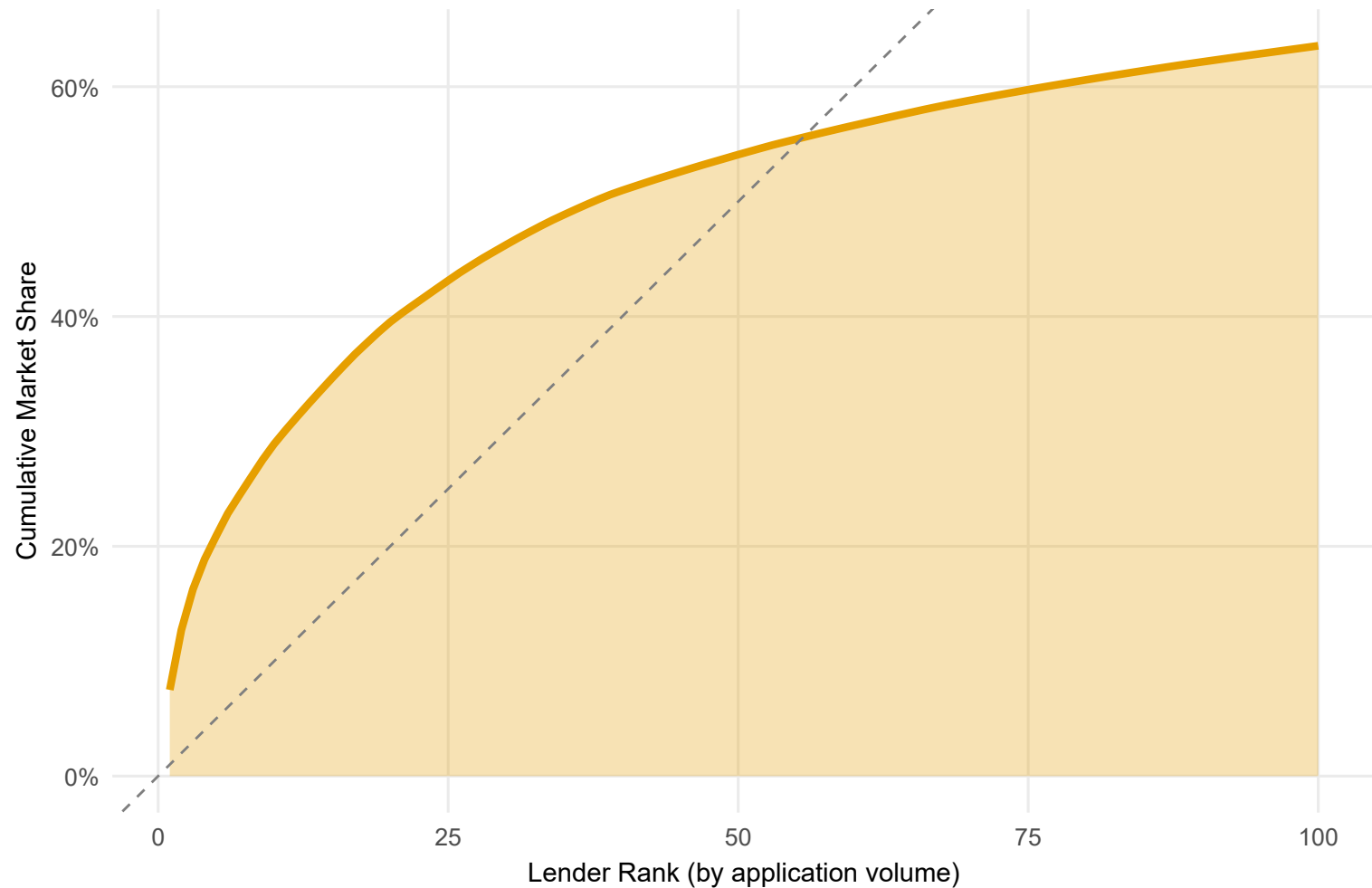


Lender Market Concentration

Cumulative market share of top 100 lenders



Note: Top 10 lenders account for 28.9% of market. Dashed line = perfect equality.