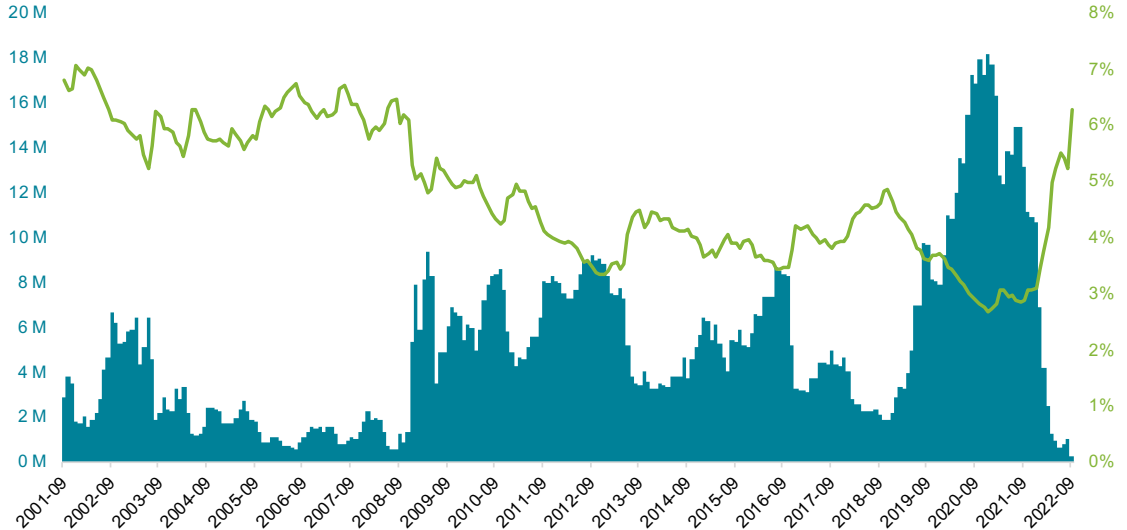


# REFINANCE CANDIDATES BY MONTH

Refinance Candidates (left axis)

Freddie 30-Year Fixed Rate (right axis)



Source: Black Knight, McDash  
As of September 22, 2022