

# **ANZNZ Covered Bond Trust - Monthly Investor Report**

Collection Period End Date:

Determination Date:

16 September 2013

Trust Payment Date:

18 September 2013

Trustee / Covered Bond Guarantor:

Security Trustee:

New Zealand Permanent Trustees Ltd
Bond Trustee:

Deutsche Trustee Company Ltd
Servicer:

ANZ Bank New Zealand Ltd
Trust Manager:

ANZ Covered Bond Trust Ltd

New Zealand Permanent Trustees Ltd

Deutsche Trustee Company Ltd

ANZ Bank New Zealand Ltd

Trust Manager:

ANZ Capel Court Ltd

Asset Monitor:

Deloitte Touche Tohmatsu Limited

Ratings Overview	Moody's	Fitch
ANZ Bank New Zealand Limited Short Term Senior Unsecured Rating	P1	F1+
ANZ Bank New Zealand Limited Long Term Senior Unsecured Rating	Aa3	AA-
Covered Bond Rating	Aaa	AAA

Compliance Tests	
Asset Coverage Test	Pass
Issuer Event of Default	No
Covered Bond Guarantor Event of Default	No
Interest Rate Shortfall Test	N/A
Yield Shortfall Test	N/A
Pre-Maturity Test	N/A

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Asset	Coverage Test as at 16 September 2013		
	Calculation of Adjusted Aggregate Housing Loan Amount		
Α	The lesser of:		
(1)	Sum of the Indexed LVR Adjusted Housing Loan Balance of each Housing Loan in the Housing Loan Portfolio, or	\$5,546,368,044	
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$4,657,249,466	
			\$4,657,249,466
В	Aggregate amount of any proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied as at the Determination Date:		\$0
С	Aggregate principal balance of any Substitution Assets and Authorised Investments as at the Determination Date:		\$0
D	Aggregate amount of Housing Loan Principal Receipts collected by the Servicer during the immediately preceding Collection Period and credited, or to be credited on the immediately succeeding Trust Payment Date, to the GIC Account (without double counting any amounts already covered in B above) but excluding any amounts due to be applied on or before the immediately succeeding Trust Payment Date in accordance with the applicable Priority of Payments:		\$0
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z	Weighted average remaining maturity of all Covered Bonds x NZ Dollar Equivalent of the aggregate Principal Amount Outstanding of the Covered Bonds x Negative Carry Factor x (B+C+D+E)/(A+B+C+D+E) if Interest Rate Swap is in effect, otherwise, one:		\$0
	Adjusted Aggregate Receivable Amount		
	(A+B+C+D+E)-Z		\$4,657,249,466
	Results of Asset Coverage Test		
	Adjusted Aggregate Housing Loan Amount:		\$4,657,249,466
	NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:		\$3,100,399,401
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	Asset Percentage:		83.68%
	Contractual Overcollateralisation:		119.50 %
	Total Overcollateralisation:		186.90 %

Note: Terms used in this table have the meaning given to them in Schedule 7 of the Establishment Deed and NZ Definitions Schedule. For the purposes of calculating this ACT, Current Principal Balance is as at the end of the Collection Period and pool composition is as at the current Determination Date (pre purchase and repurchase activities).

# Summary as at 18 September 2013

#### **Bond Issuance**

Bonds	Issue Date	Principal Balance	Principal Balance (NZD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2011-1 Tranche 1	20 Oct 2011	EUR 500,000,000	\$867,424,242	1.7348	Annual	3.0000 %
Series 2012-1	27 Feb 2012	CHF 200,000,000	\$262,113,579	1.3106	Quarterly	LIBOR CHF 3 Month + 0.80 %
Series 2012-2	27 Feb 2012	CHF 300,000,000	\$393,170,369	1.3106	Annual	1.5000 %
Series 2011-1 Tranche 2	07 Mar 2012	EUR 250,000,000	\$402,400,335	1.6096	Annual	3.0000 %
Series 2012-3 Tranche 1	18 Sep 2012	EUR 750,000,000	\$1,175,290,876	1.5671	Annual	1.3750 %
Total	-	-	\$3,100,399,401	-	-	-

Bonds	Common Code	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2011-1 Tranche 1	069384986	XS0693849860	LSE	Hard Bullet	20 Oct 2016	N/A
Series 2012-1	074474845	CH0149182476	SIX	Hard Bullet	27 Feb 2015	N/A
Series 2012-2	074475019	CH0149182450	SIX	Hard Bullet	27 Feb 2018	N/A
Series 2011-1 Tranche 2	069384986	XS0753524338	LSE	Hard Bullet	20 Oct 2016	N/A
Series 2012-3 Tranche 1	083036052	XS0830360524	LSE	Soft Bullet	05 Oct 2017	05 Oct 2018

Funding Summary (NZD)

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	Nominal Value	%
Intercompany Loan	\$3,100,399,401	100.00 %
Demand Loan	\$2,694,277,343	86.90 %
Total Funding	\$5,794,676,744	

# **Pool Summary**

Acquisition Cut off Date	01 Sep 2013
Current Aggregate Principal Balance (NZD)	\$5,794,676,744
Number of Loans	39,344
Number of Loan Groups	27,010
Average Loan Group Size	214,538
Maximum Loan Group Balance	\$1,975,826
Weighted Average Current Loan to Value Ratio (LVR)	56.08 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	53.84 %
Weighted Average Interest Rate	5.39 %
Weighted Average Seasoning (Months)	28.26
Weighted Average Remaining Term (Months)	235.51

### Mortgage Pool by Current Loan to Value Ratio (LVR)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 25.00%	7,541	19.17 %	\$475,259,898	8.20 %
> 25.00% up to and including 30.00%	2,100	5.34 %	\$240,045,131	4.14 %
> 30.00% up to and including 35.00%	2,242	5.70 %	\$278,238,349	4.80 %
> 35.00% up to and including 40.00%	2,263	5.75 %	\$313,294,988	5.41 %
> 40.00% up to and including 45.00%	2,478	6.30 %	\$366,321,347	6.32 %
> 45.00% up to and including 50.00%	2,590	6.58 %	\$411,808,978	7.11 %
> 50.00% up to and including 55.00%	2,635	6.70 %	\$421,130,468	7.27 %
> 55.00% up to and including 60.00%	2,709	6.89 %	\$457,796,129	7.90 %
> 60.00% up to and including 65.00%	2,694	6.85 %	\$477,413,004	8.24 %
> 65.00% up to and including 70.00%	3,084	7.84 %	\$561,265,133	9.69 %
> 70.00% up to and including 75.00%	3,155	8.02 %	\$622,054,714	10.73 %
> 75.00% up to and including 80.00%	3,991	10.14 %	\$806,752,417	13.92 %
> 80.00% up to and including 85.00%	1,423	3.62 %	\$278,220,361	4.80 %
> 85.00% up to and including 90.00%	427	1.09 %	\$83,649,296	1.44 %
> 90.00% up to and including 95.00%	6	0.02 %	\$406,607	0.01 %
> 95.00% up to and including 100.00%	0	0.00 %	\$0	0.00 %
> 100.00%	6	0.02 %	\$1,019,924	0.02 %
Total	39,344	100.00 %	\$5,794,676,744	100.00 %

Mortgage Pool by Current Indexed Loan to Value Ratio (LVR)\*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 25.00%	8,118	20.63 %	\$552,880,061	9.54 %
> 25.00% up to and including 30.00%	2,306	5.86 %	\$271,289,500	4.68 %
> 30.00% up to and including 35.00%	2,375	6.04 %	\$310,368,776	5.36 %
> 35.00% up to and including 40.00%	2,378	6.04 %	\$340,143,743	5.87 %
> 40.00% up to and including 45.00%	2,539	6.45 %	\$395,766,924	6.83 %
> 45.00% up to and including 50.00%	2,731	6.94 %	\$434,784,398	7.50 %
> 50.00% up to and including 55.00%	2,649	6.73 %	\$442,236,849	7.63 %
> 55.00% up to and including 60.00%	2,828	7.19 %	\$481,809,802	8.31 %
> 60.00% up to and including 65.00%	2,839	7.22 %	\$531,950,801	9.18 %
> 65.00% up to and including 70.00%	3,092	7.86 %	\$595,500,633	10.28 %
> 70.00% up to and including 75.00%	3,085	7.84 %	\$615,576,990	10.62 %
> 75.00% up to and including 80.00%	2,703	6.87 %	\$526,672,325	9.09 %
> 80.00% up to and including 85.00%	1,270	3.23 %	\$227,319,565	3.92 %
> 85.00% up to and including 90.00%	303	0.77 %	\$48,897,888	0.84 %
> 90.00% up to and including 95.00%	61	0.16 %	\$8,216,525	0.14 %
> 95.00% up to and including 100.00%	11	0.03 %	\$1,876,085	0.03 %
> 100.00%	56	0.14 %	\$9,385,878	0.16 %
Total	39,344	100.00 %	\$5,794,676,744	100.00 %

<sup>\*</sup> Based on quarterly data using the latest NZ QV House Price Index values available to the Servicer on each Determination Date falling in January, April, July and October. For further information please refer to the Covered Bond Trust Definitions Schedule.

# Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 5.00%	8,566	21.77 %	\$1,629,098,279	28.11 %
> 5.00% up to and including 5.50%	13,665	34.73 %	\$2,115,117,061	36.50 %
> 5.50% up to and including 6.00%	14,775	37.55 %	\$1,734,843,006	29.94 %
> 6.00% up to and including 6.50%	1,205	3.06 %	\$176,219,487	3.04 %
> 6.50% up to and including 7.00%	747	1.90 %	\$101,689,764	1.75 %
> 7.00% up to and including 7.50%	204	0.52 %	\$22,174,575	0.38 %
> 7.50% up to and including 8.00%	116	0.29 %	\$10,343,536	0.18 %
> 8.00% up to and including 8.50%	39	0.10 %	\$3,217,903	0.06 %
> 8.50% up to and including 9.00%	26	0.07 %	\$1,958,683	0.03 %
> 9.00% up to and including 9.50%	1	0.00 %	\$14,450	0.00 %
> 9.50% up to and including 10.00%	0	0.00 %	\$0	0.00 %
> 10.00%	0	0.00 %	\$0	0.00 %
Total	39,344	100.00 %	\$5,794,676,744	100.00 %

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# Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	7,619	19.37 %	\$1,220,273,727	21.06 %
<= 2 Year Fixed	8,687	22.08 %	\$1,619,950,341	27.96 %
<= 3 Year Fixed	2,148	5.46 %	\$354,206,301	6.11 %
<= 4 Year Fixed	1,840	4.68 %	\$276,968,975	4.78 %
<= 5 Year Fixed	1,015	2.58 %	\$155,462,064	2.68 %
> 5 Year Fixed	60	0.15 %	\$6,558,689	0.11 %
Total Fixed Rate	21,369	54.31 %	\$3,633,420,098	62.70 %
Total Variable Rate	17,975	45.69 %	\$2,161,256,645	37.30 %
Total	39.344	100.00 %	\$5,794,676,744	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Groups	(%) Number of Groups	Balance Outstanding	(%) Balance Outstanding
> \$0 up to and including \$100,000	6,483	24.00 %	\$356,554,730	6.15 %
> \$100,000 up to and including \$200,000	8,191	30.33 %	\$1,247,053,075	21.52 %
> \$200,000 up to and including \$300,000	6,406	23.72 %	\$1,583,439,191	27.33 %
> \$300,000 up to and including \$400,000	3,240	12.00 %	\$1,119,747,619	19.32 %
> \$400,000 up to and including \$500,000	1,418	5.25 %	\$631,603,366	10.90 %
> \$500,000 up to and including \$600,000	632	2.34 %	\$346,256,228	5.98 %
> \$600,000 up to and including \$700,000	276	1.02 %	\$177,447,521	3.06 %
> \$700,000 up to and including \$800,000	144	0.53 %	\$107,748,070	1.86 %
> \$800,000 up to and including \$900,000	77	0.29 %	\$65,065,663	1.12 %
> \$900,000 up to and including \$1.00m	50	0.19 %	\$47,384,562	0.82 %
> \$1.00m up to and including \$1.25m	64	0.24 %	\$70,420,684	1.22 %
> \$1.25m up to and including \$1.50m	20	0.07 %	\$26,712,170	0.46 %
> \$1.50m up to and including \$1.75m	6	0.02 %	\$9,489,220	0.16 %
> \$1.75m up to and including \$2.00m	3	0.01 %	\$5,754,646	0.10 %
Total	27,010	100.00 %	\$5,794,676,744	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	13,334	33.89 %	\$2,493,690,781	43.03 %
Bay of Plenty	2,152	5.47 %	\$268,458,222	4.63 %
Canterbury	4,641	11.80 %	\$608,941,550	10.51 %
Gisborne	397	1.01 %	\$41,919,870	0.72 %
Hawke's Bay	1,293	3.29 %	\$143,817,795	2.48 %
Manawatu-Wanganui	1,895	4.82 %	\$191,102,986	3.30 %
Nelson/Marlborough	950	2.41 %	\$123,982,665	2.14 %
Northland	1,155	2.94 %	\$140,019,217	2.42 %
Otago	2,403	6.11 %	\$272,349,478	4.70 %
Southland	132	0.34 %	\$12,368,363	0.21 %
Taranaki	668	1.70 %	\$80,192,192	1.38 %
Waikato	4,126	10.49 %	\$551,032,689	9.51 %
Wellington	5,900	15.00 %	\$837,491,710	14.45 %
West Coast	298	0.76 %	\$29,309,226	0.51 %
Total	39,344	100.00 %	\$5,794,676,744	100.00 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	36,586	92.99 %	\$5,251,460,858	90.63 %
Interest Only	2,758	7.01 %	\$543,215,885	9.37 %
Total	39,344	100.00 %	\$5,794,676,744	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	39,344	100.00 %	\$5,794,676,744	100.00 %
Low Doc Loans	0	0.00 %	\$0	0.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
Total	39,344	100.00 %	\$5,794,676,744	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 0 up to and including 1 years	238	8.63 %	\$38,740,803	7.13 %
> 1 up to and including 2 years	210	7.61 %	\$37,338,673	6.87 %
> 2 up to and including 3 years	227	8.23 %	\$42,101,068	7.75 %
> 3 up to and including 4 years	297	10.77 %	\$58,665,514	10.80 %
> 4 up to and including 5 years	259	9.39 %	\$48,232,727	8.88 %
> 5 up to and including 6 years	375	13.60 %	\$72,118,236	13.28 %
> 6 up to and including 7 years	378	13.71 %	\$75,205,099	13.84 %
> 7 up to and including 8 years	323	11.71 %	\$66,507,677	12.24 %
> 8 up to and including 9 years	378	13.71 %	\$90,989,935	16.75 %
> 9 up to and including 10 years	66	2.39 %	\$11,958,647	2.20 %
>10 years	7	0.25 %	\$1,357,504	0.25 %
Total	2,758	100.00 %	\$543,215,885	100.00 %

**Mortgage Pool by Occupancy Status** 

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	33,304	84.65 %	\$4,728,588,435	81.60 %
Residential Investment (Full Recourse)	6,040	15.35 %	\$1,066,088,309	18.40 %
Total	39,344	100.00 %	\$5,794,676,744	100.00 %

Mortgage Pool by Property Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	35,293	89.70 %	\$5,217,997,102	90.05 %
Unit/ Flat/ Apartment*	4,051	10.30 %	\$576,679,642	9.95 %
Other	0	0.00 %	\$0	0.00 %
Total	39,344	100.00 %	\$5,794,676,744	100.00 %

<sup>\*</sup> Unit/ Flat/ Apartment - refers to properties with more than one title or dwelling recorded against it.

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	387	0.98 %	\$57,901,256	1.00 %
> 3 up to and including 6 months	3,356	8.53 %	\$560,545,801	9.67 %
> 6 up to and including 9 months	3,920	9.96 %	\$634,735,675	10.95 %
> 9 up to and including 12 months	3,591	9.13 %	\$597,692,229	10.31 %
> 12 up to and including 15 months	2,108	5.36 %	\$347,778,627	6.00 %
> 15 up to and including 18 months	3,225	8.20 %	\$531,180,385	9.17 %
> 18 up to and including 21 months	1,944	4.94 %	\$318,484,851	5.50 %
> 21 up to and including 24 months	1,983	5.04 %	\$307,364,946	5.30 %
> 24 up to and including 27 months	1,560	3.97 %	\$225,262,986	3.89 %
> 27 up to and including 30 months	1,385	3.52 %	\$206,529,661	3.56 %
> 30 up to and including 33 months	1,219	3.10 %	\$181,988,992	3.14 %
> 33 up to and including 36 months	1,071	2.72 %	\$149,376,164	2.58 %
> 36 up to and including 48 months	4,709	11.97 %	\$637,264,334	11.00 %
> 48 up to and including 60 months	3,350	8.51 %	\$437,211,466	7.55 %
> 60 up to and including 72 months	1,463	3.72 %	\$177,485,662	3.06 %
> 72 up to and including 84 months	1,350	3.43 %	\$166,155,143	2.87 %
> 84 up to and including 96 months	983	2.50 %	\$109,740,101	1.89 %
> 96 up to and including 108 months	646	1.64 %	\$64,592,524	1.11 %
> 108 up to and including 120 months	448	1.14 %	\$39,604,040	0.68 %
> 120 months	646	1.64 %	\$43,781,902	0.76 %
Total	39,344	100.00 %	\$5,794,676,744	100.00 %

# Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 0	1	0.00 %	\$88	0.00 %
up to and including 1 year	843	2.14 %	\$43,203,898	0.75 %
> 1 up to and including 2 years	1,026	2.61 %	\$51,180,638	0.88 %
> 2 up to and including 3 years	1,147	2.92 %	\$67,349,117	1.16 %
> 3 up to and including 4 years	1,191	3.03 %	\$96,429,255	1.66 %
> 4 up to and including 5 years	1,215	3.09 %	\$97,523,031	1.68 %
> 5 up to and including 6 years	1,204	3.06 %	\$126,925,341	2.19 %
> 6 up to and including 7 years	1,235	3.14 %	\$139,354,315	2.40 %
> 7 up to and including 8 years	1,280	3.25 %	\$145,182,639	2.51 %
> 8 up to and including 9 years	1,439	3.66 %	\$187,648,156	3.24 %
> 9 up to and including 10 years	1,320	3.36 %	\$135,942,195	2.35 %
> 10 up to and including 15 years	5,270	13.39 %	\$671,100,247	11.58 %
> 15 up to and including 20 years	5,812	14.77 %	\$900,596,455	15.54 %
> 20 up to and including 25 years	6,349	16.14 %	\$1,124,051,349	19.40 %
> 25 up to and including 30 years	10,012	25.45 %	\$2,008,190,018	34.66 %
> 30 years	0	0.00 %	\$0	0.00 %
Total	39,344	100.00 %	\$5,794,676,744	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	39,177	99.58 %	\$5,768,970,098	99.56 %
> 0 days up to and including 30 days	138	0.35 %	\$20,625,164	0.36 %
> 30 days up to and including 60 days	22	0.06 %	\$3,563,042	0.06 %
> 60 days up to and including 90 days	7	0.02 %	\$1,518,440	0.03 %
> 90 days up to and including 120 days	0	0.00 %	\$0	0.00 %
> 120 days up to and including 150 days	0	0.00 %	\$0	0.00 %
> 150 days up to and including 180 days	0	0.00 %	\$0	0.00 %
> 180 days	0	0.00 %	\$0	0.00 %
Total	39,344	100.00 %	\$5,794,676,744	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 0 up to and including 3 months	2,949	13.80 %	\$445,082,615	12.25 %
> 3 up to and including 6 months	3,006	14.07 %	\$495,349,871	13.63 %
> 6 up to and including 9 months	4,177	19.55 %	\$701,991,375	19.32 %
> 9 up to and including 12 months	2,894	13.54 %	\$464,521,903	12.78 %
> 12 up to and including 15 months	1,759	8.23 %	\$335,914,609	9.25 %
> 15 up to and including 18 months	1,910	8.94 %	\$363,767,911	10.01 %
> 18 up to and including 21 months	1,821	8.52 %	\$354,015,623	9.74 %
> 21 up to and including 24 months	1,042	4.88 %	\$172,918,087	4.76 %
> 24 up to and including 27 months	217	1.02 %	\$34,054,545	0.94 %
> 27 up to and including 30 months	270	1.26 %	\$42,454,090	1.17 %
> 30 up to and including 33 months	411	1.92 %	\$73,736,817	2.03 %
> 33 up to and including 36 months	317	1.48 %	\$50,006,332	1.38 %
> 36 up to and including 48 months	285	1.33 %	\$45,503,701	1.25 %
> 48 up to and including 60 months	311	1.46 %	\$54,102,618	1.49 %
Total	21,369	100.00 %	\$3,633,420,098	100.00 %

**Mortgage Pool by Payment Frequency** 

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	8,582	21.81 %	\$1,113,545,522	19.22 %
Fortnightly	20,079	51.03 %	\$2,890,881,638	49.89 %
Monthly	10,683	27.15 %	\$1,790,249,583	30.89 %
Total	39,344	100.00 %	\$5,794,676,744	100.00 %

Trust Manager

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Ő∥ àækÁÔæ}ãæekÁTæk\^o•ÉÁOEÞZ V^Î^]@[}^kkQÎFÁHDÂÎÍÍÁJ€HÌ Øæ&eãįãn kÁQÎFÁHDÂÍIGÁÍGÌH Ò{ æáikkRæ; ã ^ EÔæ; c^ ¦ O æ; : ÈS( { OEÞZÁÓæ)∖Áp^,ÁZ^æþæ)åÁŠcå ŠçF€ÉÄFÏ€ÁØ^æc@;¦•d[}ÁÛd^^c Y^||ã|\*o[}ÊÃp^ ÁZ^æ¢æ)åÁÎ.€FF

Servicer

CE; ο@() }^ÁÓ¦æán•@e; P^æán/A, ÁΩE•^∧0/B/Sãρaà ájāc ÁTæ)æ \* ^{ ^} c

ÞZÁV¦^æ`¦^ÊŒÞZÁÞZ V^|^]@}}^kÁQÎIÁIDÁHÎÎÌ€F Øæ&eā[ā^kÁÇÎIÁ,DÁJÎÌ΀Ì

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#### DISCLAIMER

Contacts:

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V[ÁœÁr¢ơ}ơÅn]{ āơ à kấn Áæ; K ÇaĐÁCĐ-ZÓÞ-ZÁBBB à Án@Án æ) æ‡ ^1.Ás[Á,[Ó, æslæ) of,l:Á^]!^•^} ofs@æón@æ Ás[& { ^} ofQ: Án@ÁB, {!{ ænsā} Án ^of, `of,l:Án ^!!^ à Ás[Ás[Ás@As[& { ^} ODÁs Ánæ&&` lææ ÉÁ^|ãmà|^Ê &[{]|^c^A[;AS[]c^{][;aé^LÁsa)a

Ü^&aja^}ơÁq~ ¡åʎ;[ơʎ^^Á][},ôœ^Æq]ơ¸ơʎ,ṅœðaÁi[&~{^}dða~oða Ái[&~{^}dða~oða Ái]\*óÅq~ ¡åʎ;æð^Áx@ðaÁi¸}Áæ••^••{^}oðaða Åxçæ;ææða;}Æða àÁn^\Áx@ðaÁi¸}ÁæðaçæðÁtÁr}æða|^Áx@{ &d {æð^Ææð^Áæð&ðaj}Æ\$[}&^{};ð\*\*ÁœðaÁi¸}Áæqða Ái¸}Áæða Éi

 
 Þ^ão@ |ÁOÐ-ZÓ-ÞZÁ| | Áo@ ÁT æ) æð ^|Áo&&%] oÁ^•] [} • ãa đặt Á; |Á; |Áãæà đặt Áæð ð; \*Á; [{ ÉÁæ} ^ Áş -{ |{ ææā; } Á; |Á^] |^• • } cææā; } Æ[} cæā; ^å Áş Áo@ Ásē, Åo@ Ásē, Ão@ Ásē, Åo@ Ásē, Ão@ Ás [-Ás@-Ás]-{¦{ææā[}/Ás[}cæā]^å/Ás[As@a-Ás[&~{^}dÈ