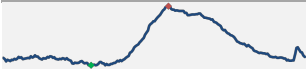






Top 5 States by 6-Month Improvement in Non-Current Percentage

| | Non-Curr % 2005-Current | Change in Non-Curr % | Apr-18 | ● Peak | ● Date of Peak | ● Low | ● Date of Low |
|-----------------------------|---|-------------------------|--------|--------|-------------------|-------|---------------|
| Florida |  | -33.18% | 6.62% | 25.35% | Jan-10 | 3.47% | May-05 |
| Texas |  | -26.11% | 5.41% | 11.56% | Jan-10 | 5.07% | Mar-17 |
| Louisiana |  | -18.29% | 7.52% | 30.43% | Oct-05 | 5.99% | Mar-00 |
| South Dakota |  | -16.19% | 2.40% | 5.52% | Feb-10 | 1.76% | Mar-00 |
| District of Columbia |  | -15.86% | 3.14% | 10.43% | Feb-10 | 2.51% | Mar-04 |