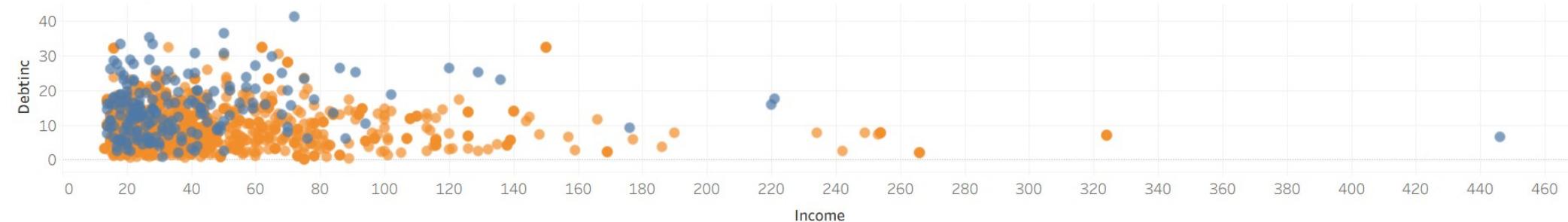
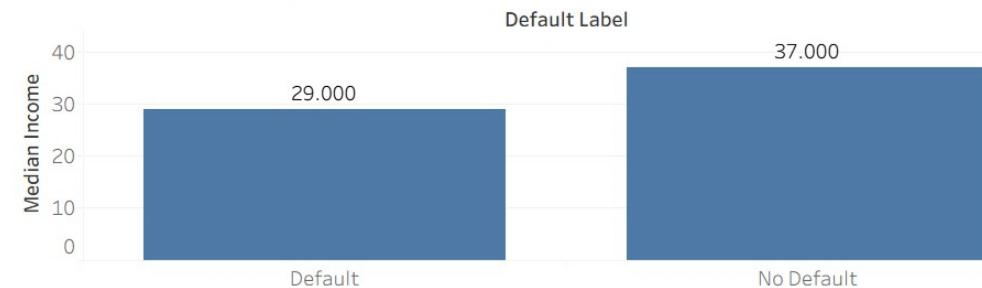


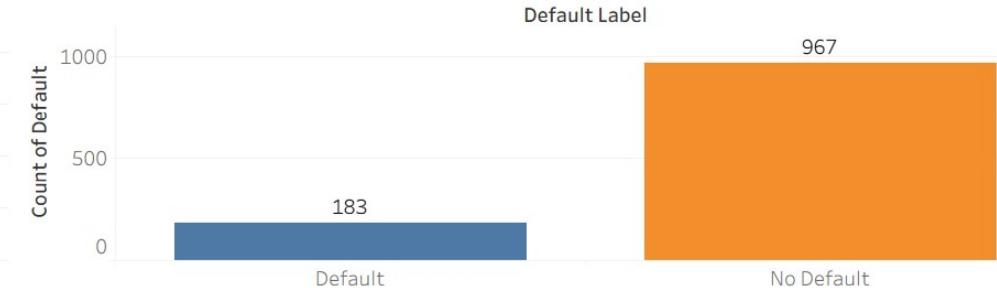
Relationship Between Borrower Income and Debt Burden Across Default Outcomes



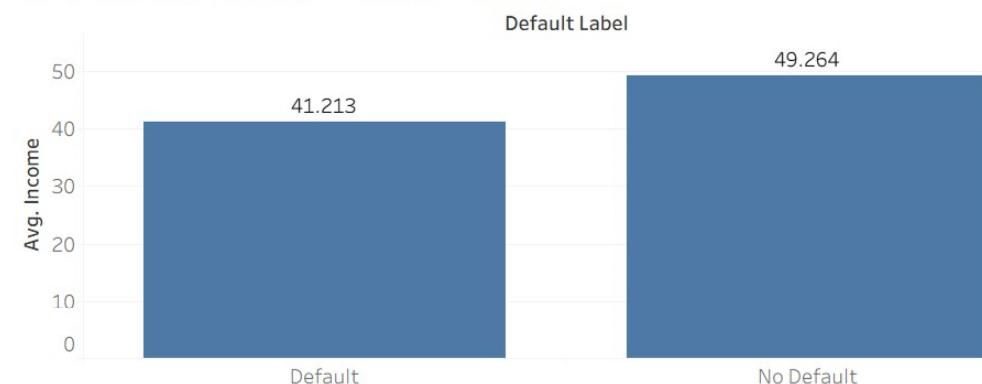
Median Income by Default Status



Loan Count by Default Status



Average Income by Default Status



Debt-to-Income Distribution by Default Status

