FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

SECURITIES PROCESSING SECTION
DEC 31 2003
WASH, D.C.

CWABS, Inc.
Exact Name of Registrant as Specified in Charter

0001021913
Registrant CIK Number

Form 8-K, December 29, 2003, Series 2003-BC6

333-109272

Name of Person Filing the Document
(If Other than the Registrant)

03043581

PROCESSED
JAN 05 2004
THOMSON FINANCIAL

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on behalf of the Registrant by the undersigned thereunto duly authorized.

CWABS, INC.

By: _____

Name: Michael Schloessmann

Title: Vice President

Dated: December 29, 2003

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THIS EXHIBIT IS BEING FILED IN PAPER PURSUANT TO A CONTINUING HARDSHIP EXEMPTION.

EXHIBIT INDEX

Exhibit No.	Description	Format
99.1	Computational Materials	P*

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* The Computational Materials have been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.

CWABS 2003-BC6
Excess Spread Schedules

Period	Date	Fwd LIBOR at Pricing Speed			Fwd LIBOR +150 bp at Pricing	
Total		COLLAT Balance	XS Sprd ($)	XS Sprd (%)	COLLAT Balance	XS Sprd ($)
0	Nov25,03	401,000,000.00	0		401,000,000.00	0
1	Dec25,03	395,269,885.68	1,712,651.67	5.125	395,269,885.68	1,268,293.54
2	Jan25,04	388,728,095.29	1,612,869.18	4.897	388,728,204.35	1,110,620.48
3	Feb25,04	381,393,999.43	1,605,341.04	4.956	381,394,213.54	1,143,425.79
4	Mar25,04	373,293,296.79	1,521,318.84	4.787	373,293,611.26	1,036,973.76
5	Apr25,04	364,505,602.80	1,486,002.66	4.777	364,506,012.28	1,027,412.93
6	May25,04	355,232,795.30	1,402,731.19	4.618	355,233,293.85	940,176.52
7	Jun25,04	345,602,841.72	1,348,079.65	4.554	345,603,422.81	912,039.70
8	Jul25,04	336,115,982.15	1,248,944.36	4.337	336,116,633.12	810,778.15
9	Aug25,04	326,864,284.34	1,171,029.34	4.181	326,865,000.75	745,103.05
10	Sep25,04	317,865,057.17	1,118,699.96	4.107	317,865,843.27	718,134.76
11	Oct25,04	309,117,474.97	1,023,853.49	3.865	309,118,325.09	622,439.63
12	Nov25,04	300,596,462.90	978,783.11	3.800	300,597,371.78	601,045.26
13	Dec25,04	292,319,211.44	889,885.92	3.552	292,320,189.68	511,918.96
14	Jan25,05	284,277,683.52	826,897.41	3.394	284,278,714.63	460,720.92
15	Feb25,05	276,461,124.92	843,348.31	3.560	276,462,203.50	519,814.07
16	Mar25,05	268,808,330.33	708,152.53	3.074	268,809,459.48	365,141.07
17	Apr25,05	261,187,952.92	681,915.47	3.044	261,189,128.72	358,922.91
18	May25,05	252,803,214.63	606,279.67	2.785	252,804,436.63	286,457.89
19	Jun25,05	236,810,722.12	589,733.34	2.799	236,811,928.65	289,369.68
20	Jul25,05	220,537,325.87	688,616.52	3.489	220,540,909.49	411,836.31
21	Aug25,05	205,431,145.46	659,783.03	3.590	205,436,687.80	402,054.28
22	Sep25,05	192,249,403.55	621,550.85	3.631	192,256,511.26	389,317.00
23	Oct25,05	185,015,389.60	535,511.10	3.343	185,024,278.04	312,046.99
24	Nov25,05	179,177,414.55	520,496.69	3.376	179,187,960.97	312,668.71
25	Dec25,05	173,774,592.92	468,719.74	3.139	173,786,706.74	263,003.94
26	Jan25,06	168,546,541.12	473,763.53	3.272	168,563,618.17	303,922.93
27	Feb25,06	163,484,311.69	521,610.33	3.714	163,506,124.88	376,700.78
28	Mar25,06	158,581,489.00	433,216.20	3.180	158,607,707.79	274,758.05
29	Apr25,06	153,832,599.25	430,176.51	3.255	153,862,935.34	282,460.81
30	May25,06	149,232,853.17	387,919.46	3.026	149,267,005.21	239,990.94
31	Jun25,06	144,778,676.41	395,964.07	3.184	144,816,405.83	257,782.68
32	Jul25,06	140,467,674.81	382,946.40	3.174	140,510,952.40	268,083.78
33	Aug25,06	136,292,227.35	369,877.79	3.160	136,341,179.91	263,476.13
34	Sep25,06	132,247,099.21	371,690.57	3.273	132,301,391.21	273,702.71
35	Oct25,06	128,327,709.30	333,641.00	3.027	128,386,938.88	234,429.56
36	Nov25,06	124,530,148.40	335,728.36	3.139	124,593,931.85	243,654.43
37	Dec25,06	120,851,119.74	306,240.07	2.951	120,919,110.61	213,146.15
38	Jan25,07	117,287,768.12	297,268.14	2.952	117,359,730.02	207,442.46
39	Feb25,07	113,834,873.38	343,158.25	3.511	113,910,823.12	273,315.95
40	Mar25,07	110,488,552.96	279,614.14	2.948	110,568,244.40	199,286.03
41	Apr25,07	107,245,284.74	285,159.76	3.097	107,328,398.53	210,932.31
42	May25,07	104,101,812.01	257,787.87	2.884	104,188,095.34	182,220.83
43	Jun25,07	101,055,163.62	265,716.95	3.063	101,144,568.04	198,093.42
44	Jul25,07	98,103,003.54	248,700.99	2.953	98,195,199.52	180,605.25

45 Aug25,07	95,241,470.88	240,254.28	2.939	95,336,040.83	172,627.18
46 Sep25,07	92,467,442.10	244,484.01	3.080	92,564,104.91	181,706.48
47 Oct25,07	89,778,069.15	219,203.67	2.845	89,876,586.09	154,754.16
48 Nov25,07	87,170,662.52	223,351.07	2.985	87,270,847.19	164,132.99
49 Dec25,07	84,642,684.60	200,503.43	2.760	84,744,493.54	141,706.03
50 Jan25,08	82,192,226.27	197,309.05	2.797	82,295,322.76	139,951.49
51 Feb25,08	79,816,222.71	215,926.14	3.153	79,920,376.91	165,440.30
52 Mar25,08	77,512,202.31	181,456.45	2.728	77,617,224.51	126,742.45
53 Apr25,08	75,277,860.14	185,620.80	2.874	75,383,581.99	134,756.30
54 May25,08	73,110,997.66	165,419.47	2.637	73,217,259.66	113,577.70
55 Jun25,08	71,009,525.44	170,394.85	2.797	71,116,164.74	121,934.52
56 Jul25,08	68,971,754.84	155,063.68	2.620	69,078,496.86	105,156.33
57 Aug25,08	66,995,349.88	149,188.33	2.596	67,102,003.76	99,946.55
58 Sep25,08	65,078,272.09	153,905.07	2.757	65,184,715.25	107,646.15
59 Oct25,08	63,218,642.76	137,280.13	2.531	63,324,775.21	90,392.29
60 Nov25,08	61,414,661.76	142,373.09	2.702	61,520,389.60	98,525.70
61 Dec25,08	59,664,607.14	127,240.14	2.486	59,769,835.36	82,696.50
62 Jan25,09	57,966,986.41	124,309.67	2.500	58,071,562.41	80,564.02
63 Feb25,09	56,319,972.08	148,751.10	3.079	56,423,792.80	111,502.13
64 Mar25,09	54,721,944.68	115,657.66	2.464	54,824,940.47	73,796.41
65 Apr25,09	53,171,369.39	120,363.78	2.639	53,273,483.58	81,247.21
66 May25,09	51,666,770.40	107,386.13	2.424	51,767,950.45	67,744.78
67 Jun25,09	50,206,731.23	112,045.51	2.602	50,306,924.64	74,913.96
68 Jul25,09	48,789,986.35	100,919.92	2.412	48,889,106.73	63,120.63
69 Aug25,09	47,415,079.09	97,501.24	2.398	47,513,071.79	60,551.10
70 Sep25,09	46,080,691.76	101,868.83	2.578	46,177,519.82	67,124.52
71 Oct25,09	44,785,566.48	90,698.66	2.362	44,881,201.56	55,689.82
72 Nov25,09	43,528,492.10	94,861.23	2.542	43,622,908.60	61,869.43
73 Dec25,09	42,308,305.06	84,479.13	2.329	42,401,477.17	51,374.41
74 Jan25,10	41,123,959.94	82,278.76	2.334	41,215,835.79	49,902.49
75 Feb25,10	39,974,268.46	100,014.98	2.918	40,064,815.39	71,867.45
76 Mar25,10	38,858,148.93	64,372.99	1.932	38,947,351.84	37,599.42
77 Apr25,10	37,774,568.25	68,356.52	2.111	37,862,418.36	42,489.89
78 May25,10	36,722,531.37	59,886.85	1.902	36,809,021.58	34,627.03
79 Jun25,10	35,701,082.45	63,718.35	2.082	35,786,204.79	39,353.96
80 Jul25,10	34,709,372.66	56,401.05	1.896	34,793,094.48	32,389.83
81 Aug25,10	33,746,415.80	54,520.83	1.885	33,828,719.87	31,069.49
82 Sep25,10	32,811,319.83	57,970.16	2.061	32,892,205.66	35,400.89
83 Oct25,10	31,903,234.50	50,652.24	1.852	31,982,706.83	28,519.27
84 Nov25,10	31,021,341.35	53,870.34	2.026	31,099,405.84	32,656.37
85 Dec25,10	30,164,855.47	47,062.32	1.821	30,241,516.17	26,457.08
86 Jan25,11	29,333,094.35	46,016.22	1.831	29,408,323.23	25,840.56
87 Feb25,11	28,525,229.81	59,119.46	2.419	28,599,020.53	39,322.63
88 Mar25,11	27,740,523.61	42,904.96	1.805	27,812,886.59	24,010.36
89 Apr25,11	26,978,275.39	45,826.50	1.982	27,049,225.01	27,200.14
90 May25,11	26,237,810.85	39,989.10	1.779	26,307,361.86	22,369.81
91 Jun25,11	25,518,483.23	42,826.16	1.959	25,586,648.64	25,258.38
92 Jul25,11	24,819,726.99	37,942.22	1.784	24,886,493.11	21,211.12
93 Aug25,11	24,140,861.19	36,821.23	1.780	24,206,232.57	20,524.51
94 Sep25,11	23,481,276.96	39,336.45	1.955	23,545,271.82	23,211.98
95 Oct25,11	22,840,397.64	34,559.58	1.766	22,903,036.01	19,261.70
96 Nov25,11	22,217,666.73	36,858.72	1.937	22,278,968.62	21,841.95

21,672,533.56	18,308.36
21,083,231.88	18,016.77
20,510,527.00	23,265.03
19,953,927.12	17,172.38
19,412,956.93	19,187.93
18,887,156.16	16,419.64
18,376,080.99	18,257.93
17,879,314.12	15,885.29
17,396,416.65	15,573.13
16,926,981.55	17,218.50
16,470,784.80	14,996.15
16,027,269.64	16,577.64
15,596,068.19	14,496.00
15,176,830.34	14,326.49
14,769,197.46	19,784.65
14,372,832.22	14,026.04
13,987,408.23	15,303.92
13,612,692.02	13,965.09
13,248,432.46	14,870.22
12,894,186.42	13,907.90
12,549,847.65	13,877.99
12,214,946.81	14,281.47
11,889,213.05	13,818.27
11,572,383.82	13,935.14
11,264,205.27	13,761.36
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10,672,817.15	16,048.19
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10,113,156.19	13,647.08
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9,583,446.07	13,592.06
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8,157,778.13	13,429.17
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7,527,775.54	13,350.06
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7,135,390.01	13,298.01
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3,859,786.42	12,796.51
3,757,965.46	12,775.57
3,658,803.83	12,754.79
3,562,230.19	12,734.24
3,468,175.22	12,713.90
3,376,571.51	12,693.77
3,287,353.57	12,673.82
3,200,457.74	12,654.06
3,115,822.08	12,634.36
3,033,386.45	12,614.91
2,953,092.41	12,595.75
2,874,883.09	12,576.79
2,786,872.21	12,558.01
2,699,885.54	12,534.09
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2,548,884.22	12,504.61
2,482,980.48	12,485.14
2,418,783.88	12,465.61
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815,171.90	4,917.44
793,372.89	4,781.09
772,125.12	4,648.38
751,414.72	4,519.19
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673,681.21	4,035.70
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135,481.05	781.72
131,173.85	756.61
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111,292.61	640.86
107,628.50	619.6
104,062.45	598.91
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87,626.92	503.7
84,605.05	486.23
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56,394.02	323.68
54,235.27	311.29
52,136.83	299.22
50,097.21	287.54
48,114.93	276.19
46,188.54	265.16
44,316.63	254.45
42,497.81	244.05
40,730.75	233.92
39,014.13	224.11
37,346.67	214.59
35,727.14	205.35
34,154.31	196.38
32,626.99	187.66
31,144.02	179.19
29,704.27	170.99
28,306.64	163.03
26,950.06	155.31
25,633.46	147.82
24,355.83	140.55
23,116.17	133.49
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17,454.01	101.32
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7,723.35	46.16
6,999.17	42.07
6,298.55	38.11
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4,331.85	26.99
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2,009.68	13.86
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90.55	2.53
10.16	0.45

0 0.04

g Speed
XS Sprd (%)
3.795
3.372
3.530
3.263
3.303
3.095
3.081
2.815
2.660
2.636
2.350
2.333
2.044
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2.250
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2.126
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2.053
2.059
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2.143

2.110
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2.191
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1.736
1.925
1.664
1.867
1.613
1.617
2.304
1.569
1.778
1.526
1.737
1.506
1.486
1.695
1.447
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1.413
1.412
2.092
1.126
1.309
1.097
1.283
1.086
1.072
1.256
1.040
1.225
1.021
1.025
1.605
1.007
1.174
0.992
1.152
0.995
0.990
1.151
0.982
1.144

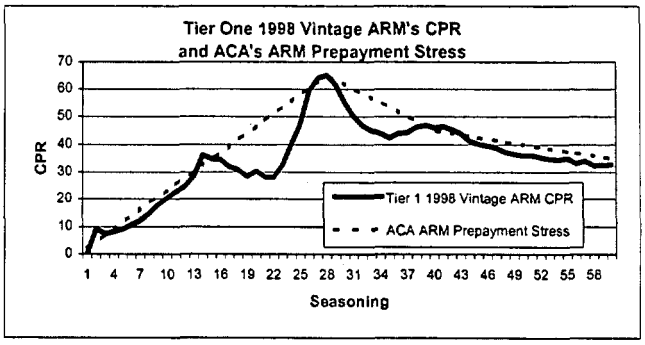
CWABS 2003-BC6

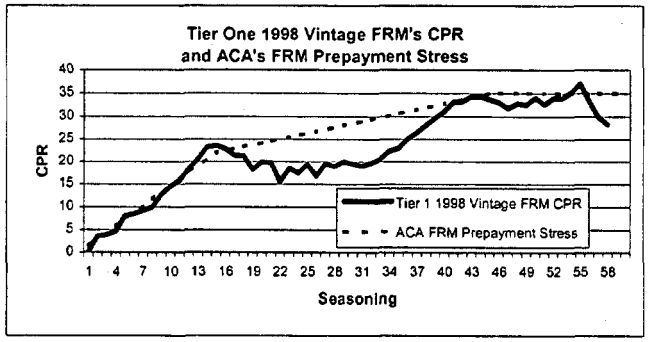
	At Pricing Speed to Call				
	WAL	Mod. Duration	Factor at 10	Effective Duration	Convexity
Class 2A	2.09	2.05	0		

	At Pricing Speed to Maturity				
	WAL	Mod. Duration	Factor at 10	Effective Duration	Convexity
Class 2A	2.33	2.27	0.024453404		

	Slow Pricing Speed to 75% of Expected - to maturity			
	WAL	Mod. Duration	Factor at 10	Duration at 10 years
Class 2A	3.26	3.13	0.057544066	

	Tier 1 1998	ACA ARM Prepayment Stress	Tier 1 1998	ACA FRM Prepayment Stress
1	0	2.321429	0	1.466667
2	9.2475471	4.642857	3.603647	2.933333
3	7.315125	6.964286	3.852573	4.4
4	8.1673827	9.285714	4.617104	5.866667
5	9.0320655	11.60714	7.929232	7.333333
6	10.653253	13.92857	8.441461	8.8
7	12.120899	16.25	9.159667	10.26667
8	14.659949	18.57143	9.949471	11.73333
9	17.741162	20.89286	12.59386	13.2
10	20.245133	23.21429	14.44858	14.66667
11	22.563834	25.53571	15.77308	16.13333
12	24.569634	27.85714	18.23258	17.6
13	28.334572	30.17857	20.52453	19.06667
14	36.164583	32.5	23.21586	20.53333
15	34.721345	34.82143	23.48684	22
16	34.577422	37.14286	22.76999	22.43333
17	31.874539	39.46429	21.36817	22.86667
18	30.737698	41.78571	21.28251	23.3
19	28.204101	44.10714	18.07047	23.73333
20	30.326259	46.42857	19.87585	24.16667
21	28.042497	48.75	19.72418	24.6
22	27.936228	51.07143	15.39346	25.03333
23	32.43833	53.39286	18.45308	25.46667
24	40.268911	55.71429	17.32658	25.9
25	47.345248	58.03571	19.28773	26.33333
26	59.222644	60.35714	16.71227	26.76667
27	63.984531	62.67857	19.4145	27.2
28	65.067672	65	18.8953	27.63333
29	61.493355	63.33333	19.92462	28.06667
30	54.857021	61.66667	19.37693	28.5
31	50.034483	60	18.94273	28.93333
32	46.702255	58.33333	19.58131	29.36667
33	44.932477	56.66667	20.59294	29.8
34	43.882493	55	22.299	30.23333
35	42.407381	53.33333	22.97505	30.66667
36	44.05008	51.66667	25.10007	31.1
37	44.295528	50	26.47828	31.53333
38	46.224239	48.33333	28.05675	31.96667
39	46.836269	46.66667	29.62857	32.4
40	46.017151	45	31.07948	32.83333
41	46.49513	44.5	33.14102	33.26667
42	45.307021	44	33.23488	33.7
43	43.911928	43.5	34.28105	34.13333
44	41.25588	43	34.29479	34.56667
45	40.164511	42.5	33.68493	35
46	39.557806	42	33.04824	35
47	38.692107	41.5	31.747	35
48	37.198311	41	32.83309	35
49	36.506497	40.5	32.50992	35
50	36.024151	40	34.03566	35
51	36.086282	39.5	32.61268	35
52	35.354256	39	33.93109	35
53	34.805399	38.5	33.93651	35
54	34.527607	38	35.17941	35
55	35.036812	37.5	37.06644	35
56	33.084428	37	33.21021	35
57	34.061633	36.5	29.84976	35
58	32.383763	36	28.21231	35
59	32.554996	35.5	28.21231	35
60	32.791298	35	28.21231	35





58
5 58

Please calculate the CDR and CNL that the bond can sustain until it starts to lose principal, and provide the following output.

Please run cashflows to maturity with 100% advancing, triggers functional, a 12-month lag for newly originated loans, and use ACA's prepayment speed vectors seasoning adjusted for FRM and ARM loans (prepayment vectors apply to voluntary prepayments only – defaults are in addition to the prepayment curves).

I will also need the average spread net of all fees and IO, the collateral duration, and a zip code breakdown (please highlight northern and southern CA zip codes).

Interest Rate Stresses		Severity	WAL	CDR	Cum Net Loss	Collateral Duration	Discount Margin	Assumed Price
Forward Libor		40%	9.18	8.732 CDR	28,461,814.79 (7.10%)	1.88 x	227	100
Forward + 200		40%	6.81	6.278 CDR	21,180,753.98 (5.28%)	1.89 x	203	100
Forward + 400		40%	5.17	4.787 CDR	16,501,314.94 (4.12%)	1.90 x	147	100
Forward Libor Vector*		40%	5.61	5.819 CDR	19,761,767.26 (4.93%)	1.89 x	177	100
Severity Stresses								
Forward Libor		70%	9.86	4.816 CDR	29,028,046.61 (7.24%)	1.93 x	226	100
Prepayment Stresses	**CPR**							
Forward Libor + 200	15%	40%	20.31	6.155 CDR	42,914,588.82 (10.70%)	3.48 x	210	100
Forward Libor + 400	15%	40%	16.24	3.055 CDR	24,200,701.00 (6.04%)	3.64 x	158	100
Forward Libor + 200	40%	50%	8.74	6.181 CDR	22,230,315.22 (5.54%)	1.61 x	229	100
Forward Libor + 400	40%	50%	4.83	4.750 CDR	17,424,748.77 (4.35%)	1.62 x	188	100
Forward Libor Vector*	40%	50%	5.23	5.404 CDR	19,644,905.72 (4.90%)	1.61 x	192	100
Forward Libor + 200	50%	70%	6.06	4.999 CDR	19,548,210.94 (4.87%)	1.26 x	228	100
Basis Risk Stress							**Solve for DM**	**Assumed Price**
Forward Libor + 400	15% FRM 35% ARM	50%	6.04	2.50%	15,104,257.67 (3.77%)	2.39 x	108	100

* Forward LIBOR + 100 first 12 months, Forward LIBOR + 200 months 13 - 24, Forward LIBOR + 300 months 25-36, Forward LIBOR + 400 thereafter

	1mo LIBOR	1mo Vector *	6mo LIBOR	6mo Vector *
1	1.17	2.17	1.28	2.28
2	1.179	2.179	1.345	2.345
3	1.229	2.229	1.435	2.435
4	1.282	2.282	1.541	2.541
5	1.348	2.348	1.662	2.662
6	1.442	2.442	1.797	2.797
7	1.57	2.57	1.941	2.941
8	1.713	2.713	2.088	3.088
9	1.86	2.86	2.236	3.236
10	2.005	3.005	2.385	3.385
11	2.151	3.151	2.534	3.534
12	2.299	3.299	2.684	3.684
13	2.446	4.446	2.831	4.831
14	2.594	4.594	2.977	4.977
15	2.743	4.743	3.118	5.118
16	2.892	4.892	3.253	5.253
17	3.038	5.038	3.381	5.381
18	3.176	5.176	3.501	5.501
19	3.307	5.307	3.611	5.611
20	3.43	5.43	3.711	5.711
21	3.544	5.544	3.802	5.802
22	3.65	5.65	3.884	5.884
23	3.744	5.744	3.959	5.959
24	3.827	5.827	4.027	6.027
25	3.899	6.899	4.091	7.091
26	3.966	6.966	4.153	7.153
27	4.029	7.029	4.212	7.212
<--No Writedown in this scenario 28	4.09	7.09	4.27	7.27
29	4.149	7.149	4.327	7.327
30	4.206	7.206	4.383	7.383
31	4.261	7.261	4.439	7.439
32	4.316	7.316	4.495	7.495
33	4.37	7.37	4.552	7.552
34	4.425	7.425	4.608	7.608
35	4.48	7.48	4.664	7.664
36	4.536	7.536	4.719	7.719
37	4.593	8.593	4.772	8.772
38	4.648	8.648	4.824	8.824
39	4.702	8.702	4.874	8.874
40	4.753	8.753	4.922	8.922
41	4.803	8.803	4.968	8.968
42	4.851	8.851	5.013	9.013
43	4.897	8.897	5.056	9.056
44	4.941	8.941	5.097	9.097
45	4.984	8.984	5.137	9.137
46	5.025	9.025	5.175	9.175
47	5.065	9.065	5.211	9.211
48	5.103	9.103	5.246	9.246
49	5.139	9.139	5.28	9.28
50	5.174	9.174	5.312	9.312
51	5.208	9.208	5.342	9.342
52	5.24	9.24	5.371	9.371
53	5.27	9.27	5.398	9.398
54	5.299	9.299	5.424	9.424
55	5.326	9.326	5.449	9.449
56	5.353	9.353	5.472	9.472
57	5.377	9.377	5.495	9.495
58	5.401	9.401	5.516	9.516
59	5.423	9.423	5.536	9.536
60	5.444	9.444	5.555	9.555
61	5.464	9.464	5.573	9.573
62	5.482	9.482	5.591	9.591
63	5.501	9.501	5.609	9.609
64	5.518	9.518	5.626	9.626
65	5.536	9.536	5.642	9.642
66	5.552	9.552	5.658	9.658
67	5.568	9.568	5.674	9.674

68	5.584	9.584	5.69	9.69
69	5.6	9.6	5.706	9.706
70	5.615	9.615	5.721	9.721
71	5.631	9.631	5.737	9.737
72	5.646	9.646	5.752	9.752
73	5.661	9.661	5.768	9.768
74	5.676	9.676	5.784	9.784
75	5.691	9.691	5.8	9.8
76	5.706	9.706	5.817	9.817
77	5.722	9.722	5.834	9.834
78	5.738	9.738	5.851	9.851
79	5.754	9.754	5.869	9.869
80	5.771	9.771	5.887	9.887
81	5.788	9.788	5.906	9.906
82	5.806	9.806	5.925	9.925
83	5.824	9.824	5.945	9.945
84	5.843	9.843	5.964	9.964
85	5.862	9.862	5.983	9.983
86	5.881	9.881	6.002	10.002
87	5.9	9.9	6.02	10.02
88	5.918	9.918	6.038	10.038
89	5.936	9.936	6.055	10.055
90	5.954	9.954	6.072	10.072
91	5.971	9.971	6.089	10.089
92	5.988	9.988	6.105	10.105
93	6.004	10.004	6.121	10.121
94	6.02	10.02	6.136	10.136
95	6.036	10.036	6.151	10.151
96	6.051	10.051	6.166	10.166
97	6.066	10.066	6.18	10.18
98	6.08	10.08	6.194	10.194
99	6.095	10.095	6.208	10.208
100	6.109	10.109	6.222	10.222
101	6.122	10.122	6.235	10.235
102	6.135	10.135	6.247	10.247
103	6.148	10.148	6.26	10.26
104	6.161	10.161	6.272	10.272
105	6.173	10.173	6.284	10.284
106	6.185	10.185	6.295	10.295
107	6.197	10.197	6.307	10.307
108	6.208	10.208	6.318	10.318
109	6.219	10.219	6.328	10.328
110	6.23	10.23	6.339	10.339
111	6.241	10.241	6.349	10.349
112	6.251	10.251	6.359	10.359
113	6.261	10.261	6.369	10.369
114	6.271	10.271	6.378	10.378
115	6.28	10.28	6.388	10.388
116	6.29	10.29	6.397	10.397
117	6.299	10.299	6.405	10.405
118	6.308	10.308	6.414	10.414
119	6.317	10.317	6.422	10.422
120	6.325	10.325	6.43	10.43
121	6.333	10.333	6.438	10.438
122	6.341	10.341	6.446	10.446
123	6.349	10.349	6.453	10.453
124	6.357	10.357	6.46	10.46
125	6.364	10.364	6.467	10.467
126	6.371	10.371	6.473	10.473
127	6.377	10.377	6.48	10.48
128	6.384	10.384	6.485	10.485
129	6.39	10.39	6.491	10.491
130	6.396	10.396	6.497	10.497
131	6.402	10.402	6.502	10.502
132	6.407	10.407	6.507	10.507
133	6.412	10.412	6.512	10.512
134	6.417	10.417	6.516	10.516
135	6.422	10.422	6.521	10.521
136	6.426	10.426	6.525	10.525
137	6.431	10.431	6.528	10.528

138	6.435	10.435	6.532	10.532
139	6.439	10.439	6.536	10.536
140	6.442	10.442	6.539	10.539
141	6.446	10.446	6.542	10.542
142	6.449	10.449	6.545	10.545
143	6.452	10.452	6.547	10.547
144	6.455	10.455	6.55	10.55
145	6.458	10.458	6.552	10.552
146	6.46	10.46	6.554	10.554
147	6.462	10.462	6.556	10.556
148	6.465	10.465	6.558	10.558
149	6.467	10.467	6.56	10.56
150	6.468	10.468	6.561	10.561
151	6.47	10.47	6.562	10.562
152	6.471	10.471	6.563	10.563
153	6.473	10.473	6.564	10.564
154	6.474	10.474	6.565	10.565
155	6.475	10.475	6.566	10.566
156	6.476	10.476	6.566	10.566
157	6.476	10.476	6.567	10.567
158	6.477	10.477	6.567	10.567
159	6.477	10.477	6.567	10.567
160	6.478	10.478	6.567	10.567
161	6.478	10.478	6.567	10.567
162	6.478	10.478	6.566	10.566
163	6.478	10.478	6.566	10.566
164	6.477	10.477	6.565	10.565
165	6.477	10.477	6.565	10.565
166	6.477	10.477	6.564	10.564
167	6.476	10.476	6.563	10.563
168	6.475	10.475	6.562	10.562
169	6.475	10.475	6.561	10.561
170	6.474	10.474	6.56	10.56
171	6.473	10.473	6.559	10.559
172	6.472	10.472	6.558	10.558
173	6.471	10.471	6.557	10.557
174	6.47	10.47	6.555	10.555
175	6.468	10.468	6.554	10.554
176	6.467	10.467	6.552	10.552
177	6.466	10.466	6.551	10.551
178	6.464	10.464	6.549	10.549
179	6.463	10.463	6.547	10.547
180	6.461	10.461	6.545	10.545
181	6.46	10.46	6.543	10.543
182	6.458	10.458	6.541	10.541
183	6.456	10.456	6.539	10.539
184	6.454	10.454	6.536	10.536
185	6.451	10.451	6.533	10.533
186	6.449	10.449	6.53	10.53
187	6.446	10.446	6.527	10.527
188	6.444	10.444	6.524	10.524
189	6.441	10.441	6.521	10.521
190	6.438	10.438	6.517	10.517
191	6.435	10.435	6.514	10.514
192	6.431	10.431	6.51	10.51
193	6.428	10.428	6.506	10.506
194	6.424	10.424	6.502	10.502
195	6.421	10.421	6.498	10.498
196	6.417	10.417	6.494	10.494
197	6.413	10.413	6.489	10.489
198	6.409	10.409	6.484	10.484
199	6.404	10.404	6.48	10.48
200	6.4	10.4	6.475	10.475
201	6.395	10.395	6.47	10.47
202	6.391	10.391	6.465	10.465
203	6.386	10.386	6.459	10.459
204	6.381	10.381	6.454	10.454
205	6.376	10.376	6.448	10.448
206	6.37	10.37	6.443	10.443
207	6.365	10.365	6.437	10.437

208	6.36	10.36	6.431	10.431
209	6.354	10.354	6.425	10.425
210	6.348	10.348	6.419	10.419
211	6.343	10.343	6.413	10.413
212	6.337	10.337	6.406	10.406
213	6.331	10.331	6.4	10.4
214	6.324	10.324	6.393	10.393
215	6.318	10.318	6.386	10.386
216	6.312	10.312	6.379	10.379
217	6.305	10.305	6.372	10.372
218	6.299	10.299	6.365	10.365
219	6.292	10.292	6.358	10.358
220	6.285	10.285	6.351	10.351
221	6.278	10.278	6.343	10.343
222	6.271	10.271	6.336	10.336
223	6.264	10.264	6.328	10.328
224	6.257	10.257	6.321	10.321
225	6.249	10.249	6.313	10.313
226	6.242	10.242	6.305	10.305
227	6.234	10.234	6.297	10.297
228	6.227	10.227	6.289	10.289
229	6.219	10.219	6.281	10.281
230	6.211	10.211	6.272	10.272
231	6.203	10.203	6.264	10.264
232	6.195	10.195	6.256	10.256
233	6.187	10.187	6.247	10.247
234	6.179	10.179	6.238	10.238
235	6.17	10.17	6.23	10.23
236	6.162	10.162	6.221	10.221
237	6.154	10.154	6.212	10.212
238	6.145	10.145	6.203	10.203
239	6.136	10.136	6.194	10.194
240	6.128	10.128	6.185	10.185
241	6.119	10.119	6.176	10.176
242	6.11	10.11	6.167	10.167
243	6.101	10.101	6.157	10.157
244	6.092	10.092	6.148	10.148
245	6.083	10.083	6.139	10.139
246	6.074	10.074	6.129	10.129
247	6.065	10.065	6.12	10.12
248	6.056	10.056	6.111	10.111
249	6.047	10.047	6.101	10.101
250	6.038	10.038	6.092	10.092
251	6.029	10.029	6.082	10.082
252	6.019	10.019	6.072	10.072
253	6.01	10.01	6.063	10.063
254	6.001	10.001	6.053	10.053
255	5.991	9.991	6.044	10.044
256	5.982	9.982	6.034	10.034
257	5.973	9.973	6.024	10.024
258	5.963	9.963	6.014	10.014
259	5.954	9.954	6.005	10.005
260	5.944	9.944	5.995	9.995
261	5.935	9.935	5.985	9.985
262	5.925	9.925	5.975	9.975
263	5.916	9.916	5.966	9.966
264	5.906	9.906	5.956	9.956
265	5.897	9.897	5.946	9.946
266	5.887	9.887	5.936	9.936
267	5.878	9.878	5.926	9.926
268	5.868	9.868	5.917	9.917
269	5.858	9.858	5.907	9.907
270	5.849	9.849	5.897	9.897
271	5.839	9.839	5.887	9.887
272	5.83	9.83	5.877	9.877
273	5.82	9.82	5.868	9.868
274	5.811	9.811	5.858	9.858
275	5.801	9.801	5.848	9.848
276	5.791	9.791	5.838	9.838
277	5.782	9.782	5.829	9.829

278	5.772	9.772	5.819	9.819
279	5.763	9.763	5.809	9.809
280	5.753	9.753	5.799	9.799
281	5.744	9.744	5.79	9.79
282	5.734	9.734	5.78	9.78
283	5.725	9.725	5.77	9.77
284	5.715	9.715	5.761	9.761
285	5.706	9.706	5.751	9.751
286	5.697	9.697	5.742	9.742
287	5.687	9.687	5.732	9.732
288	5.678	9.678	5.723	9.723
289	5.669	9.669	5.713	9.713
290	5.659	9.659	5.704	9.704
291	5.65	9.65	5.695	9.695
292	5.641	9.641	5.685	9.685
293	5.632	9.632	5.676	9.676
294	5.623	9.623	5.667	9.667
295	5.614	9.614	5.658	9.658
296	5.605	9.605	5.649	9.649
297	5.596	9.596	5.64	9.64
298	5.587	9.587	5.631	9.631
299	5.578	9.578	5.622	9.622
300	5.569	9.569	5.613	9.613
301	5.56	9.56	5.604	9.604
302	5.552	9.552	5.595	9.595
303	5.543	9.543	5.586	9.586
304	5.534	9.534	5.578	9.578
305	5.526	9.526	5.569	9.569
306	5.517	9.517	5.561	9.561
307	5.509	9.509	5.552	9.552
308	5.501	9.501	5.544	9.544
309	5.492	9.492	5.536	9.536
310	5.484	9.484	5.527	9.527
311	5.476	9.476	5.519	9.519
312	5.468	9.468	5.511	9.511
313	5.46	9.46	5.503	9.503
314	5.452	9.452	5.495	9.495
315	5.444	9.444	5.487	9.487
316	5.436	9.436	5.48	9.48
317	5.429	9.429	5.472	9.472
318	5.421	9.421	5.464	9.464
319	5.413	9.413	5.457	9.457
320	5.406	9.406	5.45	9.45
321	5.399	9.399	5.442	9.442
322	5.391	9.391	5.435	9.435
323	5.384	9.384	5.428	9.428
324	5.377	9.377	5.421	9.421
325	5.37	9.37	5.414	9.414
326	5.363	9.363	5.407	9.407
327	5.357	9.357	5.401	9.401
328	5.35	9.35	5.394	9.394
329	5.343	9.343	5.388	9.388
330	5.337	9.337	5.381	9.381
331	5.33	9.33	5.375	9.375
332	5.324	9.324	5.369	9.369
333	5.318	9.318	5.363	9.363
334	5.312	9.312	5.357	9.357
335	5.306	9.306	5.351	9.351
336	5.3	9.3	5.346	9.346
337	5.295	9.295	5.34	9.34
338	5.289	9.289	5.335	9.335
339	5.284	9.284	5.33	9.33
340	5.278	9.278	5.325	9.325
341	5.273	9.273	5.32	9.32
342	5.268	9.268	5.315	9.315
343	5.263	9.263	5.31	9.31
344	5.258	9.258	5.305	9.305
345	5.253	9.253	5.301	9.301
346	5.249	9.249	5.297	9.297
347	5.244	9.244	5.292	9.292

348	5.24	9.24	5.288	9.288
349	5.236	9.236	5.284	9.284
350	5.232	9.232	5.281	9.281
351	5.228	9.228	5.277	9.277
352	5.224	9.224	5.274	9.274
353	5.221	9.221	5.27	9.27
354	5.217	9.217	5.267	9.267
355	5.214	9.214	5.264	9.264
356	5.211	9.211	5.264	9.264
357	5.208	9.208	5.264	9.264
358	5.205	9.205	5.264	9.264
359	5.202	9.202	5.264	9.264
360	5.2	9.2	5.264	9.264

Please calculate the CDR and CNL that the bond can sustain until it starts to lose principal, and provide the following output.

Please run cashflows to maturity with 100% advancing, triggers functional, a 12-month lag for newly originated loans, and use ACA's prepayment speed vectors seasoning adjusted for FRM and ARM loans (prepayment vectors apply to voluntary prepayments only – defaults are in addition to the prepayment curves).

I will also need the average spread net of all fees and IO, the collateral duration, and a zip code breakdown (please highlight northern and southern CA zip codes).

Interest Rate Stresses		Severity	WAL	CDR	Cum Net Loss	Collateral Duration	Discount Margin	Assumed Price
Forward Libor		40%	9.63	6.701 CDR	22,465,251.85 (5.60%)	1.89 x	256	100
Forward + 200		40%	4.80	4.603 CDR	15,909,212.55 (3.97%)	1.90 x	232	100
Forward + 400		40%	5.31	2.948 CDR	10,442,874.84 (2.60%)	1.91 x	177	100
Forward Libor Vector*		40%	4.79	3.766 CDR	13,178,300.46 (3.29%)	1.91 x	213	100
Severity Stresses								
Forward Libor		70%	10.18	3.741 CDR	22,907,533.78 (5.71%)	1.93 x	255	100
Prepayment Stresses	**CPR**							
Forward Libor + 200	15%	40%	21.02	5.291 CDR	38,169,731.69 (9.52%)	3.53 x	250	100
Forward Libor + 400	15%	40%	11.68	2.324 CDR	19,013,143.22 (4.74%)	3.68 x	207	100
Forward Libor + 200	40%	50%	4.84	4.710 CDR	17,286,815.08 (4.31%)	1.62 x	253	100
Forward Libor + 400	40%	50%	4.97	3.045 CDR	11,442,242.72 (2.85%)	1.62 x	232	100
Forward Libor Vector*	40%	50%	4.48	3.828 CDR	14,225,321.74 (3.55%)	1.62 x	233	100
Forward Libor + 200	50%	70%	3.78	3.548 CDR	14,067,952.68 (3.51%)	1.26 x	253	100
Basis Risk Stress							**Solve for DM**	**Assumed Price**
Forward Libor + 400	15% FRM 35% ARM	50%	9.44	2.50%	15,104,257.67 (3.77%)	2.39 x	-693	100

* Forward LIBOR + 100 first 12 months, Forward LIBOR + 200 months 13 - 24, Forward LIBOR + 300 months 25-36, Forward LIBOR + 400 thereafter

	1mo LIBOR	1mo Vector *	6mo LIBOR	6mo Vector *
1	1.17	2.17	1.28	2.28
2	1.179	2.179	1.345	2.345
3	1.229	2.229	1.435	2.435
4	1.282	2.282	1.541	2.541
5	1.348	2.348	1.662	2.662
6	1.442	2.442	1.797	2.797
7	1.57	2.57	1.941	2.941
8	1.713	2.713	2.088	3.088
9	1.86	2.86	2.236	3.236
10	2.005	3.005	2.385	3.385
11	2.151	3.151	2.534	3.534
12	2.299	3.299	2.684	3.684
13	2.446	4.446	2.831	4.831
14	2.594	4.594	2.977	4.977
15	2.743	4.743	3.118	5.118
16	2.892	4.892	3.253	5.253
17	3.038	5.038	3.381	5.381
18	3.176	5.176	3.501	5.501
19	3.307	5.307	3.611	5.611
20	3.43	5.43	3.711	5.711
21	3.544	5.544	3.802	5.802
22	3.65	5.65	3.884	5.884
23	3.744	5.744	3.959	5.959
24	3.827	5.827	4.027	6.027
25	3.899	6.899	4.091	7.091
26	3.966	6.966	4.153	7.153
27	4.029	7.029	4.212	7.212
28	4.09	7.09	4.27	7.27
29	4.149	7.149	4.327	7.327
30	4.206	7.206	4.383	7.383
31	4.261	7.261	4.439	7.439
32	4.316	7.316	4.495	7.495
33	4.37	7.37	4.552	7.552
34	4.425	7.425	4.608	7.608
35	4.48	7.48	4.664	7.664
36	4.536	7.536	4.719	7.719
37	4.593	8.593	4.772	8.772
38	4.648	8.648	4.824	8.824
39	4.702	8.702	4.874	8.874
40	4.753	8.753	4.922	8.922
41	4.803	8.803	4.968	8.968
42	4.851	8.851	5.013	9.013
43	4.897	8.897	5.056	9.056
44	4.941	8.941	5.097	9.097
45	4.984	8.984	5.137	9.137
46	5.025	9.025	5.175	9.175
47	5.065	9.065	5.211	9.211
48	5.103	9.103	5.246	9.246
49	5.139	9.139	5.28	9.28
50	5.174	9.174	5.312	9.312
51	5.208	9.208	5.342	9.342
52	5.24	9.24	5.371	9.371
53	5.27	9.27	5.398	9.398
54	5.299	9.299	5.424	9.424
55	5.326	9.326	5.449	9.449
56	5.353	9.353	5.472	9.472
57	5.377	9.377	5.495	9.495
58	5.401	9.401	5.516	9.516
59	5.423	9.423	5.536	9.536
60	5.444	9.444	5.555	9.555
61	5.464	9.464	5.573	9.573
62	5.482	9.482	5.591	9.591
63	5.501	9.501	5.609	9.609
64	5.518	9.518	5.626	9.626
65	5.536	9.536	5.642	9.642
66	5.552	9.552	5.658	9.658
67	5.568	9.568	5.674	9.674

<--Principal Writedown
4,502,932.82 (72.45%)

68	5.584	9.584	5.69	9.69
69	5.6	9.6	5.706	9.706
70	5.615	9.615	5.721	9.721
71	5.631	9.631	5.737	9.737
72	5.646	9.646	5.752	9.752
73	5.661	9.661	5.768	9.768
74	5.676	9.676	5.784	9.784
75	5.691	9.691	5.8	9.8
76	5.706	9.706	5.817	9.817
77	5.722	9.722	5.834	9.834
78	5.738	9.738	5.851	9.851
79	5.754	9.754	5.869	9.869
80	5.771	9.771	5.887	9.887
81	5.788	9.788	5.906	9.906
82	5.806	9.806	5.925	9.925
83	5.824	9.824	5.945	9.945
84	5.843	9.843	5.964	9.964
85	5.862	9.862	5.983	9.983
86	5.881	9.881	6.002	10.002
87	5.9	9.9	6.02	10.02
88	5.918	9.918	6.038	10.038
89	5.936	9.936	6.055	10.055
90	5.954	9.954	6.072	10.072
91	5.971	9.971	6.089	10.089
92	5.988	9.988	6.105	10.105
93	6.004	10.004	6.121	10.121
94	6.02	10.02	6.136	10.136
95	6.036	10.036	6.151	10.151
96	6.051	10.051	6.166	10.166
97	6.066	10.066	6.18	10.18
98	6.08	10.08	6.194	10.194
99	6.095	10.095	6.208	10.208
100	6.109	10.109	6.222	10.222
101	6.122	10.122	6.235	10.235
102	6.135	10.135	6.247	10.247
103	6.148	10.148	6.26	10.26
104	6.161	10.161	6.272	10.272
105	6.173	10.173	6.284	10.284
106	6.185	10.185	6.295	10.295
107	6.197	10.197	6.307	10.307
108	6.208	10.208	6.318	10.318
109	6.219	10.219	6.328	10.328
110	6.23	10.23	6.339	10.339
111	6.241	10.241	6.349	10.349
112	6.251	10.251	6.359	10.359
113	6.261	10.261	6.369	10.369
114	6.271	10.271	6.378	10.378
115	6.28	10.28	6.388	10.388
116	6.29	10.29	6.397	10.397
117	6.299	10.299	6.405	10.405
118	6.308	10.308	6.414	10.414
119	6.317	10.317	6.422	10.422
120	6.325	10.325	6.43	10.43
121	6.333	10.333	6.438	10.438
122	6.341	10.341	6.446	10.446
123	6.349	10.349	6.453	10.453
124	6.357	10.357	6.46	10.46
125	6.364	10.364	6.467	10.467
126	6.371	10.371	6.473	10.473
127	6.377	10.377	6.48	10.48
128	6.384	10.384	6.485	10.485
129	6.39	10.39	6.491	10.491
130	6.396	10.396	6.497	10.497
131	6.402	10.402	6.502	10.502
132	6.407	10.407	6.507	10.507
133	6.412	10.412	6.512	10.512
134	6.417	10.417	6.516	10.516
135	6.422	10.422	6.521	10.521
136	6.426	10.426	6.525	10.525
137	6.431	10.431	6.528	10.528

138	6.435	10.435	6.532	10.532
139	6.439	10.439	6.536	10.536
140	6.442	10.442	6.539	10.539
141	6.446	10.446	6.542	10.542
142	6.449	10.449	6.545	10.545
143	6.452	10.452	6.547	10.547
144	6.455	10.455	6.55	10.55
145	6.458	10.458	6.552	10.552
146	6.46	10.46	6.554	10.554
147	6.462	10.462	6.556	10.556
148	6.465	10.465	6.558	10.558
149	6.467	10.467	6.56	10.56
150	6.468	10.468	6.561	10.561
151	6.47	10.47	6.562	10.562
152	6.471	10.471	6.563	10.563
153	6.473	10.473	6.564	10.564
154	6.474	10.474	6.565	10.565
155	6.475	10.475	6.566	10.566
156	6.476	10.476	6.566	10.566
157	6.476	10.476	6.567	10.567
158	6.477	10.477	6.567	10.567
159	6.477	10.477	6.567	10.567
160	6.478	10.478	6.567	10.567
161	6.478	10.478	6.567	10.567
162	6.478	10.478	6.566	10.566
163	6.478	10.478	6.566	10.566
164	6.477	10.477	6.565	10.565
165	6.477	10.477	6.565	10.565
166	6.477	10.477	6.564	10.564
167	6.476	10.476	6.563	10.563
168	6.475	10.475	6.562	10.562
169	6.475	10.475	6.561	10.561
170	6.474	10.474	6.56	10.56
171	6.473	10.473	6.559	10.559
172	6.472	10.472	6.558	10.558
173	6.471	10.471	6.557	10.557
174	6.47	10.47	6.555	10.555
175	6.468	10.468	6.554	10.554
176	6.467	10.467	6.552	10.552
177	6.466	10.466	6.551	10.551
178	6.464	10.464	6.549	10.549
179	6.463	10.463	6.547	10.547
180	6.461	10.461	6.545	10.545
181	6.46	10.46	6.543	10.543
182	6.458	10.458	6.541	10.541
183	6.456	10.456	6.539	10.539
184	6.454	10.454	6.536	10.536
185	6.451	10.451	6.533	10.533
186	6.449	10.449	6.53	10.53
187	6.446	10.446	6.527	10.527
188	6.444	10.444	6.524	10.524
189	6.441	10.441	6.521	10.521
190	6.438	10.438	6.517	10.517
191	6.435	10.435	6.514	10.514
192	6.431	10.431	6.51	10.51
193	6.428	10.428	6.506	10.506
194	6.424	10.424	6.502	10.502
195	6.421	10.421	6.498	10.498
196	6.417	10.417	6.494	10.494
197	6.413	10.413	6.489	10.489
198	6.409	10.409	6.484	10.484
199	6.404	10.404	6.48	10.48
200	6.4	10.4	6.475	10.475
201	6.395	10.395	6.47	10.47
202	6.391	10.391	6.465	10.465
203	6.386	10.386	6.459	10.459
204	6.381	10.381	6.454	10.454
205	6.376	10.376	6.448	10.448
206	6.37	10.37	6.443	10.443
207	6.365	10.365	6.437	10.437

208	6.36	10.36	6.431	10.431
209	6.354	10.354	6.425	10.425
210	6.348	10.348	6.419	10.419
211	6.343	10.343	6.413	10.413
212	6.337	10.337	6.406	10.406
213	6.331	10.331	6.4	10.4
214	6.324	10.324	6.393	10.393
215	6.318	10.318	6.386	10.386
216	6.312	10.312	6.379	10.379
217	6.305	10.305	6.372	10.372
218	6.299	10.299	6.365	10.365
219	6.292	10.292	6.358	10.358
220	6.285	10.285	6.351	10.351
221	6.278	10.278	6.343	10.343
222	6.271	10.271	6.336	10.336
223	6.264	10.264	6.328	10.328
224	6.257	10.257	6.321	10.321
225	6.249	10.249	6.313	10.313
226	6.242	10.242	6.305	10.305
227	6.234	10.234	6.297	10.297
228	6.227	10.227	6.289	10.289
229	6.219	10.219	6.281	10.281
230	6.211	10.211	6.272	10.272
231	6.203	10.203	6.264	10.264
232	6.195	10.195	6.256	10.256
233	6.187	10.187	6.247	10.247
234	6.179	10.179	6.238	10.238
235	6.17	10.17	6.23	10.23
236	6.162	10.162	6.221	10.221
237	6.154	10.154	6.212	10.212
238	6.145	10.145	6.203	10.203
239	6.136	10.136	6.194	10.194
240	6.128	10.128	6.185	10.185
241	6.119	10.119	6.176	10.176
242	6.11	10.11	6.167	10.167
243	6.101	10.101	6.157	10.157
244	6.092	10.092	6.148	10.148
245	6.083	10.083	6.139	10.139
246	6.074	10.074	6.129	10.129
247	6.065	10.065	6.12	10.12
248	6.056	10.056	6.111	10.111
249	6.047	10.047	6.101	10.101
250	6.038	10.038	6.092	10.092
251	6.029	10.029	6.082	10.082
252	6.019	10.019	6.072	10.072
253	6.01	10.01	6.063	10.063
254	6.001	10.001	6.053	10.053
255	5.991	9.991	6.044	10.044
256	5.982	9.982	6.034	10.034
257	5.973	9.973	6.024	10.024
258	5.963	9.963	6.014	10.014
259	5.954	9.954	6.005	10.005
260	5.944	9.944	5.995	9.995
261	5.935	9.935	5.985	9.985
262	5.925	9.925	5.975	9.975
263	5.916	9.916	5.966	9.966
264	5.906	9.906	5.956	9.956
265	5.897	9.897	5.946	9.946
266	5.887	9.887	5.936	9.936
267	5.878	9.878	5.926	9.926
268	5.868	9.868	5.917	9.917
269	5.858	9.858	5.907	9.907
270	5.849	9.849	5.897	9.897
271	5.839	9.839	5.887	9.887
272	5.83	9.83	5.877	9.877
273	5.82	9.82	5.868	9.868
274	5.811	9.811	5.858	9.858
275	5.801	9.801	5.848	9.848
276	5.791	9.791	5.838	9.838
277	5.782	9.782	5.829	9.829

278	5.772	9.772	5.819	9.819
279	5.763	9.763	5.809	9.809
280	5.753	9.753	5.799	9.799
281	5.744	9.744	5.79	9.79
282	5.734	9.734	5.78	9.78
283	5.725	9.725	5.77	9.77
284	5.715	9.715	5.761	9.761
285	5.706	9.706	5.751	9.751
286	5.697	9.697	5.742	9.742
287	5.687	9.687	5.732	9.732
288	5.678	9.678	5.723	9.723
289	5.669	9.669	5.713	9.713
290	5.659	9.659	5.704	9.704
291	5.65	9.65	5.695	9.695
292	5.641	9.641	5.685	9.685
293	5.632	9.632	5.676	9.676
294	5.623	9.623	5.667	9.667
295	5.614	9.614	5.658	9.658
296	5.605	9.605	5.649	9.649
297	5.596	9.596	5.64	9.64
298	5.587	9.587	5.631	9.631
299	5.578	9.578	5.622	9.622
300	5.569	9.569	5.613	9.613
301	5.56	9.56	5.604	9.604
302	5.552	9.552	5.595	9.595
303	5.543	9.543	5.586	9.586
304	5.534	9.534	5.578	9.578
305	5.526	9.526	5.569	9.569
306	5.517	9.517	5.561	9.561
307	5.509	9.509	5.552	9.552
308	5.501	9.501	5.544	9.544
309	5.492	9.492	5.536	9.536
310	5.484	9.484	5.527	9.527
311	5.476	9.476	5.519	9.519
312	5.468	9.468	5.511	9.511
313	5.46	9.46	5.503	9.503
314	5.452	9.452	5.495	9.495
315	5.444	9.444	5.487	9.487
316	5.436	9.436	5.48	9.48
317	5.429	9.429	5.472	9.472
318	5.421	9.421	5.464	9.464
319	5.413	9.413	5.457	9.457
320	5.406	9.406	5.45	9.45
321	5.399	9.399	5.442	9.442
322	5.391	9.391	5.435	9.435
323	5.384	9.384	5.428	9.428
324	5.377	9.377	5.421	9.421
325	5.37	9.37	5.414	9.414
326	5.363	9.363	5.407	9.407
327	5.357	9.357	5.401	9.401
328	5.35	9.35	5.394	9.394
329	5.343	9.343	5.388	9.388
330	5.337	9.337	5.381	9.381
331	5.33	9.33	5.375	9.375
332	5.324	9.324	5.369	9.369
333	5.318	9.318	5.363	9.363
334	5.312	9.312	5.357	9.357
335	5.306	9.306	5.351	9.351
336	5.3	9.3	5.346	9.346
337	5.295	9.295	5.34	9.34
338	5.289	9.289	5.335	9.335
339	5.284	9.284	5.33	9.33
340	5.278	9.278	5.325	9.325
341	5.273	9.273	5.32	9.32
342	5.268	9.268	5.315	9.315
343	5.263	9.263	5.31	9.31
344	5.258	9.258	5.305	9.305
345	5.253	9.253	5.301	9.301
346	5.249	9.249	5.297	9.297
347	5.244	9.244	5.292	9.292

348	5.24	9.24	5.288	9.288
349	5.236	9.236	5.284	9.284
350	5.232	9.232	5.281	9.281
351	5.228	9.228	5.277	9.277
352	5.224	9.224	5.274	9.274
353	5.221	9.221	5.27	9.27
354	5.217	9.217	5.267	9.267
355	5.214	9.214	5.264	9.264
356	5.211	9.211	5.264	9.264
357	5.208	9.208	5.264	9.264
358	5.205	9.205	5.264	9.264
359	5.202	9.202	5.264	9.264
360	5.2	9.2	5.264	9.264

Please calculate the CDR and CNL that the bond can sustain until it starts to lose principal, and provide the following output.

Please run cashflows to maturity with 100% advancing, triggers functional, a 12-month lag for newly originated loans, and use ACA's prepayment speed vectors seasoning adjusted for FRM and ARM loans (prepayment vectors apply to voluntary prepayments only – defaults are in addition to the prepayment curves).

I will also need the average spread net of all fees and IO, the collateral duration, and a zip code breakdown (please highlight northern and southern CA zip codes).

Interest Rate Stresses		Severity	WAL	CDR	Cum Net Loss	Collateral Duration	Discount Margin	Assumed Price
Forward Libor		40%	5.11	5.4 CDR	18,442,358.48 (4.60%)	1.90 x	504	91.90712
Forward + 200		40%	5.61	3.593 CDR	12,604,875.48 (3.14%)	1.91 x	497	91.90712
Forward + 400		40%	6.39	1.954 CDR	7,027,165.98 (1.75%)	1.92 x	413	91.90712
Forward Libor Vector*		40%	5.59	2.656 CDR	9,450,091.50 (2.36%)	1.91 x	480	91.90712
Severity Stresses								
Forward Libor		70%	5.59	2.955 CDR	18,308,244.72 (4.57%)	1.93 x	494	91.90712
Prepayment Stresses	**CPR**							
Forward Libor + 200	15%	40%	22.74	5.051 CDR	36,791,936.03 (9.18%)	3.54 x	386	91.90712
Forward Libor + 400	15%	40%	13.02	2.067 CDR	17,106,987.62 (4.27%)	3.69 x	390	91.90712
Forward Libor + 200	40%	50%	6.13	3.726 CDR	13,865,579.09 (3.46%)	1.62 x	509	91.90712
Forward Libor + 400	40%	50%	6.11	2.099 CDR	7,995,650.16 (1.99%)	1.62 x	493	91.90712
Forward Libor Vector*	40%	50%	5.12	2.948 CDR	11,093,116.59 (2.77%)	1.62 x	515	91.90712
Forward Libor + 200	50%	70%	4.53	2.615 CDR	10,462,727.60 (2.61%)	1.25 x	566	91.90712
Basis Risk Stress							**Solve for DM**	**Assumed Price**
Forward Libor + 400	15% FRM 35% ARM	50%	3.69	2.50%	15,104,257.67 (3.77%)	2.39 x	-4038	91.90712

* Forward LIBOR + 100 first 12 months, Forward LIBOR + 200 months 13 - 24, Forward LIBOR + 300 months 25-36, Forward LIBOR + 400 thereafter

	1mo LIBOR	1mo Vector *	6mo LIBOR	6mo Vector *
1	1.17	2.17	1.28	2.28
2	1.179	2.179	1.345	2.345
3	1.229	2.229	1.435	2.435
4	1.282	2.282	1.541	2.541
5	1.348	2.348	1.662	2.662
6	1.442	2.442	1.797	2.797
7	1.57	2.57	1.941	2.941
8	1.713	2.713	2.088	3.088
9	1.86	2.86	2.236	3.236
10	2.005	3.005	2.385	3.385
11	2.151	3.151	2.534	3.534
12	2.299	3.299	2.684	3.684
13	2.446	4.446	2.831	4.831
14	2.594	4.594	2.977	4.977
15	2.743	4.743	3.118	5.118
16	2.892	4.892	3.253	5.253
17	3.038	5.038	3.381	5.381
18	3.176	5.176	3.501	5.501
19	3.307	5.307	3.611	5.611
20	3.43	5.43	3.711	5.711
21	3.544	5.544	3.802	5.802
22	3.65	5.65	3.884	5.884
23	3.744	5.744	3.959	5.959
24	3.827	5.827	4.027	6.027
25	3.899	6.899	4.091	7.091
26	3.966	6.966	4.153	7.153
27	4.029	7.029	4.212	7.212
28	4.09	7.09	4.27	7.27
29	4.149	7.149	4.327	7.327
30	4.206	7.206	4.383	7.383
31	4.261	7.261	4.439	7.439
32	4.316	7.316	4.495	7.495
33	4.37	7.37	4.552	7.552
34	4.425	7.425	4.608	7.608
35	4.48	7.48	4.664	7.664
36	4.536	7.536	4.719	7.719
37	4.593	8.593	4.772	8.772
38	4.648	8.648	4.824	8.824
39	4.702	8.702	4.874	8.874
40	4.753	8.753	4.922	8.922
41	4.803	8.803	4.968	8.968
42	4.851	8.851	5.013	9.013
43	4.897	8.897	5.056	9.056
44	4.941	8.941	5.097	9.097
45	4.984	8.984	5.137	9.137
46	5.025	9.025	5.175	9.175
47	5.065	9.065	5.211	9.211
48	5.103	9.103	5.246	9.246
49	5.139	9.139	5.28	9.28
50	5.174	9.174	5.312	9.312
51	5.208	9.208	5.342	9.342
52	5.24	9.24	5.371	9.371
53	5.27	9.27	5.398	9.398
54	5.299	9.299	5.424	9.424
55	5.326	9.326	5.449	9.449
56	5.353	9.353	5.472	9.472
57	5.377	9.377	5.495	9.495
58	5.401	9.401	5.516	9.516
59	5.423	9.423	5.536	9.536
60	5.444	9.444	5.555	9.555
61	5.464	9.464	5.573	9.573
62	5.482	9.482	5.591	9.591
63	5.501	9.501	5.609	9.609
64	5.518	9.518	5.626	9.626
65	5.536	9.536	5.642	9.642
66	5.552	9.552	5.658	9.658
67	5.568	9.568	5.674	9.674

<--Principal Writedown
4,010,000.00 (100.00%)

68	5.584	9.584	5.69	9.69
69	5.6	9.6	5.706	9.706
70	5.615	9.615	5.721	9.721
71	5.631	9.631	5.737	9.737
72	5.646	9.646	5.752	9.752
73	5.661	9.661	5.768	9.768
74	5.676	9.676	5.784	9.784
75	5.691	9.691	5.8	9.8
76	5.706	9.706	5.817	9.817
77	5.722	9.722	5.834	9.834
78	5.738	9.738	5.851	9.851
79	5.754	9.754	5.869	9.869
80	5.771	9.771	5.887	9.887
81	5.788	9.788	5.906	9.906
82	5.806	9.806	5.925	9.925
83	5.824	9.824	5.945	9.945
84	5.843	9.843	5.964	9.964
85	5.862	9.862	5.983	9.983
86	5.881	9.881	6.002	10.002
87	5.9	9.9	6.02	10.02
88	5.918	9.918	6.038	10.038
89	5.936	9.936	6.055	10.055
90	5.954	9.954	6.072	10.072
91	5.971	9.971	6.089	10.089
92	5.988	9.988	6.105	10.105
93	6.004	10.004	6.121	10.121
94	6.02	10.02	6.136	10.136
95	6.036	10.036	6.151	10.151
96	6.051	10.051	6.166	10.166
97	6.066	10.066	6.18	10.18
98	6.08	10.08	6.194	10.194
99	6.095	10.095	6.208	10.208
100	6.109	10.109	6.222	10.222
101	6.122	10.122	6.235	10.235
102	6.135	10.135	6.247	10.247
103	6.148	10.148	6.26	10.26
104	6.161	10.161	6.272	10.272
105	6.173	10.173	6.284	10.284
106	6.185	10.185	6.295	10.295
107	6.197	10.197	6.307	10.307
108	6.208	10.208	6.318	10.318
109	6.219	10.219	6.328	10.328
110	6.23	10.23	6.339	10.339
111	6.241	10.241	6.349	10.349
112	6.251	10.251	6.359	10.359
113	6.261	10.261	6.369	10.369
114	6.271	10.271	6.378	10.378
115	6.28	10.28	6.388	10.388
116	6.29	10.29	6.397	10.397
117	6.299	10.299	6.405	10.405
118	6.308	10.308	6.414	10.414
119	6.317	10.317	6.422	10.422
120	6.325	10.325	6.43	10.43
121	6.333	10.333	6.438	10.438
122	6.341	10.341	6.446	10.446
123	6.349	10.349	6.453	10.453
124	6.357	10.357	6.46	10.46
125	6.364	10.364	6.467	10.467
126	6.371	10.371	6.473	10.473
127	6.377	10.377	6.48	10.48
128	6.384	10.384	6.485	10.485
129	6.39	10.39	6.491	10.491
130	6.396	10.396	6.497	10.497
131	6.402	10.402	6.502	10.502
132	6.407	10.407	6.507	10.507
133	6.412	10.412	6.512	10.512
134	6.417	10.417	6.516	10.516
135	6.422	10.422	6.521	10.521
136	6.426	10.426	6.525	10.525
137	6.431	10.431	6.528	10.528

138	6.435	10.435	6.532	10.532
139	6.439	10.439	6.536	10.536
140	6.442	10.442	6.539	10.539
141	6.446	10.446	6.542	10.542
142	6.449	10.449	6.545	10.545
143	6.452	10.452	6.547	10.547
144	6.455	10.455	6.55	10.55
145	6.458	10.458	6.552	10.552
146	6.46	10.46	6.554	10.554
147	6.462	10.462	6.556	10.556
148	6.465	10.465	6.558	10.558
149	6.467	10.467	6.56	10.56
150	6.468	10.468	6.561	10.561
151	6.47	10.47	6.562	10.562
152	6.471	10.471	6.563	10.563
153	6.473	10.473	6.564	10.564
154	6.474	10.474	6.565	10.565
155	6.475	10.475	6.566	10.566
156	6.476	10.476	6.566	10.566
157	6.476	10.476	6.567	10.567
158	6.477	10.477	6.567	10.567
159	6.477	10.477	6.567	10.567
160	6.478	10.478	6.567	10.567
161	6.478	10.478	6.567	10.567
162	6.478	10.478	6.566	10.566
163	6.478	10.478	6.566	10.566
164	6.477	10.477	6.565	10.565
165	6.477	10.477	6.565	10.565
166	6.477	10.477	6.564	10.564
167	6.476	10.476	6.563	10.563
168	6.475	10.475	6.562	10.562
169	6.475	10.475	6.561	10.561
170	6.474	10.474	6.56	10.56
171	6.473	10.473	6.559	10.559
172	6.472	10.472	6.558	10.558
173	6.471	10.471	6.557	10.557
174	6.47	10.47	6.555	10.555
175	6.468	10.468	6.554	10.554
176	6.467	10.467	6.552	10.552
177	6.466	10.466	6.551	10.551
178	6.464	10.464	6.549	10.549
179	6.463	10.463	6.547	10.547
180	6.461	10.461	6.545	10.545
181	6.46	10.46	6.543	10.543
182	6.458	10.458	6.541	10.541
183	6.456	10.456	6.539	10.539
184	6.454	10.454	6.536	10.536
185	6.451	10.451	6.533	10.533
186	6.449	10.449	6.53	10.53
187	6.446	10.446	6.527	10.527
188	6.444	10.444	6.524	10.524
189	6.441	10.441	6.521	10.521
190	6.438	10.438	6.517	10.517
191	6.435	10.435	6.514	10.514
192	6.431	10.431	6.51	10.51
193	6.428	10.428	6.506	10.506
194	6.424	10.424	6.502	10.502
195	6.421	10.421	6.498	10.498
196	6.417	10.417	6.494	10.494
197	6.413	10.413	6.489	10.489
198	6.409	10.409	6.484	10.484
199	6.404	10.404	6.48	10.48
200	6.4	10.4	6.475	10.475
201	6.395	10.395	6.47	10.47
202	6.391	10.391	6.465	10.465
203	6.386	10.386	6.459	10.459
204	6.381	10.381	6.454	10.454
205	6.376	10.376	6.448	10.448
206	6.37	10.37	6.443	10.443
207	6.365	10.365	6.437	10.437

208	6.36	10.36	6.431	10.431
209	6.354	10.354	6.425	10.425
210	6.348	10.348	6.419	10.419
211	6.343	10.343	6.413	10.413
212	6.337	10.337	6.406	10.406
213	6.331	10.331	6.4	10.4
214	6.324	10.324	6.393	10.393
215	6.318	10.318	6.386	10.386
216	6.312	10.312	6.379	10.379
217	6.305	10.305	6.372	10.372
218	6.299	10.299	6.365	10.365
219	6.292	10.292	6.358	10.358
220	6.285	10.285	6.351	10.351
221	6.278	10.278	6.343	10.343
222	6.271	10.271	6.336	10.336
223	6.264	10.264	6.328	10.328
224	6.257	10.257	6.321	10.321
225	6.249	10.249	6.313	10.313
226	6.242	10.242	6.305	10.305
227	6.234	10.234	6.297	10.297
228	6.227	10.227	6.289	10.289
229	6.219	10.219	6.281	10.281
230	6.211	10.211	6.272	10.272
231	6.203	10.203	6.264	10.264
232	6.195	10.195	6.256	10.256
233	6.187	10.187	6.247	10.247
234	6.179	10.179	6.238	10.238
235	6.17	10.17	6.23	10.23
236	6.162	10.162	6.221	10.221
237	6.154	10.154	6.212	10.212
238	6.145	10.145	6.203	10.203
239	6.136	10.136	6.194	10.194
240	6.128	10.128	6.185	10.185
241	6.119	10.119	6.176	10.176
242	6.11	10.11	6.167	10.167
243	6.101	10.101	6.157	10.157
244	6.092	10.092	6.148	10.148
245	6.083	10.083	6.139	10.139
246	6.074	10.074	6.129	10.129
247	6.065	10.065	6.12	10.12
248	6.056	10.056	6.111	10.111
249	6.047	10.047	6.101	10.101
250	6.038	10.038	6.092	10.092
251	6.029	10.029	6.082	10.082
252	6.019	10.019	6.072	10.072
253	6.01	10.01	6.063	10.063
254	6.001	10.001	6.053	10.053
255	5.991	9.991	6.044	10.044
256	5.982	9.982	6.034	10.034
257	5.973	9.973	6.024	10.024
258	5.963	9.963	6.014	10.014
259	5.954	9.954	6.005	10.005
260	5.944	9.944	5.995	9.995
261	5.935	9.935	5.985	9.985
262	5.925	9.925	5.975	9.975
263	5.916	9.916	5.966	9.966
264	5.906	9.906	5.956	9.956
265	5.897	9.897	5.946	9.946
266	5.887	9.887	5.936	9.936
267	5.878	9.878	5.926	9.926
268	5.868	9.868	5.917	9.917
269	5.858	9.858	5.907	9.907
270	5.849	9.849	5.897	9.897
271	5.839	9.839	5.887	9.887
272	5.83	9.83	5.877	9.877
273	5.82	9.82	5.868	9.868
274	5.811	9.811	5.858	9.858
275	5.801	9.801	5.848	9.848
276	5.791	9.791	5.838	9.838
277	5.782	9.782	5.829	9.829

278	5.772	9.772	5.819	9.819
279	5.763	9.763	5.809	9.809
280	5.753	9.753	5.799	9.799
281	5.744	9.744	5.79	9.79
282	5.734	9.734	5.78	9.78
283	5.725	9.725	5.77	9.77
284	5.715	9.715	5.761	9.761
285	5.706	9.706	5.751	9.751
286	5.697	9.697	5.742	9.742
287	5.687	9.687	5.732	9.732
288	5.678	9.678	5.723	9.723
289	5.669	9.669	5.713	9.713
290	5.659	9.659	5.704	9.704
291	5.65	9.65	5.695	9.695
292	5.641	9.641	5.685	9.685
293	5.632	9.632	5.676	9.676
294	5.623	9.623	5.667	9.667
295	5.614	9.614	5.658	9.658
296	5.605	9.605	5.649	9.649
297	5.596	9.596	5.64	9.64
298	5.587	9.587	5.631	9.631
299	5.578	9.578	5.622	9.622
300	5.569	9.569	5.613	9.613
301	5.56	9.56	5.604	9.604
302	5.552	9.552	5.595	9.595
303	5.543	9.543	5.586	9.586
304	5.534	9.534	5.578	9.578
305	5.526	9.526	5.569	9.569
306	5.517	9.517	5.561	9.561
307	5.509	9.509	5.552	9.552
308	5.501	9.501	5.544	9.544
309	5.492	9.492	5.536	9.536
310	5.484	9.484	5.527	9.527
311	5.476	9.476	5.519	9.519
312	5.468	9.468	5.511	9.511
313	5.46	9.46	5.503	9.503
314	5.452	9.452	5.495	9.495
315	5.444	9.444	5.487	9.487
316	5.436	9.436	5.48	9.48
317	5.429	9.429	5.472	9.472
318	5.421	9.421	5.464	9.464
319	5.413	9.413	5.457	9.457
320	5.406	9.406	5.45	9.45
321	5.399	9.399	5.442	9.442
322	5.391	9.391	5.435	9.435
323	5.384	9.384	5.428	9.428
324	5.377	9.377	5.421	9.421
325	5.37	9.37	5.414	9.414
326	5.363	9.363	5.407	9.407
327	5.357	9.357	5.401	9.401
328	5.35	9.35	5.394	9.394
329	5.343	9.343	5.388	9.388
330	5.337	9.337	5.381	9.381
331	5.33	9.33	5.375	9.375
332	5.324	9.324	5.369	9.369
333	5.318	9.318	5.363	9.363
334	5.312	9.312	5.357	9.357
335	5.306	9.306	5.351	9.351
336	5.3	9.3	5.346	9.346
337	5.295	9.295	5.34	9.34
338	5.289	9.289	5.335	9.335
339	5.284	9.284	5.33	9.33
340	5.278	9.278	5.325	9.325
341	5.273	9.273	5.32	9.32
342	5.268	9.268	5.315	9.315
343	5.263	9.263	5.31	9.31
344	5.258	9.258	5.305	9.305
345	5.253	9.253	5.301	9.301
346	5.249	9.249	5.297	9.297
347	5.244	9.244	5.292	9.292

348	5.24	9.24	5.288	9.288
349	5.236	9.236	5.284	9.284
350	5.232	9.232	5.281	9.281
351	5.228	9.228	5.277	9.277
352	5.224	9.224	5.274	9.274
353	5.221	9.221	5.27	9.27
354	5.217	9.217	5.267	9.267
355	5.214	9.214	5.264	9.264
356	5.211	9.211	5.264	9.264
357	5.208	9.208	5.264	9.264
358	5.205	9.205	5.264	9.264
359	5.202	9.202	5.264	9.264
360	5.2	9.2	5.264	9.264