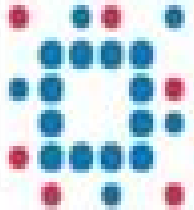
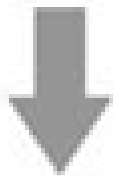
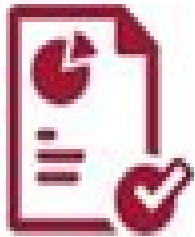
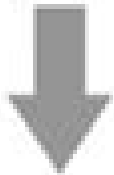
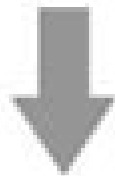
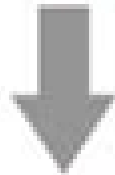


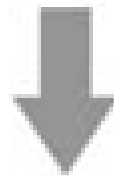
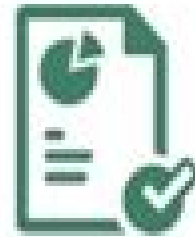
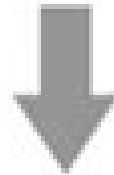
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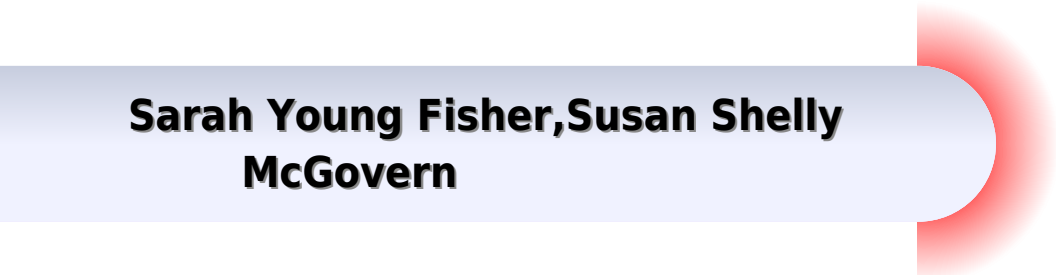


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What Borrowers Need to Know about Credit Scoring Models and Credit Scores United States. Congress. House. Committee on Financial Services. Subcommittee on Oversight and Investigations, 2008

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