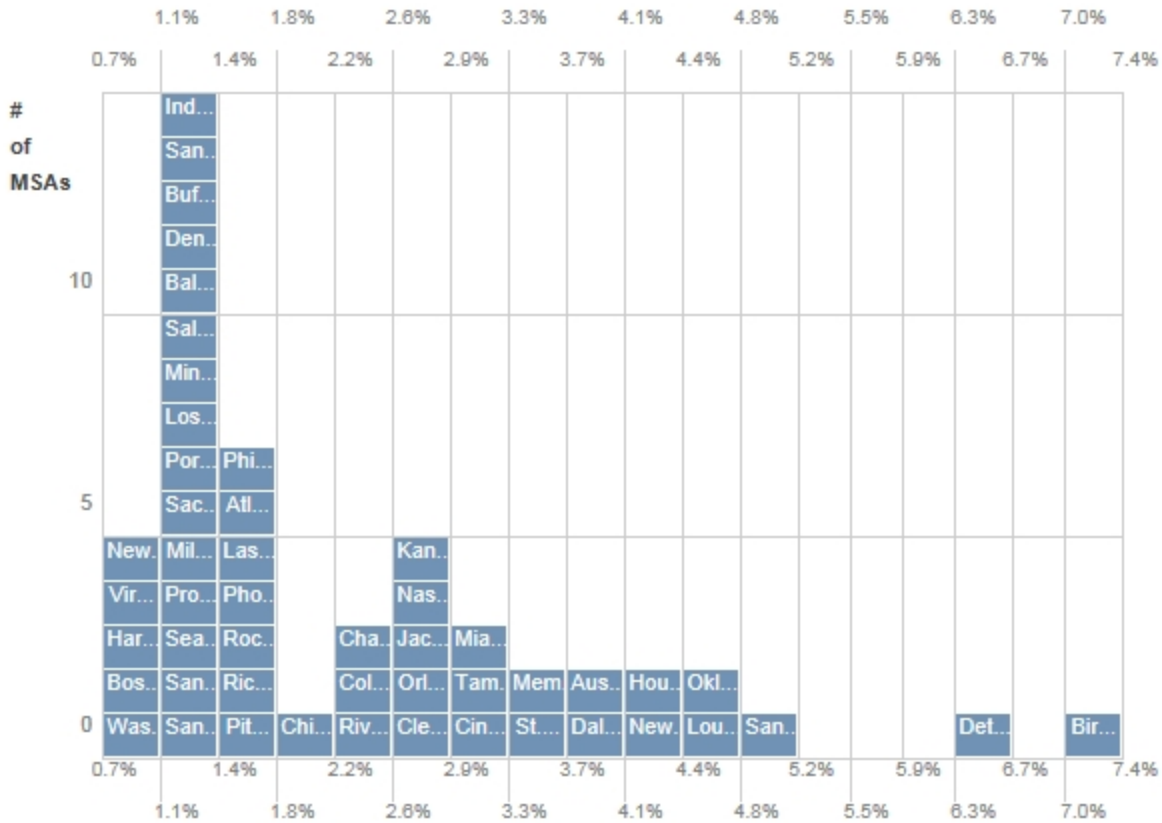


## High Interest Loans (2010) as Share of Home Purchase Loans

YEAR: 2010; REGION: 50 LARGEST MSAS



**Definition:** Share of home purchase loans that have an APR (annual percentage rate) at least 1.5 percentage points higher than the estimated Average Prime Offer Rate for loans extended to prime borrowers based on the rates reported by Freddie Mac in its Primary Mortgage Market Survey®. This definition of high interest loans differs from that used prior to 2010.

**Notes:** Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

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