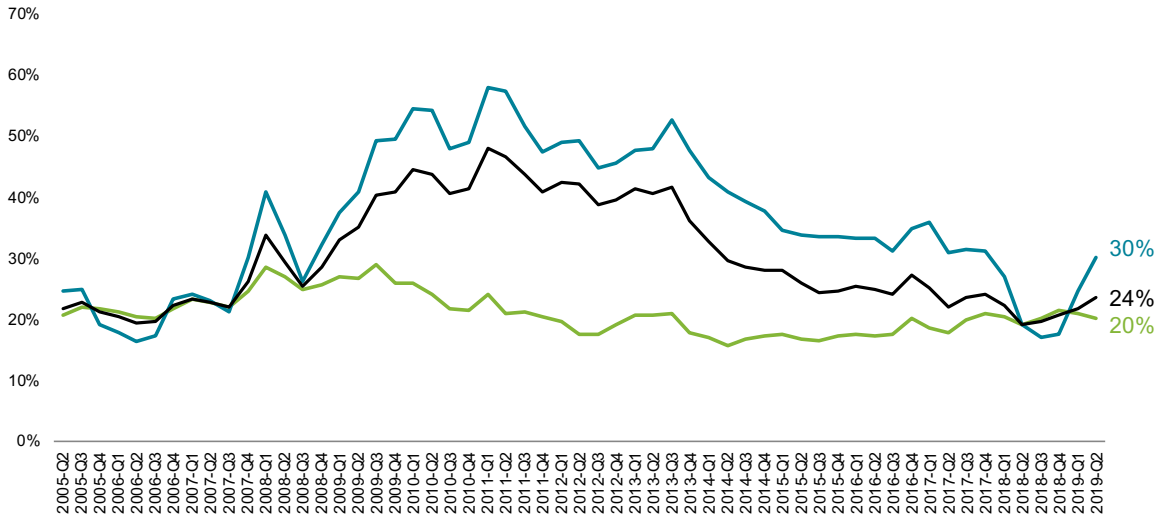


SERVICER RETENTION RATE OF REFINANCE TRANSACTIONS

Cash-out Refinances Rate/Term Refinances All Refinances



2019-Q1 retention rates have been updated to reflect subsequent public records recordings

2019-Q2 retention rates estimated based on public records through July 2019