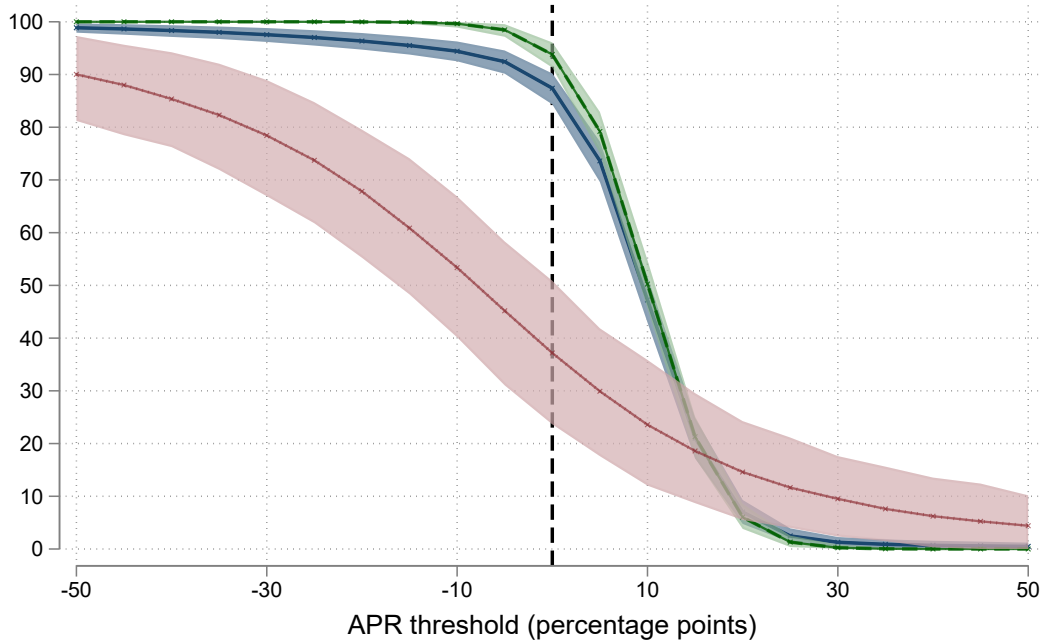


% of mistakes



—*— All borrowers in choice arm

—*— Non-choosers

—*— Choosers