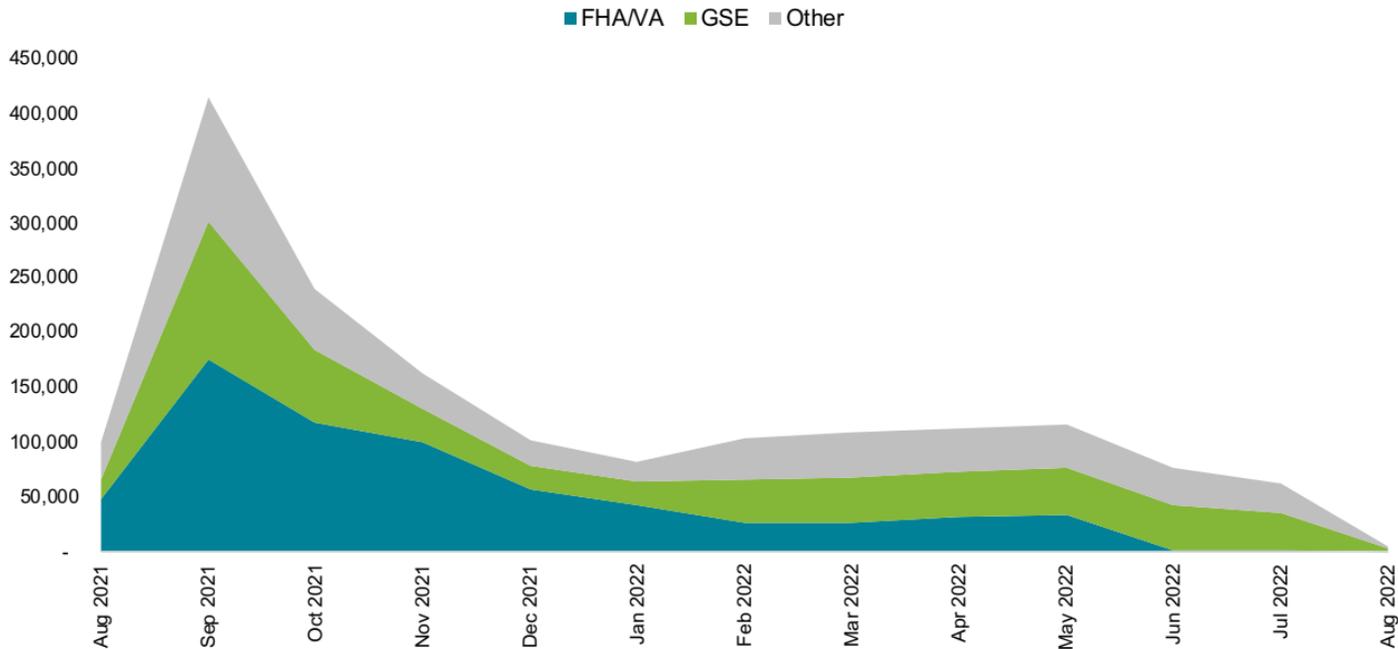


FINAL EXPIRATION DATES OF ACTIVE FORBEARANCE PLANS (BASED ON CURRENT FHA/VA/USDA/FHFA FORBEARANCE TERM MATRICES)



Source: Black Knight

Estimated expiration volumes above are based maximum forbearance terms by start month published by FHFA, FHA, VA, and USDA along with forbearance volumes by start month reported through Black Knight's McDash Flash dataset.

Maximum allowable forbearance terms for portfolio and PLS loans may vary by servicer. For this analysis, FHFA guidelines were used to estimate expiration volumes and timing for portfolio and PLS loans.

