

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	1973	73	66	5	1			1	3.49	3.28
ASIAN	2865	32	29	1		1		1	3.63	3.19
BLACK OR AFRICAN AMERICAN	32421	1192	1073	54	7	14		43	3.48	3.19
NAT HAWAIIAN/OTHER PACIFIC ISL	802	12	11					1	3.57	3.19
WHITE	189326	4818	4406	182	39	77		93	3.51	3.18
2 OR MORE MINORITY RACES	159	1	1						3.05	3.05
JOINT (WHITE/MINORITY RACE)	3811	76	70	3	1	2			3.40	3.19
RACE NOT AVAILABLE 6/	14531	375	301	51	9	6		7	3.81	3.19
ETHNICITY 7/										
HISPANIC OR LATINO	29095	1271	1183	31	9	27		17	3.43	3.19
NOT HISPANIC OR LATINO	199791	4901	4402	243	44	67		125	3.54	3.18
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4698	84	77	3	1	3			3.43	3.17
ETHNICITY NOT AVAILABLE 6/	12304	323	295	19	3	3		2	3.63	3.16
MINORITY STATUS 8/										
WHITE NON-HISPANIC	157905	3555	3238	141	29	51		79	3.54	3.17
OTHERS, INCLUDING HISPANIC	73338	2631	2408	95	19	43		59	3.45	3.19
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	26832	1308	1233	33	9	10		19	3.42	3.18
50-79% OF MSA/MD MEDIAN	83918	2207	1963	109	20	39		66	3.58	3.18
80-99% OF MSA/MD MEDIAN	49079	1063	970	52	3	15		20	3.50	3.17
100-119% OF MSA/MD MEDIAN	33303	728	642	42	13	14		15	3.49	3.17
120% OR MORE OF MSA/MD MEDIAN	50092	1175	1058	56	11	22		23	3.56	3.19
INCOME NOT AVAILABLE 6/	1739	69	63	3	1			1	3.47	3.19
GENDER 19/										
MALE	74969	2564	2317	113	23	43		55	3.54	3.18
FEMALE	63697	1784	1621	77	12	23		45	3.47	3.18
JOINT (MALE/FEMALE)	102231	2102	1897	103	21	33		42	3.55	3.18
GENDER NOT AVAILABLE 6/	4991	129	122	3	1	1		2	3.33	3.15
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	80663	2023	1861	82	25	16		32	3.52	3.17
10-19% MINORITY	56363	1040	939	52	9	12		21	3.56	3.17
20-49% MINORITY	67465	1571	1396	85	11	28		43	3.53	3.18
50-79% MINORITY	22846	831	761	27	6	20		16	3.43	3.17
80-100% MINORITY	17073	1069	971	49	4	13		30	3.49	3.22
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	4109	321	307	9	1	2		2	3.32	3.17
MODERATE INCOME	43740	1942	1788	74	9	19		47	3.49	3.18
MIDDLE INCOME	144600	3484	3135	173	28	59		73	3.54	3.17
UPPER INCOME	51927	787	698	39	17	9		20	3.53	3.18

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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	277715	7450	6701	590	94				65	3.47	3.25
ASIAN	452237	3948	3394	113			87		354	4.15	3.14
BLACK OR AFRICAN AMERICAN	4411159	145939	131252	5657	1019		2035	5776	200	3.50	3.19
NAT HAWAIIAN/OTHER PACIFIC ISL	123633	1191	982					209		3.94	3.18
WHITE	24808624	657049	474674	18886	4766	10019		146230	2474	4.29	3.26
2 OR MORE MINORITY RACES	22815	95	95							3.05	3.05
JOINT (WHITE/MINORITY RACE)	573090	9482	8583	588	61	250				3.39	3.17
RACE NOT AVAILABLE 6/	2035341	45114	31797	8806	2481	947		911	172	4.08	3.21
ETHNICITY 7/											
HISPANIC OR LATINO	3852377	169455	158334	3787	1305	3506		2062	461	3.43	3.20
NOT HISPANIC OR LATINO	26428361	655950	458696	28229	6442	9128		150823	2632	4.33	3.26
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	699455	10242	9369	463	121	289				3.42	3.17
ETHNICITY NOT AVAILABLE 6/	1724421	34621	31079	2161	553	415		241	172	3.82	3.14
MINORITY STATUS 8/											
WHITE NON-HISPANIC	20598003	489499	318680	13970	3548	6664		144624	2013	4.58	3.30
OTHERS, INCLUDING HISPANIC	10061441	333958	305965	10867	2600	5727		7719	1080	3.47	3.19
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	2264255	85188	79104	2229	806	943		1760	346	3.49	3.18
50-79% OF MSA/MD MEDIAN	9937043	263690	181498	11625	2314	4479		62610	1164	4.36	3.26
80-99% OF MSA/MD MEDIAN	6969851	209022	117056	6585	316	2336		82472	257	4.95	3.50
100-119% OF MSA/MD MEDIAN	5114055	102306	89420	5499	2576	2006		2347	458	3.52	3.17
120% OR MORE OF MSA/MD MEDIAN	8065918	199894	181118	8313	2315	3574		3809	765	3.56	3.19
INCOME NOT AVAILABLE 6/	241773	6909	6082	330	94			128	275	3.71	3.17
GENDER 19/											
MALE	9573366	280131	249163	12614	3411	5737		7724	1482	3.58	3.18
FEMALE	7769691	188227	168488	8547	1627	2812		5741	1012	3.53	3.18
JOINT (MALE/FEMALE)	14681932	389019	227474	13374	3289	4768		139343	771	4.84	3.42
GENDER NOT AVAILABLE 6/	679625	12891	12353	105	94	21		318		3.31	3.13
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	10458730	260611	186386	9072	3387	1996		58726	1044	4.34	3.24
10-19% MINORITY	7781628	200419	106326	7140	1835	2017		82273	828	5.06	3.57
20-49% MINORITY	9122072	169620	147825	9831	1759	3379		5892	934	3.58	3.18
50-79% MINORITY	2963603	96174	87644	2862	633	2777		2180	78	3.45	3.16
80-100% MINORITY	2196677	138321	126006	5676	600	1886		3772	381	3.50	3.22
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	512240	38907	36805	1284	83	560		175		3.35	3.20
MODERATE INCOME	5327537	201729	183317	7926	1080	2415		6116	875	3.54	3.18
MIDDLE INCOME	19034371	517973	340240	20213	4028	7786		143936	1770	4.53	3.30
UPPER INCOME	7643178	106536	93825	5158	3023	1294		2616	620	3.55	3.18