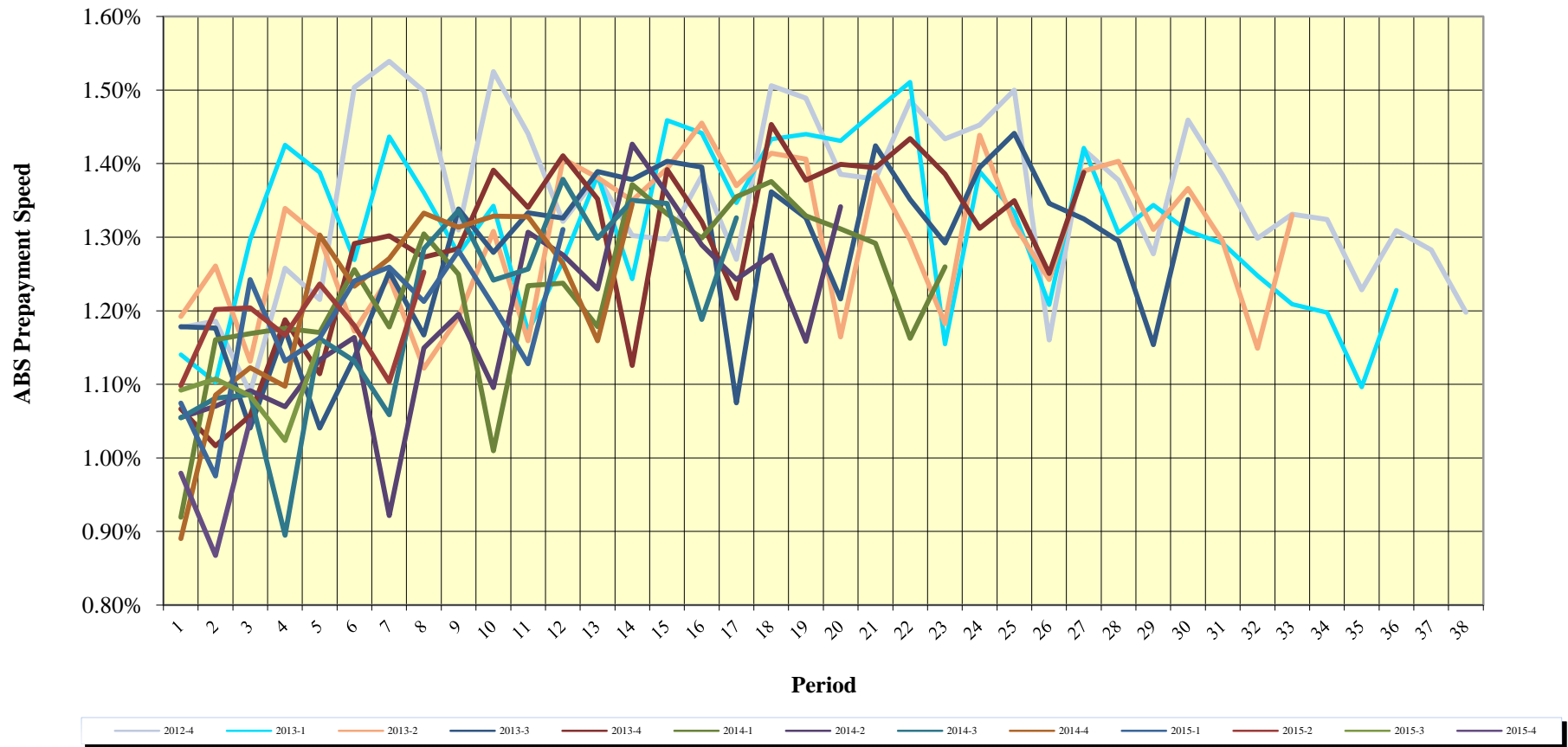


**Prepayment Analysis - ABS Portfolios Comparison  
December 31, 2015**



Note: The ABS prepayment rate is a theoretical calculation based on pool level characteristics.  
The calculation includes partial prepayments.