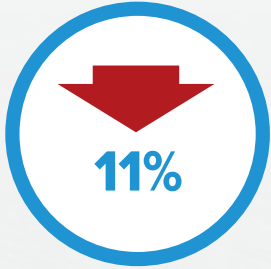
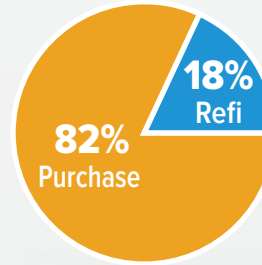


JUNE NATIONAL STATS



RATE LOCK VOLUME

Lock activity fell across all loan categories, led by a 13% drop in cash-out refinances



MARKET MIX

A drop in volume across all loan types left the purchase/refi market mix unchanged from May



AVERAGE LOAN AMOUNT

The average loan amount decreased by 8K in June



MONTH-END CONFORMING RATE

Our [Optimal Blue Mortgage Market Indices](#) tracked a 44 BPS rise in 30-year rate offerings from May month end