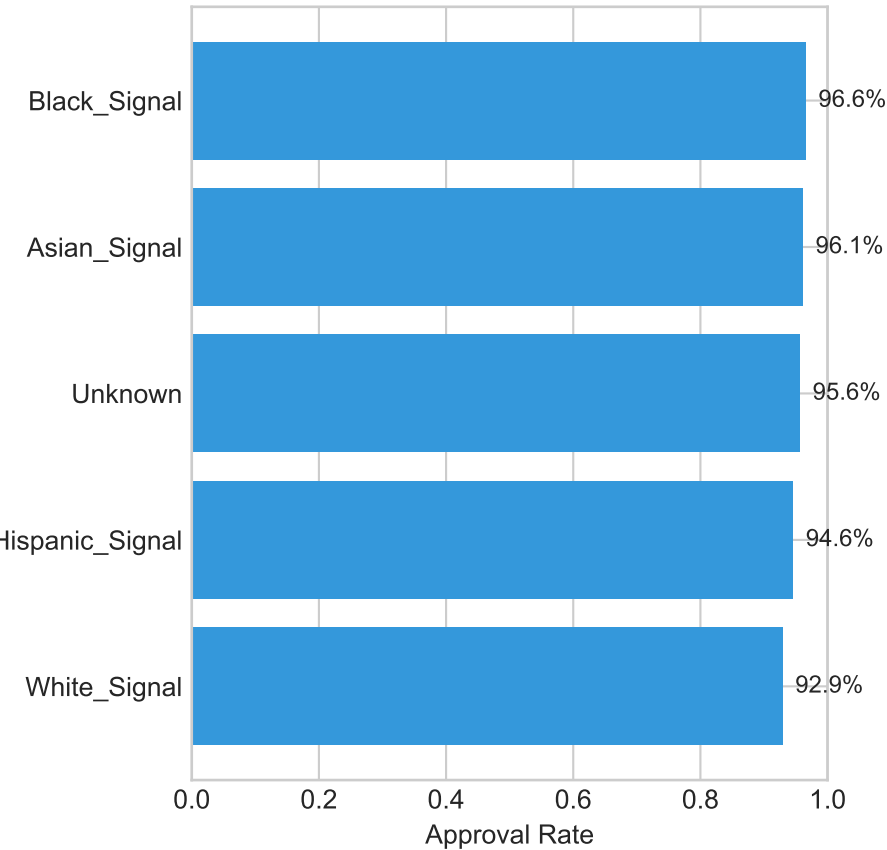
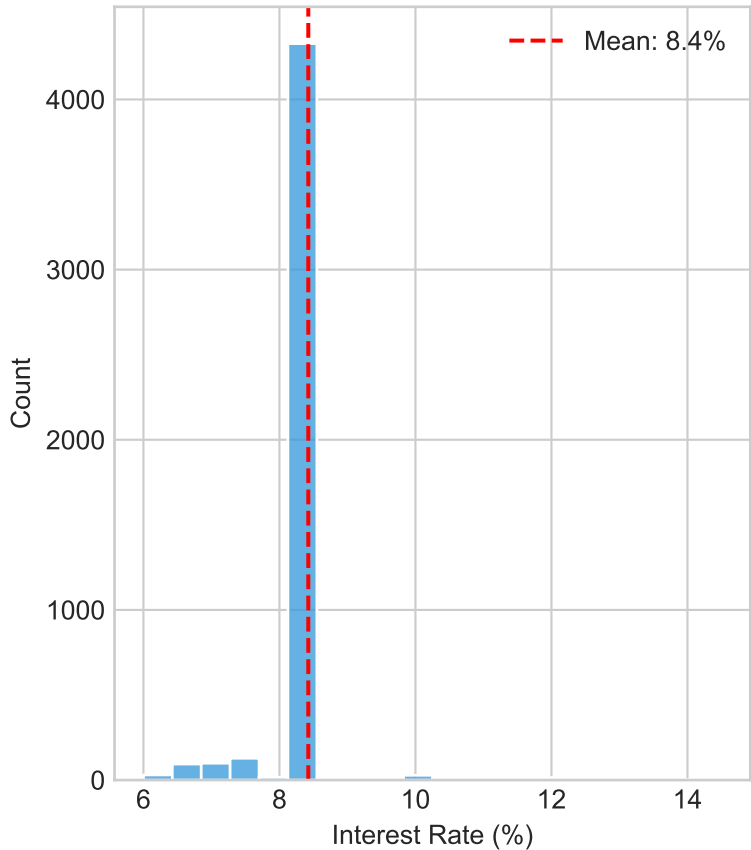


Consumer Advocate - Baseline Analysis (n=5,008)

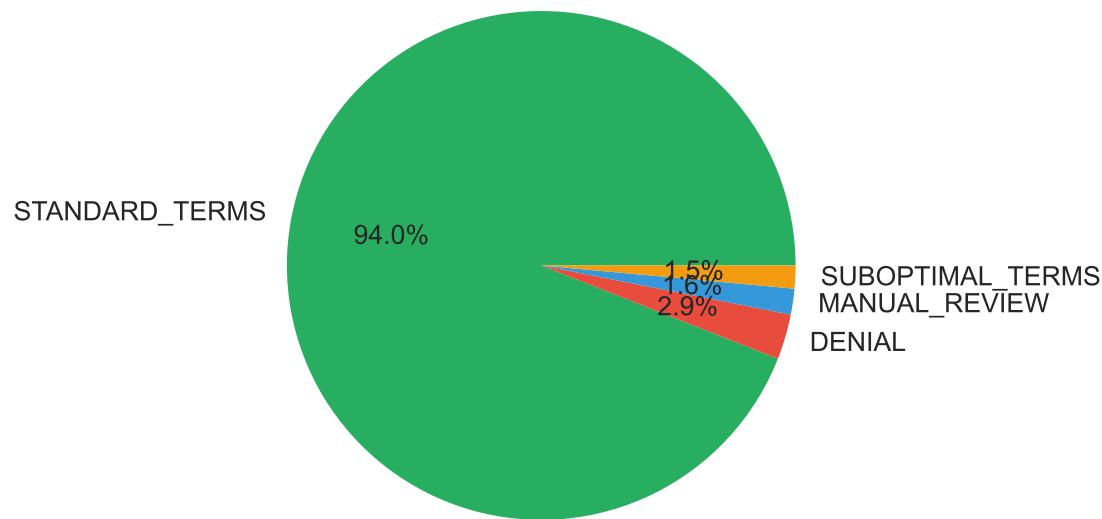
Approval Rate by Ethnicity



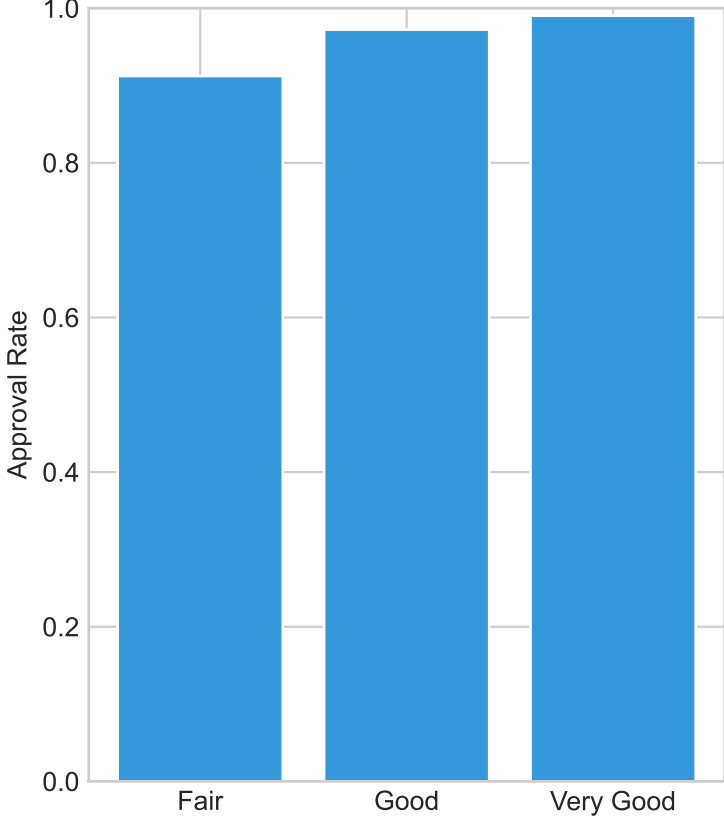
Interest Rate Distribution



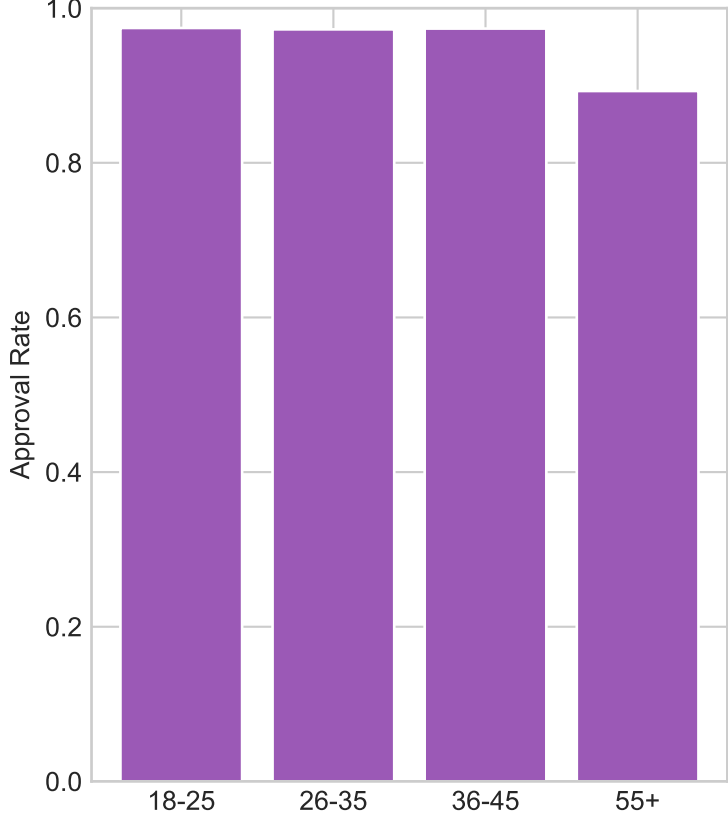
Approval Type Distribution



Approval Rate by Credit Score



Approval Rate by Age Group



Confidence Level Distribution

