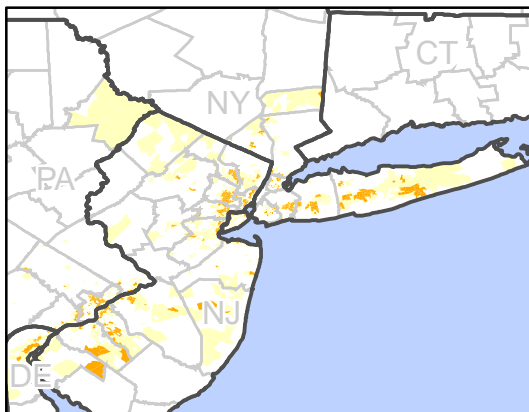


Subprime Lending Markets New York-Northern New Jersey- Long Island, NY-NJ-PA



NEW YORK: Relationship of Quartile Rankings, Volume of Subprime Home Purchase Loans Within FHA Loan Limits BY Subprime Home Purchase Loans Within FHA Limits as Percent of All Such Loans

| | | Quartiles, Subprime as Percent of All Loans | | | | |
|------------|-------|---|-------|-------|-------|-------|
| | | 1 | 2 | 3 | 4 | Total |
| | | Count | Count | Count | Count | Count |
| Quartiles, | 1 | 556 | 446 | 81 | 0 | 1,083 |
| Number of | 2 | 354 | 369 | 346 | 5 | 1,074 |
| Subprime | 3 | 178 | 271 | 658 | 229 | 1,336 |
| Loans | 4 | 0 | 0 | 0 | 855 | 855 |
| | Total | 1,088 | 1,086 | 1,085 | 1,089 | 4,348 |

A Quartile Ranking of '1' Denotes the Quartile with the Highest Value

Legend

- Subprime Quadrant 1*
- Subprime Quadrants 2**

* Subprime Quadrant 1 includes the Census Tracts in the upper quartile ranking for both sub-prime loan market share and sub-prime loans originated in 2004 and 2005.

** Subprime Quadrant 2 includes the Census tracts not in Quadrant 1 but otherwise in the first two quadrants on both measures, (e.g., in the upper quartile for subprime loan volume but only in the second highest quartile for subprime share.)

