

Single Family Insurance or Guaranty Provider as of June 30, 2011
Commonwealth Mortgage Bonds

	Percentage of Program	Outstanding Balance of Mortgage Loans	Outstanding Balance of Delinquent* Mortgage Loans	Percentage Delinquent**	Outstanding Balance of Mortgage Loans in Foreclosure	Percentage in Foreclosure**
Securitized by Ginnie Mae (programmatic)	2.1%	\$ 87.0	\$ 0.7	0.8%	\$ 0.3	0.4%
FHA	35.8%	1,488.5	112.4	7.6%	36.1	2.4%
VA	7.2%	300.1	15.6	5.2%	3.9	1.3%
RD	<u>3.7%</u>	<u>152.6</u>	<u>10.7</u>	<u>7.0%</u>	<u>1.2</u>	<u>0.8%</u>
Subtotal Government Insurance	<u>48.8%</u>	<u>2,028.2</u>	<u>139.3</u>	<u>6.8%</u>	<u>41.6</u>	<u>2.0%</u>
MGIC Mortgage Insurance Co.	4.0%	166.7	7.7	4.6%	0.8	0.5%
Republic Mortgage Insurance Co.	2.3%	94.6	4.4	4.6%	1.1	1.2%
Genworth Mortgage Insurance	2.1%	88.3	3.4	3.9%	1.4	1.6%
PMI Mortgage Insurance Co.	1.5%	62.7	2.1	3.3%	0.2	0.3%
AIG United Guaranty	0.8%	32.0	2.3	7.2%	0.5	1.7%
Triad Guaranty Insurance Corp.	0.4%	17.0	0.5	3.1%	0.1	0.8%
Radian Mortgage Insurance	0.6%	25.1	0.8	3.3%	0.3	1.3%
Other	<u>0.0%</u>	<u>0.1</u>	<u>0.0</u>	<u>0.0%</u>	<u>0.0</u>	<u>0.0%</u>
Subtotal Private Mortgage Insurance	<u>11.7%</u>	<u>486.6</u>	<u>21.3</u>	<u>4.4%</u>	<u>4.5</u>	<u>0.9%</u>
Self-Insured	<u>39.5%</u>	<u>1,642.2</u>	<u>54.7</u>	<u>3.3%</u>	<u>10.1</u>	<u>0.6%</u>
Total Mortgage Loans	100.0%	\$ 4,156.9	\$ 215.2	5.2%	\$ 56.2	1.3%

VHDA General Purpose Bonds

	Percentage of Program	Outstanding Balance of Mortgage Loans	Outstanding Balance of Delinquent* Mortgage Loans	Percentage Delinquent	Outstanding Balance of Mortgage Loans in Foreclosure	Percentage in Foreclosure
Securitized by Ginnie Mae (programmatic)	0.0%	\$ 0.0	\$ 0.0	0.0%	\$ 0.0	0.0%
FHA	4.3%	6.3	0.5	7.3%	0.2	2.9%
VA	1.6%	2.4	0.1	5.5%	0.0	0.0%
RD	<u>0.9%</u>	<u>1.4</u>	<u>0.1</u>	<u>5.4%</u>	<u>0.0</u>	<u>0.0%</u>
Subtotal Government Insurance	<u>6.8%</u>	<u>10.1</u>	<u>0.7</u>	<u>6.6%</u>	<u>0.2</u>	<u>1.8%</u>
MGIC Mortgage Insurance Co.	1.2%	1.7	0.2	9.7%	0.0	0.0%
Republic Mortgage Insurance Co.	0.6%	0.8	0.1	9.9%	0.0	0.0%
Genworth Mortgage Insurance	0.7%	1.1	0.1	12.8%	0.0	0.0%
PMI Mortgage Insurance Co.	0.4%	0.5	0.0	0.0%	0.0	0.0%
AIG United Guaranty	0.4%	0.5	0.1	24.0%	0.0	0.0%
Triad Guaranty Insurance Corp.	0.2%	0.3	0.0	0.0%	0.0	0.0%
Radian Mortgage Insurance	0.2%	0.3	0.0	0.0%	0.0	0.0%
Other	<u>0.0%</u>	<u>0.0</u>	<u>0.0</u>	<u>0.0%</u>	<u>0.0</u>	<u>0.0%</u>
Subtotal Private Mortgage Insurance	<u>3.5%</u>	<u>5.2</u>	<u>0.5</u>	<u>9.8%</u>	<u>0.0</u>	<u>0.0%</u>
Self-Insured	<u>89.7%</u>	<u>132.5</u>	<u>6.8</u>	<u>5.1%</u>	<u>0.5</u>	<u>0.4%</u>
Total Mortgage Loans	100.0%	\$ 147.8	\$ 7.9	5.4%	\$ 0.7	0.5%

Homeownership Mortgage Bonds

	Percentage of Program	Outstanding Balance of Mortgage Loans	Outstanding Balance of Delinquent* Mortgage Loans	Percentage Delinquent	Outstanding Balance of Mortgage Loans in Foreclosure	Percentage in Foreclosure
Securitized by Ginnie Mae (programmatic)	0.0%	\$ 0.0	\$ 0.0	0.0%	\$ 0.0	0.0%
FHA	86.7%	448.4	7.5	1.7%	1.0	0.2%
VA	2.5%	13.2	0.0	0.0%	0.0	0.0%
RD	<u>3.2%</u>	<u>16.5</u>	<u>0.0</u>	<u>0.0%</u>	<u>0.0</u>	<u>0.0%</u>
Subtotal Government Insurance	<u>92.4%</u>	<u>478.1</u>	<u>7.5</u>	<u>1.6%</u>	<u>1.0</u>	<u>0.2%</u>
MGIC Mortgage Insurance Co.	0.5%	2.7	0.0	0.0%	0.0	0.0%
Republic Mortgage Insurance Co.	0.0%	0.0	0.0	0.0%	0.0	0.0%
Genworth Mortgage Insurance	0.1%	0.7	0.0	0.0%	0.0	0.0%
PMI Mortgage Insurance Co.	0.0%	0.2	0.0	0.0%	0.0	0.0%
AIG United Guaranty	0.1%	0.4	0.0	0.0%	0.0	0.0%
Triad Guaranty Insurance Corp.	0.0%	0.0	0.0	0.0%	0.0	0.0%
Radian Mortgage Insurance	0.1%	0.4	0.0	0.0%	0.0	0.0%
Other	<u>0.0%</u>	<u>0.0</u>	<u>0.0</u>	<u>0.0%</u>	<u>0.0</u>	<u>0.0%</u>
Subtotal Private Mortgage Insurance	<u>0.8%</u>	<u>4.2</u>	<u>0.0</u>	<u>0.0%</u>	<u>0.0</u>	<u>0.0%</u>
Self-Insured	<u>6.8%</u>	<u>35.1</u>	<u>0.4</u>	<u>1.2%</u>	0.0	<u>0.0%</u>
Total Mortgage Loans	100.0%	\$ 517.4	\$ 7.9	1.5%	\$ 1.0	0.0%

*Two or more monthly payments delinquent (excluding loans in foreclosure).

Single Family Insurance or Guaranty Provider as of June 30, 2011 Loans Securitized by Ginnie Mae and Pledged to Commonwealth

	Percentage of Program	Outstanding Balance of	Outstanding Balance of Delinquent* Mortgage	Percentage Delinquent	Outstanding Balance of	Percentage in Foreclosure
FHA	88%	\$ 77.0	\$ 0.7	0.9%	\$ 0.3	0.4%
VA	2%	1.9	0.0	0.0%	0.0	0.0%
RD	<u>9%</u>	<u>8.1</u>	<u>0.0</u>	<u>0.0%</u>	<u>0.0</u>	<u>0.0%</u>
Total Mortgage Loans	<u>100%</u>	<u>87.0</u>	<u>0.7</u>	<u>0.8%</u>	<u>0.3</u>	<u>0.4%</u>

*Two or more monthly payments delinquent (excluding loans in foreclosure).