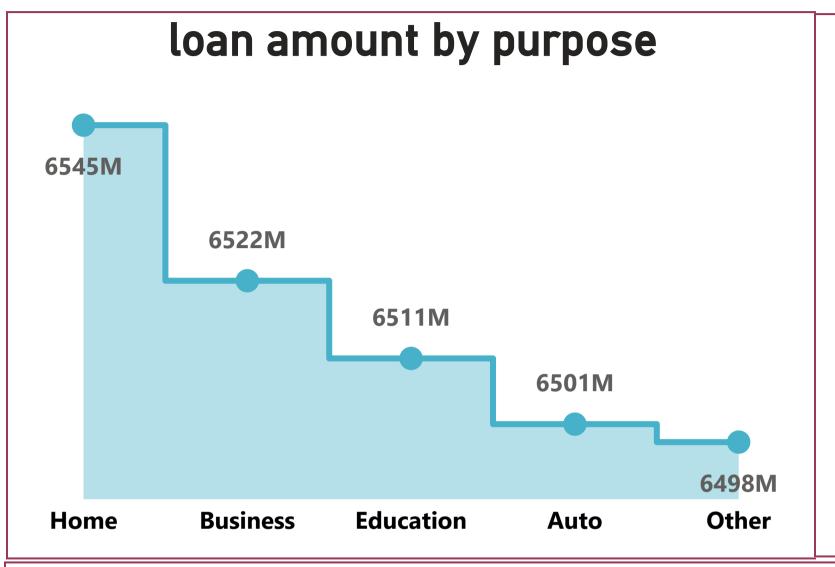
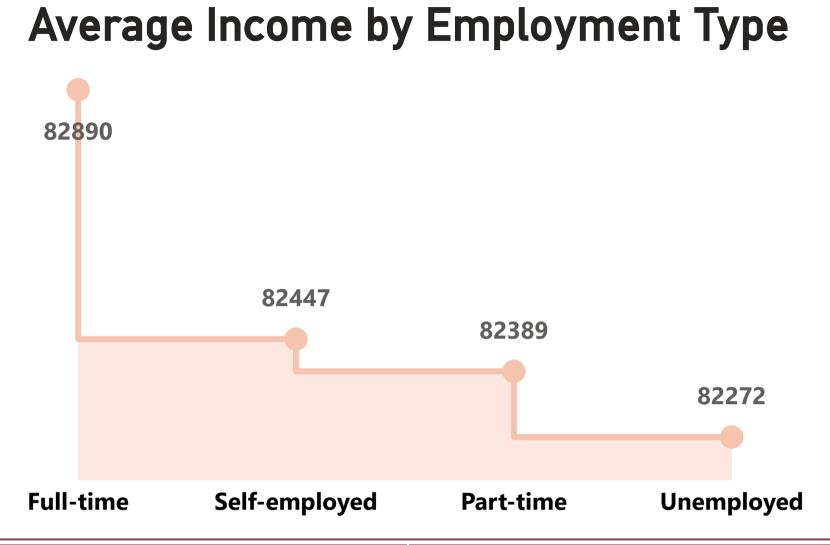
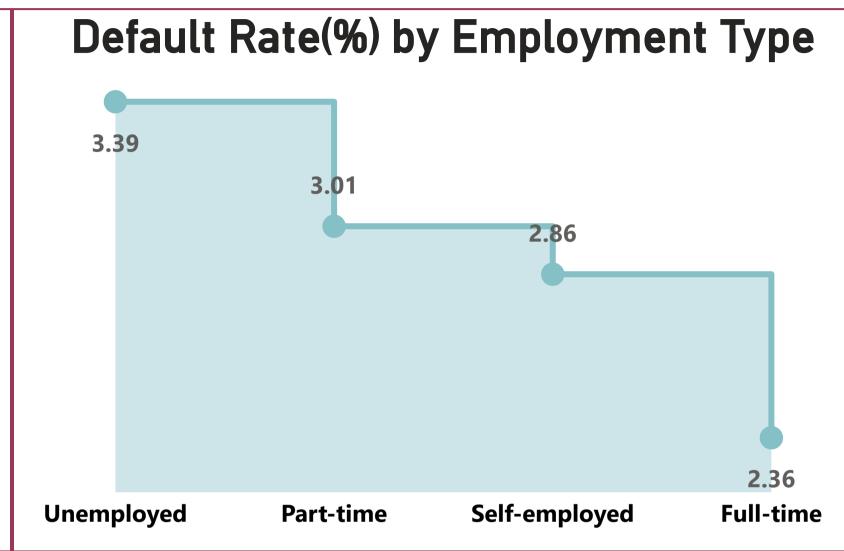
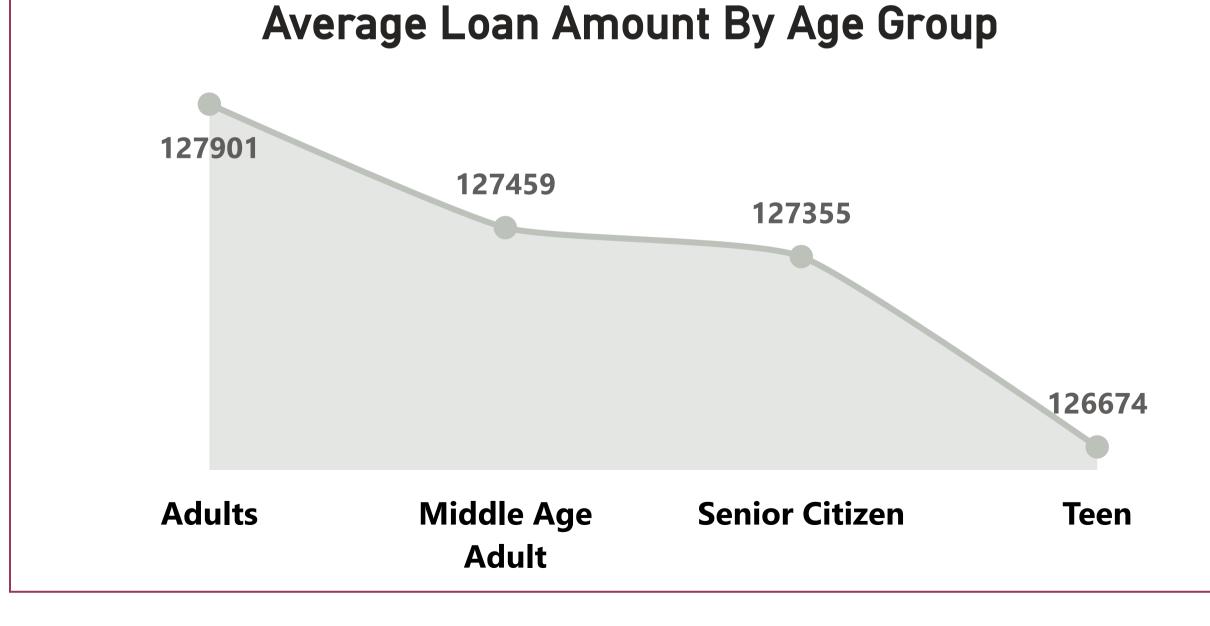
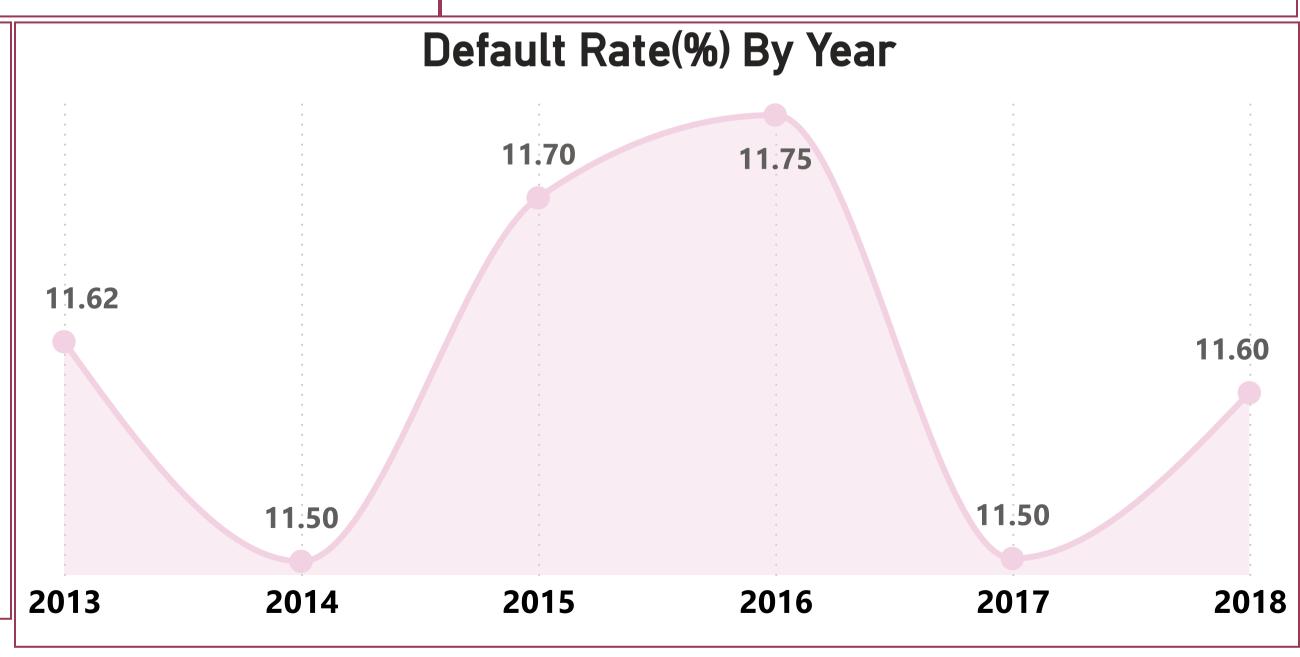
LOAN DEFAULT & OVERVIEW



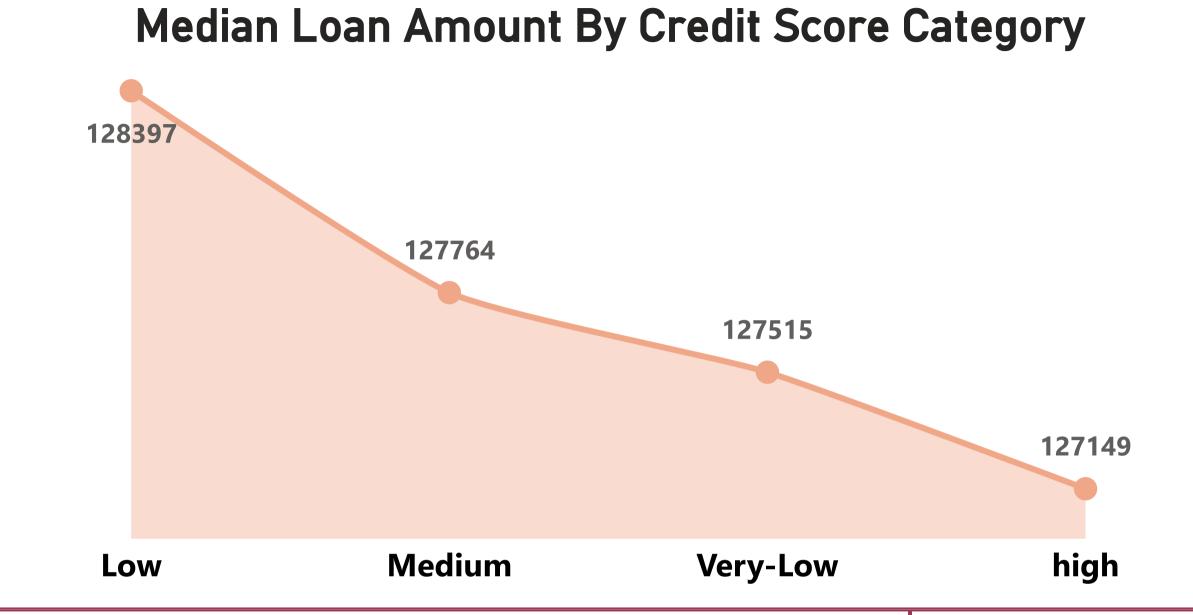


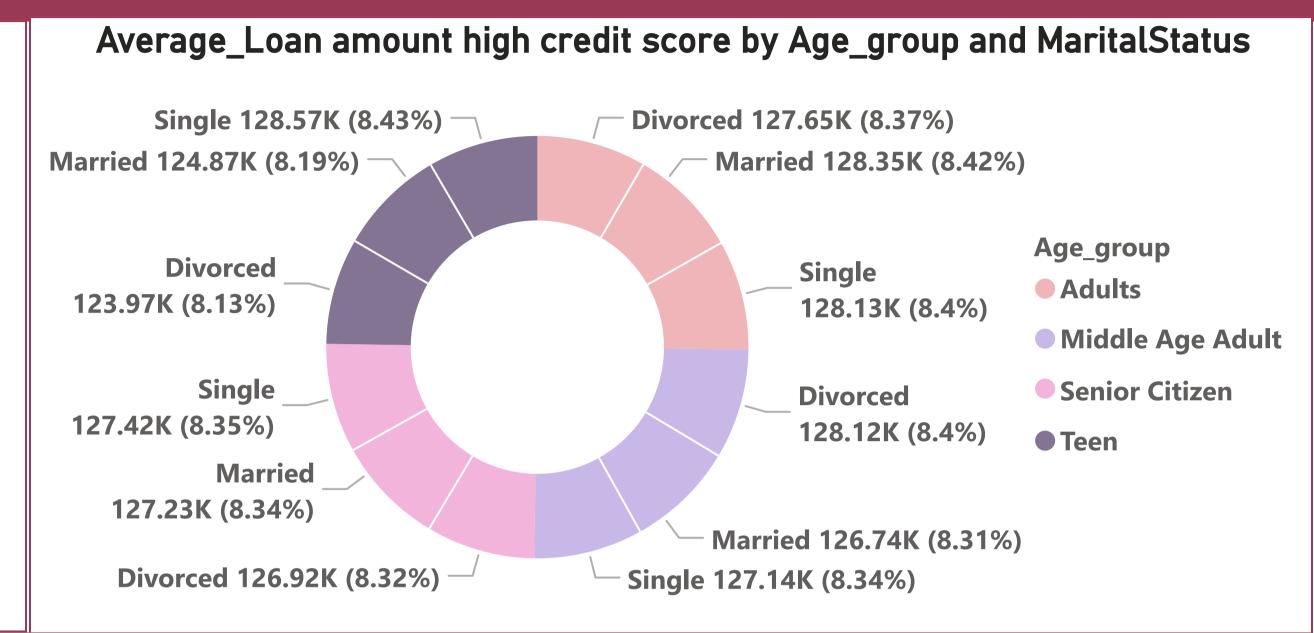


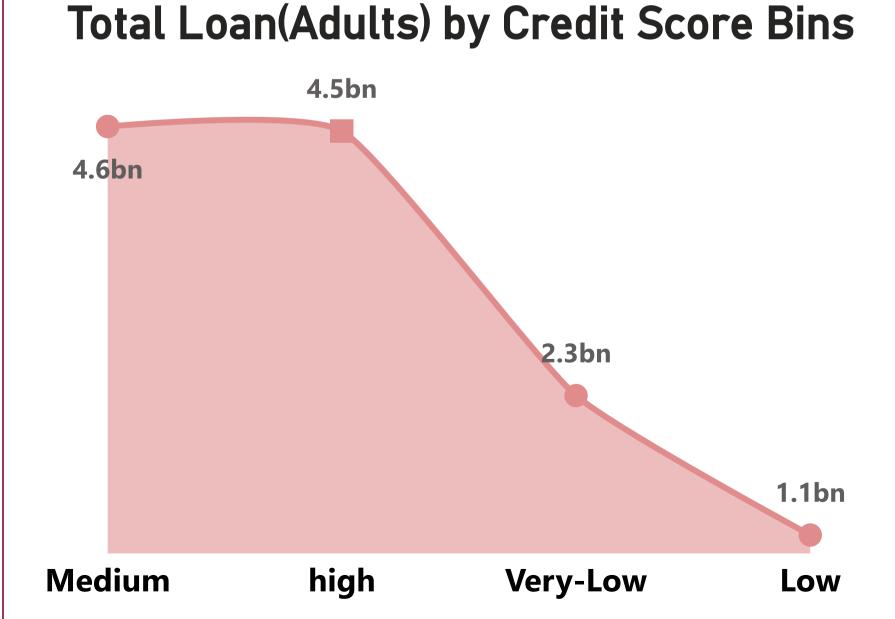


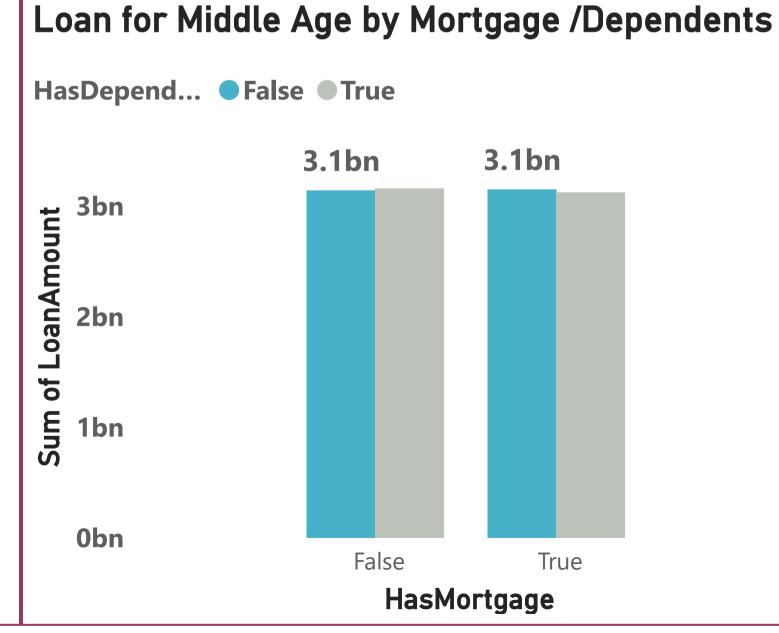


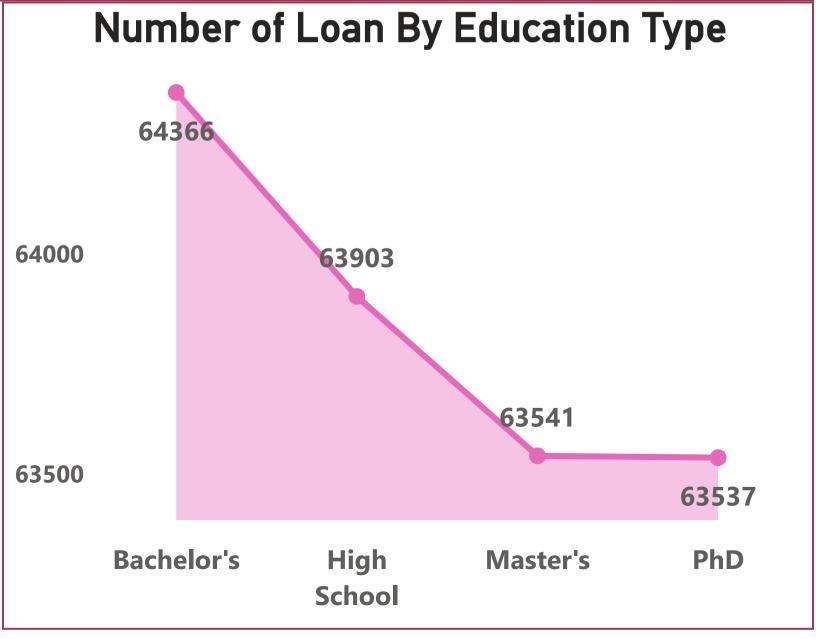
Applicant Demographics & Professional Profile











Financial Risk Matrix

