



Pull-Through Rate		Current Rate	1-Month Delta	3-Month Delta	12-Month Delta
<span style="color: blue;">—</span>	Purchase Pull-Through	78.8%	260 BPS	13 BPS	(455 BPS)
<span style="color: orange;">—</span>	Refinance Pull-Through	61.5%	515 BPS	573 BPS	(1519 BPS)