

Market Snapshot





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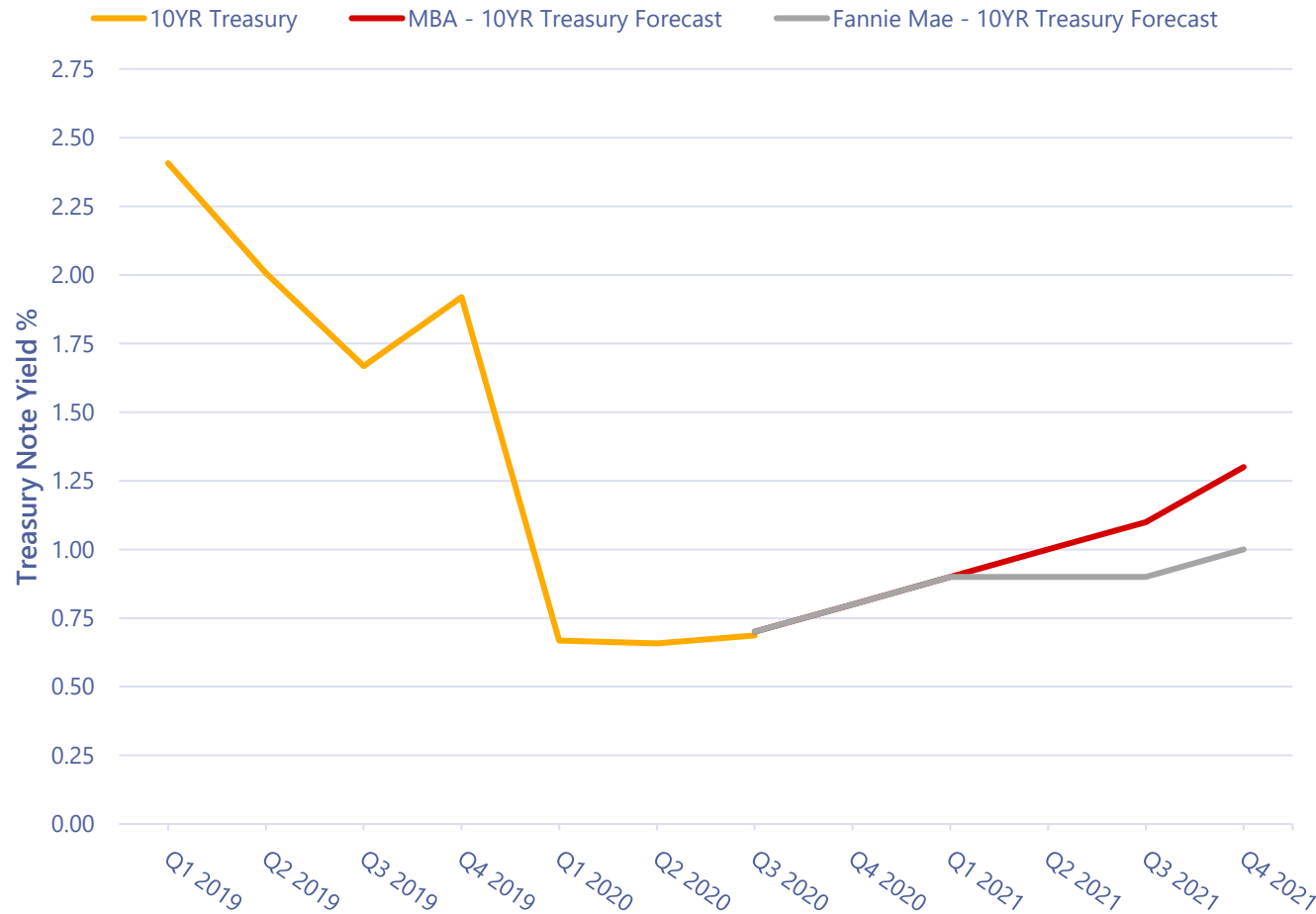
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Interest Rate Forecast

10-Year Treasury Rate History and Forecast, 2019-2021



Analysis

- The MBA expects the 10-year Treasury rate to rise steadily throughout 2021, ending the year at 1.30%
- Fannie Mae's projections mirror the MBA for Q1 and Q2 2021, but then slow down for the second half of the year, ending at 1.00%

The following slides have been compiled 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:

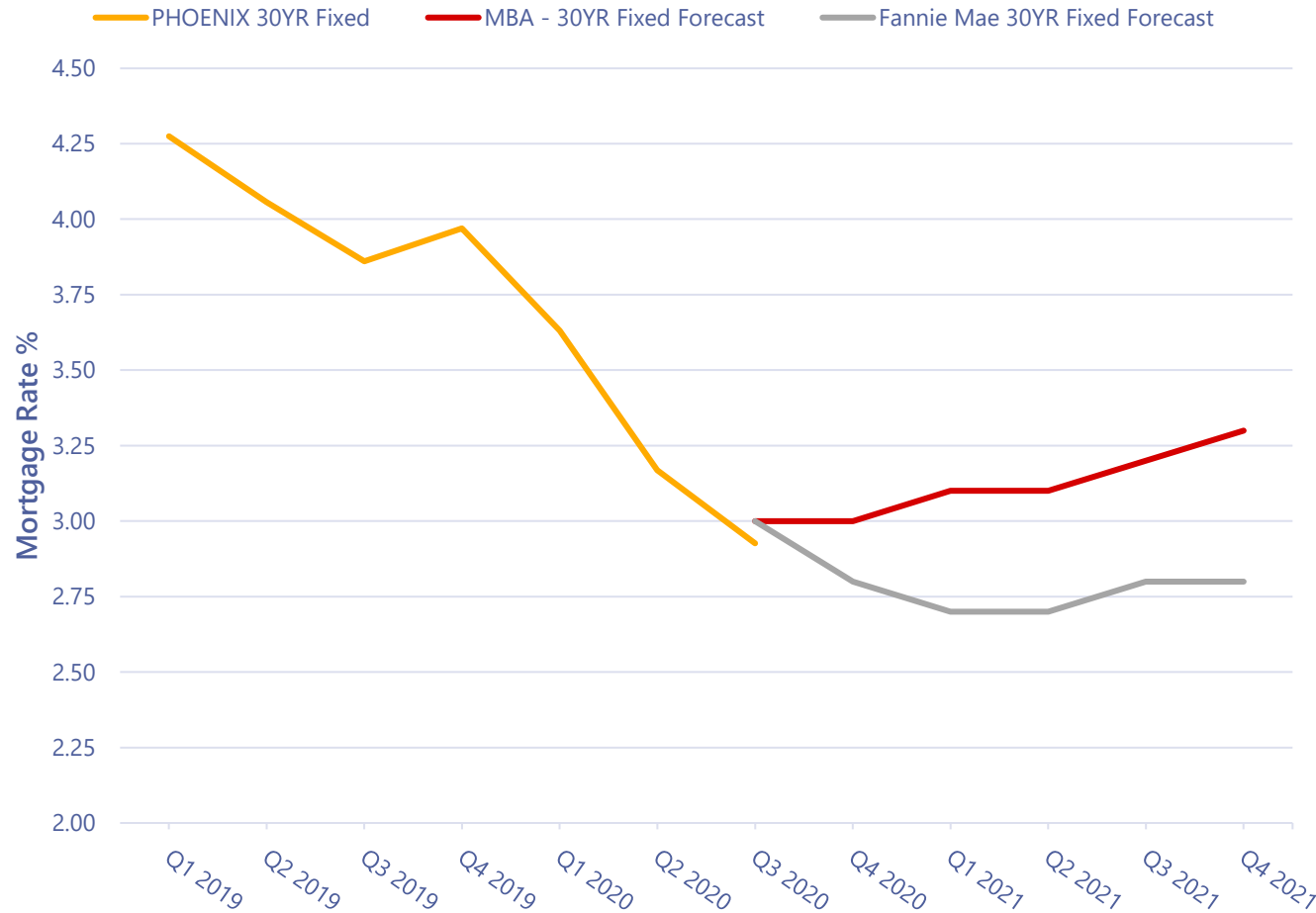
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Mortgage Par Rate History and Forecast

Mortgage Par History and Forecast, 2019-2021

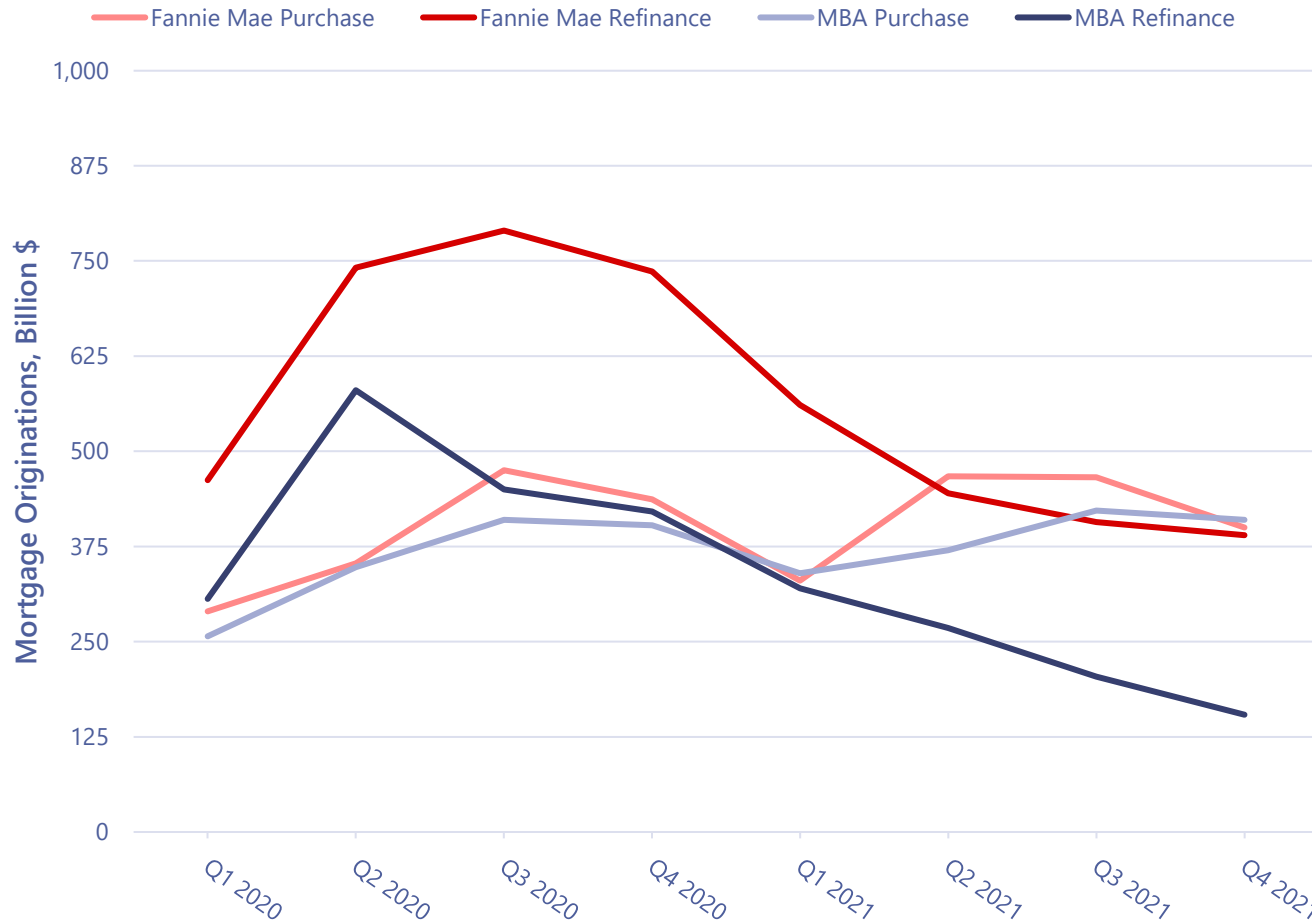


Analysis

- Similar to the 10-year Treasury forecast, the MBA expects mortgage rates to increase steadily over 2021, ending at 3.30% in Q4. Taken alongside the 10-year Treasury rate predictions, this means that spreads will compress from the current level of 230 bps down to an even 200 bps
- Fannie Mae expects mortgage rates to reach a floor at 2.70% before rising slightly to end the year at 2.80%
- PHOENIX defines par differently than Fannie Mae and the MBA. This slight difference in par definition caused a small disconnect when linking the past par results to future par predictions as of Q3 2020

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 2021 show similar trends
- Fannie Mae predicts refinance activity will continue decreasing throughout 2021, and purchase originations will overtake refinance in Q2 2021. Overall production volume will decrease over the course of the year
- The MBA shows similar expectations, with purchase originations overtaking refinances in Q1 2021. Their forecast does not show as great of a production decrease, primarily due to a sustained trend of increasing purchase originations

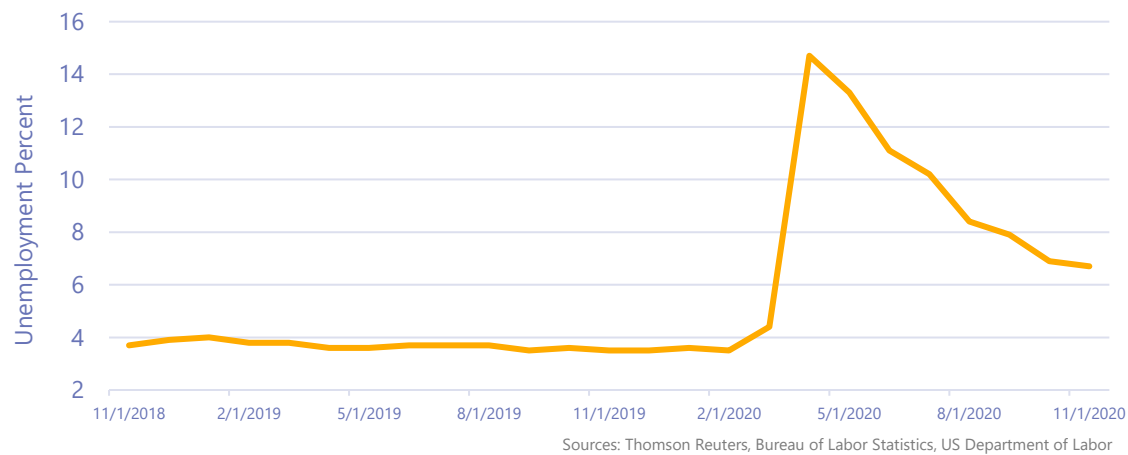
Macro- Economic Indicators

Summary

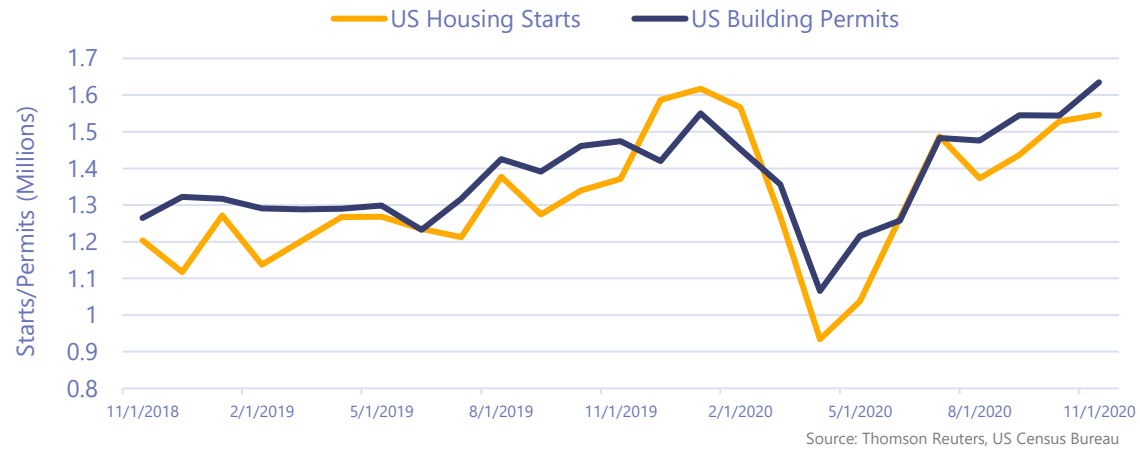
- The US job market continued to rebound slightly in November. This was reflected by a drop to 6.7% in the US unemployment rate, down 0.20% from October's month-end figure of 6.90%
- The total number of loans in forbearance as a percentage of servicer's portfolio volume, tracked by the MBA's Forbearance and Call Volume Survey, continues to decrease. By the end of November, the total number of loans in forbearance dropped to 5.54%; down from 5.90% recorded at the end of October
- The domestic residential construction market picked up in November. Housing starts came in at 1,547,000, which is approximately 1.20% higher than October's month-end figure
- The MBA Mortgage Refinance Application Index's weekly readings decreased slightly during November, pulling back to 3,891 at month-end from 3,973 recorded at the beginning of November

Macro-Economic Indicators

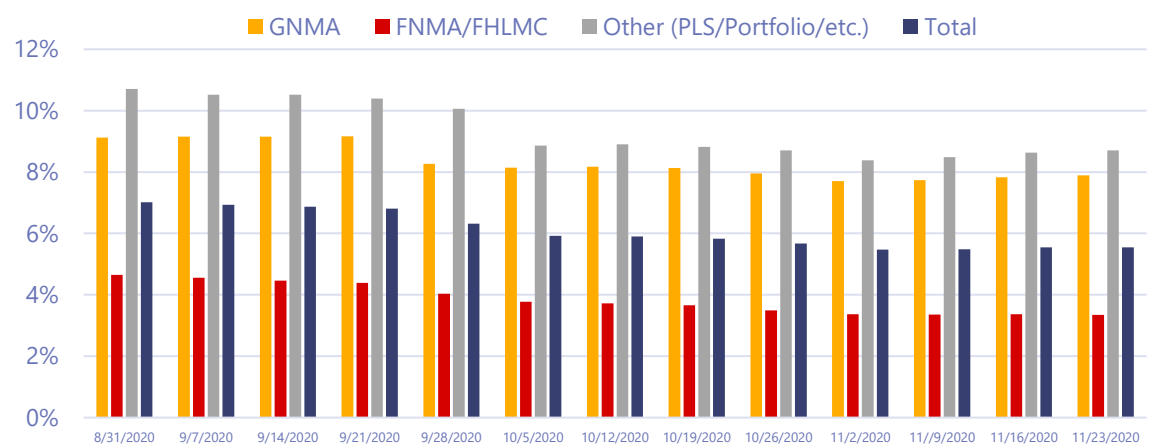
Unemployment Rate



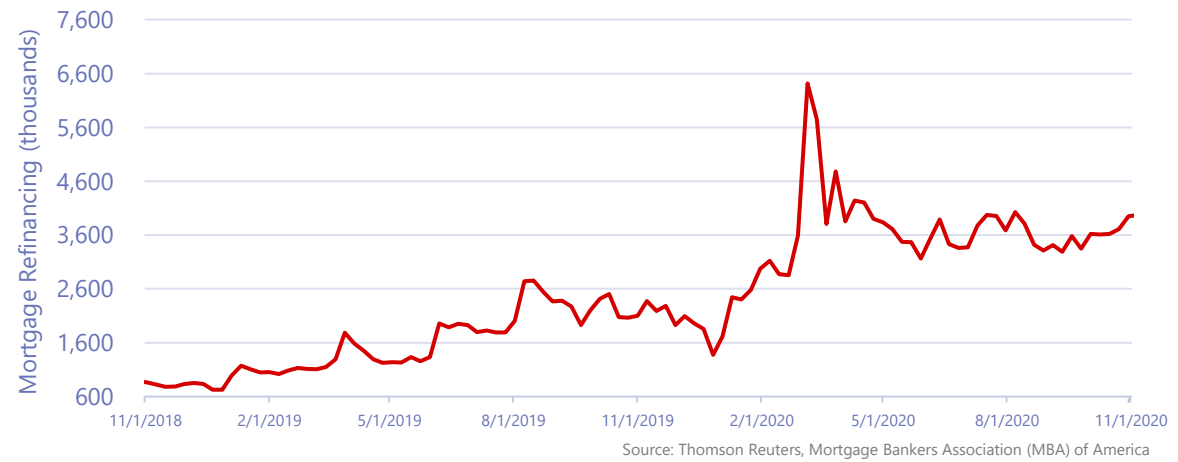
US Housing Starts/US Building Permits



Loans in Forbearance



MBA Mortgage Refinance Application Index



Rate History

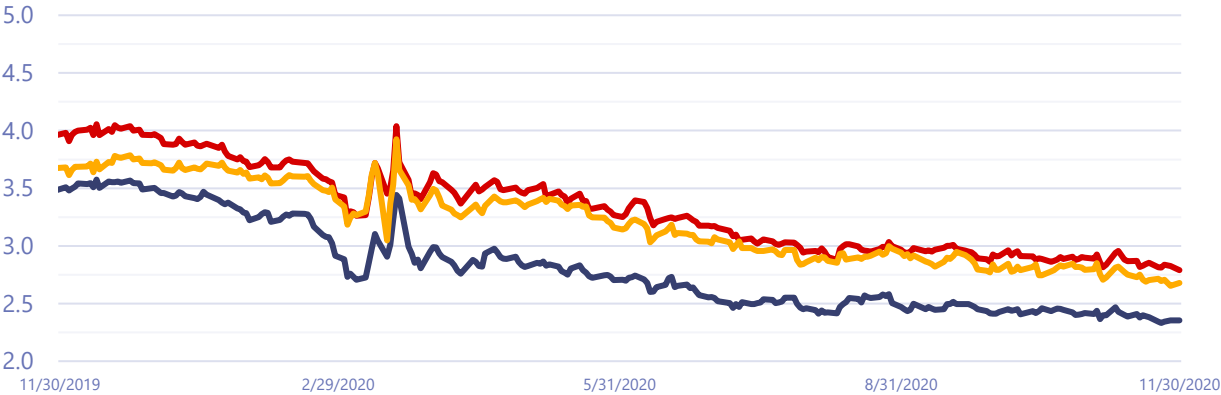
Summary

- PHOENIX primary mortgage rates were down over the course of November across all product types. The conventional fixed 30-year rate decreased 11.0 bps, the government fixed 30-year rate fell 11.3 bps, and the fixed 15-year rate decreased 6.2 bps
- SWAP rates declined slightly during the month of November, reversing the trend of monthly increases over the past three months
- The 1-month LIBOR increased somewhat from October month-end, moving from 0.14025% to 0.15388% during November

Rate History

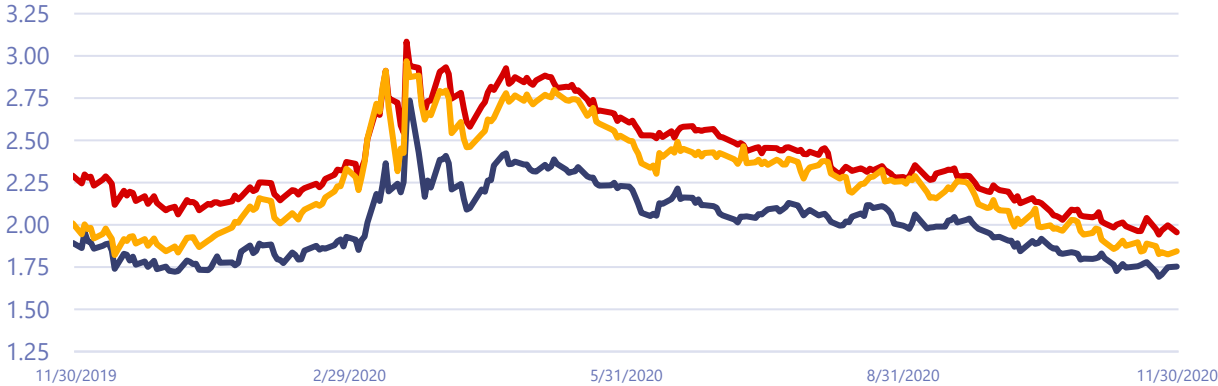
Mortgage Par Rates (%)

CONV30 Primary CONV15 Primary GOV30 Primary



Mortgage Par Spread over SWAP Rates (%)

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



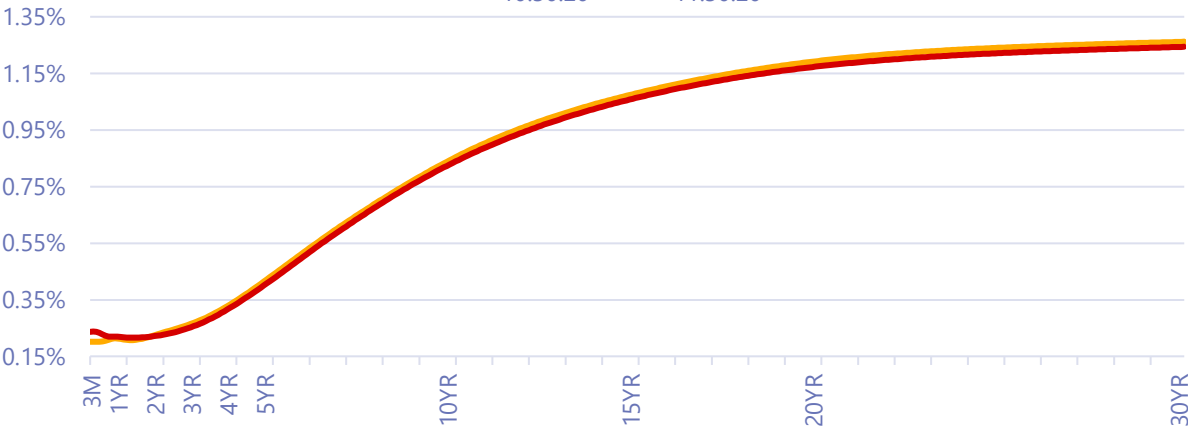
2yr and 10yr SWAP Spread

2yr - 10yr SWAP Spread



Yield Curve Comparison

10.30.20 11.30.20



Rate History (cont.)

Primary Rates as of 11/30/2020

Rate	11/30/2020	10/30/2020	8/31/2020	11/29/2019
CONV30	2.789	2.899	2.969	3.960
CONV15	2.355	2.417	2.471	3.484
GOV30	2.679	2.792	2.944	3.676
ARM 5/1	2.250	2.375	2.375	3.500

Secondary Rates as of 11/30/2020

Rate	11/30/2020	10/30/2020	8/31/2020	11/29/2019
FNMA 30	1.292	1.394	1.369	2.710
FNMA 15	0.897	1.006	0.860	2.284
GNMA II 30	1.131	1.302	1.044	2.376
GNMA II 15	1.020	0.923	0.594	2.284
ARM 5/1	3.030	3.040	3.320	4.000

Earnings Rates as of 11/30/2020

Rate	11/30/2020	10/30/2020	8/31/2020	11/29/2019
3 MO ED	0.237	0.202	0.217	1.915
6 MO ED	0.223	0.205	0.245	1.847
12 MO ED	0.218	0.210	0.240	1.731
2 YR SWAP	0.225	0.231	0.214	1.609
3 YR SWAP	0.261	0.273	0.225	1.565
5 YR SWAP	0.416	0.430	0.322	1.559
10 YR SWAP	0.834	0.849	0.685	1.668
15 YR SWAP	1.063	1.079	0.894	1.765
20 YR SWAP	1.175	1.194	0.998	1.818
30 YR SWAP	1.244	1.262	1.057	1.837

Source: Thomson Reuters and PHOENIX

Prepayment Speed Trends



Summary

- Overall prepayment speeds decreased month-over-month, falling 8.20% to bring the national average to 31.55%
- CONV product, both Fixed 15-year and 30-year, dropped about 9% month over month, while GOVT product dropped about 2-3%
- Quarter over quarter, CONV product remained relatively stable while GOVT product increased by about 1.6% for both the Fixed 15-year and Fixed 30-year buckets
- Compared to November 2019, 30-year speeds remain elevated, up about 17% on the CONV side and about 12% on the GOVT side

CPR Summary

SUMMARY TABLES - November 2020

Loan Characteristics

Investor	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age
CONV Fixed 30	\$227,819	4.02	751	75	47
CONV Fixed 15	\$186,029	3.35	760	64	43
GNMA Fixed 30	\$192,321	3.85	697	94	46
GNMA Fixed 15	\$137,310	3.53	719	81	56

Prepayments

CPR	1mo CPR Change%
33.94%	-9.66%
22.59%	-9.48%
30.55%	-3.26%
26.32%	-2.50%

Vintage	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age	CPR	1mo CPR Change%
2005	\$138,171	5.41	695	77	160	16.09%	-4.76%
2006	\$141,975	5.47	686	78	141	15.04%	-4.46%
2007	\$149,751	5.37	682	80	130	14.00%	-6.93%
2008	\$144,766	5.33	686	82	129	15.16%	-8.12%
2009	\$162,542	4.92	727	79	130	24.77%	-7.44%
2010	\$170,520	4.66	736	79	120	27.55%	-8.32%
2011	\$169,032	4.43	741	77	109	27.79%	-7.75%
2012	\$195,716	3.78	749	80	98	30.05%	-6.99%
2013	\$185,950	3.81	744	79	88	28.30%	-8.09%
2014	\$172,833	4.26	732	80	74	33.31%	-7.14%
2015	\$199,226	3.95	735	79	63	37.65%	-6.88%
2016	\$218,740	3.70	736	79	50	38.10%	-8.34%
2017	\$208,860	4.12	729	80	39	41.47%	-6.57%
2018	\$203,302	4.70	724	82	27	44.53%	-6.06%
2019	\$243,264	4.04	733	81	14	45.86%	-5.11%

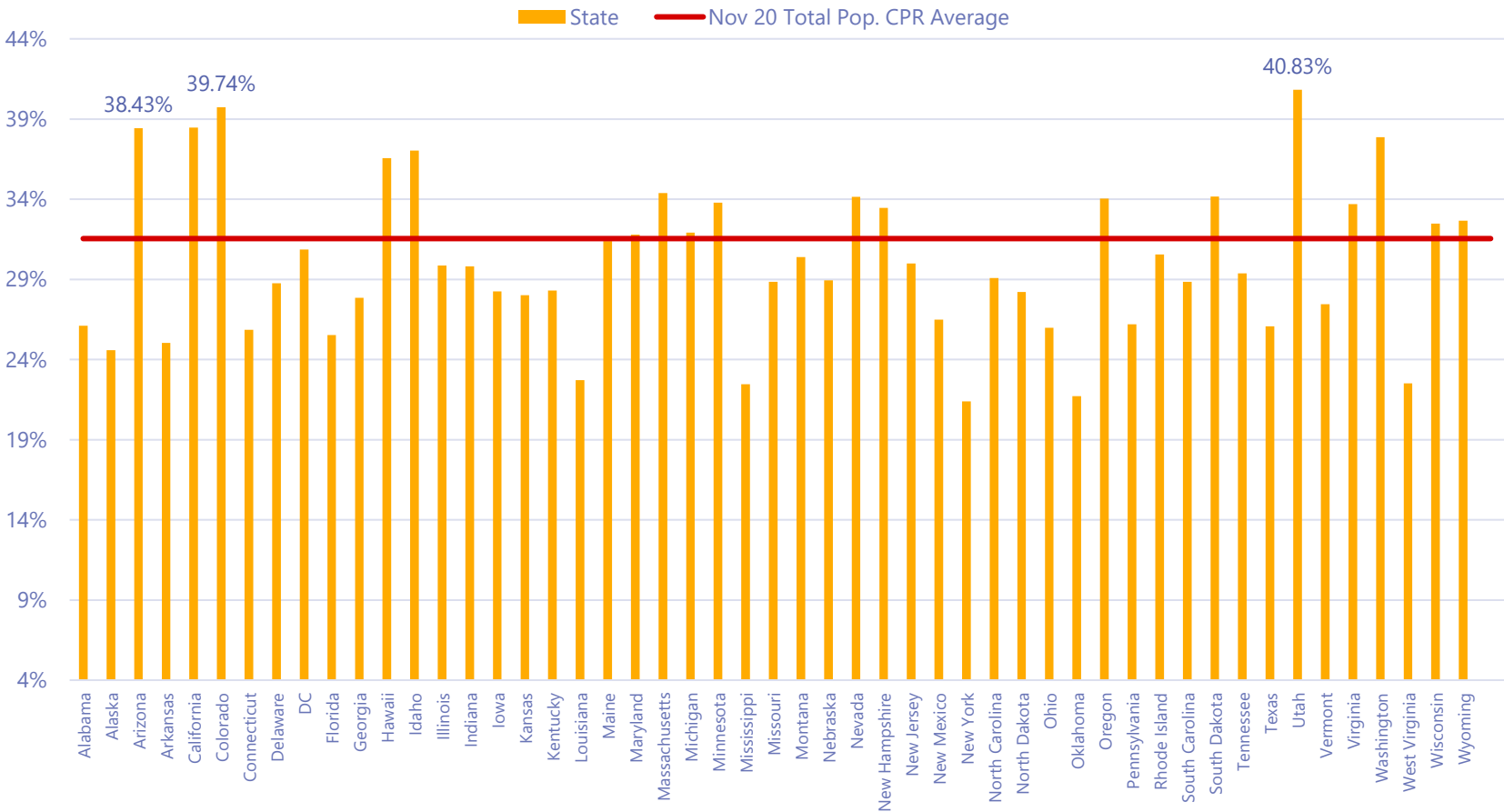
Tranche	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age	CPR	1mo CPR Change%
0.0000 - 2.4999	\$298,001	2.28	767	72	3	3.20%	22.87%
2.5000 - 2.9999	\$279,430	2.79	763	72	10	8.49%	-8.01%
3.0000 - 3.4999	\$246,304	3.24	751	77	28	25.44%	-2.19%
3.5000 - 3.9999	\$223,021	3.72	741	79	46	37.14%	-5.96%
4.0000 - 4.4999	\$200,016	4.19	731	81	55	39.22%	-6.85%
4.5000 - 4.9999	\$184,135	4.68	723	81	59	36.68%	-5.71%
5.0000 - 5.4999	\$163,048	5.16	709	83	76	31.01%	-4.23%
5.5000 - 5.9999	\$141,734	5.66	700	80	111	23.95%	-6.36%
6.0000 - 6.4999	\$120,684	6.16	698	78	157	17.53%	-7.06%
6.5000 or more	\$93,782	6.94	685	80	185	13.50%	-5.57%

GSE and GNMA fixed rate product only

Source: Black Knight McDash

Prepayment Speed Trends

Average CPR by State - November 2020



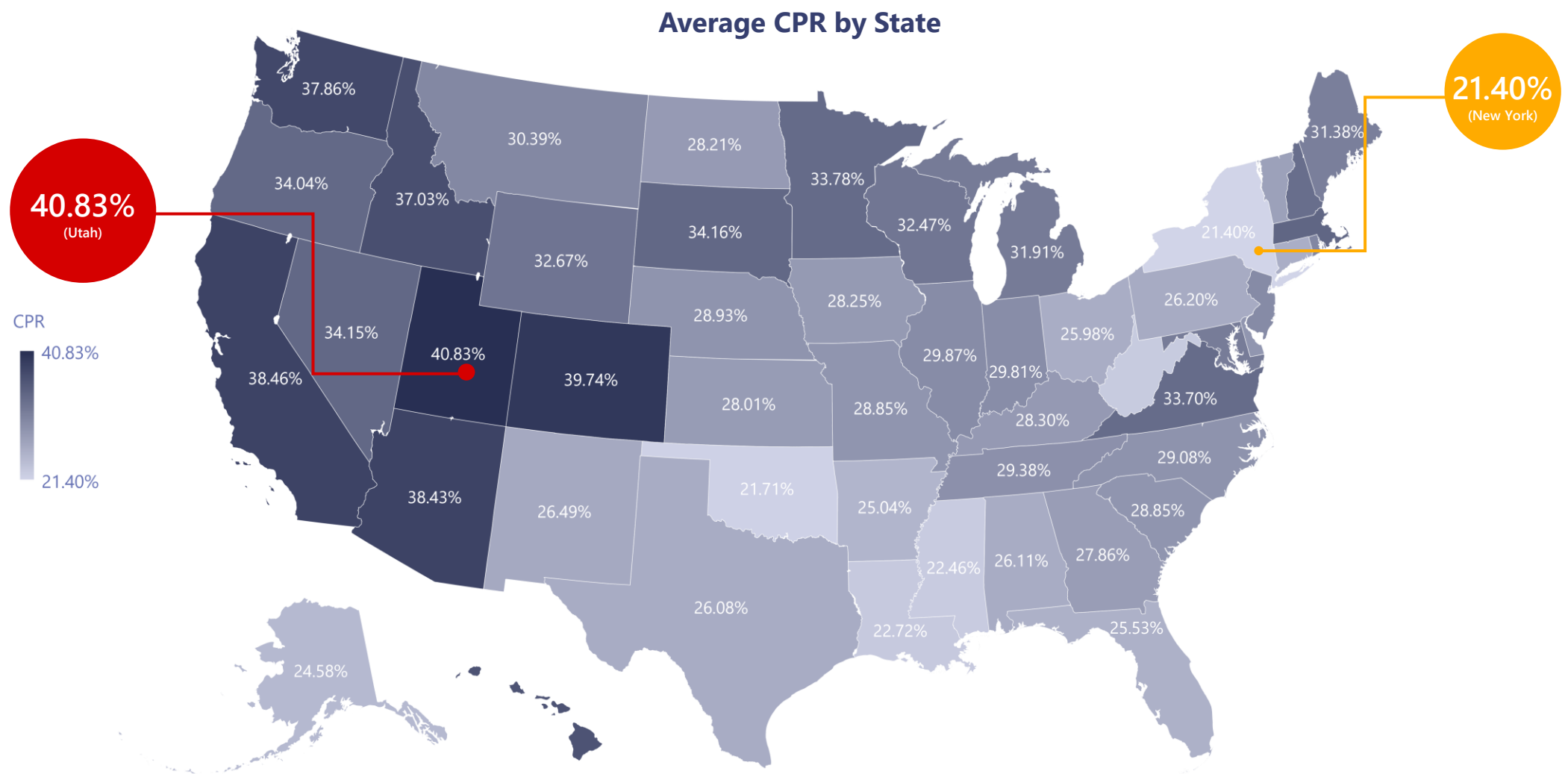
Analysis

- Utah continues to be the quickest prepaying state at 40.83%, followed closely by Arizona, Colorado, California, Hawaii, Idaho, and Washington with CPR of 36-39%
- All states saw decreases in prepayment speeds month-over-month
- West Virginia, New York, Oklahoma, Mississippi, and Louisiana continue to prepay marginally slower than the rest of the states at approximately 21-22%

GSE and GNMA fixed rate product only

Source: Black Knight McDash

Prepayment Speed Trends (cont.)

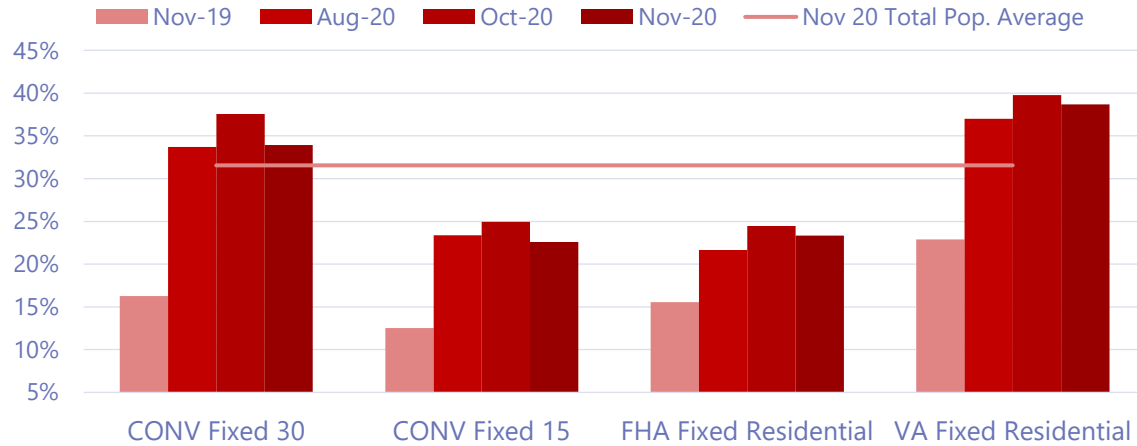


GSE and GNMA fixed rate product only

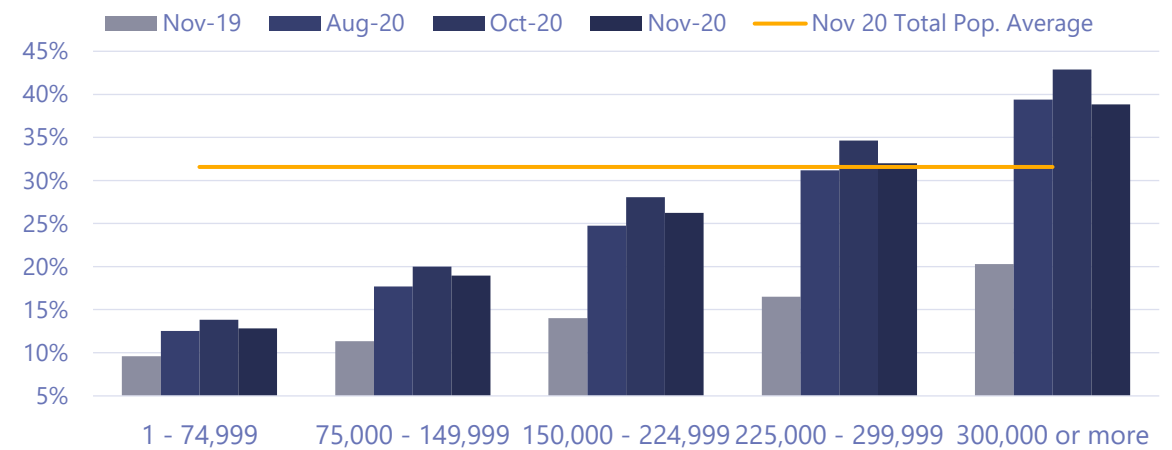
Source: Black Knight McDash

Prepayment Speed Trends (cont.)

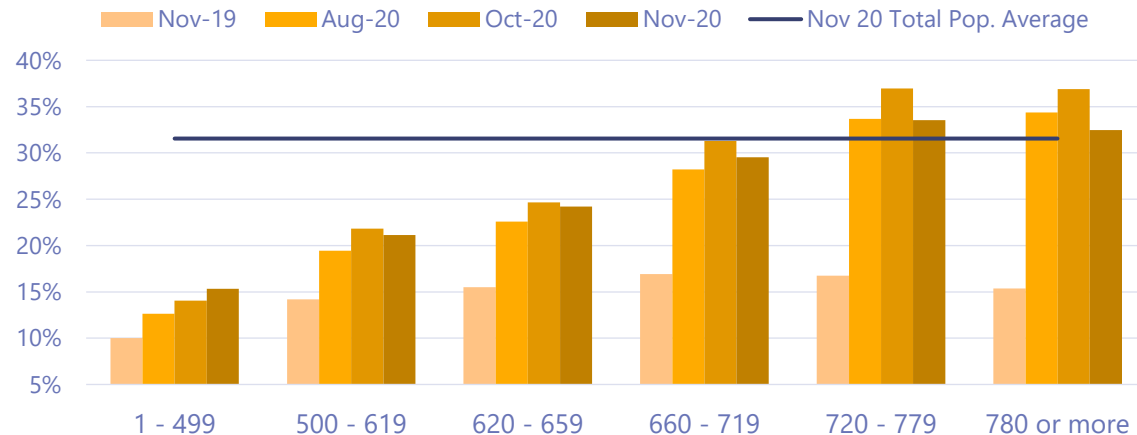
CPR by Fixed-Rate Product - November 2020



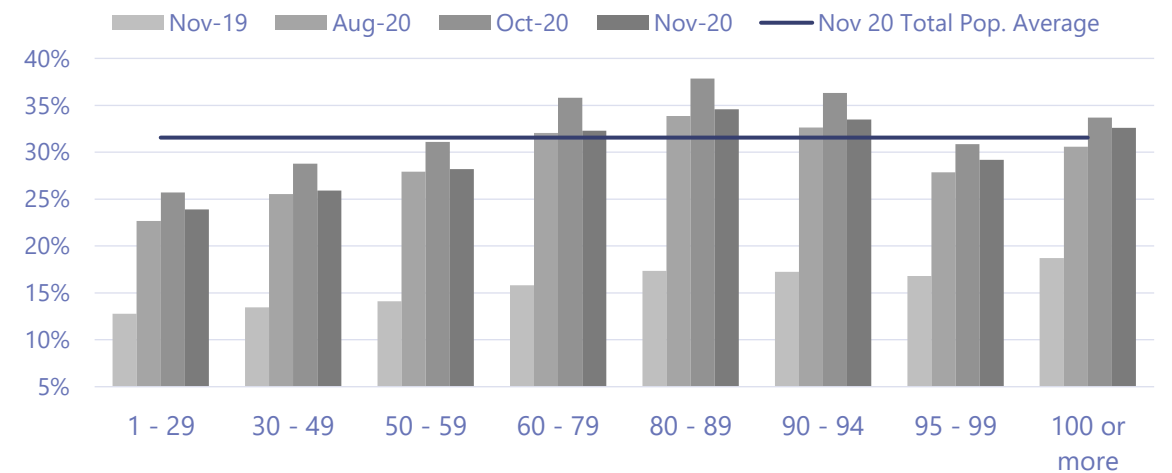
CPR by Original Loan Balance - November 2020



CPR by Original FICO - November 2020



CPR by Original LTV - November 2020



Delinquency Trends

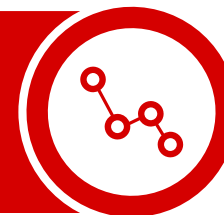
Summary

- The national delinquency/foreclosure rate sits at 6.65% at November month-end, a 2.72% month-over-month decrease from October
- CONV 30-year loans' delinquency/foreclosure rates decreased 19 bps, CONV 15-year loans' delinquency/foreclosure rates decreased 15 bps, and FHA loans' delinquency/foreclosure rates decreased 14 bps since October month-end
- VA loans were the only product to see an increase in delinquency/foreclosure rates, increasing by 4 bps from October month-end

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

Total delinquencies down

6.65%



Delinquency Summary

SUMMARY TABLES - November 2020

Loan Characteristics

Investor	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age
CONV Fixed 30	\$227,819	4.02	751	75	47
CONV Fixed 15	\$186,029	3.35	760	64	43
GNMA Fixed 30	\$192,321	3.85	697	94	46
GNMA Fixed 15	\$137,310	3.53	719	81	56

Delinquencies

30d DQ	60d DQ	+90d DQ	Total FC	Total DQ & FC	1mo DQ & FC Change%
1.10%	0.41%	3.83%	0.16%	5.49%	-3.33%
0.54%	0.17%	1.45%	0.03%	2.19%	-6.25%
3.11%	1.32%	7.00%	0.30%	11.73%	-0.37%
1.27%	0.50%	2.42%	0.08%	4.27%	0.26%

Vintage	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age
2005	\$138,171	5.41	695	77	160
2006	\$141,975	5.47	686	78	141
2007	\$149,751	5.37	682	80	130
2008	\$144,766	5.33	686	82	129
2009	\$162,542	4.92	727	79	130
2010	\$170,520	4.66	736	79	120
2011	\$169,032	4.43	741	77	109
2012	\$195,716	3.78	749	80	98
2013	\$185,950	3.81	744	79	88
2014	\$172,833	4.26	732	80	74
2015	\$199,226	3.95	735	79	63
2016	\$218,740	3.70	736	79	50
2017	\$208,860	4.12	729	80	39
2018	\$203,302	4.70	724	82	27
2019	\$243,264	4.04	733	81	14

30d DQ	60d DQ	+90d DQ	Total FC	Total DQ & FC	1mo DQ & FC Change%
3.97%	1.34%	7.70%	1.40%	14.40%	-0.06%
4.58%	1.60%	10.42%	2.11%	18.72%	0.18%
4.86%	1.79%	11.58%	2.48%	20.71%	1.26%
4.98%	1.81%	8.67%	1.70%	17.15%	0.81%
2.77%	0.95%	4.30%	0.39%	8.41%	-0.21%
2.04%	0.70%	3.74%	0.26%	6.74%	-0.49%
1.74%	0.61%	3.33%	0.19%	5.86%	-0.03%
1.14%	0.41%	2.60%	0.11%	4.27%	-0.05%
1.34%	0.48%	3.31%	0.15%	5.27%	0.13%
2.03%	0.76%	4.79%	0.25%	7.82%	1.76%
1.78%	0.72%	5.02%	0.20%	7.72%	1.38%
1.70%	0.70%	5.45%	0.19%	8.04%	2.00%
2.08%	0.88%	6.85%	0.22%	10.02%	2.38%
2.34%	1.08%	8.50%	0.25%	12.16%	1.18%
1.61%	0.76%	6.69%	0.05%	9.11%	2.17%

Tranche	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age
0.0000 - 2.4999	\$298,001	2.28	767	72	3
2.5000 - 2.9999	\$279,430	2.79	763	72	10
3.0000 - 3.4999	\$246,304	3.24	751	77	28
3.5000 - 3.9999	\$223,021	3.72	741	79	46
4.0000 - 4.4999	\$200,016	4.19	731	81	55
4.5000 - 4.9999	\$184,135	4.68	723	81	59
5.0000 - 5.4999	\$163,048	5.16	709	83	76
5.5000 - 5.9999	\$141,734	5.66	700	80	111
6.0000 - 6.4999	\$120,684	6.16	698	78	157
6.5000 or more	\$93,782	6.94	685	80	185

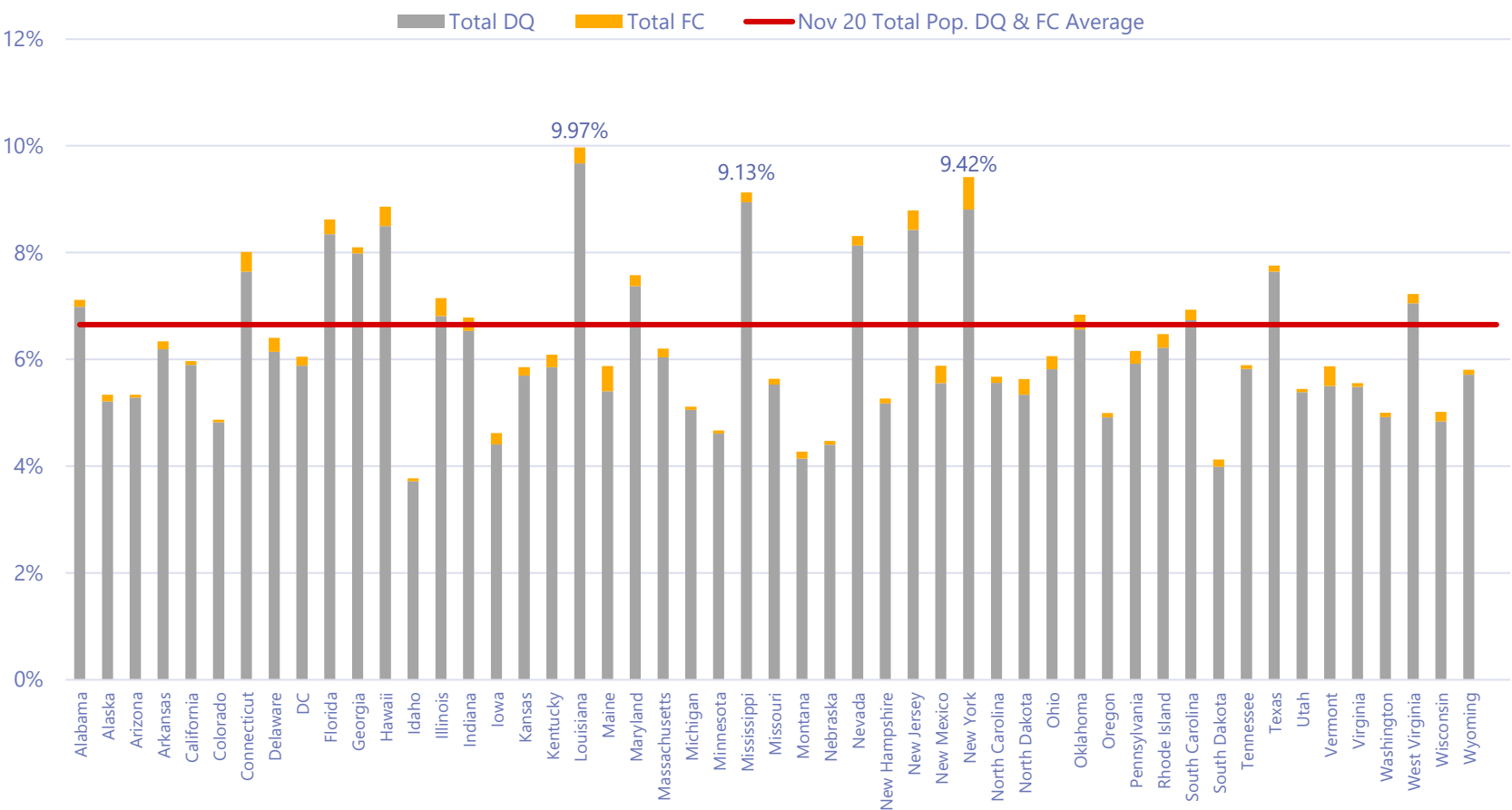
30d DQ	60d DQ	+90d DQ	Total FC	Total DQ & FC	1mo DQ & FC Change%
0.31%	0.07%	0.47%	0.26%	1.11%	-28.63%
0.39%	0.10%	0.44%	0.01%	0.93%	-6.51%
0.83%	0.31%	1.96%	0.05%	3.15%	-1.53%
1.38%	0.57%	4.08%	0.12%	6.15%	2.01%
1.94%	0.81%	5.96%	0.23%	8.93%	2.02%
2.29%	0.95%	7.11%	0.26%	10.61%	0.78%
3.01%	1.20%	8.31%	0.40%	12.92%	-0.85%
3.44%	1.26%	8.01%	0.54%	13.25%	-0.41%
3.82%	1.23%	6.38%	0.92%	12.34%	-0.50%
4.19%	1.34%	6.05%	1.58%	13.16%	0.14%

GSE and GNMA fixed rate product only

Source: Black Knight McDash

Delinquency Trends

Average Delinquency and Foreclosure by State - November 2020



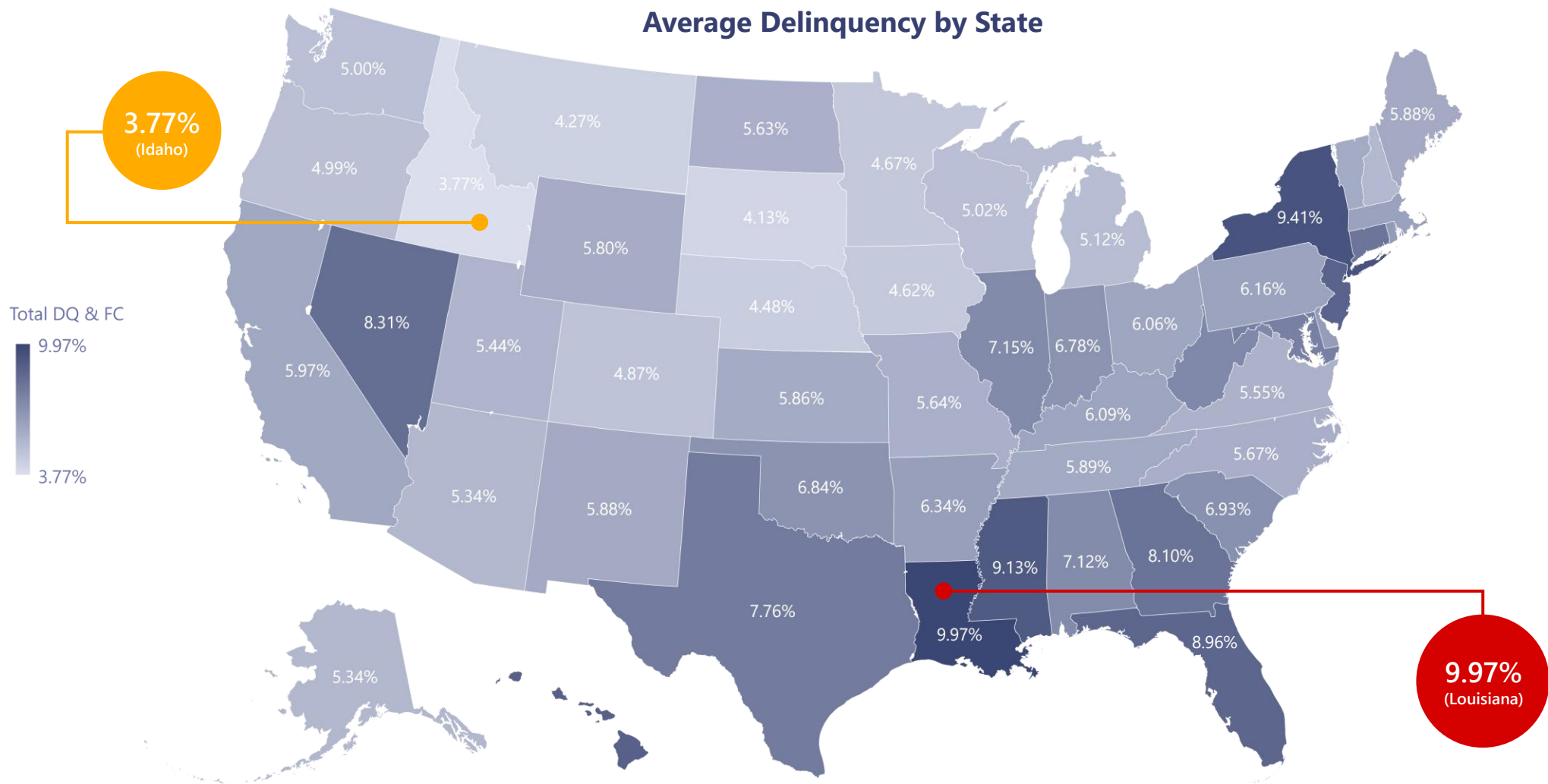
GSE and GNMA fixed rate product only

Source: Black Knight McDash

Analysis

- Idaho remains the best-performing state, with a delinquency and foreclosure rate of 3.77% (a decrease of 2.53% from October month-end)
- With a 9.97% delinquency and foreclosure rate, Louisiana is the nation's most-delinquent state (despite a decrease of 2.83% from October month-end)
- The Mid-Atlantic states of NY, NJ, and PA still have the highest delinquency rate

Delinquency Trends (cont.)

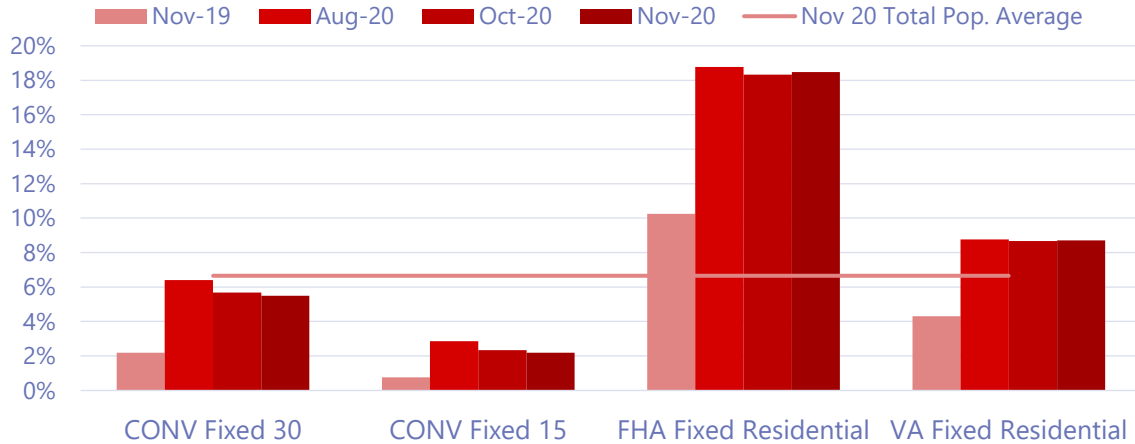


GSE and GNMA fixed rate product only

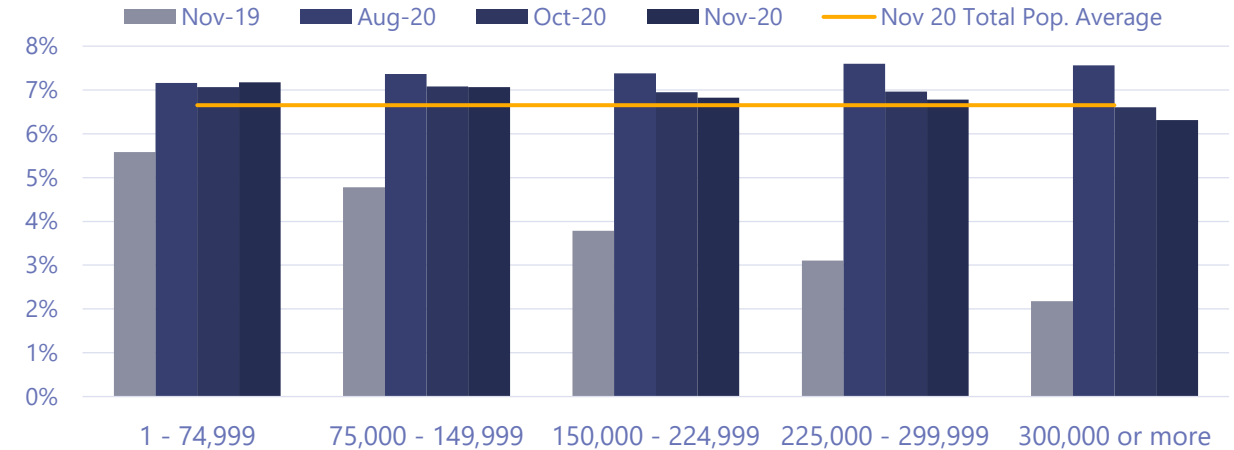
Source: Black Knight McDash

Delinquency Trends (cont.)

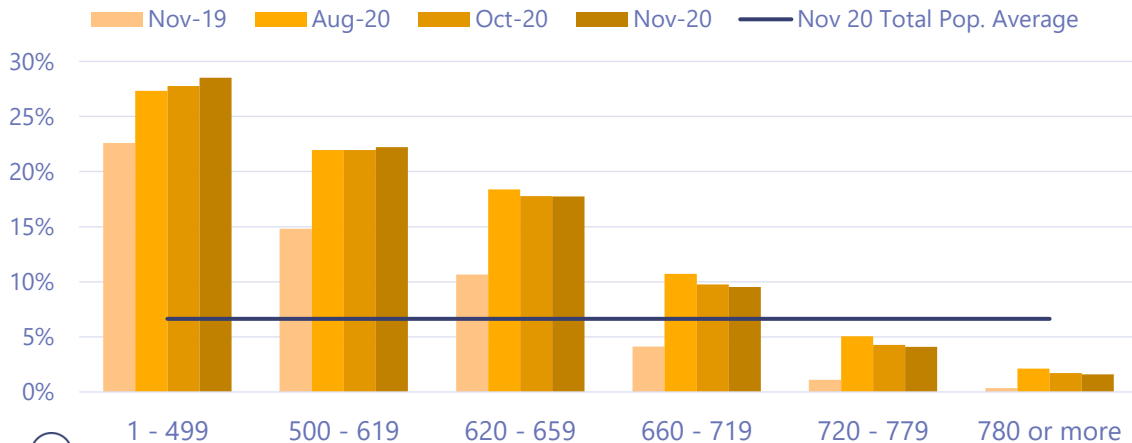
Delinquency and Foreclosure by Fixed-Rate Product - November 2020



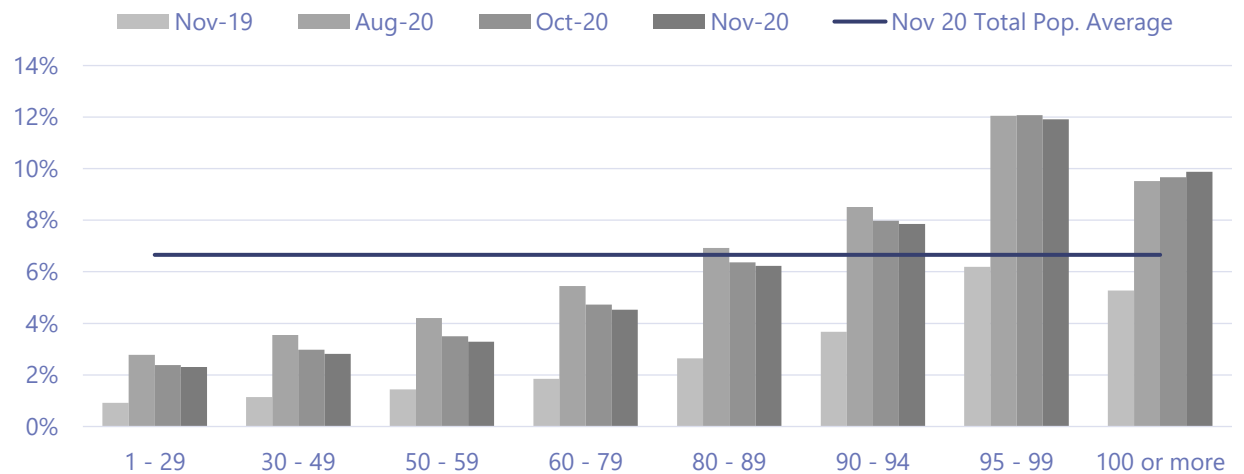
Delinquency and Foreclosure by Original Loan Balance - November 2020



Delinquency and Foreclosure by Original FICO - November 2020



Delinquency and Foreclosure by Original LTV - November 2020



Tables



State Summary

Prepayment and Delinquency

SUMMARY TABLES - November 2020

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	\$209,172	3.88	739	79	46	31.55%	-8.20%	100.00%	1.54%	0.62%	4.32%	0.18%	6.65%	-2.72%	100.00%
Alabama	\$160,737	3.94	728	85	51	26.11%	-8.89%	82.75%	2.13%	0.83%	4.03%	0.13%	7.12%	-0.60%	106.98%
Alaska	\$249,371	3.79	734	84	53	24.58%	-12.88%	77.90%	1.24%	0.53%	3.45%	0.13%	5.34%	-1.49%	80.27%
Arizona	\$199,556	3.86	739	81	37	38.43%	-6.70%	121.79%	1.41%	0.55%	3.33%	0.05%	5.34%	-2.70%	80.23%
Arkansas	\$144,711	3.89	729	84	49	25.04%	-6.38%	79.37%	1.87%	0.74%	3.58%	0.15%	6.34%	-0.64%	95.28%
California	\$302,622	3.76	748	70	42	38.46%	-9.19%	121.90%	1.22%	0.47%	4.21%	0.07%	5.97%	-3.87%	89.70%
Colorado	\$254,598	3.71	748	75	36	39.74%	-8.91%	125.97%	1.16%	0.44%	3.21%	0.05%	4.87%	-2.37%	73.24%
Connecticut	\$218,406	3.98	738	80	59	25.86%	-8.81%	81.95%	1.89%	0.72%	5.05%	0.37%	8.01%	-2.45%	120.46%
Delaware	\$207,800	3.97	735	81	53	28.75%	-4.32%	91.12%	1.81%	0.66%	3.67%	0.26%	6.40%	-1.49%	96.27%
DC	\$339,323	3.80	755	71	46	30.86%	-15.34%	97.80%	1.01%	0.44%	4.43%	0.17%	6.05%	-3.31%	90.96%
Florida	\$192,130	4.01	731	82	44	25.53%	-11.26%	80.93%	1.63%	0.74%	5.98%	0.28%	8.62%	-3.76%	129.65%
Georgia	\$182,326	3.92	729	84	47	27.86%	-5.21%	88.30%	1.82%	0.76%	5.41%	0.11%	8.10%	-2.22%	121.74%
Hawaii	\$359,118	3.83	750	73	54	36.56%	-3.76%	115.88%	1.35%	0.67%	6.48%	0.36%	8.86%	0.56%	133.23%
Idaho	\$195,955	3.79	743	78	38	37.03%	-4.75%	117.38%	1.12%	0.37%	2.22%	0.06%	3.77%	-2.41%	56.71%
Illinois	\$183,625	3.94	738	81	52	29.87%	-10.45%	94.67%	1.66%	0.67%	4.49%	0.34%	7.15%	-3.51%	107.49%
Indiana	\$139,304	4.01	725	84	50	29.81%	-3.41%	94.47%	2.12%	0.78%	3.63%	0.25%	6.78%	-0.69%	101.95%
Iowa	\$150,557	3.77	740	82	46	28.25%	-5.14%	89.53%	1.46%	0.52%	2.42%	0.21%	4.62%	0.76%	69.45%
Kansas	\$155,107	3.85	736	83	47	28.01%	-12.01%	88.78%	1.69%	0.62%	3.38%	0.16%	5.86%	-1.61%	88.05%
Kentucky	\$151,157	3.93	730	83	48	28.30%	-1.72%	89.68%	1.80%	0.67%	3.38%	0.23%	6.09%	1.11%	91.54%
Louisiana	\$171,637	3.97	723	83	50	22.72%	-11.18%	71.99%	2.37%	1.13%	6.17%	0.30%	9.97%	-2.82%	149.90%
Maine	\$182,968	3.90	736	80	49	31.38%	-1.38%	99.47%	1.57%	0.57%	3.27%	0.47%	5.88%	-0.29%	88.36%
Maryland	\$253,033	3.84	736	82	49	31.79%	-6.56%	100.75%	1.72%	0.69%	4.96%	0.21%	7.58%	-2.61%	113.95%
Massachusetts	\$268,457	3.80	743	74	47	34.39%	-4.46%	108.99%	1.72%	0.57%	3.76%	0.16%	6.20%	0.26%	93.22%
Michigan	\$152,596	3.92	737	81	47	31.91%	-7.39%	101.13%	1.42%	0.51%	3.12%	0.06%	5.12%	-1.95%	76.92%
Minnesota	\$198,177	3.82	747	81	46	33.78%	-6.57%	107.06%	1.28%	0.49%	2.84%	0.06%	4.67%	-1.19%	70.20%
Mississippi	\$153,471	3.96	719	85	49	22.46%	-4.20%	71.19%	2.55%	1.01%	5.38%	0.19%	9.13%	-0.86%	137.26%
Missouri	\$154,327	3.88	735	82	47	28.85%	-10.15%	91.43%	1.69%	0.63%	3.21%	0.11%	5.64%	-1.57%	84.77%
Montana	\$198,091	3.83	745	78	46	30.39%	-8.61%	96.31%	1.18%	0.47%	2.50%	0.13%	4.27%	-0.51%	64.23%
Nebraska	\$155,240	3.72	742	82	42	28.93%	-10.35%	91.71%	1.44%	0.51%	2.46%	0.07%	4.48%	-1.19%	67.28%
Nevada	\$216,415	3.93	735	82	37	34.15%	-8.51%	108.22%	1.55%	0.71%	5.87%	0.18%	8.31%	-2.02%	124.97%
New Hampshire	\$213,136	3.87	739	80	48	33.45%	-7.67%	106.03%	1.55%	0.54%	3.09%	0.09%	5.27%	-1.59%	79.21%
New Jersey	\$250,360	3.89	740	77	51	29.99%	-5.85%	95.05%	1.78%	0.72%	5.93%	0.36%	8.79%	-3.09%	132.13%
New Mexico	\$171,400	4.03	734	81	57	26.49%	-8.05%	83.96%	1.56%	0.56%	3.43%	0.33%	5.88%	-0.34%	88.38%
New York	\$240,837	4.08	739	74	60	21.40%	-1.20%	67.82%	1.72%	0.72%	6.37%	0.61%	9.41%	-3.92%	141.53%
North Carolina	\$183,275	3.87	737	82	46	29.08%	-10.12%	92.16%	1.52%	0.58%	3.46%	0.11%	5.67%	-2.64%	85.30%
North Dakota	\$189,262	3.66	745	81	42	28.21%	-13.86%	89.41%	1.14%	0.51%	3.69%	0.30%	5.63%	-1.59%	84.69%
Ohio	\$142,185	4.00	729	84	51	25.98%	-9.63%	82.35%	1.81%	0.66%	3.35%	0.24%	6.06%	-1.21%	91.08%
Oklahoma	\$149,306	4.02	728	85	52	21.71%	-13.38%	68.82%	1.94%	0.75%	3.88%	0.27%	6.84%	-0.64%	102.78%
Oregon	\$230,471	3.87	748	77	43	34.04%	-7.36%	107.90%	1.07%	0.48%	3.36%	0.08%	4.99%	-2.61%	75.06%
Pennsylvania	\$174,355	3.94	737	81	54	26.20%	-8.65%	83.05%	1.65%	0.63%	3.64%	0.24%	6.16%	-2.14%	92.62%
Rhode Island	\$210,497	3.93	736	80	51	30.55%	-6.22%	96.84%	1.81%	0.65%	3.77%	0.25%	6.47%	-2.87%	97.31%
South Carolina	\$176,880	3.92	731	83	46	28.85%	-8.07%	91.44%	1.78%	0.69%	4.27%	0.20%	6.93%	-2.10%	104.19%
South Dakota	\$171,638	3.65	746	81	42	34.16%	-10.13%	108.28%	1.23%	0.45%	2.31%	0.14%	4.13%	-0.98%	62.05%
Tennessee	\$177,778	3.87	733	82	44	29.38%	-6.14%	93.11%	1.57%	0.59%	3.67%	0.07%	5.89%	-2.32%	88.57%
Texas	\$187,932	3.96	729	82	45	26.08%	-9.64%	82.66%	1.78%	0.80%	5.07%	0.11%	7.76%	-3.16%	116.61%
Utah	\$237,727	3.72	740	79	33	40.83%	-11.40%	129.42%	1.49%	0.59%	3.31%	0.06%	5.44%	-1.80%	81.85%
Vermont	\$184,349	3.98	741	78	55	27.45%	-6.02%	87.00%	1.65%	0.57%	3.29%	0.37%	5.87%	-3.71%	88.23%
Virginia	\$248,739	3.75	743	81	45	33.70%	-9.74%	106.82%	1.34%	0.53%	3.62%	0.07%	5.55%	-2.08%	83.48%
Washington	\$259,646	3.80	744	77	41	37.86%	-5.29%	120.00%	1.22%	0.42%	3.28%	0.08%	5.00%	-2.21%	75.21%
West Virginia	\$148,974	4.00	722	85	51	22.51%	-6.94%	71.33%	2.35%	0.83%	3.87%	0.18%	7.22%	0.47%	108.62%
Wisconsin	\$166,571	3.87	738	81	48	32.47%	-6.74%	102.92%	1.40%	0.54%	2.90%	0.18%	5.02%	-0.73%	75.42%
Wyoming	\$201,813	3.79	737	81	45	32.67%	-4.61%	103.53%	1.48%	0.63%	3.60%	0.09%	5.80%	0.16%	87.25%

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