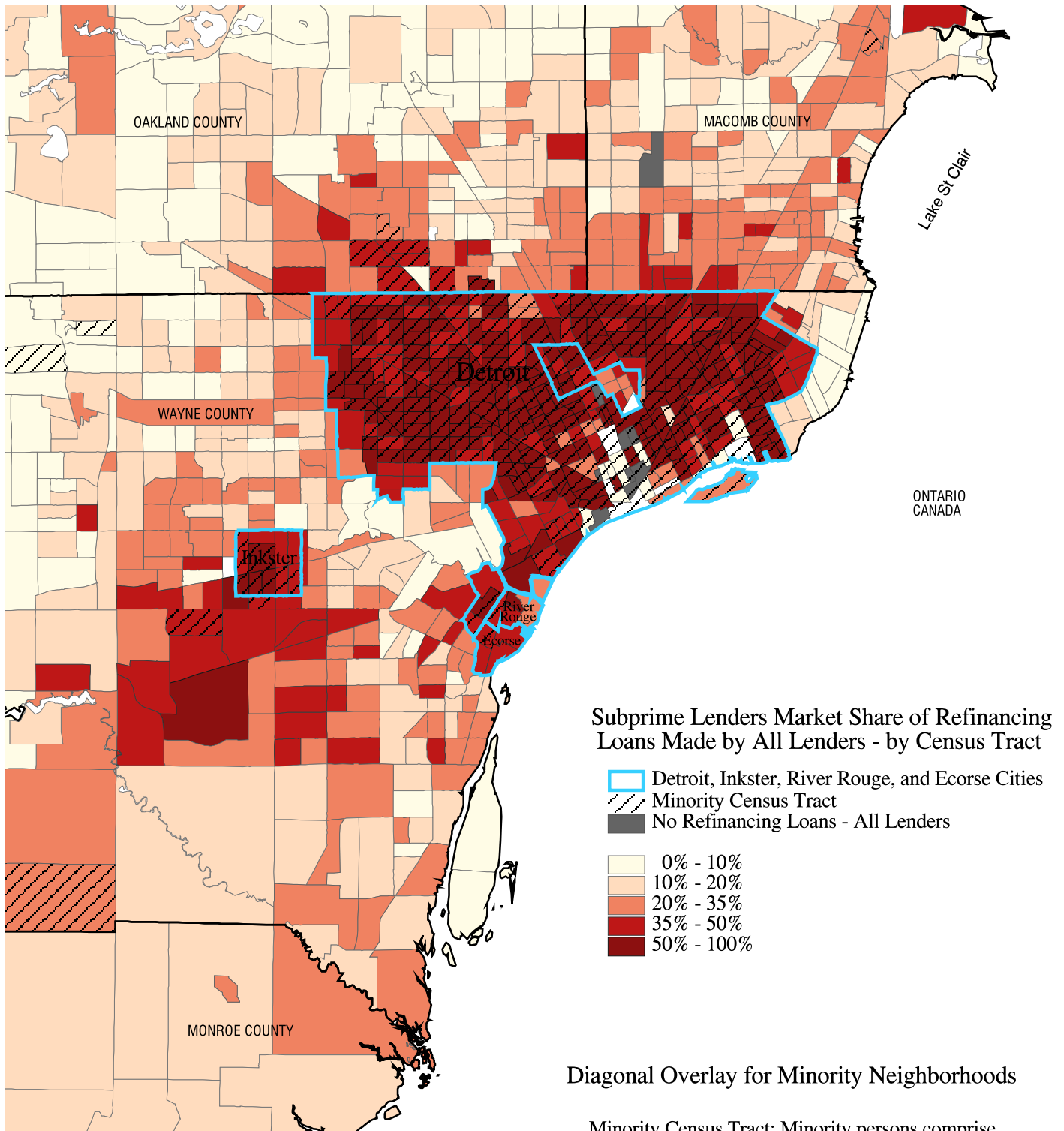


Subprime Lenders Market Share of Refinancing Loan Originations Detroit Metropolitan Area - 2000



Sources: FFIEC, 2000 HMDA data; 1990 US Census data; and HUD, 2000 List of Subprime and Manufactured Home Lenders.