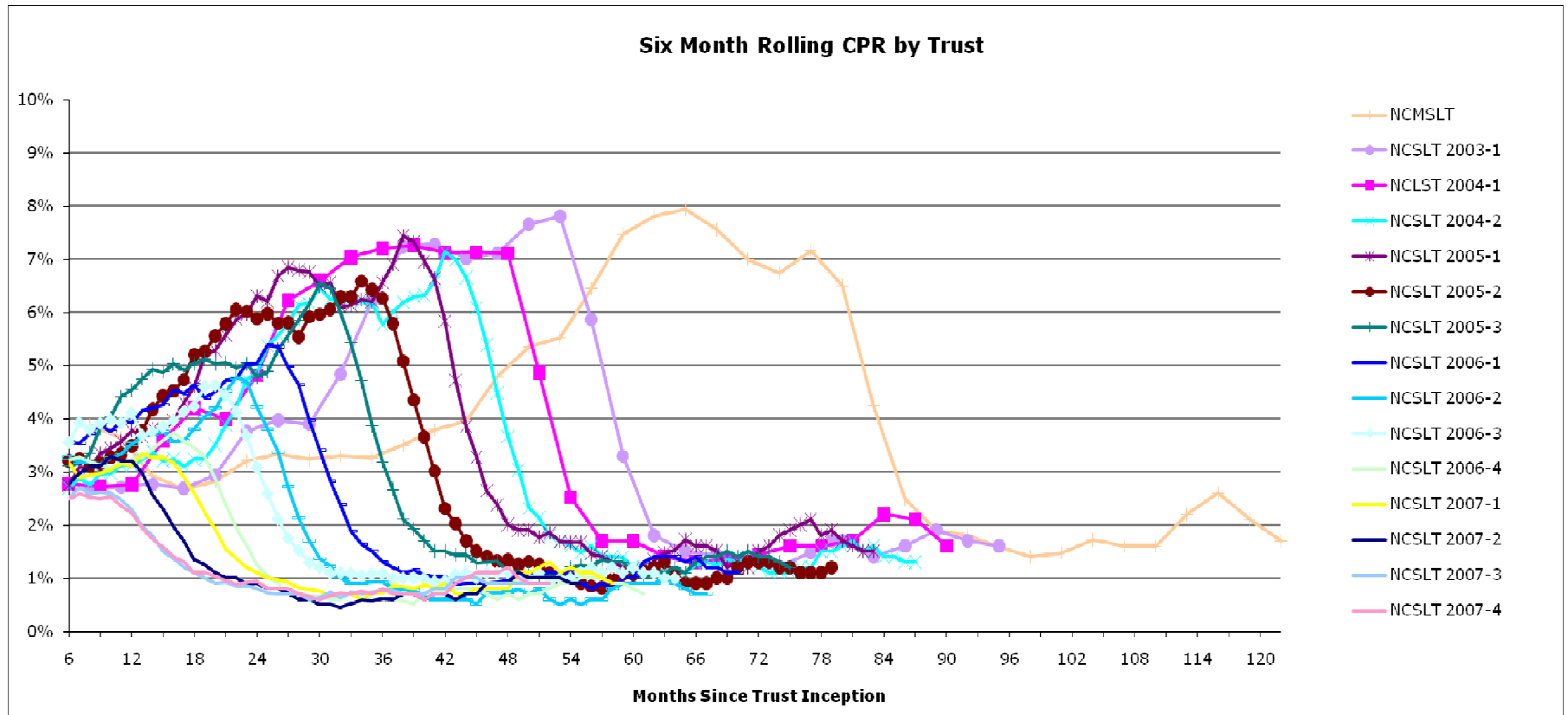


Six month rolling prepayment rates

Updated through December 31, 2011*



*Average prepayment rate during preceding six month period. NCMSLT as of September 30, 2011 (most recent quarterly reporting date). NCSLT 2003-1 as of October 31, 2011 (most recent quarterly reporting date). NCSLT 2004-1 as of November 31, 2011 (most recent quarterly reporting date).