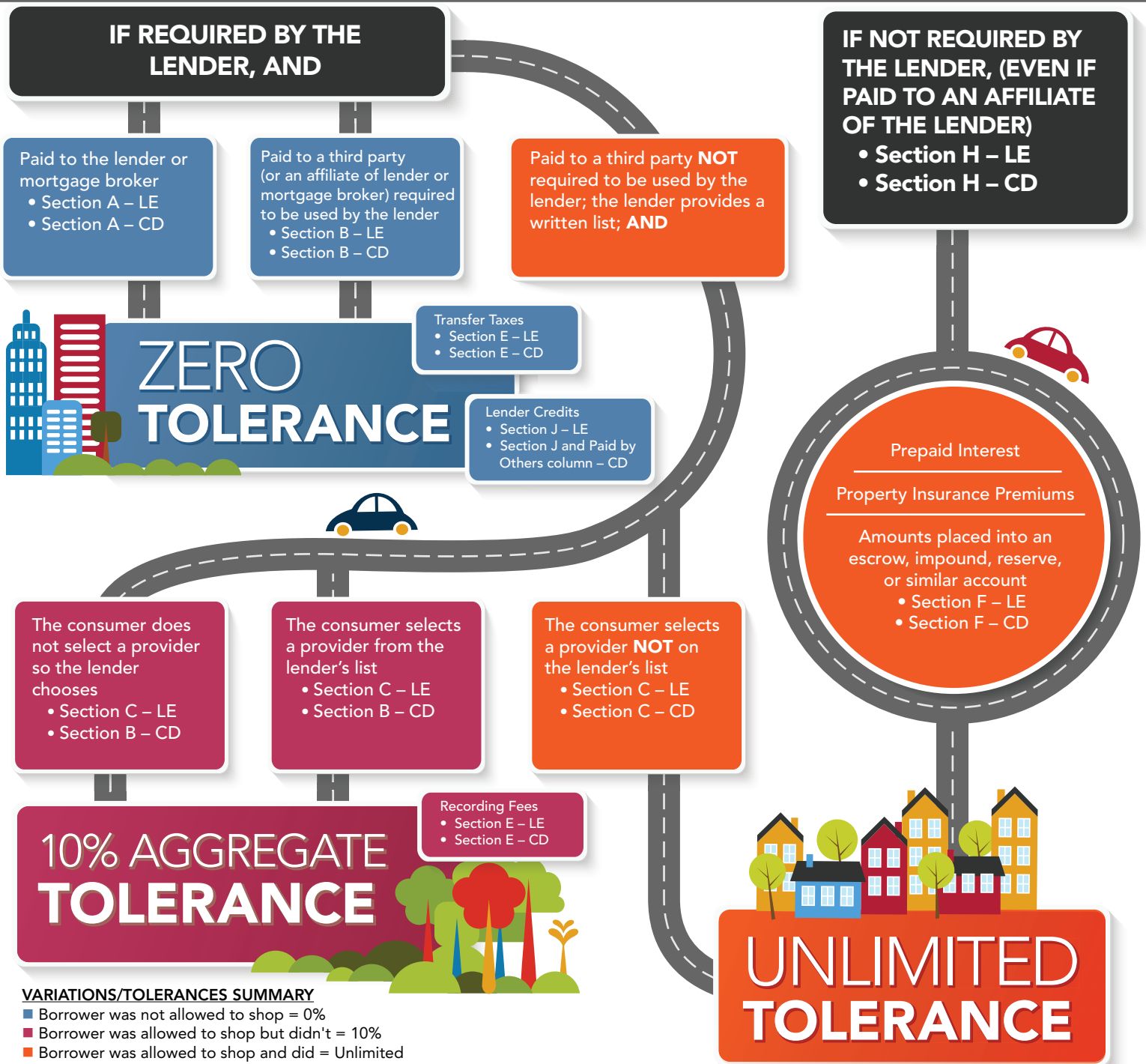


ROAD MAP TO TRID RULE VARIATIONS/TOLERANCES



VARIATIONS/TOLERANCES SUMMARY

- Borrower was not allowed to shop = 0%
- Borrower was allowed to shop but didn't = 10%
- Borrower was allowed to shop and did = Unlimited