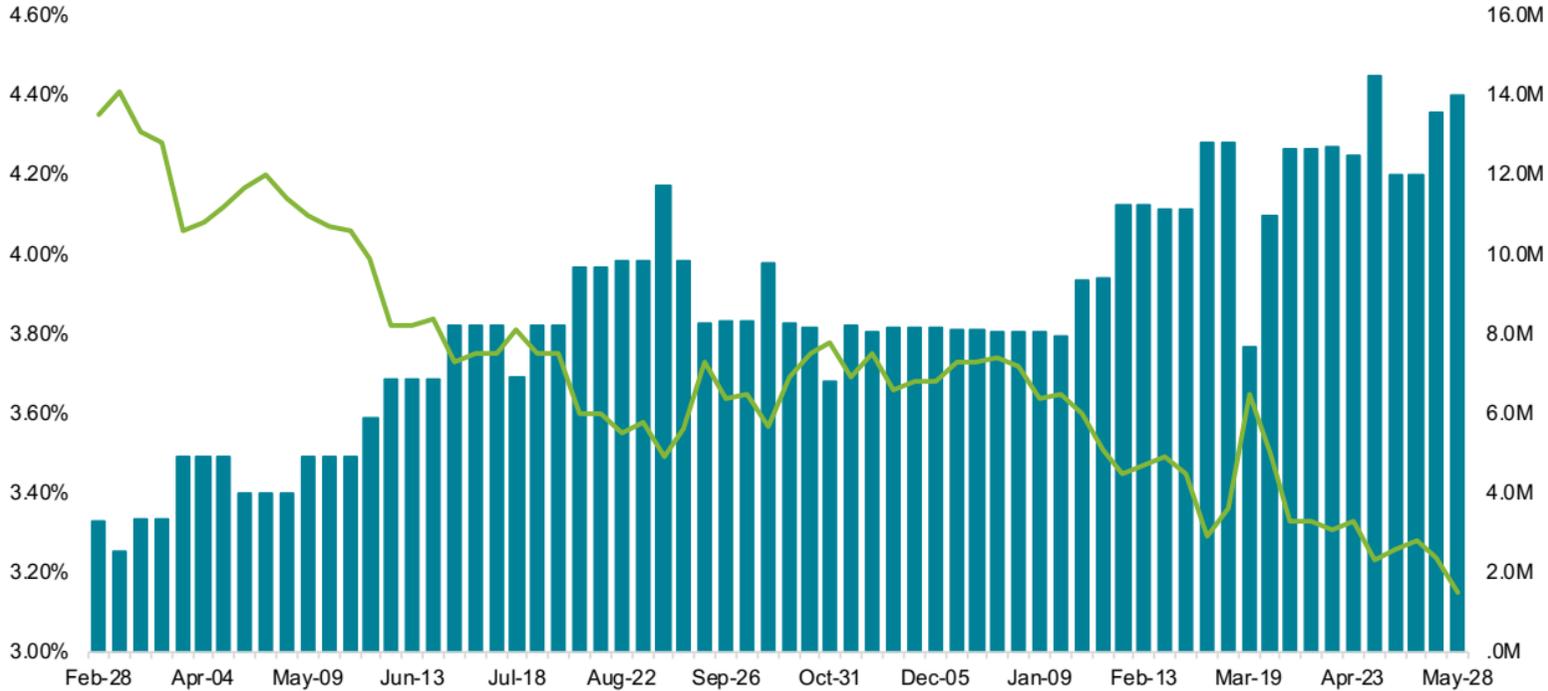


REFINANCE CANDIDATES BY WEEK VS. 30-YEAR FIXED RATES

■ Refi Candidates (Right Axis)

— 30-Year Fixed Rate Freddie PMMS (Left Axis)



Refinance Candidates: Homeowners current on their mortgage with 720+ credit scores and $\geq 20\%$ equity in their home who could reduce their interest rate by 0.75% or more by refinancing into a 30-year fixed rate mortgage at the prevailing interest rate