

TrueStandings® HomeEquity

Data Definitions



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Revision: 5 (10/21/2011)

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Overview

TrueStandings HomeEquity provides a web-based interface to request and view historical home equity loans (closed end loans and open end lines of credit) for use in benchmarking servicing portfolios.

TrueStandings HomeEquity will allow you to create, access and run all home equity reports through the TrueStandings interface based on home equity lines of credit (aka HELOC) and home equity loans (aka HEL).

The TrueStandings HomeEquity product replaces the LPS HELOC/Seconds Data Cube (based on OLAP Technology). With the LPS HELOC/Seconds Data Cube, all data selection and analysis were provided as a set of dimensions and measures presented within a pivot table. Eliminating the LPS HELOC/Seconds Data Cube and incorporating it in the TrueStandings Suite provides a seamless transition for the Cube users to the TrueStandings HomeEquity product.

The overall look and feel of the TrueStandings HomeEquity product resembles other TrueStandings products, and provides similar attributes, metrics, and filter prompts derived from the underlying data set.

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for binding printed materials

Chapter 1 - Attributes

Overview

In TrueStandings HomeEquity, attributes are synonymous with loan characteristics. These attributes are used for the following processing:

- Filter conditions – attributes are used as filter conditions. These filters are either applied when the report is initially executed (i.e., Report Filter conditions) or when viewing the results of an executed report (i.e. View Filter conditions).

Report Filter conditions are applied to the source data to build the initial output dataset while View Filter conditions are applied to an existing output dataset to create a subset of loans within that specific dataset.

- Data reporting – attributes are added to a report to view metrics based on selected detail bands of attributes (e.g., view delinquency count and balance metrics based on Combined LTV).

When viewing reports in TrueStandings HomeEquity, attributes are displayed in detailed bands (i.e., dimensions). An individual attribute will have one or more levels of dimensions which provide progressive granularity for reporting (e.g., the metrics may be viewed by the Combined LTV attribute in dimensions 10% or 5% increments). When viewing aggregated totals on a report, each detailed band or dimension will provide either an aggregate total or a weighted average.

- Balances and counts are provided as aggregate totals. The associated percentages for each dimension are based on the overall aggregate totals on the report.
- Loan characteristic values (e.g., DQ Status, Credit Score, interest rate, age, etc) are provided as weighted averages.

Summary List of Attributes

The following table provides a summary list of the attributes included in TrueStandings HomeEquity. Detailed descriptions of each attribute and the reporting bands are provided later in this chapter.

Attribute Name/Level
Access Type
ARM Index Type
Back End DTI 10%
Back End DTI 5%
Combined LTV 10
Combined LTV 5
Current Balance 25K
Current Balance 50K
Current Credit Group
Current Credit Limit
Current Credit Score 10
Current Credit Score 20
Current Credit Score 60
Data Period
Delinquency
Documentation
Lien Position
Line Type
Loan Age
Loan Purpose
Loan Size
Loan Source
Loan Status

Attribute Name/Level
Margin 100
Margin 25
Margin 50
MSA
Occupancy
Orig Coupon 100
Orig Coupon 25
Orig Coupon 50
Orig Credit Score 10
Orig Credit Score 20
Orig Credit Score 60
Orig LTV 10
Orig LTV 5
Orig Month
Orig Quarter
Orig Year
Product Type
Property Type
State
Term
Utilization at Current
Zip Code

Geographic Attributes

This set of attributes provides aggregate reporting based on the geographic location of the property associated with the loan being reported. There are seven geographic attributes:

Region	CBSA	MSA	Zip Code
State	CBSA Metro	County	

The State attribute includes the 50 states with the District of Columbia, Puerto Rico, Other, No Data and Bad Data. The MSA attribute provides geographic reporting by the legacy MSA codes used in the CoreLogic LoanPerformance historical data prior to the newer CBSA codes. The MSA attribute along with the CBSA/CBSA Metro, County and Zip Code attributes provide a full list of available selections in the application when defining a filter for any report.

Access Type

The Access Type attribute is the way in which the borrower may access their HELOC funds.

Access Type
Check
Credit Card
Special Check
Other
No Data

ARM Index Type

This attribute aggregates reported totals based on the index associated with the coupon rate of the home equity lines/loans. There is one level of reporting as follows:

ARM Index Type
Fixed
Tbill 3 Months
Tbill 6 Months
Tbill 1 Yr
Tbill 3 Yr
Tbill Other
COFI 11D
COFI Other
COFI moving average
LIBOR 6 Months
LIBOR 1 Yr
LIBOR Other
Bank Prime Rate
Certificate of Dep.
MTA
Other
No Data

Back End DTI

This attribute group aggregates the reported totals by the Back End DTI (Debt to Income) of the loans. There are two attribute levels for the Back End DTI attribute. The following table displays the dimension values of the different levels of the Back End DTI attribute.

Back End DTI 10%	Back End DTI 5%
0%	0%
0%+ to 10%	0%+ to 5%
	5%+ to 10%
10%+ to 20%	10%+ to 15%
	15%+ to 20%
Continue in increments of 10 points to 100%	Continue in increments of 5 points within the Back End DTI 10 pts attribute to 100%
100%+	100%+
No Data	No Data
Invalid Data	Invalid Data

Combined LTV

This attribute aggregates reported totals based on the Combined LTV of the home equity lines/loans. There are two levels of reporting as follows:

Combined LTV 10%	Combined LTV 5%
0+ to 10%	0% to 5%
	5%+ to 10%
10%+ to 20%	10%+to 15%
	15%+ to 20%
20%+ to 30%	20%+to 25%
	25%+ to 30%
30%+ to 40%	30%+ to 35%
	35%+ to 40%
40%+ to 50%	40%+to 45%
	45%+ to 50%
Continue in 10% increments to 100%	Continue in 5% increments within the Combined LTV 10% attribute limits to 100%
100%+ to 125%	100%+ to 110%
	110%+ to 125%
125%+ to 150%	125%+ to 150%
150%+ to 175%	150%+ to 175%
175%+ to 200%	175%+ to 200%
200+ - 300	200+ - 300
300+ - 400	300+ - 400
400+ - 500	400+ - 500
500+ - 600	500+ - 600
600+ - 700	600+ - 700
700+ - 800	700+ - 800
800+ - 900	800+ - 900
900+ - 1000	900+ - 1000
200+ - 300	200+ - 300
Invalid Data	Invalid Data
No Data	No Data

Current Balance

This attribute aggregates reported totals based on the current balance of the home equity lines/loans as of the reporting period. There are two levels of reporting as follows:

Current Balance 50K	Current Balance 25K
< 0	< 0
= 0	= 0
0k+ - 50k	0k+ - 25k
	25k+ - 50k
50k+ - 100k	50k+ - 75k
	75k+ - 100k
100k+ - 150k	100k+ - 125k
	125k+ - 150k
150k+ - 200k	150k+ - 175k
	175k+ - 200k
200k+ - 250k	200k+ - 225k
	225k+ - 250k
250k+ - 500k	250k+ - 500k
500k+ - 750k	500k+ - 750k
750k+ - 1M	750k+ - 1M
1M+	1M+
No Data	No Data

Current Credit Group

The Current Credit Group attribute is for HELOC loans only. The Current Credit Group attribute groups loans by the outstanding balance that is available for draws. These groups build available balances into strats that are analyzed by various attributes, filters and metrics.

Current Credit Group
< 0
0+ - 25K
25K+ - 50K
50K+ - 75K
75K+ - 100K
100K+ - 500K
500K+ - 1M
1M+
No Data

Current Credit Limit

This attribute aggregates the reported data by the current credit limit as of the reporting period. There is one level of detail for this attribute as follows:

Current Credit Limit
< 0
0+ - 5K
5K+ - 10K
10K+ - 15K
15K+ - 20K
Continue in 5K increments to 100K
100K+ - 150K
150K+ - 200K
200K+ - 250K
250K+ - 300K
300K+ - 400K
400K+ - 500K
Continue in 100K increments to 1M
1M+
No Data

Current Credit Score

This attribute aggregates reported totals based on the credit score of the home equity line/loan as of the reporting period. There are three levels of reporting for this attribute as follows:

Current Credit Score 60	Current Credit Score 20	Current Credit Score 10
300 - 359	300 - 319	300 - 309
		310 - 319
	320 - 339	320 - 329
		330 - 339
	340 - 359	340 - 349
		350 - 359
360 - 419	360 - 379	360 - 369
		370 - 379
	380 - 399	380 - 389
		390 - 399
	400 - 419	400 - 409
		410 - 419
420 - 479	420 - 439	420 - 429
		430 - 439
	440 - 459	440 - 449
		450 - 459
	460 - 479	460 - 469
		470 - 479
Continue in 60 point	Continue in 20 point	Continue in 10 point

Current Credit Score 60	Current Credit Score 20	Current Credit Score 10
increments to 839	increments within the Credit Score 60 attribute to 839	increments within the Credit Score 60 and Credit Score 20 attributes to 839
840 - 900	840 - 859	840 - 849
		850 - 859
	860 - 879	860 - 869
		870 - 879
	880 - 900	880 - 889
		890 - 900
No Data		
Invalid Data		

Current Interest Rate

This attribute aggregates reported totals based on the interest rate of the home equity line/loan as of the reporting period. There are two levels of reporting as follows:

Current Interest Rate 25 bps	Current Interest Rate 12.5 bps
0% - 2.00%	0% - 2.00%
2.00%+ - 3.00%	2.00%+ - 3.00%
3.00%+ - 4.00%	3.00%+ - 4.00%
4.00%+ - 4.25%	4.00%+ - 4.125%
	4.125%+ - 4.250%
	4.250%+ - 4.375%
	4.375%+ - 4.500%
4.50%+ - 4.75%	4.500%+ - 4.625%
	4.625%+ - 4.750%
4.75%+ - 5.00%	4.750%+ - 4.875%
	4.875%+ - 5.000%
5.00%+ - 5.25%	5.000%+ - 5.125%
	5.125%+ - 5.250%
5.25%+ - 5.50%	5.250%+ - 5.375%
	5.375%+ - 5.500%
5.50%+ - 5.75%	5.500%+ - 5.625%
	5.625%+ - 5.750%
5.75%+ - 6.00%	5.750%+ - 5.875%
	5.875%+ - 6.000%
Continue in increments of 25 bps to 12.00%	Continue in increments of 12.5 bps within the Current Interest Rate 25 bps attribute to 12.00%
12.00%+ - 12.50%	12.00%+ - 12.50%
12.50%+ - 13.00%	12.50%+ - 13.00%
13.00%+ - 13.50%	13.00%+ - 13.50%
13.50%+ - 14.00%	13.50%+ - 14.00%
14.00%+ - 15.00%	14.00%+ - 15.00%
15.00%+ - 16.00%	15.00%+ - 16.00%
16.00%+ - 17.00%	16.00%+ - 17.00%
17.00%+ - 18.00%	17.00%+ - 18.00%
18.00%+	18.00%+
No Data	No Data
Invalid Data	Invalid Data

Data Period

This attribute aggregates reported totals based on the reporting period and is used primarily in filters for each report. Additionally, when multiple periods are included on a report this attribute is typically included in the Page By option to view one period at a time.

This attribute aggregates the reported totals by specific data periods for reporting. The data periods are expressed as index numbers generated as part of the original CoreLogic data warehouse (e.g., period 208 equals April 2006). As periods of data are received and added to TrueStandings, the next sequential number is assigned to each new period. The same sequential index numbers assigned to the data periods are used throughout TrueStandings.

Note: The following list includes past data periods that are not currently available. Once the historical data is backfilled, these data periods will be available for selection. Additionally, future data periods are included in the list and will be available for selection as the data for those periods are reported.

Period	Period	Period	Period
157 – Jan 2002	187 – Jul 2004	217 – Jan 2007	247 – Jul 2009
158 – Feb 2002	188 – Aug 2004	218 – Feb 2007	248 – Aug 2009
159 – Mar 2002	189 – Sep 2004	219 – Mar 2007	249 – Sep 2009
160 – Apr 2002	190 – Oct 2004	220 – Apr 2007	250 – Oct 2009
161 – May 2002	191 – Nov 2004	221 – May 2007	251 – Nov 2009
162 – Jun 2002	192 – Dec 2004	222 – Jun 2007	252 – Dec 2009
163 – Jul 2002	193 – Jan 2005	223 – Jul 2007	253 – Jan 2010
164 – Aug 2002	194 – Feb 2005	224 – Aug 2007	254 – Feb 2010
165 – Sep 2002	195 – Mar 2005	225 – Sep 2007	255 – Mar 2010
166 – Oct 2002	196 – Apr 2005	226 – Oct 2007	256 – Apr 2010
167 – Nov 2002	197 – May 2005	227 – Nov 2007	257 – May 2010
168 – Dec 2002	198 – Jun 2005	228 – Dec 2007	258 – Jun 2010
169 – Jan 2003	199 – Jul 2005	229 – Jan 2008	259 – Jul 2010
170 – Feb 2003	200 – Aug 2005	230 – Feb 2008	260 – Aug 2010
171 – Mar 2003	201 – Sep 2005	231 – Mar 2008	261 – Sep 2010
172 – Apr 2003	202 – Oct 2005	232 – Apr 2008	262 – Oct 2010
173 – May 2003	203 – Nov 2005	233 – May 2008	263 – Nov 2010
174 – Jun 2003	204 – Dec 2005	234 – Jun 2008	264 – Dec 2010
175 – Jul 2003	205 – Jan 2006	235 – Jul 2008	265 – Jan 2011
176 – Aug 2003	206 – Feb 2006	236 – Aug 2008	266 – Feb 2011
177 – Sep 2003	207 – Mar 2006	237 – Sep 2008	267 – Mar 2011
178 – Oct 2003	208 – Apr 2006	238 – Oct 2008	268 – Apr 2011
179 – Nov 2003	209 – May 2006	239 – Nov 2008	269 – May 2011
180 – Dec 2003	210 – Jun 2006	240 – Dec 2008	270 – Jun 2011
181 – Jan 2004	211 – Jul 2006	241 – Jan 2009	271 – Jul 2011
182 – Feb 2004	212 – Aug 2006	242 – Feb 2009	272 – Aug 2011
183 – Mar 2004	213 – Sep 2006	243 – Mar 2009	273 – Sep 2011
184 – Apr 2004	214 – Oct 2006	244 – Apr 2009	274 – Oct 2011
185 – May 2004	215 – Nov 2006	245 – May 2009	275 – Nov 2011
186 – Jun 2004	216 – Dec 2006	246 – Jun 2009	276 – Dec 2011

Period	Period	Period	Period
277 – Jan 2012	283 - Jul 2012	289 - Jan 2013	295 - Jul 2013
278 – Feb 2012	284 - Aug 2012	290 - Feb 2013	296 - Aug 2013
279 – Mar 2012	285 - Sep 2012	291 - Mar 2013	297 - Sep 2013
280 - Apr 2012	286 - Oct 2012	292 - Apr 2013	
281 - May 2012	287 - Nov 2012	293 - May 2013	
282 - Jun 2012	288 - Dec 2012	294 - Jun 2013	

Delinquency Status

This attribute aggregates reported totals based on the delinquency status of the home equity line/loan as of the reporting period. There is one level of reporting for this attribute as follows:

Note: This attribute is used to build the delinquency status metrics and, in conjunction with the Loan Status (Exception) attribute is used to build the delinquency status with exception metrics. There are three additional delinquency metrics for MBA cumulative, everbad and worst ever attributes that are used to build the associated metrics that are based on this attribute (TrueStandings HomeEquity does not support the OTS method of determining delinquency).

Delinquency Status
Current
30-59 Days DQ
60-89 Days DQ
90-119 Days DQ
120-149 Days DQ
150-179 Days DQ
180+ Days DQ
No data

Documentation

This attribute aggregates reported totals based on the documentation provided when the home equity line/loan was originated. There is one level of reporting for this attribute as follows:

Documentation
Full
Low
No
Other
No Data

Lien Position

This attribute aggregates reported totals based on the lien position of the home equity line/loan. There is one level of reporting for this attribute as follows:

Lien Position
1st lien
2nd lien
3rd lien
4th lien
Other
No Data

Line Type

This attribute aggregates reported totals based on the type of home equity line/loan. As noted in the beginning of this document, the line may be open or closed ended; open ended are defined as home equity lines of credit (HELOC) and closed ended are defined as home equity loans (HEL). There is one level of reporting for this attribute as follows:

Line Type
Open End (Line of Credit)
Close End (Loan)
Other
No Data

Loan Age

This attribute aggregates reported totals based on the age of the home line/loan reported as a number of months. There is one level of reporting for this attribute as follows:

Loan Age
0 month
1 month
2 months
3 months
4 months
5 months
6 months
7 months
8 months
9 months
10 months
11 months
12 months
Continue in 1 month increments to an age of 83 months
84 to 89 months
90 to 95 months
96 to 105 months
106 to 115 months
115+ months
361 to 480 months
Matured
No Data
Bad Data

Loan Purpose

This attribute aggregates reported totals by the stated purpose of the home equity line/loan. There is one level of reporting for this attribute as follows:

Loan Purpose
Purchase
Refi_Cash Out
Refi_No Cash Out
Second Mortgage
Refi_Unknown Cash
Construction
Debt Consolidation
Home Improvement
Education
Medical
Vehicle
Reverse Mortgage
Consumer
Other
No Data

Loan Size

This attribute aggregates reported totals by the credit limit for home equity lines or the amount of the original loan for home equity loans at the time of origination. There are two levels of reporting for this attribute as follows:

Loan Size Group	Loan Size
0+ - 300k	0+ - 25k
	25k+ - 50k
	50k+ - 75k
	75k+ - 100k
	100k+ - 150k
	150k+ - 200k
	200k+ - 250k
	250k+ - 300k
300k+ - 600k	300k+ - 400k
	400k+ - 500k
	500k+ - 600k
600k+	600k+ - 700k
	700k+ - 800k
	800k+ - 900k
	900k+ - 1M
1M+	1M+
No Data	No Data

Loan Source

This attribute aggregates reported totals by the source of the home equity line/loan at origination. There is one level of reporting for this attribute as follows:

Loan Source
Retail Branch
Wholesale_Bulk
Mortgage Broker
Realtor
Relocation_Corporate
Relocation_Mort Broker
Builder
Direct Mail
Internet
Correspondent
Acquired Through Purchase / Transfer of Servicing
Other
No Data

Loan Status

This attribute aggregates reported totals based on the exception status of the home equity line/loan. The exception status is separate from the delinquency status; while the delinquency status represents the payment status on the line/loan, the loan status represents the ownership or legal proceedings for the line/loan (e.g., bankruptcy, in foreclosure, REO). There is one level of reporting for this attribute as follows:

Loan Status
Foreclosure
Bankruptcy
REO
Paid off
Charge off/Liquidated
Servicing Sold/Released
Loan Modification
None

Margin

This attribute aggregates reported totals based on the margin of the home equity line/loan. There are three levels of reporting for this attribute as follows:

Margin 100	Margin 50	Margin 25
-100.00% to -5.00%	-100.00% to -5.00%	-100.0% to -5.00%
-5.00% to 0.00%	-5.00% to -4.50%	-5.00% to -4.75%
		-4.75% to -4.50%
	-4.50% to -4.00%	-4.50% to -4.25%
		-4.25% to -4.00%
	-4.00% to -3.50%	-4.00% to -3.75%
		-3.75% to -3.50%
	-3.50% to -3.00%	-3.50% to -3.00%
		-3.25% to -3.00%
	-3.00% to -2.50%	-3.00% to -2.75%
		-2.75% to -2.50%
	-2.50% to -2.00%	-2.50% to -2.25%
		-2.25% to -2.00%
	-2.00% to -1.50%	-2.00% to -1.75%
		-1.75% to -1.50%
	-1.50% to -1.00%	-1.50% to -1.25%
		-1.25% to -1.00%
	-1.00% to -0.50%	-1.00% to -0.75%
		-0.75% to -0.50%
	-0.50% to 0.00%	-0.50% to -0.25%
		-0.25% to 0.00%
0.00%+ to 3.00%	0.00%+ to 0.50%	0.00%+ to 0.25%
		0.25%+ to 0.50%
	0.50%+ to 1.00%	0.50%+ to 0.75%
		0.75%+ to 1.00%
	1.00%+ to 1.50%	1.00%+ to 1.25%
		1.25%+ to 1.50%
	1.50%+ to 2.00%	1.50%+ to 1.75%
		1.75%+ to 2.00%
	2.00%+ to 2.50%	2.00%+ to 2.25%
		2.25%+ to 2.50%
	2.50%+ to 3.00%	2.50%+ to 2.75%
		2.75%+ to 3.00%
3.00%+ to 4.00%	3.00%+ to 3.50%	3.00%+ to 3.25%
		3.25%+ to 3.50%
	3.50%+ to 4.00%	3.50%+ to 3.75%
		3.75%+ to 4.00%
4.00%+ to 5.00%	4.00%+ to 4.50%	4.00%+ to 4.25%
		4.25%+ to 4.50%

Margin 100	Margin 50	Margin 25
	4.50%+ to 5.00%	4.50%+ to 4.75%
		4.75%+ to 5.00%
5.00%+ to 6.00%	5.00%+ to 5.50%	5.00%+ to 5.25%
		5.25%+ to 5.50%
	5.50%+ to 6.00%	5.50%+ to 5.75%
		5.75%+ to 6.00%
Continue in 100 bps increments to 20.00%	Continue in 50 bps increments within the Margin 100 bps attribute limits to 20.00%	Continue in 25 bps increments within the Margin 100 bps and Margin 50 bps attribute limits to 20.00%
20.00%+	20.00%+ to 30.00%	20.00%+ to 30.00%
	30.00%+ to 40.00%	30.00%+ to 40.00%
	40.00%+ to 50.00%	40.00%+ to 50.00%
	50.00%+ to 60.00%	50.00%+ to 60.00%
	60.00%+ to 70.00%	60.00%+ to 70.00%
	70.00%+ to 80.00%	70.00%+ to 80.00%
	80.00%+ to 90.00%	80.00%+ to 90.00%
	90.00%+ to 100.00%	90.00%+ to 100.00%
No Data	No Data	No Data
Invalid Data	Invalid Data	Invalid Data

Occupancy

This attribute aggregates reported totals based on the occupancy status of the property associated with the home equity line/loan. There is one level of reporting as follows:

Occupancy
Owner Occupied
Second Home
Non-Owner Occupied
Other
No Data

Original Coupon

This attribute aggregates reported totals based on the coupon rate in effect at the origination of the home equity line/loan. There are three levels of reporting on this attribute as follows:

Orig Coupon 100	Orig Coupon 50	Orig Coupon 25
0 to 2.00%	0 to 2.00%	0 to 2.00%
2.00%+ to 3.00%	2.00%+ to 3.00%	2.00%+ to 3.00%
3.00%+ to 4.00%	3.00%+ to 4.00%	3.00%+ to 4.00%
4.00%+ to 5.00%	4.00%+ to 4.50%	4.00%+ to 4.25%
		4.25%+ to 4.50%
	4.50%+ to 5.00%	4.50%+ to 4.75%
		4.75%+ to 5.00%
5.00%+ to 6.00%	5.00%+ to 5.50%	5.00%+ to 5.25%
		5.25%+ to 5.50%
	5.50%+ to 6.00%	5.50%+ to 5.75%
		5.75%+ to 6.00%
6.00%+ to 7.00%	6.00%+ to 6.50%	6.00%+ to 6.25%
		6.25%+ to 6.50%
	6.50%+ to 7.00%	6.50%+ to 6.75%
		6.75%+ to 7.00%
Continue in 100 bps to 14.00%	Continue in 50 bps increments within the Orig Coupon 100 bps attribute limits to 14.00%	Continue in 25 bps increments within the Orig Coupon 100 bps and Orig Coupon 50 bps attribute limits to 14.00%
14.00%+ to 15.00%	14.00%+ to 15.00%	14.00%+ to 15.00%
15.00%+ to 16.00%	15.00%+ to 16.00%	15.00%+ to 16.00%
16.00%+ to 17.00%	16.00%+ to 17.00%	16.00%+ to 17.00%
17.00%+ to 18.00%	17.00%+ to 18.00%	17.00%+ to 18.00%
18.00%+	18.00%+	18.00%+
No Data	No Data	No Data
Invalid Data	Invalid Data	Invalid Data

Original Credit Score

This attribute aggregates reported totals based on the credit score at origination for the home equity lines/loans. There are three levels of reporting on this attribute as follows:

Orig Credit Score 60	Orig Credit Score 20	Orig Credit Score 10
300 - 359	300 - 319	300 - 309
		310 - 319
	320 - 339	320 - 329
		330 - 339
	340 - 359	340 - 349
		350 - 359
360 - 419	360 - 379	360 - 369
		370 - 379
	380 - 399	380 - 389
		390 - 399
	400 - 419	400 - 409
		410 - 419
420 - 479	420 - 439	420 - 429
		430 - 439
	440 - 459	440 - 449
		450 - 459
	460 - 479	460 - 469
		470 - 479
Continue in 60 point increments to 839	Continue in 20 point increments within the Credit Score 60 attribute limits to 839	Continue in 10 point increments within the Credit Score 60 and Credit Score 20 attributes limits to 839
840 - 900	840 - 859	840 - 849
		850 - 859
	860 - 879	860 - 869
		870 - 879
	880 - 900	880 - 889
		890 - 900
No Data		
Invalid Data		

Original LTV

This attribute aggregates reported totals based on the loan to value ratio of the home equity line/loan at the time of origination. For home equity lines, the loan is represented by the credit limit at origination; for equity loans, the amount of the loan is used. There are two levels on this attribute as follows:

Orig LTV 10	Orig LTV 5
0+ to 10	0 to 5
	5+ to 10
10+ to 20	10+to 15
	15+ to 20
20+ to 30	20+to 25
	25+ to 30
30+ to 40	30+ to 35
	35+ to 40
40+ to 50	40+to 45
	45+ to 50
Continue in increments of 10 to 100	Continue in increments of 5 within the Combined LTV 10 attribute to 100
100+ to 125	100+ to 110
	110+ to 125
125+ to 150	125+ to 150
150+ to 175	150+ to 175
175+ to 200	175+ to 200
200+ to 300	200+ to 300
300+ to 400	300+ to 400
Continue in increments of 100 to 1000	Continue in increments of 100 within the Combined LTV 100 attribute to 1000
No Data	No Data
Invalid Data	Invalid Data

Origination Date

Overview

This attribute group provides aggregate totals based on the origination date of the loan. The origination date is made up of the following attributes:

Origination Year – the year in which the loan was originated.

Origination Quarter – the quarter within the year the loan was originated.

- Origination Month – the month within the year the loan was originated.

These Origination Date attributes will work independently of one another. The quarter assigned to a loan will not indicate the month or the year a loan was originated. The month assigned to a loan will not indicate the year of origination. To view aggregate totals by a specific quarter or month in a specific year, you must include the Origination Year attribute in your analysis.

Origination Year

This attribute will provide aggregate totals based on the year the loan was originated. In TrueStandings Servicing, the details will be available from 1995 onward. Any loans originated before 1995 will be provided in one aggregate dimension titled Pre 1995. The following is a layout of the dimensions for the Origination Year attribute.

Orig Year	Orig Year
< 1990	2002
1991	2003
1992	2004
1993	2005
1994	2006
1995	2007
1996	2008
1997	2009
1998	2009
1999	2010
2000	2011
2001	2012
	Continue in 1 year increments as new data is reported
	No Data
	Invalid Data

Origination Quarter

This attribute provides aggregate totals based on the quarter the loan was originated. Each quarter will represent three months worth of origination data. The Origination Quarter attribute will simply be the four quarters of the year. To obtain a quarterly total specific to a year or group of years, you must combine this attribute with the Origination Year attribute.

Orig Qtr
Q1
Q2
Q3
Q4
No Data
Invalid Data

Origination Month

This attribute provides aggregate totals based on the month the loan was originated. The dimensions of the Origination Month attribute will simply be the months of the year. To obtain a monthly total specific to a year or group of years, you must combine this attribute with the Origination Year attribute.

Orig Month
January
February
March
April
May
June
July
August
September
October
November
December
No Data
Invalid Data

Product Type

This attribute provides aggregate totals based on the product type associated with the home equity line/loan. There is one level of reporting for this attribute as follows:

Product Type
Fixed
ARM
Balloon Unknown
Balloon 5
Balloon 7
Balloon 10
Balloon 15/30
Balloon 15/40
ARM Balloon

Product Type
Balloon Other
Hybrids 2/1
Hybrids 3/1
Hybrids 5/1
Hybrids 7/1
Hybrid Other
Moving Treasury Average
Other
No Data

Property Type

This attribute provides aggregate totals based on the type of property associated with the home equity line/loan. There is one level of reporting for this attribute as follows:

Property Type
SFR
Condo
Co-Op
2-4 Units
TownHouse
PUD

Property Type
5+ Units
Commercial
Mixed Use
Manufactured Housing
Other
No Data

Term

This attribute provides aggregate totals based on the term at origination for the home equity line/loan:

Term Group	Orig Term
<=15 yr	1+ to 60 months
	60+ to 120 months
	120+ to 180 months
>=15 yr	180+ to 240 months
	240+to 360 months
	360+ months
	No Data

Utilization at Current

This attribute aggregates totals based on the utilization of the open end home equity line of credit. Since the closed end home equity loans do not report utilization, these loans will be aggregated under the No Data dimension. There is one level of reporting for this attribute as follows.

Utilization at Current
0%+ - 10%
10%+ - 20%
20%+ - 30%
30%+ - 40%
40%+ - 50%
50%+ - 60%
60%+ - 70%
70%+ - 80%
80%+ - 90%
90%+ - 100%
100%+
No Data

Chapter 2 - Metrics

Overview

TrueStandings HomeEquity provides a comprehensive set of metrics for use in reporting and analysis. These metrics represent an aggregated measurement of the performance of a group of loans for a specified point in time.

Depending on the report, the metrics are reported for:

- Participant – reflects the results for a select group of servicers. The grouping is related to your client account and the set of servicers that comprise your particular business unit.
- Rest of Market (ROM) – reflects the results for the remaining group of servicers in the market after the servicers for your business unit have been calculated (i.e., ROM = Market – Participant).

Metrics are reported as one of four types of values and, depending on the report, these totals are reported by Participant and Rest of Market:

- Aggregate Balances and Counts – these metrics simply provide an aggregated total line/loan count, active balance and original balance based on the selected attribute dimensions.
- Aggregate Balance and Count Percentages – these metrics provide a percentage based on aggregate balance or count totals for each attribute dimension. These percentages are based on the overall total of the loans being viewed in the output.
- Percentage Index and Variance – provide an index and variance of the Participant percentage to Rest of Market (ROM). The index weights the Participant percentage as compared against the Rest of Market and the variance is simply the difference between the Participant percentage and that of the ROM. These values are only available when viewing Participant and Rest of Market data.
- Weighted Averages – provides an average value for loan characteristics (e.g., DQ Status, Credit Score, interest rate, age, etc). These averages are weighted by the balance of the loan as compared to the overall aggregated report balance.

These performance metrics are categorized as follows:

Standard – provides general count and balance metrics based on a selected group of loans.

Delinquency – provides metrics that assist in the analysis of delinquency rates realized by a selected group of loans.

Prepayment – provides metrics that assist in the analysis of prepayment rates realized by a selected group of loans.

- Weighted Averages on General Characteristics – provides weighted average metrics based on specific loan characteristics of the selected group of loans.

Summary List of Metrics

The following metrics are included in TrueStandings HomeEquity.

Category		Metrics
Standard Metrics	Act Credit Limit	Orig Loan Bal
	Act Bal	Loan Cnt
DQ Status Counts	DQ Cnt Current	DQ Pct Cnt Current
	DQ Cnt 30	DQ Pct Cnt 30
	DQ Cnt 60	DQ Pct Cnt 60
	DQ Cnt 90	DQ Pct Cnt 90
	DQ Cnt 120	DQ Pct Cnt 120
	DQ Cnt 150	DQ Pct Cnt 150
	DQ Cnt 180	DQ Pct Cnt 180
DQ Status Balance	DQ Bal Current	DQ Pct Bal Current
	DQ Bal 30	DQ Pct Bal 30
	DQ Bal 60	DQ Pct Bal 60
	DQ Bal 90	DQ Pct Bal 90
	DQ Bal 120	DQ Pct Bal 120
	DQ Bal 150	DQ Pct Bal 150
	DQ Bal 180	DQ Pct Bal 180
DQ Status Orig Balance	DQ Orig Bal Current	DQ Pct Orig Bal Current
	DQ Orig Bal 30	DQ Pct Orig Bal 30
	DQ Orig Bal 60	DQ Pct Orig Bal 60
	DQ Orig Bal 90	DQ Pct Orig Bal 90
	DQ Orig Bal 120	DQ Pct Orig Bal 120
	DQ Orig Bal 150	DQ Pct Orig Bal 150
	DQ Orig Bal 180	DQ Pct Orig Bal 180
DQ Status Cnt Index and Variance	DQ Var Cnt Current	DQ Index Cnt Current
	DQ Var Cnt 30	DQ Index Cnt 30
	DQ Var Cnt 60	DQ Index Cnt 60
	DQ Var Cnt 90	DQ Index Cnt 90
	DQ Var Cnt 120	DQ Index Cnt 120
	DQ Var Cnt 150	DQ Index Cnt 150
	DQ Var Cnt 180	DQ Index Cnt 180

Category		Metrics
DQ Status Bal Index and Variance	DQ Var Bal Current	DQ Index Bal Current
	DQ Var Bal 30	DQ Index Bal 30
	DQ Var Bal 60	DQ Index Bal 60
	DQ Var Bal 90	DQ Index Bal 90
	DQ Var Bal 120	DQ Index Bal 120
	DQ Var Bal 150	DQ Index Bal 150
	DQ Var Bal 180	DQ Index Bal 180
DQ Cumulative Status Counts	DQ Cnt Current	DQ Pct Cnt Current
	DQ Cnt 30+	DQ Pct Cnt 30+
	DQ Cnt 60+	DQ Pct Cnt 60+
	DQ Cnt 90+	DQ Pct Cnt 90+
	DQ Cnt 120+	DQ Pct Cnt 120+
	DQ Cnt 150+	DQ Pct Cnt 150+
	DQ Cnt 180+	DQ Pct Cnt 180+
DQ Cumulative Status Balance	DQ Bal Current	DQ Pct Bal Current
	DQ Bal 30+	DQ Pct Bal 30+
	DQ Bal 60+	DQ Pct Bal 60+
	DQ Bal 90+	DQ Pct Bal 90+
	DQ Bal 120+	DQ Pct Bal 120+
	DQ Bal 150+	DQ Pct Bal 150+
	DQ Bal 180+	DQ Pct Bal 180+
DQ Cumulative Status Orig Balance	DQ Orig Bal Current	DQ Pct Orig Bal Current
	DQ Orig Bal 30+	DQ Pct Orig Bal 30+
	DQ Orig Bal 60+	DQ Pct Orig Bal 60+
	DQ Orig Bal 90+	DQ Pct Orig Bal 90+
	DQ Orig Bal 120+	DQ Pct Orig Bal 120+
	DQ Orig Bal 150+	DQ Pct Orig Bal 150+
	DQ Orig Bal 180+	DQ Pct Orig Bal 180+
DQ Cumulative Status Cnt Index and Variance	DQ Index Cnt Current	DQ Var Cnt Current
	DQ Index Cnt 30+	DQ Var Cnt 30+
	DQ Index Cnt 60+	DQ Var Cnt 60+
	DQ Index Cnt 90+	DQ Var Cnt 90+
	DQ Index Cnt 120+	DQ Var Cnt 120+
	DQ Index Cnt 150+	DQ Var Cnt 150+
	DQ Index Cnt 180+	DQ Var Cnt 180+

Category		Metrics
DQ Cumulative Status Bal Index and Variance	DQ Index Bal Current	DQ Var Bal Current
	DQ Index Bal 30+	DQ Var Bal 30+
	DQ Index Bal 60+	DQ Var Bal 60+
	DQ Index Bal 90+	DQ Var Bal 90+
	DQ Index Bal 120+	DQ Var Bal 120+
	DQ Index Bal 150+	DQ Var Bal 150+
	DQ Index Bal 180+	DQ Var Bal 180+
DQ w/o Bankruptcy Counts	DQ w/o BK Cnt Current	DQ w/o BK Pct Cnt Current
	DQ w/o BK Cnt 30	DQ w/o BK Pct Cnt 30
	DQ w/o BK Cnt 60	DQ w/o BK Pct Cnt 60
	DQ w/o BK Cnt 90+	DQ w/o BK Pct Cnt 90+
	DQ w/o BK Cnt FC	DQ w/o BK Pct Cnt FC
	DQ w/o BK Cnt REO	DQ w/o BK Pct Cnt REO
DQ w/o Bankruptcy Balance	DQ w/o BK Bal Current	DQ w/o BK Pct Bal Current
	DQ w/o BK Bal 30	DQ w/o BK Pct Bal 30
	DQ w/o BK Bal 60	DQ w/o BK Pct Bal 60
	DQ w/o BK Bal 90+	DQ w/o BK Pct Bal 90+
	DQ w/o BK Bal FC	DQ w/o BK Pct Bal FC
	DQ w/o BK Bal REO	DQ w/o BK Pct Bal REO
DQ w/o Bankruptcy Orig Balance	DQ w/o BK Orig Bal Current	DQ w/o BK Pct Orig Bal Current
	DQ w/o BK Orig Bal 30	DQ w/o BK Pct Orig Bal 30
	DQ w/o BK Orig Bal 60	DQ w/o BK Pct Orig Bal 60
	DQ w/o BK Orig Bal 90+	DQ w/o BK Pct Orig Bal 90+
	DQ w/o BK Orig Bal FC	DQ w/o BK Pct Orig Bal FC
	DQ w/o BK Orig Bal REO	DQ w/o BK Pct Orig Bal REO
DQ w/o Bankruptcy Index and Variance	DQ w/o BK Index Bal Current	DQ w/o BK Var Bal Current
	DQ w/o BK Index Bal 30	DQ w/o BK Var Bal 30
	DQ w/o BK Index Bal 60	DQ w/o BK Var Bal 60
	DQ w/o BK Index Bal 90+	DQ w/o BK Var Bal 90+
	DQ w/o BK Index Bal FC	DQ w/o BK Var Bal FC
	DQ w/o BK Index Bal REO	DQ w/o BK Var Bal REO
DQ Seriously Delinquent	DQ Cnt SD	DQ Pct Cnt SD
	DQ Bal SD	DQ Pct Bal SD
	DQ Index Bal SD	DQ Var Bal SD

Category		Metrics
DQ Ever Status Counts	DQ Cnt Never 30	DQ Pct Cnt Never 30
	DQ Cnt Ever 30	DQ Pct Cnt Ever 30
	DQ Cnt Ever 60	DQ Pct Cnt Ever 60
	DQ Cnt Ever 90	DQ Pct Cnt Ever 90
	DQ Cnt Ever 120	DQ Pct Cnt Ever 120
	DQ Cnt Ever 150	DQ Pct Cnt Ever 150
	DQ Cnt Ever 180	DQ Pct Cnt Ever 180
	DQ Cnt No Data	DQ Pct Cnt No Data
DQ Ever Status Balance	DQ Bal Never 30	DQ Pct Bal Never 30
	DQ Bal Ever 30	DQ Pct Bal Ever 30
	DQ Bal Ever 60	DQ Pct Bal Ever 60
	DQ Bal Ever 90	DQ Pct Bal Ever 90
	DQ Bal Ever 120	DQ Pct Bal Ever 120
	DQ Bal Ever 150	DQ Pct Bal Ever 150
	DQ Bal Ever 180	DQ Pct Bal Ever 180
	DQ Bal No Data	DQ Pct Bal No Data
DQ Ever Status Orig Balance	DQ Orig Bal Never 30	DQ Pct Orig Bal Never 30
	DQ Orig Bal Ever 30	DQ Pct Orig Bal Ever 30
	DQ Orig Bal Ever 60	DQ Pct Orig Bal Ever 60
	DQ Orig Bal Ever 90	DQ Pct Orig Bal Ever 90
	DQ Orig Bal Ever 120	DQ Pct Orig Bal Ever 120
	DQ Orig Bal Ever 150	DQ Pct Orig Bal Ever 150
	DQ Orig Bal Ever 180	DQ Pct Orig Bal Ever 180
	DQ Orig Bal No Data	DQ Pct Orig Bal No Data
DQ Ever Status Balance Index and Variance	DQ Index Bal Never 30	DQ Var Bal Never 30
	DQ Index Bal Ever 30	DQ Var Bal Ever 30
	DQ Index Bal Ever 60	DQ Var Bal Ever 60
	DQ Index Bal Ever 90	DQ Var Bal Ever 90
	DQ Index Bal Ever 120	DQ Var Bal Ever 120
	DQ Index Bal Ever 150	DQ Var Bal Ever 150
	DQ Index Bal Ever 180	DQ Var Bal Ever 180
	DQ Index Bal No Data	DQ Var Bal No Data

Category		Metrics
DQ Worst Ever Status Counts	DQ Cnt Never 30	DQ Pct Cnt Never 30
	DQ Cnt Worst Ever 30	DQ Pct Cnt Worst Ever 30
	DQ Cnt Worst Ever 60	DQ Pct Cnt Worst Ever 60
	DQ Cnt Worst Ever 90	DQ Pct Cnt Worst Ever 90
	DQ Cnt Worst Ever 120	DQ Pct Cnt Worst Ever 120
	DQ Cnt Worst Ever 150	DQ Pct Cnt Worst Ever 150
	DQ Cnt Worst Ever 180	DQ Pct Cnt Worst Ever 180
	DQ Cnt No Data	DQ Pct Cnt No Data
DQ Worst Ever Status Balance	DQ Bal Never 30	DQ Pct Bal Never 30
	DQ Bal Worst Ever 30	DQ Pct Bal Worst Ever 30
	DQ Bal Worst Ever 60	DQ Pct Bal Worst Ever 60
	DQ Bal Worst Ever 90	DQ Pct Bal Worst Ever 90
	DQ Bal Worst Ever 120	DQ Pct Bal Worst Ever 120
	DQ Bal Worst Ever 150	DQ Pct Bal Worst Ever 150
	DQ Bal Worst Ever 180	DQ Pct Bal Worst Ever 180
	DQ Bal No Data	DQ Pct Bal No Data
DQ Worst Ever Status Orig Balance	DQ Orig Bal Never 30	DQ Pct Orig Bal Never 30
	DQ Orig Bal Worst Ever 30	DQ Pct Orig Bal Worst Ever 30
	DQ Orig Bal Worst Ever 60	DQ Pct Orig Bal Worst Ever 60
	DQ Orig Bal Worst Ever 90	DQ Pct Orig Bal Worst Ever 90
	DQ Orig Bal Worst Ever 120	DQ Pct Orig Bal Worst Ever 120
	DQ Orig Bal Worst Ever 150	DQ Pct Orig Bal Worst Ever 150
	DQ Orig Bal Worst Ever 180	DQ Pct Orig Bal Worst Ever 180
	DQ Orig Bal No Data	DQ Pct Orig Bal No Data
DQ Worst Ever Status Balance Index and Variance	DQ Index Bal Never 30	DQ Var Bal Never 30
	DQ Index Bal Worst Ever 30	DQ Var Bal Worst Ever 30
	DQ Index Bal Worst Ever 60	DQ Var Bal Worst Ever 60
	DQ Index Bal Worst Ever 90	DQ Var Bal Worst Ever 90
	DQ Index Bal Worst Ever 120	DQ Var Bal Worst Ever 120
	DQ Index Bal Worst Ever 150	DQ Var Bal Worst Ever 150
	DQ Index Bal Worst Ever 180	DQ Var Bal Worst Ever 180
	DQ Index Bal No Data	DQ Var Bal No Data

Category		Metrics
DQ Exception Counts	DQ Exc Cnt Current	DQ Exc Pct Cnt Current
	DQ Exc Cnt 30	DQ Exc Pct Cnt 30
	DQ Exc Cnt 60	DQ Exc Pct Cnt 60
	DQ Exc Cnt 90+	DQ Exc Pct Cnt 90+
	DQ Exc Cnt BK	DQ Exc Pct Cnt BK
	DQ Exc Cnt FC	DQ Exc Pct Cnt FC
	DQ Exc Cnt REO	DQ Exc Pct Cnt REO
	DQ Exc Cnt Payoff	DQ Exc Pct Cnt Payoff
	DQ Exc Cnt No Data	DQ Exc Pct Cnt No Data
DQ Exception Balance	DQ Exc Bal Current	DQ Exc Pct Bal Current
	DQ Exc Bal 30	DQ Exc Pct Bal 30
	DQ Exc Bal 60	DQ Exc Pct Bal 60
	DQ Exc Bal 90+	DQ Exc Pct Bal 90+
	DQ Exc Bal BK	DQ Exc Pct Bal BK
	DQ Exc Bal FC	DQ Exc Pct Bal FC
	DQ Exc Bal REO	DQ Exc Pct Bal REO
	DQ Exc Bal Payoff	DQ Exc Pct Bal Payoff
	DQ Exc Bal No Data	DQ Exc Pct Bal No Data
DQ Exception Orig Balance	DQ Exc Orig Bal Current	DQ Exc Pct Orig Bal Current
	DQ Exc Orig Bal 30	DQ Exc Pct Orig Bal 30
	DQ Exc Orig Bal 60	DQ Exc Pct Orig Bal 60
	DQ Exc Orig Bal 90+	DQ Exc Pct Orig Bal 90+
	DQ Exc Orig Bal BK	DQ Exc Pct Orig Bal BK
	DQ Exc Orig Bal FC	DQ Exc Pct Orig Bal FC
	DQ Exc Orig Bal REO	DQ Exc Pct Orig Bal REO
	DQ Exc Orig Bal Payoff	DQ Exc Pct Orig Bal Payoff
	DQ Exc Orig Bal No Data	DQ Exc Pct Orig Bal No Data
DQ Exception Balance Index and Variance	DQ Exc Index Bal Current	DQ Exc Var Bal Current
	DQ Exc Index Bal 30	DQ Exc Var Bal 30
	DQ Exc Index Bal 60	DQ Exc Var Bal 60
	DQ Exc Index Bal 90+	DQ Exc Var Bal 90+
	DQ Exc Index Bal BK	DQ Exc Var Bal BK
	DQ Exc Index Bal FC	DQ Exc Var Bal FC
	DQ Exc Index Bal REO	DQ Exc Var Bal REO
	DQ Exc Index Bal Payoff	DQ Exc Var Bal Payoff
	DQ Exc Index Bal No Data	DQ Exc Var Bal No Data

Category		Metrics
Weighted Average Metrics	WA Age	WA No-draw months
	WA Comb LTV	WA Coupon
	WA Current Credit Score	WA Credit Score
	WA Current Rate	WA Orig LTV
	WA Margin	
Utilization	% Utilization	
Prepayment Metrics	CPR 1 Month	Var CPR 1 Month
	CPR 3 Month	Var CPR 3 Month
	CPR 6 Month	Var CPR 6 Month
	CPR 12 Month	Var CPR 12 Month
	SMM	Var SMM

Standard Metrics

The following metrics provide standard origination and active loan count, balance and credit limit metrics.

Note: The calculation for each of the following metrics checks to determine if the servicer has reported the metric for the individual loan. If data is reported by the servicer, the loan is included in the aggregate calculation. If data is not reported by the servicer, the loan is omitted from the aggregate calculation.

Loan Count

This metric provides the count of active home equity lines/loans for the reporting dimension as of the reporting period. The active line/loan count is aggregated based on the reporting dimensions using the following formula for participant and rest of market:

If (Servicer = Participant) then Sum (Active Loan Count (Participant))

If (Servicer NOT= Participant) then Sum (Active Loan Count (ROM))

Metric	Description
Loan Cnt	The count of all active lines/loans for the reporting dimension and reporting period. Note: Loans are included or excluded based on the filter applied when the report is executed.

Original Loan Balance

This metric provides the accumulated credit limit or balance of home equity lines/loans at origination for the reporting dimension. For open end lines, the balance represents the credit limit at origination; for closed end loans the balance represents the balance at origination. The balance at origination is aggregated based on the reporting dimensions using the following formula for participant and rest of market:

If (Servicer = Participant) then Sum (Orig Balance (Participant))

Where:

Orig Balance = Credit Limit at origination lines not reported as closed end

Orig Balance = Balance at origination for a closed end loan

If (Servicer NOT= Participant) then Sum (Orig Balance (ROM))

Where:

Orig Balance = Credit Limit at origination lines not reported as closed end

Orig Balance = Balance at origination for a closed end loan

Metric	Description
Orig Loan Bal	The accumulated credit limit/balance at origination of the active lines/loans for the reporting dimension and reporting period. The credit limit at origination is used for open ended lines and the balance at origination is used for close ended loans. Note: Lines/loans are included or excluded based on the filter conditions applied when the report is executed.

Active Balance

This metric provides the accumulated balance of home equity lines/loans as of the reporting period for the reporting dimension. The current balance at the reporting period is used for both open and closed end lines/loans. The active balance at the reporting period is aggregated based on the reporting dimensions using the following formula for participant and rest of market:

If (Servicer = Participant) then Sum (Active Balance (Participant))

If (Servicer NOT= Participant) then Sum (Active Balance (ROM))

Metric	Description
Act Balance	The accumulated active (i.e., unpaid) balance of all lines/loans for the reporting dimension as of the reporting period. Note: Lines/loans are included or excluded based on the filter applied when the report is executed.

Active Credit Limit

This metric provides the accumulated active credit limit of home equity lines as of the reporting period for the reporting dimension. Only open end lines are included in this metric; closed end loans are omitted. The active credit limit as of the reporting period is aggregated based on the reporting dimensions using the following formula for participant and rest of market:

If (Servicer = Participant AND Line Type NOT= Closed) then

Sum (Active Credit Limit (Participant))

If (Servicer NOT= Participant AND Line Type NOT= Closed) then

Sum (Active Credit Limit (ROM))

Metric	Description
Act Credit Limit	The accumulated active credit limit of all active open lines of credit for the reporting dimension and reporting period. Note: Closed end home equity loans are omitted from this metric. Lines are included or excluded based on the filter applied when the report is executed.

Delinquency Metrics

Overview

Note: With the exception of the Seriously Delinquent cumulative metric and the Delinquency with Exception metrics, the delinquency status is independent of the exception statuses on a loan. There is a separate Exception Status metric group that reports totals based on the exception status of the loan. Refer to the Exception Status Metrics section for a description of these metrics.

These metrics provide measurements of performance based on the delinquency status of one or more loans. There are five delinquency metric categories as follows:

- **Delinquency Status** – these metrics provide totals for each delinquency status up to the reporting period (e.g., 30, 60, 90, et al). These status buckets are mutually exclusive as an individual loan will only be included in one bucket based on the delinquency status.
- **Cumulative Delinquency Status** – these metrics provide totals for each cumulative delinquency status up to the reporting period (e.g., 30+, 60+, 90+, et al). These buckets are not mutually exclusive as an individual loan will be included in the bucket of its delinquency status and all lower delinquency buckets.

Note: This group includes a Seriously Delinquent metric which reports loans that are EITHER 90+ delinquent OR in foreclosure. This metric should not be confused with the Delinquency with Exception metrics which include loans that are both delinquent AND have an exception.

- **Delinquent with Exception Status** – these metrics provide totals for the delinquency with exception status achieved by the loan during the reporting period (e.g., foreclosure and 90+, foreclosure and under 90, et al). Since loans may be in foreclosure and bankruptcy, a loan may appear in more than one exception status bucket for this group.
- **Everbad Delinquency Status** – these metrics provide totals for each delinquency status achieved by a loan during its life up to the reporting period (e.g., Everbad 30, Everbad 60, Everbad 90, et al). These status buckets are not mutually exclusive as an individual loan will be included in the bucket of its worst delinquency status during its life up to the reporting period and all lower Everbad delinquency.
- **Worst Ever Delinquency Status** – these metrics provide totals for the worst delinquency status achieved by a loan during its life up to the reporting period (e.g., Worst Ever 30, Worst Ever 60, Worst Ever 90, et al). These buckets are mutually exclusive as a loan will only be included in the bucket of its worst delinquency status achieved during its life up to the reporting period.

The delinquency and exception metrics are based on the (separate) values assigned to each loan for the Delinquency Status attribute and Loan State (Exception) Status attribute. For each historical reporting period, a home equity line/loan will have a delinquency status and an exception status (e.g., in Jan 2009, an open ended home equity line may have a delinquency status of 120 days delinquent and an exception status of in Foreclosure). Each of these are assigned as attributes of the line/loan.

The following table represents the basic delinquency statuses that are assigned to Delinquency Status attribute for home equity lines/loans for each historical period:

DQ Status	Description
Current	Number of days delinquent <= 29 days
30 Days DQ	Number of days delinquent 30 to 59
60 Days DQ	Number of days delinquent 60 to 89 days
90 Days DQ	Number of days delinquent 90 to 119 days
120 Days DQ	Number of days delinquent 120 to 149 days
150 Days DQ	Number of days delinquent 150 to 179 days
180+ Days DQ	Number of days delinquent >= 180
No Data	
Invalid Data	

The following table represents the loan statuses that represent the exceptions that may be encountered with a home equity line/loan for each historical period:

Exception Status	Description
None	No exception on the loan
FC and BK	In foreclosure and in bankruptcy
BK (not FC)	In bankruptcy but not in foreclosure
FC (not BK)	In foreclosure but not in bankruptcy
REO	Real Estate Owned or property acquired as a result of foreclosure
Payoff	Paid off
No Data	
Invalid Data	

These attributes are used to aggregate totals by the delinquency status, loan exception status, everbad and worst ever of the lines/loans being reported. A line/loan is assigned to a bucket based on its delinquency status and/or loan exception status. Some metric groups will assign a line/loan to only one bucket (e.g., DQ Status metrics) while others may assign one line/loan to multiple buckets (e.g., DQ Cumulative Status metrics). A notation is made in the sections for each metric group to identify if the lines are exclusive to one bucket or may appear in multiple buckets.

Note: Index and variance metrics are only reported for the participant as they are a comparative metric matching the Participant against the ROM.

DQ Status Metrics

This set of metrics is based on the delinquency status of the home equity lines/loans. Each delinquency status is a separate bucket and an individual line/loan will be assigned to only one bucket. The buckets are based on the DQ Status attribute. The following is a summary of the metrics included:

- Active Loan Count metrics for Participant and Rest of Market
- Percent Active Loan Count metrics for Participant and Rest of Market
- Active Loan Balance metrics for Participant and Rest of Market
- Percent Active Loan Balance metrics for Participant and Rest of Market
- Original Loan Balance Metrics for Participant and Rest of Market
- Percent Original Loan Balance metrics for Participant and Rest of Market
- Index of Pct Count and Pct Balance for Participant as a ratio of Rest of Market
- Variance of Pct Count and Pct Balance for Participant compared to Rest of Market

Note: The reporting dimension referred to in the following definitions represents either the overall report total or a total based on the level of attribute details being viewed (e.g., DQ Status, Credit Score, Product Type or any combination of attributes).

Note: These delinquency metrics are independent of any exception status on the loans (i.e., foreclosure, bankruptcy, REO). The loans included in each of these delinquency buckets may have exceptions, but these exceptions do not determine the delinquency status (e.g., a loan that is reported as 60 days delinquent may additionally be in bankruptcy, foreclosure, or REO at the same time, or may have no exception at all).

Note: If a loan includes any type of exception status (i.e., foreclosure, bankruptcy, REO or payoff), the loan is included in this metric as well as the metric that tracks the exception status. The loans with the exception statuses are not removed from this metric.

The buckets for these metrics are based on the DQ Status attribute. An individual line/loan will only appear in one of the buckets. The following table provides a list of the status buckets used for the DQ Status metrics:

DQ Status	Description
Current	Number of days delinquent <= 29 days
30 Days DQ	Number of days delinquent 30 to 59
60 Days DQ	Number of days delinquent 60 to 89 days
90 Days DQ	Number of days delinquent 90 to 119 days
120 Days DQ	Number of days delinquent 120 to 149 days
150 Days DQ	Number of days delinquent 150 to 179 days
180+ Days DQ	Number of days delinquent >= 180
No Data	

DQ Status Count Metrics

This set of metrics provides the accumulated count of the active home equity lines/loans for the reporting dimension that are in the specific delinquent status as of the reporting period. For each delinquency status, the total active loan count is aggregated based on the reporting dimensions using the following formula for participant and rest of market:

If (Status = X AND Servicer = Participant) then Sum (Active Loan Count (Participant))

If (Status = X AND Servicer NOT = Participant) then Sum (Active Loan Count (ROM))

Where Status X = DQ Status being reported

The following is a list of the DQ Status Count metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Cnt Current	The accumulated count of active lines/loans for the reporting dimension that are in current status as of the reporting period.
DQ Cnt 30	The accumulated count of active lines/loans for the reporting dimension that are in 30 days delinquent status as of the reporting period.
DQ Cnt 60	The accumulated count of active lines/loans for the reporting dimension that are in 60 days delinquent status as of the reporting period.
DQ Cnt 90	The accumulated count of active lines/loans for the reporting dimension that are in 90 days delinquent status as of the reporting period.
DQ Cnt 120	The accumulated count of active lines/loans for the reporting dimension that are in 120 days delinquent status as of the reporting period.
DQ Cnt 150	The accumulated count of active lines/loans for the reporting dimension that are in 150 days delinquent status as of the reporting period.
DQ Cnt 180	The accumulated count of active lines/loans for the reporting dimension that are in 180 days delinquent status as of the reporting period.

DQ Status Percent Count Metrics

This set of metrics provides the percent of the overall loan count in a specified delinquency status as of the reporting period. For each delinquency status, the active loan counts are aggregated based on the reporting dimension and presented as a percent of the overall loan count for that same dimension using the following formula for the participant and rest of market:

$$\frac{\text{Active Loan Count for Status X (Participant)}}{\text{Sum (Active Loan Count (Participant))}}$$

$$\frac{\text{Active Loan Count for Status X (ROM)}}{\text{Sum (Active Loan Count (ROM))}}$$

Where Status X = DQ Status being reported

The following is a list of the DQ Status Percent Count metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Pct Cnt Current	The percentage of the active loan count for the reporting dimension that is current as of the reporting period. The DQ Cnt Current metric is used in the formula to calculate the percentage.
DQ Pct Cnt 30	The percentage of the active loan count for the reporting dimension that is 30 days delinquent as of the reporting period. The DQ Cnt 30 metric is used in the formula to calculate the percentage.
DQ Pct Cnt 60	The percentage of the active loan count for the reporting dimension that is 60 days delinquent as of the reporting period. The DQ Cnt 60 metric is used in the formula to calculate the percentage.
DQ Pct Cnt 90	The percentage of the active loan count for the reporting dimension that is 90 days delinquent as of the reporting period. The DQ Cnt 90 metric is used in the formula to calculate the percentage.
DQ Pct Cnt 120	The percentage of the active loan count for the reporting dimension that is 120 days delinquent as of the reporting period. The DQ Cnt 120 metric is used in the formula to calculate the percentage.
DQ Pct Cnt 150	The percentage of the active loan count for the reporting dimension that is 150 days delinquent as of the reporting period. The DQ Cnt 150 metric is used in the formula to calculate the percentage.
DQ Pct Cnt 180	The percentage of the active loan count for the reporting dimension that is 180 days delinquent as of the reporting period. The DQ Cnt 180 metric is used in the formula to calculate the percentage.

DQ Status Balance Metrics

This set of metrics provides the accumulated active unpaid balance of the home equity lines/loans for the reporting dimension that are in the specific delinquent status as of the reporting period. For each delinquency status, the total active balance is aggregated based on the attribute reporting dimensions using the following formula for participant and rest of market:

If (Status = X AND Servicer = Participant) then Sum (Active Loan Balance (Participant))

If (Status = X AND Servicer NOT = Participant) then Sum (Active Loan Balance (ROM))

Where Status X = DQ Status being reported

The following is a list of the DQ Status Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Bal Current	The active balance (i.e., unpaid principal balance) of lines/loans for the reporting dimension that are in current status as of the reporting period.
DQ Bal 30	The active balance (i.e., unpaid principal balance) of lines/loans for the reporting dimension that are in 30 days delinquent status as of the reporting period.
DQ Bal 60	The active balance (i.e., unpaid principal balance) of lines/loans for the reporting dimension that are in 60 days delinquent status as of the reporting period.
DQ Bal 90	The active balance (i.e., unpaid principal balance) of lines/loans for the reporting dimension that are in 90 days delinquent status as of the reporting period.
DQ Bal 120	The active balance (i.e., unpaid principal balance) of lines/loans for the reporting dimension that are in 120 days delinquent status as of the reporting period.
DQ Bal 150	The active balance (i.e., unpaid principal balance) of lines/loans for the reporting dimension that are in 150 days delinquent status as of the reporting period.
DQ Bal 180	The active balance (i.e., unpaid principal balance) of lines/loans for the reporting dimension that are 180 days or more overdue as of the reporting period.

DQ Status Percent Balance Metrics

This set of metrics provides the percent of the overall active balance in a specified delinquency status as of the reporting period. For each delinquency status, the active balances are aggregated based on the reporting dimension and presented as a percent of the overall balance for that same dimension using the following formula for the participant and rest of market:

$$\frac{\text{Active Loan Balance for Status X (Participant)}}{\text{Sum (Active Loan Balance (Participant))}}$$

$$\frac{\text{Active Loan Balance for Status X (ROM)}}{\text{Sum (Active Loan Balance (ROM))}}$$

Where Status X = DQ Status being reported

The following is a list of the DQ Status Percent Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Pct Bal Current	The percentage of the active loan balance for the reporting dimension that is current as of the reporting period. The DQ Bal Current metric is used in the formula to calculate the percentage.
DQ Pct Bal 30	The percentage of the active loan balance for the reporting dimension that is 30 days delinquent as of the reporting period. The DQ Bal 30 metric is used in the formula to calculate the percentage.
DQ Pct Bal 60	The percentage of the active loan balance for the reporting dimension that is 60 days delinquent as of the reporting period. The DQ Bal 60 metric is used in the formula to calculate the percentage.
DQ Pct Bal 90	The percentage of the active loan balance for the reporting dimension that is 90 days delinquent as of the reporting period. The DQ Bal 90 metric is used in the formula to calculate the percentage.
DQ Pct Bal 120	The percentage of the active loan balance for the reporting dimension that is 120 days delinquent as of the reporting period. The DQ Bal 120 metric is used in the formula to calculate the percentage.
DQ Pct Bal 150	The percentage of the active loan balance for the reporting dimension that is 150 days delinquent as of the reporting period. The DQ Bal 150 metric is used in the formula to calculate the percentage.
DQ Pct Bal 180	The percentage of the active loan balance for the reporting dimension that is 180 days or more delinquent as of the reporting period. The DQ Bal 180 metric is used in the formula to calculate the percentage.

DQ Status Original Balance Metrics

This set of metrics provides the accumulated original balance of the home equity lines/loans for the reporting dimension that are in the specific delinquent status as of the reporting period. For each delinquency status, the original balances are aggregated based on the attribute reporting dimensions using the following formula for participant and rest of market:

If (Status = X AND Servicer = Participant) then Sum (Original Balance (Participant))

If (Status = X AND Servicer NOT = Participant) then Sum (Original Balance (ROM))

Where:

Status X = DQ Status being reported

Original Balance = Balance at origination for closed end loans

Original Balance = Credit Limit at origination for open end lines

The following is a list of the DQ Status Orig Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Orig Bal Current	The original balance of lines/loans for the reporting dimension that are in current status as of the reporting period.
DQ Orig Bal 30	The original balance of lines/loans for the reporting dimension that are in 30 days delinquent status as of the reporting period.
DQ Orig Bal 60	The original balance of lines/loans for the reporting dimension that are in 60 days delinquent status as of the reporting period.
DQ Orig Bal 90	The original balance of lines/loans for the reporting dimension that are in 90 days delinquent status as of the reporting period.
DQ Orig Bal 120	The original balance of lines/loans for the reporting dimension that are in 120 days delinquent status as of the reporting period.
DQ Orig Bal 150	The original balance of lines/loans for the reporting dimension that are in 150 days delinquent status as of the reporting period.
DQ Orig Bal 180	The original balance of lines/loans for the reporting dimension that are 180 days or more overdue as of the reporting period.

DQ Status Percent Original Balance Metrics

This set of metrics provides the percent of the overall original balance in a specified delinquency status as of the reporting period. For each delinquency status, the original balances are aggregated based on the reporting dimension and presented as a percent of the overall balance for that same dimension using the following formula for the participant and rest of market:

$$\frac{\text{Original Balance for Status X (Participant)}}{\text{Sum (Original Balance (Participant))}}$$

$$\frac{\text{Original Balance for Status X (ROM)}}{\text{Sum (Original Balance (ROM))}}$$

Where: Status X = DQ Status being reported

The following is a list of the DQ Status Percent Original Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Pct Orig Bal Current	The percentage of the original balance for the reporting dimension that is current as of the reporting period. The DQ Orig Bal Current metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal 30	The percentage of the original balance for the reporting dimension that is 30 days delinquent as of the reporting period. The DQ Orig Bal 30 metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal 60	The percentage of the original balance for the reporting dimension that is 60 days delinquent as of the reporting period. The DQ Orig Bal 60 metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal 90	The percentage of the original balance for the reporting dimension that is 90 days delinquent as of the reporting period. The DQ Orig Bal 90 metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal 120	The percentage of the original balance for the reporting dimension that is 120 days delinquent as of the reporting period. The DQ Orig Bal 120 metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal 150	The percentage of the original balance for the reporting dimension that is 150 days delinquent as of the reporting period. The DQ Orig Bal 150 metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal 180	The percentage of the original balance for the reporting dimension that is 180 or more days delinquent as of the reporting period. The DQ Orig Bal 180 metric is used in the formula to calculate the percentage.

DQ Status Index Count Metrics

This set of metrics provides the index of the percent count metrics of the home equity lines/loans for the participant as compared to the percent count metric of the rest of market for the reporting dimension as of the reporting period. For each delinquency status, the percent count for the participant is compared to the percent count of the rest of market using the following formula:

$$\frac{\text{DQ Pct Cnt for Status X (Participant)}}{\text{DQ Pct Cnt for Status X (ROM)}}$$

Where Status X = DQ Status being reported

The following is a list of the DQ Status Index Count metrics and are reported by Participant:

Metric	Description
DQ Index Cnt Current	The ratio of the DQ Pct Cnt Current for the Participant compared to the DQ Pct Cnt Current for the rest of market.
DQ Index Cnt 30	The ratio of the DQ Pct Cnt 30 for the Participant compared to the DQ Pct Cnt 30 for the rest of market.
DQ Index Cnt 60	The ratio of the DQ Pct Cnt 60 for the Participant compared to the DQ Pct Cnt 60 for the rest of market.
DQ Index Cnt 90	The ratio of the DQ Pct Cnt 90 for the Participant compared to the DQ Pct Cnt 90 for the rest of market.
DQ Index Cnt 120	The ratio of the DQ Pct Cnt 120 for the Participant compared to the DQ Pct Cnt 120 for the rest of market.
DQ Index Cnt 150	The ratio of the DQ Pct Cnt 150 for the Participant compared to the DQ Pct Cnt 150 for the rest of market.
DQ Index Cnt 180+	The ratio of the DQ Pct Cnt 180+ for the Participant compared to the DQ Pct Cnt 180+ for the rest of market.
DQ Index Cnt Invalid Data	The ratio of the DQ Pct Cnt Invalid Data for the Participant compared to the DQ Pct Cnt Invalid Data for the rest of market.
DQ Index Cnt No Data	The ratio of the DQ Pct Cnt No Data for the Participant compared to the DQ Pct Cnt No Data for the rest of market.

DQ Status Index Balance Metrics

This set of metrics provides the index of the percent balance metrics of the home equity lines/loans for the participant as compared to the percent balance metric of the rest of market for the reporting dimension as of the reporting period. For each delinquency status, the percent balance for the participant is compared to the percent balance of the rest of market using the following formula:

$$\frac{\text{DQ Pct Bal for Status X (Participant)}}{\text{DQ Pct Bal for Status X (ROM)}}$$

Where Status X = DQ Status being reported

The following is a list of the DQ Status Index Balance metrics and are reported by Participant:

Metric	Description
DQ Index Bal Current	The ratio of the DQ Pct Bal Current for the Participant compared to the DQ Pct Bal Current for the rest of market.
DQ Index Bal 30	The ratio of the DQ Pct Bal 30 for the Participant compared to the DQ Pct Bal 30 for the rest of market.
DQ Index Bal 60	The ratio of the DQ Pct Bal 60 for the Participant compared to the DQ Pct Bal 60 for the rest of market.
DQ Index Bal 90	The ratio of the DQ Pct Bal 90 for the Participant compared to the DQ Pct Bal 90 for the rest of market.
DQ Index Bal 120	The ratio of the DQ Pct Bal 120 for the Participant compared to the DQ Pct Bal 120 for the rest of market.
DQ Index Bal 150	The ratio of the DQ Pct Bal 150 for the Participant compared to the DQ Pct Bal 150 for the rest of market.
DQ Index Bal 180+	The ratio of the DQ Pct Bal 180+ for the Participant compared to the DQ Pct Bal 180+ for the rest of market.

DQ Status Variance Count Metrics

This set of metrics provides the variance of the percent count metrics of the home equity lines/loans for the participant to the percent count metrics of the rest of market for the reporting dimension as of the reporting period. For each delinquency status, the percent count for the participant is compared to the percent count of the rest of market using the following formula:

DQ Pct Cnt for Status X (Participant) – DQ Pct Cnt for Status X (ROM)

Where Status X = DQ Status being reported

The following is a list of the DQ Status Variance Count metrics and are reported by Participant:

Metric	Description
DQ Var Cnt Current	The variance of the DQ Pct Cnt Current for the Participant compared to the DQ Pct Cnt Current for the rest of market.
DQ Var Cnt 30	The variance of the DQ Pct Cnt 30 for the Participant compared to the DQ Pct Cnt 30 for the rest of market.
DQ Var Cnt 60	The variance of the DQ Pct Cnt 60 for the Participant compared to the DQ Pct Cnt 60 for the rest of market.
DQ Var Cnt 90	The variance of the DQ Pct Cnt 90 for the Participant compared to the DQ Pct Cnt 90 for the rest of market.
DQ Var Cnt 120	The variance of the DQ Pct Cnt 120 for the Participant compared to the DQ Pct Cnt 120 for the rest of market.
DQ Var Cnt 150	The variance of the DQ Pct Cnt 150 for the Participant compared to the DQ Pct Cnt 150 for the rest of market.
DQ Var Cnt 180+	The variance of the DQ Pct Cnt 180+ for the Participant compared to the DQ Pct Cnt 180+ for the rest of market.

DQ Status Variance Balance Metrics

This set of metrics provides the variance of the percent balance metrics of the home equity lines/loans for the participant to the percent balance metric of the rest of market for the reporting dimension as of the reporting period. For each delinquency status, the percent balance for the participant is compared to the percent balance of the rest of market using the following formula:

$$\text{DQ Pct Bal for Status X (Participant)} - \text{DQ Pct Bal for Status X (ROM)}$$

Where Status X = DQ Status being reported

The following is a list of the DQ Status Variance Balance metrics and are reported by Participant:

Metric	Description
DQ Var Bal Current	The variance of the DQ Pct Bal Current for the Participant compared to the DQ Pct Bal Current for the rest of market.
DQ Var Bal 30	The variance of the DQ Pct Bal 30 for the Participant compared to the DQ Pct Bal 30 for the rest of market.
DQ Var Bal 60	The variance of the DQ Pct Bal 60 for the Participant compared to the DQ Pct Bal 60 for the rest of market.
DQ Var Bal 90	The variance of the DQ Pct Bal 90 for the Participant compared to the DQ Pct Bal 90 for the rest of market.
DQ Var Bal 120	The variance of the DQ Pct Bal 120 for the Participant compared to the DQ Pct Bal 120 for the rest of market.
DQ Var Bal 150	The variance of the DQ Pct Bal 150 for the Participant compared to the DQ Pct Bal 150 for the rest of market.
DQ Var Bal 180+	The variance of the DQ Pct Bal 180+ for the Participant compared to the DQ Pct Bal 180+ for the rest of market.

DQ Cumulative Status Metrics

This set of metrics is based on the delinquency status of the associated line/loan and reported as cumulative delinquencies (i.e., Current, 30+, 60+, 90+, 120+, 150+ and 180+). An individual line/loan may be assigned to multiple buckets based on the delinquency status (e.g., a loan that is 60 days delinquent will be included in the 30+ and 60+ buckets). The following is a summary of the metrics included in this set:

- Active Loan Count metrics for Participant and Rest of Market
- Percent Active Loan Count metrics for Participant and Rest of Market
- Active Loan Balance metrics for Participant and Rest of Market
- Percent Active Loan Balance metrics for Participant and Rest of Market
- Original Loan Balance Metrics for Participant and Rest of Market
- Percent Original Loan Balance metrics for Participant and Rest of Market
- Index of Pct Count and Pct Balance for Participant as a ratio of Rest of Market
- Variance of Pct Count and Pct Balance for Participant compared to Rest of Market

Note: The reporting dimension referred to in the following definitions represents either the overall report total or a total based on the level of attribute details being viewed (e.g., DQ Status, Credit Score, Product Type or any combination of attributes).

Note: These delinquency metrics are independent of any exception status on the loans (i.e., foreclosure, bankruptcy, REO). The loans included in each of these delinquency buckets may have exceptions, but these exceptions do not determine the delinquency status (e.g., a loan that is reported as 60 days delinquent may additionally be in bankruptcy, foreclosure, or REO at the same time, or may have no exception at all).

Note: If a loan includes any type of exception status (i.e., foreclosure, bankruptcy, REO or payoff), the loan is included in this metric as well as the metric that tracks the exception status. The loans with the exception statuses are not removed from this metric.

The buckets for these metrics are based on the DQ Status attribute. An individual line/loan may appear in more than one bucket based on its delinquency status. The following table provides a list of the status buckets used for the DQ Cumulative Status metrics:

DQ Status	Description
Current	Number of days delinquent <= 29 days
30+ Days DQ	Number of days delinquent >= 30
60+ Days DQ	Number of days delinquent >= 60
90+ Days DQ	Number of days delinquent >= 90
120+ Days DQ	Number of days delinquent >= 120
150+ Days DQ	Number of days delinquent >= 150
180+ Days DQ	Number of days delinquent >= 180
No Data	

DQ Cumulative Status Count Metrics

This set of metrics provides the accumulated count of the active home equity lines/loans for the reporting dimension that are in the specific cumulative delinquent status as of the reporting period. For each cumulative delinquency status, the total active loan count is aggregated based on the reporting dimensions using the following formula for participant and rest of market:

If (Status = X AND Servicer = Participant) then Sum (Active Loan Count (Participant))

If (Status = X AND Servicer NOT = Participant) then Sum (Active Loan Count (ROM))

Where Status X = DQ Cumulative Status being reported

The following is a list of the DQ Cumulative Status Count metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Cnt Current	The accumulated count of active lines/loans for the reporting dimension that are in current status as of the reporting period.
DQ Cnt 30+	The accumulated count of active lines/loans for the reporting dimension that are 30 or more days delinquent as of the reporting period.
DQ Cnt 60+	The accumulated count of active lines/loans for the reporting dimension that are 60 or more days delinquent as of the reporting period.
DQ Cnt 90+	The accumulated count of active lines/loans for the reporting dimension that are 90 or more days delinquent as of the reporting period.
DQ Cnt 120+	The accumulated count of active lines/loans for the reporting dimension that are 120 or more days delinquent as of the reporting period.
DQ Cnt 150+	The accumulated count of active lines/loans for the reporting dimension that are 150 or more days delinquent as of the reporting period.
DQ Cnt 180+	The accumulated count of active lines/loans for the reporting dimension that are 180 or more days delinquent as of the reporting period.

DQ Cumulative Status Percent Count Metrics

This set of metrics provides the percent of the overall loan count in a specified cumulative delinquency status as of the reporting period. For each cumulative delinquency status, the active loan counts are aggregated based on the reporting dimension and presented as a percent of the overall loan count for that same dimension using the following formula for the participant and rest of market:

$$\frac{\text{Active Loan Count for Status X (Participant)}}{\text{Sum (Active Loan Count (Participant))}}$$

$$\frac{\text{Active Loan Count for Status X (ROM)}}{\text{Sum (Active Loan Count (ROM))}}$$

$$\frac{\text{Active Loan Count for Status X (ROM)}}{\text{Sum (Active Loan Count (ROM))}}$$

$$\frac{\text{Active Loan Count for Status X (ROM)}}{\text{Sum (Active Loan Count (ROM))}}$$

Where Status X = DQ Cumulative Status being reported

The following is a list of the DQ Cumulative Status Percent Count metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Pct Cnt Current	The percentage of the active loan count for the reporting dimension that is current as of the reporting period. The DQ Cnt Current metric is used in the formula to calculate the percentage.
DQ Pct Cnt 30+	The percentage of the active loan count for the reporting dimension that is 30 or more days delinquent as of the reporting period. The DQ Cnt 30+ metric is used in the formula to calculate the percentage.
DQ Pct Cnt 60+	The percentage of the active loan count for the reporting dimension that is 60 or more days delinquent as of the reporting period. The DQ Cnt 60+ metric is used in the formula to calculate the percentage.
DQ Pct Cnt 90+	The percentage of the active loan count for the reporting dimension that is 90 or more days delinquent as of the reporting period. The DQ Cnt 90+ metric is used in the formula to calculate the percentage.
DQ Pct Cnt 120+	The percentage of the active loan count for the reporting dimension that is 120 or more days delinquent as of the reporting period. The DQ Cnt 120+ metric is used in the formula to calculate the percentage.
DQ Pct Cnt 150+	The percentage of the active loan count for the reporting dimension that is 150 or more days delinquent as of the reporting period. The DQ Cnt 150+ metric is used in the formula to calculate the percentage.
DQ Pct Cnt 180+	The percentage of the active loan count for the reporting dimension that is 180 or more days delinquent as of the reporting period. The DQ Cnt 180+ metric is used in the formula to calculate the percentage.

DQ Cumulative Status Balance Metrics

This set of metrics provides the accumulated active unpaid balance of the home equity lines/loans for the reporting dimension that are in the specific cumulative delinquent status as of the reporting period. For each cumulative delinquency status, the total active balance is aggregated based on the attribute reporting dimensions using the following formula for participant and rest of market:

If (Status = X AND Servicer = Participant) then Sum (Active Loan Balance (Participant))

If (Status = X AND Servicer NOT = Participant) then Sum (Active Loan Balance (ROM))

Where Status X = DQ Cumulative Status being reported

The following is a list of the DQ Cumulative Status Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Bal Current	The active balance (i.e., unpaid principal balance) of lines/loans for the reporting dimension that are in current status as of the reporting period.
DQ Bal 30+	The active balance (i.e., unpaid principal balance) of lines/loans for the reporting dimension that are 30 or more days delinquent as of the reporting period.
DQ Bal 60+	The active balance (i.e., unpaid principal balance) of lines/loans for the reporting dimension that are 60 or more days delinquent as of the reporting period.
DQ Bal 90+	The active balance (i.e., unpaid principal balance) of lines/loans for the reporting dimension that are 90 or more days delinquent as of the reporting period.
DQ Bal 120+	The active balance (i.e., unpaid principal balance) of lines/loans for the reporting dimension that are 120 or more days delinquent as of the reporting period.
DQ Bal 150+	The active balance (i.e., unpaid principal balance) of lines/loans for the reporting dimension that are 150 or more days delinquent as of the reporting period.
DQ Bal 180+	The active balance (i.e., unpaid principal balance) of lines/loans for the reporting dimension that are 180+ days or more overdue as of the reporting period.

DQ Cumulative Status Percent Balance Metrics

This set of metrics provides the percent of the overall active balance in a specified cumulative delinquency status as of the reporting period. For each cumulative delinquency status, the active balances are aggregated based on the reporting dimension and presented as a percent of the overall balance for that same dimension using the following formula for the participant and rest of market:

$$\frac{\text{Active Loan Balance for Status X (Participant)}}{\text{Sum (Active Loan Balance (Participant))}}$$

$$\frac{\text{Active Loan Balance for Status X (ROM)}}{\text{Sum (Active Loan Balance (ROM))}}$$

Where Status X = DQ Cumulative Status being reported

The following is a list of the DQ Cumulative Status Percent Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Pct Bal Current	The percentage of the active loan balance for the reporting dimension that is current as of the reporting period. The DQ Bal Current metric is used in the formula to calculate the percentage.
DQ Pct Bal 30+	The percentage of the active loan balance for the reporting dimension that is 30 or more days delinquent as of the reporting period. The DQ Bal 30+ metric is used in the formula to calculate the percentage.
DQ Pct Bal 60+	The percentage of the active loan balance for the reporting dimension that is 60 or more days delinquent as of the reporting period. The DQ Bal 60+ metric is used in the formula to calculate the percentage.
DQ Pct Bal 90+	The percentage of the active loan balance for the reporting dimension that is 90 or more days delinquent as of the reporting period. The DQ Bal 90+ metric is used in the formula to calculate the percentage.
DQ Pct Bal 120+	The percentage of the active loan balance for the reporting dimension that is 120 or more days delinquent as of the reporting period. The DQ Bal 120+ metric is used in the formula to calculate the percentage.
DQ Pct Bal 150+	The percentage of the active loan balance for the reporting dimension that is 150 or more days delinquent as of the reporting period. The DQ Bal 150+ metric is used in the formula to calculate the percentage.
DQ Pct Bal 180+	The percentage of the active loan balance for the reporting dimension that is 180 or more days delinquent as of the reporting period. The DQ Bal 180+ metric is used in the formula to calculate the percentage.

DQ Cumulative Status Original Balance Metrics

This set of metrics provides the accumulated original balance of the home equity lines/loans for the reporting dimension that are in the specific cumulative delinquent status as of the reporting period. For each cumulative delinquency status, the original balances are aggregated based on the attribute reporting dimensions using the following formula for participant and rest of market:

If (Status = X AND Servicer = Participant) then Sum (Original Balance (Participant))

If (Status = X AND Servicer NOT = Participant) then Sum (Original Balance (ROM))

Where:

Status X = DQ Cumulative Status being reported

Original Balance = Balance at origination for closed end loans

Original Balance = Credit Limit at origination for open end lines

The following is a list of the DQ Cumulative Status Orig Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Orig Bal Current	The original balance of lines/loans for the reporting dimension that are in current status as of the reporting period.
DQ Orig Bal 30+	The original balance of lines/loans for the reporting dimension that are 30 or more days delinquent as of the reporting period.
DQ Orig Bal 60+	The original balance of lines/loans for the reporting dimension that are 60 or more days delinquent as of the reporting period.
DQ Orig Bal 90+	The original balance of lines/loans for the reporting dimension that are 90 or more days delinquent as of the reporting period.
DQ Orig Bal 120+	The original balance of lines/loans for the reporting dimension that are 120 or more days delinquent as of the reporting period.
DQ Orig Bal 150+	The original balance of lines/loans for the reporting dimension that are 150 or more days delinquent as of the reporting period.
DQ Orig Bal 180+	The original balance of lines/loans for the reporting dimension that are 180 or more days delinquent as of the reporting period.

DQ Cumulative Status Percent Original Balance Metrics

This set of metrics provides the percent of the overall original balance in a specified cumulative delinquency status as of the reporting period. For each cumulative delinquency status, the original balances are aggregated based on the reporting dimension and presented as a percent of the overall balance for that same dimension using the following formula for the participant and rest of market:

$$\frac{\text{Original Balance for Status X (Participant)}}{\text{Sum (Original Balance (Participant))}}$$

$$\frac{\text{Original Balance for Status X (ROM)}}{\text{Sum (Original Balance (ROM))}}$$

Where Status X = DQ Cumulative Status being reported

The following is a list of the DQ Status Percent Original Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Pct Orig Bal Current	The percentage of the original balance for the reporting dimension that is current as of the reporting period, based on either the method for calculating delinquency. The DQ Orig Bal Current metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal 30+	The percentage of the original balance for the reporting dimension that is 30 or more days delinquent as of the reporting period. The DQ Orig Bal 30+ metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal 60+	The percentage of the original balance for the reporting dimension that is 60 or more days delinquent as of the reporting period. The DQ Orig Bal 60+ metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal 90+	The percentage of the original balance for the reporting dimension that is 90 or more days delinquent as of the reporting period. The DQ Orig Bal 90+ metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal 120+	The percentage of the original balance for the reporting dimension that is 120 or more days delinquent as of the reporting period. The DQ Orig Bal 120+ metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal 150+	The percentage of the original balance for the reporting dimension that is 150 or more days delinquent as of the reporting period. The DQ Orig Bal 150+ metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal 180+	The percentage of the original balance for the reporting dimension that is 180 or more days delinquent as of the reporting period. The DQ Orig Bal 180+ metric is used in the formula to calculate the percentage.

DQ Cumulative Status Index Count Metrics

This set of metrics provides the index of the percent count metrics of the home equity lines/loans for the participant as compared to the percent count metric of the rest of market for the reporting dimension as of the reporting period. For each cumulative delinquency status, the percent count for the participant is compared to the percent count of the rest of market using the following formula:

$$\frac{\text{DQ Pct Cnt for Status X (Participant)}}{\text{DQ Pct Cnt for Status X (ROM)}}$$

Where Status X = DQ Cumulative Status being reported

The following is a list of the DQ Status Index Count metrics and are reported by Participant:

Metric	Description
DQ Index Cnt Current	The ratio of the DQ Pct Cnt Current for the Participant compared to the DQ Pct Cnt Current for the rest of market.
DQ Index Cnt 30+	The ratio of the DQ Pct Cnt 30+ for the Participant compared to the DQ Pct Cnt 30+ for the rest of market.
DQ Index Cnt 60+	The ratio of the DQ Pct Cnt 60+ for the Participant compared to the DQ Pct Cnt 60+ for the rest of market.
DQ Index Cnt 90+	The ratio of the DQ Pct Cnt 90+ for the Participant compared to the DQ Pct Cnt 90+ for the rest of market.
DQ Index Cnt 120+	The ratio of the DQ Pct Cnt 120+ for the Participant compared to the DQ Pct Cnt 120+ for the rest of market.
DQ Index Cnt 150+	The ratio of the DQ Pct Cnt 150+ for the Participant compared to the DQ Pct Cnt 150+ for the rest of market.
DQ Index Cnt 180+	The ratio of the DQ Pct Cnt 180+ for the Participant compared to the DQ Pct Cnt 180+ for the rest of market.

DQ Cumulative Status Index Balance Metrics

This set of metrics provides the index of the percent balance metrics of the home equity lines/loans for the participant as compared to the percent balance metric of the rest of market for the reporting dimension as of the reporting period. For each cumulative delinquency status, the percent balance for the participant is compared to the percent balance of the rest of market using the following formula:

$$\frac{\text{DQ Pct Bal for Status X (Participant)}}{\text{DQ Pct Bal for Status X (ROM)}}$$

Where Status X = DQ Cumulative Status being reported

The following is a list of the DQ Status Index Balance metrics and are reported by Participant:

Metric	Description
DQ Index Bal Current	The ratio of the DQ Pct Bal Current for the Participant compared to the DQ Pct Bal Current for the rest of market.
DQ Index Bal 30+	The ratio of the DQ Pct Bal 30+ for the Participant compared to the DQ Pct Bal 30+ for the rest of market.
DQ Index Bal 60+	The ratio of the DQ Pct Bal 60+ for the Participant compared to the DQ Pct Bal 60+ for the rest of market.
DQ Index Bal 90+	The ratio of the DQ Pct Bal 90+ for the Participant compared to the DQ Pct Bal 90+ for the rest of market.
DQ Index Bal 120+	The ratio of the DQ Pct Bal 120+ for the Participant compared to the DQ Pct Bal 120+ for the rest of market.
DQ Index Bal 150+	The ratio of the DQ Pct Bal 150+ for the Participant compared to the DQ Pct Bal 150+ for the rest of market.
DQ Index Bal 180+	The ratio of the DQ Pct Bal 180+ for the Participant compared to the DQ Pct Bal 180+ for the rest of market.

DQ Cumulative Status Variance Count Metrics

This set of metrics provides the variance of the percent count metrics of the home equity lines/loans for the participant to the percent count metrics of the rest of market for the reporting dimension as of the reporting period. For each cumulative delinquency status, the percent count for the participant is compared to the percent count of the rest of market using the following formula:

$$\text{DQ Pct Cnt for Status X (Participant)} - \text{DQ Pct Cnt for Status X (ROM)}$$

Where Status X = DQ Cumulative Status being reported

The following is a list of the DQ Cumulative Status Variance Count metrics and are reported by Participant:

Metric	Description
DQ Var Cnt Current	The variance of the DQ Pct Cnt Current for the Participant compared to the DQ Pct Cnt Current for the rest of market.
DQ Var Cnt 30+	The variance of the DQ Pct Cnt 30+ for the Participant compared to the DQ Pct Cnt 30+ for the rest of market.
DQ Var Cnt 60+	The variance of the DQ Pct Cnt 60+ for the Participant compared to the DQ Pct Cnt 60+ for the rest of market.
DQ Var Cnt 90+	The variance of the DQ Pct Cnt 90+ for the Participant compared to the DQ Pct Cnt 90+ for the rest of market.
DQ Var Cnt 120+	The variance of the DQ Pct Cnt 120+ for the Participant compared to the DQ Pct Cnt 120+ for the rest of market.
DQ Var Cnt 150+	The variance of the DQ Pct Cnt 150+ for the Participant compared to the DQ Pct Cnt 150+ for the rest of market.
DQ Var Cnt 180+	The variance of the DQ Pct Cnt 180+ for the Participant compared to the DQ Pct Cnt 180+ for the rest of market.

DQ Cumulative Status Variance Balance Metrics

This set of metrics provides the variance of the percent balance metrics of the home equity lines/loans for the participant to the percent balance metric of the rest of market for the reporting dimension as of the reporting period. For each cumulative delinquency status, the percent balance for the participant is compared to the percent balance of the rest of market using the following formula:

$$\text{DQ Pct Bal for Status X (Participant)} - \text{DQ Pct Bal for Status X (ROM)}$$

Where Status X = DQ Cumulative Status being reported

The following is a list of the DQ Cumulative Status Variance Balance metrics and are reported by Participant:

Metric	Description
DQ Var Bal Current	The variance of the DQ Pct Bal Current for the Participant compared to the DQ Pct Bal Current for the rest of market.
DQ Var Bal 30+	The variance of the DQ Pct Bal 30+ for the Participant compared to the DQ Pct Bal 30+ for the rest of market.
DQ Var Bal 60+	The variance of the DQ Pct Bal 60+ for the Participant compared to the DQ Pct Bal 60+ for the rest of market.
DQ Var Bal 90+	The variance of the DQ Pct Bal 90+ for the Participant compared to the DQ Pct Bal 90+ for the rest of market.
DQ Var Bal 120+	The variance of the DQ Pct Bal 120+ for the Participant compared to the DQ Pct Bal 120+ for the rest of market.
DQ Var Bal 150+	The variance of the DQ Pct Bal 150+ for the Participant compared to the DQ Pct Bal 150+ for the rest of market.
DQ Var Bal 180+	The variance of the DQ Pct Bal 180+ for the Participant compared to the DQ Pct Bal 180+ for the rest of market.

DQ Exception Status

This set of metrics is based on the loan state exceptions and delinquency status of the associated line/loan. The loan state exceptions are defined as lines/loans that are in bankruptcy, foreclosure or REO. When determining the bucket for reporting an individual line/loan, the exception will override the delinquency status. An individual line/loan will only appear in one bucket based on the exception and delinquency stats of the loan as of the reporting period. The following is a summary of the metrics included in this set:

- Active Loan Count metrics for Participant and Rest of Market
- Active Loan Balance metrics for Participant and Rest of Market
- Original Loan Balance Metrics for Participant and Rest of Market
- Percent Active Loan Count metrics for Participant and Rest of Market
- Percent Active Loan Balance metrics for Participant and Rest of Market
- Percent Original Loan Balance metrics for Participant and Rest of Market
- Index of Pct Count and Pct Balance for Participant as a ratio of Rest of Market
- Variance of Pct Count and Pct Balance for Participant compared to Rest of Market

Each line/loan is assigned to one loan state exception or delinquency bucket (e.g., bankruptcy, foreclosure, REO or Current, 30, 60, et al). For this attribute, an exception status will override a delinquency status and report as follows:

- If an exception exists, the exception will be used to assign the bucket for reporting.
- If no exception exists, the line/loan will be assigned to one of the abbreviated delinquency buckets (i.e., the delinquency buckets go up to only 90+).

For example, a line/loan that is 60 days delinquent and in foreclosure for the selected reporting period will be included in the Foreclosure bucket. Conversely, a loan that is 60 days delinquent for the selected reporting period with no exception will be reported in the 60 Days DQ bucket.

DQ Status with Exceptions	Description
Current	Number of days delinquent <= 29 days and no exception
30 Days DQ	Number of days delinquent 30 to 59 and no exception
60 Days DQ	Number of days delinquent 60 to 89 and no exception
90+ Days DQ	Number of days delinquent >= 90 and no exception
Bankruptcy	Loan in bankruptcy regardless of delinquency
Foreclosure	Loan in foreclosure regardless of delinquency
BK/FC	Loan in bankruptcy and foreclosure regardless of delinquency
REO	Loan in REO
Payoff	Loan has been paid off
No Data	

DQ Exception Status Count Metrics

This set of metrics provides the accumulated count of the active home equity lines/loans for the reporting dimension that are in the specific delinquency exception status as of the reporting period. For each delinquency exception status, the total active loan count is aggregated based on the reporting dimensions using the following formula for participant and rest of market:

If (Status = X AND Servicer = Participant) then Sum (Active Loan Count (Participant))

If (Status = X AND Servicer NOT = Participant) then Sum (Active Loan Count (ROM))

Where Status X = DQ Exception Status being reported

The following is a list of the DQ Exception Status Count metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Exc Cnt Current	The accumulated count of active loans for the reporting dimension that are in current status as of the reporting period with no exceptions, based on either the method for calculating delinquency.
DQ Exc Cnt 30	The accumulated count of active loans for the reporting dimension that are in 30 days delinquent status as of the reporting period with no exceptions. The status is based on either the method for calculating delinquency.
DQ Exc Cnt 60	The accumulated count of active loans for the reporting dimension that are in 60 days delinquent status as of the reporting period with no exceptions. The status is based on either the method for calculating delinquency.
DQ Exc Cnt 90+	The accumulated count of active loans for the reporting dimension that are in 90 days or more delinquent status as of the reporting period with no exceptions. The status is based on either the method for calculating delinquency.
DQ Exc Cnt BK	The accumulated count of active loans for the reporting dimension that are in bankruptcy status as of the reporting period.
DQ Exc Cnt FC	The accumulated count of active loans for the reporting dimension that are in foreclosure status as of the reporting period.
DQ Exc Cnt REO	The accumulated count of active loans for the reporting dimension that are in REO status as of the reporting period.
DQ Exc Cnt Payoff	The accumulated count of active loans for the reporting dimension that have been paid off as of the reporting period. Note: This status will only be reported when the reporting period is equal to the payoff period. If the reporting period is after the payoff period, the loan will no longer be reported as it is no longer active.

DQ Exception Status Percent Count Metrics

This set of metrics provides the percent of the overall loan count in a specified delinquency exception status as of the reporting period. For each delinquency exception status, the active loan counts are aggregated based on the reporting dimension and presented as a percent of the overall loan count for that same dimension using the following formula for the participant and rest of market:

$$\frac{\text{Active Loan Count for Status X (Participant)}}{\text{Sum (Active Loan Count (Participant))}}$$

$$\frac{\text{Active Loan Count for Status X (ROM)}}{\text{Sum (Active Loan Count (ROM))}}$$

Where Status X = DQ Exception Status being reported

The following is a list of the DQ Exception Status Percent Count metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Exc Pct Cnt Current	The percentage of the active loan count for the reporting dimension that is current as of the reporting period with no exceptions. The DQ Exc Cnt Current metric is used in the formula to calculate the percentage.
DQ Exc Pct Cnt 30	The percentage of the active loan count for the reporting dimension that is 30 days delinquent as of the reporting period with no exceptions. The DQ Exc Cnt 30 metric is used in the formula to calculate the percentage.
DQ Exc Pct Cnt 60	The percentage of the active loan count for the reporting dimension that is 60 days delinquent as of the reporting period with no exception. The DQ Exc Cnt 60 metric is used in the formula to calculate the percentage.
DQ Exc Pct Cnt 90+	The percentage of the active loan count for the reporting dimension that is 90 days or more delinquent as of the reporting period with no exception. The DQ Exc Cnt 90+ metric is used in the formula to calculate the percentage.
DQ Exc Pct Cnt BK	The percentage of the active loan count for the reporting dimension that is in bankruptcy as of the reporting period. The DQ Exc Cnt BK metric is used in the formula to calculate the percentage.
DQ Exc Pct Cnt FC	The percentage of the active loan count for the reporting dimension that are in foreclosure as of the reporting period. The DQ Exc Cnt 150 metric is used in the formula to calculate the percentage.
DQ Exc Pct Cnt REO	The percentage of the active loan count for the reporting dimension that are in REO status as of the reporting period. The DQ Exc Cnt REO metric is used in the formula to calculate the percentage.
DQ Exc Pct Cnt Payoff	The percentage of the active loan count for the reporting dimension that are in payoff status as of the reporting period. The DQ Exc Cnt Payoff metric is used in the formula to calculate the percentage. Note: This status will only be reported when the reporting period is equal to the payoff period. If the reporting period is after the payoff period, the loan will no longer be reported as it is no longer active.
DQ Exc Pct Cnt No Data	The percentage of the active loan count for the reporting dimension that have no delinquency status reported as of the reporting period. The DQ Exc Cnt Payoff metric is used in the formula to calculate the percentage.

DQ Exception Status Balance Metrics

This set of metrics provides the accumulated active unpaid balance of the home equity lines/loans for the reporting dimension that are in the specific delinquency exception status as of the reporting period. For each delinquency exception status, the total active balance is aggregated based on the attribute reporting dimensions using the following formula for participant and rest of market:

If (Status = X AND Servicer = Participant) then Sum (Active Loan Balance (Participant))

If (Status = X AND Servicer NOT = Participant) then Sum (Active Loan Balance (ROM))

Where Status X = DQ Exception Status being reported

The following is a list of the DQ Exception Status Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Exc Bal Current	The accumulated active (i.e., unpaid principal) balance of loans for the reporting dimension that are in current status as of the reporting period with no exceptions, based on either the method for calculating delinquency.
DQ Exc Bal 30	The accumulated active balance (i.e., unpaid principal balance) of loans for the reporting dimension that are in 30 days delinquent status as of the reporting period with no exceptions. The status is based on either the method for calculating delinquency.
DQ Exc Bal 60	The accumulated active balance (i.e., unpaid principal balance) of loans for the reporting dimension that are in 60 days delinquent status as of the reporting period with no exceptions. The status is based on either the method for calculating delinquency.
DQ Exc Bal 90+	The accumulated active balance (i.e., unpaid principal balance) of loans for the reporting dimension that are in 90 days or more delinquent status as of the reporting period with no exceptions. The status is based on either the method for calculating delinquency.
DQ Exc Bal BK	The accumulated active balance (i.e., unpaid principal balance) of loans for the reporting dimension that are in bankruptcy status as of the reporting period.
DQ Exc Bal FC	The accumulated active balance (i.e., unpaid principal balance) of loans for the reporting dimension that are in foreclosure status as of the reporting period.
DQ Exc Bal REO	The accumulated active balance (i.e., unpaid principal balance) of loans for the reporting dimension that are in REO status as of the reporting period.
DQ Exc Bal Payoff	The accumulated active balance (i.e., unpaid principal balance) of loans for the reporting dimension that have been paid off as of the reporting period. Note: This status will only be reported when the reporting period is equal to the payoff period. If the reporting period is after the payoff period, the loan will no longer be reported as it is no longer active.
DQ Exc Bal No Data	The accumulated active balance (i.e., unpaid principal balance) of loans for the reporting dimension that have no data as of the reporting period. The DQ Exc Bal Payoff metric is used in the formula to calculate the percentage.

DQ Exception Status Percent Balance Metrics

This set of metrics provides the percent of the overall active balance in a specified delinquency exception status as of the reporting period. For each delinquency exception status, the active balances are aggregated based on the reporting dimension and presented as a percent of the overall balance for that same dimension using the following formula for the participant and rest of market:

$$\frac{\text{Active Loan Balance for Status X (Participant)}}{\text{Sum (Active Loan Balance (Participant))}}$$

$$\frac{\text{Active Loan Balance for Status X (ROM)}}{\text{Sum (Active Loan Balance (ROM))}}$$

Where Status X = DQ Exception Status being reported

The following is a list of the DQ Exception Status Percent Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Exc Pct Bal Current	The percentage of the active (i.e., unpaid principal) balance for the reporting dimension that is current as of the reporting period with no exceptions. The DQ Exc Bal Current metric is used in the formula to calculate the percentage.
DQ Exc Pct Bal 30	The percentage of the active balance (i.e., unpaid principal balance) for the reporting dimension that is 30 days delinquent as of the reporting period with no exceptions. The DQ Exc Bal 30 metric is used in the formula to calculate the percentage.
DQ Exc Pct Bal 60	The percentage of the active balance (i.e., unpaid principal balance) for the reporting dimension that is 60 days delinquent as of the reporting period with no exception. The DQ Exc Bal 60 metric is used in the formula to calculate the percentage.
DQ Exc Pct Bal 90+	The percentage of the active balance (i.e., unpaid principal balance) for the reporting dimension that is 90 days or more delinquent as of the reporting period with no exception. The DQ Exc Bal 90+ metric is used in the formula to calculate the percentage.
DQ Exc Pct Bal BK	The percentage of the active balance (i.e., unpaid principal balance) for the reporting dimension that is in bankruptcy as of the reporting period. The DQ Exc Bal BK metric is used in the formula to calculate the percentage.
DQ Exc Pct Bal FC	The percentage of the active balance (i.e., unpaid principal balance) for the reporting dimension that are in foreclosure as of the reporting period. The DQ Exc Bal FC metric is used in the formula to calculate the percentage.
DQ Exc Pct Bal REO	The percentage of the active balance (i.e., unpaid principal balance) for the reporting dimension that are in REO status as of the reporting period. The DQ Exc Bal REO metric is used in the formula to calculate the percentage.
DQ Exc Pct Bal Payoff	The percentage of the active balance (i.e., unpaid principal balance) for the reporting dimension that are in payoff status as of the reporting period. The DQ Exc Bal Payoff metric is used in the formula to calculate the percentage. Note: This status will only be reported when the reporting period is equal to the payoff period. If the reporting period is after the payoff period, the loan will no longer be reported as it is no longer active.
DQ Exc Pct Bal No Data	The percentage of the active loan balance for the reporting dimension that have no delinquency status reported as of the reporting period. The DQ Exc Bal Payoff metric is used in the formula to calculate the percentage.

DQ Exception Status Original Balance Metrics

This set of metrics provides the accumulated original balance of the home equity lines/loans for the reporting dimension that are in the specific delinquency exception status as of the reporting period. For each delinquency exception status, the original balances are aggregated based on the attribute reporting dimensions using the following formula for participant and rest of market:

If (Status = X AND Servicer = Participant) then Sum (Original Balance (Participant))

If (Status = X AND Servicer NOT = Participant) then Sum (Original Balance (ROM))

Where:

Status X = DQ Exception Status being reported

Original Balance = Balance at origination for closed end loans

Original Balance = Credit Limit at origination for open end lines

The following is a list of the DQ Exception Status Orig Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Exc Orig Bal Current	The accumulated original balance of loans for the reporting dimension that are in current status as of the reporting period with no exceptions. The status is based on either the method for calculating delinquency.
DQ Exc Orig Bal 30	The accumulated original balance of loans for the reporting dimension that are in 30 days delinquent status as of the reporting period with no exceptions. The status is based on either the method for calculating delinquency.
DQ Exc Orig Bal 60	The accumulated original balance of loans for the reporting dimension that are in 60 days delinquent status as of the reporting period with no exceptions. The status is based on either the method for calculating delinquency.
DQ Exc Orig Bal 90+	The accumulated original balance of loans for the reporting dimension that are in 90 days or more delinquent status as of the reporting period with no exceptions. The status is based on either the method for calculating delinquency.
DQ Exc Orig Bal BK	The accumulated original balance of loans for the reporting dimension that are in bankruptcy status as of the reporting period.
DQ Exc Orig Bal FC	The accumulated original balance of loans for the reporting dimension that are in foreclosure status as of the reporting period.
DQ Exc Orig Bal REO	The accumulated original balance of loans for the reporting dimension that are in REO status as of the reporting period.
DQ Exc Orig Bal Payoff	The accumulated original balance of loans for the reporting dimension that have been paid off as of the reporting period. Note: This status will only be reported when the reporting period is equal to the payoff period. If the reporting period is after the payoff period, the loan will no longer be reported as it is no longer active.
DQ Exc Orig Bal No Data	The percentage of the accumulated original loan balance for the reporting dimension that have no delinquency status reported as of the reporting period.

DQ Exception Status Percent Original Balance Metrics

This set of metrics provides the percent of the overall original balance in a specified delinquency exception status as of the reporting period. For each delinquency exception status, the original balances are aggregated based on the reporting dimension and presented as a percent of the overall balance for that same dimension using the following formula for the participant and rest of market:

$$\frac{\text{Original Balance for Status X (Participant)}}{\text{Sum (Original Balance (Participant))}}$$

$$\frac{\text{Original Balance for Status X (ROM)}}{\text{Sum (Original Balance (ROM))}}$$

Where Status X = DQ Exception Status being reported

The following is a list of the DQ Exception Status Percent Original Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Exc Pct Orig Bal Current	The percentage of the original balance for the reporting dimension that is current as of the reporting period with no exceptions. The DQ Exc Orig Bal Current metric is used in the formula to calculate the percentage.
DQ Exc Pct Orig Bal 30	The percentage of the original balance for the reporting dimension that is 30 days delinquent as of the reporting period with no exceptions. The DQ Exc Orig Bal 30 metric is used in the formula to calculate the percentage.
DQ Exc Pct Orig Bal 60	The percentage of the original balance for the reporting dimension that is 60 days delinquent as of the reporting period with no exception. The DQ Exc Orig Bal 60 metric is used in the formula to calculate the percentage.
DQ Exc Pct Orig Bal 90+	The percentage of the original balance for the reporting dimension that is 90 or more days delinquent as of the reporting period with no exception. The DQ Exc Orig Bal 90+ metric is used in the formula to calculate the percentage.
DQ Exc Pct Orig Bal BK	The percentage of the original balance for the reporting dimension that is in bankruptcy as of the reporting period. The DQ Exc Orig Bal BK metric is used in the formula to calculate the percentage.
DQ Exc Pct Orig Bal FC	The percentage of the original balance for the reporting dimension that are in foreclosure as of the reporting period. The DQ Exc Orig Bal FC metric is used in the formula to calculate the percentage.
DQ Exc Pct Orig Bal REO	The percentage of the original balance for the reporting dimension that are in REO status as of the reporting period. The DQ Exc Orig Bal REO metric is used in the formula to calculate the percentage.
DQ Exc Pct Orig Bal Payoff	The percentage of the original balance for the reporting dimension that are in payoff status as of the reporting period. The DQ Exc Orig Bal Payoff metric is used in the formula to calculate the percentage. Note: This status will only be reported when the reporting period is equal to the payoff period. If the reporting period is after the payoff period, the loan will no longer be reported as it is no longer active.
DQ Exc Pct Orig Bal No Data	The percentage of the active loan count for the reporting dimension that have no delinquency status reported as of the reporting period. The DQ Exc Orig Bal No Data metric is used in the formula to calculate the percentage.

DQ Exception Status Index Balance Metrics

This set of metrics provides the index of the percent balance metrics of the home equity lines/loans for the participant as compared to the percent balance metric of the rest of market for the reporting dimension as of the reporting period. For each delinquency exception status, the percent balance for the participant is compared to the percent balance of the rest of market using the following formula:

$$\frac{\text{DQ Exc Pct Bal for Status X (Participant)}}{\text{DQ Exc Pct Bal for Status X (ROM)}}$$

Where Status X = DQ Exception Status being reported

The following is a list of the DQ Exception Status Index Balance metrics and are reported by Participant:

Metric	Description
DQ Exc Index Bal Current	The ratio of the DQ Exc Pct Bal Current for the Participant compared to the DQ Exc Pct Bal Current for the rest of market.
DQ Exc Index Bal 30	The ratio of the DQ Exc Pct Bal 30 for the Participant compared to the DQ Exc Pct Bal 30 for the rest of market.
DQ Exc Index Bal 60	The ratio of the DQ Exc Pct Bal 60 for the Participant compared to the DQ Exc Pct Bal 60 for the rest of market.
DQ Exc Index Bal 90+	The ratio of the DQ Exc Pct Bal 90+ for the Participant compared to the DQ Exc Pct Bal 90+ for the rest of market.
DQ Exc Index Bal BK	The ratio of the DQ Exc Pct Bal BK for the Participant compared to the DQ Exc Pct Bal BK for the rest of market.
DQ Exc Index Bal FC	The ratio of the DQ Exc Pct Bal FC for the Participant compared to the DQ Exc Pct Bal FC for the rest of market.
DQ Exc Index Bal REO	The ratio of the DQ Exc Pct Bal REO for the Participant compared to the DQ Exc Pct Bal REO for the rest of market.
DQ Exc Index Bal Payoff	The ratio of the DQ Exc Pct Bal Payoff for the Participant compared to the DQ Exc Pct Bal Payoff for the rest of market. Note: This status will only be reported when the reporting period is equal to the payoff period. If the reporting period is after the payoff period, the loan will no longer be reported as it is no longer active.
DQ Exc Index Bal No Data	The ratio of the DQ Exc Index Bal No Data for the Participant compared to the DQ Exc Index Bal No Data for the rest of the market.

DQ Exception Status Variance Balance Metrics

This set of metrics provides the variance of the percent balance metrics of the home equity lines/loans for the participant to the percent balance metric of the rest of market for the reporting dimension as of the reporting period. For each delinquency exception status, the percent balance for the participant is compared to the percent balance of the rest of market using the following formula:

$$\text{DQ Exc Pct Bal for Status X (Participant)} - \text{DQ Exc Pct Bal for Status X (ROM)}$$

Where Status X = DQ Exception Status being reported

The following is a list of the DQ Exception Status Variance Balance metrics and are reported by Participant:

Metric	Description
DQ Exc Var Bal Current	The variance of the DQ Exc Pct Bal Current for the Participant compared to the DQ Exc Pct Bal Current for the rest of market.
DQ Exc Var Bal 30	The variance of the DQ Exc Pct Bal 30 for the Participant compared to the DQ Exc Pct Bal 30 for the rest of market.
DQ Exc Var Bal 60	The variance of the DQ Exc Pct Bal 60 for the Participant compared to the DQ Exc Pct Bal 60 for the rest of market.
DQ Exc Var Bal 90+	The variance of the DQ Exc Pct Bal 90+ for the Participant compared to the DQ Exc Pct Bal 90+ for the rest of market.
DQ Exc Var Bal BK	The variance of the DQ Exc Pct Bal BK for the Participant compared to the DQ Exc Pct Bal BK for the rest of market.
DQ Exc Var Bal FC	The variance of the DQ Exc Pct Bal FC for the Participant compared to the DQ Exc Pct Bal FC for the rest of market.
DQ Exc Var Bal BK/FC	The variance of the DQ Exc Pct Bal BK/FC for the Participant compared to the DQ Exc Pct Bal BK/FC for the rest of market.
DQ Exc Var Bal REO	The variance of the DQ Exc Pct Bal REO for the Participant compared to the DQ Exc Pct Bal REO for the rest of market.
DQ Exc Var Bal Payoff	The variance of the DQ Exc Pct Bal Payoff for the Participant compared to the DQ Exc Pct Bal Payoff for the rest of market. Note: This status will only be reported when the reporting period is equal to the payoff period. If the reporting period is after the payoff period, the loan will no longer be reported as it is no longer active.
DQ Exc Var Bal No Data	The variance of the DQ Exc Var Bal No Data for the Participant compared to the DQ Exc Var Bal No Data for the rest of the market.

DQ Exception Status without Bankruptcy

This attribute assigns each loan to one exception or delinquency bucket (e.g., foreclosure, REO or Current, 30, 60, et al). For this attribute, a non-bankruptcy exception status will override a delinquency status. Any loans currently in the Bankruptcy/Foreclosure combination are added to the Foreclosure bucket. Any loans currently in Bankruptcy are treated as loans with no exception and added to the appropriate delinquency bucket. If an exception of Foreclosure or REO exists for a loan, the exception will be used to assign the bucket for reporting. If no exception exists, an abbreviated range of delinquency statuses are used for reporting.

For example, a loan that is 60 days delinquent and in foreclosure for the selected reporting period will be included in the Foreclosure bucket. A loan in Bankruptcy and 60 days delinquent will be reported in the 60 days DQ bucket. A loan that is 60 days delinquent for the selected reporting period with no exception will be reported in the 60 Days DQ bucket.

DQ Status without Bankruptcy	Description
Current	Number of days delinquent <= 29 days and no BK exception
30 Days DQ	Number of days delinquent 30 to 59 and no BK exception
60 Days DQ	Number of days delinquent 60 to 89 and no BK exception
90+ Days DQ	Number of days delinquent >= 90 and no BK exception
Foreclosure	Loan in foreclosure
REO	Loan in REO
No Data	

DQ Exception without Bankruptcy Count Metrics

This set of metrics provides the accumulated count of the active home equity lines/loans for the reporting dimension that are in the specific delinquency exception status as of the reporting period. For each delinquency exception status, the total active loan count is aggregated based on the reporting dimensions using the following formula for participant and rest of market:

If (Status = X AND Servicer = Participant) then Sum (Active Loan Count (Participant))

If (Status = X AND Servicer NOT = Participant) then Sum (Active Loan Count (ROM))

Where Status X = DQ Exception without Bankruptcy Status being reported

The following is a list of the DQ without Bankruptcy Count metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ w/o BK Cnt Current	The count of active lines/loans for the reporting dimension that are in current status as of the reporting period with no exceptions for foreclosure or REO.
DQ w/o BK Cnt 30	The count of active lines/loans for the reporting dimension that are 30 days delinquent as of the reporting period with no exceptions for foreclosure or REO.
DQ w/o BK Cnt 60	The count of active lines/loans for the reporting dimension that are 60 days delinquent as of the reporting period with no exceptions for foreclosure or REO.
DQ w/o BK Cnt 90+	The count of active lines/loans for the reporting dimension that are 90 or more days delinquent as of the reporting period with no exceptions for foreclosure or REO.
DQ w/o BK Cnt FC	The count of active lines/loans for the reporting dimension that are in foreclosure status as of the reporting period.
DQ w/o BK Cnt REO	The count of active lines/loans for the reporting dimension that are in REO status as of the reporting period.

DQ Exception Status without Bankruptcy Percent Count Metrics

This set of metrics provides the percent of the overall loan count in a specified delinquency exception status as of the reporting period. For each delinquency exception status, the active loan counts are aggregated based on the reporting dimension and presented as a percent of the overall loan count for that same dimension using the following formula for the participant and rest of market:

$$\frac{\text{Active Loan Count for Status X (Participant)}}{\text{Sum (Active Loan Count (Participant))}}$$

$$\frac{\text{Active Loan Count for Status X (ROM)}}{\text{Sum (Active Loan Count (ROM))}}$$

Where Status X = DQ without Bankruptcy Status being reported

The following is a list of the DQ without Bankruptcy Percent Count metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ w/o BK Pct Cnt Current	The percentage of the active loan count for the reporting dimension that is current as of the reporting period with no exceptions for foreclosure or REO. The DQ w/o BK Cnt Current metric is used in the formula to calculate the percentage.
DQ w/o BK Pct Cnt 30	The percentage of the active loan count for the reporting dimension that is 30 days delinquent as of the reporting period with no exceptions for foreclosure or REO. The DQ w/o BK Cnt 30 metric is used in the formula to calculate the percentage.
DQ w/o BK Pct Cnt 60	The percentage of the active loan count for the reporting dimension that is 60 days delinquent as of the reporting period with no exceptions for foreclosure or REO. The DQ w/o BK Cnt 60 metric is used in the formula to calculate the percentage.
DQ w/o BK Pct Cnt 90+	The percentage of the active loan count for the reporting dimension that is 90 or more days delinquent as of the reporting with no exceptions for foreclosure or REO. The DQ w/o BK Cnt 90+ metric is used in the formula to calculate the percentage.
DQ w/o BK Pct Cnt FC	The percentage of the active loan count for the reporting dimension that is in foreclosure as of the reporting period. The DQ w/o BK Cnt 150 metric is used in the formula to calculate the percentage.
DQ w/o BK Pct Cnt REO	The percentage of the active loan count for the reporting dimension that are in REO status as of the reporting period. The DQ w/o BK Cnt REO metric is used in the formula to calculate the percentage.

DQ Exception Status without Bankruptcy Balance Metrics

This set of metrics provides the accumulated active unpaid balance of the home equity lines/loans for the reporting dimension that are in the specific delinquency exception status as of the reporting period. For each delinquency exception status, the total active balance is aggregated based on the attribute reporting dimensions using the following formula for participant and rest of market:

If (Status = X AND Servicer = Participant) then Sum (Active Loan Balance (Participant))

If (Status = X AND Servicer NOT = Participant) then Sum (Active Loan Balance (ROM))

Where Status X = DQ without Bankruptcy Status being reported

The following is a list of the DQ without Bankruptcy Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ w/o BK Bal Current	The accumulated active balance of lines/loans for the reporting dimension that are in current status as of the reporting period with no exceptions for foreclosure or REO.
DQ w/o BK Bal 30	The accumulated active balance of lines/loans for the reporting dimension that are 30 days delinquent as of the reporting period with no exceptions for foreclosure or REO.
DQ w/o BK Bal 60	The accumulated active balance of lines/loans for the reporting dimension that are 60 days delinquent as of the reporting period with no exceptions for foreclosure or REO.
DQ w/o BK Bal 90+	The accumulated active balance of lines/loans for the reporting dimension that are in 90 or more days delinquent as of the reporting period with no exceptions for foreclosure or REO.
DQ w/o BK Bal FC	The accumulated active balance of lines/loans for the reporting dimension that are in foreclosure status as of the reporting period.
DQ w/o BK Bal REO	The accumulated active balance of lines/loans for the reporting dimension that are in REO status as of the reporting period.

DQ Exception Status without Bankruptcy Percent Balance Metrics

This set of metrics provides the percent of the overall active balance in a specified delinquency exception status as of the reporting period. For each delinquency exception status, the active balances are aggregated based on the reporting dimension and presented as a percent of the overall balance for that same dimension using the following formula for the participant and rest of market:

$$\frac{\text{Active Loan Balance for Status X (Participant)}}{\text{Sum (Active Loan Balance (Participant))}}$$

$$\frac{\text{Active Loan Balance for Status X (ROM)}}{\text{Sum (Active Loan Balance (ROM))}}$$

Where Status X = DQ without Bankruptcy Status being reported

The following is a list of the DQ without Bankruptcy Percent Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ w/o BK Pct Bal Current	The percentage of the active (i.e., unpaid principal) balance for the reporting dimension that is current as of the reporting period with no exceptions for foreclosure or REO. The DQ w/o BK Bal Current metric is used in the formula to calculate the percentage.
DQ w/o BK Pct Bal 30	The percentage of the active balance (i.e., unpaid principal balance) for the reporting dimension that is 30 days delinquent as of the reporting period with no exceptions for foreclosure or REO. The DQ w/o BK Bal 30 metric is used in the formula to calculate the percentage.
DQ w/o BK Pct Bal 60	The percentage of the active balance (i.e., unpaid principal balance) for the reporting dimension that is 60 days delinquent as of the reporting period with no exceptions for foreclosure or REO. The status is based on either the method for calculating delinquency. The DQ w/o BK Bal 60 metric is used in the formula to calculate the percentage.
DQ w/o BK Pct Bal 90+	The percentage of the active balance (i.e., unpaid principal balance) for the reporting dimension that is 90 or more days delinquent as of the reporting period with no exceptions for foreclosure or REO. The DQ w/o BK Bal 90+ metric is used in the formula to calculate the percentage.
DQ w/o BK Pct Bal FC	The percentage of the active balance (i.e., unpaid principal balance) for the reporting dimension that are in foreclosure as of the reporting period. The DQ w/o BK Bal FC metric is used in the formula to calculate the percentage.
DQ w/o BK Pct Bal REO	The percentage of the active balance (i.e., unpaid principal balance) for the reporting dimension that are in REO status as of the reporting period. The DQ w/o BK Bal REO metric is used in the formula to calculate the percentage.

DQ Exception Status without Bankruptcy Original Balance Metrics

This set of metrics provides the accumulated original balance of the home equity lines/loans for the reporting dimension that are in the specific delinquency exception status as of the reporting period. For each delinquency exception status, the original balances are aggregated based on the attribute reporting dimensions using the following formula for participant and rest of market:

If (Status = X AND Servicer = Participant) then Sum (Original Balance (Participant))

If (Status = X AND Servicer NOT = Participant) then Sum (Original Balance (ROM))

Where:

Status X = DQ without Bankruptcy Status being reported

Original Balance = Balance at origination for closed end loans

Original Balance = Credit Limit at origination for open end lines

The following is a list of the DQ without Bankruptcy Orig Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ w/o BK Orig Bal Current	The accumulated original balance of lines/loans for the reporting dimension that are in current status as of the reporting period with no exceptions for foreclosure or REO.
DQ w/o BK Orig Bal 30	The accumulated original balance of lines/loans for the reporting dimension that are 30 days delinquent as of the reporting period with no exceptions for foreclosure or REO.
DQ w/o BK Orig Bal 60	The accumulated original balance of lines/loans for the reporting dimension that are 60 days delinquent as of the reporting period with no exceptions for foreclosure or REO.
DQ w/o BK Orig Bal 90+	The accumulated original balance of lines/loans for the reporting dimension that are in 90 or more days delinquent as of the reporting period with no exceptions for foreclosure or REO.
DQ w/o BK Orig Bal FC	The accumulated original balance of lines/loans for the reporting dimension that are in foreclosure status as of the reporting period.
DQ w/o BK Orig Bal REO	The accumulated original balance of lines/loans for the reporting dimension that are in REO status as of the reporting period.

DQ Exception Status without Bankruptcy Percent Original Balance Metrics

This set of metrics provides the percent of the overall original balance in a specified delinquency exception status as of the reporting period. For each delinquency exception status, the original balances are aggregated based on the reporting dimension and presented as a percent of the overall balance for that same dimension using the following formula for the participant and rest of market:

$$\frac{\text{Original Balance for Status X (Participant)}}{\text{Sum (Original Balance (Participant))}}$$

$$\frac{\text{Original Balance for Status X (ROM)}}{\text{Sum (Original Balance (ROM))}}$$

Where Status X = DQ without Bankruptcy Status being reported

The following is a list of the DQ without Bankruptcy Percent Original Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ w/o BK Pct Orig Bal Current	The percentage of the original balance for the reporting dimension that is current as of the reporting period with no exceptions for foreclosure or REO. The DQ w/o BK Bal Current metric is used in the formula to calculate the percentage.
DQ w/o BK Pct Orig Bal 30	The percentage of the original balance for the reporting dimension that is 30 days delinquent as of the reporting period with no exceptions for foreclosure or REO. The DQ w/o BK Bal 30 metric is used in the formula to calculate the percentage.
DQ w/o BK Pct Orig Bal 60	The percentage of the original balance for the reporting dimension that is 60 days delinquent as of the reporting period with no exceptions for foreclosure or REO. The DQ w/o BK Bal 60 metric is used in the formula to calculate the percentage.
DQ w/o BK Pct Orig Bal 90+	The percentage of the original balance for the reporting dimension that is 90 or more days delinquent as of the reporting period with no exceptions for foreclosure or REO. The DQ w/o BK Bal 90+ metric is used in the formula to calculate the percentage.
DQ w/o BK Pct Orig Bal FC	The percentage of the active balance (i.e., unpaid principal balance) for the reporting dimension that are in foreclosure as of the reporting period. The DQ w/o BK Bal FC metric is used in the formula to calculate the percentage.
DQ w/o BK Pct Orig Bal REO	The percentage of the active balance (i.e., unpaid principal balance) for the reporting dimension that are in REO status as of the reporting period. The DQ w/o BK Bal REO metric is used in the formula to calculate the percentage.
DQ w/o BK Pct Orig Bal Payoff	The percentage of the active balance (i.e., unpaid principal balance) for the reporting dimension that are in payoff status as of the reporting period. The DQ w/o BK Bal Payoff metric is used in the formula to calculate the percentage. Note: This status will only be reported when the reporting period is equal to the payoff period. If the reporting period is after the payoff period, the loan will no longer be reported as it is no longer active.

DQ Exception Status without Bankruptcy Index Balance Metrics

This set of metrics provides the index of the percent balance metrics of the home equity lines/loans for the participant as compared to the percent balance metric of the rest of market for the reporting dimension as of the reporting period. For each delinquency exception status, the percent balance for the participant is compared to the percent balance of the rest of market using the following formula:

$$\frac{\text{DQ w/o BK Pct Bal for Status X (Participant)}}{\text{DQ w/o BK Pct Bal for Status X (ROM)}}$$

Where Status X = DQ without Bankruptcy Status being reported

The following is a list of the DQ without Bankruptcy Index Balance metrics and are reported by Participant:

Metric	Description
DQ w/o BK Index Bal Current	The ratio of the DQ w/o BK Pct Bal Current for the Participant compared to the DQ w/o BK Pct Bal Current for the rest of market.
DQ w/o BK Index Bal 30	The ratio of the DQ w/o BK Pct Bal 30 for the Participant compared to the DQ w/o BK Pct Bal 30 for the rest of market.
DQ w/o BK Index Bal 60	The ratio of the DQ w/o BK Pct Bal 60 for the Participant compared to the DQ w/o BK Pct Bal 60 for the rest of market.
DQ w/o BK Index Bal 90+	The ratio of the DQ w/o BK Pct Bal 90+ for the Participant compared to the DQ w/o BK Pct Bal 90+ for the rest of market.
DQ w/o BK Index Bal FC	The ratio of the DQ w/o BK Pct Bal FC for the Participant compared to the DQ w/o BK Pct Bal FC for the rest of market.
DQ w/o BK Index Bal REO	The ratio of the DQ w/o BK Pct Bal REO for the Participant compared to the DQ w/o BK Pct Bal REO for the rest of market.

DQ Exception Status without Bankruptcy Variance Balance Metrics

This set of metrics provides the variance of the percent balance metrics of the home equity lines/loans for the participant to the percent balance metric of the rest of market for the reporting dimension as of the reporting period. For each delinquency exception status, the percent balance for the participant is compared to the percent balance of the rest of market using the following formula:

$$\text{DQ w/o BK Pct Bal for Status X (Participant)} - \text{DQ w/o BK Pct Bal for Status X (ROM)}$$

Where Status X = DQ without Bankruptcy Status being reported

The following is a list of the DQ without Bankruptcy Variance Balance metrics and are reported by Participant:

Metric	Description
DQ w/o BK Var Bal Current	The variance of the DQ w/o BK Pct Bal Current for the Participant compared to the DQ w/o BK Pct Bal Current for the rest of market.
DQ w/o BK Var Bal 30	The variance of the DQ w/o BK Pct Bal 30 for the Participant compared to the DQ w/o BK Pct Bal 30 for the rest of market.
DQ w/o BK Var Bal 60	The variance of the DQ w/o BK Pct Bal 60 for the Participant compared to the DQ w/o BK Pct Bal 60 for the rest of market.
DQ w/o BK Var Bal 90+	The variance of the DQ w/o BK Pct Bal 90+ for the Participant compared to the DQ w/o BK Pct Bal 90+ for the rest of market.
DQ w/o BK Var Bal FC	The variance of the DQ w/o BK Pct Bal FC for the Participant compared to the DQ w/o BK Pct Bal FC for the rest of market.
DQ w/o BK Var Bal REO	The variance of the DQ w/o BK Pct Bal REO for the Participant compared to the DQ w/o BK Pct Bal REO for the rest of market.

DQ Everbad Status Metrics

This set provides the following metrics based on the Everbad delinquency status (i.e., Never 30, Ever 30, Ever 60, Ever 90, Ever 120, Ever 150, Ever 180+). An everbad status indicates if an individual loan has ever been in the specified status during the life of the loan. The buckets in this attribute are not mutually exclusive since a loan may have been in any of the delinquency statuses during its lifetime. Within each of the following metric categories, totals are reported for each delinquency status:

- Active Loan Count for Participant and Rest of Market
- Percent Active Loan Count for Participant and Rest of Market
- Active Loan Balance for Participant and Rest of Market
- Percent Active Loan Balance for Participant and Rest of Market
- Original Loan Balance for Participant and Rest of Market
- Percent Original Loan Balance for Participant and Rest of Market

These metrics are not mutually exclusive as a loan may be counted in more than one status within each set (i.e., a loan that is ever been 150 days delinquent will be included in the loan count, balance and associated percentages for Ever 30, Ever 60, Ever 90, Ever 120 and Ever 150).

Note: If a loan reaches an everbad bucket, it is included in the prior everbad buckets as well. For example, if a loan has a DQ Status of 60 Days during a reporting period, it is included in the DQ Everbad 60 Days bucket. It will also be included in the DQ Everbad 30 Days bucket even if the loan was never reported 30 days delinquent (i.e., went from Current to 60 days from one reporting period to the next).

DQ Everbad Status	Description
Never 30	Never delinquent during life of loan
Ever 30 Days DQ	Reached DQ 30 Days status during life of loan
Ever 60 Days DQ	Reached DQ 60 Days status during life of loan
Ever 90 Days DQ	Reached DQ 90 Days status during life of loan
Ever 120 Days DQ	Reached DQ 120 Days status during life of loan
Ever 150 Days DQ	Reached DQ 150 Days status during life of loan
Ever 180+ Days DQ	Reached DQ 180+ Days status during life of loan
No Data	

DQ Everbad Count Metrics

This set of metrics provides the accumulated count of the active home equity lines/loans for the reporting dimension that are in the specific everbad delinquency status as of the reporting period. For each everbad delinquency status, the total active loan count is aggregated based on the reporting dimensions using the following formula for participant and rest of market:

If (Status = X AND Servicer = Participant) then Sum (Active Loan Count (Participant))

If (Status = X AND Servicer NOT = Participant) then Sum (Active Loan Count (ROM))

Where Status X = DQ Everbad Status being reported

The following is a list of the DQ Everbad Count metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Cnt Never 30	The count of active lines/loans for the reporting dimension that have never been delinquent during its life as of the reporting period.
DQ Cnt Ever 30	The count of active lines/loans for the reporting dimension that have ever been in 30, 60, 90, 120, 150 OR 180+ days delinquent status during its life as of the reporting period.
DQ Cnt Ever 60	The count of active lines/loans for the reporting dimension that have ever been in 60, 90, 120, 150 OR 180+ days delinquent status during its life as of the reporting period.
DQ Cnt Ever 90	The count of active lines/loans for the reporting dimension that have ever been in 90, 120, 150 OR 180+ days delinquent status during its life as of the reporting period.
DQ Cnt Ever 120	The count of active lines/loans for the reporting dimension that have ever been in 120, 150 OR 180+ days delinquent status during its life as of the reporting period.
DQ Cnt Ever 150	The count of active lines/loans for the reporting dimension that have ever been in 150 OR 180+ days delinquent status during its life as of the reporting period.
DQ Cnt Ever 180+	The count of active lines/loans for the reporting dimension that have ever been in 180+ days delinquent status during its life as of the reporting period.
DQ Cnt No Data	The count of active lines/loans for the reporting dimension that have reported no delinquency status as of the reporting period.

DQ Everbad Percent Count Metrics

This set of metrics provides the percent of the overall loan count in a specified everbad delinquency status as of the reporting period. For each everbad delinquency status, the active loan counts are aggregated based on the reporting dimension and presented as a percent of the overall loan count for that same dimension using the following formula for the participant and rest of market:

$$\frac{\text{Active Loan Count for Status X (Participant)}}{\text{Sum (Active Loan Count (Participant))}}$$

$$\frac{\text{Active Loan Count for Status X (ROM)}}{\text{Sum (Active Loan Count (ROM))}}$$

Where Status X = DQ Everbad Status being reported

The following is a list of the DQ Everbad Percent Count metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Pct Cnt Never 30	The percentage of the active count of lines/loans for the reporting dimension that has never been delinquent as of the reporting period. The DQ Cnt Never 30 metric is used in the formula to calculate the percentage.
DQ Pct Cnt Ever 30	The percentage of the active count of lines/loans for the reporting dimension that has ever been 30 days or more delinquent as of the reporting period. The DQ Cnt Ever 30 metric is used in the formula to calculate the percentage.
DQ Pct Cnt Ever 60	The percentage of the active count of lines/loans for the reporting dimension that has ever been 60 days or more delinquent as of the reporting period. The DQ Cnt Ever 60 metric is used in the formula to calculate the percentage.
DQ Pct Cnt Ever 90	The percentage of the active count of lines/loans for the reporting dimension that has ever been 90 days or more delinquent as of the reporting period. The DQ Cnt Ever 90 metric is used in the formula to calculate the percentage.
DQ Pct Cnt Ever 120	The percentage of the active count of lines/loans for the reporting dimension that has ever been 120 days or more delinquent as of the reporting period. The DQ Cnt Ever 120 metric is used in the formula to calculate the percentage.
DQ Pct Cnt Ever 150	The percentage of the active count of lines/loans for the reporting dimension that has ever been 150 days or more delinquent as of the reporting period. The DQ Cnt Ever 150 metric is used in the formula to calculate the percentage.
DQ Pct Cnt Ever 180	The percentage of the active count of lines/loans for the reporting dimension that has ever been 180 days or more delinquent as of the reporting period. The DQ Cnt Ever 180+ metric is used in the formula to calculate the percentage.
DQ Pct Cnt No Data	The percentage of the active count of lines/loans for the reporting dimension that have reported no delinquency status as of the reporting period. The DQ Cnt No Data metric is used in the formula to calculate the percentage.

DQ Everbad Balance Metrics

This set of metrics provides the accumulated active unpaid balance of the home equity lines/loans for the reporting dimension that are in the specific everbad delinquency status as of the reporting period. For each everbad delinquency status, the total active balance is aggregated based on the attribute reporting dimensions using the following formula for participant and rest of market:

If (Status = X AND Servicer = Participant) then Sum (Active Loan Balance (Participant))

If (Status = X AND Servicer NOT = Participant) then Sum (Active Loan Balance (ROM))

Where Status X = DQ Everbad Status being reported

The following is a list of the DQ Everbad Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Bal Never 30	The active balance of lines/loans for the reporting dimension that have never been delinquent during its life as of the reporting period.
DQ Bal Ever 30	The active balance of lines/loans for the reporting dimension that have ever been in 30, 60, 90, 120, 150 OR 180+ days delinquent status during its life as of the reporting period.
DQ Bal Ever 60	The active balance of lines/loans for the reporting dimension that have ever been in 60, 90, 120, 150 OR 180+ days delinquent status during its life as of the reporting period.
DQ Bal Ever 90	The active balance of lines/loans for the reporting dimension that have ever been in 90, 120, 150 OR 180+ days delinquent status during its life as of the reporting period.
DQ Bal Ever 120	The active balance of lines/loans for the reporting dimension that have ever been in 120, 150 OR 180+ days delinquent status during its life as of the reporting period.
DQ Bal Ever 150	The active balance of lines/loans for the reporting dimension that have ever been in 150 OR 180+ days delinquent status during its life as of the reporting period.
DQ Bal Ever 180	The active balance of lines/loans for the reporting dimension that have ever been in 180+ days delinquent status during its life as of the reporting period.
DQ Bal No Data	The active balance of lines/loans for the reporting dimension that have reported no delinquency status as of the reporting period.

DQ Everbad Percent Balance Metrics

This set of metrics provides the percent of the overall active balance in a specified everbad delinquency status as of the reporting period. For each everbad delinquency status, the active balances are aggregated based on the reporting dimension and presented as a percent of the overall balance for that same dimension using the following formula for the participant and rest of market:

$$\frac{\text{Active Loan Balance for Status X (Participant)}}{\text{Sum (Active Loan Balance (Participant))}}$$

$$\frac{\text{Active Loan Balance for Status X (ROM)}}{\text{Sum (Active Loan Balance (ROM))}}$$

Where Status X = DQ Everbad Status being reported

The following is a list of the DQ Everbad Percent Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Pct Bal Never 30	The percentage of the active balance for the reporting dimension that has never been delinquent as of the reporting period. The DQ Bal Never 30 metric is used in the formula to calculate the percentage.
DQ Pct Bal Ever 30	The percentage of the active balance for the reporting dimension that has ever been 30 days or more delinquent as of the reporting period. The DQ Bal Ever 30 metric is used in the formula to calculate the percentage.
DQ Pct Bal Ever 60	The percentage of the active balance for the reporting dimension that has ever been 60 days or more delinquent as of the reporting period. The DQ Bal Ever 60 metric is used in the formula to calculate the percentage.
DQ Pct Bal Ever 90	The percentage of the active balance for the reporting dimension that has ever been 90 days or more delinquent as of the reporting period. The DQ Bal Ever 90 metric is used in the formula to calculate the percentage.
DQ Pct Bal Ever 120	The percentage of the active balance for the reporting dimension that has ever been 120 days or more delinquent as of the reporting period. The DQ Bal Ever 120 metric is used in the formula to calculate the percentage.
DQ Pct Bal Ever 150	The percentage of the active balance for the reporting dimension that has ever been 150 days or more delinquent as of the reporting period. The DQ Bal Ever 150 metric is used in the formula to calculate the percentage.
DQ Pct Bal Ever 180	The percentage of the active balance for the reporting dimension that has ever been 180 days or more delinquent as of the reporting period. The DQ Bal Ever 180+ metric is used in the formula to calculate the percentage.
DQ Pct Bal No Data	The percentage of the active balance for the reporting dimension that have reported no delinquency status as of the reporting period. The DQ Bal No Data metric is used in the formula to calculate the percentage.

DQ Everbad Original Balance Metrics

This set of metrics provides the accumulated original balance of the home equity lines/loans for the reporting dimension that are in the specific everbad delinquency status as of the reporting period. For each everbad delinquency status, the original balances are aggregated based on the attribute reporting dimensions using the following formula for participant and rest of market:

If (Status = X AND Servicer = Participant) then Sum (Original Balance (Participant))

If (Status = X AND Servicer NOT = Participant) then Sum (Original Balance (ROM))

Where:

Status X = DQ Everbad Status being reported

Original Balance = Balance at origination for closed end loans

Original Balance = Credit Limit at origination for open end lines

The following is a list of the DQ Everbad Orig Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Orig Bal Never 30	The original balance of lines/loans for the reporting dimension that have never been delinquent during its life as of the reporting period.
DQ Orig Bal Ever 30	The original balance of lines/loans for the reporting dimension that have ever been in 30, 60, 90, 120, 150 OR 180+ days delinquent status during its life as of the reporting period.
DQ Orig Bal Ever 60	The original balance of lines/loans for the reporting dimension that have ever been in 60, 90, 120, 150 OR 180+ days delinquent status during its life as of the reporting period.
DQ Orig Bal Ever 90	The original balance of lines/loans for the reporting dimension that have ever been in 90, 120, 150 OR 180+ days delinquent status during its life as of the reporting period.
DQ Orig Bal Ever 120	The original balance of lines/loans for the reporting dimension that have ever been in 120, 150 OR 180+ days delinquent status during its life as of the reporting period.
DQ Orig Bal Ever 150	The original balance of lines/loans for the reporting dimension that have ever been in 150 OR 180+ days delinquent status during its life as of the reporting period.
DQ Orig Bal Ever 180	The original balance of lines/loans for the reporting dimension that have ever been in 180+ days or more delinquent status during its life as of the reporting period.
DQ Orig Bal No Data	The original balance of lines/loans for the reporting dimension that have reported no delinquency status as of the reporting period.

DQ Everbad Percent Original Balance Metrics

This set of metrics provides the percent of the overall original balance in a specified everbad delinquency status as of the reporting period. For each everbad delinquency status, the original balances are aggregated based on the reporting dimension and presented as a percent of the overall balance for that same dimension using the following formula for the participant and rest of market:

$$\frac{\text{Original Balance for Status X (Participant)}}{\text{Sum (Original Balance (Participant))}}$$

$$\frac{\text{Original Balance for Status X (ROM)}}{\text{Sum (Original Balance (ROM))}}$$

Where Status X = DQ Everbad status being reported

The following is a list of the DQ Everbad Percent Original Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Pct Orig Bal Never 30	The percentage of the original balance for the reporting dimension that has never been delinquent as of the reporting period. The DQ Orig Bal Never 30 metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal Ever 30	The percentage of the original balance for the reporting dimension that has ever been 30 days or more delinquent as of the reporting period. The DQ Orig Bal Ever 30 metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal Ever 60	The percentage of the original balance for the reporting dimension that has ever been 60 days or more delinquent as of the reporting period. The DQ Orig Bal Ever 60 metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal Ever 90	The percentage of the original balance for the reporting dimension that has ever been 90 days or more delinquent as of the reporting period. The DQ Orig Bal Ever 90 metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal Ever 120	The percentage of the original balance for the reporting dimension that has ever been 120 days or more delinquent as of the reporting period. The DQ Orig Bal Ever 120 metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal Ever 150	The percentage of the original balance for the reporting dimension that has ever been 150 days or more delinquent as of the reporting period. The DQ Orig Bal Ever 150 metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal Ever 180	The percentage of the original balance for the reporting dimension that has ever been 180 days or more delinquent as of the reporting period. The DQ Orig Bal Ever 180 metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal No Data	The percentage of the original balance for the reporting dimension that have reported no delinquency status as of the reporting period. The DQ Orig Bal No Data metric is used in the formula to calculate the percentage.

DQ Everbad Index Balance Metrics

This set of metrics provides the index of the percent balance metrics of the home equity lines/loans for the participant as compared to the percent balance metric of the rest of market for the reporting dimension as of the reporting period. For each everbad delinquency status, the percent balance for the participant is compared to the percent balance of the rest of market using the following formula:

$$\frac{\text{DQ Everbad Pct Bal for Status X (Participant)}}{\text{DQ Everbad BK Pct Bal for Status X (ROM)}}$$

Where Status X = DQ Everbad Status being reported

The following is a list of the DQ Everbad Index Balance metrics and are reported by Participant:

Metric	Description
DQ Index Bal Never 30	The ratio of the DQ Bal Never 30 for the Participant compared to the DQ Bal Never 30 for the rest of market.
DQ Index Bal Ever 30	The ratio of the DQ Bal Ever 30 for the Participant compared to the DQ Bal Ever 30 for the rest of market.
DQ Index Bal Ever 60	The ratio of the DQ Bal Ever 60 for the Participant compared to the DQ Bal Ever 60 for the rest of market.
DQ Index Bal Ever 90	The ratio of the DQ Bal Ever 90 for the Participant compared to the DQ Bal Ever 90 for the rest of market.
DQ Index Bal Ever 120	The ratio of the DQ Bal Ever 120 for the Participant compared to the DQ Bal Ever 120 for the rest of market.
DQ Index Bal Ever 150	The ratio of the DQ Bal Ever 150 for the Participant compared to the DQ Bal Ever 150 for the rest of market.
DQ Index Bal Ever 180	The ratio of the DQ Bal Ever 180 for the Participant compared to the DQ Bal Ever 180 for the rest of market.
DQ Index Bal Ever No Data	The ratio of the DQ Bal Ever No Data for the Participant compared to the DQ Bal Ever No Data for the rest of market.

DQ Everbad Variance Balance Metrics

This set of metrics provides the variance of the percent balance metrics of the home equity lines/loans for the participant to the percent balance metric of the rest of market for the reporting dimension as of the reporting period. For each everbad delinquency status, the percent balance for the participant is compared to the percent balance of the rest of market using the following formula:

$$\text{DQ Pct Bal for Status X (Participant)} - \text{DQ Pct Bal for Status X (ROM)}$$

Where Status X = DQ Everbad Status being reported

The following is a list of the DQ Everbad Variance Balance metrics and are reported by Participant:

Metric	Description
DQ Var Bal Never 30	The variance of the DQ Pct Bal Never 30 for the Participant compared to the DQ Pct Bal Never 30 for the rest of market.
DQ Var Bal Ever 30	The variance of the DQ Pct Bal Ever 30 for the Participant compared to the DQ Pct Bal Ever 30 for the rest of market.
DQ Var Bal Ever 60	The variance of the DQ Pct Bal Ever 60 for the Participant compared to the DQ Pct Bal Ever 60 for the rest of market.
DQ Var Bal Ever 90	The variance of the DQ Pct Bal Ever 90 for the Participant compared to the DQ Pct Bal Ever 90 for the rest of market.
DQ Var Bal Ever 120	The variance of the DQ Pct Bal Ever 120 for the Participant compared to the DQ Pct Bal Ever 120 for the rest of market.
DQ Var Bal Ever 150	The variance of the DQ Pct Bal Ever 150 for the Participant compared to the DQ Pct Bal Ever 150 for the rest of market.
DQ Var Bal Ever 180	The variance of the DQ Pct Bal Ever 180 for the Participant compared to the DQ Pct Bal Ever 180 for the rest of market.
DQ Var Bal Ever No Data	The variance of the DQ Pct Bal Ever No Data for the Participant compared to the DQ Pct Bal Ever No Data for the rest of market.

DQ Worst Ever Status Metrics

This attribute assigns each loan to one worst ever delinquency bucket based on the delinquency status of the loan. The worst ever status indicates the worst delinquency status an individual loan has ever been during the life of the loan.

The buckets in this attribute are mutually exclusive since a loan may only have one worst ever delinquency status at one time. This status will be incremented to higher delinquency statuses but cannot regress to a lower delinquency status.

DQ Worst Ever	Description
Never 30	Never delinquent during life of loan
Worst Ever 30 Days DQ	DQ 30 Days status is the worst the loan has been during its life
Worst Ever 60 Days DQ	DQ 60 Days status is the worst the loan has been during its life
Worst Ever 90 Days DQ	DQ 90 Days status is the worst the loan has been during its life
Worst Ever 120 Days DQ	DQ 120 Days status is the worst the loan has been during its life
Worst Ever 150 Days DQ	DQ 150 Days status is the worst the loan has been during its life
Worst Ever 180+ Days DQ	DQ 180+ Days status is the worst the loan has been during its life
No Data	
Invalid Data	

DQ Worst Ever Count Metrics

This set of metrics provides the accumulated count of the active home equity lines/loans for the reporting dimension that are in the specific worst ever delinquency status as of the reporting period. For each worst ever delinquency status, the total active loan count is aggregated based on the reporting dimensions using the following formula for participant and rest of market:

If (Status = X AND Servicer = Participant) then Sum (Active Loan Count (Participant))

If (Status = X AND Servicer NOT = Participant) then Sum (Active Loan Count (ROM))

Where Status X = DQ Worst Ever Status being reported

The following is a list of the DQ Worst Ever Count metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Cnt Never 30	The count of active lines/loans for the reporting dimension that have never been delinquent during its life as of the reporting period.
DQ Cnt Worst Ever 30	The count of active lines/loans for the reporting dimension whose worst ever delinquency status was 30 days delinquent during its life up to the reporting period.
DQ Cnt Worst Ever 60	The count of active lines/loans for the reporting dimension whose worst ever delinquency status was 60 days delinquent during its life up to the reporting period.
DQ Cnt Worst Ever 90	The count of active lines/loans for the reporting dimension whose worst ever delinquency status was 90 days delinquent during its life up to the reporting period.
DQ Cnt Worst Ever 120	The count of active lines/loans for the reporting dimension whose worst ever delinquency status was 120 days delinquent during its life up to the reporting period.
DQ Cnt Worst Ever 150	The count of active lines/loans for the reporting dimension whose worst ever delinquency status was 150 days delinquent during its life up to the reporting period.
DQ Cnt Worst Ever 180	The count of active lines/loans for the reporting dimension whose worst ever delinquency status was 180 days or more delinquent during its life up to the reporting period.
DQ Cnt Worst Ever No Data	The count of active lines/loans for the reporting dimension whose worst ever delinquency status has not been reported during its life up to the reporting period.

DQ Worst Ever Percent Count Metrics

This set of metrics provides the percent of the overall loan count in a specified everbad delinquency status as of the reporting period. For each everbad delinquency status, the active loan counts are aggregated based on the reporting dimension and presented as a percent of the overall loan count for that same dimension using the following formula for the participant and rest of market:

$$\frac{\frac{\text{Active Loan Count for Status X (Participant)}}{\text{Sum (Active Loan Count (Participant))}}}{\frac{\text{Active Loan Count for Status X (ROM)}}{\text{Sum (Active Loan Count (ROM))}}}$$

Where Status X = DQ Worst Ever Status being reported

The following is a list of the DQ Everbad Percent Count metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Pct Cnt Never 30	The percentage of the active count of lines/loans for the reporting dimension that has never been delinquent during its life up to the reporting period. The DQ Cnt Never 30 metric is used in the formula to calculate the percentage.
DQ Pct Cnt Worst Ever 30	The percentage of the active count of lines/loans for the reporting dimension whose worst ever delinquency status was 30 days delinquent during its life up to the reporting period. The DQ Cnt Worst Ever 30 metric is used in the formula to calculate the percentage.
DQ Pct Cnt Worst Ever 60	The percentage of the active count of lines/loans for the reporting dimension whose worst ever delinquency status was 60 days delinquent during its life up to the reporting period. The DQ Cnt Worst Ever 60 metric is used in the formula to calculate the percentage.
DQ Pct Cnt Worst Ever 90	The percentage of the active count of lines/loans for the reporting dimension whose worst ever delinquency status was 90 days delinquent during its life up to the reporting period. The DQ Cnt Worst Ever 90 metric is used in the formula to calculate the percentage.
DQ Pct Cnt Worst Ever 120	The percentage of the active count of lines/loans for the reporting dimension whose worst ever delinquency status was 120 days delinquent during its life up to the reporting period. The DQ Cnt Worst Ever 120 metric is used in the formula to calculate the percentage.
DQ Pct Cnt Worst Ever 150	The percentage of the active count of lines/loans for the reporting dimension whose worst ever delinquency status was 150 days delinquent during its life up to the reporting period. The DQ Cnt Worst Ever 150 metric is used in the formula to calculate the percentage.
DQ Pct Cnt Worst Ever 180	The percentage of the active count of lines/loans for the reporting dimension whose worst ever delinquency status was 180 days or more delinquent during its life up to the reporting period. The DQ Cnt Worst Ever 180 metric is used in the formula to calculate the percentage.
DQ Pct Cnt Worst Ever No Data	The percentage of the active count of lines/loans for the reporting dimension whose worst ever delinquency status has not been reported during its life up to the reporting period. The DQ Cnt Worst Ever No Data metric is used in the formula to calculate the percentage.

DQ Worst Ever Balance Metrics

This set of metrics provides the accumulated active unpaid balance of the home equity lines/loans for the reporting dimension that are in the specific worst ever delinquency status as of the reporting period. For each worst ever delinquency status, the total active balance is aggregated based on the attribute reporting dimensions using the following formula for participant and rest of market:

If (Status = X AND Servicer = Participant) then Sum (Active Loan Balance (Participant))

If (Status = X AND Servicer NOT = Participant) then Sum (Active Loan Balance (ROM))

Where Status X = DQ Worst Ever Status being reported

The following is a list of the DQ Worst Ever Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Bal Never 30	The active balance of lines/loans for the reporting dimension that have never been delinquent during its life up to the reporting period.
DQ Bal Worst Ever 30	The active balance of lines/loans for the reporting dimension whose worst ever delinquency status was 30 days delinquent during its life up to the reporting period.
DQ Bal Worst Ever 60	The active balance of lines/loans for the reporting dimension whose worst ever delinquency status was 60 days delinquent during its life up to the reporting period.
DQ Bal Worst Ever 90	The active balance of lines/loans for the reporting dimension whose worst ever delinquency status was 90 days delinquent during its life up to the reporting period.
DQ Bal Worst Ever 120	The active balance of lines/loans for the reporting dimension whose worst ever delinquency status was 120 days delinquent during its life up to the reporting period.
DQ Bal Worst Ever 150	The active balance of lines/loans for the reporting dimension whose worst ever delinquency status was 150 days delinquent during its life up to the reporting period.
DQ Bal Worst Ever 180	The active balance of lines/loans for the reporting dimension whose worst ever delinquency status was 180 days or more delinquent during its life up to the reporting period.
DQ Bal Worst Ever No Data	The active balance of lines/loans for the reporting dimension whose worst ever delinquency status has not been reported during its life up to the reporting period.

DQ Worst Ever Percent Balance Metrics

This set of metrics provides the percent of the overall active balance in a specified everbad delinquency status as of the reporting period. For each everbad delinquency status, the active balances are aggregated based on the reporting dimension and presented as a percent of the overall balance for that same dimension using the following formula for the participant and rest of market:

$$\frac{\text{Active Loan Balance for Status X (Participant)}}{\text{Sum (Active Loan Balance (Participant))}}$$

$$\frac{\text{Active Loan Balance for Status X (ROM)}}{\text{Sum (Active Loan Balance (ROM))}}$$

Where Status X = DQ Worst Ever Status being reported

The following is a list of the DQ Everbad Percent Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Pct Bal Never 30	The percentage of the active balance for the reporting dimension that has never been delinquent during its life up to the reporting period. The DQ Bal Never 30 metric is used in the formula to calculate the percentage.
DQ Pct Bal Worst Ever 30	The percentage of the active balance for the reporting dimension whose worst ever delinquency status was 30 days delinquent during its life up to the reporting period. The DQ Bal Worst Ever 30 metric is used in the formula to calculate the percentage.
DQ Pct Bal Worst Ever 60	The percentage of the active balance for the reporting dimension whose worst ever delinquency status was 60 days delinquent during its life up to the reporting period. The DQ Bal Worst Ever 60 metric is used in the formula to calculate the percentage.
DQ Pct Bal Worst Ever 90	The percentage of the active balance for the reporting dimension whose worst ever delinquency status was 90 days delinquent during its life up to the reporting period. The DQ Bal Worst Ever 90 metric is used in the formula to calculate the percentage.
DQ Pct Bal Worst Ever 120	The percentage of the active balance for the reporting dimension whose worst ever delinquency status was 120 days delinquent during its life up to the reporting period. The DQ Bal Worst Ever 120 metric is used in the formula to calculate the percentage.
DQ Pct Bal Worst Ever 150	The percentage of the active balance for the reporting dimension whose worst ever delinquency status was 150 days delinquent during its life up to the reporting period. The DQ Bal Worst Ever 150 metric is used in the formula to calculate the percentage.
DQ Pct Bal Worst Ever 180	The percentage of the active balance for the reporting dimension whose worst ever delinquency status was 180 days or more delinquent during its life up to the reporting period. The DQ Bal Worst Ever 180 metric is used in the formula to calculate the percentage.
DQ Pct Bal Worst Ever No Data	The percentage of the active balance for the reporting dimension whose worst ever delinquency status has not been reported during its life up to the reporting period. The DQ Bal Worst Ever No Data metric is used in the formula to calculate the percentage.

DQ Worst Ever Original Balance Metrics

This set of metrics provides the accumulated original balance of the home equity lines/loans for the reporting dimension that are in the specific worst ever delinquency status as of the reporting period. For each worst ever delinquency status, the original balances are aggregated based on the attribute reporting dimensions using the following formula for participant and rest of market:

If (Status = X AND Servicer = Participant) then Sum (Original Balance (Participant))

If (Status = X AND Servicer NOT = Participant) then Sum (Original Balance (ROM))

Where:

Status X = DQ Worst Ever Status being reported

Original Balance = Balance at origination for closed end loans

Original Balance = Credit Limit at origination for open end lines

The following is a list of the DQ Worst Ever Orig Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Orig Bal Never 30	The original balance of lines/loans for the reporting dimension that have never been delinquent during its life up to the reporting period.
DQ Orig Bal Worst Ever 30	The original balance of lines/loans for the reporting dimension whose worst ever delinquency status was 30 days delinquent during its life up to the reporting period.
DQ Orig Bal Worst Ever 60	The original balance of lines/loans for the reporting dimension whose worst ever delinquency status was 60 days delinquent during its life up to the reporting period.
DQ Orig Bal Worst Ever 90	The original balance of lines/loans for the reporting dimension whose worst ever delinquency status was 90 days delinquent during its life up to the reporting period.
DQ Orig Bal Worst Ever 120	The original balance of lines/loans for the reporting dimension whose worst ever delinquency status was 120 days delinquent during its life up to the reporting period.
DQ Orig Bal Worst Ever 150	The original balance of lines/loans for the reporting dimension whose worst ever delinquency status was 150 days delinquent during its life up to the reporting period.
DQ Orig Bal Worst Ever 180	The original balance of lines/loans for the reporting dimension whose worst ever delinquency status was 180 days or more delinquent during its life up to the reporting period.
DQ Orig Bal Worst Ever No Data	The original balance of lines/loans for the reporting dimension whose worst ever delinquency status has not been reported during its life up to the reporting period.

DQ Worst Ever Percent Original Balance Metrics

This set of metrics provides the percent of the overall original balance in a specified everbad delinquency status as of the reporting period. For each everbad delinquency status, the original balances are aggregated based on the reporting dimension and presented as a percent of the overall balance for that same dimension using the following formula for the participant and rest of market:

$$\frac{\text{Original Balance for Status X (Participant)}}{\text{Sum (Original Balance Bal (Participant))}}$$

$$\frac{\text{Original Balance for Status X (ROM)}}{\text{Sum (Original Balance (ROM))}}$$

Where Status X = DQ Worst Ever Status being reported

The following is a list of the DQ Everbad Percent Original Balance metrics and are reported by both Participant and Rest of Market (ROM):

Metric	Description
DQ Pct Orig Bal Never 30	The percentage of the original balance for the reporting dimension that has never been delinquent during its life up to the reporting period. The DQ Orig Bal Never 30 metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal Worst Ever 30	The percentage of the original balance for the reporting dimension whose worst ever delinquency status was 30 days delinquent during its life up to the reporting period. The DQ Orig Bal Worst Ever 30 metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal Worst Ever 60	The percentage of the original balance for the reporting dimension whose worst ever delinquency status was 60 days delinquent during its life up to the reporting period. The DQ Orig Bal Worst Ever 60 metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal Worst Ever 90	The percentage of the original balance for the reporting dimension whose worst ever delinquency status was 90 days delinquent during its life up to the reporting period. The DQ Orig Bal Worst Ever 90 metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal Worst Ever 120	The percentage of the original balance for the reporting dimension whose worst ever delinquency status was 120 days delinquent during its life up to the reporting period. The DQ Orig Bal Worst Ever 120 metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal Worst Ever 150	The percentage of the original balance for the reporting dimension whose worst ever delinquency status was 150 days delinquent during its life up to the reporting period. The DQ Orig Bal Worst Ever 150 metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal Worst Ever 180	The percentage of the original balance for the reporting dimension whose worst ever delinquency status was 180 days or more delinquent during its life up to the reporting period. The DQ Orig Bal Worst Ever 180 metric is used in the formula to calculate the percentage.
DQ Pct Orig Bal No Data	The percentage of the original balance for the reporting dimension whose worst ever delinquency status has not been reported during its life up to the reporting period. The DQ Orig Bal Worst Ever No Data metric is used in the formula to calculate the percentage.

DQ Worst Ever Index Balance Metrics

This set of metrics provides the index of the percent balance metrics of the home equity lines/loans for the participant as compared to the percent balance metric of the rest of market for the reporting dimension as of the reporting period. For each everbad delinquency status, the percent balance for the participant is compared to the percent balance of the rest of market using the following formula:

$$\frac{\text{DQ Everbad Pct Bal for Status X (Participant)}}{\text{DQ Everbad BK Pct Bal for Status X (ROM)}}$$

$$\text{DQ Everbad BK Pct Bal for Status X (ROM)}$$

Where Status X = DQ Worst Ever Status being reported

The following is a list of the DQ Everbad Index Balance metrics and are reported by Participant:

Metric	Description
DQ Index Bal Never 30	The ratio of the DQ Bal Never 30 for the Participant compared to the DQ Bal Never 30 for the rest of market.
DQ Index Bal Ever 30	The ratio of the DQ Bal Ever 30 for the Participant compared to the DQ Bal Ever 30 for the rest of market.
DQ Index Bal Ever 60	The ratio of the DQ Bal Ever 60 for the Participant compared to the DQ Bal Ever 60 for the rest of market.
DQ Index Bal Ever 90	The ratio of the DQ Bal Ever 90 for the Participant compared to the DQ Bal Ever 90 for the rest of market.
DQ Index Bal Ever 120	The ratio of the DQ Bal Ever 120 for the Participant compared to the DQ Bal Ever 120 for the rest of market.
DQ Index Bal Ever 150	The ratio of the DQ Bal Ever 150 for the Participant compared to the DQ Bal Ever 150 for the rest of market.
DQ Index Bal Ever 180+	The ratio of the DQ Bal Ever 180 for the Participant compared to the DQ Bal Ever 180 for the rest of market.
DQ Index Bal Ever No Data	The ratio of the DQ Bal Ever No Data for the Participant compared to the DQ Bal Ever No Data for the rest of market.

DQ Worst Ever Variance Balance Metrics

This set of metrics provides the variance of the percent balance metrics of the home equity lines/loans for the participant to the percent balance metric of the rest of market for the reporting dimension as of the reporting period. For each everbad delinquency status, the percent balance for the participant is compared to the percent balance of the rest of market using the following formula:

$$\text{DQ Pct Bal for Status X (Participant)} - \text{DQ Pct Bal for Status X (ROM)}$$

Where Status X = DQ Worst Ever Status being reported

The following is a list of the DQ Worst Ever Variance Balance metrics and are reported by Participant:

Metric	Description
DQ Var Bal Never 30	The variance of the DQ Pct Bal Never 30 for the Participant compared to the DQ Pct Bal Never 30 for the rest of market.
DQ Var Bal Worst Ever 30	The variance of the DQ Pct Bal Worst Ever 30 for the Participant compared to the DQ Pct Bal Worst Ever 30 for the rest of market.
DQ Var Bal Worst Ever 60	The variance of the DQ Pct Bal Worst Ever 60 for the Participant compared to the DQ Pct Bal Worst Ever 60 for the rest of market.
DQ Var Bal Worst Ever 90	The variance of the DQ Pct Bal Worst Ever 90 for the Participant compared to the DQ Pct Bal Worst Ever 90 for the rest of market.
DQ Var Bal Worst Ever 120	The variance of the DQ Pct Bal Worst Ever 120 for the Participant compared to the DQ Pct Bal Worst Ever 120 for the rest of market.
DQ Var Bal Worst Ever 150	The variance of the DQ Pct Bal Worst Ever 150 for the Participant compared to the DQ Pct Bal Worst Ever 150 for the rest of market.
DQ Var Bal Worst Ever 180	The variance of the DQ Pct Bal Worst Ever 180 for the Participant compared to the DQ Pct Bal Worst Ever 180 for the rest of market.
DQ Var Bal Worst Ever No Data	The variance of the DQ Pct Bal Worst Ever No Data for the Participant compared to the DQ Pct Bal Worst Ever No Data for the rest of market.

Seriously Delinquent Metrics

This set provides the following metrics based on those delinquency and exception statuses that indicate a seriously delinquent loan (i.e., delinquency status of 90+ or REO). Within each of the following metric categories, totals are reported for each delinquency status based on the MBA method for determining delinquency.

- Active Loan Count for Participant and Rest of Market
- Percent Active Loan Count for Participant and Rest of Market
- Active Loan Balance for Participant and Rest of Market
- Percent Active Loan Balance for Participant and Rest of Market
- Index of Active Loan Balance for Participant as a ratio of Rest of Market
- Variance of Active Loan Balance for Participant as compared to Rest of Market

Unlike the delinquency and exceptions (which include a metric for each status), there is only one seriously delinquent metric for Participant and one for Rest of Market (e.g., Active Loan Count is only provided as SD Count for Participant and SD Count for ROM). The seriously delinquent metrics are not reported by individual statuses. Although metrics are not reported by statuses that comprise seriously delinquent, you may use a combination of the delinquency and loan status (exception) attributes on a report to determine counts and balances by status.

The following conditions are applied based on the delinquency status and loan state (exception) status to include or omit the line/loan:

- The delinquency statuses of 90, 120, 150 and 180+ are included provided the line/loan is NOT in REO.
- The exception status of Foreclosure is ALWAYS INCLUDED, regardless of delinquency status but is only counted once if a loan is both 90+ days delinquent AND in foreclosure.
- The exception statuses of Bankruptcy, Bankruptcy/Foreclosure are not used to include or exclude lines/loans.
- The exception status of REO is ALWAYS EXCLUDED, regardless of the delinquency status of the loan.
- The exception status of Payoff does not affect the reported counts or balances as the line/loan is no longer active.
- If no data exists for the delinquency status but an exception status is reported, a loan state exception status of Foreclosure will include the line/loan.
- If no data exists for the exception status but a delinquency status is reported, a delinquency status of 90 or more days delinquent will include the line/loan.

DQ Seriously Delinquent Count Metrics

This metric provides the count of active lines/loans that are seriously delinquent for the reporting dimension as of the reporting period. A combination of the delinquency and exception statuses is used to include or exclude an individual line/loan. The loan must be 90 or more days delinquent or in foreclosure to be included. Lines/loans in REO have been reclaimed by the lender and are automatically excluded regardless of the delinquency status. The following formulas are used to determine the seriously delinquent counts for participant and rest of market:

If (Servicer = Participant) AND

[(DQ Status = 90, 120, 150 or 180+) OR (Exception Status = FCL)]

AND (Exception Status NOT REO)

Then Sum (Active Loan Count (Participant))

If (Servicer NOT = Participant) AND

[(DQ Status = 90, 120, 150 or 180+) OR (Exception Status = FCL)]

AND (Exception Status NOT REO)

Then Sum (Active Loan Count (ROM))

Metric	Description
DQ Cnt SD	The count of active loans for the reporting dimension considered seriously delinquent as of the reporting period. This metric will include any loans that are 90 or more days delinquent OR whose delinquency exception status is in Foreclosure and not REO.

DQ Seriously Delinquent Percent Count Metrics

This metric provides the percent of the active lines/loans that are considered seriously delinquent. For the seriously delinquent status, the active loan counts are aggregated based on the reporting dimension and presented as a percent of the overall loan count for that same dimension using the following formula for the participant and rest of market:

Active Loan Count for Seriously Delinquent (Participant)

Sum (Active Loan Count (Participant))

Active Loan Count for Seriously Delinquent (ROM)

Sum (Active Loan Count (ROM))

Metric	Description
DQ Pct Cnt SD	The percentage of the active loan count for the reporting dimension that are considered seriously delinquent, based on either the method for calculating delinquency. This metric will include any loans that are 90 or more days delinquent OR whose delinquency exception status is in Foreclosure and not REO. If a loan in Foreclosure is also 90 or more days delinquent, the loan is only included once in the overall count total.

DQ Seriously Delinquent Balance Metrics

This metric provides the active balance of lines/loans that are seriously delinquent for the reporting dimension as of the reporting period. A combination of the delinquency and exception statuses is used to include or exclude an individual line/loan. The loan must be 90 or more days delinquent or in foreclosure to be included. Lines/loans in REO have been reclaimed by the lender and are automatically excluded regardless of the delinquency status. The following formulas are used to determine the seriously delinquent counts for participant and rest of market:

If (Servicer = Participant) AND

[(DQ Status = 90, 120, 150 or 180+) OR (Exception Status = FCL)]

AND (Exception Status NOT = REO)

Then Sum (Active Loan Balance (Participant))

If (Servicer NOT = Participant) AND

[(DQ Status = 90, 120, 150 or 180+) OR (Exception Status = FCL)]

AND (Exception Status NOT = REO)

Then Sum (Active Loan Balance (ROM))

Metric	Description
DQ Bal SD	The balance of active loans for the reporting dimension considered seriously delinquent as of the reporting period. This metric will include any loans that are 90 or more days delinquent OR whose loan state exception status is in Foreclosure and not REO. If a loan in Foreclosure is also 90 or more days delinquent, the loan is only included once in the overall total.

DQ Seriously Delinquent Percent Balance Metrics

This metric provides the percent of the active balance for lines/loans that are considered seriously delinquent. For the seriously delinquent status, the active loan balances are aggregated based on the reporting dimension and presented as a percent of the overall active loan balance for that same dimension using the following formula for the participant and rest of market:

Active Loan Balance for Seriously Delinquent (Participant)

Sum (Active Loan Balance (Participant))

Active Loan Balance for Seriously Delinquent (ROM)

Sum (Active Loan Balance (ROM))

Metric	Description
DQ Pct Bal SD	The percentage of the active loan balance for the reporting dimension that are considered seriously delinquent, based on either the method for calculating delinquency. This metric will include any loans that are 90 or more days delinquent OR whose loan state exception status is in Foreclosure and not REO. If a loan in Foreclosure is also 90 or more days delinquent, the loan is only included once in the overall total.

DQ Seriously Delinquent Index Balance Metric

This metric provides the index of the percent balance seriously delinquent metric of the home equity lines/loans for the participant as compared to the percent balance seriously delinquent metric of the rest of market for the reporting dimension as of the reporting period. The percent balance for the participant is compared to the percent balance of the rest of market using the following formula:

$$\frac{\text{DQ Pct Bal SD (Participant)}}{\text{DQ Pct Bal SD (ROM)}}$$

Metric	Description
DQ Index Bal SD	The ratio of the DQ Index Bal SD for the Participant compared to the DQ Index Bal SD for the rest of market. This metric will include any loans that are 90 or more days delinquent OR whose loan state exception status is in Foreclosure and not REO. If a loan in Foreclosure is also 90 or more days delinquent, the loan is only included once in the overall total.

DQ Seriously Delinquent Variance Balance Metric

This metric provides the variance of the percent balance seriously delinquent metric of the home equity lines/loans for the participant to the percent balance seriously delinquent metric of the rest of market for the reporting dimension as of the reporting period. The percent balance for the participant is compared to the percent balance of the rest of market using the following formula:

$$\text{DQ Pct Bal SD (Participant)} - \text{DQ Pct Bal SD (ROM)}$$

Metric	Description
DQ Var Bal SD	The variance of the DQ Var Bal SD for the Participant compared to the DQ Var Bal SD for the rest of market. This metric will include any loans that are 90 or more days delinquent OR whose loan state exception status is in Foreclosure and not REO. If a loan in Foreclosure is also 90 or more days delinquent, the loan is only included once in the overall total.

General Characteristic Metrics

The following metrics provide weighted averages based on general characteristics common to all lines/loans. For each characteristic, separate weighted averages are provided based on the value of the characteristic at origination and as of the reporting period.

Original Weighted Average Metrics

These metrics provide weighted averages for general characteristics based on value of the characteristic at the time of origination. The current credit limit (for open ended lines) or current balance (for close ended loans) as of the reporting period for the individual line/loan are used to weight the value of the characteristic when compared to the overall total.

Weighted Average Original DTI

This metric provides the average debt to income at origination of the home equity lines/loans for the reporting dimension weighted by the current balance or current credit limit. The line/loan must report the debt to income at origination to be included in the calculation of this metric. The weighted average debt to income for participant and rest of market are calculated using the following formulas:

If (Servicer = Participant AND Orig DTI is reported)

Then:

$$\frac{\text{Sum (Balance for Participant Line * Orig DTI for Participant Line)}}{\text{Sum (Balance (Participant))}}$$

Where:

Balance = Credit Limit as of reporting period for open ended lines of credit

Balance = Current Balance as of reporting period if not an open ended line

If (Servicer NOT = Participant AND Orig DTI is reported)

Then:

$$\frac{\text{Sum (Balance for ROM Line * Orig DTI for ROM Line)}}{\text{Sum (Balance (ROM))}}$$

Where Balance:

Balance = Credit Limit as of reporting period for open ended lines of credit

Balance = Current Balance as of reporting period if not an open ended line

Note: Lines/loans can be flagged as open end, closed end or other. Those designated as other are assumed to be closed end loans.

Metric	Description
WA Orig DTI	The average debt to income of the lines/loans at origination for the reporting dimension and reporting period weighted by the sum of the current credit limit (for lines) or current balance (for close ended loans) as of the reporting period. Note: Lines/loans that do not include the DTI at origination when reported by the servicer will not be included in this metric calculation.

Weighted Average Original Coupon

This metric provides the average coupon (interest rate) at origination of the home equity lines/loans for the reporting dimension weighted by the current balance or current credit limit. The line/loan must report the coupon at origination to be included in the calculation of this metric. The weighted average coupon for participant and rest of market are calculated using the following formulas:

If (Servicer = Participant AND Orig DTI is reported)

Then:

$$\frac{\text{Sum (Balance for Participant Line * Orig Coupon Rate for Participant Line)}}{\text{Sum (Balance (Participant))}}$$

Where:

Balance = Credit Limit as of reporting period for open ended lines of credit

Balance = Current Balance as of reporting period if not an open ended line

If (Servicer NOT = Participant AND Orig DTI is reported)

Then:

$$\frac{\text{Sum (Balance for ROM Line * Orig Coupon Rate for ROM Line)}}{\text{Sum (Balance (ROM))}}$$

Where Balance:

Balance = Credit Limit as of reporting period for open ended lines of credit

Balance = Current Balance as of reporting period if not an open ended line

Note: Lines/loans can be flagged as open ended, closed end or other. Those designated as other are assumed to be closed end loans.

Metric	Description
WA Orig Coupon	The average coupon (interest) rate of the lines/loans at origination for the reporting dimension and reporting period weighted by the sum of the current credit limit (for lines) or current balance (for close ended loans) as of the reporting period. Note: Lines/loans that do not include the Coupon at origination when reported by the servicer will not be included in this metric calculation.

Weighted Average Original Credit Score

This metric provides the average credit score at origination of the home equity lines/loans for the reporting dimension weighted by the current balance or current credit limit. The line/loan must report the credit score at origination to be included in the calculation of this metric. The weighted average credit score for participant and rest of market are calculated using the following formulas:

If (Servicer = Participant AND Orig Credit Score is reported)

Then:

$$\frac{\text{Sum (Balance for Participant Line * Orig Credit Score for Participant Line)}}{\text{Sum (Balance (Participant))}}$$

Where:

Balance = Credit Limit as of reporting period for open ended lines of credit

Balance = Current Balance as of reporting period if not an open ended line

If (Servicer NOT = Participant AND Orig Credit Score is reported)

Then:

$$\frac{\text{Sum (Balance for ROM Line * Orig Credit Score for ROM Line)}}{\text{Sum (Balance (ROM))}}$$

Where Balance:

Balance = Credit Limit as of reporting period for open ended lines of credit

Balance = Current Balance as of reporting period if not an open ended line

Note: Lines/loans can be flagged as open ended, closed end or other. Those designated as other are assumed to be closed end loans.

Metric	Description
WA Orig Credit Score	The average credit score of the lines/loans at origination for the reporting dimension and reporting period weighted by the sum of the current credit limit (for lines) or current balance (for close ended loans) as of the reporting period. Note: Lines/loans that do not include the Credit Score at origination when reported by the servicer will not be included in this metric calculation.

Weighted Average Original LTV

This metric provides the average loan to value at origination of the home equity lines/loans for the reporting dimension weighted by the current balance or current credit limit. The line/loan must report the loan to value at origination to be included in the calculation of this metric. The weighted average credit score for participant and rest of market are calculated using the following formulas:

If (Servicer = Participant AND Orig LTV is reported)

Then:

$$\frac{\text{Sum (Balance for Participant Line * Orig LTV for Participant Line)}}{\text{Sum (Balance (Participant))}}$$

Where:

Balance = Credit Limit as of reporting period for open ended lines of credit

Balance = Current Balance as of reporting period if not an open ended line

If (Servicer NOT = Participant AND Orig LTV is reported)

Then:

$$\frac{\text{Sum (Balance for ROM Line * Orig LTV for ROM Line)}}{\text{Sum (Balance (ROM))}}$$

Where Balance:

Balance = Credit Limit as of reporting period for open ended lines of credit

Balance = Current Balance as of reporting period if not an open ended line

Note: Lines/loans can be flagged as open ended, closed end or other. Those designated as other are assumed to be closed end loans.

Metric	Description
WA Orig LTV	The average loan to value of the lines/loans at origination for the reporting dimension and reporting period weighted by the sum of the current credit limit (for lines) or current balance (for close ended loans) as of the reporting period. Note: Lines/loans that do not include the LTV at origination when reported by the servicer will not be included in this metric calculation.

Active Weighted Average Metrics

These metrics provide weighted averages for general characteristics based on value of the characteristic at the time of origination. The credit limit (for open ended lines) or current balance (for close ended loans) as of the reporting period are used to weight the value of the characteristic.

Weighted Average Age

This metric provides the average age as of the reporting period of the home equity lines/loans for the reporting dimension weighted by the current balance or current credit limit. The line/loan must report the age of the line/loan to be included in the calculation of this metric. The weighted average age for participant and rest of market are calculated using the following formulas:

If (Servicer = Participant AND Age is reported)

Then:

$$\frac{\text{Sum (Balance for Participant Line * Age for Participant Line)}}{\text{Sum (Balance (Participant))}}$$

Where:

Balance = Credit Limit as of reporting period for open ended lines of credit

Balance = Current Balance as of reporting period if not an open ended line

If (Servicer NOT = Participant AND Age is reported)

Then:

$$\frac{\text{Sum (Balance for ROM Line * Age for ROM Line)}}{\text{Sum (Balance (ROM))}}$$

Where Balance:

Balance = Credit Limit as of reporting period for open ended lines of credit

Balance = Current Balance as of reporting period if not an open ended line

Note: Lines/loans can be flagged as open ended, closed end or other. Those designated as other are assumed to be closed end loans.

Metric	Description
WA Age	The average age of the lines/loans for the reporting dimension and reporting period weighted by the sum of the current credit limit (for lines) or current balance (for close ended loans) as of the reporting period. Note: Lines/loans that do not include the Age when reported by the servicer will not be included in this metric calculation.

Weighted Average Combined LTV

This metric provides the average combined loan to value as of the reporting period of the home equity lines/loans for the reporting dimension weighted by the current balance or current credit limit. The line/loan must report the current combined LTV to be included in the calculation of this metric. The weighted average combined LTV for participant and rest of market are calculated using the following formulas:

If (Servicer = Participant AND CLTV is reported)

Then:

$$\frac{\text{Sum (Balance for Participant Line * Current Ccombined LTV for Participant Line)}}{\text{Sum (Balance (Participant))}}$$

Where:

Balance = Credit Limit as of reporting period for open ended lines of credit

Balance = Current Balance as of reporting period if not an open ended line

If (Servicer NOT = Participant AND CLTV is reported)

Then:

$$\frac{\text{Sum (Balance for ROM Line * Current Combined LTV for ROM Line)}}{\text{Sum (Balance (ROM))}}$$

Where Balance:

Balance = Credit Limit as of reporting period for open ended lines of credit

Balance = Current Balance as of reporting period if not an open ended line

Note: Lines/loans can be flagged as open ended, closed end or other. Those designated as other are assumed to be closed end loans.

Metric	Description
WA Comb LTV	The average combined loan to value of the lines/loans for the reporting dimension and reporting period weighted by the sum of the current credit limit (for lines) or current balance (for close ended loans) as of the reporting period. Note: Lines/loans that do not include the Combined LTV when reported by the servicer will not be included in this metric calculation.

Weighted Average Current Credit Score

This metric provides the average credit score as of the reporting period of the home equity lines/loans for the reporting dimension weighted by the current balance or current credit limit. The line/loan must report the current credit score to be included in the calculation of this metric. The weighted average credit score for participant and rest of market are calculated using the following formulas:

If (Servicer = Participant AND Credit Score is reported)

Then:

$$\frac{\text{Sum (Balance for Participant Line * Current Credit Score for Participant Line)}}{\text{Sum (Balance (Participant))}}$$

Where:

Balance = Credit Limit as of reporting period for open ended lines of credit

Balance = Current Balance as of reporting period if not an open ended line

If (Servicer NOT = Participant AND Credit Score is reported)

Then:

$$\frac{\text{Sum (Balance for ROM Line * Current Credit Score for ROM Line)}}{\text{Sum (Balance (ROM))}}$$

Where Balance:

Balance = Credit Limit as of reporting period for open ended lines of credit

Balance = Current Balance as of reporting period if not an open ended line

Note: Lines/loans can be flagged as open ended, closed end or other. Those designated as other are assumed to be closed end loans.

Metric	Description
WA Current Credit Score	The average current credit score of the lines/loans for the reporting dimension and reporting period weighted by the sum of the current credit limit (for lines) or current balance (for close ended loans) as of the reporting period. Note: Lines/loans that do not include the Current Credit Score when reported by the servicer will not be included in this metric calculation.

Weighted Average Current Interest Rate

This metric provides the average interest rate as of the reporting period of the home equity lines/loans for the reporting dimension weighted by the current balance or current credit limit. The line/loan must report the current rate to be included in the calculation of this metric. The weighted average current interest rate for participant and rest of market are calculated using the following formulas:

If (Servicer = Participant AND Current Interest Rate is reported)

Then:

$$\frac{\text{Sum (Balance for Participant Line * Current Interest Rate for Participant Line)}}{\text{Sum (Balance (Participant))}}$$

Where:

Balance = Credit Limit as of reporting period for open ended lines of credit

Balance = Current Balance as of reporting period if not an open ended line

If (Servicer NOT = Participant AND Credit Score is reported)

Then:

$$\frac{\text{Sum (Balance for ROM Line * Current Interest Rate for ROM Line)}}{\text{Sum (Balance (ROM))}}$$

Where Balance:

Balance = Credit Limit as of reporting period for open ended lines of credit

Balance = Current Balance as of reporting period if not an open ended line

Note: Lines/loans can be flagged as open ended, closed end or other. Those designated as other are assumed to be closed end loans.

Metric	Description
WA Current Interest Rate	The average current interest rate of the lines/loans for the reporting dimension and reporting period weighted by the sum of the current credit limit (for lines) or current balance (for close ended loans) as of the reporting period. Note: Lines/loans that do not include the Current Interest Rate when reported by the servicer will not be included in this metric calculation.

Weighted Average Margin

This metric provides the average margin as of the reporting period of the home equity lines/loans for the reporting dimension weighted by the current balance or current credit limit. The line/loan must report the margin to be included in the calculation of this metric. The weighted average margin for participant and rest of market are calculated using the following formulas:

If (Servicer = Participant AND Margin is reported)

Then:

$$\frac{\text{Sum (Balance for Participant Line * Margin for Participant Line)}}{\text{Sum (Balance (Participant))}}$$

Where:

Balance = Credit Limit as of reporting period for open ended lines of credit

Balance = Current Balance as of reporting period if not an open ended line

If (Servicer NOT = Participant AND Credit Score is reported)

Then:

$$\frac{\text{Sum (Balance for ROM Line * Margin for ROM Line)}}{\text{Sum (Balance (ROM))}}$$

Where Balance:

Balance = Credit Limit as of reporting period for open ended lines of credit

Balance = Current Balance as of reporting period if not an open ended line

Note: Lines/loans can be flagged as open ended, closed end or other. Those designated as other are assumed to be closed end loans.

Metric	Description
WA Margin	The average margin of the lines/loans for the reporting dimension and reporting period weighted by the sum of the current credit limit (for lines) or current balance (for close ended loans) as of the reporting period. Note: Lines/loans that do not include the margin when reported by the servicer will not be included in this metric calculation.

Weighted Average No-Draw Months

This metric provides the average count of months where no draw was made up to the reporting period on the home equity lines for the reporting dimension weighted by the current credit limit. This metric omits closed end home equity loans as they do not have a draw. The weighted average no draw months for participant and rest of market are calculated using the following formulas:

If (Servicer = Participant AND Line Type is Open)

Then:

$$\frac{\text{Sum (Credit Limit for Participant Line * Months with no draw for Participant Line)}}{\text{Sum (Credit Limit (Participant))}}$$

If (Servicer NOT = Participant AND Line Type is Open)

Then:

$$\frac{\text{Sum (Credit Limit for ROM Line * Count of Months with no draw for ROM Line)}}{\text{Sum (Credit Limit (ROM))}}$$

Note: Lines/loans can be flagged as open ended, closed end or other. Those designated as other are assumed to be closed end loans.

Metric	Description
WA No draw Months	The average months with no draw taken on lines for the reporting dimension up to the reporting period weighted by the sum of the current credit limit (for lines) as of the reporting period.

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