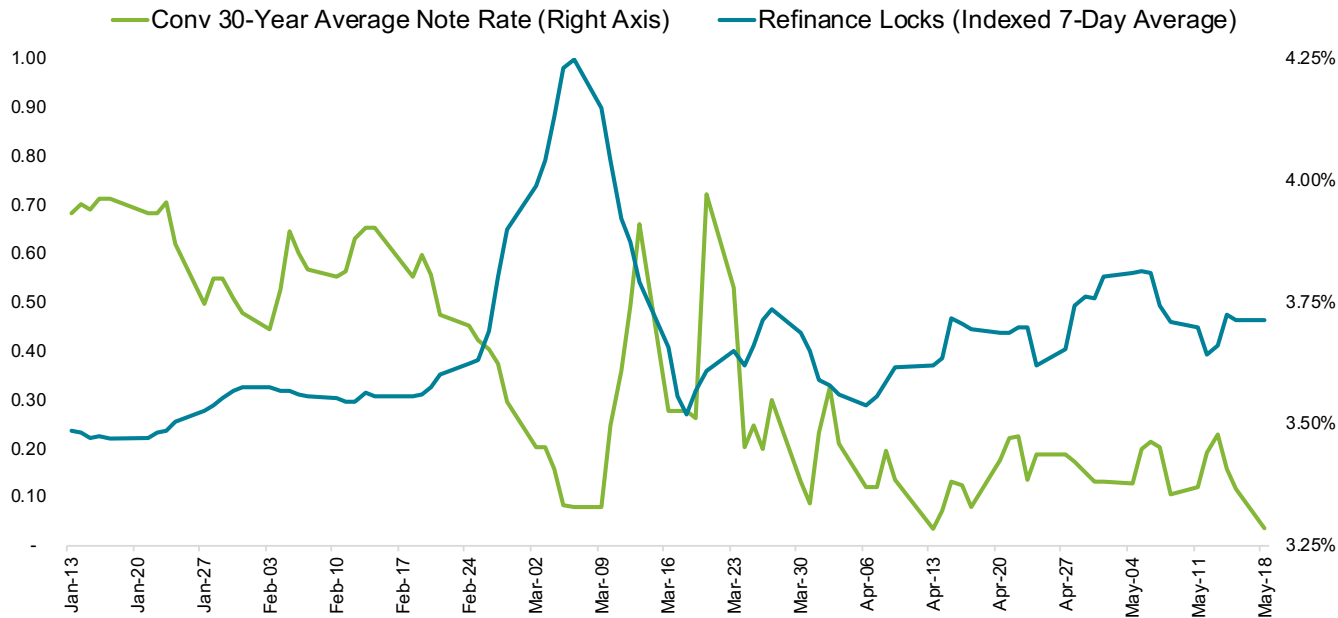


REFINANCE RATE LOCKS VS. 30-YEAR INTEREST RATES

(7-DAY MOVING AVERAGE INDEXED TO 2020 PEAK)



Source: Compass Analytics