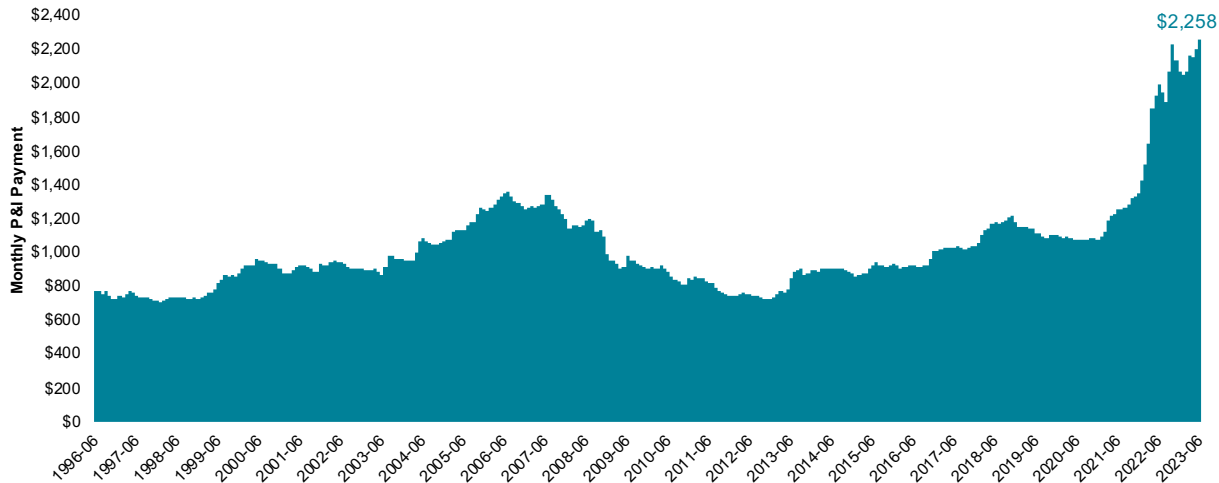


MONTHLY P&I PAYMENT TO PURCHASE AVERAGE PRICED HOME

(WITH 20% DOWNPAYMENT AT PREVAILING 30-YEAR INTEREST RATE)



Source: Black Knight HPI, Freddie Mac PMMS

Assumes a 20% down payment and utilization of a 30-year fixed rate mortgage at the prevailing interest rate

