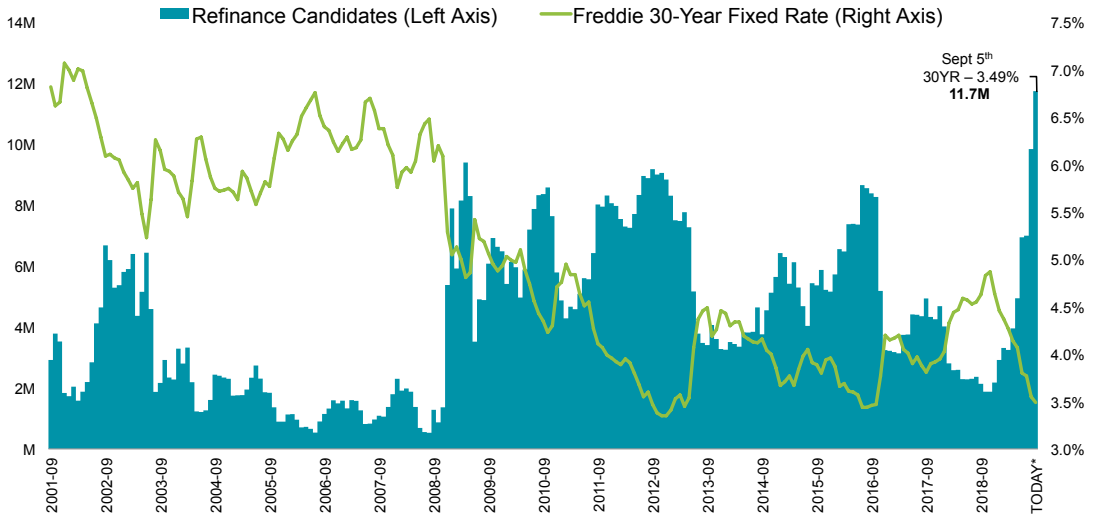


## REFINANCE CANDIDATES IN MILLIONS



**Refinance Candidates:** Homeowners current on their mortgage with 720+ credit scores and  $\geq 20\%$  equity in their home that could reduce their interest rate by 0.75% or more by refinancing into a 30-year fixed rate mortgage at the prevailing interest rate