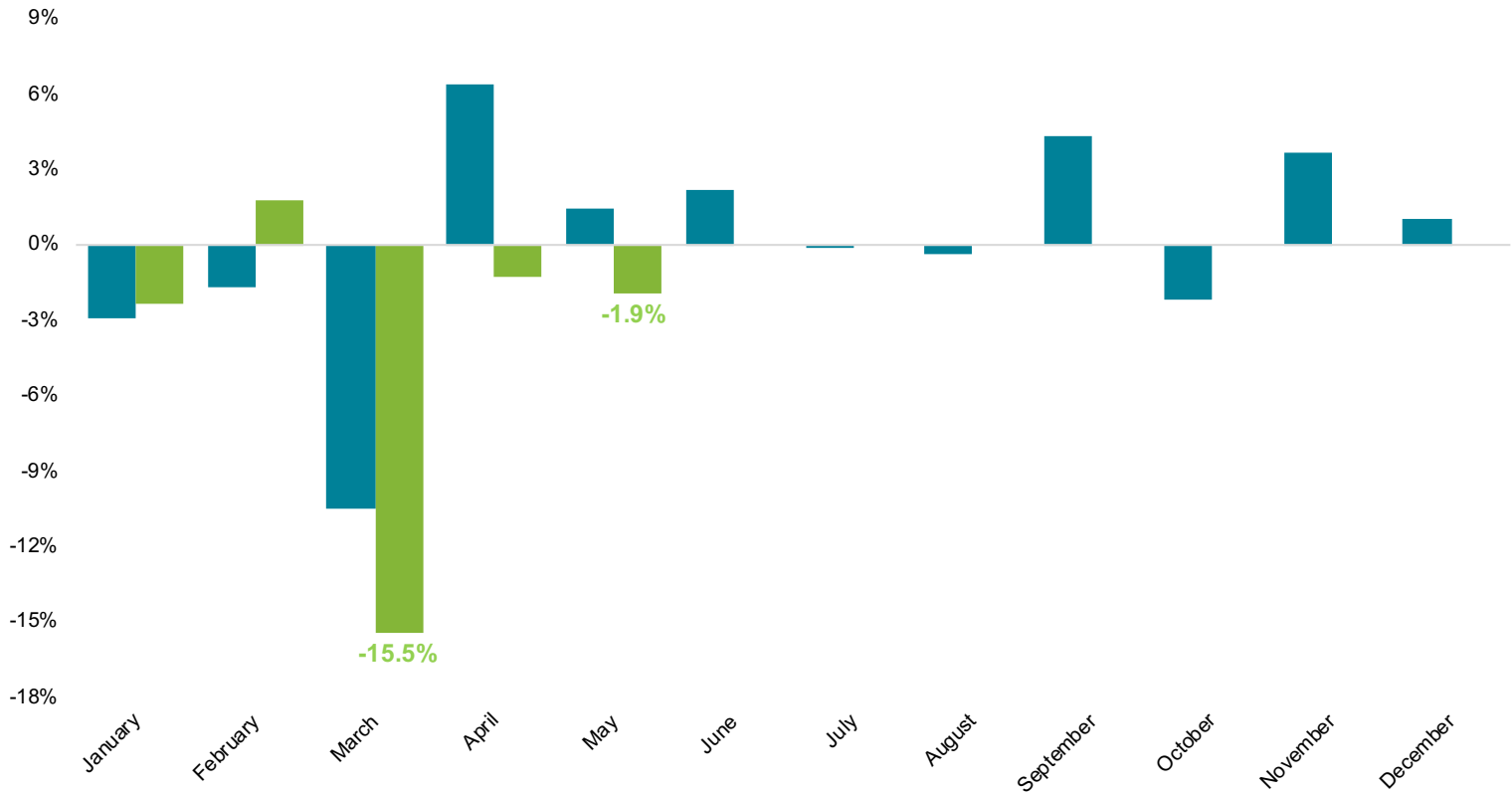


AVERAGE MONTHLY CHANGE IN DELINQUENCY RATE

■ Average Monthly Change (Past 20 Years) ■ 2022



Source: Black Knight, McDash