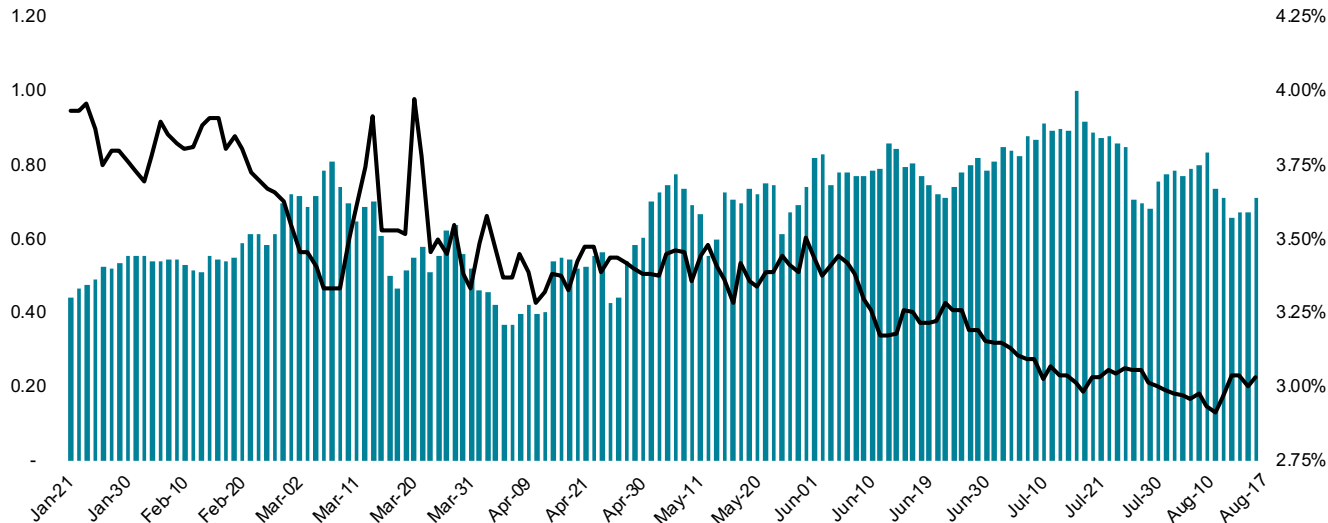


PURCHASE ORIGATION RATE LOCKS

(7-DAY MOVING AVERAGE INDEXED TO 2020 PEAK)

■ Purchase Locks

— Conv 30-Year Average Note Rate (Right Axis)



Source: Compass Analytics

