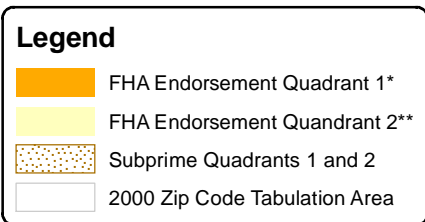
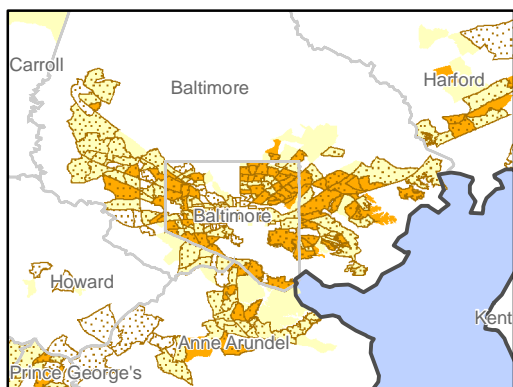


Convergence of FHA and Subprime Lending Patterns Baltimore-Towson, MD



Baltimore, MD: Relationship of Quartile Rankings, Volume of BY FHA Home Purchase Loans as Percent of All Such Loans Originated in 2004 - 2005

		Quartiles, FHA as a Percent of All Loans				
		1	2	3	4	Total
		Count	Count	Count	Count	Count
Quartiles, Number of FHA Loans	1	96	42	12	1	151
	2	43	77	35	1	156
	3	9	31	78	27	145
	4	6	5	30	125	166
	Total	154	155	155	154	618

* FHA Endorsement Quadrant 1 includes the Census Tracts in the upper quartile ranking for both FHA market share and the number of FHA loans originated in 2004 and 2005.

** FHA Endorsement 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 FHA loan volume but only in the second highest quartile for FHA market share.)

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

