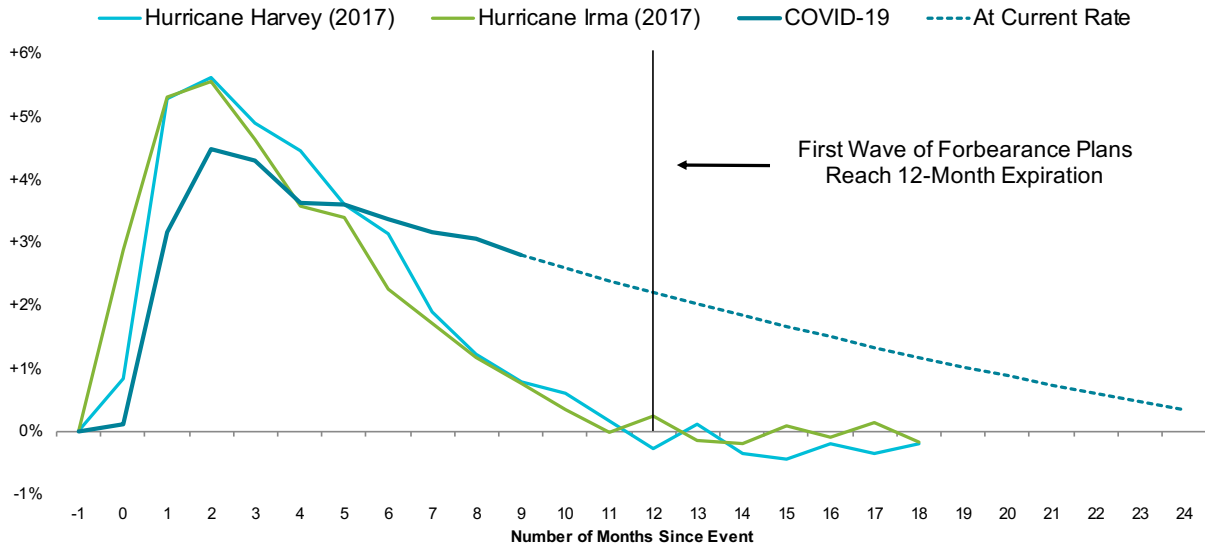


DELINQUENCY RATE FOLLOWING NATURAL DISASTERS

(DIFFERENCE IN DELINQUENCY RATE VS. 1-MONTH PRIOR TO THE EVENT)



Source: McDash