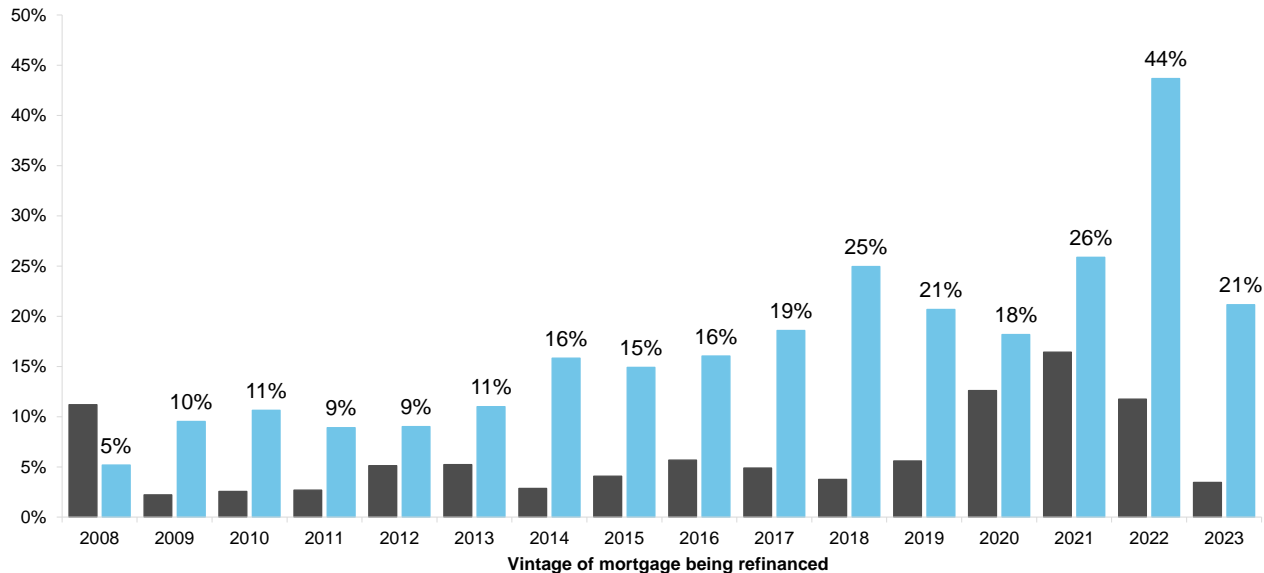


Retention rate of Q4-2023 refinances by prior loan vintage

■ Distribution of Q4-2023 refinance originations ■ Retention rates



Source: ICE, McDash +Property