

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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		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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		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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		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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		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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<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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		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%		