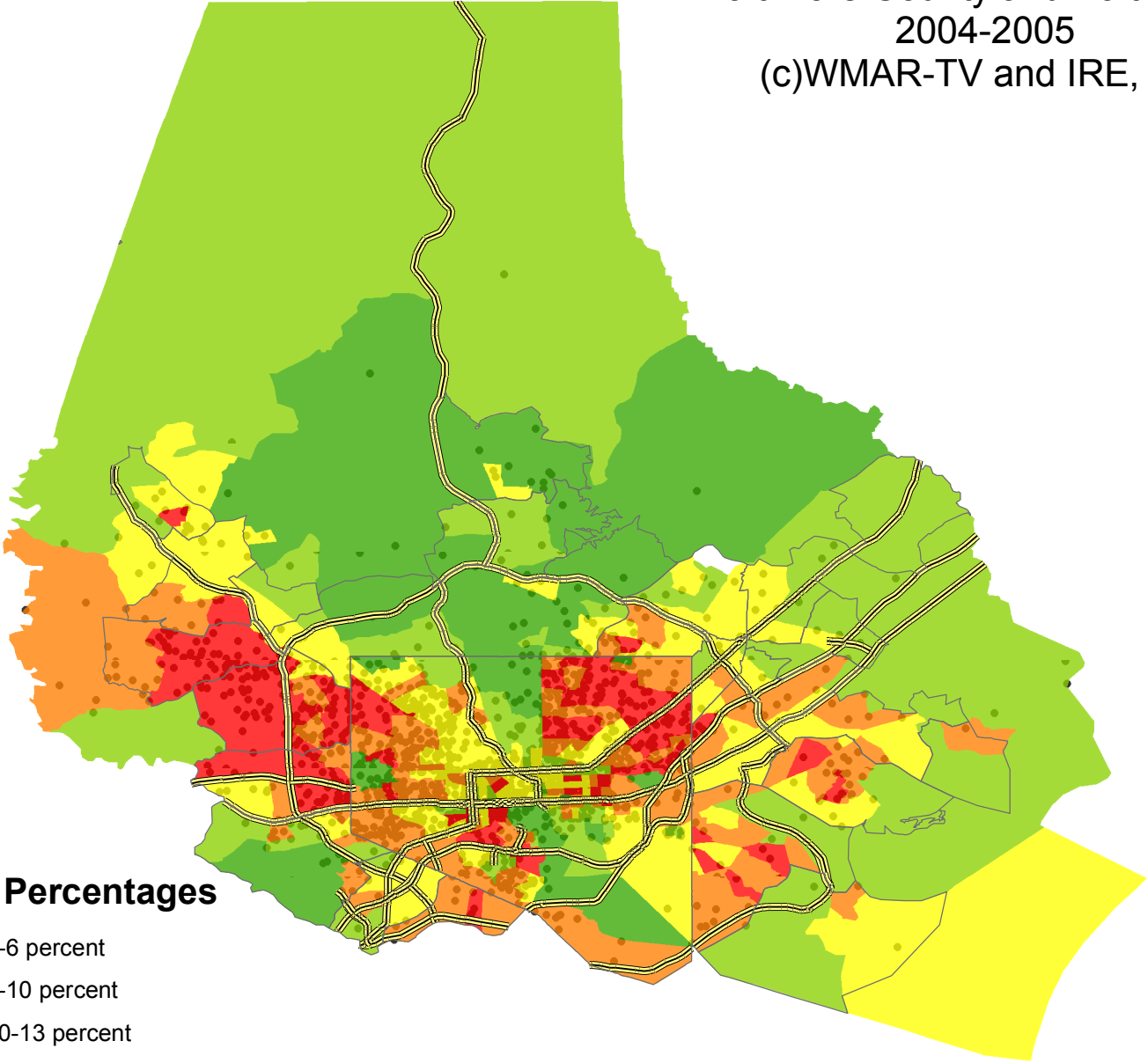


Percentage of Subprime Refinance Loans
in Baltimore County and Baltimore City
2004-2005

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Subprime Percentages

- 0-6 percent
- 6-10 percent
- 10-13 percent
- 13-17 percent
- 17-25 percent