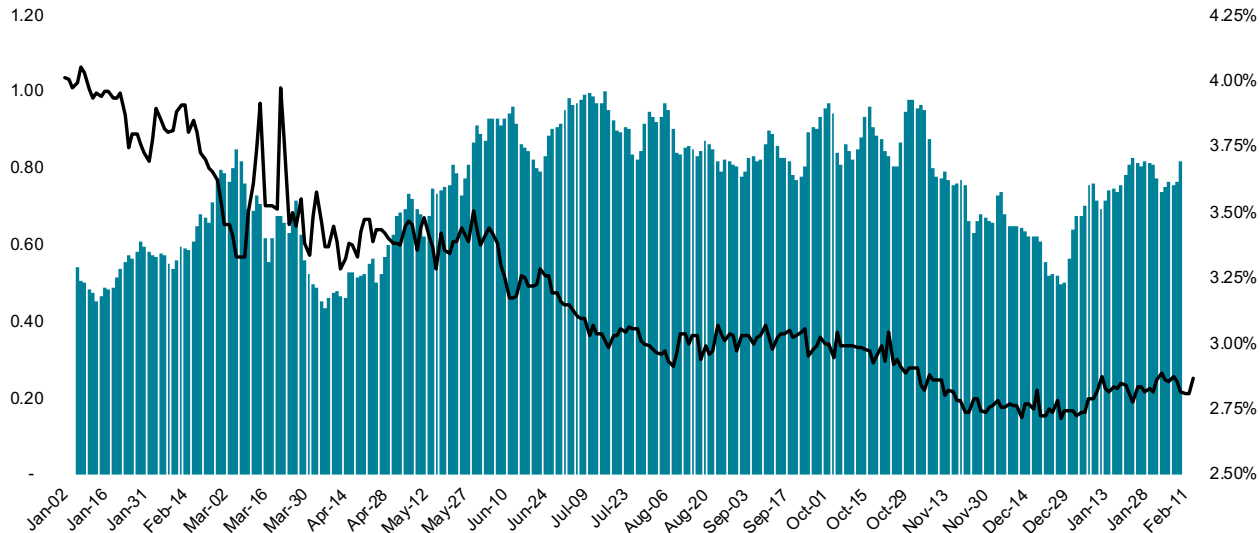


PURCHASE ORIGATION RATE LOCKS

(7-DAY MOVING AVERAGE INDEXED TO 2020 PEAK)

■ Purchase Locks — Conv 30-Year Avg Note Rate (Right Axis)



Source: Compass Analytics & Optimal Blue

