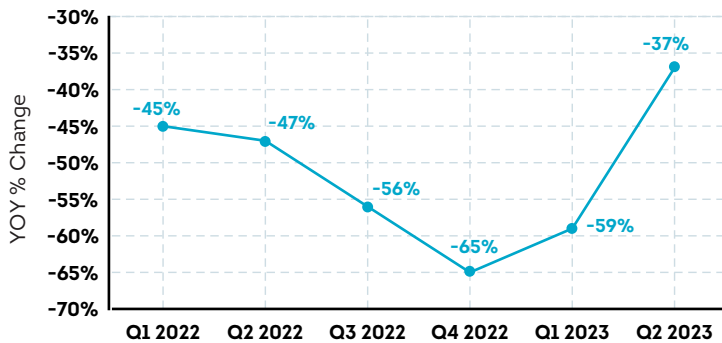


# Mortgage Balances Inched Higher While Delinquencies Continued to Trend Up



## MORTGAGE ORIGATION GROWTH DECLINED 37% YOY, MARKING THE EIGHTH CONSECUTIVE QUARTER OF ANNUAL VOLUME DECREASE

YoY Change in Origination Volume: Q1 2022-Q2 2023



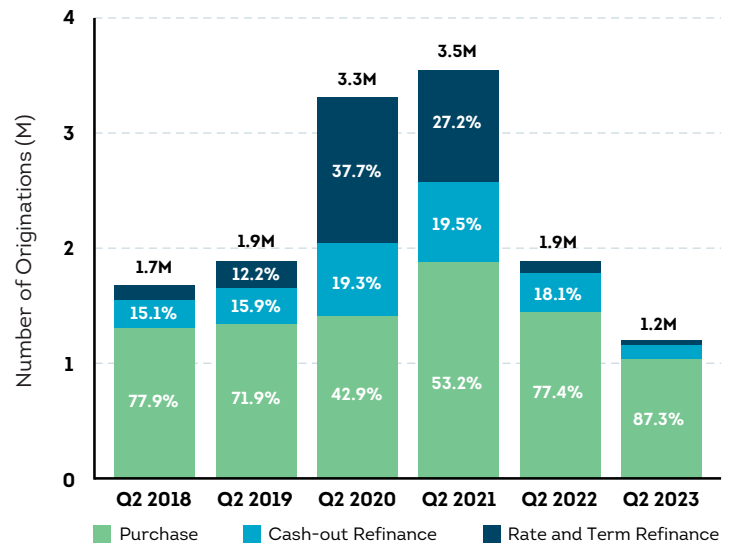
### ORIGINATIONS



Current volumes of 1.2M, down from 1.9M a year ago

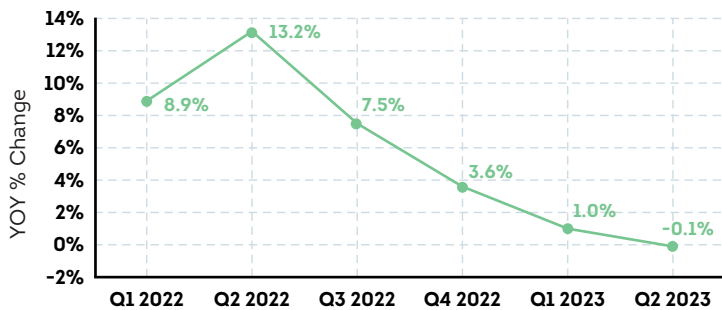
## PURCHASES ORIGINATIONS OUTPACED REFINANCE ORIGINATIONS AND MADE UP 87% OF ORIGATION VOLUMES

Distribution of Mortgage Originations by Usage



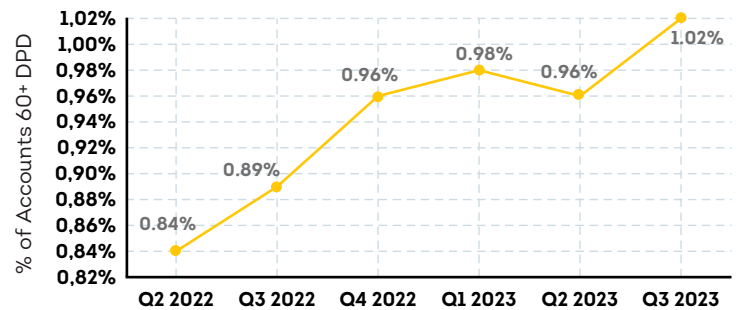
## AVERAGE NEW MORTGAGE LOAN AMOUNT CONTINUED TO DECELERATE IN LINE WITH HOME PRICES

YoY % Change in Average New Mortgage Loan Amount



## DELINQUENCIES INCREASED BY 15% YOY AS MACROECONOMIC VOLATILITY TAKES ITS TOLL ON CONSUMERS

Mortgage 60+ DPD Account Delinquency Rates



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