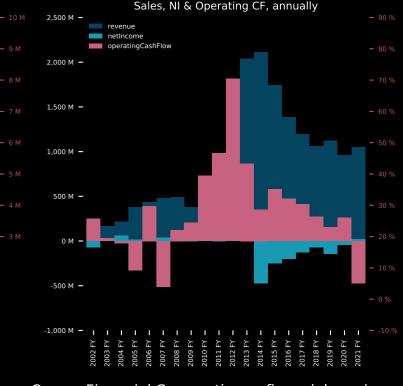
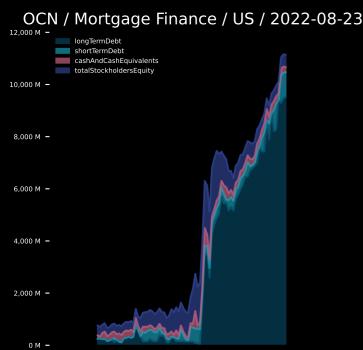


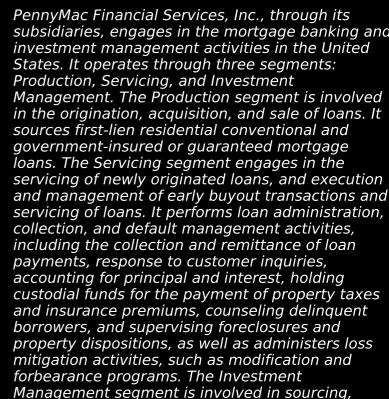
2008 2009 2010 2011 2012 2014 2015 2017 2018 2019 2020

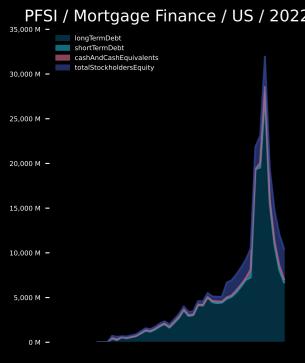


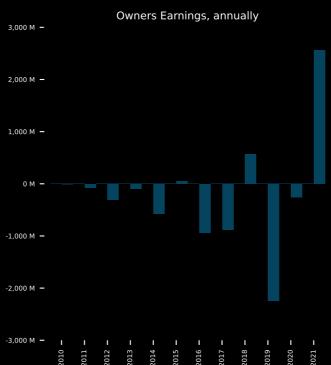
Ocwen Financial Corporation, a financial services company, originates and services mortgage loans in the United States, the United States Virgin Islands, India, and the Philippines. The company operates through Servicing and Originations segments. It provides commercial mortgage loan servicing, special servicing, and asset management services, as well as residential mortgage loan servicing, such as forward and reverse conventional, government-insured, and non-agency loans, including the reverse mortgage loans to owners of mortgage loans and foreclosed real estate. The company also originates and purchases conventional and government-insured residential forward and reverse mortgage loans through its correspondent lending arrangements, broker relationships, and retail channels. Ocwen Financial Corporation serves primarily under the PHH Mortgage and Liberty Reverse Mortgage brands. The company was founded in 1988 and is headquartered in West Palm Beach, Florida.

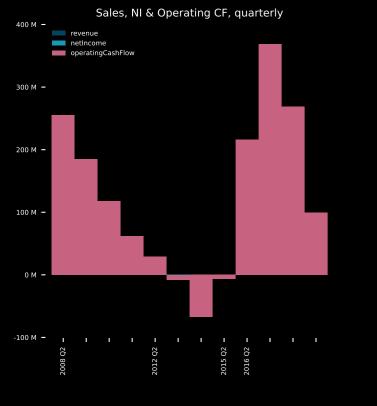


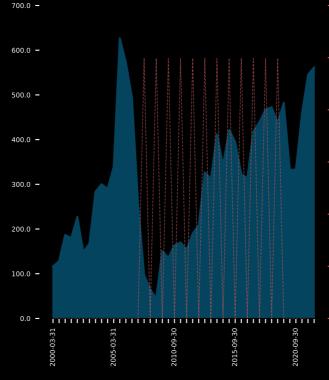




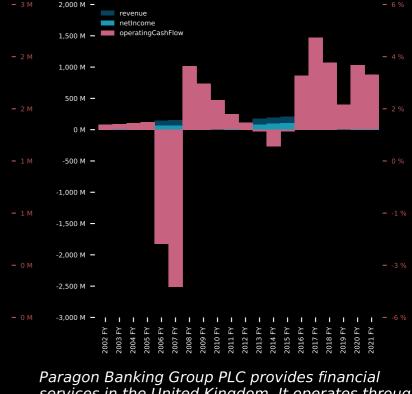




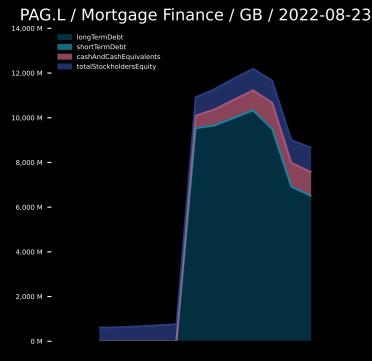




Price vs shares outstanding, quarterly

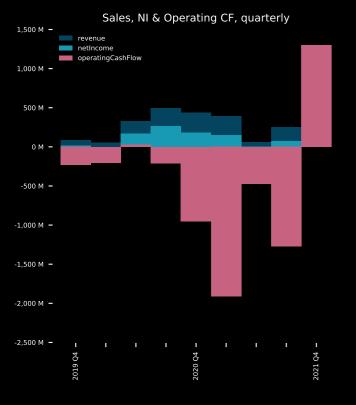


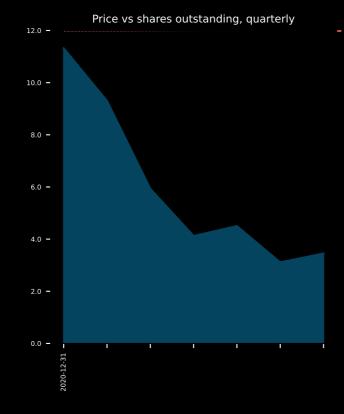
Sales, NI & Operating CF, annually

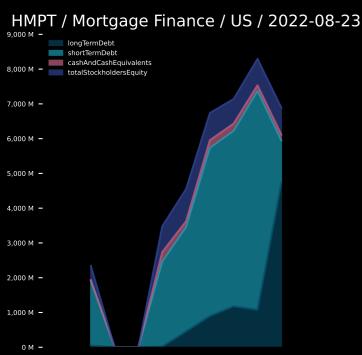


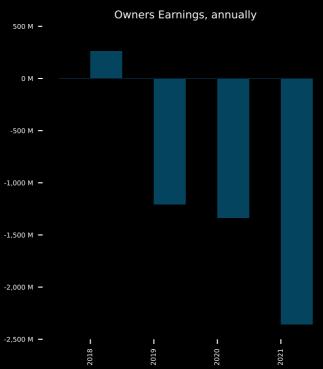


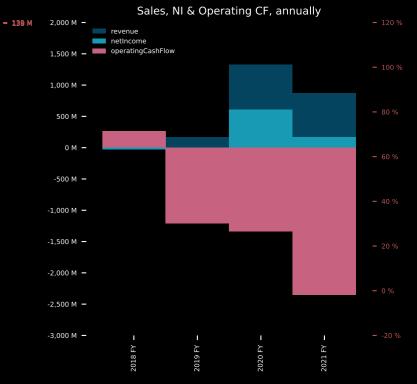
services in the United Kingdom. It operates through three segments: Mortgage Lending, Commercial Lending, and Idem Capital. The Mortgages Lending segment offers buy-to-let, owner-occupied first and second charge lending, and related activities. The Commercial Lending segment provides SME lending, development finance, structured lending, and motor finance services. The Idem Capital segment engages in the acquisition and servicing of products, such as leases, motor finance agreements, mortgages, and unsecured loans; and offers servicing of loan portfolios for clients, including banks, private equity houses, and specialist lenders. It also provides a range of savings products to households. The company was formerly known as The Paragon Group of Companies PLC and changed its name to Paragon Banking Group PLC in September 2017. Paragon Banking Group PLC was founded in 1985 and is headquartered in Solihull, the United Kingdom.



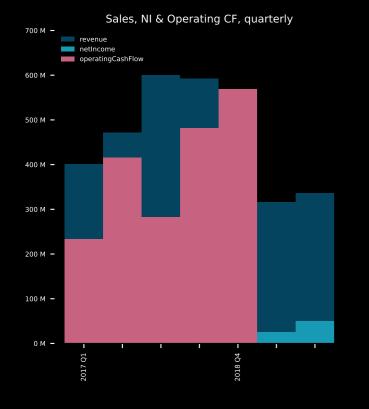


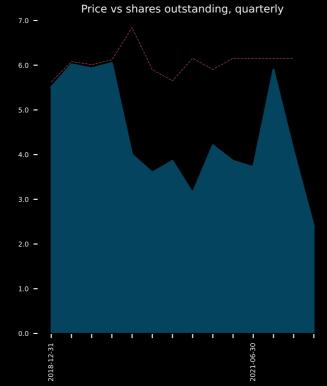


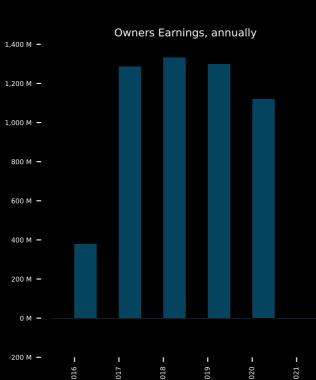


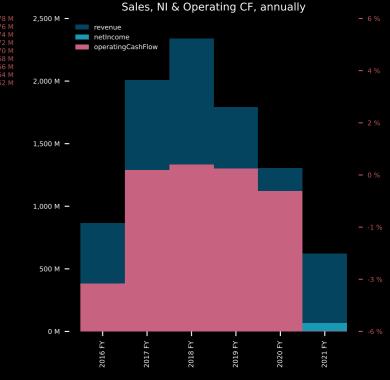


Home Point Capital Inc., together with its subsidiaries, operates as a residential mortgage originator and service provider. It operates through two segments, Origination and Servicing. The Origination segment sources loans through direct, wholesale, and correspondent channels. The Servicing segment offers collecting loan payments; remitting principal and interest payments to investors; managing escrow funds for the payment of mortgage-related expenses, such as taxes and insurance; and performing loss mitigation activities on behalf of investors and administering mortgage loans. The company was incorporated in 2014 and is headquartered in Ann Arbor, Michigan.

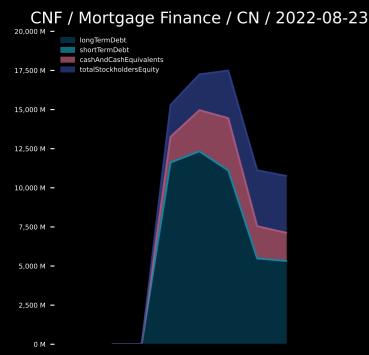




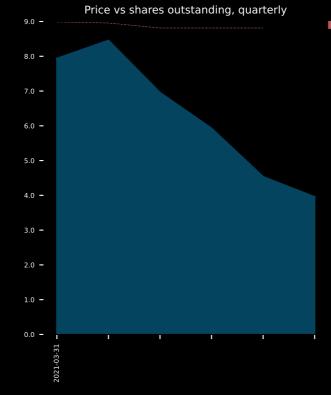


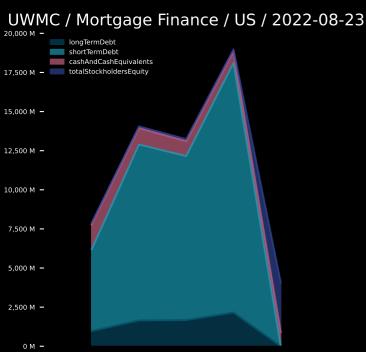


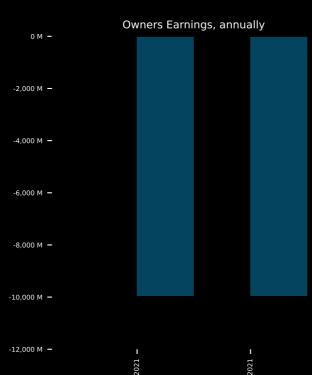
CNFinance Holdings Limited, through its subsidiaries, provides home equity loan services in the People's Republic of China. It offers micro credit loan services for micro and small-enterprise owners; and loan lending agency services for financial institutions. The company also provides bridge loan products, which are unsecured short-term loans to pay off borrowers' existing loans secured by real property. It operates a network of 63 branches and sub-branches, which included 14 branches and sub-branches in the Pearl River Delta region, 7 branches and sub-branches in the Yangtze River Delta region, and 42 branches and sub-branches in other areas in approximately 50 cities in China. CNFinance Holdings Limited was founded in 1999 and is headquartered in Guangzhou, the People's Republic of China.

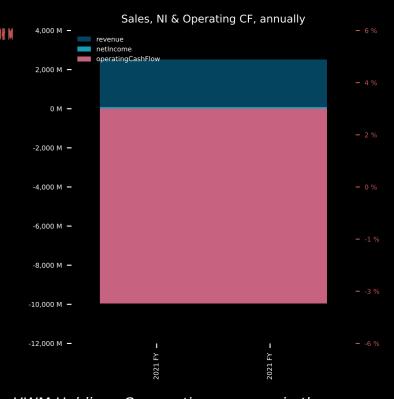






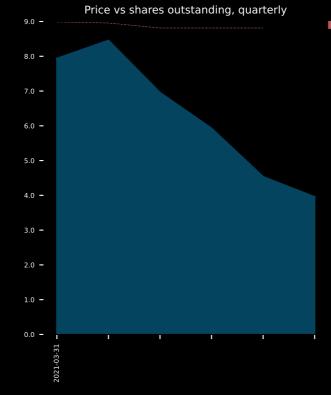


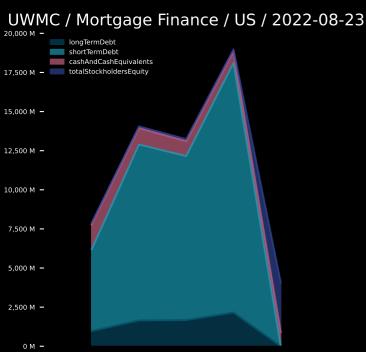


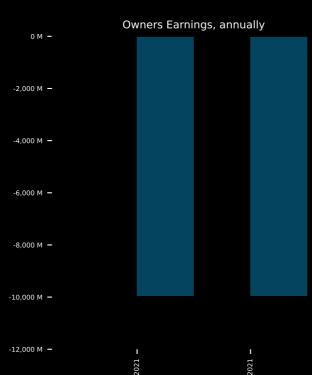


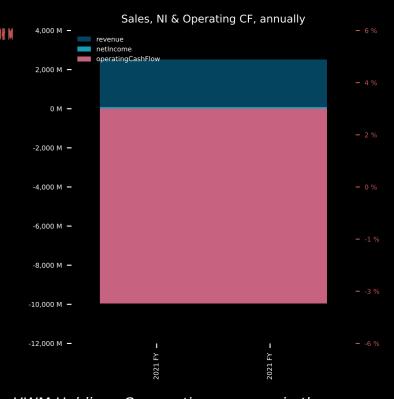
UWM Holdings Corporation engages in the residential mortgage lending business in the United States. The company originates mortgage loans through wholesale channel. It originates primarily conforming and government loans. UWM Holdings Corporation was founded in 1986 and is headquartered in Pontiac, Michigan.







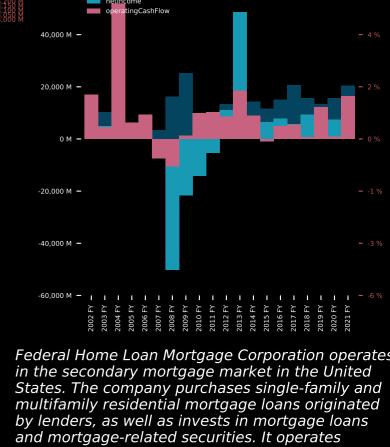




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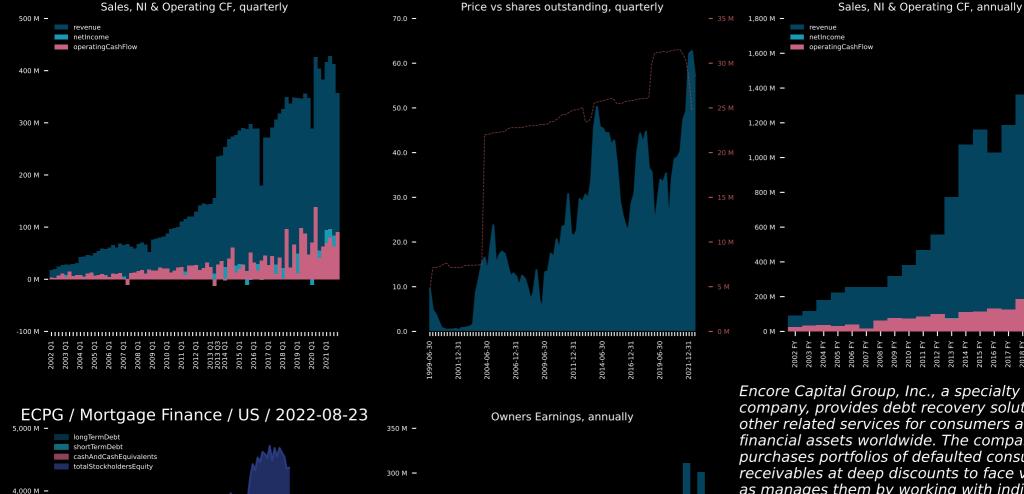
0 M -



Sales, NI & Operating CF, annually

60 000 M -

Federal Home Loan Mortgage Corporation operates through two segments, Single-family and Multifamily. The Single-family segment purchases, securitizes, and guarantees single-family loans; and manages single-family mortgage credit risk, as well as manages mortgage-related investments portfolio, single-family securitization activities, and treasury functions. This segment serves mortgage banking companies, commercial banks, regional banks, community banks, credit unions, housing finance agencies, savings institutions, and non-depository financial institutions. The Multifamily segment engages in the purchase, sale, securitization, and guarantee of multifamily loans and securities through the issuance of multifamily K and SB certificates; issuing and guarantying other securitization products; issuing other credit risk transfer products; and provision of other mortgage-related guarantees. It serves banks and



250 M -

200 M -

150 M -

100 M -

50 M -

3,000 M -

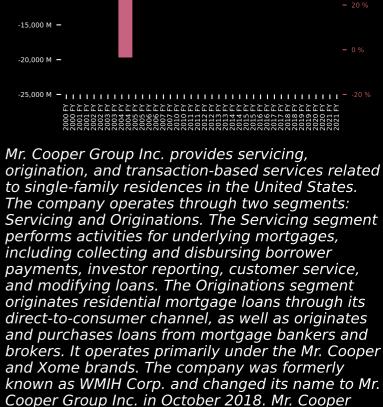
2,000 M -

1,000 M -

0 M -

Encore Capital Group, Inc., a specialty finance company, provides debt recovery solutions and other related services for consumers across financial assets worldwide. The company purchases portfolios of defaulted consumer receivables at deep discounts to face value, as well as manages them by working with individuals as they repay their obligations and works toward financial recovery. It is also involved in the provision of early stage collection, business process outsourcing, and contingent collection services, as well as debt servicing and other portfolio management services to credit originator for non-performing loans. The company was incorporated in 1999 and is headquartered in San Diego, California.





Group Inc. was incorporated in 2015 and is based

Sales, NI & Operating CF, annually

20.000 M -

15.000 M -

10,000 M -

5,000 M

0 M

-5.000 M -

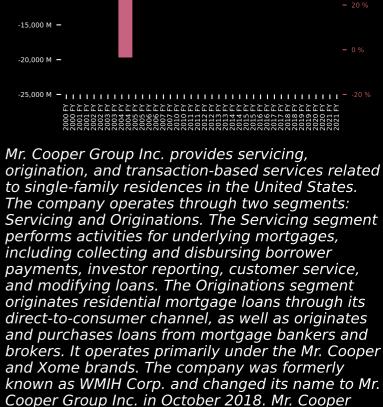
-10.000 M -

in Coppell, Texas.

netIncome

operatingCashFlow





Group Inc. was incorporated in 2015 and is based

Sales, NI & Operating CF, annually

20.000 M -

15.000 M -

10,000 M -

5,000 M

0 M

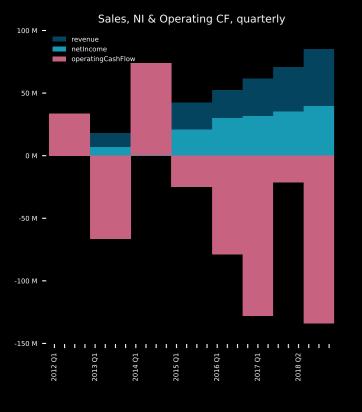
-5.000 M -

-10.000 M -

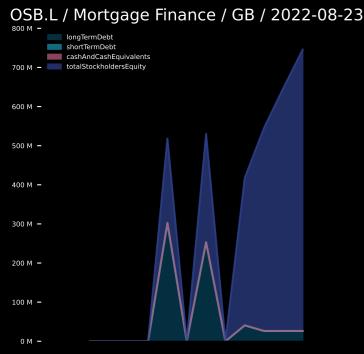
in Coppell, Texas.

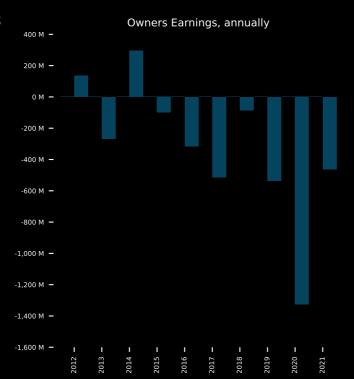
netIncome

operatingCashFlow

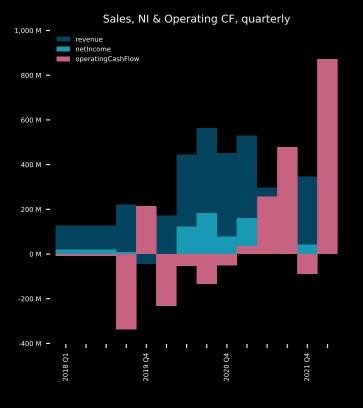


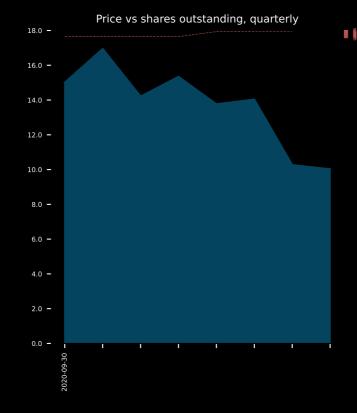


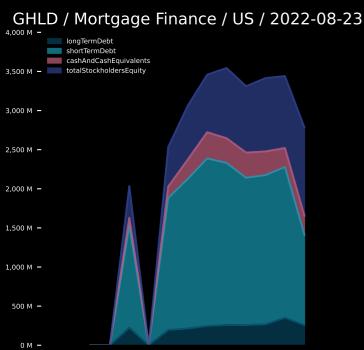


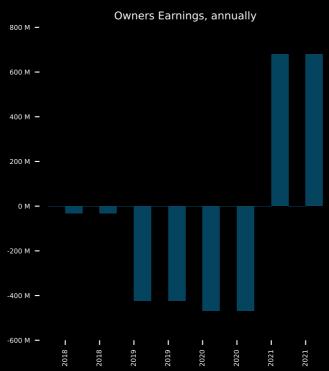


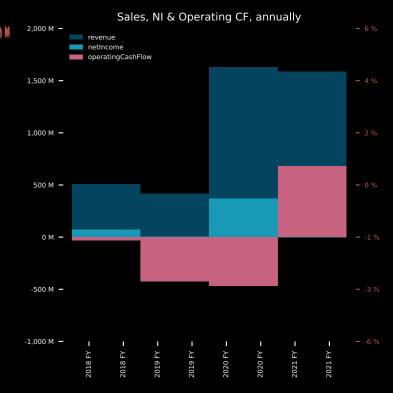
OSB Group Plc, through its subsidiaries, operates as a specialist lending and retail savings company in the United Kingdom and the Channel Islands. It provides private rented sector related buy-to-let, commercial and semi-commercial mortgages, residential development finance, bespoke and specialist residential lending, secured funding, and asset finance services. The company also provides buy-to-let and specialist residential mortgages, mortgage servicing, administration, and retail savings products; and back office processing services. The company was founded in 1847 and is headquartered in Chatham, the United Kingdom.



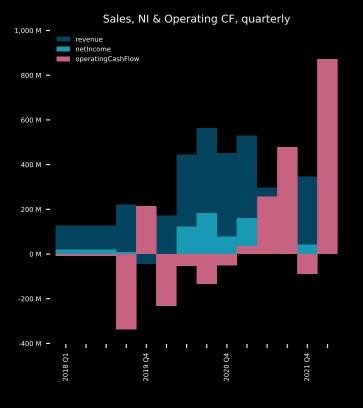


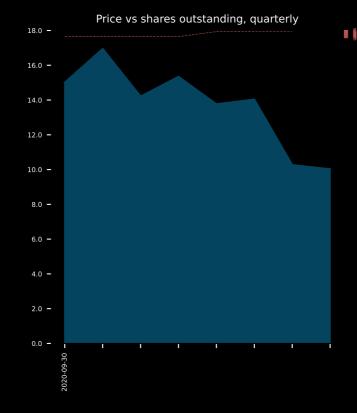


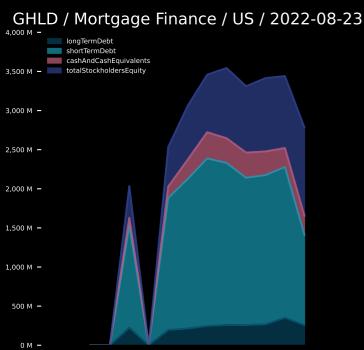


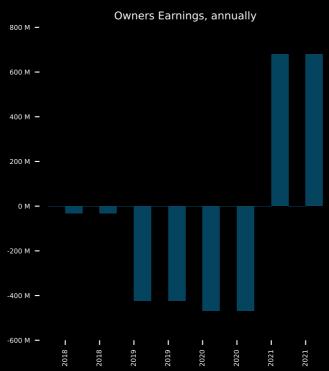


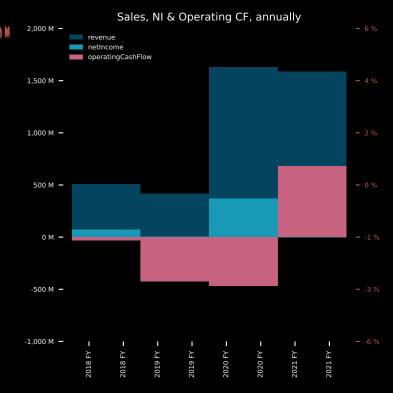
Guild Holdings Company, a mortgage company, originates, sells, and services residential mortgage loans in the United States. The company operates approximately 260 branches with licenses in 49 states. It originates residential mortgages through retail and correspondent channels. The company was incorporated in 1960 and is headquartered in San Diego, California.



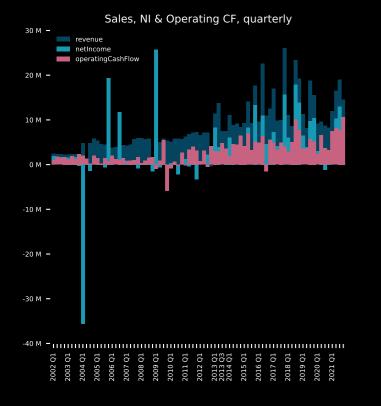


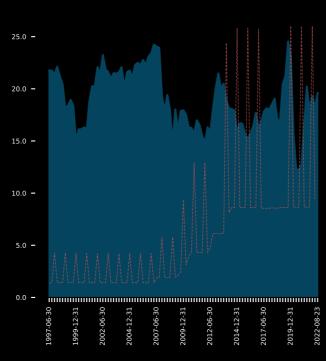






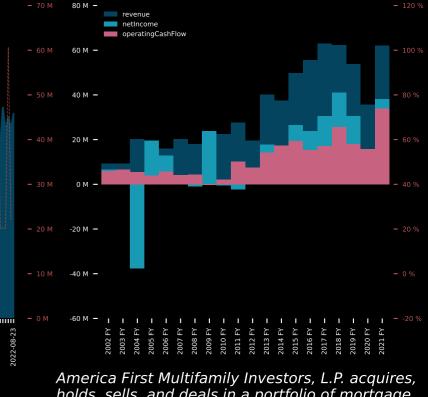
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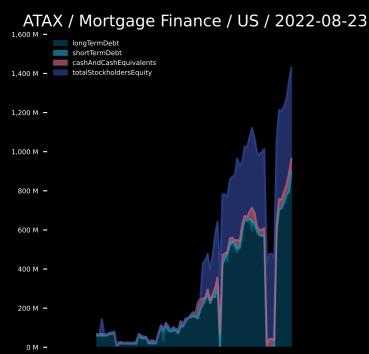


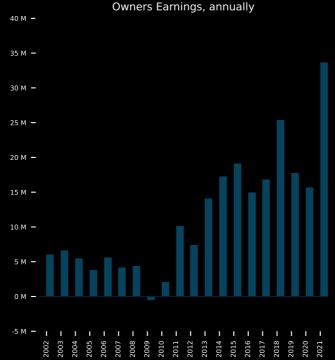
Price vs shares outstanding, quarterly

30.0 -



Sales, NI & Operating CF, annually

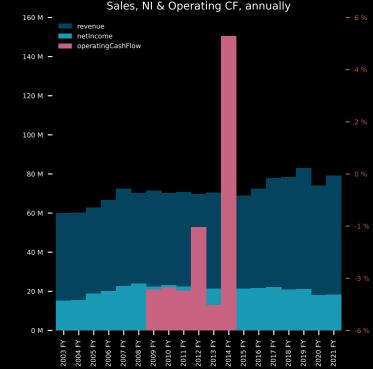




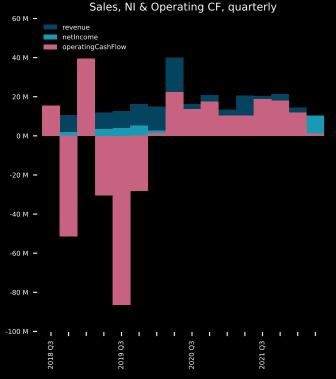
holds, sells, and deals in a portfolio of mortgage revenue bonds (MRBs) that are issued to provide construction and/or permanent financing for multifamily and student housing, and residential and commercial properties. It operates through five segments: Affordable Multifamily MRB Investments, Seniors and Skilled Nursing MRB Investments, MF Properties, Market-Rate Joint Venture Investments, and Public Housing Capital Fund Trusts. As of December 31, 2021, the company owned 74 MRBs issued by state and local housing authorities in order to provide construction or permanent financing for 76 multifamily and seniors housing properties comprising a total of 12,584 rental units located in 17 states; and nine governmental issuer loans related to affordable multifamily properties containing a total of 1,832 rental units located in six states in the United States. America First Capital Associates Limited Partnership Two serves as the general partner of the company. America First Multifamily Investors, L.P. was incorporated in 1998 and is based in Omaha, Nebraska.

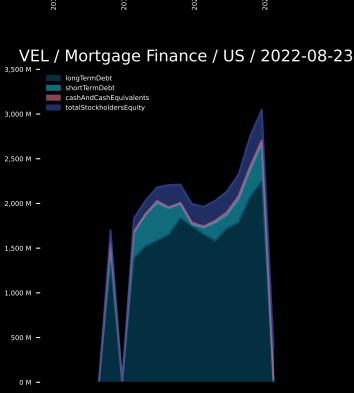


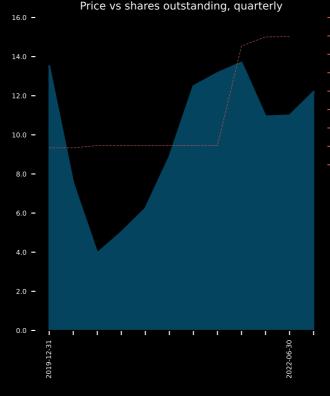
0 M -

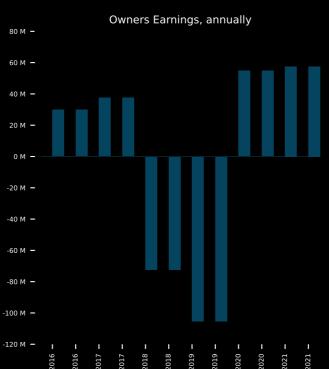


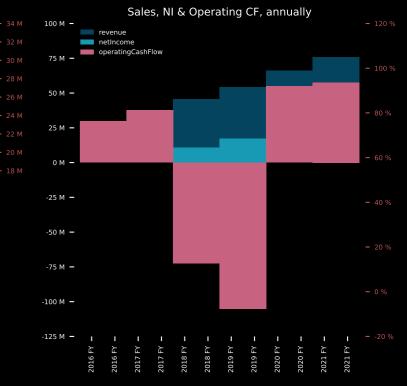
Hypothekarbank Lenzburg AG provides various banking services and products to private customers and companies in Switzerland. The company offers savings accounts; real estate financing and mortgages; credit, debit, and travel cards; investment products; pension products; financial planning solutions; and tax services. It operates through a network of 13 branches and 2 advisory offices in 12 municipalities in Aargau, Switzerland. The company was founded in 1868 and is headquartered in Lenzburg, Switzerland.



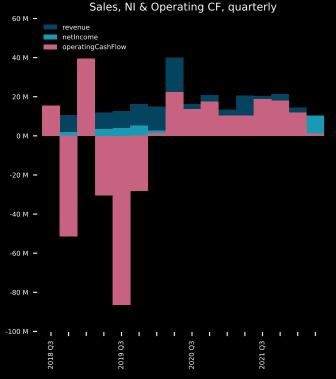


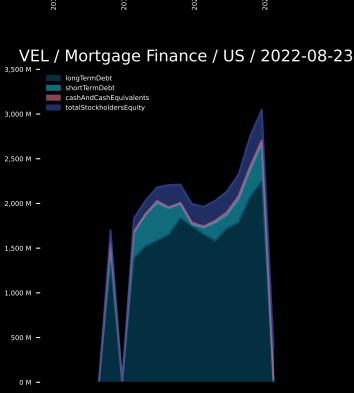


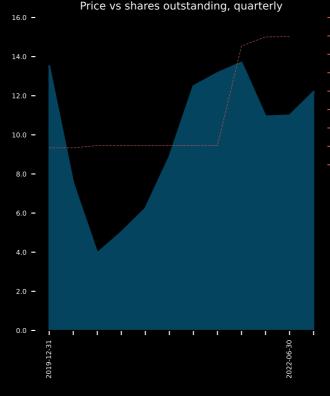


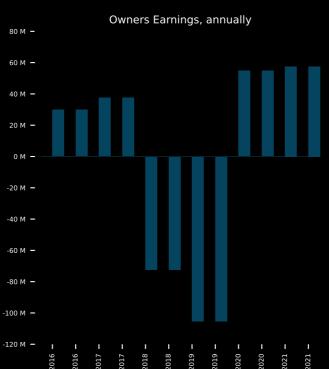


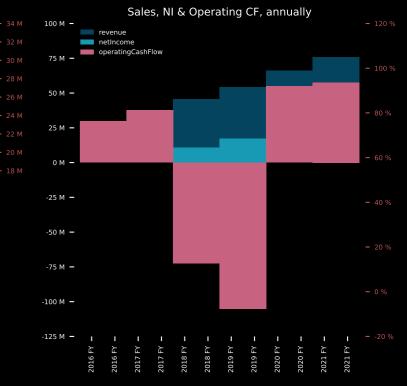
Velocity Financial, Inc. operates as a real estate finance company in the United States. It primarily originates and manages investor loans secured by 1?4 unit residential rental and small commercial properties. The company offers its products through a network of independent mortgage brokers. Velocity Financial, Inc. was founded in 2004 and is headquartered in Westlake Village, California.



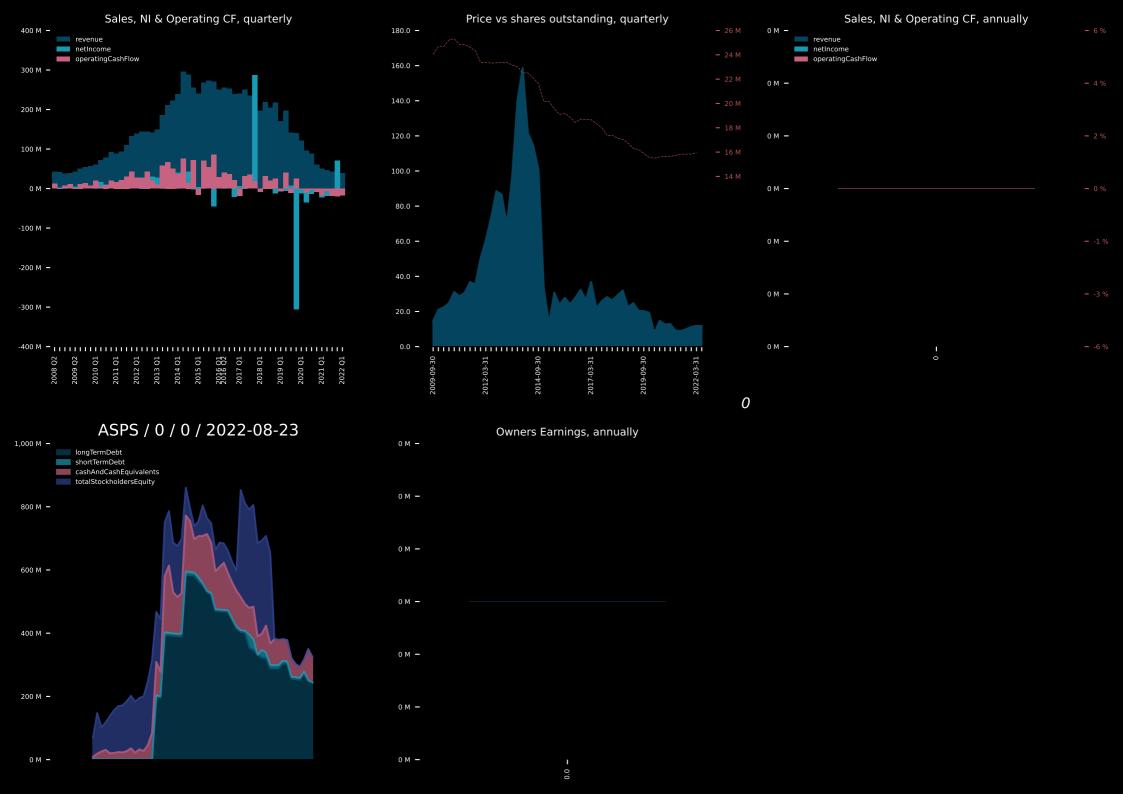


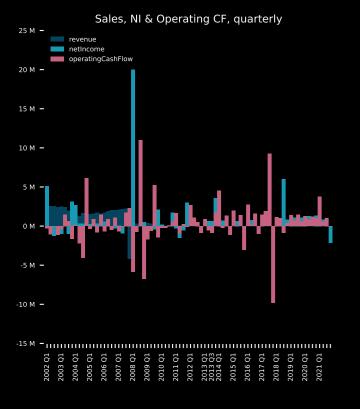


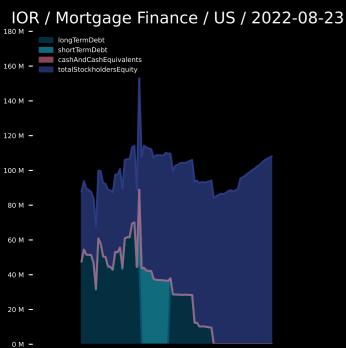


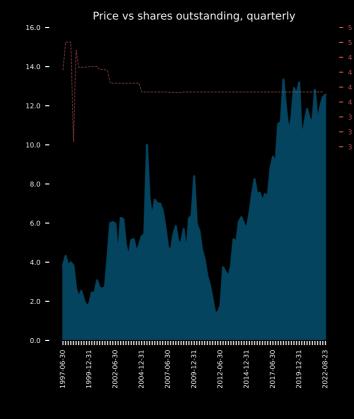


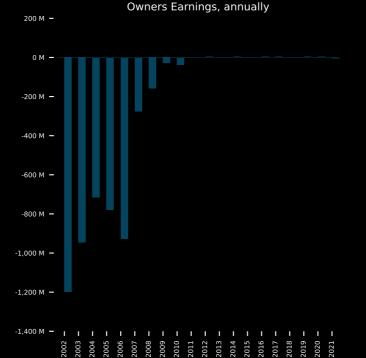
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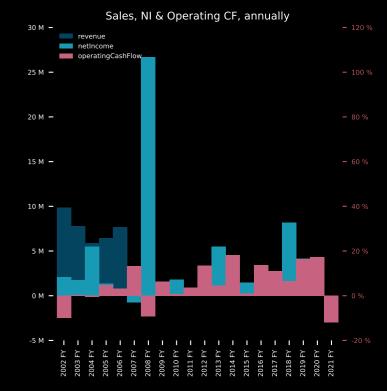






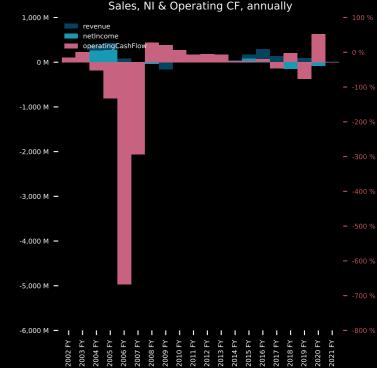




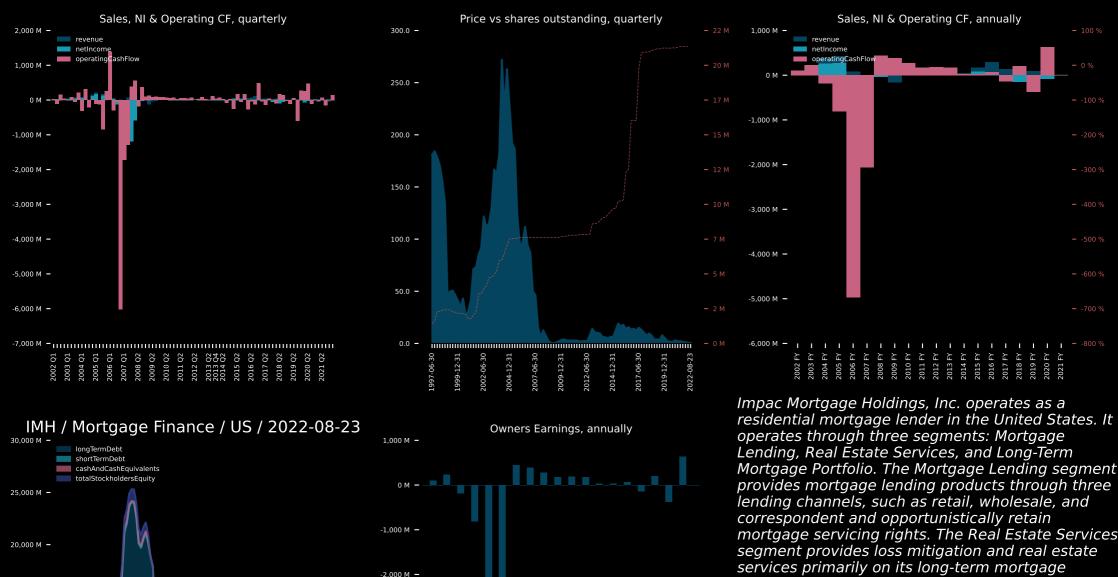


Income Opportunity Realty Investors, Inc., a Dallas-based real estate investment company, holds a portfolio of equity real estate in Texas, including undeveloped land. The Company invests in real estate through direct equity ownership and partnerships. For more information, visit the Company's website at www.incomeopp-realty.com.





Impac Mortgage Holdings, Inc. operates as a residential mortgage lender in the United States. It operates through three segments: Mortgage Lending, Real Estate Services, and Long-Term Mortgage Portfolio. The Mortgage Lending segment provides mortgage lending products through three lending channels, such as retail, wholesale, and correspondent and opportunistically retain mortgage servicing rights. The Real Estate Services segment provides loss mitigation and real estate services primarily on its long-term mortgage portfolio, including default surveillance, loan modification, short sale, and real estate owned surveillance and disposition services, as well as monitoring, reconciling, and reporting services for residential and multifamily mortgage portfolios. This segment provides services to investors, servicers, and individual borrowers primarily focusing on loss mitigation and performance. The Long-Term Mortgage Portfolio segment consists of residual interests in the securitization trusts reflected as trust assets and liabilities in its consolidated balance sheets. Impac Mortgage Holdings, Inc. was incorporated in 1995 and is



-3,000 M -

-4,000 M -

-5 000 M -

15,000 M -

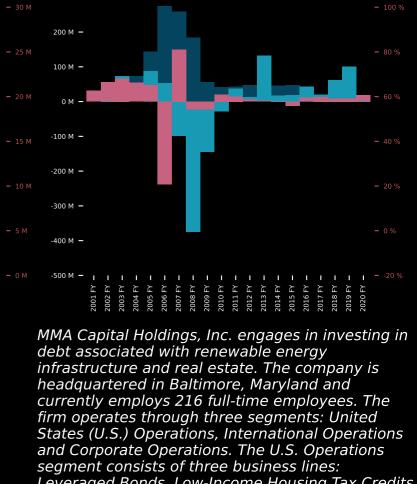
10,000 M -

5,000 M -

0 M -

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Sales, NI & Operating CF, annually

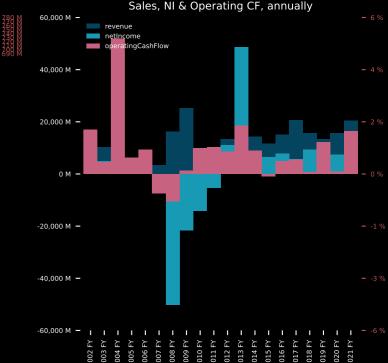
400 M -

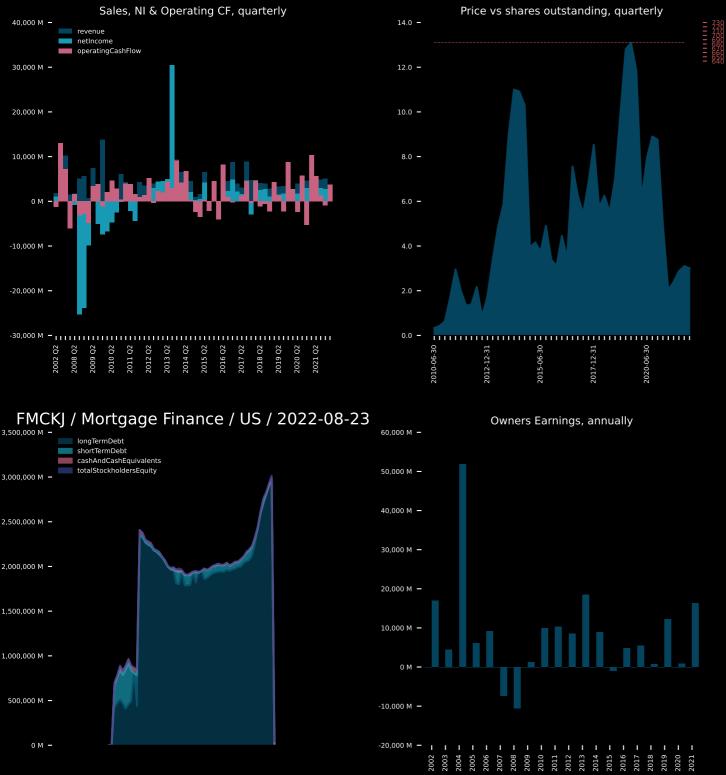
netincome

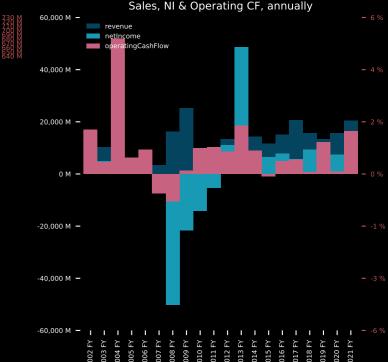
operatingCashFlow

MMA Capital Holdings, Inc. engages in investing in debt associated with renewable energy infrastructure and real estate. The company is headquartered in Baltimore, Maryland and currently employs 216 full-time employees. The firm operates through three segments: United States (U.S.) Operations, International Operations and Corporate Operations. The U.S. Operations segment consists of three business lines: Leveraged Bonds, Low-Income Housing Tax Credits (LIHTC) and Energy Capital and Other Investments. In Leveraged Bonds business line, it owns and manages bonds that finance housing and infrastructure in the United States. In LIHTC business line, it owns and manages limited partner and general partner investments in affordable housing communities in the United States. In Energy Capital and Other Investments business line, it provides project capital necessary to develop and build renewable energy systems. The company manages International Operations segment through a subsidiary, International Housing Solutions S.a r.l. (IHS).

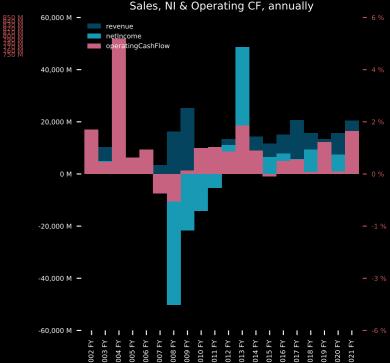




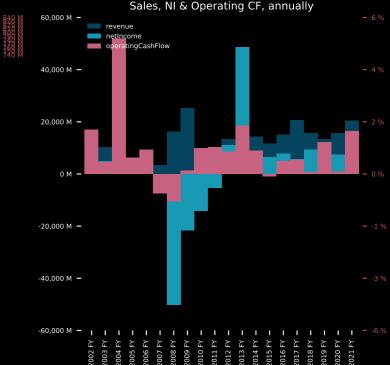




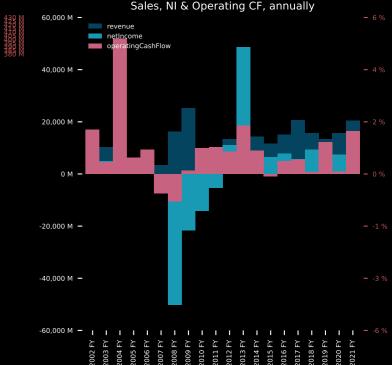


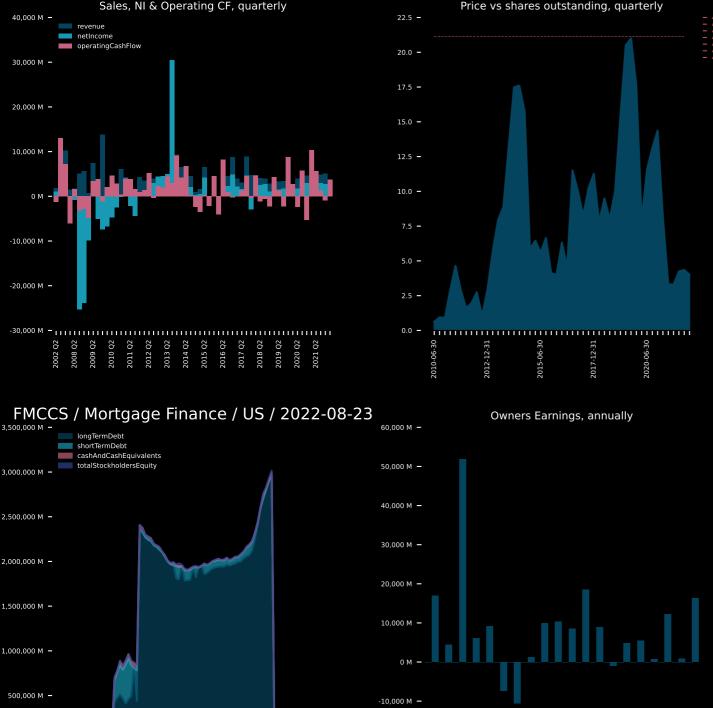




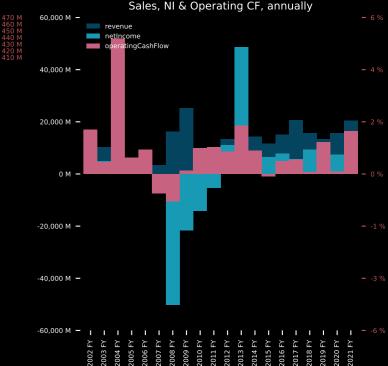




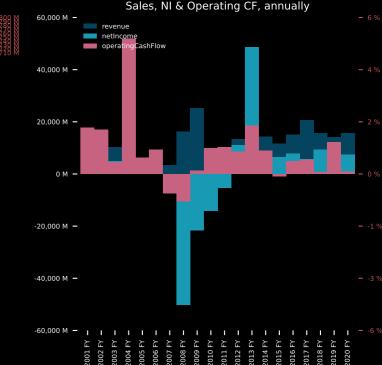




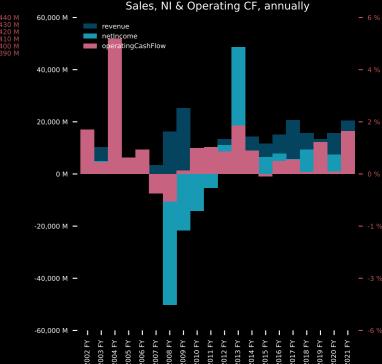
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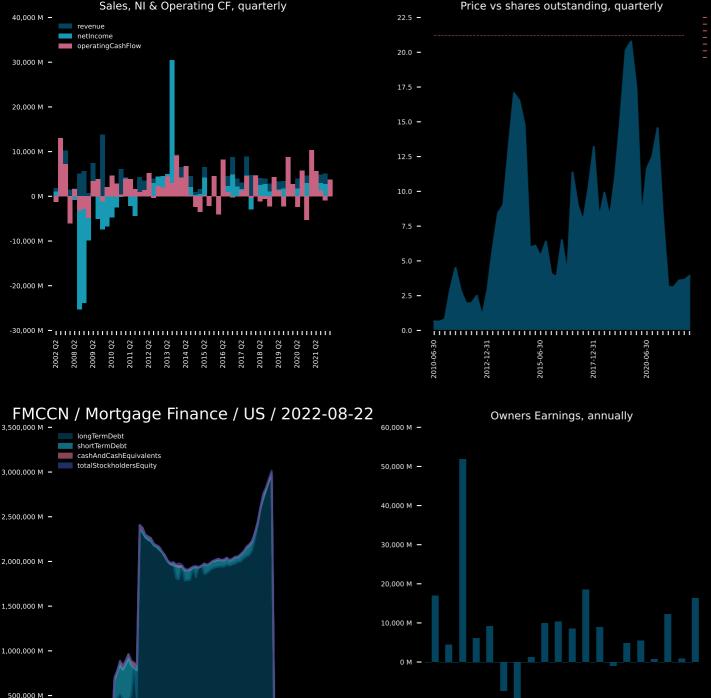






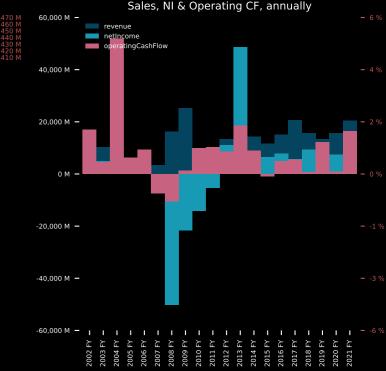




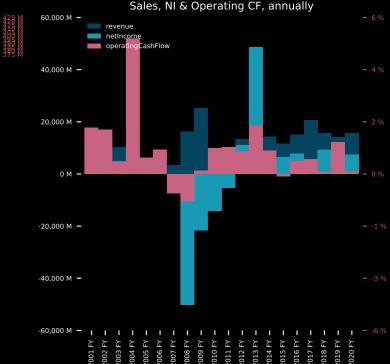


-10,000 M -

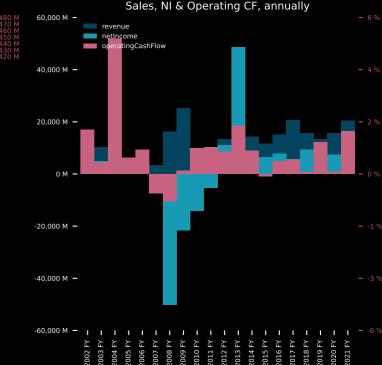
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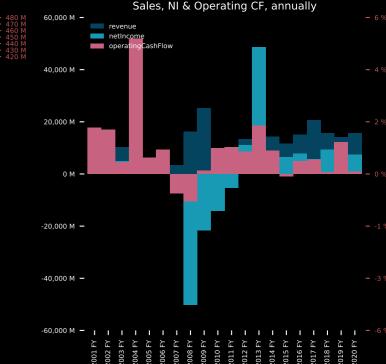




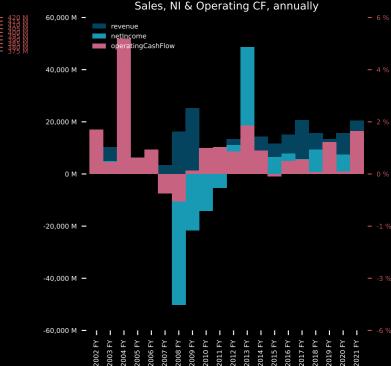




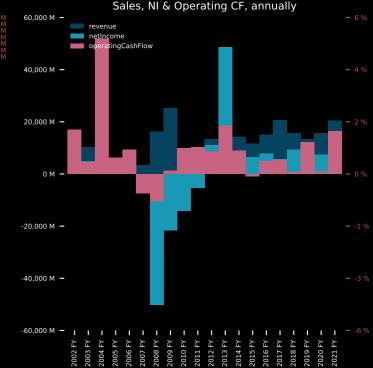




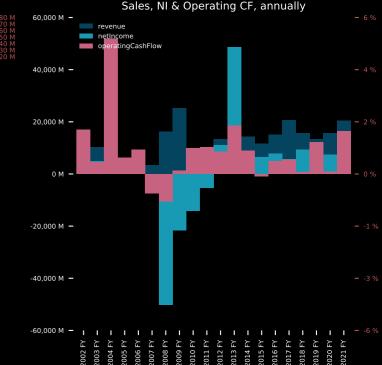
















Sales, NI & Operating CF, annually

tingCashFlow

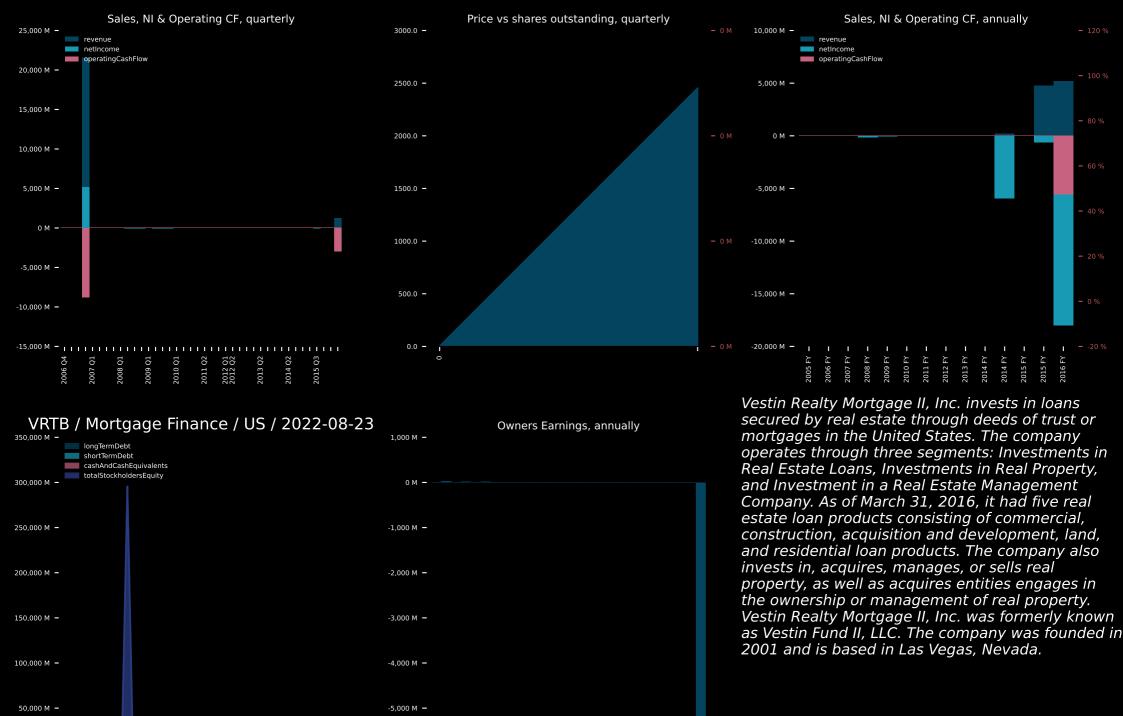
60 000 M -

40,000 M -

20,000 M -

0 M

-20.000 M -



-6,000 M -

0 M -



2.500.000 M -

2,000,000 M -

1,500,000 M -

1.000.000 M -

500 000 M -

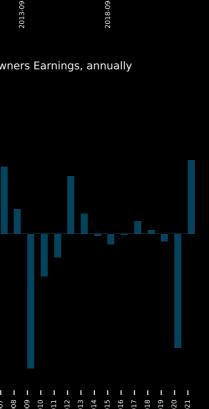
0 M -

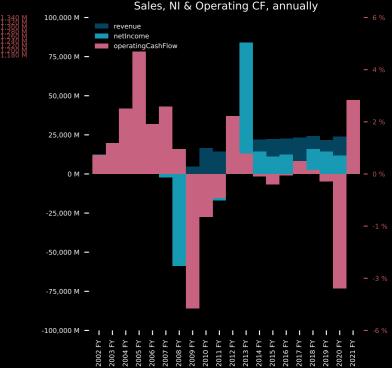
25,000 M -

-25,000 M -

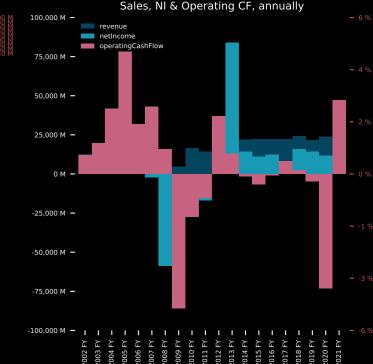
-50.000 M -

-75,000 M -

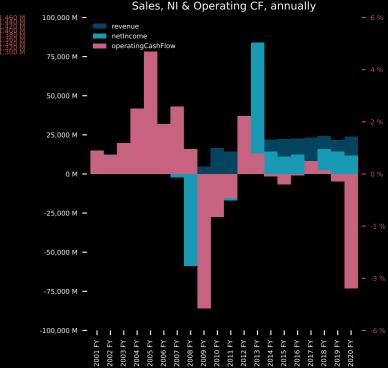




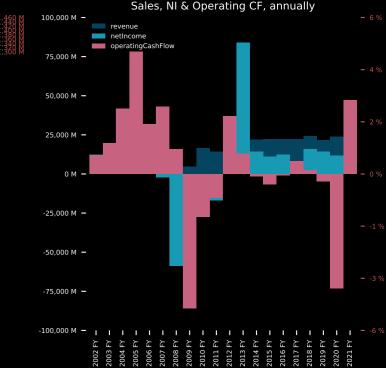




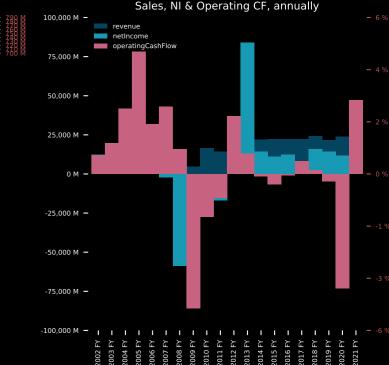




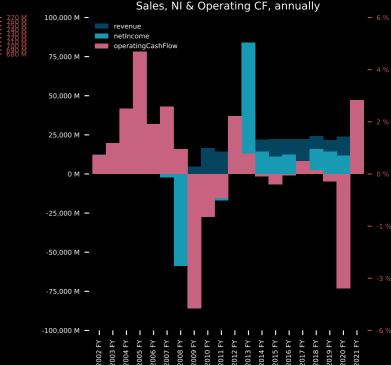




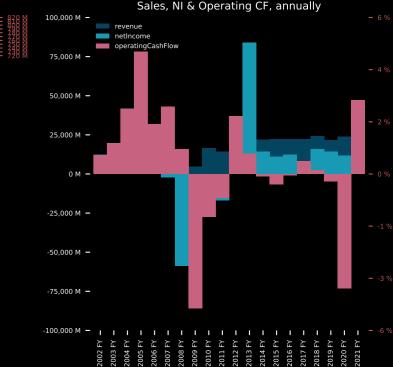


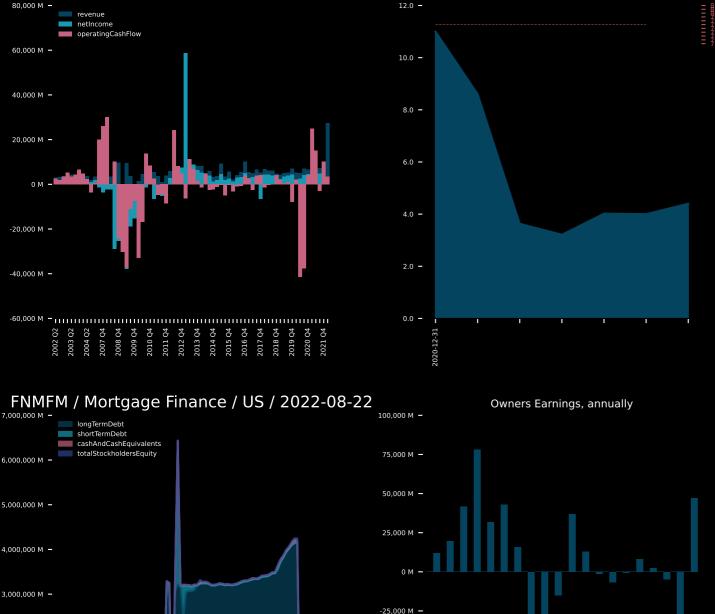












-50,000 M -

-75,000 M -

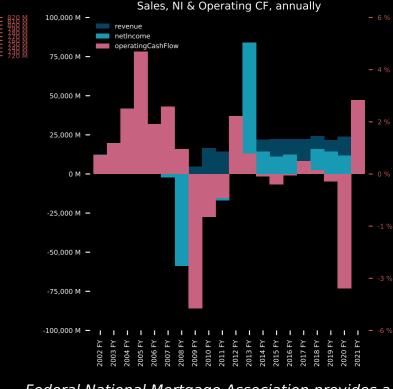
Price vs shares outstanding, quarterly

Sales, NI & Operating CF, quarterly

2,000,000 M -

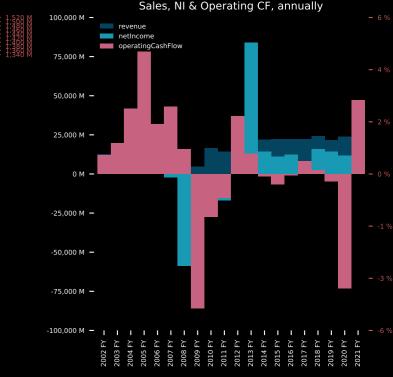
1.000.000 M -

0 M -

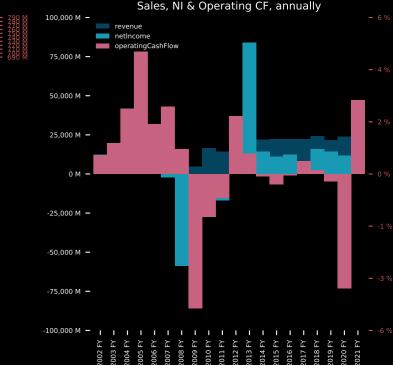




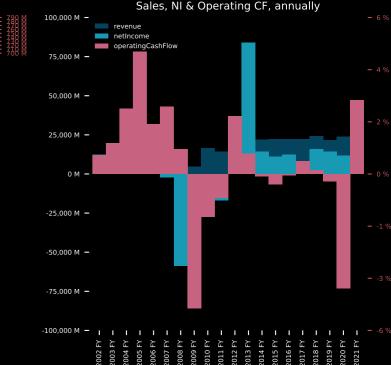
0 M -



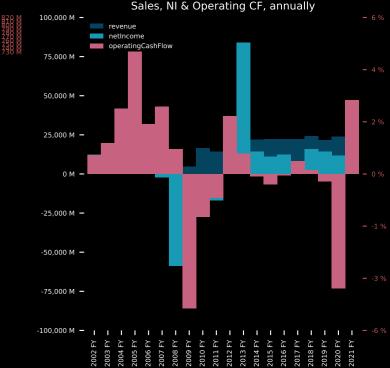




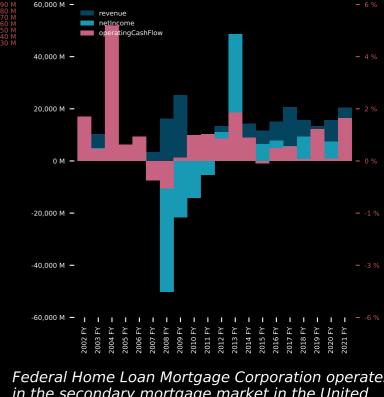




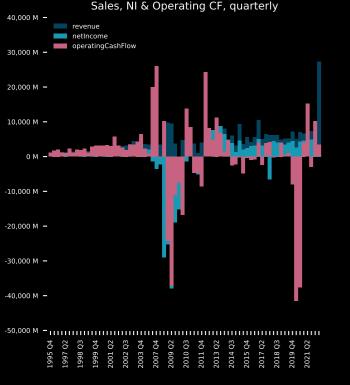


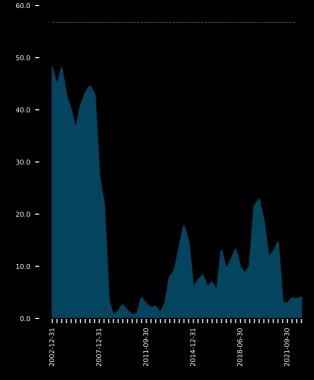




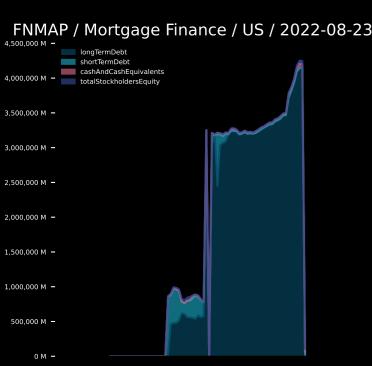


Sales, NI & Operating CF, annually

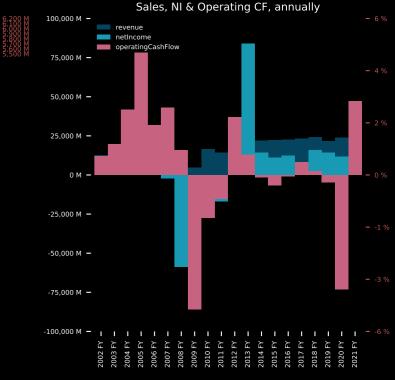




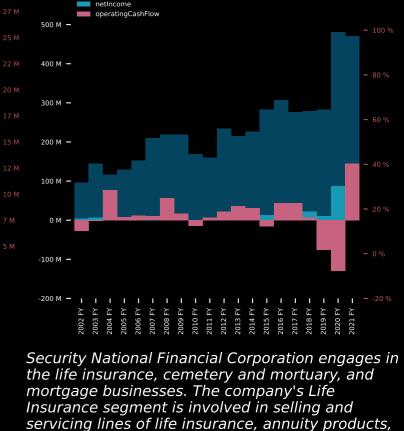
Price vs shares outstanding, quarterly







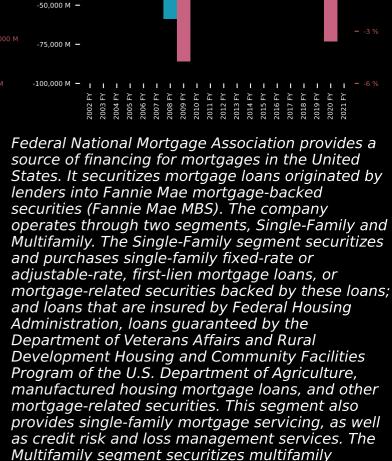




Sales, NI & Operating CF, annually

and accident and health insurance. It offers various life insurance products, including funeral plans and interest-sensitive life insurance, as well as other traditional life, accident, and health insurance products; annuity products comprising single and flexible premium deferred annuities, and immediate annuities; and diver's accident policies. This segment also cedes and assumes various risks with various authorized unaffiliated reinsurers pursuant to reinsurance treaties. Its Cemetery and Mortuary segment operates eleven mortuaries and five cemeteries in Utah; one cemetery in California; and four mortuaries and one cemetery in New Mexico. This segment also offers plots, interment vaults, mausoleum crypts, markers, caskets, urns, and other death care related products; and provides professional services of funeral directors, opening and closing of graves, use of chapels and viewing rooms, and use of automobiles and





mortgage loans into Fannie Mae MBS; purchases multifamily mortgage loans; and provides credit

enhancement for bonds issued by state and local housing finance authorities to finance multifamily

Sales, NI & Operating CF, annually

100 000 M -

75.000 M -

50,000 M -

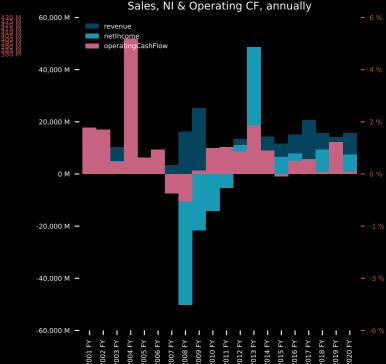
25,000 M -

-25,000 M -

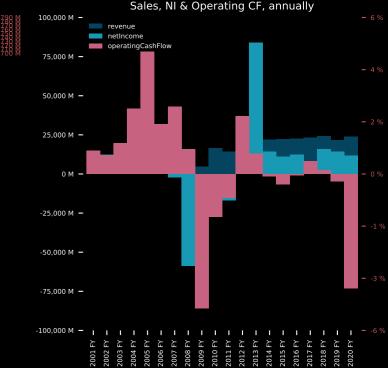
netIncome

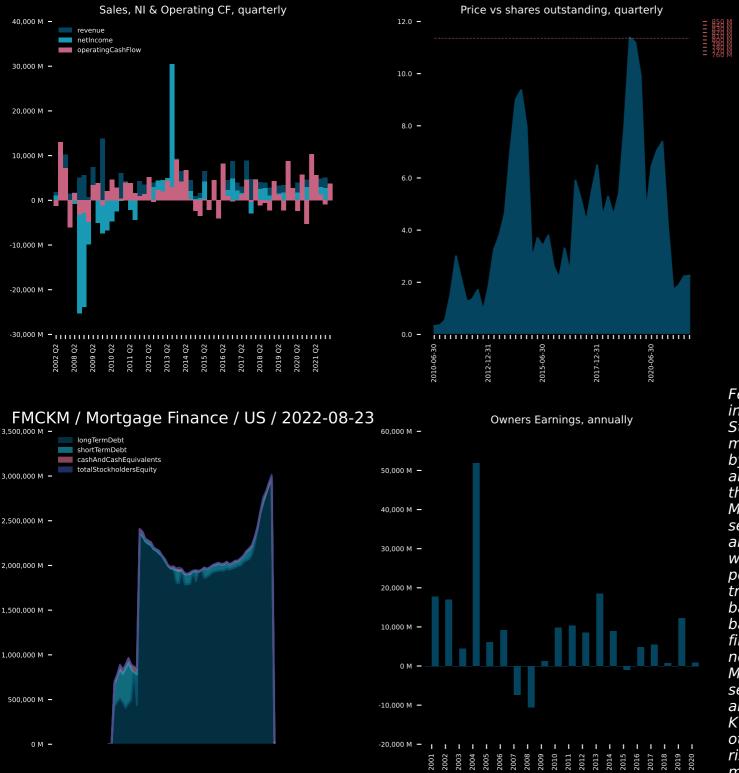
operatingCashFlow

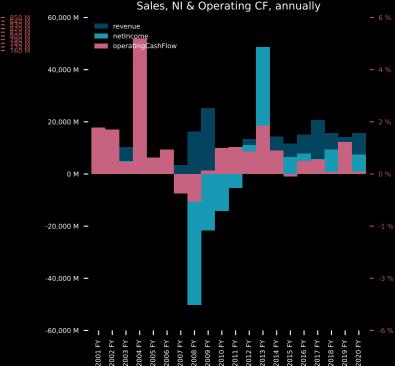




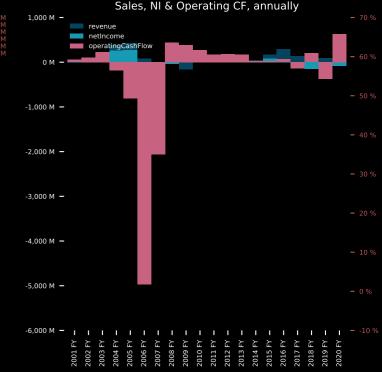






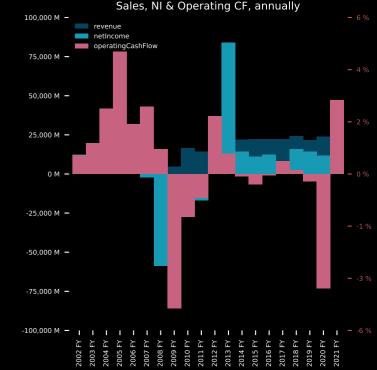


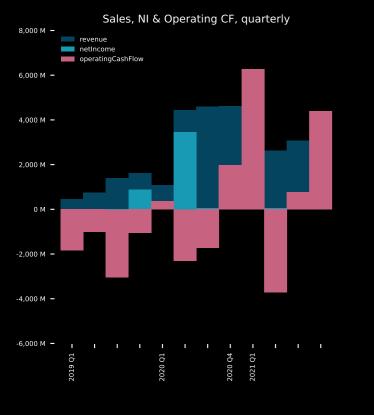




Impac Mortgage Holdings, Inc. operates as a residential mortgage lender in the United States. It operates through three segments: Mortgage Lending, Real Estate Services, and Long-Term Mortgage Portfolio. The Mortgage Lending segment provides mortgage lending products through three lending channels, such as retail, wholesale, and correspondent and opportunistically retain mortgage servicing rights. The Real Estate Services segment provides loss mitigation and real estate services primarily on its long-term mortgage portfolio, including default surveillance, loan modification, short sale, and real estate owned surveillance and disposition services, as well as monitoring, reconciling, and reporting services for residential and multifamily mortgage portfolios. This segment provides services to investors, servicers, and individual borrowers primarily focusing on loss mitigation and performance. The Long-Term Mortgage Portfolio segment consists of residual interests in the securitization trusts reflected as trust assets and liabilities in its consolidated balance sheets. Impac Mortgage Holdings, Inc. was incorporated in 1995 and is







RKT / Mortgage Finance / US / 2022-08-23

40.000 M -

30,000 M -

25,000 M -

20,000 M -

15,000 M -

10,000 M -

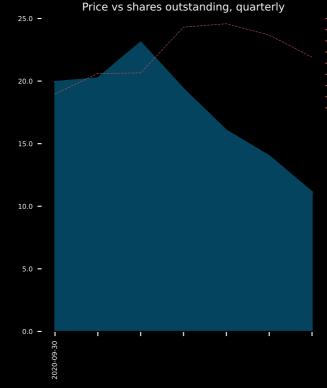
5,000 M -

0 M -

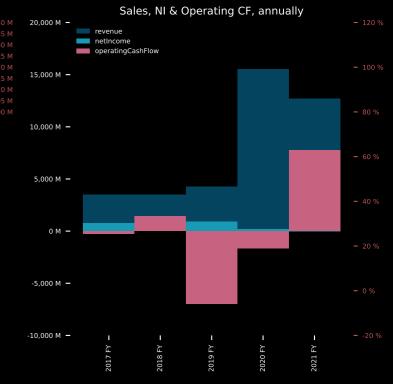
shortTermDebt

cashAndCashEquivalents

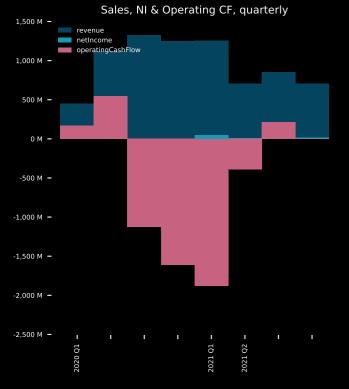
totalStockholdersEquity

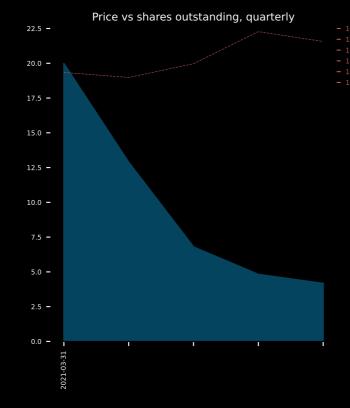


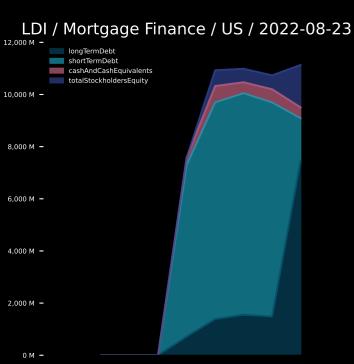


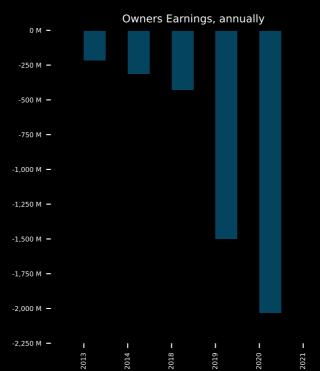


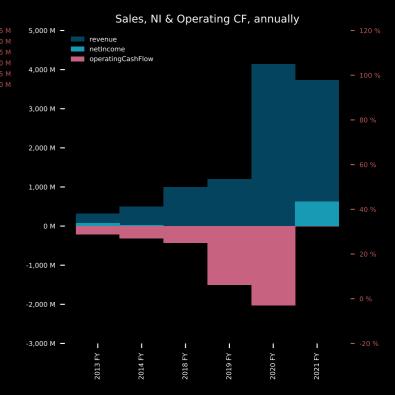
Rocket Companies, Inc. engages in the tech-driven real estate, mortgage, and e-Commerce businesses in the United States and Canada. It operates through two segments, Direct to Consumer and Partner Network. The company's solutions include Rocket Mortgage, a mortgage lender; Amrock that provides title insurance, property valuation, and settlement services; Rocket Homes, a home search platform and real estate agent referral network, which offers technology-enabled services to support the home buying and selling experience; Rocket Auto, an automotive retail marketplace that provides centralized and virtual car sales support to online car purchasing platforms; and Rocket Loans, an online-based personal loans business. It also offer Core Digital Media, a digital social and display advertiser in the mortgage, insurance, and education sectors; Rocket Solar, which connect homeowners with digital financing solutions through a team of trained solar advisors; Truebill, a personal finance app that helps clients manage every aspect of their financial lives; Lendesk, a technology services company that provides a point of sale system for mortgage professionals and a





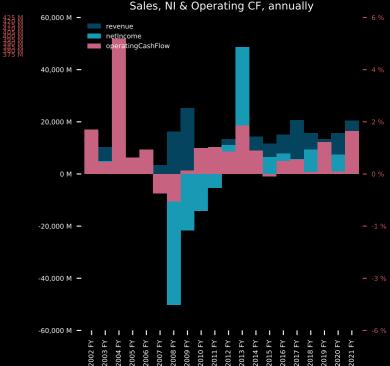


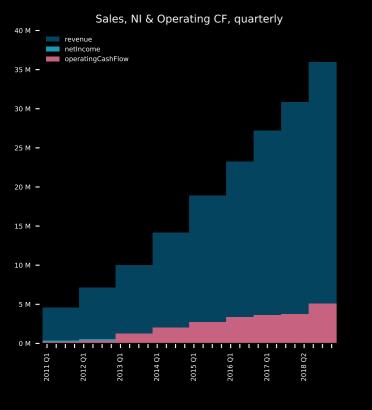


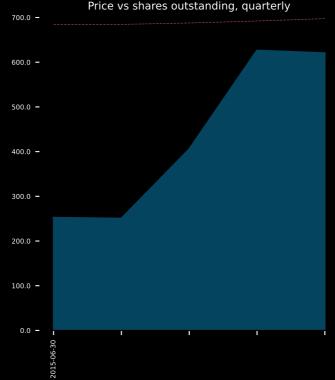


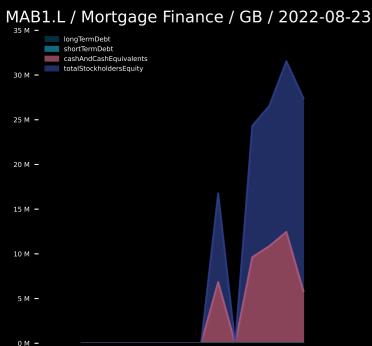
loanDepot, Inc. engages in originating, financing, selling, and servicing residential mortgage loans in the United States. It offers conventional agency-conforming and prime jumbo, federal assistance residential mortgage, and home equity loans. The company also provides settlement services, which include captive title and escrow business; real estate services that cover captive real estate referral business; and insurance services, including services to homeowners, as well as other consumer insurance policies. The company was founded in 2010 and is headquartered in Foothill Ranch, California.

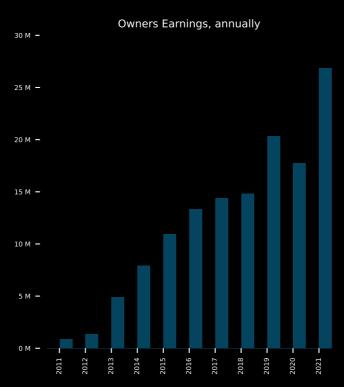


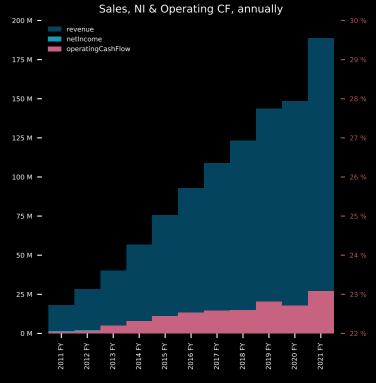












Mortgage Advice Bureau (Holdings) plc, together with its subsidiaries, provides mortgage advice services in the United Kingdom. The company provides advice on approximately 16,000 residential and buy-to-let mortgage products through mortgage intermediaries. It also offers advice on protection and general insurance products. Mortgage Advice Bureau (Holdings) PLC has a strategic alliance with Key Group. The company was incorporated in 2000 and is based in Derby, the United Kingdom.