

SUBPRIME LENDING IN WESTERN NC COUNTIES BY RACE AND ETHNICITY						
SOURCE: 2007 Home Mortgage Disclosure Act Data						
NOTE: Loan amounts reported in thousands of dollars.						
Loans only include 1st lien, owner-occupied originations.						
County	Race -Ethnicity	All Loans	Loan Amount	Subprime Loans	Loan Amount	% Subprime
Avery	American Indian	5	523	3	201	60.0%
Avery	Asian	2	620	0	0	0.0%
Avery	Black	2	208	1	50	50.0%
Avery	Latino	6	721	1	280	16.7%
Avery	Race NA	23	5,557	7	1,496	30.4%
Avery	White	274	43,598	45	5,433	16.4%
	COUNTY TOTALS	312	51,227	57	7,460	18.3%
County	Race -Ethnicity	All Loans	Loan Amount	Subprime Loans	Loan Amount	% Subprime
Buncombe	American Indian	23	4,229	2	381	8.7%
Buncombe	Asian	47	11,849	3	667	6.4%
Buncombe	Black	206	31,823	69	10,665	33.5%
Buncombe	Latino	140	21,905	30	3,953	21.4%
Buncombe	Pacific Islander	5	1,123	0	0	0.0%
Buncombe	Race NA	627	145,023	154	29,036	24.6%
Buncombe	White	5,625	1,144,374	730	131,210	13.0%
	COUNTY TOTALS	6,673	1,360,326	988	175,912	14.8%
County	Race -Ethnicity	All Loans	Loan Amount	Subprime Loans	Loan Amount	% Subprime
Burke	American Indian	3	375	0	0	0.0%
Burke	Asian	21	2,291	3	207	14.3%
Burke	Black	59	5,688	25	2,094	42.4%
Burke	Latino	31	3,075	5	426	16.1%
Burke	Pacific Islander	1	96	0	0	0.0%
Burke	Race NA	98	13,425	45	5,715	45.9%
Burke	White	1,587	190,801	294	28,917	18.5%
	COUNTY TOTALS	1,800	215,751	372	37,359	20.7%
County	Race -Ethnicity	All Loans	Loan Amount	Subprime Loans	Loan Amount	% Subprime
Cherokee	American Indian	3	360	1	80	33.3%
Cherokee	Asian	1	120	0	0	0.0%
Cherokee	Black	1	100	0	0	0.0%
Cherokee	Latino	6	634	3	312	50.0%
Cherokee	Race NA	33	5,139	10	1,466	30.3%
Cherokee	White	551	81,625	122	15,236	22.1%
	COUNTY TOTALS	595	87,978	136	17,094	22.9%
County	Race -Ethnicity	All Loans	Loan Amount	Subprime Loans	Loan Amount	% Subprime
Clay	Black	1	98	0	0	0.0%
Clay	Latino	3	328	0	0	0.0%
Clay	Race NA	14	2,095	3	486	21.4%
Clay	White	258	44,131	47	5,497	18.2%
	COUNTY TOTALS	276	46,652	50	5,983	18.1%
County	Race -Ethnicity	All Loans	Loan Amount	Subprime Loans	Loan Amount	% Subprime
Graham	American Indian	1	107	0	0	0.0%

Graham	Asian	1	210	0	0	0.0%
Graham	Race NA	16	1,708	1	102	6.3%
Graham	White	116	15,861	28	2,854	24.1%
	COUNTY TOTALS	134	17,886	29	2,956	21.6%
County	Race -Ethnicity	All Loans	Loan Amount	Subprime Loans	Loan Amount	% Subprime
Haywood	American Indian	6	808	1	58	16.7%
Haywood	Asian	4	685	1	124	25.0%
Haywood	Black	8	1,049	3	341	37.5%
Haywood	Latino	27	6,027	12	3,884	44.4%
Haywood	Pacific Islander	1	255	0	0	0.0%
Haywood	Race NA	116	18,786	38	5,428	32.8%
Haywood	White	1,385	216,569	267	38,132	19.3%
	COUNTY TOTALS	1,547	244,179	322	47,967	20.8%
County	Race -Ethnicity	All Loans	Loan Amount	Subprime Loans	Loan Amount	% Subprime
Henderson	American Indian	12	1,778	1	315	8.3%
Henderson	Asian	24	3,707	0	0	0.0%
Henderson	Black	49	7,516	18	2,451	36.7%
Henderson	Latino	88	16,691	18	3,326	20.5%
Henderson	Pacific Islander	7	1,187	1	130	14.3%
Henderson	Race NA	270	50,812	80	13,424	29.6%
Henderson	White	2,711	502,160	378	60,425	13.9%
	COUNTY TOTALS	3,161	583,851	496	80,071	15.7%
County	Race -Ethnicity	All Loans	Loan Amount	Subprime Loans	Loan Amount	% Subprime
Jackson	American Indian	13	2,319	5	734	38.5%
Jackson	Asian	5	1,019	2	283	40.0%
Jackson	Black	3	403	1	50	33.3%
Jackson	Latino	11	2,647	5	774	45.5%
Jackson	Race NA	51	12,343	16	2,824	31.4%
Jackson	White	647	132,496	133	19,127	20.6%
	COUNTY TOTALS	730	151,227	162	23,792	22.2%
County	Race -Ethnicity	All Loans	Loan Amount	Subprime Loans	Loan Amount	% Subprime
McDowell	American Indian	2	106	1	81	50.0%
McDowell	Asian	2	382	1	129	50.0%
McDowell	Black	16	1,496	9	872	56.3%
McDowell	Latino	17	1,477	7	507	41.2%
McDowell	Pacific Islander	1	273	0	0	0.0%
McDowell	Race NA	64	8,849	24	3,056	37.5%
McDowell	White	736	84,662	182	16,242	24.7%
	COUNTY TOTALS	838	97,245	224	20,887	26.7%
County	Race -Ethnicity	All Loans	Loan Amount	Subprime Loans	Loan Amount	% Subprime
Macon	American Indian	5	582	1	160	20.0%
Macon	Asian	2	495	0	0	0.0%
Macon	Black	8	1,199	1	106	12.5%
Macon	Latino	16	1,599	6	508	37.5%
Macon	Race NA	54	11,368	15	2,493	27.8%
Macon	White	857	150,693	161	25,519	18.8%
	COUNTY TOTALS	942	165,936	184	28,786	19.5%

County	Race -Ethnicity	All Loans	Loan Amount	Subprime Loans	Loan Amount	% Subprime
Madison	Asian	1	41	0	0	0.0%
Madison	Black	1	160	0	0	0.0%
Madison	Latino	4	408	1	155	25.0%
Madison	Race NA	45	8,495	14	2,543	31.1%
Madison	White	363	55,934	66	7,729	18.2%
	COUNTY TOTALS	414	65,038	81	10,427	19.6%
County	Race -Ethnicity	All Loans	Loan Amount	Subprime Loans	Loan Amount	% Subprime
Mitchell	American Indian	1	149	0	0	0.0%
Mitchell	Black	1	79	1	79	100.0%
Mitchell	Latino	4	473	0	0	0.0%
Mitchell	Race NA	17	2,394	6	1,097	35.3%
Mitchell	White	324	38,636	74	6,759	22.8%
	COUNTY TOTALS	347	41,731	81	7,935	23.3%
County	Race -Ethnicity	All Loans	Loan Amount	Subprime Loans	Loan Amount	% Subprime
Polk	American Indian	3	335	0	0	0.0%
Polk	Asian	3	694	0	0	0.0%
Polk	Black	11	1,267	2	165	18.2%
Polk	Latino	9	1,139	0	0	0.0%
Polk	Race NA	36	6,856	13	2,392	36.1%
Polk	White	363	65,657	62	9,040	17.1%
	COUNTY TOTALS	425	75,948	77	11,597	18.1%
County	Race -Ethnicity	All Loans	Loan Amount	Subprime Loans	Loan Amount	% Subprime
Rutherford	American Indian	1	129	0	0	0.0%
Rutherford	Asian	6	729	1	128	16.7%
Rutherford	Black	65	5,146	31	2,143	47.7%
Rutherford	Latino	26	2,042	2	198	7.7%
Rutherford	Pacific Islander	1	122	0	0	0.0%
Rutherford	Race NA	84	11,314	37	4,090	44.0%
Rutherford	White	1,085	136,999	243	27,061	22.4%
	COUNTY TOTALS	1,268	156,481	314	33,620	24.8%
County	Race -Ethnicity	All Loans	Loan Amount	Subprime Loans	Loan Amount	% Subprime
Swain	American Indian	11	1,658	5	689	45.5%
Swain	Black	2	309	1	134	50.0%
Swain	Latino	5	569	3	360	60.0%
Swain	Race NA	9	1,156	3	281	33.3%
Swain	White	192	29,118	35	4,080	18.2%
	COUNTY TOTALS	219	32,810	47	5,544	21.5%
County	Race -Ethnicity	All Loans	Loan Amount	Subprime Loans	Loan Amount	% Subprime
Transylvania	American Indian	4	936	0	0	0.0%
Transylvania	Asian	2	236	0	0	0.0%
Transylvania	Black	15	1,706	9	948	60.0%
Transylvania	Latino	5	1,537	1	393	20.0%
Transylvania	Pacific Islander	1	106	0	0	0.0%
Transylvania	Race NA	55	9,248	14	1,867	25.5%
Transylvania	White	583	108,717	96	16,441	16.5%
	COUNTY TOTALS	665	122,486	120	19,649	18.0%

County	Race -Ethnicity	All Loans	Loan Amount	Subprime Loans	Loan Amount	% Subprime
Yancey	American Indian	5	806	0	0	0.0%
Yancey	Asian	2	360	0	0	0.0%
Yancey	Black	2	160	0	0	0.0%
Yancey	Latino	3	412	1	62	33.3%
Yancey	Race NA	35	5,292	6	750	17.1%
Yancey	White	328	45,699	63	7,886	19.2%
	COUNTY TOTALS	375	52,729	70	8,698	18.7%