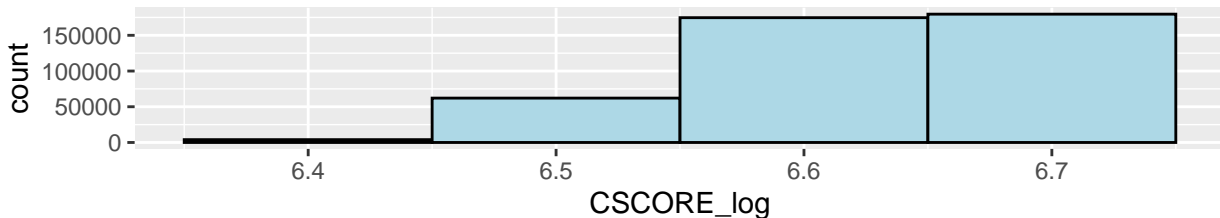
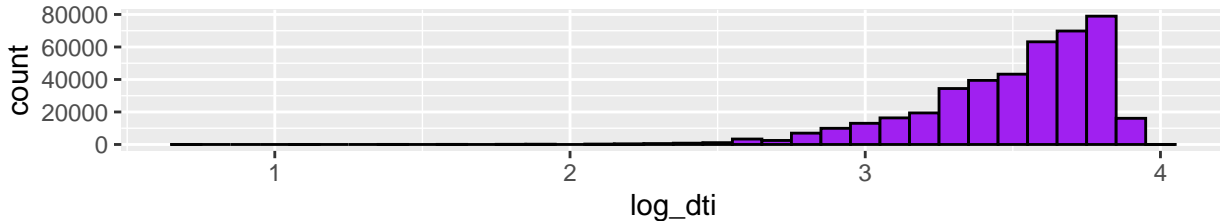


Log transformed Borrower Credit Score (CSCORE_B)



Log Transformed Debt-to-Income Ratio (dti)



Log Transformed Original Loan-to-Value Ratio (oltv)

