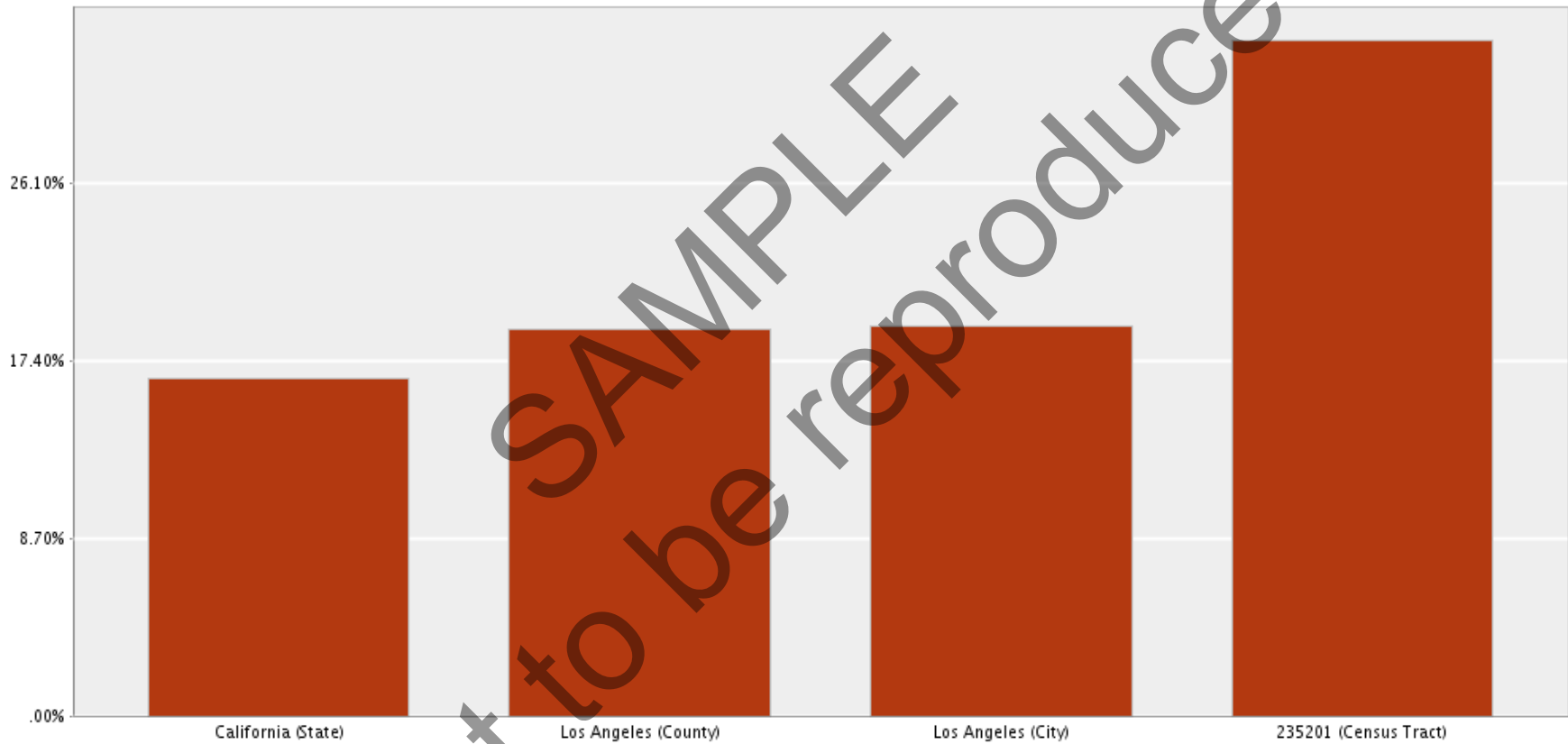


Percent of all home loans that were subprime in 2007.

Percent of all loans made that were subprime in 2007. Subprime loans are defined as loans with a reported rate spread. The rate spread on a loan is the difference between the Annual Percentage Rate (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. A rate spread of 3 or more suggests that a loan is of notably higher cost than a typical loan. 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.



	California (State)	Los Angeles, CA (County)	Los Angeles, CA (City)	235201, CA (Census Tract)	Mean Sum Median
■ Percent of Loans that were Subprime	16.43%	18.93%	19.12%	33.07%	21.90%
Ranking	Rank 30 of 51 States	Rank 1995 of 3104 Counties	Rank 2791 of 6404 Cities	Rank 10486 of 63099 Census Tracts	