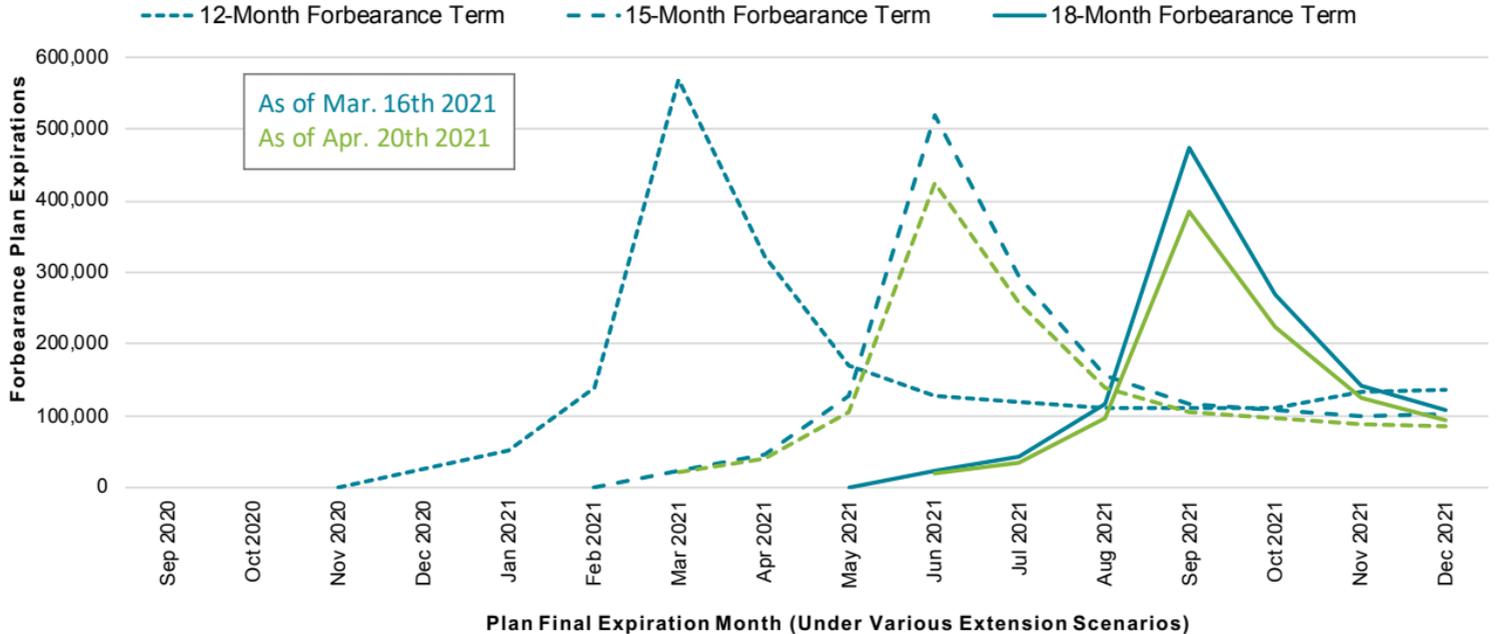


ESTIMATED FORBEARANCE EXPIRATION VOLUMES / TIMING UNDER VARIOUS EXTENSION SCENARIOS



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

