



## November 2016 – Specified Pool Summary – Pay-ups & MoM Change

The Markit Agency RMBS Specified Pool Summary gives a monthly snap shot of the Fannie Mae, Freddie Mac & Ginnie Mae MBS specified pool markets. Markit's pay-up calculations are an aggregate average of observed pay-up levels for each Markit story designation. Prices below are in tick format (1/32) and are intended to be interpreted as a premium or discount applied to the relevant TBA (To-Be-Announced) price of the specific issuer, term and coupon (ex: FNM.30.450).

FNM/FHL 30Y Specified Pools Pay-ups						FNM/FHL 30Y Specified Pools Pay-ups MoM Change					
Coupon	3	3.5	4	4.5	5	Coupon	3	3.5	4	4.5	5
85K (LLB)	0-19	1-07	1-23	2-07	2-01	85K (LLB)	-0-06	-0-22	-0-27	-0-15	-0-18
110K (MLB)	0-16	1-01	1-16	1-28	1-27	110K (MLB)	-0-06	-0-18	-0-22	-0-09	-0-18
150K (HLB)	0-11	0-23	1-04	1-11	1-07	150K (HLB)	-0-06	-0-17	-0-15	-0-04	-0-09
New Issue	0-01	0-02	0-08	0-11	-	New Issue	0-01	-0-01	-0-01	-0-02	-
Low FICO	0-03	0-07	0-09	0-11	0-28	Low FICO	0-02	-0-01	-0-01	-0-01	0-02
Investor	0-06	0-09	0-09	0-13	0-18	Investor	-0-01	0-01	-0-02	0-01	0-02
MHA <90	0-07	0-10	0-11	0-11	0-19	MHA <90	0-01	0-02	-0-03	0-03	-0-02
MHA <95	0-06	0-10	0-16	0-22	0-22	MHA <95	0-01	0-02	0-06	-0-02	0-01
MHA <100	0-05	0-12	0-15	0-24	0-21	MHA <100	-0-01	-0-02	-0-05	0-05	0-00
MHA <105	0-10	0-16	0-27	1-05	1-14	MHA <105	0-00	0-01	-0-16	-0-10	-0-03
<125 LTV	0-05	0-16	2-07	2-03	2-03	<125 LTV	0-00	-0-10	-0-04	-0-11	0-00
125+ LTV	0-17	0-23	1-17	1-32	2-08	125+ LTV	-0-01	-0-14	-0-11	-0-11	0-00

  

GNMA 30Y Specified Pools Pay-ups						GNMA 30Y Specified Pools Pay-ups MoM Change					
Coupon	3	3.5	4	4.5	5	Coupon	3	3.5	4	4.5	5
85K (LLB)	0-12	1-19	2-24	2-08	1-01	85K (LLB)	-0-09	-0-15	-0-16	-0-29	-0-30
110K (LLB)	0-11	1-09	2-04	2-15	2-13	110K (LLB)	-0-06	-0-09	-0-14	-0-15	-0-29
125K LB	0-17	0-27	1-17	1-30	1-17	125K LB	0-00	-0-10	-0-21	-0-15	0-00
150K (HLB)	0-11	0-29	1-16	1-20	2-23	150K (HLB)	-0-02	-0-05	-0-11	-0-28	0-03
175K LB	0-11	0-24	0-30	1-08	1-03	175K LB	-0-05	-0-02	-0-15	0-02	0-00
New Issue	0-00	0-02	0-13	0-14	0-13	New Issue	-0-01	0-01	-0-01	0-00	-0-02
PR Geo	0-13	1-11	1-28	2-09	2-12	PR Geo	-0-05	-0-09	-0-17	-0-29	0-00

## Specified Pool Summary – Definitions

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Story	Definition
85K (LLB)	Balance <85K - Low Loan Balance
110K (MLB)	Balance >85K and <110K - Medium Loan Balance
125K LB	Balance >110K and <125K
150K (HLB)	Balance >125K and <150K - High Low Balance
175K LB	Balance >150K and <175K
New Issue	New Production Coupon (WALA <7)
Low FICO	Pool FICO of <700
Investor	Pool Not Owner Occupied >90%
MHA <90	Making Home Affordable Program, <90 LTV
MHA <95	Making Home Affordable Program, <95 LTV
MHA <100	Making Home Affordable Program, <100 LTV
MHA <105	Making Home Affordable Program, <105 LTV
<125 LTV	Home Affordable Refinance Program (HARP) <125 LTV (U6/CQ)
125+ LTV	Home Affordable Refinance Program (HARP) >=125 LTV (U9/CR)
PR Geo	Puerto Rico Geography

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