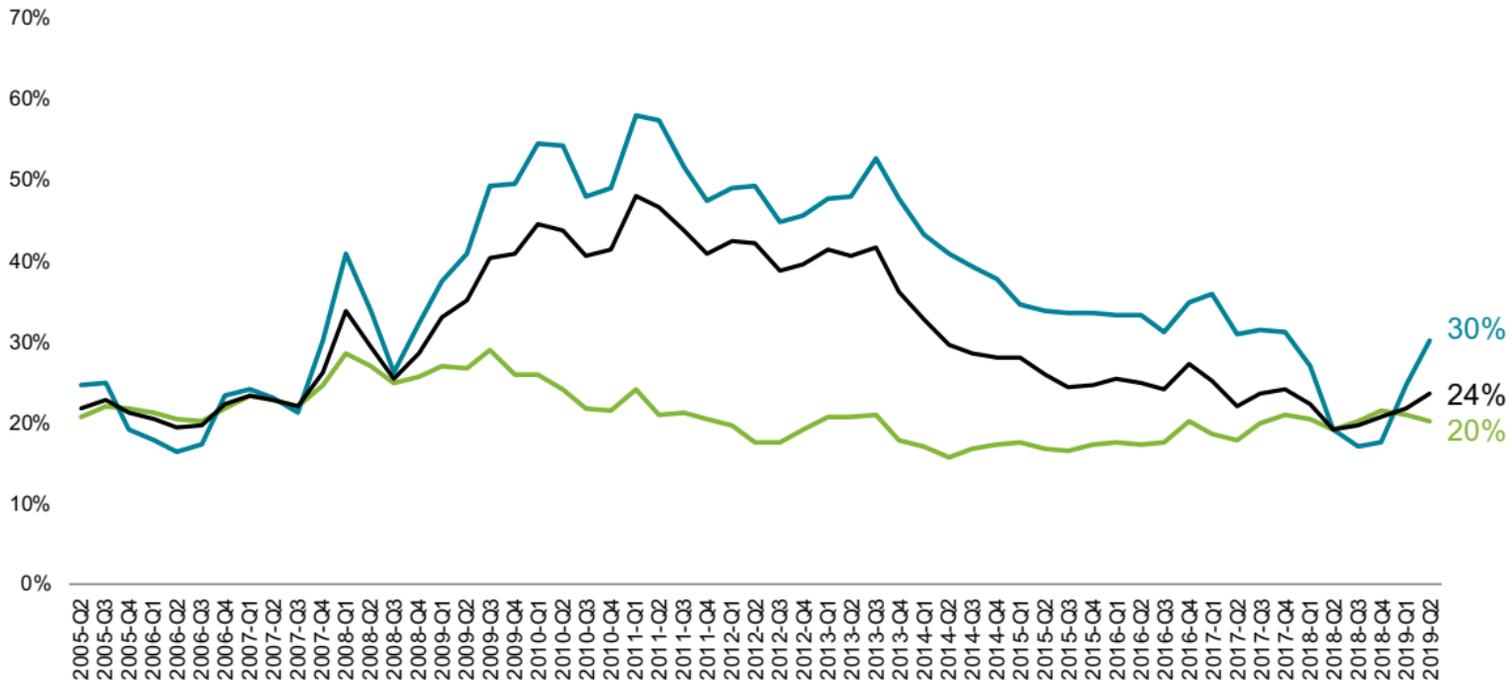


SERVICER RETENTION RATE OF REFINANCE TRANSACTIONS

— Cash-out Refinances
 — Rate/Term Refinances
 — All Refinances



2019-Q1 retention rates have been updated to reflect subsequent public records recordings
 2019-Q2 retention rates estimated based on public records through July 2019