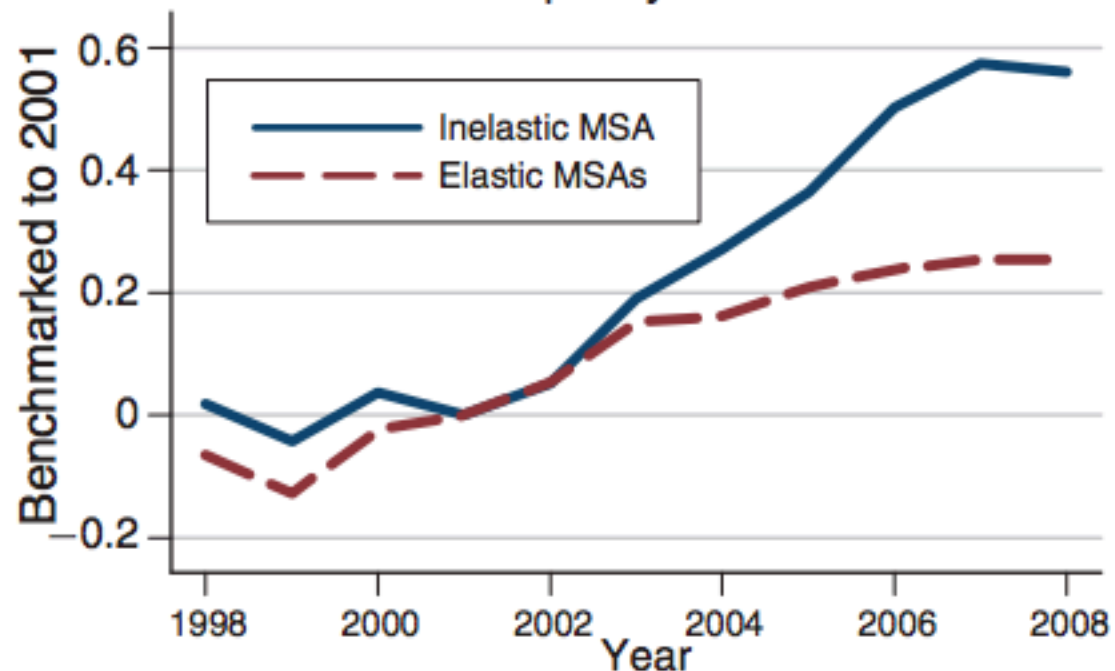
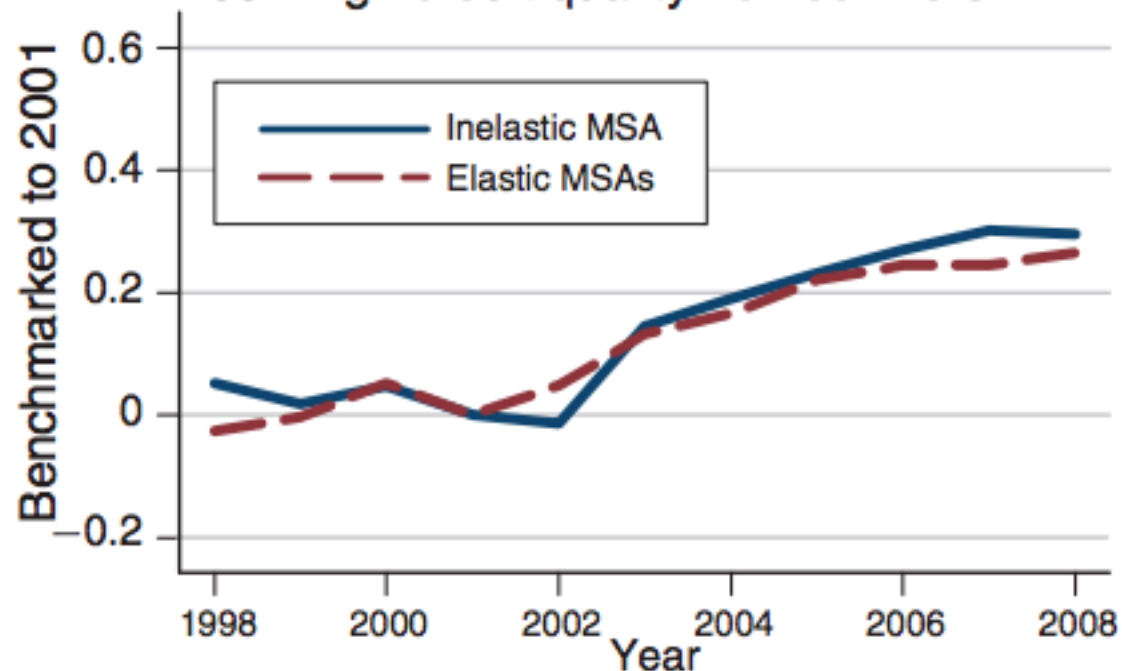


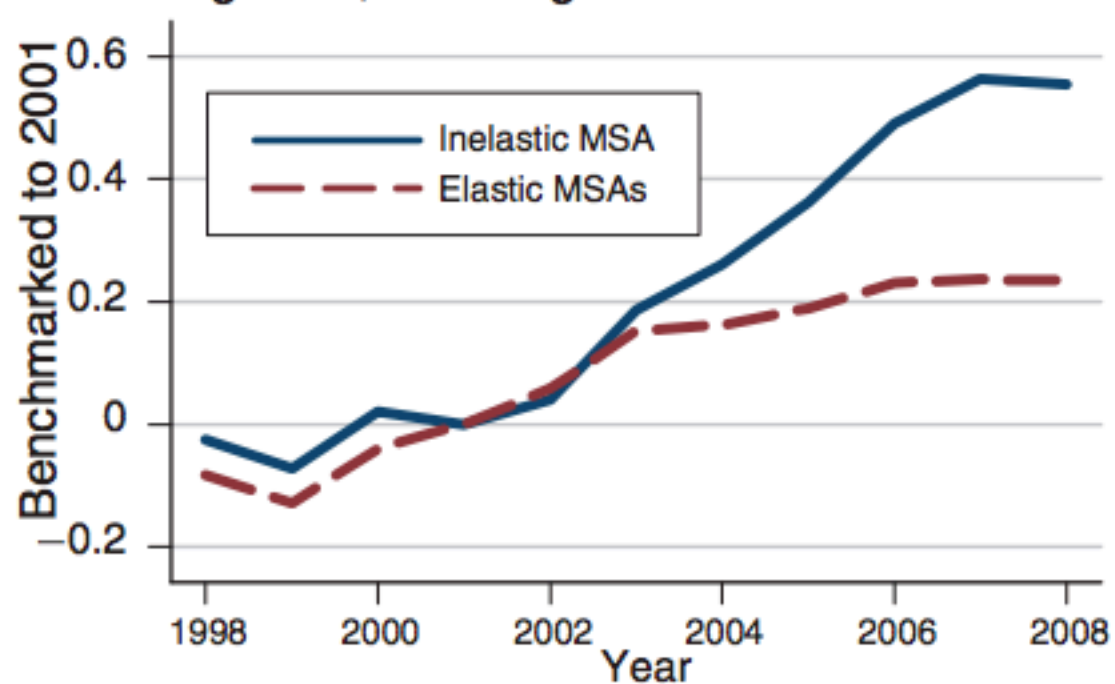
Debt growth,
1997 low credit quality homeowners



Debt growth,
1997 high credit quality homeowners



Debt growth, 1997 high credit card utilization



Debt growth, 1997 low credit card utilization

