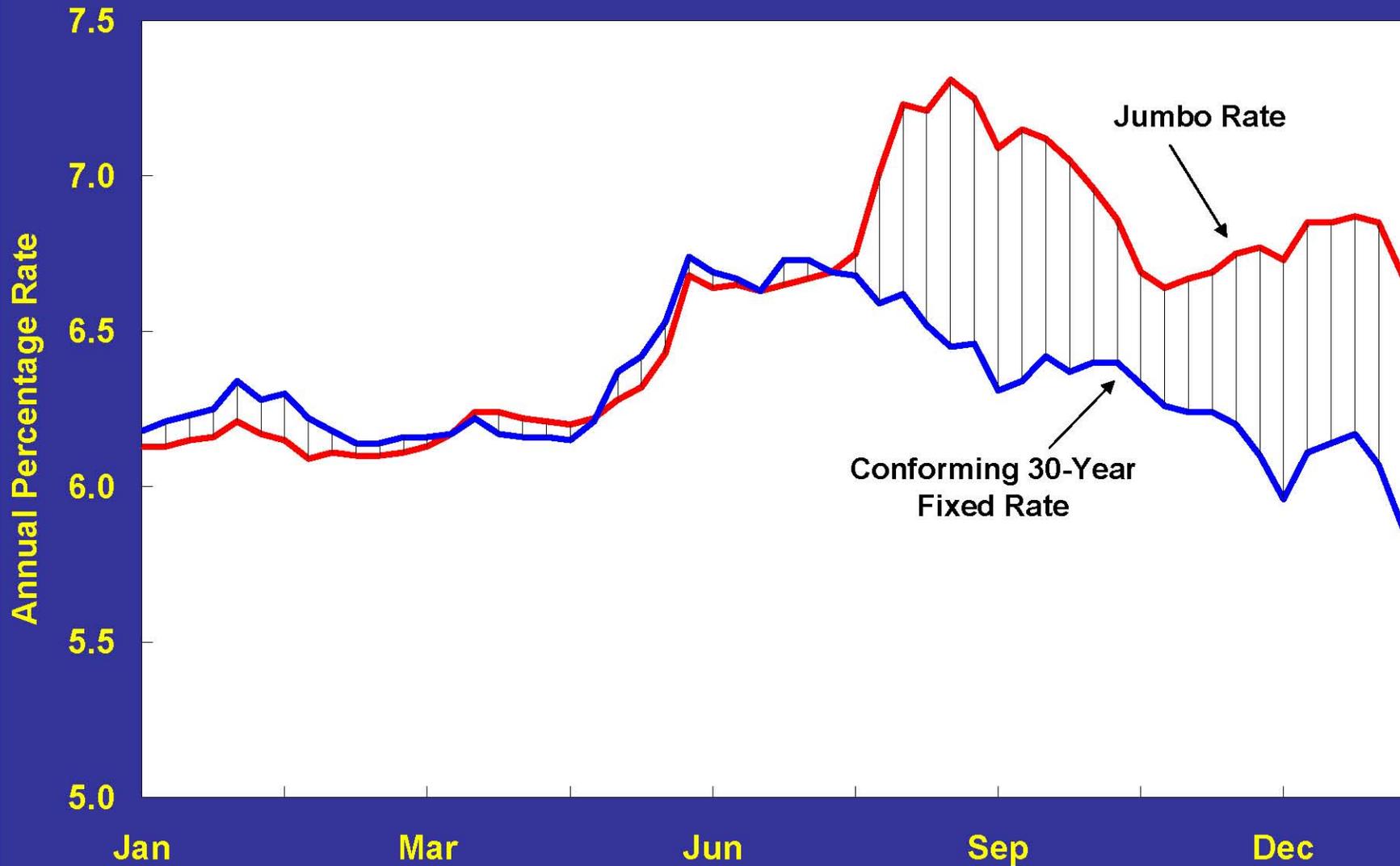


Credit Remains Tight for Nonconforming Loans January 2007 to Present



Sources: Wall Street Journal and Federal Home Mortgage Corporation.