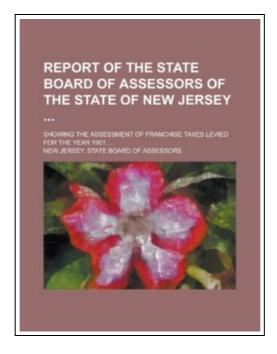
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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 128 pages. Original publisher: Washington: U. S. G. P. O.: Congressional Sales Office, Supt. of Docs., U. S. G. P. O. distributor, 2001. OCLC Number: (OCoLC)46979181 Subject: Small business—United States. Excerpt: . . . 11 ALTER Mr. W. Good morning. I am Greg Walter, the Deputy CFO. I would like to just add one comment. We believe this is also a very good reflection on the improved performance that we are seeing in the portfolio as a result not only of the economy that allows people to pay their loans back more frequently and incur less defaults but also our improved attention to the portfolio management of the agency. So, we see this as good news, and the bottom line is the cost of the program is only about 1 percent, or 1 for every 100 we loan. This is very great news for small business, we think. LVAREZ Ms. A. Right. As opposed to - it was 5 10 years ago. Mr. W. Less than 10. ALTER LVAREZ Ms. A. Right, less than 10 years ago, and it is 1. So, the cost has gone down, notwithstanding the fact that we are using a very conservative calculation. Ms. V. Either the Administrator or Mr. Atkins ELAZQUEZ LVAREZ Ms. A. Greg Walter. Ms. V. What has 7 (a) defaults averaged for the last 5 ELAZQUEZ years, and what is the default factor in the current year subsidy model ALTER Mr. W. First, you have to remember that the default his-tory is a long time period. We have a peak and a valley. The peak occurs usually in 3 to 5 years after the loans are disbursed. So, if you look...

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