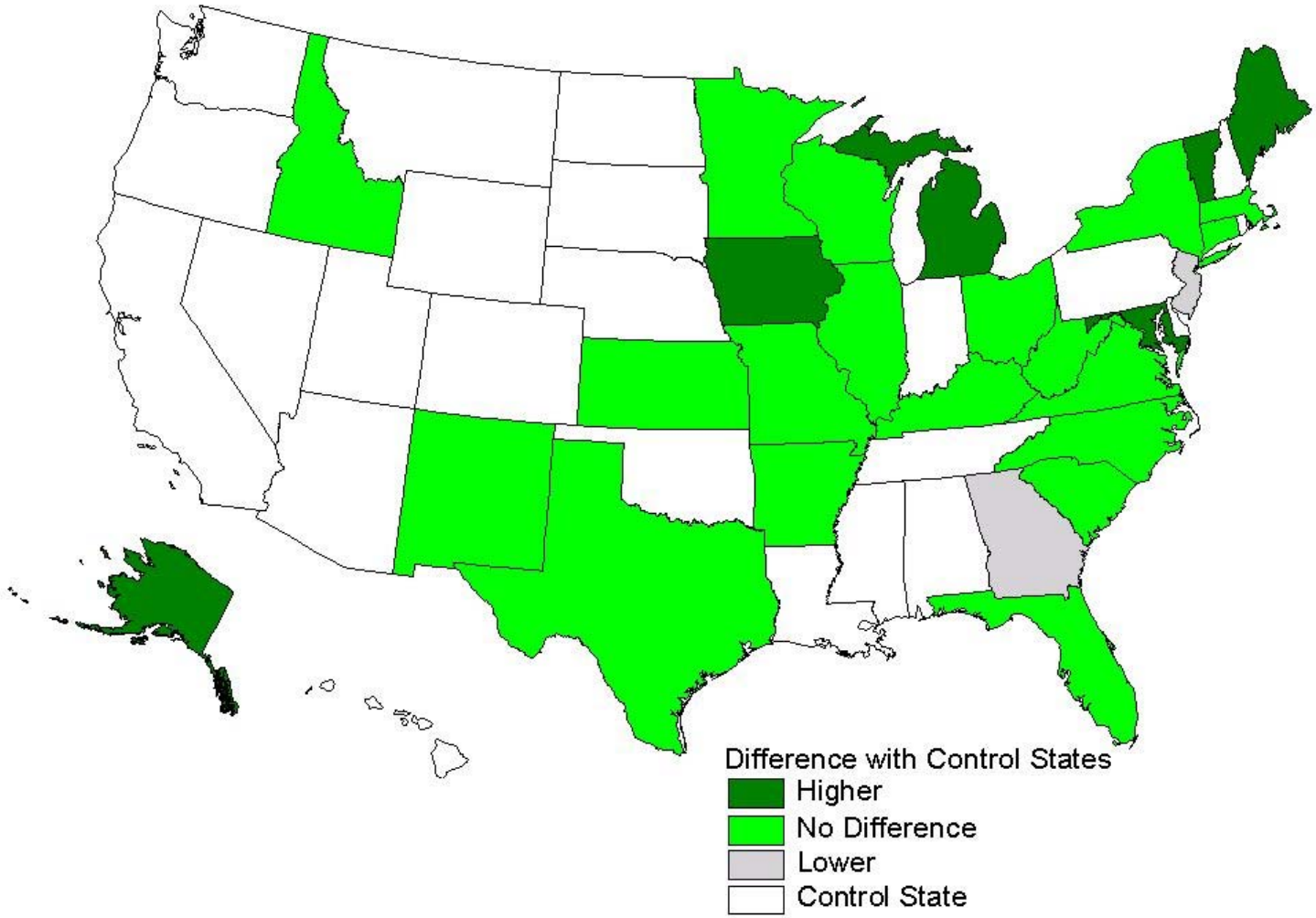
CHANGE IN OVERALL SUBPRIME VOLUME IN STATES WITH PROTECTIONS, COMPARED TO STATES WITH MINIMAL OR NO PROTECTIONS.



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