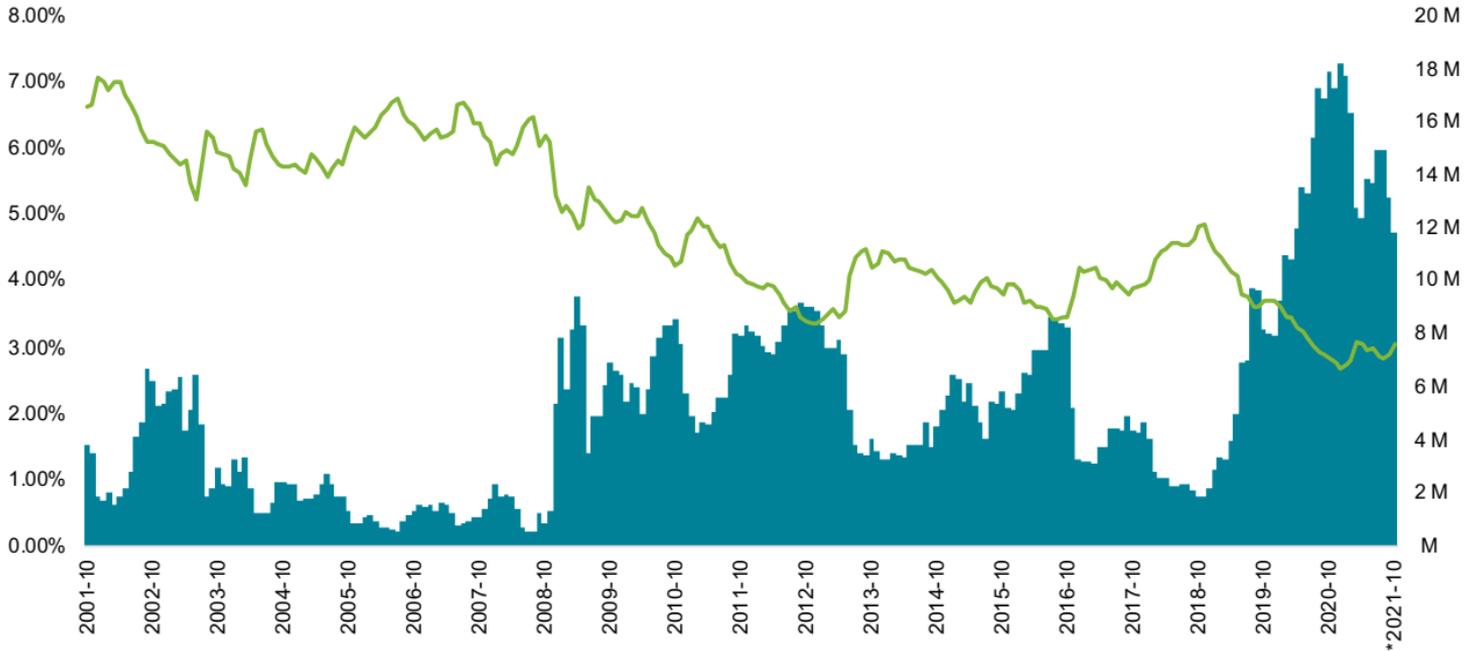


# REFINANCE CANDIDATES BY MONTH

■ Refinance Candidates (right axis)    — Freddie 30-Year Fixed Rate (left axis)



Source: Black Knight, Freddie Mac PMMS  
\*2021-10 refinance candidate volumes are as of October 21st 2021

