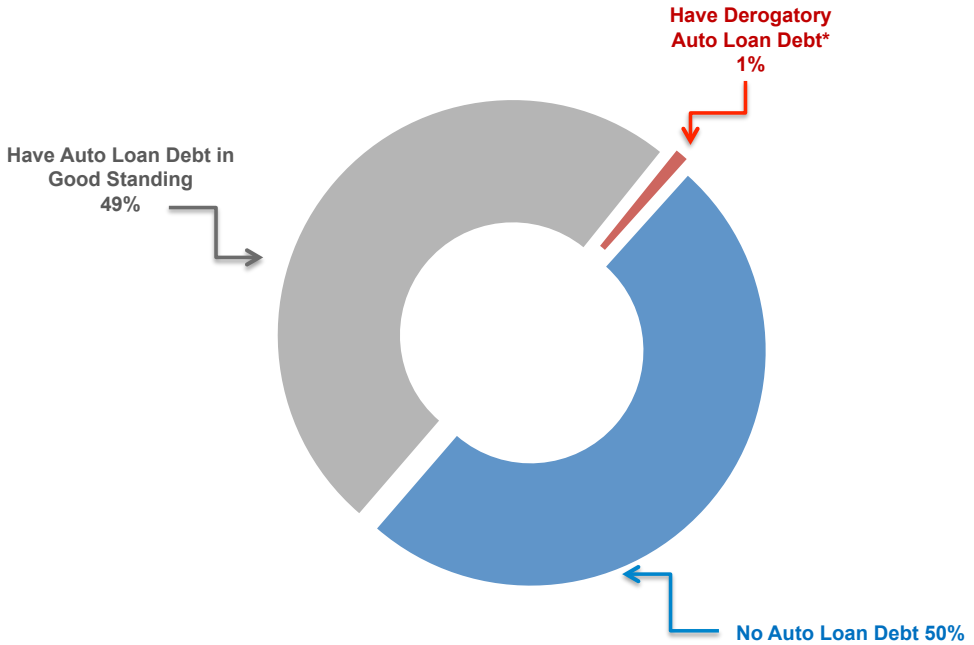
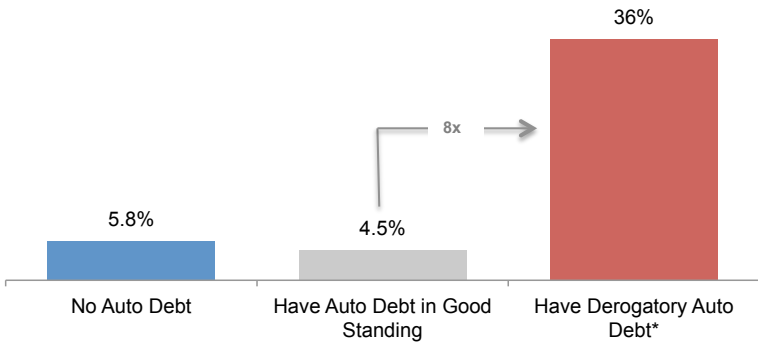


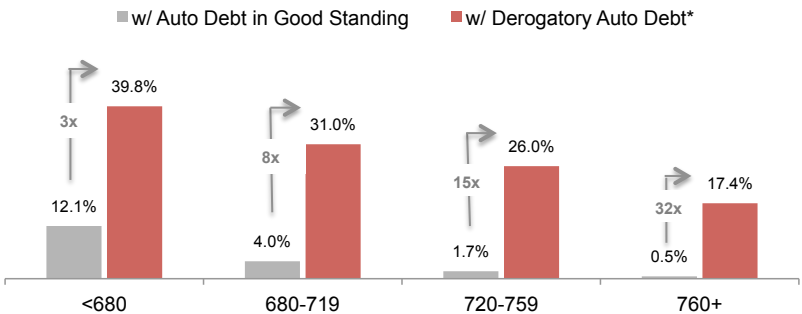
Active First Lien Mortgages



Non-Current Rate on Mortgages



Non-Current Rate by Credit Score



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

*Derogatory Auto Debt categorized as 90 or more days past due