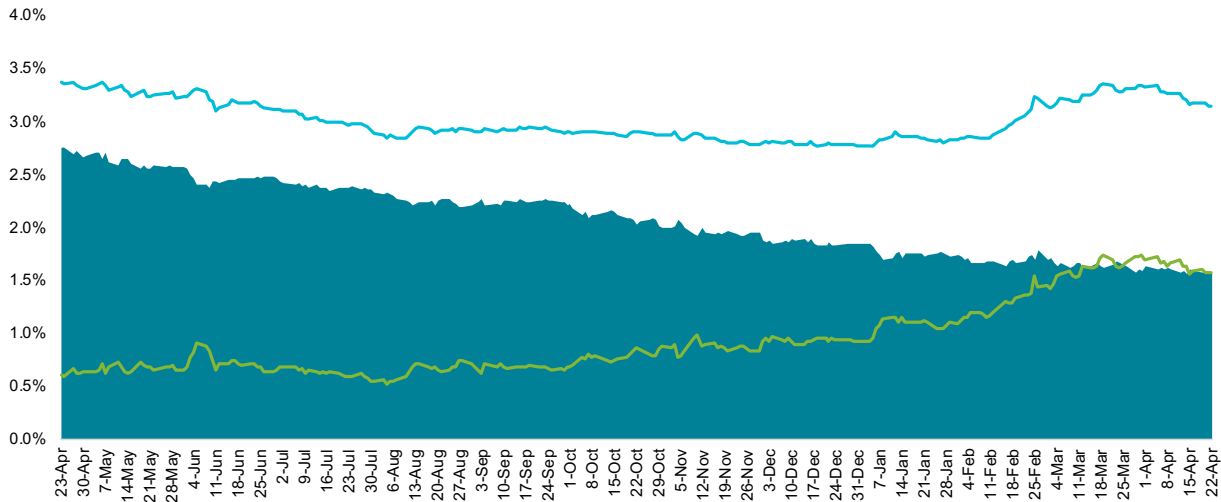


30-YEAR CONFORMING RATES / SPREAD VS. 10-YEAR TREASURY

Spread 10-Year Treasury OBMMI 30-Year Conforming Rate



Source: Black Knight OBMMI