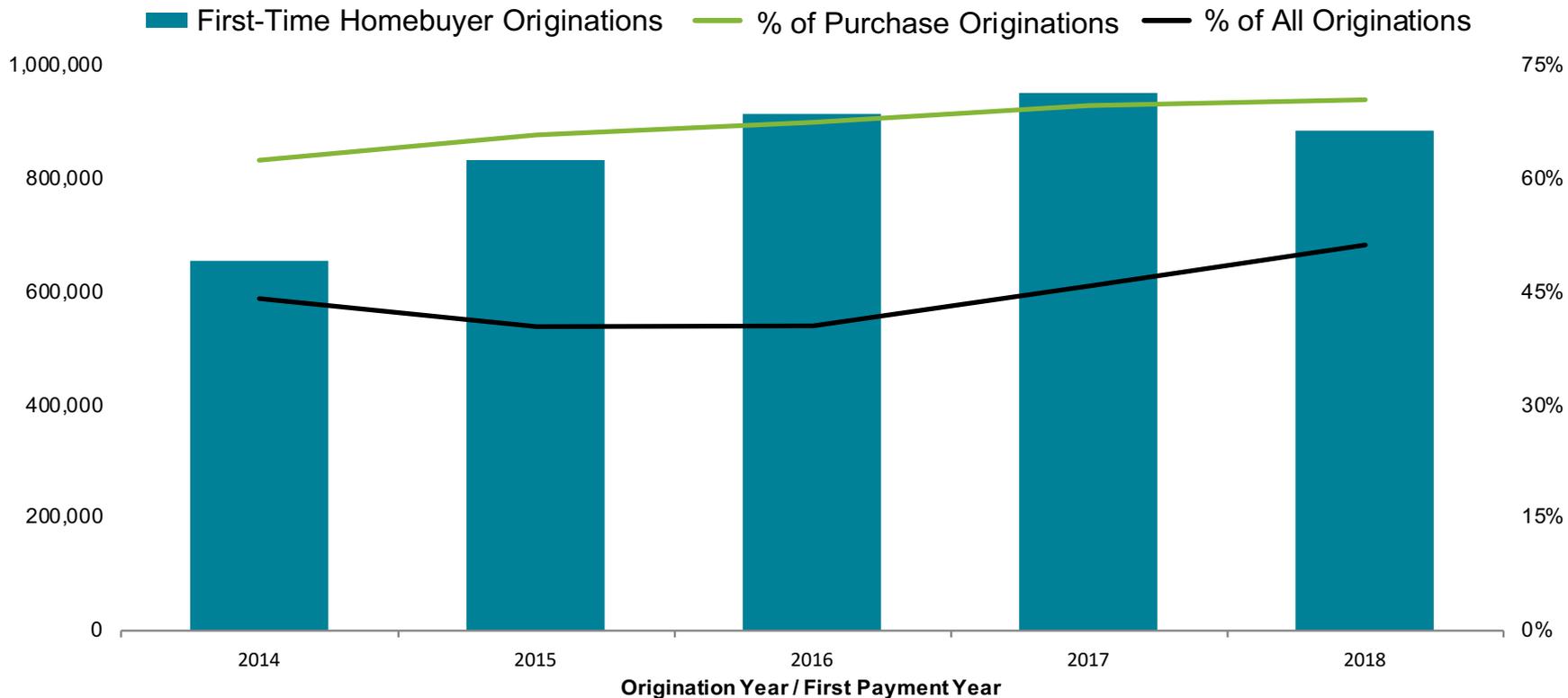


FIRST-TIME HOMEBUYER VOLUME AND MARKET SHARE (GNMA)



Source: Ginnie Mae MBS Loan-Level Disclosure Data