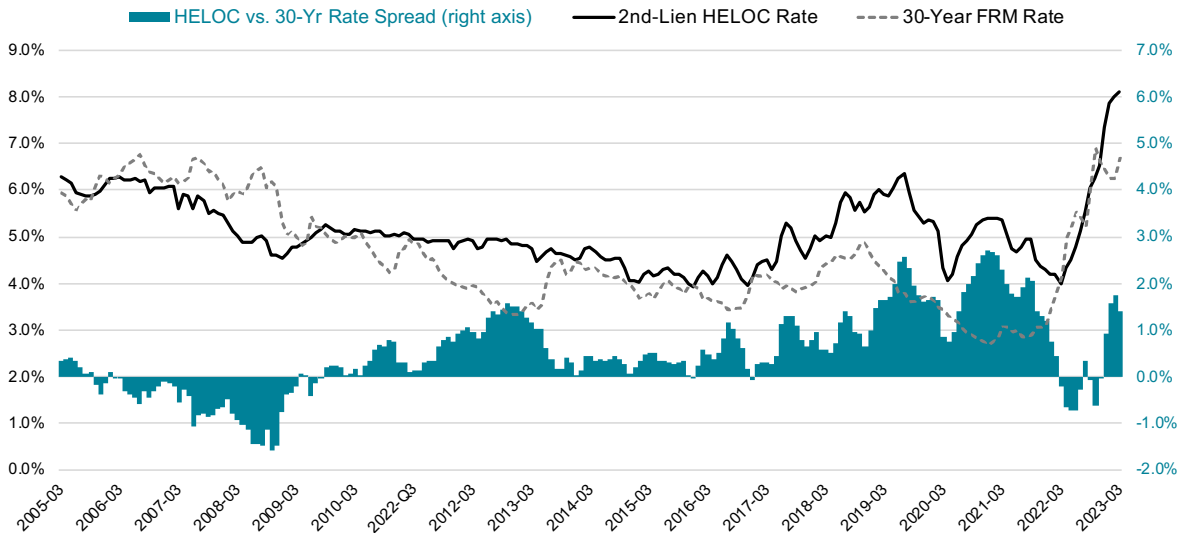


HELOC VS 30-YEAR FIXED MORTGAGE INTEREST RATES



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