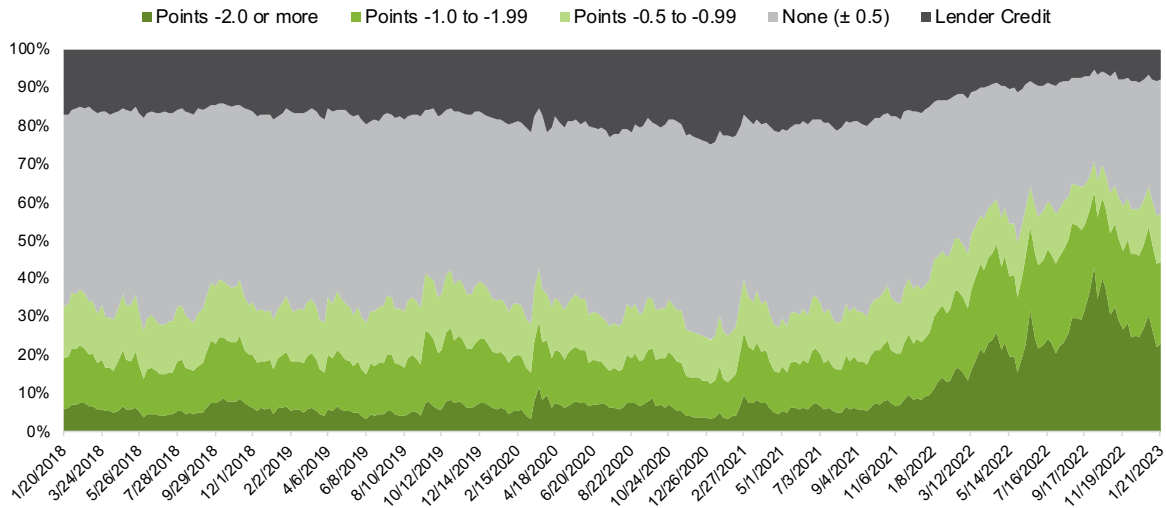


PERMANENT BUYDOWNS ON RATE LOCKS (OPTIMAL BLUE)



Source: Black Knight, Optimal Blue
Data through week ending 1/21/2023