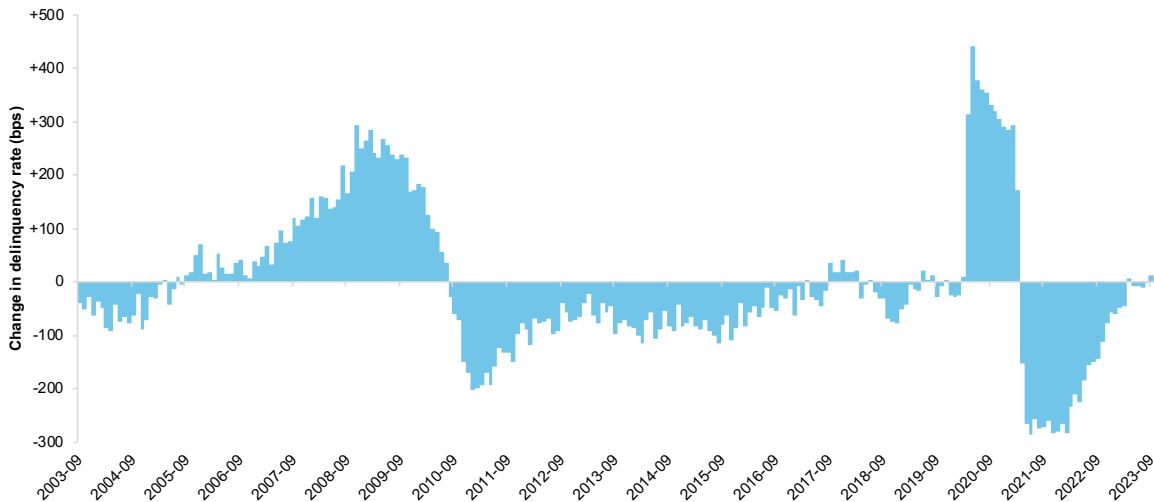


Year-to-year change in delinquency rate



Source: ICE, McDash