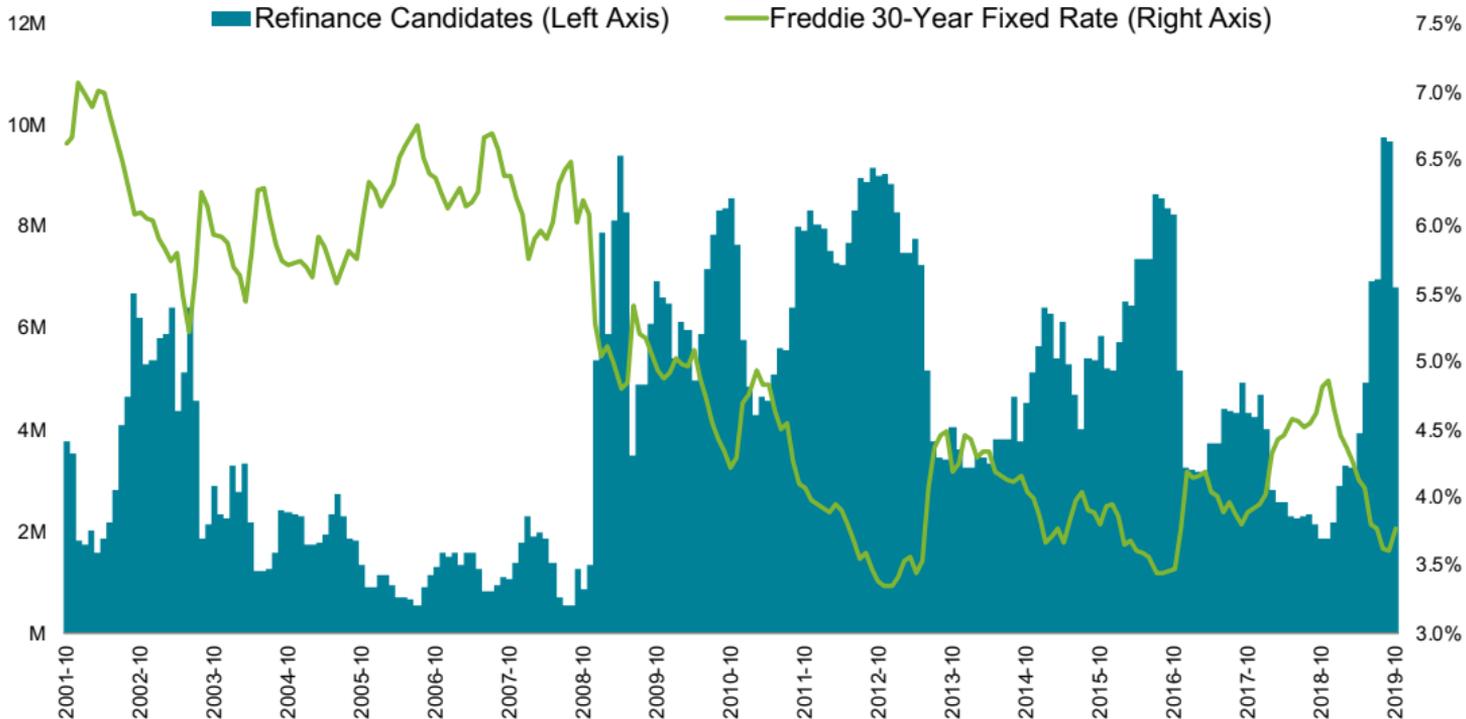


REFINANCE CANDIDATES IN MILLIONS



Refinance Candidates: Homeowners current on their mortgage with 720+ credit scores and $\geq 20\%$ equity in their home who could reduce their interest rate by 0.75% or more by refinancing into a 30-year fixed rate mortgage at the prevailing interest rate