

FINAL 2006 NATIONAL AGGREGATES

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	14483	7496	1920	1112	2275	1618	495	76	5.18	5.36
ASIAN	157289	31575	9349	4442	9666	6383	1478	257	5.04	5.24
BLACK OR AFRICAN AMERICAN	150301	172055	27225	20352	48544	50123	20634	5177	5.67	5.83
NAT HAWAIIAN/OTHER PACIFIC ISL	12555	6414	1586	868	2073	1456	368	63	5.21	5.43
WHITE	2266991	648384	181284	92325	173168	142936	47728	10943	5.18	5.34
2 OR MORE MINORITY RACES	1534	583	107	85	182	166	34	9	5.43	5.69
JOINT (WHITE/MINORITY RACE)	37387	7871	1702	1299	2414	1779	567	110	5.29	5.43
RACE NOT AVAILABLE 6/	280424	111487	22106	13300	34144	30199	9929	1809	5.46	5.68
ETHNICITY 7/										
HISPANIC OR LATINO	284208	241919	55215	33816	78775	56699	14870	2544	5.26	5.47
NOT HISPANIC OR LATINO	2340262	640962	168642	86967	161953	151033	58121	14246	5.29	5.46
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	38538	9073	2051	1442	2881	1993	590	116	5.25	5.39
ETHNICITY NOT AVAILABLE 6/	257956	93911	19371	11558	28857	24935	7652	1538	5.42	5.65
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1958340	416505	127732	59379	98084	89211	33677	8422	5.14	5.26
OTHERS, INCLUDING HISPANIC	674353	464449	96264	61642	142856	117291	38192	8204	5.40	5.58
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	145138	62887	17377	8559	11778	14967	8020	2186	5.38	5.53
50-79% OF MSA/MD MEDIAN	460182	190019	40870	24284	46084	50156	22823	5802	5.51	5.70
80-99% OF MSA/MD MEDIAN	347378	138891	27813	17904	38621	37778	13751	3024	5.48	5.67
100-119% OF MSA/MD MEDIAN	319770	118067	23418	15777	34934	31589	10320	2029	5.44	5.62
120% OR MORE OF MSA/MD MEDIAN	1484062	420043	96053	57335	137556	98582	25614	4903	5.26	5.48
INCOME NOT AVAILABLE 6/	134195	52616	38038	9323	3011	1304	543	397	3.83	3.49
GENDER 19/										
MALE	905682	425286	104896	56708	116843	102226	36352	8261	5.31	5.50
FEMALE	680333	300254	73845	38552	81224	73846	26695	6092	5.33	5.53
JOINT (MALE/FEMALE)	1205502	218943	59003	34074	59503	47022	15729	3612	5.18	5.31
GENDER NOT AVAILABLE 6/	129447	41382	7535	4449	14896	11566	2457	479	5.44	5.72
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	1011204	227326	68073	31542	50836	50877	20768	5230	5.20	5.33
10-19% MINORITY	709220	173074	47426	24586	45809	39095	13215	2943	5.20	5.37
20-49% MINORITY	781129	288155	70122	40171	82798	68334	22231	4499	5.28	5.47
50-79% MINORITY	243099	157527	32543	20034	49692	40129	12540	2589	5.40	5.59
80-100% MINORITY	142158	136048	25247	16703	42809	35905	12311	3073	5.50	5.67
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	39347	33329	5969	4120	9568	9090	3646	936	5.58	5.75
MODERATE INCOME	316987	214179	44742	26404	60417	56376	21015	5225	5.47	5.66
MIDDLE INCOME	1398156	516448	130753	71162	139803	121979	43154	9597	5.28	5.46
UPPER INCOME	1131077	217952	61867	31319	62099	46858	13237	2572	5.11	5.30

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000'S	REPORTED PRICING DATA \$000'S	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/ \$000'S	MEDIAN 31/
			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	3653704	1771109	442363	258851	607066	368416	83960	10453	5.13	5.34
ASIAN	51910379	10284984	3135834	1452470	3314151	1934529	388028	59972	4.97	5.19
BLACK OR AFRICAN AMERICAN	32897261	32945435	5723922	4078311	10570489	9057882	2920817	594014	5.51	5.68
NAT HAWAIIAN/OTHER PACIFIC ISL	3710926	1893678	484268	257062	654959	405700	82103	9586	5.13	5.37
WHITE	534136616	131836912	38245317	18926411	39249190	26990513	7044869	1380612	5.07	5.27
2 OR MORE MINORITY RACES	382782	140528	29935	22226	46689	35645	5098	935	5.24	5.58
JOINT (WHITE/MINORITY RACE)	11231966	1753749	424831	303921	570371	353762	86510	14354	5.13	5.28
RACE NOT AVAILABLE 6/	79976825	25080302	5687348	2981545	8440682	6100042	1636603	234082	5.30	5.54
ETHNICITY 7/										
HISPANIC OR LATINO	70893662	58650619	13090943	8144423	20980693	13143126	2860804	430630	5.22	5.44
NOT HISPANIC OR LATINO	561582249	124201911	35560802	17200795	34782079	26884848	8114814	1658573	5.13	5.32
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	10622126	2006460	488786	346505	679923	385358	89922	15966	5.10	5.25
ETHNICITY NOT AVAILABLE 6/	74802422	20847707	5033287	2589074	7010902	4833157	1182448	198839	5.23	5.49
MINORITY STATUS 8/										
WHITE NON-HISPANIC	456193335	76279964	25577998	11035072	19543481	14749759	4408417	965237	4.98	5.10
OTHERS, INCLUDING HISPANIC	179472807	106387920	23132460	14425032	36339879	25009669	6367181	1113699	5.28	5.49
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	14190173	4862580	1350000	650905	988954	1169005	561156	142560	5.34	5.50
50-79% OF MSA/MD MEDIAN	60852314	20850920	4480939	2685779	5574839	5468996	2164444	475923	5.45	5.63
80-99% OF MSA/MD MEDIAN	57212379	20192708	3969681	2653277	6126085	5404088	1719090	320487	5.43	5.62
100-119% OF MSA/MD MEDIAN	60731849	20687661	3969219	2797588	6669074	5451150	1538304	262326	5.40	5.59
120% OR MORE OF MSA/MD MEDIAN	482976441	124935194	29968300	17073114	43285857	27428784	6147587	1031552	5.19	5.42
INCOME NOT AVAILABLE 6/	36031172	13564168	10097667	2332302	713201	275093	89408	56497	3.76	3.44
GENDER 19/										
MALE	217924369	90711534	23525795	12127081	27915478	20433643	5642685	1066852	5.19	5.41
FEMALE	141566217	60703315	15402611	7906050	18725437	13975942	3965012	728263	5.22	5.45
JOINT (MALE/FEMALE)	320876437	45352058	13412002	7350008	13137559	8702865	2295771	453853	5.02	5.16
GENDER NOT AVAILABLE 6/	37533436	8939790	1833410	897658	3675123	2134039	344520	55040	5.30	5.61
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	221642439	38565006	12765541	5493577	9239157	7911802	2591205	563724	5.03	5.14
10-19% MINORITY	183576431	35836032	11058757	5158764	9899120	7247700	2061014	410677	5.04	5.20
20-49% MINORITY	205201029	62755411	16213295	8856659	19837381	13672948	3562228	612900	5.16	5.37
50-79% MINORITY	65747358	36631230	7971407	4748182	12994394	8555123	2027754	334370	5.27	5.49
80-100% MINORITY	35169091	31253135	5805115	3918007	11382268	7803718	1977109	366918	5.39	5.58
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	8855329	6596936	1204296	831248	2194455	1741627	524203	101107	5.46	5.64
MODERATE INCOME	63973342	39534913	8206373	4954864	13097264	9949155	2783713	543544	5.36	5.57
MIDDLE INCOME	290126911	98706766	25317785	13741438	30216001	22123305	6159796	1148441	5.19	5.40
UPPER INCOME	347973326	60132967	19059004	8637892	17827945	11366109	2747471	494546	4.97	5.16