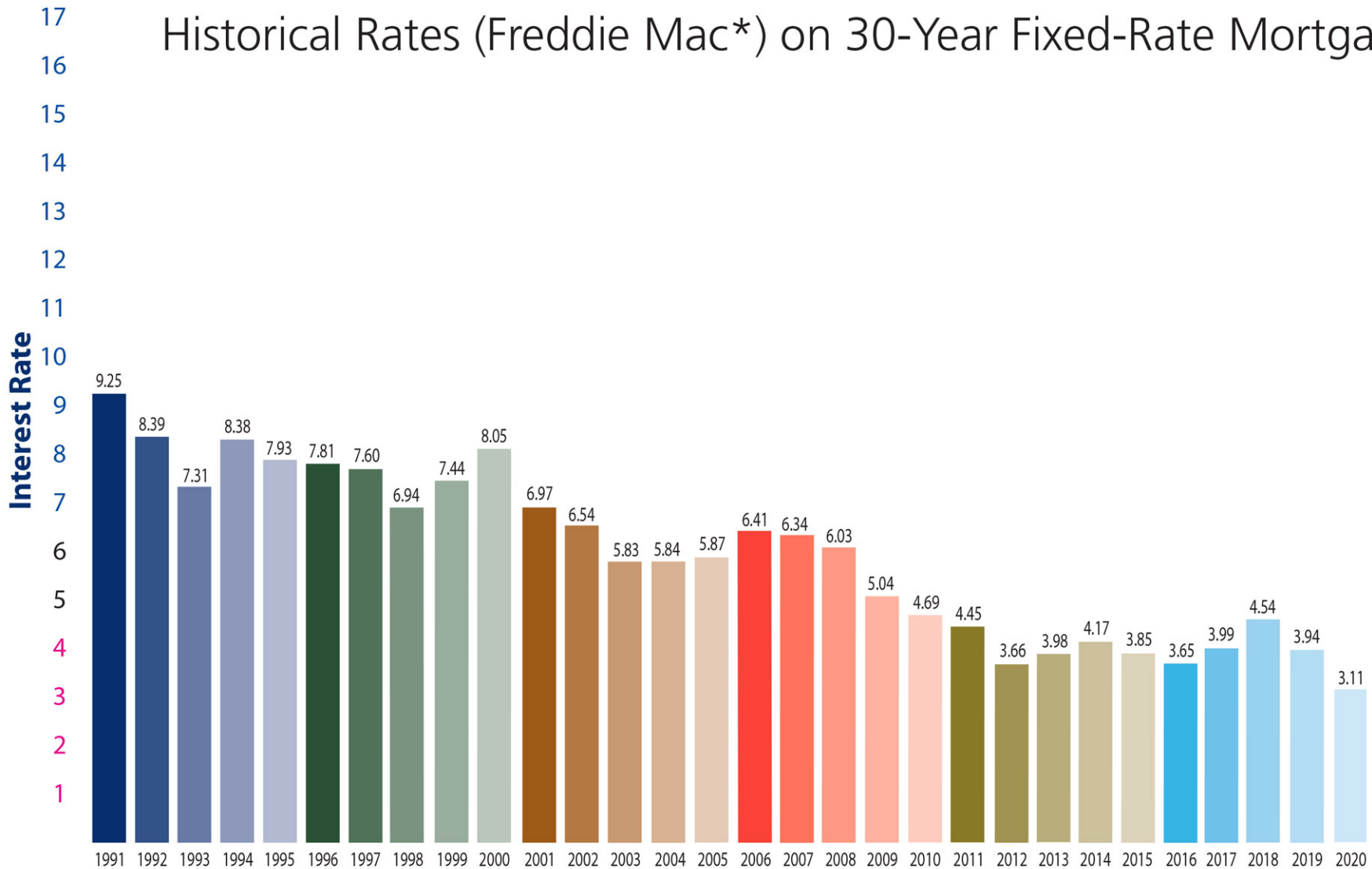
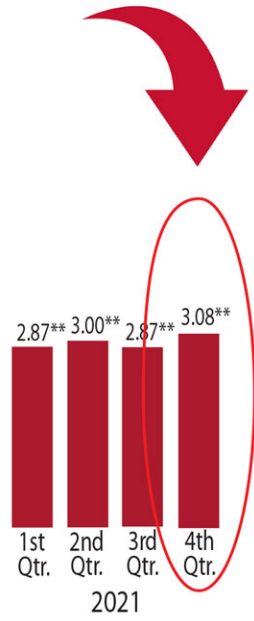


Historical Rates (Freddie Mac*) on 30-Year Fixed-Rate Mortgages



HISTORICALLY LOW



*Source: Freddie Mac (Based on information obtained from Freddie Mac on January 5, 2022.)

**Rates include points paid.



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