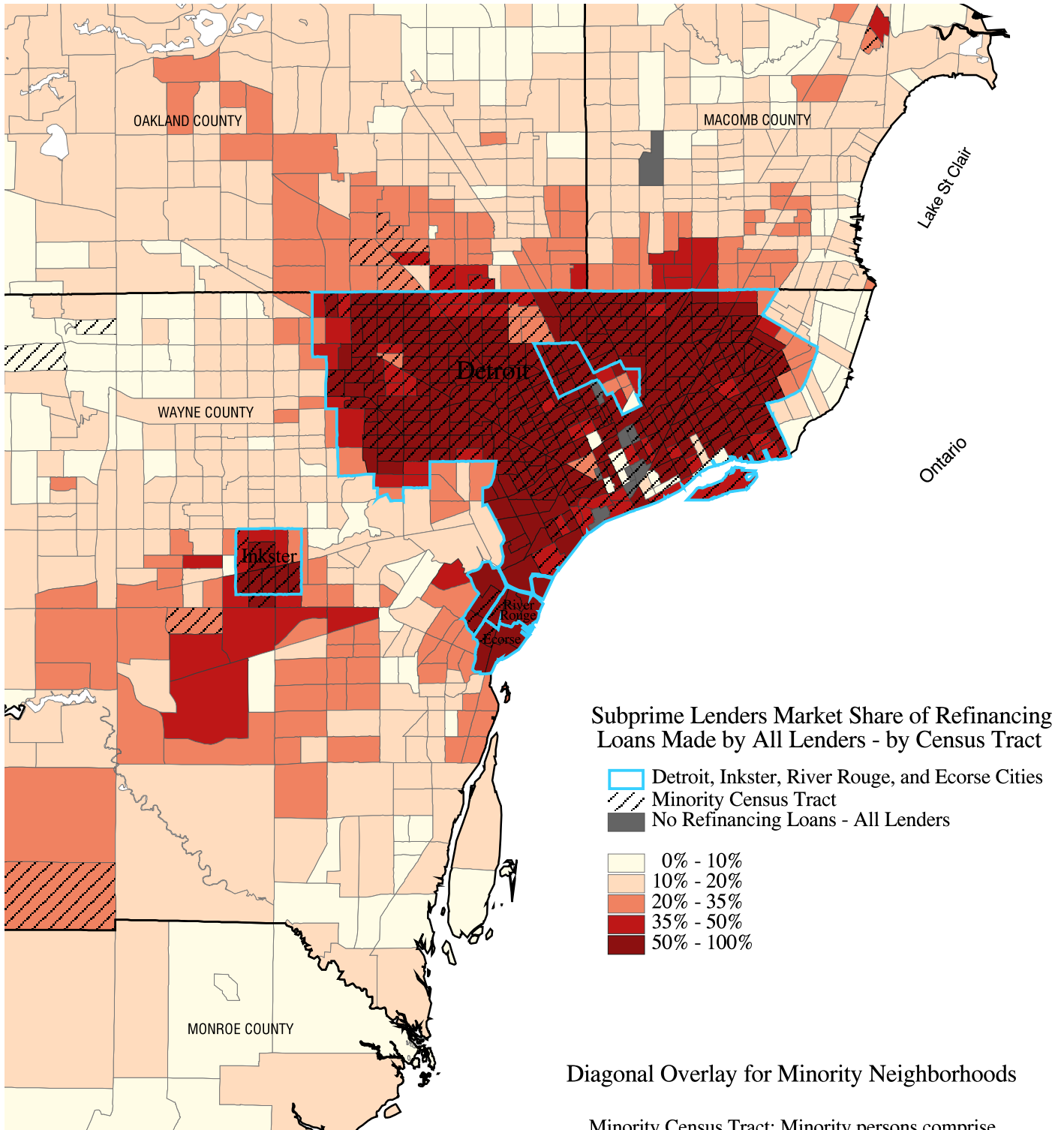


Subprime Lenders Market Share of Refinancing Loan Originations: 1998

Detroit Metropolitan Area - 1998



Sources: FFIEC, 1998 HMDA data; 1990 US Census data; and HUD, 1998 List of Subprime and Manufactured Home Lenders (List B).