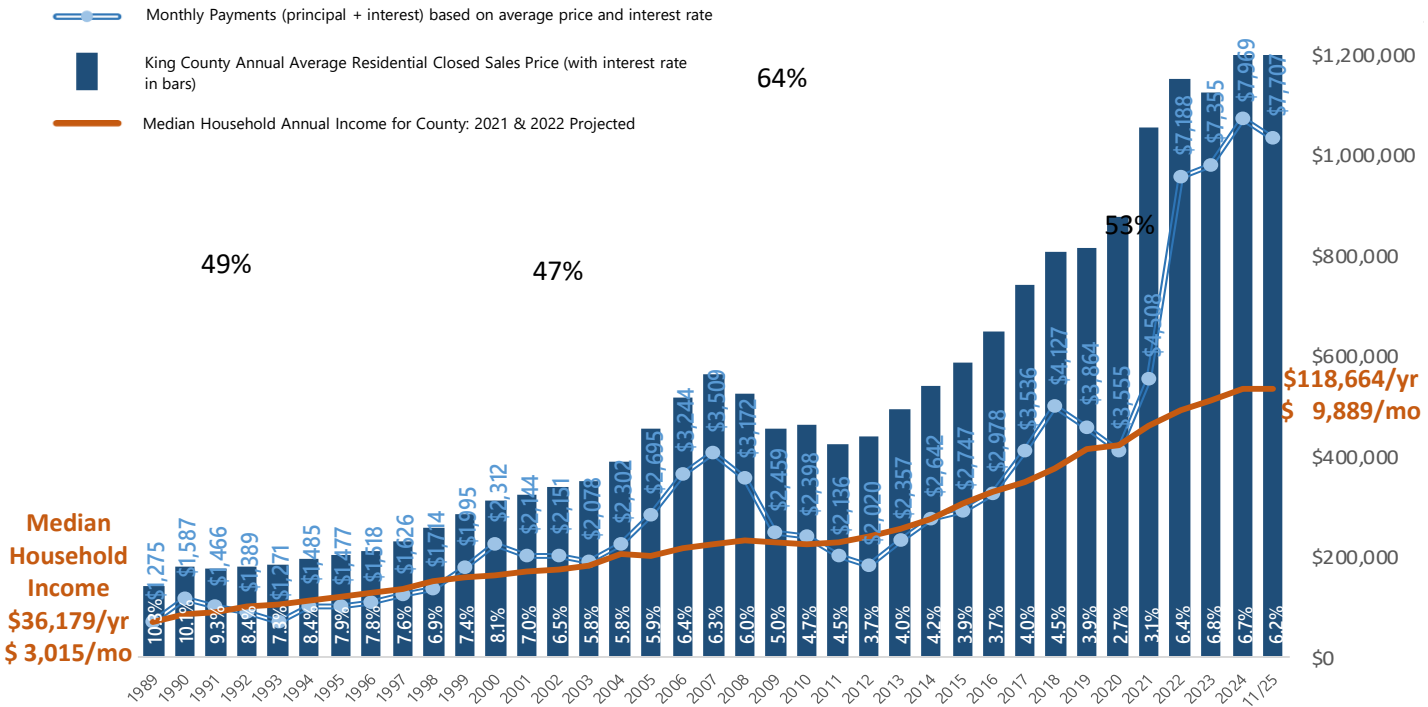
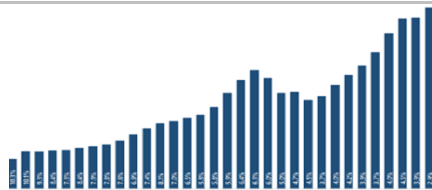


Monthly Payments Compared to Income Trendline King County



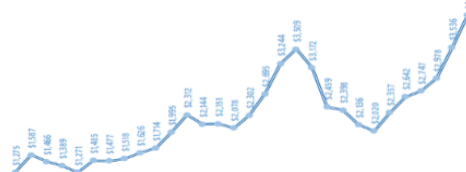
A



Average Residential Closed Sales Price and average interest rate (percentage is on the bottom of blue bars)

Two Factors for Payment

B



Monthly payment based on purchase price and interest rate

Purchaser's Buy Payment

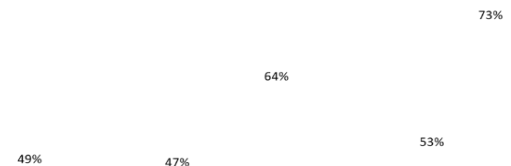
C



Annual Median Household Income for County: 2021 & 2022 Projected

Payments tend to rise above the County Median Household Income Line and then return to it.

D



Monthly payments divided by median income

Monthly cycle peaks shown