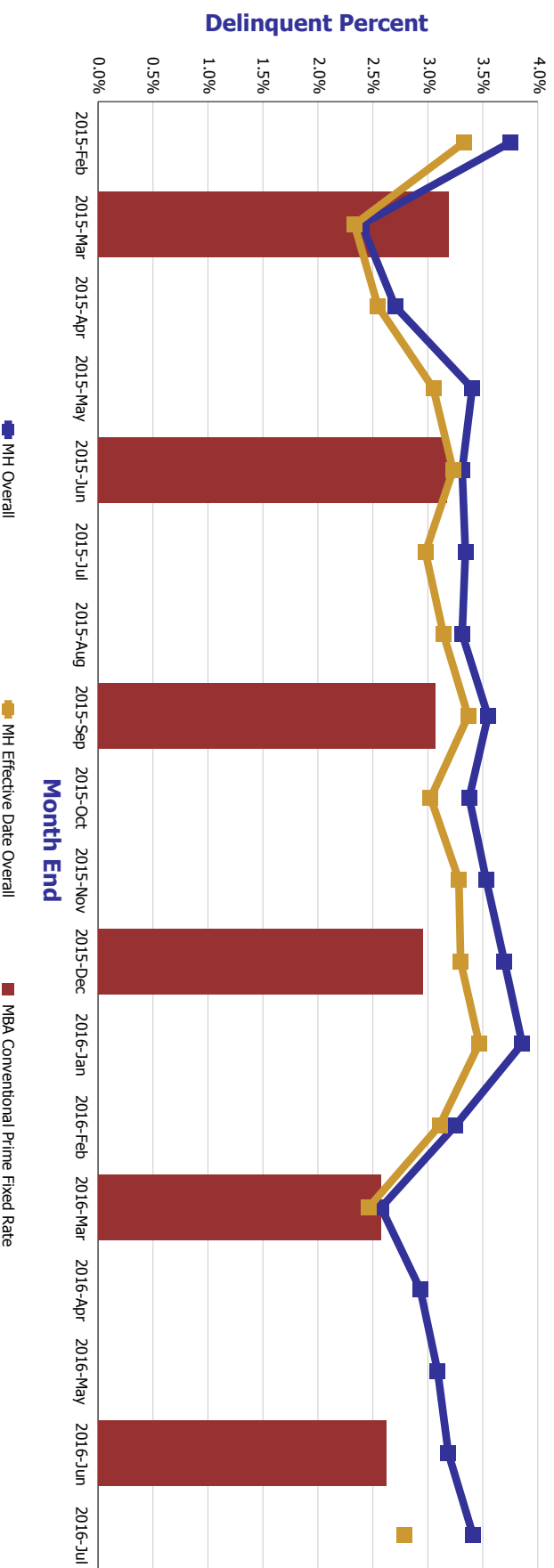


Delinquent Percent by Month

First Mortgages

for Rolling 18 Completed Monthends

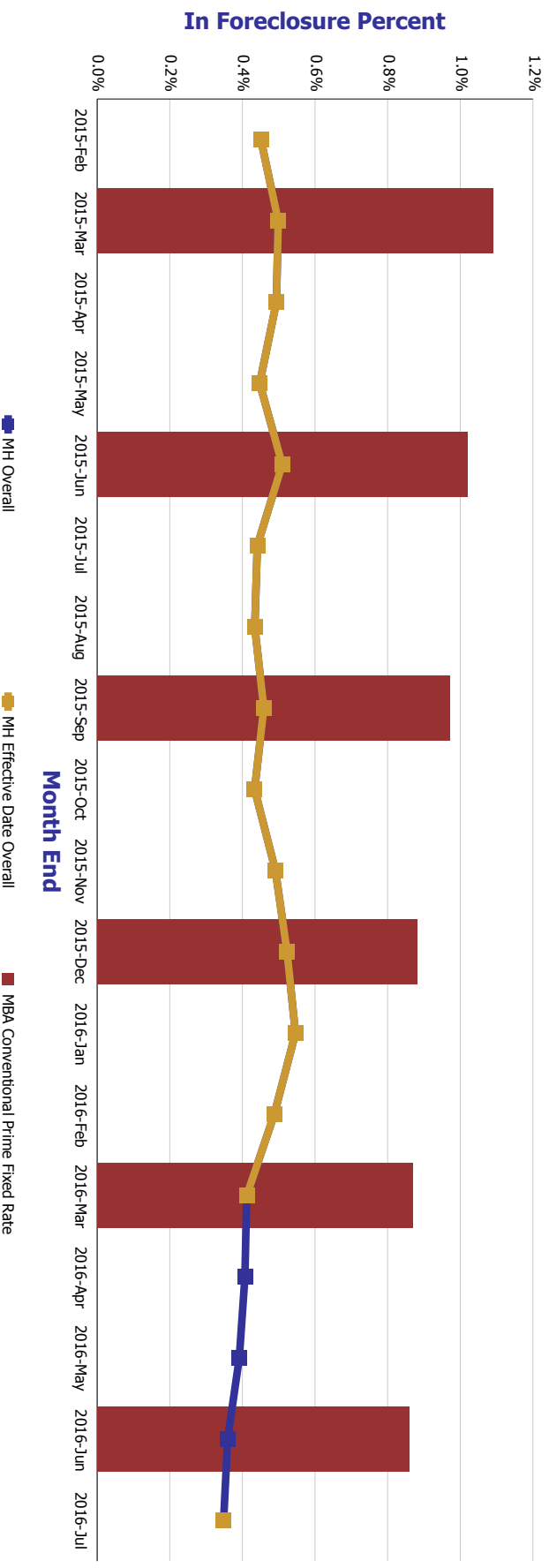


Delinquent Percent	2015-Feb	2015-Mar	2015-Apr	2015-May	2015-Jun	2015-Jul	2015-Aug	2015-Sep	2015-Oct	2015-Nov	2015-Dec	2016-Jan	2016-Feb	2016-Mar	2016-Apr	2016-May	2016-Jun	2016-Jul
MH Overall	3.75%	2.40%	2.70%	3.40%	3.31%	3.34%	3.31%	3.55%	3.38%	3.53%	3.70%	3.86%	3.25%	2.57%	2.93%	3.09%	3.19%	3.41%
MH Effective Date Overall	3.33%	2.33%	2.55%	3.05%	3.23%	2.98%	3.14%	3.37%	3.03%	3.28%	3.30%	3.47%	3.11%	2.46%				2.79%
MBA Conventional Prime Fixed Rate		3.19%						3.07%			2.95%						2.62%	

In Foreclosure Percent by Month

First Mortgages

for Rolling 18 Completed Monthends



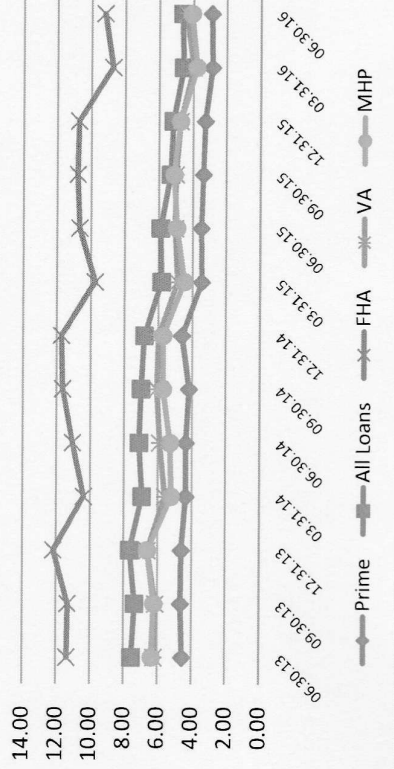
In Foreclosure Percent		2015-Feb	2015-Mar	2015-Apr	2015-May	2015-Jun	2015-Jul	2015-Aug	2015-Sep	2015-Oct	2015-Nov	2015-Dec	2016-Jan	2016-Feb	2016-Mar	2016-Apr	2016-May	2016-Jun	2016-Jul
MH Overall		0.45%	0.50%	0.49%	0.45%	0.51%	0.44%	0.43%	0.46%	0.43%	0.49%	0.52%	0.55%	0.49%	0.41%	0.41%	0.39%	0.36%	0.35%
MH Effective Date Overall		0.45%	0.50%	0.49%	0.45%	0.51%	0.44%	0.43%	0.46%	0.43%	0.49%	0.52%	0.55%	0.49%	0.41%	0.41%	0.39%	0.36%	0.35%
MBA Conventional Prime Fixed Rate			1.09%			1.02%			0.97%			0.89%		0.87%				0.86%	

SoftSecond and ONE Mortgage Program
 Delinquency and Foreclosure Statistics and Comparisons
 As of June 30, 2016



Massachusetts Delinquency Rates					
	Prime	All Loans	FHA	VA	MHP
06.30.13	4.55	7.54	11.37	6.21	6.35
09.30.13	4.64	7.35	11.31	6.12	6.22
12.31.13	4.60	7.64	12.17	6.60	6.60
03.31.14	4.36	6.94	10.37	5.57	5.22
06.30.14	4.35	7.11	11.05	5.89	5.29
09.30.14	4.17	7.00	11.64	6.08	5.72
12.31.14	4.60	6.81	11.73	5.98	5.71
03.31.15	3.44	5.81	9.74	4.88	4.48
06.30.15	3.48	5.88	10.67	5.03	4.92
09.30.15	3.36	5.30	10.78	4.99	5.10
12.31.15	3.25	5.16	10.71	4.74	4.73
03.31.16	2.85	4.56	8.72	3.98	3.78
06.30.16	2.88	4.63	9.20	4.41	4.09

Massachusetts Delinquency Rates



Massachusetts Foreclosure Rates					
	Prime	All Loans	FHA	VA	MHP
06.30.13	1.42	2.63	2.95	1.89	0.84
09.30.13	1.43	2.45	2.48	1.63	0.69
12.31.13	1.13	2.12	2.80	1.44	0.75
03.31.14	1.12	1.94	1.86	1.35	0.61
06.30.14	1.21	1.95	1.94	1.43	0.74
09.30.14	1.18	1.92	1.75	1.25	0.74
12.31.14	1.21	2.05	1.63	1.33	0.78
03.31.15	1.24	2.23	2.17	1.54	0.89
06.30.15	1.18	2.22	2.39	1.56	0.77
09.30.15	1.11	2.14	2.69	1.68	0.89
12.31.15	1.03	2.00	2.69	1.72	0.96
03.31.16	1.01	1.99	2.68	1.67	1.07
06.30.16	1.01	1.97	2.66	1.79	1.03

Massachusetts Foreclosure Rates

