

**Appendix Table 6: Summary Characteristics of Sampled Mortgages for those Lenders with some Mortgages with Predatory Characteristics**

	Percent of Sample											Median Loan to Property Value Ratio
	Number of Sampled Sub-Prime Loans	Above FTC Recommended HOEPA TRIGGER	Waive Jury Trial	Prepayment Penalty	Balloon Payment	Payable on Demand	High Fees or Single Premium Life Insurance	Adjustable Rate	Above 12% interest rate	Median Loan Amount	Median Property Value	
AMERIQUEST MORTGAGE	25	36%	0%	88%	0%	0%	0%	92%	28%	\$ 41,600	\$ 47,585	1.00
WASHINGTON MUTUAL ( Long Beach, Fleet)	25	52%	0%	88%	0%	0%	0%	88%	64%	\$ 41,600	\$ 50,185	0.87
Long Beach Mortgage	24	54%	0%	92%	0%	0%	0%	92%	67%	\$ 40,750	\$ 50,185	0.87
Fleet	1	0%	0%	0%	0%	0%	0%	0%	0%	NA	NA	NA
HOUSEHOLD INTERNATIONAL (Beneficial Mortgage, Decision One, Household Realty, Banc One Financial Services)	46	46%	0%	67%	15%	0%	7%	37%	63%	\$ 39,200	\$ 36,390	0.86
Beneficial Mortgage	11	73%	0%	45%	18%	0%	27%	64%	100%	\$ 19,500	\$ 54,090	0.51
Decision One	15	20%	0%	87%	33%	0%	0%	27%	20%	\$ 52,000	\$ 35,440	1.20
Household Realty	13	46%	0%	46%	0%	0%	0%	46%	85%	\$ 34,000	\$ 50,990	0.84
Banc One Fianancial Services (sold to Household Intl March 2000 by Bank One)	7	57%	0%	100%	0%	0%	0%	0%	57%	\$ 51,780	\$ 53,560	0.84
BANK ONE CORP.	30	40%	0%	43%	0%	0%	0%	3%	47%	\$ 43,305	\$ 48,395	0.87
BANK OF AMERICA (Equicredit, Nations Credit)	23	39%	0%	70%	26%	0%	0%	13%	39%	\$ 56,481	\$ 28,095	1.52
Equicredit	11	36%	0%	91%	55%	0%	0%	18%	36%	\$ 66,500	\$ 38,415	1.42
Nationscredit	12	42%	0%	50%	0%	0%	0%	8%	42%	\$ 52,303	\$ 26,520	1.73
EQUITY ONE	2	50%	0%	0%	0%	0%	0%	0%	50%	\$ 35,375	\$ 71,350	0.65
REGIONS BANK (Equifirst)	3	100%	33%	100%	67%	0%	0%	0%	100%	\$ 52,800	\$ 133,520	0.40
TRANSAMERICA INSURANCE AND INVESTMENT GROUP	17	77%	0%	76%	29%	6%	18%	6%	88%	\$ 39,000	\$ 45,265	0.89
AAMES CAPITAL CORP. (One Stop Mortgage)	46	35%	0%	65%	0%	2%	0%	59%	24%	\$ 43,287	\$ 41,280	1.03

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CITIGROUP INC (Associates Financial, Ford Consumer, CitiFinancial, Citigroup Financial, Travelers Bank)	39	28%	8%	87%	21%	8%	33%	41%	49%	\$ 50,309	\$ 55,570	1.16
Associates Financial & Associates Home Equity	19	32%	0%	89%	0%	0%	58%	47%	53%	\$ 48,179	\$ 58,150	1.15
Ford Consumer Finance	13	23%	0%	85%	62%	0%	0%	54%	54%	\$ 50,317	\$ 37,060	1.24
CitiFinancial	3	67%	100%	100%	0%	100%	67%	0%	67%	\$ 70,817	\$ 52,445	1.45
Citigroup Fncial	3	0%	0%	67%	0%	0%	0%	0%	0%	\$ 49,599	\$ 55,630	1.18
The Travelers Bank	1	0%	0%	100%	0%	0%	0%	0%	0%	NA	NA	NA
MORTGAGE CORPORATION OF AMERICA	17	59%	0%	71%	35%	0%	0%	0%	41%	\$ 49,700	\$ 36,400	1.16
AMERICAN GENERAL (Morequity Inc)	16	56%	0%	100%	0%	81%	0%	13%	31%	\$ 50,725	\$ 44,865	1.41
CONSECO INC (Greentree Financial, Conseco)	18	44%	17%	61%	33%	0%	0%	0%	50%	\$ 67,050	\$ 72,090	1.43
Conseco												
Greentree Financial												
BNC MORTGAGE INC	16	37%	0%	100%	0%	0%	0%	88%	50%	\$ 33,000	\$ 39,550	1.07
DEUTSCHE FINANCIAL SERVICES (ITT Financial Services)	7	86%	14%	100%	0%	0%	43%	0%	86%	\$ 35,931	\$ 34,020	0.79
UNITED COMPANIES FINANCIAL CORP	19	32%	42%	89%	0%	0%	0%	26%	47%	\$ 36,000	\$ 41,430	0.92
H&R BLOCK (Option One Mortgage)	12	33%	0%	92%	8%	0%	0%	67%	50%	\$ 51,600	\$ 40,930	1.26
OCWEN FINANCIAL CORP	5	80%	75%	25%	0%	0%	0%	100%	20%	\$ 64,000	\$ 67,020	0.75
STERLING FINANCIAL CORPORATION (Action Loan Company)	4	100%	0%	0%	0%	0%	0%	0%	100%	\$ 10,000	\$ 23,920	0.42

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BAY FINANCIAL SAVINGS BANK	4	75%	0%	100%	100%	0%	0%	0%	75%	\$ 45,862	\$ 85,380	0.79
CENTEX CORPORATION	18	17%	0%	100%	6%	0%	0%	56%	6%	\$ 64,675	\$ 37,405	1.46
LENDERS MD INC	8	50%	0%	88%	50%	0%	0%	13%	38%	\$ 55,650	\$ 30,120	1.31
NATIONAL LENDING CENTER	6	50%	0%	50%	100%	0%	0%	0%	50%	\$ 60,200	\$ 70,100	1.31
SELECT MORTGAGE GROUP	3	100%	0%	100%	67%	0%	0%	33%	100%	\$ 48,750	\$ 63,760	0.78
TCF CONSUMER FINANCIAL SERVICES INC	3	100%	0%	0%	0%	0%	0%	67%	100%	\$ 59,560	\$ 85,695	0.98
AFFINITY BANK (Pacific Thrift & Loan)	2	100%	0%	100%	0%	0%	0%	100%	100%	\$ 51,600	\$ 50,340	0.86
ALTERNATIVE MORTGAGE SOURCE INC	3	67%	0%	67%	67%	0%	0%	33%	33%	\$ 30,000	\$ 33,260	0.94
AMERICAN MORTGAGE SOLUTIONS INC	5	40%	0%	60%	40%	0%	0%	60%	40%	\$ 60,300	\$ 142,560	0.89
AMRESKO RESIDENTIAL MORTGAGE CORP	7	29%	0%	100%	0%	0%	0%	57%	29%	\$ 41,006	\$ 29,330	1.29
APPROVED RESIDENTIAL MORTGAGE INC	3	67%	0%	100%	67%	0%	0%	33%	67%	\$ 42,400	\$ 57,480	0.99
BANKERS RESIDENTIAL MORTGAGE CORP (Mercantile Mortgage)	7	43%	0%	71%	71%	0%	0%	0%	29%	\$ 62,400	\$ 50,855	1.48
EQUITABLE MORTGAGE CORP	2	100%	0%	100%	0%	0%	0%	0%	100%	\$ 24,000	\$ 33,755	0.78
EQUIVANTAGE INC	3	67%	0%	67%	67%	0%	0%	33%	33%	\$ 48,425	\$ 30,215	1.73
MANUFACTURERS HANOVER MORTGAGE CORP	3	100%	67%	0%	0%	0%	0%	0%	33%	\$ 31,000	\$ 50,300	0.63
STERLING BANK & TRUST	2	100%	0%	100%	50%	0%	0%	50%	0%	\$ 46,750	\$ 42,320	0.80
MORTGAGE AMERICA INC	2	100%	0%	0%	50%	0%	0%	50%	100%	\$ 36,100	\$ 43,360	0.85

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MORTGAGE LENDERS NETWORK USA INC	17	12%	0%	53%	53%	0%	0%	24%	0%	\$ 48,000	\$ 37,930	1.34
PROVIDENT BANK	22	9%	0%	57%	14%	0%	0%	76%	5%	\$ 60,625	\$ 56,670	1.06
STAR BANK	3	67%	0%	67%	33%	0%	0%	0%	NA	\$ 53,000	NA	NA

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