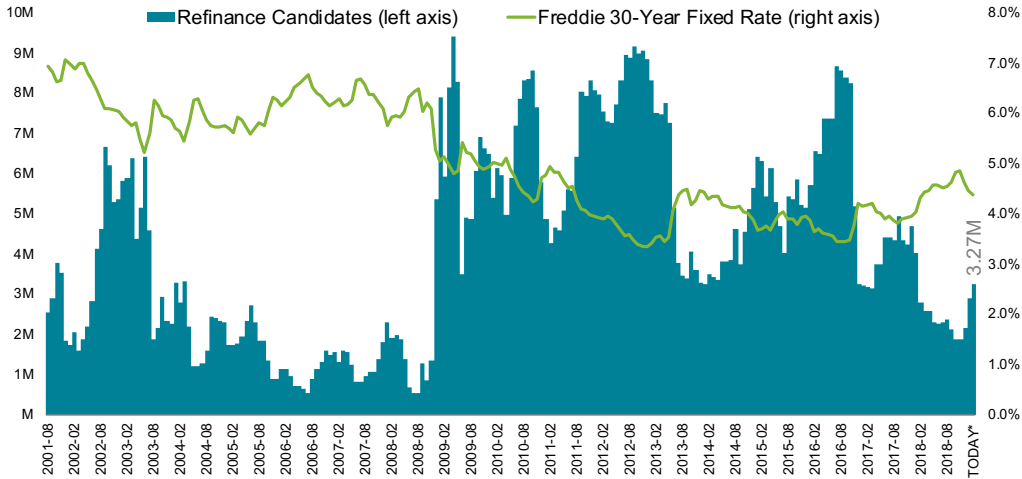


REFINANCE CANDIDATES IN MILLIONS



*As of February 28, 2019