

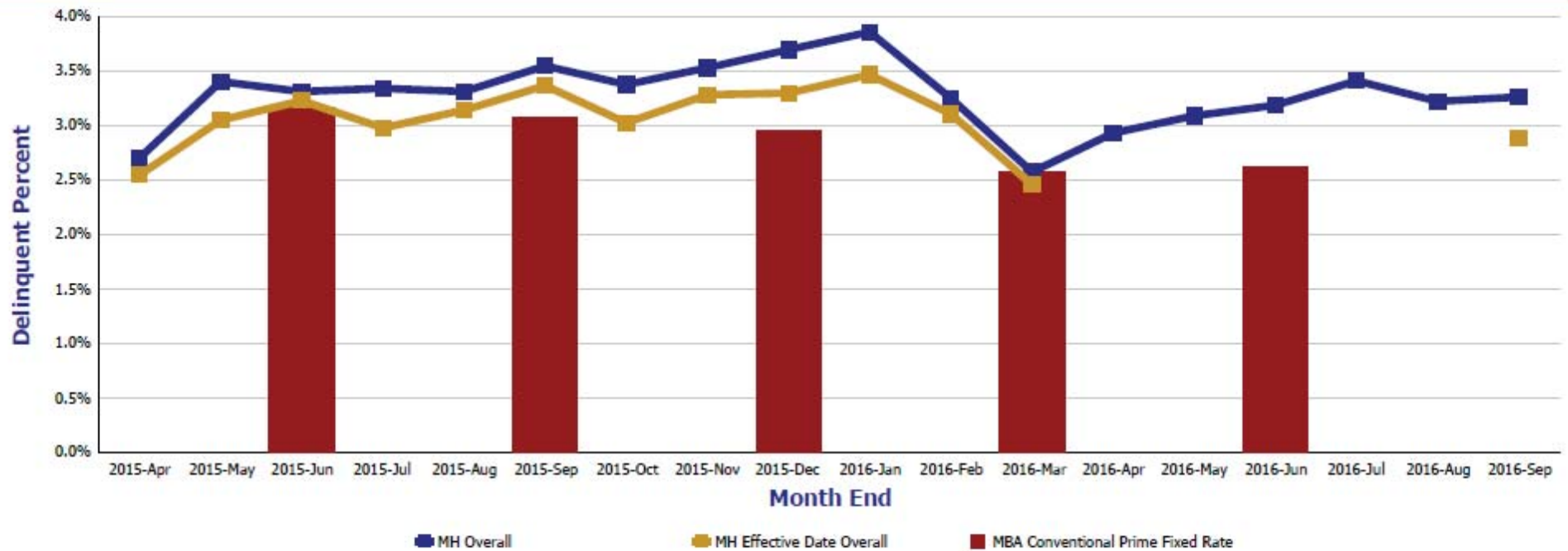
Delinquent Percent by Month

First Mortgages

for Rolling 18 Completed Monthends



Home Ownership



Delinquent Percent	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	2016-Aug	2016-Sep
MH Overall	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%	3.22%	3.26%
MH Effective Date Overall	2.55%	3.05%	3.23%	2.98%	3.14%	3.37%	3.03%	3.28%	3.30%	3.47%	3.11%	2.46%						2.88%
MBA Conventional Prime Fixed Rate			3.17%			3.07%			2.95%			2.57%			2.62%			



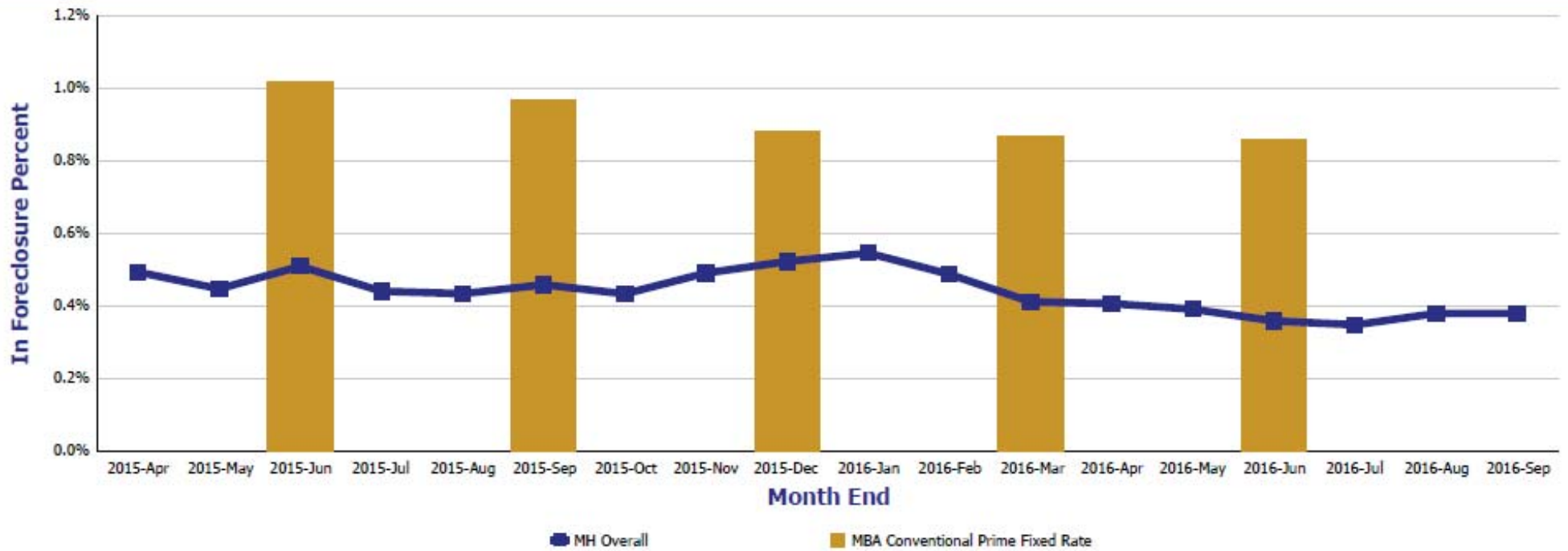
In Foreclosure Percent by Month

First Mortgages

for Rolling 18 Completed Monthends



Home Ownership



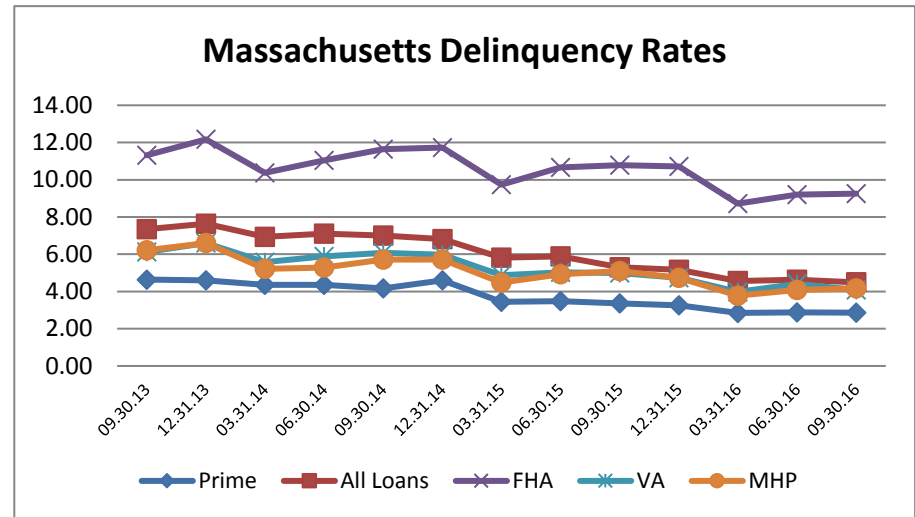
In Foreclosure Percent	2015-Apr	2015-May	2015-Jun	2015-Jul	2015-Aug	2015-Sep	2015-Oct	2015-Nov	2015-Dec	2016-Jan	2016-Feb	2016-Mar	2016-Apr	2016-May	2016-Jun	2016-Jul	2016-Aug	2016-Sep
MH Overall	0.49%	0.45%	0.51%	0.44%	0.43%	0.46%	0.43%	0.49%	0.52%	0.55%	0.49%	0.41%	0.41%	0.39%	0.36%	0.35%	0.38%	0.38%
MBA Conventional Prime Fixed Rate			1.02%			0.97%			0.88%			0.87%			0.86%			



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



Massachusetts Delinquency Rates					
	Prime	All Loans	FHA	VA	MHP
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
09.30.16	2.86	4.49	9.26	4.09	4.16



Massachusetts Foreclosure Rates					
	Prime	All Loans	FHA	VA	MHP
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
09.30.16	0.96	1.88	2.52	1.50	1.04

