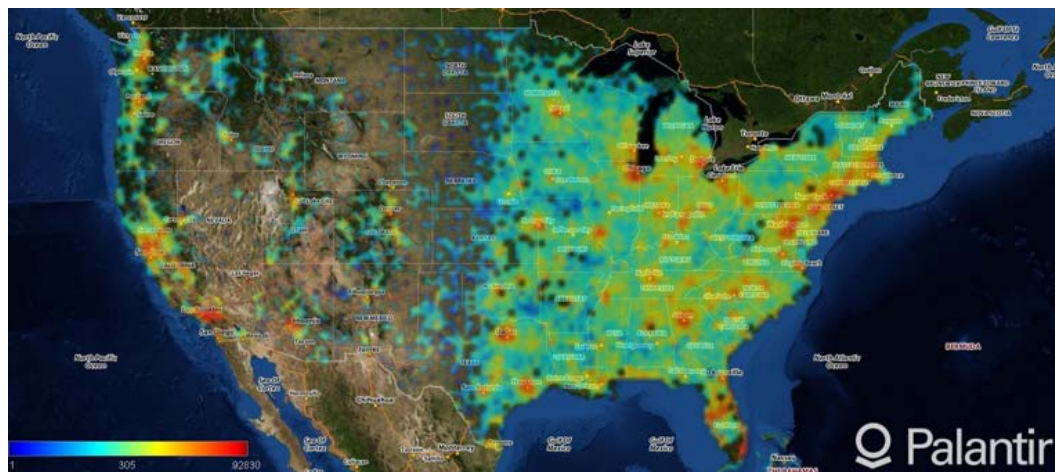


## Maps: Subprime Lending, 2005-07

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The maps below show where the top 25 subprime lenders originated most of their high-interest mortgages from 2005 through 2007, a period that marks the peak and collapse of the subprime boom. The maps were generated with Palantir Technologies software, using government data on nearly 5 million high-interest loans.

3 percentage points and above    3 to 6 percentage points    6 to 8 percentage points    8 to 20 percentage points



The greater the concentration of high-interest lending in any metropolitan area, the “hotter” the color:

Blue areas represent relatively fewer high-interest loans.

Green to yellow areas have moderate amounts of high-interest loans.

Red areas have the most concentrated number of high-interest loans.

If you click on a tab above the map, you can see how the top 25’s lending patterns varied across the country in different high-interest loan categories; the numbers represent how much higher the mortgage interest rates were than the interest rate on comparable treasury securities:

Three percentage points and above include all the high-interest loans.


Eight to 20 percentage points are the highest rate loans.

Each company profile also has a series of maps based on the same relative color intensities and the same high-interest categories.

Note: Subprime or high-interest loans are those approved at three percentage points and more above comparable treasury bonds. Because bond rates and types of mortgages vary, the loan interest rate will also vary. For example, a 30-year Treasury bond ranged from 4.19 percent to 5.36 percent between 2005 and 2007, the years our report examines. Therefore, a consumer with a subprime loan of three percent above the bond rate would have paid interest anywhere from 7.19 percent to 8.36 percent.

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