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Appendix A: Econometric Analysis Of Mortgages

Was Applied When Estimating The Prepayment-rate Model. The Loan Was Censored—i.e., Removed—upon The Onset Of A Delinquency That Lead To A Claim Without Any Intervening Correction To A Current-pay Status. A Separate Claim-rate Model Was Estimated That Accounted For The Censoring Feb 18th, 2024

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