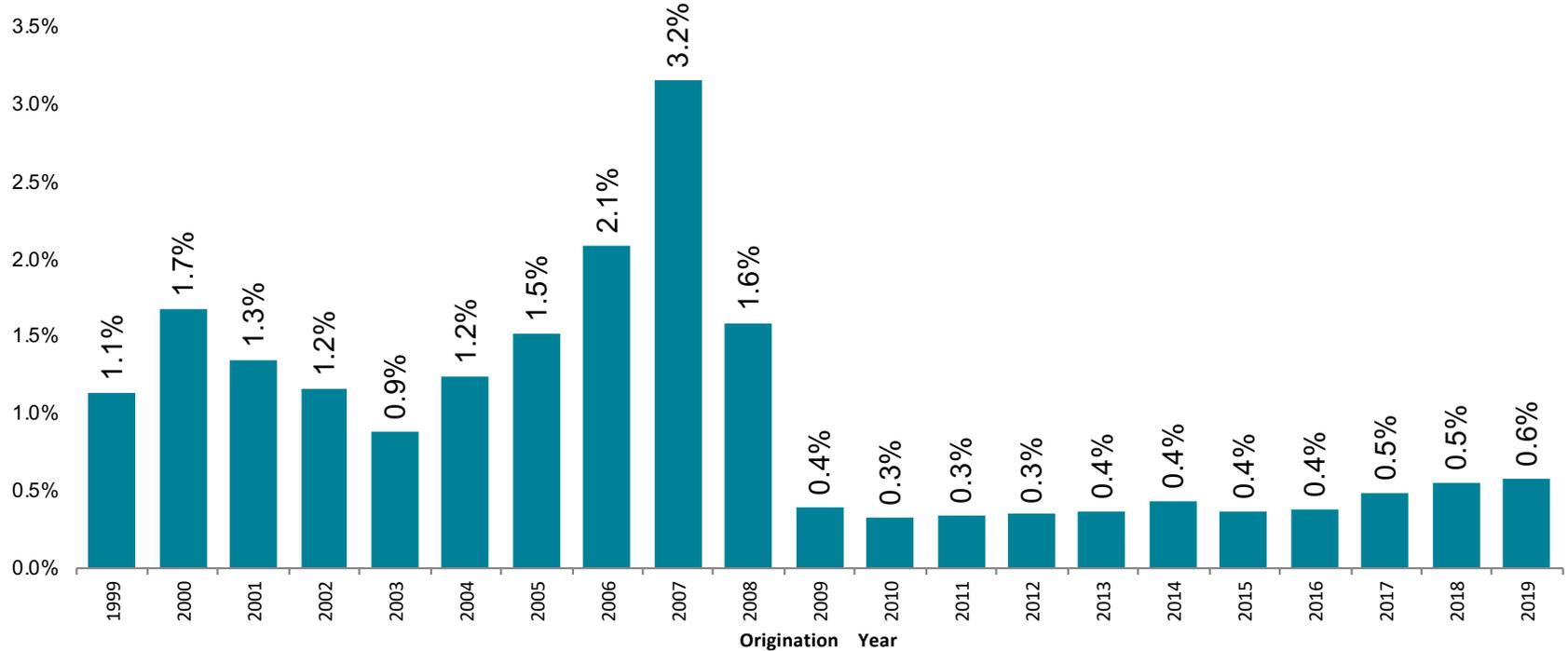


DELINQUENCY RATE AT 6-MONTHS AFTER ORIGINATION (GSE ORIGINATIONS)



Source: McDash. Excludes 2017 hurricane-affected areas. 2019 performance above reflects loans originated through March 2019