

Abilene, TX

SAMPLE PAGE; PRINTED VERSION

Nonprime Mortgage Origination Volume (\$000)

	HERE	USA
2004	46,298	582,000,000
2005	74,406	718,200,000
2006	75,793	743,800,000
% Change, 2004-2006.....	63.7	27.8

Market Segments, 2005 Originations

	HERE	USA
% of \$ Produced for Home Purchase.....	51.7	42.2
% of \$ Produced, Refinance/Home Improvement...	48.3	57.8
% of All Borrowers, B/C/D Risks (See Intro)...	30.0	26.2
Mean Rate Spread, 1st Liens With Spread.....	4.92	4.79

Average Size of Nonprime Transactions

	HERE	USA
Home Purchase, 2005.....\$	86,021	225,981
Refinance, 2005.....\$	76,530	204,640
Home Improvement, 2005.....\$	61,870	119,379

Key Metrics: Marketing, Productivity, & Risks

	HERE	USA
Popularity: Nonprime Orig \$ As % Of Total, 2005...	24.1	26.5%
Productivity: Closed Loan Conversion Rate, 2005...	27.5	33.8%
Refi Rate on Owner-Occ. Homes, 2005.....	3.8	11.3%
Bankruptcy Filings/1,000 Adults, 12 Mos Ended 6/06	5.89	6.68
Value Trouble: Collateral Denials As % Of Origs...	6.7	5.1%

Most Common Problems of Loan Applicants, 2005

Reasons for nonprime loan denials, as % of all reasons given:

	% HERE	% USA
Poor debt-to-income ratio...	5.2	8.0
Poor employment history.....	1.3	1.1
Credit history.....	20.1	19.6
Collateral value problem....	8.8	8.5
Insufficient cash.....	.9	0.9
Unverifiable information....	4.5	6.5
Incomplete application.....	8.4	7.8
Mortgage insurance denied...	.0	0.0
Other.....	50.8	47.6

OVERALL MARKET ATTRACTIVENESS SCORE..... 68