947	\$1,565	\$1,259	\$2,686	\$16,294
	80.0	\$183	\$4,520	\$4,314	\$4,959	\$5,922	\$6,252	\$5,305	\$4,456	\$9,628	\$45,538
	80.1 - 84.9	\$2	\$1,352	\$415	\$414	\$318	\$225	\$156	\$113	\$191	\$3,186
	85 - 89.9	\$9	\$2,929	\$956	\$902	\$736	\$529	\$369	\$253	\$418	\$7,100
	90.0	\$14	\$2,563	\$1,022	\$1,009	\$900	\$727	\$511	\$371	\$692	\$7,810
	90.1 - 94.9	\$3	\$505	\$306	\$267	\$228	\$203	\$159	\$120	\$204	\$1,995
	95 - 97.4	\$11	\$975	\$732	\$578	\$491	\$448	\$381	\$294	\$561	\$4,472
	97.5 - 104.9	\$12	\$1,129	\$630	\$574	\$490	\$380	\$326	\$545	\$4,516	
	105 +	\$0	\$0	\$1	\$1	\$1	\$5	\$4	\$10	\$14	\$36
Total		\$456	\$26,079	\$14,088	\$14,540	\$15,645	\$15,108	\$12,354	\$9,925	\$22,934	\$131,128

Private-Label MBS-Financed ARMs, 2006*											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	0 - 59.9	\$49	\$5,326	\$1,183	\$1,199	\$1,251	\$1,277	\$1,203	\$1,063	\$3,974	\$16,525
	60 - 69.9	\$53	\$6,934	\$1,590	\$1,678	\$1,756	\$1,670	\$1,444	\$1,183	\$3,109	\$19,417
	70 - 74.9	\$58	\$5,666	\$1,595	\$1,740	\$1,981	\$1,993	\$1,715	\$1,391	\$2,932	\$19,071
	75 - 79.9	\$101	\$8,234	\$3,138	\$3,697	\$4,114	\$4,048	\$3,377	\$2,694	\$5,531	\$34,933
	80.0	\$257	\$22,311	\$14,990	\$17,469	\$18,640	\$16,877	\$13,337	\$10,539	\$19,412	\$133,832
	80.1 - 84.9	\$2	\$3,132	\$663	\$489	\$395	\$261	\$191	\$132	\$202	\$5,467
	85 - 89.9	\$13	\$9,880	\$1,926	\$1,582	\$1,352	\$921	\$639	\$450	\$747	\$17,511
	90.0	\$9	\$11,709	\$3,185	\$2,599	\$2,376	\$1,770	\$1,244	\$880	\$1,511	\$25,283
	90.1 - 94.9	\$1	\$1,127	\$442	\$349	\$242	\$269	\$210	\$150	\$251	\$3,041
	95 - 97.4	\$10	\$5,295	\$1,777	\$1,345	\$1,025	\$935	\$769	\$548	\$932	\$12,636
	97.5 - 104.9	\$9	\$3,372	\$1,720	\$1,722	\$1,143	\$933	\$799	\$603	\$1,116	\$11,418
	105 +	\$0	\$1	\$0	\$0	\$0	\$11	\$9	\$6	\$13	\$39
Total		\$563	\$82,986	\$32,209	\$33,870	\$34,274	\$30,966	\$24,936	\$19,639	\$39,729	\$299,172

*Private-label MBS data is scaled up so that total issuance volume by year equals that reported by Inside Mortgage Finance Publications, Inc. See Appendix A for more details.

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-1: Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS, by Loan-to-Value Ratio and Borrower FICO Score at Origination (\$ in Billions) (Continued)

Enterprise-Acquired FRMs, 2007											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$1	\$0	\$1	\$1	\$5	\$8	
	0 - 59.9	\$149	\$7,255	\$4,186	\$5,657	\$8,009	\$10,803	\$13,010	\$13,980	\$82,072	\$145,120
	60 - 69.9	\$99	\$7,259	\$4,078	\$5,497	\$7,210	\$9,239	\$10,363	\$10,791	\$47,920	\$102,456
	70 - 74.9	\$77	\$6,541	\$3,543	\$4,670	\$5,976	\$7,407	\$8,039	\$8,237	\$31,449	\$75,938
	75 - 79.9	\$95	\$6,001	\$4,232	\$6,152	\$8,804	\$11,544	\$12,277	\$12,777	\$43,436	\$105,318
	80.0	\$288	\$10,510	\$8,414	\$12,603	\$19,303	\$26,064	\$28,500	\$29,362	\$108,224	\$243,268
	80.1 - 84.9	\$7	\$967	\$692	\$896	\$1,030	\$1,117	\$1,009	\$941	\$2,676	\$9,334
	85 - 89.9	\$21	\$2,928	\$2,211	\$2,736	\$3,256	\$3,494	\$3,150	\$2,923	\$8,064	\$28,782
	90.0	\$69	\$3,900	\$3,161	\$4,140	\$5,404	\$6,326	\$5,903	\$5,501	\$15,195	\$49,599
	90.1 - 94.9	\$14	\$827	\$742	\$977	\$1,058	\$1,229	\$1,116	\$1,055	\$3,015	\$10,033
	95 - 97.4	\$92	\$4,406	\$2,894	\$3,811	\$4,444	\$6,024	\$5,753	\$5,321	\$14,246	\$46,991
	97.5 - 104.9	\$461	\$14,671	\$10,951	\$11,793	\$11,237	\$10,357	\$8,764	\$7,692	\$16,369	\$92,295
	105 +	\$1	\$12	\$7	\$12	\$17	\$20	\$20	\$26	\$62	\$177
	Total	\$1,373	\$65,277	\$45,112	\$58,945	\$75,748	\$93,623	\$97,903	\$98,606	\$372,732	\$909,319

Enterprise-Acquired ARMs, 2007											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	0 - 59.9	\$25	\$525	\$371	\$565	\$820	\$1,118	\$1,347	\$1,476	\$7,781	\$14,027
	60 - 69.9	\$20	\$610	\$460	\$628	\$943	\$1,216	\$1,266	\$1,319	\$4,998	\$11,461
	70 - 74.9	\$16	\$546	\$407	\$581	\$834	\$1,031	\$1,071	\$1,120	\$3,409	\$9,016
	75 - 79.9	\$25	\$719	\$572	\$824	\$1,244	\$1,619	\$1,664	\$1,624	\$4,642	\$12,933
	80.0	\$63	\$2,045	\$1,856	\$2,819	\$4,391	\$5,414	\$5,628	\$5,202	\$13,331	\$40,750
	80.1 - 84.9	\$1	\$62	\$41	\$58	\$71	\$107	\$93	\$83	\$205	\$722
	85 - 89.9	\$4	\$265	\$180	\$207	\$273	\$301	\$264	\$248	\$542	\$2,284
	90.0	\$9	\$450	\$289	\$393	\$580	\$624	\$583	\$504	\$1,156	\$4,588
	90.1 - 94.9	\$1	\$39	\$30	\$51	\$66	\$82	\$80	\$78	\$172	\$598
	95 - 97.4	\$8	\$253	\$215	\$322	\$406	\$539	\$530	\$473	\$992	\$3,739
	97.5 - 104.9	\$5	\$153	\$191	\$249	\$349	\$561	\$570	\$474	\$791	\$3,344
	105 +	\$0	\$1	\$1	\$1	\$1	\$1	\$3	\$3	\$4	\$15
	Total	\$178	\$5,668	\$4,613	\$6,697	\$9,980	\$12,613	\$13,099	\$12,604	\$38,024	\$103,476

Private-Label MBS-Financed FRMs, 2007*											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	0 - 59.9	\$17	\$1,054	\$474	\$521	\$643	\$678	\$663	\$490	\$1,995	\$6,535
	60 - 69.9	\$11	\$1,060	\$419	\$409	\$497	\$492	\$433	\$329	\$1,117	\$4,768
	70 - 74.9	\$11	\$769	\$289	\$281	\$370	\$346	\$276	\$232	\$716	\$3,289
	75 - 79.9	\$16	\$968	\$445	\$478	\$622	\$651	\$534	\$420	\$1,112	\$5,246
	80.0	\$33	\$1,130	\$875	\$1,024	\$1,431	\$1,751	\$1,487	\$1,279	\$3,349	\$12,359
	80.1 - 84.9	\$0	\$382	\$128	\$107	\$87	\$78	\$56	\$39	\$75	\$952
	85 - 89.9	\$1	\$925	\$312	\$266	\$247	\$184	\$148	\$99	\$203	\$2,385
	90.0	\$3	\$806	\$322	\$316	\$295	\$256	\$167	\$120	\$280	\$2,565
	90.1 - 94.9	\$0	\$139	\$74	\$84	\$76	\$79	\$65	\$46	\$108	\$671
	95 - 97.4	\$3	\$363	\$210	\$199	\$166	\$198	\$177	\$140	\$262	\$1,720
	97.5 - 104.9	\$1	\$305	\$211	\$209	\$230	\$259	\$208	\$223	\$422	\$2,068
	105 +	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	Total	\$98	\$7,901	\$3,759	\$3,896	\$4,663	\$4,971	\$4,214	\$3,418	\$9,639	\$42,559

Private-Label MBS-Financed ARMs, 2007*											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	0 - 59.9	\$10	\$1,056	\$254	\$287	\$341	\$346	\$380	\$318	\$1,262	\$4,254
	60 - 69.9	\$13	\$1,366	\$339	\$362	\$449	\$450	\$430	\$346	\$997	\$4,751
	70 - 74.9	\$19	\$1,092	\$310	\$353	\$460	\$486	\$445	\$364	\$871	\$4,399
	75 - 79.9	\$26	\$1,497	\$589	\$732	\$965	\$929	\$823	\$671	\$1,500	\$7,732
	80.0	\$61	\$2,408	\$1,722	\$2,346	\$3,204	\$3,130	\$2,653	\$2,071	\$4,277	\$21,871
	80.1 - 84.9	\$1	\$587	\$139	\$130	\$114	\$86	\$77	\$45	\$109	\$1,289
	85 - 89.9	\$3	\$1,827	\$483	\$412	\$439	\$325	\$248	\$169	\$331	\$4,236
	90.0	\$1	\$1,997	\$732	\$695	\$745	\$595	\$432	\$305	\$592	\$6,095
	90.1 - 94.9	\$0	\$216	\$101	\$102	\$82	\$121	\$94	\$59	\$117	\$892
	95 - 97.4	\$1	\$985	\$421	\$368	\$278	\$357	\$289	\$227	\$395	\$3,319
	97.5 - 104.9	\$1	\$439	\$283	\$319	\$419	\$292	\$247	\$296	\$622	\$2,919
	105 +	\$0	\$0	\$0	\$0	\$0	\$1	\$1	\$0	\$0	
	Total	\$136	\$13,471	\$5,372	\$6,105	\$7,495	\$7,115	\$6,117	\$4,871	\$11,075	\$61,759

*Private-label MBS data is scaled up so that total issuance volume by year equals that reported by Inside Mortgage Finance Publications, Inc. See Appendix A for more details.

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-1: Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS, by Loan-to-Value Ratio and Borrower FICO Score at Origination (\$ in Billions) (Continued)

Enterprise-Acquired FRMs, 2008											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$1	\$1	\$0	\$4	\$7	
	0 - 59.9	\$119	\$3,843	\$2,718	\$4,127	\$6,464	\$9,684	\$12,632	\$14,602	\$103,028	\$157,216
	60 - 69.9	\$91	\$3,528	\$2,444	\$3,662	\$5,457	\$7,611	\$9,434	\$11,038	\$60,513	\$103,778
	70 - 74.9	\$135	\$2,854	\$1,957	\$2,849	\$4,178	\$5,795	\$6,811	\$8,184	\$39,744	\$72,509
	75 - 79.9	\$70	\$2,219	\$1,752	\$2,900	\$4,859	\$7,618	\$9,175	\$10,400	\$50,120	\$89,112
	80.0	\$168	\$3,862	\$3,122	\$5,083	\$8,552	\$13,177	\$16,545	\$18,662	\$92,773	\$161,944
	80.1 - 84.9	\$5	\$252	\$242	\$395	\$594	\$853	\$936	\$1,017	\$3,522	\$7,816
	85 - 89.9	\$17	\$792	\$859	\$1,299	\$2,058	\$3,104	\$3,378	\$3,723	\$12,690	\$27,920
	90.0	\$51	\$1,137	\$1,325	\$2,135	\$3,583	\$5,740	\$6,277	\$6,937	\$24,053	\$51,238
	90.1 - 94.9	\$4	\$216	\$257	\$437	\$638	\$947	\$942	\$1,014	\$3,403	\$7,858
	95 - 97.4	\$46	\$1,291	\$1,393	\$2,136	\$3,061	\$4,636	\$4,717	\$5,111	\$16,177	\$38,567
	97.5 - 104.9	\$35	\$685	\$1,082	\$1,379	\$1,765	\$2,459	\$2,264	\$2,205	\$5,516	\$17,392
	105 +	\$1	\$12	\$8	\$14	\$25	\$30	\$27	\$39	\$120	\$276
	Total	\$742	\$20,691	\$17,158	\$26,415	\$41,236	\$61,654	\$73,139	\$82,933	\$411,664	\$735,633

Enterprise-Acquired ARMs, 2008											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	0 - 59.9	\$13	\$118	\$141	\$245	\$459	\$792	\$1,127	\$1,299	\$8,893	\$13,086
	60 - 69.9	\$7	\$122	\$124	\$198	\$399	\$627	\$801	\$1,012	\$5,203	\$8,493
	70 - 74.9	\$5	\$86	\$89	\$155	\$305	\$468	\$598	\$751	\$3,262	\$5,718
	75 - 79.9	\$3	\$61	\$61	\$136	\$306	\$578	\$699	\$895	\$3,782	\$6,521
	80.0	\$10	\$82	\$96	\$194	\$425	\$837	\$1,035	\$1,308	\$5,734	\$9,723
	80.1 - 84.9	\$0	\$10	\$9	\$16	\$35	\$67	\$72	\$86	\$278	\$573
	85 - 89.9	\$1	\$24	\$29	\$51	\$109	\$198	\$247	\$272	\$853	\$1,783
	90.0	\$2	\$37	\$39	\$80	\$152	\$333	\$396	\$461	\$1,485	\$2,984
	90.1 - 94.9	\$0	\$3	\$4	\$9	\$22	\$43	\$51	\$55	\$160	\$347
	95 - 97.4	\$2	\$11	\$21	\$43	\$94	\$196	\$228	\$248	\$793	\$1,637
	97.5 - 104.9	\$0	\$4	\$8	\$13	\$23	\$37	\$38	\$42	\$106	\$272
	105 +	\$0	\$0	\$0	\$0	\$1	\$2	\$5	\$4	\$16	\$28
	Total	\$44	\$558	\$623	\$1,139	\$2,331	\$4,178	\$5,296	\$6,433	\$30,565	\$51,166

Private-Label MBS-Financed FRMs, 2008*											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	0 - 59.9	\$0	\$0	\$0	\$1	\$2	\$3	\$2	\$4	\$14	\$25
	60 - 69.9	\$0	\$0	\$1	\$1	\$3	\$1	\$2	\$2	\$12	\$21
	70 - 74.9	\$0	\$0	\$0	\$0	\$0	\$1	\$1	\$1	\$7	\$11
	75 - 79.9	\$0	\$1	\$0	\$0	\$0	\$2	\$3	\$3	\$10	\$19
	80.0	\$0	\$1	\$0	\$0	\$0	\$1	\$6	\$3	\$26	\$38
	80.1 - 84.9	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$1
	85 - 89.9	\$0	\$0	\$0	\$0	\$0	\$1	\$1	\$2	\$1	\$6
	90.0	\$0	\$0	\$0	\$0	\$2	\$0	\$0	\$0	\$4	\$7
	90.1 - 94.9	\$0	\$0	\$0	\$0	\$0	\$1	\$0	\$0	\$1	\$3
	95 - 97.4	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$1	\$2	\$5
	97.5 - 104.9	\$0	\$1	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$3
	105 +	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	Total	\$0	\$2	\$3	\$3	\$9	\$10	\$16	\$16	\$79	\$138

Private-Label MBS-Financed ARMs, 2008*											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	0 - 59.9	\$0	\$0	\$0	\$0	\$1	\$1	\$1	\$2	\$17	\$21
	60 - 69.9	\$0	\$0	\$0	\$0	\$1	\$2	\$0	\$3	\$14	\$20
	70 - 74.9	\$0	\$0	\$0	\$1	\$0	\$1	\$2	\$1	\$7	\$13
	75 - 79.9	\$0	\$0	\$0	\$1	\$1	\$4	\$4	\$2	\$14	\$26
	80.0	\$0	\$0	\$0	\$0	\$2	\$7	\$6	\$6	\$25	\$46
	80.1 - 84.9	\$0	\$0	\$0	\$1	\$0	\$0	\$0	\$0	\$1	\$1
	85 - 89.9	\$0	\$0	\$0	\$0	\$2	\$2	\$3	\$1	\$5	\$12
	90.0	\$0	\$0	\$0	\$0	\$1	\$1	\$2	\$2	\$4	\$10
	90.1 - 94.9	\$0	\$0	\$0	\$0	\$0	\$1	\$0	\$0	\$1	\$1
	95 - 97.4	\$0	\$0	\$0	\$0	\$0	\$2	\$2	\$1	\$2	\$6
	97.5 - 104.9	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$1
	105 +	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	Total	\$0	\$0	\$0	\$3	\$8	\$18	\$21	\$18	\$89	\$157

*Private-label MBS data is scaled up so that total issuance volume by year equals that reported by Inside Mortgage Finance Publications, Inc. See Appendix A for more details.

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-2: Share of Single-Family Mortgages from Each Origination Year Acquired by the Enterprises or Financed with Private-Label MBS Represented by Each Combination of Loan-to-Value Ratio and Borrower FICO Score at Origination, 2001-2008 (Percent)

Enterprise-Acquired FRMs, 2001											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.1%	0.6%	0.4%	0.6%	0.9%	1.2%	1.6%	1.9%	9.5%	16.8%
	60 - 69.9	0.1%	0.6%	0.4%	0.6%	0.9%	1.2%	1.4%	1.6%	6.0%	12.8%
	70 - 74.9	0.1%	0.6%	0.4%	0.6%	0.8%	1.0%	1.1%	1.2%	4.1%	9.9%
	75 - 79.9	0.1%	0.8%	0.7%	1.0%	1.3%	1.5%	1.7%	1.9%	5.4%	14.3%
	80.0	0.2%	1.1%	0.9%	1.4%	1.9%	2.3%	2.6%	2.8%	7.5%	20.7%
	80.1 - 84.9	0.0%	0.2%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.4%	1.6%
	85 - 89.9	0.0%	0.4%	0.3%	0.4%	0.5%	0.5%	0.6%	0.7%	1.2%	4.6%
	90.0	0.1%	0.5%	0.4%	0.5%	0.6%	0.7%	0.7%	0.7%	1.4%	5.5%
	90.1 - 94.9	0.0%	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.5%	1.8%
	95 - 97.4	0.1%	0.7%	0.5%	0.7%	0.7%	0.7%	0.7%	0.7%	1.4%	6.3%
	97.5 - 104.9	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.4%	1.6%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	0.8%	5.7%	4.4%	6.2%	8.2%	9.7%	10.9%	12.0%	37.9%	95.8%

Enterprise-Acquired ARMs, 2001											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.4%	0.7%
	60 - 69.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.5%
	70 - 74.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%
	75 - 79.9	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.6%
	80.0	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%	1.1%
	80.1 - 84.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	85 - 89.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
	90.0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
	90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	95 - 97.4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
	97.5 - 104.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	0.0%	0.3%	0.2%	0.3%	0.4%	0.4%	0.5%	0.5%	1.6%	4.2%

Private-Label MBS-Financed FRMs, 2001*											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.1%	1.1%	0.3%	0.3%	0.2%	0.3%	0.2%	0.2%	0.6%	3.2%
	60 - 69.9	0.1%	1.2%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.4%	3.2%
	70 - 74.9	0.1%	1.0%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	2.7%
	75 - 79.9	0.1%	1.7%	0.5%	0.4%	0.4%	0.4%	0.3%	0.2%	0.4%	4.4%
	80.0	0.2%	2.2%	0.7%	0.7%	0.7%	0.8%	0.5%	0.4%	0.7%	7.0%
	80.1 - 84.9	0.0%	0.7%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.1%	1.4%
	85 - 89.9	0.1%	2.0%	0.5%	0.5%	0.4%	0.3%	0.2%	0.1%	0.2%	4.2%
	90.0	0.0%	1.8%	0.6%	0.5%	0.5%	0.4%	0.2%	0.2%	0.3%	4.6%
	90.1 - 94.9	0.0%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.9%
	95 - 97.4	0.0%	0.4%	0.4%	0.3%	0.3%	0.4%	0.3%	0.2%	0.3%	2.6%
	97.5 - 104.9	0.4%	0.5%	0.3%	0.3%	0.3%	0.2%	0.5%	0.6%	1.0%	4.0%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.5%
	Total	1.2%	12.8%	4.0%	3.8%	3.5%	3.5%	2.8%	2.6%	4.5%	38.7%

Private-Label MBS-Financed ARMs, 2001*											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.1%	1.8%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	2.9%
	60 - 69.9	0.2%	3.0%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	4.2%
	70 - 74.9	0.2%	2.8%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	4.1%
	75 - 79.9	0.3%	5.1%	0.6%	0.5%	0.4%	0.3%	0.2%	0.1%	0.2%	7.7%
	80.0	0.5%	8.4%	1.7%	1.4%	1.0%	0.7%	0.5%	0.3%	0.5%	15.1%
	80.1 - 84.9	0.1%	1.6%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	2.3%
	85 - 89.9	0.3%	7.3%	1.0%	0.7%	0.4%	0.2%	0.1%	0.1%	0.1%	10.3%
	90.0	0.2%	6.2%	1.3%	0.9%	0.6%	0.3%	0.2%	0.1%	0.1%	10.0%
	90.1 - 94.9	0.0%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.7%
	95 - 97.4	0.0%	1.2%	0.7%	0.5%	0.3%	0.2%	0.1%	0.1%	0.1%	3.3%
	97.5 - 104.9	0.0%	0.2%	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.7%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	1.9%	37.9%	6.7%	4.9%	3.4%	2.2%	1.4%	1.0%	1.7%	61.3%

*Private-label MBS data is scaled up so that total issuance volume by year equals that reported by Inside Mortgage Finance Publications, Inc. See Appendix A for more details.
Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-2: Share of Single-Family Mortgages from Each Origination Year Acquired by the Enterprises or Financed with Private-Label MBS Represented by Each Combination of Loan-to-Value Ratio and Borrower FICO Score at Origination, 2001-2008 (Percent) (Continued)

Enterprise-Acquired FRMs, 2002										
LTV Bucket (%)	FICO Bucket									Total
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0 - 59.9	0.2%	0.6%	0.4%	0.7%	1.0%	1.5%	2.0%	2.4%	13.0%	21.9%
60 - 69.9	0.1%	0.6%	0.4%	0.6%	0.9%	1.2%	1.4%	1.7%	6.6%	13.6%
70 - 74.9	0.1%	0.6%	0.4%	0.6%	0.7%	0.9%	1.1%	1.2%	4.1%	9.7%
75 - 79.9	0.1%	0.7%	0.6%	0.8%	1.1%	1.3%	1.5%	1.7%	5.0%	12.8%
80.0	0.1%	0.8%	0.8%	1.1%	1.6%	1.9%	2.2%	2.3%	6.5%	17.3%
80.1 - 84.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.2%	0.4%	1.3%
85 - 89.9	0.0%	0.3%	0.2%	0.3%	0.4%	0.4%	0.4%	0.4%	0.9%	3.3%
90.0	0.0%	0.3%	0.3%	0.4%	0.5%	0.5%	0.5%	0.5%	1.0%	3.9%
90.1 - 94.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	1.3%
95 - 97.4	0.0%	0.5%	0.3%	0.4%	0.5%	0.5%	0.5%	0.5%	1.0%	4.1%
97.5 - 104.9	0.0%	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	1.7%
105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.7%	4.9%	3.8%	5.4%	7.2%	8.7%	10.1%	11.1%	39.2%	90.9%

Enterprise-Acquired ARMs, 2002										
LTV Bucket (%)	FICO Bucket									Total
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0 - 59.9	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.9%	1.6%
60 - 69.9	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%	1.2%
70 - 74.9	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%	1.0%
75 - 79.9	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.5%	1.4%
80.0	0.0%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.3%	0.8%	2.2%
80.1 - 84.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
85 - 89.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%
90.0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.4%
90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
95 - 97.4	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.5%
97.5 - 104.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.1%	0.5%	0.4%	0.6%	0.8%	1.0%	1.1%	1.2%	3.5%	9.1%

Private-Label MBS-Financed FRMs, 2002*										
LTV Bucket (%)	FICO Bucket									Total
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0 - 59.9	0.0%	0.9%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.9%	3.7%
60 - 69.9	0.0%	1.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.6%	3.3%
70 - 74.9	0.0%	0.8%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	2.6%
75 - 79.9	0.0%	1.2%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.5%	3.9%
80.0	0.1%	1.6%	0.7%	0.7%	0.7%	0.8%	0.6%	0.5%	0.9%	6.5%
80.1 - 84.9	0.0%	0.5%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	1.2%	1.2%
85 - 89.9	0.0%	1.2%	0.4%	0.4%	0.3%	0.3%	0.2%	0.1%	0.2%	3.1%
90.0	0.0%	1.0%	0.5%	0.5%	0.4%	0.4%	0.3%	0.2%	0.4%	3.7%
90.1 - 94.9	0.0%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.8%	0.8%
95 - 97.4	0.0%	0.3%	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%	0.3%	2.4%
97.5 - 104.9	0.1%	0.5%	0.3%	0.3%	0.3%	0.2%	0.4%	0.5%	0.8%	3.4%
105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.5%
Total	0.4%	9.3%	3.7%	3.7%	3.4%	3.6%	3.0%	2.7%	5.2%	35.1%

Private-Label MBS-Financed ARMs, 2002*										
LTV Bucket (%)	FICO Bucket									Total
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0 - 59.9	0.0%	1.8%	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%	0.8%	3.6%
60 - 69.9	0.0%	2.8%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.4%	4.4%
70 - 74.9	0.0%	2.8%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.4%	4.3%
75 - 79.9	0.1%	4.6%	0.6%	0.5%	0.4%	0.4%	0.3%	0.3%	0.6%	7.8%
80.0	0.1%	7.7%	2.0%	1.8%	1.5%	1.2%	0.9%	0.6%	1.2%	17.0%
80.1 - 84.9	0.0%	1.6%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	2.3%
85 - 89.9	0.0%	6.6%	0.9%	0.7%	0.4%	0.3%	0.2%	0.1%	0.2%	9.4%
90.0	0.0%	5.8%	1.3%	1.0%	0.6%	0.4%	0.2%	0.1%	0.2%	9.6%
90.1 - 94.9	0.0%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.1%	0.9%
95 - 97.4	0.0%	1.2%	0.8%	0.6%	0.4%	0.3%	0.2%	0.1%	0.2%	3.8%
97.5 - 104.9	0.0%	0.5%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%	1.8%
105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.4%	35.6%	7.1%	5.8%	4.3%	3.2%	2.4%	1.9%	4.2%	64.9%

*Private-label MBS data is scaled up so that total issuance volume by year equals that reported by Inside Mortgage Finance Publications, Inc. See Appendix A for more details.

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-2: Share of Single-Family Mortgages from Each Origination Year Acquired by the Enterprises or Financed with Private-Label MBS Represented by Each Combination of Loan-to-Value Ratio and Borrower FICO Score at Origination, 2001-2008 (Percent) (Continued)

Enterprise-Acquired FRMs, 2003											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.3%	0.6%	0.5%	0.8%	1.2%	1.7%	2.2%	2.7%	15.4%	25.5%
	60 - 69.9	0.2%	0.6%	0.5%	0.7%	1.0%	1.3%	1.6%	1.8%	7.5%	15.1%
	70 - 74.9	0.1%	0.5%	0.4%	0.6%	0.8%	1.0%	1.1%	1.2%	4.4%	10.0%
	75 - 79.9	0.2%	0.5%	0.5%	0.7%	1.0%	1.2%	1.4%	1.6%	4.9%	12.1%
	80.0	0.2%	0.6%	0.6%	0.9%	1.3%	1.6%	1.8%	2.0%	5.7%	14.6%
	80.1 - 84.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%	1.3%
	85 - 89.9	0.0%	0.2%	0.2%	0.3%	0.3%	0.3%	0.4%	0.4%	0.8%	2.8%
	90.0	0.0%	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%	0.4%	0.8%	2.8%
	90.1 - 94.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	1.0%
	95 - 97.4	0.0%	0.3%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.7%	2.7%
	97.5 - 104.9	0.0%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	1.8%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.2%	3.8%	3.3%	4.8%	6.6%	8.3%	9.7%	10.8%	41.2%	89.8%	

Enterprise-Acquired ARMs, 2003											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	1.1%	1.9%
	60 - 69.9	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.6%	1.4%
	70 - 74.9	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%	1.1%
	75 - 79.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.6%	1.5%
	80.0	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.4%	1.0%	2.6%
	80.1 - 84.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	85 - 89.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%
	90.0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.4%
	90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	95 - 97.4	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.5%
	97.5 - 104.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.4%	0.4%	0.4%	0.6%	0.8%	1.0%	1.2%	1.3%	4.2%	10.2%	

Private-Label MBS-Financed FRMs, 2003*											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	1.0%	0.3%	0.3%	0.4%	0.5%	0.5%	0.5%	1.7%	5.4%
	60 - 69.9	0.0%	1.2%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.9%	4.5%
	70 - 74.9	0.0%	0.9%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.5%	3.2%
	75 - 79.9	0.0%	1.2%	0.4%	0.4%	0.4%	0.5%	0.4%	0.3%	0.6%	4.3%
	80.0	0.0%	1.4%	0.6%	0.7%	0.7%	0.7%	0.6%	0.5%	1.1%	6.4%
	80.1 - 84.9	0.0%	0.5%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	1.4%
	85 - 89.9	0.0%	1.1%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.2%	3.2%
	90.0	0.0%	1.0%	0.5%	0.5%	0.5%	0.4%	0.3%	0.2%	0.4%	3.7%
	90.1 - 94.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.9%
	95 - 97.4	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%	2.3%
	97.5 - 104.9	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.6%	2.7%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.3%
Total	0.2%	8.9%	3.9%	3.9%	4.0%	4.0%	3.6%	3.2%	6.7%	38.3%	

Private-Label MBS-Financed ARMs, 2003*											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	1.5%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.9%	3.5%
	60 - 69.9	0.0%	2.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.5%	4.1%
	70 - 74.9	0.0%	2.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	3.9%
	75 - 79.9	0.0%	3.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.3%	0.8%	7.0%
	80.0	0.1%	5.3%	1.7%	1.9%	1.8%	1.6%	1.3%	1.0%	1.9%	16.5%
	80.1 - 84.9	0.0%	1.4%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.1%	2.2%
	85 - 89.9	0.0%	4.5%	0.7%	0.6%	0.4%	0.2%	0.2%	0.1%	0.2%	6.8%
	90.0	0.0%	4.4%	1.1%	0.9%	0.6%	0.4%	0.2%	0.2%	0.2%	8.0%
	90.1 - 94.9	0.0%	0.4%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	1.2%
	95 - 97.4	0.0%	1.5%	0.8%	0.7%	0.4%	0.3%	0.2%	0.1%	0.2%	4.3%
	97.5 - 104.9	0.0%	1.3%	0.7%	0.6%	0.5%	0.3%	0.2%	0.2%	0.3%	4.1%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.3%	28.3%	6.6%	6.1%	5.0%	4.1%	3.3%	2.6%	5.5%	61.7%	

*Private-label MBS data is scaled up so that total issuance volume by year equals that reported by Inside Mortgage Finance Publications, Inc. See Appendix A for more details.
Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-2: Share of Single-Family Mortgages from Each Origination Year Acquired by the Enterprises or Financed with Private-Label MBS Represented by Each Combination of Loan-to-Value Ratio and Borrower FICO Score at Origination, 2001-2008 (Percent) (Continued)

Enterprise-Acquired FRMs, 2004										
LTV Bucket (%)	FICO Bucket									Total
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0 - 59.9	0.2%	0.7%	0.5%	0.7%	1.1%	1.4%	1.7%	2.0%	10.1%	18.4%
60 - 69.9	0.1%	0.7%	0.5%	0.7%	0.9%	1.1%	1.2%	1.3%	4.9%	11.4%
70 - 74.9	0.1%	0.5%	0.4%	0.5%	0.7%	0.8%	0.9%	0.9%	2.9%	7.7%
75 - 79.9	0.1%	0.5%	0.5%	0.6%	0.9%	1.0%	1.1%	1.1%	3.4%	9.2%
80.0	0.2%	0.8%	0.7%	1.1%	1.6%	2.0%	2.2%	2.4%	7.6%	18.8%
80.1 - 84.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.9%
85 - 89.9	0.0%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.2%	0.6%	2.2%
90.0	0.0%	0.2%	0.2%	0.3%	0.4%	0.4%	0.4%	0.4%	0.9%	3.2%
90.1 - 94.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.8%
95 - 97.4	0.0%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%	0.8%	3.2%
97.5 - 104.9	0.1%	0.4%	0.3%	0.4%	0.4%	0.4%	0.3%	0.3%	0.5%	3.2%
105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.0%	4.6%	3.7%	5.1%	6.7%	7.8%	8.6%	9.2%	32.2%	78.9%

Enterprise-Acquired ARMs, 2004										
LTV Bucket (%)	FICO Bucket									Total
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0 - 59.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%	1.6%
60 - 69.9	0.0%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.3%	1.0%	2.5%
70 - 74.9	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.7%	2.0%
75 - 79.9	0.0%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.3%	1.0%	2.7%
80.0	0.1%	0.2%	0.2%	0.4%	0.6%	0.9%	1.1%	1.2%	3.2%	7.8%
80.1 - 84.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
85 - 89.9	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.5%
90.0	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.9%
90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
95 - 97.4	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.9%
97.5 - 104.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.4%
105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.3%	0.9%	0.8%	1.3%	1.8%	2.3%	2.6%	2.8%	8.4%	21.1%

Private-Label MBS-Financed FRMs, 2004*										
LTV Bucket (%)	FICO Bucket									Total
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0 - 59.9	0.0%	0.8%	0.2%	0.3%	0.3%	0.3%	0.3%	0.2%	0.8%	3.3%
60 - 69.9	0.0%	0.8%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.5%	2.8%
70 - 74.9	0.0%	0.6%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.3%	2.1%
75 - 79.9	0.1%	0.8%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.4%	3.0%
80.0	0.1%	1.0%	0.5%	0.5%	0.6%	0.6%	0.6%	0.5%	1.1%	5.6%
80.1 - 84.9	0.0%	0.3%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.9%
85 - 89.9	0.0%	0.7%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	1.9%
90.0	0.0%	0.6%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.2%	2.1%
90.1 - 94.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.5%
95 - 97.4	0.0%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	1.2%
97.5 - 104.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.2%	1.2%
105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Total	0.4%	5.9%	2.5%	2.5%	2.7%	2.5%	2.3%	1.9%	4.0%	24.7%

Private-Label MBS-Financed ARMs, 2004*										
LTV Bucket (%)	FICO Bucket									Total
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0 - 59.9	0.0%	1.6%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	1.0%	4.1%
60 - 69.9	0.0%	2.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.7%	5.0%
70 - 74.9	0.0%	2.1%	0.3%	0.3%	0.3%	0.4%	0.3%	0.3%	0.7%	4.9%
75 - 79.9	0.1%	3.3%	0.7%	0.7%	0.8%	0.8%	0.7%	0.6%	1.3%	9.0%
80.0	0.2%	5.9%	2.6%	3.1%	3.1%	3.0%	2.6%	2.1%	4.0%	26.7%
80.1 - 84.9	0.0%	1.4%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.1%	2.2%
85 - 89.9	0.0%	3.9%	0.7%	0.5%	0.4%	0.3%	0.2%	0.1%	0.2%	6.3%
90.0	0.1%	4.2%	1.0%	0.8%	0.6%	0.5%	0.3%	0.2%	0.3%	8.0%
90.1 - 94.9	0.0%	0.4%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	1.3%
95 - 97.4	0.0%	1.6%	0.8%	0.6%	0.5%	0.4%	0.3%	0.2%	0.3%	4.5%
97.5 - 104.9	0.0%	0.9%	0.5%	0.6%	0.4%	0.3%	0.2%	0.2%	0.2%	3.4%
105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.5%	27.7%	7.6%	7.6%	7.0%	6.4%	5.3%	4.4%	8.9%	75.3%

*Private-label MBS data is scaled up so that total issuance volume by year equals that reported by Inside Mortgage Finance Publications, Inc. See Appendix A for more details.
Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-2: Share of Single-Family Mortgages from Each Origination Year Acquired by the Enterprises or Financed with Private-Label MBS Represented by Each Combination of Loan-to-Value Ratio and Borrower FICO Score at Origination, 2001-2008 (Percent) (Continued)

Enterprise-Acquired FRMs, 2005											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.8%	0.5%	0.7%	1.0%	1.4%	1.6%	1.8%	9.8%	17.6%
	60 - 69.9	0.0%	0.7%	0.5%	0.7%	0.9%	1.1%	1.2%	1.2%	5.1%	11.3%
	70 - 74.9	0.0%	0.5%	0.4%	0.5%	0.7%	0.8%	0.8%	0.9%	3.1%	7.7%
	75 - 79.9	0.0%	0.5%	0.4%	0.6%	0.8%	1.0%	1.0%	1.1%	3.5%	9.0%
	80.0	0.0%	0.8%	0.8%	1.3%	2.0%	2.5%	2.8%	2.9%	10.0%	23.2%
	80.1 - 84.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.7%
	85 - 89.9	0.0%	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.6%	2.0%
	90.0	0.0%	0.2%	0.2%	0.3%	0.4%	0.4%	0.4%	0.4%	1.0%	3.2%
	90.1 - 94.9	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.6%
	95 - 97.4	0.0%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.8%	2.6%
	97.5 - 104.9	0.1%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.6%	3.4%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	0.2%	4.5%	3.6%	5.1%	6.8%	8.3%	8.8%	9.2%	34.9%	81.4%

Enterprise-Acquired ARMs, 2005											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	1.4%	2.5%
	60 - 69.9	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.9%	2.1%
	70 - 74.9	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.6%	1.7%
	75 - 79.9	0.0%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.3%	0.8%	2.1%
	80.0	0.0%	0.2%	0.2%	0.4%	0.7%	1.0%	1.2%	1.2%	3.4%	8.5%
	80.1 - 84.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	85 - 89.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%
	90.0	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.7%
	90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	95 - 97.4	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.4%
	97.5 - 104.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	0.1%	0.8%	0.7%	1.0%	1.6%	2.1%	2.4%	2.5%	7.5%	18.6%

Private-Label MBS-Financed FRMs, 2005*											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.7%	0.3%	0.3%	0.3%	0.4%	0.3%	0.3%	1.1%	3.7%
	60 - 69.9	0.0%	0.7%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.6%	3.0%
	70 - 74.9	0.0%	0.5%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	2.2%
	75 - 79.9	0.0%	0.6%	0.3%	0.3%	0.4%	0.4%	0.3%	0.3%	0.7%	3.3%
	80.0	0.1%	0.9%	0.6%	0.7%	0.9%	1.0%	1.0%	0.9%	2.0%	8.0%
	80.1 - 84.9	0.0%	0.3%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.7%
	85 - 89.9	0.0%	0.5%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	1.5%
	90.0	0.0%	0.4%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%	1.7%
	90.1 - 94.9	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
	95 - 97.4	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.8%
	97.5 - 104.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.6%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	0.2%	4.9%	2.4%	2.5%	2.8%	2.9%	2.6%	2.2%	5.3%	25.8%

Private-Label MBS-Financed ARMs, 2005*											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	1.5%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.8%	3.9%
	60 - 69.9	0.0%	2.1%	0.4%	0.3%	0.4%	0.3%	0.3%	0.2%	0.7%	4.8%
	70 - 74.9	0.0%	1.8%	0.3%	0.4%	0.4%	0.4%	0.3%	0.3%	0.6%	4.6%
	75 - 79.9	0.1%	2.7%	0.7%	0.8%	0.8%	0.8%	0.7%	0.6%	1.2%	8.5%
	80.0	0.2%	6.7%	3.6%	3.9%	3.9%	3.6%	2.9%	2.3%	4.4%	31.5%
	80.1 - 84.9	0.0%	1.1%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	1.8%
	85 - 89.9	0.0%	3.1%	0.6%	0.5%	0.3%	0.3%	0.2%	0.1%	0.2%	5.2%
	90.0	0.0%	3.5%	0.9%	0.8%	0.6%	0.5%	0.3%	0.2%	0.4%	7.3%
	90.1 - 94.9	0.0%	0.3%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.8%
	95 - 97.4	0.0%	1.2%	0.5%	0.4%	0.3%	0.3%	0.2%	0.1%	0.2%	3.3%
	97.5 - 104.9	0.0%	0.7%	0.4%	0.4%	0.3%	0.2%	0.2%	0.1%	0.2%	2.6%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	0.4%	24.7%	8.1%	8.0%	7.6%	6.8%	5.4%	4.3%	8.9%	74.2%

*Private-label MBS data is scaled up so that total issuance volume by year equals that reported by Inside Mortgage Finance Publications, Inc. See Appendix A for more details.

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-2: Share of Single-Family Mortgages from Each Origination Year Acquired by the Enterprises or Financed with Private-Label MBS Represented by Each Combination of Loan-to-Value Ratio and Borrower FICO Score at Origination, 2001-2008 (Percent) (Continued)

Enterprise-Acquired FRMs, 2006											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.8%	0.5%	0.7%	0.9%	1.2%	1.4%	1.5%	8.3%	15.3%
	60 - 69.9	0.0%	0.7%	0.5%	0.6%	0.8%	1.0%	1.1%	1.1%	4.5%	10.2%
	70 - 74.9	0.0%	0.6%	0.4%	0.5%	0.6%	0.7%	0.8%	0.8%	2.8%	7.2%
	75 - 79.9	0.0%	0.5%	0.4%	0.6%	0.8%	1.0%	1.1%	1.1%	3.5%	9.0%
	80.0	0.0%	0.9%	0.9%	1.5%	2.4%	3.1%	3.4%	3.5%	11.7%	27.5%
	80.1 - 84.9	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.7%
	85 - 89.9	0.0%	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.5%	1.9%
	90.0	0.0%	0.2%	0.2%	0.3%	0.4%	0.4%	0.4%	0.4%	1.0%	3.3%
	90.1 - 94.9	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.6%
	95 - 97.4	0.0%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.8%	2.5%
	97.5 - 104.9	0.1%	0.8%	0.6%	0.6%	0.6%	0.5%	0.5%	0.4%	0.9%	5.0%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	0.2%	5.1%	3.9%	5.3%	7.1%	8.7%	9.2%	9.4%	34.4%	83.2%

Enterprise-Acquired ARMs, 2006											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	1.2%	2.3%
	60 - 69.9	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.7%	1.8%
	70 - 74.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.5%	1.4%
	75 - 79.9	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.6%	1.8%
	80.0	0.0%	0.4%	0.3%	0.5%	0.8%	1.0%	1.1%	1.1%	2.7%	8.0%
	80.1 - 84.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	85 - 89.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
	90.0	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.5%
	90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	95 - 97.4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%
	97.5 - 104.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	0.1%	0.9%	0.7%	1.1%	1.6%	2.0%	2.1%	2.1%	6.2%	16.8%

Private-Label MBS-Financed FRMs, 2006*											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.8%	0.3%	0.4%	0.4%	0.4%	0.4%	0.3%	0.9%	3.9%
	60 - 69.9	0.0%	0.8%	0.3%	0.3%	0.4%	0.3%	0.3%	0.2%	0.5%	3.1%
	70 - 74.9	0.0%	0.5%	0.2%	0.2%	0.3%	0.3%	0.2%	0.2%	0.4%	2.3%
	75 - 79.9	0.0%	0.7%	0.4%	0.4%	0.5%	0.5%	0.4%	0.3%	0.6%	3.8%
	80.0	0.0%	1.1%	1.0%	1.2%	1.4%	1.5%	1.2%	1.0%	2.2%	10.6%
	80.1 - 84.9	0.0%	0.3%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.7%
	85 - 89.9	0.0%	0.7%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	1.6%
	90.0	0.0%	0.6%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%	1.8%
	90.1 - 94.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.5%
	95 - 97.4	0.0%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	1.0%
	97.5 - 104.9	0.0%	0.3%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	1.0%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	0.1%	6.1%	3.3%	3.4%	3.6%	3.5%	2.9%	2.3%	5.3%	30.5%

Private-Label MBS-Financed ARMs, 2006*											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	1.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.9%	3.8%
	60 - 69.9	0.0%	1.6%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.7%	4.5%
	70 - 74.9	0.0%	1.3%	0.4%	0.4%	0.5%	0.5%	0.4%	0.3%	0.7%	4.4%
	75 - 79.9	0.0%	1.9%	0.7%	0.9%	1.0%	0.9%	0.8%	0.6%	1.3%	8.1%
	80.0	0.1%	5.2%	3.5%	4.1%	4.3%	3.9%	3.1%	2.4%	4.5%	31.1%
	80.1 - 84.9	0.0%	0.7%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	1.3%
	85 - 89.9	0.0%	2.3%	0.4%	0.4%	0.3%	0.2%	0.1%	0.1%	0.2%	4.1%
	90.0	0.0%	2.7%	0.7%	0.6%	0.6%	0.4%	0.3%	0.2%	0.4%	5.9%
	90.1 - 94.9	0.0%	0.3%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.7%
	95 - 97.4	0.0%	1.2%	0.4%	0.3%	0.2%	0.2%	0.2%	0.1%	0.2%	2.9%
	97.5 - 104.9	0.0%	0.8%	0.4%	0.4%	0.3%	0.2%	0.2%	0.1%	0.3%	2.7%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	0.1%	19.3%	7.5%	7.9%	8.0%	7.2%	5.8%	4.6%	9.2%	69.5%

*Private-label MBS data is scaled up so that total issuance volume by year equals that reported by Inside Mortgage Finance Publications, Inc. See Appendix A for more details.

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-2: Share of Single-Family Mortgages from Each Origination Year Acquired by the Enterprises or Financed with Private-Label MBS Represented by Each Combination of Loan-to-Value Ratio and Borrower FICO Score at Origination, 2001-2008 (Percent) (Continued)

Enterprise-Acquired FRMs, 2007											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.7%	0.4%	0.6%	0.8%	1.1%	1.3%	1.4%	8.1%	14.3%
	60 - 69.9	0.0%	0.7%	0.4%	0.5%	0.7%	0.9%	1.0%	1.1%	4.7%	10.1%
	70 - 74.9	0.0%	0.6%	0.3%	0.5%	0.6%	0.7%	0.8%	0.8%	3.1%	7.5%
	75 - 79.9	0.0%	0.6%	0.4%	0.6%	0.9%	1.1%	1.2%	1.3%	4.3%	10.4%
	80.0	0.0%	1.0%	0.8%	1.2%	1.9%	2.6%	2.8%	2.9%	10.7%	24.0%
	80.1 - 84.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.9%
	85 - 89.9	0.0%	0.3%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.8%	2.8%
	90.0	0.0%	0.4%	0.3%	0.4%	0.5%	0.6%	0.6%	0.5%	1.5%	4.9%
	90.1 - 94.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	1.0%
	95 - 97.4	0.0%	0.4%	0.3%	0.4%	0.4%	0.6%	0.6%	0.5%	1.4%	4.6%
	97.5 - 104.9	0.0%	1.4%	1.1%	1.2%	1.1%	1.0%	0.9%	0.8%	1.6%	9.1%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.1%	6.4%	4.5%	5.8%	7.5%	9.2%	9.7%	9.7%	36.8%	89.8%	

Enterprise-Acquired ARMs, 2007											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.8%	1.4%
	60 - 69.9	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.5%	1.1%
	70 - 74.9	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.9%
	75 - 79.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.5%	1.3%
	80.0	0.0%	0.2%	0.2%	0.3%	0.4%	0.5%	0.6%	0.5%	1.3%	4.0%
	80.1 - 84.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	85 - 89.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
	90.0	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	0.1%	0.5%
	90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	95 - 97.4	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.4%
	97.5 - 104.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.3%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.0%	0.6%	0.5%	0.7%	1.0%	1.2%	1.3%	1.2%	3.8%	10.2%	

Private-Label MBS-Financed FRMs, 2007*											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	1.0%	0.5%	0.5%	0.6%	0.6%	0.6%	0.5%	1.9%	6.3%
	60 - 69.9	0.0%	1.0%	0.4%	0.4%	0.5%	0.5%	0.4%	0.3%	1.1%	4.6%
	70 - 74.9	0.0%	0.7%	0.3%	0.3%	0.4%	0.3%	0.3%	0.2%	0.7%	3.2%
	75 - 79.9	0.0%	0.9%	0.4%	0.5%	0.6%	0.6%	0.5%	0.4%	1.1%	5.0%
	80.0	0.0%	1.1%	0.8%	1.0%	1.4%	1.7%	1.4%	1.2%	3.2%	11.8%
	80.1 - 84.9	0.0%	0.4%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.9%
	85 - 89.9	0.0%	0.9%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.2%	2.3%
	90.0	0.0%	0.8%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.3%	2.5%
	90.1 - 94.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.6%
	95 - 97.4	0.0%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.3%	1.6%
	97.5 - 104.9	0.0%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	2.0%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.1%	7.6%	3.6%	3.7%	4.5%	4.8%	4.0%	3.3%	9.2%	40.8%	

Private-Label MBS-Financed ARMs, 2007*											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	1.0%	0.2%	0.3%	0.3%	0.3%	0.4%	0.3%	1.2%	4.1%
	60 - 69.9	0.0%	1.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%	1.0%	4.6%
	70 - 74.9	0.0%	1.0%	0.3%	0.3%	0.4%	0.5%	0.4%	0.3%	0.8%	4.2%
	75 - 79.9	0.0%	1.4%	0.6%	0.7%	0.9%	0.9%	0.8%	0.6%	1.4%	7.4%
	80.0	0.1%	2.3%	1.7%	2.2%	3.1%	3.0%	2.5%	2.0%	4.1%	21.0%
	80.1 - 84.9	0.0%	0.6%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	1.2%
	85 - 89.9	0.0%	1.8%	0.5%	0.4%	0.4%	0.3%	0.2%	0.2%	0.3%	4.1%
	90.0	0.0%	1.9%	0.7%	0.7%	0.7%	0.6%	0.4%	0.3%	0.6%	5.8%
	90.1 - 94.9	0.0%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.9%
	95 - 97.4	0.0%	0.9%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%	0.4%	3.2%
	97.5 - 104.9	0.0%	0.4%	0.3%	0.3%	0.4%	0.3%	0.2%	0.3%	0.6%	2.8%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.1%	12.9%	5.2%	5.9%	7.2%	6.8%	5.9%	4.7%	10.8%	59.2%	

*Private-label MBS data is scaled up so that total issuance volume by year equals that reported by Inside Mortgage Finance Publications, Inc. See Appendix A for more details.

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-2: Share of Single-Family Mortgages from Each Origination Year Acquired by the Enterprises or Financed with Private-Label MBS Represented by Each Combination of Loan-to-Value Ratio and Borrower FICO Score at Origination, 2001-2008 (Percent) (Continued)

Enterprise-Acquired FRMs, 2008										
LTV Bucket (%)	FICO Bucket									Total
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0 - 59.9	0.0%	0.5%	0.3%	0.5%	0.8%	1.2%	1.6%	1.9%	13.1%	20.0%
60 - 69.9	0.0%	0.4%	0.3%	0.5%	0.7%	1.0%	1.2%	1.4%	7.7%	13.2%
70 - 74.9	0.0%	0.4%	0.2%	0.4%	0.5%	0.7%	0.9%	1.0%	5.1%	9.2%
75 - 79.9	0.0%	0.3%	0.2%	0.4%	0.6%	1.0%	1.2%	1.3%	6.4%	11.3%
80.0	0.0%	0.5%	0.4%	0.6%	1.1%	1.7%	2.1%	2.4%	11.8%	20.6%
80.1 - 84.9	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%	1.0%
85 - 89.9	0.0%	0.1%	0.1%	0.2%	0.3%	0.4%	0.4%	0.5%	1.6%	3.5%
90.0	0.0%	0.1%	0.2%	0.3%	0.5%	0.7%	0.8%	0.9%	3.1%	6.5%
90.1 - 94.9	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%	1.0%
95 - 97.4	0.0%	0.2%	0.2%	0.3%	0.4%	0.6%	0.6%	0.6%	2.1%	4.9%
97.5 - 104.9	0.0%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%	0.3%	0.7%	2.2%
105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.1%	2.6%	2.2%	3.4%	5.2%	7.8%	9.3%	10.5%	52.3%	93.5%

Enterprise-Acquired ARMs, 2008										
LTV Bucket (%)	FICO Bucket									Total
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0 - 59.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	1.1%
60 - 69.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.7%
70 - 74.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.4%
75 - 79.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.5%
80.0	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.7%
80.1 - 84.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
85 - 89.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
90.0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
95 - 97.4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
97.5 - 104.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.0%	0.1%	0.1%	0.1%	0.3%	0.5%	0.7%	0.8%	3.9%	6.5%

Private-Label MBS-Financed FRMs, 2008*										
LTV Bucket (%)	FICO Bucket									Total
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0 - 59.9	0.0%	0.1%	0.0%	0.2%	0.7%	0.9%	0.5%	1.2%	4.8%	8.3%
60 - 69.9	0.0%	0.0%	0.2%	0.4%	0.9%	0.2%	0.6%	0.7%	4.0%	7.1%
70 - 74.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%	0.4%	2.5%	3.8%
75 - 79.9	0.0%	0.2%	0.1%	0.0%	0.1%	0.7%	1.1%	1.0%	3.3%	6.5%
80.0	0.0%	0.3%	0.0%	0.0%	0.1%	0.3%	2.1%	1.1%	9.0%	12.8%
80.1 - 84.9	0.0%	0.0%	0.2%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.3%
85 - 89.9	0.0%	0.0%	0.1%	0.0%	0.1%	0.4%	0.2%	0.7%	0.5%	2.0%
90.0	0.0%	0.0%	0.1%	0.0%	0.8%	0.0%	0.0%	0.1%	1.4%	2.5%
90.1 - 94.9	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.2%	0.9%
95 - 97.4	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.3%	0.3%	0.8%	1.6%
97.5 - 104.9	0.0%	0.2%	0.0%	0.1%	0.1%	0.2%	0.1%	0.0%	0.3%	1.0%
105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.0%	0.8%	0.9%	0.9%	3.1%	3.3%	5.4%	5.6%	26.8%	46.7%

Private-Label MBS-Financed ARMs, 2008*										
LTV Bucket (%)	FICO Bucket									Total
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0 - 59.9	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.4%	0.6%	5.7%	7.2%
60 - 69.9	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%	0.0%	1.1%	4.8%	6.8%
70 - 74.9	0.0%	0.0%	0.0%	0.3%	0.1%	0.2%	0.8%	0.4%	2.3%	4.3%
75 - 79.9	0.0%	0.0%	0.0%	0.2%	0.4%	1.5%	1.4%	0.6%	4.6%	8.8%
80.0	0.0%	0.0%	0.0%	0.1%	0.6%	2.4%	2.0%	2.0%	8.6%	15.7%
80.1 - 84.9	0.0%	0.0%	0.0%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.4%
85 - 89.9	0.0%	0.0%	0.0%	0.0%	0.6%	0.6%	0.9%	0.5%	1.7%	4.2%
90.0	0.0%	0.0%	0.0%	0.0%	0.4%	0.2%	0.8%	0.6%	1.4%	3.3%
90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.2%	0.4%
95 - 97.4	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.6%	0.2%	0.8%	2.1%
97.5 - 104.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.2%
105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.0%	0.0%	0.0%	1.1%	2.8%	6.3%	7.0%	6.1%	30.1%	53.3%

*Private-label MBS data is scaled up so that total issuance volume by year equals that reported by Inside Mortgage Finance Publications, Inc. See Appendix A for more details.

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-3: Ever 90-Day Delinquency Rates of Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (Percent)

Enterprise-Acquired FRMs, 2001											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.3%
	0 - 59.9	1.0%	6.3%	3.1%	2.1%	1.4%	0.9%	0.6%	0.4%	0.2%	0.7%
	60 - 69.9	1.3%	8.0%	4.2%	2.9%	1.9%	1.1%	0.7%	0.5%	0.3%	1.2%
	70 - 74.9	1.9%	9.8%	5.5%	3.8%	2.5%	1.6%	1.1%	0.7%	0.3%	1.8%
	75 - 79.9	1.8%	9.7%	5.7%	4.3%	2.9%	1.9%	1.3%	0.8%	0.4%	2.0%
	80.0	1.8%	10.6%	6.8%	4.9%	3.5%	2.3%	1.5%	1.0%	0.5%	2.3%
	80.1 - 84.9	3.0%	14.1%	8.9%	7.0%	4.8%	3.4%	2.2%	1.5%	0.8%	4.2%
	85 - 89.9	3.2%	15.1%	9.5%	7.4%	5.2%	3.7%	2.6%	1.7%	1.0%	4.6%
	90.0	3.9%	16.6%	11.4%	8.4%	6.4%	4.7%	3.5%	2.3%	1.4%	5.4%
	90.1 - 94.9	4.1%	16.4%	10.8%	8.1%	5.9%	3.7%	2.7%	1.8%	0.9%	4.9%
	95 - 97.4	10.3%	18.0%	12.4%	9.1%	6.3%	4.7%	3.2%	2.3%	1.4%	6.3%
	97.5 - 104.9	14.5%	22.7%	14.1%	9.8%	6.9%	5.4%	3.8%	3.0%	1.8%	6.5%
	105 +	9.7%	30.3%	18.2%	10.1%	8.5%	12.6%	13.8%	6.6%	3.4%	10.3%
	Total	3.0%	11.9%	7.5%	5.4%	3.6%	2.4%	1.6%	1.0%	0.5%	2.5%

Enterprise-Acquired ARMs, 2001											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.8%	8.6%	2.4%	1.5%	0.8%	0.6%	0.5%	0.4%	0.2%	0.8%
	60 - 69.9	0.8%	9.4%	3.5%	2.2%	1.4%	0.9%	0.6%	0.3%	0.2%	1.2%
	70 - 74.9	3.3%	10.9%	4.2%	2.7%	2.0%	1.0%	0.8%	0.7%	0.3%	1.7%
	75 - 79.9	2.0%	11.3%	4.7%	3.5%	2.3%	1.3%	0.9%	0.7%	0.4%	2.0%
	80.0	1.8%	12.0%	7.6%	4.1%	2.6%	1.7%	1.0%	0.8%	0.5%	2.3%
	80.1 - 84.9	8.4%	12.4%	7.4%	5.2%	2.4%	3.1%	1.4%	1.3%	0.9%	3.6%
	85 - 89.9	8.1%	19.6%	8.2%	4.3%	3.7%	2.3%	1.7%	1.0%	0.4%	4.8%
	90.0	2.0%	19.0%	10.6%	7.6%	5.2%	3.1%	2.2%	1.3%	0.8%	5.1%
	90.1 - 94.9	0.0%	9.5%	7.9%	6.2%	3.8%	2.8%	1.9%	0.5%	0.7%	2.8%
	95 - 97.4	3.5%	10.0%	9.5%	6.6%	4.6%	4.3%	2.4%	1.8%	1.1%	3.8%
	97.5 - 104.9	0.0%	14.4%	9.0%	10.2%	5.9%	6.6%	3.7%	1.3%	0.6%	2.8%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	2.1%	12.4%	6.4%	4.0%	2.6%	1.7%	1.1%	0.7%	0.4%	2.2%

Private-Label MBS-Financed FRMs, 2001*											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	45.6%	79.0%	100.0%	82.0%	0.0%	0.0%	0.0%	0.0%	100.0%	56.0%
	0 - 59.9	14.9%	16.9%	9.0%	6.0%	5.9%	3.4%	1.8%	1.7%	1.1%	8.5%
	60 - 69.9	16.8%	21.2%	11.4%	8.9%	6.3%	4.9%	3.9%	1.8%	1.2%	11.5%
	70 - 74.9	17.4%	24.1%	12.7%	11.3%	6.6%	5.2%	2.9%	4.0%	1.5%	13.6%
	75 - 79.9	19.8%	27.5%	15.2%	12.6%	10.8%	6.8%	6.4%	3.0%	3.0%	16.3%
	80.0	15.1%	29.6%	18.9%	16.0%	11.6%	8.5%	6.3%	4.7%	3.3%	16.5%
	80.1 - 84.9	26.8%	28.3%	16.2%	15.2%	11.4%	6.9%	6.2%	3.9%	3.4%	19.8%
	85 - 89.9	27.8%	31.9%	21.0%	18.1%	14.0%	12.0%	9.2%	5.8%	4.4%	23.3%
	90.0	20.2%	31.3%	22.8%	19.5%	15.9%	11.3%	9.4%	7.5%	6.5%	21.5%
	90.1 - 94.9	51.2%	35.6%	24.6%	18.4%	14.9%	13.4%	9.4%	7.2%	7.5%	21.8%
	95 - 97.4	37.1%	33.3%	28.2%	20.8%	17.5%	13.1%	10.1%	7.1%	10.4%	19.1%
	97.5 - 104.9	50.3%	39.6%	24.1%	19.2%	14.4%	8.9%	5.2%	5.2%	4.1%	16.6%
	105 +	65.7%	57.4%	6.2%	24.6%	3.8%	10.3%	6.6%	4.1%	4.8%	9.6%
	Total	31.4%	28.2%	19.0%	15.6%	12.1%	8.7%	6.2%	4.6%	3.7%	16.9%

Private-Label MBS-Financed ARMs, 2001*											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	13.3%	17.7%	7.6%	6.2%	4.6%	4.1%	2.0%	1.1%	1.0%	13.1%
	60 - 69.9	18.8%	23.8%	9.8%	8.8%	6.3%	5.9%	3.2%	0.7%	1.8%	19.3%
	70 - 74.9	21.0%	24.5%	13.6%	11.1%	6.8%	9.9%	6.4%	7.6%	3.4%	20.4%
	75 - 79.9	23.6%	27.0%	16.5%	13.2%	10.4%	7.8%	6.4%	3.0%	2.3%	22.1%
	80.0	23.8%	29.6%	20.1%	17.2%	13.4%	11.6%	9.4%	7.4%	4.6%	23.3%
	80.1 - 84.9	22.1%	25.3%	13.9%	12.4%	9.8%	5.4%	5.6%	6.4%	4.4%	21.2%
	85 - 89.9	29.0%	31.6%	18.7%	16.3%	13.8%	12.2%	9.6%	7.5%	7.8%	27.3%
	90.0	26.1%	27.3%	19.6%	18.2%	13.7%	12.0%	10.8%	9.9%	8.4%	23.4%
	90.1 - 94.9	20.2%	24.4%	16.7%	18.3%	9.4%	8.1%	3.5%	8.4%	3.6%	16.4%
	95 - 97.4	19.5%	25.4%	22.7%	19.0%	15.2%	9.9%	11.7%	9.2%	6.1%	20.1%
	97.5 - 104.9	3.8%	33.5%	23.2%	25.6%	25.6%	19.9%	9.7%	8.4%	4.0%	21.9%
	105 +	0.0%	72.6%	0.0%	38.1%	26.4%	100.0%	0.0%	0.0%	0.0%	54.5%
	Total	23.0%	27.5%	18.3%	16.0%	12.3%	10.4%	8.4%	6.6%	4.1%	22.6%

Colors indicate the severity of ever 90-day delinquency rates—blue indicates rates near zero percent; yellow indicates rates near 15 percent; and red indicates rates of 100 percent. Thus, blues and greens indicate lower ever 90-day delinquency rates, while yellows, oranges, and reds indicate increasingly higher rates.

*Private-label MBS data is scaled up so that total issuance volume by year equals that reported by Inside Mortgage Finance Publications, Inc. See Appendix A for more details.

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-3: Ever 90-Day Delinquency Rates of Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (Percent) (Continued)

Enterprise-Acquired FRMs, 2002											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.5%	5.7%	2.8%	1.9%	1.3%	0.8%	0.6%	0.4%	0.2%	0.6%
	60 - 69.9	0.7%	7.6%	4.3%	3.0%	2.1%	1.3%	0.9%	0.6%	0.3%	1.2%
	70 - 74.9	1.4%	9.6%	5.1%	3.7%	2.6%	1.8%	1.2%	0.8%	0.4%	1.8%
	75 - 79.9	1.4%	9.2%	5.9%	4.2%	3.1%	2.1%	1.5%	1.0%	0.5%	2.0%
	80.0	1.9%	10.3%	6.6%	4.9%	3.6%	2.5%	1.9%	1.3%	0.6%	2.4%
	80.1 - 84.9	3.8%	13.6%	8.3%	6.6%	4.2%	3.4%	2.6%	1.9%	1.0%	4.2%
	85 - 89.9	3.4%	14.9%	9.8%	7.2%	5.5%	4.1%	3.0%	2.2%	1.2%	4.9%
	90.0	4.5%	15.3%	10.4%	8.5%	7.1%	5.3%	4.0%	2.9%	1.8%	5.6%
	90.1 - 94.9	5.6%	16.2%	10.9%	8.0%	6.0%	4.4%	3.3%	2.3%	1.2%	5.4%
	95 - 97.4	12.5%	17.4%	11.6%	8.8%	6.5%	5.1%	3.9%	2.9%	1.7%	6.5%
	97.5 - 104.9	19.4%	25.3%	15.4%	11.5%	8.9%	6.7%	5.3%	3.6%	2.5%	9.1%
	105 +	9.3%	19.5%	13.0%	10.8%	9.3%	9.0%	5.2%	3.7%	1.8%	7.0%
	Total	2.9%	11.4%	7.0%	5.1%	3.6%	2.4%	1.7%	1.1%	0.5%	2.3%

Enterprise-Acquired ARMs, 2002											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.4%	6.0%	1.6%	1.6%	0.8%	0.4%	0.5%	0.3%	0.2%	0.5%
	60 - 69.9	0.3%	5.6%	3.1%	1.6%	1.5%	0.9%	0.6%	0.6%	0.3%	0.9%
	70 - 74.9	1.6%	7.4%	3.8%	3.0%	2.0%	1.3%	0.9%	0.6%	0.3%	1.4%
	75 - 79.9	1.6%	7.5%	3.6%	2.5%	2.3%	1.5%	1.0%	0.7%	0.5%	1.5%
	80.0	0.9%	8.5%	5.1%	3.3%	2.6%	1.9%	1.3%	1.0%	0.6%	1.8%
	80.1 - 84.9	1.8%	9.1%	5.6%	4.2%	2.8%	3.4%	2.0%	1.0%	0.5%	2.8%
	85 - 89.9	1.0%	11.8%	6.9%	5.6%	3.9%	4.2%	2.1%	1.3%	0.9%	3.8%
	90.0	2.6%	13.5%	8.3%	5.7%	5.1%	4.0%	2.3%	1.8%	1.1%	4.2%
	90.1 - 94.9	1.7%	10.1%	8.9%	6.8%	5.0%	4.0%	2.4%	1.7%	1.2%	4.0%
	95 - 97.4	3.2%	10.7%	7.0%	6.1%	4.2%	3.4%	2.7%	1.5%	1.4%	3.8%
	97.5 - 104.9	17.7%	18.9%	12.0%	9.9%	9.4%	7.1%	4.9%	3.9%	2.1%	8.3%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	1.6%	8.8%	5.0%	3.5%	2.7%	1.9%	1.2%	0.8%	0.4%	1.8%

Private-Label MBS-Financed FRMs, 2002*											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	19.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	17.9%
	0 - 59.9	9.4%	13.0%	5.9%	4.8%	3.4%	2.5%	1.9%	1.1%	0.6%	4.9%
	60 - 69.9	14.1%	14.7%	8.2%	6.7%	4.2%	4.0%	2.2%	1.2%	1.3%	7.2%
	70 - 74.9	14.8%	16.8%	8.9%	9.1%	6.4%	5.9%	3.6%	2.7%	1.2%	9.1%
	75 - 79.9	11.4%	18.8%	12.8%	10.3%	8.4%	6.3%	4.5%	4.0%	1.7%	10.6%
	80.0	17.4%	23.2%	17.3%	13.4%	9.8%	7.6%	5.3%	4.2%	2.4%	12.1%
	80.1 - 84.9	27.1%	17.7%	12.8%	11.1%	6.9%	6.0%	5.4%	6.1%	2.9%	12.3%
	85 - 89.9	25.3%	24.1%	15.5%	13.3%	10.5%	8.4%	7.8%	4.8%	4.0%	16.1%
	90.0	17.8%	23.6%	17.3%	15.4%	12.4%	10.1%	8.0%	6.0%	4.9%	14.8%
	90.1 - 94.9	43.0%	29.7%	20.9%	14.1%	12.7%	9.8%	9.5%	9.3%	6.8%	16.9%
	95 - 97.4	42.6%	28.3%	24.1%	19.6%	15.0%	12.5%	9.3%	8.5%	7.1%	16.8%
	97.5 - 104.9	56.4%	36.1%	22.5%	19.0%	13.3%	10.4%	5.5%	5.1%	3.4%	15.0%
	105 +	71.5%	71.1%	91.2%	29.6%	54.0%	10.2%	7.1%	7.5%	2.8%	10.0%
	Total	31.2%	21.1%	15.7%	12.9%	9.5%	7.5%	5.3%	4.4%	2.5%	11.8%

Private-Label MBS-Financed ARMs, 2002*											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	11.8%
	0 - 59.9	17.8%	14.6%	7.8%	6.3%	4.5%	3.1%	1.2%	0.9%	0.4%	8.6%
	60 - 69.9	17.2%	18.3%	8.2%	5.8%	4.9%	3.6%	1.7%	1.1%	0.7%	13.1%
	70 - 74.9	21.5%	19.0%	10.6%	7.2%	5.6%	4.2%	3.0%	0.8%	0.9%	14.1%
	75 - 79.9	24.0%	21.1%	12.1%	9.7%	7.3%	5.2%	4.4%	3.6%	1.5%	15.4%
	80.0	23.3%	23.9%	17.2%	14.3%	10.5%	7.8%	6.2%	5.1%	3.0%	16.7%
	80.1 - 84.9	17.4%	19.9%	11.8%	9.3%	9.2%	6.4%	7.8%	2.1%	3.6%	16.5%
	85 - 89.9	32.3%	25.3%	15.9%	13.2%	11.8%	10.0%	8.6%	5.0%	4.0%	21.6%
	90.0	21.3%	23.4%	17.1%	14.0%	12.7%	11.6%	9.4%	8.7%	6.0%	19.6%
	90.1 - 94.9	17.8%	21.9%	13.6%	12.8%	12.2%	7.3%	4.3%	5.5%	3.0%	13.3%
	95 - 97.4	11.9%	23.4%	18.6%	15.3%	11.1%	10.2%	8.0%	5.0%	5.8%	16.5%
	97.5 - 104.9	27.3%	30.2%	25.2%	20.3%	17.3%	13.8%	12.0%	7.4%	6.7%	20.1%
	105 +	0.0%	32.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	23.1%
	Total	22.2%	22.3%	15.9%	13.0%	10.3%	7.9%	6.1%	4.3%	2.3%	16.9%

Colors indicate the severity of ever 90-day delinquency rates—blue indicates rates near zero percent; yellow indicates rates near 15 percent; and red indicates rates of 100 percent. Thus, blues and greens indicate lower ever 90-day delinquency rates, while yellows, oranges, and reds indicate increasingly higher rates.

*Private-label MBS data is scaled up so that total issuance volume by year equals that reported by Inside Mortgage Finance Publications, Inc. See Appendix A for more details.

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-3: Ever 90-Day Delinquency Rates of Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (Percent) (Continued)

Enterprise-Acquired FRMs, 2003											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	2.6%	0.0%	10.7%	0.0%	0.0%	0.0%	0.0%	1.4%	1.4%
	0 - 59.9	0.3%	6.5%	3.8%	2.9%	2.0%	1.3%	0.9%	0.6%	0.2%	0.8%
	60 - 69.9	0.5%	8.5%	5.5%	4.1%	2.9%	2.1%	1.5%	1.1%	0.4%	1.6%
	70 - 74.9	0.7%	10.3%	7.0%	5.1%	3.7%	2.7%	2.0%	1.4%	0.6%	2.3%
	75 - 79.9	0.8%	10.5%	7.0%	5.7%	4.2%	3.2%	2.3%	1.6%	0.8%	2.6%
	80.0	1.0%	11.8%	8.0%	6.3%	5.0%	3.7%	2.8%	2.0%	1.0%	3.0%
	80.1 - 84.9	1.8%	13.4%	9.4%	7.8%	5.7%	4.2%	3.2%	2.2%	1.2%	4.4%
	85 - 89.9	2.0%	14.3%	10.2%	8.2%	6.5%	4.9%	3.7%	2.8%	1.5%	4.9%
	90.0	3.0%	15.7%	11.6%	9.1%	8.3%	6.2%	5.1%	3.8%	2.4%	6.1%
	90.1 - 94.9	3.5%	16.9%	12.4%	9.5%	7.3%	5.1%	3.9%	2.8%	1.5%	5.7%
	95 - 97.4	9.5%	18.0%	13.3%	10.3%	8.3%	6.6%	4.9%	3.9%	2.4%	7.2%
	97.5 - 104.9	28.2%	30.8%	19.6%	15.0%	10.6%	8.7%	6.5%	5.2%	3.2%	12.5%
	105 +	5.9%	21.3%	11.4%	11.8%	9.8%	7.0%	5.0%	3.7%	1.2%	6.4%
Total	1.8%	12.3%	8.1%	6.1%	4.5%	3.2%	2.3%	1.6%	0.6%	2.5%	

Enterprise-Acquired ARMs, 2003											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.4%	5.7%	2.8%	2.5%	1.8%	1.2%	0.8%	0.7%	0.3%	0.8%
	60 - 69.9	0.3%	6.4%	4.0%	3.5%	2.9%	1.7%	1.5%	1.0%	0.5%	1.4%
	70 - 74.9	0.9%	7.6%	4.9%	4.4%	3.0%	2.0%	2.1%	1.4%	0.8%	2.0%
	75 - 79.9	0.6%	7.7%	5.5%	4.3%	3.4%	2.8%	2.1%	1.6%	0.9%	2.2%
	80.0	0.4%	9.3%	6.3%	4.9%	4.3%	3.1%	2.9%	2.1%	1.2%	2.5%
	80.1 - 84.9	1.7%	11.2%	8.6%	6.0%	5.0%	4.3%	4.0%	2.4%	1.2%	4.1%
	85 - 89.9	1.0%	13.9%	8.5%	7.4%	5.5%	4.4%	3.2%	2.7%	1.3%	4.5%
	90.0	1.6%	14.0%	10.0%	8.0%	6.6%	5.0%	3.7%	3.7%	2.1%	5.0%
	90.1 - 94.9	0.3%	14.4%	9.9%	9.4%	8.3%	5.1%	4.1%	2.4%	1.7%	5.4%
	95 - 97.4	2.6%	13.7%	9.4%	7.8%	6.4%	5.0%	4.4%	3.3%	1.9%	5.2%
	97.5 - 104.9	21.3%	23.7%	14.8%	11.1%	10.2%	7.3%	5.8%	4.1%	3.2%	10.7%
	105 +	0.0%	20.1%	7.6%	28.0%	9.0%	14.4%	14.0%	7.4%	2.3%	11.8%
Total	1.0%	10.2%	6.6%	5.3%	4.2%	2.9%	2.4%	1.8%	0.8%	2.4%	

Private-Label MBS-Financed FRMs, 2003*											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	8.3%	45.2%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	20.7%
	0 - 59.9	5.1%	10.5%	5.7%	4.8%	3.9%	2.8%	1.9%	1.4%	0.7%	3.7%
	60 - 69.9	12.9%	12.0%	7.9%	6.7%	4.9%	4.2%	2.9%	2.3%	1.4%	6.0%
	70 - 74.9	8.3%	14.3%	9.1%	7.4%	6.4%	5.0%	4.2%	3.6%	1.7%	7.6%
	75 - 79.9	13.5%	16.3%	10.4%	9.5%	7.7%	6.9%	5.0%	4.1%	2.3%	9.2%
	80.0	12.6%	20.4%	13.4%	12.3%	9.2%	6.9%	5.9%	4.3%	2.7%	10.3%
	80.1 - 84.9	10.9%	15.6%	10.4%	9.5%	7.2%	6.2%	6.0%	4.8%	2.9%	10.3%
	85 - 89.9	15.3%	19.4%	12.7%	11.7%	10.6%	8.9%	7.8%	5.9%	4.0%	13.0%
	90.0	15.1%	20.8%	15.8%	14.1%	12.0%	9.3%	8.6%	6.7%	4.6%	13.5%
	90.1 - 94.9	16.3%	23.8%	15.7%	14.5%	11.1%	9.4%	8.9%	7.1%	5.1%	12.9%
	95 - 97.4	19.7%	25.4%	19.6%	15.7%	13.5%	11.3%	10.0%	7.6%	6.3%	14.0%
	97.5 - 104.9	25.3%	35.8%	20.9%	16.9%	13.3%	11.7%	7.7%	7.1%	5.0%	12.9%
	105 +	74.2%	74.6%	33.0%	50.3%	24.3%	9.6%	7.2%	5.8%	4.8%	8.3%
Total	12.6%	17.4%	12.8%	11.1%	8.8%	7.0%	5.6%	4.4%	2.5%	9.5%	

Private-Label MBS-Financed ARMs, 2003*											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	1.4%	10.6%	8.8%	0.0%	0.0%	1.2%	2.4%
	0 - 59.9	3.9%	11.8%	5.0%	4.3%	2.8%	2.3%	1.5%	1.2%	0.5%	5.9%
	60 - 69.9	8.8%	14.2%	7.6%	5.2%	4.3%	3.7%	2.4%	1.6%	1.1%	9.6%
	70 - 74.9	9.7%	15.6%	8.2%	6.3%	5.0%	4.7%	3.6%	2.9%	1.4%	10.7%
	75 - 79.9	11.3%	17.3%	11.3%	9.1%	7.2%	6.4%	4.8%	3.3%	1.9%	11.7%
	80.0	14.6%	20.4%	14.6%	11.3%	9.2%	6.9%	5.2%	4.5%	2.9%	12.1%
	80.1 - 84.9	10.5%	15.9%	8.8%	7.7%	7.7%	6.6%	6.3%	3.8%	2.8%	13.0%
	85 - 89.9	26.5%	20.0%	13.0%	10.2%	9.4%	8.7%	6.5%	4.2%	4.3%	16.5%
	90.0	17.9%	20.5%	14.7%	12.3%	11.4%	9.6%	8.4%	7.6%	5.5%	16.5%
	90.1 - 94.9	11.4%	18.5%	13.8%	10.1%	9.6%	8.5%	8.0%	5.9%	3.1%	12.6%
	95 - 97.4	17.3%	22.5%	16.3%	12.9%	10.5%	9.8%	8.4%	6.8%	5.8%	15.7%
	97.5 - 104.9	18.0%	29.9%	20.6%	16.4%	12.5%	10.8%	9.1%	7.2%	6.2%	19.0%
	105 +	0.0%	22.9%	0.0%	0.0%	0.0%	8.1%	7.2%	4.3%	1.5%	5.9%
Total	11.5%	18.9%	14.1%	11.2%	9.1%	7.3%	5.5%	4.3%	2.5%	13.2%	

Colors indicate the severity of ever 90-day delinquency rates—blue indicates rates near zero percent; yellow indicates rates near 15 percent; and red indicates rates of 100 percent. Thus, blues and greens indicate lower ever 90-day delinquency rates, while yellows, oranges, and reds indicate increasingly higher rates.

*Private-label MBS data is scaled up so that total issuance volume by year equals that reported by Inside Mortgage Finance Publications, Inc. See Appendix A for more details.

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-3: Ever 90-Day Delinquency Rates of Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (Percent) (Continued)

Enterprise-Acquired FRMs, 2004											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.6%	8.9%	5.6%	3.9%	2.7%	2.1%	1.5%	1.0%	0.4%	1.4%
	60 - 69.9	0.8%	12.0%	7.8%	6.3%	4.5%	3.4%	2.5%	1.8%	0.8%	2.9%
	70 - 74.9	1.4%	14.0%	9.3%	7.4%	5.9%	4.4%	3.2%	2.3%	1.1%	4.0%
	75 - 79.9	0.9%	13.6%	10.3%	7.9%	6.4%	4.8%	3.8%	2.6%	1.3%	4.2%
	80.0	1.0%	14.3%	10.3%	8.4%	6.4%	5.2%	3.9%	2.9%	1.4%	4.0%
	80.1 - 84.9	2.3%	16.8%	11.9%	9.5%	8.1%	6.5%	4.7%	3.5%	1.7%	6.5%
	85 - 89.9	1.8%	17.7%	12.7%	10.8%	8.4%	6.5%	5.3%	4.0%	2.2%	7.0%
	90.0	3.1%	18.5%	14.1%	12.1%	9.6%	8.1%	6.5%	5.1%	3.4%	7.9%
	90.1 - 94.9	4.2%	20.8%	14.8%	11.7%	8.5%	6.6%	4.7%	3.4%	2.2%	7.5%
	95 - 97.4	7.2%	20.8%	15.3%	12.5%	10.3%	8.3%	6.5%	5.2%	3.4%	9.1%
	97.5 - 104.9	25.6%	31.8%	22.0%	17.4%	13.3%	11.1%	8.7%	6.9%	4.3%	14.8%
	105 +	9.2%	26.9%	18.4%	14.4%	11.2%	9.6%	5.3%	4.7%	2.5%	10.2%
	Total	3.6%	15.6%	11.1%	8.7%	6.4%	4.9%	3.6%	2.6%	1.1%	4.2%

Enterprise-Acquired ARMs, 2004											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.5%	7.2%	5.3%	3.7%	3.1%	2.6%	1.7%	1.2%	0.5%	1.5%
	60 - 69.9	1.2%	9.4%	6.5%	6.5%	5.3%	4.0%	3.3%	2.4%	1.1%	3.1%
	70 - 74.9	2.0%	10.2%	9.2%	7.3%	6.0%	5.5%	4.2%	3.4%	1.6%	4.2%
	75 - 79.9	1.4%	10.4%	9.7%	8.1%	6.9%	6.1%	5.4%	4.2%	2.0%	4.8%
	80.0	0.6%	13.2%	9.8%	8.6%	7.4%	6.8%	6.3%	5.2%	2.9%	5.2%
	80.1 - 84.9	2.2%	10.3%	10.4%	9.9%	7.3%	6.1%	6.3%	3.1%	2.6%	6.1%
	85 - 89.9	1.5%	15.7%	11.4%	11.3%	10.1%	7.4%	5.4%	4.4%	3.3%	7.3%
	90.0	2.3%	14.8%	12.4%	12.3%	10.0%	8.1%	7.6%	6.5%	4.1%	7.8%
	90.1 - 94.9	3.6%	19.3%	13.7%	12.1%	7.1%	6.1%	5.7%	4.0%	2.1%	7.4%
	95 - 97.4	1.9%	17.9%	12.2%	11.0%	9.4%	8.8%	7.2%	6.3%	3.9%	8.4%
	97.5 - 104.9	18.7%	31.9%	20.3%	17.8%	12.6%	10.5%	8.2%	7.4%	3.4%	14.5%
	105 +	100.0%	36.3%	18.7%	22.3%	8.0%	18.0%	17.0%	13.4%	6.9%	18.0%
	Total	2.3%	13.2%	10.0%	8.7%	7.0%	6.0%	5.2%	4.2%	2.1%	4.8%

Private-Label MBS-Financed FRMs, 2004*											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	22.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	20.5%
	0 - 59.9	6.8%	12.6%	8.3%	6.5%	5.2%	3.7%	2.7%	1.9%	0.9%	5.6%
	60 - 69.9	8.3%	15.1%	9.8%	9.4%	7.7%	6.0%	4.9%	4.2%	2.0%	8.7%
	70 - 74.9	10.6%	17.3%	12.3%	11.9%	9.5%	8.0%	6.6%	4.7%	3.0%	10.8%
	75 - 79.9	13.8%	19.9%	14.6%	13.2%	11.0%	9.7%	7.9%	6.9%	3.8%	12.2%
	80.0	12.7%	24.9%	18.3%	16.5%	13.8%	11.0%	8.3%	7.3%	4.1%	12.8%
	80.1 - 84.9	15.2%	20.3%	14.9%	12.6%	12.1%	9.0%	7.3%	7.6%	4.2%	14.5%
	85 - 89.9	17.5%	24.2%	16.9%	14.7%	14.2%	12.6%	9.7%	7.8%	5.8%	17.0%
	90.0	15.2%	27.7%	20.9%	17.3%	16.0%	13.3%	11.7%	9.6%	6.5%	17.7%
	90.1 - 94.9	17.6%	24.9%	19.0%	18.2%	14.5%	13.9%	10.5%	9.8%	7.2%	15.9%
	95 - 97.4	17.7%	29.9%	22.9%	19.6%	16.9%	14.2%	12.9%	10.6%	9.3%	17.9%
	97.5 - 104.9	20.4%	34.6%	26.0%	20.1%	18.0%	14.5%	11.7%	10.8%	7.7%	16.5%
	105 +	0.0%	84.3%	100.0%	100.0%	30.5%	12.3%	13.8%	8.6%	5.6%	11.3%
	Total	12.6%	20.7%	16.2%	14.2%	12.1%	9.9%	8.0%	6.7%	3.8%	12.4%

Private-Label MBS-Financed ARMs, 2004*											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	9.0%	13.4%	7.3%	5.0%	4.8%	3.7%	2.3%	2.0%	0.9%	7.0%
	60 - 69.9	10.4%	15.4%	8.7%	7.5%	7.8%	6.2%	5.6%	4.2%	2.4%	10.3%
	70 - 74.9	15.0%	17.4%	11.1%	10.8%	10.4%	9.2%	7.7%	7.6%	4.2%	12.2%
	75 - 79.9	15.7%	20.1%	14.3%	13.3%	11.7%	10.5%	9.3%	7.7%	4.9%	13.5%
	80.0	21.6%	25.5%	20.8%	18.2%	15.3%	12.7%	11.0%	9.1%	6.2%	15.9%
	80.1 - 84.9	18.6%	18.9%	12.7%	10.8%	9.8%	8.8%	9.1%	8.1%	6.0%	15.8%
	85 - 89.9	21.9%	23.7%	15.5%	13.9%	13.1%	11.2%	10.1%	9.6%	6.1%	19.7%
	90.0	32.1%	26.4%	19.3%	17.1%	16.1%	14.0%	13.5%	12.4%	8.8%	21.5%
	90.1 - 94.9	15.7%	23.7%	17.4%	15.9%	13.3%	12.3%	10.8%	8.7%	6.3%	16.8%
	95 - 97.4	24.2%	28.6%	20.8%	17.5%	15.3%	13.3%	11.6%	10.0%	7.9%	20.2%
	97.5 - 104.9	39.4%	34.5%	26.0%	21.4%	17.6%	16.3%	14.5%	12.8%	10.3%	23.1%
	105 +	63.4%	67.7%	88.6%	64.7%	32.3%	11.5%	6.6%	6.5%	9.8%	11.8%
	Total	20.0%	22.6%	18.3%	16.1%	13.9%	11.7%	10.1%	8.4%	5.2%	16.0%

Colors indicate the severity of ever 90-day delinquency rates—blue indicates rates near zero percent; yellow indicates rates near 15 percent; and red indicates rates of 100 percent. Thus, blues and greens indicate lower ever 90-day delinquency rates, while yellows, oranges, and reds indicate increasingly higher rates.

*Private-label MBS data is scaled up so that total issuance volume by year equals that reported by Inside Mortgage Finance Publications, Inc. See Appendix A for more details.
Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-3: Ever 90-Day Delinquency Rates of Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (Percent) (Continued)

Enterprise-Acquired FRMs, 2005											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	2.1%	12.4%	8.4%	6.5%	4.9%	3.3%	2.3%	1.8%	0.6%	2.3%
	60 - 69.9	6.0%	17.7%	13.3%	11.0%	8.7%	6.8%	5.0%	4.1%	1.7%	5.4%
	70 - 74.9	6.4%	20.5%	16.2%	13.5%	11.0%	8.6%	6.8%	5.1%	2.3%	7.2%
	75 - 79.9	4.5%	18.8%	16.2%	13.6%	11.4%	9.3%	7.0%	5.7%	2.6%	7.3%
	80.0	5.3%	19.6%	16.4%	14.3%	11.6%	9.5%	7.8%	6.1%	3.0%	7.1%
	80.1 - 84.9	12.4%	21.2%	18.0%	15.0%	11.1%	10.0%	7.4%	5.9%	3.3%	9.5%
	85 - 89.9	7.6%	21.8%	18.8%	16.0%	13.2%	10.5%	9.1%	7.4%	3.7%	10.4%
	90.0	7.4%	23.1%	19.5%	17.5%	15.4%	13.3%	12.4%	9.8%	6.1%	12.1%
	90.1 - 94.9	12.2%	23.4%	18.2%	15.7%	12.0%	10.2%	8.2%	6.0%	3.4%	10.0%
	95 - 97.4	13.5%	25.9%	21.0%	18.4%	15.2%	13.0%	11.4%	9.1%	5.6%	12.8%
	97.5 - 104.9	35.2%	38.1%	29.4%	23.8%	18.9%	16.3%	12.8%	9.7%	6.0%	19.3%
	105 +	10.8%	33.1%	13.4%	9.4%	9.9%	6.5%	4.1%	7.8%	1.9%	10.1%
Total	13.4%	20.5%	16.7%	13.9%	11.0%	8.7%	6.8%	5.2%	2.2%	6.9%	

Enterprise-Acquired ARMs, 2005											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	1.8%	7.3%	6.6%	6.0%	5.0%	4.2%	3.4%	2.6%	1.0%	2.6%
	60 - 69.9	3.7%	13.2%	12.3%	11.1%	10.9%	9.5%	7.9%	6.6%	3.2%	6.9%
	70 - 74.9	7.6%	15.3%	16.7%	15.0%	12.2%	13.0%	12.3%	10.0%	5.6%	10.1%
	75 - 79.9	6.9%	16.8%	17.0%	17.9%	15.8%	14.9%	12.9%	12.0%	6.2%	11.4%
	80.0	6.0%	26.5%	23.8%	21.2%	19.9%	19.0%	18.1%	15.4%	9.5%	15.0%
	80.1 - 84.9	0.0%	20.4%	16.4%	17.6%	14.5%	10.0%	10.9%	10.8%	4.8%	11.3%
	85 - 89.9	11.4%	24.3%	22.5%	16.9%	16.6%	14.6%	15.5%	11.4%	7.4%	13.9%
	90.0	9.9%	27.4%	23.4%	23.5%	20.2%	21.6%	19.5%	17.4%	11.0%	17.7%
	90.1 - 94.9	0.0%	22.4%	16.8%	22.3%	14.9%	13.4%	10.4%	9.9%	7.9%	13.3%
	95 - 97.4	9.5%	23.8%	20.9%	20.7%	17.7%	18.7%	18.6%	16.6%	10.7%	16.8%
	97.5 - 104.9	60.5%	33.6%	31.2%	25.6%	19.9%	19.1%	17.2%	14.7%	5.6%	21.4%
	105 +	0.0%	54.5%	0.0%	50.0%	100.0%	0.0%	100.0%	0.0%	0.0%	24.6%
Total	12.5%	18.8%	19.0%	17.7%	16.1%	15.5%	14.5%	12.2%	6.6%	11.8%	

Private-Label MBS-Financed FRMs, 2005*											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	15.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	15.4%
	0 - 59.9	7.3%	18.1%	13.4%	10.7%	7.8%	6.3%	4.7%	3.6%	1.6%	7.8%
	60 - 69.9	9.1%	23.4%	18.7%	16.8%	15.1%	12.4%	10.6%	8.6%	4.7%	14.1%
	70 - 74.9	13.4%	27.3%	22.8%	20.8%	20.0%	17.5%	15.3%	12.0%	7.4%	18.2%
	75 - 79.9	16.5%	29.7%	27.2%	24.1%	21.8%	20.0%	17.2%	13.7%	8.7%	19.9%
	80.0	14.8%	36.0%	34.4%	30.7%	26.8%	23.6%	19.5%	16.6%	10.6%	22.2%
	80.1 - 84.9	19.0%	31.5%	27.0%	23.4%	21.7%	16.0%	14.3%	10.7%	8.5%	23.7%
	85 - 89.9	11.1%	36.6%	28.0%	25.7%	23.6%	20.5%	16.2%	14.7%	11.2%	26.8%
	90.0	14.4%	38.1%	33.3%	30.1%	27.3%	22.5%	21.6%	18.0%	13.6%	28.1%
	90.1 - 94.9	18.1%	34.1%	31.0%	26.4%	24.1%	23.1%	18.0%	17.1%	10.3%	24.5%
	95 - 97.4	22.6%	40.0%	35.7%	31.1%	28.4%	24.8%	24.0%	22.7%	16.0%	28.5%
	97.5 - 104.9	21.8%	42.3%	34.8%	29.8%	25.5%	19.9%	18.6%	15.2%	10.5%	26.0%
	105 +	0.0%	87.8%	38.4%	0.0%	0.0%	20.4%	6.5%	10.0%	11.7%	13.8%
Total	13.1%	30.3%	27.5%	24.5%	21.7%	18.8%	16.0%	13.3%	7.9%	19.6%	

Private-Label MBS-Financed ARMs, 2005*											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	6.0%	18.1%	11.5%	10.2%	8.7%	7.2%	5.8%	4.7%	2.2%	10.7%
	60 - 69.9	13.0%	22.8%	18.7%	17.5%	16.8%	16.1%	13.0%	12.1%	6.9%	17.7%
	70 - 74.9	20.0%	26.4%	24.6%	23.9%	26.1%	24.5%	22.8%	20.5%	13.7%	23.4%
	75 - 79.9	24.0%	31.1%	31.7%	30.4%	29.6%	28.0%	25.9%	22.6%	16.1%	27.4%
	80.0	26.7%	44.0%	45.2%	41.9%	38.8%	36.1%	32.7%	29.5%	21.2%	36.9%
	80.1 - 84.9	19.2%	30.0%	26.2%	24.4%	22.3%	21.9%	20.7%	18.9%	14.5%	27.2%
	85 - 89.9	22.9%	36.8%	30.9%	29.0%	27.9%	27.0%	24.0%	21.8%	16.6%	33.0%
	90.0	27.4%	41.4%	36.7%	34.8%	33.5%	31.8%	30.5%	27.9%	21.9%	36.9%
	90.1 - 94.9	23.6%	38.2%	31.2%	28.3%	28.3%	24.3%	23.8%	22.0%	17.9%	30.7%
	95 - 97.4	28.2%	42.9%	37.2%	33.9%	33.5%	31.4%	30.6%	28.5%	23.3%	36.3%
	97.5 - 104.9	40.9%	47.9%	39.3%	35.5%	33.4%	30.7%	27.9%	24.8%	20.3%	36.4%
	105 +	100.0%	52.1%	23.4%	43.2%	0.0%	21.0%	14.4%	14.1%	6.3%	14.7%
Total	22.6%	36.0%	37.4%	35.1%	33.2%	31.0%	28.0%	25.1%	17.0%	31.8%	

Colors indicate the severity of ever 90-day delinquency rates—blue indicates rates near zero percent; yellow indicates rates near 15 percent; and red indicates rates of 100 percent. Thus, blues and greens indicate lower ever 90-day delinquency rates, while yellows, oranges, and reds indicate increasingly higher rates.

*Private-label MBS data is scaled up so that total issuance volume by year equals that reported by Inside Mortgage Finance Publications, Inc. See Appendix A for more details.

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-3: Ever 90-Day Delinquency Rates of Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (Percent) (Continued)

Enterprise-Acquired FRMs, 2006											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	2.6%	15.5%	11.3%	8.7%	6.4%	4.8%	3.4%	2.7%	0.9%	3.4%
	60 - 69.9	4.4%	23.7%	18.9%	15.9%	13.1%	10.4%	8.6%	6.6%	2.7%	8.3%
	70 - 74.9	7.6%	27.8%	22.7%	20.6%	16.8%	14.3%	11.5%	9.4%	4.4%	11.7%
	75 - 79.9	8.7%	25.2%	23.1%	20.9%	17.9%	15.5%	12.7%	10.0%	4.9%	11.8%
	80.0	6.6%	25.9%	24.2%	21.3%	19.3%	16.6%	14.0%	10.9%	5.3%	11.8%
	80.1 - 84.9	10.4%	27.1%	22.5%	20.3%	16.9%	16.1%	11.8%	10.3%	5.7%	14.1%
	85 - 89.9	11.0%	28.1%	24.4%	21.9%	19.4%	16.8%	14.1%	11.4%	6.2%	15.3%
	90.0	8.1%	30.2%	26.0%	23.1%	21.9%	19.7%	16.2%	14.4%	9.1%	17.0%
	90.1 - 94.9	6.0%	28.3%	25.5%	20.1%	15.9%	13.8%	12.1%	9.3%	5.8%	13.8%
	95 - 97.4	11.5%	33.3%	27.5%	23.2%	19.3%	18.8%	16.4%	13.2%	8.6%	17.3%
	97.5 - 104.9	49.7%	47.8%	36.0%	29.6%	25.0%	20.2%	16.1%	12.6%	7.8%	25.8%
	105 +	0.0%	29.9%	18.3%	11.2%	19.9%	18.1%	9.8%	5.8%	7.6%	15.7%
Total	21.9%	28.5%	23.8%	20.2%	17.1%	14.4%	11.6%	9.1%	4.1%	11.1%	

Enterprise-Acquired ARMs, 2006											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	4.9%	12.3%	12.1%	9.9%	8.2%	7.0%	5.0%	3.8%	1.5%	4.2%
	60 - 69.9	8.3%	22.5%	21.7%	20.1%	19.6%	17.3%	13.7%	11.4%	6.1%	12.5%
	70 - 74.9	11.7%	28.6%	29.9%	28.3%	27.9%	25.3%	22.1%	19.2%	10.3%	19.5%
	75 - 79.9	15.7%	34.0%	36.5%	34.1%	32.0%	29.8%	25.6%	22.1%	12.7%	23.4%
	80.0	19.2%	55.3%	47.3%	43.0%	40.4%	37.0%	32.8%	27.3%	16.5%	30.1%
	80.1 - 84.9	22.3%	37.0%	41.5%	35.3%	29.9%	31.0%	31.2%	25.3%	15.9%	27.9%
	85 - 89.9	11.7%	41.6%	42.5%	36.2%	33.8%	34.9%	30.0%	25.9%	17.0%	30.5%
	90.0	18.0%	43.3%	44.5%	42.2%	40.8%	39.2%	35.2%	31.9%	22.2%	33.9%
	90.1 - 94.9	25.4%	36.6%	33.1%	26.9%	28.9%	37.9%	24.8%	22.8%	16.6%	25.8%
	95 - 97.4	13.2%	43.5%	39.0%	34.8%	36.8%	37.2%	36.4%	32.5%	21.8%	32.6%
	97.5 - 104.9	48.8%	52.3%	46.5%	43.8%	42.5%	43.6%	40.2%	37.6%	28.9%	38.8%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	29.0%
Total	17.7%	39.0%	37.9%	35.0%	33.4%	30.5%	26.5%	22.1%	11.9%	23.3%	

Private-Label MBS-Financed FRMs, 2006*											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	7.5%	25.6%	18.9%	16.8%	13.5%	10.7%	8.1%	5.4%	3.0%	12.8%
	60 - 69.9	19.6%	36.2%	31.5%	27.2%	24.4%	23.0%	19.6%	15.3%	8.9%	24.6%
	70 - 74.9	23.4%	39.9%	37.9%	35.1%	33.9%	31.7%	29.2%	24.9%	16.2%	31.6%
	75 - 79.9	24.4%	44.2%	42.5%	39.1%	37.8%	35.0%	31.1%	26.5%	18.7%	34.6%
	80.0	26.5%	47.7%	49.4%	46.8%	42.5%	39.0%	35.1%	30.6%	21.0%	37.0%
	80.1 - 84.9	38.2%	44.5%	36.6%	36.0%	33.9%	28.4%	23.6%	21.2%	13.2%	36.4%
	85 - 89.9	28.5%	48.2%	41.2%	38.5%	36.2%	31.0%	27.2%	24.6%	16.6%	39.7%
	90.0	27.0%	52.1%	45.3%	43.5%	40.4%	38.5%	34.2%	31.1%	22.8%	42.7%
	90.1 - 94.9	18.8%	43.1%	40.1%	37.5%	33.6%	29.0%	26.4%	21.6%	14.3%	33.8%
	95 - 97.4	38.4%	51.9%	47.6%	41.9%	40.5%	36.4%	32.9%	30.8%	23.7%	40.5%
	97.5 - 104.9	20.8%	53.0%	44.8%	38.8%	34.4%	29.6%	24.5%	23.0%	16.8%	36.8%
	105 +	0.0%	45.4%	0.0%	0.0%	33.8%	13.6%	28.8%	10.2%	11.1%	14.0%
Total	22.7%	42.9%	41.0%	38.1%	35.1%	32.2%	28.5%	24.8%	15.8%	32.5%	

Private-Label MBS-Financed ARMs, 2006*											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	21.0%	29.1%	21.2%	18.0%	14.9%	11.7%	9.1%	6.7%	3.7%	16.3%
	60 - 69.9	39.9%	39.4%	35.9%	33.7%	30.0%	26.8%	24.8%	21.9%	13.5%	30.4%
	70 - 74.9	46.1%	45.7%	46.0%	44.4%	44.6%	43.6%	40.1%	37.6%	25.8%	41.1%
	75 - 79.9	54.4%	50.8%	53.5%	52.9%	51.4%	49.0%	45.4%	41.6%	30.3%	46.7%
	80.0	58.3%	61.2%	66.9%	65.7%	62.2%	59.4%	55.1%	50.7%	38.0%	57.5%
	80.1 - 84.9	41.4%	51.0%	47.3%	46.0%	45.8%	42.6%	40.7%	42.2%	33.0%	48.1%
	85 - 89.9	56.9%	56.5%	54.1%	54.4%	54.2%	52.8%	49.2%	46.6%	38.5%	54.4%
	90.0	57.5%	59.8%	59.6%	58.9%	58.2%	56.8%	53.3%	49.7%	40.1%	57.5%
	90.1 - 94.9	4.8%	54.5%	53.9%	48.5%	50.5%	55.3%	50.3%	51.5%	39.2%	51.8%
	95 - 97.4	45.6%	61.2%	60.4%	57.7%	55.3%	56.0%	54.3%	51.3%	41.5%	57.5%
	97.5 - 104.9	41.7%	61.4%	56.8%	54.2%	53.1%	51.2%	47.7%	44.8%	33.7%	53.4%
	105 +	0.0%	72.6%	51.1%	0.0%	0.0%	30.2%	24.0%	14.4%	12.4%	21.5%
Total	50.6%	54.0%	58.4%	57.5%	55.1%	52.4%	48.1%	44.0%	30.7%	50.6%	

Colors indicate the severity of ever 90-day delinquency rates—blue indicates rates near zero percent; yellow indicates rates near 15 percent; and red indicates rates of 100 percent. Thus, blues and greens indicate lower ever 90-day delinquency rates, while yellows, oranges, and reds indicate increasingly higher rates.

*Private-label MBS data is scaled up so that total issuance volume by year equals that reported by Inside Mortgage Finance Publications, Inc. See Appendix A for more details.
Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-3: Ever 90-Day Delinquency Rates of Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (Percent) (Continued)

Enterprise-Acquired FRMs, 2007											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	2.6%	18.3%	11.7%	9.1%	6.4%	4.9%	3.6%	2.5%	0.8%	3.4%
	60 - 69.9	6.9%	27.8%	18.8%	16.2%	13.5%	11.3%	8.8%	6.9%	2.6%	8.4%
	70 - 74.9	9.4%	33.2%	23.7%	20.3%	17.3%	15.4%	12.4%	9.5%	4.2%	12.1%
	75 - 79.9	7.0%	29.8%	24.6%	20.7%	18.3%	16.2%	13.6%	10.9%	5.1%	12.2%
	80.0	6.4%	29.8%	25.0%	21.3%	18.9%	16.7%	14.2%	10.7%	4.8%	11.6%
	80.1 - 84.9	3.8%	31.7%	25.4%	23.0%	20.6%	19.8%	17.8%	13.5%	7.5%	17.4%
	85 - 89.9	5.6%	35.1%	30.5%	26.2%	22.7%	22.1%	18.7%	15.2%	8.4%	19.6%
	90.0	8.8%	36.5%	31.4%	27.5%	25.6%	24.0%	20.6%	17.1%	9.8%	20.4%
	90.1 - 94.9	4.8%	34.1%	28.3%	26.4%	25.5%	21.6%	18.5%	14.2%	7.6%	18.1%
	95 - 97.4	12.6%	41.8%	31.2%	28.1%	24.8%	27.0%	23.4%	19.0%	10.6%	22.2%
	97.5 - 104.9	43.2%	51.6%	42.0%	35.5%	29.8%	24.7%	21.0%	16.0%	10.5%	29.5%
	105 +	11.0%	32.0%	20.4%	27.6%	20.6%	23.7%	19.9%	12.9%	10.7%	17.5%
Total	19.1%	35.1%	28.4%	23.6%	19.5%	17.0%	13.8%	10.5%	4.4%	13.3%	

Enterprise-Acquired ARMs, 2007											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	8.5%	22.7%	15.4%	13.8%	11.2%	8.3%	6.7%	5.4%	1.8%	5.3%
	60 - 69.9	9.7%	38.1%	33.0%	29.5%	25.3%	20.6%	17.8%	13.6%	6.8%	15.7%
	70 - 74.9	7.3%	44.1%	41.1%	37.6%	33.3%	27.8%	24.9%	19.8%	11.5%	23.0%
	75 - 79.9	28.1%	51.5%	46.7%	43.5%	40.2%	36.3%	31.1%	26.2%	15.2%	28.9%
	80.0	26.8%	61.4%	56.5%	52.4%	48.0%	43.2%	39.1%	31.4%	17.3%	35.3%
	80.1 - 84.9	37.0%	46.6%	50.2%	37.1%	43.6%	40.3%	41.5%	36.9%	22.3%	36.1%
	85 - 89.9	21.3%	58.8%	55.4%	50.4%	47.3%	44.4%	40.6%	35.5%	26.7%	42.2%
	90.0	37.4%	61.9%	54.8%	53.1%	52.5%	47.7%	43.1%	37.2%	25.6%	43.3%
	90.1 - 94.9	0.0%	58.3%	49.4%	55.6%	47.7%	47.7%	44.4%	41.0%	26.6%	41.7%
	95 - 97.4	31.5%	62.7%	54.6%	54.4%	53.4%	51.5%	46.5%	41.3%	29.3%	44.9%
	97.5 - 104.9	50.1%	67.3%	58.1%	52.1%	56.4%	63.2%	61.2%	54.2%	42.0%	54.9%
	105 +	0.0%	61.7%	66.1%	65.9%	37.1%	51.3%	57.6%	26.8%	10.2%	37.4%
Total	22.0%	52.4%	48.0%	44.6%	41.4%	37.3%	33.0%	26.4%	13.2%	28.7%	

Private-Label MBS-Financed FRMs, 2007*											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	10.9%	31.9%	21.2%	16.5%	12.7%	10.1%	7.9%	5.5%	2.6%	12.3%
	60 - 69.9	10.5%	43.0%	32.8%	26.7%	27.3%	22.8%	18.2%	17.8%	7.5%	24.6%
	70 - 74.9	21.1%	47.2%	36.4%	34.4%	31.6%	30.3%	28.6%	26.2%	13.3%	31.1%
	75 - 79.9	16.3%	49.1%	43.4%	38.5%	35.9%	34.7%	31.2%	28.4%	17.4%	34.0%
	80.0	23.3%	50.3%	50.9%	46.3%	42.4%	38.4%	35.9%	32.9%	19.6%	35.5%
	80.1 - 84.9	28.2%	44.4%	39.3%	35.9%	31.9%	28.2%	32.5%	27.7%	14.3%	36.5%
	85 - 89.9	35.6%	54.2%	45.7%	40.6%	37.7%	33.0%	28.4%	27.7%	15.8%	42.2%
	90.0	21.9%	54.7%	50.4%	43.9%	42.8%	41.1%	34.6%	33.0%	22.3%	44.2%
	90.1 - 94.9	0.0%	45.6%	43.8%	38.8%	31.0%	31.9%	29.8%	27.1%	22.5%	34.8%
	95 - 97.4	26.6%	52.4%	53.9%	49.7%	45.4%	40.6%	38.4%	35.3%	27.1%	43.5%
	97.5 - 104.9	31.2%	56.2%	51.5%	45.1%	44.7%	40.5%	37.1%	34.9%	27.4%	41.2%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	14.7%	0.0%	0.0%	0.0%	4.9%
Total	18.6%	47.3%	42.3%	37.5%	34.6%	31.8%	28.3%	26.4%	14.5%	31.7%	

Private-Label MBS-Financed ARMs, 2007*											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	19.9%	39.0%	26.5%	20.5%	18.5%	14.4%	9.0%	7.3%	3.5%	17.7%
	60 - 69.9	33.9%	52.9%	41.3%	37.2%	35.5%	29.7%	25.1%	20.2%	11.6%	33.4%
	70 - 74.9	42.2%	57.3%	52.3%	49.2%	48.0%	43.6%	38.3%	34.4%	21.4%	42.8%
	75 - 79.9	47.0%	59.7%	56.7%	54.3%	51.9%	47.8%	43.6%	36.3%	27.8%	46.6%
	80.0	64.3%	62.5%	66.2%	66.5%	62.8%	58.4%	54.0%	48.5%	34.9%	54.9%
	80.1 - 84.9	57.8%	58.8%	51.3%	58.0%	49.1%	44.7%	39.3%	48.8%	29.8%	52.1%
	85 - 89.9	38.4%	61.9%	56.7%	57.7%	57.7%	55.5%	51.2%	48.5%	37.0%	56.9%
	90.0	0.0%	62.7%	63.2%	60.6%	62.5%	59.6%	56.0%	48.6%	41.1%	58.9%
	90.1 - 94.9	0.0%	58.1%	57.6%	49.6%	49.5%	53.1%	53.7%	46.2%	40.7%	52.0%
	95 - 97.4	17.7%	61.6%	61.4%	60.6%	58.6%	60.9%	55.6%	50.8%	42.3%	57.6%
	97.5 - 104.9	54.5%	62.1%	59.3%	62.2%	68.5%	65.8%	58.7%	55.7%	41.8%	57.9%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	53.7%	0.0%	0.0%	0.0%	26.6%
Total	49.9%	58.6%	58.4%	57.8%	56.3%	52.2%	46.7%	41.6%	28.2%	49.5%	

Colors indicate the severity of ever 90-day delinquency rates—blue indicates rates near zero percent; yellow indicates rates near 15 percent; and red indicates rates of 100 percent. Thus, blues and greens indicate lower ever 90-day delinquency rates, while yellows, oranges, and reds indicate increasingly higher rates.

*Private-label MBS data is scaled up so that total issuance volume by year equals that reported by Inside Mortgage Finance Publications, Inc. See Appendix A for more details.
Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-3: Ever 90-Day Delinquency Rates of Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (Percent) (Continued)

Enterprise-Acquired FRMs, 2008											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	2.0%	12.0%	5.9%	4.2%	2.9%	1.8%	1.3%	0.9%	0.3%	1.1%
	60 - 69.9	3.7%	18.6%	10.6%	8.0%	5.7%	4.1%	2.8%	2.1%	0.7%	2.7%
	70 - 74.9	7.3%	23.8%	14.1%	10.9%	8.2%	5.9%	4.7%	3.2%	1.1%	4.1%
	75 - 79.9	8.2%	22.1%	15.0%	11.2%	8.5%	6.8%	5.0%	3.7%	1.4%	4.0%
	80.0	1.6%	21.7%	15.0%	11.0%	8.1%	6.0%	4.5%	3.2%	1.2%	3.6%
	80.1 - 84.9	6.1%	27.4%	20.3%	18.1%	12.1%	10.0%	8.4%	6.7%	2.8%	7.6%
	85 - 89.9	1.7%	28.1%	23.1%	18.2%	14.7%	12.4%	9.1%	6.5%	3.2%	8.2%
	90.0	7.4%	31.7%	23.9%	19.5%	15.9%	12.7%	9.7%	7.2%	3.4%	8.4%
	90.1 - 94.9	5.5%	27.9%	20.4%	18.5%	12.7%	10.5%	7.0%	5.3%	2.5%	7.4%
	95 - 97.4	12.7%	33.8%	24.9%	18.4%	14.7%	11.8%	9.1%	6.6%	3.0%	8.9%
	97.5 - 104.9	23.2%	41.6%	30.9%	26.7%	20.1%	13.3%	10.2%	7.8%	4.1%	13.2%
	105 +	0.0%	23.0%	16.9%	22.4%	21.0%	11.6%	11.0%	10.5%	8.0%	11.8%
	Total	5.8%	22.1%	15.9%	12.2%	9.2%	7.0%	5.0%	3.6%	1.2%	4.1%

Enterprise-Acquired ARMs, 2008											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	3.2%	11.2%	9.4%	5.5%	5.3%	3.8%	2.9%	2.1%	0.8%	1.7%
	60 - 69.9	3.8%	17.4%	13.3%	9.8%	9.2%	6.9%	5.9%	5.0%	1.6%	3.7%
	70 - 74.9	0.0%	27.7%	18.0%	11.5%	11.7%	9.8%	7.0%	6.5%	2.5%	5.5%
	75 - 79.9	0.0%	27.3%	18.2%	15.2%	13.0%	9.3%	8.8%	6.7%	3.1%	5.9%
	80.0	0.0%	27.5%	25.9%	14.8%	12.6%	9.4%	7.0%	6.1%	2.7%	5.3%
	80.1 - 84.9	0.0%	41.9%	34.5%	30.7%	20.3%	16.2%	10.9%	11.8%	7.1%	11.9%
	85 - 89.9	0.0%	39.7%	27.9%	21.5%	18.2%	16.8%	16.1%	12.9%	7.7%	12.4%
	90.0	0.0%	40.3%	30.0%	24.1%	22.4%	17.6%	16.1%	10.2%	6.4%	11.5%
	90.1 - 94.9	0.0%	56.5%	27.4%	14.9%	22.4%	15.9%	15.7%	16.2%	5.3%	11.9%
	95 - 97.4	0.0%	29.9%	31.1%	21.0%	18.5%	13.2%	13.7%	11.3%	6.5%	10.6%
	97.5 - 104.9	0.0%	71.7%	51.9%	36.5%	36.1%	18.8%	14.9%	11.1%	7.9%	16.8%
	105 +	0.0%	0.0%	0.0%	36.5%	28.1%	16.2%	29.0%	15.3%	18.1%	19.5%
	Total	1.6%	24.0%	18.8%	13.2%	12.1%	9.4%	7.8%	6.2%	2.5%	5.2%

Private-Label MBS-Financed FRMs, 2008*											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.0%	0.0%	0.0%	36.5%	26.6%	0.0%	0.0%	0.0%	5.9%
	60 - 69.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	68.1%	0.0%	0.0%	5.8%
	70 - 74.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	75 - 79.9	0.0%	0.0%	0.0%	0.0%	0.0%	53.7%	41.3%	22.9%	5.0%	18.7%
	80.0	0.0%	0.0%	0.0%	0.0%	0.0%	9.5%	0.0%	0.0%	9.5%	6.8%
	80.1 - 84.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	85 - 89.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	15.1%	3.6%
	90.0	0.0%	0.0%	62.5%	0.0%	78.8%	0.0%	0.0%	0.0%	25.6%	44.2%
	90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	95 - 97.4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	84.0%	61.0%	22.5%	36.8%
	97.5 - 104.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	0.0%	0.0%	10.1%	0.0%	29.4%	18.8%	20.2%	7.5%	6.1%	10.2%

Private-Label MBS-Financed ARMs, 2008*											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	2.7%
	60 - 69.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	15.0%	8.1%
	70 - 74.9	0.0%	0.0%	0.0%	51.7%	0.0%	0.0%	0.0%	21.2%	51.5%	21.3%
	75 - 79.9	0.0%	0.0%	0.0%	0.0%	38.7%	14.3%	35.6%	20.2%	4.2%	13.8%
	80.0	0.0%	0.0%	0.0%	100.0%	26.4%	40.2%	25.6%	25.8%	7.1%	18.4%
	80.1 - 84.9	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	30.6%
	85 - 89.9	0.0%	0.0%	0.0%	0.0%	69.4%	58.6%	16.8%	0.0%	10.5%	25.6%
	90.0	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	51.5%	60.8%	27.0%	51.4%
	90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	95 - 97.4	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	36.8%	0.0%	46.6%	52.5%
	97.5 - 104.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	0.0%	0.0%	0.0%	27.4%	53.4%	35.6%	28.3%	22.2%	8.1%	18.3%

Colors indicate the severity of ever 90-day delinquency rates—blue indicates rates near zero percent; yellow indicates rates near 15 percent; and red indicates rates of 100 percent. Thus, blues and greens indicate lower ever 90-day delinquency rates, while yellows, oranges, and reds indicate increasingly higher rates.

*Private-label MBS data is scaled up so that total issuance volume by year equals that reported by Inside Mortgage Finance Publications, Inc. See Appendix A for more details.

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-4: Single-Family Mortgages Originated from 2001 through 2008 and Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (\$ in Billions)

FRMs, 2001											
FICO Bucket											
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	\$3	\$2	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6
	0 - 59.9	\$56	\$632	\$149	\$147	\$136	\$146	\$125	\$118	\$354	\$1,863
	60 - 69.9	\$48	\$673	\$163	\$164	\$146	\$157	\$132	\$113	\$239	\$1,834
	70 - 74.9	\$41	\$605	\$152	\$136	\$129	\$139	\$102	\$89	\$169	\$1,561
	75 - 79.9	\$60	\$1,002	\$262	\$241	\$224	\$232	\$177	\$141	\$233	\$2,572
	80.0	\$110	\$1,268	\$431	\$427	\$397	\$434	\$315	\$256	\$420	\$4,057
	80.1 - 84.9	\$14	\$398	\$102	\$90	\$72	\$51	\$34	\$23	\$38	\$823
	85 - 89.9	\$45	\$1,178	\$306	\$268	\$221	\$163	\$99	\$72	\$97	\$2,447
	90.0	\$29	\$1,019	\$342	\$302	\$296	\$231	\$140	\$108	\$170	\$2,637
	90.1 - 94.9	\$20	\$137	\$63	\$71	\$60	\$52	\$38	\$30	\$42	\$513
	95 - 97.4	\$26	\$239	\$207	\$193	\$160	\$219	\$151	\$129	\$183	\$1,506
	97.5 - 104.9	\$257	\$288	\$157	\$160	\$158	\$134	\$272	\$352	\$598	\$2,374
	105 +	\$4	\$13	\$2	\$2	\$3	\$72	\$62	\$58	\$79	\$295
Total	\$712	\$7,452	\$2,336	\$2,201	\$2,001	\$2,029	\$1,647	\$1,490	\$2,621	\$22,490	

ARMs, 2001											
FICO Bucket											
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	0 - 59.9	\$86	\$1,038	\$121	\$87	\$70	\$51	\$41	\$41	\$126	\$1,661
	60 - 69.9	\$108	\$1,723	\$172	\$116	\$86	\$66	\$41	\$36	\$91	\$2,438
	70 - 74.9	\$103	\$1,641	\$183	\$125	\$90	\$60	\$48	\$34	\$84	\$2,369
	75 - 79.9	\$159	\$2,928	\$372	\$303	\$218	\$146	\$98	\$73	\$123	\$4,421
	80.0	\$308	\$4,878	\$970	\$811	\$594	\$432	\$275	\$191	\$275	\$8,735
	80.1 - 84.9	\$35	\$915	\$139	\$100	\$61	\$30	\$17	\$11	\$17	\$1,327
	85 - 89.9	\$171	\$4,240	\$572	\$406	\$247	\$138	\$83	\$51	\$64	\$5,972
	90.0	\$114	\$3,607	\$771	\$528	\$324	\$182	\$99	\$63	\$77	\$5,766
	90.1 - 94.9	\$5	\$135	\$71	\$54	\$42	\$35	\$21	\$14	\$20	\$398
	95 - 97.4	\$19	\$689	\$419	\$285	\$185	\$121	\$81	\$55	\$69	\$1,923
	97.5 - 104.9	\$8	\$132	\$59	\$41	\$24	\$21	\$30	\$34	\$46	\$395
	105 +	\$0	\$1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2
Total	\$1,117	\$21,928	\$3,849	\$2,857	\$1,941	\$1,283	\$834	\$605	\$993	\$35,407	

FRMs, 2002											
FICO Bucket											
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	\$5	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5
	0 - 59.9	\$36	\$978	\$282	\$288	\$317	\$379	\$357	\$328	\$1,046	\$4,013
	60 - 69.9	\$39	\$1,112	\$309	\$318	\$332	\$362	\$296	\$264	\$613	\$3,645
	70 - 74.9	\$36	\$920	\$253	\$259	\$247	\$267	\$229	\$193	\$401	\$2,804
	75 - 79.9	\$43	\$1,327	\$434	\$443	\$421	\$446	\$360	\$287	\$551	\$4,313
	80.0	\$56	\$1,727	\$763	\$779	\$772	\$823	\$680	\$542	\$993	\$7,134
	80.1 - 84.9	\$11	\$514	\$171	\$153	\$125	\$105	\$75	\$58	\$64	\$1,277
	85 - 89.9	\$28	\$1,351	\$431	\$418	\$335	\$293	\$201	\$152	\$186	\$3,397
	90.0	\$22	\$1,124	\$497	\$491	\$464	\$431	\$311	\$240	\$413	\$3,994
	90.1 - 94.9	\$17	\$183	\$132	\$137	\$106	\$96	\$76	\$57	\$80	\$885
	95 - 97.4	\$24	\$358	\$401	\$414	\$343	\$317	\$258	\$212	\$312	\$2,639
	97.5 - 104.9	\$145	\$547	\$354	\$310	\$292	\$253	\$388	\$505	\$938	\$3,731
	105 +	\$8	\$16	\$2	\$2	\$1	\$115	\$98	\$107	\$152	\$501
Total	\$469	\$10,158	\$4,030	\$4,013	\$3,756	\$3,890	\$3,329	\$2,944	\$5,750	\$38,339	

ARMs, 2002											
FICO Bucket											
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2
	0 - 59.9	\$40	\$1,926	\$212	\$185	\$171	\$160	\$182	\$175	\$866	\$3,918
	60 - 69.9	\$46	\$3,050	\$299	\$244	\$199	\$167	\$162	\$145	\$480	\$4,794
	70 - 74.9	\$41	\$3,003	\$326	\$240	\$199	\$165	\$145	\$135	\$391	\$4,645
	75 - 79.9	\$66	\$5,011	\$685	\$578	\$486	\$401	\$331	\$277	\$606	\$8,441
	80.0	\$158	\$8,356	\$2,157	\$1,978	\$1,645	\$1,261	\$963	\$697	\$1,302	\$18,516
	80.1 - 84.9	\$9	\$1,729	\$272	\$203	\$131	\$66	\$49	\$28	\$50	\$2,536
	85 - 89.9	\$41	\$7,196	\$1,031	\$742	\$466	\$288	\$174	\$115	\$165	\$10,218
	90.0	\$37	\$6,283	\$1,440	\$1,046	\$639	\$406	\$229	\$143	\$205	\$10,428
	90.1 - 94.9	\$6	\$275	\$175	\$176	\$117	\$83	\$67	\$44	\$70	\$1,014
	95 - 97.4	\$23	\$1,325	\$846	\$644	\$456	\$293	\$207	\$142	\$200	\$4,136
	97.5 - 104.9	\$13	\$541	\$338	\$270	\$209	\$146	\$155	\$139	\$196	\$2,006
	105 +	\$0	\$2	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3
Total	\$480	\$38,699	\$7,781	\$6,306	\$4,718	\$3,436	\$2,665	\$2,040	\$4,531	\$70,656	

Source: FHFA (using data from CoreLogic, Inc.)

Appendix Table B-4: Single-Family Mortgages Originated from 2001 through 2008 and Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (\$ in Billions) (Continued)

FRMs, 2003											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2
	0 - 59.9	\$82	\$2,167	\$713	\$765	\$957	\$1,137	\$1,208	\$1,144	\$3,767	\$11,939
	60 - 69.9	\$46	\$2,569	\$786	\$825	\$907	\$940	\$931	\$835	\$2,045	\$9,884
	70 - 74.9	\$42	\$1,928	\$622	\$627	\$674	\$683	\$662	\$560	\$1,199	\$6,995
	75 - 79.9	\$60	\$2,592	\$958	\$948	\$961	\$1,006	\$857	\$703	\$1,344	\$9,429
	80.0	\$90	\$2,994	\$1,348	\$1,463	\$1,596	\$1,606	\$1,358	\$1,201	\$2,340	\$13,995
	80.1 - 84.9	\$5	\$1,075	\$415	\$388	\$329	\$276	\$205	\$145	\$202	\$3,040
	85 - 89.9	\$18	\$2,457	\$959	\$888	\$791	\$640	\$486	\$356	\$498	\$7,095
	90.0	\$21	\$2,133	\$1,049	\$1,039	\$1,000	\$845	\$640	\$497	\$803	\$8,026
	90.1 - 94.9	\$11	\$302	\$275	\$250	\$224	\$221	\$207	\$159	\$216	\$1,864
	95 - 97.4	\$24	\$607	\$736	\$733	\$662	\$560	\$569	\$475	\$713	\$5,079
	97.5 - 104.9	\$32	\$559	\$570	\$581	\$601	\$648	\$740	\$782	\$1,416	\$5,928
	105 +	\$1	\$12	\$1	\$0	\$1	\$170	\$142	\$136	\$186	\$649
Total	\$433	\$19,393	\$8,431	\$8,509	\$8,702	\$8,730	\$8,005	\$6,992	\$14,732	\$83,927	

ARMs, 2003											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$0	\$1	\$2	\$2	\$3	\$7	\$6	\$7	\$24	\$52
	0 - 59.9	\$105	\$3,204	\$369	\$338	\$371	\$397	\$442	\$444	\$2,064	\$7,735
	60 - 69.9	\$70	\$5,091	\$523	\$455	\$437	\$414	\$409	\$380	\$1,122	\$8,903
	70 - 74.9	\$74	\$4,801	\$544	\$486	\$461	\$448	\$402	\$386	\$944	\$8,545
	75 - 79.9	\$109	\$7,576	\$1,066	\$1,056	\$1,085	\$1,039	\$927	\$761	\$1,644	\$15,263
	80.0	\$167	\$11,563	\$3,629	\$4,133	\$3,900	\$3,404	\$2,809	\$2,231	\$4,132	\$35,967
	80.1 - 84.9	\$10	\$3,114	\$501	\$384	\$253	\$165	\$103	\$76	\$121	\$4,727
	85 - 89.9	\$22	\$9,751	\$1,577	\$1,238	\$823	\$541	\$359	\$257	\$354	\$14,923
	90.0	\$22	\$9,688	\$2,408	\$1,884	\$1,257	\$824	\$525	\$349	\$525	\$17,481
	90.1 - 94.9	\$5	\$833	\$452	\$398	\$278	\$200	\$143	\$110	\$154	\$2,573
	95 - 97.4	\$13	\$3,247	\$1,851	\$1,459	\$973	\$680	\$454	\$315	\$445	\$9,437
	97.5 - 104.9	\$14	\$2,803	\$1,524	\$1,390	\$992	\$702	\$515	\$391	\$557	\$8,888
	105 +	\$0	\$1	\$0	\$0	\$0	\$10	\$6	\$7	\$9	\$33
Total	\$613	\$61,674	\$14,447	\$13,223	\$10,833	\$8,829	\$7,101	\$5,715	\$12,094	\$134,528	

FRMs, 2004											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	3	\$3	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3
	Missing	\$192	\$3,018	\$971	\$996	\$1,170	\$1,182	\$1,117	\$964	\$3,114	\$12,723
	0 - 59.9	\$168	\$3,295	\$1,024	\$1,016	\$1,094	\$1,025	\$919	\$740	\$1,814	\$11,096
	60 - 69.9	\$169	\$2,395	\$806	\$805	\$811	\$773	\$683	\$527	\$1,133	\$8,102
	70 - 74.9	\$237	\$3,103	\$1,117	\$1,211	\$1,312	\$1,161	\$1,029	\$864	\$1,734	\$11,768
	75 - 79.9	\$439	\$3,749	\$1,780	\$1,992	\$2,475	\$2,475	\$2,388	\$2,064	\$4,346	\$21,708
	80.0	\$27	\$1,267	\$497	\$472	\$377	\$281	\$191	\$134	\$197	\$3,444
	80.1 - 84.9	\$98	\$2,678	\$1,028	\$979	\$852	\$671	\$456	\$328	\$506	\$7,597
	85 - 89.9	\$174	\$2,175	\$1,013	\$1,011	\$1,024	\$864	\$659	\$533	\$890	\$8,343
	90.0	\$31	\$321	\$280	\$282	\$243	\$206	\$197	\$146	\$218	\$1,925
	90.1 - 94.9	\$86	\$722	\$667	\$634	\$578	\$506	\$501	\$399	\$633	\$4,727
	95 - 97.4	\$26	\$433	\$496	\$541	\$535	\$655	\$624	\$541	\$968	\$4,820
	97.5 - 104.9	\$0	\$4	\$0	\$0	\$1	\$66	\$56	\$61	\$71	\$260
Total	\$1,651	\$23,160	\$9,681	\$9,938	\$10,473	\$9,867	\$8,820	\$7,302	\$15,624	\$96,516	

ARMs, 2004											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	0 - 59.9	\$130	\$6,273	\$889	\$864	\$907	\$997	\$1,007	\$987	\$3,966	\$16,019
	60 - 69.9	\$138	\$9,441	\$1,249	\$1,193	\$1,244	\$1,285	\$1,190	\$1,057	\$2,842	\$19,639
	70 - 74.9	\$126	\$8,276	\$1,254	\$1,324	\$1,363	\$1,461	\$1,331	\$1,149	\$2,699	\$18,984
	75 - 79.9	\$269	\$12,682	\$2,536	\$2,803	\$3,136	\$3,263	\$2,828	\$2,503	\$5,126	\$35,146
	80.0	\$706	\$23,168	\$10,159	\$12,134	\$12,265	\$11,594	\$9,979	\$8,285	\$15,683	\$103,973
	80.1 - 84.9	\$52	\$5,262	\$953	\$739	\$506	\$318	\$222	\$152	\$237	\$8,440
	85 - 89.9	\$180	\$15,243	\$2,613	\$2,086	\$1,516	\$985	\$673	\$466	\$650	\$24,411
	90.0	\$217	\$16,251	\$3,862	\$3,259	\$2,474	\$1,773	\$1,207	\$836	\$1,318	\$31,197
	90.1 - 94.9	\$30	\$1,586	\$796	\$692	\$523	\$431	\$310	\$209	\$329	\$4,908
	95 - 97.4	\$116	\$6,125	\$3,054	\$2,432	\$1,785	\$1,384	\$1,003	\$680	\$1,020	\$17,599
	97.5 - 104.9	\$10	\$3,485	\$2,135	\$2,145	\$1,667	\$1,286	\$868	\$666	\$839	\$13,101
	105 +	\$0	\$4	\$1	\$0	\$1	\$29	\$24	\$22	\$32	\$113
Total	\$1,974	\$107,796	\$29,499	\$29,671	\$27,386	\$24,806	\$20,644	\$17,011	\$34,743	\$293,531	

Source: FHFA (using data from CoreLogic, Inc.)

Appendix Table B-4: Single-Family Mortgages Originated from 2001 through 2008 and Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (\$ in Billions) (Continued)

FRMs, 2005											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$4	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5
	0 - 59.9	\$129	\$3,525	\$1,353	\$1,525	\$1,767	\$1,807	\$1,734	\$1,493	\$5,384	\$18,717
	60 - 69.9	\$109	\$3,464	\$1,346	\$1,380	\$1,567	\$1,602	\$1,390	\$1,172	\$3,123	\$15,151
	70 - 74.9	\$99	\$2,437	\$1,040	\$1,066	\$1,213	\$1,227	\$1,074	\$873	\$2,051	\$11,081
	75 - 79.9	\$122	\$3,124	\$1,497	\$1,637	\$1,959	\$1,974	\$1,730	\$1,472	\$3,322	\$16,837
	80.0	\$274	\$4,439	\$3,179	\$3,721	\$4,703	\$5,238	\$4,982	\$4,343	\$10,183	\$41,062
	80.1 - 84.9	\$8	\$1,288	\$481	\$463	\$392	\$322	\$228	\$175	\$258	\$3,614
	85 - 89.9	\$33	\$2,776	\$981	\$970	\$826	\$733	\$519	\$398	\$597	\$7,834
	90.0	\$42	\$2,276	\$1,037	\$1,066	\$1,033	\$921	\$690	\$545	\$967	\$8,578
	90.1 - 94.9	\$7	\$315	\$225	\$216	\$184	\$170	\$144	\$112	\$208	\$1,579
	95 - 97.4	\$16	\$695	\$545	\$521	\$489	\$465	\$439	\$333	\$613	\$4,116
	97.5 - 104.9	\$9	\$527	\$432	\$441	\$391	\$364	\$308	\$254	\$463	\$3,189
	105 +	\$0	\$2	\$0	\$0	\$0	\$11	\$13	\$14	\$17	\$57
Total	\$852	\$24,867	\$12,117	\$13,007	\$14,523	\$14,834	\$13,250	\$11,183	\$27,188	\$131,821	

ARMs, 2005											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	0 - 59.9	\$158	\$7,806	\$1,323	\$1,308	\$1,369	\$1,339	\$1,259	\$1,093	\$4,271	\$19,927
	60 - 69.9	\$174	\$10,756	\$1,847	\$1,768	\$1,873	\$1,770	\$1,520	\$1,258	\$3,336	\$24,302
	70 - 74.9	\$186	\$9,024	\$1,753	\$1,836	\$2,136	\$2,097	\$1,737	\$1,504	\$3,263	\$23,535
	75 - 79.9	\$352	\$13,812	\$3,624	\$4,018	\$4,307	\$4,295	\$3,582	\$3,077	\$6,325	\$43,393
	80.0	\$837	\$34,034	\$18,574	\$19,863	\$20,007	\$18,355	\$14,611	\$11,835	\$22,639	\$160,755
	80.1 - 84.9	\$18	\$5,379	\$1,099	\$875	\$614	\$418	\$243	\$174	\$252	\$9,072
	85 - 89.9	\$55	\$15,748	\$2,965	\$2,436	\$1,786	\$1,276	\$798	\$533	\$838	\$26,436
	90.0	\$85	\$18,071	\$4,756	\$4,014	\$3,289	\$2,406	\$1,595	\$1,096	\$1,806	\$37,118
	90.1 - 94.9	\$15	\$1,475	\$672	\$569	\$383	\$342	\$240	\$175	\$297	\$4,167
	95 - 97.4	\$49	\$6,190	\$2,622	\$2,101	\$1,588	\$1,330	\$997	\$712	\$1,163	\$16,754
	97.5 - 104.9	\$13	\$3,589	\$2,072	\$2,001	\$1,444	\$1,227	\$898	\$691	\$1,160	\$13,094
	105 +	\$0	\$2	\$0	\$0	\$0	\$23	\$19	\$21	\$25	\$91
Total	\$1,943	\$125,886	\$41,309	\$40,790	\$38,795	\$34,876	\$27,500	\$22,170	\$45,376	\$378,644	

FRMs, 2006											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	0 - 59.9	\$63	\$3,193	\$1,371	\$1,488	\$1,656	\$1,658	\$1,438	\$1,119	\$3,826	\$15,811
	60 - 69.9	\$42	\$3,109	\$1,380	\$1,329	\$1,442	\$1,314	\$1,041	\$776	\$2,168	\$12,601
	70 - 74.9	\$39	\$2,195	\$975	\$961	\$1,141	\$1,128	\$850	\$676	\$1,554	\$9,519
	75 - 79.9	\$65	\$2,927	\$1,667	\$1,731	\$1,951	\$1,838	\$1,478	\$1,189	\$2,537	\$15,384
	80.0	\$173	\$4,266	\$4,070	\$4,680	\$5,589	\$5,901	\$5,008	\$4,206	\$9,091	\$42,984
	80.1 - 84.9	\$2	\$1,276	\$392	\$391	\$300	\$214	\$148	\$107	\$182	\$3,012
	85 - 89.9	\$8	\$2,764	\$902	\$853	\$696	\$500	\$350	\$240	\$397	\$6,709
	90.0	\$13	\$2,419	\$964	\$954	\$851	\$687	\$483	\$351	\$656	\$7,377
	90.1 - 94.9	\$3	\$476	\$289	\$253	\$216	\$194	\$154	\$115	\$195	\$1,895
	95 - 97.4	\$11	\$920	\$692	\$547	\$465	\$424	\$361	\$282	\$532	\$4,233
	97.5 - 104.9	\$11	\$1,066	\$595	\$547	\$472	\$414	\$365	\$315	\$529	\$4,314
	105 +	\$0	\$1	\$1	\$1	\$1	\$5	\$4	\$9	\$13	\$34
Total	\$430	\$24,611	\$13,296	\$13,735	\$14,781	\$14,277	\$11,677	\$9,386	\$21,680	\$123,874	

ARMs, 2006											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	0 - 59.9	\$46	\$5,027	\$1,116	\$1,132	\$1,181	\$1,205	\$1,135	\$1,003	\$3,750	\$15,596
	60 - 69.9	\$50	\$6,545	\$1,501	\$1,584	\$1,657	\$1,577	\$1,363	\$1,116	\$2,934	\$18,327
	70 - 74.9	\$55	\$5,348	\$1,506	\$1,642	\$1,870	\$1,881	\$1,619	\$1,313	\$2,767	\$18,000
	75 - 79.9	\$95	\$7,772	\$2,962	\$3,490	\$3,883	\$3,820	\$3,187	\$2,542	\$5,219	\$32,969
	80.0	\$242	\$21,063	\$14,150	\$16,488	\$17,594	\$15,928	\$12,587	\$9,947	\$18,322	\$126,321
	80.1 - 84.9	\$2	\$2,955	\$625	\$462	\$372	\$247	\$180	\$125	\$191	\$5,159
	85 - 89.9	\$12	\$9,325	\$1,817	\$1,493	\$1,276	\$869	\$603	\$425	\$705	\$16,525
	90.0	\$9	\$11,051	\$3,005	\$2,453	\$2,242	\$1,670	\$1,174	\$830	\$1,426	\$23,860
	90.1 - 94.9	\$1	\$1,064	\$417	\$329	\$228	\$254	\$198	\$142	\$236	\$2,869
	95 - 97.4	\$10	\$4,996	\$1,677	\$1,269	\$967	\$882	\$726	\$517	\$879	\$11,923
	97.5 - 104.9	\$9	\$3,182	\$1,623	\$1,625	\$1,078	\$880	\$754	\$569	\$1,052	\$10,771
	105 +	\$0	\$1	\$0	\$0	\$0	\$11	\$8	\$5	\$12	\$37
Total	\$531	\$78,328	\$30,400	\$31,966	\$32,348	\$29,224	\$23,533	\$18,534	\$37,494	\$282,357	

Source: FHFA (using data from CoreLogic, Inc.)

Appendix Table B-4: Single-Family Mortgages Originated from 2001 through 2008 and Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (\$ in Billions) (Continued)

FRMs, 2007											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	0 - 59.9	\$16	\$989	\$445	\$490	\$604	\$636	\$623	\$461	\$1,875	\$6,138
	60 - 69.9	\$11	\$996	\$394	\$385	\$467	\$463	\$407	\$309	\$1,051	\$4,482
	70 - 74.9	\$11	\$723	\$271	\$265	\$348	\$325	\$259	\$219	\$674	\$3,094
	75 - 79.9	\$16	\$912	\$418	\$450	\$585	\$611	\$502	\$395	\$1,045	\$4,933
	80.0	\$31	\$1,066	\$823	\$965	\$1,346	\$1,645	\$1,397	\$1,202	\$3,148	\$11,624
	80.1 - 84.9	\$0	\$360	\$120	\$101	\$82	\$73	\$54	\$37	\$72	\$900
	85 - 89.9	\$1	\$871	\$294	\$252	\$233	\$176	\$141	\$95	\$195	\$2,258
	90.0	\$3	\$761	\$303	\$298	\$277	\$242	\$159	\$114	\$265	\$2,421
	90.1 - 94.9	\$0	\$132	\$70	\$81	\$73	\$76	\$65	\$45	\$105	\$647
	95 - 97.4	\$3	\$343	\$198	\$191	\$157	\$188	\$169	\$133	\$249	\$1,631
	97.5 - 104.9	\$1	\$288	\$198	\$200	\$219	\$250	\$201	\$218	\$404	\$1,979
	105 +	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1
Total	\$92	\$7,439	\$3,535	\$3,677	\$4,393	\$4,684	\$3,977	\$3,228	\$9,084	\$40,109	

ARMs, 2007											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	0 - 59.9	\$10	\$993	\$239	\$269	\$320	\$325	\$357	\$298	\$1,185	\$3,996
	60 - 69.9	\$12	\$1,284	\$318	\$340	\$422	\$422	\$403	\$325	\$935	\$4,463
	70 - 74.9	\$17	\$1,026	\$291	\$332	\$432	\$456	\$418	\$342	\$818	\$4,132
	75 - 79.9	\$25	\$1,408	\$554	\$687	\$906	\$872	\$772	\$630	\$1,408	\$7,263
	80.0	\$57	\$2,265	\$1,618	\$2,203	\$3,008	\$2,938	\$2,491	\$1,944	\$4,015	\$20,540
	80.1 - 84.9	\$1	\$552	\$131	\$122	\$107	\$80	\$73	\$42	\$103	\$1,211
	85 - 89.9	\$2	\$1,719	\$454	\$387	\$413	\$305	\$233	\$159	\$311	\$3,983
	90.0	\$1	\$1,880	\$687	\$654	\$700	\$560	\$406	\$287	\$556	\$5,732
	90.1 - 94.9	\$0	\$203	\$94	\$96	\$77	\$113	\$88	\$55	\$110	\$838
	95 - 97.4	\$1	\$927	\$395	\$345	\$261	\$335	\$271	\$213	\$371	\$3,119
	97.5 - 104.9	\$1	\$413	\$266	\$299	\$394	\$275	\$232	\$278	\$585	\$2,742
	105 +	\$0	\$0	\$0	\$0	\$0	\$1	\$1	\$0	\$0	\$2
Total	\$128	\$12,672	\$5,047	\$5,736	\$7,039	\$6,682	\$5,745	\$4,574	\$10,398	\$58,020	

FRMs, 2008											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	0 - 59.9	\$0	\$0	\$0	\$1	\$2	\$2	\$1	\$3	\$13	\$22
	60 - 69.9	\$0	\$0	\$1	\$1	\$2	\$1	\$2	\$2	\$11	\$19
	70 - 74.9	\$0	\$0	\$0	\$0	\$0	\$1	\$2	\$2	\$7	\$11
	75 - 79.9	\$0	\$0	\$0	\$0	\$0	\$2	\$3	\$3	\$9	\$18
	80.0	\$0	\$1	\$0	\$0	\$0	\$1	\$6	\$3	\$24	\$35
	80.1 - 84.9	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1
	85 - 89.9	\$0	\$0	\$0	\$0	\$0	\$1	\$0	\$2	\$7	\$7
	90.0	\$0	\$0	\$0	\$0	\$2	\$0	\$0	\$0	\$4	\$7
	90.1 - 94.9	\$0	\$0	\$0	\$0	\$0	\$1	\$0	\$1	\$2	\$5
	95 - 97.4	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$1	\$3	\$5
	97.5 - 104.9	\$0	\$1	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$3
	105 +	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$2	\$2	\$2	\$8	\$9	\$16	\$16	\$76	\$132	

ARMs, 2008											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	0 - 59.9	\$0	\$0	\$0	\$0	\$1	\$1	\$1	\$2	\$15	\$19
	60 - 69.9	\$0	\$0	\$0	\$0	\$1	\$1	\$0	\$3	\$13	\$18
	70 - 74.9	\$0	\$0	\$0	\$1	\$0	\$1	\$2	\$1	\$6	\$11
	75 - 79.9	\$0	\$0	\$0	\$0	\$1	\$4	\$4	\$2	\$12	\$23
	80.0	\$0	\$0	\$0	\$0	\$2	\$6	\$5	\$5	\$23	\$41
	80.1 - 84.9	\$0	\$0	\$0	\$1	\$0	\$0	\$0	\$0	\$0	\$1
	85 - 89.9	\$0	\$0	\$0	\$0	\$2	\$2	\$2	\$1	\$4	\$11
	90.0	\$0	\$0	\$0	\$0	\$1	\$0	\$2	\$1	\$4	\$9
	90.1 - 94.9	\$0	\$0	\$0	\$0	\$0	\$1	\$0	\$0	\$0	\$1
	95 - 97.4	\$0	\$0	\$0	\$0	\$0	\$1	\$2	\$1	\$2	\$6
	97.5 - 104.9	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1
	105 +	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$0	\$0	\$3	\$7	\$17	\$18	\$16	\$80	\$141	

Source: FHFA (using data from CoreLogic, Inc.)

Appendix Table B-5: Share of Single-Family Mortgages from Each Origination Year Financed with Private-Label MBS Represented by Each Combination of Loan-to-Value Ratio and Borrower FICO Score at Origination, 2001-2008 (Percent)

FRMs, 2001											
FICO Bucket											
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.1%	1.1%	0.3%	0.3%	0.2%	0.3%	0.2%	0.2%	0.6%	3.2%
	60 - 69.9	0.1%	1.2%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.4%	3.2%
	70 - 74.9	0.1%	1.0%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	2.7%
	75 - 79.9	0.1%	1.7%	0.5%	0.4%	0.4%	0.4%	0.3%	0.2%	0.4%	4.4%
	80.0	0.2%	2.2%	0.7%	0.7%	0.7%	0.7%	0.5%	0.4%	0.7%	7.0%
	80.1 - 84.9	0.0%	0.7%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.1%	1.4%
	85 - 89.9	0.1%	2.0%	0.5%	0.5%	0.4%	0.3%	0.2%	0.1%	0.2%	4.2%
	90.0	0.0%	1.8%	0.6%	0.5%	0.5%	0.4%	0.2%	0.2%	0.3%	4.6%
	90.1 - 94.9	0.0%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.9%
	95 - 97.4	0.0%	0.4%	0.4%	0.3%	0.3%	0.4%	0.3%	0.2%	0.3%	2.6%
	97.5 - 104.9	0.4%	0.5%	0.3%	0.3%	0.3%	0.2%	0.5%	0.6%	1.0%	4.1%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.5%
Total	1.2%	12.9%	4.0%	3.8%	3.5%	3.5%	2.8%	2.6%	4.5%	38.8%	

ARMs, 2001											
FICO Bucket											
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.1%	1.8%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	2.9%
	60 - 69.9	0.2%	3.0%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	4.2%
	70 - 74.9	0.2%	2.8%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	4.1%
	75 - 79.9	0.3%	5.1%	0.6%	0.5%	0.4%	0.3%	0.2%	0.1%	0.2%	7.6%
	80.0	0.5%	8.4%	1.7%	1.4%	1.0%	0.7%	0.5%	0.3%	0.5%	15.1%
	80.1 - 84.9	0.1%	1.6%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	2.3%
	85 - 89.9	0.3%	7.3%	1.0%	0.7%	0.4%	0.2%	0.1%	0.1%	0.1%	10.3%
	90.0	0.2%	6.2%	1.3%	0.9%	0.6%	0.3%	0.2%	0.1%	0.1%	10.0%
	90.1 - 94.9	0.0%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.7%
	95 - 97.4	0.0%	1.2%	0.7%	0.5%	0.3%	0.2%	0.1%	0.1%	0.1%	3.3%
	97.5 - 104.9	0.0%	0.2%	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.7%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.9%	37.9%	6.6%	4.9%	3.4%	2.2%	1.4%	1.0%	1.7%	61.2%	

FRMs, 2002											
FICO Bucket											
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.9%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	1.0%	3.7%
	60 - 69.9	0.0%	1.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.6%	3.3%
	70 - 74.9	0.0%	0.8%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	2.6%
	75 - 79.9	0.0%	1.2%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.5%	4.0%
	80.0	0.1%	1.6%	0.7%	0.7%	0.7%	0.8%	0.6%	0.5%	0.9%	6.5%
	80.1 - 84.9	0.0%	0.5%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	1.2%
	85 - 89.9	0.0%	1.2%	0.4%	0.4%	0.3%	0.3%	0.2%	0.1%	0.2%	3.1%
	90.0	0.0%	1.0%	0.5%	0.5%	0.4%	0.4%	0.3%	0.2%	0.4%	3.7%
	90.1 - 94.9	0.0%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.8%
	95 - 97.4	0.0%	0.3%	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%	0.3%	2.4%
	97.5 - 104.9	0.1%	0.5%	0.3%	0.3%	0.3%	0.2%	0.4%	0.5%	0.9%	3.4%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.5%
Total	0.4%	9.3%	3.7%	3.7%	3.4%	3.6%	3.1%	2.7%	5.3%	35.2%	

ARMs, 2002											
FICO Bucket											
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	1.8%	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%	0.8%	3.6%
	60 - 69.9	0.0%	2.8%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.4%	4.4%
	70 - 74.9	0.0%	2.8%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.4%	4.3%
	75 - 79.9	0.1%	4.6%	0.6%	0.5%	0.4%	0.4%	0.3%	0.3%	0.6%	7.7%
	80.0	0.1%	7.7%	2.0%	1.8%	1.5%	1.2%	0.9%	0.6%	1.2%	17.0%
	80.1 - 84.9	0.0%	1.6%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	2.3%
	85 - 89.9	0.0%	6.6%	0.9%	0.7%	0.4%	0.3%	0.2%	0.1%	0.2%	9.4%
	90.0	0.0%	5.8%	1.3%	1.0%	0.6%	0.4%	0.2%	0.1%	0.2%	9.6%
	90.1 - 94.9	0.0%	0.3%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.1%	0.9%
	95 - 97.4	0.0%	1.2%	0.8%	0.6%	0.4%	0.3%	0.2%	0.1%	0.2%	3.8%
	97.5 - 104.9	0.0%	0.5%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%	1.8%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.4%	35.5%	7.1%	5.8%	4.3%	3.2%	2.4%	1.9%	4.2%	64.8%	

Source: FHFA (using data from CoreLogic, Inc.)

Appendix Table B-5: Share of Single-Family Mortgages from Each Origination Year Financed with Private-Label MBS Represented by Each Combination of Loan-to-Value Ratio and Borrower FICO Score at Origination, 2001-2008 (Percent) (Continued)

FRMs, 2003											
FICO Bucket											
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	1.0%	0.3%	0.4%	0.4%	0.5%	0.6%	0.5%	1.7%	5.5%
	60 - 69.9	0.0%	1.2%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.9%	4.5%
	70 - 74.9	0.0%	0.9%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.5%	3.2%
	75 - 79.9	0.0%	1.2%	0.4%	0.4%	0.4%	0.5%	0.4%	0.3%	0.6%	4.3%
	80.0	0.0%	1.4%	0.6%	0.7%	0.7%	0.7%	0.6%	0.5%	1.1%	6.4%
	80.1 - 84.9	0.0%	0.5%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	1.4%
	85 - 89.9	0.0%	1.1%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.2%	3.2%
	90.0	0.0%	1.0%	0.5%	0.5%	0.5%	0.4%	0.3%	0.2%	0.4%	3.7%
	90.1 - 94.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.9%
	95 - 97.4	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	2.3%
	97.5 - 104.9	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.6%	2.7%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.3%
	Total	0.2%	8.9%	3.9%	3.9%	4.0%	4.0%	3.7%	3.2%	6.7%	38.4%

ARMs, 2003											
FICO Bucket											
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	1.5%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.9%	3.5%
	60 - 69.9	0.0%	2.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.5%	4.1%
	70 - 74.9	0.0%	2.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	3.9%
	75 - 79.9	0.0%	3.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.3%	0.8%	7.0%
	80.0	0.1%	5.3%	1.7%	1.9%	1.8%	1.6%	1.3%	1.0%	1.9%	16.5%
	80.1 - 84.9	0.0%	1.4%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.1%	2.2%
	85 - 89.9	0.0%	4.5%	0.7%	0.6%	0.4%	0.2%	0.2%	0.1%	0.2%	6.8%
	90.0	0.0%	4.4%	1.1%	0.9%	0.6%	0.4%	0.2%	0.2%	0.2%	8.0%
	90.1 - 94.9	0.0%	0.4%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	1.2%
	95 - 97.4	0.0%	1.5%	0.8%	0.7%	0.4%	0.3%	0.2%	0.1%	0.2%	4.3%
	97.5 - 104.9	0.0%	1.3%	0.7%	0.6%	0.5%	0.3%	0.2%	0.2%	0.3%	4.1%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	0.3%	28.2%	6.6%	6.1%	5.0%	4.0%	3.3%	2.6%	5.5%	61.6%

FRMs, 2004											
FICO Bucket											
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.8%	0.2%	0.3%	0.3%	0.3%	0.3%	0.2%	0.8%	3.3%
	60 - 69.9	0.0%	0.8%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.5%	2.8%
	70 - 74.9	0.0%	0.6%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.3%	2.1%
	75 - 79.9	0.1%	0.8%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.4%	3.0%
	80.0	0.1%	1.0%	0.5%	0.5%	0.6%	0.6%	0.6%	0.5%	1.1%	5.6%
	80.1 - 84.9	0.0%	0.3%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.9%
	85 - 89.9	0.0%	0.7%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	1.9%
	90.0	0.0%	0.6%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%	0.2%	2.1%
	90.1 - 94.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.5%
	95 - 97.4	0.0%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	1.2%
	97.5 - 104.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.2%	1.2%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	Total	0.4%	5.9%	2.5%	2.5%	2.7%	2.5%	2.3%	1.9%	4.0%	24.7%

ARMs, 2004											
FICO Bucket											
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	1.6%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	1.0%	4.1%
	60 - 69.9	0.0%	2.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.7%	5.0%
	70 - 74.9	0.0%	2.1%	0.3%	0.3%	0.3%	0.4%	0.3%	0.3%	0.7%	4.9%
	75 - 79.9	0.1%	3.3%	0.7%	0.7%	0.8%	0.8%	0.7%	0.6%	1.3%	9.0%
	80.0	0.2%	5.9%	2.6%	3.1%	3.1%	3.0%	2.6%	2.1%	4.0%	26.7%
	80.1 - 84.9	0.0%	1.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.1%	2.2%
	85 - 89.9	0.0%	3.9%	0.7%	0.5%	0.4%	0.3%	0.2%	0.1%	0.2%	6.3%
	90.0	0.1%	4.2%	1.0%	0.8%	0.6%	0.5%	0.3%	0.2%	0.3%	8.0%
	90.1 - 94.9	0.0%	0.4%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	1.3%
	95 - 97.4	0.0%	1.6%	0.8%	0.6%	0.5%	0.4%	0.3%	0.2%	0.3%	4.5%
	97.5 - 104.9	0.0%	0.9%	0.5%	0.5%	0.4%	0.3%	0.2%	0.2%	0.2%	3.4%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	0.5%	27.6%	7.6%	7.6%	7.0%	6.4%	5.3%	4.4%	8.9%	75.3%

Source: FHFA (using data from CoreLogic, Inc.)

Appendix Table B-5: Share of Single-Family Mortgages from Each Origination Year Financed with Private-Label MBS Represented by Each Combination of Loan-to-Value Ratio and Borrower FICO Score at Origination, 2001-2008 (Percent) (Continued)

FRMs, 2005											
FICO Bucket											
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.7%	0.3%	0.3%	0.3%	0.4%	0.3%	0.3%	1.1%	3.7%
	60 - 69.9	0.0%	0.7%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.6%	3.0%
	70 - 74.9	0.0%	0.5%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	2.2%
	75 - 79.9	0.0%	0.6%	0.3%	0.3%	0.4%	0.4%	0.3%	0.3%	0.7%	3.3%
	80.0	0.1%	0.9%	0.6%	0.7%	0.9%	1.0%	1.0%	0.9%	2.0%	8.0%
	80.1 - 84.9	0.0%	0.3%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.7%
	85 - 89.9	0.0%	0.5%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	1.5%
	90.0	0.0%	0.4%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%	1.7%
	90.1 - 94.9	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
	95 - 97.4	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.8%
	97.5 - 104.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.6%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.2%	4.9%	2.4%	2.5%	2.8%	2.9%	2.6%	2.2%	5.3%	25.8%	

ARMs, 2005											
FICO Bucket											
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	1.5%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.8%	3.9%
	60 - 69.9	0.0%	2.1%	0.4%	0.3%	0.4%	0.3%	0.3%	0.2%	0.7%	4.8%
	70 - 74.9	0.0%	1.8%	0.3%	0.4%	0.4%	0.4%	0.3%	0.3%	0.6%	4.6%
	75 - 79.9	0.1%	2.7%	0.7%	0.8%	0.8%	0.8%	0.7%	0.6%	1.2%	8.5%
	80.0	0.2%	6.7%	3.6%	3.9%	3.9%	3.6%	2.9%	2.3%	4.4%	31.5%
	80.1 - 84.9	0.0%	1.1%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	1.8%
	85 - 89.9	0.0%	3.1%	0.6%	0.5%	0.3%	0.2%	0.2%	0.1%	0.2%	5.2%
	90.0	0.0%	3.5%	0.9%	0.8%	0.6%	0.5%	0.3%	0.2%	0.4%	7.3%
	90.1 - 94.9	0.0%	0.3%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.8%
	95 - 97.4	0.0%	1.2%	0.4%	0.4%	0.3%	0.3%	0.2%	0.1%	0.2%	3.3%
	97.5 - 104.9	0.0%	0.7%	0.4%	0.4%	0.3%	0.2%	0.2%	0.1%	0.2%	2.6%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.4%	24.7%	8.1%	8.0%	7.6%	6.8%	5.4%	4.3%	8.9%	74.2%	

FRMs, 2006											
FICO Bucket											
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.8%	0.3%	0.4%	0.4%	0.4%	0.4%	0.3%	0.9%	3.9%
	60 - 69.9	0.0%	0.8%	0.3%	0.3%	0.4%	0.3%	0.3%	0.2%	0.5%	3.1%
	70 - 74.9	0.0%	0.5%	0.2%	0.2%	0.3%	0.3%	0.2%	0.2%	0.4%	2.3%
	75 - 79.9	0.0%	0.7%	0.4%	0.4%	0.5%	0.5%	0.4%	0.3%	0.6%	3.8%
	80.0	0.0%	1.1%	1.0%	1.2%	1.4%	1.5%	1.2%	1.0%	2.2%	10.6%
	80.1 - 84.9	0.0%	0.3%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.7%
	85 - 89.9	0.0%	0.7%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	1.7%
	90.0	0.0%	0.6%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%	1.8%
	90.1 - 94.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.5%
	95 - 97.4	0.0%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	1.0%
	97.5 - 104.9	0.0%	0.3%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	1.1%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.1%	6.1%	3.3%	3.4%	3.6%	3.5%	2.9%	2.3%	5.3%	30.5%	

ARMs, 2006											
FICO Bucket											
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	1.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.9%	3.8%
	60 - 69.9	0.0%	1.6%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.7%	4.5%
	70 - 74.9	0.0%	1.3%	0.4%	0.4%	0.5%	0.5%	0.4%	0.3%	0.7%	4.4%
	75 - 79.9	0.0%	1.9%	0.7%	0.9%	1.0%	0.9%	0.8%	0.6%	1.3%	8.1%
	80.0	0.1%	5.2%	3.5%	4.1%	4.3%	3.9%	3.1%	2.4%	4.5%	31.1%
	80.1 - 84.9	0.0%	0.7%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	1.3%
	85 - 89.9	0.0%	2.3%	0.4%	0.4%	0.3%	0.2%	0.1%	0.1%	0.2%	4.1%
	90.0	0.0%	2.7%	0.7%	0.6%	0.6%	0.4%	0.3%	0.2%	0.4%	5.9%
	90.1 - 94.9	0.0%	0.3%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.7%
	95 - 97.4	0.0%	1.2%	0.4%	0.3%	0.2%	0.2%	0.2%	0.1%	0.2%	2.9%
	97.5 - 104.9	0.0%	0.8%	0.4%	0.4%	0.3%	0.2%	0.2%	0.1%	0.3%	2.7%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.1%	19.3%	7.5%	7.9%	8.0%	7.2%	5.8%	4.6%	9.2%	69.5%	

Source: FHFA (using data from CoreLogic, Inc.)

Appendix Table B-5: Share of Single-Family Mortgages from Each Origination Year Financed with Private-Label MBS Represented by Each Combination of Loan-to-Value Ratio and Borrower FICO Score at Origination, 2001-2008 (Percent) (Continued)

FRMs, 2007											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	1.0%	0.5%	0.5%	0.6%	0.6%	0.6%	0.5%	1.9%	6.3%
	60 - 69.9	0.0%	1.0%	0.4%	0.4%	0.5%	0.5%	0.4%	0.3%	1.1%	4.6%
	70 - 74.9	0.0%	0.7%	0.3%	0.3%	0.4%	0.3%	0.3%	0.2%	0.7%	3.2%
	75 - 79.9	0.0%	0.9%	0.4%	0.5%	0.6%	0.6%	0.5%	0.4%	1.1%	5.0%
	80.0	0.0%	1.1%	0.8%	1.0%	1.4%	1.7%	1.4%	1.2%	3.2%	11.8%
	80.1 - 84.9	0.0%	0.4%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.9%
	85 - 89.9	0.0%	0.9%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.2%	2.3%
	90.0	0.0%	0.8%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.3%	2.5%
	90.1 - 94.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.7%
	95 - 97.4	0.0%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.3%	1.7%
	97.5 - 104.9	0.0%	0.3%	0.2%	0.2%	0.2%	0.3%	0.2%	0.2%	0.4%	2.0%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.1%	7.6%	3.6%	3.7%	4.5%	4.8%	4.1%	3.3%	9.3%	40.9%	

ARMs, 2007											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	1.0%	0.2%	0.3%	0.3%	0.3%	0.4%	0.3%	1.2%	4.1%
	60 - 69.9	0.0%	1.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%	1.0%	4.5%
	70 - 74.9	0.0%	1.0%	0.3%	0.3%	0.4%	0.5%	0.4%	0.3%	0.8%	4.2%
	75 - 79.9	0.0%	1.4%	0.6%	0.7%	0.9%	0.9%	0.8%	0.6%	1.4%	7.4%
	80.0	0.1%	2.3%	1.6%	2.2%	3.1%	3.0%	2.5%	2.0%	4.1%	20.9%
	80.1 - 84.9	0.0%	0.6%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	1.2%
	85 - 89.9	0.0%	1.8%	0.5%	0.4%	0.4%	0.3%	0.2%	0.2%	0.3%	4.1%
	90.0	0.0%	1.9%	0.7%	0.7%	0.7%	0.6%	0.4%	0.3%	0.6%	5.8%
	90.1 - 94.9	0.0%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.9%
	95 - 97.4	0.0%	0.9%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%	0.4%	3.2%
	97.5 - 104.9	0.0%	0.4%	0.3%	0.3%	0.4%	0.3%	0.2%	0.3%	0.6%	2.8%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.1%	12.9%	5.1%	5.8%	7.2%	6.8%	5.9%	4.7%	10.6%	59.1%	

FRMs, 2008											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.1%	0.0%	0.2%	0.7%	0.8%	0.5%	1.1%	4.6%	8.1%
	60 - 69.9	0.0%	0.0%	0.2%	0.4%	0.9%	0.2%	0.6%	0.7%	4.2%	7.1%
	70 - 74.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.6%	0.6%	2.4%	4.0%
	75 - 79.9	0.0%	0.2%	0.1%	0.0%	0.1%	0.7%	1.2%	1.0%	3.2%	6.5%
	80.0	0.0%	0.3%	0.0%	0.0%	0.1%	0.3%	2.0%	1.1%	9.0%	12.8%
	80.1 - 84.9	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.2%	0.0%	0.1%	0.4%
	85 - 89.9	0.0%	0.0%	0.1%	0.0%	0.1%	0.5%	0.2%	0.9%	0.7%	2.5%
	90.0	0.0%	0.0%	0.1%	0.0%	0.8%	0.0%	0.0%	0.1%	1.4%	2.5%
	90.1 - 94.9	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.8%	1.7%
	95 - 97.4	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.3%	0.3%	1.1%	1.9%
	97.5 - 104.9	0.0%	0.2%	0.0%	0.1%	0.1%	0.2%	0.1%	0.0%	0.3%	0.9%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.0%	0.8%	0.9%	0.9%	3.0%	3.3%	5.8%	6.0%	27.7%	48.4%	

ARMs, 2008											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.4%	0.6%	5.5%	6.9%
	60 - 69.9	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%	0.0%	1.1%	4.6%	6.5%
	70 - 74.9	0.0%	0.0%	0.0%	0.3%	0.1%	0.2%	0.8%	0.4%	2.2%	4.1%
	75 - 79.9	0.0%	0.0%	0.0%	0.2%	0.4%	1.4%	1.4%	0.6%	4.5%	8.5%
	80.0	0.0%	0.0%	0.0%	0.1%	0.6%	2.3%	1.9%	1.9%	8.3%	15.2%
	80.1 - 84.9	0.0%	0.0%	0.0%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.4%
	85 - 89.9	0.0%	0.0%	0.0%	0.0%	0.6%	0.6%	0.9%	0.4%	1.6%	4.1%
	90.0	0.0%	0.0%	0.0%	0.0%	0.4%	0.2%	0.8%	0.5%	1.4%	3.2%
	90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.2%	0.3%
	95 - 97.4	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.6%	0.2%	0.7%	2.0%
	97.5 - 104.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.3%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.0%	0.0%	0.0%	1.1%	2.7%	6.1%	6.7%	5.9%	29.2%	51.6%	

Source: FHFA (using data from CoreLogic, Inc.)

Appendix Table B-6: Ever 90-Day Delinquency Rates of Single-Family Mortgages Originated from 2001 through 2008 and Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (Percent)

FRMs, 2001											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	45.7%	43.7%	100.0%	70.3%	0.0%	0.0%	0.0%	0.0%	100.0%	47.1%
	0 - 59.9	15.2%	17.0%	9.1%	6.1%	5.9%	3.4%	1.8%	1.7%	1.2%	8.6%
	60 - 69.9	16.8%	21.2%	11.4%	9.0%	6.3%	4.9%	3.8%	1.8%	1.2%	11.5%
	70 - 74.9	17.3%	24.2%	12.7%	11.3%	6.5%	5.2%	2.9%	4.0%	1.5%	13.6%
	75 - 79.9	19.8%	27.5%	15.2%	12.7%	10.8%	6.8%	6.4%	3.0%	3.0%	16.3%
	80.0	15.1%	29.7%	18.9%	16.0%	11.6%	8.5%	6.3%	4.8%	3.3%	16.5%
	80.1 - 84.9	27.1%	28.3%	16.2%	15.1%	11.4%	6.9%	6.1%	3.9%	3.5%	19.8%
	85 - 89.9	28.2%	32.0%	21.0%	18.1%	14.1%	12.1%	9.2%	5.8%	4.4%	23.3%
	90.0	20.2%	31.3%	22.8%	19.4%	15.9%	11.3%	9.4%	7.5%	6.5%	21.5%
	90.1 - 94.9	52.0%	35.6%	24.6%	18.4%	14.9%	13.5%	9.4%	7.3%	7.4%	22.0%
	95 - 97.4	38.0%	33.3%	28.2%	20.8%	17.5%	13.1%	10.1%	7.2%	10.4%	19.1%
	97.5 - 104.9	51.0%	40.0%	24.2%	19.3%	14.5%	9.0%	5.2%	5.2%	4.0%	17.1%
	105 +	65.8%	57.5%	6.1%	23.7%	3.8%	10.3%	6.6%	4.2%	4.8%	9.7%
Total	32.3%	28.3%	19.0%	15.6%	12.1%	8.7%	6.2%	4.6%	3.7%	16.9%	

ARMs, 2001											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	13.2%	17.8%	7.6%	6.2%	4.6%	4.1%	2.0%	1.1%	1.0%	13.1%
	60 - 69.9	18.9%	23.9%	9.9%	8.8%	6.3%	5.9%	3.2%	0.7%	1.8%	19.4%
	70 - 74.9	21.1%	24.5%	13.6%	11.1%	6.8%	9.8%	6.4%	7.6%	3.4%	20.4%
	75 - 79.9	23.6%	27.0%	16.5%	13.2%	10.4%	7.8%	6.4%	3.0%	2.3%	22.1%
	80.0	23.9%	29.6%	20.1%	17.2%	13.4%	11.6%	9.4%	7.4%	4.6%	23.3%
	80.1 - 84.9	22.1%	25.4%	14.0%	12.4%	9.8%	5.4%	5.6%	6.4%	4.4%	21.3%
	85 - 89.9	29.1%	31.7%	18.7%	16.4%	13.8%	12.2%	9.6%	7.5%	7.8%	27.4%
	90.0	26.1%	27.3%	19.6%	18.2%	13.7%	12.0%	10.8%	9.9%	8.4%	23.4%
	90.1 - 94.9	20.2%	24.4%	16.6%	18.3%	9.4%	8.2%	3.5%	8.4%	3.6%	16.4%
	95 - 97.4	19.5%	25.4%	22.7%	19.0%	15.2%	9.9%	11.7%	9.2%	6.0%	20.1%
	97.5 - 104.9	3.9%	33.6%	23.3%	25.6%	25.5%	19.9%	9.7%	8.3%	4.0%	21.9%
	105 +	0.0%	72.6%	0.0%	38.1%	26.4%	100.0%	0.0%	0.0%	0.0%	54.4%
Total	23.0%	27.6%	18.3%	16.1%	12.4%	10.4%	8.4%	6.5%	4.1%	22.6%	

FRMs, 2002											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	18.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	17.4%
	0 - 59.9	9.2%	13.0%	6.0%	4.8%	3.5%	2.6%	1.9%	1.1%	0.6%	4.9%
	60 - 69.9	14.2%	14.7%	8.2%	6.7%	4.2%	4.0%	2.2%	1.2%	1.3%	7.2%
	70 - 74.9	14.7%	16.7%	8.9%	9.1%	6.3%	5.9%	3.6%	2.7%	1.2%	9.1%
	75 - 79.9	11.7%	18.8%	12.7%	10.3%	8.4%	6.3%	4.5%	4.1%	1.7%	10.6%
	80.0	17.1%	23.2%	17.2%	13.4%	9.7%	7.5%	5.3%	4.2%	2.4%	12.1%
	80.1 - 84.9	27.1%	17.8%	12.8%	11.0%	7.0%	6.0%	5.4%	6.2%	2.9%	12.3%
	85 - 89.9	25.0%	24.0%	15.5%	13.3%	10.5%	8.5%	7.9%	4.8%	4.0%	16.0%
	90.0	17.8%	23.6%	17.3%	15.3%	12.4%	10.1%	8.0%	6.1%	4.9%	14.8%
	90.1 - 94.9	42.9%	29.8%	20.9%	14.1%	12.7%	9.8%	9.5%	9.4%	6.9%	16.9%
	95 - 97.4	42.2%	28.3%	24.1%	19.5%	14.9%	12.5%	9.3%	8.5%	7.2%	16.8%
	97.5 - 104.9	55.8%	36.1%	22.4%	19.0%	13.2%	10.4%	5.5%	5.0%	3.4%	15.0%
	105 +	70.7%	70.6%	91.2%	29.9%	54.0%	10.0%	7.1%	7.5%	2.8%	10.0%
Total	31.4%	21.1%	15.7%	12.9%	9.5%	7.5%	5.3%	4.4%	2.5%	11.8%	

ARMs, 2002											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	11.9%
	0 - 59.9	17.8%	14.6%	7.8%	6.3%	4.5%	3.1%	1.2%	0.9%	0.4%	8.6%
	60 - 69.9	17.3%	18.2%	8.2%	5.8%	4.8%	3.6%	1.7%	1.1%	0.7%	13.1%
	70 - 74.9	21.4%	18.9%	10.5%	7.1%	5.6%	4.2%	3.0%	0.8%	0.9%	14.1%
	75 - 79.9	23.9%	21.0%	12.1%	9.7%	7.3%	5.1%	4.4%	3.6%	1.5%	15.4%
	80.0	23.2%	23.9%	17.1%	14.3%	10.5%	7.8%	6.2%	5.1%	3.0%	16.7%
	80.1 - 84.9	17.5%	19.8%	11.8%	9.3%	9.2%	6.3%	7.8%	2.1%	3.5%	16.5%
	85 - 89.9	32.2%	25.3%	15.9%	13.2%	11.8%	9.9%	8.6%	4.9%	4.0%	21.6%
	90.0	21.4%	23.4%	17.1%	14.0%	12.7%	11.6%	9.4%	8.7%	6.0%	19.6%
	90.1 - 94.9	17.9%	21.8%	13.6%	12.8%	12.2%	7.3%	4.3%	5.6%	3.0%	13.3%
	95 - 97.4	12.0%	23.4%	18.6%	15.3%	11.1%	10.2%	8.0%	5.1%	5.9%	16.5%
	97.5 - 104.9	26.8%	30.3%	25.2%	20.3%	17.3%	13.8%	12.0%	7.4%	6.7%	20.2%
	105 +	0.0%	32.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	23.3%
Total	22.1%	22.3%	15.9%	13.0%	10.3%	7.9%	6.1%	4.3%	2.3%	16.8%	

Colors indicate the severity of ever 90-day delinquency rates—blue indicates rates near zero percent; yellow indicates rates near 15 percent; and red indicates rates of 100 percent. Thus, blues and greens indicate lower ever 90-day delinquency rates, while yellows, oranges, and reds indicate increasingly higher rates.
 Source: FHFA (using data from CoreLogic, Inc.)

Appendix Table B-6: Ever 90-Day Delinquency Rates of Single-Family Mortgages Originated from 2001 through 2008 and Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (Percent) (Continued)

FRMs, 2003											
FICO Bucket											
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	8.5%	44.5%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	20.6%
	0 - 59.9	5.1%	10.5%	5.7%	4.8%	3.9%	2.8%	1.9%	1.3%	0.7%	3.7%
	60 - 69.9	12.5%	12.0%	7.9%	6.7%	4.9%	4.2%	3.0%	2.3%	1.4%	6.0%
	70 - 74.9	8.2%	14.3%	9.1%	7.4%	6.4%	5.0%	4.2%	3.5%	1.7%	7.5%
	75 - 79.9	13.3%	16.3%	10.4%	9.5%	7.7%	6.9%	5.0%	4.1%	2.3%	9.2%
	80.0	12.5%	20.4%	13.4%	12.3%	9.2%	6.9%	5.9%	4.3%	2.7%	10.3%
	80.1 - 84.9	10.1%	15.6%	10.3%	9.5%	7.2%	6.2%	6.0%	4.7%	2.9%	10.3%
	85 - 89.9	15.0%	19.4%	12.7%	11.6%	10.6%	8.9%	7.8%	5.9%	4.0%	13.0%
	90.0	15.0%	20.7%	15.8%	14.1%	12.0%	9.3%	8.6%	6.7%	4.6%	13.5%
	90.1 - 94.9	15.5%	23.8%	15.7%	14.4%	11.1%	9.3%	8.8%	7.0%	5.1%	12.8%
	95 - 97.4	19.1%	25.3%	19.6%	15.7%	13.5%	11.3%	10.0%	7.6%	6.3%	13.9%
	97.5 - 104.9	22.6%	35.7%	20.8%	16.8%	13.3%	11.6%	7.7%	7.1%	5.0%	12.8%
105 +	71.9%	74.3%	32.8%	50.6%	24.2%	9.6%	7.2%	5.8%	4.8%	8.3%	
Total	12.3%	17.3%	12.8%	11.1%	8.8%	7.0%	5.6%	4.4%	2.5%	9.5%	

ARMs, 2003											
FICO Bucket											
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	1.4%	10.6%	8.8%	0.0%	0.0%	1.2%	2.4%
	0 - 59.9	3.9%	11.8%	5.0%	4.3%	2.8%	2.3%	1.5%	1.2%	0.5%	5.9%
	60 - 69.9	8.8%	14.2%	7.6%	5.2%	4.3%	3.7%	2.4%	1.6%	1.1%	9.6%
	70 - 74.9	9.6%	15.6%	8.2%	6.3%	4.9%	4.7%	3.6%	2.9%	1.4%	10.7%
	75 - 79.9	11.3%	17.4%	11.3%	9.1%	7.2%	6.4%	4.8%	3.3%	1.9%	11.7%
	80.0	14.6%	20.4%	14.6%	11.3%	9.3%	6.9%	5.2%	4.5%	2.9%	12.1%
	80.1 - 84.9	10.4%	15.9%	8.8%	7.6%	7.7%	6.6%	6.4%	3.8%	2.8%	13.0%
	85 - 89.9	26.5%	20.0%	13.0%	10.2%	9.4%	8.7%	6.5%	4.2%	4.4%	16.5%
	90.0	17.8%	20.5%	14.7%	12.3%	11.4%	9.6%	8.4%	7.6%	5.5%	16.6%
	90.1 - 94.9	11.5%	18.5%	13.8%	10.1%	9.5%	8.5%	8.0%	5.9%	3.1%	12.6%
	95 - 97.4	17.3%	22.5%	16.3%	12.9%	10.5%	9.7%	8.4%	6.8%	5.8%	15.7%
	97.5 - 104.9	18.0%	29.9%	20.6%	16.4%	12.5%	10.7%	9.1%	7.2%	6.2%	19.0%
105 +	0.0%	23.0%	0.0%	0.0%	0.0%	8.2%	7.0%	4.3%	1.6%	5.8%	
Total	11.5%	19.0%	14.1%	11.2%	9.1%	7.3%	5.5%	4.3%	2.5%	13.3%	

FRMs, 2004											
FICO Bucket											
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	22.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	20.5%
	0 - 59.9	6.9%	12.6%	8.3%	6.5%	5.2%	3.7%	2.7%	1.9%	0.9%	5.6%
	60 - 69.9	8.3%	15.1%	9.8%	9.4%	7.7%	6.0%	4.9%	4.2%	2.0%	8.7%
	70 - 74.9	10.7%	17.3%	12.3%	11.9%	9.5%	8.0%	6.6%	4.7%	3.0%	10.8%
	75 - 79.9	13.8%	19.9%	14.6%	13.2%	11.0%	9.7%	7.9%	6.9%	3.8%	12.2%
	80.0	12.7%	24.9%	18.4%	16.5%	13.8%	11.0%	8.3%	7.3%	4.1%	12.8%
	80.1 - 84.9	15.2%	20.3%	14.9%	12.6%	12.1%	9.0%	7.3%	7.6%	4.1%	14.5%
	85 - 89.9	17.5%	24.2%	16.9%	14.6%	14.2%	12.6%	9.7%	7.7%	5.7%	16.9%
	90.0	15.2%	27.7%	20.9%	17.3%	16.0%	13.3%	11.7%	9.6%	6.5%	17.7%
	90.1 - 94.9	17.6%	25.0%	19.0%	18.1%	14.5%	13.8%	10.3%	9.5%	7.0%	15.7%
	95 - 97.4	17.6%	29.9%	22.9%	19.5%	16.8%	14.1%	12.8%	10.5%	9.2%	17.8%
	97.5 - 104.9	20.1%	34.6%	26.0%	20.0%	17.9%	14.3%	11.4%	10.6%	7.5%	16.2%
105 +	0.0%	84.3%	100.0%	100.0%	31.0%	12.3%	13.8%	8.6%	5.6%	11.3%	
Total	12.6%	20.7%	16.2%	14.1%	12.1%	9.9%	7.9%	6.7%	3.8%	12.4%	

ARMs, 2004											
FICO Bucket											
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	9.0%	13.4%	7.3%	5.0%	4.8%	3.7%	2.3%	2.0%	0.9%	7.0%
	60 - 69.9	10.4%	15.4%	8.7%	7.5%	7.8%	6.2%	5.6%	4.3%	2.4%	10.3%
	70 - 74.9	15.0%	17.4%	11.1%	10.9%	10.4%	9.2%	7.7%	7.6%	4.2%	12.2%
	75 - 79.9	15.7%	20.1%	14.4%	13.4%	11.7%	10.6%	9.4%	7.7%	4.9%	13.5%
	80.0	21.6%	25.5%	20.9%	18.2%	15.3%	12.7%	11.0%	9.1%	6.2%	15.9%
	80.1 - 84.9	18.6%	18.9%	12.7%	10.8%	9.8%	8.8%	9.2%	8.1%	6.0%	15.8%
	85 - 89.9	21.8%	23.7%	15.5%	14.0%	13.1%	11.2%	10.1%	9.6%	6.1%	19.7%
	90.0	32.1%	26.4%	19.3%	17.1%	16.1%	14.0%	13.5%	12.4%	8.8%	21.5%
	90.1 - 94.9	15.7%	23.7%	17.4%	15.9%	13.3%	12.3%	10.9%	8.7%	6.3%	16.8%
	95 - 97.4	24.2%	28.6%	20.8%	17.5%	15.3%	13.3%	11.6%	10.1%	7.9%	20.2%
	97.5 - 104.9	39.6%	34.5%	26.0%	21.4%	17.6%	16.3%	14.5%	12.8%	10.3%	23.1%
105 +	63.4%	67.9%	88.7%	64.3%	32.3%	11.5%	6.6%	6.5%	9.8%	11.9%	
Total	20.0%	22.7%	18.3%	16.1%	13.9%	11.7%	10.1%	8.4%	5.2%	16.0%	

Colors indicate the severity of ever 90-day delinquency rates—blue indicates rates near zero percent; yellow indicates rates near 15 percent; and red indicates rates of 100 percent. Thus, blues and greens indicate lower ever 90-day delinquency rates, while yellows, oranges, and reds indicate increasingly higher rates.

Source: FHFA (using data from CoreLogic, Inc.)

Appendix Table B-6: Ever 90-Day Delinquency Rates of Single-Family Mortgages Originated from 2001 through 2008 and Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (Percent) (Continued)

FRMs, 2005											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	15.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	15.4%
	0 - 59.9	7.3%	18.1%	13.4%	10.7%	7.8%	6.3%	4.7%	3.6%	1.6%	7.8%
	60 - 69.9	9.2%	23.4%	18.7%	16.8%	15.1%	12.4%	10.6%	8.6%	4.7%	14.1%
	70 - 74.9	13.5%	27.3%	22.8%	20.9%	20.0%	17.5%	15.4%	12.0%	7.4%	18.2%
	75 - 79.9	16.5%	29.7%	27.2%	24.1%	21.8%	20.0%	17.2%	13.7%	8.7%	20.0%
	80.0	14.8%	36.0%	34.5%	30.7%	26.9%	23.6%	19.6%	16.7%	10.6%	22.3%
	80.1 - 84.9	19.0%	31.6%	26.9%	23.4%	21.6%	16.0%	14.2%	10.7%	8.4%	23.6%
	85 - 89.9	11.1%	36.6%	28.0%	25.6%	23.6%	20.5%	16.2%	14.7%	11.1%	26.8%
	90.0	14.4%	38.1%	33.3%	30.1%	27.3%	22.6%	21.6%	17.9%	13.6%	28.1%
	90.1 - 94.9	18.1%	34.1%	31.0%	26.3%	23.9%	22.7%	17.8%	16.7%	10.0%	24.2%
	95 - 97.4	22.6%	40.1%	35.7%	31.0%	28.3%	24.6%	23.9%	22.6%	15.9%	28.4%
	97.5 - 104.9	21.7%	42.3%	34.8%	29.4%	24.9%	19.2%	17.7%	14.5%	9.9%	25.4%
105 +	0.0%	87.8%	37.7%	0.0%	0.0%	20.3%	6.5%	10.0%	11.7%	13.8%	
Total	13.2%	30.3%	27.5%	24.5%	21.7%	18.9%	16.0%	13.3%	7.9%	19.6%	

ARMs, 2005											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	6.0%	18.1%	11.6%	10.2%	8.7%	7.2%	5.8%	4.7%	2.2%	10.8%
	60 - 69.9	13.0%	22.8%	18.7%	17.5%	16.9%	16.1%	13.0%	12.1%	7.0%	17.8%
	70 - 74.9	20.1%	26.4%	24.6%	24.0%	26.2%	24.6%	22.9%	20.6%	13.7%	23.5%
	75 - 79.9	24.0%	31.2%	31.8%	30.5%	29.7%	28.1%	26.0%	22.7%	16.1%	27.4%
	80.0	26.8%	44.1%	45.3%	42.0%	38.9%	36.1%	32.8%	29.6%	21.2%	37.0%
	80.1 - 84.9	19.2%	30.1%	26.2%	24.5%	22.3%	22.0%	20.8%	19.0%	14.5%	27.3%
	85 - 89.9	22.9%	36.8%	31.0%	29.0%	28.0%	27.1%	24.1%	21.9%	16.7%	33.0%
	90.0	27.4%	41.4%	36.8%	34.9%	33.6%	31.9%	30.6%	28.0%	22.0%	37.0%
	90.1 - 94.9	23.5%	38.2%	31.3%	28.4%	28.3%	24.4%	23.9%	22.1%	17.9%	30.7%
	95 - 97.4	28.3%	43.0%	37.3%	34.0%	33.6%	31.5%	30.7%	28.6%	23.3%	36.4%
	97.5 - 104.9	40.9%	48.0%	39.3%	35.6%	33.4%	30.7%	28.0%	24.8%	20.3%	36.4%
105 +	100.0%	52.1%	23.2%	43.6%	0.0%	21.1%	14.4%	14.1%	6.3%	14.7%	
Total	22.7%	36.1%	37.4%	35.2%	33.3%	31.0%	28.1%	25.2%	17.0%	31.8%	

FRMs, 2006											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	7.5%	25.6%	18.9%	16.8%	13.5%	10.7%	8.1%	5.4%	3.0%	12.8%
	60 - 69.9	19.7%	36.2%	31.5%	27.2%	24.4%	23.0%	19.6%	15.3%	8.9%	24.6%
	70 - 74.9	23.4%	39.9%	37.9%	35.1%	33.9%	31.7%	29.2%	24.9%	16.2%	31.6%
	75 - 79.9	24.4%	44.2%	42.5%	39.1%	37.7%	35.0%	31.0%	26.5%	18.6%	34.6%
	80.0	26.5%	47.7%	49.4%	46.8%	42.4%	39.0%	35.1%	30.6%	21.0%	37.0%
	80.1 - 84.9	38.2%	44.4%	36.6%	36.0%	33.9%	28.2%	23.6%	21.0%	13.1%	36.4%
	85 - 89.9	28.5%	48.1%	41.2%	38.4%	36.1%	30.9%	27.1%	24.5%	16.5%	39.6%
	90.0	27.0%	52.1%	45.3%	43.4%	40.4%	38.5%	34.1%	31.0%	22.7%	42.6%
	90.1 - 94.9	18.8%	43.1%	40.1%	37.3%	33.4%	28.7%	25.7%	21.2%	14.0%	33.5%
	95 - 97.4	38.4%	51.9%	47.5%	41.7%	40.3%	36.2%	32.8%	30.3%	23.6%	40.4%
	97.5 - 104.9	20.8%	53.0%	44.8%	38.3%	33.7%	29.0%	24.0%	22.4%	16.3%	36.3%
105 +	0.0%	35.0%	0.0%	0.0%	33.9%	13.6%	28.7%	10.2%	11.1%	13.9%	
Total	22.7%	42.9%	40.9%	38.1%	35.1%	32.2%	28.5%	24.7%	15.8%	32.4%	

ARMs, 2006											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	20.9%	29.1%	21.2%	18.0%	14.9%	11.7%	9.1%	6.7%	3.7%	16.3%
	60 - 69.9	39.9%	39.4%	35.9%	33.7%	30.0%	26.8%	24.8%	21.9%	13.5%	30.4%
	70 - 74.9	46.1%	45.7%	46.0%	44.4%	44.6%	43.6%	40.1%	37.6%	25.8%	41.1%
	75 - 79.9	54.4%	50.8%	53.5%	52.9%	51.4%	49.0%	45.4%	41.6%	30.3%	46.7%
	80.0	58.3%	61.1%	66.9%	65.7%	62.1%	59.4%	55.1%	50.7%	38.0%	57.5%
	80.1 - 84.9	41.3%	51.0%	47.3%	46.0%	45.8%	42.6%	40.7%	42.2%	33.0%	48.1%
	85 - 89.9	56.9%	56.5%	54.1%	54.4%	54.2%	52.8%	49.2%	46.6%	38.5%	54.4%
	90.0	57.5%	59.8%	59.6%	58.9%	58.2%	56.8%	53.3%	49.7%	40.1%	57.5%
	90.1 - 94.9	4.9%	54.5%	53.9%	48.5%	50.5%	55.3%	50.3%	51.5%	39.2%	51.8%
	95 - 97.4	45.6%	61.2%	60.3%	57.6%	55.3%	56.0%	54.3%	51.3%	41.5%	57.5%
	97.5 - 104.9	41.7%	61.4%	56.8%	54.2%	53.1%	51.1%	47.7%	44.7%	33.7%	53.4%
105 +	0.0%	72.6%	51.1%	0.0%	0.0%	30.2%	24.0%	14.4%	12.4%	21.5%	
Total	50.6%	54.0%	58.4%	57.5%	55.1%	52.4%	48.1%	44.0%	30.7%	50.6%	

Colors indicate the severity of ever 90-day delinquency rates—blue indicates rates near zero percent; yellow indicates rates near 15 percent; and red indicates rates of 100 percent. Thus, blues and greens indicate lower ever 90-day delinquency rates, while yellows, oranges, and reds indicate increasingly higher rates.

Source: FHFA (using data from CoreLogic, Inc.)

Appendix Table B-6: Ever 90-Day Delinquency Rates of Single-Family Mortgages Originated from 2001 through 2008 and Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (Percent) (Continued)

FRMs, 2007											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	10.9%	31.9%	21.1%	16.5%	12.7%	10.1%	7.9%	5.5%	2.6%	12.3%
	60 - 69.9	10.5%	42.9%	32.7%	26.6%	27.3%	22.8%	18.2%	17.8%	7.4%	24.5%
	70 - 74.9	21.2%	47.0%	36.4%	34.2%	31.6%	30.3%	28.5%	26.1%	13.3%	31.0%
	75 - 79.9	16.2%	48.8%	43.3%	38.4%	35.8%	34.7%	31.1%	28.4%	17.4%	33.9%
	80.0	23.2%	50.0%	50.8%	46.1%	42.3%	38.4%	35.9%	32.8%	19.6%	35.4%
	80.1 - 84.9	28.2%	44.1%	39.1%	35.7%	31.6%	28.1%	31.8%	27.2%	14.0%	36.2%
	85 - 89.9	35.6%	53.9%	45.5%	40.1%	37.4%	32.4%	28.0%	27.1%	15.3%	41.8%
	90.0	21.9%	54.3%	50.2%	43.4%	42.7%	41.0%	34.3%	32.6%	22.1%	43.9%
	90.1 - 94.9	0.0%	45.0%	43.4%	37.9%	30.0%	31.1%	28.2%	26.2%	21.6%	33.8%
	95 - 97.4	26.6%	52.0%	53.5%	48.6%	44.8%	40.2%	37.8%	34.7%	26.7%	42.9%
	97.5 - 104.9	31.2%	55.8%	51.4%	44.0%	43.9%	39.3%	36.0%	33.5%	26.9%	40.4%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	14.7%	0.0%	0.0%	0.0%	4.9%
Total	18.5%	47.1%	42.2%	37.2%	34.4%	31.7%	28.2%	26.3%	14.4%	31.6%	

ARMs, 2007											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	19.9%	38.9%	26.4%	20.5%	18.5%	14.4%	9.0%	7.3%	3.5%	17.7%
	60 - 69.9	33.9%	52.8%	41.2%	37.1%	35.5%	29.6%	25.1%	20.2%	11.6%	33.4%
	70 - 74.9	42.2%	57.2%	52.3%	49.1%	48.0%	43.6%	38.2%	34.4%	21.4%	42.8%
	75 - 79.9	46.7%	59.6%	56.7%	54.2%	51.9%	47.8%	43.6%	36.3%	27.8%	46.5%
	80.0	64.3%	62.4%	66.2%	66.5%	62.8%	58.4%	54.0%	48.5%	34.9%	54.9%
	80.1 - 84.9	57.8%	58.7%	51.3%	58.0%	49.0%	44.7%	39.2%	48.6%	29.8%	52.1%
	85 - 89.9	38.4%	61.8%	56.6%	57.6%	57.6%	55.5%	51.1%	48.4%	37.0%	56.8%
	90.0	0.0%	62.5%	63.2%	60.5%	62.5%	59.4%	56.0%	48.5%	41.1%	58.8%
	90.1 - 94.9	0.0%	58.1%	57.6%	49.4%	49.5%	53.1%	53.7%	46.2%	40.7%	52.0%
	95 - 97.4	17.7%	61.5%	61.3%	60.6%	58.6%	60.9%	55.6%	50.8%	42.3%	57.5%
	97.5 - 104.9	54.5%	62.1%	59.3%	62.2%	68.5%	65.8%	58.7%	55.7%	41.8%	57.9%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	53.7%	0.0%	0.0%	0.0%	26.6%
Total	49.8%	58.5%	58.3%	57.8%	56.3%	52.2%	46.7%	41.6%	28.2%	49.5%	

FRMs, 2008											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.0%	0.0%	0.0%	36.5%	26.6%	0.0%	0.0%	0.0%	5.8%
	60 - 69.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	67.1%	0.0%	0.0%	5.6%
	70 - 74.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	75 - 79.9	0.0%	0.0%	0.0%	0.0%	0.0%	53.7%	35.2%	22.7%	5.0%	18.1%
	80.0	0.0%	0.0%	0.0%	0.0%	0.0%	9.5%	0.0%	0.0%	9.2%	6.6%
	80.1 - 84.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	85 - 89.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	9.7%	2.7%
	90.0	0.0%	0.0%	61.9%	0.0%	78.8%	0.0%	0.0%	0.0%	24.0%	42.1%
	90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	95 - 97.4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	66.7%	61.5%	17.2%	30.7%
	97.5 - 104.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.0%	0.0%	9.9%	0.0%	29.2%	18.1%	17.9%	6.8%	5.7%	9.5%	

ARMs, 2008											
		FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	2.7%
	60 - 69.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	15.0%	8.0%	8.1%
	70 - 74.9	0.0%	0.0%	0.0%	51.7%	0.0%	0.0%	21.2%	51.5%	14.5%	21.3%
	75 - 79.9	0.0%	0.0%	0.0%	0.0%	38.7%	14.3%	35.6%	20.2%	4.2%	13.8%
	80.0	0.0%	0.0%	0.0%	100.0%	26.4%	40.2%	25.6%	25.8%	7.1%	18.4%
	80.1 - 84.9	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	30.6%
	85 - 89.9	0.0%	0.0%	0.0%	0.0%	69.4%	58.6%	16.8%	0.0%	10.5%	25.6%
	90.0	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	51.5%	60.8%	27.0%	51.4%
	90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	95 - 97.4	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	36.8%	0.0%	46.6%	52.5%
	97.5 - 104.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.0%	0.0%	0.0%	27.4%	53.4%	35.6%	28.3%	22.2%	8.1%	18.3%	

Colors indicate the severity of ever 90-day delinquency rates—blue indicates rates near zero percent; yellow indicates rates near 15 percent; and red indicates rates of 100 percent. Thus, blues and greens indicate lower ever 90-day delinquency rates, while yellows, oranges, and reds indicate increasingly higher rates.

Source: FHFA (using data from CoreLogic, Inc.)

Appendix Table B-7: Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (Loan Count)

Enterprise-Acquired FRMs, 2001											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	3	1	0	0	1	1	2	4	5	17
	0 - 59.9	12,505	51,108	33,918	50,636	72,266	97,843	123,371	148,432	781,005	1,371,084
	60 - 69.9	7,477	49,263	33,179	47,133	64,041	80,865	93,944	109,229	420,494	905,625
	70 - 74.9	5,468	46,264	30,892	42,380	55,694	66,694	75,214	84,133	278,614	685,353
	75 - 79.9	7,255	61,110	47,506	67,437	87,459	103,318	114,005	125,363	366,117	979,570
	80.0	11,128	79,809	67,274	98,663	131,917	155,611	173,604	186,640	511,220	1,415,866
	80.1 - 84.9	816	12,336	8,564	11,241	13,088	13,919	13,849	14,131	33,336	121,280
	85 - 89.9	2,366	32,554	24,103	31,690	37,474	39,462	40,494	40,697	90,425	339,265
	90.0	3,834	37,354	28,938	37,809	46,476	49,955	52,297	51,054	109,774	417,491
	90.1 - 94.9	919	11,453	9,277	12,429	14,280	15,296	15,623	15,508	32,833	127,618
	95 - 97.4	5,119	50,795	39,434	49,628	53,526	54,812	53,170	52,349	108,599	467,432
	97.5 - 104.9	2,647	11,729	8,397	11,769	15,263	18,057	17,667	16,757	30,528	132,814
	105 +	40	119	90	169	282	371	312	238	377	1,998
	Total	59,577	443,895	331,572	460,984	591,767	696,204	773,552	844,535	2,763,327	6,965,413

Enterprise-Acquired ARMs, 2001											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	0	0	0	0	0	0	0	0	0	0
	0 - 59.9	425	1,987	990	1,472	2,199	3,015	4,008	4,655	21,760	40,511
	60 - 69.9	274	2,289	1,099	1,531	2,195	2,720	3,279	3,737	13,028	30,152
	70 - 74.9	239	2,222	1,088	1,523	2,148	2,651	2,949	3,273	9,473	25,566
	75 - 79.9	311	3,160	1,700	2,469	3,350	4,042	4,407	4,799	13,051	37,289
	80.0	640	4,735	3,106	4,394	5,929	7,286	7,976	8,511	21,446	64,023
	80.1 - 84.9	29	468	268	341	399	423	418	446	990	3,782
	85 - 89.9	70	2,054	796	982	1,150	1,339	1,425	1,375	2,957	12,148
	90.0	171	2,063	971	1,201	1,435	1,666	1,690	1,837	4,061	15,095
	90.1 - 94.9	27	229	230	343	429	504	551	566	1,141	4,020
	95 - 97.4	172	987	1,073	1,446	1,680	1,952	2,050	2,011	4,162	15,533
	97.5 - 104.9	4	73	62	89	165	218	284	329	1,088	2,312
	105 +	0	0	0	0	2	0	0	0	2	4
	Total	2,362	20,267	11,383	15,791	21,081	25,816	29,037	31,539	93,159	250,435

Private-Label MBS-Financed FRMs, 2001											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	34	30	1	4	2	1	0	0	1	73
	0 - 59.9	933	10,307	1,957	1,854	1,508	1,446	1,235	1,113	3,297	23,650
	60 - 69.9	590	8,672	1,739	1,595	1,355	1,302	1,059	889	1,877	19,078
	70 - 74.9	495	7,510	1,555	1,352	1,188	1,137	843	691	1,311	16,082
	75 - 79.9	637	11,762	2,477	2,175	1,939	1,877	1,389	1,118	1,803	25,177
	80.0	1,045	14,709	4,082	3,976	3,421	3,390	2,448	1,959	3,215	38,245
	80.1 - 84.9	157	4,339	959	835	646	441	278	192	308	8,155
	85 - 89.9	475	12,808	2,873	2,468	1,899	1,354	839	602	814	24,132
	90.0	294	10,229	3,178	2,697	2,512	1,938	1,236	943	1,495	24,522
	90.1 - 94.9	198	1,556	587	602	506	423	289	233	327	4,721
	95 - 97.4	249	2,318	1,817	1,630	1,299	1,678	1,201	1,019	1,509	12,720
	97.5 - 104.9	2,262	2,736	1,356	1,328	1,269	1,022	2,187	2,711	4,632	19,503
	105 +	44	127	17	21	35	517	431	424	617	2,233
	Total	7,413	87,103	22,598	20,537	17,579	16,526	13,435	11,894	21,206	218,291

Private-Label MBS-Financed ARMs, 2001											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	0	2	0	0	0	0	0	0	1	3
	0 - 59.9	940	11,361	1,169	820	581	397	292	269	822	16,651
	60 - 69.9	1,003	16,164	1,448	999	673	459	267	243	553	21,809
	70 - 74.9	967	15,012	1,598	1,060	733	444	336	229	526	20,905
	75 - 79.9	1,477	26,336	3,094	2,379	1,634	1,065	696	490	788	37,959
	80.0	2,720	44,318	7,823	6,279	4,431	3,141	1,959	1,331	1,787	73,789
	80.1 - 84.9	293	7,489	1,068	726	446	217	129	85	126	10,579
	85 - 89.9	1,518	36,767	4,520	3,093	1,834	1,021	622	356	450	50,181
	90.0	922	29,428	6,040	4,030	2,411	1,360	745	480	586	46,002
	90.1 - 94.9	29	1,067	530	406	288	218	143	94	121	2,896
	95 - 97.4	151	5,671	3,385	2,274	1,402	861	551	363	439	15,097
	97.5 - 104.9	50	1,113	510	357	207	187	217	224	311	3,176
	105 +	1	10	1	2	3	1	1	0	1	20
	Total	10,071	194,738	31,186	22,425	14,643	9,371	5,958	4,164	6,511	299,067

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-7: Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (Loan Count) (Continued)

Enterprise-Acquired FRMs, 2002											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	4	5	1	3	2	1	2	6	18	42
	0 - 59.9	16,916	66,098	46,808	69,970	103,570	145,652	190,766	229,928	1,305,373	2,175,081
	60 - 69.9	8,997	60,780	41,177	58,822	80,793	103,562	125,432	145,306	592,678	1,217,547
	70 - 74.9	5,755	54,658	36,714	50,647	66,091	80,825	92,934	103,019	359,233	849,876
	75 - 79.9	6,891	65,744	51,241	73,974	96,168	115,995	130,078	141,152	432,508	1,113,751
	80.0	9,213	81,607	68,328	101,460	139,146	165,459	184,967	197,270	557,942	1,505,392
	80.1 - 84.9	715	13,169	9,048	12,063	13,754	14,565	14,592	14,900	35,539	128,345
	85 - 89.9	1,782	32,261	22,989	30,257	35,338	36,748	37,140	37,418	85,283	319,216
	90.0	2,544	33,984	25,835	35,522	45,251	47,346	48,802	47,000	103,279	389,563
	90.1 - 94.9	825	12,071	9,211	12,141	13,591	14,019	13,982	13,991	30,870	120,701
	95 - 97.4	3,579	45,962	32,489	41,554	44,398	45,743	45,030	44,128	95,106	397,989
	97.5 - 104.9	3,818	22,917	14,344	18,448	22,122	23,011	21,210	19,947	36,403	182,220
	105 +	51	275	225	274	397	617	508	404	860	3,611
Total	61,090	489,531	358,410	505,135	660,621	793,543	905,443	994,469	3,635,092	8,403,334	

Enterprise-Acquired ARMs, 2002											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0	0	0	0	0	0	0	0	0	0
	0 - 59.9	1,577	4,299	2,907	4,315	6,573	9,615	12,280	14,340	71,090	126,996
	60 - 69.9	972	4,561	2,971	4,283	6,212	8,125	9,460	10,793	37,941	85,318
	70 - 74.9	728	4,361	2,893	4,282	6,110	7,377	8,403	9,029	26,698	69,881
	75 - 79.9	942	6,103	4,533	6,764	9,377	11,589	12,734	13,681	35,508	101,231
	80.0	1,474	8,313	7,067	10,939	16,122	19,878	22,088	22,869	57,758	166,508
	80.1 - 84.9	74	858	582	789	1,029	1,225	1,164	1,184	2,431	9,336
	85 - 89.9	194	2,848	1,730	2,414	2,981	3,302	3,354	3,246	6,929	26,998
	90.0	346	3,329	2,069	2,802	3,641	3,994	3,961	4,078	8,765	32,985
	90.1 - 94.9	129	776	706	956	1,190	1,384	1,369	1,399	2,533	10,442
	95 - 97.4	439	3,013	2,761	3,768	4,426	4,757	4,952	4,838	9,468	38,422
	97.5 - 104.9	230	1,614	1,008	1,226	2,019	1,646	1,347	1,223	2,084	12,397
	105 +	0	3	2	4	3	3	2	3	4	24
Total	7,105	40,078	29,229	42,542	59,683	72,895	81,114	86,683	261,209	680,538	

Private-Label MBS-Financed FRMs, 2002											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	60	1	0	0	0	0	0	0	3	64
	0 - 59.9	406	12,449	2,868	2,831	2,801	3,124	2,784	2,461	7,757	37,481
	60 - 69.9	337	10,945	2,683	2,610	2,543	2,615	2,088	1,829	4,270	29,920
	70 - 74.9	293	9,002	2,104	2,142	1,926	1,963	1,639	1,376	2,848	23,293
	75 - 79.9	361	12,478	3,579	3,477	3,264	3,291	2,570	2,095	3,959	35,074
	80.0	451	16,956	6,299	6,351	6,017	6,044	4,955	3,917	7,311	58,301
	80.1 - 84.9	92	4,439	1,364	1,191	961	777	551	414	492	10,281
	85 - 89.9	274	12,391	3,539	3,303	2,589	2,121	1,510	1,107	1,426	28,260
	90.0	184	10,104	4,062	3,905	3,683	3,358	2,458	1,967	3,525	33,246
	90.1 - 94.9	156	1,603	1,013	1,069	787	708	539	405	583	6,863
	95 - 97.4	192	3,096	3,046	3,126	2,541	2,289	1,844	1,592	2,390	20,116
	97.5 - 104.9	1,230	4,511	2,775	2,359	2,181	1,793	2,891	3,613	6,715	28,068
	105 +	71	156	16	18	11	787	669	725	1,042	3,495
Total	4,107	98,131	33,348	32,382	29,304	28,870	24,498	21,501	42,321	314,462	

Private-Label MBS-Financed ARMs, 2002											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	7	1	0	1	1	1	1	1	2	15
	0 - 59.9	486	18,592	1,842	1,490	1,224	1,038	1,058	1,026	5,091	31,847
	60 - 69.9	438	25,362	2,303	1,770	1,313	1,011	919	813	2,572	36,501
	70 - 74.9	402	24,404	2,393	1,729	1,327	1,038	841	763	2,131	35,028
	75 - 79.9	607	40,265	5,108	4,040	3,154	2,482	1,966	1,609	3,371	62,602
	80.0	1,391	67,763	15,593	13,575	10,669	7,732	5,674	4,021	7,153	133,571
	80.1 - 84.9	66	12,643	1,904	1,333	860	439	314	183	316	18,058
	85 - 89.9	375	56,653	7,342	5,174	3,180	1,894	1,133	743	1,054	77,548
	90.0	275	48,015	10,322	7,319	4,423	2,797	1,585	991	1,375	77,102
	90.1 - 94.9	39	1,985	1,174	1,129	746	528	405	271	426	6,703
	95 - 97.4	158	10,105	6,143	4,414	3,015	1,872	1,275	865	1,195	29,042
	97.5 - 104.9	87	4,244	2,635	2,061	1,471	1,037	1,078	873	1,230	14,716
	105 +	0	18	2	0	1	3	1	0	1	26
Total	4,331	310,050	56,761	44,035	31,384	21,872	16,250	12,159	25,917	522,759	

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-7: Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (Loan Count) (Continued)

Enterprise-Acquired FRMs, 2003											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	7	18	9	16	18	23	31	37	124	283
	0 - 59.9	42,265	84,255	68,152	103,864	155,458	224,292	287,856	350,732	2,116,118	3,432,992
	60 - 69.9	23,991	72,947	58,842	86,173	119,092	154,128	184,037	211,975	893,977	1,805,162
	70 - 74.9	15,373	59,169	49,034	69,518	91,784	113,157	128,739	143,841	511,285	1,181,900
	75 - 79.9	18,107	65,043	57,917	86,820	117,782	144,846	163,417	181,952	571,731	1,407,615
	80.0	23,484	73,099	67,131	104,135	149,153	182,363	207,161	223,972	655,412	1,685,910
	80.1 - 84.9	1,966	13,042	10,786	15,142	18,108	19,670	20,210	20,765	53,376	173,065
	85 - 89.9	3,497	26,254	23,015	33,023	40,262	43,731	44,799	46,142	109,979	370,702
	90.0	3,243	24,363	22,744	33,006	43,042	46,677	48,536	48,576	107,944	378,131
	90.1 - 94.9	1,647	10,563	9,076	12,654	14,586	15,909	15,860	16,174	38,948	135,417
	95 - 97.4	3,697	32,979	27,023	34,911	38,496	41,010	40,147	39,541	90,557	348,361
	97.5 - 104.9	5,777	37,486	24,069	28,354	30,722	29,953	27,075	25,182	47,285	255,903
	105 +	38	411	252	348	477	554	556	483	1,444	4,563
	Total	143,092	499,629	418,050	607,964	818,980	1,016,313	1,168,424	1,309,372	5,198,180	11,180,004

Enterprise-Acquired ARMs, 2003											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	0	0	0	0	0	0	0	0	0	0
	0 - 59.9	5,584	5,197	4,058	6,159	9,733	13,875	18,263	21,378	121,362	205,609
	60 - 69.9	3,842	5,255	4,454	6,560	9,478	12,202	14,559	16,195	61,225	133,770
	70 - 74.9	2,958	5,141	4,288	6,408	8,774	10,850	12,773	13,442	42,453	107,087
	75 - 79.9	4,091	6,410	5,890	8,813	12,513	15,421	17,667	19,342	55,008	145,155
	80.0	13,338	7,283	7,760	13,036	20,687	27,068	32,883	35,598	102,723	260,376
	80.1 - 84.9	337	1,082	881	1,239	1,559	1,789	1,872	1,826	4,071	14,656
	85 - 89.9	728	2,880	2,180	3,046	3,968	4,389	4,527	4,601	10,059	36,378
	90.0	865	2,759	2,409	3,588	4,787	5,104	5,534	5,710	13,050	43,806
	90.1 - 94.9	447	935	1,010	1,375	1,688	1,793	1,853	1,772	3,733	14,606
	95 - 97.4	1,312	3,261	3,300	4,680	5,515	6,019	6,322	6,064	13,362	49,835
	97.5 - 104.9	871	3,982	2,528	2,790	3,394	2,917	2,449	2,133	3,611	24,675
	105 +	0	37	17	27	27	26	45	28	66	273
	Total	34,373	44,222	38,775	57,721	82,123	101,453	118,747	128,089	430,723	1,036,226

Private-Label MBS-Financed FRMs, 2003											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	14	3	0	0	1	1	0	0	1	20
	0 - 59.9	619	20,747	6,011	6,076	7,198	8,158	8,445	8,061	27,469	92,784
	60 - 69.9	362	20,489	5,617	5,879	6,284	6,192	6,098	5,451	13,648	70,020
	70 - 74.9	311	15,386	4,489	4,451	4,665	4,607	4,368	3,745	8,133	50,155
	75 - 79.9	447	20,590	6,709	6,567	6,555	6,785	5,698	4,722	9,221	67,294
	80.0	650	25,826	9,932	10,479	11,092	10,938	9,226	8,159	16,162	102,464
	80.1 - 84.9	41	7,979	2,868	2,636	2,245	1,814	1,358	985	1,394	21,320
	85 - 89.9	154	19,473	6,799	6,130	5,440	4,303	3,281	2,413	3,529	51,522
	90.0	167	16,963	7,532	7,344	7,057	5,991	4,671	3,882	6,707	60,314
	90.1 - 94.9	83	2,278	1,898	1,710	1,519	1,472	1,317	1,005	1,405	12,687
	95 - 97.4	186	4,745	5,186	5,074	4,514	3,777	3,726	3,231	4,913	35,352
	97.5 - 104.9	248	4,580	4,265	4,242	4,308	4,543	5,283	5,554	9,999	43,022
	105 +	11	113	10	5	8	1,091	941	879	1,233	4,291
	Total	3,293	159,172	61,316	60,593	60,886	59,672	54,412	48,087	103,814	611,245

Private-Label MBS-Financed ARMs, 2003											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	0	7	9	11	15	35	35	33	126	271
	0 - 59.9	757	26,544	2,722	2,350	2,342	2,298	2,493	2,506	11,843	53,855
	60 - 69.9	502	36,457	3,493	2,873	2,567	2,231	2,171	1,968	5,863	58,125
	70 - 74.9	516	34,066	3,543	3,012	2,657	2,448	2,154	2,032	4,875	55,303
	75 - 79.9	741	53,967	7,069	6,571	6,291	5,744	4,981	4,154	8,682	98,200
	80.0	1,220	84,825	23,595	25,167	22,505	18,781	15,031	11,745	21,301	224,170
	80.1 - 84.9	65	20,752	3,177	2,350	1,536	942	617	444	729	30,612
	85 - 89.9	179	68,949	10,228	7,752	5,063	3,269	2,155	1,501	2,067	101,163
	90.0	151	67,511	15,498	11,971	7,885	5,166	3,321	2,215	3,312	117,030
	90.1 - 94.9	33	5,511	2,787	2,348	1,626	1,164	857	618	912	15,856
	95 - 97.4	90	22,619	12,175	9,283	5,989	4,093	2,729	1,894	2,612	61,484
	97.5 - 104.9	79	21,606	11,176	9,653	6,516	4,485	3,255	2,392	3,366	62,528
	105 +	0	9	1	0	0	54	36	46	53	199
	Total	4,333	442,823	95,473	83,341	64,992	50,710	39,835	31,548	65,741	878,796

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-7: Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (Loan Count) (Continued)

Enterprise-Acquired FRMs, 2004											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	2	3	3	4	5	10	8	7	53	95
	0 - 59.9	12,824	50,676	34,389	48,869	68,251	88,717	104,947	119,598	644,845	1,173,116
	60 - 69.9	6,937	40,998	28,310	39,143	50,518	59,733	65,550	71,079	268,984	631,252
	70 - 74.9	4,841	32,714	22,550	30,230	37,740	43,154	45,886	48,138	157,125	422,378
	75 - 79.9	5,792	32,156	26,154	36,339	47,329	54,986	58,216	60,895	182,394	504,261
	80.0	13,319	48,000	41,815	63,653	91,473	109,748	123,399	132,908	411,971	1,036,286
	80.1 - 84.9	649	5,664	4,287	5,754	6,460	6,455	6,421	6,251	15,130	57,071
	85 - 89.9	1,593	12,765	10,584	14,193	16,072	16,396	15,831	15,419	37,299	140,152
	90.0	2,215	15,295	13,651	19,247	23,848	25,029	25,548	25,035	59,439	209,307
	90.1 - 94.9	623	4,842	3,670	4,752	5,264	5,518	5,209	5,163	12,864	47,905
	95 - 97.4	3,040	20,829	16,379	20,306	21,872	22,206	21,848	21,388	49,929	197,797
	97.5 - 104.9	6,804	32,772	24,797	28,752	28,511	25,435	22,371	19,315	36,801	225,558
	105 +	40	237	101	131	136	128	146	136	310	1,365
Total		58,679	296,951	226,690	311,373	397,479	457,515	495,380	525,332	1,877,144	4,646,543

Enterprise-Acquired ARMs, 2004											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	0	0	0	0	0	0	0	0	0	0
	0 - 59.9	2,176	5,320	4,073	5,922	9,057	12,063	14,254	16,143	82,060	151,068
	60 - 69.9	1,425	5,412	4,452	6,614	9,477	11,417	12,525	13,278	46,549	111,149
	70 - 74.9	1,192	4,862	4,386	6,122	8,559	9,952	10,824	11,011	32,354	89,262
	75 - 79.9	1,567	5,071	5,138	8,081	11,901	14,133	15,527	15,932	43,736	121,086
	80.0	5,423	7,631	9,659	17,045	29,395	40,501	50,890	55,276	152,287	367,907
	80.1 - 84.9	105	802	727	1,011	1,196	1,310	1,128	1,079	2,444	9,802
	85 - 89.9	309	1,786	1,682	2,524	3,127	3,319	3,192	3,000	6,711	25,560
	90.0	560	2,390	2,710	4,141	5,410	5,732	6,222	6,289	14,792	48,246
	90.1 - 94.9	128	726	715	896	1,039	1,120	999	991	2,004	8,618
	95 - 97.4	647	3,779	3,628	4,832	5,297	5,410	5,639	5,501	11,899	46,632
	97.5 - 104.9	1,395	3,971	3,023	3,383	3,271	2,836	2,558	2,255	4,072	26,764
	105 +	1	36	14	20	21	32	23	22	44	213
Total		14,928	41,786	40,207	60,591	87,750	107,825	123,581	130,777	398,952	1,006,397

Private-Label MBS-Financed FRMs, 2004											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	29	0	0	1	0	0	0	0	0	30
	0 - 59.9	1,474	25,896	7,475	7,420	8,180	7,996	7,398	6,350	20,556	92,745
	60 - 69.9	1,110	24,366	6,867	6,656	6,906	6,340	5,608	4,557	11,060	73,470
	70 - 74.9	1,079	17,944	5,415	5,305	5,248	4,941	4,276	3,344	7,238	54,790
	75 - 79.9	1,522	23,546	7,629	7,972	8,347	7,593	6,605	5,589	11,389	80,192
	80.0	3,061	31,153	12,824	13,903	16,815	16,751	16,009	13,974	29,871	154,361
	80.1 - 84.9	188	9,151	3,303	3,048	2,403	1,747	1,211	879	1,288	23,218
	85 - 89.9	684	20,888	7,196	6,682	5,639	4,459	3,108	2,266	3,591	54,513
	90.0	1,322	17,499	7,273	7,212	7,270	6,262	4,975	4,204	7,531	63,548
	90.1 - 94.9	187	2,409	1,957	1,881	1,596	1,340	1,237	939	1,374	12,920
	95 - 97.4	553	5,690	4,700	4,434	3,963	3,390	3,260	2,641	4,304	32,935
	97.5 - 104.9	210	3,687	3,957	4,126	3,988	4,884	4,737	4,259	7,617	37,465
	105 +	1	40	2	2	7	453	375	402	518	1,800
Total		11,420	182,269	68,598	68,642	70,362	66,156	58,799	49,404	106,337	681,987

Private-Label MBS-Financed ARMs, 2004											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	0	0	0	0	0	0	0	0	0	0
	0 - 59.9	878	45,949	5,799	5,290	5,208	5,447	5,350	5,172	21,143	100,236
	60 - 69.9	828	60,948	7,151	6,591	6,461	6,499	5,916	5,182	13,821	113,397
	70 - 74.9	796	53,567	7,160	7,206	7,156	7,473	6,701	5,809	13,309	109,177
	75 - 79.9	1,643	84,196	15,078	15,809	17,164	17,396	15,014	13,188	26,827	206,315
	80.0	4,492	159,130	61,612	69,823	67,523	61,883	52,355	43,313	80,472	600,603
	80.1 - 84.9	330	33,182	5,585	4,188	2,857	1,812	1,221	846	1,325	51,346
	85 - 89.9	1,195	102,036	15,850	12,234	8,802	5,666	3,864	2,687	3,790	156,124
	90.0	1,487	109,096	23,785	19,898	15,018	10,722	7,413	5,137	8,027	200,583
	90.1 - 94.9	173	10,182	4,667	3,928	2,951	2,400	1,736	1,181	1,859	29,077
	95 - 97.4	693	41,716	18,904	14,579	10,475	7,916	5,679	3,908	5,845	109,715
	97.5 - 104.9	70	26,512	15,406	14,560	10,739	8,139	5,358	4,032	5,080	89,896
	105 +	2	31	4	3	5	187	158	141	202	733
Total		12,587	726,545	181,001	174,109	154,359	135,540	110,765	90,596	181,700	1,767,202

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-7: Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (Loan Count) (Continued)

Enterprise-Acquired FRMs, 2005											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	0	2	0	1	2	2	4	4	20	35
	0 - 59.9	2,932	51,303	31,527	44,201	60,434	78,912	91,411	98,007	577,845	1,036,572
	60 - 69.9	1,119	39,617	25,657	35,119	45,288	54,349	57,713	59,913	247,846	566,621
	70 - 74.9	804	30,117	19,965	27,236	34,199	39,398	40,951	41,856	148,907	383,433
	75 - 79.9	736	27,308	21,620	31,488	42,427	49,358	51,038	51,945	172,589	448,509
	80.0	2,113	46,907	42,594	68,587	102,708	128,449	139,175	147,233	502,106	1,179,872
	80.1 - 84.9	95	4,316	3,172	4,210	4,987	5,074	4,807	4,722	12,755	44,138
	85 - 89.9	223	10,298	8,258	11,410	13,257	13,667	12,940	12,117	32,633	114,803
	90.0	532	12,706	11,473	16,910	21,511	23,925	23,807	22,980	61,494	195,338
	90.1 - 94.9	134	3,588	2,592	3,305	3,848	3,847	3,689	3,694	10,208	34,905
	95 - 97.4	689	14,690	11,424	14,670	16,223	17,219	16,523	16,572	44,495	152,505
	97.5 - 104.9	4,285	32,979	25,966	29,307	29,025	26,673	22,675	19,939	40,604	231,453
	105 +	9	122	70	67	76	67	71	66	147	695
Total		13,671	273,953	204,318	286,511	373,985	440,940	464,804	479,048	1,851,649	4,388,879

Enterprise-Acquired ARMs, 2005											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	0	0	0	0	0	0	0	0	0	0
	0 - 59.9	539	5,432	3,298	4,598	6,652	9,286	10,852	11,810	61,557	114,024
	60 - 69.9	375	5,018	3,390	4,785	6,811	8,808	9,208	9,892	34,295	82,582
	70 - 74.9	314	4,047	3,071	4,480	6,277	7,892	8,231	8,528	25,325	68,165
	75 - 79.9	284	3,842	3,427	5,085	7,887	10,392	10,959	11,411	31,488	84,775
	80.0	724	8,992	10,299	18,235	31,464	44,162	51,976	53,638	146,222	365,712
	80.1 - 84.9	13	329	285	402	466	564	500	462	1,151	4,172
	85 - 89.9	42	851	840	1,168	1,452	1,538	1,515	1,421	3,547	12,374
	90.0	132	1,715	1,824	2,658	3,414	4,436	4,433	4,493	11,303	34,408
	90.1 - 94.9	6	254	210	296	314	329	325	310	806	2,850
	95 - 97.4	96	1,628	1,453	1,896	2,099	2,455	2,622	2,433	5,859	20,541
	97.5 - 104.9	455	1,628	1,714	1,907	1,688	1,485	1,186	1,120	2,457	13,640
	105 +	0	2	2	3	1	4	1	2	3	18
Total		2,980	33,738	29,813	45,513	68,525	91,351	101,808	105,520	324,013	803,261

Private-Label MBS-Financed FRMs, 2005											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	56	1	0	0	0	0	0	1	58	
	0 - 59.9	862	27,771	9,077	9,794	10,839	10,852	10,048	8,632	31,274	119,149
	60 - 69.9	606	23,508	7,881	7,897	8,552	8,534	7,347	6,107	16,340	86,772
	70 - 74.9	560	16,710	6,163	6,296	6,955	6,843	5,951	4,877	11,346	65,701
	75 - 79.9	693	22,101	8,997	9,600	11,081	11,106	9,709	8,261	18,639	100,187
	80.0	1,693	35,116	20,437	22,951	28,081	30,989	29,562	25,804	60,695	255,328
	80.1 - 84.9	47	8,892	2,972	2,787	2,279	1,854	1,319	1,012	1,536	22,698
	85 - 89.9	207	20,336	6,304	5,993	5,021	4,406	3,136	2,407	3,701	51,511
	90.0	283	17,720	7,218	7,181	6,948	6,249	4,729	3,764	6,969	61,061
	90.1 - 94.9	40	2,357	1,451	1,397	1,139	1,007	824	642	1,196	10,053
	95 - 97.4	100	5,470	3,798	3,454	3,100	2,917	2,687	2,047	3,779	27,352
	97.5 - 104.9	70	4,825	3,613	3,470	2,904	2,736	2,297	1,962	3,583	25,460
	105 +	0	14	3	1	5	79	95	91	124	412
Total		5,217	184,821	77,914	80,821	86,904	87,572	77,704	65,606	159,183	825,742

Private-Label MBS-Financed ARMs, 2005											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	0	1	0	0	0	0	0	0	1	2
	0 - 59.9	956	53,056	7,847	7,345	7,165	6,806	6,212	5,293	20,894	115,574
	60 - 69.9	893	63,966	9,640	8,831	8,978	8,334	6,990	5,759	15,157	128,548
	70 - 74.9	942	53,976	9,191	9,263	10,495	10,231	8,470	7,229	15,553	125,350
	75 - 79.9	1,718	85,130	19,698	20,574	21,320	20,950	17,417	14,857	30,491	232,155
	80.0	3,997	222,884	105,472	106,094	101,538	90,619	71,229	57,248	109,240	868,321
	80.1 - 84.9	90	31,519	5,854	4,552	3,104	2,110	1,224	860	1,292	50,605
	85 - 89.9	341	98,766	16,185	12,989	9,199	6,533	4,159	2,754	4,349	155,275
	90.0	448	115,727	27,483	23,064	18,400	13,567	8,965	6,264	10,159	224,077
	90.1 - 94.9	81	9,138	3,696	3,025	2,014	1,750	1,203	872	1,490	23,269
	95 - 97.4	265	40,617	15,237	11,777	8,712	7,113	5,208	3,744	6,105	98,778
	97.5 - 104.9	79	28,194	15,125	13,812	9,431	7,800	5,593	4,272	7,182	91,488
	105 +	1	9	3	3	3	137	113	119	162	550
Total		9,811	802,983	235,431	221,329	200,359	175,950	136,783	109,271	222,075	2,113,992

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-7: Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (Loan Count) (Continued)

Enterprise-Acquired FRMs, 2006											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	1	0	0	2	0	3	3	14	24	
	0 - 59.9	1,095	49,892	28,501	38,455	51,244	65,069	74,534	79,902	454,329	843,021
	60 - 69.9	616	37,657	22,038	29,068	36,579	43,149	45,976	47,020	194,094	456,197
	70 - 74.9	531	29,144	17,744	22,915	27,840	32,627	33,575	33,981	120,543	318,900
	75 - 79.9	522	25,057	19,541	28,357	37,274	45,468	46,780	46,441	153,214	402,654
	80.0	1,816	48,747	44,968	70,817	110,081	142,806	153,234	156,716	524,930	1,254,115
	80.1 - 84.9	52	3,580	2,647	3,510	3,992	4,048	3,746	3,461	9,434	34,470
	85 - 89.9	192	9,637	7,515	9,822	11,392	11,628	10,901	10,138	26,897	98,122
	90.0	564	13,172	10,564	14,703	19,693	22,668	21,633	20,946	55,554	179,497
	90.1 - 94.9	109	3,126	2,375	2,936	3,248	3,180	3,009	3,014	8,779	29,776
	95 - 97.4	543	13,659	9,686	12,264	13,394	14,360	14,791	14,225	39,691	132,613
	97.5 - 104.9	4,061	59,409	38,657	40,205	36,713	33,618	27,753	24,734	51,587	316,737
	105 +	11	126	73	63	62	66	53	43	76	573
Total	10,113	293,207	204,309	273,115	351,514	418,687	435,988	440,624	1,639,142	4,066,699	

Enterprise-Acquired ARMs, 2006											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	0	0	0	0	0	0	0	0	0	
	0 - 59.9	325	4,630	2,710	3,794	5,594	7,768	8,719	9,375	47,183	90,098
	60 - 69.9	201	4,200	2,735	3,642	5,232	6,532	6,599	7,032	24,393	60,566
	70 - 74.9	214	3,441	2,294	3,195	4,544	5,836	6,106	5,986	17,800	49,416
	75 - 79.9	216	3,688	2,930	4,361	6,537	7,870	7,952	7,978	21,401	62,933
	80.0	587	13,051	12,313	19,163	31,123	38,466	40,272	38,609	98,379	291,963
	80.1 - 84.9	6	299	187	216	295	360	294	271	691	2,619
	85 - 89.9	25	1,210	671	809	1,009	1,024	962	897	1,952	8,559
	90.0	65	1,822	1,275	1,725	2,376	2,754	2,639	2,602	6,143	21,401
	90.1 - 94.9	7	125	116	127	183	178	172	198	452	1,558
	95 - 97.4	54	985	756	972	1,214	1,376	1,460	1,330	3,091	11,238
	97.5 - 104.9	301	958	1,145	1,350	1,635	1,942	1,870	2,036	4,303	15,540
	105 +	0	0	0	1	1	0	1	0	1	4
Total	2,001	34,409	27,132	39,355	59,743	74,106	77,046	76,314	225,789	615,895	

Private-Label MBS-Financed FRMs, 2006											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	0	0	0	0	0	0	0	0	0	
	0 - 59.9	432	24,922	8,887	9,243	9,776	9,381	8,092	6,284	21,645	98,662
	60 - 69.9	252	20,323	7,526	7,138	7,392	6,551	5,060	3,895	10,446	68,583
	70 - 74.9	215	14,549	5,463	5,383	6,221	6,049	4,501	3,618	7,977	53,976
	75 - 79.9	336	19,944	9,234	9,493	10,401	9,700	7,802	6,288	13,048	86,246
	80.0	961	32,646	23,717	26,238	30,428	31,403	26,429	22,254	47,383	241,459
	80.1 - 84.9	18	8,203	2,288	2,171	1,631	1,161	792	576	975	17,815
	85 - 89.9	54	19,296	5,332	4,886	3,932	2,790	1,893	1,364	2,230	41,777
	90.0	85	17,561	6,224	5,913	5,261	4,341	3,110	2,268	4,254	49,017
	90.1 - 94.9	18	3,355	1,785	1,511	1,248	1,055	839	643	1,096	11,550
	95 - 97.4	71	7,019	4,316	3,410	2,786	2,476	2,133	1,642	3,206	27,059
	97.5 - 104.9	91	9,043	4,588	3,940	3,295	2,727	2,369	2,093	3,679	31,825
	105 +	0	5	6	3	7	36	29	59	93	238
Total	2,533	176,866	79,366	79,329	82,378	77,670	63,049	50,984	116,032	728,207	

Private-Label MBS-Financed ARMs, 2006											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	0	0	0	0	0	0	0	0	1	
	0 - 59.9	320	33,233	5,923	5,699	5,631	5,368	5,028	4,374	16,426	82,002
	60 - 69.9	290	37,193	6,887	6,921	6,973	6,485	5,564	4,486	11,659	86,458
	70 - 74.9	313	30,429	6,768	7,230	8,158	8,217	6,992	5,696	11,935	85,738
	75 - 79.9	481	45,246	13,878	15,404	16,493	16,030	13,408	10,665	21,831	153,436
	80.0	1,162	133,727	72,338	78,131	77,178	67,361	52,560	41,335	76,515	600,307
	80.1 - 84.9	17	16,113	3,063	2,182	1,683	1,088	763	535	816	26,260
	85 - 89.9	133	55,736	9,079	7,192	5,802	3,798	2,658	1,876	3,062	89,336
	90.0	48	67,497	16,170	13,041	11,198	8,121	5,585	3,960	6,768	132,388
	90.1 - 94.9	7	6,055	2,044	1,605	1,080	1,078	837	591	988	14,285
	95 - 97.4	50	31,598	8,976	6,621	4,914	4,165	3,358	2,394	4,146	66,222
	97.5 - 104.9	48	22,474	10,844	10,213	6,390	4,973	3,995	3,040	5,545	67,522
	105 +	0	5	2	1	0	58	48	31	71	216
Total	2,869	479,306	155,972	154,240	145,500	126,742	100,796	78,983	159,763	1,404,171	

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-7: Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (Loan Count) (Continued)

Enterprise-Acquired FRMs, 2007										
LTV Bucket (%)	FICO Bucket									Total
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
Missing	3	1	1	1	5	2	3	3	24	43
0 - 59.9	1,015	54,052	27,766	36,502	49,225	63,511	73,249	77,588	476,330	859,238
60 - 69.9	526	44,480	22,497	29,219	36,801	44,877	48,414	49,593	221,781	498,188
70 - 74.9	417	39,068	19,236	24,386	29,898	35,612	37,251	37,726	143,002	366,596
75 - 79.9	502	34,409	22,505	31,830	44,346	56,319	59,103	61,015	204,577	514,606
80.0	1,463	62,357	45,965	65,759	97,282	126,917	137,039	140,841	515,345	1,192,968
80.1 - 84.9	49	5,787	3,982	5,029	5,638	5,948	5,299	4,963	13,964	50,659
85 - 89.9	139	17,345	12,189	15,126	17,583	18,416	16,358	15,113	41,745	154,014
90.0	381	22,893	17,411	23,036	29,963	34,454	32,339	30,316	84,604	275,397
90.1 - 94.9	102	4,926	4,077	5,252	5,667	6,277	5,672	5,380	15,293	52,646
95 - 97.4	530	26,769	15,550	20,122	23,325	30,690	29,358	27,175	73,595	247,114
97.5 - 104.9	3,515	103,557	69,237	72,236	67,752	61,326	51,342	45,224	94,547	568,736
105 +	10	160	73	97	125	145	133	167	376	1,286
Total	8,652	415,804	260,489	328,595	407,610	484,494	495,560	495,104	1,885,183	4,781,491

Enterprise-Acquired ARMs, 2007										
LTV Bucket (%)	FICO Bucket									Total
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
Missing	0	0	0	0	0	0	0	0	0	0
0 - 59.9	106	2,552	1,658	2,411	3,411	4,512	5,340	5,746	31,595	57,331
60 - 69.9	79	2,627	1,802	2,413	3,487	4,345	4,471	4,676	17,742	41,642
70 - 74.9	63	2,292	1,602	2,227	3,152	3,803	3,920	4,074	12,312	33,445
75 - 79.9	108	2,983	2,248	3,156	4,760	6,030	6,138	5,994	16,952	48,369
80.0	267	8,512	7,541	11,192	17,166	20,884	21,595	19,924	51,194	158,275
80.1 - 84.9	6	280	176	232	297	437	366	322	829	2,945
85 - 89.9	13	1,244	804	876	1,116	1,196	1,055	980	2,185	9,469
90.0	40	2,048	1,319	1,706	2,490	2,673	2,524	2,156	4,993	19,949
90.1 - 94.9	3	158	128	192	257	309	299	296	657	2,299
95 - 97.4	33	1,072	888	1,300	1,603	2,103	2,069	1,862	3,999	14,929
97.5 - 104.9	26	695	803	1,052	1,420	2,151	2,179	1,831	3,125	13,282
105 +	0	4	2	3	6	5	15	14	22	71
Total	744	24,467	18,971	26,760	39,165	48,448	49,971	47,875	145,605	402,006

Private-Label MBS-Financed FRMs, 2007										
LTV Bucket (%)	FICO Bucket									Total
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
Missing	0	0	0	0	0	0	0	0	0	0
0 - 59.9	113	7,421	2,665	2,888	3,443	3,456	3,238	2,400	9,704	35,328
60 - 69.9	62	6,430	2,117	2,040	2,260	2,226	1,847	1,387	4,614	22,983
70 - 74.9	52	4,642	1,478	1,383	1,745	1,598	1,271	1,059	3,028	16,256
75 - 79.9	75	6,045	2,308	2,434	2,963	3,035	2,428	1,906	4,842	26,036
80.0	159	7,629	4,654	5,275	6,817	7,967	6,592	5,600	14,513	59,206
80.1 - 84.9	2	2,332	667	549	465	381	267	192	376	5,231
85 - 89.9	9	5,742	1,671	1,443	1,278	932	708	479	1,019	13,281
90.0	16	5,174	1,793	1,713	1,556	1,445	916	656	1,519	14,788
90.1 - 94.9	0	877	407	439	388	383	329	233	521	3,577
95 - 97.4	14	2,369	1,171	1,030	817	992	949	742	1,362	9,446
97.5 - 104.9	6	2,217	1,283	1,231	1,260	1,323	1,082	1,253	2,388	12,043
105 +	0	1	0	0	0	3	2	2	2	10
Total	508	50,879	20,214	20,425	22,992	23,741	19,629	15,909	43,888	218,185

Private-Label MBS-Financed ARMs, 2007										
LTV Bucket (%)	FICO Bucket									Total
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
Missing	0	0	0	0	0	0	0	0	0	0
0 - 59.9	60	6,319	1,237	1,293	1,489	1,406	1,548	1,276	5,085	19,713
60 - 69.9	61	7,044	1,412	1,462	1,706	1,649	1,566	1,283	3,601	19,784
70 - 74.9	85	5,560	1,286	1,375	1,798	1,922	1,731	1,380	3,302	18,439
75 - 79.9	113	7,787	2,461	2,925	3,746	3,571	3,099	2,527	5,638	31,867
80.0	249	13,626	7,802	9,974	12,486	11,761	9,753	7,675	15,902	89,228
80.1 - 84.9	8	2,943	615	552	453	325	297	171	411	5,775
85 - 89.9	25	9,855	2,174	1,808	1,801	1,264	955	671	1,290	19,843
90.0	6	10,984	3,435	3,224	3,198	2,504	1,805	1,281	2,430	28,867
90.1 - 94.9	3	1,092	446	436	342	442	349	223	424	3,757
95 - 97.4	5	5,793	2,063	1,710	1,243	1,430	1,205	922	1,625	15,996
97.5 - 104.9	3	2,654	1,618	1,713	1,870	1,285	1,042	1,308	2,824	14,317
105 +	0	0	0	0	0	3	3	1	0	7
Total	618	73,657	24,549	26,472	30,132	27,562	23,353	18,718	42,532	267,593

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-7: Single-Family Mortgages Originated from 2001 through 2008 and Acquired by the Enterprises or Financed with Private-Label MBS by Loan-to-Value Ratio and Borrower FICO Score at Origination (Loan Count) (Continued)

Enterprise-Acquired FRMs, 2008											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	5	0	1	1	2	3	4	1	23	40
	0 - 59.9	692	27,638	17,659	25,429	36,622	51,723	63,959	71,754	525,073	820,549
	60 - 69.9	426	20,923	13,485	19,342	27,032	35,621	42,243	47,791	261,661	468,524
	70 - 74.9	687	16,918	10,678	15,125	20,788	27,309	30,913	35,759	170,686	328,863
	75 - 79.9	356	12,679	9,585	15,199	24,334	36,095	42,080	46,681	217,602	404,611
	80.0	868	23,510	17,737	27,832	44,579	65,366	79,776	88,252	427,537	775,457
	80.1 - 84.9	26	1,414	1,323	2,059	3,055	4,281	4,593	4,968	17,024	38,743
	85 - 89.9	85	4,186	4,410	6,701	10,363	15,193	16,103	17,613	58,930	133,584
	90.0	244	5,898	6,740	10,744	17,903	28,206	30,304	33,342	113,885	247,266
	90.1 - 94.9	25	1,169	1,312	2,199	3,157	4,530	4,510	4,880	16,177	37,959
	95 - 97.4	278	7,583	7,538	11,254	15,748	22,842	23,182	25,174	79,013	192,612
	97.5 - 104.9	316	4,682	6,961	8,708	10,719	14,546	13,367	12,998	31,511	103,808
	105 +	10	140	83	110	185	198	174	226	642	1,768
	Total	4,018	126,740	97,512	144,703	214,487	305,913	351,208	389,439	1,919,764	3,553,784

Enterprise-Acquired ARMs, 2008											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	0	0	0	0	0	0	0	0	0	0
	0 - 59.9	45	492	514	891	1,599	2,679	3,772	4,330	30,995	45,317
	60 - 69.9	21	453	441	717	1,346	2,089	2,618	3,261	16,996	27,942
	70 - 74.9	18	321	332	558	1,054	1,610	1,995	2,494	10,999	19,381
	75 - 79.9	11	231	223	482	1,082	2,038	2,411	3,040	12,973	22,491
	80.0	37	310	364	727	1,586	3,051	3,783	4,755	20,887	35,500
	80.1 - 84.9	0	33	30	59	135	249	279	314	1,036	2,135
	85 - 89.9	3	90	104	188	404	731	911	1,008	3,108	6,547
	90.0	8	135	143	293	569	1,228	1,439	1,687	5,487	10,989
	90.1 - 94.9	1	11	13	32	86	159	188	196	609	1,295
	95 - 97.4	8	47,184	80	165	365	733	852	927	3,011	6,188
	97.5 - 104.9	1	17	38	52	98	150	152	166	412	1,086
	105 +	0	0	1	2	5	13	17	18	65	121
	Total	153	2,140	2,283	4,166	8,329	14,730	18,417	22,196	106,578	178,992

Private-Label MBS-Financed FRMs, 2008											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	0	0	0	0	0	0	0	0	0	0
	0 - 59.9	0	1	0	2	3	4	3	8	24	45
	60 - 69.9	0	0	1	2	5	1	3	3	21	36
	70 - 74.9	0	0	0	0	1	2	3	3	11	20
	75 - 79.9	0	2	2	0	1	4	7	5	18	39
	80.0	0	3	0	0	3	3	10	8	50	77
	80.1 - 84.9	0	0	3	0	0	0	2	0	2	7
	85 - 89.9	0	0	1	0	2	4	1	6	7	21
	90.0	0	1	2	0	4	0	2	8	17	31
	90.1 - 94.9	0	0	1	1	1	3	2	3	9	20
	95 - 97.4	0	2	1	0	0	1	3	2	8	17
	97.5 - 104.9	0	3	0	2	1	3	1	0	3	13
	105 +	0	0	0	0	0	0	0	0	0	0
	Total	0	12	11	7	21	25	35	40	161	312

Private-Label MBS-Financed ARMs, 2008											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	0	0	0	0	0	0	0	0	0	0
	0 - 59.9	0	0	0	1	1	1	2	3	30	38
	60 - 69.9	0	0	0	1	1	2	1	6	23	34
	70 - 74.9	0	0	0	2	1	1	4	3	12	23
	75 - 79.9	0	0	0	1	3	7	8	3	25	47
	80.0	0	0	0	1	4	12	11	10	43	81
	80.1 - 84.9	0	0	0	1	1	0	0	0	2	4
	85 - 89.9	0	0	0	0	4	3	4	3	8	22
	90.0	0	0	0	0	2	1	4	3	7	17
	90.1 - 94.9	0	0	0	0	0	1	0	0	1	2
	95 - 97.4	0	0	0	0	0	3	3	1	4	11
	97.5 - 104.9	0	0	0	0	0	0	1	2	3	6
	105 +	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	7	17	31	37	33	155	280

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-8: Share of Single-Family Mortgages from Each Origination Year Acquired by the Enterprises or Financed with Private-Label MBS Represented by Each Combination of Loan-to-Value Ratio and Borrower FICO Score at Origination, 2001-2008 (Percent of Loan Count)

Enterprise-Acquired FRMs, 2001											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9		740 +
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.2%	0.7%	0.5%	0.7%	1.0%	1.4%	1.7%	2.1%	10.8%	19.0%
	60 - 69.9	0.1%	0.7%	0.5%	0.7%	0.9%	1.1%	1.3%	1.5%	5.8%	12.6%
	70 - 74.9	0.1%	0.6%	0.4%	0.6%	0.8%	0.9%	1.0%	1.2%	3.9%	9.5%
	75 - 79.9	0.1%	0.8%	0.7%	0.9%	1.2%	1.4%	1.6%	1.7%	5.1%	13.6%
	80.0	0.2%	1.1%	0.9%	1.4%	1.8%	2.2%	2.4%	2.6%	7.1%	19.6%
	80.1 - 84.9	0.0%	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.5%	1.7%
	85 - 89.9	0.0%	0.5%	0.3%	0.4%	0.5%	0.5%	0.6%	0.6%	1.3%	4.7%
	90.0	0.1%	0.5%	0.4%	0.5%	0.6%	0.7%	0.7%	0.7%	1.5%	5.8%
	90.1 - 94.9	0.0%	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.5%	1.8%
	95 - 97.4	0.1%	0.7%	0.5%	0.7%	0.7%	0.8%	0.7%	0.7%	1.5%	6.5%
	97.5 - 104.9	0.0%	0.2%	0.1%	0.2%	0.2%	0.3%	0.2%	0.2%	0.4%	1.8%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	0.8%	6.2%	4.6%	6.4%	8.2%	9.6%	10.7%	11.7%	38.3%	96.5%

Enterprise-Acquired ARMs, 2001											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9		740 +
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.6%
	60 - 69.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%
	70 - 74.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%
	75 - 79.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.5%
	80.0	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.9%
	80.1 - 84.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	85 - 89.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
	90.0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
	90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	95 - 97.4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
	97.5 - 104.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	0.0%	0.3%	0.2%	0.2%	0.3%	0.4%	0.4%	0.4%	1.3%	3.5%

Private-Label MBS-Financed FRMs, 2001											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9		740 +
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.2%	2.0%	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%	0.6%	4.6%
	60 - 69.9	0.1%	1.7%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.4%	3.7%
	70 - 74.9	0.1%	1.5%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%	0.3%	3.1%
	75 - 79.9	0.1%	2.3%	0.5%	0.4%	0.4%	0.4%	0.3%	0.2%	0.3%	4.9%
	80.0	0.2%	2.8%	0.8%	0.8%	0.7%	0.7%	0.5%	0.4%	0.6%	7.4%
	80.1 - 84.9	0.0%	0.8%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.1%	1.6%
	85 - 89.9	0.1%	2.5%	0.6%	0.5%	0.4%	0.3%	0.2%	0.1%	0.2%	4.7%
	90.0	0.1%	2.0%	0.6%	0.5%	0.5%	0.4%	0.2%	0.2%	0.3%	4.7%
	90.1 - 94.9	0.0%	0.3%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.9%
	95 - 97.4	0.0%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%	0.2%	0.3%	2.5%
	97.5 - 104.9	0.4%	0.5%	0.3%	0.3%	0.2%	0.2%	0.4%	0.5%	0.9%	3.8%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.4%
	Total	1.4%	16.8%	4.4%	4.0%	3.4%	3.2%	2.6%	2.3%	4.1%	42.2%

Private-Label MBS-Financed ARMs, 2001											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9		740 +
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.2%	2.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	3.2%
	60 - 69.9	0.2%	3.1%	0.3%	0.2%	0.1%	0.1%	0.1%	0.0%	0.1%	4.2%
	70 - 74.9	0.2%	2.9%	0.3%	0.2%	0.1%	0.1%	0.1%	0.0%	0.1%	4.0%
	75 - 79.9	0.3%	5.1%	0.6%	0.5%	0.3%	0.2%	0.1%	0.1%	0.2%	7.3%
	80.0	0.5%	8.6%	1.5%	1.2%	0.9%	0.6%	0.4%	0.3%	0.3%	14.3%
	80.1 - 84.9	0.1%	1.4%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	2.0%
	85 - 89.9	0.3%	7.1%	0.9%	0.6%	0.4%	0.2%	0.1%	0.1%	0.1%	9.7%
	90.0	0.2%	5.7%	1.2%	0.8%	0.5%	0.3%	0.1%	0.1%	0.1%	8.9%
	90.1 - 94.9	0.0%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.6%
	95 - 97.4	0.0%	1.1%	0.7%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	2.9%
	97.5 - 104.9	0.0%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.6%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	1.9%	37.6%	6.0%	4.3%	2.8%	1.8%	1.2%	0.8%	1.3%	57.8%

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-8: Share of Single-Family Mortgages from Each Origination Year Acquired by the Enterprises or Financed with Private-Label MBS Represented by Each Combination of Loan-to-Value Ratio and Borrower FICO Score at Origination, 2001-2008 (Percent of Loan Count) (Continued)

Enterprise-Acquired FRMs, 2002											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.2%	0.7%	0.5%	0.8%	1.1%	1.6%	2.1%	2.5%	14.4%	23.9%
	60 - 69.9	0.1%	0.7%	0.5%	0.6%	0.9%	1.1%	1.4%	1.6%	6.5%	13.4%
	70 - 74.9	0.1%	0.6%	0.4%	0.6%	0.7%	0.9%	1.0%	1.1%	4.0%	9.4%
	75 - 79.9	0.1%	0.7%	0.6%	0.8%	1.1%	1.3%	1.4%	1.6%	4.8%	12.3%
	80.0	0.1%	0.9%	0.8%	1.1%	1.5%	1.8%	2.0%	2.2%	6.1%	16.6%
	80.1 - 84.9	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.4%	1.4%
	85 - 89.9	0.0%	0.4%	0.3%	0.3%	0.4%	0.4%	0.4%	0.4%	0.9%	3.5%
	90.0	0.0%	0.4%	0.3%	0.4%	0.5%	0.5%	0.5%	0.5%	1.1%	4.3%
	90.1 - 94.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	1.3%
	95 - 97.4	0.0%	0.5%	0.4%	0.5%	0.5%	0.5%	0.5%	1.0%	4.4%	13.3%
	97.5 - 104.9	0.0%	0.3%	0.2%	0.2%	0.2%	0.3%	0.2%	0.2%	0.4%	2.0%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.7%	5.4%	3.9%	5.6%	7.3%	8.7%	10.0%	10.9%	40.0%	92.5%	

Enterprise-Acquired ARMs, 2002											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.8%	1.4%
	60 - 69.9	0.0%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.4%	0.9%
	70 - 74.9	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.3%	0.8%
	75 - 79.9	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	1.1%
	80.0	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.6%	1.8%
	80.1 - 84.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	85 - 89.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%
	90.0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%
	90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	95 - 97.4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.4%
	97.5 - 104.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.1%	0.4%	0.3%	0.5%	0.7%	0.8%	0.9%	1.0%	2.9%	7.5%	

Private-Label MBS-Financed FRMs, 2002											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	1.5%	0.3%	0.3%	0.3%	0.4%	0.3%	0.3%	0.9%	4.5%
	60 - 69.9	0.0%	1.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.5%	3.6%
	70 - 74.9	0.0%	1.1%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.3%	2.8%
	75 - 79.9	0.0%	1.5%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.5%	4.2%
	80.0	0.1%	2.0%	0.8%	0.8%	0.7%	0.7%	0.6%	0.5%	0.9%	7.0%
	80.1 - 84.9	0.0%	0.5%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	1.2%
	85 - 89.9	0.0%	1.5%	0.4%	0.4%	0.3%	0.3%	0.2%	0.1%	0.2%	3.4%
	90.0	0.0%	1.2%	0.5%	0.5%	0.4%	0.4%	0.3%	0.2%	0.4%	4.0%
	90.1 - 94.9	0.0%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.8%
	95 - 97.4	0.0%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%	0.3%	2.4%
	97.5 - 104.9	0.1%	0.5%	0.3%	0.3%	0.3%	0.2%	0.3%	0.4%	0.8%	3.4%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.4%
Total	0.5%	11.7%	4.0%	3.9%	3.5%	3.4%	2.9%	2.6%	5.1%	37.6%	

Private-Label MBS-Financed ARMs, 2002											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.1%	2.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.6%	3.8%
	60 - 69.9	0.1%	3.0%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.3%	4.4%
	70 - 74.9	0.0%	2.9%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.3%	4.2%
	75 - 79.9	0.1%	4.8%	0.6%	0.5%	0.4%	0.3%	0.2%	0.2%	0.4%	7.5%
	80.0	0.2%	8.1%	1.9%	1.6%	1.3%	0.9%	0.7%	0.5%	0.9%	16.0%
	80.1 - 84.9	0.0%	1.5%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	2.2%
	85 - 89.9	0.0%	6.8%	0.9%	0.6%	0.4%	0.2%	0.1%	0.1%	0.1%	9.3%
	90.0	0.0%	5.7%	1.2%	0.9%	0.5%	0.3%	0.2%	0.1%	0.2%	9.2%
	90.1 - 94.9	0.0%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.8%
	95 - 97.4	0.0%	1.2%	0.7%	0.5%	0.4%	0.2%	0.2%	0.1%	0.1%	3.5%
	97.5 - 104.9	0.0%	0.5%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	1.8%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.5%	37.0%	6.8%	5.3%	3.7%	2.6%	1.9%	1.5%	3.1%	62.4%	

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-8: Share of Single-Family Mortgages from Each Origination Year Acquired by the Enterprises or Financed with Private-Label MBS Represented by Each Combination of Loan-to-Value Ratio and Borrower FICO Score at Origination, 2001-2008 (Percent of Loan Count) (Continued)

Enterprise-Acquired FRMs, 2003											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.3%	0.7%	0.6%	0.9%	1.3%	1.8%	2.4%	2.9%	17.3%	28.1%
	60 - 69.9	0.2%	0.6%	0.5%	0.7%	1.0%	1.3%	1.5%	1.7%	7.3%	14.8%
	70 - 74.9	0.1%	0.5%	0.4%	0.6%	0.8%	0.9%	1.1%	1.2%	4.2%	9.7%
	75 - 79.9	0.1%	0.5%	0.5%	0.7%	1.0%	1.2%	1.3%	1.5%	4.7%	11.5%
	80.0	0.2%	0.6%	0.5%	0.9%	1.2%	1.5%	1.7%	1.8%	5.4%	13.8%
	80.1 - 84.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.4%	1.4%
	85 - 89.9	0.0%	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%	0.4%	0.9%	3.0%
	90.0	0.0%	0.2%	0.2%	0.3%	0.4%	0.4%	0.4%	0.4%	0.9%	3.1%
	90.1 - 94.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	1.1%
	95 - 97.4	0.0%	0.3%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.7%	2.9%
	97.5 - 104.9	0.0%	0.3%	0.2%	0.2%	0.3%	0.2%	0.2%	0.2%	0.4%	2.1%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.2%	4.1%	3.4%	5.0%	6.7%	8.3%	9.6%	10.7%	42.6%	91.5%	

Enterprise-Acquired ARMs, 2003											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	1.0%	1.7%
	60 - 69.9	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.5%	1.1%
	70 - 74.9	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.9%
	75 - 79.9	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%	1.2%
	80.0	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%	0.8%	2.1%
	80.1 - 84.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	85 - 89.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%
	90.0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%
	90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	95 - 97.4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.4%
	97.5 - 104.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.3%	0.4%	0.3%	0.5%	0.7%	0.8%	1.0%	1.0%	3.5%	8.5%	

Private-Label MBS-Financed FRMs, 2003											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	1.4%	0.4%	0.4%	0.5%	0.5%	0.6%	0.5%	1.8%	6.2%
	60 - 69.9	0.0%	1.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.9%	4.7%	4.7%
	70 - 74.9	0.0%	1.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.5%	3.4%	3.4%
	75 - 79.9	0.0%	1.4%	0.5%	0.4%	0.4%	0.5%	0.4%	0.3%	0.6%	4.5%
	80.0	0.0%	1.7%	0.7%	0.7%	0.7%	0.7%	0.6%	0.5%	1.1%	6.9%
	80.1 - 84.9	0.0%	0.5%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	1.4%	1.4%
	85 - 89.9	0.0%	1.3%	0.5%	0.4%	0.4%	0.3%	0.2%	0.2%	0.2%	3.5%
	90.0	0.0%	1.1%	0.5%	0.5%	0.5%	0.4%	0.3%	0.3%	0.5%	4.0%
	90.1 - 94.9	0.0%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.9%	0.9%
	95 - 97.4	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	2.4%
	97.5 - 104.9	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.7%	2.9%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.3%
Total	0.2%	10.7%	4.1%	4.1%	4.1%	4.0%	3.7%	3.2%	7.0%	41.0%	

Private-Label MBS-Financed ARMs, 2003											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.1%	1.8%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.8%	3.6%
	60 - 69.9	0.0%	2.4%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.4%	3.9%
	70 - 74.9	0.0%	2.3%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.3%	3.7%
	75 - 79.9	0.0%	3.6%	0.5%	0.4%	0.4%	0.4%	0.3%	0.3%	0.6%	6.6%
	80.0	0.1%	5.7%	1.6%	1.7%	1.5%	1.3%	1.0%	0.8%	1.4%	15.0%
	80.1 - 84.9	0.0%	1.4%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	2.1%
	85 - 89.9	0.0%	4.6%	0.7%	0.5%	0.3%	0.2%	0.1%	0.1%	0.1%	6.8%
	90.0	0.0%	4.5%	1.0%	0.8%	0.5%	0.3%	0.2%	0.1%	0.2%	7.9%
	90.1 - 94.9	0.0%	0.4%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.1%	1.1%
	95 - 97.4	0.0%	1.5%	0.8%	0.6%	0.4%	0.3%	0.2%	0.1%	0.2%	4.1%
	97.5 - 104.9	0.0%	1.5%	0.8%	0.6%	0.4%	0.3%	0.2%	0.2%	0.2%	4.2%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.3%	29.7%	6.4%	5.6%	4.4%	3.4%	2.7%	2.1%	4.4%	59.0%	

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-8: Share of Single-Family Mortgages from Each Origination Year Acquired by the Enterprises or Financed with Private-Label MBS Represented by Each Combination of Loan-to-Value Ratio and Borrower FICO Score at Origination, 2001-2008 (Percent of Loan Count) (Continued)

Enterprise-Acquired FRMs, 2004											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9		740 +
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.2%	0.9%	0.6%	0.9%	1.2%	1.6%	1.9%	2.1%	11.4%	20.8%
	60 - 69.9	0.1%	0.7%	0.5%	0.7%	0.9%	1.1%	1.2%	1.3%	4.8%	11.2%
	70 - 74.9	0.1%	0.6%	0.4%	0.5%	0.7%	0.8%	0.8%	0.9%	2.8%	7.5%
	75 - 79.9	0.1%	0.6%	0.5%	0.6%	0.8%	1.0%	1.0%	1.1%	3.2%	8.9%
	80.0	0.2%	0.8%	0.7%	1.1%	1.6%	1.9%	2.2%	2.4%	7.3%	18.3%
	80.1 - 84.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	1.0%
	85 - 89.9	0.0%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.7%	2.5%
	90.0	0.0%	0.3%	0.2%	0.3%	0.4%	0.4%	0.4%	0.5%	1.1%	3.7%
	90.1 - 94.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.8%
	95 - 97.4	0.1%	0.4%	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%	0.9%	3.5%
	97.5 - 104.9	0.1%	0.6%	0.4%	0.5%	0.5%	0.4%	0.4%	0.3%	0.7%	4.0%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	1.0%	5.3%	4.0%	5.5%	7.0%	8.1%	8.8%	9.3%	33.2%	82.2%

Enterprise-Acquired ARMs, 2004											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9		740 +
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%	1.5%	2.7%
	60 - 69.9	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.8%	2.0%
	70 - 74.9	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.6%	1.6%
	75 - 79.9	0.0%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.3%	0.8%	2.1%
	80.0	0.1%	0.1%	0.2%	0.3%	0.5%	0.7%	0.9%	1.0%	2.7%	6.5%
	80.1 - 84.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
	85 - 89.9	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.5%
	90.0	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.9%
	90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
	95 - 97.4	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.8%
	97.5 - 104.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.5%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	0.3%	0.7%	0.7%	1.1%	1.6%	1.9%	2.2%	2.3%	7.1%	17.8%

Private-Label MBS-Financed FRMs, 2004											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9		740 +
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.1%	1.1%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.8%	3.8%
	60 - 69.9	0.0%	1.0%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.5%	3.0%
	70 - 74.9	0.0%	0.7%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.3%	2.2%
	75 - 79.9	0.1%	1.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.5%	3.3%
	80.0	0.1%	1.3%	0.5%	0.6%	0.7%	0.7%	0.7%	0.6%	1.2%	6.3%
	80.1 - 84.9	0.0%	0.4%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.9%
	85 - 89.9	0.0%	0.9%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	2.2%
	90.0	0.1%	0.7%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%	2.6%
	90.1 - 94.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.5%
	95 - 97.4	0.0%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%	1.3%
	97.5 - 104.9	0.0%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	1.5%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	Total	0.5%	7.4%	2.8%	2.8%	2.9%	2.7%	2.4%	2.0%	4.3%	27.8%

Private-Label MBS-Financed ARMs, 2004											
		FICO Bucket								Total	
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9		740 +
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	1.9%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.9%	4.1%
	60 - 69.9	0.0%	2.5%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.6%	4.6%
	70 - 74.9	0.0%	2.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.5%	4.5%
	75 - 79.9	0.1%	3.4%	0.6%	0.6%	0.7%	0.7%	0.6%	0.5%	1.1%	8.4%
	80.0	0.2%	6.5%	2.5%	2.9%	2.8%	2.5%	2.1%	1.8%	3.3%	24.5%
	80.1 - 84.9	0.0%	1.4%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.1%	2.1%
	85 - 89.9	0.0%	4.2%	0.6%	0.5%	0.4%	0.2%	0.2%	0.1%	0.2%	6.4%
	90.0	0.1%	4.5%	1.0%	0.8%	0.6%	0.4%	0.3%	0.2%	0.3%	8.2%
	90.1 - 94.9	0.0%	0.4%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.1%	1.2%
	95 - 97.4	0.0%	1.7%	0.8%	0.6%	0.4%	0.3%	0.2%	0.2%	0.2%	4.5%
	97.5 - 104.9	0.0%	1.1%	0.6%	0.6%	0.4%	0.3%	0.2%	0.2%	0.2%	3.7%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	0.5%	29.7%	7.4%	7.1%	6.3%	5.5%	4.5%	3.7%	7.4%	72.2%

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-8: Share of Single-Family Mortgages from Each Origination Year Acquired by the Enterprises or Financed with Private-Label MBS Represented by Each Combination of Loan-to-Value Ratio and Borrower FICO Score at Origination, 2001-2008 (Percent of Loan Count) (Continued)

Enterprise-Acquired FRMs, 2005											
	LTV Bucket (%)	FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0 - 59.9	0.1%	1.0%	0.6%	0.9%	1.2%	1.5%	1.8%	1.9%	11.1%	20.0%	
60 - 69.9	0.0%	0.8%	0.5%	0.7%	0.9%	1.0%	1.1%	1.2%	4.8%	10.9%	
70 - 74.9	0.0%	0.6%	0.4%	0.5%	0.7%	0.8%	0.8%	0.8%	2.9%	7.4%	
75 - 79.9	0.0%	0.5%	0.4%	0.6%	0.8%	1.0%	1.0%	1.0%	3.3%	8.6%	
80.0	0.0%	0.9%	0.8%	1.3%	2.0%	2.5%	2.7%	2.8%	9.7%	22.7%	
80.1 - 84.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.9%	
85 - 89.9	0.0%	0.2%	0.2%	0.2%	0.3%	0.3%	0.2%	0.2%	0.6%	2.2%	
90.0	0.0%	0.2%	0.2%	0.3%	0.4%	0.5%	0.5%	0.4%	1.2%	3.8%	
90.1 - 94.9	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.7%	
95 - 97.4	0.0%	0.3%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.9%	2.9%	
97.5 - 104.9	0.1%	0.6%	0.5%	0.6%	0.6%	0.5%	0.4%	0.4%	0.8%	4.5%	
105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Total	0.3%	5.3%	3.9%	5.5%	7.2%	8.5%	9.0%	9.2%	35.7%	84.5%	

Enterprise-Acquired ARMs, 2005											
	LTV Bucket (%)	FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
0 - 59.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	1.2%	2.2%	
60 - 69.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.7%	1.6%	
70 - 74.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.5%	1.3%	
75 - 79.9	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.6%	1.6%	
80.0	0.0%	0.2%	0.2%	0.4%	0.6%	0.9%	1.0%	1.0%	2.8%	7.0%	
80.1 - 84.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	
85 - 89.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	
90.0	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.7%	
90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	
95 - 97.4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.4%	
97.5 - 104.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	
105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Total	0.1%	0.6%	0.6%	0.9%	1.3%	1.8%	2.0%	2.0%	6.2%	15.5%	

Private-Label MBS-Financed FRMs, 2005											
	LTV Bucket (%)	FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
0 - 59.9	0.0%	0.9%	0.3%	0.3%	0.4%	0.4%	0.3%	0.3%	1.1%	4.1%	
60 - 69.9	0.0%	0.8%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.6%	3.0%	
70 - 74.9	0.0%	0.6%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	2.2%	
75 - 79.9	0.0%	0.8%	0.3%	0.3%	0.4%	0.4%	0.3%	0.3%	0.6%	3.4%	
80.0	0.1%	1.2%	0.7%	0.8%	1.0%	1.1%	1.0%	0.9%	2.1%	8.7%	
80.1 - 84.9	0.0%	0.3%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.8%	
85 - 89.9	0.0%	0.7%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	1.8%	
90.0	0.0%	0.6%	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%	2.1%	
90.1 - 94.9	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	
95 - 97.4	0.0%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.9%	
97.5 - 104.9	0.0%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.9%	
105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Total	0.2%	6.3%	2.7%	2.7%	3.0%	3.0%	2.6%	2.2%	5.4%	28.1%	

Private-Label MBS-Financed ARMs, 2005											
	LTV Bucket (%)	FICO Bucket									Total
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
0 - 59.9	0.0%	1.8%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.7%	3.9%	
60 - 69.9	0.0%	2.2%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.5%	4.4%	
70 - 74.9	0.0%	1.8%	0.3%	0.3%	0.4%	0.3%	0.3%	0.2%	0.5%	4.3%	
75 - 79.9	0.1%	2.9%	0.7%	0.7%	0.7%	0.7%	0.6%	0.5%	1.0%	7.9%	
80.0	0.1%	7.6%	3.6%	3.6%	3.5%	3.1%	2.4%	1.9%	3.7%	29.5%	
80.1 - 84.9	0.0%	1.1%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	1.7%	
85 - 89.9	0.0%	3.4%	0.6%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	5.3%	
90.0	0.0%	3.9%	0.9%	0.8%	0.6%	0.5%	0.3%	0.2%	0.3%	7.6%	
90.1 - 94.9	0.0%	0.3%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.8%	
95 - 97.4	0.0%	1.4%	0.5%	0.4%	0.3%	0.2%	0.2%	0.1%	0.2%	3.4%	
97.5 - 104.9	0.0%	1.0%	0.5%	0.5%	0.3%	0.3%	0.2%	0.1%	0.2%	3.1%	
105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Total	0.3%	27.3%	8.0%	7.5%	6.8%	6.0%	4.7%	3.7%	7.6%	71.9%	

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-8: Share of Single-Family Mortgages from Each Origination Year Acquired by the Enterprises or Financed with Private-Label MBS Represented by Each Combination of Loan-to-Value Ratio and Borrower FICO Score at Origination, 2001-2008 (Percent of Loan Count) (Continued)

Enterprise-Acquired FRMs, 2006											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	1.1%	0.6%	0.8%	1.1%	1.4%	1.6%	1.7%	9.7%	18.0%
	60 - 69.9	0.0%	0.8%	0.5%	0.6%	0.8%	0.9%	1.0%	1.0%	4.1%	9.7%
	70 - 74.9	0.0%	0.6%	0.4%	0.5%	0.6%	0.7%	0.7%	0.7%	2.6%	6.8%
	75 - 79.9	0.0%	0.5%	0.4%	0.6%	0.8%	1.0%	1.0%	1.0%	3.3%	8.6%
	80.0	0.0%	1.0%	1.0%	1.5%	2.4%	3.0%	3.3%	3.3%	11.2%	26.8%
	80.1 - 84.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.7%
	85 - 89.9	0.0%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.6%	2.1%
	90.0	0.0%	0.3%	0.2%	0.3%	0.4%	0.5%	0.5%	0.4%	1.2%	3.8%
	90.1 - 94.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.6%
	95 - 97.4	0.0%	0.3%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.8%	2.8%
	97.5 - 104.9	0.1%	1.3%	0.8%	0.9%	0.8%	0.7%	0.6%	0.5%	1.1%	6.8%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.2%	6.3%	4.4%	5.8%	7.5%	8.9%	9.3%	9.4%	35.0%	86.8%	

Enterprise-Acquired ARMs, 2006											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	1.0%
	60 - 69.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%	1.3%
	70 - 74.9	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%	1.1%
	75 - 79.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.5%	1.3%
	80.0	0.0%	0.3%	0.3%	0.4%	0.7%	0.8%	0.9%	0.8%	2.1%	6.2%
	80.1 - 84.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	85 - 89.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
	90.0	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.5%
	90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	95 - 97.4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
	97.5 - 104.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.0%	0.7%	0.6%	0.8%	1.3%	1.6%	1.6%	1.6%	4.8%	13.2%	

Private-Label MBS-Financed FRMs, 2006											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
	0 - 59.9	0.0%	1.2%	0.4%	0.4%	0.5%	0.4%	0.4%	0.3%	1.0%	4.6%
	60 - 69.9	0.0%	1.0%	0.4%	0.3%	0.3%	0.3%	0.2%	0.2%	0.5%	3.2%
	70 - 74.9	0.0%	0.7%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.4%	2.5%
	75 - 79.9	0.0%	0.9%	0.4%	0.4%	0.5%	0.5%	0.4%	0.3%	0.6%	4.0%
	80.0	0.0%	1.5%	1.1%	1.2%	1.4%	1.5%	1.2%	1.0%	2.2%	11.3%
	80.1 - 84.9	0.0%	0.4%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.8%
	85 - 89.9	0.0%	0.9%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	2.0%
	90.0	0.0%	0.8%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.2%	2.3%
	90.1 - 94.9	0.0%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.5%
	95 - 97.4	0.0%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	1.3%
	97.5 - 104.9	0.0%	0.4%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%	1.5%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.1%	8.3%	3.7%	3.7%	3.9%	3.6%	3.0%	2.4%	5.4%	34.1%	

Private-Label MBS-Financed ARMs, 2006											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
	0 - 59.9	0.0%	1.6%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.8%	3.8%
	60 - 69.9	0.0%	1.7%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.5%	4.1%
	70 - 74.9	0.0%	1.4%	0.3%	0.3%	0.4%	0.4%	0.3%	0.3%	0.6%	4.0%
	75 - 79.9	0.0%	2.1%	0.7%	0.7%	0.8%	0.8%	0.6%	0.5%	1.0%	7.2%
	80.0	0.1%	6.3%	3.4%	3.7%	3.6%	3.2%	2.5%	1.9%	3.6%	28.2%
	80.1 - 84.9	0.0%	0.8%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	1.2%
	85 - 89.9	0.0%	2.6%	0.4%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%	4.2%
	90.0	0.0%	3.2%	0.8%	0.6%	0.5%	0.4%	0.3%	0.2%	0.3%	6.2%
	90.1 - 94.9	0.0%	0.3%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.7%
	95 - 97.4	0.0%	1.5%	0.4%	0.3%	0.2%	0.2%	0.2%	0.1%	0.2%	3.1%
	97.5 - 104.9	0.0%	1.1%	0.5%	0.5%	0.3%	0.2%	0.2%	0.1%	0.3%	3.2%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.1%	22.5%	7.3%	7.2%	6.8%	5.9%	4.7%	3.7%	7.5%	65.9%	

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-8: Share of Single-Family Mortgages from Each Origination Year Acquired by the Enterprises or Financed with Private-Label MBS Represented by Each Combination of Loan-to-Value Ratio and Borrower FICO Score at Origination, 2001-2008 (Percent of Loan Count) (Continued)

Enterprise-Acquired FRMs, 2007											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	1.0%	0.5%	0.7%	0.9%	1.2%	1.4%	1.5%	9.2%	16.6%
	60 - 69.9	0.0%	0.9%	0.4%	0.6%	0.7%	0.9%	0.9%	1.0%	4.3%	9.6%
	70 - 74.9	0.0%	0.8%	0.4%	0.5%	0.6%	0.7%	0.7%	0.7%	2.8%	7.1%
	75 - 79.9	0.0%	0.7%	0.4%	0.6%	0.9%	1.1%	1.1%	1.2%	3.9%	9.9%
	80.0	0.0%	1.2%	0.9%	1.3%	1.9%	2.4%	2.6%	2.7%	9.9%	23.0%
	80.1 - 84.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	1.0%
	85 - 89.9	0.0%	0.3%	0.2%	0.3%	0.3%	0.4%	0.3%	0.3%	0.8%	3.0%
	90.0	0.0%	0.4%	0.3%	0.4%	0.6%	0.7%	0.6%	0.6%	1.6%	5.3%
	90.1 - 94.9	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	1.0%
	95 - 97.4	0.0%	0.5%	0.3%	0.4%	0.4%	0.6%	0.6%	0.5%	1.4%	4.8%
	97.5 - 104.9	0.1%	2.0%	1.3%	1.4%	1.3%	1.2%	1.0%	0.9%	1.8%	11.0%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.2%	8.0%	5.0%	6.3%	7.9%	9.3%	9.6%	9.6%	36.4%	92.2%	

Enterprise-Acquired ARMs, 2007												
		FICO Bucket										
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
	0 - 59.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.6%	1.1%
	60 - 69.9	0.0%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.8%
	70 - 74.9	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.6%
	75 - 79.9	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.9%
	80.0	0.0%	0.2%	0.1%	0.2%	0.3%	0.4%	0.4%	0.4%	1.0%	3.1%	
	80.1 - 84.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	85 - 89.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
	90.0	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.4%	
	90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	95 - 97.4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	
	97.5 - 104.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Total	0.0%	0.5%	0.4%	0.5%	0.8%	0.9%	1.0%	0.9%	2.8%	7.8%		

Private-Label MBS-Financed FRMs, 2007											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	1.5%	0.5%	0.6%	0.7%	0.7%	0.7%	0.5%	2.0%	7.3%
	60 - 69.9	0.0%	1.3%	0.4%	0.4%	0.5%	0.5%	0.4%	0.3%	0.9%	4.7%
	70 - 74.9	0.0%	1.0%	0.3%	0.3%	0.4%	0.3%	0.3%	0.2%	0.6%	3.3%
	75 - 79.9	0.0%	1.2%	0.5%	0.5%	0.6%	0.6%	0.5%	0.4%	1.0%	5.4%
	80.0	0.0%	1.6%	1.0%	1.1%	1.4%	1.6%	1.4%	1.2%	3.0%	12.2%
	80.1 - 84.9	0.0%	0.5%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	1.1%
	85 - 89.9	0.0%	1.2%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.2%	2.7%
	90.0	0.0%	1.1%	0.4%	0.4%	0.3%	0.3%	0.2%	0.1%	0.3%	3.0%
	90.1 - 94.9	0.0%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.7%
	95 - 97.4	0.0%	0.5%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	1.9%
	97.5 - 104.9	0.0%	0.5%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.5%	2.5%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.1%	10.5%	4.2%	4.2%	4.7%	4.9%	4.0%	3.3%	9.0%	44.9%	

Private-Label MBS-Financed ARMs, 2007											
		FICO Bucket									
		Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	Total
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	1.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	1.0%	4.1%
	60 - 69.9	0.0%	1.5%	0.3%	0.3%	0.4%	0.3%	0.3%	0.3%	0.7%	4.1%
	70 - 74.9	0.0%	1.1%	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%	0.7%	3.8%
	75 - 79.9	0.0%	1.6%	0.5%	0.6%	0.8%	0.7%	0.6%	0.5%	1.2%	6.6%
	80.0	0.1%	2.8%	1.6%	2.1%	2.6%	2.4%	2.0%	1.6%	3.3%	18.4%
	80.1 - 84.9	0.0%	0.6%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	1.2%
	85 - 89.9	0.0%	2.0%	0.4%	0.4%	0.4%	0.3%	0.2%	0.1%	0.3%	4.1%
	90.0	0.0%	2.3%	0.7%	0.7%	0.7%	0.5%	0.4%	0.3%	0.5%	5.9%
	90.1 - 94.9	0.0%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.8%
	95 - 97.4	0.0%	1.2%	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%	0.3%	3.3%
	97.5 - 104.9	0.0%	0.5%	0.3%	0.4%	0.4%	0.3%	0.2%	0.3%	0.6%	2.9%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.1%	15.2%	5.1%	5.4%	6.2%	5.7%	4.8%	3.9%	8.8%	55.1%	

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)

Appendix Table B-8: Share of Single-Family Mortgages from Each Origination Year Acquired by the Enterprises or Financed with Private-Label MBS Represented by Each Combination of Loan-to-Value Ratio and Borrower FICO Score at Origination, 2001-2008 (Percent of Loan Count) (Continued)

Enterprise-Acquired FRMs, 2008											
	FICO Bucket									Total	
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +		
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.7%	0.5%	0.7%	1.0%	1.4%	1.7%	1.9%	14.1%	22.0%
	60 - 69.9	0.0%	0.6%	0.4%	0.5%	0.7%	1.0%	1.1%	1.3%	7.0%	12.6%
	70 - 74.9	0.0%	0.5%	0.3%	0.4%	0.6%	0.7%	0.8%	1.0%	4.6%	8.8%
	75 - 79.9	0.0%	0.3%	0.3%	0.4%	0.7%	1.0%	1.1%	1.3%	5.8%	10.8%
	80.0	0.0%	0.6%	0.5%	0.7%	1.2%	1.8%	2.1%	2.4%	11.5%	20.8%
	80.1 - 84.9	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.5%	1.0%
	85 - 89.9	0.0%	0.1%	0.1%	0.2%	0.3%	0.4%	0.4%	0.5%	1.6%	3.6%
	90.0	0.0%	0.2%	0.2%	0.3%	0.5%	0.8%	0.8%	0.9%	3.1%	6.6%
	90.1 - 94.9	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%	1.0%
	95 - 97.4	0.0%	0.2%	0.2%	0.3%	0.4%	0.6%	0.7%	2.1%	5.2%	
	97.5 - 104.9	0.0%	0.1%	0.2%	0.2%	0.3%	0.4%	0.4%	0.3%	0.8%	2.8%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.1%	3.4%	2.6%	3.9%	5.7%	8.2%	9.4%	10.4%	51.4%	95.2%	

Enterprise-Acquired ARMs, 2008										
	FICO Bucket									Total
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.8%
	60 - 69.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.5%
	70 - 74.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%
	75 - 79.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.3%
	80.0	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.6%
	80.1 - 84.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	85 - 89.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	90.0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	95 - 97.4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
	97.5 - 104.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.0%	0.1%	0.1%	0.1%	0.2%	0.4%	0.5%	0.6%	2.9%	4.8%

Private-Label MBS-Financed FRMs, 2008										
	FICO Bucket									Total
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.2%	0.0%	0.3%	0.5%	0.7%	0.5%	1.4%	4.1%
	60 - 69.9	0.0%	0.0%	0.2%	0.3%	0.8%	0.2%	0.5%	0.5%	3.5%
	70 - 74.9	0.0%	0.0%	0.0%	0.0%	0.2%	0.3%	0.5%	0.5%	1.9%
	75 - 79.9	0.0%	0.3%	0.3%	0.0%	0.2%	0.7%	1.2%	0.8%	3.0%
	80.0	0.0%	0.5%	0.0%	0.0%	0.5%	0.5%	1.7%	1.4%	8.4%
	80.1 - 84.9	0.0%	0.0%	0.5%	0.0%	0.0%	0.0%	0.3%	0.0%	0.3%
	85 - 89.9	0.0%	0.0%	0.2%	0.0%	0.3%	0.7%	0.2%	1.0%	1.2%
	90.0	0.0%	0.2%	0.3%	0.0%	0.7%	0.0%	0.4%	0.3%	1.4%
	90.1 - 94.9	0.0%	0.0%	0.2%	0.2%	0.2%	0.5%	0.3%	0.5%	1.5%
	95 - 97.4	0.0%	0.3%	0.2%	0.0%	0.0%	0.2%	0.5%	0.3%	1.4%
	97.5 - 104.9	0.0%	0.5%	0.0%	0.3%	0.2%	0.5%	0.2%	0.0%	0.5%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.0%	2.0%	1.9%	1.2%	3.5%	4.2%	5.9%	6.8%	27.2%	52.7%

Private-Label MBS-Financed ARMs, 2008										
	FICO Bucket									Total
	Missing	0 - 619.9	620 - 639.9	640 - 659.9	660 - 679.9	680 - 699.9	700 - 719.9	720 - 739.9	740 +	
LTV Bucket (%)	Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0 - 59.9	0.0%	0.0%	0.0%	0.2%	0.2%	0.2%	0.3%	0.5%	5.1%
	60 - 69.9	0.0%	0.0%	0.0%	0.2%	0.2%	0.3%	0.2%	1.0%	3.9%
	70 - 74.9	0.0%	0.0%	0.0%	0.3%	0.2%	0.2%	0.7%	0.5%	2.0%
	75 - 79.9	0.0%	0.0%	0.0%	0.2%	0.5%	1.2%	1.4%	0.5%	4.2%
	80.0	0.0%	0.0%	0.0%	0.2%	0.7%	2.0%	1.9%	1.7%	7.3%
	80.1 - 84.9	0.0%	0.0%	0.0%	0.2%	0.2%	0.0%	0.0%	0.0%	0.3%
	85 - 89.9	0.0%	0.0%	0.0%	0.0%	0.7%	0.5%	0.7%	0.5%	1.4%
	90.0	0.0%	0.0%	0.0%	0.0%	0.3%	0.2%	0.7%	0.5%	1.2%
	90.1 - 94.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.2%
	95 - 97.4	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.2%	0.7%	1.9%
	97.5 - 104.9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.3%	0.5%
	105 +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.0%	0.0%	0.0%	1.2%	2.9%	5.2%	6.3%	5.6%	26.2%	47.3%

Source: FHFA (using data from Fannie Mae, Freddie Mac, and CoreLogic, Inc.)