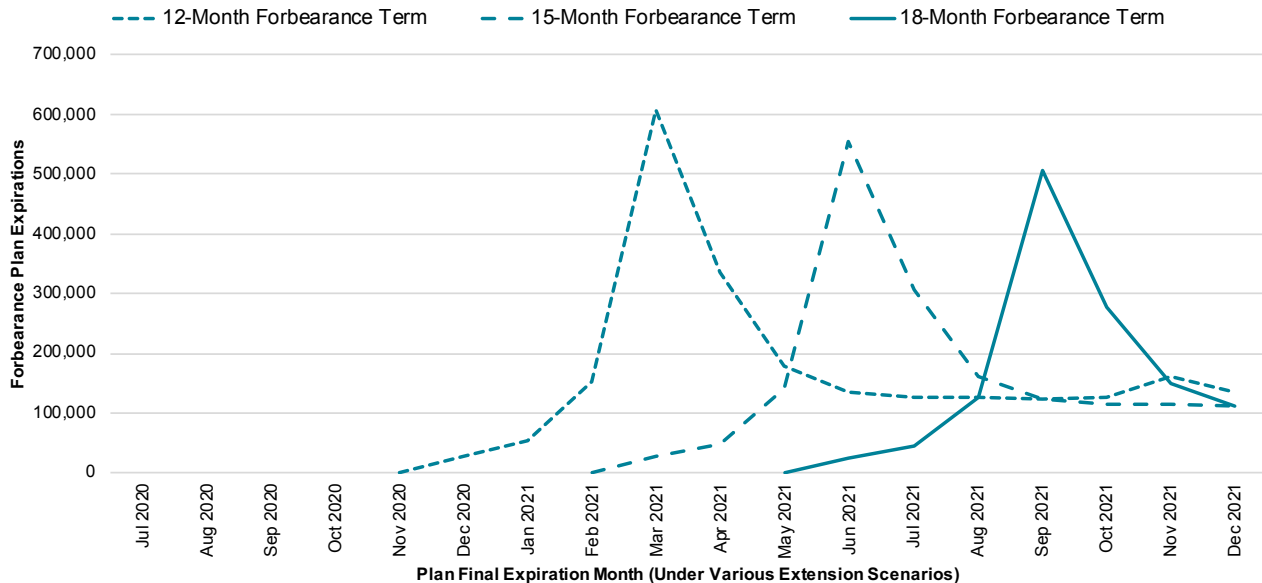


ESTIMATED FORBEARANCE EXPIRATION VOLUMES / TIMING UNDER VARIOUS EXTENSION SCENARIOS



Scenarios above include current monthly reduction rate of 3%
observed among early forbearance starts in recent months