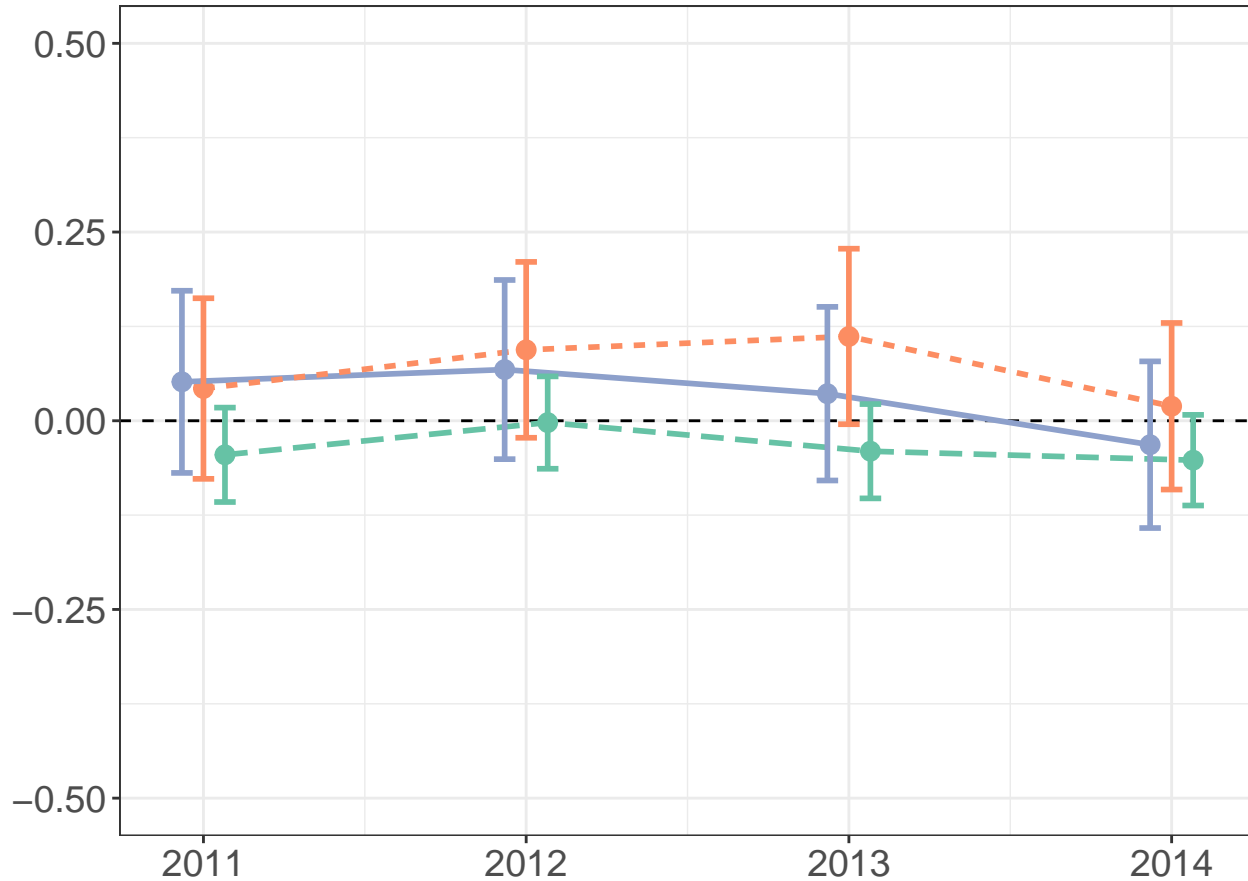


Estimate



Interaction Term

- Ever Payment
- Ever Penalized
- None