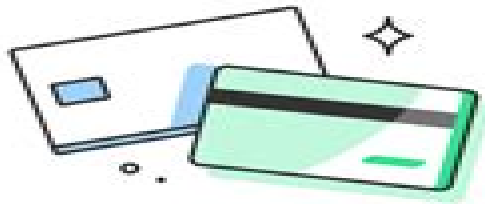


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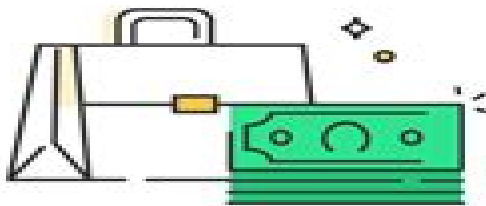
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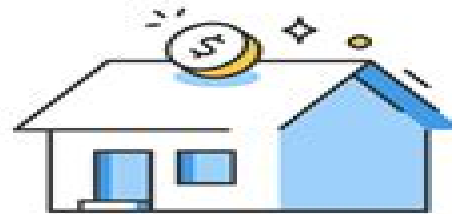
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**Personal lines of credit**



3

**Business lines of credit**



4

**Home equity lines of credit (HELOCs)**

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**Brendan G. Carr**

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