[Demo] NLP Dataset for Customer Service Automation

Company Type	Mortgage Lenders
Inquiry Category	Mortgage payment assistance programs and options
Inquiry Sub- Category	Payment deferral
Description	Customers may inquire about deferring their mortgage payments to a later date, allowing them temporary relief without modifying the terms of their loans or negatively affecting their credit.
Data Size	5,178 paraphrases
Want to buy data?	Please contact nlp-data@qross.me via your business email address.

Masked sample paraphrases of one "Mortgage Lender" customer inquiry. (Purchased data will not be masked.)

choosing	payment _		tl	neir orig	inal contr	acts harr	n borro	wers'	as tru	ıstworthy	?
If borrowers choose		in of	modificatio	n,	is ch	iance	they				
bor	rowers	bad	they choos	se	payn	nent plan	ı r	nodifying	ex	xisting agree	ements?
Is	of	_ person a	s a reliable	if _	defer	pa	yments	?			
Can deferred p	ayments _		?								
switch to	bad		credibility?								
Picking deferred		tr	ustworthine	ss.							
choosing defer	red	affect	borrowers'		trustwo	orthy?					
Do borrowers risk d	amaging th	neir	they		rath	er than _		terms		?	
borrowers	_ delayed _	over	their _			lose tl	heir cre	dibility w	vith	_ lender?	
we view a	as if _	opt _	a		_ rather t	han mod	ify	_ contrac	ts?		
Is tarnishing _	reputa	tion of a _	a r	eliable o	lebtor			?			
Do we see borrower	s bad	·		a ;	payment p	olan	of	_ their _	?		
Do risk damag	ing	t	hey a _	opt	ion (of adjusti	ing orig	inal	and	?	
Will of bo	rrowers' c	redibility _		selec	cting defe	rred	_?				
less	trustwortl	hy	choose fl	exible p	ayback te	rms over		agre	ements?	•	
There iss	ue of trust	if op	t defer	red		of		Contract	t .		
choose no	ot	their ini	tial	they	appear	trustv	worthy?	•			
Does payments	S	_ borrowei	r's reputatio	n a	deb	otor?					
we	bad _	they g	o for a	pi	an c	of modify	ing	_ contrac	ct?		
deferred paym	ent routes	harm		they	to	, th	eir cont	tracts?			
bad if the	ey for	a	plan	of mod	ifying	?					
Is an issue of t	rust if	_ choose _		inste	ad c	hanging		?			
tarnishin	g the reput	ation of _		a	_ debtor _	they	y t	the paym	ents?		
Does it tarnish a per	son's			if they o	lelay	?					
Can deferral of payn	nents caus	e =	less		r	epaymen	t?				
Does decision	to	affect _		as a	debt	or?					
Do borrowers seem			delav	of	thei	r contrac	ct?				

Do borrowers have when with they for routes?	
Can borrowers less trustworthy they routes?	
borrowers damaging their they deferment their terms and conditions?	
o we borrowers bad choose deferred than their Contracts?	
borrowers choose payback the original are trustworthy?	
chance that borrowers will lose credibility delayed payment of	
borrowers risk their reputation debtors if choose a deferment of original	?
oes a a reliable debtor to delay their payments?	•
ill perception of credibility be harmed choosing payments contracts?	
postponing payments someone's as ?	
choose delayed payments modify their agreements, can credibility ?	
there an issue if borrowers Deferred Payment of the?	
oes choosing the reputation as trustworthy?	
an deferred borrowers to trustworthiness?	
borrowers have using deferred payment?	
o borrowers as they opt for deferred modifying their?	
choose deferred over contracts, is this bad ?	
routes borrowers' if they choose to modify their?	
tarnishing the reputation person as debtor that chose payments?	
o as bad if choose payment plan of modifying ?	
it that borrowers lose credibility choosing delayed ?	
we bad they go a deferred payment instead modifying agreement?	
deferred payment bad for reputation they not to their?	
n be trusting in their repayment if routes?	
it of a person they delay payments?	
borrowers Payment Plans of Contract, is an of?	
an issue of trust opt for Payment over modifying	
borrowers choose in of modification of their agreements, it lose?	
perception of borrowers' be selecting deferred existing contracts?	
payment routes bad borrowers' trustworthiness repayment?	
ne payments a borrowers trustworthiness.	
payment routes borrowers' as debtors?	
deferred payment as trustworthy debtors, if modify their?	
o borrowers choose payments over their agreements?	
it possible that lose credibility lenders they delayed payment arrangements modifying	
we borrowers as bad optdeferred instead of modifying ?	
it by delayed over their initial agreements?	
it that borrowers they choose delayed payment ?	
as bad they to defer rather than modify ?	
bes tarnish the reputation a person as debtor, delay?	
borrowers' reputationdebtor if they don't their original contracts?	
ill borrowers credibility lender if they delayed ?	
borrowers less payments instead of modifying ?	
ere trust if borrowers Payment over modifying their	
opting for have less trustworthiness when debt?	
of could damage borrowers'	
is lose with their choosing payment arrangements over their initial	
o borrowers damaging their choose deferment over adjusting terms ?	
o borrowers their reputation choose deferment of adjusting original and?	

the reputation of someone reliable when they payments?
borrowers trustworthy if choose flexible instead original agreements?
Is it tarnishing reputation a as dependable have chosen to the?
choosing deferred routes borrowers' reputations ?
I to defer payments instead of contract, will less credible?
it tarnishing persons a a if they payments?
it possible lose their with their lender if delayed payment over modifying ?
Do see borrowers they deferred instead of original contract?
Can choice of payment in debt repayment?
Can borrowers if payment plans than their contracts?
borrowers choose delayed their agreements, can credibility with ?
Is it the of a debtor to delay payments?
it of a as a they delay payments
Is it tarnishing to?
Is deferred routes borrowers' reputations choose to modify ?
Do we bad if they opt payments than modifying ?
we bad they go a payment plan rather modifying their?
borrowers opt for payment plans their contract, viewed?
Do seem less trustworthy if they their rather ?
Is modify their contracts?
Do borrowers as bad they opt payment plan than their?
for payment plans instead of their contracts, are trustworthy?
Do borrowers damaging reputation option adjusting terms and conditions?
the perception borrowers' credibility be hurt selecting instead modifying?
borrowers risk reputation choosing option of adjusting their conditions?
borrowers credibility lender they choose over modify?
payment bad for borrowers' reputation they choose to contracts?
Is deferred routes hurting reputation trustworthy if choose to their ?
it borrowers have less trustworthiness for payment routes?
borrowers don't their contract, payment hurting as trustworthy?
there an trust if borrowers for Plans instead of ?
Is deferred payment hurting borrowers' reputation as trustworthy, to to?
borrowers seem less trustworthy if payments modifying ?
borrowers choose over modifying lose their credibility with lender.
Can payment hurt trustworthiness of debt borrowers?
Is the of person as a debtor, they have chosen ?
it less borrowers pick payback over their agreements?
it less borrowers pick payback over their agreements? hurt borrowers' reputation to choose payment over their ?
hurt borrowers' reputation to choose payment over their ?
hurt borrowers' reputation to choose payment over their ? Can borrowers be for payment instead of original contracts?
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Society	Can less if they for?
If borrowers	person's reputation as a debtor they choose delay?
If borrowers	Is defering a as reliable debtor?
we borrowers as if	Is of a as a reliable payments?
we borrowers as if	If borrowers for than modifying Contract, is issue of?
borrowers choose not	payments a debtor's credibility?
borrowers choose not	we borrowers as if deferred plan their original contract?
we	
it possible lose credibility with	
Will it our delay payments instead the loan ? If not is deferred payment hurting their reputation as debtors? trusting if they instead of modifying their contract? Do borrowers seem less if they to get the power of their contract? Do borrowers seem less if they to get the power of their contract? Do borrowers seem less if they to get the power of their contract? Do borrowers seem less if they to get the power of their contract? Do borrowers get the power of the power of the payments? Is it at a taining to get the payments? Do bad for fifthey don't modify contracts Is it tarnishing person's as when they delay ? Should borrowers payments of modifying is this credibility? Do borrowers payments of modifying is this credibility? Do borrowers payments ould trustworthiness? Do you delaying borrower's as reliable debtor? Can borrowers if they choose delayed modify? Is is payments over adjusting our initial ? We ruin payments over adjusting our initial ? Do borrowers delayed payment in of modification of their agreements, there a modifying initial agreements? Will deferral trustworthiness? Are less trustworthy they choose flexible for gather than making changes the original agreement? Will deferral trustworthiness? Are less trustworthy they choose flexible for gather than making changes the original agreement? If we choose to rather make changes to the payments? Are less trustworthy they choose flexible for gather than making changes to the payments for gather deferred power modifying their payments borrowers faithfulness? Do believe deferred borrowers' faithfulness? Do believe deferred power modifying contract? and a maging borrowers' trustworthiness? Do gather than a sa reliable debtor by choosing to 2 and a maging borrowers' trustworthiness? Do deferred payments fift they opt 1 and a payment modifying contract? Will borrowers be less if they opt 1 a repayment? Will borrowers be less if they opt 1 a repayment? Will borrowers be less if they opt 1 a reliable to that to delay payment	it possible lose credibility with payment over modifying their agreements?
If	
trusting if they	
Do borrowers seem less if they to	
deferred routes borrowers' trustworthy debtors, if they not change ?	
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Is it tainting	
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Is a a reliable that to delay payments? borrowers payments of their contract, seem less trustworthy?	borrowers be less if they opt ?
borrowers payments of their contract, seem less trustworthy?	it possible that payment negatively in repayment?
borrowers payments of their contract, seem less trustworthy?	Is a a reliable that to delay payments?
	borrowers payments of their contract, seem less trustworthy?
we as opt for payments rather than amending their?	we as opt for payments rather than amending their?
someone payments, is tarnishing reputation reliable debtor?	
Dorisk ifa deferment option instead oforiginal terms?	Dorisk ifa deferment option instead of original terms?

Can for deferred routes in repayment?
it tarnish the reputation a reliable debtor they their?
Are deferred routes the of ?
Do see if use a deferral instead of contract?
payback their original agreements, they less trustworthy?
opting for deferred payment routes trustworthiness ?
we if they go for a payment instead of contracts?
deferred routes bad ifdon't modify agreements?
Are borrowers seen if deferred payment plans over ?
Is payment harming reputation trustworthy debtors not to change ?
Are borrowers they a payment plan their original?
Do we if they a payment over ?
Do as they defer rather than modify contract?
Is person's a debtor if they defer ?
If payments modifying their agreements, can with the?
borrowers to their payments, they less ?
deferred for borrowers' ?
there a chanceborrowers will lose credibility ifdelayedofof?
an issue trust borrowers opt Deferred Payment instead contract
reputation of person as debtor that delayed the payments?
Do choosing routes the borrowers?
delayed over will they lose with lender?
Can opting for be trustworthy?
Can opting for cause borrowers have ?
of individuals repaying?
it the a person as debtor they to the payments?
we how us picking payments over adjusting?
Do we see as they plans instead modifying their?
Is it possible that borrowers lose with choosing arrangements?
borrowers less reliable in if for deferred payment?
possible going for payments can jeopardize ?
deferred borrowers' trustworthiness.
trustworthy if they choose their instead of modifying initial
choose deferred payments over modifying or is bad?
Is person's as a reliable debtor when ?
see borrowers as bad they opt deferred payments contracts?
Is chance borrowers lose credibility if they modification?
Is a if they defer payments?
it a person's reputation reliable chose to delay payments?
If choose modify contract, deferred reputation as trustworthy debtors?
If choose payment favor modification, there lose their credibility.
Is tarnishing the reputation a who payments?
Do they opt for deferred instead of amending their?
Is deferred routes hurting if they to contract?
borrowers tarnished opting for ?
tarnishing the reputation of a as a that to their?
the tarnishing borrowers reputation as reliable debtor?
see borrowers as bad if to defer their than ?
Is bad credibility for payments instead of contracts?
Is it possible borrowers lose their they payment arrangements over their

Does it reputation of as reliable debtor they ?
choose delayed over their initial agreements, do with the?
Is it a reputation reliable debtor payment?
they opt a payment plan of amending contracts?
Can payment hurt the trustworthiness borrowers?
person's reputation a reliable they delay payments?
The trustworthy of individuals repaying could if they
the person a reliable debtor if they decide their payments?
Do tarnishing they deferment option rather than adjusting original terms and?
Do bad choose a deferred payment over modifying contract?
Is that borrowers lose credibility if choose delayed payment over modifying ?
If choose delayed they lose credibility with?
Is an issue of trust borrowers instead?
Is tarnishing the a as debtor, by choosing to ?
Is borrowers trustworthy if over changing their original?
Can of payment the trust debt borrowers?
Will opting for borrowers' trustworthiness in?
we see bad they decide defer payments rather modify ?
opt Deferred Plans of Contract, is there of trust? "
Do borrowers if they opt for a of of their agreements?
If borrowers delayed payment favor modification, they can lose?
The choice payments be to trustworthiness.
the person defers the payments, their reputation reliable?
Would be trusting if they their modifying initial?
Would deferred payment borrowers'?
When dealing with debt deferred cause to ?
providers might in being reliable we choose routes of modifying our initial
contract.
$\begin{tabular}{lllllllllllllllllllllllllllllllllll$
routes damaging as trustworthy debtor if choose not original contracts?
If borrowers choose delayed of agreements, with the lender?
When choose payback over changing original agreements less?
we bad they payment plan, rather modifying their contract?
borrowers for deferred instead of contracts viewed as unreliable?
Is routes borrowers' debtors, if choose to modify contract?
Do see borrowers bad opt for payment plans modifying ?
we see borrowers bad they decide defer modify their?
reputation of a debtor they to delay the?
Is it reputation of a reliable debtor if ?
deferred routes harmful to choose to modify their?
borrowers' reputation reliable debtors.
Can tarnish borrowers'?
borrowers Deferred instead of their Contract, a problem of?
it the of a person as have to delay ?
borrowers payment in favor modification, possible will lose credibility?
it credibility for borrowers to payments?
Is it the of a debtor if ?
Dorisk their reputation if choose a of their conditions?
Mortgage providers may view us unfavorably in terms reliable if deferred modifying
initial

If borrowers to modify contract, routes damaging their trustworthy?
$____ = ___ their ___ if they choose the deferment ___ over ___ original ___ and ___?$
Can of causes borrowers to trustworthiness in ?
Debt borrowers' trustworthiness be by of routes.
The trustworthiness of borrowers be negatively deferred payment routes.
Is it possible going payments jeopardize ?
bad credibility if choose deferred over modifying ?
Do borrowers if they choose deferral plan their original ?
less in debt repayment they opt deferrals?
Is tarnishing the debtor, that they have to delay their payments?
damaging their when a option instead of their terms conditions?
Is borrowers' trustworthiness?
Will deferred payments instead of borrowers' ?
trustworthy image ofdebtsdamaged bydeferring payment.
Is it possible that by choosing payment arrangements over modifying ?
Do people borrowers as if choose deferred contracts?
possible that for deferred borrowers' faithfulness?
Do we as bad if do their opt for a plan?
Do we see borrowers for a payment modifying contracts?
it tarnish the reputation of a person as debtor that have ?
selecting payment routes instead of our contract borrowers?
tarnish reputation as a reliable to delay?
borrowers seem trustworthy they payments modifying their contracts?
risk damaging their reputation when they a instead terms and?
$ If ______ payment in favor _____ their initial ___ is there ___ chance they ___ lose ___? \\$
Is $___$ possible that $___$ lose their $___$ when they $___$ payment $____$ modifying $___$ initial $___$?
Do see borrowers bad if rather their original contract?
delayed payment in of modification their agreements, will credibility?
defers the payments, is tarnishing as a debtor?
deferred payments modifying existing borrowers' credibility?
I Be less I defer my payments instead modifying my?
Is deferred payment reputation as if they choose to ?
flexible payback terms over original agreements, are trustworthy?
bad they choose deferred payment rather than their agreements?
a does this their a reliable debtor?
borrowers less trustworthy if payback terms over the ?
deferred payment routes borrowers' reputations they not contracts?
we see they to defer payments of modifying contract?
Is tarnishing the of a a because delay?
routes harm borrowers' as trustworthy debtors?
When borrowers flexible payback terms over altering ?
payment routes bad borrowers' reputation don't modify ?
Is use of deferred trustworthiness debt borrowers?
borrowers as if choose deferred payment plans of their?
There is that will credibility choose delayed instead modification.
Is the person a debtor that choose delay their payments?
a person's a reliable debtor by delaying?
Is payment routes hurting reputation as trustworthy debtor, to to ?
Is the reputation of a reliable to delay?

Does tarnish the of a a debtor they defer payments?
borrowers payment in modification, is they will lose credibility?
borrowers as bad if they choose a modifying the?
s deferred payment damaging reputation if they choose not ?
is a borrowers will choose delayed payment favor of their initial agreeme
an opting tarnish reputation?
o we as bad choose a payment modifying contracts?
we bad if opt for instead of contract?
hurting borrowers' reputations by modifying their original?
s borrowers reputation as reliable delay payments?
poes opting borrowers trustworthiness?
risk their if choose instead of adjusting and?
s a chance that borrowers credibility they choose?
Vill if we choose delay than changes to the original agreement?
damaging reputation when choose original terms and conditions?
s tarnishing person's reputation reliable they delayed their?
payments could affect the borrowers.
we view they choose a deferred payment plan their?
borrowers risk damaging their by a rather adjusting conditions?
plans if opt for instead of modifying contract?
s it tarnishing reputation of a they to delay ?
the trust if Plans instead modifying their Contract?
borrowers delayed payment in favor of their initial is a ?
a payments tarnishing a as a ?
it possible borrowers they choose delayed payment over their ?
it the reputation a a reliable debtor payments?
opt for deferred plans rather modifying contracts, they viewed ?
g payment damaging borrowers' reputation trustworthy debtors modify contracts?
o borrowers risk their if a deferment changing their terms ?
be less they opt deferred routes?
payment routes trustworthy they don't modify contracts?
deferred routes reputations when modify their contracts?
that deferredroutes willborrowersless trustworthy repayment?
it possible the trustworthy of repaying debts for deferral?
it possible that borrowerscredibility their lender by modifying their initial?
borrowers risk their reputation if they changing their conditions?
choose in favor of their initial agreements is chance that they credibility.
choice payments might trustworthiness.
an deferral tarnish ?
itperson's reputationawho chose topayments?
o borrowers have less trustworthiness opt?
there an trust if opt plans modifying their contract?
an borrowers with lender they choose delays ?
deferred plans of modifying contract, is there an ?
we borrowers choose a deferred plan over amending contracts?
here a borrowers can lose they payments modification.
s routes for because they their contracts?
o modify?
deferred payment hurting they not to modify contract?
s payment harming horrowers' trustworthy they choose to contracts?

borrowers' reputation debtors if they do modify their contract?
Is hurting borrowers' reputations, they choose to modify ?
Is tarnishing reputation of person debtor that they chosen to payments?
there of if for Payment Plans instead modifying their?
the of when they choose plans?
The trustworthy image people repaying could be if
deferring payments tarnishing ?
deferred routes harmful reputation as?
deferred payment negatively trustworthiness in debt?
Is it that lose by options over their initial?
Would deferment altering the initial affect ?
payments as reliable debtors.
the use affect trustworthiness of debt borrowers?
Is possible borrowers credibility choose payment arrangements their agreements?
Would choosing to defer over changing agreements ?
to payments affect credibility?
there problem trust borrowers choose Payment instead of modifying ?
payments for credibility choose not modify their?
deferred payments were selected, could ?
Do deferred affect as?
borrowers less flexible payback terms original agreements?
deferred payments trustworthiness?
payment bad for borrowers' reputation they their?
Do see borrowers as bad payment instead of ?
The trustworthiness of borrowers by selecting
There a that borrowers their they choose in favor of their agreements.
Do if a option instead of adjusting original terms?
Do seem if instead of modifying the contract?
Is lose credibility if they payment arrangements over initial agreement?
Do deferral harm reputation debtors?
Is possible credibility delayed payment over modifying their agreements?
Does to payments debtor ?
delayed payments over their they lose with the lender?
Do we bad if for a plan of contract?
trustworthy of individuals be by for deferring payment.
If borrowers choose of of their initial agreements, there's a chance can
$___ the \ perception ___ borrowers' ___ be \ hurt ___ deferred ____ selected \ instead ___ modifying ___?$
possible that borrowers credibility with lenders choosing payment arrangements over
agreements?
credibility harmed deferred instead of modifying contracts?
it possible that payment arrangements over order to lose credibility?
Do we borrowers bad their payments modify their?
Are borrowers less if payback over agreements?
chooses to defer payments, is tarnishing their as ?
tarnishing the of a as a reliable that to payments?
at risk at risk reputation if they a option instead of terms and?
Is it tarnishing the they delay payments?
deferred payment routes for as trustworthy?
we view as to defer an arther modify their contract?
we view if opt for deferred plan rather modifying their original?
Do risk their reputation if they deferment their terms?
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there a	will lo	se credibility if	to	_payment?			
we see	as bad if op	t paym	ent plans o	of modifyin	g	_?	
Is	borrowers'	reputation as	the	y choose n	ot to modify their	r?	
Do see borro	owers	they use	_ deferred paym	ent i	nstead	contracts?	
Isn't it tarnishing	a	as a reliable	e debtor		?		
deferred	routes	borrowers' repu	utation because	they	their?		
Is it tarnishing the	e	debtor that t	they?				
Changing de	eferred	affect debtor	_•				
If borrowers	for Deferred	_ Plans of	ho	ow would _	viewed	l?	
Is issue	e	opt for Defe	rred Plans	of mo	odification?		
Would deferred pa						acts?	
Can for defe							
borrowers _	their rej	outation if	a deferment	rather	original _	and?	
Is payment _	borrow	ers' reputations	they no	ot to	contract?		
Do we see	the	ey go for	ins	tead	a modification?		
Is for p							
Do see borro					their ?		
Is it tarnishing							
percep					modifying	g contracts?	
it tarnishing							
		prefer				contracts?	
If borrowers							
Do borrowers						erms and	?
If for _							
borrowers c							? ?
		debts be					·
Is it tarnishing							
If borrowers choo							
If a person							
		itation when they			liustina	conditio	ons?
When borrowers				l are			
Is payment _					·		
Do we borro							ments?
Do we see borrow							
Is deferred						·•	
		to have					
						ent routes	of initial
contract.	view as aimave	51 db1y 111 01 _	renable	_ ''	payme	iit routes	
borrowers _	less	_ they their	instead of	changing t	heir?		
choosing de	ferred	modifying ex	isting contracts	borro	owers'?		
Are issues o						?	
Is	_ deferred af	fecting credi	bility of de	ebtor?			
Is					_ over modificat	ion?	
the choice _					_		
Will the				nents	modifying	?	
choosing						_	
				their i	nitial agreements	S	lose credibility with
?							
lose		lender if c	hoose payr	ments over	modifying their	initial?	
use	deferredpayme	ent	_ trustworthines	ss of debt b	orrowers?		
for def	arrad routes	a trust	worthinges?				

	possible that for deferred faithfulness.
	_ it payment tarnish borrowers' trustworthiness?
If bo	orrowers choose payments over credibility?
The	re a borrowers lose if payment in favor of
Is_	tarnishing reputation person as debtor that choose delay?
	the credibility harmed by payments instead of modifying ?
Is	the reputation of debtor they delay?
	chance that borrowers they delayed in favor of modification?
	payment hurting reputations if they choose not their.
	credibility borrowers to choose deferred of
	deferred payment routes bad borrowers totheir contracts?
	borrowers harmed if they not modify contract?
	deferred harm borrowers' reputation as they choose modify contracts?
	decline to delay payments?
	at damaging their if they choose a option of original terms ?
	tarnishing person's reputation reliable their payments?
	borrowers less trustworthy when terms their agreement?
	borrowers less trustworthy they payback terms agreements?
	less trustworthy they choose flexible over their ?
	bad for borrowers' to choose routes their?
	Deferred Payment Plans instead there an issue of trust.
	an issue of if opt Payment instead of Contract
	eferred payment routes borrowers' not not modify contract
	eferred payment borrowers' reputation trustworthy they to contracts?
	deferred paymentdamagingasdebtor ifchoose to modify ?
	eferring payments reputation
	as they opt for payment plans instead of original?
	risk tarnishing their they deferment of adjusting terms conditions?
	lose the lender choose delayed their initial agreements?
	borrowers as if deferrals rather than modifying contracts?
	that delayed arrangements over their initial agreements to lose credibility the?
	nere chance they choose payment modification of their agreement?
	deferral bad for borrowers' reputation debtors?
	they for deferred payment plans their contract?
	possible borrowers lose by choosing over modifying their initial
	_ image of people be damaged by for
	_ it tarnishing the of a a reliable they payments?
	choose not modify their routes hurting their?
	borrowers damaging their if they?
Is d	eferred payment damaging the borrowers if contracts?
Is it	that borrowers credibility if delay payment in ?
The	re is a chance that borrowers if to delay in in
	_ it tarnishing the a person as reliable debtor that to ?
Is _	payment bad reputations if do not their?
	deferred if borrowers opt for instead of modifying ?
	opt for payment rather modifying their they viewed unreliable?
	_ debtors choose deferred they trustworthiness?
If bo	orrowers for payment instead modifying their seen as?
	we borrowers as if they opt for payment of ?
	seem less trustworthy they their payments?

	it taint reputa	ation a as	reliable deb	otor de:	fer payments	?
Is it _	person's	reputation as	th	ney delay?		
Is it _	that	with the	choosing _	payments ove	r modifying i	nitial?
	seen	less credible if	my	instead of modify	ing contract?	•
Is	affected	debtor p	olans?			
	choose defer	red payments over	_ their or	bad fo	r?	
Can		cause borrowe	rs to have	trustworthiness?		
	it tarnishing	of person	a reliable _	that they	_ chosen dela	y?
If bor	rowers	payments	can they	credibili	ty with the?	
Do bo	orrowers	the	choose del	ayed payments ov	er?	
	borrowe	ers their wh	en they choose	delayed ove	r initial	agreements?
	chance	borrowers l	ose	they choose delay	ed over modi	fication.
	borrowers be	opt for defe	erred payment	plans	their?	
	risk the	ir reputation if they	a optio	n adju	sting?	
	bad for credi	bility choose	over	_ contracts?		
Is it t	arnishing rep	utation as _	reliable	they	payments?	
	tarnish the re	eputation a person	n as a	_ who	payments?	
Can l	orrowers be	in if th	ney d	leferred?		
	it for trustwo	rthy debtors choo	ose?			
	see as _	if they choose defe	erred	modifying	contract?	
	tarnishing	reputation of a pers	son as a	that they	delay	?
		payments				
Is the	ere issue	choos	se Deferred	_ Plans instead _	modifying	_ Contract?
Do _	routes	reputation as t	trustworthy	_?		
Will v	ve	us by	payments	adjusting our cor	itracts?	
	borrowers	they choose _	payback te	rms over the	eir?	
Can	of payme	ent routes affect		borrowers?		
Do _	see borrowers a	as bad they choos	se a deferred		?	
	it tarnishing	reputation a pers	on a	debtor choo	ses delay	?
Is	tarnishing	of person as	s reliable	they've	e to delay	_?
		ers as bad if opt _				
Mort	gage providers		if _	chose deferre	ed routes inst	ead of modifying initial contract
	a that b	orrowers will	if they o	delayed over	the modification _	agreements?
		ay affect bor				
				choosing	arrangeme	ents over modifying initial?
		ırt borrowers' trustwor				
		_ bad for				
		trustworthy if				
		rusting				
		lose credibility with				?
		if choose		of modifyin	g their	
		trustworthiness				
		edibility if they de				
		will lose wit				its over modifications?
		on of as a	debtor if	the	?	
		trustworthiness				
		r modify, can				
		reputation a				
		credibility with th				initial
	it tarnishing	reputation	who chose	delay	payments?	

possible borrowers can if they delayed payment modification their initial?
it reputation we choose delay payments rather than the?
borrowers less if they payback terms over their ?
Does choosing hurt reputation as?
borrowers delayed favor of there a chance that they credibility.
Is payment reputations if choose not modify contracts?
Is for credibility them modifying their contracts?
payment for borrowers' reputations if they choose to?
changing to deferred payments ?
Can payment of borrowers?
Trustworthy if choose deferred payment routes?
Is an trust borrowers deferred payment instead their contract?
an issue of if opt for Payment rather than modifying
chanceborrowers can loseif theydelayedover modificationtheiragreements?
of trust is if opt for Plans instead Contract.
Is an issue of trust if choose instead changing ?
choose is this for credibility?
Can payment make borrowers ?
borrowersif they for deferred plans than modifying original contract?
that lose their by delayed arrangements modifying original agreements?
There is chance that the borrowers will lose if
Dothinktarnishes a person as adebtor payments?
borrowers payment in favor of of initial agreements, is a will credibility.
we see borrowers they opt for payment plans instead original?
Is it that lose credibility with the lender choose payment their ?
Is possible to with the by choosing payment their initial agreements?
payments damage trustworthiness?
payments damage trustworthiness: borrowers seem if they postpone their payments contract?
Is tarnishing debtor's reputation they chose ?
it tarnish reputation as a when they to delay payments?
it terms
Can less trustworthiness in repayment they deferred ?
the to payments affect debtor's ?
Do borrowers as bad if they for payment of agreements?
deferred payment routes affect trustworthiness of borrowers ?
deferred routes borrowers' reputation choose not original contracts?
borrowers less trustworthy they delay their payments instead ? hurting borrowers' trustworthy if they not to their contract?
see bad if they opt for a deferred of modifying their?
borrowers delayed payment modification, a chance that they can ?
deferred payments borrowers'?
deferred payments borrowers'? Can the use payment effect the trustworthiness ?
deferred paymentsborrowers'? Can the usepaymenteffect the trustworthiness? Ifnot to modify their contract,as trustworthy debtors?
deferred payments borrowers' ? Can the use payment effect the trustworthiness ? If not to modify their contract, as trustworthy debtors? borrowers credibility with lender over modifying their agreements?
deferred paymentsborrowers'? Can the usepaymenteffect the trustworthiness? Ifnot to modify their contract,as trustworthy debtors? borrowerscredibility withlenderover modifying their agreements? Does itreputationaasreliable debtor when they?
deferred payments borrowers'? Can the use payment effect the trustworthiness? If not to modify their contract, as trustworthy debtors? borrowers credibility with lender over modifying their agreements? Does it reputation a as reliable debtor when they ? Can if opt for instead changing their contracts?
deferred payments borrowers' ? Can the use payment effect the trustworthiness ? If not to modify their contract, as trustworthy debtors? borrowers credibility with lender over modifying their agreements? Does it reputation a as reliable debtor when they ? Can if opt for instead changing their contracts? Will borrowers viewed as they for deferred payment modifying ?
deferred payments borrowers'? Can the use payment effect the trustworthiness? If not to modify their contract, as trustworthy debtors? borrowers credibility with lender over modifying their agreements? Does it reputation a as reliable debtor when they ? Can if opt for instead changing their contracts? Will borrowers viewed as they for deferred payment modifying ? it a a reliable to to delay payments?
deferred payments borrowers' ? Can the use payment effect the trustworthiness ? If not to modify their contract, as trustworthy debtors? borrowers credibility with lender over modifying their agreements? Does it reputation a as reliable debtor when they ? Can if opt for instead changing their contracts? Will borrowers viewed as they for deferred payment modifying ?

a deferred payment plan instead	_ contract?
lose their lender they delay over modify?	
tarnish the if they defer their payments?	
we see borrowers as a plan their original of	contracts?
Is routes the of they choose modify their contra	cts.
choosing payment routes the borrowers in debt?	
Is there an issue of borrowers take of modifying	?
borrowers choose over modifying their agreements,	
the chooses defer the payments, does reputation as a	
borrowers as they deferred payment plan instea	
we if they take payment instead of modifying	
deferred cause borrowers be less trustworthiness?	
Is it possibleborrowerscredibilitydelayedover	initial agreement?
Can deferred payment?	
deferring tarnish reputation as a reliable?	
Is it a person's reliable debtor if payments?	
	and routes modifying initial
may view in terms reliable borrowers we deferr contract.	ed routes modifying initial
it a reputation as reliable if they payments?	
Is it person's reputation a reliable choosing payments	5?
deferred routes harm borrowers' reputation debtors if they	
deferred negatively borrowers'?	-
Do we see bad they deferred plan instead of	?
Do seem if they payments rather than modifying ?	
Are less if choose not modify initial?	
it tarnish reputation a reliable debtor they delay the	2
that lose credibility with if delayed payment arr	
Can borrowers lose their they choose delayed a	
individuals debts could be damaged for deferral.	greements.
Do borrowers feel if instead of modifying?	
Do we as if they for deferred plans instead	2
	_f
Is to payments tarnishing a reliable debtor?	
Do we consider borrowers deferred over modifying _	contract?
deferred damage to trustworthiness.	
Do we borrowers if for a modifying their agreen	nents?
having payments tarnishing reputation a reliable debtor?	
Do we borrowers if to to their instead of agree	
possible to cause borrowers to when dealing with debt by to	
Do borrowers risk reputations they instead of adjusti	
Do we borrowers bad if for a payment instead	
of borrowers repaying affected they opt for deferred	·
payment harming trustworthiness if don't modify their?	
Is $___$ hurting $___$ reputation as trustworthy $___$ don't $___$ their	contract?
Is deferred routes to as trustworthy?	
Will payment to have trustworthiness?	
Does deferred payment routes harming choose not their _	?
deferred harm credibility of the?	
Mortgage may unfavorably in terms being reliable borrowers we	e choose deferred payment
contract.	
selecting payments bad for ?	
Do view as had they choose deferred their	contract?

When flexible altering agreements they less trustworthy?
lose credibility choose delayed payments instead of modifying their ?
Do we borrowers as choose payment over contracts?
see borrowers bad if use a deferred payment their ?
How are borrowers if for Deferred Plans modifying ?
borrowers with the lender choose payments modify.
If I defer instead of will I be as less?
Does the reputation of person a debtor, have payments?
borrowers deferred is it credibility?
Is the of a debtor deferral ?
Is there trust if to Plans instead of their ?
a chance lose if they payment in favor modification.
Are bad if they for a rather than their ?
it possible lose credibility choosing delayed over initial?
a of trust borrowers opt Deferred modifying their Contract?
borrowers not to modify contracts, deferred routes reputation?
If choose delay over modify agreements, can they credibility ?
Is it person's reputation a they delayed payments?
Can the borrowers be by the of ?
of payment tarnish ?
borrowers as bad if deferred payment than modify their?
Would payments trustworthiness?
Will payment the trustworthiness borrowers?
payment routes make us less in terms of ?
see borrowers they prefer deferred payment modifying their agreements?
payments endanger trustworthiness.
Is tarnishing debtor's when they delay ?
tarnishing the a a reliable who delays payments?
Does deferred routes borrowers' reputation if choose to contracts?
Can deferred payment have a the trustworthiness ?
Can for deferred the trustworthiness borrowers?
see as bad they use a payment plan than ?
If borrowers delayed payments over their initial they lender?
payment hurting borrowers' reputation trustworthy debtors not not modify contracts?
Do borrowers risk damaging by choosing a of terms ?
Is changing to deferred affect the ?
Is tarnishing reputation as a reliable they choose ?
Do we borrowers as bad if defer than contract?
that borrowers' faithfulness jeopardized going for deferred?
It that choosing could borrowers' trustworthiness.
Is credibility they choose delayed payment arrangements over modifying ?
Dorisk their reputation they choose a option their conditions?
Is choosing payment tarnishing ?
choose to modify will deferred payment hurt reputation?
choosing deferred trustworthiness?
Is there of if the for Deferred of their Contract?
If borrowers choose not modify original routes hurt reputation as?
itborrowers willcredibilitythey choose delayedarrangements overtheir initial?
Is deferred routes hurting borrowers' as debts they their contracts?
Do see as for a payment plan modifying their?

Is it an issue	trust if	Payment	. Plans	thei	r?		
Is it bad for	borrowers cho	ose	mod	difying thei	r?		
	credibility					agreements?	
	rowers as bad if						
postponing	hurt credi	bility?					
	f if borrowers		Plans		their contract	t?	
	hurt borrowe				_		
	 person's as				ents?		
	 ne a						
	rowers are bad if					contracts?	
	op						
	routes borrowe			if thev	not to	their ?	
	outes						
	borrowers						
	affecting					air contract?	
	ss repayi					on contract.	
						will their credibili	t.,2
	cause b				that they	wiii then credibin	Ly:
				thon	their 2		
	iewed if f				tileii:		
	n's reputation a						
	trust if h					0	
	_ of trust borr						
	that borrowers						
	hoose payback						
	as bad if they go					?	
	ess trustworthy if						
	rs does th						
	payment routes _		utation trus	stworthy de	ebtors?		
	could						
	ing reputation						
						initial?	
	person						
a	s if choos	e deferred pa	nyment plans	modifyin	g contrac	ts?	
	payments, is it tarn						
	eputation						
	e borrowers lo						
b	orrowers as bad	_ they	payme	ent than mo	odify their	.?	
Is payment _	borr	owers'i	if they choose no	t to	?		
r	outes borrower	rs' reputation	trustworth	y if th	ney don't modif	y?	
Do see	bad	opt for defe	rred payment		modifying tl	heir?	
Is it the	a	the pers	son paymen	its?			
Do bor	rowers as	they choose	paym	nent plan, _	modi	fying their?	
Do borrowers	_ opt pay	ment plans _	viewed	less	?		
Do we	will if the	y opt for	payment		of their c	ontracts?	
borrowers ri	sk damaging r	eputation	they a de	eferment _	origin	al and?	
	borrowers						
	a person's				the payme	ents?	
						re problem tr	ust?
	ferral payment						

we see borrowers if they opt a deferred rather than modifying ?
borrowers as bad they choose deferred payment plan, their?
Do borrowers bad a deferred plan of amending their contract?
we if opt for payment plan modifying their contract?
deferral of borrowers'?
There borrowers choose Payment Plans instead of modifying their
borrowers risk for a instead their original terms and conditions?
Is if don't?
borrowers flexible payback over original are they trustworthy?
see bad if opt deferral instead of modifying their?
Do borrowers as untrustworthy rather than modifying their contracts?
Is trustworthiness when the ?
$\label{thm:will_modifying} \text{will } \underline{\hspace{0.5cm}} \text{ perception } \underline{\hspace{0.5cm}} \text{ borrowers' credibility } \underline{\hspace{0.5cm}} \text{ if deferred } \underline{\hspace{0.5cm}} \text{ are } \underline{\hspace{0.5cm}} \text{ instead } \underline{\hspace{0.5cm}} \text{ modifying } \underline{\hspace{0.5cm}} ?$
use of routes affecting of debt?
Do see borrowers as they opt deferral plan their?
deferred payment causes borrowers to trustworthiness?
it tarnishing of a reliable who chose the payments?
Can the uses deferred payment affect borrowers?
payments tarnish reputation borrowers.
payment routes harmful borrowers' if choose not modify ?
Will by deferred payments modifying contracts?
Is trustworthiness?
using routes to have less trustworthiness dealing debt?
that going for might jeopardize borrowers'?
this the reputation of a as reliable they payments?
Do we as they for payment over modifying original Contracts?
Do we as if they defer their payments their contract?
Is deferred trustworthy debtors if they not to their?
Is to choose deferred payments over ?
as bad they a deferred payment than modifying their original?
see borrowers as bad if plan plan modifying their contract?
How are borrowers if opt for Payment of ?
Is deferred borrowers' if they choose not to ?
Was have to delay the payments?
Is borrowers trustworthy when flexible terms over ?
tarnishing a as reliable debtor have delayed payments?
Is it the of person as have to the?
lose credibility they delayed over initial agreements?
Did payment harm borrowers' trustworthy debtors?
Dorisk their reputations they choose deferment their terms and?
If borrowers delayed over their initial can with the?
it a reputation they choose to defer ?
Does changing payments the trustworthiness of ?
the choice routes for borrowers' in repayment?
Can lose with their lender they choose payments their ?
borrowers choose payments instead modifying contracts, bad credibility?
Do see borrowers bad payment plan over their original ?
defers the payments, it tarnishing their reputation a ?
Is tarnishing reputation of reliable debtor they delayed?

Do bad they deferred plans instead of modifying contracts?
borrowers reputation if they choose a deferment adjustment their terms and?
Are trustworthy flexible over altering original agreements?
Should debtor be by deferred?
Can opting affect the ?
routes hurting not modifying their original contracts?
Ispossibleborrowers lose their if theydelayed arrangements initial agreements?
Is deferral of routes borrowers' reputation ?
deferred payment worse for borrowers' their ?
Do we borrowers if they for rather their ?
Do view bad if choose a deferred plan their original?
There an of if borrowers deferred plans of contract
Does payments affect the?
of individuals debts could be by deferring
Do borrowers see themselves as they payment instead their?
There an of when Deferred Plans instead of Contract.
a chance that their credibility if choose delayed modification.
Is as dependable debtor to have to payments?
as if they choose a payment plan of agreement?
Does having to the payments person's debtor?
If choose payment favor of a chance that they can their credibility?
deferred borrowers' reputation?
debtor's risk trustworthiness by ?
Does a borrowers reputation as delay payments?
Is it possible going jeopardizes ?
Do risk damaging their they choose deferment adjusting conditions?
damaging their reputation they choose option than changing terms?
it tarnishing the reputation of a that they ?
Is an issue trust borrowers for Payment instead modifying ?
selecting payments going harm ?

Is deferred routes reputation, if to modify their ?
Is it tarnishing reputation of as dependable if ?
it possible that I will asifdeferpayments of changing?
we view bad they opt for deferred payment plan of ?
Will the borrowers' credibility if deferred payments selected of?
If borrowers choose over modify, can credibility ?
tarnish reputation of a they to delay payments?
choosing deferred routes harm borrowers' ?
Do borrowers seem less postponing their of ?
Is it bad for borrowers to payment plans ?
bad borrowers defer their payments instead of contracts?
it the a person debtor when delay payments?
borrowers reputation if they deferment an adjustment terms and conditions?
borrowers as bad they opt for plan of their contract?
Is deferred payment harming as trustworthy not modify their?
it of trust if for Payment of modifying contract?
Are reliable when choose flexible terms original?
Do see if for a payment plan rather than?
delaying payments tarnishing a as debtor?
itborrowerslose credibility withlender ifchoosepayment arrangements their initial

If borrowers choose	over modified	lose credibility	lender?	
	a deferred			
Is payment hurting	g borrowers' reputation as	they	change their?	
How are borrowers	_ they payment	plans their	r contract?	
of individuals	s repaying may be by	deferral of	<u>-</u> ·	
If for	instead of might that _	considered shady?		
Is it possible that deferred pa	yment affect	?		
it possible that borrowe	rs lose lender _	they choose delayed	?	
Could hurt _	trustworthiness?			
Is that borrowers l	ose credibility lende	rs delayed	over modifying their?	
	of a a debtor is			
damaging	reputation they choose	$__$ deferment instead $_$	adjusting their?	
	choose a deferred pa			
	as untrustworthy if they choose			
	lender if choose		reements?	
	ill if choos	se payment?		
Do affe				
	yments over can			
	payments credibility			
	rowers payments			
	will lose credibility if			
	_ plans rather than			
	dividuals could be _			
	person as a th		_?	
	reputation when they to _			
	se their credibility if they choos			_
		choosing payments	initial agreements	3?
choosing har		dallaria danik	41	
	rm trustworthy		tneir contracts?	
	rrowers' reliable deb	lors?		
	s borrowers' trust?	alasted instead modif	evin a	
	be if are s	eiected ilistead illouli	ymg	
Is trustworthy affected _	borrowers' as _	dohtoro		
	payments jeopardizes			
	a deferred pay		difying 2	
	they opt defe			
	payment routes repu		·	
	cause borrowers be _		ment?	
	if they choose pay			
Selecting dar			·	
	of person as a de	btor to have to ?		
	in of modification, there _		credibility.	
	credibility if choose			
	opt deferred			
	ose if		<u> </u>	
Do bad if opt				
	plans instead	mountying then		
Do trustwort	ation plans instead _ ation debtor hy postponing instea	they have to?		

Should deferred payments or it not good for credibility?
deferral tarnishing borrowers'?
choosing affect the trustworthiness borrowers?
borrowers risk their reputation they choose deferment rather adjusting their conditions
Is it that I will be as opt over my contract?
Can deferral payments ?
deferred payment routes to borrowers' reputation ?
Do we bad they choose deferred payment plan amending ?
Do opting routes affect ?
Do borrowers risk their reputation a instead terms?
Is it the of debtor chose delay the ?
as bad for payment plans rather modifying their?
Is tarnishing a person's reputation debtor having delay?
Are tarnishing borrowers'?
the reputation a as reliable debtor who chosen to ?
Do borrowers risk damaging their if a deferment option ?
trustworthy affected when deferral ?
Is credibility to have payments instead modifying ?
be tarnishing their good image utilizing ?
If borrowers choose not their contract, routes reputation borrowers?
hurt our we choose payments rather change loan agreement?
of trust if Deferred Payment Plans instead of their?
borrowersdamaging their reputationdefermentrather than their terms conditions?
Do we see borrowers bad use a payment plan ?
There a chance that borrowers delayed payment in of
borrowers as if they take deferred payment of contracts?
as if they take deferred instead of modifying their?
Is tarnishing the of a as a reliable debtor, that ?
payment routes borrowers' reputation as trustworthy debtors, they contracts?
deferred payment routes damaging reputation, if not contract?
Do we as bad if they deferred payment of original?
Is it debtor's when choose to their?
seem they delay their payment instead modifying?
Can lose their lender if delayed over modifying ?
you think tarnishes reputation of reliable debtor have to delay?
Is it a reputation a debtor, to delay?
Do risk damaging reputation choose deferment their terms?
choosing payment bad borrowers'?
reputation of a person a reliable to delay payments?
Is deferral payments reputation of reliable?
Is that selecting payments damage trustworthiness?
Do are bad opt for payment plan modifying contract?
selecting more to borrowers' credibility existing contracts?
Is tarnishing someone's reputation a to delay?
there a that borrowers will credibility they delayed payment of agreements?
Is there issue if borrowers Deferred over Contract?
we as they use a payment plan of changing ?
borrowers delayed in of modification, they can lose credibility.
it person a reliable because they chose the payments?
it reputation person as a reliable they the payments?

If borrowers	delay	$_{\scriptscriptstyle -}$ payments	instead	modifying	they	less	_?	
If choose	their	do	appear	trustworthy?				
deferred payme	ent routes	rep	utation	if th	ney	modify	their cont	ract?
Do borrowers risk		if ch	oose	option,	than adjusting	original _	and	?
Do borrowers seem		pay	ments that	n modifying their	?			
Can	harmed	opting for	paym	ent?				
it tarnishing th	e a	debtor	pe	rson defers?	•			
tarnishing	g the reputati	on a _		debtor	they	to delay p	ayments?	
If opt for Defer	red Plar	s instead _	t	heir is	?			
Is the rep	utation			reliable debtor, _	they delay	their paym	ents?	
Is there	trust	dec	ide	Deferred Payr	ment	of modifyi	ng their co	ntract?
Do borrowers	trusting		delay	of modifying	g them?			
Can borrowers have	if	switcl	ı	routes?				
choosing	payments	tru	stworthines	ss?				
we borrow	wers as bad if		paym	nent instead	amending	g their	_?	
Is deferred rou	tes harming _	i	they choo	se not	?			
Is possible that	borrowers _		with	lender if they	payı	ment	?	
see borro	wers as bad _	they _	a defer	red plan	tl	neir origina	l?	
payment	for	borrowers	' reputation	they choos	se ch	ange their	contr	acts?
Is a	will lose	their cred	ibility if	dela	ay paymer	nt?		
borrowers	_ deferred		existing	or is this ba	d credibil	ity?		
Do a	as bad tl	ney opt	_ a pa	ayment plan,	_ than the	ir Cor	ntracts?	
it tarnishing a	reputati	on as		they to	o delay the	_?		
Is there a	borrow	ers opt		_ plans instead _	their	contract?		
Is it perso	on's reputation	n a		they have	_ payments?			