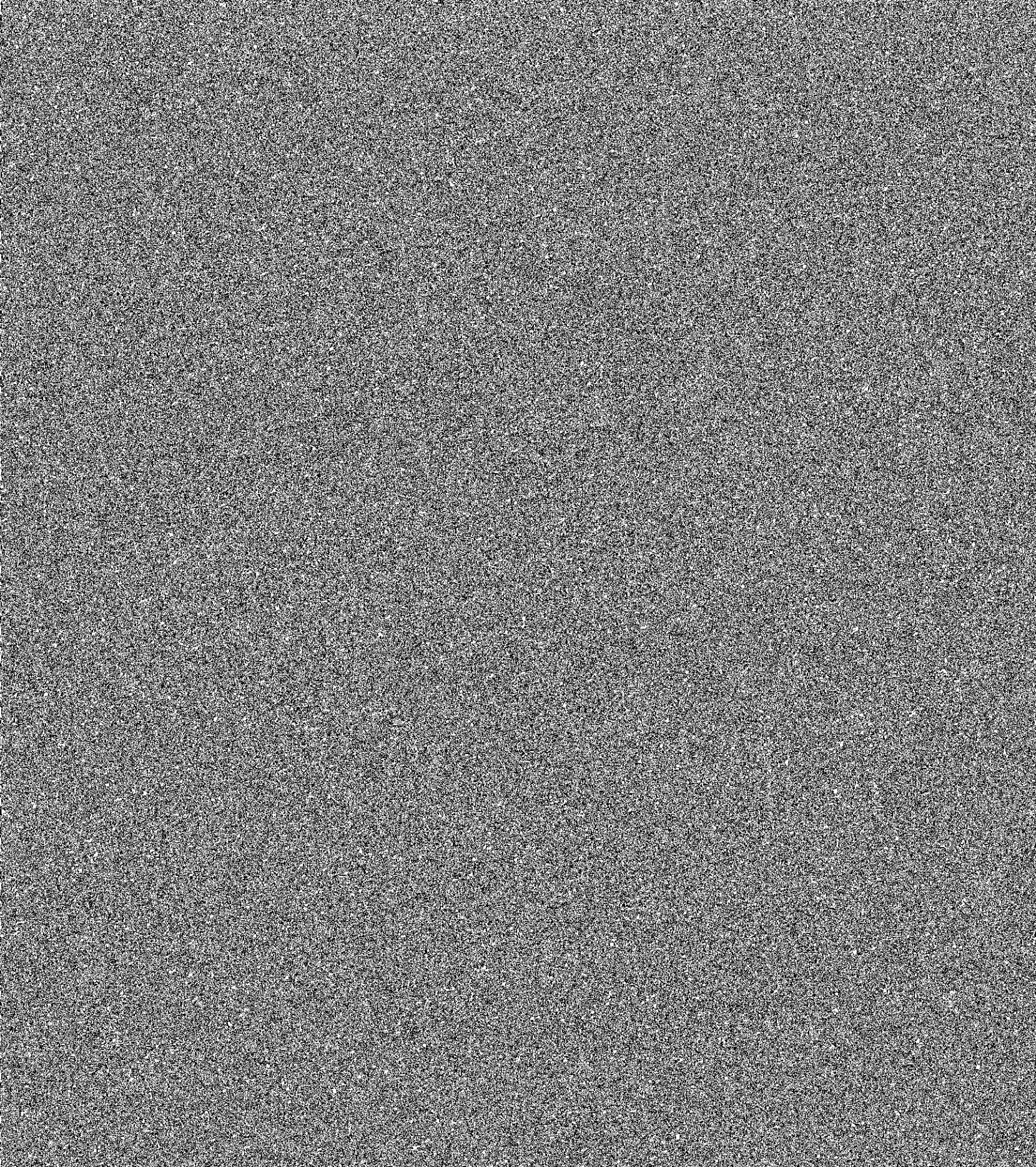


1.



1 11. Each mortgage loan originated by Defendants' loan officers and branch
2 managers has a price that includes both an interest rate and up-front fees. Both the
3 interest rate and the up-front fees on each loan are determined (1) in part by the

