



**EarlyIndicator® 2009 Suggested
Accelerated Calendar**

January 2009 Accelerated

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 New Year's Day	2 ←-----	3 Suggested Collection Scoring Dates
4	5 -----→	6 Scores of 000 (new loans)	7 Scores of 000-003 and recycle	8 Scores of 000-006 and recycle	9 Scores of 001-006 and recycle	10 Scores of 004-006 and recycle
11	12 Scores of 011-030 and recycle	13 Scores of 007-008, 011-030 and recycle	14 Scores of 007-008, 011-030 and recycle	15 Scores of 007-008, 031-070 and recycle	16* Scores of 031-070 and recycle	17 Scores of 031-070 and recycle
18	19 Martin Luther King Jr. Day Observed	20 Scores of 009-010 and recycle	21 Scores of 097-099 and recycle	22 Scores of 097-099 and recycle	23 Scores of 097-099 and recycle	24 Recycle and follow up
25	26 Recycle and follow up	27 Recycle and follow up	28 Recycle and follow up	29 Recycle and follow up	30 Recycle and follow up	31 Recycle and follow up

* Typical Late Fee Date

Recycle means to continue calling borrowers not yet contacted.

Follow up means to call back borrowers who promised to make a payment by a certain day and failed to make that payment.

EarlyIndicator Collection Scores (000-099)

Numeric	Alphabetic	Characteristic
000	F	No payment history available; e.g., new origination/new acquisition
001-006	F	History of default; 006 paid last 6 mos. after last business day of mo.
007-010	E	Consistently make payment by late fee date
011-044	D	Consistently make payment at mo. end & recently paid by mo. end
045-066	C	Consistently make payment after late fee date and no recent default
067-070	B	Inconsistent/sporadic payment history and no recent default episode
097-099	A	Over past 12 months, always made payment by 25 th of month

Note: EI score range 071-096 is reserved for future use

February 2009 Accelerated

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2 ←-----	3 Suggested Collection Scoring Dates	4 -----→	5 Scores of 000 (new loans)	6 Scores of 000-003 and recycle	7 Scores of 000-006 and recycle
8	9 Scores of 001-006 and recycle	10 Scores of 004-006 and recycle	11 Scores of 011-030 and recycle	12 Scores of 007-008, 011-030 and recycle	13 Scores of 007-008, 011-030 and recycle	14 Scores of 007-008, 011-030 and recycle
15	16 Presidents' Day Scores of 031-070 and recycle	17* Scores of 031-070 and recycle	18 Scores of 009-010 and recycle	19 Scores of 009-010 and recycle	20 Scores of 009-010 and recycle	21 Scores of 097-099 and recycle
22	23 Scores of 097-099 and recycle	24 Scores of 097-099 and recycle	25 Recycle and follow up	26 Recycle and follow up	27 Recycle and follow up	28 Recycle and follow up

*** Typical Late Fee Date**

If no calls are made today, move these and preceding scores one calling day to the left.

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011-044	D	Consistently make payment at mo. end & recently paid by mo. end
045-066	C	Consistently make payment after late fee date and no recent default
067-070	B	Inconsistent/sporadic payment history and no recent default episode
097-099	A	Over past 12 months, always made payment by 25 th of month

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March 2009 Accelerated

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2 ←-----	3 Suggested Collection Scoring Dates	4 -----→	5 Scores of 000 (new loans)	6 Scores of 000-003 and recycle	7 Scores of 000-006 and recycle
8	9 Scores of 001-006 and recycle	10 Scores of 004-006 and recycle	11 Scores of 011-030 and recycle	12 Scores of 007-008, 011-030 and recycle	13 Scores of 007-008, 031-070 and recycle	14 Scores of 007-008, 011-030 and recycle
15	16* Scores of 031-070 and recycle	17 Scores of 031-070 and recycle	18 Scores of 009-010 and recycle	19 Scores of 009-010 and recycle	20 Scores of 009-010 and recycle	21 Scores of 097-099 and recycle
22	23 Scores of 097-099 and recycle	24 Scores of 097-099 and recycle	25 Recycle and follow up	26 Recycle and follow up	27 Recycle and follow up	28 Recycle and follow up
29	30 Recycle and follow up	31 Recycle and follow up				

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011-044	D	Consistently make payment at mo. end & recently paid by mo. end
045-066	C	Consistently make payment after late fee date and no recent default
067-070	B	Inconsistent/sporadic payment history and no recent default episode
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April 2009 Accelerated

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 ←-----	2 Suggested Collection Scoring Dates	3 -----→	4 Scores of 000 (new loans)
5	6 Scores of 000-003 and recycle	7 Scores of 000-006 and recycle	8 Scores of 001-006 and recycle	9 Scores of 004-006 and recycle	10 Scores of 011-030 and recycle	11 Scores of 007-008, 011-030 and recycle
12	13 Scores of 007-008, 011-030 and recycle	14 Scores of 007-008, 031-070 and recycle	15 Scores of 031-070 and recycle	16* Scores of 031-070 and recycle	17 Scores of 009-010 and recycle	18 Scores of 009-010 and recycle
19	20 Scores of 009-010 and recycle	21 Scores of 097-099 and recycle	22 Scores of 097-099 and recycle	23 Scores of 097-099 and recycle	24 Recycle and follow up	25 Recycle and follow up
26	27 Recycle and follow up	28 Recycle and follow up	29 Recycle and follow up	30 Recycle and follow up		

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007-010	E	Consistently make payment by late fee date
011-044	D	Consistently make payment at mo. end & recently paid by mo. end
045-066	C	Consistently make payment after late fee date and no recent default
067-070	B	Inconsistent/sporadic payment history and no recent default episode
097-099	A	Over past 12 months, always made payment by 25 th of month

May 2009 Accelerated

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1 ←-----	2 Suggested Collection Scoring Dates
3	4 ----->	5 Scores of 000 (new loans)	6 Scores of 000-003 and recycle	7 Scores of 000-006 and recycle	8 Scores of 001-006 and recycle	9 Scores of 004-006 and recycle
10	11 Scores of 011-030 and recycle	12 Scores of 007-008, 011-030 and recycle	13 Scores of 007-008, 011-030 and recycle	14 Scores of 007-008, 031-070 and recycle	15 Scores of 031-070 and recycle	16* Scores of 031-070 and recycle
17	18 Scores of 009-010 and recycle	19 Scores of 009-010 and recycle	20 Scores of 009-010 and recycle	21 Scores of 097-099 and recycle	22 Scores of 097-099 and recycle	23 Scores of 097-099 and recycle
24	25 Memorial Day	26 Recycle and follow up	27 Recycle and follow up	28 Recycle and follow up	29 Recycle and follow up	30 Recycle and follow up
31						

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Early Indicator Collection Scores (000-099)

Numeric	Alphabetic	Characteristic
000	F	No payment history available; e.g., new origination/new acquisition
001-006	F	History of default; 006 paid last 6 mos. after last business day of mo.
007-010	E	Consistently make payment by late fee date
011-044	D	Consistently make payment at mo. end & recently paid by mo. end
045-066	C	Consistently make payment after late fee date and no recent default
067-070	B	Inconsistent/sporadic payment history and no recent default episode
097-099	A	Over past 12 months, always made payment by 25 th of month

Note: EI score range 071-096 is reserved for future use

June 2009 Accelerated

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1 -----<	2 Suggested Collection Scoring Dates	3 ----->	4 Scores of 000 (new loans)	5 Scores of 000-003 and recycle	6 Scores of 000-006 and recycle
7	8 Scores of 001-006 and recycle	9 Scores of 004-006 and recycle	10 Scores of 011-030 and recycle	11 Scores of 007-008, 031-070 and recycle	12 Scores of 007-008, 011-030 and recycle	13 Scores of 007-008, 011-030 and recycle
14	15 Scores of 031-070 and recycle	16* Scores of 031-070 and recycle	17 Scores of 009-010 and recycle	18 Scores of 009-010 and recycle	19 Scores of 009-010 and recycle	20 Scores of 097-099 and recycle
21	22 Scores of 097-099 and recycle	23 Scores of 097-099 and recycle	24 Recycle and follow up	25 Recycle and follow up	26 Recycle and follow up	27 Recycle and follow up
28	29 Recycle and follow up	30 Recycle and follow up				

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007-010	E	Consistently make payment by late fee date
011-044	D	Consistently make payment at mo. end & recently paid by mo. end
045-066	C	Consistently make payment after late fee date and no recent default
067-070	B	Inconsistent/sporadic payment history and no recent default episode
097-099	A	Over past 12 months, always made payment by 25 th of month

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July 2008 Accelerated

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 ←-----	2 Suggested Collection Scoring Dates	3 Independence Day	4 -----→
5	6 Scores of 000 (new loans)	7 Scores of 000-003 and recycle	8 Scores of 000-006 and recycle	9 Scores of 001-006 and recycle	10 Scores of 004-006 and recycle	11 Scores of 011-030 and recycle
12	13 Scores of 007-008, 011-030 and recycle	14 Scores of 007-008, 011-030 and recycle	15 Scores of 007- 008, 031-070 and recycle	16* Scores of 031-070 and recycle	17 Scores of 031-070 and recycle	18 Scores of 009-010 and recycle
19	20 Scores of 009-010 and recycle	21 Scores of 009-010 and recycle	22 Scores of 097-099 and recycle	23 Scores of 097-099 and recycle	24 Scores of 097-099 and recycle	25 Recycle and follow up
26	27 Recycle and follow up	28 Recycle and follow up	29 Recycle and follow up	30 Recycle and follow up	31 Recycle and follow up	

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Early Indicator Collection Scores (000-099)

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001-006	F	History of default; 006 paid last 6 mos. after last business day of mo.
007-010	E	Consistently make payment by late fee date
011-044	D	Consistently make payment at mo. end & recently paid by mo. end
045-066	C	Consistently make payment after late fee date and no recent default
067-070	B	Inconsistent/sporadic payment history and no recent default episode
097-099	A	Over past 12 months, always made payment by 25 th of month

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August 2009 Accelerated

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1 ----->
2	3 Suggested Collection Scoring Dates	4 ----->	5 Scores of 000 (new loans)	6 Scores of 000-003 and recycle	7 Scores of 000-006 and recycle	8 Scores of 001-006 and recycle
9	10 Scores of 004-006 and recycle	11 Scores of 011-030 and recycle	12 Scores of 007-008, 031-070 and recycle	13 Scores of 007-008, 011-030 and recycle	14 Scores of 007-008, 011-030 and recycle	15 Scores of 031-070 and recycle
16	17* Scores of 031-070 and recycle	18 Scores of 009-010 and recycle	19 Scores of 009-010 and recycle	20 Scores of 009-010 and recycle	21 Scores of 097-099 and recycle	22 Scores of 097-099 and recycle
23	24 Scores of 097-099 and recycle	25 Recycle and follow up	26 Recycle and follow up	27 Recycle and follow up	28 Recycle and follow up	29 Recycle and follow up
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045-066	C	Consistently make payment after late fee date and no recent default
067-070	B	Inconsistent/sporadic payment history and no recent default episode
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September 2009 Accelerated

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		←-----	2 Suggested Collection Scoring Dates	-----→	4 Scores of 000 (new loans)	5 Scores of 000-003 and recycle
6	7 Labor Day	8 Scores of 000-006 and recycle	9 Scores of 001-006 and recycle	10 Scores of 004-006 and recycle	11 Scores of 011-030 and recycle	12 Scores of 007-008, 011-030 and recycle
13	14 Scores of 007-008, 011-030 and recycle	15 Scores of 007-008, 031-070 and recycle	16* Scores of 031-070 and recycle	17 Scores of 031-070 and recycle	18 Scores of 009-010 and recycle	19 Scores of 009-010 and recycle
20	21 Scores of 009-010 and recycle	22 Scores of 097-099 and recycle	23 Scores of 097-099 and recycle	24 Scores of 097-099 and recycle	25 Recycle and follow up	26 Recycle and follow up
27	28 Recycle and follow up	29 Recycle and follow up	30 Recycle and follow up			

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October 2009 Accelerated

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 ←-----	2 Suggested Collection Scoring Dates	3 -----→
4	5 Scores of 000 (new loans)	6 Scores of 000-003 and recycle	7 Scores of 000-006 and recycle	8 Scores of 001-006 and recycle	9 Scores of 004-006 and recycle	10 Scores of 011-030 and recycle
11	12 Columbus Day Scores of 007-008, 011-030 and recycle	13 Scores of 007-008, 011-030 and recycle	14 Scores of 007-008, 031-070 and recycle	15 Scores of 031-070 and recycle	16* Scores of 031-070 and recycle	17 Scores of 009-010 and recycle
18	19 Scores of 009-010 and recycle	20 Scores of 009-010 and recycle	21 Scores of 097-099 and recycle	22 Scores of 097-099 and recycle	23 Scores of 097-099 and recycle	24 Recycle and follow up
25	26 Recycle and follow up	27 Recycle and follow up	28 Recycle and follow up	29 Recycle and follow up	30 Recycle and follow up	31 Recycle and follow up

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067-070	B	Inconsistent/sporadic payment history and no recent default episode
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November 2009 Accelerated

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1 ←-----	2 Suggested Collection Scoring Dates	3 -----→	4 Scores of 000 (new loans)	5 Scores of 000-003 and recycle	6 Scores of 000-006 and recycle	7 Scores of 001-006 and recycle
8	9 Scores of 004-006 and recycle	10 Scores of 011-030 and recycle	11 Veteran's Day Scores of 007-008, 031-070 and recycle	12 Scores of 007-008, 011-030 and recycle	13 Scores of 007-008, 011-030 and recycle	14 Scores of 031-070 and recycle
15	16* Scores of 031-070 and recycle	17 Scores of 009-010 and recycle	18 Scores of 009-010 and recycle	19 Scores of 009-010 and recycle	20 Scores of 097-099 and recycle	21 Scores of 097-099 and recycle
22	23 Scores of 097-099 and recycle	24 Recycle and follow up	25 Recycle and follow up	26 Thanksgiving	27 Recycle and follow up	28 Recycle and follow up
29	30 Recycle and follow up					

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December 2009 Accelerated

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 ←-----	2 Suggested Collection Scoring Dates	3 -----→	4 Scores of 000 (new loans)	5 Scores of 000-003 and recycle
6	7 Scores of 000-006 and recycle	8 Scores of 001-006 and recycle	9 Scores of 004-006 and recycle	10 Scores of 011-030 and recycle	11 Scores of 007-008, 011-030 and recycle	12 Scores of 007-008, 011-030 and recycle
13	14 Scores of 007-008, 031-070 and recycle	15 Scores of 031-070 and recycle	16* Scores of 031-070 and recycle	17 Scores of 009-010 and recycle	18 Scores of 009-010 and recycle	19 Scores of 009-010 and recycle
20	21 Scores of 097-099 and recycle	22 Scores of 097-099 and recycle	23 Scores of 097-099 and recycle	24 Recycle and follow up	25 Christmas Day	26 Recycle and follow up
27	28 Recycle and follow up	29 Recycle and follow up	30 Recycle and follow up	31 Recycle and follow up		

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