

Akron, OH

Sample Page; Printed Version

HOME EQUITY LOAN OUTSTANDINGS BY TYPE, 12/31/2007 (\$000)

OPEN-END HELOC	1,046,463	% OF LOANS, PIGGYBACKS	28.07
CLOSED-END LOANS	318,095	% OF LOANS, FREE-STANDING	71.93
TOTAL	1,364,558	% OF TOTAL USA RECEIVABLES	.14

AVERAGE LOAN SIZES, MARCH 2008

	HERE	USA
PIGGYBACKS	30,370	\$51,865
FREE-STANDING	39,982	\$70,037
TOTAL	37,284	\$63,558

POPULARITY: CURRENT PENETRATION RATE

	HERE	USA
% OF MTG BORROWERS WITH HE LOANS	33.43	34.93%

HOME VALUES, MARCH 2008

	HERE	USA
MEDIAN HOME VALUE, 3/08	134,583	\$260,712
% CHANGE IN HOME VALUE, 3/07-3/08	-4.11	-8.37%

MARKET RISKS

	HERE	USA
% OF CURRENT BORROWERS, CLTV RATIO OF 95%+	62.78	39.69%
% OF 2006 MTG BORROWERS WITH CREDIT PROBLEMS	30.13	28.91%
PREPAYMENT RISK: 2006 MTG REFINANCING RATE	6.79	7.86%
BANKRUPTCIES PER 1,000 ADULTS, 12 MOS ENDED 9/30/07	6.61	3.49

FUTURE OPPORTUNITY MEASURES

	HERE	USA
% OF HOMEOWNERS WITH DEBT WHO COULD STILL BORROW		
\$30,000+ WITHOUT EXCEEDING 90% CLTV:	24.35	49.81%
% GROWTH IN HOUSEHOLDS, 2000-2006	5.37	8.97%
AVERAGE INCOME OF RECENT HOME BUYERS	77,820	\$107,121
AVERAGE INCOME OF RECENT REFINANCERS	75,785	\$97,650

OVERALL MARKET ATTRACTIVENESS SCORE: 27