

Market Snapshot





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Forbearance Commentary

- Borrowers who entered FHFA, FHA, VA or USDA forbearance plans in March 2020 came to the end of their 18-month forbearance eligibility in September 2021
- FHFA loans with forbearance plan start dates after February 28, 2021 may remain in forbearance up to twelve months, but are not currently permitted the two additional 3-month extensions. Likewise, FHA, VA and USDA loans which entered forbearance after September 30, 2020, are limited to 12 months in the forbearance plan
- Borrowers with new COVID-related hardships are still eligible to start new forbearance plans in some cases

- For borrowers exiting forbearance, the FHFA, FHA, VA and USDA announced foreclosure and REO eviction moratorium extensions to December 31, 2021 in advance of the CFPB's proposed changes to RESPA Regulation X ([FHFA.gov](https://www.fhfa.gov))

FHFA (FNMA & FHLMC) Mortgage Forbearance Extensions

Initial Forbearance Date	Initial Forbearance Period	Additional Forbearance Period	Forbearance Extensions	Maximum Forbearance Period
March 1, 2020 – February 28, 2021	Up to 6 months	Up to 6 months	Up to 6 months (in 3-month increments)	Up to 18 months
March 1, 2021 – Present	Up to 6 months	Up to 6 months	None	Up to 12 months

FHA, VA and USDA Mortgage Forbearance Extensions

Initial Forbearance Date	Initial Forbearance Period	Additional Forbearance Period	Forbearance Extensions	Maximum Forbearance Period
March 1, 2020 – June 30, 2020	Up to 6 months	Up to 6 months	Up to 6 months (in 3-month increments)	Up to 18 months
July 1, 2020 – Sept. 30, 2020	Up to 6 months	Up to 6 months	Up to 3 months	Up to 15 months
Oct. 1, 2020 – June 30, 2021	Up to 6 months	Up to 6 months	None	Up to 12 months
July 1, 2021 – Sept. 30, 2021	Up to 6 months	Up to 6 months	None	Up to 12 months
October 1, 2021 – the end of the COVID-19 National Emergency	Up to 6 months	Up to 6 months (if the initial forbearance will be exhausted and expires during the COVID-19 National Emergency)	None	Up to 12 months (if the Borrower is eligible for the additional COVID-19 Forbearance Period)

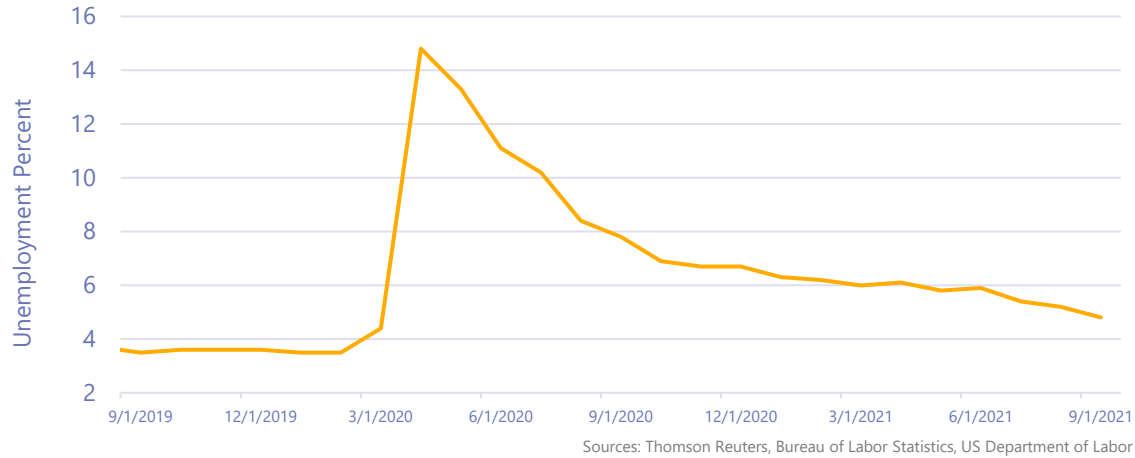
Macro- Economic Indicators

Summary

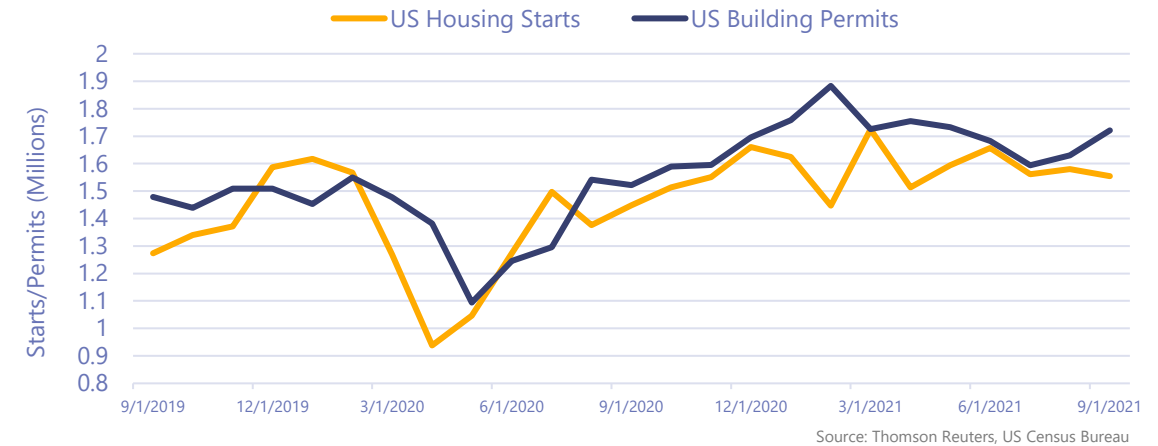
- The US job market improved in September, with the US Unemployment Rate falling to 4.8% from August's month-end figure of 5.2%
- The MBA Mortgage Refinance Application Index's weekly readings were relatively flat in September with a reading of 3,360 at month-end, down from 3,386 recorded the last week of August
- The domestic residential construction market once again showed growth year-over-year. Housing starts came in at 1,555,000 for September month-end; 7.40% higher than the same period in 2020
- The total number of loans in forbearance as a percentage of servicer's portfolio volume, tracked by the MBA's Forbearance and Call Volume Survey, continued to slowly trend lower over the course of September. September's final figure was 2.89%, down from the 3.08% of loans recorded in the first week of the month

Macro-Economic Indicators

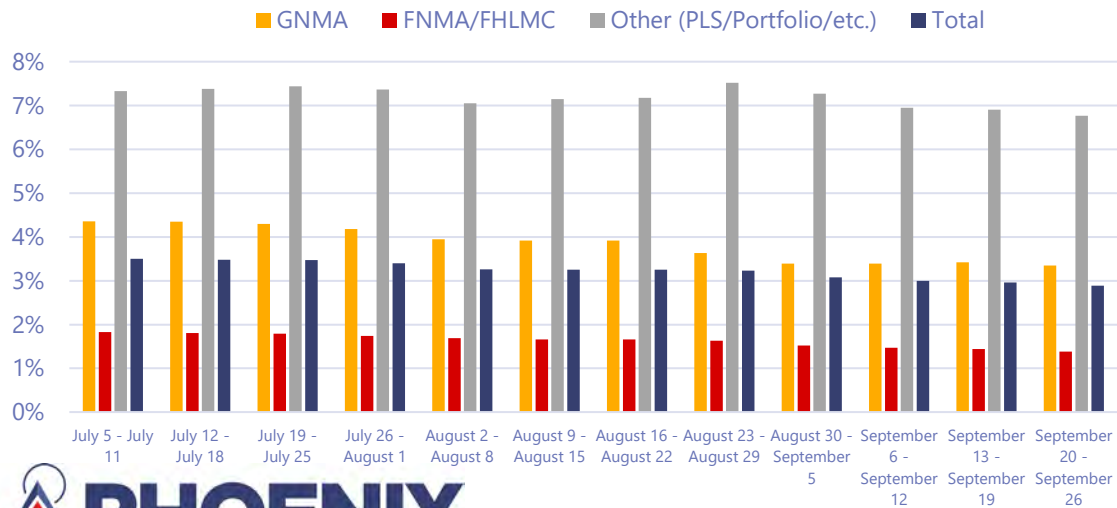
US Unemployment Rate



US Housing Starts/US Building Permits



Loans in Forbearance



MBA Mortgage Refinance Application Index



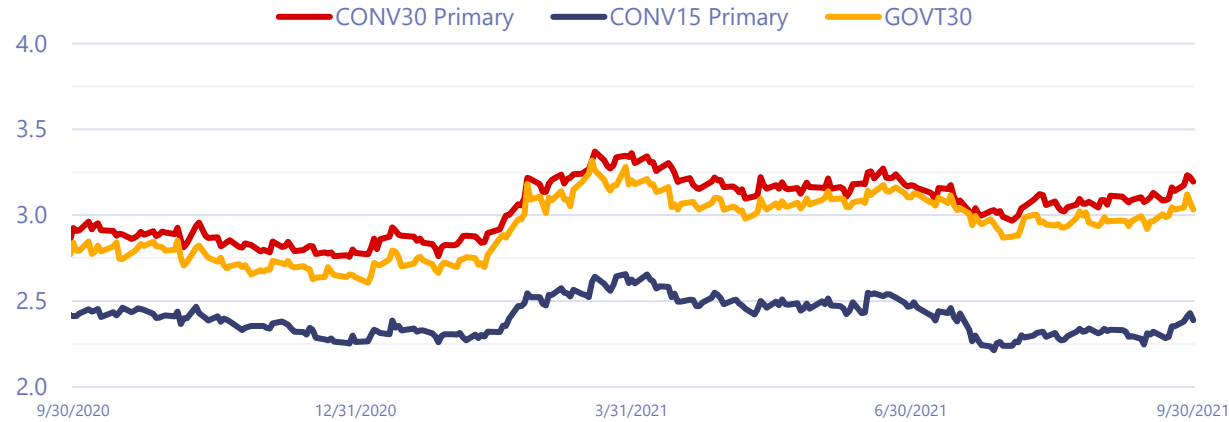
Rate History

Summary

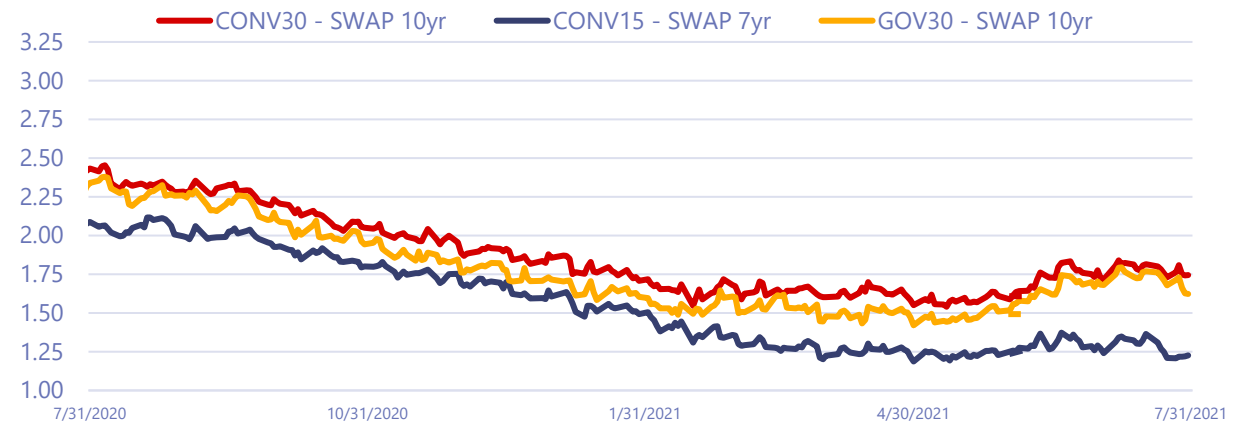
- PHOENIX primary mortgage rates held a fairly tight range for the month of September, but then spiked in the final week causing an increase month over month. The CONV Fixed 30-year rate was up 10.90 bps, while GOVT product increased 7.90 bps and 15-year rates rose by 6.90 bps
- SWAP rates climbed compared to the end of August
- Volatilities were down and the yield curve steepened a bit over the past month

Rate History

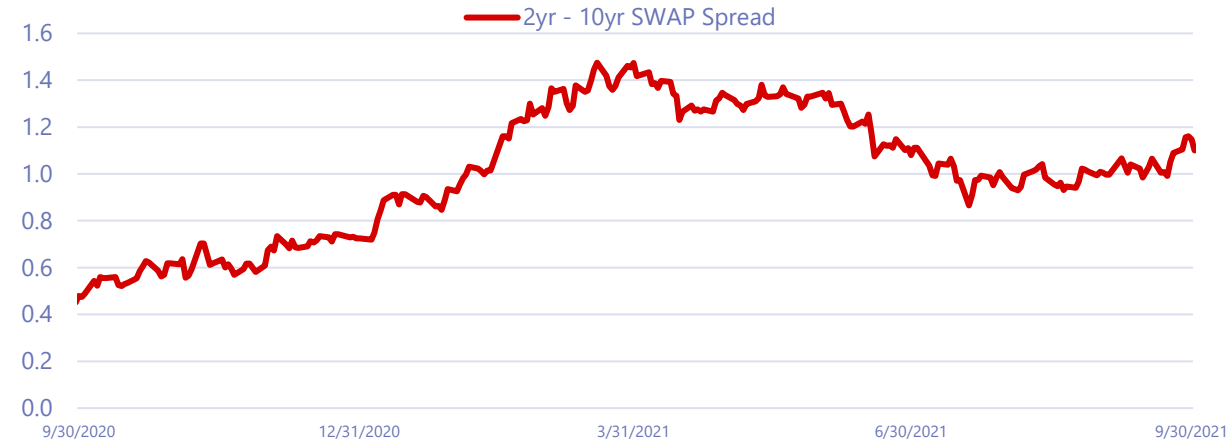
Mortgage Par Rates (%)



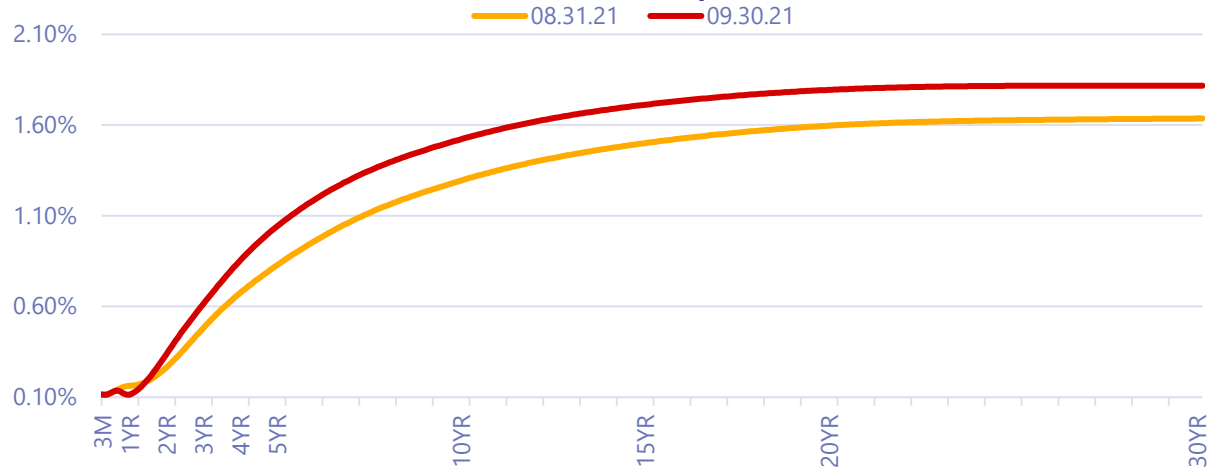
Mortgage Par Spread over SWAP Rates (%)



2yr and 10yr SWAP Spread



Yield Curve Comparison



Rate History (cont.)

Primary Rates as of 09/30/2021

Rate	9/30/2021	8/31/2021	6/30/2021	9/30/2020
CONV30	3.196	3.087	3.175	2.926
CONV15	2.389	2.320	2.470	2.412
GOV30	3.033	2.954	3.104	2.839
ARM 5/1	2.250	2.250	2.250	2.375

Secondary Rates as of 09/30/2021

Rate	9/30/2021	8/31/2021	6/30/2021	9/30/2020
FNMA 30	1.896	1.737	1.775	1.407
FNMA 15	1.139	1.020	1.120	0.890
GNMA II 30	1.683	1.604	1.654	1.408
GNMA II 15	1.212	1.085	1.227	0.638
ARM 5/1	2.790	2.810	3.330	3.110

Earnings Rates as of 09/30/2021

Rate	9/30/2021	8/31/2021	6/30/2021	9/30/2020
3 MO ED	0.116	0.116	0.129	0.201
6 MO ED	0.137	0.139	0.140	0.219
12 MO ED	0.130	0.166	0.172	0.181
2 YR SWAP	0.383	0.294	0.320	0.213
3 YR SWAP	0.652	0.514	0.555	0.232
5 YR SWAP	1.065	0.848	0.934	0.336
10 YR SWAP	1.530	1.303	1.400	0.692
15 YR SWAP	1.715	1.504	1.601	0.915
20 YR SWAP	1.795	1.598	1.695	1.029
30 YR SWAP	1.816	1.636	1.733	1.098

Source: Thomson Reuters and PHOENIX

Prepayment Speed Trends

Summary

- The average national prepayment speed for fixed-rate GNMA and GSE loans was 24.66% in September, 58 bps slower than August's rate of 25.23%
- Over the month, CONV 30-year CPR decreased 0.43% while 15-year CPR held steady. FHA and VA speeds fell 1.01% and 1.25%, respectively
- Par rates increased during September, as a result prepayment speeds saw a slight decrease

CPR Summary

SUMMARY TABLES - September 2021

Loan Characteristics

Investor	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age
CONV Fixed 30	\$240,622	3.62	753	74	38
CONV Fixed 15	\$196,144	3.02	763	62	34
GNMA Fixed 30	\$199,734	3.48	699	93	41
GNMA Fixed 15	\$138,131	3.29	721	79	51

Prepayments

CPR	1mo CPR Change%
24.82%	-1.72%
21.41%	-0.01%
26.30%	-4.20%
22.00%	-7.18%

Vintage	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age	CPR	1mo CPR Change%
2006	\$139,830	5.49	684	78	147	17.56%	-6.82%
2007	\$146,299	5.38	680	79	136	17.29%	-5.37%
2008	\$143,490	5.30	683	82	135	18.12%	-3.12%
2009	\$158,643	4.90	725	79	138	23.46%	-3.11%
2010	\$165,762	4.66	734	79	128	25.26%	-3.90%
2011	\$164,736	4.43	739	77	118	24.88%	-3.32%
2012	\$189,323	3.77	748	80	107	25.34%	-2.93%
2013	\$179,972	3.80	743	79	97	25.02%	-3.23%
2014	\$164,808	4.26	729	80	83	28.79%	-3.71%
2015	\$189,576	3.94	734	79	72	31.66%	-2.69%
2016	\$207,999	3.69	736	78	59	32.97%	-0.95%
2017	\$196,076	4.11	727	80	47	35.97%	-3.02%
2018	\$189,813	4.68	721	81	36	40.16%	-3.29%
2019	\$224,702	4.02	732	81	23	42.47%	0.13%
2020	\$276,204	3.03	753	75	12	25.97%	4.55%

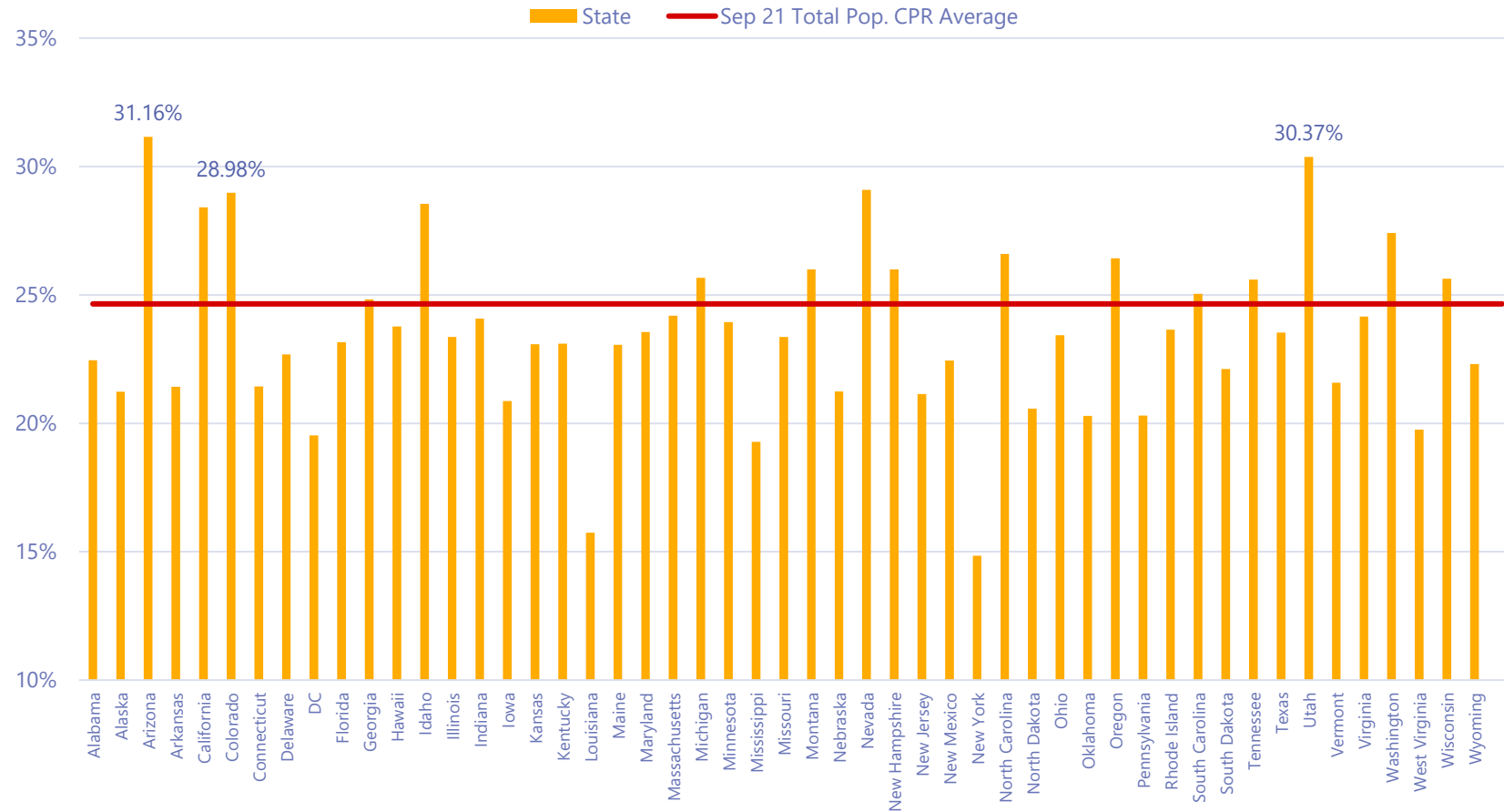
Tranche	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age	CPR	1mo CPR Change%
0.0000 - 2.4999	\$294,490	2.26	761	72	7	11.64%	7.14%
2.5000 - 2.9999	\$286,150	2.78	758	72	10	13.62%	2.40%
3.0000 - 3.4999	\$249,864	3.21	745	77	23	22.63%	0.77%
3.5000 - 3.9999	\$212,806	3.71	738	79	51	32.36%	-0.25%
4.0000 - 4.4999	\$188,145	4.19	730	81	64	34.35%	-3.05%
4.5000 - 4.9999	\$173,833	4.68	722	80	69	34.22%	-3.54%
5.0000 - 5.4999	\$155,331	5.16	709	82	87	31.84%	-5.36%
5.5000 - 5.9999	\$137,113	5.67	701	80	124	26.82%	-5.43%
6.0000 - 6.4999	\$118,703	6.16	697	78	168	20.47%	-3.96%
6.5000 or more	\$93,277	6.94	684	80	193	15.99%	-8.70%

GSE and GNMA fixed rate product only

Source: Black Knight McDash

Prepayment Speed Trends

Average CPR by State - September 2021



Analysis

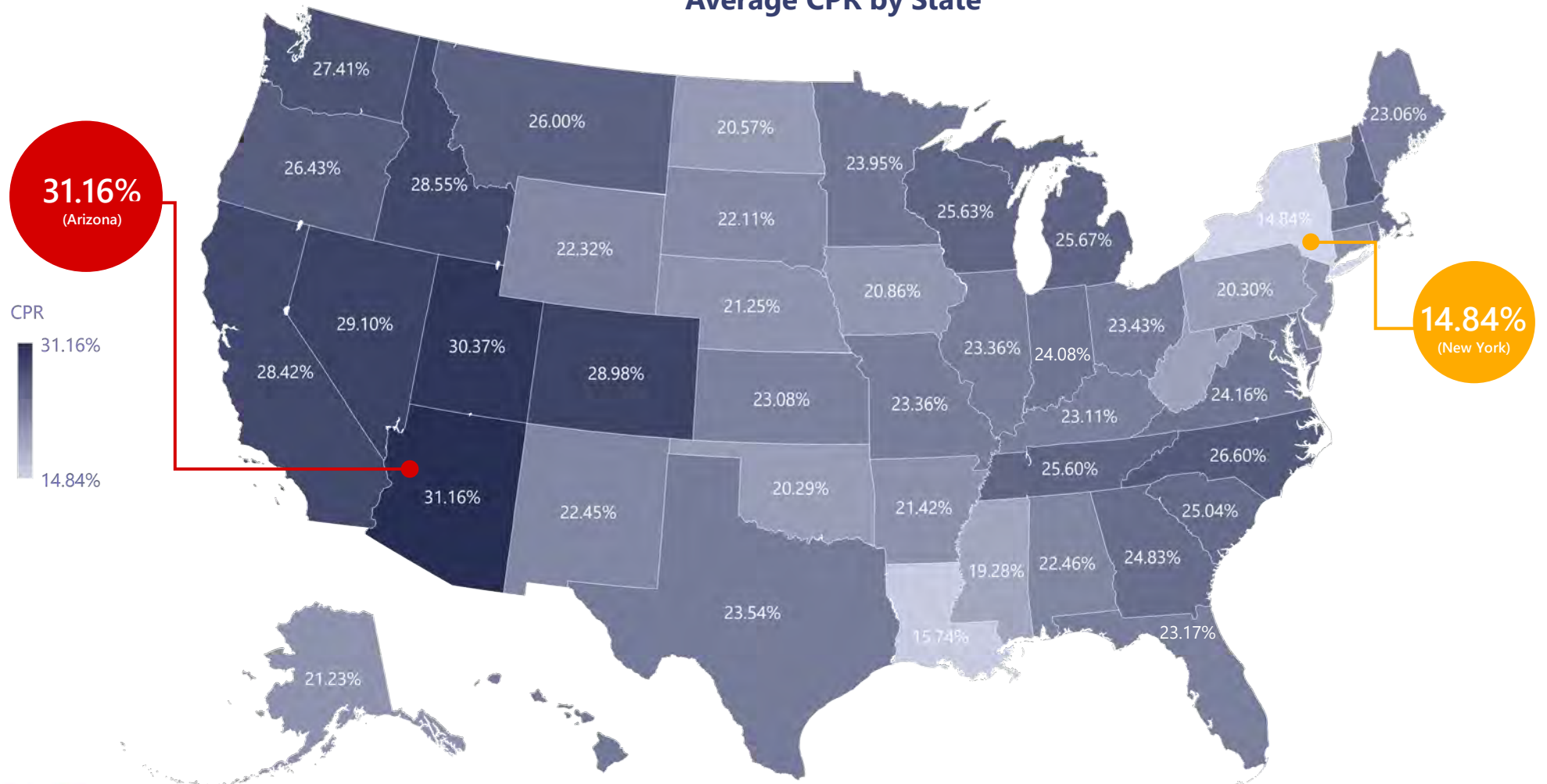
- Arizona was the fastest prepaying state at 31.16%, closely followed by its Mountain West neighbors Utah (30.37%), Nevada (29.10%), and Colorado (28.98%)
- In September, the slowest prepaying state was New York at 14.84%
- The Middle Atlantic region shows the slowest prepayment speeds on average, with a rate of 18.38% among PA, NY, and NJ. This region also has the second highest delinquency rate (4.34%)

GSE and GNMA fixed rate product only

Source: Black Knight McDash

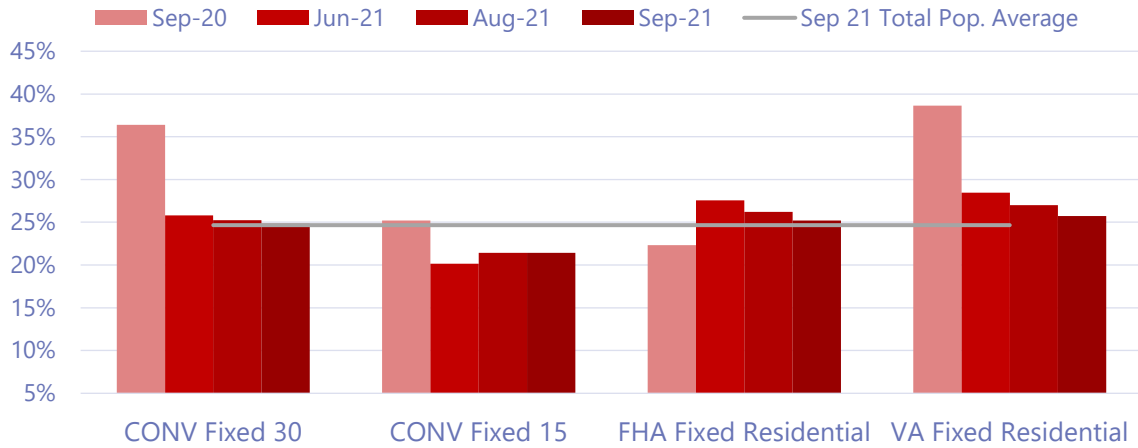
Prepayment Speed Trends (cont.)

Average CPR by State

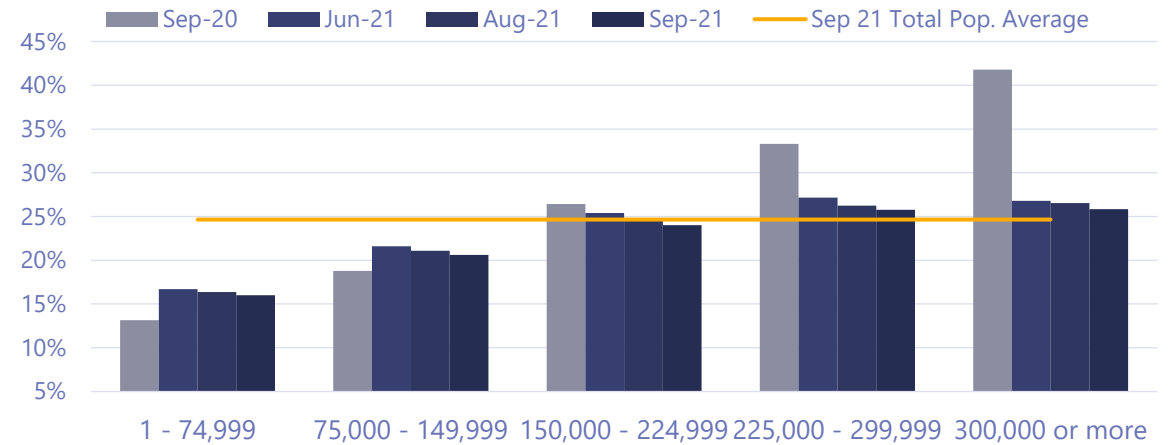


Prepayment Speed Trends (cont.)

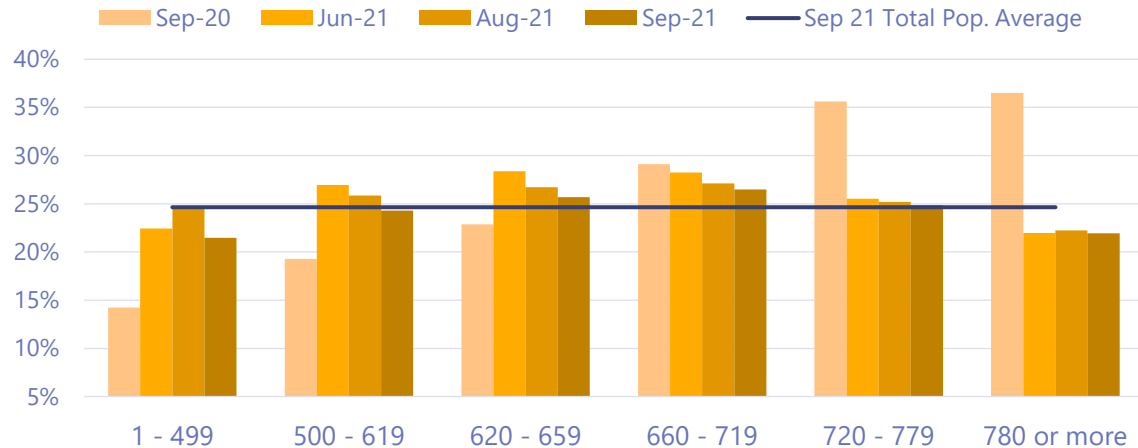
CPR by Fixed-Rate Product - September 2021



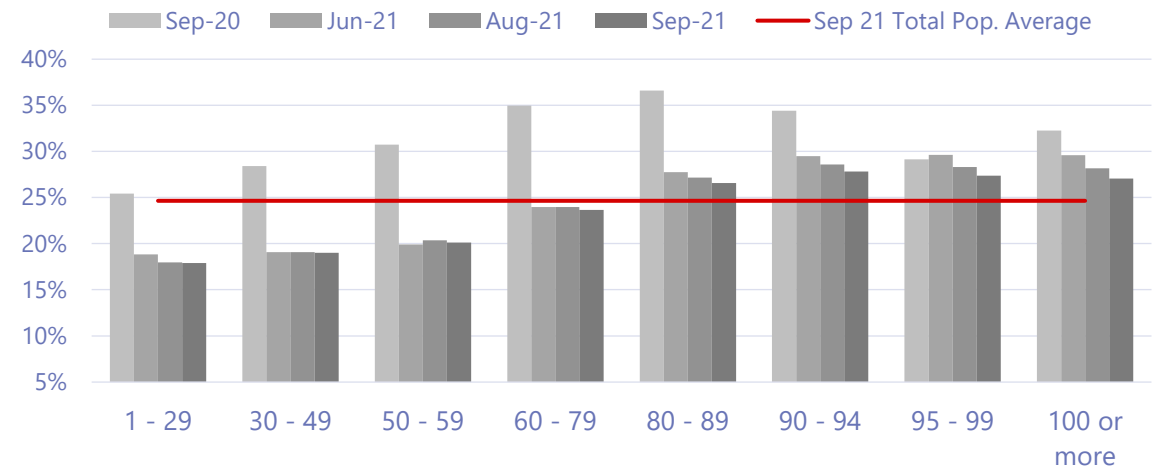
CPR by Original Loan Balance - September 2021



CPR by Original FICO - September 2021



CPR by Original LTV - September 2021



Delinquency Trends

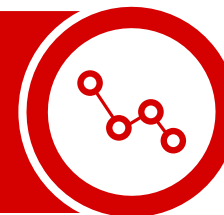
Summary

- The national delinquency and foreclosure rate decreased to 3.40%, a decline of 17 bps compared to last month. This new value is 390 bps lower than the 7.30% national average delinquency and foreclosure rate from September 2020
- CONV 30-year loans' delinquency and foreclosure rates decreased 22 bps since August, while CONV 15-year loans' delinquency and foreclosure rates decreased 10 bps over the same period
- On a month-over-month basis, national average delinquency and foreclosure rates for fixed-rate FHA and VA loans dropped 2 and 6 bps, respectively

NOTE: non-paying loans in forbearance are counted as delinquent in our data source.

Total delinquencies down

4.80%



Delinquency Summary

SUMMARY TABLES - September 2021

Loan Characteristics

Investor	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age
CONV Fixed 30	\$240,622	3.62	753	74	38
CONV Fixed 15	\$196,144	3.02	763	62	34
GNMA Fixed 30	\$199,734	3.48	699	93	41
GNMA Fixed 15	\$138,131	3.29	721	79	51

Delinquencies

30d DQ	60d DQ	+90d DQ	Total FC	Total DQ & FC	1mo DQ & FC Change%
0.73%	0.19%	1.86%	0.10%	2.88%	-7.15%
0.38%	0.07%	0.59%	0.02%	1.05%	-8.83%
2.43%	0.72%	2.92%	0.17%	6.25%	-0.57%
0.96%	0.26%	1.31%	0.06%	2.58%	-1.52%

Vintage	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age	30d DQ	60d DQ	+90d DQ	Total FC	Total DQ & FC	1mo DQ & FC Change%
2006	\$139,830	5.49	684	78	147	3.76%	1.11%	7.28%	1.90%	14.03%	-0.99%
2007	\$146,299	5.38	680	79	136	3.90%	1.20%	8.12%	2.20%	15.42%	-2.26%
2008	\$143,490	5.30	683	82	135	4.19%	1.18%	5.76%	1.59%	12.72%	-0.80%
2009	\$158,643	4.90	725	79	138	2.29%	0.63%	2.92%	0.38%	6.21%	-1.97%
2010	\$165,762	4.66	734	79	128	1.74%	0.43%	2.49%	0.26%	4.91%	-1.78%
2011	\$164,736	4.43	739	77	118	1.45%	0.37%	2.18%	0.18%	4.18%	-3.11%
2012	\$189,323	3.77	748	80	107	0.91%	0.23%	1.58%	0.10%	2.81%	-4.90%
2013	\$179,972	3.80	743	79	97	1.08%	0.28%	2.04%	0.14%	3.54%	-5.05%
2014	\$164,808	4.26	729	80	83	1.79%	0.49%	3.18%	0.26%	5.71%	-2.61%
2015	\$189,576	3.94	734	79	72	1.55%	0.44%	3.03%	0.19%	5.21%	-3.89%
2016	\$207,999	3.69	736	78	59	1.41%	0.40%	3.26%	0.17%	5.24%	-4.99%
2017	\$196,076	4.11	727	80	47	1.87%	0.56%	4.26%	0.20%	6.88%	-4.05%
2018	\$189,813	4.68	721	81	36	2.36%	0.75%	5.64%	0.22%	8.96%	-2.51%
2019	\$224,702	4.02	732	81	23	1.53%	0.49%	4.30%	0.05%	6.36%	-3.54%
2020	\$276,204	3.03	753	75	12	0.66%	0.18%	1.01%	0.00%	1.84%	4.48%

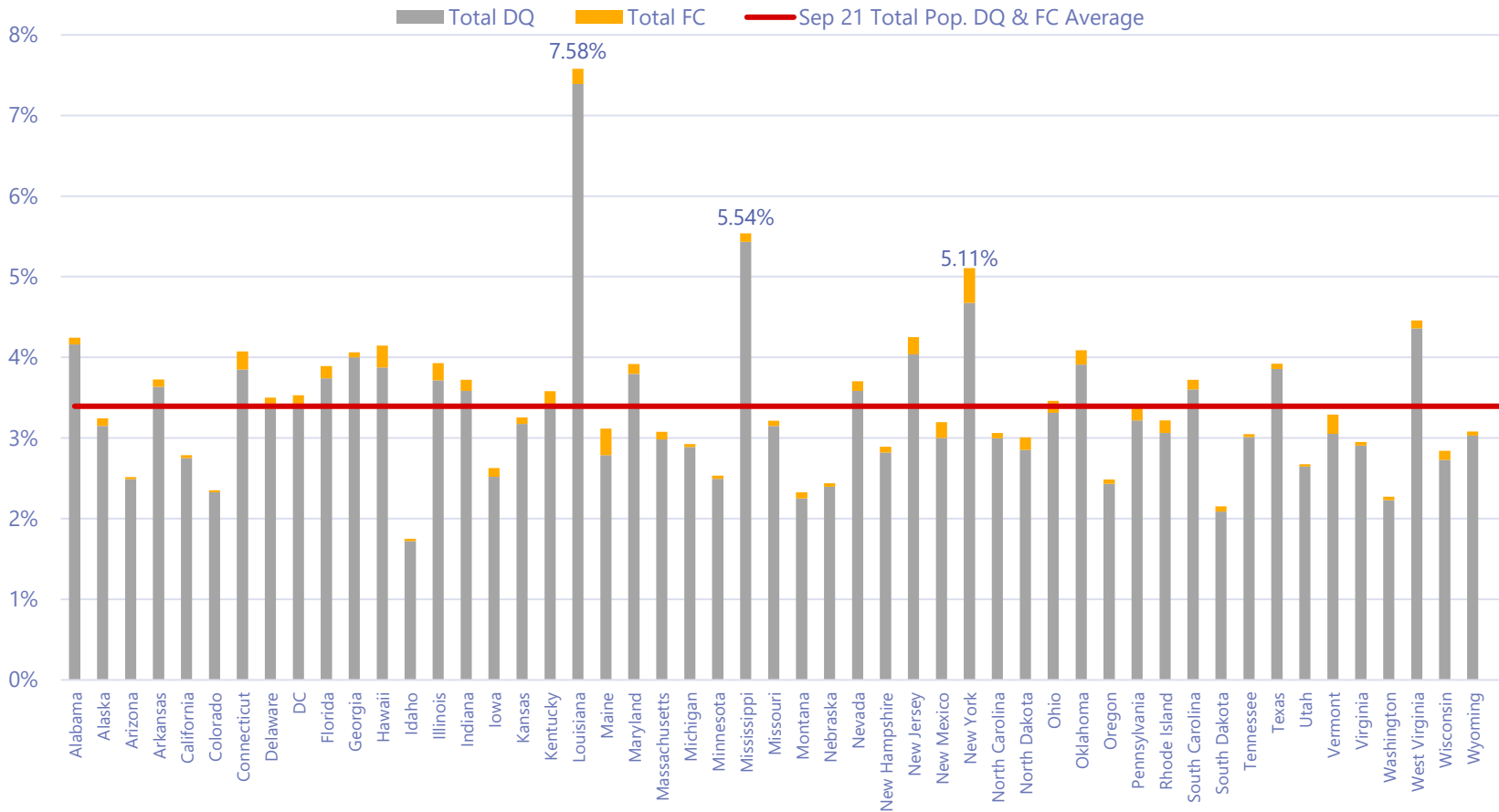
Tranche	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age	30d DQ	60d DQ	+90d DQ	Total FC	Total DQ & FC	1mo DQ & FC Change%
0.0000 - 2.4999	\$294,490	2.26	761	72	7	0.39%	0.09%	0.27%	0.04%	0.80%	-3.05%
2.5000 - 2.9999	\$286,150	2.78	758	72	10	0.48%	0.11%	0.36%	0.00%	0.95%	3.82%
3.0000 - 3.4999	\$249,864	3.21	745	77	23	0.82%	0.21%	0.99%	0.02%	2.05%	2.55%
3.5000 - 3.9999	\$212,806	3.71	738	79	51	1.15%	0.33%	2.44%	0.10%	4.01%	-4.27%
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4.5000 - 4.9999	\$173,833	4.68	722	80	69	2.02%	0.60%	4.62%	0.25%	7.48%	-3.58%
5.0000 - 5.4999	\$155,331	5.16	709	82	87	2.65%	0.77%	5.39%	0.38%	9.18%	-2.52%
5.5000 - 5.9999	\$137,113	5.67	701	80	124	2.99%	0.80%	5.28%	0.51%	9.57%	-1.75%
6.0000 - 6.4999	\$118,703	6.16	697	78	168	3.14%	0.77%	4.45%	0.89%	9.25%	-0.56%
6.5000 or more	\$93,277	6.94	684	80	193	3.56%	0.89%	4.36%	1.48%	10.29%	0.22%

GSE and GNMA fixed rate product only

Source: Black Knight McDash

Delinquency Trends

Average Delinquency and Foreclosure by State - September 2021



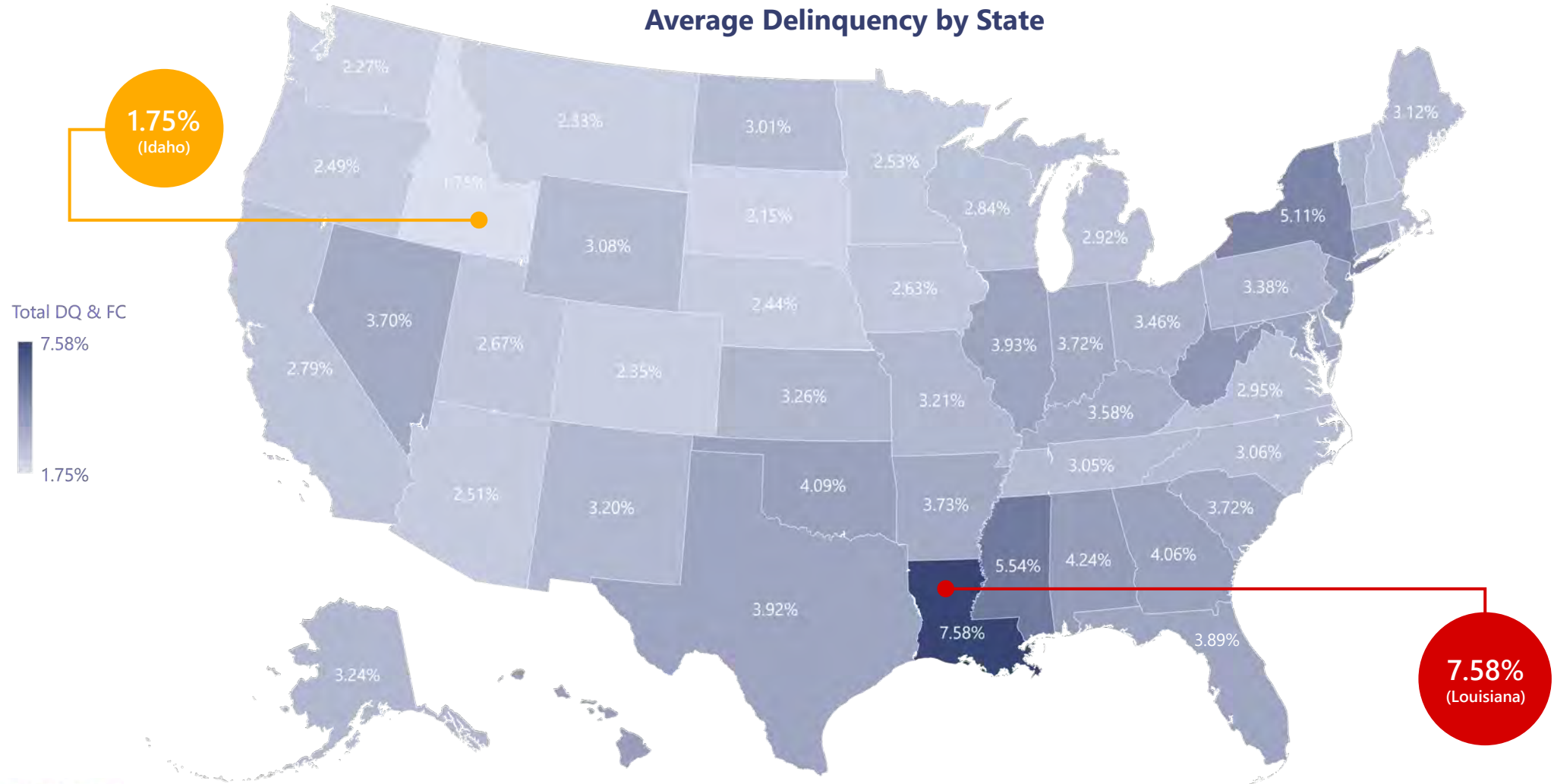
GSE and GNMA fixed rate product only

Source: Black Knight McDash

Analysis

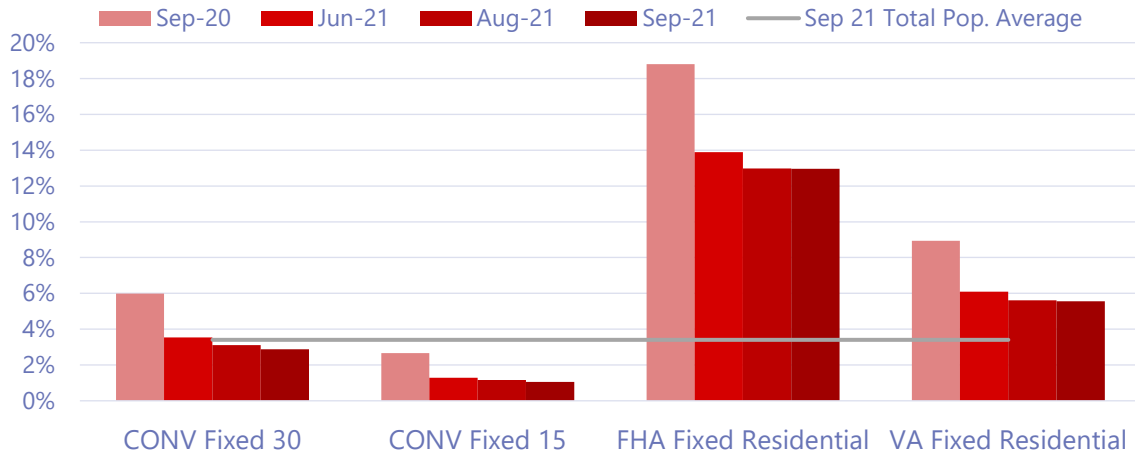
- Idaho remains the best-performing state, where delinquency and foreclosure rates are 1.75%, 1 bp lower than August month-end
- The nation's most delinquent state is Louisiana with a 7.58% delinquency and foreclosure rate
- Compared to September 2020, all states showed at least 215 bps of improvement in delinquency and foreclosure rate. Florida had the nation's largest decrease, moving from 9.64% to 3.89% (-574 bps). New Jersey, New York, and Nevada also posted improvements of at least 500 bps
- Regionally, the West South Central region of TX, OK, AR, and LA have the highest delinquency rate (4.87%), but the Middle Atlantic states of NY, NJ, and PA are close behind at 4.34%

Delinquency Trends (cont.)

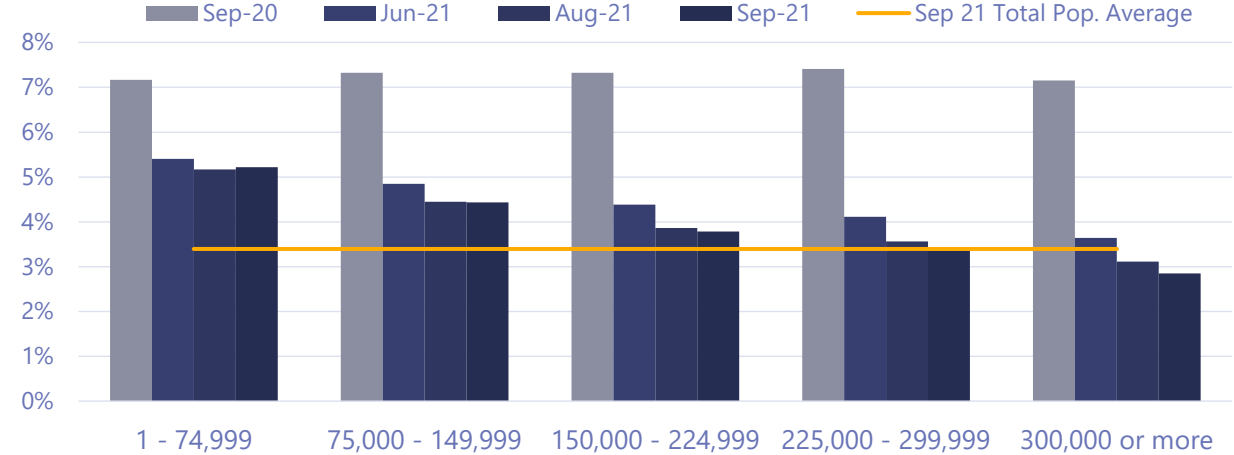


Delinquency Trends (cont.)

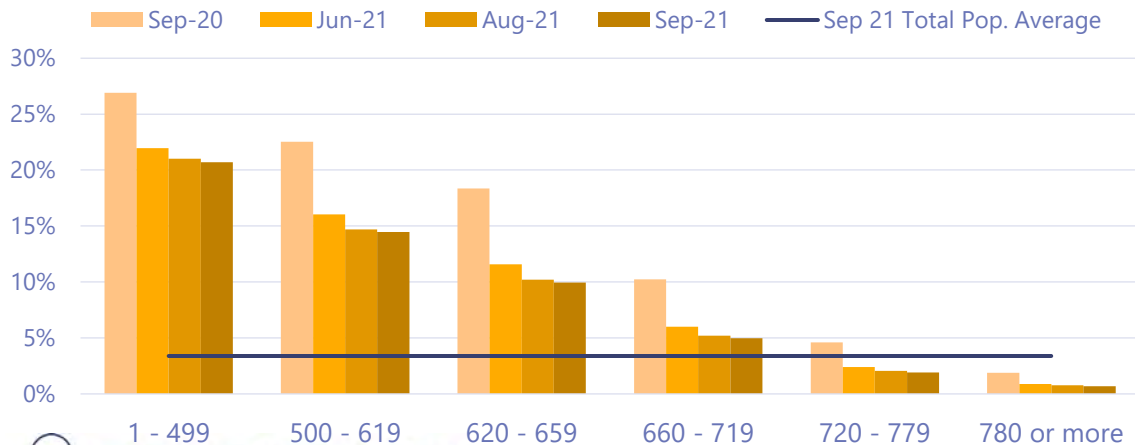
Delinquency and Foreclosure by Fixed-Rate Product - September 2021



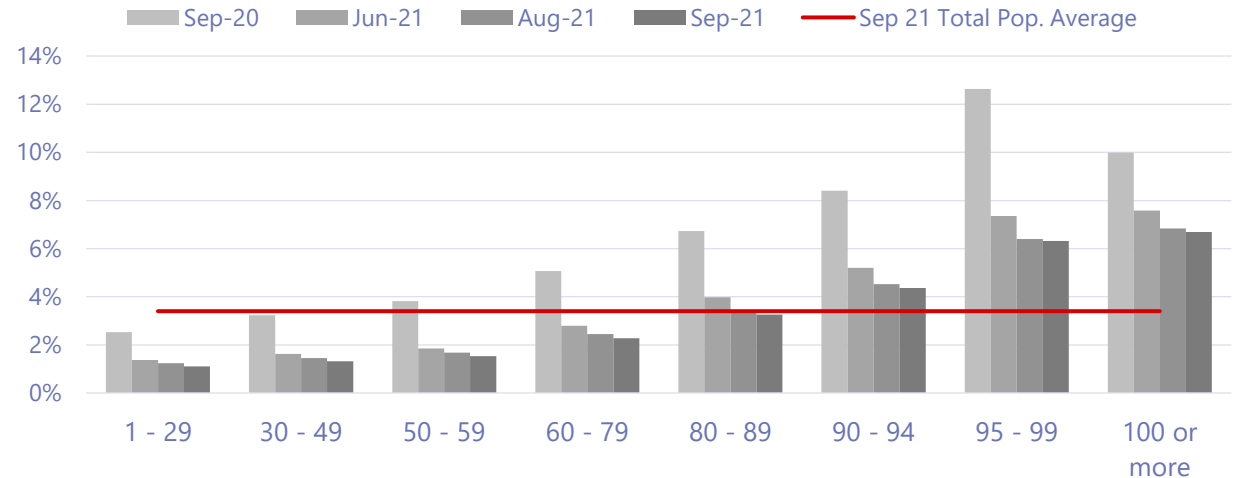
Delinquency and Foreclosure by Original Loan Balance - September 2021



Delinquency and Foreclosure by Original FICO - September 2021



Delinquency and Foreclosure by Original LTV - September 2021



Tables



State Summary

Prepayment and Delinquency

SUMMARY TABLES - September 2021

Loan Characteristics						Prepayments			Delinquencies						
State	WAvg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age	CPR	1mo CPR Change%	CPR Factor	30d DQ	60d DQ	+90d DQ	Total FC	Total DQ & FC	1mo DQ & FC Change%	DQ Factor
National	\$220,339	3.50	742	77	38	24.66%	-2.26%	100.00%	1.08%	0.30%	1.92%	0.11%	3.40%	-4.80%	100.00%
Alabama	\$168,802	3.57	731	83	42	22.46%	-2.11%	91.09%	1.66%	0.44%	2.06%	0.08%	4.24%	-0.16%	124.98%
Alaska	\$258,163	3.44	738	84	42	21.23%	-3.21%	86.12%	0.98%	0.25%	1.91%	0.09%	3.24%	-1.16%	95.52%
Arizona	\$213,445	3.43	743	77	29	31.16%	-0.87%	126.38%	0.90%	0.23%	1.36%	0.02%	2.51%	-4.99%	74.05%
Arkansas	\$152,662	3.52	732	83	41	21.42%	-1.07%	86.90%	1.41%	0.42%	1.81%	0.09%	3.73%	-1.43%	109.75%
California	\$319,271	3.36	753	67	34	28.42%	-2.67%	115.25%	0.79%	0.21%	1.75%	0.04%	2.79%	-9.36%	82.12%
Colorado	\$271,447	3.32	751	73	28	28.98%	-3.58%	117.55%	0.75%	0.20%	1.37%	0.03%	2.35%	-6.18%	69.28%
Connecticut	\$225,166	3.62	740	79	48	21.44%	-2.39%	86.96%	1.18%	0.34%	2.33%	0.22%	4.07%	-6.47%	120.00%
Delaware	\$215,883	3.59	738	80	43	22.68%	8.88%	91.99%	1.27%	0.34%	1.75%	0.14%	3.50%	-3.13%	103.12%
DC	\$362,778	3.42	759	71	36	19.54%	-2.13%	79.24%	0.72%	0.20%	2.50%	0.11%	3.53%	-4.36%	103.98%
Florida	\$204,154	3.60	735	81	36	23.17%	-1.90%	93.96%	1.09%	0.35%	2.31%	0.15%	3.89%	-5.83%	114.67%
Georgia	\$192,617	3.54	732	82	39	24.83%	-3.28%	100.72%	1.33%	0.39%	2.28%	0.06%	4.06%	-3.35%	119.68%
Hawaii	\$372,721	3.48	753	72	44	23.78%	3.78%	96.43%	0.64%	0.21%	3.03%	0.27%	4.15%	-11.03%	122.12%
Idaho	\$215,233	3.37	747	74	29	28.55%	1.14%	115.79%	0.74%	0.14%	0.84%	0.03%	1.75%	-0.79%	51.52%
Illinois	\$189,157	3.59	742	80	44	23.36%	-0.08%	94.75%	1.12%	0.33%	2.26%	0.21%	3.93%	-6.03%	115.70%
Indiana	\$148,177	3.63	730	82	40	24.08%	-2.87%	97.67%	1.55%	0.39%	1.64%	0.14%	3.72%	-1.17%	109.63%
Iowa	\$157,907	3.42	744	81	38	20.86%	-3.44%	84.62%	1.04%	0.27%	1.21%	0.11%	2.63%	-1.83%	77.41%
Kansas	\$163,633	3.49	740	82	38	23.08%	-1.02%	93.60%	1.19%	0.32%	1.66%	0.08%	3.26%	-2.25%	95.88%
Kentucky	\$157,725	3.56	733	82	41	23.11%	-3.62%	93.73%	1.37%	0.37%	1.69%	0.16%	3.58%	-0.22%	105.48%
Louisiana	\$178,380	3.64	726	82	43	15.74%	-17.05%	63.85%	3.49%	0.69%	3.21%	0.19%	7.58%	27.03%	223.27%
Maine	\$191,781	3.53	740	78	40	23.06%	-2.64%	93.55%	1.06%	0.27%	1.45%	0.33%	3.12%	-3.29%	91.84%
Maryland	\$263,277	3.46	740	80	40	23.56%	-0.03%	95.55%	1.17%	0.34%	2.28%	0.12%	3.92%	-6.40%	115.41%
Massachusetts	\$283,494	3.43	747	72	38	24.19%	6.19%	98.11%	1.06%	0.24%	1.68%	0.09%	3.08%	-5.87%	90.66%
Michigan	\$158,927	3.57	740	79	39	25.67%	-0.21%	104.12%	1.05%	0.28%	1.56%	0.04%	2.92%	-4.07%	86.13%
Minnesota	\$205,686	3.48	750	79	38	23.95%	-4.04%	97.14%	0.89%	0.21%	1.39%	0.04%	2.53%	-3.83%	74.64%
Mississippi	\$160,422	3.60	722	84	41	19.28%	-5.11%	78.22%	2.00%	0.60%	2.84%	0.11%	5.54%	-0.49%	163.15%
Missouri	\$161,784	3.52	739	81	39	23.36%	0.10%	94.76%	1.27%	0.34%	1.54%	0.06%	3.21%	-1.08%	94.67%
Montana	\$208,379	3.50	748	76	39	26.00%	3.04%	105.44%	0.84%	0.22%	1.19%	0.08%	2.33%	-3.60%	68.54%
Nebraska	\$162,680	3.39	745	80	36	21.25%	-3.38%	86.18%	0.97%	0.26%	1.17%	0.04%	2.44%	-2.44%	71.84%
Nevada	\$228,728	3.52	739	79	31	29.10%	0.90%	118.01%	0.92%	0.28%	2.39%	0.12%	3.70%	-8.16%	109.10%
New Hampshire	\$220,750	3.51	743	77	41	25.99%	-1.31%	105.42%	1.07%	0.24%	1.51%	0.07%	2.89%	-2.56%	85.15%
New Jersey	\$261,455	3.51	743	76	41	21.14%	-4.54%	85.74%	1.15%	0.33%	2.56%	0.21%	4.25%	-6.98%	125.24%
New Mexico	\$179,256	3.67	738	80	47	22.45%	-3.71%	91.04%	1.10%	0.29%	1.61%	0.20%	3.20%	-2.62%	94.17%
New York	\$251,769	3.76	742	73	52	14.84%	-11.00%	60.20%	1.20%	0.34%	3.13%	0.43%	5.11%	-7.40%	150.43%
North Carolina	\$193,401	3.49	741	80	37	26.60%	2.60%	107.88%	1.10%	0.29%	1.61%	0.07%	3.06%	-3.04%	90.19%
North Dakota	\$195,726	3.33	747	81	35	20.57%	-1.87%	83.45%	0.82%	0.24%	1.79%	0.16%	3.01%	-4.23%	88.60%
Ohio	\$148,700	3.65	733	83	43	23.43%	-2.09%	95.03%	1.33%	0.35%	1.63%	0.15%	3.46%	-1.37%	101.97%
Oklahoma	\$156,606	3.68	731	84	45	20.29%	0.78%	82.29%	1.44%	0.43%	2.04%	0.18%	4.09%	-0.75%	120.47%
Oregon	\$245,146	3.48	752	74	35	26.43%	-1.74%	107.21%	0.73%	0.22%	1.48%	0.05%	2.49%	-4.83%	73.20%
Pennsylvania	\$180,607	3.60	740	80	46	20.30%	-2.94%	82.34%	1.20%	0.32%	1.69%	0.16%	3.38%	-3.26%	99.56%
Rhode Island	\$220,252	3.55	740	78	41	23.65%	8.26%	95.90%	1.15%	0.28%	1.63%	0.16%	3.22%	-2.84%	94.85%
South Carolina	\$186,264	3.52	735	81	37	25.04%	-0.63%	101.57%	1.31%	0.38%	1.91%	0.12%	3.72%	-2.77%	109.60%
South Dakota	\$182,455	3.23	750	79	33	22.11%	-7.52%	89.69%	0.86%	0.22%	1.01%	0.07%	2.15%	-7.92%	63.39%
Tennessee	\$189,411	3.48	737	80	36	25.60%	-4.30%	103.84%	1.21%	0.30%	1.50%	0.04%	3.05%	-0.62%	89.81%
Texas	\$200,198	3.57	734	81	37	23.54%	-4.70%	95.47%	1.30%	0.38%	2.18%	0.07%	3.92%	-3.16%	115.55%
Utah	\$254,443	3.30	744	76	27	30.37%	-8.15%	123.19%	0.97%	0.27%	1.40%	0.03%	2.67%	-5.68%	78.76%
Vermont	\$190,766	3.65	745	77	47	21.58%	7.01%	87.53%	1.09%	0.28%	1.68%	0.24%	3.29%	-3.23%	96.94%
Virginia	\$259,713	3.37	746	79	36	24.16%	-1.26%	98.00%	0.91%	0.25%	1.75%	0.04%	2.95%	-4.50%	86.92%
Washington	\$283,157	3.38	750	73	31	27.41%	-0.93%	111.19%	0.71%	0.17%	1.35%	0.05%	2.27%	-8.05%	66.92%
West Virginia	\$153,868	3.65	725	84	44	19.76%	-0.83%	80.15%	1.77%	0.49%	2.11%	0.10%	4.46%	1.00%	131.28%
Wisconsin	\$173,309	3.51	743	80	40	25.63%	-1.74%	103.95%	1.04%	0.29%	1.39%	0.11%	2.84%	-4.92%	83.71%
Wyoming	\$209,091	3.41	741	79	36	22.32%	-7.23%	90.51%	1.07%	0.28%	1.69%	0.05%	3.08%	-5.52%	90.78%

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