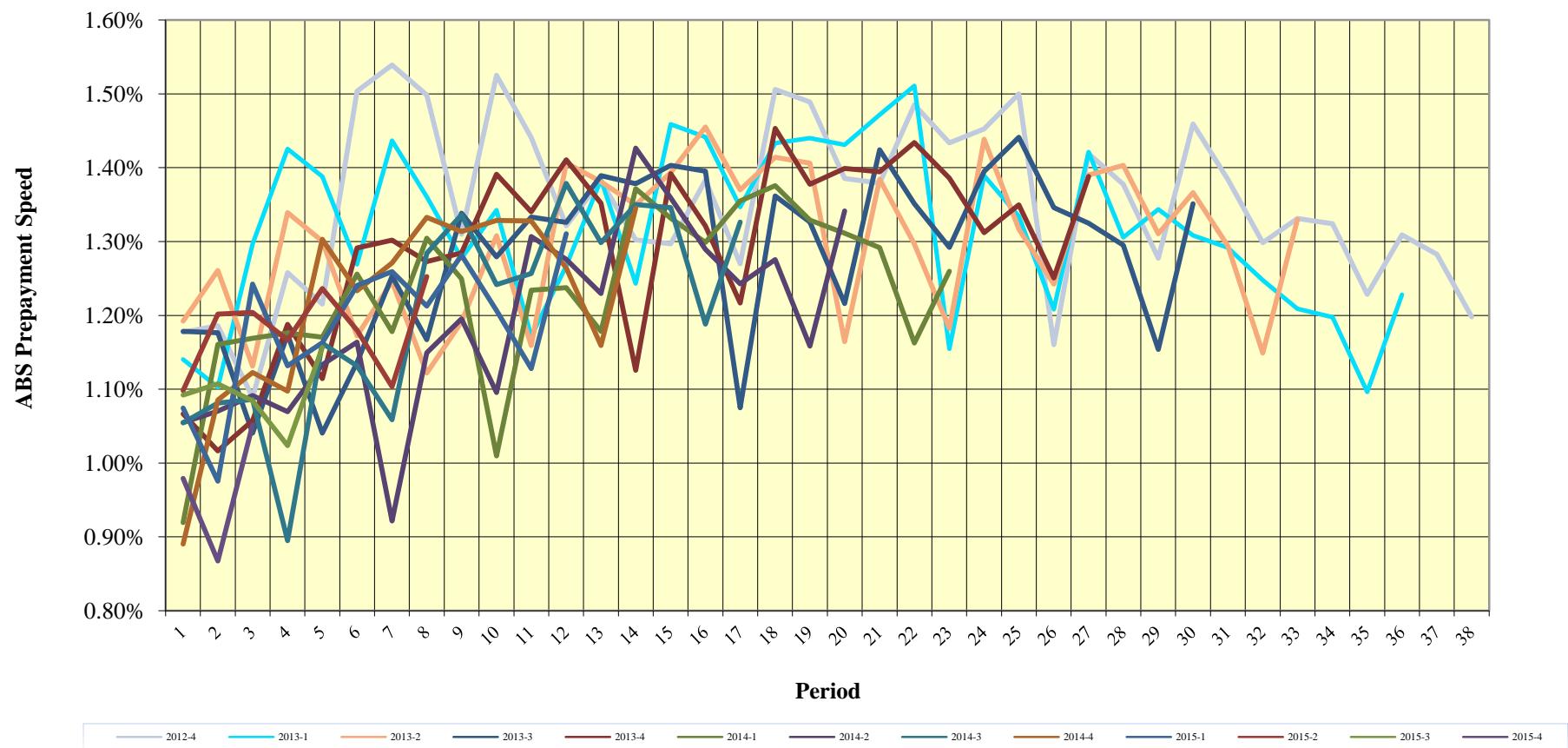


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Financial
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Prepayment Analysis - ABS Portfolios Comparison
December 31, 2015



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

The calculation includes partial prepayments.