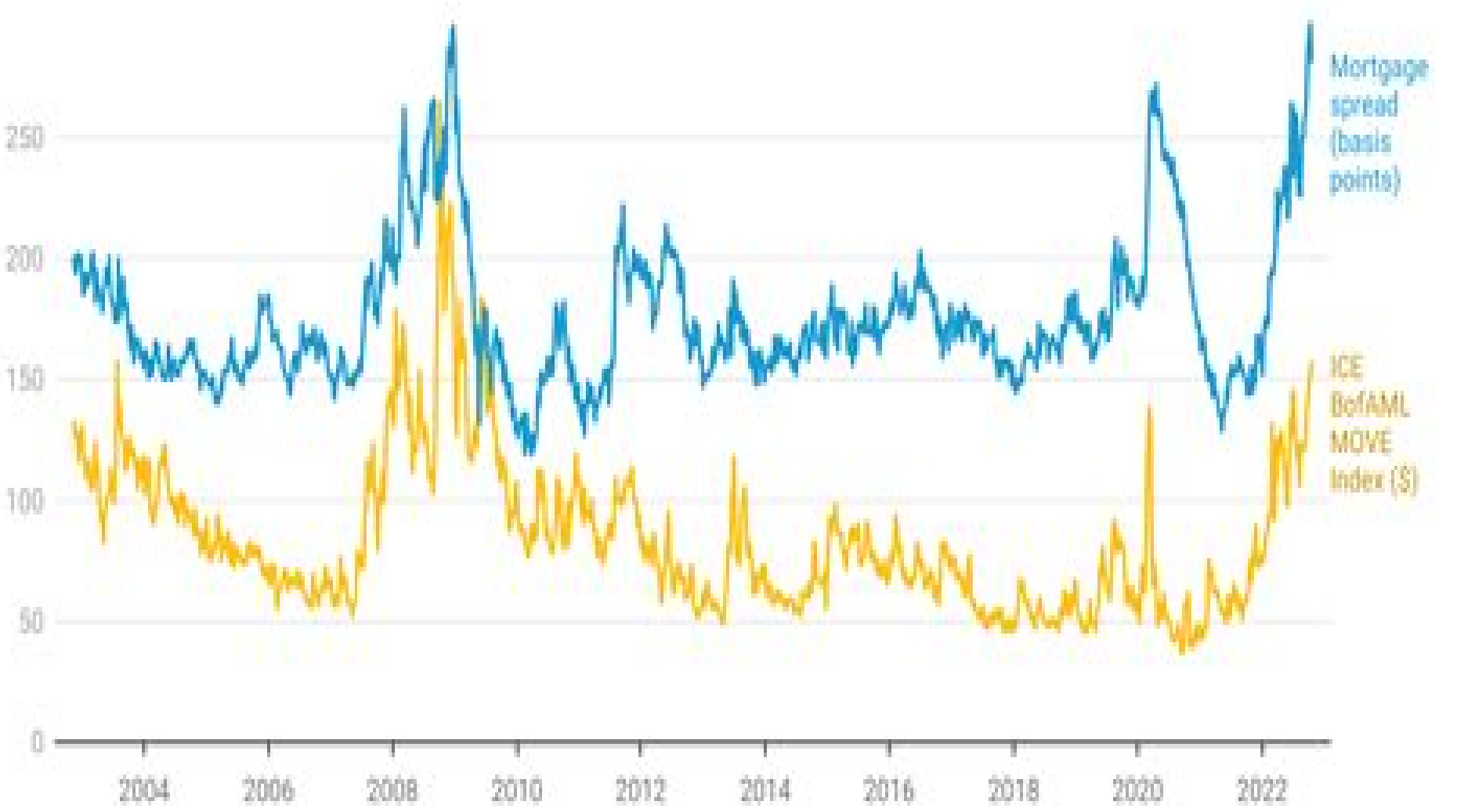


The MOVE Index Shows a Clear Correlation with the Mortgage Spread



Notes: Data on the MOVE Index was pulled from Yahoo! Finance and is the closing price quoted in US dollars. Both the mortgage spread and the MOVE are shown on a weekly basis. Mortgage spread has been multiplied by 100 to show trends in terms of basis points.

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