Sample Cross-Section					
Sample Cross-Section	Non-CAP	CAP	Total		
\$250 or less	83,205	2,307	85,512		
\$250.01 to \$500.00	8,842	373	9,215		
\$500.01 to \$1000.00	5,705	296	6,001		
\$1000.01 to \$2000.00	3,010	235	3,245		
\$2000.01 to \$3000.00	1,668	135	1,803		
\$3000.01 or more**	0	0	0		
Total	102,430	3,346	105,776		

Total Accounts				
Account Debt	Non-CAP*	CAP	Total	CAP% of Total By Debt Range
\$250 or less	923,325	20,098	943,423	2.1%
\$250.01 to \$500.00	96,231	3,102	99,333	3.1%
\$500.01 to \$1000.00	55,423	2,472	57,895	4.3%
\$1000.01 to \$2000.00	23,343	1,765	25,108	7.0%
\$2000.01 to \$3000.00	15,636	1,163	16,799	6.9%
\$3000.01 or more**	0	0	0	0.0%
Total	1,113,958	28,600	1,142,558	2.5%
Actual Total	1,079,172	28,600	1,107,772	2.6%

*Numbers are estimated based upon "Sample Cross-Section" Data Table and "Total Accounts" -**Total number of accounts w/ \$3000.01+ Debt is less than 0.5% of Total Accounts. No CAP Account meets this criteria.