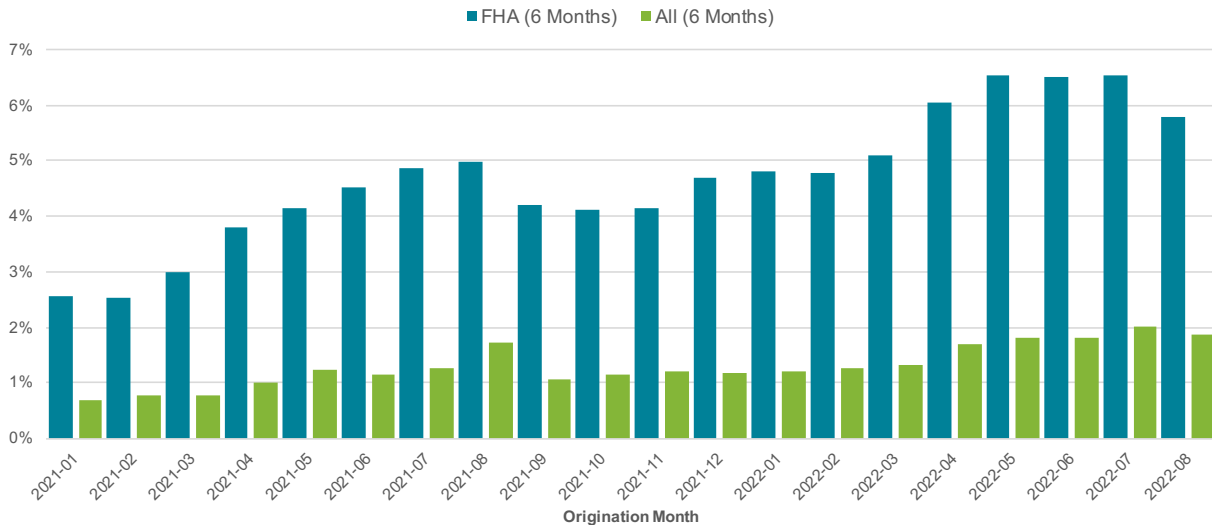


6-MONTH EPD RATE BY ORIGINATION MONTH



Source: Black Knight, McDash; data as of end of February 2023