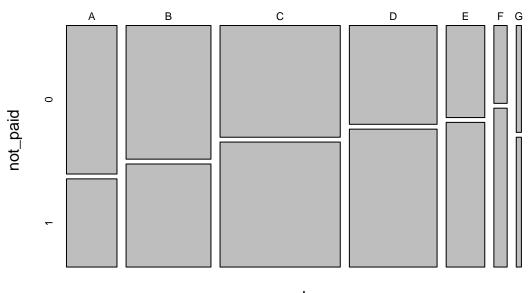**Assigned Grade of Loan vs Default**