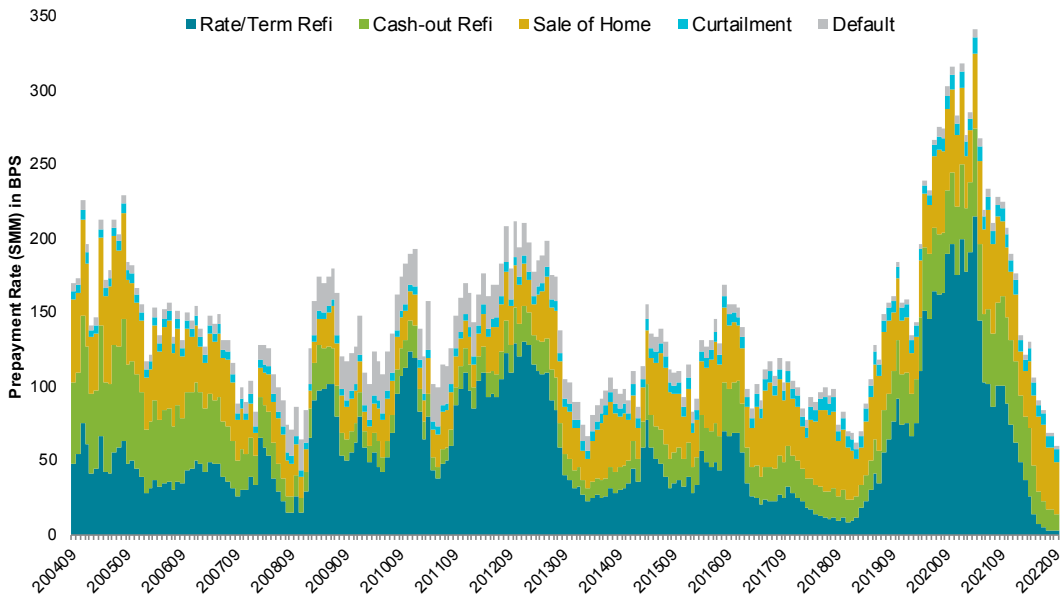


## PREPAY ACTIVITY (SMM) BY CAUSE OF PREPAYMENT



Source: Black Knight, Optimal Blue Mortgage Market Index (OBMMI)