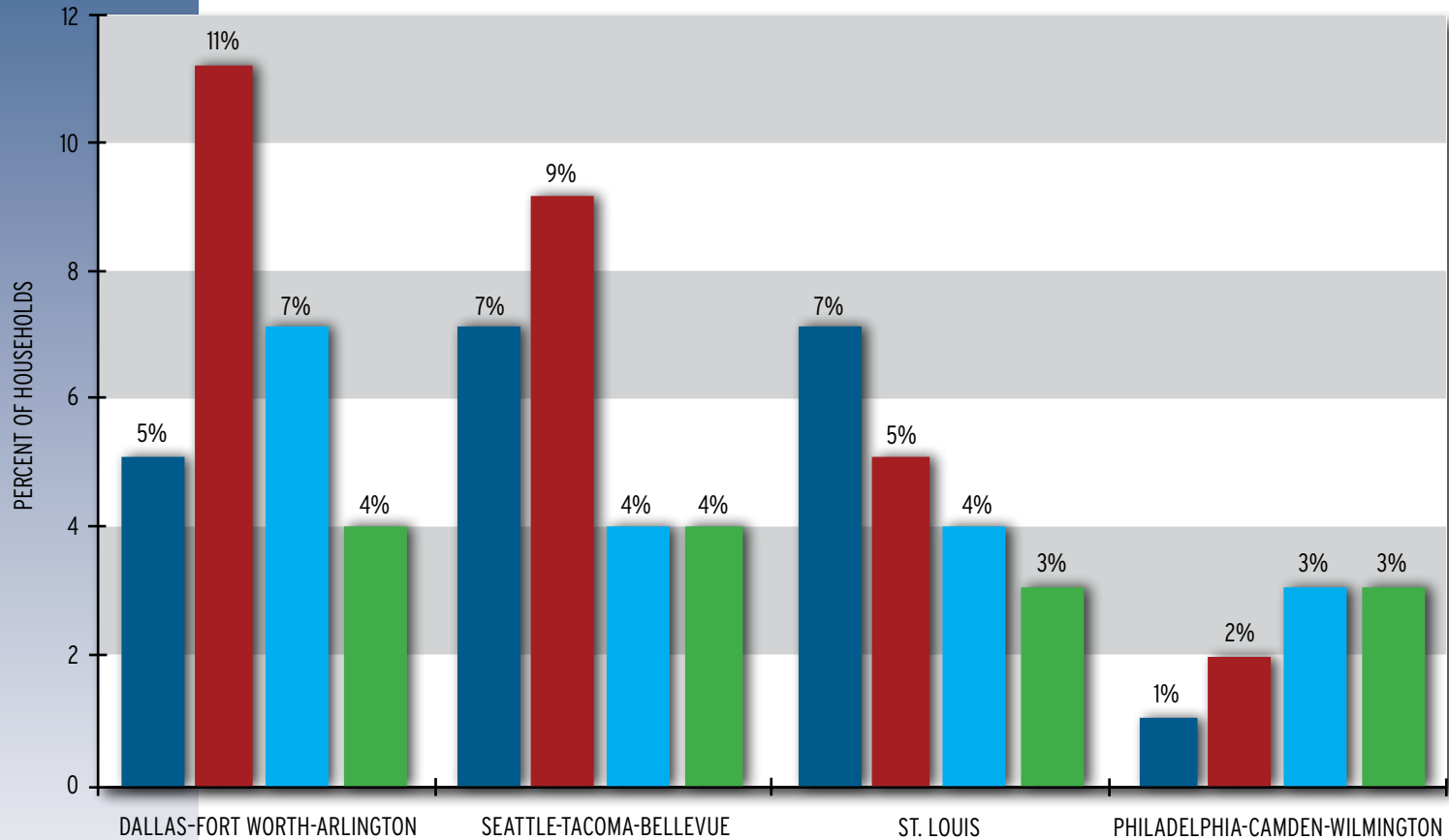


DIFFERING STATE RESTRICTIONS YIELD WIDE VARIATIONS BY METRO AREA IN USE OF ALTERNATIVE FINANCIAL SERVICE CREDIT PRODUCTS



TYPE OF AFS CREDIT PRODUCT

