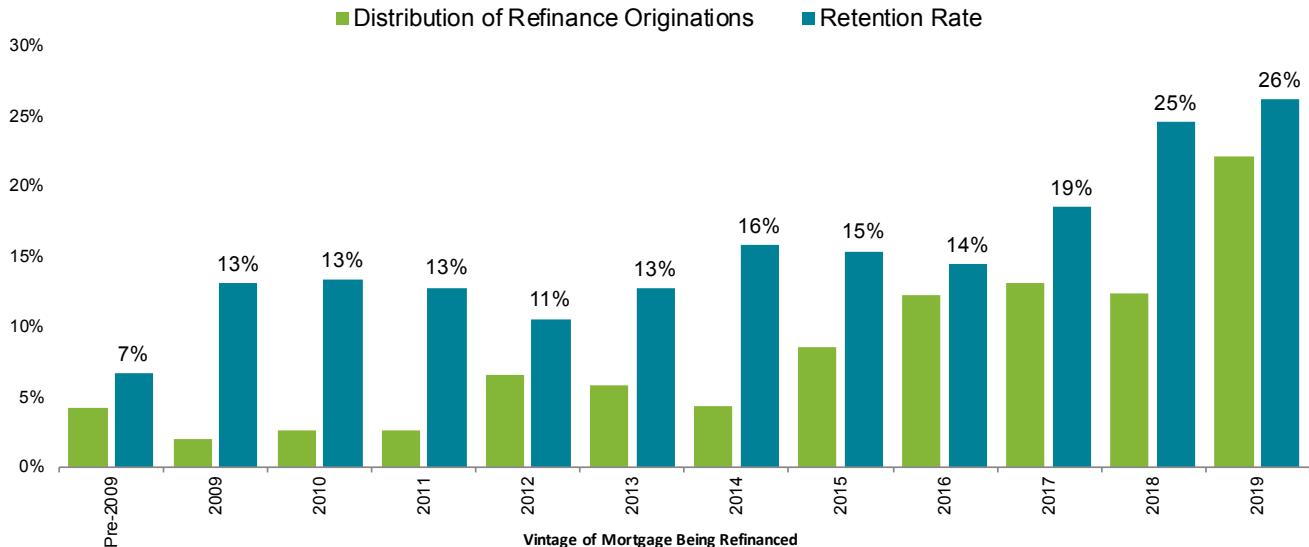


RETENTION RATES BY PRIOR LOAN VINTAGE

(REFINANCE ORIGINATIONS IN Q3 2020)



Source: McDash Primary, McDash Property Module

