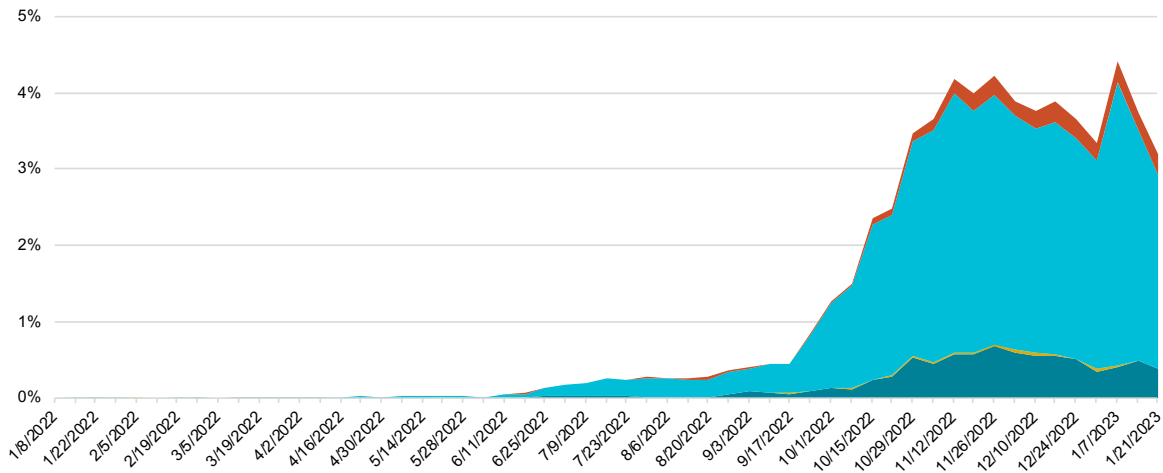


TEMPORARY BUYDOWNS IN PURCHASE RATE LOCKS (OPTIMAL BLUE)

■ 1/0 ■ 1/1 ■ 2/1 ■ 3/2/1



Source: Black Knight, Optimal Blue

Data from 1/2022 through week ending 1/21/2023

Some temporary buydowns may not be recorded in rate lock pricing, such that the total share of locks that involves temporary buydowns may be higher

