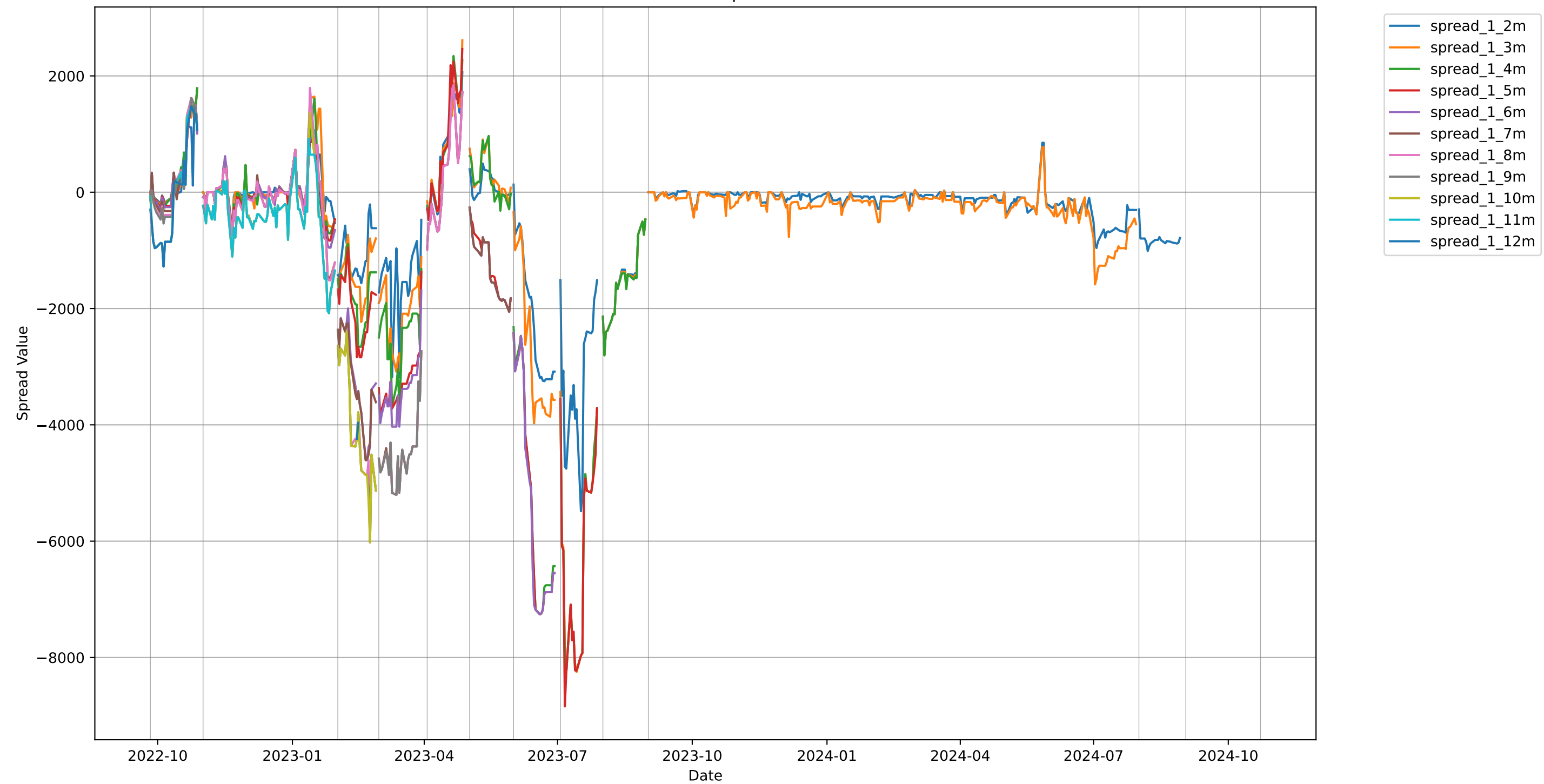
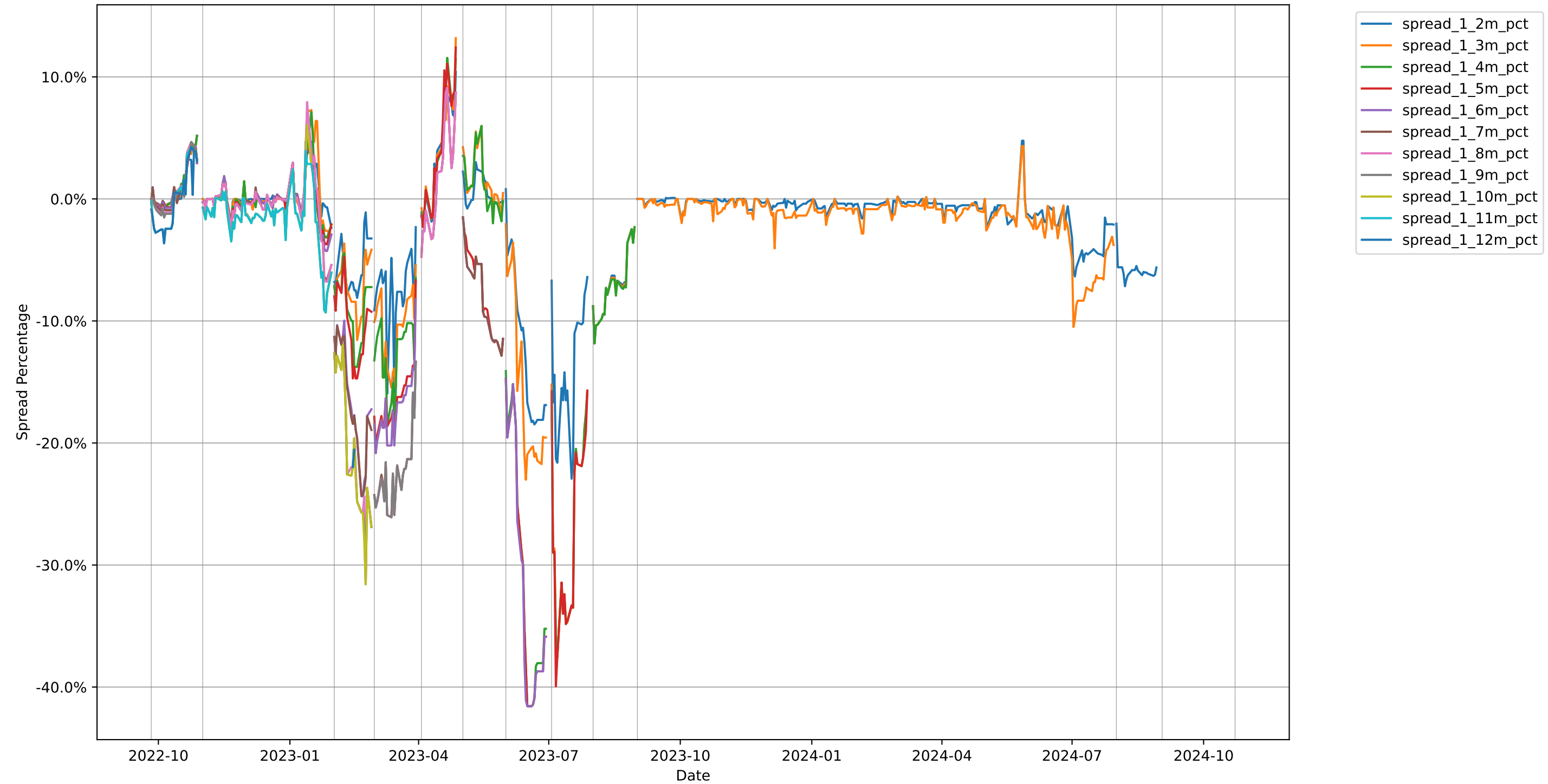


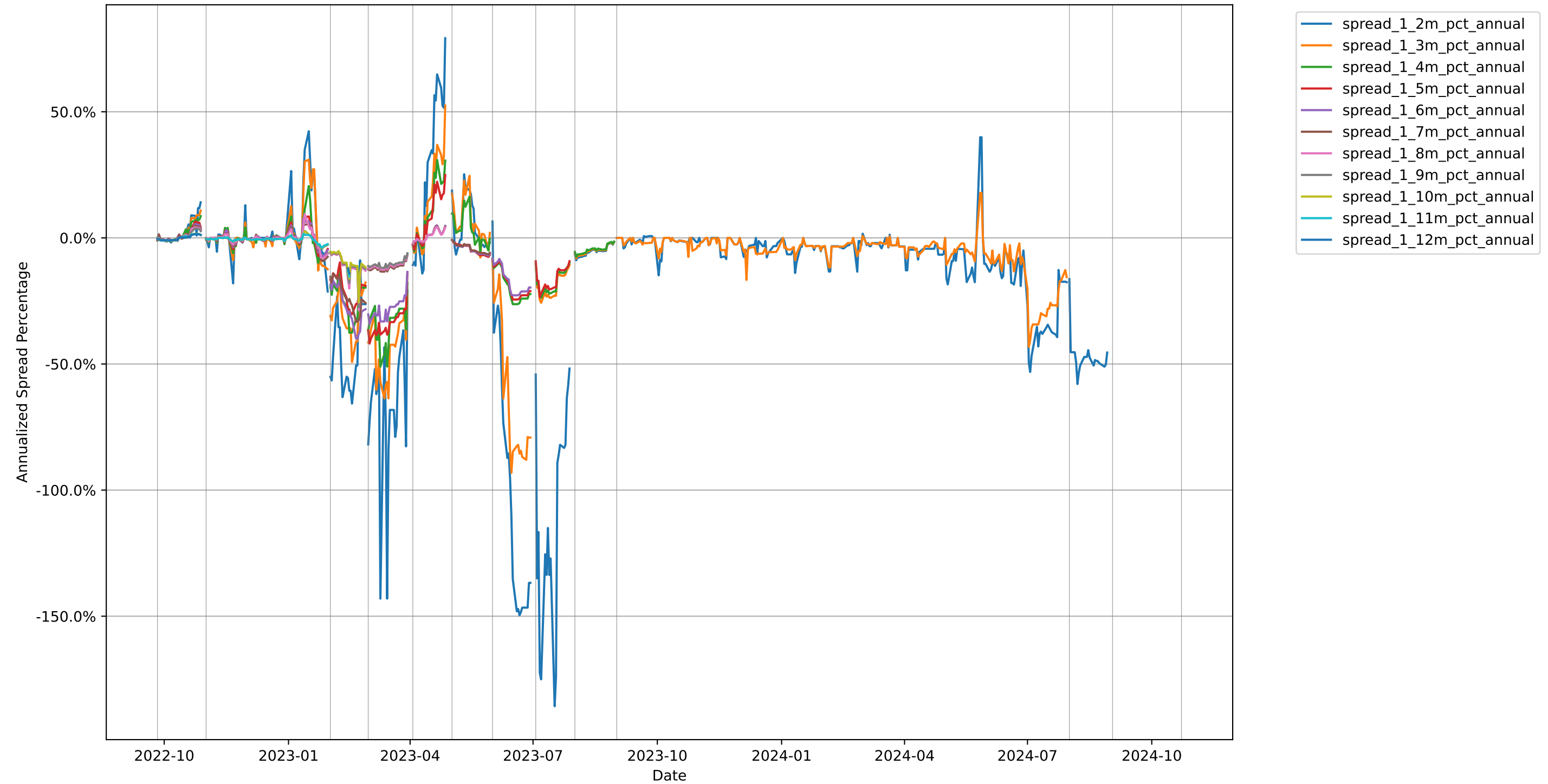
HOA Dollar Spreads



HOA Percentage Spreads



HOA Annualized Percentage Spreads



HOA Interest Rate Adjusted Annualized Spreads

