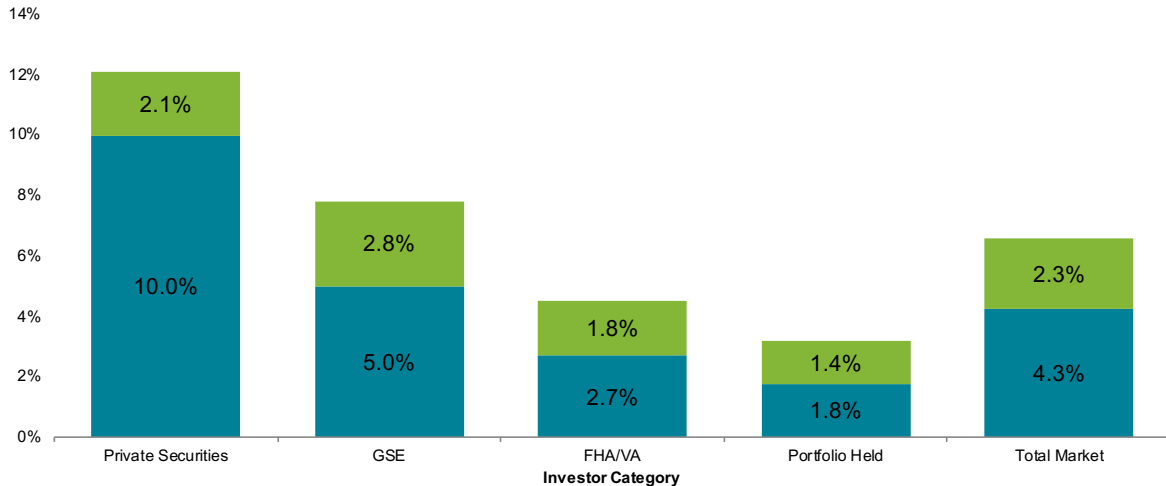


SHARE OF 30-YR MORTGAGES MEETING REFINANCEABLE CRITERIA

■ November 2018 ■ Increase Since November



Refinance Candidates: Homeowners current on their mortgage with 720+ credit scores and $\geq 20\%$ equity in their home that could reduce their interest rate by 0.75% or more by refinancing into a 30-year fixed rate mortgage at the prevailing interest rate