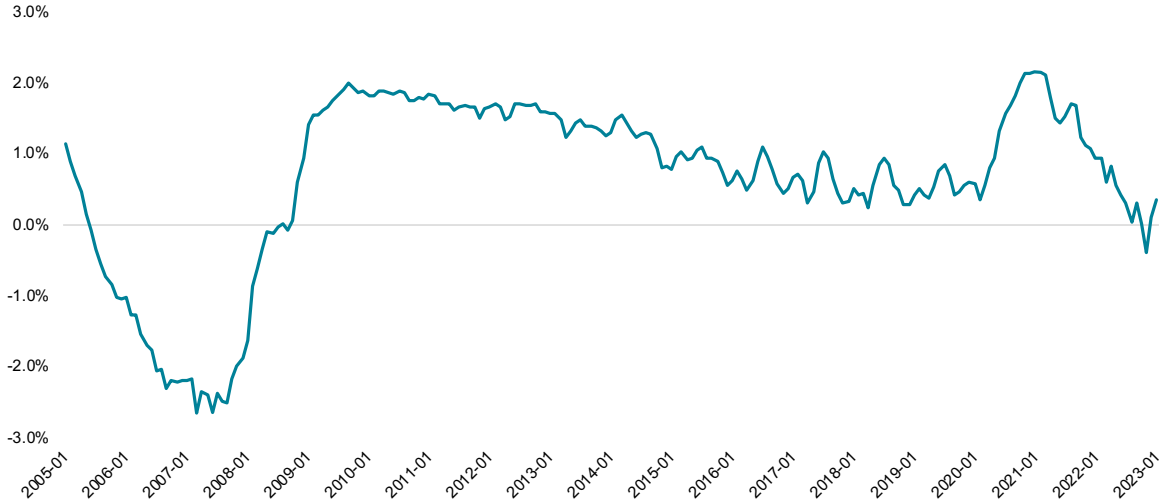


RATE SPREAD BETWEEN PRIME RATE AND AVERAGE INITIAL HELOC RATE



Source: Black Knight, McDash Home Equity Database,
Freddie Mac PMMS; Federal Reserve bank of St. Louis (FRED)