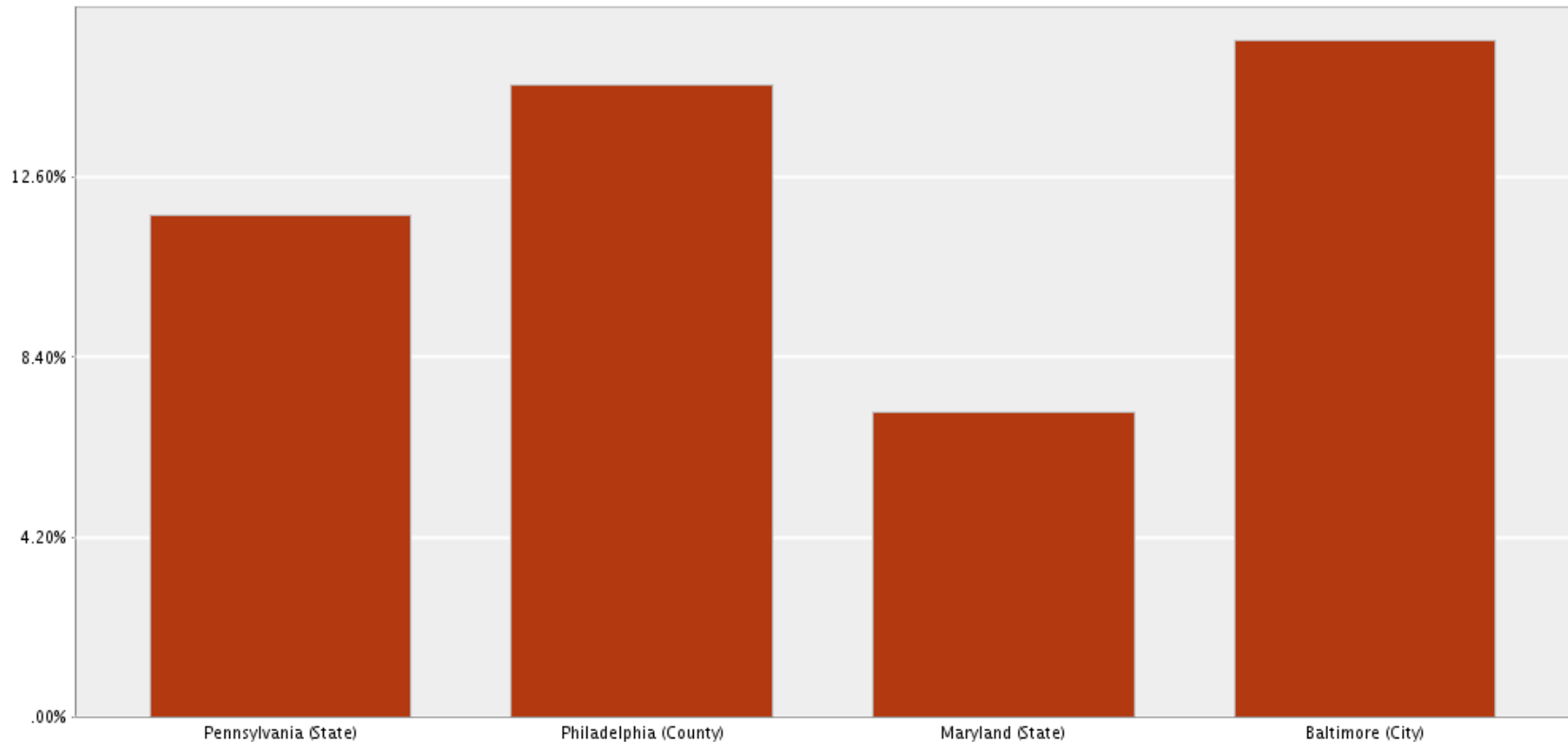


Percent of all home loans that were high cost in 2008.

Percent of all loans made that were high cost in 2008. High-cost loans were previously denoted as "subprime" loans in PolicyMap. High-cost loans are defined as loans with a reported rate spread. The rate spread on a loan is the difference between the APR on the loan and the treasury security yields as of the date of the loan's origination. Rate spreads are only reported by financial institutions if the APR is 3 or more percentage points higher for a first lien loan, or 5 or more percentage points higher for a second lien loan. High-cost loans do not denote HOEPA loans, but HOEPA loans may be included in the high-cost loan category. These loans were originated for the purchase or refinance of an owner-occupied, one-to-four family dwelling, as reported by HMDA. Medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five.



| | Pennsylvania (State) | Philadelphia, PA (County) | Maryland (State) | Baltimore, MD (City) | Mean Sum Median |
|--|-------------------------|-------------------------------|-------------------------|-----------------------------|---|
| ■ Percent of Loans that were High Cost | 11.73% | 14.77% | 7.13% | 15.81% | 12.36% |
| Ranking | Rank 20 of 52 States | Rank 1876 of 3179 Counties | Rank 38 of 52 States | Rank 1622 of 6381 Cities | |