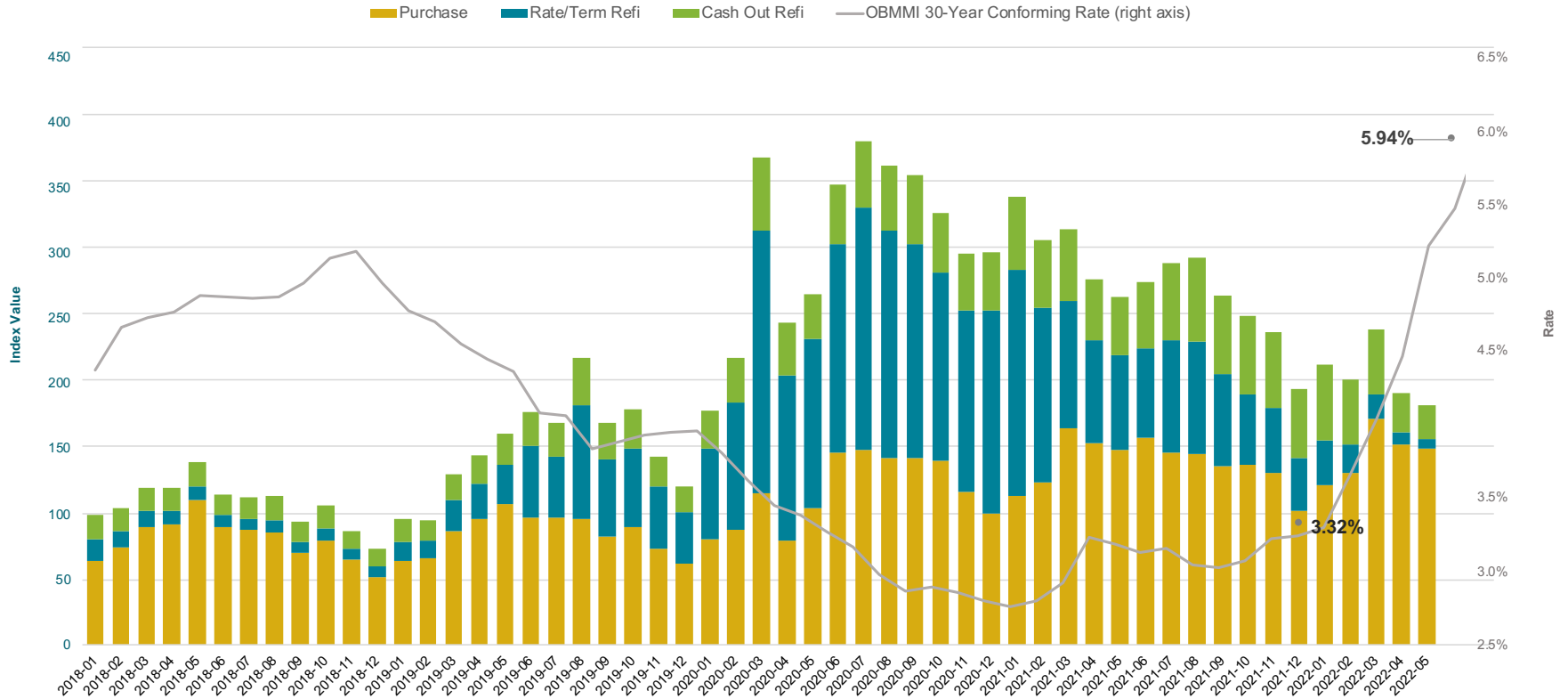


RATE LOCK VOLUME BY PURPOSE



Market Volume Index	Current Value	1-Month % Change	3-Month % Change	12-Month % Change
Purchase Index	150	-2%	+14%	+0.2%
Cash Out Refi Index	26	-12%	-47%	-42%
Rate/Term Refi Index	7	-24%	-67%	-90%
Total Volume Index	184	-5%	-10%	-31%
Refinance Share	18%	-2pp	-17pp	-26pp