

MSA/MD: 40140 - RIVERSIDE-SAN BERNARDINO-ONTARIO, CA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN	MEDIAN	
			3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	1438	829	197	397	195	38		2		4.57	4.52
ASIAN	6136	2082	600	901	472	96		8	5	4.53	4.49
BLACK OR AFRICAN AMERICAN	2070	2751	720	1235	638	121		33	4	4.60	4.55
NAT HAWAIIAN/OTHER PACIFIC ISL	796	472	138	216	100	15		3		4.48	4.44
WHITE	37218	23918	6110	10861	5826	967		128	26	4.58	4.54
2 OR MORE MINORITY RACES	39	37	7	19	9	2				4.60	4.68
JOINT (WHITE/MINORITY RACE)	986	399	145	173	65	11		5		4.38	4.27
RACE NOT AVAILABLE 6/	9243	8561	2170	3847	1901	408		220	15	4.64	4.55
ETHNICITY 7/											
HISPANIC OR LATINO	16690	18982	4476	8791	4784	814		101	16	4.61	4.57
NOT HISPANIC OR LATINO	31611	12922	3876	5658	2759	506		104	19	4.50	4.45
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1382	641	226	290	110	11		4		4.36	4.30
ETHNICITY NOT AVAILABLE 6/	8243	6504	1509	2910	1553	327		190	15	4.70	4.63
MINORITY STATUS 8/											
WHITE NON-HISPANIC	21885	7420	2321	3244	1501	274		67	13	4.48	4.40
OTHERS, INCLUDING HISPANIC	27525	25073	6234	11505	6118	1053		140	23	4.59	4.54
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	315	109	38	39	22	5		3	2	4.73	4.28
50-79% OF MSA/MD MEDIAN	1810	924	341	369	158	28		28		4.43	4.32
80-99% OF MSA/MD MEDIAN	2924	2335	745	1037	425	76		48	4	4.47	4.34
100-119% OF MSA/MD MEDIAN	4874	4249	1249	1894	893	164		45	4	4.52	4.43
120% OR MORE OF MSA/MD MEDIAN	45050	30890	7429	14145	7626	1378		273	39	4.62	4.57
INCOME NOT AVAILABLE 6/	2953	542	285	165	82	7		2	1	4.12	3.95
GENDER 19/											
MALE	19678	17246	4176	7635	4303	864		246	22	4.64	4.58
FEMALE	13542	10809	2568	5002	2608	517		100	14	4.62	4.57
JOINT (MALE/FEMALE)	22254	8875	2988	3952	1636	244		45	10	4.41	4.34
GENDER NOT AVAILABLE 6/	2452	2119	355	1060	659	33		8	4	4.69	4.76
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	793	150	43	69	27	8		2	1	4.55	4.42
10-19% MINORITY	4983	2159	629	925	491	98		14	2	4.54	4.49
20-49% MINORITY	30388	16105	4376	7303	3570	671		165	20	4.56	4.51
50-79% MINORITY	18565	16105	4013	7260	3962	680		169	21	4.60	4.55
80-100% MINORITY	3197	4530	1026	2092	1156	201		49	6	4.64	4.59
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	604	911	193	382	273	48		13	2	4.74	4.73
MODERATE INCOME	9946	9650	2338	4255	2490	453		99	15	4.63	4.58
MIDDLE INCOME	25351	18764	4738	8596	4416	801		192	21	4.59	4.54
UPPER INCOME	22025	9723	2817	4416	2027	356		95	12	4.51	4.46

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			3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	430707	241538	57619	115356	57291	10773	499		4.57	4.52	
ASIAN	2212578	722141	207420	314001	165334	31634	2575	1177	4.53	4.48	
BLACK OR AFRICAN AMERICAN	683137	864756	225514	390963	203734	34796	8734	1015	4.59	4.55	
NAT HAWAIIAN/OTHER PACIFIC ISL	265102	147459	42338	68891	30983	4673	574		4.47	4.45	
WHITE	12045759	6952753	1771699	3171901	1696418	272024	32963	7748	4.57	4.54	
2 OR MORE MINORITY RACES	12245	11478	2268	6428	2344	438			4.53	4.63	
JOINT (WHITE/MINORITY RACE)	344841	121120	43471	55587	19007	2463	592		4.34	4.26	
RACE NOT AVAILABLE 6/	3088827	2418121	628459	1119664	531030	80306	54018	4644	4.59	4.53	
ETHNICITY 7/											
HISPANIC OR LATINO	4981104	5364402	1250417	2498854	1364706	222122	24162	4141	4.61	4.57	
NOT HISPANIC OR LATINO	10820868	4060239	1204596	1804285	870919	147431	27348	5660	4.50	4.45	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	463107	191303	66416	87898	32877	3117	995		4.36	4.31	
ETHNICITY NOT AVAILABLE 6/	2818117	1863422	457359	851754	437639	64437	47450	4783	4.63	4.59	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	7403696	2258986	701832	1001685	456181	77633	17533	4122	4.47	4.41	
OTHERS, INCLUDING HISPANIC	8781527	7339533	1815495	3385247	1803790	294892	34166	5943	4.59	4.55	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	42013	15777	5262	5770	3358	767	406	214	4.68	4.25	
50-79% OF MSA/MD MEDIAN	286292	144010	55762	57904	21918	3475	4951		4.40	4.24	
80-99% OF MSA/MD MEDIAN	586560	444735	145856	199658	77058	11572	9753	838	4.45	4.32	
100-119% OF MSA/MD MEDIAN	1124508	930522	280631	417776	190922	30590	9664	939	4.49	4.41	
120% OR MORE OF MSA/MD MEDIAN	16134335	9763405	2394159	4508178	2384887	389083	74871	12227	4.60	4.56	
INCOME NOT AVAILABLE 6/	909488	180917	97118	53505	27998	1620	310	366	4.11	3.94	
GENDER 19/											
MALE	6366878	4937650	1198342	2220456	1232650	218978	60885	6339	4.63	4.57	
FEMALE	4162426	3147392	747099	1475711	761541	134079	25116	3846	4.61	4.57	
JOINT (MALE/FEMALE)	7711852	2755227	925796	1225558	513713	74724	12170	3266	4.41	4.34	
GENDER NOT AVAILABLE 6/	842040	639097	107551	321066	198237	9326	1784	1133	4.68	4.76	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	357635	55145	16957	24262	9743	3056	939	188	4.53	4.41	
10-19% MINORITY	1736027	624042	188948	275076	133745	21957	3113	1203	4.50	4.47	
20-49% MINORITY	10333754	5076896	1393489	2325920	1121516	186950	42931	6090	4.54	4.50	
50-79% MINORITY	5808407	4578172	1128620	2079908	1145442	176677	41565	5960	4.60	4.56	
80-100% MINORITY	847373	1145111	250774	537625	295695	48467	11407	1143	4.65	4.60	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	132301	192604	37671	81521	60383	10063	2744	222	4.76	4.75	
MODERATE INCOME	2619352	2285784	545291	1007310	606150	102839	20865	3329	4.63	4.60	
MIDDLE INCOME	7658789	5365340	1335344	2490485	1280729	208055	44160	6567	4.59	4.55	
UPPER INCOME	8672754	3634997	1059841	1663475	758879	116150	32186	4466	4.50	4.45	