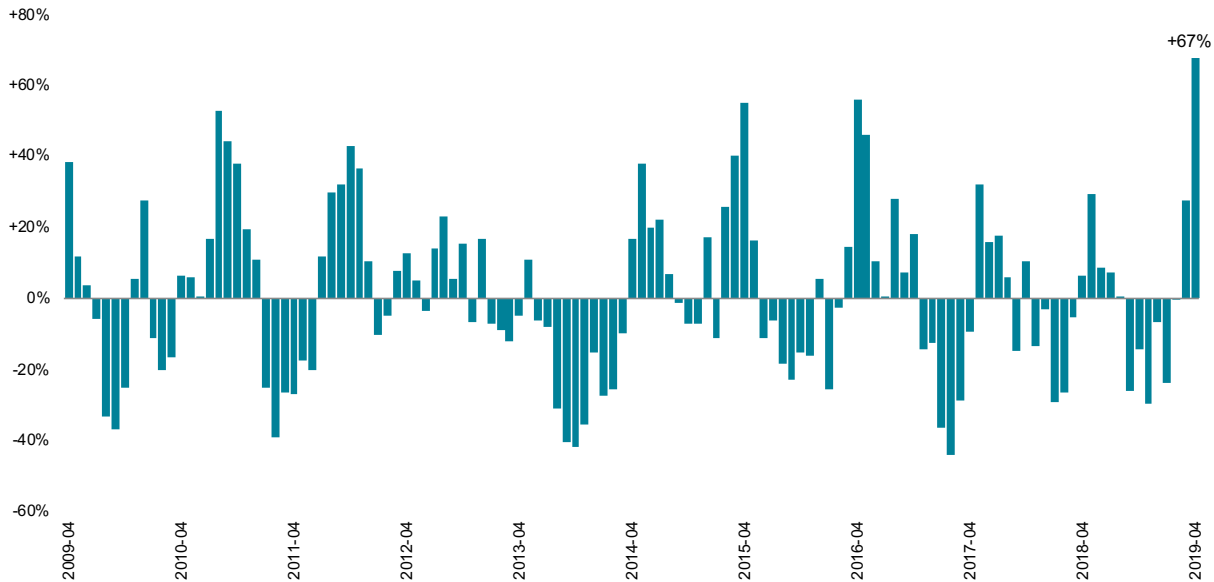


3-MONTH CHANGE IN PREPAYMENT RATE (SMM)



	GSE	FHA/VA	PORTFOLIO	PRIVATE	TOTAL MARKET
1-Mo Change	+22%	+25%	+12%	+5%	+18%
3-Mo Change	+64%	+89%	+77%	+23%	+67%