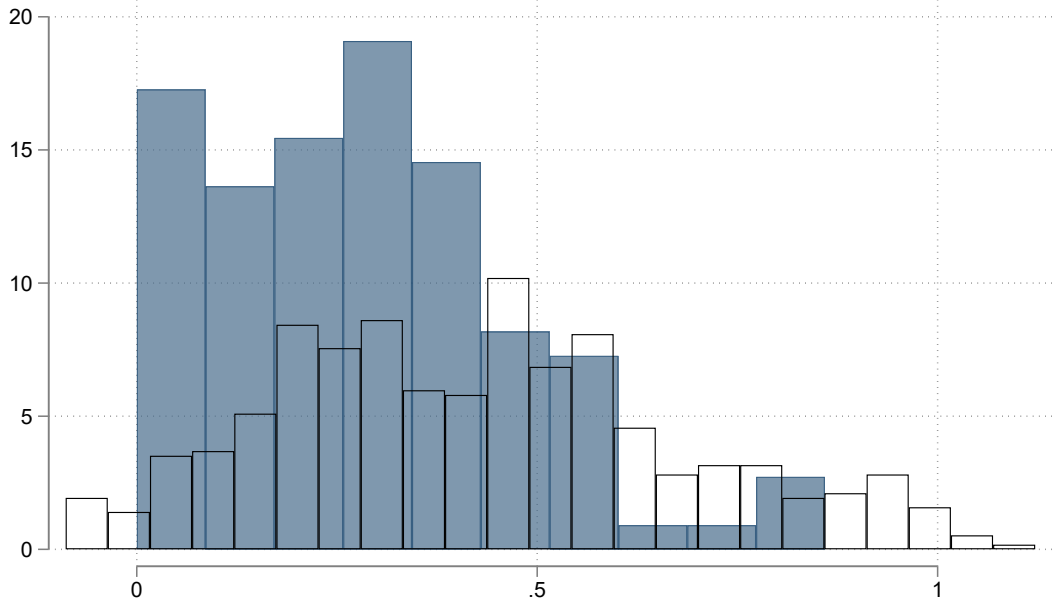


Percent



Effective cost/loan benefit TE

Choosers Non-choosers