

Market Snapshot





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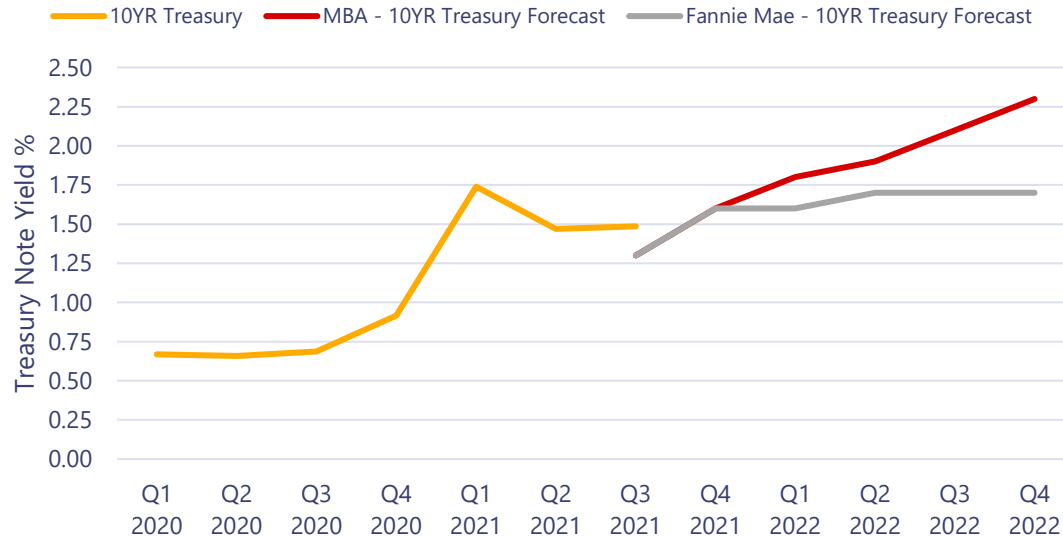
2022 Mortgage Industry Forecasts

Summary

- We compiled the following slides based on public reports from Fannie Mae and the Mortgage Bankers Association (MBA). The information from these reports was initially offered by the respective organizations with appropriate disclaimers:
 - Fannie Mae: "Opinions, analyses, estimates, forecasts, and other views of Fannie Mae's Economic & Strategic Research (ESR) Group included in these materials should not be construed as indicating Fannie Mae's business prospects or expected results, are based on a number of assumptions and are subject to change without notice. Although the ESR group bases its opinions, analyses, estimates, forecasts, and other views on information it considers reliable, it does not guarantee that the information provided in these materials is accurate, current or suitable for any particular purpose."
 - MBA: "The historical data and projections are provided 'AS IS' with no warranties of any kind."
- PHOENIX reiterates these disclaimers on forward-looking information: the data is presented here for thoughtful consideration and discussion with your PHOENIX representative but does not guarantee any future result

Interest Rate Forecast

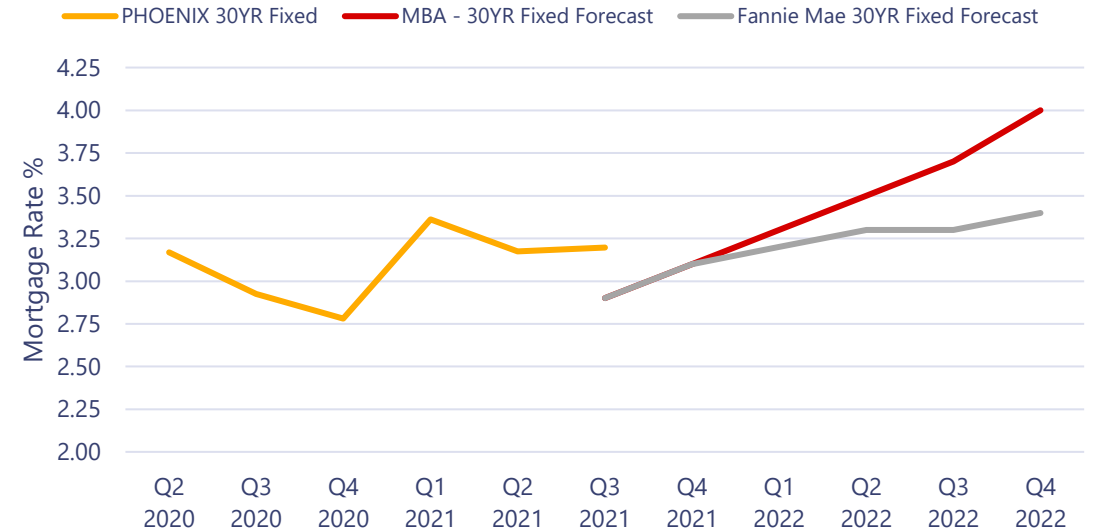
10-Year Treasury Rate History and Forecast, 2020-2022



Analysis

- The MBA expects the 10-year Treasury rate to rise steadily throughout 2022, ending the year at 2.30%
- Fannie Mae's projections mirror the MBA for Q4 2021, but show a slower rate of growth through 2022, ending at 1.7%

Mortgage Par History and Forecast, 2020-2022

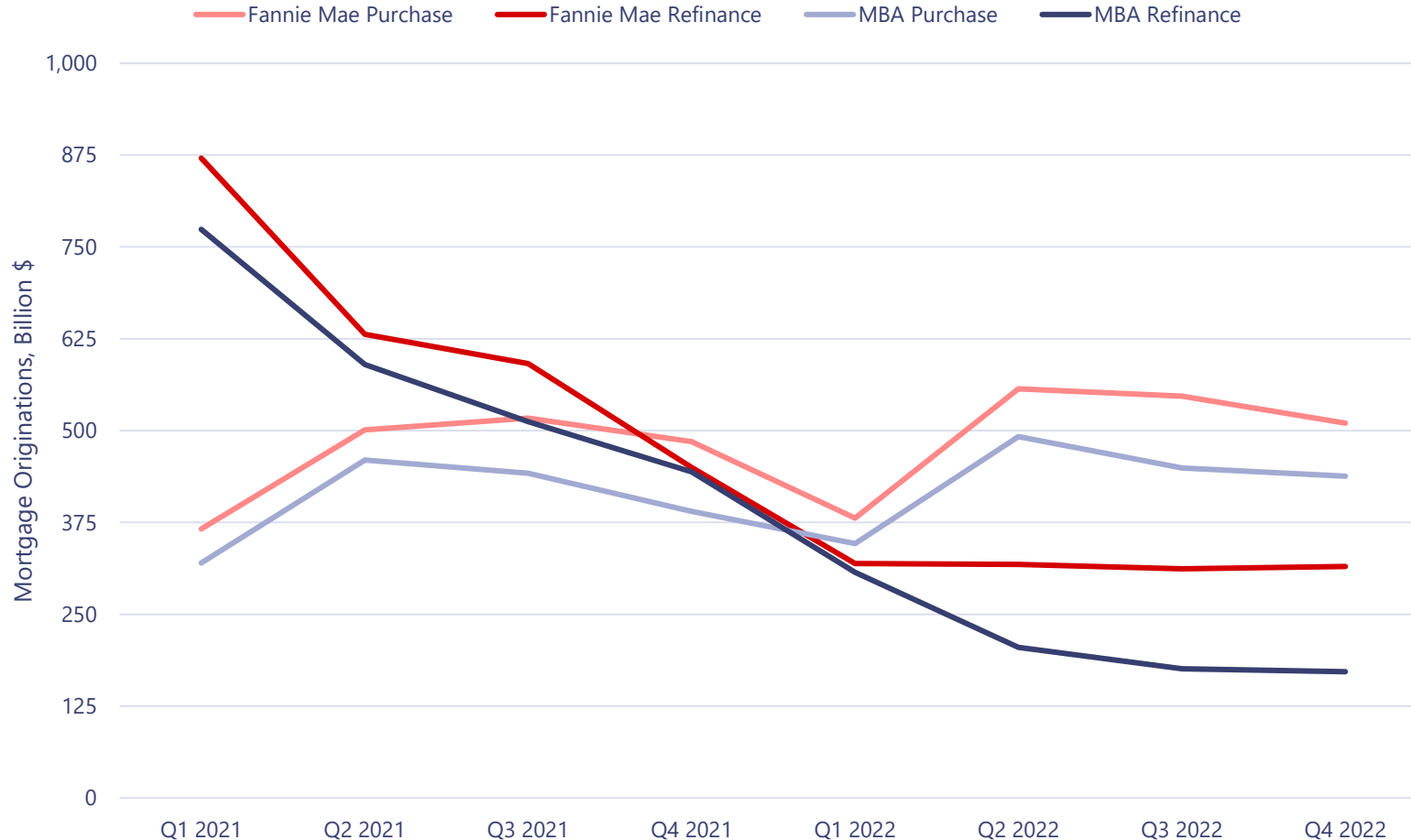


Analysis

- Like the 10-year Treasury forecast, the MBA expects mortgage rates to increase steadily, ending at 4.00% in Q4 2022. Taken alongside their 10-year Treasury prediction, the MBA expects spreads to remain mostly flat, between 150-170 bps
- Fannie Mae expects mortgage rates to follow a similar, but less steep upward trend in 2022, ending the year at 3.4%

Mortgage Origination Forecast

1-4 Family Mortgage Origination History and Forecast



Analysis

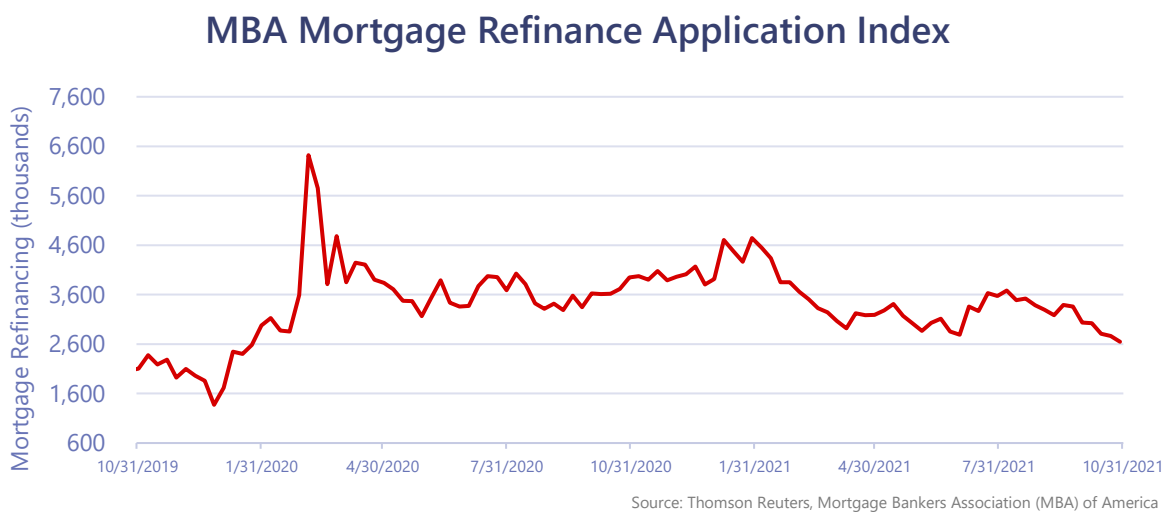
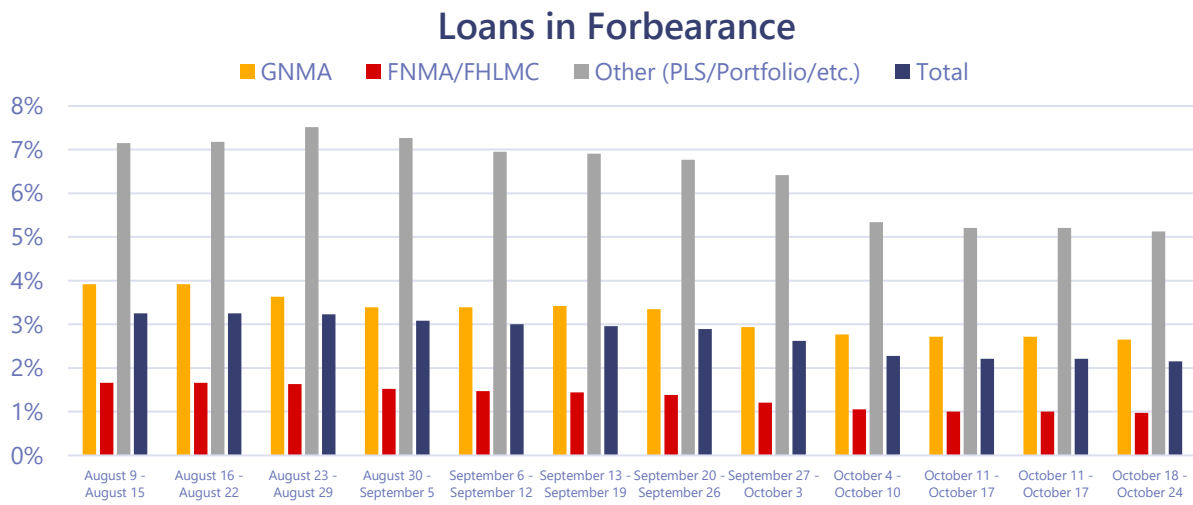
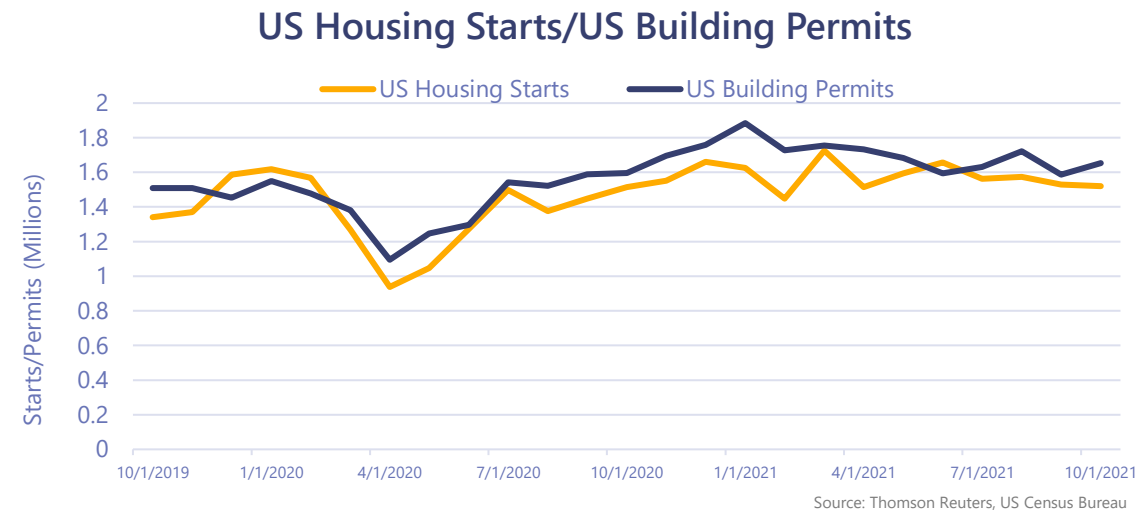
- Fannie Mae and the MBA track mortgage originations differently, but their forecasts for 2022 show similar trends
- Fannie Mae predicts 2022 **refinance activity will hold steady at a diminished rate** compared to 2021, and **purchase originations are expected to increase** in the second quarter before leveling off through year-end
- The MBA shows similar expectations, with **refinance activity dropping** well below Fannie Mae's prediction. This forecast aligns with the **MBA's expected year-end par rate increase of 110 bps** from present levels
- Both forecasts predict a **notable drop in mortgage production**: Fannie Mae predicts 2022 production will be 26% lower than 2021, while the MBA forecasts a 34% drop

Macro- Economic Indicators

Summary

- The US job market improved in October, with the US Unemployment Rate edging down to 4.6% from September's month-end figure of 4.8%
- The MBA Mortgage Refinance Application Index's weekly readings fell sharply over the course of October, with a reading of 2,645 at month-end, down from 3,360 recorded the last week of September
- The domestic residential construction market was relatively flat when compared to this time last year. Housing starts came in at 1,520,000 for October month-end; 0.40% 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 October. October's final figure was 2.15%, down from the 2.62%, of loans recorded in the first week of the month

Macro-Economic Indicators



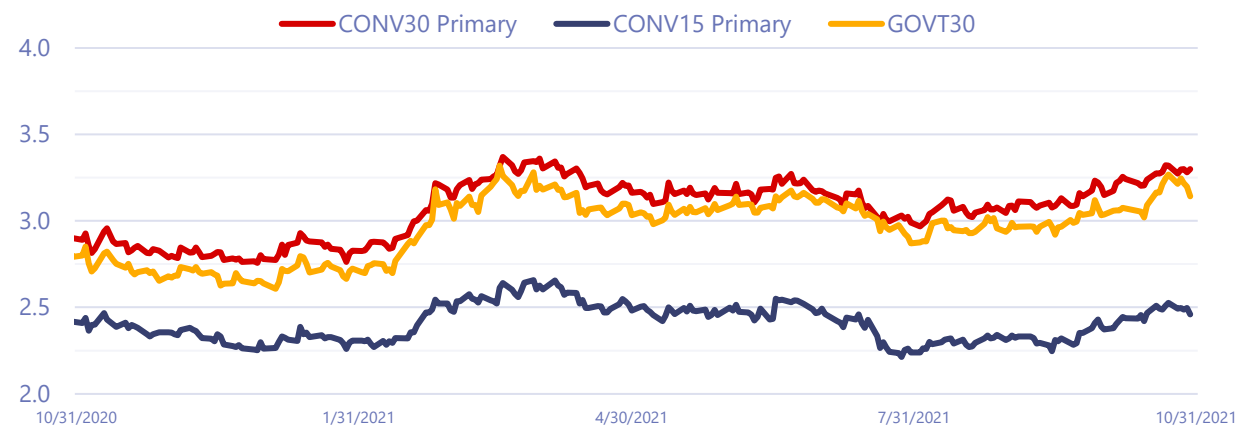
Rate History

Summary

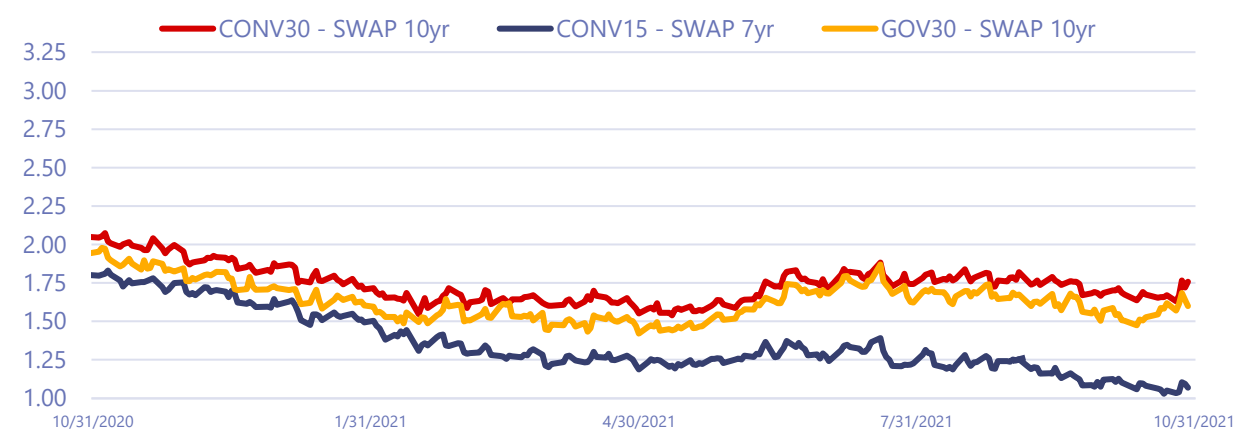
- PHOENIX primary mortgage rates are up month-over-month. The fixed 30-year CONV rate was up 10.30 bps, while GOVT product increased 10.80 bps and 15-year rates rose by 7.10 bps
- SWAP rates continued to climb throughout October
- Volatilities have also increased over the past month compared to September

Rate History

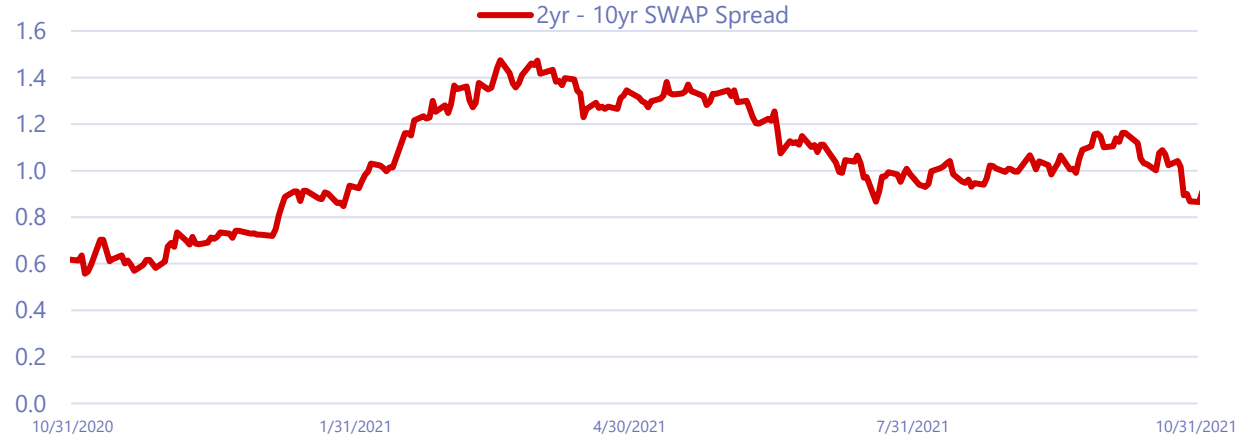
Mortgage Par Rates (%)



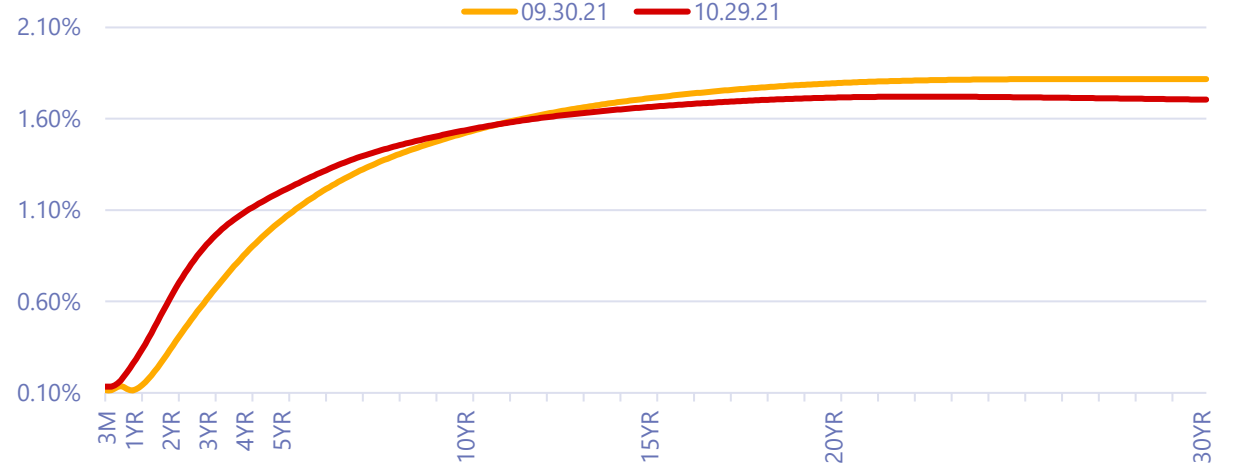
Mortgage Par Spread over SWAP Rates (%)



2yr and 10yr SWAP Spread



Yield Curve Comparison



Rate History (cont.)

Primary Rates as of 10/29/2021

Rate	10/29/2021	9/30/2021	7/30/2021	10/30/2020
CONV30	3.299	3.196	2.991	2.899
CONV15	2.460	2.389	2.240	2.417
GOV30	3.141	3.033	2.869	2.792
ARM 5/1	2.250	2.250	2.250	2.375

Secondary Rates as of 10/29/2021

Rate	10/29/2021	9/30/2021	7/30/2021	10/30/2020
FNMA 30	1.999	1.896	1.591	1.449
FNMA 15	1.260	1.139	0.940	0.953
GNMA II 30	1.791	1.683	1.519	1.463
GNMA II 15	1.337	1.212	1.043	0.923
ARM 5/1	2.760	2.790	2.800	3.040

Earnings Rates as of 10/29/2021

Rate	10/29/2021	9/30/2021	7/30/2021	10/30/2020
3 MO ED	0.135	0.116	0.119	0.202
6 MO ED	0.168	0.137	0.128	0.205
12 MO ED	0.311	0.130	0.148	0.210
2 YR SWAP	0.674	0.383	0.260	0.231
3 YR SWAP	0.947	0.652	0.463	0.273
5 YR SWAP	1.215	1.065	0.781	0.430
10 YR SWAP	1.542	1.530	1.247	0.849
15 YR SWAP	1.666	1.715	1.469	1.079
20 YR SWAP	1.716	1.795	1.576	1.194
30 YR SWAP	1.704	1.816	1.632	1.262

Source: Thomson Reuters and PHOENIX

Prepayment Speed Trends

Summary

- The national average prepayments speed for fixed-rate GNMA and GSE loans was 22.84% in October, 182 bps slower than September's rate of 24.66%
- Over the month, the CONV 30-year and 15-year CPR decreased 2.04% and 1.65%, respectively. FHA and VA speeds fell slightly less at 1.22% and 1.29%
- Par rates increased during October, as a result, prepayment speeds saw a decrease

CPR Summary

SUMMARY TABLES - October 2021

Loan Characteristics						Prepayments	
Investor	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age	CPR	1mo CPR Change%
CONV Fixed 30	\$242,800	3.59	753	74	37	22.78%	-8.21%
CONV Fixed 15	\$197,445	2.99	763	62	33	19.76%	-7.73%
GNMA Fixed 30	\$202,207	3.44	700	93	39	24.90%	-5.33%
GNMA Fixed 15	\$139,661	3.25	722	79	50	21.97%	-0.15%

Vintage	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age	CPR	1mo CPR Change%
2006	\$139,887	5.49	684	78	148	17.40%	-0.93%
2007	\$146,233	5.38	680	79	137	17.76%	2.72%
2008	\$143,534	5.29	683	82	136	17.72%	-2.20%
2009	\$158,514	4.90	724	79	139	22.93%	-2.27%
2010	\$165,540	4.66	733	79	129	24.25%	-4.00%
2011	\$164,547	4.43	739	77	119	23.96%	-3.67%
2012	\$188,973	3.77	748	80	108	24.30%	-4.09%
2013	\$179,673	3.80	743	79	98	24.09%	-3.69%
2014	\$164,542	4.25	728	80	83	27.28%	-5.27%
2015	\$189,134	3.94	734	79	73	30.00%	-5.23%
2016	\$207,293	3.69	736	78	60	31.01%	-5.94%
2017	\$195,341	4.11	727	80	48	34.69%	-3.56%
2018	\$188,920	4.67	720	81	37	38.59%	-3.90%
2019	\$223,610	4.02	731	81	24	40.16%	-5.43%
2020	\$276,996	3.02	754	75	13	23.61%	-9.11%

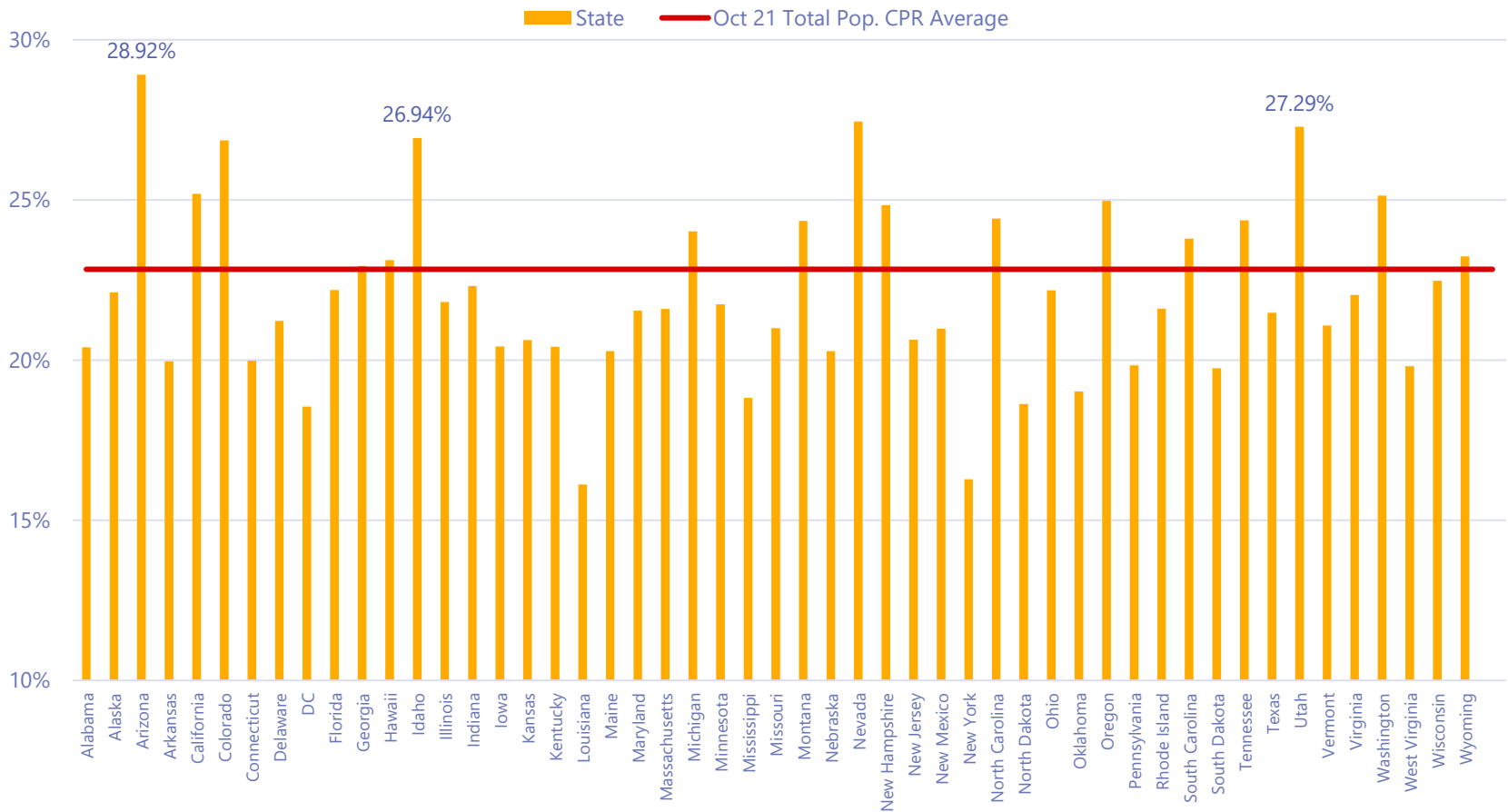
Tranche	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age	CPR	1mo CPR Change%
0.0000 - 2.4999	\$297,230	2.26	761	71	7	10.92%	-6.18%
2.5000 - 2.9999	\$287,508	2.78	758	73	10	12.99%	-4.60%
3.0000 - 3.4999	\$250,454	3.21	744	77	22	20.72%	-8.46%
3.5000 - 3.9999	\$212,616	3.71	737	79	51	30.40%	-6.05%
4.0000 - 4.4999	\$187,575	4.19	729	80	65	32.77%	-4.60%
4.5000 - 4.9999	\$173,314	4.68	722	80	70	32.68%	-4.50%
5.0000 - 5.4999	\$154,946	5.16	708	82	88	31.19%	-2.04%
5.5000 - 5.9999	\$136,908	5.67	700	79	125	26.50%	-1.18%
6.0000 - 6.4999	\$118,726	6.16	697	78	169	19.84%	-3.06%
6.5000 or more	\$93,381	6.94	684	80	194	16.03%	0.24%

GSE and GNMA fixed rate product only

Source: Black Knight McDash

Prepayment Speed Trends

Average CPR by State - October 2021



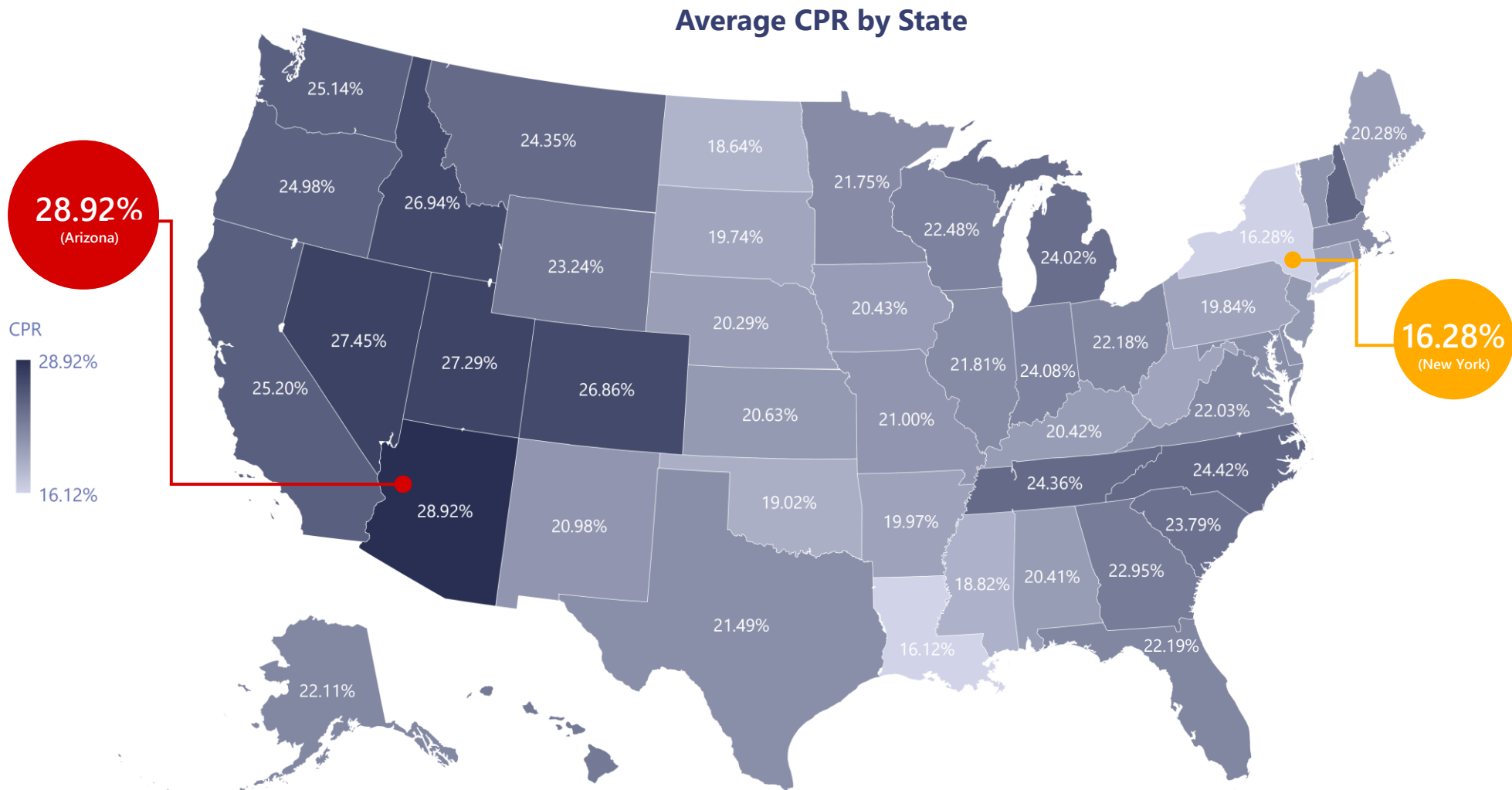
Analysis

- Arizona was the fastest prepaying state at 28.92%, closely followed by its Mountain West neighbors Nevada (27.45%), Utah (27.29%), and Idaho (26.94%)
- In October, the slowest prepaying state was Louisiana at 16.12%
- The Middle Atlantic region shows the slowest prepayment speeds on average, with a rate of 18.68% among PA, NY, and NJ. This region also has the second-highest delinquency rate (3.83%)

GSE and GNMA fixed rate product only

Source: Black Knight McDash

Prepayment Speed Trends (cont.)

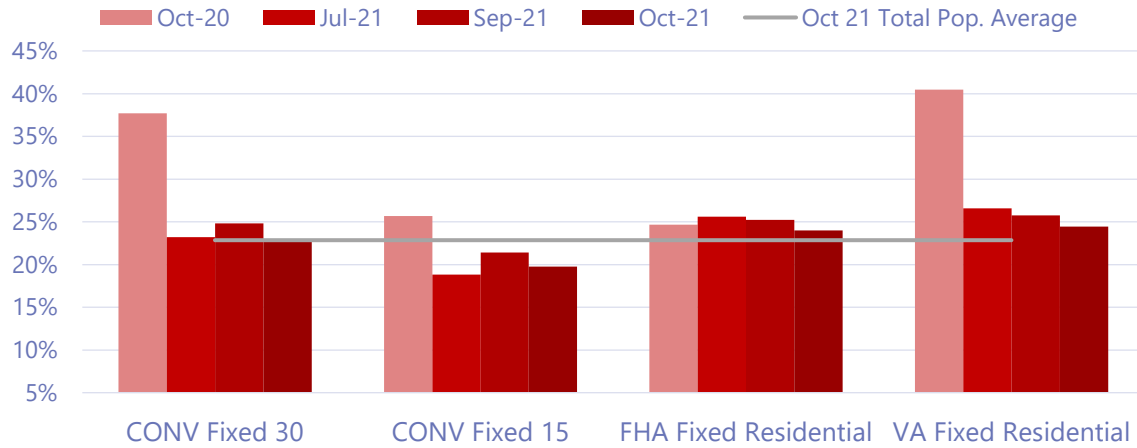


GSE and GNMA fixed rate product only

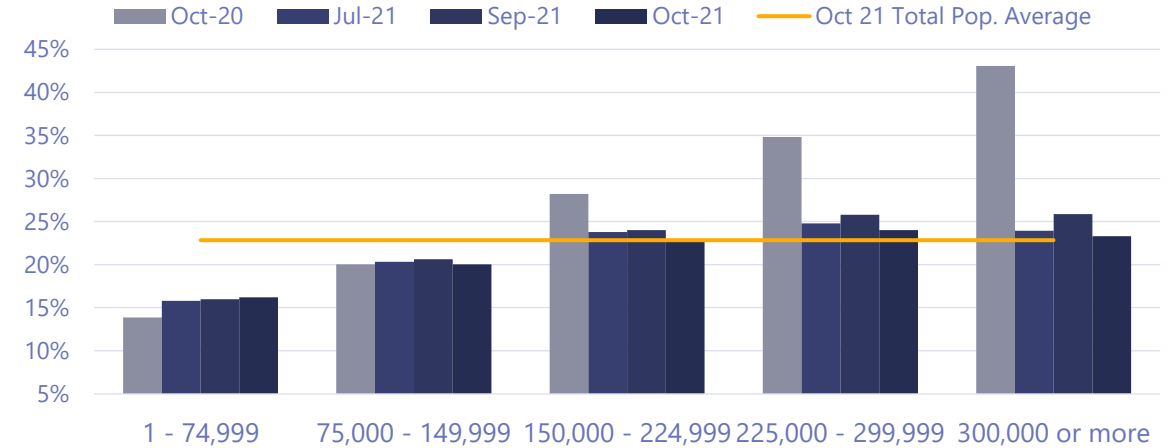
Source: Black Knight McDash

Prepayment Speed Trends (cont.)

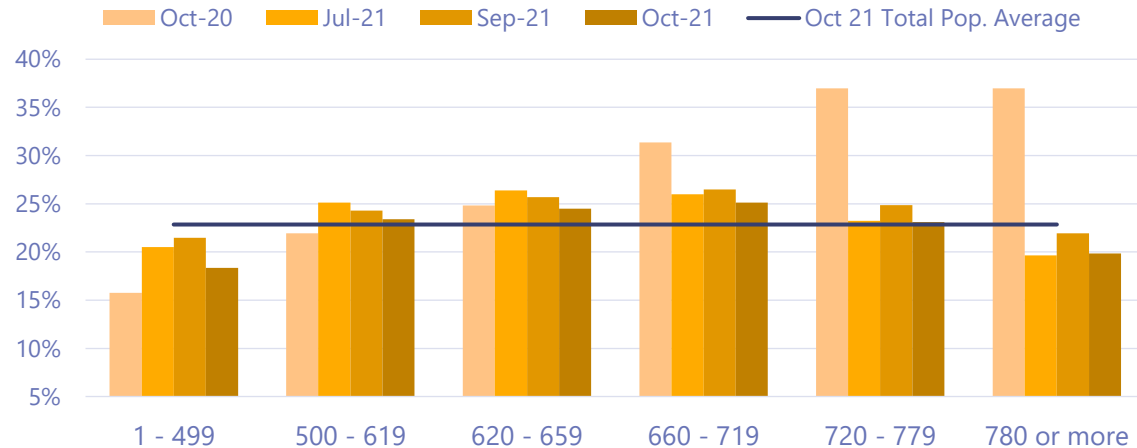
CPR by Fixed-Rate Product - October 2021



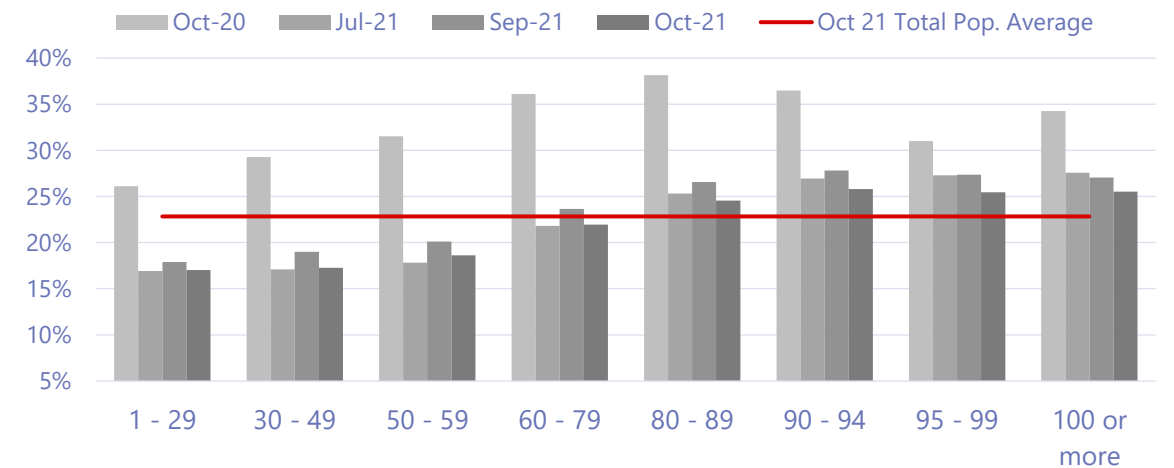
CPR by Original Loan Balance - October 2021



CPR by Original FICO - October 2021



CPR by Original LTV - October 2021



Delinquency Trends

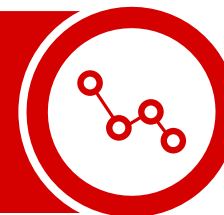
Summary

- The national delinquency and foreclosure rate decreased to 3.23%, a decline of 17 bps compared to last month. This new value is 360 bps lower than the 6.84% national average delinquency and foreclosure rate from October 2020
- CONV 30-year loans' delinquency and foreclosure rates decreased 20 bps since September, while CONV 15-year loans' delinquency and foreclosure rates decreased 8 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 35 and 17 bps, respectively

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

Total delinquencies down

4.77%



Delinquency Summary

SUMMARY TABLES - October 2021

Loan Characteristics

Investor	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age
CONV Fixed 30	\$242,800	3.59	753	74	37
CONV Fixed 15	\$197,445	2.99	763	62	33
GNMA Fixed 30	\$202,207	3.44	700	93	39
GNMA Fixed 15	\$139,661	3.25	722	79	50

Delinquencies

30d DQ	60d DQ	+90d DQ	Total FC	Total DQ & FC	1mo DQ & FC Change%
0.76%	0.19%	1.63%	0.10%	2.69%	-6.87%
0.38%	0.07%	0.50%	0.02%	0.97%	-7.98%
2.60%	0.78%	2.59%	0.16%	6.12%	-2.03%
1.07%	0.25%	1.10%	0.06%	2.47%	-4.26%

Vintage	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age
2006	\$139,887	5.49	684	78	148
2007	\$146,233	5.38	680	79	137
2008	\$143,534	5.29	683	82	136
2009	\$158,514	4.90	724	79	139
2010	\$165,540	4.66	733	79	129
2011	\$164,547	4.43	739	77	119
2012	\$188,973	3.77	748	80	108
2013	\$179,673	3.80	743	79	98
2014	\$164,542	4.25	728	80	83
2015	\$189,134	3.94	734	79	73
2016	\$207,293	3.69	736	78	60
2017	\$195,341	4.11	727	80	48
2018	\$188,920	4.67	720	81	37
2019	\$223,610	4.02	731	81	24
2020	\$276,996	3.02	754	75	13

30d DQ	60d DQ	+90d DQ	Total FC	Total DQ & FC	1mo DQ & FC Change%
3.99%	1.15%	6.82%	1.91%	13.87%	-1.20%
4.21%	1.22%	7.61%	2.21%	15.25%	-1.10%
4.58%	1.25%	5.36%	1.60%	12.78%	0.50%
2.60%	0.64%	2.69%	0.39%	6.31%	1.61%
1.90%	0.48%	2.23%	0.25%	4.86%	-1.06%
1.62%	0.39%	1.94%	0.18%	4.14%	-0.91%
1.01%	0.23%	1.37%	0.10%	2.71%	-3.49%
1.20%	0.30%	1.79%	0.14%	3.43%	-3.03%
1.97%	0.52%	2.91%	0.25%	5.65%	-1.10%
1.73%	0.46%	2.74%	0.19%	5.11%	-1.96%
1.55%	0.43%	2.87%	0.17%	5.01%	-4.24%
2.04%	0.58%	3.85%	0.20%	6.66%	-3.13%
2.55%	0.81%	5.20%	0.23%	8.77%	-2.12%
1.63%	0.53%	3.87%	0.05%	6.07%	-4.58%
0.68%	0.20%	0.97%	0.00%	1.85%	0.60%

Tranche	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age
0.0000 - 2.4999	\$297,230	2.26	761	71	7
2.5000 - 2.9999	\$287,508	2.78	758	73	10
3.0000 - 3.4999	\$250,454	3.21	744	77	22
3.5000 - 3.9999	\$212,616	3.71	737	79	51
4.0000 - 4.4999	\$187,575	4.19	729	80	65
4.5000 - 4.9999	\$173,314	4.68	722	80	70
5.0000 - 5.4999	\$154,946	5.16	708	82	88
5.5000 - 5.9999	\$136,908	5.67	700	79	125
6.0000 - 6.4999	\$118,726	6.16	697	78	169
6.5000 or more	\$93,381	6.94	684	80	194

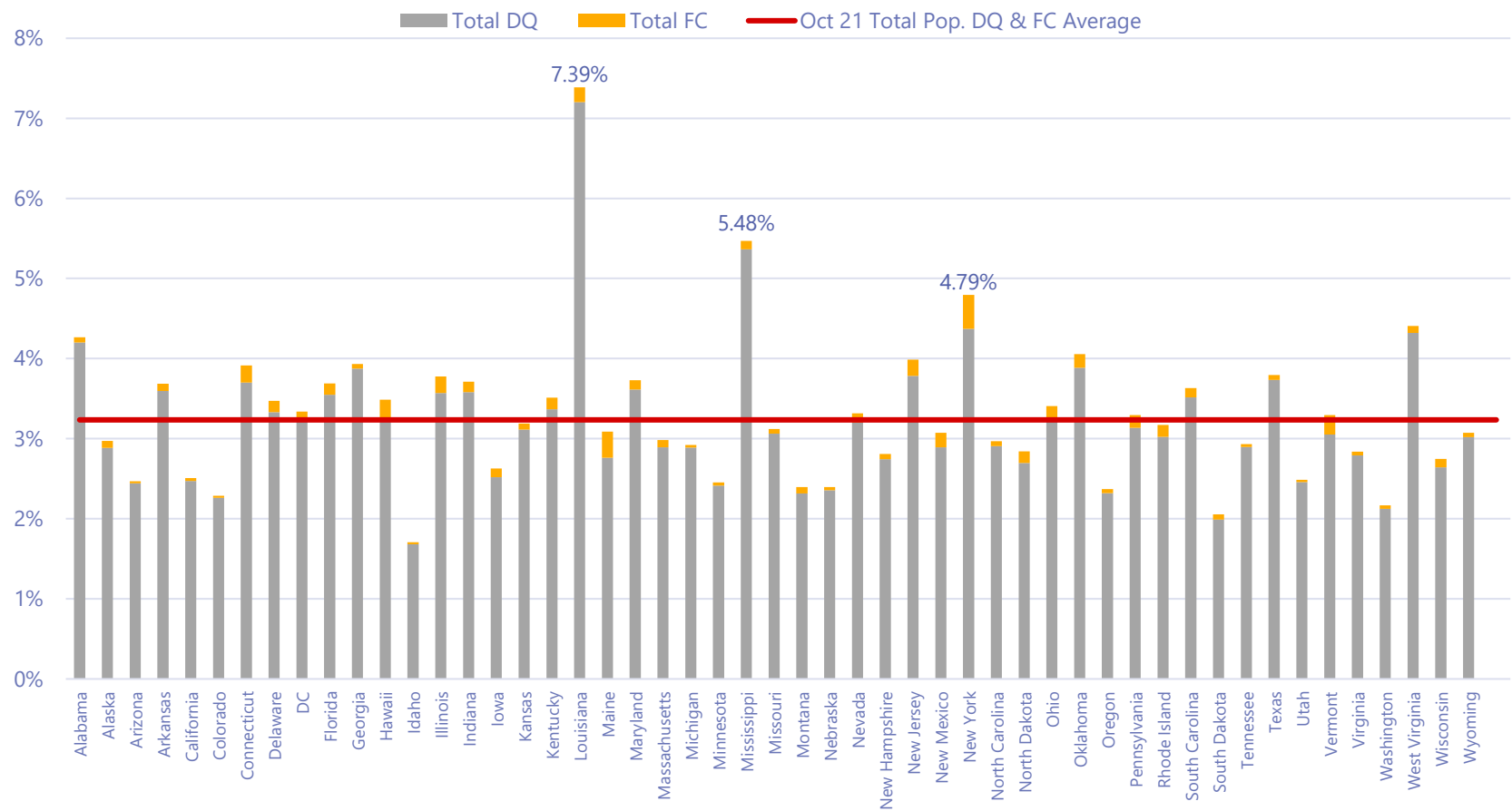
30d DQ	60d DQ	+90d DQ	Total FC	Total DQ & FC	1mo DQ & FC Change%
0.40%	0.10%	0.28%	0.04%	0.82%	2.39%
0.48%	0.13%	0.38%	0.00%	0.98%	3.36%
0.90%	0.25%	0.90%	0.02%	2.07%	1.03%
1.26%	0.35%	2.15%	0.10%	3.85%	-4.04%
1.85%	0.52%	3.35%	0.22%	5.94%	-3.11%
2.19%	0.63%	4.21%	0.25%	7.28%	-2.67%
2.88%	0.81%	4.99%	0.38%	9.06%	-1.25%
3.20%	0.87%	4.89%	0.52%	9.47%	-1.03%
3.44%	0.82%	4.16%	0.90%	9.31%	0.66%
3.82%	0.93%	4.15%	1.49%	10.40%	1.00%

GSE and GNMA fixed rate product only

Source: Black Knight McDash

Delinquency Trends

Average Delinquency and Foreclosure by State - October 2021



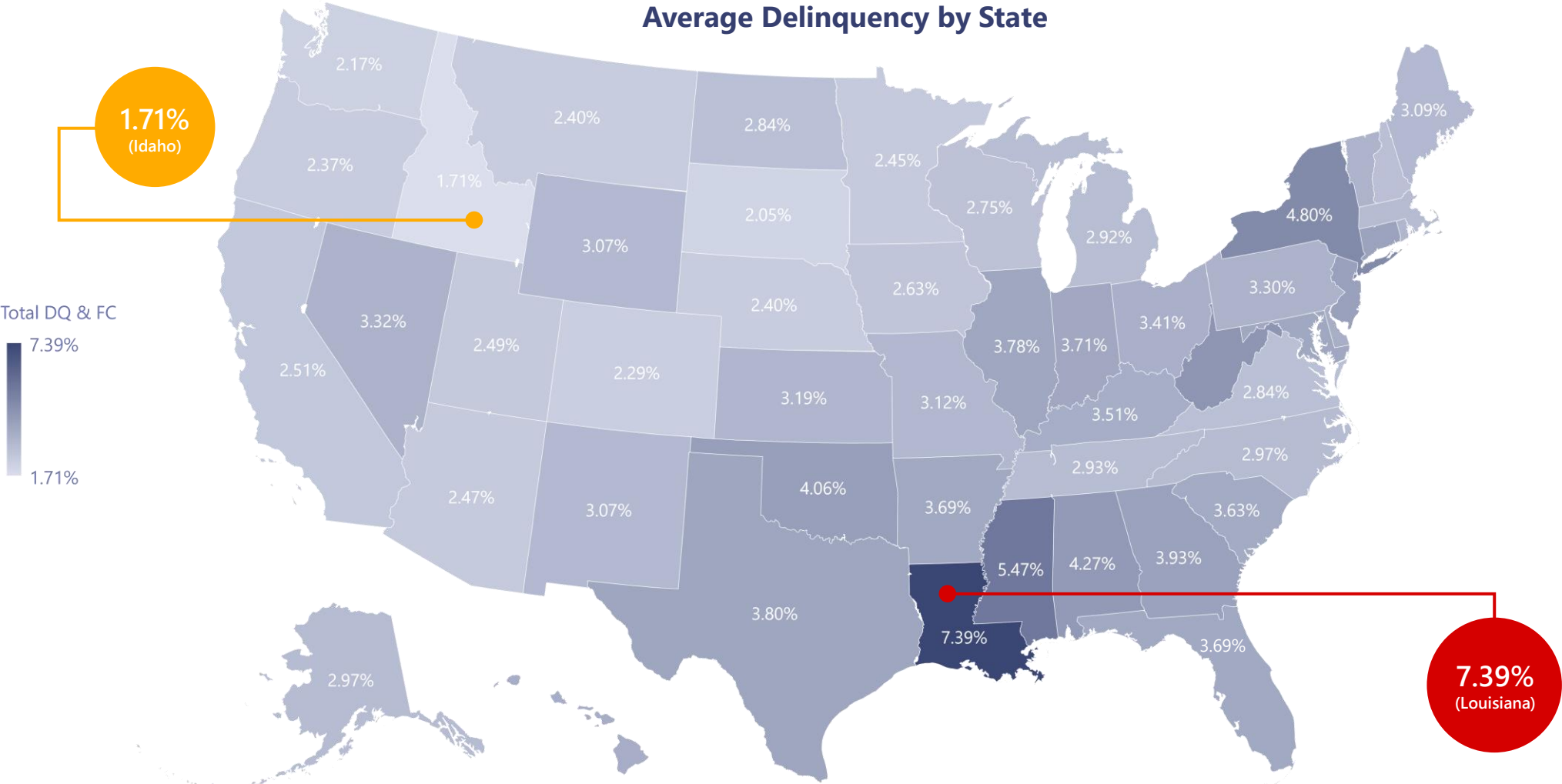
GSE and GNMA fixed rate product only

Source: Black Knight McDash

Analysis

- Idaho remains the best-performing state, where delinquency and foreclosure rates are 1.71%, 4 bps lower than September month-end
- The nation’s most delinquent state is Louisiana with a 7.39% delinquency and foreclosure rate
- Compared to October 2020, all states showed at least 190 bps of improvement in delinquency and foreclosure rate. Hawaii had the nation’s largest decrease, moving from 8.81 % to 3.49% (-533 bps). Florida, Nevada, New Jersey, and New York 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 (4.76%), but the Middle Atlantic states of NY, NJ, and PA are close behind at 4.10%

Delinquency Trends (cont.)

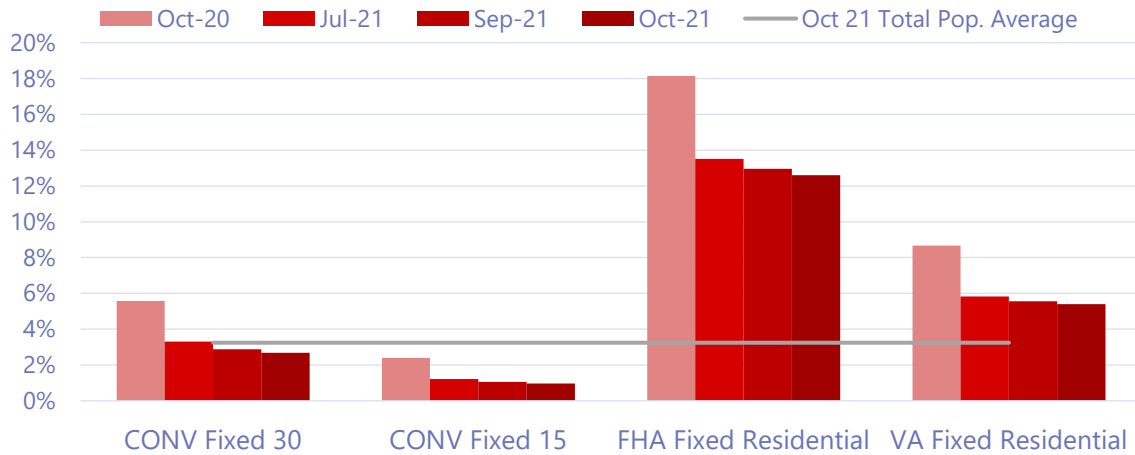


GSE and GNMA fixed rate product only

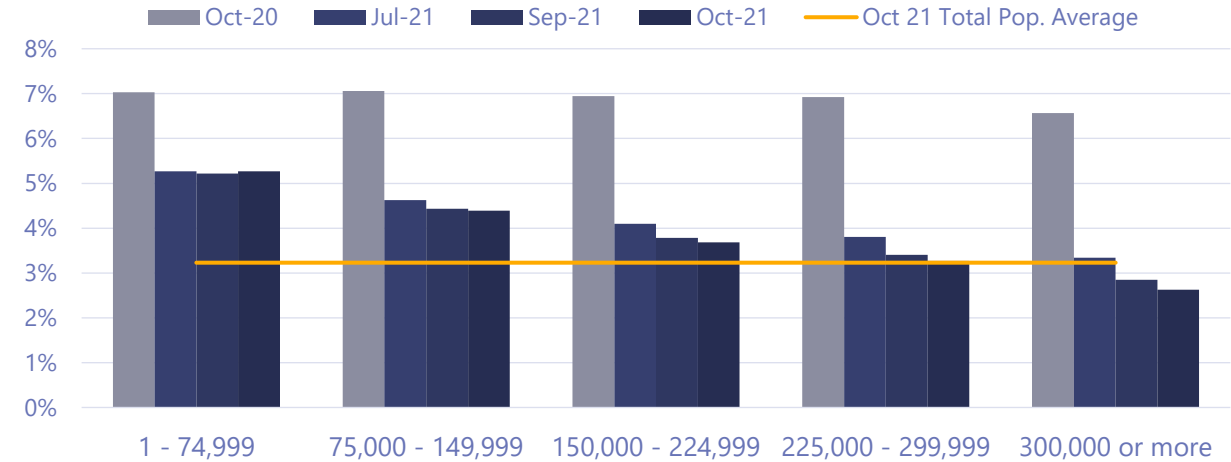
Source: Black Knight McDash

Delinquency Trends (cont.)

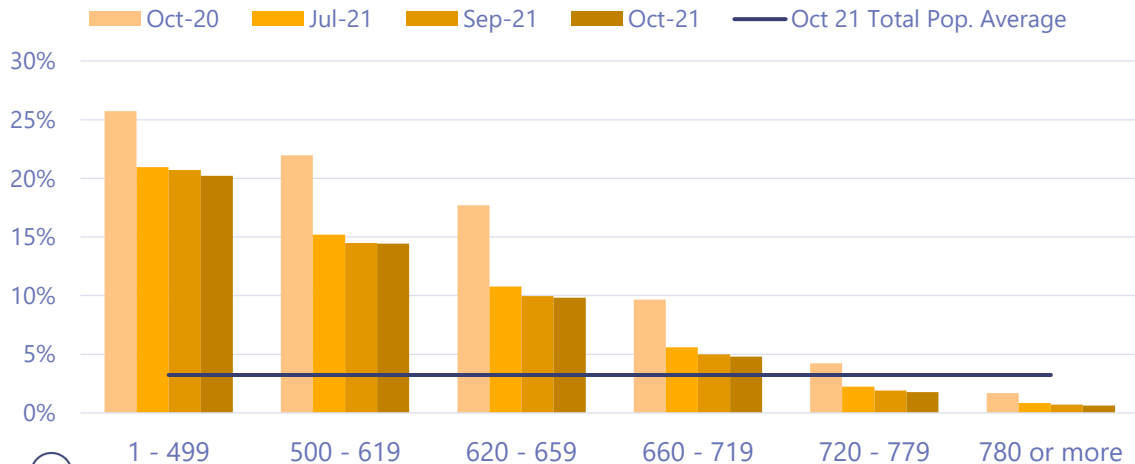
Delinquency and Foreclosure by Fixed-Rate Product – October 2021



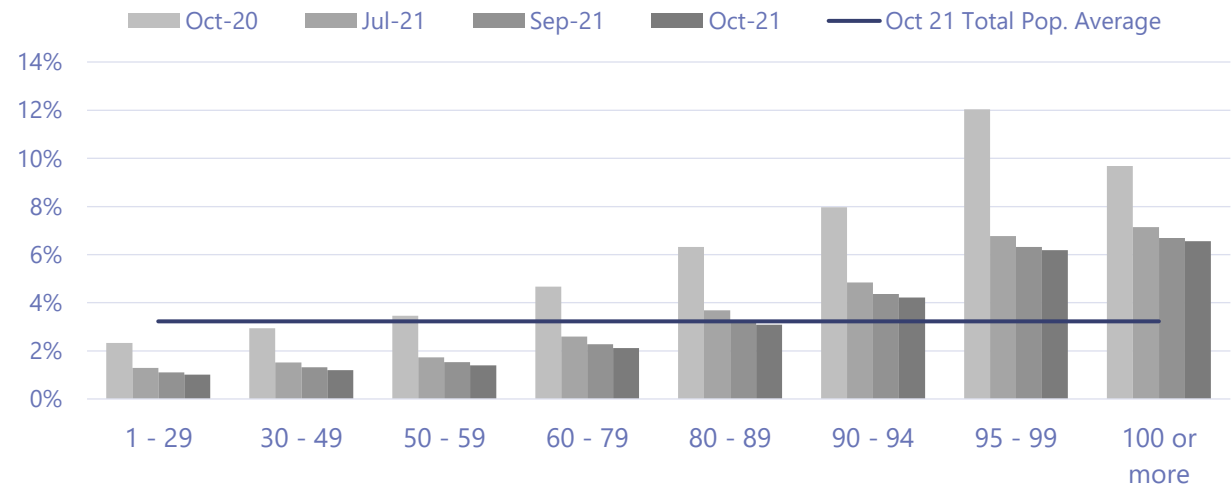
Delinquency and Foreclosure by Original Loan Balance – October 2021



Delinquency and Foreclosure by Original FICO - October 2021



Delinquency and Foreclosure by Original LTV – October 2021



Tables



State Summary

Prepayment and Delinquency

SUMMARY TABLES - October 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	\$222,396	3.46	743	77	37	22.84%	-7.37%	100.00%	1.14%	0.31%	1.68%	0.10%	3.23%	-4.77%	100.00%
Alabama	\$170,651	3.54	731	83	41	20.41%	-9.15%	89.34%	1.83%	0.47%	1.90%	0.07%	4.27%	0.52%	131.92%
Alaska	\$259,347	3.40	738	84	41	22.11%	4.15%	96.82%	0.92%	0.27%	1.70%	0.09%	2.97%	-8.33%	91.96%
Arizona	\$216,076	3.40	743	77	29	28.92%	-7.20%	126.61%	1.01%	0.24%	1.20%	0.03%	2.47%	-1.79%	76.37%
Arkansas	\$153,705	3.49	732	83	40	19.97%	-6.80%	87.43%	1.46%	0.43%	1.70%	0.09%	3.69%	-1.10%	113.98%
California	\$322,958	3.33	753	67	33	25.20%	-11.33%	110.32%	0.79%	0.20%	1.48%	0.04%	2.51%	-10.08%	77.54%
Colorado	\$274,023	3.29	751	73	28	26.86%	-7.33%	117.60%	0.84%	0.21%	1.21%	0.03%	2.29%	-2.76%	70.74%
Connecticut	\$226,571	3.58	740	79	47	19.98%	-6.80%	87.49%	1.36%	0.34%	2.00%	0.21%	3.92%	-3.90%	121.09%
Delaware	\$216,959	3.56	738	80	43	21.23%	-6.41%	92.95%	1.39%	0.38%	1.57%	0.14%	3.47%	-0.83%	107.39%
DC	\$363,996	3.40	760	71	36	18.55%	-5.04%	81.23%	0.75%	0.22%	2.26%	0.12%	3.34%	-5.41%	103.28%
Florida	\$205,873	3.57	735	81	35	22.19%	-4.22%	97.15%	1.16%	0.35%	2.04%	0.14%	3.69%	-5.21%	114.14%
Georgia	\$194,005	3.50	732	82	38	22.95%	-7.60%	100.46%	1.43%	0.41%	2.03%	0.06%	3.93%	-3.22%	121.62%
Hawaii	\$374,422	3.43	754	71	43	23.13%	-2.73%	101.26%	0.72%	0.17%	2.35%	0.25%	3.49%	-15.92%	107.83%
Idaho	\$218,075	3.33	747	73	28	26.94%	-5.64%	117.94%	0.77%	0.17%	0.74%	0.03%	1.71%	-2.46%	52.77%
Illinois	\$189,761	3.56	741	80	43	21.81%	-6.62%	95.51%	1.21%	0.35%	2.02%	0.21%	3.78%	-3.90%	116.76%
Indiana	\$149,306	3.59	730	82	39	22.32%	-7.31%	97.73%	1.64%	0.43%	1.52%	0.13%	3.71%	-0.32%	114.75%
Iowa	\$158,374	3.40	744	81	38	20.43%	-2.08%	89.46%	1.10%	0.29%	1.14%	0.11%	2.63%	0.00%	81.29%
Kansas	\$164,670	3.46	740	81	38	20.63%	-10.62%	90.31%	1.28%	0.32%	1.51%	0.08%	3.19%	-2.00%	98.67%
Kentucky	\$158,678	3.53	733	81	40	20.42%	-11.64%	89.40%	1.41%	0.40%	1.55%	0.15%	3.51%	-1.90%	108.66%
Louisiana	\$179,109	3.61	726	82	42	16.12%	2.38%	70.56%	2.50%	1.70%	3.00%	0.19%	7.39%	-2.53%	228.52%
Maine	\$193,307	3.50	740	77	39	20.28%	-12.06%	88.80%	1.22%	0.28%	1.27%	0.32%	3.09%	-1.03%	95.45%
Maryland	\$264,757	3.42	740	80	39	21.55%	-8.52%	94.35%	1.28%	0.34%	2.00%	0.12%	3.73%	-4.77%	115.40%
Massachusetts	\$285,567	3.40	747	72	37	21.60%	-10.69%	94.59%	1.17%	0.26%	1.46%	0.09%	2.98%	-3.12%	92.24%
Michigan	\$159,848	3.54	740	79	39	24.02%	-6.44%	105.16%	1.19%	0.29%	1.41%	0.03%	2.92%	-0.14%	90.32%
Minnesota	\$206,922	3.45	750	79	38	21.75%	-9.19%	95.22%	0.94%	0.23%	1.24%	0.04%	2.45%	-3.24%	75.84%
Mississippi	\$161,661	3.57	722	84	41	18.82%	-2.41%	82.40%	2.10%	0.61%	2.65%	0.11%	5.47%	-1.25%	169.19%
Missouri	\$162,838	3.49	739	81	37	21.00%	-10.12%	91.94%	1.27%	0.35%	1.44%	0.06%	3.12%	-2.96%	96.47%
Montana	\$211,561	3.45	748	76	37	24.35%	-6.35%	106.60%	1.04%	0.24%	1.04%	0.08%	2.40%	2.92%	74.08%
Nebraska	\$163,484	3.36	745	80	35	20.29%	-4.52%	88.82%	1.02%	0.27%	1.06%	0.04%	2.40%	-1.72%	74.14%
Nevada	\$231,826	3.48	739	79	30	27.45%	-5.66%	120.18%	0.92%	0.27%	2.01%	0.12%	3.32%	-10.45%	102.60%
New Hampshire	\$222,693	3.47	743	77	40	24.84%	-4.44%	108.74%	1.19%	0.25%	1.31%	0.06%	2.81%	-2.84%	86.89%
New Jersey	\$263,443	3.48	743	75	40	20.64%	-2.37%	90.37%	1.25%	0.33%	2.21%	0.21%	3.99%	-6.21%	123.35%
New Mexico	\$180,957	3.63	738	80	46	20.98%	-6.52%	91.87%	1.17%	0.31%	1.42%	0.18%	3.07%	-3.85%	95.08%
New York	\$253,954	3.73	743	73	52	16.28%	9.68%	71.28%	1.33%	0.34%	2.71%	0.42%	4.80%	-6.09%	148.35%
North Carolina	\$194,844	3.45	741	79	37	24.42%	-8.20%	106.91%	1.14%	0.31%	1.46%	0.06%	2.97%	-3.04%	91.83%
North Dakota	\$196,782	3.30	747	81	34	18.64%	-9.42%	81.60%	0.83%	0.28%	1.58%	0.15%	2.84%	-5.52%	87.91%
Ohio	\$149,688	3.62	733	83	42	22.18%	-5.34%	97.11%	1.40%	0.37%	1.49%	0.14%	3.41%	-1.56%	105.41%
Oklahoma	\$157,732	3.65	731	84	44	19.02%	-6.23%	83.30%	1.54%	0.43%	1.92%	0.17%	4.06%	-0.86%	125.43%
Oregon	\$247,787	3.44	752	74	34	24.98%	-5.51%	109.36%	0.77%	0.22%	1.33%	0.05%	2.37%	-4.59%	73.34%
Pennsylvania	\$181,774	3.57	740	80	45	19.84%	-2.28%	86.86%	1.31%	0.34%	1.49%	0.16%	3.30%	-2.51%	101.92%
Rhode Island	\$221,600	3.52	740	77	40	21.60%	-8.63%	94.59%	1.31%	0.27%	1.44%	0.15%	3.17%	-1.52%	98.08%
South Carolina	\$187,628	3.49	735	81	37	23.79%	-4.98%	104.18%	1.38%	0.40%	1.74%	0.11%	3.63%	-2.45%	112.28%
South Dakota	\$183,365	3.21	750	79	33	19.74%	-10.71%	86.45%	0.89%	0.21%	0.89%	0.06%	2.05%	-4.60%	63.50%
Tennessee	\$191,096	3.45	737	80	35	24.36%	-4.83%	106.68%	1.21%	0.34%	1.34%	0.04%	2.93%	-3.87%	90.66%
Texas	\$201,686	3.54	734	81	36	21.49%	-8.72%	94.07%	1.40%	0.39%	1.94%	0.06%	3.80%	-3.24%	117.41%
Utah	\$258,773	3.26	745	76	25	27.29%	-10.16%	119.47%	1.02%	0.27%	1.17%	0.03%	2.49%	-6.99%	76.93%
Vermont	\$191,890	3.62	745	77	47	21.09%	-2.29%	92.32%	1.24%	0.30%	1.51%	0.24%	3.29%	0.06%	101.86%
Virginia	\$262,081	3.33	747	79	35	22.03%	-8.82%	96.46%	0.99%	0.25%	1.55%	0.04%	2.84%	-3.90%	87.72%
Washington	\$286,971	3.34	750	73	31	25.14%	-8.29%	110.08%	0.79%	0.17%	1.17%	0.04%	2.17%	-4.62%	67.03%
West Virginia	\$154,858	3.62	725	84	43	19.81%	0.24%	86.73%	1.91%	0.49%	1.92%	0.09%	4.41%	-1.10%	136.34%
Wisconsin	\$174,419	3.48	743	80	39	22.48%	-12.29%	98.43%	1.10%	0.30%	1.25%	0.11%	2.75%	-3.34%	84.97%
Wyoming	\$210,134	3.38	741	79	36	23.24%	4.15%	101.76%	1.22%	0.28%	1.52%	0.06%	3.07%	-0.26%	95.08%

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