

Addendum to:

**The Community Reinvestment Act:
A Welcome Anomaly in the Foreclosure Crisis**

Relevant Figures Recalculated to Include CRA Bank Affiliate Lending

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NOTE: This Addendum recalculates relevant Figures from Traiger & Hinckley LLP’s study “The Community Reinvestment Act: A Welcome Anomaly in the Foreclosure Crisis” to contrast the lending of CRA Banks and their subsidiaries and holding company affiliates to other lenders. We note that while the recalculation nominally narrows the statistical gaps found between CRA Banks and other lenders, the conclusions of our study still hold even when the loan originations of CRA Banks are combined with those of their subsidiaries and affiliates.

All Loan Market Share
2006 Conventional, Owner-Occupied, 1st Lien, Home Purchase Loans in 15 Most Populous MSAs

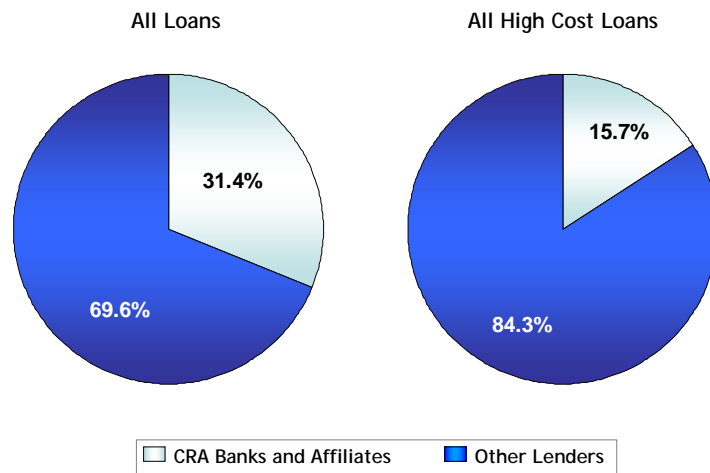


Figure 1a

**High Cost Loans as a Percentage of Total Originations
by CRA Banks (including affiliates) and Other Lenders**

2006 Conventional, Owner-Occupied, 1st Lien, Home Purchase Loans in 15 Most Populous MSAs

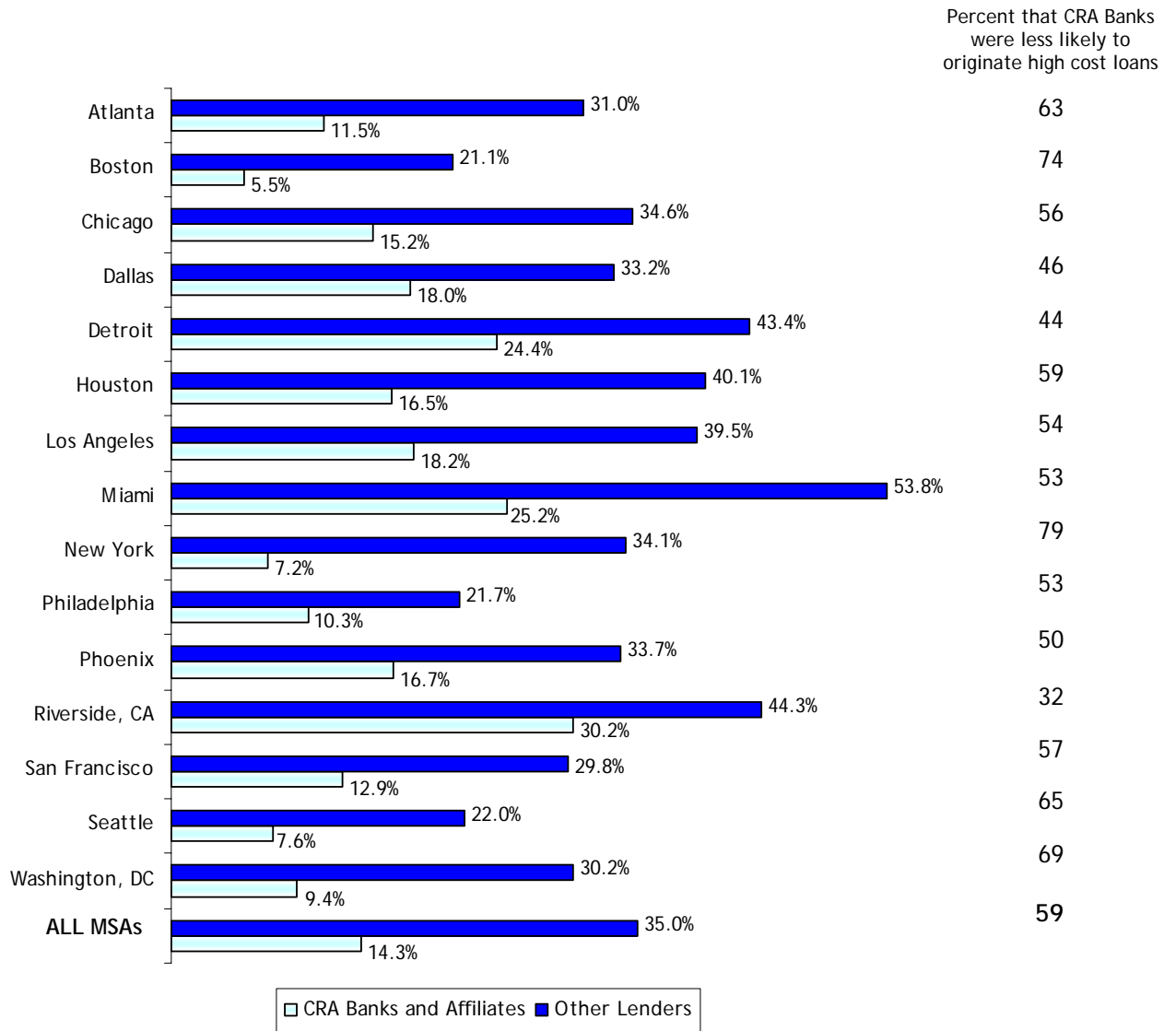


Figure 2a

LMI Loan Market Share

2006 Conventional, Owner-Occupied, 1st Lien, Home Purchase Loans in 15 Most Populous MSAs

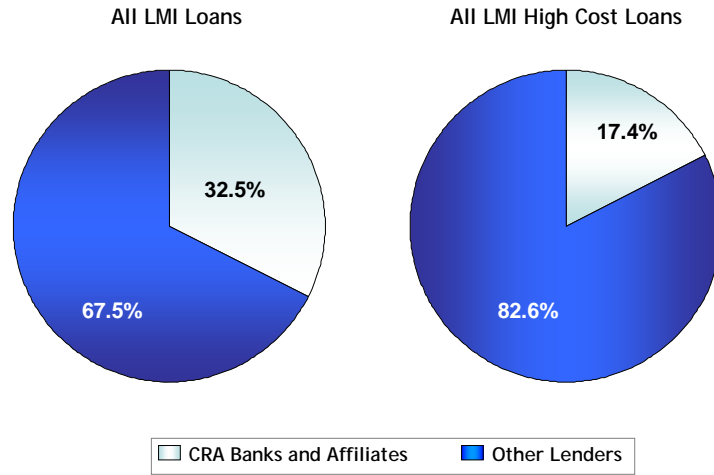


Figure 3a

**High Cost Loans as a Percentage of Total Originations to LMI Borrowers
by CRA Banks (including affiliates) and Other Lenders**
2006 Conventional, Owner-Occupied, 1st Lien, Home Purchase Loans in 15 Most Populous MSAs

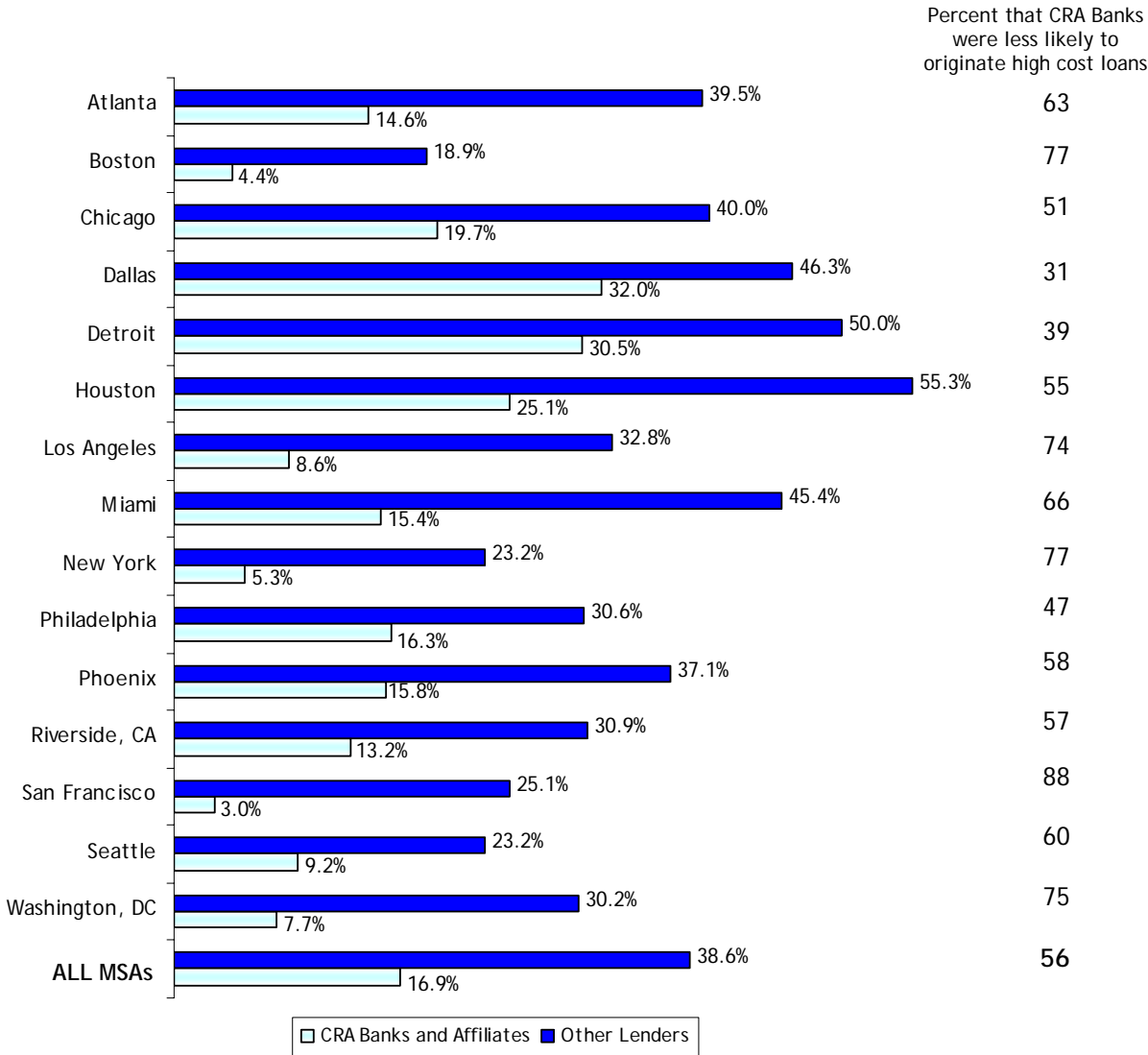


Figure 4a

**Average Rate Spreads on High Cost Loans Originated
by CRA Banks (including affiliates) and Other Lenders**

2006 Conventional, Owner-Occupied, 1st Lien, Home Purchase Loans in 15 Most Populous MSAs

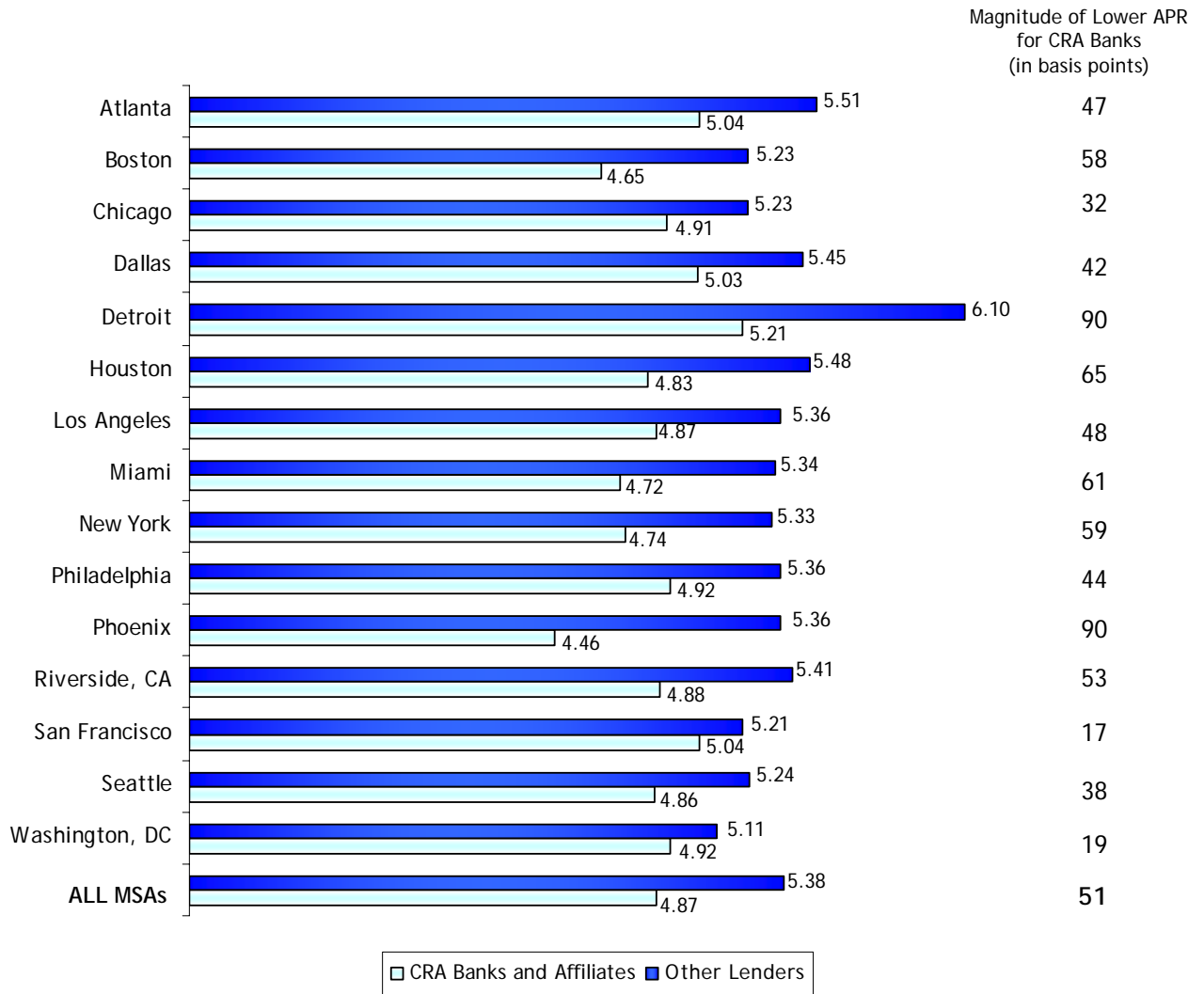


Figure 5a

**Average Rate Spreads on High Cost Loans Originated
by CRA Banks (including affiliates) and Other Lenders**

2006 Conventional, Owner-Occupied, 1st Lien, Home Purchase Loans in 15 Most Populous MSAs

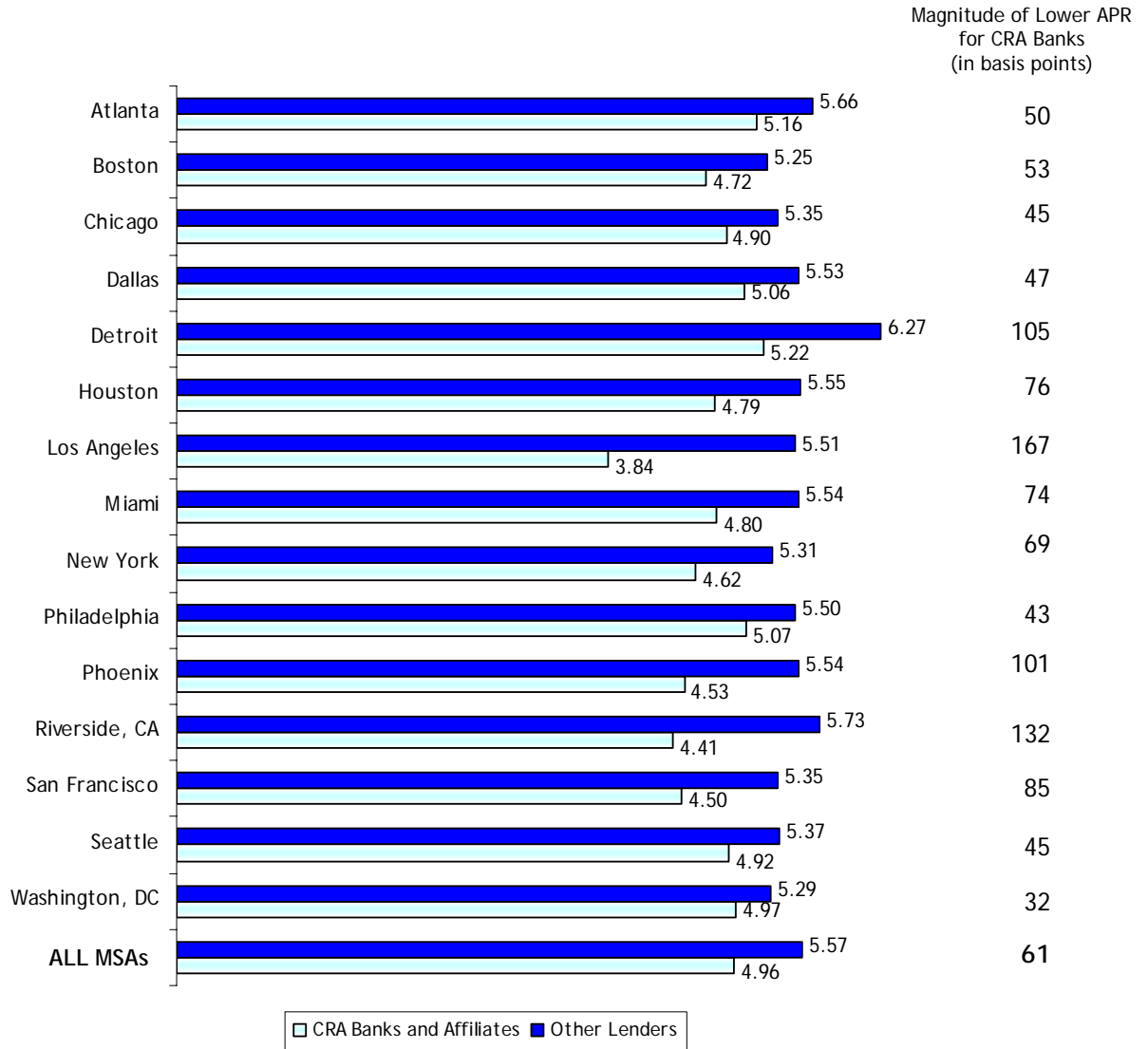


Figure 6a

Proportion of Loans Held in Portfolio

2006 Conventional, Owner-Occupied, 1st Lien, Home Purchase Loans in 15 Most Populous MSAs

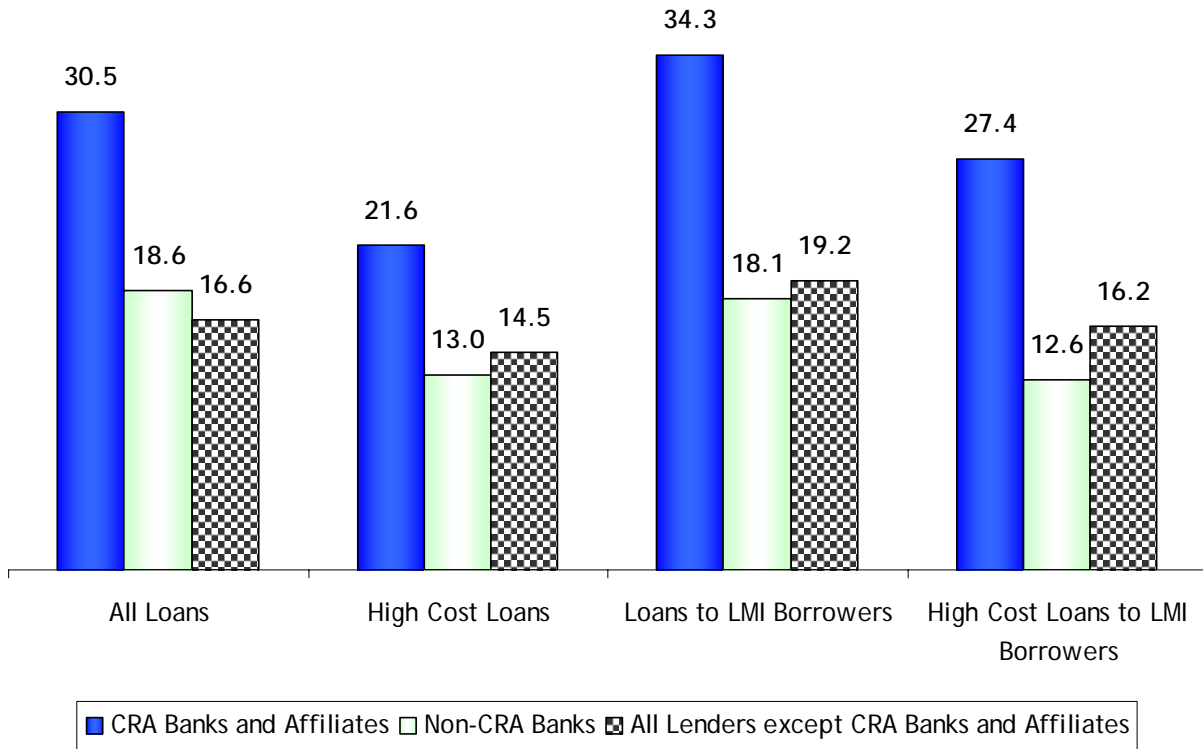


Figure 7a