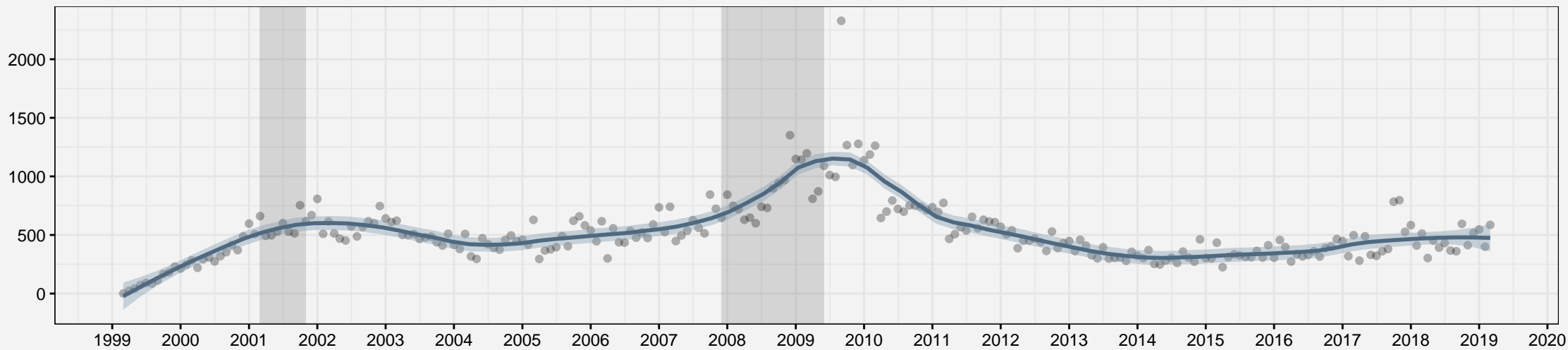


Number of delinquent loans with LOESS fit



Change in LOESS fit

