

FINAL 2009 NATIONAL AGGREGATES

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER		
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	
	NO REPORTED PRICING DATA 15/	148030	97	59202	11	130847	54	44		3700	48	110468	351	72509	1217	30490	424	123428	1264
REPORTED PRICING DATA	547	2	1481		151		2		69	2	814	34	946	336	268	3	1458	58	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	399	NA	723	NA	127	NA	2	NA	40	NA	508	NA	492	NA	164	NA	900	NA	
2.00 - 2.49	91	NA	389	NA	13	NA		NA	9	NA	121	NA	102	NA	56	NA	299	NA	
2.50 - 2.99	14	NA	259	NA	6	NA		NA	2	NA	63	NA	76	NA	20	NA	77	NA	
3.00 - 3.49	29	NA	69	NA	2	NA		NA		NA	49	NA	57	NA	15	NA	22	NA	
3.50 - 4.49	4	1	31		2					1	35	14	135	216	10	3	21	33	
4.50 - 5.49	2		6		1				7		15	5	57	105	1		74	11	
5.50 - 6.49	5	1	1						11		17	3	12	6	1		51	2	
6.50 OR MORE	3		3							1	6	12	15	9	1		14	12	
MEAN	2.05	4.85	2.20		1.82		1.65		2.79	6.33	2.20	15.54	2.54	4.48	2.15	3.79	2.34	7.82	
MEDIAN	1.73	4.85	2.02		1.68		1.65		1.88	6.33	1.80	5.09	1.94	4.20	1.81	3.63	1.83	4.27	
HOEPA LOANS 17/	11		12		82				2	1	168	9	38	128	3		155	2	

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	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	
	NO REPORTED PRICING DATA 15/	33342760	18803	11009601	1504	26904828	105869	9050		795861	2381	22823207	19221	14722264	46126	6605123	13307	26125596	36486
REPORTED PRICING DATA	61956	35	209212		17791		226		10198	7	106881	459	103893	13116	40109	70	189782	1094	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	43275	NA	110150	NA	15359	NA	226	NA	5337	NA	61251	NA	57577	NA	25016	NA	115879	NA	
2.00 - 2.49	9573	NA	62075	NA	1322	NA		NA	1222	NA	15489	NA	17181	NA	7087	NA	42401	NA	
2.50 - 2.99	1787	NA	28746	NA	514	NA		NA	127	NA	7593	NA	9609	NA	3160	NA	8572	NA	
3.00 - 3.49	5357	NA	5775	NA	133	NA		NA		NA	9587	NA	4869	NA	1997	NA	1826	NA	
3.50 - 4.49	405	5	1721		303					3	6852	167	8673	8570	2777	70	3026	700	
4.50 - 5.49	296		235		160				1328		1886	191	4290	4207	33		11497	235	
5.50 - 6.49	630	30	32						2184		1531	42	608	199	15		5080	10	
6.50 OR MORE	633		478							4	2692	59	1086	140	24		1501	149	
MEAN 30/	2.20	5.67	2.15		1.80		1.63		3.09	6.62	2.35	7.99	2.31	4.38	2.09	3.80	2.42	6.43	
MEDIAN 31/	1.74	6.00	1.95		1.68		1.57		1.96	8.42	1.88	4.58	1.90	4.20	1.80	3.63	1.84	4.47	
HOEPA LOANS 17/	1099		1695		8196				393	9	25549	226	4636	1670	144		29232	52	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	737	5	4		1					1.85	1.72
ASIAN	4247	45	39	3	2	1				1.77	1.61
BLACK OR AFRICAN AMERICAN	11778	399	312	45	21	1			20	2.15	1.69
NAT HAWAIIAN/OTHER PACIFIC ISL	558	7	6	1						1.71	1.61
WHITE	100652	1765	1385	209	71	15		4	81	1.98	1.68
2 OR MORE MINORITY RACES	68	1	1							1.59	1.59
JOINT (WHITE/MINORITY RACE)	1610	21	17	2	1	1				1.82	1.63
RACE NOT AVAILABLE 6/	10205	153	120	17	7	2			7	1.96	1.68
ETHNICITY 7/											
HISPANIC OR LATINO	17211	470	386	48	16	1		1	18	1.91	1.66
NOT HISPANIC OR LATINO	100911	1744	1354	203	84	18		3	82	2.03	1.68
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2012	25	16	7	1				1	1.99	1.73
ETHNICITY NOT AVAILABLE 6/	9721	157	128	19	2	1			7	1.93	1.67
MINORITY STATUS 8/											
WHITE NON-HISPANIC	82064	1293	1001	156	57	14		3	62	2.00	1.68
OTHERS, INCLUDING HISPANIC	37206	947	758	106	40	4		1	38	2.00	1.66
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	19494	623	540	45	13	2			23	1.89	1.63
50-79% OF MSA/MD MEDIAN	42732	847	686	85	27	6		1	42	1.94	1.65
80-99% OF MSA/MD MEDIAN	20393	324	250	39	9	4		1	21	2.04	1.70
100-119% OF MSA/MD MEDIAN	14441	175	129	24	15			2	5	2.09	1.70
120% OR MORE OF MSA/MD MEDIAN	30506	268	205	40	11	4			8	2.16	1.73
INCOME NOT AVAILABLE 6/	904	106	35	41	26	3			1	2.28	2.19
GENDER 19/											
MALE	46846	934	746	98	35	5		2	48	2.05	1.66
FEMALE	37947	847	667	92	39	9		2	38	1.96	1.67
JOINT (MALE/FEMALE)	39979	539	408	77	29	5			20	1.99	1.72
GENDER NOT AVAILABLE 6/	5083	76	63	10	10	1			2	1.89	1.64
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	37252	538	413	60	25	4		1	35	2.05	1.68
10-19% MINORITY	29420	415	314	49	25	6			21	2.06	1.69
20-49% MINORITY	38620	733	587	86	29	6			25	1.98	1.67
50-79% MINORITY	14363	359	296	35	15	2		2	9	1.87	1.66
80-100% MINORITY	8643	298	235	44	7	1		1	10	1.99	1.67
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	2096	74	58	10	1	1			4	1.98	1.72
MODERATE INCOME	19090	553	447	57	20	4			25	1.98	1.64
MIDDLE INCOME	68845	1313	1026	154	59	12		2	60	1.98	1.68
UPPER INCOME	38232	403	314	53	21	2		2	11	2.05	1.70

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000'S	REPORTED PRICING DATA \$000'S	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/	MEDIAN 31/
			1.50 - 1.99 \$000'S	2.00 - 2.49 \$000'S	2.50 - 2.99 \$000'S	3.00 - 3.99 \$000'S	4.00 - 4.99 \$000'S	5 OR MORE \$000'S			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	126557	610	468		142					1.87	1.72
ASIAN	1006291	8165	6369	958	656	182				1.84	1.64
BLACK OR AFRICAN AMERICAN	1856758	48224	36895	5493	3323	69		2444		2.38	1.70
NAT HAWAIIAN/OTHER PACIFIC ISL	116911	1079	955	124						1.71	1.61
WHITE	17137403	207961	160153	26105	7981	1730		863	11129	2.02	1.69
2 OR MORE MINORITY RACES	12980	80	80							1.59	1.59
JOINT (WHITE/MINORITY RACE)	369944	3387	2537	464	175	211				1.88	1.65
RACE NOT AVAILABLE 6/	1975672	19999	16028	1874	874	184			1039	1.96	1.66
ETHNICITY 7/											
HISPANIC OR LATINO	2773611	54843	45033	5741	1516	123		211	2219	1.92	1.66
NOT HISPANIC OR LATINO	17494232	209463	158474	26117	11272	2238		652	10710	2.11	1.70
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	437607	4027	2670	874	169				314	2.08	1.73
ETHNICITY NOT AVAILABLE 6/	1897066	21172	17308	2286	194	15			1369	2.00	1.65
MINORITY STATUS 8/											
WHITE NON-HISPANIC	14030540	151827	114855	19793	6665	1607		652	8255	2.03	1.70
OTHERS, INCLUDING HISPANIC	6513386	116630	91588	13654	5693	585		211	4899	2.11	1.68
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1964141	47556	41460	3113	809	65			2109	1.90	1.63
50-79% OF MSA/MD MEDIAN	6086642	94536	76171	8813	3116	616		246	5574	1.97	1.65
80-99% OF MSA/MD MEDIAN	3649669	44549	33482	5495	1630	501		236	3205	2.07	1.70
100-119% OF MSA/MD MEDIAN	2916671	26191	19168	3902	1999			381	741	2.07	1.70
120% OR MORE OF MSA/MD MEDIAN	7588583	50631	39692	6865	1790	598			1686	2.28	1.71
INCOME NOT AVAILABLE 6/	155745	18909	8200	6522	3562	451			174	2.22	2.11
GENDER 19/											
MALE	7696658	105977	80276	13556	5033	559		381	6172	2.20	1.69
FEMALE	5695806	95030	74211	9884	4710	1045		482	4698	1.99	1.68
JOINT (MALE/FEMALE)	8249984	78245	60255	10502	3408	757			3323	1.99	1.72
GENDER NOT AVAILABLE 6/	960068	10253	8743	1076		15			419	1.93	1.60
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	6037234	61508	46014	7120	2736	452		170	5016	2.11	1.70
10-19% MINORITY	5273366	53113	39385	6735	3968	696			2329	2.03	1.69
20-49% MINORITY	6952087	89118	69807	11363	3617	785			3546	2.12	1.69
50-79% MINORITY	2509222	43872	35554	4508	1917	129		482	1282	1.89	1.66
80-100% MINORITY	1559907	34761	27413	4984	668	169		211	1316	2.03	1.66
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	353664	8338	6389	1380	50	69			450	1.98	1.72
MODERATE INCOME	2800223	55578	43783	6612	1859	304			3020	2.03	1.64
MIDDLE INCOME	11250845	153119	116754	18791	7428	1701		482	7963	2.01	1.69
UPPER INCOME	7919486	65337	51247	7927	3569	157		381	2056	2.19	1.72

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			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	117										
ASIAN	303										
BLACK OR AFRICAN AMERICAN	2708	9	5	2				2	2.46	1.93	
NAT HAWAIIAN/OTHER PACIFIC ISL	133										
WHITE	16396	20	16	2	1				1.99	1.62	
2 OR MORE MINORITY RACES	29										
JOINT (WHITE/MINORITY RACE)	596	1	1						1.78	1.78	
RACE NOT AVAILABLE 6/	2242	3	2						2.81	1.63	
ETHNICITY 7/											
HISPANIC OR LATINO	1660	6	2	2					3.19	2.14	
NOT HISPANIC OR LATINO	18127	24	19	2	1			2	2.01	1.70	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	612	1	1						1.58	1.58	
ETHNICITY NOT AVAILABLE 6/	2125	2	2						1.58	1.58	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	14309	15	13	1	1				1.76	1.62	
OTHERS, INCLUDING HISPANIC	5912	16	9	3				2	2.66	1.86	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	880	6	6						1.64	1.59	
50-79% OF MSA/MD MEDIAN	5303	10	8	1				1	2.08	1.71	
80-99% OF MSA/MD MEDIAN	4479	4	3	1					1.70	1.62	
100-119% OF MSA/MD MEDIAN	3530	3	2						2.79	1.57	
120% OR MORE OF MSA/MD MEDIAN	8077	10	5	2	1			1	2.63	1.93	
INCOME NOT AVAILABLE 6/	104										
GENDER 19/											
MALE	10295	18	13	3				1	2.19	1.77	
FEMALE	1847	4	3					1	2.37	1.65	
JOINT (MALE/FEMALE)	9245	11	8	1	1				2.10	1.64	
GENDER NOT AVAILABLE 6/	1137										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	5514	9	8						2.23	1.71	
10-19% MINORITY	5426	2	2						1.69	1.69	
20-49% MINORITY	8134	14	10	1	1			2	2.18	1.64	
50-79% MINORITY	2483	6	2	3					2.49	2.05	
80-100% MINORITY	800	2	2						1.58	1.58	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	160	1		1					2.09	2.09	
MODERATE INCOME	2148	7	6		1				1.71	1.58	
MIDDLE INCOME	13030	18	15	1				2	2.17	1.70	
UPPER INCOME	7017	7	3	2				2	2.72	2.00	

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			1.50 - 1.99 \$000'S	2.00 - 2.49 \$000'S	2.50 - 2.99 \$000'S	3.00 - 3.99 \$000'S	4.00 - 4.99 \$000'S	5 OR MORE \$000'S			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	23948										
ASIAN	79606										
BLACK OR AFRICAN AMERICAN	549499	1404	587	422				395	2.66	2.00	
NAT HAWAIIAN/OTHER PACIFIC ISL	30954										
WHITE	3307842	2530	1827	266	179				2.26	1.69	
2 OR MORE MINORITY RACES	7402										
JOINT (WHITE/MINORITY RACE)	149413	175	175						1.78	1.78	
RACE NOT AVAILABLE 6/	504507	671	339						3.43	1.63	
ETHNICITY 7/											
HISPANIC OR LATINO	320009	1320	250	480					3.65	2.28	
NOT HISPANIC OR LATINO	3719918	2988	2206	208	179			395	2.17	1.71	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	137295	133	133						1.58	1.58	
ETHNICITY NOT AVAILABLE 6/	475949	339	339						1.61	1.63	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	2892690	1663	1444	40	179				1.78	1.69	
OTHERS, INCLUDING HISPANIC	1244105	2778	1145	648				395	3.08	2.00	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	102175	494	494						1.64	1.58	
50-79% OF MSA/MD MEDIAN	837608	1076	828	40				208	2.35	1.71	
80-99% OF MSA/MD MEDIAN	829130	704	450	254					1.75	1.65	
100-119% OF MSA/MD MEDIAN	732126	527	195						3.91	5.29	
120% OR MORE OF MSA/MD MEDIAN	2101585	1979	961	394	179			187	2.75	2.00	
INCOME NOT AVAILABLE 6/	20270										
GENDER 19/											
MALE	1926344	2452	1524	462				208	2.52	1.86	
FEMALE	341363	467	280					187	2.83	1.69	
JOINT (MALE/FEMALE)	2128339	1861	1124	226	179				2.45	1.71	
GENDER NOT AVAILABLE 6/	257125										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1103016	1196	938						2.72	1.78	
10-19% MINORITY	1169242	243	243						1.76	1.86	
20-49% MINORITY	1668885	2055	1313	168	179			395	2.35	1.64	
50-79% MINORITY	497713	1067	215	520					3.01	2.28	
80-100% MINORITY	181244	219	219						1.58	1.58	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	34692	40		40					2.09	2.09	
MODERATE INCOME	372863	752	573		179				1.80	1.58	
MIDDLE INCOME	2529326	2841	1997	254				590	2.56	1.71	
UPPER INCOME	1682458	1147	358	394				395	2.92	2.28	

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			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	487	25	6	5	5	7		2		2.67	2.70
ASIAN	13712	141	44	37	12	29		8	11	2.81	2.30
BLACK OR AFRICAN AMERICAN	2866	155	58	22	23	28		14	10	2.74	2.42
NAT HAWAIIAN/OTHER PACIFIC ISL	347	7	5	1	1					2.00	1.86
WHITE	103722	4376	1659	1006	737	604		199	171	2.56	2.24
2 OR MORE MINORITY RACES	52										
JOINT (WHITE/MINORITY RACE)	1908	47	20	6	9	8		2	2	2.53	2.34
RACE NOT AVAILABLE 6/	11860	130	60	26	19	14		3	8	2.49	2.03
ETHNICITY 7/											
HISPANIC OR LATINO	5880	478	189	93	67	84		23	22	2.57	2.21
NOT HISPANIC OR LATINO	115469	4213	1576	967	713	584		200	173	2.58	2.25
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1573	47	19	15	4	8		1		2.31	2.07
ETHNICITY NOT AVAILABLE 6/	12032	143	68	28	22	14		4	7	2.46	2.01
MINORITY STATUS 8/											
WHITE NON-HISPANIC	95849	3853	1445	899	668	518		174	149	2.56	2.25
OTHERS, INCLUDING HISPANIC	26337	879	333	176	116	159		50	45	2.63	2.25
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	12223	722	283	145	110	113		34	37	2.63	2.25
50-79% OF MSA/MD MEDIAN	27316	1110	406	260	177	169		54	44	2.58	2.25
80-99% OF MSA/MD MEDIAN	16537	551	213	105	92	84		30	27	2.62	2.31
100-119% OF MSA/MD MEDIAN	14464	452	164	119	77	52		25	15	2.52	2.27
120% OR MORE OF MSA/MD MEDIAN	61441	1867	730	430	311	252		77	67	2.53	2.19
INCOME NOT AVAILABLE 6/	1189	56	26	11	13	5			1	2.27	2.13
GENDER 19/											
MALE	41506	1557	580	357	260	221		78	61	2.56	2.25
FEMALE	30084	974	404	198	132	147		34	59	2.60	2.16
JOINT (MALE/FEMALE)	56615	2256	824	529	399	312		114	78	2.57	2.27
GENDER NOT AVAILABLE 6/	6749	94	44	19	15	10		2	4	2.42	2.01
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	51735	2306	901	506	412	300		91	96	2.53	2.22
10-19% MINORITY	32503	917	352	224	134	133		51	23	2.60	2.21
20-49% MINORITY	34182	977	349	229	157	138		59	45	2.60	2.29
50-79% MINORITY	10180	295	134	62	36	47		6	10	2.43	2.04
80-100% MINORITY	4379	258	86	48	40	55		13	16	2.71	2.39
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	1412	80	35	12	7	14		7	5	2.63	2.18
MODERATE INCOME	11136	684	256	155	122	101		28	22	2.51	2.24
MIDDLE INCOME	59554	2946	1078	665	505	449		139	110	2.56	2.29
UPPER INCOME	60773	1040	453	235	145	108		46	53	2.59	2.09

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000'S	REPORTED PRICING DATA \$000'S	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/	MEDIAN 31/
			1.50 - 1.99 \$000'S	2.00 - 2.49 \$000'S	2.50 - 2.99 \$000'S	3.00 - 3.99 \$000'S	4.00 - 4.99 \$000'S	5 OR MORE \$000'S			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	88650	2373	521	847	192	548		265		2.63	2.28
ASIAN	4050020	34653	8740	10326	2333	6926		1834	4494	3.10	2.41
BLACK OR AFRICAN AMERICAN	542792	16026	6505	2489	2649	2990		830	563	2.53	2.22
NAT HAWAIIAN/OTHER PACIFIC ISL	112097	932	786	46	100					1.85	1.67
WHITE	22971169	612713	270362	145903	88374	65665		24862	17547	2.46	2.09
2 OR MORE MINORITY RACES	13226										
JOINT (WHITE/MINORITY RACE)	620459	9261	5076	2134	1114	478		69	390	2.20	1.91
RACE NOT AVAILABLE 6/	3486365	32057	14066	8139	5347	2927		313	1265	2.33	2.01
ETHNICITY 7/											
HISPANIC OR LATINO	1139348	58380	26403	12411	7182	9012		1591	1781	2.38	2.06
NOT HISPANIC OR LATINO	26782495	606434	259352	146257	86566	66457		26113	21689	2.51	2.11
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	437900	7656	3587	2393	193	1377		106		2.26	2.05
ETHNICITY NOT AVAILABLE 6/	3525035	35545	16714	8823	6168	2688		363	789	2.26	2.00
MINORITY STATUS 8/											
WHITE NON-HISPANIC	21273736	544531	236795	131178	81155	56398		23115	15890	2.48	2.11
OTHERS, INCLUDING HISPANIC	6884710	126859	50940	30254	12946	20796		4695	7228	2.58	2.12
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1260947	42852	19410	9294	5937	5185		1598	1428	2.44	2.09
50-79% OF MSA/MD MEDIAN	3923052	88678	36471	21012	13545	10444		4223	2983	2.52	2.18
80-99% OF MSA/MD MEDIAN	3007713	52480	23643	9155	8291	6704		2622	2065	2.57	2.13
100-119% OF MSA/MD MEDIAN	3037226	49543	20326	12767	7208	4677		2790	1775	2.45	2.16
120% OR MORE OF MSA/MD MEDIAN	19966686	452974	198849	112201	60813	50760		15424	14927	2.47	2.08
INCOME NOT AVAILABLE 6/	315356	8940	3551	2345	2281	593			170	2.32	2.36
GENDER 19/											
MALE	9203580	185045	77664	45000	27916	21138		9275	4052	2.44	2.11
FEMALE	5349707	101951	44296	25466	10995	11817		2734	6643	2.54	2.08
JOINT (MALE/FEMALE)	15312714	398859	173651	93909	57539	44817		16036	12907	2.50	2.11
GENDER NOT AVAILABLE 6/	2018777	22160	10445	5509	3659	1762		128	657	2.26	2.00
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	10780008	329847	142150	78714	48336	36747		12124	11776	2.46	2.13
10-19% MINORITY	8445311	150496	73233	31629	21893	13823		7101	2817	2.54	2.01
20-49% MINORITY	8727745	144356	57603	40932	20669	13873		5877	5402	2.43	2.10
50-79% MINORITY	2554916	38074	16479	9211	3744	6298		550	1792	2.49	2.03
80-100% MINORITY	976865	32257	12785	6254	3379	7487		1005	1347	2.55	2.25
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	290749	9745	3350	1711	833	3201		403	247	2.64	2.34
MODERATE INCOME	1973306	63110	27451	13531	11322	7262		2054	1490	2.39	2.11
MIDDLE INCOME	11281397	335195	143260	78848	52967	38711		12717	8692	2.42	2.14
UPPER INCOME	17905065	285516	128189	71266	32899	28974		11483	12705	2.56	2.07

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
			3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	25	6	1	1	2	2				4.76	4.70
ASIAN	243	71	17	26	16	7		3	2	5.67	4.38
BLACK OR AFRICAN AMERICAN	393	26	7	7	4	5		1	2	7.70	4.45
NAT HAWAIIAN/OTHER PACIFIC ISL	9	2			2					4.63	4.63
WHITE	4607	846	296	300	151	79		11	9	4.33	4.22
2 OR MORE MINORITY RACES	3										
JOINT (WHITE/MINORITY RACE)	82	10	3	3	1			1	2	20.28	4.23
RACE NOT AVAILABLE 6/	476	98	33	44	11	7		1	2	5.86	4.23
ETHNICITY 7/											
HISPANIC OR LATINO	556	50	16	16	9	7			2	5.98	4.32
NOT HISPANIC OR LATINO	4730	891	298	314	160	89		17	13	4.63	4.23
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	87	16	9	6	1					4.03	3.97
ETHNICITY NOT AVAILABLE 6/	465	102	34	45	17	4			2	5.77	4.26
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3981	775	270	274	138	74		11	8	4.33	4.22
OTHERS, INCLUDING HISPANIC	1345	176	52	58	33	21		5	7	6.28	4.32
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	566	21	6	5	2	2		2	4	15.87	4.35
50-79% OF MSA/MD MEDIAN	1268	113	40	33	17	16		2	5	5.19	4.30
80-99% OF MSA/MD MEDIAN	615	87	26	24	24	8		1	4	6.38	4.43
100-119% OF MSA/MD MEDIAN	432	102	25	42	23	11		1		4.40	4.38
120% OR MORE OF MSA/MD MEDIAN	2794	723	256	273	116	63		11	4	4.28	4.20
INCOME NOT AVAILABLE 6/	129	4	1	1	2					4.42	4.57
GENDER 19/											
MALE	1649	315	89	119	66	27		9	5	4.67	4.28
FEMALE	1340	149	45	42	33	21		4	4	5.03	4.37
JOINT (MALE/FEMALE)	2602	545	207	194	84	50		4	6	4.57	4.17
GENDER NOT AVAILABLE 6/	247	50	16	26	4	2			2	7.34	4.23
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	2208	302	123	91	42	34		5	7	4.36	4.13
10-19% MINORITY	1257	319	108	125	53	27		3	3	4.78	4.22
20-49% MINORITY	1451	333	98	132	66	27		6	4	4.83	4.30
50-79% MINORITY	436	62	17	21	14	6		2	2	6.94	4.30
80-100% MINORITY	445	34	8	9	9	6		1	1	4.74	4.49
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	93	19	3	4	6	5			1	5.03	4.73
MODERATE INCOME	716	69	21	21	16	6			5	7.83	4.35
MIDDLE INCOME	2666	361	127	114	62	39		11	8	4.87	4.23
UPPER INCOME	2317	599	203	238	100	49		6	3	4.40	4.21

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000'S	REPORTED PRICING DATA \$000'S	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/	MEDIAN 31/
			3.50 - 3.99 \$000'S	4.00 - 4.49 \$000'S	4.50 - 4.99 \$000'S	5.00 - 5.99 \$000'S	6.00 - 6.99 \$000'S	7 OR MORE \$000'S			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	690	179	113	20	35	11				4.23	3.94
ASIAN	13486	3750	928	1370	789	550	93	20		4.76	4.44
BLACK OR AFRICAN AMERICAN	7767	910	128	256	224	245	45	12		5.62	4.57
NAT HAWAIIAN/OTHER PACIFIC ISL	429	93			93					4.63	4.70
WHITE	193308	37280	13991	12641	6265	3903	339	141		4.27	4.20
2 OR MORE MINORITY RACES	124										
JOINT (WHITE/MINORITY RACE)	4670	461	101	98	196		43	23		8.51	4.69
RACE NOT AVAILABLE 6/	19249	3894	1303	1585	510	434	34	28		4.85	4.22
ETHNICITY 7/											
HISPANIC OR LATINO	13876	1531	571	564	217	162		17		4.89	4.19
NOT HISPANIC OR LATINO	202904	39987	13929	13583	7132	4610	554	179		4.39	4.22
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3977	951	694	209	48					3.94	3.86
ETHNICITY NOT AVAILABLE 6/	18966	4098	1370	1614	715	371		28		4.80	4.23
MINORITY STATUS 8/											
WHITE NON-HISPANIC	176060	34540	12699	11720	5883	3762	339	137		4.29	4.21
OTHERS, INCLUDING HISPANIC	43136	7761	2489	2497	1567	968	181	59		4.87	4.32
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	7702	314	129	64	17	31	28	45		15.23	4.30
50-79% OF MSA/MD MEDIAN	21995	1824	628	562	381	219	7	27		4.93	4.31
80-99% OF MSA/MD MEDIAN	14137	2151	498	623	582	392	25	31		5.25	4.47
100-119% OF MSA/MD MEDIAN	14126	2632	559	1145	580	330	18			4.43	4.39
120% OR MORE OF MSA/MD MEDIAN	174872	39321	14680	13448	6425	4171	476	121		4.28	4.20
INCOME NOT AVAILABLE 6/	5347	52	22	1	29					4.32	4.65
GENDER 19/											
MALE	56700	12364	3426	4879	2493	1245	278	43		4.43	4.27
FEMALE	32075	4297	1292	1083	906	906	86	24		4.76	4.43
JOINT (MALE/FEMALE)	139895	28140	11377	9093	4554	2797	190	129		4.31	4.15
GENDER NOT AVAILABLE 6/	11053	1766	469	915	159	195		28		5.56	4.23
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	103500	14290	5788	4461	1762	2013	149	117		4.30	4.15
10-19% MINORITY	57483	15348	5544	5483	2850	1434	10	27		4.35	4.20
20-49% MINORITY	52969	12918	3855	4974	2545	1188	306	50		4.53	4.29
50-79% MINORITY	14697	2532	1034	735	502	181	55	25		5.01	4.09
80-100% MINORITY	9283	1206	295	190	355	327	34	5		4.64	4.73
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	2417	861	166	161	218	311		5		4.72	4.79
MODERATE INCOME	18360	2060	539	718	478	263		62		5.95	4.44
MIDDLE INCOME	83160	10641	3852	3484	1919	1001	321	64		4.54	4.21
UPPER INCOME	133644	32677	11959	11455	5399	3538	233	93		4.29	4.20

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	298	10	2	8						2.13	2.14	1
ASIAN	1483	35	23	9	2	1				1.98	1.91	
BLACK OR AFRICAN AMERICAN	8229	559	174	185	107	58		22	13	2.45	2.26	28
NAT HAWAIIAN/OTHER PACIFIC ISL	261	11	3	6	2					2.10	2.20	
WHITE	76973	2931	1112	1180	425	153		25	36	2.22	2.13	253
2 OR MORE MINORITY RACES	33	5	1	3	1					2.19	2.26	
JOINT (WHITE/MINORITY RACE)	1233	24	6	14	2	1			1	2.34	2.24	2
RACE NOT AVAILABLE 6/	10764	169	95	50	15	7		1	1	2.04	1.82	15
ETHNICITY 7/												
HISPANIC OR LATINO	7243	354	135	130	59	24		1	5	2.24	2.18	128
NOT HISPANIC OR LATINO	80594	3178	1178	1246	477	189		45	43	2.26	2.15	156
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1466	38	9	25	4					2.11	2.06	
ETHNICITY NOT AVAILABLE 6/	9971	174	94	54	14	7		2	3	2.10	1.87	15
MINORITY STATUS 8/												
WHITE NON-HISPANIC	68176	2537	962	1029	363	130		24	29	2.22	2.13	132
OTHERS, INCLUDING HISPANIC	19749	1017	347	371	174	83		23	19	2.34	2.20	148
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	5267	225	124	49	27	19		3	3	2.16	1.95	22
50-79% OF MSA/MD MEDIAN	11374	249	190	43	11	2		1	2	1.86	1.72	43
80-99% OF MSA/MD MEDIAN	8222	132	96	25	6	2		1	2	1.91	1.76	38
100-119% OF MSA/MD MEDIAN	6663	101	74	15	5	4		1	2	1.97	1.71	32
120% OR MORE OF MSA/MD MEDIAN	15697	196	145	31	17	1			2	1.89	1.74	103
INCOME NOT AVAILABLE 6/	50705	2827	783	1291	488	185		42	38	2.34	2.23	54
GENDER 19/												
MALE	29237	962	407	333	140	54		15	13	2.23	2.11	69
FEMALE	22111	1363	455	513	228	119		27	21	2.33	2.20	77
JOINT (MALE/FEMALE)	43630	1361	525	594	176	43		6	17	2.19	2.11	147
GENDER NOT AVAILABLE 6/	4296	58	29	15	10	4				2.11	2.03	6
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	37214	1071	423	450	134	42		8	14	2.19	2.11	77
10-19% MINORITY	22897	798	327	323	99	35		5	9	2.18	2.09	37
20-49% MINORITY	24612	944	350	368	159	48		10	9	2.23	2.16	44
50-79% MINORITY	7764	396	140	147	66	25		8	10	2.32	2.19	12
80-100% MINORITY	5295	520	171	166	96	63		17	7	2.42	2.26	122
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1033	90	26	24	14	16		6	4	2.70	2.31	
MODERATE INCOME	12106	623	211	204	117	64		16	11	2.39	2.26	51
MIDDLE INCOME	56737	1966	738	775	299	106		23	25	2.23	2.15	159
UPPER INCOME	27894	1050	436	451	124	27		3	9	2.14	2.07	82

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000'S	REPORTED PRICING DATA \$000'S	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000'S	MEDIAN 31/ \$000'S	HOEPA LOANS 17/ \$000'S
			1.50 - 1.99 \$000'S	2.00 - 2.49 \$000'S	2.50 - 2.99 \$000'S	3.00 - 3.99 \$000'S	4.00 - 4.99 \$000'S	5 OR MORE \$000'S				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	57365	2077	593	1484						2.09	2.13	74
ASIAN	408424	10196	7218	2695	178	105				1.92	1.91	
BLACK OR AFRICAN AMERICAN	1533257	71336	28862	27834	9746	3237	1065	592		2.20	2.10	4146
NAT HAWAIIAN/OTHER PACIFIC ISL	67676	2757	1030	1299	428					2.02	2.00	
WHITE	14905424	495179	220973	205294	48219	14124	1982	4587		2.12	2.04	36575
2 OR MORE MINORITY RACES	6816	589	176	208	205					2.17	2.26	
JOINT (WHITE/MINORITY RACE)	283813	3528	1045	2150	114	48		171		2.26	2.10	196
RACE NOT AVAILABLE 6/	2238781	26019	14970	7295	2163	1131	382	78		2.04	1.82	2956
ETHNICITY 7/												
HISPANIC OR LATINO	1393634	50323	21214	19883	6393	2036	37	760		2.17	2.09	14833
NOT HISPANIC OR LATINO	15696477	528126	236805	216226	52334	15478	2893	4390		2.12	2.04	26517
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	330114	6464	1618	4504	342					2.06	2.05	
ETHNICITY NOT AVAILABLE 6/	2081331	26768	15230	7646	1984	1131	499	278		2.08	1.84	2597
MINORITY STATUS 8/												
WHITE NON-HISPANIC	13164924	437702	196907	181636	41426	12161	1945	3627		2.11	2.04	22181
OTHERS, INCLUDING HISPANIC	3978520	144583	60705	58738	17162	5353	1102	1523		2.16	2.07	18201
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	781654	34800	21494	7822	3479	1668	191	146		2.05	1.90	2059
50-79% OF MSA/MD MEDIAN	1706390	31388	24378	4858	1540	282	159	171		1.85	1.71	4446
80-99% OF MSA/MD MEDIAN	1460947	18378	14125	2968	553	149	382	201		1.89	1.73	5531
100-119% OF MSA/MD MEDIAN	1289246	15997	11640	2526	531	485	299	516		2.00	1.70	5600
120% OR MORE OF MSA/MD MEDIAN	3688879	36711	27376	5547	3264	108		416		1.89	1.75	15500
INCOME NOT AVAILABLE 6/	10299215	472476	175222	224336	51686	15065	2398	3769		2.17	2.09	9664
GENDER 19/												
MALE	5498326	156779	74565	58015	16715	4670	1262	1552		2.12	2.02	10831
FEMALE	3854566	212161	86350	86496	26120	9666	1796	1733		2.17	2.08	9025
JOINT (MALE/FEMALE)	9251017	234262	109111	101565	17051	4021	371	2143		2.08	2.02	22870
GENDER NOT AVAILABLE 6/	897647	8479	4841	2183	1167	288				2.02	1.82	1221
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	6893296	167916	72534	74890	14460	3597	818	1617		2.11	2.06	12429
10-19% MINORITY	4610562	143684	69823	57312	11456	2970	223	1900		2.09	2.00	6897
20-49% MINORITY	5076390	165612	74003	66542	18094	5064	964	945		2.12	2.05	8335
50-79% MINORITY	1604317	59425	26754	23325	6941	1525	361	519		2.11	2.05	2163
80-100% MINORITY	1016148	72963	30971	25988	10102	4601	1063	238		2.21	2.07	12976
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	194449	10161	4072	3584	1357	764	255	129		2.29	2.08	
MODERATE INCOME	2075033	78728	34398	27484	10689	4465	1063	629		2.20	2.09	5913
MIDDLE INCOME	10559896	292524	126742	121449	31220	9258	1387	2468		2.12	2.06	23884
UPPER INCOME	6367083	228187	108873	95540	17787	3270	724	1993		2.08	2.01	13003

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	90											
ASIAN	154											
BLACK OR AFRICAN AMERICAN	2342	19	9	9				1	2.14	2.04	2	
NAT HAWAIIAN/OTHER PACIFIC ISL	75											
WHITE	11959	106	48	58					1.98	2.02	8	
2 OR MORE MINORITY RACES	11	2	2						1.80	1.80		
JOINT (WHITE/MINORITY RACE)	552	6	5	1					1.86	1.79		
RACE NOT AVAILABLE 6/	1944	60	28	32					1.99	2.01		
ETHNICITY 7/												
HISPANIC OR LATINO	1062	10	4	6					2.02	2.05	5	
NOT HISPANIC OR LATINO	13642	120	59	60				1	2.00	2.01	5	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	511	3	1	2					2.03	2.01		
ETHNICITY NOT AVAILABLE 6/	1912	60	28	32					1.99	2.01		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10474	95	45	50					1.98	2.02	4	
OTHERS, INCLUDING HISPANIC	4644	38	19	18				1	2.06	1.99	6	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	319	3	2	1					1.80	1.79		
50-79% OF MSA/MD MEDIAN	546	30	13	17					1.99	2.01		
80-99% OF MSA/MD MEDIAN	611	43	19	24					2.00	2.04	3	
100-119% OF MSA/MD MEDIAN	610	33	21	12					1.94	1.92		
120% OR MORE OF MSA/MD MEDIAN	2147	84	37	46				1	2.03	2.04	4	
INCOME NOT AVAILABLE 6/	12852										2	
GENDER 19/												
MALE	6012	49	22	27					2.00	2.03	1	
FEMALE	1302	2	2						1.67	1.67	1	
JOINT (MALE/FEMALE)	8789	82	40	41				1	2.01	2.01	8	
GENDER NOT AVAILABLE 6/	1024	60	28	32					1.99	2.01		
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	4692	74	34	40					1.98	2.03	2	
10-19% MINORITY	4025	41	23	17				1	1.98	1.92		
20-49% MINORITY	6069	53	24	29					2.00	2.04	1	
50-79% MINORITY	1697	18	10	8					2.02	1.97		
80-100% MINORITY	599	7	1	6					2.14	2.24	6	
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	70	1	1						1.95	1.95		
MODERATE INCOME	1482	19	11	8					1.94	1.90	1	
MIDDLE INCOME	10146	121	56	65					1.99	2.02	3	
UPPER INCOME	5384	52	24	27				1	2.02	2.02	5	

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000'S	REPORTED PRICING DATA \$000'S	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000'S
			1.50 - 1.99 \$000'S	2.00 - 2.49 \$000'S	2.50 - 2.99 \$000'S	3.00 - 3.99 \$000'S	4.00 - 4.99 \$000'S	5 OR MORE \$000'S			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	16514										
ASIAN	40059										
BLACK OR AFRICAN AMERICAN	469270	3033	1650	1276			107	2.08	1.97	129	
NAT HAWAIIAN/OTHER PACIFIC ISL	18041										
WHITE	2419666	18452	8176	10276				1.99	2.04	1394	
2 OR MORE MINORITY RACES	2749	257	257					1.79	1.74		
JOINT (WHITE/MINORITY RACE)	128078	965	834	131				1.85	1.79		
RACE NOT AVAILABLE 6/	417601	11455	4765	6690				2.00	2.05		
ETHNICITY 7/											
HISPANIC OR LATINO	197769	1533	581	952				2.04	2.07	692	
NOT HISPANIC OR LATINO	2785016	20569	10156	10306			107	1.99	2.00	831	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	115364	605	180	425				2.10	2.33		
ETHNICITY NOT AVAILABLE 6/	413829	11455	4765	6690				2.00	2.05		
MINORITY STATUS 8/											
WHITE NON-HISPANIC	2125186	16607	7708	8899				1.98	2.03	779	
OTHERS, INCLUDING HISPANIC	953925	6100	3209	2784			107	2.04	1.92	744	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	64265	318	217	101				1.82	1.79		
50-79% OF MSA/MD MEDIAN	85078	4570	1920	2650				1.99	2.02		
80-99% OF MSA/MD MEDIAN	110445	6913	2852	4061				2.02	2.09	352	
100-119% OF MSA/MD MEDIAN	122990	5423	3164	2259				1.95	1.94		
120% OR MORE OF MSA/MD MEDIAN	525865	16938	7529	9302			107	2.01	2.04	555	
INCOME NOT AVAILABLE 6/	2593737									451	
GENDER 19/											
MALE	1135715	7509	3046	4463				2.02	2.07	163	
FEMALE	240640	215	215					1.69	1.74	77	
JOINT (MALE/FEMALE)	1918890	14983	7656	7220			107	1.98	1.95	1283	
GENDER NOT AVAILABLE 6/	216733	11455	4765	6690				2.00	2.05		
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	928464	12779	5622	7157				1.99	2.04	451	
10-19% MINORITY	860504	7232	4041	3084			107	1.95	1.92		
20-49% MINORITY	1265813	9958	4204	5754				2.01	2.09	163	
50-79% MINORITY	317935	3231	1660	1571				2.04	1.97		
80-100% MINORITY	129123	962	155	807				2.14	2.25	744	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	14287	135	135					1.95	1.95		
MODERATE INCOME	262220	3007	1836	1171				1.93	1.90	80	
MIDDLE INCOME	1992242	21222	9258	11964				2.01	2.04	469	
UPPER INCOME	1233090	9798	4453	5238			107	2.00	2.02	809	

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1107	52	12	8	8	10	4	10	3.24	2.98	29	
ASIAN	26523	89	42	17	7	15	4	4	2.47	2.01	10	
BLACK OR AFRICAN AMERICAN	8273	669	134	94	77	111	54	199	3.93	3.22	235	
NAT HAWAIIAN/OTHER PACIFIC ISL	893	13	4	3		2	2	2	3.29	2.33	4	
WHITE	345386	8682	2916	1765	1223	1331	569	878	2.89	2.39	1709	
2 OR MORE MINORITY RACES	159	2	1					1	3.53	3.53	1	
JOINT (WHITE/MINORITY RACE)	6187	78	28	13	8	12	7	10	2.99	2.46	20	
RACE NOT AVAILABLE 6/	44479	434	141	68	40	52	28	105	3.39	2.59	70	
ETHNICITY 7/												
HISPANIC OR LATINO	12445	750	232	142	78	135	39	124	3.15	2.50	155	
NOT HISPANIC OR LATINO	370434	8754	2875	1742	1228	1340	587	982	2.95	2.42	1852	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5990	85	29	16	14	11	8	7	2.84	2.44	15	
ETHNICITY NOT AVAILABLE 6/	44138	430	142	68	43	47	34	96	3.28	2.55	56	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	325265	7868	2657	1613	1133	1191	520	754	2.87	2.38	1567	
OTHERS, INCLUDING HISPANIC	60256	1692	473	284	187	291	112	345	3.39	2.73	452	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	23554	1716	486	322	237	310	124	237	3.13	2.57	426	
50-79% OF MSA/MD MEDIAN	62357	2490	750	475	318	381	180	386	3.15	2.53	484	
80-99% OF MSA/MD MEDIAN	49955	1359	444	251	204	193	90	177	3.03	2.47	293	
100-119% OF MSA/MD MEDIAN	49129	1057	360	195	127	160	84	131	2.99	2.41	222	
120% OR MORE OF MSA/MD MEDIAN	211495	3093	1154	651	424	438	172	254	2.75	2.27	614	
INCOME NOT AVAILABLE 6/	34101	149	45	45	20	26	6	7	2.61	2.31	23	
GENDER 19/												
MALE	92376	2254	710	447	326	363	138	270	2.99	2.46	487	
FEMALE	70463	2192	674	386	268	351	151	362	3.20	2.55	457	
JOINT (MALE/FEMALE)	243969	5337	1814	1086	738	792	362	545	2.89	2.38	1105	
GENDER NOT AVAILABLE 6/	26199	236	80	49	31	27	17	32	2.91	2.36	29	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	194934	5004	1763	1029	729	711	317	455	2.83	2.35	951	
10-19% MINORITY	107116	1768	589	349	236	284	129	181	2.89	2.39	366	
20-49% MINORITY	95186	1887	544	352	248	323	133	287	3.17	2.56	477	
50-79% MINORITY	23386	605	184	101	65	86	46	123	3.35	2.62	129	
80-100% MINORITY	9450	584	157	104	50	100	28	145	3.54	2.79	139	
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1883	85	27	15	9	12	8	14	3.28	2.53	22	
MODERATE INCOME	24837	1441	405	248	203	232	101	252	3.27	2.62	306	
MIDDLE INCOME	196914	6576	2124	1317	905	1027	431	772	2.97	2.44	1452	
UPPER INCOME	206316	1745	680	355	211	233	113	153	2.74	2.24	281	

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000'S	REPORTED PRICING DATA \$000'S	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000'S	MEDIAN 31/ \$000'S	HOEPA LOANS 17/ \$000'S
			1.50 - 1.99 \$000'S	2.00 - 2.49 \$000'S	2.50 - 2.99 \$000'S	3.00 - 3.99 \$000'S	4.00 - 4.99 \$000'S	5 OR MORE \$000'S				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	201798	3843	1293	663	728	624	185	350	2.82	2.38	1252	
ASIAN	8082692	19906	9533	4330	1258	3953	382	450	2.35	2.03	2043	
BLACK OR AFRICAN AMERICAN	1487185	54985	14398	9912	6065	7240	2996	14374	3.58	2.75	10309	
NAT HAWAIIAN/OTHER PACIFIC ISL	227616	2006	1079	372		172	168	215	2.71	1.79	539	
WHITE	73069153	907107	388067	186935	114692	110406	43332	63675	2.61	2.14	124914	
2 OR MORE MINORITY RACES	37755	339	237					102	2.75	1.56	30	
JOINT (WHITE/MINORITY RACE)	1680085	10126	4550	2456	819	919	362	1020	2.69	2.04	1532	
RACE NOT AVAILABLE 6/	11048061	66572	31556	12228	6179	6565	3284	6760	2.66	2.03	6387	
ETHNICITY 7/												
HISPANIC OR LATINO	2466750	74205	31982	15056	6631	10278	2987	7271	2.71	2.17	10381	
NOT HISPANIC OR LATINO	80926261	914086	383325	188089	114952	112021	43876	71823	2.66	2.16	130382	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1439965	10038	3620	1822	1527	1745	359	965	2.78	2.34	1186	
ETHNICITY NOT AVAILABLE 6/	11001369	66555	31786	11929	6631	5835	3487	6887	2.63	2.02	5057	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	68702502	821696	351437	170346	106527	98781	39789	54816	2.60	2.14	115076	
OTHERS, INCLUDING HISPANIC	15335788	170912	65396	33358	16583	24658	7162	23755	2.94	2.25	26363	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2666761	85336	29010	18149	11380	13083	4720	8994	2.86	2.37	12682	
50-79% OF MSA/MD MEDIAN	9085144	180748	65923	37242	21324	21734	11661	22864	2.93	2.29	22710	
80-99% OF MSA/MD MEDIAN	8796195	121515	46057	22774	15348	16258	6862	14216	2.89	2.29	18516	
100-119% OF MSA/MD MEDIAN	9695934	99649	39543	18410	10692	14223	6366	10415	2.83	2.27	16838	
120% OR MORE OF MSA/MD MEDIAN	58365218	539805	258037	110087	65212	60151	19496	26822	2.45	2.03	73670	
INCOME NOT AVAILABLE 6/	6754351	22752	7661	8098	3208	2645	259	881	2.44	2.27	999	
GENDER 19/												
MALE	20442702	234636	97211	51470	27410	29723	9222	19600	2.66	2.17	34184	
FEMALE	12643325	165131	64625	30871	18795	21380	8202	21258	2.89	2.28	21329	
JOINT (MALE/FEMALE)	56231442	624706	269014	126598	78612	75698	31106	43678	2.61	2.13	88667	
GENDER NOT AVAILABLE 6/	6516876	40411	19863	7957	4924	3078	2179	2410	2.45	2.01	2826	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	38427848	514285	229339	102290	64390	59768	24176	34322	2.58	2.12	61470	
10-19% MINORITY	25501658	213941	97549	42348	27580	23905	9531	13028	2.52	2.10	31899	
20-49% MINORITY	23462461	207554	75806	49979	23836	26396	10926	20611	2.78	2.22	35181	
50-79% MINORITY	5832508	57582	21877	10336	6252	8670	2954	7493	2.92	2.36	7378	
80-100% MINORITY	2067486	55570	21600	9632	5017	9027	1570	8724	3.03	2.25	9487	
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	386093	6831	2946	1043	1173	507	552	610	2.76	2.25	853	
MODERATE INCOME	4323254	104579	35498	20539	14499	14759	5569	13715	2.98	2.38	15640	
MIDDLE INCOME	35938514	591242	233527	122848	75878	76249	30414	52326	2.73	2.23	85039	
UPPER INCOME	54606309	346248	174168	70155	35525	36251	12622	17527	2.41	1.99	43595	

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	39	8			2	4	1	1	5.60	5.23	1	
ASIAN	190	24	7	7	8	2			4.29	4.33		
BLACK OR AFRICAN AMERICAN	343	70	19	8	11	11	6	15	5.55	4.90	25	
NAT HAWAIIAN/OTHER PACIFIC ISL	17	3	1	1	1				4.06	4.01		
WHITE	11761	1311	409	305	173	241	87	96	4.85	4.38	412	
2 OR MORE MINORITY RACES	2											
JOINT (WHITE/MINORITY RACE)	151	19	6	1	6	3	1	2	5.04	4.62	8	
RACE NOT AVAILABLE 6/	1477	157	45	45	26	24	6	11	4.75	4.38	16	
ETHNICITY 7/												
HISPANIC OR LATINO	412	58	23	11	6	9	5	4	4.72	4.28	8	
NOT HISPANIC OR LATINO	11898	1357	413	306	193	245	91	109	4.89	4.42	435	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	143	20	5	6	5	3		1	4.59	4.37	3	
ETHNICITY NOT AVAILABLE 6/	1527	157	46	44	23	28	5	11	4.75	4.38	16	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11162	1239	384	287	166	229	82	91	4.85	4.38	401	
OTHERS, INCLUDING HISPANIC	1256	191	56	34	36	29	13	23	5.03	4.55	45	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	835	120	32	24	14	25	13	12	5.19	4.68	49	
50-79% OF MSA/MD MEDIAN	2031	236	70	41	29	51	16	29	5.12	4.59	84	
80-99% OF MSA/MD MEDIAN	1656	216	73	48	28	32	13	22	4.92	4.37	77	
100-119% OF MSA/MD MEDIAN	1635	199	54	57	26	32	8	22	4.92	4.43	58	
120% OR MORE OF MSA/MD MEDIAN	7093	791	245	192	127	140	47	40	4.72	4.35	182	
INCOME NOT AVAILABLE 6/	596	19	7	4	2	3	3		4.67	4.41	7	
GENDER 19/												
MALE	2372	364	94	96	55	60	30	29	4.95	4.44	76	
FEMALE	1991	230	67	57	24	44	16	22	4.99	4.38	64	
JOINT (MALE/FEMALE)	8597	904	300	185	131	163	53	72	4.83	4.41	311	
GENDER NOT AVAILABLE 6/	1020	94	26	29	17	18	2	2	4.55	4.40	11	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	8305	837	263	174	128	156	52	64	4.86	4.44	308	
10-19% MINORITY	2874	358	106	97	43	71	23	18	4.74	4.34	75	
20-49% MINORITY	1995	300	82	81	42	45	19	31	4.98	4.43	60	
50-79% MINORITY	413	47	14	9	8	6	4	6	5.06	4.50	9	
80-100% MINORITY	229	37	16	5	5	4	2	5	4.93	4.38	4	
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	64	9	1	1	1	3	1	2	6.24	5.31	2	
MODERATE INCOME	951	117	36	27	11	20	14	9	4.94	4.47	34	
MIDDLE INCOME	8023	922	286	188	137	177	57	77	4.91	4.46	345	
UPPER INCOME	4776	531	158	150	77	82	28	36	4.74	4.33	75	

FINAL 2009 NATIONAL AGGREGATES

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000'S	REPORTED PRICING DATA \$000'S	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000'S	
			3.50 - 3.99 \$000'S	4.00 - 4.49 \$000'S	4.50 - 4.99 \$000'S	5.00 - 5.99 \$000'S	6.00 - 6.99 \$000'S	7 OR MORE \$000'S	MEAN 30/ \$000'S		MEDIAN 31/ \$000'S
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	1408	141			23	50	58	10	5.84	5.37	39
ASIAN	16615	882	167	216	378	121			4.40	4.50	
BLACK OR AFRICAN AMERICAN	16356	2401	877	210	480	216	185	433	5.31	4.71	891
NAT HAWAIIAN/OTHER PACIFIC ISL	1002	118	23	38	57				4.23	4.01	
WHITE	658581	48586	16532	10669	7368	8011	2898	3108	4.76	4.35	13153
2 OR MORE MINORITY RACES	169										
JOINT (WHITE/MINORITY RACE)	8756	781	161	177	188	80	64	111	5.21	4.81	389
RACE NOT AVAILABLE 6/	132357	6346	1770	1984	1240	813	168	371	4.68	4.42	638
ETHNICITY 7/											
HISPANIC OR LATINO	18224	2047	1212	283	146	186	95	125	4.44	3.90	177
NOT HISPANIC OR LATINO	666076	50077	16405	10729	8253	8003	3154	3533	4.81	4.37	13912
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	12297	838	208	313	215	69		33	4.44	4.17	383
ETHNICITY NOT AVAILABLE 6/	138647	6293	1705	1969	1120	1033	124	342	4.68	4.42	638
MINORITY STATUS 8/											
WHITE NON-HISPANIC	623372	45936	15288	10052	7195	7650	2772	2979	4.78	4.36	12593
OTHERS, INCLUDING HISPANIC	72589	6795	2464	1237	1309	671	402	712	4.86	4.30	1879
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	28553	2558	780	525	272	505	280	196	5.05	4.48	923
50-79% OF MSA/MD MEDIAN	76203	6243	1988	1064	853	1003	404	931	5.20	4.54	1984
80-99% OF MSA/MD MEDIAN	67390	6470	2108	1220	1010	1083	376	673	5.01	4.47	1911
100-119% OF MSA/MD MEDIAN	70826	5881	1730	1739	759	791	191	671	4.87	4.38	1726
120% OR MORE OF MSA/MD MEDIAN	500406	36942	12515	8422	6691	5749	2003	1562	4.64	4.35	8318
INCOME NOT AVAILABLE 6/	82139	741	187	304	66	91	93		4.64	4.41	125
GENDER 19/											
MALE	129395	12444	3888	2596	2119	1669	1168	1004	4.91	4.39	1961
FEMALE	82504	6460	1962	1713	729	1092	355	609	4.94	4.35	1859
JOINT (MALE/FEMALE)	514730	36286	12588	7534	6089	5919	1798	2358	4.73	4.36	10795
GENDER NOT AVAILABLE 6/	108615	4065	1092	1451	797	611	52	62	4.49	4.41	495
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	482131	30331	9351	6735	5829	4884	1571	1961	4.79	4.44	9767
10-19% MINORITY	182228	14488	5482	3392	1494	2705	729	686	4.62	4.26	2733
20-49% MINORITY	124643	10928	3551	2688	1703	1394	633	959	4.86	4.35	2116
50-79% MINORITY	25261	1768	338	332	411	109	394	184	5.25	4.84	205
80-100% MINORITY	9542	1254	586	127	214	110	20	197	4.89	4.24	155
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	2513	218	22	16	50	71	12	47	5.80	5.08	54
MODERATE INCOME	45539	3383	947	644	253	521	687	331	5.14	4.56	1055
MIDDLE INCOME	416971	31473	10549	6379	6087	4541	1490	2427	4.81	4.41	10871
UPPER INCOME	358345	23695	7790	6235	3261	4069	1158	1182	4.67	4.32	2996

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	68	23	3	5	5	4	2	4	3.72	2.79	13	
ASIAN	521	24	10	5	2	5		2	2.76	2.17	3	
BLACK OR AFRICAN AMERICAN	437	248	38	33	33	45	25	74	4.08	3.38	112	
NAT HAWAIIAN/OTHER PACIFIC ISL	31	5		2				3	4.66	5.66	3	
WHITE	12601	2574	654	523	419	425	195	358	3.17	2.60	773	
2 OR MORE MINORITY RACES	5	2		1				1	3.64	3.64		
JOINT (WHITE/MINORITY RACE)	163	44	9	5	7	7	4	12	3.90	3.16	16	
RACE NOT AVAILABLE 6/	1065	111	22	21	15	15	6	32	3.64	2.89	33	
ETHNICITY 7/												
HISPANIC OR LATINO	614	277	45	50	26	35	22	99	4.16	3.37	168	
NOT HISPANIC OR LATINO	12987	2604	657	517	434	446	199	351	3.17	2.61	741	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	166	31	10	6	4	4	3	4	3.35	2.48	11	
ETHNICITY NOT AVAILABLE 6/	1124	119	24	22	17	16	8	32	3.63	2.89	33	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11770	2285	602	470	387	384	172	270	3.08	2.56	632	
OTHERS, INCLUDING HISPANIC	1949	624	110	103	75	100	53	183	3.95	3.21	287	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1590	662	141	125	93	137	52	114	3.45	2.82	245	
50-79% OF MSA/MD MEDIAN	2922	779	178	130	134	123	62	152	3.42	2.75	267	
80-99% OF MSA/MD MEDIAN	2031	372	87	73	56	54	30	72	3.41	2.66	132	
100-119% OF MSA/MD MEDIAN	1762	303	80	61	45	49	24	44	3.18	2.58	85	
120% OR MORE OF MSA/MD MEDIAN	6229	837	226	186	138	127	61	99	3.05	2.52	213	
INCOME NOT AVAILABLE 6/	191	35	12	12	3	3	2	3	2.65	2.25	5	
GENDER 19/												
MALE	2802	662	132	134	112	108	51	125	3.43	2.75	223	
FEMALE	2962	844	193	155	125	153	64	154	3.42	2.76	243	
JOINT (MALE/FEMALE)	8525	1458	397	291	231	228	112	199	3.14	2.56	461	
GENDER NOT AVAILABLE 6/	602	67	14	15	13	12	5	8	3.09	2.60	26	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	7437	1364	382	291	225	222	94	150	3.00	2.51	432	
10-19% MINORITY	2921	504	118	111	91	79	39	66	3.18	2.59	134	
20-49% MINORITY	2845	637	141	109	105	112	58	112	3.40	2.79	164	
50-79% MINORITY	901	229	47	42	25	46	19	50	3.51	3.00	57	
80-100% MINORITY	600	239	36	34	21	33	18	97	4.44	3.82	160	
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	125	40	10	6	3	6	5	10	3.90	3.28	21	
MODERATE INCOME	1383	498	94	89	81	88	43	103	3.47	2.88	166	
MIDDLE INCOME	8080	1933	487	385	307	328	139	287	3.22	2.62	643	
UPPER INCOME	5114	502	133	107	76	70	41	75	3.21	2.53	117	

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000'S	REPORTED PRICING DATA \$000'S	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000'S	MEDIAN 31/ \$000'S	HOEPA LOANS 17/ \$000'S
			1.50 - 1.99 \$000'S	2.00 - 2.49 \$000'S	2.50 - 2.99 \$000'S	3.00 - 3.99 \$000'S	4.00 - 4.99 \$000'S	5 OR MORE \$000'S				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	6704	1283	137	388	209	202	137	210	3.48	2.76	441	
ASIAN	141206	2876	1827	416	166	342		125	2.38	1.90	160	
BLACK OR AFRICAN AMERICAN	36265	10659	1772	1369	2118	1496	743	3161	3.96	3.06	4380	
NAT HAWAIIAN/OTHER PACIFIC ISL	6391	200		96				104	4.30	5.66	88	
WHITE	1643702	138004	43409	28835	22181	19038	7824	16717	2.97	2.45	33435	
2 OR MORE MINORITY RACES	1298	140		75				65	3.53	2.05		
JOINT (WHITE/MINORITY RACE)	34553	3567	1166	588	427	343	204	839	3.49	2.52	1105	
RACE NOT AVAILABLE 6/	196291	8418	2190	1680	1464	1304	394	1386	3.17	2.57	956	
ETHNICITY 7/												
HISPANIC OR LATINO	73978	15130	3009	2437	1346	2217	1081	5040	4.04	3.03	8507	
NOT HISPANIC OR LATINO	1765539	139094	44534	28824	23223	19306	7360	15847	2.93	2.43	30494	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	30556	2343	807	486	412	221	135	282	3.09	2.44	600	
ETHNICITY NOT AVAILABLE 6/	196337	8580	2151	1700	1584	981	726	1438	3.26	2.62	964	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1532634	121469	39877	26126	19897	16506	6612	12451	2.87	2.38	26626	
OTHERS, INCLUDING HISPANIC	322968	34301	8428	5621	4613	4821	2137	8681	3.65	2.92	12934	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	86546	19095	5121	3303	3073	3645	1156	2797	3.21	2.60	4572	
50-79% OF MSA/MD MEDIAN	260905	33438	7932	6125	5545	4918	2353	6565	3.36	2.70	8903	
80-99% OF MSA/MD MEDIAN	234060	19037	4908	3582	3202	2368	1258	3719	3.33	2.63	5696	
100-119% OF MSA/MD MEDIAN	240417	17962	5288	3533	2838	2259	1351	2693	3.13	2.51	3550	
120% OR MORE OF MSA/MD MEDIAN	1201441	71118	25658	15702	11003	8975	3008	6772	2.81	2.30	17592	
INCOME NOT AVAILABLE 6/	26515	2576	949	791	285	396	135	20	2.47	2.22	105	
GENDER 19/												
MALE	376453	33360	10271	7035	5142	3924	1756	5232	3.10	2.43	7223	
FEMALE	309804	35789	9327	6770	5413	5627	2218	6434	3.32	2.63	8365	
JOINT (MALE/FEMALE)	1274256	91242	29806	18228	15079	12433	5110	10586	2.94	2.45	24390	
GENDER NOT AVAILABLE 6/	105897	4756	1097	1414	931	741	218	355	2.79	2.43	587	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	895118	74942	25179	16580	12783	9599	3583	7218	2.82	2.38	16562	
10-19% MINORITY	450813	31522	9960	6814	6017	3807	1562	3362	2.87	2.37	7608	
20-49% MINORITY	466154	33910	10396	5938	4708	5076	2766	5026	3.16	2.57	5297	
50-79% MINORITY	149180	10297	2107	2052	1433	2053	593	2059	3.43	2.93	2003	
80-100% MINORITY	86629	12310	2214	1652	958	1920	713	4853	4.33	3.57	8948	
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	6967	1544	317	195	196	244	220	372	3.98	3.35	615	
MODERATE INCOME	128790	19600	3885	3966	3309	2954	1212	4274	3.45	2.77	5674	
MIDDLE INCOME	906749	101712	29923	20870	17723	14211	5344	13641	3.05	2.50	25351	
UPPER INCOME	1004861	40125	15731	8005	4671	5046	2441	4231	2.84	2.28	8778	

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	37	6	3	2				1		4.27	4.07	2
ASIAN	133	5	1	1	1		2			4.67	4.53	
BLACK OR AFRICAN AMERICAN	348	68	25	6	9		10		10	5.28	4.63	27
NAT HAWAIIAN/OTHER PACIFIC ISL	32	2	1		1					4.25	4.25	1
WHITE	9648	888	266	151	111		200		69	5.40	4.58	390
2 OR MORE MINORITY RACES	1											
JOINT (WHITE/MINORITY RACE)	134	9	3	2	2		1			4.61	4.05	6
RACE NOT AVAILABLE 6/	943	76	21	14	8		15		7	5.39	4.64	89
ETHNICITY 7/												
HISPANIC OR LATINO	317	68	27	7	6		14		7	6.56	4.50	14
NOT HISPANIC OR LATINO	9767	898	270	156	119		190		69	5.30	4.57	420
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	151	9	2	2			4		1	4.96	5.20	6
ETHNICITY NOT AVAILABLE 6/	1041	79	21	11	7		20		8	5.30	5.04	75
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9109	809	240	143	105		180		60	5.29	4.57	372
OTHERS, INCLUDING HISPANIC	1111	159	58	20	18		28		17	5.74	4.52	52
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	699	79	19	8	7		23		9	5.87	5.23	31
50-79% OF MSA/MD MEDIAN	1809	183	53	35	27		28		17	5.53	4.55	99
80-99% OF MSA/MD MEDIAN	1471	171	49	29	15		42		17	5.22	4.77	84
100-119% OF MSA/MD MEDIAN	1508	144	39	24	26		29		11	5.06	4.59	83
120% OR MORE OF MSA/MD MEDIAN	5551	455	152	77	57		104		28	4.93	4.49	206
INCOME NOT AVAILABLE 6/	126	16	7	2			2			17.81	4.26	6
GENDER 19/												
MALE	2005	272	84	45	29		62		25	5.50	4.58	85
FEMALE	1939	200	53	29	29		42		20	5.81	4.75	104
JOINT (MALE/FEMALE)	6844	533	174	91	71		111		33	5.15	4.51	318
GENDER NOT AVAILABLE 6/	488	49	9	11	3		13		7	5.34	5.12	8
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	6325	450	148	90	56		81		31	4.95	4.43	267
10-19% MINORITY	2331	234	68	38	29		65		18	4.93	4.67	86
20-49% MINORITY	1877	233	66	36	35		51		20	6.06	4.65	96
50-79% MINORITY	380	78	23	6	10		17		6	6.77	4.96	33
80-100% MINORITY	214	34	14	5	2		6		2	5.39	4.34	26
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	89	14	6	1	1		2			5.24	4.48	9
MODERATE INCOME	870	120	25	17	17		34		11	7.10	5.00	82
MIDDLE INCOME	6335	584	187	103	76		116		42	5.21	4.51	329
UPPER INCOME	3833	311	101	54	38		68		24	4.94	4.50	88

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000'S	REPORTED PRICING DATA \$000'S	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000'S		
			3.50 - 3.99 \$000'S	4.00 - 4.49 \$000'S	4.50 - 4.99 \$000'S	5.00 - 5.99 \$000'S	6.00 - 6.99 \$000'S	7 OR MORE \$000'S	MEAN 30/ \$000'S		MEDIAN 31/ \$000'S	
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	797	204	178	17				9		3.76	3.51	33
ASIAN	7431	101	38	10	13	40				4.47	4.53	
BLACK OR AFRICAN AMERICAN	10252	1597	706	154	191	259		136	151	4.93	4.14	586
NAT HAWAIIAN/OTHER PACIFIC ISL	1265	17	5		12					4.55	4.97	20
WHITE	328679	22811	7737	4088	3457	4178		1483	1868	4.90	4.45	8457
2 OR MORE MINORITY RACES	35											
JOINT (WHITE/MINORITY RACE)	5562	238	99	63	51	16			9	4.28	4.00	120
RACE NOT AVAILABLE 6/	39702	1827	711	359	115	326		143	173	4.89	4.34	1151
ETHNICITY 7/												
HISPANIC OR LATINO	10917	1527	723	294	132	205		123	50	4.93	4.00	248
NOT HISPANIC OR LATINO	331871	23154	8058	4044	3592	4107		1454	1899	4.87	4.45	8953
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6617	143	17	38		67		21		5.10	5.20	130
ETHNICITY NOT AVAILABLE 6/	44318	1971	676	315	115	440		173	252	5.01	4.43	1036
MINORITY STATUS 8/												
WHITE NON-HISPANIC	307818	21169	7165	3761	3315	3862		1309	1757	4.87	4.46	8112
OTHERS, INCLUDING HISPANIC	41592	3564	1583	576	389	517		289	210	4.87	4.14	1050
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	15030	1299	306	86	156	491		158	102	5.25	5.05	256
50-79% OF MSA/MD MEDIAN	43436	3630	1081	698	626	509		293	423	5.07	4.53	1476
80-99% OF MSA/MD MEDIAN	40765	3400	1162	704	314	708		251	261	4.84	4.44	1551
100-119% OF MSA/MD MEDIAN	43968	3262	852	616	602	696		148	348	4.96	4.58	1573
120% OR MORE OF MSA/MD MEDIAN	242969	14878	5941	2537	2141	2404		846	1009	4.72	4.30	5029
INCOME NOT AVAILABLE 6/	3984	160	95	33		11			21	10.21	3.88	161
GENDER 19/												
MALE	62846	6436	2132	1330	810	1152		482	530	4.96	4.43	1508
FEMALE	53663	4044	1264	668	542	955		244	371	5.08	4.57	1563
JOINT (MALE/FEMALE)	258616	15122	5749	2378	2453	2426		902	1214	4.79	4.39	7042
GENDER NOT AVAILABLE 6/	18598	1193	329	315	34	286		143	86	4.97	4.34	254
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	207131	11012	3976	2088	1598	1648		687	1015	4.83	4.36	5363
10-19% MINORITY	87994	7117	2371	1164	1071	1521		538	452	4.83	4.52	2000
20-49% MINORITY	71392	5838	2116	1009	939	1036		304	434	4.89	4.28	1814
50-79% MINORITY	14826	1724	573	286	211	381		111	162	5.26	4.52	480
80-100% MINORITY	8005	757	401	127	20	128		20	61	4.73	3.91	359
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2085	318	214	29	3	30			42	4.35	3.66	96
MODERATE INCOME	24680	2727	537	487	513	732		272	186	5.33	4.91	1187
MIDDLE INCOME	193902	13275	4715	2397	2025	2332		681	1125	4.85	4.44	6214
UPPER INCOME	168681	10128	3971	1761	1298	1620		707	771	4.78	4.34	2519

FINAL 2009 NATIONAL AGGREGATES

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN	MEDIAN
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5.00 - 5.99 #	6 OR MORE #			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	12	40	1	1	3	9	9	4	13	5.45	4.61	
ASIAN	17	25		1	2	11	7	1	3	4.21	3.79	
BLACK OR AFRICAN AMERICAN	42	309	10	13	22	43	52	47	122	5.61	5.31	
NAT HAWAIIAN/OTHER PACIFIC ISL	4	14	1	4		2	5	2		3.75	3.88	
WHITE	1342	3824	235	223	329	842	724	560	911	4.83	4.36	
2 OR MORE MINORITY RACES		1					1			4.06	4.06	
JOINT (WHITE/MINORITY RACE)	16	41	2	6	1	8	7	5	12	5.12	4.55	
RACE NOT AVAILABLE 6/	66	104	3	6	7	21	22	18	27	5.07	4.52	
ETHNICITY 7/												
HISPANIC OR LATINO	173	380	20	18	18	68	72	57	127	5.27	4.97	
NOT HISPANIC OR LATINO	1239	3812	224	223	330	828	718	559	930	4.87	4.39	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	15	47	5	5	6	12	9	3	7	4.14	3.88	
ETHNICITY NOT AVAILABLE 6/	72	119	3	8	10	28	28	18	24	4.68	4.38	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1163	3410	212	202	303	766	640	503	784	4.79	4.31	
OTHERS, INCLUDING HISPANIC	264	832	37	44	51	145	158	116	281	5.32	4.88	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	351	808	57	42	50	160	135	104	260	5.44	4.67	
50-79% OF MSA/MD MEDIAN	434	1086	65	66	92	235	229	140	259	4.84	4.39	
80-99% OF MSA/MD MEDIAN	206	445	34	26	56	96	88	66	79	4.51	4.08	
100-119% OF MSA/MD MEDIAN	126	328	21	29	37	91	64	36	50	4.25	3.85	
120% OR MORE OF MSA/MD MEDIAN	294	566	44	38	57	155	97	88	87	4.30	3.90	
INCOME NOT AVAILABLE 6/	17	14	2	3	1	3	2	3		3.44	3.53	
GENDER 19/												
MALE	510	1616	98	86	91	311	299	253	478	5.16	4.68	
FEMALE	379	1248	53	56	104	237	216	186	396	5.27	4.79	
JOINT (MALE/FEMALE)	577	1443	99	109	165	373	303	191	203	4.26	3.90	
GENDER NOT AVAILABLE 6/	33	51	2	3	4	15	9	7	11	4.90	4.38	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	700	1408	109	93	155	286	249	192	324	4.79	4.23	
10-19% MINORITY	246	605	41	30	56	163	115	78	122	4.74	4.19	
20-49% MINORITY	384	942	65	66	67	214	200	124	206	4.71	4.25	
50-79% MINORITY	73	224	6	12	13	60	35	34	64	5.09	4.55	
80-100% MINORITY	14	66	2	2	2	16	16	9	19	5.11	4.44	
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2	22		1		4	6		11	6.27	5.45	
MODERATE INCOME	206	529	27	28	49	129	104	75	117	4.76	4.26	
MIDDLE INCOME	1011	2351	174	157	211	518	438	314	539	4.80	4.27	
UPPER INCOME	198	343	22	17	33	88	67	48	68	4.61	4.19	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000'S	REPORTED PRICING DATA \$000'S	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/									
			1.50 - 1.99 \$000'S	2.00 - 2.49 \$000'S	2.50 - 2.99 \$000'S	3.00 - 3.99 \$000'S	4.00 - 4.99 \$000'S	5.00 - 5.99 \$000'S	6 OR MORE \$000'S	MEAN 30/	MEDIAN 31/	
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	486	1622	57	145	101	463	269	150	437	4.96	4.47	
ASIAN	3362	1495		34	204	845	270	38	104	3.81	3.37	
BLACK OR AFRICAN AMERICAN	2337	15091	311	1064	1476	2415	2906	2275	4644	5.06	4.86	
NAT HAWAIIAN/OTHER PACIFIC ISL	80	684	65	150		116	173	180		3.87	4.11	
WHITE	88269	174406	13569	12414	18530	45191	33414	22834	28454	4.32	3.93	
2 OR MORE MINORITY RACES		15					15			4.06	4.06	
JOINT (WHITE/MINORITY RACE)	1622	1971	210	491	35	337	414	255	229	4.02	3.42	
RACE NOT AVAILABLE 6/	4937	5246	290	460	682	933	1094	817	970	4.47	4.24	
ETHNICITY 7/												
HISPANIC OR LATINO	6735	16479	802	773	1018	3607	3429	2427	4423	4.93	4.55	
NOT HISPANIC OR LATINO	88174	175730	13203	13094	18840	44646	33384	23333	29230	4.33	3.93	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1055	2494	207	305	389	798	423	149	223	3.78	3.78	
ETHNICITY NOT AVAILABLE 6/	5129	5827	290	586	781	1249	1319	640	962	4.26	4.03	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	80811	156147	12648	11367	17059	41098	29441	20558	23976	4.26	3.88	
OTHERS, INCLUDING HISPANIC	14880	38709	1564	2805	3188	8093	7771	5325	9963	4.83	4.49	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	13794	24976	2128	1662	2103	6031	4697	2775	5580	4.67	4.10	
50-79% OF MSA/MD MEDIAN	25171	44993	2820	3153	4679	11276	9331	5395	8339	4.48	4.07	
80-99% OF MSA/MD MEDIAN	14014	20991	2095	1530	3135	5017	4080	2779	2355	4.03	3.64	
100-119% OF MSA/MD MEDIAN	9558	16819	1282	1602	1860	5362	3127	1829	1757	3.95	3.62	
120% OR MORE OF MSA/MD MEDIAN	33212	31814	3680	2628	3629	9723	5108	3925	3121	3.87	3.54	
INCOME NOT AVAILABLE 6/	1097	411	103	96	23	91	68	30		2.96	2.65	
GENDER 19/												
MALE	29782	70284	4708	4440	4861	16384	13409	10775	15707	4.68	4.32	
FEMALE	23480	51617	2373	3151	5713	11892	9322	6977	12189	4.70	4.24	
JOINT (MALE/FEMALE)	45145	76215	7253	6975	9993	21426	15455	8528	6585	3.87	3.64	
GENDER NOT AVAILABLE 6/	2686	2414	168	192	461	598	369	269	357	4.16	3.71	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	49457	56412	6746	5287	7578	13490	9771	5803	7737	4.04	3.53	
10-19% MINORITY	18476	27089	2102	1535	2822	8467	5092	3303	3768	4.27	3.81	
20-49% MINORITY	23645	43641	2864	3239	4167	11758	9167	5574	6872	4.33	3.95	
50-79% MINORITY	4263	9983	307	487	783	2928	1706	1711	2061	4.67	4.40	
80-100% MINORITY	512	2825	89	97	79	829	675	342	714	4.93	4.31	
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	101	630		23		221	211		175	5.07	4.12	
MODERATE INCOME	10697	22284	1117	1633	2425	6057	4515	2923	3614	4.37	3.95	
MIDDLE INCOME	62204	99812	9197	7998	10973	25833	18785	11858	15168	4.24	3.82	
UPPER INCOME	23351	17224	1794	991	2031	5361	2900	1952	2195	4.06	3.59	

PRICING INFORMATION	FINAL 2009 NATIONAL AGGREGATES						
	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	134954	5838	433007	13980	14891	11276	NA
PRICING REPORTED	4881	1059	10019	1592	3031	1054	NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.57	4.79	2.98	4.86	3.28	5.37	NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.24	4.23	2.43	4.41	2.65	4.58	NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA	2078	462	953	515	NA
NOT HOEPA LOAN	NA	NA	4252417	112493	160047	83045	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	1499	44	2354	145	218	93	NA
PRICING REPORTED	4358	6	2024	30	367	21	NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	4.89	17.17	3.94	5.42	4.63	5.76	NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	4.43	3.96	3.46	4.65	3.78	5.39	NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA	1479	19	462	24	NA
NOT HOEPA LOAN	NA	NA	34098	1169	4158	748	NA