

APPENDIX A

Appendix Tables

Appendix Table 1: Sub-Prime Lenders Relative Concentration at Particular Household Income Levels

Owner	Household Income Relative to Median Household Income	Loans By Individual Sub Prime Lenders				Ratio of Sub-Prime Share in the Market to Overall Share in the Market	
		1998		1999		1998	1999
		Lender	Count	as % of their total loans	Count		
Share of All Mortgage Loans in the Market							
	<50%		4.3%		5.8%		
	50%-80%		10.9%		13.4%		
	80%-120%		49.7%		50.6%		
	>120%		35.1%		30.2%		
<i>Aames Capital</i>							
Aames Funding	<50%	9	17.0%	41	30.6%	3.95	5.28
	50%-80%	13	24.5%	31	23.1%	2.25	1.73
	80%-120%	17	32.1%	37	27.6%	0.65	0.55
	>120%	14	26.4%	25	18.7%	0.75	0.62
	Total	53	100.0%	134	100.0%		
One Stop Mortgage	<50%	20	19.0%			4.43	
	50%-80%	19	18.1%			1.66	
	80%-120%	30	28.6%			0.57	
	>120%	36	34.3%			0.98	
	Total	105	100.0%				
Total Aames Capital	<50%	29	18.4%	41	30.6%	4.27	5.28
	50%-80%	32	20.3%	31	23.1%	1.86	1.73
	80%-120%	47	29.7%	37	27.6%	0.60	0.55
	>120%	50	31.6%	25	18.7%	0.90	0.62
	Total	158	100.0%	134	100.0%		
<i>Aegis Mortgage</i>							
United Companies Lending	<50%	39	22.4%	10	24.4%	5.21	4.21
	50%-80%	50	28.7%	13	31.7%	2.64	2.37
	80%-120%	28	16.1%	10	24.4%	0.32	0.48
	>120%	57	32.8%	8	19.5%	0.93	0.65
	Total	174	100.0%	41	100.0%		
<i>American General</i>							
Morequity	<50%				0.0%		0.00
	50%-80%			4	17.4%		1.30
	80%-120%			4	17.4%		0.34
	>120%			15	65.2%		2.16
	Total			23	100.0%		
<i>Americredit</i>							
Americredit	<50%	9	15.8%	8	13.8%	3.67	2.38
	50%-80%	11	19.3%	14	24.1%	1.77	1.80
	80%-120%	17	29.8%	14	24.1%	0.60	0.48
	>120%	20	35.1%	22	37.9%	1.00	1.26
	Total	57	100.0%	58	100.0%		

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Owner	Household Income Relative to Median Household Income	Loans By Individual Sub Prime Lenders				Ratio of Sub-Prime Share in the Market to Overall Share in the Market	
		1998		1999		1998	1999
		Count	as % of their total loans	Count	as % of their total loans		
<i>Amresco Residential Mortgage</i>							
Amresco Residential Mortgage	<50%	1	7.7%	0	0.0%	1.79	0.00
	50%-80%	6	46.2%	3	37.5%	4.23	2.80
	80%-120%	3	23.1%	2	25.0%	0.46	0.49
	>120%	3	23.1%	3	37.5%	0.66	1.24
	Total	13	100.0%	8	100.0%		
<i>Bank of America</i>							
Equicredit	<50%	45	16.9%			3.92	
	50%-80%	78	29.2%			2.68	
	80%-120%	81	30.3%			0.61	
	>120%	63	23.6%			0.67	
	Total	267	100.0%				
Nations Credit Financial	<50%			51	10.5%		1.81
	50%-80%			137	28.2%		2.10
	80%-120%			141	29.0%		0.57
	>120%			157	32.3%		1.07
	Total			486	100.0%		
Total Bank of America	<50%	45	16.9%	369	75.9%	3.92	13.09
	50%-80%	78	29.2%	5	1.0%	2.68	0.08
	80%-120%	81	30.3%	28	5.8%	0.61	0.11
	>120%	63	23.6%	84	17.3%	0.67	0.57
	Total	267	100.0%	486	100.0%		
<i>Bank One</i>							
Bank One Financial	<50%	19	6.5%	15	9.3%	1.52	1.60
	50%-80%	64	22.0%	28	17.3%	2.02	1.29
	80%-120%	87	29.9%	57	35.2%	0.60	0.70
	>120%	121	41.6%	62	38.3%	1.18	1.27
	Total	291	100.0%	162	100.0%		
<i>Bay Financial Savings</i>							
Bay Financial Savings	<50%	5	45.5%			10.57	
	50%-80%	2	18.2%			1.67	
	80%-120%	1	9.1%			0.18	
	>120%	3	27.3%			0.78	
	Total	11	100.0%				

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Owner	Household Income Relative to Median Household Income	Loans By Individual Sub Prime Lenders				Ratio of Sub-Prime Share in the Market to Overall Share in the Market	
		1998		1999		1998	1999
		Lender	Count	as % of their total loans	Count		
<i>BNC Mortgage</i>							
BNC Mortgage	<50%	7	14.0%	13	18.3%	3.26	3.16
	50%-80%	20	40.0%	16	22.5%	3.67	1.68
	80%-120%	8	16.0%	11	15.5%	0.32	0.31
	>120%	15	30.0%	31	43.7%	0.85	1.45
	Total	50	100.0%	71	100.0%		
<i>Centex</i>							
Centex Home Equity	<50%	14	15.1%	14	17.5%	3.50	3.02
	50%-80%	22	23.7%	29	36.3%	2.17	2.71
	80%-120%	31	33.3%	23	28.8%	0.67	0.57
	>120%	26	28.0%	14	17.5%	0.80	0.58
	Total	93	100.0%	80	100.0%		
<i>CitiGroup</i>							
Associates Financial	<50%			143	27.8%		4.80
	50%-80%			176	34.2%		2.56
	80%-120%			117	22.8%		0.45
	>120%			78	15.2%		0.50
	Total			514	100.0%		
Associates Home Equity	<50%			9	4.5%		0.78
	50%-80%			56	28.1%		2.10
	80%-120%			64	32.2%		0.64
	>120%			70	35.2%		1.16
	Total			199	100.0%		
CitiFinancial	<50%	0	0.0%	37	21.3%	0.00	3.67
	50%-80%	0	0.0%	58	33.3%	0.00	2.49
	80%-120%	1	100.0%	41	23.6%	2.01	0.47
	>120%	0	0.0%	38	21.8%	0.00	0.72
	Total	1	100.0%	174	100.0%		
Total Citigroup	<50%	0	0.0%	189	21.3%	0.00	3.67
	50%-80%	0	0.0%	290	32.7%	0.00	2.44
	80%-120%	1	100.0%	222	25.0%	2.01	0.49
	>120%	0	0.0%	186	21.0%	0.00	0.69
	Total	1	100.0%	887	100.0%		
<i>City Loan</i>							
City Loan	<50%	26	21.7%			5.04	
	50%-80%	43	35.8%			3.29	
	80%-120%	30	25.0%			0.50	
	>120%	21	17.5%			0.50	
	Total	120	100.0%				

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		1998		1999		1998	1999
		Count	as % of their total loans	Count	as % of their total loans		
<i>Conseco</i>							
Conseco Bank	<50%	1	2.9%	10	9.4%	0.66	1.63
	50%-80%	3	8.6%	36	34.0%	0.79	2.53
	80%-120%	9	25.7%	30	28.3%	0.52	0.56
	>120%	22	62.9%	30	28.3%	1.79	0.94
	Total	35	100.0%	106	100.0%		
Conseco Financial	<50%			22	9.0%		1.55
	50%-80%			67	27.5%		2.05
	80%-120%			75	30.7%		0.61
	>120%			80	32.8%		1.09
	Total			244	100.0%		
Green Tree Financial	<50%	16	9.8%			2.27	0.00
	50%-80%	44	26.8%			2.46	0.00
	80%-120%	55	33.5%			0.67	0.00
	>120%	49	29.9%			0.85	0.00
	Total	164	100.0%				
Total Conseco	<50%	17	8.5%	116	62.4%	1.99	10.75
	50%-80%	47	23.6%	58	31.2%	2.17	2.33
	80%-120%	64	32.2%	97	52.2%	0.65	1.03
	>120%	71	35.7%	105	56.5%	1.02	1.87
	Total	199	100.0%	186	100.0%		
<i>Equitable Mortgage</i>							
Equitable Mortgage	<50%				0.0%		0.00
	50%-80%				0.0%		0.00
	80%-120%			1	4.5%		0.09
	>120%			21	95.5%		3.16
	Total			22	100.0%		
<i>Equivantage</i>							
Equivantage	<50%	14	50.0%	2	25.0%	11.63	4.31
	50%-80%	0	0.0%	2	25.0%	0.00	1.87
	80%-120%	0	0.0%	2	25.0%	0.00	0.49
	>120%	14	50.0%	2	25.0%	1.42	0.83
	Total	28	100.0%	8	100.0%		

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Owner	Household Income Relative to Median Household Income	Loans By Individual Sub Prime Lenders				Ratio of Sub-Prime Share in the Market to Overall Share in the Market	
		1998		1999		1998	1999
		Lender	Count	as % of their total loans	Count		
<i>Fairbanks Capital</i>							
Conti Mortgage	<50%	23	12.0%	13	10.1%	2.79	1.74
	50%-80%	53	27.6%	36	27.9%	2.53	2.08
	80%-120%	47	24.5%	42	32.6%	0.49	0.64
	>120%	69	35.9%	38	29.5%	1.02	0.98
	Total	192	100.0%	129	100.0%		
<i>First Union</i>							
The Money Store	<50%	46	16.4%	14	12.7%	3.82	2.19
	50%-80%	67	23.9%	33	30.0%	2.20	2.24
	80%-120%	74	26.4%	27	24.5%	0.53	0.49
	>120%	93	33.2%	36	32.7%	0.95	1.08
	Total	280	100.0%	110	100.0%		
<i>GMAC</i>							
Residential Money Cneters	<50%	6	40.0%	0	0.0%	9.30	0.00
	50%-80%	3	20.0%	0	0.0%	1.83	0.00
	80%-120%	2	13.3%	0	0.0%	0.27	0.00
	>120%	4	26.7%	2	100.0%	0.76	3.31
	Total	15	100.0%	2	100.0%		
<i>H&R Block</i>							
Option One Mortgage	<50%			14	8.2%		1.42
	50%-80%			48	28.2%		2.11
	80%-120%			52	30.6%		0.60
	>120%			56	32.9%		1.09
	Total			170	100.0%		
<i>Heartland Home Finance</i>							
Heartland Home Finance	<50%			9	19.1%		3.30
	50%-80%			7	14.9%		1.11
	80%-120%			14	29.8%		0.59
	>120%			17	36.2%		1.20
	Total			47	100.0%		
<i>Household International/Beneficial</i>							
Decision One Mortgage	<50%	30	15.5%	9	16.7%	3.61	2.87
	50%-80%	52	26.9%	15	27.8%	2.47	2.07
	80%-120%	62	32.1%	11	20.4%	0.65	0.40
	>120%	49	25.4%	19	35.2%	0.72	1.17
	Total	193	100.0%	54	100.0%		

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		1998		1999		1998	1999
		Count	as % of their total loans	Count	as % of their total loans		
<i>Lenders M.D.</i>							
Lenders M.D.	<50%	6	20.0%	3	16.7%	4.65	2.87
	50%-80%	10	33.3%	6	33.3%	3.06	2.49
	80%-120%	5	16.7%	5	27.8%	0.34	0.55
	>120%	9	30.0%	4	22.2%	0.85	0.74
	Total	30	100.0%	18	100.0%		
<i>Mortgage Corporation of America</i>							
Mortgage Corporation of America	<50%	10	12.5%	0	0.0%	2.91	0.00
	50%-80%	34	42.5%	0	0.0%	3.90	0.00
	80%-120%	19	23.8%	1	33.3%	0.48	0.66
	>120%	17	21.3%	2	66.7%	0.61	2.21
	Total	80	100.0%	3	100.0%		
<i>Mortgage Lenders Network USA</i>							
Mortgage Lenders Network USA	<50%	15	14.7%	2	3.6%	3.42	0.62
	50%-80%	31	30.4%	22	39.3%	2.79	2.93
	80%-120%	23	22.5%	17	30.4%	0.45	0.60
	>120%	33	32.4%	15	26.8%	0.92	0.89
	Total	102	100.0%	56	100.0%		
<i>Ocwen Financial</i>							
Ocwen Financial	<50%	0	0.0%	0	0.0%	0.00	0.00
	50%-80%	3	37.5%	0	0.0%	3.44	0.00
	80%-120%	3	37.5%	1	50.0%	0.75	0.99
	>120%	2	25.0%	1	50.0%	0.71	1.66
	Total	8	100.0%	2	100.0%		
<i>Provident Bank</i>							
Provident Bank	<50%	17	9.7%	19	11.5%	2.25	1.99
	50%-80%	32	18.2%	42	25.5%	1.67	1.90
	80%-120%	53	30.1%	46	27.9%	0.61	0.55
	>120%	74	42.0%	58	35.2%	1.20	1.16
	Total	176	100.0%	165	100.0%		
<i>Regions Financial</i>							
Equifirst	<50%	6	18.8%	2	2.5%	4.36	0.44
	50%-80%	8	25.0%	14	17.7%	2.29	1.32
	80%-120%	10	31.3%	35	44.3%	0.63	0.88
	>120%	8	25.0%	28	35.4%	0.71	1.17
	Total	32	100.0%	79	100.0%		

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Owner	Household Income Relative to Median Household Income	Loans By Individual Sub Prime Lenders				Ratio of Sub-Prime Share in the Market to Overall Share in the Market	
		1998		1999		1998	1999
		Lender	Count	as % of their total loans	Count		
<i>TCF Consumer Financial Services</i>							
TCF Consumer Financial	<50%	5	20.0%			4.65	
	50%-80%	8	32.0%			2.94	
	80%-120%	4	16.0%			0.32	
	>120%	8	32.0%			0.91	
	Total	25	100.0%				
<i>Transamerica Insurance and Investment</i>							
Transamerica Financial	<50%	2	25.0%	0	0.0%	5.81	0.00
	50%-80%	4	50.0%	0	0.0%	4.59	0.00
	80%-120%	1	12.5%	2	100.0%	0.25	1.98
	>120%	1	12.5%	0	0.0%	0.36	0.00
	Total	8	100.0%	2	100.0%		
<i>Washington Mutual</i>							
Ameriquest Mortgage	<50%	17	12.5%	20	18.0%	2.91	3.11
	50%-80%	42	30.9%	32	28.8%	2.83	2.15
	80%-120%	32	23.5%	30	27.0%	0.47	0.53
	>120%	45	33.1%	29	26.1%	0.94	0.87
	Total	136	100.0%	111	100.0%		
Long Beach Mortgage	<50%	5	29.4%	2	18.2%	6.84	3.13
	50%-80%	2	11.8%	3	27.3%	1.08	2.04
	80%-120%	5	29.4%	3	27.3%	0.59	0.54
	>120%	5	29.4%	3	27.3%	0.84	0.90
	Total	17	100.0%	11	100.0%		
Total Washington Mutual	<50%	22	14.4%	22	18.0%	3.34	3.11
	50%-80%	44	28.8%	35	28.7%	2.64	2.14
	80%-120%	37	24.2%	33	27.0%	0.49	0.53
	>120%	50	32.7%	32	26.2%	0.93	0.87
	Total	153	100.0%	122	100.0%		

Appendix Table 2: Subprime Lenders' Relative Concentration in Particular Ethnic Markets

Owner	Ethnic Identity of Borrower	Loans By Individual Sub Prime Lenders				Ratio of Sub-Prime Share in the Market to Overall Share in the Market	
		1998		1999		1998	1999
		Lender	Count	as % of their total loans	Count		
Share of All Mortgage Loans in the Market							
	Minority		11.9%	15.5%			
	White		75.6%	69.2%			
	Not Provided		12.5%	15.3%			
Aames Capital							
Aames Funding	Minority	28	52.8%	54	40.3%	4.44	2.60
	White	25	47.2%	68	50.7%	0.62	0.73
	Not Provided	0	0.0%	12	9.0%	0.00	0.59
	Total	53	100.0%	134	100.0%		
One Stop Mortgage	Minority	30	28.6%			2.40	
	White	57	54.3%			0.72	
	Not Provided	18	17.1%			1.37	
	Total	105	100.0%				
Total Aames Capital	Minority	58	36.7%	54	40.3%	3.08	2.60
	White	82	51.9%	68	50.7%	0.69	0.73
	Not Provided	18	11.4%	12	9.0%	0.91	0.59
	Total	158	100.0%	134	100.0%		
Aegis Mortgage							
United Companies Lending	Minority	120	69.0%	25	61.0%	5.80	3.93
	White	44	25.3%	15	36.6%	0.33	0.53
	Not Provided	10	5.7%	1	2.4%	0.46	0.16
	Total	174	100.0%	41	100.0%		
American General							
Morequity	Minority			9	39.1%		2.64
	White			13	56.5%		0.82
	Not Provided			1	4.3%		0.27
	Total			23	100.0%		
Americredit							
Americredit	Minority	26	50.0%	27	46.6%	4.20	3.00
	White	26	50.0%	30	51.7%	0.66	0.75
	Not Provided	0	0.0%	1	1.7%	0.00	0.11
	Total	52	100.0%	58	100.0%		
Amresco Residential Mortgage							
Amresco Residential Mortgage	Minority	3	23.1%	1	12.5%	1.94	0.81
	White	4	30.8%	5	62.5%	0.41	0.90
	Not Provided	6	46.2%	2	25.0%	3.69	1.63
	Total	13	100.0%	8	100.0%		

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<i>Bank of America</i>							
Equicredit	Minority	66	24.7%			2.08	
	White	143	53.6%			0.71	
	Not Provided	58	21.7%			1.74	
	Total	267	100.0%				
Nations Credit Financial	Minority			99	20.4%		1.31
	White			165	34.0%		0.49
	Not Provided			221	45.5%		2.97
	Total			486	99.8%		
Total Bank of America	Minority	66	24.7%	99	20.4%	2.08	1.31
	White	143	53.6%	165	34.0%	0.71	0.49
	Not Provided	58	21.7%	222	45.7%	1.74	2.99
	Total	267	100.0%	486	100.0%		
<i>Bank One</i>							
Bank One Financial	Minority	97	33.3%	50	30.9%	2.80	1.99
	White	193	66.3%	107	66.0%	0.88	0.95
	Not Provided	1	0.3%	5	3.1%	0.03	0.20
	Total	291	100.0%	162	100.0%		
<i>Bay Financial Savings</i>							
Bay Financial Savings	Minority	2	18.2%			1.53	
	White	7	63.6%			0.84	
	Not Provided	2	18.2%			1.45	
	Total	11	100.0%				
<i>BNC Mortgage</i>							
BNC Mortgage	Minority	16	32.0%	27	38.0%	2.69	2.45
	White	34	68.0%	44	62.0%	0.90	0.90
	Other	0	0.0%	2	2.8%	0.00	0.18
	Total	50	100.0%	71	102.8%		
<i>Centex</i>							
Centex Home Equity	Minority	17	18.3%	16	20.0%	1.54	1.29
	White	29	31.2%	21	26.3%	0.41	0.38
	Not Provided	47	50.5%	43	53.8%	4.04	3.51
	Total	93	100.0%	80	100.0%		
<i>CitiGroup</i>							
Associates Financial	Minority			210	40.9%		2.64
	White			71	13.8%		0.20
	Not Provided			233	45.3%		2.96
	Total			514	100.0%		
Associates Home Equity	Minority			56	28.1%		1.82
	White			127	63.8%		0.92
	Not Provided			16	8.0%		0.53
	Total			199	100.0%		
CitiFinancial	Minority	1	100.0%	13	7.5%	8.40	0.48
	White	0	0.0%	26	14.9%	0.00	0.22
	Not Provided	0	0.0%	135	77.6%	0.00	5.07
	Total	1	100.0%	174	100.0%		
Total Citigroup	Minority	1	100.0%	279	31.5%	8.40	2.03
	White	0	0.0%	224	25.3%	0.00	0.36
	Not Provided	0	0.0%	384	43.3%	0.00	2.83
	Total	1	100.0%	887	100.0%		

Appendix Table 2: Subprime Lenders' Relative Concentration in Particular Ethnic Markets

<i>City Loan</i>							
City Loan	Minority	9	7.5%			0.63	
	White	21	17.5%			0.23	
	Not Provided	90	75.0%			6.00	
	Total	120	100.0%				
<i>Conseco</i>							
Conseco Bank	Minority	0	0.0%	1	0.9%	0.00	0.06
	White	0	0.0%	5	4.7%	0.00	0.07
	Not Provided	35	100.0%	100	94.3%	8.00	6.17
	Total	35	100.0%	106	100.0%		
Conseco Financial	Minority			27	11.1%		0.71
	White			112	45.9%		0.66
	Not Provided			105	43.0%		2.81
	Total			244	100.0%		
Green Tree Financial	Minority	19	11.6%			0.97	
	White	84	51.2%			0.68	
	Not Provided	61	37.2%			2.98	
	Total	164	100.0%				
Total Conseco	Minority	19	8.7%	28	8.0%	0.73	0.52
	White	84	38.5%	117	33.4%	0.51	0.48
	Not Provided	96	44.0%	205	58.6%	3.52	3.83
	Total	218	91.3%	350	100.0%		
<i>Equitable Mortgage</i>							
Equitable Mortgage	Minority			2	9.1%		0.59
	White			19	86.4%		1.25
	Not Provided			1	4.5%		0.30
	Total			22	100.0%		
<i>Equivantage</i>							
Equivantage	Minority	9	32.1%	1	12.5%	2.70	0.81
	White	8	28.6%	4	50.0%	0.38	0.72
	Not Provided	11	39.3%	3	37.5%	3.14	2.45
	Total	28	100.0%	8	100.0%		
<i>Fairbanks Capital</i>							
Conti Mortgage	Minority	30	15.6%	30	23.3%	1.31	1.50
	White	73	38.0%	52	40.3%	0.50	0.58
	Not Provided	89	46.4%	47	36.4%	3.71	2.38
	Total	192	100.0%	129	100.0%		
<i>First Union</i>							
The Money Store	Minority	43	15.4%	34	30.9%	1.29	1.99
	White	103	36.8%	54	49.1%	0.49	0.71
	Not Provided	134	47.9%	22	20.0%	3.83	1.31
	Total	280	100.0%	110	100.0%		
<i>GMAC</i>							
Residential Money Cneters	Minority	1	6.7%	1	50.0%	0.56	3.23
	White	1	6.7%	1	50.0%	0.09	0.72
	Not Provided	13	86.7%	0	0.0%	6.93	0.00
	Total	15	100.0%	2	100.0%		

Appendix Table 2: Subprime Lenders' Relative Concentration in Particular Ethnic Markets

<i>H&R Block</i>							
Option One Mortgage	Minority			66	38.8%		2.50
	White			78	45.9%		0.66
	Not Provided			26	15.3%		1.00
	Total			170	100.0%		
<i>Heartland Home Finance</i>							
Heartland Home Finance	Minority			8	17.0%		1.10
	White			15	31.9%		0.46
	Not Provided			24	51.1%		3.34
	Total			47	100.0%		
<i>Household International/Beneficial</i>							
Decision One Mortgage	Minority	38	19.7%	11	20.4%	1.65	1.31
	White	84	43.5%	14	25.9%	0.58	0.37
	Not Provided	71	36.8%	29	53.7%	2.94	3.51
	Total	193	100.0%	54	100.0%		
<i>Lenders M.D.</i>							
Lenders M.D.	Minority	11	36.7%	15	83.3%	3.08	5.38
	White	3	10.0%	3	16.7%	0.13	0.24
	Not Provided	16	53.3%	0	0.0%	4.27	0.00
	Total	30	100.0%	18	100.0%		
<i>Mortgage Corporation of America</i>							
Mortgage Corporation of America	Minority	19	23.8%	0	0.0%	2.00	0.00
	White	37	46.3%	2	66.7%	0.61	0.96
	Not Provided	24	30.0%	1	33.3%	2.40	2.18
	Total	80	100.0%	3	100.0%		
<i>Mortgage Lenders Network USA</i>							
Mortgage Lenders Network USA	Minority	43	42.2%	13	23.2%	3.54	1.50
	White	50	49.0%	38	67.9%	0.65	0.98
	Not Provided	9	8.8%	5	8.9%	0.71	0.58
	Total	102	100.0%	56	100.0%		
<i>Ocwen Financial</i>							
Ocwen Financial	Minority	3	37.5%	2	100.0%	3.15	6.45
	White	5	62.5%	0	0.0%	0.83	0.00
	Not Provided	0	0.0%	0	0.0%	0.00	0.00
	Total	8	100.0%	2	100.0%		
<i>Provident Bank</i>							
Provident Bank	Minority	43	24.4%	39	23.6%	2.05	1.52
	White	108	61.4%	68	41.2%	0.81	0.60
	Not Provided	25	14.2%	58	35.2%	1.14	2.30
	Total	176	100.0%	165	100.0%		
<i>Regions Financial</i>							
Equifirst	Minority	13	40.6%	29	36.7%	3.41	2.37
	White	19	59.4%	50	63.3%	0.79	0.91
	Not Provided	0	0.0%	0	0.0%	0.00	0.00
	Total	32	100.0%	79	100.0%		
<i>TCF Consumer Financial Services</i>							
TCF Consumer Financial	Minority	0	0.0%			0.00	
	White	4	16.0%			0.21	
	Not Provided	21	84.0%			6.72	
	Total	25	100.0%				

Appendix Table 2: Subprime Lenders' Relative Concentration in Particular Ethnic Markets

Transamerica Insurance and Investment

Transamerica Financial	Minority	7	87.5%	0	0.0%	7.35	0.00
	White	1	12.5%	2	100.0%	0.17	1.45
	Not Provided	0	0.0%	0	0.0%	0.00	0.00
	Total	8	100.0%	2	100.0%		

Washington Mutual

Ameriquest Mortgage	Minority	59	43.4%	43	38.7%	3.65	2.50
	White	77	56.6%	68	61.3%	0.75	0.89
	Not Provided	0	0.0%	0	0.0%	0.00	0.00
	Total	136	100.0%	111	100.0%		

Long Beach Mortgage

Minority	4	23.5%	5	45.5%	1.98	2.93
White	5	29.4%	3	27.3%	0.39	0.39
Not Provided	8	47.1%	3	27.3%	3.76	1.78
Total	17	100.0%	11	100.0%		

Total Washington Mutual

Minority	63	41.2%	48	39.3%	3.46	2.54
White	82	53.6%	71	58.2%	0.71	0.84
Not Provided	8	5.2%	3	2.5%	0.42	0.16
Total	153	100.0%	122	100.0%		

**Appendix Table 3:
Sub-Prime Lender Mortgages Recorded in Montgomery County Recorder's Office 1994-August 2001**

Owner	1994	1995	1996	1997	1998	1999	2000	2001 Through August 30	Sub-Total	Total	Market Share
Citigroup	1120	993	1035	1243	1068	1324	2192	1035	10010	10010	37.3%
HOUSEHOLD REALTY CP	404	275	277	413	334	434	492	339	2968		
ASSOCIATES HOME EQUITY SERV					252	180	374	76	882		
ASSOCIATES FINANCIAL SERV	445	434	373	435	453	405	268	3	2816		
CITIFINANCIAL						304	1058	617	1979		
FORD CONSUMER FINANCE	271	284	385	395	29	1			1365		
Household International	371	345	387	501	519	447	555	396	3521	3521	13.1%
BENEFICIAL MORTGAGE	371	345	334	316	325	361	506	362	2920		
DECISION ONE MORTGAGE			53	185	194	86	49	34	601		
CITY LOAN FINANCIAL	447	443	452	546	781	623	1		3293	3293	12.3%
Aegis Mortgage Company											
UNITED COMPANIES LENDING CP	317	311	224	236	323	88	2		1501	1501	5.6%
American General	281	227	177	216	158	163	155	121	1498	1498	5.6%
AMERICAN GENERAL FINANCE	281	227	177	211	123	144	144	121	1428		
MOREQUITY INC				5	35	19	11		70		
Bank One											
BANC ONE FINANCIAL SERVICES	45	86	141	292	299	161	20	1	1045	1045	3.9%
TRANSAMERICA FINANCIAL SERV	257	263	190	63					773	773	2.9%
CIT GROUP CONSUMER FINANCE	26	68	93	117	150	126	120	61	761	761	2.8%
H&R Block											
OPTION ONE MORTGAGE	3	43	47	46	84	163	186	119	691	691	2.6%
Aames Capital											
ONE STOP MORTGAGE INC			56	95	104	68	1		324	324	1.2%

**Appendix Table 3:
Sub-Prime Lender Mortgages Recorded in Montgomery County Recorder's Office 1994-August 2001**

Owner	1994	1995	1996	1997	1998	1999	2000	2001 Through August	Sub-Total	Total	Market Share
Conseco Inc.	6	5	70	72	106	317	162	74	812	812	3.0%
CONSECO BANK					6	128	58	48	240		
GREEN TREE FINANCIAL	6	5	70	72	100	175	3		431		
CONSECO FINANCE SERVICING CP						14	101	26	141		
Bank of America	11	10	8	55	68	113	149	45	459	459	1.7%
NATIONS CREDIT FINANCIAL	11	10	8	55	67	85	12		248		
EQUIFIRST					1	25	29	16	71		
EQUICREDIT						3	108	29	140		
CENTEX HOME EQUITY				32	106	90	141	59	428	428	1.6%
BNC MORTGAGE INC			31	82	54	83	52	29	331	331	1.2%
MORTGAGE LENDERS NETWORK				84	96	48	30	20	278	278	1.0%
SELECT MORTGAGE	20			52	112	57	18	19	278	278	1.0%
EQUITABLE MORTGAGE			1	10	59	35	24	27	156	156	0.6%
ALTERNATIVE MORTGAGE SOURCE			8	45	86	6			145	145	0.5%
LENDERS M D INC				68	29	21			118	118	0.4%
Washington Mutual											
AMERIQUEST MORTGAGE			1	12	25	10	16	13	77	77	0.3%
AMERICAN MORTGAGE SOLUTIONS		1	25	17	12	5	8	2	70	70	0.3%
APPROVED RESIDENTIAL			8	42	19				69	69	0.3%
TCF CONSUMER FINANCIAL SERV			9	14	32				55	55	0.2%
BAY FINANCIAL SAVINGS BANK					10	25	5		40	40	0.1%
MORTGAGE AMERICA INC	10	17	2		1				30	30	0.1%
PACIFIC THRIFT & LOAN CO				1	8	14			23	23	0.1%
OCWEN FINANCIAL SERVICES				4	7	3			14	14	0.1%
EQUIVANTAGE INC			6	1		4			11	11	0.0%
Total	2914	2812	2971	3946	4316	3994	3837	2021		26811	

Appendix Table Four: Geographic Pattern of Sub-Prime Loans (Excluding

Number of Sub-prime Mortgages associated with Lenders whose loans had some predatory cha

Geographi	1994	1995	1996	1997	1998	1999	2000	2001 Through August 30
Butler	24	15	12	21	34	29	14	13
Clay	23	29	18	30	33	33	40	17
Clayton	91	76	85	110	117	101	119	71
Dayton	1262	1218	1277	1736	1962	1779	1585	773
German	46	33	36	54	53	40	38	21
Harrison	175	167	168	216	251	248	249	135
Jackson	33	25	36	47	39	40	44	30
Jefferson	85	85	85	161	109	101	81	54
Maimi	139	145	178	234	229	227	251	113
Moraine	39	37	38	53	54	58	41	35
Oakwood	9	13	17	21	34	22	25	14
Perry	23	19	20	17	32	19	19	10
Riverside	116	111	123	143	152	153	162	63
Trotwood	222	211	241	305	354	315	310	196
Unknown	264	234	255	291	341	334	316	164
Vandalia	35	35	45	57	66	53	47	27
Washington	51	73	66	67	110	79	104	67
West Carr	37	48	43	70	64	81	73	54
Huber Heig	97	94	71	111	102	133	133	70
Kettering**	143	144	157	202	212	186	186	94
Total	2914	2812	2971	3946	4348	4031	3837	2021

*** The major parts of the electronic file that could not be categorised by jurisdiction are in Huber Height

g Huber

Characteristics

Total

162

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26934

ts and Kettering

Appendix Table Five: Market Share of Sub-Prime Loans * (Excluding Huber Heights and

Percent of Sub-prime Mortgages in County (Excluding Huber Heights and Ketter

Geographic Area	1994	1995	1996	1997	1998	1999	2000
Butler	0.9%	0.6%	0.4%	0.6%	0.8%	0.8%	0.4%
Clay	0.9%	1.1%	0.7%	0.8%	0.8%	0.9%	1.1%
Clayton	3.4%	3.0%	3.1%	3.0%	2.9%	2.7%	3.4%
Dayton	47.2%	47.3%	46.6%	47.8%	48.6%	47.9%	45.1%
German	1.7%	1.3%	1.3%	1.5%	1.3%	1.1%	1.1%
Harrison	6.5%	6.5%	6.1%	5.9%	6.2%	6.7%	7.1%
Jackson	1.2%	1.0%	1.3%	1.3%	1.0%	1.1%	1.3%
Jefferson	3.2%	3.3%	3.1%	4.4%	2.7%	2.7%	2.3%
Miami	5.2%	5.6%	6.5%	6.4%	5.7%	6.1%	7.1%
Moraine	1.5%	1.4%	1.4%	1.5%	1.3%	1.6%	1.2%
Oakwood	0.3%	0.5%	0.6%	0.6%	0.8%	0.6%	0.7%
Perry	0.9%	0.7%	0.7%	0.5%	0.8%	0.5%	0.5%
Riverside	4.3%	4.3%	4.5%	3.9%	3.8%	4.1%	4.6%
Trotwood	8.3%	8.2%	8.8%	8.4%	8.8%	8.5%	8.8%
Unknown	9.9%	9.1%	9.3%	8.0%	8.5%	9.0%	9.0%
Vandalia	1.3%	1.4%	1.6%	1.6%	1.6%	1.4%	1.3%
Washington	1.9%	2.8%	2.4%	1.8%	2.7%	2.1%	3.0%
West Carrollton	1.4%	1.9%	1.6%	1.9%	1.6%	2.2%	2.1%

* Having Some Predatory Characteristics

Kettering)

ing)

2001 Through August 30	Total
0.7%	0.7%
0.9%	0.9%
3.8%	3.1%
41.6%	46.7%
1.1%	1.3%
7.3%	6.5%
1.6%	1.2%
2.9%	3.1%
6.1%	6.1%
1.9%	1.4%
0.8%	0.6%
0.5%	0.6%
3.4%	4.1%
10.6%	8.7%
8.8%	9.1%
1.5%	1.5%
3.6%	2.5%
2.9%	1.9%

Appendix Table 6: Summary Characteristics of Sampled Mortgages for those Lenders with some Mortgages with Predatory Characteristics

	Percent of Sample											Median Loan to Property Value Ratio
	Number of Sampled Sub-Prime Loans	Above FTC Recommended HOEPA TRIGGER	Waive Jury Trial	Prepayment Penalty	Balloon Payment	Payable on Demand	High Fees or Single Premium Life Insurance	Adjustable Rate	Above 12% interest rate	Median Loan Amount	Median Property Value	
AMERIQUEST MORTGAGE	25	36%	0%	88%	0%	0%	0%	92%	28%	\$ 41,600	\$ 47,585	1.00
WASHINGTON MUTUAL (Long Beach, Fleet)	25	52%	0%	88%	0%	0%	0%	88%	64%	\$ 41,600	\$ 50,185	0.87
Long Beach Mortgage	24	54%	0%	92%	0%	0%	0%	92%	67%	\$ 40,750	\$ 50,185	0.87
Fleet	1	0%	0%	0%	0%	0%	0%	0%	0%	NA	NA	NA
HOUSEHOLD INTERNATIONAL (Beneficial Mortgage, Decision One, Household Realty, Banc One Financial Services)	46	46%	0%	67%	15%	0%	7%	37%	63%	\$ 39,200	\$ 36,390	0.86
Beneficial Mortgage	11	73%	0%	45%	18%	0%	27%	64%	100%	\$ 19,500	\$ 54,090	0.51
Decision One	15	20%	0%	87%	33%	0%	0%	27%	20%	\$ 52,000	\$ 35,440	1.20
Household Realty	13	46%	0%	46%	0%	0%	0%	46%	85%	\$ 34,000	\$ 50,990	0.84
Banc One Fianancial Services (sold to Household Intl March 2000 by Bank One)	7	57%	0%	100%	0%	0%	0%	0%	57%	\$ 51,780	\$ 53,560	0.84
BANK ONE CORP.	30	40%	0%	43%	0%	0%	0%	3%	47%	\$ 43,305	\$ 48,395	0.87
BANK OF AMERICA (Equicredit, Nations Credit)	23	39%	0%	70%	26%	0%	0%	13%	39%	\$ 56,481	\$ 28,095	1.52
Equicredit	11	36%	0%	91%	55%	0%	0%	18%	36%	\$ 66,500	\$ 38,415	1.42
Nationscredit	12	42%	0%	50%	0%	0%	0%	8%	42%	\$ 52,303	\$ 26,520	1.73
EQUITY ONE	2	50%	0%	0%	0%	0%	0%	0%	50%	\$ 35,375	\$ 71,350	0.65
REGIONS BANK (Equifirst)	3	100%	33%	100%	67%	0%	0%	0%	100%	\$ 52,800	\$ 133,520	0.40
TRANSAMERICA INSURANCE AND INVESTMENT GROUP	17	77%	0%	76%	29%	6%	18%	6%	88%	\$ 39,000	\$ 45,265	0.89
AAMES CAPITAL CORP. (One Stop Mortgage)	46	35%	0%	65%	0%	2%	0%	59%	24%	\$ 43,287	\$ 41,280	1.03

* Sample is of mortgage foreclosures where lender is current owner of original lender

Appendix Table 6: Summary Characteristics of Sampled Mortgages for those Lenders with some Mortgages with Predatory Characteristics

	Percent of Sample										Median Loan to Property Value Ratio	
	Number of Sampled Sub-Prime Loans	Above FTC Recommended HOEPA TRIGGER	Waive Jury Trial	Prepayment Penalty	Balloon Payment	Payable on Demand	High Fees or Single Premium Life Insurance	Adjustable Rate	Above 12% interest rate	Median Loan Amount		Median Property Value
CITIGROUP INC (Associates Financial, Ford Consumer, CitiFinancial, Citigroup Financial, Travelers Bank)	39	28%	8%	87%	21%	8%	33%	41%	49%	\$ 50,309	\$ 55,570	1.16
Associates Financial & Associates Home Equity	19	32%	0%	89%	0%	0%	58%	47%	53%	\$ 48,179	\$ 58,150	1.15
Ford Consumer Finance	13	23%	0%	85%	62%	0%	0%	54%	54%	\$ 50,317	\$ 37,060	1.24
CitiFinancial	3	67%	100%	100%	0%	100%	67%	0%	67%	\$ 70,817	\$ 52,445	1.45
Citigroup Fncial	3	0%	0%	67%	0%	0%	0%	0%	0%	\$ 49,599	\$ 55,630	1.18
The Travelers Bank	1	0%	0%	100%	0%	0%	0%	0%	0%	NA	NA	NA
MORTGAGE CORPORATION OF AMERICA	17	59%	0%	71%	35%	0%	0%	0%	41%	\$ 49,700	\$ 36,400	1.16
AMERICAN GENERAL (Morequity Inc)	16	56%	0%	100%	0%	81%	0%	13%	31%	\$ 50,725	\$ 44,865	1.41
CONSECO INC (Greentree Financial, Conseco)	18	44%	17%	61%	33%	0%	0%	0%	50%	\$ 67,050	\$ 72,090	1.43
Conseco												
Greentree Financial												
BNC MORTGAGE INC	16	37%	0%	100%	0%	0%	0%	88%	50%	\$ 33,000	\$ 39,550	1.07
DEUTSCHE FINANCIAL SERVICES (ITT Financial Services)	7	86%	14%	100%	0%	0%	43%	0%	86%	\$ 35,931	\$ 34,020	0.79
UNITED COMPANIES FINANCIAL CORP	19	32%	42%	89%	0%	0%	0%	26%	47%	\$ 36,000	\$ 41,430	0.92
H&R BLOCK (Option One Mortgage)	12	33%	0%	92%	8%	0%	0%	67%	50%	\$ 51,600	\$ 40,930	1.26
OCWEN FINANCIAL CORP	5	80%	75%	25%	0%	0%	0%	100%	20%	\$ 64,000	\$ 67,020	0.75
STERLING FINANCIAL CORPORATION (Action Loan Company)	4	100%	0%	0%	0%	0%	0%	0%	100%	\$ 10,000	\$ 23,920	0.42

* Sample is of mortgage foreclosures where lender is current owner of original lender

Appendix Table 6: Summary Characteristics of Sampled Mortgages for those Lenders with some Mortgages with Predatory Characteristics

	Percent of Sample										Median Loan Amount	Median Property Value	Median Loan to Property Value Ratio
	Number of Sampled Sub-Prime Loans	Above FTC Recommended HOEPA TRIGGER	Waive Jury Trial	Prepayment Penalty	Balloon Payment	Payable on Demand	High Fees or Single Premium Life Insurance	Adjustable Rate	Above 12% interest rate				
BAY FINANCIAL SAVINGS BANK	4	75%	0%	100%	100%	0%	0%	0%	75%	\$ 45,862	\$ 85,380	0.79	
CENTEX CORPORATION	18	17%	0%	100%	6%	0%	0%	56%	6%	\$ 64,675	\$ 37,405	1.46	
LENDERS MD INC	8	50%	0%	88%	50%	0%	0%	13%	38%	\$ 55,650	\$ 30,120	1.31	
NATIONAL LENDING CENTER	6	50%	0%	50%	100%	0%	0%	0%	50%	\$ 60,200	\$ 70,100	1.31	
SELECT MORTGAGE GROUP	3	100%	0%	100%	67%	0%	0%	33%	100%	\$ 48,750	\$ 63,760	0.78	
TCF CONSUMER FINANCIAL SERVICES INC	3	100%	0%	0%	0%	0%	0%	67%	100%	\$ 59,560	\$ 85,695	0.98	
AFFINITY BANK (Pacific Thrift & Loan)	2	100%	0%	100%	0%	0%	0%	100%	100%	\$ 51,600	\$ 50,340	0.86	
ALTERNATIVE MORTGAGE SOURCE INC	3	67%	0%	67%	67%	0%	0%	33%	33%	\$ 30,000	\$ 33,260	0.94	
AMERICAN MORTGAGE SOLUTIONS INC	5	40%	0%	60%	40%	0%	0%	60%	40%	\$ 60,300	\$ 142,560	0.89	
AMRESKO RESIDENTIAL MORTGAGE CORP	7	29%	0%	100%	0%	0%	0%	57%	29%	\$ 41,006	\$ 29,330	1.29	
APPROVED RESIDENTIAL MORTGAGE INC	3	67%	0%	100%	67%	0%	0%	33%	67%	\$ 42,400	\$ 57,480	0.99	
BANKERS RESIDENTIAL MORTGAGE CORP (Mercantile Mortgage)	7	43%	0%	71%	71%	0%	0%	0%	29%	\$ 62,400	\$ 50,855	1.48	
EQUITABLE MORTGAGE CORP	2	100%	0%	100%	0%	0%	0%	0%	100%	\$ 24,000	\$ 33,755	0.78	
EQUIVANTAGE INC	3	67%	0%	67%	67%	0%	0%	33%	33%	\$ 48,425	\$ 30,215	1.73	
MANUFACTURERS HANOVER MORTGAGE CORP	3	100%	67%	0%	0%	0%	0%	0%	33%	\$ 31,000	\$ 50,300	0.63	
STERLING BANK & TRUST	2	100%	0%	100%	50%	0%	0%	50%	0%	\$ 46,750	\$ 42,320	0.80	
MORTGAGE AMERICA INC	2	100%	0%	0%	50%	0%	0%	50%	100%	\$ 36,100	\$ 43,360	0.85	

* Sample is of mortgage foreclosures where lender is current owner of original lender

Appendix Table 6: Summary Characteristics of Sampled Mortgages for those Lenders with some Mortgages with Predatory Characteristics

	Number of Sampled Sub-Prime Loans	Percent of Sample								Above 12% interest rate	Median Loan Amount	Median Property Value	Median Loan to Property Value Ratio
		Above FTC Recommended HOEPA TRIGGER	Waive Jury Trial	Prepayment Penalty	Balloon Payment	Payable on Demand	High Fees or Single Premium Life Insurance	Adjustable Rate					
MORTGAGE LENDERS NETWORK USA INC	17	12%	0%	53%	53%	0%	0%	24%	0%	\$ 48,000	\$ 37,930	1.34	
PROVIDENT BANK	22	9%	0%	57%	14%	0%	0%	76%	5%	\$ 60,625	\$ 56,670	1.06	
STAR BANK	3	67%	0%	67%	33%	0%	0%	0%	NA	\$ 53,000	NA	NA	

* Sample is of mortgage foreclosures where lender is current owner of original lender