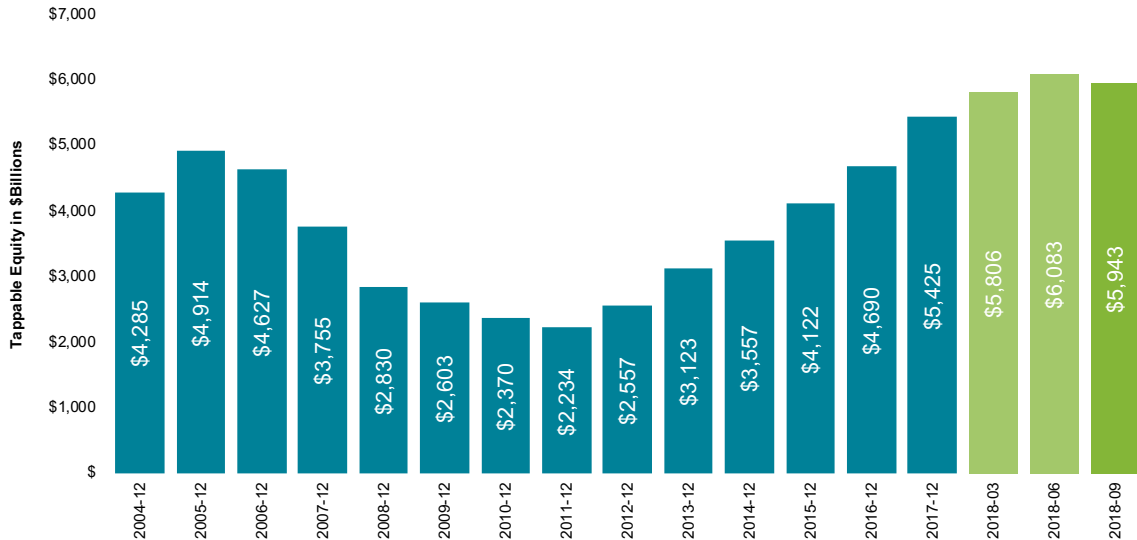


TAPPABLE EQUITY OF U.S. MORTGAGE HOLDERS



Equity available on mortgaged residential properties before reaching a current CLTV of 80%