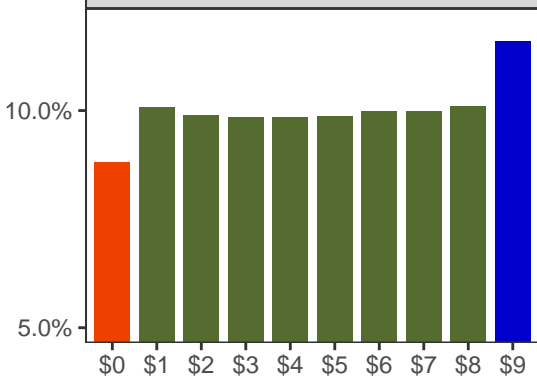
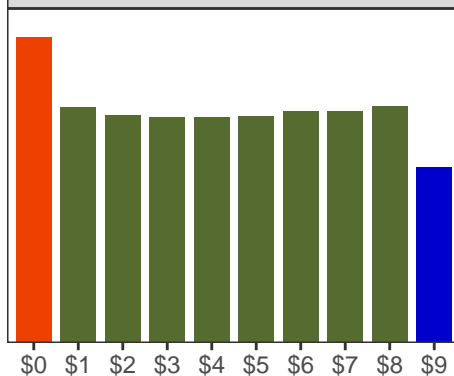


Percentage of Loans

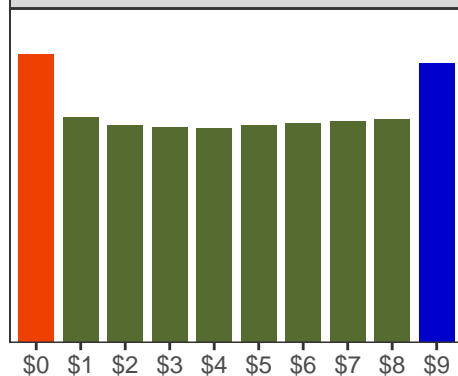
consumer bias only



finance manager bias only



both have biases



Monthly Payment Ending Digit