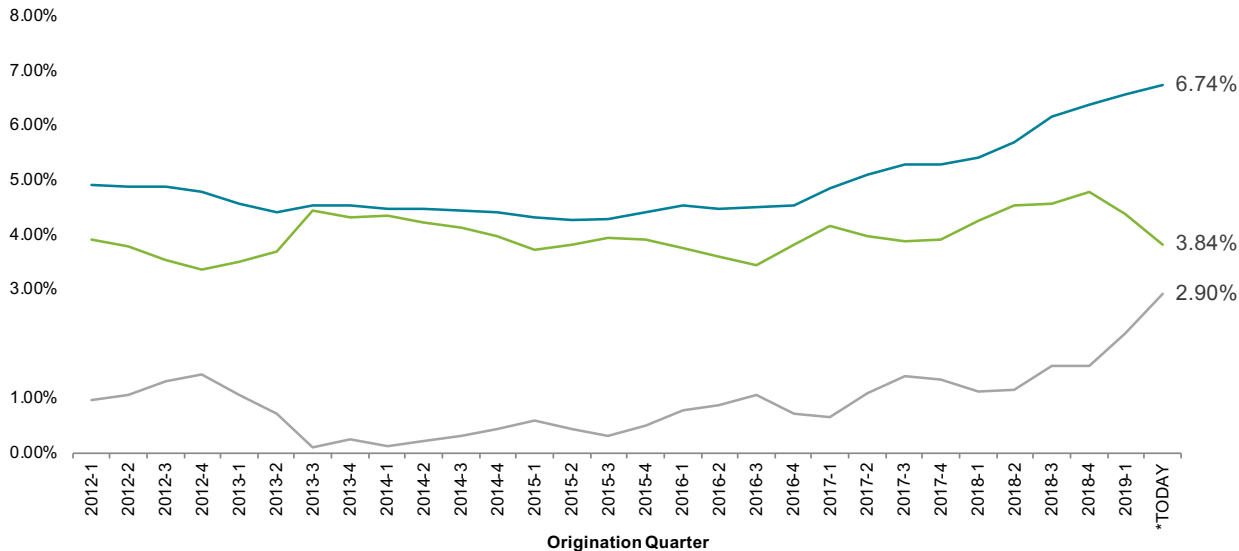


AVERAGE INTEREST RATE AT ORIGATION

— 2nd Lien HELOC — 30-YR Fixed Rate (FHLMC) — Delta Between 30-YR and HELOC



*Note: Freddie Mac 30-year fixed rate was 3.84% as of June 20, 2019.