

# YIELD MAINTENANCE PREPAY: REGERESSION ANALYSIS

Table 7

## PREPAY-TERM

| FM1         | YY       |                |       |       |      |      | PP%       |      |
|-------------|----------|----------------|-------|-------|------|------|-----------|------|
| 1           | <u>6</u> | \$3,600,000.00 | 5.625 | 4.625 | 1.00 | 5.14 | \$184,937 | 5.1  |
| 2           | <u>5</u> | \$3,548,000.00 | 5.625 | 4.625 | 1.00 | 4.37 | \$155,215 | 4.4  |
| 3           | <u>4</u> | \$3,498,000.00 | 5.625 | 4.625 | 1.00 | 3.58 | \$125,125 | 3.6  |
| 4           | <u>3</u> | \$3,445,000.00 | 5.625 | 4.625 | 1.00 | 2.74 | \$94,479  | 2.7  |
| 5           | <u>2</u> | \$3,389,000.00 | 5.625 | 4.625 | 1.00 | 1.87 | \$63,352  | 1.9  |
| 6           | <u>1</u> | \$3,329,000.00 | 5.625 | 4.625 | 1.00 | 0.96 | \$31,818  | 1.0  |
| <b>FM2</b>  |          |                |       |       |      |      |           |      |
| 1           | <u>6</u> | \$3,600,000.00 | 5.625 | 3.625 | 2.00 | 5.31 | \$382,086 | 10.6 |
| 2           | <u>5</u> | \$3,548,000.00 | 5.625 | 3.625 | 2.00 | 4.50 | \$319,257 | 9.0  |
| 3           | <u>4</u> | \$3,498,000.00 | 5.625 | 3.625 | 2.00 | 3.66 | \$256,208 | 7.3  |
| 4           | <u>3</u> | \$3,445,000.00 | 5.625 | 3.625 | 2.00 | 2.79 | \$192,573 | 5.6  |
| 5           | <u>2</u> | \$3,389,000.00 | 5.625 | 3.625 | 2.00 | 1.90 | \$128,530 | 3.8  |
| 6           | <u>1</u> | \$3,329,000.00 | 5.625 | 3.625 | 2.00 | 0.97 | \$64,251  | 1.9  |
| <b>FM3</b>  |          |                |       |       |      |      |           |      |
| 1           | <u>6</u> | \$3,600,000.00 | 5.625 | 2.625 | 3.00 | 5.49 | \$592,399 | 16.5 |
| 2           | <u>5</u> | \$3,548,000.00 | 5.625 | 2.625 | 3.00 | 4.63 | \$492,728 | 13.9 |
| 3           | <u>4</u> | \$3,498,000.00 | 5.625 | 2.625 | 3.00 | 3.75 | \$393,596 | 11.3 |
| 4           | <u>3</u> | \$3,445,000.00 | 5.625 | 2.625 | 3.00 | 2.85 | \$294,457 | 8.5  |
| 5           | <u>2</u> | \$3,389,000.00 | 5.625 | 2.625 | 3.00 | 1.92 | \$195,605 | 5.8  |
| 6           | <u>1</u> | \$3,329,000.00 | 5.625 | 2.625 | 3.00 | 0.97 | \$97,315  | 2.9  |
| <b>Jane</b> |          |                |       |       |      |      |           |      |
| 1           | <u>6</u> | \$3,600,000.00 | 5.625 | 4.000 | 1.63 | 1.96 | \$114,639 | 3.2  |
| 2           | <u>5</u> | \$3,548,000.00 | 5.625 | 4.000 | 1.63 | 1.89 | \$108,696 | 3.1  |
| 3           | <u>4</u> | \$3,498,000.00 | 5.625 | 4.000 | 1.63 | 1.77 | \$100,399 | 2.9  |
| 4           | <u>3</u> | \$3,445,000.00 | 5.625 | 4.000 | 1.63 | 1.58 | \$88,209  | 2.6  |
| 5           | <u>2</u> | \$3,389,000.00 | 5.625 | 4.000 | 1.63 | 1.27 | \$69,972  | 2.1  |
| 6           | <u>1</u> | \$3,329,000.00 | 5.625 | 4.000 | 1.63 | 0.78 | \$42,308  | 1.3  |

