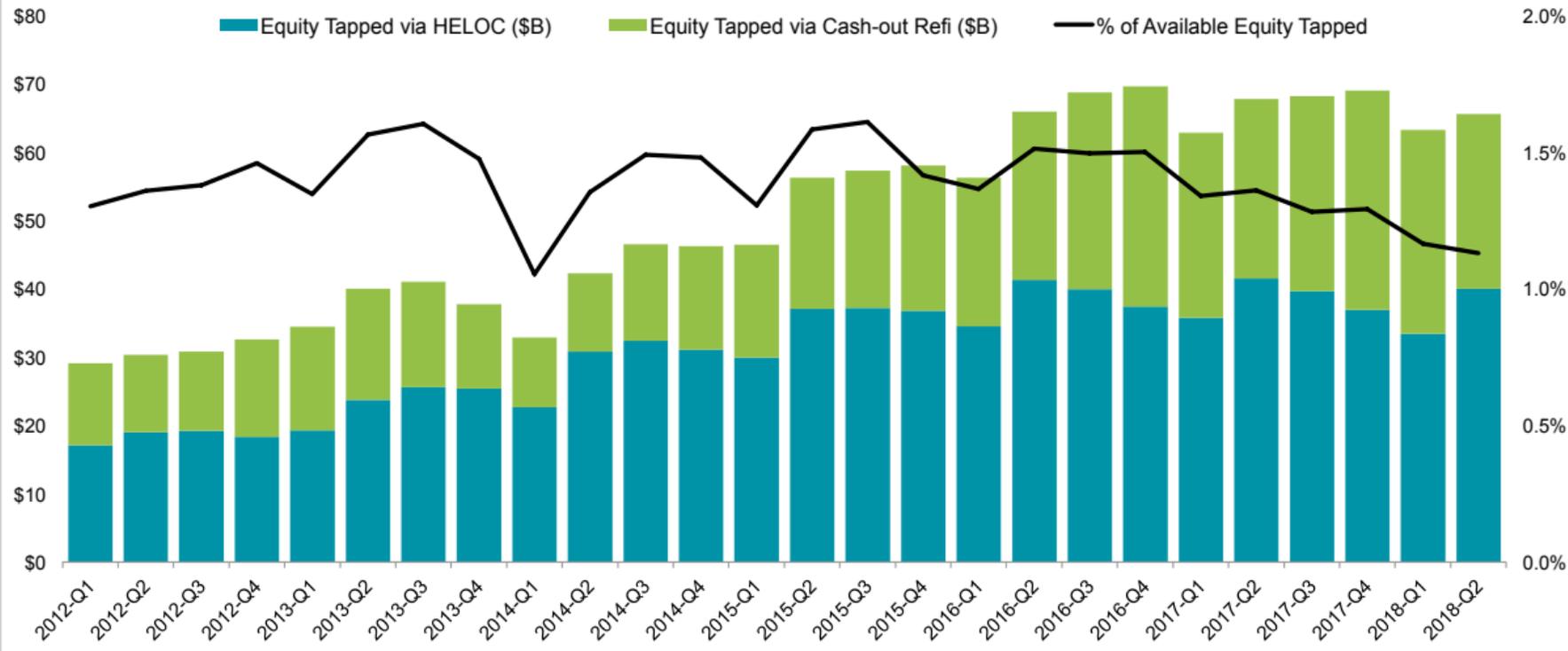


EQUITY TAPPED BY QUARTER



Source: HELOC volumes sourced from Equifax Credit Trends report. 'Equity Tapped via HELOC (\$B)' estimated by applying refi blend of HELOC originations observed in McDash Home Equity loan level database.