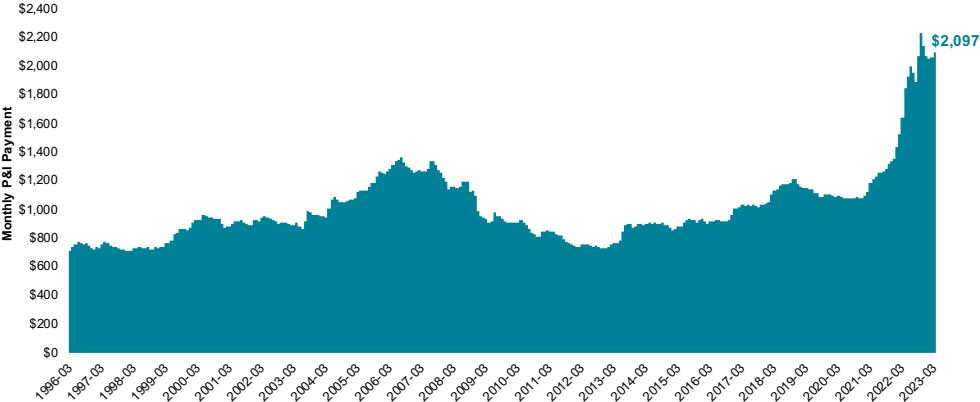


# MONTHLY P&I PAYMENT TO PURCHASE AVERAGE PRICED HOME

(WITH 20% DOWNPAYMENT AT PREVAILING 30-YEAR INTEREST RATE)



Source: Black Knight Home Price Index, FHLMC PMMS

