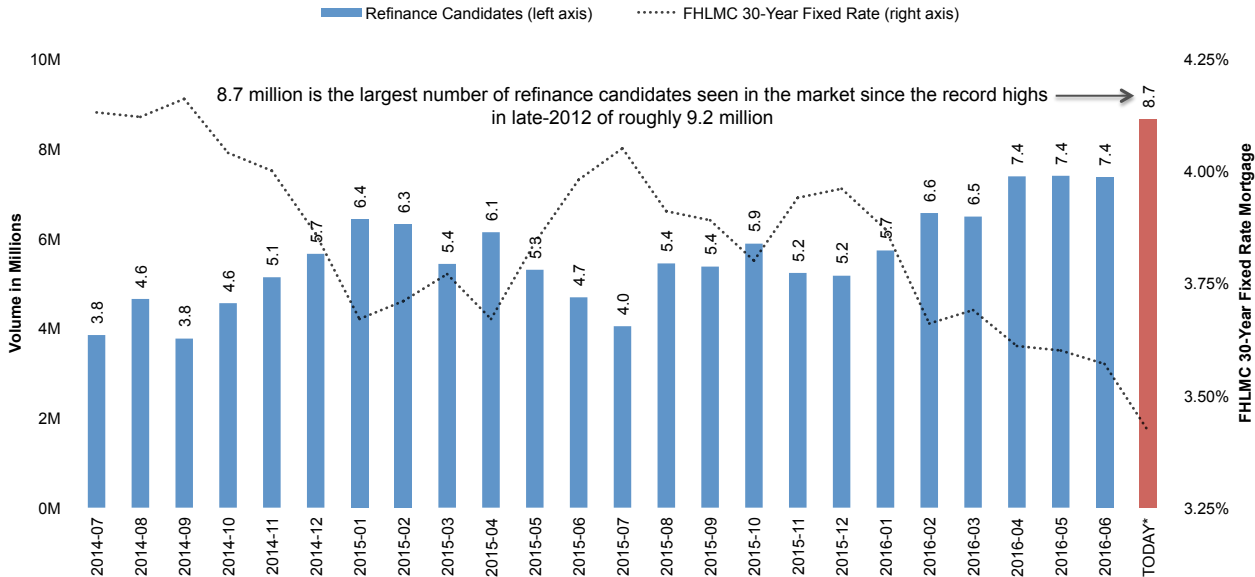


Traditional Refinance Candidates



Refinance Candidates are borrowers that are current on their 30-year mortgage with $\leq 80\%$ current LTVs, credit scores ≥ 720 , and current interest rates on their mortgage ≥ 75 BPS above the 30-year fixed rate at the time as reported in the FHLMC rate survey

TODAY* is based on FHLMC 30-year rate as of June 30th 2016 of 3.48%