

Standard and Poor's Classification of Home Loans and Predatory Rating

STANDARD & POOR'S HIGH COST LOAN CATEGORIZATION

State/Jurisdiction	Name of Anti-Predatory Lending Applicable Anti-Predatory Lending Law/Effective Date	Category under Anti-Predatory Lending Law
Arkansas	Arkansas Home Loan Protection Act, Ark. Code Ann.ss.ss.23-53-101 et seq.  Effective July 16, 2003	High Cost Home Loan
Cleveland Heights, OH	Ordinance No. 72-2003 (PSH), Mun. Code ss.ss.757.01 et seq.  Effective June 2, 2003	Covered Loan
Colorado	Consumer Equity Protection, Colo. Stat. Ann.ss.ss.5-3.5-101 et seq.  Effective for covered loans offered or entered into on or after January 1, 2003. Other provisions of the Act took effect on June 7, 2002	Covered Loan
Connecticut Loan	Connecticut Abusive Home Loan Lending Practices Act, Conn. Gen. Stat.ss.ss. 36a-746 et seq.  Effective October 1, 2001	High Cost Home

District of Columbia      Home Loan Protection Act, D.C. Codess.ss. Covered Loan  
26-1151.01 et seq.

Effective for loans closed on or after  
January 28, 2003

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Florida                      Fair Lending Act, Fla. Stat. Ann.ss.ss. High Cost Home Loan  
494.0078 et seq.

Effective October 2, 2002

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Georgia (Oct. 1, 2002 -      Georgia Fair Lending Act, Ga. Code      High Cost Home  
Loan  
Mar. 6, 2003)              Ann.ss.ss.7-6A-1 et seq.

Effective October 1, 2002 - March 6,  
2003

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Georgia as amended (Mar.      Georgia Fair Lending Act, Ga. Code      High Cost Home  
Loan  
7, 2003 - current)              Ann.ss.ss.7-6A-1 et seq.

Effective for loans closed on or after  
March 7, 2003

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HOEPA Section 32              Home Ownership and Equity Protection      High Cost Loan  
Act of 1994, 15 U.S.C.ss.1639, 12  
C.F.R.ss.ss.226.32 and 226.34

Effective October 1, 1995, amendments  
October 1, 2002

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Illinois                      High Risk Home Loan Act, Ill. Comp.      High Risk Home Loan  
Stat. tit. 815,ss.ss.137/5 et seq.

Effective January 1, 2004 (prior to



Nevada                      Assembly Bill No. 284, Nev. Rev. Stat. Home Loan  
ss.ss.598D.010 et seq.

Effective October 1, 2003

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New Jersey                      New Jersey Home Ownership Security Act High Cost Home  
Loan

of 2002, N.J. Rev. Stat.ss.ss.46:10B-22  
et seq.

Effective for loans closed on or after  
November 27, 2003

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New Mexico                      Home Loan Protection Act, N.M. Rev. High Cost Home Loan  
Stat.ss.ss.58-21A-1 et seq.

Effective as of January 1, 2004;  
Revised as of February 26, 2004

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New York                      N.Y. Banking Law Article 6-I High Cost Home Loan

Effective for applications made on or  
after April 1, 2003

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North Carolina                      Restrictions and Limitations on High High Cost Home Loan  
Cost Home Loans, N.C. Gen. Stat.ss.ss.  
24-1.1E et seq.

Effective July 1, 2000; amended  
October 1, 2003 (adding open-end lines  
of credit)

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Ohio                      H.B. 386 (codified in various sections Covered Loan  
of the Ohio Code), Ohio Rev. Code Ann.  
ss.ss.1349.25 et seq.



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New Jersey Loan	New Jersey Home Ownership Security Act of 2002, N.J. Rev. Stat.ss.ss.46:10B-22 et seq.	Covered Home
	Effective November 27, 2003 - July 5, 2004	

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State/Jurisdiction	Name of Anti-Predatory Lending Applicable Anti-Predatory Lending Law/Effective Date	Category under
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Georgia (Oct. 1, 2002 - Mar. 6, 2003)	Georgia Fair Lending Act, Ga. Code Ann.ss.ss.7-6A-1 et seq.	Home Loan
	Effective October 1, 2002 - March 6, 2003	

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New Jersey	New Jersey Home Ownership Security Act of 2002, N.J. Rev. Stat.ss.ss.46:10B-22 et seq.	Home Loan
	Effective for loans closed on or after November 27, 2003	

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New Mexico	Home Loan Protection Act, N.M. Rev. Stat.ss.ss.58-21A-1 et seq.	Home Loan
	Effective as of January 1, 2004; Revised as of February 26, 2004	

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