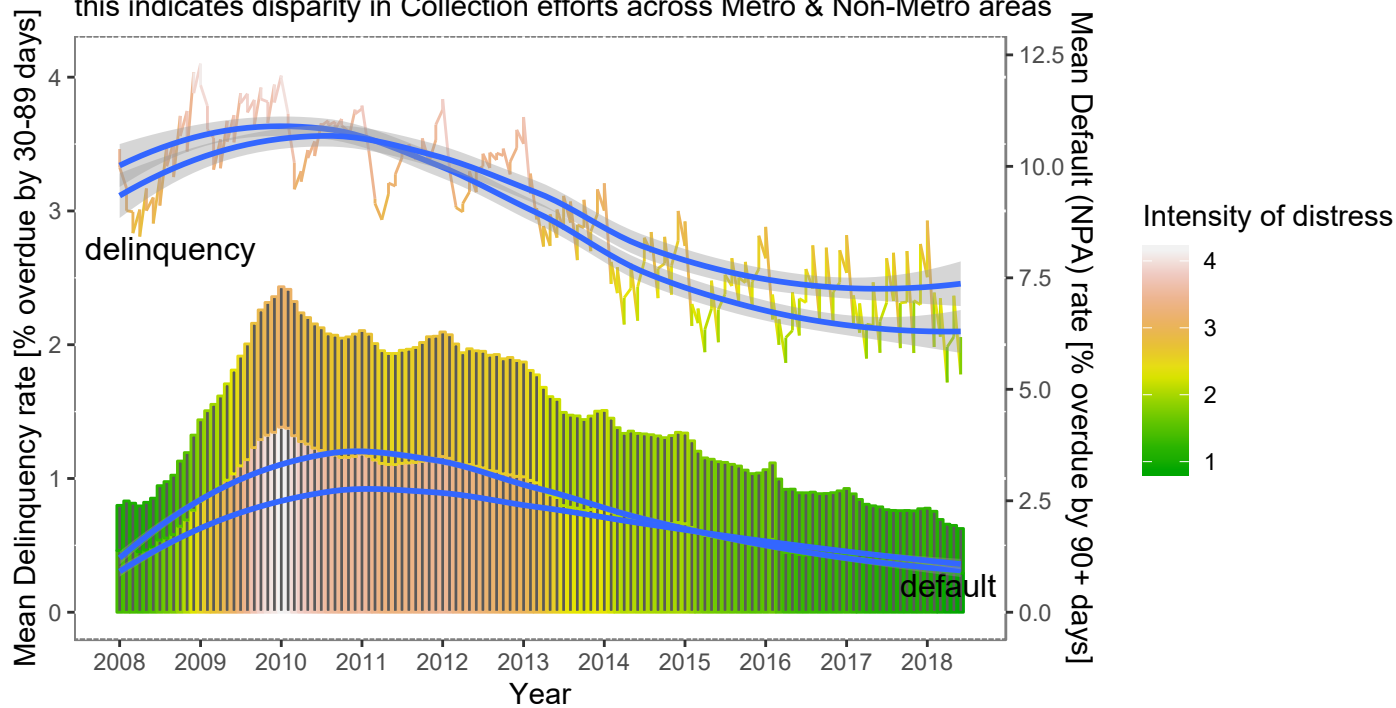


C

## Metro and Non-Metro areas differ in Delinquency rates, but not default rates

this indicates disparity in Collection efforts across Metro & Non-Metro areas



(based on HMDA Mortgage Performance data by CFPB)