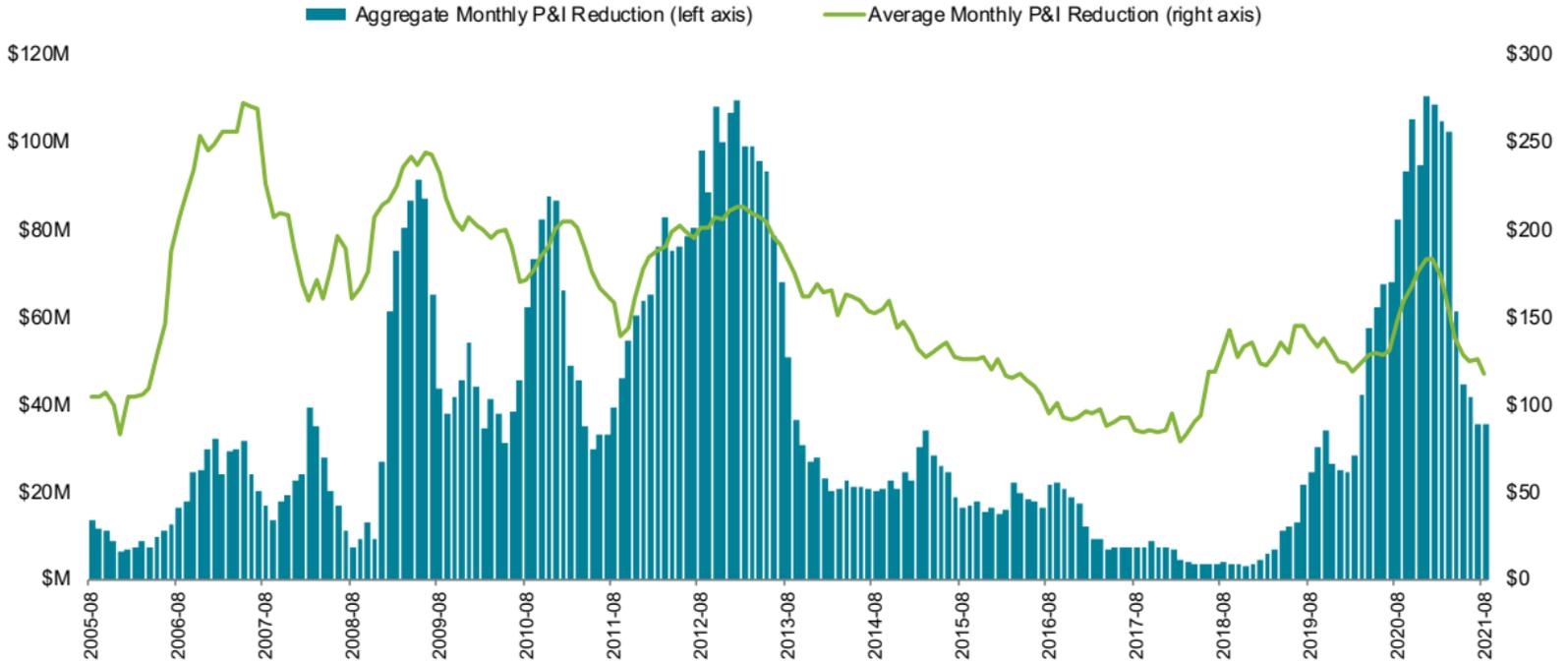


MORTGAGE PAYMENT REDUCTION OF RATE/TERM REFINANCE ORIGINATIONS



Source: Black Knight, McDash

