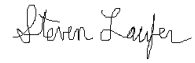


I have received no outside financial support for this project (“The Effects of Mortgage Credit Availability: Evidence from Minimum Credit Score Lending Rules”), nor do I hold any positions at organizations that have a stake related to this article. According to the terms of our data purchase agreement, Equifax had the right to review this paper prior to its circulation.

A handwritten signature in black ink, reading "Steven Laufer". The signature is written in a cursive, flowing style.

Steven Laufer