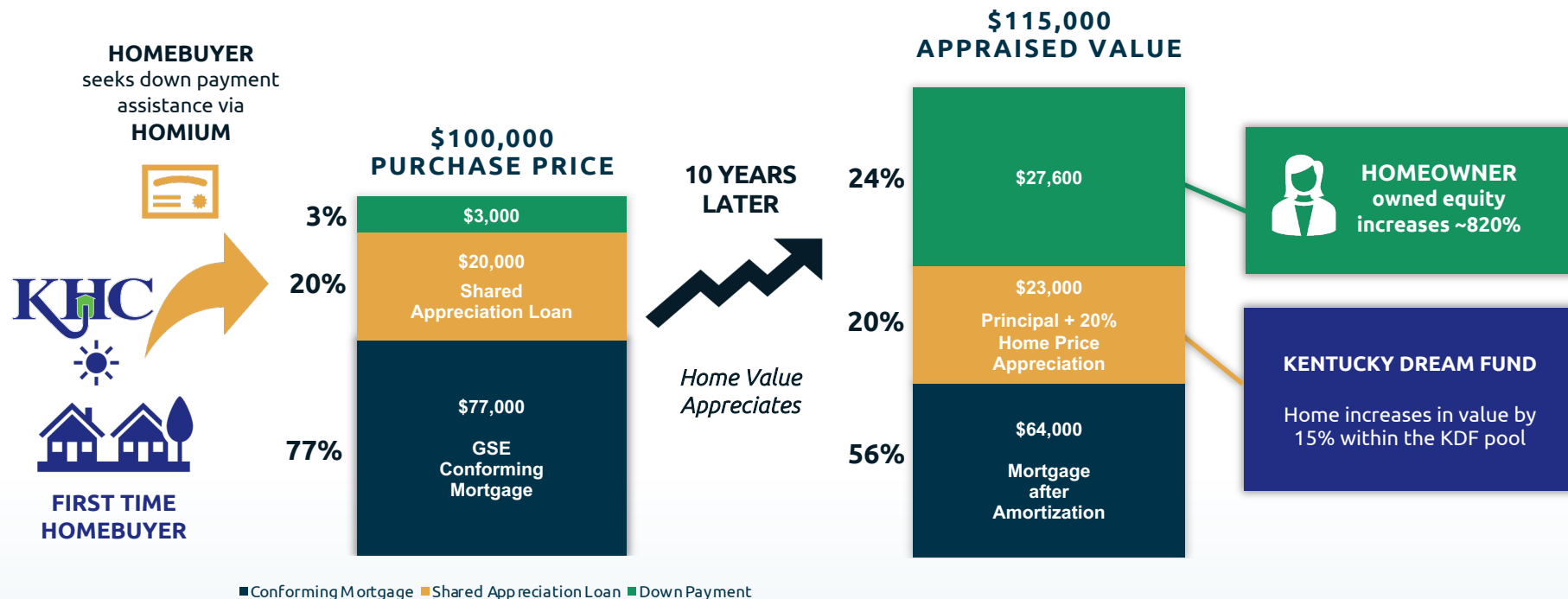


Borrower Repayment Scenario With Homium



Note: Example first-time homebuyer in relation to home finance stack with \$3k down payment and 20% Homium SAN. Example assumes home price appreciates from \$100k to \$115k over 10 years with normal amortization of the 1st mortgage (6% 30 year fixed rate).

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