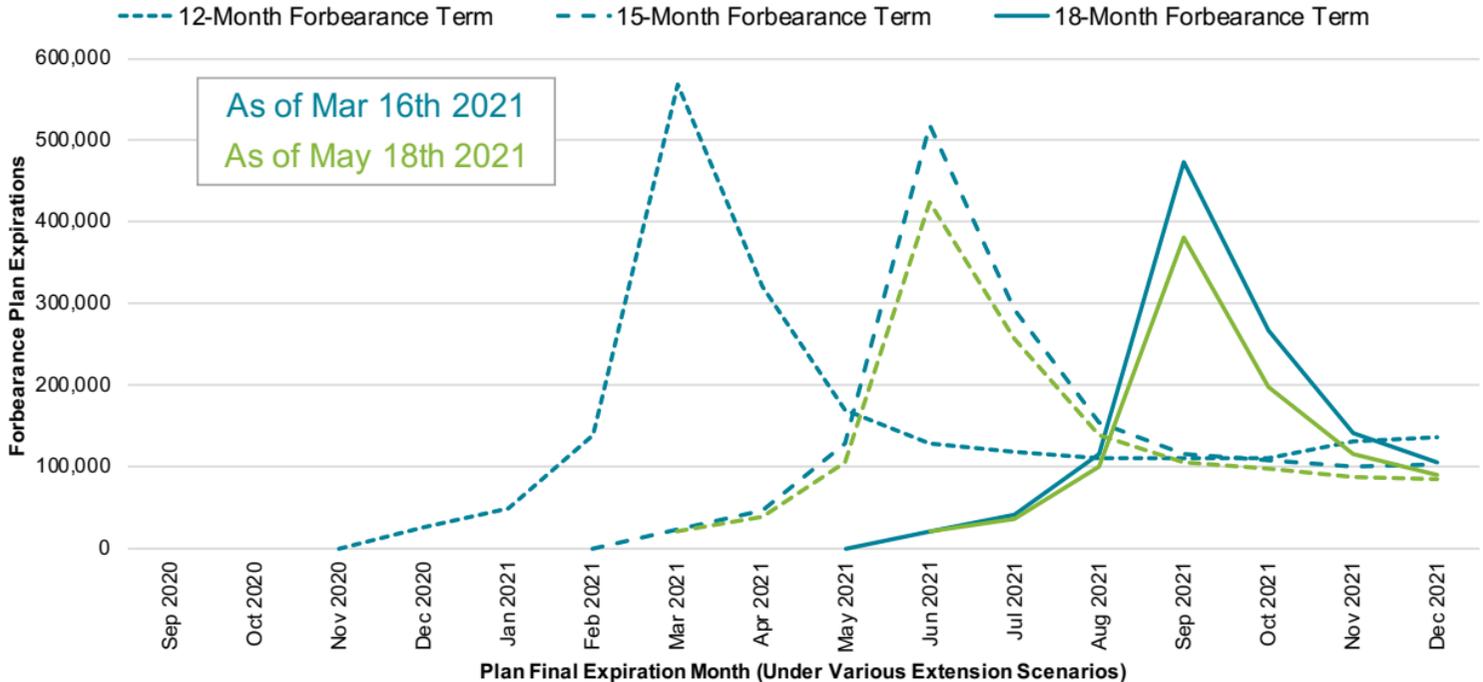


ESTIMATED FORBEARANCE EXPIRATION VOLUMES & TIMING



Scenarios above are based on current monthly reduction rate of 3% observed among early forbearance starts in recent months

