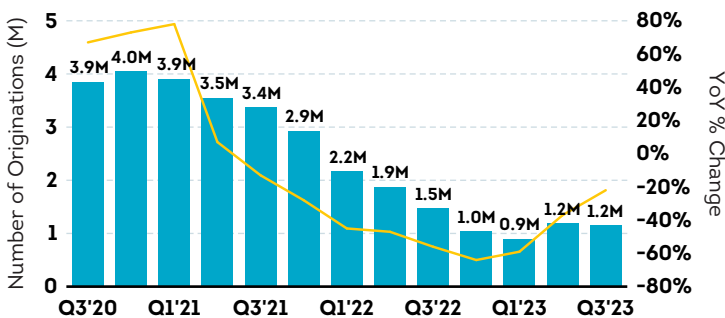


Annual decline in mortgage originations decelerated while delinquencies trended higher



MORTGAGE ORIGATION GROWTH DECLINED 22% YOY – MARKING THE NINTH CONSECUTIVE QUARTER OF ANNUAL VOLUME DECREASE

Origination Volume with YoY Change in Volume: Q3 2020–Q3 2023



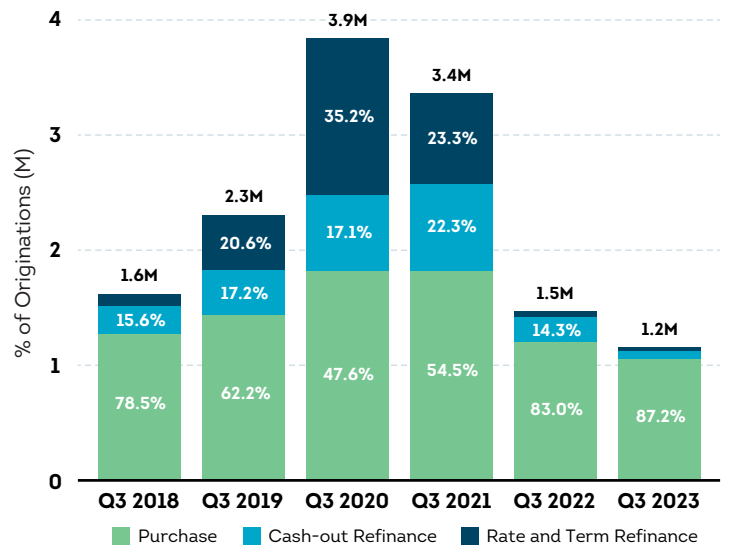
ORIGINATIONS



Current volumes of 1.2M remained flat over the prior quarter

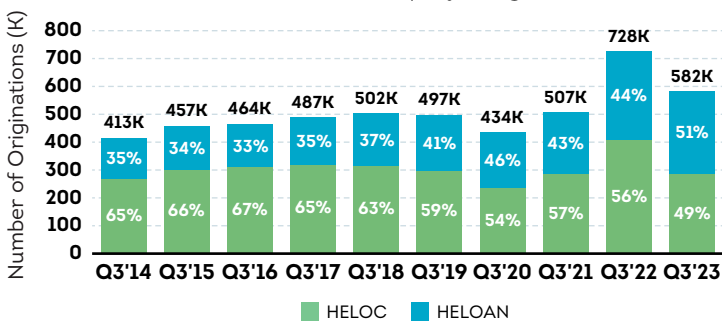
PURCHASE ORIGINATIONS CONTINUED TO PACE THE MORTGAGE MARKET – MAKING UP 87% OF ORIGATION VOLUMES

Distribution of Mortgage Originations by Usage



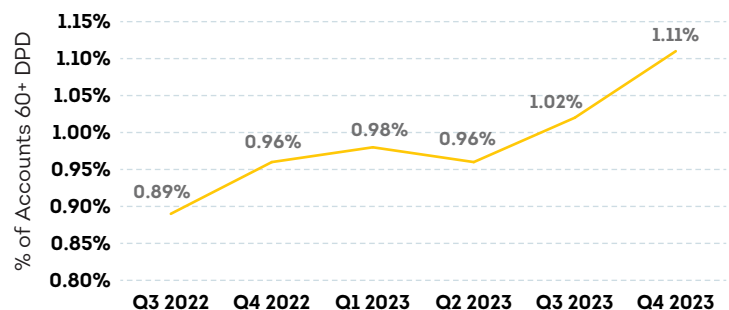
HOME EQUITY MARKET ACTIVITY REMAINED ELEVATED AS OVERALL ORIGATION VOLUME COMES OFF 10-YEAR HIGH

Distribution of Home Equity Originations



DELINQUENCIES INCREASED BY 16% YOY AS CONSUMERS GRAPPLE WITH EVOLVING MACROECONOMIC CHALLENGES

Mortgage 60+ DPD Account Delinquency Rates



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