

Market Snapshot





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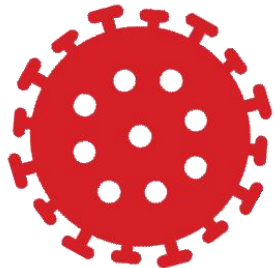
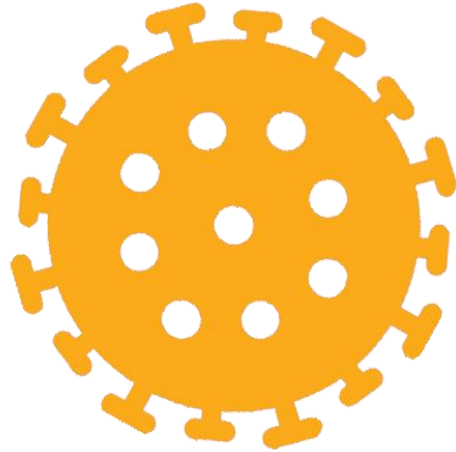
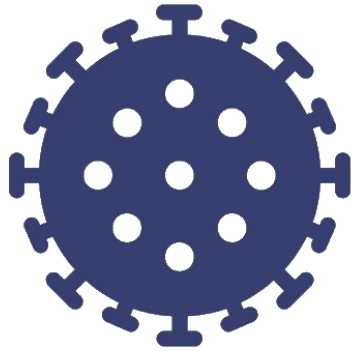
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The COVID-19 Impact



The global COVID-19 pandemic has created great uncertainty in the financial markets, to say nothing of its impact on the wellness of our global community. Financial institutions of all stripes are impacted by the market volatility, and companies exposed to the mortgage industry may feel especially affected. The rapid shift from a refinance boom to discussions of national mortgage forbearance and tightening lines of credit left many with their heads spinning. In the following pages, we will briefly summarize some of the most relevant headlines from recent weeks.

Links to headlines are in the title of each summary.

Mortgage Rates And Prepayments

MSR Liquidity Concerns in the Face of Coronavirus Webinar – March 31 – PHOENIX

A straightforward assessment on the state of the market, the projected impact of CV forbearance on values as the year unfolds, themes in recent valuation conversations, and practical strategies that should be considered for industry participants.

Market Volatility and the Anatomy of Mortgage Rates – March 17 - Andrew Davidson & Co., Optimal Blue

ADCO analysis places the current market activity as a “99% stress event.” The discussion includes a summary of the immediate market changes which caused this stress, and analysis of current mortgage refinancing environment, including the current trend for par rate spreads to increase over Treasury benchmarks

Credit FAQ: Assessing the Credit Effects of COVID-19 on US RMBS – March 20 – S&P Global

While the report focuses on the perspective of bondholders, it is also appropriate analysis for MSR owners to consider their exposure to prepayment risk. Generally, S&P believes that high-quality GSE borrowers with 2018-2019 loans may be incentivized to refinance. With large volume coming from prime borrowers, loan officers will not pursue refinance opportunities lower on the credit spectrum, and non-prime loan groups will be less impacted by increasing prepayment speeds

Delinquencies And Forbearance

FNMA Lender Letter (LL-2020-02) – March 18 – Fannie Mae

Impact of COVID-19 on Servicing – FNMA outlines the basic guidelines for servicers to evaluate hardship and place loans in forbearance. They also declare that “servicers must suspend all foreclosure sales for the next 60 days.”

Special Relief for those Potentially Impacted by COVID-19 – March 16 – Dept. of Veterans Affairs

In Circular 26-20-7, the VA encourages servicers to extend forbearance protection to “borrowers in distress as a result of COVID-19,” as well as to waive late charges and “suspend credit bureau reporting on affected loans.”

Unemployment Insurance Weekly Claims – March 21 – Department of Labor

Underscoring the need for forbearance action, the Department of Labor’s (DOL) weekly unemployment claims report shows the dramatic impact of COVID-19 on the US economy. Citing specific job losses in accommodation and food service industries, the DOL reported seasonally-adjusted claims of 3.283 million, nearly five times higher than the previous record-high of 695 thousand in October 1982

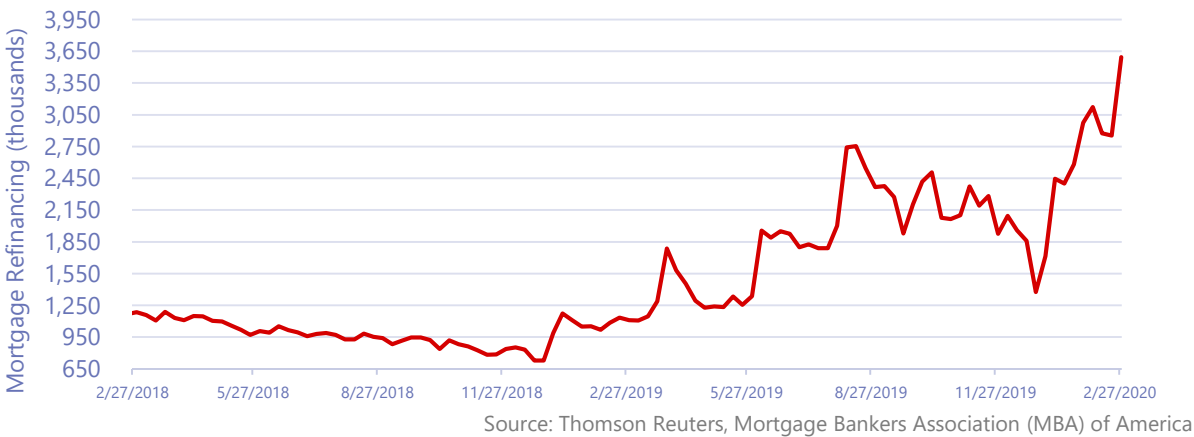
Macro- Economic Indicators

Summary

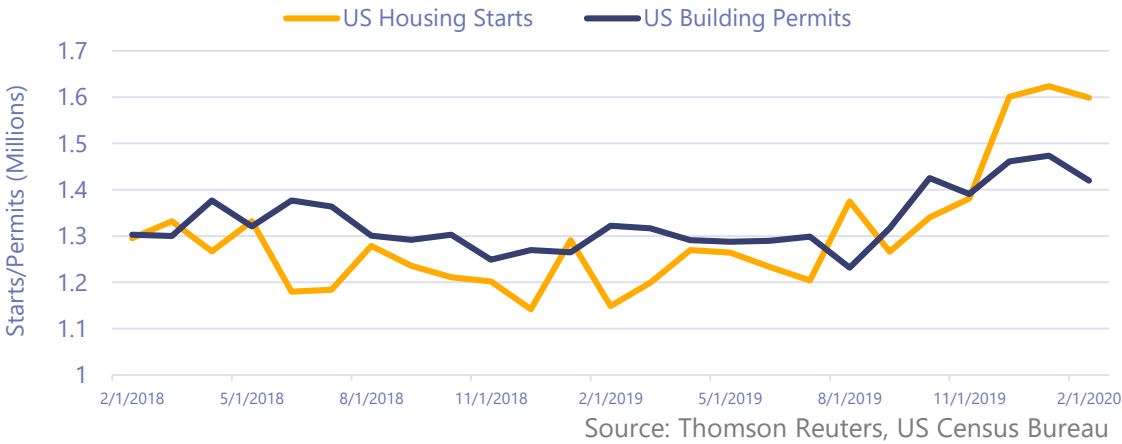
- The MBA Mortgage Refinance Application Index trended upwards over the course of February as mortgage rates continued to fall. The final weekly reading of 3594 was 20.77% higher than the last reading recorded in January
- The residential domestic housing market began to falter in the face of pending uncertainty after its strong run in the end of last year. Housing starts for February came in at 1,599,000; 1.54% lower than January's number, though still 39.16% higher than the figure from February 2019. Housing permits for January were 5.55% below January's numbers at 1,464,000, but 13.40% higher than the numbers from February 2019

Macro-Economic Indicators

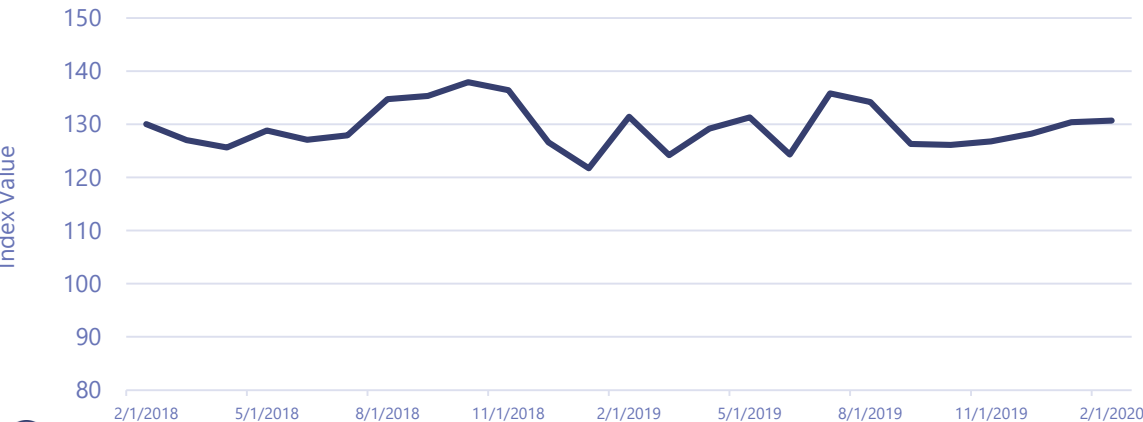
MBA Mortgage Refinance Application Index



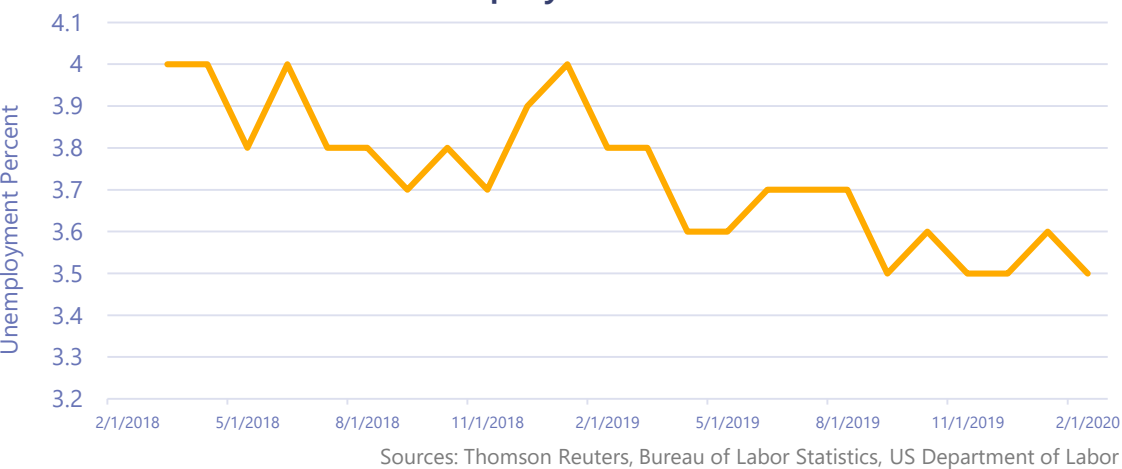
US Housing Starts/US Building Permits



US Consumer Confidence



Unemployment Rate



Rate History

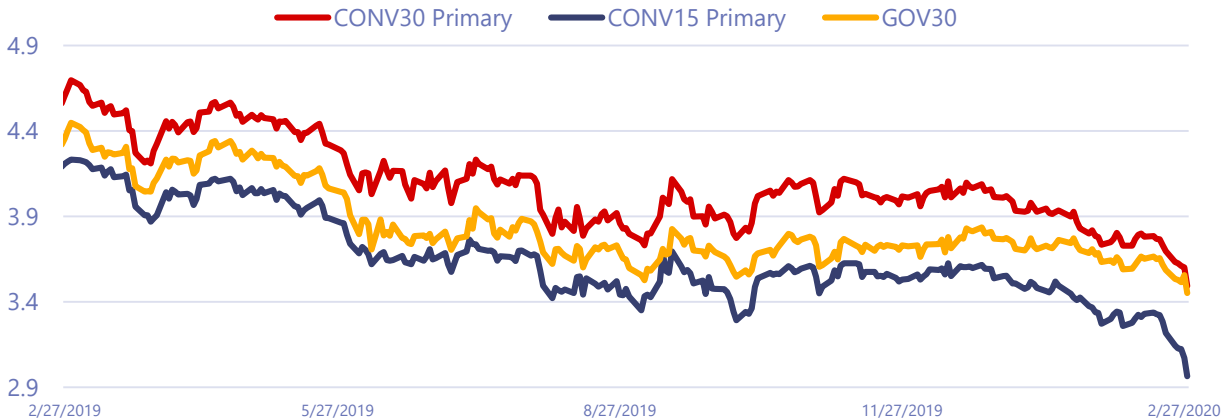


Summary

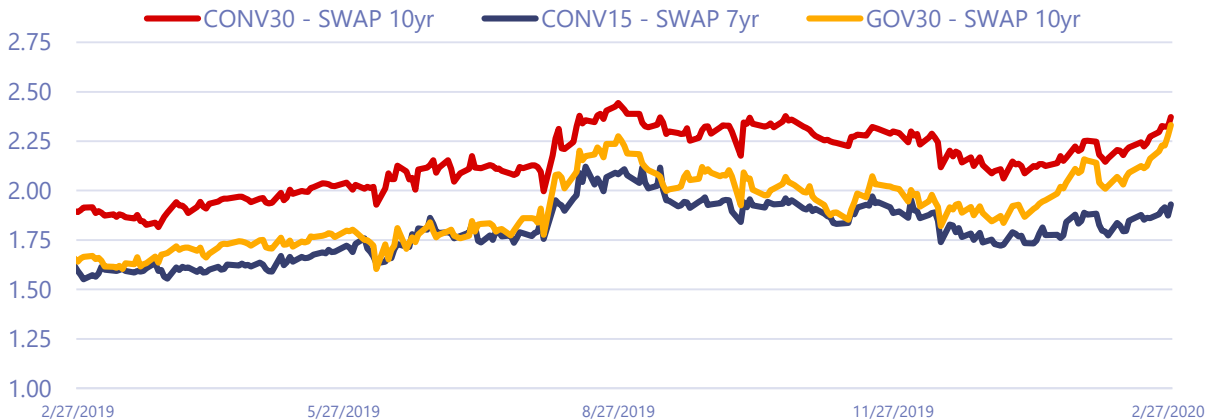
- Mortgage rates dipped even lower in February and hit the lowest point we have witnessed since 2012 as the Fannie Mae fixed 30-year current coupon (FNCL) fell to 2.143% on February 28th. The speed at which rates are falling and the lows they are reaching is wreaking havoc on mortgage models throughout the industry
- Treasuries and SWAPS continued to plummet and are down almost 50% from the beginning of the year. The 10yr SWAP decreased 36 bps from January to February striking 1.07% on the last day of the month. Conversely, volatilities are rocketing upward increasing nearly 150%
- The 1-month Libor slid to 1.515% at the end of February moving down 14.66 bps from the month prior

Rate History

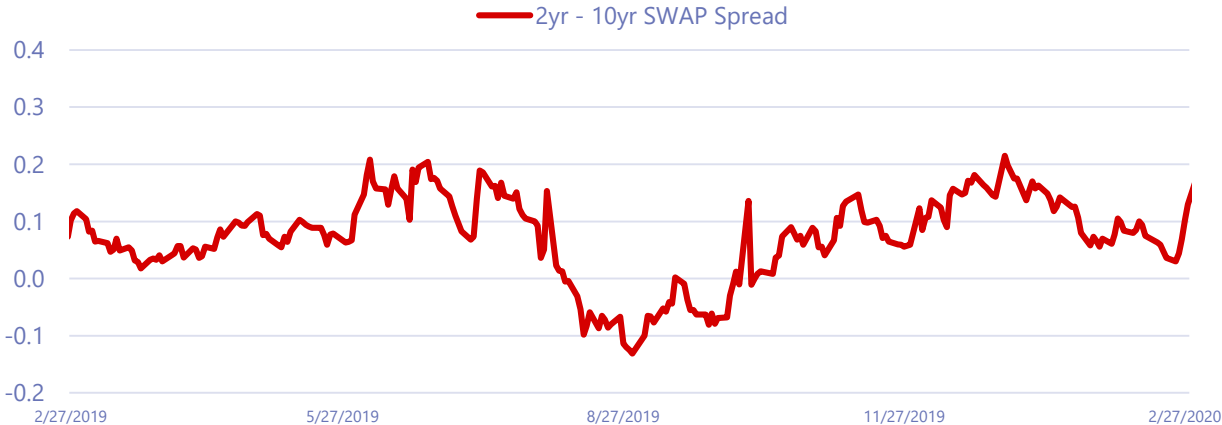
Mortgage Par Rates (%)



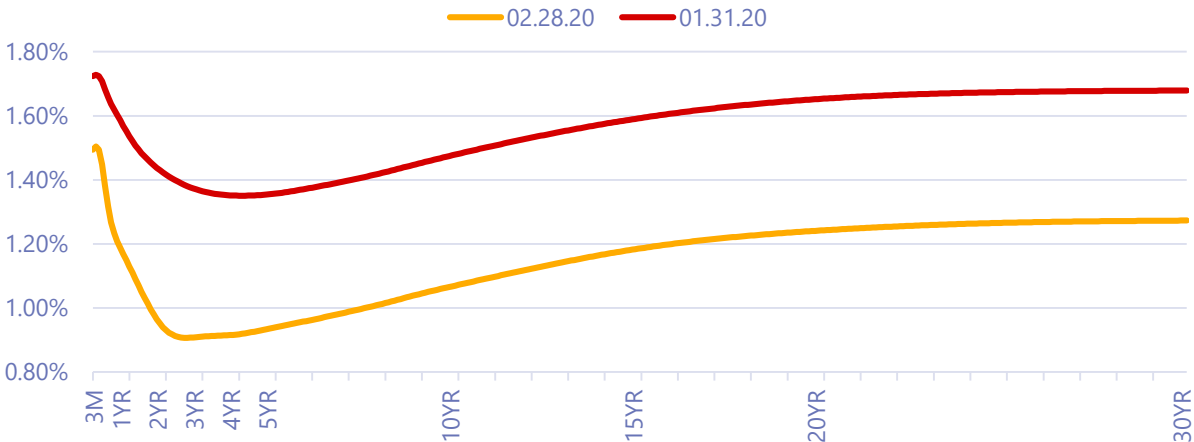
Mortgage Par Spread over SWAP Rates (%)



2yr and 10yr SWAP Spread



Yield Curve Comparison



Rate History (cont.)

Primary Rates as of 02/28/2020

Rate	2/28/2020	1/31/2020	11/29/2019	2/27/2019
CONV30	3.443	3.684	3.960	4.555
CONV15	2.916	3.222	3.484	4.158
GOV30	3.402	3.584	3.676	4.305
ARM 5/1	3.250	3.375	3.500	4.250

Secondary Rates as of 02/28/2020

Rate	2/28/2020	1/31/2020	11/29/2019	2/27/2019
FNMA 30	2.143	2.384	2.710	3.455
FNMA 15	1.716	2.022	2.284	3.008
GNMA II 30	2.002	2.234	2.376	3.255
GNMA II 15	1.721	2.022	2.284	3.023
ARM 5/1	3.450	3.330	4.000	4.020

Earnings Rates as of 02/28/2020

Rate	2/28/2020	1/31/2020	11/29/2019	2/28/2019
3 MO ED	1.494	1.724	1.915	2.630
6 MO ED	1.317	1.658	1.847	2.645
12 MO ED	1.149	1.552	1.731	2.686
2 YR SWAP	0.940	1.362	1.609	2.584
3 YR SWAP	0.910	1.305	1.565	2.542
5 YR SWAP	0.938	1.299	1.559	2.540
10 YR SWAP	1.070	1.432	1.668	2.698
15 YR SWAP	1.185	1.550	1.765	2.808
20 YR SWAP	1.242	1.615	1.818	2.847
30 YR SWAP	1.273	1.645	1.837	2.855

Source: Thomson Reuters and PHOENIX

Prepayment Speed Trends

Summary

- Par rates continued their downward trend over the month of February, and total CPRs responded with an increase of 9.39% month-over-month
- Conventional 30-year, FHA, and VA product saw an increase in prepayment speeds month-over-month, with conventional fixed 30-year product experiencing the largest monthly increase of 13.85%. Conventional fixed 15-year product experienced the only monthly decrease of 1.41%
- All products' prepayment speeds are still at least 50% above their levels compared to February 2019. The conventional 30-year par rate is down ~111 bps and the government 30-year par rate is down ~90 bps year-over-year

CPR Summary

SUMMARY TABLES - February 2020

Loan Characteristics

Investor	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age
CONV Fixed 30	\$222,251	4.31	750	77	54
CONV Fixed 15	\$175,720	3.61	757	66	55
GNMA Fixed 30	\$189,426	4.08	694	94	53
GNMA Fixed 15	\$142,337	3.64	711	83	63

Prepayments

CPR	1mo CPR Change%
15.91%	13.85%
11.71%	-1.41%
17.02%	4.65%
12.73%	-2.83%

Vintage	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age
2005	\$138,506	5.38	693	77	149
2006	\$144,684	5.42	685	78	133
2007	\$153,090	5.31	681	80	122
2008	\$148,124	5.30	684	82	119
2009	\$165,490	4.91	726	79	120
2010	\$173,519	4.65	737	79	110
2011	\$172,675	4.41	742	77	100
2012	\$201,207	3.77	749	80	90
2013	\$190,943	3.80	743	79	80
2014	\$182,204	4.25	733	80	65
2015	\$211,920	3.94	736	79	55
2016	\$232,580	3.70	737	78	42
2017	\$226,618	4.12	732	80	31
2018	\$223,039	4.70	730	81	20
2019	\$261,432	4.08	736	81	7

CPR	1mo CPR Change%
9.77%	-8.93%
9.27%	-4.37%
9.30%	-4.67%
9.82%	-2.03%
12.75%	-0.22%
12.62%	-4.99%
12.42%	-4.32%
10.49%	0.34%
10.67%	0.90%
14.68%	4.59%
14.37%	9.17%
13.34%	13.94%
18.74%	15.41%
28.90%	8.14%
17.68%	25.91%

Tranche	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age
0.0000 - 4.4999	\$222,227	3.81	742	79	49
4.5000 - 4.9999	\$195,637	4.67	727	81	50
5.0000 - 5.4999	\$170,614	5.16	710	83	67
5.5000 - 5.9999	\$144,977	5.66	698	81	99
6.0000 - 6.4999	\$121,621	6.16	694	79	144
6.5000 - 6.9999	\$106,004	6.65	686	79	163
7.0000 - 7.4999	\$87,338	7.14	675	81	185
7.5000 - 7.9999	\$77,911	7.63	659	82	203
8.0000 - 8.4999	\$70,903	8.14	648	82	221
8.5000 or more	\$64,687	8.89	638	82	227

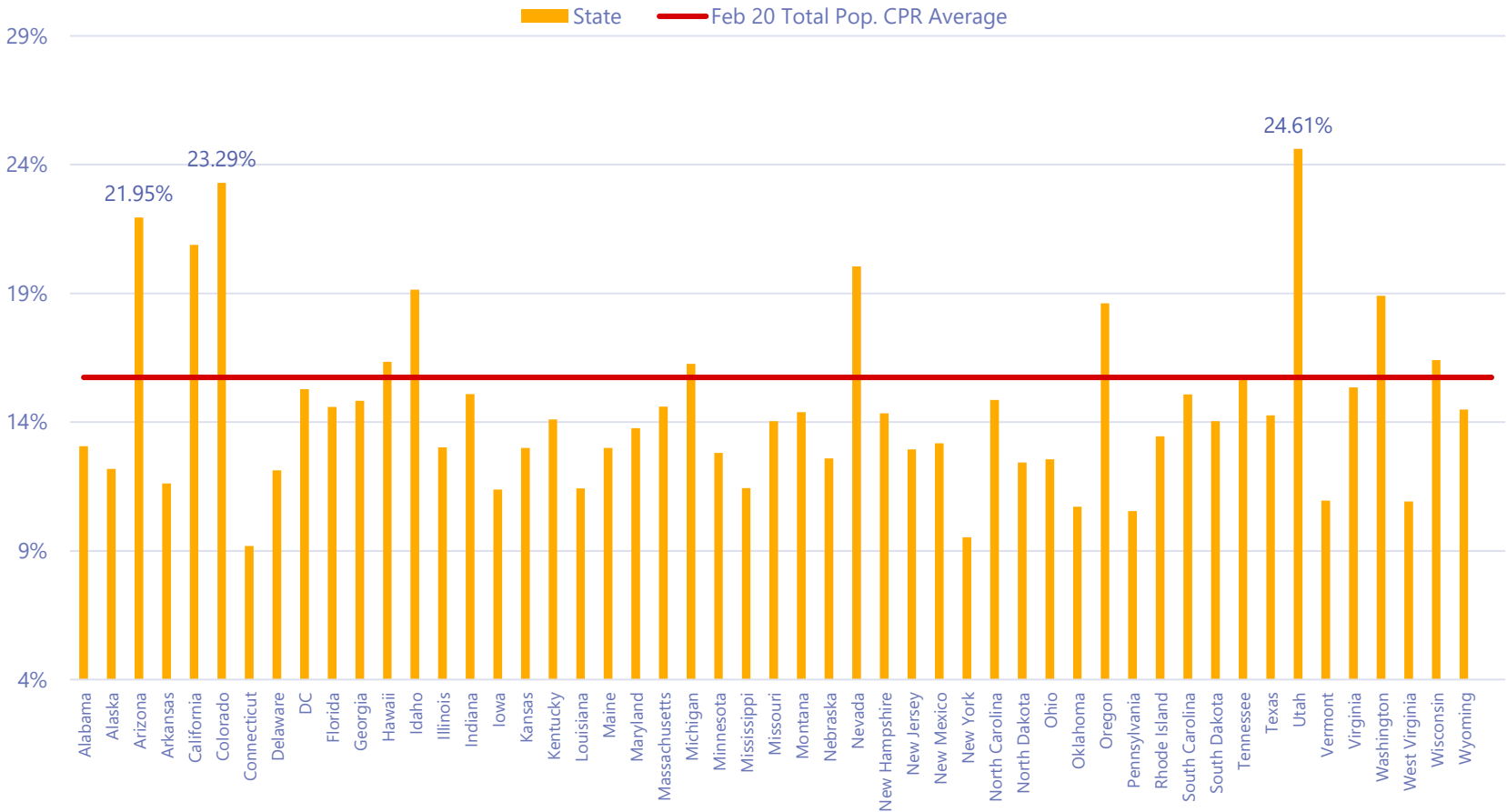
CPR	1mo CPR Change%
13.52%	12.03%
22.00%	8.90%
21.70%	2.86%
18.61%	1.54%
12.63%	-5.22%
10.46%	-2.42%
9.55%	-7.80%
9.14%	-4.25%
9.32%	-2.80%
11.10%	7.95%

GSE and GNMA fixed rate product only

Source: Black Knight McDash

Prepayment Speed Trends

Average CPR by State - February 2020



Analysis

- Utah continues to lead the country in prepayment speeds (24.61% CPR), with Connecticut bringing in the rear with the slowest prepayment speeds (9.19% CPR) for February
- Western states (AZ, CO, ID, MT, NM, NV, UT, WY) continue to lead the country in prepayment speeds, while mid-Atlantic states (NJ, NY, PA) experienced the slowest regional prepayment speeds
- The majority of states (44) experienced increased prepayment speeds over February, with the remaining 6 states that experienced decreases focused in the New England/mid-Atlantic regions

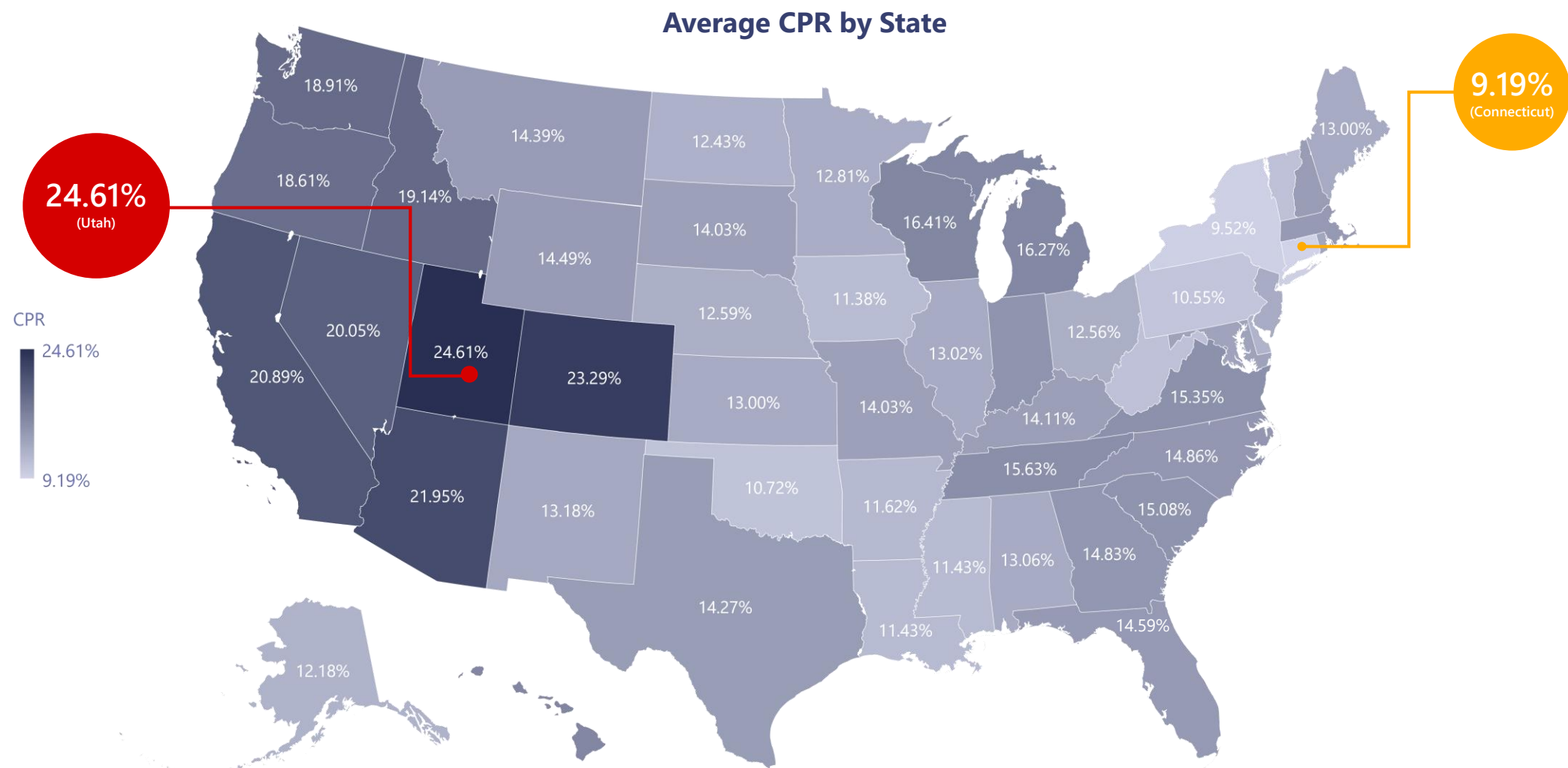
GSE and GNMA fixed rate product only



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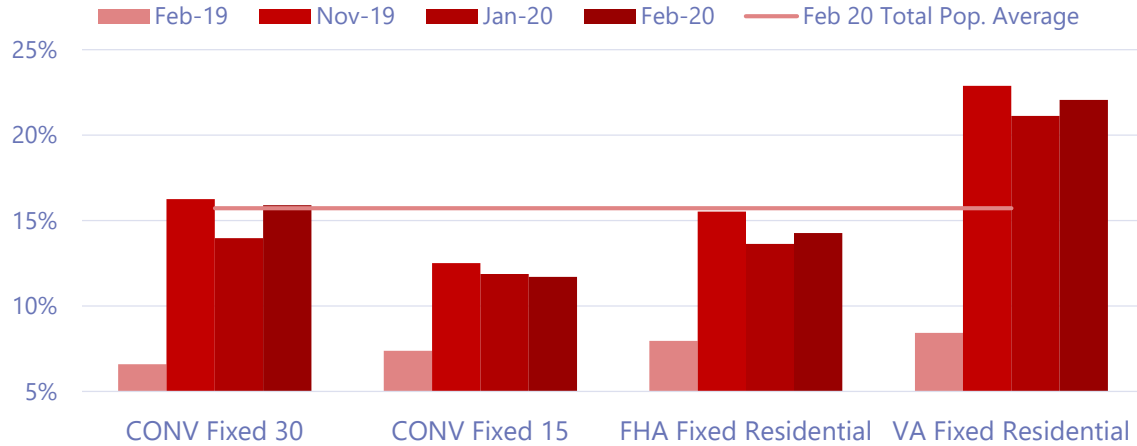
Source: Black Knight McDash

Prepayment Speed Trends (cont.)

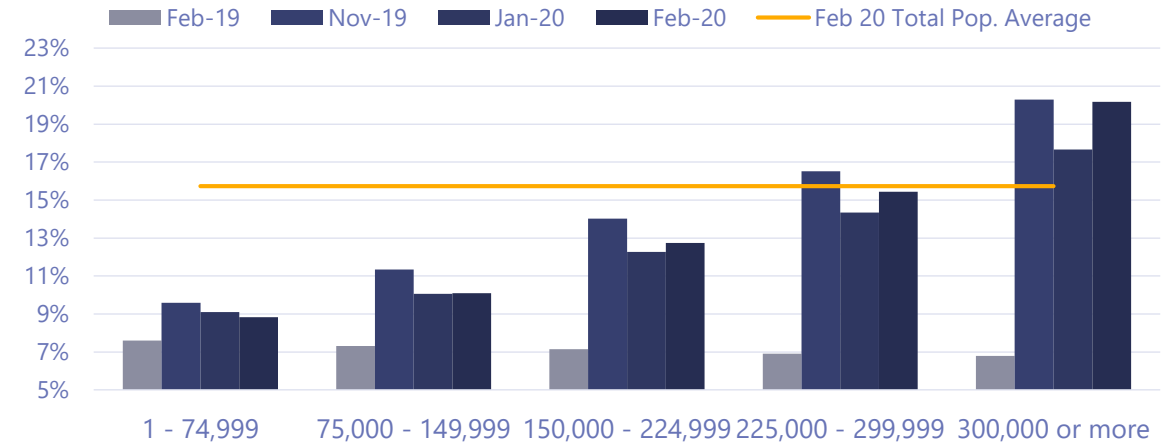


Prepayment Speed Trends (cont.)

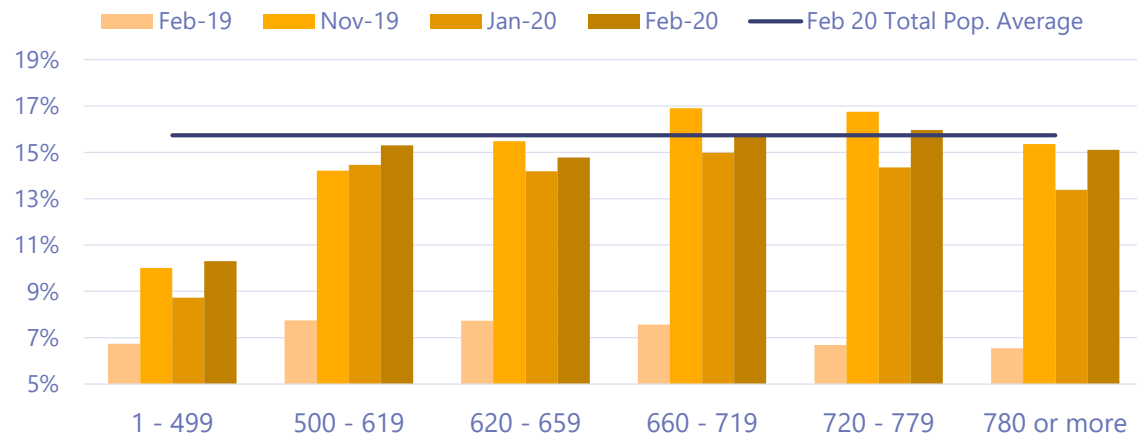
CPR by Fixed-Rate Product - February 2020



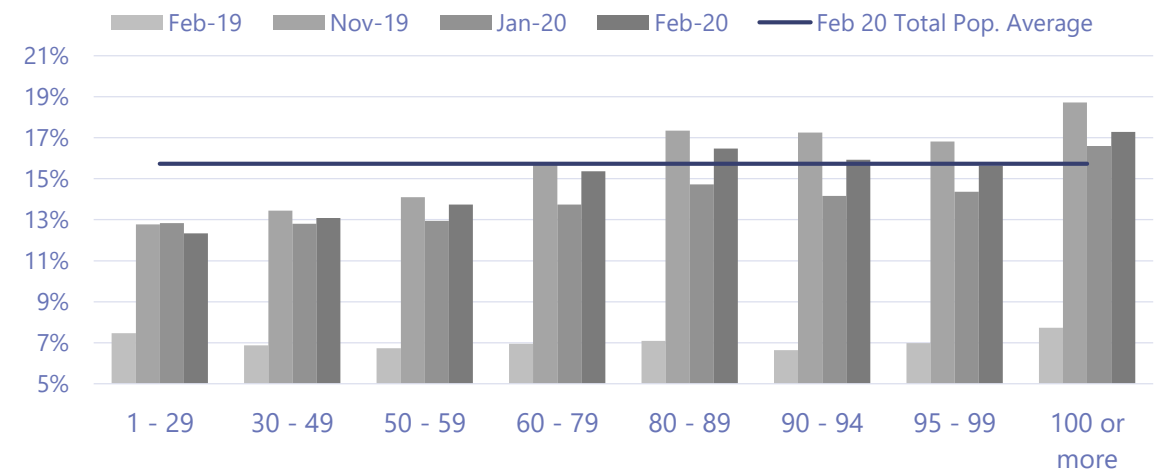
CPR by Original Loan Balance - February 2020



CPR by Original FICO - February 2020



CPR by Original LTV - February 2020



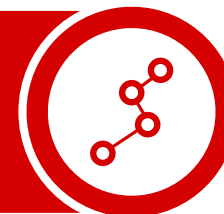
Delinquency Trends

Summary

- The national delinquency and foreclosure rate increased by 2.10% over last month's level
- Conventional 30-year loans' delinquency and foreclosure rates increased 15 bps since January 2020, while Conventional 15-year loans' delinquency and foreclosure rates increased 10 bps
- Over the month, delinquency rates for FHA and VA fixed-rate loans increased by 6 bps and 2 bps, respectively

Total delinquencies up

2.10%



Delinquency Summary

SUMMARY TABLES - February 2020

Loan Characteristics

Investor	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age
CONV Fixed 30	\$222,251	4.31	750	77	54
CONV Fixed 15	\$175,720	3.61	757	66	55
GNMA Fixed 30	\$189,426	4.08	694	94	53
GNMA Fixed 15	\$142,337	3.64	711	83	63

Delinquencies

30d DQ	60d DQ	+90d DQ	Total FC	Total DQ & FC	1mo DQ & FC Change%
1.18%	0.29%	0.38%	0.21%	2.05%	7.68%
0.53%	0.09%	0.10%	0.04%	0.75%	14.83%
3.97%	1.06%	0.81%	0.44%	6.27%	-1.12%
1.43%	0.30%	0.21%	0.11%	2.04%	5.91%

Vintage	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age
2005	\$138,506	5.38	693	77	149
2006	\$144,684	5.42	685	78	133
2007	\$153,090	5.31	681	80	122
2008	\$148,124	5.30	684	82	119
2009	\$165,490	4.91	726	79	120
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2011	\$172,675	4.41	742	77	100
2012	\$201,207	3.77	749	80	90
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2015	\$211,920	3.94	736	79	55
2016	\$232,580	3.70	737	78	42
2017	\$226,618	4.12	732	80	31
2018	\$223,039	4.70	730	81	20
2019	\$261,432	4.08	736	81	7

30d DQ	60d DQ	+90d DQ	Total FC	Total DQ & FC	1mo DQ & FC Change%
5.47%	1.70%	1.73%	1.40%	10.30%	4.17%
6.58%	2.12%	2.49%	2.11%	13.30%	2.69%
6.90%	2.30%	2.80%	2.42%	14.42%	1.74%
6.79%	2.02%	1.92%	1.69%	12.41%	3.01%
3.32%	0.86%	0.69%	0.45%	5.31%	3.47%
2.34%	0.58%	0.46%	0.27%	3.64%	4.48%
1.93%	0.47%	0.40%	0.20%	3.00%	5.29%
1.20%	0.28%	0.24%	0.12%	1.83%	6.71%
1.44%	0.33%	0.31%	0.16%	2.25%	5.99%
2.18%	0.56%	0.56%	0.27%	3.56%	3.04%
1.88%	0.48%	0.50%	0.23%	3.09%	0.59%
1.70%	0.42%	0.47%	0.22%	2.81%	1.89%
1.94%	0.50%	0.52%	0.24%	3.20%	0.35%
2.06%	0.55%	0.57%	0.24%	3.41%	2.12%
1.04%	0.20%	0.12%	0.04%	1.40%	12.36%

Tranche	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age
0.0000 - 4.4999	\$222,227	3.81	742	79	49
4.5000 - 4.9999	\$195,637	4.67	727	81	50
5.0000 - 5.4999	\$170,614	5.16	710	83	67
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7.0000 - 7.4999	\$87,338	7.14	675	81	185
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8.5000 or more	\$64,687	8.89	638	82	227

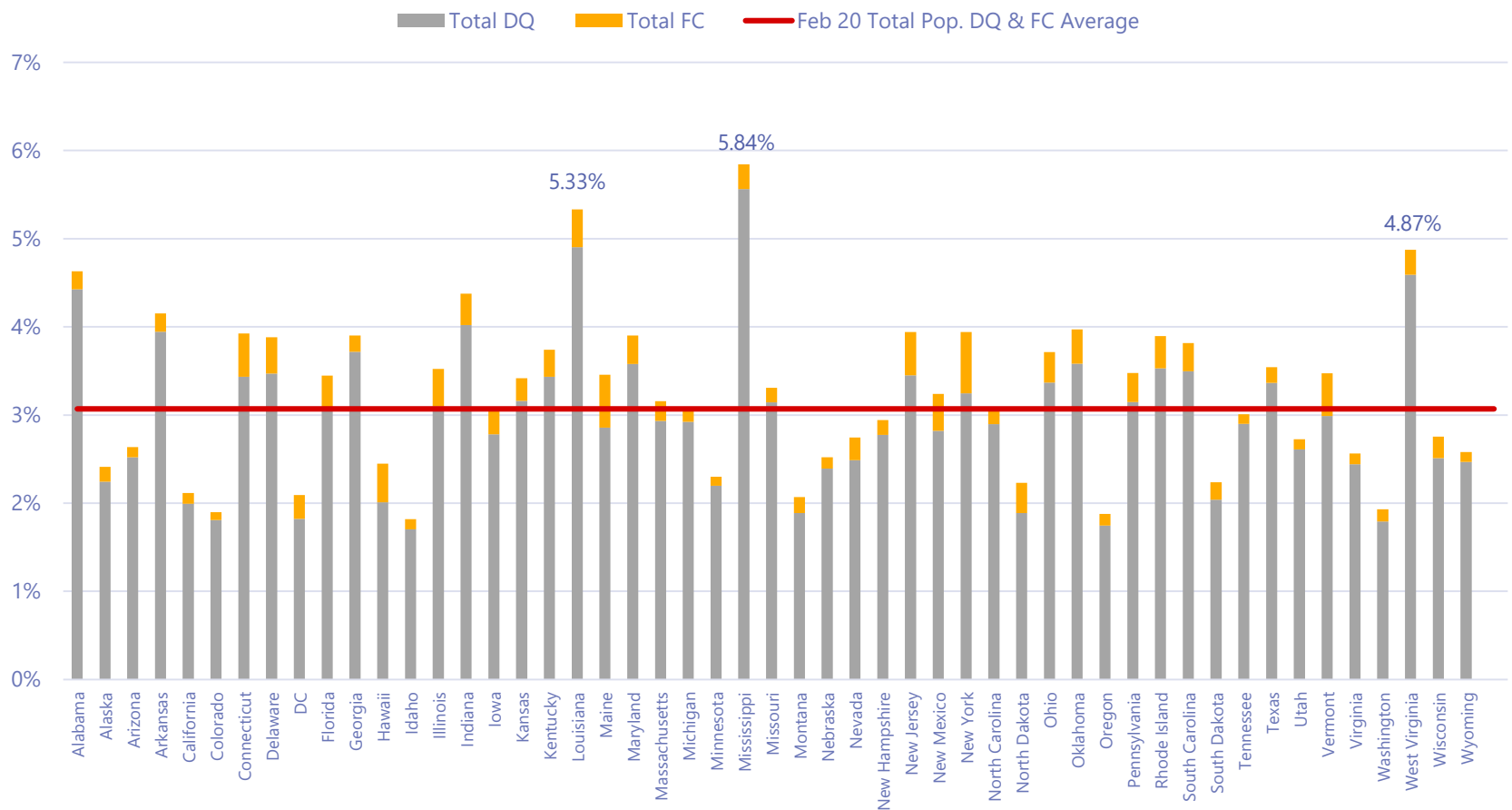
30d DQ	60d DQ	+90d DQ	Total FC	Total DQ & FC	1mo DQ & FC Change%
1.45%	0.35%	0.35%	0.19%	2.34%	1.69%
2.32%	0.61%	0.58%	0.28%	3.79%	3.22%
3.38%	0.91%	0.85%	0.43%	5.57%	2.71%
4.15%	1.11%	1.04%	0.60%	6.89%	4.71%
4.77%	1.25%	1.20%	0.95%	8.17%	5.11%
5.35%	1.42%	1.34%	1.35%	9.45%	4.31%
5.85%	1.62%	1.65%	1.87%	10.99%	1.70%
5.95%	1.79%	1.93%	2.07%	11.74%	2.04%
6.38%	1.89%	2.00%	2.21%	12.48%	0.86%
6.88%	2.21%	2.47%	2.46%	14.03%	3.00%

GSE and GNMA fixed rate product only

Source: Black Knight McDash

Delinquency Trends

Average Delinquency and Foreclosure by State - February 2020



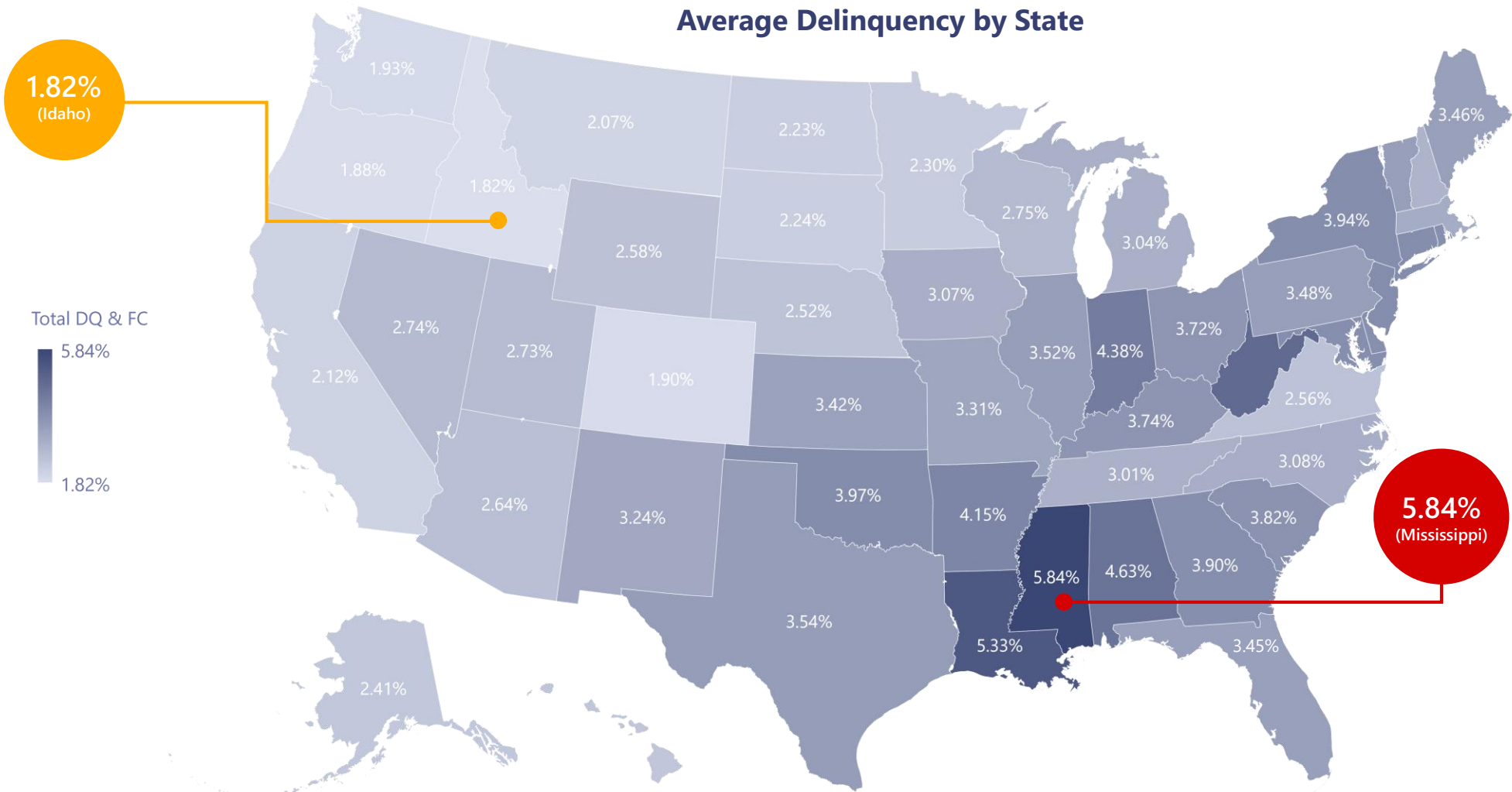
Analysis

- Idaho is the best-performing state, with delinquency and foreclosure rates at 1.82%
- Delinquency and foreclosure rates in last month's best-performing state, Colorado, broke the nation's downward trend and moved from 1.74% up to 1.90%
- With 5.84% delinquency and foreclosure rates, Mississippi is the nation's most-delinquent state. This level is a small decrease from last month's result of 5.94%

GSE and GNMA fixed rate product only

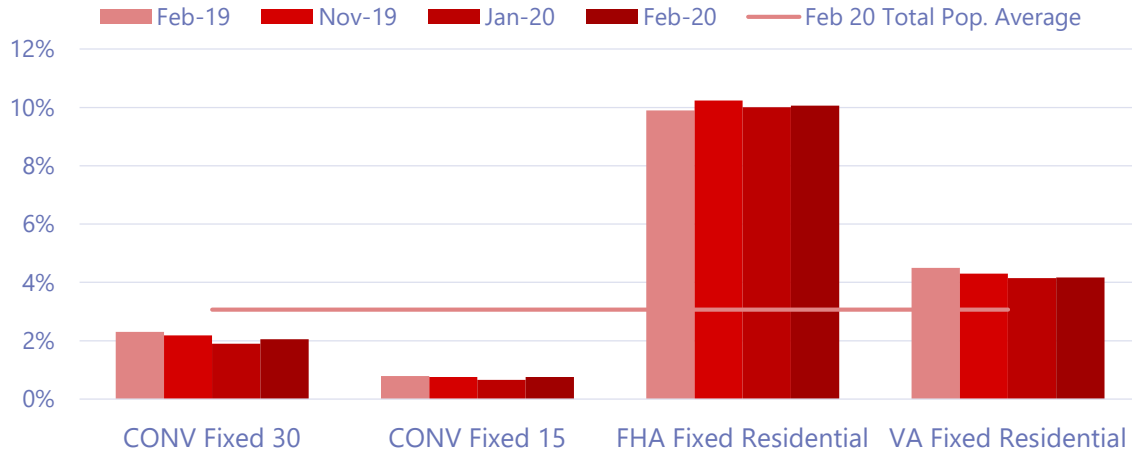
Source: Black Knight McDash

Delinquency Trends (cont.)

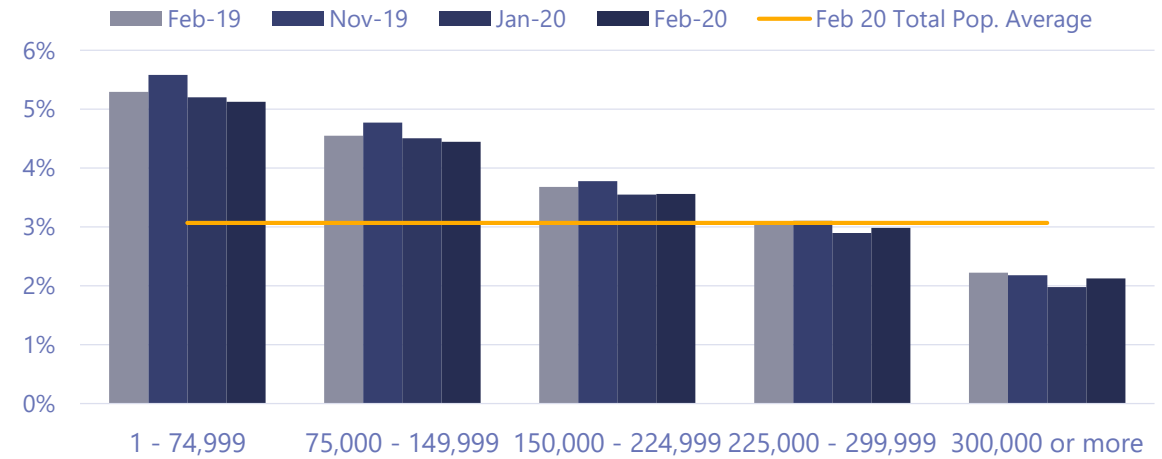


Delinquency Trends (cont.)

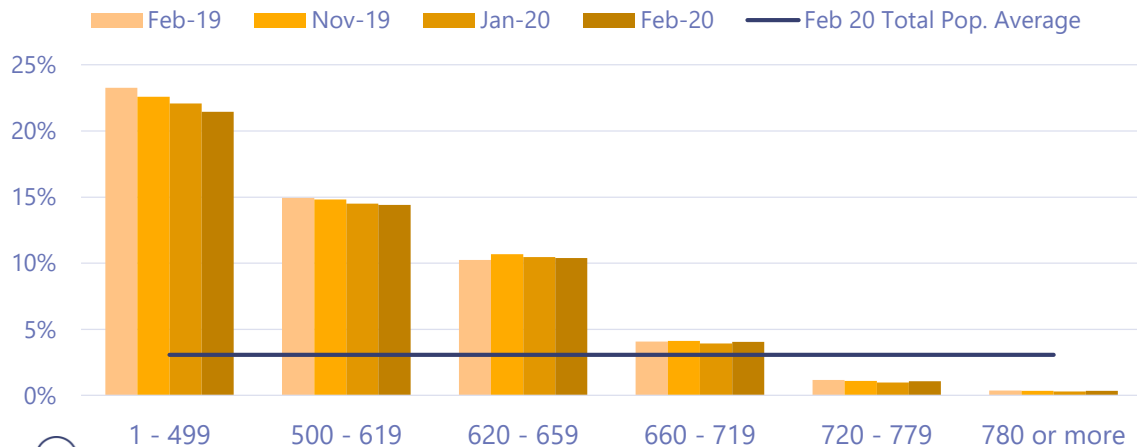
Delinquency and Foreclosure by Fixed-Rate Product - February 2020



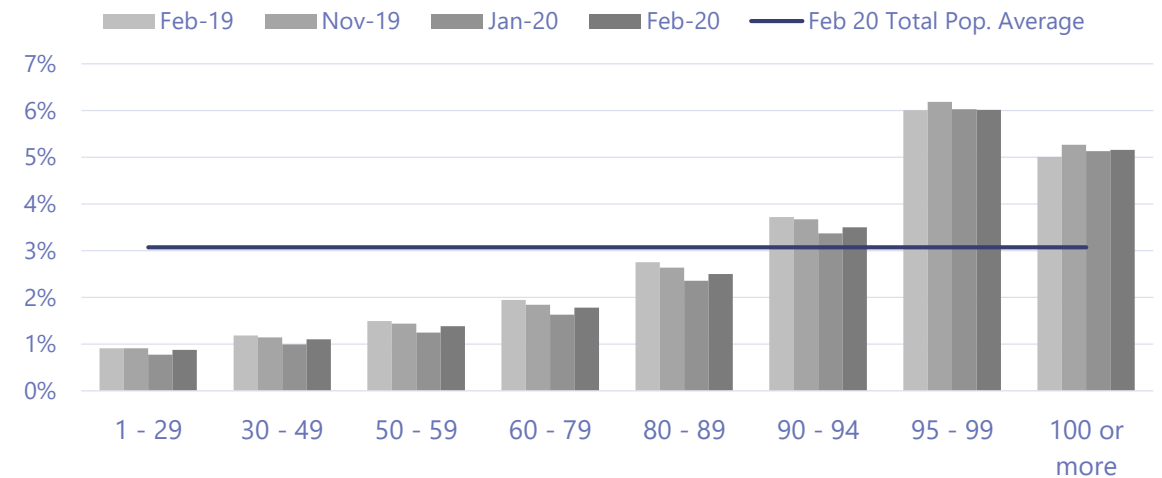
Delinquency and Foreclosure by Original Loan Balance - February 2020



Delinquency and Foreclosure by Original FICO - February 2020



Delinquency and Foreclosure by Original LTV - February 2020



Tables



State Summary

Prepayment and Delinquency

SUMMARY TABLES - February 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	\$204,008	4.16	735	80	54	15.73%	9.39%	100.00%	1.88%	0.48%	0.46%	0.25%	3.07%	2.10%	100.00%
Alabama	\$157,707	4.20	726	85	59	13.06%	16.83%	83.02%	2.84%	0.75%	0.84%	0.21%	4.63%	3.00%	150.95%
Alaska	\$249,898	3.97	732	85	58	12.18%	3.95%	77.44%	1.52%	0.44%	0.29%	0.17%	2.41%	6.21%	78.59%
Arizona	\$191,175	4.24	734	83	46	21.95%	12.20%	139.52%	1.76%	0.42%	0.34%	0.12%	2.64%	3.09%	85.95%
Arkansas	\$141,205	4.15	728	84	60	11.62%	17.03%	73.84%	2.55%	0.67%	0.72%	0.21%	4.15%	0.17%	135.37%
California	\$290,571	4.09	743	72	50	20.89%	13.95%	132.76%	1.39%	0.32%	0.29%	0.12%	2.12%	6.71%	68.94%
Colorado	\$244,041	4.07	744	77	45	23.29%	17.34%	148.04%	1.24%	0.28%	0.28%	0.09%	1.90%	8.84%	61.80%
Connecticut	\$216,437	4.18	735	80	63	9.19%	-2.22%	58.40%	2.26%	0.57%	0.60%	0.49%	3.93%	-1.23%	127.93%
Delaware	\$204,703	4.20	732	82	59	12.13%	1.53%	77.12%	2.27%	0.63%	0.58%	0.41%	3.88%	-2.73%	126.53%
DC	\$327,055	4.09	751	72	55	15.28%	20.80%	97.14%	1.22%	0.29%	0.31%	0.27%	2.09%	9.41%	68.22%
Florida	\$185,470	4.29	728	83	51	14.59%	6.33%	92.72%	2.04%	0.49%	0.51%	0.40%	3.45%	4.48%	112.39%
Georgia	\$176,669	4.20	726	84	56	14.83%	8.85%	94.25%	2.44%	0.65%	0.63%	0.19%	3.90%	1.27%	127.22%
Hawaii	\$361,609	4.04	746	75	56	16.35%	3.53%	103.91%	1.31%	0.30%	0.41%	0.44%	2.45%	2.38%	79.76%
Idaho	\$185,428	4.15	740	80	49	19.14%	10.55%	121.68%	1.20%	0.30%	0.21%	0.12%	1.82%	2.65%	59.26%
Illinois	\$182,666	4.16	735	82	57	13.02%	6.83%	82.77%	1.99%	0.54%	0.57%	0.43%	3.52%	-0.56%	114.77%
Indiana	\$136,230	4.27	720	85	56	15.09%	9.48%	95.90%	2.65%	0.72%	0.66%	0.36%	4.38%	-2.60%	142.67%
Iowa	\$147,328	4.04	739	82	55	11.38%	-4.09%	72.31%	1.88%	0.48%	0.42%	0.29%	3.07%	2.20%	100.10%
Kansas	\$151,142	4.14	732	84	56	13.00%	5.08%	82.63%	2.11%	0.54%	0.52%	0.26%	3.42%	1.42%	111.41%
Kentucky	\$148,583	4.17	727	83	56	14.11%	9.59%	89.68%	2.31%	0.57%	0.56%	0.31%	3.74%	1.91%	121.94%
Louisiana	\$168,875	4.23	720	83	57	11.43%	13.64%	72.66%	3.18%	0.87%	0.86%	0.43%	5.33%	2.72%	173.79%
Maine	\$182,066	4.17	732	81	55	13.00%	-3.48%	82.60%	1.92%	0.51%	0.43%	0.60%	3.46%	-3.28%	112.61%
Maryland	\$249,020	4.10	731	82	58	13.76%	2.83%	87.48%	2.35%	0.63%	0.60%	0.32%	3.90%	1.35%	127.18%
Massachusetts	\$262,486	4.06	740	75	54	14.61%	5.42%	92.85%	1.98%	0.47%	0.49%	0.22%	3.16%	0.32%	102.84%
Michigan	\$146,880	4.23	733	83	57	16.27%	6.61%	103.40%	1.96%	0.51%	0.46%	0.12%	3.04%	1.13%	99.15%
Minnesota	\$193,806	4.09	745	82	54	12.81%	6.51%	81.42%	1.49%	0.37%	0.34%	0.10%	2.30%	0.09%	74.97%
Mississippi	\$150,698	4.22	716	85	57	11.43%	13.10%	72.67%	3.55%	0.99%	1.02%	0.28%	5.84%	-1.65%	190.45%
Missouri	\$150,264	4.16	733	83	54	14.03%	8.54%	89.21%	2.12%	0.54%	0.49%	0.16%	3.31%	-0.57%	107.79%
Montana	\$193,042	4.08	744	79	53	14.39%	7.32%	91.48%	1.24%	0.34%	0.31%	0.18%	2.07%	3.35%	67.44%
Nebraska	\$150,574	4.02	740	83	52	12.59%	1.24%	80.03%	1.59%	0.41%	0.39%	0.13%	2.52%	-3.45%	82.11%
Nevada	\$207,985	4.29	730	84	45	20.05%	5.51%	127.45%	1.61%	0.41%	0.47%	0.25%	2.74%	2.73%	89.41%
New Hampshire	\$210,499	4.13	736	81	55	14.34%	-2.24%	91.15%	1.91%	0.45%	0.41%	0.17%	2.94%	3.56%	95.86%
New Jersey	\$244,416	4.16	736	78	59	12.94%	12.46%	82.27%	2.20%	0.60%	0.66%	0.49%	3.94%	3.25%	128.42%
New Mexico	\$167,309	4.28	731	82	64	13.18%	5.14%	83.80%	1.96%	0.49%	0.38%	0.42%	3.24%	2.89%	105.54%
New York	\$236,351	4.27	737	74	65	9.52%	-3.53%	60.53%	2.11%	0.54%	0.60%	0.69%	3.94%	3.88%	128.42%
North Carolina	\$177,449	4.16	734	82	54	14.86%	10.16%	94.45%	1.91%	0.51%	0.49%	0.18%	3.08%	0.82%	100.36%
North Dakota	\$185,994	3.92	743	81	51	12.43%	11.10%	79.02%	1.26%	0.26%	0.37%	0.34%	2.23%	-1.02%	72.65%
Ohio	\$139,035	4.25	725	85	59	12.56%	5.03%	79.81%	2.26%	0.56%	0.55%	0.35%	3.72%	-1.09%	121.09%
Oklahoma	\$146,252	4.25	725	85	58	10.72%	3.49%	68.11%	2.44%	0.63%	0.51%	0.39%	3.97%	-0.48%	129.43%
Oregon	\$222,520	4.17	745	78	51	18.61%	12.07%	118.29%	1.20%	0.27%	0.27%	0.13%	1.88%	7.56%	61.25%
Pennsylvania	\$172,505	4.17	735	81	61	10.55%	-0.16%	67.03%	2.09%	0.55%	0.51%	0.33%	3.48%	-0.83%	113.27%
Rhode Island	\$206,849	4.17	734	81	57	13.45%	11.43%	85.48%	2.32%	0.63%	0.58%	0.37%	3.90%	2.02%	126.96%
South Carolina	\$172,511	4.20	728	83	54	15.08%	5.01%	95.85%	2.29%	0.62%	0.59%	0.32%	3.82%	1.27%	124.38%
South Dakota	\$169,507	3.94	744	82	50	14.03%	6.33%	89.20%	1.37%	0.33%	0.34%	0.20%	2.24%	3.42%	72.88%
Tennessee	\$172,348	4.15	730	82	52	15.63%	3.36%	99.34%	1.90%	0.50%	0.50%	0.11%	3.01%	0.13%	98.08%
Texas	\$182,085	4.23	726	82	51	14.27%	11.98%	90.68%	2.26%	0.59%	0.51%	0.18%	3.54%	0.45%	115.48%
Utah	\$226,888	4.12	736	82	43	24.61%	21.26%	156.46%	1.76%	0.43%	0.42%	0.12%	2.73%	6.49%	88.82%
Vermont	\$184,451	4.19	740	78	59	10.95%	5.55%	69.58%	2.10%	0.47%	0.42%	0.48%	3.47%	4.29%	113.20%
Virginia	\$243,893	4.05	737	82	55	15.35%	13.70%	97.58%	1.60%	0.42%	0.41%	0.12%	2.56%	1.87%	83.51%
Washington	\$247,572	4.14	739	79	48	18.91%	6.29%	120.18%	1.23%	0.27%	0.29%	0.14%	1.93%	3.70%	62.97%
West Virginia	\$147,316	4.25	718	85	62	10.92%	2.58%	69.39%	3.24%	0.74%	0.61%	0.28%	4.87%	0.87%	158.87%
Wisconsin	\$163,902	4.13	737	82	56	16.41%	3.70%	104.32%	1.67%	0.42%	0.43%	0.24%	2.75%	-0.90%	89.73%
Wyoming	\$198,902	4.06	735	82	52	14.49%	3.12%	92.12%	1.74%	0.40%	0.33%	0.11%	2.58%	4.83%	84.13%

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