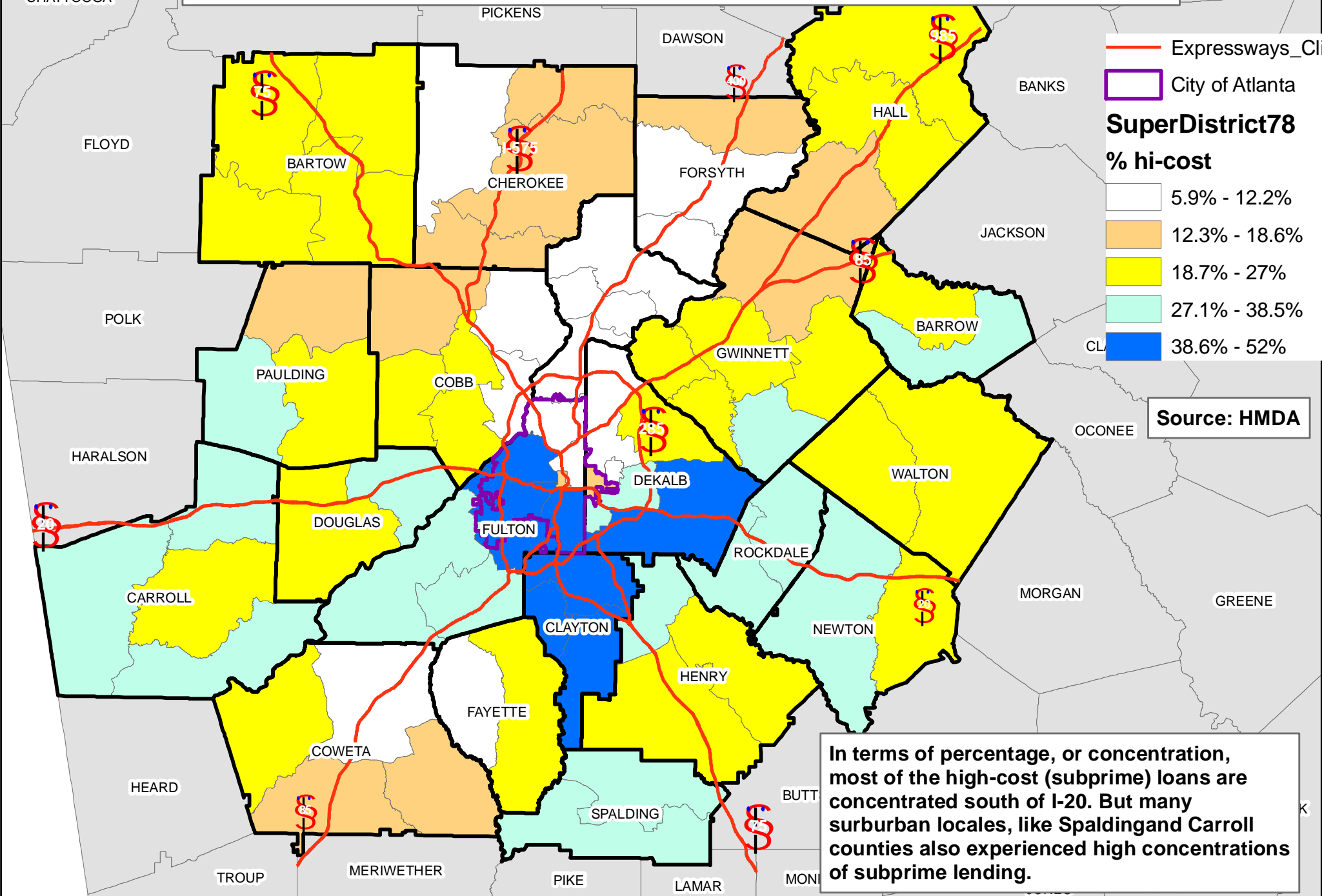


Percent of High Cost Loans for Home Purchase, 2004 - 2006 (by ARC Superdistrict)



In terms of percentage, or concentration, most of the high-cost (subprime) loans are concentrated south of I-20. But many suburban locales, like Spalding and Carroll counties also experienced high concentrations of subprime lending.