

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)

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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%