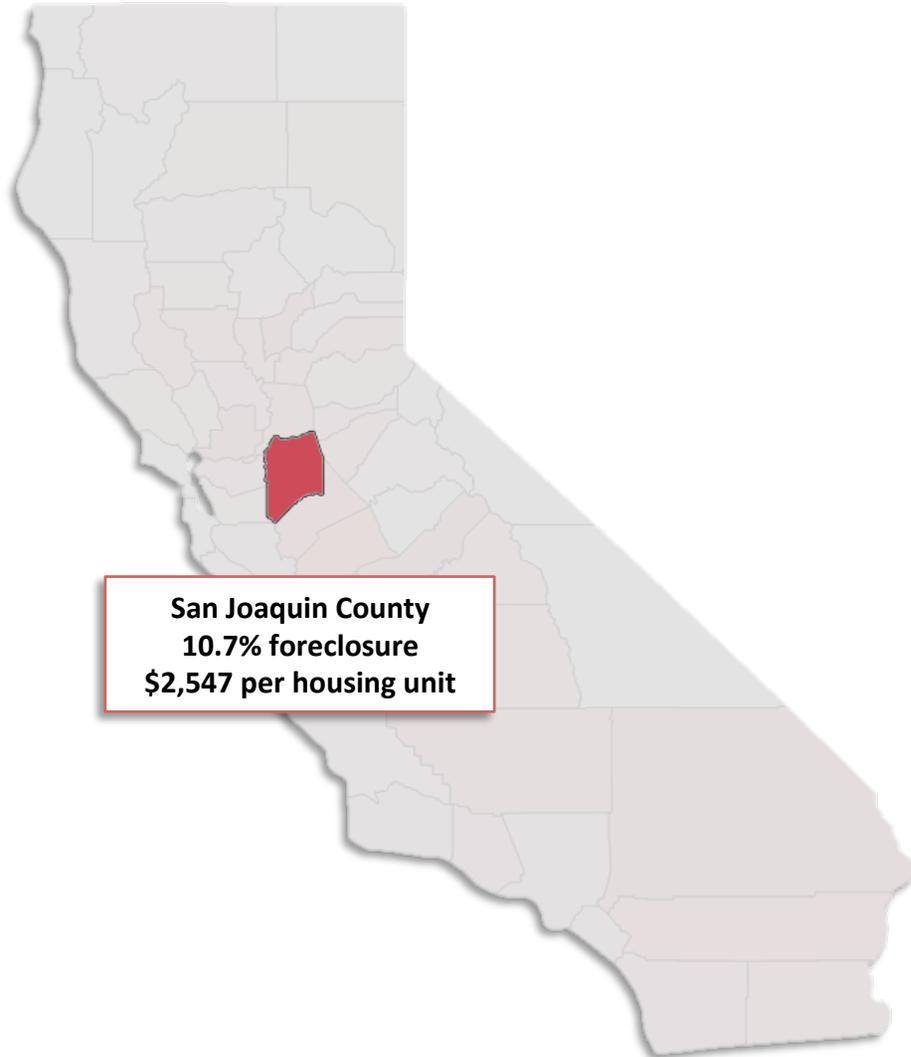


Estimated/Average Stockton Homeowner Relief

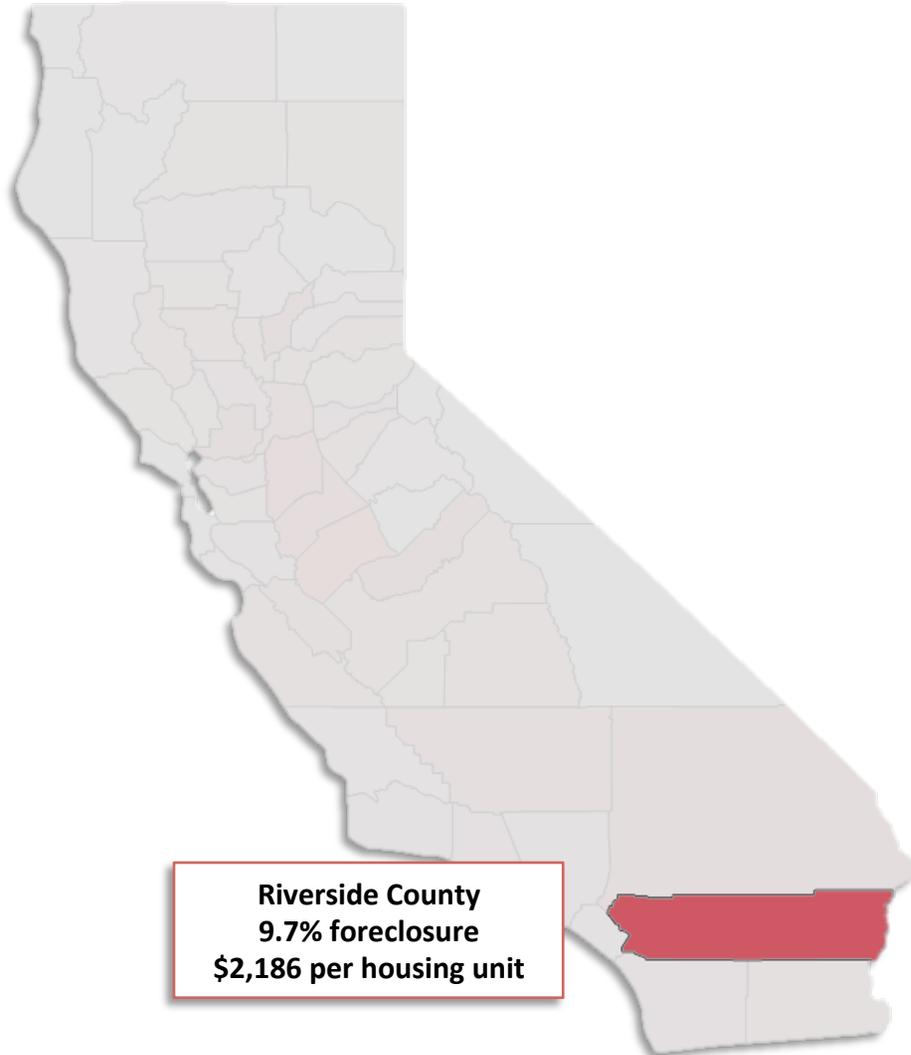


San Joaquin County
10.7% foreclosure
\$2,547 per housing unit

Average San Joaquin County Borrower

Market Value of Home	202,577
Current Loan Balance	354,509
Loan-to-Value Ratio	175%
Current Monthly Income	\$4,145.17
Current Monthly Payment	\$1,985.93
Payment as a % of Income	47.9%
Modified Sustainable Payment	\$1,243.55
Mod. Payment as a % of Income	30.0%
Monthly Savings	\$742.38
Modified Loan Balance	221,987

Estimated/Average Riverside Homeowner Relief



Average Riverside County Borrower	
Market Value of Home	191,305
Current Loan Balance	334,783
Loan-to-Value Ratio	175%
Current Monthly Income	\$4,498.42
Current Monthly Payment	\$1,922.32
Payment as a % of Income	42.7%
Modified Sustainable Payment	\$1,349.53
Mod. Payment as a % of Income	30.0%
Monthly Savings	\$572.79
Modified Loan Balance	235,028