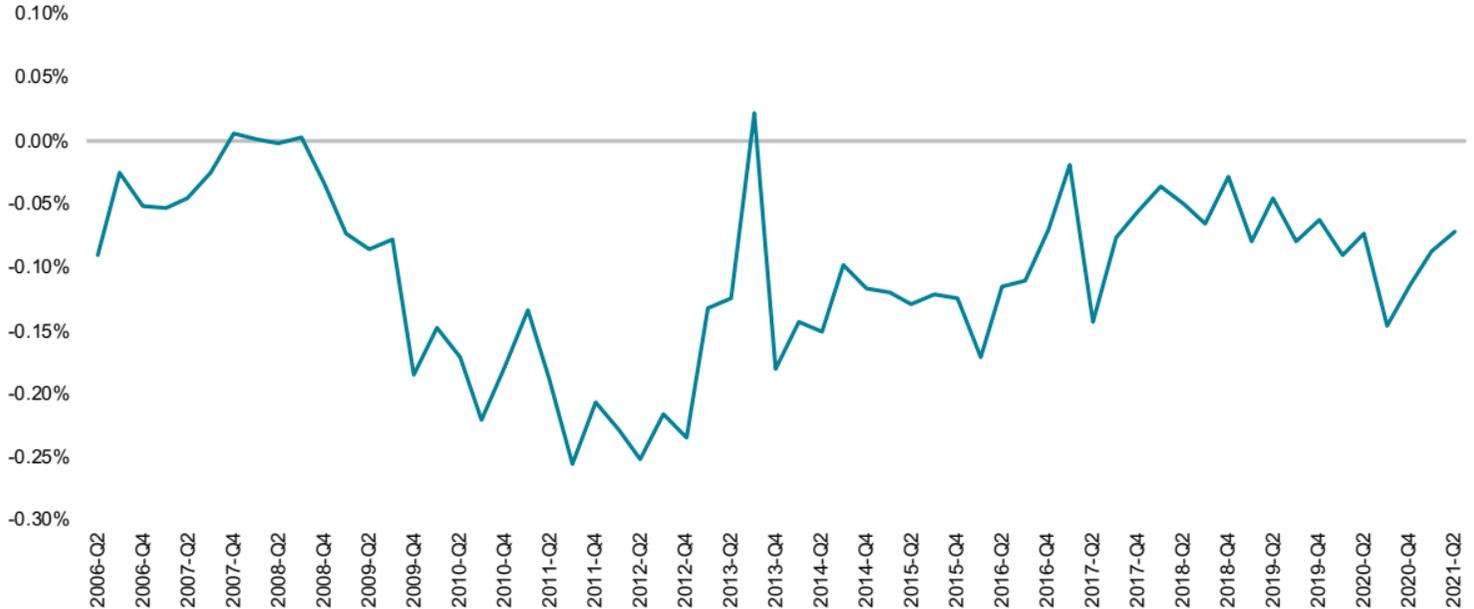


INTEREST RATE DELTA BETWEEN RETAINED AND LOST LOANS (FUTURE LOAN = 30YR FIXED, GSE, RATE/TERM REFI, 720+ CREDIT SCORE)



Source: Black Knight, McDash Property Module