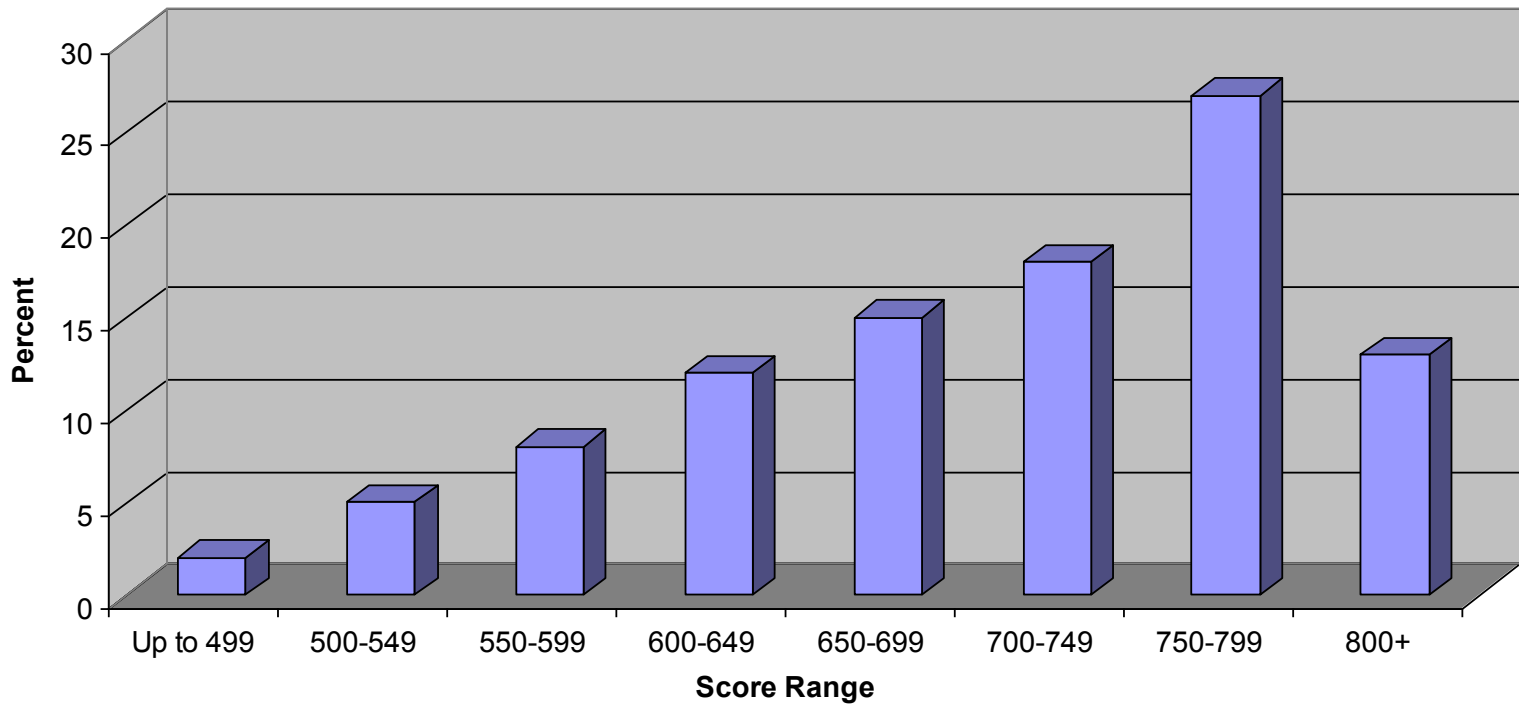
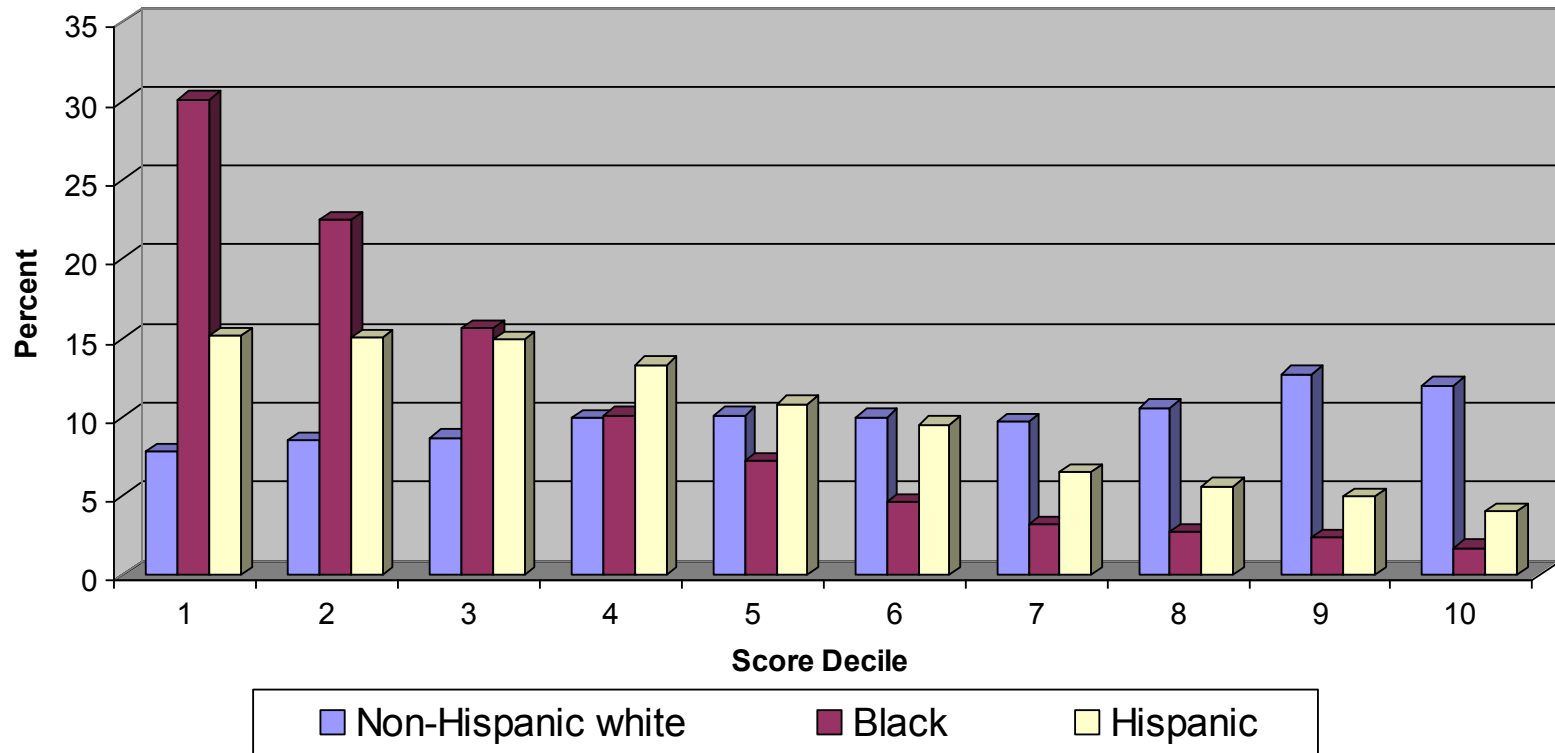


FICO Credit Score Distribution



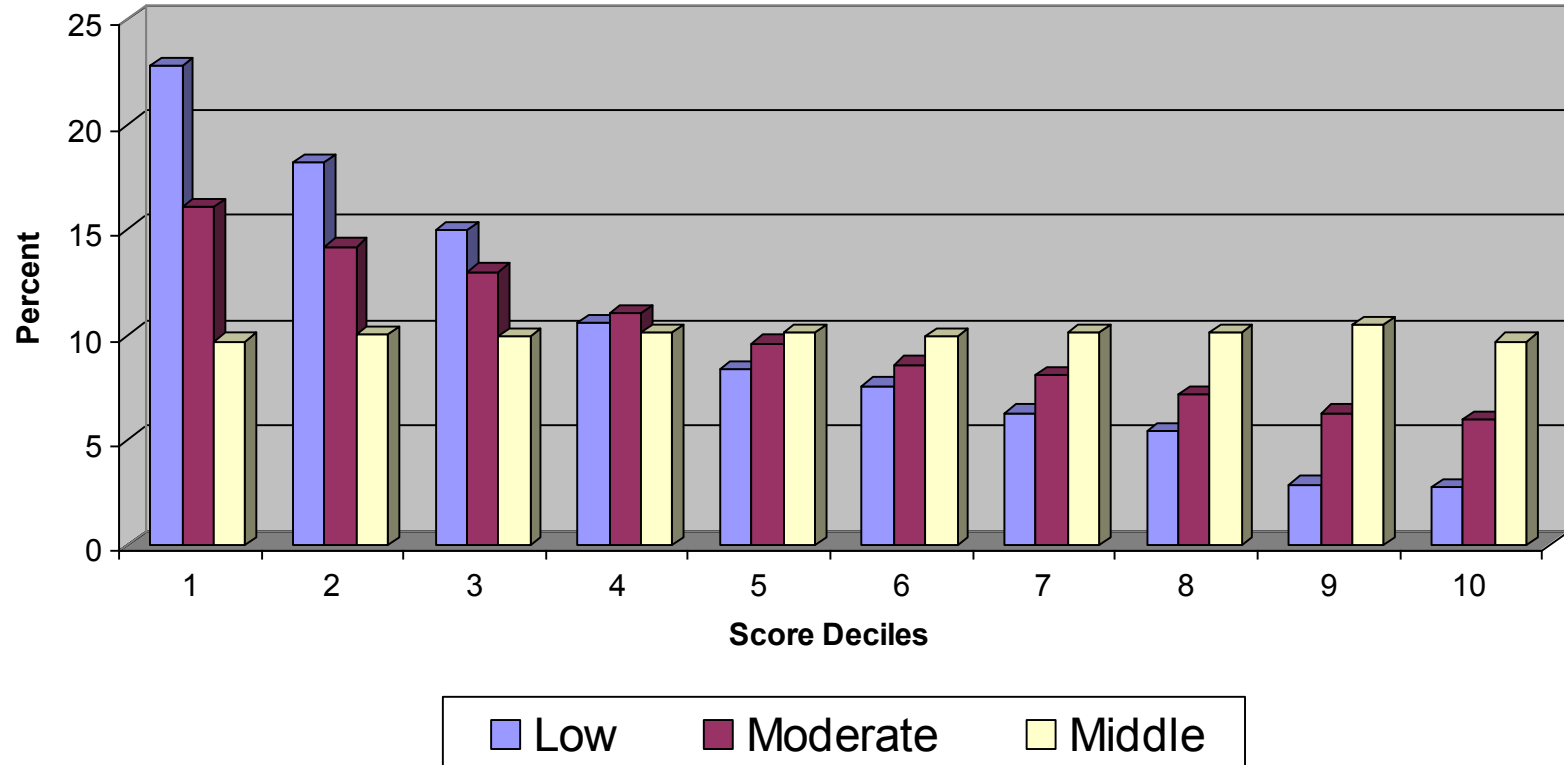
Source: myfico.com

TransRisk Deciles by Race/Ethnicity in 2003-2004



Source: Federal Reserve

TransRisk Deciles by Relative Area Income in 2003-2004



Source: Federal Reserve