

Estimated annual return at the point loans were written

Pre 2015	5.1%
2015	4.8%
2016	4.3%
2017	4.1%
2018	4.5%
2019 YTD	4.8%
<hr/>	
Total	4.5%

Actual annual return

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2018

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4.5%

2019
YTD

4.8%

4.8%

Total

4.5%

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