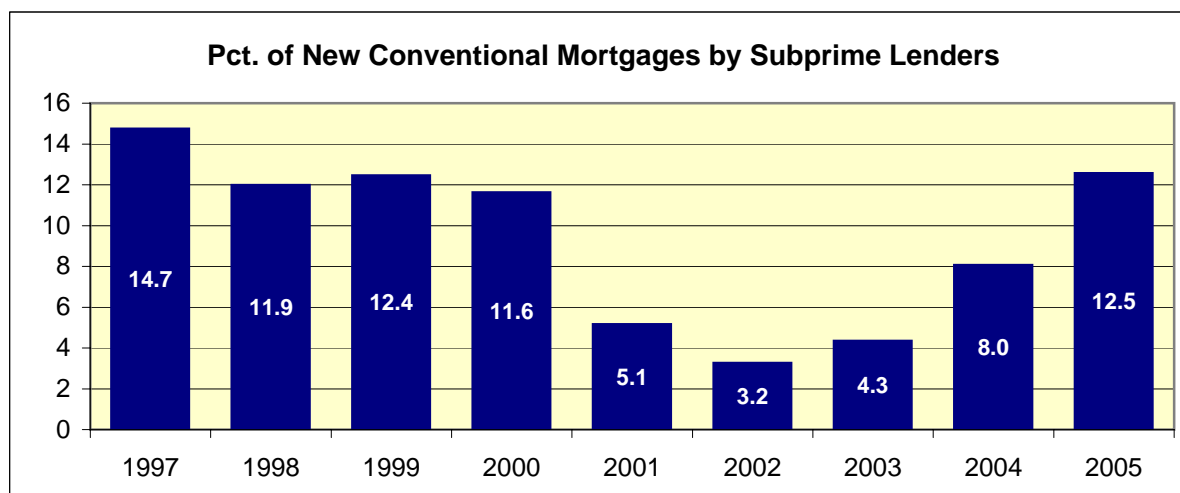


District of Columbia

Subprime Mortgage Lending, 1997 - 2005



New Conventional Mortgage Loans

Year	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	4,708	183	3.9	4,749	1,205	25.4
1998	6,534	386	5.9	9,925	1,576	15.9
1999	7,376	336	4.6	7,197	1,469	20.4
2000	7,855	404	5.1	3,802	943	24.8
2001	8,506	267	3.1	11,258	742	6.6
2002	9,479	267	2.8	17,331	593	3.4
2003	10,602	381	3.6	28,347	1,286	4.5
2004	13,421	711	5.3	16,462	1,681	10.2
2005	16,075	1,616	10.1	17,159	2,537	14.8

Top 10 Subprime Lenders, 2005

New Conventional Home Purchase and Refinance Loans

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	4,153	930,583	100.0
Fremont Investment & Loan	1,065	240,584	25.9
Wmc Mortgage Corp.	716	155,044	16.7
Long Beach Mortgage Co.	451	107,187	11.5
Option One Mortgage Corp	354	78,762	8.5
New Century Mortgage Corporati	342	70,325	7.6
Novastar Mortgage, Inc.	259	59,384	6.4
Encore Credit Corp	191	46,264	5.0
Amerquest Mortgage Company	174	33,898	3.6
Southstar Funding	106	25,967	2.8
Accredited Home Lenders, Inc	95	23,665	2.5

District of Columbia

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	16,033	2,902	18.1	17,152	3,808	22.2

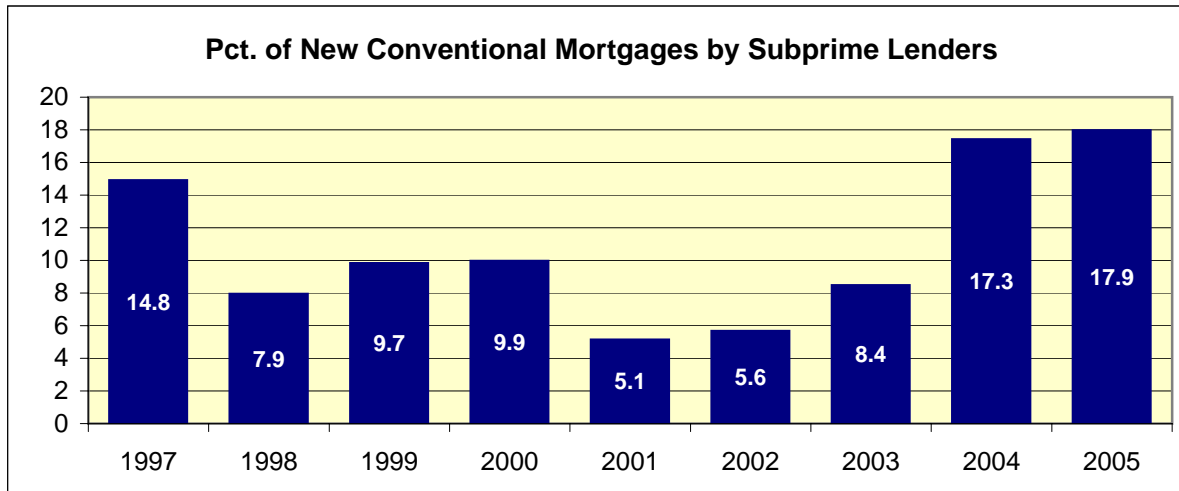
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	6,724	1,424,648	100.0
Fremont Investment & Loan	974	228,618	16.0
Wmc Mortgage Corp.	666	146,699	10.3
Long Beach Mortgage Co.	420	100,350	7.0
Wells Fargo Bank, Na	339	77,237	5.4
Option One Mortgage Corp	321	71,688	5.0
New Century Mortgage Corporati	305	63,133	4.4
Finance America	241	57,040	4.0
Countrywide Home Loans	264	56,608	4.0
Novastar Mortgage, Inc.	231	52,860	3.7
National City Bank Of Indiana	203	46,573	3.3

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Calvert County, MD

Subprime Mortgage Lending, 1997 - 2005



Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	859	61	7.1	1,184	242	20.4
1998	1,090	29	2.7	2,753	273	9.9
1999	1,187	40	3.4	1,672	239	14.3
2000	1,356	60	4.4	807	154	19.1
2001	1,668	67	4.0	3,061	172	5.6
2002	1,843	80	4.3	4,614	281	6.1
2003	1,987	142	7.1	7,831	682	8.7
2004	2,220	211	9.5	4,308	921	21.4
2005	2,566	331	12.9	4,894	1,003	20.5

Top 10 Subprime Lenders, 2005

	New Conventional Home Purchase and Refinance Loans		
	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	1,334	283,079	100.0
Ameriquest Mortgage Company	184	39,052	13.8
Fremont Investment & Loan	137	27,298	9.6
Argent Mortgage Company Llc	115	25,875	9.1
Aig Federal Savings Bank	87	21,045	7.4
Option One Mortgage Corp	94	18,982	6.7
Long Beach Mortgage Co.	61	12,558	4.4
Equifirst Corporation	61	12,012	4.2
Accredited Home Lenders, Inc	53	10,804	3.8
Wmc Mortgage Corp.	42	10,265	3.6
New Century Mortgage Corporati	48	9,788	3.5

Calvert County, MD

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	2,565	620	24.2	4,893	1,132	23.1

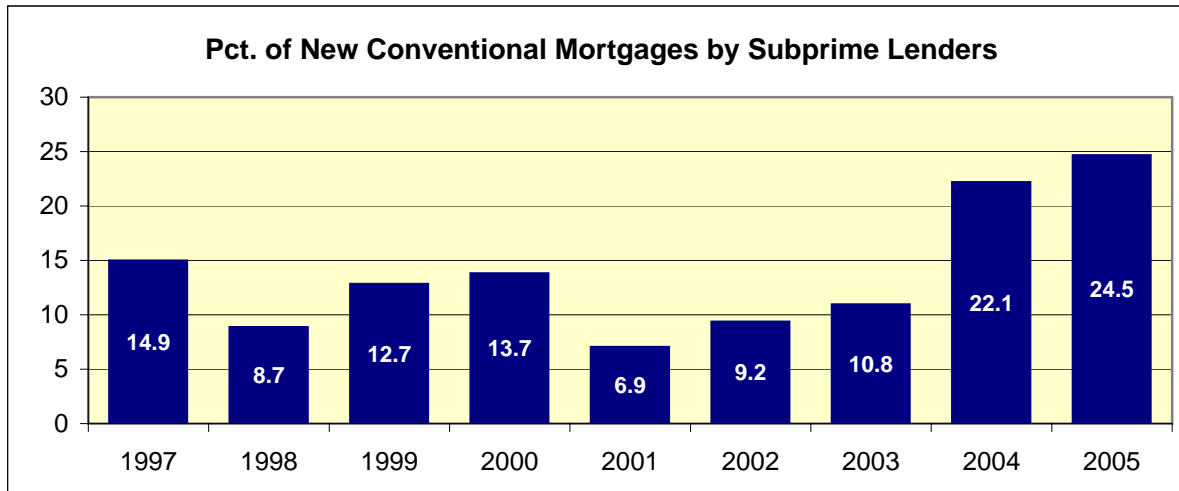
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	1,752	349,293	100.0
Amerquest Mortgage Company	141	29,816	8.5
Fremont Investment & Loan	117	24,722	7.1
National City Bank Of Indiana	115	21,338	6.1
Argent Mortgage Company Llc	89	19,589	5.6
Option One Mortgage Corp	86	16,938	4.8
Long Beach Mortgage Co.	57	11,554	3.3
Aig Federal Savings Bank	49	11,172	3.2
Countrywide Home Loans	52	11,022	3.2
Intervale Mortgage	53	10,820	3.1
Wells Fargo Bank, Na	44	10,589	3.0

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Charles County, MD

Subprime Mortgage Lending, 1997 - 2005



Year	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	824	36	4.4	1,397	294	21.0
1998	1,020	42	4.1	2,924	303	10.4
1999	1,159	54	4.7	1,889	333	17.6
2000	1,315	134	10.2	923	172	18.6
2001	1,765	113	6.4	3,262	234	7.2
2002	2,204	227	10.3	5,017	439	8.8
2003	2,976	392	13.2	9,705	980	10.1
2004	4,634	718	15.5	6,973	1,844	26.4
2005	5,848	1,235	21.1	9,318	2,483	26.6

Top 10 Subprime Lenders, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	3,718	820,236	100.0
Fremont Investment & Loan	543	114,015	13.9
Ameriquist Mortgage Company	318	74,018	9.0
Argent Mortgage Company Llc	271	67,236	8.2
Option One Mortgage Corp	225	50,575	6.2
Long Beach Mortgage Co.	227	49,548	6.0
New Century Mortgage Corporati	208	46,992	5.7
Wmc Mortgage Corp.	224	45,782	5.6
Aig Federal Savings Bank	192	45,580	5.6
Encore Credit Corp	134	33,490	4.1
Equifirst Corporation	133	29,993	3.7

Charles County, MD

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	5,840	2,226	38.1	9,316	2,866	30.8

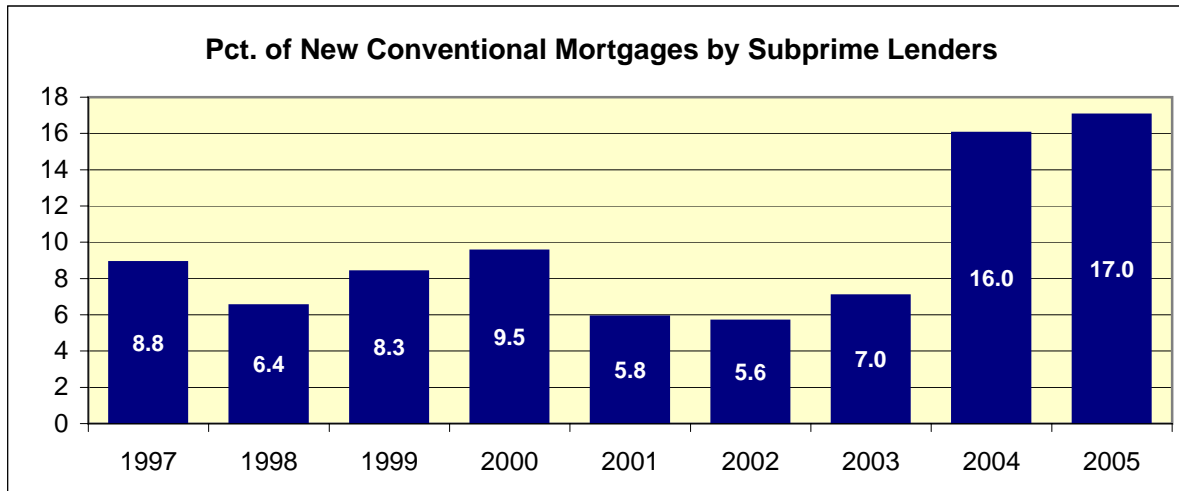
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	5,092	1,052,886	100.0
Fremont Investment & Loan	482	106,310	10.1
National City Bank Of Indiana	352	63,719	6.1
Ameriquet Mortgage Company	243	56,644	5.4
Argent Mortgage Company Llc	227	56,640	5.4
Option One Mortgage Corp	200	46,531	4.4
Long Beach Mortgage Co.	209	46,120	4.4
Countrywide Home Loans	200	45,030	4.3
Wmc Mortgage Corp.	214	44,117	4.2
New Century Mortgage Corporati	185	41,818	4.0
Intervale Mortgage	175	32,518	3.1

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Frederick County, MD

Subprime Mortgage Lending, 1997 - 2005



Year	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	2,177	27	1.2	2,514	387	15.4
1998	2,660	38	1.4	5,811	507	8.7
1999	3,201	74	2.3	3,493	482	13.8
2000	3,919	230	5.9	1,596	292	18.3
2001	4,534	214	4.7	6,784	446	6.6
2002	5,119	231	4.5	11,411	693	6.1
2003	5,755	306	5.3	18,908	1,418	7.5
2004	7,135	639	9.0	9,748	2,054	21.1
2005	8,043	1,089	13.5	10,983	2,137	19.5

Top 10 Subprime Lenders, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	3,226	676,129	100.0
Ameriquest Mortgage Company	373	82,404	12.2
Argent Mortgage Company Llc	272	59,477	8.8
Long Beach Mortgage Co.	293	57,641	8.5
Fremont Investment & Loan	281	55,688	8.2
Wmc Mortgage Corp.	264	53,068	7.8
Aig Federal Savings Bank	208	48,190	7.1
Option One Mortgage Corp	163	35,822	5.3
New Century Mortgage Corporati	136	31,075	4.6
Encore Credit Corp	108	25,364	3.8
Accredited Home Lenders, Inc	116	22,792	3.4

Frederick County, MD

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	8,030	1,978	24.6	10,980	2,444	22.3

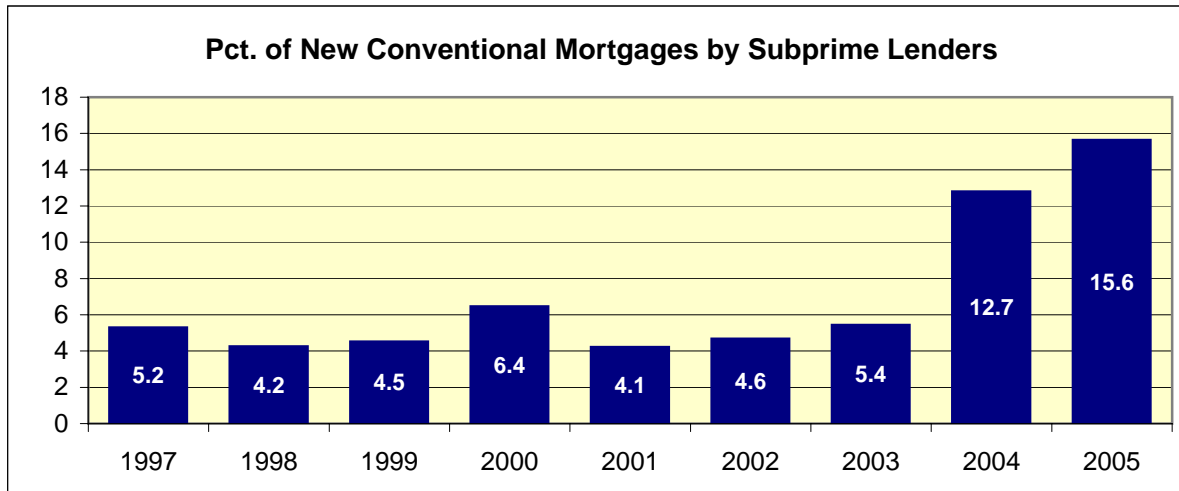
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	4,423	855,432	100.0
Amerquest Mortgage Company	263	57,329	6.7
Long Beach Mortgage Co.	275	54,390	6.4
Argent Mortgage Company Llc	244	53,951	6.3
Wmc Mortgage Corp.	254	52,338	6.1
Fremont Investment & Loan	243	50,359	5.9
Option One Mortgage Corp	152	33,530	3.9
Intervale Mortgage	158	30,857	3.6
Countrywide Home Loans	135	28,055	3.3
New Century Mortgage Corporati	124	27,730	3.2
Aig Federal Savings Bank	122	25,883	3.0

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Montgomery County, MD

Subprime Mortgage Lending, 1997 - 2005



Year	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	10,908	193	1.8	10,252	913	8.9
1998	13,919	338	2.4	27,820	1,409	5.1
1999	16,496	293	1.8	14,890	1,104	7.4
2000	17,427	735	4.2	5,842	750	12.8
2001	19,577	807	4.1	33,169	1,380	4.2
2002	21,501	981	4.6	56,774	2,627	4.6
2003	22,488	1,381	6.1	86,770	4,485	5.2
2004	26,358	2,780	10.5	36,244	5,181	14.3
2005	28,557	4,416	15.5	34,339	5,373	15.6

Top 10 Subprime Lenders, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	9,789	2,411,189	100.0
Wmc Mortgage Corp.	1,488	336,855	14.0
Fremont Investment & Loan	1,173	307,904	12.8
Long Beach Mortgage Co.	1,063	244,449	10.1
Argent Mortgage Company Llc	902	235,096	9.8
Amerquest Mortgage Company	455	120,303	5.0
New Century Mortgage Corporati	456	118,541	4.9
Aig Federal Savings Bank	406	101,011	4.2
Option One Mortgage Corp	386	98,907	4.1
Accredited Home Lenders, Inc	386	82,849	3.4
Encore Credit Corp	297	79,508	3.3

Montgomery County, MD

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	28,528	7,243	25.4	34,332	6,212	18.1

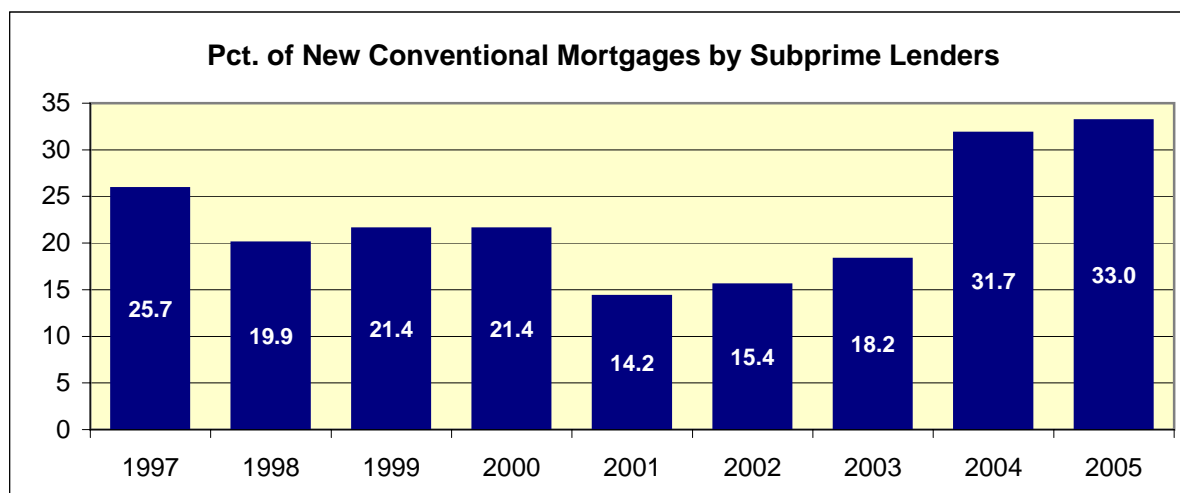
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	13,463	3,063,554	100.0
Wmc Mortgage Corp.	1,391	318,937	10.4
Fremont Investment & Loan	1,052	289,179	9.4
Long Beach Mortgage Co.	985	223,349	7.3
Argent Mortgage Company Llc	839	217,611	7.1
New Century Mortgage Corporati	401	103,357	3.4
Ameriquet Mortgage Company	335	89,115	2.9
Option One Mortgage Corp	335	88,789	2.9
National City Bank Of Indiana	328	84,583	2.8
Countrywide Home Loans	342	83,943	2.7
Intervale Mortgage	384	83,403	2.7

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Prince George's County, MD

Subprime Mortgage Lending, 1997 - 2005



Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	3,542	275	7.8	7,536	2,577	34.2
1998	4,376	614	14.0	14,016	3,047	21.7
1999	5,171	691	13.4	10,232	2,605	25.5
2000	6,493	865	13.3	5,122	1,622	31.7
2001	7,324	968	13.2	13,372	1,963	14.7
2002	10,281	1,606	15.6	21,482	3,283	15.3
2003	14,060	2,884	20.5	42,186	7,332	17.4
2004	23,553	6,234	26.5	38,161	13,313	34.9
2005	29,400	9,419	32.0	52,833	17,718	33.5

Top 10 Subprime Lenders, 2005

	New Conventional Home Purchase and Refinance Loans		
	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	27,137	5,556,760	100.0
Fremont Investment & Loan	4,292	887,723	16.0
Argent Mortgage Company Llc	2,386	529,085	9.5
Wmc Mortgage Corp.	2,623	486,005	8.7
Ameriquest Mortgage Company	1,833	391,189	7.0
Long Beach Mortgage Co.	1,604	303,342	5.5
New Century Mortgage Corporati	1,417	298,635	5.4
Aig Federal Savings Bank	1,310	289,996	5.2
Option One Mortgage Corp	1,319	268,628	4.8
Encore Credit Corp	920	210,667	3.8
Equifirst Corporation	888	190,440	3.4

Prince George's County, MD

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	29,347	15,029	51.2	52,787	21,148	40.1

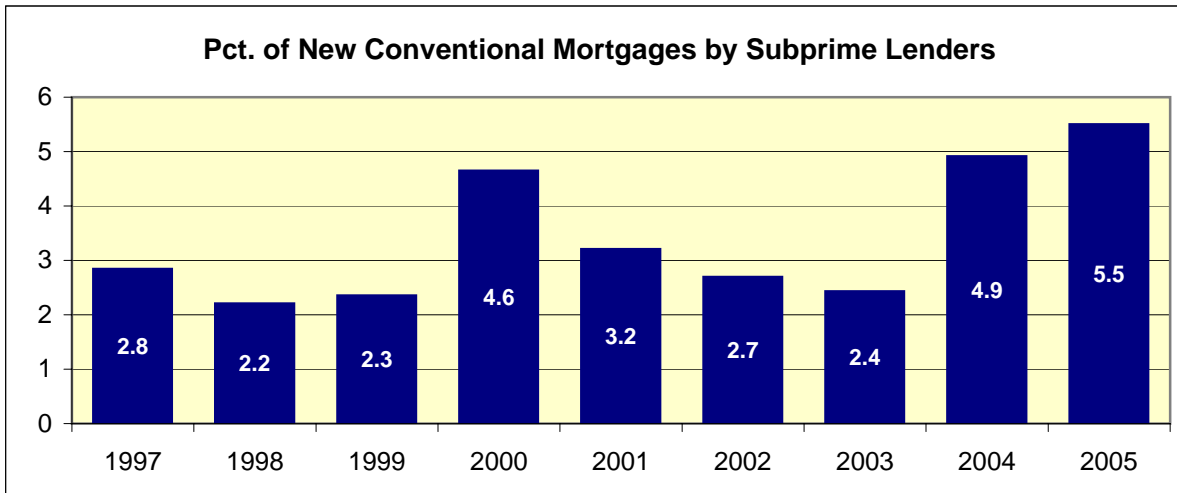
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	36,186	7,062,726	100.0
Fremont Investment & Loan	3,910	838,158	11.9
Wmc Mortgage Corp.	2,480	464,497	6.6
Argent Mortgage Company Llc	2,084	459,800	6.5
Ameriquet Mortgage Company	1,527	319,398	4.5
National City Bank Of Indiana	1,469	289,119	4.1
Long Beach Mortgage Co.	1,505	286,153	4.1
New Century Mortgage Corporati	1,280	268,140	3.8
Option One Mortgage Corp	1,202	247,325	3.5
Intervale Mortgage	1,267	236,914	3.4
Countrywide Home Loans	1,075	218,239	3.1

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Arlington County, VA

Subprime Mortgage Lending, 1997 - 2005



Year	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	2,424	14	0.6	1,472	96	6.5
1998	3,187	38	1.2	4,360	127	2.9
1999	3,588	31	0.9	2,410	109	4.5
2000	3,757	122	3.2	951	96	10.1
2001	4,325	143	3.3	5,780	179	3.1
2002	4,582	127	2.8	9,885	260	2.6
2003	4,882	104	2.1	14,859	371	2.5
2004	5,481	208	3.8	5,529	330	6.0
2005	5,833	310	5.3	4,706	267	5.7

Top 10 Subprime Lenders, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	577	161,047	100.0
Fremont Investment & Loan	85	27,843	17.3
Wmc Mortgage Corp.	74	17,878	11.1
Long Beach Mortgage Co.	59	15,942	9.9
Option One Mortgage Corp	34	10,947	6.8
Aig Federal Savings Bank	36	9,217	5.7
Encore Credit Corp	28	7,549	4.7
Novastar Mortgage, Inc.	26	6,968	4.3
New Century Mortgage Corporati	23	6,520	4.0
Accredited Home Lenders, Inc	28	5,827	3.6
Corinthian Mortgage Corp	15	4,118	2.6

Arlington County, VA

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	5,825	567	9.7	4,705	333	7.1

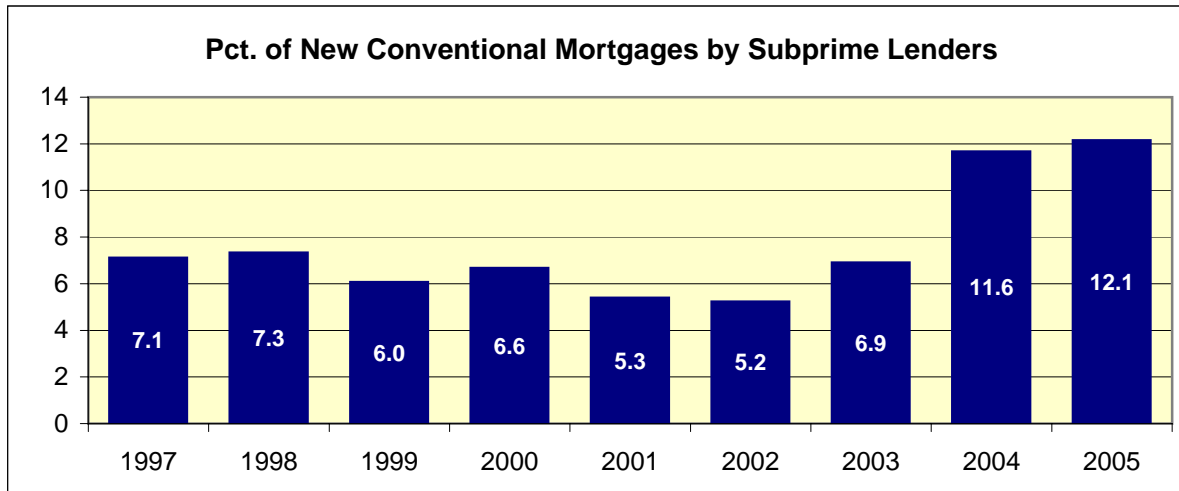
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	901	225,600	100.0
Fremont Investment & Loan	78	25,993	11.5
Wmc Mortgage Corp.	71	17,616	7.8
Long Beach Mortgage Co.	53	14,088	6.2
National City Bank Of Indiana	34	10,292	4.6
American Home Mortgage Corp.	43	10,029	4.4
Option One Mortgage Corp	30	9,487	4.2
Aig Federal Savings Bank	27	6,719	3.0
Encore Credit Corp	25	6,559	2.9
New Century Mortgage Corporati	20	6,075	2.7
Countrywide Home Loans	22	5,841	2.6

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Clarke County, VA

Subprime Mortgage Lending, 1997 - 2005



Year	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	116	1	0.9	125	16	12.8
1998	150	7	4.7	235	21	8.9
1999	168	5	3.0	165	15	9.1
2000	205	6	2.9	82	13	15.9
2001	182	6	3.3	324	21	6.5
2002	259	9	3.5	514	31	6.0
2003	286	18	6.3	911	64	7.0
2004	353	17	4.8	525	85	16.2
2005	329	24	7.3	572	85	14.9

Top 10 Subprime Lenders, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	110	25,717	100.0
Option One Mortgage Corp	22	4,779	18.6
Aig Federal Savings Bank	11	2,233	8.7
Long Beach Mortgage Co.	5	2,168	8.4
Encore Credit Corp	9	2,012	7.8
Centex Home Equity Company Llc	9	1,838	7.1
Equifirst Corporation	5	1,552	6.0
Accredited Home Lenders, Inc	7	1,376	5.4
Oak Street Mortgage	5	1,270	4.9
New Century Mortgage Corporati	4	1,247	4.8
Fremont Investment & Loan	2	1,110	4.3

Clarke County, VA

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	329	48	14.6	572	90	15.7

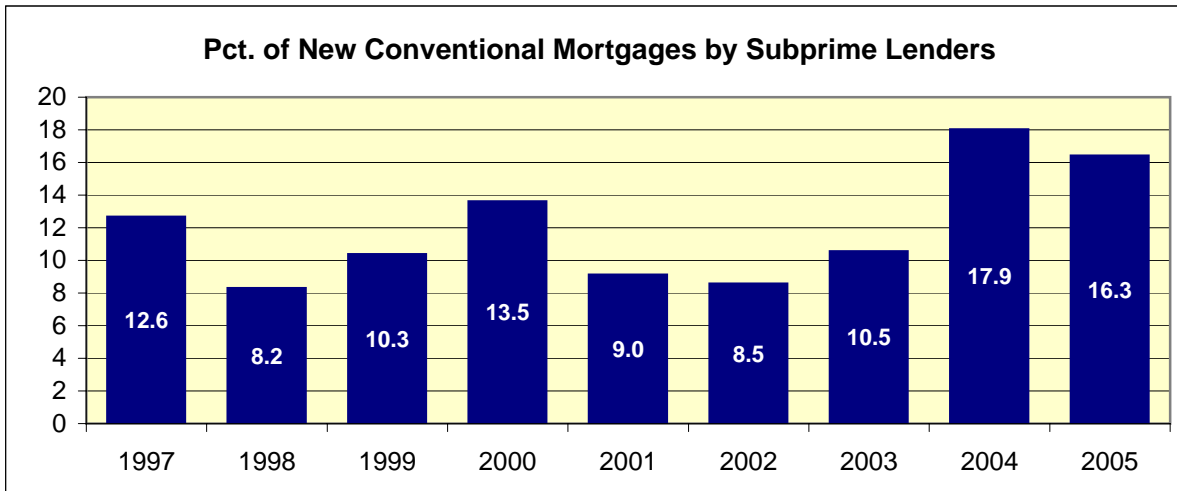
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	139	31,565	100.0
Option One Mortgage Corp	18	4,199	13.3
Centex Home Equity Company Llc	8	1,741	5.5
Encore Credit Corp	8	1,520	4.8
National City Bank Of Indiana	6	1,480	4.7
Accredited Home Lenders, Inc	6	1,293	4.1
Long Beach Mortgage Co.	4	1,288	4.1
Beneficial Homeowners Service	5	1,286	4.1
New Century Mortgage Corporati	4	1,247	4.0
Fremont Investment & Loan	2	1,110	3.5
Countrywide Home Loans	4	1,034	3.3

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Culpeper County, VA

Subprime Mortgage Lending, 1997 - 2005



Year	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	320	7	2.2	323	74	22.9
1998	402	4	1.0	669	84	12.6
1999	436	13	3.0	507	84	16.6
2000	478	24	5.0	283	79	27.9
2001	601	29	4.8	871	104	11.9
2002	759	32	4.2	1,267	140	11.0
2003	774	56	7.2	2,340	270	11.5
2004	1,301	130	10.0	1,580	387	24.5
2005	1,994	272	13.6	1,973	376	19.1

Top 10 Subprime Lenders, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	648	125,398	100.0
Option One Mortgage Corp	96	19,686	15.7
Fremont Investment & Loan	68	11,917	9.5
Aig Federal Savings Bank	59	11,412	9.1
Wmc Mortgage Corp.	57	10,293	8.2
Long Beach Mortgage Co.	39	7,661	6.1
Novastar Mortgage, Inc.	34	7,125	5.7
Encore Credit Corp	33	7,023	5.6
Accredited Home Lenders, Inc	31	6,350	5.1
Equifirst Corporation	23	4,755	3.8
New Century Mortgage Corporati	20	4,680	3.7

Culpeper County, VA

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	1,992	634	31.8	1,971	477	24.2

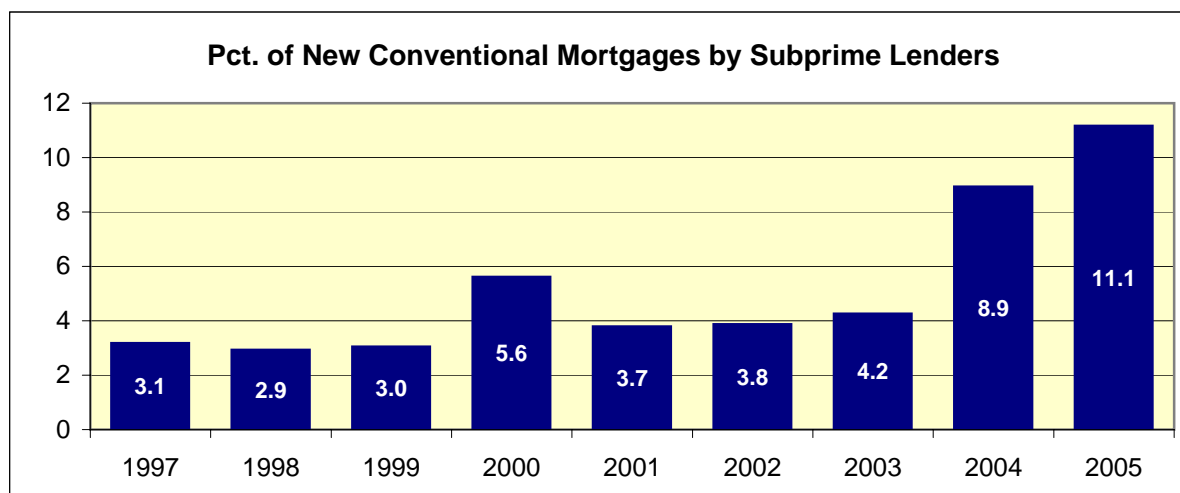
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	1,112	202,565	100.0
Option One Mortgage Corp	87	17,660	8.7
Fremont Investment & Loan	60	11,405	5.6
First Guaranty Mortgage Corp	64	10,818	5.3
American Home Mortgage Corp.	64	10,318	5.1
Wmc Mortgage Corp.	54	9,690	4.8
Aig Federal Savings Bank	50	9,622	4.8
Long Beach Mortgage Co.	37	7,191	3.5
Countrywide Home Loans	31	6,910	3.4
Encore Credit Corp	32	6,879	3.4
Decision One Mortgage	36	6,815	3.4

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Fairfax County, VA

Subprime Mortgage Lending, 1997 - 2005



Year	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	15,026	226	1.5	10,476	572	5.5
1998	19,695	348	1.8	31,075	1,113	3.6
1999	22,017	297	1.3	16,184	849	5.2
2000	23,854	951	4.0	6,912	760	11.0
2001	26,608	917	3.4	42,614	1,670	3.9
2002	28,631	1,164	4.1	69,848	2,604	3.7
2003	32,148	1,525	4.7	103,650	4,202	4.1
2004	37,255	3,024	8.1	41,819	4,004	9.6
2005	37,499	4,726	12.6	38,480	3,720	9.7

Top 10 Subprime Lenders, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	8,446	2,214,510	100.0
Fremont Investment & Loan	1,320	364,998	16.5
Wmc Mortgage Corp.	1,265	301,922	13.6
Long Beach Mortgage Co.	907	222,896	10.1
Option One Mortgage Corp	602	176,803	8.0
Aig Federal Savings Bank	475	124,950	5.6
Accredited Home Lenders, Inc	508	116,675	5.3
New Century Mortgage Corporati	354	102,853	4.6
Encore Credit Corp	335	100,868	4.6
Novastar Mortgage, Inc.	344	92,442	4.2
Equifirst Corporation	195	51,001	2.3

Fairfax County, VA

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	37,441	7,714	20.6	38,465	4,361	11.3

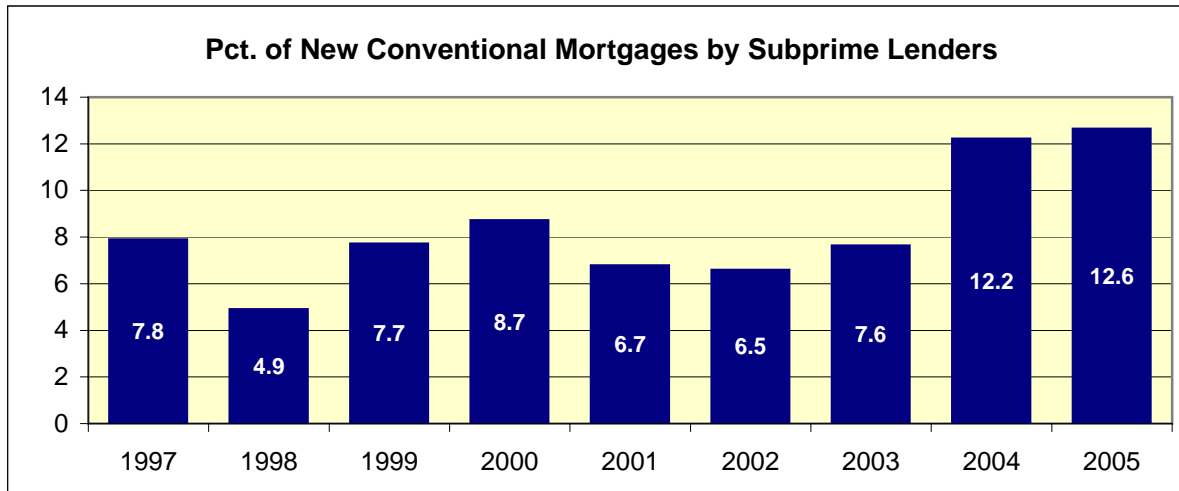
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	12,083	2,928,203	100.0
Fremont Investment & Loan	1,169	346,467	11.8
Wmc Mortgage Corp.	1,225	294,303	10.1
Long Beach Mortgage Co.	829	206,297	7.0
Option One Mortgage Corp	522	155,797	5.3
National City Bank Of Indiana	373	112,953	3.9
Accredited Home Lenders, Inc	459	108,344	3.7
Encore Credit Corp	317	96,912	3.3
New Century Mortgage Corporati	317	92,566	3.2
Aig Federal Savings Bank	358	87,576	3.0
American Home Mortgage Corp.	444	83,823	2.9

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Fauquier County, VA

Subprime Mortgage Lending, 1997 - 2005



New Conventional Mortgage Loans

Year	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	625	14	2.2	562	79	14.1
1998	832	20	2.4	1,456	91	6.3
1999	964	26	2.7	917	118	12.9
2000	957	36	3.8	441	85	19.3
2001	1,177	60	5.1	1,871	145	7.7
2002	1,400	54	3.9	3,188	246	7.7
2003	1,593	74	4.6	5,114	434	8.5
2004	1,994	154	7.7	2,601	405	15.6
2005	2,254	262	11.6	2,925	390	13.3

Top 10 Subprime Lenders, 2005

New Conventional Home Purchase and Refinance Loans

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	652	156,395	100.0
Wmc Mortgage Corp.	70	15,111	9.7
Fremont Investment & Loan	60	14,996	9.6
Option One Mortgage Corp	59	14,426	9.2
Aig Federal Savings Bank	57	14,091	9.0
Long Beach Mortgage Co.	37	9,759	6.2
Encore Credit Corp	30	8,420	5.4
Equifirst Corporation	29	7,551	4.8
Accredited Home Lenders, Inc	27	6,405	4.1
New Century Mortgage Corporati	24	6,304	4.0
Mortgage Lenders Network Usa	15	4,113	2.6

Fauquier County, VA

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	2,244	449	20.0	2,924	459	15.7

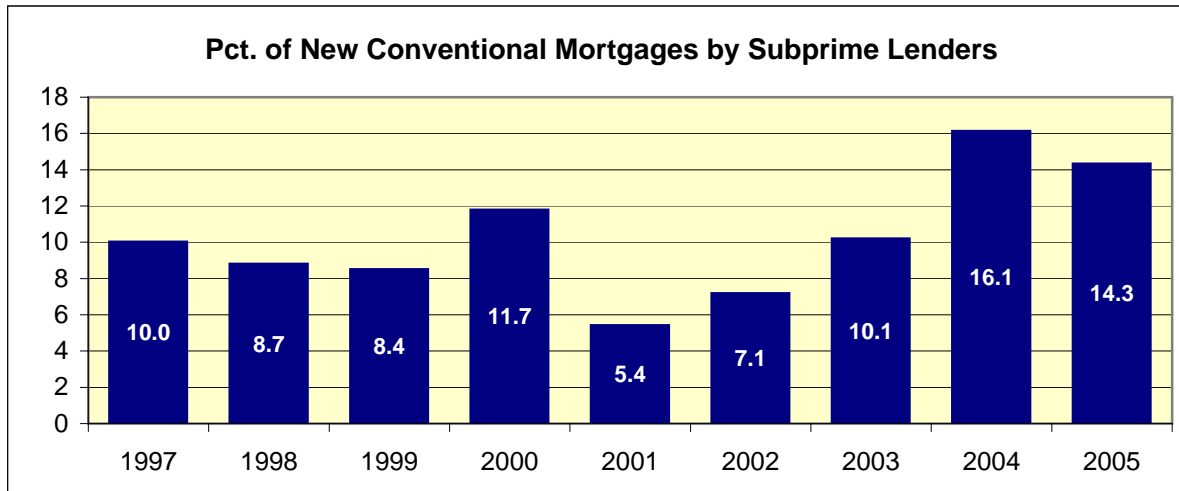
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	908	206,722	100.0
Wmc Mortgage Corp.	67	14,858	7.2
Fremont Investment & Loan	57	14,838	7.2
Option One Mortgage Corp	50	12,982	6.3
Aig Federal Savings Bank	43	10,098	4.9
Long Beach Mortgage Co.	31	8,105	3.9
Encore Credit Corp	29	8,055	3.9
Decision One Mortgage	32	7,851	3.8
Countrywide Home Loans	32	7,260	3.5
Wells Fargo Bank, Na	20	6,035	2.9
National City Bank Of Indiana	21	5,825	2.8

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

King George County, VA

Subprime Mortgage Lending, 1997 - 2005



Year	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	118	-	-	143	26	18.2
1998	185	4	2.2	307	39	12.7
1999	176	5	2.8	203	27	13.3
2000	198	10	5.1	109	26	23.9
2001	245	4	1.6	334	27	8.1
2002	305	15	4.9	497	42	8.5
2003	388	16	4.1	984	123	12.5
2004	623	55	8.8	654	150	22.9
2005	817	85	10.4	853	153	17.9

Top 10 Subprime Lenders, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	238	46,645	100.0
Option One Mortgage Corp	39	7,974	17.1
Fremont Investment & Loan	28	5,667	12.1
Aig Federal Savings Bank	25	5,628	12.1
New Century Mortgage Corporati	10	2,291	4.9
Equity One, Inc.	9	1,953	4.2
Encore Credit Corp	7	1,786	3.8
Accredited Home Lenders, Inc	8	1,712	3.7
Citicorp Trust Bank, Fsb	9	1,694	3.6
Oak Street Mortgage	8	1,568	3.4
Equifirst Corporation	6	1,547	3.3

King George County, VA

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	810	187	23.1	853	189	22.2

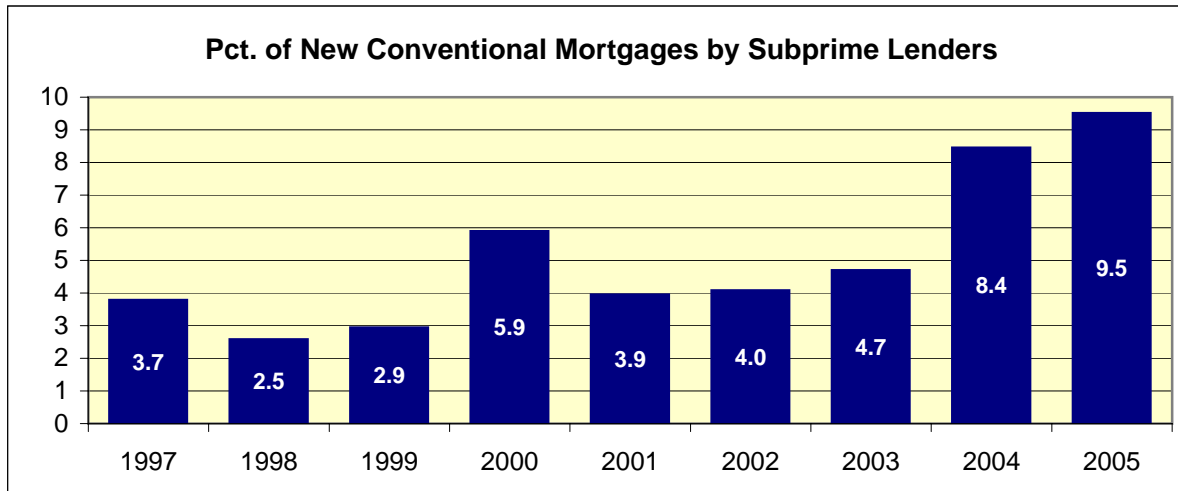
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	382	68,984	100.0
Option One Mortgage Corp	35	6,192	9.0
National City Bank Of Indiana	27	5,662	8.2
Fremont Investment & Loan	25	4,875	7.1
Aig Federal Savings Bank	17	3,689	5.3
Decision One Mortgage	18	3,595	5.2
Countrywide Home Loans	13	2,689	3.9
First Guaranty Mortgage Corp	13	2,346	3.4
Wells Fargo Bank, Na	7	1,989	2.9
Equity One, Inc.	8	1,831	2.7
Encore Credit Corp	7	1,786	2.6

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Loudoun County, VA

Subprime Mortgage Lending, 1997 - 2005



Year	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	4,413	112	2.5	1,627	114	7.0
1998	5,768	89	1.5	5,576	199	3.6
1999	6,944	90	1.3	3,156	203	6.4
2000	8,793	388	4.4	1,724	228	13.2
2001	9,596	323	3.4	12,290	534	4.3
2002	10,502	353	3.4	17,921	796	4.4
2003	13,024	508	3.9	26,503	1,332	5.0
2004	16,258	1,072	6.6	13,559	1,435	10.6
2005	16,888	1,639	9.7	13,272	1,218	9.2

Top 10 Subprime Lenders, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	2,857	783,286	100.0
Fremont Investment & Loan	328	99,257	12.7
Wmc Mortgage Corp.	365	91,931	11.7
Long Beach Mortgage Co.	313	75,348	9.6
Option One Mortgage Corp	223	69,978	8.9
Aig Federal Savings Bank	173	48,755	6.2
Encore Credit Corp	148	45,748	5.8
Accredited Home Lenders, Inc	190	45,501	5.8
New Century Mortgage Corporati	154	45,370	5.8
Novastar Mortgage, Inc.	91	26,490	3.4
Equifirst Corporation	77	19,861	2.5

Loudoun County, VA

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	16,872	3,151	18.7	13,266	1,523	11.5

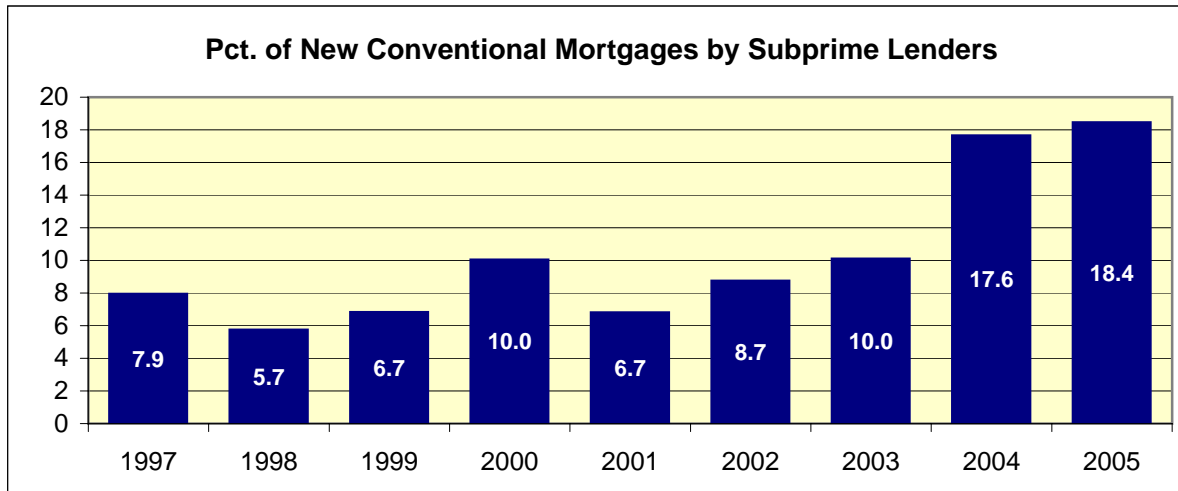
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	4,677	1,147,451	100.0
Fremont Investment & Loan	301	96,255	8.4
Wmc Mortgage Corp.	354	90,061	7.8
Long Beach Mortgage Co.	298	70,943	6.2
Option One Mortgage Corp	192	61,828	5.4
American Home Mortgage Corp.	264	61,034	5.3
National City Bank Of Indiana	163	51,091	4.5
Encore Credit Corp	136	43,036	3.8
Accredited Home Lenders, Inc	170	41,247	3.6
New Century Mortgage Corporati	142	40,752	3.6
Countrywide Home Loans	143	40,191	3.5

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Prince William County, VA

Subprime Mortgage Lending, 1997 - 2005



Year	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	3,055	68	2.2	2,043	333	16.3
1998	3,807	114	3.0	5,251	399	7.6
1999	4,850	143	2.9	3,383	412	12.2
2000	6,475	397	6.1	1,791	427	23.8
2001	8,711	479	5.5	9,966	776	7.8
2002	11,157	727	6.5	17,885	1,790	10.0
2003	12,894	1,141	8.8	30,008	3,155	10.5
2004	18,956	2,744	14.5	18,775	3,883	20.7
2005	22,864	4,525	19.8	21,176	3,568	16.8

Top 10 Subprime Lenders, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	8,093	1,886,390	100.0
Wmc Mortgage Corp.	1,362	282,117	15.0
Fremont Investment & Loan	1,090	272,866	14.5
Long Beach Mortgage Co.	850	179,975	9.5
Aig Federal Savings Bank	567	141,350	7.5
Option One Mortgage Corp	496	122,699	6.5
Accredited Home Lenders, Inc	448	93,213	4.9
New Century Mortgage Corporati	338	89,360	4.7
Encore Credit Corp	319	83,402	4.4
Novastar Mortgage, Inc.	317	77,954	4.1
Equifirst Corporation	226	51,927	2.8

Prince William County, VA

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	22,826	7,679	33.6	21,164	4,371	20.7

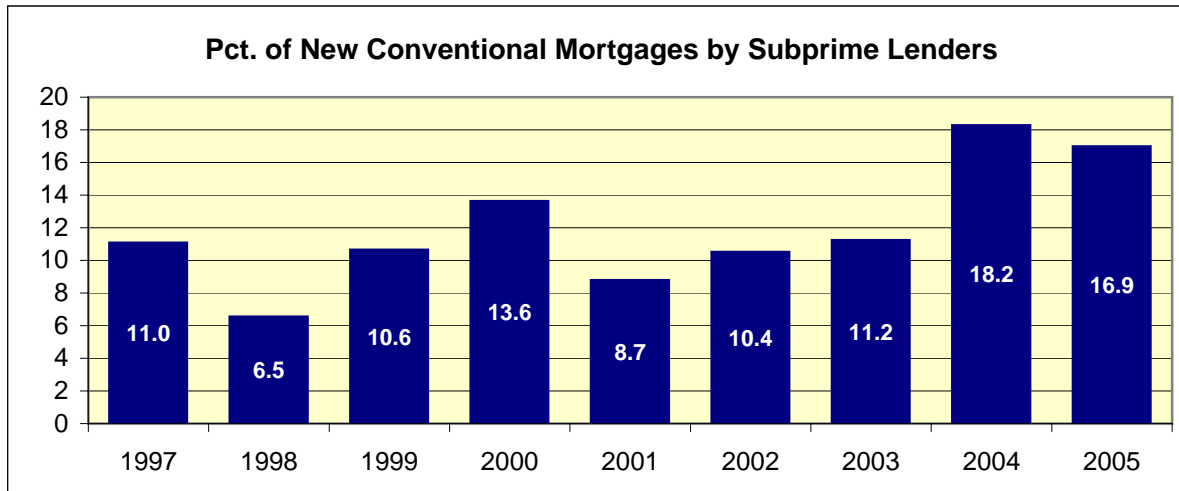
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	12,056	2,624,472	100.0
Wmc Mortgage Corp.	1,308	274,272	10.5
Fremont Investment & Loan	981	259,426	9.9
Long Beach Mortgage Co.	798	169,252	6.4
Option One Mortgage Corp	438	110,749	4.2
Aig Federal Savings Bank	453	109,717	4.2
National City Bank Of Indiana	373	94,041	3.6
Accredited Home Lenders, Inc	419	89,109	3.4
Countrywide Home Loans	326	83,084	3.2
New Century Mortgage Corporati	306	80,423	3.1
Encore Credit Corp	306	80,285	3.1

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Spotsylvania County, VA

Subprime Mortgage Lending, 1997 - 2005



Year	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	992	10	1.0	855	193	22.6
1998	1,172	22	1.9	2,123	191	9.0
1999	1,377	58	4.2	1,321	227	17.2
2000	1,588	89	5.6	706	222	31.4
2001	1,895	89	4.7	2,376	283	11.9
2002	2,384	173	7.3	4,091	503	12.3
2003	2,821	215	7.6	7,579	945	12.5
2004	4,367	482	11.0	5,335	1,284	24.1
2005	5,440	773	14.2	6,396	1,228	19.2

Top 10 Subprime Lenders, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	2,001	394,591	100.0
Option One Mortgage Corp	259	48,101	12.2
Fremont Investment & Loan	234	44,801	11.4
Aig Federal Savings Bank	172	38,738	9.8
Wmc Mortgage Corp.	138	24,607	6.2
Accredited Home Lenders, Inc	105	19,858	5.0
Encore Credit Corp	93	19,291	4.9
Long Beach Mortgage Co.	86	17,875	4.5
New Century Mortgage Corporati	71	16,387	4.2
Equifirst Corporation	65	14,964	3.8
Equity One, Inc.	63	11,972	3.0

Spotsylvania County, VA

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	5,428	1,569	28.9	6,393	1,532	24.0

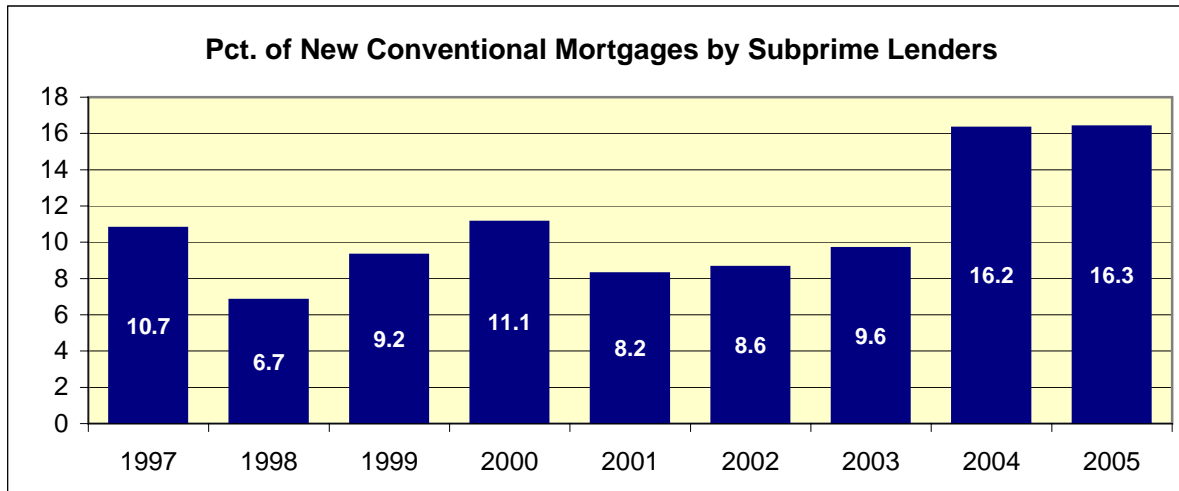
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	3,107	576,603	100.0
Option One Mortgage Corp	239	45,205	7.8
Fremont Investment & Loan	215	43,059	7.5
Decision One Mortgage	142	24,264	4.2
Wmc Mortgage Corp.	132	23,545	4.1
Aig Federal Savings Bank	101	23,242	4.0
Countrywide Home Loans	107	21,355	3.7
National City Bank Of Indiana	90	19,373	3.4
Encore Credit Corp	91	18,875	3.3
Accredited Home Lenders, Inc	97	18,365	3.2
Wells Fargo Bank, Na	71	17,514	3.0

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Stafford County, VA

Subprime Mortgage Lending, 1997 - 2005



Year	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	1,003	13	1.3	762	176	23.1
1998	1,143	26	2.3	2,094	192	9.2
1999	1,257	31	2.5	1,222	198	16.2
2000	1,524	90	5.9	620	147	23.7
2001	2,067	113	5.5	2,763	283	10.2
2002	2,838	179	6.3	4,971	490	9.9
2003	3,515	290	8.3	8,849	898	10.1
2004	4,642	469	10.1	5,633	1,199	21.3
2005	5,559	861	15.5	6,765	1,149	17.0

Top 10 Subprime Lenders, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	2,010	465,385	100.0
Fremont Investment & Loan	312	71,160	15.3
Wmc Mortgage Corp.	215	46,219	9.9
Option One Mortgage Corp	191	44,225	9.5
Aig Federal Savings Bank	162	39,610	8.5
Long Beach Mortgage Co.	100	21,640	4.6
Encore Credit Corp	81	21,449	4.6
New Century Mortgage Corporati	82	19,364	4.2
Accredited Home Lenders, Inc	74	16,816	3.6
Equifirst Corporation	67	15,342	3.3
Novastar Mortgage, Inc.	49	11,670	2.5

Stafford County, VA

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	5,544	1,446	26.1	6,764	1,357	20.1

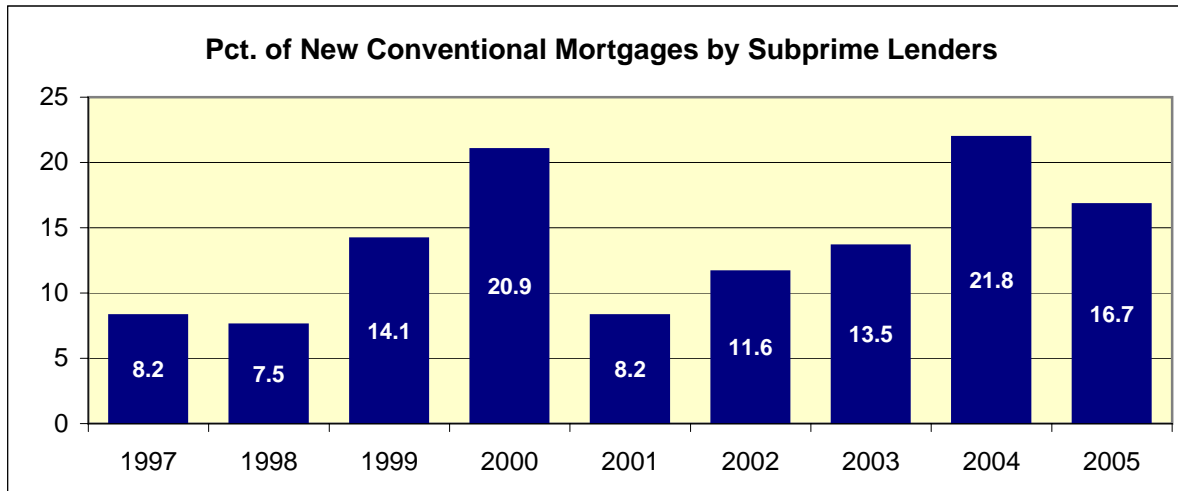
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	2,811	611,644	100.0
Fremont Investment & Loan	264	63,499	10.4
Wmc Mortgage Corp.	200	43,417	7.1
Option One Mortgage Corp	165	39,307	6.4
Aig Federal Savings Bank	110	27,065	4.4
Countrywide Home Loans	97	24,342	4.0
National City Bank Of Indiana	97	24,271	4.0
Decision One Mortgage	97	20,263	3.3
Long Beach Mortgage Co.	93	20,086	3.3
Encore Credit Corp	75	19,273	3.2
New Century Mortgage Corporati	69	17,550	2.9

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Warren County, VA

Subprime Mortgage Lending, 1997 - 2005



Year	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	251	4	1.6	311	42	13.5
1998	302	7	2.3	595	60	10.1
1999	368	34	9.2	435	79	18.2
2000	401	56	14.0	269	84	31.2
2001	526	28	5.3	794	80	10.1
2002	606	40	6.6	1,125	160	14.2
2003	695	75	10.8	2,041	295	14.5
2004	1,004	126	12.5	1,446	409	28.3
2005	1,161	159	13.7	1,803	336	18.6

Top 10 Subprime Lenders, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	495	81,698	100.0
Aig Federal Savings Bank	66	11,608	14.2
Option One Mortgage Corp	69	11,144	13.6
Fremont Investment & Loan	42	5,899	7.2
Long Beach Mortgage Co.	22	3,826	4.7
Equifirst Corporation	20	3,417	4.2
Accredited Home Lenders, Inc	16	3,071	3.8
Encore Credit Corp	17	2,933	3.6
Novastar Mortgage, Inc.	18	2,909	3.6
Delta Funding Corporation	15	2,760	3.4
New Century Mortgage Corporati	15	2,730	3.3

Warren County, VA

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	1,155	259	22.4	1,803	445	24.7

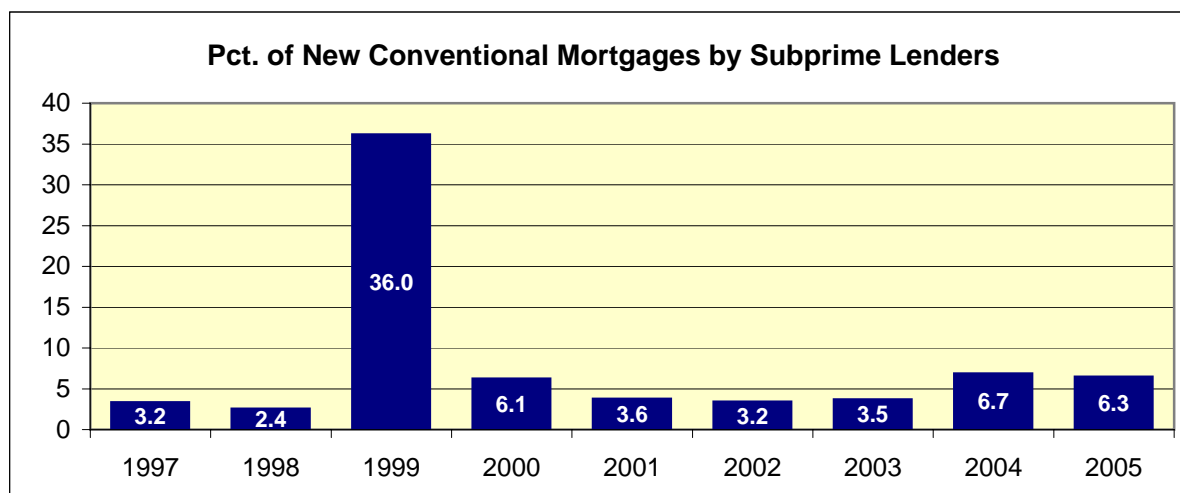
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	707	112,751	100.0
Option One Mortgage Corp	61	9,728	8.6
Aig Federal Savings Bank	48	8,162	7.2
Countrywide Home Loans	34	5,712	5.1
Fremont Investment & Loan	40	5,638	5.0
Beneficial Homeowners Service	23	4,096	3.6
Long Beach Mortgage Co.	22	3,826	3.4
Wells Fargo Bank, Na	19	3,314	2.9
Homecomings Financial Network	18	3,158	2.8
Accredited Home Lenders, Inc	16	3,071	2.7
Equifirst Corporation	17	2,961	2.6

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Alexandria city, VA

Subprime Mortgage Lending, 1997 - 2005



Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	1,562	18	1.2	1,027	64	6.2
1998	2,624	29	1.1	2,557	95	3.7
1999	3,361	123	3.7	3,816	2,461	64.5
2000	3,387	164	4.8	586	77	13.1
2001	3,786	145	3.8	3,981	135	3.4
2002	3,869	120	3.1	6,956	231	3.3
2003	4,037	135	3.3	10,343	372	3.6
2004	4,902	242	4.9	4,442	385	8.7
2005	5,442	292	5.4	3,829	295	7.7

Top 10 Subprime Lenders, 2005

	New Conventional Home Purchase and Refinance Loans		
	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	587	134,909	100.0
Fremont Investment & Loan	81	19,495	14.5
Wmc Mortgage Corp.	63	12,382	9.2
Long Beach Mortgage Co.	55	11,345	8.4
New Century Mortgage Corporati	36	9,028	6.7
Aig Federal Savings Bank	39	8,700	6.4
Option One Mortgage Corp	30	8,631	6.4
Accredited Home Lenders, Inc	42	8,422	6.2
Novastar Mortgage, Inc.	22	4,875	3.6
Encore Credit Corp	15	4,419	3.3
Fieldstone Mortgage Company	20	4,091	3.0

Alexandria city, VA

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	5,439	569	10.5	3,827	360	9.4

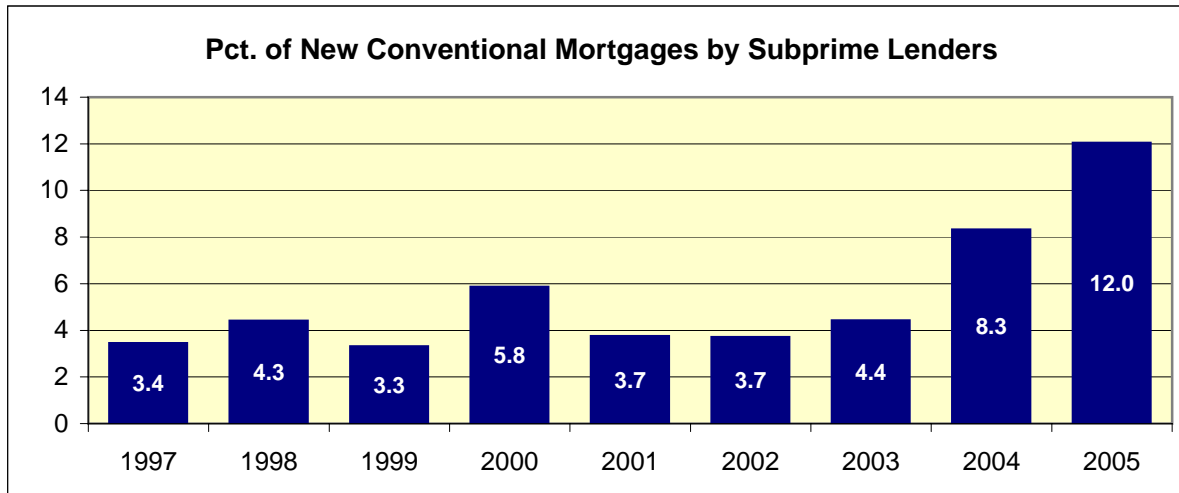
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	929	191,809	100.0
Fremont Investment & Loan	74	19,036	9.9
Wmc Mortgage Corp.	59	11,753	6.1
Long Beach Mortgage Co.	54	11,057	5.8
Accredited Home Lenders, Inc	40	8,351	4.4
New Century Mortgage Corporati	34	8,253	4.3
Option One Mortgage Corp	27	8,021	4.2
National City Bank Of Indiana	35	7,795	4.1
Aig Federal Savings Bank	30	6,343	3.3
Countrywide Home Loans	28	5,632	2.9
Decision One Mortgage	29	5,100	2.7

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Fairfax city, VA

Subprime Mortgage Lending, 1997 - 2005



Year	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	329	1	0.3	202	17	8.4
1998	322	11	3.4	644	31	4.8
1999	435	10	2.4	313	14	4.5
2000	522	20	3.8	132	18	13.6
2001	668	17	2.5	850	39	4.6
2002	1,003	40	4.0	1,348	46	3.4
2003	702	28	4.0	2,227	100	4.5
2004	832	46	5.5	923	99	10.7
2005	760	115	15.1	818	74	9.0

Top 10 Subprime Lenders, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	189	47,409	100.0
Wmc Mortgage Corp.	32	7,539	15.9
Fremont Investment & Loan	25	6,502	13.7
Long Beach Mortgage Co.	19	5,041	10.6
New Century Mortgage Corporati	14	3,578	7.5
Option One Mortgage Corp	13	3,197	6.7
Accredited Home Lenders, Inc	13	2,958	6.2
Corinthian Mortgage Corp	12	2,628	5.5
Aig Federal Savings Bank	9	2,238	4.7
Novastar Mortgage, Inc.	8	2,135	4.5
Southstar Funding	6	1,419	3.0

Fairfax city, VA

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	760	180	23.7	818	89	10.9

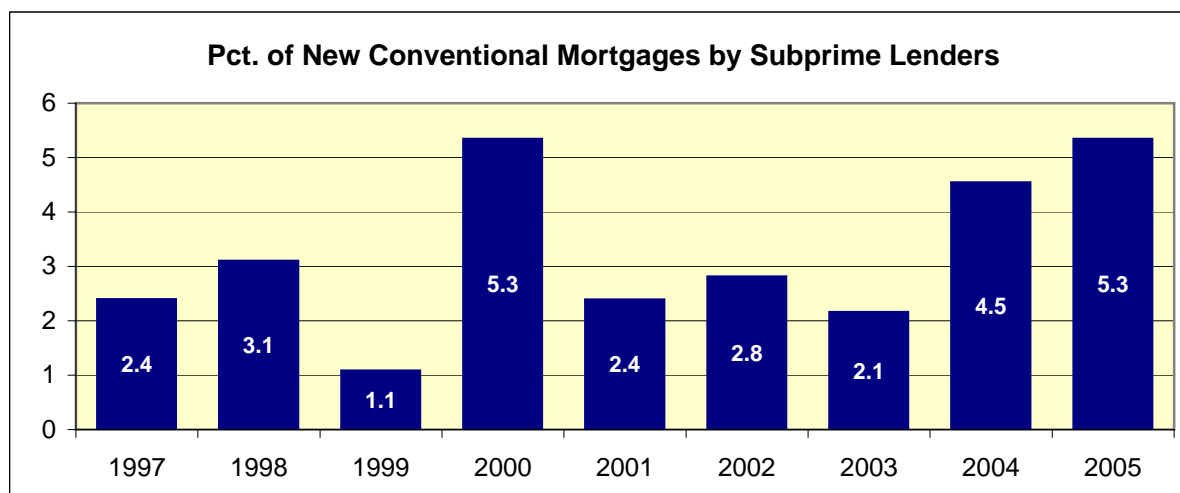
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	271	64,064	100.0
Wmc Mortgage Corp.	31	7,171	11.2
Fremont Investment & Loan	23	6,440	10.1
Long Beach Mortgage Co.	18	4,954	7.7
American Home Mortgage Corp.	17	4,118	6.4
New Century Mortgage Corporati	13	3,178	5.0
Accredited Home Lenders, Inc	13	2,958	4.6
Option One Mortgage Corp	11	2,504	3.9
National City Bank Of Indiana	7	2,476	3.9
American Bank	9	2,066	3.2
Countrywide Home Loans	7	1,849	2.9

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Falls Church city, VA

Subprime Mortgage Lending, 1997 - 2005



Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	155	-	-	110	6	5.7
1998	249	5	2.1	306	12	3.9
1999	277	1	0.4	189	4	2.1
2000	237	6	2.4	79	11	14.1
2001	203	5	2.5	455	11	2.3
2002	262	2	0.9	759	26	3.4
2003	238	3	1.3	1,119	26	2.3
2004	404	18	4.5	393	18	4.6
2005	252	9	3.6	312	21	6.7

Top 10 Subprime Lenders, 2005

	New Conventional Home Purchase and Refinance Loans		
	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	30	8,813	100.0
Wmc Mortgage Corp.	3	1,050	11.9
Accredited Home Lenders, Inc	4	987	11.2
Long Beach Mortgage Co.	3	795	9.0
Fremont Investment & Loan	2	789	9.0
Option One Mortgage Corp	1	652	7.4
Southstar Funding	2	627	7.1
Oak Street Mortgage	2	607	6.9
Mlsg, Inc.	2	570	6.5
Fieldstone Mortgage Company	1	564	6.4
The Cit Group/Consumer Finance	1	465	5.3

Falls Church city, VA

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	252	24	9.5	312	21	6.7

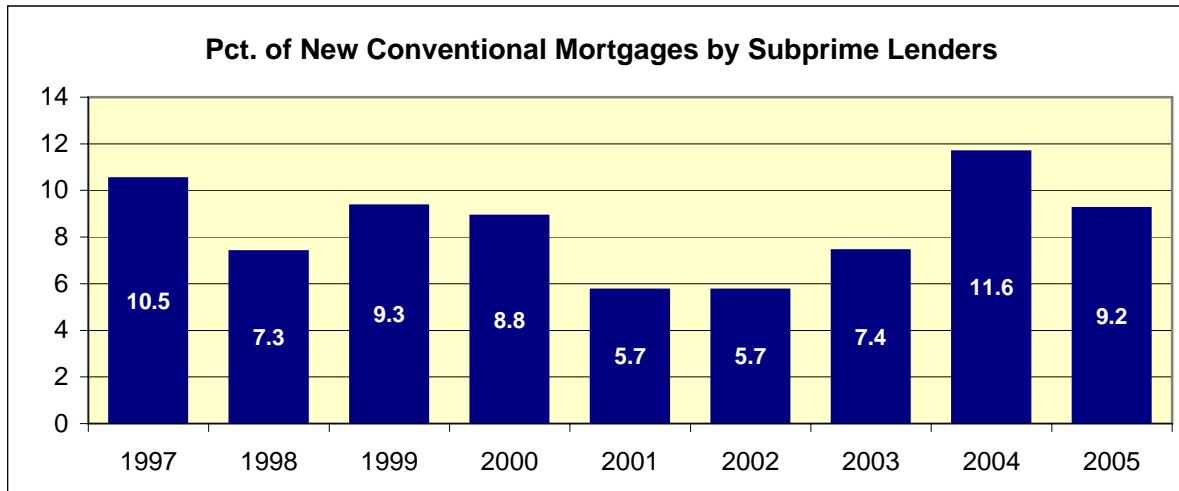
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	45	10,635	100.0
Wmc Mortgage Corp.	3	1,050	9.9
Accredited Home Lenders, Inc	4	987	9.3
Long Beach Mortgage Co.	3	795	7.5
Fremont Investment & Loan	2	789	7.4
Lehman Brothers Bank	3	715	6.7
Option One Mortgage Corp	1	652	6.1
Mlsg, Inc.	2	570	5.4
Wells Fargo Bank, Na	1	511	4.8
National City Bank Of Indiana	2	495	4.7
Idb-lic Federal Credit Union	2	435	4.1

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Fredericksburg city, VA

Subprime Mortgage Lending, 1997 - 2005



Year	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	121	-	-	99	23	23.2
1998	135	-	-	206	25	12.1
1999	149	3	2.0	131	23	17.6
2000	187	3	1.6	73	20	27.4
2001	209	4	1.9	213	20	9.4
2002	254	12	4.7	397	25	6.3
2003	297	14	4.7	639	55	8.6
2004	455	34	7.5	372	62	16.7
2005	680	51	7.5	420	50	11.9

Top 10 Subprime Lenders, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	101	20,885	100.0
Fremont Investment & Loan	18	4,703	22.5
Option One Mortgage Corp	14	3,099	14.8
Long Beach Mortgage Co.	13	2,698	12.9
Aig Federal Savings Bank	6	1,573	7.5
Encore Credit Corp	4	1,182	5.7
New Century Mortgage Corporati	7	1,009	4.8
Citicorp Trust Bank, Fsb	2	790	3.8
Mortgage Lenders Network Usa	4	701	3.4
Equifirst Corporation	3	630	3.0
Impac Funding Corp	4	580	2.8

Fredericksburg city, VA

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	679	168	24.7	420	66	15.7

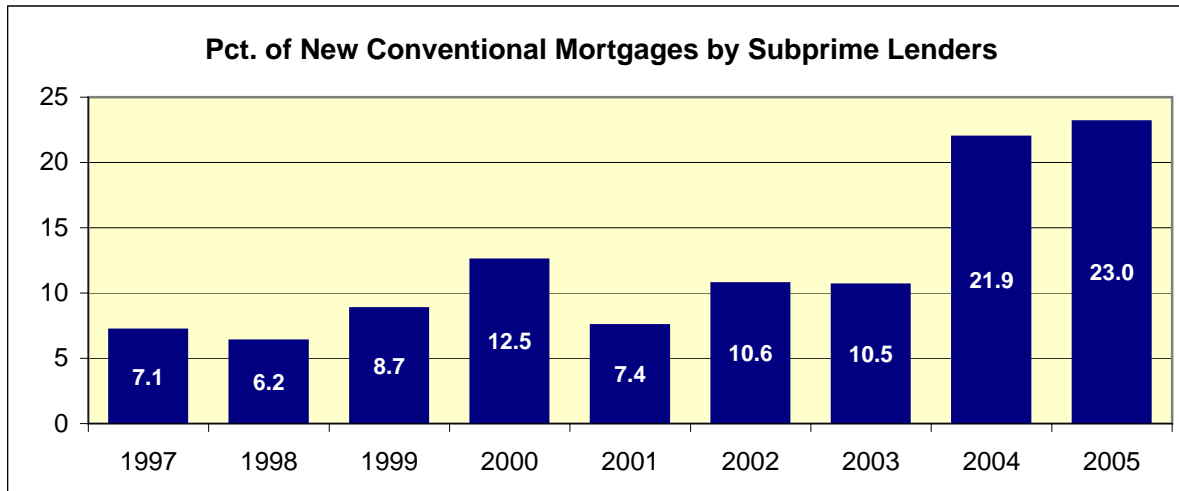
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	237	39,390	100.0
Fremont Investment & Loan	17	4,603	11.7
Ryland Mortgage Company	40	3,933	10.0
Home Loan Corporation	12	3,032	7.7
Option One Mortgage Corp	13	2,819	7.2
Long Beach Mortgage Co.	12	2,498	6.3
Countrywide Home Loans	11	1,980	5.0
Decision One Mortgage	10	1,846	4.7
American Home Mortgage Corp.	9	1,553	3.9
Wells Fargo Bank, Na	4	1,107	2.8
New Century Mortgage Corporati	7	1,009	2.6

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Manassas city, VA

Subprime Mortgage Lending, 1997 - 2005



Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	297	3	1.0	249	36	14.3
1998	339	16	4.7	705	49	7.0
1999	304	15	4.8	440	50	11.4
2000	437	23	5.2	205	57	28.1
2001	645	36	5.6	982	84	8.6
2002	772	75	9.7	1,645	182	11.1
2003	1,048	127	12.1	2,924	292	10.0
2004	1,615	358	22.2	1,751	378	21.6
2005	1,978	545	27.6	1,885	345	18.3

Top 10 Subprime Lenders, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	890	177,277	100.0
Wmc Mortgage Corp.	179	33,244	18.8
Aig Federal Savings Bank	85	17,239	9.7
Fremont Investment & Loan	77	17,110	9.7
Accredited Home Lenders, Inc	77	14,949	8.4
Long Beach Mortgage Co.	85	14,588	8.2
Novastar Mortgage, Inc.	55	12,176	6.9
Option One Mortgage Corp	54	10,524	5.9
Encore Credit Corp	30	7,093	4.0
New Century Mortgage Corporati	29	6,056	3.4
Fieldstone Mortgage Company	26	5,057	2.9

Manassas city, VA

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	1,978	925	46.8	1,884	445	23.6

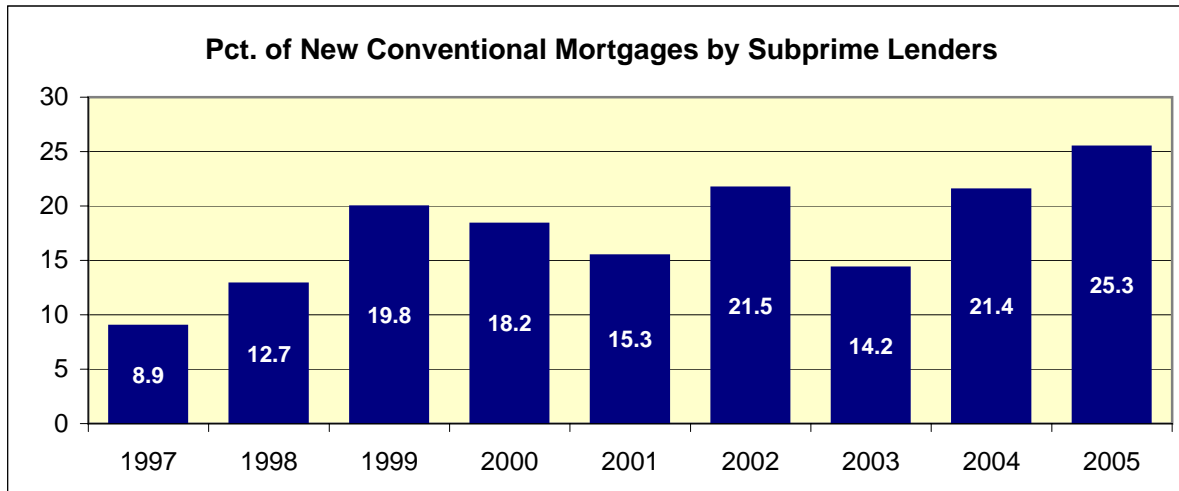
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	1,371	256,479	100.0
Wmc Mortgage Corp.	172	32,270	12.6
Fremont Investment & Loan	71	16,536	6.4
Accredited Home Lenders, Inc	74	14,671	5.7
Long Beach Mortgage Co.	82	14,415	5.6
Aig Federal Savings Bank	74	14,237	5.6
Novastar Mortgage, Inc.	51	11,271	4.4
Option One Mortgage Corp	51	10,373	4.0
Resource Bank	63	9,634	3.8
Pinnacle Financial	36	7,934	3.1
Encore Credit Corp	29	6,779	2.6

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Manassas Park city, VA

Subprime Mortgage Lending, 1997 - 2005



Year	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	55	0	0.2	51	9	18.3
1998	52	4	8.0	127	19	14.7
1999	64	5	8.2	81	23	28.9
2000	93	3	3.0	58	25	42.6
2001	96	8	8.8	188	35	18.6
2002	152	20	13.1	325	83	25.5
2003	426	59	13.8	1,037	149	14.4
2004	799	152	19.0	712	171	24.0
2005	954	279	29.2	854	179	21.0

Top 10 Subprime Lenders, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	458	97,489	100.0
Wmc Mortgage Corp.	79	15,744	16.1
Long Beach Mortgage Co.	55	10,709	11.0
Fremont Investment & Loan	50	10,489	10.8
Aig Federal Savings Bank	40	8,852	9.1
Accredited Home Lenders, Inc	47	8,560	8.8
Novastar Mortgage, Inc.	21	5,716	5.9
Option One Mortgage Corp	23	4,943	5.1
Encore Credit Corp	13	4,324	4.4
New Century Mortgage Corporati	17	3,670	3.8
Equifirst Corporation	13	2,781	2.9

Manassas Park city, VA

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	954	438	45.9	854	230	26.9

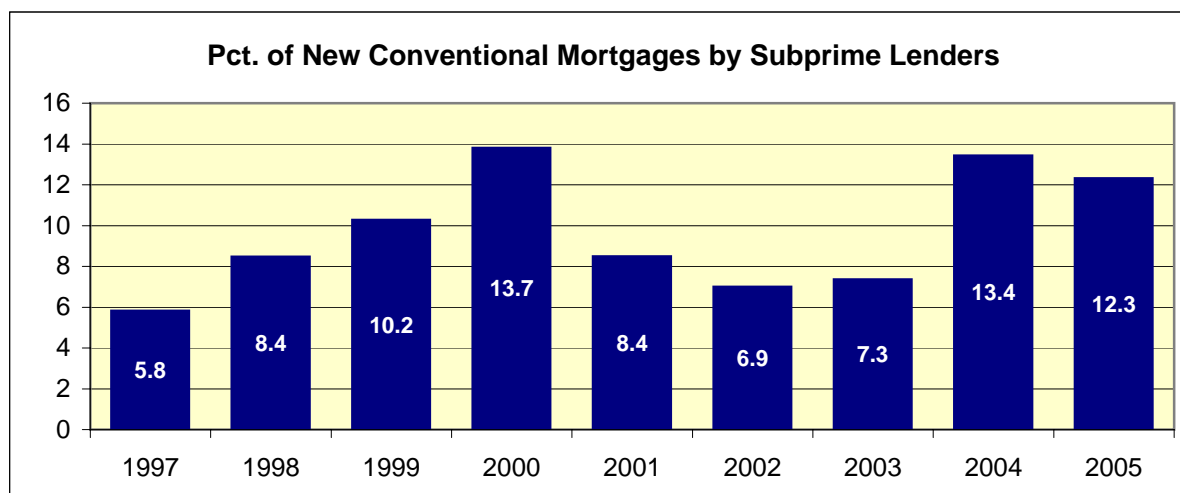
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	669	133,783	100.0
Wmc Mortgage Corp.	77	15,411	11.5
Long Beach Mortgage Co.	52	10,171	7.6
Fremont Investment & Loan	45	10,113	7.6
Accredited Home Lenders, Inc	45	8,420	6.3
Aig Federal Savings Bank	35	7,272	5.4
Pinnacle Financial	25	6,753	5.0
Novastar Mortgage, Inc.	21	5,716	4.3
Option One Mortgage Corp	22	4,741	3.5
Encore Credit Corp	12	4,040	3.0
New Century Mortgage Corporati	17	3,670	2.7

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Berkeley County, WV

Subprime Mortgage Lending, 1997 - 2005



Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	1,100	8	0.7	916	108	11.8
1998	1,025	15	1.5	1,448	193	13.3
1999	1,086	31	2.9	1,068	189	17.7
2000	1,104	35	3.2	701	213	30.4
2001	1,054	41	3.9	1,723	193	11.2
2002	1,446	58	4.0	2,115	189	8.9
2003	1,662	66	4.0	3,655	322	8.8
2004	2,477	202	8.2	2,514	465	18.5
2005	3,501	305	8.7	3,592	564	15.7

Top 10 Subprime Lenders, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Subprime Lenders</i>	869	125,264	100.0
Aig Federal Savings Bank	103	15,378	12.3
Fremont Investment & Loan	108	14,541	11.6
Encore Credit Corp	89	13,958	11.1
Long Beach Mortgage Co.	78	12,058	9.6
Accredited Home Lenders, Inc	49	7,663	6.1
Wmc Mortgage Corp.	49	7,232	5.8
Centex Home Equity Company Llc	41	5,712	4.6
Citifinancial, Inc.	51	5,350	4.3
Wells Fargo Finl West Virginia	37	5,043	4.0
Novastar Mortgage, Inc.	29	4,558	3.6

Berkeley County, WV

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	3,496	835	23.9	3,588	896	25.0

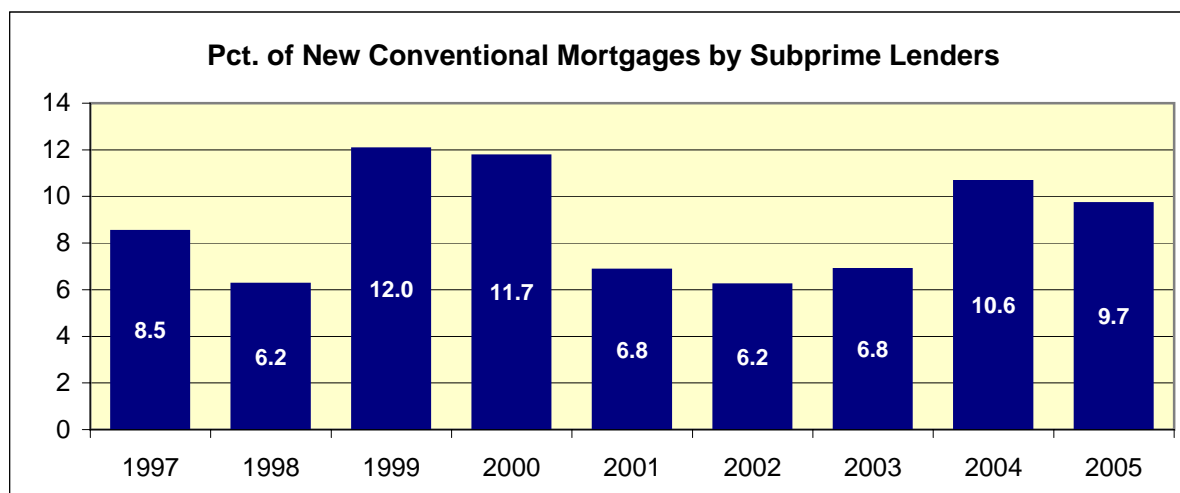
Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	1,741	240,754	100.0
Wells Fargo Bank, Na	110	19,927	8.3
Decision One Mortgage	131	16,890	7.0
Countrywide Home Loans	95	14,206	5.9
Fremont Investment & Loan	100	14,073	5.8
Encore Credit Corp	88	13,805	5.7
Aig Federal Savings Bank	85	12,055	5.0
Long Beach Mortgage Co.	76	11,613	4.8
National City Bank Of Indiana	63	8,912	3.7
Valley Farm Credit Aca	33	7,742	3.2
Accredited Home Lenders, Inc	47	7,474	3.1

Data tabulated by NeighborhoodInfo DC and DataPlace (www.dataplace.org) from Home Mortgage Disclosure Act loan and lender records. Report updated 3/19/07.

Jefferson County, WV

Subprime Mortgage Lending, 1997 - 2005



New Conventional Mortgage Loans

Year	Home Purchase			Refinance		
	Total	Subprime Lenders	Pct. Subprime	Total	Subprime Lenders	Pct. Subprime
1997	526	17	3.2	550	74	13.5
1998	560	9	1.6	1,073	92	8.6
1999	569	25	4.4	765	135	17.6
2000	615	21	3.4	463	105	22.7
2001	791	25	3.2	1,239	113	9.1
2002	906	21	2.3	1,738	142	8.2
2003	1,099	52	4.7	2,842	217	7.6
2004	1,602	93	5.8	1,813	269	14.8
2005	1,727	131	7.6	2,251	253	11.2

Top 10 Subprime Lenders, 2005

New Conventional Home Purchase and Refinance Loans

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
All Subprime Lenders	384	71,085	100.0
Aig Federal Savings Bank	49	10,326	14.5
New Century Mortgage Corporati	39	8,517	12.0
Long Beach Mortgage Co.	39	7,045	9.9
Fremont Investment & Loan	26	5,032	7.1
Encore Credit Corp	26	4,466	6.3
Wmc Mortgage Corp.	19	4,060	5.7
Fieldstone Mortgage Company	18	3,104	4.4
Citifinancial Mtg Co, Inc	15	2,737	3.9
Accredited Home Lenders, Inc	13	2,570	3.6
Centex Home Equity Company Llc	15	2,559	3.6

Jefferson County, WV

High Interest Rate Mortgage Lending, 2005

Year	New Conventional Mortgage Loans					
	Home Purchase			Refinance		
	Total	High Int. Rate	Pct. High Int. Rate	Total	High Int. Rate	Pct. High Int. Rate
2005	1,727	346	20.0	2,249	381	16.9

Top 10 Lenders of High Interest Rate Loans, 2005

	Number of Loans	Amount (Thous. \$)	
		Total	Percent
<i>All Lenders</i>	730	127,588	100.0
Countrywide Home Loans	51	11,381	8.9
Wells Fargo Bank, Na	37	8,899	7.0
National City Bank Of Indiana	34	7,060	5.5
New Century Mortgage Corporati	32	6,535	5.1
Long Beach Mortgage Co.	36	6,411	5.0
Decision One Mortgage	33	6,209	4.9
Aig Federal Savings Bank	30	5,549	4.3
Fremont Investment & Loan	25	4,892	3.8
Encore Credit Corp	25	4,266	3.3
Wmc Mortgage Corp.	18	3,930	3.1

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