

ABC2 News Exclusive:

**SUBPRIME LOANS BY LENDER**

Federal Mortgage Data for Maryland 2004-2005

**LENDERS WITH 50% OR MORE SUBPRIME LOANS**

LENDER	PARENT COMPANY	CITY	STATE	% SUBPRIME
GUARANTY BANK, FSB		BROWN DEER	WI	100%
HUDSON CITY SAVINGS BANK		PARAMUS	NJ	100%
ASTORIA FEDERAL SAVINGS & LOAN	ASTORIA FEDERAL SAVINGS & LOAN	LAKE SUCCESS	NY	100%
BANKATLANTIC	BANKATLANTIC BANCORP	FORT LAUDERDALE	FL	100%
TRIBECA LENDING CORPORATION		NEW YORK	NY	100%
CAPITOL FEDERAL SAVINGS BANK	CAPITOL FEDERAL FINANCIAL	TOPEKA	KS	100%
CAPITAL CROSSING BANK		BOSTON	MA	100%
ZIONS FIRST NATIONAL BANK	ZIONS BANCORPORATION	SALT LAKE CITY	UT	100%
PENN FEDERAL SAVINGS BANK		WEST ORANGE	NJ	100%
AMERICAN SPIRIT FCU		NEWARK	DE	100%
STATEWIDE BANK		COVINGTON	LA	100%
CAPITAL BANK, N.A.	CAPITAL BANCORP, INC.	ROCKVILLE	MD	100%
SOVEREIGN BANK		WYOMISSING	PA	100%
LOUVIERS FEDERAL CREDIT UNION		NEWARK	DE	100%
SOUTHWEST SECURITIES, FSB		ARLINGTON	TX	100%
FEDERAL TRUST BANK	FEDERAL TRUST CORPORATION	SANFORD	FL	100%
CALIFORNIA BANK & TRUST	ZIONS BANCORPORATION	SAN CLEMENTE	CA	100%
TINKER FEDERAL CREDIT UNION		TINKER AFB	OK	100%
LAUREL SAVINGS BANK	LAUREL CAPITAL GROUP, INC.	PITTSBURGH	PA	100%

SYNERGY BANK, S.S.B.		WACO	TX	100%
WORLD WIDE CREDIT CORPORATION		SAN DIEGO	CA	100%
BOEING HELICOPTER CREDIT UNION		RIDLEY PARK	PA	100%
FNB BANK, INC.		ROMNEY	WV	100%
ATLAS MORTGAGE FUNDING CORP		TEMPE	AZ	100%
PNC BANK DE	PNC BANK	PITTSBURGH	PA	100%
SECOND FEDERAL SAVINGS & LOAN	SECOND FEDERAL SAVINGS & LOAN	CICERO	IL	100%
FIRST STATE BANK-BREMOND, S.S.	SOUTHERN BANKSHARES	BREMOND	TX	100%
ENT FEDERAL CREDIT UNION		COLORADO SPRINGS	CO	100%
BANK OF INTERNET USA		SAN DIEGO	CA	100%
NATIONWIDE		COLUMBUS	OH	100%
METROPOLITAN CREDIT UNION		CHELSEA	MA	100%
DRAPER AND KRAMER MORTGAGE COR	DRAPER AND KRAMER, INC	LOMBARD	IL	100%
UNITED MIDWEST SAVINGS BANK	MSB CAPITAL CORPORATION	DEGRAFF	OH	100%
PLEASANTS COUNTY BANK		ST. MARYS	WV	100%
FIRST COMMUNITY BANK	FIRST STATE BANCORPORATION	ALBUQUERQUE	NM	100%
MAINSTREET BANK		HERNDON	VA	100%
FIRST ALTERNATIVE MORTGAGE COR		NEW ROCHELLE	NY	100%
LENDMARK MORTGAGE AND FINANCE	LENDMARK FINANCIAL SERVICES	WILSON	NC	100%
MORTGAGE INVESTORS GROUP		KNOXVILLE	TN	100%
SECURITY ATLANTIC WHOLESAL	SECURITY ATLANTIC MORTGAGE CO.	EDISON	NJ	100%
CAMPUS FEDERAL CREDIT UNION		BATON ROUGE	LA	100%
CARVER FEDERAL SAVINGS BANK		NEW YORK	NY	100%

COMMUNITY BANK		STAUNTON	VA	100%
COMMUNITY BANK, N.A.	COMMUNITY BANK, N.A.	CANTON	NY	100%
FIRST NAT'L BANK OF PALMERTON	PALM BANCORP INC	PALMERTON	PA	100%
CITY NATIONAL BANK & TRUST CO	CNB BANCORP, INC.	GLOVERSVILLE	NY	100%
HANCOCK BANK		GULFPORT	MS	100%
FORT HOOD NATIONAL BANK	JACQUELINE IZAGUIRRE	FORT HOOD	TX	100%
THE HAMILTON BANK		HAMILTON	MO	100%
LIBERTY BANK		MIDDLETOWN	CT	100%
BANK OF SHOREWOOD		SHOREWOOD	IL	100%
SB1 FEDERAL CREDIT UNION		PHILADELPHIA	PA	100%
MSU FEDERAL CREDIT UNION		EAST LANSING	MI	100%
CENTENNIAL BANK		FOUNTAIN VALLEY	CA	100%
THE BANK OF GEORGIA	GEORGIA BANCSHARES INC	PEACHTREE CITY	GA	100%
EASTMAN CREDIT UNION		KINGSPORT	TN	100%
NORRISTOWN BELL CREDIT UNION		BLUE BELL	PA	100%
US ALLIANCE CREDIT UNION		DENVER	CO	100%
CITIZENS BANK & TRUST COMPANY	CITIZENS BANCORP OF VA, INC.	BLACKSTONE	VA	100%
AMERICAN BANK	AMERICAN BANK, INC.	ALLENTOWN	PA	100%
1ST ADVANTAGE MORTGAGE L.L.C.		LOMBARD	IL	100%
M/I FINANCIAL CORP		COLUMBUS	OH	100%
RESIDENTIAL FUNDING CORPORATIO	GMAC RF, INC.	MINNEAPOLIS	MN	100%
HSBC BANK USA, NA		BUFFALO	NY	100%
MERIWEST MORTGAGE COMPANY, LLC	MERIWEST CREDIT UNION	SAN JOSE	CA	100%
FIRST GUARANTY FINANCIAL CORP		SANTA ANA	CA	100%
PLATINUM COMMUNITY BANK		ROLLING MEADOWS	IL	99%
TIERONE BANK	TIERONE CORPORATION	LINCOLN	NE	99%

IDB-IIC FEDERAL CREDIT UNION		WASHINGTON	DC	99%
THE PROVIDENT BANK		JERSEY CITY	NJ	98%
BENEFICIAL SAVINGS BANK		PHILADELPHIA	PA	97%
MIDWEST BANKCENTRE		ST. LOUIS	MO	97%
CARDINAL BANK		MCLEAN	VA	97%
GUARANTY BANK AND TRUST CO		DENVER	CO	97%
AMSOUTH BANK	AMSOUTH BANK	BIRMINGHAM	AL	96%
PARKVALE SAVINGS BANK		MONROEVILLE	PA	96%
FIRSTRUST	FIRSTRUST	PHILADELPHIA	PA	93%
ATLANTIC FINANCIAL FCU		HUNT VALLEY	MD	92%
THE WASHINGTON TRUST COMPANY		WESTERLY	RI	90%
GATEWAY BANK F.S.B.		SAN LEANDRO	CA	90%
WILLOW GROVE BANK		MAPLE GLEN	PA	88%
RARITAN BAY FEDERAL CR UNION		SAYREVILLE	NJ	88%
GMAC COMMERCIAL MORTGAGE CORP.	GMAC COMMERCIAL HOLDING CORP.	HORSHAM	PA	86%
COMMERCEFIRST BANK	COMMERCEFIRST BANCORP	ANNAPOLIS	MD	86%
THE PATAPSCO BANK		BALTIMORE	MD	86%
WELLS FARGO FUNDING, INC	WELLS FARGO & CO	MINNEAPOLIS	MN	85%
MOREQUITY, INC. (NV)	AM. GEN. FINANCE CORP (IN)	EVANSVILLE	IN	85%
UNITED BANK VA	UNITED BANKSHARES, INC.	DUNBAR	WV	84%
WCS FUNDING GROUP, INC.		CATONSVILLE	MD	83%
RAYMOND JAMES BANK, FSB		ST PETERSBURG	FL	82%
LENDMARK FINANCIAL SERVICES	BB&T CORPORATION	WILSON	NC	81%
FIDELITY BANK	FIDELITY FINANCIAL CORP	WICHITA	KS	80%
USA HOME LOANS		TOWSON	MD	76%
FIRST NATIONAL BANK, VALPARAIS		VALPARAISO	IN	76%

METROPOLITAN NATIONAL BANK		NEW YORK	NY	75%
SUMMIT COMMUNITY BANK	SUMMIT FINANCIAL GROUP INC	MOOREFIELD	WV	75%
NOVA SAVINGS BANK		PHILADELPHIA	PA	75%
WALTER MORTGAGE COMPANY		NORTH RICHLAND HILLS	TX	75%
LIBERTY TRUST MORTGAGE		TOWSON	MD	75%
IMPAC FUNDING CORP		NEWPORT BEACH	CA	74%
MERCANTILE MORTGAGE CORP.	MERCANTILE-SAFE DEPOSIT & TRUS	BALTIMORE	MD	73%
LASALLE BANK NA		CHICAGO	IL	72%
ENCORE BANK	ENCORE BANK	HOUSTON	TX	71%
BANCO POPULAR NORTH AMERICA		ROSEMONT	IL	67%
DELAWARE FIRST FCU		WILMINGTON	DE	67%
EQUITY RESOURCES, INC.		NEWARK	OH	67%
FLEXPOINT FUNDING CORPORATION		IRVINE	CA	66%
LIME FINANCIAL SERVICES, LTD.	LIME HOLDINGS, LLC.	LAKE OSWEGO	OR	64%
FIRST PENN BANK		FEASTERVILLE	PA	62%
R-G CROWN BANK		CASSELBERRY	FL	62%
RAPID CITY TELCO FCU		RAPID CITY	SD	61%
STERLING NATIONAL MORTGAGE CO.	STERLING BANCORP	GREATNECK	NY	61%
LONG BEACH MORTGAGE CO.	WASHINGTON MUTUAL, INC.	ALBION	NY	60%
SECURITY STATE BANK	SECURITY STATE BANK	CHEHALIS	WA	60%
CHESTNUT RUN FCU		WILMINGTON	DE	60%
FIRST INTERNET BANK OF INDIANA		INDIANAPOLIS	IN	60%
GRANT COUNTY BANK		PETERSBURG	WV	59%
PARADISE VALLEY FCU		NATIONAL CITY	CA	59%
WESBANCO BANK, INC.	WESBANCO, INC.	WHEELING	WV	58%

FREMONT INVESTMENT & LOAN		BREA	CA	57%
FIRST NATIONAL BANK OF OMAHA	FIRST NATIONAL OF NEBRASKA INC	OMAHA	NE	57%
SOVEREIGN BANK		WYOMISSING	PA	57%
LENDERS DIRECT CAPITAL CORP		LAKE FOREST	CA	56%
ACCESS NATIONAL BANK	ACCESS NATIONAL CORPORATION	RESTON	VA	56%
ENGRAVING&PRINTING FCU		WASHINGTON	DC	56%
GEICO FEDERAL CREDIT UNION		CHEVY CHASE	MD	54%
OWNIT MORTGAGE SOLUTIONS, INC		AGOURA HILLS	CA	52%
LEHMAN BROTHERS BANK	LEHMAN BROTHERS BANK	NEW YORK	NY	52%
EQUITY ONE, INC.	POPULAR FINANCIAL HOLDINGS	MARLTON	NJ	51%
INTERVALE MORTGAGE	DOMESTIC BANK	CRANSTON	RI	51%
HARBOURTON MORTGAGE INVESTMENT		SANTA ROSA	CA	51%
UNIMORTGAGE LLC		JACKSONVILLE	FL	50%
WELLS FARGO FIN'L SYS FLORIDA	WELLS FARGO & CO	DES MOINES	IA	50%
HOMEONE CREDIT CORP.	FLEETWOOD ENTERPRISES, INC.	HOUSTON	TX	50%
GOLDEN FIRST MORTGAGE CORP		GREAT NECK	NY	50%
TRUSTMARK NATIONAL BANK		JACKSON	MS	50%
CWCAPITAL LLC		NEEDHAM	MA	50%
CITIZENS BANK NEW HAMPSHIRE	CITIZENS FINANCIAL GROUP	MANCHESTER	NH	50%
BAYER EMPLOYEES FEDERAL CREDIT		PROCTOR	WV	50%
COMMERCE BANK, N.A.	COMMERCE BANCSHARES, INC.	KANSAS CITY	MO	50%
M&I MORTGAGE CORP.	M&I MARSHALL & ILSLEY CORP	CEDARBURG	WI	50%
WMC MORTGAGE CORP.	HMDA PROCESSING	BURBANK	CA	50%
CHARTER ONE BANK	CITIZENS FINANCIAL GROUP	CLEVELAND	OH	50%