



| Pull-Through Rate | | Current Rate | 1-Month Delta | 3-Month Delta | 12-Month Delta |
|---|------------------------|--------------|---------------|---------------|----------------|
|  | Purchase Pull-Through | 81.2% | 25 BPS | (52 BPS) | 254 BPS |
|  | Refinance Pull-Through | 75.0% | (457 BPS) | (470 BPS) | (262 BPS) |