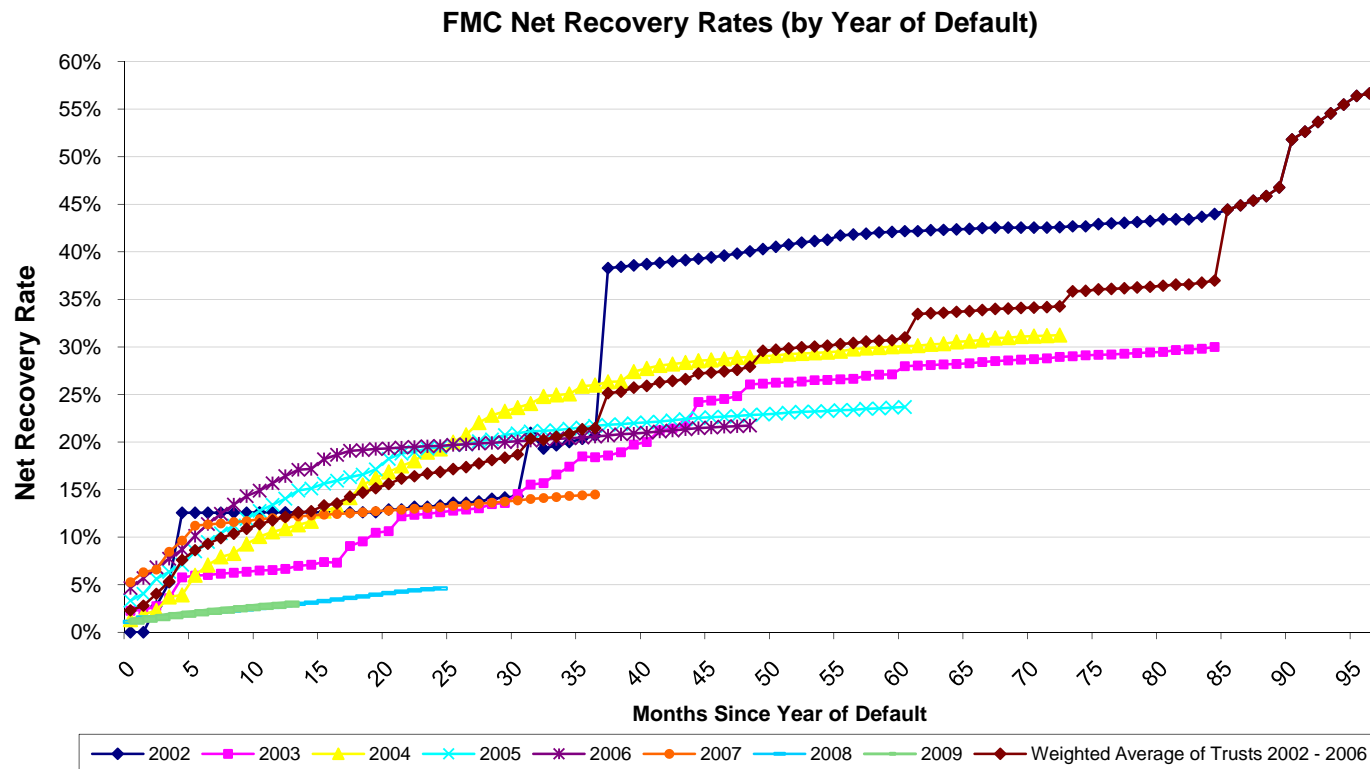


Net recovery rates

As of December 31, 2010



Net Recoveries:
recoveries (either in the form of cash or repurchased loans) net of collection costs.

Note: 2002 Vintage recovery rates experienced volatility in certain months due to a small balance of defaulted loans that experienced a delay in recovery.