

**Table 2: Profile of All Higher-Priced Loans, 2005–2006**

Type of Loan	Higher-Priced Loans Originated by Banking Institutions or Affiliates (%)		Higher-Priced Loans Originated by Independent Mortgage Companies (%)	Total
	<u>Location of Borrower</u>			
	Within CRA Assessment Area	Outside CRA Assessment Area		
Lower Income <sup>1</sup>	6	17	22	45
Non-Lower Income	7	20	28	55
Total <sup>2</sup>	13	38	50	100

Source: Home Mortgage Disclosure Act (HMDA) data from the Federal Financial Institutions Examination Council. Statistics in the table were calculated using first-lien, conventional, site-built home purchase and refinance originations reported as higher-priced under the HMDA.

<sup>1</sup> *Lower Income* refers to loans made either to lower-income borrowers or to borrowers of any income in lower-income neighborhoods.

<sup>2</sup> Totals may not sum due to rounding.