

Market Snapshot





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Special Topic: FHFA Removes Adverse Market Fee

Effective August 1, the FHFA announced that Freddie Mac and Fannie Mae will cease collecting the Adverse Market Refinance Fee. Lenders will no longer pay a 50 bps fee on delivering refinanced conventional mortgages. This fee first became effective on December 1, 2020, and was meant to shore up projected losses resulting from COVID-19. A secondary consequence was to allow the GSE's to increase capital levels during the refinance boom. As evidence of the COVID recovery, an estimated 2% of single-family mortgages guaranteed by Fannie and Freddie were in forbearance in April, a reduction from 5% in May 2020.

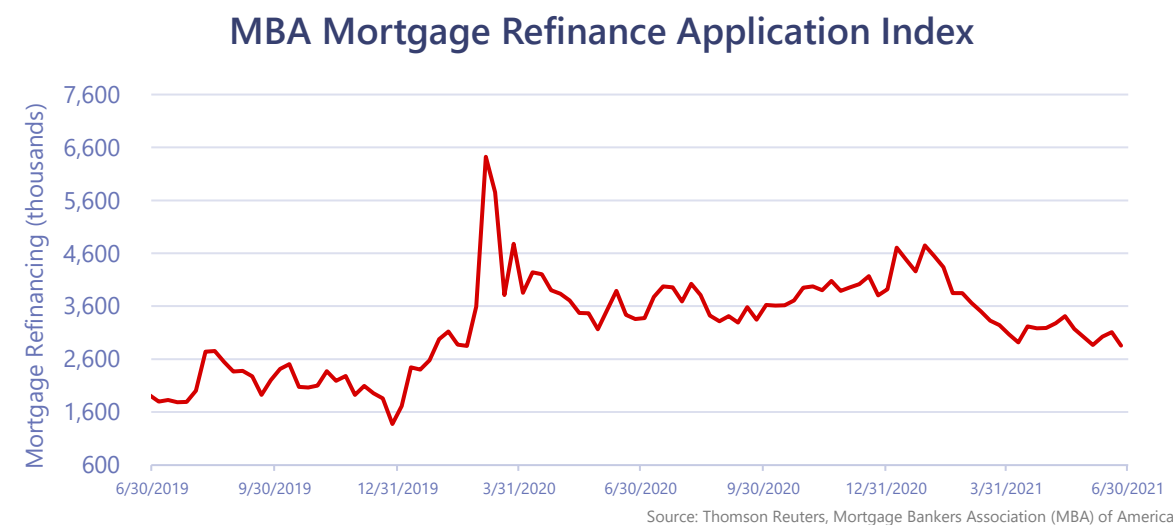
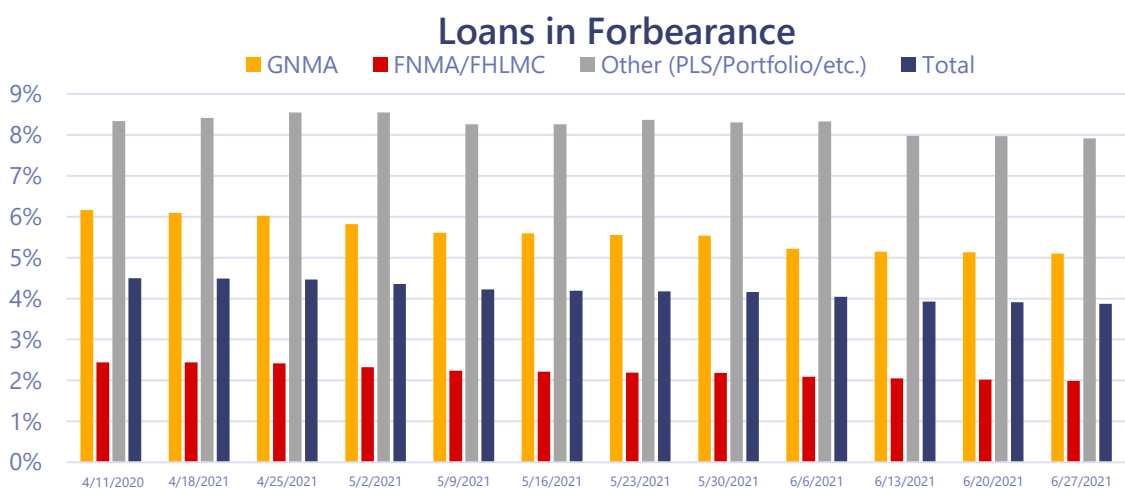
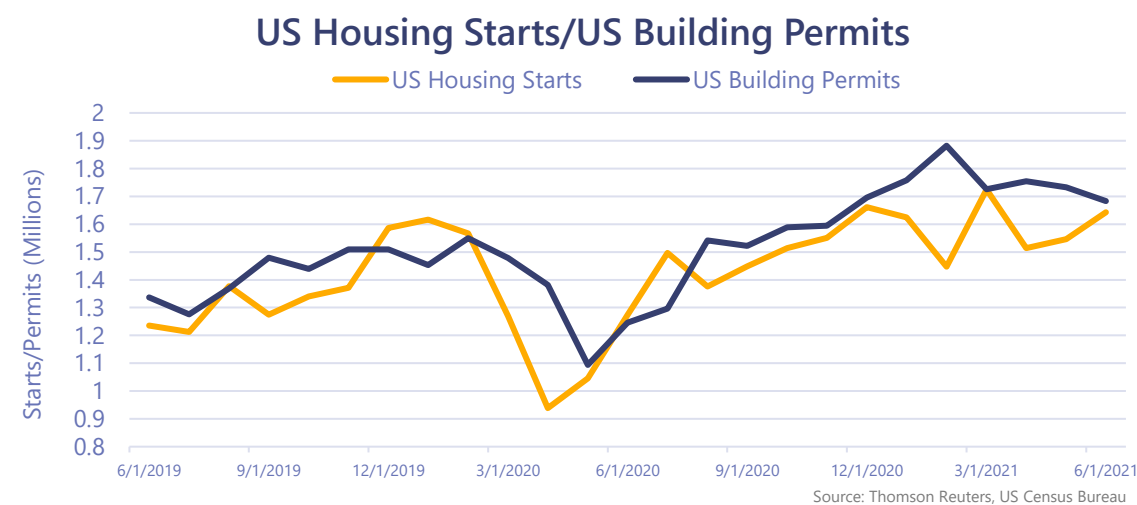
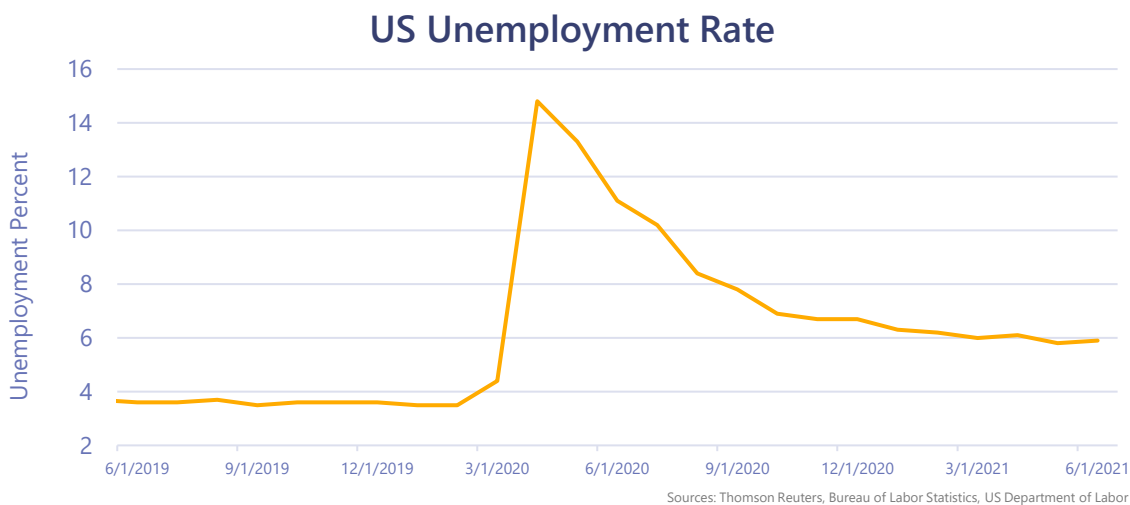
Many lenders began updating their rate sheets after the fee was initially announced in 2020 with increases of 0.125-0.25% for refinance loans. These changes were briefly rolled back when the proposed fee was suspended but quickly reverted and were largely in place by mid-September 2020 after the December start date for the fee was finalized. Now that the FHFA has removed the fee, refinance customers may see available rates improve.

Macro- Economic Indicators

Summary

- The US job market weakened slightly in June, with the US Unemployment Rate rising to 5.9% from May's month-end figure of 5.8%
- 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 June. June's final figure was 3.87%, down from the 4.04% of loans recorded in the first week of the month
- The MBA Mortgage Refinance Application Index's weekly results fell during June with a reading of 2,857 at month-end, down from 3,022 recorded the last week of May
- The domestic residential construction market once again exhibited considerable year-over-year growth. Housing starts came in at 1,643,000 for June month-end; 29.10% higher than the same period in 2020

Macro-Economic Indicators



Rate History



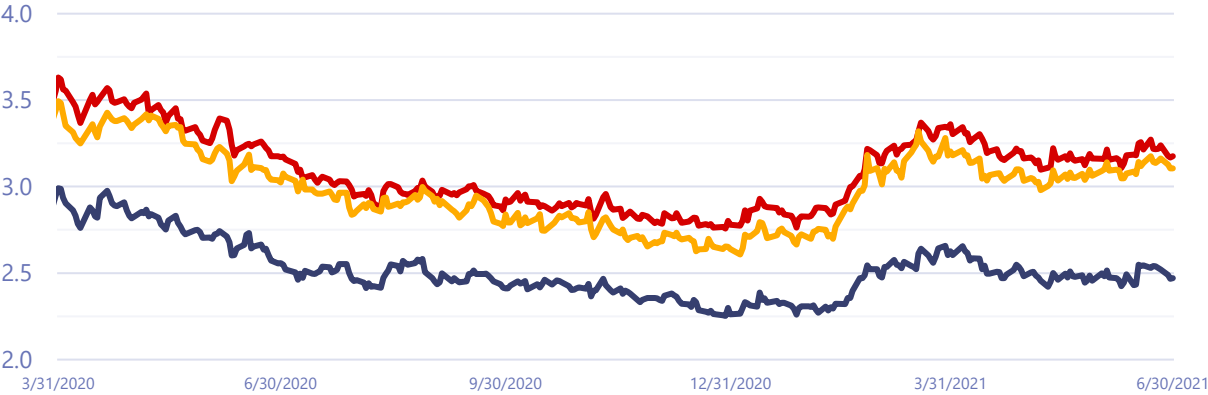
Summary

- PHOENIX primary mortgage rates increased ever so slightly month-over-month. The fixed 30-year CONV rate was up 1.20 bps, while GOVT product increased 4.10 bps and 15-year rates rose by 1.50 bps
- Short term SWAP rates were up slightly whereas longer term SWAP rates decreased compared to May month-end
- The 1-month LIBOR ended this month 1.46 bps above May month-end rates

Rate History

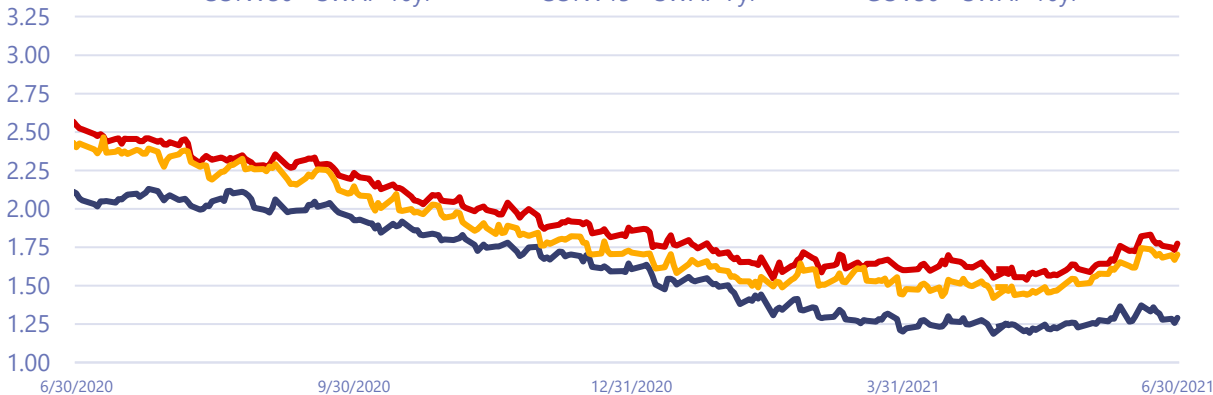
Mortgage Par Rates (%)

— CONV30 Primary — CONV15 Primary — GOVT30



Mortgage Par Spread over SWAP Rates (%)

— CONV30 - SWAP 10yr — CONV15 - SWAP 7yr — GOV30 - SWAP 10yr



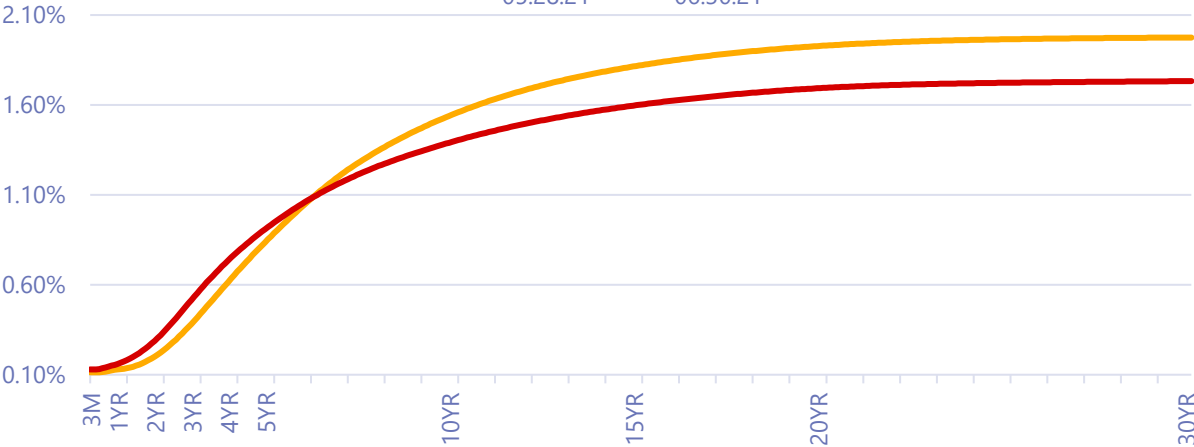
2yr and 10yr SWAP Spread

— 2yr - 10yr SWAP Spread



Yield Curve Comparison

— 05.28.21 — 06.30.21



Rate History (cont.)

Primary Rates as of 06/30/2021

Rate	6/30/2021	5/28/2021	3/31/2021	6/30/2020
CONV30	3.175	3.163	3.361	3.169
CONV15	2.470	2.455	2.625	2.557
GOV30	3.104	3.063	3.203	3.024
ARM 5/1	2.250	2.250	2.250	2.875

Secondary Rates as of 06/30/2021

Rate	6/30/2021	5/28/2021	3/31/2021	6/30/2020
FNMA 30	1.775	1.813	2.061	1.569
FNMA 15	1.120	1.055	1.275	1.057
GNMA II 30	1.654	1.613	1.753	1.550
GNMA II 15	1.227	1.212	1.404	1.264
ARM 5/1	3.330	3.140	3.080	3.120

Earnings Rates as of 06/30/2021

Rate	6/30/2021	5/28/2021	3/31/2021	6/30/2020
3 MO ED	0.129	0.113	0.167	0.258
6 MO ED	0.140	0.116	0.171	0.264
12 MO ED	0.172	0.132	0.188	0.244
2 YR SWAP	0.320	0.223	0.286	0.219
3 YR SWAP	0.555	0.419	0.506	0.224
5 YR SWAP	0.934	0.870	1.036	0.318
10 YR SWAP	1.400	1.553	1.759	0.624
15 YR SWAP	1.601	1.820	2.031	0.787
20 YR SWAP	1.695	1.930	2.133	0.867
30 YR SWAP	1.733	1.976	2.181	0.904

Source: Thomson Reuters and PHOENIX

Prepayment Speed Trends

Summary

- The average national prepayment speed for fixed-rate GNMA and GSE loans was 25.74% in June, 177 bps faster than May's rate of 23.96%
- Over the month, CONV 30-year and 15-year CPR increased 1.39% and 1.50%, respectively. Meanwhile, FHA speeds rose 3.31% and VA CPR increased 2.57%
- Over the year, prepayment speeds in South Dakota, Colorado, and Utah have decreased at least 10 CPR, while New York's rate increased 146 bps. The median CPR change over the year was a decrease of 409 bps (see next page)

CPR Summary

SUMMARY TABLES - June 2021

Loan Characteristics

Investor	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age
CONV Fixed 30	\$236,839	3.70	753	74	39
CONV Fixed 15	\$194,045	3.09	763	63	35
GNMA Fixed 30	\$197,041	3.56	699	93	41
GNMA Fixed 15	\$137,556	3.36	720	80	53

Prepayments

CPR	1mo CPR Change%
25.81%	5.69%
20.15%	8.03%
28.81%	11.94%
24.15%	12.46%

Vintage	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age
2006	\$140,316	5.48	685	78	143
2007	\$147,230	5.37	681	80	132
2008	\$143,939	5.31	684	82	132
2009	\$159,506	4.91	725	79	135
2010	\$166,855	4.66	734	79	126
2011	\$165,625	4.43	739	77	115
2012	\$190,599	3.77	748	80	105
2013	\$181,262	3.80	743	79	95
2014	\$166,667	4.26	729	80	80
2015	\$191,890	3.95	734	79	69
2016	\$210,303	3.70	735	78	57
2017	\$198,724	4.12	727	80	45
2018	\$192,990	4.69	721	81	33
2019	\$227,982	4.03	731	81	20
2020	\$277,443	3.04	753	75	9

CPR	1mo CPR Change%
19.65%	14.14%
18.96%	13.45%
20.05%	14.12%
26.61%	7.58%
28.31%	7.97%
28.03%	5.64%
27.98%	5.82%
27.47%	6.27%
32.73%	6.36%
35.26%	5.75%
34.88%	7.55%
40.04%	5.79%
45.64%	6.72%
42.68%	10.29%
19.08%	20.72%

Tranche	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age
0.0000 - 2.4999	\$295,944	2.27	762	73	5
2.5000 - 2.9999	\$285,189	2.78	760	72	9
3.0000 - 3.4999	\$247,353	3.22	747	77	24
3.5000 - 3.9999	\$214,442	3.71	739	79	50
4.0000 - 4.4999	\$190,886	4.19	730	81	61
4.5000 - 4.9999	\$176,477	4.68	722	81	66
5.0000 - 5.4999	\$157,537	5.16	708	82	83
5.5000 - 5.9999	\$138,656	5.66	700	80	118
6.0000 - 6.4999	\$119,351	6.16	697	78	164
6.5000 or more	\$93,635	6.94	684	80	190

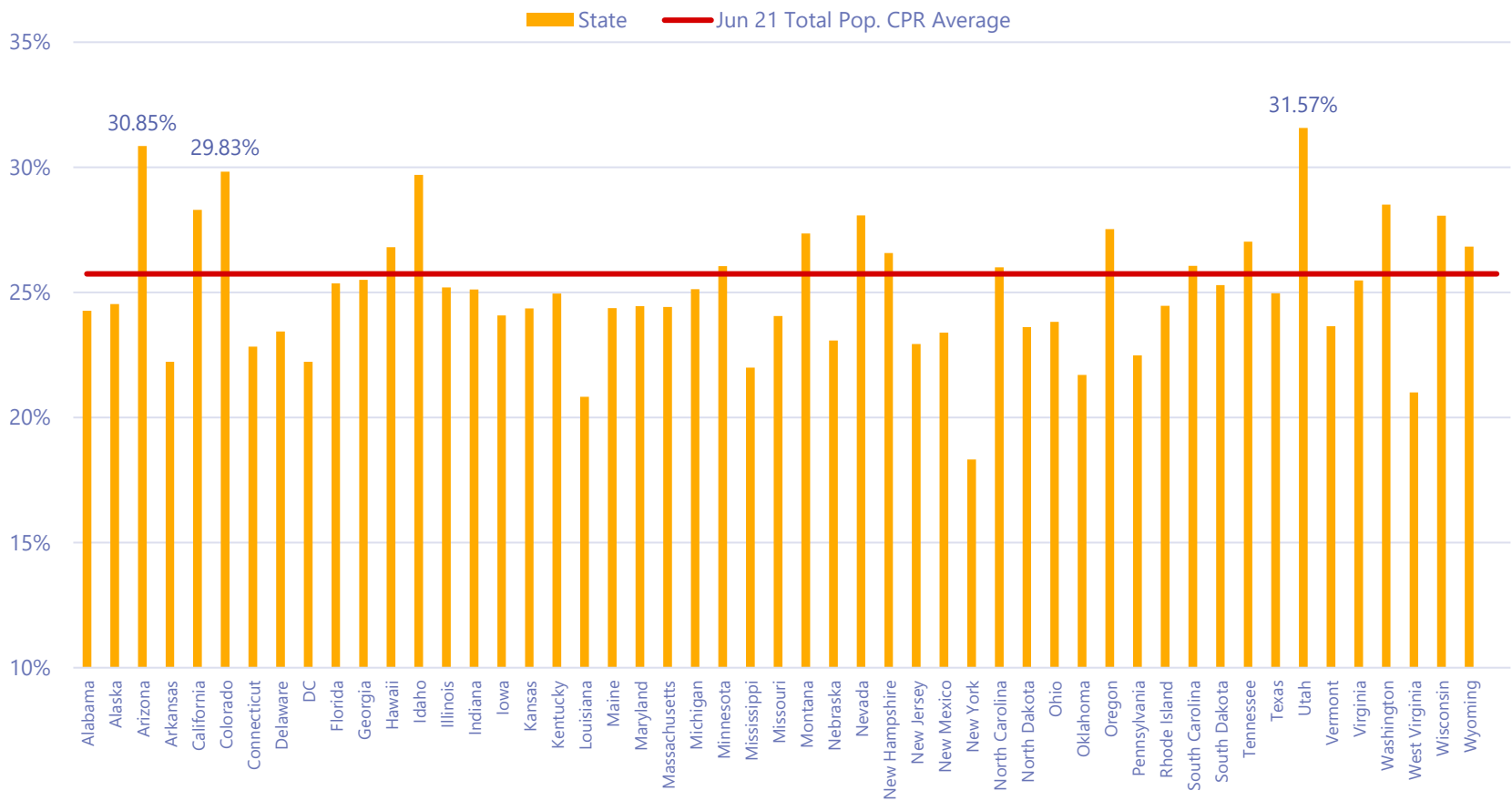
CPR	1mo CPR Change%
6.94%	37.94%
9.87%	24.36%
20.44%	10.95%
33.19%	8.40%
38.35%	6.72%
38.69%	6.20%
36.31%	6.98%
31.04%	8.97%
22.88%	10.69%
17.64%	11.30%

GSE and GNMA fixed rate product only

Source: Black Knight McDash

Prepayment Speed Trends

Average CPR by State - June 2021



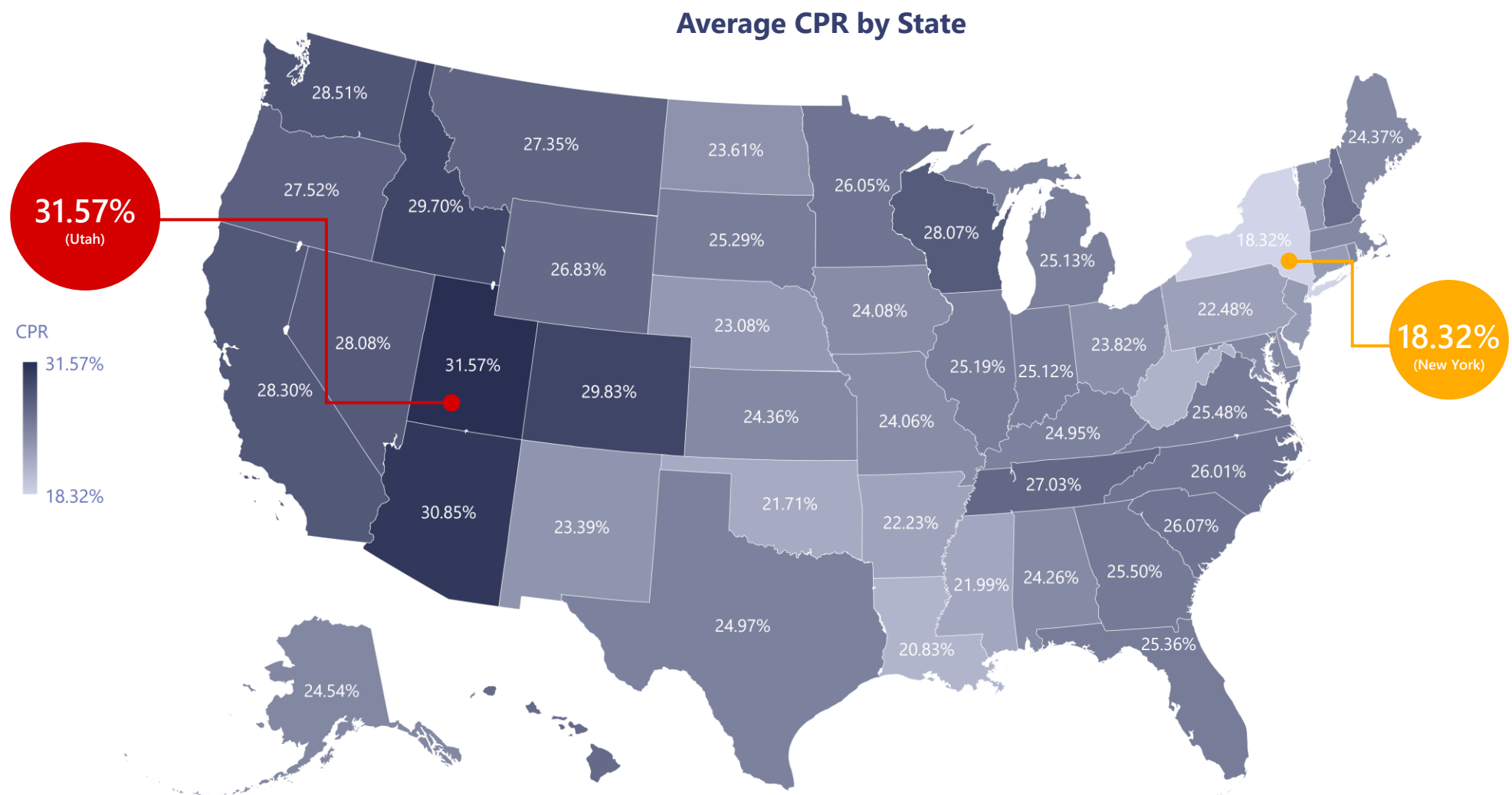
Analysis

- Utah was the fastest prepaying state at 31.57%, closely followed by its Mountain West neighbors Arizona (30.85%), Colorado (29.83%) and Idaho (29.70%)
- In June, the slowest prepaying state was New York at 18.32%. Although this state showed an increase of nearly 100 bps in CPR, it was the only state with a CPR less than 20% this month
- Back in June 2020, Utah was the fastest prepaying state with a rate of 41.78%, and New York was slowest with CPR of 16.86%

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

Delinquency Trends

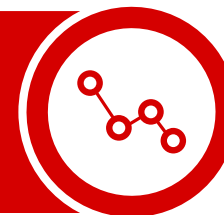
Summary

- The national delinquency and foreclosure rate decreased to 4.09%, a decline of 44 bps compared to last month. This new value is 472 bps lower than the 8.81% national average delinquency and foreclosure rate from June 2020
- CONV 30-year loans' delinquency and foreclosure rates decreased 34 bps since May, while CONV 15-year loans' delinquency and foreclosure rates decreased 17 bps over the same period
- On a month over month basis, delinquency and foreclosure rates for FHA and VA loans decreased 84 bps and 36 bps, respectively

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

Total delinquencies down

8.97%



Delinquency Summary

SUMMARY TABLES - June 2021

Loan Characteristics

Investor	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age
CONV Fixed 30	\$236,839	3.70	753	74	39
CONV Fixed 15	\$194,045	3.09	763	63	35
GNMA Fixed 30	\$197,041	3.56	699	93	41
GNMA Fixed 15	\$137,556	3.36	720	80	53

Delinquencies

30d DQ	60d DQ	+90d DQ	Total FC	Total DQ & FC	1mo DQ & FC Change%
0.70%	0.21%	2.52%	0.12%	3.54%	-8.77%
0.36%	0.08%	0.83%	0.02%	1.29%	-11.79%
2.17%	0.69%	4.12%	0.22%	7.20%	-8.60%
0.95%	0.27%	1.71%	0.07%	3.00%	-8.45%

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	\$140,316	5.48	685	78	143	3.51%	1.07%	9.12%	2.11%	15.80%	-5.58%
2007	\$147,230	5.37	681	80	132	3.64%	1.20%	10.21%	2.47%	17.51%	-4.46%
2008	\$143,939	5.31	684	82	132	3.89%	1.10%	7.24%	1.70%	13.94%	-6.27%
2009	\$159,506	4.91	725	79	135	2.19%	0.60%	3.55%	0.39%	6.73%	-6.19%
2010	\$166,855	4.66	734	79	126	1.58%	0.44%	3.09%	0.26%	5.37%	-5.95%
2011	\$165,625	4.43	739	77	115	1.35%	0.37%	2.70%	0.18%	4.61%	-6.37%
2012	\$190,599	3.77	748	80	105	0.87%	0.23%	2.03%	0.10%	3.23%	-7.21%
2013	\$181,262	3.80	743	79	95	1.03%	0.28%	2.61%	0.15%	4.07%	-6.78%
2014	\$166,667	4.26	729	80	80	1.66%	0.47%	3.97%	0.26%	6.36%	-5.12%
2015	\$191,890	3.95	734	79	69	1.45%	0.43%	3.87%	0.20%	5.95%	-5.85%
2016	\$210,303	3.70	735	78	57	1.33%	0.41%	4.21%	0.18%	6.13%	-6.08%
2017	\$198,724	4.12	727	80	45	1.68%	0.54%	5.45%	0.21%	7.89%	-5.18%
2018	\$192,990	4.69	721	81	33	1.99%	0.69%	7.03%	0.24%	9.95%	-5.65%
2019	\$227,982	4.03	731	81	20	1.32%	0.47%	5.51%	0.05%	7.36%	-5.88%
2020	\$277,443	3.04	753	75	9	0.50%	0.17%	1.06%	0.00%	1.73%	-3.74%

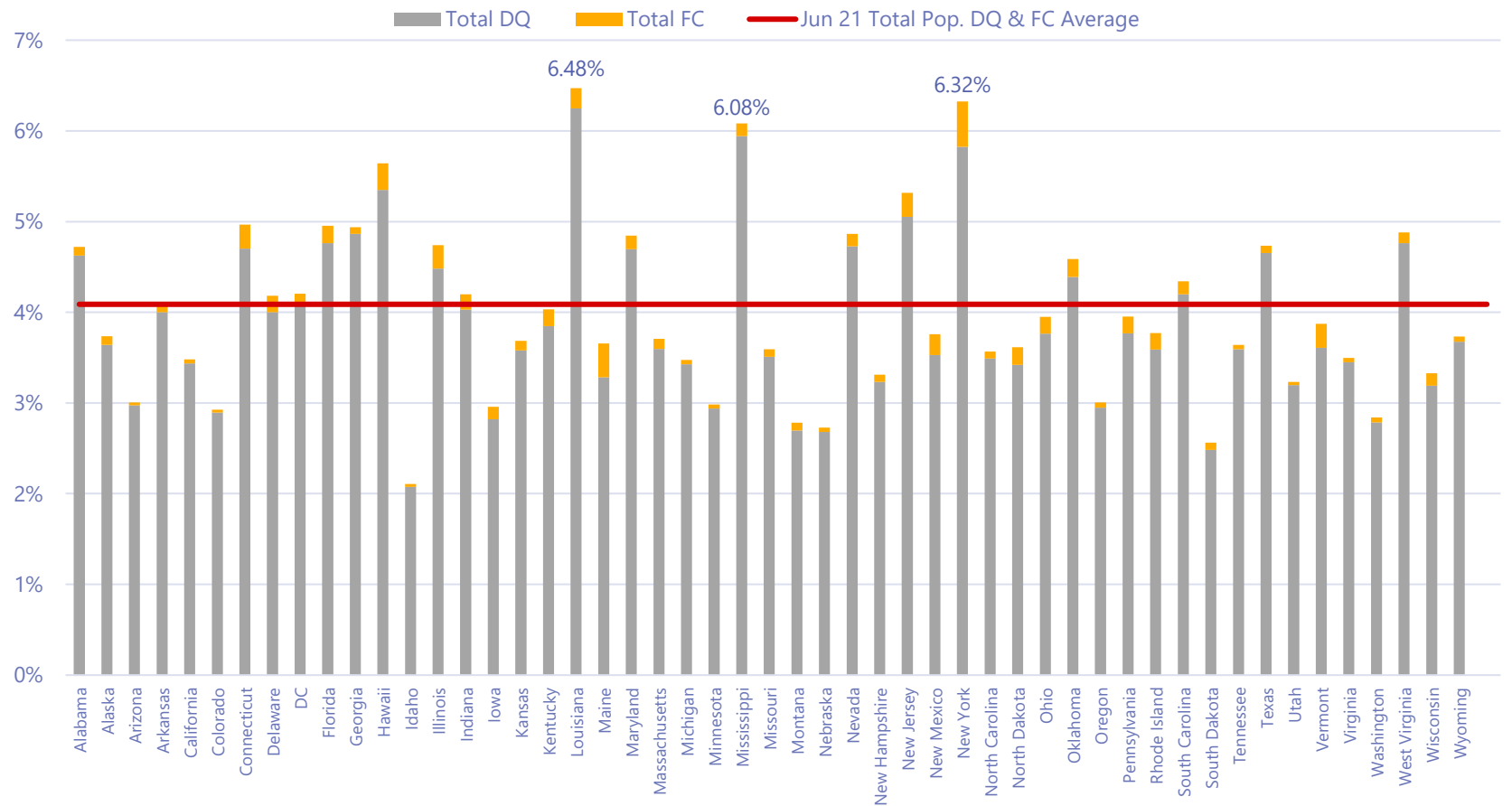
Tranche	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age	30d DQ	60d DQ	+90d DQ	Total FC	Total DQ & FC	1mo DQ & FC Change%
0.0000 - 2.4999	\$295,944	2.27	762	73	5	0.31%	0.08%	0.25%	0.06%	0.70%	-8.54%
2.5000 - 2.9999	\$285,189	2.78	760	72	9	0.35%	0.09%	0.35%	0.00%	0.79%	-5.16%
3.0000 - 3.4999	\$247,353	3.22	747	77	24	0.67%	0.19%	1.32%	0.03%	2.22%	-8.05%
3.5000 - 3.9999	\$214,442	3.71	739	79	50	1.05%	0.33%	3.25%	0.11%	4.75%	-6.81%
4.0000 - 4.4999	\$190,886	4.19	730	81	61	1.57%	0.49%	4.83%	0.24%	7.13%	-5.62%
4.5000 - 4.9999	\$176,477	4.68	722	81	66	1.83%	0.59%	5.81%	0.26%	8.50%	-5.89%
5.0000 - 5.4999	\$157,537	5.16	708	82	83	2.38%	0.74%	6.65%	0.38%	10.16%	-7.37%
5.5000 - 5.9999	\$138,656	5.66	700	80	118	2.71%	0.78%	6.47%	0.52%	10.48%	-7.67%
6.0000 - 6.4999	\$119,351	6.16	697	78	164	2.87%	0.77%	5.34%	0.92%	9.90%	-6.89%
6.5000 or more	\$93,635	6.94	684	80	190	3.32%	0.87%	5.23%	1.58%	11.00%	-5.71%

GSE and GNMA fixed rate product only

Source: Black Knight McDash

Delinquency Trends

Average Delinquency and Foreclosure by State - June 2021



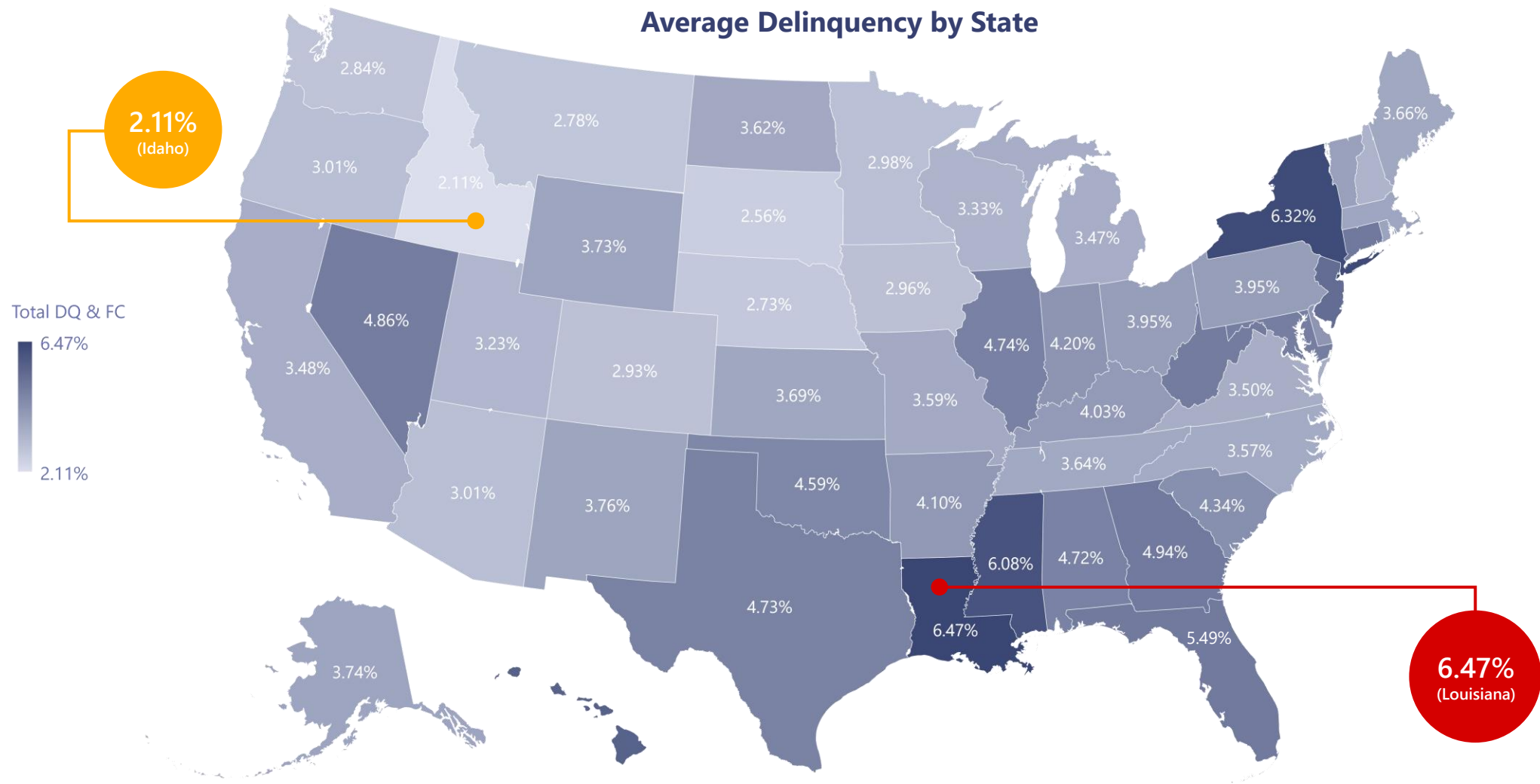
GSE and GNMA fixed rate product only

Source: Black Knight McDash

Analysis

- Idaho remains the best performing state, where delinquency and foreclosure rates are 2.11%
- The nation's most delinquent state is Louisiana with 6.48% delinquency and foreclosure rate
- New York is ranked second worst in delinquencies: the state's delinquency and foreclosure rate was 6.32% in May, which is about half the 13.70% rate from June 2020
- Regionally, the Middle Atlantic states of NY, NJ, and PA still have the highest delinquency rate (5.33%), but the West South Central region of TX, OK, AR, and LA is close behind with 5.01% delinquency and foreclosure

Delinquency Trends (cont.)

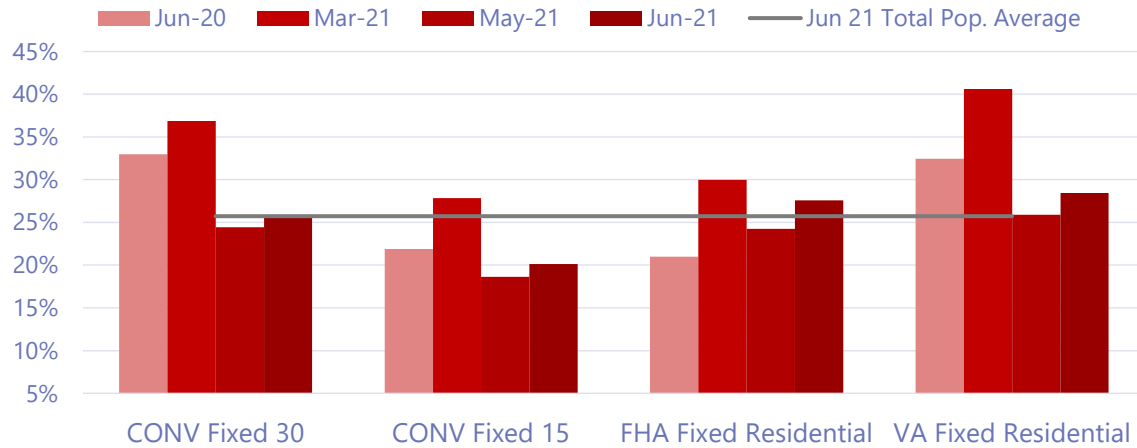


GSE and GNMA fixed rate product only

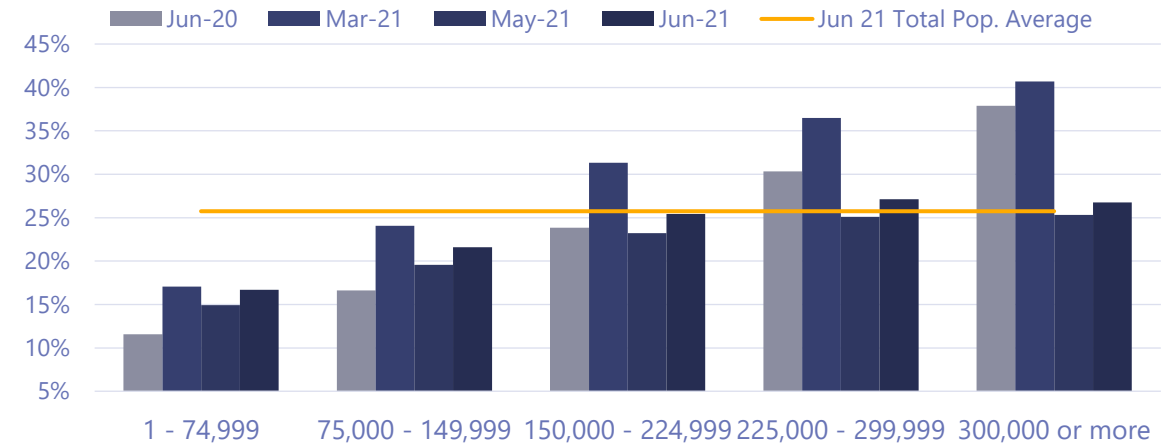
Source: Black Knight McDash

Prepayment Speed Trends (cont.)

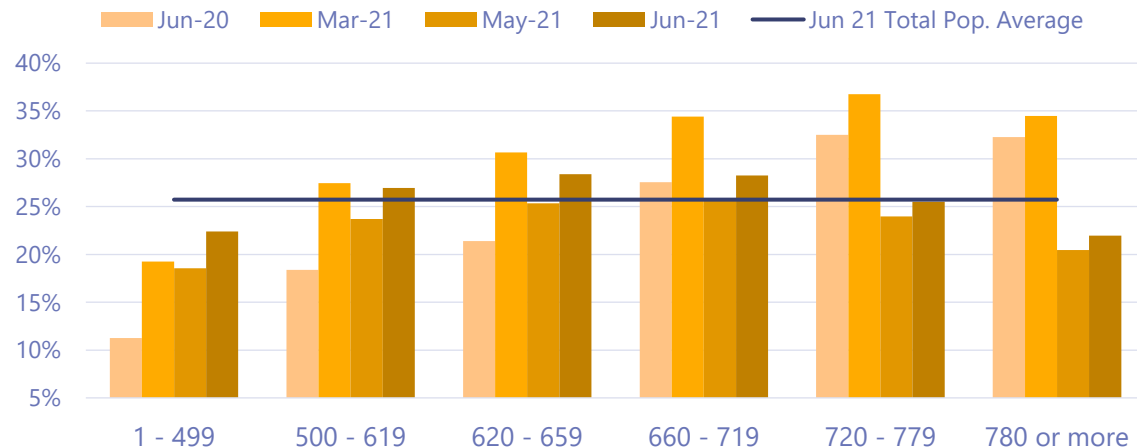
CPR by Fixed-Rate Product - June 2021



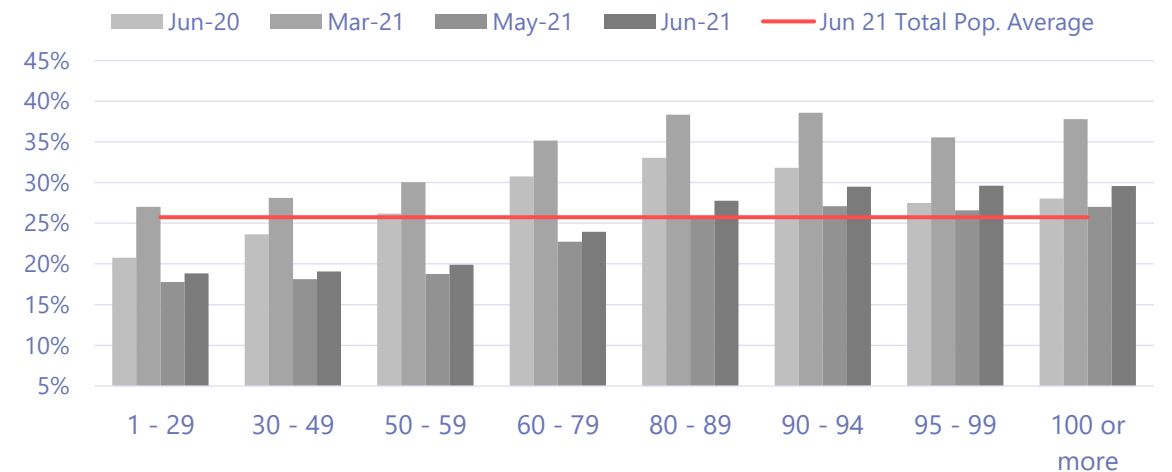
CPR by Original Loan Balance - June 2021



CPR by Original FICO - June 2021

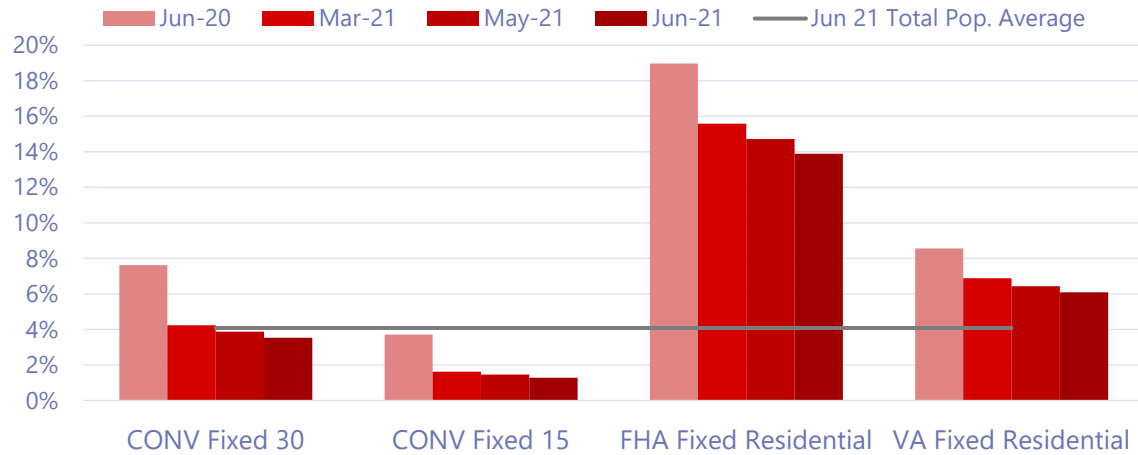


CPR by Original LTV - June 2021

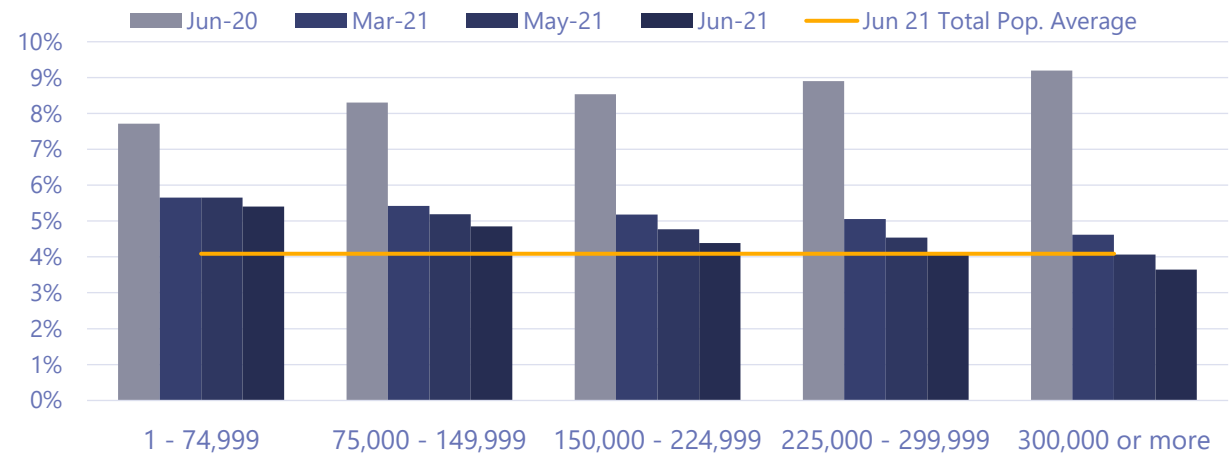


Delinquency Trends (cont.)

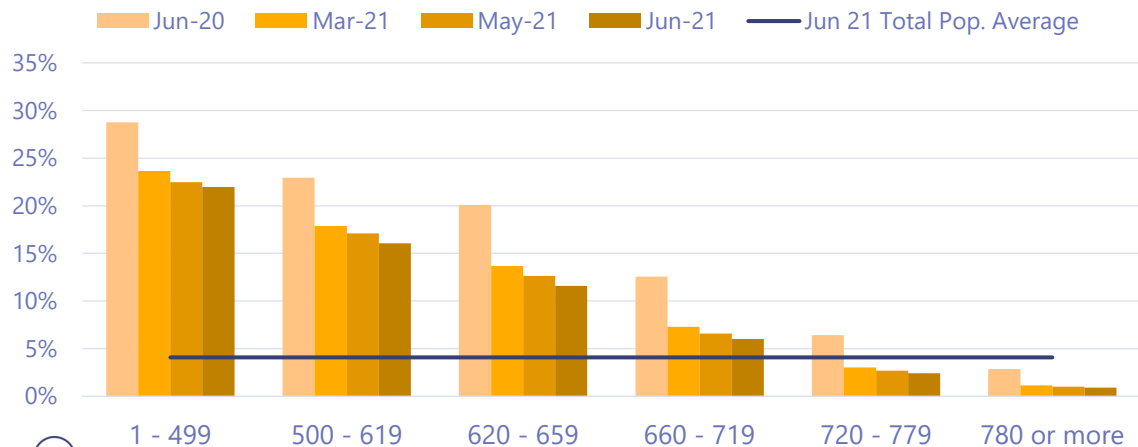
Delinquency and Foreclosure by Fixed-Rate Product – June 2021



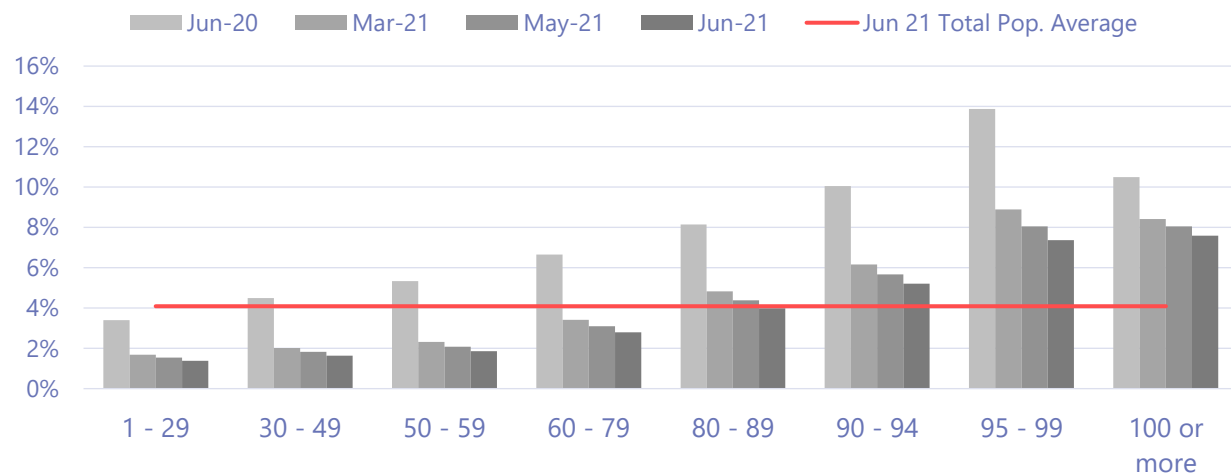
Delinquency and Foreclosure by Original Loan Balance - June 2021



Delinquency and Foreclosure by Original FICO - June 2021



Delinquency and Foreclosure by Original LTV - June 2021



Tables



State Summary

Prepayment and Delinquency

SUMMARY TABLES - June 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	\$216,998	3.58	742	77	39	25.74%	7.65%	100.00%	1.00%	0.31%	2.65%	0.13%	4.09%	-8.97%	100.00%
Alabama	\$166,097	3.65	730	84	44	24.26%	11.03%	94.27%	1.52%	0.43%	2.67%	0.10%	4.72%	-8.49%	115.48%
Alaska	\$256,385	3.50	738	84	43	24.54%	6.50%	95.34%	0.86%	0.31%	2.47%	0.10%	3.74%	-7.66%	91.41%
Arizona	\$208,842	3.51	743	78	31	30.85%	5.64%	119.84%	0.84%	0.24%	1.90%	0.03%	3.01%	-9.59%	73.53%
Arkansas	\$149,902	3.60	732	83	42	22.23%	14.47%	86.37%	1.25%	0.36%	2.38%	0.10%	4.10%	-7.11%	100.37%
California	\$314,834	3.43	753	68	35	28.30%	4.75%	109.94%	0.76%	0.23%	2.45%	0.05%	3.48%	-9.47%	85.15%
Colorado	\$266,273	3.39	751	74	29	29.83%	8.85%	115.89%	0.74%	0.22%	1.94%	0.03%	2.93%	-9.88%	71.60%
Connecticut	\$222,667	3.70	740	79	50	22.84%	8.94%	88.73%	1.16%	0.36%	3.19%	0.27%	4.97%	-8.68%	121.53%
Delaware	\$213,483	3.66	738	80	45	23.44%	7.87%	91.09%	1.21%	0.39%	2.41%	0.18%	4.18%	-6.86%	102.30%
DC	\$358,372	3.49	759	71	37	22.23%	-1.82%	86.37%	0.69%	0.23%	3.15%	0.13%	4.21%	-6.43%	102.89%
Florida	\$200,738	3.69	734	81	37	25.36%	9.55%	98.52%	1.03%	0.34%	3.38%	0.19%	4.95%	-9.39%	121.16%
Georgia	\$189,403	3.62	732	82	40	25.50%	7.09%	99.08%	1.26%	0.40%	3.20%	0.08%	4.94%	-9.66%	120.82%
Hawaii	\$368,068	3.55	753	72	46	26.81%	7.69%	104.16%	0.71%	0.26%	4.38%	0.29%	5.64%	-9.84%	138.01%
Idaho	\$208,802	3.45	747	75	31	29.70%	7.28%	115.39%	0.65%	0.16%	1.26%	0.03%	2.11%	-11.54%	51.57%
Illinois	\$187,091	3.67	741	80	46	25.19%	13.51%	97.89%	1.05%	0.34%	3.09%	0.26%	4.74%	-7.98%	115.97%
Indiana	\$145,508	3.72	729	83	42	25.12%	9.78%	97.59%	1.39%	0.41%	2.24%	0.17%	4.20%	-7.04%	102.72%
Iowa	\$155,720	3.49	743	81	39	24.08%	12.91%	93.54%	0.93%	0.27%	1.62%	0.14%	2.96%	-6.36%	72.36%
Kansas	\$160,705	3.58	739	82	40	24.36%	5.69%	94.63%	1.14%	0.29%	2.15%	0.11%	3.69%	-7.57%	90.17%
Kentucky	\$155,206	3.65	732	82	42	24.95%	9.56%	96.95%	1.24%	0.33%	2.28%	0.18%	4.03%	-7.25%	98.61%
Louisiana	\$176,527	3.72	725	83	44	20.83%	8.27%	80.93%	1.66%	0.51%	4.08%	0.23%	6.47%	-8.39%	158.34%
Maine	\$188,796	3.61	740	78	42	24.37%	8.07%	94.69%	1.03%	0.29%	1.97%	0.37%	3.66%	-7.61%	89.41%
Maryland	\$260,197	3.53	740	80	41	24.45%	6.14%	94.99%	1.15%	0.37%	3.18%	0.15%	4.85%	-9.37%	118.52%
Massachusetts	\$278,890	3.50	747	72	39	24.42%	5.74%	94.88%	1.00%	0.27%	2.32%	0.11%	3.71%	-10.07%	90.68%
Michigan	\$156,621	3.65	739	80	40	25.13%	7.88%	97.63%	1.02%	0.31%	2.10%	0.05%	3.47%	-7.11%	84.98%
Minnesota	\$202,640	3.56	749	80	40	26.05%	10.80%	101.23%	0.80%	0.23%	1.90%	0.04%	2.98%	-8.78%	72.97%
Mississippi	\$158,197	3.69	722	85	43	21.99%	8.45%	85.44%	1.75%	0.54%	3.65%	0.14%	6.08%	-7.68%	148.78%
Missouri	\$159,025	3.60	738	81	40	24.06%	6.75%	93.48%	1.14%	0.33%	2.04%	0.08%	3.59%	-8.97%	87.89%
Montana	\$203,949	3.58	747	77	41	27.35%	15.04%	106.26%	0.83%	0.22%	1.64%	0.08%	2.78%	-6.05%	68.03%
Nebraska	\$160,036	3.46	745	81	37	23.08%	7.24%	89.65%	0.87%	0.23%	1.58%	0.05%	2.73%	-7.72%	66.71%
Nevada	\$224,391	3.61	738	80	32	28.08%	9.61%	109.10%	0.81%	0.30%	3.61%	0.14%	4.86%	-10.11%	118.98%
New Hampshire	\$217,590	3.59	742	78	42	26.57%	9.31%	103.24%	0.98%	0.28%	1.97%	0.08%	3.31%	-11.91%	81.02%
New Jersey	\$258,015	3.59	743	76	43	22.94%	4.03%	89.12%	1.08%	0.37%	3.60%	0.26%	5.32%	-8.60%	130.06%
New Mexico	\$176,850	3.75	738	80	49	23.39%	8.66%	90.89%	1.02%	0.28%	2.23%	0.23%	3.76%	-9.14%	91.90%
New York	\$248,944	3.83	742	73	54	18.32%	5.36%	71.18%	1.16%	0.39%	4.27%	0.50%	6.32%	-7.41%	154.70%
North Carolina	\$190,087	3.57	741	80	39	26.01%	8.44%	101.04%	1.03%	0.30%	2.17%	0.08%	3.57%	-10.10%	87.28%
North Dakota	\$193,638	3.40	747	81	36	23.61%	7.68%	91.73%	0.83%	0.24%	2.35%	0.20%	3.62%	-7.73%	88.45%
Ohio	\$146,228	3.74	732	83	45	23.82%	9.88%	92.55%	1.23%	0.36%	2.17%	0.19%	3.95%	-7.34%	96.60%
Oklahoma	\$154,490	3.76	731	84	46	21.71%	11.11%	84.35%	1.33%	0.38%	2.68%	0.20%	4.59%	-8.92%	112.21%
Oregon	\$240,730	3.55	751	75	36	27.52%	6.36%	106.94%	0.67%	0.21%	2.07%	0.06%	3.01%	-8.30%	73.56%
Pennsylvania	\$178,450	3.68	740	80	47	22.48%	7.71%	87.36%	1.11%	0.33%	2.33%	0.19%	3.95%	-8.54%	96.72%
Rhode Island	\$217,254	3.63	739	78	43	24.47%	8.06%	95.07%	1.09%	0.29%	2.21%	0.18%	3.77%	-11.33%	92.27%
South Carolina	\$183,356	3.61	734	81	39	26.07%	8.33%	101.27%	1.24%	0.36%	2.60%	0.14%	4.34%	-8.86%	106.24%
South Dakota	\$178,145	3.34	748	80	36	25.29%	12.09%	98.27%	0.78%	0.22%	1.48%	0.08%	2.56%	-8.34%	62.65%
Tennessee	\$185,616	3.57	736	81	37	27.03%	12.03%	105.02%	1.14%	0.30%	2.16%	0.05%	3.64%	-8.08%	89.02%
Texas	\$196,713	3.66	733	81	39	24.97%	9.25%	97.02%	1.24%	0.39%	3.03%	0.08%	4.73%	-10.44%	115.80%
Utah	\$249,277	3.38	744	77	27	31.57%	9.48%	122.66%	0.93%	0.27%	2.00%	0.03%	3.23%	-8.52%	79.04%
Vermont	\$188,565	3.73	744	77	49	23.65%	4.41%	91.88%	1.07%	0.29%	2.25%	0.26%	3.87%	-4.63%	94.72%
Virginia	\$256,226	3.45	746	79	38	25.48%	7.73%	98.99%	0.89%	0.27%	2.29%	0.05%	3.50%	-10.51%	85.57%
Washington	\$276,832	3.46	749	74	33	28.51%	8.12%	110.78%	0.70%	0.19%	1.90%	0.05%	2.84%	-8.77%	69.50%
West Virginia	\$152,200	3.73	725	84	45	21.01%	8.77%	81.61%	1.69%	0.40%	2.67%	0.12%	4.88%	-6.37%	119.40%
Wisconsin	\$170,417	3.60	741	80	42	28.07%	14.10%	109.06%	1.02%	0.29%	1.88%	0.14%	3.33%	-5.59%	81.38%
Wyoming	\$206,745	3.49	740	80	38	26.83%	8.53%	104.25%	1.05%	0.27%	2.35%	0.06%	3.73%	-4.53%	91.34%

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