



Fannie Mae Social Index Prepayment Chartbook

November 2022

Single-Family Capital Markets

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Introduction

In August 2022, Fannie Mae introduced a proposed methodology for single-family MBS social disclosure that aims to provide investors with insights into socially oriented lending activities. Following supportive feedback from the market, Fannie Mae, in conjunction with Freddie Mac, announced that it will begin publishing the pool-level Social Index disclosures for its Single-Family mortgage-backed securities (MBS).

Today, Fannie Mae posted a one-time historical file to provide the Social Criteria Share (SCS) and Social Density Score (SDS) for all active and inactive MBS pools issued since January 2010. Additionally, Fannie Mae announced that it intends to begin publishing the Social Index attributes for new issuances in December 2022.

Although the objective of the Social Index disclosures is to allow investors to identify pools with high concentrations of loans that meet certain social criteria, we recognize that MBS market participants will also seek to derive performance insights from these new attributes to support their decision-making, particularly if they begin to inform issuers' pooling behavior. We expect that market participants will use the forthcoming historical file to evaluate the prepayment behavior of pools with varying levels of SCS and SDS over time.

It is important to keep in mind that the prepayment behavior observed in these visualizations may be explained by loan attributes commonly used in prepayment models and not simply owing to the socially oriented lending activities captured by the new disclosures. Additionally, observed performance correlations may change in the future.

To assist market participants in their historical analysis, we have compiled this chartbook containing common visualizations of prepayment performance. The chartbook contains pool-level insights that market participants will be able to derive from the historical file published today. Please note that each section of the chartbook starts with an annotated slide to facilitate interpretation of the ensuing visualizations. Notes on methodology are found on these slides, as well.



Introduction

The chartbook is structured as follows:

- First, we provide an overview of where socially oriented lending activities have been concentrated historically.
- The subsequent sections contain the following common visualizations of prepayment performance:
 - **Time Series:** A temporal visualization of prepayments for a given MBS prefix/vintage/coupon cohort.
 - **S-curves:** A visualization of prepayments by the rate incentive experienced by borrowers during a given observation window for a given MBS prefix and seasoning cohort.
 - **Weighted Average Loan Age (WALA) Ramps:** A visualization of prepayment seasoning during a given observation window for a given MBS prefix and coupon cohort.

We have segmented the generic, non-specified portion of the MBS universe into groupings that are meant to isolate the prepayment behavior of MBS pools with increasing levels of SCS and SDS. Additionally, the prepayment behavior of 150K and 200K stories is shown in these visualizations to provide a familiar benchmark.

We hope that the new Social Index disclosures will enable investors to identify and invest in MBS pools containing loans made to borrowers meeting commonly accepted social criteria. We recognize that performance analysis is a key component of decision-making and expect the publication of this historical data to support market participants in this objective.

Please submit any questions through the Contact Form at [this link](#).



Glossary

AOLS: average original loan size

AW: appraisal waiver

CLTV: combined loan-to-value ratio

CPR: conditional prepayment rate

DTI: debt-to-income ratio

FL: 100% FL pool

INV: 100% investment property pool

LTV: loan-to-value ratio

Nonspec: short for “non-specified”, a generic pool of mortgages that would generally not qualify as a specified pool (defined below)

NY: 100% NY pool

PR: 100% PR pool

SCS: Social Criteria Share

SDS: Social Density Score

Spec: short for “specified pool”, a pool of mortgages comprised of loans that have favorable prepayment characteristics (loan balance, investment properties, FICO \leq 700, LTV \geq 95, investment property, NY/FL/TX/PR)

TPO: third-party originated (correspondent or broker)

TX: 100% TX pool

UPB: unpaid principal balance

WALA: weighted average loan age





SCS/SDS Concentration by Cohort



At Issuance, Prefix: ALL

Social Criteria Share

	NONSPEC	85K	110K	125K	150K	175K	200K	225K	250K	FICO<=700	LTV>=95	INV	NY	FL	TX	Total
2010	36%	65%	57%	54%	49%	43%				44%	43%	38%	43%	24%	25%	41%
2011	36%	64%	57%	53%	49%	47%				45%	45%	42%	34%	20%	21%	42%
2012	35%	64%	57%	52%	49%	43%				43%	49%	43%	49%	25%	25%	43%
2013	38%	65%	58%	53%	51%	47%				43%	53%	42%	47%	29%	25%	45%
2014	39%	66%	59%	56%	53%	49%				44%	59%	43%	45%	27%	29%	46%
2015	38%	68%	61%	59%	55%	50%	47%			42%	50%	42%	47%	27%	28%	45%
2016	36%	67%	61%	58%	55%	50%	46%			43%	49%	42%	38%	62%	39%	44%
2017	39%	71%	65%	63%	61%	57%	53%			45%	50%	43%	43%	79%	71%	48%
2018	42%	74%	70%	67%	66%	63%	59%			48%	57%	41%	49%	90%	97%	52%
2019	40%	73%	69%	67%	64%	62%	58%	58%		45%	56%	41%	46%	43%	67%	50%
2020	40%	72%	67%	63%	62%	58%	54%	55%	50%	44%	57%	44%	39%	45%	38%	47%
2021	45%	75%	70%	66%	64%	60%	57%	59%	58%	47%	62%	47%	44%	42%	43%	51%
2022	53%	80%	77%	75%	73%	71%	68%	68%	65%	52%	61%	49%	59%	45%	58%	59%
Total	39%	68%	62%	60%	57%	55%	56%	59%	59%	45%	53%	44%	44%	43%	43%	47%

Social Density Score

	NONSPEC	85K	110K	125K	150K	175K	200K	225K	250K	FICO<=700	LTV>=95	INV	NY	FL	TX	Total
2010	0.49	1.08	0.89	0.84	0.75	0.63				0.65	0.61	0.51	0.69	0.29	0.29	0.59
2011	0.50	1.05	0.89	0.81	0.75	0.71				0.67	0.65	0.57	0.50	0.26	0.26	0.61
2012	0.48	1.04	0.89	0.78	0.74	0.63				0.64	0.73	0.54	0.79	0.29	0.29	0.62
2013	0.53	1.07	0.92	0.82	0.80	0.71				0.62	0.82	0.54	0.76	0.38	0.29	0.67
2014	0.57	1.15	1.00	0.92	0.87	0.78				0.62	0.94	0.56	0.77	0.34	0.31	0.72
2015	0.53	1.17	1.02	0.96	0.89	0.78	0.72			0.56	0.78	0.52	0.76	0.34	0.32	0.68
2016	0.49	1.17	1.02	0.94	0.90	0.78	0.70			0.57	0.74	0.53	0.52	0.97	0.60	0.64
2017	0.54	1.26	1.13	1.07	1.04	0.94	0.85			0.61	0.76	0.55	0.61	1.57	1.44	0.75
2018	0.61	1.36	1.24	1.20	1.17	1.11	1.00			0.68	0.90	0.52	0.72	2.00	2.08	0.84
2019	0.56	1.33	1.21	1.17	1.13	1.06	0.97	0.96		0.64	0.87	0.53	0.66	0.66	1.17	0.78
2020	0.54	1.24	1.11	1.04	1.01	0.94	0.86	0.87	0.79	0.61	0.89	0.55	0.53	0.66	0.47	0.69
2021	0.63	1.27	1.14	1.08	1.04	0.98	0.92	0.97	0.93	0.66	0.98	0.59	0.61	0.55	0.53	0.77
2022	0.82	1.46	1.37	1.36	1.31	1.28	1.21	1.21	1.14	0.74	0.94	0.62	0.99	0.60	0.89	0.97
Total	0.55	1.16	1.03	0.99	0.93	0.89	0.92	0.97	0.99	0.63	0.81	0.56	0.65	0.60	0.57	0.71

Note: SCS/SDS metrics are computed for the entire cohort, without regard to pooling (i.e., not a simple average across pools in the cohort). The 200K, 225K, and 250K stories were not pooled in sufficient size until 2015, 2019, and 2020, respectively. Prior to those respective vintages, we group pools eligible for these stories into the NONSPEC story. Metrics shown are averages based on loan count. Vintage/story cohorts are conditionally formatted such that 0% SCS and 0.00 SDS appear as dark orange and 100% SCS and 2.50 SDS appear as dark blue.



At Issuance, Prefix: ALL

Issuance Loan Count

	NONSPEC	85K	110K	125K	150K	175K	200K	225K	250K	FICO<=700	LTV>=95	INV	NY	FL	TX	Total
2010	1,985,959	189,160	175,950	52,270	170,154	57,602				8,519	33,578	36,853	6,467	807	1,872	2,719,191
2011	1,706,869	226,079	197,452	54,509	216,555	78,354				29,957	69,277	40,929	5,688	744	1,494	2,627,907
2012	2,166,338	308,847	277,597	92,678	324,536	169,316				52,841	367,069	54,940	11,970	4,171	6,686	3,836,989
2013	2,028,765	310,955	262,481	97,991	272,210	146,780				59,427	294,776	37,676	15,604	1,863	7,054	3,535,582
2014	1,072,162	176,643	152,674	60,918	158,190	90,296				53,092	45,181	10,220	11,244	1,816	2,098	1,834,534
2015	1,267,278	154,786	145,228	67,380	171,424	114,791	53,750			64,573	41,903	7,972	18,353	2,640	3,744	2,113,822
2016	1,514,825	159,058	160,356	79,538	200,415	138,170	70,913			68,528	46,771	13,634	24,622	1,447	607	2,478,884
2017	1,165,980	147,870	151,530	74,316	201,918	151,521	97,777			56,864	70,382	11,228	30,502	2,698	733	2,163,319
2018	1,025,063	127,598	125,996	65,362	167,646	126,541	115,768			21,787	84,956	17,090	30,202	1,027	885	1,909,921
2019	1,206,688	99,017	108,282	65,839	166,443	150,171	144,313	80,221		13,731	119,398	16,437	38,410	5,291	1,201	2,215,442
2020	2,675,169	120,782	175,943	125,733	293,528	284,613	284,171	191,197	25,723	102,207	142,760	88,059	71,036	89,149	59,999	4,730,069
2021	2,599,503	141,075	208,660	142,297	314,960	291,639	293,914	193,115	110,340	130,216	87,706	104,187	89,082	104,839	66,044	4,877,577
2022	1,008,581	51,713	70,038	43,950	104,711	96,502	100,427	79,842	70,286	40,063	43,389	36,227	23,081	40,865	39,774	1,849,449
Total	21,423,180	2,213,583	2,212,187	1,022,781	2,762,690	1,896,296	1,161,033	544,375	206,349	701,805	1,447,146	475,452	376,261	257,357	192,191	36,892,686

Issuance UPB (in Billions)

	NONSPEC	85K	110K	125K	150K	175K	200K	225K	250K	FICO<=700	LTV>=95	INV	NY	FL	TX	Total
2010	505.7	12.2	16.9	6.0	22.5	8.9				2.3	8.5	9.1	1.8	0.2	0.5	594.5
2011	429.7	14.4	19.1	6.3	28.4	12.6				7.6	16.8	10.2	1.7	0.2	0.4	547.3
2012	575.4	19.9	26.8	10.7	42.7	27.0				13.9	78.8	15.1	3.5	1.1	1.8	816.8
2013	515.0	20.0	25.3	11.2	36.0	23.4				15.8	58.8	10.5	4.7	0.5	1.9	723.2
2014	269.6	11.2	14.6	7.0	20.9	14.4				14.6	8.9	2.8	3.4	0.5	0.6	368.5
2015	342.5	10.1	14.0	7.8	22.8	18.3	9.8			19.5	10.5	2.5	5.5	0.8	1.1	465.1
2016	426.0	10.3	15.5	9.3	26.8	22.1	13.1			20.8	13.2	4.2	7.2	0.3	0.2	569.0
2017	333.6	9.7	14.8	8.7	27.2	24.5	18.1			17.5	20.7	3.5	9.0	0.6	0.2	487.9
2018	304.6	8.3	12.3	7.7	22.6	20.4	21.6			6.9	25.8	5.3	9.3	0.2	0.2	445.1
2019	397.0	6.5	10.6	7.7	22.5	24.3	27.0	16.9		4.8	38.5	5.5	12.2	1.7	0.3	575.3
2020	911.3	8.1	17.2	14.7	40.0	46.2	53.3	40.5	5.9	35.4	48.7	28.3	24.6	28.6	20.2	1,323.2
2021	907.8	9.7	20.5	16.7	42.9	47.2	55.1	40.9	26.0	47.1	33.0	34.3	33.0	35.1	23.1	1,372.6
2022	372.6	3.5	6.8	5.1	14.2	15.6	18.8	16.9	16.7	15.9	17.7	13.6	9.5	15.6	15.5	558.0
Total	6,290.9	144.0	214.4	118.9	369.5	304.9	216.9	115.2	48.6	221.9	379.8	144.9	125.3	85.3	66.1	8,846.5

Note: The 200K, 225K, and 250K stories were not pooled in sufficient size until 2015, 2019, and 2020, respectively. Prior to those respective vintages, we group pools eligible for these stories into the NONSPEC story. Cohorts are conditionally formatted by story with the highest loan count/issuance UPB cohorts appearing in the darkest blue.



At Issuance, Prefix: CL

Social Criteria Share

	NONSPEC	85K	110K	125K	150K	175K	200K	225K	250K	FICO<=700	LTV>=95	INV	NY	FL	TX	Total
2010	39%	70%	64%	61%	56%	49%				44%	43%	38%	43%	25%	25%	45%
2011	39%	68%	63%	60%	56%	51%				45%	43%	42%	34%	25%	21%	47%
2012	38%	69%	64%	60%	56%	50%				43%	45%	43%	50%	25%	25%	46%
2013	40%	70%	64%	60%	57%	51%				43%	47%	43%	50%	28%	26%	47%
2014	41%	70%	64%	62%	58%	52%				44%	49%	43%	48%	27%	28%	49%
2015	40%	71%	66%	64%	60%	54%	50%			42%	42%	42%	49%	27%	28%	47%
2016	38%	71%	66%	63%	60%	54%	49%			43%	45%	43%	39%	65%	39%	46%
2017	41%	74%	70%	67%	65%	61%	55%			45%	50%	44%	45%	79%	73%	51%
2018	43%	76%	73%	71%	69%	66%	60%			50%	57%	40%	50%	90%	97%	54%
2019	42%	75%	72%	70%	68%	65%	61%	58%		46%	56%	41%	48%	43%	67%	52%
2020	42%	75%	73%	70%	69%	65%	60%	56%	50%	45%	57%	44%	43%	46%	38%	50%
2021	47%	79%	76%	73%	71%	67%	63%	61%	58%	49%	62%	47%	48%	43%	44%	54%
2022	55%	81%	79%	78%	77%	75%	71%	68%	65%	54%	61%	49%	60%	46%	59%	61%
Total	42%	72%	68%	66%	63%	60%	60%	60%	59%	46%	53%	44%	47%	44%	44%	50%

Social Density Score

	NONSPEC	85K	110K	125K	150K	175K	200K	225K	250K	FICO<=700	LTV>=95	INV	NY	FL	TX	Total
2010	0.56	1.20	1.04	0.96	0.87	0.73				0.65	0.62	0.51	0.69	0.31	0.29	0.67
2011	0.56	1.16	1.03	0.95	0.87	0.78				0.68	0.63	0.57	0.50	0.32	0.26	0.71
2012	0.53	1.17	1.02	0.93	0.88	0.76				0.64	0.66	0.54	0.81	0.29	0.29	0.68
2013	0.58	1.19	1.05	0.96	0.91	0.79				0.62	0.68	0.55	0.82	0.38	0.30	0.72
2014	0.61	1.27	1.13	1.06	0.97	0.84				0.62	0.73	0.56	0.82	0.35	0.31	0.78
2015	0.56	1.28	1.13	1.07	0.99	0.86	0.77			0.57	0.62	0.54	0.81	0.34	0.31	0.73
2016	0.52	1.27	1.13	1.05	1.01	0.87	0.76			0.57	0.66	0.54	0.55	1.02	0.60	0.70
2017	0.58	1.36	1.25	1.17	1.15	1.03	0.89			0.62	0.75	0.56	0.64	1.57	1.48	0.81
2018	0.64	1.43	1.33	1.28	1.25	1.18	1.03			0.71	0.90	0.52	0.74	2.00	2.08	0.89
2019	0.60	1.41	1.31	1.27	1.22	1.14	1.03	0.97		0.64	0.88	0.54	0.70	0.66	1.17	0.84
2020	0.58	1.36	1.26	1.20	1.17	1.09	0.99	0.89	0.79	0.62	0.90	0.55	0.60	0.68	0.48	0.75
2021	0.69	1.40	1.29	1.24	1.20	1.14	1.05	1.00	0.93	0.70	0.99	0.59	0.68	0.57	0.56	0.84
2022	0.86	1.51	1.45	1.44	1.41	1.37	1.28	1.22	1.14	0.76	0.94	0.63	1.02	0.61	0.91	1.01
Total	0.60	1.28	1.16	1.13	1.06	1.00	1.01	0.99	0.99	0.64	0.81	0.56	0.70	0.62	0.59	0.78

Note: SCS/SDS metrics are computed for the entire cohort, without regard to pooling (i.e., not a simple average across pools in the cohort). The 200K, 225K, and 250K stories were not pooled in sufficient size until 2015, 2019, and 2020, respectively. Prior to those respective vintages, we group pools eligible for these stories into the NONSPEC story. Metrics shown are averages based on loan count. Vintage/story cohorts are conditionally formatted such that 0% SCS and 0.00 SDS appear as dark orange and 100% SCS and 2.50 SDS appear as dark blue.



At Issuance, Prefix: CL

Issuance Loan Count

	NONSPEC	85K	110K	125K	150K	175K	200K	225K	250K	FICO<=700	LTV>=95	INV	NY	FL	TX	Total
2010	1,073,270	105,818	104,873	38,036	118,125	44,980				8,498	20,759	36,853	6,388	753	1,872	1,560,225
2011	813,995	125,351	120,028	35,473	140,746	62,824				28,848	40,928	40,861	5,596	607	1,481	1,416,738
2012	1,238,368	160,701	168,021	56,162	201,752	103,836				52,256	101,564	52,601	11,385	4,120	6,660	2,157,426
2013	1,245,055	161,466	162,475	62,082	188,917	109,228				58,456	71,041	35,190	12,796	1,701	6,394	2,114,801
2014	694,219	104,015	104,629	43,770	122,362	73,859				50,345	14,104	9,856	10,117	1,706	1,332	1,230,314
2015	869,640	92,826	101,935	50,204	130,198	91,401	45,734			61,566	27,962	6,141	16,156	2,591	3,721	1,500,075
2016	1,005,156	102,048	113,543	59,529	152,315	108,946	60,830			68,267	39,573	12,567	21,168	1,372	607	1,745,921
2017	790,230	93,224	107,830	58,231	157,742	125,497	90,415			55,630	65,732	9,699	26,150	2,698	714	1,583,792
2018	807,622	91,499	99,041	54,717	140,341	110,255	109,567			20,316	83,680	15,779	27,537	1,027	885	1,562,266
2019	948,100	69,750	82,611	52,527	135,223	127,712	129,321	78,612		13,686	118,271	14,674	34,397	5,291	1,201	1,811,376
2020	1,938,706	72,812	113,973	85,487	202,480	205,038	218,039	183,712	25,352	95,874	140,983	79,170	54,139	84,223	52,798	3,552,786
2021	1,772,232	73,652	121,442	89,001	205,171	201,362	219,518	183,361	110,050	113,772	86,154	88,820	67,675	97,050	53,539	3,482,799
2022	784,921	34,524	50,375	34,494	82,123	79,977	88,479	78,422	70,221	36,684	43,312	33,804	21,534	39,074	37,440	1,515,384
Total	13,981,514	1,287,686	1,450,776	719,713	1,977,495	1,444,915	961,903	524,107	205,623	664,198	854,063	436,015	315,038	242,213	168,644	25,233,903

Issuance UPB (in Billions)

	NONSPEC	85K	110K	125K	150K	175K	200K	225K	250K	FICO<=700	LTV>=95	INV	NY	FL	TX	Total
2010	287.1	6.9	10.2	4.4	15.7	7.2				2.3	5.3	9.1	1.8	0.2	0.5	350.7
2011	216.9	8.1	11.6	4.1	18.6	10.1				7.3	10.2	10.2	1.6	0.1	0.4	299.4
2012	344.0	10.6	16.3	6.5	26.7	16.7				13.8	23.5	14.5	3.3	1.1	1.8	478.8
2013	333.3	10.7	15.8	7.2	25.1	17.6				15.6	16.4	9.9	3.8	0.4	1.8	457.4
2014	186.1	6.8	10.1	5.1	16.2	11.9				13.9	3.6	2.7	3.1	0.5	0.4	260.4
2015	245.8	6.1	9.8	5.8	17.4	14.6	8.4			18.6	8.1	2.0	4.9	0.8	1.1	343.5
2016	292.5	6.7	11.0	6.9	20.4	17.5	11.3			20.7	11.9	4.0	6.3	0.3	0.2	409.6
2017	234.9	6.2	10.5	6.8	21.3	20.3	16.8			17.1	19.7	3.0	7.7	0.6	0.2	365.2
2018	248.4	6.0	9.7	6.4	19.0	17.8	20.4			6.5	25.5	5.0	8.4	0.2	0.2	373.6
2019	315.3	4.6	8.1	6.2	18.3	20.7	24.2	16.5		4.8	38.2	5.0	10.7	1.7	0.3	474.6
2020	677.6	4.9	11.2	10.0	27.7	33.3	40.9	38.9	5.9	33.5	48.2	25.8	19.0	27.1	18.0	1,022.1
2021	646.5	5.1	12.0	10.5	28.1	32.7	41.2	38.9	26.0	42.0	32.5	29.9	24.8	32.7	19.1	1,021.9
2022	311.4	2.4	4.9	4.0	11.2	13.0	16.6	16.7	16.6	14.8	17.6	12.8	9.0	15.1	14.7	480.8
Total	4,339.7	85.0	141.3	84.0	265.5	233.4	180.0	111.0	48.5	211.0	261.0	133.9	104.3	80.6	58.7	6,338.0

Note: The 200K, 225K, and 250K stories were not pooled in sufficient size until 2015, 2019, and 2020, respectively. Prior to those respective vintages, we group pools eligible for these stories into the NONSPEC story. Cohorts are conditionally formatted by story with the highest loan count/issuance UPB cohorts appearing in the darkest blue.



At Issuance, Prefix: CI

Social Criteria Share

	NONSPEC	85K	110K	125K	150K	175K	200K	225K	250K	FICO<=700	LTV>=95	INV	NY	FL	TX	Total
2010	30%	60%	46%	37%	35%	26%				19%	37%		46%	4%		36%
2011	29%	59%	46%	40%	37%	31%				36%	42%	68%	31%	0%	15%	37%
2012	30%	59%	46%	39%	37%	31%				35%	36%	39%	42%	50%	19%	37%
2013	32%	60%	48%	40%	37%	34%				46%	39%	39%	36%	31%	19%	39%
2014	33%	60%	47%	39%	37%	32%				34%	50%	40%	19%	21%	30%	40%
2015	32%	62%	48%	43%	39%	34%	31%			32%	42%	41%	34%	29%	57%	39%
2016	31%	61%	48%	42%	38%	33%	28%			34%	43%	39%	27%	0%		37%
2017	32%	65%	53%	46%	43%	36%	32%			33%	30%	43%	29%			41%
2018	34%	68%	56%	49%	46%	40%	33%			32%	34%	44%	30%			44%
2019	32%	67%	56%	50%	46%	40%	35%	35%		31%	28%	42%	29%			40%
2020	33%	66%	55%	48%	45%	39%	34%	35%	55%	32%	35%	45%	25%	28%	38%	38%
2021	37%	71%	60%	54%	49%	43%	38%	35%	56%	35%	41%	48%	31%	27%	40%	43%
2022	46%	78%	69%	64%	59%	53%	46%	48%	53%	38%	47%	46%	44%	28%	46%	51%
Total	32%	62%	50%	45%	41%	37%	36%	36%	55%	35%	37%	45%	30%	27%	39%	39%

Social Density Score

	NONSPEC	85K	110K	125K	150K	175K	200K	225K	250K	FICO<=700	LTV>=95	INV	NY	FL	TX	Total
2010	0.38	0.93	0.66	0.51	0.48	0.34				0.24	0.54		0.70	0.04		0.49
2011	0.37	0.91	0.66	0.55	0.51	0.42				0.50	0.56	0.93	0.34	0.00	0.15	0.51
2012	0.37	0.90	0.66	0.53	0.50	0.41				0.49	0.50	0.45	0.58	0.50	0.19	0.50
2013	0.40	0.94	0.69	0.57	0.51	0.46				0.67	0.53	0.46	0.52	0.40	0.20	0.53
2014	0.44	0.97	0.70	0.56	0.52	0.43				0.41	0.70	0.51	0.27	0.22	0.31	0.58
2015	0.39	0.99	0.72	0.61	0.55	0.45	0.39			0.37	0.57	0.46	0.47	0.29	0.61	0.54
2016	0.37	0.98	0.72	0.59	0.53	0.44	0.35			0.43	0.62	0.44	0.34	0.00		0.50
2017	0.40	1.08	0.81	0.67	0.63	0.49	0.41			0.38	0.34	0.48	0.36			0.58
2018	0.45	1.16	0.88	0.75	0.69	0.56	0.43			0.38	0.45	0.49	0.38			0.64
2019	0.39	1.12	0.87	0.76	0.68	0.56	0.46	0.43		0.38	0.32	0.49	0.35			0.56
2020	0.39	1.05	0.82	0.70	0.64	0.53	0.45	0.45	0.73	0.37	0.42	0.50	0.30	0.31	0.40	0.50
2021	0.45	1.14	0.91	0.79	0.72	0.60	0.52	0.46	0.80	0.42	0.47	0.56	0.38	0.29	0.43	0.59
2022	0.64	1.34	1.13	1.01	0.92	0.81	0.67	0.73	0.68	0.48	0.57	0.53	0.61	0.31	0.57	0.77
Total	0.41	0.98	0.75	0.65	0.58	0.50	0.48	0.47	0.76	0.42	0.48	0.52	0.37	0.29	0.42	0.54

Note: SCS/SDS metrics are computed for the entire cohort, without regard to pooling (i.e., not a simple average across pools in the cohort). The 200K, 225K, and 250K stories were not pooled in sufficient size until 2015, 2019, and 2020, respectively. Prior to those respective vintages, we group pools eligible for these stories into the NONSPEC story. Metrics shown are averages based on loan count. Vintage/story cohorts are conditionally formatted such that 0% SCS and 0.00 SDS appear as dark orange and 100% SCS and 2.50 SDS appear as dark blue.



At Issuance, Prefix: CI

Issuance Loan Count

	NONSPEC	85K	110K	125K	150K	175K	200K	225K	250K	FICO<=700	LTV>=95	INV	NY	FL	TX	Total
2010	414,187	79,976	67,894	13,364	51,905	10,318				21	112		67	54		637,898
2011	365,596	96,803	74,448	18,936	74,217	14,882				1,109	341	68	58	137	13	646,608
2012	454,514	121,697	94,238	31,321	104,549	57,222				585	3,989	2,310	344	10	26	870,805
2013	421,427	113,655	77,106	29,632	67,499	34,744				875	3,280	2,387	2,325	162	660	753,752
2014	174,563	64,821	42,240	15,865	32,880	15,748				2,165	132	364	1,114	110	766	350,768
2015	201,809	55,107	37,400	15,280	36,481	22,236	7,485			3,007	233	1,831	2,105	49	23	383,046
2016	258,323	52,753	42,257	18,158	43,932	27,854	9,934			261	21	1,067	3,308	75		457,943
2017	169,541	47,276	36,330	13,207	35,792	21,578	7,252			1,234	764	1,529	3,577			338,080
2018	97,819	29,443	21,609	8,088	21,521	12,339	5,876			1,471	514	1,311	1,794			201,785
2019	139,677	24,732	22,384	11,334	26,626	18,991	14,929	1,476		45	512	1,725	2,598			265,029
2020	435,585	39,306	52,351	33,222	76,320	66,233	60,836	7,458	80	5,127	1,417	7,845	11,971	3,422	5,062	806,235
2021	441,417	56,224	72,168	42,867	90,229	72,274	64,433	9,513	129	16,444	1,552	14,670	14,766	7,668	12,342	916,696
2022	128,878	15,108	16,549	7,919	18,195	12,883	10,382	1,319	19	3,379	77	2,423	1,404	1,791	2,334	222,660
Total	3,703,336	796,901	656,974	259,193	680,146	387,302	181,127	19,766	228	35,723	12,944	37,530	45,431	13,478	21,226	6,851,305

Issuance UPB (in Billions)

	NONSPEC	85K	110K	125K	150K	175K	200K	225K	250K	FICO<=700	LTV>=95	INV	NY	FL	TX	Total
2010	90.6	5.1	6.4	1.5	6.8	1.6				0.0	0.0		0.0	0.0		112.0
2011	84.5	6.1	7.2	2.2	9.7	2.4				0.3	0.1	0.0	0.0	0.0	0.0	112.3
2012	114.2	7.7	9.1	3.6	13.8	9.2				0.1	0.8	0.6	0.1	0.0	0.0	159.2
2013	97.0	7.1	7.4	3.4	8.9	5.4				0.2	0.6	0.6	0.6	0.0	0.2	131.5
2014	39.0	4.0	4.0	1.8	4.3	2.4				0.6	0.0	0.1	0.3	0.0	0.2	56.6
2015	48.7	3.5	3.6	1.8	4.8	3.5	1.3			0.8	0.0	0.5	0.6	0.0	0.0	69.2
2016	65.5	3.4	4.1	2.1	5.8	4.4	1.8			0.1	0.0	0.3	0.9	0.0		88.3
2017	42.3	3.0	3.5	1.5	4.8	3.5	1.3			0.3	0.2	0.4	0.9			61.9
2018	24.0	1.9	2.1	0.9	2.9	2.0	1.1			0.4	0.1	0.3	0.5			36.1
2019	39.5	1.6	2.2	1.3	3.6	3.1	2.8	0.3		0.0	0.2	0.5	0.7			55.6
2020	132.0	2.6	5.1	3.9	10.3	10.7	11.3	1.6	0.0	1.6	0.4	2.2	3.4	1.1	1.5	187.8
2021	136.6	3.8	7.0	5.0	12.2	11.7	12.0	2.0	0.0	5.1	0.5	4.2	4.3	2.4	4.0	210.8
2022	35.7	1.0	1.6	0.9	2.4	2.1	1.9	0.3	0.0	1.1	0.0	0.7	0.4	0.6	0.8	49.6
Total	949.6	50.7	63.2	30.0	90.2	61.9	33.6	4.1	0.0	10.5	3.1	10.5	12.6	4.2	6.7	1,331.0

Note: The 200K, 225K, and 250K stories were not pooled in sufficient size until 2015, 2019, and 2020, respectively. Prior to those respective vintages, we group pools eligible for these stories into the NONSPEC story. Cohorts are conditionally formatted by story with the highest loan count/issuance UPB cohorts appearing in the darkest blue.





Prepayment Time Series



Prefix Summary: CL

Vintage	Coupon	Issuance UPB (\$B)	Current UPB (\$B)	Page	Vintage	Coupon	Issuance UPB (\$B)	Current UPB (\$B)	Page
2022	2.0	\$53.7	\$51.6	16	2017	3.0	\$23.8	\$7.3	42
2022	2.5	\$87.4	\$83.7	17	2017	3.5	\$172.7	\$36.9	43
2022	3.0	\$74.3	\$71.5	18	2017	4.0	\$134.2	\$26.8	44
2022	3.5	\$66.3	\$64.4	19	2017	4.5	\$32.8	\$6.9	45
2022	4.0	\$66.9	\$65.3	20	2016	3.0	\$232.8	\$58.3	46
2022	4.5	\$65.6	\$64.3	21	2016	3.5	\$121.3	\$25.3	47
2022	5.0	\$43.2	\$42.5	-	2016	4.0	\$42.7	\$8.9	48
2022	5.5	\$17.9	\$17.6	-	2015	3.0	\$64.0	\$12.2	49
2021	1.5	\$47.5	\$42.3	22	2015	3.5	\$210.3	\$33.7	50
2021	2.0	\$542.4	\$482.0	23	2015	4.0	\$63.8	\$10.9	51
2021	2.5	\$371.5	\$327.8	24	2014	3.5	\$80.1	\$9.5	52
2021	3.0	\$53.1	\$46.0	25	2014	4.0	\$147.9	\$17.7	53
2020	1.5	\$46.6	\$39.7	26	2014	4.5	\$27.6	\$3.9	54
2020	2.0	\$376.5	\$290.2	27	2013	3.0	\$215.0	\$47.8	55
2020	2.5	\$389.8	\$227.4	28	2013	3.5	\$117.1	\$21.4	56
2020	3.0	\$161.0	\$70.1	29	2013	4.0	\$98.2	\$11.7	57
2020	3.5	\$30.8	\$12.8	30	2013	4.5	\$19.1	\$2.4	58
2020	4.0	\$12.0	\$4.6	31	2012	3.0	\$149.2	\$28.6	59
2019	2.5	\$41.4	\$13.5	32	2012	3.5	\$231.6	\$32.7	60
2019	3.0	\$175.7	\$49.4	33	2012	4.0	\$80.2	\$10.5	61
2019	3.5	\$131.6	\$28.9	34	2011	3.5	\$46.7	\$4.4	62
2019	4.0	\$81.6	\$16.4	35	2011	4.0	\$118.6	\$9.8	63
2019	4.5	\$31.4	\$6.9	36	2011	4.5	\$101.3	\$7.9	64
2019	5.0	\$11.7	\$2.9	37	2011	5.0	\$29.5	\$2.3	65
2018	3.5	\$65.7	\$13.3	38	2010	3.5	\$20.9	\$1.6	66
2018	4.0	\$189.3	\$29.1	39	2010	4.0	\$116.7	\$7.3	67
2018	4.5	\$95.0	\$18.2	40	2010	4.5	\$139.4	\$7.1	68
2018	5.0	\$18.2	\$3.9	41	2010	5.0	\$67.3	\$3.6	69

Prefix/vintage/coupon cohorts with at least \$10B of issuance UPB are shown above. In this section, sub-cohorts with less than \$250MM issuance UPB will appear in summary tables but not in charts to minimize noise. The links next to each prefix/vintage/coupon cohort take users to the prepayment section for that cohort. Cohorts that do not have a corresponding page link do not have enough performance history.



Prefix: CL | Vintage: 2018 | Coupon: 4.0

This section contains time series of 6M CPR for sub-cohorts segmented by specified story and SCS/SDS

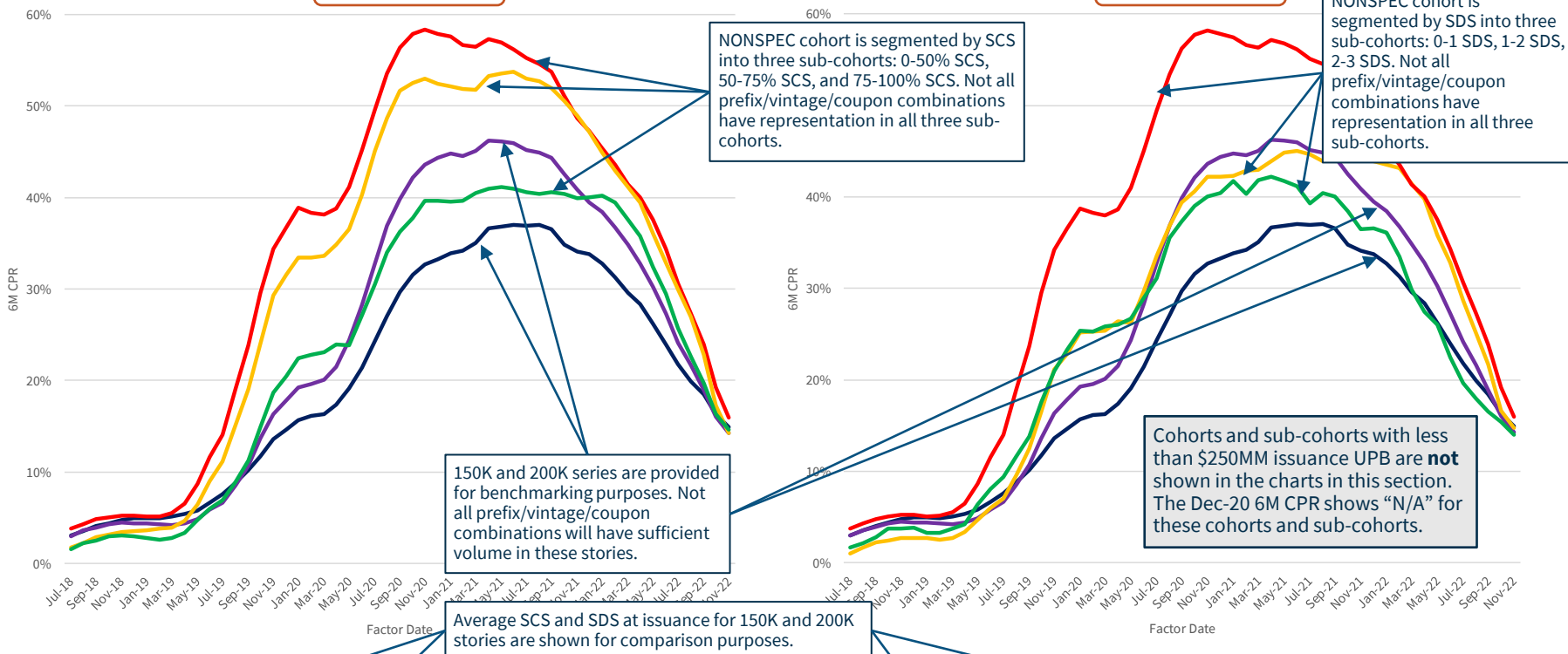
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WA WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	428,646	\$124.14B	214,420	4.66%	360	1	78%	79%	751	37.5%	2.7%	5.5%	71.2%	11.0%	17.8%	51.9%	8.0%	6.6%	6.7%	0.7%	0.0%	40%	0.57	58%
NONSPEC - SCS (50%, 75%]				4.69%	360	1	84%	85%	748	38.5%	2.4%	2.6%	78.3%	7.6%	14.1%	41.3%	6.4%	6.2%	7.8%	1.7%	0.0%	56%	0.87	52%
NONSPEC - SCS (75%, 100%]				4.71%	360	1	81%	82%	738	42.0%	2.2%	0.8%	77.2%	6.9%	15.9%	68.7%	2.5%	6.2%	7.8%	1.7%	0.0%	94%	1.83	40%
NONSPEC - SDS [0, 1.0]				4.66%	360	1	79%	79%	751	37.5%	2.7%	5.4%	71.4%	10.9%	17.7%	51.6%	8.0%	6.2%	7.8%	1.7%	0.0%	41%	0.58	58%
NONSPEC - SDS (1.0, 2.0]				4.72%	360	1	83%	83%	739	41.0%	2.2%	2.4%	80.9%	7.1%	12.1%	57.7%	3.0%	6.2%	7.8%	1.7%	0.0%	85%	1.57	42%
NONSPEC - SDS (2.0, 2.5]				4.68%	360	1	75%	76%	743	43.1%	3.3%	0.3%	64.3%	8.1%	27.6%	65.9%	4.4%	6.2%	7.8%	1.7%	0.0%	98%	2.24	40%
150K - All SCS / SDS				4.54%	359	1	75%	76%	747	35.7%	3.6%	6.0%	67.1%	12.6%	20.2%	36.6%	5.8%	8.9%	6.5%	2.3%	0.0%	70%	1.25	33%
200K - All SCS / SDS				4.59%	360	1	79%	79%	751	36.3%	3.0%	6.2%	74.9%	9.4%	15.7%	47.6%	5.0%	8.0%	8.4%	0.1%	0.0%	59%	1.00	44%

Summary characteristics for the sub-cohorts in the charts are provided. Please note that SCS sub-cohorts and SDS sub-cohorts both reference the same NONSPEC population but are segmented by SCS and SDS, respectively.

Aggregate SCS and SDS metrics are provided for each sub-cohort and loan balance story.

6M CPR - Social Criteria Share

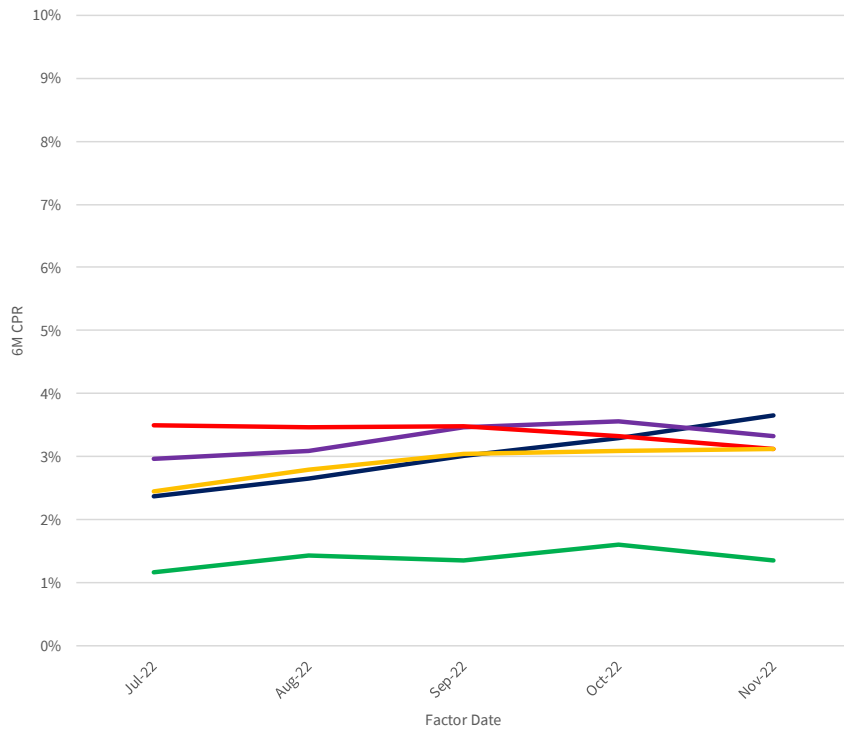
6M CPR - Social Density Score



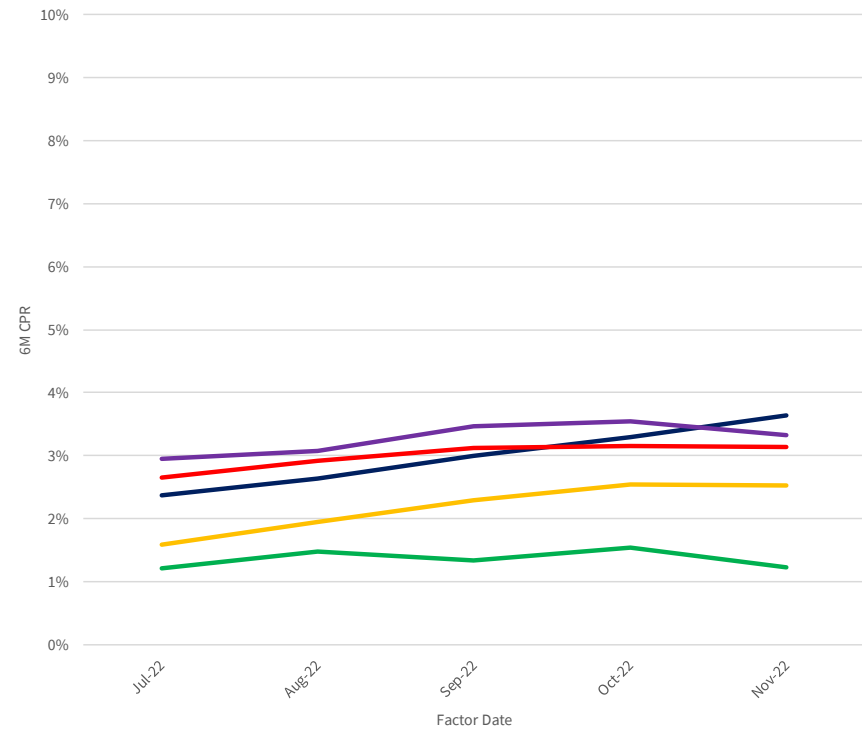
Prefix: CL | Vintage: 2022 | Coupon: 2.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	15,655	\$6.39B	410,593	2.96%	357	1	70%	71%	763	34.8%	0.2%	4.7%	49.3%	31.0%	19.7%	41.6%	34.3%	3.0%	6.4%	2.6%	0.1%	45%	0.67	N/A
NONSPEC - SCS (50%, 75%)	90,511	\$36.86B	408,368	2.93%	359	1	69%	70%	762	35.5%	0.5%	3.2%	40.3%	32.0%	27.7%	46.5%	36.3%	3.9%	4.7%	2.7%	0.0%	54%	0.82	N/A
NONSPEC - SCS (75%, 100%)	3,256	\$0.99B	304,279	2.96%	359	1	80%	80%	757	41.4%	0.1%	0.2%	68.6%	22.3%	9.1%	26.3%	19.6%	1.8%	2.7%	5.7%	0.5%	97%	2.15	N/A
NONSPEC - SDS [0, 1.0]	100,732	\$41.35B	411,670	2.93%	359	1	70%	70%	763	35.3%	0.4%	3.4%	41.7%	31.7%	26.6%	45.9%	36.3%	3.6%	4.9%	2.3%	0.0%	52%	0.78	N/A
NONSPEC - SDS (1.0, 2.0]	6,202	\$2.13B	345,348	2.91%	358	2	67%	67%	759	36.7%	1.2%	2.1%	39.0%	36.0%	25.0%	41.0%	30.7%	6.3%	6.4%	10.7%	0.1%	69%	1.20	N/A
NONSPEC - SDS (2.0, 2.5]	2,488	\$0.77B	309,571	2.97%	360	1	84%	85%	755	42.0%	0.1%	0.0%	78.5%	16.3%	5.2%	26.7%	13.1%	1.0%	2.4%	4.4%	0.0%	100%	2.32	N/A
150K - All SCS / SDS	4,229	\$0.58B	137,044	2.96%	359	1	62%	62%	759	33.4%	1.2%	3.0%	37.5%	38.0%	24.5%	24.9%	42.1%	7.3%	4.5%	3.9%	0.3%	80%	1.46	N/A
200K - All SCS / SDS	5,049	\$0.95B	188,785	2.97%	360	1	65%	65%	762	33.8%	1.0%	4.1%	42.5%	34.8%	22.7%	29.9%	40.5%	7.7%	7.0%	3.6%	0.2%	70%	1.21	N/A

6M CPR - Social Criteria Share



6M CPR - Social Density Score



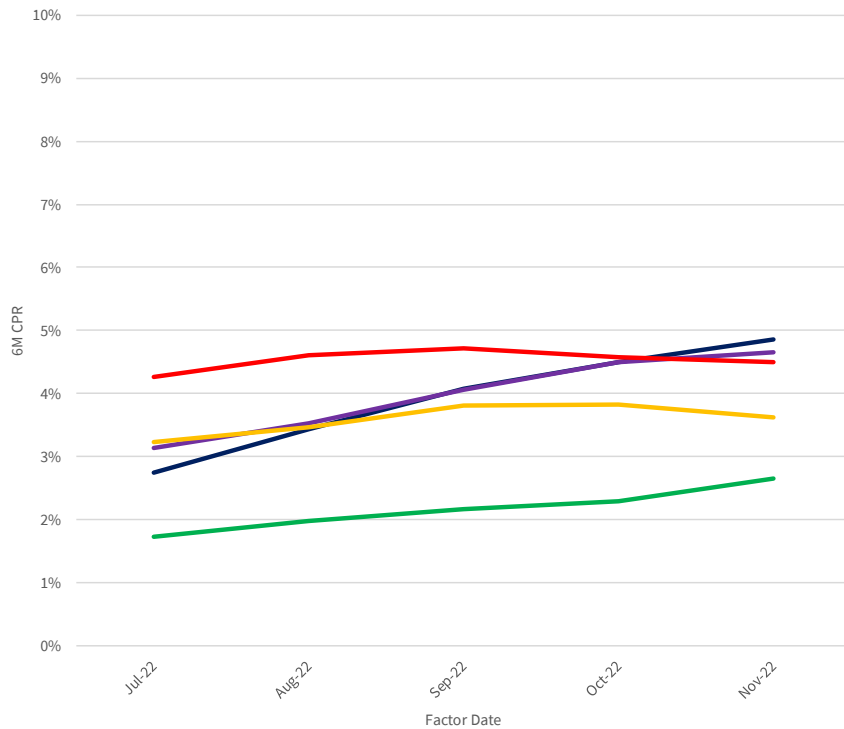
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0]
- NONSPEC - SDS (2.0, 2.5]
- 150K (Issue SCS: 80%)
- 200K (Issue SCS: 70%)
- 150K (Issue SDS: 1.46)
- 200K (Issue SDS: 1.21)



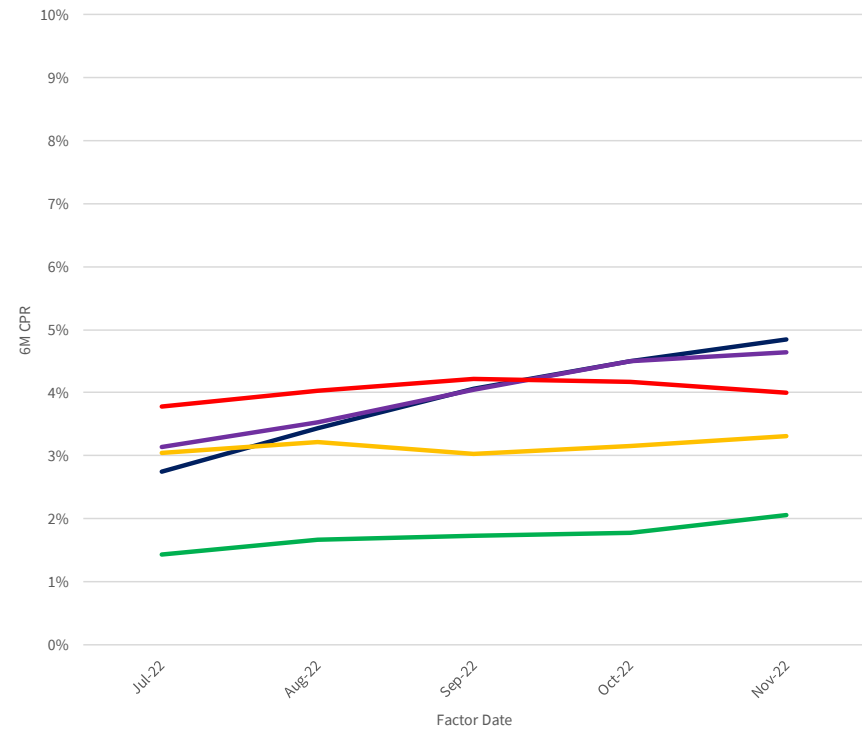
Prefix: CL | Vintage: 2022 | Coupon: 2.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	63,223	\$25.73B	408,530	3.30%	359	0	76%	77%	746	36.9%	0.8%	2.9%	51.5%	16.1%	32.4%	35.9%	23.1%	2.2%	3.7%	0.5%	0.0%	48%	0.71	N/A
NONSPEC - SCS (50%, 75%]	97,692	\$38.14B	391,544	3.35%	359	0	74%	74%	752	36.7%	1.8%	3.5%	50.4%	18.4%	31.2%	38.4%	22.2%	5.6%	6.6%	2.6%	0.0%	55%	0.86	N/A
NONSPEC - SCS (75%, 100%]	5,469	\$1.59B	291,971	3.32%	360	1	85%	85%	746	41.9%	0.7%	0.2%	78.0%	12.4%	9.6%	23.9%	12.7%	2.4%	2.8%	1.9%	0.6%	98%	2.18	N/A
NONSPEC - SDS [0, 1.0]	154,897	\$61.75B	399,949	3.33%	359	0	75%	75%	749	36.8%	1.3%	3.3%	51.0%	17.2%	31.8%	37.4%	22.6%	4.1%	5.4%	1.5%	0.0%	52%	0.79	N/A
NONSPEC - SDS (1.0, 2.0]	7,148	\$2.44B	342,584	3.27%	358	1	72%	73%	751	37.6%	3.4%	2.2%	49.7%	24.2%	26.1%	35.3%	23.1%	5.8%	6.0%	8.7%	0.5%	69%	1.18	N/A
NONSPEC - SDS (2.0, 2.5]	4,339	\$1.27B	294,147	3.33%	360	1	87%	87%	745	42.4%	0.3%	0.0%	81.3%	10.2%	8.5%	24.8%	10.0%	2.1%	2.0%	1.6%	0.0%	100%	2.36	N/A
150K - All SCS / SDS	10,520	\$1.43B	135,836	3.25%	358	0	65%	65%	750	34.4%	2.5%	3.6%	36.8%	29.4%	33.8%	22.6%	39.3%	8.6%	5.3%	3.0%	0.1%	80%	1.48	N/A
200K - All SCS / SDS	13,844	\$2.60B	188,301	3.31%	359	0	70%	70%	748	35.1%	3.2%	3.9%	41.6%	23.8%	34.6%	22.5%	33.4%	9.1%	7.7%	1.4%	0.0%	72%	1.27	N/A

6M CPR - Social Criteria Share



6M CPR - Social Density Score



■ NONSPEC - SCS [0, 50%]
 ■ NONSPEC - SCS (50%, 75%])
 ■ NONSPEC - SCS (75%, 100%])
 ■ NONSPEC - SDS [0, 1.0]
 ■ NONSPEC - SDS (1.0, 2.0]
 ■ NONSPEC - SDS (2.0, 2.5]

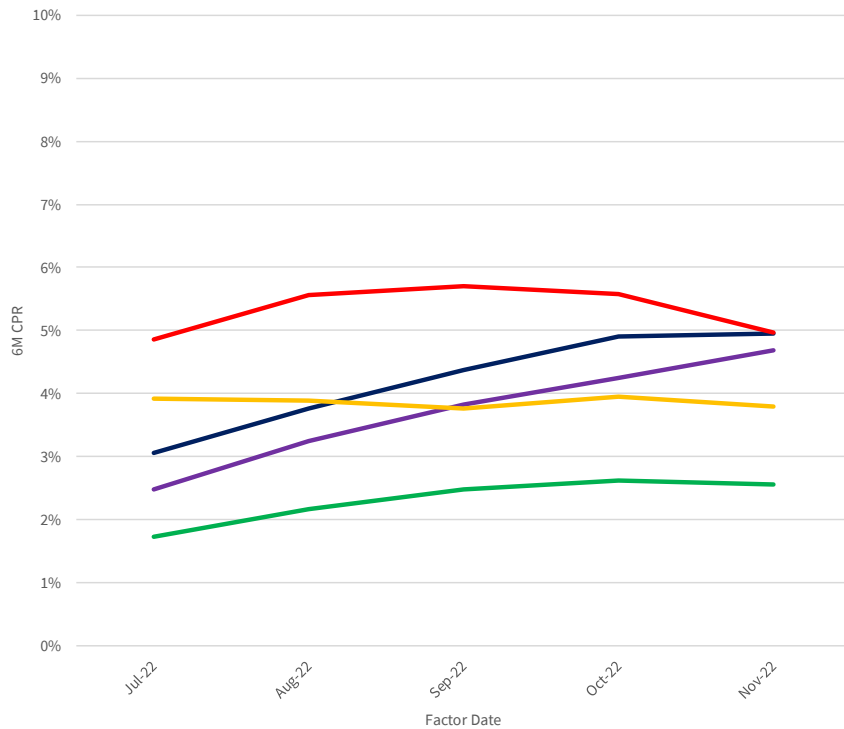
■ 150K (Issue SCS: 80%)
 ■ 200K (Issue SCS: 72%)
 ■ 150K (Issue SDS: 1.48)
 ■ 200K (Issue SDS: 1.27)



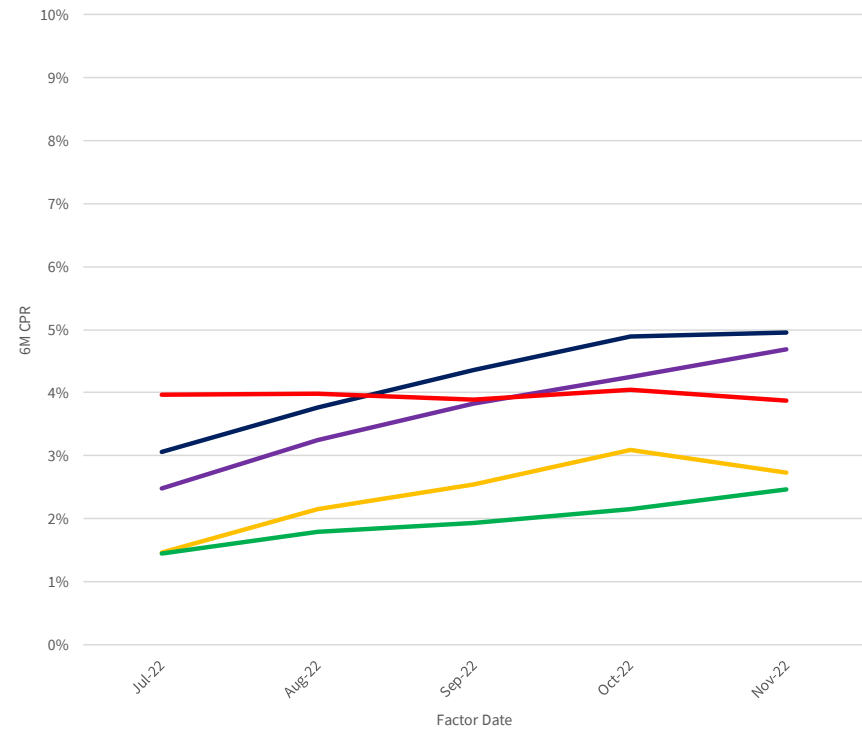
Prefix: CL | Vintage: 2022 | Coupon: 3.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	6,613	\$2.58B	391,467	3.76%	358	1	76%	77%	738	36.8%	1.2%	2.4%	54.7%	12.2%	33.1%	33.7%	12.2%	2.4%	6.0%	1.6%	0.0%	45%	0.67	N/A
NONSPEC - SCS (50%, 75%]	110,345	\$43.40B	394,548	3.77%	359	0	76%	76%	747	37.2%	3.2%	1.7%	56.2%	11.0%	32.9%	41.5%	16.8%	5.0%	5.9%	2.1%	0.1%	56%	0.88	N/A
NONSPEC - SCS (75%, 100%]	4,473	\$1.18B	265,721	3.64%	360	1	86%	87%	742	40.6%	1.3%	0.5%	83.7%	6.7%	9.5%	33.3%	8.1%	2.5%	3.5%	2.0%	2.1%	96%	2.17	N/A
NONSPEC - SDS [0, 1.0]	114,697	\$45.13B	394,806	3.77%	359	0	76%	76%	746	37.2%	3.1%	1.8%	55.9%	11.0%	33.0%	41.3%	16.5%	4.8%	5.8%	2.0%	0.1%	55%	0.86	N/A
NONSPEC - SDS (1.0, 2.0]	3,265	\$1.16B	355,171	3.70%	359	1	78%	78%	750	37.6%	3.0%	1.5%	68.7%	10.0%	21.2%	27.3%	13.0%	5.4%	10.2%	5.4%	1.3%	71%	1.18	N/A
NONSPEC - SDS (2.0, 2.5]	3,469	\$0.87B	251,111	3.65%	360	1	88%	89%	739	41.7%	0.0%	0.1%	83.9%	7.0%	9.2%	38.4%	8.7%	1.8%	1.9%	1.5%	0.0%	100%	2.40	N/A
150K - All SCS / SDS	16,934	\$2.31B	136,761	3.63%	358	0	67%	67%	739	34.7%	12.7%	3.0%	37.8%	20.5%	41.7%	19.5%	27.8%	9.2%	6.9%	2.2%	0.0%	77%	1.38	N/A
200K - All SCS / SDS	15,056	\$2.82B	187,712	3.69%	359	0	71%	71%	737	35.6%	11.2%	3.0%	42.7%	16.1%	41.2%	21.1%	22.9%	10.6%	9.4%	1.4%	0.0%	71%	1.25	N/A

6M CPR - Social Criteria Share



6M CPR - Social Density Score



■ NONSPEC - SCS [0, 50%]
 ■ NONSPEC - SCS (50%, 75%]

■ NONSPEC - SCS (75%, 100%]

■ NONSPEC - SDS [0, 1.0]

■ NONSPEC - SDS (1.0, 2.0]

■ NONSPEC - SDS (2.0, 2.5]

■ 150K (Issue SCS: 77%)
 ■ 200K (Issue SCS: 71%)

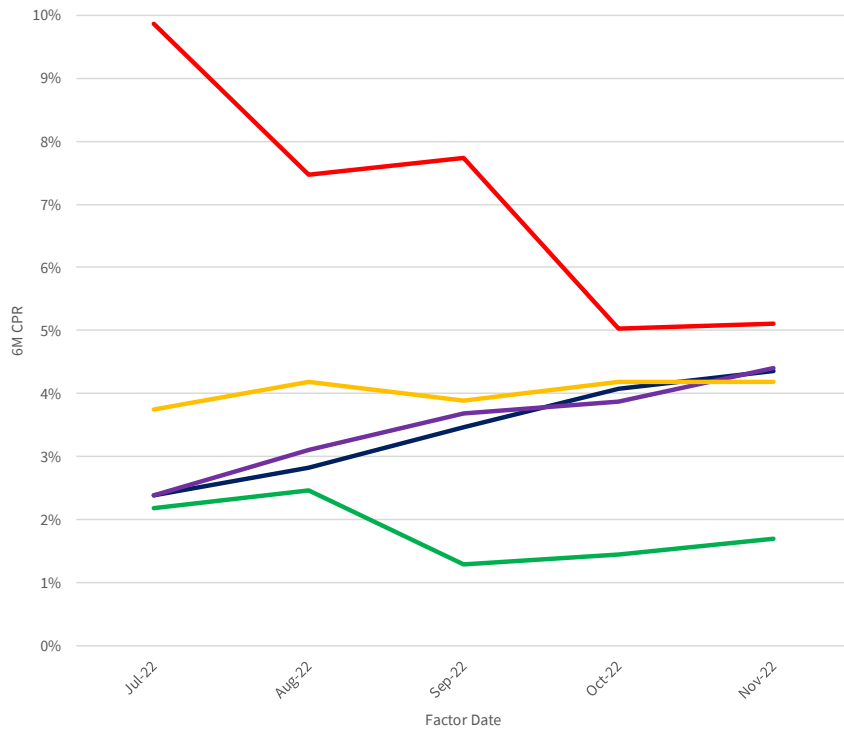
■ 150K (Issue SDS: 1.38)
 ■ 200K (Issue SDS: 1.25)



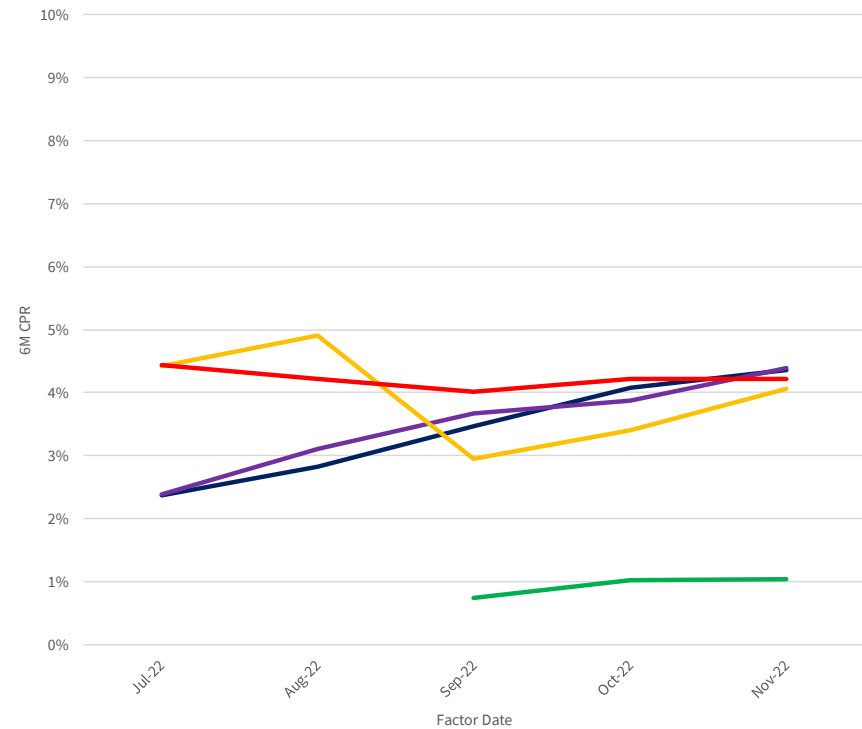
Prefix: CL | Vintage: 2022 | Coupon: 3.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	3,635	\$1.40B	386,674	4.26%	357	1	77%	77%	745	36.9%	1.3%	1.8%	63.6%	9.6%	26.8%	41.2%	16.0%	1.7%	8.3%	1.6%	0.0%	45%	0.68	N/A
NONSPEC - SCS (50%, 75%)	95,416	\$37.88B	398,321	4.22%	360	0	78%	78%	746	37.5%	3.6%	1.1%	67.0%	7.1%	25.9%	38.7%	12.6%	5.1%	6.7%	1.4%	0.0%	55%	0.85	N/A
NONSPEC - SCS (75%, 100%)	3,038	\$0.87B	288,083	4.10%	360	0	89%	90%	745	42.0%	1.5%	0.6%	89.4%	4.4%	6.2%	28.7%	4.1%	2.6%	6.3%	1.0%	4.4%	97%	2.18	N/A
NONSPEC - SDS [0, 1.0]	96,986	\$38.52B	398,472	4.22%	360	0	78%	78%	746	37.4%	3.5%	1.1%	66.7%	7.2%	26.0%	39.1%	12.8%	5.0%	6.7%	1.4%	0.1%	55%	0.84	N/A
NONSPEC - SDS (1.0, 2.0]	2,766	\$0.96B	349,217	4.23%	360	1	80%	80%	744	38.2%	2.8%	1.2%	77.0%	5.7%	17.3%	26.8%	11.5%	5.5%	11.1%	3.4%	0.5%	71%	1.19	N/A
NONSPEC - SDS (2.0, 2.5]	2,337	\$0.67B	288,770	4.08%	360	0	90%	91%	746	43.0%	0.1%	0.0%	91.4%	4.0%	4.6%	24.3%	3.5%	2.4%	3.4%	1.0%	0.0%	100%	2.44	N/A
150K - All SCS / SDS	11,901	\$1.62B	136,356	4.08%	359	0	67%	67%	739	34.8%	15.0%	2.1%	44.8%	14.9%	40.3%	25.1%	22.3%	9.5%	8.0%	2.5%	0.2%	77%	1.41	N/A
200K - All SCS / SDS	12,136	\$2.28B	188,209	4.10%	359	0	71%	71%	741	35.7%	11.2%	2.3%	52.2%	12.2%	35.6%	26.5%	20.0%	10.2%	9.4%	1.8%	0.0%	72%	1.31	N/A

6M CPR - Social Criteria Share



6M CPR - Social Density Score



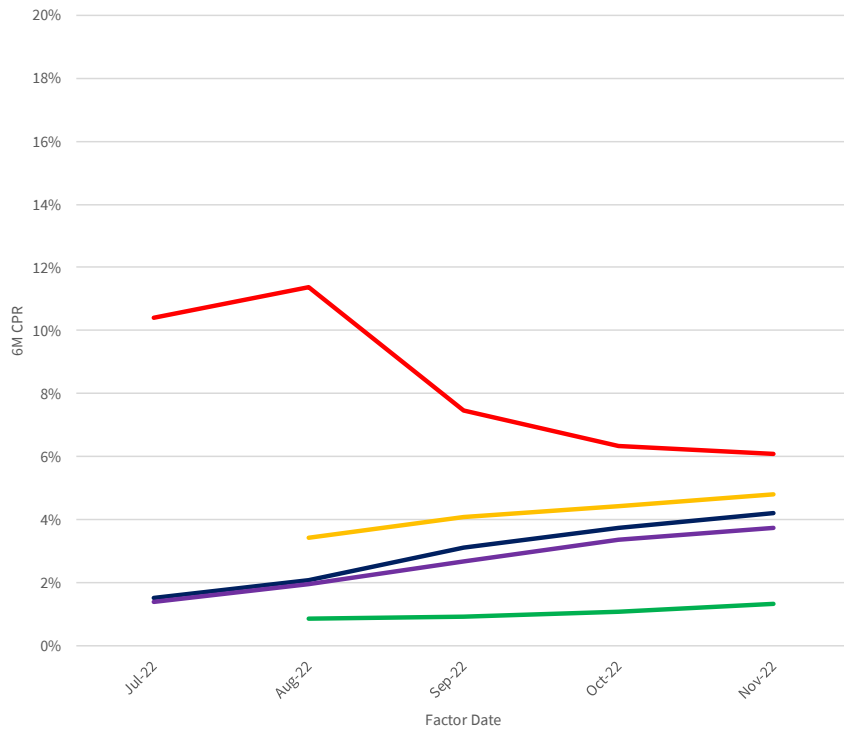
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0]
- NONSPEC - SDS (2.0, 2.5]
- 150K (Issue SCS: 77%)
- 200K (Issue SCS: 72%)
- 150K (Issue SDS: 1.41)
- 200K (Issue SDS: 1.31)



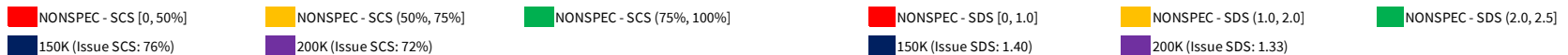
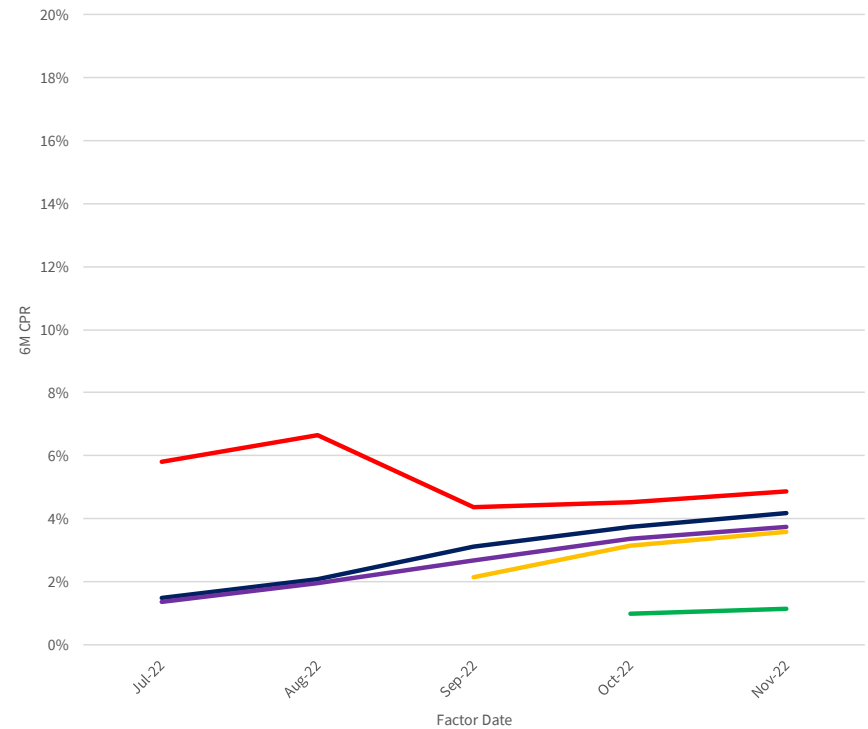
Prefix: CL | Vintage: 2022 | Coupon: 4.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	8,178	\$3.36B	413,799	4.88%	359	0	78%	78%	756	37.0%	2.1%	3.2%	81.8%	3.8%	14.4%	31.3%	18.5%	2.5%	7.2%	0.5%	0.0%	46%	0.67	N/A
NONSPEC - SCS (50%, 75%)	97,169	\$39.59B	408,979	4.85%	360	0	78%	78%	750	37.9%	2.5%	1.1%	76.4%	4.1%	19.5%	45.8%	19.0%	4.1%	7.0%	1.0%	0.0%	54%	0.83	N/A
NONSPEC - SCS (75%, 100%)	2,784	\$0.80B	288,739	4.74%	360	0	87%	88%	746	42.7%	0.5%	0.2%	90.1%	2.9%	7.0%	30.8%	7.3%	1.3%	1.7%	0.8%	3.1%	97%	2.20	N/A
NONSPEC - SDS [0, 1.0]	103,139	\$42.27B	411,451	4.85%	360	0	78%	78%	751	37.9%	2.4%	1.3%	76.8%	4.1%	19.1%	44.8%	18.8%	3.9%	7.0%	1.0%	0.1%	53%	0.81	N/A
NONSPEC - SDS (1.0, 2.0]	2,829	\$0.86B	304,317	4.86%	360	1	78%	78%	751	38.1%	2.6%	1.2%	76.3%	4.4%	19.3%	36.9%	21.9%	4.3%	5.8%	2.0%	1.5%	72%	1.25	N/A
NONSPEC - SDS (2.0, 2.5]	2,163	\$0.63B	291,417	4.72%	360	0	88%	89%	746	43.5%	0.1%	0.1%	91.5%	2.9%	5.6%	27.2%	6.1%	1.4%	1.7%	0.6%	0.0%	100%	2.42	N/A
150K - All SCS / SDS	10,529	\$1.43B	136,122	4.65%	359	0	68%	68%	737	35.0%	17.8%	2.8%	52.1%	8.9%	39.0%	26.5%	19.7%	9.3%	8.9%	2.2%	0.2%	76%	1.40	N/A
200K - All SCS / SDS	12,281	\$2.30B	187,858	4.71%	359	0	72%	72%	740	36.3%	12.5%	2.6%	59.8%	6.7%	33.5%	28.2%	18.9%	10.2%	10.1%	1.6%	0.1%	72%	1.33	N/A

6M CPR - Social Criteria Share



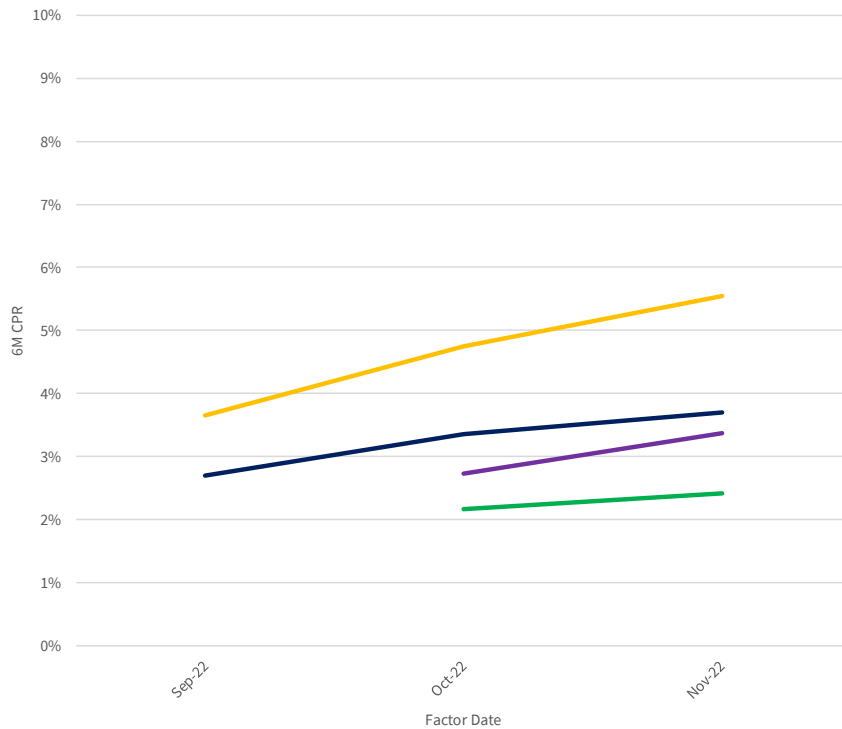
6M CPR - Social Density Score



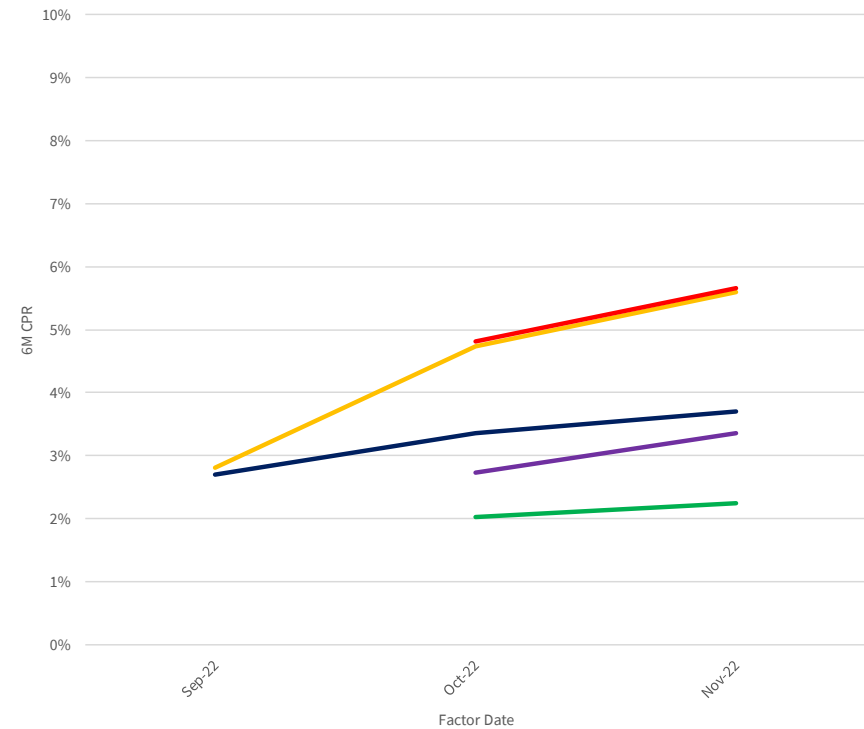
Prefix: CL | Vintage: 2022 | Coupon: 4.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	10,388	\$4.31B	417,681	5.37%	360	0	79%	79%	759	37.5%	0.3%	2.8%	87.7%	3.9%	8.4%	36.4%	21.7%	0.5%	6.1%	0.2%	0.0%	44%	0.64	N/A
NONSPEC - SCS (50%, 75%)	84,380	\$34.13B	406,291	5.39%	360	0	80%	80%	752	38.5%	1.4%	0.9%	82.9%	2.9%	14.3%	48.1%	19.2%	3.5%	5.4%	0.7%	0.0%	53%	0.81	N/A
NONSPEC - SCS (75%, 100%)	2,909	\$0.86B	295,722	5.30%	360	0	87%	89%	750	43.6%	0.3%	0.1%	93.2%	1.8%	5.0%	38.4%	8.2%	0.9%	3.8%	0.3%	1.4%	98%	2.32	N/A
NONSPEC - SDS [0, 1.0]	93,931	\$38.16B	408,239	5.39%	360	0	80%	80%	753	38.3%	1.3%	1.1%	83.4%	3.0%	13.6%	46.8%	19.5%	3.2%	5.5%	0.6%	0.1%	52%	0.79	N/A
NONSPEC - SDS (1.0, 2.0)	1,199	\$0.38B	321,741	5.41%	360	1	83%	83%	748	39.1%	1.2%	0.8%	86.8%	3.6%	9.6%	45.1%	12.7%	2.7%	7.2%	0.3%	0.6%	72%	1.30	N/A
NONSPEC - SDS (2.0, 2.5)	2,547	\$0.75B	294,414	5.31%	360	0	87%	89%	750	44.2%	0.0%	0.0%	94.1%	1.7%	4.2%	36.6%	8.5%	0.8%	3.8%	0.1%	0.0%	100%	2.45	N/A
150K - All SCS / SDS	11,592	\$1.59B	137,247	5.24%	359	0	68%	68%	744	35.0%	9.7%	2.2%	67.0%	5.9%	27.1%	26.1%	21.8%	7.7%	7.3%	3.0%	0.2%	78%	1.48	N/A
200K - All SCS / SDS	12,295	\$2.31B	188,491	5.29%	360	0	73%	73%	748	36.2%	7.7%	1.9%	73.6%	4.2%	22.2%	29.5%	21.0%	8.6%	9.4%	1.4%	0.0%	73%	1.34	N/A

6M CPR - Social Criteria Share



6M CPR - Social Density Score



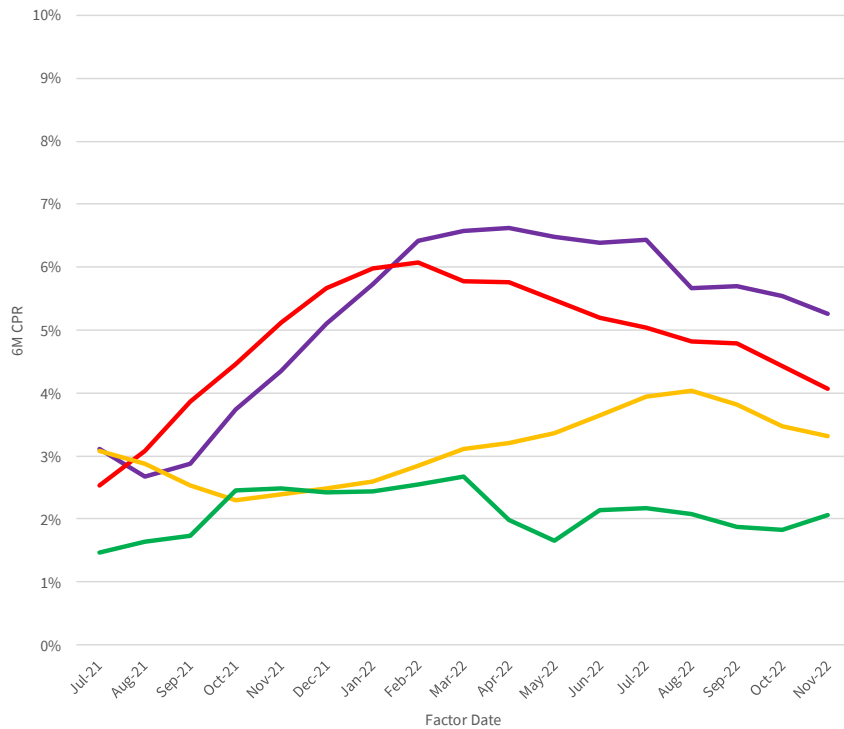
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0)
- NONSPEC - SDS (2.0, 2.5)
- 150K (Issue SCS: 78%)
- 200K (Issue SCS: 73%)
- 150K (Issue SDS: 1.48)
- 200K (Issue SDS: 1.34)



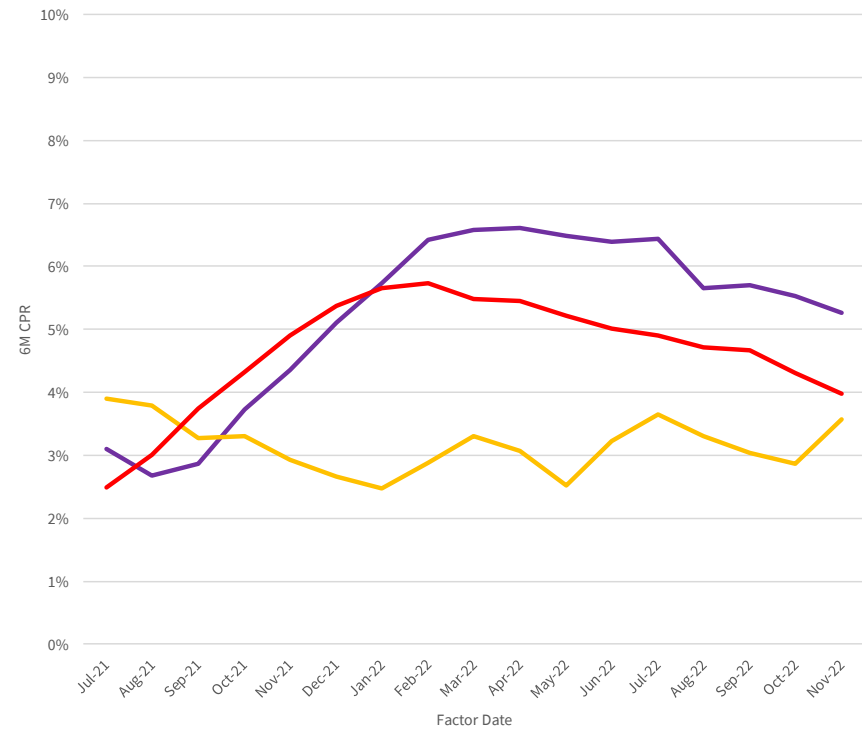
Prefix: CL | Vintage: 2021 | Coupon: 1.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	96,695	\$37.55B	389,281	2.49%	359	0	67%	67%	774	31.8%	0.1%	3.7%	29.3%	60.8%	9.9%	45.7%	56.1%	1.5%	3.7%	1.1%	0.0%	44%	0.61	N/A
NONSPEC - SCS (50%, 75%)	13,800	\$5.13B	373,025	2.40%	359	0	64%	64%	773	32.5%	0.2%	2.2%	22.1%	63.0%	14.9%	55.1%	60.4%	3.8%	5.1%	2.2%	0.0%	52%	0.76	N/A
NONSPEC - SCS (75%, 100%)	1,040	\$0.27B	262,818	2.46%	360	1	79%	79%	766	37.6%	0.0%	1.1%	66.9%	28.8%	4.3%	30.0%	20.3%	1.1%	4.5%	0.7%	2.5%	95%	1.78	N/A
NONSPEC - SDS [0, 1.0]	110,030	\$42.53B	387,419	2.48%	359	0	67%	67%	774	31.9%	0.1%	3.6%	28.3%	61.2%	10.5%	46.9%	56.7%	1.8%	3.9%	1.2%	0.0%	45%	0.63	N/A
NONSPEC - SDS (1.0, 2.0]	1,297	\$0.38B	292,699	2.48%	360	0	78%	78%	767	36.4%	0.0%	1.7%	64.5%	31.1%	4.4%	27.1%	26.7%	2.3%	3.4%	0.7%	0.0%	83%	1.52	N/A
NONSPEC - SDS (2.0, 2.5]	208	\$0.06B	265,500	2.39%	360	1	88%	88%	760	37.9%	0.0%	0.4%	85.9%	14.1%	0.0%	74.8%	8.5%	0.3%	19.3%	0.0%	0.0%	99%	2.26	N/A
150K - All SCS / SDS	408	\$0.06B	136,115	2.51%	359	1	63%	63%	765	31.3%	1.2%	1.5%	37.1%	48.1%	14.8%	25.9%	39.5%	5.4%	5.3%	2.7%	0.0%	75%	1.28	N/A
200K - All SCS / SDS	2,889	\$0.54B	188,040	2.48%	360	0	67%	67%	768	31.8%	0.6%	4.7%	39.7%	48.4%	11.9%	33.7%	41.2%	4.5%	7.0%	0.6%	0.0%	65%	1.07	N/A

6M CPR - Social Criteria Share



6M CPR - Social Density Score



■ NONSPEC - SCS [0, 50%]

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ NONSPEC - SDS [0, 1.0]

■ NONSPEC - SDS (1.0, 2.0]

■ 200K (Issue SCS: 65%)

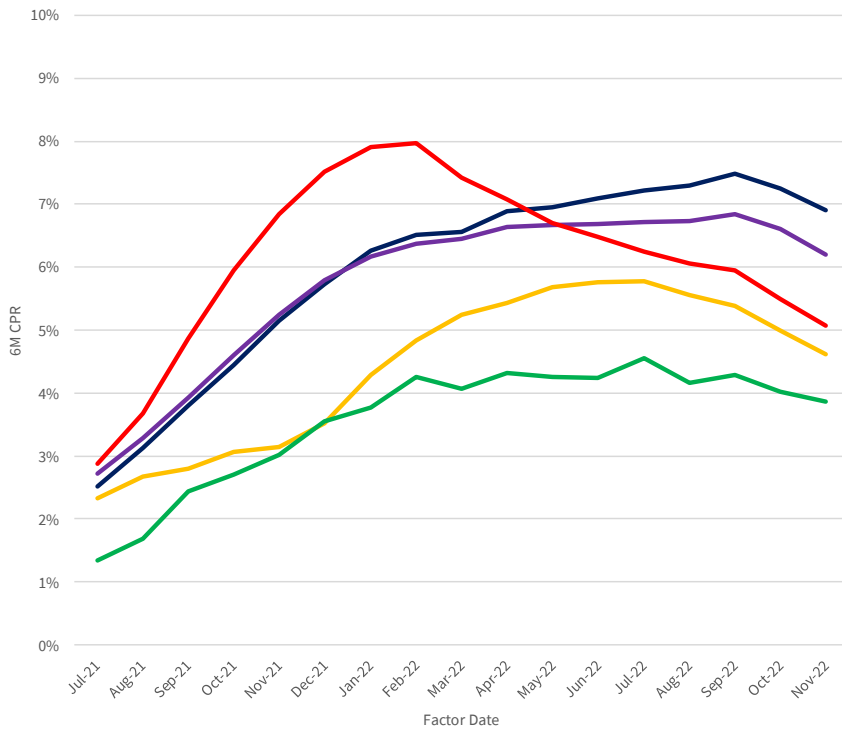
■ 200K (Issue SDS: 1.07)



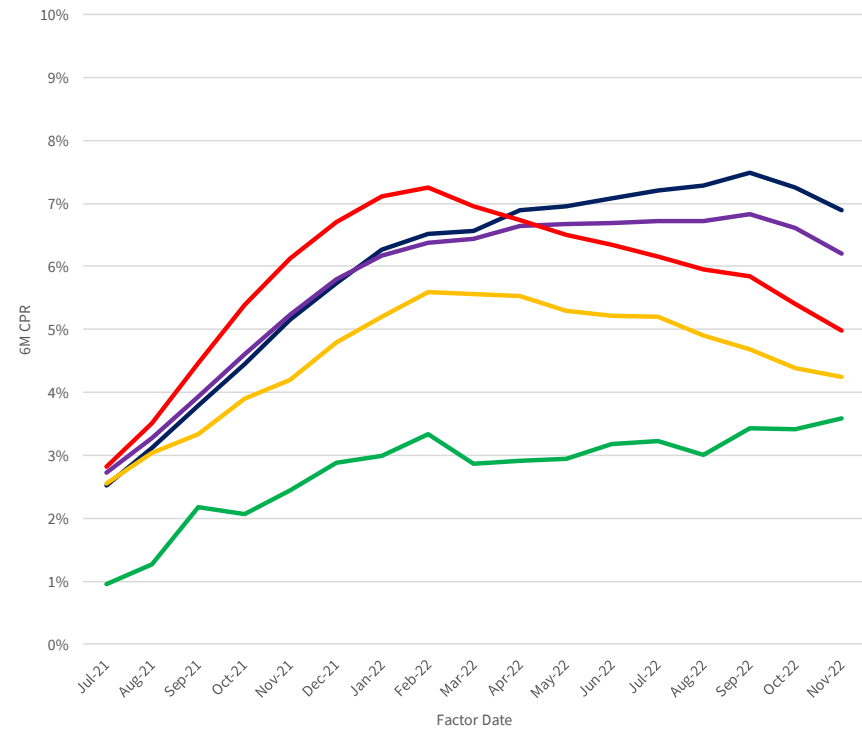
Prefix: CL | Vintage: 2021 | Coupon: 2.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	872,016	\$323.39B	371,796	2.84%	359	0	70%	70%	765	33.9%	0.3%	3.7%	31.5%	47.8%	20.7%	43.2%	47.5%	2.1%	3.9%	0.6%	0.0%	45%	0.65	N/A
NONSPEC - SCS (50%, 75%)	214,362	\$77.97B	364,641	2.90%	359	0	72%	72%	764	34.7%	0.3%	2.4%	47.8%	34.1%	18.1%	50.8%	39.4%	4.4%	6.4%	1.1%	0.0%	52%	0.78	N/A
NONSPEC - SCS (75%, 100%)	10,162	\$2.59B	255,621	2.84%	359	1	78%	78%	758	39.6%	0.1%	0.9%	57.5%	30.0%	12.6%	36.6%	28.3%	2.2%	3.4%	2.4%	5.4%	95%	1.87	N/A
NONSPEC - SDS [0, 1.0]	1,083,115	\$400.16B	370,385	2.85%	359	0	70%	71%	765	34.1%	0.3%	3.5%	34.7%	45.1%	20.2%	44.7%	46.0%	2.6%	4.3%	0.7%	0.0%	46%	0.67	N/A
NONSPEC - SDS (1.0, 2.0]	9,286	\$2.73B	295,665	2.86%	358	1	74%	74%	760	37.8%	0.4%	1.9%	47.0%	38.9%	14.1%	35.2%	35.3%	3.7%	6.0%	4.6%	0.7%	81%	1.42	N/A
NONSPEC - SDS (2.0, 2.5]	4,139	\$1.06B	256,027	2.84%	360	1	83%	84%	753	40.5%	0.0%	0.0%	72.0%	20.4%	7.7%	47.1%	19.3%	0.9%	1.8%	0.5%	0.0%	100%	2.32	N/A
150K - All SCS / SDS	55,451	\$7.59B	137,184	2.78%	358	0	64%	64%	763	32.4%	1.6%	4.0%	33.5%	48.2%	18.3%	34.6%	47.7%	7.8%	5.4%	1.7%	0.1%	73%	1.23	N/A
200K - All SCS / SDS	109,567	\$20.59B	188,351	2.84%	359	0	69%	69%	762	33.0%	1.9%	4.2%	36.9%	45.1%	18.0%	31.6%	44.5%	7.4%	7.4%	0.6%	0.0%	63%	1.04	N/A

6M CPR - Social Criteria Share



6M CPR - Social Density Score



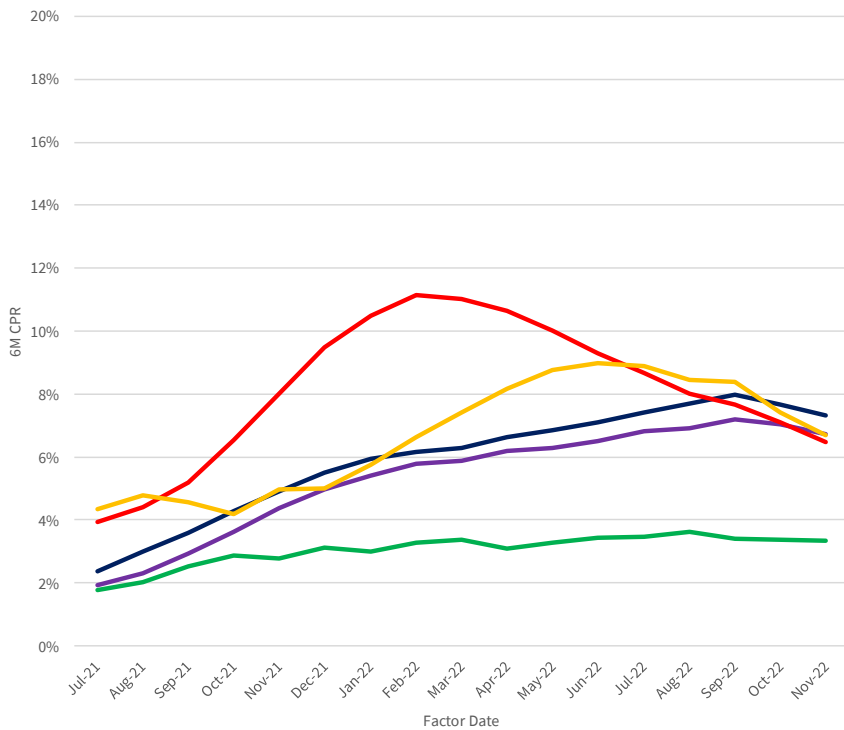
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0]
- NONSPEC - SDS (2.0, 2.5]
- 150K (Issue SCS: 73%)
- 200K (Issue SCS: 63%)
- 150K (Issue SDS: 1.23)
- 200K (Issue SDS: 1.04)



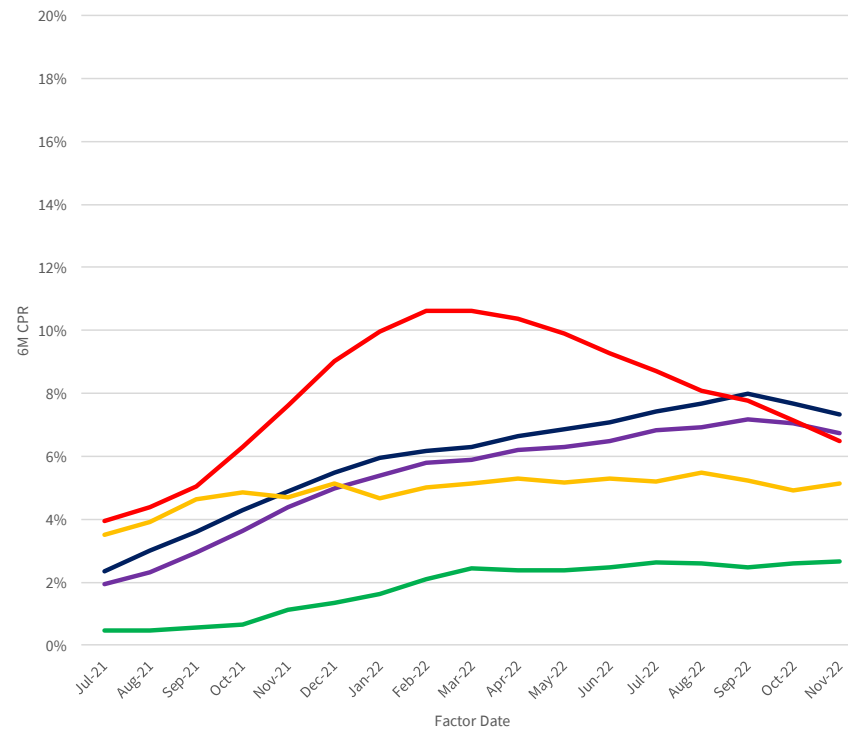
Prefix: CL | Vintage: 2021 | Coupon: 2.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	465,066	\$166.29B	358,660	3.27%	358	0	75%	76%	746	36.0%	0.9%	4.3%	41.3%	25.4%	33.2%	36.5%	27.3%	2.6%	4.3%	0.6%	0.0%	47%	0.68	N/A
NONSPEC - SCS (50%, 75%)	55,525	\$19.00B	343,528	3.30%	359	0	76%	76%	742	36.5%	0.6%	3.4%	43.1%	23.3%	33.6%	31.1%	25.2%	2.6%	4.8%	1.0%	0.1%	52%	0.79	N/A
NONSPEC - SCS (75%, 100%)	8,403	\$2.13B	253,835	3.19%	359	1	86%	88%	744	39.8%	0.7%	1.0%	76.0%	12.7%	11.3%	40.8%	11.0%	0.9%	1.9%	0.7%	11.0%	96%	1.94	N/A
NONSPEC - SDS [0, 1.0]	518,589	\$184.52B	356,949	3.28%	358	0	75%	76%	746	36.0%	0.9%	4.2%	41.4%	25.2%	33.4%	36.0%	27.0%	2.6%	4.3%	0.6%	0.1%	47%	0.69	N/A
NONSPEC - SDS (1.0, 2.0)	5,902	\$1.68B	285,609	3.29%	359	1	81%	81%	739	38.4%	0.8%	2.5%	62.2%	20.5%	17.2%	33.0%	21.2%	2.1%	5.6%	1.5%	3.1%	79%	1.38	N/A
NONSPEC - SDS (2.0, 2.5]	4,503	\$1.21B	269,308	3.16%	360	1	90%	92%	742	41.2%	0.1%	0.0%	86.0%	9.4%	4.6%	42.5%	7.2%	0.4%	1.8%	0.1%	0.0%	100%	2.36	N/A
150K - All SCS / SDS	116,199	\$15.89B	137,042	3.15%	358	0	68%	69%	750	33.4%	7.8%	3.7%	37.3%	36.8%	25.9%	23.9%	36.3%	8.4%	6.5%	1.4%	0.0%	72%	1.22	N/A
200K - All SCS / SDS	87,748	\$16.45B	187,871	3.27%	359	0	73%	74%	744	34.8%	6.9%	4.0%	43.1%	29.0%	28.0%	29.0%	29.3%	9.3%	8.1%	0.3%	0.0%	64%	1.08	N/A

6M CPR - Social Criteria Share



6M CPR - Social Density Score



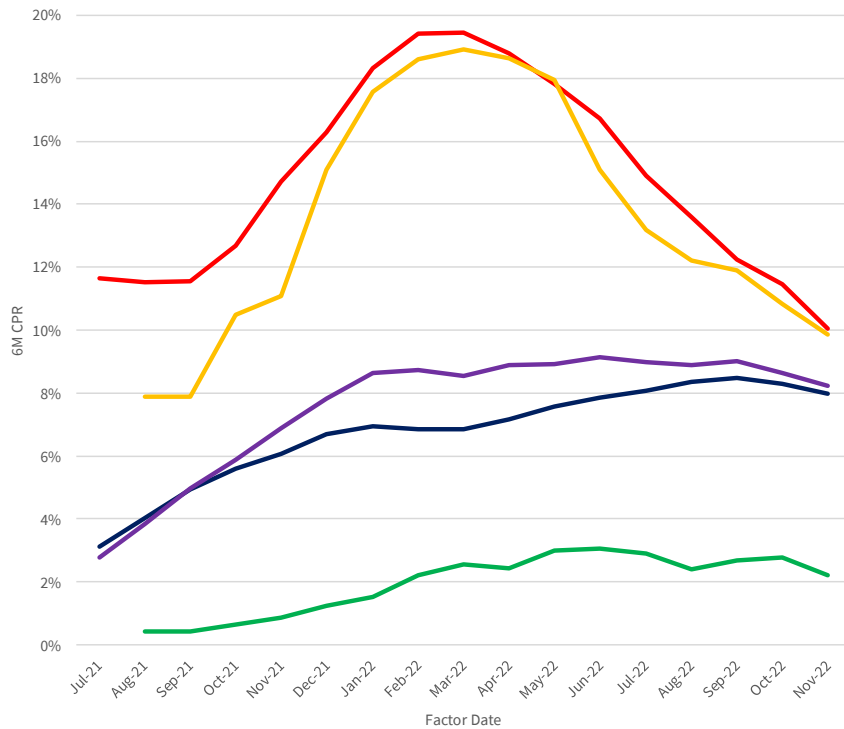
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- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0)
- NONSPEC - SDS (2.0, 2.5]
- 150K (Issue SCS: 72%)
- 200K (Issue SCS: 64%)
- 150K (Issue SDS: 1.22)
- 200K (Issue SDS: 1.08)



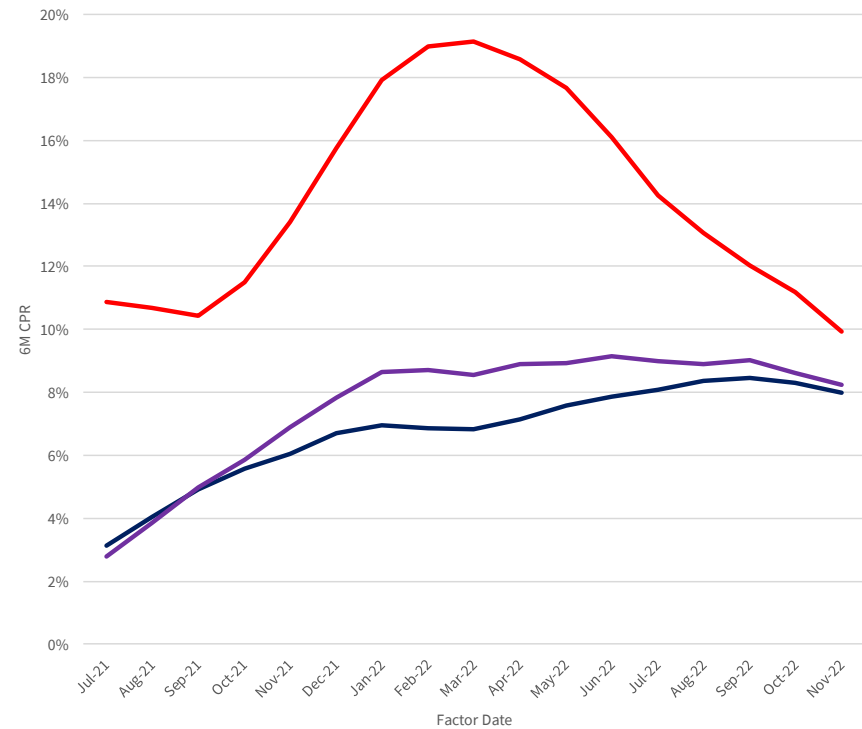
Prefix: CL | Vintage: 2021 | Coupon: 3.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	17,383	\$5.67B	328,371	3.82%	358	1	77%	77%	708	37.2%	4.9%	6.9%	29.7%	16.1%	54.2%	37.6%	12.1%	3.5%	6.4%	1.3%	0.0%	45%	0.64	N/A
NONSPEC - SCS (50%, 75%)	9,419	\$2.91B	311,084	3.85%	358	0	78%	78%	705	37.7%	4.6%	3.5%	34.9%	13.7%	51.4%	42.5%	12.3%	4.5%	6.3%	1.6%	3.3%	53%	0.77	N/A
NONSPEC - SCS (75%, 100%)	2,079	\$0.47B	225,676	3.66%	359	1	92%	95%	735	38.1%	0.7%	1.3%	94.5%	2.4%	3.1%	82.3%	0.8%	0.0%	0.5%	0.1%	14.8%	95%	1.87	N/A
NONSPEC - SDS [0, 1.0]	26,935	\$8.61B	321,579	3.83%	358	1	77%	78%	708	37.4%	4.8%	5.8%	31.7%	15.3%	53.0%	39.2%	12.1%	3.8%	6.3%	1.4%	1.8%	48%	0.68	N/A
NONSPEC - SDS (1.0, 2.0]	926	\$0.23B	248,990	3.75%	359	1	92%	95%	733	37.4%	0.4%	0.3%	90.1%	1.7%	8.2%	82.1%	2.1%	0.1%	1.7%	0.7%	3.9%	90%	1.54	N/A
NONSPEC - SDS (2.0, 2.5]	1,020	\$0.21B	210,841	3.60%	360	1	94%	98%	730	39.7%	0.0%	0.0%	98.3%	1.7%	0.0%	86.6%	0.8%	0.0%	1.1%	0.0%	0.0%	100%	2.34	N/A
150K - All SCS / SDS	29,879	\$4.07B	136,473	3.62%	358	0	73%	73%	728	34.9%	27.8%	4.3%	41.3%	21.2%	37.5%	26.4%	15.8%	9.4%	9.9%	0.6%	0.1%	65%	1.11	N/A
200K - All SCS / SDS	17,110	\$3.20B	187,244	3.71%	359	0	76%	76%	719	36.2%	27.1%	3.8%	40.7%	19.6%	39.7%	32.1%	13.4%	10.5%	12.3%	0.1%	0.0%	59%	0.96	N/A

6M CPR - Social Criteria Share



6M CPR - Social Density Score



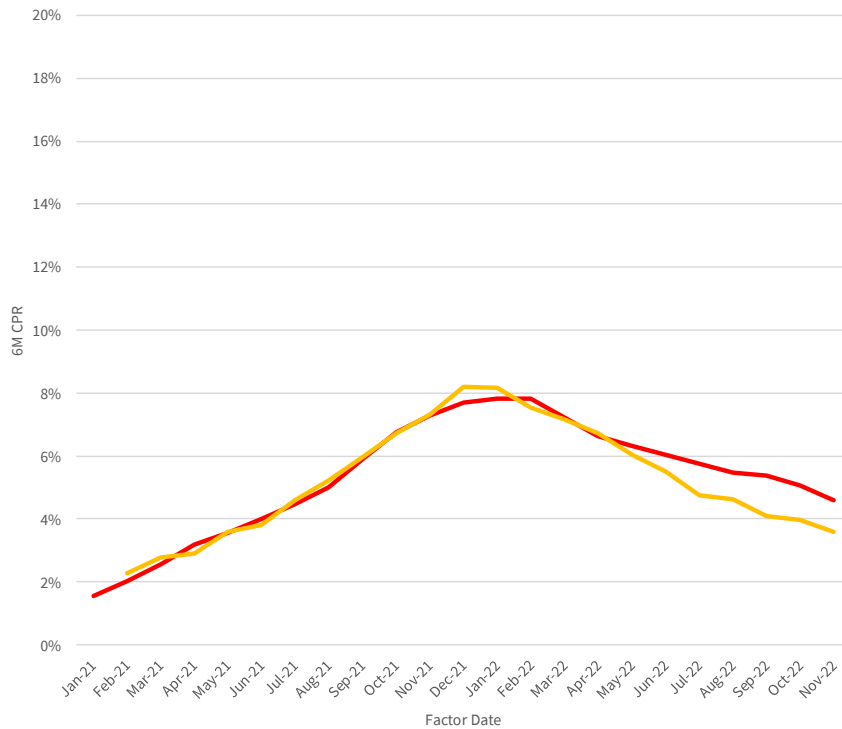
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- 150K (Issue SCS: 65%)
- 200K (Issue SCS: 59%)
- 150K (Issue SDS: 1.11)
- 200K (Issue SDS: 0.96)



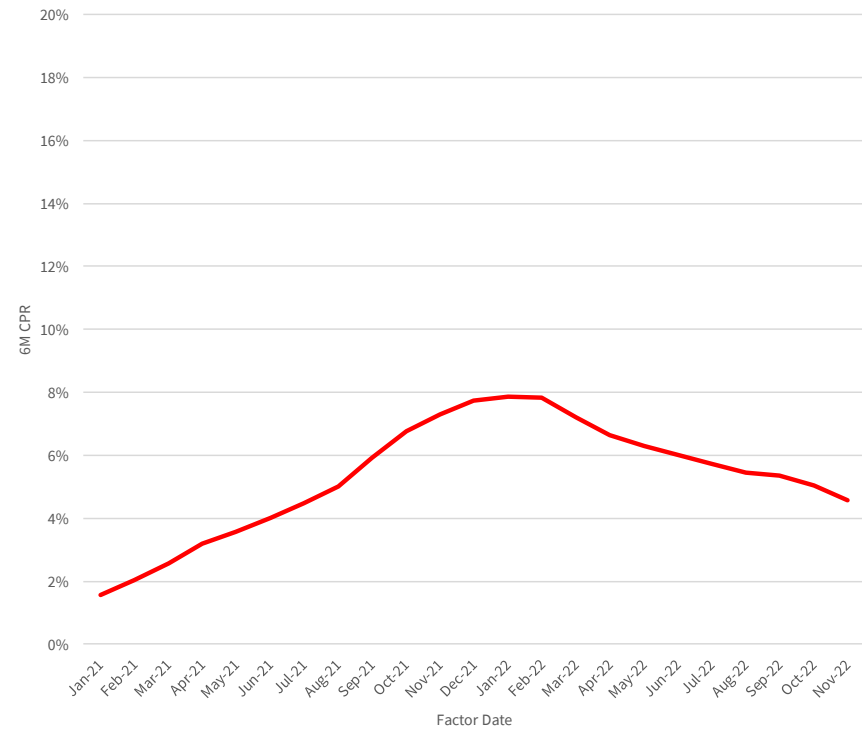
Prefix: CL | Vintage: 2020 | Coupon: 1.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	112,098	\$40.78B	364,489	2.53%	358	0	68%	69%	775	31.6%	0.1%	4.0%	32.8%	58.0%	9.2%	42.8%	54.3%	1.6%	4.7%	0.4%	0.0%	42%	0.58	0%
NONSPEC - SCS (50%, 75%)	1,985	\$0.72B	365,479	2.54%	360	0	68%	68%	777	32.1%	0.2%	3.4%	39.4%	55.9%	4.8%	50.7%	57.6%	1.5%	9.7%	1.2%	0.0%	57%	0.86	0%
NONSPEC - SCS (75%, 100%)	474	\$0.14B	302,595	2.53%	357	0	67%	67%	774	39.6%	0.0%	0.3%	41.4%	44.3%	14.4%	29.0%	47.3%	1.4%	0.3%	0.2%	2.3%	97%	1.72	N/A
NONSPEC - SDS [0, 1.0]	113,785	\$41.39B	364,506	2.53%	358	0	68%	69%	775	31.6%	0.1%	4.0%	32.9%	58.0%	9.1%	42.9%	54.3%	1.6%	4.8%	0.4%	0.0%	42%	0.59	0%
NONSPEC - SDS (1.0, 2.0]	670	\$0.22B	322,733	2.54%	358	0	70%	70%	773	35.8%	0.6%	1.4%	50.6%	39.7%	9.7%	42.2%	48.3%	0.4%	4.0%	1.1%	0.0%	81%	1.38	N/A
NONSPEC - SDS (2.0, 2.5]	102	\$0.04B	351,172	2.54%	360	0	65%	65%	778	43.3%	0.0%	0.0%	34.4%	52.3%	13.3%	35.5%	56.6%	1.5%	0.0%	0.6%	0.0%	100%	2.10	N/A
150K - All SCS / SDS	347	\$0.05B	135,661	2.46%	355	0	70%	70%	772	31.6%	0.0%	2.4%	62.3%	33.0%	4.7%	59.3%	25.4%	5.8%	6.8%	3.8%	1.8%	76%	1.37	N/A
200K - All SCS / SDS	1,017	\$0.19B	188,761	2.45%	359	0	69%	69%	770	30.5%	1.0%	5.0%	45.3%	45.4%	9.3%	33.2%	39.5%	5.0%	9.0%	0.3%	0.9%	59%	0.94	N/A

6M CPR - Social Criteria Share



6M CPR - Social Density Score



■ NONSPEC - SCS [0, 50%]
 ■ NONSPEC - SCS (50%, 75%)

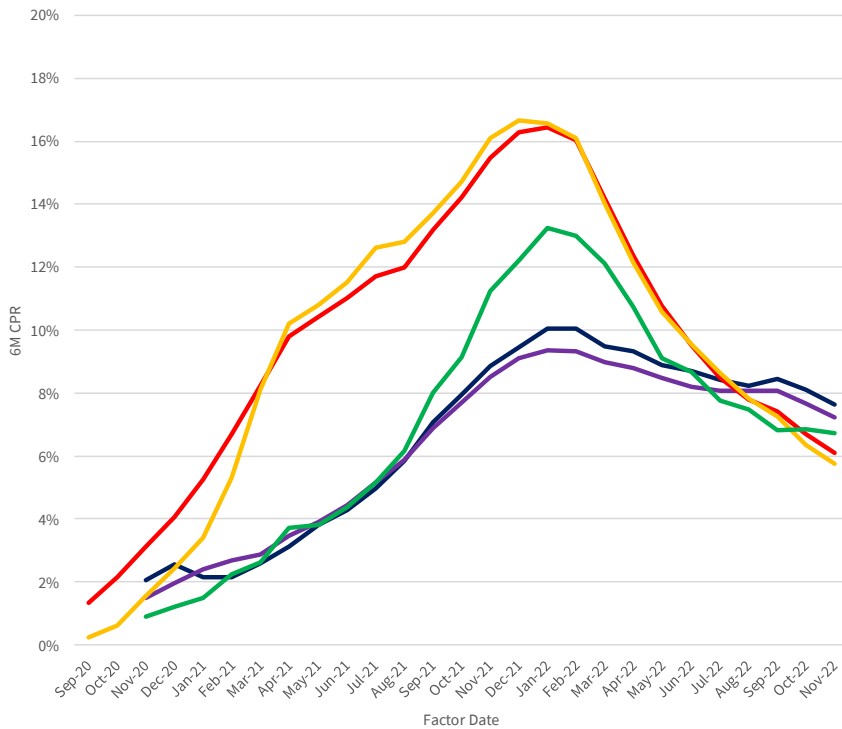
■ NONSPEC - SDS [0, 1.0]



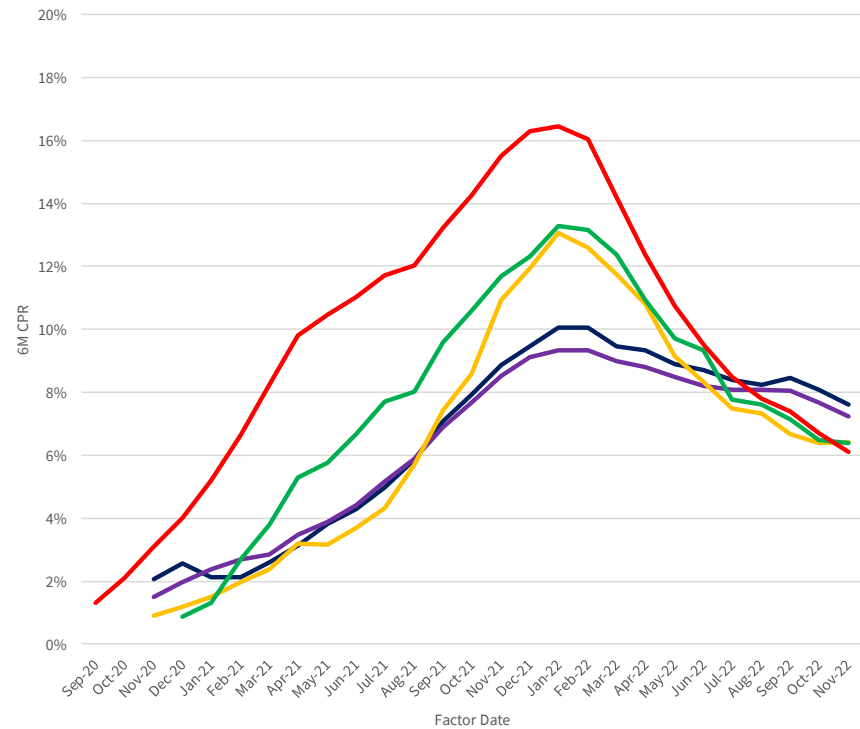
Prefix: CL | Vintage: 2020 | Coupon: 2.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	745,202	\$264.65B	355,877	2.93%	356	0	70%	71%	770	32.8%	0.3%	4.0%	28.5%	58.0%	13.5%	43.0%	50.7%	1.8%	3.2%	0.4%	0.0%	41%	0.57	4%
NONSPEC - SCS (50%, 75%)	17,026	\$5.83B	342,549	2.90%	358	0	71%	72%	766	34.5%	0.1%	3.5%	36.1%	60.5%	3.3%	81.5%	47.8%	4.2%	5.5%	1.5%	0.0%	57%	0.85	2%
NONSPEC - SCS (75%, 100%)	6,028	\$1.59B	264,109	2.91%	355	0	81%	81%	755	39.3%	0.1%	0.8%	63.1%	28.2%	8.8%	45.8%	23.5%	3.0%	5.6%	1.5%	6.3%	92%	1.68	1%
NONSPEC - SDS [0, 1.0]	760,619	\$269.91B	355,585	2.93%	356	0	70%	71%	770	32.9%	0.3%	4.0%	28.6%	58.1%	13.3%	43.8%	50.7%	1.9%	3.2%	0.4%	0.0%	41%	0.57	4%
NONSPEC - SDS (1.0, 2.0)	6,254	\$1.85B	296,238	2.92%	356	0	84%	84%	753	39.0%	0.1%	0.9%	68.3%	25.8%	5.9%	47.0%	21.0%	2.2%	8.7%	1.8%	0.0%	83%	1.44	1%
NONSPEC - SDS (2.0, 2.5]	1,383	\$0.31B	222,554	2.90%	357	0	76%	76%	756	39.4%	0.0%	0.1%	54.3%	31.3%	14.3%	54.9%	31.7%	3.2%	0.8%	0.9%	0.0%	99%	2.28	1%
150K - All SCS / SDS	29,695	\$4.07B	137,200	2.79%	357	0	68%	68%	766	31.9%	1.1%	5.1%	43.4%	44.6%	12.0%	36.3%	41.2%	6.4%	5.6%	1.4%	0.1%	70%	1.19	3%
200K - All SCS / SDS	80,516	\$15.12B	188,212	2.89%	358	0	72%	73%	764	32.5%	1.0%	5.0%	44.4%	42.7%	12.9%	32.0%	36.2%	6.5%	8.2%	0.1%	0.0%	61%	1.00	2%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



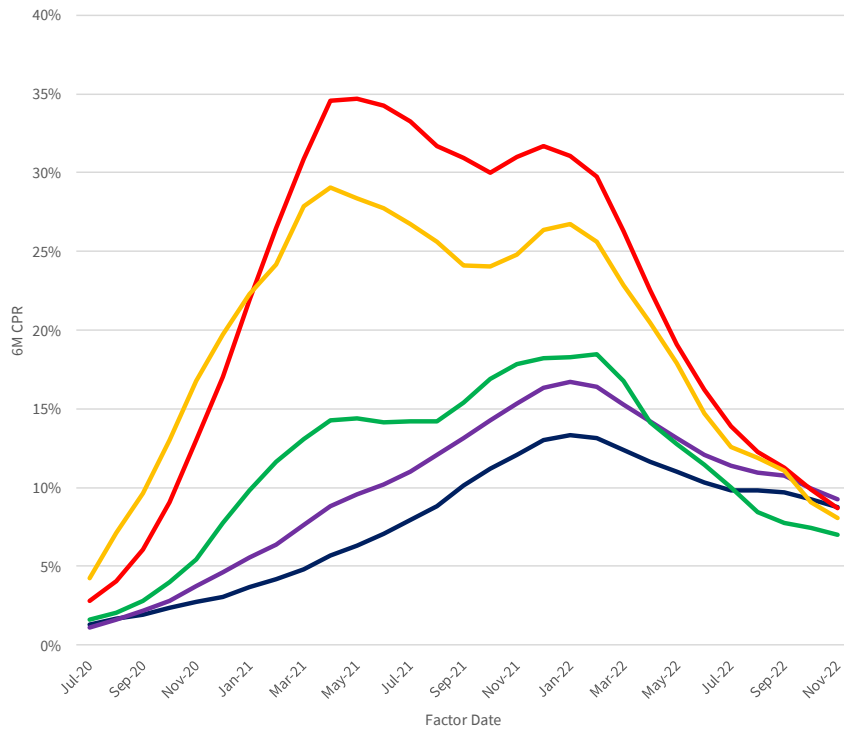
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0)
- NONSPEC - SDS (2.0, 2.5]
- 150K (Issue SCS: 70%)
- 200K (Issue SCS: 61%)
- 150K (Issue SDS: 1.19)
- 200K (Issue SDS: 1.00)



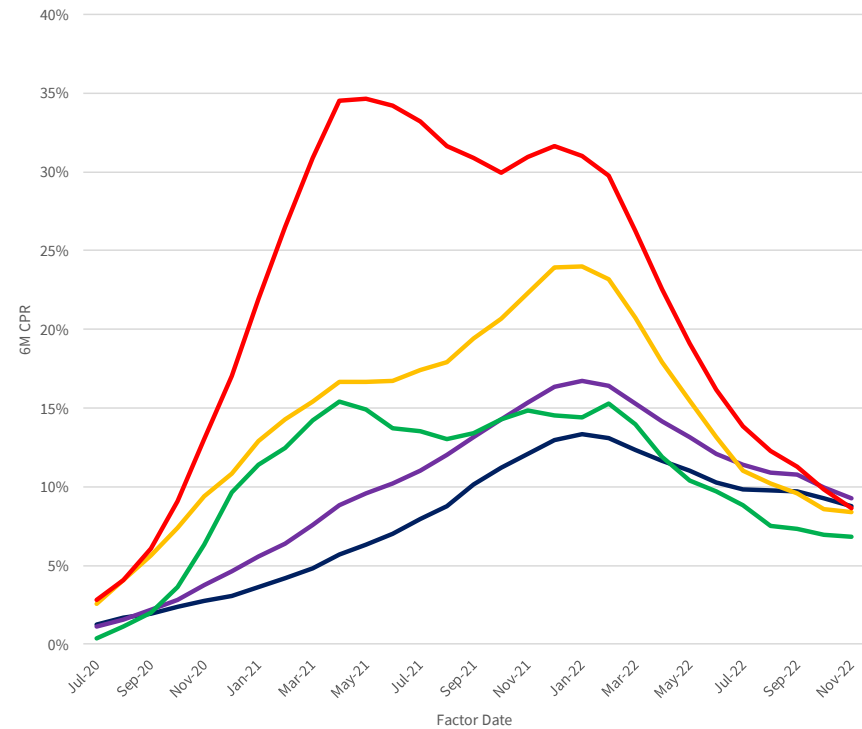
Prefix: CL | Vintage: 2020 | Coupon: 2.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	717,051	\$250.18B	349,789	3.40%	357	0	73%	74%	762	34.0%	0.9%	3.4%	26.4%	52.2%	21.4%	40.8%	38.2%	2.4%	3.7%	0.7%	0.0%	40%	0.55	17%
NONSPEC - SCS (50%, 75%]	7,408	\$2.55B	345,996	3.41%	359	1	75%	75%	756	36.0%	1.1%	3.1%	42.2%	45.0%	12.9%	51.9%	28.5%	3.2%	6.5%	2.7%	1.0%	59%	0.93	20%
NONSPEC - SCS (75%, 100%]	5,161	\$1.31B	253,891	3.37%	359	1	85%	86%	750	39.7%	0.2%	0.4%	66.5%	23.8%	9.7%	65.7%	13.0%	2.6%	2.0%	1.1%	4.2%	94%	1.89	8%
NONSPEC - SDS [0, 1.0]	723,051	\$252.25B	349,761	3.40%	357	0	73%	74%	762	34.0%	0.9%	3.4%	26.5%	52.2%	21.3%	40.9%	38.1%	2.4%	3.7%	0.7%	0.0%	40%	0.55	17%
NONSPEC - SDS (1.0, 2.0]	4,204	\$1.23B	294,417	3.40%	359	1	85%	86%	748	39.5%	0.3%	0.5%	66.9%	24.2%	8.8%	55.6%	13.7%	4.1%	6.5%	1.1%	0.7%	83%	1.49	11%
NONSPEC - SDS (2.0, 2.5]	2,365	\$0.56B	235,634	3.35%	360	1	86%	88%	749	39.5%	0.1%	0.1%	70.6%	20.1%	9.3%	84.8%	12.0%	1.6%	0.8%	0.9%	0.0%	99%	2.27	10%
150K - All SCS / SDS	76,253	\$10.43B	137,063	3.17%	357	0	71%	71%	758	32.8%	5.2%	4.9%	41.0%	40.6%	18.3%	25.6%	31.2%	7.2%	6.3%	1.5%	0.1%	69%	1.18	3%
200K - All SCS / SDS	82,233	\$15.44B	188,165	3.38%	358	0	75%	75%	753	33.8%	5.6%	4.4%	39.5%	40.2%	20.4%	29.3%	27.4%	7.4%	8.5%	0.2%	0.0%	60%	0.97	5%

6M CPR - Social Criteria Share



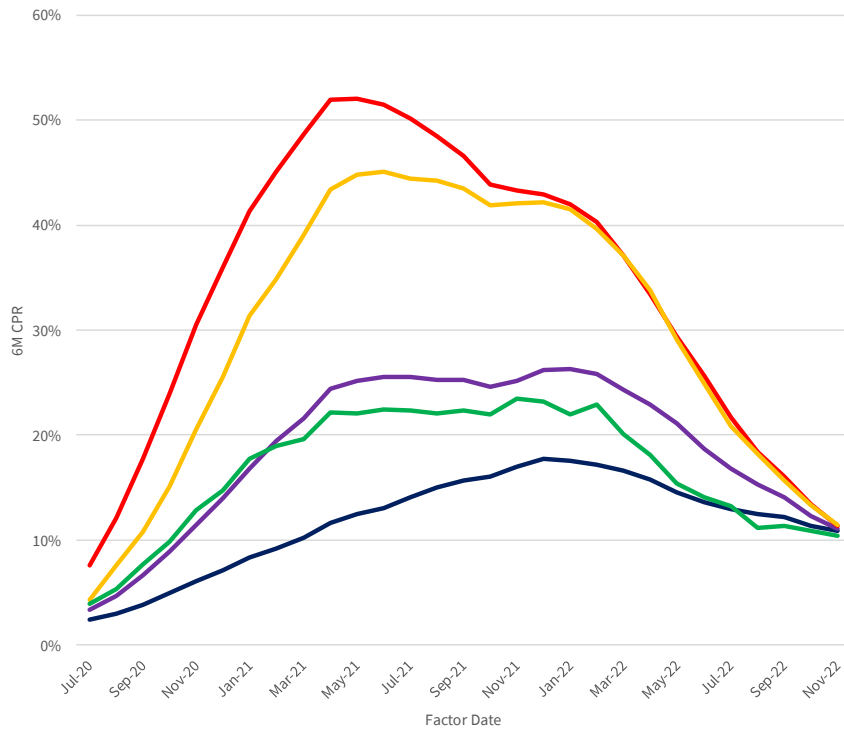
6M CPR - Social Density Score



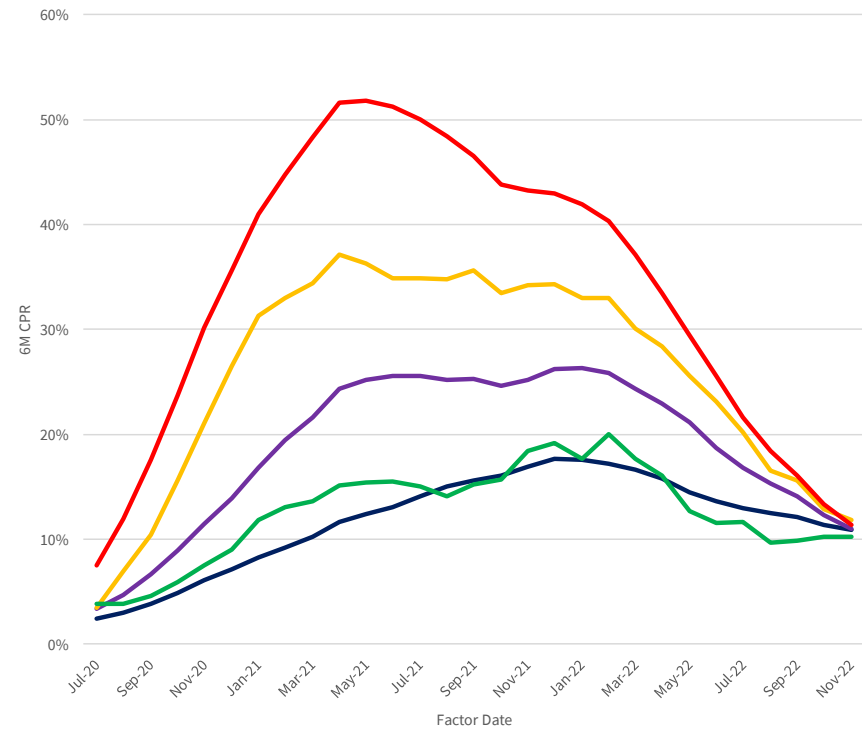
Prefix: CL | Vintage: 2020 | Coupon: 3.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	253,503	\$86.21B	341,476	3.87%	358	1	76%	76%	750	36.1%	2.8%	3.8%	33.9%	38.4%	27.7%	48.4%	24.4%	3.4%	4.2%	0.9%	0.0%	42%	0.59	36%
NONSPEC - SCS (50%, 75%]	11,090	\$3.30B	298,709	3.88%	357	1	77%	77%	741	36.9%	7.0%	2.5%	34.4%	39.4%	26.2%	38.1%	23.5%	5.5%	6.5%	2.1%	0.4%	55%	0.82	26%
NONSPEC - SCS (75%, 100%]	3,090	\$0.69B	225,687	3.80%	360	1	86%	88%	744	39.4%	1.0%	0.5%	72.5%	15.1%	12.3%	74.0%	6.0%	2.3%	0.6%	1.1%	2.3%	96%	2.05	15%
NONSPEC - SDS [0, 1.0]	263,529	\$89.17B	339,768	3.87%	358	1	76%	76%	750	36.1%	2.9%	3.8%	33.9%	38.5%	27.6%	48.0%	24.4%	3.5%	4.3%	0.9%	0.0%	42%	0.59	36%
NONSPEC - SDS (1.0, 2.0]	2,363	\$0.65B	275,159	3.85%	359	1	82%	83%	743	38.9%	1.3%	1.7%	56.4%	25.4%	18.3%	53.4%	13.5%	4.3%	4.7%	2.1%	0.7%	80%	1.38	26%
NONSPEC - SDS (2.0, 2.5]	1,791	\$0.38B	215,665	3.78%	360	1	89%	92%	745	39.9%	0.3%	0.2%	83.9%	7.7%	8.4%	84.3%	1.6%	0.8%	0.5%	0.3%	0.0%	99%	2.38	9%
150K - All SCS / SDS	64,710	\$8.84B	136,893	3.63%	358	0	72%	73%	748	34.1%	12.7%	4.5%	43.2%	30.9%	25.8%	28.7%	18.8%	8.0%	8.1%	2.1%	0.0%	68%	1.16	7%
200K - All SCS / SDS	38,276	\$7.15B	187,433	3.84%	358	1	76%	76%	747	35.2%	5.8%	4.4%	45.5%	29.3%	25.2%	40.0%	18.3%	7.9%	8.9%	0.3%	0.0%	62%	1.01	14%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



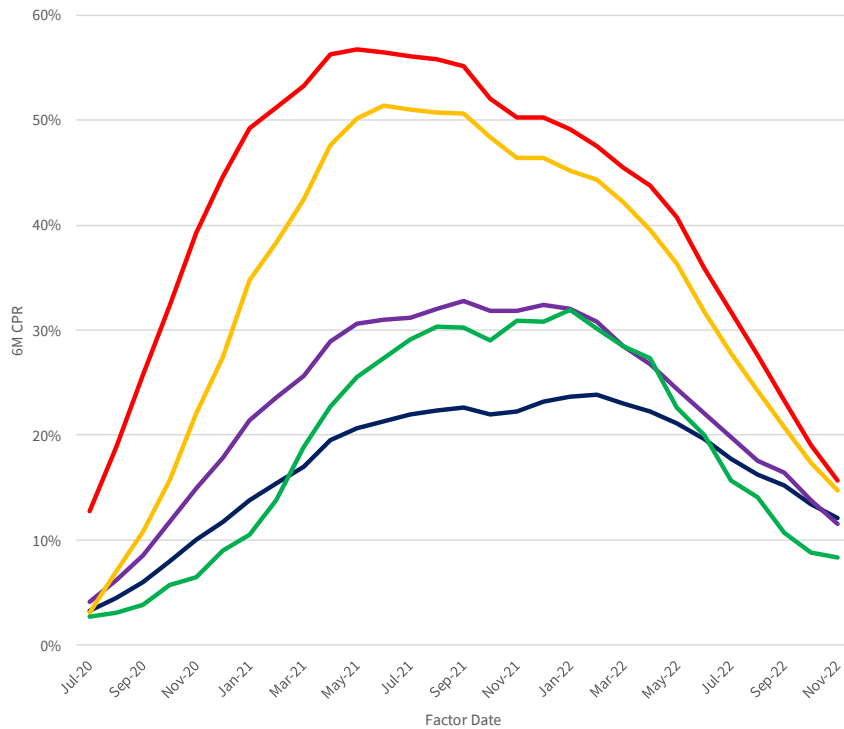
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%]
- NONSPEC - SCS (75%, 100%]
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0]
- NONSPEC - SDS (2.0, 2.5]
- 150K (Issue SCS: 68%)
- 200K (Issue SCS: 62%)
- 150K (Issue SDS: 1.16)
- 200K (Issue SDS: 1.01)



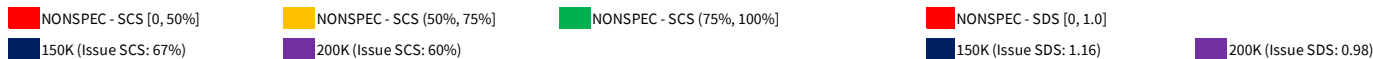
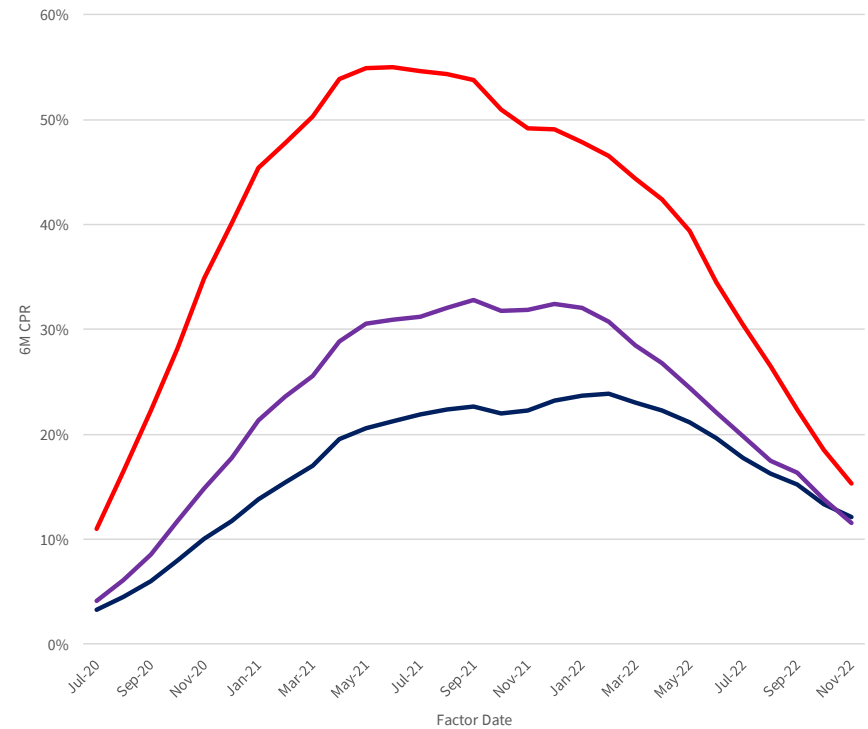
Prefix: CL | Vintage: 2020 | Coupon: 3.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	25,641	\$8.55B	335,349	4.38%	359	1	78%	78%	729	38.1%	5.6%	3.4%	34.5%	23.6%	42.0%	53.9%	13.3%	3.7%	5.6%	0.8%	0.0%	43%	0.62	45%
NONSPEC - SCS (50%, 75%]	11,089	\$3.14B	283,906	4.38%	358	1	76%	77%	724	37.9%	18.6%	1.8%	30.8%	23.5%	45.8%	48.1%	12.3%	5.6%	5.9%	1.8%	0.1%	53%	0.80	27%
NONSPEC - SCS (75%, 100%]	1,419	\$0.30B	213,871	4.27%	360	1	91%	94%	738	38.7%	4.9%	0.8%	89.3%	4.0%	6.7%	87.9%	1.9%	0.7%	0.5%	0.4%	5.2%	95%	2.09	9%
NONSPEC - SDS [0, 1.0]	36,548	\$11.63B	319,904	4.38%	359	1	77%	78%	728	38.1%	9.0%	3.0%	33.6%	23.5%	42.9%	52.5%	13.0%	4.2%	5.6%	1.1%	0.2%	46%	0.67	40%
NONSPEC - SDS (1.0, 2.0]	655	\$0.17B	260,650	4.35%	359	1	81%	82%	732	37.6%	13.4%	1.3%	57.1%	14.0%	28.9%	53.7%	9.9%	2.6%	3.7%	2.3%	1.7%	80%	1.40	N/A
NONSPEC - SDS (2.0, 2.5]	946	\$0.19B	198,546	4.26%	360	1	95%	99%	739	39.5%	0.0%	0.0%	98.2%	0.2%	1.6%	98.4%	0.0%	0.0%	0.0%	0.0%	0.0%	99%	2.40	N/A
150K - All SCS / SDS	21,348	\$2.90B	136,255	4.09%	358	1	74%	74%	739	35.3%	18.9%	4.2%	47.4%	20.8%	31.8%	37.1%	11.7%	9.5%	8.4%	1.0%	0.0%	67%	1.16	12%
200K - All SCS / SDS	9,990	\$1.86B	186,857	4.27%	358	1	77%	77%	728	36.7%	20.0%	3.3%	45.2%	19.3%	35.5%	41.8%	9.9%	9.3%	10.7%	0.2%	0.0%	60%	0.98	18%

6M CPR - Social Criteria Share



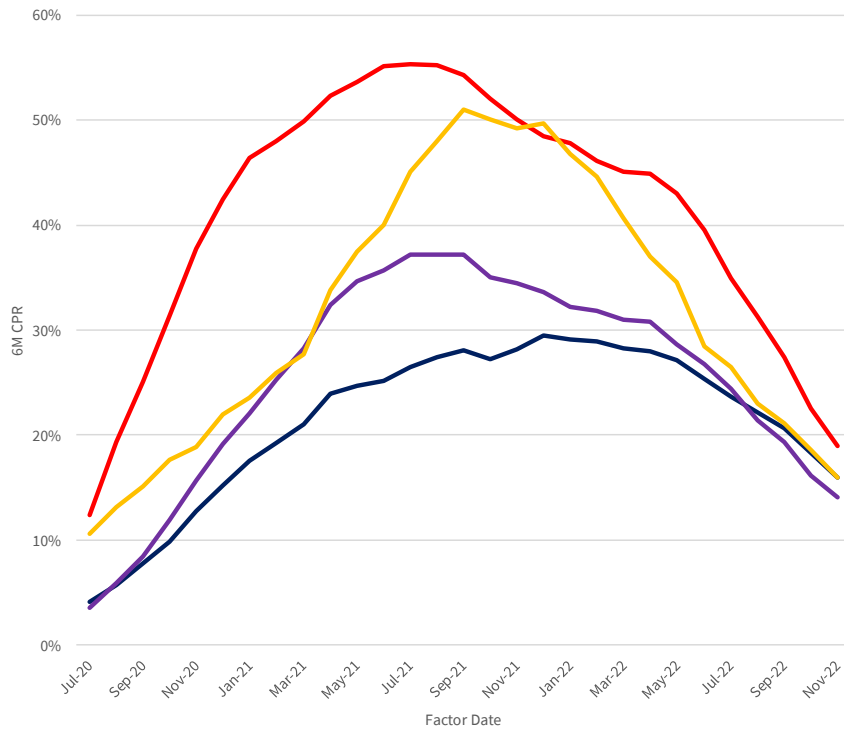
6M CPR - Social Density Score



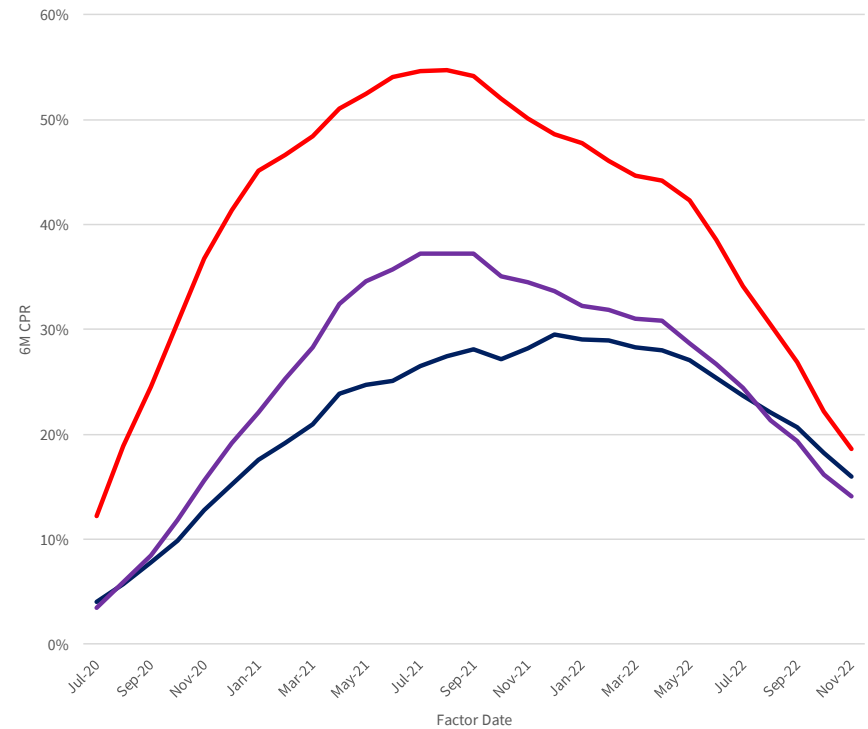
Prefix: CL | Vintage: 2020 | Coupon: 4.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	12,149	\$3.90B	323,419	4.84%	359	1	77%	78%	705	38.5%	16.3%	2.2%	36.9%	15.6%	47.5%	57.0%	8.1%	5.0%	6.8%	1.2%	0.0%	45%	0.64	42%
NONSPEC - SCS (50%, 75%]	1,186	\$0.32B	276,770	4.80%	359	1	77%	77%	712	38.7%	23.6%	1.8%	40.8%	17.5%	41.6%	50.3%	8.1%	5.0%	9.5%	3.5%	0.0%	58%	0.89	22%
NONSPEC - SCS (75%, 100%]	242	\$0.07B	273,119	4.77%	360	1	96%	100%	746	39.7%	0.0%	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%	5.8%	0.0%	0.0%	0.0%	90%	1.75	N/A
NONSPEC - SDS [0, 1.0]	13,204	\$4.19B	319,836	4.84%	359	1	77%	78%	706	38.5%	16.9%	2.2%	37.0%	15.8%	47.2%	56.6%	8.1%	5.1%	7.0%	1.4%	0.0%	46%	0.65	41%
NONSPEC - SDS (1.0, 2.0]	328	\$0.09B	279,384	4.77%	359	2	91%	94%	738	39.3%	5.6%	0.0%	86.6%	3.7%	9.7%	78.3%	2.3%	4.9%	2.0%	1.2%	0.0%	79%	1.39	N/A
NONSPEC - SDS (2.0, 2.5]	45	\$0.01B	195,767	4.83%	360	1	96%	98%	736	40.0%	0.0%	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100%	2.58	N/A
150K - All SCS / SDS	6,375	\$0.85B	134,779	4.64%	358	2	76%	76%	725	36.3%	37.5%	2.8%	46.7%	11.9%	41.4%	36.7%	5.7%	10.5%	13.6%	1.0%	0.0%	62%	1.05	15%
200K - All SCS / SDS	3,678	\$0.68B	185,759	4.71%	359	1	77%	77%	718	37.3%	32.2%	2.4%	43.5%	12.7%	43.8%	44.8%	5.4%	9.0%	15.4%	0.1%	0.0%	59%	0.94	19%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 75%]
■ 150K (Issue SCS: 62%) ■ 200K (Issue SCS: 59%)

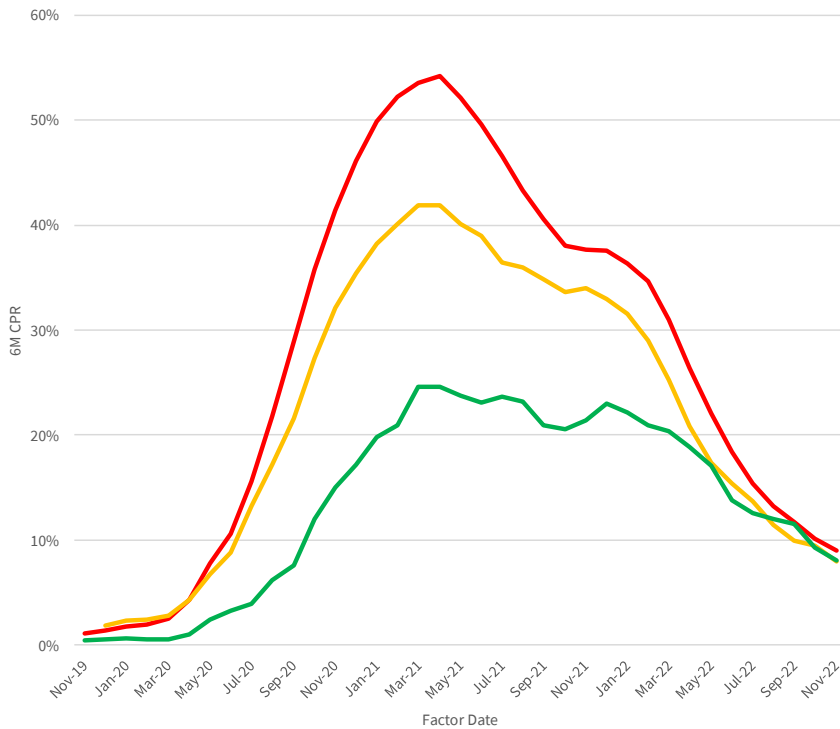
■ NONSPEC - SDS [0, 1.0] ■ 200K (Issue SDS: 0.94)
■ 150K (Issue SDS: 1.05)



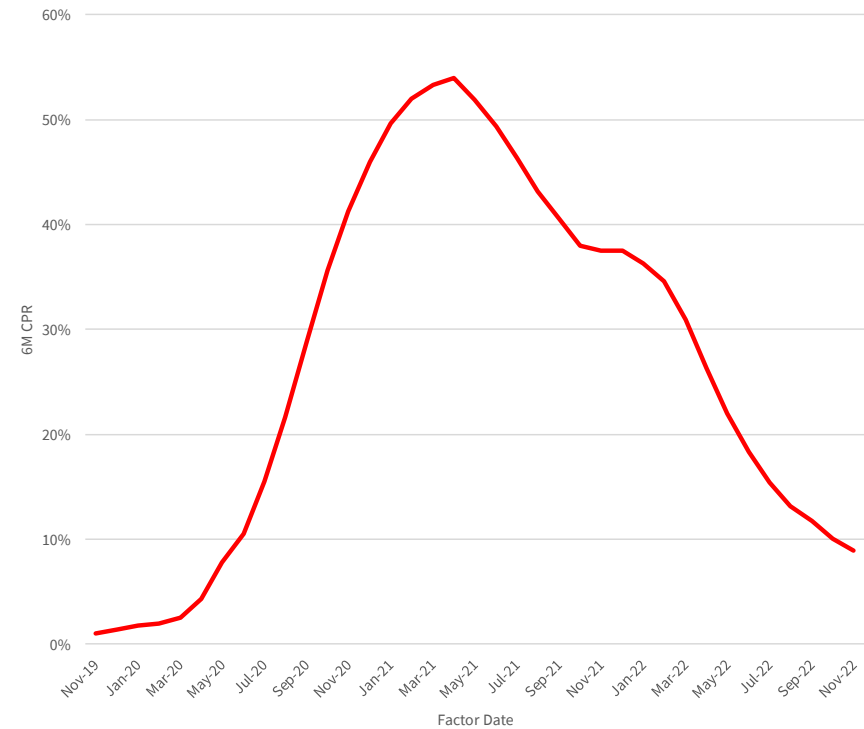
Prefix: CL | Vintage: 2019 | Coupon: 2.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	110,596	\$38.75B	351,525	3.50%	359	1	73%	73%	768	33.5%	0.2%	3.2%	35.5%	52.0%	12.5%	59.4%	38.3%	3.2%	5.7%	0.6%	0.0%	40%	0.55	46%
NONSPEC - SCS (50%, 75%]	2,560	\$0.78B	307,526	3.50%	360	1	72%	72%	768	34.3%	0.5%	4.6%	55.9%	34.9%	9.2%	41.3%	23.4%	5.9%	11.4%	6.5%	0.0%	55%	0.85	35%
NONSPEC - SCS (75%, 100%]	1,201	\$0.26B	217,345	3.49%	360	1	82%	83%	757	39.3%	0.0%	0.3%	70.7%	21.5%	7.8%	73.3%	14.0%	2.3%	3.3%	5.1%	0.7%	98%	1.86	17%
NONSPEC - SDS [0, 1.0]	112,991	\$39.49B	350,582	3.50%	359	1	73%	73%	768	33.6%	0.2%	3.3%	35.9%	51.7%	12.4%	59.1%	38.1%	3.3%	5.8%	0.7%	0.0%	40%	0.55	46%
NONSPEC - SDS (1.0, 2.0]	1,010	\$0.25B	244,044	3.50%	359	1	77%	78%	762	39.6%	0.0%	1.5%	60.6%	28.0%	11.4%	62.3%	17.4%	2.9%	4.5%	7.5%	0.7%	92%	1.61	N/A
NONSPEC - SDS (2.0, 2.5]	356	\$0.07B	186,647	3.47%	360	1	90%	91%	746	36.7%	0.0%	0.3%	95.6%	4.4%	0.0%	87.5%	2.1%	4.3%	0.0%	0.0%	0.0%	99%	2.20	N/A
150K - All SCS / SDS	225	\$0.03B	135,046	3.30%	355	2	63%	64%	762	32.8%	0.0%	1.0%	52.3%	35.8%	11.9%	49.2%	23.8%	7.0%	12.0%	0.9%	1.8%	74%	1.14	N/A
200K - All SCS / SDS	515	\$0.09B	179,967	3.33%	360	0	73%	74%	761	33.2%	0.2%	4.1%	59.1%	28.4%	12.5%	51.5%	16.9%	4.5%	8.1%	0.0%	0.2%	62%	1.08	N/A

6M CPR - Social Criteria Share



6M CPR - Social Density Score



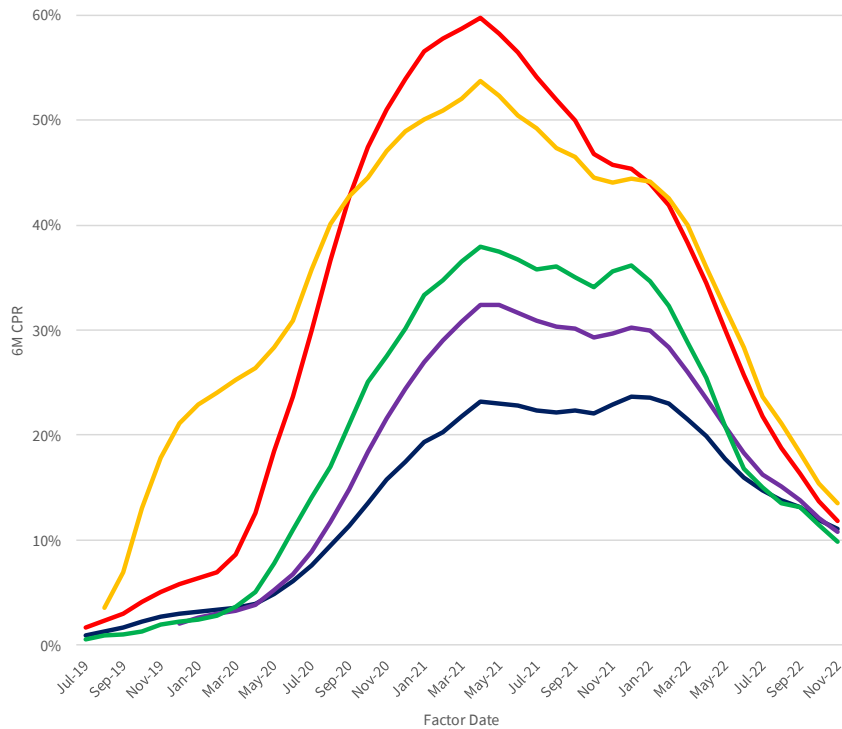
■ NONSPEC - SCS [0, 50%]
 ■ NONSPEC - SCS (50%, 75%]
 ■ NONSPEC - SCS (75%, 100%]
 ■ NONSPEC - SDS [0, 1.0]



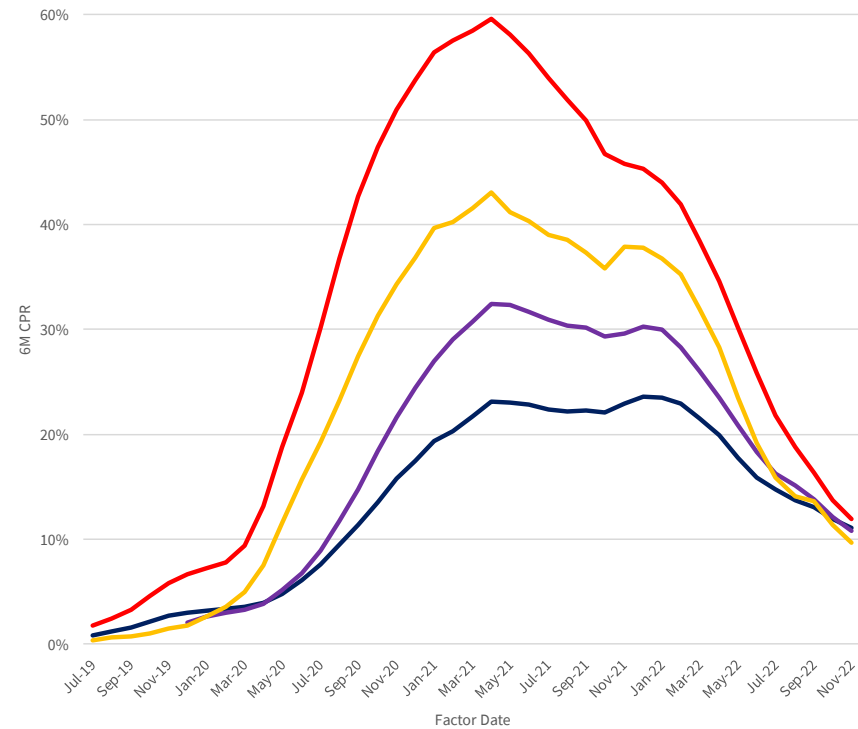
Prefix: CL | Vintage: 2019 | Coupon: 3.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	349,646	\$119.96B	345,888	3.92%	359	2	76%	76%	760	35.2%	0.9%	4.1%	45.6%	38.3%	16.1%	56.4%	26.6%	4.3%	5.4%	0.8%	0.0%	37%	0.51	54%
NONSPEC - SCS (50%, 75%)	13,079	\$4.35B	333,997	4.08%	360	1	81%	81%	752	37.0%	1.6%	2.3%	62.4%	23.8%	13.8%	61.0%	17.9%	5.8%	5.9%	1.9%	0.3%	55%	0.84	49%
NONSPEC - SCS (75%, 100%)	4,571	\$1.04B	227,470	3.89%	359	1	82%	82%	749	40.0%	0.4%	0.5%	65.2%	21.5%	13.3%	52.3%	13.5%	3.7%	1.4%	3.6%	1.2%	95%	1.82	30%
NONSPEC - SDS [0, 1.0]	361,818	\$124.01B	345,487	3.92%	359	2	76%	76%	760	35.2%	0.9%	4.0%	46.2%	37.8%	16.0%	56.6%	26.3%	4.4%	5.5%	0.8%	0.0%	37%	0.52	54%
NONSPEC - SDS (1.0, 2.0)	4,344	\$1.10B	253,630	3.90%	359	1	78%	79%	752	39.3%	0.9%	1.2%	56.6%	28.0%	15.3%	50.1%	16.8%	4.8%	1.7%	4.1%	0.4%	88%	1.60	37%
NONSPEC - SDS (2.0, 2.5]	1,134	\$0.24B	212,759	3.92%	359	1	83%	84%	750	40.2%	0.2%	0.2%	79.1%	11.0%	9.9%	64.0%	9.2%	2.3%	1.7%	0.9%	0.0%	99%	2.21	N/A
150K - All SCS / SDS	31,155	\$4.21B	136,326	3.79%	358	3	72%	72%	759	33.3%	1.1%	5.6%	61.6%	22.4%	16.0%	42.9%	14.6%	7.1%	5.4%	2.5%	0.1%	66%	1.15	17%
200K - All SCS / SDS	48,512	\$9.11B	188,324	3.84%	358	0	76%	76%	757	34.5%	1.5%	5.1%	57.4%	26.2%	16.4%	46.1%	18.1%	7.1%	7.6%	0.2%	0.0%	59%	0.97	24%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



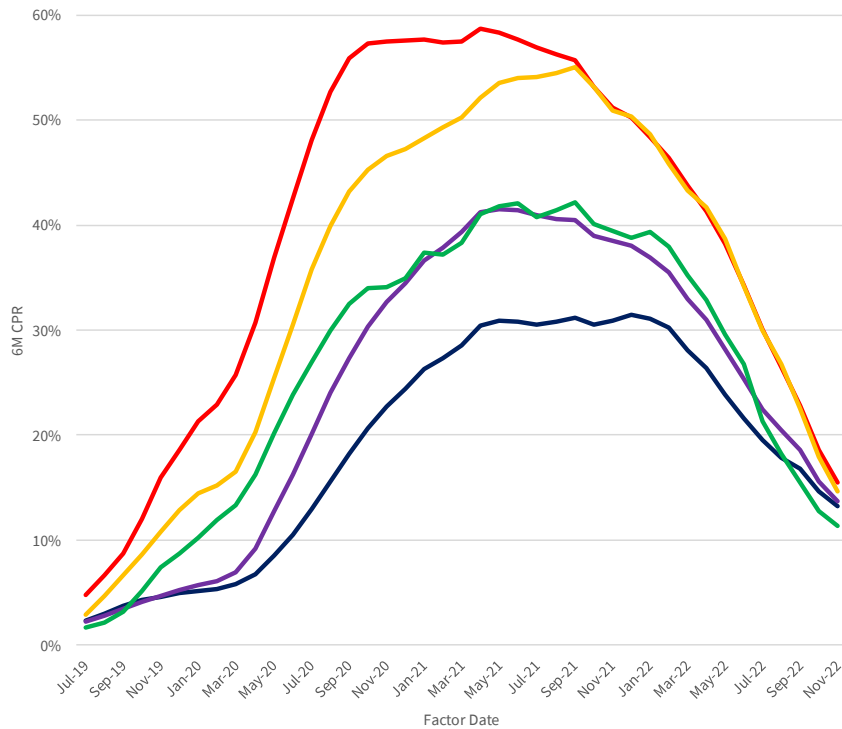
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0)
- 150K (Issue SCS: 66%)
- 200K (Issue SCS: 59%)
- 150K (Issue SDS: 1.15)
- 200K (Issue SDS: 0.97)



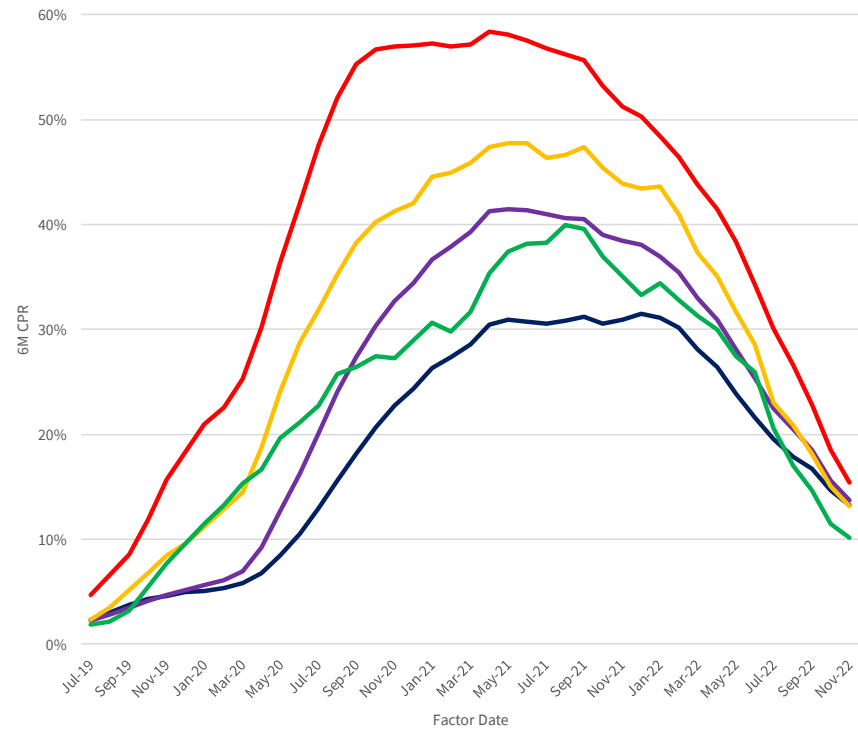
Prefix: CL | Vintage: 2019 | Coupon: 3.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	236,084	\$77.61B	330,606	4.45%	359	1	78%	78%	748	37.0%	2.5%	4.9%	59.7%	20.3%	20.0%	54.7%	13.6%	6.2%	6.3%	0.6%	0.0%	41%	0.59	58%
NONSPEC - SCS (50%, 75%)	14,503	\$4.52B	313,115	4.46%	360	1	90%	90%	741	38.7%	1.5%	1.1%	82.3%	7.8%	9.9%	57.7%	5.6%	7.2%	9.9%	1.1%	0.2%	57%	0.90	47%
NONSPEC - SCS (75%, 100%)	4,774	\$1.12B	234,469	4.40%	360	1	84%	85%	741	40.7%	1.3%	0.9%	77.1%	11.3%	11.6%	63.4%	6.1%	2.3%	1.5%	3.7%	2.0%	94%	1.89	35%
NONSPEC - SDS [0, 1.0]	248,596	\$81.53B	329,834	4.45%	359	1	79%	79%	748	37.1%	2.4%	4.7%	60.9%	19.7%	19.4%	54.9%	13.2%	6.2%	6.5%	0.6%	0.0%	42%	0.61	57%
NONSPEC - SDS (1.0, 2.0)	4,821	\$1.28B	267,809	4.42%	360	1	83%	83%	740	39.8%	3.4%	1.9%	70.5%	15.4%	14.2%	55.4%	8.2%	3.4%	4.3%	3.9%	1.3%	82%	1.46	42%
NONSPEC - SDS (2.0, 2.5]	1,944	\$0.42B	218,510	4.41%	360	1	83%	85%	742	40.9%	0.3%	0.1%	77.3%	10.0%	12.7%	75.9%	7.3%	2.6%	0.2%	1.2%	0.0%	99%	2.26	29%
150K - All SCS / SDS	42,826	\$5.81B	136,460	4.24%	358	2	75%	76%	747	34.9%	4.5%	5.5%	63.6%	14.7%	21.7%	38.9%	10.0%	8.3%	7.0%	0.9%	0.1%	69%	1.24	24%
200K - All SCS / SDS	38,279	\$7.16B	187,788	4.36%	359	1	79%	79%	746	36.1%	4.5%	5.4%	68.1%	12.4%	19.5%	49.0%	8.3%	8.7%	9.1%	0.2%	0.1%	62%	1.06	34%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



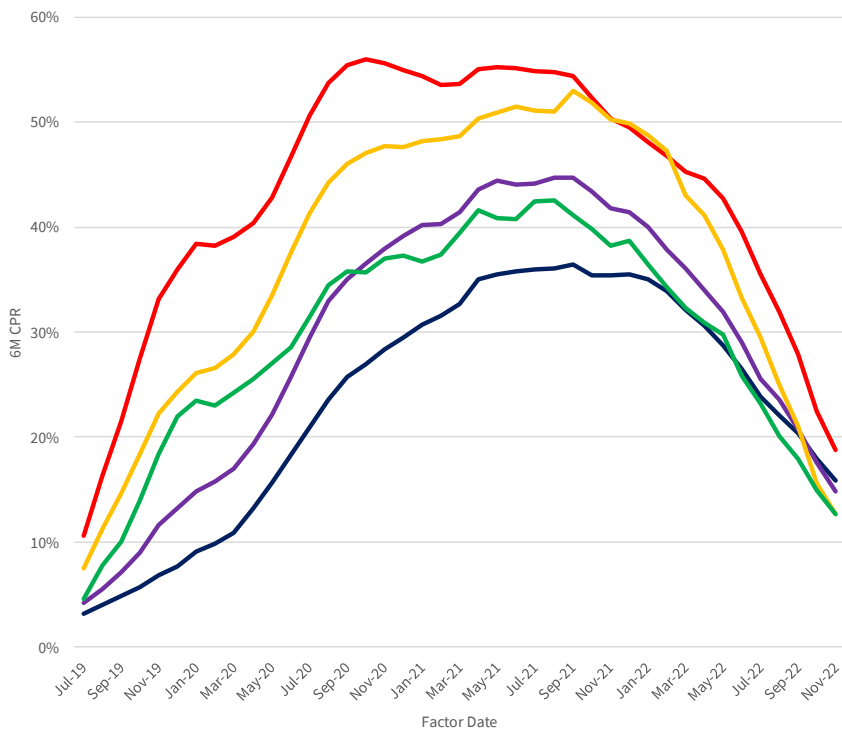
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0)
- NONSPEC - SDS (2.0, 2.5]
- 150K (Issue SCS: 69%)
- 200K (Issue SCS: 62%)
- 150K (Issue SDS: 1.24)
- 200K (Issue SDS: 1.06)



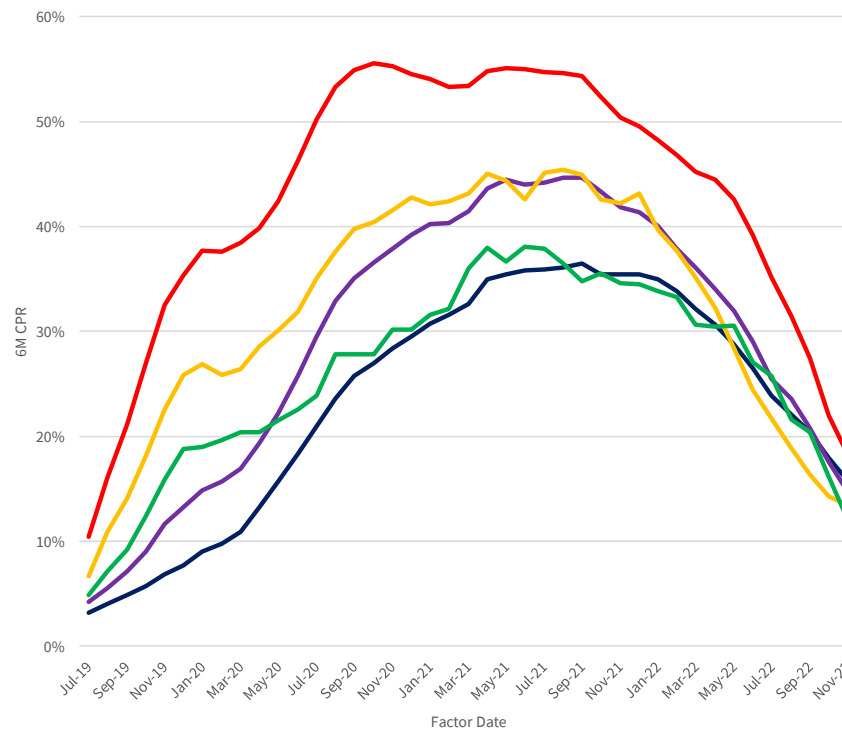
Prefix: CL | Vintage: 2019 | Coupon: 4.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	133,654	\$43.08B	324,302	4.91%	360	1	78%	79%	736	38.2%	4.4%	5.0%	60.8%	13.6%	25.6%	53.5%	8.2%	7.3%	7.1%	0.8%	0.0%	42%	0.60	55%
NONSPEC - SCS (50%, 75%)	8,774	\$2.64B	302,959	4.85%	360	2	88%	88%	738	39.1%	4.0%	1.7%	80.8%	6.9%	12.3%	60.5%	2.6%	7.3%	10.1%	3.0%	0.2%	56%	0.90	48%
NONSPEC - SCS (75%, 100%)	3,357	\$0.76B	226,959	4.87%	360	1	84%	85%	734	41.1%	1.7%	0.8%	79.9%	6.3%	13.8%	65.1%	2.4%	3.0%	1.8%	6.0%	2.3%	95%	1.90	37%
NONSPEC - SDS [0, 1.0]	141,601	\$45.48B	323,117	4.91%	360	1	78%	79%	736	38.3%	4.3%	4.8%	62.0%	13.2%	24.8%	53.9%	7.9%	7.3%	7.3%	0.8%	0.0%	43%	0.62	55%
NONSPEC - SDS (1.0, 2.0)	2,831	\$0.71B	253,362	4.84%	360	5	81%	81%	737	40.1%	5.6%	2.5%	75.3%	9.1%	15.6%	53.2%	3.1%	3.9%	2.6%	8.8%	0.6%	84%	1.52	43%
NONSPEC - SDS (2.0, 2.5]	1,353	\$0.29B	216,789	4.87%	360	1	84%	86%	736	41.8%	2.6%	0.0%	77.9%	5.6%	16.5%	73.1%	1.4%	4.4%	1.8%	2.7%	0.0%	99%	2.29	30%
150K - All SCS / SDS	34,853	\$4.73B	136,402	4.74%	359	1	77%	77%	737	36.0%	10.9%	5.1%	63.6%	9.9%	26.4%	39.5%	5.8%	9.9%	8.9%	0.8%	0.1%	69%	1.25	30%
200K - All SCS / SDS	26,436	\$4.93B	187,259	4.82%	359	1	80%	80%	738	37.1%	9.1%	5.3%	69.3%	9.6%	21.2%	55.6%	5.8%	10.6%	10.3%	0.4%	0.0%	62%	1.07	39%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



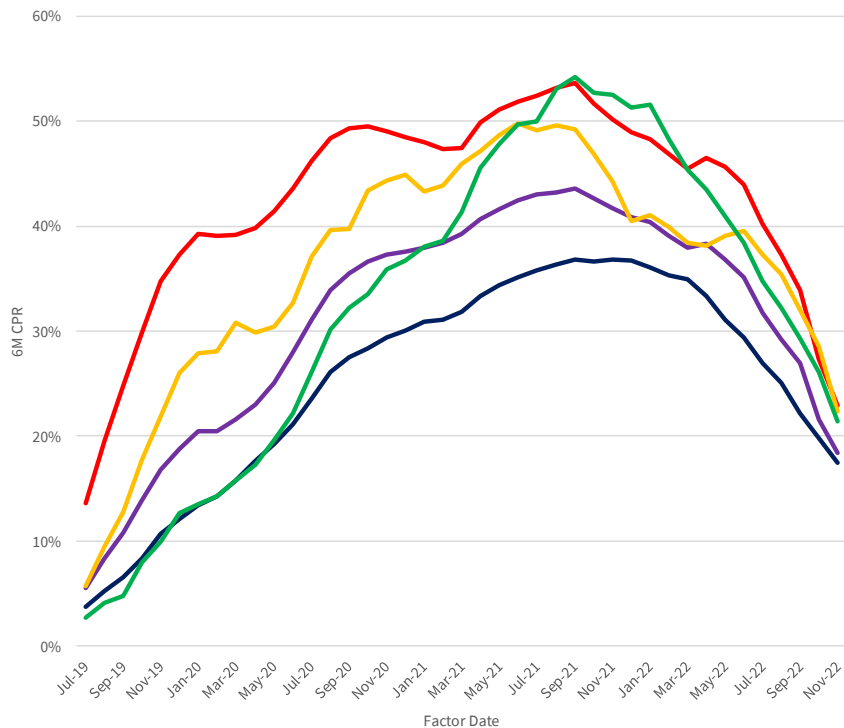
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0)
- NONSPEC - SDS (2.0, 2.5]
- 150K (Issue SCS: 69%)
- 200K (Issue SCS: 62%)
- 150K (Issue SDS: 1.25)
- 200K (Issue SDS: 1.07)



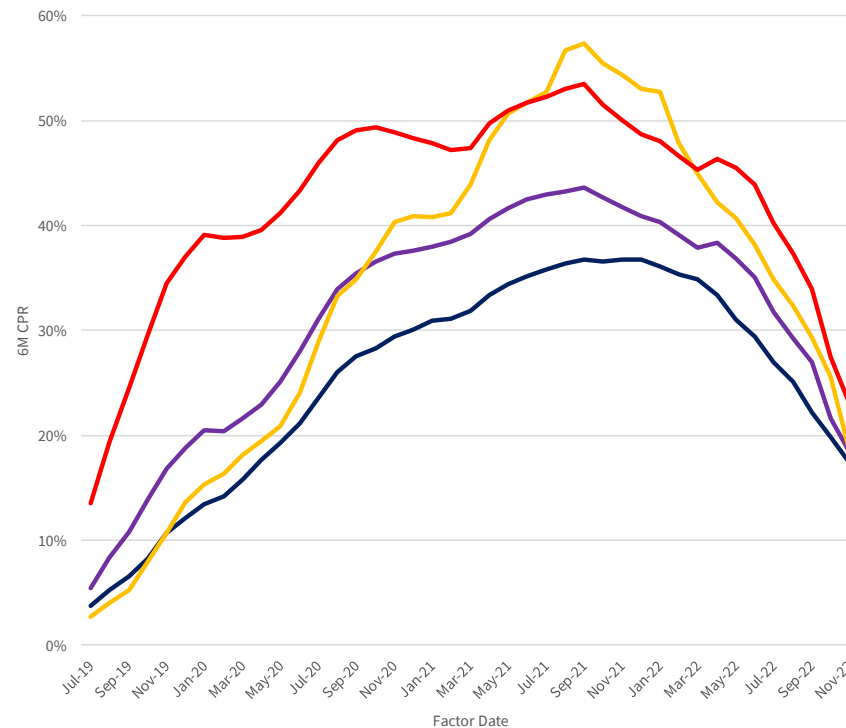
Prefix: CL | Vintage: 2019 | Coupon: 4.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	41,532	\$13.19B	319,569	5.38%	360	1	78%	79%	711	39.5%	10.1%	4.4%	55.4%	11.1%	33.5%	55.1%	5.3%	8.5%	8.1%	1.0%	0.0%	43%	0.61	48%
NONSPEC - SCS (50%, 75%]	1,390	\$0.41B	293,934	5.34%	360	1	83%	83%	711	39.9%	10.3%	2.3%	65.0%	7.6%	27.4%	55.5%	4.7%	7.4%	8.3%	7.6%	0.0%	61%	0.97	45%
NONSPEC - SCS (75%, 100%]	2,716	\$0.68B	250,824	5.26%	360	1	93%	97%	724	41.8%	2.2%	0.2%	93.6%	1.1%	5.3%	92.5%	0.3%	2.2%	0.5%	2.5%	1.1%	92%	1.85	37%
NONSPEC - SDS [0, 1.0]	42,444	\$13.47B	319,364	5.38%	360	1	78%	79%	711	39.5%	10.1%	4.3%	55.4%	11.1%	33.5%	55.1%	5.3%	8.5%	8.1%	1.1%	0.0%	44%	0.61	48%
NONSPEC - SDS (1.0, 2.0]	2,357	\$0.62B	264,889	5.26%	360	1	92%	95%	723	41.4%	3.4%	0.9%	92.5%	1.6%	5.9%	85.4%	0.5%	2.3%	2.1%	4.6%	1.2%	85%	1.58	41%
NONSPEC - SDS (2.0, 2.5]	837	\$0.18B	218,277	5.28%	360	1	92%	97%	723	42.2%	2.0%	0.0%	92.2%	1.3%	6.5%	95.9%	0.6%	2.0%	0.0%	0.0%	0.0%	98%	2.26	N/A
150K - All SCS / SDS	17,016	\$2.28B	134,497	5.22%	359	1	78%	78%	726	36.9%	20.4%	4.3%	61.7%	9.2%	29.1%	43.4%	3.3%	11.4%	11.2%	0.8%	0.1%	68%	1.24	30%
200K - All SCS / SDS	10,607	\$1.96B	185,563	5.32%	359	1	80%	81%	722	38.1%	19.7%	4.5%	64.9%	8.0%	27.1%	57.1%	3.0%	10.8%	13.8%	0.2%	0.0%	60%	1.03	38%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



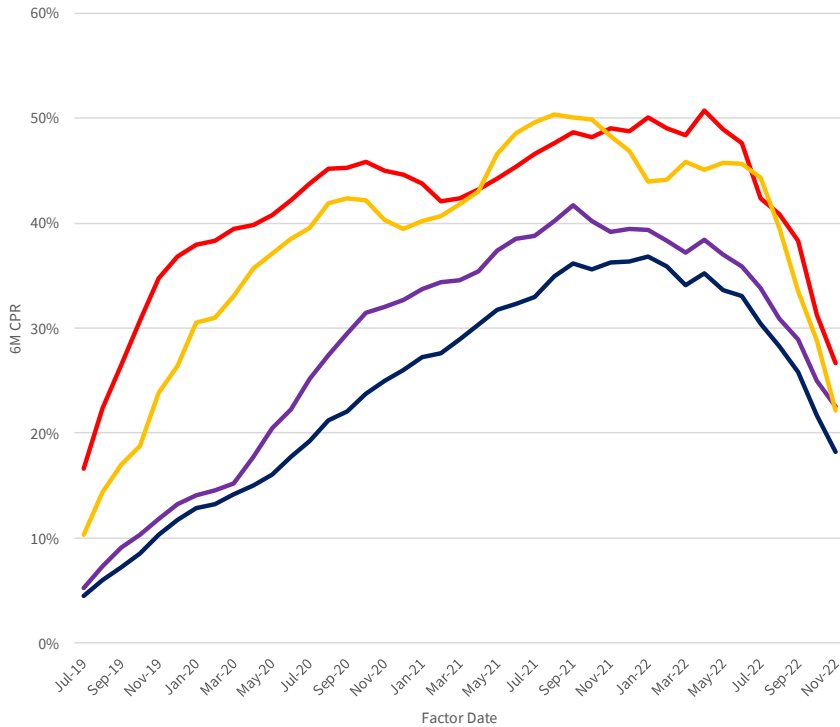
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%]
- NONSPEC - SCS (75%, 100%]
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0]
- 150K (Issue SCS: 68%)
- 200K (Issue SCS: 60%)
- 150K (Issue SDS: 1.24)
- 200K (Issue SDS: 1.03)



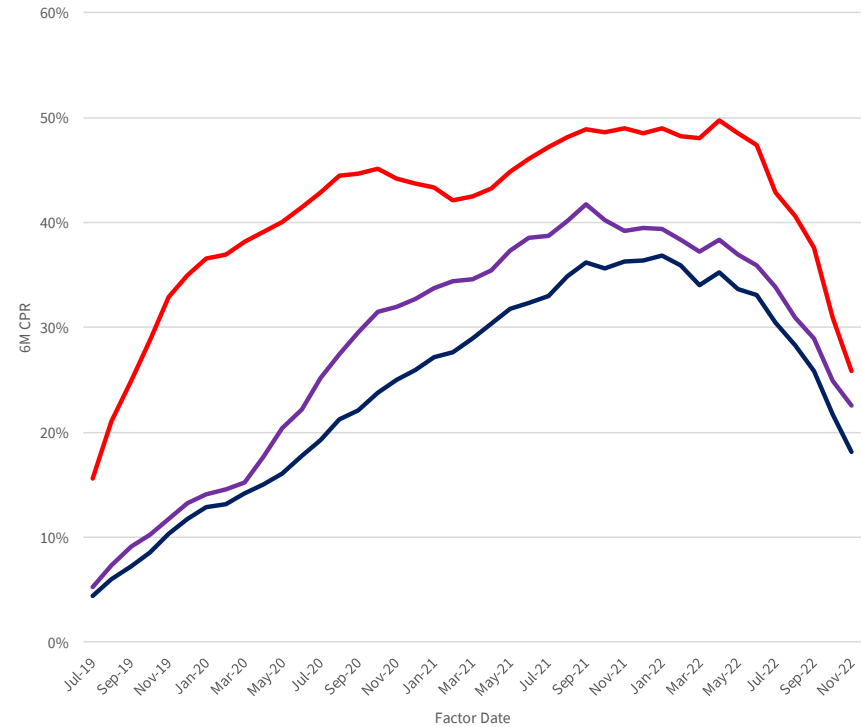
Prefix: CL | Vintage: 2019 | Coupon: 5.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	10,214	\$3.17B	314,203	5.84%	359	2	78%	79%	687	40.0%	17.3%	2.7%	41.6%	10.5%	47.8%	53.4%	4.3%	9.1%	9.3%	1.4%	0.0%	44%	0.60	45%
NONSPEC - SCS (50%, 75%]	2,396	\$0.69B	290,950	5.79%	359	1	79%	80%	696	39.4%	32.1%	1.2%	47.7%	6.9%	45.4%	64.4%	3.2%	10.4%	10.4%	2.8%	0.6%	54%	0.76	39%
NONSPEC - SCS (75%, 100%]	901	\$0.22B	249,336	5.69%	360	1	94%	98%	723	41.2%	3.1%	0.0%	94.1%	0.8%	5.1%	94.1%	0.3%	3.4%	0.7%	1.3%	0.0%	89%	1.66	N/A
NONSPEC - SDS [0, 1.0]	12,560	\$3.85B	310,150	5.83%	359	2	78%	79%	689	39.9%	19.9%	2.5%	42.7%	9.9%	47.4%	55.5%	4.1%	9.4%	9.4%	1.6%	0.1%	45%	0.62	44%
NONSPEC - SDS (1.0, 2.0]	795	\$0.21B	260,800	5.70%	359	1	93%	96%	721	41.0%	5.7%	0.1%	90.4%	1.3%	8.3%	89.3%	0.4%	3.9%	1.8%	1.8%	0.0%	85%	1.51	N/A
NONSPEC - SDS (2.0, 2.5]	156	\$0.03B	180,845	5.69%	360	1	96%	100%	722	39.9%	0.0%	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100%	2.33	N/A
150K - All SCS / SDS	8,246	\$1.08B	131,325	5.75%	358	2	80%	81%	709	37.7%	35.7%	2.2%	57.9%	6.6%	35.5%	52.4%	1.2%	12.8%	20.3%	0.5%	0.3%	68%	1.27	26%
200K - All SCS / SDS	4,581	\$0.83B	182,613	5.78%	360	2	82%	83%	704	38.8%	33.7%	2.4%	63.8%	5.0%	31.1%	60.1%	0.9%	14.7%	19.8%	0.2%	0.0%	63%	1.12	33%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 75%]
■ 150K (Issue SCS: 68%) ■ 200K (Issue SCS: 63%)

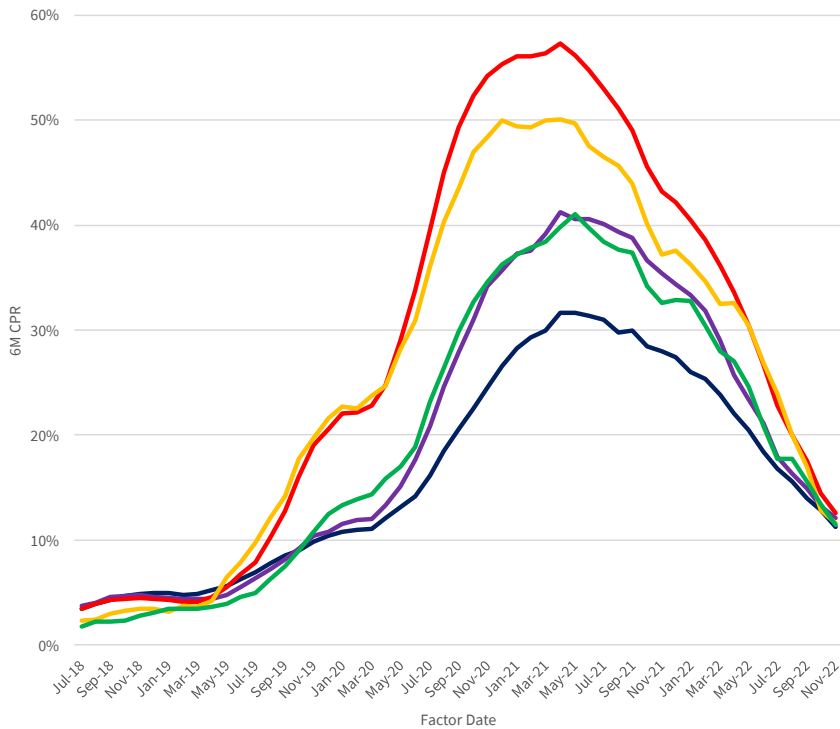
■ NONSPEC - SDS [0, 1.0] ■ 150K (Issue SDS: 1.27)
■ 200K (Issue SDS: 1.12)



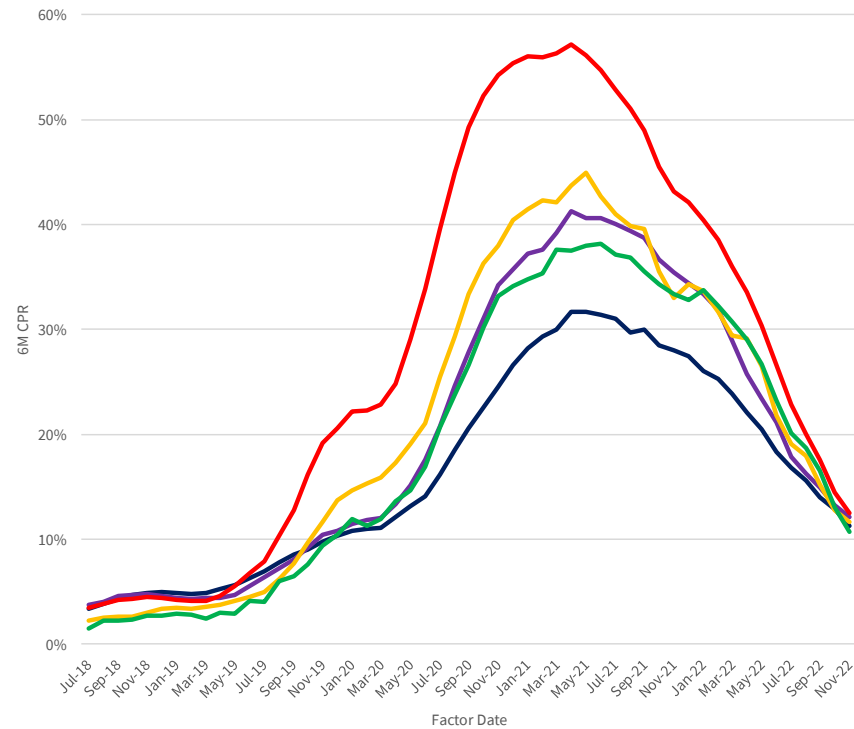
Prefix: CL | Vintage: 2018 | Coupon: 3.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	162,872	\$51.67B	318,875	4.12%	360	1	76%	77%	760	36.2%	1.1%	5.2%	67.2%	18.5%	14.3%	55.0%	9.8%	5.6%	7.7%	1.2%	0.0%	40%	0.56	55%
NONSPEC - SCS (50%, 75%)	3,651	\$1.03B	284,192	4.21%	359	1	78%	78%	756	38.2%	1.5%	3.2%	71.5%	15.3%	13.2%	47.8%	10.0%	3.4%	7.1%	10.7%	0.0%	59%	0.94	50%
NONSPEC - SCS (75%, 100%)	5,889	\$1.26B	214,865	4.22%	360	1	80%	81%	747	41.3%	0.6%	0.7%	74.7%	11.1%	14.2%	61.9%	3.8%	3.4%	2.3%	5.7%	1.5%	95%	1.87	36%
NONSPEC - SDS [0, 1.0]	165,274	\$52.34B	318,336	4.12%	360	1	76%	77%	760	36.2%	1.1%	5.1%	67.2%	18.5%	14.3%	54.9%	9.8%	5.6%	7.7%	1.2%	0.0%	40%	0.57	55%
NONSPEC - SDS (1.0, 2.0]	5,196	\$1.21B	233,262	4.20%	360	1	80%	80%	749	40.5%	0.6%	1.8%	75.9%	12.2%	11.9%	53.9%	3.8%	2.9%	3.8%	12.8%	0.2%	85%	1.56	40%
NONSPEC - SDS (2.0, 2.5]	1,942	\$0.41B	213,181	4.25%	360	1	80%	82%	743	42.2%	0.5%	0.1%	74.5%	9.2%	16.3%	72.7%	5.5%	4.0%	2.3%	0.3%	0.0%	99%	2.24	34%
150K - All SCS / SDS	12,575	\$1.69B	134,921	4.02%	359	1	73%	73%	757	34.3%	0.9%	6.4%	68.4%	17.4%	14.1%	47.1%	6.5%	6.8%	6.1%	2.4%	0.0%	66%	1.15	27%
200K - All SCS / SDS	11,946	\$2.20B	185,126	4.06%	360	1	76%	76%	757	35.3%	1.2%	5.9%	71.5%	15.7%	12.7%	51.0%	6.2%	7.1%	8.0%	0.3%	0.0%	58%	0.98	36%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



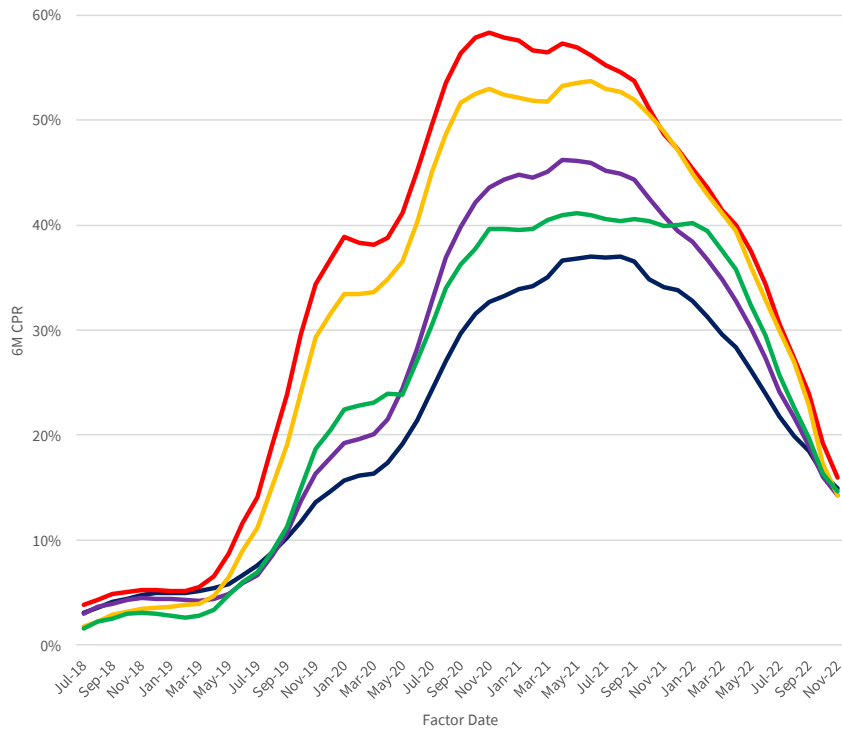
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0]
- NONSPEC - SDS (2.0, 2.5]
- 150K (Issue SCS: 66%)
- 200K (Issue SCS: 58%)
- 150K (Issue SDS: 1.15)
- 200K (Issue SDS: 0.98)



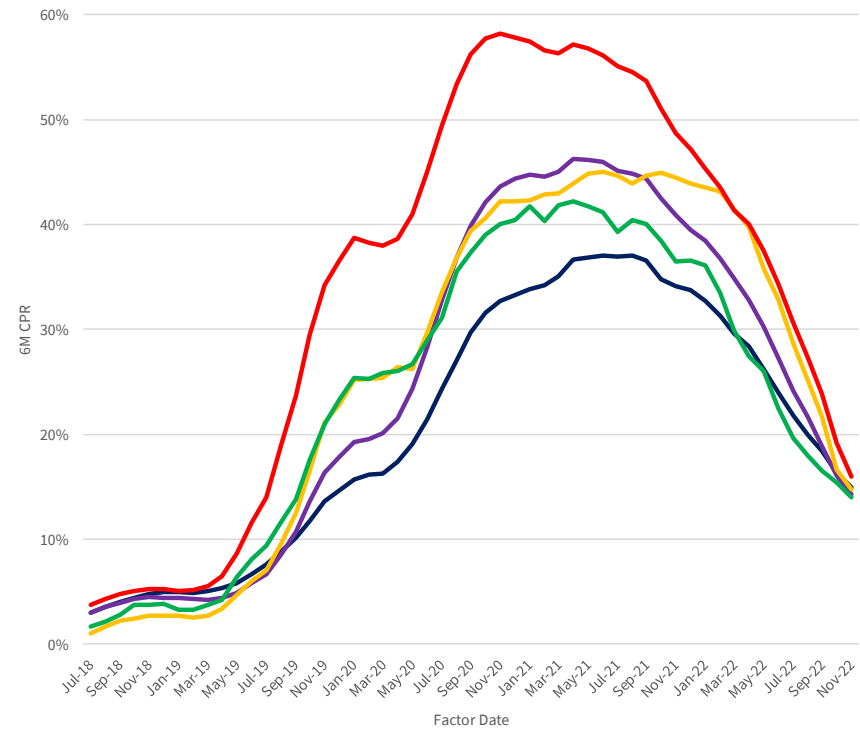
Prefix: CL | Vintage: 2018 | Coupon: 4.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	428,646	\$134.14B	314,429	4.66%	360	1	78%	79%	751	37.5%	2.7%	5.5%	71.2%	11.0%	17.8%	51.9%	8.0%	6.6%	6.7%	0.7%	0.0%	40%	0.57	58%
NONSPEC - SCS (50%, 75%]	15,228	\$4.39B	289,767	4.69%	360	1	84%	85%	748	38.5%	2.4%	2.6%	78.3%	7.6%	14.1%	41.3%	6.4%	6.2%	7.8%	1.7%	0.0%	56%	0.87	52%
NONSPEC - SCS (75%, 100%]	8,218	\$1.93B	235,030	4.71%	360	1	81%	82%	738	42.0%	2.2%	0.8%	77.2%	6.9%	15.9%	68.7%	2.9%	2.4%	1.2%	5.1%	4.1%	94%	1.83	40%
NONSPEC - SDS [0, 1.0]	442,120	\$137.98B	313,589	4.66%	360	1	79%	79%	751	37.5%	2.7%	5.4%	71.4%	10.9%	17.7%	51.6%	8.0%	6.6%	6.7%	0.7%	0.1%	41%	0.58	58%
NONSPEC - SDS (1.0, 2.0]	7,594	\$1.91B	252,076	4.72%	360	1	83%	83%	739	41.0%	2.2%	2.4%	80.9%	7.1%	12.1%	57.7%	3.0%	3.4%	3.6%	7.1%	0.0%	85%	1.57	42%
NONSPEC - SDS (2.0, 2.5]	2,378	\$0.56B	237,467	4.68%	360	1	75%	76%	743	43.1%	3.3%	0.3%	64.3%	8.1%	27.6%	65.9%	4.4%	3.6%	2.1%	0.8%	0.0%	98%	2.24	40%
150K - All SCS / SDS	50,937	\$6.89B	135,851	4.54%	359	1	75%	76%	747	35.7%	3.6%	6.0%	67.1%	12.6%	20.2%	36.6%	5.8%	8.9%	6.5%	2.3%	0.0%	70%	1.25	33%
200K - All SCS / SDS	50,525	\$9.45B	187,765	4.59%	360	1	79%	79%	751	36.3%	3.0%	6.2%	74.9%	9.4%	15.7%	47.6%	5.0%	8.0%	8.4%	0.1%	0.0%	59%	1.00	44%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



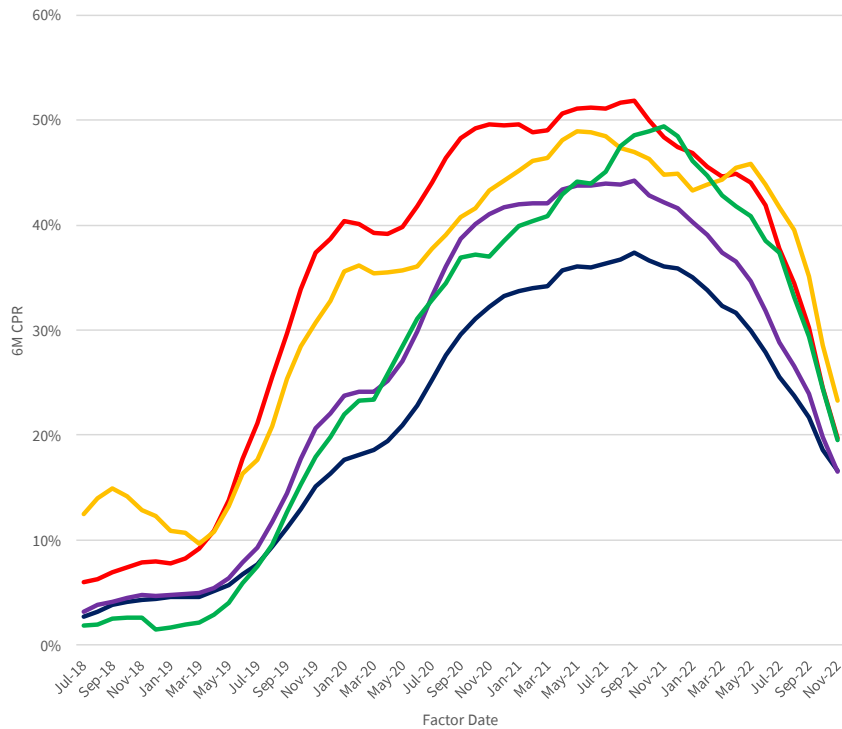
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%]
- NONSPEC - SCS (75%, 100%]
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0]
- NONSPEC - SDS (2.0, 2.5]
- 150K (Issue SCS: 70%)
- 200K (Issue SCS: 59%)
- 150K (Issue SDS: 1.25)
- 200K (Issue SDS: 1.00)



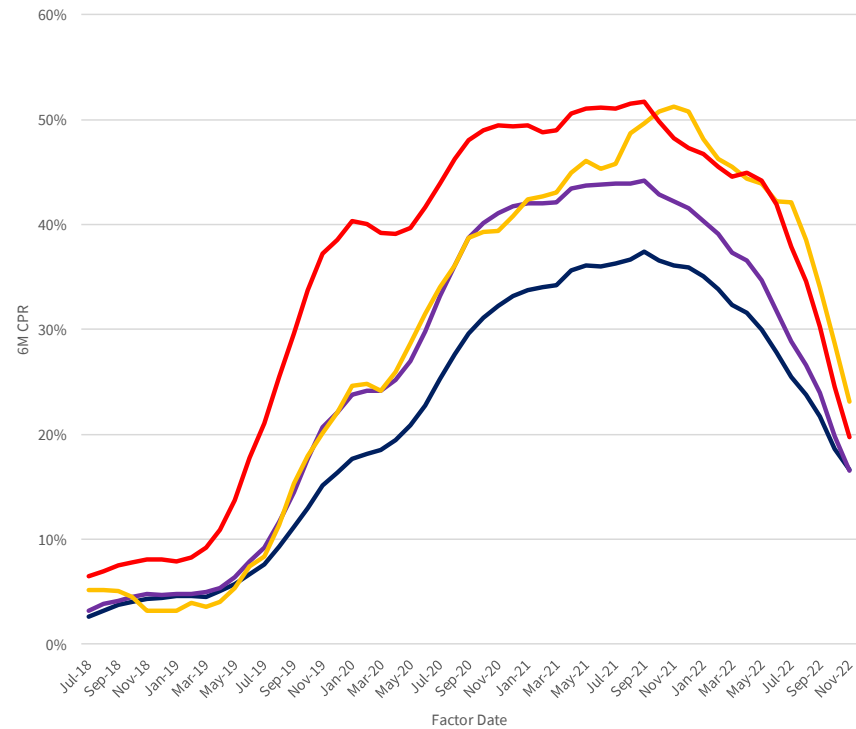
Prefix: CL | Vintage: 2018 | Coupon: 4.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	123,360	\$38.02B	309,757	5.18%	360	1	79%	80%	718	39.5%	12.0%	4.4%	59.5%	8.6%	31.8%	53.3%	4.7%	8.3%	7.3%	0.7%	0.0%	44%	0.62	50%
NONSPEC - SCS (50%, 75%)	5,457	\$1.50B	276,343	5.21%	359	1	83%	84%	711	39.7%	13.1%	1.6%	62.1%	7.3%	30.6%	43.3%	4.3%	7.5%	7.1%	1.6%	1.1%	59%	0.89	44%
NONSPEC - SCS (75%, 100%)	3,617	\$0.87B	242,034	5.21%	360	1	91%	95%	722	41.7%	3.8%	0.4%	92.7%	1.9%	5.4%	89.6%	0.4%	0.4%	0.4%	6.6%	1.7%	91%	1.79	38%
NONSPEC - SDS [0, 1.0]	127,981	\$39.28B	308,510	5.18%	360	1	79%	80%	718	39.5%	12.0%	4.3%	59.5%	8.6%	31.9%	53.0%	4.7%	8.2%	7.2%	0.7%	0.1%	44%	0.62	49%
NONSPEC - SDS (1.0, 2.0]	3,395	\$0.86B	254,956	5.21%	360	1	90%	92%	718	41.1%	7.2%	0.5%	89.5%	2.9%	7.6%	73.7%	0.5%	1.9%	2.8%	7.7%	0.0%	83%	1.53	41%
NONSPEC - SDS (2.0, 2.5]	1,058	\$0.25B	232,657	5.24%	360	1	92%	96%	722	42.1%	4.1%	0.0%	90.6%	2.2%	7.2%	94.4%	0.8%	0.2%	0.0%	0.1%	0.0%	98%	2.19	N/A
150K - All SCS / SDS	60,707	\$8.21B	135,583	5.01%	359	0	79%	79%	730	36.9%	12.2%	5.6%	68.3%	8.6%	23.1%	41.7%	3.3%	10.7%	9.7%	1.1%	0.0%	70%	1.28	33%
200K - All SCS / SDS	40,340	\$7.51B	186,828	5.08%	360	1	81%	81%	727	38.1%	13.3%	4.7%	69.8%	7.0%	23.2%	49.0%	3.1%	10.2%	10.9%	0.1%	0.0%	62%	1.08	42%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



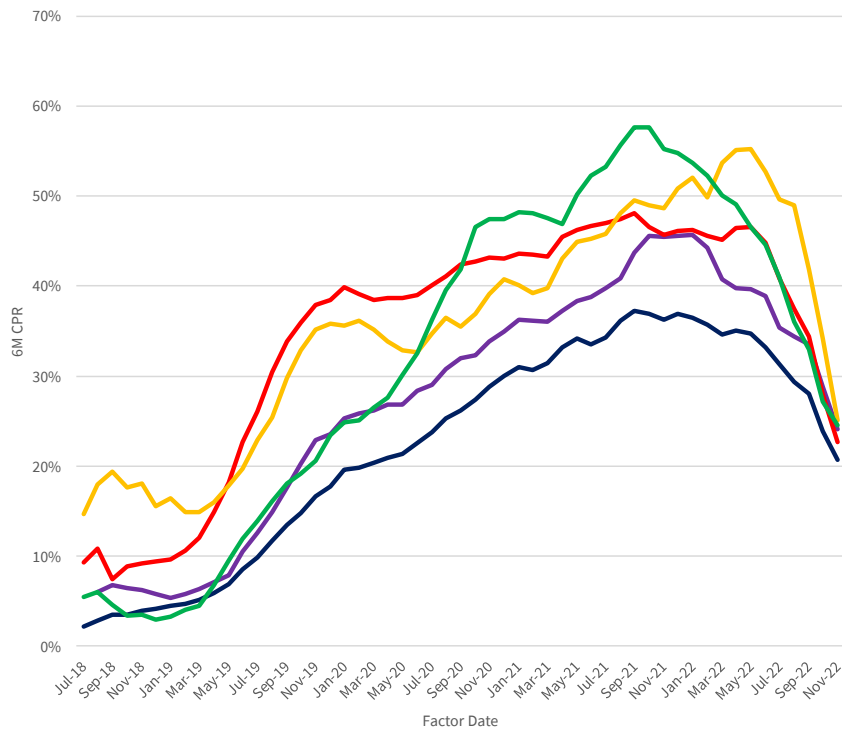
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0]
- 150K (Issue SCS: 70%)
- 200K (Issue SCS: 62%)
- 150K (Issue SDS: 1.28)
- 200K (Issue SDS: 1.08)



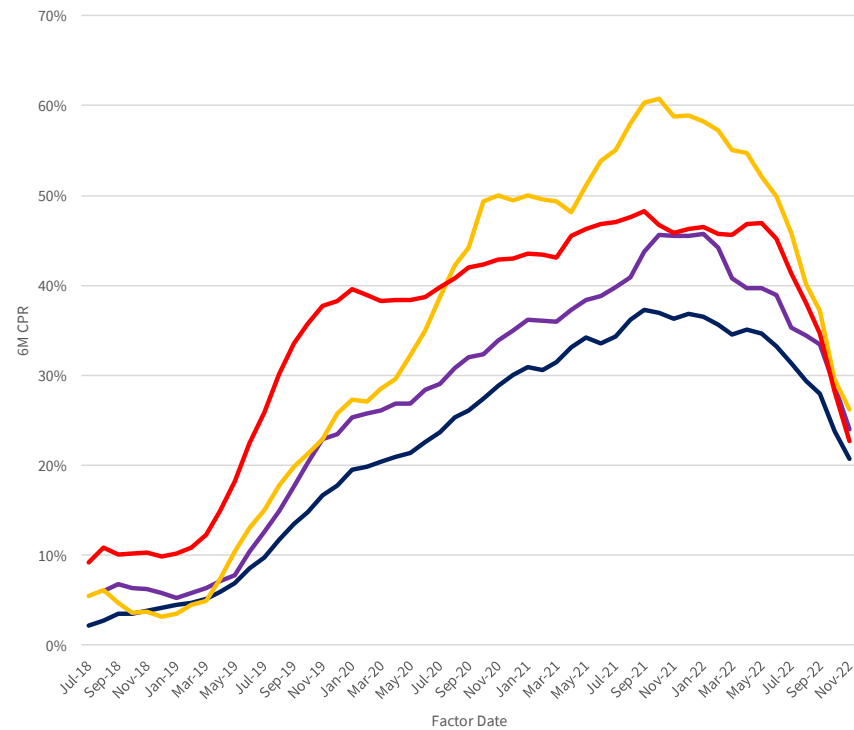
Prefix: CL | Vintage: 2018 | Coupon: 5.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	19,944	\$5.75B	290,027	5.74%	359	1	79%	79%	686	39.9%	16.6%	2.2%	41.1%	6.0%	52.9%	53.5%	2.9%	9.2%	10.5%	1.6%	0.0%	43%	0.60	43%
NONSPEC - SCS (50%, 75%)	1,319	\$0.34B	257,049	5.73%	359	1	84%	85%	688	40.3%	15.5%	1.5%	58.0%	2.9%	39.1%	59.6%	0.8%	8.8%	8.0%	1.9%	1.3%	59%	0.85	41%
NONSPEC - SCS (75%, 100%)	2,650	\$0.60B	227,048	5.74%	360	1	95%	99%	713	41.8%	1.7%	0.2%	98.2%	0.3%	1.5%	98.2%	0.1%	0.3%	0.0%	0.5%	1.4%	90%	1.68	47%
NONSPEC - SDS [0, 1.0]	21,164	\$6.06B	288,214	5.74%	359	1	79%	80%	686	40.0%	16.5%	2.2%	42.0%	5.8%	52.2%	53.9%	2.7%	9.1%	10.3%	1.6%	0.2%	44%	0.61	43%
NONSPEC - SDS (1.0, 2.0)	2,340	\$0.56B	239,913	5.75%	360	1	95%	98%	712	41.9%	2.6%	0.1%	96.5%	0.6%	2.9%	95.7%	0.2%	0.7%	0.4%	0.7%	0.3%	87%	1.58	49%
NONSPEC - SDS (2.0, 2.5]	409	\$0.06B	156,163	5.66%	360	1	95%	100%	712	39.9%	0.0%	0.0%	100.0%	0.0%	0.0%	99.5%	0.0%	0.0%	0.0%	0.0%	0.0%	98%	2.15	N/A
150K - All SCS / SDS	14,810	\$1.99B	134,936	5.61%	359	0	80%	81%	707	37.8%	34.0%	2.6%	59.9%	6.8%	33.3%	49.0%	1.0%	12.4%	17.2%	0.4%	0.0%	66%	1.21	30%
200K - All SCS / SDS	6,082	\$1.12B	185,433	5.76%	360	1	82%	83%	700	39.2%	30.5%	2.1%	61.5%	4.8%	33.7%	54.0%	0.8%	12.4%	17.0%	0.0%	0.0%	63%	1.08	35%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



■ NONSPEC - SCS [0, 50%]

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ 150K (Issue SCS: 66%)

■ 200K (Issue SCS: 63%)

■ NONSPEC - SDS [0, 1.0]

■ NONSPEC - SDS (1.0, 2.0)

■ 150K (Issue SDS: 1.21)

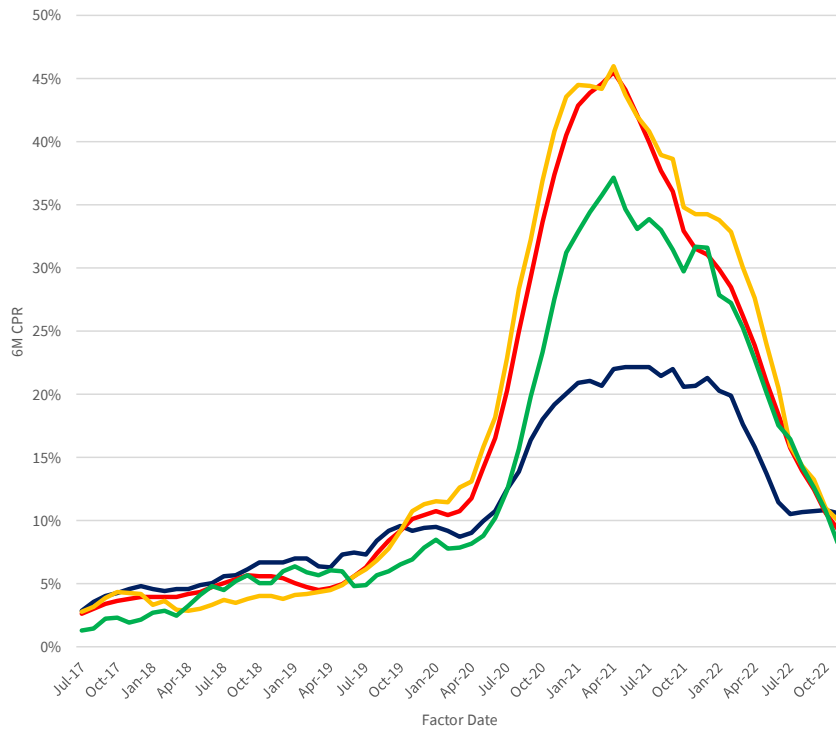
■ 200K (Issue SDS: 1.08)



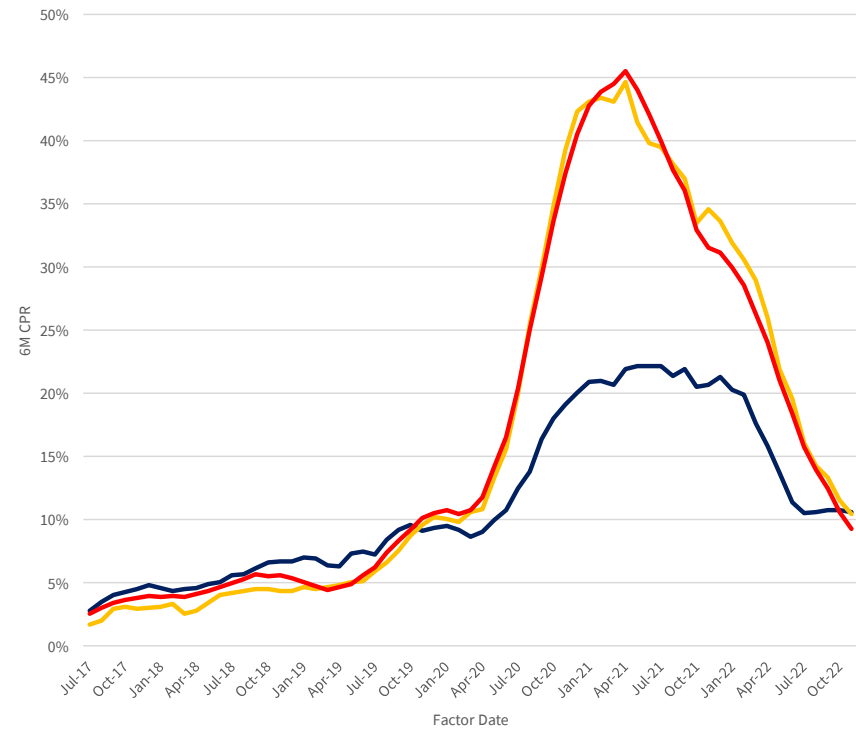
Prefix: CL | Vintage: 2017 | Coupon: 3.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	67,407	\$19.66B	292,811	3.62%	359	1	73%	74%	763	33.4%	0.7%	4.8%	50.1%	35.9%	14.0%	50.9%	4.3%	4.1%	6.3%	3.7%	0.0%	38%	0.54	41%
NONSPEC - SCS (50%, 75%)	4,517	\$1.19B	264,307	3.76%	359	1	77%	78%	759	35.1%	0.7%	2.9%	67.6%	22.5%	9.9%	56.3%	7.8%	2.5%	9.5%	5.8%	0.0%	60%	0.99	44%
NONSPEC - SCS (75%, 100%)	1,663	\$0.36B	214,411	3.73%	360	1	80%	81%	748	37.9%	0.2%	0.5%	71.6%	17.1%	11.3%	78.5%	1.1%	2.0%	0.6%	5.3%	0.7%	92%	1.77	31%
NONSPEC - SDS [0, 1.0]	68,893	\$20.05B	292,224	3.62%	359	1	73%	74%	763	33.4%	0.7%	4.8%	50.2%	35.8%	14.1%	50.9%	4.4%	4.1%	6.3%	3.7%	0.0%	39%	0.55	41%
NONSPEC - SDS (1.0, 2.0]	4,302	\$1.08B	252,003	3.76%	360	1	79%	79%	758	36.1%	0.4%	2.3%	71.7%	19.3%	9.0%	64.2%	5.4%	2.6%	8.2%	5.8%	0.0%	70%	1.25	42%
NONSPEC - SDS (2.0, 2.5]	392	\$0.07B	182,882	3.97%	360	1	88%	91%	728	38.6%	0.0%	0.3%	90.7%	4.8%	4.5%	85.1%	0.2%	0.2%	0.0%	0.7%	0.0%	99%	2.31	N/A
150K - All SCS / SDS	4,488	\$0.60B	133,653	3.57%	359	1	72%	72%	760	31.8%	0.8%	6.5%	58.4%	28.4%	13.2%	51.0%	1.7%	4.8%	5.2%	6.6%	0.3%	60%	0.99	20%
200K - All SCS / SDS	936	\$0.12B	134,054	3.89%	360	1	86%	88%	731	33.5%	0.3%	1.2%	79.1%	16.1%	4.7%	68.1%	0.2%	3.0%	3.4%	2.2%	0.1%	87%	1.73	N/A

6M CPR - Social Criteria Share



6M CPR - Social Density Score



■ NONSPEC - SCS [0, 50%]
■ 150K (Issue SCS: 60%)

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ NONSPEC - SDS [0, 1.0]

■ NONSPEC - SDS (1.0, 2.0]

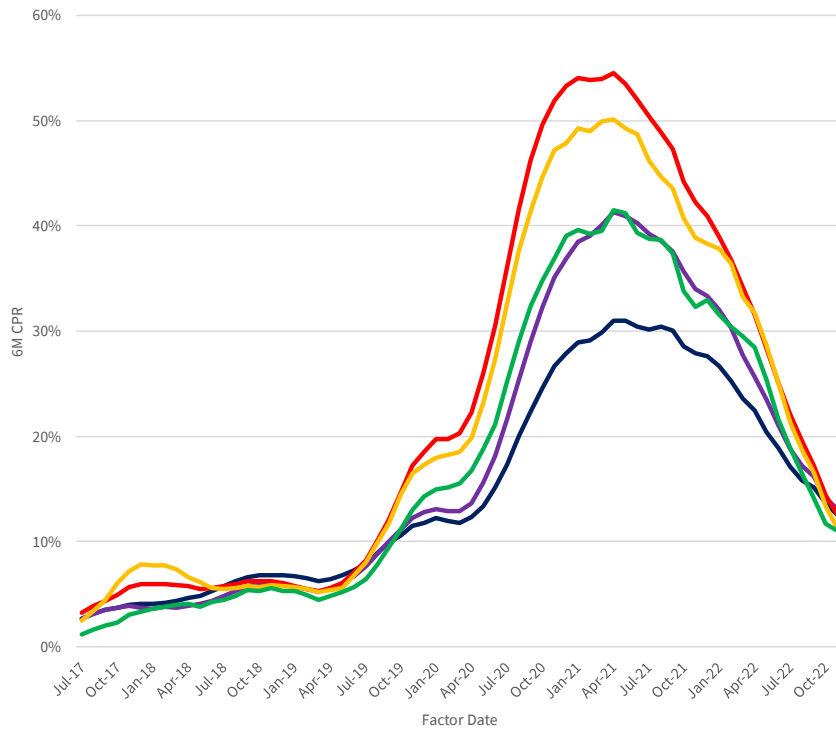
■ 150K (Issue SDS: 0.99)



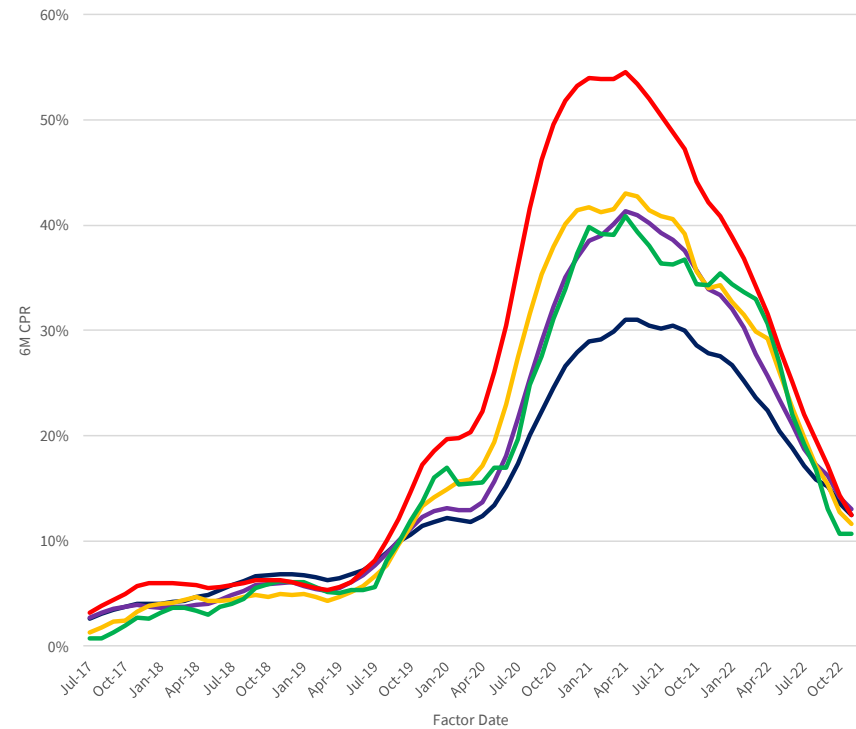
Prefix: CL | Vintage: 2017 | Coupon: 3.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	397,905	\$121.15B	305,692	4.06%	359	1	77%	77%	758	34.8%	2.1%	5.3%	65.7%	19.0%	15.3%	51.7%	6.0%	5.5%	6.9%	1.0%	0.0%	37%	0.50	53%
NONSPEC - SCS (50%, 75%)	7,800	\$2.16B	276,971	4.08%	359	0	77%	78%	751	35.9%	3.8%	3.3%	60.3%	21.4%	18.2%	62.7%	5.5%	4.2%	7.4%	4.8%	0.4%	59%	0.89	48%
NONSPEC - SCS (75%, 100%)	11,296	\$2.50B	222,445	4.11%	360	1	78%	79%	748	40.2%	1.2%	0.9%	71.1%	13.4%	15.5%	60.6%	2.8%	2.9%	3.4%	4.3%	1.7%	93%	1.77	39%
NONSPEC - SDS [0, 1.0]	403,692	\$122.74B	305,271	4.06%	359	1	77%	77%	758	34.8%	2.1%	5.3%	65.6%	19.1%	15.3%	51.9%	6.0%	5.5%	6.9%	1.1%	0.0%	37%	0.50	53%
NONSPEC - SDS (1.0, 2.0)	11,087	\$2.57B	232,976	4.11%	360	1	78%	79%	748	39.9%	1.7%	1.7%	69.4%	14.2%	16.4%	59.9%	3.1%	3.1%	3.1%	5.8%	0.0%	87%	1.57	41%
NONSPEC - SDS (2.0, 2.5]	2,222	\$0.49B	221,041	4.12%	360	1	76%	77%	749	41.4%	0.9%	0.5%	67.9%	12.6%	19.5%	60.8%	2.7%	3.3%	9.0%	0.9%	0.0%	99%	2.24	37%
150K - All SCS / SDS	54,101	\$7.31B	135,606	4.02%	359	1	75%	76%	755	33.2%	2.0%	6.2%	69.4%	16.8%	13.8%	41.3%	3.1%	6.1%	6.4%	2.1%	0.0%	65%	1.12	28%
200K - All SCS / SDS	41,656	\$7.75B	186,689	4.05%	360	1	79%	79%	756	34.2%	2.0%	6.2%	72.5%	14.5%	12.9%	43.1%	2.9%	6.3%	7.9%	0.2%	0.0%	53%	0.85	37%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



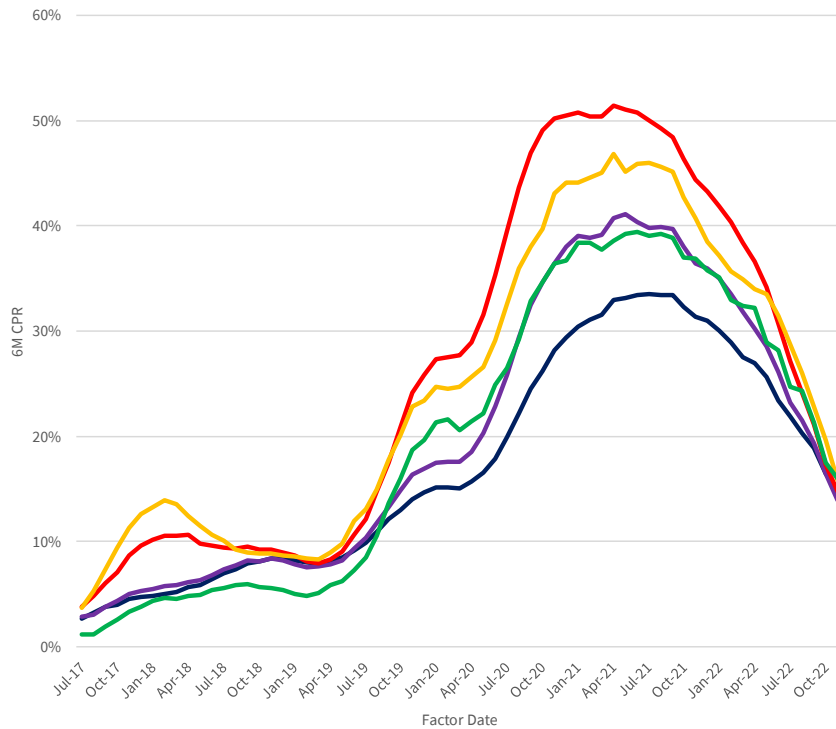
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0)
- NONSPEC - SDS (2.0, 2.5]
- 150K (Issue SCS: 65%)
- 200K (Issue SCS: 53%)
- 150K (Issue SDS: 1.12)
- 200K (Issue SDS: 0.85)



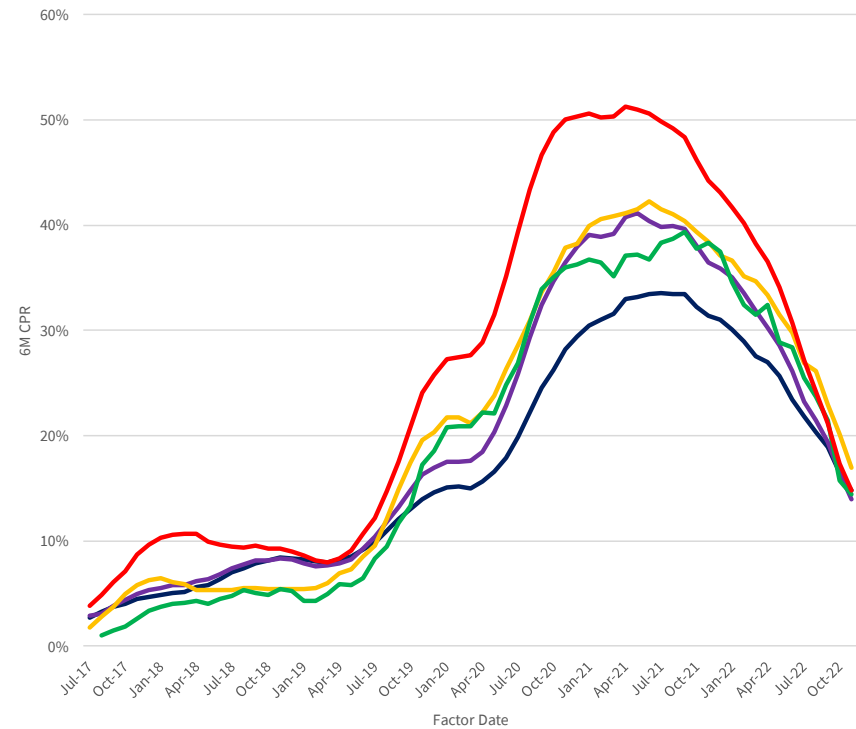
Prefix: CL | Vintage: 2017 | Coupon: 4.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	236,632	\$70.74B	300,242	4.47%	359	1	78%	79%	738	36.2%	9.0%	4.5%	59.5%	14.9%	25.7%	47.6%	3.4%	7.2%	7.7%	0.9%	0.0%	39%	0.54	50%
NONSPEC - SCS (50%, 75%)	7,601	\$2.16B	284,417	4.58%	359	1	81%	82%	729	34.4%	10.5%	2.5%	56.7%	22.0%	21.3%	49.1%	2.4%	5.7%	7.9%	3.2%	0.0%	58%	0.89	44%
NONSPEC - SCS (75%, 100%)	5,300	\$1.20B	226,758	4.60%	360	1	87%	90%	729	39.6%	4.7%	1.2%	81.4%	7.0%	11.6%	82.5%	0.3%	2.1%	2.2%	3.2%	5.1%	91%	1.72	37%
NONSPEC - SDS [0, 1.0]	242,894	\$72.55B	299,948	4.47%	359	1	78%	79%	738	36.1%	9.1%	4.4%	59.4%	15.1%	25.6%	47.7%	3.3%	7.2%	7.7%	1.0%	0.1%	40%	0.55	50%
NONSPEC - SDS (1.0, 2.0)	5,117	\$1.21B	236,620	4.60%	360	1	88%	90%	728	37.9%	7.4%	1.2%	78.0%	9.9%	12.0%	70.6%	0.8%	2.9%	3.4%	5.4%	0.2%	81%	1.47	38%
NONSPEC - SDS (2.0, 2.5]	1,522	\$0.34B	226,131	4.56%	360	1	84%	87%	733	40.8%	2.0%	0.3%	77.5%	7.7%	14.8%	80.6%	0.2%	3.0%	5.1%	1.0%	0.0%	97%	2.12	36%
150K - All SCS / SDS	75,438	\$10.18B	135,331	4.45%	359	0	78%	79%	734	34.5%	9.7%	5.7%	63.3%	14.9%	21.7%	38.9%	2.3%	11.0%	9.1%	1.2%	0.0%	66%	1.19	29%
200K - All SCS / SDS	37,530	\$6.99B	186,852	4.45%	359	1	79%	79%	735	35.1%	9.7%	5.4%	62.7%	14.1%	23.2%	43.7%	2.1%	9.3%	9.9%	0.1%	0.0%	56%	0.91	38%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



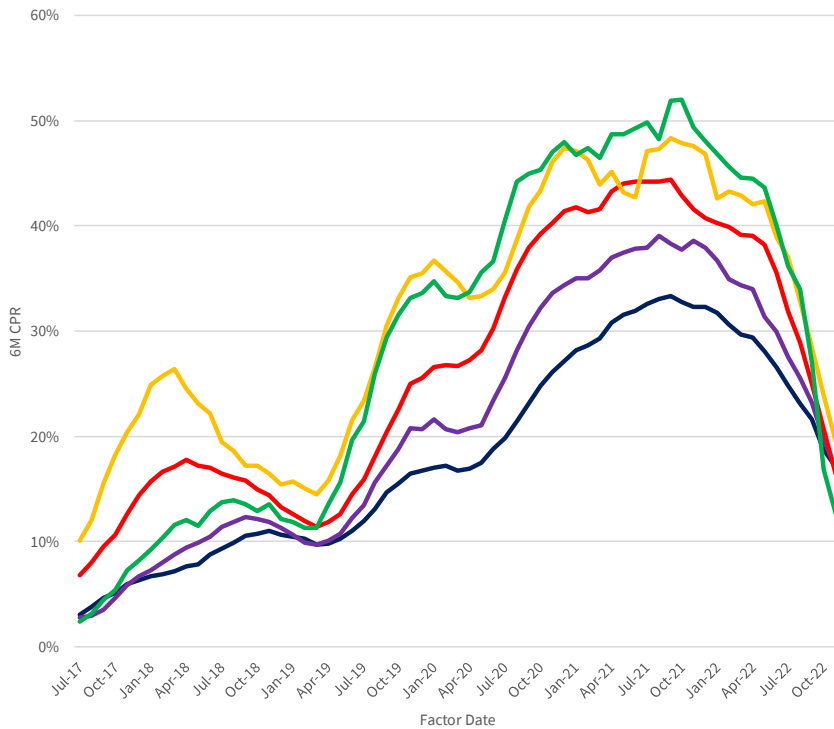
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0)
- NONSPEC - SDS (2.0, 2.5]
- 150K (Issue SCS: 66%)
- 200K (Issue SCS: 56%)
- 150K (Issue SDS: 1.19)
- 200K (Issue SDS: 0.91)



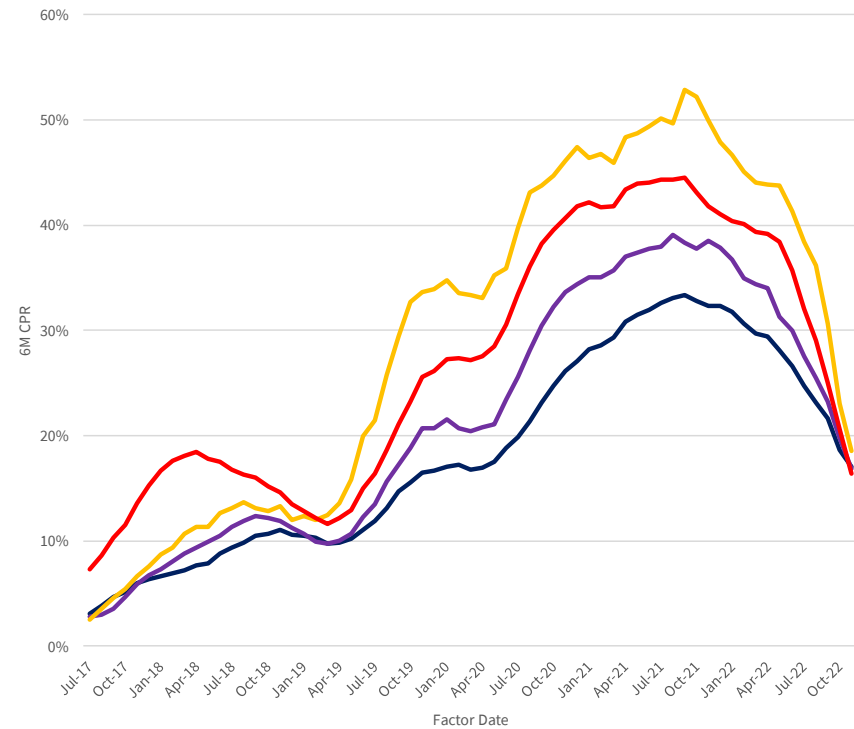
Prefix: CL | Vintage: 2017 | Coupon: 4.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	32,624	\$9.59B	295,715	4.99%	360	1	78%	79%	710	37.2%	32.5%	2.0%	49.7%	10.6%	39.7%	51.2%	1.0%	7.0%	7.2%	1.3%	0.0%	44%	0.60	41%
NONSPEC - SCS (50%, 75%)	3,330	\$0.87B	264,998	5.16%	360	1	89%	90%	711	37.7%	13.5%	0.7%	80.6%	7.4%	12.0%	70.5%	0.2%	5.2%	4.1%	0.6%	0.4%	61%	0.86	47%
NONSPEC - SCS (75%, 100%)	2,529	\$0.61B	243,935	5.12%	360	1	95%	97%	719	39.9%	1.6%	0.1%	97.2%	1.8%	1.0%	97.5%	0.1%	0.9%	0.3%	0.0%	0.3%	87%	1.58	48%
NONSPEC - SDS [0, 1.0]	35,390	\$10.33B	293,689	5.00%	360	1	79%	80%	711	37.3%	31.2%	1.9%	51.8%	10.4%	37.8%	52.7%	0.9%	6.9%	7.0%	1.3%	0.1%	45%	0.62	42%
NONSPEC - SDS (1.0, 2.0)	2,969	\$0.72B	243,799	5.14%	360	1	95%	96%	717	39.5%	2.4%	0.1%	95.3%	2.4%	2.3%	90.7%	0.1%	1.5%	1.1%	0.0%	0.0%	83%	1.49	47%
NONSPEC - SDS (2.0, 2.5]	124	\$0.03B	236,185	5.03%	360	1	97%	98%	715	40.0%	0.0%	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	98%	2.12	N/A
150K - All SCS / SDS	22,736	\$3.04B	133,844	4.97%	359	0	80%	80%	710	35.1%	36.6%	2.6%	57.6%	12.2%	30.2%	42.2%	0.5%	11.8%	13.7%	0.7%	0.1%	63%	1.13	27%
200K - All SCS / SDS	10,065	\$1.87B	185,919	4.97%	360	0	80%	81%	705	36.4%	32.3%	2.4%	56.0%	9.4%	34.6%	43.9%	0.5%	11.4%	10.6%	0.1%	0.1%	56%	0.91	34%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



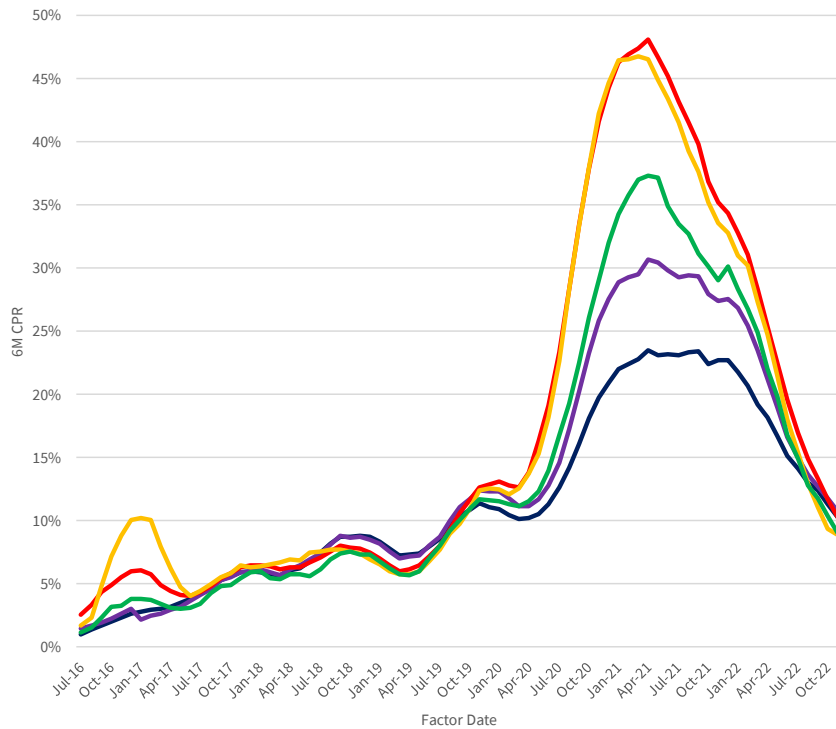
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- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0)
- 150K (Issue SCS: 63%)
- 200K (Issue SCS: 56%)
- 150K (Issue SDS: 1.13)
- 200K (Issue SDS: 0.91)



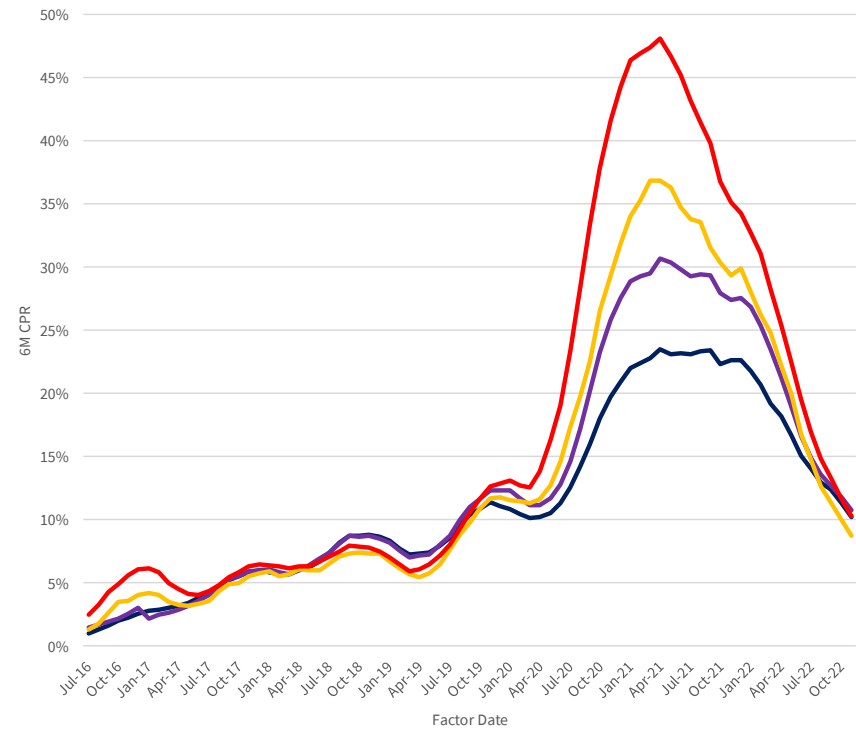
Prefix: CL | Vintage: 2016 | Coupon: 3.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	642,563	\$191.21B	298,401	3.67%	359	0	75%	76%	762	33.1%	1.0%	4.2%	51.8%	34.3%	13.9%	43.7%	N/A	4.6%	6.6%	1.4%	0.0%	35%	0.46	44%
NONSPEC - SCS (50%, 75%)	14,775	\$4.09B	277,552	3.71%	359	0	72%	73%	761	33.4%	2.6%	2.9%	46.1%	39.0%	14.9%	67.5%	N/A	3.7%	5.1%	7.9%	0.0%	58%	0.85	45%
NONSPEC - SCS (75%, 100%)	9,651	\$2.13B	220,804	3.74%	360	1	78%	78%	750	38.5%	0.9%	0.6%	60.8%	23.8%	15.4%	59.0%	N/A	2.0%	2.1%	2.5%	1.3%	91%	1.64	32%
NONSPEC - SDS [0, 1.0]	655,241	\$194.79B	298,100	3.67%	359	0	75%	76%	762	33.1%	1.1%	4.1%	51.7%	34.4%	13.9%	44.2%	N/A	4.5%	6.5%	1.5%	0.0%	35%	0.47	44%
NONSPEC - SDS (1.0, 2.0]	10,787	\$2.43B	225,662	3.74%	359	1	78%	78%	751	37.9%	1.1%	1.2%	62.3%	24.1%	13.6%	58.8%	N/A	2.7%	2.0%	4.7%	0.1%	86%	1.50	32%
NONSPEC - SDS (2.0, 2.5]	961	\$0.21B	220,580	3.77%	360	1	75%	75%	755	39.9%	0.6%	0.0%	56.9%	24.0%	19.0%	58.0%	N/A	2.3%	7.1%	1.1%	0.0%	99%	2.25	N/A
150K - All SCS / SDS	41,892	\$5.67B	135,785	3.58%	359	1	75%	75%	763	31.4%	0.8%	5.9%	67.7%	21.7%	10.6%	39.5%	N/A	5.4%	6.0%	2.4%	0.1%	59%	0.97	21%
200K - All SCS / SDS	28,668	\$5.33B	186,453	3.66%	360	0	78%	78%	757	32.3%	1.8%	5.1%	62.8%	23.8%	13.4%	36.2%	N/A	6.0%	8.5%	0.1%	0.0%	48%	0.74	28%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



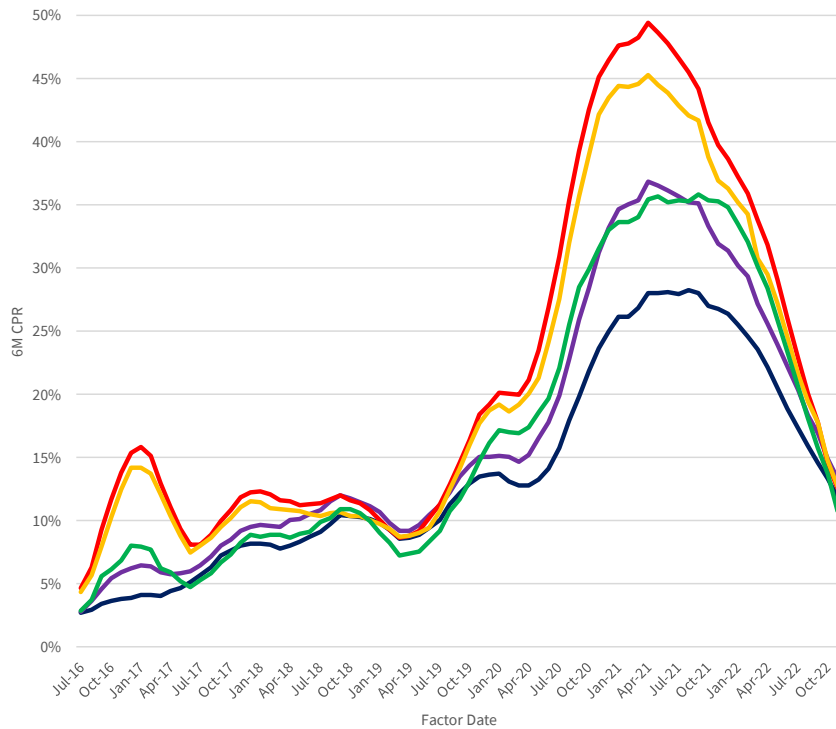
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0]
- 150K (Issue SCS: 59%)
- 200K (Issue SCS: 48%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0]
- 150K (Issue SDS: 0.97)
- 200K (Issue SDS: 0.74)



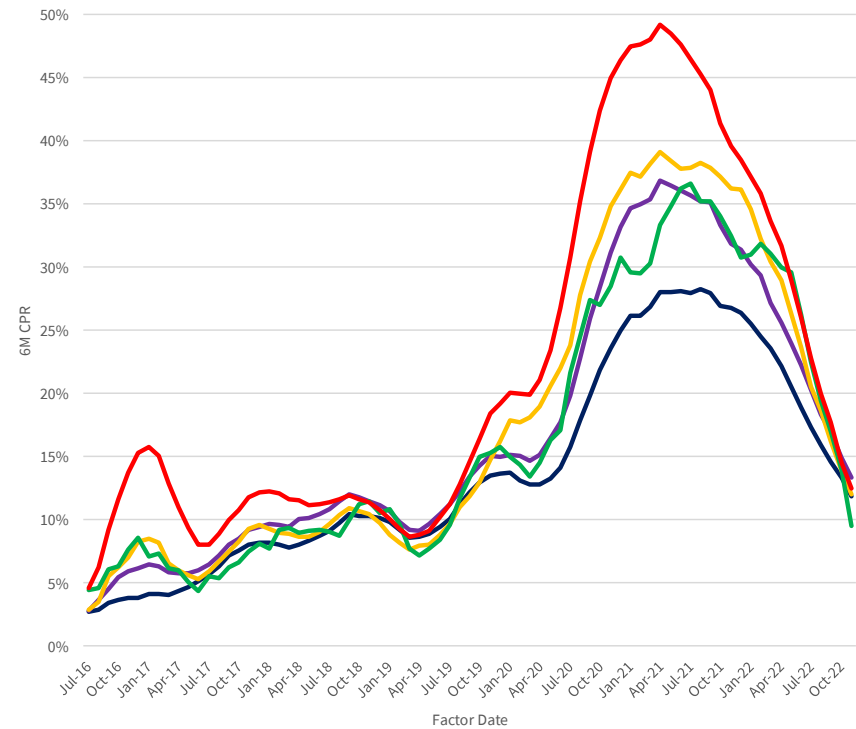
Prefix: CL | Vintage: 2016 | Coupon: 3.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	243,681	\$70.16B	288,967	4.13%	359	1	78%	79%	744	34.8%	7.5%	3.8%	48.9%	27.7%	23.4%	41.2%	N/A	6.1%	6.8%	1.4%	0.0%	37%	0.50	46%
NONSPEC - SCS (50%, 75%)	11,390	\$3.12B	274,736	4.17%	359	1	78%	79%	740	34.8%	11.9%	2.7%	52.8%	26.4%	20.7%	60.5%	N/A	6.4%	5.0%	3.5%	0.1%	57%	0.86	43%
NONSPEC - SCS (75%, 100%)	6,734	\$1.42B	211,562	4.21%	359	1	83%	86%	734	38.6%	2.8%	0.9%	70.1%	12.8%	17.1%	69.1%	N/A	2.5%	2.2%	2.2%	5.3%	92%	1.73	33%
NONSPEC - SDS [0, 1.0]	253,818	\$72.93B	288,369	4.13%	359	1	78%	79%	744	34.8%	7.7%	3.8%	49.0%	27.7%	23.3%	41.9%	N/A	6.1%	6.7%	1.5%	0.1%	38%	0.52	46%
NONSPEC - SDS (1.0, 2.0]	6,452	\$1.45B	226,198	4.21%	360	1	83%	85%	735	37.7%	5.6%	1.0%	66.9%	16.5%	16.6%	69.4%	N/A	3.2%	2.2%	4.1%	0.6%	85%	1.52	36%
NONSPEC - SDS (2.0, 2.5]	1,535	\$0.32B	206,550	4.27%	360	1	84%	85%	734	39.1%	2.1%	0.0%	74.1%	9.0%	16.9%	76.9%	N/A	1.8%	3.2%	1.5%	0.0%	98%	2.22	31%
150K - All SCS / SDS	67,539	\$9.07B	134,910	3.98%	359	1	77%	77%	746	32.5%	5.7%	5.9%	61.3%	22.1%	16.6%	36.8%	N/A	8.6%	8.1%	1.6%	0.0%	61%	1.03	25%
200K - All SCS / SDS	21,549	\$4.00B	186,438	4.12%	360	1	78%	78%	740	33.7%	9.0%	4.7%	54.8%	22.9%	22.3%	43.2%	N/A	8.2%	9.3%	0.1%	0.0%	49%	0.76	33%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



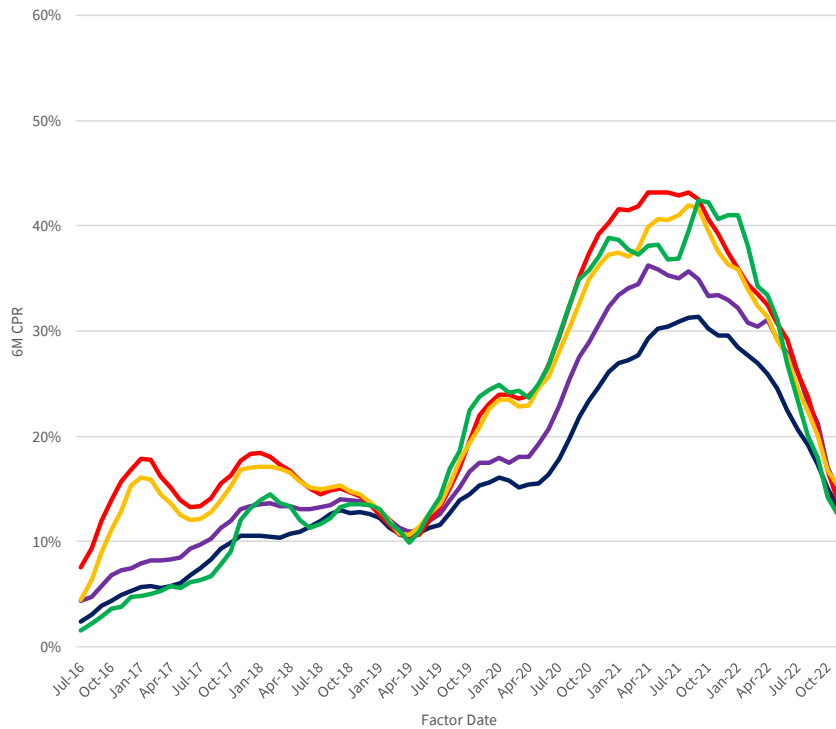
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0]
- NONSPEC - SDS (2.0, 2.5]
- 150K (Issue SCS: 61%)
- 200K (Issue SCS: 49%)
- 150K (Issue SDS: 1.03)
- 200K (Issue SDS: 0.76)



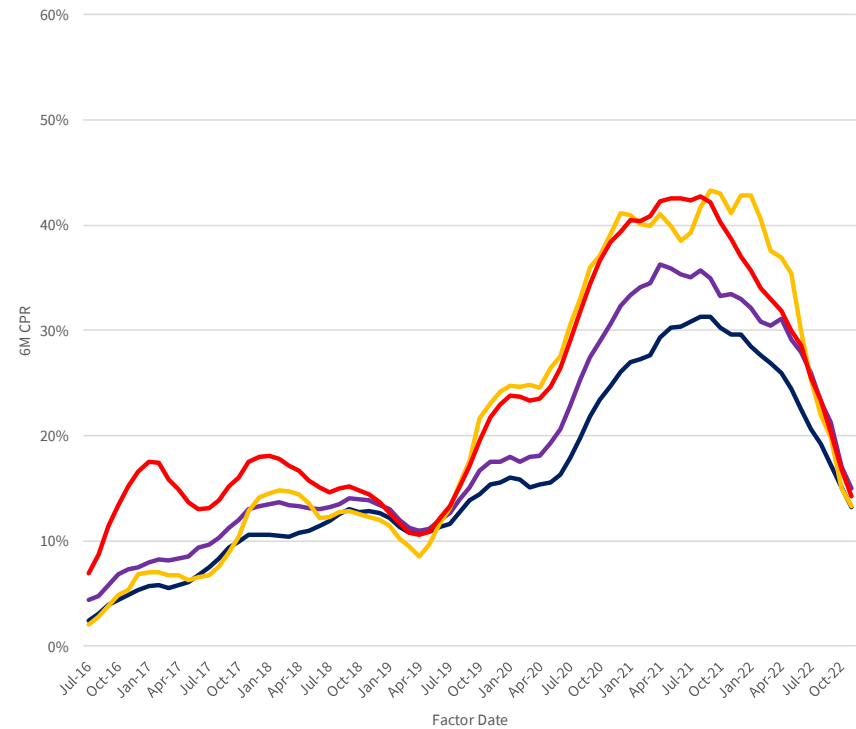
Prefix: CL | Vintage: 2016 | Coupon: 4.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	34,371	\$9.58B	280,550	4.56%	359	2	78%	78%	725	35.7%	27.7%	2.1%	41.3%	23.5%	35.1%	36.7%	N/A	5.9%	6.9%	1.7%	0.0%	37%	0.49	40%
NONSPEC - SCS (50%, 75%)	10,579	\$2.71B	256,920	4.63%	359	1	81%	82%	718	35.2%	25.8%	1.5%	53.1%	19.0%	27.9%	59.1%	N/A	8.2%	5.5%	2.7%	0.1%	57%	0.86	37%
NONSPEC - SCS (75%, 100%)	2,781	\$0.64B	232,226	4.60%	359	2	93%	97%	722	38.6%	4.0%	1.0%	90.4%	5.0%	4.7%	91.9%	N/A	0.8%	0.3%	0.4%	6.0%	90%	1.65	39%
NONSPEC - SDS [0, 1.0]	44,030	\$12.07B	275,564	4.57%	359	1	78%	79%	724	35.6%	27.5%	2.0%	43.4%	22.7%	33.9%	40.9%	N/A	6.4%	6.6%	1.9%	0.3%	41%	0.57	39%
NONSPEC - SDS (1.0, 2.0)	3,446	\$0.81B	236,407	4.61%	360	1	91%	95%	721	37.9%	7.4%	0.7%	84.8%	8.0%	7.2%	88.7%	N/A	3.0%	1.8%	1.1%	0.5%	82%	1.49	41%
NONSPEC - SDS (2.0, 2.5]	255	\$0.06B	230,662	4.69%	360	1	93%	94%	731	39.0%	7.1%	0.0%	91.8%	1.8%	6.4%	94.9%	N/A	0.5%	0.0%	2.5%	0.0%	99%	2.27	N/A
150K - All SCS / SDS	35,846	\$4.74B	132,693	4.46%	358	1	78%	79%	722	32.8%	25.3%	3.6%	52.5%	23.0%	24.5%	37.5%	N/A	11.9%	10.3%	1.2%	0.0%	60%	1.05	26%
200K - All SCS / SDS	9,386	\$1.74B	186,073	4.56%	359	1	78%	79%	715	34.2%	29.8%	2.5%	48.9%	19.7%	31.3%	38.9%	N/A	9.1%	9.5%	0.1%	0.0%	51%	0.79	32%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



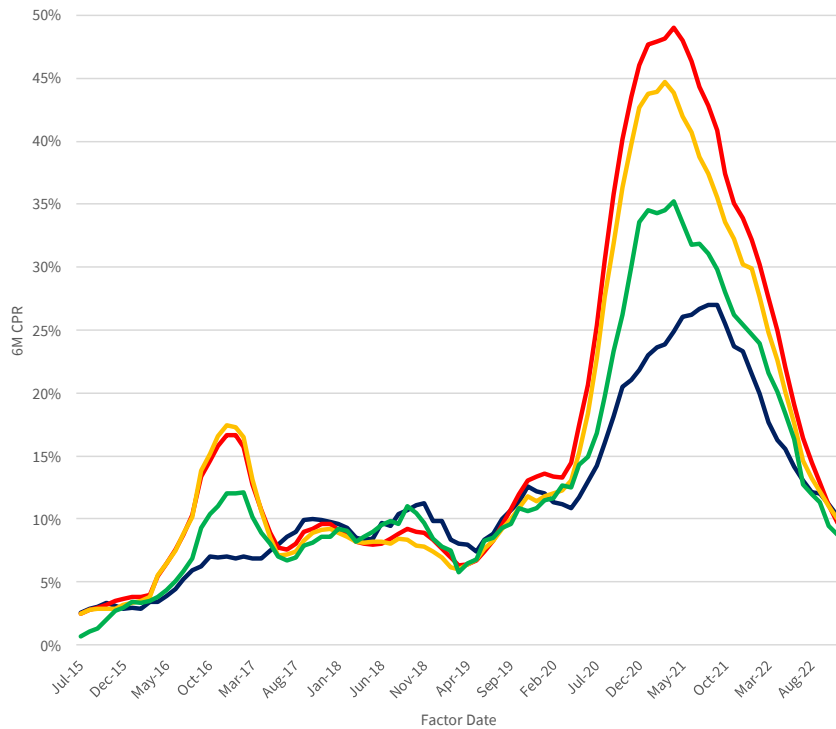
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0)
- 150K (Issue SCS: 60%)
- 200K (Issue SCS: 51%)
- 150K (Issue SDS: 1.05)
- 200K (Issue SDS: 0.79)



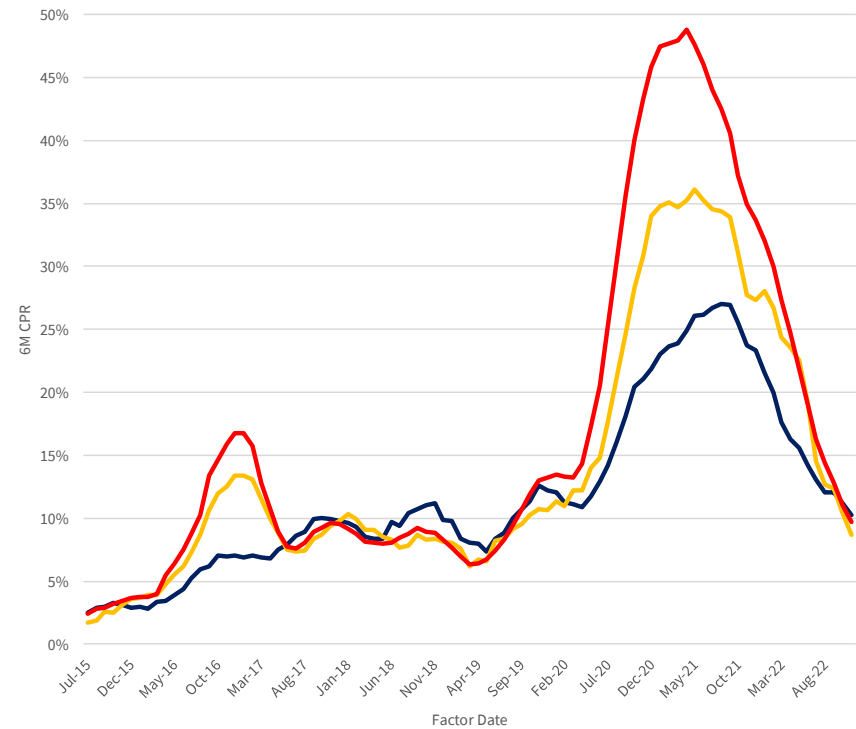
Prefix: CL | Vintage: 2015 | Coupon: 3.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	196,046	\$57.07B	291,885	3.78%	359	1	74%	75%	766	32.5%	1.1%	4.5%	47.8%	39.0%	13.3%	47.0%	N/A	4.0%	6.8%	2.2%	0.0%	35%	0.47	46%
NONSPEC - SCS (50%, 75%)	13,196	\$3.61B	274,057	3.81%	358	0	70%	71%	765	32.5%	2.1%	3.7%	46.6%	39.0%	14.4%	49.4%	N/A	3.9%	5.0%	9.7%	0.0%	56%	0.82	43%
NONSPEC - SCS (75%, 100%)	2,814	\$0.56B	200,456	3.81%	360	1	76%	76%	760	37.5%	1.0%	0.6%	57.0%	27.9%	15.1%	57.6%	N/A	1.2%	3.4%	2.8%	4.6%	95%	1.80	34%
NONSPEC - SDS [0, 1.0]	208,207	\$60.41B	290,922	3.78%	359	1	74%	75%	766	32.5%	1.1%	4.4%	47.6%	39.0%	13.4%	47.2%	N/A	4.0%	6.7%	2.6%	0.1%	36%	0.49	46%
NONSPEC - SDS (1.0, 2.0)	3,194	\$0.69B	217,188	3.83%	359	1	74%	75%	761	35.5%	0.9%	1.3%	56.3%	31.2%	12.5%	52.5%	N/A	2.0%	3.2%	8.1%	1.0%	84%	1.51	34%
NONSPEC - SDS (2.0, 2.5]	655	\$0.14B	210,216	3.85%	360	1	77%	78%	755	38.5%	0.3%	0.1%	66.5%	18.5%	15.0%	63.7%	N/A	1.3%	2.0%	2.6%	0.0%	98%	2.20	N/A
150K - All SCS / SDS	6,279	\$0.84B	134,269	3.69%	359	1	73%	73%	768	29.9%	0.9%	6.2%	58.0%	29.5%	12.5%	36.4%	N/A	5.3%	6.6%	2.8%	0.4%	57%	0.88	22%
200K - All SCS / SDS	485	\$0.06B	134,745	3.94%	360	1	87%	88%	746	32.9%	0.3%	5.4%	88.4%	6.2%	5.4%	67.2%	N/A	6.6%	2.7%	0.3%	0.0%	81%	1.50	N/A

6M CPR - Social Criteria Share



6M CPR - Social Density Score



■ NONSPEC - SCS [0, 50%]
■ 150K (Issue SCS: 57%)

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ NONSPEC - SDS [0, 1.0]

■ NONSPEC - SDS (1.0, 2.0)

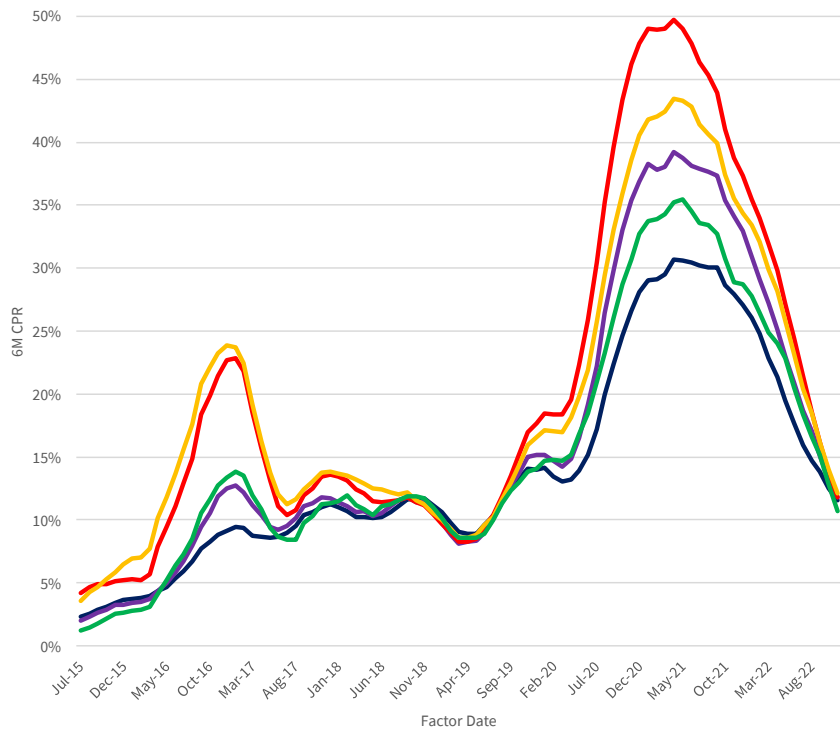
■ 150K (Issue SDS: 0.88)



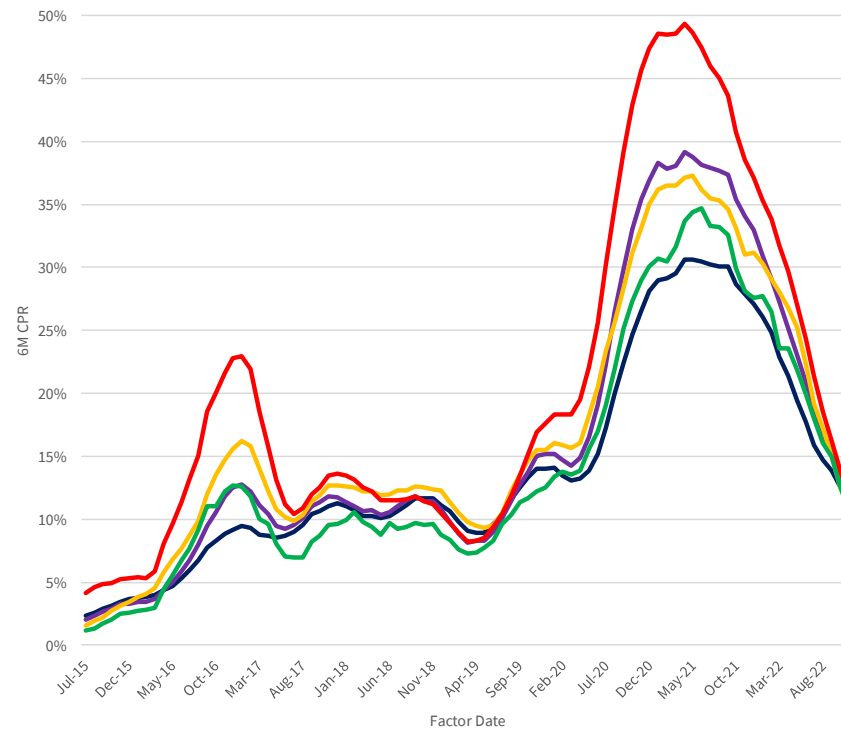
Prefix: CL | Vintage: 2015 | Coupon: 3.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR	
NONSPEC - SCS [0, 50%]	498,608	\$143.99B	289,610	4.13%	359	1	78%	79%	754	34.0%	6.0%	4.3%	53.4%	29.9%	16.7%	41.1%	N/A	4.4%	6.2%	1.5%	0.0%	36%	0.50	48%
NONSPEC - SCS (50%, 75%)	47,663	\$12.36B	259,951	4.18%	359	0	76%	77%	744	34.2%	13.2%	3.3%	46.1%	34.1%	19.8%	52.5%	N/A	6.6%	4.6%	3.9%	0.0%	56%	0.85	41%
NONSPEC - SCS (75%, 100%)	13,072	\$2.57B	197,219	4.22%	360	1	81%	82%	740	37.1%	2.9%	0.9%	60.7%	22.7%	16.7%	56.0%	N/A	2.5%	1.9%	4.3%	4.5%	94%	1.83	33%
NONSPEC - SDS [0, 1.0]	540,750	\$155.17B	287,758	4.13%	359	1	77%	78%	753	34.0%	6.6%	4.3%	52.8%	30.2%	17.0%	42.0%	N/A	4.5%	6.1%	1.6%	0.1%	38%	0.52	47%
NONSPEC - SDS (1.0, 2.0)	14,224	\$2.92B	206,075	4.23%	359	1	81%	82%	737	35.2%	6.0%	1.6%	58.6%	26.4%	15.1%	53.0%	N/A	6.0%	3.2%	5.1%	0.5%	80%	1.45	35%
NONSPEC - SDS (2.0, 2.5]	4,369	\$0.83B	190,846	4.23%	360	1	79%	81%	740	38.1%	2.7%	0.3%	64.4%	18.4%	17.3%	59.8%	N/A	2.5%	1.1%	5.2%	0.0%	98%	2.26	30%
150K - All SCS / SDS	67,015	\$8.95B	134,011	4.05%	359	1	77%	78%	754	31.5%	4.7%	6.7%	63.8%	22.6%	13.6%	36.3%	N/A	6.1%	7.8%	2.5%	0.1%	60%	0.99	28%
200K - All SCS / SDS	30,266	\$5.61B	185,978	4.09%	360	0	79%	79%	754	33.1%	4.6%	6.0%	65.3%	19.6%	15.1%	35.1%	N/A	6.1%	9.6%	0.0%	0.0%	47%	0.73	37%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



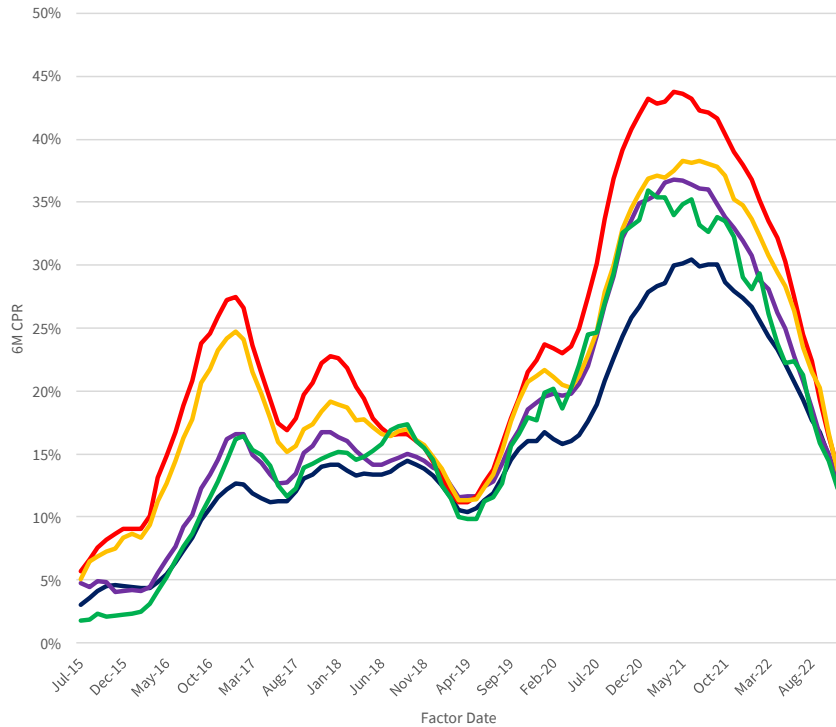
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0)
- NONSPEC - SDS (2.0, 2.5]
- 150K (Issue SCS: 60%)
- 200K (Issue SCS: 47%)
- 150K (Issue SDS: 0.99)
- 200K (Issue SDS: 0.73)



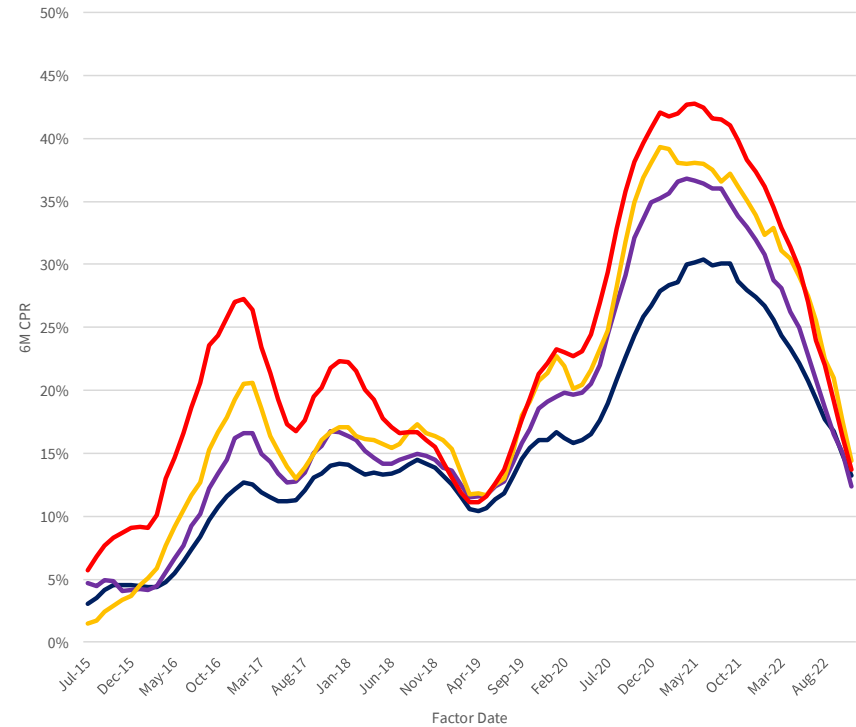
Prefix: CL | Vintage: 2015 | Coupon: 4.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	68,274	\$18.64B	274,630	4.61%	359	2	81%	82%	724	35.3%	16.8%	2.3%	44.7%	30.7%	24.6%	35.1%	N/A	5.6%	7.0%	2.2%	0.0%	38%	0.53	42%
NONSPEC - SCS (50%, 75%]	17,609	\$4.17B	237,551	4.69%	359	1	82%	83%	715	33.2%	22.1%	1.8%	50.9%	26.8%	22.2%	61.7%	N/A	8.8%	4.9%	2.9%	0.1%	60%	0.97	36%
NONSPEC - SCS (75%, 100%]	2,977	\$0.66B	223,296	4.65%	359	1	89%	92%	721	37.2%	7.3%	1.0%	79.2%	11.2%	9.6%	77.8%	N/A	1.1%	1.0%	2.9%	9.8%	91%	1.63	34%
NONSPEC - SDS [0, 1.0]	79,636	\$21.46B	270,973	4.62%	359	2	81%	82%	723	35.0%	17.7%	2.2%	44.6%	30.6%	24.7%	38.1%	N/A	5.8%	6.7%	2.3%	0.3%	41%	0.58	41%
NONSPEC - SDS (1.0, 2.0]	8,788	\$1.93B	220,326	4.70%	359	1	86%	88%	720	35.1%	14.6%	1.5%	69.8%	16.4%	13.9%	72.2%	N/A	8.6%	3.9%	2.9%	0.6%	72%	1.30	38%
NONSPEC - SDS (2.0, 2.5]	436	\$0.08B	189,058	4.78%	360	1	83%	84%	725	34.4%	13.7%	0.0%	67.5%	17.8%	14.7%	69.7%	N/A	2.8%	1.3%	11.2%	0.0%	99%	2.33	N/A
150K - All SCS / SDS	50,727	\$6.74B	133,281	4.51%	359	1	78%	80%	725	31.4%	20.9%	4.5%	50.8%	28.8%	20.5%	33.9%	N/A	8.3%	10.1%	1.4%	0.0%	60%	1.01	27%
200K - All SCS / SDS	14,524	\$2.69B	185,937	4.56%	360	1	80%	81%	722	35.1%	22.3%	3.3%	57.2%	18.0%	24.8%	33.4%	N/A	7.3%	10.2%	0.1%	0.0%	53%	0.83	35%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



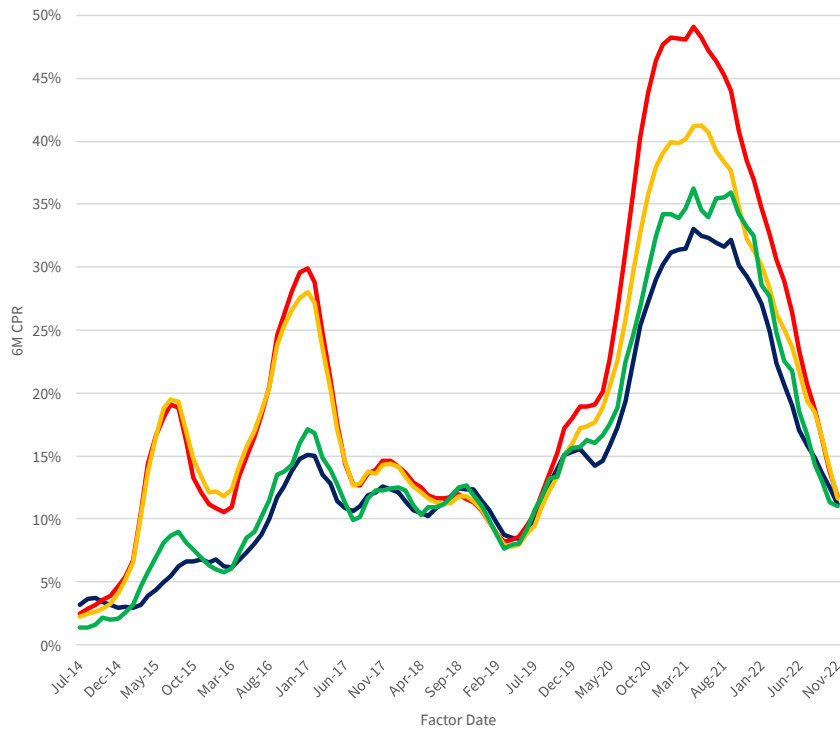
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%]
- NONSPEC - SCS (75%, 100%]
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0]
- 150K (Issue SCS: 60%)
- 200K (Issue SCS: 53%)
- 150K (Issue SDS: 1.01)
- 200K (Issue SDS: 0.83)



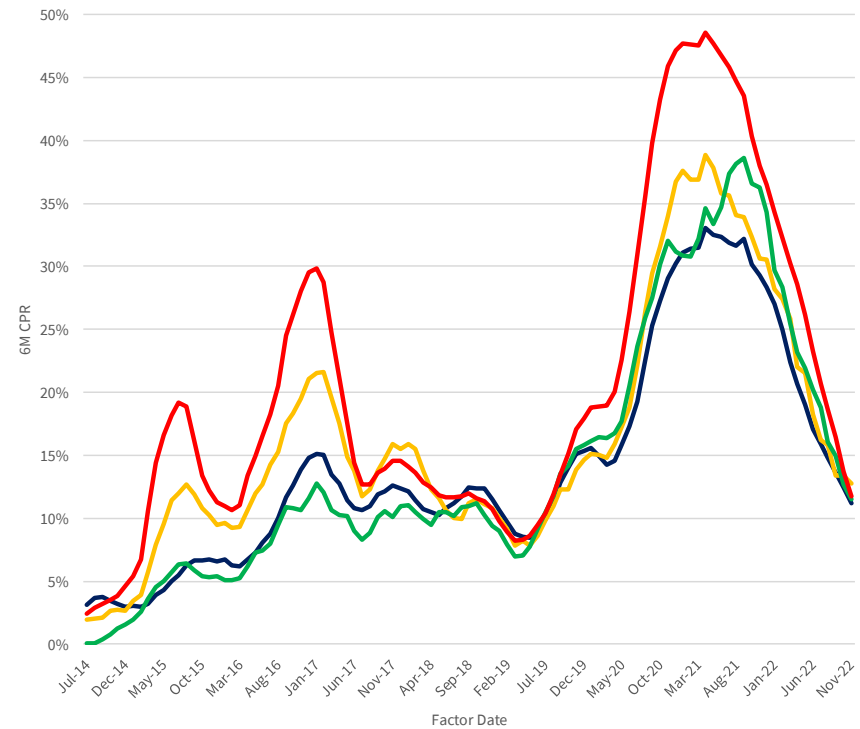
Prefix: CL | Vintage: 2014 | Coupon: 3.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	232,795	\$65.05B	280,647	4.24%	359	1	77%	78%	762	33.4%	1.7%	4.9%	67.6%	21.8%	10.6%	49.5%	N/A	4.5%	7.8%	2.6%	0.0%	36%	0.50	48%
NONSPEC - SCS (50%, 75%)	21,552	\$5.49B	255,206	4.28%	359	0	75%	76%	756	33.6%	4.4%	4.2%	61.8%	24.6%	13.6%	53.3%	N/A	5.2%	5.5%	9.7%	0.0%	56%	0.87	39%
NONSPEC - SCS (75%, 100%)	6,342	\$1.12B	177,934	4.36%	360	1	82%	84%	749	37.0%	0.6%	0.7%	82.4%	9.8%	7.8%	73.4%	N/A	2.0%	1.9%	4.5%	1.7%	95%	2.03	34%
NONSPEC - SDS [0, 1.0]	252,122	\$70.02B	278,907	4.24%	359	1	77%	78%	761	33.4%	1.8%	4.9%	67.1%	22.1%	10.9%	50.0%	N/A	4.6%	7.7%	3.1%	0.1%	37%	0.52	47%
NONSPEC - SDS (1.0, 2.0)	5,179	\$1.08B	209,900	4.32%	359	1	78%	78%	755	35.7%	2.8%	2.1%	74.5%	14.5%	11.0%	50.6%	N/A	3.5%	3.4%	8.6%	0.0%	78%	1.47	37%
NONSPEC - SDS (2.0, 2.5]	3,388	\$0.55B	164,141	4.39%	360	1	85%	88%	744	37.5%	0.2%	0.2%	88.9%	5.0%	6.0%	79.8%	N/A	0.9%	0.6%	4.6%	0.0%	98%	2.33	31%
150K - All SCS / SDS	21,405	\$2.81B	131,945	4.20%	360	1	76%	77%	763	31.1%	1.7%	7.4%	73.3%	16.2%	10.5%	35.8%	N/A	5.7%	8.3%	3.0%	0.4%	57%	0.95	30%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



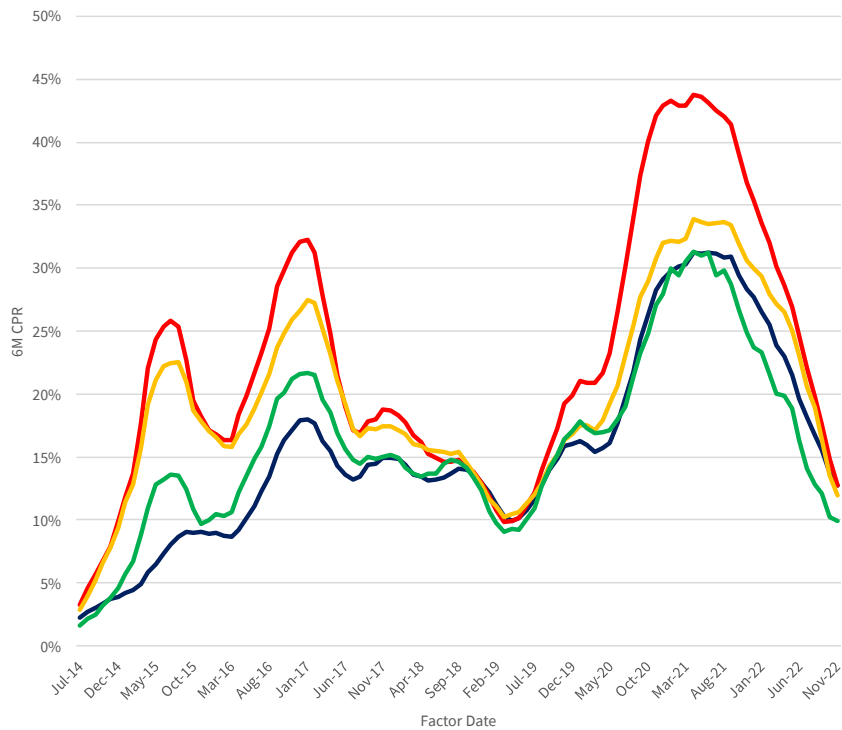
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0)
- NONSPEC - SDS (2.0, 2.5]
- 150K (Issue SCS: 57%)
- 150K (Issue SDS: 0.95)



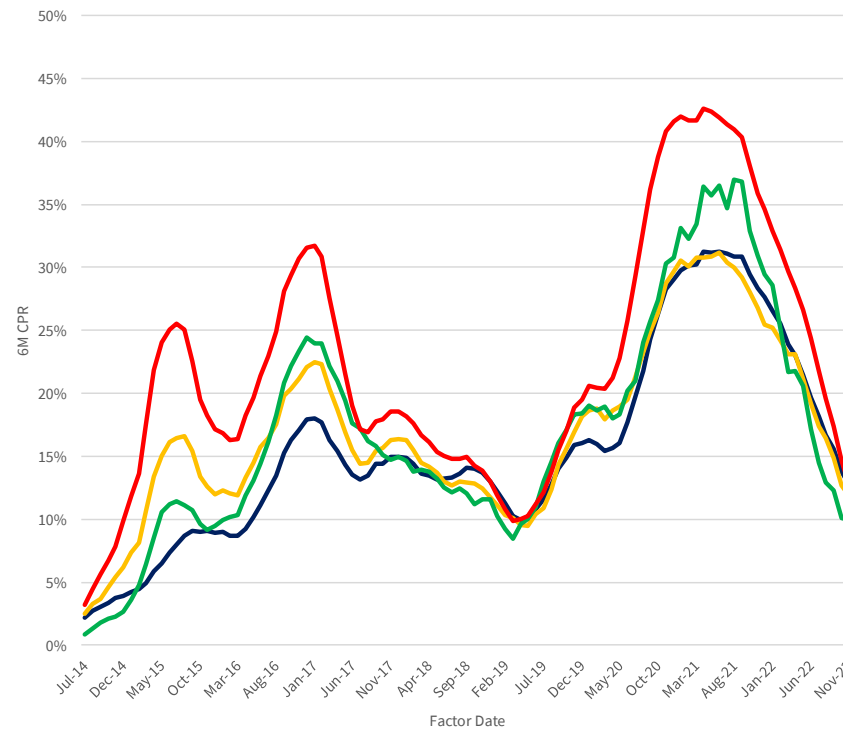
Prefix: CL | Vintage: 2014 | Coupon: 4.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	324,948	\$89.74B	277,648	4.58%	359	2	80%	81%	746	34.3%	7.0%	4.0%	60.5%	24.7%	14.9%	41.6%	N/A	4.4%	6.8%	2.1%	0.0%	37%	0.52	43%
NONSPEC - SCS (50%, 75%)	51,034	\$11.80B	231,861	4.69%	358	0	79%	81%	728	32.6%	14.4%	3.0%	51.1%	32.6%	16.3%	55.7%	N/A	7.2%	5.7%	6.1%	0.1%	56%	0.87	32%
NONSPEC - SCS (75%, 100%)	13,661	\$2.50B	183,540	4.71%	360	1	83%	83%	738	36.4%	4.0%	1.0%	67.1%	18.9%	14.0%	56.0%	N/A	2.4%	1.5%	5.0%	8.4%	94%	1.85	28%
NONSPEC - SDS [0, 1.0]	370,102	\$100.29B	272,350	4.59%	359	2	80%	81%	744	34.2%	7.7%	3.9%	59.5%	25.5%	15.0%	43.2%	N/A	4.6%	6.7%	2.5%	0.2%	39%	0.56	42%
NONSPEC - SDS (1.0, 2.0)	14,198	\$2.79B	197,397	4.71%	359	1	82%	83%	730	32.8%	8.7%	1.8%	58.6%	27.6%	13.7%	51.0%	N/A	5.2%	2.6%	5.8%	1.8%	78%	1.43	30%
NONSPEC - SDS (2.0, 2.5]	5,343	\$0.96B	179,946	4.73%	360	1	83%	84%	739	37.8%	3.2%	0.2%	72.2%	14.1%	13.6%	62.1%	N/A	1.8%	1.2%	4.5%	0.0%	98%	2.22	31%
150K - All SCS / SDS	71,461	\$9.52B	133,894	4.56%	359	1	79%	80%	742	30.9%	9.8%	6.3%	62.0%	24.2%	13.8%	36.4%	N/A	6.8%	9.1%	2.3%	0.2%	58%	0.98	29%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



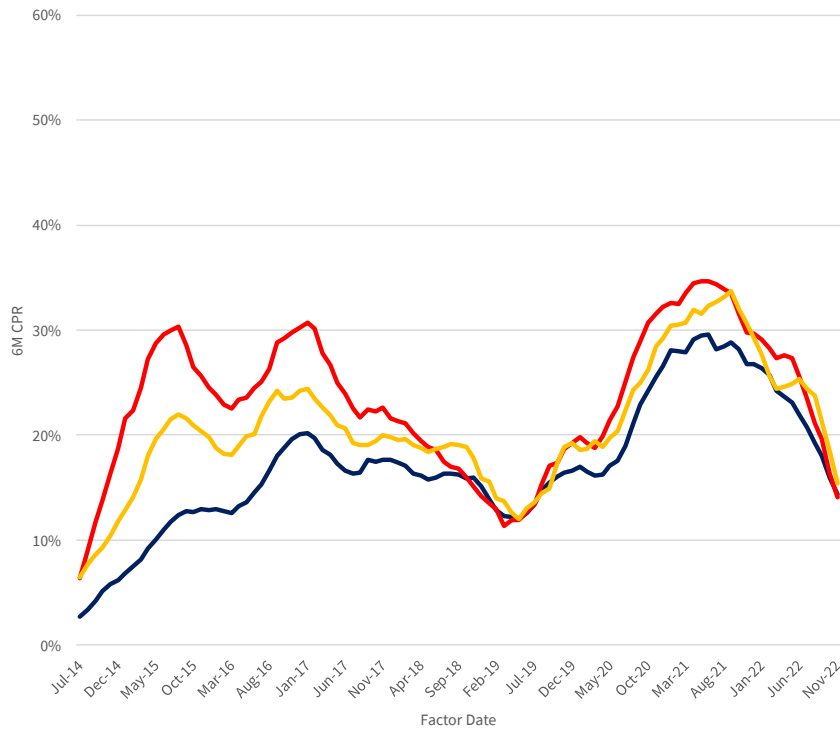
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0)
- NONSPEC - SDS (2.0, 2.5]
- 150K (Issue SCS: 58%)
- 150K (Issue SDS: 0.98)



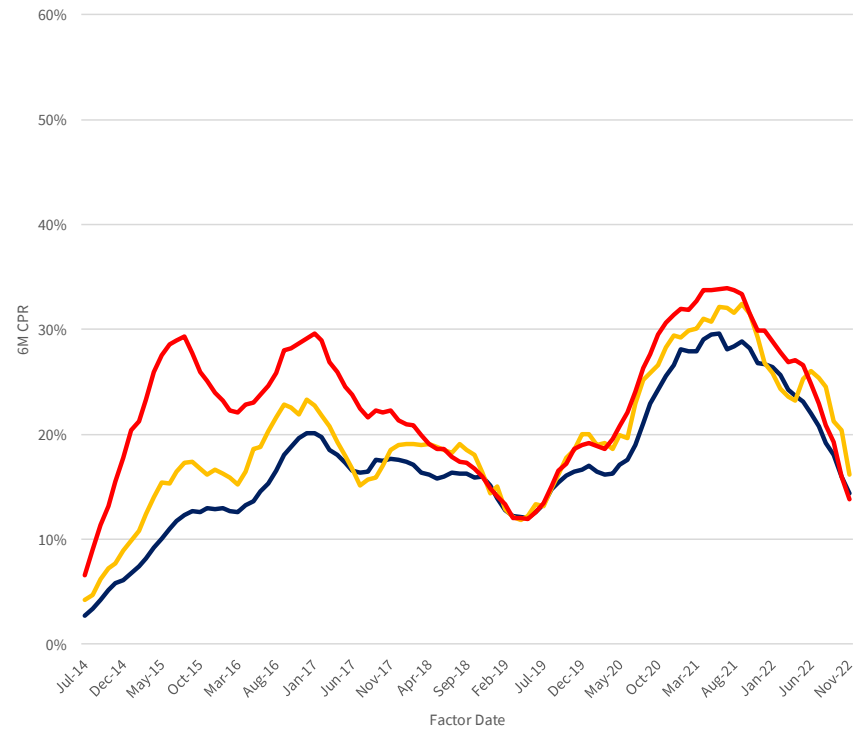
Prefix: CL | Vintage: 2014 | Coupon: 4.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	17,418	\$4.55B	266,566	5.04%	359	8	80%	81%	727	34.8%	20.1%	3.5%	47.8%	27.6%	24.6%	43.7%	N/A	5.3%	4.7%	3.3%	0.0%	33%	0.47	32%
NONSPEC - SCS (50%, 75%]	7,222	\$1.48B	206,464	5.16%	359	0	84%	86%	706	29.0%	24.6%	1.7%	46.9%	34.2%	18.8%	41.3%	N/A	6.8%	5.1%	3.8%	0.1%	61%	1.00	29%
NONSPEC - SCS (75%, 100%]	746	\$0.14B	192,418	5.12%	359	1	87%	91%	710	28.5%	11.4%	1.9%	57.6%	32.3%	10.1%	62.1%	N/A	2.0%	1.0%	3.6%	20.6%	90%	1.58	N/A
NONSPEC - SDS [0, 1.0]	21,361	\$5.42B	258,374	5.06%	359	7	81%	82%	724	33.6%	20.8%	3.2%	46.7%	29.7%	23.6%	43.0%	N/A	5.5%	4.9%	3.4%	0.4%	38%	0.55	31%
NONSPEC - SDS (1.0, 2.0]	3,831	\$0.72B	188,909	5.16%	359	1	85%	87%	705	30.6%	23.2%	1.7%	54.2%	27.8%	18.1%	45.2%	N/A	6.3%	4.0%	4.1%	1.3%	67%	1.18	29%
NONSPEC - SDS (2.0, 2.5]	194	\$0.03B	179,571	5.26%	360	1	95%	99%	724	39.0%	0.9%	0.0%	98.4%	0.9%	0.6%	99.0%	N/A	1.1%	0.0%	0.0%	0.0%	97%	2.18	N/A
150K - All SCS / SDS	26,514	\$3.52B	133,562	5.00%	359	2	80%	82%	714	29.8%	27.8%	3.2%	49.6%	31.5%	18.9%	33.6%	N/A	8.0%	9.9%	1.5%	0.2%	58%	0.98	27%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 75%]
■ 150K (Issue SCS: 58%)

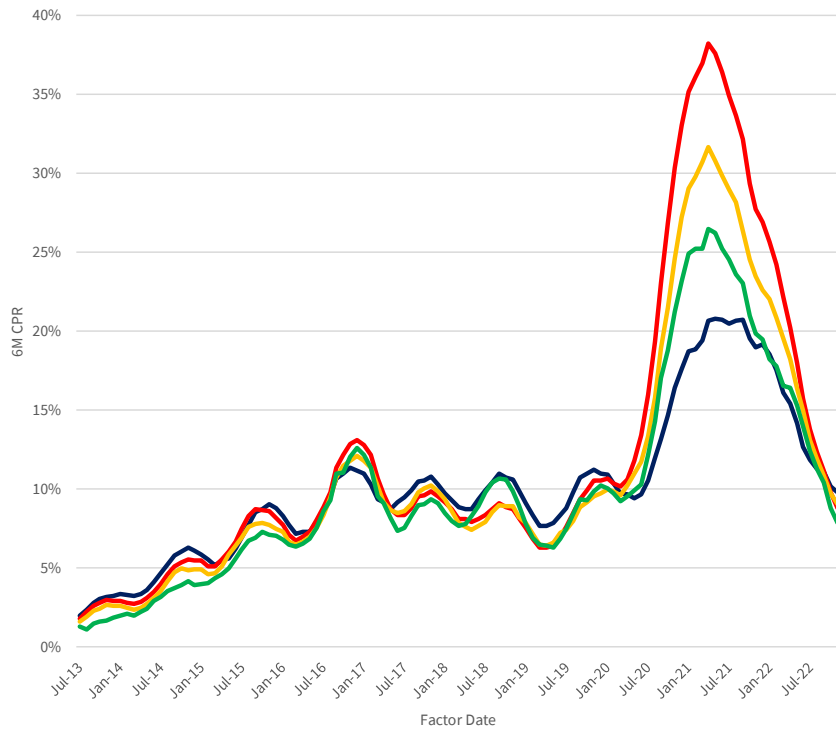
■ NONSPEC - SDS [0, 1.0] ■ NONSPEC - SDS (1.0, 2.0]
■ 150K (Issue SDS: 0.98)



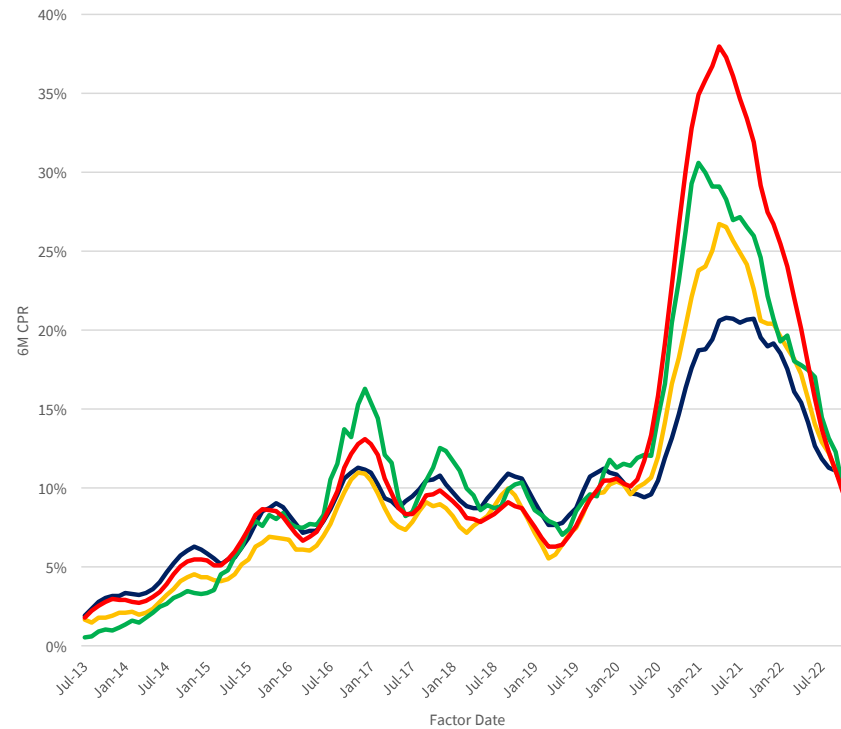
Prefix: CL | Vintage: 2013 | Coupon: 3.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	614,108	\$170.99B	279,038	3.58%	359	0	72%	74%	765	29.9%	2.5%	4.5%	31.1%	54.8%	14.1%	50.2%	N/A	3.1%	4.7%	3.8%	0.0%	36%	0.50	33%
NONSPEC - SCS (50%, 75%)	38,729	\$8.90B	230,210	3.64%	357	1	72%	75%	756	24.0%	5.1%	3.7%	25.0%	62.9%	12.1%	38.2%	N/A	3.4%	4.0%	8.7%	0.0%	56%	0.87	27%
NONSPEC - SCS (75%, 100%)	11,599	\$2.31B	199,639	3.70%	359	1	78%	79%	755	34.3%	1.5%	1.0%	46.4%	41.6%	12.0%	60.5%	N/A	2.5%	0.9%	6.1%	7.9%	93%	1.74	23%
NONSPEC - SDS [0, 1.0]	646,547	\$178.47B	276,627	3.59%	359	0	72%	74%	765	29.7%	2.6%	4.4%	30.8%	55.2%	14.0%	49.8%	N/A	3.2%	4.7%	3.9%	0.1%	37%	0.51	33%
NONSPEC - SDS (1.0, 2.0)	14,524	\$3.02B	208,625	3.67%	358	1	73%	76%	755	28.9%	3.9%	2.3%	33.7%	53.4%	12.8%	38.0%	N/A	3.5%	1.9%	11.4%	2.8%	79%	1.35	22%
NONSPEC - SDS (2.0, 2.5]	3,365	\$0.71B	210,585	3.85%	360	1	87%	88%	745	35.6%	0.6%	0.1%	70.4%	24.8%	4.7%	84.7%	N/A	0.5%	0.2%	4.6%	0.0%	96%	2.26	29%
150K - All SCS / SDS	54,409	\$7.24B	133,436	3.57%	358	0	72%	74%	763	27.1%	4.2%	6.0%	35.8%	49.1%	15.1%	37.8%	N/A	4.4%	6.6%	2.5%	0.2%	56%	0.88	18%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



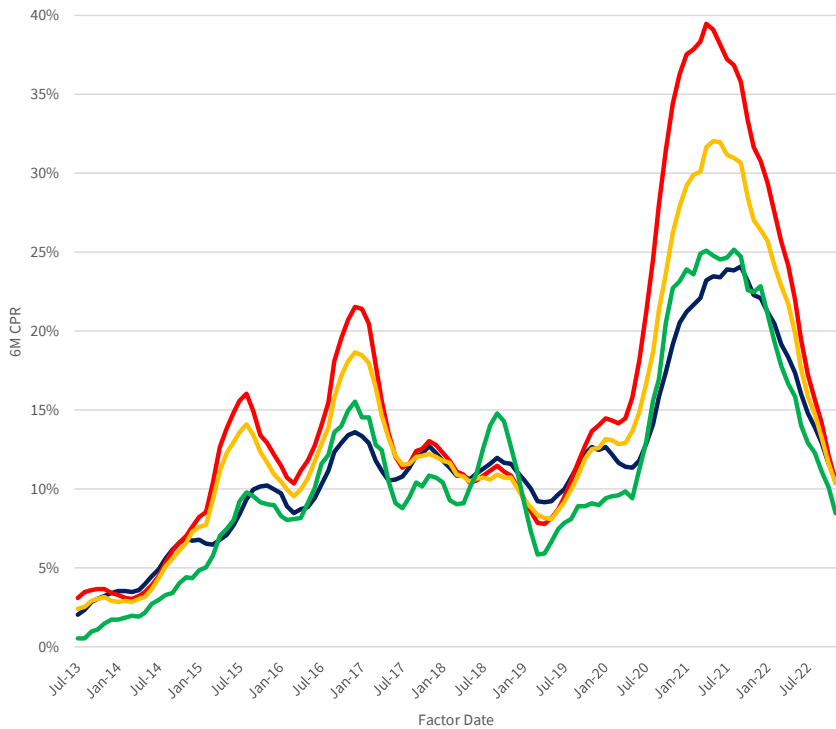
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- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0)
- NONSPEC - SDS (2.0, 2.5]
- 150K (Issue SCS: 56%)
- 150K (Issue SDS: 0.88)



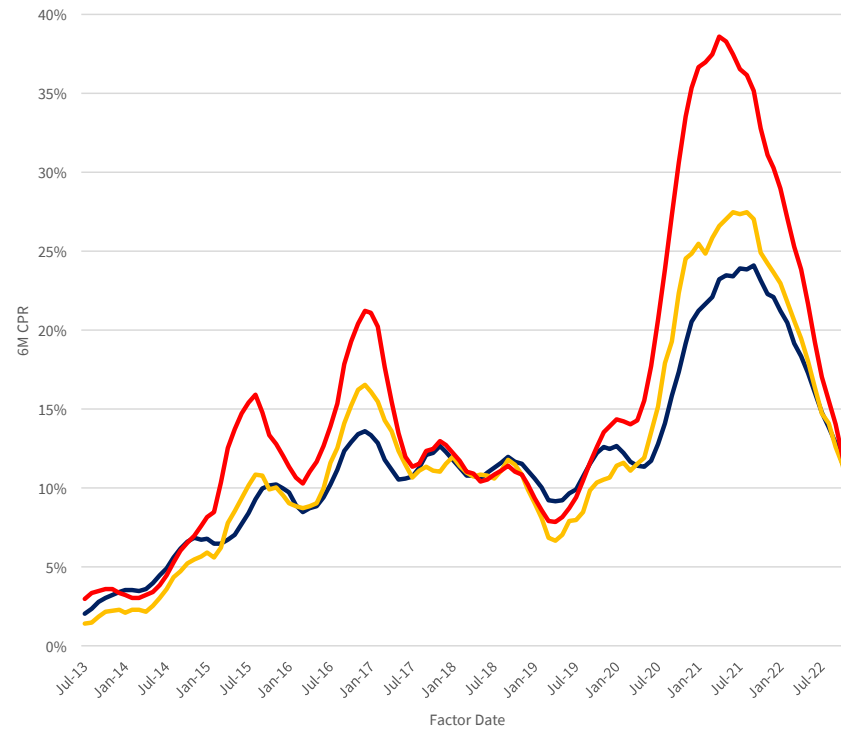
Prefix: CL | Vintage: 2013 | Coupon: 3.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	233,269	\$62.44B	268,431	4.04%	359	1	77%	79%	753	30.7%	9.0%	4.1%	42.2%	44.2%	13.7%	39.8%	N/A	3.5%	5.6%	3.8%	0.0%	38%	0.54	36%
NONSPEC - SCS (50%, 75%)	40,589	\$8.66B	213,885	4.11%	357	0	78%	81%	737	23.6%	14.5%	3.3%	32.2%	56.5%	11.3%	35.2%	N/A	4.1%	4.8%	7.3%	0.1%	57%	0.88	28%
NONSPEC - SCS (75%, 100%)	4,735	\$0.90B	191,374	4.12%	358	1	80%	81%	742	32.2%	5.9%	1.8%	49.6%	36.1%	14.3%	48.3%	N/A	2.2%	0.6%	6.1%	16.6%	92%	1.66	23%
NONSPEC - SDS [0, 1.0]	267,073	\$69.88B	262,392	4.05%	358	1	77%	80%	751	30.0%	9.6%	4.0%	41.1%	45.5%	13.4%	39.6%	N/A	3.6%	5.5%	4.1%	0.2%	40%	0.57	35%
NONSPEC - SDS (1.0, 2.0)	10,280	\$1.90B	185,210	4.10%	358	1	77%	80%	737	25.1%	10.1%	2.8%	37.3%	50.2%	12.5%	29.5%	N/A	3.3%	2.9%	8.3%	3.1%	72%	1.25	25%
NONSPEC - SDS (2.0, 2.5]	1,240	\$0.22B	179,206	4.17%	360	1	81%	82%	745	35.2%	2.9%	0.2%	64.7%	26.4%	8.9%	64.7%	N/A	1.9%	0.0%	4.2%	0.0%	97%	2.18	N/A
150K - All SCS / SDS	63,213	\$8.36B	132,562	3.99%	358	1	75%	78%	743	25.0%	18.9%	4.9%	32.5%	53.3%	14.2%	30.0%	N/A	5.6%	7.9%	2.1%	0.1%	56%	0.88	21%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



■ NONSPEC - SCS [0, 50%]
■ 150K (Issue SCS: 56%)

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ NONSPEC - SDS [0, 1.0]

■ NONSPEC - SDS (1.0, 2.0)

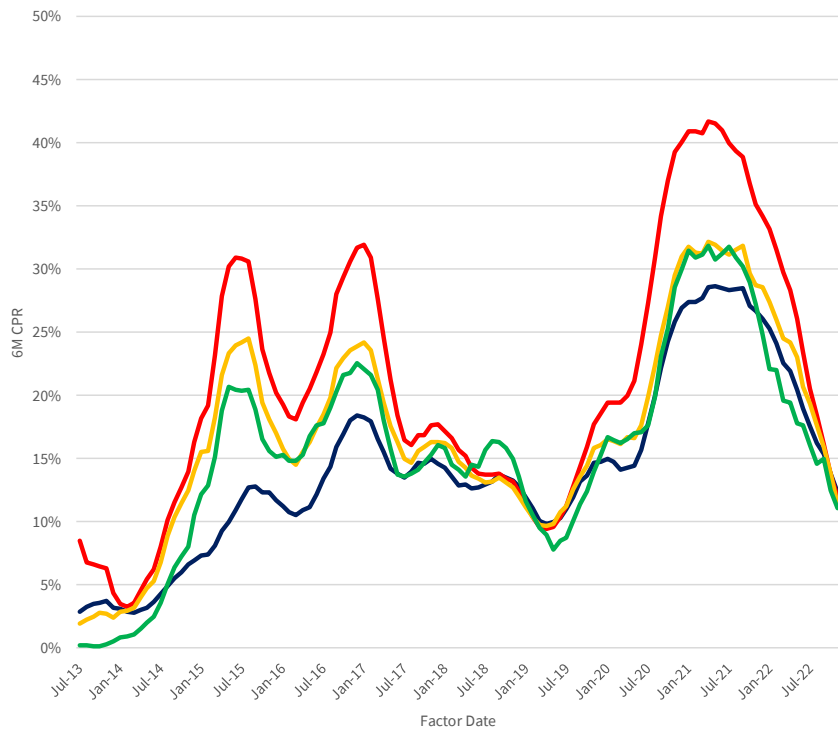
■ 150K (Issue SDS: 0.88)



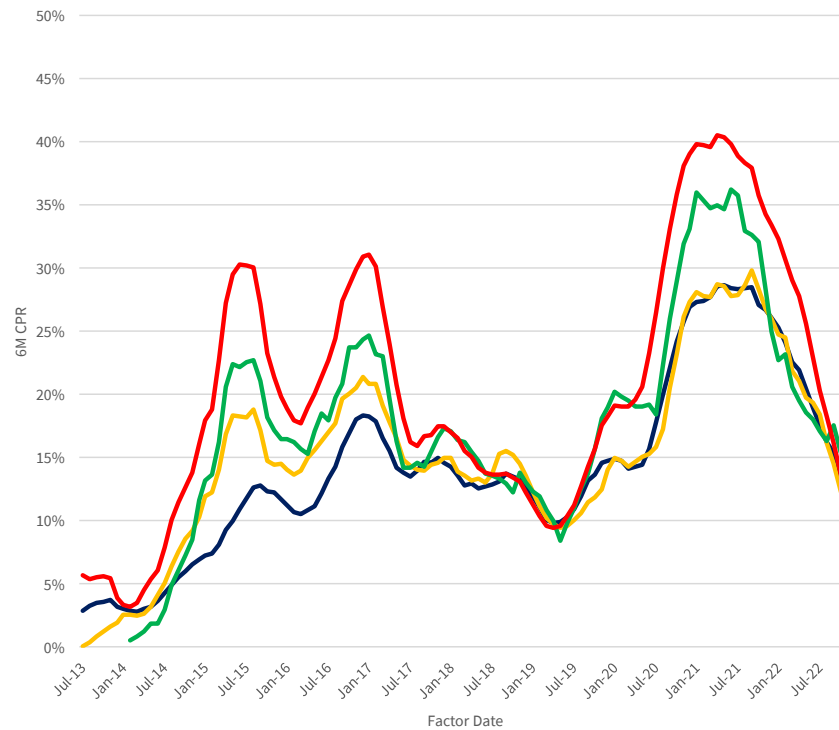
Prefix: CL | Vintage: 2013 | Coupon: 4.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	207,249	\$56.89B	275,317	4.60%	359	1	79%	81%	752	33.5%	5.2%	4.5%	64.2%	23.6%	12.2%	45.4%	N/A	4.1%	6.4%	2.8%	0.0%	37%	0.53	40%
NONSPEC - SCS (50%, 75%)	32,732	\$7.26B	222,458	4.65%	358	0	79%	82%	734	27.0%	13.6%	3.2%	45.9%	42.5%	11.7%	44.3%	N/A	4.9%	5.7%	6.3%	0.0%	56%	0.88	31%
NONSPEC - SCS (75%, 100%)	5,911	\$1.16B	196,968	4.73%	359	1	83%	83%	742	36.2%	4.0%	1.2%	68.2%	19.1%	12.7%	55.6%	N/A	1.6%	0.7%	2.8%	9.5%	93%	1.84	30%
NONSPEC - SDS [0, 1.0]	236,293	\$63.39B	269,057	4.61%	359	1	79%	81%	750	32.9%	6.0%	4.4%	62.4%	25.4%	12.2%	45.3%	N/A	4.1%	6.3%	3.1%	0.1%	40%	0.57	39%
NONSPEC - SDS (1.0, 2.0]	6,828	\$1.36B	200,102	4.66%	359	0	80%	82%	735	26.4%	13.8%	2.0%	47.0%	41.8%	11.2%	40.4%	N/A	4.0%	2.5%	5.6%	4.1%	76%	1.34	27%
NONSPEC - SDS (2.0, 2.5]	2,771	\$0.56B	202,969	4.82%	360	1	86%	86%	735	37.9%	0.7%	0.2%	79.5%	12.2%	8.3%	71.5%	N/A	0.6%	0.3%	0.5%	0.0%	96%	2.15	33%
150K - All SCS / SDS	52,650	\$6.96B	132,601	4.55%	359	1	78%	80%	741	27.9%	17.1%	5.4%	53.4%	34.0%	12.7%	34.7%	N/A	5.9%	8.6%	2.0%	0.2%	58%	0.95	27%

6M CPR - Social Criteria Share



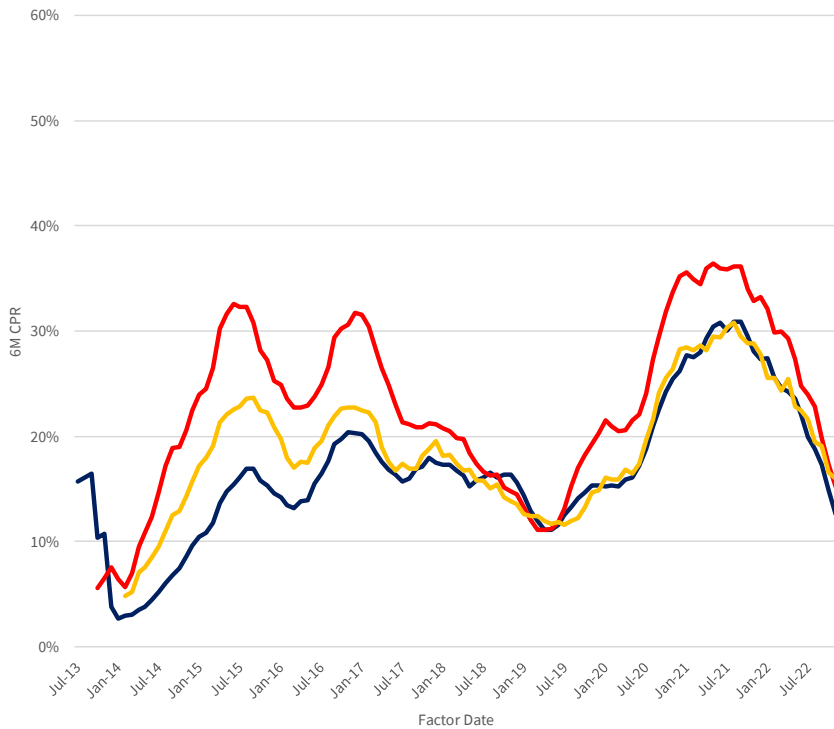
6M CPR - Social Density Score



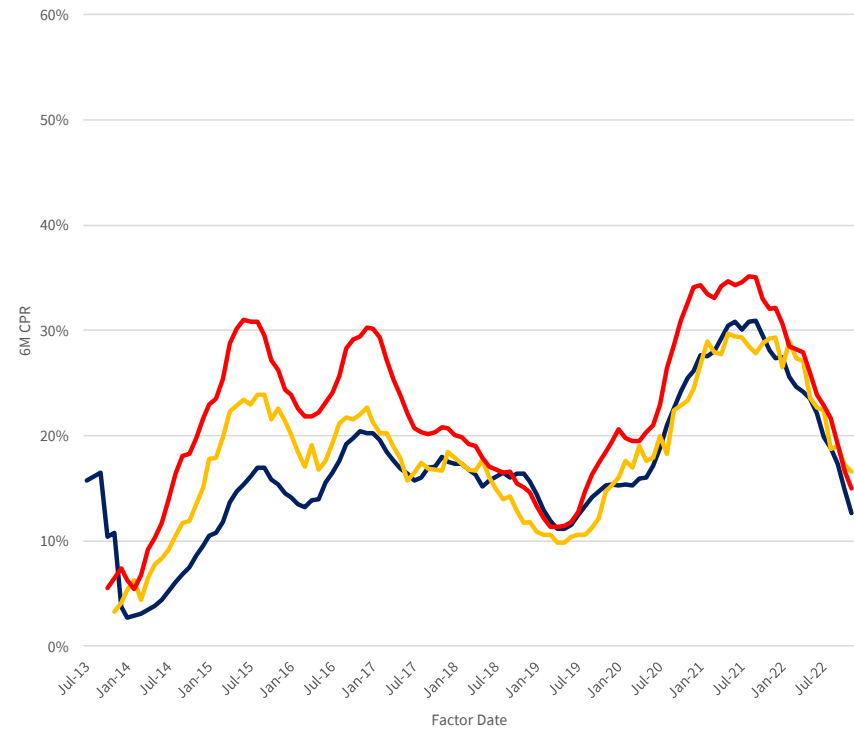
Prefix: CL | Vintage: 2013 | Coupon: 4.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	15,427	\$4.12B	268,384	5.05%	359	1	82%	84%	735	34.1%	17.4%	3.1%	59.4%	23.9%	16.8%	40.4%	N/A	5.0%	5.8%	1.9%	0.0%	40%	0.57	35%
NONSPEC - SCS (50%, 75%]	5,492	\$1.05B	190,966	5.19%	359	0	82%	85%	715	26.8%	24.6%	2.2%	45.3%	40.0%	14.7%	41.7%	N/A	5.6%	5.0%	4.8%	0.1%	60%	0.98	28%
NONSPEC - SCS (75%, 100%]	691	\$0.13B	185,201	5.24%	359	1	89%	90%	717	29.7%	11.0%	2.7%	65.6%	23.4%	11.0%	56.8%	N/A	1.2%	0.7%	8.0%	25.8%	89%	1.53	N/A
NONSPEC - SDS [0, 1.0]	18,562	\$4.75B	256,985	5.06%	359	1	82%	84%	732	33.2%	18.4%	3.1%	57.5%	25.9%	16.7%	40.6%	N/A	4.9%	5.7%	2.4%	0.6%	43%	0.62	34%
NONSPEC - SDS (1.0, 2.0]	2,972	\$0.54B	181,183	5.24%	359	0	84%	86%	712	26.2%	21.3%	1.6%	49.5%	38.0%	12.6%	44.3%	N/A	5.4%	4.2%	5.1%	1.0%	66%	1.18	24%
NONSPEC - SDS (2.0, 2.5]	76	\$0.01B	111,508	5.23%	360	1	92%	97%	722	36.6%	0.0%	0.0%	100.0%	0.0%	0.0%	100.0%	N/A	0.0%	0.0%	0.0%	0.0%	99%	2.38	N/A
150K - All SCS / SDS	17,966	\$2.39B	133,356	5.03%	359	0	80%	82%	723	29.8%	27.5%	3.9%	55.0%	29.6%	15.5%	35.4%	N/A	6.8%	9.7%	1.3%	0.2%	58%	0.97	26%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 75%]
■ 150K (Issue SCS: 58%)

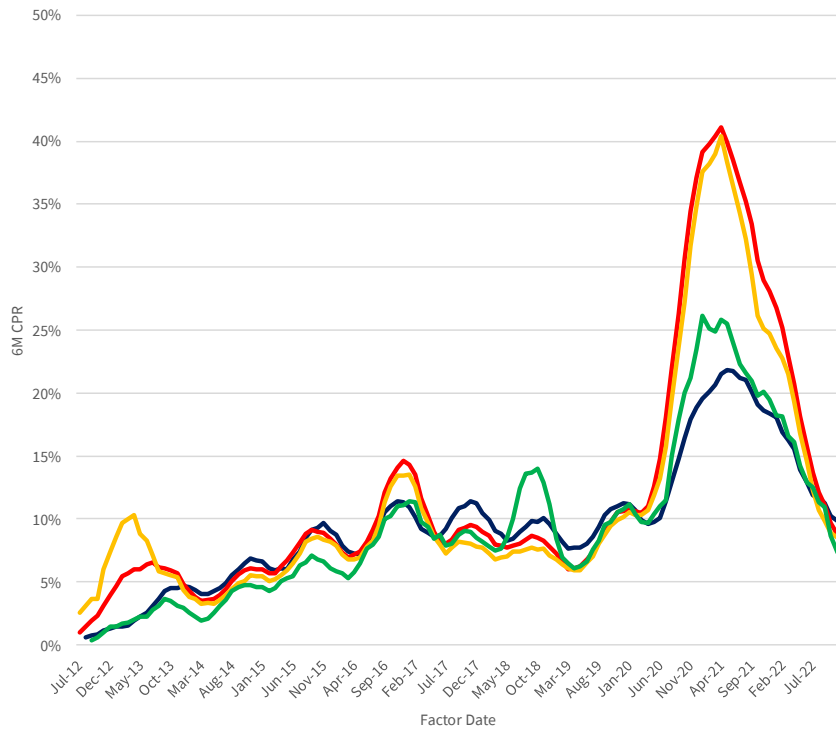
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■ 150K (Issue SDS: 0.97)



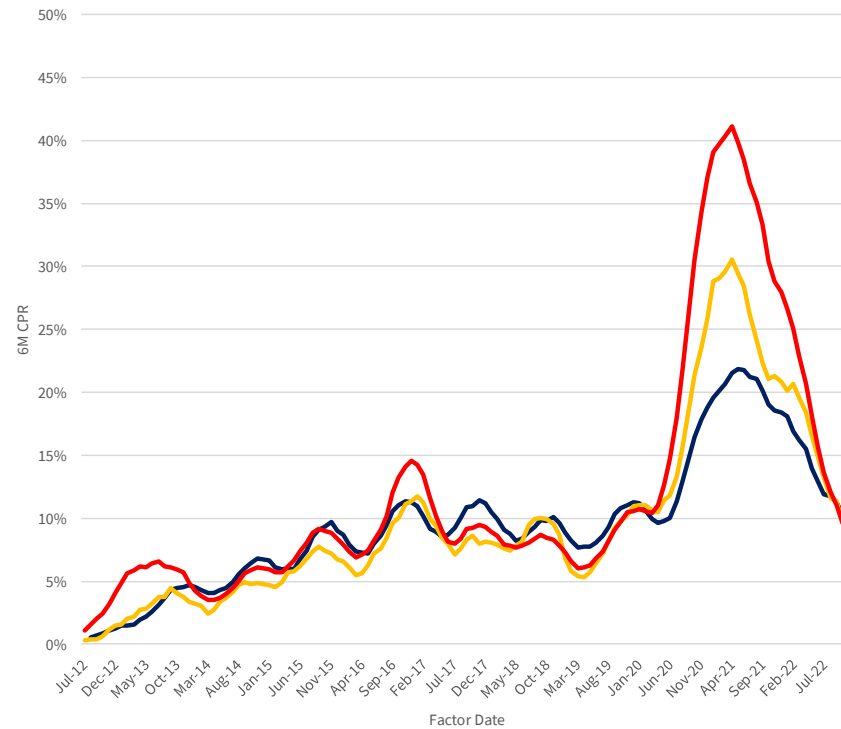
Prefix: CL | Vintage: 2012 | Coupon: 3.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	447,537	\$127.35B	285,079	3.61%	359	0	71%	72%	770	30.0%	1.3%	4.1%	31.3%	55.8%	12.9%	54.7%	N/A	2.1%	4.7%	2.5%	0.0%	36%	0.49	37%
NONSPEC - SCS (50%, 75%)	19,460	\$4.84B	248,928	3.60%	359	0	70%	71%	769	30.6%	2.7%	3.5%	31.0%	55.5%	13.5%	54.6%	N/A	2.5%	4.0%	5.9%	0.1%	55%	0.83	35%
NONSPEC - SCS (75%, 100%)	5,696	\$1.09B	192,189	3.64%	358	1	76%	76%	763	35.2%	1.0%	1.7%	43.7%	42.9%	13.4%	46.7%	N/A	1.2%	0.9%	3.3%	17.1%	94%	1.61	23%
NONSPEC - SDS [0, 1.0]	465,717	\$131.87B	283,655	3.60%	359	0	71%	72%	770	30.1%	1.3%	4.1%	31.2%	55.8%	13.0%	54.8%	N/A	2.1%	4.7%	2.5%	0.1%	36%	0.50	37%
NONSPEC - SDS (1.0, 2.0)	5,868	\$1.20B	204,279	3.64%	359	1	73%	74%	763	32.6%	2.0%	2.4%	40.3%	46.5%	13.2%	34.1%	N/A	2.0%	1.9%	10.0%	3.3%	83%	1.39	26%
NONSPEC - SDS (2.0, 2.5]	1,108	\$0.22B	199,003	3.74%	360	1	83%	83%	756	36.9%	0.6%	0.4%	64.3%	28.6%	7.1%	76.7%	N/A	0.1%	0.6%	2.3%	0.0%	98%	2.39	N/A
150K - All SCS / SDS	26,842	\$3.60B	134,280	3.55%	358	0	72%	73%	766	27.3%	3.3%	5.6%	37.8%	48.1%	14.1%	39.1%	N/A	3.5%	6.5%	1.2%	0.4%	55%	0.85	19%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



■ NONSPEC - SCS [0, 50%]
 ■ 150K (Issue SCS: 55%)

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ NONSPEC - SDS [0, 1.0]

■ NONSPEC - SDS (1.0, 2.0)

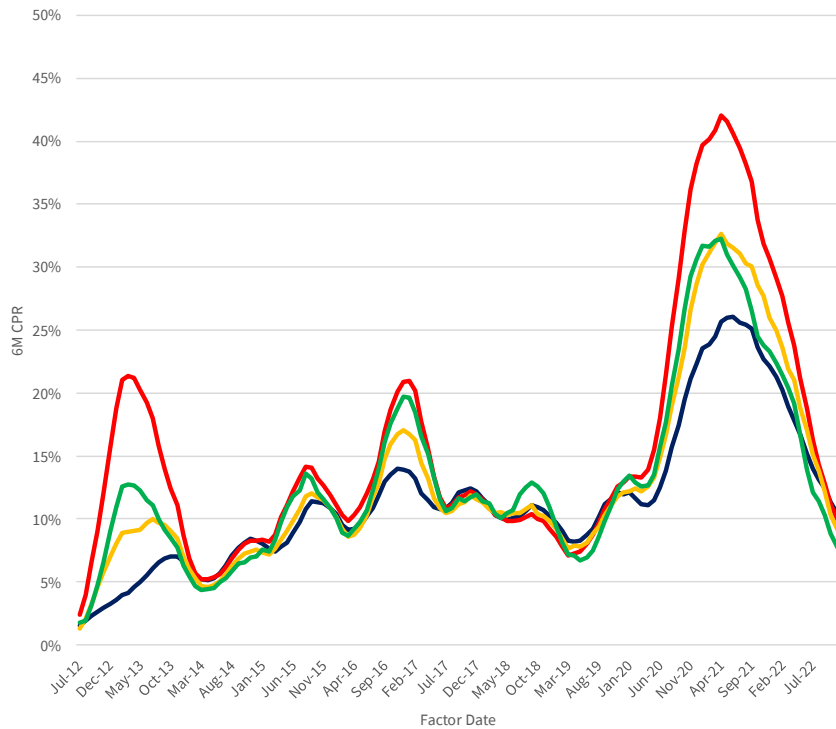
■ 150K (Issue SDS: 0.85)



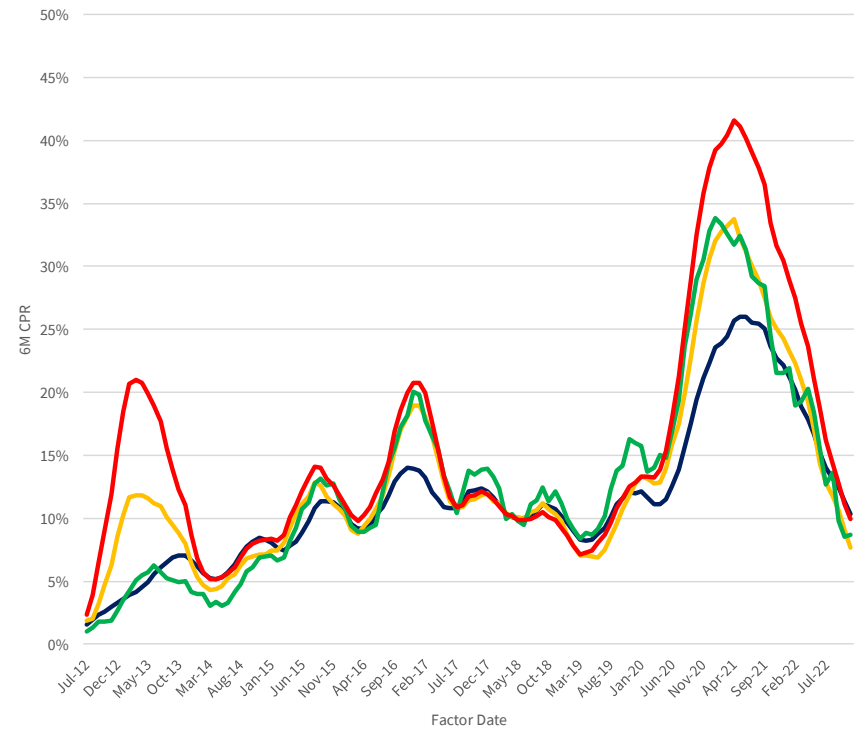
Prefix: CL | Vintage: 2012 | Coupon: 3.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	541,926	\$155.68B	287,851	4.01%	359	0	72%	74%	766	29.7%	2.1%	4.6%	26.6%	59.7%	13.7%	49.8%	N/A	2.5%	4.3%	3.8%	0.0%	35%	0.48	38%
NONSPEC - SCS (50%, 75%)	28,320	\$6.55B	231,738	4.07%	357	0	76%	80%	748	23.0%	7.2%	3.5%	21.9%	66.9%	11.3%	25.4%	N/A	3.0%	2.7%	8.8%	0.0%	56%	0.87	29%
NONSPEC - SCS (75%, 100%)	12,246	\$2.86B	233,968	4.08%	359	1	77%	78%	758	34.1%	1.1%	2.3%	45.3%	42.3%	12.4%	47.3%	N/A	1.3%	1.0%	5.8%	8.3%	94%	1.58	31%
NONSPEC - SDS [0, 1.0]	566,766	\$161.48B	285,488	4.01%	359	0	72%	75%	765	29.5%	2.3%	4.5%	26.3%	60.0%	13.7%	49.0%	N/A	2.5%	4.2%	3.9%	0.1%	36%	0.50	38%
NONSPEC - SDS (1.0, 2.0)	13,875	\$3.21B	232,025	4.08%	359	1	75%	77%	756	30.9%	2.5%	2.5%	38.6%	49.7%	11.7%	34.0%	N/A	1.8%	1.4%	8.4%	2.2%	84%	1.37	31%
NONSPEC - SDS (2.0, 2.5]	1,851	\$0.40B	214,971	4.17%	360	1	85%	86%	752	36.0%	0.3%	0.1%	76.0%	17.2%	6.9%	82.4%	N/A	0.1%	0.1%	5.0%	0.0%	99%	2.41	33%
150K - All SCS / SDS	104,525	\$13.90B	133,287	3.99%	357	0	72%	74%	760	27.1%	7.3%	6.1%	35.4%	48.9%	15.7%	39.8%	N/A	4.8%	7.3%	2.5%	0.2%	57%	0.89	22%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



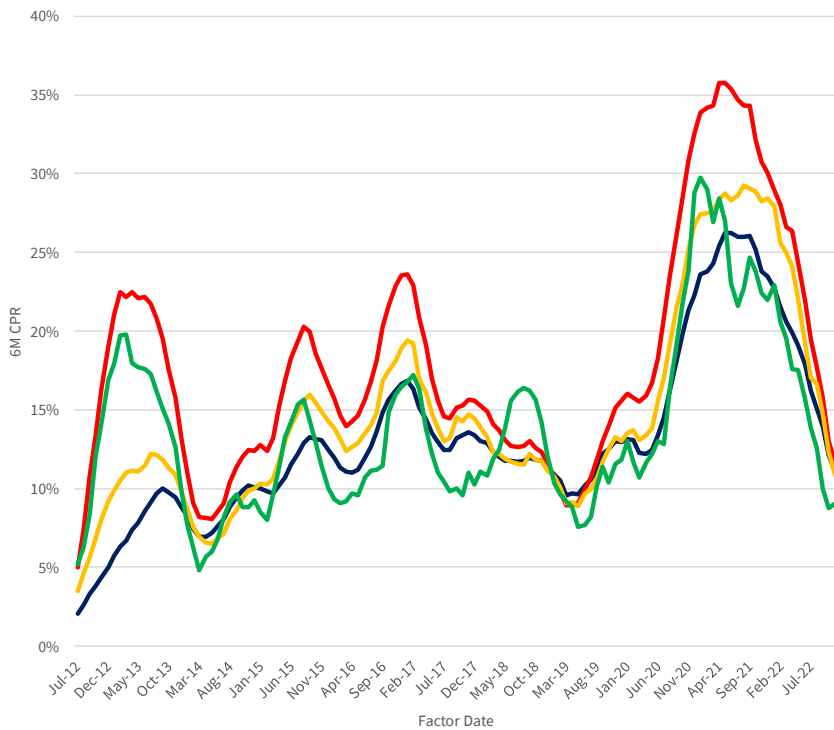
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0)
- NONSPEC - SDS (2.0, 2.5]
- 150K (Issue SCS: 57%)
- 150K (Issue SDS: 0.89)



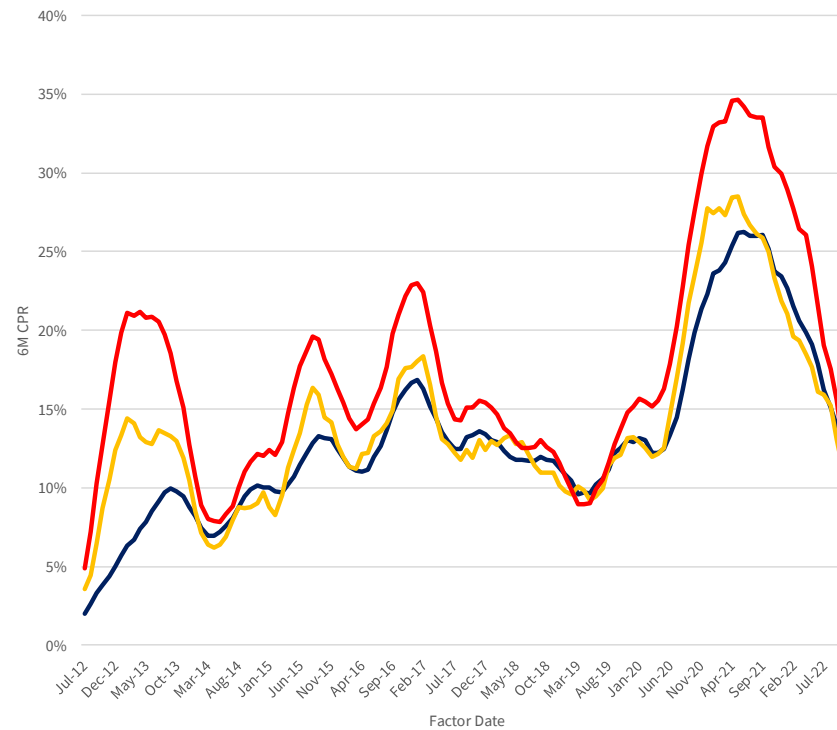
Prefix: CL | Vintage: 2012 | Coupon: 4.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	114,520	\$29.84B	261,420	4.45%	357	1	79%	82%	750	27.2%	8.1%	3.9%	19.3%	67.0%	13.6%	40.0%	N/A	3.4%	4.6%	4.4%	0.0%	37%	0.52	33%
NONSPEC - SCS (50%, 75%)	21,073	\$4.58B	217,934	4.50%	356	0	81%	87%	732	13.9%	17.9%	2.6%	11.2%	80.6%	8.2%	18.3%	N/A	3.6%	3.6%	5.6%	0.2%	57%	0.88	27%
NONSPEC - SCS (75%, 100%)	1,998	\$0.44B	223,046	4.45%	358	1	76%	78%	750	31.9%	6.5%	3.7%	31.6%	49.2%	19.2%	36.4%	N/A	1.0%	1.3%	6.1%	14.1%	90%	1.44	29%
NONSPEC - SDS [0, 1.0]	133,023	\$33.88B	255,516	4.45%	357	1	79%	83%	748	25.6%	9.3%	3.7%	18.3%	68.6%	13.0%	37.5%	N/A	3.4%	4.5%	4.6%	0.2%	40%	0.57	32%
NONSPEC - SDS (1.0, 2.0]	4,484	\$0.97B	216,548	4.50%	357	1	77%	81%	742	20.4%	12.8%	2.2%	20.7%	67.3%	12.0%	21.2%	N/A	2.3%	2.0%	5.8%	1.2%	74%	1.25	28%
NONSPEC - SDS (2.0, 2.5]	84	\$0.02B	184,986	4.45%	360	1	84%	85%	742	30.4%	1.5%	0.0%	46.7%	47.9%	5.5%	75.7%	N/A	0.0%	0.0%	8.3%	0.0%	96%	2.26	N/A
150K - All SCS / SDS	60,929	\$7.97B	131,142	4.47%	357	1	74%	77%	745	24.1%	23.5%	4.7%	29.5%	53.8%	16.7%	37.2%	N/A	5.3%	8.2%	2.7%	0.1%	56%	0.87	22%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



■ NONSPEC - SCS [0, 50%]
■ 150K (Issue SCS: 56%)

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ NONSPEC - SDS [0, 1.0]

■ NONSPEC - SDS (1.0, 2.0]

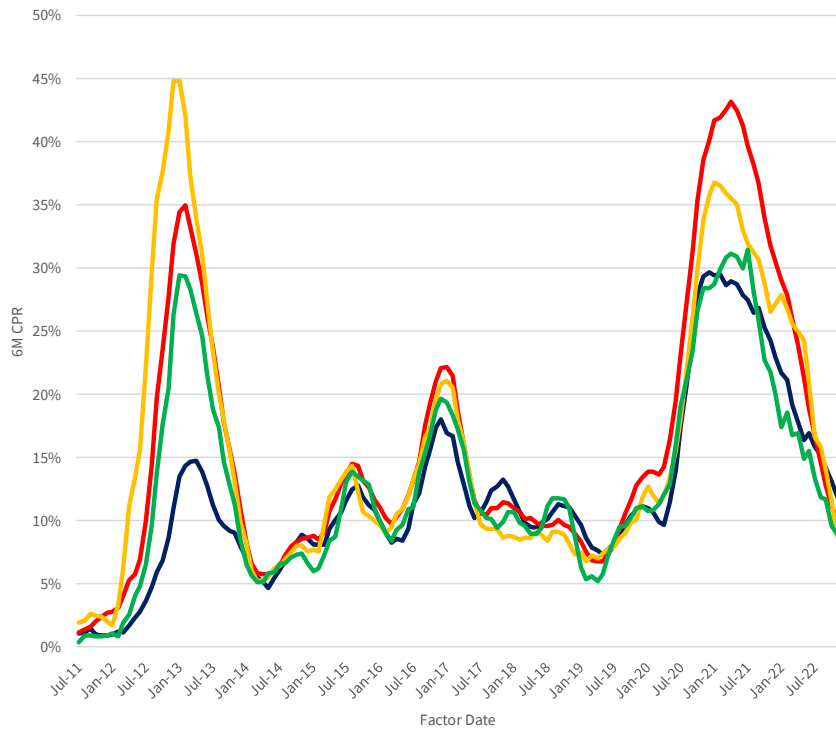
■ 150K (Issue SDS: 0.87)



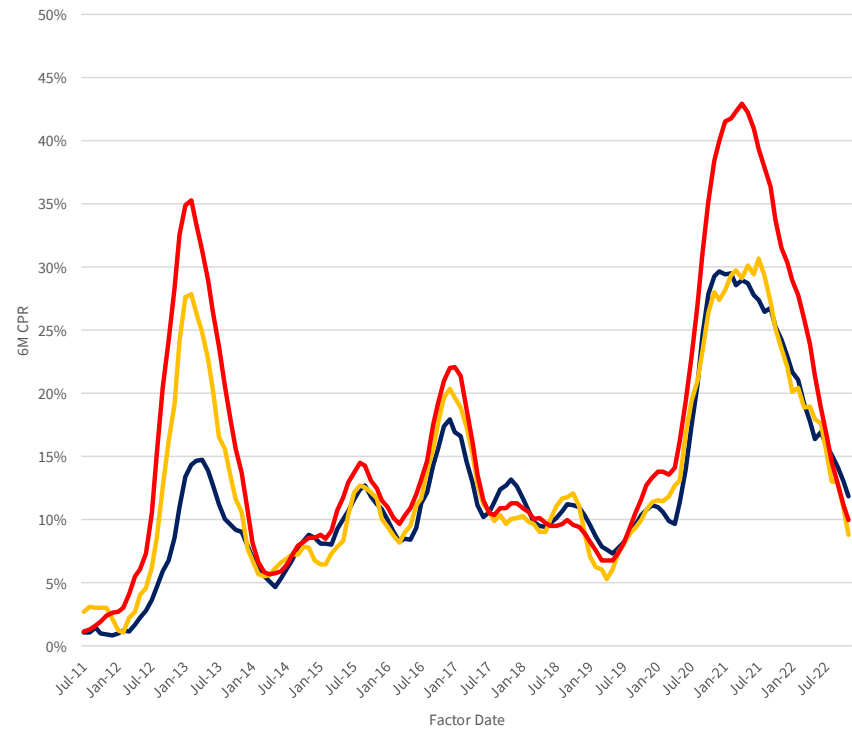
Prefix: CL | Vintage: 2011 | Coupon: 3.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	147,536	\$41.29B	280,381	4.03%	359	0	68%	70%	773	29.2%	0.5%	4.0%	24.8%	61.4%	13.8%	61.1%	N/A	1.7%	4.5%	2.9%	0.0%	36%	0.48	40%
NONSPEC - SCS (50%, 75%)	7,146	\$1.91B	268,262	4.04%	359	0	66%	67%	770	29.6%	0.9%	2.6%	18.1%	67.2%	14.7%	72.2%	N/A	2.1%	3.5%	4.3%	0.1%	56%	0.80	36%
NONSPEC - SCS (75%, 100%)	2,608	\$0.60B	230,441	4.05%	359	1	70%	71%	770	35.3%	0.6%	2.6%	44.1%	41.4%	14.5%	39.8%	N/A	1.0%	0.9%	3.7%	6.8%	94%	1.55	28%
NONSPEC - SDS [0, 1.0]	154,223	\$43.11B	280,075	4.03%	359	0	68%	70%	773	29.2%	0.5%	4.0%	24.5%	61.6%	13.9%	61.6%	N/A	1.7%	4.4%	2.9%	0.1%	36%	0.49	40%
NONSPEC - SDS (1.0, 2.0]	2,809	\$0.64B	226,869	4.06%	359	1	69%	70%	770	33.5%	0.7%	2.7%	40.9%	44.2%	14.8%	37.8%	N/A	1.6%	2.9%	6.5%	5.5%	88%	1.42	27%
NONSPEC - SDS (2.0, 2.5]	258	\$0.05B	205,201	4.10%	360	1	77%	77%	761	38.1%	0.1%	0.0%	61.2%	26.9%	11.9%	92.3%	N/A	0.0%	0.0%	0.0%	0.0%	99%	2.37	N/A
150K - All SCS / SDS	6,271	\$0.85B	135,261	4.04%	359	0	71%	72%	773	28.7%	1.4%	4.0%	30.7%	49.9%	19.4%	28.8%	N/A	2.2%	3.8%	0.8%	0.5%	55%	0.83	30%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



■ NONSPEC - SCS [0, 50%]
 ■ NONSPEC - SCS (50%, 75%)
 ■ NONSPEC - SCS (75%, 100%)

■ NONSPEC - SDS [0, 1.0]
 ■ NONSPEC - SDS (1.0, 2.0]

■ 150K (Issue SCS: 55%)

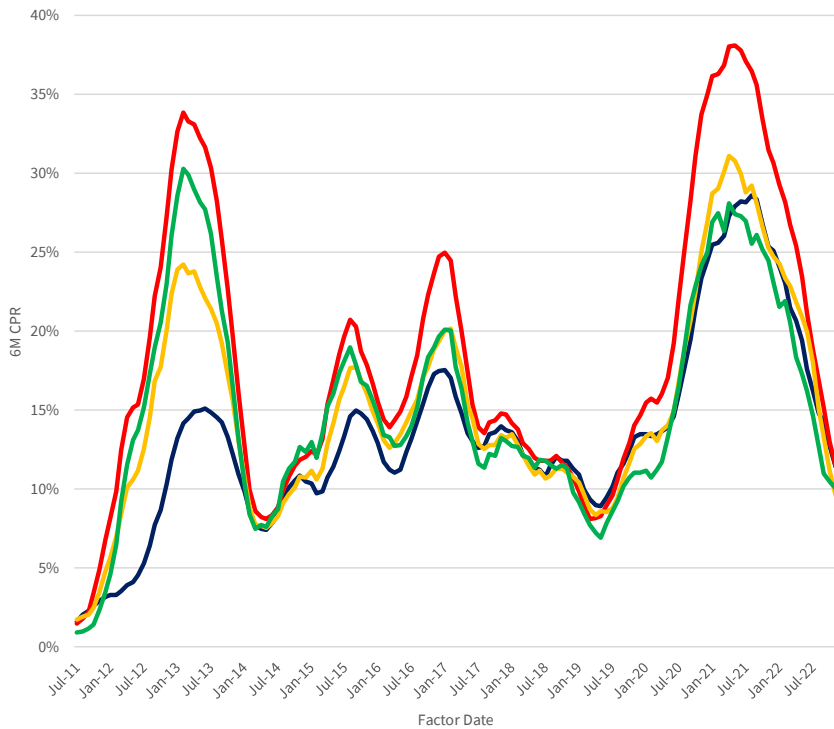
■ 150K (Issue SDS: 0.83)



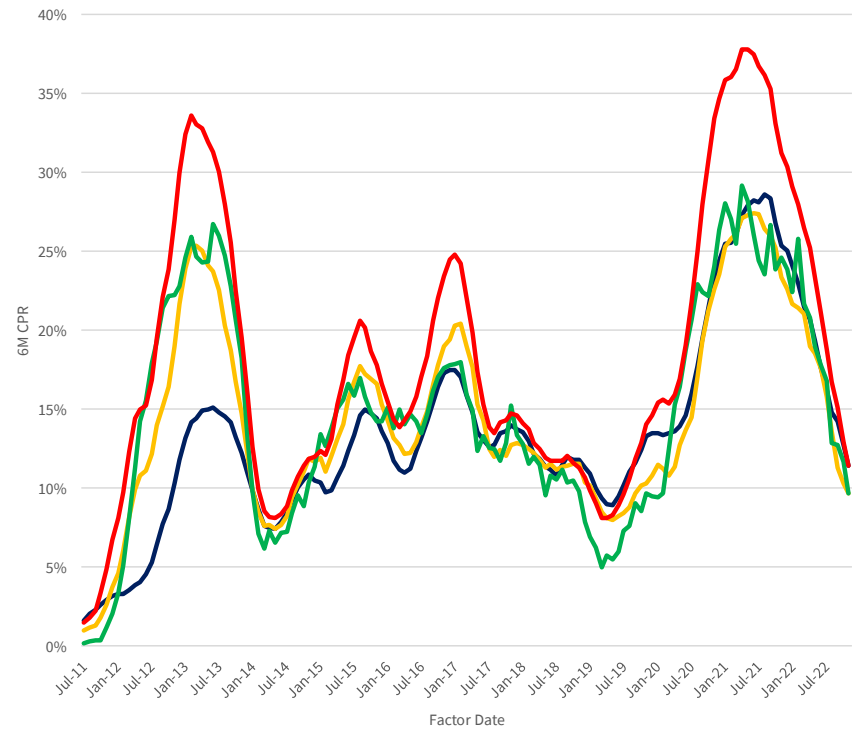
Prefix: CL | Vintage: 2011 | Coupon: 4.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	313,398	\$87.35B	279,426	4.46%	359	1	71%	74%	765	28.8%	1.8%	4.9%	26.5%	58.0%	15.5%	46.6%	N/A	2.6%	4.6%	5.3%	0.0%	35%	0.48	35%
NONSPEC - SCS (50%, 75%)	19,972	\$4.28B	214,913	4.54%	358	1	71%	74%	754	23.8%	8.2%	4.1%	24.8%	62.9%	12.3%	40.4%	N/A	2.4%	3.8%	8.4%	0.0%	59%	0.92	27%
NONSPEC - SCS (75%, 100%)	8,279	\$1.84B	222,548	4.49%	359	1	72%	73%	762	35.2%	2.3%	2.8%	47.5%	35.2%	17.4%	53.7%	N/A	1.5%	1.5%	7.4%	3.3%	92%	1.63	25%
NONSPEC - SDS [0, 1.0]	328,919	\$90.78B	276,685	4.46%	359	1	71%	74%	765	28.7%	2.0%	4.9%	26.4%	58.1%	15.5%	46.4%	N/A	2.6%	4.6%	5.4%	0.0%	36%	0.49	35%
NONSPEC - SDS (1.0, 2.0]	11,363	\$2.40B	211,572	4.54%	359	1	71%	73%	759	28.5%	5.5%	3.0%	38.4%	47.1%	14.5%	45.6%	N/A	2.1%	2.5%	10.3%	1.8%	81%	1.38	24%
NONSPEC - SDS (2.0, 2.5]	1,367	\$0.29B	215,804	4.55%	360	1	73%	73%	761	37.3%	2.3%	0.6%	52.0%	31.2%	16.8%	66.7%	N/A	0.1%	0.9%	1.8%	0.0%	98%	2.27	26%
150K - All SCS / SDS	50,875	\$6.73B	132,575	4.48%	359	1	71%	73%	764	26.5%	5.2%	6.3%	34.7%	47.1%	18.1%	40.1%	N/A	4.2%	7.2%	3.3%	0.1%	56%	0.88	24%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



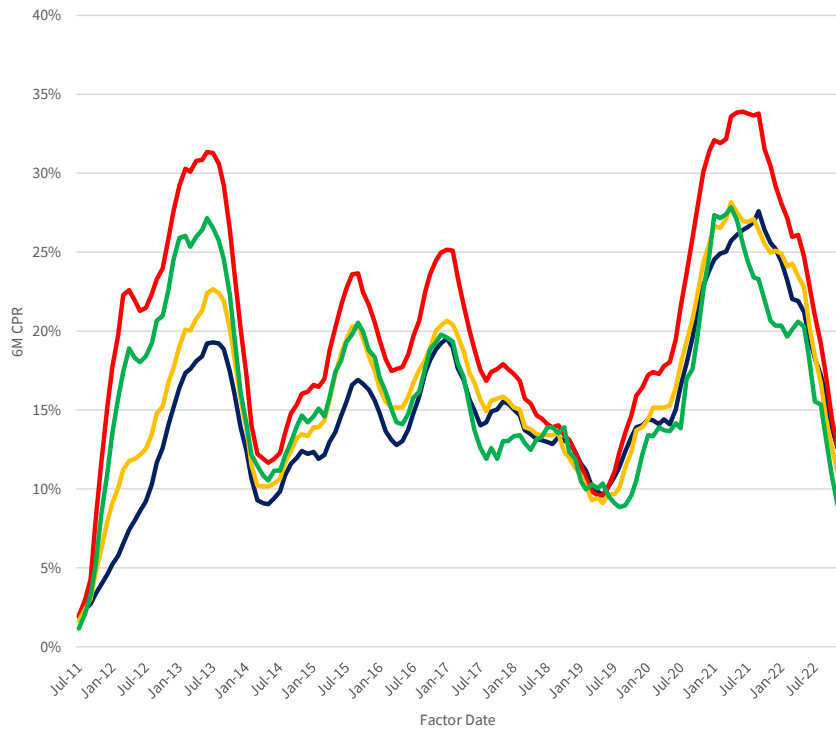
- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%)
- NONSPEC - SCS (75%, 100%)
- NONSPEC - SDS [0, 1.0]
- NONSPEC - SDS (1.0, 2.0]
- NONSPEC - SDS (2.0, 2.5]
- 150K (Issue SCS: 56%)
- 150K (Issue SDS: 0.88)



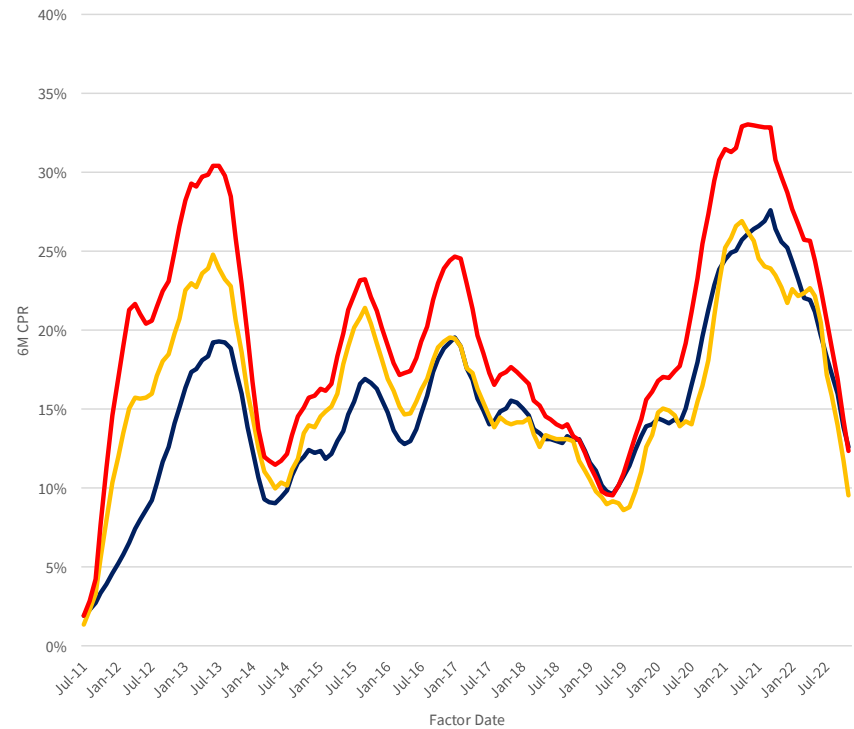
Prefix: CL | Vintage: 2011 | Coupon: 4.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	206,029	\$55.05B	268,681	4.92%	359	2	75%	78%	756	27.8%	3.2%	5.8%	37.3%	48.7%	14.0%	41.2%	N/A	3.9%	5.6%	6.0%	0.0%	35%	0.50	31%
NONSPEC - SCS (50%, 75%)	30,527	\$6.91B	226,865	4.99%	357	0	73%	78%	749	15.5%	7.8%	3.3%	20.4%	73.0%	6.6%	22.8%	N/A	2.6%	2.9%	7.0%	0.1%	58%	0.91	26%
NONSPEC - SCS (75%, 100%)	7,623	\$1.63B	214,347	4.93%	359	1	72%	73%	756	34.6%	5.8%	2.1%	48.9%	30.6%	20.4%	72.7%	N/A	1.0%	1.8%	7.7%	5.9%	89%	1.65	25%
NONSPEC - SDS [0, 1.0]	229,658	\$60.45B	264,591	4.92%	359	2	75%	78%	755	26.5%	3.6%	5.6%	35.4%	51.4%	13.2%	39.1%	N/A	3.8%	5.4%	6.1%	0.1%	37%	0.54	31%
NONSPEC - SDS (1.0, 2.0)	13,641	\$2.97B	218,274	4.96%	358	1	71%	74%	754	27.9%	8.2%	2.5%	42.2%	43.1%	14.7%	56.4%	N/A	1.4%	1.9%	7.6%	2.0%	76%	1.36	23%
NONSPEC - SDS (2.0, 2.5]	880	\$0.17B	196,366	4.90%	360	1	69%	70%	757	37.9%	3.5%	0.4%	47.7%	26.5%	25.8%	59.5%	N/A	0.0%	0.6%	1.1%	0.0%	99%	2.28	N/A
150K - All SCS / SDS	62,192	\$8.20B	132,305	4.94%	359	1	72%	74%	757	23.2%	10.4%	6.9%	34.4%	50.6%	15.0%	34.7%	N/A	5.5%	8.2%	3.0%	0.1%	56%	0.87	24%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



■ NONSPEC - SCS [0, 50%]
■ 150K (Issue SCS: 56%)

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ NONSPEC - SDS [0, 1.0]

■ NONSPEC - SDS (1.0, 2.0)

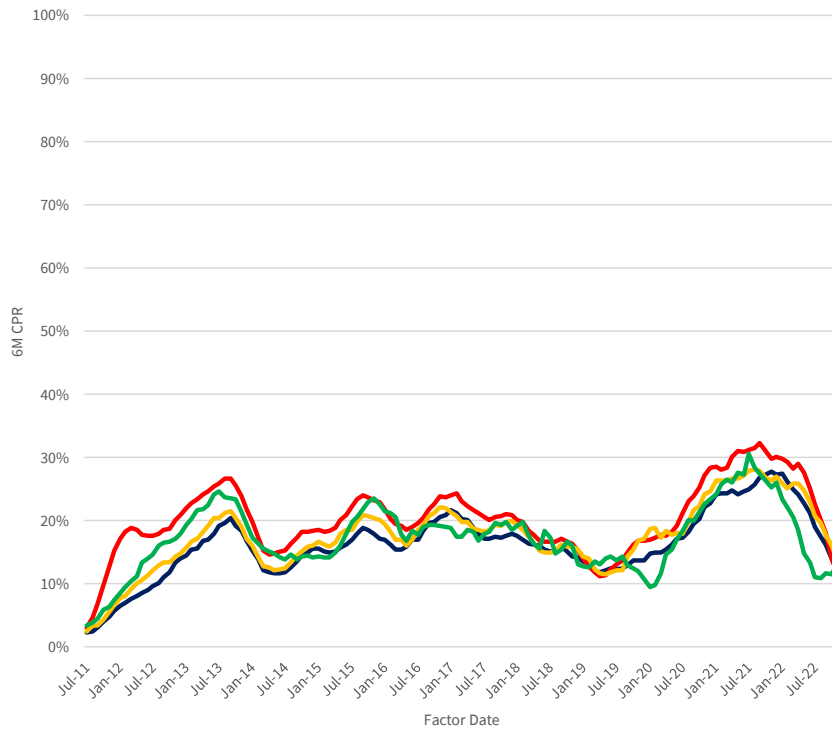
■ 150K (Issue SDS: 0.87)



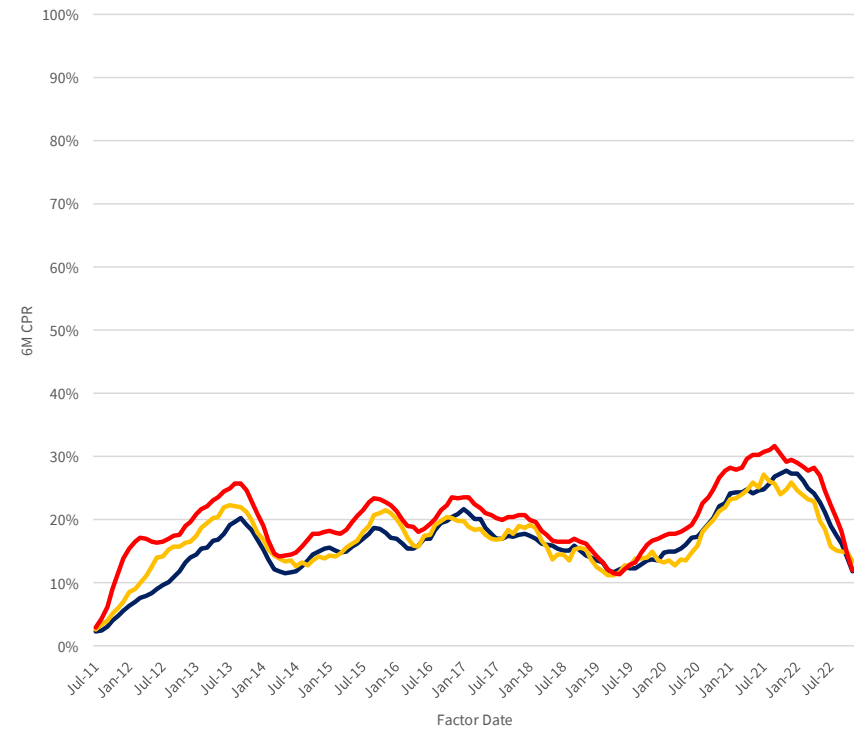
Prefix: CL | Vintage: 2011 | Coupon: 5.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	41,759	\$10.08B	244,320	5.37%	358	5	80%	84%	733	24.6%	10.6%	4.5%	27.3%	57.1%	15.5%	35.3%	N/A	4.3%	5.1%	5.5%	0.0%	36%	0.53	28%
NONSPEC - SCS (50%, 75%)	12,369	\$2.59B	209,849	5.38%	357	0	79%	87%	733	15.3%	16.7%	2.9%	23.0%	70.0%	7.0%	21.0%	N/A	3.9%	3.4%	3.8%	0.2%	58%	0.92	25%
NONSPEC - SCS (75%, 100%)	2,524	\$0.59B	233,868	5.36%	360	0	74%	74%	733	37.8%	15.1%	1.7%	68.1%	12.8%	19.1%	82.9%	N/A	0.3%	0.9%	0.6%	6.0%	85%	1.57	23%
NONSPEC - SDS [0, 1.0]	51,332	\$12.10B	238,244	5.37%	358	4	80%	85%	733	22.7%	11.3%	4.3%	25.9%	60.1%	14.0%	32.3%	N/A	4.3%	4.8%	5.3%	0.1%	40%	0.59	28%
NONSPEC - SDS (1.0, 2.0]	5,291	\$1.15B	217,713	5.38%	359	0	76%	80%	732	29.3%	19.0%	1.8%	53.1%	33.0%	13.9%	58.9%	N/A	1.5%	1.6%	2.1%	2.5%	74%	1.35	22%
NONSPEC - SDS (2.0, 2.5]	29	\$0.01B	240,252	5.38%	360	1	76%	76%	712	39.9%	18.1%	2.0%	100.0%	0.0%	0.0%	93.6%	N/A	0.0%	0.0%	0.0%	0.0%	97%	2.14	N/A
150K - All SCS / SDS	18,727	\$2.43B	130,483	5.38%	358	2	77%	80%	735	25.0%	29.5%	4.8%	38.1%	45.7%	16.2%	38.2%	N/A	6.3%	7.6%	1.8%	0.1%	55%	0.88	23%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



■ NONSPEC - SCS [0, 50%]
■ 150K (Issue SCS: 55%)

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ NONSPEC - SDS [0, 1.0]

■ NONSPEC - SDS (1.0, 2.0]

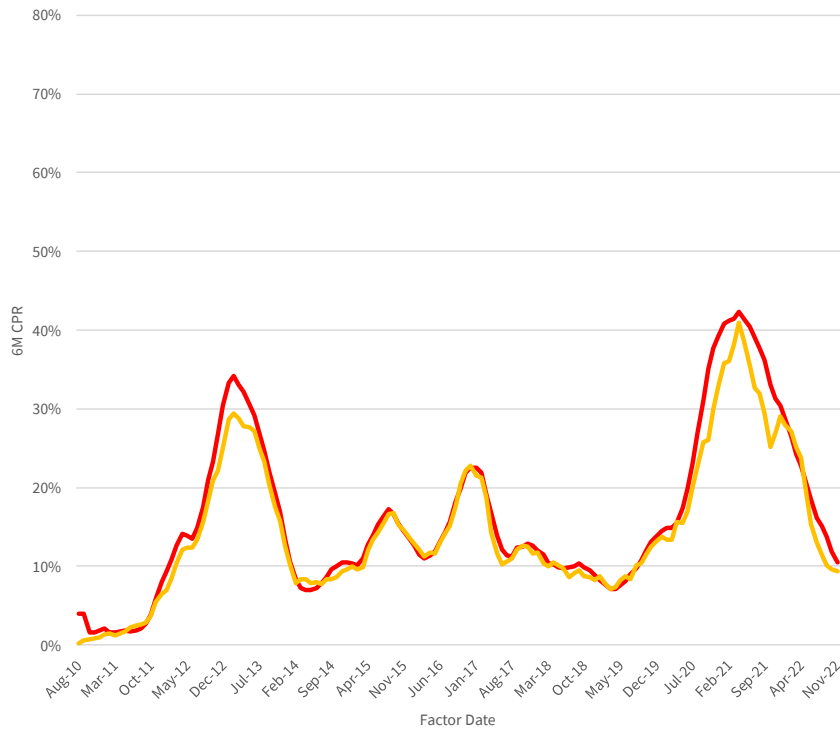
■ 150K (Issue SDS: 0.88)



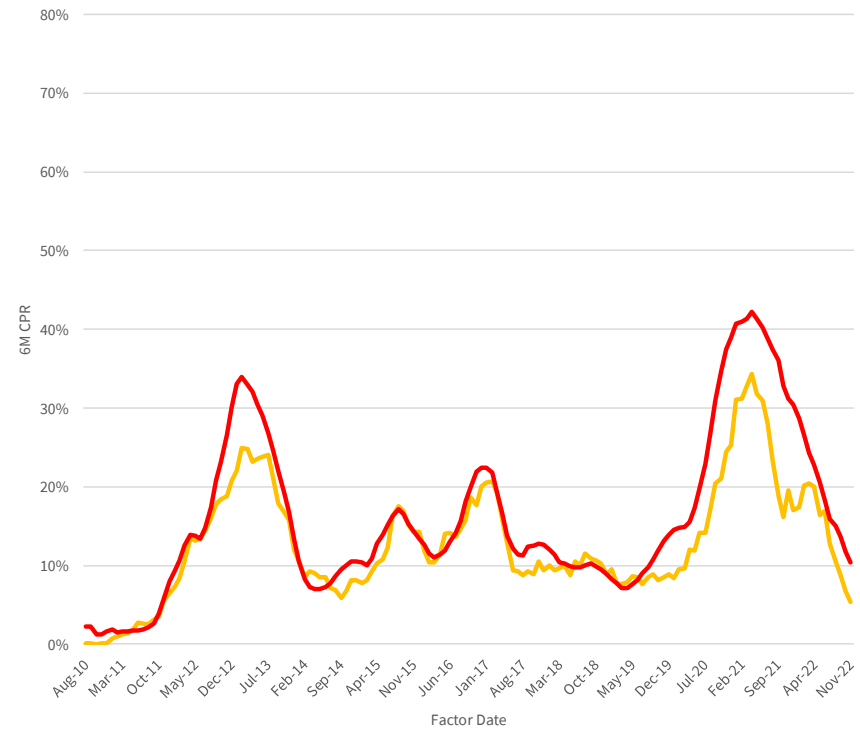
Prefix: CL | Vintage: 2010 | Coupon: 3.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	69,186	\$18.62B	269,571	4.16%	358	0	68%	70%	774	29.9%	0.4%	4.5%	32.0%	51.0%	17.1%	70.8%	N/A	1.9%	6.8%	2.2%	0.0%	33%	0.46	39%
NONSPEC - SCS (50%, 75%)	3,554	\$0.83B	233,879	4.22%	359	0	69%	70%	774	32.3%	0.4%	3.7%	35.3%	46.3%	18.4%	68.4%	N/A	1.7%	5.9%	5.1%	0.1%	57%	0.88	33%
NONSPEC - SCS (75%, 100%)	507	\$0.09B	186,442	4.14%	356	1	71%	71%	768	35.8%	0.4%	3.6%	47.9%	31.7%	20.4%	63.6%	N/A	0.7%	6.5%	2.3%	27.4%	92%	1.48	N/A
NONSPEC - SDS [0, 1.0]	72,027	\$19.28B	268,149	4.16%	358	0	68%	70%	774	29.9%	0.4%	4.5%	32.1%	50.8%	17.1%	70.6%	N/A	1.9%	6.8%	2.3%	0.1%	34%	0.47	39%
NONSPEC - SDS (1.0, 2.0)	1,169	\$0.25B	215,381	4.23%	359	1	69%	69%	770	34.3%	0.7%	3.3%	36.5%	43.9%	19.6%	76.5%	N/A	1.0%	4.7%	5.2%	6.8%	73%	1.20	25%
NONSPEC - SDS (2.0, 2.5]	51	\$0.01B	205,996	3.99%	359	1	73%	73%	770	38.0%	0.0%	1.5%	53.8%	37.5%	8.7%	62.5%	N/A	3.0%	3.2%	2.5%	0.0%	98%	2.08	N/A
150K - All SCS / SDS	1,130	\$0.15B	128,607	4.09%	359	0	70%	72%	771	28.2%	0.9%	2.6%	26.8%	50.1%	23.1%	26.6%	N/A	0.2%	0.8%	0.2%	0.0%	54%	0.81	N/A

6M CPR - Social Criteria Share



6M CPR - Social Density Score



■ NONSPEC - SCS [0, 50%]
 ■ NONSPEC - SCS (50%, 75%)

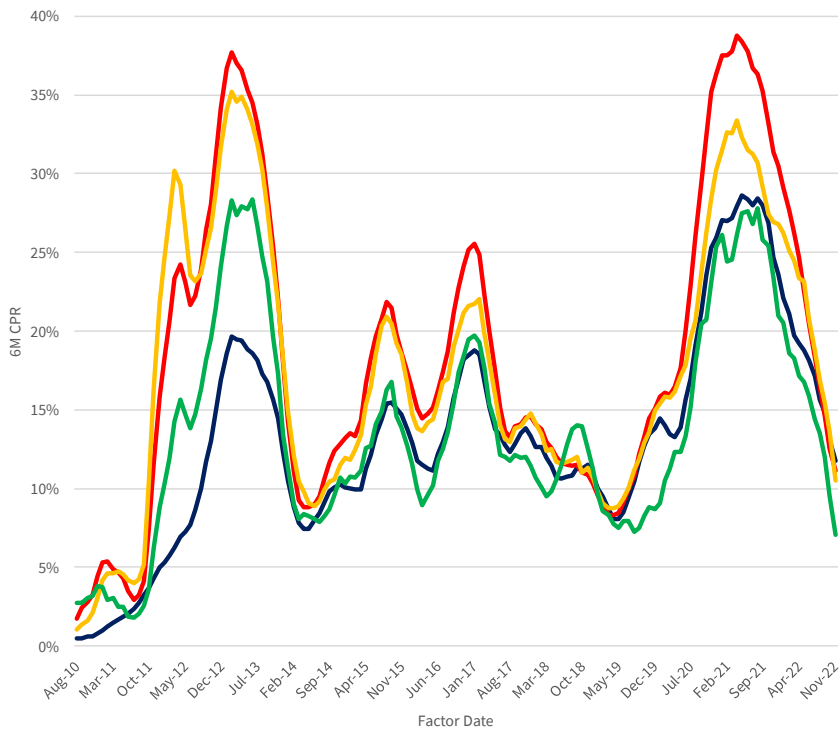
■ NONSPEC - SDS [0, 1.0]
 ■ NONSPEC - SDS (1.0, 2.0)



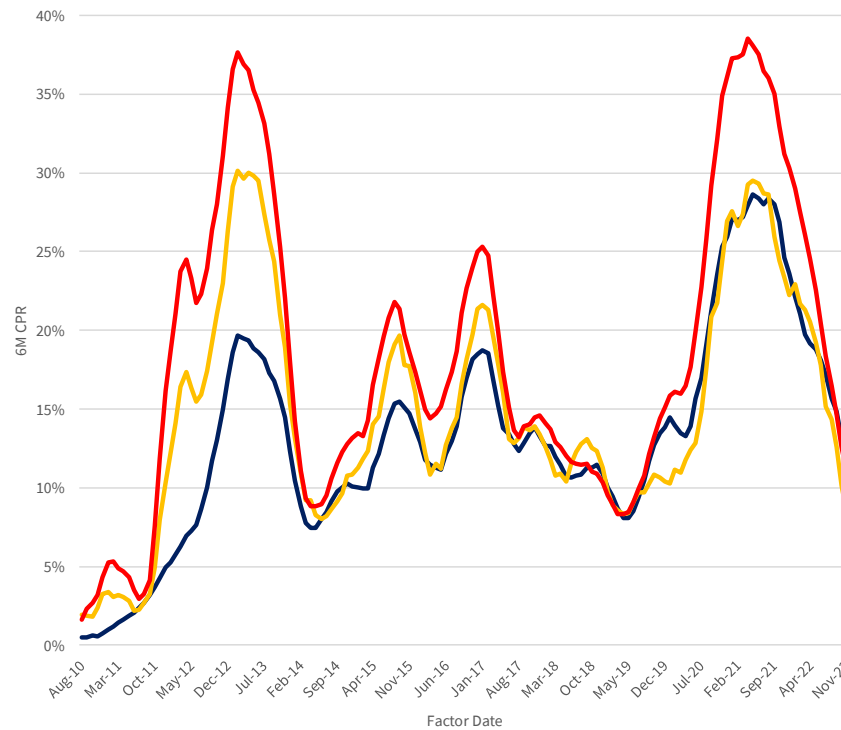
Prefix: CL | Vintage: 2010 | Coupon: 4.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	335,373	\$93.89B	280,589	4.51%	359	1	69%	71%	768	29.0%	0.6%	4.2%	22.4%	59.9%	17.7%	53.1%	N/A	2.3%	4.3%	3.7%	0.0%	34%	0.46	36%
NONSPEC - SCS (50%, 75%)	18,916	\$4.75B	251,641	4.54%	358	1	68%	70%	766	31.7%	1.9%	3.6%	29.5%	52.6%	17.9%	58.7%	N/A	2.1%	3.0%	7.3%	0.2%	57%	0.88	30%
NONSPEC - SCS (75%, 100%)	5,530	\$1.17B	213,025	4.50%	359	1	69%	70%	765	36.7%	2.5%	2.3%	35.7%	41.5%	22.8%	73.2%	N/A	0.9%	2.9%	7.7%	6.6%	89%	1.56	25%
NONSPEC - SDS [0, 1.0]	351,367	\$97.91B	279,272	4.51%	359	0	69%	71%	768	29.1%	0.6%	4.2%	22.6%	59.6%	17.7%	53.2%	N/A	2.3%	4.2%	3.8%	0.1%	35%	0.47	36%
NONSPEC - SDS (1.0, 2.0)	7,996	\$1.81B	227,499	4.53%	359	2	70%	71%	763	35.2%	2.8%	2.3%	37.7%	42.7%	19.6%	71.5%	N/A	1.3%	2.8%	12.2%	1.4%	79%	1.40	27%
NONSPEC - SDS (2.0, 2.5]	456	\$0.09B	205,961	4.56%	360	1	68%	68%	764	39.2%	1.3%	0.6%	39.2%	37.9%	23.0%	78.9%	N/A	0.4%	2.2%	1.1%	0.0%	98%	2.16	N/A
150K - All SCS / SDS	34,931	\$4.66B	133,809	4.50%	359	0	68%	70%	768	26.4%	2.3%	5.4%	22.1%	55.8%	22.1%	38.4%	N/A	3.7%	5.3%	2.0%	0.1%	54%	0.80	26%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



■ NONSPEC - SCS [0, 50%]
■ 150K (Issue SCS: 54%)

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.80)

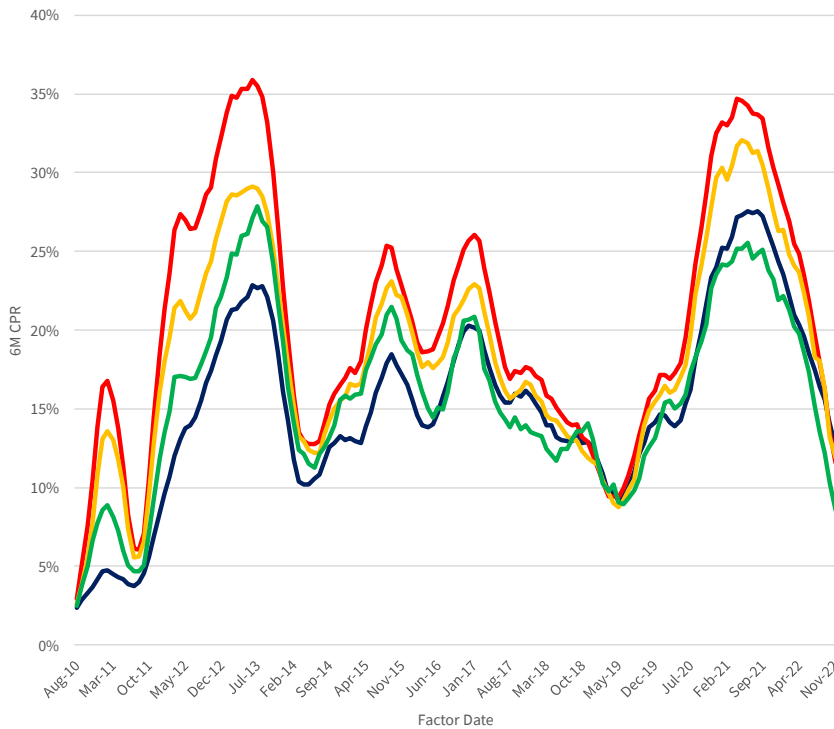
■ NONSPEC - SDS (1.0, 2.0)



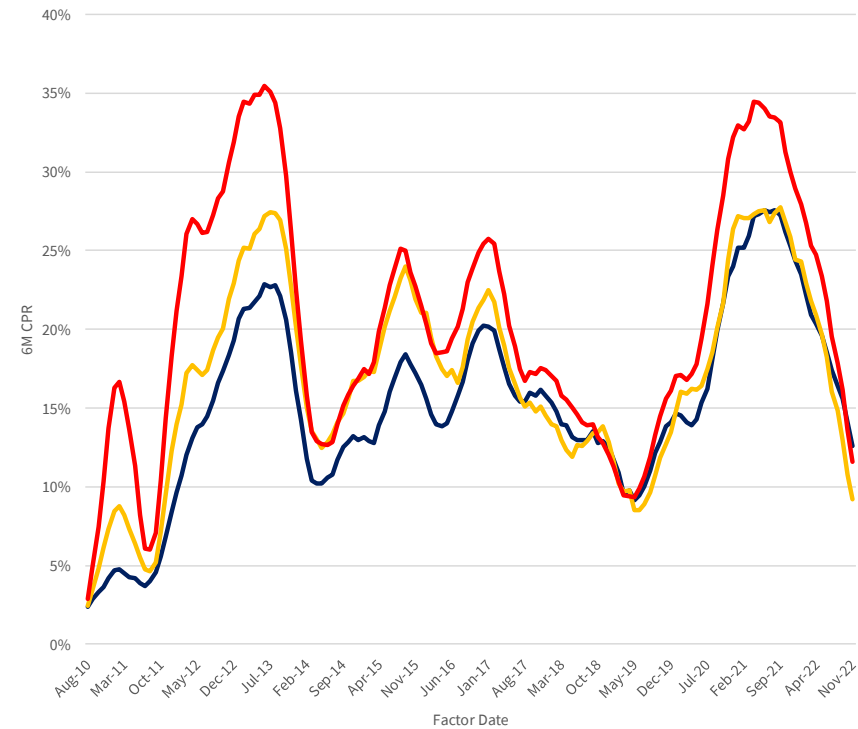
Prefix: CL | Vintage: 2010 | Coupon: 4.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	377,453	\$103.84B	276,088	4.94%	359	1	72%	74%	761	28.7%	1.4%	5.1%	33.0%	50.4%	16.6%	43.0%	N/A	2.9%	4.7%	5.5%	0.0%	36%	0.50	32%
NONSPEC - SCS (50%, 75%)	33,520	\$7.87B	235,410	4.94%	359	1	72%	74%	758	31.2%	5.3%	4.4%	38.3%	45.3%	16.4%	44.9%	N/A	3.1%	3.5%	7.0%	0.2%	56%	0.90	30%
NONSPEC - SCS (75%, 100%)	11,060	\$2.20B	199,808	4.96%	359	1	71%	72%	757	37.6%	3.5%	2.0%	50.3%	26.0%	23.7%	69.8%	N/A	1.6%	2.0%	5.1%	3.7%	90%	1.66	24%
NONSPEC - SDS [0, 1.0]	406,325	\$110.65B	273,296	4.94%	359	1	72%	74%	760	28.8%	1.6%	5.0%	33.1%	50.3%	16.6%	43.1%	N/A	3.0%	4.6%	5.6%	0.1%	37%	0.53	32%
NONSPEC - SDS (1.0, 2.0)	14,961	\$3.11B	208,414	4.98%	359	1	71%	74%	756	36.7%	4.2%	2.5%	51.9%	26.9%	21.1%	63.7%	N/A	1.8%	2.8%	7.5%	0.8%	82%	1.50	26%
NONSPEC - SDS (2.0, 2.5]	747	\$0.15B	195,197	4.96%	360	1	69%	70%	757	38.8%	3.3%	0.3%	56.3%	22.6%	21.1%	57.6%	N/A	0.2%	0.2%	0.5%	0.0%	99%	2.32	N/A
150K - All SCS / SDS	50,072	\$6.67B	133,632	4.96%	358	1	71%	72%	758	27.1%	7.7%	5.8%	32.5%	46.2%	21.4%	35.9%	N/A	4.8%	6.5%	2.9%	0.0%	56%	0.88	24%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



■ NONSPEC - SCS [0, 50%]
 ■ 150K (Issue SCS: 56%)

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ NONSPEC - SDS [0, 1.0]

■ NONSPEC - SDS (1.0, 2.0)

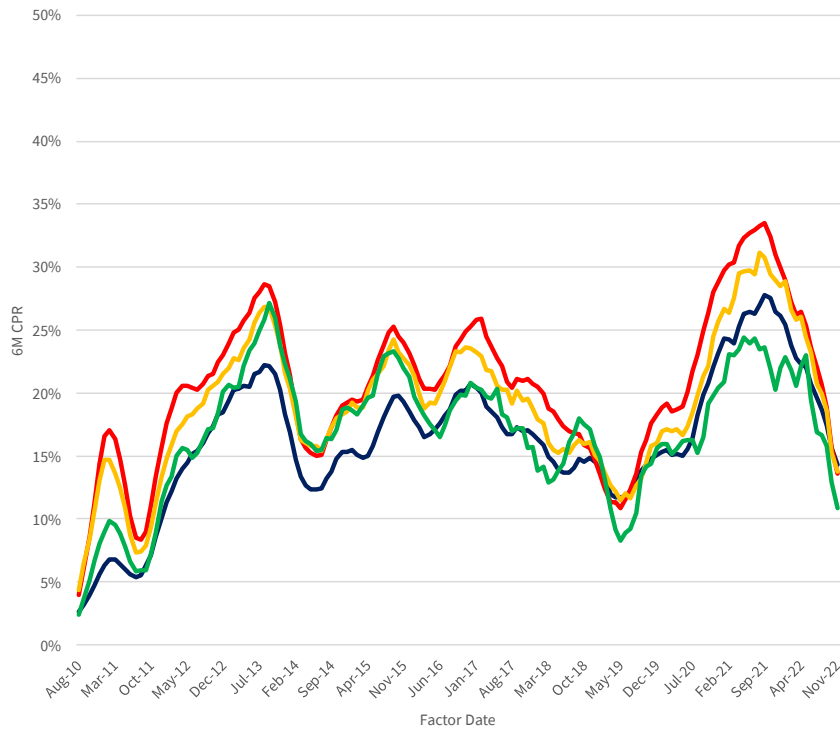
■ 150K (Issue SDS: 0.88)



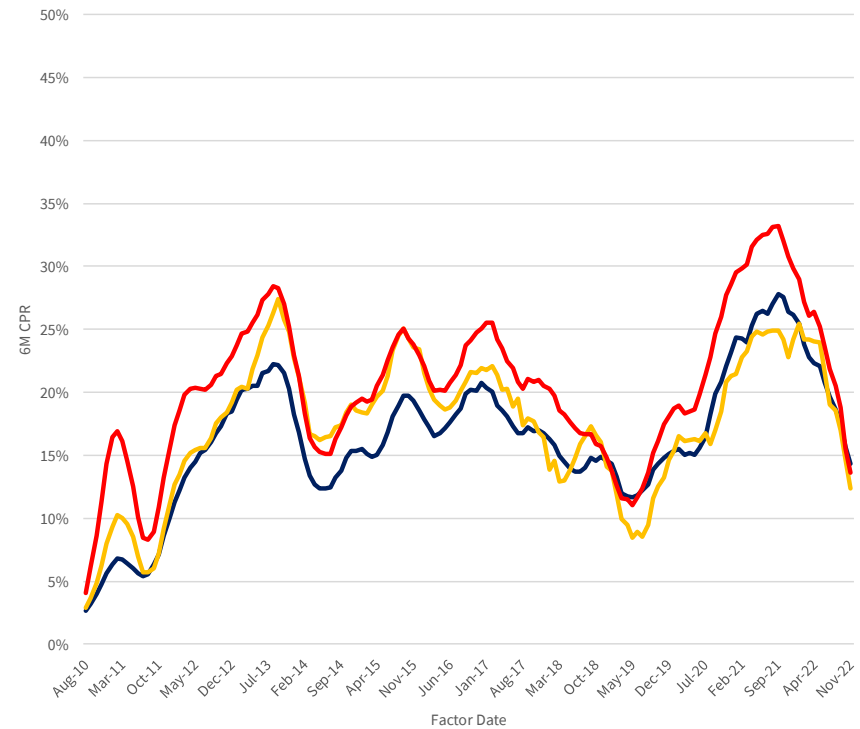
Prefix: CL | Vintage: 2010 | Coupon: 5.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	158,678	\$41.30B	261,410	5.34%	359	1	78%	82%	740	22.4%	4.6%	5.0%	22.7%	62.8%	14.5%	30.8%	N/A	3.7%	3.9%	6.5%	0.0%	39%	0.56	29%
NONSPEC - SCS (50%, 75%)	27,574	\$6.25B	227,168	5.36%	359	1	77%	80%	738	28.8%	14.0%	3.7%	31.5%	51.9%	16.5%	32.4%	N/A	2.7%	3.4%	5.9%	0.0%	55%	0.89	26%
NONSPEC - SCS (75%, 100%)	5,455	\$1.03B	189,172	5.37%	359	1	75%	77%	742	37.2%	8.7%	1.5%	57.1%	19.3%	23.6%	57.4%	N/A	2.3%	2.0%	3.9%	3.4%	90%	1.70	20%
NONSPEC - SDS [0, 1.0]	180,857	\$46.48B	258,034	5.35%	359	1	78%	81%	740	23.0%	5.5%	4.8%	23.2%	62.1%	14.7%	31.0%	N/A	3.6%	3.8%	6.4%	0.1%	41%	0.59	29%
NONSPEC - SDS (1.0, 2.0)	10,534	\$2.04B	194,691	5.37%	359	1	75%	77%	740	35.8%	14.9%	2.5%	54.1%	25.1%	20.9%	44.3%	N/A	2.3%	2.4%	5.8%	0.7%	75%	1.40	21%
NONSPEC - SDS (2.0, 2.5]	316	\$0.06B	183,117	5.39%	360	1	77%	77%	743	39.3%	8.0%	1.7%	70.6%	14.1%	15.3%	30.1%	N/A	0.2%	0.4%	0.2%	0.0%	96%	2.19	N/A
150K - All SCS / SDS	28,999	\$3.81B	131,971	5.36%	358	1	74%	76%	741	25.8%	14.4%	5.7%	33.8%	45.2%	20.9%	34.6%	N/A	5.9%	7.1%	2.9%	0.0%	58%	0.94	23%

6M CPR - Social Criteria Share



6M CPR - Social Density Score



■ NONSPEC - SCS [0, 50%]
■ 150K (Issue SCS: 58%)

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ NONSPEC - SDS [0, 1.0]

■ NONSPEC - SDS (1.0, 2.0)

■ 150K (Issue SDS: 0.94)



Prefix Summary: CI

Vintage	Coupon	Issuance UPB (\$B)	Current UPB (\$B)	Page	Vintage	Coupon	Issuance UPB (\$B)	Current UPB (\$B)	Page
2022	2.0	\$17.0	\$15.8	71	2015	2.5	\$29.4	\$5.5	87
2021	1.5	\$82.0	\$69.6	72	2015	3.0	\$34.0	\$6.2	88
2021	2.0	\$108.2	\$89.6	73	2014	3.0	\$35.0	\$4.7	89
2021	2.5	\$16.5	\$13.5	74	2014	3.5	\$14.6	\$1.9	90
2020	1.5	\$29.0	\$20.6	75	2013	2.0	\$17.2	\$2.6	91
2020	2.0	\$98.7	\$60.8	76	2013	2.5	\$72.7	\$9.9	92
2020	2.5	\$47.7	\$24.3	77	2013	3.0	\$31.0	\$3.7	93
2019	2.5	\$21.3	\$6.5	78	2013	3.5	\$10.2	\$1.2	94
2019	3.0	\$16.4	\$4.4	79	2012	2.5	\$83.5	\$8.3	95
2019	3.5	\$13.8	\$3.5	80	2012	3.0	\$59.5	\$4.4	96
2018	3.0	\$10.7	\$2.5	81	2011	3.0	\$38.0	\$1.9	97
2018	3.5	\$15.5	\$3.2	82	2011	3.5	\$45.1	\$1.7	98
2017	2.5	\$13.2	\$3.9	83	2011	4.0	\$23.9	\$0.8	99
2017	3.0	\$38.1	\$9.5	84	2010	3.5	\$45.2	\$1.0	100
2016	2.5	\$58.0	\$14.9	85	2010	4.0	\$48.7	\$0.7	101
2016	3.0	\$20.0	\$4.6	86	2010	4.5	\$11.2	\$0.2	102

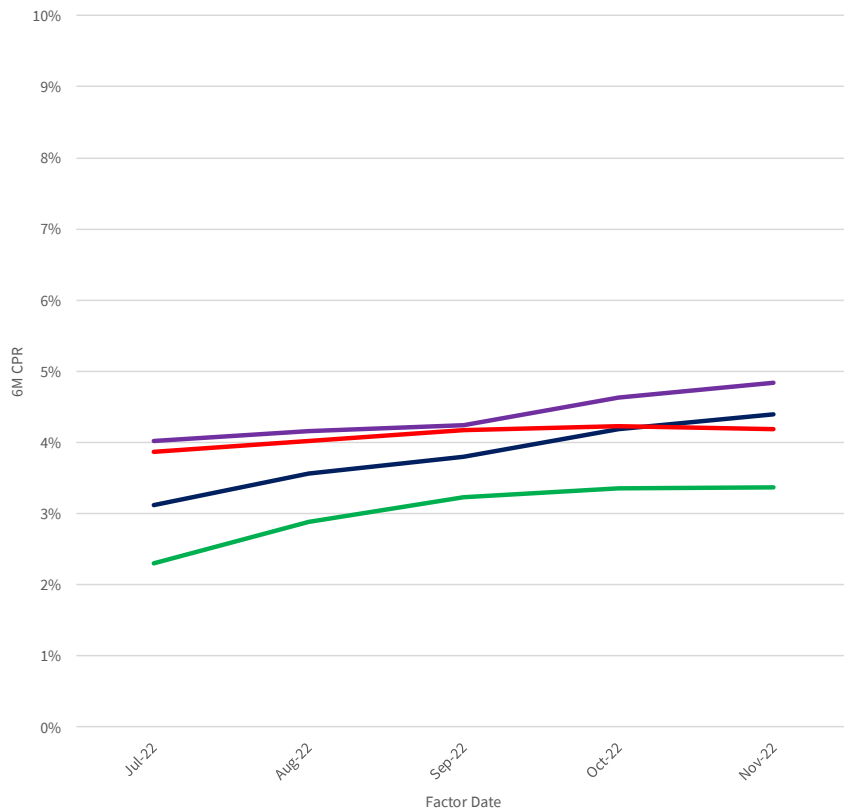
Prefix/vintage/coupon cohorts with at least \$10B of issuance UPB are included. In this section, sub-cohorts with less than \$250MM issuance UPB will appear in summary tables but not in charts to minimize noise. The links next to each prefix/vintage/coupon cohort take users to the prepayment section for that cohort. Cohorts that do not have a corresponding page link do not have enough performance history.



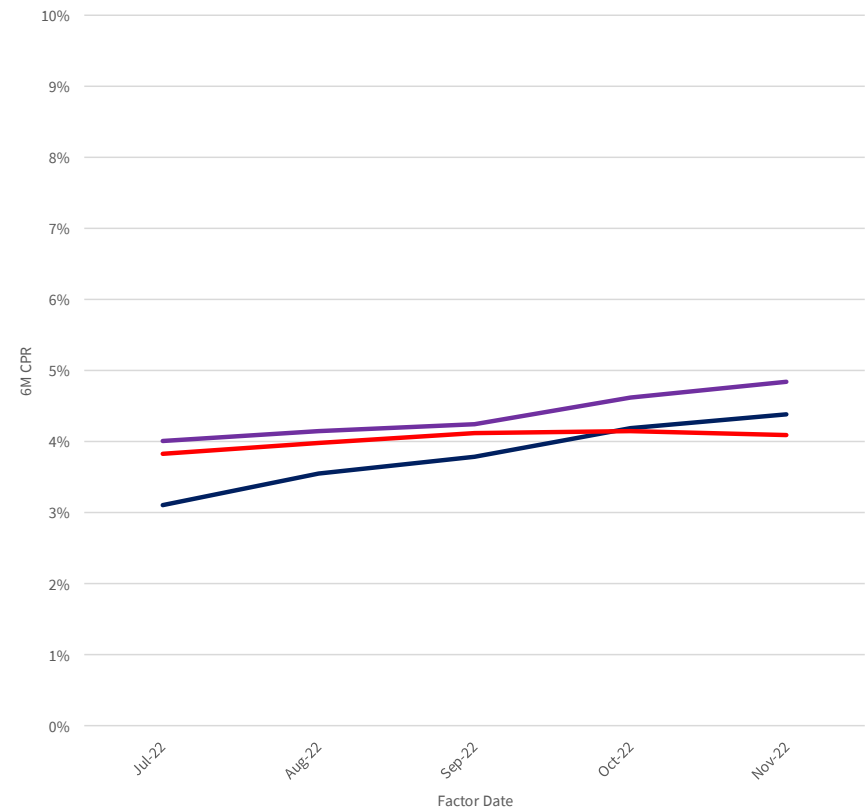
Prefix: CI | Vintage: 2022 | Coupon: 2.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	41,208	\$11.28B	275,272	2.62%	179	0	59%	59%	759	32.9%	3.3%	3.8%	13.6%	41.8%	44.6%	26.8%	47.0%	5.7%	7.7%	2.8%	0.1%	43%	0.60	N/A
NONSPEC - SCS (50%, 100%]	5,797	\$1.42B	248,318	2.70%	180	1	56%	57%	759	34.0%	2.5%	1.8%	19.3%	46.4%	34.3%	16.4%	33.9%	6.7%	8.7%	11.2%	1.4%	57%	0.88	N/A
NONSPEC - SDS [0, 1.0]	46,582	\$12.62B	272,688	2.63%	179	0	58%	59%	759	33.0%	3.2%	3.6%	14.2%	42.3%	43.5%	25.8%	45.6%	5.8%	7.8%	3.7%	0.2%	44%	0.63	N/A
NONSPEC - SDS (1.0, 2.5]	423	\$0.08B	190,445	2.82%	180	1	52%	52%	761	35.3%	5.1%	0.5%	15.9%	48.5%	35.5%	3.5%	37.0%	6.6%	6.3%	8.8%	9.6%	82%	1.44	N/A
150K - All SCS / SDS	6,131	\$0.82B	134,927	2.56%	179	1	52%	52%	761	31.1%	1.7%	2.9%	8.9%	55.6%	35.5%	13.5%	56.7%	5.7%	6.7%	3.8%	0.3%	57%	0.90	N/A
200K - All SCS / SDS	3,578	\$0.66B	186,581	2.53%	179	1	55%	55%	761	31.4%	2.2%	3.6%	13.3%	50.9%	35.8%	14.4%	54.6%	4.7%	6.9%	0.8%	0.1%	43%	0.64	N/A

6M CPR - Social Criteria Share



6M CPR - Social Density Score



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 100%]
■ 150K (Issue SCS: 57%) ■ 200K (Issue SCS: 43%)

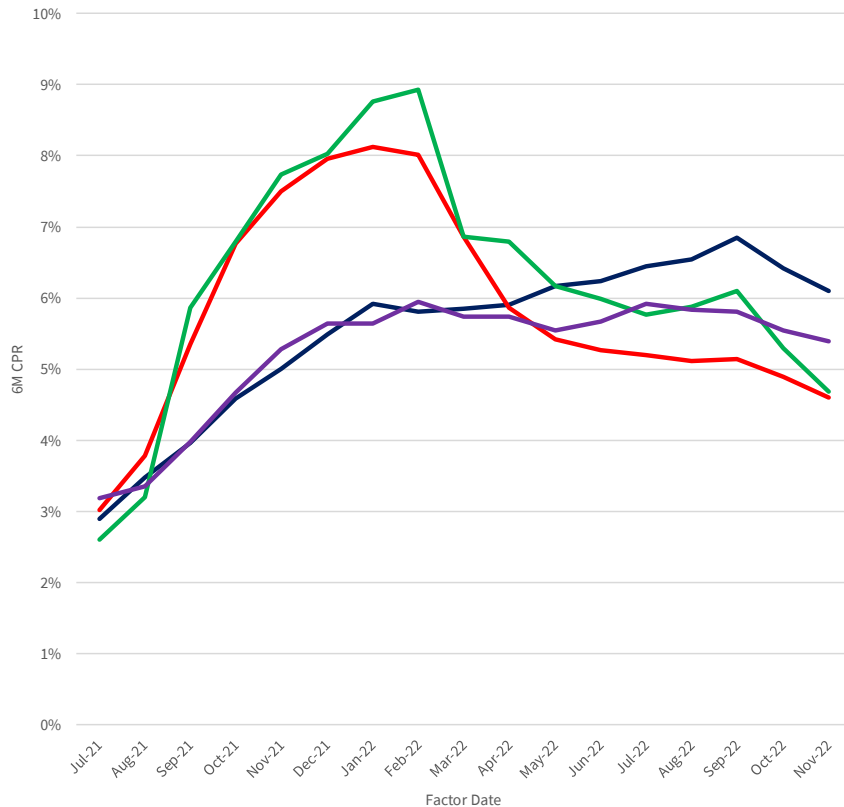
■ NONSPEC - SDS [0, 1.0] ■ 200K (Issue SDS: 0.64)
■ 150K (Issue SDS: 0.90)



Prefix: CI | Vintage: 2021 | Coupon: 1.5

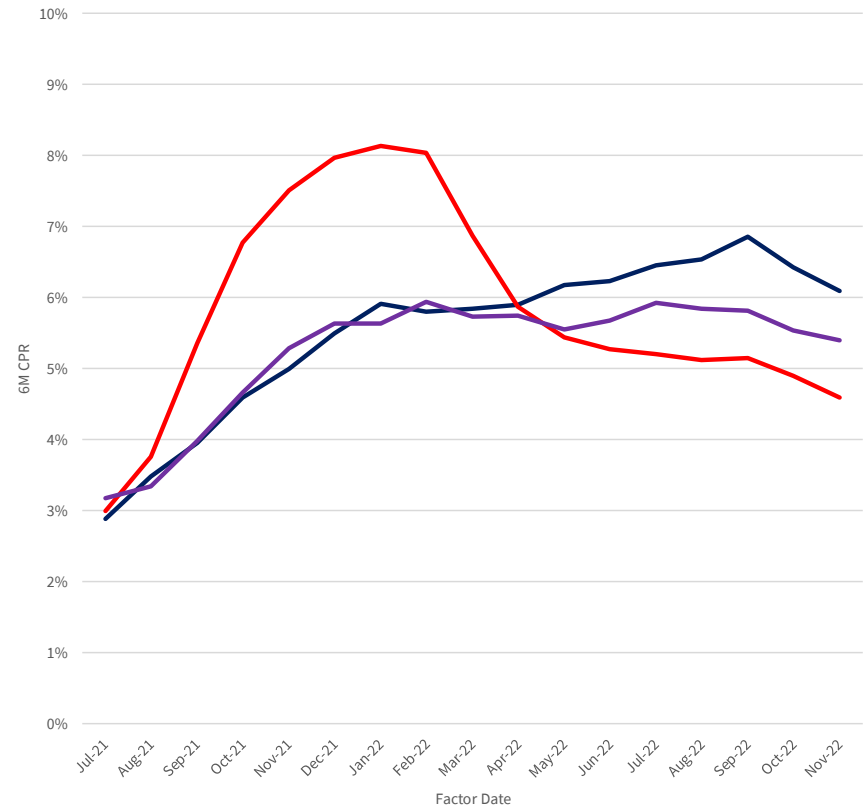
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	214,876	\$69.11B	323,017	2.13%	179	0	57%	57%	776	31.3%	0.3%	2.6%	8.5%	73.8%	17.7%	46.4%	71.2%	3.3%	5.9%	1.1%	0.0%	42%	0.51	N/A
NONSPEC - SCS (50%, 100%)	2,894	\$0.85B	294,384	2.16%	179	0	58%	58%	777	31.5%	0.2%	1.7%	8.7%	73.6%	17.7%	57.2%	66.0%	3.1%	5.5%	1.6%	13.7%	62%	0.73	N/A
NONSPEC - SDS [0, 1.0]	217,499	\$69.91B	322,787	2.13%	179	0	57%	57%	776	31.3%	0.3%	2.6%	8.5%	73.8%	17.7%	46.6%	71.1%	3.3%	5.9%	1.1%	0.1%	42%	0.51	N/A
NONSPEC - SDS (1.0, 2.5]	271	\$0.05B	202,187	2.17%	179	0	68%	68%	777	31.8%	0.0%	0.8%	10.1%	82.3%	7.6%	1.1%	20.3%	0.0%	0.0%	0.0%	78.2%	94%	1.03	N/A
150K - All SCS / SDS	11,711	\$1.57B	134,866	2.14%	179	0	54%	54%	773	29.1%	0.5%	2.6%	11.2%	76.3%	12.5%	28.2%	65.1%	4.5%	6.6%	1.6%	0.9%	50%	0.72	N/A
200K - All SCS / SDS	12,457	\$2.31B	186,752	2.13%	179	0	55%	56%	774	29.4%	0.2%	2.8%	11.3%	74.1%	14.5%	28.2%	69.2%	5.0%	7.3%	0.5%	0.3%	41%	0.56	N/A

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 100%)
■ 150K (Issue SCS: 50%) ■ 200K (Issue SCS: 41%)

6M CPR - Social Density Score



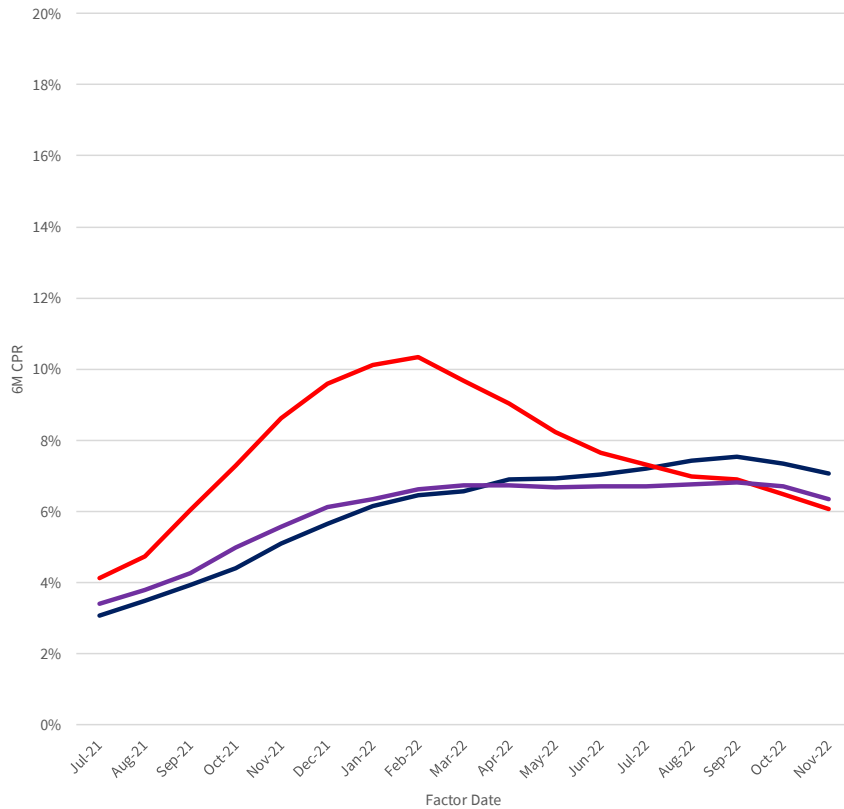
■ NONSPEC - SDS [0, 1.0] ■ NONSPEC - SDS (1.0, 2.5]
■ 150K (Issue SDS: 0.72) ■ 200K (Issue SDS: 0.56)



Prefix: CI | Vintage: 2021 | Coupon: 2.0

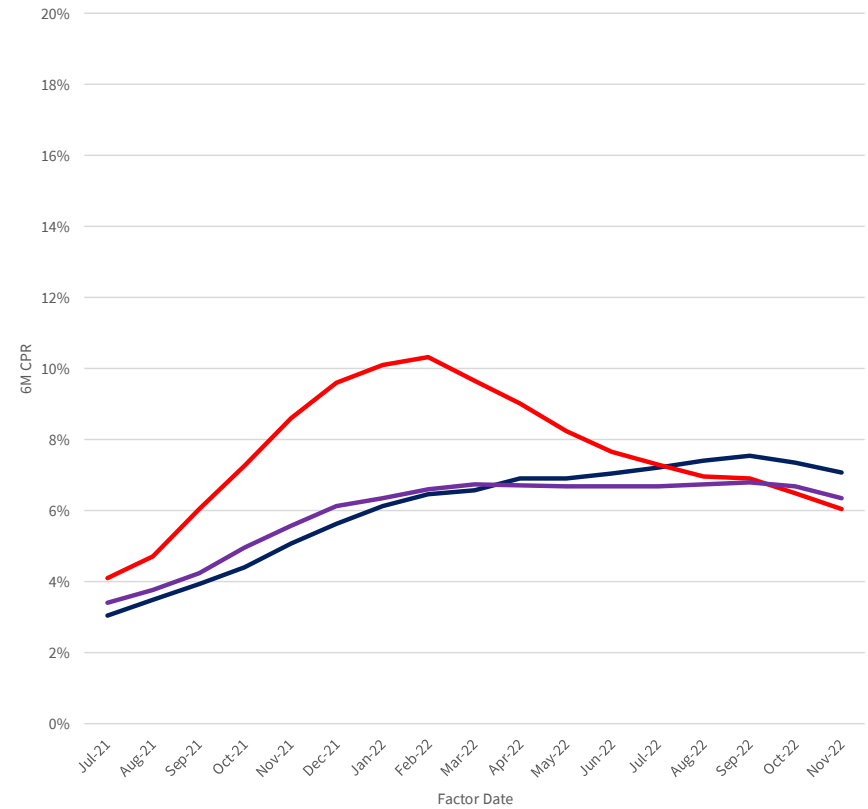
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	198,476	\$59.06B	299,335	2.52%	179	0	60%	60%	769	31.4%	1.4%	3.9%	7.4%	59.0%	33.7%	22.8%	58.3%	2.7%	3.9%	0.7%	0.0%	31%	0.39	N/A
NONSPEC - SCS (50%, 100%]	685	\$0.17B	244,866	2.58%	179	1	60%	60%	760	32.5%	1.7%	2.9%	14.2%	59.0%	26.8%	5.8%	27.3%	2.0%	3.7%	1.4%	32.3%	74%	0.94	N/A
NONSPEC - SDS [0, 1.0]	199,009	\$59.20B	299,256	2.52%	179	0	60%	60%	769	31.4%	1.4%	3.9%	7.4%	59.0%	33.7%	22.8%	58.2%	2.7%	3.9%	0.7%	0.1%	31%	0.39	N/A
NONSPEC - SDS (1.0, 2.5]	152	\$0.02B	157,929	2.67%	180	1	61%	61%	758	32.2%	4.4%	1.6%	21.1%	53.8%	25.1%	5.6%	16.2%	6.9%	6.2%	5.4%	35.4%	91%	1.24	N/A
150K - All SCS / SDS	60,853	\$8.23B	136,072	2.53%	178	0	55%	55%	763	30.5%	2.6%	2.6%	6.8%	65.4%	27.9%	17.8%	61.5%	5.3%	7.3%	1.5%	0.1%	49%	0.73	N/A
200K - All SCS / SDS	41,758	\$7.79B	187,615	2.49%	179	0	57%	57%	766	30.5%	1.7%	2.9%	8.2%	64.2%	27.6%	20.5%	61.3%	4.7%	7.6%	0.3%	0.0%	38%	0.51	N/A

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%]
■ 150K (Issue SCS: 49%)
■ 200K (Issue SCS: 38%)

6M CPR - Social Density Score



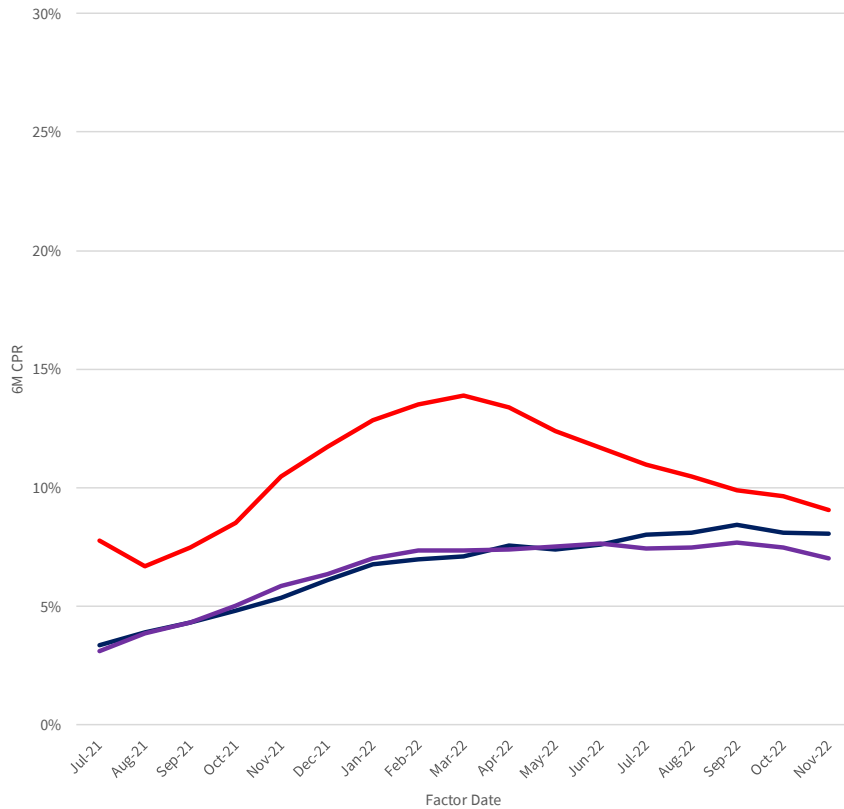
■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.73)
■ 200K (Issue SDS: 0.51)



Prefix: CI | Vintage: 2021 | Coupon: 2.5

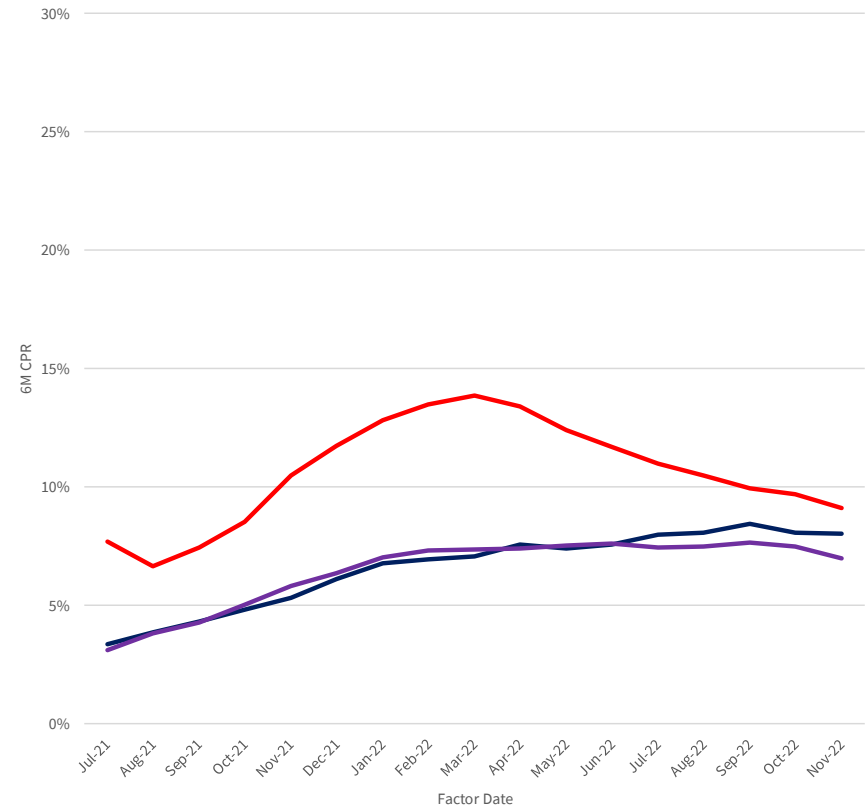
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	14,482	\$3.73B	260,241	3.00%	177	1	63%	64%	752	33.4%	8.5%	4.5%	6.0%	29.5%	64.5%	17.5%	31.8%	4.7%	10.1%	1.1%	0.0%	34%	0.44	N/A
NONSPEC - SCS (50%, 100%]	145	\$0.03B	209,915	3.18%	174	1	63%	64%	734	34.5%	25.5%	3.1%	12.4%	43.4%	44.2%	8.3%	22.0%	1.8%	8.2%	2.6%	14.1%	66%	0.92	N/A
NONSPEC - SDS [0, 1.0]	14,568	\$3.75B	260,167	3.00%	177	1	63%	64%	752	33.4%	8.5%	4.5%	6.0%	29.5%	64.5%	17.5%	31.7%	4.6%	10.1%	1.1%	0.1%	34%	0.45	N/A
NONSPEC - SDS (1.0, 2.5]	59	\$0.01B	154,864	3.17%	177	1	58%	59%	752	32.2%	27.0%	2.2%	7.4%	61.7%	31.0%	3.3%	40.6%	3.7%	6.8%	2.9%	0.0%	71%	1.19	N/A
150K - All SCS / SDS	16,033	\$2.17B	136,259	2.90%	177	1	58%	58%	751	32.1%	16.2%	2.1%	6.0%	48.3%	45.7%	16.8%	40.9%	4.9%	10.8%	1.0%	0.1%	49%	0.70	N/A
200K - All SCS / SDS	9,922	\$1.85B	187,674	2.89%	178	1	61%	61%	748	33.0%	14.6%	2.5%	7.0%	39.3%	53.7%	18.5%	36.1%	5.2%	10.9%	0.1%	0.1%	38%	0.52	N/A

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%]
■ 150K (Issue SCS: 49%)
■ 200K (Issue SCS: 38%)

6M CPR - Social Density Score



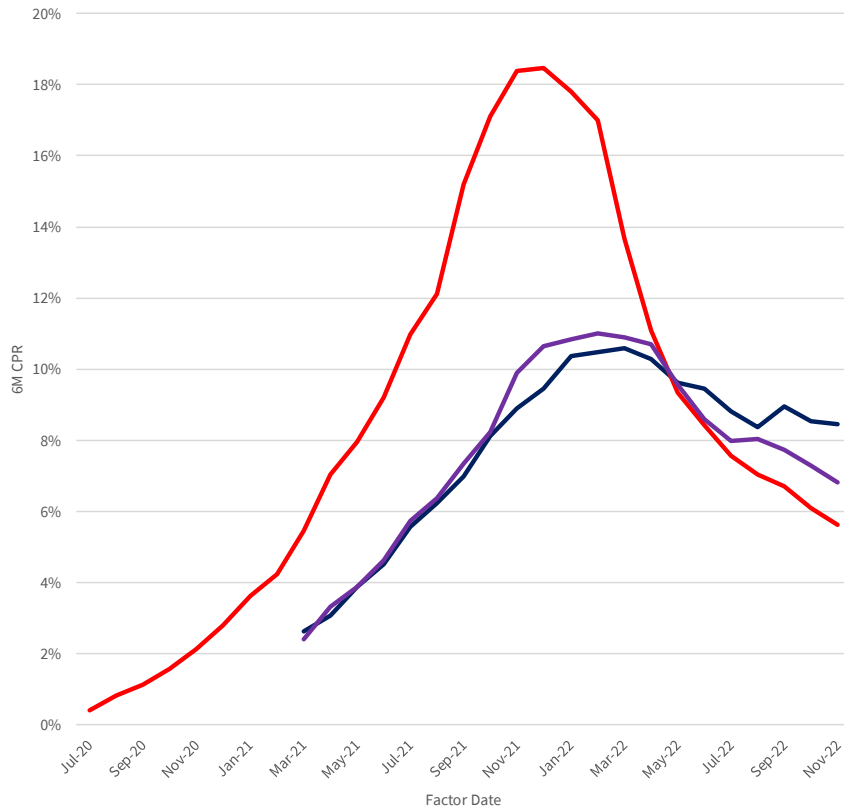
■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.70)
■ 200K (Issue SDS: 0.52)



Prefix: CI | Vintage: 2020 | Coupon: 1.5

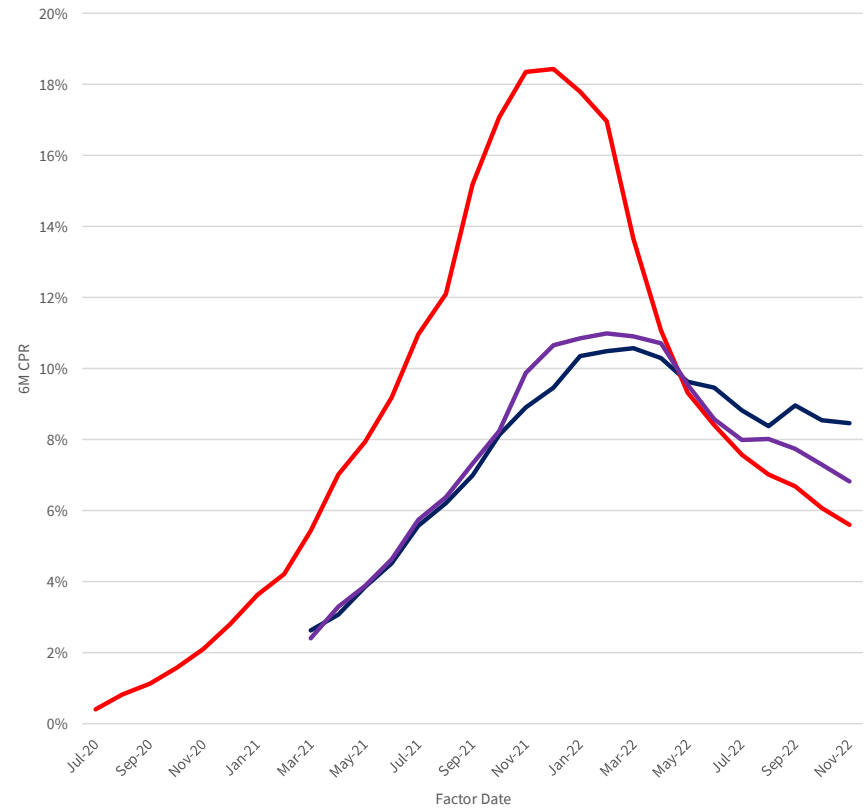
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	82,829	\$26.18B	317,405	2.26%	180	0	60%	60%	779	30.5%	0.2%	2.9%	8.7%	80.4%	10.9%	44.0%	71.5%	3.2%	6.2%	0.5%	0.1%	37%	0.44	3%
NONSPEC - SCS (50%, 100%]	170	\$0.03B	198,770	2.07%	180	0	73%	73%	780	29.9%	0.0%	5.9%	13.3%	81.0%	5.7%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	89%	0.94	N/A
NONSPEC - SDS [0, 1.0]	82,957	\$26.21B	317,223	2.26%	180	0	60%	60%	779	30.5%	0.2%	2.9%	8.7%	80.4%	10.9%	43.9%	71.4%	3.2%	6.2%	0.5%	0.2%	37%	0.44	3%
NONSPEC - SDS (1.0, 2.5]	42	\$0.01B	197,269	2.05%	180	0	75%	75%	782	28.6%	0.0%	2.7%	14.4%	80.9%	4.7%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	95%	1.07	N/A
150K - All SCS / SDS	2,884	\$0.39B	137,169	2.16%	178	0	57%	57%	772	28.8%	0.5%	3.0%	10.1%	76.8%	13.1%	25.2%	65.5%	4.7%	5.7%	0.6%	0.5%	43%	0.60	0%
200K - All SCS / SDS	3,323	\$0.62B	188,381	2.17%	179	0	59%	59%	775	29.3%	0.2%	2.7%	9.6%	76.6%	13.8%	27.3%	70.3%	5.0%	6.3%	0.1%	0.3%	36%	0.47	0%

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%]
■ 150K (Issue SCS: 43%)
■ 200K (Issue SCS: 36%)

6M CPR - Social Density Score



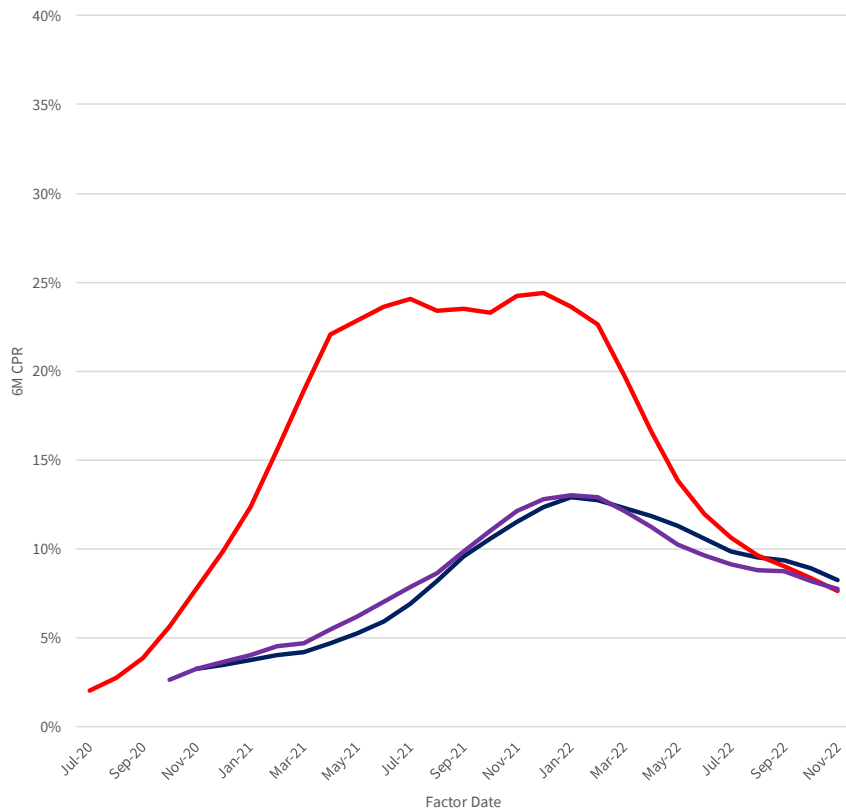
■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.60)
■ 200K (Issue SDS: 0.47)



Prefix: CI | Vintage: 2020 | Coupon: 2.0

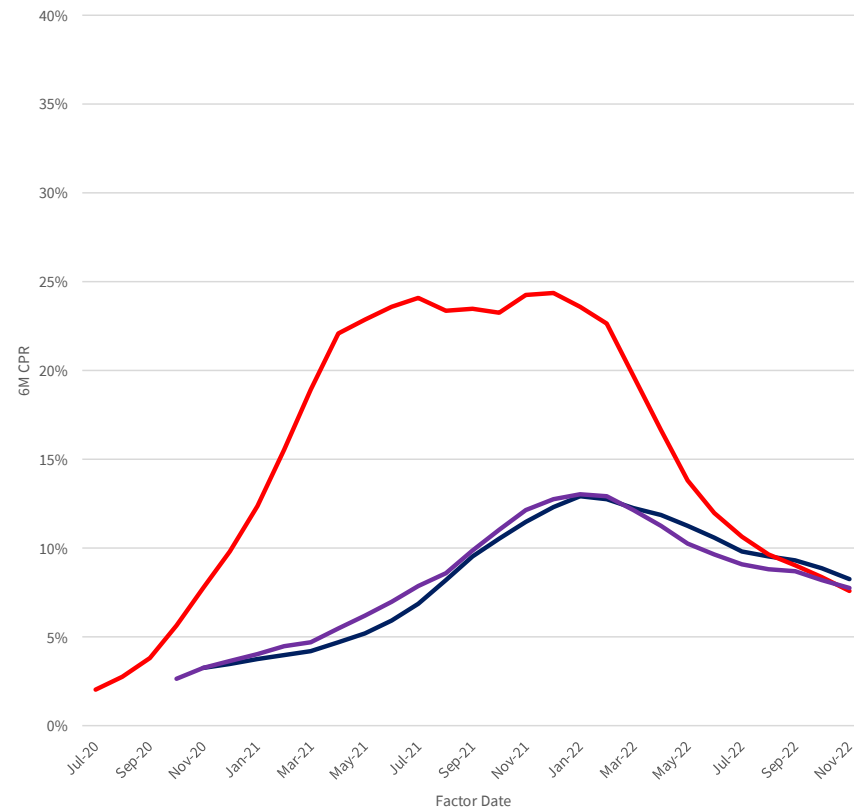
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	236,419	\$72.09B	306,445	2.68%	179	0	62%	62%	773	30.9%	0.6%	3.4%	6.6%	74.1%	19.3%	33.3%	59.2%	3.0%	6.2%	0.7%	0.0%	32%	0.38	10%
NONSPEC - SCS (50%, 100%]	325	\$0.09B	283,030	2.70%	180	0	60%	60%	777	30.3%	1.3%	3.9%	5.2%	81.7%	13.1%	58.1%	70.2%	1.8%	3.5%	0.0%	21.4%	66%	0.74	N/A
NONSPEC - SDS [0, 1.0]	236,701	\$72.18B	306,440	2.68%	179	0	62%	62%	773	30.9%	0.6%	3.4%	6.6%	74.1%	19.3%	33.4%	59.2%	3.0%	6.2%	0.7%	0.0%	32%	0.38	10%
NONSPEC - SDS (1.0, 2.5]	43	\$0.01B	157,617	2.55%	180	0	72%	72%	756	34.7%	3.5%	1.2%	12.8%	57.0%	30.2%	5.9%	0.0%	0.0%	0.0%	0.0%	100.0%	98%	1.19	N/A
150K - All SCS / SDS	32,538	\$4.43B	136,805	2.58%	177	0	58%	58%	769	29.4%	1.4%	3.1%	8.7%	71.6%	19.7%	24.4%	55.4%	4.3%	6.9%	1.4%	0.1%	45%	0.63	3%
200K - All SCS / SDS	34,314	\$6.42B	188,213	2.60%	178	0	60%	60%	770	29.7%	0.9%	3.4%	8.1%	71.2%	20.7%	24.9%	56.3%	4.2%	7.6%	0.2%	0.0%	34%	0.45	4%

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%]
■ 150K (Issue SCS: 45%)
■ 200K (Issue SCS: 34%)

6M CPR - Social Density Score



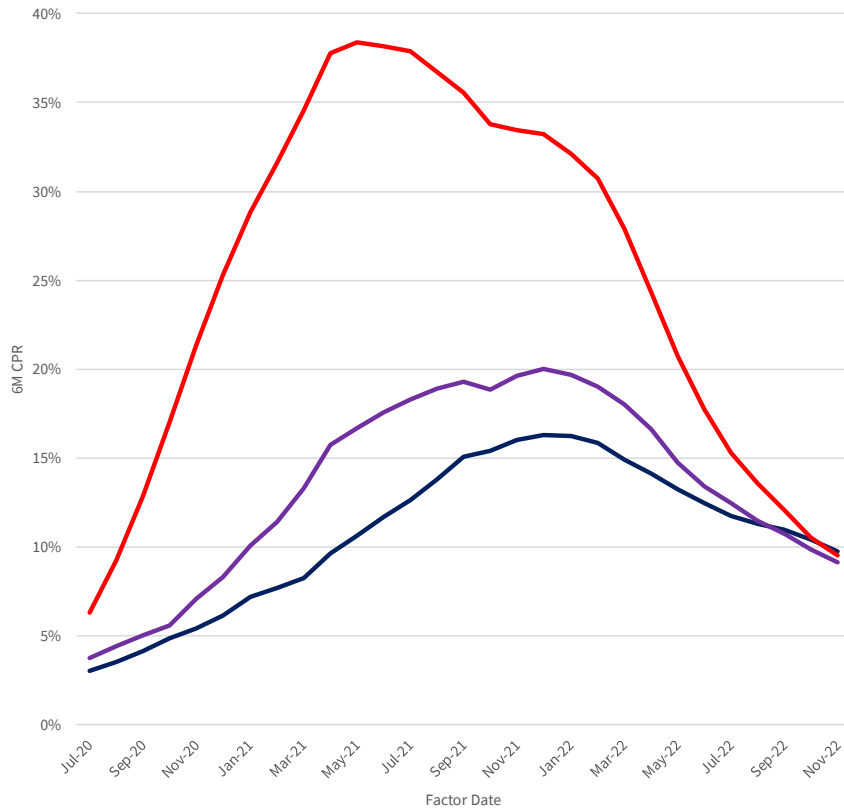
■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.63)
■ 200K (Issue SDS: 0.45)



Prefix: CI | Vintage: 2020 | Coupon: 2.5

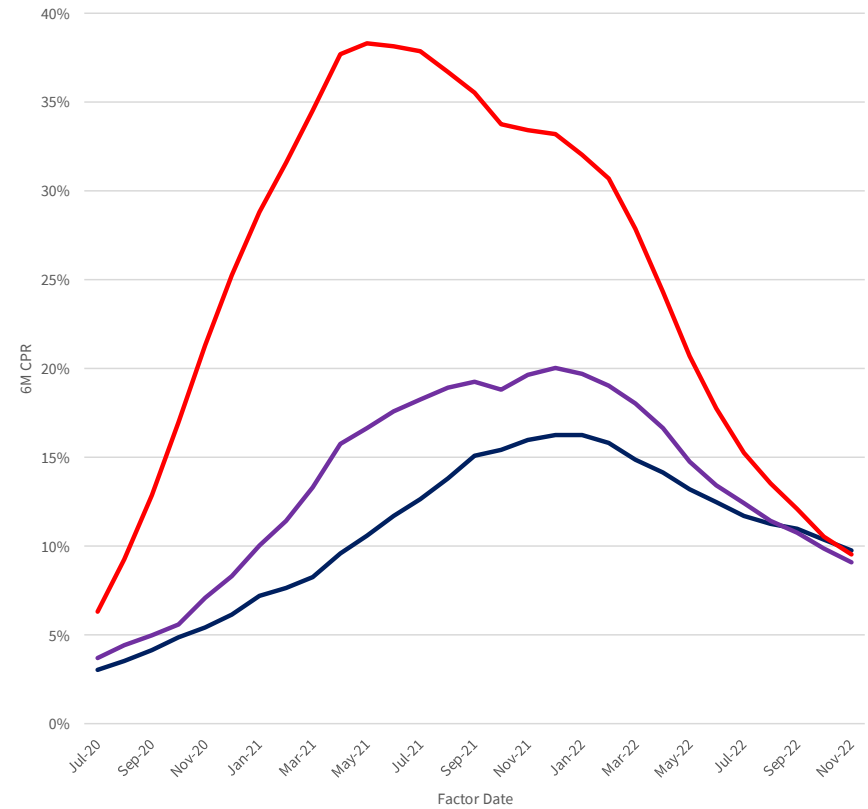
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	93,165	\$27.49B	297,116	3.13%	179	1	64%	64%	761	32.1%	2.1%	4.1%	9.3%	59.1%	31.6%	30.4%	39.7%	3.8%	6.8%	0.9%	0.0%	30%	0.36	25%
NONSPEC - SCS (50%, 100%]	256	\$0.06B	237,241	3.19%	178	0	60%	60%	766	33.2%	14.4%	2.5%	6.6%	69.6%	23.8%	26.4%	36.9%	4.2%	10.4%	5.1%	2.4%	60%	0.81	N/A
NONSPEC - SDS [0, 1.0]	93,407	\$27.55B	296,966	3.13%	179	1	64%	64%	761	32.1%	2.1%	4.1%	9.3%	59.1%	31.6%	30.4%	39.7%	3.8%	6.8%	0.9%	0.0%	30%	0.36	25%
NONSPEC - SDS (1.0, 2.5]	14	\$0.00B	205,921	3.25%	180	1	43%	43%	782	41.1%	0.0%	7.2%	5.2%	67.0%	27.8%	7.9%	0.0%	0.0%	0.0%	0.0%	0.0%	93%	1.93	N/A
150K - All SCS / SDS	30,976	\$4.18B	135,972	3.02%	178	1	59%	59%	762	30.7%	4.8%	3.1%	8.8%	62.0%	29.1%	19.4%	39.1%	4.4%	8.4%	1.6%	0.0%	45%	0.64	6%
200K - All SCS / SDS	17,682	\$3.29B	187,373	3.04%	178	1	62%	62%	763	30.6%	1.7%	3.5%	9.0%	60.4%	30.5%	20.9%	39.5%	4.4%	8.7%	0.2%	0.0%	33%	0.44	8%

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%]
■ 150K (Issue SCS: 45%)
■ 200K (Issue SCS: 33%)

6M CPR - Social Density Score



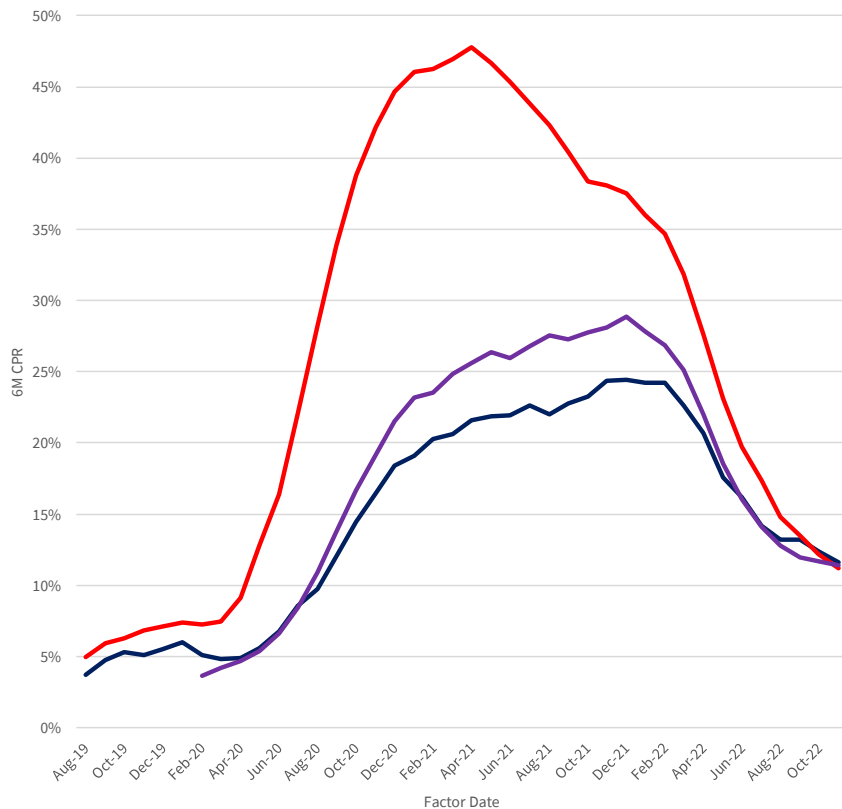
■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.64)
■ 200K (Issue SDS: 0.44)



Prefix: CI | Vintage: 2019 | Coupon: 2.5

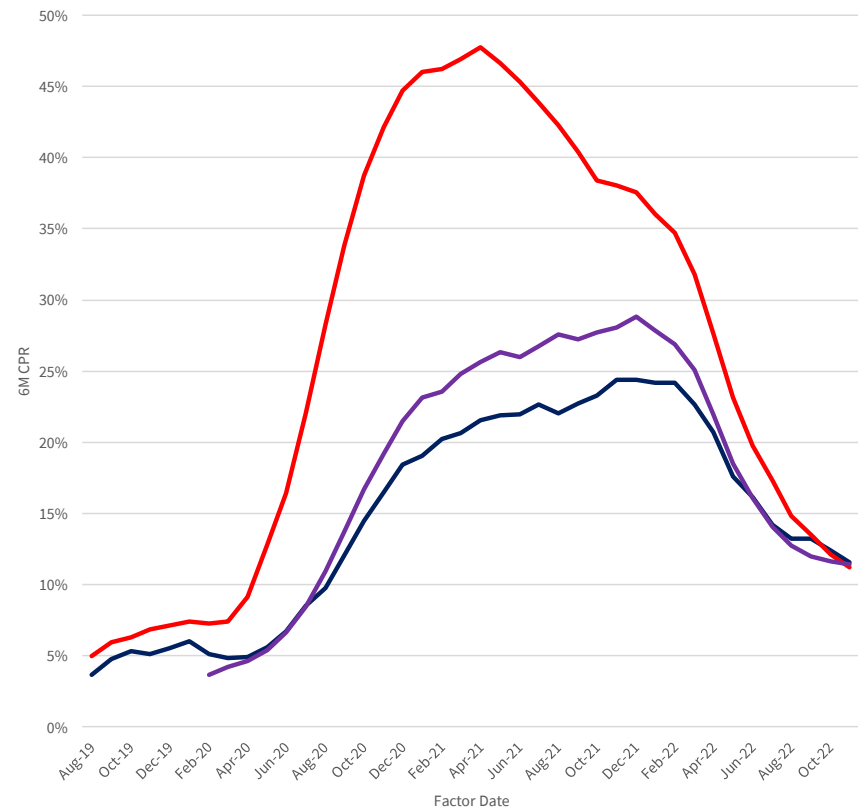
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	59,733	\$17.94B	305,209	3.17%	180	1	66%	66%	765	32.0%	0.2%	4.3%	20.7%	61.2%	18.1%	39.0%	40.6%	4.1%	8.3%	1.2%	0.0%	32%	0.37	45%
NONSPEC - SCS (50%, 100%]	92	\$0.01B	160,894	3.14%	180	0	62%	62%	758	37.1%	0.0%	2.2%	21.7%	67.1%	11.2%	31.9%	28.8%	0.6%	34.2%	0.0%	11.4%	89%	1.66	N/A
NONSPEC - SDS [0, 1.0]	59,760	\$17.94B	305,148	3.17%	180	1	66%	66%	765	32.0%	0.2%	4.3%	20.7%	61.2%	18.1%	39.0%	40.6%	4.1%	8.3%	1.2%	0.1%	32%	0.37	45%
NONSPEC - SDS (1.0, 2.5]	65	\$0.01B	157,816	3.10%	180	1	59%	59%	755	40.4%	0.0%	0.0%	20.0%	72.0%	8.1%	37.5%	41.7%	0.0%	48.7%	0.0%	0.0%	95%	1.97	N/A
150K - All SCS / SDS	4,521	\$0.61B	136,704	3.10%	178	0	60%	60%	764	29.9%	0.9%	4.5%	26.3%	54.6%	19.0%	24.5%	26.9%	4.8%	5.6%	1.9%	0.1%	44%	0.63	18%
200K - All SCS / SDS	4,961	\$0.93B	188,762	3.13%	179	0	62%	62%	767	30.4%	0.5%	4.1%	20.8%	59.1%	20.1%	27.6%	33.4%	4.1%	6.8%	0.2%	0.0%	35%	0.46	21%

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%]
■ 150K (Issue SCS: 44%)
■ 200K (Issue SCS: 35%)

6M CPR - Social Density Score



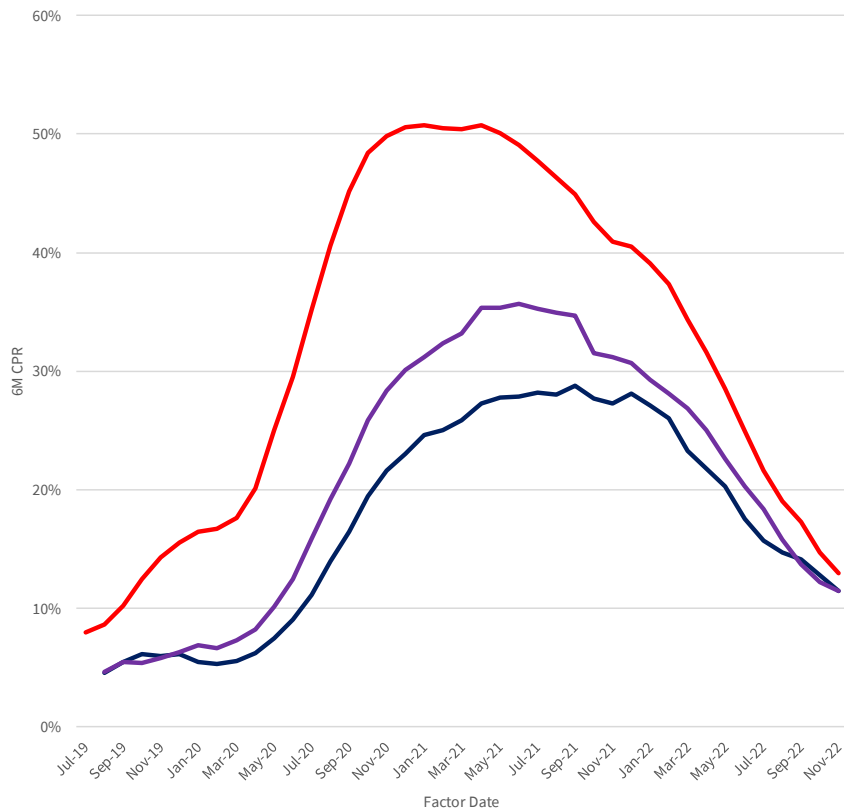
■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.63)
■ 200K (Issue SDS: 0.46)



Prefix: CI | Vintage: 2019 | Coupon: 3.0

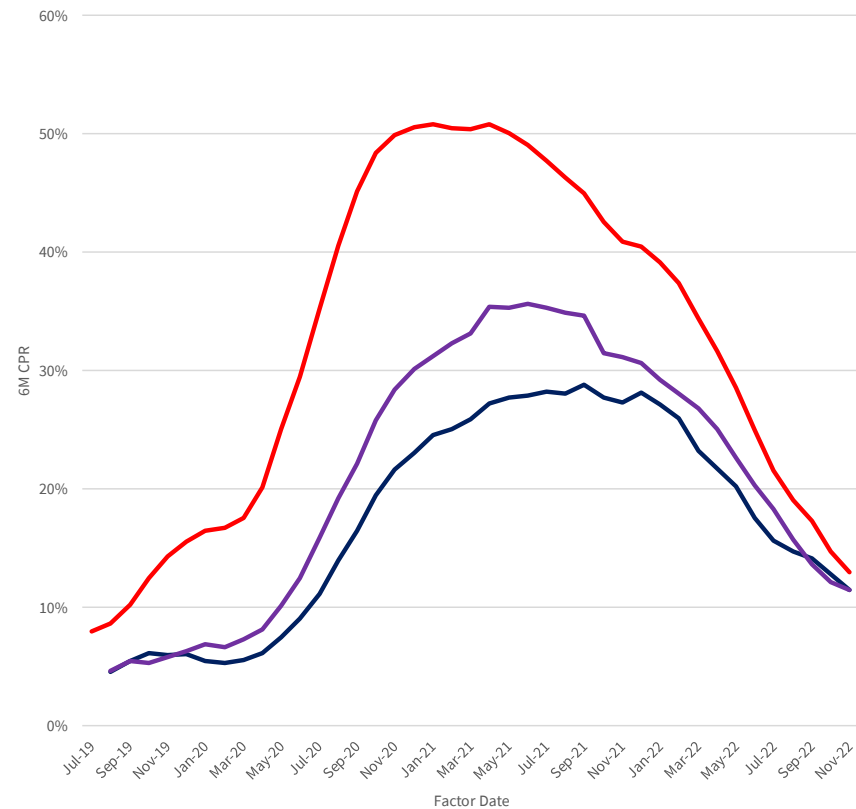
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	40,882	\$11.45B	284,104	3.66%	180	1	67%	67%	754	33.2%	1.6%	5.3%	27.1%	37.7%	35.2%	35.9%	24.8%	5.5%	8.3%	1.1%	0.1%	30%	0.37	51%
NONSPEC - SCS (50%, 100%]	60	\$0.01B	164,387	3.57%	179	1	62%	62%	764	30.7%	0.0%	10.2%	42.3%	37.5%	20.2%	1.1%	43.0%	4.2%	5.7%	2.5%	0.0%	62%	0.98	N/A
NONSPEC - SDS [0, 1.0]	40,909	\$11.45B	284,032	3.66%	180	1	67%	67%	754	33.2%	1.6%	5.3%	27.1%	37.7%	35.2%	35.9%	24.8%	5.5%	8.3%	1.1%	0.1%	30%	0.37	51%
NONSPEC - SDS (1.0, 2.5]	33	\$0.01B	155,669	3.51%	179	1	61%	61%	766	31.7%	0.0%	3.1%	37.9%	38.2%	23.9%	2.1%	0.0%	7.8%	6.2%	4.6%	0.0%	70%	1.18	N/A
150K - All SCS / SDS	8,643	\$1.17B	135,994	3.54%	177	1	61%	61%	753	31.4%	3.1%	4.2%	23.9%	40.1%	36.0%	22.2%	22.4%	6.0%	8.1%	1.8%	0.1%	45%	0.66	23%
200K - All SCS / SDS	4,663	\$0.84B	184,268	3.56%	179	2	65%	65%	756	31.8%	4.0%	4.5%	27.5%	36.8%	35.7%	30.8%	19.9%	5.2%	9.6%	0.3%	0.1%	33%	0.45	30%

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%]
■ 150K (Issue SCS: 45%)
■ 200K (Issue SCS: 33%)

6M CPR - Social Density Score



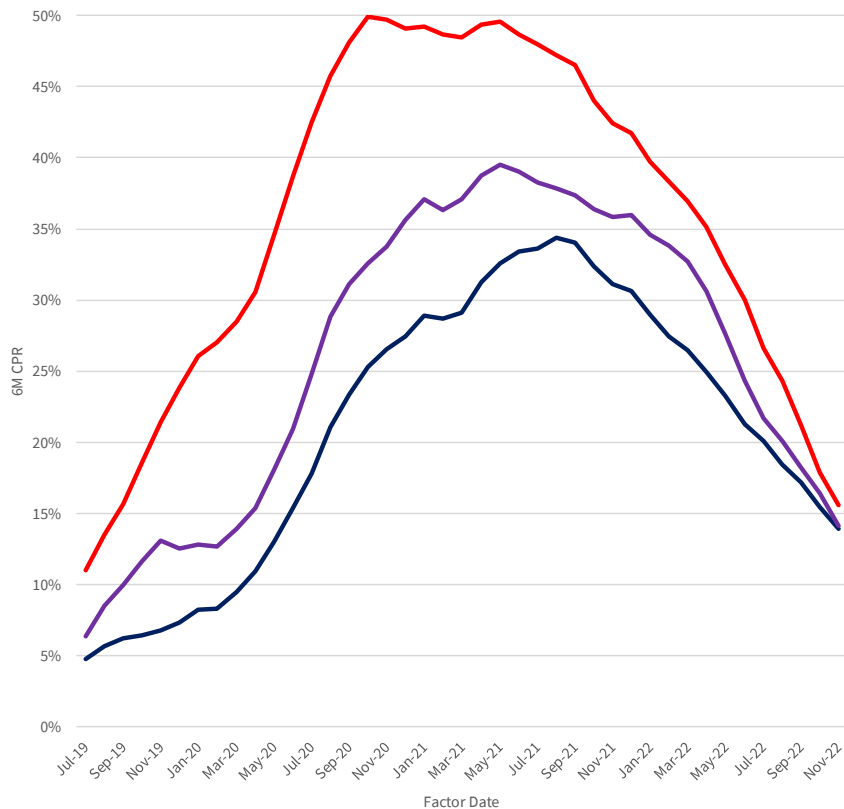
■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.66)
■ 200K (Issue SDS: 0.45)



Prefix: CI | Vintage: 2019 | Coupon: 3.5

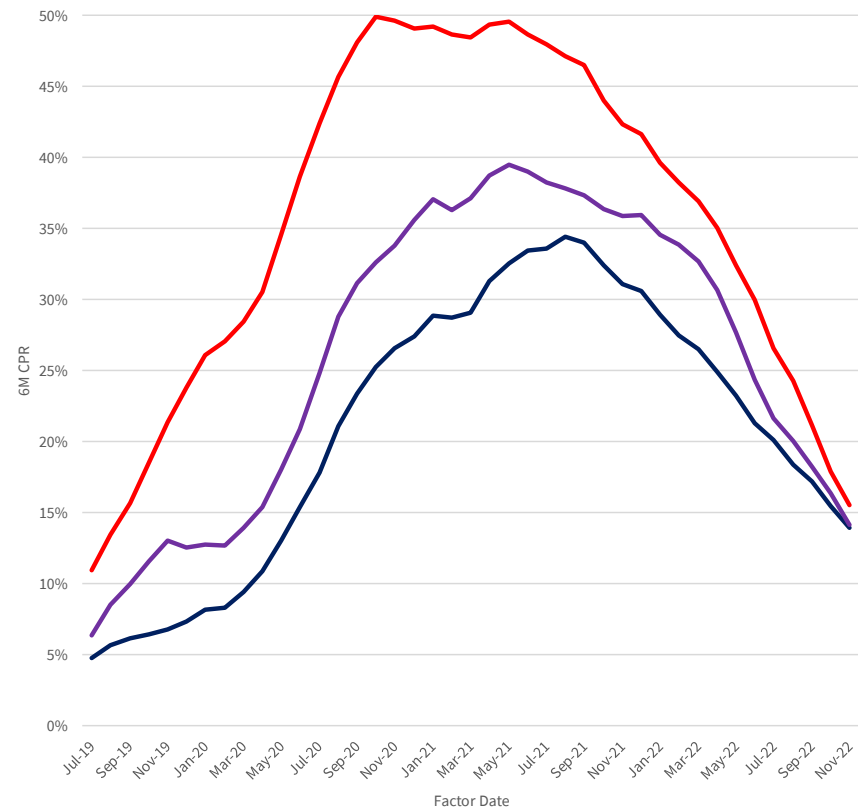
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR	
NONSPEC - SCS [0, 50%]	29,384	\$7.59B	262,298	4.15%	179	1	68%	68%	743	34.2%	7.5%	5.6%	30.0%	24.1%	45.9%	36.6%	14.2%	6.9%	11.0%	1.7%	0.1%	32%	0.40	49%	
NONSPEC - SCS (50%, 100%]	47	\$0.01B	203,948	4.19%	180	1	61%	62%	753	36.3%	8.2%	3.8%	30.2%	31.5%	38.3%	20.0%	23.7%	2.8%	1.3%	24.1%	0.0%	60%	0.83	N/A	
NONSPEC - SDS [0, 1.0]	29,431	\$7.60B	262,205	4.15%	179	1	68%	68%	743	34.2%	7.5%	5.6%	30.0%	24.1%	45.9%	36.6%	14.2%	6.9%	11.0%	1.7%	0.1%	32%	0.40	49%	
NONSPEC - SDS (1.0, 2.5]	-	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
150K - All SCS / SDS	10,699	\$1.43B	134,915	4.06%	177	1	63%	63%	744	32.9%	9.1%	3.8%	28.9%	25.0%	46.1%	26.9%	11.0%	6.2%	12.6%	1.6%	0.1%	47%	0.71	27%	
200K - All SCS / SDS	4,708	\$0.87B	187,011	4.08%	178	1	66%	66%	746	33.3%	14.7%	5.3%	34.3%	23.7%	42.0%	36.4%	10.0%	7.1%	11.8%	0.4%	0.2%	36%	0.48	36%	

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%]
■ 150K (Issue SCS: 47%)
■ 200K (Issue SCS: 36%)

6M CPR - Social Density Score



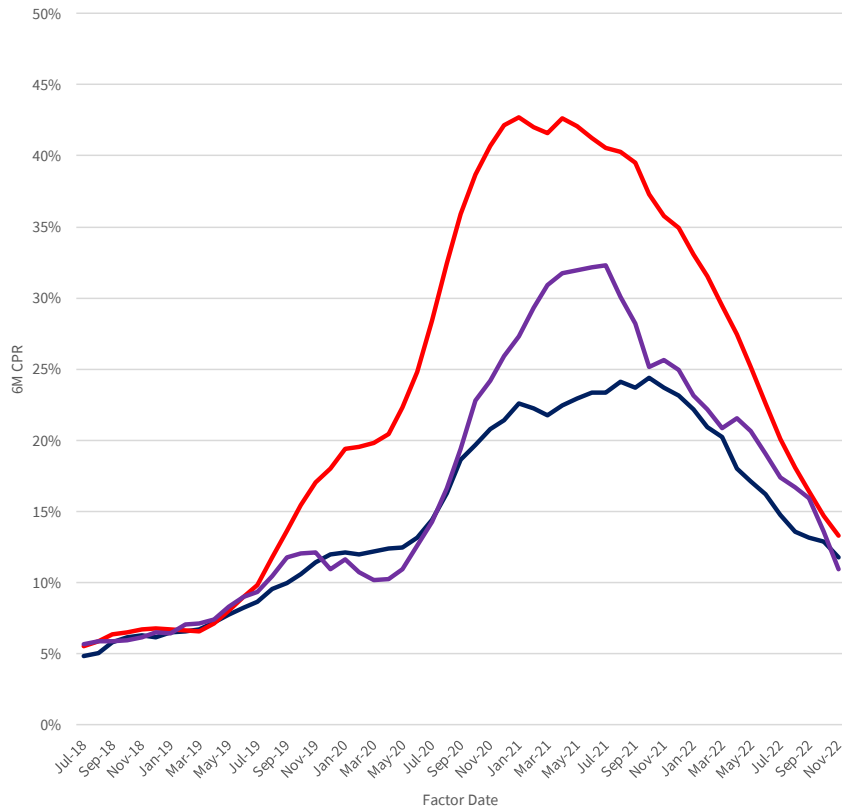
■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.71)
■ 200K (Issue SDS: 0.48)



Prefix: CI | Vintage: 2018 | Coupon: 3.0

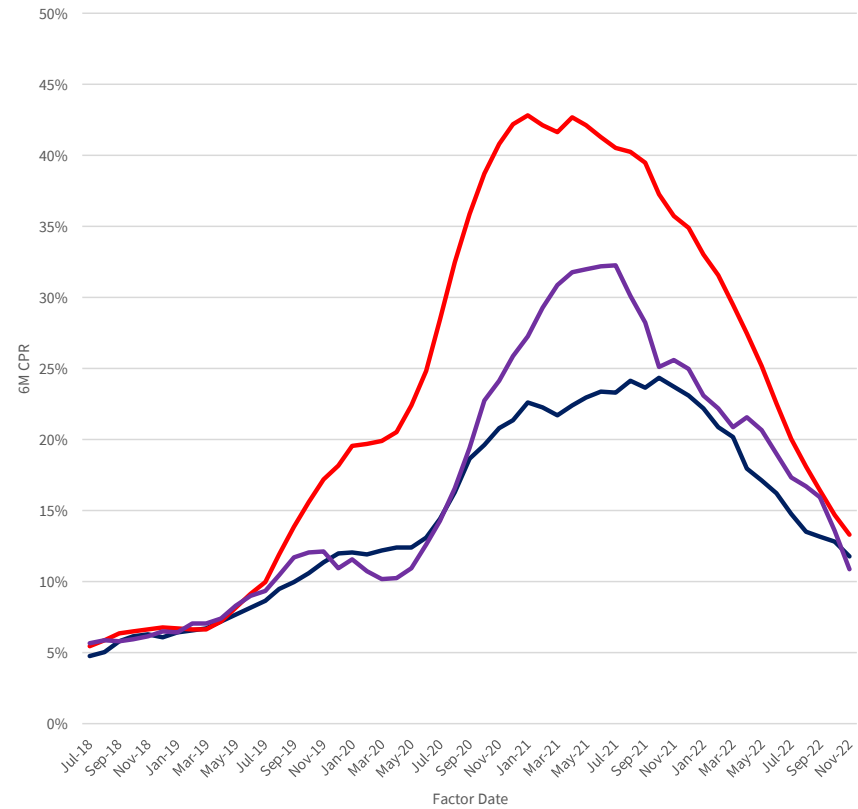
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	32,708	\$8.39B	260,608	3.59%	180	1	66%	67%	756	33.6%	1.1%	5.7%	37.6%	36.6%	25.8%	37.2%	16.7%	5.7%	9.6%	2.6%	0.1%	33%	0.42	42%
NONSPEC - SCS (50%, 100%]	399	\$0.09B	232,005	3.76%	180	0	62%	62%	763	34.9%	0.6%	2.8%	45.8%	34.7%	19.5%	59.2%	21.2%	4.2%	16.3%	5.1%	0.0%	64%	0.90	N/A
NONSPEC - SDS [0, 1.0]	33,056	\$8.48B	260,380	3.59%	180	1	66%	67%	756	33.6%	1.1%	5.7%	37.7%	36.6%	25.7%	37.5%	16.8%	5.7%	9.7%	2.5%	0.1%	33%	0.43	42%
NONSPEC - SDS (1.0, 2.5]	51	\$0.01B	184,324	3.74%	180	1	52%	52%	755	39.0%	0.0%	3.7%	56.4%	19.8%	23.8%	16.2%	3.2%	0.0%	20.3%	50.3%	0.0%	92%	1.88	N/A
150K - All SCS / SDS	4,569	\$0.60B	134,342	3.49%	180	2	62%	63%	753	31.1%	1.7%	4.9%	30.0%	42.9%	27.1%	32.1%	8.7%	5.6%	7.6%	2.3%	0.2%	42%	0.62	21%
200K - All SCS / SDS	1,511	\$0.27B	186,527	3.43%	180	3	64%	65%	758	31.4%	1.2%	5.9%	33.6%	37.4%	29.0%	24.6%	11.0%	5.7%	8.1%	0.2%	31%	0.41	26%	

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%]
■ 150K (Issue SCS: 42%)
■ 200K (Issue SCS: 31%)

6M CPR - Social Density Score



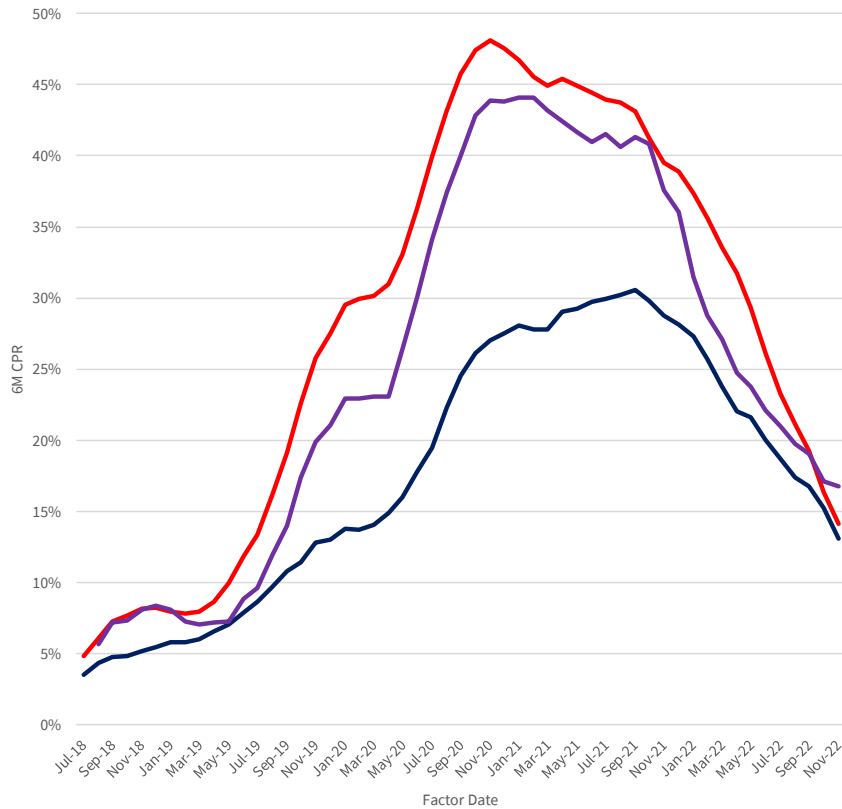
■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.62)
■ 200K (Issue SDS: 0.41)



Prefix: CI | Vintage: 2018 | Coupon: 3.5

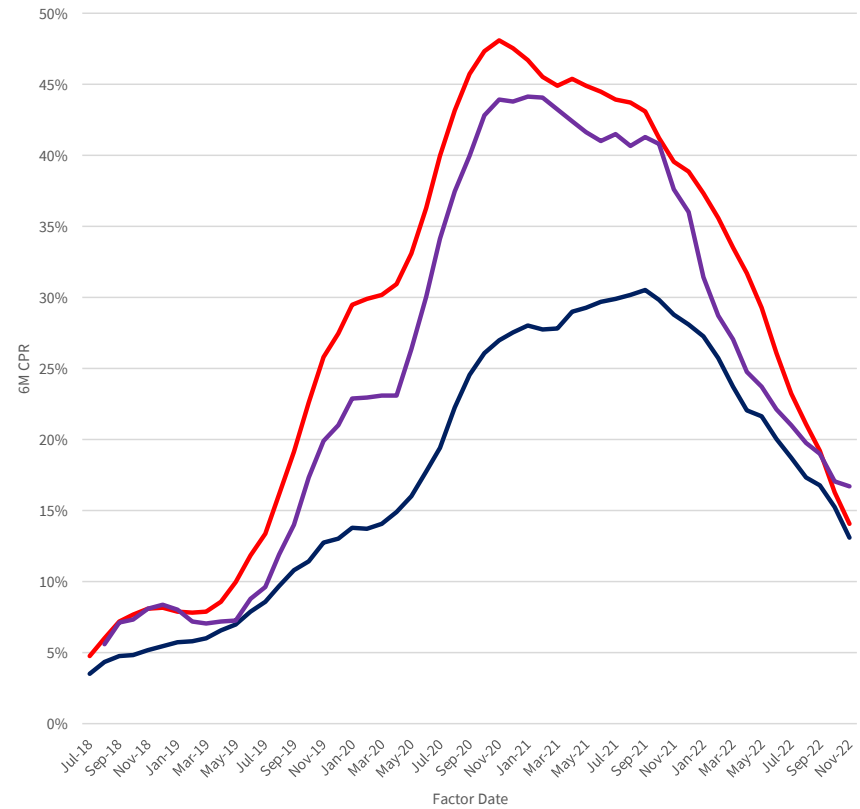
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	42,505	\$10.45B	249,155	4.07%	179	1	67%	68%	748	34.1%	3.3%	6.2%	38.6%	25.4%	35.9%	29.9%	14.0%	6.6%	10.0%	2.5%	0.0%	33%	0.43	48%
NONSPEC - SCS (50%, 100%]	363	\$0.05B	155,171	4.18%	176	3	60%	61%	741	34.1%	14.9%	2.4%	25.6%	34.5%	39.8%	35.1%	10.4%	3.5%	19.5%	10.2%	0.2%	66%	1.12	N/A
NONSPEC - SDS [0, 1.0]	42,729	\$10.49B	248,691	4.07%	179	1	67%	68%	748	34.1%	3.3%	6.2%	38.6%	25.4%	36.0%	30.0%	14.0%	6.6%	10.0%	2.5%	0.0%	33%	0.43	48%
NONSPEC - SDS (1.0, 2.5]	139	\$0.02B	146,594	4.14%	180	2	58%	58%	739	33.4%	17.4%	2.0%	30.1%	36.6%	33.3%	32.3%	1.7%	0.4%	28.6%	23.6%	0.6%	81%	1.58	N/A
150K - All SCS / SDS	9,207	\$1.21B	133,037	4.03%	179	1	63%	63%	744	31.4%	6.3%	4.8%	33.7%	32.3%	34.0%	25.2%	6.5%	6.5%	9.8%	2.7%	0.2%	46%	0.70	28%
200K - All SCS / SDS	2,733	\$0.51B	188,473	4.02%	180	1	65%	65%	757	32.0%	1.7%	7.6%	51.2%	24.1%	24.7%	22.4%	8.4%	6.2%	8.6%	0.6%	0.3%	33%	0.43	44%

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%]
■ 150K (Issue SCS: 46%)
■ 200K (Issue SCS: 33%)

6M CPR - Social Density Score



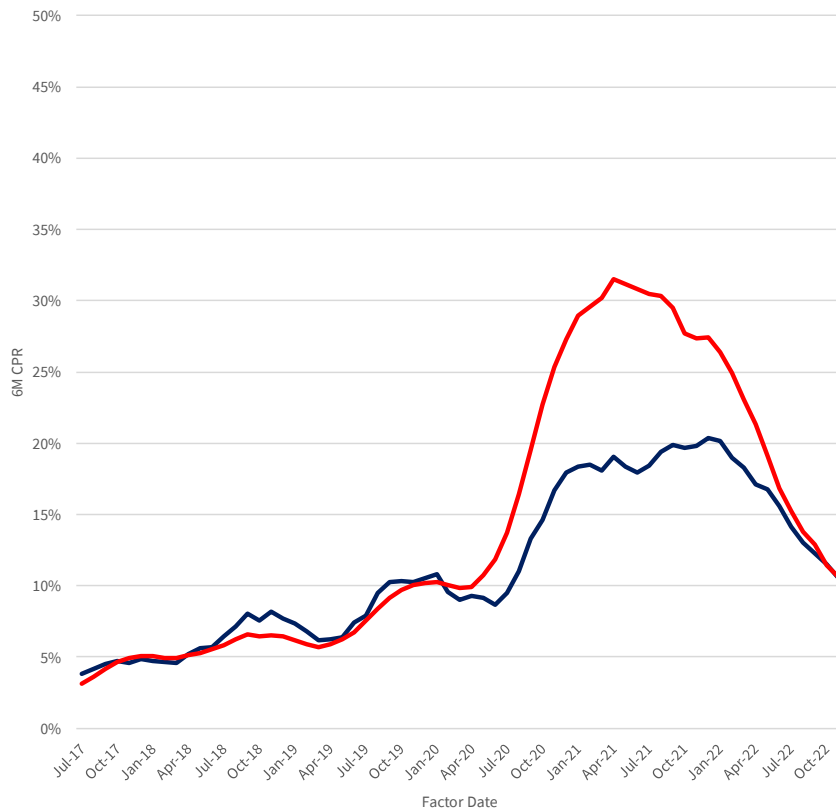
■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.70)
■ 200K (Issue SDS: 0.43)



Prefix: CI | Vintage: 2017 | Coupon: 2.5

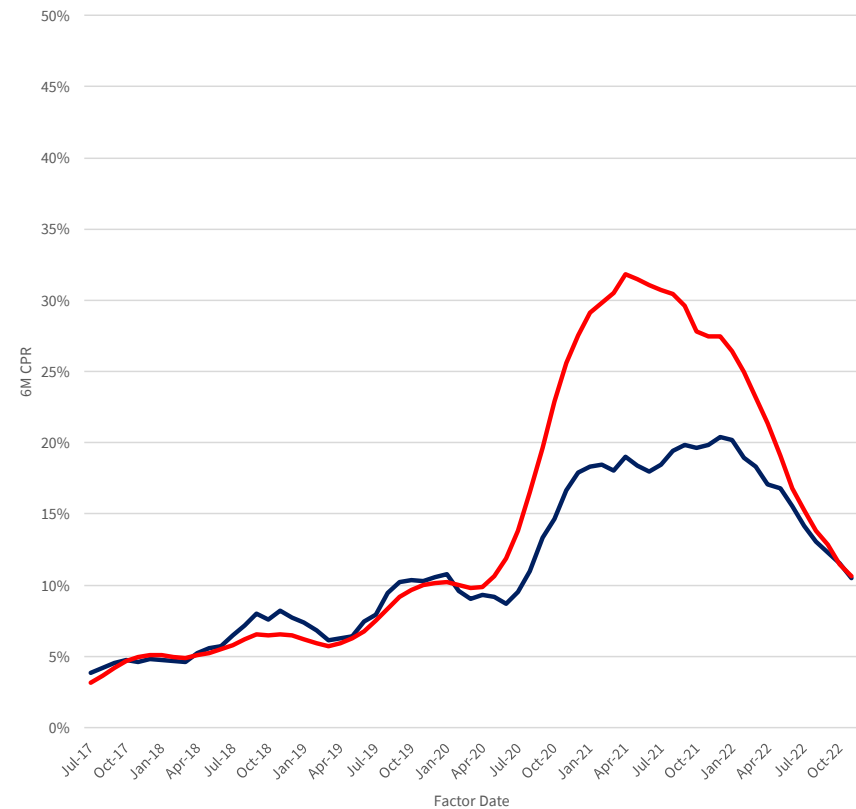
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	39,987	\$10.67B	269,208	2.98%	180	1	64%	65%	762	31.6%	0.6%	4.9%	27.9%	53.8%	18.3%	37.5%	13.1%	4.3%	9.1%	2.9%	0.0%	33%	0.39	27%
NONSPEC - SCS (50%, 100%]	818	\$0.21B	258,443	2.94%	180	0	61%	61%	768	33.0%	0.9%	2.0%	24.6%	61.3%	14.1%	76.4%	26.0%	1.6%	15.0%	0.9%	0.7%	62%	0.74	N/A
NONSPEC - SDS [0, 1.0]	40,757	\$10.87B	269,110	2.98%	180	1	64%	65%	762	31.6%	0.6%	4.9%	27.9%	53.9%	18.2%	38.2%	13.3%	4.3%	9.3%	2.8%	0.0%	33%	0.39	28%
NONSPEC - SDS (1.0, 2.5]	48	\$0.01B	169,052	2.96%	180	2	61%	61%	759	31.1%	1.3%	0.0%	9.2%	72.8%	18.0%	70.0%	0.0%	2.9%	0.0%	1.4%	0.0%	77%	1.21	N/A
150K - All SCS / SDS	3,999	\$0.54B	136,063	2.98%	180	1	62%	63%	759	29.6%	1.0%	4.0%	24.6%	53.0%	22.4%	28.1%	5.6%	4.8%	6.7%	3.3%	0.3%	39%	0.55	18%
200K - All SCS / SDS	1,239	\$0.23B	186,925	2.90%	180	1	64%	65%	759	30.3%	1.1%	3.9%	13.2%	60.4%	26.4%	26.7%	6.3%	3.4%	5.9%	0.6%	0.2%	25%	0.31	N/A

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%]
■ 150K (Issue SCS: 39%)

6M CPR - Social Density Score



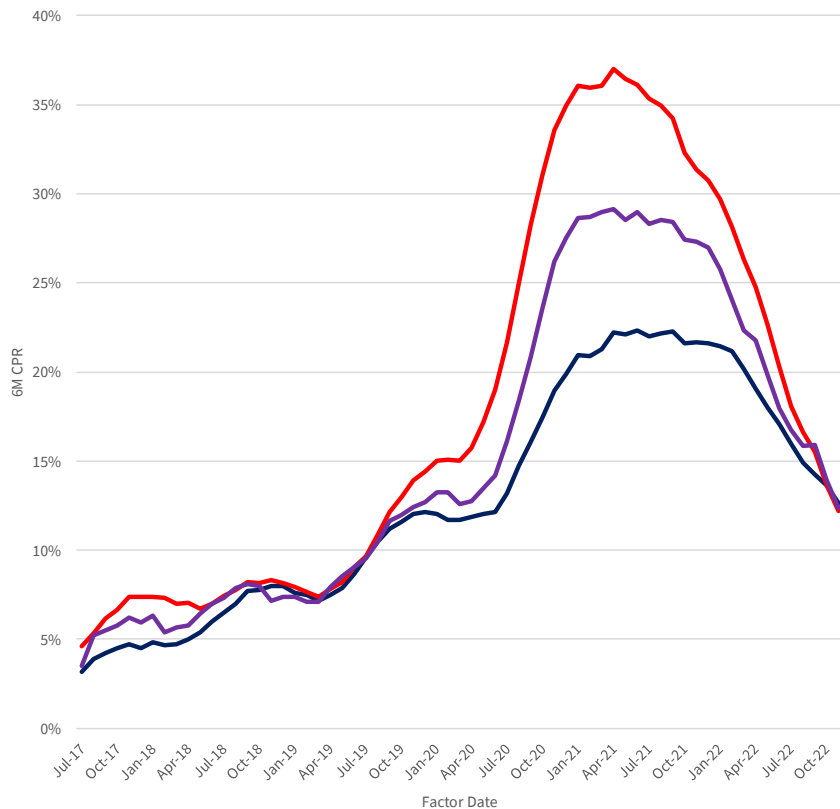
■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.55)



Prefix: CI | Vintage: 2017 | Coupon: 3.0

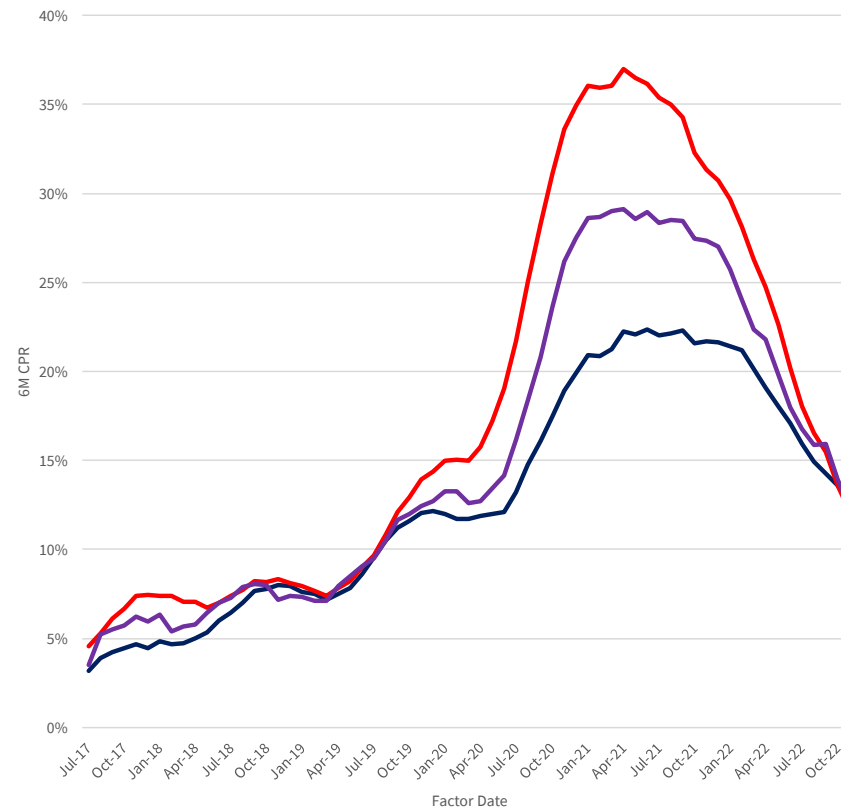
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	106,475	\$26.63B	252,082	3.43%	180	0	67%	67%	752	32.3%	2.8%	5.5%	29.6%	39.5%	30.9%	34.8%	10.7%	5.9%	8.9%	1.8%	0.0%	31%	0.38	35%
NONSPEC - SCS (50%, 100%]	1,060	\$0.23B	215,797	3.41%	180	0	61%	61%	762	33.6%	10.0%	2.6%	27.0%	47.4%	25.6%	70.9%	8.7%	3.2%	10.5%	4.1%	2.7%	67%	0.93	N/A
NONSPEC - SDS [0, 1.0]	107,263	\$26.81B	251,969	3.43%	180	0	67%	67%	752	32.3%	2.9%	5.4%	29.6%	39.6%	30.8%	35.1%	10.7%	5.9%	9.0%	1.8%	0.0%	31%	0.39	35%
NONSPEC - SDS (1.0, 2.5]	272	\$0.04B	155,077	3.53%	180	1	59%	60%	757	36.1%	10.9%	2.6%	30.1%	43.1%	26.8%	51.8%	3.8%	2.3%	3.5%	15.4%	0.0%	83%	1.49	N/A
150K - All SCS / SDS	21,351	\$2.85B	134,240	3.44%	180	0	64%	64%	751	29.6%	3.2%	4.9%	29.7%	43.0%	27.3%	30.7%	4.6%	6.1%	9.4%	1.9%	0.1%	42%	0.61	20%
200K - All SCS / SDS	5,371	\$0.99B	184,906	3.41%	180	1	68%	69%	753	31.5%	2.2%	5.2%	31.9%	38.2%	29.9%	26.8%	7.0%	5.4%	9.0%	0.1%	0.2%	32%	0.42	28%

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%]
■ 150K (Issue SCS: 42%)
■ 200K (Issue SCS: 32%)

6M CPR - Social Density Score



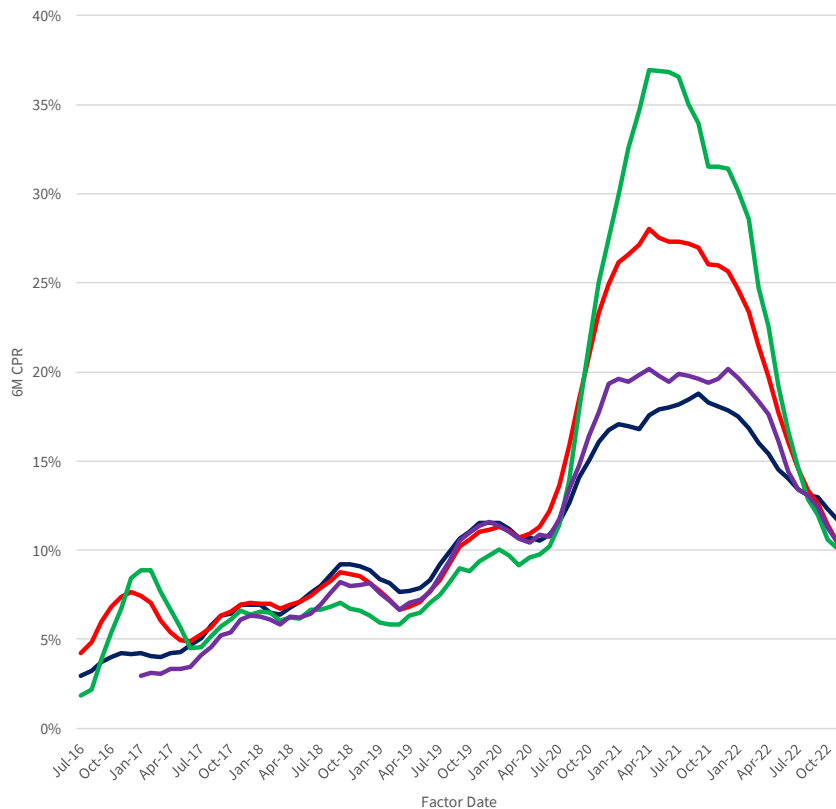
■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.61)
■ 200K (Issue SDS: 0.42)



Prefix: CI | Vintage: 2016 | Coupon: 2.5

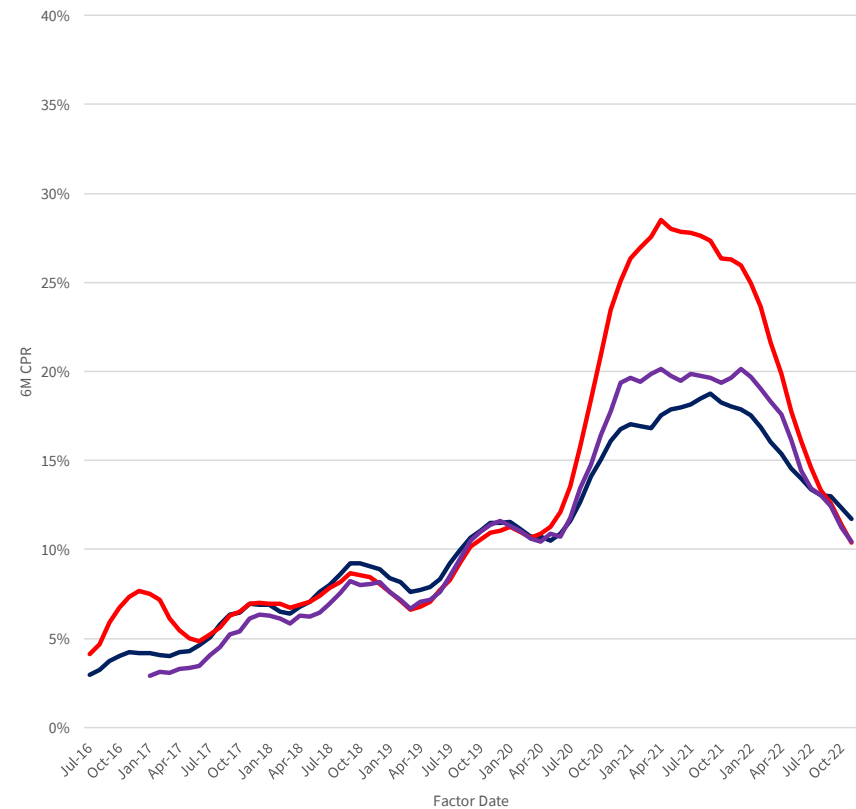
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	169,656	\$44.60B	264,874	2.96%	180	1	64%	65%	763	30.7%	1.1%	4.3%	19.0%	60.1%	20.9%	36.8%	N/A	4.2%	8.1%	2.3%	0.0%	29%	0.34	25%
NONSPEC - SCS (50%, 100%)	8,981	\$2.32B	259,036	2.91%	180	0	59%	59%	771	31.2%	2.7%	1.5%	10.5%	71.3%	18.2%	82.0%	N/A	2.4%	10.1%	2.3%	0.6%	60%	0.70	27%
NONSPEC - SDS [0, 1.0]	178,210	\$46.84B	264,772	2.96%	180	1	64%	65%	764	30.7%	1.2%	4.2%	18.5%	60.7%	20.8%	39.0%	N/A	4.1%	8.2%	2.3%	0.1%	30%	0.36	25%
NONSPEC - SDS (1.0, 2.5]	427	\$0.08B	184,924	3.04%	180	1	56%	56%	762	30.6%	3.3%	1.8%	17.3%	59.3%	23.4%	48.0%	N/A	3.6%	5.2%	14.6%	1.8%	77%	1.28	N/A
150K - All SCS / SDS	21,428	\$2.89B	135,969	2.97%	179	1	64%	64%	761	28.4%	1.1%	4.0%	24.0%	53.8%	22.1%	26.6%	N/A	4.9%	9.1%	2.5%	0.2%	35%	0.49	17%
200K - All SCS / SDS	6,846	\$1.27B	186,440	2.91%	180	0	66%	67%	762	29.9%	1.1%	4.0%	20.7%	53.8%	25.5%	25.0%	N/A	4.0%	8.9%	0.6%	0.1%	27%	0.33	19%

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 100%)
■ 150K (Issue SCS: 35%) ■ 200K (Issue SCS: 27%)

6M CPR - Social Density Score



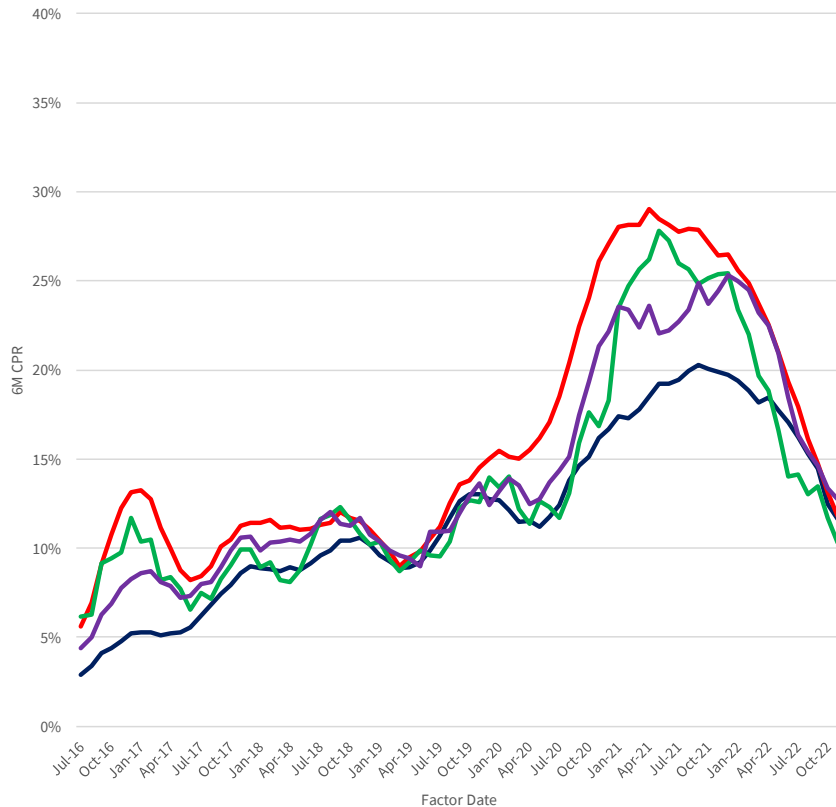
■ NONSPEC - SDS [0, 1.0] ■ 150K (Issue SDS: 0.49)
■ NONSPEC - SDS (1.0, 2.5] ■ 200K (Issue SDS: 0.33)



Prefix: CI | Vintage: 2016 | Coupon: 3.0

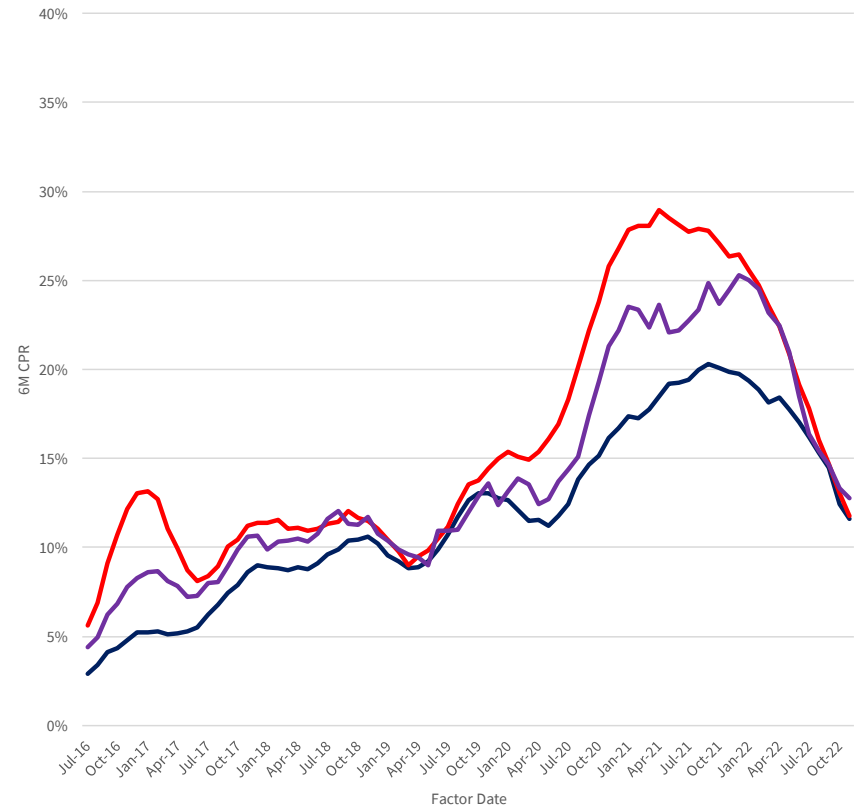
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	43,552	\$10.23B	238,559	3.50%	179	2	67%	69%	742	31.2%	12.1%	3.5%	13.8%	44.9%	41.4%	28.3%	N/A	5.6%	10.6%	2.2%	0.0%	29%	0.37	27%
NONSPEC - SCS (50%, 100%]	1,687	\$0.33B	194,620	3.56%	180	0	64%	66%	736	29.4%	27.9%	1.8%	14.1%	52.7%	33.2%	39.7%	N/A	5.0%	11.2%	5.9%	1.1%	56%	0.78	18%
NONSPEC - SDS [0, 1.0]	45,171	\$10.55B	237,060	3.50%	179	2	67%	68%	742	31.1%	12.6%	3.4%	13.8%	45.1%	41.1%	28.6%	N/A	5.6%	10.6%	2.3%	0.1%	30%	0.38	27%
NONSPEC - SDS (1.0, 2.5]	68	\$0.01B	143,830	3.53%	178	1	49%	49%	759	33.0%	28.5%	0.0%	14.7%	49.5%	35.8%	44.1%	N/A	4.8%	0.8%	6.3%	0.0%	84%	1.53	N/A
150K - All SCS / SDS	18,424	\$2.41B	132,707	3.47%	178	1	65%	66%	742	27.4%	11.0%	3.2%	14.8%	50.7%	34.5%	22.4%	N/A	6.3%	13.5%	1.8%	0.1%	40%	0.58	17%
200K - All SCS / SDS	2,945	\$0.53B	182,848	3.48%	179	2	69%	69%	742	31.9%	15.9%	3.3%	18.9%	40.4%	40.8%	28.2%	N/A	5.5%	11.2%	0.1%	0.6%	31%	0.40	22%

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 100%]
■ 150K (Issue SCS: 40%) ■ 200K (Issue SCS: 31%)

6M CPR - Social Density Score



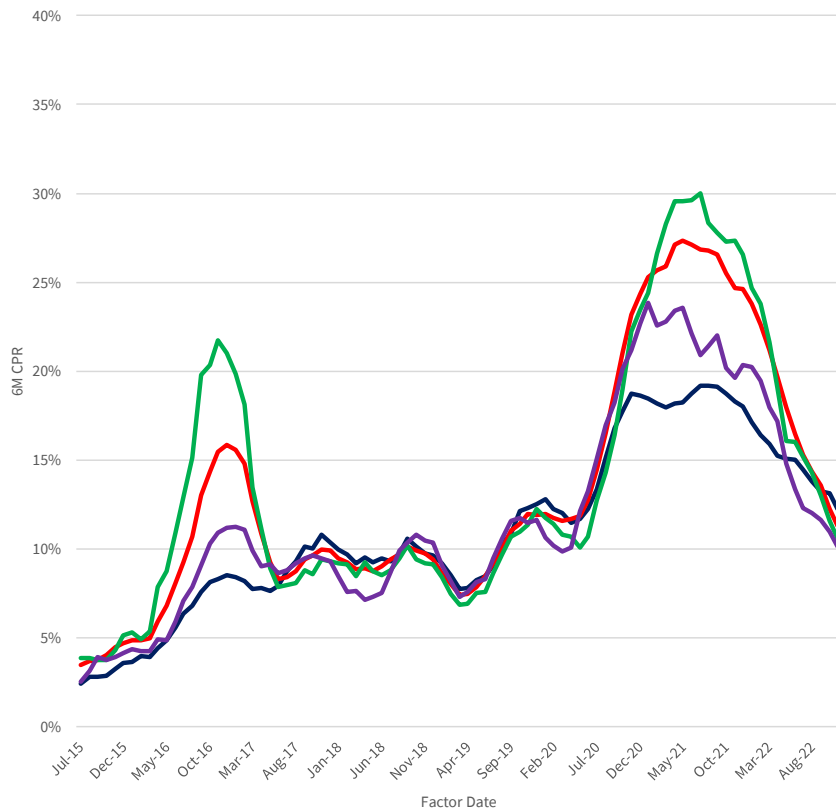
■ NONSPEC - SDS [0, 1.0] ■ NONSPEC - SDS (1.0, 2.5]
■ 150K (Issue SDS: 0.58) ■ 200K (Issue SDS: 0.40)



Prefix: CI | Vintage: 2015 | Coupon: 2.5

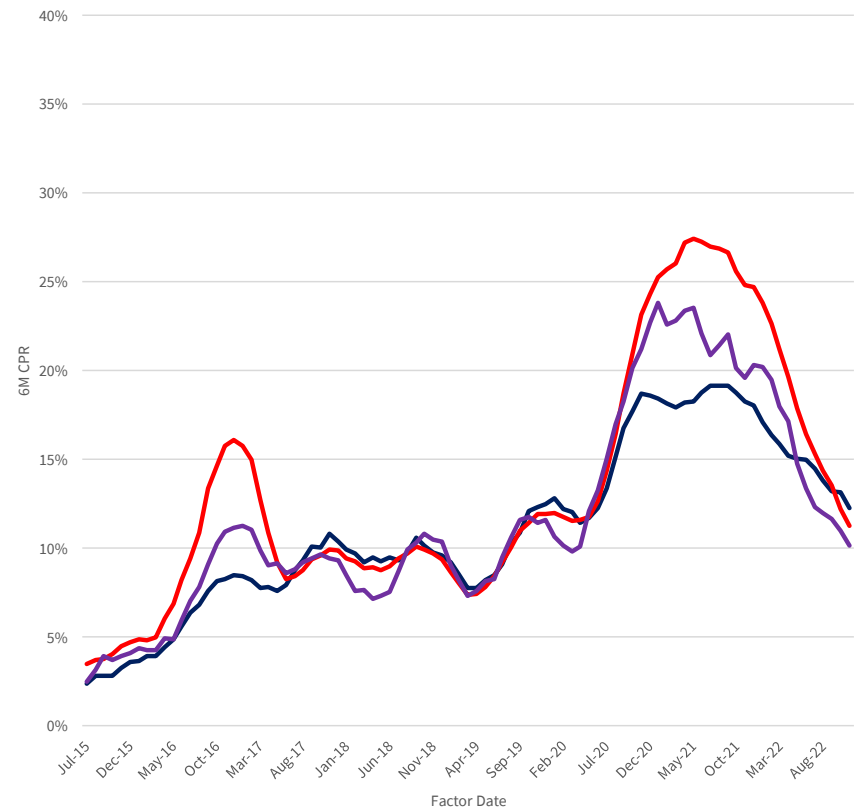
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	88,968	\$23.09B	261,377	3.06%	180	1	65%	66%	767	30.5%	0.7%	4.8%	23.5%	56.7%	19.9%	41.6%	N/A	3.8%	8.1%	2.9%	0.1%	30%	0.35	24%
NONSPEC - SCS (50%, 100%)	4,846	\$1.17B	242,845	3.05%	180	0	62%	63%	767	30.6%	1.6%	2.1%	19.7%	63.7%	16.6%	75.0%	N/A	3.3%	11.4%	4.0%	3.0%	60%	0.72	23%
NONSPEC - SDS [0, 1.0]	93,591	\$24.22B	260,596	3.05%	180	1	65%	66%	767	30.5%	0.8%	4.7%	23.3%	57.0%	19.7%	43.2%	N/A	3.8%	8.2%	2.9%	0.2%	31%	0.37	24%
NONSPEC - SDS (1.0, 2.5]	223	\$0.04B	186,241	3.08%	180	0	62%	63%	766	33.6%	2.8%	1.6%	19.8%	59.2%	20.9%	48.5%	N/A	5.5%	4.3%	5.3%	23.9%	85%	1.17	N/A
150K - All SCS / SDS	8,113	\$1.10B	135,923	3.02%	180	0	66%	67%	763	28.6%	1.3%	3.9%	24.5%	52.9%	22.7%	27.9%	N/A	3.6%	8.2%	2.3%	0.4%	34%	0.45	19%
200K - All SCS / SDS	2,766	\$0.51B	183,868	3.00%	180	1	67%	68%	770	29.2%	1.1%	4.1%	17.3%	59.7%	23.1%	25.2%	N/A	2.3%	7.8%	0.0%	0.7%	26%	0.32	23%

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 100%)
■ 150K (Issue SCS: 34%) ■ 200K (Issue SCS: 26%)

6M CPR - Social Density Score



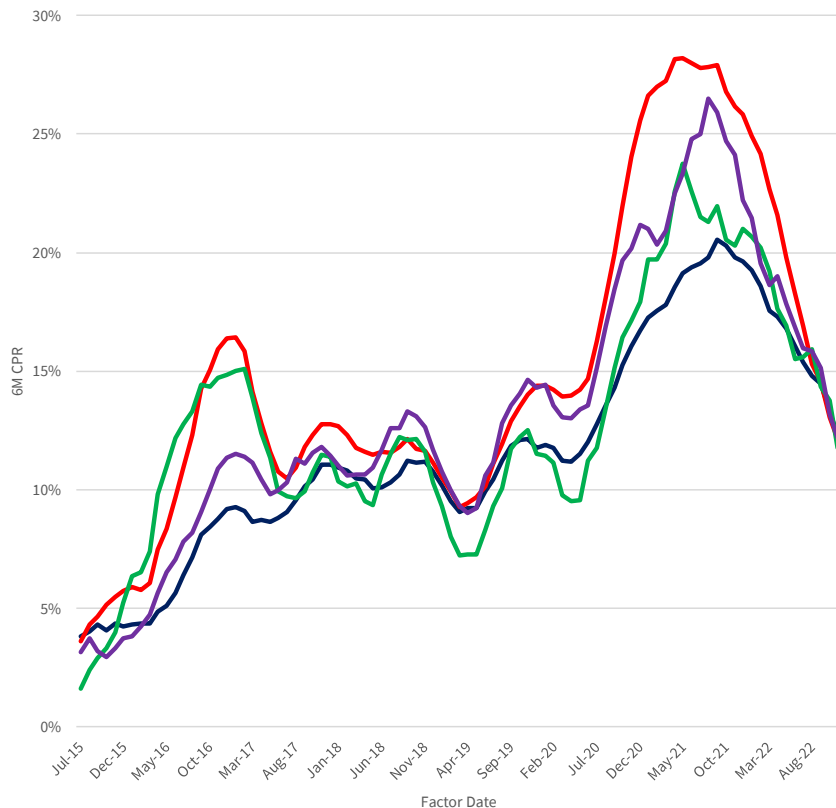
■ NONSPEC - SDS [0, 1.0] ■ NONSPEC - SDS (1.0, 2.5]
■ 150K (Issue SDS: 0.45) ■ 200K (Issue SDS: 0.32)



Prefix: CI | Vintage: 2015 | Coupon: 3.0

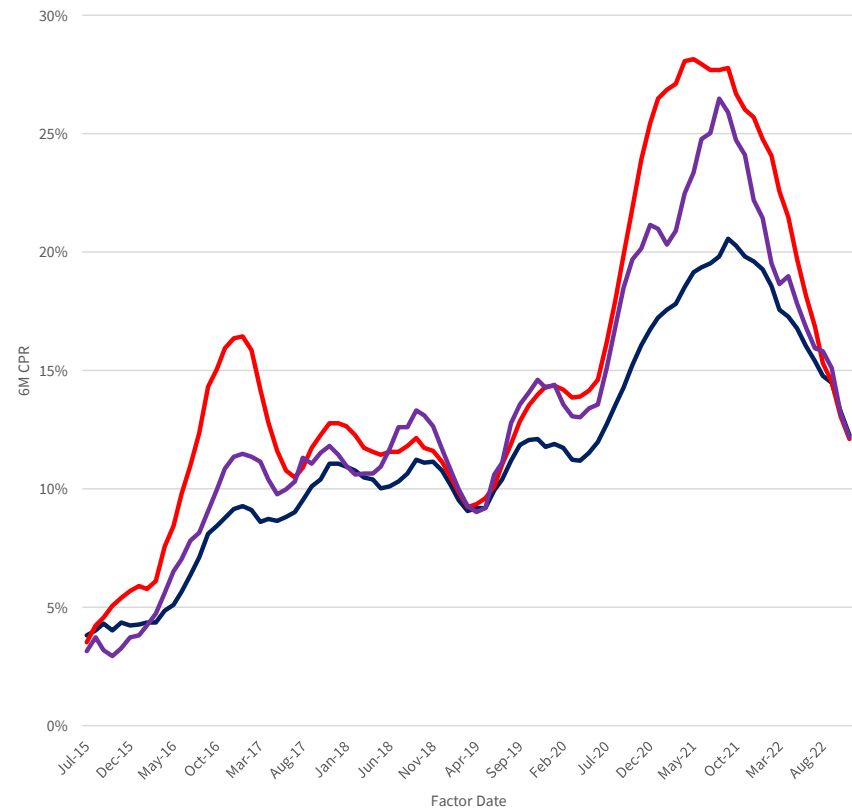
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	90,244	\$21.06B	235,132	3.48%	179	1	67%	69%	750	30.9%	7.6%	4.3%	16.0%	52.0%	32.0%	29.8%	N/A	5.1%	9.9%	3.4%	0.0%	30%	0.38	26%
NONSPEC - SCS (50%, 100%)	3,654	\$0.64B	175,446	3.54%	180	0	65%	65%	744	31.1%	17.9%	2.4%	13.5%	52.3%	34.3%	45.3%	N/A	6.7%	9.8%	6.5%	2.8%	63%	0.90	18%
NONSPEC - SDS [0, 1.0]	92,930	\$21.57B	233,805	3.48%	179	1	67%	69%	750	31.0%	7.9%	4.3%	15.9%	52.0%	32.1%	30.3%	N/A	5.1%	10.0%	3.4%	0.1%	31%	0.39	25%
NONSPEC - SDS (1.0, 2.5]	968	\$0.13B	137,190	3.56%	180	1	64%	65%	740	28.7%	10.3%	3.1%	10.9%	61.2%	27.8%	28.9%	N/A	10.5%	3.5%	12.5%	5.4%	77%	1.32	N/A
150K - All SCS / SDS	23,645	\$3.10B	132,130	3.51%	179	1	66%	67%	747	26.5%	9.1%	3.9%	18.0%	53.5%	28.5%	24.9%	N/A	5.9%	12.2%	2.3%	0.2%	41%	0.58	17%
200K - All SCS / SDS	4,412	\$0.79B	181,090	3.44%	180	0	69%	70%	750	31.7%	11.1%	4.4%	23.4%	43.2%	33.4%	29.3%	N/A	4.3%	13.5%	0.1%	0.7%	33%	0.43	21%

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 100%)
■ 150K (Issue SCS: 41%) ■ 200K (Issue SCS: 33%)

6M CPR - Social Density Score



■ NONSPEC - SDS [0, 1.0] ■ NONSPEC - SDS (1.0, 2.5]
■ 150K (Issue SDS: 0.58) ■ 200K (Issue SDS: 0.43)

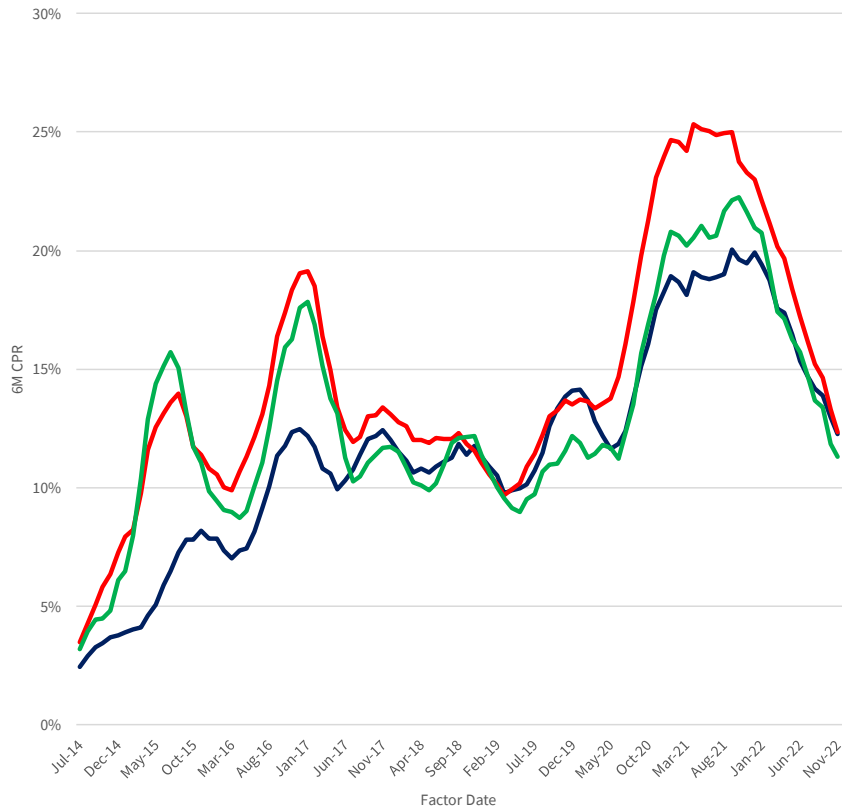


Prefix: CI | Vintage: 2014 | Coupon: 3.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	104,501	\$24.28B	235,345	3.52%	180	1	68%	70%	755	30.1%	4.2%	5.9%	29.9%	46.0%	24.1%	37.6%	N/A	5.0%	9.6%	4.0%	0.1%	30%	0.39	24%
NONSPEC - SCS (50%, 100%)	7,527	\$1.32B	176,842	3.55%	180	0	66%	67%	750	27.4%	9.0%	3.5%	23.1%	54.4%	22.5%	46.5%	N/A	4.3%	10.9%	7.5%	3.5%	60%	0.87	20%
NONSPEC - SDS [0, 1.0]	111,039	\$25.46B	232,209	3.52%	180	1	68%	70%	755	30.0%	4.5%	5.8%	29.6%	46.3%	24.1%	38.2%	N/A	5.0%	9.7%	4.2%	0.3%	32%	0.41	24%
NONSPEC - SDS (1.0, 2.5]	989	\$0.14B	142,236	3.63%	180	1	64%	66%	737	21.1%	4.6%	3.3%	17.9%	64.7%	17.4%	16.1%	N/A	7.3%	6.7%	9.8%	3.5%	77%	1.41	N/A
150K - All SCS / SDS	19,284	\$2.54B	133,454	3.55%	180	2	68%	69%	751	26.4%	4.7%	5.1%	27.5%	47.8%	24.8%	23.5%	N/A	5.3%	11.4%	3.0%	0.6%	38%	0.54	18%

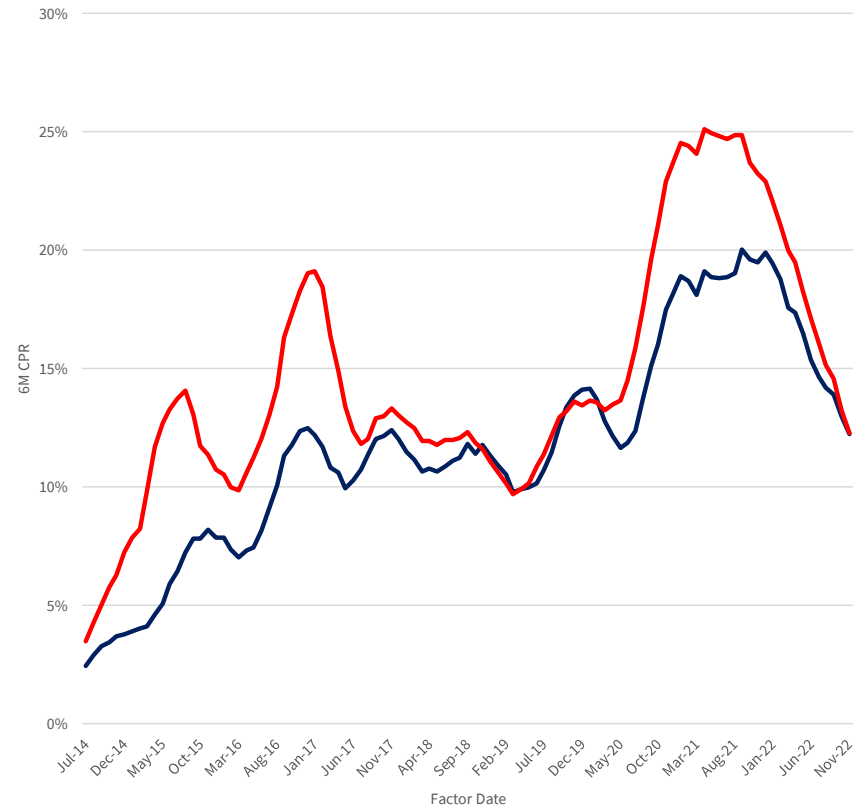
200K - All SCS / SDS

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 100%)
■ 150K (Issue SCS: 38%)

6M CPR - Social Density Score



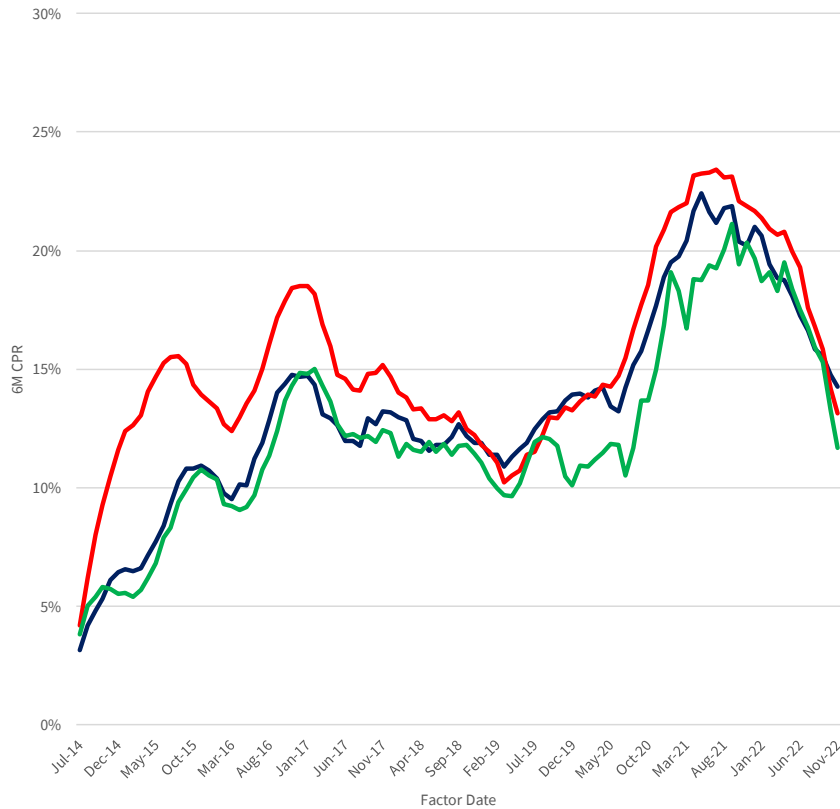
■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.54)



Prefix: CI | Vintage: 2014 | Coupon: 3.5

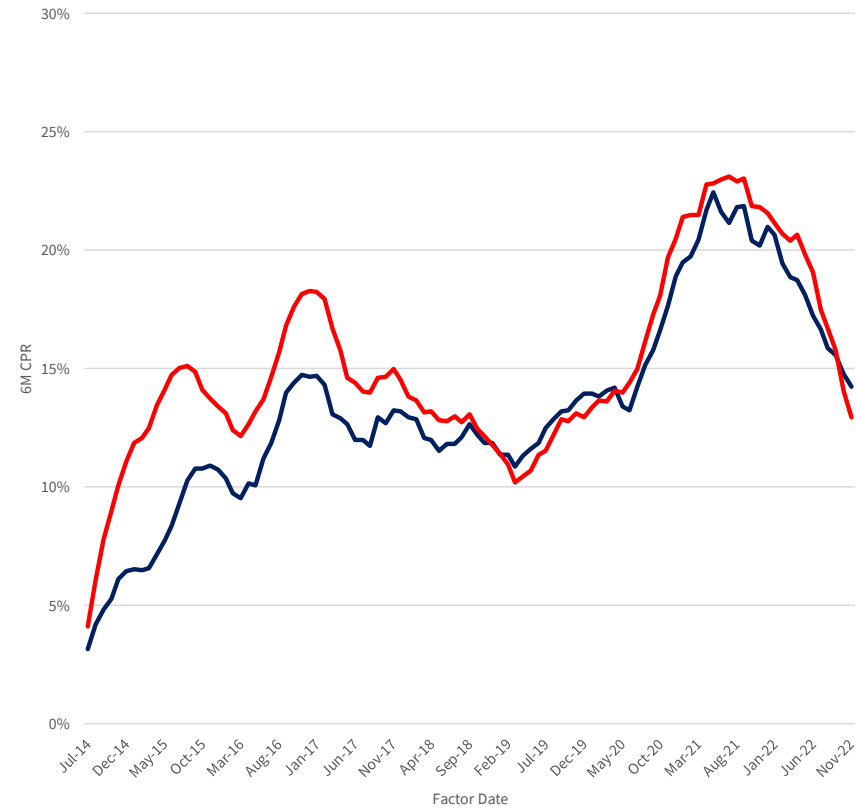
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	32,630	\$6.68B	214,893	4.02%	179	7	69%	71%	738	27.6%	22.6%	3.2%	12.7%	53.1%	34.2%	26.8%	N/A	5.8%	10.1%	5.1%	0.1%	30%	0.40	21%
NONSPEC - SCS (50%, 100%]	4,094	\$0.63B	153,808	4.10%	180	0	71%	75%	722	18.8%	26.5%	2.7%	8.4%	68.7%	22.9%	24.1%	N/A	7.2%	9.5%	5.8%	2.0%	60%	0.91	17%
NONSPEC - SDS [0, 1.0]	36,033	\$7.20B	209,299	4.02%	179	6	69%	71%	737	27.0%	23.0%	3.2%	12.4%	54.2%	33.4%	26.7%	N/A	5.9%	10.1%	5.1%	0.2%	32%	0.43	20%
NONSPEC - SDS (1.0, 2.5]	691	\$0.10B	144,687	4.08%	179	0	72%	75%	724	18.8%	15.5%	2.0%	4.9%	75.5%	19.6%	19.1%	N/A	9.7%	6.6%	7.1%	0.0%	79%	1.40	N/A
150K - All SCS / SDS	11,411	\$1.45B	132,321	4.02%	179	5	68%	71%	737	25.6%	26.3%	2.7%	13.7%	55.3%	31.0%	22.5%	N/A	6.5%	14.1%	2.6%	0.2%	36%	0.51	19%
200K - All SCS / SDS																								

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 100%]
■ 150K (Issue SCS: 36%)

6M CPR - Social Density Score



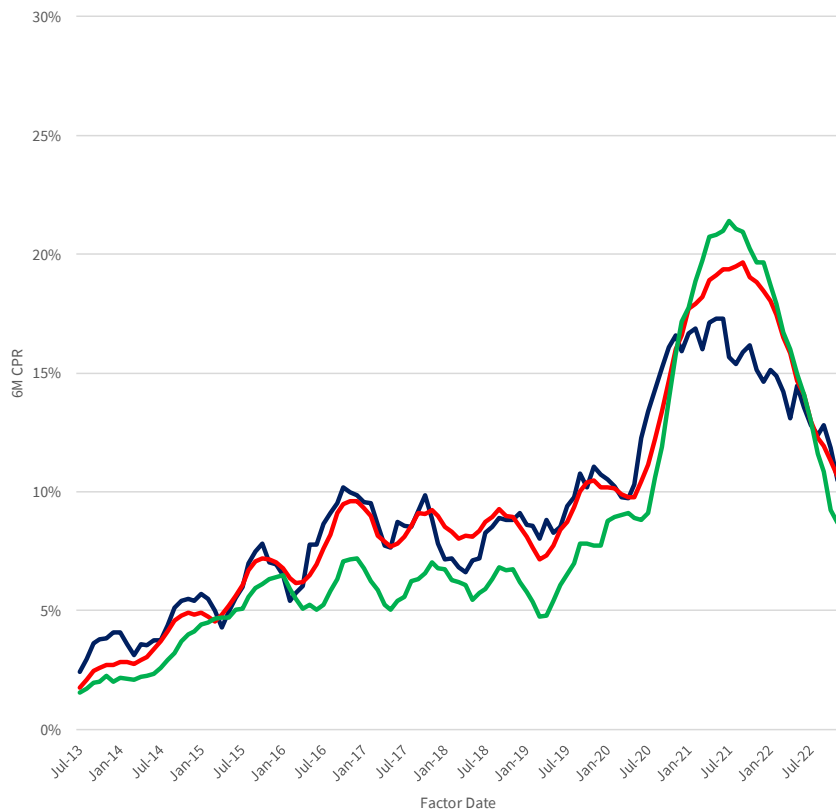
■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.51)



Prefix: CI | Vintage: 2013 | Coupon: 2.0

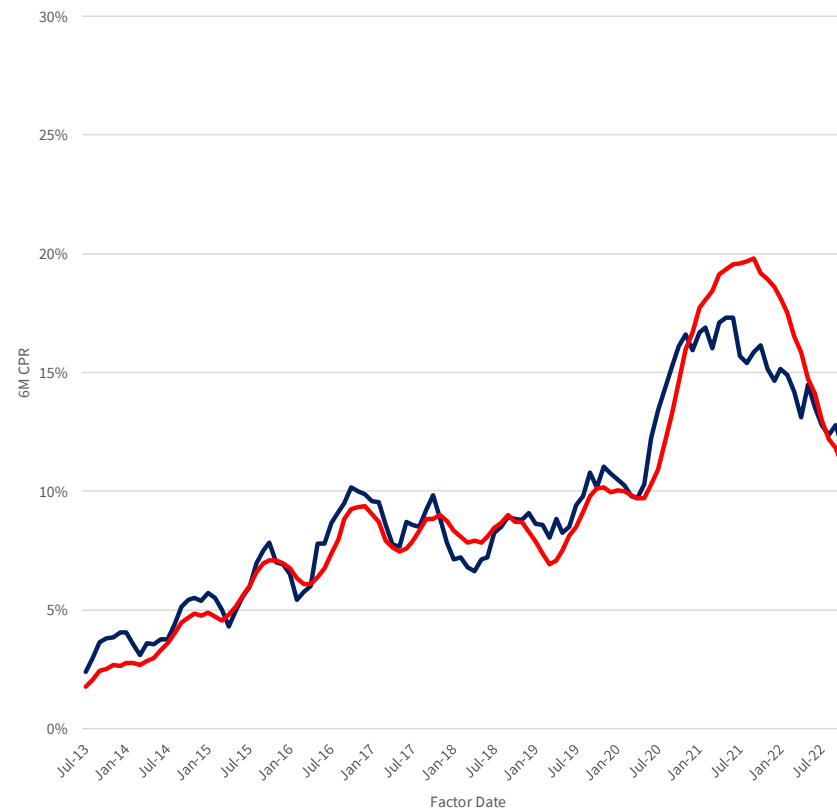
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	61,666	\$14.28B	232,775	2.62%	180	0	64%	65%	771	28.3%	0.4%	5.1%	16.7%	64.8%	18.5%	40.4%	N/A	3.5%	6.2%	4.6%	0.1%	29%	0.36	17%
NONSPEC - SCS (50%, 100%)	5,931	\$1.58B	267,301	2.59%	180	0	59%	61%	776	29.1%	0.3%	1.2%	6.0%	77.6%	16.4%	86.2%	N/A	2.0%	6.1%	1.8%	2.5%	65%	0.75	17%
NONSPEC - SDS [0, 1.0]	67,407	\$15.84B	236,073	2.62%	180	0	63%	65%	771	28.4%	0.4%	4.8%	15.7%	66.0%	18.3%	45.0%	N/A	3.4%	6.2%	4.3%	0.3%	32%	0.39	17%
NONSPEC - SDS (1.0, 2.5]	190	\$0.03B	140,610	2.51%	179	0	65%	66%	760	33.2%	0.0%	2.3%	5.7%	75.0%	19.3%	26.9%	N/A	4.5%	0.5%	3.3%	63.4%	93%	1.11	N/A
150K - All SCS / SDS	2,354	\$0.32B	135,924	2.60%	179	0	65%	66%	770	27.4%	0.9%	2.6%	7.8%	63.0%	29.2%	21.9%	N/A	2.8%	2.7%	1.7%	0.7%	28%	0.34	16%
200K - All SCS / SDS																								

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 100%)
■ 150K (Issue SCS: 28%)

6M CPR - Social Density Score



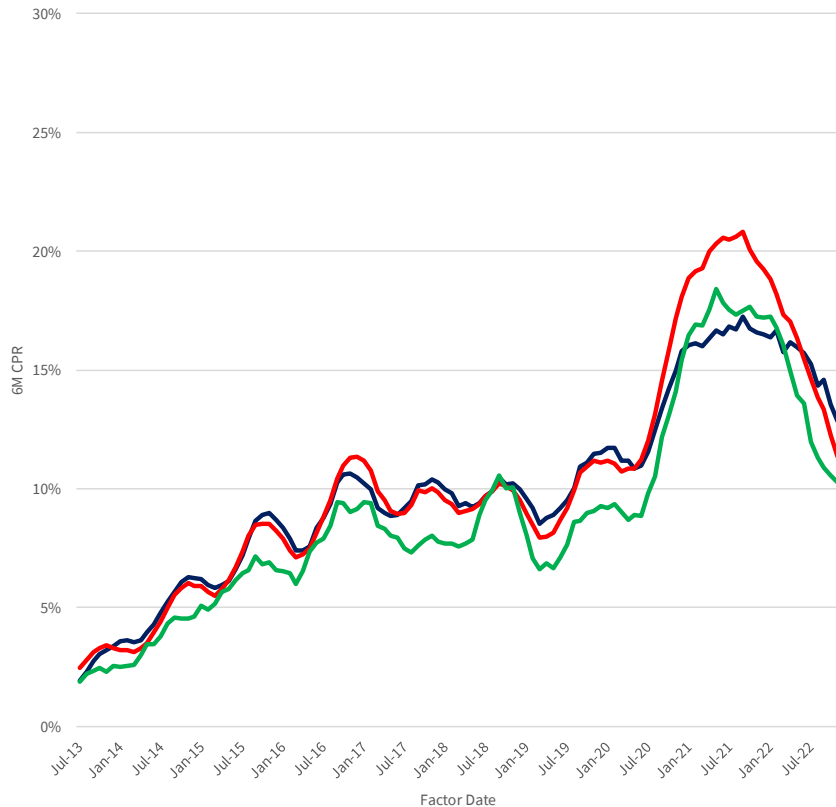
■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.34%)



Prefix: CI | Vintage: 2013 | Coupon: 2.5

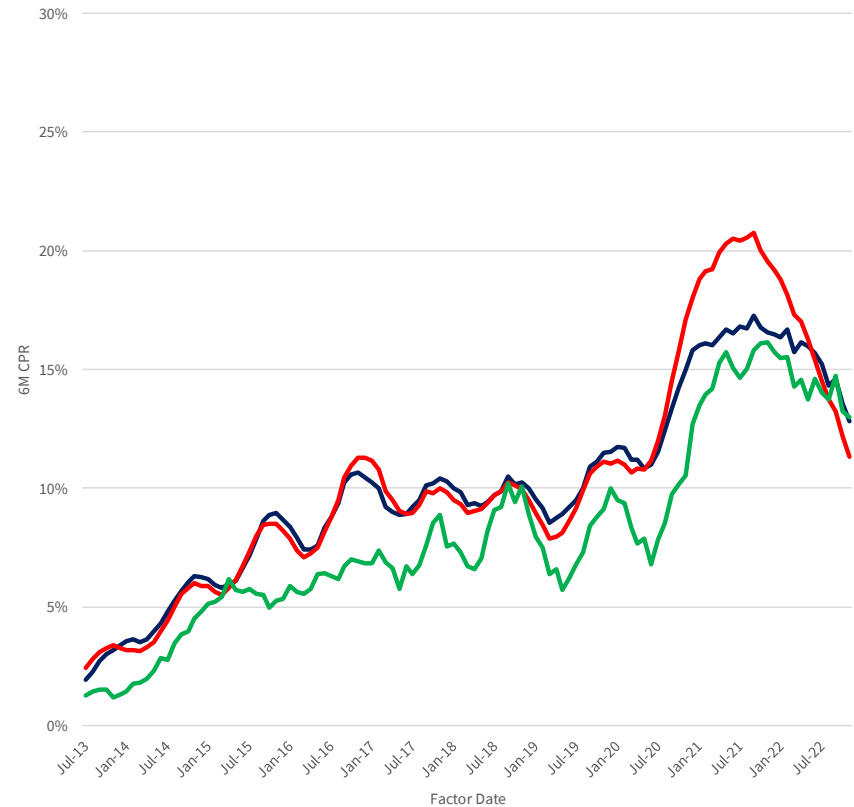
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	217,520	\$52.38B	242,002	2.93%	179	0	64%	67%	764	27.7%	2.9%	4.7%	8.3%	69.5%	22.2%	37.9%	N/A	3.4%	7.3%	5.0%	0.1%	30%	0.37	18%
NONSPEC - SCS (50%, 100%]	8,576	\$1.66B	194,082	2.94%	180	0	63%	66%	759	25.5%	5.4%	2.8%	6.9%	73.7%	19.4%	48.9%	N/A	3.1%	7.4%	11.7%	5.6%	65%	0.92	15%
NONSPEC - SDS [0, 1.0]	224,056	\$53.72B	240,935	2.93%	179	0	64%	67%	764	27.7%	2.9%	4.7%	8.2%	69.6%	22.2%	38.3%	N/A	3.4%	7.3%	5.1%	0.2%	31%	0.38	18%
NONSPEC - SDS (1.0, 2.5]	2,040	\$0.32B	157,708	3.06%	180	1	61%	65%	747	19.3%	8.9%	3.2%	5.3%	78.9%	15.7%	17.1%	N/A	5.2%	5.5%	21.4%	4.9%	77%	1.36	13%
150K - All SCS / SDS	34,996	\$4.65B	133,515	2.94%	179	0	65%	67%	762	22.8%	3.9%	3.3%	6.7%	71.9%	21.3%	29.0%	N/A	4.2%	9.4%	3.1%	0.2%	37%	0.51	16%
200K - All SCS / SDS																								

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 100%]
■ 150K (Issue SCS: 37%)

6M CPR - Social Density Score



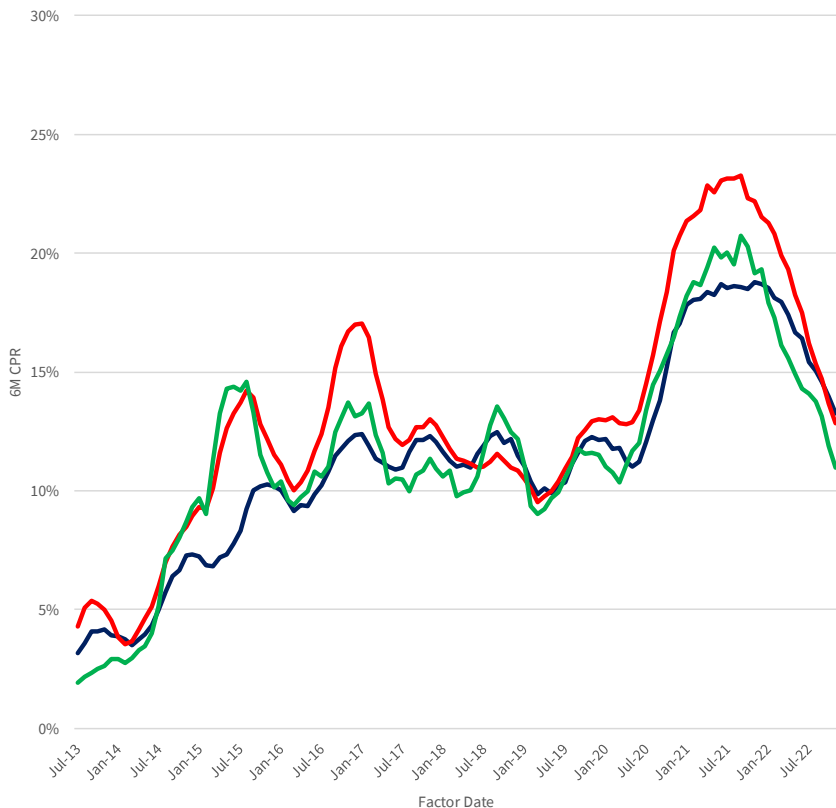
■ NONSPEC - SDS [0, 1.0] ■ NONSPEC - SDS (1.0, 2.5]
■ 150K (Issue SDS: 0.51)



Prefix: CI | Vintage: 2013 | Coupon: 3.0

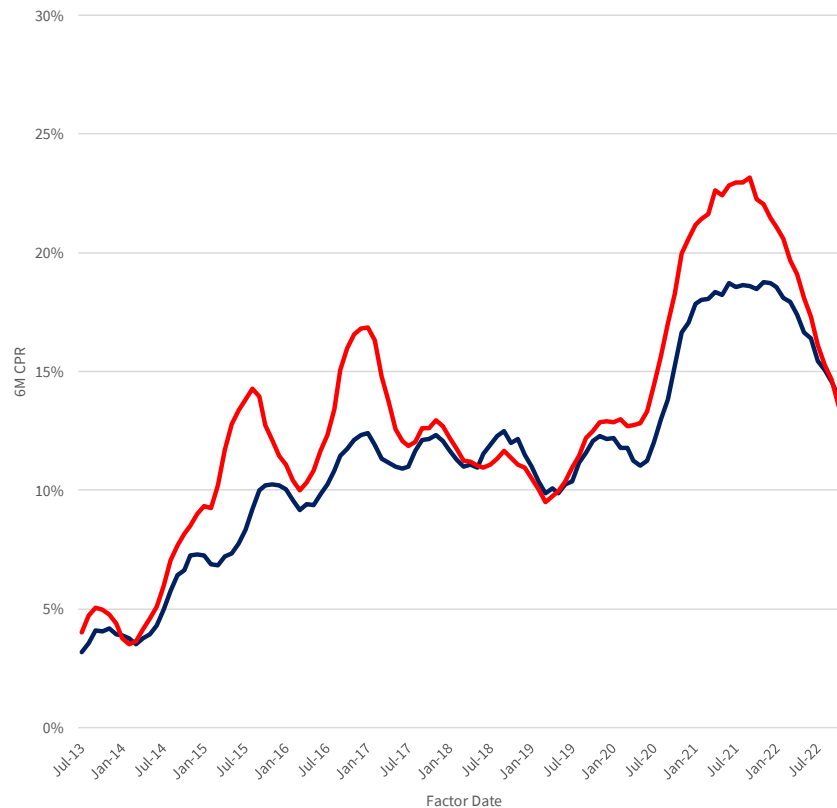
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR	
NONSPEC - SCS [0, 50%]	86,457	\$19.05B	223,050	3.52%	179	2	68%	70%	755	29.0%	8.5%	5.5%	24.8%	50.2%	25.0%	35.9%	N/A	4.7%	9.4%	4.8%	0.1%	30%	0.38	21%	
NONSPEC - SCS (50%, 100%)	6,638	\$1.17B	176,199	3.54%	179	0	66%	70%	746	22.1%	18.2%	2.5%	15.3%	66.2%	18.5%	45.6%	N/A	4.2%	11.5%	6.5%	5.1%	61%	0.87	17%	
NONSPEC - SDS [0, 1.0]	92,209	\$20.08B	220,340	3.52%	179	1	68%	70%	754	28.7%	9.0%	5.4%	24.4%	51.0%	24.7%	36.6%	N/A	4.7%	9.6%	4.8%	0.4%	32%	0.41	21%	
NONSPEC - SDS (1.0, 2.5]	886	\$0.14B	154,068	3.62%	180	1	63%	67%	746	18.4%	13.9%	2.0%	9.1%	70.2%	20.6%	17.0%	N/A	4.0%	5.5%	9.5%	7.0%	79%	1.32	N/A	
150K - All SCS / SDS	21,935	\$2.84B	130,841	3.52%	179	1	67%	69%	751	23.4%	17.1%	4.0%	16.2%	60.4%	23.5%	21.6%	N/A	5.3%	11.6%	2.9%	0.3%	38%	0.53	17%	
200K - All SCS / SDS																									

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 100%)
■ 150K (Issue SCS: 38%)

6M CPR - Social Density Score



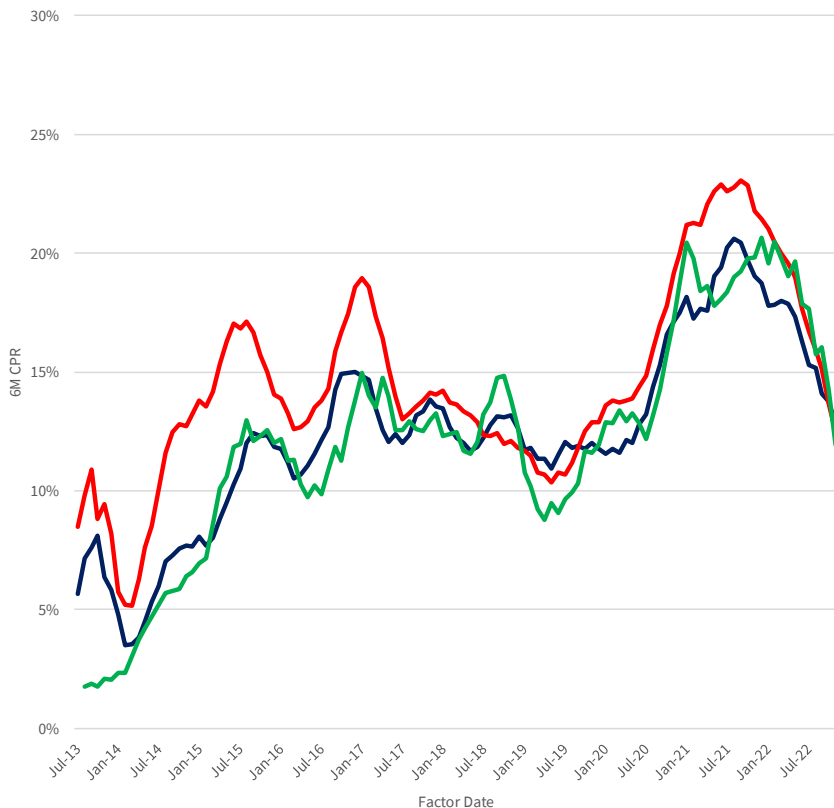
■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.53)



Prefix: CI | Vintage: 2013 | Coupon: 3.5

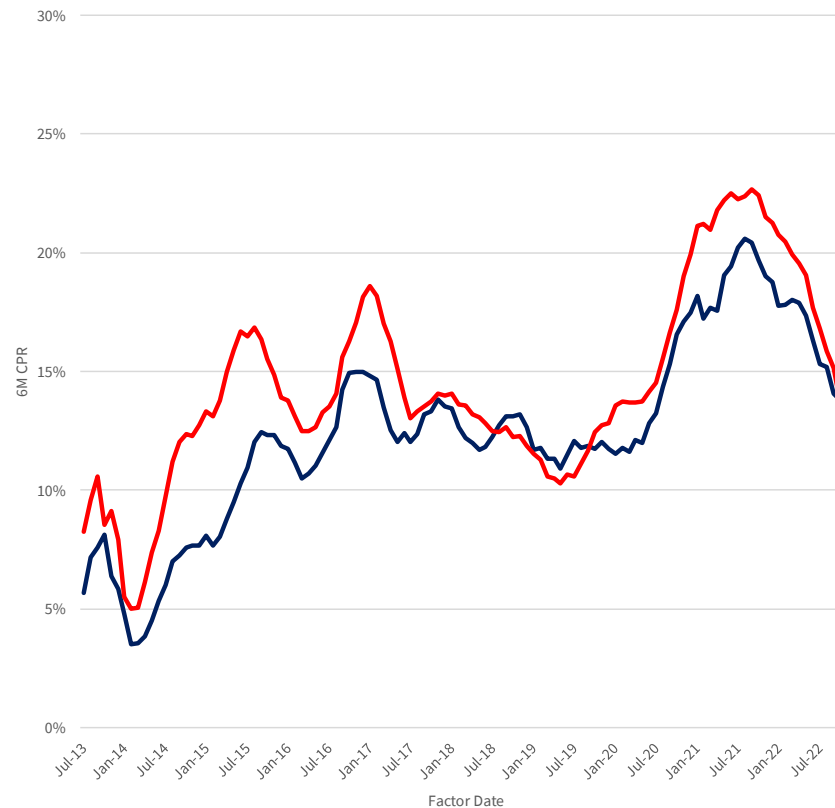
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR	
NONSPEC - SCS [0, 50%]	23,541	\$4.89B	210,873	4.00%	179	2	69%	72%	742	27.9%	21.5%	4.2%	17.0%	50.2%	32.7%	30.0%	N/A	5.2%	10.0%	4.7%	0.1%	31%	0.41	20%	
NONSPEC - SCS (50%, 100%)	2,923	\$0.44B	149,808	4.09%	180	0	71%	75%	728	16.3%	25.4%	3.7%	10.3%	70.1%	19.5%	23.8%	N/A	8.1%	10.2%	3.8%	3.4%	59%	0.89	19%	
NONSPEC - SDS [0, 1.0]	26,051	\$5.26B	205,061	4.01%	179	2	69%	72%	741	27.2%	21.7%	4.2%	16.6%	51.5%	31.9%	29.6%	N/A	5.4%	10.1%	4.6%	0.4%	34%	0.45	20%	
NONSPEC - SDS (1.0, 2.5]	413	\$0.06B	145,295	4.13%	180	1	65%	71%	730	11.7%	30.3%	1.7%	6.5%	82.3%	11.2%	19.7%	N/A	7.5%	6.4%	8.7%	0.0%	73%	1.29	N/A	
150K - All SCS / SDS	7,796	\$1.01B	130,580	4.03%	179	1	69%	71%	742	24.5%	25.4%	3.4%	15.8%	54.4%	29.8%	25.6%	N/A	5.7%	14.3%	2.5%	0.2%	39%	0.54	17%	
200K - All SCS / SDS																									

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 100%)
■ 150K (Issue SCS: 39%)

6M CPR - Social Density Score



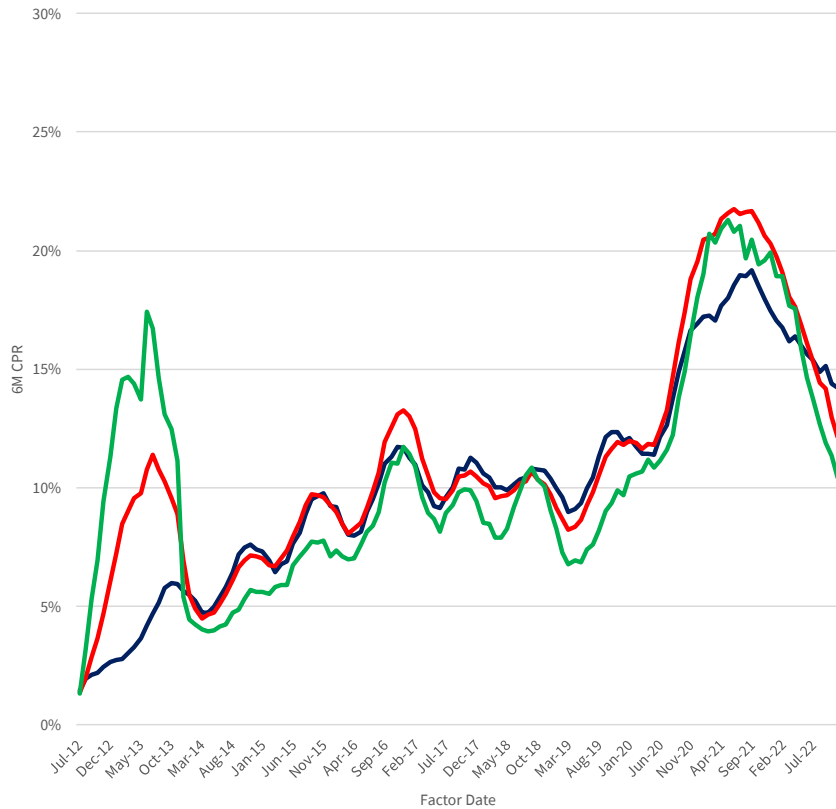
■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.54)



Prefix: CI | Vintage: 2012 | Coupon: 2.5

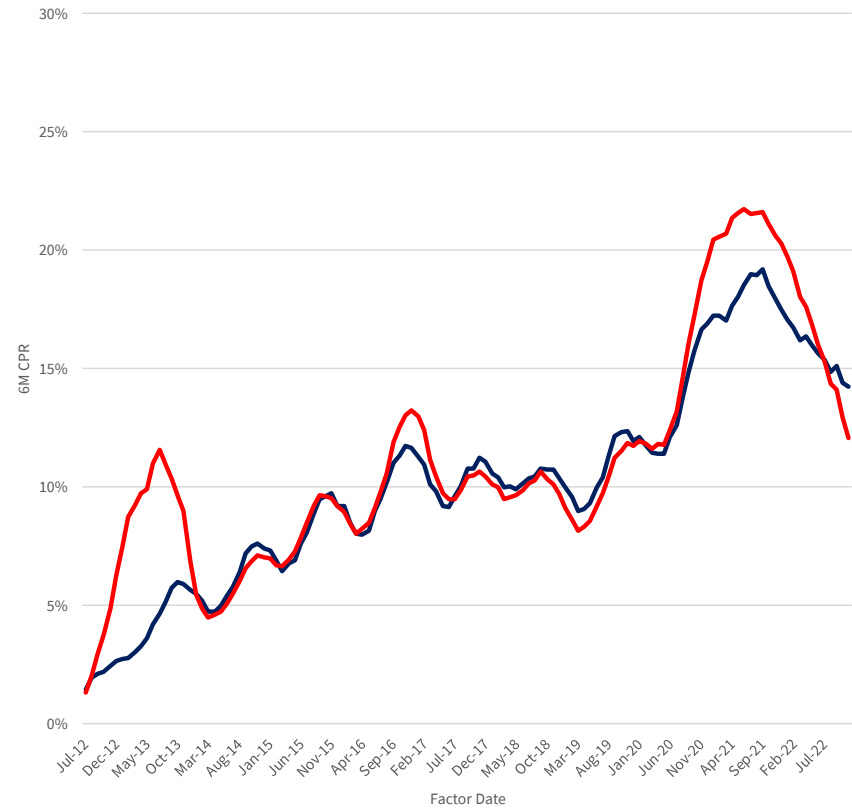
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	252,566	\$64.64B	256,912	3.02%	179	0	64%	66%	770	28.1%	1.1%	4.5%	9.5%	71.1%	19.4%	47.0%	N/A	2.5%	7.3%	4.3%	0.1%	28%	0.34	20%
NONSPEC - SCS (50%, 100%)	10,466	\$2.59B	247,771	2.93%	179	0	61%	62%	773	29.9%	1.5%	1.9%	5.2%	76.0%	18.9%	77.9%	N/A	1.8%	6.3%	2.4%	5.0%	63%	0.75	18%
NONSPEC - SDS [0, 1.0]	262,090	\$67.07B	256,865	3.02%	179	0	64%	66%	770	28.1%	1.2%	4.4%	9.3%	71.3%	19.3%	48.2%	N/A	2.5%	7.3%	4.2%	0.2%	30%	0.35	20%
NONSPEC - SDS (1.0, 2.5]	942	\$0.16B	168,378	3.00%	178	0	64%	66%	761	28.6%	1.6%	1.0%	7.3%	69.3%	23.4%	30.5%	N/A	0.4%	3.5%	5.8%	30.9%	90%	1.23	N/A
150K - All SCS / SDS	36,100	\$4.80B	133,646	2.99%	178	0	65%	67%	769	24.9%	1.5%	3.3%	10.0%	68.3%	21.7%	33.0%	N/A	3.0%	8.0%	2.3%	0.3%	34%	0.46	17%
200K - All SCS / SDS																								

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 100%)
■ 150K (Issue SCS: 34%)

6M CPR - Social Density Score



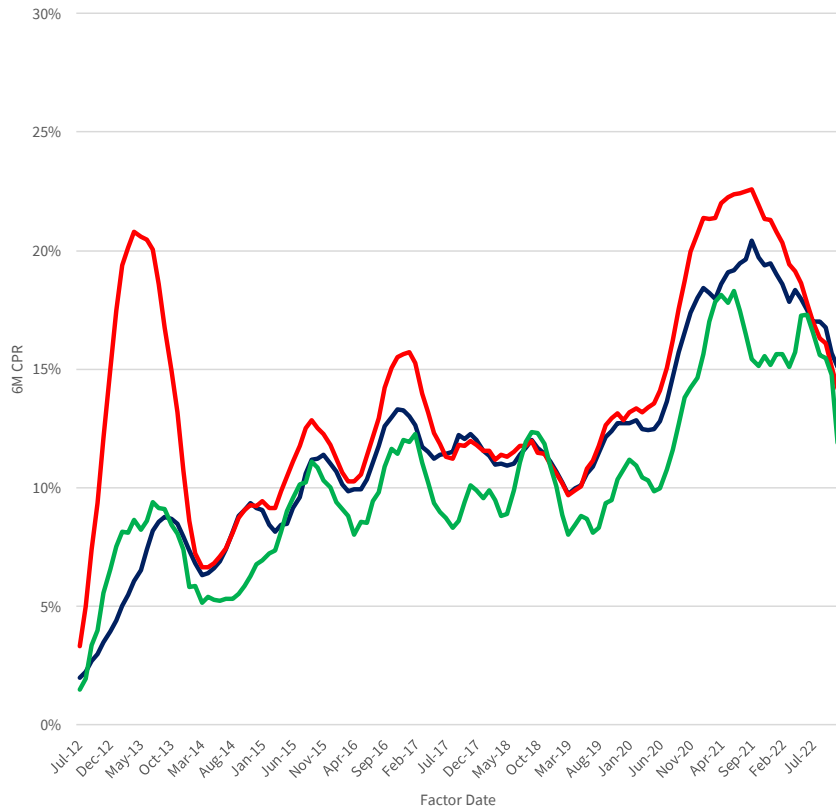
■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.46)



Prefix: CI | Vintage: 2012 | Coupon: 3.0

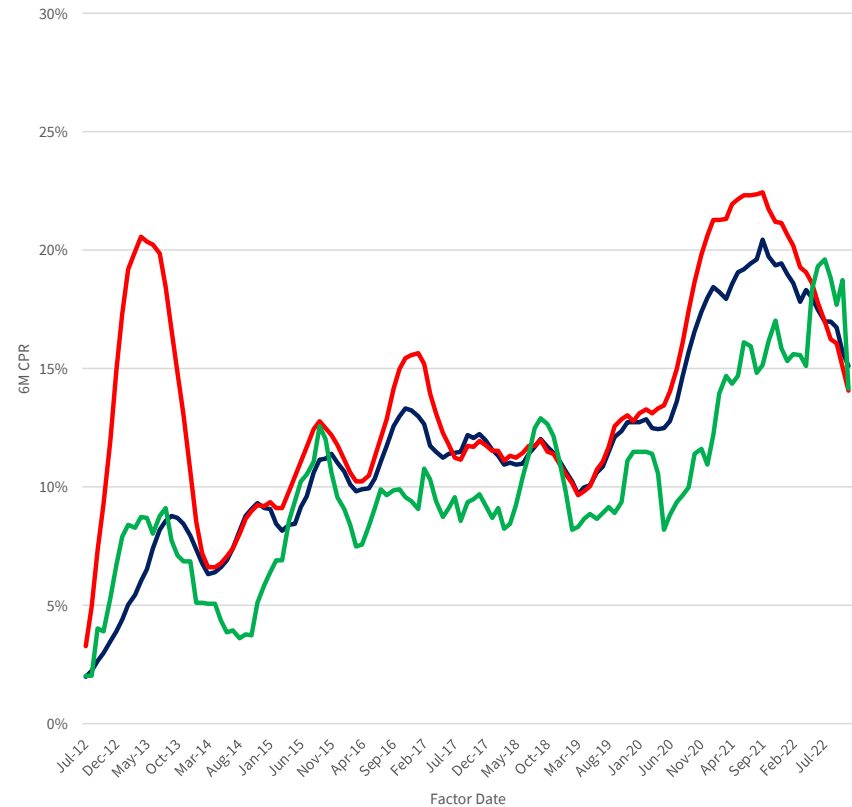
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	144,328	\$36.85B	256,439	3.44%	179	0	65%	67%	765	26.8%	4.1%	4.9%	5.7%	73.6%	20.8%	39.7%	N/A	3.3%	7.1%	6.7%	0.1%	28%	0.34	21%
NONSPEC - SCS (50%, 100%)	5,404	\$0.97B	179,901	3.52%	179	0	66%	70%	751	19.7%	10.3%	3.2%	4.4%	76.7%	18.9%	16.4%	N/A	3.4%	4.3%	13.0%	6.0%	66%	0.97	15%
NONSPEC - SDS [0, 1.0]	148,042	\$37.53B	254,619	3.44%	179	0	65%	67%	765	26.7%	4.2%	4.9%	5.7%	73.6%	20.7%	39.2%	N/A	3.3%	7.0%	6.9%	0.2%	29%	0.36	21%
NONSPEC - SDS (1.0, 2.5]	1,690	\$0.29B	171,078	3.54%	180	1	65%	69%	752	18.9%	10.0%	4.4%	5.6%	77.5%	16.8%	22.3%	N/A	2.8%	4.6%	9.5%	4.8%	76%	1.27	11%
150K - All SCS / SDS	53,664	\$7.06B	132,138	3.44%	179	0	65%	67%	763	23.2%	5.7%	3.6%	7.3%	70.1%	22.6%	32.8%	N/A	4.1%	10.2%	3.8%	0.1%	38%	0.53	18%
200K - All SCS / SDS																								

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 100%)
■ 150K (Issue SCS: 38%)

6M CPR - Social Density Score



■ NONSPEC - SDS [0, 1.0] ■ NONSPEC - SDS (1.0, 2.5]
■ 150K (Issue SDS: 0.53)

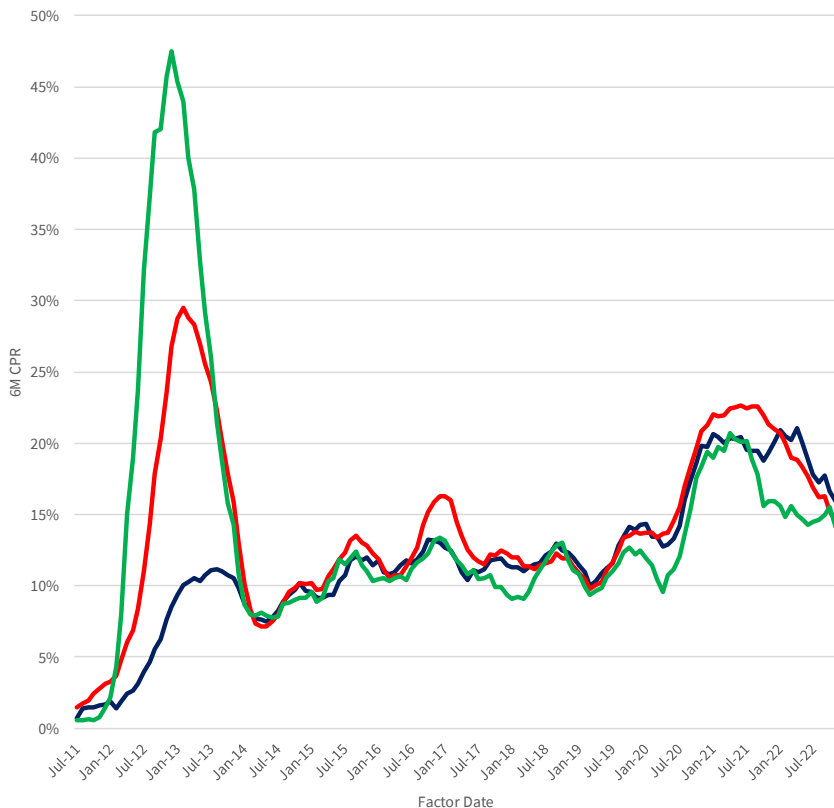


Prefix: CI | Vintage: 2011 | Coupon: 3.0

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	132,621	\$32.03B	242,434	3.46%	180	0	63%	65%	771	26.9%	0.6%	4.4%	7.7%	72.4%	19.9%	47.5%	N/A	2.0%	6.7%	4.6%	0.1%	27%	0.33	21%
NONSPEC - SCS (50%, 100%)	4,886	\$1.23B	252,654	3.46%	180	0	60%	61%	771	27.4%	0.7%	2.3%	6.1%	78.2%	15.7%	73.2%	N/A	2.2%	7.3%	3.8%	2.8%	62%	0.77	19%
NONSPEC - SDS [0, 1.0]	136,371	\$33.05B	243,283	3.46%	180	0	63%	65%	771	26.9%	0.6%	4.4%	7.7%	72.6%	19.7%	48.7%	N/A	2.0%	6.7%	4.5%	0.1%	28%	0.34	21%
NONSPEC - SDS (1.0, 2.5]	1,136	\$0.21B	184,530	3.61%	180	0	60%	63%	759	21.7%	2.2%	2.5%	6.6%	77.5%	15.9%	17.9%	N/A	2.2%	6.0%	7.7%	14.0%	81%	1.14	N/A
150K - All SCS / SDS	10,222	\$1.34B	131,965	3.42%	180	0	62%	64%	772	22.6%	0.8%	3.7%	9.2%	70.2%	20.6%	42.5%	N/A	3.3%	8.6%	2.1%	0.2%	34%	0.46	20%

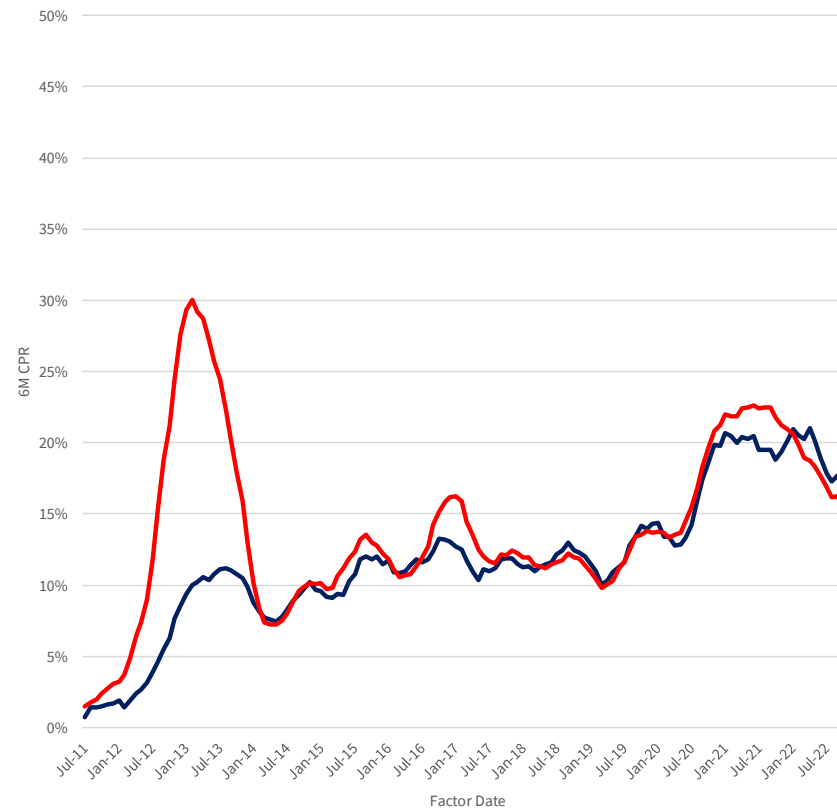
200K - All SCS / SDS

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 100%)
■ 150K (Issue SCS: 34%)

6M CPR - Social Density Score



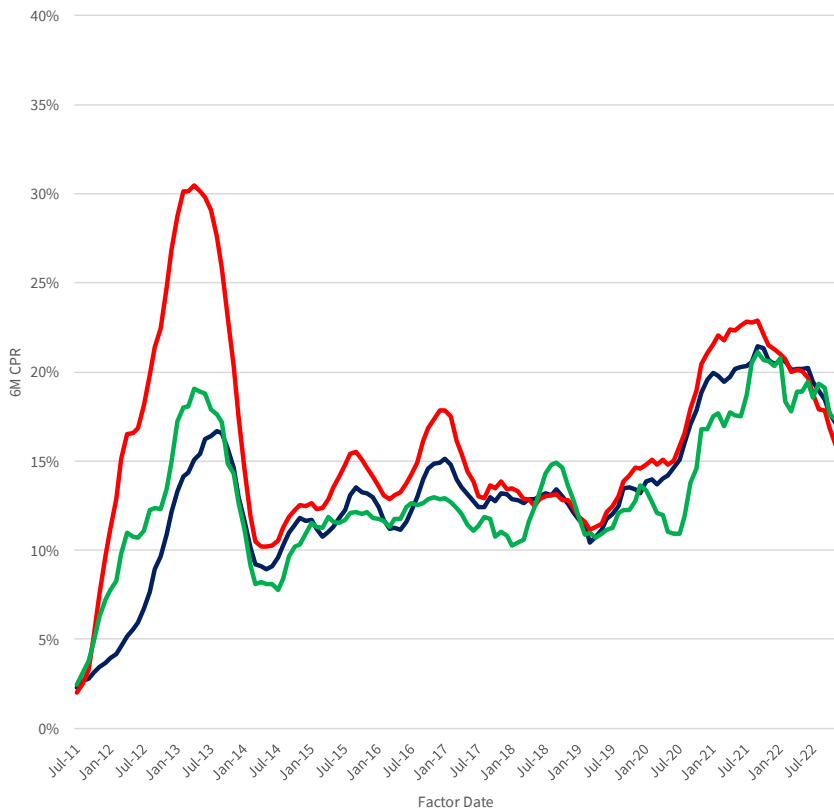
■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.46)



Prefix: CI | Vintage: 2011 | Coupon: 3.5

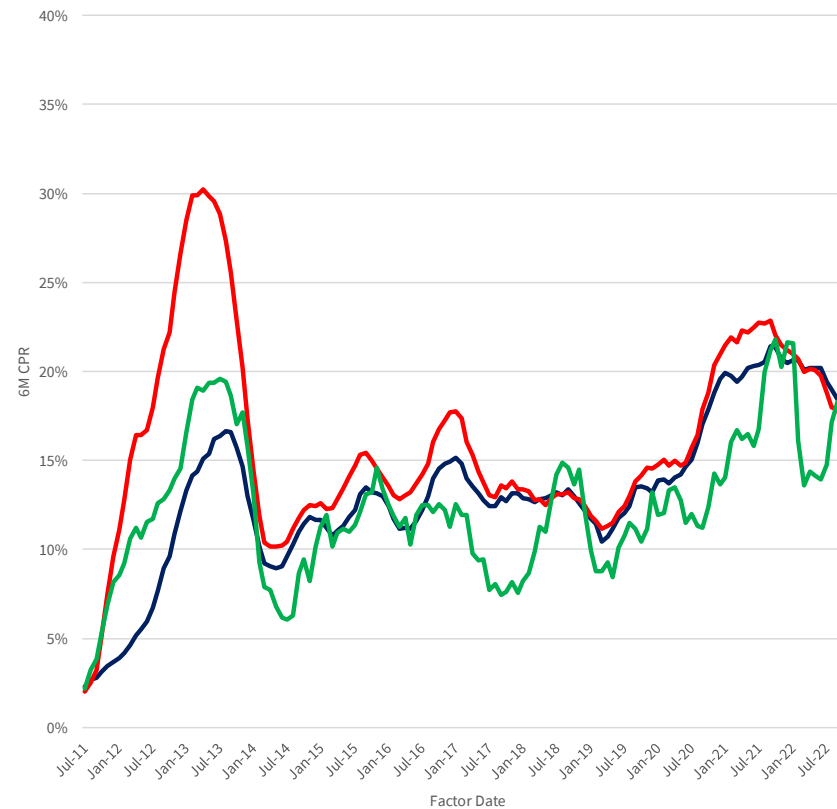
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	131,361	\$31.70B	242,594	3.89%	180	1	63%	66%	765	26.5%	3.0%	5.4%	8.5%	68.0%	23.5%	41.2%	N/A	3.1%	7.5%	6.4%	0.0%	27%	0.34	21%
NONSPEC - SCS (50%, 100%)	5,901	\$0.90B	153,323	4.05%	180	1	60%	63%	758	17.2%	7.7%	3.3%	5.6%	78.8%	15.6%	32.3%	N/A	3.0%	7.7%	10.6%	4.4%	64%	0.97	17%
NONSPEC - SDS [0, 1.0]	135,655	\$32.34B	239,627	3.89%	180	1	63%	65%	765	26.2%	3.1%	5.3%	8.4%	68.3%	23.3%	40.9%	N/A	3.1%	7.5%	6.5%	0.1%	28%	0.35	21%
NONSPEC - SDS (1.0, 2.5]	1,607	\$0.26B	165,264	3.97%	179	1	62%	64%	759	27.7%	6.7%	3.1%	11.9%	61.5%	26.6%	53.4%	N/A	1.8%	5.9%	9.9%	9.1%	81%	1.33	14%
150K - All SCS / SDS	36,051	\$4.72B	131,524	3.92%	179	0	63%	65%	763	22.2%	4.5%	3.8%	9.0%	66.2%	24.8%	33.3%	N/A	3.7%	10.6%	3.8%	0.1%	37%	0.50	20%
200K - All SCS / SDS																								

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 100%)
■ 150K (Issue SCS: 37%)

6M CPR - Social Density Score



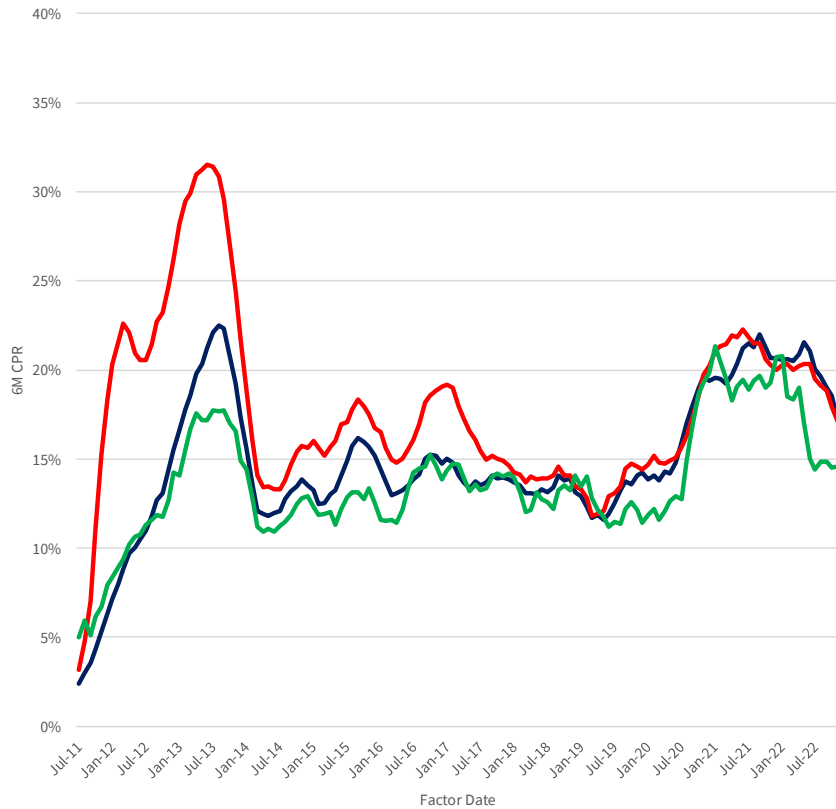
■ NONSPEC - SDS [0, 1.0] ■ NONSPEC - SDS (1.0, 2.5]
■ 150K (Issue SDS: 0.50)



Prefix: CI | Vintage: 2011 | Coupon: 4.0

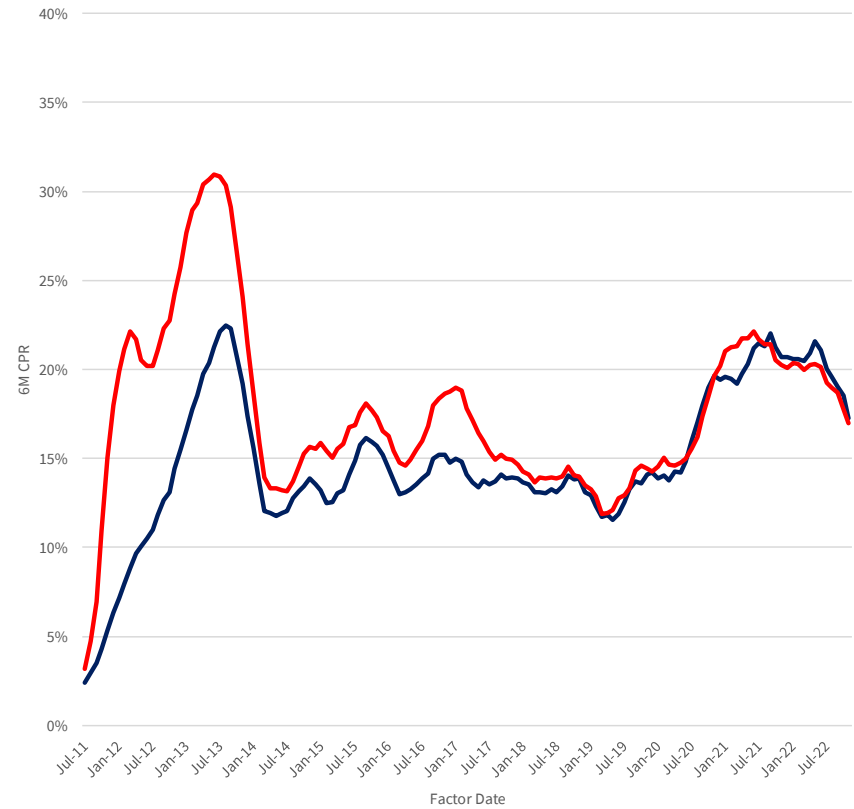
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	65,110	\$14.28B	222,123	4.35%	180	1	64%	67%	758	23.7%	6.9%	5.4%	10.8%	64.9%	24.3%	34.9%	N/A	4.5%	8.4%	7.5%	0.1%	30%	0.40	20%
NONSPEC - SCS (50%, 100%)	4,344	\$0.61B	140,452	4.47%	180	0	57%	62%	755	11.9%	18.9%	2.9%	5.6%	81.8%	12.6%	24.2%	N/A	4.2%	6.8%	9.5%	1.6%	59%	0.94	20%
NONSPEC - SDS [0, 1.0]	68,500	\$14.73B	217,692	4.35%	180	1	64%	67%	758	23.1%	7.3%	5.3%	10.5%	65.7%	23.8%	34.1%	N/A	4.5%	8.3%	7.5%	0.1%	31%	0.42	20%
NONSPEC - SDS (1.0, 2.5]	954	\$0.16B	168,382	4.41%	180	1	65%	66%	758	28.8%	17.1%	3.6%	14.2%	54.0%	31.8%	69.4%	N/A	2.0%	9.1%	11.1%	4.8%	76%	1.25	N/A
150K - All SCS / SDS	24,066	\$3.12B	130,972	4.36%	179	1	63%	65%	758	21.6%	8.8%	4.1%	9.8%	63.3%	27.0%	28.4%	N/A	4.7%	11.7%	4.1%	0.1%	38%	0.52	19%
200K - All SCS / SDS																								

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 100%)
■ 150K (Issue SCS: 38%)

6M CPR - Social Density Score



■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.52)

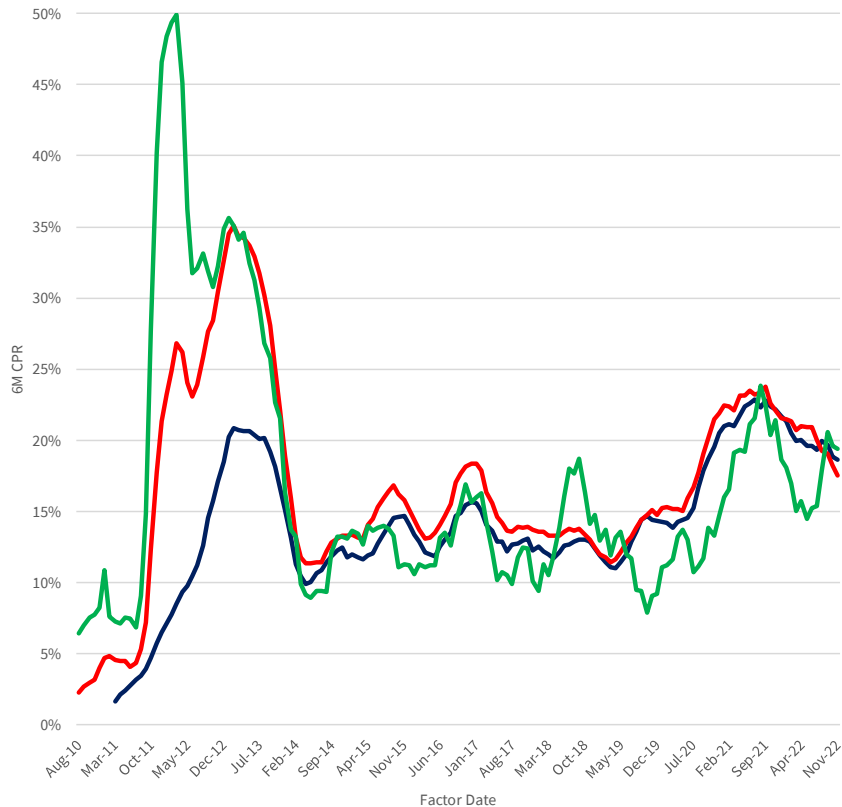


Prefix: CI | Vintage: 2010 | Coupon: 3.5

Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	160,248	\$36.72B	230,091	3.94%	179	0	62%	63%	771	26.9%	0.8%	4.0%	6.8%	67.8%	25.4%	49.6%	N/A	2.4%	7.1%	4.0%	0.1%	27%	0.33	22%
NONSPEC - SCS (50%, 100%)	2,394	\$0.57B	239,356	3.95%	180	0	60%	62%	773	30.3%	1.2%	2.6%	8.7%	72.1%	19.2%	88.0%	N/A	1.9%	6.4%	4.0%	2.3%	62%	0.83	15%
NONSPEC - SDS [0, 1.0]	162,068	\$37.18B	230,342	3.94%	179	0	62%	63%	772	26.9%	0.8%	4.0%	6.8%	67.8%	25.3%	50.1%	N/A	2.4%	7.0%	4.0%	0.1%	28%	0.34	22%
NONSPEC - SDS (1.0, 2.5]	574	\$0.11B	197,975	4.04%	180	1	63%	63%	768	32.2%	2.9%	3.0%	9.6%	60.5%	29.9%	90.0%	N/A	2.4%	7.3%	5.9%	2.5%	73%	1.22	N/A
150K - All SCS / SDS	20,391	\$2.70B	132,990	3.93%	179	0	60%	61%	772	22.7%	1.1%	2.7%	4.0%	68.9%	27.1%	39.1%	N/A	2.5%	8.0%	3.4%	0.1%	33%	0.44	20%

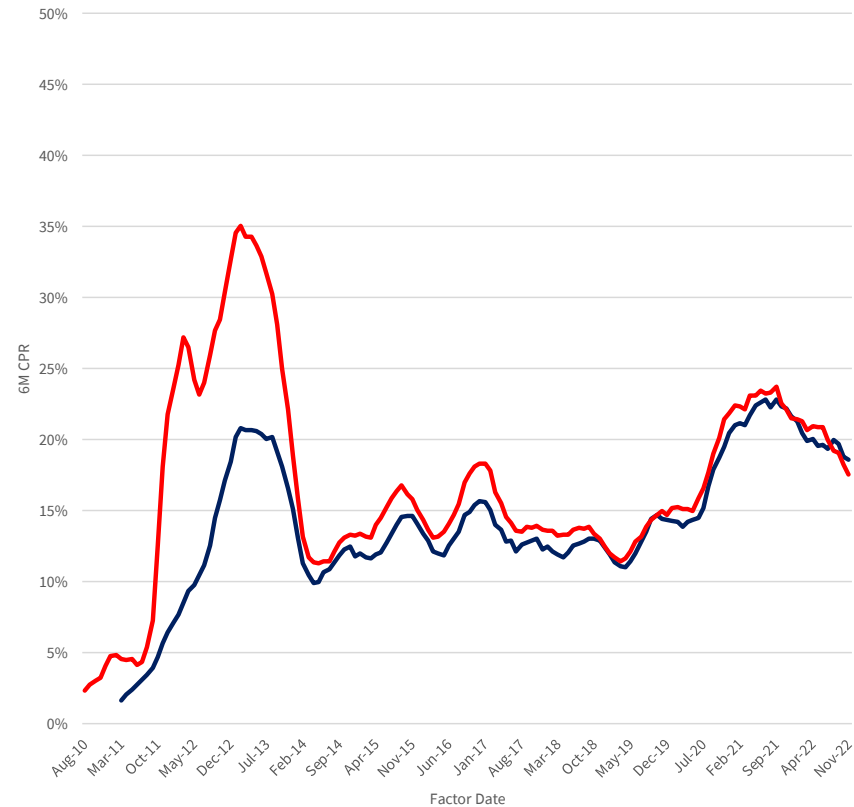
200K - All SCS / SDS

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 100%)
■ 150K (Issue SCS: 33%)

6M CPR - Social Density Score



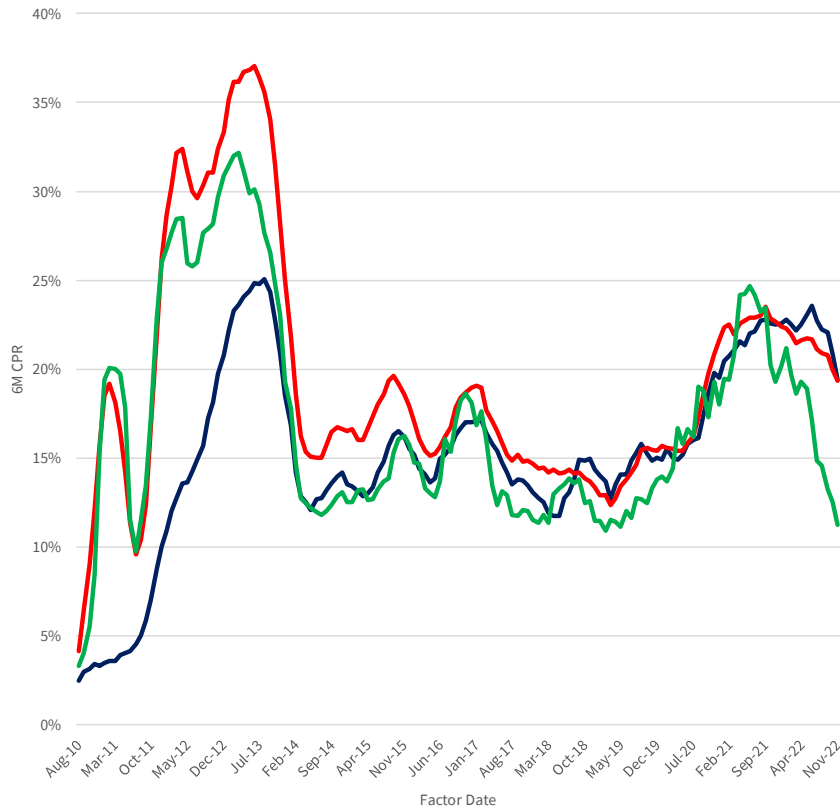
■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.44)



Prefix: CI | Vintage: 2010 | Coupon: 4.0

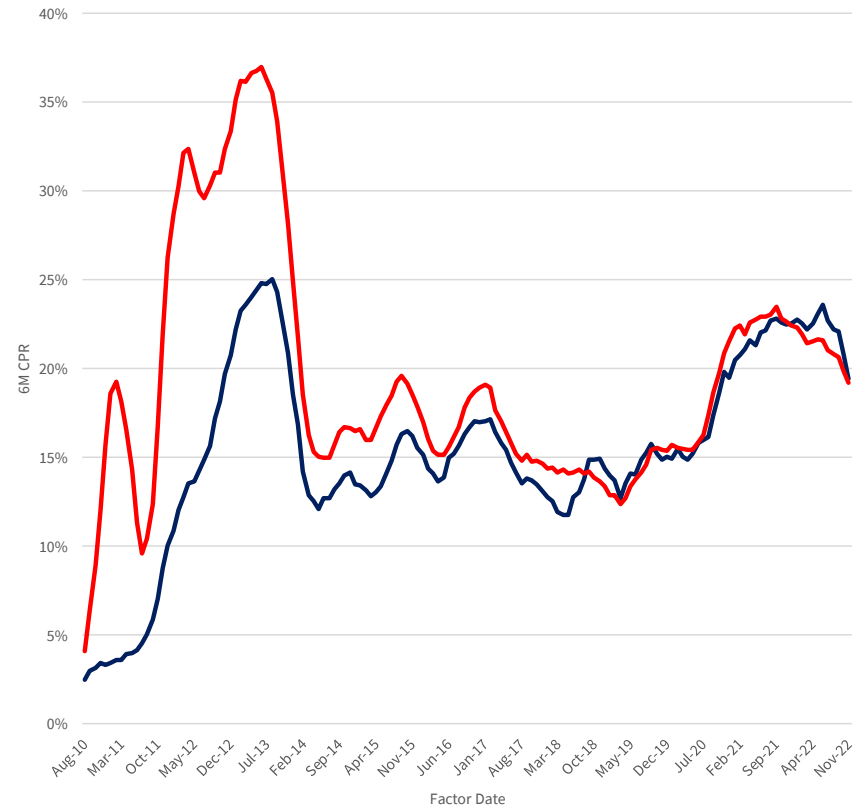
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	182,681	\$39.34B	217,450	4.41%	180	1	62%	64%	764	26.5%	2.0%	5.2%	10.7%	60.7%	28.6%	36.6%	N/A	3.3%	6.9%	6.1%	0.1%	30%	0.39	22%
NONSPEC - SCS (50%, 100%)	3,583	\$0.67B	189,633	4.42%	179	1	60%	61%	764	32.2%	7.9%	3.2%	11.4%	57.0%	31.6%	65.1%	N/A	1.8%	5.2%	11.3%	2.1%	66%	1.01	18%
NONSPEC - SDS [0, 1.0]	185,107	\$39.84B	217,294	4.41%	180	1	62%	64%	765	26.6%	2.1%	5.2%	10.7%	60.7%	28.6%	36.9%	N/A	3.3%	6.8%	6.2%	0.1%	30%	0.40	22%
NONSPEC - SDS (1.0, 2.5]	1,157	\$0.18B	156,148	4.47%	177	1	59%	60%	761	33.6%	4.1%	2.8%	11.3%	49.0%	39.8%	82.9%	N/A	1.2%	5.0%	9.2%	6.1%	80%	1.40	N/A
150K - All SCS / SDS	18,152	\$2.35B	130,448	4.41%	180	1	62%	63%	762	21.1%	5.8%	3.2%	6.2%	65.0%	28.8%	28.6%	N/A	4.1%	10.3%	3.9%	0.0%	37%	0.51	19%
200K - All SCS / SDS																								

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 100%)
■ 150K (Issue SCS: 37%)

6M CPR - Social Density Score



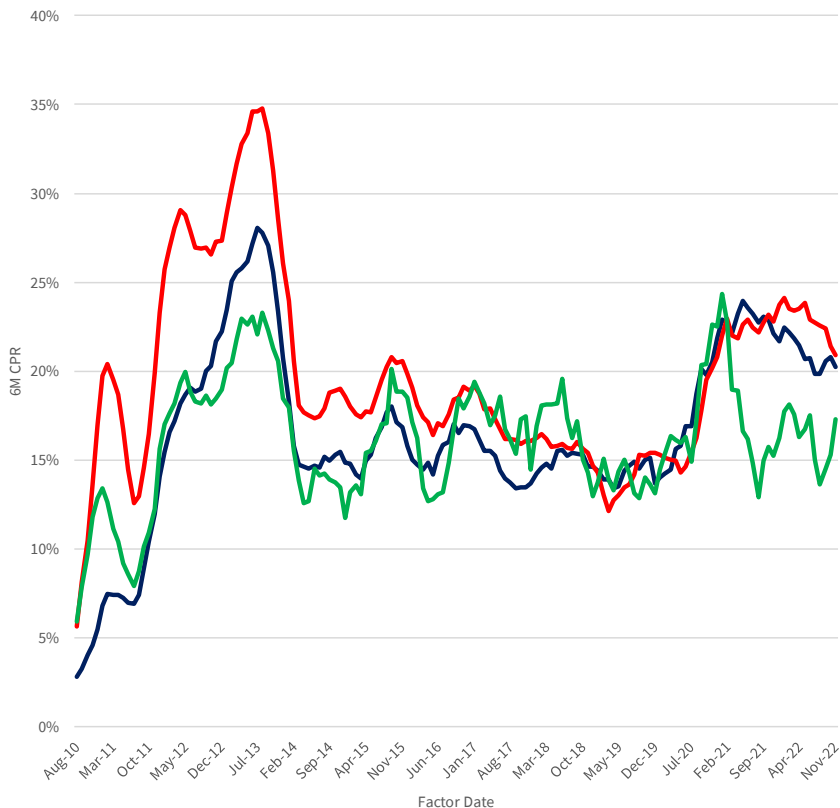
■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.51)



Prefix: CI | Vintage: 2010 | Coupon: 4.5

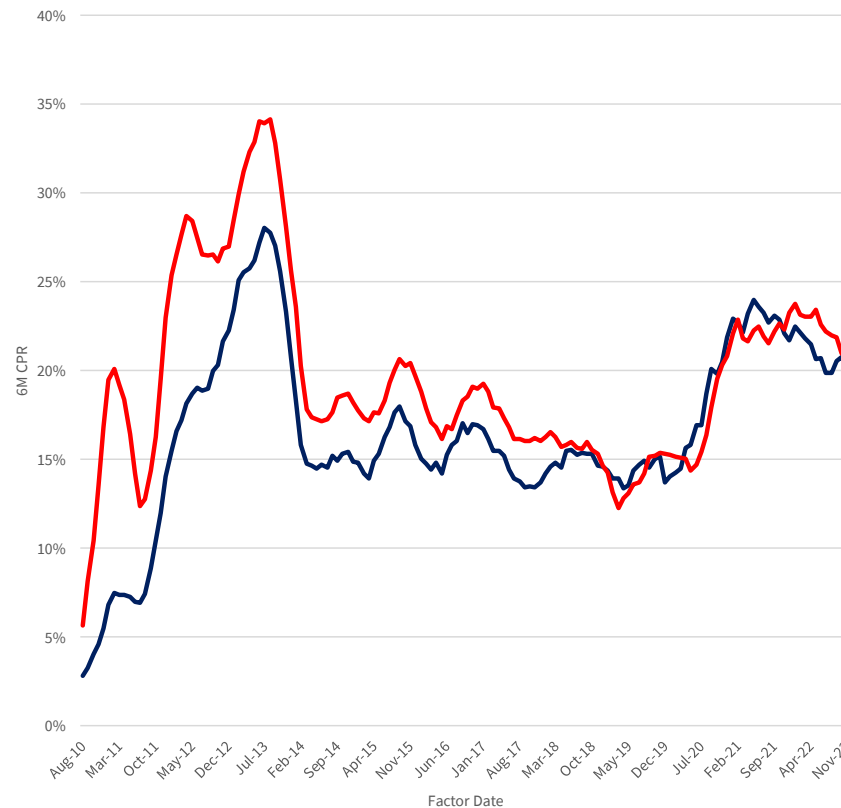
Cohort	Loan Count	Issue Amount	Avg Loan Size	WA Rate	WA Term	WALA	WA LTV	WA CLTV	WA FICO	WA DTI	Inv	2nd Home	Purc	Refi	Cash Out	TPO	AW	FL	TX	NY	PR	SCS	SDS	Dec '20 6M CPR
NONSPEC - SCS [0, 50%]	35,872	\$7.13B	203,030	4.84%	180	2	65%	68%	752	23.1%	12.8%	4.5%	6.5%	62.0%	31.5%	24.8%	N/A	4.1%	6.9%	6.6%	0.1%	30%	0.40	21%
NONSPEC - SCS (50%, 100%)	2,460	\$0.34B	136,917	4.85%	178	1	65%	67%	744	32.5%	23.8%	2.9%	10.3%	48.0%	41.7%	40.2%	N/A	2.9%	9.6%	9.6%	1.0%	57%	0.85	23%
NONSPEC - SDS [0, 1.0]	38,091	\$7.43B	199,163	4.84%	180	2	65%	68%	751	23.5%	13.3%	4.4%	6.7%	61.5%	31.9%	25.2%	N/A	4.0%	7.0%	6.7%	0.2%	32%	0.43	21%
NONSPEC - SDS (1.0, 2.5]	241	\$0.03B	139,416	4.85%	178	1	61%	61%	748	35.2%	14.1%	2.1%	11.3%	35.8%	52.9%	78.3%	N/A	1.2%	12.2%	21.1%	0.0%	74%	1.31	N/A
150K - All SCS / SDS	9,692	\$1.24B	128,429	4.84%	180	0	63%	66%	752	20.4%	13.6%	2.9%	6.4%	59.9%	33.6%	22.9%	N/A	4.6%	10.9%	2.9%	0.0%	39%	0.54	22%
200K - All SCS / SDS																								

6M CPR - Social Criteria Share



■ NONSPEC - SCS [0, 50%] ■ NONSPEC - SCS (50%, 100%)
■ 150K (Issue SCS: 39%)

6M CPR - Social Density Score



■ NONSPEC - SDS [0, 1.0]
■ 150K (Issue SDS: 0.54)





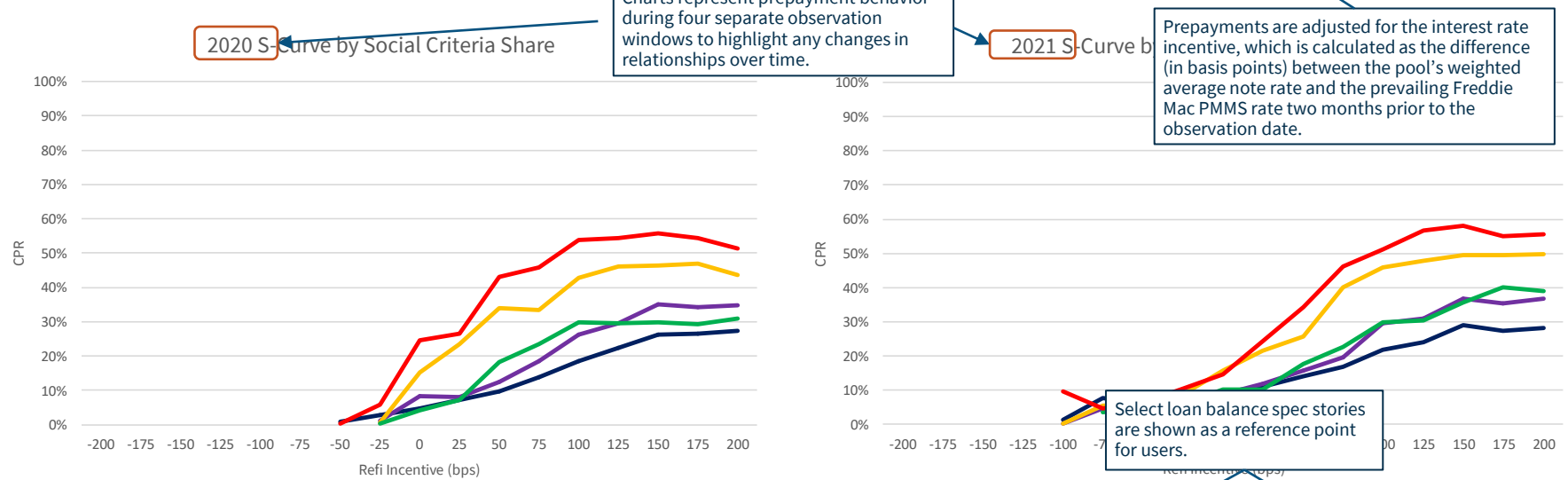
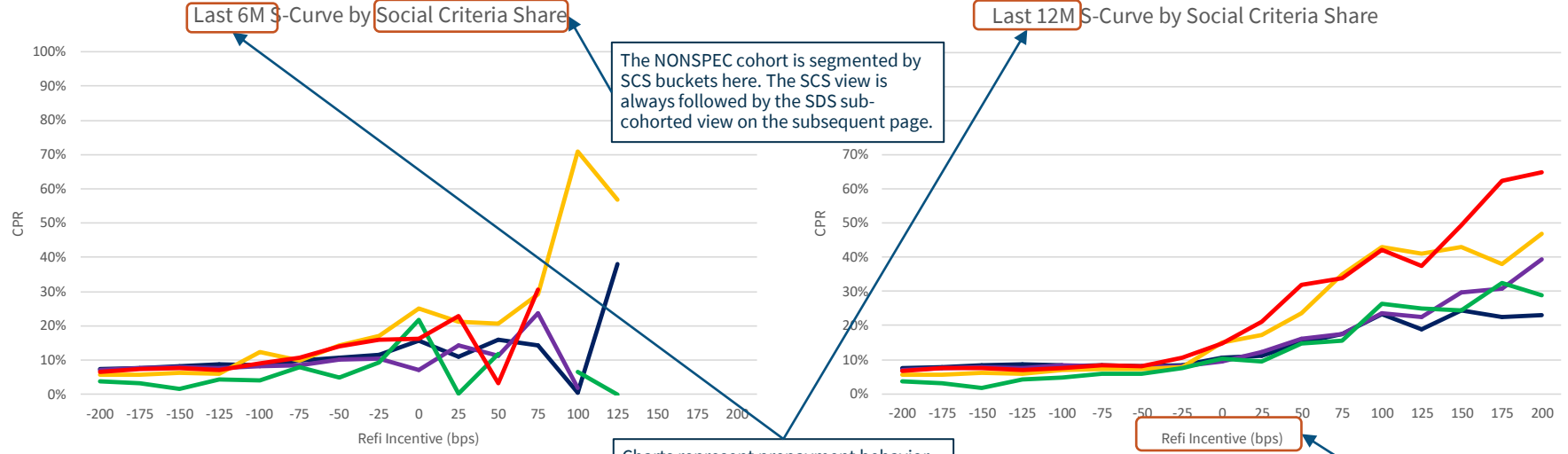
S-Curve Charts



Prefix: CL | [6-18] WALA

The underlying population of loans is adjusted for seasoning using a weighted average loan age (WALA) bucket, as identified here.

This section contains prepayment behavior controlling for the weighted average interest rate incentive to refinance for sub-cohorts segmented by specified story and SCS/SDS



- NONSPEC - SCS [0, 50%]
- NONSPEC - SCS (50%, 75%]
- NONSPEC - SCS (75%, 100%]
- 150K
- 200K

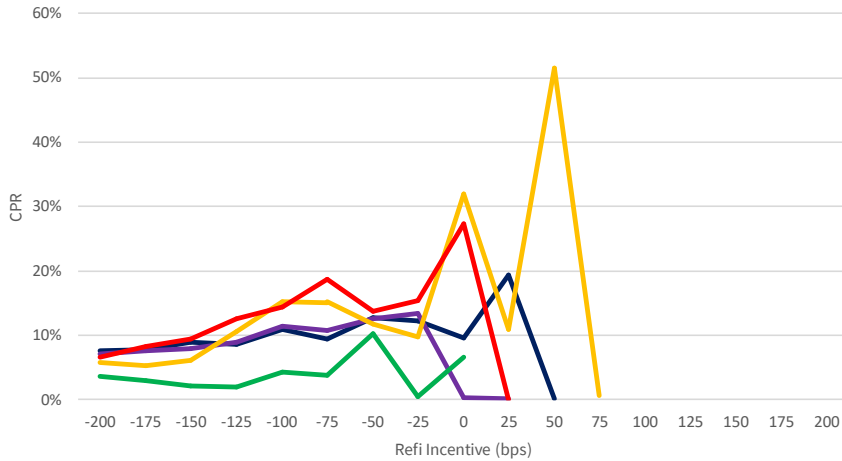
Note: Each chart captures performance for the population of loans meeting the specific seasoning requirement (in this case, 6-18 WALA) at some point during the observation window (e.g., last 6 months, at any point in 2020). Loans may move into and out of the population and between incentive buckets during the observation period.



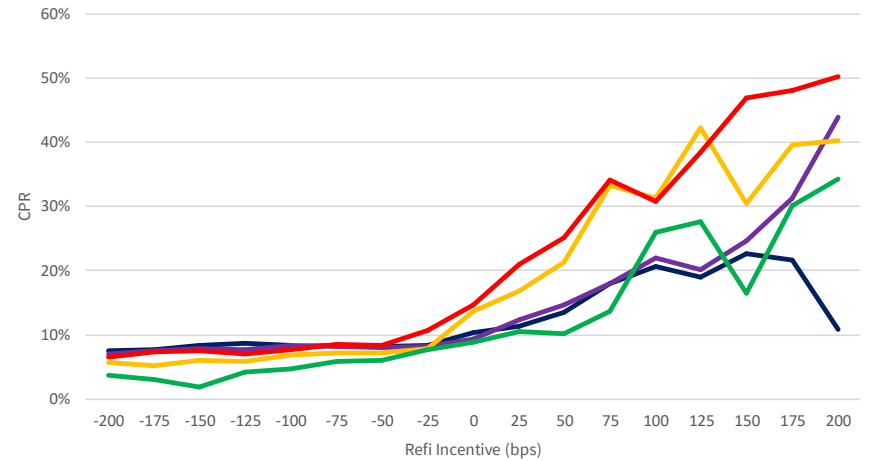
Prefix: CL | [6-18] WALA

Social Criteria Share

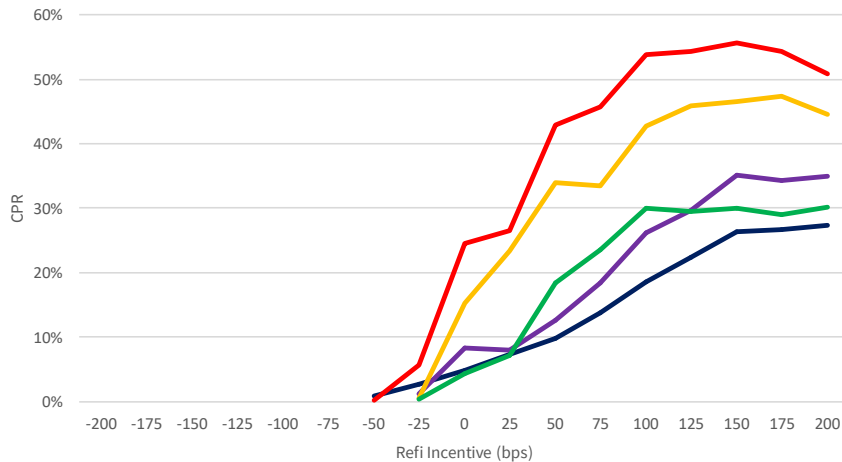
Last 6M S-Curve by Social Criteria Share



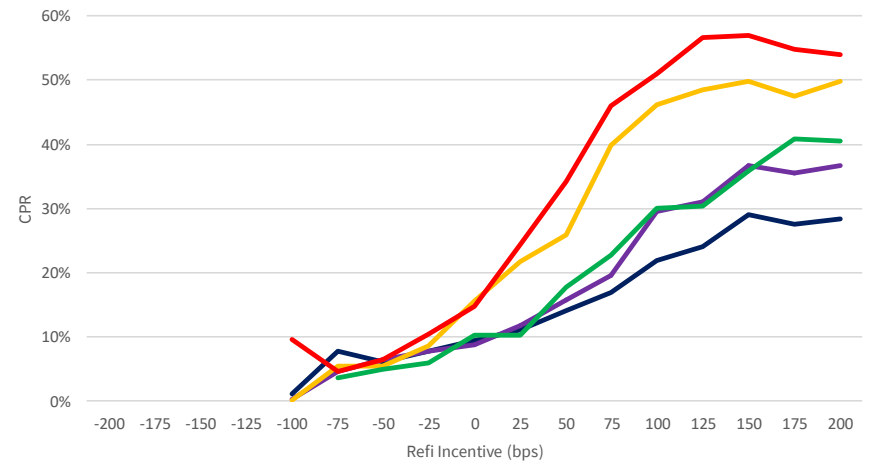
Last 12M S-Curve by Social Criteria Share



2020 S-Curve by Social Criteria Share



2021 S-Curve by Social Criteria Share



■ NONSPEC - SCS [0, 50%]

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ 150K

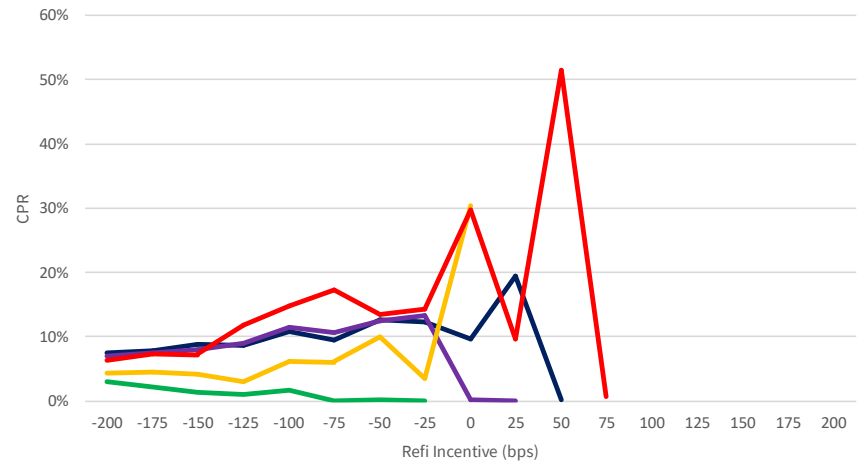
■ 200K



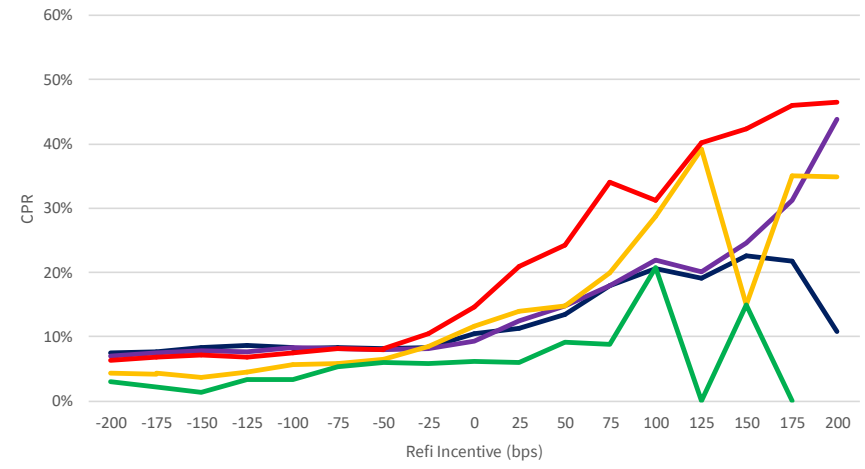
Prefix: CL | [6-18] WALA

Social Density Score

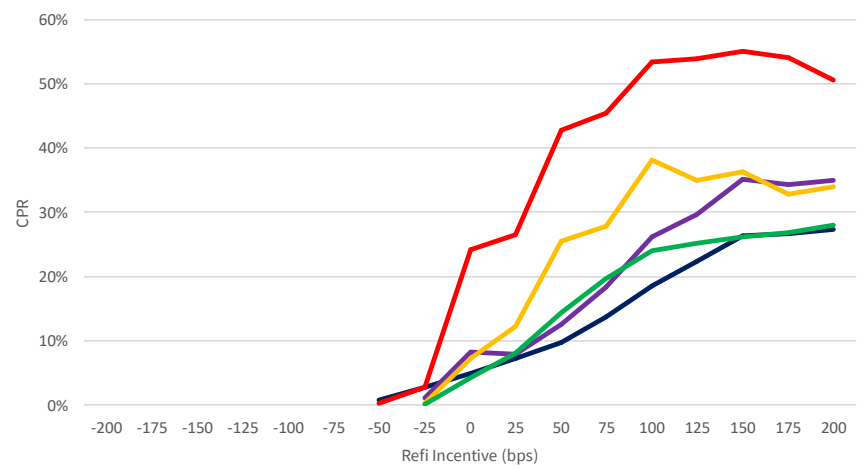
Last 6M S-Curve by Social Density Score



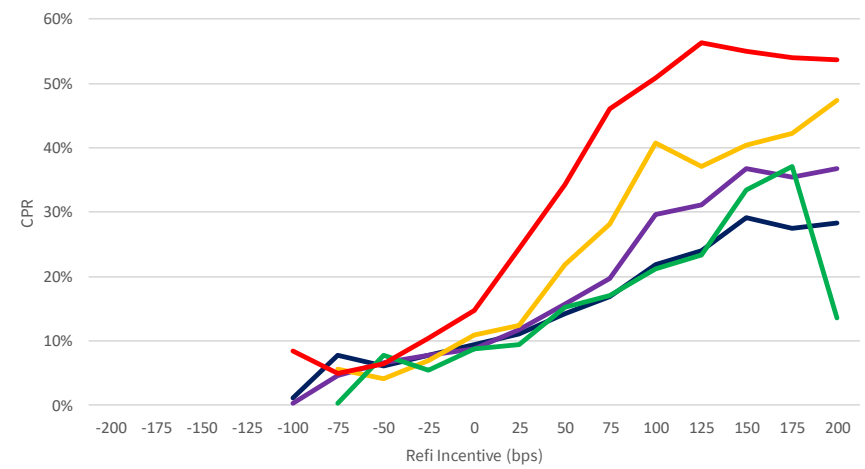
Last 12M S-Curve by Social Density Score



2020 S-Curve by Social Density Score



2021 S-Curve by Social Density Score



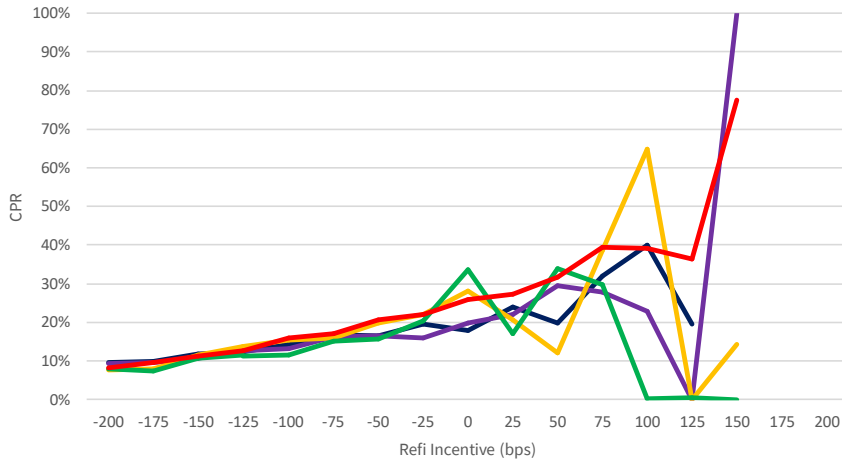
■ NONSPEC - SDS [0, 1.0]
 ■ NONSPEC - SDS (1.0, 2.0]
 ■ NONSPEC - SDS (2.0, 2.5]
 ■ 150K
 ■ 200K



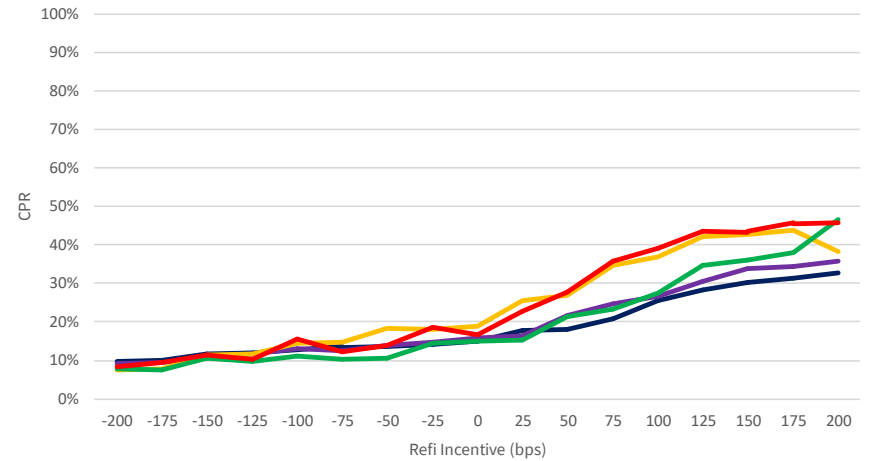
Prefix: CL | [19-36] WALA

Social Criteria Share

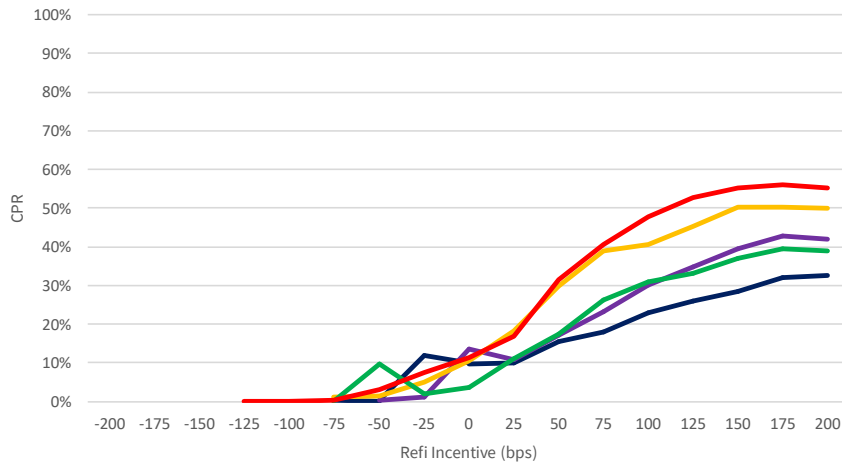
Last 6M S-Curve by Social Criteria Share



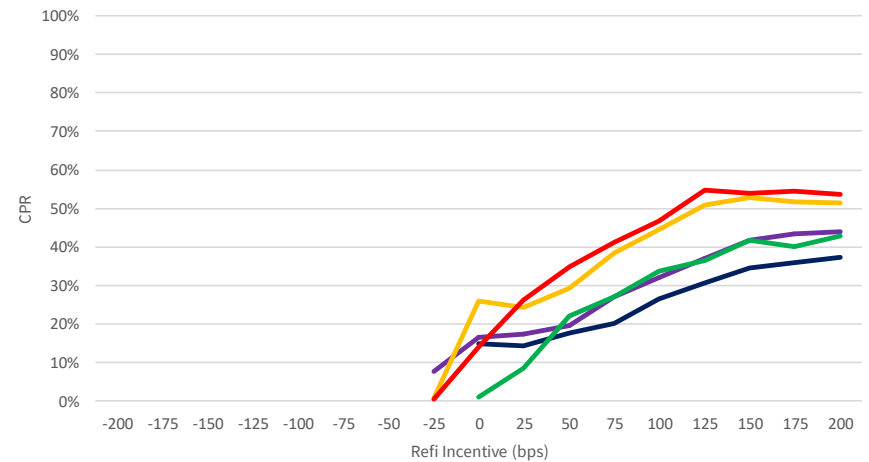
Last 12M S-Curve by Social Criteria Share



2020 S-Curve by Social Criteria Share



2021 S-Curve by Social Criteria Share



■ NONSPEC - SCS [0, 50%]

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ 150K

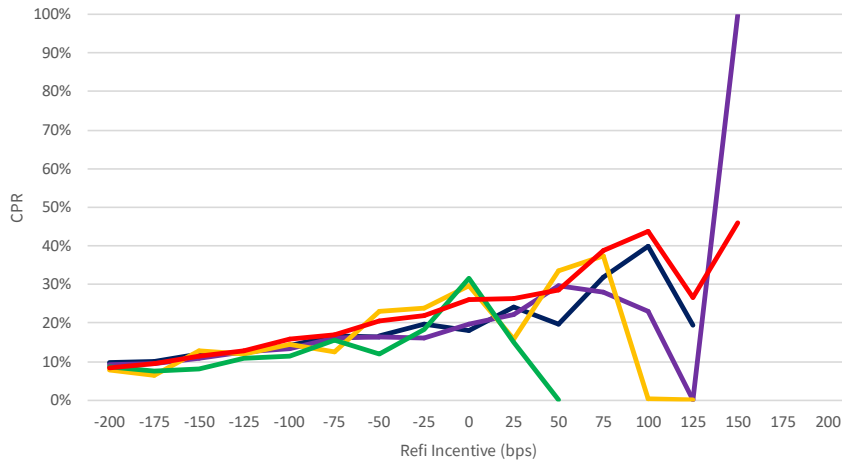
■ 200K



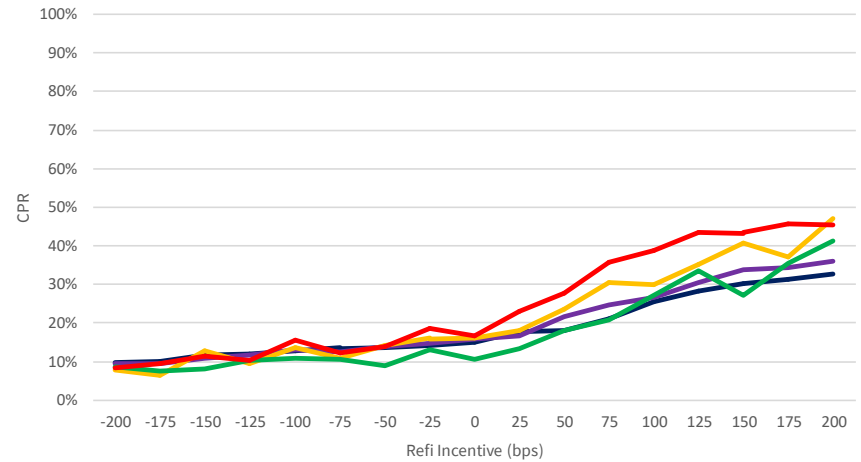
Prefix: CL | [19-36] WALA

Social Density Score

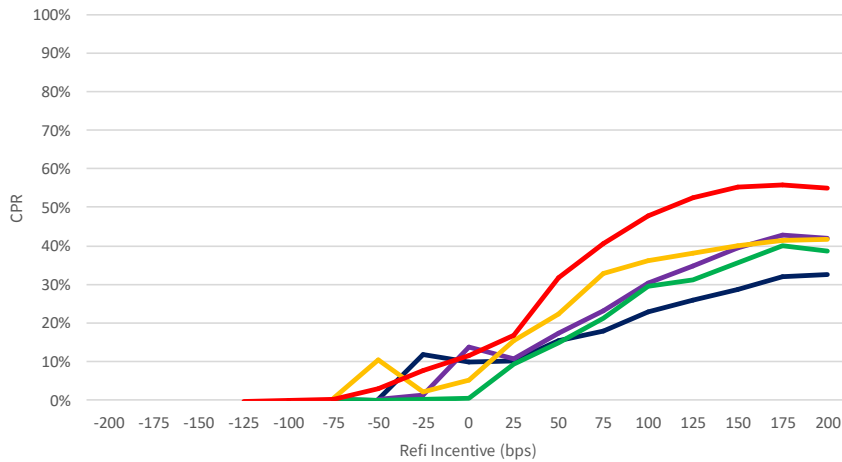
Last 6M S-Curve by Social Density Score



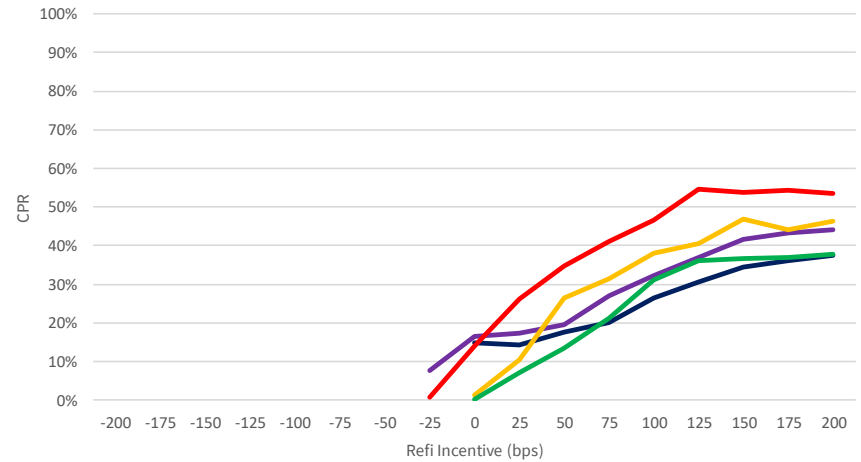
Last 12M S-Curve by Social Density Score



2020 S-Curve by Social Density Score



2021 S-Curve by Social Density Score



■ NONSPEC - SDS [0, 1.0]

■ NONSPEC - SDS (1.0, 2.0]

■ NONSPEC - SDS (2.0, 2.5]

■ 150K

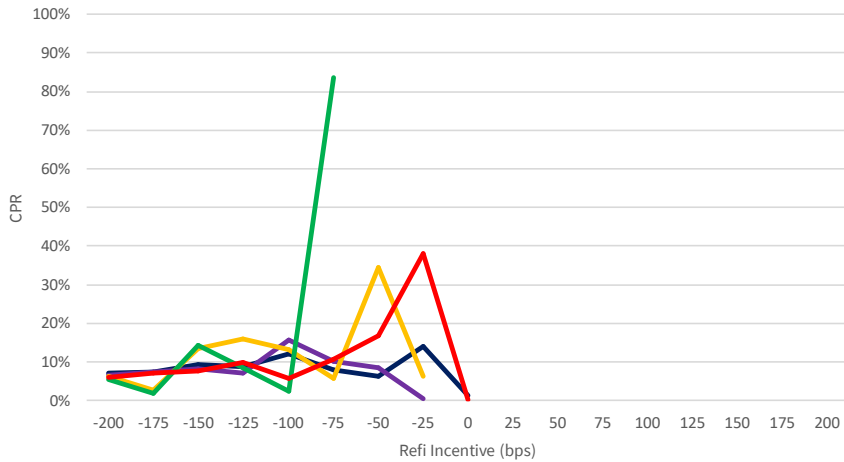
■ 200K



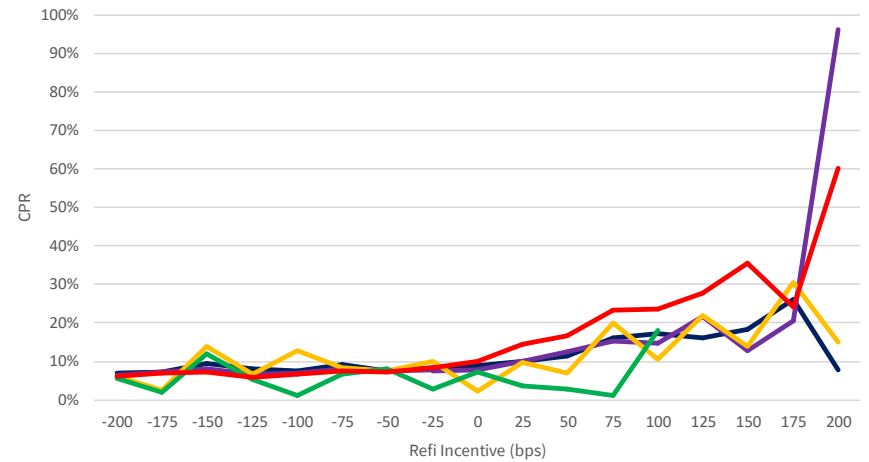
Prefix: CI | [6-18] WALA

Social Criteria Share

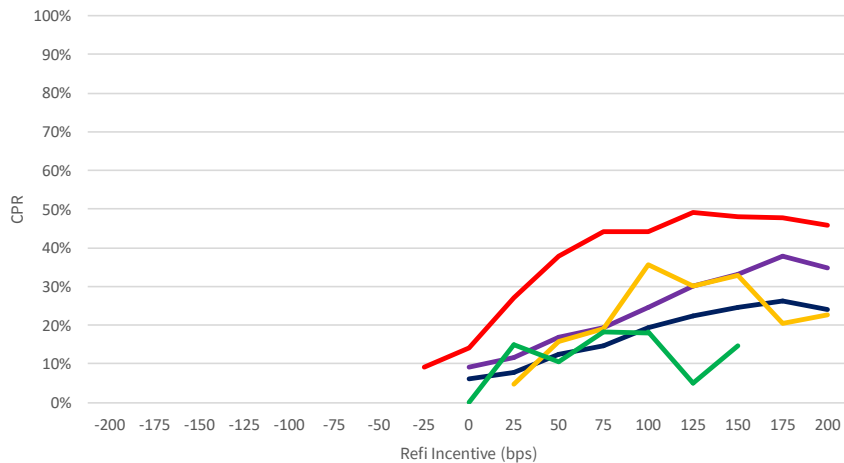
Last 6M S-Curve by Social Criteria Share



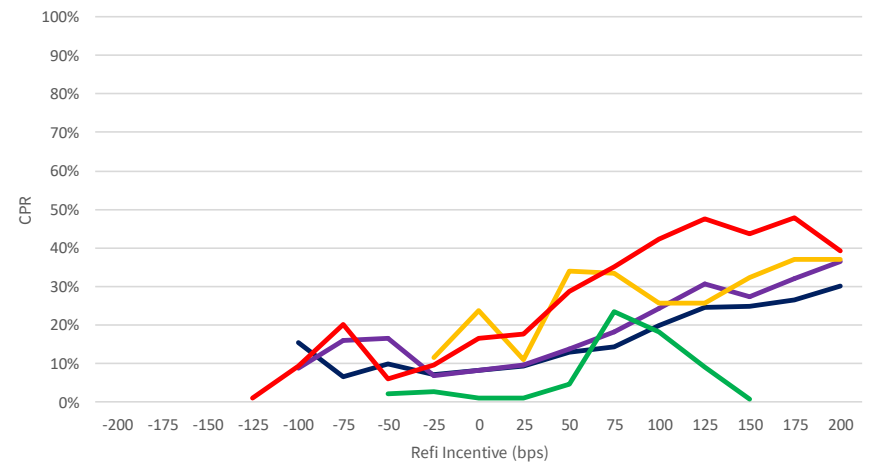
Last 12M S-Curve by Social Criteria Share



2020 S-Curve by Social Criteria Share



2021 S-Curve by Social Criteria Share



■ NONSPEC - SCS [0, 50%]

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ 150K

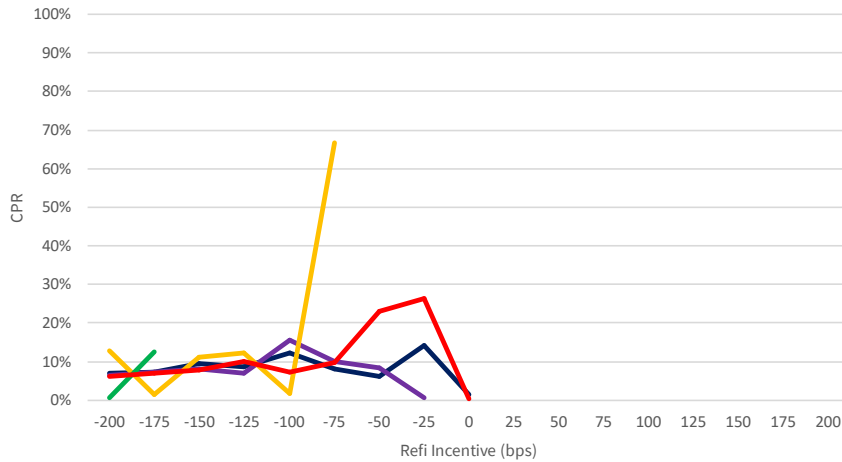
■ 200K



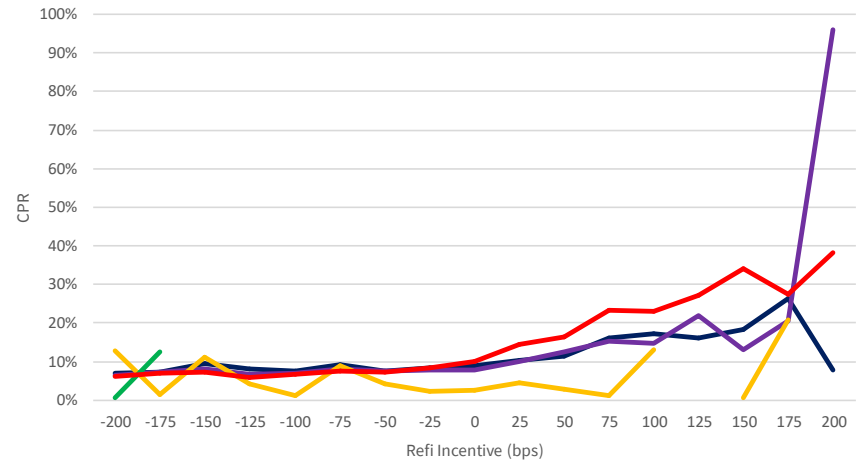
Prefix: CI | [6-18] WALA

Social Density Score

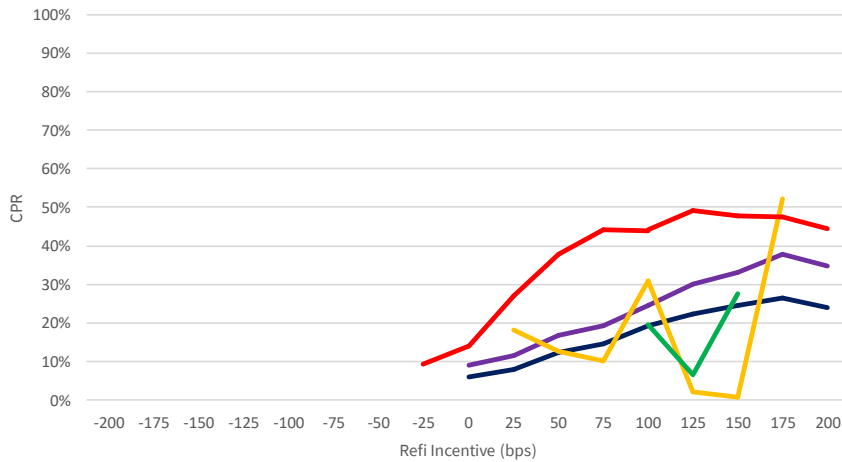
Last 6M S-Curve by Social Density Score



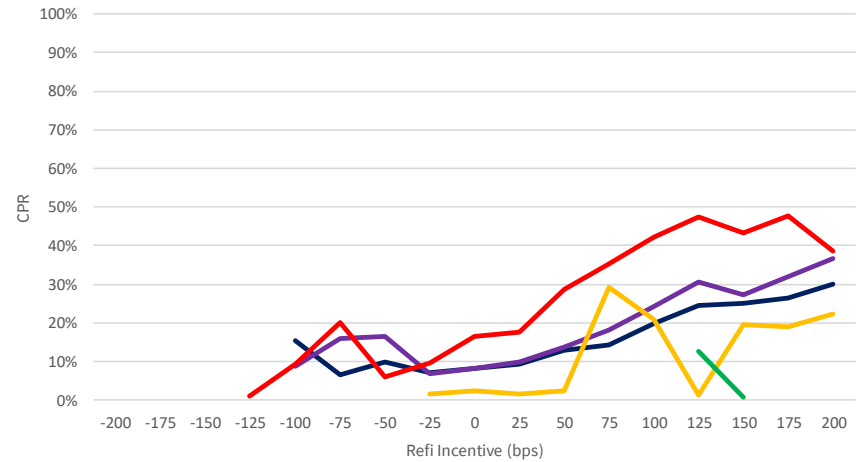
Last 12M S-Curve by Social Density Score



2020 S-Curve by Social Density Score



2021 S-Curve by Social Density Score



■ NONSPEC - SDS [0, 1.0]

■ NONSPEC - SDS (1.0, 2.0]

■ NONSPEC - SDS (2.0, 2.5]

■ 150K

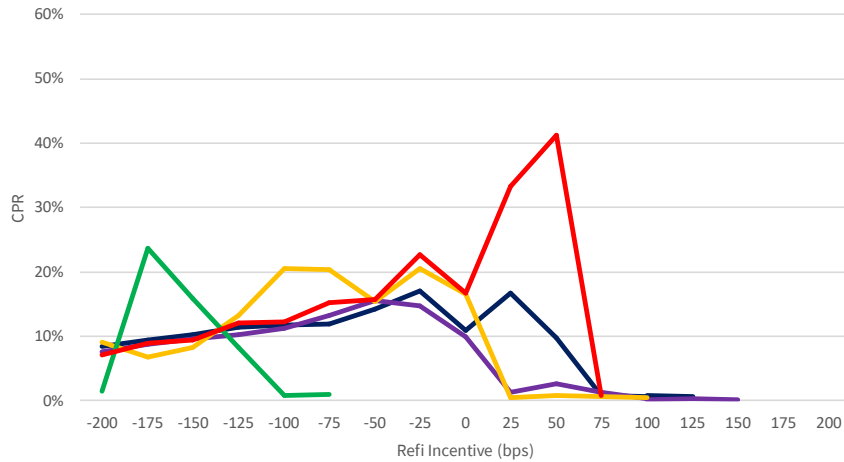
■ 200K



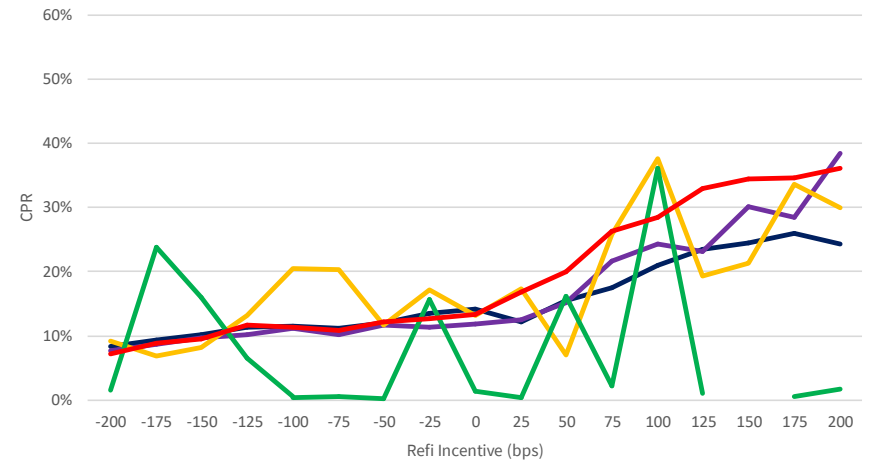
Prefix: CI | [19-36] WALA

Social Criteria Share

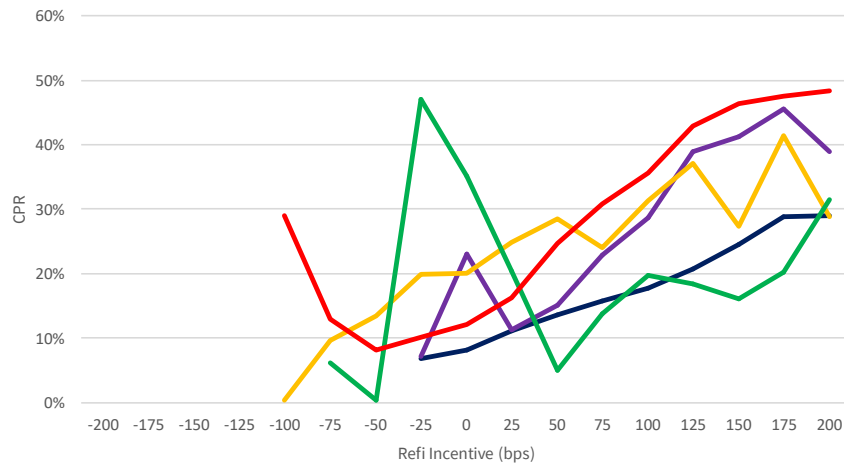
Last 6M S-Curve by Social Criteria Share



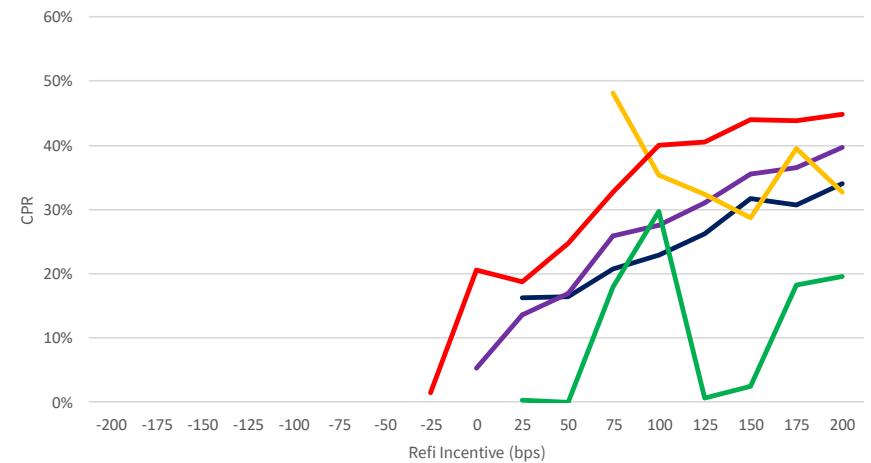
Last 12M S-Curve by Social Criteria Share



2020 S-Curve by Social Criteria Share



2021 S-Curve by Social Criteria Share



■ NONSPEC - SCS [0, 50%]

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ 150K

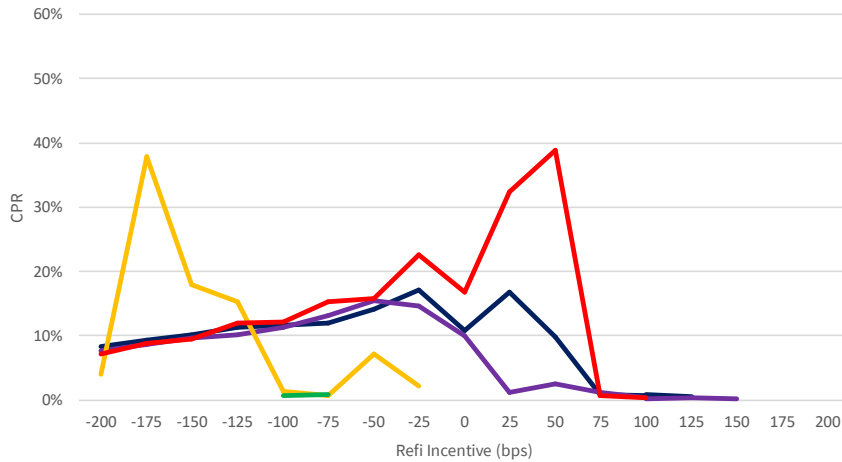
■ 200K



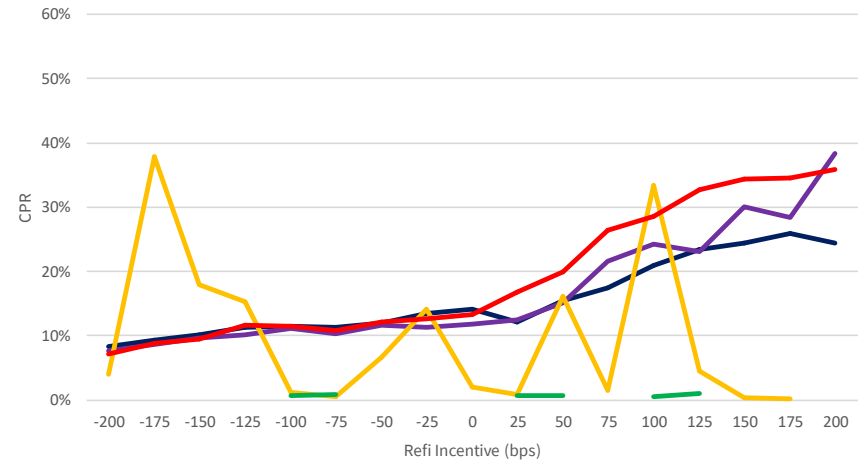
Prefix: CI | [19-36] WALA

Social Density Score

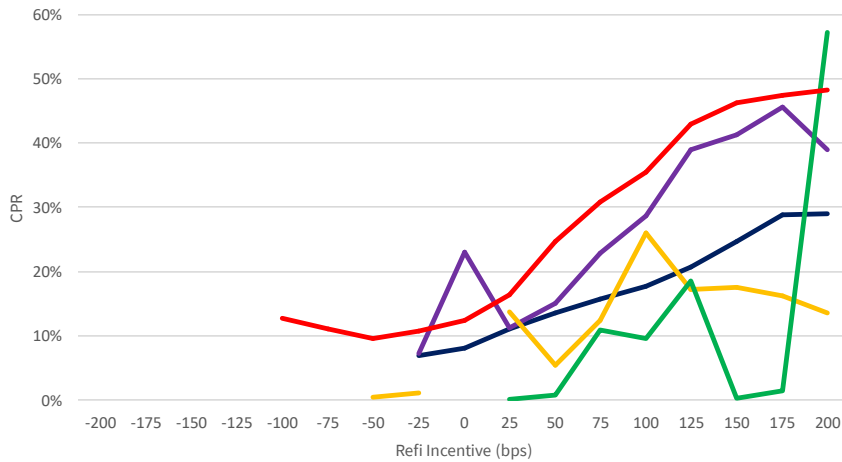
Last 6M S-Curve by Social Density Score



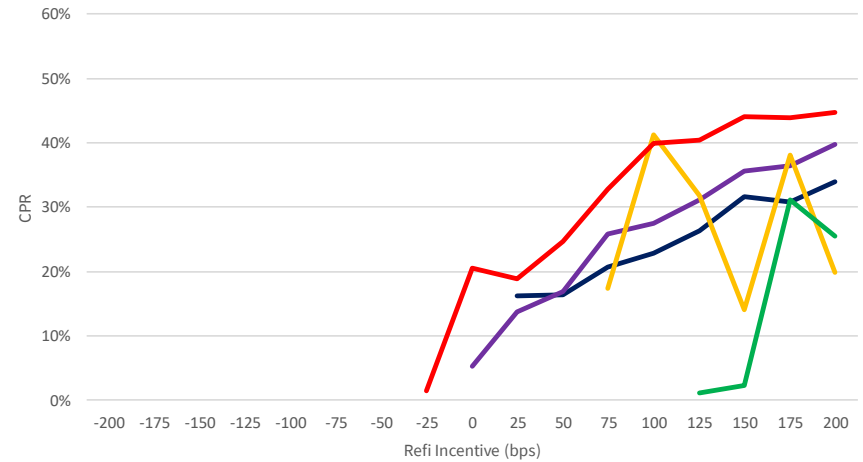
Last 12M S-Curve by Social Density Score



2020 S-Curve by Social Density Score



2021 S-Curve by Social Density Score



■ NONSPEC - SDS [0, 1.0]

■ NONSPEC - SDS (1.0, 2.0]

■ NONSPEC - SDS (2.0, 2.5]

■ 150K

■ 200K



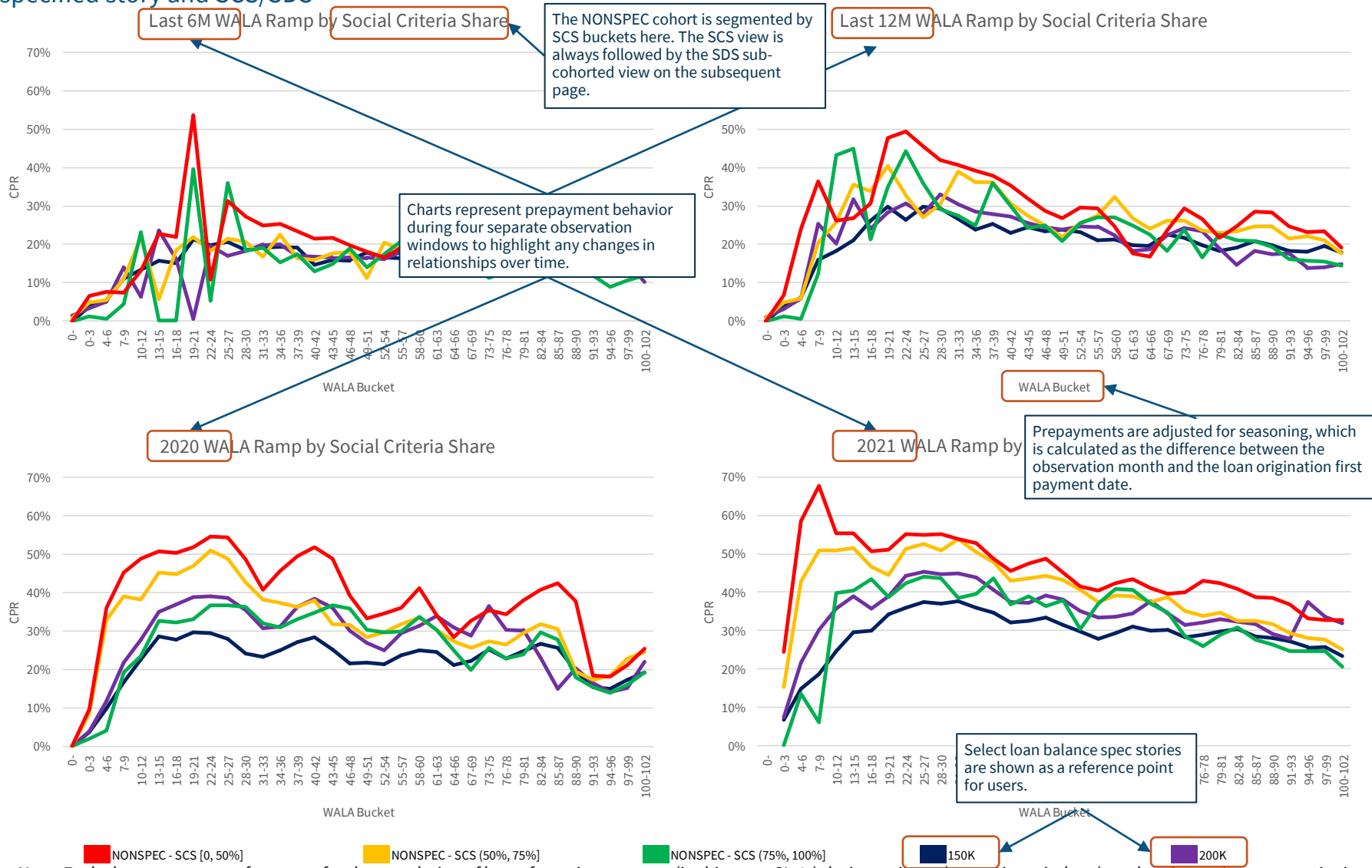


WALA Ramps



Prefix: CL | Coupon: 4

This section contains prepayment behavior controlling for the weighted average loan age for sub-cohorts segmented by specified story and SCS/SDS



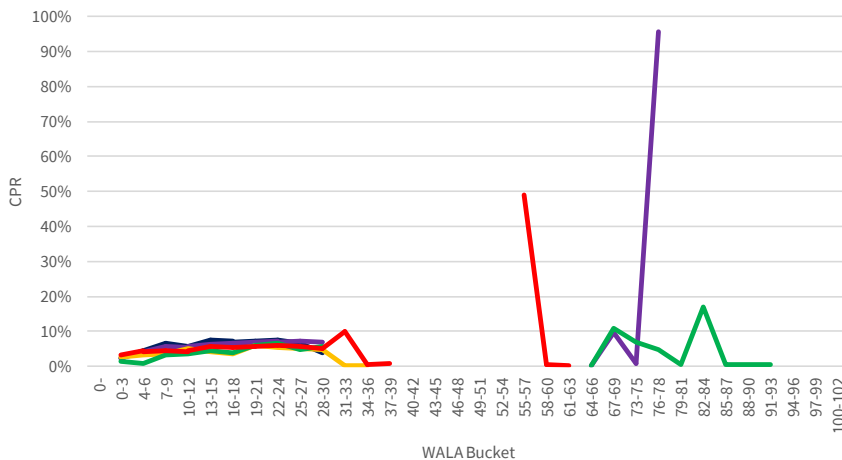
Note: Each chart captures performance for the population of loans for a given coupon (in this case, CL 4s) during a given observation window (e.g., last 6 months, at any point in 2020). Loans may move between WALA buckets during the observation period. Gaps in the chart may reflect a lack of loans of a given seasoning for that coupon during that observation window.



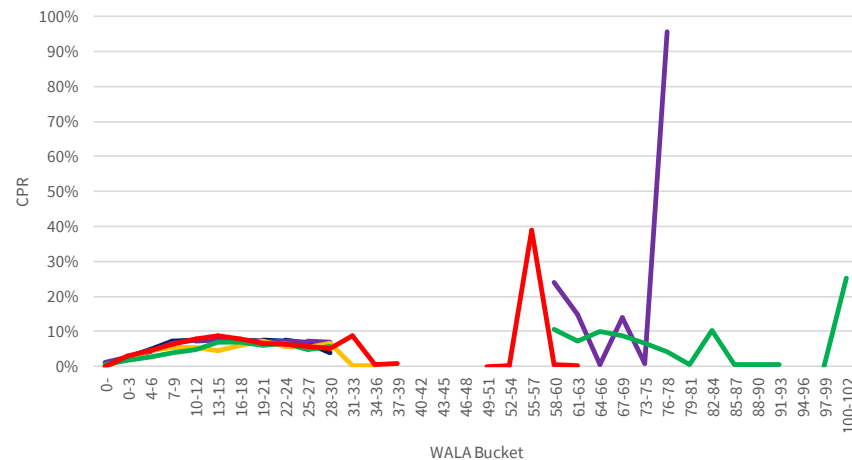
Prefix: CL | Coupon: 2

Social Criteria Share

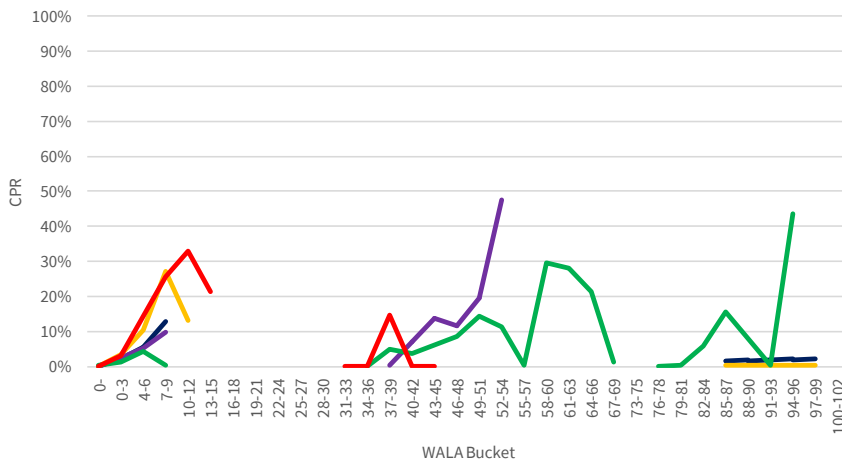
Last 6M WALA Ramp by Social Criteria Share



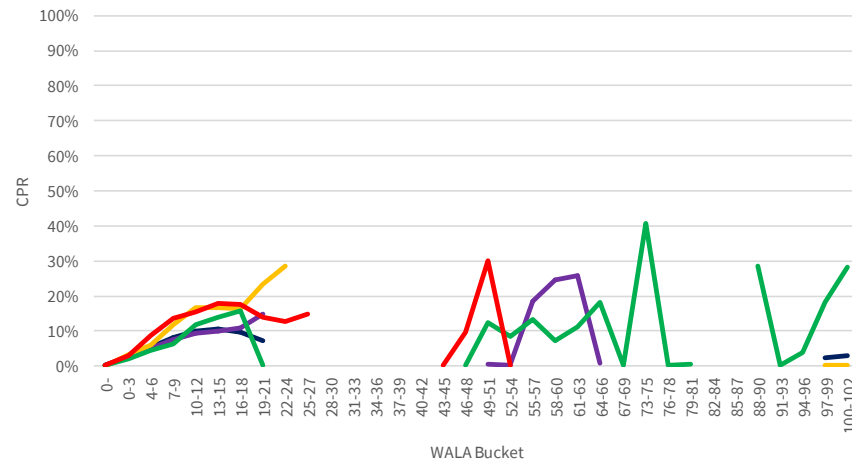
Last 12M WALA Ramp by Social Criteria Share



2020 WALA Ramp by Social Criteria Share



2021 WALA Ramp by Social Criteria Share



■ NONSPEC - SCS [0, 50%]

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ 150K

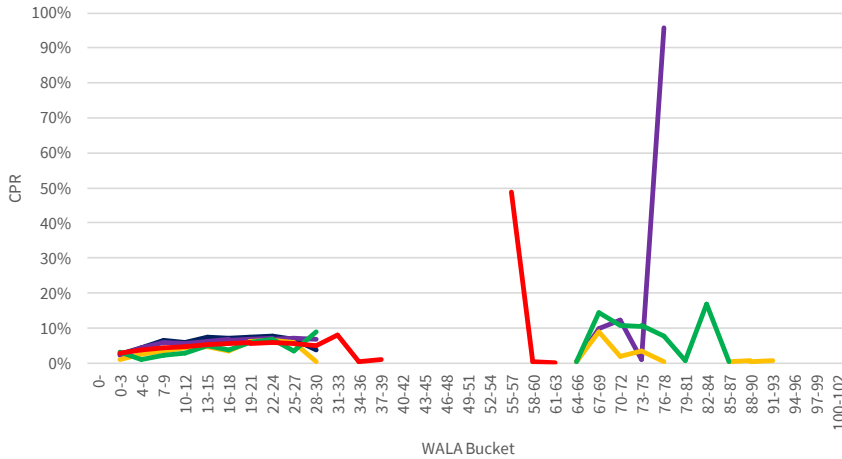
■ 200K



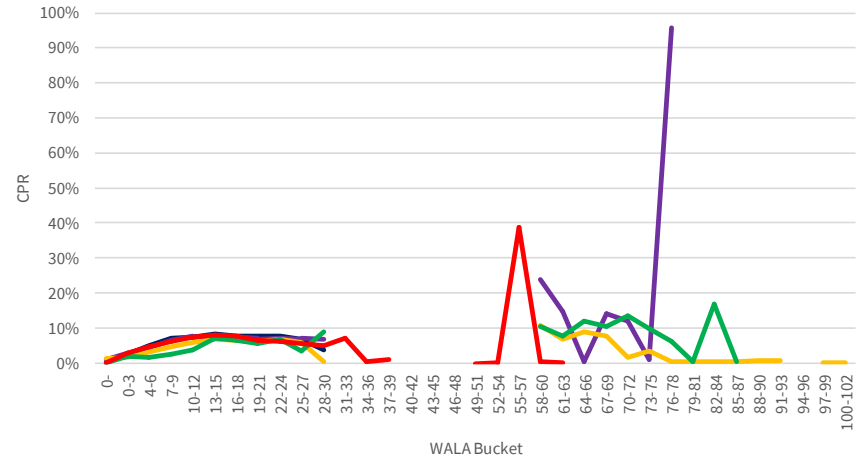
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Social Density Score

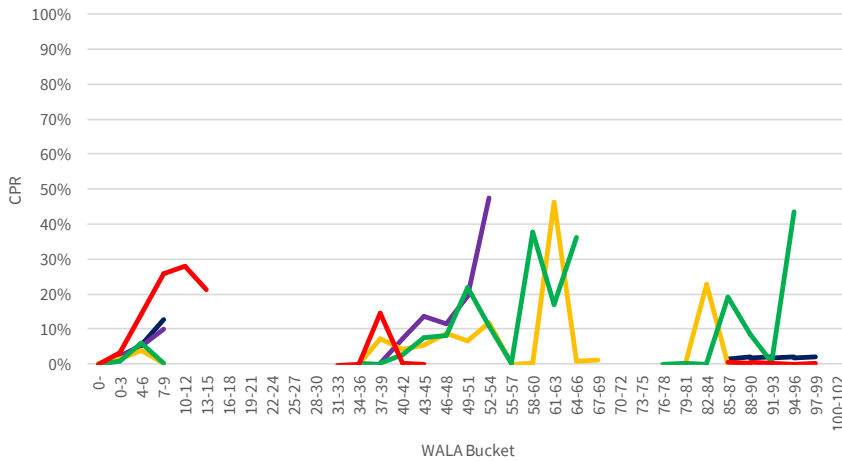
Last 6M WALA Ramp by Social Density Score



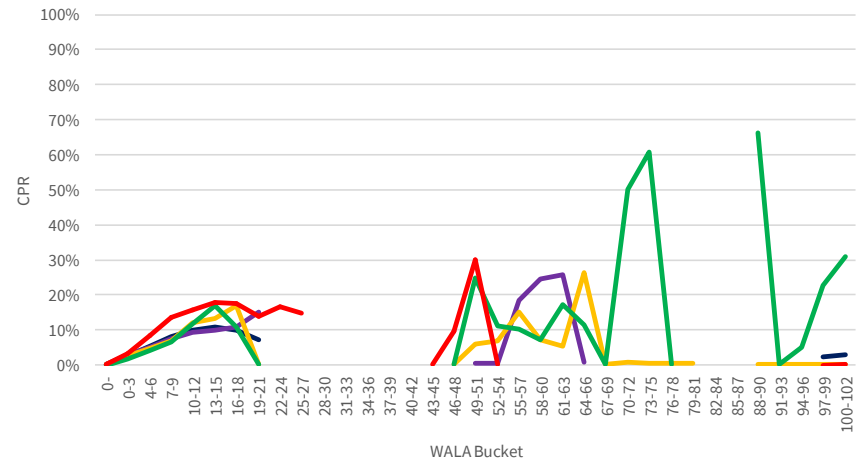
Last 12M WALA Ramp by Social Density Score



2020 WALA Ramp by Social Density Score



2021 WALA Ramp by Social Density Score



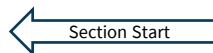
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■ NONSPEC - SDS (1.0, 2.0]

■ NONSPEC - SDS (2.0, 2.5]

■ 150K

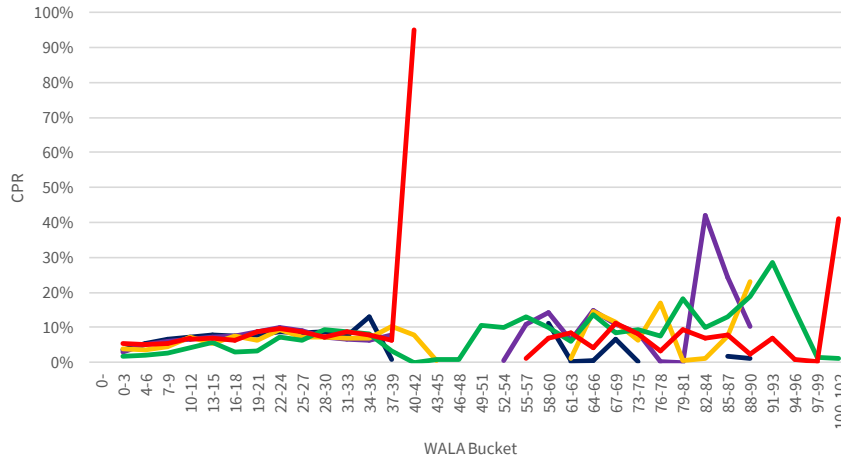
■ 200K



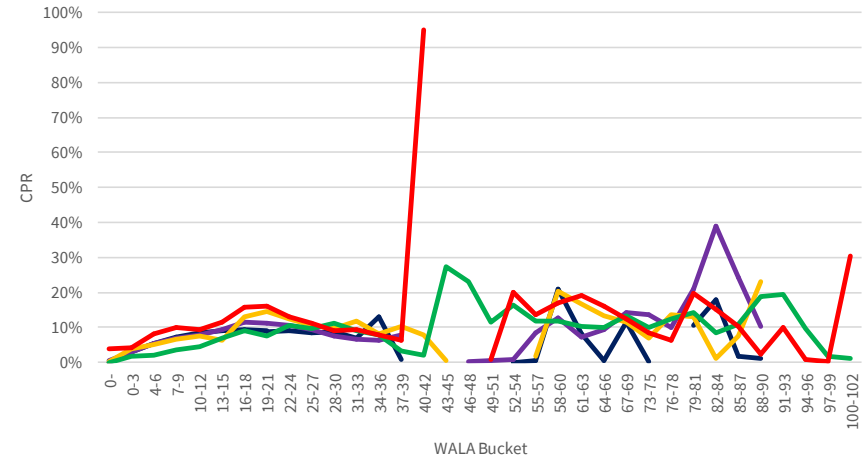
Prefix: CL | Coupon: 2.5

Social Criteria Share

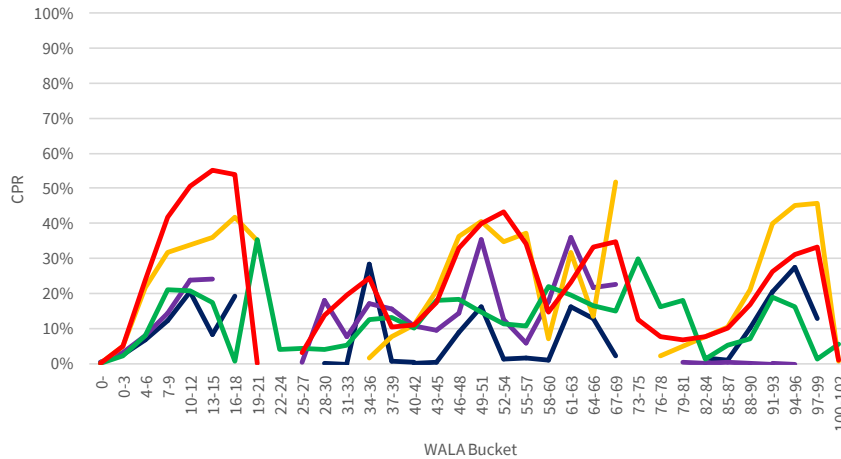
Last 6M WALA Ramp by Social Criteria Share



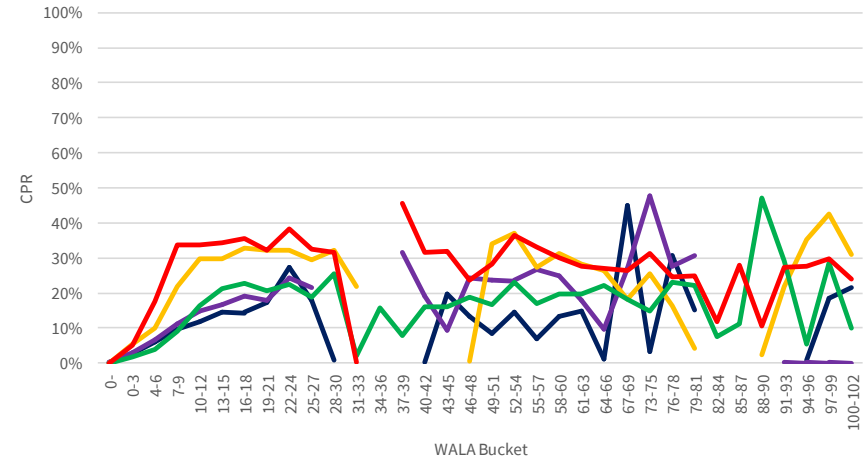
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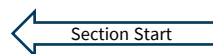
2020 WALA Ramp by Social Criteria Share



2021 WALA Ramp by Social Criteria Share



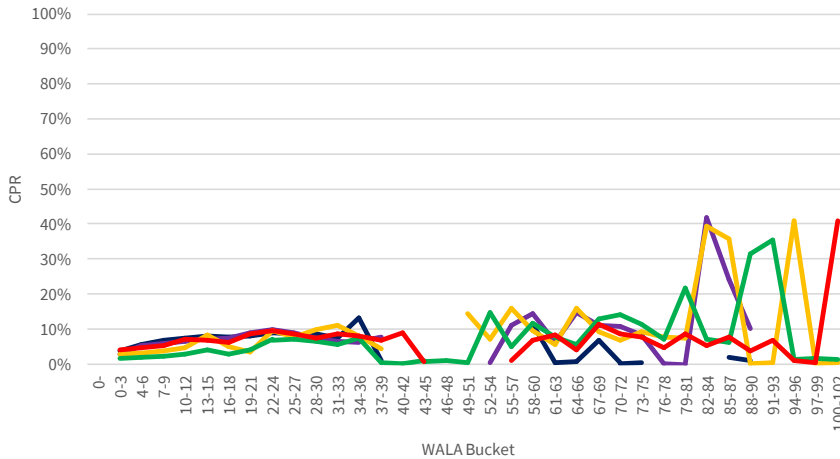
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 ■ NONSPEC - SCS (50%, 75%)
 ■ NONSPEC - SCS (75%, 100%)
 ■ 150K
 ■ 200K



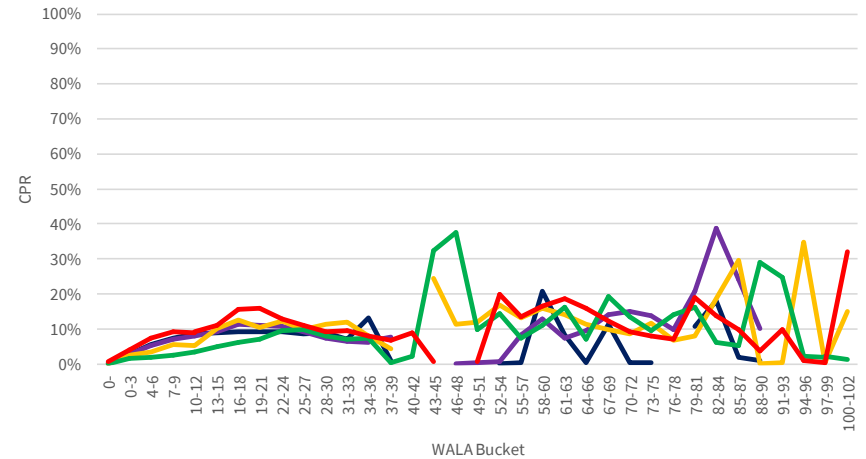
Prefix: CL | Coupon: 2.5

Social Density Score

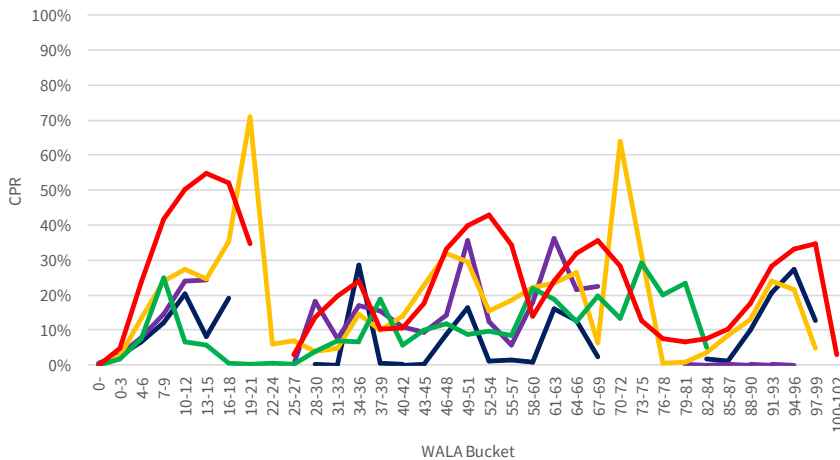
Last 6M WALA Ramp by Social Density Score



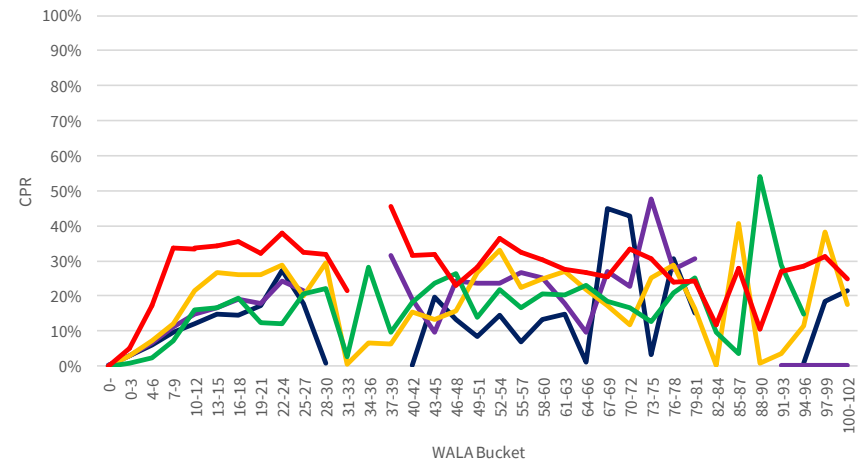
Last 12M WALA Ramp by Social Density Score



2020 WALA Ramp by Social Density Score



2021 WALA Ramp by Social Density Score



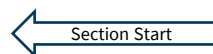
■ NONSPEC - SDS [0, 1.0]

■ NONSPEC - SDS (1.0, 2.0]

■ NONSPEC - SDS (2.0, 2.5]

■ 150K

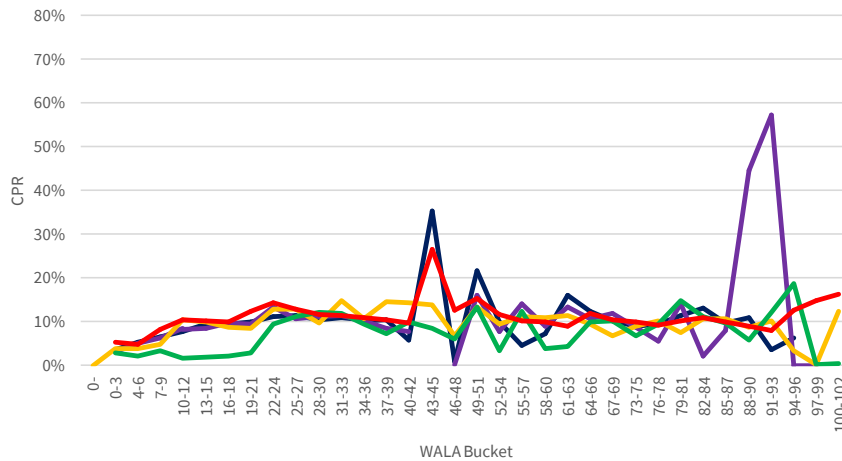
■ 200K



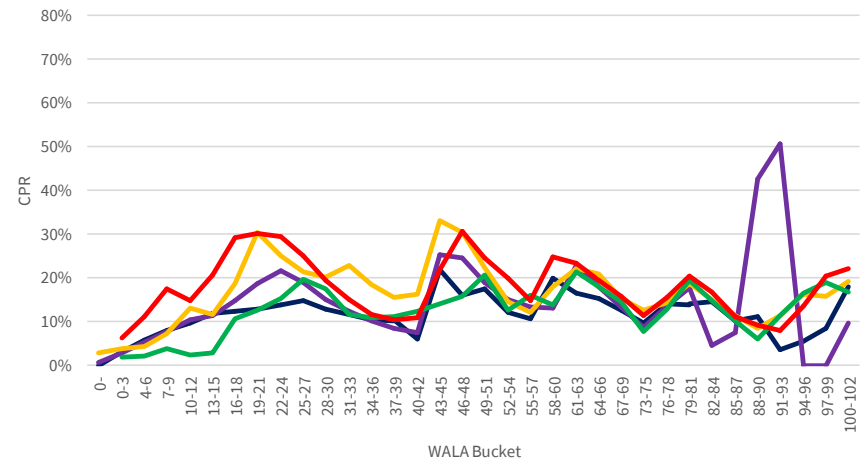
Prefix: CL | Coupon: 3

Social Criteria Share

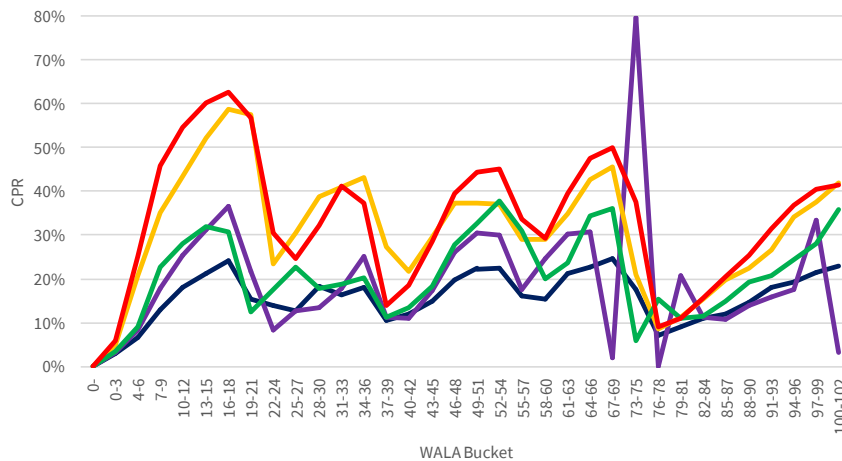
Last 6M WALA Ramp by Social Criteria Share



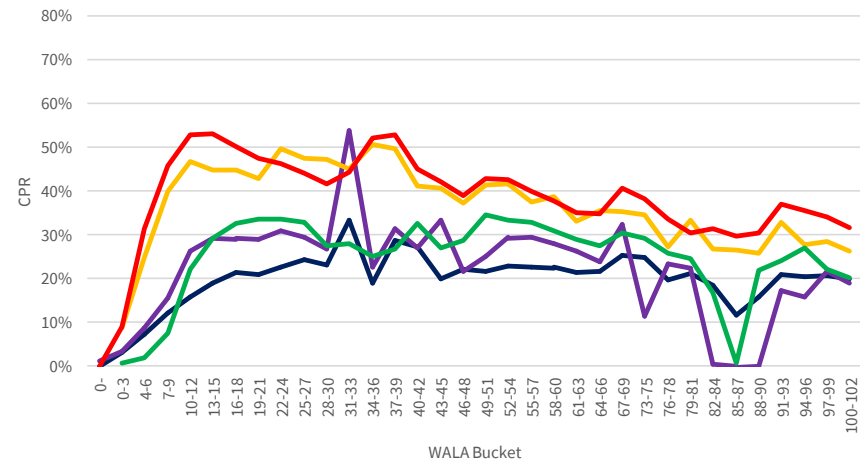
Last 12M WALA Ramp by Social Criteria Share



2020 WALA Ramp by Social Criteria Share



2021 WALA Ramp by Social Criteria Share



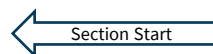
■ NONSPEC - SCS [0, 50%]

■ NONSPEC - SCS (50%, 75%]

■ NONSPEC - SCS (75%, 100%)

■ 150K

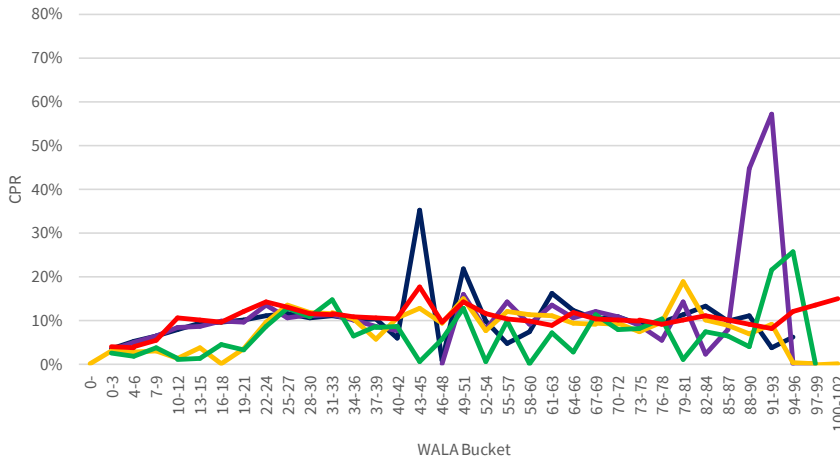
■ 200K



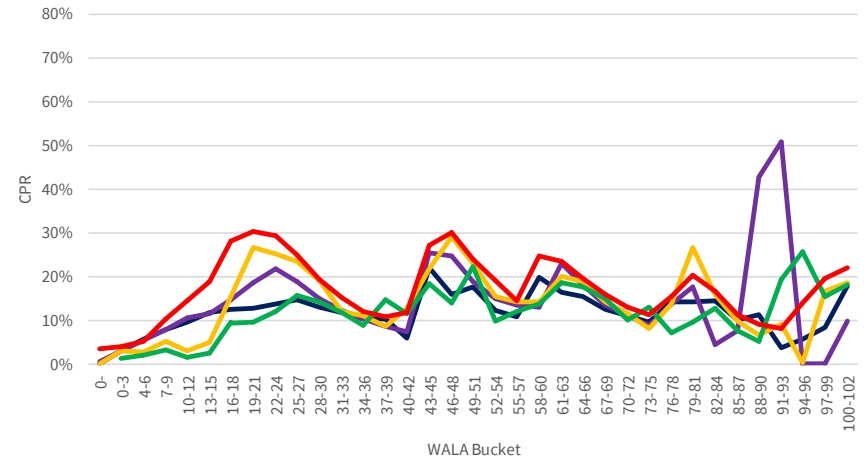
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Social Density Score

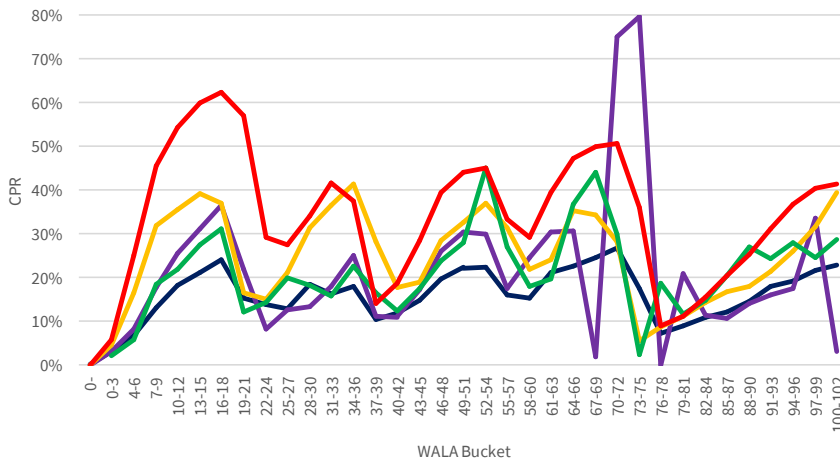
Last 6M WALA Ramp by Social Density Score



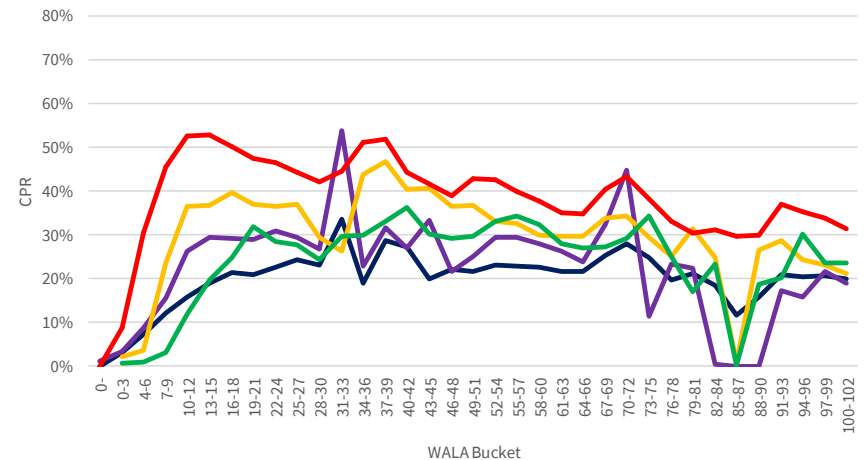
Last 12M WALA Ramp by Social Density Score



2020 WALA Ramp by Social Density Score



2021 WALA Ramp by Social Density Score



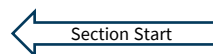
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■ NONSPEC - SDS (1.0, 2.0]

■ NONSPEC - SDS (2.0, 2.5]

■ 150K

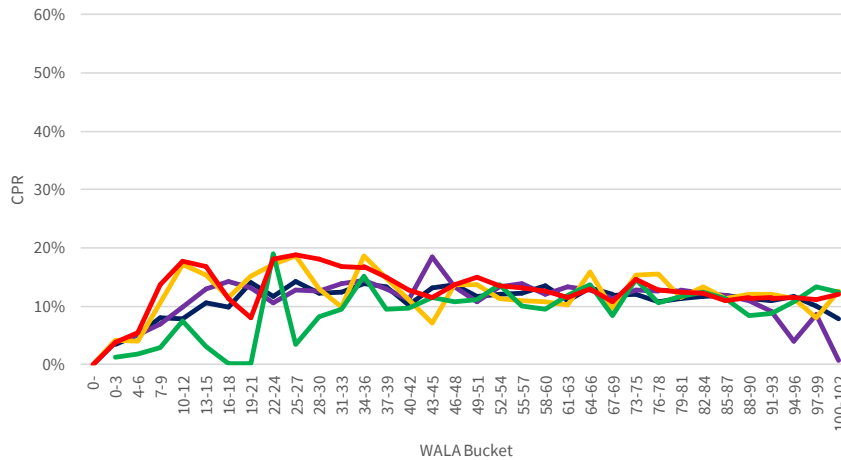
■ 200K



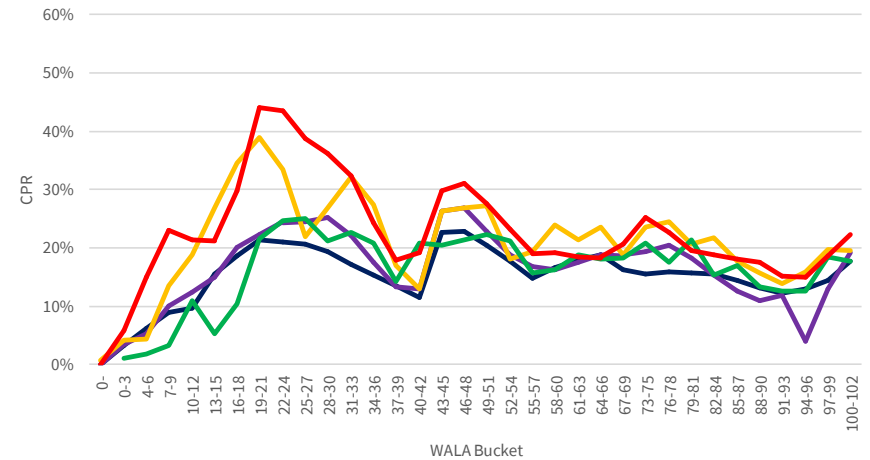
Prefix: CL | Coupon: 3.5

Social Criteria Share

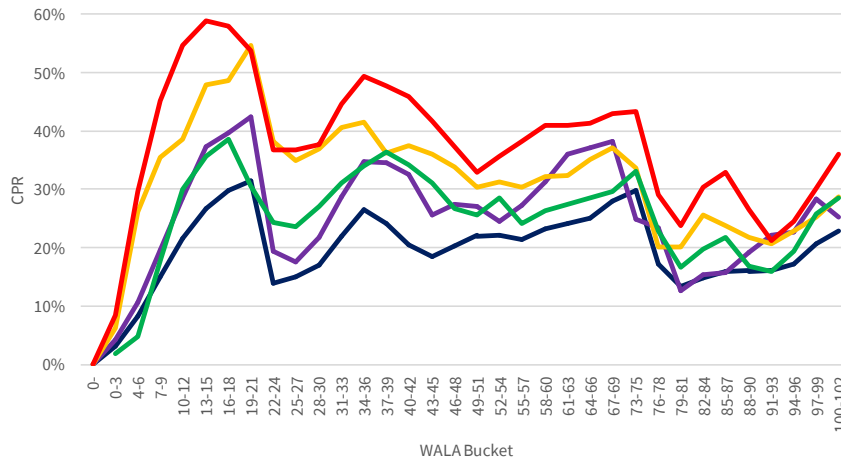
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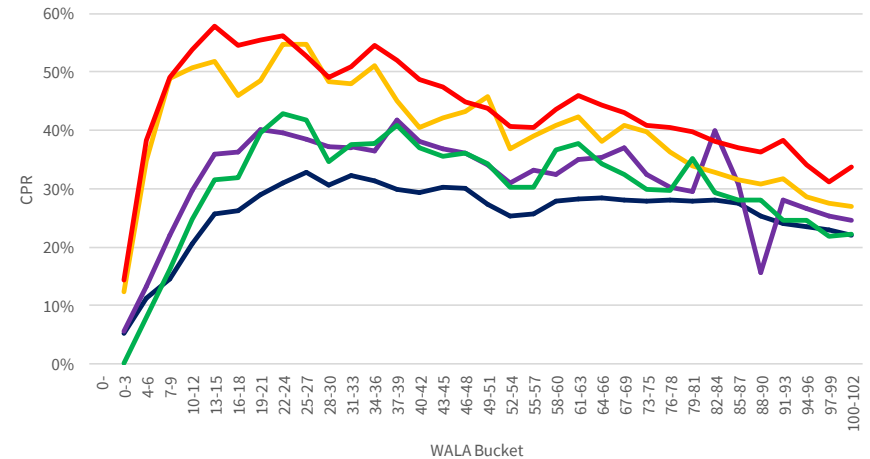
Last 12M WALA Ramp by Social Criteria Share



2020 WALA Ramp by Social Criteria Share



2021 WALA Ramp by Social Criteria Share



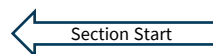
■ NONSPEC - SCS [0, 50%]

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ 150K

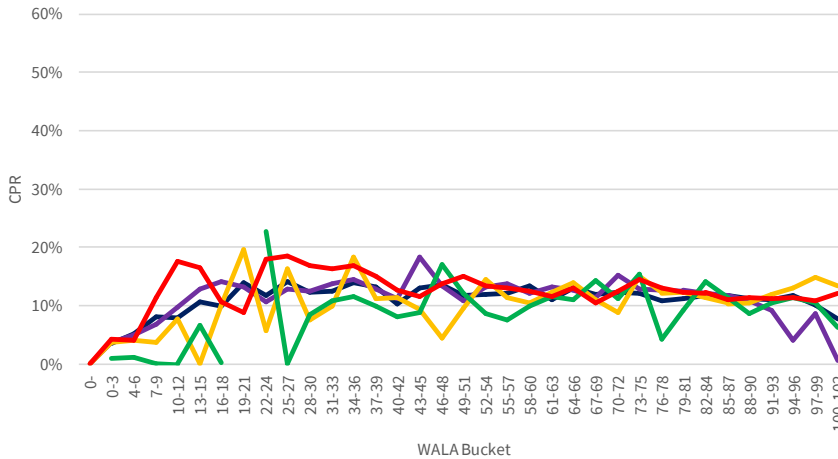
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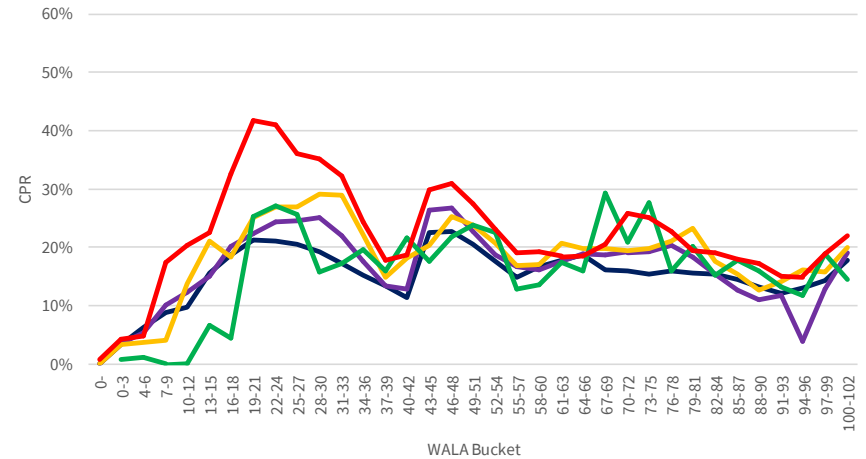
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Social Density Score

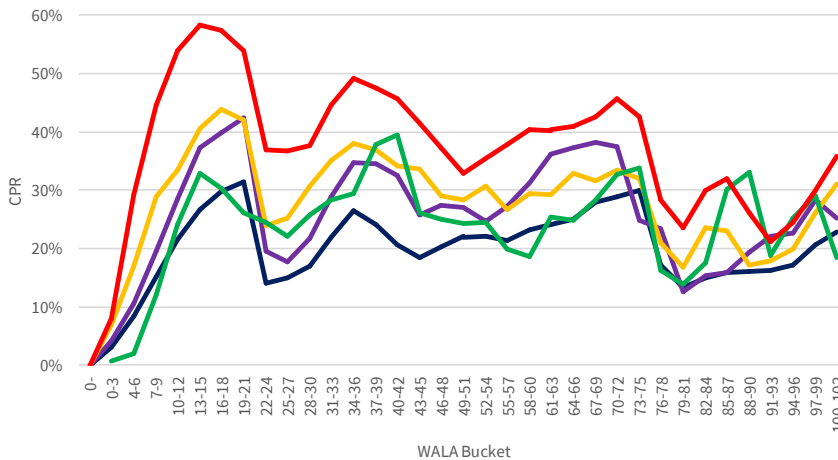
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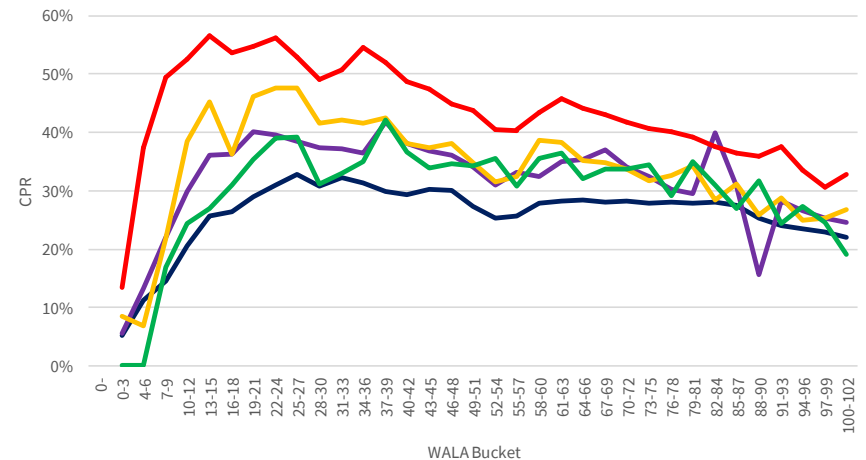
Last 12M WALA Ramp by Social Density Score



2020 WALA Ramp by Social Density Score



2021 WALA Ramp by Social Density Score



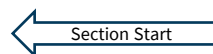
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■ NONSPEC - SDS (1.0, 2.0]

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■ 150K

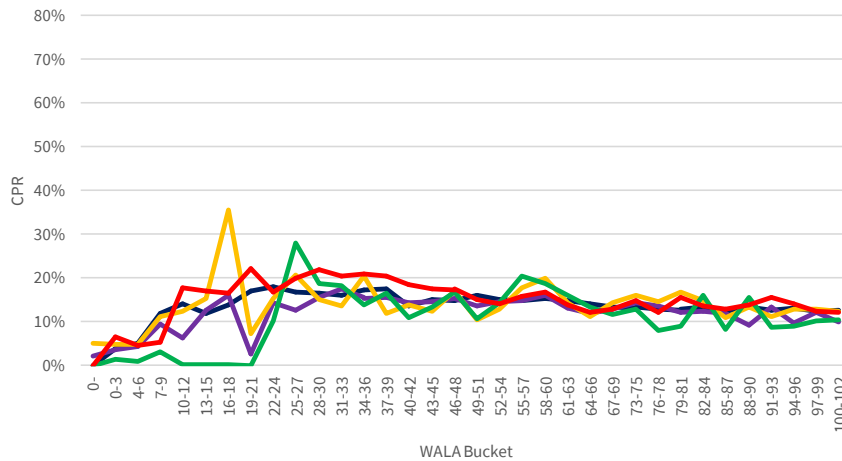
■ 200K



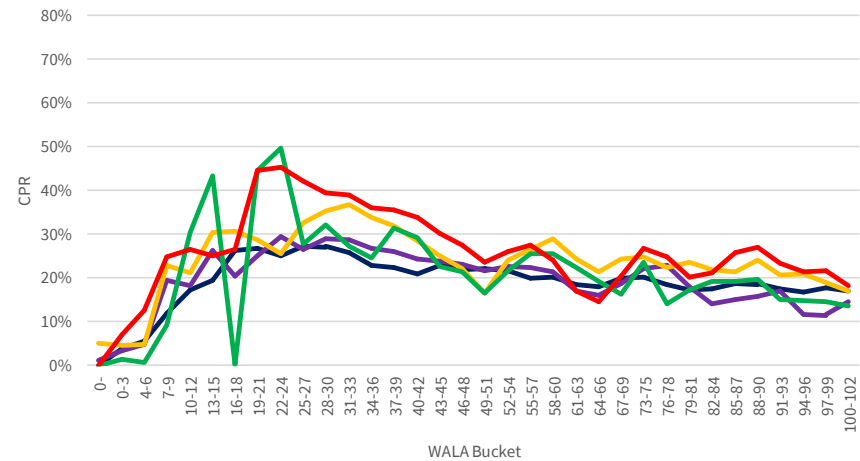
Prefix: CL | Coupon: 4

Social Criteria Share

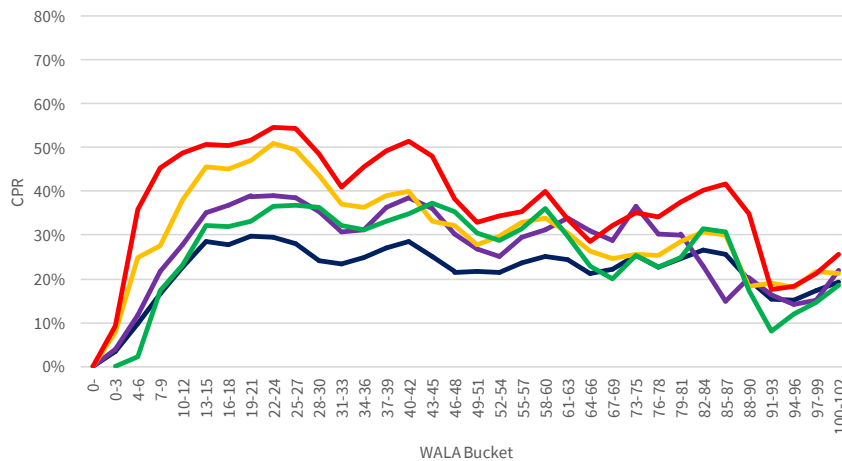
Last 6M WALA Ramp by Social Criteria Share



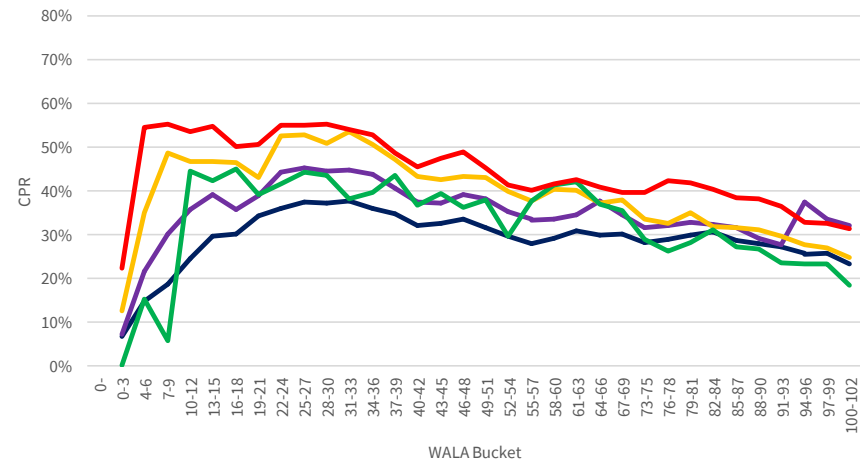
Last 12M WALA Ramp by Social Criteria Share



2020 WALA Ramp by Social Criteria Share



2021 WALA Ramp by Social Criteria Share



■ NONSPEC - SCS [0, 50%]

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ 150K

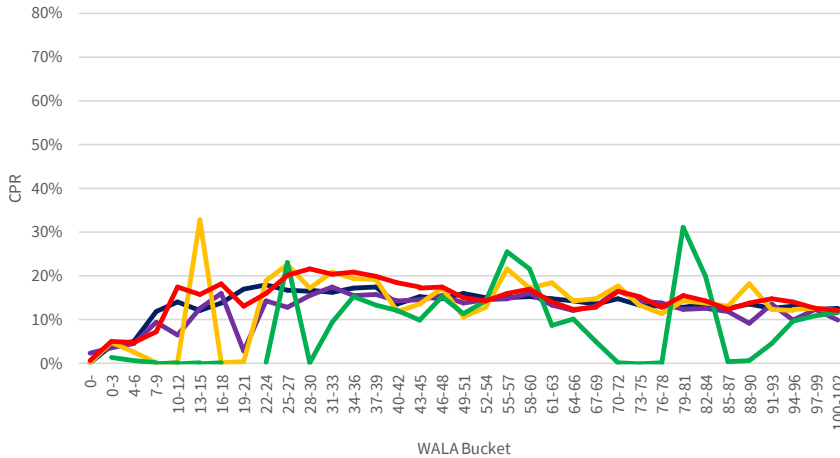
■ 200K



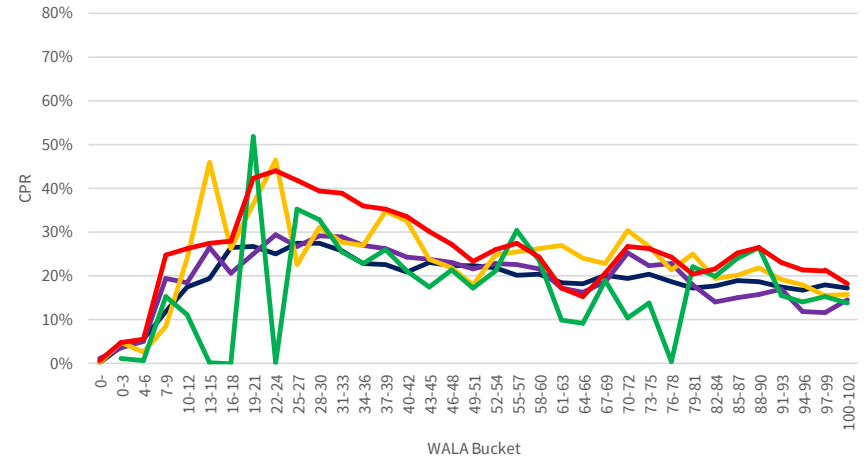
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Social Density Score

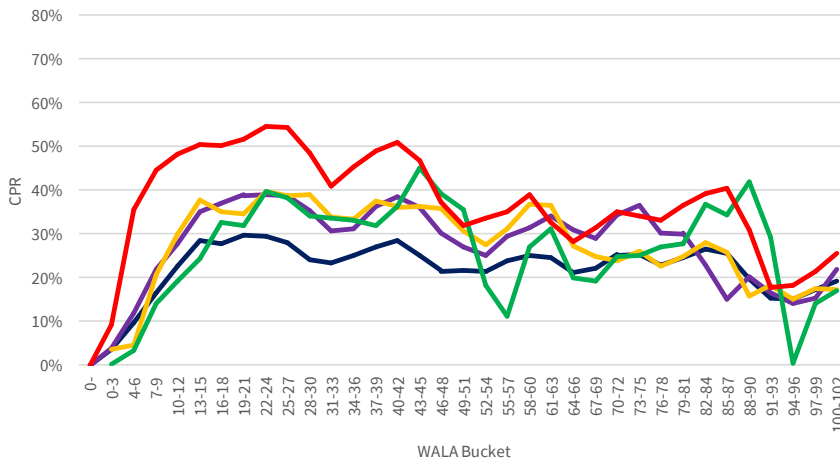
Last 6M WALA Ramp by Social Density Score



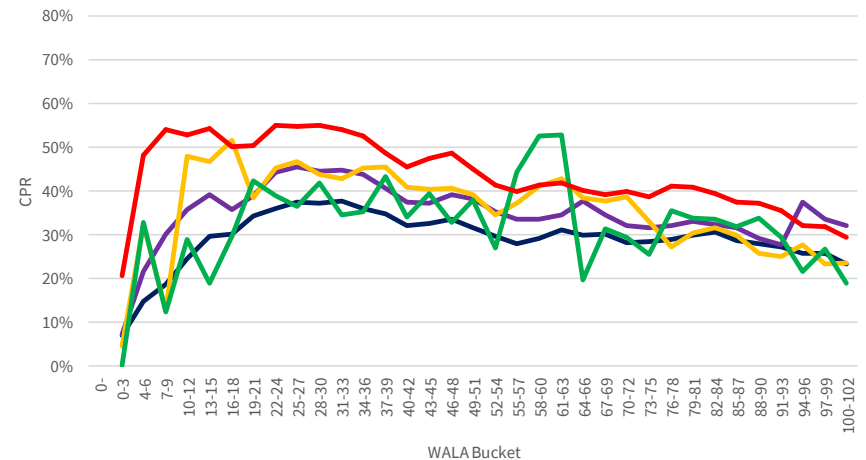
Last 12M WALA Ramp by Social Density Score



2020 WALA Ramp by Social Density Score



2021 WALA Ramp by Social Density Score



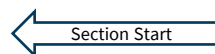
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■ NONSPEC - SDS (1.0, 2.0]

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■ 150K

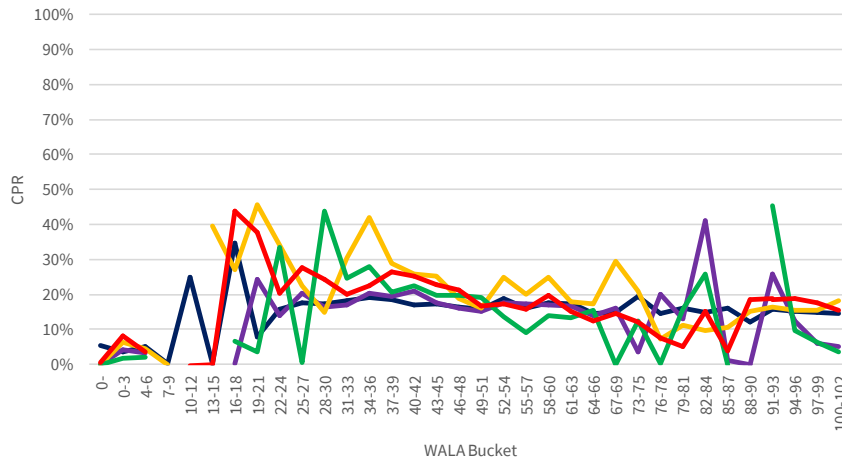
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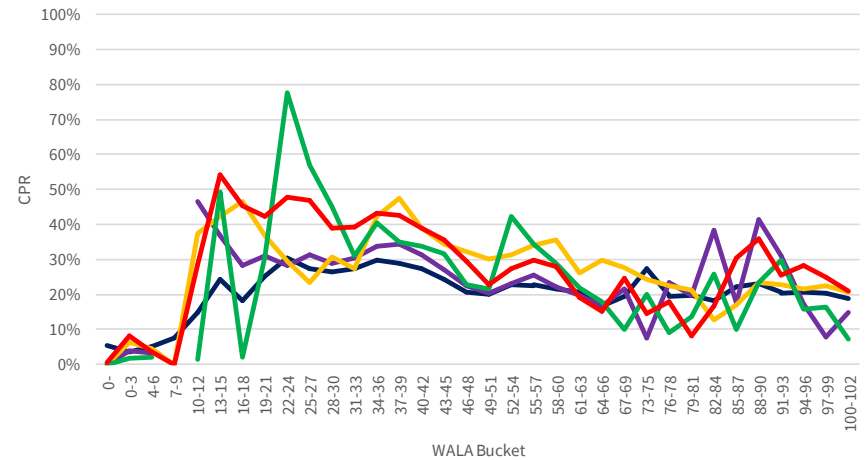
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Social Criteria Share

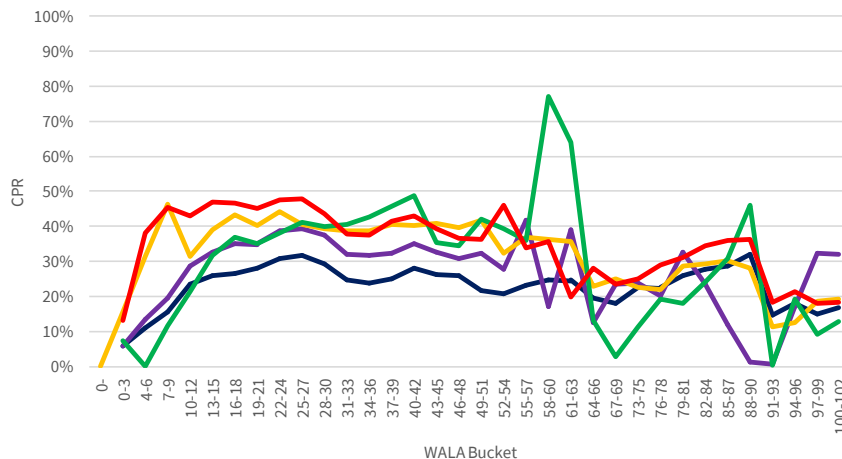
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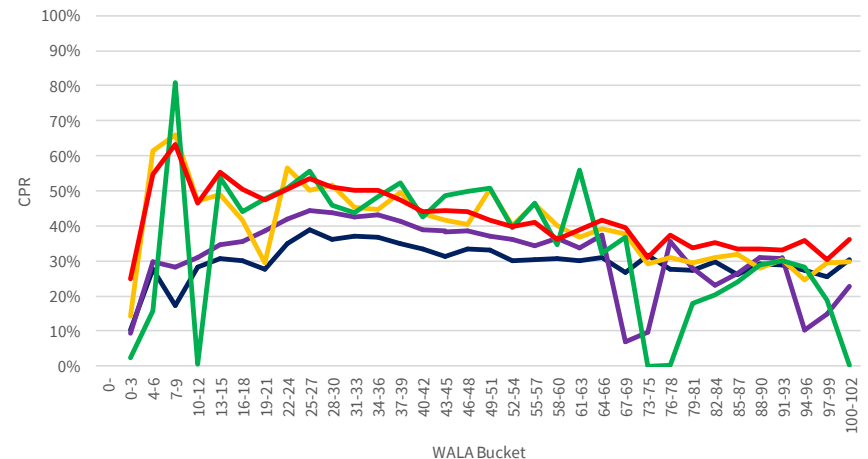
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2020 WALA Ramp by Social Criteria Share



2021 WALA Ramp by Social Criteria Share



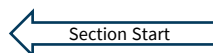
■ NONSPEC - SCS [0, 50%]

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ 150K

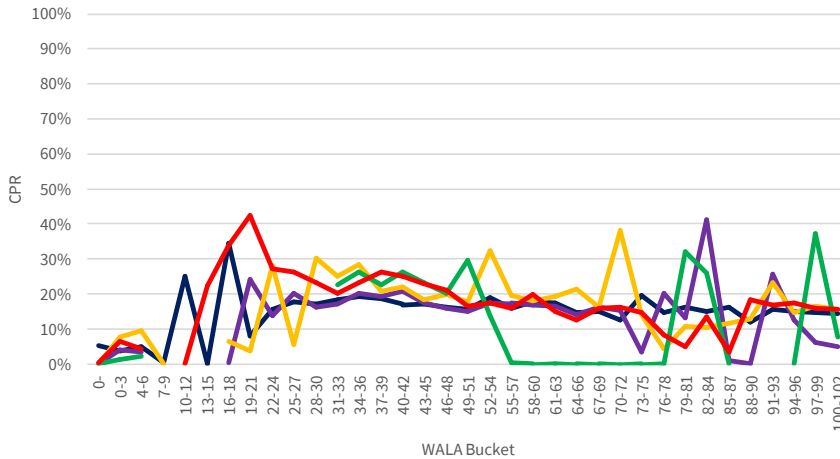
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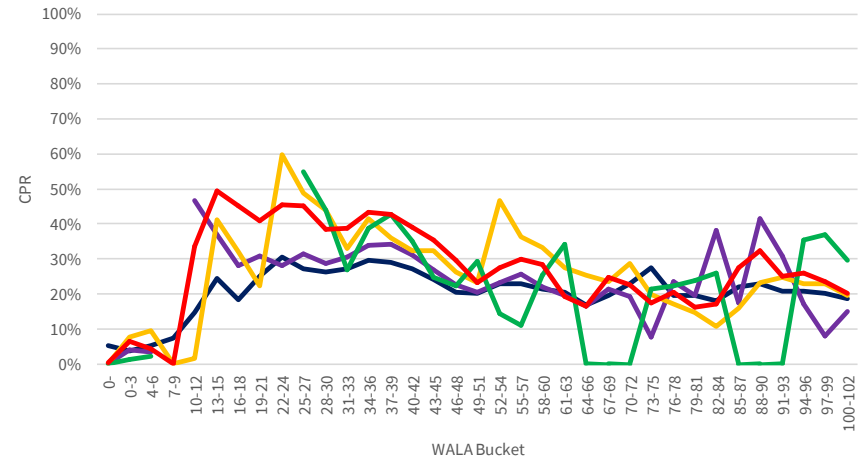
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Social Density Score

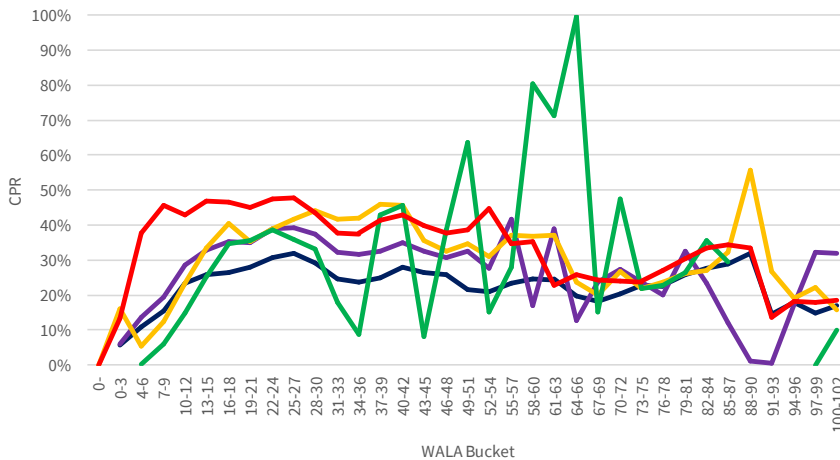
Last 6M WALA Ramp by Social Density Score



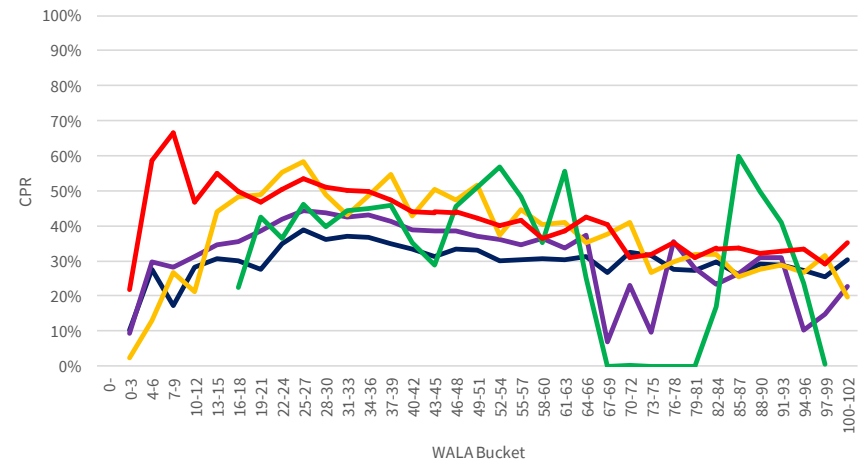
Last 12M WALA Ramp by Social Density Score



2020 WALA Ramp by Social Density Score



2021 WALA Ramp by Social Density Score



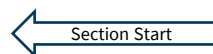
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■ NONSPEC - SDS (1.0, 2.0]

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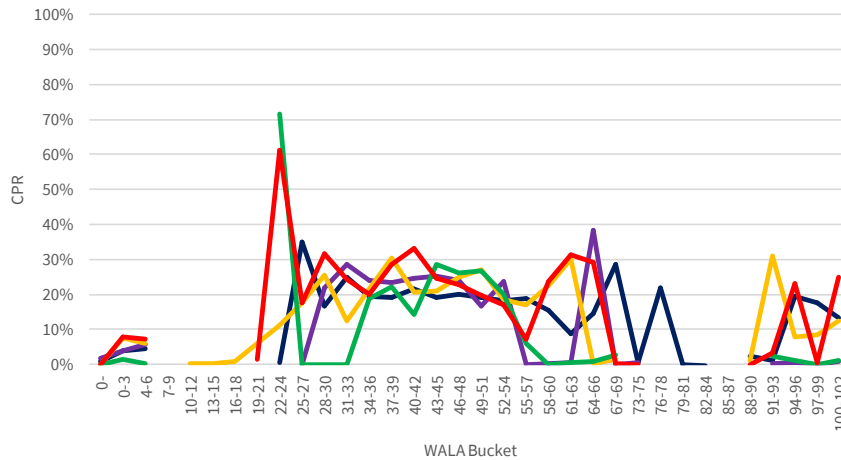
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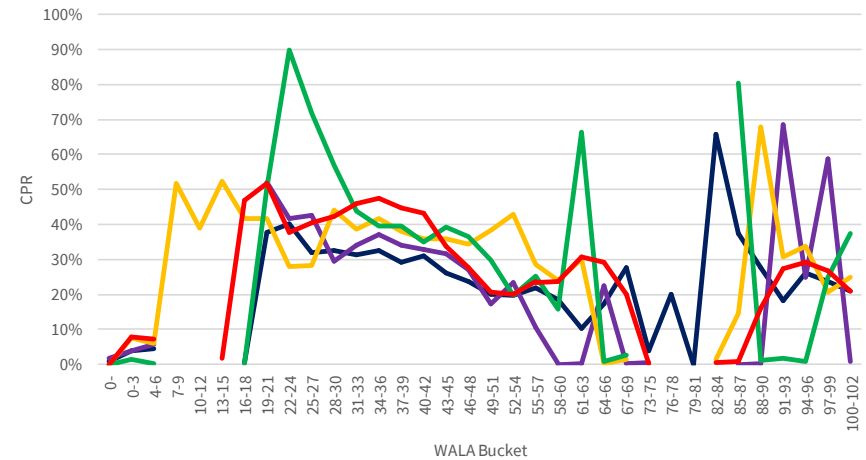
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Social Criteria Share

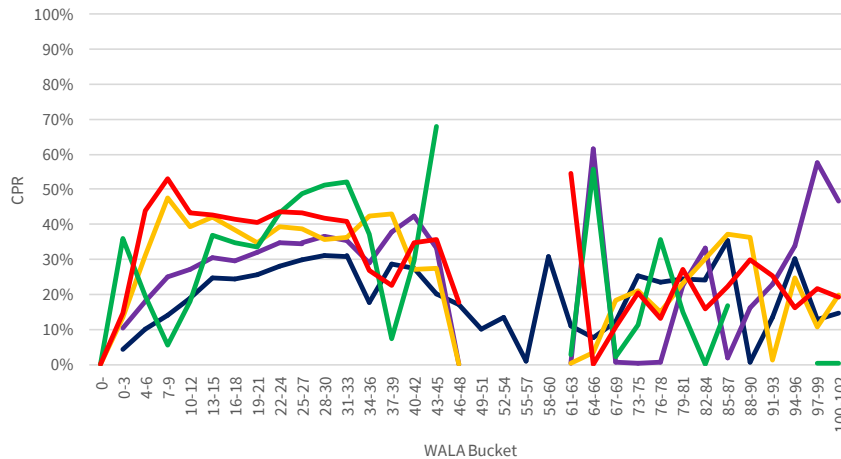
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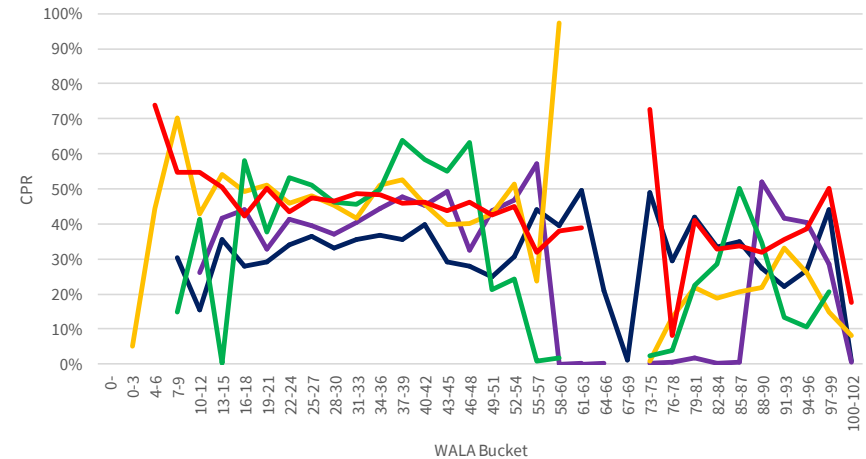
Last 12M WALA Ramp by Social Criteria Share



2020 WALA Ramp by Social Criteria Share



2021 WALA Ramp by Social Criteria Share



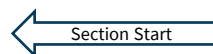
■ NONSPEC - SCS [0, 50%]

■ NONSPEC - SCS (50%, 75%]

■ NONSPEC - SCS (75%, 100%)

■ 150K

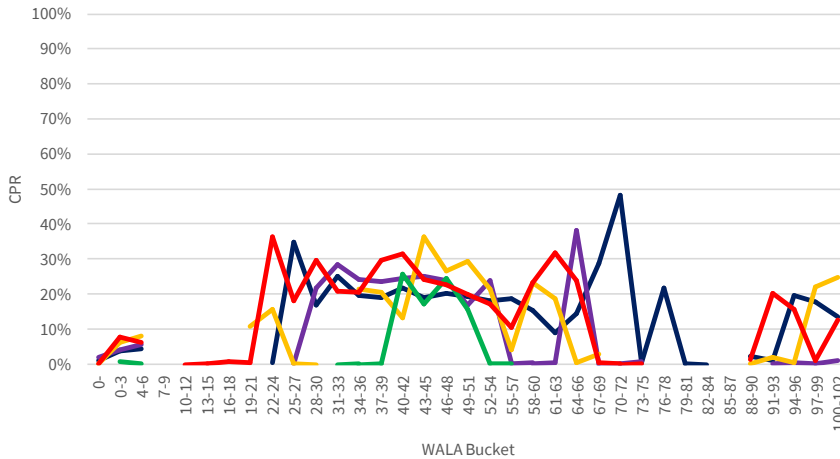
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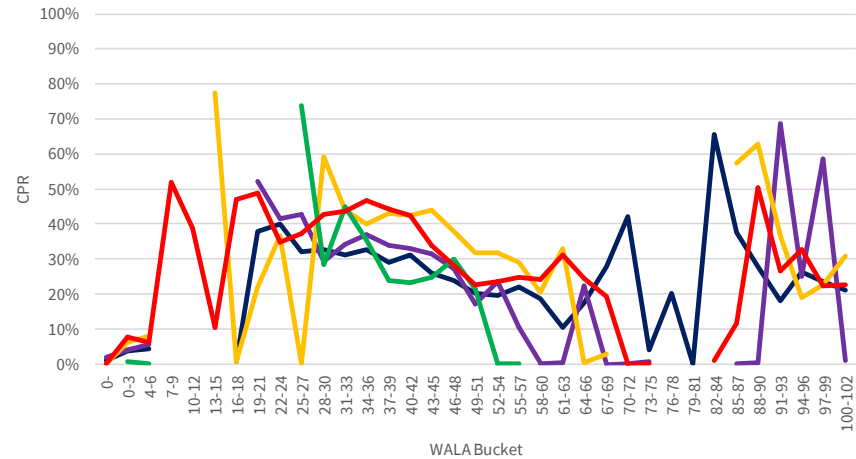
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Social Density Score

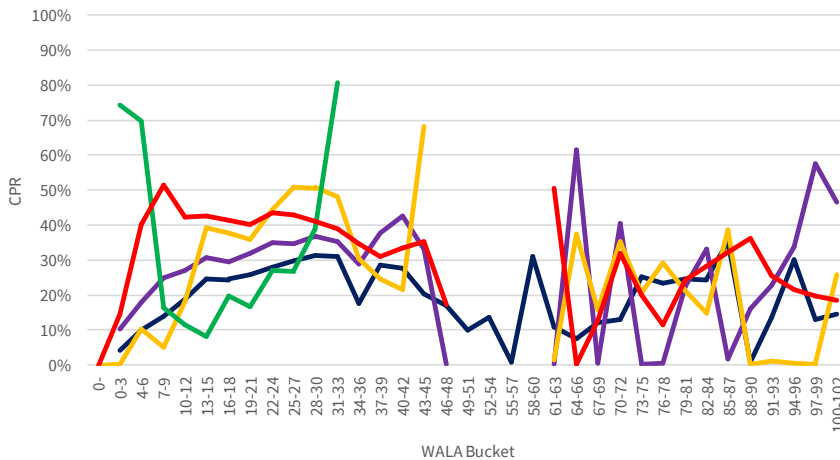
Last 6M WALA Ramp by Social Density Score



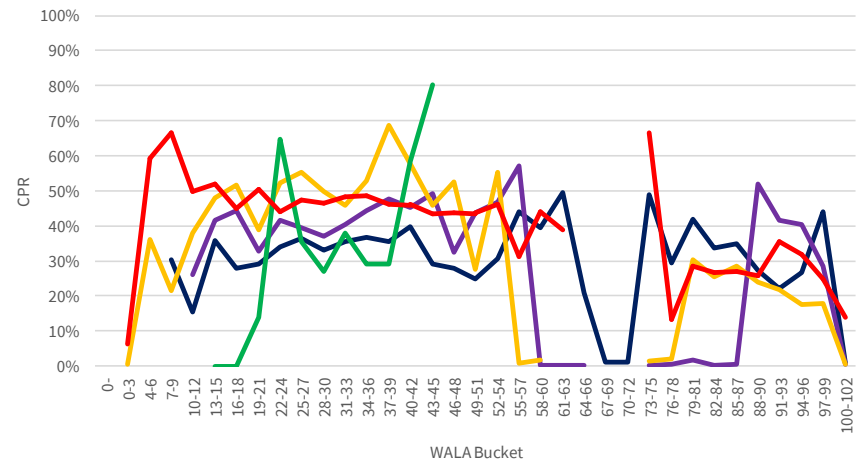
Last 12M WALA Ramp by Social Density Score



2020 WALA Ramp by Social Density Score



2021 WALA Ramp by Social Density Score



■ NONSPEC - SDS [0, 1.0]

■ NONSPEC - SDS (1.0, 2.0]

■ NONSPEC - SDS (2.0, 2.5]

■ 150K

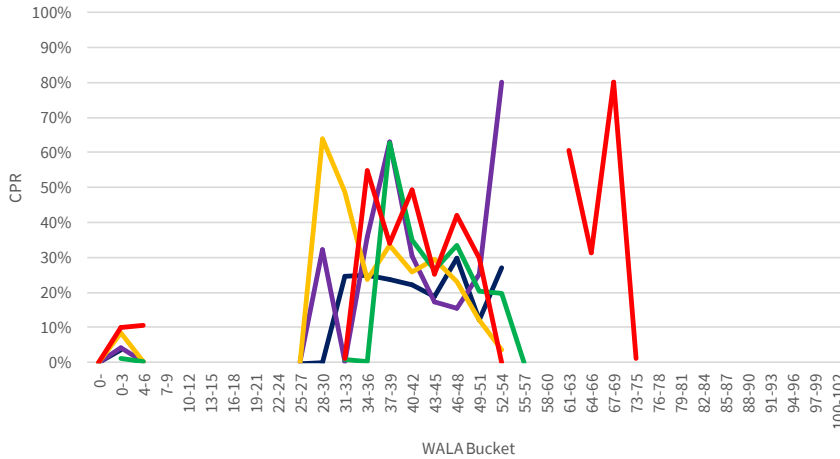
■ 200K



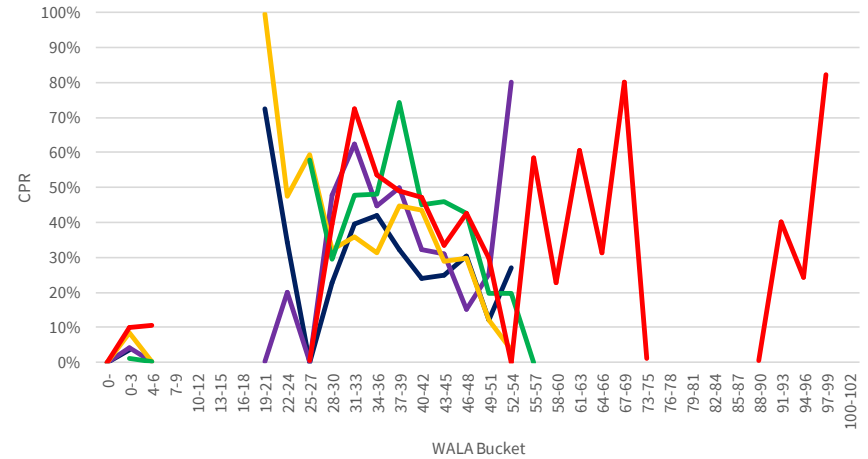
Prefix: CL | Coupon: 5.5

Social Criteria Share

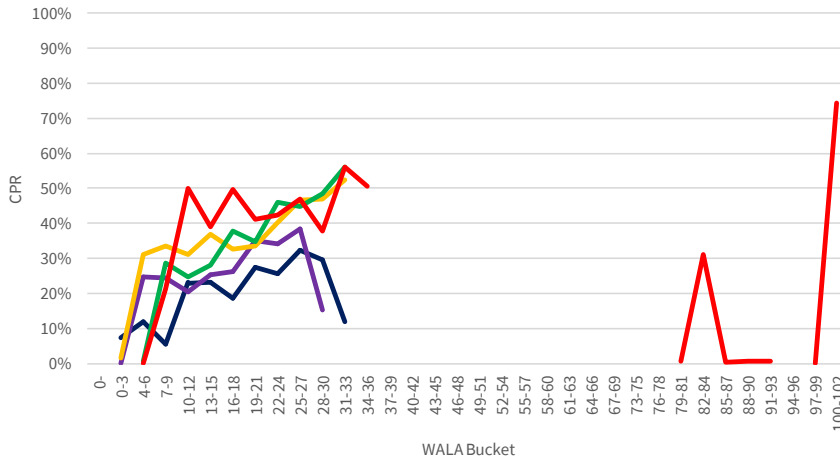
Last 6M WALA Ramp by Social Criteria Share



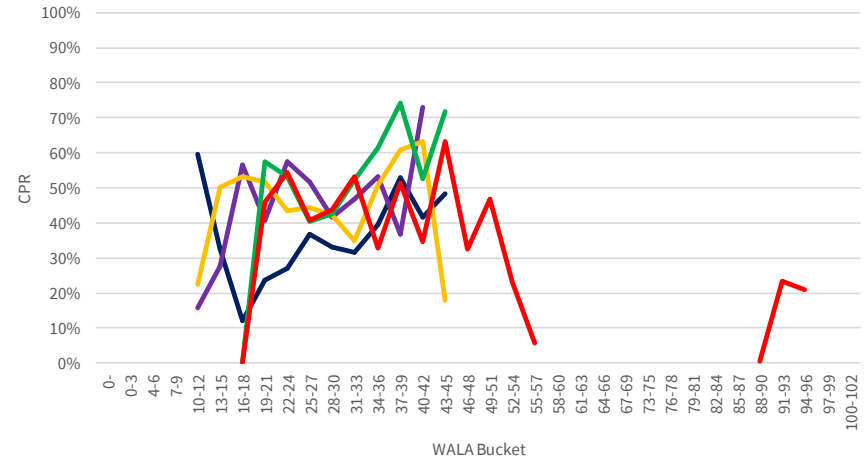
Last 12M WALA Ramp by Social Criteria Share



2020 WALA Ramp by Social Criteria Share



2021 WALA Ramp by Social Criteria Share



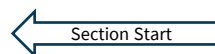
█ NONSPEC - SCS [0, 50%]

█ NONSPEC - SCS (50%, 75%]

█ NONSPEC - SCS (75%, 100%)

█ 150K

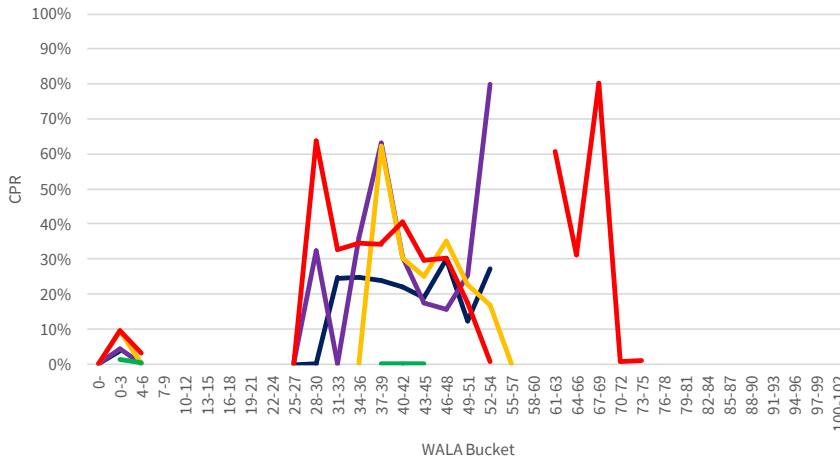
█ 200K



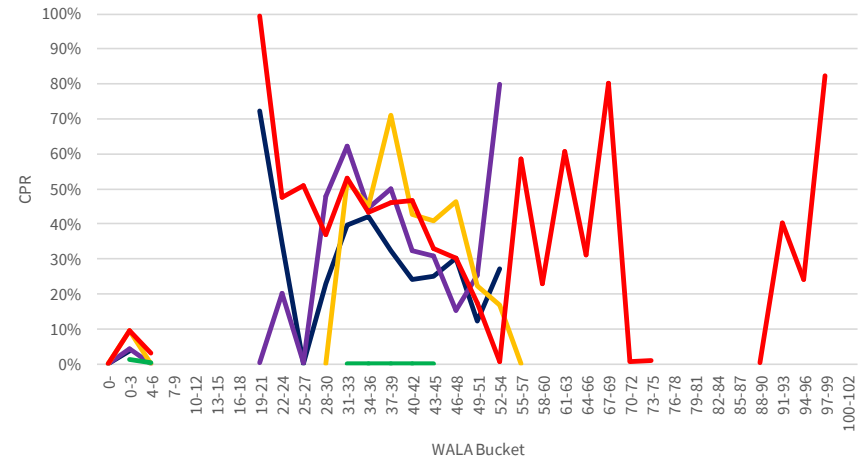
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Social Density Score

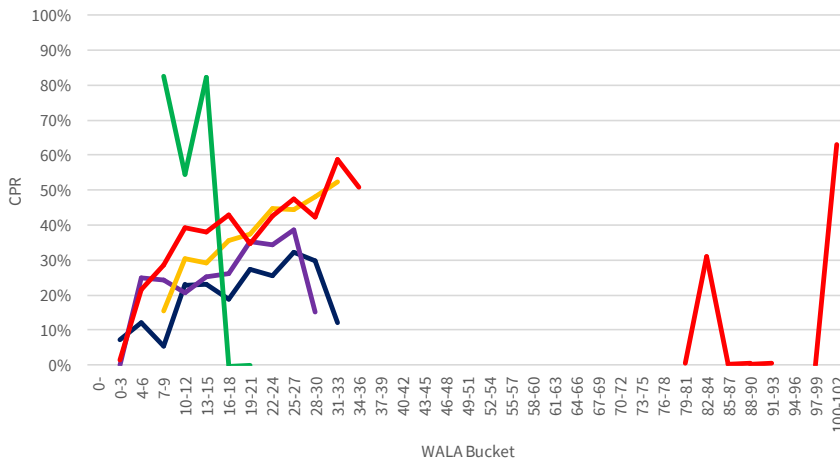
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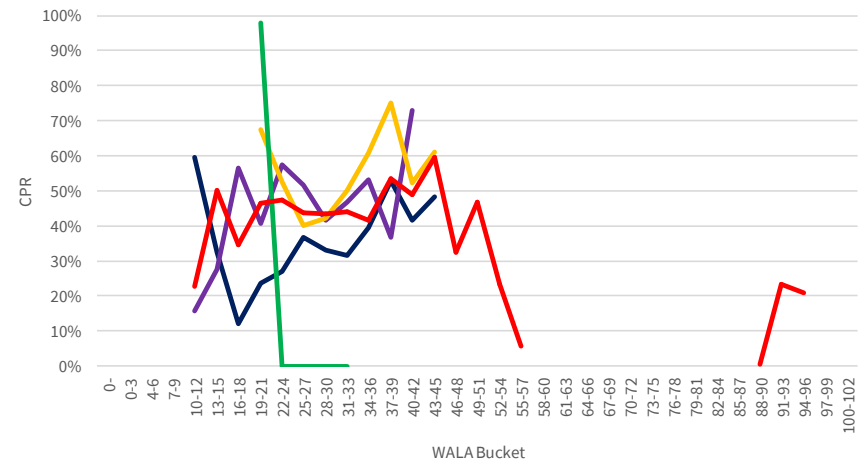
Last 12M WALA Ramp by Social Density Score



2020 WALA Ramp by Social Density Score



2021 WALA Ramp by Social Density Score



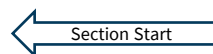
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█ NONSPEC - SDS (1.0, 2.0]

█ NONSPEC - SDS (2.0, 2.5]

█ 150K

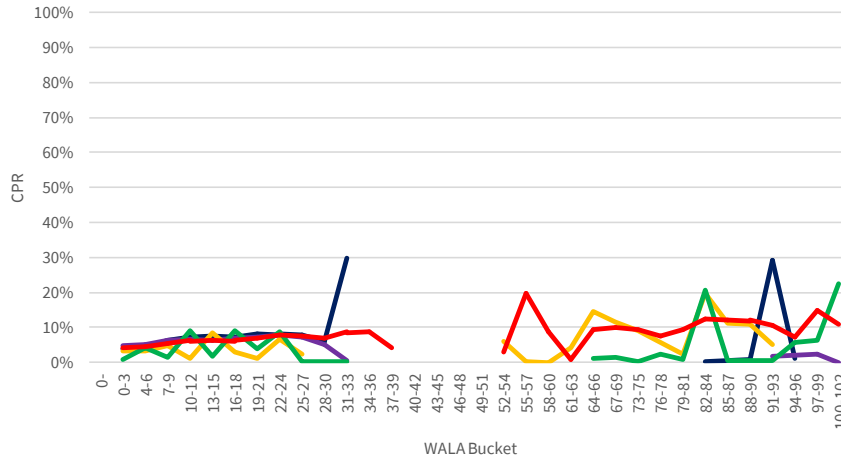
█ 200K



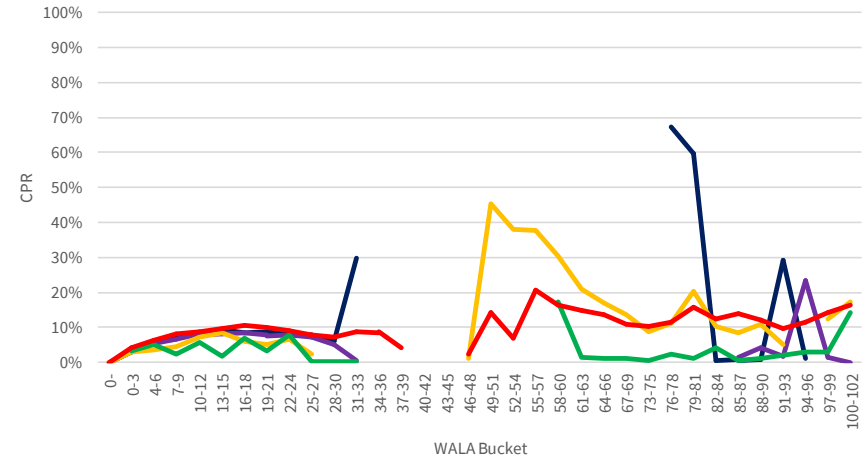
Prefix: CI | Coupon: 2

Social Criteria Share

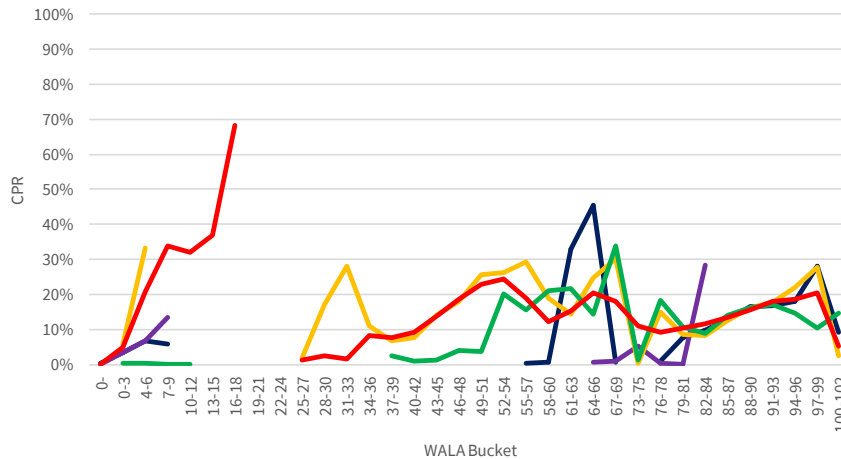
Last 6M WALA Ramp by Social Criteria Share



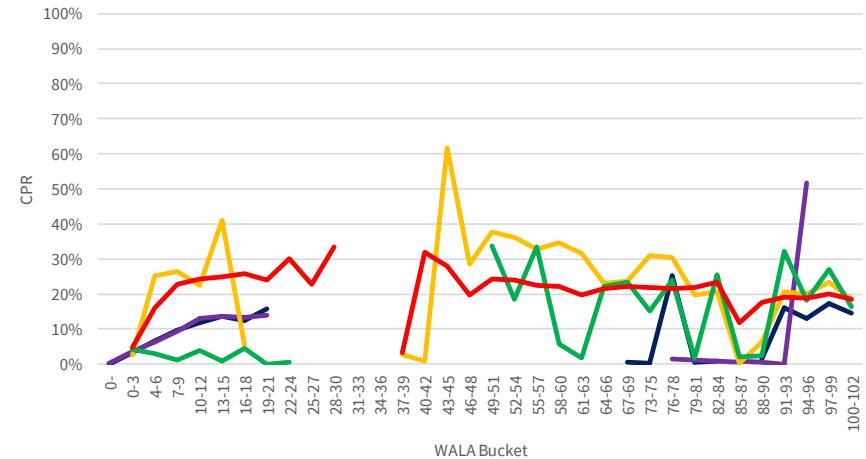
Last 12M WALA Ramp by Social Criteria Share



2020 WALA Ramp by Social Criteria Share



2021 WALA Ramp by Social Criteria Share



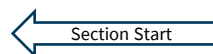
■ NONSPEC - SCS [0, 50%]

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ 150K

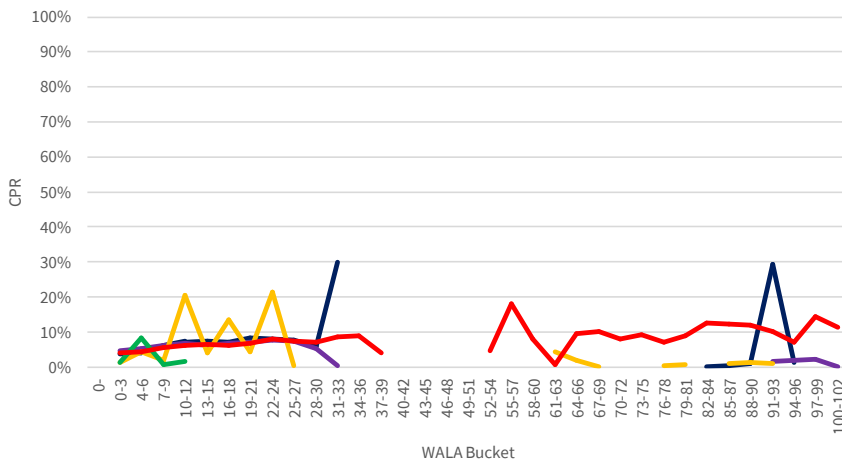
■ 200K



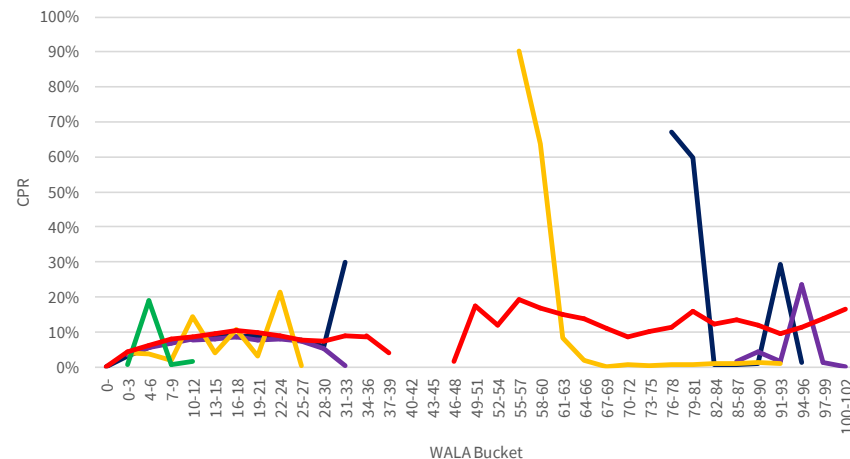
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Social Density Score

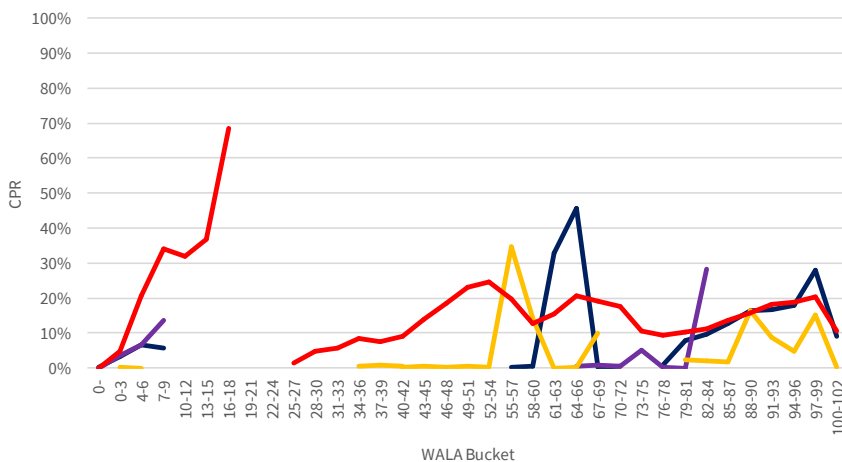
Last 6M WALA Ramp by Social Density Score



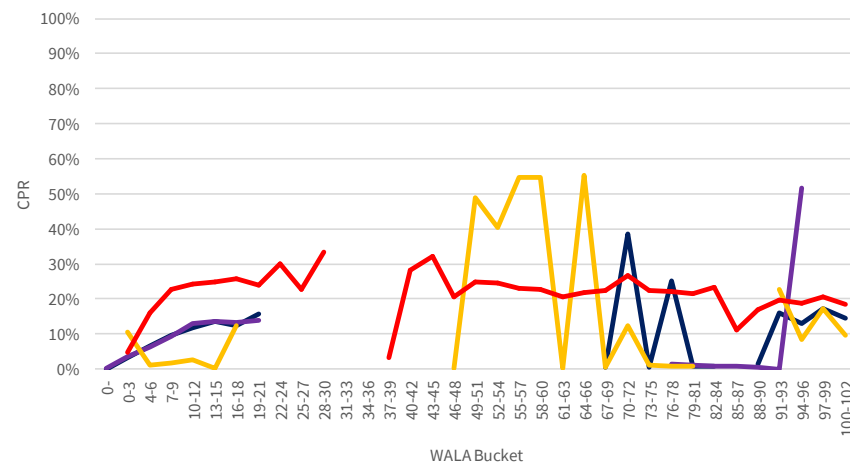
Last 12M WALA Ramp by Social Density Score



2020 WALA Ramp by Social Density Score



2021 WALA Ramp by Social Density Score



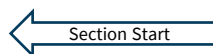
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■ NONSPEC - SDS (1.0, 2.0]

■ NONSPEC - SDS (2.0, 2.5]

■ 150K

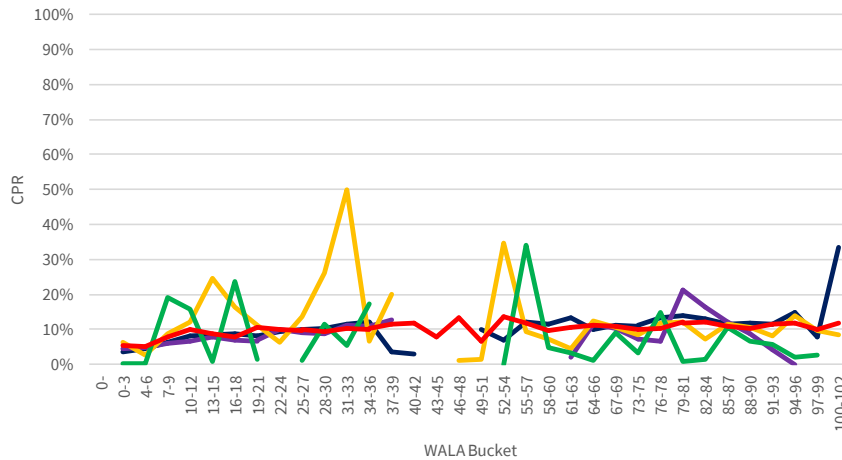
■ 200K



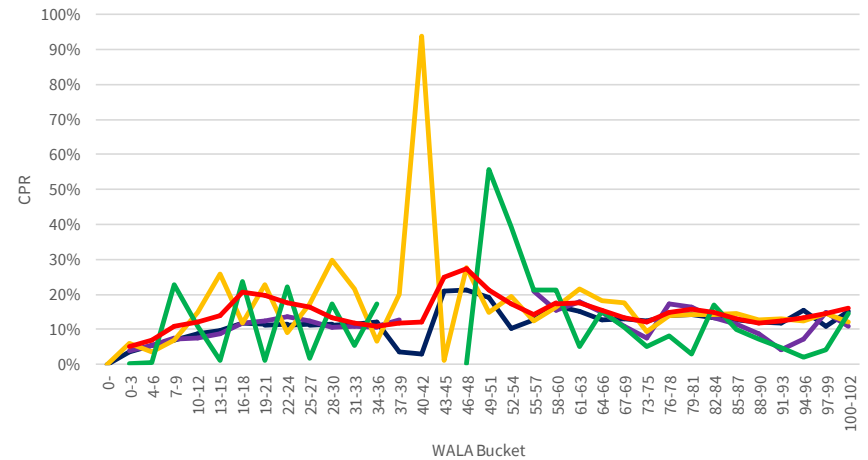
Prefix: CI | Coupon: 2.5

Social Criteria Share

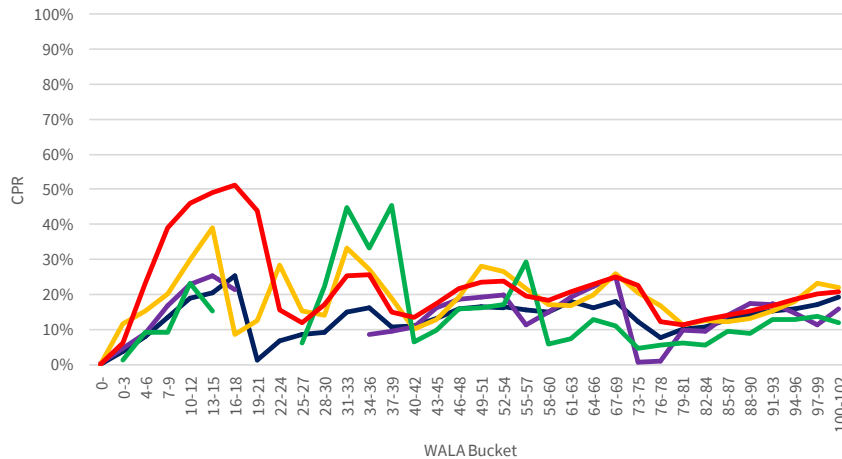
Last 6M WALA Ramp by Social Criteria Share



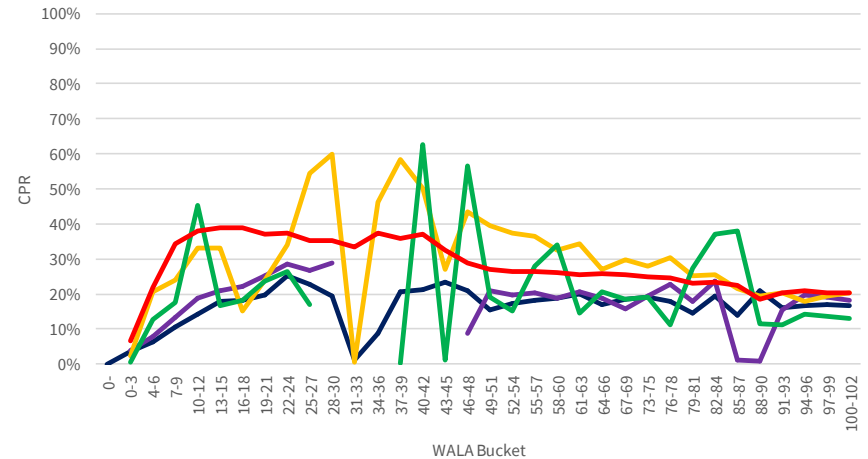
Last 12M WALA Ramp by Social Criteria Share



2020 WALA Ramp by Social Criteria Share



2021 WALA Ramp by Social Criteria Share



■ NONSPEC - SCS [0, 50%]

■ NONSPEC - SCS (50%, 75%]

■ NONSPEC - SCS (75%, 100%)

■ 150K

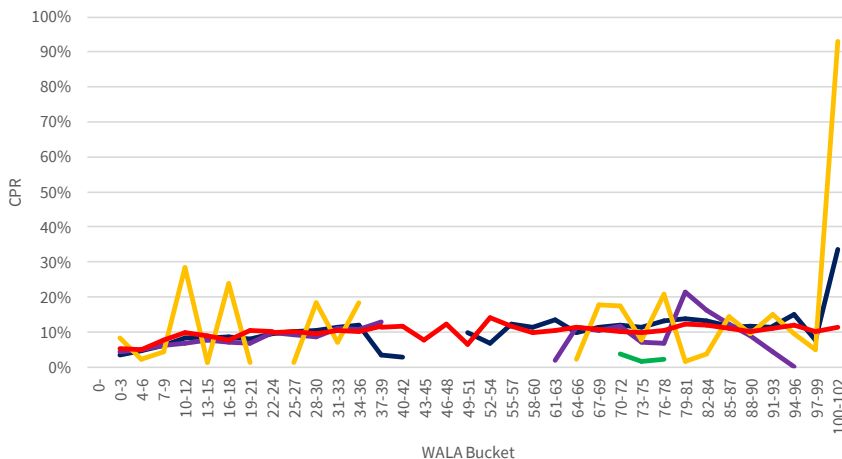
■ 200K



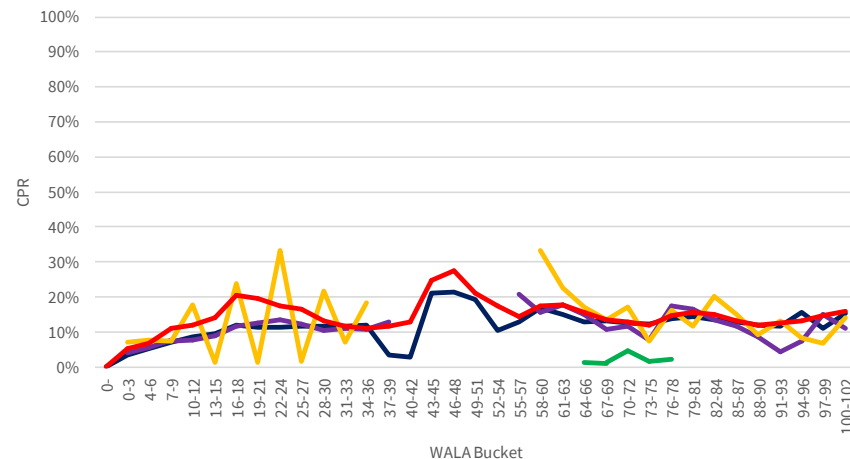
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Social Density Score

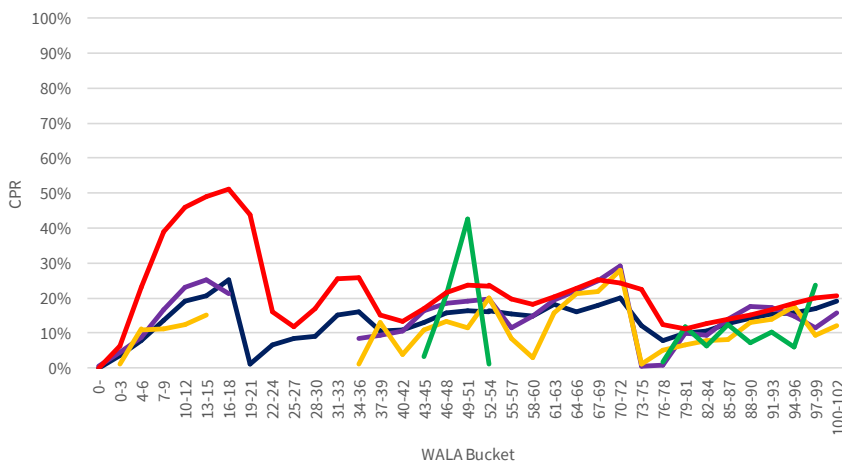
Last 6M WALA Ramp by Social Density Score



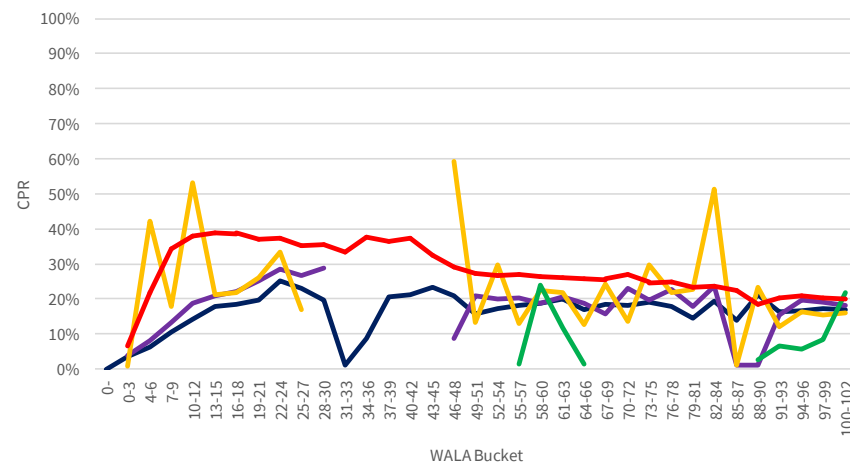
Last 12M WALA Ramp by Social Density Score



2020 WALA Ramp by Social Density Score



2021 WALA Ramp by Social Density Score



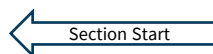
■ NONSPEC - SDS [0, 1.0]

■ NONSPEC - SDS (1.0, 2.0]

■ NONSPEC - SDS (2.0, 2.5]

■ 150K

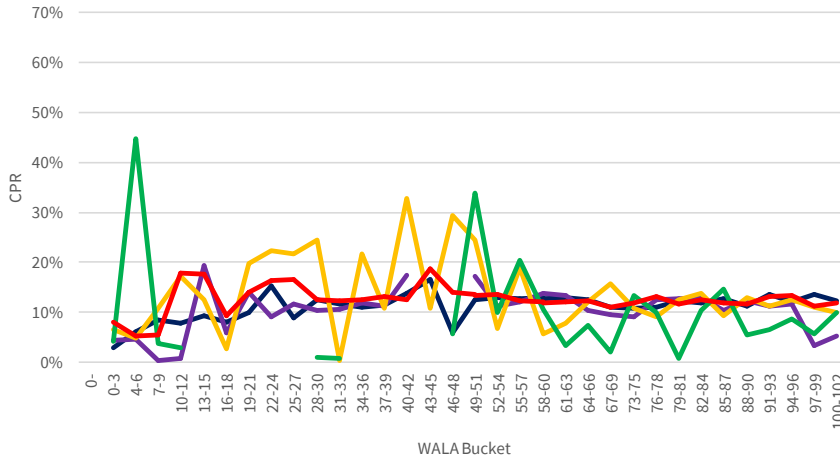
■ 200K



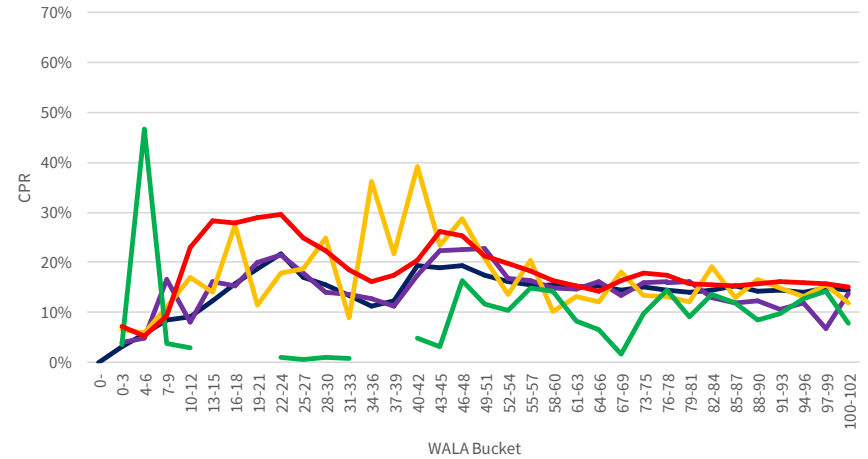
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Social Criteria Share

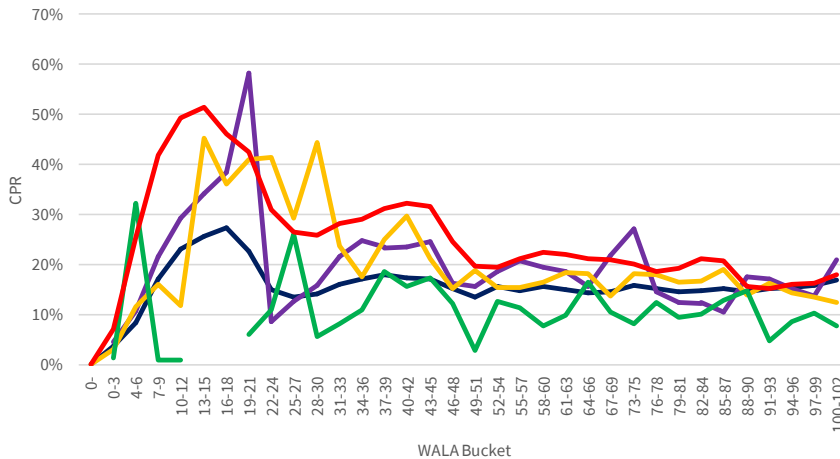
Last 6M WALA Ramp by Social Criteria Share



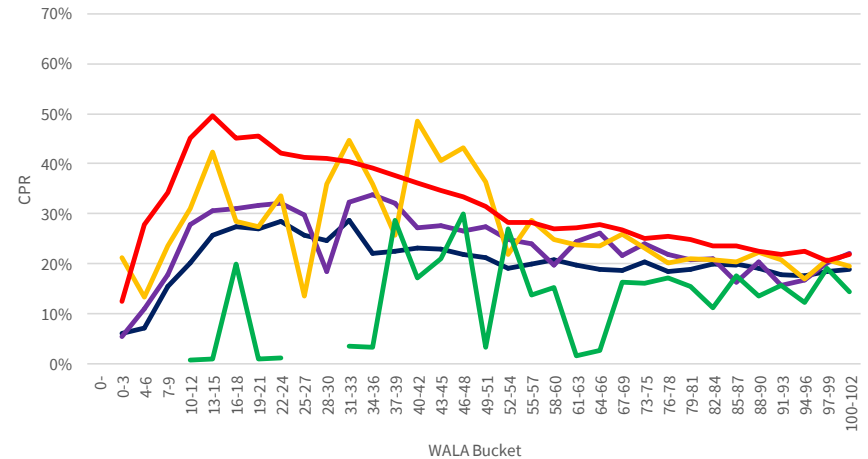
Last 12M WALA Ramp by Social Criteria Share



2020 WALA Ramp by Social Criteria Share



2021 WALA Ramp by Social Criteria Share



■ NONSPEC - SCS [0, 50%]

■ NONSPEC - SCS (50%, 75%]

■ NONSPEC - SCS (75%, 100%]

■ 150K

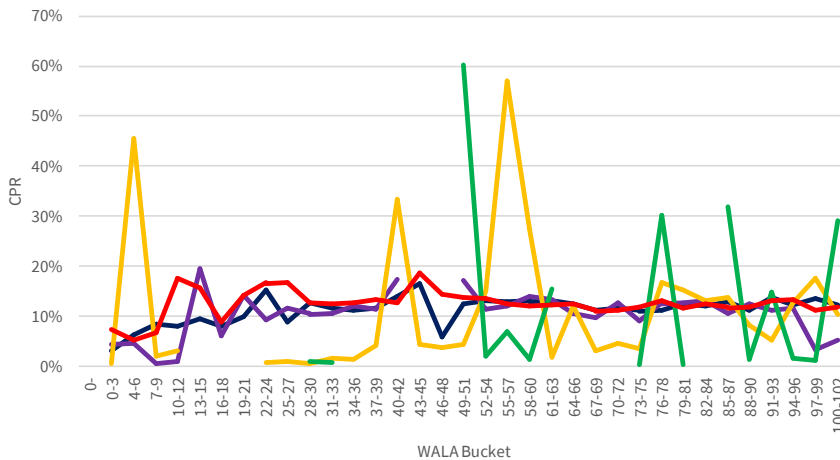
■ 200K



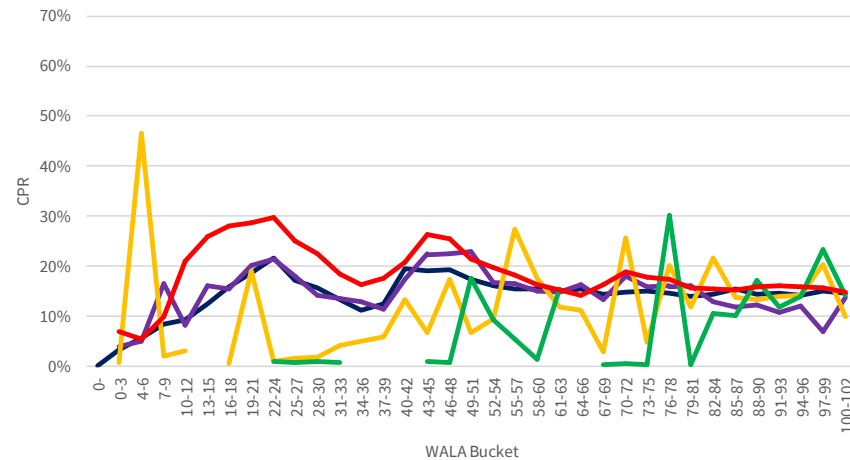
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Social Density Score

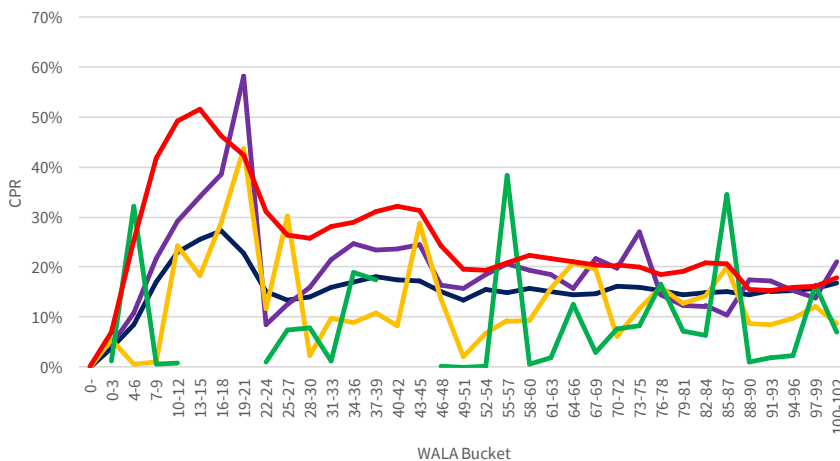
Last 6M WALA Ramp by Social Density Score



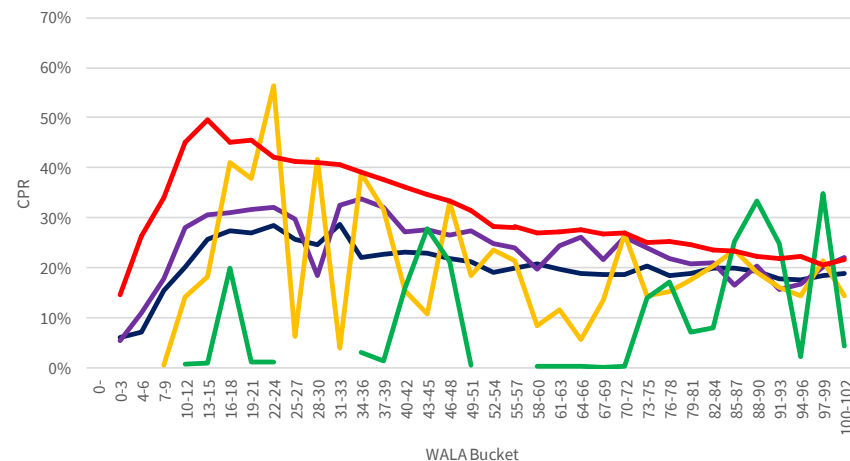
Last 12M WALA Ramp by Social Density Score



2020 WALA Ramp by Social Density Score



2021 WALA Ramp by Social Density Score



■ NONSPEC - SDS [0, 1.0]

■ NONSPEC - SDS (1.0, 2.0]

■ NONSPEC - SDS (2.0, 2.5]

■ 150K

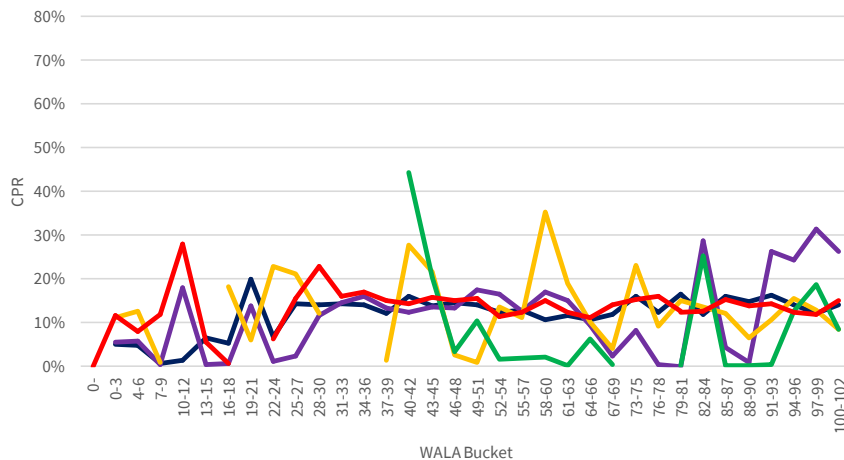
■ 200K



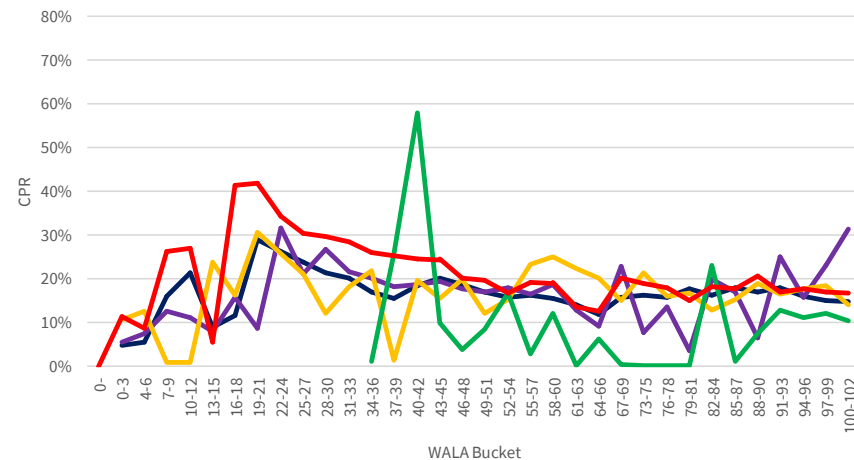
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Social Criteria Share

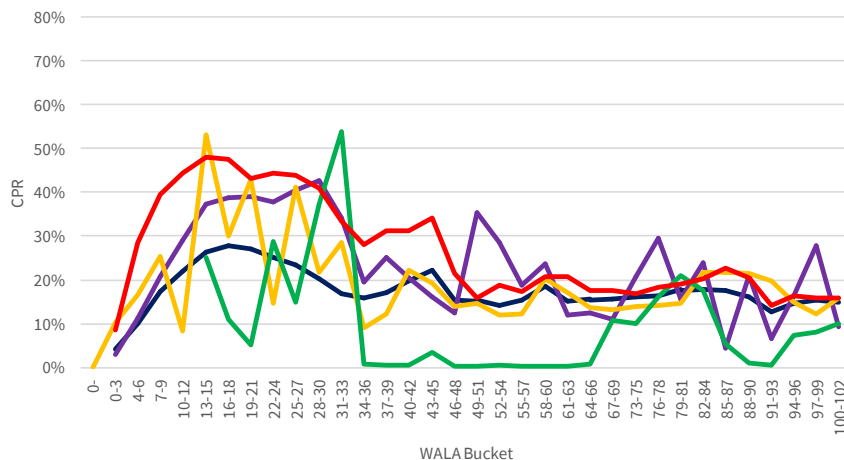
Last 6M WALA Ramp by Social Criteria Share



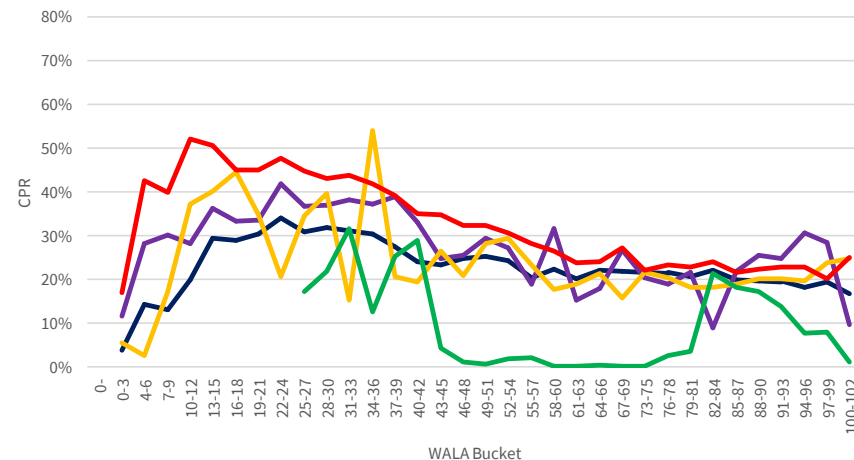
Last 12M WALA Ramp by Social Criteria Share



2020 WALA Ramp by Social Criteria Share



2021 WALA Ramp by Social Criteria Share



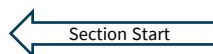
■ NONSPEC - SCS [0, 50%]

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ 150K

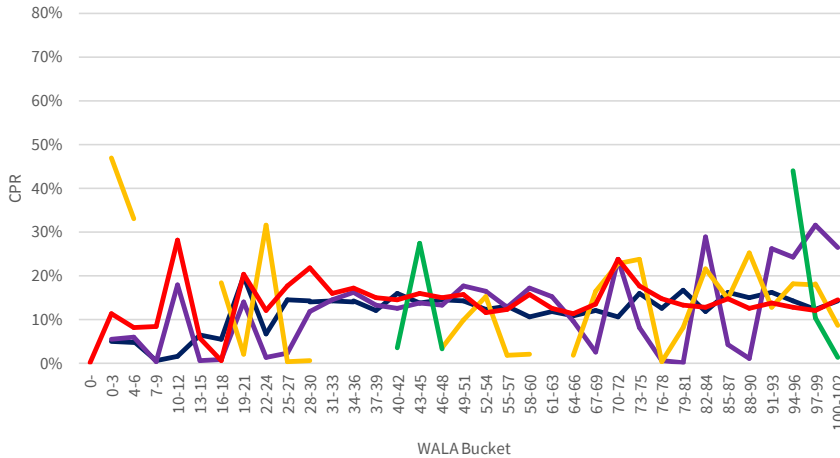
■ 200K



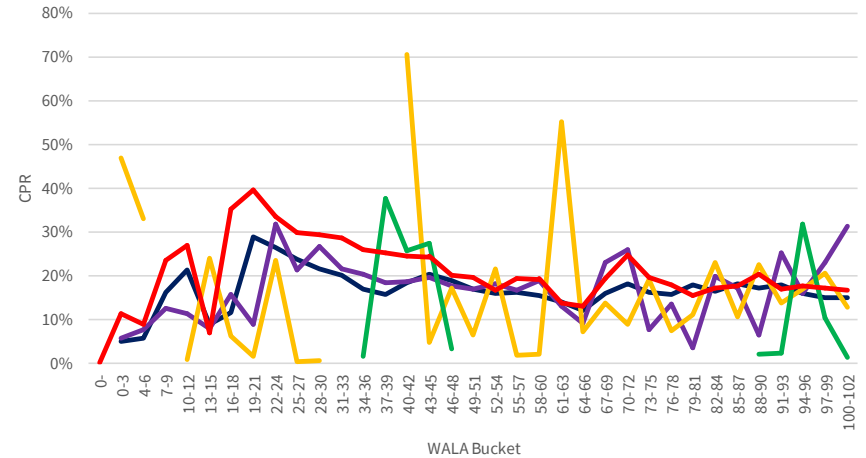
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Social Density Score

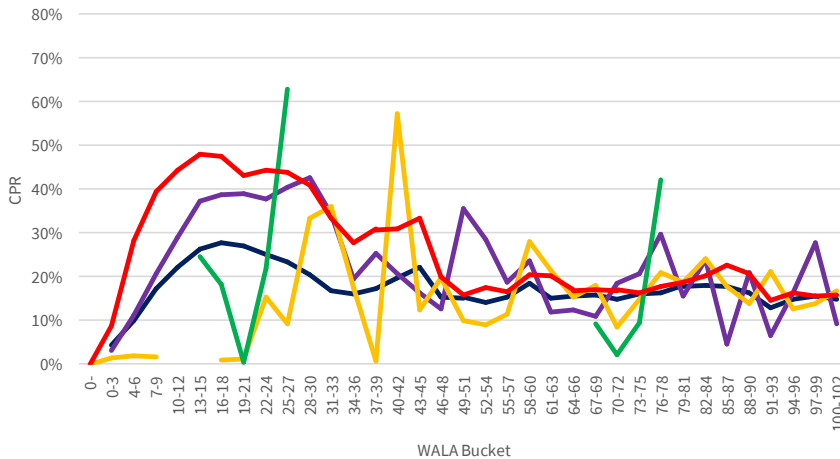
Last 6M WALA Ramp by Social Density Score



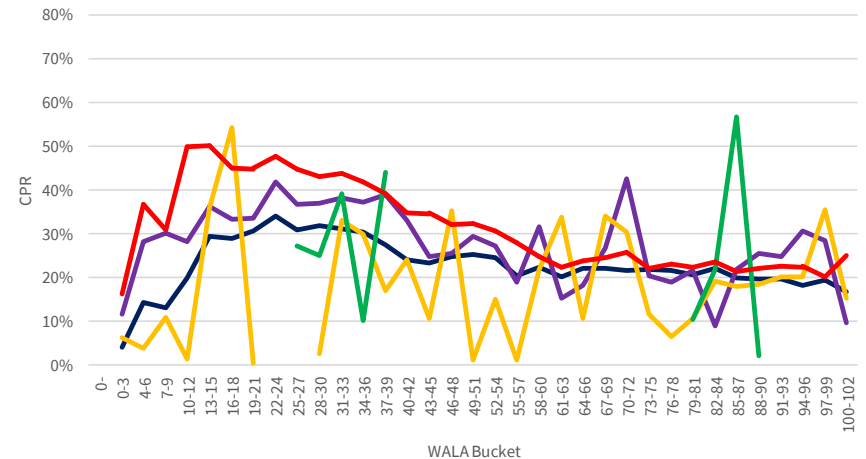
Last 12M WALA Ramp by Social Density Score



2020 WALA Ramp by Social Density Score



2021 WALA Ramp by Social Density Score



■ NONSPEC - SDS [0, 1.0]

■ NONSPEC - SDS (1.0, 2.0]

■ NONSPEC - SDS (2.0, 2.5]

■ 150K

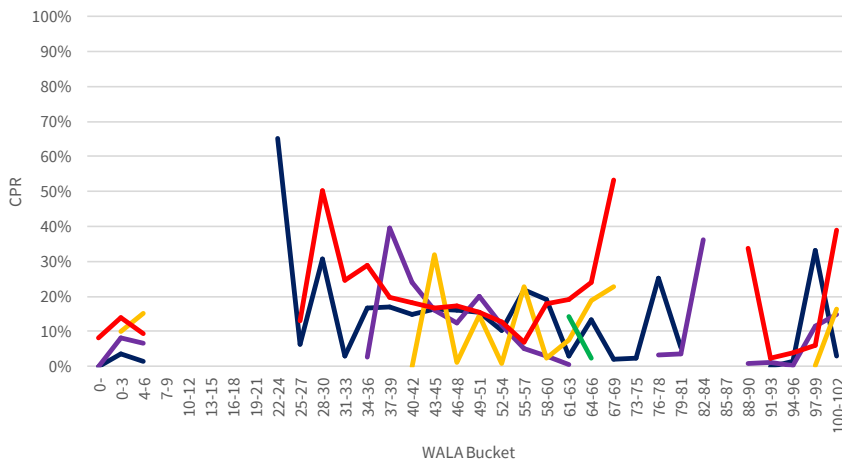
■ 200K



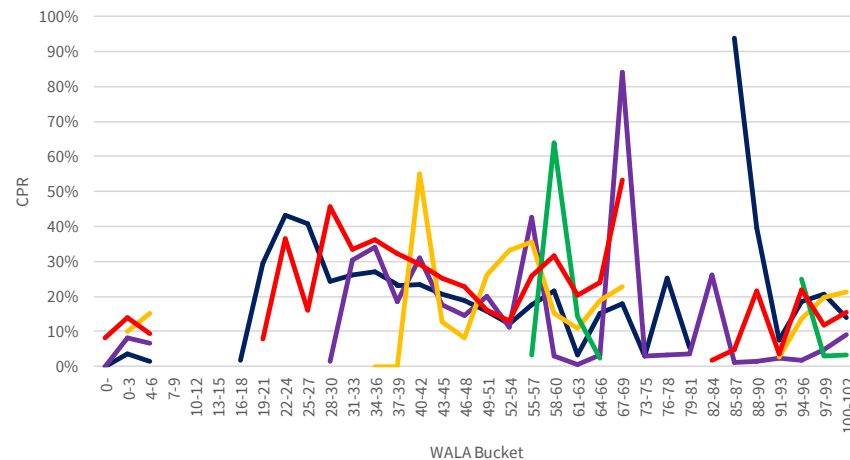
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Social Criteria Share

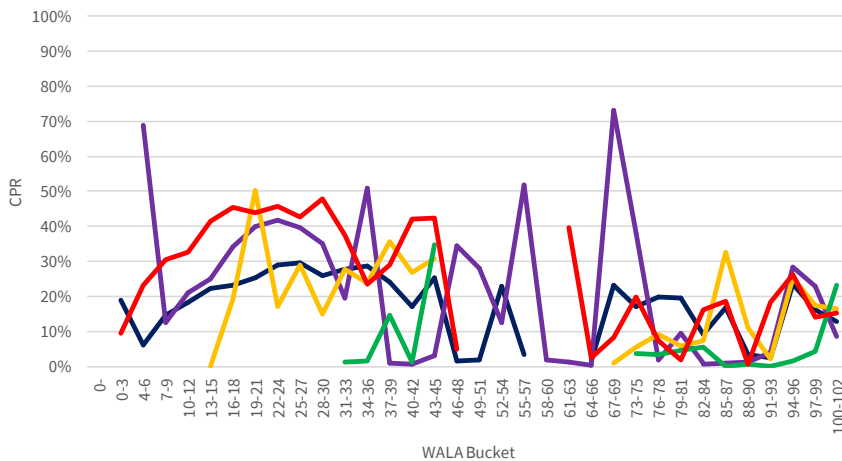
Last 6M WALA Ramp by Social Criteria Share



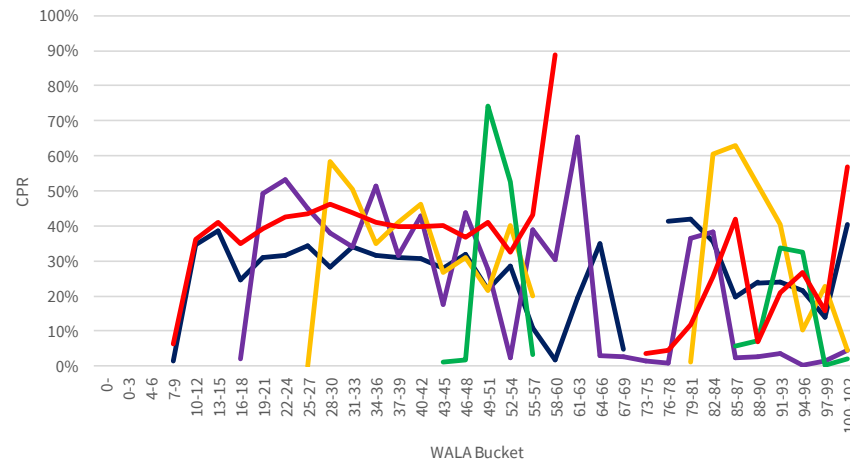
Last 12M WALA Ramp by Social Criteria Share



2020 WALA Ramp by Social Criteria Share



2021 WALA Ramp by Social Criteria Share



■ NONSPEC - SCS [0, 50%]

■ NONSPEC - SCS (50%, 75%)

■ NONSPEC - SCS (75%, 100%)

■ 150K

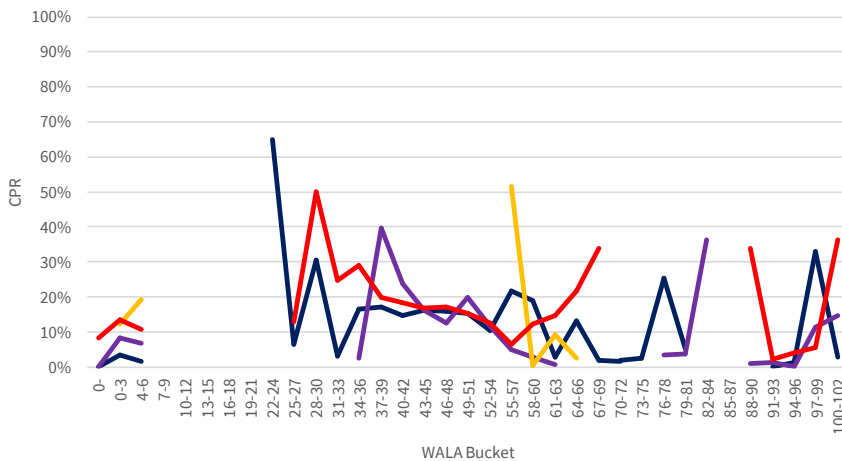
■ 200K



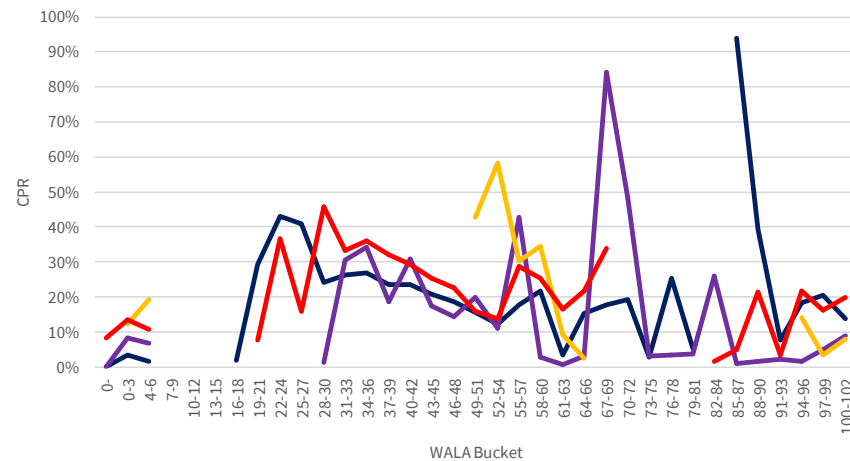
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Social Density Score

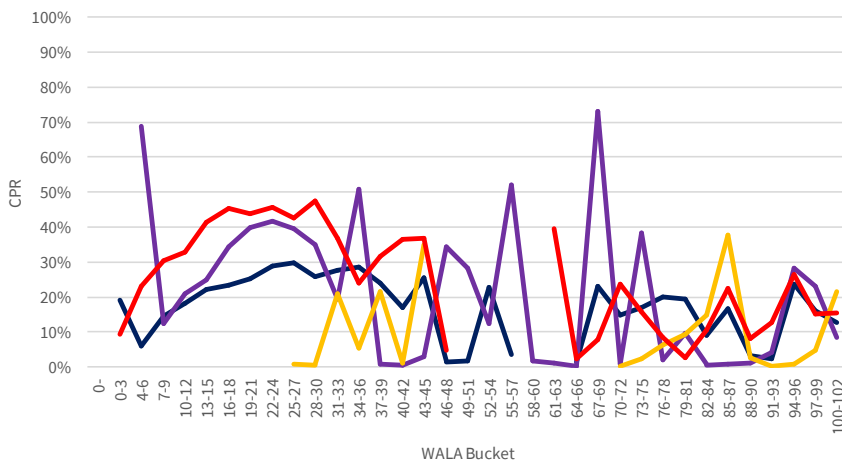
Last 6M WALA Ramp by Social Density Score



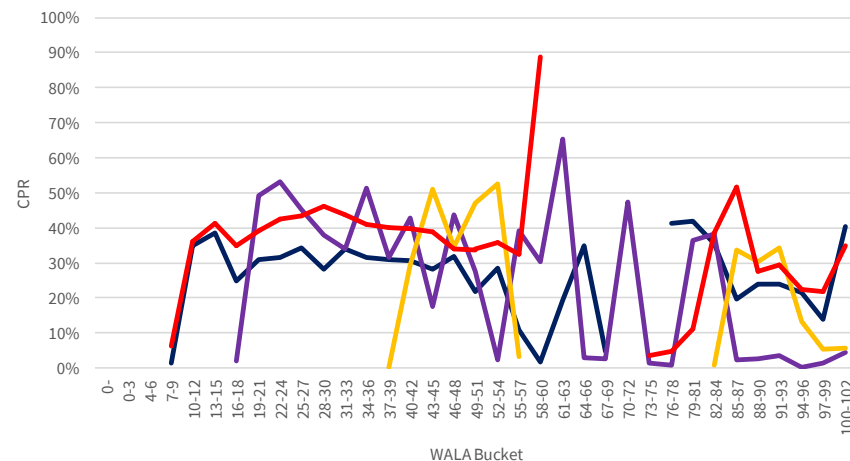
Last 12M WALA Ramp by Social Density Score



2020 WALA Ramp by Social Density Score



2021 WALA Ramp by Social Density Score



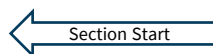
■ NONSPEC - SDS [0, 1.0]

■ NONSPEC - SDS (1.0, 2.0]

■ NONSPEC - SDS (2.0, 2.5]

■ 150K

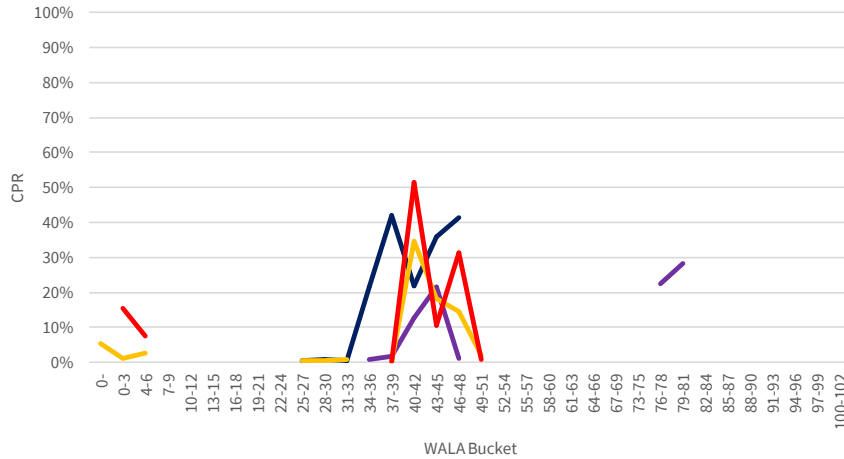
■ 200K



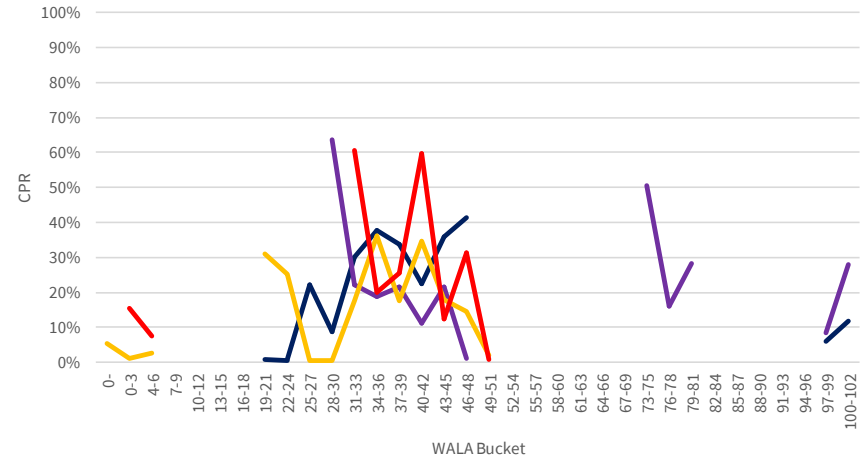
Prefix: CI | Coupon: 4.5

Social Criteria Share

Last 6M WALA Ramp by Social Criteria Share



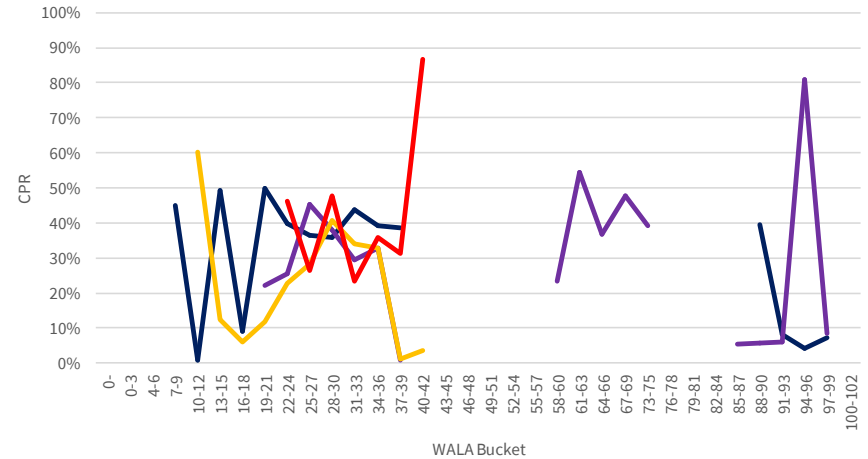
Last 12M WALA Ramp by Social Criteria Share



2020 WALA Ramp by Social Criteria Share



2021 WALA Ramp by Social Criteria Share



█ NONSPEC - SCS [0, 50%]

█ NONSPEC - SCS (50%, 75%)

█ NONSPEC - SCS (75%, 100%)

█ 150K

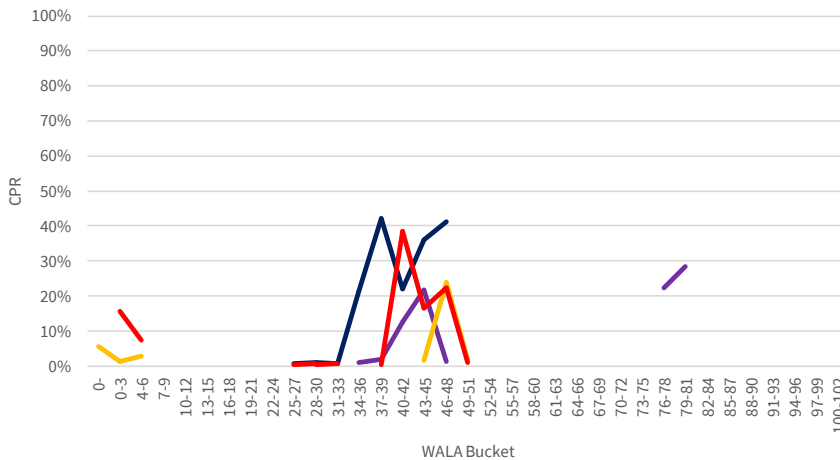
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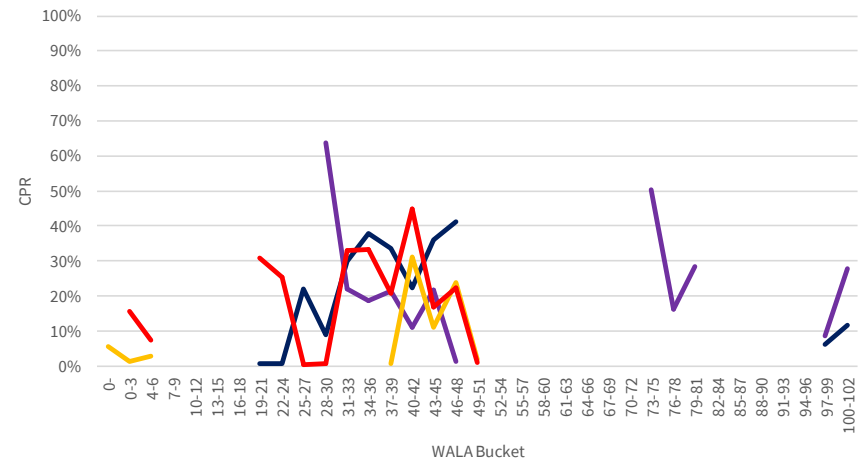
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Social Density Score

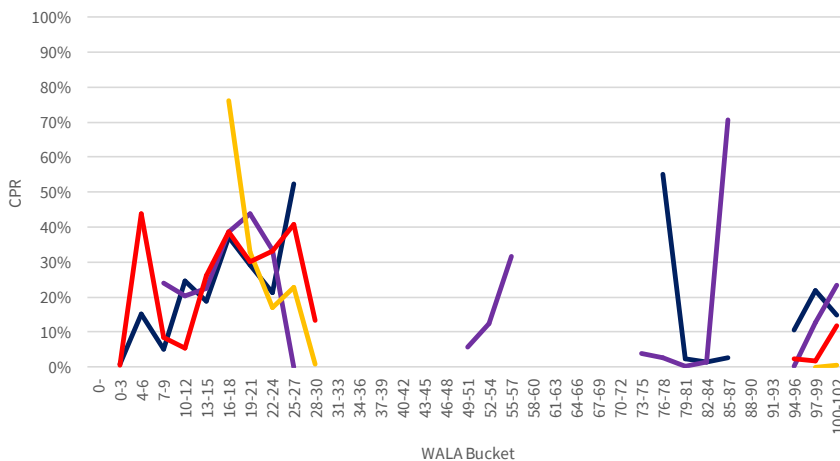
Last 6M WALA Ramp by Social Density Score



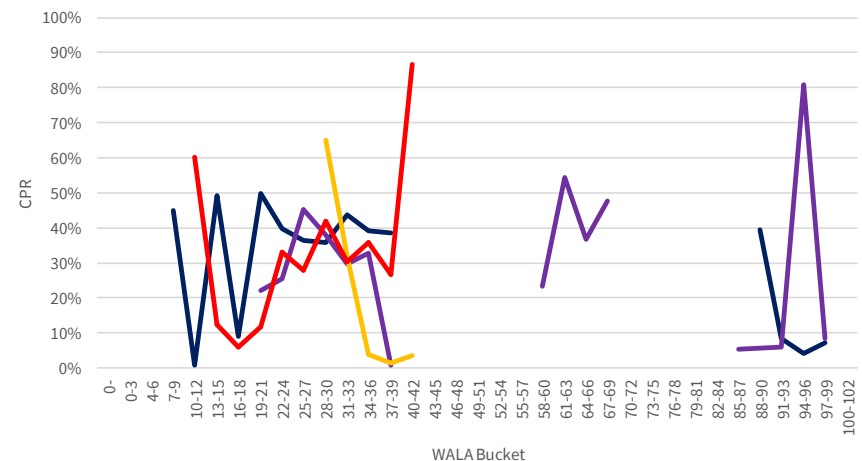
Last 12M WALA Ramp by Social Density Score



2020 WALA Ramp by Social Density Score



2021 WALA Ramp by Social Density Score



█ NONSPEC - SDS [0, 1.0]

█ NONSPEC - SDS (1.0, 2.0]

█ NONSPEC - SDS (2.0, 2.5]

█ 150K

█ 200K



