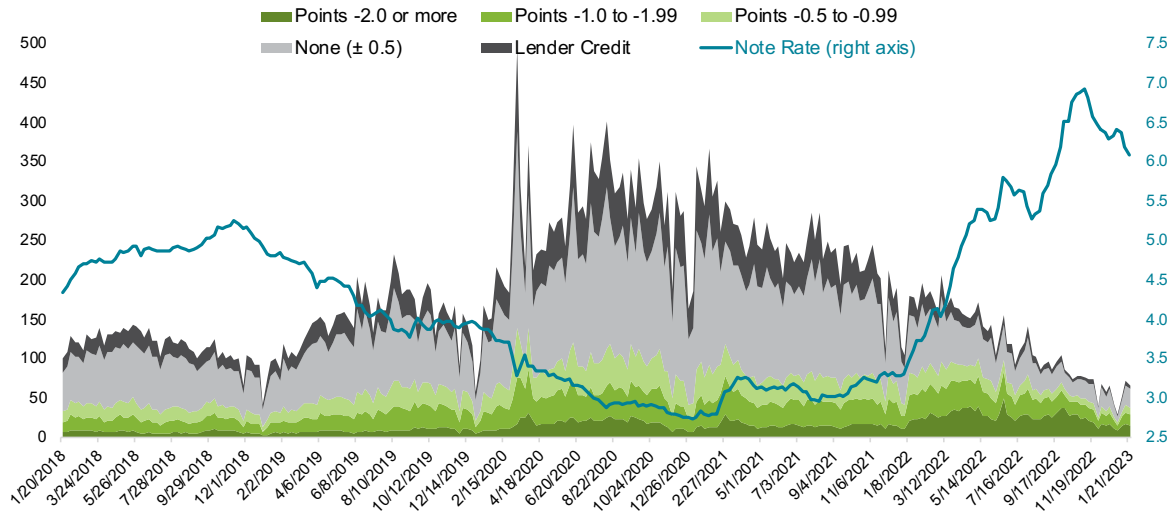


## PERMANENT BUYDOWNS ON RATE LOCKS

(OPTIMAL BLUE – INDEXED TO WEEK ENDING 1/13/2018)



Source: Black Knight, Optimal Blue

Data through week ending 1/21/2023

Total lock count indexed to 100 in week ending 1/13/2018