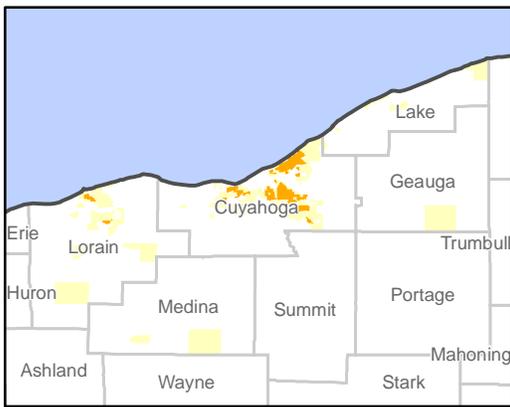


Subprime Lending Markets Cleveland-Elyria-Mentor, OH



CLEVELAND: Relationship of Quartile Rankings, Volume of Subprime Home Purchase Loans Within FHA Loan Limits BY Subprime Home Purchase Loans Within FHA Limits as Percent of All Such Loans

		Quartiles, Subprime as Percent of All Loans					Total Count
		1	2	3	4		
		Count	Count	Count	Count	Count	
Quartiles, Number of Subprime Loans	1	87	60	14	4	165	
	2	39	60	54	15	168	
	3	21	33	71	44	169	
	4	22	16	32	104	174	
	Total	169	169	171	167	676	

A Quartile Ranking of '1' Denotes the Quartile with the Highest Value

Legend

- 2000 Zip Code Tabulation Area
- Subprime Quadrant 1*
- Subprime Quadrants 2**

* Subprime Quadrant 1 includes the Census Tracts in the upper quartile ranking for both sub-prime loan market share and sub-prime loans originated in 2004 and 2005.

** Subprime Quadrant 2 includes the Census tracts not in Quadrant 1 but otherwise in the first two quadrants on both measures, (e.g., in the upper quartile for subprime loan volume but only in the second highest quartile for subprime share.)

