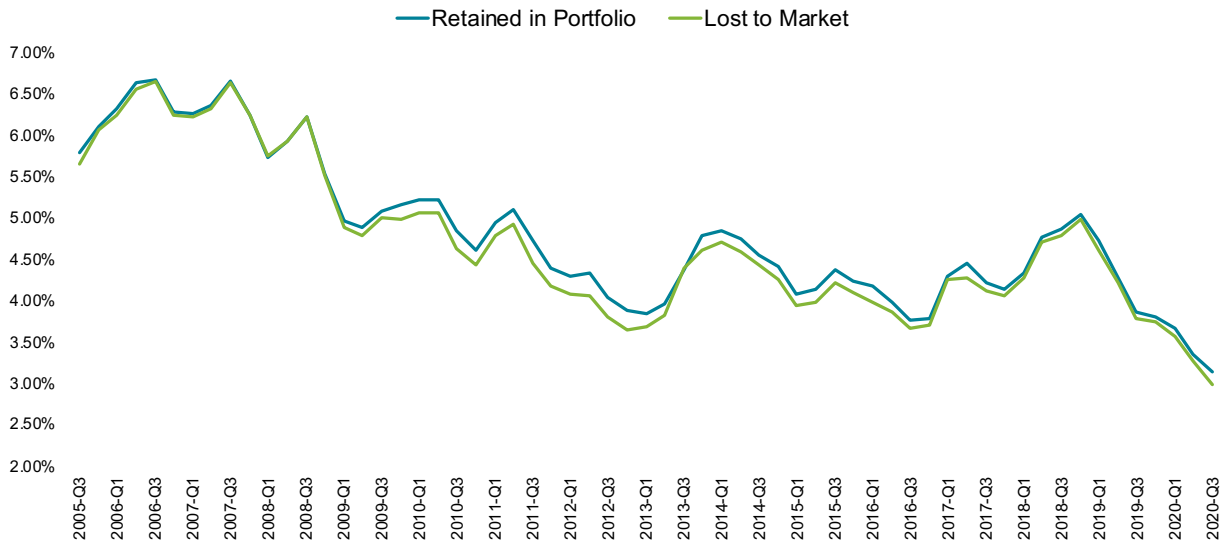


AVERAGE INTEREST RATE POST-REFINANCE

(FUTURE LOAN = 30-YEAR FIXED, GSE, RATE/TERM REFI, 720+ CREDIT SCORE)



Source: McDash Primary, McDash Property Module

