

**Table 5: 90-Days-Plus Delinquency Rates for ZIP Codes
Just Above and Below the CRA Threshold**

| Relative ZIP Code Income | 90-Days-Plus Delinquency Rate as of August 2008 ¹ | | |
|---------------------------------------|--|-------------|--------------------------|
| | Subprime Loans | Alt-A Loans | Subprime and Alt-A Loans |
| Just Below CRA Threshold ² | 24.1 | 15.6 | 20.7 |
| Just Above CRA Threshold | 24.9 | 15.4 | 21.0 |

Source: Delinquency data from First American LoanPerformance.

¹ For mortgages originated between January 2006 and April 2008.

² ZIP Codes below the Community Reinvestment Act threshold have median family income greater than 75 percent and less than 80 percent of area median family income, while ZIP Codes above the threshold have median family income between 80 and 85 percent of area median family income.