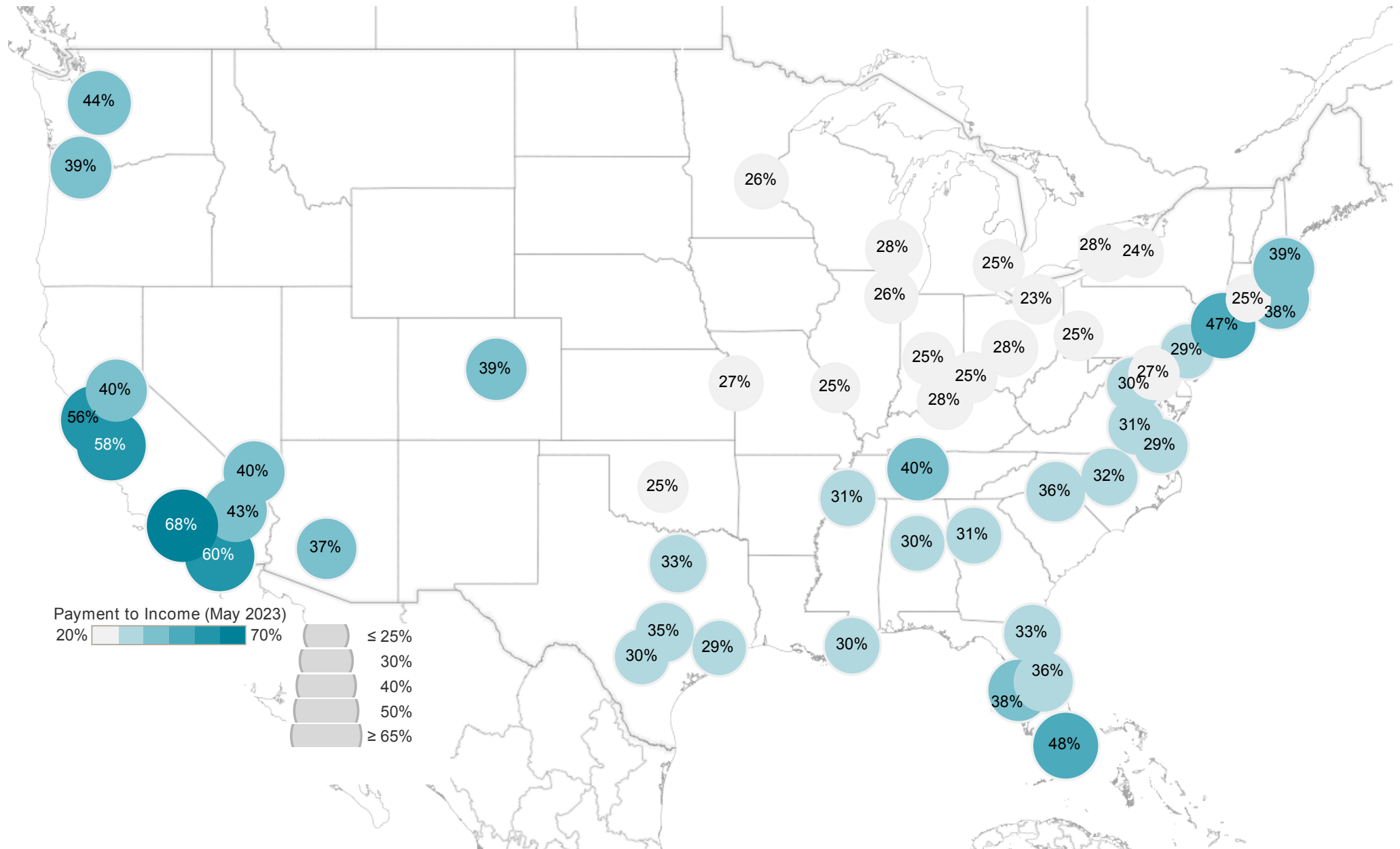


CURRENT PAYMENT-TO-INCOME RATIO



Source: Black Knight Home Price Index (HPI), Freddie Mac PMMS, Census Bureau, Moody's Analytics