

Metric	Great Recession (Entering 2007)	Today (February 2020)
Number of Active Mortgages	53.7M	52.9M
Share of homeowners with less than 10% equity	14.50%	6.60%
Total Market CLTV	57.40%	52.30%
Average Current CLTV	61.83%	53.31%
Average DTI at Origination	34.5	33.5
Average Original Credit Score	708	736
Average Current Credit Score	713	747
Mortgage Delinquency Rate	4.92%	3.28%
Payment to Income Ratio*	31.80%	20.90%
Number of Active Subprime Loans	5,100,000	1,980,000
Number of Active ARM Mortgages	12,890,000	3,200,000
ARM Mortgages Schedule to resent w/in 3 years	4,950,000	320,000
Number of Active Option ARM Loans	2,230,000	384,000
<b>GNMA/GSE Share</b>	<b>63%</b>	<b>75%</b>

\*Share of median income needed to purchase average price home with 20% down payment

