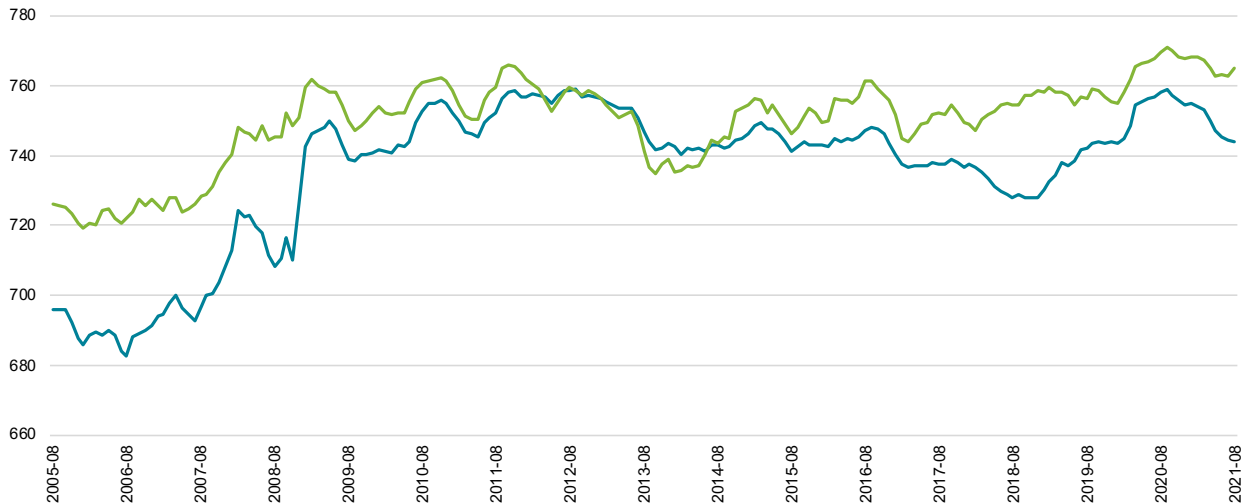


AVERAGE CREDIT SCORE OF MORTGAGES BEING REFINANCED

— Cash-Out Refinance — Other Refinance



Source: Black Knight, McDash Property Module