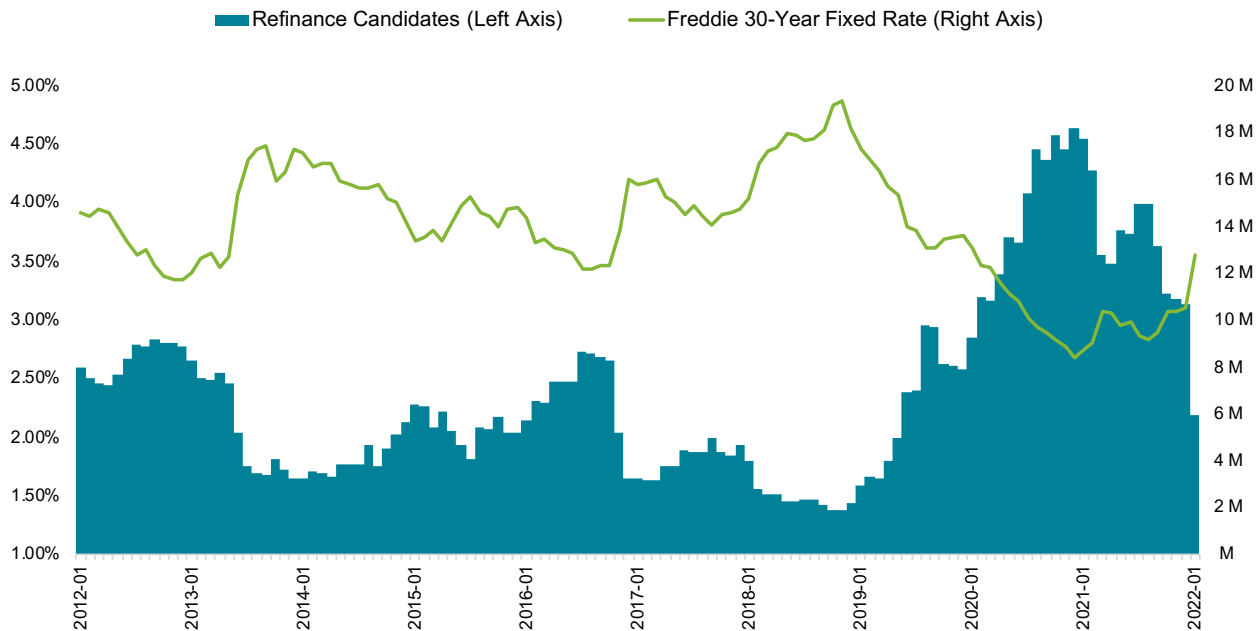


# REFINANCE CANDIDATES BY MONTH VS. 30-YEAR FIXED RATES



Source: Black Knight, Freddie Mac PMMS

