

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%		

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<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%		

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<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%				

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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%		