Presale: Firstmac Mortgage Funding Trust No.4 Series 2-2016 May 16

Description:
The preliminary ratings assigned to the prime floating-rate residential mortgage-backed securities (RMBS) to be issued by Firstmac Fiduciary Services Pty Ltd. as trustee for Firstmac Mortgage Funding Trust No.4 Series 2-2016 reflect the following factors. The credit risk of the underlying collateral portfolio (discussed in more detail under "Loan Pool Profile") and the credit support provided to each class of notes are commensurate with the ratings assigned. Credit support is provided by subordination, excess spread and lenders' mortgage insurance (LMI). The assessment of credit risk takes into account Firstmac Ltd. (Firstmac)'s underwriting standards and approval processes, which are consistent with industry-wide practices, and the strong servicing quality of Firstmac (discussed in more detail under "Origination And Servicing"). The ratings also...

Companies mentioned in this report are:
- Firstmac Mortgage Funding Trust No.4 Series 2-2016

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