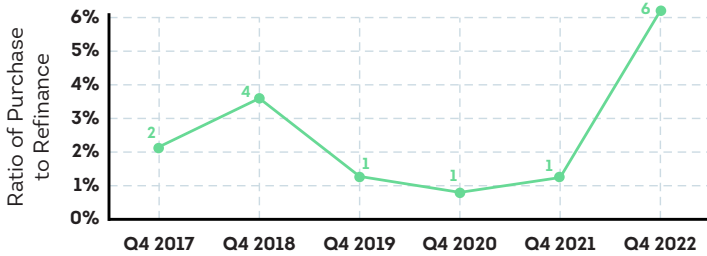


Mortgage balances at record highs



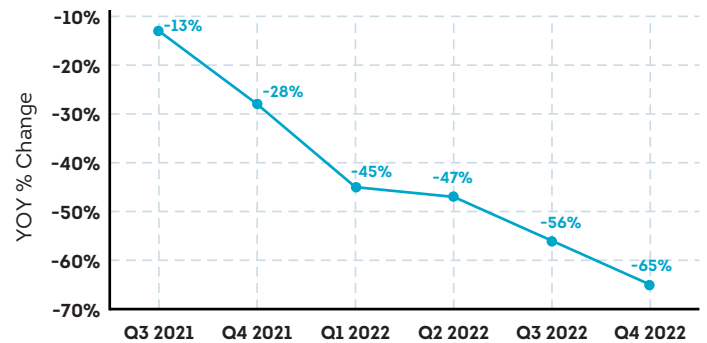
PURCHASES ORIGINATIONS OUTPACED REFINANCE ORIGINATIONS BY 6:1 AND MAKE UP 86% OF ORIGINATION VOLUMES

Ratio of Purchase to Refinance Mortgage Originations

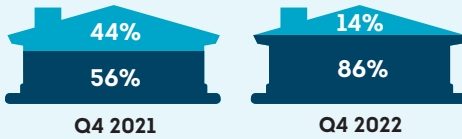


MORTGAGE ORIGINATION GROWTH DECLINED 65% YOY – THE LARGEST ANNUAL DECLINE ON RECORD*

YoY Change in Origination Volume: Q2 2021–Q4 2022



Refinance
Purchase



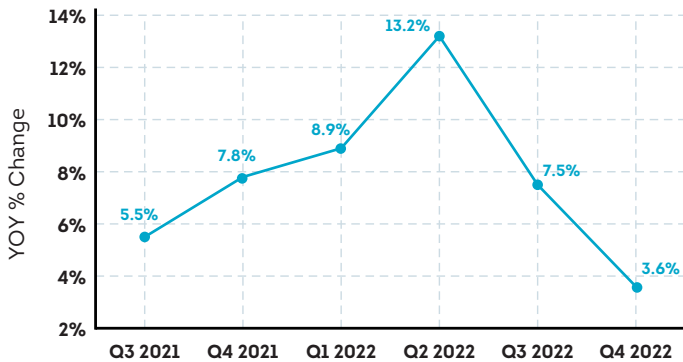
ORIGINATIONS



Current volumes of 1M: down from 2.9M a year ago

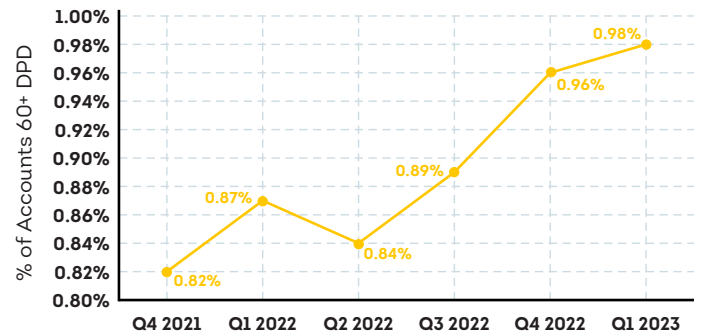
AVERAGE NEW MORTGAGE LOAN AMOUNT DECELERATED IN LINE WITH HOME PRICES

YoY % Change in Average New Mortgage Loan Amount



DELINQUENCIES INCREASED FOR THE FOURTH CONSECUTIVE QUARTER; UP BY 12% YOY AS MACRO-ECONOMIC VOLATILITY TAKES ITS TOLL ON CONSUMERS

Mortgage 60+ DPD Account Delinquency Rates



To learn more, view the full [Mortgage Industry Insights Report](#).