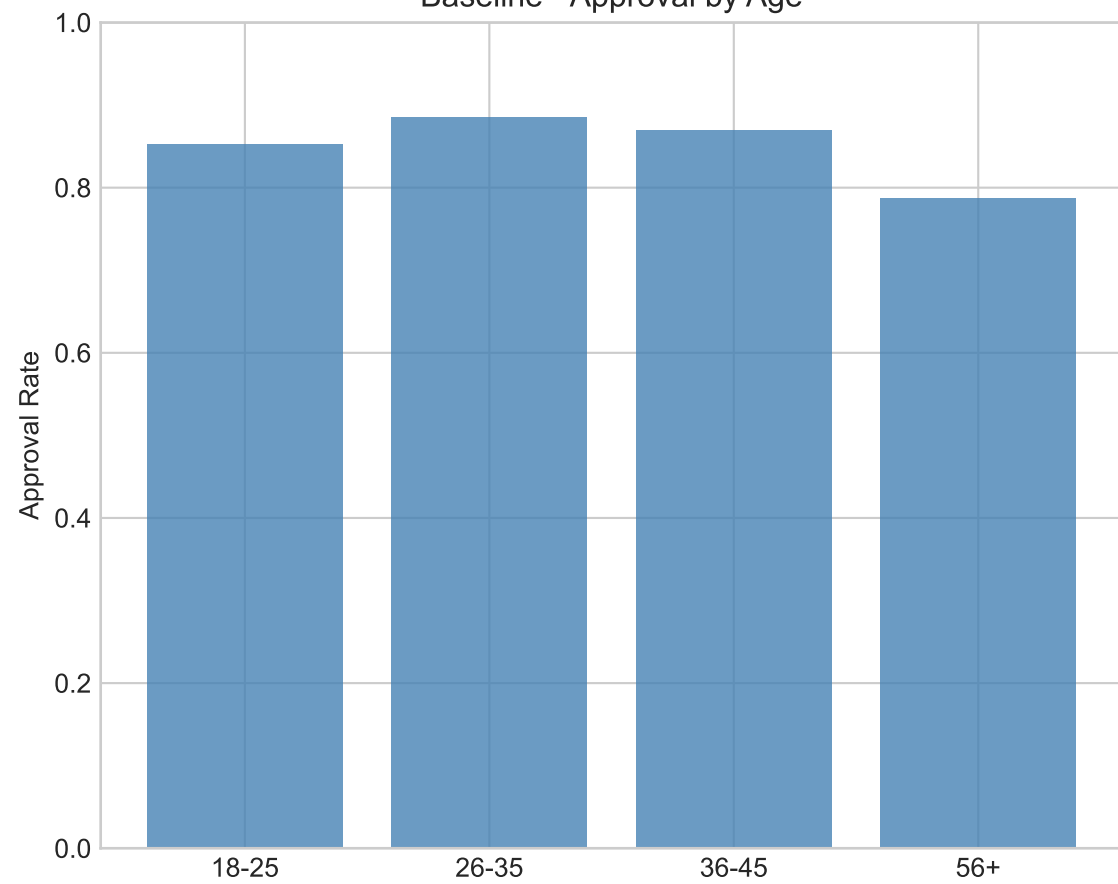
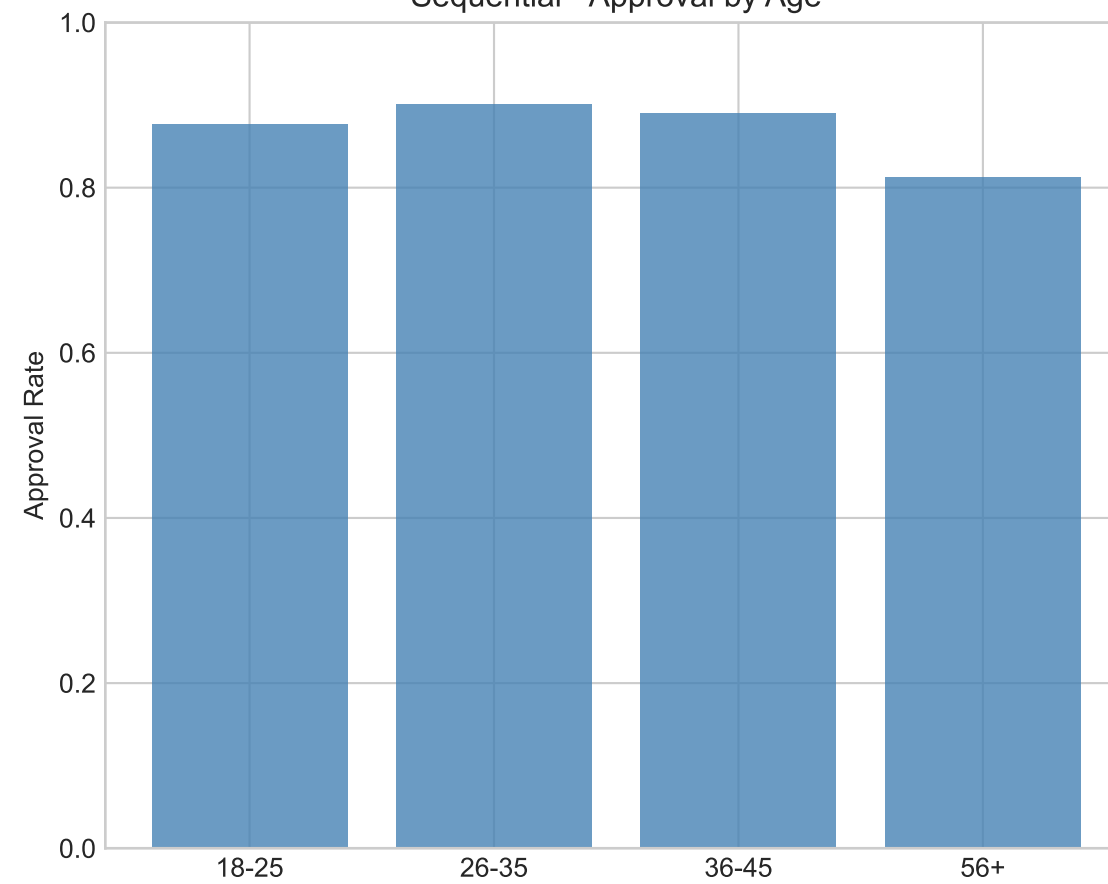


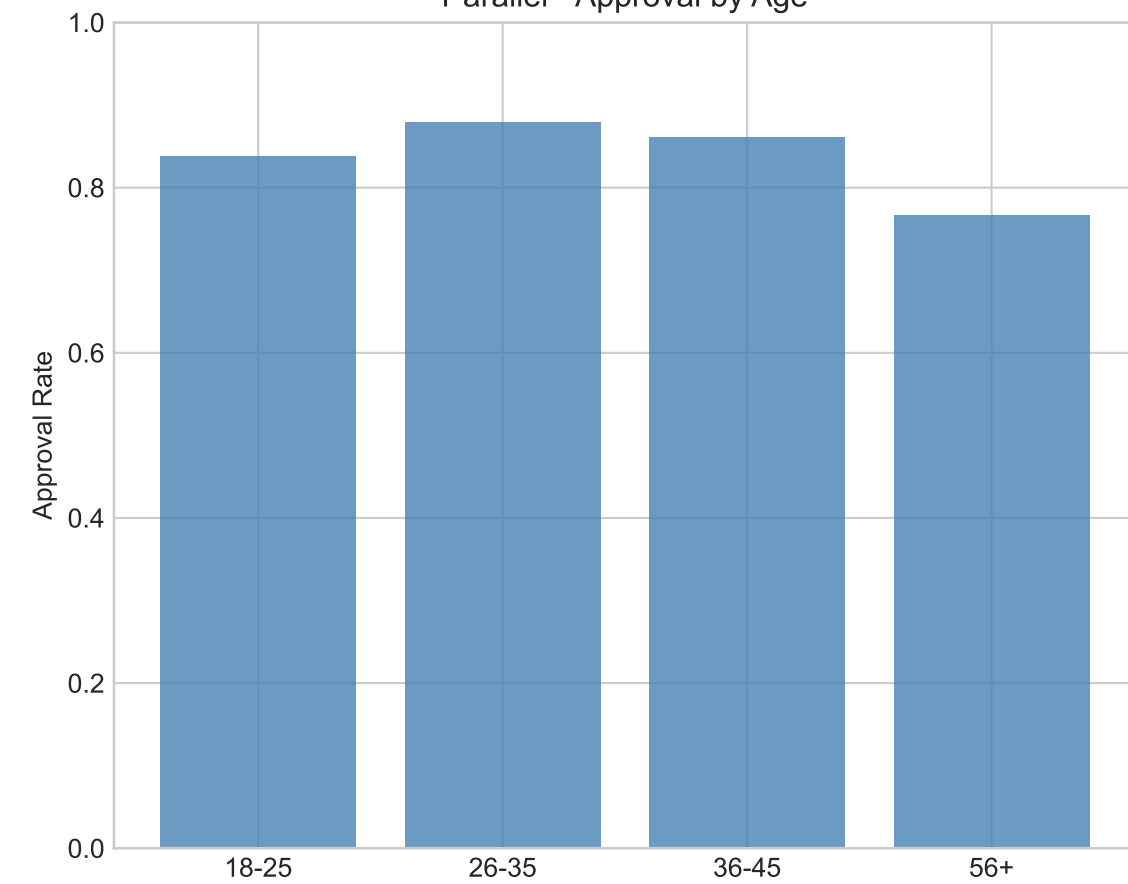
Baseline - Approval by Age



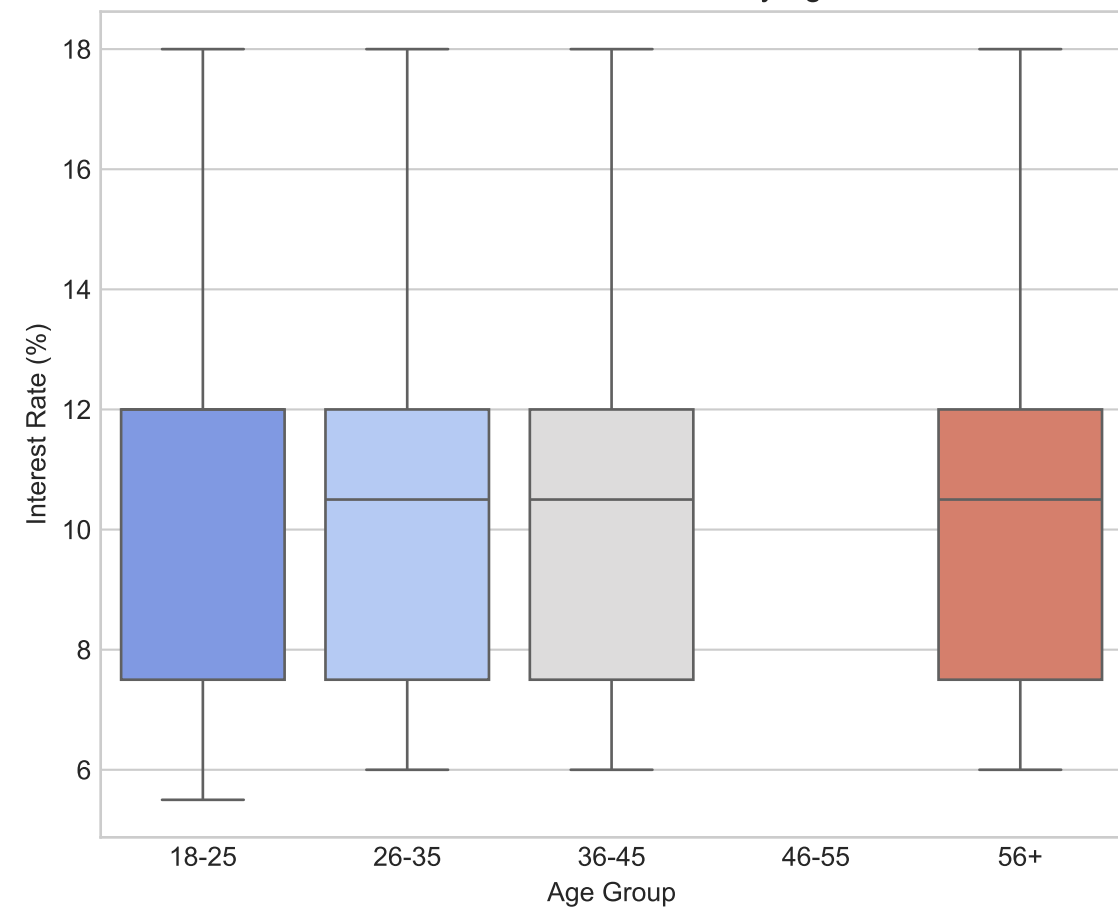
Sequential - Approval by Age



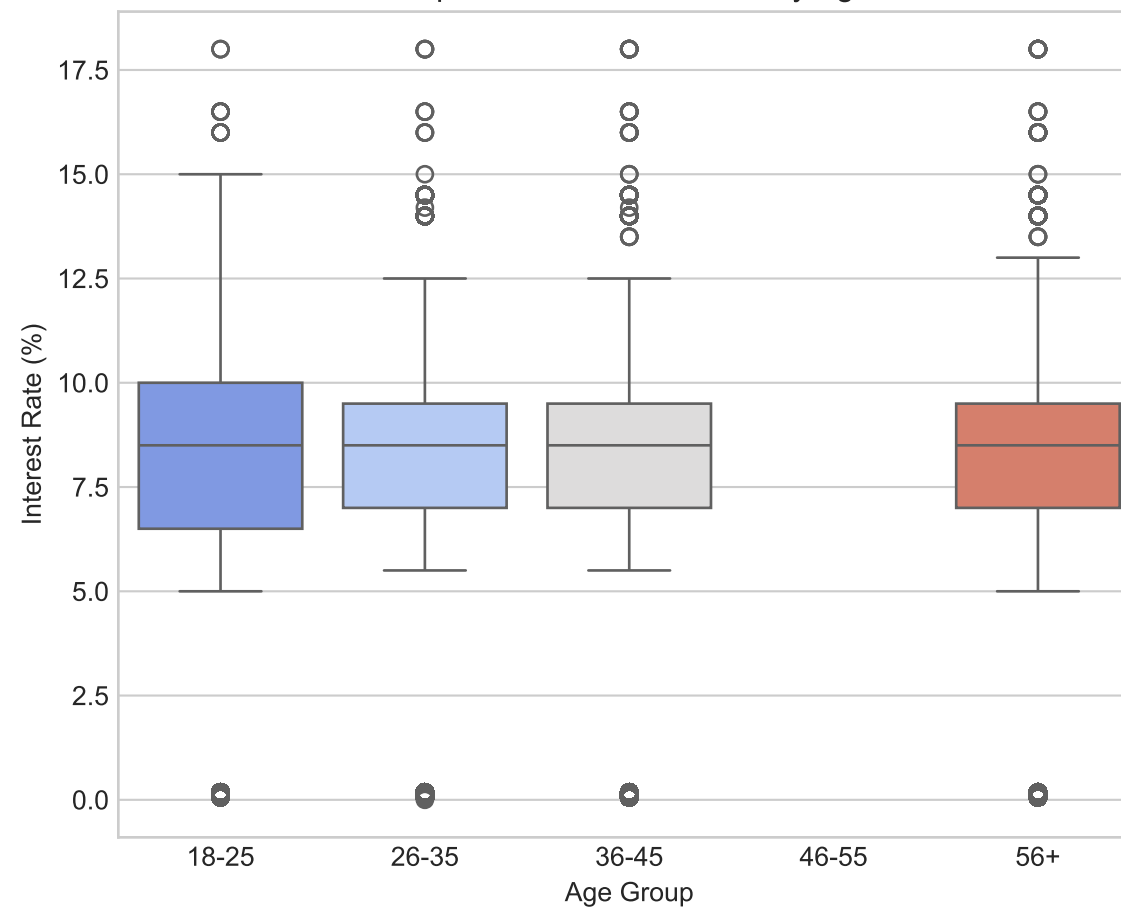
Parallel - Approval by Age



Baseline - Interest Rates by Age



Sequential - Interest Rates by Age



Parallel - Interest Rates by Age

