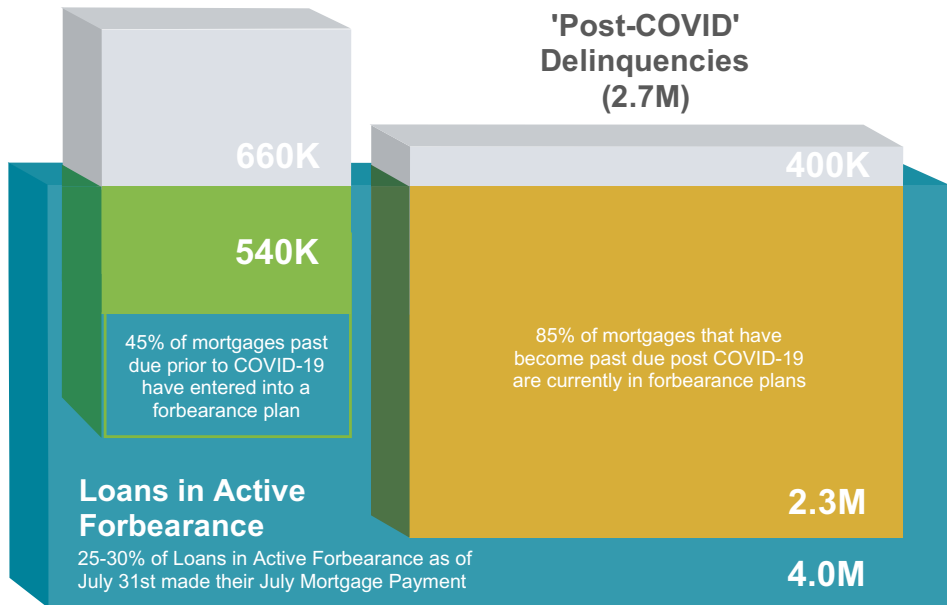


**'Pre-COVID'
Delinquencies
(1.2M)**

**'Post-COVID'
Delinquencies
(2.7M)**



'Pre-COVID' Delinquencies include loans that are currently 30+ days past due that became delinquent in February 2020 or prior

'Post-COVID' Delinquencies include loans that are currently 30+ days past due that became delinquent in March 2020 or later

