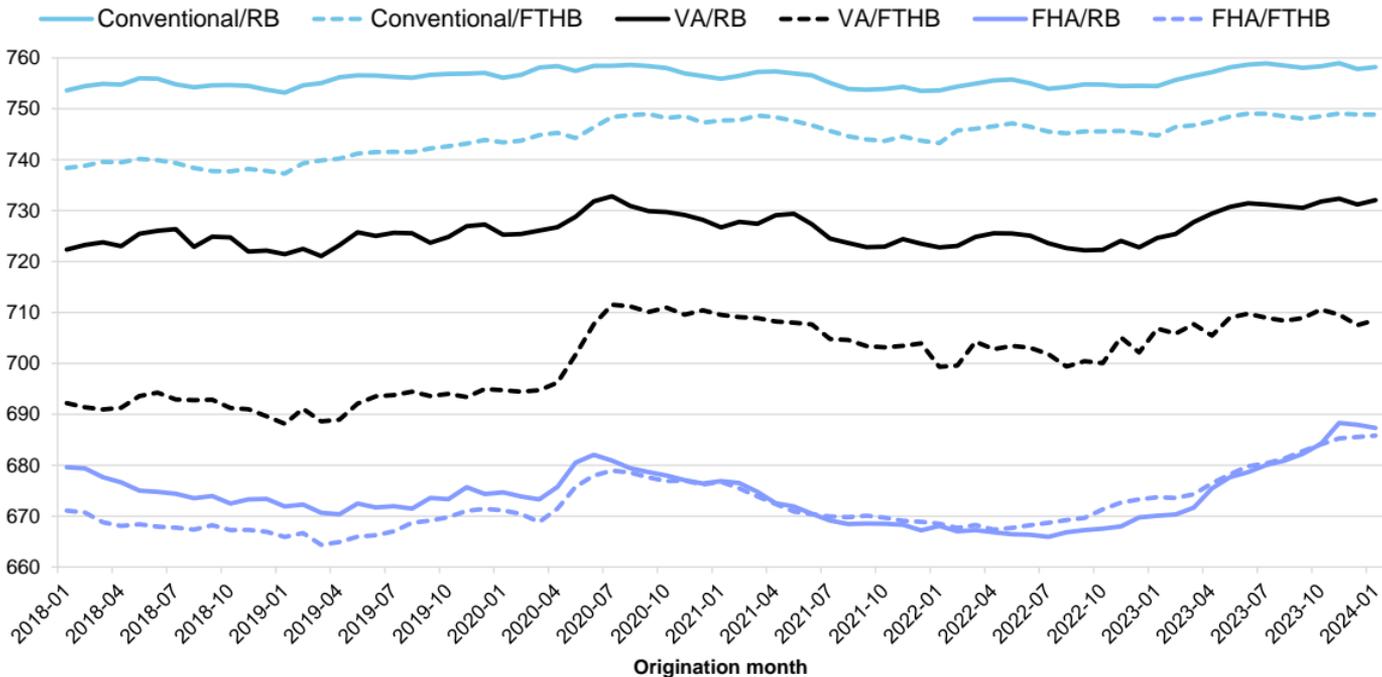




Average credit score of first lien purchase mortgages

Repeat buyers (RB) versus first-time homebuyers (FTHB)



Source: ICE Market Trends