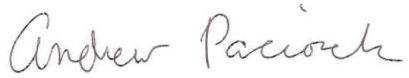


I declare that I have no relevant or material financial interests that relate to the research described in this paper, "The Effects of Mortgage Credit Availability: Evidence from Minimum Credit Score Lending Rules".

The data in our paper were licensed from Equifax, which reviewed and approved it for public dissemination.

A handwritten signature in dark ink, reading "Andrew Paciorek". The signature is written in a cursive, flowing style.

Andrew Paciorek