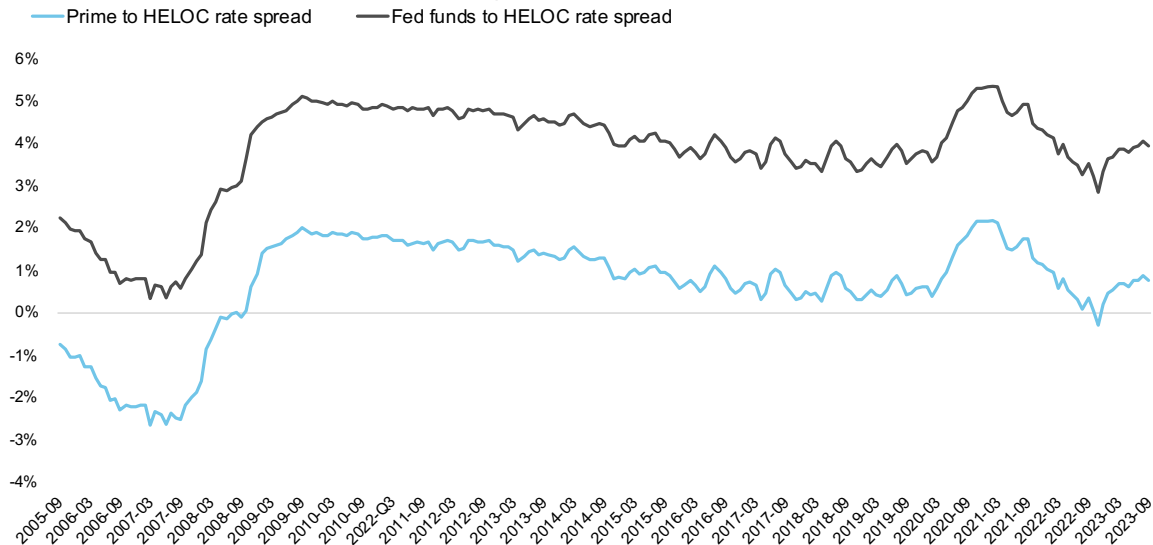


Spread between HELOC rate offerings and prime/fed funds rate



Source: ICE, McDash Home Equity, St. Louis Federal Reserve (FRED)