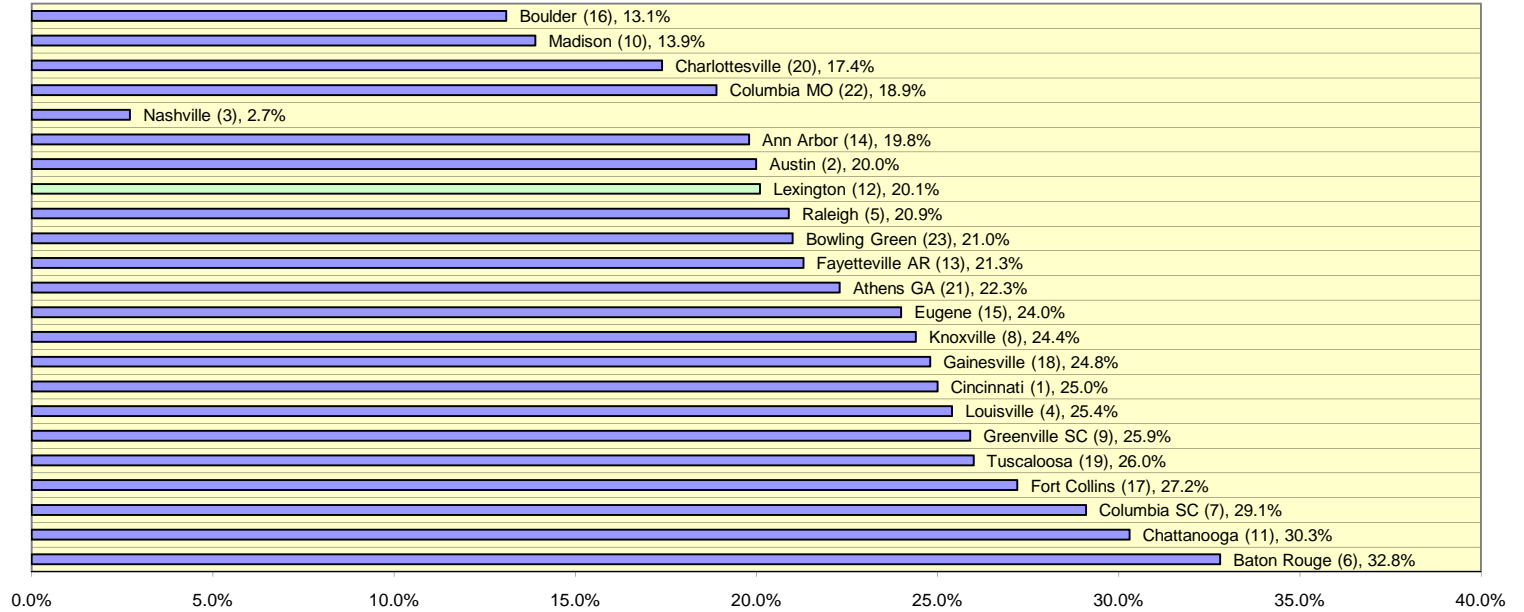


% High Rate Loans of all Mortgages 2006 / % Increase from 2004

Metro and Overall Size Rank	Increase	Increase
Baton Rouge (6)	32.8%	36%
Chattanooga (11)	30.3%	27%
Columbia SC (7)	29.1%	46%
Fort Collins (17)	27.2%	81%
Tuscaloosa (19)	26.0%	28%
Greenville SC (9)	25.9%	49%
Louisville (4)	25.4%	53%
Cincinnati (1)	25.0%	76%
Gainesville (18)	24.8%	81%
Knoxville (8)	24.4%	35%
Eugene (15)	24.0%	100%
Athens GA (21)	22.3%	29%
Fayetteville AR (13)	21.3%	48%
Bowling Green (23)	21.0%	35%
Raleigh (5)	20.9%	80%
Lexington (12)	20.1%	53%
Austin (2)	20.0%	74%
Ann Arbor (14)	19.8%	98%
Nashville (3)	2.7%	24%
Columbia MO (22)	18.9%	77%
Charlottesville (20)	17.4%	83%
Madison (10)	13.9%	68%
Boulder (16)	13.1%	130%



Source: Wall Street Journal

SEC REGIONS		NATIONAL REGIONS		GENERAL REGIONS	
(6) Baton Rouge	32.8% / 36	(17) Fort Collins	27.2% / 81	(11) Chattanooga	30.3% / 27
(7) Columbia SC	29.1% / 46	(15) Eugene	24.0% / 100	(9) Greenville SC	25.9% / 49
(19) Tuscaloosa	26.0% / 28	(5) Raleigh	20.9% / 80	(4) Louisville	25.4% / 53
(18) Gainesville	24.8% / 81	(12) Lexington	20.1% / 53	(1) Cincinnati	25.0% / 76
(8) Knoxville	24.4% / 35	(2) Austin	20.0% / 74	(23) Bowling Green	21.0% / 35
(21) Athens GA	22.3% / 29	(14) Ann Arbor	19.8% / 98	(12) Lexington	20.1% / 53
(13) Fayetteville AR	21.3% / 48	(22) Columbia MO	18.9% / 77	(3) Nashville	19.7% / 24
(12) Lexington	20.1% / 53	(20) Charlottesville	17.4% / 83		
		(10) Madison	13.9% / 68		
		(16) Boulder	13.1% / 130		