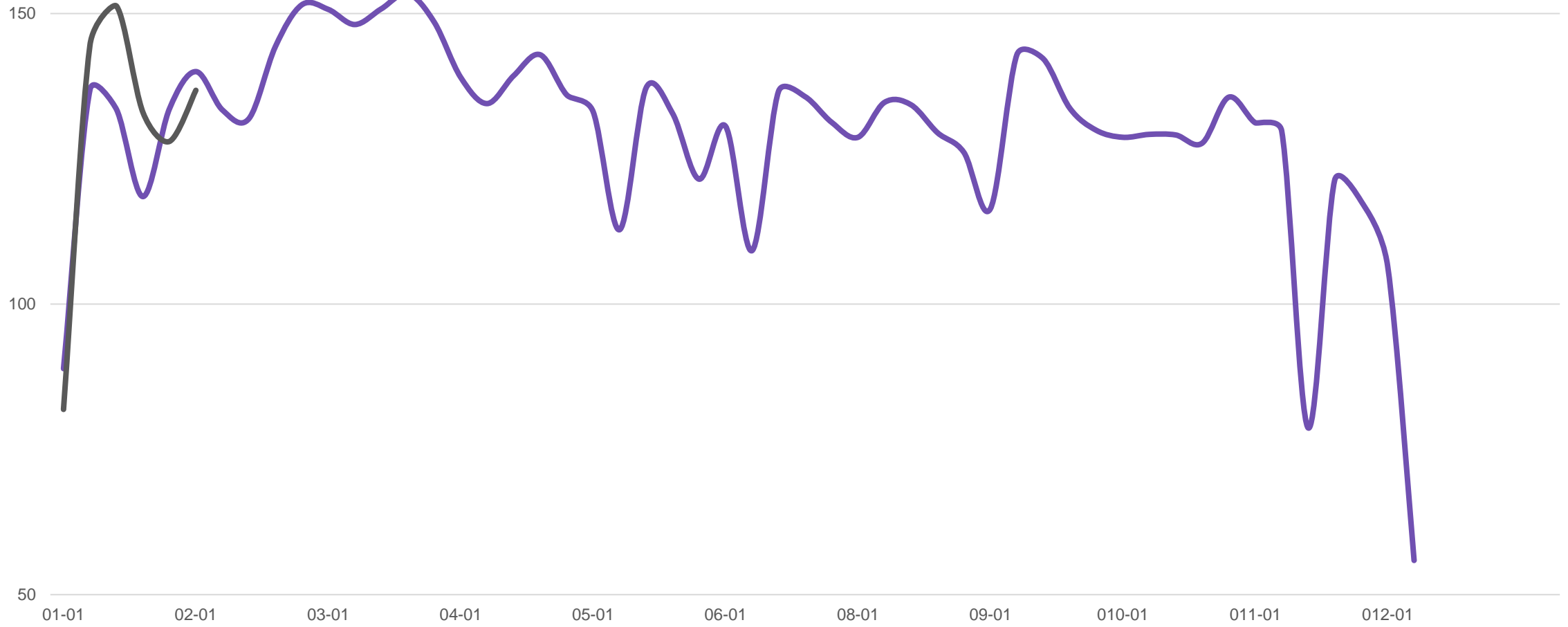


**Captures early-stage mortgage demand signals by looking at daily credit pull volumes including Hard Pulls, Pre-Approval and Pre-Qualification**

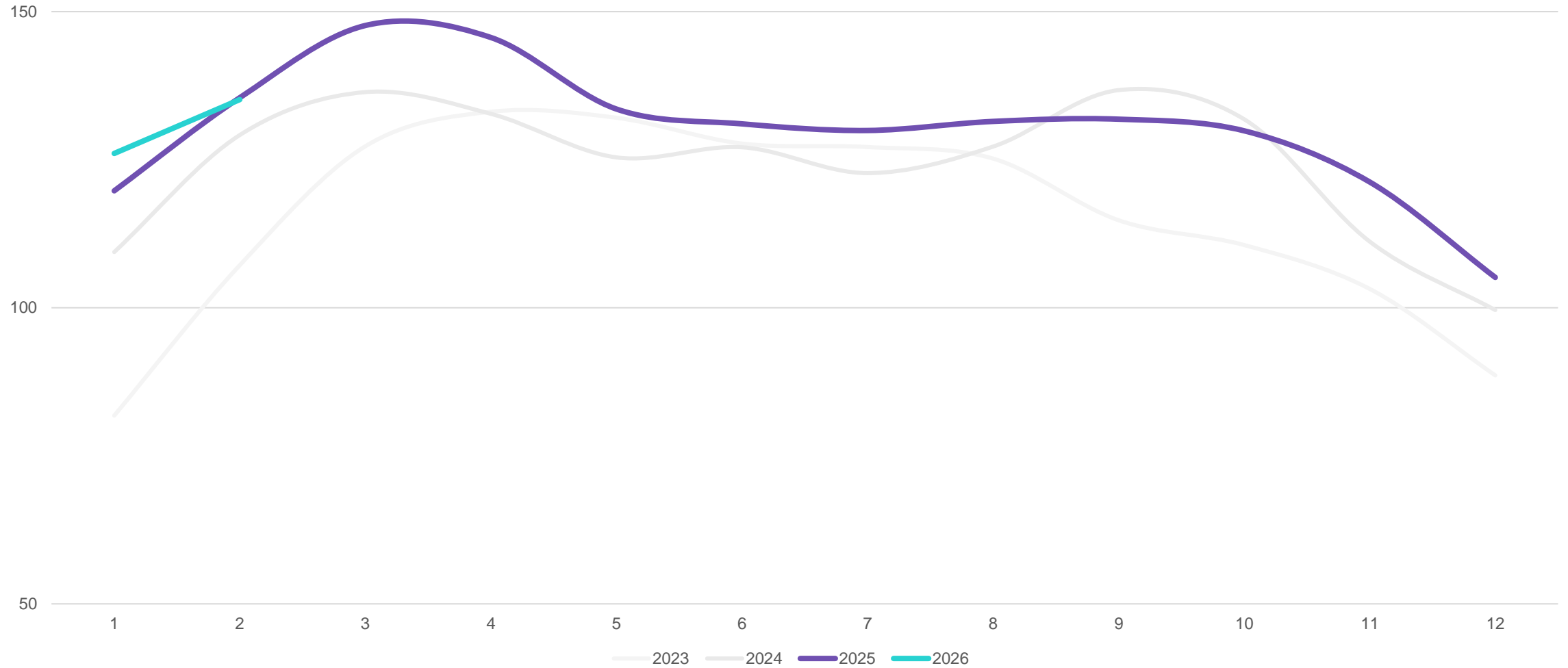


**Index is comprised of over 2,500 institutions including banks, credit unions, IMB's, brokers, and wholesale lenders**

# Xactus Mortgage Intent Index – Weeks Overlaid -2.3% YoY



## Xactus Mortgage Intent Index – Months Overlaid +2.2% YoY



# Xactus Mortgage Intent Index – 2026 Forecast +8.6% YoY Growth

