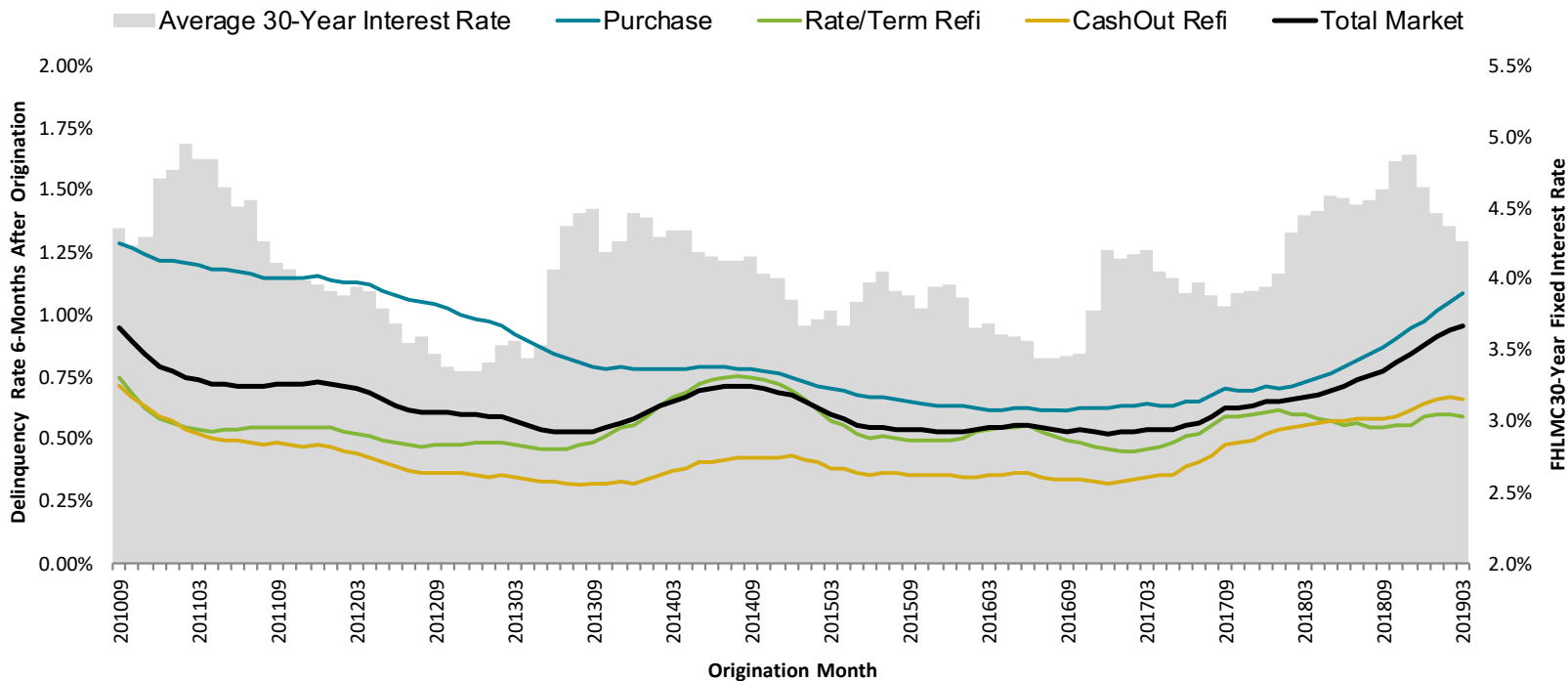


DELINQUENCY RATE AT 6-MONTHS AFTER ORIGINATION (12-MONTH MOVING AVERAGE)



Source: McDash. Excludes 2017 hurricane-affected areas