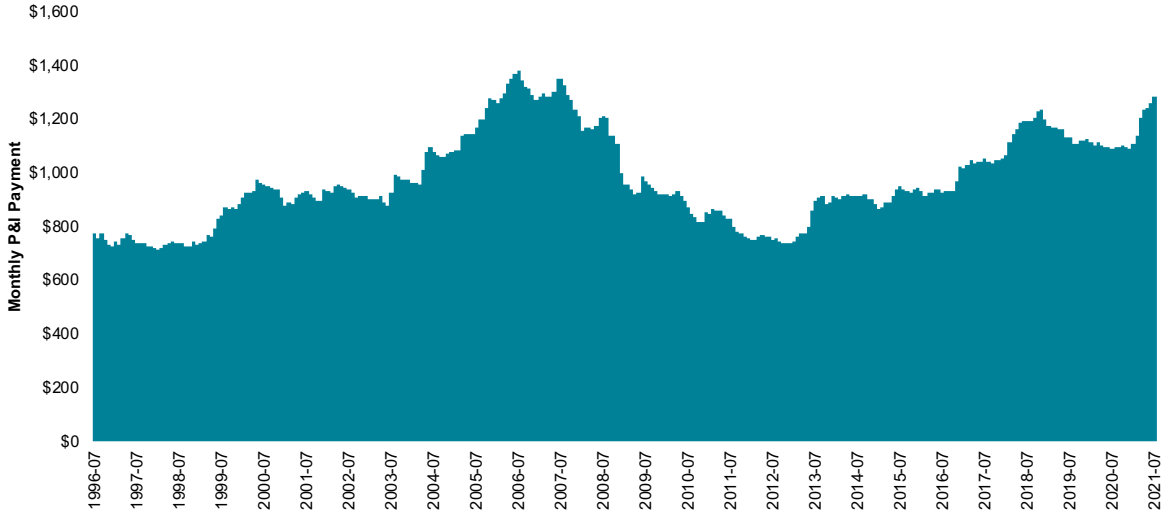


MONTHLY P&I PAYMENT TO PURCHASE MEDIAN PRICED HOME (WITH 20% DOWN PAYMENT AT PREVAILING 30-YEAR INTEREST RATE)



Source: Black Knight, Black Knight Home Price Index

