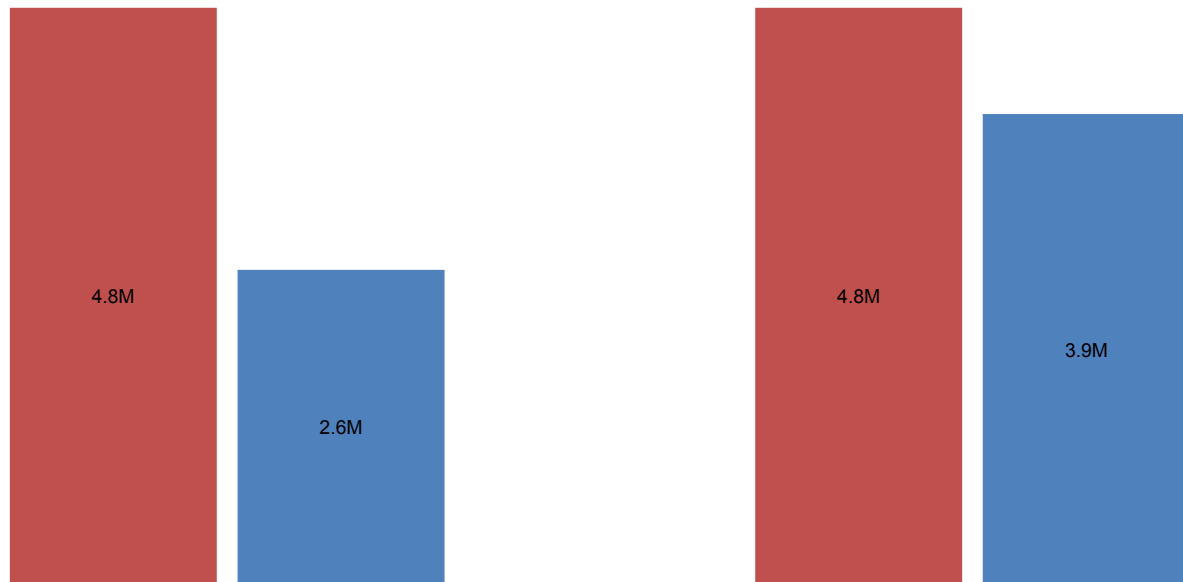


# Breakdown of Refinance Candidates

■ Met Refi Criteria Last Year

■ Did Not Meet Refi Criteria Last Year



Pre-Brexit  
(Figures as of June 23, 2016)

Today  
(Figures as of July 14, 2016)