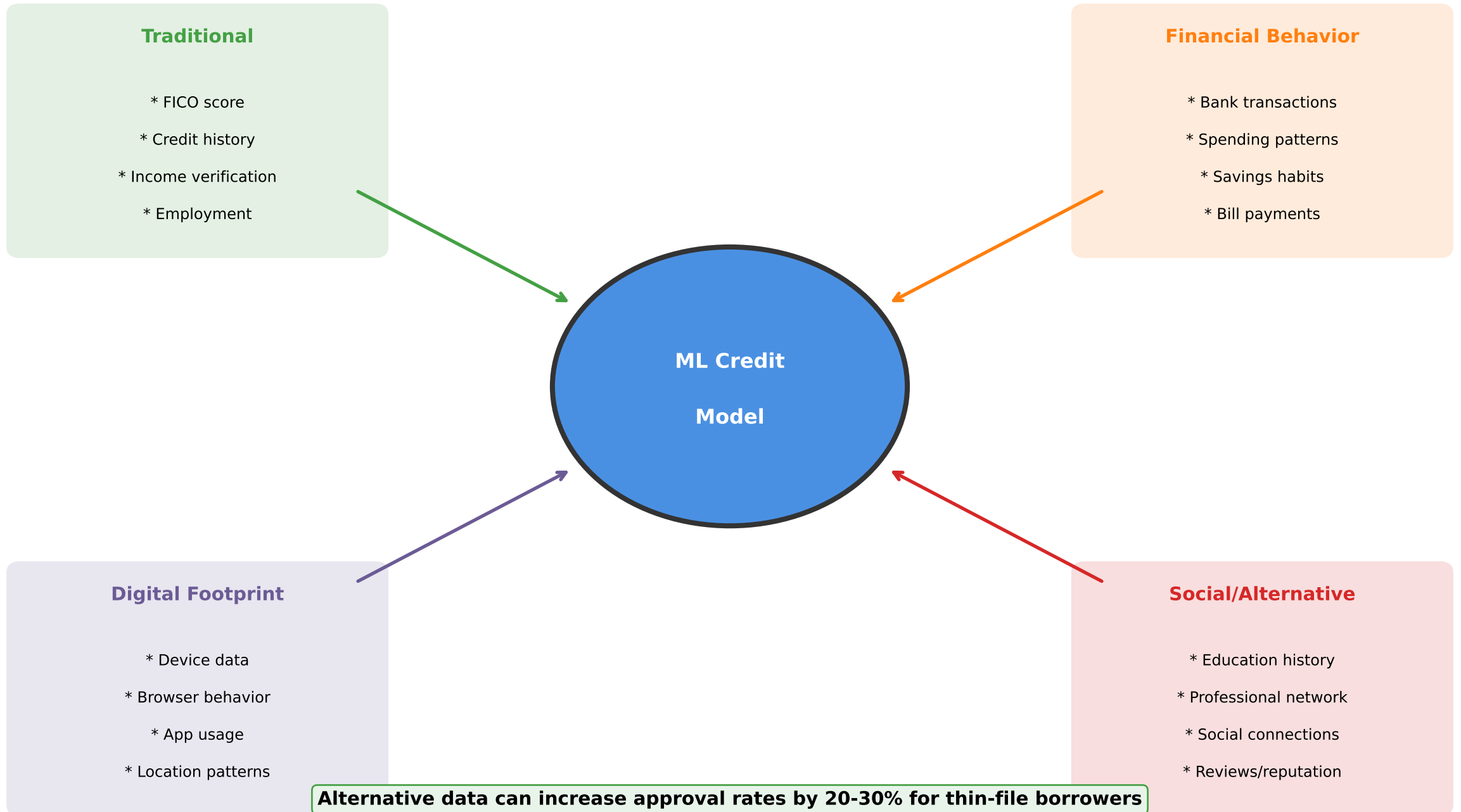


Alternative Credit Scoring Data Sources



Source: CFPB alternative data research, industry practices