

## Closing Ratio Report

Printed on 06/14/01 9:30

### Change in Yield

Closing Ratio Code	Closing Ratio Group	-0.25	-0.13	0	0.01	0.06	0.09	0.13	0.25	0.38	0.5
retail_purchase_notapproved	ccfr15		95%	90%				85%	75%	50%	
	ccfr30			90%	83%	80%	70%	65%	60%	55%	50%
	gov15			90%	83%	80%	70%	65%	60%	55%	50%
	gov30			90%	83%	80%	70%	65%	60%	55%	50%
retail_purchase_approved	ccfr15		95%	90%				85%	75%	50%	
	ccfr30			90%	83%	80%	70%	65%	60%	55%	50%
	gov15		95%	90%				85%	75%	50%	
	gov30			90%	83%	80%	70%	65%	60%	55%	50%
retail_purchase_docsout	ccfr15		95%	90%				85%	75%	50%	
	ccfr30			90%	83%	80%	70%	65%	60%	55%	50%
	gov15		95%	90%				85%	75%	50%	
	gov30			90%	83%	80%	70%	65%	60%	55%	50%
retail_refi_notapproved	ccfr15		95%	90%				85%	75%	50%	
	ccfr30	90%		85%				70%			50%
	gov15			90%	83%	80%	70%	65%	60%	55%	50%
	gov30			90%	83%	80%	70%	65%	60%	55%	50%
retail_refi_approved	ccfr15			90%	83%	80%	70%	65%	60%	55%	50%
	ccfr30		95%	90%	83%	80%	70%	65%	60%	55%	50%
	gov15			90%	83%	80%	70%	65%	60%	55%	50%
	gov30			90%	83%	80%	70%	65%	60%	55%	50%
retail_refi_docsout	ccfr15			90%	83%	80%	70%	65%	60%	55%	50%
	ccfr30			90%	83%	80%	70%	65%	60%	55%	50%
	gov15		95%	90%				85%	75%	50%	
	gov30			90%	83%	80%	70%	65%	60%	55%	50%
wholesale_purchase_notapproved	ccfr15		95%	90%				85%	75%	50%	
	ccfr30			90%	83%	80%	70%	65%	60%	55%	50%
	gov15			90%	83%	80%	70%	65%	60%	55%	50%
	gov30			90%	83%	80%	70%	65%	60%	55%	50%



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Closing Ratio Code	Closing Ratio Group	-0.25	-0.13	0	0.01	0.06	0.09	0.13	0.25	0.38	0.5
wholesale_purchase_approved	ccfr15		95%	90%				85%	75%	50%	
	ccfr30			90%	83%	80%	70%	65%	60%	55%	50%
	gov15			90%	83%	80%	70%	65%	60%	55%	50%
	gov30			90%	83%	80%	70%	65%	60%	55%	50%
wholesale_purchase_docsout	ccfr15			90%	83%	80%	70%	65%	60%	55%	50%
	ccfr30			90%	83%	80%	70%	65%	60%	55%	50%
	gov15			90%	83%	80%	70%	65%	60%	55%	50%
	gov30			90%	83%	80%	70%	65%	60%	55%	50%
wholesale_refi_notapproved	ccfr15			90%	83%	80%	70%	65%	60%	55%	50%
	ccfr30		95%	90%				85%	75%	50%	
	gov15			90%	83%	80%	70%	65%	60%	55%	50%
	gov30			90%	83%	80%	70%	65%	60%	55%	50%
wholesale_refi_approved	ccfr15			90%	83%	80%	70%	65%	60%	55%	50%
	ccfr30			90%	83%	80%	70%	65%	60%	55%	50%
	gov15		95%	90%				85%	75%	50%	
	gov30			90%	83%	80%	70%	65%	60%	55%	50%
wholesale_refi_docsout	ccfr15		95%	90%				85%	75%	50%	
	ccfr30			90%	83%	80%	70%	65%	60%	55%	50%
	gov15		95%	90%				85%	75%	50%	
	gov30			90%	83%	80%	70%	65%	60%	55%	50%
california loans - catch all	ccfr15			75%							
	ccfr30			67%							
	gov30			38%							
all loans - catch all	ccfr15		95%	90%				85%	75%	50%	
	ccfr30			90%	83%	80%	70%	65%	60%	55%	50%
	gov15			90%	83%	80%	70%	65%	60%	55%	50%
	gov30			90%	83%	80%	70%	65%	60%	55%	50%

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### Closing Ratio Group Definitions

<u>Priority</u>	<u>Closing Ratio Group</u>	<u>Syntax</u>
1	retail_purchase_notapproved	source_name = 'retail' and purpose = 'purchase' and status in ('NOT APPRVD')
2	retail_purchase_approved	source_name = 'retail' and purpose = 'purchase' and status in ('APPRVD')
3	retail_purchase_docsout	source_name = 'retail' and purpose = 'purchase' and status in ('DOCSOUT')
4	retail_refi_notapproved	source_name = 'retail' and purpose = 'refinance' and status in ('NOT APPRVD')
5	retail_refi_approved	source_name = 'retail' and purpose = 'refinance' and status in ('APPRVD')
6	retail_refi_docsout	source_name = 'retail' and purpose = 'refinance' and status in ('DOCSOUT')
7	wholesale_purchase_notapproved	source_name = 'wholesale' and purpose = 'purchase' and status in ('NOT APPRVD')
8	wholesale_purchase_approved	source_name = 'wholesale' and purpose = 'purchase' and status in ('APPRVD')
9	wholesale_purchase_docsout	source_name = 'wholesale' and purpose = 'purchase' and status in ('DOCSOUT')
10	wholesale_refi_notapproved	source_name = 'wholesale' and purpose = 'refinance' and status in ('NOT APPRVD')
11	wholesale_refi_approved	source_name = 'wholesale' and purpose = 'refinance' and status in ('APPRVD')
12	wholesale_refi_docsout	source_name = 'wholesale' and purpose = 'refinance' and status in ('DOCSOUT')
13	california loans - catch all	state = 'CA'
14	all loans - catch all	loan_id = loan_id