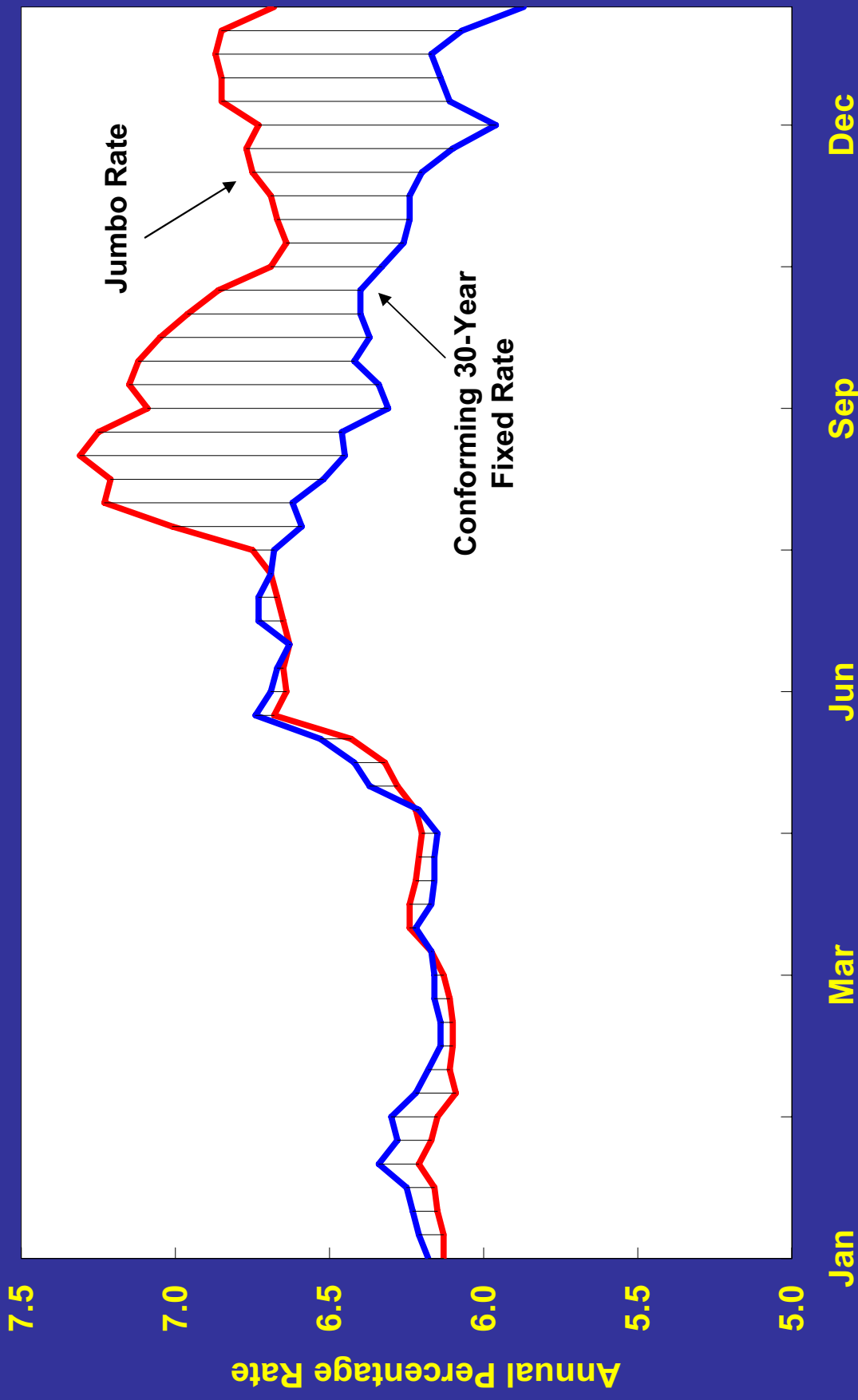


# Credit Remains Tight for Nonconforming Loans

January 2007 to Present



Sources: Wall Street Journal and Federal Home Mortgage Corporation.