



| Pull-Through Rate   |                        | Current Rate | 1-Month Delta | 3-Month Delta | 12-Month Delta |
|---|------------------------|--------------|---------------|---------------|----------------|
|  | Purchase Pull-Through  | 79.9%        | (182 BPS)     | (99 BPS)      | (152 BPS)      |
|  | Refinance Pull-Through | 69.8%        | (203 BPS)     | (975 BPS)     | (802 BPS)      |