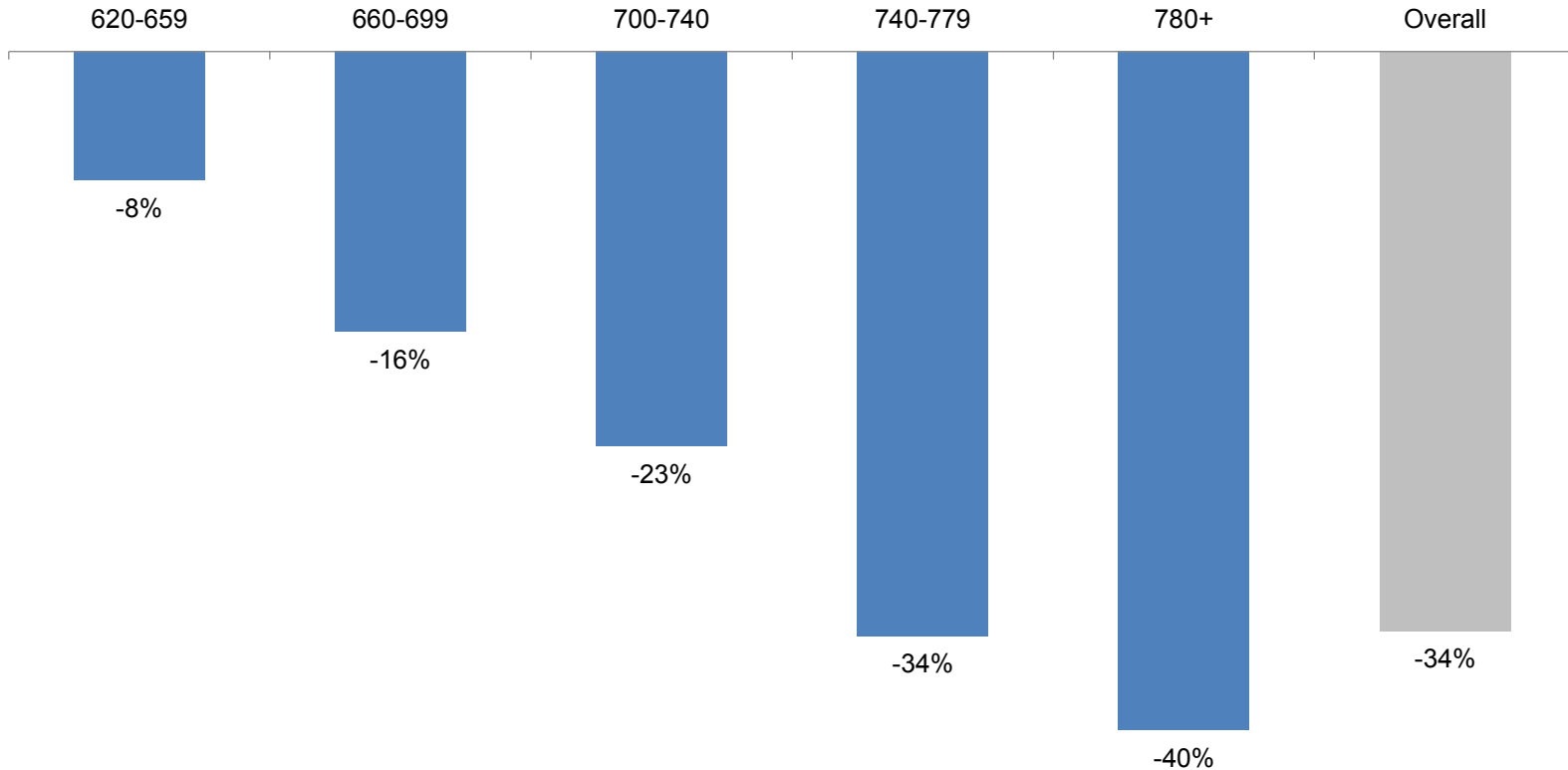


# Annual Decline in Refinance Lending By Credit Score Bucket



Figures above are a comparison of total dollars lent via first lien refinance transactions in 2017 vs 2016