



Yield Changes Used for Closing Ratios

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Closing Ratio Code	Closing Ratio Group	Loan ID	Lock Date	Loan Amount	Current Rates				Lower Rates				Higher Rates			
					Calc Decline	Max Shift	Close Rate	Close Amount	Calc Decline	Max Shift	Close Rate	Close Amount	Calc Decline	Max Shift	Close Rate	Close Amount
Loan Program conf15																
retail_purchase_approve	ccfr15	21244468	11/3/00	138,000	0.0000	.00	0.900	124,200	0.5000	.38	0.500	69,000	-0.5000	.13	0.950	131,100
	ccfr15	21248393	11/8/00	177,000	0.0000	.00	0.900	159,300	0.5000	.38	0.500	88,500	-0.5000	.13	0.950	168,150
	ccfr15	21265313	12/1/00	226,500	0.0000	.00	0.900	203,850	0.5000	.38	0.500	113,250	-0.5000	.13	0.950	215,175
	ccfr15	21270894	12/27/00	274,500	0.0000	.00	0.900	247,050	0.5000	.38	0.500	137,250	-0.5000	.13	0.950	260,775
	ccfr15	21274358	1/15/01	69,000	0.0000	.00	0.900	62,100	0.5000	.38	0.500	34,500	-0.5000	.13	0.950	65,550
retail_purchase_docsou	ccfr15	21257928	11/20/00	204,000	0.0000	.00	0.900	183,600	0.5000	.38	0.500	102,000	-0.5000	.13	0.950	193,800
	ccfr15	21258713	11/21/00	94,500	0.0000	.00	0.900	85,050	0.5000	.38	0.500	47,250	-0.5000	.13	0.950	89,775
	ccfr15	21259194	11/21/00	250,500	0.0000	.00	0.900	225,450	0.5000	.38	0.500	125,250	-0.5000	.13	0.950	237,975
retail_purchase_notappr	ccfr15	211270973	12/28/00	78,000	0.0000	.00	0.900	70,200	0.5000	.38	0.500	39,000	-0.5000	.13	0.950	74,100
	ccfr15	21258387	11/20/00	237,000	0.0000	.00	0.900	213,300	0.5000	.38	0.500	118,500	-0.5000	.13	0.950	225,150
	ccfr15	21273013	1/8/01	109,500	0.0000	.00	0.900	98,550	0.5000	.38	0.500	54,750	-0.5000	.13	0.950	104,025
	ccfr15	21273644	1/11/01	108,000	0.0000	.00	0.900	97,200	0.5000	.38	0.500	54,000	-0.5000	.13	0.950	102,600
retail_refi_approved	ccfr15	21261356	11/24/00	265,500	0.0000	.00	0.900	238,950	0.5000	.50	0.500	132,750	-0.5000	.00	0.900	238,950
	ccfr15	21264867	11/30/00	139,500	0.0000	.00	0.900	125,550	0.5000	.50	0.500	69,750	-0.5000	.00	0.900	125,550
retail_refi_docsout	ccfr15	21259782	11/22/00	181,500	0.0000	.00	0.900	163,350	0.5000	.50	0.500	90,750	-0.5000	.00	0.900	163,350
	ccfr15	21267115	12/6/00	169,500	0.0000	.00	0.900	152,550	0.5000	.50	0.500	84,750	-0.5000	.00	0.900	152,550
Loan Program conf15fhImc																
retail_purchase_approve	ccfr15	21242143	10/30/00	66,500	0.0000	.00	0.900	59,850	0.5000	.38	0.500	33,250	-0.5000	.13	0.950	63,175
	ccfr15	21259403	11/22/00	99,500	0.0000	.00	0.900	89,550	0.5000	.38	0.500	49,750	-0.5000	.13	0.950	94,525
	ccfr15	21266174	12/3/00	269,000	0.0000	.00	0.900	242,100	0.5000	.38	0.500	134,500	-0.5000	.13	0.950	255,550
	ccfr15	21267527	12/8/00	261,500	0.0000	.00	0.900	235,350	0.5000	.38	0.500	130,750	-0.5000	.13	0.950	248,425
	ccfr15	21271794	1/1/01	113,000	0.0000	.00	0.900	101,700	0.5000	.38	0.500	56,500	-0.5000	.13	0.950	107,350
	ccfr15	21274443	1/16/01	105,500	0.0000	.00	0.900	94,950	0.5000	.38	0.500	52,750	-0.5000	.13	0.950	100,225
	ccfr15	21274589	1/16/01	105,500	0.0000	.00	0.900	94,950	0.5000	.38	0.500	52,750	-0.5000	.13	0.950	100,225
retail_purchase_docsou	ccfr15	21257838	11/20/00	171,500	0.0000	.00	0.900	154,350	0.5000	.38	0.500	85,750	-0.5000	.13	0.950	162,925
	ccfr15	21263048	11/27/00	272,000	0.0000	.00	0.900	244,800	0.5000	.38	0.500	136,000	-0.5000	.13	0.950	258,400
retail_purchase_notappr	ccfr15	21272477	1/5/01	74,000	0.0000	.00	0.900	66,600	0.5000	.38	0.500	37,000	-0.5000	.13	0.950	70,300
	ccfr15	21274046	1/13/01	107,000	0.0000	.00	0.900	96,300	0.5000	.38	0.500	53,500	-0.5000	.13	0.950	101,650
retail_refi_approved	ccfr15	21251438	11/12/00	197,000	0.0000	.00	0.900	177,300	0.5000	.50	0.500	98,500	-0.5000	.00	0.900	177,300