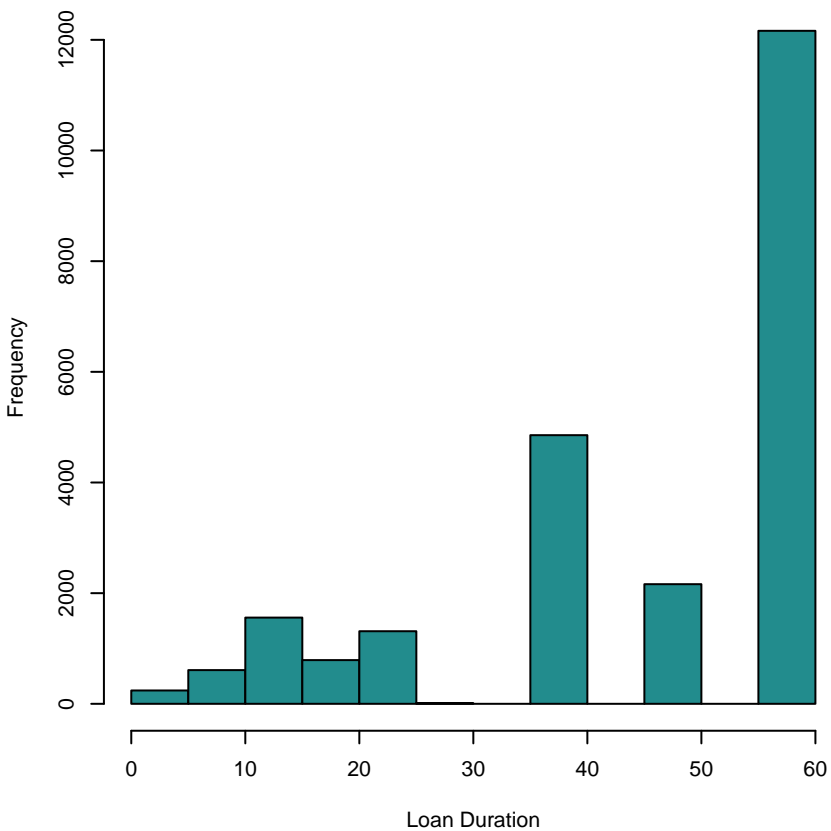
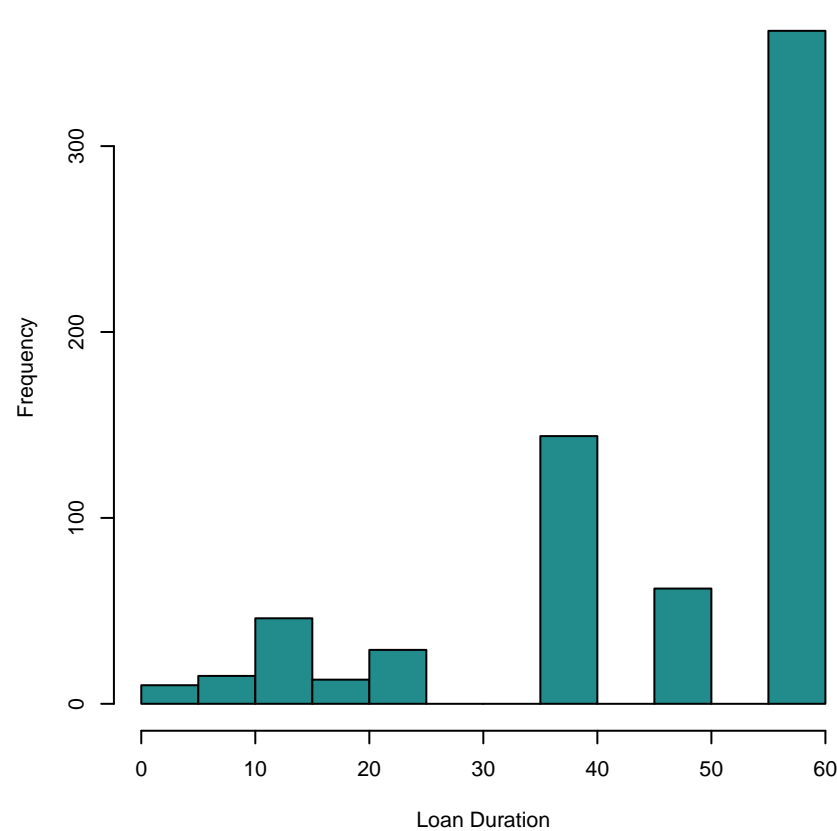


Loan Duration

Initial Sample



Reduced Sample



QQ Plot

