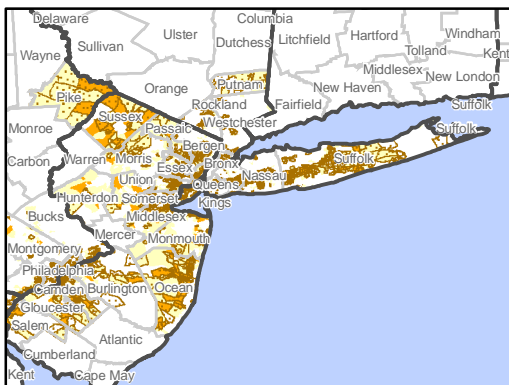




Convergence of FHA and Subprime Lending Patterns New York-Northern New Jersey- Long Island, NY-NJ-PA



New York, NY: 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
Quartiles, Number of FHA Loans	1	770	254	0	0	1,024
	2	316	541	0	0	857
	3	0	0	2,467	0	2,467
	4	0	0	0	0	0
	Total	1,086	795	2,467	0	4,348

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

Legend

- FHA Endorsement Quadrant 1*
- FHA Endorsement Quadrant 2**
- Subprime Quadrants 1 and 2
- 2000 Zip Code Tabulation Area

* 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.)

