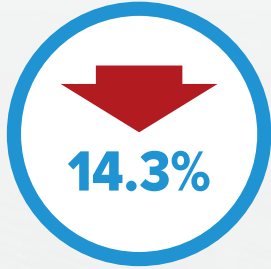
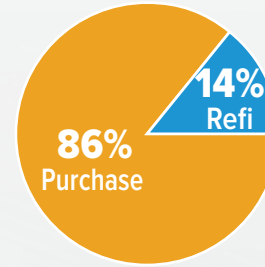


OCTOBER NATIONAL STATS



RATE LOCK VOLUME

Locks decreased across the board led by a 25.1% decrease in cash-outs



MARKET MIX

A sharp drop in cash-out locks pushed the refi share of the market mix to a new low in October



AVERAGE LOAN AMOUNT

The average loan amount fell by 9K in October



MONTH-END CONFORMING RATE

Our Optimal Blue Mortgage Market Indices tracked a 34 BPS rise in 30-year rate offerings throughout October