

Countrywide Response to June 23 Request: 4(a)-(p)

Total Originations	Each Quarter '03-07																			
	2007-Q4	2007-Q3	2007-Q2	2007-Q1	2006-Q4	2006-Q3	2006-Q2	2006-Q1	2005-Q4	2005-Q3	2005-Q2	2005-Q1	2004-Q4	2004-Q3	2004-Q2	2004-Q1	2003-Q4	2003-Q3	2003-Q2	2003-Q1
\$	\$35,506	\$44,093	\$57,853	\$53,896	\$54,025	\$52,993	\$57,436	\$48,753	\$56,431	\$65,058	\$57,651	\$43,489	\$46,367	\$43,093	\$49,154	\$38,181	\$37,009	\$56,773	\$58,671	\$45,177
#	166,638	198,897	244,372	217,445	222,178	220,622	235,393	201,970	234,227	274,100	247,823	197,994	219,735	213,684	249,859	206,817	214,364	328,227	341,179	277,119
FICO																				
Weighted Average ("WA")	712	706	706	703	700	699	700	699	699	703	704	703	701	702	707	705	704	715	718	716
\$ <660	\$7,053	\$9,810	\$12,255	\$12,209	\$13,438	\$13,189	\$13,976	\$11,830	\$13,651	\$14,603	\$12,441	\$9,478	\$10,650	\$9,804	\$9,868	\$7,990	\$7,941	\$9,231	\$8,869	\$7,211
# <660	42,379	55,043	65,171	61,301	67,212	66,500	69,545	59,792	68,612	73,659	65,578	52,210	59,482	56,533	59,382	49,981	51,944	60,002	57,788	48,008
\$ <620	\$3,075	\$4,439	\$5,358	\$5,269	\$5,895	\$5,582	\$5,734	\$4,569	\$5,561	\$5,786	\$5,157	\$4,204	\$4,854	\$4,523	\$4,348	\$3,683	\$3,523	\$3,705	\$3,225	\$2,566
# <620	19,746	27,060	31,528	29,512	32,932	31,950	32,531	26,628	31,761	33,239	30,762	25,377	28,863	27,399	27,664	23,793	23,897	25,204	22,181	17,926
\$ Alt A (ex- PayOption) [1]	\$1,930	\$5,221	\$10,439	\$12,639	\$11,533	\$10,919	\$10,531	\$8,794	\$9,215	\$8,507	\$7,816	\$4,806	\$5,420	\$5,647	\$5,497	\$3,349	\$2,877	\$3,436	\$3,089	\$2,462
# Alt A (ex-PayOption)	5,614	17,734	34,278	40,613	38,483	39,328	37,993	32,049	33,700	31,802	29,788	18,612	20,925	22,549	21,969	14,742	14,463	17,218	15,775	13,104
\$ PayOption	\$187	\$2,319	\$4,965	\$5,239	\$6,217	\$9,051	\$11,315	\$11,288	\$12,268	\$15,026	\$14,467	\$10,253	\$8,617	\$4,809	\$2,227	\$863	\$575	\$144	\$141	\$258
# PayOption	406	5,264	11,222	11,828	14,459	22,063	27,706	29,072	31,986	41,276	41,047	29,980	25,762	14,776	6,914	2,799	1,783	376	382	797
CLTV																				
WA CLTV [2]	79	80	80	79	80	81	81	80	80	80	80	80	80	81	79	79	79	76	75	75
\$ >85 <=90 CLTV [3]	\$5,638	\$7,690	\$9,880	\$8,664	\$9,462	\$10,543	\$11,947	\$10,485	\$11,753	\$13,608	\$12,273	\$8,989	\$9,599	\$8,838	\$8,719	\$6,948	\$6,941	\$9,076	\$8,564	\$7,310
# >85 <=90 CLTV [3]	24,553	31,224	38,142	32,284	35,406	39,133	43,384	38,703	43,896	51,667	47,604	37,017	41,417	39,778	41,580	35,040	36,953	49,243	47,493	42,566
\$ >90 CLTV [3]	\$8,087	\$11,238	\$14,054	\$11,998	\$12,112	\$11,664	\$12,264	\$9,802	\$10,712	\$12,054	\$11,495	\$8,248	\$9,776	\$10,594	\$10,561	\$7,786	\$7,987	\$9,822	\$8,566	\$6,322
# >90 CLTV [3]	43,097	56,746	68,058	58,500	60,878	61,330	64,506	51,766	56,257	64,372	63,391	47,611	56,794	62,840	64,862	49,576	52,806	66,899	59,859	45,457
\$ >100 CLTV	\$701	\$711	\$666	\$483	\$495	\$526	\$580	\$426	\$429	\$494	\$483	\$354	\$372	\$392	\$448	\$399	\$477	\$763	\$618	\$561
# >100 CLTV	4,180	4,307	4,029	2,859	3,012	3,235	3,511	2,528	2,589	3,073	3,148	2,535	2,706	2,867	3,503	3,275	3,929	6,281	5,116	4,690
DTI (front end)																				
WA DTI [4]	39	39	39	38	39	39	39	39	38	38	37	37	37	37	36	36	37	36	36	37
\$ >40	\$17,618	\$22,100	\$27,792	\$25,280	\$25,779	\$25,488	\$27,037	\$22,743	\$25,599	\$27,748	\$23,752	\$17,029	\$17,926	\$16,779	\$18,192	\$14,070	\$13,952	\$19,572	\$20,321	\$16,296
# >40	76,690	92,453	110,317	96,772	99,348	98,892	104,331	89,025	99,484	109,632	96,655	74,691	82,263	79,909	88,570	72,751	76,153	106,413	111,286	92,754
Product																				
\$ 3/27 and 3/37 (Subprime only) [5]	\$0	\$126	\$82	\$151	\$190	\$115	\$121	\$415	\$2,494	\$3,153	\$3,631	\$3,727	\$5,007	\$4,582	\$3,473	\$2,803	\$2,052	\$1,520	\$1,058	\$734
# 3/27 and 3/37 (Subprime only) [5]	1	570	398	680	829	567	660	2,390	13,359	16,578	19,739	19,417	26,178	24,294	19,372	15,496	11,839	8,655	5,855	4,109
\$ 2/28 and 2/38 (Subprime only) [6]		\$137	\$1,890	\$3,787	\$4,509	\$3,713	\$3,767	\$3,235	\$1,928	\$2,046	\$1,512	\$278	\$157	\$224	\$242	\$252	\$202	\$159	\$159	\$184
# 2/28 and 2/28 (Subprime only) [6]		581	9,016	17,939	21,630	19,174	19,336	16,691	9,001	9,033	6,615	1,296	774	1,072	1,226	1,253	1,020	817	828	971
\$ Alt A (ex- PayOption)	\$1,930	\$5,221	\$10,439	\$12,639	\$11,533	\$10,919	\$10,531	\$8,794	\$9,215	\$8,507	\$7,816	\$4,806	\$5,420	\$5,647	\$5,497	\$3,349	\$2,877	\$3,436	\$3,089	\$2,462
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NB: Dollar amounts denominated in millions

NB: First Mortgage Only

[1] Alt-A is defined as all borrower-selected reduced documentation loans and excludes PayOption loans.

[2] Combined Loan to Value (CLTV) includes the balance of any second lien either originated or re-subordinated simultaneously to the origination of the first lien.

[3] These entries provide responses for total dollar amount and number of mortgages purchased that quarter with a weighted average loan-to-value greater than 90 percent, as that is how Countrywide collects this information.

We are also providing data for mortgages with a weighted average loan-to-value of "greater than 85 and less than or equal to 90 percent" to provide as close to an exact response as possible. The weighted average loan-to-value population for the latter range, apart from mortgages with a weighted average loan-to-value of exactly 90 percent, is minuscule.

[4] "Front End DTI" means using the mortgage payment, taxes and insurance in the numerator of the DTI calculation (versus "Back End DTI" which includes all other debt payments).

[5] 3/37 refers to the 40 year term version of 3/27. We are providing this additional information in the interest of completeness.

[6] 2/38 refers to the 40 year term version of 2/28. We are providing this additional information in the interest of completeness.