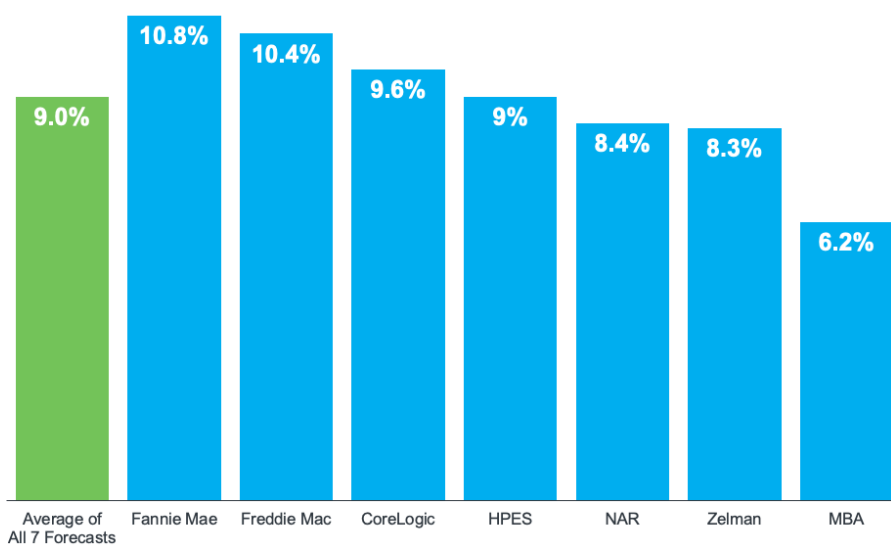


NATIONAL MARKET INFORMATION

Home Price Forecasts for 2022



Change in Mortgage Payment

Loan Amount of \$300K, Principal and Interest Payments Only*

	January 2021	April 2021	July 2021	October 2021
Average Mortgage Rate	2.73%	3.06%	2.87%	3.07%
Monthly Payment*	\$1,221.55	\$1,274.54	\$1,243.88	\$1,276.17
	December 2021	January 2022	Current	Oct 2022?
Average Mortgage Rate	3.09%	3.44%	5.27%	5.5%
Monthly Payment*	\$1,279.42	\$1,337.11	\$1,660.33	\$1,703.37