

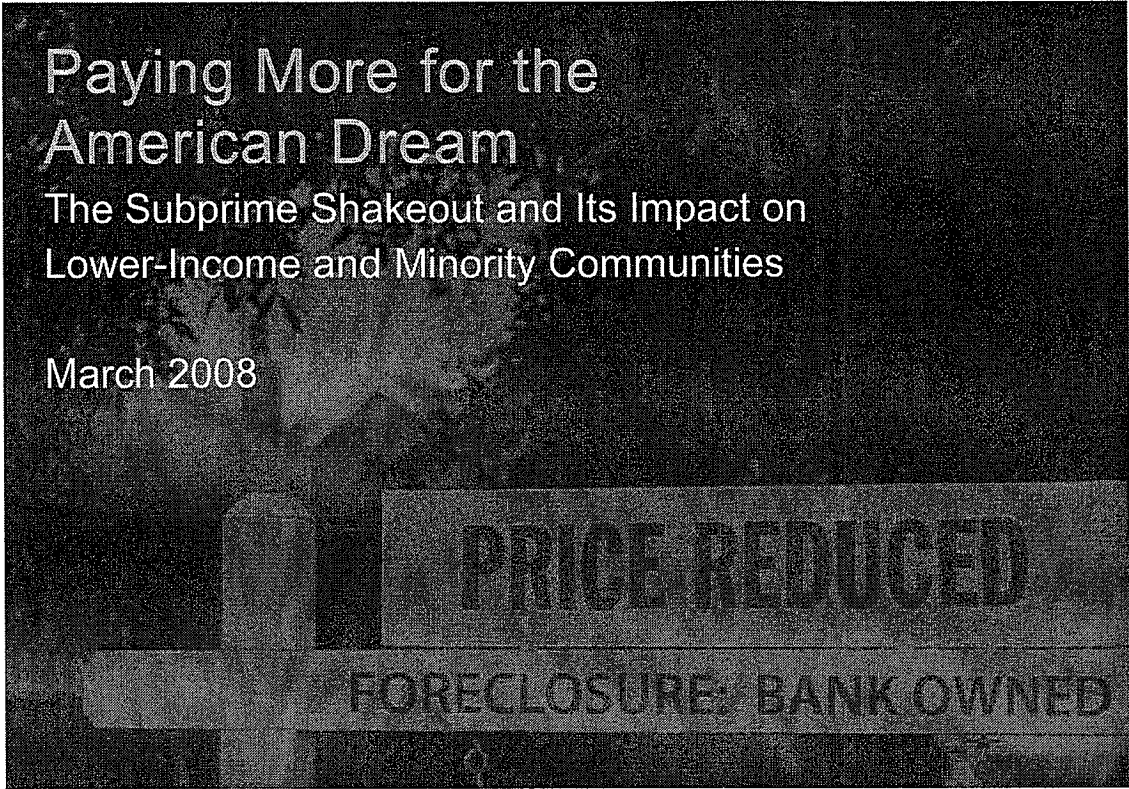
# EXHIBIT D

**Selected Materials**

**Paying More for the  
American Dream**

The Subprime Shakeout and Its Impact on  
Lower-Income and Minority Communities

March 2008



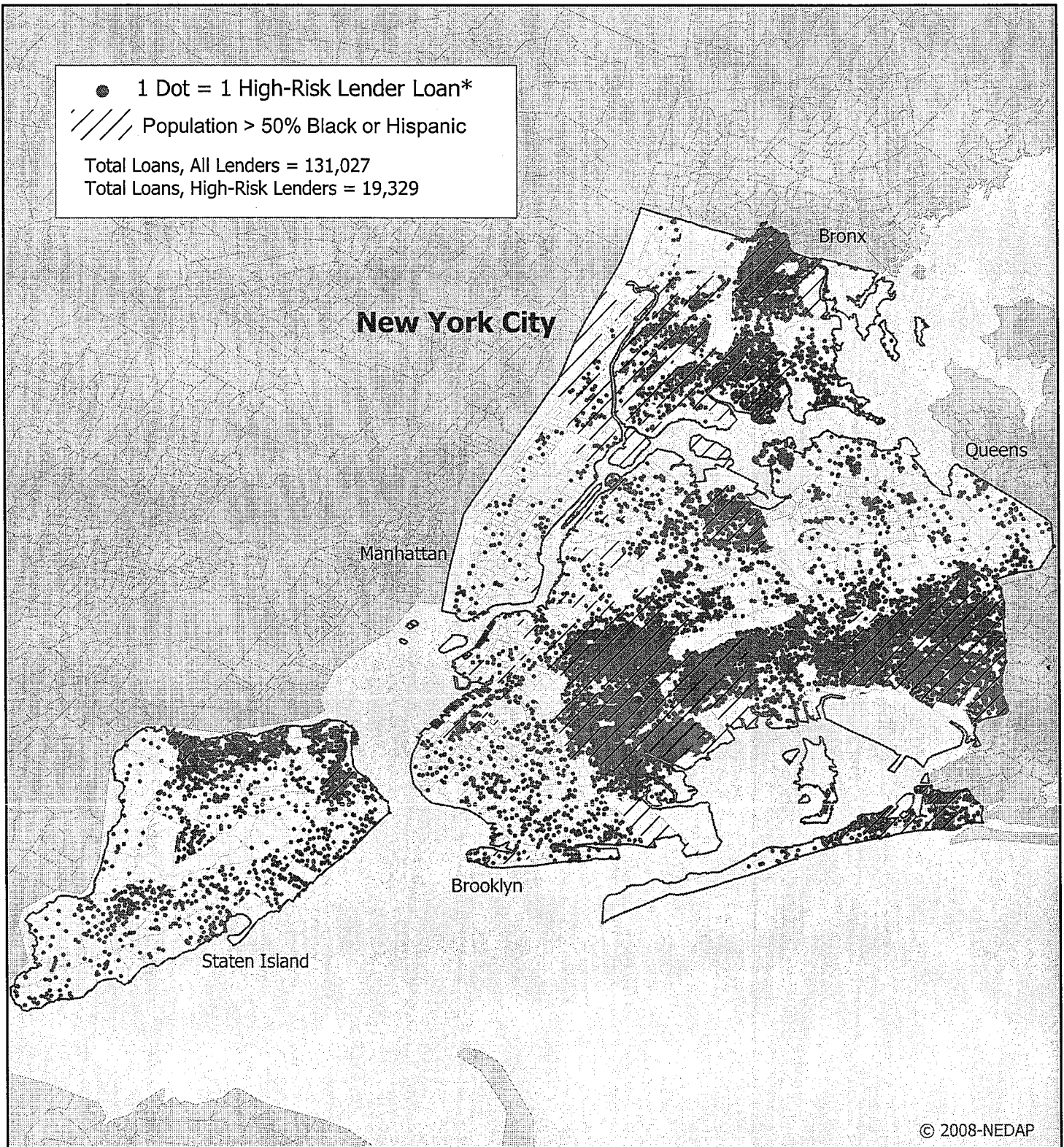
A Joint Report By:

California Reinvestment Coalition  
Community Reinvestment Association of North Carolina  
Empire Justice Center  
Massachusetts Affordable Housing Alliance  
Neighborhood Economic Development Advocacy Project  
Ohio Fair Lending Coalition  
Woodstock Institute

# Figure 1.

## High-Risk Lender Loans, 2006

New York City, New York

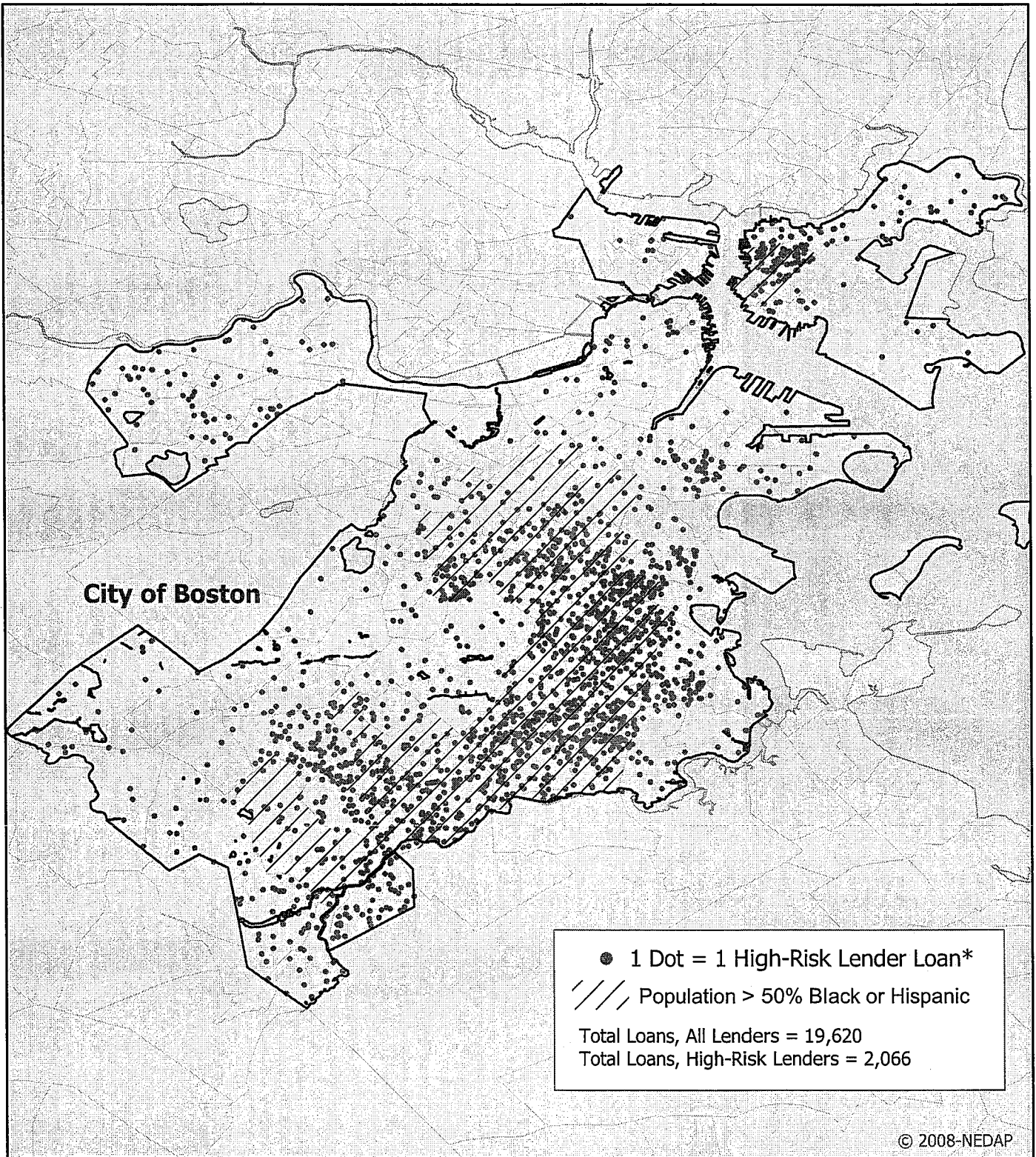


Map prepared and data provided by NEDAP, Neighborhood Economic Development Advocacy Project - [www.nedap.org](http://www.nedap.org)

Sources: HMDA (2006), Census (2000)  
\* loans originated by now-defunct subprime lenders, as compiled by the Wall Street Journal in Sept. 2007, "Subprime Shakeout: Lenders that have Closed Shop, Been Acquired, or Stopped Loans."

# High-Risk Lender Loans, 2006

City of Boston, Massachusetts

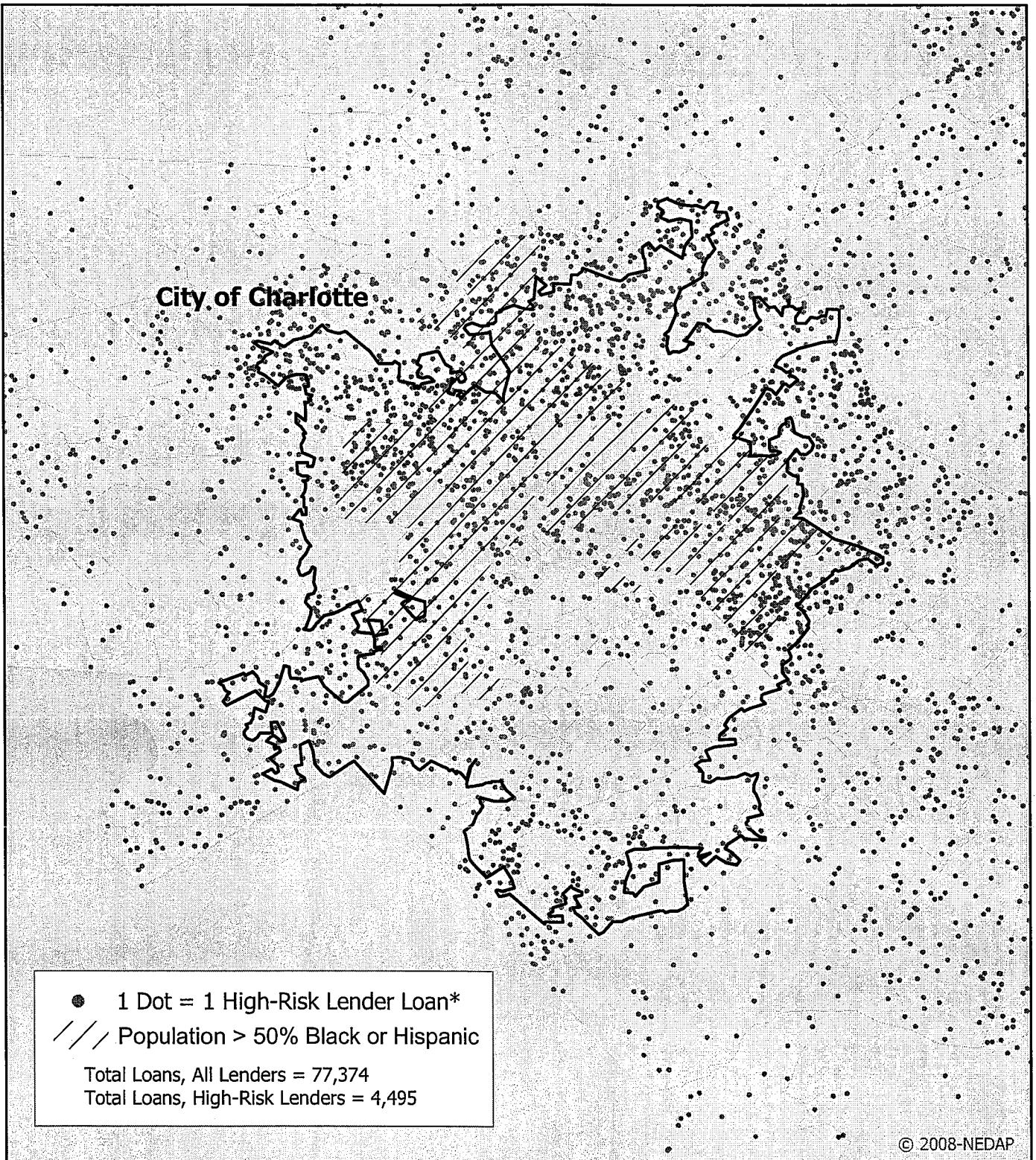


Map prepared by NEDAP, Neighborhood Economic Development Advocacy Project - [www.nedap.org](http://www.nedap.org)  
Data provided by Massachusetts Affordable Housing Alliance - [www.mahahome.org](http://www.mahahome.org)

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# High-Risk Lender Loans, 2006

Charlotte, North Carolina

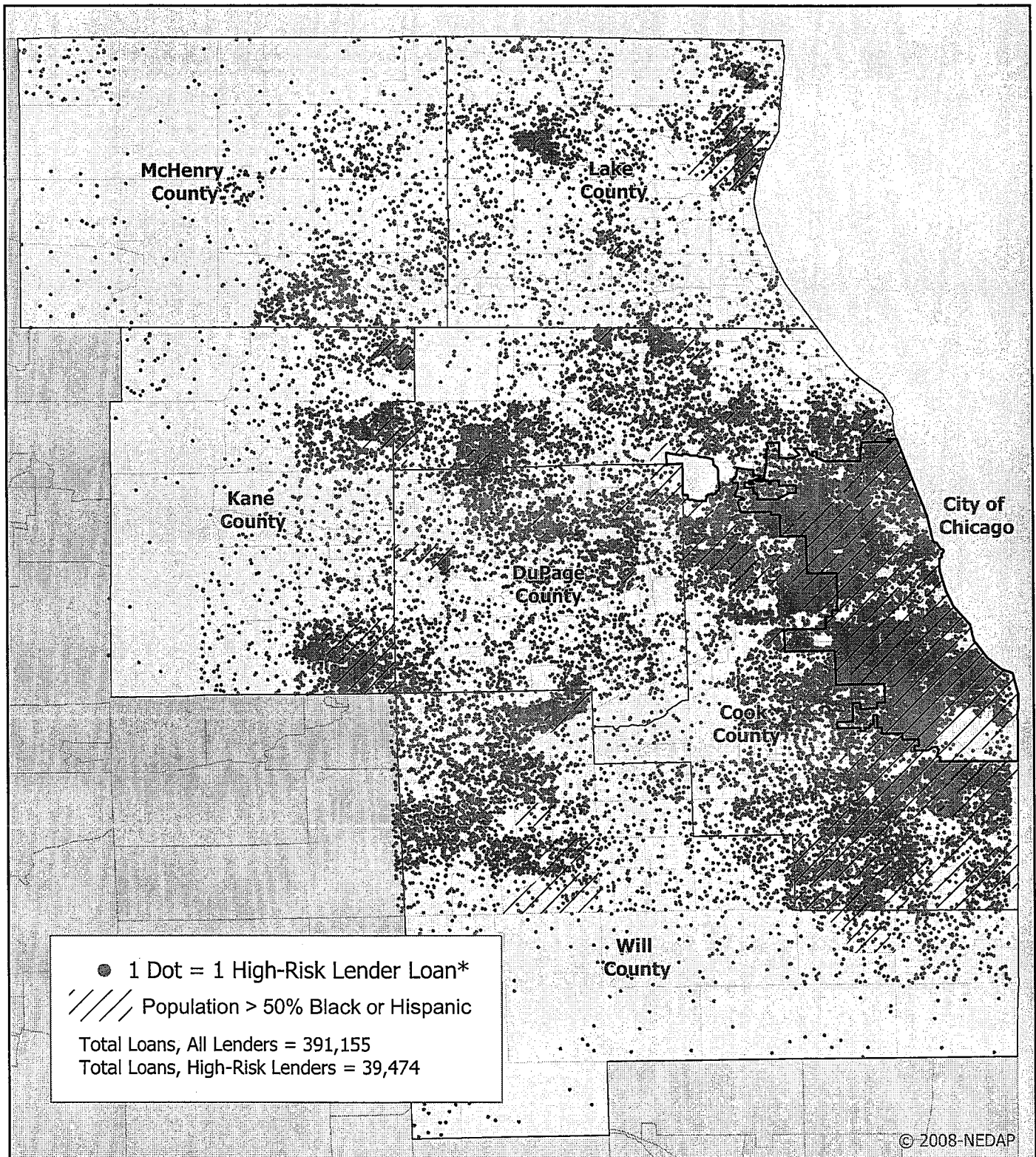


Map prepared by NEDAP, Neighborhood Economic Development Advocacy Project - [www.nedap.org](http://www.nedap.org)  
Data provided by Community Reinvestment Association of North Carolina - [www.cra-nc.org](http://www.cra-nc.org)

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# High-Risk Lender Loans, 2006

Chicago MSA, Illinois

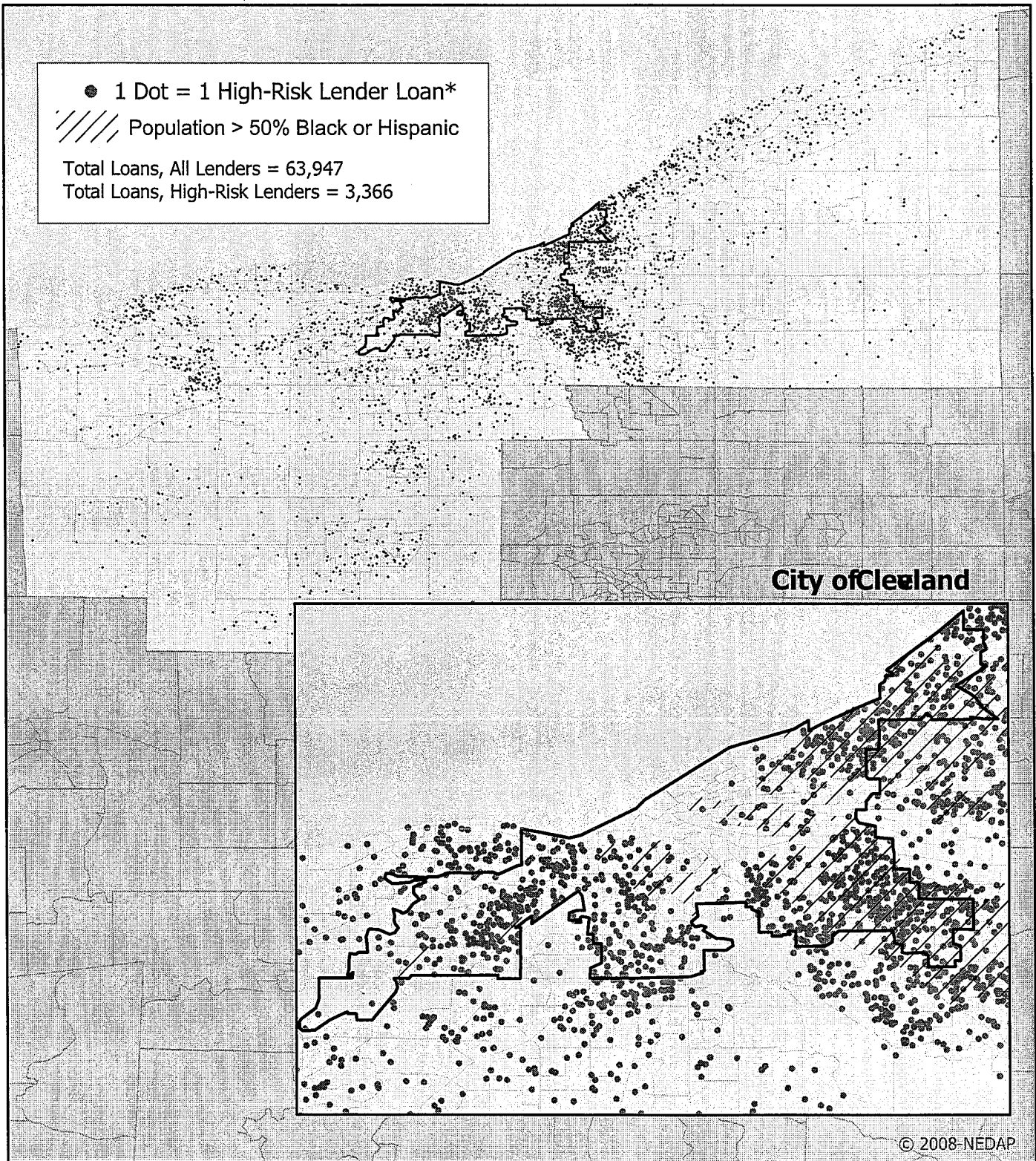


Map prepared by NEDAP, Neighborhood Economic Development Advocacy Project - [www.nedap.org](http://www.nedap.org)  
Data provided by Woodstock Institute - [www.woodstockinst.org](http://www.woodstockinst.org)

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# High-Risk Lender Loans, 2006

Cleveland MSA, Ohio

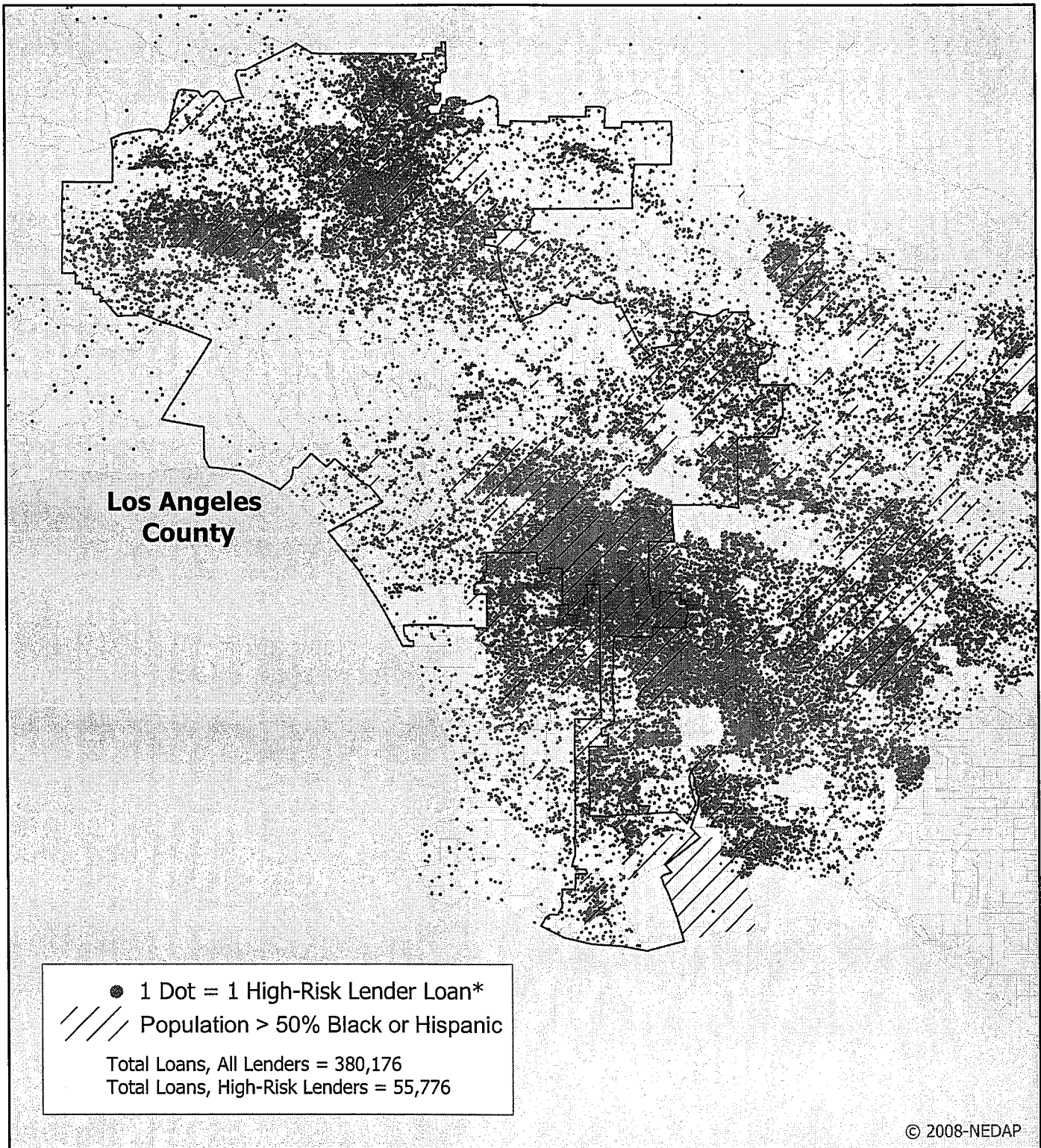


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# High-Risk Lender Loans, 2006

Los Angeles, California



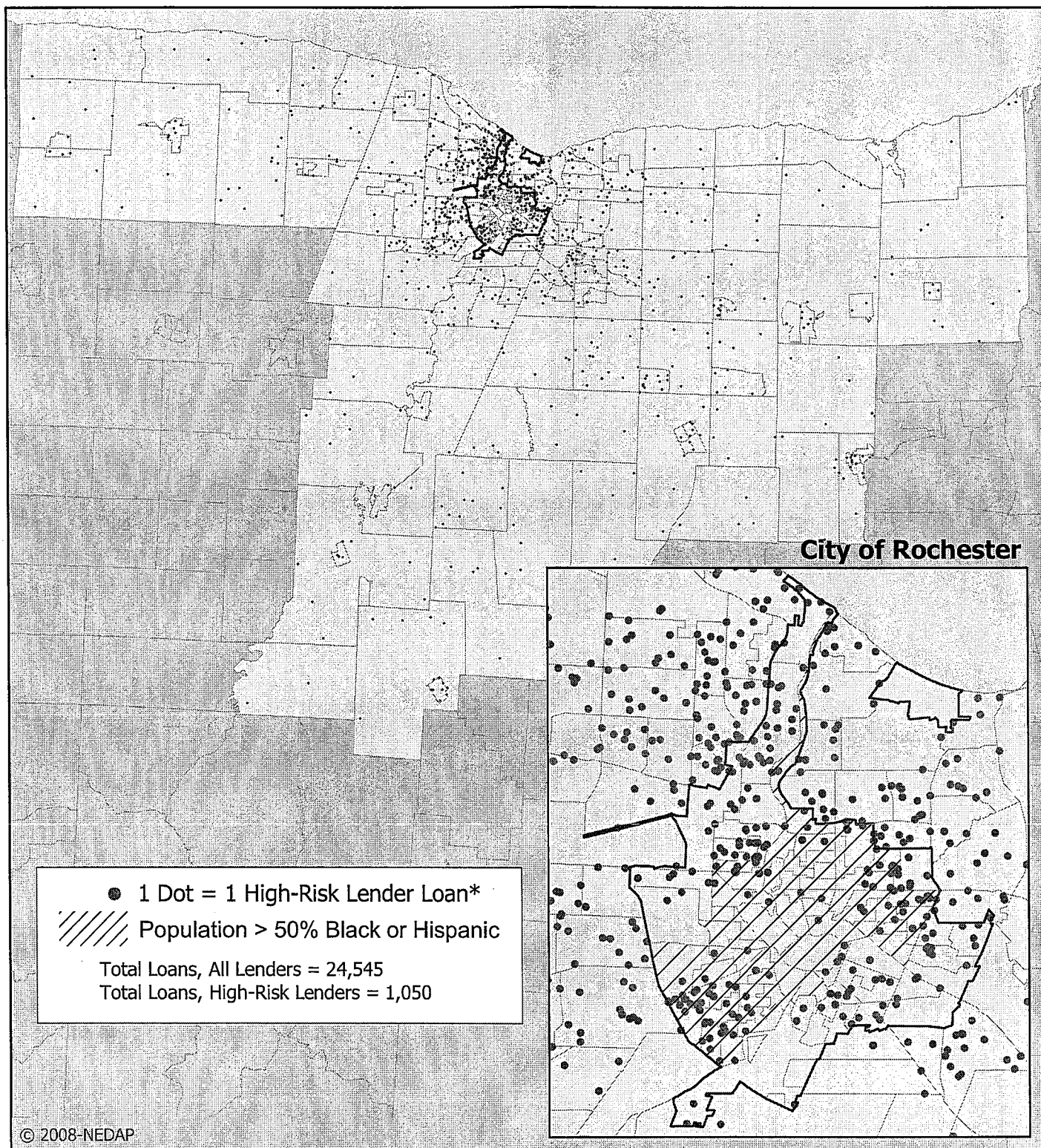
Map prepared by NEDAP, Neighborhood Economic Development Advocacy Project - [www.nedap.org](http://www.nedap.org)  
Data provided by the California Reinvestment Coalition - [www.calreinvest.org](http://www.calreinvest.org)

Sources: HMDA (2006), Census (2000)  
\* loans originated by now-defunct subprime lenders, as compiled by the Wall Street Journal in Sept. 2007, "Subprime Shakeout: Lenders that have Closed Shop, Been Acquired, or Stopped Loans."



# High-Risk Lender Loans, 2006

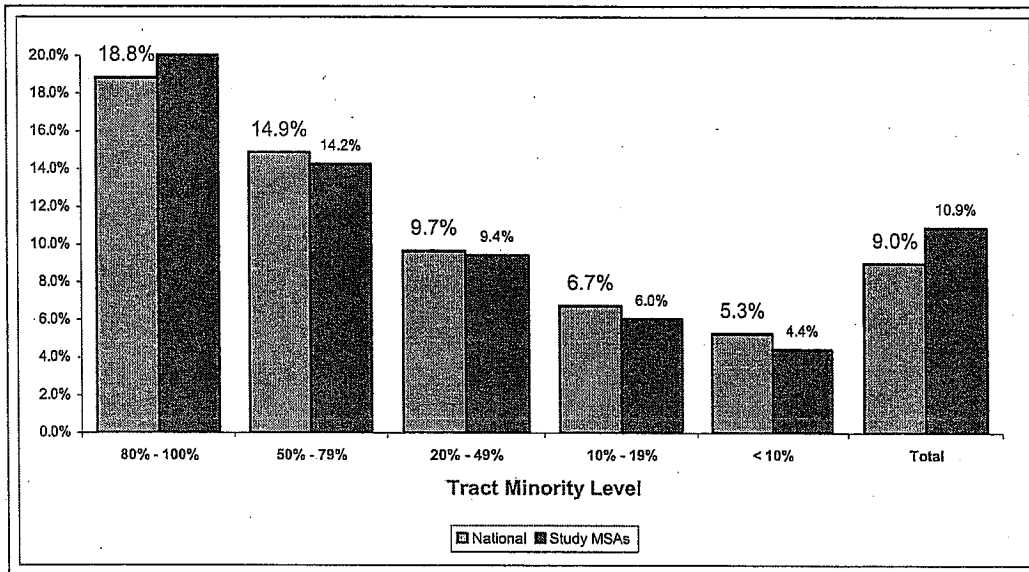
Rochester MSA, New York



Map prepared by NEDAP, Neighborhood Economic Development Advocacy Project - [www.nedap.org](http://www.nedap.org)  
Data provided by Empire Justice Center - [www.empirejustice.org](http://www.empirejustice.org)

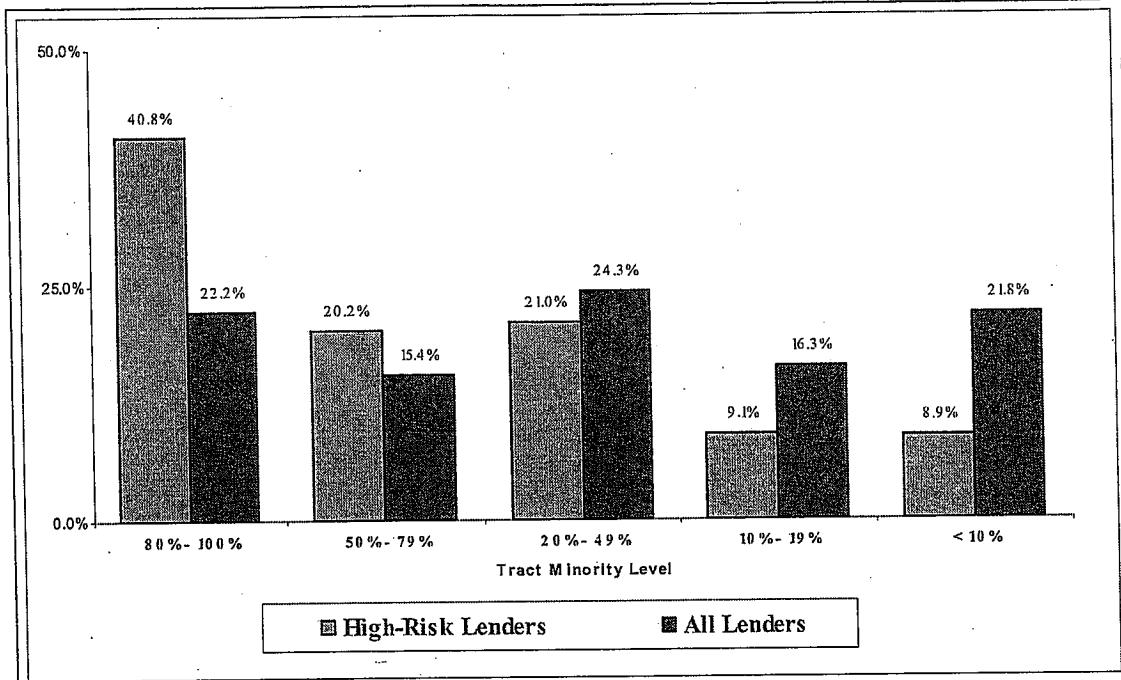
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**Chart 1**  
**High-Risk Lender Market Share by Census Tract Minority Composition, 2006<sup>20</sup>**



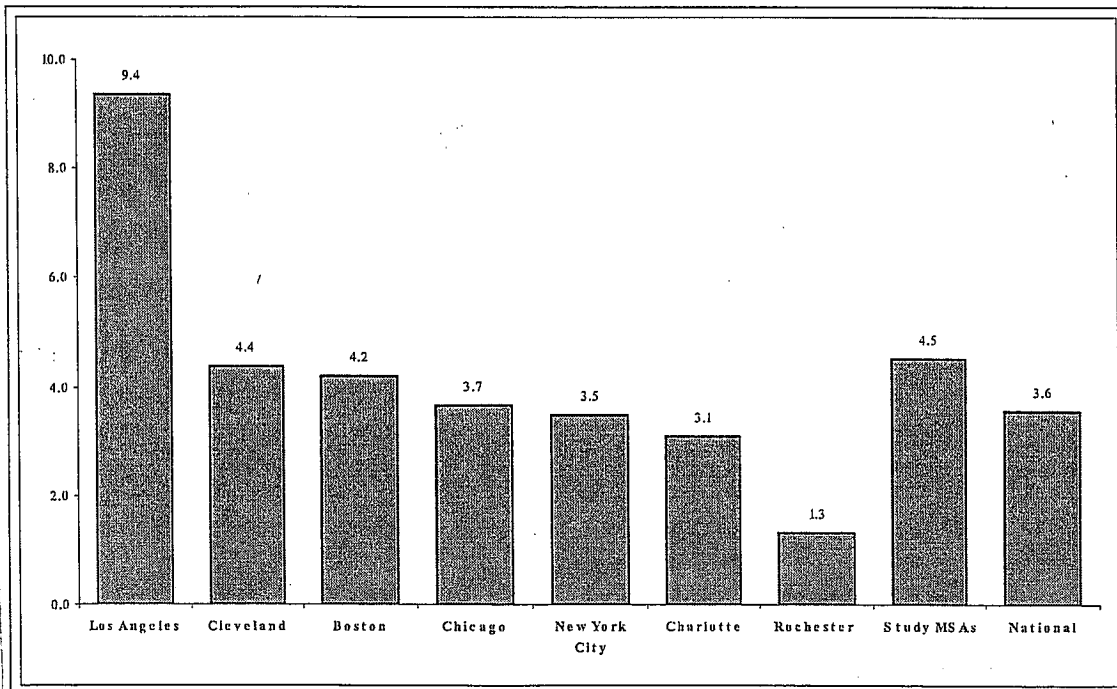
Source: Home Mortgage Disclosure Act

**Chart 2**  
**Distribution of High-Risk Lender Loans by Tract Minority Composition, 2006<sup>22</sup>**



Source: Home Mortgage Disclosure Act

**Chart 3**  
**High-Risk Lender Market Share Disparities Between High and Low Minority Neighborhoods, 2006<sup>23</sup>**



Source: Home Mortgage Disclosure Act