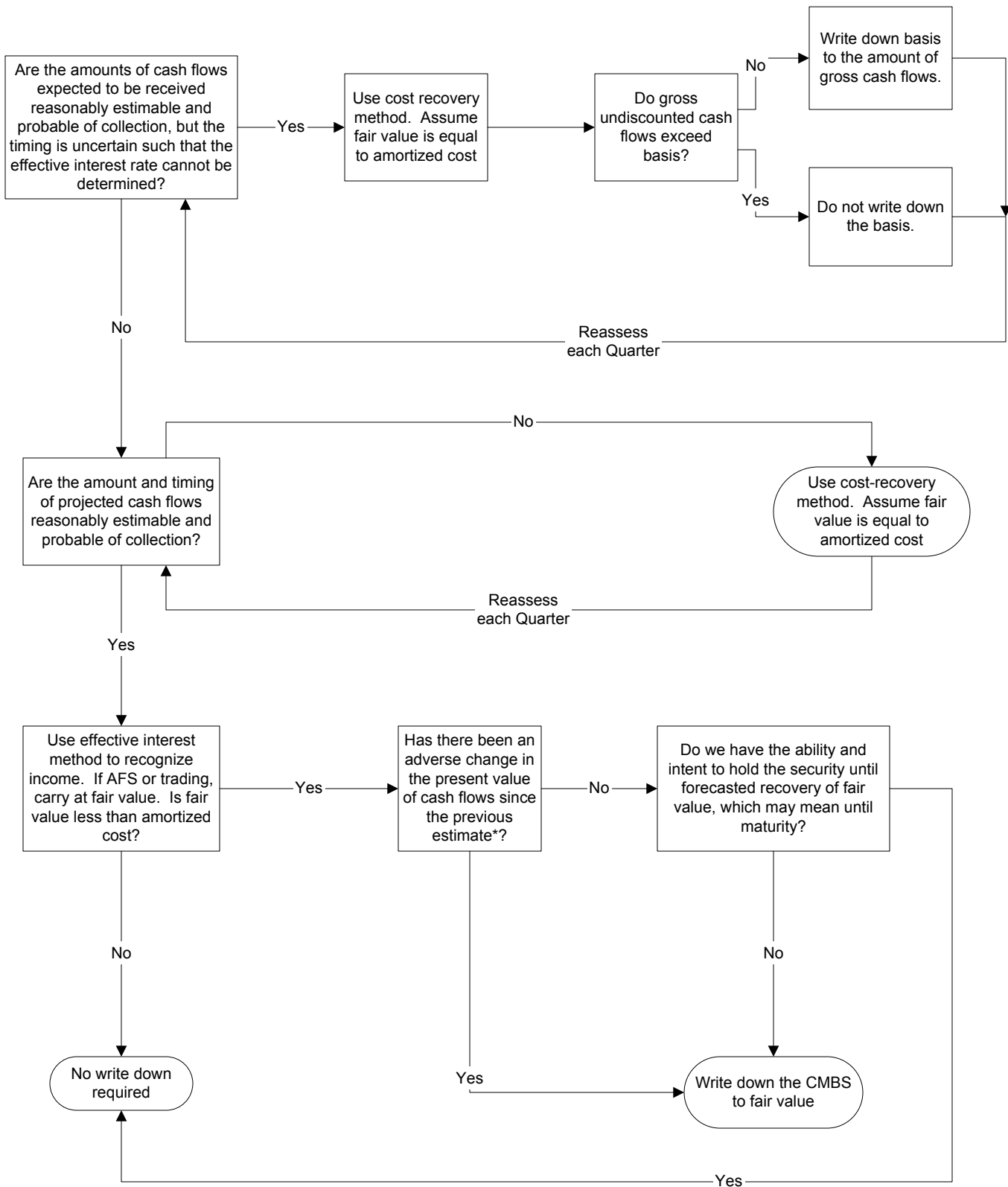


Proposed Methodology



*For bonds that have just come off cost recovery, the "previous estimate" refers to the cash flows used in the most recent 99-20 impairment test