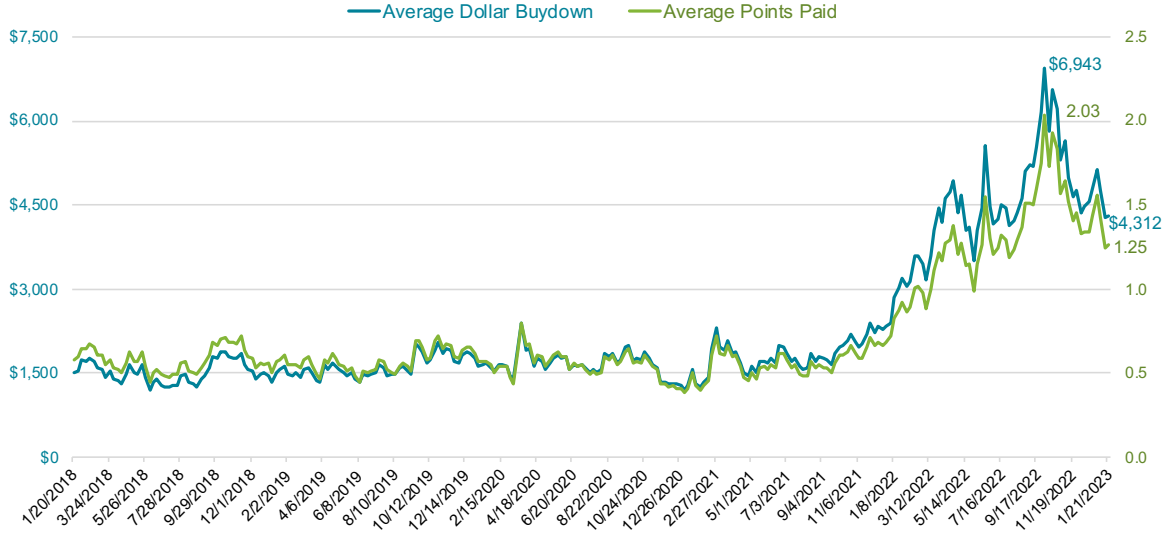


## DOLLAR BUYDOWN AND POINTS PAID ON RATE LOCKS



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

