

**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%

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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	