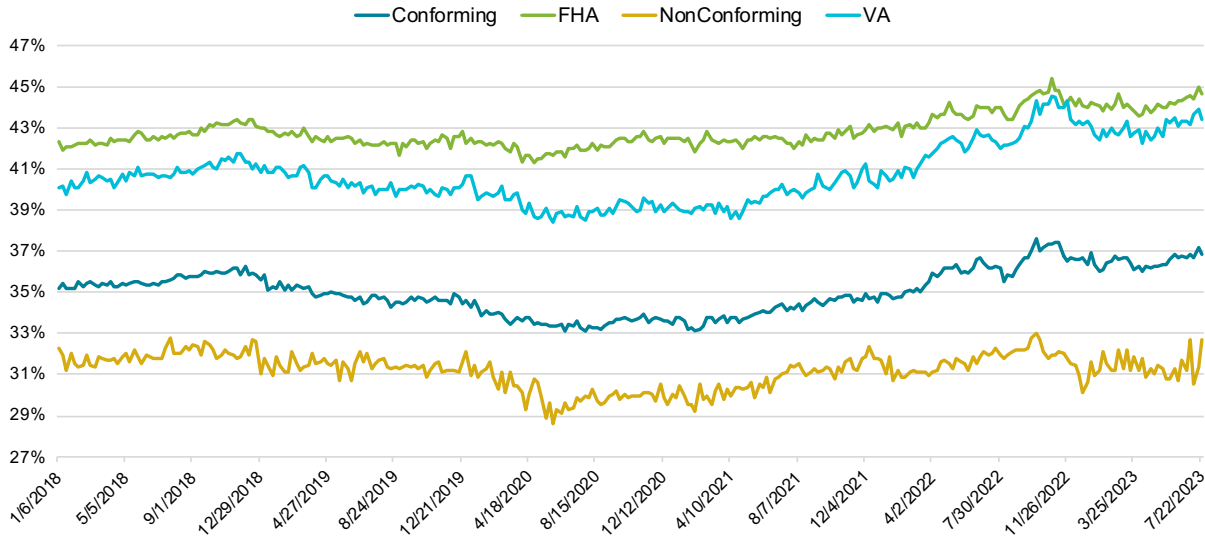


AVERAGE DTI OF PURCHASE RATE LOCKS (PRIMARY RESIDENCE PURCHASES)



Source: Black Knight, Optimal Blue
Data through week ending 7/22/2023