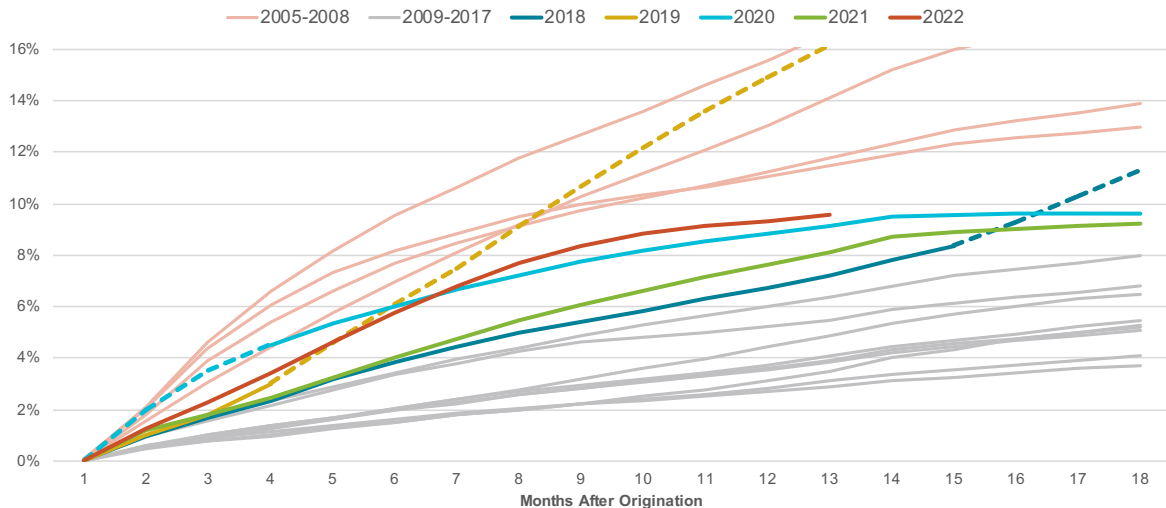


EPD RATE FOR FHA MORTGAGES BY VINTAGE



Source: Black Knight, McDash
Stippled line indicates pandemic impact