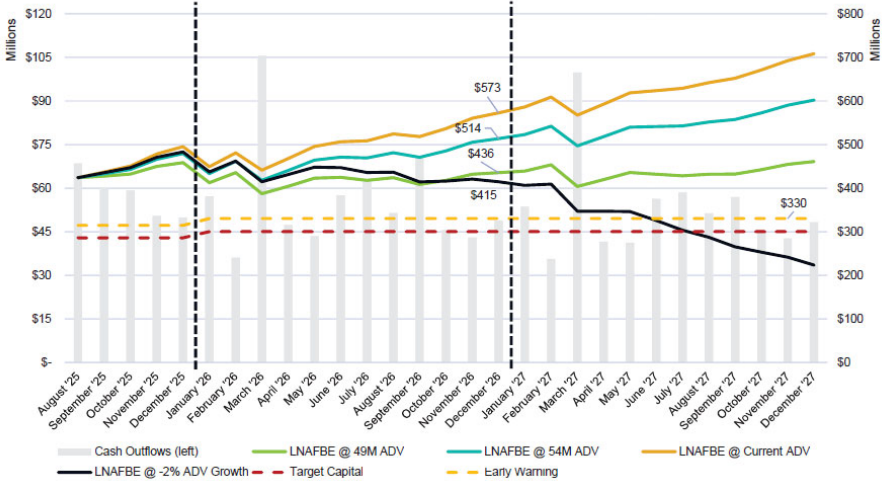


Exhibit 3

Chart 1: Projected Cash Outflows and Liquid Net Assets Funded by Equity

LNAFBE Expected Case at Multiple ADVs<sup>1</sup>

Finance modeled expected 2026 cash outflows against several potential volume scenarios and recommends a December fee holiday. If volume were to decline by 2% monthly and target capital were to increase by 5% OCC would remain \$85M above the early warning threshold.



1. Assumes average daily volume effective immediately

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