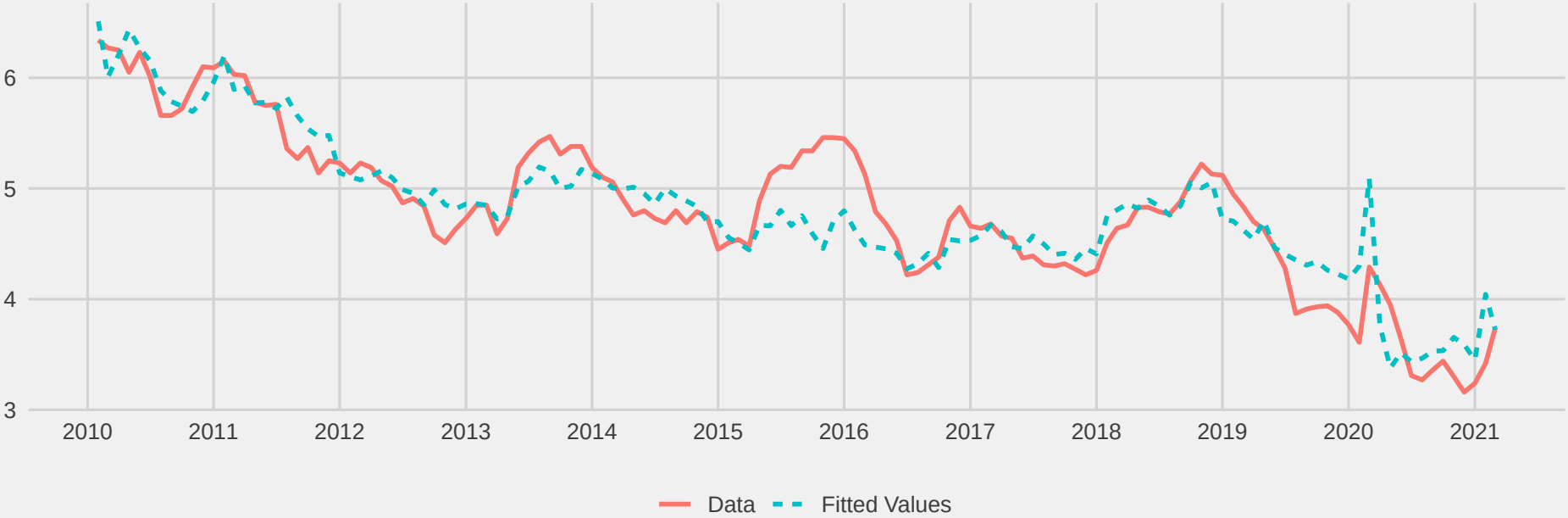Fitted values vs actual for factor baa