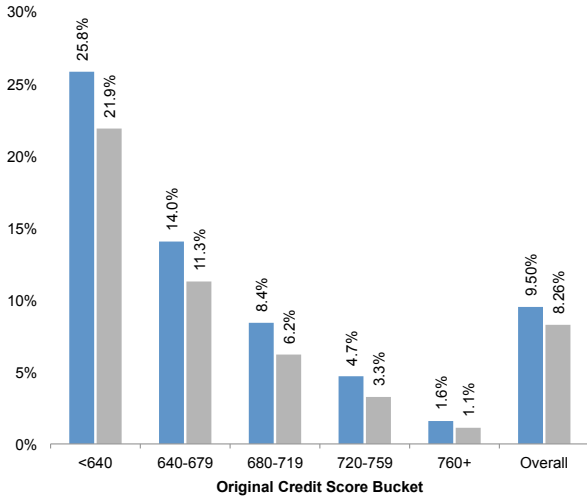


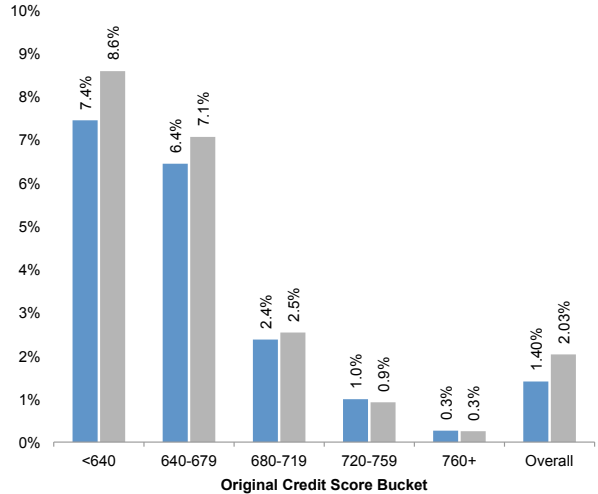
Non-Current Rate on First Lien Mortgages (Pre-2012 Vintages)

■ No Auto Debt ■ Have Auto Debt



Non-Current Rate on First Lien Mortgages (2012-2014 Vintages)

■ No Auto Debt ■ Have Auto Debt



Source: McDash merged with Equifax ABS CRI Servicing loan level data