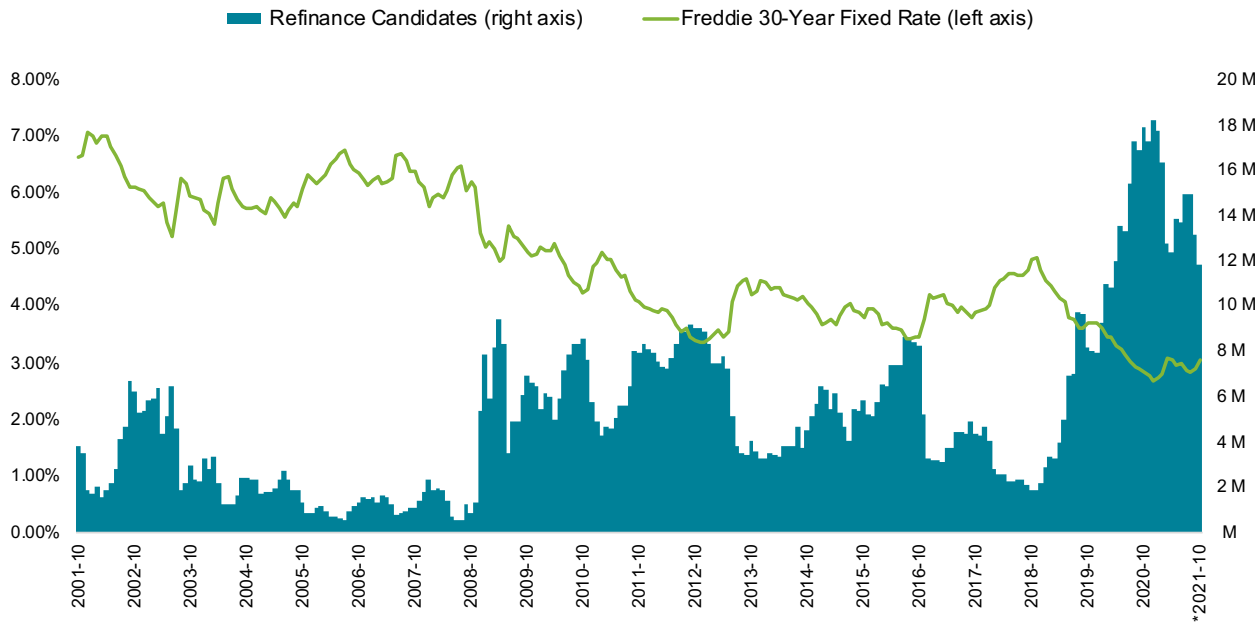


REFINANCE CANDIDATES BY MONTH



Source: Black Knight, Freddie Mac PMMS

*2021-10 refinance candidate volumes are as of October 21st 2021

