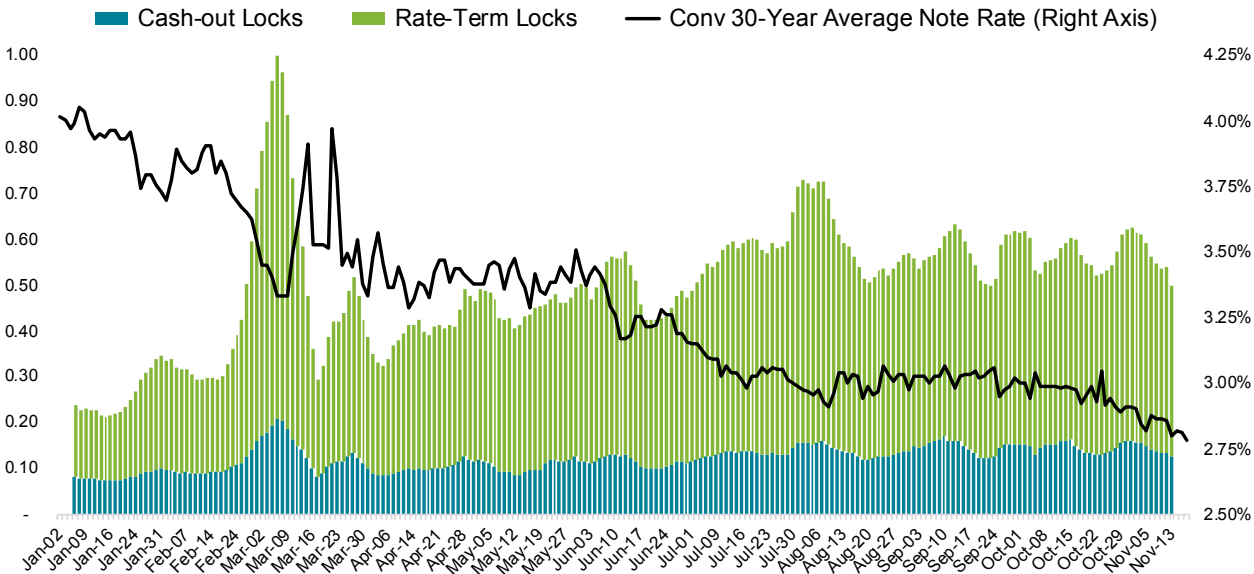


REFINANCE RATE LOCKS VS. 30-YEAR INTEREST RATES

(7-DAY AVERAGE RATE LOCK VOLUME INDEXED TO 2020 PEAK)



Source: Compass Analytics, Optimal Blue

