

- 1. What is your historic prepayment rate? Have you seen prepayments increasing? If so, please specify how much and when.**

For the last 5 years, our prepayment rates have remained relatively constant and have averaged approximately 30% to 40% per year. Customers often use financing provided by the Company to complete the transaction while they are on vacation and prepay the loan upon returning to their home. Other customers choose to pay off their loans by making more than the minimum monthly payment or payment in full. There are no prepayment penalties on any of our consumer loans. The above prepayment rate reflects cash prepayments and does not include prepayments due to timeshare upgrade transactions.