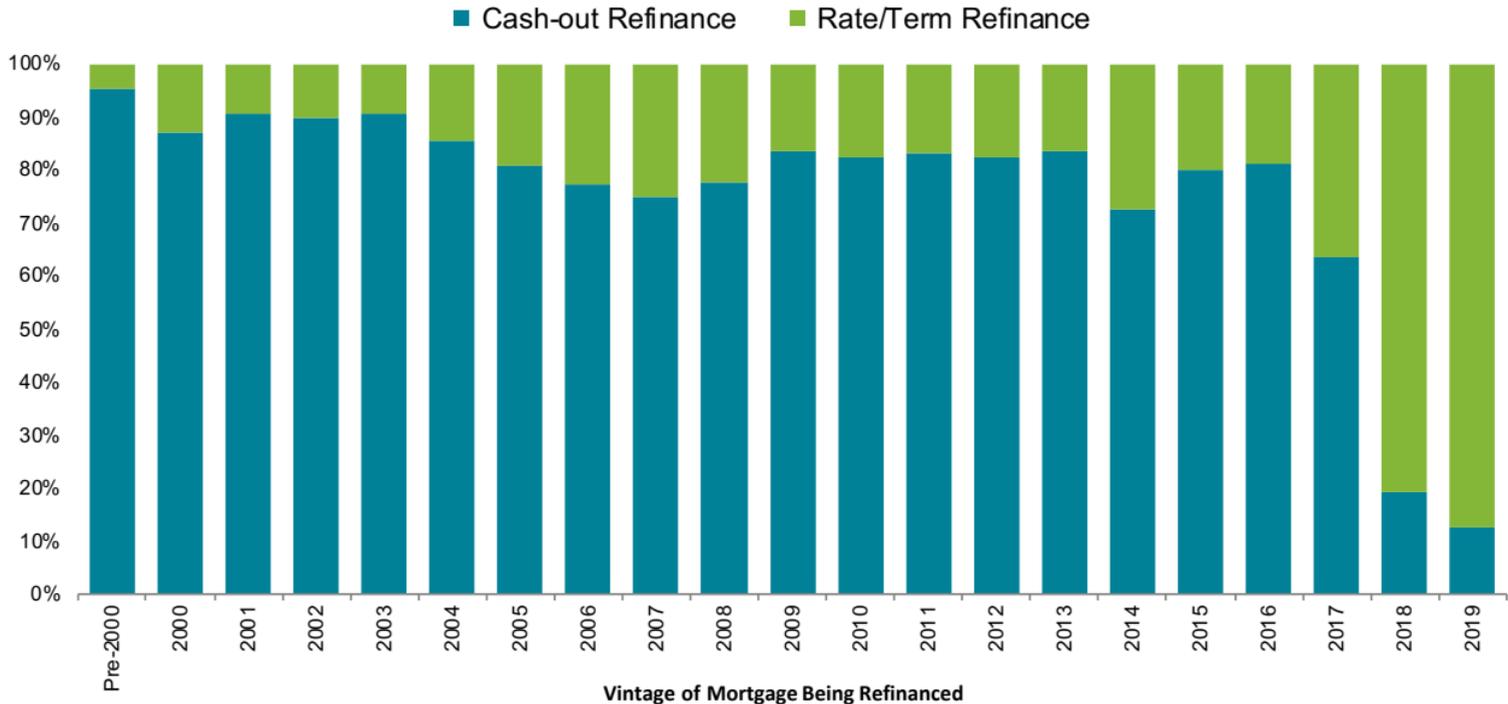


BREAKDOWN OF REFINANCE ORIGINATIONS – Q1/Q2 2019

(BY PRIOR LOAN VINTAGE)



Cash-out refinances identified as borrowers who increased their balance by more than 5 percent through a refinance transaction