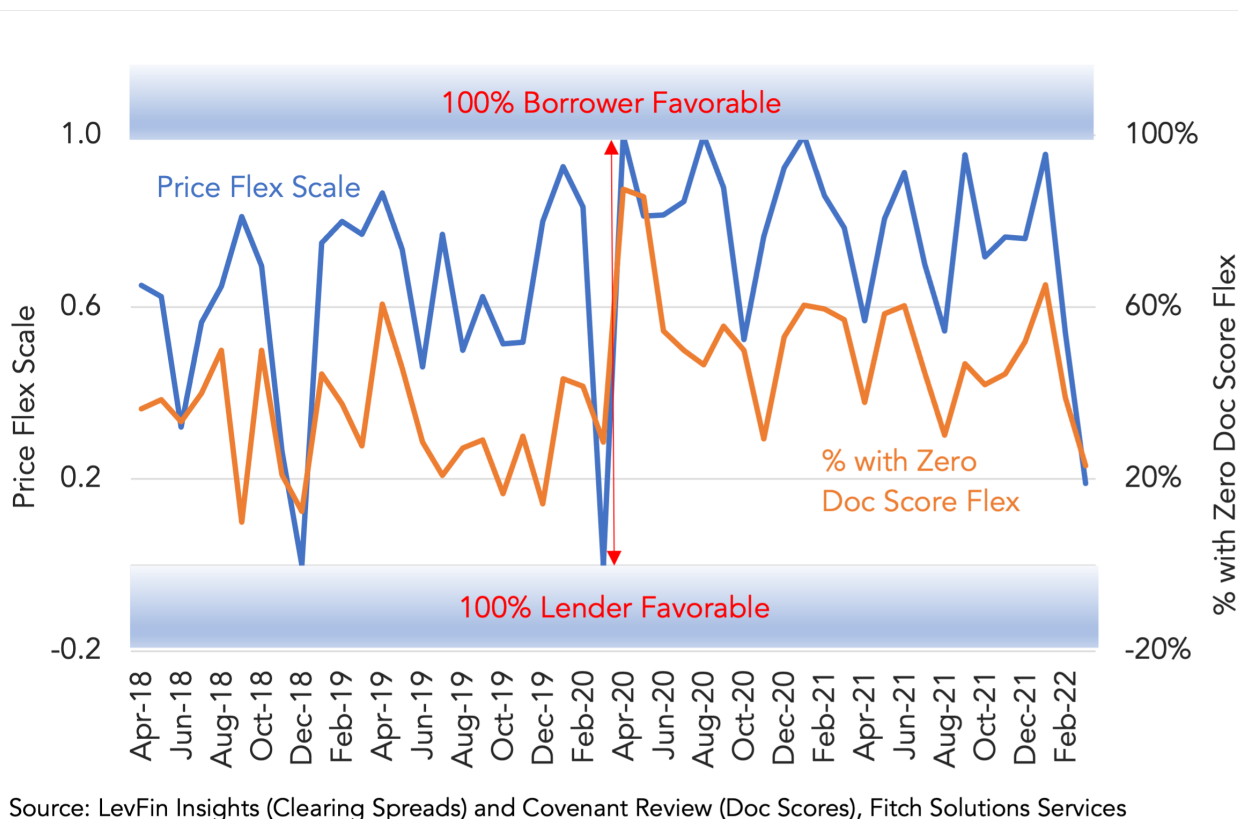


Flex Trends: Pricing (% of all Flexes that Decrease All-in Spread) and Covenants (% with Zero Doc Score Flex)

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(Past performance is no guarantee of future results.)

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