

## **APPENDIX D**

### **TOP DOLLAR AND PERCENTAGE POINT MARKUPS**

Report on the Racial Impact of AHFC's Finance Charge Markup Policy

Prepared by

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#### *15 RACE-CODED STATES*

1. TOP 500 DOLLAR MARKUPS
2. TOP 500 PERCENTAGE POINT MARKUPS
3. TOP 100 DOLLAR MARKUPS BY STATE
4. TOP 100 PERCENTAGE POINT MARKUPS BY STATE

#### *NATIONAL DATA*

5. TOP 500 DOLLAR MARKUPS
6. TOP 500 PERCENTAGE POINT MARKUPS

*15 Race Coded States - Case Summary of Top 500 Dollar Markups*

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>AL</b>	BIRMINGHAM	TAMERON HONDA	BLACK	D	72	34,846	7.00%	11.75%	6,063	4.75%	11/21/02
<b>TX</b>	FORT WORTH	MAC CHURCHILL ACURA	BLACK	D	72	35,884	7.49%	11.99%	5,838	4.50%	10/05/01
<b>MD</b>	BETHESDA	OURISMAN HONDA	WHITE	D	72	45,214	7.65%	11.15%	5,798	3.50%	06/30/02
<b>NC</b>	WILMINGTON	STEVENSON ACURA	WHITE	C	72	45,194	7.24%	10.74%	5,758	3.50%	03/17/03
<b>LA</b>	NEW ORLEANS	BENSON HONDA	BLACK	C	72	43,576	9.49%	12.99%	5,750	3.50%	03/13/01
<b>TX</b>	HOUSTON	GILLMAN HONDA	WHITE	D	72	43,616	8.84%	12.34%	5,703	3.50%	02/12/03
<b>TX</b>	HOUSTON	GILLMAN HONDA	WHITE	B	72	34,037	7.49%	11.99%	5,647	4.50%	10/20/01
<b>MD</b>	ANNAPOLIS	HONDA OF ANNAPOLIS	WHITE	D	72	43,874	7.35%	10.85%	5,598	3.50%	07/27/02
<b>MD</b>	ROCKVILLE	HERSONS, INC.	BLACK	D	72	32,959	8.99%	13.49%	5,591	4.50%	08/25/00
<b>FL</b>	DAVIE	RICK CASE HONDA	WHITE	C	72	31,651	7.24%	11.99%	5,527	4.75%	07/28/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	42,817	8.75%	12.25%	5,484	3.50%	04/10/02
<b>TX</b>	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	BLACK	C	72	41,449	8.75%	12.25%	5,412	3.50%	05/29/01
<b>FL</b>	WEST PALM BEACH	PALM BEACH ACURA	BLACK	B	72	31,224	6.40%	11.15%	5,377	4.75%	12/20/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	32,100	6.99%	11.49%	5,278	4.50%	10/31/01
<b>MD</b>	SILVER SPRING	SPORT HONDA	BLACK	C	72	40,597	8.49%	11.99%	5,278	3.50%	05/12/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	A	72	40,524	8.49%	11.99%	5,273	3.50%	10/20/01
<b>MD</b>	ANNAPOLIS	CRISWELL ACURA	BLACK	C	72	41,228	7.49%	10.99%	5,273	3.50%	12/13/01
<b>TX</b>	N. RICHLND HILL	GENE HUGGINS HONDA	WHITE	D	72	31,707	7.49%	11.99%	5,250	4.50%	08/10/01
<b>LA</b>	LAKE CHARLES	BILLY NAVARRE HONDA	BLACK	D	72	29,725	7.84%	12.59%	5,236	4.75%	05/06/02
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	BLACK	D	72	28,886	7.50%	12.35%	5,126	4.85%	07/24/02
<b>MD</b>	LAUREL	TISCHER ACURA	BLACK	C	72	40,001	7.49%	10.99%	5,116	3.50%	11/30/01
<b>TX</b>	BAYTOWN	BAYTOWN HONDA	WHITE	D	72	35,678	9.50%	13.34%	5,084	3.84%	10/11/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	30,147	8.25%	12.75%	5,060	4.50%	01/25/01
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	BLACK	C	72	39,446	8.40%	11.90%	5,050	3.50%	06/13/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	30,080	8.25%	12.75%	5,049	4.50%	01/27/01
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	BLACK	C	72	39,128	7.65%	11.15%	5,021	3.50%	06/04/02

**15 Race Coded States - Case Summary of Top 500 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	WHITE	B	72	38,764	7.99%	11.49%	5,003	3.50%	09/21/01
<b>CA</b>	CONCORD	CONCORD HONDA	WHITE	D	72	39,484	6.74%	10.24%	4,990	3.50%	03/11/03
<b>TX</b>	KINGWOOD	STERLING MCCALL HONDA OF KINGW	BLACK	D	72	37,808	9.30%	12.80%	4,980	3.50%	12/09/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	28,288	7.50%	12.25%	4,962	4.75%	05/25/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	29,537	8.25%	12.75%	4,958	4.50%	02/07/01
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	WHITE	D	72	37,898	8.75%	12.25%	4,952	3.50%	03/30/01
<b>LA</b>	BATON ROUGE	RICHARDS HONDA	BLACK	D	72	37,875	8.74%	12.24%	4,944	3.50%	10/11/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	B	72	37,787	8.75%	12.25%	4,933	3.50%	06/03/02
<b>CA</b>	SAN JOSE	CAPITOL HONDA	WHITE	D	72	30,579	7.59%	11.95%	4,918	4.36%	04/25/02
<b>MD</b>	ELLCOTT CITY	ACURA WEST	BLACK	D	60	47,506	6.74%	10.24%	4,908	3.50%	09/20/02
<b>LA</b>	BATON ROUGE	TEAM HONDA	WHITE	D	72	29,136	8.49%	12.99%	4,903	4.50%	03/10/01
<b>FL</b>	CLEARWATER	CROWN ACURA	BLACK	C	72	27,939	7.34%	12.09%	4,888	4.75%	01/22/02
<b>MD</b>	CLARKSVILLE	JIM COLEMAN HONDA	WHITE	C	72	39,218	6.54%	9.99%	4,864	3.45%	11/23/02
<b>LA</b>	HARVEY	SUPERIOR HONDA	BLACK	D	72	27,418	7.99%	12.74%	4,841	4.75%	01/11/02
<b>NC</b>	CHARLOTTE	HENDRICK HONDA	WHITE	D	72	37,510	7.94%	11.44%	4,836	3.50%	10/12/02
<b>TX</b>	HOUSTON	MCDAVID HONDA	WHITE	D	72	37,618	7.49%	10.99%	4,805	3.50%	12/15/01
<b>CA</b>	HAYWARD	HONDA OF HAYWARD	WHITE	C	72	25,175	8.85%	13.99%	4,802	5.14%	05/13/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	28,484	8.49%	12.99%	4,800	4.50%	01/16/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	29,324	7.75%	12.25%	4,790	4.50%	07/18/01
<b>TX</b>	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	WHITE	D	72	28,808	7.49%	11.99%	4,776	4.50%	10/19/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	28,670	7.75%	12.25%	4,774	4.50%	07/12/01
<b>TX</b>	HOUSTON	GILLMAN HONDA	BLACK	B	72	30,198	8.75%	12.95%	4,761	4.20%	12/11/00
<b>CA</b>	SELMA	SELMA HONDA	WHITE	C	72	37,945	7.00%	10.50%	4,726	3.50%	10/04/02
<b>AL</b>	BIRMINGHAM	TAMERON HONDA	WHITE	D	72	27,076	7.10%	11.85%	4,719	4.75%	02/28/03
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	C	72	36,240	8.49%	11.99%	4,715	3.50%	08/04/01

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<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>CA</b>	MORENO VALLEY	MORENO VALLEY HONDA	WHITE	D	72	37,260	6.74%	10.24%	4,709	3.50%	02/22/03
<b>TX</b>	N. RICHLND HILL	GENE HUGGINS HONDA	WHITE	C	72	35,893	8.84%	12.34%	4,704	3.50%	02/28/03
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	BLACK	D	72	36,234	9.49%	12.99%	4,693	3.50%	11/21/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	27,868	8.25%	12.75%	4,677	4.50%	01/30/01
<b>LA</b>	BATON ROUGE	TEAM HONDA	WHITE	D	72	28,108	7.75%	12.25%	4,674	4.50%	10/03/01
<b>TX</b>	BAYTOWN	BAYTOWN HONDA	WHITE	D	72	35,880	9.84%	13.34%	4,672	3.50%	09/11/02
<b>TX</b>	HOUSTON	STERLING MCCALL ACURA	WHITE	D	60	45,305	6.49%	9.99%	4,664	3.50%	12/15/01
<b>MD</b>	BETHESDA	OURISMAN HONDA	WHITE	C	72	36,324	7.65%	11.15%	4,652	3.50%	07/06/02
<b>TX</b>	HOUSTON	GOODSON HONDA WEST	BLACK	D	72	27,966	7.75%	12.25%	4,650	4.50%	07/13/01
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	D	72	28,790	6.59%	11.09%	4,645	4.50%	02/14/03
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	28,419	7.75%	12.25%	4,643	4.50%	04/26/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	30,248	7.75%	11.90%	4,632	4.15%	07/07/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	D	72	28,360	6.49%	10.99%	4,627	4.50%	11/30/01
<b>MD</b>	BETHESDA	OURISMAN HONDA	WHITE	C	72	38,730	7.90%	11.15%	4,615	3.25%	01/19/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	A	72	27,847	8.49%	12.99%	4,602	4.50%	01/20/01
<b>MD</b>	CLARKSVILLE	JIM COLEMAN HONDA	BLACK	D	72	35,884	7.65%	11.15%	4,602	3.50%	06/23/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	27,300	8.49%	12.99%	4,600	4.50%	01/18/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	27,704	7.49%	11.99%	4,593	4.50%	07/26/01
<b>MD</b>	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	WHITE	C	72	36,515	6.44%	9.94%	4,589	3.50%	03/01/03
<b>TX</b>	FORT WORTH	MAC CHURCHILL ACURA	WHITE	D	72	26,106	7.60%	12.35%	4,586	4.75%	02/01/02
<b>TX</b>	FORT WORTH	MAC CHURCHILL ACURA	WHITE	D	72	28,114	7.50%	12.00%	4,575	4.50%	05/18/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	27,009	8.75%	13.25%	4,571	4.50%	12/07/00
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	WHITE	C	72	38,848	6.84%	10.09%	4,557	3.25%	10/15/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	B	72	35,621	7.49%	10.99%	4,555	3.50%	12/18/01
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	B	72	33,618	6.49%	10.25%	4,546	3.76%	12/31/01
<b>TX</b>	HOUSTON	GOODSON HONDA WEST	WHITE	D	72	27,403	7.50%	11.99%	4,545	4.49%	02/27/02

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<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
CA	MORENO VALLEY	MORENO VALLEY HONDA	WHITE	C	72	35,797	7.00%	10.50%	4,544	3.50%	12/15/02
CA	FONTANA	ROCK HONDA	WHITE	D	72	36,544	6.89%	10.39%	4,543	3.50%	01/11/03
FL	WEST PALM BEACH	PALM BEACH ACURA	BLACK	D	72	35,407	7.65%	11.15%	4,543	3.50%	12/24/02
CA	CULVER CITY	MILLER HONDA-CULVER CITY	WHITE	C	72	35,744	7.00%	10.50%	4,537	3.50%	09/28/02
TX	HOUSTON	STERLING MCCALL ACURA	WHITE	D	60	42,655	8.59%	12.09%	4,525	3.50%	09/17/02
MD	BETHESDA	OURISMAN HONDA	BLACK	D	72	31,383	6.34%	10.34%	4,521	4.00%	10/05/02
CA	ALHAMBRA	GOUDY HONDA	WHITE	D	72	34,616	8.65%	12.15%	4,515	3.50%	05/09/01
LA	LAFAYETTE	MOSS HONDA	WHITE	D	72	26,739	7.74%	12.30%	4,513	4.56%	04/20/02
MD	LAUREL	OURISMAN HONDA OF LAUREL	WHITE	D	72	35,140	7.65%	11.15%	4,506	3.50%	03/22/02
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	34,493	8.75%	12.25%	4,503	3.50%	05/15/01
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	34,341	8.99%	12.49%	4,501	3.50%	03/19/01
LA	BATON ROUGE	RICHARDS HONDA	WHITE	C	72	26,986	7.75%	12.25%	4,494	4.50%	09/08/01
CA	MONTCLAIR	METRO ACURA	WHITE	C	72	34,069	8.40%	11.95%	4,483	3.55%	09/21/01
TX	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	26,702	8.25%	12.75%	4,481	4.50%	02/12/01
TX	RICHARDSON	LUTE RILEY HONDA	BLACK	C	72	26,895	7.75%	12.25%	4,478	4.50%	07/10/01
CA	LOS ANGELES	AIRPORT MARINA HONDA	BLACK	B	72	38,171	7.59%	10.80%	4,478	3.21%	06/21/02
CA	SAN JOSE	CAPITOL HONDA	WHITE	D	66	38,648	7.34%	10.84%	4,477	3.50%	05/29/02
TX	DALLAS	RUSTY WALLIS HONDA	WHITE	C	72	35,125	7.50%	10.99%	4,474	3.49%	03/04/02
FL	PLANTATION	RICK CASE ACURA	BLACK	C	60	41,783	9.24%	12.74%	4,473	3.50%	10/04/00
FL	MIAMI	INTERNATIONAL ACURA	BLACK	B	60	41,934	8.99%	12.49%	4,467	3.50%	01/19/01
CA	SANTA ANA	HONDA SANTA ANA	WHITE	D	72	31,000	6.24%	10.24%	4,458	4.00%	03/09/03
CA	PALO ALTO	ANDERSON HONDA	WHITE	D	72	34,772	7.59%	11.09%	4,456	3.50%	04/30/02
MD	GAITHERSBURG	ROSENTHAL ACURA	WHITE	D	72	34,813	7.49%	10.99%	4,455	3.50%	12/30/01
CA	SAN LEANDRO	SAN LEANDRO HONDA	WHITE	D	72	30,586	7.00%	11.00%	4,454	4.00%	08/16/02
TX	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	D	72	34,221	8.49%	11.99%	4,452	3.50%	08/31/01
SC	EASLEY	HENDRICK HONDA	WHITE	A	72	34,157	8.40%	11.90%	4,445	3.50%	02/02/02

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<b>TX</b>	HOUSTON	GOODSON HONDA WEST	WHITE	C	72	33,210	10.25%	13.75%	4,440	3.50%	09/13/00
<b>MD</b>	FALLSTON	SCHAEFER & STROHMINGER HONDA B	BLACK	D	72	35,345	6.44%	9.94%	4,436	3.50%	03/13/03
<b>NC</b>	WILMINGTON	WILMINGTON HONDA	WHITE	B	72	34,804	7.24%	10.74%	4,436	3.50%	03/07/03
<b>CA</b>	FAIRFIELD	SOLANO ACURA	BLACK	D	72	41,150	7.59%	10.60%	4,432	3.01%	07/27/02
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	BLACK	B	72	34,779	7.24%	10.74%	4,432	3.50%	09/09/02
<b>TX</b>	DENISON	GILLMAN HONDA OF DENISON	WHITE	C	72	39,660	8.84%	11.84%	4,431	3.00%	03/03/03
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	26,705	7.49%	11.99%	4,427	4.50%	07/27/01
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	BLACK	D	60	22,463	5.90%	12.49%	4,416	6.59%	12/22/01
<b>TX</b>	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	WHITE	D	72	34,519	7.49%	10.99%	4,415	3.50%	11/26/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	33,743	8.84%	12.34%	4,412	3.50%	03/19/03
<b>LA</b>	ALEXANDRIA	WALKER HONDA	WHITE	B	72	33,601	9.09%	12.59%	4,411	3.50%	06/21/02
<b>CA</b>	SELMA	SELMA HONDA	WHITE	A	72	35,468	6.89%	10.39%	4,410	3.50%	01/21/03
<b>FL</b>	GREENACRES	BRAMAN HONDA OF PALM BEACH	WHITE	B	72	34,387	8.75%	12.25%	4,404	3.50%	06/10/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	B	60	42,156	7.50%	11.00%	4,403	3.50%	05/10/02
<b>MD</b>	ELLCOTT CITY	O'DONNELL HONDA	BLACK	D	72	33,714	8.75%	12.25%	4,401	3.50%	03/14/01
<b>TX</b>	HOUSTON	MCDAVID HONDA	BLACK	C	72	27,002	6.49%	10.99%	4,398	4.50%	01/07/02
<b>CA</b>	CERRITOS	NORM REEVES HONDA OF CERRITOS	BLACK	D	72	34,298	7.59%	11.09%	4,396	3.50%	02/18/02
<b>MD</b>	ELLCOTT CITY	ACURA WEST	BLACK	D	72	34,984	6.44%	9.94%	4,396	3.50%	03/02/03
<b>TX</b>	FORT WORTH	FRANK KENT HONDA	WHITE	D	72	26,418	7.75%	12.25%	4,393	4.50%	07/24/01
<b>LA</b>	NEW ORLEANS	BENSON HONDA	BLACK	A	72	34,184	7.85%	11.35%	4,393	3.50%	12/17/01
<b>CA</b>	CONCORD	CONCORD HONDA	WHITE	D	72	35,091	6.89%	10.35%	4,393	3.46%	12/21/02
<b>TX</b>	N. RICHLND HILL	GENE HUGGINS HONDA	WHITE	D	72	35,228	9.05%	12.38%	4,386	3.33%	01/22/03
<b>NC</b>	RALEIGH	LEITH, INC.	WHITE	A	72	32,989	2.99%	6.90%	4,375	3.91%	02/14/03
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	26,144	7.99%	12.49%	4,370	4.50%	04/04/01
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	BLACK	D	72	33,569	8.49%	11.99%	4,368	3.50%	04/30/01

**15 Race Coded States - Case Summary of Top 500 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>FL</b>	LONGWOOD	COURTESY HONDA	BLACK	C	72	25,310	7.34%	12.09%	4,345	4.75%	01/28/02
<b>MD</b>	BETHESDA	OURISMAN HONDA	WHITE	D	72	34,600	6.44%	9.94%	4,342	3.50%	03/18/03
<b>CA</b>	ONTARIO	PENSKE HONDA	WHITE	D	72	33,836	7.59%	11.09%	4,334	3.50%	05/11/02
<b>CA</b>	POWAY	POWAY HONDA	WHITE	D	72	27,478	7.59%	11.95%	4,333	4.36%	01/20/02
<b>LA</b>	HARVEY	SUPERIOR HONDA	WHITE	C	72	29,295	8.75%	12.75%	4,332	4.00%	02/17/01
<b>TX</b>	HOUSTON	MCDAVID HONDA	WHITE	D	72	25,533	9.00%	13.50%	4,332	4.50%	10/13/00
<b>LA</b>	COVINGTON	HONDA OF COVINGTON	WHITE	C	72	32,983	9.09%	12.59%	4,330	3.50%	06/04/02
<b>CA</b>	OAKLAND	HONDA OF OAKLAND	BLACK	D	72	34,311	7.59%	11.09%	4,325	3.50%	02/13/02
<b>CA</b>	SAN DIEGO	PACIFIC HONDA	WHITE	B	72	33,825	7.50%	11.00%	4,324	3.50%	08/28/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	35,407	9.30%	12.55%	4,321	3.25%	12/09/02
<b>MD</b>	ELLCOTT CITY	O'DONNELL HONDA	WHITE	D	72	33,770	7.49%	10.99%	4,319	3.50%	11/24/01
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	WHITE	D	72	33,153	8.49%	11.99%	4,314	3.50%	05/26/01
<b>MD</b>	ANNAPOLIS	HONDA OF ANNAPOLIS	WHITE	B	72	34,279	8.25%	11.65%	4,312	3.40%	06/30/01
<b>CA</b>	RIVERSIDE	RIVERSIDE HONDA	WHITE	B	72	33,713	8.65%	12.15%	4,311	3.50%	05/10/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	29,241	7.75%	11.75%	4,310	4.00%	05/23/01
<b>NC</b>	CHARLOTTE	HENDRICK HONDA	WHITE	D	66	33,407	6.70%	10.70%	4,308	4.00%	11/12/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE		72	33,132	8.49%	11.99%	4,307	3.50%	07/26/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	29,760	7.75%	11.75%	4,305	4.00%	06/28/01
<b>TN</b>	MEMPHIS	ACURA OF MEMPHIS	BLACK	C	72	33,797	8.40%	11.90%	4,304	3.50%	02/27/02
<b>TX</b>	HOUSTON	MCDAVID HONDA	WHITE	D	72	32,844	9.05%	12.55%	4,303	3.50%	12/27/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	27,403	7.75%	12.00%	4,301	4.25%	07/12/01
<b>FL</b>	MIAMI	BRICKELL HONDA	WHITE	C	72	34,121	7.75%	11.25%	4,301	3.50%	11/23/01
<b>TX</b>	FORT WORTH	FRANK KENT HONDA	WHITE	B	72	32,926	8.75%	12.25%	4,293	3.50%	07/05/02
<b>MD</b>	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	BLACK	C	72	34,712	6.54%	9.98%	4,292	3.44%	12/30/02
<b>CA</b>	DOWNEY	DOWNEY ACURA	BLACK	B	72	34,109	7.59%	11.09%	4,290	3.50%	07/10/02
<b>TX</b>	SAN ANTONIO	BENSON HONDA-MAZDA	WHITE	D	72	33,082	8.75%	12.25%	4,288	3.50%	05/01/01

**15 Race Coded States - Case Summary of Top 500 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	25,741	7.75%	12.25%	4,286	4.50%	06/29/01
<b>MD</b>	LAUREL	TISCHER ACURA	BLACK	D	72	32,968	8.49%	11.99%	4,286	3.50%	06/08/01
<b>CA</b>	SAN JOSE	CAPITOL HONDA	WHITE	B	72	34,061	7.59%	11.09%	4,283	3.50%	07/02/02
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	WHITE	D	72	32,830	8.75%	12.25%	4,280	3.50%	05/26/01
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	BLACK	D	66	36,047	8.99%	12.49%	4,280	3.50%	01/17/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	25,691	9.00%	13.50%	4,279	4.50%	11/24/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	25,700	7.75%	12.25%	4,279	4.50%	05/30/01
<b>TX</b>	HOUSTON	MCDAVID HONDA	WHITE	D	72	32,420	9.49%	12.99%	4,278	3.50%	01/06/01
<b>CA</b>	POWAY	POWAY HONDA	WHITE	B	72	33,561	7.25%	10.75%	4,275	3.50%	12/19/01
<b>MD</b>	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	WHITE	D	72	25,852	8.49%	12.99%	4,272	4.50%	01/18/01
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	D	72	33,028	8.04%	11.54%	4,262	3.50%	09/08/02
<b>MD</b>	ELLCOTT CITY	ACURA WEST	BLACK	D	72	37,264	6.44%	9.69%	4,262	3.25%	02/12/03
<b>MD</b>	COLLEGE PARK	COLLEGE PARK HONDA	WHITE	D	72	32,880	9.49%	12.99%	4,259	3.50%	01/13/01
<b>CA</b>	N. HOLLYWOOD	ROBERTSON HONDA	WHITE	D	72	33,223	7.59%	11.09%	4,257	3.50%	02/17/02
<b>NC</b>	WILMINGTON	WILMINGTON HONDA	WHITE	C	72	33,318	7.70%	11.20%	4,250	3.50%	10/27/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	26,053	6.49%	10.99%	4,248	4.50%	12/03/01
<b>MD</b>	LAUREL	TISCHER ACURA	BLACK	D	60	40,112	8.49%	11.99%	4,243	3.50%	10/28/00
<b>NC</b>	SHELBY	ROGERS HONDA	WHITE	B	72	33,709	7.34%	10.84%	4,231	3.50%	02/07/03
<b>FL</b>	GREENACRES	BRAMAN HONDA OF PALM BEACH	WHITE	B	72	32,458	8.59%	12.09%	4,227	3.50%	01/25/02
<b>MD</b>	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	BLACK	D	72	25,486	7.49%	11.99%	4,225	4.50%	06/25/01
<b>LA</b>	BATON ROUGE	RICHARDS HONDA	WHITE	D	72	32,103	9.49%	12.99%	4,224	3.50%	03/08/01
<b>TX</b>	FORT WORTH	FRANK KENT HONDA	BLACK	D	72	32,222	9.05%	12.55%	4,221	3.50%	01/13/03
<b>SC</b>	W. COLUMBIA	MIDLANDS HONDA	BLACK	C	72	26,685	7.24%	11.55%	4,219	4.31%	06/24/02
<b>CA</b>	FONTANA	ROCK HONDA	WHITE	D	72	33,532	7.59%	11.09%	4,217	3.50%	03/08/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	24,883	8.75%	13.34%	4,214	4.59%	08/29/02



**15 Race Coded States - Case Summary of Top 500 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
CA	COSTA MESA	SOUTH COAST ACURA	BLACK	C	60	40,958	6.39%	9.89%	4,213	3.50%	12/30/02
TX	HOUSTON	STERLING MCCALL ACURA	BLACK	C	60	39,433	9.00%	12.50%	4,207	3.50%	10/31/00
TX	HOUSTON	GOODSON HONDA NORTH	WHITE	C	60	31,604	6.49%	10.99%	4,207	4.50%	11/30/01
CA	HOLLYWOOD	HONDA OF HOLLYWOOD	WHITE	D	72	32,879	7.50%	10.99%	4,195	3.49%	08/09/02
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	BLACK	D	72	32,401	8.25%	11.75%	4,191	3.50%	07/03/01
MD	GAITHERSBURG	ROSENTHAL ACURA	BLACK	D	72	32,468	7.99%	11.49%	4,190	3.50%	09/08/01
MD	ROCKVILLE	HERSONS, INC.	WHITE	D	72	31,723	9.49%	12.99%	4,185	3.50%	01/14/01
MD	BOWIE	HONDA OF BOWIE	BLACK	D	72	33,264	6.44%	9.94%	4,180	3.50%	03/07/03
MD	BETHESDA	OURISMAN HONDA	BLACK	D	72	32,505	7.65%	11.15%	4,178	3.50%	02/17/02
CA	COLMA	HONDA OF SERRAMONTE	WHITE	C	72	31,522	9.64%	13.14%	4,177	3.50%	12/02/00
CA	CULVER CITY	MILLER HONDA-CULVER CITY	BLACK	D	72	32,902	7.00%	10.50%	4,177	3.50%	11/18/02
MD	LAUREL	OURISMAN HONDA OF LAUREL	BLACK	D	72	33,748	6.54%	10.04%	4,172	3.50%	12/21/02
TX	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	D	72	31,371	9.84%	13.34%	4,171	3.50%	09/30/02
TX	HOUSTON	GILLMAN HONDA	WHITE	C	72	28,027	6.99%	11.15%	4,170	4.16%	10/31/01
TX	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	WHITE	D	72	32,600	7.49%	10.99%	4,169	3.50%	10/24/01
TN	KNOXVILLE	WEST SIDE HONDA	WHITE	C	72	32,137	8.40%	11.90%	4,167	3.50%	07/05/02
MD	BETHESDA	OURISMAN HONDA	BLACK	D	72	32,528	7.65%	11.15%	4,166	3.50%	03/07/02
TX	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	WHITE	D	66	35,474	8.25%	11.75%	4,165	3.50%	08/24/02
TX	FORT WORTH	FRANK KENT HONDA	WHITE	D	72	32,025	8.49%	11.99%	4,158	3.50%	08/30/01
TN	ALCOA	AIRPORT HONDA	WHITE	A	72	33,896	6.05%	9.55%	4,157	3.50%	07/30/02
CA	STOCKTON	ACURA OF STOCKTON	WHITE	D	72	39,035	7.00%	9.95%	4,156	2.95%	12/14/02
TN	NASHVILLE	CREST HONDA	BLACK	D	72	32,468	7.59%	11.09%	4,154	3.50%	01/25/03
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	24,723	8.25%	12.75%	4,150	4.50%	02/01/01
TX	IRVING	DAVID MCDAVID HONDA	WHITE	B	72	24,922	7.75%	12.25%	4,149	4.50%	05/21/01
TX	IRVING	DAVID MCDAVID HONDA	WHITE	B	72	31,918	8.49%	11.99%	4,149	3.50%	08/04/01

**15 Race Coded States - Case Summary of Top 500 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	BLACK	D	72	31,351	9.49%	12.99%	4,136	3.50%	12/29/00
<b>CA</b>	ALHAMBRA	GOUDY HONDA	WHITE	D	72	26,157	9.24%	13.50%	4,132	4.26%	07/20/00
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	BLACK	C	72	33,317	7.59%	10.98%	4,130	3.39%	02/17/03
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	WHITE	C	72	31,504	10.25%	13.75%	4,128	3.50%	09/18/00
<b>LA</b>	HARVEY	SUPERIOR HONDA	BLACK	B	72	24,515	8.49%	12.99%	4,126	4.50%	03/06/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	B	72	32,149	8.75%	12.25%	4,117	3.50%	07/06/01
<b>TX</b>	FORT WORTH	FRANK KENT HONDA	WHITE	D	72	31,671	8.49%	11.99%	4,117	3.50%	09/24/01
<b>SC</b>	GREER	DICK BROOKS HONDA OF GREER	WHITE	C	72	31,834	8.24%	11.74%	4,116	3.50%	03/30/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	25,696	6.49%	10.99%	4,114	4.50%	12/13/01
<b>FL</b>	PLANTATION	RICK CASE ACURA	WHITE	D	72	33,181	8.59%	11.99%	4,114	3.40%	04/09/02
<b>CA</b>	CONCORD	CONCORD HONDA	WHITE	D	72	32,543	6.74%	10.24%	4,113	3.50%	02/01/03
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	25,137	7.75%	12.25%	4,106	4.50%	06/14/01
<b>FL</b>	POMPANO BEACH	ED MORSE ACURA	WHITE	B	60	39,476	7.14%	10.64%	4,106	3.50%	08/29/02
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	A	72	24,652	7.75%	12.25%	4,105	4.50%	06/21/01
<b>TX</b>	HOUSTON	MCDAVID HONDA	BLACK	B	72	31,084	9.49%	12.99%	4,101	3.50%	12/22/00
<b>LA</b>	NEW ORLEANS	BENSON HONDA	BLACK	D	72	24,690	7.49%	11.99%	4,094	4.50%	10/31/01
<b>TX</b>	HOUSTON	MCDAVID HONDA	BLACK	D	72	24,570	9.00%	13.50%	4,092	4.50%	10/18/00
<b>TX</b>	FORT WORTH	MAC CHURCHILL ACURA	WHITE	C	72	23,735	7.50%	12.25%	4,090	4.75%	05/25/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	A	72	23,286	7.60%	12.35%	4,090	4.75%	01/31/02
<b>NC</b>	FAYETTEVILLE	BRYAN HONDA	BLACK	D	72	31,563	8.14%	11.64%	4,090	3.50%	02/19/02
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	A	72	31,807	8.75%	12.25%	4,090	3.50%	07/13/02
<b>TX</b>	HOUSTON	JOHN EAGLE ACURA	WHITE	B	60	68,092	8.75%	10.75%	4,088	2.00%	09/09/00
<b>NC</b>	SANFORD	SANFORD HONDA	BLACK	B	72	31,492	8.24%	11.74%	4,081	3.50%	07/08/02
<b>CA</b>	BUENA PARK	BUENA PARK HONDA	WHITE	B	72	31,821	7.59%	11.09%	4,080	3.50%	06/29/02
<b>MD</b>	ELLCOTT CITY	O'DONNELL HONDA	WHITE	D	72	30,920	9.25%	12.75%	4,080	3.50%	02/05/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	31,237	8.75%	12.25%	4,078	3.50%	07/12/01

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AL	MOBILE	TREADWELL HONDA	WHITE	D	72	31,085	8.99%	12.49%	4,069	3.50%	07/11/01
TX	IRVING	DAVID MCDAVID HONDA	WHITE	A	72	31,773	8.49%	11.99%	4,068	3.50%	08/30/01
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	24,425	7.75%	12.25%	4,067	4.50%	06/23/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	BLACK	C	72	31,219	8.59%	12.09%	4,065	3.50%	07/20/02
TN	CLEVELAND	HONDA OF CLEVELAND	WHITE	D	72	31,297	8.40%	11.90%	4,063	3.50%	06/12/02
CA	LOS GATOS	LOS GATOS HONDA	WHITE	C	60	39,426	6.50%	10.00%	4,062	3.50%	10/29/02
LA	HARVEY	SUPERIOR HONDA	BLACK	B	72	23,911	9.00%	13.50%	4,062	4.50%	11/30/00
MD	FREDERICK	SHOCKLEY HONDA	WHITE	D	72	24,978	6.99%	11.49%	4,057	4.50%	09/15/01
TX	HOUSTON	MCDAVID HONDA	WHITE	A	72	31,076	8.75%	12.25%	4,052	3.50%	05/25/01
CA	EUREKA	MID CITY MOTOR WORLD	WHITE	D	72	32,537	7.00%	10.50%	4,052	3.50%	10/19/02
TX	HOUSTON	GOODSON HONDA NORTH	WHITE	A	72	31,707	7.49%	10.99%	4,050	3.50%	12/08/01
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	30,871	9.05%	12.55%	4,050	3.50%	01/08/03
CA	CONCORD	CONCORD HONDA	WHITE	C	72	36,335	6.89%	9.99%	4,047	3.10%	12/30/02
SC	MYRTLE BEACH SC	EAST COAST HONDA	WHITE	D	60	39,373	6.49%	9.99%	4,047	3.50%	12/27/01
LA	BATON ROUGE	TEAM HONDA	WHITE	C	72	23,722	9.25%	13.75%	4,046	4.50%	08/30/00
LA	NEW ORLEANS	BENSON HONDA	BLACK	D	72	30,419	10.00%	13.50%	4,046	3.50%	11/24/00
TN	CLEVELAND	HONDA OF CLEVELAND	WHITE	C	72	31,148	8.40%	11.90%	4,044	3.50%	04/11/02
TX	HOUSTON	MCDAVID HONDA	BLACK	D	72	31,102	8.49%	11.99%	4,044	3.50%	09/21/01
CA	CONCORD	CONCORD HONDA	WHITE	B	72	32,601	6.74%	10.24%	4,044	3.50%	02/25/03
TX	HOUSTON	JOHN EAGLE HONDA	WHITE	B	72	31,094	8.49%	11.99%	4,042	3.50%	08/18/01
CA	SELMA	SELMA HONDA	WHITE	B	72	32,139	7.59%	11.09%	4,041	3.50%	03/23/02
FL	TAMPA	TAMPA HONDALAND	WHITE	C	72	30,368	5.59%	9.34%	4,041	3.75%	01/15/02
MD	GAITHERSBURG	ROSENTHAL ACURA	BLACK	D	60	38,083	8.49%	11.99%	4,038	3.50%	11/29/00
TN	BRENTWOOD	GARY FORCE ACURA	WHITE	D	72	43,062	8.35%	10.90%	4,038	2.55%	05/31/01
TX	HOUSTON	STERLING MCCALL ACURA	BLACK	A	72	30,923	8.75%	12.25%	4,037	3.50%	03/20/02
LA	BATON ROUGE	RICHARDS HONDA	BLACK	D	72	34,259	8.05%	11.25%	4,035	3.20%	03/05/03

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<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>MD</b>	LAUREL	TISCHER ACURA	BLACK	D	72	31,075	8.49%	11.99%	4,035	3.50%	05/04/01
<b>FL</b>	PENSACOLA	PENSACOLA HONDA	WHITE	B	72	31,660	8.39%	11.89%	4,031	3.50%	08/16/02
<b>TX</b>	EL PASO	EL PASO HONDA	WHITE	C	72	30,978	8.49%	11.99%	4,031	3.50%	09/24/01
<b>CA</b>	VAN NUYS	MILLER HONDA	WHITE		72	31,888	6.74%	10.24%	4,030	3.50%	02/15/03
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	36,905	7.49%	10.49%	4,029	3.00%	11/30/01
<b>CA</b>	CULVER CITY	MILLER HONDA-CULVER CITY	BLACK	C	72	31,738	7.00%	10.50%	4,029	3.50%	11/17/02
<b>CA</b>	OAKLAND	HONDA OF OAKLAND	BLACK	D	72	31,843	6.74%	10.24%	4,024	3.50%	03/12/03
<b>MD</b>	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	WHITE	D	72	26,957	8.49%	12.49%	4,022	4.00%	11/25/00
<b>MD</b>	ELLCOTT CITY	ACURA WEST	BLACK	B	72	35,093	7.65%	10.79%	4,018	3.14%	02/11/02
<b>CA</b>	DOWNEY	HONDA WORLD DOWNEY	WHITE	B	66	34,982	6.75%	10.25%	4,015	3.50%	10/20/02
<b>MD</b>	ROCKVILLE	HERSONS, INC.	BLACK	C	72	31,542	7.99%	11.49%	4,012	3.50%	09/29/01
<b>MD</b>	COLLEGE PARK	COLLEGE PARK HONDA	BLACK	D	72	30,830	8.49%	11.99%	4,011	3.50%	05/28/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	60	38,385	7.50%	11.00%	4,009	3.50%	07/24/02
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	D	72	25,546	7.75%	12.00%	4,009	4.25%	06/02/01
<b>TX</b>	HOUSTON	MCDAVID HONDA	WHITE	C	72	30,769	9.84%	13.34%	4,007	3.50%	09/27/02
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	D	72	24,155	7.49%	11.99%	4,007	4.50%	09/25/01
<b>TX</b>	DALLAS	RUSTY WALLIS HONDA	WHITE	C	72	31,360	7.49%	10.99%	4,005	3.50%	12/27/01
<b>LA</b>	LAKE CHARLES	BILLY NAVARRE HONDA	BLACK		72	24,446	6.85%	11.35%	4,005	4.50%	12/26/01
<b>FL</b>	PLANTATION	RICK CASE ACURA	WHITE	B	72	34,849	6.54%	9.79%	3,997	3.25%	12/07/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	24,179	8.49%	12.99%	3,996	4.50%	01/12/01
<b>CA</b>	VAN NUYS	KEYES ACURA	WHITE	C	66	34,505	7.25%	10.75%	3,992	3.50%	08/12/02
<b>NC</b>	CARY	AUTO PARK HONDA	WHITE	C	72	25,949	6.49%	10.74%	3,990	4.25%	01/12/02
<b>CA</b>	DOWNEY	HONDA WORLD DOWNEY	WHITE	D	72	31,410	7.00%	10.50%	3,987	3.50%	09/23/02
<b>CA</b>	ANAHEIM	HARDIN HONDA	BLACK	D	72	31,398	7.00%	10.50%	3,986	3.50%	12/09/02
<b>CA</b>	RIVERSIDE	RIVERSIDE HONDA	WHITE	D	72	32,040	6.89%	10.39%	3,983	3.50%	01/05/03
<b>WI</b>	WAUKESHA	WILDE HONDA CARS	WHITE	C	72	31,220	8.49%	11.99%	3,982	3.50%	08/18/01

**15 Race Coded States - Case Summary of Top 500 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>MD</b>	BETHESDA	OURISMAN HONDA	BLACK	D	72	31,130	7.49%	10.99%	3,981	3.50%	11/19/01
<b>CA</b>	TUSTIN	TUSTIN ACURA	WHITE	C	72	30,899	9.15%	12.65%	3,979	3.50%	02/27/01
<b>MD</b>	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	BLACK	D	72	31,691	6.44%	9.94%	3,977	3.50%	03/15/03
<b>MD</b>	LAUREL	TISCHER ACURA	BLACK	B	72	32,340	7.65%	11.00%	3,974	3.35%	01/31/02
<b>CA</b>	CULVER CITY	MILLER HONDA-CULVER CITY	BLACK	D	72	31,869	7.00%	10.50%	3,969	3.50%	11/30/02
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	C	72	31,493	7.49%	10.99%	3,968	3.50%	01/05/02
<b>TX</b>	IRVING	GOODSON ACURA	WHITE	D	72	43,712	8.75%	11.25%	3,967	2.50%	05/08/02
<b>MD</b>	BALTIMORE	ANDERSON HONDA	BLACK	C	72	30,255	9.49%	12.99%	3,966	3.50%	11/29/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	23,811	9.00%	13.50%	3,966	4.50%	11/04/00
<b>TX</b>	HOUSTON	CHARLIE THOMAS ACURA	BLACK	B	72	35,800	8.75%	11.75%	3,965	3.00%	07/07/01
<b>MD</b>	LAUREL	OURISMAN HONDA OF LAUREL	WHITE	D	72	32,054	6.54%	10.04%	3,962	3.50%	12/28/02
<b>MD</b>	BETHESDA	OURISMAN HONDA	WHITE	C	72	30,728	7.99%	11.49%	3,962	3.50%	09/24/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	30,894	8.84%	12.34%	3,961	3.50%	03/07/03
<b>TX</b>	HOUSTON	MCDAVID HONDA	BLACK	B	72	30,805	8.99%	12.49%	3,960	3.50%	04/21/01
<b>TX</b>	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	WHITE	D	72	30,334	8.75%	12.25%	3,960	3.50%	05/31/01
<b>TX</b>	FORT WORTH	FRANK KENT HONDA	WHITE	D	72	29,593	10.25%	13.75%	3,956	3.50%	09/06/00
<b>CA</b>	CULVER CITY	MILLER HONDA-CULVER CITY	WHITE	C	72	30,850	7.59%	11.09%	3,955	3.50%	01/26/02
<b>CA</b>	CULVER CITY	MILLER HONDA-CULVER CITY	WHITE	C	60	38,438	6.39%	9.89%	3,954	3.50%	12/28/02
<b>LA</b>	BATON ROUGE	TEAM HONDA	BLACK	C	72	30,282	8.75%	12.25%	3,954	3.50%	08/18/01
<b>TX</b>	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	BLACK	C	72	30,356	8.49%	11.99%	3,946	3.50%	10/05/01
<b>TX</b>	SAN MARCOS	ROGER BEASLEY HONDA OF SAN MAR	BLACK	D	72	30,313	8.49%	11.99%	3,944	3.50%	08/03/01
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	WHITE	C	72	30,737	7.65%	11.15%	3,944	3.50%	06/08/02
<b>CA</b>	HAYWARD	HONDA OF HAYWARD	WHITE	D	72	31,204	6.74%	10.24%	3,943	3.50%	03/19/03
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	30,828	7.49%	10.99%	3,943	3.50%	11/24/01

*15 Race Coded States - Case Summary of Top 500 Dollar Markups*

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NC	HIGH POINT	VANN YORK HONDA	WHITE	C	72	30,891	8.49%	11.99%	3,940	3.50%	04/25/01
LA	BATON ROUGE	TEAM HONDA	WHITE	B	72	35,263	10.00%	12.95%	3,936	2.95%	01/09/01
LA	LAKE CHARLES	BILLY NAVARRE HONDA	WHITE	D	72	23,712	9.25%	13.65%	3,936	4.40%	08/23/00
CA	PITTSBURG	WINTER HONDA	WHITE	C	72	37,769	7.00%	9.90%	3,934	2.90%	10/21/02
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	30,135	8.75%	12.25%	3,934	3.50%	06/30/01
MD	MARLOW HGTS	POHANKA IMPORTS	BLACK	B	72	30,490	7.99%	11.49%	3,932	3.50%	09/26/01
MD	ANNAPOLIS	HONDA OF ANNAPOLIS	WHITE	D	72	32,178	6.54%	9.94%	3,931	3.40%	01/22/03
TX	HOUSTON	MCDavid HONDA	BLACK	C	72	29,777	9.25%	12.75%	3,929	3.50%	02/03/01
FL	OCALA	VERN BUCHANAN HONDA/ACURA/OLDS	WHITE	C	72	30,619	7.65%	11.15%	3,928	3.50%	01/20/03
TX	FORT WORTH	FRANK KENT HONDA	WHITE	C	72	30,115	8.75%	12.25%	3,926	3.50%	07/13/02
CA	STOCKTON	STOCKTON HONDA	WHITE	A	72	27,179	6.50%	10.50%	3,925	4.00%	11/15/02
MD	ELLCOTT CITY	O'DONNELL HONDA	WHITE	B	72	30,763	7.35%	10.85%	3,925	3.50%	08/06/02
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	23,664	7.49%	11.99%	3,923	4.50%	08/06/01
TX	ARLINGTON	VANDERGRIF HONDA	BLACK	C	72	25,555	8.25%	12.38%	3,920	4.13%	01/30/01
TX	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	23,351	8.25%	12.75%	3,920	4.50%	02/24/01
TX	IRVING	DAVID MCDavid HONDA	WHITE	B	72	23,996	7.49%	11.99%	3,919	4.50%	10/01/01
MD	LAUREL	TISCHER ACURA	BLACK	D	60	37,781	6.99%	10.49%	3,917	3.50%	09/19/01
LA	NEW ORLEANS	BENSON HONDA	BLACK	C	72	30,463	7.85%	11.35%	3,915	3.50%	12/01/01
CA	GARDENA	GARDENA HONDA	BLACK	D	72	30,164	8.40%	11.90%	3,914	3.50%	07/10/01
TX	AUSTIN	DAVID MCDavid ACURA OF AUSTIN	BLACK	D	66	33,326	8.25%	11.75%	3,912	3.50%	08/08/02
TN	MEMPHIS	ACURA OF MEMPHIS	BLACK	D	72	30,134	8.40%	11.90%	3,912	3.50%	03/29/02
TX	IRVING	GOODSON ACURA	BLACK	D	60	37,188	7.99%	11.49%	3,911	3.50%	04/09/01
CA	CERRITOS	NORM REEVES HONDA OF CERRITOS	WHITE	B	72	31,465	7.59%	11.05%	3,910	3.46%	05/19/02
TX	FORT WORTH	FRANK KENT HONDA	WHITE	C	72	29,620	9.49%	12.99%	3,908	3.50%	01/05/01
CA	DUBLIN	DUBLIN HONDA	WHITE	D	72	30,826	6.89%	10.39%	3,906	3.50%	01/21/03

*15 Race Coded States - Case Summary of Top 500 Dollar Markups*

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MD	ELLCOTT CITY	O'DONNELL HONDA	BLACK	D	72	25,428	7.75%	11.99%	3,906	4.24%	04/20/01
MD	CLARKSVILLE	JIM COLEMAN HONDA	WHITE	D	60	38,151	5.94%	9.44%	3,905	3.50%	02/04/03
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	29,557	9.49%	12.99%	3,905	3.50%	01/18/01
TX	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	B	72	29,517	9.50%	13.00%	3,903	3.50%	10/31/02
TX	HOUSTON	MCDAVID HONDA	WHITE	B	72	23,450	7.75%	12.25%	3,900	4.50%	07/06/01
FL	PLANTATION	RICK CASE ACURA	BLACK	C	60	38,452	6.89%	10.39%	3,899	3.50%	09/24/02
CA	SELMA	SELMA HONDA	WHITE	C	72	30,712	7.00%	10.50%	3,898	3.50%	09/13/02
TX	KINGWOOD	STERLING MCCALL HONDA OF KINGW	BLACK	B	72	30,022	8.49%	11.99%	3,898	3.50%	10/18/01
TX	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	A	72	32,931	8.75%	11.99%	3,896	3.24%	02/16/02
MD	CLARKSVILLE	JIM COLEMAN HONDA	BLACK	C	72	22,967	8.99%	13.49%	3,896	4.50%	08/25/00
FL	JACKSONVILLE	DUVAL ACURA	BLACK	A	72	31,992	6.09%	9.50%	3,891	3.41%	02/18/02
TX	HOUSTON	MCDAVID HONDA	BLACK	C	72	29,491	9.49%	12.99%	3,891	3.50%	01/20/01
CA	INDIO	UNICARS HONDA	WHITE	D	72	33,738	7.59%	10.75%	3,890	3.16%	07/31/02
NC	ALBEMARLE	TIM MARBURGER HONDA	WHITE	B	72	30,128	8.14%	11.64%	3,889	3.50%	08/12/02
TX	WEBSTER	HONDA OF CLEAR LAKE	WHITE	D	72	28,823	7.50%	11.25%	3,885	3.75%	06/06/02
MD	BETHESDA	OURISMAN HONDA	WHITE	C	72	30,278	7.65%	11.15%	3,883	3.50%	06/27/02
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	23,410	7.49%	11.99%	3,881	4.50%	09/10/01
CA	CULVER CITY	MILLER HONDA-CULVER CITY	WHITE	C	72	30,561	7.00%	10.50%	3,879	3.50%	10/19/02
TX	HOUSTON	RUSSELL & SMITH FORD-HONDA	WHITE	A	72	34,254	5.84%	9.09%	3,879	3.25%	09/21/02
SC	EASLEY	HENDRICK HONDA	WHITE	D	72	30,201	7.69%	11.19%	3,876	3.50%	11/23/02
CA	CONCORD	CONCORD HONDA	WHITE	D	72	37,245	7.59%	10.50%	3,875	2.91%	02/20/02
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	23,352	7.49%	11.99%	3,871	4.50%	09/22/01
CA	EL CERRITO	HONDA OF EL CERRITO	WHITE	D	72	29,078	9.89%	13.39%	3,869	3.50%	09/17/00
MD	MARLOW HGTS	POHANKA IMPORTS	BLACK	C	72	29,623	8.75%	12.25%	3,867	3.50%	04/09/01
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	23,314	7.49%	11.99%	3,865	4.50%	09/08/01
NC	SHELBY	ROGERS HONDA	WHITE	C	72	30,302	7.34%	10.84%	3,861	3.50%	01/22/03

**15 Race Coded States - Case Summary of Top 500 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TX</b>	FORT WORTH	FRANK KENT HONDA	WHITE	D	72	30,242	8.49%	11.99%	3,857	3.50%	08/04/01
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	BLACK	D	60	37,489	6.34%	9.84%	3,853	3.50%	10/05/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	29,506	8.75%	12.25%	3,853	3.50%	08/03/02
<b>CA</b>	WEST COVINA	NORM REEVES HONDA SUPERSTORE C	WHITE	D	72	30,479	6.74%	10.24%	3,852	3.50%	02/14/03
<b>CA</b>	HUNTINGTON BCH	NORM REEVES HONDA SPRSTR HUNTI	WHITE	A	72	30,638	7.59%	11.09%	3,852	3.50%	06/08/02
<b>CA</b>	RIVERSIDE	RIVERSIDE HONDA	WHITE	B	72	30,311	8.25%	11.75%	3,851	3.50%	10/16/01
<b>LA</b>	NEW ORLEANS	BENSON HONDA	BLACK	B	72	23,152	7.75%	12.25%	3,851	4.50%	06/30/01
<b>MD</b>	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	BLACK	D	72	23,662	8.99%	13.39%	3,850	4.40%	08/30/00
<b>MD</b>	OWINGS MILLS	NORTHWEST HONDA	WHITE	D	72	30,000	7.65%	11.15%	3,847	3.50%	06/22/02
<b>MD</b>	LAUREL	AUTOHAUS TISCHER, INC.	BLACK	D	72	25,610	8.99%	12.99%	3,846	4.00%	08/18/00
<b>NC</b>	GREENSBORO	CROWN HONDA	WHITE	D	72	29,738	8.14%	11.64%	3,845	3.50%	05/11/02
<b>CA</b>	LOS ANGELES	AIRPORT MARINA HONDA	WHITE	B	72	30,291	7.00%	10.50%	3,845	3.50%	11/27/02
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	BLACK	C	72	29,101	9.49%	12.99%	3,845	3.50%	11/28/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	23,092	7.75%	12.25%	3,845	4.50%	06/30/01
<b>CA</b>	WALNUT CREEK	WALNUT CREEK HONDA	WHITE	C	72	37,603	7.59%	10.45%	3,844	2.86%	06/29/02
<b>NC</b>	CHARLOTTE	HENDRICK HONDA	WHITE	B	72	30,301	8.14%	11.64%	3,843	3.50%	05/09/02
<b>FL</b>	TAMPA	LINDELL HONDA	WHITE	B	60	38,681	7.34%	10.75%	3,842	3.41%	04/13/02
<b>MD</b>	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	BLACK	D	72	22,831	8.25%	12.75%	3,842	4.50%	02/24/01
<b>CA</b>	LOS ANGELES	AIRPORT MARINA HONDA	BLACK	C	72	30,630	6.74%	10.24%	3,842	3.50%	03/10/03
<b>CA</b>	SAN FRANCISCO	SAN FRANCISCO HONDA	WHITE	B	72	30,268	7.00%	10.50%	3,840	3.50%	12/08/02
<b>TX</b>	HOUSTON	MCDAVID HONDA	WHITE	D	72	30,407	7.49%	10.95%	3,838	3.46%	12/01/01
<b>CA</b>	CARLSBAD	HOEHN HONDA	WHITE	B	72	30,200	7.00%	10.50%	3,832	3.50%	11/11/02
<b>LA</b>	LAKE CHARLES	BILLY NAVARRE HONDA	WHITE	D	72	23,305	6.99%	11.49%	3,832	4.50%	11/14/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	BLACK	C	72	28,808	10.00%	13.50%	3,831	3.50%	10/07/00



**15 Race Coded States - Case Summary of Top 500 Dollar Markups**

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CA	ESCONDIDO	ACURA OF ESCONDIDO	BLACK	C	72	34,103	9.99%	12.95%	3,824	2.96%	05/20/00
MD	ELLCOTT CITY	ACURA WEST	BLACK	D	72	29,289	8.75%	12.25%	3,824	3.50%	03/10/01
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	D	72	29,390	8.49%	11.99%	3,820	3.50%	07/20/01
MD	LAUREL	TISCHER ACURA	BLACK	D	60	37,875	6.49%	9.99%	3,819	3.50%	10/30/01
MD	MARLOW HGTS	POHANKA IMPORTS	BLACK	D	72	29,848	7.49%	10.99%	3,817	3.50%	10/30/01
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	29,196	8.84%	12.34%	3,817	3.50%	02/18/03
TX	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	A	72	29,337	9.75%	13.25%	3,815	3.50%	12/08/00
FL	TAMPA	LINDELL HONDA	WHITE	B	72	30,232	7.79%	11.29%	3,813	3.50%	11/21/02
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	32,225	8.75%	11.99%	3,812	3.24%	07/13/01
MD	GAITHERSBURG	ROSENTHAL ACURA	BLACK	C	60	36,657	7.15%	10.65%	3,812	3.50%	05/20/02
MD	GAITHERSBURG	ROSENTHAL ACURA	WHITE	C	72	29,855	7.35%	10.85%	3,812	3.50%	07/25/02
TX	HOUSTON	GOODSON HONDA NORTH	BLACK	D	72	24,562	8.25%	12.50%	3,812	4.25%	11/15/02
TX	MIDLAND	PERFORMANCE HONDA	WHITE	C	72	29,880	8.49%	11.99%	3,810	3.50%	07/31/01
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	WHITE	C	72	30,872	6.44%	9.94%	3,810	3.50%	01/24/03
MD	MARLOW HGTS	POHANKA IMPORTS	BLACK	D	72	30,092	6.84%	10.34%	3,807	3.50%	10/30/02
TX	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	28,912	9.25%	12.75%	3,805	3.50%	01/31/01
LA	COVINGTON	HONDA OF COVINGTON	WHITE	C	72	29,560	9.09%	12.59%	3,805	3.50%	06/15/02
MD	ROCKVILLE	HERSONS, INC.	WHITE	D	72	32,262	7.75%	10.99%	3,804	3.24%	10/19/01
TN	CLEVELAND	HONDA OF CLEVELAND	WHITE	B	72	35,434	7.59%	10.59%	3,804	3.00%	01/30/03
MD	LAUREL	TISCHER ACURA	BLACK	D	72	34,855	6.44%	9.49%	3,803	3.05%	02/01/03
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	A	72	30,000	8.10%	11.60%	3,803	3.50%	09/08/01
CA	FONTANA	ROCK HONDA	WHITE	D	72	25,386	7.59%	11.74%	3,802	4.15%	03/27/02
MD	LAUREL	AUTOHAUS TISCHER, INC.	BLACK	D	72	29,121	8.75%	12.25%	3,802	3.50%	03/26/01
TX	HOUSTON	MCDAVID HONDA	WHITE	C	72	29,011	8.99%	12.49%	3,802	3.50%	04/21/01
TX	SAN ANTONIO	GUNN ACURA	WHITE	B	72	33,784	9.25%	12.25%	3,801	3.00%	01/30/01
MD	GAITHERSBURG	ROSENTHAL ACURA	BLACK	B	72	34,503	7.99%	10.99%	3,801	3.00%	09/28/01

*15 Race Coded States - Case Summary of Top 500 Dollar Markups*

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NC	CHARLOTTE	HENDRICK HONDA	BLACK	B	72	29,400	8.14%	11.64%	3,801	3.50%	04/19/02
MD	ELLCOTT CITY	ACURA WEST	BLACK	D	66	33,401	6.19%	9.69%	3,797	3.50%	03/22/03
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	B	72	29,514	8.30%	11.80%	3,797	3.50%	11/27/01
CA	VAN NUYS	KEYES ACURA	WHITE	D	72	29,523	7.75%	11.25%	3,795	3.50%	11/01/01
SC	AIKEN	HONDA CARS OF AIKEN	BLACK	A	72	28,555	9.74%	13.24%	3,791	3.50%	10/07/00
MD	BETHESDA	OURISMAN HONDA	BLACK	D	72	29,163	8.49%	11.99%	3,787	3.50%	05/18/01
TX	RICHARDSON	LUTE RILEY HONDA	BLACK	C	72	29,549	8.75%	12.25%	3,784	3.50%	06/07/02
TX	RICHARDSON	LUTE RILEY HONDA	BLACK	C	72	29,549	8.75%	12.25%	3,784	3.50%	06/07/02
MD	MARLOW HGTS	POHANKA IMPORTS	BLACK	A	72	29,578	7.49%	10.99%	3,783	3.50%	11/05/01
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	D	66	32,870	8.25%	11.75%	3,782	3.50%	06/16/01
TX	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	28,931	8.75%	12.25%	3,777	3.50%	07/25/01
FL	FT. MYERS	HONDA OF FT. MEYERS	WHITE	B	60	36,551	6.75%	10.25%	3,776	3.50%	11/26/01
TX	HOUSTON	GILLMAN ACURA	BLACK	B	60	43,162	7.60%	10.60%	3,776	3.00%	01/17/02
MD	GAITHERSBURG	ROSENTHAL ACURA	BLACK	D	60	36,281	7.15%	10.65%	3,773	3.50%	04/02/02
CA	PLEASANTON	ACURA OF PLEASANTON	WHITE	D	60	36,599	6.50%	10.00%	3,770	3.50%	10/13/02
TN	KNOXVILLE	WEST SIDE HONDA	WHITE	D	72	29,129	8.20%	11.70%	3,769	3.50%	08/10/02
LA	BATON ROUGE	RICHARDS HONDA	WHITE	C	72	29,294	7.85%	11.35%	3,769	3.50%	12/31/01
TX	SAN ANTONIO	BENSON HONDA-MAZDA	BLACK	B	72	29,000	8.49%	11.99%	3,768	3.50%	08/09/01
MD	BOWIE	HONDA OF BOWIE	BLACK	D	72	29,937	6.54%	10.04%	3,768	3.50%	12/09/02
TX	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	23,194	7.60%	12.00%	3,764	4.40%	01/31/02
MD	MARLOW HGTS	POHANKA IMPORTS	BLACK	D	60	36,808	6.04%	9.54%	3,764	3.50%	12/30/02
TX	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	D	72	30,142	7.49%	10.95%	3,763	3.46%	08/29/01
TX	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	BLACK	C	72	34,417	8.75%	11.75%	3,763	3.00%	06/01/02
TX	N. RICHLND HILL	GENE HUGGINS HONDA	WHITE	C	72	22,672	7.49%	11.99%	3,759	4.50%	08/31/01
TX	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	BLACK	D	72	32,076	8.75%	11.90%	3,758	3.15%	04/30/01

**15 Race Coded States - Case Summary of Top 500 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>MD</b>	CLARKSVILLE	JIM COLEMAN HONDA	WHITE	D	60	38,105	8.74%	11.99%	3,755	3.25%	09/19/00
<b>CA</b>	TORRANCE	SCOTT ROBINSON HONDA	WHITE	B	72	30,178	6.89%	10.39%	3,750	3.50%	12/24/02
<b>CA</b>	MONTCLAIR	METRO HONDA	BLACK	A	72	29,805	7.59%	11.09%	3,748	3.50%	04/11/02
<b>CA</b>	WEST COVINA	NORM REEVES HONDA SUPERSTORE C	BLACK	D	72	29,241	7.59%	11.09%	3,748	3.50%	07/12/02
<b>FL</b>	PLANTATION	RICK CASE ACURA	WHITE	C	60	39,538	7.50%	10.75%	3,748	3.25%	07/22/01
<b>MD</b>	ELLCOTT CITY	O'DONNELL HONDA	WHITE	A	72	30,512	5.10%	8.60%	3,746	3.50%	08/20/02
<b>CA</b>	SELMA	SELMA HONDA	WHITE	D	72	29,795	7.59%	11.09%	3,746	3.50%	02/08/02
<b>MD</b>	ROCKVILLE	HERSONS, INC.	WHITE	B	60	36,706	7.15%	10.65%	3,746	3.50%	04/18/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	29,288	7.49%	10.99%	3,745	3.50%	08/27/01
<b>NC</b>	WINSTON-SALEM	FLOW HONDA	WHITE	C	72	29,167	7.69%	11.19%	3,745	3.50%	11/09/02
<b>MD</b>	LAUREL	TISCHER ACURA	BLACK	D	66	32,760	7.10%	10.60%	3,744	3.50%	08/17/02
<b>TX</b>	HOUSTON	GILLMAN HONDA	WHITE	C	72	34,473	7.50%	10.50%	3,743	3.00%	06/15/02
<b>MD</b>	LAUREL	AUTOHAUS TISCHER, INC.	WHITE	B	72	28,899	8.25%	11.75%	3,743	3.50%	07/23/01
<b>TX</b>	KILLEEN	CLEO BAY HONDA	BLACK	D	72	28,389	9.30%	12.80%	3,740	3.50%	12/04/02
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	WHITE	B	72	28,640	8.84%	12.34%	3,740	3.50%	03/11/03
<b>CA</b>	TEMECULA	NORM REEVES HONDA OF TEMECULA	WHITE	D	72	29,907	7.25%	10.75%	3,740	3.50%	01/03/02
<b>CA</b>	FONTANA	ROCK HONDA	WHITE	B	72	30,071	6.89%	10.39%	3,739	3.50%	01/10/03
<b>TX</b>	KINGWOOD	STERLING MCCALL HONDA OF KINGW	WHITE	B	72	28,500	8.99%	12.49%	3,735	3.50%	04/21/01
<b>CA</b>	FONTANA	ROCK HONDA	WHITE	D	72	29,979	7.00%	10.50%	3,734	3.50%	11/02/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	22,429	7.75%	12.25%	3,734	4.50%	07/05/01
<b>FL</b>	BRADENTON	HONDA CARS OF BRADENTON	WHITE	D	60	36,183	6.75%	10.25%	3,734	3.50%	12/07/01
<b>MD</b>	FREDERICK	SHOCKLEY HONDA	WHITE	A	72	22,569	7.49%	11.99%	3,732	4.50%	05/15/01
<b>TX</b>	HOUSTON	STERLING MCCALL ACURA	WHITE	D	60	38,414	7.49%	10.75%	3,730	3.26%	10/15/01
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	BLACK	D	72	29,155	7.49%	10.99%	3,729	3.50%	12/22/01
<b>TX</b>	HOUSTON	STERLING MCCALL ACURA	WHITE	D	60	36,632	6.49%	9.95%	3,727	3.46%	01/03/02

*15 Race Coded States - Case Summary of Top 500 Dollar Markups*

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MD	LAUREL	TISCHER ACURA	BLACK	D	72	30,851	6.54%	9.90%	3,725	3.36%	12/13/02
TX	FORT WORTH	FRANK KENT HONDA	BLACK	D	72	22,874	7.50%	11.99%	3,723	4.49%	02/15/02
TX	FORT WORTH	FRANK KENT HONDA	BLACK	C	72	28,252	9.50%	12.99%	3,722	3.49%	11/02/02
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	D	60	35,631	7.49%	10.99%	3,721	3.50%	08/23/01
TX	ARLINGTON	VANDERGRIFF ACURA	WHITE	D	60	35,723	7.50%	11.00%	3,721	3.50%	02/27/02
MD	BETHESDA	OURISMAN HONDA	BLACK	C	72	28,200	9.49%	12.99%	3,720	3.50%	01/09/01
NC	GOLDSBORO	COURTESY HONDA	WHITE	D	72	29,064	7.49%	10.99%	3,720	3.50%	12/29/01
MD	MARLOW HGTS	POHANKA IMPORTS	WHITE	D	72	28,154	9.49%	12.99%	3,720	3.50%	11/18/00
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	B	72	22,243	9.24%	13.74%	3,718	4.50%	07/22/00
TX	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	28,372	8.99%	12.49%	3,718	3.50%	04/06/01
NC	WINSTON-SALEM	FLOW HONDA	WHITE	D	72	28,812	7.99%	11.49%	3,717	3.50%	09/19/02
MD	GAITHERSBURG	ROSENTHAL ACURA	BLACK	D	72	28,111	9.49%	12.99%	3,717	3.50%	11/20/00
FL	PINELLAS PARK	CROWN HONDA	WHITE	B	72	28,735	8.14%	11.64%	3,715	3.50%	09/30/02
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	29,127	8.49%	11.99%	3,715	3.50%	07/27/01
TX	N. RICHLND HILL	GENE HUGGINS HONDA	WHITE	D	72	28,840	7.99%	11.49%	3,714	3.50%	03/06/01
TX	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	22,122	8.25%	12.75%	3,713	4.50%	02/03/01
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	28,994	8.75%	12.25%	3,712	3.50%	05/22/01
MD	GAITHERSBURG	ROSENTHAL ACURA	WHITE	C	60	35,907	6.74%	10.24%	3,712	3.50%	09/20/02
MD	ELLCOTT CITY	O'DONNELL HONDA	BLACK	D	60	36,061	6.49%	9.99%	3,712	3.50%	10/31/01
MD	ELLCOTT CITY	O'DONNELL HONDA	WHITE	A	72	28,098	9.49%	12.99%	3,712	3.50%	11/28/00
TX	HOUSTON	MCDAVID HONDA	BLACK	C	72	28,584	8.49%	11.99%	3,711	3.50%	10/08/01
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	BLACK	D	72	29,653	7.29%	10.79%	3,711	3.50%	03/21/03
MD	ELLCOTT CITY	O'DONNELL HONDA	WHITE	A	72	30,861	4.19%	7.69%	3,709	3.50%	03/08/03
TX	HOUSTON	MCDAVID HONDA	WHITE	C	72	28,450	8.75%	12.25%	3,709	3.50%	05/04/02
LA	BATON ROUGE	TEAM HONDA	WHITE	B	72	28,285	9.09%	12.59%	3,709	3.50%	07/09/02
TX	HOUSTON	GOODSON HONDA WEST	WHITE	D	60	35,657	7.50%	10.99%	3,709	3.49%	07/24/02

*15 Race Coded States - Case Summary of Top 500 Dollar Markups*

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>CA</b>	SANTA ROSA	PRESTIGE ACURA	WHITE	B	72	29,105	8.40%	11.90%	3,707	3.50%	07/13/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	C	72	22,177	9.24%	13.74%	3,707	4.50%	07/22/00
<b>MD</b>	BETHESDA	OURISMAN HONDA	WHITE	C	72	29,026	7.35%	10.85%	3,707	3.50%	07/20/02
<b>TX</b>	SAN MARCOS	ROGER BEASLEY HONDA OF SAN MAR	WHITE	C	72	28,358	8.75%	12.25%	3,705	3.50%	06/29/01
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	BLACK	A	72	28,704	7.99%	11.49%	3,704	3.50%	08/07/01
<b>CA</b>	WEST COVINA	.NORM REEVES HONDA SUPERSTORE C	WHITE	D	72	33,837	7.59%	10.59%	3,703	3.00%	07/26/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	22,060	8.25%	12.75%	3,702	4.50%	01/29/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	C	72	30,952	9.84%	13.00%	3,702	3.16%	08/31/02
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	WHITE	C	72	27,863	9.84%	13.34%	3,702	3.50%	09/27/02
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	C	72	38,844	9.30%	11.90%	3,702	2.60%	11/25/02
<b>FL</b>	FT. MYERS	HONDA OF FT. MEYERS	WHITE	D	60	35,745	6.89%	10.39%	3,700	3.50%	09/25/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	22,219	7.75%	12.25%	3,699	4.50%	06/09/01
<b>MD</b>	BETHESDA	OURISMAN HONDA	WHITE	D	72	29,080	7.24%	10.74%	3,699	3.50%	08/30/02
<b>CA</b>	ROSEVILLE	AUTOWEST HONDA-ROSEVILLE	WHITE	C	72	29,267	6.74%	10.24%	3,699	3.50%	02/01/03
<b>MD</b>	BETHESDA	OURISMAN HONDA	BLACK	D	72	28,413	8.49%	11.99%	3,696	3.50%	05/27/01
<b>FL</b>	PINELLAS PARK	CROWN HONDA	WHITE	C	72	27,757	9.99%	13.49%	3,696	3.50%	12/09/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	28,288	8.75%	12.25%	3,694	3.50%	05/25/02

**15 Race Coded States - Case Summary of Top 500 Dollar Markups**  
**Race Coded Summary**  
**Descriptive Statistics for Race Coded Contracts**

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		88,591	17,873
<b>Markup in Dollars</b>		6,063	270
<b>Markup in Percent</b>		6.59%	0.46%
<b>Stated Buy Rate</b>		15.75%	5.86%
<b>Total Number of Contracts</b>	332,516		

**Racial Breakdown of Race Coded Contracts**

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	38156	11.47	38156	11.47
<b>WHITE</b>	294360	88.53	332516	100.00

**Grade Breakdown of Race Coded Contracts**

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	195256	59.23	195256	59.23
<b>B</b>	60261	18.28	255517	77.51
<b>C</b>	40308	12.23	295825	89.73
<b>D</b>	33845	10.27	329670	100.00

**\*2846 contracts did not have the credit score field populated.**

***15 Race Coded States - Case Summary of Top 500 Dollar Markups***  
***Top 500 Markups Summary***  
***Racial Breakdown of Top 500 Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	182	36.40	182	36.40
<b>WHITE</b>	318	63.60	500	100.00

***Grade Breakdown of Top 500 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	29	5.84	29	5.84
<b>B</b>	78	15.69	107	21.53
<b>C</b>	126	25.35	233	46.88
<b>D</b>	264	53.12	497	100.00

***\*3 contracts did not have the credit score field populated.***

*15 Race Coded States - Case Summary of Top 500 Dollar Markups*  
*Top 500 Markups Summary*  
*Racial Breakdown of Top 500 Markups*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 500 contracts we would **expect** to find approximately 50 blacks. However, if we actually **observe** 100 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 500 dollar markups.

*Racial Breakdown of Top 500 Markups*

Race	Observed Number	Expected Number
<b>BLACKS</b>	182	57
<b>WHITES</b>	318	443
<b>TOTAL</b>	500	500

*Statistics for Table of Race by Sample*

Statistic	DF	Value	Prob
<b>Chi-Square</b>	1	306.2524	<.0001

In sum, based on the analysis above, the probability that in the race coded data set we would observe 182 blacks in the top 500 dollar markups, given that we would expect to find only 57 is essentially 0. Hence, we can conclude that in the 15 race coded states, blacks are significantly over-represented in the top 500 dollar markups.



**15 Race Coded States - Case Summary of Top 500 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	BLACK	D	60	22,463	5.90%	12.49%	4,416	6.59%	12/22/01
<b>CA</b>	DUBLIN	DUBLIN HONDA	WHITE	D	60	17,986	6.24%	12.48%	3,282	6.24%	02/16/03
<b>CA</b>	FREMONT	AUTOWEST HONDA	BLACK	C	60	13,871	9.24%	14.90%	2,439	5.66%	07/27/00
<b>CA</b>	MERCED	MERCED HONDA	WHITE	D	60	21,547	7.09%	12.59%	3,564	5.50%	03/03/02
<b>CA</b>	FREMONT	AUTOWEST HONDA	WHITE	D	60	15,094	6.50%	11.90%	2,380	5.40%	08/31/02
<b>CA</b>	TRACY	TRACY HONDA	WHITE		60	14,864	8.64%	13.95%	2,425	5.31%	12/02/00
<b>CA</b>	HAYWARD	HONDA OF HAYWARD	WHITE	C	72	25,175	8.85%	13.99%	4,802	5.14%	05/13/00
<b>CA</b>	OAKLAND	HONDA OF OAKLAND	WHITE	D	60	16,501	8.85%	13.90%	2,564	5.05%	04/29/00
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	WHITE	A	72	18,096	7.99%	12.99%	3,318	5.00%	04/13/01
<b>CA</b>	HAYWARD	HONDA OF HAYWARD	WHITE	A	60	17,718	8.00%	13.00%	2,632	5.00%	10/02/99
<b>CA</b>	ROSEVILLE	AUTOWEST HONDA-ROSEVILLE	WHITE	B	60	18,040	8.89%	13.89%	2,713	5.00%	09/13/00
<b>CA</b>	PALO ALTO	ANDERSON HONDA	WHITE	D	66	17,249	6.25%	11.15%	2,728	4.90%	12/15/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	BLACK	D	72	28,886	7.50%	12.35%	5,126	4.85%	07/24/02
<b>CA</b>	SAN JOSE	HONDA OF STEVENS CREEK	WHITE	D	60	18,604	8.15%	12.99%	2,723	4.84%	03/17/01
<b>CA</b>	SAN JOSE	HONDA OF STEVENS CREEK	WHITE	B	60	15,011	7.09%	11.90%	2,159	4.81%	04/19/02
<b>CA</b>	FREMONT	AUTOWEST HONDA	WHITE	C	60	13,808	7.40%	12.20%	1,994	4.80%	08/04/01
<b>CA</b>	EL CERRITO	HONDA OF EL CERRITO	BLACK	C	60	13,642	10.14%	14.90%	2,029	4.76%	12/31/00
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	D	72	15,173	8.75%	13.50%	2,712	4.75%	12/16/00
<b>LA</b>	HARVEY	SUPERIOR HONDA	BLACK	D	72	27,418	7.99%	12.74%	4,841	4.75%	01/11/02
<b>LA</b>	LAKE CHARLES	BILLY NAVARRE HONDA	BLACK	D	72	29,725	7.84%	12.59%	5,236	4.75%	05/06/02
<b>FL</b>	WEST PALM BEACH	PALM BEACH ACURA	BLACK	B	72	31,224	6.40%	11.15%	5,377	4.75%	12/20/02
<b>AL</b>	BIRMINGHAM	TAMERON HONDA	WHITE	D	72	27,076	7.10%	11.85%	4,719	4.75%	02/28/03
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	18,309	7.59%	12.34%	3,216	4.75%	03/15/03
<b>CA</b>	SANTA ROSA	MANLY HONDA	WHITE		72	17,633	7.40%	12.15%	3,030	4.75%	06/28/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	A	72	23,286	7.60%	12.35%	4,090	4.75%	01/31/02
<b>TX</b>	FORT WORTH	MAC CHURCHILL ACURA	WHITE	D	72	26,106	7.60%	12.35%	4,586	4.75%	02/01/02

**15 Race Coded States - Case Summary of Top 500 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TX</b>	N. RICHLND HILL	GENE HUGGINS HONDA	WHITE	D	72	19,199	7.50%	12.25%	3,362	4.75%	03/20/02
<b>TX</b>	BAYTOWN	BAYTOWN HONDA	WHITE	D	72	20,021	7.50%	12.25%	3,511	4.75%	04/06/02
<b>TX</b>	FORT WORTH	MAC CHURCHILL ACURA	WHITE	C	72	23,735	7.50%	12.25%	4,090	4.75%	05/25/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	28,288	7.50%	12.25%	4,962	4.75%	05/25/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	B	72	18,007	7.50%	12.25%	3,099	4.75%	06/05/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE		72	20,620	7.50%	12.25%	3,548	4.75%	06/07/02
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	WHITE	D	72	21,096	7.50%	12.25%	3,630	4.75%	06/12/02
<b>TX</b>	HOUSTON	RUSSELL & SMITH FORD-HONDA	WHITE	B	72	19,910	7.50%	12.25%	3,494	4.75%	06/12/02
<b>FL</b>	DAVIE	RICK CASE HONDA	WHITE	C	72	31,651	7.24%	11.99%	5,527	4.75%	07/28/02
<b>FL</b>	CLEARWATER	CROWN ACURA	BLACK	C	72	27,939	7.34%	12.09%	4,888	4.75%	01/22/02
<b>FL</b>	LONGWOOD	COURTESY HONDA	BLACK	C	72	25,310	7.34%	12.09%	4,345	4.75%	01/28/02
<b>AL</b>	BIRMINGHAM	TAMERON HONDA	BLACK	D	72	34,846	7.00%	11.75%	6,063	4.75%	11/21/02
<b>LA</b>	BATON ROUGE	RICHARDS HONDA	BLACK	D	60	19,740	6.85%	11.49%	2,730	4.64%	01/07/02
<b>CA</b>	EL CERRITO	HONDA OF EL CERRITO	WHITE	B	60	19,206	8.15%	12.75%	2,684	4.60%	02/13/01
<b>CA</b>	STOCKTON	STOCKTON HONDA	WHITE	A	60	12,804	7.90%	12.50%	1,743	4.60%	04/06/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	24,883	8.75%	13.34%	4,214	4.59%	08/29/02
<b>LA</b>	LAFAYETTE	MOSS HONDA	WHITE	D	72	26,739	7.74%	12.30%	4,513	4.56%	04/20/02
<b>MD</b>	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	BLACK	D	72	25,486	7.49%	11.99%	4,225	4.50%	06/25/01
<b>LA</b>	BATON ROUGE	TEAM HONDA	WHITE	C	72	23,722	9.25%	13.75%	4,046	4.50%	08/30/00
<b>TX</b>	HOUSTON	MCDavid HONDA	WHITE	D	72	25,533	9.00%	13.50%	4,332	4.50%	10/13/00
<b>TX</b>	HOUSTON	MCDavid HONDA	BLACK	D	72	24,570	9.00%	13.50%	4,092	4.50%	10/18/00
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	A	72	18,849	9.00%	13.50%	3,139	4.50%	10/26/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	23,811	9.00%	13.50%	3,966	4.50%	11/04/00
<b>TX</b>	IRVING	DAVID MCDavid HONDA	BLACK	D	72	18,850	9.00%	13.50%	3,173	4.50%	11/09/00
<b>OK</b>	NORMAN	FOWLER HONDA	BLACK	B	72	19,271	8.75%	13.25%	3,239	4.50%	11/10/00
<b>MD</b>	FREDERICK	SHOCKLEY HONDA	WHITE	D	72	21,406	8.49%	12.99%	3,594	4.50%	11/14/00

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<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	20,774	9.00%	13.50%	3,529	4.50%	11/18/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	21,180	9.00%	13.50%	3,598	4.50%	11/18/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	25,691	9.00%	13.50%	4,279	4.50%	11/24/00
<b>TX</b>	GALVESTON	SANDOLLAR HONDA	WHITE	C	72	15,333	9.00%	13.50%	2,604	4.50%	11/29/00
<b>LA</b>	HARVEY	SUPERIOR HONDA	BLACK	B	72	23,911	9.00%	13.50%	4,062	4.50%	11/30/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	27,009	8.75%	13.25%	4,571	4.50%	12/07/00
<b>LA</b>	HARVEY	SUPERIOR HONDA	BLACK	D	72	19,531	9.00%	13.50%	3,313	4.50%	12/02/00
<b>MD</b>	COLLEGE PARK	COLLEGE PARK HONDA	BLACK	B	72	20,717	8.49%	12.99%	3,493	4.50%	12/27/00
<b>TX</b>	HOUSTON	GOODSON HONDA WEST	WHITE	C	72	15,721	8.49%	12.99%	2,646	4.50%	12/29/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	C	72	21,560	8.49%	12.99%	3,632	4.50%	01/02/01
<b>MD</b>	FREDERICK	SHOCKLEY HONDA	WHITE	C	72	19,680	8.49%	12.99%	3,257	4.50%	01/09/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	19,516	8.49%	12.99%	3,288	4.50%	01/08/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	24,179	8.49%	12.99%	3,996	4.50%	01/12/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	28,484	8.49%	12.99%	4,800	4.50%	01/16/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	27,300	8.49%	12.99%	4,600	4.50%	01/18/01
<b>MD</b>	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	WHITE	D	72	25,852	8.49%	12.99%	4,272	4.50%	01/18/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	18,473	8.49%	12.99%	3,113	4.50%	01/23/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	BLACK	B	72	17,706	8.49%	12.99%	2,926	4.50%	01/19/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	A	72	27,847	8.49%	12.99%	4,602	4.50%	01/20/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	19,826	8.49%	12.99%	3,341	4.50%	01/24/01
<b>LA</b>	NEW ORLEANS	BENSON HONDA	BLACK	C	72	18,572	8.75%	13.25%	3,150	4.50%	02/10/01
<b>LA</b>	HARVEY	SUPERIOR HONDA	BLACK	B	72	24,515	8.49%	12.99%	4,126	4.50%	03/06/01
<b>LA</b>	BATON ROUGE	TEAM HONDA	WHITE	D	72	29,136	8.49%	12.99%	4,903	4.50%	03/10/01
<b>LA</b>	BATON ROUGE	RICHARDS HONDA	WHITE	C	72	19,674	8.49%	12.99%	3,315	4.50%	03/24/01
<b>LA</b>	ALEXANDRIA	WALKER HONDA	BLACK	D	72	21,581	8.49%	12.99%	3,637	4.50%	04/20/01
<b>MD</b>	FREDERICK	SHOCKLEY HONDA	WHITE	A	72	22,569	7.49%	11.99%	3,732	4.50%	05/15/01

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<b>MD</b>	ELLCOTT CITY	O'DONNELL HONDA	WHITE	C	72	20,178	7.49%	11.99%	3,345	4.50%	06/02/01
<b>CA</b>	ALHAMBRA	GOUDY HONDA	WHITE	B	72	20,937	7.40%	11.90%	3,401	4.50%	07/16/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	26,705	7.49%	11.99%	4,427	4.50%	07/27/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	27,704	7.49%	11.99%	4,593	4.50%	07/26/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	B	72	18,675	7.49%	11.99%	3,096	4.50%	08/03/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	20,548	7.49%	11.99%	3,406	4.50%	08/09/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	23,664	7.49%	11.99%	3,923	4.50%	08/06/01
<b>CA</b>	RIVERSIDE	RIVERSIDE HONDA	WHITE	D	72	22,555	7.40%	11.90%	3,664	4.50%	08/05/01
<b>TX</b>	N. RICHLND HILL	GENE HUGGINS HONDA	WHITE	D	72	31,707	7.49%	11.99%	5,250	4.50%	08/10/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	D	72	18,888	7.49%	11.99%	3,073	4.50%	08/31/01
<b>CA</b>	CORONA	HONDA CARS OF CORONA	WHITE	D	60	18,696	7.40%	11.90%	2,527	4.50%	08/17/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	D	60	17,341	7.49%	11.99%	2,347	4.50%	08/20/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	20,191	7.49%	11.99%	3,322	4.50%	08/23/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	18,161	7.49%	11.99%	2,954	4.50%	08/23/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	21,214	7.49%	11.99%	3,516	4.50%	08/28/01
<b>TX</b>	N. RICHLND HILL	GENE HUGGINS HONDA	WHITE	C	72	22,672	7.49%	11.99%	3,759	4.50%	08/31/01
<b>TX</b>	DALLAS	RUSTY WALLIS HONDA	WHITE	C	72	19,886	7.49%	11.99%	3,297	4.50%	09/03/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	23,314	7.49%	11.99%	3,865	4.50%	09/08/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	23,410	7.49%	11.99%	3,881	4.50%	09/10/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	A	72	18,001	7.49%	11.99%	2,929	4.50%	09/17/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	21,782	7.49%	11.99%	3,544	4.50%	09/18/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	23,352	7.49%	11.99%	3,871	4.50%	09/22/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	D	72	24,155	7.49%	11.99%	4,007	4.50%	09/25/01
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	BLACK	D	72	21,460	7.49%	11.99%	3,491	4.50%	09/28/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	C	72	19,276	7.49%	11.99%	3,198	4.50%	09/30/01
<b>TX</b>	FORT WORTH	MAC CHURCHILL ACURA	BLACK	D	72	35,884	7.49%	11.99%	5,838	4.50%	10/05/01

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<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	A	72	18,078	7.49%	11.99%	2,997	4.50%	10/02/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	B	72	23,996	7.49%	11.99%	3,919	4.50%	10/01/01
<b>TX</b>	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	WHITE	D	72	28,808	7.49%	11.99%	4,776	4.50%	10/19/01
<b>TX</b>	HOUSTON	GILLMAN HONDA	WHITE	B	72	34,037	7.49%	11.99%	5,647	4.50%	10/20/01
<b>LA</b>	NEW ORLEANS	BENSON HONDA	BLACK	D	72	24,690	7.49%	11.99%	4,094	4.50%	10/31/01
<b>LA</b>	HARVEY	SUPERIOR HONDA	WHITE	D	72	19,259	7.49%	11.99%	3,189	4.50%	11/06/01
<b>TN</b>	CLEVELAND	HONDA OF CLEVELAND	WHITE	C	72	18,264	7.30%	11.80%	2,962	4.50%	07/27/02
<b>CA</b>	FREMONT	AUTOWEST HONDA	WHITE	D	60	28,029	6.39%	10.89%	3,654	4.50%	01/02/03
<b>TN</b>	ALCOA	AIRPORT HONDA	WHITE	A	72	20,505	6.99%	11.49%	3,367	4.50%	10/31/02
<b>CA</b>	OAKLAND	HONDA OF OAKLAND	WHITE	A	60	11,695	8.00%	12.50%	1,594	4.50%	09/23/99
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	21,377	9.24%	13.74%	3,573	4.50%	07/18/00
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	D	72	18,354	9.24%	13.74%	3,068	4.50%	07/19/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	C	72	22,177	9.24%	13.74%	3,707	4.50%	07/22/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	B	72	22,243	9.24%	13.74%	3,718	4.50%	07/22/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	18,458	9.24%	13.74%	3,148	4.50%	07/24/00
<b>FL</b>	CLEARWATER	CROWN ACURA	BLACK	A	72	21,082	9.24%	13.74%	3,596	4.50%	10/28/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	30,147	8.25%	12.75%	5,060	4.50%	01/25/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	30,080	8.25%	12.75%	5,049	4.50%	01/27/01
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	WHITE	D	72	18,462	8.25%	12.75%	3,095	4.50%	01/27/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK		72	20,690	8.25%	12.75%	3,473	4.50%	01/30/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	22,060	8.25%	12.75%	3,702	4.50%	01/29/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	27,868	8.25%	12.75%	4,677	4.50%	01/30/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	C	72	21,411	8.25%	12.75%	3,563	4.50%	01/30/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	22,122	8.25%	12.75%	3,713	4.50%	02/03/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	24,723	8.25%	12.75%	4,150	4.50%	02/01/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	B	72	19,622	8.25%	12.75%	3,293	4.50%	02/03/01

**15 Race Coded States - Case Summary of Top 500 Percentage Point Markup**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	29,537	8.25%	12.75%	4,958	4.50%	02/07/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	B	72	18,780	8.25%	12.75%	3,152	4.50%	02/10/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	19,901	8.25%	12.75%	3,340	4.50%	02/08/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	26,702	8.25%	12.75%	4,481	4.50%	02/12/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	17,564	8.25%	12.75%	2,948	4.50%	02/17/01
<b>MD</b>	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	BLACK	D	72	22,831	8.25%	12.75%	3,842	4.50%	02/24/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	C	72	18,879	8.25%	12.75%	3,108	4.50%	02/21/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	23,351	8.25%	12.75%	3,920	4.50%	02/24/01
<b>MD</b>	ELLCOTT CITY	O'DONNELL HONDA	BLACK	B	72	21,527	7.75%	12.25%	3,584	4.50%	03/22/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	18,300	7.99%	12.49%	3,000	4.50%	03/30/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	20,003	7.99%	12.49%	3,344	4.50%	04/09/01
<b>MD</b>	ELLCOTT CITY	O'DONNELL HONDA	BLACK	D	72	18,045	7.75%	12.25%	3,004	4.50%	04/05/01
<b>FL</b>	PLANTATION	RICK CASE ACURA	BLACK	D	72	21,487	8.15%	12.65%	3,532	4.50%	04/17/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	28,419	7.75%	12.25%	4,643	4.50%	04/26/01
<b>LA</b>	BATON ROUGE	RICHARDS HONDA	WHITE	C	72	20,651	8.25%	12.75%	3,462	4.50%	05/01/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	26,144	7.99%	12.49%	4,370	4.50%	04/04/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	18,933	7.75%	12.25%	3,152	4.50%	05/09/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	17,760	7.75%	12.25%	2,916	4.50%	05/12/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	18,003	7.75%	12.25%	2,997	4.50%	05/22/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	B	72	24,922	7.75%	12.25%	4,149	4.50%	05/21/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK		72	20,223	7.75%	12.25%	3,367	4.50%	05/23/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	25,700	7.75%	12.25%	4,279	4.50%	05/30/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	22,219	7.75%	12.25%	3,699	4.50%	06/09/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	25,137	7.75%	12.25%	4,106	4.50%	06/14/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	A	72	24,652	7.75%	12.25%	4,105	4.50%	06/21/01
<b>LA</b>	LAKE CHARLES	BILLY NAVARRE HONDA	BLACK	D	72	21,009	7.99%	12.49%	3,511	4.50%	06/25/01

**15 Race Coded States - Case Summary of Top 500 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	19,942	7.75%	12.25%	3,320	4.50%	06/23/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	C	72	18,102	7.75%	12.25%	3,014	4.50%	06/25/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	20,890	7.75%	12.25%	3,478	4.50%	06/28/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	25,741	7.75%	12.25%	4,286	4.50%	06/29/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	23,092	7.75%	12.25%	3,845	4.50%	06/30/01
<b>LA</b>	NEW ORLEANS	BENSON HONDA	BLACK	B	72	23,152	7.75%	12.25%	3,851	4.50%	06/30/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	22,429	7.75%	12.25%	3,734	4.50%	07/05/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	18,815	7.75%	12.25%	3,133	4.50%	07/06/01
<b>TX</b>	HOUSTON	MCDAVID HONDA	WHITE	B	72	23,450	7.75%	12.25%	3,900	4.50%	07/06/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	B	72	18,720	7.75%	12.25%	3,069	4.50%	07/07/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	C	72	26,895	7.75%	12.25%	4,478	4.50%	07/10/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	28,670	7.75%	12.25%	4,774	4.50%	07/12/01
<b>TX</b>	HOUSTON	GOODSON HONDA WEST	BLACK	D	72	27,966	7.75%	12.25%	4,650	4.50%	07/13/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	29,324	7.75%	12.25%	4,790	4.50%	07/18/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	24,425	7.75%	12.25%	4,067	4.50%	06/23/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	22,178	7.75%	12.25%	3,692	4.50%	07/19/01
<b>TX</b>	FORT WORTH	FRANK KENT HONDA	WHITE	D	72	26,418	7.75%	12.25%	4,393	4.50%	07/24/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	B	72	20,171	7.75%	12.25%	3,295	4.50%	07/24/01
<b>LA</b>	BATON ROUGE	TEAM HONDA	WHITE	C	72	19,780	7.75%	12.25%	3,289	4.50%	08/02/01
<b>LA</b>	BATON ROUGE	RICHARDS HONDA	WHITE	B	72	18,371	7.75%	12.25%	3,000	4.50%	08/13/01
<b>LA</b>	BATON ROUGE	RICHARDS HONDA	WHITE	C	72	26,986	7.75%	12.25%	4,494	4.50%	09/08/01
<b>LA</b>	BATON ROUGE	TEAM HONDA	WHITE	D	72	19,669	7.75%	12.25%	3,213	4.50%	09/08/01
<b>MD</b>	FREDERICK	SHOCKLEY HONDA	WHITE	D	72	24,978	6.99%	11.49%	4,057	4.50%	09/15/01
<b>LA</b>	HARVEY	SUPERIOR HONDA	BLACK	C	72	18,768	7.75%	12.25%	3,125	4.50%	09/29/01
<b>LA</b>	BATON ROUGE	TEAM HONDA	WHITE	D	72	28,108	7.75%	12.25%	4,674	4.50%	10/03/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	18,157	6.99%	11.49%	2,956	4.50%	10/27/01

**15 Race Coded States - Case Summary of Top 500 Percentage Point Markup**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	32,100	6.99%	11.49%	5,278	4.50%	10/31/01
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	WHITE	C	60	31,604	6.49%	10.99%	4,207	4.50%	11/30/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	D	72	28,360	6.49%	10.99%	4,627	4.50%	11/30/01
<b>LA</b>	LAKE CHARLES	BILLY NAVARRE HONDA	WHITE	D	72	23,305	6.99%	11.49%	3,832	4.50%	11/14/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	D	72	22,804	6.49%	10.99%	3,650	4.50%	11/26/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	26,053	6.49%	10.99%	4,248	4.50%	12/03/01
<b>CA</b>	DOWNEY	HONDA WORLD DOWNEY	WHITE	D	60	10,663	7.75%	12.25%	1,448	4.50%	12/05/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	25,696	6.49%	10.99%	4,114	4.50%	12/13/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	18,499	6.49%	10.99%	2,962	4.50%	12/17/01
<b>CA</b>	SAN DIEGO	CUSH HONDA OF SAN DIEGO	WHITE	B	72	17,415	6.25%	10.75%	2,830	4.50%	12/04/01
<b>TX</b>	WEBSTER	HONDA OF CLEAR LAKE	WHITE	A	72	14,940	6.49%	10.99%	2,409	4.50%	12/22/01
<b>TX</b>	HOUSTON	MCDAVID HONDA	BLACK	C	72	27,002	6.49%	10.99%	4,398	4.50%	01/07/02
<b>NC</b>	GREENVILLE	BOB BARBOUR HONDA	BLACK	A	72	17,574	7.14%	11.64%	2,897	4.50%	02/28/02
<b>NC</b>	CHARLOTTE	HENDRICK HONDA	WHITE	C	72	18,906	7.14%	11.64%	3,063	4.50%	03/06/02
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	D	72	18,561	7.50%	12.00%	3,034	4.50%	03/16/02
<b>NC</b>	STATESVILLE	EVERHART HONDA	WHITE	C	72	18,478	7.14%	11.64%	3,048	4.50%	04/15/02
<b>CA</b>	SANTA ROSA	MANLY HONDA	WHITE		48	7,245	7.09%	11.59%	745	4.50%	05/08/02
<b>TX</b>	FORT WORTH	MAC CHURCHILL ACURA	WHITE	D	72	28,114	7.50%	12.00%	4,575	4.50%	05/18/02
<b>NC</b>	SHELBY	ROGERS HONDA	BLACK	C	72	19,105	7.24%	11.74%	3,151	4.50%	05/22/02
<b>SC</b>	W. COLUMBIA	MIDLANDS HONDA	WHITE	D	72	21,095	7.14%	11.64%	3,473	4.50%	07/11/02
<b>TN</b>	COOKEVILLE	COOKEVILLE HONDA	WHITE	C	72	18,825	8.30%	12.80%	3,162	4.50%	07/29/02
<b>SC</b>	ROCK HILL	HONDA CARS OF ROCK HILL	BLACK	C	72	16,690	7.94%	12.44%	2,788	4.50%	09/25/02
<b>CA</b>	PLEASANTON	ACURA OF PLEASANTON	WHITE	C	60	10,922	6.50%	11.00%	1,457	4.50%	10/24/02
<b>WI</b>	MILWAUKEE	RUSS DARROW HONDA	BLACK	D	72	21,621	6.54%	11.04%	3,529	4.50%	12/10/02
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	D	72	28,790	6.59%	11.09%	4,645	4.50%	02/14/03
<b>MD</b>	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	WHITE	B	72	18,492	8.99%	13.49%	3,137	4.50%	08/08/00



**15 Race Coded States - Case Summary of Top 500 Percentage Point Markup**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MD	ROCKVILLE	HERSONS, INC.	BLACK	D	72	32,959	8.99%	13.49%	5,591	4.50%	08/25/00
MD	CLARKSVILLE	JIM COLEMAN HONDA	BLACK	C	72	22,967	8.99%	13.49%	3,896	4.50%	08/25/00
LA	LAFAYETTE	MOSS HONDA	BLACK	D	72	18,686	6.85%	11.35%	3,039	4.50%	12/15/01
LA	HARVEY	SUPERIOR HONDA	WHITE	D	72	18,216	6.85%	11.35%	2,933	4.50%	12/20/01
LA	LAKE CHARLES	BILLY NAVARRE HONDA	BLACK		72	24,446	6.85%	11.35%	4,005	4.50%	12/26/01
TX	FORT WORTH	FRANK KENT HONDA	BLACK	D	72	22,874	7.50%	11.99%	3,723	4.49%	02/15/02
TX	HOUSTON	GOODSON HONDA WEST	WHITE	D	72	27,403	7.50%	11.99%	4,545	4.49%	02/27/02
TX	BAYTOWN	BAYTOWN HONDA	WHITE	D	72	18,956	7.50%	11.99%	3,136	4.49%	05/29/02
TX	IRVING	DAVID MCDAVID HONDA	WHITE	B	72	20,628	9.50%	13.99%	3,527	4.49%	08/18/00
CA	PALO ALTO	ANDERSON HONDA	WHITE	B	60	14,575	8.00%	12.45%	1,964	4.45%	11/13/99
CA	EL MONTE	NELSON HONDA	WHITE	C	72	18,473	9.24%	13.67%	3,102	4.43%	07/15/00
LA	LAKE CHARLES	BILLY NAVARRE HONDA	WHITE	D	72	23,712	9.25%	13.65%	3,936	4.40%	08/23/00
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	BLACK	D	72	23,662	8.99%	13.39%	3,850	4.40%	08/30/00
TX	SAN ANTONIO	BENSON HONDA-MAZDA	WHITE	D	60	17,115	7.50%	11.90%	2,263	4.40%	04/11/02
LA	LAFAYETTE	MOSS HONDA	WHITE	B	72	20,082	7.59%	11.99%	3,238	4.40%	08/28/02
TX	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	23,194	7.60%	12.00%	3,764	4.40%	01/31/02
CA	POWAY	POWAY HONDA	WHITE	D	72	27,478	7.59%	11.95%	4,333	4.36%	01/20/02
CA	SAN JOSE	CAPITOL HONDA	WHITE	D	72	30,579	7.59%	11.95%	4,918	4.36%	04/25/02
SC	W. COLUMBIA	MIDLANDS HONDA	BLACK	C	72	26,685	7.24%	11.55%	4,219	4.31%	06/24/02
CA	ALHAMBRA	GOUDY HONDA	WHITE	D	72	26,157	9.24%	13.50%	4,132	4.26%	07/20/00
OK	NORMAN	FOWLER HONDA	WHITE	B	72	18,881	8.99%	13.25%	3,033	4.26%	04/17/01
LA	NEW ORLEANS	BENSON HONDA	BLACK	C	72	17,563	9.25%	13.50%	2,820	4.25%	09/30/00
TX	HOUSTON	GOODSON HONDA WEST	WHITE	B	72	17,082	9.00%	13.25%	2,732	4.25%	10/30/00
TX	IRVING	DAVID MCDAVID HONDA	WHITE		72	19,151	8.75%	13.00%	3,050	4.25%	12/21/00
LA	NEW ORLEANS	BENSON HONDA	WHITE	D	72	18,017	7.74%	11.99%	2,823	4.25%	03/08/02
FL	PINELLAS PARK	CROWN HONDA	WHITE	B	66	22,541	6.90%	11.15%	3,165	4.25%	02/01/03

**15 Race Coded States - Case Summary of Top 500 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
CA	ANAHEIM	HARDIN HONDA	WHITE	C	60	20,444	7.75%	12.00%	2,618	4.25%	07/24/99
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	22,326	9.24%	13.49%	3,518	4.25%	07/21/00
TX	IRVING	DAVID MCDAVID HONDA	WHITE	D	72	25,546	7.75%	12.00%	4,009	4.25%	06/02/01
TX	RICHARDSON	LUTE RILEY HONDA	BLACK	C	72	17,899	7.75%	12.00%	2,809	4.25%	06/09/01
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	27,403	7.75%	12.00%	4,301	4.25%	07/12/01
LA	HARVEY	SUPERIOR HONDA	WHITE	B	72	19,291	7.75%	12.00%	3,027	4.25%	09/13/01
CA	SANTA CLARA	STEVENS CREEK ACURA	WHITE	B	60	24,631	6.25%	10.50%	3,022	4.25%	11/27/01
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	BLACK	D	66	17,250	7.60%	11.85%	2,445	4.25%	01/12/02
NC	HICKORY	HONDA CARS OF HICKORY	WHITE	B	60	16,839	6.49%	10.74%	2,113	4.25%	12/31/01
NC	CARY	AUTO PARK HONDA	WHITE	C	72	25,949	6.49%	10.74%	3,990	4.25%	01/12/02
CA	LANCASTER	LANCASTER HONDA	WHITE	B	72	23,477	6.00%	10.25%	3,580	4.25%	08/22/02
TX	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	C	66	18,194	7.50%	11.75%	2,581	4.25%	08/28/02
SC	ROCK HILL	HONDA CARS OF ROCK HILL	WHITE	D	66	18,597	6.69%	10.94%	2,552	4.25%	10/31/02
TX	HOUSTON	GOODSON HONDA NORTH	BLACK	D	72	24,562	8.25%	12.50%	3,812	4.25%	11/15/02
CA	LIVERMORE	LIVERMORE HONDA	WHITE	A	60	11,819	8.75%	12.99%	1,496	4.24%	12/14/01
MD	BETHESDA	OURISMAN HONDA	BLACK	C	72	20,171	7.75%	11.99%	3,158	4.24%	04/11/01
MD	ELLCOTT CITY	O'DONNELL HONDA	BLACK	D	72	25,428	7.75%	11.99%	3,906	4.24%	04/20/01
TX	WEBSTER	HONDA OF CLEAR LAKE	WHITE	C	72	20,369	7.75%	11.99%	3,187	4.24%	06/21/01
CA	EL CERRITO	HONDA OF EL CERRITO	WHITE	C	72	18,499	7.00%	11.23%	2,855	4.23%	09/04/02
TX	HOUSTON	GILLMAN HONDA	BLACK	B	72	30,198	8.75%	12.95%	4,761	4.20%	12/11/00
CA	OXNARD	HONDA OF OXNARD	WHITE	B	72	23,236	7.75%	11.95%	3,599	4.20%	11/14/01
CA	WESTMINSTER	HONDA WORLD	WHITE	A	54	9,322	7.75%	11.95%	1,050	4.20%	12/17/01
CA	ONTARIO	PENSKE HONDA	WHITE	A	60	24,550	4.75%	8.95%	2,971	4.20%	12/08/02
LA	BATON ROUGE	TEAM HONDA	WHITE	A	72	18,458	9.25%	13.45%	2,876	4.20%	09/22/00
TX	KINGWOOD	STERLING MCCALL HONDA OF KINGW	WHITE	C	60	18,534	6.49%	10.67%	2,242	4.18%	01/07/02
TX	HOUSTON	GILLMAN HONDA	WHITE	C	72	28,027	6.99%	11.15%	4,170	4.16%	10/31/01

**15 Race Coded States - Case Summary of Top 500 Percentage Point Markup**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	30,248	7.75%	11.90%	4,632	4.15%	07/07/01
<b>CA</b>	ANAHEIM	HARDIN HONDA	WHITE	D	48	13,083	7.75%	11.90%	1,283	4.15%	12/01/01
<b>CA</b>	FONTANA	ROCK HONDA	WHITE	D	72	25,386	7.59%	11.74%	3,802	4.15%	03/27/02
<b>LA</b>	ALEXANDRIA	WALKER HONDA	WHITE	D	72	20,353	7.84%	11.99%	3,121	4.15%	04/27/02
<b>LA</b>	BATON ROUGE	TEAM HONDA	BLACK	B	72	20,702	6.85%	10.99%	3,111	4.14%	12/01/01
<b>LA</b>	BATON ROUGE	TEAM HONDA	BLACK	C	60	16,077	6.85%	10.99%	1,936	4.14%	12/01/01
<b>TX</b>	ARLINGTON	VANDERGRIFF HONDA	BLACK	C	72	25,555	8.25%	12.38%	3,920	4.13%	01/30/01
<b>CA</b>	SAN LEANDRO	SAN LEANDRO HONDA	WHITE	A	72	18,503	8.15%	12.25%	2,818	4.10%	03/25/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	B	72	22,710	7.49%	11.58%	3,345	4.09%	08/27/01
<b>MD</b>	BETHESDA	OURISMAN HONDA	BLACK	C	72	21,145	8.25%	12.34%	3,223	4.09%	02/27/01
<b>CA</b>	COSTA MESA	COSTA MESA HONDA	WHITE	D	60	19,106	7.90%	11.95%	2,282	4.05%	04/24/01
<b>MD</b>	ELLCOTT CITY	O'DONNELL HONDA	WHITE	D	72	18,722	7.75%	11.78%	2,781	4.03%	04/13/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	B	66	24,874	8.25%	12.27%	3,364	4.02%	11/15/02
<b>TX</b>	WEBSTER	HONDA OF CLEAR LAKE	WHITE	A	60	15,648	9.24%	13.25%	1,883	4.01%	07/08/00
<b>CA</b>	SANTA ANA	HONDA SANTA ANA	WHITE	D	72	31,000	6.24%	10.24%	4,458	4.00%	03/09/03
<b>CA</b>	N. HOLLYWOOD	ROBERTSON HONDA	WHITE	B	72	19,539	6.24%	10.24%	2,809	4.00%	02/09/03
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	60	16,995	7.25%	11.25%	1,986	4.00%	07/20/99
<b>MD</b>	LAUREL	TISCHER ACURA	BLACK	C	66	22,901	8.99%	12.99%	3,115	4.00%	07/21/00
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	WHITE	D	66	16,612	9.25%	13.25%	2,231	4.00%	07/26/00
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	C	72	18,681	9.25%	13.25%	2,817	4.00%	07/29/00
<b>SC</b>	BEAUFORT	STOKES HONDA CARS OF BEAUFORT	BLACK	B	72	22,673	8.99%	12.99%	3,412	4.00%	08/01/00
<b>MD</b>	LAUREL	AUTOHAUS TISCHER, INC.	BLACK	D	72	25,610	8.99%	12.99%	3,846	4.00%	08/18/00
<b>TX</b>	HOUSTON	CHARLIE THOMAS ACURA	WHITE	B	72	24,049	9.50%	13.50%	3,573	4.00%	09/04/00
<b>TX</b>	HOUSTON	CHARLIE THOMAS ACURA	BLACK	C	60	21,695	9.50%	13.50%	2,605	4.00%	08/31/00
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	C	66	15,553	9.00%	13.00%	2,074	4.00%	10/07/00
<b>LA</b>	HARVEY	SUPERIOR HONDA	BLACK	B	66	20,542	9.00%	13.00%	2,740	4.00%	10/11/00

**15 Race Coded States - Case Summary of Top 500 Percentage Point Markup**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	WHITE	D	66	21,515	9.00%	13.00%	2,926	4.00%	10/14/00
<b>TX</b>	ARLINGTON	VANDERGRIFF HONDA	WHITE	C	60	15,872	9.00%	13.00%	1,943	4.00%	11/25/00
<b>LA</b>	HARVEY	SUPERIOR HONDA	BLACK	B	66	22,357	9.00%	13.00%	3,041	4.00%	12/06/00
<b>LA</b>	NEW ORLEANS	BENSON HONDA	WHITE	C	66	17,630	9.00%	13.00%	2,398	4.00%	12/09/00
<b>TX</b>	DALLAS	FREEMAN HONDA	WHITE	B	60	24,720	8.75%	12.75%	2,948	4.00%	12/16/00
<b>LA</b>	HARVEY	SUPERIOR HONDA	BLACK	C	66	18,020	8.75%	12.75%	2,445	4.00%	01/29/01
<b>LA</b>	HARVEY	SUPERIOR HONDA	WHITE	C	72	29,295	8.75%	12.75%	4,332	4.00%	02/17/01
<b>CA</b>	CONCORD	ACURA OF CONCORD	BLACK	B	60	15,676	7.65%	11.65%	1,842	4.00%	04/28/01
<b>CA</b>	ONTARIO	PENSKE HONDA	WHITE	D	60	16,663	7.65%	11.65%	2,001	4.00%	05/14/01
<b>LA</b>	SHREVEPORT	HOLMES HONDA WORLD	BLACK	C	72	19,690	7.99%	11.99%	2,914	4.00%	06/21/01
<b>CA</b>	SAN JOSE	HONDA OF STEVENS CREEK	WHITE	D	60	21,395	7.65%	11.65%	2,514	4.00%	06/17/01
<b>CA</b>	CONCORD	ACURA OF CONCORD	WHITE	C	60	29,000	7.40%	11.40%	3,464	4.00%	07/11/01
<b>TX</b>	HOUSTON	MCDAVID HONDA	BLACK	D	66	21,115	7.49%	11.49%	2,755	4.00%	08/11/01
<b>OK</b>	NORMAN	FOWLER HONDA	WHITE	A	60	15,386	7.49%	11.49%	1,804	4.00%	08/14/01
<b>TX</b>	DALLAS	RUSTY WALLIS HONDA	WHITE	B	60	17,461	7.49%	11.49%	2,047	4.00%	08/31/01
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	WHITE	D	66	18,955	7.49%	11.49%	2,506	4.00%	08/31/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	18,162	7.49%	11.49%	2,616	4.00%	09/10/01
<b>TX</b>	DALLAS	FREEMAN HONDA	BLACK	C	72	20,937	7.99%	11.99%	3,039	4.00%	10/29/01
<b>TX</b>	SCHERTZ	GILLMAN HONDA OF SAN ANTONIO	WHITE	D	60	22,901	6.49%	10.49%	2,705	4.00%	11/20/01
<b>TX</b>	DALLAS	EAGLE HONDA	WHITE	C	60	17,593	6.49%	10.49%	2,072	4.00%	11/12/01
<b>TX</b>	AMARILLO	SOUTHWEST HONDA	WHITE	B	60	18,267	6.49%	10.49%	2,143	4.00%	11/13/01
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	WHITE	C	72	18,938	7.99%	11.99%	2,799	4.00%	10/27/01
<b>LA</b>	LAKE CHARLES	BILLY NAVARRE HONDA	WHITE	D	72	19,751	7.99%	11.99%	2,918	4.00%	01/09/02
<b>MD</b>	BETHESDA	OURISMAN HONDA	WHITE	C	72	20,852	7.40%	11.40%	3,052	4.00%	01/16/02
<b>MD</b>	LAUREL	OURISMAN HONDA OF LAUREL	BLACK	C	72	19,276	7.15%	11.15%	2,761	4.00%	02/18/02

**15 Race Coded States - Case Summary of Top 500 Percentage Point Markup**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NC	WINSTON-SALEM	FLOW HONDA	WHITE		72	20,808	6.64%	10.64%	3,012	4.00%	04/24/02
TX	IRVING	DAVID MCDAVID HONDA	BLACK	D	72	25,139	7.50%	11.50%	3,690	4.00%	05/04/02
TX	IRVING	DAVID MCDAVID HONDA	WHITE	B	60	14,176	7.50%	11.50%	1,699	4.00%	08/29/02
TX	SCHERTZ	GILLMAN HONDA OF SAN ANTONIO	WHITE	A	72	19,097	5.75%	9.75%	2,724	4.00%	07/13/02
MD	BETHESDA	OURISMAN HONDA	BLACK	D	72	31,383	6.34%	10.34%	4,521	4.00%	10/05/02
SC	MYRTLE BEACH SC	EAST COAST HONDA	WHITE	B	72	17,476	6.34%	10.34%	2,516	4.00%	01/29/03
LA	BATON ROUGE	RICHARDS HONDA	BLACK	A	60	16,880	6.50%	10.50%	1,958	4.00%	06/03/99
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	WHITE	D	72	26,957	8.49%	12.49%	4,022	4.00%	11/25/00
NC	WILSON	VESTER HONDA	WHITE	B	66	18,172	8.49%	12.49%	2,459	4.00%	12/11/00
TX	IRVING	DAVID MCDAVID HONDA	WHITE	D	66	18,755	8.49%	12.49%	2,484	4.00%	12/29/00
TX	GALVESTON	SANDOLLAR HONDA	BLACK	D	66	19,854	8.25%	12.25%	2,674	4.00%	02/10/01
TX	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	D	72	21,347	8.25%	12.25%	3,112	4.00%	02/15/01
MD	CLARKSVILLE	JIM COLEMAN HONDA	BLACK		72	18,933	8.25%	12.25%	2,767	4.00%	02/24/01
TX	AMARILLO	SOUTHWEST HONDA	WHITE	C	60	18,429	7.75%	11.75%	2,168	4.00%	04/30/01
TX	N. RICHLND HILL	GENE HUGGINS HONDA	WHITE	C	60	20,491	7.75%	11.75%	2,453	4.00%	05/04/01
TX	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	29,241	7.75%	11.75%	4,310	4.00%	05/23/01
TX	HOUSTON	GOODSON HONDA NORTH	WHITE	C	60	19,346	7.75%	11.75%	2,322	4.00%	05/25/01
TX	BEAUMONT	MIKE SMITH HONDA	WHITE	D	60	17,023	7.75%	11.75%	2,003	4.00%	06/13/01
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	18,963	7.75%	11.75%	2,795	4.00%	06/27/01
TX	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	29,760	7.75%	11.75%	4,305	4.00%	06/28/01
LA	BATON ROUGE	TEAM HONDA	WHITE	D	72	19,318	7.75%	11.75%	2,794	4.00%	07/03/01
LA	COVINGTON	HONDA OF COVINGTON	WHITE	A	72	18,286	7.75%	11.75%	2,645	4.00%	06/30/01
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	C	66	22,092	7.75%	11.75%	2,952	4.00%	07/14/01
MD	BETHESDA	OURISMAN HONDA	WHITE	A	66	16,000	6.99%	10.99%	2,075	4.00%	08/11/01
LA	LAKE CHARLES	BILLY NAVARRE HONDA	WHITE	B	60	24,961	7.75%	11.75%	2,996	4.00%	10/04/01

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<b>LA</b>	LAKE CHARLES	BILLY NAVARRE HONDA	WHITE	D	72	19,811	7.75%	11.75%	2,916	4.00%	10/15/01
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	WHITE	B	60	23,617	6.25%	10.25%	2,780	4.00%	10/25/01
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	WHITE	A	60	17,523	6.99%	10.99%	2,081	4.00%	10/29/01
<b>TX</b>	FORT WORTH	FRANK KENT HONDA	WHITE	D	60	16,770	6.99%	10.99%	1,994	4.00%	10/31/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	19,402	6.99%	10.99%	2,824	4.00%	10/30/01
<b>TX</b>	HOUSTON	GOODSON HONDA WEST	WHITE	A	66	22,483	6.99%	10.99%	2,970	4.00%	11/07/01
<b>CA</b>	VALENCIA	VALENCIA HONDA	WHITE	D	60	17,827	6.75%	10.75%	2,069	4.00%	11/05/01
<b>NC</b>	CHARLOTTE	HENDRICK HONDA	WHITE	D	66	33,407	6.70%	10.70%	4,308	4.00%	11/12/01
<b>LA</b>	BATON ROUGE	TEAM HONDA	WHITE	D	60	18,999	6.99%	10.99%	2,259	4.00%	11/13/01
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	WHITE	C	60	16,409	6.99%	10.99%	1,946	4.00%	10/27/01
<b>LA</b>	HARVEY	SUPERIOR HONDA	BLACK	D	72	18,443	6.85%	10.85%	2,675	4.00%	12/03/01
<b>CA</b>	SIMI VALLEY	FIRST HONDA	WHITE		60	16,478	6.25%	10.25%	1,895	4.00%	12/30/01
<b>CA</b>	SAN JOSE	HONDA OF STEVENS CREEK	WHITE	A	36	14,484	6.25%	10.25%	993	4.00%	12/27/01
<b>TX</b>	DALLAS	FREEMAN HONDA	WHITE	B	48	9,663	7.60%	11.60%	887	4.00%	01/26/02
<b>CA</b>	OAKLAND	HONDA OF OAKLAND	WHITE	B	72	19,238	7.09%	11.09%	2,807	4.00%	03/16/02
<b>CA</b>	ANAHEIM	HARDIN HONDA	WHITE	D	60	14,476	7.09%	11.09%	1,725	4.00%	04/03/02
<b>CA</b>	PALO ALTO	ANDERSON HONDA	WHITE	B	60	11,073	7.09%	11.09%	1,319	4.00%	03/31/02
<b>CA</b>	FONTANA	ROCK HONDA	WHITE	D	72	21,371	7.09%	11.09%	3,118	4.00%	05/04/02
<b>CA</b>	SELMA	SELMA HONDA	WHITE	A	60	16,943	7.09%	11.09%	1,976	4.00%	05/31/02
<b>CA</b>	CONCORD	CONCORD HONDA	BLACK	B	72	19,537	7.09%	11.09%	2,796	4.00%	06/05/02
<b>SC</b>	ROCK HILL	HONDA CARS OF ROCK HILL	WHITE	D	72	22,010	7.24%	11.24%	3,217	4.00%	06/08/02
<b>MD</b>	OWINGS MILLS	NORTHWEST HONDA	BLACK	D	72	23,249	6.85%	10.85%	3,372	4.00%	07/11/02
<b>CA</b>	WESTMINSTER	HONDA WORLD	WHITE	C	72	17,817	7.09%	11.09%	2,550	4.00%	07/27/02
<b>CA</b>	SAN LEANDRO	SAN LEANDRO HONDA	WHITE	D	72	30,586	7.00%	11.00%	4,454	4.00%	08/16/02
<b>CA</b>	FONTANA	ROCK HONDA	WHITE	D	72	18,247	7.00%	11.00%	2,608	4.00%	08/13/02
<b>CA</b>	SUNNYVALE	LARRY HOPKINS HONDA	WHITE	D	72	17,751	7.00%	11.00%	2,537	4.00%	08/24/02

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CA	SAN LEANDRO	SAN LEANDRO HONDA	WHITE	C	60	16,842	6.50%	10.50%	1,989	4.00%	09/01/02
CA	SAN JOSE	HONDA OF STEVENS CREEK	WHITE	A	60	10,505	6.50%	10.50%	1,240	4.00%	08/31/02
CA	SUNNYVALE	LARRY HOPKINS HONDA	WHITE	B	60	16,617	6.50%	10.50%	1,964	4.00%	08/30/02
CA	FREMONT	AUTOWEST HONDA	WHITE	C	72	23,849	7.00%	11.00%	3,408	4.00%	09/06/02
CA	CONCORD	CONCORD HONDA	WHITE	C	72	18,894	6.50%	10.50%	2,678	4.00%	09/30/02
CA	STOCKTON	STOCKTON HONDA	WHITE	A	72	27,179	6.50%	10.50%	3,925	4.00%	11/15/02
CA	SAN JOSE	CAPITOL HONDA	WHITE	A	72	16,434	6.50%	10.50%	2,373	4.00%	11/29/02
NC	CHAPEL HILL	CROWN HONDA CHAPEL HILL	BLACK	C	72	18,977	6.69%	10.69%	2,748	4.00%	12/14/02
TN	NASHVILLE	CREST HONDA	BLACK	A	72	18,261	5.24%	9.24%	2,576	4.00%	01/04/03
MD	GAITHERSBURG	ROSENTHAL ACURA	BLACK	C	72	21,367	5.94%	9.94%	3,057	4.00%	01/24/03
MD	COLLEGE PARK	COLLEGE PARK HONDA	BLACK	D	72	18,811	5.94%	9.94%	2,691	4.00%	01/25/03
CA	GILROY	GAVILAN HONDA	WHITE	C	24	5,339	7.00%	10.99%	234	3.99%	08/24/02
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	17,710	7.49%	11.45%	2,524	3.96%	09/29/01
TX	HOUSTON	JOHN EAGLE HONDA	WHITE	C	60	24,703	8.00%	11.95%	2,945	3.95%	11/20/99
TX	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	B	72	18,325	9.50%	13.45%	2,688	3.95%	08/14/00
CA	WEST COVINA	NORM REEVES HONDA SUPERSTORE C	WHITE	D	72	25,654	7.00%	10.95%	3,689	3.95%	09/24/02
CA	COSTA MESA	COSTA MESA HONDA	WHITE	B	72	14,358	7.65%	11.59%	2,042	3.94%	04/28/01
MD	HAGERSTOWN	HAGERSTOWN HONDA	WHITE	B	60	23,776	0.35%	4.29%	2,520	3.94%	02/25/03
CA	VISALIA	VISALIA HONDA	WHITE	D	72	17,187	6.39%	10.30%	2,375	3.91%	01/03/03
NC	RALEIGH	LEITH, INC.	WHITE	A	72	32,989	2.99%	6.90%	4,375	3.91%	02/14/03
CA	HAYWARD	HONDA OF HAYWARD	BLACK	B	60	18,668	8.99%	12.90%	2,233	3.91%	05/17/00
LA	BATON ROUGE	RICHARDS HONDA	WHITE	B	72	15,055	6.09%	9.99%	2,102	3.90%	07/27/02
CA	VALENCIA	VALENCIA ACURA	WHITE	C	60	25,448	7.09%	10.99%	2,891	3.90%	01/19/02
CA	SAN LEANDRO	SAN LEANDRO HONDA	WHITE	A	60	14,346	7.09%	10.99%	1,665	3.90%	07/20/02
CA	CONCORD	CONCORD HONDA	WHITE	C	60	16,674	7.09%	10.99%	1,894	3.90%	07/27/02
CA	COLMA	HONDA OF SERRAMONTE	WHITE	B	60	14,970	6.50%	10.38%	1,678	3.88%	11/16/02

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CA	EL CERRITO	HONDA OF EL CERRITO	BLACK	B	60	16,830	7.09%	10.95%	1,933	3.86%	04/09/02
CA	SACRAMENTO	MEL RAPTON HONDA	WHITE	C	60	13,641	7.09%	10.95%	1,534	3.86%	01/25/02
CA	SAN LEANDRO	SAN LEANDRO HONDA	BLACK	B	60	12,509	7.25%	11.10%	1,436	3.85%	10/12/01
SC	W. COLUMBIA	MIDLANDS HONDA	BLACK	C	72	20,974	7.89%	11.74%	2,974	3.85%	07/15/02
FL	TAMPA	BRANDON HONDA	WHITE	D	60	15,698	8.15%	12.00%	1,826	3.85%	03/27/01
CA	MONROVIA	SIERRA AUTOCARS, INC.	WHITE	B	60	12,836	8.15%	11.99%	1,456	3.84%	02/10/01
TX	BAYTOWN	BAYTOWN HONDA	WHITE	D	72	35,678	9.50%	13.34%	5,084	3.84%	10/11/02
TX	IRVING	DAVID MCDAVID HONDA	WHITE	C	72	17,966	7.99%	11.80%	2,528	3.81%	03/21/01
CA	POWAY	POWAY HONDA	WHITE	A	60	14,415	7.09%	10.90%	1,633	3.81%	01/24/02
CA	R. S. MARGARITA	FAMILY HONDA	WHITE	B	60	11,977	7.09%	10.90%	1,328	3.81%	02/05/02
CA	STOCKTON	STOCKTON HONDA	WHITE	C	60	7,150	7.09%	10.90%	810	3.81%	07/28/02
SC	N. CHARLESTON	STOKES HONDA NORTH	BLACK	B	60	16,500	7.05%	10.85%	1,862	3.80%	07/30/01
TX	RICHARDSON	LUTE RILEY HONDA	BLACK	C	72	21,329	7.60%	11.40%	2,919	3.80%	01/18/02
CA	PALO ALTO	ANDERSON HONDA	WHITE	D	60	19,645	11.15%	14.95%	2,349	3.80%	03/18/01
CA	SELMA	SELMA HONDA	WHITE	D	72	21,160	9.15%	12.92%	2,943	3.77%	03/10/01
TX	SAN MARCOS	ROGER BEASLEY HONDA OF SAN MAR	WHITE	C	60	20,784	9.24%	13.00%	2,395	3.76%	07/15/00
SC	SPARTANBURG	VIC BAILEY HONDA	WHITE	C	60	14,095	7.49%	11.25%	1,584	3.76%	04/30/01
MD	MARLOW HGTS	POHANKA IMPORTS	BLACK	C	60	14,357	7.49%	11.25%	1,614	3.76%	04/25/01
TX	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	WHITE	D	60	28,399	7.49%	11.25%	3,193	3.76%	07/31/01
TX	HOUSTON	MCDAVID HONDA	BLACK	D	60	18,372	7.49%	11.25%	2,062	3.76%	07/31/01
TX	HOUSTON	MCDAVID HONDA	BLACK	D	60	22,081	7.49%	11.25%	2,479	3.76%	07/31/01
TX	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	B	36	9,123	7.49%	11.25%	595	3.76%	07/28/01
TX	SAN MARCOS	ROGER BEASLEY HONDA OF SAN MAR	BLACK	D	60	19,928	7.49%	11.25%	2,229	3.76%	07/26/01
TX	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	D	60	23,377	7.49%	11.25%	2,626	3.76%	08/10/01
TX	IRVING	DAVID MCDAVID HONDA	WHITE	A	72	19,808	7.49%	11.25%	2,686	3.76%	08/30/01



**15 Race Coded States - Case Summary of Top 500 Percentage Point Markup**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TX</b>	DALLAS	RUSTY WALLIS HONDA	WHITE	D	72	24,005	7.49%	11.25%	3,244	3.76%	09/03/01
<b>MD</b>	LAUREL	AUTOHAUS TISCHER, INC.	BLACK	C	66	23,632	8.74%	12.50%	3,009	3.76%	09/19/00
<b>TX</b>	AUSTIN	HOWDY HONDA	WHITE		33	11,787	8.49%	12.25%	685	3.76%	12/22/00
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	A	60	21,037	8.49%	12.25%	2,347	3.76%	12/27/00
<b>TX</b>	ROSENBERG	GILLMAN HONDA OF FORT BEND	WHITE	D	60	19,376	7.99%	11.75%	2,195	3.76%	03/06/01
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	WHITE	C	60	21,820	7.99%	11.75%	2,417	3.76%	03/15/01
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	BLACK	D	66	23,030	7.99%	11.75%	2,899	3.76%	04/26/01
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	B	72	33,618	6.49%	10.25%	4,546	3.76%	12/31/01
<b>CA</b>	BURLINGAME	MIKE HARVEY HONDA	WHITE	A	60	15,142	9.24%	12.99%	1,701	3.75%	07/04/00
<b>CA</b>	WOODLAND HILLS	WOODLAND HILLS HONDA	WHITE	D	72	16,711	9.64%	13.39%	2,329	3.75%	10/06/00
<b>CA</b>	SELMA	SELMA HONDA	WHITE		72	19,311	8.65%	12.40%	2,651	3.75%	04/28/01
<b>CA</b>	HAYWARD	HONDA OF HAYWARD	BLACK	C	48	15,300	8.84%	12.59%	1,333	3.75%	05/12/02
<b>CA</b>	CERRITOS	NORM REEVES HONDA OF CERRITOS	WHITE	D	66	16,580	6.24%	9.99%	2,026	3.75%	03/17/03
<b>CA</b>	VISALIA	VISALIA HONDA	WHITE	D	72	27,280	6.24%	9.99%	3,666	3.75%	02/17/03
<b>TX</b>	HOUSTON	JOHN EAGLE ACURA	WHITE	C	72	26,638	7.80%	11.55%	3,655	3.75%	01/11/03
<b>NC</b>	WILMINGTON	STEVENSON ACURA	BLACK	C	60	11,948	7.75%	11.50%	1,344	3.75%	11/27/99
<b>TX</b>	HOUSTON	MCDAVID HONDA	WHITE	C	60	13,160	8.75%	12.50%	1,499	3.75%	05/09/00
<b>CA</b>	CERRITOS	NORM REEVES HONDA OF CERRITOS	WHITE	C	60	15,659	8.99%	12.74%	1,795	3.75%	06/07/00
<b>TX</b>	HOUSTON	MCDAVID HONDA	WHITE	A	60	21,675	9.25%	13.00%	2,491	3.75%	09/06/00
<b>CA</b>	MODESTO	MISTLIN HONDA	WHITE	C	60	20,438	8.64%	12.39%	2,279	3.75%	10/07/00
<b>TX</b>	KINGWOOD	STERLING MCCALL HONDA OF KINGW	BLACK	B	60	15,497	9.00%	12.75%	1,772	3.75%	10/30/00
<b>TX</b>	ARLINGTON	VANDERGRIFF HONDA	WHITE	A	60	16,335	9.00%	12.75%	1,866	3.75%	11/24/00
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	BLACK	D	60	15,130	8.75%	12.50%	1,689	3.75%	12/05/00
<b>TX</b>	SAN MARCOS	ROGER BEASLEY HONDA OF SAN MAR	WHITE	C	72	24,726	9.75%	13.50%	3,452	3.75%	12/11/00

**15 Race Coded States - Case Summary of Top 500 Percentage Point Markup**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>MS</b>	JACKSON	PATTY PECK HONDA	BLACK	C	36	7,100	8.99%	12.74%	468	3.75%	12/14/00
<b>CA</b>	CORTE MADERA	MARIN HONDA	WHITE	B	60	12,668	8.39%	12.14%	1,407	3.75%	12/29/00
<b>CA</b>	EL TORO	FLADEBOE HONDA	WHITE	D	60	15,835	7.90%	11.65%	1,786	3.75%	03/30/01
<b>CA</b>	CLOVIS	HONDA NORTH	WHITE	D	60	19,717	7.65%	11.40%	2,168	3.75%	04/25/01
<b>TX</b>	HOUSTON	GILLMAN HONDA	WHITE	B	72	19,602	7.75%	11.50%	2,653	3.75%	05/31/01
<b>CA</b>	DOWNEY	HONDA WORLD DOWNEY	WHITE	B	60	15,031	7.40%	11.15%	1,647	3.75%	06/27/01
<b>CA</b>	ONTARIO	PENSKE HONDA	WHITE	D	60	17,846	7.40%	11.15%	1,998	3.75%	06/30/01
<b>CA</b>	ONTARIO	PENSKE HONDA	WHITE	D	60	21,352	7.40%	11.15%	2,391	3.75%	06/27/01
<b>MD</b>	LAUREL	AUTOHAUS TISCHER, INC.	WHITE	D	72	21,506	7.25%	11.00%	2,941	3.75%	07/25/01
<b>CA</b>	SAN JOSE	HONDA OF STEVENS CREEK	WHITE	C	60	11,138	9.15%	12.90%	1,250	3.75%	07/26/01
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	WHITE	B	66	22,529	7.40%	11.15%	2,804	3.75%	01/09/02
<b>LA</b>	SHREVEPORT	HOLMES HONDA WORLD	BLACK	D	60	19,798	7.74%	11.49%	2,230	3.75%	01/30/02
<b>TX</b>	WEBSTER	HONDA OF CLEAR LAKE	WHITE	D	66	30,207	7.50%	11.25%	3,689	3.75%	02/19/02
<b>TX</b>	WEBSTER	HONDA OF CLEAR LAKE	WHITE	D	72	28,823	7.50%	11.25%	3,885	3.75%	06/06/02
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	BLACK	C	60	28,261	7.80%	11.55%	3,184	3.75%	12/26/02
<b>TX</b>	HOUSTON	MCDAVID HONDA	WHITE	D	60	23,000	7.80%	11.55%	2,586	3.75%	12/27/02
<b>CA</b>	CLOVIS	HONDA NORTH	WHITE	A	60	20,223	4.64%	8.39%	2,132	3.75%	01/04/03
<b>LA</b>	NEW ORLEANS	BENSON HONDA	BLACK	D	60	26,982	6.80%	10.55%	2,990	3.75%	02/28/03
<b>FL</b>	TAMPA	TAMPA HONDALAND	WHITE	C	72	30,368	5.59%	9.34%	4,041	3.75%	01/15/02
<b>FL</b>	CORAL SPRINGS	CORAL SPRINGS HONDA	WHITE	B	72	18,019	5.14%	8.89%	2,374	3.75%	10/20/02
<b>MD</b>	COLLEGE PARK	COLLEGE PARK HONDA	BLACK	C	60	23,941	7.45%	11.20%	2,684	3.75%	08/23/99
<b>CA</b>	BERKELEY	JIM DOTENS HONDA	WHITE	B	60	11,002	8.00%	11.75%	1,243	3.75%	09/29/99
<b>MD</b>	COLLEGE PARK	COLLEGE PARK HONDA	BLACK	C	60	19,584	7.95%	11.70%	2,212	3.75%	02/09/00
<b>CA</b>	ONTARIO	PENSKE HONDA	WHITE	D	60	18,833	8.25%	12.00%	2,134	3.75%	02/11/00
<b>TX</b>	SAN MARCOS	ROGER BEASLEY HONDA OF SAN MAR	WHITE	A	60	14,063	8.25%	12.00%	1,569	3.75%	01/31/01
<b>CA</b>	EL CERRITO	HONDA OF EL CERRITO	BLACK	D	72	19,495	8.40%	12.15%	2,719	3.75%	06/30/01

**15 Race Coded States - Case Summary of Top 500 Percentage Point Markup**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	C	60	23,000	6.85%	10.60%	2,551	3.75%	10/13/01
<b>TX</b>	HOUSTON	MCDAVID HONDA	WHITE	C	72	21,261	7.60%	11.35%	2,921	3.75%	01/19/02
<b>CA</b>	CONCORD	CONCORD HONDA	BLACK	D	66	22,671	7.09%	10.84%	2,752	3.75%	04/11/02
<b>MD</b>	OWINGS MILLS	NORTHWEST HONDA	BLACK	B	72	24,569	6.85%	10.60%	3,334	3.75%	07/13/02
<b>MD</b>	OWINGS MILLS	NORTHWEST HONDA	BLACK	A	66	21,214	6.85%	10.60%	2,606	3.75%	07/13/02
<b>CA</b>	SAN FRANCISCO	SAN FRANCISCO HONDA	WHITE	B	66	16,288	6.50%	10.25%	1,998	3.75%	09/22/02
<b>SC</b>	N. CHARLESTON	STOKES HONDA NORTH	BLACK	D	60	14,430	6.69%	10.44%	1,600	3.75%	11/08/02
<b>MD</b>	ELLCOTT CITY	O'DONNELL HONDA	BLACK	D	72	21,681	8.25%	11.99%	3,014	3.74%	02/10/01
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	D	60	13,870	7.75%	11.49%	1,556	3.74%	04/01/01
<b>NC</b>	CHARLOTTE	LAPOINTE HONDA CO.	WHITE	B	60	13,369	7.75%	11.49%	1,468	3.74%	04/14/01
<b>TX</b>	LEWISVILLE	JIM MCNATT HONDA	WHITE	D	60	18,185	7.75%	11.49%	1,997	3.74%	04/26/01
<b>MD</b>	BETHESDA	OURISMAN HONDA	WHITE	D	60	15,054	6.75%	10.49%	1,663	3.74%	10/05/01
<b>CA</b>	SAN LEANDRO	SAN LEANDRO HONDA	WHITE	B	60	18,230	6.25%	9.99%	2,002	3.74%	11/27/01
<b>CA</b>	POWAY	POWAY HONDA	WHITE	D	66	28,455	6.25%	9.99%	3,401	3.74%	12/29/01
<b>LA</b>	BATON ROUGE	RICHARDS HONDA	WHITE	C	66	17,892	9.00%	12.72%	2,249	3.72%	10/09/00
<b>CA</b>	FONTANA	ROCK HONDA	WHITE	B	72	20,723	9.24%	12.95%	2,858	3.71%	08/12/00
<b>CA</b>	PITTSBURG	WINTER HONDA	WHITE	C	60	15,999	9.24%	12.95%	1,818	3.71%	08/21/00
<b>CA</b>	CLOVIS	HONDA NORTH	WHITE	A	60	24,332	7.09%	10.80%	2,626	3.71%	06/05/02
<b>SC</b>	SPARTANBURG	VIC BAILEY HONDA	WHITE	B	60	16,264	6.49%	10.20%	1,777	3.71%	11/27/01
<b>LA</b>	BATON ROUGE	RICHARDS HONDA	WHITE	C	72	18,514	9.00%	12.70%	2,520	3.70%	11/14/00
<b>NC</b>	SANFORD	SANFORD HONDA	WHITE	D	60	24,212	6.70%	10.40%	2,648	3.70%	11/19/01
<b>SC</b>	CHARLESTON	HENDRICK HONDA OF CHARLESTON	BLACK	C	60	14,468	6.70%	10.40%	1,582	3.70%	10/26/01
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	WHITE	B	60	20,214	8.05%	11.75%	2,204	3.70%	11/21/02
<b>TX</b>	HOUSTON	RUSSELL & SMITH FORD-HONDA	BLACK	D	72	24,392	8.25%	11.95%	3,347	3.70%	01/27/01
<b>CA</b>	CERRITOS	NORM REEVES HONDA OF CERRITOS	WHITE	D	60	18,205	8.15%	11.85%	2,033	3.70%	02/14/01

**15 Race Coded States - Case Summary of Top 500 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>MD</b>	ELLCOTT CITY	O'DONNELL HONDA	WHITE	D	72	25,576	8.25%	11.95%	3,516	3.70%	02/21/01
<b>CA</b>	SAN JOSE	HONDA OF STEVENS CREEK	WHITE	D	60	20,495	8.15%	11.85%	2,271	3.70%	03/05/01
<b>CA</b>	SACRAMENTO	MEL RAPTON HONDA	WHITE	D	60	19,756	6.25%	9.95%	2,101	3.70%	11/23/01
<b>CA</b>	PALMDALE	ROBERTSON'S ANTELOPE VALLEY HONDA	WHITE	B	60	21,559	6.25%	9.95%	2,294	3.70%	12/28/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	C	72	18,186	7.50%	11.20%	2,463	3.70%	05/11/02
<b>SC</b>	N. CHARLESTON	STOKES HONDA NORTH	WHITE	B	42	13,008	6.70%	10.39%	968	3.69%	10/26/01
<b>TX</b>	HOUSTON	GILLMAN HONDA	WHITE	C	60	21,837	9.24%	12.90%	2,449	3.66%	06/28/00
<b>SC</b>	AIKEN	HONDA CARS OF AIKEN	BLACK	D	60	21,951	7.24%	10.90%	2,376	3.66%	02/14/02
<b>CA</b>	R. S. MARGARITA	FAMILY HONDA	WHITE	D	60	16,260	7.09%	10.75%	1,730	3.66%	03/24/02
<b>TN</b>	FRANKLIN	DARRELL WALTRIP HONDA	BLACK	D	60	16,430	7.04%	10.70%	1,782	3.66%	08/30/02
<b>CA</b>	BUENA PARK	BUENA PARK HONDA	WHITE	C	60	21,478	6.24%	9.89%	2,301	3.65%	01/25/03
<b>CA</b>	PALO ALTO	ANDERSON HONDA	WHITE	C	60	20,569	6.24%	9.89%	2,203	3.65%	01/24/03

*15 Race Coded States - Case Summary of Top 500 Percentage Point Markups*

*Race Coded Summary*

*Descriptive Statistics for Race Coded Contracts*

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		88,591	17,873
<b>Markup in Dollars</b>		6,063	270
<b>Markup in Percent</b>		6.59%	0.46%
<b>Stated Buy Rate</b>		15.75%	5.86%
<b>Total Number of Contracts</b>	332,516		

*Racial Breakdown of Race Coded Contracts*

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	38156	11.47	38156	11.47
<b>WHITE</b>	294360	88.53	332516	100.00

*Grade Breakdown of Race Coded Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	195256	59.23	195256	59.23
<b>B</b>	60261	18.28	255517	77.51
<b>C</b>	40308	12.23	295825	89.73
<b>D</b>	33845	10.27	329670	100.00

*\*2846 contracts did not have the credit score field populated.*

***15 Race Coded States - Case Summary of Top 500 Percentage Point Markups***  
***Top 500 Markups Summary***  
***Racial Breakdown of Top 500 Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	145	29.00	145	29.00
<b>WHITE</b>	355	71.00	500	100.00

***Grade Breakdown of Top 500 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	46	9.45	46	9.45
<b>B</b>	90	18.48	136	27.93
<b>C</b>	131	26.90	267	54.83
<b>D</b>	220	45.17	487	100.00

***\*13 contracts did not have the credit score field populated.***

*15 Race Coded States - Case Summary of Top 500 Percentage Point Markups*  
*Top 500 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 500 contracts we would **expect** to find approximately 50 blacks. However, if we actually **observe** 100 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 500 dollar markups.

*Racial Breakdown of Top 500 Markups*

Race	Observed Number	Expected Number
<b>BLACKS</b>	145	57
<b>WHITES</b>	355	443
<b>TOTAL</b>	500	500

*Statistics for Table of Race by Sample*

Statistic	DF	Value	Prob
<b>Chi-Square</b>	1	151.4001	<.0001

In sum, based on the analysis above, the probability that in the race coded data set we would observe 145 blacks in the top 500 percentage point markups, given that we would expect to find only 57 is essentially 0. Hence, we can conclude that in the 15 race coded states, blacks are significantly over-represented in the top 500 percentage point markups.

**AL - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
AL	BIRMINGHAM	TAMERON HONDA	BLACK	D	72	34,846	7.00%	11.75%	6,063	4.75%	11/21/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	D	72	27,076	7.10%	11.85%	4,719	4.75%	02/28/03
AL	MOBILE	TREADWELL HONDA	WHITE	D	72	31,085	8.99%	12.49%	4,069	3.50%	07/11/01
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	B	72	29,514	8.30%	11.80%	3,797	3.50%	11/27/01
AL	DAPHNE	HONDA BY THE BAY	WHITE	B	72	24,874	8.25%	11.75%	3,217	3.50%	11/23/02
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	B	72	32,536	6.00%	8.75%	3,113	2.75%	11/06/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	A	72	23,606	7.30%	10.95%	3,084	3.65%	11/05/01
AL	HUNTSVILLE	JERRY DAMSON ACURA	BLACK	A	72	47,384	8.00%	9.75%	3,012	1.75%	01/04/03
AL	BIRMINGHAM	TAMERON HONDA	WHITE	B	72	33,349	6.30%	8.80%	2,962	2.50%	11/17/01
AL	DAPHNE	HONDA BY THE BAY	WHITE	C	60	29,050	7.00%	10.50%	2,954	3.50%	08/31/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	A	72	27,044	5.69%	8.75%	2,872	3.06%	06/08/02
AL	DAPHNE	HONDA BY THE BAY	WHITE	D	72	21,774	8.35%	11.85%	2,789	3.50%	02/18/03
AL	BIRMINGHAM	TAMERON HONDA	WHITE	C	66	24,263	8.19%	11.69%	2,789	3.50%	08/23/02
AL	BIRMINGHAM	ROEBUCK HONDA	BLACK	C	72	29,835	8.80%	11.30%	2,710	2.50%	09/14/01
AL	MOBILE	TREADWELL HONDA	WHITE	C	60	25,942	7.44%	10.94%	2,707	3.50%	06/22/02
AL	BIRMINGHAM	TAMERON HONDA	BLACK	D	60	26,600	7.44%	10.90%	2,686	3.46%	04/05/02
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	D	60	25,499	7.99%	11.49%	2,682	3.50%	04/30/01
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	D	60	30,704	7.00%	9.95%	2,655	2.95%	10/16/02
AL	MOBILE	TREADWELL HONDA	WHITE	C	60	25,969	7.44%	10.94%	2,654	3.50%	04/19/02
AL	BIRMINGHAM	TAMERON HONDA	BLACK	B	72	35,735	8.69%	10.69%	2,632	2.00%	06/26/02
AL	BIRMINGHAM	ROEBUCK HONDA	BLACK	D	60	24,908	9.49%	12.99%	2,621	3.50%	06/24/00
AL	BIRMINGHAM	TAMERON HONDA	WHITE	B	72	35,953	7.94%	9.94%	2,616	2.00%	07/11/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	D	60	24,480	8.75%	12.25%	2,546	3.50%	02/19/01
AL	BIRMINGHAM	ROEBUCK HONDA	BLACK	D	60	24,491	7.10%	10.60%	2,544	3.50%	02/19/03
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	D	60	24,837	6.75%	10.25%	2,513	3.50%	01/21/03
AL	MOBILE	TREADWELL HONDA	WHITE	D	60	23,914	7.44%	10.94%	2,492	3.50%	05/25/02



**AL - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
AL	BIRMINGHAM	TAMERON HONDA	WHITE	C	60	23,897	6.75%	10.25%	2,470	3.50%	01/04/03
AL	DAPHNE	HONDA BY THE BAY	WHITE	C	66	23,129	7.75%	10.95%	2,458	3.20%	11/12/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	A	72	19,811	5.60%	9.10%	2,454	3.50%	01/25/03
AL	HOOVER	KING ACURA	BLACK	C	60	31,591	7.80%	10.45%	2,442	2.65%	09/22/01
AL	DECATUR	JERRY DAMSON HONDA DECATUR	BLACK	C	60	25,500	7.80%	10.98%	2,425	3.18%	09/04/01
AL	BIRMINGHAM	TAMERON HONDA	WHITE	D	66	32,871	8.19%	10.41%	2,418	2.22%	06/18/02
AL	BIRMINGHAM	TAMERON HONDA	BLACK	D	60	22,833	7.80%	11.30%	2,396	3.50%	08/18/01
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	D	60	23,038	8.75%	12.25%	2,396	3.50%	03/28/00
AL	BIRMINGHAM	TAMERON HONDA	WHITE	C	72	32,966	8.99%	10.99%	2,394	2.00%	05/16/01
AL	BIRMINGHAM	TAMERON HONDA	WHITE	A	72	18,883	5.25%	8.90%	2,386	3.65%	11/13/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	D	60	23,071	6.75%	10.25%	2,385	3.50%	12/27/02
AL	MOBILE	TREADWELL HONDA	WHITE	C	60	31,977	7.44%	9.95%	2,373	2.51%	05/08/02
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	C	72	21,695	8.35%	11.30%	2,362	2.95%	02/01/03
AL	HOOVER	KING ACURA	BLACK	C	72	20,203	7.80%	11.05%	2,362	3.25%	09/01/01
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	A	60	23,178	7.10%	10.60%	2,357	3.50%	01/24/03
AL	BIRMINGHAM	TAMERON HONDA	WHITE	B	60	22,697	4.90%	8.50%	2,350	3.60%	10/23/02
AL	BIRMINGHAM	ROEBUCK HONDA	BLACK	A	66	24,718	5.25%	8.25%	2,346	3.00%	12/17/02
AL	MOBILE	TREADWELL HONDA	BLACK	C	60	22,424	7.44%	10.94%	2,337	3.50%	08/24/02
AL	MOBILE	TREADWELL HONDA	WHITE	D	60	22,300	7.10%	10.60%	2,323	3.50%	02/03/03
AL	BIRMINGHAM	TAMERON HONDA	WHITE	D	60	21,834	8.75%	12.25%	2,322	3.50%	02/17/01
AL	MOBILE	TREADWELL HONDA	BLACK	B	60	22,315	7.30%	10.80%	2,321	3.50%	12/04/01
AL	BIRMINGHAM	TAMERON HONDA	WHITE	C	60	21,980	7.74%	11.24%	2,305	3.50%	03/01/02
AL	MOBILE	TREADWELL HONDA	WHITE	C	60	26,237	7.00%	9.95%	2,284	2.95%	09/28/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	D	60	22,122	7.74%	11.24%	2,270	3.50%	01/20/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	C	72	20,898	8.25%	11.25%	2,267	3.00%	10/12/02
AL	BIRMINGHAM	ROEBUCK HONDA	BLACK	D	60	28,521	6.75%	9.49%	2,264	2.74%	12/21/02

**AL - Case Summary of Top 100 Dollar Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AL	HUNTSVILLE	JERRY DAMSON ACURA	BLACK	D	60	34,548	7.44%	9.65%	2,256	2.21%	05/24/02
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	B	60	21,833	8.00%	11.50%	2,248	3.50%	09/06/99
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	A	72	31,502	7.49%	9.49%	2,246	2.00%	06/16/01
AL	DAPHNE	HONDA BY THE BAY	WHITE	B	60	21,541	7.44%	10.94%	2,239	3.50%	04/16/02
AL	MOBILE	TREADWELL HONDA	WHITE	D	60	23,833	7.80%	10.95%	2,207	3.15%	10/12/01
AL	BIRMINGHAM	TAMERON HONDA	WHITE	D	60	21,310	6.75%	10.25%	2,203	3.50%	12/31/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	C	60	21,121	7.30%	10.80%	2,200	3.50%	12/29/01
AL	BIRMINGHAM	TAMERON HONDA	BLACK	D	60	21,667	7.00%	10.50%	2,200	3.50%	09/24/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	D	60	21,051	7.10%	10.60%	2,187	3.50%	03/08/03
AL	HOOVER	KING ACURA	WHITE	A	72	31,599	7.30%	9.25%	2,175	1.95%	08/29/01
AL	BIRMINGHAM	ROEBUCK HONDA	BLACK	C	60	20,626	7.74%	11.24%	2,162	3.50%	01/18/02
AL	BIRMINGHAM	TAMERON HONDA	BLACK	C	60	20,789	7.10%	10.60%	2,160	3.50%	02/19/03
AL	BIRMINGHAM	ROEBUCK HONDA	BLACK	C	60	20,759	7.00%	10.50%	2,153	3.50%	12/06/02
AL	MOBILE	TREADWELL HONDA	BLACK	B	66	24,305	6.00%	8.75%	2,152	2.75%	11/06/02
AL	MOBILE	TREADWELL HONDA	BLACK	D	60	25,740	8.99%	11.75%	2,151	2.76%	12/30/00
AL	BIRMINGHAM	TAMERON HONDA	WHITE	A	72	38,547	8.99%	10.50%	2,146	1.51%	09/04/00
AL	BIRMINGHAM	TAMERON HONDA	WHITE	B	60	20,420	7.74%	11.24%	2,141	3.50%	03/23/02
AL	BIRMINGHAM	ROEBUCK HONDA	BLACK	C	60	23,473	7.75%	10.85%	2,128	3.10%	08/19/99
AL	HUEYTOWN	NEIL BONNETT HONDA	WHITE	A	72	30,086	7.30%	9.30%	2,125	2.00%	09/06/01
AL	MOBILE	TREADWELL HONDA	WHITE	C	60	20,207	7.80%	11.30%	2,116	3.50%	08/30/01
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	C	60	20,246	8.99%	12.49%	2,113	3.50%	05/01/00
AL	TUSCALOOSA	TOWNSEND HONDA	WHITE	B	60	20,274	7.30%	10.80%	2,112	3.50%	12/28/01
AL	DAPHNE	HONDA BY THE BAY	WHITE	C	72	29,457	7.10%	9.10%	2,111	2.00%	03/23/03
AL	BIRMINGHAM	ROEBUCK HONDA	BLACK	D	60	20,500	7.30%	10.80%	2,108	3.50%	11/30/01
AL	MOBILE	TREADWELL HONDA	WHITE	D	72	23,620	7.00%	9.45%	2,076	2.45%	10/19/02
AL	BIRMINGHAM	TAMERON HONDA	BLACK	C	60	20,000	7.00%	10.50%	2,075	3.50%	10/03/02

**AL - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
AL	BIRMINGHAM	TAMERON HONDA	WHITE	C	60	19,363	9.24%	12.74%	2,074	3.50%	10/28/00
AL	BIRMINGHAM	TAMERON HONDA	WHITE	C	60	24,263	7.00%	9.95%	2,069	2.95%	09/28/02
AL	ANNISTON AL	SUNNY KING HONDA	WHITE	C	60	28,003	7.75%	10.25%	2,053	2.50%	07/23/99
AL	BIRMINGHAM	TAMERON HONDA	BLACK	D	60	19,312	7.74%	11.25%	2,030	3.51%	08/16/99
AL	DAPHNE	HONDA BY THE BAY	BLACK	C	60	28,091	7.00%	9.50%	2,024	2.50%	10/19/02
AL	HUNTSVILLE	JERRY DAMSON ACURA	WHITE	C	60	31,910	7.30%	9.45%	2,022	2.15%	10/26/01
AL	DAPHNE	HONDA BY THE BAY	WHITE	B	72	27,935	8.74%	10.74%	2,020	2.00%	11/14/00
AL	MOBILE	TREADWELL HONDA	WHITE	C	60	27,141	7.44%	9.95%	2,014	2.51%	07/16/02
AL	MOBILE	TREADWELL HONDA	BLACK	D	60	19,173	7.44%	10.94%	1,998	3.50%	07/05/02
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	C	60	19,402	7.44%	10.94%	1,994	3.50%	07/29/02
AL	MOBILE	TREADWELL HONDA	BLACK	C	66	20,347	7.80%	10.80%	1,986	3.00%	12/19/01
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	B	60	34,226	5.75%	7.75%	1,970	2.00%	01/06/03
AL	BIRMINGHAM	ROEBUCK HONDA	BLACK	D	60	24,301	7.00%	9.75%	1,970	2.75%	10/10/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	B	60	34,307	6.80%	8.80%	1,964	2.00%	09/24/01
AL	MOBILE	TREADWELL HONDA	WHITE	A	60	18,928	7.00%	10.50%	1,960	3.50%	11/16/02
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	C	60	19,199	9.24%	12.59%	1,954	3.35%	11/14/00
AL	TUSCALOOSA	TOWNSEND HONDA	BLACK	D	60	18,796	7.00%	10.50%	1,949	3.50%	10/29/02
AL	TUSCALOOSA	TOWNSEND HONDA	BLACK	D	60	20,322	6.75%	9.99%	1,941	3.24%	01/08/03
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	A	60	18,746	9.24%	12.61%	1,930	3.37%	11/04/00
AL	JASPER	JASPER HONDA	WHITE	D	60	21,675	7.44%	10.44%	1,929	3.00%	08/14/02
AL	MOBILE	TREADWELL HONDA	WHITE	D	72	26,812	8.25%	10.25%	1,923	2.00%	10/26/02
AL	BIRMINGHAM	ROEBUCK HONDA	BLACK		60	18,527	6.75%	10.25%	1,915	3.50%	01/03/03

*AL - Case Summary of Top 100 Dollar Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts*

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		47,384	17,485
<b>Markup in Dollars</b>		6,063	112
<b>Markup in Percent</b>		4.75%	0.20%
<b>Stated Buy Rate</b>		13.49%	5.73%
<b>Total Number of Contracts</b>	13,860		

*Racial Breakdown of Statewide Contracts*

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	1801	12.99	1801	12.99
<b>WHITE</b>	12059	87.01	13860	100.00

*Grade Breakdown of Statewide Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	8667	62.83	8667	62.83
<b>B</b>	2709	19.64	11376	82.47
<b>C</b>	1512	10.96	12888	93.43
<b>D</b>	906	6.57	13794	100.00

*\*66 contracts did not have the credit score field populated.*

*AL - Case Summary of Top 100 Dollar Markups  
 Top 100 Markups Summary  
 Racial Breakdown of Top 100 Markups*

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	33	33.00	33	33.00
<b>WHITE</b>	67	67.00	100	100.00

*Grade Breakdown of Top 100 Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	13	13.13	13	13.13
<b>B</b>	16	16.16	29	29.29
<b>C</b>	35	35.35	64	64.65
<b>D</b>	35	35.35	99	100.00

*\*1 contract did not have the credit score field populated.*

*AL - Case Summary of Top 100 Dollar Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

<b>Race</b>	<b>Observed Number</b>	<b>Expected Number</b>
<b>BLACKS</b>	33	13
<b>WHITES</b>	67	87
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

<b>Statistic</b>	<b>DF</b>	<b>Value</b>	<b>Prob</b>
<b>Chi-Square</b>	1	34.8211	<.0001

In sum, based on the analysis above, the probability that in Alabama we would observe 33 blacks in the top 100 dollar markups, given that we would expect to find only 13 is essentially 0. Hence, we can conclude that in Alabama, blacks are significantly over-represented in the top 100 dollar markups.

**AR - Case Summary of Top 100 Dollar Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	A	72	34,381	5.40%	7.25%	2,212	1.85%	03/12/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	D	60	34,384	5.15%	7.25%	2,061	2.10%	03/04/03
AR	LITTLE ROCK	BALE HONDA	WHITE	D	60	33,676	5.15%	7.25%	2,015	2.10%	03/10/03
AR	SHERWOOD	RUSSELL HONDA	WHITE	B	60	26,941	7.40%	9.75%	1,832	2.35%	08/25/99
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	WHITE	C	60	25,199	7.65%	10.00%	1,720	2.35%	01/07/00
AR	FAYETTEVILLE	LANDERS HONDA NORTH	WHITE	A	72	26,676	5.40%	7.25%	1,711	1.85%	03/14/03
AR	LITTLE ROCK	BALE HONDA	WHITE	C	72	26,041	8.75%	10.50%	1,680	1.75%	01/17/01
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	A	72	28,788	5.65%	7.25%	1,606	1.60%	02/18/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	C	72	33,619	5.90%	7.25%	1,585	1.35%	03/15/03
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	WHITE	D	60	25,345	7.40%	9.50%	1,568	2.10%	07/31/99
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	C	72	33,443	9.75%	11.00%	1,555	1.25%	12/18/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	C	60	25,883	5.15%	7.25%	1,549	2.10%	03/08/03
AR	LITTLE ROCK	BALE HONDA	BLACK	C	60	22,077	7.39%	9.75%	1,540	2.36%	08/26/99
AR	FT. SMITH	NORTHWEST HONDA	WHITE	D	60	22,077	7.40%	9.75%	1,534	2.35%	08/27/99
AR	FAYETTEVILLE	NELMS HONDA	WHITE	A	72	24,035	9.25%	11.00%	1,530	1.75%	09/23/00
AR	LITTLE ROCK	BALE HONDA	BLACK	A	72	17,773	4.65%	7.13%	1,518	2.48%	02/15/03
AR	LITTLE ROCK	BALE HONDA	BLACK	D	72	20,720	5.15%	7.25%	1,507	2.10%	02/27/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	B	72	32,206	9.75%	11.00%	1,498	1.25%	12/07/00
AR	FAYETTEVILLE	NELMS HONDA	WHITE	A	60	21,874	8.75%	11.00%	1,480	2.25%	12/07/00
AR	FAYETTEVILLE	NELMS ACURA	WHITE	A	60	32,176	8.25%	9.78%	1,463	1.53%	12/09/00
AR	FAYETTEVILLE	LANDERS HONDA NORTH	WHITE	A	72	25,827	5.65%	7.25%	1,439	1.60%	01/28/03
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	27,503	4.65%	6.50%	1,427	1.85%	02/01/03
AR	FAYETTEVILLE	NELMS HONDA	WHITE	D	60	22,908	7.39%	9.50%	1,424	2.11%	07/30/99
AR	FAYETTEVILLE	NELMS ACURA	WHITE	A	60	23,513	9.00%	11.00%	1,417	2.00%	10/04/00
AR	SHERWOOD	RUSSELL HONDA	BLACK	C	60	21,318	7.20%	9.50%	1,414	2.30%	07/01/99
AR	SHERWOOD	RUSSELL HONDA	BLACK	A	72	25,841	9.00%	10.50%	1,414	1.50%	11/11/00

**AR - Case Summary of Top 100 Dollar Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	23,633	8.49%	10.49%	1,414	2.00%	07/29/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	B	72	25,341	8.49%	10.00%	1,397	1.51%	02/26/01
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	24,137	7.15%	9.15%	1,389	2.00%	12/30/99
AR	SHERWOOD	RUSSELL HONDA	WHITE	B	60	26,255	8.25%	10.00%	1,367	1.75%	12/28/00
AR	LITTLE ROCK	BALE HONDA	WHITE	A	60	22,193	8.99%	11.00%	1,343	2.01%	07/08/00
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	A	72	24,350	5.65%	7.25%	1,334	1.60%	02/14/03
AR	SHERWOOD	RUSSELL HONDA	WHITE	B	72	18,424	8.75%	10.75%	1,333	2.00%	01/02/01
AR	FAYETTEVILLE	LANDERS HONDA NORTH	WHITE	C	60	25,229	5.40%	7.25%	1,331	1.85%	02/08/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	A	60	23,419	4.65%	6.65%	1,325	2.00%	02/21/03
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	22,991	7.15%	9.15%	1,323	2.00%	12/04/99
AR	LITTLE ROCK	BALE HONDA	WHITE	D	60	24,932	5.40%	7.25%	1,321	1.85%	02/08/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	A	72	23,755	5.40%	7.00%	1,319	1.60%	03/21/03
AR	LITTLE ROCK	BALE HONDA	BLACK	B	72	23,469	5.65%	7.25%	1,311	1.60%	01/25/03
AR	FAYETTEVILLE	LANDERS HONDA NORTH	WHITE	C	60	23,010	4.65%	6.65%	1,301	2.00%	02/28/03
AR	FT. SMITH	NORTHWEST HONDA	WHITE	B	60	21,042	7.66%	9.75%	1,297	2.09%	09/13/99
AR	LITTLE ROCK	RIVERSIDE ACURA	WHITE	A	60	35,450	8.75%	10.00%	1,292	1.25%	01/05/01
AR	FT. SMITH	NORTHWEST HONDA	WHITE	B	60	19,339	7.20%	9.50%	1,288	2.30%	06/12/99
AR	EL DORADO	TEETER HONDA	WHITE	C	60	21,508	5.15%	7.25%	1,285	2.10%	03/19/03
AR	LITTLE ROCK	BALE HONDA	WHITE	C	72	21,150	4.90%	6.65%	1,277	1.75%	01/24/03
AR	FAYETTEVILLE	LANDERS HONDA NORTH	WHITE	B	60	22,609	4.90%	6.90%	1,259	2.00%	01/28/03
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	WHITE	A	60	20,681	8.49%	10.50%	1,244	2.01%	06/15/00
AR	FAYETTEVILLE	NELMS ACURA	WHITE	A	60	26,302	7.40%	9.00%	1,236	1.60%	02/29/00
AR	FAYETTEVILLE	NELMS HONDA	WHITE	A	60	23,507	8.49%	10.25%	1,234	1.76%	04/18/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	21,143	7.75%	9.75%	1,226	2.00%	03/18/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	20,432	7.99%	9.99%	1,189	2.00%	05/16/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	C	60	20,660	7.15%	9.15%	1,189	2.00%	01/18/00



**AR - Case Summary of Top 100 Dollar Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	20,315	7.99%	9.99%	1,183	2.00%	04/22/00
AR	HOT SPRINGS	ORR HONDA OF HOT SPRINGS	WHITE	C	60	26,591	7.49%	9.00%	1,183	1.51%	05/09/01
AR	FAYETTEVILLE	NELMS HONDA	BLACK	A	60	26,425	8.50%	10.00%	1,182	1.50%	10/16/00
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	WHITE	D	60	19,426	7.40%	9.50%	1,179	2.10%	07/28/99
AR	LITTLE ROCK	RIVERSIDE ACURA	WHITE	C	60	27,000	7.99%	9.50%	1,179	1.51%	03/27/01
AR	FT. SMITH	FLOYD TRAYLOR MOTOR CO., INC.	WHITE	C	60	22,475	5.40%	7.25%	1,165	1.85%	02/13/03
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	WHITE	A	60	17,039	8.74%	11.00%	1,158	2.26%	05/22/00
AR	CONWAY	HONDA WORLD	WHITE	B	60	17,004	7.20%	9.50%	1,153	2.30%	07/01/99
AR	FT. SMITH	NORTHWEST HONDA	WHITE	C	60	16,976	7.20%	9.50%	1,151	2.30%	07/07/99
AR	LITTLE ROCK	BALE HONDA	BLACK	B	60	16,991	8.75%	11.00%	1,150	2.25%	12/29/00
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	A	72	17,852	5.40%	7.25%	1,149	1.85%	03/03/03
AR	LITTLE ROCK	BALE HONDA	WHITE	A	60	16,542	7.40%	9.75%	1,148	2.35%	09/02/99
AR	SHERWOOD	RUSSELL HONDA	WHITE	D	60	22,108	5.40%	7.25%	1,148	1.85%	02/22/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	D	72	24,395	9.75%	11.00%	1,138	1.25%	01/15/01
AR	SHERWOOD	RUSSELL HONDA	WHITE	C	60	19,502	7.65%	9.65%	1,130	2.00%	10/14/99
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	A	60	24,833	9.25%	10.75%	1,123	1.50%	01/10/01
AR	LITTLE ROCK	BALE HONDA	WHITE	A	72	13,501	8.75%	11.00%	1,120	2.25%	12/22/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	18,569	8.99%	10.99%	1,118	2.00%	07/12/00
AR	SHERWOOD	RUSSELL HONDA	BLACK	C	60	18,361	7.65%	9.75%	1,118	2.10%	01/04/00
AR	JONESBORO	UNIVERSITY MOTORS	WHITE	A	60	24,060	7.40%	9.00%	1,108	1.60%	08/05/99
AR	SHERWOOD	RUSSELL HONDA	BLACK	D	60	21,274	8.99%	10.75%	1,103	1.76%	06/13/00
AR	FAYETTEVILLE	NELMS HONDA	WHITE	B	60	16,180	8.75%	11.00%	1,094	2.25%	12/23/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	D	60	17,881	7.65%	9.75%	1,089	2.10%	09/16/99
AR	SHERWOOD	RUSSELL HONDA	BLACK	D	60	21,008	5.40%	7.25%	1,089	1.85%	02/22/03
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	18,524	7.99%	9.99%	1,078	2.00%	04/06/00
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	D	60	17,771	9.00%	11.00%	1,073	2.00%	11/14/00

**AR - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
AR	FT. SMITH	NORTHWEST HONDA	WHITE	B	60	17,446	7.64%	9.75%	1,072	2.11%	10/30/99
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	WHITE	A	60	20,264	6.70%	8.50%	1,062	1.80%	06/11/99
AR	LITTLE ROCK	BALE HONDA	WHITE	B	48	19,388	7.40%	9.75%	1,059	2.35%	09/02/99
AR	FAYETTEVILLE	LANDERS HONDA NORTH	WHITE	C	60	20,018	5.40%	7.25%	1,056	1.85%	01/31/03
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	WHITE	A	60	20,000	8.24%	10.00%	1,048	1.76%	06/02/00
AR	FAYETTEVILLE	NELMS HONDA	WHITE	A	60	28,018	7.99%	9.25%	1,043	1.26%	04/18/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	17,189	7.40%	9.50%	1,043	2.10%	07/25/99
AR	FAYETTEVILLE	NELMS ACURA	WHITE	A	60	24,451	6.99%	8.45%	1,040	1.46%	04/26/01
AR	FT. SMITH	NORTHWEST HONDA	WHITE	B	60	24,831	8.74%	10.15%	1,022	1.41%	05/20/00
AR	FT. SMITH	NORTHWEST HONDA	WHITE	D	60	15,335	7.20%	9.50%	1,015	2.30%	07/17/99
AR	FAYETTEVILLE	NELMS HONDA	WHITE	D	60	19,222	8.49%	10.25%	1,009	1.76%	04/25/00
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	A	60	26,664	4.90%	6.25%	998	1.35%	02/15/03
AR	FAYETTEVILLE	NELMS HONDA	WHITE	C	60	18,991	7.21%	9.00%	997	1.79%	06/25/99
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	C	60	16,578	5.15%	7.25%	994	2.10%	03/11/03
AR	FAYETTEVILLE	NELMS HONDA	WHITE	A	60	18,241	8.49%	10.30%	986	1.81%	07/22/00
AR	LITTLE ROCK	BALE HONDA	WHITE	B	60	16,273	9.00%	11.00%	982	2.00%	11/04/00
AR	SHERWOOD	RUSSELL HONDA	BLACK	B	60	16,802	8.25%	10.25%	982	2.00%	03/29/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	21,831	8.75%	10.25%	979	1.50%	08/13/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	72	18,047	9.00%	10.50%	978	1.50%	10/23/00
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	A	72	25,983	10.00%	11.00%	972	1.00%	11/04/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	17,046	7.15%	9.13%	971	1.98%	11/20/99
AR	FT. SMITH	NORTHWEST HONDA	WHITE	A	60	21,765	7.40%	8.95%	968	1.55%	03/11/00

*AR - Case Summary of Top 100 Dollar Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts*

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		44,369	17,248
<b>Markup in Dollars</b>		2,212	59
<b>Markup in Percent</b>		2.48%	0.11%
<b>Stated Buy Rate</b>		11.00%	5.63%
<b>Total Number of Contracts</b>	5,790		

*Racial Breakdown of Statewide Contracts*

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	357	6.17	357	6.17
<b>WHITE</b>	5433	93.83	5790	100.00

*Grade Breakdown of Statewide Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	3932	68.16	3932	68.16
<b>B</b>	961	16.66	4893	84.82
<b>C</b>	520	9.01	5413	93.83
<b>D</b>	356	6.17	5769	100.00

*\*21 contracts did not have the credit score field populated.*

***AR - Case Summary of Top 100 Dollar Markups***  
***Top 100 Markups Summary***  
***Racial Breakdown of Top 100 Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	12	12.00	12	12.00
<b>WHITE</b>	88	88.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	46	46.00	46	46.00
<b>B</b>	17	17.00	63	63.00
<b>C</b>	21	21.00	84	84.00
<b>D</b>	16	16.00	100	100.00

*AR - Case Summary of Top 100 Dollar Markups*  
*Top 100 Markups Summary*  
*Racial Breakdown of Top 100 Markups*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

Race	Observed Number	Expected Number
<b>BLACKS</b>	12	6
<b>WHITES</b>	88	94
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

Statistic	DF	Value	Prob
<b>Chi-Square</b>	1	5.6979	0.0170

In sum, based on the analysis above, the probability that in Arkansas we would observe 12 blacks in the top 100 dollar markups, given that we would expect to find only 6 is essentially 0. Hence, we can conclude that in Arkansas, blacks are significantly over-represented in the top 100 dollar markups.

**CA - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
CA	CONCORD	CONCORD HONDA	WHITE	D	72	39,484	6.74%	10.24%	4,990	3.50%	03/11/03
CA	SAN JOSE	CAPITOL HONDA	WHITE	D	72	30,579	7.59%	11.95%	4,918	4.36%	04/25/02
CA	HAYWARD	HONDA OF HAYWARD	WHITE	C	72	25,175	8.85%	13.99%	4,802	5.14%	05/13/00
CA	SELMA	SELMA HONDA	WHITE	C	72	37,945	7.00%	10.50%	4,726	3.50%	10/04/02
CA	MORENO VALLEY	MORENO VALLEY HONDA	WHITE	D	72	37,260	6.74%	10.24%	4,709	3.50%	02/22/03
CA	MORENO VALLEY	MORENO VALLEY HONDA	WHITE	C	72	35,797	7.00%	10.50%	4,544	3.50%	12/15/02
CA	FONTANA	ROCK HONDA	WHITE	D	72	36,544	6.89%	10.39%	4,543	3.50%	01/11/03
CA	CULVER CITY	MILLER HONDA-CULVER CITY	WHITE	C	72	35,744	7.00%	10.50%	4,537	3.50%	09/28/02
CA	ALHAMBRA	GOUDY HONDA	WHITE	D	72	34,616	8.65%	12.15%	4,515	3.50%	05/09/01
CA	MONTCLAIR	METRO ACURA	WHITE	C	72	34,069	8.40%	11.95%	4,483	3.55%	09/21/01
CA	LOS ANGELES	AIRPORT MARINA HONDA	BLACK	B	72	38,171	7.59%	10.80%	4,478	3.21%	06/21/02
CA	SAN JOSE	CAPITOL HONDA	WHITE	D	66	38,648	7.34%	10.84%	4,477	3.50%	05/29/02
CA	SANTA ANA	HONDA SANTA ANA	WHITE	D	72	31,000	6.24%	10.24%	4,458	4.00%	03/09/03
CA	PALO ALTO	ANDERSON HONDA	WHITE	D	72	34,772	7.59%	11.09%	4,456	3.50%	04/30/02
CA	SAN LEANDRO	SAN LEANDRO HONDA	WHITE	D	72	30,586	7.00%	11.00%	4,454	4.00%	08/16/02
CA	FAIRFIELD	SOLANO ACURA	BLACK	D	72	41,150	7.59%	10.60%	4,432	3.01%	07/27/02
CA	SELMA	SELMA HONDA	WHITE	A	72	35,468	6.89%	10.39%	4,410	3.50%	01/21/03
CA	CERRITOS	NORM REEVES HONDA OF CERRITOS	BLACK	D	72	34,298	7.59%	11.09%	4,396	3.50%	02/18/02
CA	CONCORD	CONCORD HONDA	WHITE	D	72	35,091	6.89%	10.35%	4,393	3.46%	12/21/02
CA	ONTARIO	PENSKE HONDA	WHITE	D	72	33,836	7.59%	11.09%	4,334	3.50%	05/11/02
CA	POWAY	POWAY HONDA	WHITE	D	72	27,478	7.59%	11.95%	4,333	4.36%	01/20/02
CA	OAKLAND	HONDA OF OAKLAND	BLACK	D	72	34,311	7.59%	11.09%	4,325	3.50%	02/13/02
CA	SAN DIEGO	PACIFIC HONDA	WHITE	B	72	33,825	7.50%	11.00%	4,324	3.50%	08/28/02
CA	RIVERSIDE	RIVERSIDE HONDA	WHITE	B	72	33,713	8.65%	12.15%	4,311	3.50%	05/10/01
CA	DOWNEY	DOWNEY ACURA	BLACK	B	72	34,109	7.59%	11.09%	4,290	3.50%	07/10/02

**CA - Case Summary of Top 100 Dollar Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CA	SAN JOSE	CAPITOL HONDA	WHITE	B	72	34,061	7.59%	11.09%	4,283	3.50%	07/02/02
CA	POWAY	POWAY HONDA	WHITE	B	72	33,561	7.25%	10.75%	4,275	3.50%	12/19/01
CA	N. HOLLYWOOD	ROBERTSON HONDA	WHITE	D	72	33,223	7.59%	11.09%	4,257	3.50%	02/17/02
CA	FONTANA	ROCK HONDA	WHITE	D	72	33,532	7.59%	11.09%	4,217	3.50%	03/08/02
CA	COSTA MESA	SOUTH COAST ACURA	BLACK	C	60	40,958	6.39%	9.89%	4,213	3.50%	12/30/02
CA	HOLLYWOOD	HONDA OF HOLLYWOOD	WHITE	D	72	32,879	7.50%	10.99%	4,195	3.49%	08/09/02
CA	COLMA	HONDA OF SERRAMONTE	WHITE	C	72	31,522	9.64%	13.14%	4,177	3.50%	12/02/00
CA	CULVER CITY	MILLER HONDA-CULVER CITY	BLACK	D	72	32,902	7.00%	10.50%	4,177	3.50%	11/18/02
CA	STOCKTON	ACURA OF STOCKTON	WHITE	D	72	39,035	7.00%	9.95%	4,156	2.95%	12/14/02
CA	ALHAMBRA	GOUDY HONDA	WHITE	D	72	26,157	9.24%	13.50%	4,132	4.26%	07/20/00
CA	CONCORD	CONCORD HONDA	WHITE	D	72	32,543	6.74%	10.24%	4,113	3.50%	02/01/03
CA	BUENA PARK	BUENA PARK HONDA	WHITE	B	72	31,821	7.59%	11.09%	4,080	3.50%	06/29/02
CA	LOS GATOS	LOS GATOS HONDA	WHITE	C	60	39,426	6.50%	10.00%	4,062	3.50%	10/29/02
CA	EUREKA	MID CITY MOTOR WORLD	WHITE	D	72	32,537	7.00%	10.50%	4,052	3.50%	10/19/02
CA	CONCORD	CONCORD HONDA	WHITE	C	72	36,335	6.89%	9.99%	4,047	3.10%	12/30/02
CA	CONCORD	CONCORD HONDA	WHITE	B	72	32,601	6.74%	10.24%	4,044	3.50%	02/25/03
CA	SELMA	SELMA HONDA	WHITE	B	72	32,139	7.59%	11.09%	4,041	3.50%	03/23/02
CA	VAN NUYS	MILLER HONDA	WHITE		72	31,888	6.74%	10.24%	4,030	3.50%	02/15/03
CA	CULVER CITY	MILLER HONDA-CULVER CITY	BLACK	C	72	31,738	7.00%	10.50%	4,029	3.50%	11/17/02
CA	OAKLAND	HONDA OF OAKLAND	BLACK	D	72	31,843	6.74%	10.24%	4,024	3.50%	03/12/03
CA	DOWNEY	HONDA WORLD DOWNEY	WHITE	B	66	34,982	6.75%	10.25%	4,015	3.50%	10/20/02
CA	VAN NUYS	KEYES ACURA	WHITE	C	66	34,505	7.25%	10.75%	3,992	3.50%	08/12/02
CA	DOWNEY	HONDA WORLD DOWNEY	WHITE	D	72	31,410	7.00%	10.50%	3,987	3.50%	09/23/02
CA	ANAHEIM	HARDIN HONDA	BLACK	D	72	31,398	7.00%	10.50%	3,986	3.50%	12/09/02
CA	RIVERSIDE	RIVERSIDE HONDA	WHITE	D	72	32,040	6.89%	10.39%	3,983	3.50%	01/05/03
CA	TUSTIN	TUSTIN ACURA	WHITE	C	72	30,899	9.15%	12.65%	3,979	3.50%	02/27/01

**CA - Case Summary of Top 100 Dollar Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CA	CULVER CITY	MILLER HONDA-CULVER CITY	BLACK	D	72	31,869	7.00%	10.50%	3,969	3.50%	11/30/02
CA	CULVER CITY	MILLER HONDA-CULVER CITY	WHITE	C	72	30,850	7.59%	11.09%	3,955	3.50%	01/26/02
CA	CULVER CITY	MILLER HONDA-CULVER CITY	WHITE	C	60	38,438	6.39%	9.89%	3,954	3.50%	12/28/02
CA	HAYWARD	HONDA OF HAYWARD	WHITE	D	72	31,204	6.74%	10.24%	3,943	3.50%	03/19/03
CA	PITTSBURG	WINTER HONDA	WHITE	C	72	37,769	7.00%	9.90%	3,934	2.90%	10/21/02
CA	STOCKTON	STOCKTON HONDA	WHITE	A	72	27,179	6.50%	10.50%	3,925	4.00%	11/15/02
CA	GARDENA	GARDENA HONDA	BLACK	D	72	30,164	8.40%	11.90%	3,914	3.50%	07/10/01
CA	CERRITOS	NORM REEVES HONDA OF CERRITOS	WHITE	B	72	31,465	7.59%	11.05%	3,910	3.46%	05/19/02
CA	DUBLIN	DUBLIN HONDA	WHITE	D	72	30,826	6.89%	10.39%	3,906	3.50%	01/21/03
CA	SELMA	SELMA HONDA	WHITE	C	72	30,712	7.00%	10.50%	3,898	3.50%	09/13/02
CA	INDIO	UNICARS HONDA	WHITE	D	72	33,738	7.59%	10.75%	3,890	3.16%	07/31/02
CA	CULVER CITY	MILLER HONDA-CULVER CITY	WHITE	C	72	30,561	7.00%	10.50%	3,879	3.50%	10/19/02
CA	CONCORD	CONCORD HONDA	WHITE	D	72	37,245	7.59%	10.50%	3,875	2.91%	02/20/02
CA	EL CERRITO	HONDA OF EL CERRITO	WHITE	D	72	29,078	9.89%	13.39%	3,869	3.50%	09/17/00
CA	WEST COVINA	.NORM REEVES HONDA SUPERSTORE C	WHITE	D	72	30,479	6.74%	10.24%	3,852	3.50%	02/14/03
CA	HUNTINGTON BCH	NORM REEVES HONDA SPRSTR HUNTI	WHITE	A	72	30,638	7.59%	11.09%	3,852	3.50%	06/08/02
CA	RIVERSIDE	RIVERSIDE HONDA	WHITE	B	72	30,311	8.25%	11.75%	3,851	3.50%	10/16/01
CA	LOS ANGELES	AIRPORT MARINA HONDA	WHITE	B	72	30,291	7.00%	10.50%	3,845	3.50%	11/27/02
CA	WALNUT CREEK	WALNUT CREEK HONDA	WHITE	C	72	37,603	7.59%	10.45%	3,844	2.86%	06/29/02
CA	LOS ANGELES	AIRPORT MARINA HONDA	BLACK	C	72	30,630	6.74%	10.24%	3,842	3.50%	03/10/03
CA	SAN FRANCISCO	SAN FRANCISCO HONDA	WHITE	B	72	30,268	7.00%	10.50%	3,840	3.50%	12/08/02
CA	CARLSBAD	HOEHN HONDA	WHITE	B	72	30,200	7.00%	10.50%	3,832	3.50%	11/11/02
CA	ESCONDIDO	ACURA OF ESCONDIDO	BLACK	C	72	34,103	9.99%	12.95%	3,824	2.96%	05/20/00
CA	FONTANA	ROCK HONDA	WHITE	D	72	25,386	7.59%	11.74%	3,802	4.15%	03/27/02
CA	VAN NUYS	KEYES ACURA	WHITE	D	72	29,523	7.75%	11.25%	3,795	3.50%	11/01/01



**CA - Case Summary of Top 100 Dollar Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CA	PLEASANTON	ACURA OF PLEASANTON	WHITE	D	60	36,599	6.50%	10.00%	3,770	3.50%	10/13/02
CA	TORRANCE	SCOTT ROBINSON HONDA	WHITE	B	72	30,178	6.89%	10.39%	3,750	3.50%	12/24/02
CA	MONTCLAIR	METRO HONDA	BLACK	A	72	29,805	7.59%	11.09%	3,748	3.50%	04/11/02
CA	WEST COVINA	NORM REEVES HONDA SUPERSTORE C	BLACK	D	72	29,241	7.59%	11.09%	3,748	3.50%	07/12/02
CA	SELMA	SELMA HONDA	WHITE	D	72	29,795	7.59%	11.09%	3,746	3.50%	02/08/02
CA		NORM REEVES HONDA OF TEMECULA	WHITE	D	72	29,907	7.25%	10.75%	3,740	3.50%	01/03/02
CA	FONTANA	ROCK HONDA	WHITE	B	72	30,071	6.89%	10.39%	3,739	3.50%	01/10/03
CA	FONTANA	ROCK HONDA	WHITE	D	72	29,979	7.00%	10.50%	3,734	3.50%	11/02/02
CA	SANTA ROSA	PRESTIGE ACURA	WHITE	B	72	29,105	8.40%	11.90%	3,707	3.50%	07/13/01
CA	WEST COVINA	.NORM REEVES HONDA SUPERSTORE C	WHITE	D	72	33,837	7.59%	10.59%	3,703	3.00%	07/26/02
CA	ROSEVILLE	AUTOWEST HONDA-ROSEVILLE	WHITE	C	72	29,267	6.74%	10.24%	3,699	3.50%	02/01/03
CA	WEST COVINA	.NORM REEVES HONDA SUPERSTORE C	WHITE	D	72	25,654	7.00%	10.95%	3,689	3.95%	09/24/02
CA	FONTANA	ROCK HONDA	WHITE	D	72	31,024	7.59%	10.90%	3,684	3.31%	06/04/02
CA	VISALIA	VISALIA HONDA	WHITE	D	72	27,280	6.24%	9.99%	3,666	3.75%	02/17/03
CA	RIVERSIDE	RIVERSIDE HONDA	WHITE	D	72	22,555	7.40%	11.90%	3,664	4.50%	08/05/01
CA	EL CAJON	TIPTON MOTORS	WHITE	C	72	31,853	6.74%	9.99%	3,661	3.25%	02/23/03
CA	EL CERRITO	HONDA OF EL CERRITO	BLACK	D	60	35,679	6.24%	9.74%	3,661	3.50%	02/18/03
CA	SELMA	SELMA HONDA	WHITE	B	72	29,489	6.74%	10.24%	3,658	3.50%	02/11/03
CA	MONROVIA	SIERRA AUTOCARS, INC.	WHITE	D	72	28,820	7.00%	10.50%	3,654	3.50%	12/10/02
CA	FREMONT	AUTOWEST HONDA	WHITE	D	60	28,029	6.39%	10.89%	3,654	4.50%	01/02/03
CA	SELMA	SELMA HONDA	WHITE	D	72	29,361	6.89%	10.39%	3,651	3.50%	01/18/03
CA	ESCONDIDO	ACURA OF ESCONDIDO	BLACK	B	72	37,269	6.24%	8.99%	3,646	2.75%	03/08/03
CA	SAN JOSE	CAPITOL HONDA	WHITE	C	72	28,836	6.74%	10.24%	3,644	3.50%	03/09/03
CA	EL MONTE	NELSON HONDA	WHITE	C	72	28,382	8.90%	12.40%	3,642	3.50%	04/14/01

*CA - Case Summary of Top 100 Dollar Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts*

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		88,591	18,197
<b>Markup in Dollars</b>		4,990	317
<b>Markup in Percent</b>		6.24%	0.55%
<b>Stated Buy Rate</b>		13.81%	6.06%
<b>Total Number of Contracts</b>	50,766		

*Racial Breakdown of Statewide Contracts*

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	2931	5.77	2931	5.77
<b>WHITE</b>	47835	94.23	50766	100.00

*Grade Breakdown of Statewide Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	25358	50.57	25358	50.57
<b>B</b>	11146	22.23	36504	72.80
<b>C</b>	7178	14.31	43682	87.11
<b>D</b>	6462	12.89	50144	100.00

*\*622 contracts did not have the credit score field populated*

**CA - Case Summary of Top 100 Dollar Markups**  
**Top 100 Markups Summary**  
**Racial Breakdown of Top 100 Markups**

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	18	18.00	18	18.00
<b>WHITE</b>	82	82.00	100	100.00

**Grade Breakdown of Top 100 Contracts**

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	4	4.04	4	4.04
<b>B</b>	20	20.20	24	24.24
<b>C</b>	24	24.24	48	48.48
<b>D</b>	51	51.52	99	100.00

*\*1 contract did not have the credit score field populated.*

*CA - Case Summary of Top 100 Dollar Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

Race	Observed Number	Expected Number
<b>BLACKS</b>	18	6
<b>WHITES</b>	82	94
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

Statistic	DF	Value	Prob
<b>Chi-Square</b>	1	27.3172	<.0001

In sum, based on the analysis above, the probability that in California we would observe 18 blacks in the top 100 dollar markups, given that we would expect to find only 6 is essentially 0. Hence, we can conclude that in California, blacks are significantly over-represented in the top 100 dollar markups.

**FL - Case Summary of Top 100 Dollar Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
FL	DAVIE	RICK CASE HONDA	WHITE	C	72	31,651	7.24%	11.99%	5,527	4.75%	07/28/02
FL	WEST PALM BEACH	PALM BEACH ACURA	BLACK	B	72	31,224	6.40%	11.15%	5,377	4.75%	12/20/02
FL	CLEARWATER	CROWN ACURA	BLACK	C	72	27,939	7.34%	12.09%	4,888	4.75%	01/22/02
FL	WEST PALM BEACH	PALM BEACH ACURA	BLACK	D	72	35,407	7.65%	11.15%	4,543	3.50%	12/24/02
FL	PLANTATION	RICK CASE ACURA	BLACK	C	60	41,783	9.24%	12.74%	4,473	3.50%	10/04/00
FL	MIAMI	INTERNATIONAL ACURA	BLACK	B	60	41,934	8.99%	12.49%	4,467	3.50%	01/19/01
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	WHITE	B	72	34,387	8.75%	12.25%	4,404	3.50%	06/10/01
FL	LONGWOOD	COURTESY HONDA	BLACK	C	72	25,310	7.34%	12.09%	4,345	4.75%	01/28/02
FL	MIAMI	BRICKELL HONDA	WHITE	C	72	34,121	7.75%	11.25%	4,301	3.50%	11/23/01
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	WHITE	B	72	32,458	8.59%	12.09%	4,227	3.50%	01/25/02
FL	PLANTATION	RICK CASE ACURA	WHITE	D	72	33,181	8.59%	11.99%	4,114	3.40%	04/09/02
FL	POMPANO BEACH	ED MORSE ACURA	WHITE	B	60	39,476	7.14%	10.64%	4,106	3.50%	08/29/02
FL	TAMPA	TAMPA HONDALAND	WHITE	C	72	30,368	5.59%	9.34%	4,041	3.75%	01/15/02
FL	PENSACOLA	PENSACOLA HONDA	WHITE	B	72	31,660	8.39%	11.89%	4,031	3.50%	08/16/02
FL	PLANTATION	RICK CASE ACURA	WHITE	B	72	34,849	6.54%	9.79%	3,997	3.25%	12/07/02
FL	OCALA	VERN BUCHANAN HONDA/ACURA/OLDS	WHITE	C	72	30,619	7.65%	11.15%	3,928	3.50%	01/20/03
FL	PLANTATION	RICK CASE ACURA	BLACK	C	60	38,452	6.89%	10.39%	3,899	3.50%	09/24/02
FL	JACKSONVILLE	DUVAL ACURA	BLACK	A	72	31,992	6.09%	9.50%	3,891	3.41%	02/18/02
FL	TAMPA	LINDELL HONDA	WHITE	B	60	38,681	7.34%	10.75%	3,842	3.41%	04/13/02
FL	TAMPA	LINDELL HONDA	WHITE	B	72	30,232	7.79%	11.29%	3,813	3.50%	11/21/02
FL	FT. MYERS	HONDA OF FT. MEYERS	WHITE	B	60	36,551	6.75%	10.25%	3,776	3.50%	11/26/01
FL	PLANTATION	RICK CASE ACURA	WHITE	C	60	39,538	7.50%	10.75%	3,748	3.25%	07/22/01
FL	BRADENTON	HONDA CARS OF BRADENTON	WHITE	D	60	36,183	6.75%	10.25%	3,734	3.50%	12/07/01
FL	PINELLAS PARK	CROWN HONDA	WHITE	B	72	28,735	8.14%	11.64%	3,715	3.50%	09/30/02
FL	FT. MYERS	HONDA OF FT. MEYERS	WHITE	D	60	35,745	6.89%	10.39%	3,700	3.50%	09/25/02

**FL - Case Summary of Top 100 Dollar Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
FL	PINELLAS PARK	CROWN HONDA	WHITE	C	72	27,757	9.99%	13.49%	3,696	3.50%	12/09/00
FL	DAVIE	RICK CASE HONDA	BLACK	D	72	29,988	7.34%	10.72%	3,691	3.38%	03/11/02
FL	TAMPA	TAMPA HONDALAND	WHITE	C	60	35,105	7.34%	10.84%	3,662	3.50%	01/30/02
FL	TAMPA	TAMPA HONDALAND	WHITE	C	60	34,999	7.25%	10.75%	3,646	3.50%	10/25/01
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	WHITE	B	60	34,985	7.34%	10.84%	3,646	3.50%	06/01/02
FL	CLEARWATER	CROWN ACURA	BLACK	A	72	21,082	9.24%	13.74%	3,596	4.50%	10/28/00
FL	TAMPA	FERMAN ACURA	WHITE	D	60	35,089	7.50%	11.00%	3,588	3.50%	07/16/01
FL	PENSACOLA	PENSACOLA HONDA	WHITE	A	72	27,695	8.25%	11.75%	3,582	3.50%	08/27/01
FL	MIAMI	MIAMI HONDA	WHITE	D	72	27,382	8.59%	12.09%	3,561	3.50%	03/13/02
FL	JACKSONVILLE	DUVAL ACURA	WHITE	B	60	33,080	9.49%	12.99%	3,554	3.50%	09/25/00
FL	OCALA	VERN BUCHANAN HONDA/ACURA/OLDS	WHITE	A	72	27,391	8.14%	11.64%	3,542	3.50%	10/25/02
FL	PLANTATION	RICK CASE ACURA	BLACK	D	60	34,358	6.54%	10.04%	3,539	3.50%	12/06/02
FL	PLANTATION	RICK CASE ACURA	BLACK	D	72	21,487	8.15%	12.65%	3,532	4.50%	04/17/01
FL	PLANTATION	RICK CASE ACURA	WHITE	C	60	33,742	8.75%	12.25%	3,520	3.50%	02/28/01
FL	NAPLES	GERMAIN HONDA	WHITE	C	72	27,194	8.15%	11.65%	3,516	3.50%	02/24/03
FL	DAVIE	RICK CASE HONDA	WHITE		60	33,556	7.14%	10.64%	3,487	3.50%	08/21/02
FL	CLEARWATER	AUTOWAY HONDA	WHITE	C	66	30,159	7.29%	10.79%	3,484	3.50%	12/18/02
FL	ST. AUGUSTINE	COGGIN HONDA OF ST. AUGUSTINE	WHITE	C	60	33,833	7.25%	10.75%	3,448	3.50%	09/27/01
FL	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	C	60	31,942	8.25%	11.75%	3,373	3.50%	01/30/00
FL	PLANTATION	RICK CASE ACURA	WHITE	D	60	35,042	6.54%	9.84%	3,334	3.30%	12/06/02
FL	CORAL SPRINGS	CORAL SPRINGS HONDA	WHITE	D	72	25,610	8.39%	11.89%	3,319	3.50%	08/21/02
FL	FT. MYERS	HONDA OF FT. MEYERS	BLACK	C	60	32,525	7.24%	10.74%	3,314	3.50%	07/16/02
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	WHITE	D	60	32,992	6.54%	9.95%	3,308	3.41%	11/25/02
FL	FT. LAUDERDALE	ED MORSE HONDA OF FT. LAUDERDA	BLACK	D	60	30,850	9.24%	12.74%	3,306	3.50%	06/03/00
FL	GAINESVILLE	GATORLAND ACURA	WHITE	A	72	46,828	7.34%	9.29%	3,288	1.95%	04/05/02

**FL - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	WHITE	D	72	25,366	8.15%	11.65%	3,280	3.50%	02/09/03
FL	PLANTATION	RICK CASE ACURA	WHITE	D	60	32,120	7.25%	10.75%	3,278	3.50%	10/02/01
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	WHITE	B	60	31,642	6.54%	10.04%	3,260	3.50%	12/08/02
FL	DAVIE	RICK CASE HONDA	BLACK	D	66	28,130	7.29%	10.79%	3,254	3.50%	12/05/02
FL	TAMPA	BRANDON HONDA	WHITE	B	60	30,570	8.75%	12.25%	3,253	3.50%	02/28/01
FL	OCALA	VERN BUCHANAN HONDA/ACURA/OLDS	WHITE	C	60	31,266	6.99%	10.49%	3,241	3.50%	11/06/01
FL	MIAMI	MIAMI HONDA	BLACK	C	66	27,617	7.75%	11.25%	3,214	3.50%	09/27/01
FL	PLANTATION	RICK CASE ACURA	BLACK	C	72	24,488	9.99%	13.49%	3,205	3.50%	12/31/00
FL	POMPANO BEACH	ED MORSE ACURA	WHITE	A	72	24,689	8.14%	11.64%	3,194	3.50%	08/31/02
FL	CLEARWATER	AUTOWAY HONDA	WHITE	B	72	24,546	8.59%	12.09%	3,192	3.50%	05/03/02
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	WHITE	D	72	25,236	8.59%	11.99%	3,190	3.40%	01/12/02
FL	TAMPA	BRANDON HONDA	WHITE	B	60	30,513	7.34%	10.84%	3,182	3.50%	06/15/02
FL	ST. AUGUSTINE	COGGIN HONDA OF ST. AUGUSTINE	WHITE	B	72	35,041	8.49%	11.00%	3,180	2.51%	07/12/02
FL	JACKSONVILLE	ACURA OF ORANGE PARK	WHITE	B	60	30,300	9.24%	12.74%	3,172	3.50%	05/19/00
FL	PINELLAS PARK	CROWN HONDA	WHITE	B	66	22,541	6.90%	11.15%	3,165	4.25%	02/01/03
FL	JACKSONVILLE	DUVAL ACURA	WHITE	A	72	29,959	5.59%	8.64%	3,165	3.05%	01/12/02
FL	TAMPA	FERMAN ACURA	WHITE	D	72	24,857	8.14%	11.64%	3,152	3.50%	11/06/02
FL	JACKSONVILLE	ACURA OF ORANGE PARK	WHITE	C	60	30,106	7.34%	10.84%	3,140	3.50%	03/02/02
FL	PLANTATION	RICK CASE ACURA	WHITE	D	60	29,215	9.49%	12.99%	3,139	3.50%	10/01/00
FL	OCALA	VERN BUCHANAN HONDA/ACURA/OLDS	BLACK	D	60	30,106	7.34%	10.84%	3,137	3.50%	01/29/02
FL	PENSACOLA	PENSACOLA HONDA	WHITE	C	72	36,217	8.14%	10.50%	3,127	2.36%	10/31/02
FL	OCALA	VERN BUCHANAN HONDA/ACURA/OLDS	WHITE	B	60	30,007	7.14%	10.64%	3,119	3.50%	08/16/02
FL	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	C	60	30,106	6.89%	10.39%	3,118	3.50%	11/11/02
FL	MIAMI	MIAMI ACURA	WHITE	B	60	29,672	7.75%	11.25%	3,110	3.50%	06/26/01
FL	PENSACOLA	PENSACOLA HONDA	WHITE	C	60	29,943	7.14%	10.64%	3,107	3.50%	08/24/02

**FL - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
FL	PLANTATION	RICK CASE ACURA	BLACK	C	60	30,211	7.34%	10.84%	3,082	3.50%	04/06/02
FL	PENSACOLA	PENSACOLA HONDA	WHITE	D	66	26,433	7.75%	11.25%	3,080	3.50%	09/27/01
FL	BRADENTON	HONDA CARS OF BRADENTON	WHITE	C	66	26,171	9.49%	12.99%	3,065	3.50%	01/06/01
FL	PLANTATION	RICK CASE ACURA	WHITE	A	60	29,733	7.75%	11.25%	3,055	3.50%	05/26/01
FL	ORLANDO	FOUNTAIN ACURA	WHITE	D	60	38,982	7.34%	9.98%	3,041	2.64%	05/11/02
FL	MIAMI	SOUTH MOTORS HONDA	WHITE		60	29,616	7.75%	11.25%	3,039	3.50%	05/10/01
FL	JACKSONVILLE	ACURA OF ORANGE PARK	WHITE	D	60	38,424	6.75%	9.45%	3,039	2.70%	12/26/01
FL	OCALA	VERN BUCHANAN HONDA/ACURA/OLDS	WHITE	B	60	33,134	6.89%	9.99%	3,031	3.10%	09/21/02
FL	FT. WALTON BCH	TIM SMITH ACURA	WHITE	B	60	29,878	6.89%	10.39%	3,029	3.50%	09/06/02
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	WHITE	A	72	27,720	8.59%	11.59%	3,023	3.00%	01/27/02
FL	CLEARWATER	CROWN ACURA	WHITE	D	60	48,823	7.14%	9.24%	3,013	2.10%	08/14/02
FL	OCALA	VERN BUCHANAN HONDA/ACURA/OLDS	WHITE	D	60	28,796	7.24%	10.74%	2,998	3.50%	07/30/02
FL	CORAL SPRINGS	CORAL SPRINGS HONDA	WHITE	D	60	28,768	7.34%	10.84%	2,998	3.50%	06/06/02
FL	PLANTATION	RICK CASE ACURA	BLACK	A	66	31,733	5.59%	8.59%	2,994	3.00%	02/14/02
FL	ORLANDO	FOUNTAIN ACURA	WHITE	D	66	25,761	7.49%	10.99%	2,989	3.50%	11/17/01
FL	CLEARWATER	CROWN ACURA	WHITE	C	72	30,360	9.75%	12.40%	2,970	2.65%	02/14/01
FL	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	D	60	28,866	6.40%	9.90%	2,968	3.50%	01/23/03
FL	MIAMI	MIAMI HONDA	WHITE	D	72	22,782	8.59%	12.09%	2,963	3.50%	05/11/02
FL	NAPLES	GERMAIN HONDA	WHITE	B	72	23,931	5.40%	8.90%	2,953	3.50%	02/11/03
FL	PALM BAY	SOUTHEASTERN HONDA	WHITE	D	66	31,230	7.65%	10.50%	2,950	2.85%	02/19/03
FL	MIAMI	MIAMI HONDA	WHITE	D	60	28,597	8.25%	11.75%	2,950	3.50%	12/09/99
FL	N. MIAMI BEACH	BEACH HONDA	BLACK	A	60	27,570	9.24%	12.74%	2,947	3.50%	10/06/00
FL	OCALA	VERN BUCHANAN HONDA/ACURA/OLDS	BLACK	C	60	31,912	6.75%	9.95%	2,947	3.20%	12/31/01
FL	POMPANO BEACH	ED MORSE ACURA	BLACK	D	72	30,639	8.15%	10.75%	2,924	2.60%	02/15/03
FL	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	D	60	27,685	8.25%	11.75%	2,924	3.50%	12/07/99



*FL - Case Summary of Top 100 Dollar Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts*

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		71,151	17,357
<b>Markup in Dollars</b>		5,527	189
<b>Markup in Percent</b>		4.75%	0.34%
<b>Stated Buy Rate</b>		13.99%	5.59%
<b>Total Number of Contracts</b>	46,132		

*Racial Breakdown of Statewide Contracts*

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	4872	10.56	4872	10.56
<b>WHITE</b>	41260	89.44	46132	100.00

*Grade Breakdown of Statewide Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	29823	65.05	29823	65.05
<b>B</b>	7740	16.88	37563	81.93
<b>C</b>	4771	10.41	42334	92.34
<b>D</b>	3513	7.66	45847	100.00

*\*285 contracts did not have the credit score field populated.*

***FL - Case Summary of Top 100 Dollar Markups***  
***Top 100 Markups Summary***  
***Racial Breakdown of Top 100 Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	25	25.00	25	25.00
<b>WHITE</b>	75	75.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	11	11.22	11	11.22
<b>B</b>	25	25.51	36	36.73
<b>C</b>	29	29.59	65	66.33
<b>D</b>	33	33.67	98	100.00

***\*2 contracts did not have the credit score field populated.***

*FL - Case Summary of Top 100 Dollar Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

<b>Race</b>	<b>Observed Number</b>	<b>Expected Number</b>
<b>BLACKS</b>	25	11
<b>WHITES</b>	75	89
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

<b>Statistic</b>	<b>DF</b>	<b>Value</b>	<b>Prob</b>
<b>Chi-Square</b>	1	21.9670	<.0001

In sum, based on the analysis above, the probability that in Florida we would observe 25 blacks in the top 100 dollar markups, given that we would expect to find only 11 is essentially 0. Hence, we can conclude that in the Florida, blacks are significantly over-represented in the top 100 dollar markups.

**IA - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	C	72	28,199	8.49%	11.99%	3,596	3.50%	10/01/01
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	C	72	26,993	8.99%	12.49%	3,470	3.50%	03/31/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	D	72	26,620	7.05%	10.55%	3,318	3.50%	02/19/03
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	C	72	32,187	7.20%	9.70%	2,909	2.50%	01/20/03
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	B	60	28,217	7.49%	10.99%	2,885	3.50%	10/20/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	D	60	24,695	7.75%	11.25%	2,589	3.50%	10/25/99
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	C	72	18,770	8.49%	11.95%	2,366	3.46%	05/26/01
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	A	60	22,226	8.49%	11.99%	2,354	3.50%	04/05/00
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	B	72	29,170	7.50%	9.50%	2,105	2.00%	10/21/02
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	D	60	19,482	9.25%	12.75%	2,083	3.50%	08/16/00
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	B	60	19,638	8.49%	11.99%	2,077	3.50%	05/02/00
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	C	60	18,860	9.25%	12.75%	2,020	3.50%	08/17/00
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	D	66	19,700	9.50%	12.50%	2,012	3.00%	11/28/00
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	D	60	19,333	6.05%	9.55%	1,975	3.50%	03/03/03
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	B	60	17,766	8.49%	11.99%	1,882	3.50%	04/12/00
IA	COUNCIL BLUFFS	SUPERIOR HONDA	BLACK	C	60	17,615	9.00%	12.50%	1,879	3.50%	11/01/00
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	C	72	22,089	8.65%	10.95%	1,839	2.30%	05/21/01
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	D	60	17,696	6.05%	9.55%	1,814	3.50%	01/25/03
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	C	60	16,901	8.49%	11.99%	1,790	3.50%	04/10/00
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	A	72	24,640	7.49%	9.49%	1,776	2.00%	10/01/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	A	72	24,870	6.99%	8.99%	1,748	2.00%	11/07/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	C	60	23,240	6.49%	8.99%	1,662	2.50%	01/07/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	D	60	28,215	6.99%	8.99%	1,654	2.00%	11/02/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	A	60	18,420	7.75%	10.75%	1,649	3.00%	09/15/99
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	A	60	15,791	6.20%	9.70%	1,616	3.50%	12/10/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	C	72	31,399	7.50%	8.90%	1,577	1.40%	10/08/02

**IA - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	WHITE	C	60	16,954	7.55%	10.70%	1,558	3.15%	07/15/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	C	72	21,187	10.00%	11.90%	1,511	1.90%	10/16/00
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	A	72	19,914	8.99%	10.99%	1,474	2.00%	04/11/01
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	WHITE	A	72	21,251	6.55%	8.50%	1,467	1.95%	03/15/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	C	60	29,751	4.30%	6.05%	1,462	1.75%	01/24/03
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	D	72	25,854	8.00%	9.50%	1,405	1.50%	09/26/02
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	B	60	27,630	6.15%	7.90%	1,395	1.75%	03/15/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	C	72	19,604	8.00%	9.95%	1,389	1.95%	08/16/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	B	60	33,582	6.30%	7.75%	1,381	1.45%	03/16/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	C	60	23,954	6.05%	8.05%	1,381	2.00%	07/17/02
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	WHITE	A	60	24,207	4.95%	6.95%	1,374	2.00%	04/20/02
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	WHITE	D	60	23,071	6.49%	8.49%	1,340	2.00%	12/21/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	D	60	31,899	6.50%	7.95%	1,340	1.45%	11/12/02
IA	MASON CITY	SKARLIS OLDS HONDA	WHITE	A	72	18,356	9.00%	10.99%	1,333	1.99%	12/29/00
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	B	60	33,164	5.55%	6.95%	1,300	1.40%	03/05/02
IA	WATERLOO	COMMUNITY HONDA	WHITE	C	60	22,844	4.80%	6.80%	1,295	2.00%	03/26/03
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	D	60	21,689	7.00%	9.00%	1,271	2.00%	09/18/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	C	66	19,680	7.25%	9.25%	1,267	2.00%	10/30/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	C	60	21,667	6.55%	8.55%	1,259	2.00%	07/27/02
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	WHITE	B	60	20,874	9.00%	11.00%	1,258	2.00%	07/15/99
IA	AMES	HONDA OF AMES	WHITE	C	60	24,717	5.99%	7.79%	1,257	1.80%	12/22/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	D	60	21,239	7.49%	9.49%	1,254	2.00%	08/09/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	C	72	23,122	8.55%	9.99%	1,218	1.44%	07/12/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	D	60	19,688	7.30%	9.39%	1,190	2.09%	02/16/02
IA	DES MOINES	HOLMES HONDA	WHITE	D	60	27,241	6.50%	7.99%	1,176	1.49%	11/05/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	A	72	20,085	7.65%	9.29%	1,166	1.64%	05/19/01

**IA - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	D	72	20,575	8.49%	10.00%	1,135	1.51%	09/04/01
IA	AMES	HONDA OF AMES	WHITE	C	66	31,235	7.25%	8.39%	1,133	1.14%	01/08/02
IA	AMES	HONDA OF AMES	WHITE	C	60	19,833	6.50%	8.45%	1,123	1.95%	11/18/02
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	B	60	18,913	7.75%	9.75%	1,119	2.00%	10/23/99
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	D	60	19,222	7.50%	9.50%	1,111	2.00%	01/22/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	A	60	21,771	6.75%	8.50%	1,110	1.75%	06/05/99
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	D	60	18,722	10.99%	12.90%	1,108	1.91%	03/31/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	C	72	22,217	7.49%	8.90%	1,104	1.41%	09/26/01
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	A	60	19,444	4.80%	6.80%	1,101	2.00%	03/03/03
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	A	72	22,126	6.55%	7.95%	1,092	1.40%	02/21/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	B	48	13,347	6.49%	9.99%	1,080	3.50%	01/07/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	C	60	17,828	8.75%	10.75%	1,072	2.00%	02/10/01
IA	AMES	HONDA OF AMES	WHITE	D	60	35,876	7.49%	8.49%	1,051	1.00%	10/01/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	A	72	29,774	6.25%	7.25%	1,044	1.00%	08/02/02
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	A	60	18,106	5.80%	7.80%	1,041	2.00%	03/11/03
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	D	60	16,839	9.75%	11.75%	1,026	2.00%	06/19/99
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	B	54	19,544	5.95%	7.95%	1,007	2.00%	01/23/03
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	A	72	25,077	6.80%	7.95%	1,003	1.15%	06/25/02
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	C	60	17,570	6.05%	8.05%	995	2.00%	07/27/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	D	60	29,406	7.30%	8.45%	981	1.15%	02/06/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	A	60	24,492	4.45%	5.90%	980	1.45%	12/05/02
IA	WATERLOO	COMMUNITY HONDA	WHITE	A	72	18,619	5.45%	6.99%	978	1.54%	11/26/02
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	D	60	16,284	8.45%	10.45%	974	2.00%	04/06/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	BLACK	B	60	18,056	7.75%	9.50%	933	1.75%	01/15/00
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	A	72	35,575	5.75%	6.50%	924	0.75%	10/25/02
IA	MASON CITY	SKARLIS OLDS HONDA	WHITE	A	72	20,420	8.75%	10.00%	920	1.25%	01/30/01

**IA - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	WHITE	B	54	16,805	10.25%	12.25%	919	2.00%	02/22/00
IA	AMES	HONDA OF AMES	WHITE	B	72	18,833	6.20%	7.59%	903	1.39%	12/16/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	D	72	25,202	7.50%	8.50%	901	1.00%	10/18/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	B	60	31,825	4.75%	5.75%	895	1.00%	11/05/02
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	WHITE	C	60	14,788	9.25%	11.25%	894	2.00%	07/28/99
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	WHITE	A	60	16,012	4.95%	6.95%	892	2.00%	04/17/02
IA	MASON CITY	SKARLIS OLDS HONDA	WHITE	A	60	23,499	5.55%	6.90%	890	1.35%	03/30/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	A	60	32,004	4.75%	5.75%	883	1.00%	10/22/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	B	60	14,871	7.49%	9.49%	878	2.00%	07/25/01
IA	AMES	HONDA OF AMES	WHITE	A	72	26,535	5.75%	6.70%	875	0.95%	10/08/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	D	60	14,137	10.75%	12.75%	874	2.00%	11/18/00
IA	AMES	HONDA OF AMES	WHITE	A	72	24,741	7.49%	8.49%	870	1.00%	08/01/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	A	60	17,752	5.55%	7.25%	865	1.70%	02/11/02
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	WHITE	B	60	14,247	9.00%	11.00%	858	2.00%	07/19/99
IA	AMES	HONDA OF AMES	WHITE	B	60	19,547	4.95%	6.49%	852	1.54%	11/26/02
IA	DES MOINES	HOLMES HONDA	BLACK	C	60	21,114	5.55%	6.99%	851	1.44%	01/26/02
IA	DUBUQUE	RICHARDSON BUICK-CADILLAC-HOND	WHITE	A	72	24,181	6.50%	7.50%	850	1.00%	11/19/02
IA	DES MOINES	HOLMES HONDA	WHITE	B	60	23,243	4.95%	6.25%	838	1.30%	04/22/02
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	WHITE	C	60	12,560	7.65%	9.90%	836	2.25%	05/19/01
IA	AMES	HONDA OF AMES	WHITE	A	60	21,915	5.25%	6.59%	834	1.34%	08/23/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	C	60	13,201	10.99%	12.99%	817	2.00%	10/08/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	A	60	29,509	4.95%	5.95%	817	1.00%	04/15/02

***IA - Case Summary of Top 100 Dollar Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts***

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		42,295	16,504
<b>Markup in Dollars</b>		3,596	54
<b>Markup in Percent</b>		3.50%	0.10%
<b>Stated Buy Rate</b>		13.75%	5.32%
<b>Total Number of Contracts</b>	4,634		

***Racial Breakdown of Statewide Contracts***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	84	1.81	84	1.81
<b>WHITE</b>	4550	98.19	4634	100.00

***Grade Breakdown of Statewide Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	3371	73.31	3371	73.31
<b>B</b>	604	13.14	3975	86.45
<b>C</b>	380	8.26	4355	94.72
<b>D</b>	243	5.28	4598	100.00

***\*36 contracts did not have the credit score field populated.***



***IA - Case Summary of Top 100 Dollar Markups***  
***Top 100 Markups Summary***  
***Racial Breakdown of Top 100 Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	3	3.00	3	3.00
<b>WHITE</b>	97	97.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	29	29.00	29	29.00
<b>B</b>	19	19.00	48	48.00
<b>C</b>	29	29.00	77	77.00
<b>D</b>	23	23.00	100	100.00

*IA - Case Summary of Top 100 Dollar Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

Race	Observed Number	Expected Number
<b>BLACKS</b>	3	2
<b>WHITES</b>	97	98
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

Statistic	DF	Value	Prob
<b>Chi-Square</b>	1	0.7649	0.3818

In sum, based on the analysis above, the probability that in Iowa we would observe 3 blacks in the top 100 dollar markups, given that we would expect to find only 2 is much greater than 0. Hence, we can conclude that in Iowa, blacks are not significantly over-represented in the top 100 dollar markups.

**LA - Case Summary of Top 100 Dollar Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
LA	NEW ORLEANS	BENSON HONDA	BLACK	C	72	43,576	9.49%	12.99%	5,750	3.50%	03/13/01
LA	LAKE CHARLES	BILLY NAVARRE HONDA	BLACK	D	72	29,725	7.84%	12.59%	5,236	4.75%	05/06/02
LA	BATON ROUGE	RICHARDS HONDA	BLACK	D	72	37,875	8.74%	12.24%	4,944	3.50%	10/11/02
LA	BATON ROUGE	TEAM HONDA	WHITE	D	72	29,136	8.49%	12.99%	4,903	4.50%	03/10/01
LA	HARVEY	SUPERIOR HONDA	BLACK	D	72	27,418	7.99%	12.74%	4,841	4.75%	01/11/02
LA	BATON ROUGE	TEAM HONDA	WHITE	D	72	28,108	7.75%	12.25%	4,674	4.50%	10/03/01
LA	LAFAYETTE	MOSS HONDA	WHITE	D	72	26,739	7.74%	12.30%	4,513	4.56%	04/20/02
LA	BATON ROUGE	RICHARDS HONDA	WHITE	C	72	26,986	7.75%	12.25%	4,494	4.50%	09/08/01
LA	ALEXANDRIA	WALKER HONDA	WHITE	B	72	33,601	9.09%	12.59%	4,411	3.50%	06/21/02
LA	NEW ORLEANS	BENSON HONDA	BLACK	A	72	34,184	7.85%	11.35%	4,393	3.50%	12/17/01
LA	HARVEY	SUPERIOR HONDA	WHITE	C	72	29,295	8.75%	12.75%	4,332	4.00%	02/17/01
LA	COVINGTON	HONDA OF COVINGTON	WHITE	C	72	32,983	9.09%	12.59%	4,330	3.50%	06/04/02
LA	BATON ROUGE	RICHARDS HONDA	WHITE	D	72	32,103	9.49%	12.99%	4,224	3.50%	03/08/01
LA	HARVEY	SUPERIOR HONDA	BLACK	B	72	24,515	8.49%	12.99%	4,126	4.50%	03/06/01
LA	NEW ORLEANS	BENSON HONDA	BLACK	D	72	24,690	7.49%	11.99%	4,094	4.50%	10/31/01
LA	HARVEY	SUPERIOR HONDA	BLACK	B	72	23,911	9.00%	13.50%	4,062	4.50%	11/30/00
LA	BATON ROUGE	TEAM HONDA	WHITE	C	72	23,722	9.25%	13.75%	4,046	4.50%	08/30/00
LA	NEW ORLEANS	BENSON HONDA	BLACK	D	72	30,419	10.00%	13.50%	4,046	3.50%	11/24/00
LA	BATON ROUGE	RICHARDS HONDA	BLACK	D	72	34,259	8.05%	11.25%	4,035	3.20%	03/05/03
LA	LAKE CHARLES	BILLY NAVARRE HONDA	BLACK		72	24,446	6.85%	11.35%	4,005	4.50%	12/26/01
LA	BATON ROUGE	TEAM HONDA	BLACK	C	72	30,282	8.75%	12.25%	3,954	3.50%	08/18/01
LA	BATON ROUGE	TEAM HONDA	WHITE	B	72	35,263	10.00%	12.95%	3,936	2.95%	01/09/01
LA	LAKE CHARLES	BILLY NAVARRE HONDA	WHITE	D	72	23,712	9.25%	13.65%	3,936	4.40%	08/23/00
LA	NEW ORLEANS	BENSON HONDA	BLACK	C	72	30,463	7.85%	11.35%	3,915	3.50%	12/01/01
LA	NEW ORLEANS	BENSON HONDA	BLACK	B	72	23,152	7.75%	12.25%	3,851	4.50%	06/30/01
LA	LAKE CHARLES	BILLY NAVARRE HONDA	WHITE	D	72	23,305	6.99%	11.49%	3,832	4.50%	11/14/01

**LA - Case Summary of Top 100 Dollar Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
LA	COVINGTON	HONDA OF COVINGTON	WHITE	C	72	29,560	9.09%	12.59%	3,805	3.50%	06/15/02
LA	BATON ROUGE	RICHARDS HONDA	WHITE	C	72	29,294	7.85%	11.35%	3,769	3.50%	12/31/01
LA	BATON ROUGE	TEAM HONDA	WHITE	B	72	28,285	9.09%	12.59%	3,709	3.50%	07/09/02
LA	BATON ROUGE	TEAM HONDA	WHITE	B	72	28,033	9.09%	12.59%	3,675	3.50%	07/15/02
LA	NEW ORLEANS	BENSON HONDA	BLACK	C	72	27,887	8.99%	12.49%	3,650	3.50%	02/28/02
LA	ALEXANDRIA	WALKER HONDA	BLACK	D	72	21,581	8.49%	12.99%	3,637	4.50%	04/20/01
LA	BATON ROUGE	RICHARDS HONDA	BLACK	B	72	26,649	10.25%	13.75%	3,558	3.50%	09/27/00
LA	BATON ROUGE	TEAM HONDA	BLACK	D	72	27,247	8.41%	11.91%	3,533	3.50%	12/07/02
LA	METAIRIE	WALKER ACURA	BLACK	A	72	34,101	5.11%	8.11%	3,514	3.00%	12/05/02
LA	LAKE CHARLES	BILLY NAVARRE HONDA	BLACK	D	72	21,009	7.99%	12.49%	3,511	4.50%	06/25/01
LA	BATON ROUGE	RICHARDS HONDA	BLACK	C	72	32,371	10.00%	12.90%	3,509	2.90%	12/15/00
LA	BATON ROUGE	TEAM HONDA	BLACK	C	72	26,667	8.99%	12.49%	3,495	3.50%	05/28/01
LA	HARVEY	SUPERIOR HONDA	WHITE	C	72	26,610	9.00%	12.50%	3,488	3.50%	11/06/00
LA	BATON ROUGE	RICHARDS HONDA	WHITE	C	72	20,651	8.25%	12.75%	3,462	4.50%	05/01/01
LA	NEW ORLEANS	BENSON HONDA	WHITE	D	72	25,978	9.75%	13.25%	3,455	3.50%	02/03/01
LA	HARVEY	SUPERIOR HONDA	BLACK	D	72	25,941	10.00%	13.50%	3,450	3.50%	01/13/01
LA	NEW IBERIA	J. P. THIBODEAUX HONDA	WHITE	D	60	32,291	8.75%	12.25%	3,359	3.50%	01/30/01
LA	BATON ROUGE	RICHARDS HONDA	BLACK	D	72	25,315	9.75%	13.25%	3,358	3.50%	02/05/01
LA	BATON ROUGE	RICHARDS HONDA	BLACK	B	72	25,303	9.25%	12.75%	3,326	3.50%	05/15/01
LA	BATON ROUGE	RICHARDS HONDA	WHITE	C	72	19,674	8.49%	12.99%	3,315	4.50%	03/24/01
LA	HARVEY	SUPERIOR HONDA	BLACK	D	72	19,531	9.00%	13.50%	3,313	4.50%	12/02/00
LA	BATON ROUGE	TEAM HONDA	WHITE	C	72	25,420	8.49%	11.99%	3,305	3.50%	10/31/01
LA	BATON ROUGE	TEAM HONDA	BLACK	D	60	31,554	7.74%	11.24%	3,302	3.50%	03/13/02
LA	BATON ROUGE	TEAM HONDA	BLACK	D	72	25,278	8.75%	12.25%	3,296	3.50%	09/29/01
LA	BATON ROUGE	TEAM HONDA	WHITE	C	72	19,780	7.75%	12.25%	3,289	4.50%	08/02/01
LA	HARVEY	SUPERIOR HONDA	WHITE	B	60	31,377	7.65%	11.15%	3,284	3.50%	11/29/99

**LA - Case Summary of Top 100 Dollar Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
LA	BATON ROUGE	TEAM HONDA	BLACK	C	72	30,171	8.41%	11.41%	3,282	3.00%	11/16/02
LA	METAIRIE	WALKER ACURA	WHITE	B	72	25,574	8.75%	12.25%	3,275	3.50%	10/11/01
LA	BATON ROUGE	TEAM HONDA	BLACK	D	60	30,469	9.00%	12.50%	3,246	3.50%	12/18/00
LA	LAFAYETTE	MOSS HONDA	WHITE	B	72	20,082	7.59%	11.99%	3,238	4.40%	08/28/02
LA	BATON ROUGE	RICHARDS HONDA	WHITE	C	72	30,759	8.75%	11.59%	3,237	2.84%	08/06/01
LA	BATON ROUGE	RICHARDS HONDA	BLACK	D	72	24,882	8.41%	11.91%	3,231	3.50%	12/07/02
LA	BATON ROUGE	RICHARDS HONDA	WHITE	B	72	24,766	8.75%	12.25%	3,229	3.50%	07/04/01
LA	NEW ORLEANS	BENSON HONDA	BLACK	C	72	24,895	8.41%	11.91%	3,228	3.50%	11/25/02
LA	METAIRIE	ROYAL HONDA	WHITE	C	72	24,604	8.99%	12.49%	3,225	3.50%	03/25/02
LA	NEW ORLEANS	BENSON HONDA	BLACK	D	72	24,702	8.75%	12.25%	3,225	3.50%	09/12/01
LA	BATON ROUGE	RICHARDS HONDA	WHITE	D	72	24,688	8.75%	12.25%	3,223	3.50%	08/21/01
LA	SHREVEPORT	HOLMES HONDA WORLD	WHITE	D	72	28,321	10.00%	13.00%	3,216	3.00%	12/27/00
LA	BATON ROUGE	TEAM HONDA	WHITE	D	72	19,669	7.75%	12.25%	3,213	4.50%	09/08/01
LA	HARVEY	SUPERIOR HONDA	WHITE	D	72	19,259	7.49%	11.99%	3,189	4.50%	11/06/01
LA	METAIRIE	ROYAL HONDA	WHITE	C	72	24,685	9.25%	12.75%	3,186	3.50%	05/14/01
LA	ALEXANDRIA	WALKER HONDA	BLACK	B	72	26,662	6.99%	10.29%	3,179	3.30%	11/16/01
LA	BATON ROUGE	TEAM HONDA	WHITE	B	72	30,007	8.75%	11.60%	3,173	2.85%	09/01/01
LA	NEW IBERIA	J. P. THIBODEAUX HONDA	BLACK	D	72	24,725	8.75%	12.25%	3,166	3.50%	09/29/01
LA	NEW ORLEANS	BENSON HONDA	BLACK	C	72	18,572	8.75%	13.25%	3,150	4.50%	02/10/01
LA	BATON ROUGE	TEAM HONDA	WHITE	C	72	24,000	8.99%	12.49%	3,141	3.50%	03/02/02
LA	BATON ROUGE	TEAM HONDA	WHITE	D	66	26,902	7.91%	11.41%	3,138	3.50%	12/09/02
LA	BATON ROUGE	RICHARDS HONDA	BLACK	B	72	24,589	8.41%	11.89%	3,130	3.48%	11/06/02
LA	HARVEY	SUPERIOR HONDA	BLACK	C	72	18,768	7.75%	12.25%	3,125	4.50%	09/29/01
LA	METAIRIE	ROYAL HONDA	BLACK	D	72	28,563	8.75%	11.75%	3,123	3.00%	07/07/01
LA	ALEXANDRIA	WALKER HONDA	WHITE	D	72	20,353	7.84%	11.99%	3,121	4.15%	04/27/02
LA	NEW ORLEANS	BENSON HONDA	WHITE	D	60	30,007	7.16%	10.66%	3,119	3.50%	11/13/02

**LA - Case Summary of Top 100 Dollar Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
LA	BATON ROUGE	RICHARDS HONDA	BLACK	C	60	29,760	7.75%	11.25%	3,115	3.50%	07/18/01
LA	BATON ROUGE	TEAM HONDA	BLACK	B	72	20,702	6.85%	10.99%	3,111	4.14%	12/01/01
LA	NEW ORLEANS	BENSON HONDA	BLACK	C	72	25,711	8.75%	12.00%	3,106	3.25%	09/22/01
LA	BATON ROUGE	RICHARDS HONDA	WHITE	C	72	23,378	9.75%	13.25%	3,101	3.50%	02/02/01
LA	METAIRIE	WALKER ACURA	BLACK	D	60	29,902	8.49%	11.99%	3,100	3.50%	04/19/00
LA	BATON ROUGE	TEAM HONDA	WHITE	C	72	23,989	8.05%	11.55%	3,092	3.50%	02/28/03
LA	NEW ORLEANS	BENSON HONDA	BLACK	D	60	29,490	7.84%	11.34%	3,091	3.50%	07/18/02
LA	COVINGTON	HONDA OF COVINGTON	WHITE	C	72	28,133	8.75%	11.75%	3,076	3.00%	07/23/01
LA	BATON ROUGE	RICHARDS HONDA	BLACK	D	66	26,181	9.50%	12.99%	3,072	3.49%	11/17/00
LA	BATON ROUGE	RICHARDS HONDA	BLACK	C	72	27,593	8.75%	11.75%	3,072	3.00%	07/27/01
LA	NEW ORLEANS	BENSON HONDA	BLACK	C	60	29,700	6.80%	10.30%	3,067	3.50%	03/10/03
LA	BATON ROUGE	TEAM HONDA	BLACK	B	72	29,220	8.89%	11.70%	3,048	2.81%	09/26/02
LA	SHREVEPORT	ORR ACURA	WHITE	C	72	35,089	5.11%	7.61%	3,048	2.50%	12/12/02
LA	BATON ROUGE	TEAM HONDA	WHITE	B	72	23,675	7.85%	11.35%	3,042	3.50%	12/31/01
LA	HARVEY	SUPERIOR HONDA	BLACK	B	66	22,357	9.00%	13.00%	3,041	4.00%	12/06/00
LA	LAFAYETTE	MOSS HONDA	BLACK	D	72	18,686	6.85%	11.35%	3,039	4.50%	12/15/01
LA	HARVEY	SUPERIOR HONDA	WHITE	B	72	19,291	7.75%	12.00%	3,027	4.25%	09/13/01
LA	BATON ROUGE	RICHARDS HONDA	WHITE	B	72	22,810	9.75%	13.25%	3,025	3.50%	01/31/01
LA	BATON ROUGE	RICHARDS HONDA	BLACK	C	72	23,359	8.99%	12.49%	3,022	3.50%	06/15/01
LA	NEW IBERIA	J. P. THIBODEAUX HONDA	BLACK	C	60	28,900	8.99%	12.49%	3,016	3.50%	06/28/00
LA	BATON ROUGE	RICHARDS HONDA	WHITE	B	72	18,371	7.75%	12.25%	3,000	4.50%	08/13/01
LA	BATON ROUGE	TEAM HONDA	BLACK	B	72	22,989	8.75%	12.25%	2,997	3.50%	09/21/01

*LA - Case Summary of Top 100 Dollar Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts*

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		48,396	18,255
<b>Markup in Dollars</b>		5,750	274
<b>Markup in Percent</b>		4.75%	0.44%
<b>Stated Buy Rate</b>		15.59%	6.01%
<b>Total Number of Contracts</b>	17,151		

*Racial Breakdown of Statewide Contracts*

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	3080	17.96	3080	17.96
<b>WHITE</b>	14071	82.04	17151	100.00

*Grade Breakdown of Statewide Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	9451	55.67	9451	55.67
<b>B</b>	3143	18.51	12594	74.19
<b>C</b>	2280	13.43	14874	87.62
<b>D</b>	2102	12.38	16976	100.00

*\*175 contracts did not have the credit score field populated.*

***LA - Case Summary of Top 100 Dollar Markups***  
***Top 100 Markups Summary***  
***Racial Breakdown of Top 100 Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	53	53.00	53	53.00
<b>WHITE</b>	47	47.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	2	2.02	2	2.02
<b>B</b>	24	24.24	26	26.26
<b>C</b>	35	35.35	61	61.62
<b>D</b>	38	38.38	99	100.00

***\*1 contract did not have the credit score field populated***



*LA - Case Summary of Top 100 Dollar Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

<b>Race</b>	<b>Observed Number</b>	<b>Expected Number</b>
<b>BLACKS</b>	53	18
<b>WHITES</b>	47	82
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

<b>Statistic</b>	<b>DF</b>	<b>Value</b>	<b>Prob</b>
<b>Chi-Square</b>	1	82.1381	<.0001

In sum, based on the analysis above, the probability that in Louisiana we would observe 53 blacks in the top 100 dollar markups, given that we would expect to find only 18 is essentially 0. Hence, we can conclude that in Louisiana, blacks are significantly over-represented in the top 100 dollar markups.

**MD - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
MD	BETHESDA	OURISMAN HONDA	WHITE	D	72	45,214	7.65%	11.15%	5,798	3.50%	06/30/02
MD	ANNAPOLIS	HONDA OF ANNAPOLIS	WHITE	D	72	43,874	7.35%	10.85%	5,598	3.50%	07/27/02
MD	ROCKVILLE	HERSONS, INC.	BLACK	D	72	32,959	8.99%	13.49%	5,591	4.50%	08/25/00
MD	SILVER SPRING	SPORT HONDA	BLACK	C	72	40,597	8.49%	11.99%	5,278	3.50%	05/12/01
MD	ANNAPOLIS	CRISWELL ACURA	BLACK	C	72	41,228	7.49%	10.99%	5,273	3.50%	12/13/01
MD	LAUREL	TISCHER ACURA	BLACK	C	72	40,001	7.49%	10.99%	5,116	3.50%	11/30/01
MD	GAITHERSBURG	ROSENTHAL ACURA	BLACK	C	72	39,128	7.65%	11.15%	5,021	3.50%	06/04/02
MD	GAITHERSBURG	ROSENTHAL ACURA	WHITE	B	72	38,764	7.99%	11.49%	5,003	3.50%	09/21/01
MD	GAITHERSBURG	ROSENTHAL ACURA	WHITE	D	72	37,898	8.75%	12.25%	4,952	3.50%	03/30/01
MD	ELLCOTT CITY	ACURA WEST	BLACK	D	60	47,506	6.74%	10.24%	4,908	3.50%	09/20/02
MD	CLARKSVILLE	JIM COLEMAN HONDA	WHITE	C	72	39,218	6.54%	9.99%	4,864	3.45%	11/23/02
MD	GAITHERSBURG	ROSENTHAL ACURA	BLACK	D	72	36,234	9.49%	12.99%	4,693	3.50%	11/21/00
MD	BETHESDA	OURISMAN HONDA	WHITE	C	72	36,324	7.65%	11.15%	4,652	3.50%	07/06/02
MD	BETHESDA	OURISMAN HONDA	WHITE	C	72	38,730	7.90%	11.15%	4,615	3.25%	01/19/02
MD	CLARKSVILLE	JIM COLEMAN HONDA	BLACK	D	72	35,884	7.65%	11.15%	4,602	3.50%	06/23/02
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	WHITE	C	72	36,515	6.44%	9.94%	4,589	3.50%	03/01/03
MD	GAITHERSBURG	ROSENTHAL ACURA	WHITE	C	72	38,848	6.84%	10.09%	4,557	3.25%	10/15/02
MD	BETHESDA	OURISMAN HONDA	BLACK	D	72	31,383	6.34%	10.34%	4,521	4.00%	10/05/02
MD	LAUREL	OURISMAN HONDA OF LAUREL	WHITE	D	72	35,140	7.65%	11.15%	4,506	3.50%	03/22/02
MD	GAITHERSBURG	ROSENTHAL ACURA	WHITE	D	72	34,813	7.49%	10.99%	4,455	3.50%	12/30/01
MD	FALLSTON	SCHAEFER & STROHMINGER HONDA B	BLACK	D	72	35,345	6.44%	9.94%	4,436	3.50%	03/13/03
MD	GAITHERSBURG	ROSENTHAL ACURA	BLACK	B	72	34,779	7.24%	10.74%	4,432	3.50%	09/09/02
MD	GAITHERSBURG	ROSENTHAL ACURA	BLACK	D	60	22,463	5.90%	12.49%	4,416	6.59%	12/22/01
MD	ELLCOTT CITY	O'DONNELL HONDA	BLACK	D	72	33,714	8.75%	12.25%	4,401	3.50%	03/14/01
MD	ELLCOTT CITY	ACURA WEST	BLACK	D	72	34,984	6.44%	9.94%	4,396	3.50%	03/02/03
MD	GAITHERSBURG	ROSENTHAL ACURA	BLACK	D	72	33,569	8.49%	11.99%	4,368	3.50%	04/30/01

**MD - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
MD	BETHESDA	OURISMAN HONDA	WHITE	D	72	34,600	6.44%	9.94%	4,342	3.50%	03/18/03
MD	ELLCOTT CITY	O'DONNELL HONDA	WHITE	D	72	33,770	7.49%	10.99%	4,319	3.50%	11/24/01
MD	GAITHERSBURG	ROSENTHAL ACURA	WHITE	D	72	33,153	8.49%	11.99%	4,314	3.50%	05/26/01
MD	ANNAPOLIS	HONDA OF ANNAPOLIS	WHITE	B	72	34,279	8.25%	11.65%	4,312	3.40%	06/30/01
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	BLACK	C	72	34,712	6.54%	9.98%	4,292	3.44%	12/30/02
MD	LAUREL	TISCHER ACURA	BLACK	D	72	32,968	8.49%	11.99%	4,286	3.50%	06/08/01
MD	MARLOW HGTS	POHANKA IMPORTS	BLACK	D	66	36,047	8.99%	12.49%	4,280	3.50%	01/17/01
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	WHITE	D	72	25,852	8.49%	12.99%	4,272	4.50%	01/18/01
MD	ELLCOTT CITY	ACURA WEST	BLACK	D	72	37,264	6.44%	9.69%	4,262	3.25%	02/12/03
MD	COLLEGE PARK	COLLEGE PARK HONDA	WHITE	D	72	32,880	9.49%	12.99%	4,259	3.50%	01/13/01
MD	LAUREL	TISCHER ACURA	BLACK	D	60	40,112	8.49%	11.99%	4,243	3.50%	10/28/00
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	BLACK	D	72	25,486	7.49%	11.99%	4,225	4.50%	06/25/01
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	BLACK	D	72	32,401	8.25%	11.75%	4,191	3.50%	07/03/01
MD	GAITHERSBURG	ROSENTHAL ACURA	BLACK	D	72	32,468	7.99%	11.49%	4,190	3.50%	09/08/01
MD	ROCKVILLE	HERSONS, INC.	WHITE	D	72	31,723	9.49%	12.99%	4,185	3.50%	01/14/01
MD	BOWIE	HONDA OF BOWIE	BLACK	D	72	33,264	6.44%	9.94%	4,180	3.50%	03/07/03
MD	BETHESDA	OURISMAN HONDA	BLACK	D	72	32,505	7.65%	11.15%	4,178	3.50%	02/17/02
MD	LAUREL	OURISMAN HONDA OF LAUREL	BLACK	D	72	33,748	6.54%	10.04%	4,172	3.50%	12/21/02
MD	BETHESDA	OURISMAN HONDA	BLACK	D	72	32,528	7.65%	11.15%	4,166	3.50%	03/07/02
MD	ELLCOTT CITY	O'DONNELL HONDA	WHITE	D	72	30,920	9.25%	12.75%	4,080	3.50%	02/05/01
MD	FREDERICK	SHOCKLEY HONDA	WHITE	D	72	24,978	6.99%	11.49%	4,057	4.50%	09/15/01
MD	GAITHERSBURG	ROSENTHAL ACURA	BLACK	D	60	38,083	8.49%	11.99%	4,038	3.50%	11/29/00
MD	LAUREL	TISCHER ACURA	BLACK	D	72	31,075	8.49%	11.99%	4,035	3.50%	05/04/01
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	WHITE	D	72	26,957	8.49%	12.49%	4,022	4.00%	11/25/00

**MD - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>MD</b>	ELLCOTT CITY	ACURA WEST	BLACK	B	72	35,093	7.65%	10.79%	4,018	3.14%	02/11/02
<b>MD</b>	ROCKVILLE	HERSONS, INC.	BLACK	C	72	31,542	7.99%	11.49%	4,012	3.50%	09/29/01
<b>MD</b>	COLLEGE PARK	COLLEGE PARK HONDA	BLACK	D	72	30,830	8.49%	11.99%	4,011	3.50%	05/28/01
<b>MD</b>	BETHESDA	OURISMAN HONDA	BLACK	D	72	31,130	7.49%	10.99%	3,981	3.50%	11/19/01
<b>MD</b>	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	BLACK	D	72	31,691	6.44%	9.94%	3,977	3.50%	03/15/03
<b>MD</b>	LAUREL	TISCHER ACURA	BLACK	B	72	32,340	7.65%	11.00%	3,974	3.35%	01/31/02
<b>MD</b>	BALTIMORE	ANDERSON HONDA	BLACK	C	72	30,255	9.49%	12.99%	3,966	3.50%	11/29/00
<b>MD</b>	LAUREL	OURISMAN HONDA OF LAUREL	WHITE	D	72	32,054	6.54%	10.04%	3,962	3.50%	12/28/02
<b>MD</b>	BETHESDA	OURISMAN HONDA	WHITE	C	72	30,728	7.99%	11.49%	3,962	3.50%	09/24/01
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	WHITE	C	72	30,737	7.65%	11.15%	3,944	3.50%	06/08/02
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	BLACK	B	72	30,490	7.99%	11.49%	3,932	3.50%	09/26/01
<b>MD</b>	ANNAPOLIS	HONDA OF ANNAPOLIS	WHITE	D	72	32,178	6.54%	9.94%	3,931	3.40%	01/22/03
<b>MD</b>	ELLCOTT CITY	O'DONNELL HONDA	WHITE	B	72	30,763	7.35%	10.85%	3,925	3.50%	08/06/02
<b>MD</b>	LAUREL	TISCHER ACURA	BLACK	D	60	37,781	6.99%	10.49%	3,917	3.50%	09/19/01
<b>MD</b>	ELLCOTT CITY	O'DONNELL HONDA	BLACK	D	72	25,428	7.75%	11.99%	3,906	4.24%	04/20/01
<b>MD</b>	CLARKSVILLE	JIM COLEMAN HONDA	WHITE	D	60	38,151	5.94%	9.44%	3,905	3.50%	02/04/03
<b>MD</b>	CLARKSVILLE	JIM COLEMAN HONDA	BLACK	C	72	22,967	8.99%	13.49%	3,896	4.50%	08/25/00
<b>MD</b>	BETHESDA	OURISMAN HONDA	WHITE	C	72	30,278	7.65%	11.15%	3,883	3.50%	06/27/02
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	BLACK	C	72	29,623	8.75%	12.25%	3,867	3.50%	04/09/01
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	BLACK	D	60	37,489	6.34%	9.84%	3,853	3.50%	10/05/02
<b>MD</b>	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	BLACK	D	72	23,662	8.99%	13.39%	3,850	4.40%	08/30/00
<b>MD</b>	OWINGS MILLS	NORTHWEST HONDA	WHITE	D	72	30,000	7.65%	11.15%	3,847	3.50%	06/22/02
<b>MD</b>	LAUREL	AUTOHAUS TISCHER, INC.	BLACK	D	72	25,610	8.99%	12.99%	3,846	4.00%	08/18/00
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	BLACK	C	72	29,101	9.49%	12.99%	3,845	3.50%	11/28/00
<b>MD</b>	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	BLACK	D	72	22,831	8.25%	12.75%	3,842	4.50%	02/24/01

**MD - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
MD	ELLCOTT CITY	ACURA WEST	BLACK	D	72	29,289	8.75%	12.25%	3,824	3.50%	03/10/01
MD	LAUREL	TISCHER ACURA	BLACK	D	60	37,875	6.49%	9.99%	3,819	3.50%	10/30/01
MD	MARLOW HGTS	POHANKA IMPORTS	BLACK	D	72	29,848	7.49%	10.99%	3,817	3.50%	10/30/01
MD	GAITHERSBURG	ROSENTHAL ACURA	BLACK	C	60	36,657	7.15%	10.65%	3,812	3.50%	05/20/02
MD	GAITHERSBURG	ROSENTHAL ACURA	WHITE	C	72	29,855	7.35%	10.85%	3,812	3.50%	07/25/02
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	WHITE	C	72	30,872	6.44%	9.94%	3,810	3.50%	01/24/03
MD	MARLOW HGTS	POHANKA IMPORTS	BLACK	D	72	30,092	6.84%	10.34%	3,807	3.50%	10/30/02
MD	ROCKVILLE	HERSONS, INC.	WHITE	D	72	32,262	7.75%	10.99%	3,804	3.24%	10/19/01
MD	LAUREL	TISCHER ACURA	BLACK	D	72	34,855	6.44%	9.49%	3,803	3.05%	02/01/03
MD	LAUREL	AUTOHAUS TISCHER, INC.	BLACK	D	72	29,121	8.75%	12.25%	3,802	3.50%	03/26/01
MD	GAITHERSBURG	ROSENTHAL ACURA	BLACK	B	72	34,503	7.99%	10.99%	3,801	3.00%	09/28/01
MD	ELLCOTT CITY	ACURA WEST	BLACK	D	66	33,401	6.19%	9.69%	3,797	3.50%	03/22/03
MD	BETHESDA	OURISMAN HONDA	BLACK	D	72	29,163	8.49%	11.99%	3,787	3.50%	05/18/01
MD	MARLOW HGTS	POHANKA IMPORTS	BLACK	A	72	29,578	7.49%	10.99%	3,783	3.50%	11/05/01
MD	GAITHERSBURG	ROSENTHAL ACURA	BLACK	D	60	36,281	7.15%	10.65%	3,773	3.50%	04/02/02
MD	BOWIE	HONDA OF BOWIE	BLACK	D	72	29,937	6.54%	10.04%	3,768	3.50%	12/09/02
MD	MARLOW HGTS	POHANKA IMPORTS	BLACK	D	60	36,808	6.04%	9.54%	3,764	3.50%	12/30/02
MD	CLARKSVILLE	JIM COLEMAN HONDA	WHITE	D	60	38,105	8.74%	11.99%	3,755	3.25%	09/19/00
MD	ELLCOTT CITY	O'DONNELL HONDA	WHITE	A	72	30,512	5.10%	8.60%	3,746	3.50%	08/20/02
MD	ROCKVILLE	HERSONS, INC.	WHITE	B	60	36,706	7.15%	10.65%	3,746	3.50%	04/18/02
MD	LAUREL	TISCHER ACURA	BLACK	D	66	32,760	7.10%	10.60%	3,744	3.50%	08/17/02
MD	LAUREL	AUTOHAUS TISCHER, INC.	WHITE	B	72	28,899	8.25%	11.75%	3,743	3.50%	07/23/01
MD	FREDERICK	SHOCKLEY HONDA	WHITE	A	72	22,569	7.49%	11.99%	3,732	4.50%	05/15/01
MD	MARLOW HGTS	POHANKA IMPORTS	BLACK	D	72	29,155	7.49%	10.99%	3,729	3.50%	12/22/01
MD	LAUREL	TISCHER ACURA	BLACK	D	72	30,851	6.54%	9.90%	3,725	3.36%	12/13/02

*MD - Case Summary of Top 100 Dollar Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts*

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		75,000	18,045
<b>Markup in Dollars</b>		5,798	464
<b>Markup in Percent</b>		6.59%	0.79%
<b>Stated Buy Rate</b>		13.49%	6.00%
<b>Total Number of Contracts</b>	35,319		

*Racial Breakdown of Statewide Contracts*

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	8352	23.65	8352	23.65
<b>WHITE</b>	26967	76.35	35319	100.00

*Grade Breakdown of Statewide Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	20383	58.39	20383	58.39
<b>B</b>	5271	15.10	25654	73.49
<b>C</b>	4205	12.05	29859	85.54
<b>D</b>	5047	14.46	34906	100.00

*\*413 contracts did not have the credit score field populated.*

***MD - Case Summary of Top 100 Dollar Markups***  
***Top 100 Markups Summary***  
***Racial Breakdown of Top 100 Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	63	63.00	63	63.00
<b>WHITE</b>	37	37.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	3	3.00	3	3.00
<b>B</b>	10	10.00	13	13.00
<b>C</b>	21	21.00	34	34.00
<b>D</b>	66	66.00	100	100.00

*MD - Case Summary of Top 100 Dollar Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

Race	Observed Number	Expected Number
<b>BLACKS</b>	63	24
<b>WHITES</b>	37	76
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

Statistic	DF	Value	Prob
<b>Chi-Square</b>	1	85.2532	<.0001

In sum, based on the analysis above, the probability that in Maryland we would observe 63 blacks in the top 100 dollar markups, given that we would expect to find only 24 is essentially 0. Hence, we can conclude that in Maryland, blacks are significantly over-represented in the top 100 dollar markups.



**MS - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
MS	GULFPORT	PAT PECK HONDA	BLACK	C	72	23,166	10.24%	13.74%	3,092	3.50%	12/04/00
MS	GULFPORT	PAT PECK HONDA	BLACK	D	60	27,546	9.49%	12.99%	2,955	3.50%	09/16/00
MS	JACKSON	PAUL MOAK HONDA	WHITE	C	60	28,400	6.89%	10.39%	2,929	3.50%	02/21/03
MS	RIDGELAND	NORTH PARK MAZDA ACURA	BLACK	A	72	36,192	7.74%	9.74%	2,623	2.00%	07/30/02
MS	JACKSON	PAUL MOAK HONDA	WHITE	D	60	28,370	7.74%	10.74%	2,529	3.00%	07/20/02
MS	RIDGELAND	NORTH PARK MAZDA ACURA	BLACK	B	60	30,581	9.24%	11.95%	2,466	2.71%	11/11/00
MS	JACKSON	PATTY PECK HONDA	WHITE	D	60	23,500	7.74%	11.24%	2,464	3.50%	07/26/02
MS	JACKSON	PATTY PECK HONDA	WHITE	B	60	27,087	8.25%	11.25%	2,443	3.00%	06/08/01
MS	GULFPORT	PAT PECK HONDA	BLACK	D	60	22,999	8.75%	12.25%	2,441	3.50%	03/02/01
MS	JACKSON	PATTY PECK HONDA	BLACK	D	60	23,024	8.34%	11.84%	2,435	3.50%	01/19/02
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	WHITE	D	60	22,923	6.89%	10.39%	2,375	3.50%	03/21/03
MS	JACKSON	PAUL MOAK HONDA	WHITE	D	60	22,549	7.74%	11.24%	2,357	3.50%	04/16/02
MS	COLUMBUS	CARL HOGAN HONDA	BLACK	C	72	27,883	7.24%	9.50%	2,230	2.26%	12/11/02
MS	MERIDIAN	RICK JUSTICE HONDA	WHITE	A	72	31,000	7.25%	9.25%	2,228	2.00%	11/02/01
MS	GULFPORT	PAT PECK HONDA	WHITE	B	60	25,292	7.74%	10.74%	2,223	3.00%	02/27/02
MS	COLUMBUS	CARL HOGAN HONDA	WHITE	D	60	25,095	7.24%	10.24%	2,210	3.00%	12/17/02
MS	RIDGELAND	NORTH PARK MAZDA ACURA	WHITE		60	20,903	7.74%	11.24%	2,191	3.50%	05/24/02
MS	GULFPORT	PAT PECK HONDA	WHITE	B	60	21,000	7.50%	10.99%	2,184	3.49%	08/05/99
MS	JACKSON	PAUL MOAK HONDA	WHITE	C	60	26,739	7.24%	9.99%	2,165	2.75%	10/10/02
MS	GULFPORT	PAT PECK HONDA	WHITE	D	72	29,300	7.39%	9.38%	2,108	1.99%	01/31/03
MS	GULFPORT	PAT PECK HONDA	BLACK	D	60	19,473	8.50%	12.00%	2,060	3.50%	03/07/01
MS	GULFPORT	PAT PECK HONDA	WHITE	B	72	37,497	7.74%	9.25%	2,041	1.51%	05/30/02
MS	GULFPORT	PAT PECK HONDA	BLACK	C	60	19,603	7.24%	10.74%	2,037	3.50%	01/20/03
MS	GULFPORT	PAT PECK HONDA	WHITE	C	60	19,445	9.24%	12.74%	2,036	3.50%	11/15/00
MS	GULFPORT	PAT PECK HONDA	WHITE	C	60	19,085	8.99%	12.49%	2,033	3.50%	12/06/00
MS	COLUMBUS	MENOTTI HONDA	WHITE	B	72	27,768	8.99%	10.99%	2,019	2.00%	07/24/00

**MS - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
MS	GULFPORT	PAT PECK HONDA	WHITE	B	72	21,427	9.09%	11.65%	2,006	2.56%	01/30/02
MS	MERIDIAN	RICK JUSTICE HONDA	WHITE	D	60	19,306	6.89%	10.39%	1,999	3.50%	02/24/03
MS	GULFPORT	PAT PECK HONDA	WHITE	C	60	20,236	8.25%	11.50%	1,980	3.25%	06/01/01
MS	JACKSON	PATTY PECK HONDA	BLACK	C	60	20,213	6.89%	10.25%	1,979	3.36%	03/14/03
MS	JACKSON	PATTY PECK HONDA	WHITE	B	60	32,996	8.24%	10.24%	1,969	2.00%	10/20/00
MS	GULFPORT	PAT PECK HONDA	BLACK	A	72	19,728	8.25%	11.00%	1,958	2.75%	06/22/01
MS	RIDGELAND	NORTH PARK MAZDA ACURA	WHITE	C	60	18,504	7.74%	11.24%	1,939	3.50%	03/26/02
MS	JACKSON	PATTY PECK HONDA	WHITE	B	60	23,687	7.03%	9.75%	1,927	2.72%	06/03/99
MS	JACKSON	PAUL MOAK HONDA	WHITE	D	60	31,165	6.89%	9.00%	1,920	2.11%	03/20/03
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	BLACK	C	72	26,336	7.74%	9.74%	1,915	2.00%	01/15/03
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	WHITE	B	60	25,826	6.89%	9.39%	1,903	2.50%	01/25/03
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	WHITE	C	60	21,374	6.89%	9.89%	1,889	3.00%	03/08/03
MS	GULFPORT	PAT PECK HONDA	WHITE	A	60	17,848	8.25%	11.75%	1,884	3.50%	06/07/01
MS	GULFPORT	PAT PECK HONDA	WHITE	B	60	17,464	8.50%	12.00%	1,847	3.50%	03/14/01
MS	GULFPORT	PAT PECK HONDA	WHITE	B	60	17,059	7.74%	11.24%	1,785	3.50%	05/08/02
MS	JACKSON	PATTY PECK HONDA	BLACK	B	60	30,309	7.20%	9.20%	1,781	2.00%	06/24/99
MS	GULFPORT	PAT PECK HONDA	BLACK	C	60	30,845	5.89%	7.89%	1,781	2.00%	02/14/03
MS	GULFPORT	PAT PECK HONDA	WHITE	B	72	28,235	7.24%	8.99%	1,770	1.75%	01/20/03
MS	GULFPORT	PAT PECK HONDA	BLACK	C	60	30,158	5.89%	7.89%	1,736	2.00%	03/04/03
MS	JACKSON	PATTY PECK HONDA	BLACK	C	60	19,345	6.89%	9.89%	1,711	3.00%	02/21/03
MS	GULFPORT	PAT PECK HONDA	WHITE	D	60	23,487	9.24%	11.69%	1,709	2.45%	11/06/00
MS	GULFPORT	PAT PECK HONDA	WHITE	B	72	23,341	8.49%	10.49%	1,709	2.00%	12/12/00
MS	GULFPORT	PAT PECK HONDA	WHITE	B	60	30,223	4.25%	6.25%	1,699	2.00%	09/27/02
MS	GULFPORT	PAT PECK HONDA	WHITE	C	60	28,753	6.24%	8.24%	1,666	2.00%	11/19/02
MS	JACKSON	PAUL MOAK HONDA	BLACK	A	60	30,104	4.25%	6.25%	1,661	2.00%	09/25/02
MS	VICKSBURG	ROGERS-USRY HONDA	WHITE	C	60	28,210	5.89%	7.89%	1,594	2.00%	02/20/03

**MS - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
MS	VICKSBURG	ROGERS-USRY HONDA	WHITE	B	72	22,185	8.24%	10.24%	1,591	2.00%	06/15/02
MS	GULFPORT	PAT PECK HONDA	WHITE	A	60	28,211	4.25%	6.25%	1,586	2.00%	09/20/02
MS	VICKSBURG	ROGERS-USRY HONDA	BLACK	C	72	21,658	7.39%	9.39%	1,558	2.00%	03/15/03
MS	GULFPORT	PAT PECK HONDA	WHITE	D	60	18,593	8.25%	10.99%	1,526	2.74%	05/28/01
MS	GULFPORT	PAT PECK HONDA	WHITE	A	72	19,968	10.49%	12.50%	1,519	2.01%	07/27/00
MS	GULFPORT	PAT PECK HONDA	WHITE	D	60	14,200	8.25%	11.75%	1,499	3.50%	06/28/01
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	BLACK	C	60	26,015	4.99%	6.99%	1,481	2.00%	03/27/03
MS	JACKSON	PATTY PECK HONDA	WHITE	A	60	29,512	5.14%	6.90%	1,478	1.76%	02/03/03
MS	MERIDIAN	RICK JUSTICE HONDA	WHITE	A	72	22,862	8.49%	10.24%	1,464	1.75%	04/25/02
MS	MERIDIAN	RICK JUSTICE HONDA	WHITE	B	72	23,043	7.39%	9.14%	1,449	1.75%	02/24/03
MS	JACKSON	PATTY PECK HONDA	WHITE	D	60	13,480	8.75%	12.25%	1,433	3.50%	02/20/01
MS	JACKSON	PATTY PECK HONDA	WHITE	D	60	23,136	10.74%	12.74%	1,430	2.00%	01/22/01
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	WHITE	D	60	23,662	6.89%	8.89%	1,384	2.00%	02/24/03
MS	GULFPORT	PAT PECK HONDA	WHITE	B	60	16,856	9.24%	11.99%	1,382	2.75%	10/14/00
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	BLACK	B	66	20,865	8.74%	10.74%	1,367	2.00%	08/04/00
MS	GULFPORT	PAT PECK HONDA	WHITE	A	60	22,804	8.49%	10.49%	1,364	2.00%	07/02/02
MS	GULFPORT	PAT PECK HONDA	WHITE	B	72	22,406	8.25%	9.95%	1,363	1.70%	06/20/01
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	WHITE	D	60	22,791	8.25%	10.25%	1,360	2.00%	10/08/01
MS	JACKSON	PATTY PECK HONDA	WHITE	D	60	22,442	10.74%	12.74%	1,356	2.00%	04/08/00
MS	JACKSON	PATTY PECK HONDA	WHITE	B	60	24,540	4.25%	6.25%	1,354	2.00%	09/20/02
MS	RIDGELAND	NORTH PARK MAZDA ACURA	BLACK	A	60	22,469	8.49%	10.49%	1,346	2.00%	04/29/00
MS	MERIDIAN	RICK JUSTICE HONDA	WHITE	C	60	20,376	7.74%	9.95%	1,336	2.21%	06/14/02
MS	MERIDIAN	RICK JUSTICE HONDA	BLACK	D	72	36,500	8.49%	9.50%	1,317	1.01%	01/16/03
MS	JACKSON	PATTY PECK HONDA	BLACK	A	60	22,141	7.99%	9.99%	1,315	2.00%	07/22/00
MS	RIDGELAND	NORTH PARK MAZDA ACURA	BLACK	C	60	21,072	11.25%	13.25%	1,312	2.00%	02/28/01
MS	COLUMBUS	CARL HOGAN HONDA	BLACK	A	60	22,381	6.74%	8.74%	1,307	2.00%	03/15/02

**MS - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
MS	JACKSON	PAUL MOAK HONDA	BLACK	D	60	27,410	7.74%	9.35%	1,300	1.61%	03/21/02
MS	VICKSBURG	ROGERS-USRY HONDA	WHITE	B	60	22,607	5.49%	7.49%	1,295	2.00%	12/14/02
MS	GULFPORT	PAT PECK HONDA	WHITE	C	60	25,500	8.25%	9.99%	1,294	1.74%	01/29/00
MS	JACKSON	PATTY PECK HONDA	WHITE	B	48	29,485	4.25%	6.25%	1,286	2.00%	09/21/02
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	WHITE	A	60	21,529	7.99%	9.99%	1,278	2.00%	07/25/00
MS	GULFPORT	PAT PECK HONDA	WHITE	A	60	21,253	7.99%	9.99%	1,262	2.00%	05/06/00
MS	VICKSBURG	RIVER CITY HONDA OF VICKSBURG	WHITE	C	60	18,852	7.50%	9.75%	1,252	2.25%	07/29/99
MS	JACKSON	PATTY PECK HONDA	WHITE	C	72	34,341	8.24%	9.24%	1,246	1.00%	07/03/02
MS	MERIDIAN	RICK JUSTICE HONDA	WHITE	D	72	27,185	8.99%	10.25%	1,236	1.26%	06/12/02
MS	JACKSON	PATTY PECK HONDA	WHITE	B	60	21,388	7.25%	9.25%	1,232	2.00%	07/07/01
MS	COLUMBUS	CARL HOGAN HONDA	WHITE	B	60	25,194	4.25%	5.99%	1,229	1.74%	09/30/02
MS	JACKSON	PATTY PECK HONDA	WHITE	A	72	22,520	8.99%	10.50%	1,229	1.51%	08/18/00
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	BLACK	C	60	19,969	10.25%	12.25%	1,224	2.00%	03/08/00
MS	COLUMBUS	MENOTTI HONDA	WHITE	B	60	23,953	7.25%	8.99%	1,214	1.74%	10/16/01
MS	JACKSON	PATTY PECK HONDA	BLACK	A	60	20,474	6.90%	8.90%	1,198	2.00%	02/26/00
MS	VICKSBURG	ROGERS-USRY HONDA	WHITE	A	72	18,890	8.14%	9.90%	1,188	1.76%	03/25/03
MS	VICKSBURG	ROGERS-USRY HONDA	WHITE	A	60	20,930	5.99%	7.99%	1,184	2.00%	07/06/02
MS	JACKSON	PATTY PECK HONDA	WHITE	D	60	17,367	7.19%	9.50%	1,181	2.31%	07/07/99
MS	GULFPORT	PAT PECK HONDA	WHITE	B	72	21,882	8.24%	9.74%	1,172	1.50%	05/27/02
MS	JACKSON	PATTY PECK HONDA	WHITE	D	60	18,990	10.50%	12.50%	1,170	2.00%	09/30/99
MS	VICKSBURG	RIVER CITY HONDA OF VICKSBURG	BLACK	C	60	22,611	7.75%	9.50%	1,168	1.75%	01/20/00
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	BLACK	C	60	18,793	12.74%	14.74%	1,165	2.00%	05/24/00

*MS - Case Summary of Top 100 Dollar Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts*

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		48,755	17,930
<b>Markup in Dollars</b>		3,092	100
<b>Markup in Percent</b>		3.75%	0.18%
<b>Stated Buy Rate</b>		13.49%	5.64%
<b>Total Number of Contracts</b>	4,274		

*Racial Breakdown of Statewide Contracts*

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	691	16.17	691	16.17
<b>WHITE</b>	3583	83.83	4274	100.00

*Grade Breakdown of Statewide Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	2574	60.66	2574	60.66
<b>B</b>	747	17.61	3321	78.27
<b>C</b>	546	12.87	3867	91.14
<b>D</b>	376	8.86	4243	100.00

*\*31 contracts did not have the credit score field populated.*

***MS - Case Summary of Top 100 Dollar Markups  
Top 100 Markups Summary  
Racial Breakdown of Top 100 Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	30	30.00	30	30.00
<b>WHITE</b>	70	70.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	19	19.19	19	19.19
<b>B</b>	28	28.28	47	47.47
<b>C</b>	27	27.27	74	74.75
<b>D</b>	25	25.25	99	100.00

***\*1 contract did not have the credit score field populated.***

*MS - Case Summary of Top 100 Dollar Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

Race	Observed Number	Expected Number
<b>BLACKS</b>	30	16
<b>WHITES</b>	70	84
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

Statistic	DF	Value	Prob
<b>Chi-Square</b>	1	13.5809	0.0002

In sum, based on the analysis above, the probability that in Mississippi we would observe 30 blacks in the top 100 dollar markups, given that we would expect to find only 16 is essentially 0. Hence, we can conclude that in Mississippi, blacks are significantly over-represented in the top 100 dollar markups.

**NC - Case Summary of Top 100 Dollar Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NC	WILMINGTON	STEVENSON ACURA	WHITE	C	72	45,194	7.24%	10.74%	5,758	3.50%	03/17/03
NC	CHARLOTTE	HENDRICK HONDA	WHITE	D	72	37,510	7.94%	11.44%	4,836	3.50%	10/12/02
NC	WILMINGTON	WILMINGTON HONDA	WHITE	B	72	34,804	7.24%	10.74%	4,436	3.50%	03/07/03
NC	RALEIGH	LEITH, INC.	WHITE	A	72	32,989	2.99%	6.90%	4,375	3.91%	02/14/03
NC	CHARLOTTE	HENDRICK HONDA	WHITE	D	66	33,407	6.70%	10.70%	4,308	4.00%	11/12/01
NC	WILMINGTON	WILMINGTON HONDA	WHITE	C	72	33,318	7.70%	11.20%	4,250	3.50%	10/27/01
NC	SHELBY	ROGERS HONDA	WHITE	B	72	33,709	7.34%	10.84%	4,231	3.50%	02/07/03
NC	FAYETTEVILLE	BRYAN HONDA	BLACK	D	72	31,563	8.14%	11.64%	4,090	3.50%	02/19/02
NC	SANFORD	SANFORD HONDA	BLACK	B	72	31,492	8.24%	11.74%	4,081	3.50%	07/08/02
NC	CARY	AUTO PARK HONDA	WHITE	C	72	25,949	6.49%	10.74%	3,990	4.25%	01/12/02
NC	HIGH POINT	VANN YORK HONDA	WHITE	C	72	30,891	8.49%	11.99%	3,940	3.50%	04/25/01
NC	ALBEMARLE	TIM MARBURGER HONDA	WHITE	B	72	30,128	8.14%	11.64%	3,889	3.50%	08/12/02
NC	SHELBY	ROGERS HONDA	WHITE	C	72	30,302	7.34%	10.84%	3,861	3.50%	01/22/03
NC	GREENSBORO	CROWN HONDA	WHITE	D	72	29,738	8.14%	11.64%	3,845	3.50%	05/11/02
NC	CHARLOTTE	HENDRICK HONDA	WHITE	B	72	30,301	8.14%	11.64%	3,843	3.50%	05/09/02
NC	CHARLOTTE	HENDRICK HONDA	BLACK	B	72	29,400	8.14%	11.64%	3,801	3.50%	04/19/02
NC	WINSTON-SALEM	FLOW HONDA	WHITE	C	72	29,167	7.69%	11.19%	3,745	3.50%	11/09/02
NC	GOLDSBORO	COURTESY HONDA	WHITE	D	72	29,064	7.49%	10.99%	3,720	3.50%	12/29/01
NC	WINSTON-SALEM	FLOW HONDA	WHITE	D	72	28,812	7.99%	11.49%	3,717	3.50%	09/19/02
NC	CHARLOTTE	HENDRICK HONDA	WHITE	C	72	28,847	7.49%	10.99%	3,692	3.50%	12/20/01
NC	WINSTON-SALEM	FLOW HONDA	BLACK	C	72	28,624	7.34%	10.84%	3,663	3.50%	02/05/03
NC	CONCORD	HONDA CARS OF CONCORD	WHITE	B	72	35,457	8.14%	10.99%	3,643	2.85%	07/22/02
NC	WILSON	VESTER HONDA	WHITE	C	72	27,998	8.14%	11.64%	3,622	3.50%	04/12/02
NC	CHARLOTTE	HENDRICK HONDA	WHITE	D	60	34,181	8.25%	11.75%	3,619	3.50%	02/21/01
NC	WINSTON-SALEM	FLOW HONDA	BLACK	C	72	33,363	8.24%	11.24%	3,618	3.00%	06/20/02
NC	CARY	AUTO PARK HONDA	BLACK	C	60	33,695	8.49%	11.99%	3,574	3.50%	12/11/00



**NC - Case Summary of Top 100 Dollar Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NC	SANFORD	SANFORD HONDA	WHITE	C	72	27,791	7.34%	10.84%	3,548	3.50%	02/15/03
NC	SANFORD	SANFORD HONDA	WHITE	B	72	27,373	8.05%	11.55%	3,536	3.50%	08/29/01
NC	CHARLOTTE	HENDRICK HONDA	WHITE	C	72	27,004	8.14%	11.64%	3,500	3.50%	02/28/02
NC	FAYETTEVILLE	BRYAN HONDA	BLACK	D	72	26,772	7.69%	11.19%	3,435	3.50%	10/31/02
NC	WINSTON-SALEM	FLOW HONDA	BLACK	D	72	26,464	8.14%	11.64%	3,419	3.50%	08/08/02
NC	GREENVILLE	BOB BARBOUR HONDA	BLACK	D	72	26,392	8.14%	11.64%	3,413	3.50%	07/23/02
NC	SANFORD	SANFORD HONDA	WHITE	A	72	26,172	8.35%	11.85%	3,380	3.50%	06/16/01
NC	CHARLOTTE	HENDRICK HONDA	WHITE	B	72	25,593	9.25%	12.75%	3,371	3.50%	02/12/01
NC	CHARLOTTE	HENDRICK HONDA	BLACK	D	72	26,637	7.99%	11.49%	3,370	3.50%	09/27/02
NC	SALISBURY	GERRY WOOD HONDA	WHITE	D	60	32,245	7.24%	10.74%	3,351	3.50%	01/24/02
NC	CHARLOTTE	HENDRICK HONDA	WHITE	D	72	25,987	7.69%	11.19%	3,336	3.50%	12/12/02
NC	WINSTON-SALEM	FLOW HONDA	BLACK	B	72	30,443	7.34%	10.34%	3,326	3.00%	02/22/03
NC	FAYETTEVILLE	BRYAN HONDA	BLACK	C	72	30,221	7.69%	10.69%	3,311	3.00%	11/12/02
NC	CHARLOTTE	HENDRICK HONDA	WHITE	D	72	26,276	7.49%	10.99%	3,299	3.50%	12/29/01
NC	WILSON	VESTER HONDA	WHITE	C	72	25,667	7.69%	11.19%	3,296	3.50%	12/02/02
NC	CHARLOTTE	HENDRICK HONDA	WHITE	C	66	28,699	7.99%	11.49%	3,289	3.50%	01/12/02
NC	CONCORD	HONDA CARS OF CONCORD	WHITE	B	66	27,765	8.75%	12.25%	3,287	3.50%	02/21/01
NC	FLETCHER	APPLE TREE ACURA	WHITE	C	60	31,217	7.35%	10.85%	3,245	3.50%	07/14/01
NC	CHARLOTTE	HENDRICK HONDA	WHITE	D	72	24,816	7.69%	11.19%	3,185	3.50%	11/13/02
NC	WILMINGTON	WILMINGTON HONDA	WHITE	D	72	24,529	8.14%	11.64%	3,172	3.50%	08/24/02
NC	CARY	AUTO PARK HONDA	WHITE	C	60	29,977	8.25%	11.75%	3,168	3.50%	01/30/01
NC	FLETCHER	APPLE TREE ACURA	WHITE	B	72	44,295	6.89%	8.89%	3,161	2.00%	03/12/02
NC	SHELBY	ROGERS HONDA	BLACK	C	72	19,105	7.24%	11.74%	3,151	4.50%	05/22/02
NC	ROANOKE RAPIDS	ALAN VESTER HONDA	BLACK	D	72	24,351	7.99%	11.49%	3,140	3.50%	09/10/02
NC	MOYOCK	STATE LINE HONDA	WHITE	B	72	24,789	7.24%	10.74%	3,138	3.50%	03/07/03
NC	MONROE	HONDA CARS OF MONROE	WHITE	D	72	24,379	7.34%	10.84%	3,118	3.50%	02/07/03

**NC - Case Summary of Top 100 Dollar Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NC	CHARLOTTE	HENDRICK HONDA	WHITE	B	72	24,461	8.24%	11.74%	3,108	3.50%	05/24/02
NC	FLETCHER	APPLE TREE HONDA	WHITE	D	60	30,244	7.05%	10.55%	3,100	3.50%	08/15/01
NC	OXFORD	BOYD HONDA	BLACK	C	72	23,940	8.24%	11.74%	3,100	3.50%	02/09/02
NC	CONCORD	HONDA CARS OF CONCORD	WHITE	D	72	24,626	7.34%	10.84%	3,084	3.50%	01/02/03
NC	CHARLOTTE	HENDRICK ACURA	WHITE	C	60	30,044	6.24%	9.74%	3,077	3.50%	03/19/03
NC	CONCORD	HONDA CARS OF CONCORD	BLACK	D	72	23,747	8.14%	11.64%	3,072	3.50%	03/28/02
NC	GREENSBORO	CROWN HONDA	BLACK	B	72	27,863	8.05%	11.05%	3,071	3.00%	09/07/01
NC	CHARLOTTE	HENDRICK HONDA	WHITE	C	72	18,906	7.14%	11.64%	3,063	4.50%	03/06/02
NC	CONCORD	HONDA CARS OF CONCORD	WHITE	B	72	23,604	8.14%	11.64%	3,054	3.50%	03/16/02
NC	WINSTON-SALEM	FLOW HONDA	WHITE	C	72	23,625	8.14%	11.64%	3,052	3.50%	08/24/02
NC	STATESVILLE	EVERHART HONDA	WHITE	C	72	18,478	7.14%	11.64%	3,048	4.50%	04/15/02
NC	SANFORD	SANFORD HONDA	BLACK	D	72	23,513	8.14%	11.64%	3,042	3.50%	07/31/02
NC	CHAPEL HILL	CROWN HONDA CHAPEL HILL	BLACK	C	72	27,569	8.05%	11.05%	3,038	3.00%	08/06/01
NC	WINSTON-SALEM	FLOW HONDA	BLACK	D	72	23,550	7.94%	11.44%	3,033	3.50%	10/12/02
NC	WILMINGTON	STEVENSON ACURA	WHITE	D	66	26,476	7.89%	11.39%	3,030	3.50%	02/14/02
NC	CHARLOTTE	HENDRICK ACURA	WHITE	B	72	41,335	8.49%	10.49%	3,029	2.00%	01/15/01
NC	FLETCHER	APPLE TREE ACURA	WHITE	B	60	39,650	9.74%	12.24%	3,027	2.50%	11/20/00
NC	ROANOKE RAPIDS	ALAN VESTER HONDA	WHITE	C	72	22,686	8.14%	11.74%	3,021	3.60%	04/17/02
NC	WINSTON-SALEM	FLOW HONDA	WHITE		72	20,808	6.64%	10.64%	3,012	4.00%	04/24/02
NC	CONCORD	HONDA CARS OF CONCORD	WHITE	B	66	26,275	7.55%	11.00%	3,009	3.45%	08/30/01
NC	WINSTON-SALEM	FLOW HONDA	BLACK	C	72	31,272	8.14%	10.75%	3,003	2.61%	02/18/02
NC	SALISBURY	GERRY WOOD HONDA	WHITE	B	72	22,995	8.35%	11.85%	2,982	3.50%	06/08/01
NC	GREENSBORO	CROWN ACURA	WHITE	D	72	46,072	8.14%	9.95%	2,982	1.81%	07/13/02
NC	GREENSBORO	CROWN ACURA	WHITE	D	60	34,275	7.14%	10.14%	2,980	3.00%	07/19/02
NC	CHARLOTTE	HENDRICK HONDA	BLACK	D	72	23,056	8.14%	11.64%	2,976	3.50%	07/11/02
NC	CHARLOTTE	HENDRICK HONDA	WHITE	D	72	23,009	8.14%	11.64%	2,974	3.50%	04/03/02

**NC - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
NC	HIGH POINT	VANN YORK HONDA	BLACK	D	66	28,781	7.89%	11.00%	2,973	3.11%	03/30/02
NC	CHARLOTTE	HENDRICK HONDA	WHITE	C	72	22,995	7.94%	11.44%	2,959	3.50%	10/04/02
NC	CHARLOTTE	HENDRICK HONDA	BLACK	D	72	22,930	7.94%	11.44%	2,956	3.50%	10/10/02
NC	CHAPEL HILL	CROWN HONDA CHAPEL HILL	WHITE	D	60	28,680	6.34%	9.84%	2,946	3.50%	01/25/03
NC	WILMINGTON	WILMINGTON HONDA	WHITE	C	72	24,902	8.75%	11.95%	2,943	3.20%	04/16/01
NC	WILSON	VESTER HONDA	WHITE	D	60	28,906	7.14%	10.64%	2,941	3.50%	04/01/02
NC	CHARLOTTE	HENDRICK HONDA	WHITE	A	72	25,059	6.64%	9.89%	2,929	3.25%	08/12/02
NC	FAYETTEVILLE	BRYAN HONDA	WHITE	D	72	22,320	8.74%	12.24%	2,913	3.50%	11/07/00
NC	CHARLOTTE	HENDRICK HONDA	BLACK	D	66	25,046	7.44%	10.94%	2,903	3.50%	11/25/02
NC	GREENVILLE	BOB BARBOUR HONDA	BLACK	A	72	17,574	7.14%	11.64%	2,897	4.50%	02/28/02
NC	SANFORD	SANFORD HONDA	BLACK	D	72	25,982	9.99%	12.99%	2,896	3.00%	08/05/00
NC	GREENSBORO	CROWN HONDA	WHITE	C	60	27,491	7.75%	11.25%	2,882	3.50%	12/18/99
NC	ASHEBORO	ASHEBORO HONDA	WHITE	C	72	22,719	8.14%	11.64%	2,882	3.50%	02/28/02
NC	CHARLOTTE	HENDRICK HONDA	BLACK	A	72	22,967	7.24%	10.74%	2,871	3.50%	03/01/03
NC	CHARLOTTE	HENDRICK HONDA	BLACK	D	60	28,000	6.24%	9.74%	2,868	3.50%	03/04/03
NC	SANFORD	SANFORD HONDA	BLACK	D	72	22,238	7.94%	11.44%	2,868	3.50%	10/21/02
NC	STATESVILLE	EVERHART HONDA	WHITE	C	72	22,865	7.34%	10.84%	2,863	3.50%	01/04/03
NC	CHARLOTTE	HENDRICK ACURA	WHITE	C	60	26,826	8.99%	12.49%	2,862	3.50%	09/27/00
NC	CHARLOTTE	HENDRICK ACURA	WHITE	C	60	38,179	7.05%	9.59%	2,851	2.54%	10/03/01
NC	FLETCHER	APPLE TREE HONDA	WHITE	D	72	23,871	7.69%	10.95%	2,843	3.26%	11/13/02
NC	CHARLOTTE	HENDRICK HONDA	WHITE	B	60	27,316	7.14%	10.64%	2,838	3.50%	04/29/02
NC	FAYETTEVILLE	BRYAN HONDA	BLACK	D	60	30,636	6.69%	9.90%	2,836	3.21%	12/13/02

*NC - Case Summary of Top 100 Dollar Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts*

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		48,409	17,509
<b>Markup in Dollars</b>		5,758	230
<b>Markup in Percent</b>		4.50%	0.40%
<b>Stated Buy Rate</b>		12.99%	5.84%
<b>Total Number of Contracts</b>	30,090		

*Racial Breakdown of Statewide Contracts*

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	3934	13.07	3934	13.07
<b>WHITE</b>	26156	86.93	30090	100.00

*Grade Breakdown of Statewide Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	18725	62.77	18725	62.77
<b>B</b>	5369	18.00	24094	80.77
<b>C</b>	3307	11.09	27401	91.85
<b>D</b>	2430	8.15	29831	100.00

*\*259 contracts did not have the credit score field populated.*

***NC - Case Summary of Top 100 Dollar Markups  
Top 100 Markups Summary  
Racial Breakdown of Top 100 Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	31	31.00	31	31.00
<b>WHITE</b>	69	69.00	100	100.00

***Grade Breakdown of Top 100 Contract***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	5	5.05	5	5.05
<b>B</b>	21	21.21	26	26.26
<b>C</b>	34	34.34	60	60.61
<b>D</b>	39	39.39	99	100.00

***\*1 contract did not have the credit score field populated.***

*NC - Case Summary of Top 100 Dollar Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

Race	Observed Number	Expected Number
<b>BLACKS</b>	31	13
<b>WHITES</b>	69	87
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

Statistic	DF	Value	Prob
<b>Chi-Square</b>	1	28.0729	<.0001

In sum, based on the analysis above, the probability that in North Carolina we would observe 31 blacks in the top 100 dollar markups, given that we would expect to find only 13 is essentially 0. Hence, we can conclude that in North Carolina, blacks are significantly over-represented in the top 100 dollar markups.

**NE - Case Summary of Top 100 Dollar Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	D	72	37,262	7.00%	8.95%	2,601	1.95%	03/08/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	B	72	32,804	5.15%	7.15%	2,275	2.00%	03/05/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	D	72	23,089	8.60%	10.85%	1,915	2.25%	08/03/02
NE	OMAHA	ODANIEL MOTOR CENTER	BLACK	A	72	25,485	7.49%	9.49%	1,836	2.00%	09/12/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	B	72	21,288	7.34%	9.59%	1,727	2.25%	12/08/01
NE	LINCOLN	WILLIAMSON HONDA	WHITE	B	72	31,885	7.50%	8.99%	1,709	1.49%	02/23/02
NE	LINCOLN	WILLIAMSON HONDA	WHITE	A	72	23,807	5.85%	7.85%	1,671	2.00%	11/12/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	72	14,526	5.25%	8.50%	1,654	3.25%	04/12/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	C	60	15,402	7.75%	11.25%	1,615	3.50%	06/12/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	A	72	19,359	5.40%	7.49%	1,410	2.09%	02/13/03
NE	LINCOLN	WILLIAMSON HONDA	WHITE	D	60	18,040	7.35%	9.95%	1,389	2.60%	07/11/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	A	72	25,930	5.50%	7.00%	1,351	1.50%	12/31/02
NE	LINCOLN	WILLIAMSON HONDA	WHITE	D	60	16,629	7.35%	9.90%	1,255	2.55%	07/22/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	C	60	16,949	6.49%	8.99%	1,238	2.50%	11/15/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	D	60	19,365	4.40%	6.40%	1,093	2.00%	02/07/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	D	60	17,839	9.70%	11.70%	1,088	2.00%	02/03/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	B	60	18,656	4.70%	6.70%	1,057	2.00%	02/15/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	B	72	20,846	5.70%	7.15%	1,053	1.45%	03/06/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	27,881	4.15%	5.50%	1,049	1.35%	03/22/03
NE	NORTH PLATTE	BILL SUMMERS HONDA	WHITE	D	60	27,955	7.20%	8.49%	1,049	1.29%	09/28/02
NE	OMAHA	ACURA OF OMAHA	WHITE	D	60	17,597	7.74%	9.74%	1,042	2.00%	10/01/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	A	60	17,926	6.34%	8.34%	1,039	2.00%	12/10/01
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	27,317	4.15%	5.50%	1,027	1.35%	03/15/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	BLACK	C	60	17,309	7.50%	9.50%	1,023	2.00%	05/08/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE		60	13,482	7.75%	10.25%	1,003	2.50%	05/27/01
NE	LINCOLN	WILLIAMSON HONDA	WHITE	B	60	27,027	4.70%	6.00%	991	1.30%	01/27/03

**NE - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	34,502	4.95%	5.90%	922	0.95%	04/20/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	D	60	31,149	7.50%	8.50%	914	1.00%	06/22/02
NE	OMAHA	ACURA OF OMAHA	WHITE	B	60	24,052	7.20%	8.50%	914	1.30%	09/14/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	C	60	24,085	7.50%	8.75%	885	1.25%	02/13/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	B	60	30,022	7.50%	8.50%	882	1.00%	03/15/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	20,017	5.99%	7.49%	861	1.50%	11/19/01
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	B	60	28,243	5.84%	6.90%	853	1.06%	01/05/02
NE	OMAHA	ACURA OF OMAHA	WHITE	C	60	28,407	8.49%	9.50%	853	1.01%	04/07/00
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	D	60	19,472	6.99%	8.49%	852	1.50%	11/03/01
NE	LINCOLN	WILLIAMSON HONDA	WHITE	A	60	24,477	5.75%	6.95%	841	1.20%	03/18/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	17,984	4.95%	6.59%	833	1.64%	04/23/02
NE	LINCOLN	WILLIAMSON HONDA	WHITE	A	60	24,207	5.75%	6.95%	832	1.20%	02/28/02
NE	LINCOLN	WILLIAMSON HONDA	WHITE	B	60	24,512	6.34%	7.49%	814	1.15%	11/27/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	A	60	12,939	11.99%	13.99%	813	2.00%	12/02/00
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	20,617	4.50%	5.90%	808	1.40%	01/11/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	23,817	4.80%	6.00%	803	1.20%	01/16/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	BLACK	C	60	13,438	7.49%	9.49%	793	2.00%	09/22/01
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	27,984	4.85%	5.85%	787	1.00%	11/14/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	48	26,017	4.15%	5.50%	777	1.35%	03/18/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	20,597	4.15%	5.50%	775	1.35%	03/20/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	23,455	5.75%	6.90%	773	1.15%	01/22/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	48	25,716	4.15%	5.50%	768	1.35%	03/12/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	20,720	8.24%	9.50%	764	1.26%	06/06/00
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	B	60	12,215	9.85%	11.85%	747	2.00%	08/28/02
NE	LINCOLN	WILLIAMSON HONDA	WHITE	A	60	22,507	5.84%	6.99%	742	1.15%	11/30/01
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	19,607	4.15%	5.50%	738	1.35%	03/24/03



**NE - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	C	66	10,789	9.25%	11.25%	728	2.00%	07/08/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	19,877	4.40%	5.69%	719	1.29%	01/29/03
NE	LINCOLN	WILLIAMSON HONDA	WHITE	B	60	23,366	4.15%	5.25%	717	1.10%	03/13/03
NE	LINCOLN	WILLIAMSON HONDA	WHITE	B	60	12,677	4.45%	6.45%	715	2.00%	03/27/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	66	27,117	4.65%	5.50%	713	0.85%	03/14/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	C	60	28,126	5.60%	6.49%	711	0.89%	08/13/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	B	72	15,739	7.75%	9.00%	710	1.25%	06/29/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	B	72	22,297	7.00%	7.90%	709	0.90%	02/25/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	20,197	4.50%	5.75%	709	1.25%	01/21/03
NE	LINCOLN	WILLIAMSON HONDA	WHITE	B	60	24,246	5.99%	6.99%	696	1.00%	11/14/01
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	18,877	4.40%	5.69%	683	1.29%	02/04/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	B	60	22,017	4.40%	5.50%	679	1.10%	01/30/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	20,583	5.75%	6.90%	676	1.15%	06/01/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	18,388	4.65%	5.95%	673	1.30%	01/31/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	D	60	11,349	8.99%	10.99%	670	2.00%	11/27/00
NE	LINCOLN	WILLIAMSON HONDA	WHITE	B	60	22,547	4.85%	5.90%	667	1.05%	10/31/02
NE	OMAHA	ODANIEL MOTOR CENTER	BLACK	A	60	17,606	4.15%	5.50%	662	1.35%	02/27/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	48	22,017	4.15%	5.50%	659	1.35%	03/22/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	22,377	4.45%	5.50%	656	1.05%	03/25/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	C	60	10,952	7.75%	9.75%	647	2.00%	02/22/02
NE	LINCOLN	WILLIAMSON HONDA	BLACK	B	60	22,374	5.99%	6.99%	642	1.00%	11/19/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	A	60	15,889	5.84%	7.24%	638	1.40%	11/23/01
NE	LINCOLN	WILLIAMSON HONDA	WHITE	A	60	18,557	5.75%	6.95%	637	1.20%	01/26/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	B	60	22,257	5.75%	6.75%	637	1.00%	02/13/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	A	60	15,589	4.50%	5.95%	636	1.45%	01/10/03
NE	LINCOLN	WILLIAMSON HONDA	WHITE	A	60	19,617	5.84%	6.95%	624	1.11%	12/31/01

**NE - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	20,504	4.40%	5.49%	623	1.09%	02/20/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	B	60	12,405	4.95%	6.70%	615	1.75%	02/14/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	C	60	29,427	7.20%	7.90%	599	0.70%	09/26/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	B	60	15,817	6.99%	8.29%	599	1.30%	11/02/01
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	15,706	4.15%	5.50%	592	1.35%	03/22/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	14,441	6.50%	7.90%	584	1.40%	06/24/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	19,417	4.85%	5.89%	568	1.04%	11/05/02
NE	LINCOLN	WILLIAMSON HONDA	WHITE	C	60	15,474	7.75%	8.99%	566	1.24%	01/12/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	26,762	5.75%	6.49%	563	0.74%	06/15/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	A	60	21,488	6.34%	7.25%	563	0.91%	11/29/01
NE	LINCOLN	WILLIAMSON HONDA	WHITE	D	60	15,117	7.75%	8.99%	553	1.24%	02/26/02
NE	LINCOLN	WILLIAMSON HONDA	WHITE	A	48	16,512	4.40%	5.90%	552	1.50%	02/22/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	B	60	18,692	4.85%	5.90%	551	1.05%	11/18/02
NE	GRAND ISLAND	CORNHUSKER HONDA	WHITE	C	60	15,574	7.75%	8.95%	551	1.20%	06/21/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	D	48	12,745	10.75%	12.50%	539	1.75%	05/31/01
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	20,777	5.60%	6.49%	525	0.89%	07/27/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	15,017	8.74%	9.90%	519	1.16%	06/02/00
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	C	60	17,117	6.34%	7.39%	517	1.05%	12/01/01
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	17,600	7.20%	8.20%	514	1.00%	12/11/99
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	21,698	4.15%	5.00%	512	0.85%	03/14/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	72	18,723	8.75%	9.50%	512	0.75%	04/21/01
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	24,227	5.75%	6.49%	511	0.74%	06/20/02

*NE - Case Summary of Top 100 Dollar Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts*

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		37,262	16,000
<b>Markup in Dollars</b>		2,601	50
<b>Markup in Percent</b>		3.50%	0.09%
<b>Stated Buy Rate</b>		12.25%	5.37%
<b>Total Number of Contracts</b>	2,334		

*Racial Breakdown of Statewide Contracts*

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	59	2.53	59	2.53
<b>WHITE</b>	2275	97.47	2334	100.00

*Grade Breakdown of Statewide Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	1859	79.82	1859	79.82
<b>B</b>	267	11.46	2126	91.28
<b>C</b>	130	5.58	2256	96.87
<b>D</b>	73	3.13	2329	100.00

*\*5 contracts did not have the credit score field populated.*

***NE - Case Summary of Top 100 Dollar Markups  
Top 100 Markups Summary  
Racial Breakdown of Top 100 Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	5	5.00	5	5.00
<b>WHITE</b>	95	95.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	50	50.51	50	50.51
<b>B</b>	23	23.23	73	73.74
<b>C</b>	13	13.13	86	86.87
<b>D</b>	13	13.13	99	100.00

***\*1 contract did not have the credit score field populated.***

*NE - Case Summary of Top 100 Dollar Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

<b>Race</b>	<b>Observed Number</b>	<b>Expected Number</b>
<b>BLACKS</b>	5	3
<b>WHITES</b>	95	97
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

<b>Statistic</b>	<b>DF</b>	<b>Value</b>	<b>Prob</b>
<b>Chi-Square</b>	1	2.2890	0.1303

In sum, based on the analysis above, the probability that in Nebraska we would observe 5 blacks in the top 100 dollar markups, given that we would expect to find only 3 is much greater than 0. Hence, we can conclude that in Nebraska, blacks are not significantly over-represented in the top 100 dollar markups.

**OK - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
OK	OKLAHOMA CITY	BOB HOWARD HONDA	BLACK	C	72	31,219	8.59%	12.09%	4,065	3.50%	07/20/02
OK	EDMOND	BOB HOWARD ACURA	WHITE	B	72	30,805	8.49%	11.48%	3,410	2.99%	07/28/01
OK	BETHANY	STEVE BAILEY HONDA	WHITE	B	72	28,975	8.90%	11.99%	3,337	3.09%	09/07/02
OK	EDMOND	BOB HOWARD ACURA	WHITE	C	72	25,650	8.49%	11.99%	3,334	3.50%	10/09/01
OK	BARTLESVILLE	MARK ROBERTS MOTORS, INC.	WHITE	D	60	31,140	7.34%	10.84%	3,247	3.50%	08/21/02
OK	NORMAN	FOWLER HONDA	BLACK	B	72	19,271	8.75%	13.25%	3,239	4.50%	11/10/00
OK	BETHANY	STEVE BAILEY HONDA	BLACK	D	72	27,209	8.90%	12.09%	3,237	3.19%	08/30/02
OK	EDMOND	BOB HOWARD ACURA	WHITE	B	72	28,734	8.49%	11.49%	3,189	3.00%	10/29/01
OK	NORMAN	FOWLER HONDA	BLACK	C	72	24,393	8.49%	11.99%	3,167	3.50%	08/13/01
OK	BETHANY	STEVE BAILEY HONDA	WHITE	C	72	25,683	8.20%	11.50%	3,128	3.30%	12/24/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	BLACK	C	72	24,525	10.00%	13.35%	3,123	3.35%	10/11/00
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	B	72	24,722	7.85%	11.35%	3,121	3.50%	01/02/02
OK	NORMAN	FOWLER HONDA	WHITE	B	72	18,881	8.99%	13.25%	3,033	4.26%	04/17/01
OK	NORMAN	FOWLER HONDA	WHITE	C	72	24,650	8.49%	11.85%	3,015	3.36%	10/20/01
OK	NORMAN	FOWLER HONDA	WHITE	C	60	28,022	7.99%	11.49%	2,943	3.50%	03/08/02
OK	NORMAN	FOWLER HONDA	BLACK	D	60	27,734	7.99%	11.49%	2,915	3.50%	01/12/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	A	72	22,150	8.49%	11.99%	2,879	3.50%	07/16/01
OK	LAWTON	ORDON HONDA	WHITE	D	72	24,177	8.49%	11.75%	2,866	3.26%	09/13/01
OK	EDMOND	BOB HOWARD ACURA	WHITE	D	60	27,123	7.99%	11.49%	2,853	3.50%	03/28/01
OK	BARTLESVILLE	MARK ROBERTS MOTORS, INC.	WHITE	C	72	22,022	7.90%	11.40%	2,826	3.50%	02/01/03
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	C	72	21,919	8.59%	12.09%	2,799	3.50%	05/21/02
OK	BETHANY	STEVE BAILEY HONDA	WHITE	D	60	26,768	7.34%	10.84%	2,789	3.50%	06/27/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	B	72	21,450	8.49%	11.99%	2,789	3.50%	09/06/01
OK	BETHANY	STEVE BAILEY HONDA	WHITE	D	60	27,259	7.34%	10.84%	2,782	3.50%	04/26/02
OK	BETHANY	STEVE BAILEY HONDA	WHITE	A	60	27,214	7.34%	10.84%	2,776	3.50%	06/10/02
OK	EDMOND	BOB HOWARD ACURA	WHITE	D	60	30,005	7.99%	11.00%	2,704	3.01%	03/07/02

**OK - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	C	72	20,762	7.85%	11.35%	2,670	3.50%	12/29/01
OK	TULSA	JOE MARINA HONDA	WHITE	A	72	19,649	9.00%	12.50%	2,569	3.50%	10/07/00
OK	OKLAHOMA CITY	ESKRIDGE HONDA	WHITE	A	72	20,059	8.75%	12.25%	2,568	3.50%	05/12/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	C	72	27,519	8.49%	10.99%	2,534	2.50%	09/25/01
OK	EDMOND	BOB HOWARD ACURA	WHITE	B	72	34,868	6.85%	8.85%	2,489	2.00%	12/29/01
OK	TULSA	DON CARLTON HONDA	WHITE	C	72	22,749	7.49%	10.49%	2,483	3.00%	09/11/01
OK	OKLAHOMA CITY	ESKRIDGE HONDA	WHITE	B	60	23,618	7.34%	10.84%	2,464	3.50%	08/21/02
OK	NORMAN	FOWLER HONDA	WHITE	C	60	23,449	7.99%	11.49%	2,463	3.50%	01/26/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	BLACK	C	60	23,369	7.99%	11.49%	2,458	3.50%	03/20/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	C	72	20,240	8.49%	11.75%	2,446	3.26%	11/03/01
OK	ENID	CURTRIGHT HONDA	WHITE	B	72	19,582	8.49%	11.90%	2,431	3.41%	11/05/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	C	72	33,550	7.49%	9.49%	2,421	2.00%	10/10/01
OK	OKLAHOMA CITY	ESKRIDGE HONDA	BLACK	C	72	21,290	9.75%	12.75%	2,408	3.00%	12/20/00
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	D	72	19,879	7.90%	11.25%	2,401	3.35%	02/10/03
OK	TULSA	DON CARLTON HONDA	WHITE	C	60	25,919	6.85%	9.99%	2,396	3.14%	01/04/02
OK	EDMOND	BOB HOWARD ACURA	BLACK	C	60	22,956	7.34%	10.84%	2,392	3.50%	06/07/02
OK	NORMAN	FOWLER HONDA	WHITE	C	60	22,957	7.34%	10.84%	2,389	3.50%	03/29/02
OK	NORMAN	FOWLER HONDA	BLACK	D	60	22,910	7.34%	10.84%	2,387	3.50%	06/29/02
OK	NORMAN	FOWLER HONDA	WHITE	D	60	23,356	7.34%	10.84%	2,386	3.50%	07/31/02
OK	TULSA	DON CARLTON HONDA	WHITE	B	72	26,158	8.99%	11.49%	2,383	2.50%	04/07/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	B	60	22,852	7.34%	10.84%	2,381	3.50%	08/24/02
OK	BETHANY	HARRIS-BAILEY HONDA	WHITE	B	72	21,565	8.49%	11.49%	2,378	3.00%	10/13/01
OK	NORMAN	FOWLER HONDA	WHITE	C	72	22,382	8.99%	11.85%	2,339	2.86%	04/05/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	BLACK	C	72	23,820	8.59%	11.27%	2,316	2.68%	06/01/02
OK	NORMAN	FOWLER HONDA	WHITE	D	60	21,910	7.65%	11.15%	2,293	3.50%	09/21/02
OK	NORMAN	FOWLER HONDA	WHITE	D	60	21,842	7.34%	10.84%	2,276	3.50%	04/30/02

**OK - Case Summary of Top 100 Dollar Markups**

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OK	OKLAHOMA CITY	ESKRIDGE HONDA	WHITE	A	72	32,468	5.70%	7.70%	2,269	2.00%	12/20/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	BLACK	C	72	30,538	8.80%	10.80%	2,253	2.00%	10/09/02
OK	OKLAHOMA CITY	ESKRIDGE HONDA	WHITE	C	60	22,255	6.65%	10.15%	2,249	3.50%	01/24/03
OK	OKLAHOMA CITY	BOB HOWARD HONDA	BLACK	D	60	21,402	7.75%	11.25%	2,243	3.50%	06/19/01
OK	BETHANY	HARRIS-BAILEY HONDA	WHITE	C	60	21,839	7.75%	11.25%	2,241	3.50%	09/20/99
OK	NORMAN	FOWLER HONDA	WHITE	D	60	21,455	8.25%	11.75%	2,223	3.50%	02/21/01
OK	TULSA	JOE MARINA HONDA	WHITE	C	72	28,658	4.50%	6.75%	2,211	2.25%	03/22/03
OK	BETHANY	HARRIS-BAILEY HONDA	WHITE	B	60	26,606	7.75%	10.50%	2,180	2.75%	06/11/01
OK	NORMAN	FOWLER HONDA	WHITE	B	60	20,653	7.99%	11.49%	2,170	3.50%	03/24/01
OK	STILLWATER	JOHNSONS HONDA	WHITE	C	60	20,872	6.85%	10.35%	2,157	3.50%	12/03/01
OK	EDMOND	BOB HOWARD ACURA	WHITE	D	60	20,549	7.75%	11.25%	2,154	3.50%	05/18/01
OK	STILLWATER	JOHNSONS HONDA	WHITE	B	72	19,064	6.09%	9.25%	2,143	3.16%	05/20/02
OK	TULSA	DON CARLTON HONDA	WHITE	B	72	28,590	9.49%	11.50%	2,141	2.01%	01/05/01
OK	BETHANY	STEVE BAILEY HONDA	BLACK	C	72	22,559	9.24%	11.79%	2,132	2.55%	03/08/02
OK	OKLAHOMA CITY	ESKRIDGE HONDA	WHITE	C	60	31,080	6.65%	8.99%	2,131	2.34%	02/07/03
OK	BETHANY	STEVE BAILEY HONDA	WHITE	B	60	36,751	5.65%	7.65%	2,111	2.00%	09/17/02
OK	TULSA	DON CARLTON HONDA	WHITE	B	72	28,538	9.00%	10.99%	2,098	1.99%	10/24/00
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	D	60	19,889	7.99%	11.49%	2,092	3.50%	01/26/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	B	60	20,198	6.85%	10.35%	2,090	3.50%	01/05/02
OK	TULSA	DON CARLTON HONDA	WHITE	D	60	22,749	6.85%	10.00%	2,081	3.15%	11/29/01
OK	BETHANY	HARRIS-BAILEY HONDA	WHITE	D	60	23,967	8.25%	11.20%	2,079	2.95%	02/01/01
OK	NORMAN	FOWLER HONDA	WHITE	C	72	20,511	7.99%	10.75%	2,073	2.76%	11/12/01
OK	STILLWATER	JOHNSONS HONDA	WHITE	B	72	18,435	6.09%	9.25%	2,071	3.16%	07/23/02
OK	EDMOND	BOB HOWARD ACURA	WHITE	A	72	29,014	7.99%	9.95%	2,069	1.96%	04/07/01
OK	TULSA	DON CARLTON HONDA	WHITE	D	60	20,104	6.50%	10.00%	2,066	3.50%	03/26/03
OK	MCALESTER	RIVERSIDE HONDA	WHITE	B	60	23,178	7.34%	10.34%	2,063	3.00%	06/04/02



**OK - Case Summary of Top 100 Dollar Markups**

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<b>OK</b>	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	C	60	19,953	6.65%	10.15%	2,059	3.50%	02/18/03
<b>OK</b>	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	B	60	19,741	7.34%	10.84%	2,057	3.50%	05/14/02
<b>OK</b>	BETHANY	STEVE BAILEY HONDA	WHITE	C	60	20,154	7.34%	10.84%	2,056	3.50%	08/15/02
<b>OK</b>	BETHANY	STEVE BAILEY HONDA	WHITE	B	72	23,068	4.95%	7.55%	2,047	2.60%	01/10/03
<b>OK</b>	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	B	60	19,438	7.99%	11.49%	2,045	3.50%	03/22/02
<b>OK</b>	TULSA	ACURA OF TULSA	WHITE	C	60	26,959	7.34%	9.90%	2,038	2.56%	05/18/02
<b>OK</b>	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	B	72	18,955	8.59%	11.49%	2,035	2.90%	05/25/02
<b>OK</b>	TULSA	DON CARLTON HONDA	WHITE	D	60	28,553	7.49%	9.90%	2,034	2.41%	08/25/01
<b>OK</b>	TULSA	JOE MARINA HONDA	WHITE	C	60	19,586	6.85%	10.35%	2,021	3.50%	12/28/01
<b>OK</b>	OKLAHOMA CITY	ESKRIDGE HONDA	WHITE	D	60	23,407	7.24%	10.15%	2,011	2.91%	12/17/02
<b>OK</b>	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	C	72	27,200	8.75%	10.75%	2,004	2.00%	05/24/01
<b>OK</b>	TULSA	DON CARLTON HONDA	WHITE	D	60	19,164	7.34%	10.84%	1,997	3.50%	06/07/02
<b>OK</b>	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	D	60	19,255	7.99%	11.49%	1,996	3.50%	02/16/02
<b>OK</b>	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	A	72	27,956	6.85%	8.85%	1,995	2.00%	01/02/02
<b>OK</b>	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	D	60	19,000	7.49%	10.99%	1,984	3.50%	08/08/01
<b>OK</b>	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	C	60	18,811	7.75%	11.25%	1,972	3.50%	05/30/01
<b>OK</b>	BETHANY	HARRIS-BAILEY HONDA	WHITE	A	72	16,571	7.75%	10.99%	1,966	3.24%	06/11/01
<b>OK</b>	TULSA	DON CARLTON HONDA	WHITE	B	72	28,343	5.25%	7.25%	1,965	2.00%	03/06/03
<b>OK</b>	NORMAN	FOWLER HONDA	WHITE	C	60	20,001	7.99%	11.25%	1,961	3.26%	02/09/02
<b>OK</b>	TULSA	DON CARLTON HONDA	BLACK	D	60	25,989	7.34%	9.90%	1,960	2.56%	05/16/02
<b>OK</b>	BETHANY	STEVE BAILEY HONDA	WHITE	B	60	18,527	7.34%	10.84%	1,931	3.50%	06/29/02
<b>OK</b>	BETHANY	HARRIS-BAILEY HONDA	BLACK	B	72	23,956	8.99%	11.15%	1,917	2.16%	04/02/01

*OK - Case Summary of Top 100 Dollar Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts*

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		39,746	17,123
<b>Markup in Dollars</b>		4,065	150
<b>Markup in Percent</b>		4.50%	0.27%
<b>Stated Buy Rate</b>		15.34%	5.68%
<b>Total Number of Contracts</b>	7,761		

*Racial Breakdown of Statewide Contracts*

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	357	4.60	357	4.60
<b>WHITE</b>	7404	95.40	7761	100.00

*Grade Breakdown of Statewide Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	4897	63.44	4897	63.44
<b>B</b>	1414	18.32	6311	81.76
<b>C</b>	858	11.12	7169	92.87
<b>D</b>	550	7.13	7719	100.00

*\*42 contracts did not have the credit score field populated.*

***OK - Case Summary of Top 100 Dollar Markups***  
***Top 100 Markups Summary***  
***Racial Breakdown of Top 100 Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	16	16.00	16	16.00
<b>WHITE</b>	84	84.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	8	8.00	8	8.00
<b>B</b>	29	29.00	37	37.00
<b>C</b>	37	37.00	74	74.00
<b>D</b>	26	26.00	100	100.00

*OK - Case Summary of Top 100 Dollar Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

Race	Observed Number	Expected Number
<b>BLACKS</b>	16	5
<b>WHITES</b>	84	95
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

Statistic	DF	Value	Prob
<b>Chi-Square</b>	1	28.3881	<.0001

In sum, based on the analysis above, the probability that in Oklahoma we would observe 16 blacks in the top 100 dollar markups, given that we would expect to find only 5 is essentially 0. Hence, we can conclude that in Oklahoma, blacks are significantly over-represented in the top 100 dollar markups.

**SC - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
SC	EASLEY	HENDRICK HONDA	WHITE	A	72	34,157	8.40%	11.90%	4,445	3.50%	02/02/02
SC	W. COLUMBIA	MIDLANDS HONDA	BLACK	C	72	26,685	7.24%	11.55%	4,219	4.31%	06/24/02
SC	GREER	DICK BROOKS HONDA OF GREER	WHITE	C	72	31,834	8.24%	11.74%	4,116	3.50%	03/30/02
SC	MYRTLE BEACH SC	EAST COAST HONDA	WHITE	D	60	39,373	6.49%	9.99%	4,047	3.50%	12/27/01
SC	EASLEY	HENDRICK HONDA	WHITE	D	72	30,201	7.69%	11.19%	3,876	3.50%	11/23/02
SC	AIKEN	HONDA CARS OF AIKEN	BLACK	A	72	28,555	9.74%	13.24%	3,791	3.50%	10/07/00
SC	W. COLUMBIA	MIDLANDS HONDA	BLACK	C	72	29,185	7.94%	11.44%	3,690	3.50%	10/14/02
SC	ANDERSON	PIEDMONT HONDA	WHITE	B	72	33,289	7.34%	10.34%	3,620	3.00%	12/20/02
SC	ROCK HILL	HONDA CARS OF ROCK HILL	BLACK	B	72	28,275	8.40%	11.90%	3,610	3.50%	02/09/02
SC	EASLEY	HENDRICK HONDA	BLACK	C	72	27,437	7.94%	11.44%	3,531	3.50%	10/08/02
SC	CHARLESTON	MCDANIELS ACURA OF CHARLESTON	BLACK	B	60	34,606	7.05%	10.55%	3,512	3.50%	07/31/01
SC	W. COLUMBIA	MIDLANDS HONDA	WHITE	D	72	21,095	7.14%	11.64%	3,473	4.50%	07/11/02
SC	ROCK HILL	HONDA CARS OF ROCK HILL	WHITE	C	72	26,732	8.60%	12.10%	3,415	3.50%	01/21/02
SC	BEAUFORT	STOKES HONDA CARS OF BEAUFORT	BLACK	B	72	22,673	8.99%	12.99%	3,412	4.00%	08/01/00
SC	BEAUFORT	STOKES HONDA CARS OF BEAUFORT	BLACK	D	66	28,495	9.49%	12.99%	3,412	3.50%	09/23/00
SC	GREENVILLE	BRADSHAW ACURA	WHITE	B	60	32,307	7.05%	10.55%	3,339	3.50%	08/16/01
SC	ROCK HILL	HONDA CARS OF ROCK HILL	WHITE	D	72	27,903	8.04%	11.25%	3,291	3.21%	08/06/02
SC	GREENVILLE	BREAKAWAY HONDA	WHITE	D	60	32,012	6.34%	9.84%	3,283	3.50%	01/16/03
SC	GREER	DICK BROOKS HONDA OF GREER	BLACK	C	72	25,787	8.05%	11.55%	3,266	3.50%	09/26/01
SC	ROCK HILL	HONDA CARS OF ROCK HILL	WHITE	C	72	25,244	8.24%	11.74%	3,264	3.50%	05/20/02
SC	W. COLUMBIA	MIDLANDS HONDA	WHITE	C	72	24,962	8.40%	11.90%	3,249	3.50%	01/31/02
SC	W. COLUMBIA	MIDLANDS HONDA	BLACK	D	60	31,410	6.24%	9.74%	3,230	3.50%	02/27/03
SC	ROCK HILL	HONDA CARS OF ROCK HILL	WHITE	D	72	22,010	7.24%	11.24%	3,217	4.00%	06/08/02
SC	GREENVILLE	BREAKAWAY HONDA	WHITE	B	60	30,571	6.94%	10.44%	3,167	3.50%	09/05/02
SC	MYRTLE BEACH SC	EAST COAST HONDA	BLACK	C	72	28,894	7.34%	10.34%	3,142	3.00%	01/04/03

**SC - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
SC	EASLEY	HENDRICK HONDA	WHITE	C	72	27,151	7.49%	10.67%	3,138	3.18%	12/26/01
SC	W. COLUMBIA	MIDLANDS HONDA	WHITE	D	72	24,212	7.34%	10.84%	3,084	3.50%	12/26/02
SC	SPARTANBURG	VIC BAILEY HONDA	WHITE	C	60	28,777	8.99%	12.49%	3,070	3.50%	08/21/00
SC	GREENVILLE	BREAKAWAY HONDA	WHITE	C	60	34,521	7.24%	10.24%	3,064	3.00%	05/09/02
SC	EASLEY	HENDRICK HONDA	WHITE	C	72	23,740	7.94%	11.44%	3,059	3.50%	09/23/02
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	WHITE	A	72	23,399	8.75%	12.25%	3,055	3.50%	04/23/01
SC	EASLEY	HENDRICK HONDA	BLACK	D	60	29,049	7.75%	11.25%	3,048	3.50%	09/28/99
SC	ORANGEBURG	SUPERIOR HONDA	BLACK	C	60	28,914	7.24%	10.74%	3,011	3.50%	02/26/02
SC	EASLEY	HENDRICK HONDA	WHITE	D	72	22,999	8.24%	11.74%	2,978	3.50%	06/24/02
SC	W. COLUMBIA	MIDLANDS HONDA	BLACK	C	72	20,974	7.89%	11.74%	2,974	3.85%	07/15/02
SC	EASLEY	HENDRICK HONDA	WHITE	D	72	22,899	8.24%	11.74%	2,965	3.50%	06/27/02
SC	GREER	DICK BROOKS HONDA OF GREER	WHITE	C	60	28,901	6.24%	9.74%	2,960	3.50%	03/14/03
SC	ROCK HILL	HONDA CARS OF ROCK HILL	WHITE	D	60	36,712	7.24%	9.99%	2,924	2.75%	03/25/02
SC	W. COLUMBIA	MIDLANDS HONDA	WHITE	D	60	34,043	6.34%	9.25%	2,902	2.91%	02/24/03
SC	EASLEY	HENDRICK HONDA	WHITE	C	72	22,738	7.34%	10.84%	2,897	3.50%	12/20/02
SC	BEAUFORT	STOKES HONDA CARS OF BEAUFORT	BLACK	B	72	22,314	8.24%	11.74%	2,892	3.50%	05/07/02
SC	BEAUFORT	STOKES HONDA CARS OF BEAUFORT	BLACK	D	60	27,474	7.24%	10.74%	2,861	3.50%	05/18/02
SC	N. CHARLESTON	STOKES HONDA NORTH	WHITE	C	72	22,356	7.49%	10.99%	2,861	3.50%	11/29/01
SC	SPARTANBURG	VIC BAILEY HONDA	WHITE	C	60	27,257	7.49%	10.99%	2,846	3.50%	04/26/01
SC	ROCK HILL	HONDA CARS OF ROCK HILL	BLACK	D	60	27,048	7.75%	11.25%	2,836	3.50%	11/04/99
SC	N. CHARLESTON	STOKES HONDA NORTH	WHITE	B	72	24,584	7.34%	10.49%	2,823	3.15%	02/17/03
SC	CHARLESTON	MCDANIELS ACURA OF CHARLESTON	WHITE	D	60	32,654	8.00%	11.00%	2,821	3.00%	02/26/00
SC	ROCK HILL	HONDA CARS OF ROCK HILL	BLACK	C	72	30,834	7.34%	9.90%	2,803	2.56%	01/20/03
SC	ROCK HILL	HONDA CARS OF ROCK HILL	BLACK	C	72	16,690	7.94%	12.44%	2,788	4.50%	09/25/02

**SC - Case Summary of Top 100 Dollar Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
SC	N. CHARLESTON	STOKES HONDA NORTH	WHITE	B	60	26,669	7.35%	10.85%	2,778	3.50%	07/09/01
SC	W. COLUMBIA	MIDLANDS HONDA	WHITE	A	72	23,304	9.74%	12.95%	2,773	3.21%	12/04/00
SC	AIKEN	HONDA CARS OF AIKEN	BLACK	C	72	21,977	7.49%	10.99%	2,759	3.50%	12/08/01
SC	ROCK HILL	HONDA CARS OF ROCK HILL	BLACK	C	60	26,420	8.74%	12.24%	2,747	3.50%	05/30/00
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	WHITE	D	60	26,962	6.24%	9.74%	2,743	3.50%	03/12/03
SC	W. COLUMBIA	MIDLANDS HONDA	WHITE	D	72	21,075	8.14%	11.64%	2,721	3.50%	07/11/02
SC	N. CHARLESTON	STOKES HONDA NORTH	BLACK	A	72	20,729	8.99%	12.49%	2,719	3.50%	09/09/00
SC	ANDERSON	PIEDMONT HONDA	WHITE	D	60	31,392	6.49%	9.49%	2,719	3.00%	12/13/01
SC	GREENVILLE	BREAKAWAY HONDA	WHITE	B	72	24,994	4.34%	7.47%	2,694	3.13%	01/27/03
SC	EASLEY	HENDRICK HONDA	WHITE	A	72	28,360	9.99%	12.55%	2,688	2.56%	07/22/00
SC	EASLEY	HENDRICK HONDA	WHITE	D	72	20,183	9.99%	13.49%	2,683	3.50%	07/22/00
SC	MYRTLE BEACH SC	EAST COAST HONDA	WHITE	D	60	30,130	7.35%	10.35%	2,682	3.00%	06/21/01
SC	AIKEN	HONDA CARS OF AIKEN	WHITE	C	60	25,867	6.90%	10.40%	2,681	3.50%	10/05/01
SC	ROCK HILL	HONDA CARS OF ROCK HILL	BLACK	D	72	24,607	8.24%	11.25%	2,678	3.01%	06/10/02
SC	GREER	DICK BROOKS HONDA OF GREER	WHITE	D	72	23,910	9.99%	12.99%	2,665	3.00%	08/12/00
SC	N. CHARLESTON	STOKES HONDA NORTH	BLACK	B	72	28,362	7.34%	9.98%	2,660	2.64%	01/21/03
SC	ANDERSON	PIEDMONT HONDA	WHITE	B	72	23,349	9.99%	12.99%	2,651	3.00%	08/05/00
SC	N. CHARLESTON	STOKES HONDA NORTH	BLACK	B	72	25,255	5.69%	8.69%	2,640	3.00%	08/30/02
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	WHITE	D	72	21,653	8.24%	11.54%	2,636	3.30%	04/19/02
SC	EASLEY	HENDRICK HONDA	WHITE	D	72	25,958	8.24%	10.99%	2,622	2.75%	03/02/02
SC	CHARLESTON	MCDANIELS ACURA OF CHARLESTON	BLACK	C	60	25,832	7.05%	10.55%	2,621	3.50%	09/13/01
SC	N. CHARLESTON	STOKES HONDA NORTH	WHITE	C	60	25,661	7.24%	10.74%	2,614	3.50%	05/03/02
SC	W. COLUMBIA	MIDLANDS HONDA	BLACK	D	60	25,342	6.24%	9.74%	2,606	3.50%	02/26/03
SC	GREENVILLE	BREAKAWAY HONDA	WHITE	C	60	25,307	7.05%	10.55%	2,597	3.50%	08/08/01
SC	W. COLUMBIA	MIDLANDS HONDA	WHITE	D	72	21,436	7.69%	10.99%	2,586	3.30%	12/10/02

**SC - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
SC	EASLEY	HENDRICK HONDA	WHITE	B	60	24,787	7.35%	10.85%	2,584	3.50%	05/31/01
SC	MYRTLE BEACH SC	EAST COAST HONDA	WHITE	B	72	26,123	7.94%	10.64%	2,576	2.70%	10/07/02
SC	ROCK HILL	HONDA CARS OF ROCK HILL	WHITE	B	60	28,749	8.99%	11.99%	2,563	3.00%	09/25/00
SC	AIKEN	HONDA CARS OF AIKEN	WHITE	C	60	24,702	8.49%	11.99%	2,561	3.50%	04/26/00
SC	ROCK HILL	HONDA CARS OF ROCK HILL	WHITE	D	66	18,597	6.69%	10.94%	2,552	4.25%	10/31/02
SC	CHARLESTON	MCDANIELS ACURA OF CHARLESTON	WHITE	D	60	25,001	7.40%	10.90%	2,549	3.50%	01/31/02
SC	BEAUFORT	STOKES HONDA CARS OF BEAUFORT	WHITE	D	60	24,773	6.34%	9.84%	2,546	3.50%	01/20/03
SC	CHARLESTON	MCDANIELS ACURA OF CHARLESTON	WHITE	B	60	24,976	7.24%	10.74%	2,541	3.50%	05/17/02
SC	ANDERSON	PIEDMONT HONDA	BLACK	C	72	22,523	7.90%	10.99%	2,526	3.09%	10/13/01
SC	MYRTLE BEACH SC	EAST COAST HONDA	WHITE	B	72	17,476	6.34%	10.34%	2,516	4.00%	01/29/03
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	WHITE	D	72	22,558	7.94%	10.99%	2,501	3.05%	10/13/02
SC	ROCK HILL	HONDA CARS OF ROCK HILL	BLACK	D	60	24,259	6.34%	9.84%	2,498	3.50%	02/22/03
SC	EASLEY	HENDRICK HONDA	WHITE	A	72	19,436	7.69%	11.19%	2,494	3.50%	11/24/02
SC	FLORENCE	CALE YARBOROUGH HONDA-MAZDA	WHITE	C	72	19,463	8.60%	12.10%	2,487	3.50%	01/18/02
SC	MYRTLE BEACH SC	EAST COAST HONDA	WHITE	B	72	19,402	7.34%	10.84%	2,481	3.50%	02/15/03
SC	ROCK HILL	HONDA CARS OF ROCK HILL	WHITE	D	60	24,087	6.34%	9.84%	2,481	3.50%	02/11/03
SC	MYRTLE BEACH SC	EAST COAST HONDA	WHITE	A	72	34,856	6.49%	8.49%	2,473	2.00%	11/30/01
SC	AIKEN	HONDA CARS OF AIKEN	BLACK	C	72	19,692	7.49%	10.99%	2,472	3.50%	12/12/01
SC	W. COLUMBIA	MIDLANDS HONDA	WHITE	B	72	19,003	7.94%	11.44%	2,449	3.50%	09/09/02
SC	W. COLUMBIA	MIDLANDS HONDA	BLACK	A	66	20,721	9.24%	12.74%	2,449	3.50%	10/07/00
SC	ROCK HILL	HONDA CARS OF ROCK HILL	WHITE	B	72	18,513	9.99%	13.49%	2,442	3.50%	07/24/00
SC	EASLEY	HENDRICK HONDA	WHITE	B	72	34,151	6.99%	8.99%	2,441	2.00%	03/16/02
SC	GREENVILLE	BRADSHAW ACURA	BLACK	B	60	23,280	7.75%	11.25%	2,440	3.50%	11/24/99
SC	AIKEN	HONDA CARS OF AIKEN	BLACK	C	72	25,967	8.35%	10.90%	2,438	2.55%	06/30/01



*SC - Case Summary of Top 100 Dollar Markups*

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
SC	BEAUFORT	STOKES HONDA CARS OF BEAUFORT	BLACK	D	72	28,955	8.05%	10.35%	2,435	2.30%	08/09/01
SC	EASLEY	HENDRICK HONDA	WHITE	B	72	19,116	7.34%	10.84%	2,435	3.50%	12/29/02

*SC - Case Summary of Top 100 Dollar Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts*

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		45,163	17,290
<b>Markup in Dollars</b>		4,445	245
<b>Markup in Percent</b>		4.50%	0.44%
<b>Stated Buy Rate</b>		13.49%	5.83%
<b>Total Number of Contracts</b>	15,016		

*Racial Breakdown of Statewide Contracts*

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	2531	16.86	2531	16.86
<b>WHITE</b>	12485	83.14	15016	100.00

*Grade Breakdown of Statewide Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	8896	59.70	8896	59.70
<b>B</b>	2686	18.03	11582	77.73
<b>C</b>	1821	12.22	13403	89.95
<b>D</b>	1498	10.05	14901	100.00

*\*115 contracts did not have the credit score field populated.*

***SC - Case Summary of Top 100 Dollar Markups***  
***Top 100 Markups Summary***  
***Racial Breakdown of Top 100 Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	34	34.00	34	34.00
<b>WHITE</b>	66	66.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	9	9.00	9	9.00
<b>B</b>	24	24.00	33	33.00
<b>C</b>	32	32.00	65	65.00
<b>D</b>	35	35.00	100	100.00

*SC - Case Summary of Top 100 Dollar Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

<b>Race</b>	<b>Observed Number</b>	<b>Expected Number</b>
<b>BLACKS</b>	34	17
<b>WHITES</b>	66	83
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

<b>Statistic</b>	<b>DF</b>	<b>Value</b>	<b>Prob</b>
<b>Chi-Square</b>	1	20.7244	<.0001

In sum, based on the analysis above, the probability that in South Carolina we would observe 34 blacks in the top 100 dollar markups, given that we would expect to find only 17 is essentially 0. Hence, we can conclude that in South Carolina, blacks are significantly over-represented in the top 100 dollar markups.

**TN - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	BLACK	C	72	39,446	8.40%	11.90%	5,050	3.50%	06/13/02
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	D	72	28,790	6.59%	11.09%	4,645	4.50%	02/14/03
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	B	72	33,618	6.49%	10.25%	4,546	3.76%	12/31/01
<b>TN</b>	MEMPHIS	ACURA OF MEMPHIS	BLACK	C	72	33,797	8.40%	11.90%	4,304	3.50%	02/27/02
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	D	72	33,028	8.04%	11.54%	4,262	3.50%	09/08/02
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	C	72	32,137	8.40%	11.90%	4,167	3.50%	07/05/02
<b>TN</b>	ALCOA	AIRPORT HONDA	WHITE	A	72	33,896	6.05%	9.55%	4,157	3.50%	07/30/02
<b>TN</b>	NASHVILLE	CREST HONDA	BLACK	D	72	32,468	7.59%	11.09%	4,154	3.50%	01/25/03
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	BLACK	C	72	33,317	7.59%	10.98%	4,130	3.39%	02/17/03
<b>TN</b>	CLEVELAND	HONDA OF CLEVELAND	WHITE	D	72	31,297	8.40%	11.90%	4,063	3.50%	06/12/02
<b>TN</b>	CLEVELAND	HONDA OF CLEVELAND	WHITE	C	72	31,148	8.40%	11.90%	4,044	3.50%	04/11/02
<b>TN</b>	BRENTWOOD	GARY FORCE ACURA	WHITE	D	72	43,062	8.35%	10.90%	4,038	2.55%	05/31/01
<b>TN</b>	MEMPHIS	ACURA OF MEMPHIS	BLACK	D	72	30,134	8.40%	11.90%	3,912	3.50%	03/29/02
<b>TN</b>	CLEVELAND	HONDA OF CLEVELAND	WHITE	B	72	35,434	7.59%	10.59%	3,804	3.00%	01/30/03
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	A	72	30,000	8.10%	11.60%	3,803	3.50%	09/08/01
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	D	72	29,129	8.20%	11.70%	3,769	3.50%	08/10/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	BLACK	D	72	29,653	7.29%	10.79%	3,711	3.50%	03/21/03
<b>TN</b>	CHATTANOOGA	PYE AUTOMOBILE SALES OF CHATTA	WHITE	B	72	35,263	8.40%	11.25%	3,676	2.85%	05/02/02
<b>TN</b>	FRANKLIN	DARRELL WALTRIP HONDA	WHITE	B	72	32,633	8.49%	11.59%	3,675	3.10%	05/16/01
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	D	72	27,115	9.75%	13.21%	3,548	3.46%	11/24/00
<b>TN</b>	ALCOA	AIRPORT HONDA	WHITE	C	72	27,354	8.40%	11.90%	3,546	3.50%	03/20/02
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	B	72	29,096	8.75%	11.99%	3,504	3.24%	04/24/01
<b>TN</b>	MEMPHIS	ACURA OF MEMPHIS	WHITE	D	72	38,518	8.40%	10.90%	3,476	2.50%	03/12/02
<b>TN</b>	CLEVELAND	HONDA OF CLEVELAND	WHITE	D	72	27,176	8.40%	11.89%	3,473	3.49%	06/10/02
<b>TN</b>	FRANKLIN	DARRELL WALTRIP HONDA	WHITE	C	72	26,461	7.99%	11.49%	3,412	3.50%	11/30/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	WHITE	B	60	32,794	7.04%	10.54%	3,403	3.50%	09/11/02

***TN - Case Summary of Top 100 Dollar Markups***

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TN</b>	FRANKLIN	DARRELL WALTRIP HONDA	WHITE	C	66	28,949	8.35%	11.85%	3,399	3.50%	01/09/02
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	BLACK	C	72	26,213	8.40%	11.90%	3,398	3.50%	01/26/02
<b>TN</b>	FRANKLIN	DARRELL WALTRIP HONDA	WHITE	C	60	32,918	6.74%	10.24%	3,397	3.50%	01/15/03
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	BLACK	D	72	29,418	8.10%	11.25%	3,372	3.15%	08/14/01
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	D	72	25,998	8.40%	11.90%	3,370	3.50%	07/01/02
<b>TN</b>	ALCOA	AIRPORT HONDA	WHITE	A	72	20,505	6.99%	11.49%	3,367	4.50%	10/31/02
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	C	66	29,087	7.34%	10.84%	3,363	3.50%	02/21/03
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	BLACK	B	66	28,799	7.95%	11.45%	3,361	3.50%	08/15/02
<b>TN</b>	FRANKLIN	DARRELL WALTRIP HONDA	WHITE	C	60	32,330	6.29%	9.79%	3,314	3.50%	03/20/03
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	WHITE	B	72	25,941	8.40%	11.90%	3,303	3.50%	03/03/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	BLACK	D	72	25,629	7.74%	11.24%	3,287	3.50%	12/28/02
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	BLACK	D	66	28,313	8.15%	11.65%	3,252	3.50%	05/21/02
<b>TN</b>	KINGSPORT	PHIL BACHMAN HONDA	WHITE	D	72	25,861	7.59%	11.09%	3,252	3.50%	01/24/03
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	B	72	29,864	6.99%	9.99%	3,233	3.00%	10/27/02
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	BLACK	C	72	25,220	7.29%	10.79%	3,215	3.50%	03/11/03
<b>TN</b>	COOKEVILLE	COOKEVILLE HONDA	WHITE	C	72	18,825	8.30%	12.80%	3,162	4.50%	07/29/02
<b>TN</b>	MADISON	BILL TRICKETT HONDA	WHITE	B	72	24,224	8.40%	11.90%	3,145	3.50%	06/05/02
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	A	72	24,352	8.10%	11.60%	3,142	3.50%	09/28/01
<b>TN</b>	NASHVILLE	CREST HONDA WORLD	WHITE		72	27,858	7.40%	10.50%	3,141	3.10%	04/19/02
<b>TN</b>	JACKSON	JIM MILES HONDA	WHITE	C	72	24,456	7.59%	11.09%	3,133	3.50%	01/31/03
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	WHITE	C	72	32,109	7.29%	9.99%	3,133	2.70%	03/12/03
<b>TN</b>	BRENTWOOD	GARY FORCE ACURA	WHITE	B	72	44,741	6.65%	8.65%	3,127	2.00%	04/20/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	BLACK	D	66	26,521	8.15%	11.65%	3,109	3.50%	04/11/02
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	BLACK	D	72	24,612	7.59%	11.09%	3,102	3.50%	02/11/03
<b>TN</b>	NASHVILLE	CREST HONDA	WHITE	C	72	26,531	7.74%	10.99%	3,099	3.25%	01/15/03
<b>TN</b>	KINGSPORT	PHIL BACHMAN HONDA	WHITE	D	60	29,856	7.04%	10.54%	3,098	3.50%	09/28/02

***TN - Case Summary of Top 100 Dollar Markups***

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	WHITE	D	72	23,986	7.59%	11.09%	3,077	3.50%	01/30/03
<b>TN</b>	NASHVILLE	CREST HONDA WORLD	WHITE	B	60	29,261	7.49%	10.99%	3,058	3.50%	08/11/99
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	D	72	23,483	8.40%	11.90%	3,037	3.50%	06/30/02
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	D	60	29,641	7.40%	10.90%	3,036	3.50%	02/02/02
<b>TN</b>	CLEVELAND	HONDA OF CLEVELAND	WHITE	C	72	32,428	8.40%	10.99%	3,034	2.59%	04/19/02
<b>TN</b>	CLARKSVILLE	JENKINS & WYNNE MOTOR CO.	WHITE	C	72	23,751	7.29%	10.79%	3,028	3.50%	03/03/03
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	BLACK	D	60	29,016	7.40%	10.90%	3,026	3.50%	06/30/02
<b>TN</b>	CHATTANOOGA	PYE AUTOMOBILE SALES OF CHATTA	BLACK	C	60	28,978	7.20%	10.70%	3,014	3.50%	08/12/02
<b>TN</b>	FRANKLIN	DARRELL WALTRIP HONDA	WHITE	D	60	37,963	6.29%	9.00%	3,007	2.71%	02/25/03
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	BLACK	D	60	29,119	6.99%	10.49%	2,998	3.50%	11/24/02
<b>TN</b>	MEMPHIS	ACURA OF MEMPHIS	BLACK	A	72	29,151	4.99%	7.99%	2,997	3.00%	12/09/02
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	D	72	27,188	7.99%	10.99%	2,989	3.00%	12/11/02
<b>TN</b>	MADISON	BILL TRICKETT HONDA	WHITE	B	72	28,020	7.99%	10.90%	2,989	2.91%	11/13/02
<b>TN</b>	FRANKLIN	DARRELL WALTRIP HONDA	WHITE	B	72	23,502	8.20%	11.70%	2,984	3.50%	08/16/02
<b>TN</b>	MEMPHIS	ACURA OF MEMPHIS	BLACK	D	72	40,264	8.90%	10.90%	2,974	2.00%	03/30/02
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	C	72	23,192	7.49%	10.99%	2,966	3.50%	11/21/01
<b>TN</b>	MEMPHIS	ACURA OF MEMPHIS	BLACK	D	72	27,249	8.40%	11.40%	2,963	3.00%	01/29/02
<b>TN</b>	CLEVELAND	HONDA OF CLEVELAND	WHITE	C	72	18,264	7.30%	11.80%	2,962	4.50%	07/27/02
<b>TN</b>	CLEVELAND	HONDA OF CLEVELAND	WHITE	D	60	27,769	7.35%	10.99%	2,950	3.64%	05/25/01
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	BLACK	D	60	28,004	8.25%	11.75%	2,944	3.50%	03/03/01
<b>TN</b>	FRANKLIN	DARRELL WALTRIP HONDA	WHITE	D	60	28,720	7.40%	10.90%	2,941	3.50%	01/31/02
<b>TN</b>	NASHVILLE	CREST HONDA WORLD	BLACK	D	60	27,575	8.75%	12.25%	2,934	3.50%	05/13/00
<b>TN</b>	FRANKLIN	DARRELL WALTRIP HONDA	WHITE	B	72	23,803	8.14%	11.54%	2,930	3.40%	10/04/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	WHITE	D	60	28,593	7.40%	10.90%	2,929	3.50%	04/26/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	WHITE	D	66	21,515	9.00%	13.00%	2,926	4.00%	10/14/00
<b>TN</b>	NASHVILLE	CREST HONDA	WHITE	C	72	22,984	7.29%	10.79%	2,926	3.50%	03/24/03

***TN - Case Summary of Top 100 Dollar Markups***

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TN</b>	FRANKLIN	DARRELL WALTRIP HONDA	WHITE	C	60	28,046	7.40%	10.90%	2,926	3.50%	06/03/02
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	B	72	22,831	8.40%	11.85%	2,920	3.45%	06/18/02
<b>TN</b>	BARTLETT	WOLFCHASE HONDA	WHITE	C	60	27,976	7.40%	10.90%	2,918	3.50%	06/21/02
<b>TN</b>	FRANKLIN	DARRELL WALTRIP HONDA	WHITE	C	60	27,854	7.20%	10.70%	2,893	3.50%	08/23/02
<b>TN</b>	NASHVILLE	CREST HONDA	WHITE	B	60	27,976	6.59%	10.09%	2,891	3.50%	02/13/03
<b>TN</b>	BARTLETT	WOLFCHASE HONDA	BLACK	D	60	27,826	7.20%	10.70%	2,890	3.50%	08/21/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	BLACK	D	60	27,841	7.14%	10.64%	2,889	3.50%	10/12/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	BLACK	C	66	24,601	8.15%	11.65%	2,884	3.50%	04/08/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	BLACK	D	72	22,298	7.59%	11.09%	2,863	3.50%	02/05/03
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	WHITE	C	72	22,499	7.99%	11.48%	2,863	3.49%	11/19/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	WHITE	C	66	24,877	8.15%	11.65%	2,858	3.50%	01/24/02
<b>TN</b>	MURFREESBORO	REDELLE HONDA-MAZDA	WHITE	B	72	21,767	10.00%	13.50%	2,841	3.50%	10/23/00
<b>TN</b>	MADISON	BILL TRICKETT HONDA	WHITE	C	72	22,672	7.29%	10.79%	2,837	3.50%	03/12/03
<b>TN</b>	MEMPHIS	ACURA OF MEMPHIS	BLACK	D	60	27,832	7.20%	10.70%	2,834	3.50%	08/28/02
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	B	72	40,047	7.10%	9.10%	2,820	2.00%	09/07/01
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	C	72	18,681	9.25%	13.25%	2,817	4.00%	07/29/00
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	BLACK	C	72	22,100	7.29%	10.79%	2,814	3.50%	03/03/03
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	WHITE	B	60	27,045	7.50%	10.99%	2,813	3.49%	08/03/99
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	WHITE	C	60	29,574	7.30%	10.50%	2,806	3.20%	07/29/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	BLACK	D	60	27,031	7.49%	10.99%	2,799	3.50%	05/24/01
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	C	72	22,957	8.40%	11.75%	2,795	3.35%	05/20/02
<b>TN</b>	ALCOA	AIRPORT HONDA	WHITE	A	72	39,293	6.65%	8.65%	2,792	2.00%	06/18/02



*TN - Case Summary of Top 100 Dollar Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts*

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		51,707	18,177
<b>Markup in Dollars</b>		5,050	244
<b>Markup in Percent</b>		4.50%	0.41%
<b>Stated Buy Rate</b>		13.50%	5.80%
<b>Total Number of Contracts</b>	22,217		

*Racial Breakdown of Statewide Contracts*

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	2416	10.87	2416	10.87
<b>WHITE</b>	19801	89.13	22217	100.00

*Grade Breakdown of Statewide Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	13210	60.07	13210	60.07
<b>B</b>	4124	18.75	17334	78.83
<b>C</b>	2706	12.31	20040	91.13
<b>D</b>	1950	8.87	21990	100.00

*\*227 contracts did not have the credit score field populated.*

***TN - Case Summary of Top 100 Dollar Markups  
Top 100 Markups Summary  
Racial Breakdown of Top 100 Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	29	29.00	29	29.00
<b>WHITE</b>	71	71.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	6	6.06	6	6.06
<b>B</b>	20	20.20	26	26.26
<b>C</b>	34	34.34	60	60.61
<b>D</b>	39	39.39	99	100.00

***\*1 contract did not have the credit score field populated.***

*TN - Case Summary of Top 100 Dollar Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

Race	Observed Number	Expected Number
<b>BLACKS</b>	29	11
<b>WHITES</b>	71	89
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

Statistic	DF	Value	Prob
<b>Chi-Square</b>	1	33.5257	<.0001

In sum, based on the analysis above, the probability that in Tennessee we would observe 29 blacks in the top 100 dollar markups, given that we would expect to find only 11 is essentially 0. Hence, we can conclude that in Tennessee, blacks are significantly over-represented in the top 100 dollar markups.

**TX - Case Summary of Top 100 Dollar Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
TX	FORT WORTH	MAC CHURCHILL ACURA	BLACK	D	72	35,884	7.49%	11.99%	5,838	4.50%	10/05/01
TX	HOUSTON	GILLMAN HONDA	WHITE	D	72	43,616	8.84%	12.34%	5,703	3.50%	02/12/03
TX	HOUSTON	GILLMAN HONDA	WHITE	B	72	34,037	7.49%	11.99%	5,647	4.50%	10/20/01
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	42,817	8.75%	12.25%	5,484	3.50%	04/10/02
TX	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	BLACK	C	72	41,449	8.75%	12.25%	5,412	3.50%	05/29/01
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	32,100	6.99%	11.49%	5,278	4.50%	10/31/01
TX	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	A	72	40,524	8.49%	11.99%	5,273	3.50%	10/20/01
TX	N. RICHLND HILL	GENE HUGGINS HONDA	WHITE	D	72	31,707	7.49%	11.99%	5,250	4.50%	08/10/01
TX	MCKINNEY	HONDA CARS OF MCKINNEY	BLACK	D	72	28,886	7.50%	12.35%	5,126	4.85%	07/24/02
TX	BAYTOWN	BAYTOWN HONDA	WHITE	D	72	35,678	9.50%	13.34%	5,084	3.84%	10/11/02
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	30,147	8.25%	12.75%	5,060	4.50%	01/25/01
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	30,080	8.25%	12.75%	5,049	4.50%	01/27/01
TX	KINGWOOD	STERLING MCCALL HONDA OF KINGW	BLACK	D	72	37,808	9.30%	12.80%	4,980	3.50%	12/09/02
TX	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	28,288	7.50%	12.25%	4,962	4.75%	05/25/02
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	29,537	8.25%	12.75%	4,958	4.50%	02/07/01
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	B	72	37,787	8.75%	12.25%	4,933	3.50%	06/03/02
TX	HOUSTON	MCDAVID HONDA	WHITE	D	72	37,618	7.49%	10.99%	4,805	3.50%	12/15/01
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	28,484	8.49%	12.99%	4,800	4.50%	01/16/01
TX	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	29,324	7.75%	12.25%	4,790	4.50%	07/18/01
TX	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	WHITE	D	72	28,808	7.49%	11.99%	4,776	4.50%	10/19/01
TX	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	28,670	7.75%	12.25%	4,774	4.50%	07/12/01
TX	HOUSTON	GILLMAN HONDA	BLACK	B	72	30,198	8.75%	12.95%	4,761	4.20%	12/11/00
TX	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	C	72	36,240	8.49%	11.99%	4,715	3.50%	08/04/01
TX	N. RICHLND HILL	GENE HUGGINS HONDA	WHITE	C	72	35,893	8.84%	12.34%	4,704	3.50%	02/28/03
TX	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	27,868	8.25%	12.75%	4,677	4.50%	01/30/01
TX	BAYTOWN	BAYTOWN HONDA	WHITE	D	72	35,880	9.84%	13.34%	4,672	3.50%	09/11/02

**TX - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TX</b>	HOUSTON	STERLING MCCALL ACURA	WHITE	D	60	45,305	6.49%	9.99%	4,664	3.50%	12/15/01
<b>TX</b>	HOUSTON	GOODSON HONDA WEST	BLACK	D	72	27,966	7.75%	12.25%	4,650	4.50%	07/13/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	28,419	7.75%	12.25%	4,643	4.50%	04/26/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	30,248	7.75%	11.90%	4,632	4.15%	07/07/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	D	72	28,360	6.49%	10.99%	4,627	4.50%	11/30/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	A	72	27,847	8.49%	12.99%	4,602	4.50%	01/20/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	27,300	8.49%	12.99%	4,600	4.50%	01/18/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	27,704	7.49%	11.99%	4,593	4.50%	07/26/01
<b>TX</b>	FORT WORTH	MAC CHURCHILL ACURA	WHITE	D	72	26,106	7.60%	12.35%	4,586	4.75%	02/01/02
<b>TX</b>	FORT WORTH	MAC CHURCHILL ACURA	WHITE	D	72	28,114	7.50%	12.00%	4,575	4.50%	05/18/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	27,009	8.75%	13.25%	4,571	4.50%	12/07/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	B	72	35,621	7.49%	10.99%	4,555	3.50%	12/18/01
<b>TX</b>	HOUSTON	GOODSON HONDA WEST	WHITE	D	72	27,403	7.50%	11.99%	4,545	4.49%	02/27/02
<b>TX</b>	HOUSTON	STERLING MCCALL ACURA	WHITE	D	60	42,655	8.59%	12.09%	4,525	3.50%	09/17/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	34,493	8.75%	12.25%	4,503	3.50%	05/15/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	34,341	8.99%	12.49%	4,501	3.50%	03/19/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	26,702	8.25%	12.75%	4,481	4.50%	02/12/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	C	72	26,895	7.75%	12.25%	4,478	4.50%	07/10/01
<b>TX</b>	DALLAS	RUSTY WALLIS HONDA	WHITE	C	72	35,125	7.50%	10.99%	4,474	3.49%	03/04/02
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	D	72	34,221	8.49%	11.99%	4,452	3.50%	08/31/01
<b>TX</b>	HOUSTON	GOODSON HONDA WEST	WHITE	C	72	33,210	10.25%	13.75%	4,440	3.50%	09/13/00
<b>TX</b>	DENISON	GILLMAN HONDA OF DENISON	WHITE	C	72	39,660	8.84%	11.84%	4,431	3.00%	03/03/03
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	26,705	7.49%	11.99%	4,427	4.50%	07/27/01
<b>TX</b>	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	WHITE	D	72	34,519	7.49%	10.99%	4,415	3.50%	11/26/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	33,743	8.84%	12.34%	4,412	3.50%	03/19/03
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	B	60	42,156	7.50%	11.00%	4,403	3.50%	05/10/02

**TX - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TX</b>	HOUSTON	MCDAVID HONDA	BLACK	C	72	27,002	6.49%	10.99%	4,398	4.50%	01/07/02
<b>TX</b>	FORT WORTH	FRANK KENT HONDA	WHITE	D	72	26,418	7.75%	12.25%	4,393	4.50%	07/24/01
<b>TX</b>	N. RICHLND HILL	GENE HUGGINS HONDA	WHITE	D	72	35,228	9.05%	12.38%	4,386	3.33%	01/22/03
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	26,144	7.99%	12.49%	4,370	4.50%	04/04/01
<b>TX</b>	HOUSTON	MCDAVID HONDA	WHITE	D	72	25,533	9.00%	13.50%	4,332	4.50%	10/13/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	35,407	9.30%	12.55%	4,321	3.25%	12/09/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	29,241	7.75%	11.75%	4,310	4.00%	05/23/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE		72	33,132	8.49%	11.99%	4,307	3.50%	07/26/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	29,760	7.75%	11.75%	4,305	4.00%	06/28/01
<b>TX</b>	HOUSTON	MCDAVID HONDA	WHITE	D	72	32,844	9.05%	12.55%	4,303	3.50%	12/27/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	27,403	7.75%	12.00%	4,301	4.25%	07/12/01
<b>TX</b>	FORT WORTH	FRANK KENT HONDA	WHITE	B	72	32,926	8.75%	12.25%	4,293	3.50%	07/05/02
<b>TX</b>	SAN ANTONIO	BENSON HONDA-MAZDA	WHITE	D	72	33,082	8.75%	12.25%	4,288	3.50%	05/01/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	25,741	7.75%	12.25%	4,286	4.50%	06/29/01
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	WHITE	D	72	32,830	8.75%	12.25%	4,280	3.50%	05/26/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	25,691	9.00%	13.50%	4,279	4.50%	11/24/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	25,700	7.75%	12.25%	4,279	4.50%	05/30/01
<b>TX</b>	HOUSTON	MCDAVID HONDA	WHITE	D	72	32,420	9.49%	12.99%	4,278	3.50%	01/06/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	26,053	6.49%	10.99%	4,248	4.50%	12/03/01
<b>TX</b>	FORT WORTH	FRANK KENT HONDA	BLACK	D	72	32,222	9.05%	12.55%	4,221	3.50%	01/13/03
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	24,883	8.75%	13.34%	4,214	4.59%	08/29/02
<b>TX</b>	HOUSTON	STERLING MCCALL ACURA	BLACK	C	60	39,433	9.00%	12.50%	4,207	3.50%	10/31/00
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	WHITE	C	60	31,604	6.49%	10.99%	4,207	4.50%	11/30/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	D	72	31,371	9.84%	13.34%	4,171	3.50%	09/30/02
<b>TX</b>	HOUSTON	GILLMAN HONDA	WHITE	C	72	28,027	6.99%	11.15%	4,170	4.16%	10/31/01
<b>TX</b>	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	WHITE	D	72	32,600	7.49%	10.99%	4,169	3.50%	10/24/01

***TX - Case Summary of Top 100 Dollar Markups***

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TX</b>	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	WHITE	D	66	35,474	8.25%	11.75%	4,165	3.50%	08/24/02
<b>TX</b>	FORT WORTH	FRANK KENT HONDA	WHITE	D	72	32,025	8.49%	11.99%	4,158	3.50%	08/30/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	24,723	8.25%	12.75%	4,150	4.50%	02/01/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	B	72	24,922	7.75%	12.25%	4,149	4.50%	05/21/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	B	72	31,918	8.49%	11.99%	4,149	3.50%	08/04/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	BLACK	D	72	31,351	9.49%	12.99%	4,136	3.50%	12/29/00
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	WHITE	C	72	31,504	10.25%	13.75%	4,128	3.50%	09/18/00
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	B	72	32,149	8.75%	12.25%	4,117	3.50%	07/06/01
<b>TX</b>	FORT WORTH	FRANK KENT HONDA	WHITE	D	72	31,671	8.49%	11.99%	4,117	3.50%	09/24/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	25,696	6.49%	10.99%	4,114	4.50%	12/13/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	25,137	7.75%	12.25%	4,106	4.50%	06/14/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	A	72	24,652	7.75%	12.25%	4,105	4.50%	06/21/01
<b>TX</b>	HOUSTON	MCDAVID HONDA	BLACK	B	72	31,084	9.49%	12.99%	4,101	3.50%	12/22/00
<b>TX</b>	HOUSTON	MCDAVID HONDA	BLACK	D	72	24,570	9.00%	13.50%	4,092	4.50%	10/18/00
<b>TX</b>	FORT WORTH	MAC CHURCHILL ACURA	WHITE	C	72	23,735	7.50%	12.25%	4,090	4.75%	05/25/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	A	72	23,286	7.60%	12.35%	4,090	4.75%	01/31/02
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	A	72	31,807	8.75%	12.25%	4,090	3.50%	07/13/02
<b>TX</b>	HOUSTON	JOHN EAGLE ACURA	WHITE	B	60	68,092	8.75%	10.75%	4,088	2.00%	09/09/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	31,237	8.75%	12.25%	4,078	3.50%	07/12/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	A	72	31,773	8.49%	11.99%	4,068	3.50%	08/30/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	24,425	7.75%	12.25%	4,067	4.50%	06/23/01
<b>TX</b>	HOUSTON	MCDAVID HONDA	WHITE	A	72	31,076	8.75%	12.25%	4,052	3.50%	05/25/01

*TX - Case Summary of Top 100 Dollar Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts*

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		68,092	18,681
<b>Markup in Dollars</b>		5,838	342
<b>Markup in Percent</b>		5.00%	0.55%
<b>Stated Buy Rate</b>		15.75%	6.05%
<b>Total Number of Contracts</b>	67,507		

*Racial Breakdown of Statewide Contracts*

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	6353	9.41	6353	9.41
<b>WHITE</b>	61154	90.59	67507	100.00

*Grade Breakdown of Statewide Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	37191	55.44	37191	55.44
<b>B</b>	12860	19.17	50051	74.61
<b>C</b>	9341	13.92	59392	88.54
<b>D</b>	7690	11.46	67082	100.00

*\*425 contracts did not have the credit score field populated.*



***TX - Case Summary of Top 100 Dollar Markups  
Top 100 Markups Summary  
Racial Breakdown of Top 100 Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	26	26.00	26	26.00
<b>WHITE</b>	74	74.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	7	7.07	7	7.07
<b>B</b>	11	11.11	18	18.18
<b>C</b>	19	19.19	37	37.37
<b>D</b>	62	62.63	99	100.00

***\*1 contract did not have the credit score field populated.***

*TX - Case Summary of Top 100 Dollar Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

<b>Race</b>	<b>Observed Number</b>	<b>Expected Number</b>
<b>BLACKS</b>	26	9
<b>WHITES</b>	74	91
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

<b>Statistic</b>	<b>DF</b>	<b>Value</b>	<b>Prob</b>
<b>Chi-Square</b>	1	32.1577	<.0001

In sum, based on the analysis above, the probability that in Texas we would observe 26 blacks in the top 100 dollar markups, given that we would expect to find only 9 is essentially 0. Hence, we can conclude that in Texas, blacks are significantly over-represented in the top 100 dollar markups.

**WI - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	72	31,220	8.49%	11.99%	3,982	3.50%	08/18/01
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	D	72	29,390	8.49%	11.99%	3,820	3.50%	07/20/01
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	72	29,704	8.24%	11.59%	3,676	3.35%	11/06/02
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	C	72	28,934	6.79%	10.29%	3,657	3.50%	03/27/03
WI	WAUKESHA	WILDE HONDA CARS	BLACK	D	72	27,880	8.65%	12.15%	3,637	3.50%	05/17/01
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	72	30,911	8.34%	11.49%	3,598	3.15%	06/15/02
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	D	72	21,621	6.54%	11.04%	3,529	4.50%	12/10/02
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	B	72	24,741	9.75%	13.25%	3,282	3.50%	07/31/00
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	72	25,012	8.49%	11.99%	3,254	3.50%	06/18/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	72	24,398	8.99%	12.49%	3,200	3.50%	04/06/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	B	72	23,569	9.75%	13.25%	3,129	3.50%	12/22/00
WI	GREENFIELD	SCHLOSSMANN'S HONDA	WHITE	C	72	27,880	7.19%	10.19%	3,029	3.00%	02/01/03
WI	WAUKESHA	WILDE HONDA CARS	WHITE	A	60	27,903	8.75%	12.25%	2,969	3.50%	11/20/00
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	27,897	8.49%	11.99%	2,964	3.50%	02/06/01
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	72	26,375	8.34%	11.34%	2,920	3.00%	03/09/02
WI	GREENFIELD	BOYLAND HONDA	WHITE	D	60	28,045	7.14%	10.64%	2,914	3.50%	09/26/02
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	B	72	21,806	10.00%	13.50%	2,904	3.50%	08/30/00
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	31,283	6.19%	9.19%	2,683	3.00%	02/15/03
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	72	20,194	9.75%	13.25%	2,679	3.50%	07/21/00
WI	EAU CLAIRE	CAR CITY HONDA	WHITE	B	72	25,295	7.04%	9.95%	2,658	2.91%	03/15/03
WI	WAUKESHA	WILDE HONDA CARS	BLACK	B	72	23,753	8.65%	11.65%	2,645	3.00%	05/08/01
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	B	72	19,626	9.75%	13.25%	2,603	3.50%	07/19/00
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	72	23,022	7.74%	10.74%	2,524	3.00%	11/12/02
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	C	72	22,970	7.19%	10.20%	2,503	3.01%	01/24/03
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	60	24,253	6.04%	9.54%	2,480	3.50%	03/21/03
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	23,482	7.49%	10.99%	2,454	3.50%	08/22/01

**WI - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	72	18,926	8.49%	11.99%	2,413	3.50%	08/15/01
WI	GREENFIELD	SCHLOSSMANN'S HONDA	BLACK	D	60	27,610	6.04%	9.04%	2,412	3.00%	03/07/03
WI	GREENFIELD	SCHLOSSMANN'S HONDA	WHITE	A	72	33,754	6.89%	8.89%	2,411	2.00%	11/17/01
WI	GLENDALE	DAVID HOBBS HONDA	BLACK	D	60	22,778	7.75%	11.25%	2,390	3.50%	11/29/99
WI	GLENDALE	DAVID HOBBS HONDA	BLACK	D	60	22,505	7.65%	11.15%	2,357	3.50%	05/12/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	26,505	6.54%	9.54%	2,332	3.00%	11/29/02
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	26,372	6.04%	9.04%	2,284	3.00%	03/10/03
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	21,766	7.49%	10.99%	2,275	3.50%	05/31/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	A	72	32,336	5.44%	7.44%	2,252	2.00%	02/22/03
WI	GREENFIELD	SCHLOSSMANN'S HONDA	WHITE	C	72	20,838	7.74%	10.74%	2,242	3.00%	11/02/02
WI	GREENFIELD	BOYLAND HONDA	WHITE	B	72	31,510	6.39%	8.39%	2,231	2.00%	09/20/02
WI	GREENFIELD	SCHLOSSMANN'S HONDA	BLACK	D	60	25,028	7.34%	10.34%	2,228	3.00%	04/12/02
WI	WAUKESHA	WILDE HONDA CARS	BLACK	D	72	30,567	7.94%	9.94%	2,223	2.00%	01/28/03
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	D	72	24,724	7.54%	9.99%	2,196	2.45%	01/18/03
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	72	19,537	9.00%	12.00%	2,188	3.00%	09/04/00
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	B	66	26,324	8.09%	10.59%	2,185	2.50%	06/25/02
WI	GLENDALE	DAVID HOBBS HONDA	BLACK	D	60	20,745	7.65%	11.15%	2,173	3.50%	05/05/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	20,558	7.49%	10.99%	2,149	3.50%	05/30/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	20,077	8.75%	12.25%	2,137	3.50%	10/30/00
WI	WAUKESHA	WILDE HONDA CARS	WHITE	B	72	29,925	6.39%	8.39%	2,119	2.00%	08/13/02
WI	GREENFIELD	BOYLAND HONDA	WHITE	D	60	20,088	7.34%	10.84%	2,093	3.50%	04/26/02
WI	GREENFIELD	SCHLOSSMANN'S HONDA	WHITE	B	60	20,264	6.25%	9.75%	2,080	3.50%	01/05/02
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	D	60	19,986	7.14%	10.64%	2,077	3.50%	09/09/02
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	D	72	28,652	7.74%	9.74%	2,076	2.00%	10/31/02
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	19,713	7.49%	10.99%	2,060	3.50%	10/08/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	19,385	7.99%	11.49%	2,041	3.50%	04/04/01

**WI - Case Summary of Top 100 Dollar Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
WI	GLENDALE	DAVID HOBBS HONDA	BLACK	D	60	19,236	7.75%	11.25%	2,018	3.50%	11/26/99
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	60	38,598	8.39%	10.14%	2,016	1.75%	08/24/02
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	19,194	7.49%	10.99%	2,006	3.50%	05/26/01
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	C	60	19,408	6.74%	10.24%	2,005	3.50%	10/18/02
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	66	23,197	9.50%	12.00%	1,967	2.50%	08/17/00
WI	GREENFIELD	BOYLAND HONDA	WHITE	B	72	27,493	6.74%	8.74%	1,958	2.00%	10/19/02
WI	GREENFIELD	BOYLAND HONDA	BLACK	D	60	18,920	6.74%	10.24%	1,952	3.50%	11/14/02
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	D	60	18,993	6.04%	9.54%	1,942	3.50%	03/19/03
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	18,397	7.49%	10.99%	1,922	3.50%	08/30/01
WI	GREENFIELD	SCHLOSSMANN'S HONDA	WHITE	D	60	19,571	6.74%	10.14%	1,922	3.40%	10/04/02
WI	GREENFIELD	BOYLAND HONDA	WHITE	D	60	29,081	6.74%	9.00%	1,922	2.26%	10/07/02
WI	GREENFIELD	BOYLAND HONDA	WHITE	D	72	26,065	8.49%	10.49%	1,913	2.00%	09/08/01
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	D	60	18,568	6.54%	10.04%	1,913	3.50%	01/15/03
WI	GREENFIELD	SCHLOSSMANN'S HONDA	WHITE	D	60	21,444	7.34%	10.34%	1,910	3.00%	05/07/02
WI	GREENFIELD	SCHLOSSMANN'S HONDA	WHITE	D	60	21,651	6.54%	9.54%	1,906	3.00%	12/31/02
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	66	19,429	7.49%	10.50%	1,896	3.01%	10/31/02
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	C	72	29,922	7.59%	9.34%	1,889	1.75%	05/30/02
WI	GREENFIELD	BOYLAND HONDA	WHITE	C	72	35,402	6.39%	7.90%	1,885	1.51%	08/05/02
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	D	60	18,297	6.54%	10.04%	1,885	3.50%	01/23/03
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	18,327	7.49%	10.99%	1,874	3.50%	06/16/01
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	C	72	18,001	7.34%	10.25%	1,865	2.91%	06/14/02
WI	WAUKESHA	WILDE HONDA CARS	BLACK	B	72	26,258	7.59%	9.59%	1,864	2.00%	03/22/02
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	60	17,670	8.00%	11.50%	1,859	3.50%	03/31/00
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	B	60	25,141	7.14%	9.64%	1,853	2.50%	09/25/02
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	72	26,456	6.74%	8.74%	1,852	2.00%	11/15/02
WI	WAUKESHA	WILDE HONDA CARS	WHITE		60	17,352	8.75%	12.25%	1,846	3.50%	12/26/00

**WI - Case Summary of Top 100 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	C	72	35,787	8.49%	9.90%	1,842	1.41%	10/12/01
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	D	60	17,905	6.19%	9.69%	1,834	3.50%	02/08/03
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	C	60	20,295	7.14%	10.25%	1,830	3.11%	07/22/02
WI	GREENFIELD	BOYLAND HONDA	WHITE	D	60	18,096	6.49%	9.99%	1,825	3.50%	12/08/01
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	60	17,264	7.74%	11.25%	1,815	3.51%	10/15/99
WI	GREENFIELD	BOYLAND HONDA	WHITE	A	72	25,856	5.79%	7.79%	1,812	2.00%	11/29/02
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	17,339	7.49%	10.99%	1,812	3.50%	06/18/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	17,096	7.99%	11.49%	1,799	3.50%	04/17/01
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	D	60	17,552	6.19%	9.69%	1,799	3.50%	01/29/03
WI	WAUKESHA	WILDE HONDA CARS	WHITE	B	72	24,800	8.74%	10.74%	1,794	2.00%	05/31/02
WI	WAUKESHA	WILDE HONDA CARS	WHITE	B	60	16,818	8.75%	12.25%	1,789	3.50%	01/11/01
WI	OSHKOSH	BERGSTROM HONDA	WHITE	D	60	17,184	8.75%	12.25%	1,787	3.50%	11/01/00
WI	GLENDALE	DAVID HOBBS HONDA	WHITE	D	60	17,121	7.34%	10.84%	1,786	3.50%	03/04/02
WI	EAU CLAIRE	CAR CITY HONDA	WHITE	D	60	24,916	6.19%	8.65%	1,782	2.46%	02/11/03
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	60	17,307	6.19%	9.69%	1,773	3.50%	02/15/03
WI	RACINE	FRANK GENTILE OLDS, INC.	WHITE	D	60	16,932	7.34%	10.84%	1,769	3.50%	02/20/02
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	16,754	7.99%	11.49%	1,764	3.50%	04/06/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	16,832	7.49%	10.99%	1,759	3.50%	07/03/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	16,752	7.49%	10.99%	1,751	3.50%	09/19/01
WI	GREENFIELD	BOYLAND HONDA	BLACK	B	72	24,136	7.59%	9.59%	1,745	2.00%	06/22/02
WI	GREENFIELD	SCHLOSSMANN'S HONDA	WHITE	B	60	16,812	6.49%	9.99%	1,731	3.50%	12/18/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	16,929	7.49%	10.99%	1,730	3.50%	08/27/01

*WI - Case Summary of Top 100 Dollar Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts*

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		43,331	15,639
<b>Markup in Dollars</b>		3,982	95
<b>Markup in Percent</b>		4.50%	0.17%
<b>Stated Buy Rate</b>		12.73%	5.37%
<b>Total Number of Contracts</b>	9,665		

*Racial Breakdown of Statewide Contracts*

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	338	3.50	338	3.50
<b>WHITE</b>	9327	96.50	9665	100.00

*Grade Breakdown of Statewide Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	6919	72.52	6919	72.52
<b>B</b>	1220	12.79	8139	85.31
<b>C</b>	753	7.89	8892	93.20
<b>D</b>	649	6.80	9541	100.00

*\*124 contracts did not have the credit score field populated.*

**WI - Case Summary of Top 100 Dollar Markups**  
**Top 100 Markups Summary**  
**Racial Breakdown of Top 100 Markups**

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	25	25.00	25	25.00
<b>WHITE</b>	75	75.00	100	100.00

**Grade Breakdown of Top 100 Contracts**

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	4	4.04	4	4.04
<b>B</b>	17	17.17	21	21.21
<b>C</b>	25	25.25	46	46.46
<b>D</b>	53	53.54	99	100.00

*\*1 contract did not have the credit score field populated.*



*WI - Case Summary of Top 100 Dollar Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

Race	Observed Number	Expected Number
<b>BLACKS</b>	25	4
<b>WHITES</b>	75	96
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

Statistic	DF	Value	Prob
<b>Chi-Square</b>	1	127.8613	<.0001

In sum, based on the analysis above, the probability that in Wisconsin we would observe 25 blacks in the top 100 dollar markups, given that we would expect to find only 4 is essentially 0. Hence, we can conclude that in Wisconsin, blacks are significantly over-represented in the top 100 dollar markups.

*AL - Case Summary of Top 100 Percentage Point Markups*

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AL	BIRMINGHAM	TAMERON HONDA	WHITE	D	72	27,076	7.10%	11.85%	4,719	4.75%	02/28/03
AL	BIRMINGHAM	TAMERON HONDA	BLACK	D	72	34,846	7.00%	11.75%	6,063	4.75%	11/21/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	A	72	18,883	5.25%	8.90%	2,386	3.65%	11/13/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	A	72	23,606	7.30%	10.95%	3,084	3.65%	11/05/01
AL	BIRMINGHAM	TAMERON HONDA	WHITE	B	60	22,697	4.90%	8.50%	2,350	3.60%	10/23/02
AL	BIRMINGHAM	TAMERON HONDA	BLACK	D	60	19,312	7.74%	11.25%	2,030	3.51%	08/16/99
AL	BIRMINGHAM	TAMERON HONDA	WHITE	C	60	17,174	7.74%	11.25%	1,806	3.51%	02/17/02
AL	HUNTSVILLE	JERRY DAMSON ACURA	WHITE	C	60	17,884	8.24%	11.75%	1,894	3.51%	12/06/99
AL	BIRMINGHAM	ROEBUCK HONDA	BLACK	D	60	24,908	9.49%	12.99%	2,621	3.50%	06/24/00
AL	ENTERPRISE	SAM BOSWELL HONDA	WHITE	C	60	16,433	9.24%	12.74%	1,756	3.50%	10/06/00
AL	BIRMINGHAM	TAMERON HONDA	WHITE	C	60	19,363	9.24%	12.74%	2,074	3.50%	10/28/00
AL	BIRMINGHAM	ROEBUCK HONDA	BLACK	D	60	20,500	7.30%	10.80%	2,108	3.50%	11/30/01
AL	MOBILE	TREADWELL HONDA	BLACK	B	60	22,315	7.30%	10.80%	2,321	3.50%	12/04/01
AL	MOBILE	TREADWELL HONDA	WHITE	B	60	18,172	7.30%	10.80%	1,890	3.50%	12/05/01
AL	TUSCALOOSA	TOWNSEND HONDA	WHITE	B	60	20,274	7.30%	10.80%	2,112	3.50%	12/28/01
AL	BIRMINGHAM	TAMERON HONDA	WHITE	C	60	21,121	7.30%	10.80%	2,200	3.50%	12/29/01
AL	BIRMINGHAM	TAMERON HONDA	WHITE	D	60	16,850	7.10%	10.60%	1,751	3.50%	02/08/03
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	C	60	17,821	7.10%	10.60%	1,852	3.50%	02/15/03
AL	BIRMINGHAM	TAMERON HONDA	BLACK	C	60	20,789	7.10%	10.60%	2,160	3.50%	02/19/03
AL	DAPHNE	HONDA BY THE BAY	WHITE	D	72	21,774	8.35%	11.85%	2,789	3.50%	02/18/03
AL	BIRMINGHAM	ROEBUCK HONDA	BLACK	D	60	24,491	7.10%	10.60%	2,544	3.50%	02/19/03
AL	BIRMINGHAM	TAMERON HONDA	WHITE	D	60	21,051	7.10%	10.60%	2,187	3.50%	03/08/03
AL	MOBILE	TREADWELL HONDA	BLACK	C	60	13,865	7.25%	10.75%	1,443	3.50%	06/29/99
AL	BIRMINGHAM	TAMERON HONDA	WHITE	A	36	8,682	7.75%	11.25%	511	3.50%	08/04/99
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	B	60	21,833	8.00%	11.50%	2,248	3.50%	09/06/99
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	D	60	23,038	8.75%	12.25%	2,396	3.50%	03/28/00

**AL - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
AL	BIRMINGHAM	TAMERON HONDA	WHITE	D	60	21,834	8.75%	12.25%	2,322	3.50%	02/17/01
AL	BIRMINGHAM	TAMERON HONDA	WHITE	D	60	24,480	8.75%	12.25%	2,546	3.50%	02/19/01
AL	BIRMINGHAM	TAMERON HONDA	WHITE	A	60	6,924	8.75%	12.25%	737	3.50%	02/27/01
AL	MOBILE	TREADWELL HONDA	WHITE	D	60	15,225	7.99%	11.49%	1,601	3.50%	04/26/01
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	D	60	25,499	7.99%	11.49%	2,682	3.50%	04/30/01
AL	BIRMINGHAM	TAMERON HONDA	BLACK	D	60	17,017	7.99%	11.49%	1,752	3.50%	05/26/01
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	C	60	16,487	7.99%	11.49%	1,697	3.50%	06/16/01
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	B	60	13,514	7.99%	11.49%	1,391	3.50%	06/25/01
AL	BIRMINGHAM	ROEBUCK HONDA	BLACK	C	60	16,298	7.99%	11.49%	1,678	3.50%	07/25/01
AL	HOOVER	KING ACURA	WHITE	C	60	10,420	7.80%	11.30%	1,070	3.50%	07/31/01
AL	BIRMINGHAM	TAMERON HONDA	WHITE	B	60	13,231	7.80%	11.30%	1,359	3.50%	08/03/01
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	B	60	13,869	7.80%	11.30%	1,453	3.50%	08/10/01
AL	BIRMINGHAM	TAMERON HONDA	BLACK	D	60	22,833	7.80%	11.30%	2,396	3.50%	08/18/01
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	A	60	13,392	7.80%	11.30%	1,375	3.50%	08/27/01
AL	MOBILE	TREADWELL HONDA	WHITE	C	60	20,207	7.80%	11.30%	2,116	3.50%	08/30/01
AL	BIRMINGHAM	TAMERON HONDA	WHITE	C	60	17,115	7.80%	11.30%	1,796	3.50%	08/31/01
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	B	72	29,514	8.30%	11.80%	3,797	3.50%	11/27/01
AL	BIRMINGHAM	ROEBUCK HONDA	BLACK	C	60	17,196	7.74%	11.24%	1,803	3.50%	01/10/02
AL	BIRMINGHAM	ROEBUCK HONDA	BLACK	C	60	20,626	7.74%	11.24%	2,162	3.50%	01/18/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	D	60	22,122	7.74%	11.24%	2,270	3.50%	01/20/02
AL	DAPHNE	HONDA BY THE BAY	WHITE	D	60	15,772	7.74%	11.24%	1,653	3.50%	02/20/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	B	60	14,292	7.74%	11.24%	1,499	3.50%	02/23/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	C	60	21,980	7.74%	11.24%	2,305	3.50%	03/01/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	B	60	20,420	7.74%	11.24%	2,141	3.50%	03/23/02
AL	DAPHNE	HONDA BY THE BAY	WHITE	B	60	21,541	7.44%	10.94%	2,239	3.50%	04/16/02
AL	MOBILE	TREADWELL HONDA	WHITE	C	60	25,969	7.44%	10.94%	2,654	3.50%	04/19/02

*AL - Case Summary of Top 100 Percentage Point Markups*

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AL	MOBILE	TREADWELL HONDA	WHITE	D	60	23,914	7.44%	10.94%	2,492	3.50%	05/25/02
AL	MOBILE	TREADWELL HONDA	WHITE	C	60	25,942	7.44%	10.94%	2,707	3.50%	06/22/02
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	A	60	13,999	7.44%	10.94%	1,461	3.50%	06/24/02
AL	MOBILE	TREADWELL HONDA	BLACK	D	60	19,173	7.44%	10.94%	1,998	3.50%	07/05/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	A	60	11,552	7.44%	10.94%	1,180	3.50%	07/06/02
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	A	60	14,600	7.44%	10.94%	1,492	3.50%	07/19/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	D	60	16,858	7.44%	10.94%	1,760	3.50%	07/31/02
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	C	60	19,402	7.44%	10.94%	1,994	3.50%	07/29/02
AL	MOBILE	TREADWELL HONDA	WHITE	B	60	14,729	7.44%	10.94%	1,535	3.50%	08/07/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	B	60	13,832	7.44%	10.94%	1,444	3.50%	08/10/02
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	C	60	8,345	7.44%	10.94%	858	3.50%	08/22/02
AL	MOBILE	TREADWELL HONDA	BLACK	C	60	22,424	7.44%	10.94%	2,337	3.50%	08/24/02
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	A	60	23,178	7.10%	10.60%	2,357	3.50%	01/24/03
AL	MOBILE	TREADWELL HONDA	WHITE	D	60	22,300	7.10%	10.60%	2,323	3.50%	02/03/03
AL	BIRMINGHAM	TAMERON HONDA	WHITE	D	60	21,310	6.75%	10.25%	2,203	3.50%	12/31/02
AL	BIRMINGHAM	ROEBUCK HONDA	BLACK		60	18,527	6.75%	10.25%	1,915	3.50%	01/03/03
AL	BIRMINGHAM	TAMERON HONDA	WHITE	C	60	23,897	6.75%	10.25%	2,470	3.50%	01/04/03
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	D	60	24,837	6.75%	10.25%	2,513	3.50%	01/21/03
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	B	60	15,098	8.25%	11.75%	1,576	3.50%	12/08/99
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	D	60	15,276	8.25%	11.75%	1,578	3.50%	01/12/00
AL	BIRMINGHAM	TAMERON HONDA	WHITE	A	60	12,989	8.25%	11.75%	1,372	3.50%	01/12/00
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	C	60	14,638	8.50%	12.00%	1,531	3.50%	02/26/00
AL	BIRMINGHAM	ROEBUCK HONDA	BLACK	B	48	10,813	8.50%	12.00%	884	3.50%	02/26/00
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	C	60	14,800	8.99%	12.49%	1,574	3.50%	04/07/00
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	C	60	20,246	8.99%	12.49%	2,113	3.50%	05/01/00
AL	BIRMINGHAM	ROEBUCK HONDA	BLACK	A	60	17,415	8.50%	12.00%	1,805	3.50%	03/20/01

*AL - Case Summary of Top 100 Percentage Point Markups*

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AL	MOBILE	TREADWELL HONDA	BLACK	C	60	18,060	8.25%	11.75%	1,866	3.50%	04/20/01
AL	ANNISTON AL	SUNNY KING HONDA	WHITE	D	60	18,408	8.25%	11.75%	1,901	3.50%	04/25/01
AL	MOBILE	TREADWELL HONDA	WHITE	D	72	31,085	8.99%	12.49%	4,069	3.50%	07/11/01
AL	BIRMINGHAM	TAMERON HONDA	WHITE	C	66	24,263	8.19%	11.69%	2,789	3.50%	08/23/02
AL	DAPHNE	HONDA BY THE BAY	WHITE	C	60	29,050	7.00%	10.50%	2,954	3.50%	08/31/02
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE		60	14,735	7.00%	10.50%	1,528	3.50%	08/31/02
AL	DAPHNE	HONDA BY THE BAY	WHITE	C	48	7,625	7.00%	10.50%	606	3.50%	09/07/02
AL	SYLACAUGA	SERRA HONDA	BLACK	D	60	16,621	7.00%	10.50%	1,688	3.50%	09/19/02
AL	BIRMINGHAM	TAMERON HONDA	BLACK	D	60	21,667	7.00%	10.50%	2,200	3.50%	09/24/02
AL	BIRMINGHAM	TAMERON HONDA	BLACK	C	60	20,000	7.00%	10.50%	2,075	3.50%	10/03/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	B	60	15,313	7.00%	10.50%	1,588	3.50%	10/05/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	D	60	11,272	7.00%	10.50%	1,169	3.50%	10/19/02
AL	TUSCALOOSA	TOWNSEND HONDA	BLACK	D	60	18,796	7.00%	10.50%	1,949	3.50%	10/29/02
AL	MOBILE	TREADWELL HONDA	WHITE	A	60	18,928	7.00%	10.50%	1,960	3.50%	11/16/02
AL	DAPHNE	HONDA BY THE BAY	WHITE	B	72	24,874	8.25%	11.75%	3,217	3.50%	11/23/02
AL	BIRMINGHAM	ROEBUCK HONDA	BLACK	C	60	20,759	7.00%	10.50%	2,153	3.50%	12/06/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	D	60	23,071	6.75%	10.25%	2,385	3.50%	12/27/02
AL	BIRMINGHAM	TAMERON HONDA	WHITE	A	72	19,811	5.60%	9.10%	2,454	3.50%	01/25/03
AL	BIRMINGHAM	ROEBUCK HONDA	WHITE	A	60	10,189	8.50%	11.99%	1,073	3.49%	03/12/01
AL	BIRMINGHAM	TAMERON HONDA	BLACK	D	60	26,600	7.44%	10.90%	2,686	3.46%	04/05/02
AL	BIRMINGHAM	TAMERON HONDA	BLACK	D	60	18,376	8.50%	11.95%	1,877	3.45%	02/09/00
AL	BIRMINGHAM	TAMERON HONDA	WHITE	D	60	12,963	7.10%	10.50%	1,307	3.40%	01/26/03

*AL - Case Summary of Top 100 Percentage Point Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts*

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		47,384	17,485
<b>Markup in Dollars</b>		6,063	112
<b>Markup in Percent</b>		4.75%	0.20%
<b>Stated Buy Rate</b>		13.49%	5.73%
<b>Total Number of Contracts</b>	13,860		

*Racial Breakdown of Statewide Contracts*

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	1801	12.99	1801	12.99
<b>WHITE</b>	12059	87.01	13860	100.00

*Grade Breakdown of Statewide Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	8667	62.83	8667	62.83
<b>B</b>	2709	19.64	11376	82.47
<b>C</b>	1512	10.96	12888	93.43
<b>D</b>	906	6.57	13794	100.00

*\*66 contracts did not have the credit score field populated.*

***AL - Case Summary of Top 100 Percentage Point Markups  
Top 100 Markups Summary  
Racial Breakdown of Top 100 Percentage Point Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	26	26.00	26	26.00
<b>WHITE</b>	74	74.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	14	14.29	14	14.29
<b>B</b>	18	18.37	32	32.65
<b>C</b>	31	31.63	63	64.29
<b>D</b>	35	35.71	98	100.00

***\*2 contracts did not have the credit score field populated.***

*AL - Case Summary of Top 100 Percentage Point Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

<b>Race</b>	<b>Observed Number</b>	<b>Expected Number</b>
<b>BLACKS</b>	26	13
<b>WHITES</b>	74	87
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

<b>Statistic</b>	<b>DF</b>	<b>Value</b>	<b>Prob</b>
<b>Chi-Square</b>	1	14.7643	0.0001

In sum, based on the analysis above, the probability that in Alabama we would observe 26 blacks in the top 100 percentage point markups, given that we would expect to find only 13 is essentially 0. Hence, we can conclude that in Alabama, blacks are significantly over-represented in the top 100 percentage point markups.



**AR - Case Summary of Top 100 Percentage Point Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AR	LITTLE ROCK	BALE HONDA	BLACK	A	72	17,773	4.65%	7.13%	1,518	2.48%	02/15/03
AR	LITTLE ROCK	BALE HONDA	BLACK	C	60	22,077	7.39%	9.75%	1,540	2.36%	08/26/99
AR	SHERWOOD	RUSSELL HONDA	WHITE	B	60	26,941	7.40%	9.75%	1,832	2.35%	08/25/99
AR	FT. SMITH	NORTHWEST HONDA	WHITE	D	60	22,077	7.40%	9.75%	1,534	2.35%	08/27/99
AR	LITTLE ROCK	BALE HONDA	WHITE	B	48	19,388	7.40%	9.75%	1,059	2.35%	09/02/99
AR	LITTLE ROCK	BALE HONDA	WHITE	A	60	16,542	7.40%	9.75%	1,148	2.35%	09/02/99
AR	SHERWOOD	RUSSELL HONDA	WHITE	B	60	11,685	7.65%	10.00%	797	2.35%	12/10/99
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	WHITE	C	60	25,199	7.65%	10.00%	1,720	2.35%	01/07/00
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	WHITE	A	48	10,969	7.65%	10.00%	586	2.35%	01/25/00
AR	FAYETTEVILLE	NELMS HONDA	BLACK	B	60	11,157	7.65%	10.00%	779	2.35%	01/31/00
AR	FT. SMITH	NORTHWEST HONDA	WHITE	B	60	19,339	7.20%	9.50%	1,288	2.30%	06/12/99
AR	SHERWOOD	RUSSELL HONDA	BLACK	C	60	21,318	7.20%	9.50%	1,414	2.30%	07/01/99
AR	CONWAY	HONDA WORLD	WHITE	B	60	17,004	7.20%	9.50%	1,153	2.30%	07/01/99
AR	FT. SMITH	NORTHWEST HONDA	WHITE	C	60	16,976	7.20%	9.50%	1,151	2.30%	07/07/99
AR	FT. SMITH	NORTHWEST HONDA	WHITE	D	60	15,335	7.20%	9.50%	1,015	2.30%	07/17/99
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	WHITE	A	60	17,039	8.74%	11.00%	1,158	2.26%	05/22/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	36	8,147	8.74%	11.00%	317	2.26%	06/06/00
AR	FAYETTEVILLE	NELMS HONDA	WHITE	A	60	21,874	8.75%	11.00%	1,480	2.25%	12/07/00
AR	FAYETTEVILLE	NELMS HONDA	WHITE	B	60	16,180	8.75%	11.00%	1,094	2.25%	12/23/00
AR	LITTLE ROCK	BALE HONDA	BLACK	B	60	16,991	8.75%	11.00%	1,150	2.25%	12/29/00
AR	LITTLE ROCK	BALE HONDA	WHITE	A	72	13,501	8.75%	11.00%	1,120	2.25%	12/22/00
AR	FAYETTEVILLE	NELMS HONDA	WHITE	D	60	22,908	7.39%	9.50%	1,424	2.11%	07/30/99
AR	FAYETTEVILLE	NELMS HONDA	WHITE	A	60	15,094	7.39%	9.50%	941	2.11%	08/28/99
AR	FT. SMITH	NORTHWEST HONDA	WHITE	B	60	17,446	7.64%	9.75%	1,072	2.11%	10/30/99
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	17,189	7.40%	9.50%	1,043	2.10%	07/25/99
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	WHITE	D	60	19,426	7.40%	9.50%	1,179	2.10%	07/28/99

**AR - Case Summary of Top 100 Percentage Point Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	WHITE	D	60	25,345	7.40%	9.50%	1,568	2.10%	07/31/99
AR	SHERWOOD	RUSSELL HONDA	WHITE	D	60	17,881	7.65%	9.75%	1,089	2.10%	09/16/99
AR	PINE BLUFF	MOTES HONDA	WHITE	D	60	14,159	7.65%	9.75%	879	2.10%	10/30/99
AR	SHERWOOD	RUSSELL HONDA	BLACK	C	60	18,361	7.65%	9.75%	1,118	2.10%	01/04/00
AR	LITTLE ROCK	BALE HONDA	BLACK	D	72	20,720	5.15%	7.25%	1,507	2.10%	02/27/03
AR	LITTLE ROCK	BALE HONDA	WHITE	D	60	33,676	5.15%	7.25%	2,015	2.10%	03/10/03
AR	SHERWOOD	RUSSELL HONDA	WHITE	C	60	25,883	5.15%	7.25%	1,549	2.10%	03/08/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	D	60	34,384	5.15%	7.25%	2,061	2.10%	03/04/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	C	60	16,578	5.15%	7.25%	994	2.10%	03/11/03
AR	EL DORADO	TEETER HONDA	WHITE	C	60	21,508	5.15%	7.25%	1,285	2.10%	03/19/03
AR	FT. SMITH	NORTHWEST HONDA	WHITE	B	60	21,042	7.66%	9.75%	1,297	2.09%	09/13/99
AR	SHERWOOD	RUSSELL HONDA	WHITE	B	48	13,501	8.49%	10.50%	622	2.01%	04/08/00
AR	FAYETTEVILLE	NELMS HONDA	WHITE	A	60	14,902	8.49%	10.50%	895	2.01%	04/28/00
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	WHITE	A	60	20,681	8.49%	10.50%	1,244	2.01%	06/15/00
AR	LITTLE ROCK	BALE HONDA	WHITE	A	60	22,193	8.99%	11.00%	1,343	2.01%	07/08/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	C	60	19,502	7.65%	9.65%	1,130	2.00%	10/14/99
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	22,991	7.15%	9.15%	1,323	2.00%	12/04/99
AR	SHERWOOD	RUSSELL HONDA	BLACK	A	60	9,231	7.65%	9.65%	535	2.00%	12/27/99
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	14,731	7.15%	9.15%	864	2.00%	12/22/99
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	24,137	7.15%	9.15%	1,389	2.00%	12/30/99
AR	SHERWOOD	RUSSELL HONDA	WHITE	C	60	20,660	7.15%	9.15%	1,189	2.00%	01/18/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	B	60	12,812	8.15%	10.15%	748	2.00%	02/04/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	13,361	7.90%	9.90%	777	2.00%	02/14/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	7,991	7.90%	9.90%	464	2.00%	02/21/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	14,400	7.90%	9.90%	895	2.00%	02/26/00
AR	LITTLE ROCK	BALE HONDA	WHITE	A	48	13,341	7.40%	9.40%	618	2.00%	03/10/00

**AR - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	21,143	7.75%	9.75%	1,226	2.00%	03/18/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	18,524	7.99%	9.99%	1,078	2.00%	04/06/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	20,315	7.99%	9.99%	1,183	2.00%	04/22/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	20,432	7.99%	9.99%	1,189	2.00%	05/16/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	23,633	8.49%	10.49%	1,414	2.00%	07/29/00
AR	FAYETTEVILLE	NELMS ACURA	WHITE	A	60	23,513	9.00%	11.00%	1,417	2.00%	10/04/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	13,501	9.00%	11.00%	797	2.00%	10/07/00
AR	LITTLE ROCK	BALE HONDA	WHITE	A	60	10,808	9.00%	11.00%	652	2.00%	10/26/00
AR	LITTLE ROCK	BALE HONDA	WHITE	B	60	16,273	9.00%	11.00%	982	2.00%	11/04/00
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	D	60	17,771	9.00%	11.00%	1,073	2.00%	11/14/00
AR	LITTLE ROCK	BALE HONDA	WHITE	A	60	10,451	9.00%	11.00%	629	2.00%	11/17/00
AR	LITTLE ROCK	BALE HONDA	WHITE	D	60	15,456	9.00%	11.00%	931	2.00%	11/29/00
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	A	60	11,046	8.75%	10.75%	646	2.00%	12/11/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	B	72	18,424	8.75%	10.75%	1,333	2.00%	01/02/01
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	A	60	10,852	7.99%	9.99%	647	2.00%	01/30/01
AR	FAYETTEVILLE	LANDERS HONDA NORTH	WHITE	B	60	22,609	4.90%	6.90%	1,259	2.00%	01/28/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	A	36	20,200	4.40%	6.40%	675	2.00%	03/15/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	A	60	14,299	4.65%	6.65%	810	2.00%	02/10/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	A	60	23,419	4.65%	6.65%	1,325	2.00%	02/21/03
AR	FAYETTEVILLE	LANDERS HONDA NORTH	WHITE	C	60	23,010	4.65%	6.65%	1,301	2.00%	02/28/03
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	10,000	8.50%	10.50%	586	2.00%	03/25/00
AR	SHERWOOD	RUSSELL HONDA	BLACK	B	60	16,802	8.25%	10.25%	982	2.00%	03/29/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	C	60	12,351	8.50%	10.50%	724	2.00%	04/04/00
AR	SHERWOOD	RUSSELL HONDA	BLACK	C	60	13,148	8.74%	10.74%	773	2.00%	06/06/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	12,551	8.99%	10.99%	740	2.00%	06/19/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	11,461	8.99%	10.99%	676	2.00%	06/29/00

**AR - Case Summary of Top 100 Percentage Point Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	18,569	8.99%	10.99%	1,118	2.00%	07/12/00
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	17,046	7.15%	9.13%	971	1.98%	11/20/99
AR	FAYETTEVILLE	NELMS HONDA	WHITE	A	60	15,524	7.65%	9.50%	848	1.85%	12/13/99
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	A	60	16,487	4.40%	6.25%	859	1.85%	03/20/03
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	27,503	4.65%	6.50%	1,427	1.85%	02/01/03
AR	LITTLE ROCK	BALE HONDA	WHITE	D	60	24,932	5.40%	7.25%	1,321	1.85%	02/08/03
AR	LITTLE ROCK	BALE HONDA	WHITE	B	60	16,155	5.40%	7.25%	856	1.85%	02/08/03
AR	FT. SMITH	FLOYD TRAYLOR MOTOR CO., INC.	WHITE	C	60	22,475	5.40%	7.25%	1,165	1.85%	02/13/03
AR	SHERWOOD	RUSSELL HONDA	BLACK	D	60	21,008	5.40%	7.25%	1,089	1.85%	02/22/03
AR	SHERWOOD	RUSSELL HONDA	WHITE	D	60	22,108	5.40%	7.25%	1,148	1.85%	02/22/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	A	72	17,852	5.40%	7.25%	1,149	1.85%	03/03/03
AR	SHERWOOD	RUSSELL HONDA	WHITE	A	60	17,444	6.90%	8.75%	924	1.85%	08/16/99
AR	FAYETTEVILLE	LANDERS HONDA NORTH	WHITE	C	60	20,018	5.40%	7.25%	1,056	1.85%	01/31/03
AR	FAYETTEVILLE	LANDERS HONDA NORTH	WHITE	C	60	25,229	5.40%	7.25%	1,331	1.85%	02/08/03
AR	FAYETTEVILLE	LANDERS HONDA NORTH	WHITE	A	48	10,299	5.40%	7.25%	420	1.85%	02/08/03
AR	CONWAY	HONDA WORLD	WHITE	A	36	6,716	5.40%	7.25%	204	1.85%	03/15/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	WHITE	A	72	34,381	5.40%	7.25%	2,212	1.85%	03/12/03
AR	FAYETTEVILLE	LANDERS HONDA NORTH	WHITE	A	72	26,676	5.40%	7.25%	1,711	1.85%	03/14/03
AR	FAYETTEVILLE	NELMS HONDA	WHITE	A	60	18,241	8.49%	10.30%	986	1.81%	07/22/00
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	WHITE	A	60	20,264	6.70%	8.50%	1,062	1.80%	06/11/99
AR	LITTLE ROCK	BALE HONDA	WHITE	A	36	10,892	7.70%	9.50%	327	1.80%	06/15/99
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	WHITE	A	60	17,575	7.20%	9.00%	909	1.80%	06/29/99

**AR - Case Summary of Top 100 Percentage Point Markups**  
**Statewide Summary**  
**Descriptive Statistics for Statewide Contracts**

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		44,369	17,248
<b>Markup in Dollars</b>		2,212	59
<b>Markup in Percent</b>		2.48%	0.11%
<b>Stated Buy Rate</b>		11.00%	5.63%
<b>Total Number of Contracts</b>	5,790		

***Racial Breakdown of Statewide Contracts***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	357	6.17	357	6.17
<b>WHITE</b>	5433	93.83	5790	100.00

***Grade Breakdown of Statewide Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	3932	68.16	3932	68.16
<b>B</b>	961	16.66	4893	84.82
<b>C</b>	520	9.01	5413	93.83
<b>D</b>	356	6.17	5769	100.00

***\*21 contracts did not have the credit score field populated.***

***AR - Case Summary of Top 100 Percentage Point Markups***  
***Top 100 Markups Summary***  
***Racial Breakdown of Top 100 Percentage Point Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	11	11.00	11	11.00
<b>WHITE</b>	89	89.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	52	52.00	52	52.00
<b>B</b>	17	17.00	69	69.00
<b>C</b>	16	16.00	85	85.00
<b>D</b>	15	15.00	100	100.00

*AR - Case Summary of Top 100 Percentage Point Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

<b>Race</b>	<b>Observed Number</b>	<b>Expected Number</b>
<b>BLACKS</b>	11	6
<b>WHITES</b>	89	94
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

<b>Statistic</b>	<b>DF</b>	<b>Value</b>	<b>Prob</b>
<b>Chi-Square</b>	1	3.9219	0.0477

In sum, based on the analysis above, the probability that in Arkansas we would observe 11 blacks in the top 100 percentage point markups, given that we would expect to find only 6 is essentially 0. Hence, we can conclude that in Arkansas, blacks are significantly over-represented in the top 100 percentage point markups.

**CA - Case Summary of Top 100 Percentage Point Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CA	DUBLIN	DUBLIN HONDA	WHITE	D	60	17,986	6.24%	12.48%	3,282	6.24%	02/16/03
CA	FREMONT	AUTOWEST HONDA	BLACK	C	60	13,871	9.24%	14.90%	2,439	5.66%	07/27/00
CA	MERCED	MERCED HONDA	WHITE	D	60	21,547	7.09%	12.59%	3,564	5.50%	03/03/02
CA	FREMONT	AUTOWEST HONDA	WHITE	D	60	15,094	6.50%	11.90%	2,380	5.40%	08/31/02
CA	TRACY	TRACY HONDA	WHITE		60	14,864	8.64%	13.95%	2,425	5.31%	12/02/00
CA	HAYWARD	HONDA OF HAYWARD	WHITE	C	72	25,175	8.85%	13.99%	4,802	5.14%	05/13/00
CA	OAKLAND	HONDA OF OAKLAND	WHITE	D	60	16,501	8.85%	13.90%	2,564	5.05%	04/29/00
CA	HAYWARD	HONDA OF HAYWARD	WHITE	A	60	17,718	8.00%	13.00%	2,632	5.00%	10/02/99
CA	ROSEVILLE	AUTOWEST HONDA-ROSEVILLE	WHITE	B	60	18,040	8.89%	13.89%	2,713	5.00%	09/13/00
CA	PALO ALTO	ANDERSON HONDA	WHITE	D	66	17,249	6.25%	11.15%	2,728	4.90%	12/15/01
CA	SAN JOSE	HONDA OF STEVENS CREEK	WHITE	D	60	18,604	8.15%	12.99%	2,723	4.84%	03/17/01
CA	SAN JOSE	HONDA OF STEVENS CREEK	WHITE	B	60	15,011	7.09%	11.90%	2,159	4.81%	04/19/02
CA	FREMONT	AUTOWEST HONDA	WHITE	C	60	13,808	7.40%	12.20%	1,994	4.80%	08/04/01
CA	EL CERRITO	HONDA OF EL CERRITO	BLACK	C	60	13,642	10.14%	14.90%	2,029	4.76%	12/31/00
CA	SANTA ROSA	MANLY HONDA	WHITE		72	17,633	7.40%	12.15%	3,030	4.75%	06/28/01
CA	EL CERRITO	HONDA OF EL CERRITO	WHITE	B	60	19,206	8.15%	12.75%	2,684	4.60%	02/13/01
CA	STOCKTON	STOCKTON HONDA	WHITE	A	60	12,804	7.90%	12.50%	1,743	4.60%	04/06/01
CA	ALHAMBRA	GOUDY HONDA	WHITE	B	72	20,937	7.40%	11.90%	3,401	4.50%	07/16/01
CA	RIVERSIDE	RIVERSIDE HONDA	WHITE	D	72	22,555	7.40%	11.90%	3,664	4.50%	08/05/01
CA	CORONA	HONDA CARS OF CORONA	WHITE	D	60	18,696	7.40%	11.90%	2,527	4.50%	08/17/01
CA	FREMONT	AUTOWEST HONDA	WHITE	D	60	28,029	6.39%	10.89%	3,654	4.50%	01/02/03
CA	OAKLAND	HONDA OF OAKLAND	WHITE	A	60	11,695	8.00%	12.50%	1,594	4.50%	09/23/99
CA	DOWNEY	HONDA WORLD DOWNEY	WHITE	D	60	10,663	7.75%	12.25%	1,448	4.50%	12/05/01
CA	SAN DIEGO	CUSH HONDA OF SAN DIEGO	WHITE	B	72	17,415	6.25%	10.75%	2,830	4.50%	12/04/01
CA	SANTA ROSA	MANLY HONDA	WHITE		48	7,245	7.09%	11.59%	745	4.50%	05/08/02
CA	PLEASANTON	ACURA OF PLEASANTON	WHITE	C	60	10,922	6.50%	11.00%	1,457	4.50%	10/24/02



**CA - Case Summary of Top 100 Percentage Point Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CA	PALO ALTO	ANDERSON HONDA	WHITE	B	60	14,575	8.00%	12.45%	1,964	4.45%	11/13/99
CA	EL MONTE	NELSON HONDA	WHITE	C	72	18,473	9.24%	13.67%	3,102	4.43%	07/15/00
CA	POWAY	POWAY HONDA	WHITE	D	72	27,478	7.59%	11.95%	4,333	4.36%	01/20/02
CA	SAN JOSE	CAPITOL HONDA	WHITE	D	72	30,579	7.59%	11.95%	4,918	4.36%	04/25/02
CA	ALHAMBRA	GOUDY HONDA	WHITE	D	72	26,157	9.24%	13.50%	4,132	4.26%	07/20/00
CA	ANAHEIM	HARDIN HONDA	WHITE	C	60	20,444	7.75%	12.00%	2,618	4.25%	07/24/99
CA	SANTA CLARA	STEVENS CREEK ACURA	WHITE	B	60	24,631	6.25%	10.50%	3,022	4.25%	11/27/01
CA	LANCASTER	LANCASTER HONDA	WHITE	B	72	23,477	6.00%	10.25%	3,580	4.25%	08/22/02
CA	LIVERMORE	LIVERMORE HONDA	WHITE	A	60	11,819	8.75%	12.99%	1,496	4.24%	12/14/01
CA	EL CERRITO	HONDA OF EL CERRITO	WHITE	C	72	18,499	7.00%	11.23%	2,855	4.23%	09/04/02
CA	OXNARD	HONDA OF OXNARD	WHITE	B	72	23,236	7.75%	11.95%	3,599	4.20%	11/14/01
CA	WESTMINSTER	HONDA WORLD	WHITE	A	54	9,322	7.75%	11.95%	1,050	4.20%	12/17/01
CA	ONTARIO	PENSKE HONDA	WHITE	A	60	24,550	4.75%	8.95%	2,971	4.20%	12/08/02
CA	ANAHEIM	HARDIN HONDA	WHITE	D	48	13,083	7.75%	11.90%	1,283	4.15%	12/01/01
CA	FONTANA	ROCK HONDA	WHITE	D	72	25,386	7.59%	11.74%	3,802	4.15%	03/27/02
CA	SAN LEANDRO	SAN LEANDRO HONDA	WHITE	A	72	18,503	8.15%	12.25%	2,818	4.10%	03/25/01
CA	COSTA MESA	COSTA MESA HONDA	WHITE	D	60	19,106	7.90%	11.95%	2,282	4.05%	04/24/01
CA	SANTA ANA	HONDA SANTA ANA	WHITE	D	72	31,000	6.24%	10.24%	4,458	4.00%	03/09/03
CA	N. HOLLYWOOD	ROBERTSON HONDA	WHITE	B	72	19,539	6.24%	10.24%	2,809	4.00%	02/09/03
CA	CONCORD	ACURA OF CONCORD	BLACK	B	60	15,676	7.65%	11.65%	1,842	4.00%	04/28/01
CA	ONTARIO	PENSKE HONDA	WHITE	D	60	16,663	7.65%	11.65%	2,001	4.00%	05/14/01
CA	SAN JOSE	HONDA OF STEVENS CREEK	WHITE	D	60	21,395	7.65%	11.65%	2,514	4.00%	06/17/01
CA	CONCORD	ACURA OF CONCORD	WHITE	C	60	29,000	7.40%	11.40%	3,464	4.00%	07/11/01
CA	VALENCIA	VALENCIA HONDA	WHITE	D	60	17,827	6.75%	10.75%	2,069	4.00%	11/05/01
CA	SIMI VALLEY	FIRST HONDA	WHITE		60	16,478	6.25%	10.25%	1,895	4.00%	12/30/01
CA	SAN JOSE	HONDA OF STEVENS CREEK	WHITE	A	36	14,484	6.25%	10.25%	993	4.00%	12/27/01

**CA - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
CA	OAKLAND	HONDA OF OAKLAND	WHITE	B	72	19,238	7.09%	11.09%	2,807	4.00%	03/16/02
CA	ANAHEIM	HARDIN HONDA	WHITE	D	60	14,476	7.09%	11.09%	1,725	4.00%	04/03/02
CA	PALO ALTO	ANDERSON HONDA	WHITE	B	60	11,073	7.09%	11.09%	1,319	4.00%	03/31/02
CA	FONTANA	ROCK HONDA	WHITE	D	72	21,371	7.09%	11.09%	3,118	4.00%	05/04/02
CA	SELMA	SELMA HONDA	WHITE	A	60	16,943	7.09%	11.09%	1,976	4.00%	05/31/02
CA	CONCORD	CONCORD HONDA	BLACK	B	72	19,537	7.09%	11.09%	2,796	4.00%	06/05/02
CA	WESTMINSTER	HONDA WORLD	WHITE	C	72	17,817	7.09%	11.09%	2,550	4.00%	07/27/02
CA	SAN LEANDRO	SAN LEANDRO HONDA	WHITE	D	72	30,586	7.00%	11.00%	4,454	4.00%	08/16/02
CA	FONTANA	ROCK HONDA	WHITE	D	72	18,247	7.00%	11.00%	2,608	4.00%	08/13/02
CA	SUNNYVALE	LARRY HOPKINS HONDA	WHITE	D	72	17,751	7.00%	11.00%	2,537	4.00%	08/24/02
CA	SAN LEANDRO	SAN LEANDRO HONDA	WHITE	C	60	16,842	6.50%	10.50%	1,989	4.00%	09/01/02
CA	SAN JOSE	HONDA OF STEVENS CREEK	WHITE	A	60	10,505	6.50%	10.50%	1,240	4.00%	08/31/02
CA	SUNNYVALE	LARRY HOPKINS HONDA	WHITE	B	60	16,617	6.50%	10.50%	1,964	4.00%	08/30/02
CA	FREMONT	AUTOWEST HONDA	WHITE	C	72	23,849	7.00%	11.00%	3,408	4.00%	09/06/02
CA	CONCORD	CONCORD HONDA	WHITE	C	72	18,894	6.50%	10.50%	2,678	4.00%	09/30/02
CA	STOCKTON	STOCKTON HONDA	WHITE	A	72	27,179	6.50%	10.50%	3,925	4.00%	11/15/02
CA	SAN JOSE	CAPITOL HONDA	WHITE	A	72	16,434	6.50%	10.50%	2,373	4.00%	11/29/02
CA	GILROY	GAVILAN HONDA	WHITE	C	24	5,339	7.00%	10.99%	234	3.99%	08/24/02
CA	WEST COVINA	.ORM REEVES HONDA SUPERSTORE C	WHITE	D	72	25,654	7.00%	10.95%	3,689	3.95%	09/24/02
CA	COSTA MESA	COSTA MESA HONDA	WHITE	B	72	14,358	7.65%	11.59%	2,042	3.94%	04/28/01
CA	VISALIA	VISALIA HONDA	WHITE	D	72	17,187	6.39%	10.30%	2,375	3.91%	01/03/03
CA	HAYWARD	HONDA OF HAYWARD	BLACK	B	60	18,668	8.99%	12.90%	2,233	3.91%	05/17/00
CA	VALENCIA	VALENCIA ACURA	WHITE	C	60	25,448	7.09%	10.99%	2,891	3.90%	01/19/02
CA	SAN LEANDRO	SAN LEANDRO HONDA	WHITE	A	60	14,346	7.09%	10.99%	1,665	3.90%	07/20/02
CA	CONCORD	CONCORD HONDA	WHITE	C	60	16,674	7.09%	10.99%	1,894	3.90%	07/27/02
CA	COLMA	HONDA OF SERRAMONTE	WHITE	B	60	14,970	6.50%	10.38%	1,678	3.88%	11/16/02

**CA - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
CA	EL CERRITO	HONDA OF EL CERRITO	BLACK	B	60	16,830	7.09%	10.95%	1,933	3.86%	04/09/02
CA	SACRAMENTO	MEL RAPTON HONDA	WHITE	C	60	13,641	7.09%	10.95%	1,534	3.86%	01/25/02
CA	SAN LEANDRO	SAN LEANDRO HONDA	BLACK	B	60	12,509	7.25%	11.10%	1,436	3.85%	10/12/01
CA	MONROVIA	SIERRA AUTOCARS, INC.	WHITE	B	60	12,836	8.15%	11.99%	1,456	3.84%	02/10/01
CA	POWAY	POWAY HONDA	WHITE	A	60	14,415	7.09%	10.90%	1,633	3.81%	01/24/02
CA	R. S. MARGARITA	FAMILY HONDA	WHITE	B	60	11,977	7.09%	10.90%	1,328	3.81%	02/05/02
CA	STOCKTON	STOCKTON HONDA	WHITE	C	60	7,150	7.09%	10.90%	810	3.81%	07/28/02
CA	PALO ALTO	ANDERSON HONDA	WHITE	D	60	19,645	11.15%	14.95%	2,349	3.80%	03/18/01
CA	SELMA	SELMA HONDA	WHITE	D	72	21,160	9.15%	12.92%	2,943	3.77%	03/10/01
CA	BURLINGAME	MIKE HARVEY HONDA	WHITE	A	60	15,142	9.24%	12.99%	1,701	3.75%	07/04/00
CA	WOODLAND HILLS	WOODLAND HILLS HONDA	WHITE	D	72	16,711	9.64%	13.39%	2,329	3.75%	10/06/00
CA	SELMA	SELMA HONDA	WHITE		72	19,311	8.65%	12.40%	2,651	3.75%	04/28/01
CA	HAYWARD	HONDA OF HAYWARD	BLACK	C	48	15,300	8.84%	12.59%	1,333	3.75%	05/12/02
CA	CERRITOS	NORM REEVES HONDA OF CERRITOS	WHITE	D	66	16,580	6.24%	9.99%	2,026	3.75%	03/17/03
CA	VISALIA	VISALIA HONDA	WHITE	D	72	27,280	6.24%	9.99%	3,666	3.75%	02/17/03
CA	CERRITOS	NORM REEVES HONDA OF CERRITOS	WHITE	C	60	15,659	8.99%	12.74%	1,795	3.75%	06/07/00
CA	MODESTO	MISTLIN HONDA	WHITE	C	60	20,438	8.64%	12.39%	2,279	3.75%	10/07/00
CA	CORTE MADERA	MARIN HONDA	WHITE	B	60	12,668	8.39%	12.14%	1,407	3.75%	12/29/00
CA	EL TORO	FLADEBOE HONDA	WHITE	D	60	15,835	7.90%	11.65%	1,786	3.75%	03/30/01
CA	CLOVIS	HONDA NORTH	WHITE	D	60	19,717	7.65%	11.40%	2,168	3.75%	04/25/01
CA	DOWNEY	HONDA WORLD DOWNEY	WHITE	B	60	15,031	7.40%	11.15%	1,647	3.75%	06/27/01
CA	ONTARIO	PENSKE HONDA	WHITE	D	60	17,846	7.40%	11.15%	1,998	3.75%	06/30/01

**CA - Case Summary of Top 100 Percentage Point Markups**  
**Statewide Summary**  
**Descriptive Statistics for Statewide Contracts**

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		88,591	18,197
<b>Markup in Dollars</b>		4,990	317
<b>Markup in Percent</b>		6.24%	0.55%
<b>Stated Buy Rate</b>		13.81%	6.06%
<b>Total Number of Contracts</b>	50,766		

**Racial Breakdown of Statewide Contracts**

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	2931	5.77	2931	5.77
<b>WHITE</b>	47835	94.23	50766	100.00

**Grade Breakdown of Statewide Contracts**

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	25358	50.57	25358	50.57
<b>B</b>	11146	22.23	36504	72.80
<b>C</b>	7178	14.31	43682	87.11
<b>D</b>	6462	12.89	50144	100.00

**\*622 contracts did not have the credit score field populated.**

***CA - Case Summary of Top 100 Percentage Point Markups***  
***Top 100 Markups Summary***  
***Racial Breakdown of Top 100 Percentage Point Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	8	8.00	8	8.00
<b>WHITE</b>	92	92.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	15	15.79	15	15.79
<b>B</b>	24	25.26	39	41.05
<b>C</b>	21	22.11	60	63.16
<b>D</b>	35	36.84	95	100.00

***\*5 contracts did not have the credit score field populated.***

*CA - Case Summary of Top 100 Percentage Point Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

<b>Race</b>	<b>Observed Number</b>	<b>Expected Number</b>
<b>BLACKS</b>	8	6
<b>WHITES</b>	92	94
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

<b>Statistic</b>	<b>DF</b>	<b>Value</b>	<b>Prob</b>
<b>Chi-Square</b>	1	0.9088	0.3404

In sum, based on the analysis above, the probability that in California we would observe 8 blacks in the top 100 percentage point markups, given that we would expect to find only 6 is essentially 0. Hence, we can conclude that in California, blacks are significantly over-represented in the top 100 percentage point markups.

***FL - Case Summary of Top 100 Percentage Point Markups***

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
FL	WEST PALM BEACH	PALM BEACH ACURA	BLACK	B	72	31,224	6.40%	11.15%	5,377	4.75%	12/20/02
FL	DAVIE	RICK CASE HONDA	WHITE	C	72	31,651	7.24%	11.99%	5,527	4.75%	07/28/02
FL	CLEARWATER	CROWN ACURA	BLACK	C	72	27,939	7.34%	12.09%	4,888	4.75%	01/22/02
FL	LONGWOOD	COURTESY HONDA	BLACK	C	72	25,310	7.34%	12.09%	4,345	4.75%	01/28/02
FL	CLEARWATER	CROWN ACURA	BLACK	A	72	21,082	9.24%	13.74%	3,596	4.50%	10/28/00
FL	PLANTATION	RICK CASE ACURA	BLACK	D	72	21,487	8.15%	12.65%	3,532	4.50%	04/17/01
FL	PINELLAS PARK	CROWN HONDA	WHITE	B	66	22,541	6.90%	11.15%	3,165	4.25%	02/01/03
FL	TAMPA	BRANDON HONDA	WHITE	D	60	15,698	8.15%	12.00%	1,826	3.85%	03/27/01
FL	TAMPA	TAMPA HONDALAND	WHITE	C	72	30,368	5.59%	9.34%	4,041	3.75%	01/15/02
FL	CORAL SPRINGS	CORAL SPRINGS HONDA	WHITE	B	72	18,019	5.14%	8.89%	2,374	3.75%	10/20/02
FL	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	A	60	18,296	8.23%	11.75%	1,943	3.52%	01/19/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	B	60	16,915	7.74%	11.25%	1,778	3.51%	07/20/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	D	60	17,834	7.74%	11.25%	1,875	3.51%	07/27/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	C	60	19,887	7.74%	11.25%	2,091	3.51%	07/31/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	C	60	19,540	7.74%	11.25%	2,014	3.51%	08/05/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	C	60	18,854	7.74%	11.25%	1,982	3.51%	08/16/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	C	60	16,138	7.74%	11.25%	1,697	3.51%	08/12/99
FL	MIAMI	MIAMI HONDA	BLACK	C	60	23,868	7.74%	11.25%	2,509	3.51%	08/18/99
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	WHITE	A	60	12,032	7.74%	11.25%	1,265	3.51%	08/20/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	C	60	19,887	7.74%	11.25%	2,091	3.51%	08/21/99
FL	MIAMI	MIAMI HONDA	WHITE	A	60	12,752	7.74%	11.25%	1,340	3.51%	08/21/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	D	60	20,256	7.74%	11.25%	2,129	3.51%	08/26/99
FL	KEY LARGO	LARGO HONDA	WHITE	B	60	9,798	7.74%	11.25%	1,031	3.51%	08/28/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	B	60	8,373	7.74%	11.25%	880	3.51%	08/27/99
FL	MIAMI	MIAMI HONDA	WHITE	C	60	15,265	7.74%	11.25%	1,604	3.51%	08/30/99

**FL - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
FL	MIAMI	MIAMI HONDA	BLACK	A	60	16,173	7.74%	11.25%	1,700	3.51%	08/31/99
FL	MIAMI	SOUTH MOTORS HONDA	WHITE	C	60	17,518	9.24%	12.75%	1,840	3.51%	05/16/00
FL	BRADENTON	HONDA CARS OF BRADENTON	WHITE	C	60	10,911	9.24%	12.75%	1,145	3.51%	05/23/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	A	54	12,981	7.24%	10.75%	1,186	3.51%	07/08/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	D	60	21,340	7.24%	10.75%	2,228	3.51%	07/08/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	A	60	12,782	7.24%	10.75%	1,334	3.51%	07/09/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	A	60	14,432	7.24%	10.75%	1,506	3.51%	07/10/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	A	60	18,822	8.24%	11.75%	1,993	3.51%	10/03/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	C	60	17,846	8.24%	11.75%	1,890	3.51%	10/21/99
FL	JACKSONVILLE	DUVAL HONDA	BLACK	A	60	18,284	8.24%	11.75%	1,936	3.51%	12/18/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	D	60	18,575	8.24%	11.75%	1,967	3.51%	12/28/99
FL	HOLLYWOOD	ACURA OF SOUTH FLORIDA	BLACK	B	60	25,522	8.24%	11.75%	2,704	3.51%	01/15/00
FL	N. MIAMI BEACH	FRIENDLY HONDA	WHITE	C	60	19,221	8.74%	12.25%	2,049	3.51%	03/31/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	D	60	14,147	9.24%	12.74%	1,515	3.50%	05/31/00
FL	MIAMI	BRICKELL HONDA	WHITE	C	60	12,034	9.24%	12.74%	1,259	3.50%	05/28/00
FL	JACKSONVILLE	ACURA OF ORANGE PARK	WHITE	B	60	30,300	9.24%	12.74%	3,172	3.50%	05/19/00
FL	BRADENTON	HONDA CARS OF BRADENTON	WHITE	A	60	20,708	9.24%	12.74%	2,168	3.50%	05/25/00
FL	MIAMI	BRAMAN HONDA	BLACK	B	60	8,529	9.24%	12.74%	913	3.50%	05/29/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	B	60	18,619	9.24%	12.74%	1,994	3.50%	05/29/00
FL	FT. LAUDERDALE	ED MORSE HONDA OF FT. LAUDERDA	BLACK	D	60	30,850	9.24%	12.74%	3,306	3.50%	06/03/00
FL	BRADENTON	HONDA CARS OF BRADENTON	WHITE	C	60	16,203	9.24%	12.74%	1,696	3.50%	05/30/00
FL	OCALA	VERN BUCHANAN HONDA/ACURA/OLDS	WHITE	C	60	22,727	9.24%	12.74%	2,432	3.50%	06/07/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	D	60	18,767	9.49%	12.99%	2,016	3.50%	06/09/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	C	60	19,376	9.49%	12.99%	2,082	3.50%	06/19/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	D	60	16,020	9.49%	12.99%	1,721	3.50%	06/23/00



**FL - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
FL	WEST PALM BEACH	PALM BEACH ACURA	WHITE	C	60	25,088	9.49%	12.99%	2,697	3.50%	06/29/00
FL	MIAMI	MIAMI HONDA	BLACK	C	60	14,022	9.49%	12.99%	1,493	3.50%	06/23/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	D	60	18,766	9.49%	12.99%	2,016	3.50%	06/24/00
FL	MIAMI	MIAMI HONDA	WHITE	C	60	16,748	9.49%	12.99%	1,800	3.50%	06/24/00
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	WHITE	C	60	13,652	9.49%	12.99%	1,434	3.50%	06/28/00
FL	OCALA	VERN BUCHANAN HONDA/ACURA/OLDS	WHITE	D	60	24,600	9.49%	12.99%	2,642	3.50%	06/30/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	A	48	20,509	9.49%	12.99%	1,723	3.50%	06/30/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	D	60	13,094	9.49%	12.99%	1,406	3.50%	07/02/00
FL	MIAMI	SOUTH MOTORS HONDA	WHITE	B	60	20,374	9.49%	12.99%	2,140	3.50%	07/04/00
FL	MIAMI	MIAMI HONDA	BLACK	A	60	16,573	9.49%	12.99%	1,778	3.50%	07/12/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	D	60	18,577	9.49%	12.99%	1,951	3.50%	07/19/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	A	60	19,675	9.49%	12.99%	2,114	3.50%	07/19/00
FL	BRADENTON	HONDA CARS OF BRADENTON	WHITE	D	60	17,641	9.49%	12.99%	1,853	3.50%	07/20/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	D	60	18,082	9.49%	12.99%	1,943	3.50%	07/27/00
FL	CLEARWATER	AUTOWAY HONDA	WHITE	C	60	9,358	9.49%	12.99%	983	3.50%	07/29/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	B	60	20,260	9.49%	12.99%	2,177	3.50%	07/30/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	D	60	21,835	9.49%	12.99%	2,346	3.50%	08/01/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	A	60	15,141	9.49%	12.99%	1,627	3.50%	08/05/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	C	60	8,943	9.49%	12.99%	961	3.50%	08/09/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	A	60	14,364	9.49%	12.99%	1,543	3.50%	08/19/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	A	60	22,674	9.49%	12.99%	2,436	3.50%	08/26/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	D	60	24,012	9.49%	12.99%	2,579	3.50%	08/28/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	D	60	11,732	9.49%	12.99%	1,261	3.50%	08/29/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	A	60	16,458	9.49%	12.99%	1,768	3.50%	09/03/00
FL	N. MIAMI BEACH	BEACH HONDA	BLACK	A	60	16,428	9.49%	12.99%	1,764	3.50%	09/06/00

***FL - Case Summary of Top 100 Percentage Point Markups***

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>FL</b>	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	D	60	18,930	9.49%	12.99%	2,033	3.50%	09/04/00
<b>FL</b>	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	D	60	20,219	9.49%	12.99%	2,172	3.50%	09/18/00
<b>FL</b>	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	A	60	14,712	9.49%	12.99%	1,580	3.50%	09/10/00
<b>FL</b>	MIAMI	MIAMI HONDA	WHITE	B	60	22,063	9.49%	12.99%	2,318	3.50%	09/13/00
<b>FL</b>	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	D	60	15,794	9.49%	12.99%	1,697	3.50%	09/14/00
<b>FL</b>	MIAMI	SOUTH MOTORS HONDA	BLACK	C	60	6,651	9.49%	12.99%	698	3.50%	09/16/00
<b>FL</b>	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	A	60	13,171	9.49%	12.99%	1,384	3.50%	09/22/00
<b>FL</b>	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	B	60	18,675	9.49%	12.99%	2,006	3.50%	09/23/00
<b>FL</b>	JACKSONVILLE	DUVAL ACURA	WHITE	B	60	33,080	9.49%	12.99%	3,554	3.50%	09/25/00
<b>FL</b>	MIAMI	MIAMI HONDA	WHITE	A	60	11,376	9.49%	12.99%	1,220	3.50%	09/25/00
<b>FL</b>	PLANTATION	RICK CASE ACURA	BLACK	C	60	41,783	9.24%	12.74%	4,473	3.50%	10/04/00
<b>FL</b>	GREENACRES	BRAMAN HONDA OF PALM BEACH	WHITE	B	60	13,626	9.49%	12.99%	1,464	3.50%	09/23/00
<b>FL</b>	JACKSONVILLE	DUVAL HONDA	BLACK	C	60	19,595	9.49%	12.99%	2,105	3.50%	09/28/00
<b>FL</b>	MIAMI	MIAMI HONDA	BLACK	C	60	16,718	9.49%	12.99%	1,756	3.50%	09/29/00
<b>FL</b>	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	C	36	6,383	9.49%	12.99%	381	3.50%	09/30/00
<b>FL</b>	PLANTATION	RICK CASE ACURA	WHITE	D	60	29,215	9.49%	12.99%	3,139	3.50%	10/01/00
<b>FL</b>	HOLLYWOOD	HOLLYWOOD HONDA	BLACK	B	60	25,522	9.24%	12.74%	2,733	3.50%	10/08/00
<b>FL</b>	N. MIAMI BEACH	BEACH HONDA	BLACK	A	60	27,570	9.24%	12.74%	2,947	3.50%	10/06/00
<b>FL</b>	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	D	60	21,152	9.24%	12.74%	2,265	3.50%	10/16/00
<b>FL</b>	PLANTATION	RICK CASE ACURA	BLACK	B	60	15,923	9.24%	12.74%	1,705	3.50%	10/13/00
<b>FL</b>	HOLLYWOOD	HOLLYWOOD HONDA	WHITE	D	60	11,803	9.24%	12.74%	1,264	3.50%	10/17/00
<b>FL</b>	PLANTATION	RICK CASE ACURA	WHITE	D	60	27,286	9.24%	12.74%	2,861	3.50%	10/24/00
<b>FL</b>	JACKSONVILLE	DUVAL HONDA	WHITE	B	60	19,011	9.24%	12.74%	2,036	3.50%	10/20/00
<b>FL</b>	BRADENTON	HONDA CARS OF BRADENTON	WHITE	A	60	5,018	9.24%	12.74%	524	3.50%	10/19/00
<b>FL</b>	MIAMI	MIAMI HONDA	WHITE	A	60	17,027	9.24%	12.74%	1,823	3.50%	10/21/00

***FL - Case Summary of Top 100 Percentage Point Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts***

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		71,151	17,357
<b>Markup in Dollars</b>		5,527	189
<b>Markup in Percent</b>		4.75%	0.34%
<b>Stated Buy Rate</b>		13.99%	5.59%
<b>Total Number of Contracts</b>	46,132		

***Racial Breakdown of Statewide Contracts***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	4872	10.56	4872	10.56
<b>WHITE</b>	41260	89.44	46132	100.00

***Grade Breakdown of Statewide Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	29823	65.05	29823	65.05
<b>B</b>	7740	16.88	37563	81.93
<b>C</b>	4771	10.41	42334	92.34
<b>D</b>	3513	7.66	45847	100.00

***\*285 contracts did not have the credit score field populated.***

***FL - Case Summary of Top 100 Percentage Point Markups***  
***Top 100 Markups Summary***  
***Racial Breakdown of Top 100 Percentage Point Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	43	43.00	43	43.00
<b>WHITE</b>	57	57.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	25	25.00	25	25.00
<b>B</b>	19	19.00	44	44.00
<b>C</b>	30	30.00	74	74.00
<b>D</b>	26	26.00	100	100.00

*FL - Case Summary of Top 100 Percentage Point Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

<b>Race</b>	<b>Observed Number</b>	<b>Expected Number</b>
<b>BLACKS</b>	43	11
<b>WHITES</b>	57	89
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

<b>Statistic</b>	<b>DF</b>	<b>Value</b>	<b>Prob</b>
<b>Chi-Square</b>	1	110.5166	<.0001

In sum, based on the analysis above, the probability that in Florida we would observe 43 blacks in the top 100 percentage point markups, given that we would expect to find only 11 is essentially 0. Hence, we can conclude that in Florida, blacks are significantly over-represented in the top 100 percentage point markups.

**IA - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	D	72	26,620	7.05%	10.55%	3,318	3.50%	02/19/03
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	D	60	24,695	7.75%	11.25%	2,589	3.50%	10/25/99
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	A	60	22,226	8.49%	11.99%	2,354	3.50%	04/05/00
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	C	60	16,901	8.49%	11.99%	1,790	3.50%	04/10/00
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	B	60	17,766	8.49%	11.99%	1,882	3.50%	04/12/00
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	B	60	19,638	8.49%	11.99%	2,077	3.50%	05/02/00
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	D	60	19,482	9.25%	12.75%	2,083	3.50%	08/16/00
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	C	60	18,860	9.25%	12.75%	2,020	3.50%	08/17/00
IA	COUNCIL BLUFFS	SUPERIOR HONDA	BLACK	C	60	17,615	9.00%	12.50%	1,879	3.50%	11/01/00
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	C	72	28,199	8.49%	11.99%	3,596	3.50%	10/01/01
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	B	60	28,217	7.49%	10.99%	2,885	3.50%	10/20/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	B	48	13,347	6.49%	9.99%	1,080	3.50%	01/07/02
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	D	60	17,696	6.05%	9.55%	1,814	3.50%	01/25/03
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	D	60	19,333	6.05%	9.55%	1,975	3.50%	03/03/03
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	C	72	26,993	8.99%	12.49%	3,470	3.50%	03/31/01
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	A	60	15,791	6.20%	9.70%	1,616	3.50%	12/10/02
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	C	72	18,770	8.49%	11.95%	2,366	3.46%	05/26/01
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	C	60	16,954	7.55%	10.70%	1,558	3.15%	07/15/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	A	60	18,420	7.75%	10.75%	1,649	3.00%	09/15/99
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	D	66	19,700	9.50%	12.50%	2,012	3.00%	11/28/00
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	C	60	23,240	6.49%	8.99%	1,662	2.50%	01/07/02
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	C	72	32,187	7.20%	9.70%	2,909	2.50%	01/20/03
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	C	72	22,089	8.65%	10.95%	1,839	2.30%	05/21/01
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	C	60	12,560	7.65%	9.90%	836	2.25%	05/19/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	C	48	12,465	9.00%	11.24%	661	2.24%	11/26/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	D	60	19,688	7.30%	9.39%	1,190	2.09%	02/16/02

**IA - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	D	48	13,329	11.48%	13.50%	655	2.02%	08/28/99
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	D	48	10,617	10.55%	12.55%	511	2.00%	03/05/03
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	D	48	12,326	11.75%	13.75%	601	2.00%	09/23/99
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	D	48	13,414	10.49%	12.49%	645	2.00%	05/31/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	C	60	13,201	10.99%	12.99%	817	2.00%	10/08/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE		48	14,113	10.99%	12.99%	665	2.00%	11/12/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	B	54	19,544	5.95%	7.95%	1,007	2.00%	01/23/03
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	A	60	19,444	4.80%	6.80%	1,101	2.00%	03/03/03
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	B	36	13,503	4.30%	6.30%	451	2.00%	02/25/03
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	B	60	20,874	9.00%	11.00%	1,258	2.00%	07/15/99
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	B	60	14,247	9.00%	11.00%	858	2.00%	07/19/99
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	C	60	14,788	9.25%	11.25%	894	2.00%	07/28/99
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	B	60	18,913	7.75%	9.75%	1,119	2.00%	10/23/99
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	A	48	9,497	10.75%	12.75%	458	2.00%	11/26/99
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	A	60	11,881	9.50%	11.50%	721	2.00%	11/29/99
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	B	54	16,805	10.25%	12.25%	919	2.00%	02/22/00
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	D	60	14,137	10.75%	12.75%	874	2.00%	11/18/00
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	C	60	17,828	8.75%	10.75%	1,072	2.00%	02/10/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	B	54	10,577	6.99%	8.99%	541	2.00%	06/18/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	B	60	14,871	7.49%	9.49%	878	2.00%	07/25/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	D	60	21,239	7.49%	9.49%	1,254	2.00%	08/09/01
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	A	72	24,640	7.49%	9.49%	1,776	2.00%	10/01/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	A	72	24,870	6.99%	8.99%	1,748	2.00%	11/07/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	D	60	28,215	6.99%	8.99%	1,654	2.00%	11/02/01
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	D	60	23,071	6.49%	8.49%	1,340	2.00%	12/21/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	D	60	19,222	7.50%	9.50%	1,111	2.00%	01/22/02

**IA - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	A	60	16,012	4.95%	6.95%	892	2.00%	04/17/02
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	A	60	24,207	4.95%	6.95%	1,374	2.00%	04/20/02
IA	JOHNSTON	JORDAN ACURA	WHITE	A	48	11,129	7.20%	9.20%	515	2.00%	06/08/02
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	D	60	9,533	8.70%	10.70%	572	2.00%	06/07/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	C	60	23,954	6.05%	8.05%	1,381	2.00%	07/17/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	C	60	21,667	6.55%	8.55%	1,259	2.00%	07/27/02
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	C	60	17,570	6.05%	8.05%	995	2.00%	07/27/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	C	66	19,680	7.25%	9.25%	1,267	2.00%	10/30/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	B	72	29,170	7.50%	9.50%	2,105	2.00%	10/21/02
IA	JOHNSTON	JORDAN ACURA	WHITE	A	60	14,167	4.80%	6.80%	803	2.00%	03/04/03
IA	WATERLOO	COMMUNITY HONDA	WHITE	C	60	22,844	4.80%	6.80%	1,295	2.00%	03/26/03
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	A	60	18,106	5.80%	7.80%	1,041	2.00%	03/11/03
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	D	60	12,887	9.75%	11.75%	785	2.00%	06/14/99
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	D	60	16,839	9.75%	11.75%	1,026	2.00%	06/19/99
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	C	54	9,764	11.24%	13.24%	539	2.00%	06/21/00
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	D	36	11,029	13.75%	15.75%	401	2.00%	08/07/00
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	C	48	11,740	13.00%	15.00%	581	2.00%	11/02/00
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	A	72	19,914	8.99%	10.99%	1,474	2.00%	04/11/01
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	C	48	12,290	11.99%	13.99%	600	2.00%	04/24/01
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	D	60	16,284	8.45%	10.45%	974	2.00%	04/06/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	D	60	21,689	7.00%	9.00%	1,271	2.00%	09/18/02
IA	MASON CITY	SKARLIS OLDS HONDA	WHITE	A	72	18,356	9.00%	10.99%	1,333	1.99%	12/29/00
IA	AMES	HONDA OF AMES	WHITE	B	48	8,690	7.50%	9.49%	401	1.99%	08/22/02
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	A	72	21,251	6.55%	8.50%	1,467	1.95%	03/15/02
IA	AMES	HONDA OF AMES	BLACK	D	60	10,617	7.55%	9.50%	611	1.95%	07/25/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	C	72	19,604	8.00%	9.95%	1,389	1.95%	08/16/02



**IA - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
IA	AMES	HONDA OF AMES	WHITE	C	60	19,833	6.50%	8.45%	1,123	1.95%	11/18/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	D	60	18,722	10.99%	12.90%	1,108	1.91%	03/31/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	C	72	21,187	10.00%	11.90%	1,511	1.90%	10/16/00
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	C	60	13,970	6.00%	7.90%	766	1.90%	08/17/02
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	WHITE	A	60	14,783	6.00%	7.90%	810	1.90%	08/24/02
IA	AMES	HONDA OF AMES	WHITE	C	60	24,717	5.99%	7.79%	1,257	1.80%	12/22/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	A	60	21,771	6.75%	8.50%	1,110	1.75%	06/05/99
IA	IOWA CITY	CHEZIK SAYERS HONDA	BLACK	B	60	18,056	7.75%	9.50%	933	1.75%	01/15/00
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	A	60	10,731	9.00%	10.75%	565	1.75%	12/30/00
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	C	60	29,751	4.30%	6.05%	1,462	1.75%	01/24/03
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	WHITE	B	60	27,630	6.15%	7.90%	1,395	1.75%	03/15/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	A	60	17,752	5.55%	7.25%	865	1.70%	02/11/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	C	60	14,841	7.49%	9.15%	725	1.66%	08/18/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	A	60	12,190	5.25%	6.90%	572	1.65%	09/17/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	A	72	20,085	7.65%	9.29%	1,166	1.64%	05/19/01
IA	WATERLOO	COMMUNITY HONDA	WHITE	A	72	18,619	5.45%	6.99%	978	1.54%	11/26/02
IA	AMES	HONDA OF AMES	WHITE	B	60	19,547	4.95%	6.49%	852	1.54%	11/26/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	C	60	16,889	7.49%	9.00%	750	1.51%	09/01/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	D	72	20,575	8.49%	10.00%	1,135	1.51%	09/04/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	WHITE	A	60	9,207	7.20%	8.70%	404	1.50%	07/05/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	D	72	25,854	8.00%	9.50%	1,405	1.50%	09/26/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	WHITE	D	60	10,988	8.25%	9.75%	481	1.50%	09/21/02

**IA - Case Summary of Top 100 Percentage Point Markups**  
**Statewide Summary**  
**Descriptive Statistics for Statewide Contracts**

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		42,295	16,504
<b>Markup in Dollars</b>		3,596	54
<b>Markup in Percent</b>		3.50%	0.10%
<b>Stated Buy Rate</b>		13.75%	5.32%
<b>Total Number of Contracts</b>	4,634		

**Racial Breakdown of Statewide Contracts**

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	84	1.81	84	1.81
<b>WHITE</b>	4550	98.19	4634	100.00

**Grade Breakdown of Statewide Contracts**

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	3371	73.31	3371	73.31
<b>B</b>	604	13.14	3975	86.45
<b>C</b>	380	8.26	4355	94.72
<b>D</b>	243	5.28	4598	100.00

*\*36 contracts did not have the credit score field populated.*

***IA - Case Summary of Top 100 Percentage Point Markups  
 Top 100 Markups Summary  
 Racial Breakdown of Top 100 Percentage Point Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	3	3.00	3	3.00
<b>WHITE</b>	97	97.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	24	24.24	24	24.24
<b>B</b>	17	17.17	41	41.41
<b>C</b>	31	31.31	72	72.73
<b>D</b>	27	27.27	99	100.00

***\*1 contract did not have the credit score field populated.***

*IA - Case Summary of Top 100 Percentage Point Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

Race	Observed Number	Expected Number
BLACKS	3	2
WHITES	97	98
TOTAL	100	100

*Statistics for Table of Race by Sample*

Statistic	DF	Value	Prob
Chi-Square	1	0.7649	0.3818

In sum, based on the analysis above, the probability that in Iowa we would observe 3 blacks in the top 100 percentage point markups, given that we would expect to find only 2 is much greater than 0. Hence, we can conclude that in Iowa, blacks are not significantly over-represented in the top 100 percentage point markups.

**LA - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
LA	HARVEY	SUPERIOR HONDA	BLACK	D	72	27,418	7.99%	12.74%	4,841	4.75%	01/11/02
LA	LAKE CHARLES	BILLY NAVARRE HONDA	BLACK	D	72	29,725	7.84%	12.59%	5,236	4.75%	05/06/02
LA	BATON ROUGE	RICHARDS HONDA	BLACK	D	60	19,740	6.85%	11.49%	2,730	4.64%	01/07/02
LA	LAFAYETTE	MOSS HONDA	WHITE	D	72	26,739	7.74%	12.30%	4,513	4.56%	04/20/02
LA	BATON ROUGE	TEAM HONDA	WHITE	C	72	23,722	9.25%	13.75%	4,046	4.50%	08/30/00
LA	HARVEY	SUPERIOR HONDA	BLACK	B	72	23,911	9.00%	13.50%	4,062	4.50%	11/30/00
LA	HARVEY	SUPERIOR HONDA	BLACK	D	72	19,531	9.00%	13.50%	3,313	4.50%	12/02/00
LA	NEW ORLEANS	BENSON HONDA	BLACK	C	72	18,572	8.75%	13.25%	3,150	4.50%	02/10/01
LA	HARVEY	SUPERIOR HONDA	BLACK	B	72	24,515	8.49%	12.99%	4,126	4.50%	03/06/01
LA	BATON ROUGE	TEAM HONDA	WHITE	D	72	29,136	8.49%	12.99%	4,903	4.50%	03/10/01
LA	BATON ROUGE	RICHARDS HONDA	WHITE	C	72	19,674	8.49%	12.99%	3,315	4.50%	03/24/01
LA	ALEXANDRIA	WALKER HONDA	BLACK	D	72	21,581	8.49%	12.99%	3,637	4.50%	04/20/01
LA	NEW ORLEANS	BENSON HONDA	BLACK	D	72	24,690	7.49%	11.99%	4,094	4.50%	10/31/01
LA	HARVEY	SUPERIOR HONDA	WHITE	D	72	19,259	7.49%	11.99%	3,189	4.50%	11/06/01
LA	BATON ROUGE	RICHARDS HONDA	WHITE	C	72	20,651	8.25%	12.75%	3,462	4.50%	05/01/01
LA	LAKE CHARLES	BILLY NAVARRE HONDA	BLACK	D	72	21,009	7.99%	12.49%	3,511	4.50%	06/25/01
LA	NEW ORLEANS	BENSON HONDA	BLACK	B	72	23,152	7.75%	12.25%	3,851	4.50%	06/30/01
LA	BATON ROUGE	TEAM HONDA	WHITE	C	72	19,780	7.75%	12.25%	3,289	4.50%	08/02/01
LA	BATON ROUGE	RICHARDS HONDA	WHITE	B	72	18,371	7.75%	12.25%	3,000	4.50%	08/13/01
LA	BATON ROUGE	RICHARDS HONDA	WHITE	C	72	26,986	7.75%	12.25%	4,494	4.50%	09/08/01
LA	BATON ROUGE	TEAM HONDA	WHITE	D	72	19,669	7.75%	12.25%	3,213	4.50%	09/08/01
LA	HARVEY	SUPERIOR HONDA	BLACK	C	72	18,768	7.75%	12.25%	3,125	4.50%	09/29/01
LA	BATON ROUGE	TEAM HONDA	WHITE	D	72	28,108	7.75%	12.25%	4,674	4.50%	10/03/01
LA	LAKE CHARLES	BILLY NAVARRE HONDA	WHITE	D	72	23,305	6.99%	11.49%	3,832	4.50%	11/14/01
LA	LAFAYETTE	MOSS HONDA	BLACK	D	72	18,686	6.85%	11.35%	3,039	4.50%	12/15/01

**LA - Case Summary of Top 100 Percentage Point Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
LA	HARVEY	SUPERIOR HONDA	WHITE	D	72	18,216	6.85%	11.35%	2,933	4.50%	12/20/01
LA	LAKE CHARLES	BILLY NAVARRE HONDA	BLACK		72	24,446	6.85%	11.35%	4,005	4.50%	12/26/01
LA	LAKE CHARLES	BILLY NAVARRE HONDA	WHITE	D	72	23,712	9.25%	13.65%	3,936	4.40%	08/23/00
LA	LAFAYETTE	MOSS HONDA	WHITE	B	72	20,082	7.59%	11.99%	3,238	4.40%	08/28/02
LA	NEW ORLEANS	BENSON HONDA	BLACK	C	72	17,563	9.25%	13.50%	2,820	4.25%	09/30/00
LA	NEW ORLEANS	BENSON HONDA	WHITE	D	72	18,017	7.74%	11.99%	2,823	4.25%	03/08/02
LA	HARVEY	SUPERIOR HONDA	WHITE	B	72	19,291	7.75%	12.00%	3,027	4.25%	09/13/01
LA	BATON ROUGE	TEAM HONDA	WHITE	A	72	18,458	9.25%	13.45%	2,876	4.20%	09/22/00
LA	ALEXANDRIA	WALKER HONDA	WHITE	D	72	20,353	7.84%	11.99%	3,121	4.15%	04/27/02
LA	BATON ROUGE	TEAM HONDA	BLACK	B	72	20,702	6.85%	10.99%	3,111	4.14%	12/01/01
LA	BATON ROUGE	TEAM HONDA	BLACK	C	60	16,077	6.85%	10.99%	1,936	4.14%	12/01/01
LA	HARVEY	SUPERIOR HONDA	BLACK	B	66	20,542	9.00%	13.00%	2,740	4.00%	10/11/00
LA	HARVEY	SUPERIOR HONDA	BLACK	B	66	22,357	9.00%	13.00%	3,041	4.00%	12/06/00
LA	NEW ORLEANS	BENSON HONDA	WHITE	C	66	17,630	9.00%	13.00%	2,398	4.00%	12/09/00
LA	HARVEY	SUPERIOR HONDA	BLACK	C	66	18,020	8.75%	12.75%	2,445	4.00%	01/29/01
LA	HARVEY	SUPERIOR HONDA	WHITE	C	72	29,295	8.75%	12.75%	4,332	4.00%	02/17/01
LA	SHREVEPORT	HOLMES HONDA WORLD	BLACK	C	72	19,690	7.99%	11.99%	2,914	4.00%	06/21/01
LA	LAKE CHARLES	BILLY NAVARRE HONDA	WHITE	D	72	19,751	7.99%	11.99%	2,918	4.00%	01/09/02
LA	BATON ROUGE	RICHARDS HONDA	BLACK	A	60	16,880	6.50%	10.50%	1,958	4.00%	06/03/99
LA	BATON ROUGE	TEAM HONDA	WHITE	D	72	19,318	7.75%	11.75%	2,794	4.00%	07/03/01
LA	COVINGTON	HONDA OF COVINGTON	WHITE	A	72	18,286	7.75%	11.75%	2,645	4.00%	06/30/01
LA	LAKE CHARLES	BILLY NAVARRE HONDA	WHITE	B	60	24,961	7.75%	11.75%	2,996	4.00%	10/04/01
LA	LAKE CHARLES	BILLY NAVARRE HONDA	WHITE	D	72	19,811	7.75%	11.75%	2,916	4.00%	10/15/01
LA	BATON ROUGE	TEAM HONDA	WHITE	D	60	18,999	6.99%	10.99%	2,259	4.00%	11/13/01
LA	HARVEY	SUPERIOR HONDA	BLACK	D	72	18,443	6.85%	10.85%	2,675	4.00%	12/03/01
LA	BATON ROUGE	RICHARDS HONDA	WHITE	B	72	15,055	6.09%	9.99%	2,102	3.90%	07/27/02

**LA - Case Summary of Top 100 Percentage Point Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
LA	SHREVEPORT	HOLMES HONDA WORLD	BLACK	D	60	19,798	7.74%	11.49%	2,230	3.75%	01/30/02
LA	NEW ORLEANS	BENSON HONDA	BLACK	D	60	26,982	6.80%	10.55%	2,990	3.75%	02/28/03
LA	BATON ROUGE	RICHARDS HONDA	WHITE	C	66	17,892	9.00%	12.72%	2,249	3.72%	10/09/00
LA	BATON ROUGE	RICHARDS HONDA	WHITE	C	72	18,514	9.00%	12.70%	2,520	3.70%	11/14/00
LA	BATON ROUGE	RICHARDS HONDA	WHITE	D	60	24,866	7.49%	11.14%	2,711	3.65%	10/07/02
LA	BATON ROUGE	RICHARDS HONDA	WHITE	D	60	20,763	7.84%	11.49%	2,275	3.65%	07/10/02
LA	BATON ROUGE	RICHARDS HONDA	BLACK	C	60	16,312	7.05%	10.66%	1,747	3.61%	12/23/02
LA	LAFAYETTE	MOSS HONDA	WHITE	D	60	21,752	7.64%	11.15%	2,242	3.51%	09/18/02
LA	COVINGTON	HONDA OF COVINGTON	WHITE	D	60	16,416	7.39%	10.90%	1,717	3.51%	08/31/99
LA	BATON ROUGE	RICHARDS HONDA	BLACK	C	60	21,204	7.74%	11.25%	2,198	3.51%	04/20/02
LA	COVINGTON	HONDA OF COVINGTON	WHITE	B	72	17,886	8.49%	12.00%	2,287	3.51%	03/23/01
LA	NEW IBERIA	J. P. THIBODEAUX HONDA	BLACK	D	60	18,419	7.05%	10.55%	1,885	3.50%	01/10/03
LA	BATON ROUGE	RICHARDS HONDA	WHITE	C	60	18,486	7.05%	10.55%	1,918	3.50%	01/25/03
LA	HOUMA	BARKER HONDA	BLACK	D	60	16,094	7.05%	10.55%	1,636	3.50%	01/27/03
LA	ALEXANDRIA	WALKER HONDA	BLACK	D	60	25,307	7.05%	10.55%	2,627	3.50%	02/07/03
LA	BATON ROUGE	RICHARDS HONDA	BLACK	D	60	16,518	7.05%	10.55%	1,688	3.50%	02/19/03
LA	LAFAYETTE	MOSS HONDA	WHITE	C	72	20,561	10.25%	13.75%	2,749	3.50%	09/14/00
LA	BATON ROUGE	RICHARDS HONDA	BLACK	A	72	19,437	10.25%	13.75%	2,596	3.50%	09/16/00
LA	BATON ROUGE	RICHARDS HONDA	BLACK	B	72	26,649	10.25%	13.75%	3,558	3.50%	09/27/00
LA	LAFAYETTE	MOSS HONDA	BLACK	C	72	20,337	9.49%	12.99%	2,658	3.50%	03/28/01
LA	BATON ROUGE	RICHARDS HONDA	WHITE	B	72	21,194	9.49%	12.99%	2,796	3.50%	03/07/01
LA	BATON ROUGE	RICHARDS HONDA	WHITE	D	72	32,103	9.49%	12.99%	4,224	3.50%	03/08/01
LA	NEW ORLEANS	BENSON HONDA	BLACK	C	72	43,576	9.49%	12.99%	5,750	3.50%	03/13/01
LA	BATON ROUGE	TEAM HONDA	WHITE	D	72	19,810	9.49%	12.99%	2,565	3.50%	03/16/01
LA	NEW ORLEANS	BENSON HONDA	BLACK	B	72	19,305	9.49%	12.99%	2,550	3.50%	03/23/01
LA	BATON ROUGE	RICHARDS HONDA	BLACK	D	72	18,908	9.24%	12.74%	2,449	3.50%	01/18/02

**LA - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
LA	COVINGTON	HONDA OF COVINGTON	WHITE	C	72	32,983	9.09%	12.59%	4,330	3.50%	06/04/02
LA	COVINGTON	HONDA OF COVINGTON	WHITE	C	72	29,560	9.09%	12.59%	3,805	3.50%	06/15/02
LA	ALEXANDRIA	WALKER HONDA	WHITE	B	72	33,601	9.09%	12.59%	4,411	3.50%	06/21/02
LA	BATON ROUGE	TEAM HONDA	WHITE	B	72	28,033	9.09%	12.59%	3,675	3.50%	07/15/02
LA	BATON ROUGE	TEAM HONDA	WHITE	B	72	28,285	9.09%	12.59%	3,709	3.50%	07/09/02
LA	NEW ORLEANS	BENSON HONDA	WHITE	D	60	24,138	7.05%	10.55%	2,501	3.50%	01/09/03
LA	NEW ORLEANS	BENSON HONDA	BLACK	C	60	11,386	7.05%	10.55%	1,180	3.50%	01/04/03
LA	NEW ORLEANS	BENSON HONDA	WHITE	C	60	19,810	7.05%	10.55%	2,053	3.50%	01/04/03
LA	NEW ORLEANS	BENSON HONDA	BLACK	C	60	19,772	7.05%	10.55%	2,057	3.50%	01/31/03
LA	NEW ORLEANS	BENSON HONDA	BLACK	C	60	25,321	7.05%	10.55%	2,624	3.50%	01/13/03
LA	NEW ORLEANS	BENSON HONDA	BLACK	A	60	17,665	7.05%	10.55%	1,838	3.50%	01/21/03
LA	NEW ORLEANS	BENSON HONDA	WHITE	D	60	23,023	7.05%	10.55%	2,347	3.50%	02/21/03
LA	NEW ORLEANS	BENSON HONDA	BLACK	D	60	18,120	7.84%	11.34%	1,899	3.50%	05/08/02
LA	ALEXANDRIA	WALKER HONDA	BLACK	D	60	25,982	7.59%	11.09%	2,718	3.50%	08/22/02
LA	BATON ROUGE	RICHARDS HONDA	BLACK	D	60	18,914	7.64%	11.14%	1,979	3.50%	08/31/02
LA	BATON ROUGE	RICHARDS HONDA	WHITE	D	48	8,435	7.64%	11.14%	693	3.50%	09/05/02
LA	COVINGTON	HONDA OF COVINGTON	BLACK	D	60	25,392	7.64%	11.14%	2,657	3.50%	09/28/02
LA	BATON ROUGE	RICHARDS HONDA	WHITE	D	60	16,329	7.64%	11.14%	1,709	3.50%	10/02/02
LA	BATON ROUGE	RICHARDS HONDA	BLACK	D	60	19,894	7.64%	11.14%	2,083	3.50%	10/02/02
LA	BATON ROUGE	TEAM HONDA	BLACK	C	60	24,676	7.49%	10.99%	2,573	3.50%	10/07/02
LA	BATON ROUGE	RICHARDS HONDA	BLACK		60	18,186	7.49%	10.99%	1,894	3.50%	10/08/02
LA	ALEXANDRIA	WALKER HONDA	WHITE	B	60	17,946	7.49%	10.99%	1,851	3.50%	10/08/02
LA	BATON ROUGE	RICHARDS HONDA	BLACK	D	72	37,875	8.74%	12.24%	4,944	3.50%	10/11/02



*LA - Case Summary of Top 100 Percentage Point Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts*

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		48,396	18,255
<b>Markup in Dollars</b>		5,750	274
<b>Markup in Percent</b>		4.75%	0.44%
<b>Stated Buy Rate</b>		15.59%	6.01%
<b>Total Number of Contracts</b>	17,151		

*Racial Breakdown of Statewide Contracts*

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	3080	17.96	3080	17.96
<b>WHITE</b>	14071	82.04	17151	100.00

*Grade Breakdown of Statewide Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	9451	55.67	9451	55.67
<b>B</b>	3143	18.51	12594	74.19
<b>C</b>	2280	13.43	14874	87.62
<b>D</b>	2102	12.38	16976	100.00

*\*175 contracts did not have the credit score field populated.*

***LA - Case Summary of Top 100 Percentage Point Markups***  
***Top 100 Markups Summary***  
***Racial Breakdown of Top 100 Percentage Point Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	49	49.00	49	49.00
<b>WHITE</b>	51	51.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	5	5.10	5	5.10
<b>B</b>	19	19.39	24	24.49
<b>C</b>	28	28.57	52	53.06
<b>D</b>	46	46.94	98	100.00

***\*2 contracts did not have the credit score field populated.***

*LA - Case Summary of Top 100 Percentage Point Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

<b>Race</b>	<b>Observed Number</b>	<b>Expected Number</b>
<b>BLACKS</b>	49	18
<b>WHITES</b>	51	82
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

<b>Statistic</b>	<b>DF</b>	<b>Value</b>	<b>Prob</b>
<b>Chi-Square</b>	1	64.5205	<.0001

In sum, based on the analysis above, the probability that in Louisiana we would observe 49 blacks in the top 100 percentage point markups, given that we would expect to find only 18 is essentially 0. Hence, we can conclude that in Louisiana, blacks are significantly over-represented in the top 100 percentage point markups.

**MD - Case Summary of Top 100 Percentage Point Markup**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
MD	GAITHERSBURG	ROSENTHAL ACURA	BLACK	D	60	22,463	5.90%	12.49%	4,416	6.59%	12/22/01
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	BLACK	D	72	25,486	7.49%	11.99%	4,225	4.50%	06/25/01
MD	FREDERICK	SHOCKLEY HONDA	WHITE	D	72	21,406	8.49%	12.99%	3,594	4.50%	11/14/00
MD	COLLEGE PARK	COLLEGE PARK HONDA	BLACK	B	72	20,717	8.49%	12.99%	3,493	4.50%	12/27/00
MD	FREDERICK	SHOCKLEY HONDA	WHITE	C	72	19,680	8.49%	12.99%	3,257	4.50%	01/09/01
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	WHITE	D	72	25,852	8.49%	12.99%	4,272	4.50%	01/18/01
MD	FREDERICK	SHOCKLEY HONDA	WHITE	A	72	22,569	7.49%	11.99%	3,732	4.50%	05/15/01
MD	ELLCOTT CITY	O'DONNELL HONDA	WHITE	C	72	20,178	7.49%	11.99%	3,345	4.50%	06/02/01
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	BLACK	D	72	22,831	8.25%	12.75%	3,842	4.50%	02/24/01
MD	ELLCOTT CITY	O'DONNELL HONDA	BLACK	B	72	21,527	7.75%	12.25%	3,584	4.50%	03/22/01
MD	ELLCOTT CITY	O'DONNELL HONDA	BLACK	D	72	18,045	7.75%	12.25%	3,004	4.50%	04/05/01
MD	FREDERICK	SHOCKLEY HONDA	WHITE	D	72	24,978	6.99%	11.49%	4,057	4.50%	09/15/01
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	WHITE	B	72	18,492	8.99%	13.49%	3,137	4.50%	08/08/00
MD	ROCKVILLE	HERSONS, INC.	BLACK	D	72	32,959	8.99%	13.49%	5,591	4.50%	08/25/00
MD	CLARKSVILLE	JIM COLEMAN HONDA	BLACK	C	72	22,967	8.99%	13.49%	3,896	4.50%	08/25/00
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	BLACK	D	72	23,662	8.99%	13.39%	3,850	4.40%	08/30/00
MD	BETHESDA	OURISMAN HONDA	BLACK	C	72	20,171	7.75%	11.99%	3,158	4.24%	04/11/01
MD	ELLCOTT CITY	O'DONNELL HONDA	BLACK	D	72	25,428	7.75%	11.99%	3,906	4.24%	04/20/01
MD	BETHESDA	OURISMAN HONDA	BLACK	C	72	21,145	8.25%	12.34%	3,223	4.09%	02/27/01
MD	ELLCOTT CITY	O'DONNELL HONDA	WHITE	D	72	18,722	7.75%	11.78%	2,781	4.03%	04/13/01
MD	LAUREL	TISCHER ACURA	BLACK	C	66	22,901	8.99%	12.99%	3,115	4.00%	07/21/00
MD	LAUREL	AUTOHAUS TISCHER, INC.	BLACK	D	72	25,610	8.99%	12.99%	3,846	4.00%	08/18/00

**MD - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>MD</b>	BETHESDA	OURISMAN HONDA	WHITE	C	72	20,852	7.40%	11.40%	3,052	4.00%	01/16/02
<b>MD</b>	LAUREL	OURISMAN HONDA OF LAUREL	BLACK	C	72	19,276	7.15%	11.15%	2,761	4.00%	02/18/02
<b>MD</b>	BETHESDA	OURISMAN HONDA	BLACK	D	72	31,383	6.34%	10.34%	4,521	4.00%	10/05/02
<b>MD</b>	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	WHITE	D	72	26,957	8.49%	12.49%	4,022	4.00%	11/25/00
<b>MD</b>	CLARKSVILLE	JIM COLEMAN HONDA	BLACK		72	18,933	8.25%	12.25%	2,767	4.00%	02/24/01
<b>MD</b>	BETHESDA	OURISMAN HONDA	WHITE	A	66	16,000	6.99%	10.99%	2,075	4.00%	08/11/01
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	WHITE	B	60	23,617	6.25%	10.25%	2,780	4.00%	10/25/01
<b>MD</b>	OWINGS MILLS	NORTHWEST HONDA	BLACK	D	72	23,249	6.85%	10.85%	3,372	4.00%	07/11/02
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	BLACK	C	72	21,367	5.94%	9.94%	3,057	4.00%	01/24/03
<b>MD</b>	COLLEGE PARK	COLLEGE PARK HONDA	BLACK	D	72	18,811	5.94%	9.94%	2,691	4.00%	01/25/03
<b>MD</b>	HAGERSTOWN	HAGERSTOWN HONDA	WHITE	B	60	23,776	0.35%	4.29%	2,520	3.94%	02/25/03
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	BLACK	C	60	14,357	7.49%	11.25%	1,614	3.76%	04/25/01
<b>MD</b>	LAUREL	AUTOHAUS TISCHER, INC.	BLACK	C	66	23,632	8.74%	12.50%	3,009	3.76%	09/19/00
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	BLACK	D	66	23,030	7.99%	11.75%	2,899	3.76%	04/26/01
<b>MD</b>	LAUREL	AUTOHAUS TISCHER, INC.	WHITE	D	72	21,506	7.25%	11.00%	2,941	3.75%	07/25/01
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	WHITE	B	66	22,529	7.40%	11.15%	2,804	3.75%	01/09/02
<b>MD</b>	COLLEGE PARK	COLLEGE PARK HONDA	BLACK	C	60	23,941	7.45%	11.20%	2,684	3.75%	08/23/99
<b>MD</b>	COLLEGE PARK	COLLEGE PARK HONDA	BLACK	C	60	19,584	7.95%	11.70%	2,212	3.75%	02/09/00
<b>MD</b>	OWINGS MILLS	NORTHWEST HONDA	BLACK	B	72	24,569	6.85%	10.60%	3,334	3.75%	07/13/02
<b>MD</b>	OWINGS MILLS	NORTHWEST HONDA	BLACK	A	66	21,214	6.85%	10.60%	2,606	3.75%	07/13/02
<b>MD</b>	ELLCOTT CITY	O'DONNELL HONDA	BLACK	D	72	21,681	8.25%	11.99%	3,014	3.74%	02/10/01
<b>MD</b>	BETHESDA	OURISMAN HONDA	WHITE	D	60	15,054	6.75%	10.49%	1,663	3.74%	10/05/01
<b>MD</b>	ELLCOTT CITY	O'DONNELL HONDA	WHITE	D	72	25,576	8.25%	11.95%	3,516	3.70%	02/21/01
<b>MD</b>	OWINGS MILLS	NORTHWEST HONDA	WHITE	C	72	26,634	4.69%	8.34%	3,333	3.65%	03/18/03
<b>MD</b>	WALDORF	KEN DIXON HONDA	WHITE	C	72	22,228	8.74%	12.35%	2,946	3.61%	09/30/00
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	BLACK	D	60	22,580	6.74%	10.35%	2,408	3.61%	08/30/02

**MD - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	BLACK	D	60	18,757	5.94%	9.54%	1,971	3.60%	01/29/03
<b>MD</b>	FALLSTON	SCHAEFER & STROHMINGER HONDA B	WHITE	D	60	21,753	5.94%	9.54%	2,284	3.60%	01/24/03
<b>MD</b>	WALDORF	KEN DIXON HONDA	BLACK	D	60	17,731	7.25%	10.79%	1,834	3.54%	06/30/01
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	BLACK	D	60	16,280	8.73%	12.24%	1,735	3.51%	05/20/00
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	WHITE	B	60	17,928	7.44%	10.95%	1,876	3.51%	07/27/99
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	BLACK	C	60	22,199	7.44%	10.95%	2,323	3.51%	07/30/99
<b>MD</b>	BALTIMORE	ANDERSON HONDA	BLACK	B	60	14,629	7.44%	10.95%	1,531	3.51%	08/18/99
<b>MD</b>	COLLEGE PARK	COLLEGE PARK HONDA	BLACK	D	60	18,502	7.44%	10.95%	1,938	3.51%	08/11/99
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	BLACK	A	60	17,281	7.44%	10.95%	1,808	3.51%	08/09/99
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	WHITE	A	60	15,769	7.44%	10.95%	1,650	3.51%	08/19/99
<b>MD</b>	SILVER SPRING	SPORT HONDA	WHITE	B	60	13,623	7.44%	10.95%	1,426	3.51%	08/31/99
<b>MD</b>	ROCKVILLE	HERSONS, INC.	BLACK	D	60	18,814	7.44%	10.95%	1,969	3.51%	08/31/99
<b>MD</b>	COLLEGE PARK	COLLEGE PARK HONDA	BLACK	D	60	19,499	7.69%	11.20%	2,050	3.51%	10/09/99
<b>MD</b>	SILVER SPRING	SPORT HONDA	WHITE	D	60	20,441	7.69%	11.20%	2,147	3.51%	10/12/99
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	BLACK	D	60	22,183	7.69%	11.20%	2,330	3.51%	12/11/99
<b>MD</b>	ELLCOTT CITY	ACURA WEST	BLACK	D	60	22,910	7.69%	11.20%	2,407	3.51%	12/27/99
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	BLACK	B	60	13,065	7.69%	11.20%	1,372	3.51%	01/15/00
<b>MD</b>	ELLCOTT CITY	ACURA WEST	WHITE	D	60	17,489	7.94%	11.45%	1,843	3.51%	03/06/00
<b>MD</b>	ROCKVILLE	HERSONS, INC.	BLACK	D	60	19,823	8.74%	12.25%	2,113	3.51%	05/31/00
<b>MD</b>	ELLCOTT CITY	O'DONNELL HONDA	BLACK	D	60	21,267	8.99%	12.50%	2,275	3.51%	06/22/00
<b>MD</b>	BALTIMORE	HERITAGE HONDA OF TOWSON	BLACK	D	66	25,300	9.24%	12.74%	2,953	3.50%	09/28/00
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	BLACK	D	72	21,815	9.49%	12.99%	2,881	3.50%	11/28/00
<b>MD</b>	CLARKSVILLE	JIM COLEMAN HONDA	WHITE	B	72	19,902	9.49%	12.99%	2,629	3.50%	10/31/00
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	WHITE	D	72	28,154	9.49%	12.99%	3,720	3.50%	11/18/00
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	BLACK	D	72	28,111	9.49%	12.99%	3,717	3.50%	11/20/00
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	BLACK	D	72	36,234	9.49%	12.99%	4,693	3.50%	11/21/00

**MD - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>MD</b>	BALTIMORE	ANDERSON HONDA	BLACK	C	72	30,255	9.49%	12.99%	3,966	3.50%	11/29/00
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	BLACK	C	72	29,101	9.49%	12.99%	3,845	3.50%	11/28/00
<b>MD</b>	ELLICOTT CITY	O'DONNELL HONDA	WHITE	A	72	28,098	9.49%	12.99%	3,712	3.50%	11/28/00
<b>MD</b>	ROCKVILLE	HERSONS, INC.	WHITE	D	72	25,632	9.49%	12.99%	3,382	3.50%	12/26/00
<b>MD</b>	CLARKSVILLE	JIM COLEMAN HONDA	WHITE	D	72	26,084	9.49%	12.99%	3,441	3.50%	01/06/01
<b>MD</b>	COLLEGE PARK	COLLEGE PARK HONDA	BLACK	D	72	24,232	9.49%	12.99%	3,138	3.50%	01/04/01
<b>MD</b>	BETHESDA	OURISMAN HONDA	BLACK	C	72	28,200	9.49%	12.99%	3,720	3.50%	01/09/01
<b>MD</b>	FALLSTON	SCHAEFER & STROHMINGER HONDA B	WHITE	A	72	21,588	9.49%	12.99%	2,848	3.50%	01/11/01
<b>MD</b>	COLLEGE PARK	COLLEGE PARK HONDA	WHITE	D	72	32,880	9.49%	12.99%	4,259	3.50%	01/13/01
<b>MD</b>	ROCKVILLE	HERSONS, INC.	WHITE	D	72	31,723	9.49%	12.99%	4,185	3.50%	01/14/01
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	BLACK	D	72	25,178	9.49%	12.99%	3,326	3.50%	01/22/01
<b>MD</b>	SILVER SPRING	SPORT HONDA	BLACK	D	60	17,625	8.49%	11.99%	1,867	3.50%	12/04/00
<b>MD</b>	LAUREL	TISCHER ACURA	BLACK	D	60	23,360	8.49%	11.99%	2,471	3.50%	01/03/01
<b>MD</b>	BETHESDA	OURISMAN HONDA	WHITE	D	60	17,548	7.40%	10.90%	1,828	3.50%	01/18/02
<b>MD</b>	COLLEGE PARK	COLLEGE PARK HONDA	WHITE	D	48	18,730	7.40%	10.90%	1,536	3.50%	01/08/02
<b>MD</b>	BETHESDA	OURISMAN HONDA	WHITE	C	60	26,630	7.15%	10.65%	2,767	3.50%	04/23/02
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	BLACK	C	60	17,837	6.74%	10.24%	1,843	3.50%	09/02/02
<b>MD</b>	CLARKSVILLE	JIM COLEMAN HONDA	BLACK	C	60	18,267	6.74%	10.24%	1,887	3.50%	09/02/02
<b>MD</b>	CLARKSVILLE	JIM COLEMAN HONDA	BLACK	C	60	18,144	6.74%	10.24%	1,874	3.50%	09/02/02
<b>MD</b>	CLARKSVILLE	JIM COLEMAN HONDA	BLACK	C	60	18,267	6.74%	10.24%	1,887	3.50%	09/02/02
<b>MD</b>	ELLICOTT CITY	O'DONNELL HONDA	WHITE	D	60	16,386	7.49%	10.99%	1,711	3.50%	05/24/01
<b>MD</b>	ROCKVILLE	HERSONS, INC.	WHITE	B	60	24,701	7.49%	10.99%	2,573	3.50%	06/15/01
<b>MD</b>	ANNAPOLIS	CRISWELL ACURA	BLACK	C	60	31,877	7.25%	10.75%	3,248	3.50%	07/05/01
<b>MD</b>	LAUREL	TISCHER ACURA	BLACK	C	60	9,557	7.25%	10.75%	993	3.50%	07/07/01
<b>MD</b>	LAUREL	OURISMAN HONDA OF LAUREL	BLACK	A	60	24,325	6.49%	9.99%	2,504	3.50%	12/18/01
<b>MD</b>	BETHESDA	OURISMAN HONDA	WHITE	C	60	17,631	7.15%	10.65%	1,794	3.50%	04/02/02

***MD - Case Summary of Top 100 Percentage Point Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts***

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		75,000	18,045
<b>Markup in Dollars</b>		5,798	464
<b>Markup in Percent</b>		6.59%	0.79%
<b>Stated Buy Rate</b>		13.49%	6.00%
<b>Total Number of Contracts</b>	35,319		

***Racial Breakdown of Statewide Contracts***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	8352	23.65	8352	23.65
<b>WHITE</b>	26967	76.35	35319	100.00

***Grade Breakdown of Statewide Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	20383	58.39	20383	58.39
<b>B</b>	5271	15.10	25654	73.49
<b>C</b>	4205	12.05	29859	85.54
<b>D</b>	5047	14.46	34906	100.00

***\*413 contracts did not have the credit score field populated.***



***MD - Case Summary of Top 100 Percentage Point Markups  
 Top 100 Markups Summary  
 Racial Breakdown of Top 100 Percentage Point Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	61	61.00	61	61.00
<b>WHITE</b>	39	39.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	8	8.08	8	8.08
<b>B</b>	13	13.13	21	21.21
<b>C</b>	27	27.27	48	48.48
<b>D</b>	51	51.52	99	100.00

***\*1 contract did not have the credit score field populated.***

*MD - Case Summary of Top 100 Percentage Point Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

<b>Race</b>	<b>Observed Number</b>	<b>Expected Number</b>
<b>BLACKS</b>	61	24
<b>WHITES</b>	39	76
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

<b>Statistic</b>	<b>DF</b>	<b>Value</b>	<b>Prob</b>
<b>Chi-Square</b>	1	76.8205	<.0001

In sum, based on the analysis above, the probability that in Maryland we would observe 61 blacks in the top 100 percentage point markups, given that we would expect to find only 24 is essentially 0. Hence, we can conclude that in Maryland, blacks are significantly over-represented in the top 100 percentage point markups.

**MS - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
MS	JACKSON	PATTY PECK HONDA	BLACK	C	36	7,100	8.99%	12.74%	468	3.75%	12/14/00
MS	GULFPORT	PAT PECK HONDA	BLACK	D	60	27,546	9.49%	12.99%	2,955	3.50%	09/16/00
MS	GULFPORT	PAT PECK HONDA	WHITE	C	60	19,445	9.24%	12.74%	2,036	3.50%	11/15/00
MS	JACKSON	PAUL MOAK HONDA	WHITE	C	60	28,400	6.89%	10.39%	2,929	3.50%	02/21/03
MS	MERIDIAN	RICK JUSTICE HONDA	WHITE	D	60	19,306	6.89%	10.39%	1,999	3.50%	02/24/03
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	WHITE	D	60	22,923	6.89%	10.39%	2,375	3.50%	03/21/03
MS	JACKSON	PATTY PECK HONDA	WHITE	D	60	13,480	8.75%	12.25%	1,433	3.50%	02/20/01
MS	GULFPORT	PAT PECK HONDA	BLACK	D	60	22,999	8.75%	12.25%	2,441	3.50%	03/02/01
MS	JACKSON	PATTY PECK HONDA	BLACK	D	60	23,024	8.34%	11.84%	2,435	3.50%	01/19/02
MS	JACKSON	PAUL MOAK HONDA	WHITE	D	60	22,549	7.74%	11.24%	2,357	3.50%	04/16/02
MS	RIDGELAND	NORTH PARK MAZDA ACURA	WHITE	C	60	18,504	7.74%	11.24%	1,939	3.50%	03/26/02
MS	RIDGELAND	NORTH PARK MAZDA ACURA	WHITE		60	20,903	7.74%	11.24%	2,191	3.50%	05/24/02
MS	GULFPORT	PAT PECK HONDA	WHITE	B	60	17,059	7.74%	11.24%	1,785	3.50%	05/08/02
MS	JACKSON	PATTY PECK HONDA	WHITE	D	60	23,500	7.74%	11.24%	2,464	3.50%	07/26/02
MS	GULFPORT	PAT PECK HONDA	BLACK	C	60	19,603	7.24%	10.74%	2,037	3.50%	01/20/03
MS	GULFPORT	PAT PECK HONDA	BLACK	C	72	23,166	10.24%	13.74%	3,092	3.50%	12/04/00
MS	GULFPORT	PAT PECK HONDA	WHITE	C	60	19,085	8.99%	12.49%	2,033	3.50%	12/06/00
MS	GULFPORT	PAT PECK HONDA	BLACK	D	60	19,473	8.50%	12.00%	2,060	3.50%	03/07/01
MS	GULFPORT	PAT PECK HONDA	WHITE	B	60	17,464	8.50%	12.00%	1,847	3.50%	03/14/01
MS	GULFPORT	PAT PECK HONDA	WHITE	D	60	14,200	8.25%	11.75%	1,499	3.50%	06/28/01
MS	GULFPORT	PAT PECK HONDA	WHITE	A	60	17,848	8.25%	11.75%	1,884	3.50%	06/07/01
MS	GULFPORT	PAT PECK HONDA	WHITE	B	60	21,000	7.50%	10.99%	2,184	3.49%	08/05/99
MS	GULFPORT	PAT PECK HONDA	WHITE	A	60	9,180	8.50%	11.95%	956	3.45%	03/12/01
MS	JACKSON	PATTY PECK HONDA	BLACK	C	60	20,213	6.89%	10.25%	1,979	3.36%	03/14/03
MS	GULFPORT	PAT PECK HONDA	WHITE	C	60	20,236	8.25%	11.50%	1,980	3.25%	06/01/01

**MS - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
MS	JACKSON	PATTY PECK HONDA	BLACK	C	60	19,345	6.89%	9.89%	1,711	3.00%	02/21/03
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	WHITE	C	60	21,374	6.89%	9.89%	1,889	3.00%	03/08/03
MS	JACKSON	PATTY PECK HONDA	WHITE	B	60	27,087	8.25%	11.25%	2,443	3.00%	06/08/01
MS	GULFPORT	PAT PECK HONDA	WHITE	B	60	25,292	7.74%	10.74%	2,223	3.00%	02/27/02
MS	JACKSON	PAUL MOAK HONDA	WHITE	D	60	28,370	7.74%	10.74%	2,529	3.00%	07/20/02
MS	COLUMBUS	CARL HOGAN HONDA	WHITE	D	60	25,095	7.24%	10.24%	2,210	3.00%	12/17/02
MS	GULFPORT	PAT PECK HONDA	WHITE	B	60	16,856	9.24%	11.99%	1,382	2.75%	10/14/00
MS	GULFPORT	PAT PECK HONDA	BLACK	A	72	19,728	8.25%	11.00%	1,958	2.75%	06/22/01
MS	JACKSON	PAUL MOAK HONDA	WHITE	C	60	26,739	7.24%	9.99%	2,165	2.75%	10/10/02
MS	GULFPORT	PAT PECK HONDA	WHITE	D	60	18,593	8.25%	10.99%	1,526	2.74%	05/28/01
MS	JACKSON	PATTY PECK HONDA	WHITE	B	60	23,687	7.03%	9.75%	1,927	2.72%	06/03/99
MS	RIDGELAND	NORTH PARK MAZDA ACURA	BLACK	B	60	30,581	9.24%	11.95%	2,466	2.71%	11/11/00
MS	GULFPORT	PAT PECK HONDA	WHITE	B	72	21,427	9.09%	11.65%	2,006	2.56%	01/30/02
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	WHITE	B	60	25,826	6.89%	9.39%	1,903	2.50%	01/25/03
MS	GREENVILLE	ENGLAND HONDA	BLACK		60	13,000	7.24%	9.74%	959	2.50%	11/25/02
MS	GULFPORT	PAT PECK HONDA	WHITE	D	60	23,487	9.24%	11.69%	1,709	2.45%	11/06/00
MS	JACKSON	PATTY PECK HONDA	WHITE	D	60	17,367	7.19%	9.50%	1,181	2.31%	07/07/99
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	BLACK	C	60	14,180	8.99%	11.25%	947	2.26%	01/16/01
MS	COLUMBUS	CARL HOGAN HONDA	BLACK	C	72	27,883	7.24%	9.50%	2,230	2.26%	12/11/02
MS	VICKSBURG	RIVER CITY HONDA OF VICKSBURG	WHITE	C	60	18,852	7.50%	9.75%	1,252	2.25%	07/29/99
MS	MERIDIAN	RICK JUSTICE HONDA	WHITE	C	60	20,376	7.74%	9.95%	1,336	2.21%	06/14/02
MS	JACKSON	PAUL MOAK HONDA	WHITE	D	60	31,165	6.89%	9.00%	1,920	2.11%	03/20/03
MS	GULFPORT	PAT PECK HONDA	WHITE	A	72	19,968	10.49%	12.50%	1,519	2.01%	07/27/00
MS	JACKSON	PATTY PECK HONDA	WHITE	A	60	12,824	6.89%	8.90%	754	2.01%	01/13/00
MS	NATCHEZ	EAST HONDA	WHITE	C	60	19,482	7.74%	9.75%	1,160	2.01%	03/30/02
MS	JACKSON	PATTY PECK HONDA	BLACK	D	60	15,780	7.74%	9.75%	920	2.01%	07/25/02

**MS - Case Summary of Top 100 Percentage Point Markup**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
MS	NATCHEZ	EAST HONDA	WHITE	D	60	19,517	7.24%	9.25%	1,139	2.01%	09/24/02
MS	VICKSBURG	ROGERS-USRY HONDA	BLACK	C	72	21,658	7.39%	9.39%	1,558	2.00%	03/15/03
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	WHITE	D	60	18,012	11.75%	13.75%	1,129	2.00%	04/03/00
MS	JACKSON	PATTY PECK HONDA	WHITE	D	60	22,442	10.74%	12.74%	1,356	2.00%	04/08/00
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	WHITE	A	60	10,468	12.99%	14.99%	650	2.00%	05/08/00
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	BLACK	C	60	16,879	13.49%	15.49%	1,082	2.00%	06/09/00
MS	JACKSON	PATTY PECK HONDA	WHITE	D	60	23,136	10.74%	12.74%	1,430	2.00%	01/22/01
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	WHITE		48	5,399	10.74%	12.74%	261	2.00%	04/30/02
MS	JACKSON	PATTY PECK HONDA	WHITE		60	12,700	10.49%	12.49%	782	2.00%	07/10/02
MS	COLUMBUS	CARL HOGAN HONDA	WHITE	A	60	13,812	5.49%	7.49%	793	2.00%	11/04/02
MS	GULFPORT	PAT PECK HONDA	WHITE	A	60	14,917	5.49%	7.49%	855	2.00%	11/15/02
MS	VICKSBURG	ROGERS-USRY HONDA	WHITE	B	60	22,607	5.49%	7.49%	1,295	2.00%	12/14/02
MS	JACKSON	PATTY PECK HONDA	WHITE	A	36	17,230	5.49%	7.49%	564	2.00%	01/21/03
MS	JACKSON	PATTY PECK HONDA	BLACK	A	60	17,515	6.24%	8.24%	995	2.00%	09/09/02
MS	GULFPORT	PAT PECK HONDA	WHITE	B	60	16,302	6.24%	8.24%	926	2.00%	10/14/02
MS	GULFPORT	PAT PECK HONDA	WHITE	C	60	28,753	6.24%	8.24%	1,666	2.00%	11/19/02
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	BLACK	C	72	26,336	7.74%	9.74%	1,915	2.00%	01/15/03
MS	GULFPORT	PAT PECK HONDA	WHITE	A	60	16,929	5.89%	7.89%	978	2.00%	02/01/03
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	WHITE		60	12,723	10.39%	12.39%	786	2.00%	02/06/03
MS	GULFPORT	PAT PECK HONDA	BLACK	C	60	30,845	5.89%	7.89%	1,781	2.00%	02/14/03
MS	JACKSON	PATTY PECK HONDA	BLACK	D	48	13,955	6.89%	8.89%	643	2.00%	02/20/03
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	WHITE	D	60	23,662	6.89%	8.89%	1,384	2.00%	02/24/03
MS	GULFPORT	PAT PECK HONDA	BLACK	C	60	30,158	5.89%	7.89%	1,736	2.00%	03/04/03
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	BLACK	C	60	26,015	4.99%	6.99%	1,481	2.00%	03/27/03
MS	JACKSON	PATTY PECK HONDA	BLACK	B	60	30,309	7.20%	9.20%	1,781	2.00%	06/24/99
MS	JACKSON	PATTY PECK HONDA	BLACK	C	54	18,997	10.25%	12.25%	1,037	2.00%	09/29/99

**MS - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
MS	GULFPORT	PAT PECK HONDA	WHITE	D	60	18,379	8.00%	10.00%	1,093	2.00%	09/30/99
MS	JACKSON	PATTY PECK HONDA	WHITE	D	60	18,990	10.50%	12.50%	1,170	2.00%	09/30/99
MS	HATTIESBURG	VARDAMAN HONDA	WHITE	C	60	15,826	10.75%	12.75%	956	2.00%	10/27/99
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	WHITE	C	60	14,003	10.75%	12.75%	864	2.00%	12/13/99
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	BLACK	D	60	14,095	10.50%	12.50%	848	2.00%	01/08/00
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	BLACK	C	60	15,265	11.00%	13.00%	925	2.00%	02/02/00
MS	JACKSON	PATTY PECK HONDA	BLACK	A	60	20,474	6.90%	8.90%	1,198	2.00%	02/26/00
MS	JACKSON	PATTY PECK HONDA	BLACK	A	60	19,588	6.90%	8.90%	1,147	2.00%	02/26/00
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	BLACK	C	60	19,969	10.25%	12.25%	1,224	2.00%	03/08/00
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	BLACK	D	60	17,421	7.75%	9.75%	1,011	2.00%	03/16/00
MS	JACKSON	PATTY PECK HONDA	WHITE	B	60	19,523	8.00%	10.00%	1,161	2.00%	03/04/00
MS	HATTIESBURG	VARDAMAN HONDA	BLACK	C	60	13,971	11.00%	13.00%	847	2.00%	03/13/00
MS	RIDGELAND	NORTH PARK MAZDA ACURA	BLACK	C	60	19,405	7.75%	9.75%	1,126	2.00%	04/15/00
MS	GULFPORT	PAT PECK HONDA	WHITE	A	60	21,253	7.99%	9.99%	1,262	2.00%	05/06/00
MS	RIDGELAND	NORTH PARK MAZDA ACURA	BLACK	A	60	22,469	8.49%	10.49%	1,346	2.00%	04/29/00
MS	JACKSON	PATTY PECK HONDA	WHITE	D	60	18,791	7.75%	9.75%	1,114	2.00%	05/11/00
MS	JACKSON	PATTY PECK HONDA	WHITE	A	60	13,364	7.99%	9.99%	794	2.00%	06/24/00
MS	JACKSON	PATTY PECK HONDA	WHITE	B	48	13,662	7.99%	9.99%	638	2.00%	07/11/00
MS	JACKSON	PATTY PECK HONDA	BLACK	A	60	22,141	7.99%	9.99%	1,315	2.00%	07/22/00
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	WHITE	A	60	21,529	7.99%	9.99%	1,278	2.00%	07/25/00
MS	JACKSON	PATTY PECK HONDA	WHITE	B	60	32,996	8.24%	10.24%	1,969	2.00%	10/20/00
MS	GULFPORT	PAT PECK HONDA	WHITE	B	72	23,341	8.49%	10.49%	1,709	2.00%	12/12/00
MS	COLUMBUS	MENOTTI HONDA	BLACK	C	60	11,665	12.49%	14.49%	721	2.00%	01/04/01

*MS - Case Summary of Top 100 Percentage Point Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts*

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		48,755	17,930
<b>Markup in Dollars</b>		3,092	100
<b>Markup in Percent</b>		3.75%	0.18%
<b>Stated Buy Rate</b>		13.49%	5.64%
<b>Total Number of Contracts</b>	4,274		

*Racial Breakdown of Statewide Contracts*

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	691	16.17	691	16.17
<b>WHITE</b>	3583	83.83	4274	100.00

*Grade Breakdown of Statewide Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	2574	60.66	2574	60.66
<b>B</b>	747	17.61	3321	78.27
<b>C</b>	546	12.87	3867	91.14
<b>D</b>	376	8.86	4243	100.00

*\*31 contracts did not have the credit score field populated.*

***MS - Case Summary of Top 100 Percentage Point Markups  
 Top 100 Markups Summary  
 Racial Breakdown of Top 100 Percentage Point Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	36	36.00	36	36.00
<b>WHITE</b>	64	64.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	18	18.95	18	18.95
<b>B</b>	17	17.89	35	36.84
<b>C</b>	32	33.68	67	70.53
<b>D</b>	28	29.47	95	100.00

***\*5 contracts did not have the credit score field populated.***



*MS - Case Summary of Top 100 Percentage Point Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

<b>Race</b>	<b>Observed Number</b>	<b>Expected Number</b>
<b>BLACKS</b>	36	17
<b>WHITES</b>	64	83
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

<b>Statistic</b>	<b>DF</b>	<b>Value</b>	<b>Prob</b>
<b>Chi-Square</b>	1	27.7330	<.0001

In sum, based on the analysis above, the probability that in Mississippi we would observe 36 blacks in the top 100 percentage point markups, given that we would expect to find only 17 is essentially 0. Hence, we can conclude that in Mississippi, blacks are significantly over-represented in the top 100 percentage point markups.

**NC - Case Summary of Top 100 Percentage Point Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NC	GREENVILLE	BOB BARBOUR HONDA	BLACK	A	72	17,574	7.14%	11.64%	2,897	4.50%	02/28/02
NC	CHARLOTTE	HENDRICK HONDA	WHITE	C	72	18,906	7.14%	11.64%	3,063	4.50%	03/06/02
NC	STATESVILLE	EVERHART HONDA	WHITE	C	72	18,478	7.14%	11.64%	3,048	4.50%	04/15/02
NC	SHELBY	ROGERS HONDA	BLACK	C	72	19,105	7.24%	11.74%	3,151	4.50%	05/22/02
NC	HICKORY	HONDA CARS OF HICKORY	WHITE	B	60	16,839	6.49%	10.74%	2,113	4.25%	12/31/01
NC	CARY	AUTO PARK HONDA	WHITE	C	72	25,949	6.49%	10.74%	3,990	4.25%	01/12/02
NC	WINSTON-SALEM	FLOW HONDA	WHITE		72	20,808	6.64%	10.64%	3,012	4.00%	04/24/02
NC	WILSON	VESTER HONDA	WHITE	B	66	18,172	8.49%	12.49%	2,459	4.00%	12/11/00
NC	CHARLOTTE	HENDRICK HONDA	WHITE	D	66	33,407	6.70%	10.70%	4,308	4.00%	11/12/01
NC	CHAPEL HILL	CROWN HONDA CHAPEL HILL	BLACK	C	72	18,977	6.69%	10.69%	2,748	4.00%	12/14/02
NC	RALEIGH	LEITH, INC.	WHITE	A	72	32,989	2.99%	6.90%	4,375	3.91%	02/14/03
NC	WILMINGTON	STEVENSON ACURA	BLACK	C	60	11,948	7.75%	11.50%	1,344	3.75%	11/27/99
NC	CHARLOTTE	LAPOINTE HONDA CO.	WHITE	B	60	13,369	7.75%	11.49%	1,468	3.74%	04/14/01
NC	SANFORD	SANFORD HONDA	WHITE	D	60	24,212	6.70%	10.40%	2,648	3.70%	11/19/01
NC	WINSTON-SALEM	FLOW HONDA	BLACK	C	60	13,595	6.34%	9.99%	1,456	3.65%	12/20/02
NC	CHARLOTTE	HENDRICK HONDA	WHITE	C	66	21,419	7.40%	11.05%	2,540	3.65%	10/15/01
NC	ROANOKE RAPIDS	ALAN VESTER HONDA	WHITE	C	72	22,686	8.14%	11.74%	3,021	3.60%	04/17/02
NC	FAYETTEVILLE	BRYAN HONDA	BLACK	D	60	21,835	7.14%	10.74%	2,332	3.60%	07/10/02
NC	HIGH POINT	VANN YORK HONDA	BLACK	D	60	17,714	6.49%	10.00%	1,798	3.51%	11/29/01
NC	CONCORD	HONDA CARS OF CONCORD	WHITE	D	60	15,587	7.24%	10.75%	1,628	3.51%	07/05/99
NC	WINSTON-SALEM	FLOW HONDA	BLACK	C	60	20,734	7.14%	10.65%	2,116	3.51%	03/25/02
NC	ROANOKE RAPIDS	ALAN VESTER HONDA	WHITE	B	66	17,714	9.49%	12.99%	2,116	3.50%	08/19/00
NC	SALISBURY	GERRY WOOD HONDA	WHITE	A	66	19,383	9.24%	12.74%	2,262	3.50%	10/07/00
NC	SANFORD	SANFORD HONDA	WHITE	B	72	19,528	9.49%	12.99%	2,582	3.50%	01/06/01
NC	FLETCHER	APPLE TREE HONDA	BLACK	C	60	22,695	7.05%	10.55%	2,354	3.50%	07/28/01
NC	ROANOKE RAPIDS	ALAN VESTER HONDA	BLACK	A	60	12,287	7.05%	10.55%	1,249	3.50%	08/13/01

**NC - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
NC	FAYETTEVILLE	BRYAN HONDA	WHITE	D	60	20,157	7.05%	10.55%	2,089	3.50%	08/02/01
NC	CHARLOTTE	HENDRICK HONDA	WHITE	D	60	16,649	7.05%	10.55%	1,725	3.50%	08/04/01
NC	FAYETTEVILLE	BRYAN HONDA	WHITE	D	60	19,400	7.05%	10.55%	2,011	3.50%	08/08/01
NC	ABERDEEN	STEVE JONES HONDA	BLACK	C	60	20,781	7.05%	10.55%	2,153	3.50%	08/11/01
NC	FLETCHER	APPLE TREE HONDA	WHITE	D	60	30,244	7.05%	10.55%	3,100	3.50%	08/15/01
NC	FAYETTEVILLE	BRYAN HONDA	WHITE	C	60	18,494	7.05%	10.55%	1,916	3.50%	08/18/01
NC	HIGH POINT	VANN YORK HONDA	WHITE	C	60	16,642	7.05%	10.55%	1,724	3.50%	08/18/01
NC	HIGH POINT	VANN YORK HONDA	WHITE	C	60	11,938	7.05%	10.55%	1,220	3.50%	08/27/01
NC	NEW BERN	COASTAL CAROLINA HONDA	WHITE	B	60	10,000	7.05%	10.55%	1,037	3.50%	08/28/01
NC	MORGANTON	PARAMOUNT HONDA	WHITE	A	60	14,054	7.05%	10.55%	1,459	3.50%	08/28/01
NC	FLETCHER	APPLE TREE HONDA	WHITE	D	60	21,243	7.05%	10.55%	2,159	3.50%	08/31/01
NC	WILSON	VESTER HONDA	BLACK	B	60	16,049	7.05%	10.55%	1,667	3.50%	09/06/01
NC	CONCORD	HONDA CARS OF CONCORD	WHITE	D	60	16,075	7.05%	10.55%	1,669	3.50%	09/14/01
NC	FAYETTEVILLE	BRYAN HONDA	BLACK	D	60	22,021	7.05%	10.55%	2,260	3.50%	09/18/01
NC	GASTONIA	MCKENNEY-SALINAS HONDA	WHITE	D	60	18,798	7.05%	10.55%	1,910	3.50%	09/15/01
NC	CHARLOTTE	HENDRICK HONDA	WHITE	D	60	18,348	7.05%	10.55%	1,904	3.50%	09/11/01
NC	FAYETTEVILLE	BRYAN HONDA	BLACK	D	60	17,612	7.05%	10.55%	1,827	3.50%	09/19/01
NC	CHARLOTTE	HENDRICK HONDA	WHITE	D	60	20,269	7.05%	10.55%	2,105	3.50%	09/19/01
NC	CHARLOTTE	HENDRICK HONDA	WHITE	D	60	19,602	7.05%	10.55%	1,992	3.50%	09/25/01
NC	CHARLOTTE	HENDRICK ACURA	BLACK	C	60	23,827	7.05%	10.55%	2,473	3.50%	09/26/01
NC	FAYETTEVILLE	BRYAN HONDA	WHITE	D	60	17,357	7.05%	10.55%	1,801	3.50%	09/15/01
NC	SANFORD	SANFORD HONDA	BLACK	D	60	15,109	6.24%	9.74%	1,527	3.50%	02/28/03
NC	GREENVILLE	BOB BARBOUR HONDA	WHITE	C	60	13,586	6.24%	9.74%	1,369	3.50%	02/28/03
NC	CONCORD	HONDA CARS OF CONCORD	WHITE	D	60	22,254	6.24%	9.74%	2,284	3.50%	03/07/03
NC	WINSTON-SALEM	FLOW HONDA	BLACK	C	60	15,467	6.24%	9.74%	1,585	3.50%	03/11/03
NC	CHARLOTTE	HENDRICK ACURA	WHITE	C	60	30,044	6.24%	9.74%	3,077	3.50%	03/19/03

*NC - Case Summary of Top 100 Percentage Point Markups*

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NC	ROANOKE RAPIDS	ALAN VESTER HONDA	WHITE	C	60	17,201	6.24%	9.74%	1,762	3.50%	03/17/03
NC	WILMINGTON	WILMINGTON HONDA	WHITE	C	60	21,271	6.24%	9.74%	2,182	3.50%	03/24/03
NC	CONCORD	HONDA CARS OF CONCORD	BLACK	D	60	17,960	6.24%	9.74%	1,804	3.50%	03/03/03
NC	FAYETTEVILLE	BRYAN HONDA	WHITE	B	60	12,604	6.24%	9.74%	1,293	3.50%	03/03/03
NC	CHARLOTTE	HENDRICK HONDA	WHITE	D	60	18,619	6.24%	9.74%	1,911	3.50%	03/04/03
NC	CHARLOTTE	HENDRICK HONDA	BLACK	D	60	28,000	6.24%	9.74%	2,868	3.50%	03/04/03
NC	CHARLOTTE	HENDRICK HONDA	WHITE	B	60	6,776	6.24%	9.74%	694	3.50%	03/05/03
NC	CHARLOTTE	HENDRICK HONDA	BLACK	D	60	21,622	6.24%	9.74%	2,214	3.50%	03/08/03
NC	CHARLOTTE	HENDRICK HONDA	BLACK	C	60	21,044	6.24%	9.74%	2,155	3.50%	03/08/03
NC	WILMINGTON	WILMINGTON HONDA	WHITE	D	60	23,657	6.24%	9.74%	2,377	3.50%	03/10/03
NC	CHARLOTTE	HENDRICK HONDA	WHITE	D	60	25,462	6.24%	9.74%	2,558	3.50%	03/17/03
NC	SALISBURY	GERRY WOOD HONDA	WHITE	C	66	21,390	7.69%	11.19%	2,486	3.50%	10/17/02
NC	WINSTON-SALEM	FLOW HONDA	WHITE	C	72	29,167	7.69%	11.19%	3,745	3.50%	11/09/02
NC	WILSON	VESTER HONDA	WHITE	C	72	25,667	7.69%	11.19%	3,296	3.50%	12/02/02
NC	WINSTON-SALEM	FLOW HONDA	BLACK	D	60	17,516	6.34%	9.84%	1,798	3.50%	01/10/03
NC	SANFORD	SANFORD HONDA	BLACK	B	60	22,652	6.34%	9.84%	2,328	3.50%	12/27/02
NC	GREENSBORO	CROWN HONDA	WHITE	C	60	14,635	6.34%	9.84%	1,503	3.50%	02/10/03
NC	GREENSBORO	CROWN HONDA	WHITE	C	60	23,756	6.34%	9.84%	2,440	3.50%	02/07/03
NC	SANFORD	SANFORD HONDA	WHITE	D	60	11,154	6.34%	9.84%	1,147	3.50%	02/21/03
NC	SANFORD	SANFORD HONDA	WHITE	C	60	20,305	6.34%	9.84%	2,087	3.50%	02/22/03
NC	CARY	AUTO PARK HONDA	WHITE	B	60	21,091	7.25%	10.75%	2,197	3.50%	06/25/99
NC	FAYETTEVILLE	BRYAN HONDA	WHITE	B	60	16,526	7.25%	10.75%	1,720	3.50%	06/29/99
NC	ROANOKE RAPIDS	ALAN VESTER HONDA	BLACK	B	60	16,697	7.50%	11.00%	1,741	3.50%	07/16/99
NC	WINSTON-SALEM	FLOW HONDA	BLACK	D	60	17,245	7.50%	11.00%	1,800	3.50%	07/21/99
NC	GOLDSBORO	COURTESY HONDA	WHITE	B	60	23,792	7.50%	11.00%	2,433	3.50%	07/28/99
NC	WINSTON-SALEM	FLOW HONDA	WHITE	D	60	14,835	7.50%	11.00%	1,549	3.50%	07/30/99

*NC - Case Summary of Top 100 Percentage Point Markups*

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NC	FAYETTEVILLE	BRYAN HONDA	BLACK	D	60	17,238	7.50%	11.00%	1,763	3.50%	08/14/99
NC	FAYETTEVILLE	BRYAN HONDA	WHITE	B	60	15,849	7.50%	11.00%	1,652	3.50%	08/25/99
NC	CHARLOTTE	HENDRICK HONDA	WHITE	B	60	20,640	7.50%	11.00%	2,156	3.50%	08/25/99
NC	WINSTON-SALEM	FLOW HONDA	WHITE	D	60	26,111	7.75%	11.25%	2,739	3.50%	09/10/99
NC	CONCORD	HONDA CARS OF CONCORD	WHITE	A	60	19,272	7.75%	11.25%	2,022	3.50%	09/07/99
NC	ROANOKE RAPIDS	ALAN VESTER HONDA	BLACK	C	60	17,026	7.75%	11.25%	1,784	3.50%	09/30/99
NC	FAYETTEVILLE	BRYAN HONDA	WHITE	A	60	13,342	7.75%	11.25%	1,397	3.50%	10/02/99
NC	MORGANTON	PARAMOUNT HONDA	WHITE	C	60	23,287	7.75%	11.25%	2,441	3.50%	10/18/99
NC	CONCORD	HONDA CARS OF CONCORD	WHITE	B	60	16,071	7.75%	11.25%	1,649	3.50%	10/22/99
NC	SANFORD	SANFORD HONDA	WHITE	C	60	18,420	7.75%	11.25%	1,890	3.50%	10/28/99
NC	OXFORD	BOYD HONDA	WHITE	C	60	15,907	7.75%	11.25%	1,667	3.50%	11/22/99
NC	WINSTON-SALEM	FLOW HONDA	WHITE	B	60	17,016	7.75%	11.25%	1,769	3.50%	11/11/99
NC	LUMBERTON	STEVENSON HONDA CARS	WHITE	D	60	23,498	7.75%	11.25%	2,463	3.50%	11/15/99
NC	CARY	AUTO PARK HONDA	BLACK	C	60	16,268	7.75%	11.25%	1,706	3.50%	11/19/99
NC	WINSTON-SALEM	FLOW HONDA	WHITE	B	60	13,649	7.75%	11.25%	1,400	3.50%	11/24/99
NC	WILMINGTON	STEVENSON ACURA	WHITE	B	36	6,246	7.75%	11.25%	368	3.50%	11/23/99
NC	FAYETTEVILLE	BRYAN HONDA	WHITE	D	60	13,755	7.75%	11.25%	1,442	3.50%	11/26/99
NC	MONROE	HONDA CARS OF MONROE	BLACK	D	60	19,775	7.75%	11.25%	2,070	3.50%	10/28/99
NC	GOLDSBORO	COURTESY HONDA	WHITE	A	60	11,600	7.75%	11.25%	1,196	3.50%	12/02/99
NC	GREENSBORO	CROWN HONDA	WHITE	C	60	27,491	7.75%	11.25%	2,882	3.50%	12/18/99
NC	GREENSBORO	CROWN HONDA	WHITE	A	60	18,009	7.75%	11.25%	1,888	3.50%	01/12/00
NC	FAYETTEVILLE	BRYAN HONDA	BLACK	B	60	26,837	7.75%	11.25%	2,809	3.50%	01/12/00

*NC - Case Summary of Top 100 Percentage Point Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts*

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		48,409	17,509
<b>Markup in Dollars</b>		5,758	230
<b>Markup in Percent</b>		4.50%	0.40%
<b>Stated Buy Rate</b>		12.99%	5.84%
<b>Total Number of Contracts</b>	30,090		

*Racial Breakdown of Statewide Contracts*

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	3934	13.07	3934	13.07
<b>WHITE</b>	26156	86.93	30090	100.00

*Grade Breakdown of Statewide Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	18725	62.77	18725	62.77
<b>B</b>	5369	18.00	24094	80.77
<b>C</b>	3307	11.09	27401	91.85
<b>D</b>	2430	8.15	29831	100.00

*\*259 contracts did not have the credit score field populated.*

***NC - Case Summary of Top 100 Percentage Point Markups***  
***Top 100 Markups Summary***  
***Racial Breakdown of Top 100 Percentage Point Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	30	30.00	30	30.00
<b>WHITE</b>	70	70.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	9	9.09	9	9.09
<b>B</b>	21	21.21	30	30.30
<b>C</b>	34	34.34	64	64.65
<b>D</b>	35	35.35	99	100.00

***\*1 contract did not have the credit score field populated.***

*NC - Case Summary of Top 100 Percentage Point Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

<b>Race</b>	<b>Observed Number</b>	<b>Expected Number</b>
<b>BLACKS</b>	30	13
<b>WHITES</b>	70	87
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

<b>Statistic</b>	<b>DF</b>	<b>Value</b>	<b>Prob</b>
<b>Chi-Square</b>	1	25.0336	<.0001

In sum, based on the analysis above, the probability that in North Carolina we would observe 30 blacks in the top 100 percentage point markups, given that we would expect to find only 13 is essentially 0. Hence, we can conclude that in North Carolina, blacks are significantly over-represented in the top 100 percentage point markups.



**NE - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	C	60	15,402	7.75%	11.25%	1,615	3.50%	06/12/01
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	72	14,526	5.25%	8.50%	1,654	3.25%	04/12/02
NE	LINCOLN	WILLIAMSON HONDA	WHITE	D	60	18,040	7.35%	9.95%	1,389	2.60%	07/11/02
NE	LINCOLN	WILLIAMSON HONDA	WHITE	D	60	16,629	7.35%	9.90%	1,255	2.55%	07/22/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	C	60	16,949	6.49%	8.99%	1,238	2.50%	11/15/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE		60	13,482	7.75%	10.25%	1,003	2.50%	05/27/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	D	72	23,089	8.60%	10.85%	1,915	2.25%	08/03/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	B	72	21,288	7.34%	9.59%	1,727	2.25%	12/08/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	A	72	19,359	5.40%	7.49%	1,410	2.09%	02/13/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	B	72	32,804	5.15%	7.15%	2,275	2.00%	03/05/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	B	60	18,656	4.70%	6.70%	1,057	2.00%	02/15/03
NE	OMAHA	ODANIEL MOTOR CENTER	BLACK	A	72	25,485	7.49%	9.49%	1,836	2.00%	09/12/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	BLACK	C	60	13,438	7.49%	9.49%	793	2.00%	09/22/01
NE	OMAHA	ACURA OF OMAHA	WHITE	D	60	17,597	7.74%	9.74%	1,042	2.00%	10/01/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	A	60	17,926	6.34%	8.34%	1,039	2.00%	12/10/01
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	C	60	10,952	7.75%	9.75%	647	2.00%	02/22/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	BLACK	C	60	17,309	7.50%	9.50%	1,023	2.00%	05/08/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	C	66	10,789	9.25%	11.25%	728	2.00%	07/08/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	B	60	12,215	9.85%	11.85%	747	2.00%	08/28/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	D	60	19,365	4.40%	6.40%	1,093	2.00%	02/07/03
NE	LINCOLN	WILLIAMSON HONDA	WHITE	B	60	12,677	4.45%	6.45%	715	2.00%	03/27/03
NE	LINCOLN	WILLIAMSON HONDA	WHITE	A	72	23,807	5.85%	7.85%	1,671	2.00%	11/12/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	D	60	11,349	8.99%	10.99%	670	2.00%	11/27/00
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	A	60	12,939	11.99%	13.99%	813	2.00%	12/02/00
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	D	60	17,839	9.70%	11.70%	1,088	2.00%	02/03/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	D	72	37,262	7.00%	8.95%	2,601	1.95%	03/08/03

**NE - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	C	48	8,650	11.25%	13.00%	365	1.75%	05/09/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	D	48	12,745	10.75%	12.50%	539	1.75%	05/31/01
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	B	60	12,405	4.95%	6.70%	615	1.75%	02/14/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	17,984	4.95%	6.59%	833	1.64%	04/23/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	11,197	7.19%	8.75%	509	1.56%	10/13/01
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	10,880	7.49%	8.99%	479	1.50%	06/28/01
NE	LINCOLN	WILLIAMSON HONDA	WHITE	A	48	16,512	4.40%	5.90%	552	1.50%	02/22/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	20,017	5.99%	7.49%	861	1.50%	11/19/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	A	72	25,930	5.50%	7.00%	1,351	1.50%	12/31/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	D	60	19,472	6.99%	8.49%	852	1.50%	11/03/01
NE	LINCOLN	WILLIAMSON HONDA	WHITE	B	72	31,885	7.50%	8.99%	1,709	1.49%	02/23/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	B	72	20,846	5.70%	7.15%	1,053	1.45%	03/06/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	A	60	15,589	4.50%	5.95%	636	1.45%	01/10/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	48	5,017	7.09%	8.50%	162	1.41%	11/30/01
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	20,617	4.50%	5.90%	808	1.40%	01/11/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	A	60	15,889	5.84%	7.24%	638	1.40%	11/23/01
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	B	60	9,612	6.50%	7.90%	391	1.40%	01/26/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	14,441	6.50%	7.90%	584	1.40%	06/24/02
NE	LINCOLN	WILLIAMSON HONDA	WHITE	C	60	9,323	8.10%	9.50%	388	1.40%	07/29/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	B	60	12,716	5.60%	6.99%	503	1.39%	07/25/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	48	8,706	4.15%	5.50%	260	1.35%	03/18/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	27,317	4.15%	5.50%	1,027	1.35%	03/15/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	48	26,017	4.15%	5.50%	777	1.35%	03/18/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	20,597	4.15%	5.50%	775	1.35%	03/20/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	48	22,017	4.15%	5.50%	659	1.35%	03/22/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	27,881	4.15%	5.50%	1,049	1.35%	03/22/03

**NE - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	15,706	4.15%	5.50%	592	1.35%	03/22/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	19,607	4.15%	5.50%	738	1.35%	03/24/03
NE	OMAHA	ODANIEL MOTOR CENTER	BLACK	A	60	17,606	4.15%	5.50%	662	1.35%	02/27/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	48	25,716	4.15%	5.50%	768	1.35%	03/12/03
NE	OMAHA	ACURA OF OMAHA	WHITE	B	60	24,052	7.20%	8.50%	914	1.30%	09/14/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	C	60	12,395	6.45%	7.75%	464	1.30%	11/21/02
NE	LINCOLN	WILLIAMSON HONDA	WHITE	B	60	27,027	4.70%	6.00%	991	1.30%	01/27/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	18,388	4.65%	5.95%	673	1.30%	01/31/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	B	60	15,817	6.99%	8.29%	599	1.30%	11/02/01
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	18,877	4.40%	5.69%	683	1.29%	02/04/03
NE	NORTH PLATTE	BILL SUMMERS HONDA	WHITE	D	60	27,955	7.20%	8.49%	1,049	1.29%	09/28/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	19,877	4.40%	5.69%	719	1.29%	01/29/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	20,720	8.24%	9.50%	764	1.26%	06/06/00
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	20,197	4.50%	5.75%	709	1.25%	01/21/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	12,497	9.00%	10.25%	469	1.25%	02/14/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	C	60	24,085	7.50%	8.75%	885	1.25%	02/13/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	B	60	11,739	6.50%	7.75%	425	1.25%	06/19/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	WHITE	B	72	15,739	7.75%	9.00%	710	1.25%	06/29/02
NE	LINCOLN	WILLIAMSON HONDA	WHITE	C	60	15,474	7.75%	8.99%	566	1.24%	01/12/02
NE	LINCOLN	WILLIAMSON HONDA	WHITE	D	60	15,117	7.75%	8.99%	553	1.24%	02/26/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	48	9,417	7.25%	8.49%	269	1.24%	05/25/02
NE	LINCOLN	WILLIAMSON HONDA	WHITE	A	60	18,557	5.75%	6.95%	637	1.20%	01/26/02
NE	LINCOLN	WILLIAMSON HONDA	WHITE	A	36	9,957	5.75%	6.95%	202	1.20%	01/30/02
NE	LINCOLN	WILLIAMSON HONDA	WHITE	A	60	24,207	5.75%	6.95%	832	1.20%	02/28/02
NE	LINCOLN	WILLIAMSON HONDA	WHITE	A	60	14,378	5.75%	6.95%	494	1.20%	02/20/02
NE	LINCOLN	WILLIAMSON HONDA	WHITE	A	60	24,477	5.75%	6.95%	841	1.20%	03/18/02

*NE - Case Summary of Top 100 Percentage Point Markups*

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
NE	GRAND ISLAND	CORNHUSKER HONDA	WHITE	C	60	15,574	7.75%	8.95%	551	1.20%	06/21/01
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	23,817	4.80%	6.00%	803	1.20%	01/16/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	15,017	8.74%	9.90%	519	1.16%	06/02/00
NE	LINCOLN	WILLIAMSON HONDA	WHITE	B	60	24,512	6.34%	7.49%	814	1.15%	11/27/01
NE	LINCOLN	WILLIAMSON HONDA	BLACK	D	60	15,317	6.34%	7.49%	508	1.15%	12/17/01
NE	LINCOLN	WILLIAMSON HONDA	WHITE	A	60	22,507	5.84%	6.99%	742	1.15%	11/30/01
NE	LINCOLN	WILLIAMSON HONDA	WHITE	A	48	18,117	5.84%	6.99%	472	1.15%	11/24/01
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	14,717	5.84%	6.99%	484	1.15%	11/23/01
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	B	60	15,097	5.84%	6.99%	499	1.15%	01/01/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	23,455	5.75%	6.90%	773	1.15%	01/22/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	20,583	5.75%	6.90%	676	1.15%	06/01/02
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	D	60	15,087	7.35%	8.49%	502	1.14%	07/17/02
NE	LINCOLN	WILLIAMSON HONDA	WHITE	A	60	12,757	5.84%	6.95%	406	1.11%	12/08/01
NE	LINCOLN	WILLIAMSON HONDA	WHITE	A	60	19,617	5.84%	6.95%	624	1.11%	12/31/01
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	B	60	22,017	4.40%	5.50%	679	1.10%	01/30/03
NE	LINCOLN	WILLIAMSON HONDA	WHITE	B	60	23,366	4.15%	5.25%	717	1.10%	03/13/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	15,877	4.40%	5.49%	482	1.09%	02/17/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	20,504	4.40%	5.49%	623	1.09%	02/20/03
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	A	60	16,517	4.40%	5.49%	502	1.09%	02/24/03
NE	LINCOLN	WILLIAMSON HONDA	WHITE	C	48	9,621	8.84%	9.90%	240	1.06%	12/07/01
NE	OMAHA	ODANIEL MOTOR CENTER	WHITE	B	60	28,243	5.84%	6.90%	853	1.06%	01/05/02
NE	LINCOLN	WILLIAMSON HONDA	WHITE	B	60	22,547	4.85%	5.90%	667	1.05%	10/31/02

*NE - Case Summary of Top 100 Percentage Point Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts*

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		37,262	16,000
<b>Markup in Dollars</b>		2,601	50
<b>Markup in Percent</b>		3.50%	0.09%
<b>Stated Buy Rate</b>		12.25%	5.37%
<b>Total Number of Contracts</b>	2,334		

*Racial Breakdown of Statewide Contracts*

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	59	2.53	59	2.53
<b>WHITE</b>	2275	97.47	2334	100.00

*Grade Breakdown of Statewide Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	1859	79.82	1859	79.82
<b>B</b>	267	11.46	2126	91.28
<b>C</b>	130	5.58	2256	96.87
<b>D</b>	73	3.13	2329	100.00

*\*5 contracts did not have the credit score field populated.*

***NE - Case Summary of Top 100 Percentage Point Markups***  
***Top 100 Markups Summary***  
***Racial Breakdown of Top 100 Percentage Point Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	5	5.00	5	5.00
<b>WHITE</b>	95	95.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	51	51.52	51	51.52
<b>B</b>	21	21.21	72	72.73
<b>C</b>	13	13.13	85	85.86
<b>D</b>	14	14.14	99	100.00

***\*1 contract did not have the credit score field populated.***

*NE - Case Summary of Top 100 Percentage Point Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

Race	Observed Number	Expected Number
BLACKS	5	3
WHITES	95	97
TOTAL	100	100

*Statistics for Table of Race by Sample*

Statistic	DF	Value	Prob
Chi-Square	1	2.2890	0.1303

In sum, based on the analysis above, the probability that in Nebraska we would observe 5 blacks in the top 100 percentage point markups, given that we would expect to find only 3 is much greater than 0. Hence, we can conclude that in Nebraska, blacks are not significantly over-represented in the top 100 percentage point markups.

**OK - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
OK	NORMAN	FOWLER HONDA	BLACK	B	72	19,271	8.75%	13.25%	3,239	4.50%	11/10/00
OK	NORMAN	FOWLER HONDA	WHITE	B	72	18,881	8.99%	13.25%	3,033	4.26%	04/17/01
OK	NORMAN	FOWLER HONDA	WHITE	A	60	15,386	7.49%	11.49%	1,804	4.00%	08/14/01
OK	OKLAHOMA CITY	ESKRIDGE HONDA	WHITE	C	60	22,255	6.65%	10.15%	2,249	3.50%	01/24/03
OK	BARTLESVILLE	MARK ROBERTS MOTORS, INC.	WHITE	C	72	22,022	7.90%	11.40%	2,826	3.50%	02/01/03
OK	TULSA	DON CARLTON HONDA	WHITE	D	60	20,104	6.50%	10.00%	2,066	3.50%	03/26/03
OK	BETHANY	HARRIS-BAILEY HONDA	WHITE	C	60	21,839	7.75%	11.25%	2,241	3.50%	09/20/99
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	A	60	14,589	8.74%	12.24%	1,551	3.50%	05/16/00
OK	OKLAHOMA CITY	ESKRIDGE HONDA	WHITE	D	60	15,095	9.25%	12.75%	1,580	3.50%	09/08/00
OK	TULSA	JOE MARINA HONDA	WHITE	A	72	19,649	9.00%	12.50%	2,569	3.50%	10/07/00
OK	TULSA	JOE MARINA HONDA	WHITE	C	60	16,448	8.75%	12.25%	1,744	3.50%	11/29/00
OK	TULSA	DON CARLTON HONDA	WHITE	C	60	11,010	8.49%	11.99%	1,165	3.50%	01/03/01
OK	TULSA	DON CARLTON HONDA	WHITE	C	60	15,387	7.99%	11.49%	1,616	3.50%	03/10/01
OK	NORMAN	FOWLER HONDA	WHITE	D	60	14,010	7.99%	11.49%	1,442	3.50%	03/12/01
OK	EDMOND	BOB HOWARD ACURA	WHITE	D	60	27,123	7.99%	11.49%	2,853	3.50%	03/28/01
OK	NORMAN	FOWLER HONDA	WHITE	B	60	20,653	7.99%	11.49%	2,170	3.50%	03/24/01
OK	STILLWATER	JOHNSONS HONDA	WHITE	B	60	14,754	7.99%	11.49%	1,552	3.50%	04/06/01
OK	OKLAHOMA CITY	ESKRIDGE HONDA	WHITE	A	72	20,059	8.75%	12.25%	2,568	3.50%	05/12/01
OK	EDMOND	BOB HOWARD ACURA	WHITE	D	60	20,549	7.75%	11.25%	2,154	3.50%	05/18/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	C	60	15,647	7.75%	11.25%	1,640	3.50%	05/30/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	C	60	18,811	7.75%	11.25%	1,972	3.50%	05/30/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	B	60	17,184	7.75%	11.25%	1,801	3.50%	06/02/01
OK	OKLAHOMA CITY	ESKRIDGE HONDA	WHITE	C	60	15,409	7.75%	11.25%	1,581	3.50%	06/06/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	BLACK	D	60	21,402	7.75%	11.25%	2,243	3.50%	06/19/01
OK	OKLAHOMA CITY	ESKRIDGE HONDA	WHITE	C	60	18,559	7.75%	11.25%	1,904	3.50%	06/15/01



**OK - Case Summary of Top 100 Percentage Point Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
OK	NORMAN	FOWLER HONDA	WHITE	C	60	14,010	7.49%	10.99%	1,463	3.50%	06/30/01
OK	NORMAN	FOWLER HONDA	WHITE	C	60	15,652	7.49%	10.99%	1,636	3.50%	07/06/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	A	72	22,150	8.49%	11.99%	2,879	3.50%	07/16/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	B	60	15,093	7.49%	10.99%	1,576	3.50%	07/27/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	C	60	16,100	7.49%	10.99%	1,681	3.50%	07/28/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	D	60	17,877	7.49%	10.99%	1,867	3.50%	07/28/01
OK	NORMAN	FOWLER HONDA	WHITE	C	60	15,068	7.49%	10.99%	1,541	3.50%	08/04/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	D	60	19,000	7.49%	10.99%	1,984	3.50%	08/08/01
OK	MCALESTER	RIVERSIDE HONDA	BLACK	D	60	18,319	7.49%	10.99%	1,910	3.50%	08/27/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	A	60	6,100	7.49%	10.99%	637	3.50%	08/14/01
OK	NORMAN	FOWLER HONDA	BLACK	C	72	24,393	8.49%	11.99%	3,167	3.50%	08/13/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	BLACK	D	60	16,400	7.49%	10.99%	1,713	3.50%	11/07/01
OK	BETHANY	HARRIS-BAILEY HONDA	WHITE	D	60	16,442	7.49%	10.99%	1,717	3.50%	09/06/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	B	72	21,450	8.49%	11.99%	2,789	3.50%	09/06/01
OK	OKLAHOMA CITY	ESKRIDGE HONDA	WHITE	D	60	13,958	7.49%	10.99%	1,458	3.50%	09/10/01
OK	OKLAHOMA CITY	ESKRIDGE HONDA	WHITE	B	60	15,341	7.49%	10.99%	1,602	3.50%	09/18/01
OK	OKLAHOMA CITY	ESKRIDGE HONDA	BLACK	D	60	12,899	7.49%	10.99%	1,345	3.50%	10/05/01
OK	EDMOND	BOB HOWARD ACURA	WHITE	C	72	25,650	8.49%	11.99%	3,334	3.50%	10/09/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	C	60	16,688	7.49%	10.99%	1,730	3.50%	10/17/01
OK	BETHANY	HARRIS-BAILEY HONDA	WHITE	B	60	13,084	7.49%	10.99%	1,366	3.50%	10/22/01
OK	NORMAN	FOWLER HONDA	BLACK	D	60	27,734	7.99%	11.49%	2,915	3.50%	01/12/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	B	60	14,870	7.99%	11.49%	1,564	3.50%	01/24/02
OK	NORMAN	FOWLER HONDA	WHITE	C	60	23,449	7.99%	11.49%	2,463	3.50%	01/26/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	D	60	19,889	7.99%	11.49%	2,092	3.50%	01/26/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	D	60	16,683	7.99%	11.49%	1,754	3.50%	01/28/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	D	60	19,255	7.99%	11.49%	1,996	3.50%	02/16/02

**OK - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
OK	NORMAN	FOWLER HONDA	WHITE	C	60	28,022	7.99%	11.49%	2,943	3.50%	03/08/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	A	60	14,834	7.99%	11.49%	1,561	3.50%	03/18/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	BLACK	C	60	23,369	7.99%	11.49%	2,458	3.50%	03/20/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	B	60	19,438	7.99%	11.49%	2,045	3.50%	03/22/02
OK	NORMAN	FOWLER HONDA	WHITE	D	60	21,910	7.65%	11.15%	2,293	3.50%	09/21/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	B	60	16,229	6.65%	10.15%	1,674	3.50%	02/15/03
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	C	60	19,953	6.65%	10.15%	2,059	3.50%	02/18/03
OK	BARTLESVILLE	MARK ROBERTS MOTORS, INC.	WHITE	C	60	11,980	6.95%	10.45%	1,235	3.50%	12/31/02
OK	TULSA	JOE MARINA HONDA	WHITE	A	60	13,643	8.99%	12.49%	1,451	3.50%	07/10/00
OK	NORMAN	FOWLER HONDA	WHITE	B	60	14,103	8.25%	11.75%	1,480	3.50%	02/16/01
OK	NORMAN	FOWLER HONDA	WHITE	D	60	21,455	8.25%	11.75%	2,223	3.50%	02/21/01
OK	TULSA	DON CARLTON HONDA	WHITE	C	60	18,010	8.25%	11.75%	1,907	3.50%	02/24/01
OK	TULSA	JOE MARINA HONDA	WHITE	D	60	17,154	6.85%	10.35%	1,770	3.50%	12/03/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	D	60	17,539	6.85%	10.35%	1,814	3.50%	12/01/01
OK	STILLWATER	JOHNSONS HONDA	WHITE	C	60	20,872	6.85%	10.35%	2,157	3.50%	12/03/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	A	60	16,177	6.85%	10.35%	1,673	3.50%	12/18/01
OK	TULSA	JOE MARINA HONDA	WHITE	C	60	19,586	6.85%	10.35%	2,021	3.50%	12/28/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	C	72	20,762	7.85%	11.35%	2,670	3.50%	12/29/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	B	60	20,198	6.85%	10.35%	2,090	3.50%	01/05/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	B	72	24,722	7.85%	11.35%	3,121	3.50%	01/02/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	BLACK	C	60	17,938	7.34%	10.84%	1,869	3.50%	03/29/02
OK	NORMAN	FOWLER HONDA	WHITE	C	60	22,957	7.34%	10.84%	2,389	3.50%	03/29/02
OK	BETHANY	STEVE BAILEY HONDA	WHITE	D	60	27,259	7.34%	10.84%	2,782	3.50%	04/26/02
OK	NORMAN	FOWLER HONDA	WHITE	D	60	21,842	7.34%	10.84%	2,276	3.50%	04/30/02
OK	NORMAN	FOWLER HONDA	WHITE	B	60	16,335	7.34%	10.84%	1,700	3.50%	05/07/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	B	60	19,741	7.34%	10.84%	2,057	3.50%	05/14/02

**OK - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	C	72	21,919	8.59%	12.09%	2,799	3.50%	05/21/02
OK	TULSA	DON CARLTON HONDA	WHITE	D	60	19,164	7.34%	10.84%	1,997	3.50%	06/07/02
OK	EDMOND	BOB HOWARD ACURA	BLACK	C	60	22,956	7.34%	10.84%	2,392	3.50%	06/07/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	C	60	15,969	7.34%	10.84%	1,664	3.50%	06/08/02
OK	BETHANY	STEVE BAILEY HONDA	WHITE	A	60	27,214	7.34%	10.84%	2,776	3.50%	06/10/02
OK	BETHANY	STEVE BAILEY HONDA	WHITE	D	60	15,459	7.34%	10.84%	1,611	3.50%	06/12/02
OK	NORMAN	FOWLER HONDA	BLACK	D	60	22,910	7.34%	10.84%	2,387	3.50%	06/29/02
OK	NORMAN	FOWLER HONDA	WHITE	B	60	18,293	7.34%	10.84%	1,905	3.50%	06/21/02
OK	NORMAN	FOWLER HONDA	BLACK	D	60	17,449	7.34%	10.84%	1,780	3.50%	06/22/02
OK	BETHANY	STEVE BAILEY HONDA	WHITE	D	60	26,768	7.34%	10.84%	2,789	3.50%	06/27/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	A	60	14,317	7.34%	10.84%	1,492	3.50%	06/28/02
OK	BETHANY	STEVE BAILEY HONDA	WHITE	B	60	18,527	7.34%	10.84%	1,931	3.50%	06/29/02
OK	OKLAHOMA CITY	ESKRIDGE HONDA	WHITE	C	60	17,174	7.34%	10.84%	1,752	3.50%	07/06/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	D	60	17,800	7.34%	10.84%	1,855	3.50%	07/23/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	BLACK	C	72	31,219	8.59%	12.09%	4,065	3.50%	07/20/02
OK	NORMAN	FOWLER HONDA	WHITE	D	60	23,356	7.34%	10.84%	2,386	3.50%	07/31/02
OK	BETHANY	STEVE BAILEY HONDA	WHITE	A	60	14,197	7.34%	10.84%	1,479	3.50%	08/08/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	C	60	14,819	7.34%	10.84%	1,544	3.50%	08/12/02
OK	BETHANY	STEVE BAILEY HONDA	WHITE	C	60	20,154	7.34%	10.84%	2,056	3.50%	08/15/02
OK	OKLAHOMA CITY	ESKRIDGE HONDA	WHITE	B	60	23,618	7.34%	10.84%	2,464	3.50%	08/21/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	WHITE	B	60	22,852	7.34%	10.84%	2,381	3.50%	08/24/02
OK	BARTLESVILLE	MARK ROBERTS MOTORS, INC.	WHITE	D	60	31,140	7.34%	10.84%	3,247	3.50%	08/21/02
OK	BETHANY	HARRIS-BAILEY HONDA	WHITE	D	60	16,292	7.49%	10.90%	1,656	3.41%	07/11/01

**OK - Case Summary of Top 100 Percentage Point Markups**  
**Statewide Summary**  
**Descriptive Statistics for Statewide Contracts**

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		39,746	17,123
<b>Markup in Dollars</b>		4,065	150
<b>Markup in Percent</b>		4.50%	0.27%
<b>Stated Buy Rate</b>		15.34%	5.68%
<b>Total Number of Contracts</b>	7,761		

**Racial Breakdown of Statewide Contracts**

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	357	4.60	357	4.60
<b>WHITE</b>	7404	95.40	7761	100.00

**Grade Breakdown of Statewide Contracts**

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	4897	63.44	4897	63.44
<b>B</b>	1414	18.32	6311	81.76
<b>C</b>	858	11.12	7169	92.87
<b>D</b>	550	7.13	7719	100.00

*\*42 contracts did not have the credit score field populated.*

***OK - Case Summary of Top 100 Percentage Point Markups  
 Top 100 Markups Summary  
 Racial Breakdown of Top 100 Percentage Point Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	13	13.00	13	13.00
<b>WHITE</b>	87	87.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	12	12.00	12	12.00
<b>B</b>	21	21.00	33	33.00
<b>C</b>	35	35.00	68	68.00
<b>D</b>	32	32.00	100	100.00

*OK - Case Summary of Top 100 Percentage Point Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

<b>Race</b>	<b>Observed Number</b>	<b>Expected Number</b>
<b>BLACKS</b>	13	5
<b>WHITES</b>	87	95
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

<b>Statistic</b>	<b>DF</b>	<b>Value</b>	<b>Prob</b>
<b>Chi-Square</b>	1	15.5318	<.0001

In sum, based on the analysis above, the probability that in Oklahoma we would observe 13 blacks in the top 100 percentage point markups, given that we would expect to find only 5 is essentially 0. Hence, we can conclude that in Oklahoma, blacks are significantly over-represented in the top 100 percentage point markups.

**SC - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
SC	W. COLUMBIA	MIDLANDS HONDA	WHITE	D	72	21,095	7.14%	11.64%	3,473	4.50%	07/11/02
SC	ROCK HILL	HONDA CARS OF ROCK HILL	BLACK	C	72	16,690	7.94%	12.44%	2,788	4.50%	09/25/02
SC	W. COLUMBIA	MIDLANDS HONDA	BLACK	C	72	26,685	7.24%	11.55%	4,219	4.31%	06/24/02
SC	ROCK HILL	HONDA CARS OF ROCK HILL	WHITE	D	66	18,597	6.69%	10.94%	2,552	4.25%	10/31/02
SC	BEAUFORT	STOKES HONDA CARS OF BEAUFORT	BLACK	B	72	22,673	8.99%	12.99%	3,412	4.00%	08/01/00
SC	MYRTLE BEACH SC	EAST COAST HONDA	WHITE	B	72	17,476	6.34%	10.34%	2,516	4.00%	01/29/03
SC	ROCK HILL	HONDA CARS OF ROCK HILL	WHITE	D	72	22,010	7.24%	11.24%	3,217	4.00%	06/08/02
SC	W. COLUMBIA	MIDLANDS HONDA	BLACK	C	72	20,974	7.89%	11.74%	2,974	3.85%	07/15/02
SC	N. CHARLESTON	STOKES HONDA NORTH	BLACK	B	60	16,500	7.05%	10.85%	1,862	3.80%	07/30/01
SC	SPARTANBURG	VIC BAILEY HONDA	WHITE	C	60	14,095	7.49%	11.25%	1,584	3.76%	04/30/01
SC	N. CHARLESTON	STOKES HONDA NORTH	BLACK	D	60	14,430	6.69%	10.44%	1,600	3.75%	11/08/02
SC	SPARTANBURG	VIC BAILEY HONDA	WHITE	B	60	16,264	6.49%	10.20%	1,777	3.71%	11/27/01
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	BLACK	C	60	14,468	6.70%	10.40%	1,582	3.70%	10/26/01
SC	N. CHARLESTON	STOKES HONDA NORTH	WHITE	B	42	13,008	6.70%	10.39%	968	3.69%	10/26/01
SC	AIKEN	HONDA CARS OF AIKEN	BLACK	D	60	21,951	7.24%	10.90%	2,376	3.66%	02/14/02
SC	GREER	DICK BROOKS HONDA OF GREER	WHITE	C	60	15,381	7.04%	10.64%	1,640	3.60%	08/15/02
SC	COLUMBIA	HONDA CARS OF COLUMBIA	WHITE	D	60	17,296	7.14%	10.74%	1,850	3.60%	07/26/02
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	WHITE	D	60	16,447	7.14%	10.74%	1,722	3.60%	07/20/02
SC	ROCK HILL	HONDA CARS OF ROCK HILL	WHITE	C	60	20,512	6.94%	10.54%	2,142	3.60%	10/10/02
SC	W. COLUMBIA	MIDLANDS HONDA	WHITE	B	60	22,292	7.40%	10.99%	2,389	3.59%	01/23/02
SC	MYRTLE BEACH SC	EAST COAST HONDA	WHITE	C	72	18,861	6.34%	9.90%	2,408	3.56%	01/29/03
SC	W. COLUMBIA	MIDLANDS HONDA	BLACK	D	66	19,025	9.49%	12.99%	2,272	3.50%	08/09/00
SC	BEAUFORT	STOKES HONDA CARS OF BEAUFORT	BLACK	D	66	28,495	9.49%	12.99%	3,412	3.50%	09/23/00

**SC - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
SC	W. COLUMBIA	MIDLANDS HONDA	BLACK	A	66	20,721	9.24%	12.74%	2,449	3.50%	10/07/00
SC	ROCK HILL	HONDA CARS OF ROCK HILL	BLACK	C	60	22,986	7.05%	10.55%	2,382	3.50%	07/27/01
SC	MYRTLE BEACH SC	EAST COAST HONDA	WHITE	A	60	12,163	7.05%	10.55%	1,261	3.50%	07/28/01
SC	GREER	DICK BROOKS HONDA OF GREER	BLACK	D	60	22,567	7.05%	10.55%	2,293	3.50%	07/31/01
SC	CHARLESTON	MCDANIELS ACURA OF CHARLESTON	BLACK	B	60	34,606	7.05%	10.55%	3,512	3.50%	07/31/01
SC	N. CHARLESTON	STOKES HONDA NORTH	BLACK	C	60	22,570	7.05%	10.55%	2,340	3.50%	08/01/01
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	BLACK	D	60	17,333	7.05%	10.55%	1,799	3.50%	08/02/01
SC	GREENVILLE	BREAKAWAY HONDA	WHITE	C	60	25,307	7.05%	10.55%	2,597	3.50%	08/08/01
SC	ANDERSON	PIEDMONT HONDA	WHITE	C	60	21,261	7.05%	10.55%	2,203	3.50%	08/10/01
SC	SPARTANBURG	VIC BAILEY HONDA	WHITE	D	60	23,175	7.05%	10.55%	2,405	3.50%	08/11/01
SC	GREENVILLE	BRADSHAW ACURA	WHITE	B	60	32,307	7.05%	10.55%	3,339	3.50%	08/16/01
SC	MYRTLE BEACH SC	EAST COAST HONDA	WHITE		60	13,473	7.05%	10.55%	1,396	3.50%	08/17/01
SC	ROCK HILL	HONDA CARS OF ROCK HILL	WHITE	D	60	13,598	7.05%	10.55%	1,382	3.50%	08/22/01
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	WHITE	C	48	18,638	7.05%	10.55%	1,520	3.50%	08/27/01
SC	SPARTANBURG	VIC BAILEY HONDA	BLACK	D	60	19,083	7.05%	10.55%	1,981	3.50%	08/25/01
SC	SPARTANBURG	VIC BAILEY HONDA	WHITE	B	60	15,463	7.05%	10.55%	1,604	3.50%	08/25/01
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	BLACK	C	60	16,142	7.05%	10.55%	1,675	3.50%	08/29/01
SC	ROCK HILL	HONDA CARS OF ROCK HILL	WHITE	D	60	13,968	7.05%	10.55%	1,449	3.50%	08/31/01
SC	N. CHARLESTON	STOKES HONDA NORTH	WHITE	A	60	14,019	7.05%	10.55%	1,456	3.50%	09/01/01
SC	ROCK HILL	HONDA CARS OF ROCK HILL	WHITE	C	60	21,647	7.05%	10.55%	2,246	3.50%	09/08/01
SC	SPARTANBURG	VIC BAILEY HONDA	WHITE	B	60	17,890	7.05%	10.55%	1,856	3.50%	09/08/01
SC	CHARLESTON	MCDANIELS ACURA OF CHARLESTON	BLACK	C	60	25,832	7.05%	10.55%	2,621	3.50%	09/13/01
SC	EASLEY	HENDRICK HONDA	WHITE	C	60	19,583	7.05%	10.55%	2,032	3.50%	09/13/01
SC	ROCK HILL	HONDA CARS OF ROCK HILL	WHITE	D	60	12,528	7.05%	10.55%	1,273	3.50%	09/26/01



**SC - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
SC	GREENVILLE	BREAKAWAY HONDA	WHITE	B	60	17,961	7.05%	10.55%	1,864	3.50%	09/26/01
SC	MYRTLE BEACH SC	EAST COAST HONDA	WHITE	D	60	11,941	7.05%	10.55%	1,239	3.50%	09/29/01
SC	W. COLUMBIA	MIDLANDS HONDA	WHITE	D	60	17,815	6.24%	9.74%	1,825	3.50%	03/24/03
SC	ROCK HILL	HONDA CARS OF ROCK HILL	WHITE	D	60	16,845	6.24%	9.74%	1,697	3.50%	02/25/03
SC	ORANGEBURG	SUPERIOR HONDA	WHITE	B	60	12,050	6.24%	9.74%	1,219	3.50%	02/25/03
SC	W. COLUMBIA	MIDLANDS HONDA	BLACK	D	60	25,342	6.24%	9.74%	2,606	3.50%	02/26/03
SC	W. COLUMBIA	MIDLANDS HONDA	BLACK	D	60	31,410	6.24%	9.74%	3,230	3.50%	02/27/03
SC	SPARTANBURG	VIC BAILEY HONDA	WHITE	D	60	21,934	6.24%	9.74%	2,204	3.50%	03/06/03
SC	W. COLUMBIA	MIDLANDS HONDA	BLACK	D	60	16,038	6.24%	9.74%	1,642	3.50%	03/08/03
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	WHITE	D	60	26,962	6.24%	9.74%	2,743	3.50%	03/12/03
SC	W. COLUMBIA	MIDLANDS HONDA	BLACK	D	60	16,758	6.24%	9.74%	1,723	3.50%	03/12/03
SC	GREER	DICK BROOKS HONDA OF GREER	WHITE	C	60	28,901	6.24%	9.74%	2,960	3.50%	03/14/03
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	BLACK	C	60	22,867	6.24%	9.74%	2,320	3.50%	03/14/03
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	WHITE	D	54	19,380	6.24%	9.74%	1,740	3.50%	03/17/03
SC	ANDERSON	PIEDMONT HONDA	WHITE	D	60	14,555	6.24%	9.74%	1,491	3.50%	03/18/03
SC	ROCK HILL	HONDA CARS OF ROCK HILL	BLACK	D	60	19,624	6.24%	9.74%	1,972	3.50%	03/19/03
SC	EASLEY	HENDRICK HONDA	WHITE	D	60	21,656	6.24%	9.74%	2,221	3.50%	03/03/03
SC	N. CHARLESTON	STOKES HONDA NORTH	WHITE	C	60	14,115	6.24%	9.74%	1,448	3.50%	03/15/03
SC	W. COLUMBIA	MIDLANDS HONDA	WHITE	D	72	21,075	8.14%	11.64%	2,721	3.50%	07/11/02
SC	FLORENCE	CALE YARBOROUGH HONDA-MAZDA	BLACK	B	60	16,829	6.34%	9.84%	1,693	3.50%	01/13/03
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	BLACK	C	60	16,930	6.34%	9.84%	1,708	3.50%	01/16/03
SC	W. COLUMBIA	MIDLANDS HONDA	WHITE	D	60	21,092	6.34%	9.84%	2,163	3.50%	01/18/03
SC	W. COLUMBIA	MIDLANDS HONDA	BLACK	D	60	22,762	6.34%	9.84%	2,338	3.50%	01/29/03

**SC - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	WHITE	D	60	17,500	6.34%	9.84%	1,797	3.50%	02/06/03
SC	COLUMBIA	HONDA CARS OF COLUMBIA	WHITE	D	60	21,064	6.34%	9.84%	2,120	3.50%	02/11/03
SC	W. COLUMBIA	MIDLANDS HONDA	BLACK	D	60	16,960	6.34%	9.84%	1,747	3.50%	02/12/03
SC	W. COLUMBIA	MIDLANDS HONDA	BLACK	C	60	12,587	6.34%	9.84%	1,296	3.50%	02/18/03
SC	ROCK HILL	HONDA CARS OF ROCK HILL	BLACK	D	60	24,259	6.34%	9.84%	2,498	3.50%	02/22/03
SC	EASLEY	HENDRICK HONDA	WHITE	C	60	20,453	7.25%	10.75%	2,129	3.50%	06/15/99
SC	MYRTLE BEACH SC	EAST COAST HONDA	WHITE	D	60	12,303	7.50%	11.00%	1,283	3.50%	08/02/99
SC	N. CHARLESTON	STOKES HONDA NORTH	WHITE	C	60	18,318	7.50%	11.00%	1,912	3.50%	08/05/99
SC	ANDERSON	PIEDMONT HONDA	BLACK	B	60	19,313	7.49%	10.99%	2,017	3.50%	08/14/99
SC	EASLEY	HENDRICK HONDA	WHITE	D	60	14,457	7.50%	11.00%	1,478	3.50%	08/26/99
SC	ROCK HILL	HONDA CARS OF ROCK HILL	BLACK	C	48	19,324	7.50%	11.00%	1,546	3.50%	08/23/99
SC	EASLEY	HENDRICK HONDA	WHITE	C	60	15,956	7.75%	11.25%	1,672	3.50%	09/09/99
SC	ROCK HILL	HONDA CARS OF ROCK HILL	BLACK	D	60	16,882	7.75%	11.25%	1,760	3.50%	09/04/99
SC	ANDERSON	PIEDMONT HONDA	WHITE	C	60	14,436	7.75%	11.25%	1,513	3.50%	09/24/99
SC	EASLEY	HENDRICK HONDA	BLACK	D	60	29,049	7.75%	11.25%	3,048	3.50%	09/28/99
SC	ROCK HILL	HONDA CARS OF ROCK HILL	BLACK	D	48	12,175	7.75%	11.25%	976	3.50%	10/18/99
SC	ROCK HILL	HONDA CARS OF ROCK HILL	BLACK	D	60	27,048	7.75%	11.25%	2,836	3.50%	11/04/99
SC	GREER	DICK BROOKS HONDA OF GREER	BLACK	A	60	12,809	7.75%	11.25%	1,340	3.50%	11/20/99
SC	GREENVILLE	BRADSHAW ACURA	BLACK	B	60	23,280	7.75%	11.25%	2,440	3.50%	11/24/99
SC	EASLEY	HENDRICK HONDA	WHITE	D	60	20,964	7.75%	11.25%	2,197	3.50%	11/30/99
SC	GREENVILLE	BRADSHAW ACURA	WHITE	B	60	15,327	7.75%	11.25%	1,606	3.50%	11/27/99
SC	GREER	DICK BROOKS HONDA OF GREER	BLACK	C	60	19,421	7.75%	11.25%	2,033	3.50%	12/07/99
SC	ROCK HILL	HONDA CARS OF ROCK HILL	BLACK	C	60	14,499	7.75%	11.25%	1,488	3.50%	12/31/99
SC	W. COLUMBIA	MIDLANDS HONDA	BLACK	D	60	16,229	7.75%	11.25%	1,699	3.50%	01/22/00
SC	N. CHARLESTON	STOKES HONDA NORTH	BLACK	C	60	16,803	8.00%	11.50%	1,772	3.50%	02/04/00
SC	W. COLUMBIA	MIDLANDS HONDA	BLACK	C	60	15,750	8.00%	11.50%	1,659	3.50%	02/14/00

*SC - Case Summary of Top 100 Percentage Point Markups*

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
SC	ROCK HILL	HONDA CARS OF ROCK HILL	WHITE	C	48	11,466	8.00%	11.50%	922	3.50%	03/01/00
SC	COLUMBIA	HONDA CARS OF COLUMBIA	WHITE	D	60	12,309	8.00%	11.50%	1,295	3.50%	03/08/00
SC	MYRTLE BEACH SC	EAST COAST HONDA	WHITE	B	60	15,793	8.49%	11.99%	1,673	3.50%	04/19/00
SC	AIKEN	HONDA CARS OF AIKEN	WHITE	C	60	24,702	8.49%	11.99%	2,561	3.50%	04/26/00

*SC - Case Summary of Top 100 Percentage Point Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts*

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		45,163	17,290
<b>Markup in Dollars</b>		4,445	245
<b>Markup in Percent</b>		4.50%	0.44%
<b>Stated Buy Rate</b>		13.49%	5.83%
<b>Total Number of Contracts</b>	15,016		

*Racial Breakdown of Statewide Contracts*

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	2531	16.86	2531	16.86
<b>WHITE</b>	12485	83.14	15016	100.00

*Grade Breakdown of Statewide Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	8896	59.70	8896	59.70
<b>B</b>	2686	18.03	11582	77.73
<b>C</b>	1821	12.22	13403	89.95
<b>D</b>	1498	10.05	14901	100.00

*\*115 contracts did not have the credit score field populated.*

***SC - Case Summary of Top 100 Percentage Point Markups  
Top 100 Markups Summary  
Racial Breakdown of Top 100 Percentage Point Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	44	44.00	44	44.00
<b>WHITE</b>	56	56.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	4	4.04	4	4.04
<b>B</b>	17	17.17	21	21.21
<b>C</b>	33	33.33	54	54.55
<b>D</b>	45	45.45	99	100.00

***\*1 contract did not have the credit score field populated.***

*SC - Case Summary of Top 100 Percentage Point Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

<b>Race</b>	<b>Observed Number</b>	<b>Expected Number</b>
<b>BLACKS</b>	44	17
<b>WHITES</b>	56	83
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

<b>Statistic</b>	<b>DF</b>	<b>Value</b>	<b>Prob</b>
<b>Chi-Square</b>	1	51.7905	<.0001

In sum, based on the analysis above, the probability that in South Carolina we would observe 44 blacks in the top 100 percentage point markups, given that we would expect to find only 17 is essentially 0. Hence, we can conclude that in South Carolina, blacks are significantly over-represented in the top 100 percentage point markups.

***TN - Case Summary of Top 100 Percentage Point Markups***

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TN</b>	CLEVELAND	HONDA OF CLEVELAND	WHITE	C	72	18,264	7.30%	11.80%	2,962	4.50%	07/27/02
<b>TN</b>	ALCOA	AIRPORT HONDA	WHITE	A	72	20,505	6.99%	11.49%	3,367	4.50%	10/31/02
<b>TN</b>	COOKEVILLE	COOKEVILLE HONDA	WHITE	C	72	18,825	8.30%	12.80%	3,162	4.50%	07/29/02
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	D	72	28,790	6.59%	11.09%	4,645	4.50%	02/14/03
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	BLACK	D	66	17,250	7.60%	11.85%	2,445	4.25%	01/12/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	WHITE	D	66	16,612	9.25%	13.25%	2,231	4.00%	07/26/00
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	C	72	18,681	9.25%	13.25%	2,817	4.00%	07/29/00
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	WHITE	D	66	21,515	9.00%	13.00%	2,926	4.00%	10/14/00
<b>TN</b>	NASHVILLE	CREST HONDA	BLACK	A	72	18,261	5.24%	9.24%	2,576	4.00%	01/04/03
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	WHITE	C	60	21,820	7.99%	11.75%	2,417	3.76%	03/15/01
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	B	72	33,618	6.49%	10.25%	4,546	3.76%	12/31/01
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	C	60	23,000	6.85%	10.60%	2,551	3.75%	10/13/01
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	D	60	13,870	7.75%	11.49%	1,556	3.74%	04/01/01
<b>TN</b>	FRANKLIN	DARRELL WALTRIP HONDA	BLACK	D	60	16,430	7.04%	10.70%	1,782	3.66%	08/30/02
<b>TN</b>	MADISON	BILL TRICKETT HONDA	WHITE	A	60	16,397	6.70%	10.35%	1,768	3.65%	11/03/01
<b>TN</b>	CLEVELAND	HONDA OF CLEVELAND	WHITE	D	60	27,769	7.35%	10.99%	2,950	3.64%	05/25/01
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE		60	18,305	7.20%	10.80%	1,919	3.60%	08/17/02
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	D	60	16,155	7.20%	10.80%	1,693	3.60%	08/16/02
<b>TN</b>	NASHVILLE	CREST HONDA	WHITE	C	60	13,750	7.30%	10.90%	1,443	3.60%	07/22/02
<b>TN</b>	NASHVILLE	CREST HONDA WORLD	WHITE	A	60	16,087	7.49%	11.00%	1,686	3.51%	08/28/99
<b>TN</b>	COOKEVILLE	COOKEVILLE HONDA	BLACK	D	60	22,366	7.74%	11.25%	2,351	3.51%	01/04/00
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	BLACK	D	60	21,237	7.30%	10.80%	2,209	3.50%	07/10/02
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	D	60	15,158	7.30%	10.80%	1,556	3.50%	07/10/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	BLACK	D	60	14,234	7.30%	10.80%	1,480	3.50%	07/12/02
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	D	60	16,563	7.30%	10.80%	1,722	3.50%	07/11/02

***TN - Case Summary of Top 100 Percentage Point Markups***

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TN</b>	NASHVILLE	CREST HONDA	WHITE	D	60	15,200	7.30%	10.80%	1,559	3.50%	07/13/02
<b>TN</b>	NASHVILLE	CREST HONDA	BLACK	D	60	14,096	7.30%	10.80%	1,466	3.50%	07/13/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	BLACK	D	60	18,124	7.30%	10.80%	1,849	3.50%	07/13/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	BLACK	D	60	17,558	7.30%	10.80%	1,790	3.50%	07/17/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	WHITE	C	60	25,094	7.30%	10.80%	2,559	3.50%	07/16/02
<b>TN</b>	BARTLETT	WOLFCHASE HONDA	WHITE	A	60	12,638	7.30%	10.80%	1,314	3.50%	07/18/02
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE		60	15,057	7.30%	10.80%	1,565	3.50%	07/13/02
<b>TN</b>	MADISON	BILL TRICKETT HONDA	WHITE	A	60	16,477	7.30%	10.80%	1,680	3.50%	07/20/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	WHITE	C	60	15,138	7.30%	10.80%	1,543	3.50%	07/19/02
<b>TN</b>	MADISON	BILL TRICKETT HONDA	WHITE	C	60	25,620	7.30%	10.80%	2,613	3.50%	07/22/02
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	D	60	17,810	7.30%	10.80%	1,816	3.50%	07/26/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	WHITE	C	60	21,465	7.30%	10.80%	2,232	3.50%	07/27/02
<b>TN</b>	CLEVELAND	HONDA OF CLEVELAND	WHITE	C	60	19,376	7.30%	10.80%	1,976	3.50%	07/29/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	WHITE	C	60	15,546	7.30%	10.80%	1,616	3.50%	07/27/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	WHITE	D	60	22,179	7.40%	10.90%	2,310	3.50%	05/27/02
<b>TN</b>	ALCOA	AIRPORT HONDA	WHITE	C	60	16,294	7.35%	10.85%	1,670	3.50%	06/22/01
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	D	60	20,718	7.14%	10.64%	2,108	3.50%	10/14/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	BLACK	C	60	16,627	7.14%	10.64%	1,726	3.50%	10/21/02
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	C	60	15,138	7.14%	10.64%	1,573	3.50%	10/19/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	BLACK	C	60	24,314	6.99%	10.49%	2,518	3.50%	10/28/02
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	B	72	19,354	7.99%	11.49%	2,496	3.50%	10/28/02
<b>TN</b>	COOKEVILLE	COOKEVILLE HONDA	WHITE	B	60	16,730	6.99%	10.49%	1,699	3.50%	10/28/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	BLACK	D	60	23,646	6.99%	10.49%	2,449	3.50%	10/29/02
<b>TN</b>	BARTLETT	WOLFCHASE HONDA	BLACK	D	60	25,175	6.99%	10.49%	2,610	3.50%	11/11/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	BLACK	B	60	16,248	6.99%	10.49%	1,684	3.50%	11/20/02
<b>TN</b>	KINGSPORT	PHIL BACHMAN HONDA	WHITE	C	60	20,702	6.99%	10.49%	2,146	3.50%	11/25/02



***TN - Case Summary of Top 100 Percentage Point Markups***

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	BLACK	A	60	18,152	6.99%	10.49%	1,882	3.50%	11/21/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	WHITE	D	60	24,426	6.99%	10.49%	2,533	3.50%	11/25/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	BLACK	D	60	17,688	6.99%	10.49%	1,806	3.50%	12/01/02
<b>TN</b>	NASHVILLE	CREST HONDA	WHITE	A	60	19,039	6.99%	10.49%	1,971	3.50%	12/03/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	WHITE	C	60	18,852	6.99%	10.49%	1,952	3.50%	12/06/02
<b>TN</b>	NASHVILLE	CREST HONDA	BLACK	A	72	21,519	7.99%	11.49%	2,723	3.50%	12/14/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	BLACK	C	60	17,900	6.99%	10.49%	1,853	3.50%	12/19/02
<b>TN</b>	BRISTOL	C.M. GATTON	WHITE		72	19,703	7.74%	11.24%	2,527	3.50%	12/23/02
<b>TN</b>	KINGSPORT	PHIL BACHMAN HONDA	WHITE		60	14,680	6.74%	10.24%	1,514	3.50%	01/04/03
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	WHITE	B	60	18,270	6.74%	10.24%	1,885	3.50%	01/08/03
<b>TN</b>	BARTLETT	WOLFCHASE HONDA	WHITE	C	60	24,290	6.74%	10.24%	2,506	3.50%	01/13/03
<b>TN</b>	NASHVILLE	CREST HONDA	BLACK	D	66	21,789	7.49%	10.99%	2,525	3.50%	01/18/03
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	WHITE	D	60	16,436	6.74%	10.24%	1,663	3.50%	01/19/03
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	BLACK	D	72	18,139	7.74%	11.24%	2,286	3.50%	01/18/03
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	WHITE	C	60	22,645	6.74%	10.24%	2,336	3.50%	01/18/03
<b>TN</b>	NASHVILLE	CREST HONDA	BLACK	A	60	13,975	6.59%	10.09%	1,444	3.50%	02/04/03
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	BLACK	D	60	19,046	6.74%	10.24%	1,938	3.50%	01/21/03
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	BLACK	D	60	24,186	6.74%	10.24%	2,495	3.50%	01/21/03
<b>TN</b>	NASHVILLE	CREST HONDA	WHITE	C	60	15,828	6.74%	10.24%	1,601	3.50%	01/22/03
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	WHITE	D	60	25,299	6.59%	10.09%	2,555	3.50%	01/29/03
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	BLACK	D	60	18,579	6.59%	10.09%	1,913	3.50%	01/27/03
<b>TN</b>	KINGSPORT	PHIL BACHMAN HONDA	WHITE	D	72	25,861	7.59%	11.09%	3,252	3.50%	01/24/03
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	WHITE	D	60	25,599	6.59%	10.09%	2,646	3.50%	01/26/03
<b>TN</b>	NASHVILLE	CREST HONDA	BLACK	D	72	32,468	7.59%	11.09%	4,154	3.50%	01/25/03
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	BLACK	D	60	17,297	6.59%	10.09%	1,787	3.50%	02/05/03
<b>TN</b>	JACKSON	JIM MILES HONDA	WHITE	C	72	24,456	7.59%	11.09%	3,133	3.50%	01/31/03

***TN - Case Summary of Top 100 Percentage Point Markups***

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TN</b>	NASHVILLE	CREST HONDA	BLACK	D	60	15,961	6.59%	10.09%	1,649	3.50%	02/07/03
<b>TN</b>	NASHVILLE	CREST HONDA	WHITE	B	60	27,976	6.59%	10.09%	2,891	3.50%	02/13/03
<b>TN</b>	COOKEVILLE	COOKEVILLE HONDA	WHITE	D	60	18,730	6.59%	10.09%	1,934	3.50%	02/14/03
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	BLACK	D	60	25,379	6.59%	10.09%	2,623	3.50%	02/17/03
<b>TN</b>	NASHVILLE	CREST HONDA	WHITE	D	60	15,717	6.59%	10.09%	1,624	3.50%	02/21/03
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	WHITE	A	60	11,887	6.59%	10.09%	1,229	3.50%	02/22/03
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	WHITE	B	60	16,124	7.25%	10.75%	1,673	3.50%	07/06/99
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	WHITE	B	60	19,767	7.50%	11.00%	2,021	3.50%	08/10/99
<b>TN</b>	NASHVILLE	CREST HONDA WORLD	WHITE	B	60	29,261	7.49%	10.99%	3,058	3.50%	08/11/99
<b>TN</b>	BRENTWOOD	GARY FORCE ACURA	WHITE	B	60	16,010	7.50%	11.00%	1,670	3.50%	08/20/99
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	B	60	22,173	7.75%	11.25%	2,324	3.50%	09/02/99
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	WHITE	C	54	21,512	7.75%	11.25%	2,009	3.50%	09/30/99
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	BLACK	C	60	22,303	7.75%	11.25%	2,335	3.50%	10/27/99
<b>TN</b>	NASHVILLE	CREST HONDA WORLD	WHITE	C	60	18,658	7.75%	11.25%	1,955	3.50%	11/27/99
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	D	60	18,029	7.75%	11.25%	1,850	3.50%	01/07/00
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	WHITE	C	60	19,816	7.75%	11.25%	2,033	3.50%	01/18/00
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	BLACK	D	60	15,517	7.75%	11.25%	1,624	3.50%	01/25/00
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	A	60	16,817	8.00%	11.50%	1,772	3.50%	02/07/00
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	WHITE	D	60	16,269	8.00%	11.50%	1,706	3.50%	02/28/00
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	WHITE	C	60	20,035	8.00%	11.50%	2,111	3.50%	02/28/00
<b>TN</b>	KNOXVILLE	WEST SIDE HONDA	WHITE	C	60	15,037	8.00%	11.50%	1,579	3.50%	03/01/00
<b>TN</b>	MEMPHIS	DOBBS HONDA ON MENDENHALL	WHITE	C	60	15,402	8.00%	11.50%	1,611	3.50%	03/11/00
<b>TN</b>	MEMPHIS	ACURA OF MEMPHIS	BLACK	C	60	20,965	8.75%	12.25%	2,180	3.50%	05/12/00

***TN - Case Summary of Top 100 Percentage Point Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts***

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		51,707	18,177
<b>Markup in Dollars</b>		5,050	244
<b>Markup in Percent</b>		4.50%	0.41%
<b>Stated Buy Rate</b>		13.50%	5.80%
<b>Total Number of Contracts</b>	22,217		

***Racial Breakdown of Statewide Contracts***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	2416	10.87	2416	10.87
<b>WHITE</b>	19801	89.13	22217	100.00

***Grade Breakdown of Statewide Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	13210	60.07	13210	60.07
<b>B</b>	4124	18.75	17334	78.83
<b>C</b>	2706	12.31	20040	91.13
<b>D</b>	1950	8.87	21990	100.00

***\*227 contracts did not have the credit score field populated.***

***TN - Case Summary of Top 100 Percentage Point Markups  
Top 100 Markups Summary  
Racial Breakdown of Top 100 Percentage Point Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	31	31.00	31	31.00
<b>WHITE</b>	69	69.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	12	12.50	12	12.50
<b>B</b>	11	11.46	23	23.96
<b>C</b>	31	32.29	54	56.25
<b>D</b>	42	43.75	96	100.00

***\*4 contracts did not have the credit score field populated.***

*TN - Case Summary of Top 100 Percentage Point Markups*  
*Top 100 Markups Summary*  
*Chi-Square Test for Goodness of Fit*

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

*Racial Breakdown of Top 100 Markups*

<b>Race</b>	<b>Observed Number</b>	<b>Expected Number</b>
<b>BLACKS</b>	31	11
<b>WHITES</b>	69	89
<b>TOTAL</b>	100	100

*Statistics for Table of Race by Sample*

<b>Statistic</b>	<b>DF</b>	<b>Value</b>	<b>Prob</b>
<b>Chi-Square</b>	1	41.3029	<.0001

In sum, based on the analysis above, the probability that in Tennessee we would observe 31 blacks in the top 100 percentage point markups, given that we would expect to find only 11 is essentially 0. Hence, we can conclude that in Tennessee, blacks are significantly over-represented in the top 100 percentage point markups.

***TX - Case Summary of Top 100 Percentage Point Markups***

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	WHITE	A	72	18,096	7.99%	12.99%	3,318	5.00%	04/13/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	BLACK	D	72	28,886	7.50%	12.35%	5,126	4.85%	07/24/02
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	D	72	15,173	8.75%	13.50%	2,712	4.75%	12/16/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	18,309	7.59%	12.34%	3,216	4.75%	03/15/03
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	A	72	23,286	7.60%	12.35%	4,090	4.75%	01/31/02
<b>TX</b>	FORT WORTH	MAC CHURCHILL ACURA	WHITE	D	72	26,106	7.60%	12.35%	4,586	4.75%	02/01/02
<b>TX</b>	N. RICHLND HILL	GENE HUGGINS HONDA	WHITE	D	72	19,199	7.50%	12.25%	3,362	4.75%	03/20/02
<b>TX</b>	BAYTOWN	BAYTOWN HONDA	WHITE	D	72	20,021	7.50%	12.25%	3,511	4.75%	04/06/02
<b>TX</b>	FORT WORTH	MAC CHURCHILL ACURA	WHITE	C	72	23,735	7.50%	12.25%	4,090	4.75%	05/25/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	28,288	7.50%	12.25%	4,962	4.75%	05/25/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	B	72	18,007	7.50%	12.25%	3,099	4.75%	06/05/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE		72	20,620	7.50%	12.25%	3,548	4.75%	06/07/02
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	WHITE	D	72	21,096	7.50%	12.25%	3,630	4.75%	06/12/02
<b>TX</b>	HOUSTON	RUSSELL & SMITH FORD-HONDA	WHITE	B	72	19,910	7.50%	12.25%	3,494	4.75%	06/12/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	24,883	8.75%	13.34%	4,214	4.59%	08/29/02
<b>TX</b>	HOUSTON	MCDAVID HONDA	WHITE	D	72	25,533	9.00%	13.50%	4,332	4.50%	10/13/00
<b>TX</b>	HOUSTON	MCDAVID HONDA	BLACK	D	72	24,570	9.00%	13.50%	4,092	4.50%	10/18/00
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	A	72	18,849	9.00%	13.50%	3,139	4.50%	10/26/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	23,811	9.00%	13.50%	3,966	4.50%	11/04/00
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	BLACK	D	72	18,850	9.00%	13.50%	3,173	4.50%	11/09/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	20,774	9.00%	13.50%	3,529	4.50%	11/18/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	21,180	9.00%	13.50%	3,598	4.50%	11/18/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	25,691	9.00%	13.50%	4,279	4.50%	11/24/00
<b>TX</b>	GALVESTON	SANDOLLAR HONDA	WHITE	C	72	15,333	9.00%	13.50%	2,604	4.50%	11/29/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	27,009	8.75%	13.25%	4,571	4.50%	12/07/00

***TX - Case Summary of Top 100 Percentage Point Markups***

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TX</b>	HOUSTON	GOODSON HONDA WEST	WHITE	C	72	15,721	8.49%	12.99%	2,646	4.50%	12/29/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	C	72	21,560	8.49%	12.99%	3,632	4.50%	01/02/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	19,516	8.49%	12.99%	3,288	4.50%	01/08/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	24,179	8.49%	12.99%	3,996	4.50%	01/12/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	28,484	8.49%	12.99%	4,800	4.50%	01/16/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	27,300	8.49%	12.99%	4,600	4.50%	01/18/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	18,473	8.49%	12.99%	3,113	4.50%	01/23/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	BLACK	B	72	17,706	8.49%	12.99%	2,926	4.50%	01/19/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	A	72	27,847	8.49%	12.99%	4,602	4.50%	01/20/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	19,826	8.49%	12.99%	3,341	4.50%	01/24/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	26,705	7.49%	11.99%	4,427	4.50%	07/27/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	27,704	7.49%	11.99%	4,593	4.50%	07/26/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	B	72	18,675	7.49%	11.99%	3,096	4.50%	08/03/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	20,548	7.49%	11.99%	3,406	4.50%	08/09/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	23,664	7.49%	11.99%	3,923	4.50%	08/06/01
<b>TX</b>	N. RICHLND HILL	GENE HUGGINS HONDA	WHITE	D	72	31,707	7.49%	11.99%	5,250	4.50%	08/10/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	D	72	18,888	7.49%	11.99%	3,073	4.50%	08/31/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	D	60	17,341	7.49%	11.99%	2,347	4.50%	08/20/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	20,191	7.49%	11.99%	3,322	4.50%	08/23/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	18,161	7.49%	11.99%	2,954	4.50%	08/23/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	21,214	7.49%	11.99%	3,516	4.50%	08/28/01
<b>TX</b>	N. RICHLND HILL	GENE HUGGINS HONDA	WHITE	C	72	22,672	7.49%	11.99%	3,759	4.50%	08/31/01
<b>TX</b>	DALLAS	RUSTY WALLIS HONDA	WHITE	C	72	19,886	7.49%	11.99%	3,297	4.50%	09/03/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	23,314	7.49%	11.99%	3,865	4.50%	09/08/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	23,410	7.49%	11.99%	3,881	4.50%	09/10/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	A	72	18,001	7.49%	11.99%	2,929	4.50%	09/17/01

***TX - Case Summary of Top 100 Percentage Point Markups***

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	21,782	7.49%	11.99%	3,544	4.50%	09/18/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	23,352	7.49%	11.99%	3,871	4.50%	09/22/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	D	72	24,155	7.49%	11.99%	4,007	4.50%	09/25/01
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	BLACK	D	72	21,460	7.49%	11.99%	3,491	4.50%	09/28/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	C	72	19,276	7.49%	11.99%	3,198	4.50%	09/30/01
<b>TX</b>	FORT WORTH	MAC CHURCHILL ACURA	BLACK	D	72	35,884	7.49%	11.99%	5,838	4.50%	10/05/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	A	72	18,078	7.49%	11.99%	2,997	4.50%	10/02/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	B	72	23,996	7.49%	11.99%	3,919	4.50%	10/01/01
<b>TX</b>	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	WHITE	D	72	28,808	7.49%	11.99%	4,776	4.50%	10/19/01
<b>TX</b>	HOUSTON	GILLMAN HONDA	WHITE	B	72	34,037	7.49%	11.99%	5,647	4.50%	10/20/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	21,377	9.24%	13.74%	3,573	4.50%	07/18/00
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	D	72	18,354	9.24%	13.74%	3,068	4.50%	07/19/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	C	72	22,177	9.24%	13.74%	3,707	4.50%	07/22/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	B	72	22,243	9.24%	13.74%	3,718	4.50%	07/22/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	18,458	9.24%	13.74%	3,148	4.50%	07/24/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	30,147	8.25%	12.75%	5,060	4.50%	01/25/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	30,080	8.25%	12.75%	5,049	4.50%	01/27/01
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	WHITE	D	72	18,462	8.25%	12.75%	3,095	4.50%	01/27/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK		72	20,690	8.25%	12.75%	3,473	4.50%	01/30/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	22,060	8.25%	12.75%	3,702	4.50%	01/29/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	27,868	8.25%	12.75%	4,677	4.50%	01/30/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	WHITE	C	72	21,411	8.25%	12.75%	3,563	4.50%	01/30/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	22,122	8.25%	12.75%	3,713	4.50%	02/03/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	24,723	8.25%	12.75%	4,150	4.50%	02/01/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	B	72	19,622	8.25%	12.75%	3,293	4.50%	02/03/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	29,537	8.25%	12.75%	4,958	4.50%	02/07/01



***TX - Case Summary of Top 100 Percentage Point Markups***

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	B	72	18,780	8.25%	12.75%	3,152	4.50%	02/10/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	19,901	8.25%	12.75%	3,340	4.50%	02/08/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	26,702	8.25%	12.75%	4,481	4.50%	02/12/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	17,564	8.25%	12.75%	2,948	4.50%	02/17/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	C	72	18,879	8.25%	12.75%	3,108	4.50%	02/21/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	23,351	8.25%	12.75%	3,920	4.50%	02/24/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	18,300	7.99%	12.49%	3,000	4.50%	03/30/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	20,003	7.99%	12.49%	3,344	4.50%	04/09/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	28,419	7.75%	12.25%	4,643	4.50%	04/26/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	26,144	7.99%	12.49%	4,370	4.50%	04/04/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	18,933	7.75%	12.25%	3,152	4.50%	05/09/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	17,760	7.75%	12.25%	2,916	4.50%	05/12/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	C	72	18,003	7.75%	12.25%	2,997	4.50%	05/22/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	B	72	24,922	7.75%	12.25%	4,149	4.50%	05/21/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK		72	20,223	7.75%	12.25%	3,367	4.50%	05/23/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	25,700	7.75%	12.25%	4,279	4.50%	05/30/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	22,219	7.75%	12.25%	3,699	4.50%	06/09/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	25,137	7.75%	12.25%	4,106	4.50%	06/14/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	A	72	24,652	7.75%	12.25%	4,105	4.50%	06/21/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	19,942	7.75%	12.25%	3,320	4.50%	06/23/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	WHITE	C	72	18,102	7.75%	12.25%	3,014	4.50%	06/25/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	WHITE	D	72	20,890	7.75%	12.25%	3,478	4.50%	06/28/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	BLACK	D	72	25,741	7.75%	12.25%	4,286	4.50%	06/29/01

***TX - Case Summary of Top 100 Percentage Point Markups  
Statewide Summary  
Descriptive Statistics for Statewide Contracts***

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		68,092	18,681
<b>Markup in Dollars</b>		5,838	342
<b>Markup in Percent</b>		5.00%	0.55%
<b>Stated Buy Rate</b>		15.75%	6.05%
<b>Total Number of Contracts</b>	67,507		

***Racial Breakdown of Statewide Contracts***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	6353	9.41	6353	9.41
<b>WHITE</b>	61154	90.59	67507	100.00

***Grade Breakdown of Statewide Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	37191	55.44	37191	55.44
<b>B</b>	12860	19.17	50051	74.61
<b>C</b>	9341	13.92	59392	88.54
<b>D</b>	7690	11.46	67082	100.00

***\*425 contracts did not have the credit score field populated.***

***TX - Case Summary of Top 100 Percentage Point Markups***  
***Top 100 Markups Summary***  
***Racial Breakdown of Top 100 Percentage Point Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	29	29.00	29	29.00
<b>WHITE</b>	71	71.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	7	7.22	7	7.22
<b>B</b>	10	10.31	17	17.53
<b>C</b>	22	22.68	39	40.21
<b>D</b>	58	59.79	97	100.00

***\*3 contracts did not have the credit score field populated.***

***TX - Case Summary of Top 100 Percentage Point Markups***  
***Top 100 Markups Summary***  
***Chi-Square Test for Goodness of Fit***

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

***Racial Breakdown of Top 100 Markups***

<b>Race</b>	<b>Observed Number</b>	<b>Expected Number</b>
<b>BLACKS</b>	29	9
<b>WHITES</b>	71	91
<b>TOTAL</b>	100	100

***Statistics for Table of Race by Sample***

<b>Statistic</b>	<b>DF</b>	<b>Value</b>	<b>Prob</b>
<b>Chi-Square</b>	1	44.8213	<.0001

In sum, based on the analysis above, the probability that in Texas we would observe 29 blacks in the top 100 percentage point markups, given that we would expect to find only 9 is essentially 0. Hence, we can conclude that in Texas, blacks are significantly over-represented in the top 100 percentage point markups.

**WI - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	D	72	21,621	6.54%	11.04%	3,529	4.50%	12/10/02
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	60	17,264	7.74%	11.25%	1,815	3.51%	10/15/99
WI	WAUKESHA	WILDE HONDA CARS	BLACK	D	72	27,880	8.65%	12.15%	3,637	3.50%	05/17/01
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	60	16,494	6.19%	9.69%	1,690	3.50%	02/03/03
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	60	17,307	6.19%	9.69%	1,773	3.50%	02/15/03
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	60	11,122	7.75%	11.25%	1,166	3.50%	09/08/99
WI	GLENDALE	DAVID HOBBS HONDA	BLACK	D	60	22,778	7.75%	11.25%	2,390	3.50%	11/29/99
WI	GLENDALE	DAVID HOBBS HONDA	BLACK	D	60	19,236	7.75%	11.25%	2,018	3.50%	11/26/99
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	60	17,670	8.00%	11.50%	1,859	3.50%	03/31/00
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	B	72	19,626	9.75%	13.25%	2,603	3.50%	07/19/00
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	72	20,194	9.75%	13.25%	2,679	3.50%	07/21/00
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	B	72	24,741	9.75%	13.25%	3,282	3.50%	07/31/00
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	B	72	21,806	10.00%	13.50%	2,904	3.50%	08/30/00
WI	WAUKESHA	WILDE HONDA CARS	BLACK	C	72	12,538	9.00%	12.50%	1,644	3.50%	10/03/00
WI	WAUKESHA	WILDE HONDA CARS	WHITE	A	60	8,822	8.75%	12.25%	938	3.50%	10/04/00
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	20,077	8.75%	12.25%	2,137	3.50%	10/30/00
WI	OSHKOSH	BERGSTROM HONDA	WHITE	D	60	17,184	8.75%	12.25%	1,787	3.50%	11/01/00
WI	WAUKESHA	WILDE HONDA CARS	WHITE	A	60	27,903	8.75%	12.25%	2,969	3.50%	11/20/00
WI	WAUKESHA	WILDE HONDA CARS	WHITE		60	17,352	8.75%	12.25%	1,846	3.50%	12/26/00
WI	WAUKESHA	WILDE HONDA CARS	WHITE	B	72	23,569	9.75%	13.25%	3,129	3.50%	12/22/00
WI	WAUKESHA	WILDE HONDA CARS	WHITE	B	60	16,818	8.75%	12.25%	1,789	3.50%	01/11/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	27,897	8.49%	11.99%	2,964	3.50%	02/06/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	19,385	7.99%	11.49%	2,041	3.50%	04/04/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	16,754	7.99%	11.49%	1,764	3.50%	04/06/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	17,096	7.99%	11.49%	1,799	3.50%	04/17/01

**WI - Case Summary of Top 100 Percentage Point Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Race</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
WI	GLENDALE	DAVID HOBBS HONDA	BLACK	D	60	20,745	7.65%	11.15%	2,173	3.50%	05/05/01
WI	GLENDALE	DAVID HOBBS HONDA	BLACK	D	60	22,505	7.65%	11.15%	2,357	3.50%	05/12/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	19,194	7.49%	10.99%	2,006	3.50%	05/26/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	21,766	7.49%	10.99%	2,275	3.50%	05/31/01
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	C	60	6,822	7.49%	10.99%	697	3.50%	05/28/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	20,558	7.49%	10.99%	2,149	3.50%	05/30/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	13,959	7.49%	10.99%	1,457	3.50%	06/01/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	17,339	7.49%	10.99%	1,812	3.50%	06/18/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	A	60	15,890	7.49%	10.99%	1,660	3.50%	06/13/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	18,327	7.49%	10.99%	1,874	3.50%	06/16/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	14,820	7.49%	10.99%	1,549	3.50%	06/18/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	72	25,012	8.49%	11.99%	3,254	3.50%	06/18/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	16,832	7.49%	10.99%	1,759	3.50%	07/03/01
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	D	72	29,390	8.49%	11.99%	3,820	3.50%	07/20/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	A	60	10,602	7.49%	10.99%	1,108	3.50%	07/23/01
WI	GREENFIELD	SCHLOSSMANN'S HONDA	WHITE	C	60	11,373	7.49%	10.99%	1,186	3.50%	08/11/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	72	18,926	8.49%	11.99%	2,413	3.50%	08/15/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	72	31,220	8.49%	11.99%	3,982	3.50%	08/18/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	23,482	7.49%	10.99%	2,454	3.50%	08/22/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	16,929	7.49%	10.99%	1,730	3.50%	08/27/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	15,995	7.49%	10.99%	1,672	3.50%	09/07/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	18,397	7.49%	10.99%	1,922	3.50%	08/30/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	14,428	7.49%	10.99%	1,508	3.50%	09/11/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	16,752	7.49%	10.99%	1,751	3.50%	09/19/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	19,713	7.49%	10.99%	2,060	3.50%	10/08/01
WI	GREENFIELD	BOYLAND HONDA	WHITE	D	60	18,096	6.49%	9.99%	1,825	3.50%	12/08/01

**WI - Case Summary of Top 100 Percentage Point Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
WI	WAUKESHA	WILDE HONDA CARS	WHITE	B	60	14,347	6.49%	9.99%	1,477	3.50%	12/10/01
WI	GREENFIELD	SCHLOSSMANN'S HONDA	WHITE	B	60	16,812	6.49%	9.99%	1,731	3.50%	12/18/01
WI	GREENFIELD	SCHLOSSMANN'S HONDA	WHITE	B	60	20,264	6.25%	9.75%	2,080	3.50%	01/05/02
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	D	60	19,986	7.14%	10.64%	2,077	3.50%	09/09/02
WI	GREENFIELD	BOYLAND HONDA	WHITE	C	60	16,466	7.14%	10.64%	1,711	3.50%	09/10/02
WI	GREENFIELD	BOYLAND HONDA	WHITE	B	48	7,612	7.14%	10.64%	622	3.50%	09/24/02
WI	GREENFIELD	BOYLAND HONDA	WHITE	D	60	28,045	7.14%	10.64%	2,914	3.50%	09/26/02
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	C	60	19,408	6.74%	10.24%	2,005	3.50%	10/18/02
WI	GREENFIELD	BOYLAND HONDA	BLACK	D	60	18,920	6.74%	10.24%	1,952	3.50%	11/14/02
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	D	60	17,552	6.19%	9.69%	1,799	3.50%	01/29/03
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	D	60	17,905	6.19%	9.69%	1,834	3.50%	02/08/03
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	C	72	28,934	6.79%	10.29%	3,657	3.50%	03/27/03
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	72	24,398	8.99%	12.49%	3,200	3.50%	04/06/01
WI	RACINE	FRANK GENTILE OLDS, INC.	WHITE	D	60	16,932	7.34%	10.84%	1,769	3.50%	02/20/02
WI	GLENDALE	DAVID HOBBS HONDA	WHITE	D	60	17,121	7.34%	10.84%	1,786	3.50%	03/04/02
WI	GREENFIELD	SCHLOSSMANN'S HONDA	WHITE	D	60	15,935	7.34%	10.84%	1,626	3.50%	04/20/02
WI	GREENFIELD	BOYLAND HONDA	WHITE	D	60	20,088	7.34%	10.84%	2,093	3.50%	04/26/02
WI	GREENFIELD	BOYLAND HONDA	WHITE	D	60	15,897	7.34%	10.84%	1,657	3.50%	05/14/02
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	D	60	18,568	6.54%	10.04%	1,913	3.50%	01/15/03
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	D	60	18,297	6.54%	10.04%	1,885	3.50%	01/23/03
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	D	60	18,993	6.04%	9.54%	1,942	3.50%	03/19/03
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	60	24,253	6.04%	9.54%	2,480	3.50%	03/21/03
WI	GREENFIELD	SCHLOSSMANN'S HONDA	WHITE	D	60	19,571	6.74%	10.14%	1,922	3.40%	10/04/02
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	72	29,704	8.24%	11.59%	3,676	3.35%	11/06/02
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	72	13,639	7.65%	10.99%	1,636	3.34%	05/18/01
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	15,412	7.49%	10.75%	1,498	3.26%	05/31/01

**WI - Case Summary of Top 100 Percentage Point Markups**

Dealer State	Dealer City	Dealer Name	Race	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	72	30,911	8.34%	11.49%	3,598	3.15%	06/15/02
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	14,017	6.74%	9.88%	1,296	3.14%	10/30/02
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	C	60	20,295	7.14%	10.25%	1,830	3.11%	07/22/02
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	66	19,429	7.49%	10.50%	1,896	3.01%	10/31/02
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	C	72	22,970	7.19%	10.20%	2,503	3.01%	01/24/03
WI	WAUKESHA	WILDE HONDA CARS	BLACK	B	72	23,753	8.65%	11.65%	2,645	3.00%	05/08/01
WI	GREENFIELD	SCHLOSSMANN'S HONDA	WHITE	C	60	10,519	6.19%	9.19%	921	3.00%	02/08/03
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	C	60	15,384	8.75%	11.75%	1,397	3.00%	07/22/00
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	72	19,537	9.00%	12.00%	2,188	3.00%	09/04/00
WI	OSHKOSH	BERGSTROM HONDA	WHITE	D	60	15,920	7.99%	10.99%	1,400	3.00%	03/28/01
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	C	60	16,534	6.89%	9.89%	1,460	3.00%	10/26/01
WI	MILWAUKEE	RUSS DARROW HONDA	BLACK	D	60	16,882	6.49%	9.49%	1,484	3.00%	11/23/01
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	72	26,375	8.34%	11.34%	2,920	3.00%	03/09/02
WI	WAUKESHA	WILDE HONDA CARS	WHITE	C	60	18,217	7.14%	10.14%	1,583	3.00%	08/27/02
WI	GREENFIELD	SCHLOSSMANN'S HONDA	WHITE	C	60	18,682	7.14%	10.14%	1,661	3.00%	09/16/02
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	14,446	7.14%	10.14%	1,282	3.00%	09/28/02
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	D	60	16,715	6.74%	9.74%	1,474	3.00%	10/18/02
WI	MILWAUKEE	RUSS DARROW HONDA	WHITE	C	60	13,168	6.74%	9.74%	1,162	3.00%	10/24/02
WI	GREENFIELD	SCHLOSSMANN'S HONDA	WHITE	C	72	20,838	7.74%	10.74%	2,242	3.00%	11/02/02
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	14,017	6.74%	9.74%	1,237	3.00%	10/30/02
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	72	23,022	7.74%	10.74%	2,524	3.00%	11/12/02
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	16,506	6.19%	9.19%	1,444	3.00%	02/18/03
WI	WAUKESHA	WILDE HONDA CARS	WHITE	D	60	31,283	6.19%	9.19%	2,683	3.00%	02/15/03



**WI - Case Summary of Top 100 Percentage Point Markups**  
**Statewide Summary**  
**Descriptive Statistics for Statewide Contracts**

Loan Parameter	Frequency	Maximum	Mean
Amount Financed		43,331	15,639
Markup in Dollars		3,982	95
Markup in Percent		4.50%	0.17%
Stated Buy Rate		12.73%	5.37%
Total Number of Contracts	9,665		

**Racial Breakdown of Statewide Contracts**

Race	Frequency	Percent	Cumulative Frequency	Cumulative Percent
BLACK	338	3.50	338	3.50
WHITE	9327	96.50	9665	100.00

**Grade Breakdown of Statewide Contracts**

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	6919	72.52	6919	72.52
B	1220	12.79	8139	85.31
C	753	7.89	8892	93.20
D	649	6.80	9541	100.00

*\*124 contracts did not have the credit score field populated.*

***WI - Case Summary of Top 100 Percentage Point Markups***  
***Top 100 Markups Summary***  
***Racial Breakdown of Top 100 Percentage Point Markups***

<b>Race</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>BLACK</b>	19	19.00	19	19.00
<b>WHITE</b>	81	81.00	100	100.00

***Grade Breakdown of Top 100 Contracts***

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	4	4.04	4	4.04
<b>B</b>	10	10.10	14	14.14
<b>C</b>	30	30.30	44	44.44
<b>D</b>	55	55.56	99	100.00

***\*1 contract did not have the credit score field populated.***

**WI - Case Summary of Top 100 Percentage Point Markups**  
**Top 100 Markups Summary**  
**Chi-Square Test for Goodness of Fit**

**Chi-Square Test of Goodness of Fit:**

The chi-square test for goodness of fit determines how well an observed distribution conforms to an expected distribution. For instance, if we know that blacks comprise roughly 10 percent of AHFC customers, in a random sample of 100 contracts we would **expect** to find approximately 10 blacks. However, if we actually **observe** 20 blacks in our random sample, the chi-square test for goodness of fit will tell us the probability of finding this discrepancy by simple chance. Thus, we have used this test to determine how likely we would find the racial distributions found in the top 100 dollar markups.

**Racial Breakdown of Top 100 Markups**

Race	Observed Number	Expected Number
<b>BLACKS</b>	19	4
<b>WHITES</b>	81	96
<b>TOTAL</b>	100	100

**Statistics for Table of Race by Sample**

Statistic	DF	Value	Prob
<b>Chi-Square</b>	1	67.5354	<.0001

In sum, based on the analysis above, the probability that in Wisconsin we would observe 19 blacks in the top 100 percentage point markups, given that we would expect to find only 4 is essentially 0. Hence, we can conclude that in Wisconsin, blacks are significantly over-represented in the top 100 percentage point markups.

*Nationwide AHFC - Case Summary of Top 500 Dollar Markups*

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
NY	LONG ISLAND CTY	PARAGON ACURA	D	72	43,846	6.99%	11.49%	7,077	4.50%	09/07/01
AZ	PHOENIX	SHOWCASE HONDA	D	72	47,935	7.10%	11.10%	6,990	4.00%	04/03/02
NY	LONG ISLAND CTY	PARAGON ACURA	C	72	55,021	6.49%	9.99%	6,796	3.50%	02/24/03
MD	GAITHERSBURG	ROSENTHAL ACURA	D	72	46,403	6.65%	10.65%	6,720	4.00%	05/28/02
TX	RICHARDSON	LUTE RILEY HONDA	D	72	38,874	7.50%	12.25%	6,690	4.75%	05/25/02
CA	PLEASANTON	ACURA OF PLEASANTON	C	72	39,132	9.24%	13.74%	6,678	4.50%	08/29/00
DE	NEW CASTLE	CASTLE ACURA	D	72	45,247	6.04%	10.04%	6,485	4.00%	12/18/02
OR	VANCOUVER	ACURA OF PORTLAND	A	72	87,156	6.74%	8.74%	6,204	2.00%	05/19/02
AL	BIRMINGHAM	TAMERON HONDA	D	72	34,846	7.00%	11.75%	6,063	4.75%	11/21/02
IL	ORLAND PARK	JOE RIZZA ACURA	D	72	46,642	7.49%	10.99%	5,965	3.50%	11/08/02
WA	RENTON	RENTON HONDA	D	72	35,298	8.25%	12.75%	5,928	4.50%	05/19/01
TX	FORT WORTH	MAC CHURCHILL ACURA	D	72	35,884	7.49%	11.99%	5,838	4.50%	10/05/01
WA	SEATTLE	ACURA OF SEATTLE	D	72	45,395	7.49%	10.99%	5,808	3.50%	12/17/02
MD	BETHESDA	OURISMAN HONDA	D	72	45,214	7.65%	11.15%	5,798	3.50%	06/30/02
NY	LONG ISLAND CTY	PARAGON ACURA	C	72	40,314	7.25%	11.25%	5,784	4.00%	05/31/01
NC	WILMINGTON	STEVENSON ACURA	C	72	45,194	7.24%	10.74%	5,758	3.50%	03/17/03
LA	NEW ORLEANS	BENSON HONDA	C	72	43,576	9.49%	12.99%	5,750	3.50%	03/13/01
CA	EL CERRITO	HONDA OF EL CERRITO	D	72	38,343	7.59%	11.64%	5,713	4.05%	06/07/02
MD	GAITHERSBURG	ROSENTHAL ACURA	B	72	45,105	7.99%	11.49%	5,708	3.50%	08/25/01
MD	BETHESDA	CHEVY CHASE ACURA	C	72	44,469	7.65%	11.15%	5,707	3.50%	04/26/02
TX	HOUSTON	GILLMAN HONDA	D	72	43,616	8.84%	12.34%	5,703	3.50%	02/12/03
NY	LATHAM	NORTHEAST ACURA	D	66	50,000	6.24%	9.74%	5,689	3.50%	02/10/03
TX	FORT WORTH	MAC CHURCHILL ACURA	D	72	43,510	8.75%	12.25%	5,681	3.50%	08/29/02
CA	SANTA CLARA	STEVENS CREEK ACURA	D	72	42,477	6.75%	10.50%	5,657	3.75%	10/27/01
NV	LAS VEGAS	FALCONI'S ACURA OF LAS VEGAS	A	72	44,382	6.40%	9.95%	5,655	3.55%	02/10/03
TX	HOUSTON	GILLMAN HONDA	B	72	34,037	7.49%	11.99%	5,647	4.50%	10/20/01

*Nationwide AHFC - Case Summary of Top 500 Dollar Markups*

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
IL	WESTMONT IL	MCGRATH ACURA	D	72	44,569	7.99%	11.49%	5,640	3.50%	08/30/02
CA	COVINA	THOMAS ACURA	B	72	39,134	7.09%	11.09%	5,601	4.00%	06/15/02
CA	ANAHEIM	WEIR CANYON ACURA	B	72	42,100	7.25%	10.90%	5,599	3.65%	12/15/01
MD	ANNAPOLIS	HONDA OF ANNAPOLIS	D	72	43,874	7.35%	10.85%	5,598	3.50%	07/27/02
CA	ALHAMBRA	GOUDY HONDA	D	72	34,300	7.65%	12.15%	5,594	4.50%	06/25/01
WA	BELLEVUE	ACURA OF BELLEVUE	C	72	43,421	7.99%	11.49%	5,592	3.50%	08/24/02
KS	OLATHE	FRANK ANCONA HONDA	D	72	32,534	7.42%	12.17%	5,592	4.75%	05/11/02
MD	ROCKVILLE	HERSONS, INC.	D	72	32,959	8.99%	13.49%	5,591	4.50%	08/25/00
CO	COLORADO SPRING	PIKES PEAK ACURA, LTD	C	72	42,784	8.49%	11.99%	5,563	3.50%	07/18/01
MO	ELLISVILLE	STEPHEN VINCEL HONDA	D	72	33,059	8.25%	12.75%	5,549	4.50%	02/02/01
FL	DAVIE	RICK CASE HONDA	C	72	31,651	7.24%	11.99%	5,527	4.75%	07/28/02
NY	LATHAM	NORTHEAST ACURA	D	72	42,988	7.80%	11.30%	5,526	3.50%	03/12/02
NY	LONG ISLAND CTY	PARAGON ACURA	D	72	34,217	6.99%	11.49%	5,522	4.50%	06/29/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	42,817	8.75%	12.25%	5,484	3.50%	04/10/02
IL	WESTMONT IL	MCGRATH ACURA	D	72	32,660	8.25%	12.75%	5,483	4.50%	02/24/01
TX	ARLINGTON	VANDERGRIFF ACURA	D	72	42,318	9.49%	12.99%	5,481	3.50%	01/03/01
TX	IRVING	DAVID MCDAVID HONDA	C	72	41,953	8.75%	12.25%	5,477	3.50%	07/23/01
KY	FLORENCE	JEFF WYLER HONDA	D	72	34,297	6.20%	10.70%	5,465	4.50%	03/07/03
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	34,138	6.29%	10.79%	5,448	4.50%	11/13/01
TN	CHATTANOOGA	PYE AUTOMOBILE SALES OF CHATTA	B	72	42,565	7.49%	10.99%	5,444	3.50%	12/28/01
TX	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	C	72	41,449	8.75%	12.25%	5,412	3.50%	05/29/01
NJ	EAST BRUNSWICK	BRUNSWICK ACURA	D	60	51,978	7.25%	10.75%	5,410	3.50%	05/18/01
TX	HOUSTON	GOODSON HONDA NORTH	D	72	30,719	7.80%	12.55%	5,407	4.75%	12/21/02
FL	WEST PALM BEACH	PALM BEACH ACURA	B	72	31,224	6.40%	11.15%	5,377	4.75%	12/20/02
NJ	VERONA	MONTCLAIR ACURA	D	66	40,655	6.99%	10.99%	5,368	4.00%	07/09/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	32,100	6.99%	11.49%	5,278	4.50%	10/31/01

*Nationwide AHFC - Case Summary of Top 500 Dollar Markups*

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>MD</b>	SILVER SPRING	SPORT HONDA	C	72	40,597	8.49%	11.99%	5,278	3.50%	05/12/01
<b>MD</b>	BETHESDA	OURISMAN HONDA	D	72	40,645	8.49%	11.99%	5,278	3.50%	05/24/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	A	72	40,524	8.49%	11.99%	5,273	3.50%	10/20/01
<b>MD</b>	ANNAPOLIS	CRISWELL ACURA	C	72	41,228	7.49%	10.99%	5,273	3.50%	12/13/01
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	B	72	35,285	8.59%	12.59%	5,272	4.00%	09/03/02
<b>TX</b>	N. RICHLND HILL	GENE HUGGINS HONDA	D	72	31,707	7.49%	11.99%	5,250	4.50%	08/10/01
<b>LA</b>	LAKE CHARLES	BILLY NAVARRE HONDA	D	72	29,725	7.84%	12.59%	5,236	4.75%	05/06/02
<b>NY</b>	LONG ISLAND CTY	PARAGON ACURA	C	72	41,791	7.29%	10.79%	5,229	3.50%	11/12/01
<b>CA</b>	CORTE MADERA	MARIN ACURA	D	72	31,677	8.40%	12.90%	5,227	4.50%	07/29/01
<b>MD</b>	ANNAPOLIS	CRISWELL ACURA	D	72	41,005	7.24%	10.74%	5,222	3.50%	09/26/02
<b>WA</b>	SEATTLE	ACURA OF SEATTLE	D	72	41,567	7.49%	10.99%	5,219	3.50%	11/10/02
<b>NY</b>	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	40,572	7.74%	11.24%	5,211	3.50%	06/04/02
<b>IL</b>	ELMHURST	GRAND HONDA	D	72	42,260	7.20%	10.59%	5,205	3.39%	01/16/03
<b>TX</b>	HOUSTON	STERLING MCCALL ACURA	C	72	39,632	8.85%	12.35%	5,183	3.50%	02/04/02
<b>NJ</b>	BRIDGEWATER	BILL VINCE'S BRIDGEWATER ACURA	D	72	39,275	9.25%	12.75%	5,182	3.50%	02/16/01
<b>MD</b>	BETHESDA	OURISMAN HONDA	D	72	40,172	7.99%	11.49%	5,180	3.50%	09/26/01
<b>VA</b>	VIRGINIA BEACH	HALL ACURA OF VIRGINIA BEACH		60	49,712	7.40%	10.90%	5,178	3.50%	06/21/02
<b>NV</b>	HENDERSON	SHACK-FINDLAY HONDA	D	72	40,655	7.20%	10.70%	5,175	3.50%	10/17/02
<b>NJ</b>	CLIFTON	PLANET HONDA ROUTE 3	D	72	40,458	7.44%	10.94%	5,170	3.50%	07/23/02
<b>NJ</b>	UNION	PLANET HONDA	D	72	40,271	7.80%	11.30%	5,165	3.50%	02/13/02
<b>TX</b>	ODESSA	KELLY GRIMSLEY HONDA	C	72	39,040	9.50%	13.00%	5,163	3.50%	10/30/02
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	B	72	39,803	7.99%	11.49%	5,136	3.50%	09/24/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	D	72	28,886	7.50%	12.35%	5,126	4.85%	07/24/02
<b>CA</b>	MORENO VALLEY	MORENO VALLEY HONDA	C	72	39,984	7.59%	11.09%	5,126	3.50%	07/13/02
<b>MD</b>	LAUREL	TISCHER ACURA	C	72	40,001	7.49%	10.99%	5,116	3.50%	11/30/01
<b>CA</b>	FAIRFIELD	SOLANO ACURA	B	72	39,987	8.65%	12.15%	5,113	3.50%	05/29/01

*Nationwide AHFC - Case Summary of Top 500 Dollar Markups*

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TN	MEMPHIS	ACURA OF MEMPHIS	C	72	40,056	8.40%	11.90%	5,101	3.50%	03/29/02
NJ	VERONA	MONTCLAIR ACURA	C	72	39,921	7.44%	10.94%	5,100	3.50%	07/30/02
TX	BEAUMONT	MIKE SMITH HONDA	A	72	38,549	9.49%	12.99%	5,097	3.50%	01/13/01
CA	VAN NUYS	KEYES ACURA	C	60	49,601	7.75%	11.25%	5,090	3.50%	08/10/99
CA	SAN JOSE	CAPITOL HONDA	D	72	40,094	7.00%	10.50%	5,090	3.50%	09/14/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	72	39,893	8.49%	11.99%	5,088	3.50%	05/23/01
MO	ST. PETERS	ED NAPLETON HONDA	C	72	40,013	7.15%	10.65%	5,088	3.50%	02/19/03
VA	RICHMOND	CROWN ACURA	D	72	35,241	6.49%	10.49%	5,087	4.00%	12/14/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	40,337	7.74%	11.24%	5,084	3.50%	05/23/02
TX	BAYTOWN	BAYTOWN HONDA	D	72	35,678	9.50%	13.34%	5,084	3.84%	10/11/02
TX	IRVING	DAVID MCDAVID HONDA	B	72	30,286	9.50%	14.00%	5,082	4.50%	08/26/00
NJ	VERONA	MONTCLAIR ACURA	C	72	31,288	6.29%	10.79%	5,082	4.50%	11/03/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	30,147	8.25%	12.75%	5,060	4.50%	01/25/01
TX	HOUSTON	GOODSON HONDA NORTH	D	72	38,307	9.50%	13.00%	5,055	3.50%	10/14/02
AZ	PEORIA	ARROWHEAD HONDA	C	72	39,417	7.60%	11.10%	5,051	3.50%	07/08/02
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	C	72	39,446	8.40%	11.90%	5,050	3.50%	06/13/02
TX	RICHARDSON	LUTE RILEY HONDA	C	72	30,080	8.25%	12.75%	5,049	4.50%	01/27/01
CA	R. S. MARGARITA	FAMILY HONDA	D	72	37,858	7.25%	10.90%	5,036	3.65%	12/07/01
NY	BROOKLYN	PLAZA HONDA	B	72	32,364	6.49%	10.79%	5,034	4.30%	12/27/02
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	D	72	38,932	8.15%	11.65%	5,034	3.50%	02/12/03
MD	GAITHERSBURG	ROSENTHAL ACURA	C	72	39,128	7.65%	11.15%	5,021	3.50%	06/04/02
VA	ALEXANDRIA	LANDMARK HONDA	D	72	38,879	7.89%	11.39%	5,009	3.50%	09/07/02
OR	VANCOUVER	ACURA OF PORTLAND	C	72	38,876	7.99%	11.49%	5,007	3.50%	07/03/02
MD	GAITHERSBURG	ROSENTHAL ACURA	B	72	38,764	7.99%	11.49%	5,003	3.50%	09/21/01
AZ	PHOENIX	BELL HONDA	C	72	38,361	8.49%	11.99%	4,992	3.50%	10/20/01
CA	CONCORD	CONCORD HONDA	D	72	39,484	6.74%	10.24%	4,990	3.50%	03/11/03

**Nationwide AHFC - Case Summary of Top 500 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TX</b>	HOUSTON	JOHN EAGLE ACURA	C	72	95,080	6.00%	7.50%	4,989	1.50%	03/28/02
<b>TX</b>	KINGWOOD	STERLING MCCALL HONDA OF KINGW	D	72	37,808	9.30%	12.80%	4,980	3.50%	12/09/02
<b>NJ</b>	UNION	PLANET HONDA	C	72	38,741	7.80%	11.30%	4,980	3.50%	02/02/02
<b>MD</b>	BETHESDA	OURISMAN HONDA	B	72	30,441	6.75%	11.25%	4,980	4.50%	10/20/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	38,874	8.75%	12.25%	4,978	3.50%	05/25/02
<b>TX</b>	SAN ANTONIO	BENSON HONDA-MAZDA	B	72	38,079	8.75%	12.25%	4,975	3.50%	08/21/02
<b>VA</b>	VIRGINIA BEACH	HALL ACURA OF VIRGINIA BEACH		60	47,655	7.40%	10.90%	4,971	3.50%	04/05/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	A	72	29,734	9.24%	13.74%	4,970	4.50%	07/19/00
<b>CT</b>	GREENWICH	GREENWICH ACURA	C	72	90,761	7.44%	8.99%	4,963	1.55%	07/24/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	28,288	7.50%	12.25%	4,962	4.75%	05/25/02
<b>NY</b>	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	72	39,257	7.19%	10.69%	4,959	3.50%	08/20/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	29,537	8.25%	12.75%	4,958	4.50%	02/07/01
<b>MD</b>	LAUREL	TISCHER ACURA	C	72	38,654	7.65%	11.15%	4,956	3.50%	04/29/02
<b>CA</b>	SANTA CLARA	STEVENS CREEK ACURA	D	72	34,259	7.75%	11.75%	4,955	4.00%	10/28/01
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	D	72	37,898	8.75%	12.25%	4,952	3.50%	03/30/01
<b>IL</b>	WESTMONT IL	MCGRATH ACURA	D	60	45,609	5.99%	9.70%	4,949	3.71%	01/31/03
<b>LA</b>	BATON ROUGE	RICHARDS HONDA	D	72	37,875	8.74%	12.24%	4,944	3.50%	10/11/02
<b>MD</b>	CLARKSVILLE	JIM COLEMAN HONDA	C	72	37,445	9.49%	12.99%	4,941	3.50%	12/03/00
<b>NJ</b>	RAMSEY NJ	ACURA OF RAMSEY	C	72	37,424	9.49%	12.99%	4,938	3.50%	12/20/00
<b>FL</b>	PLANTATION	RICK CASE ACURA	C	72	28,642	7.34%	12.09%	4,936	4.75%	04/29/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	B	72	37,787	8.75%	12.25%	4,933	3.50%	06/03/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	B	72	37,787	8.75%	12.25%	4,933	3.50%	06/03/02
<b>DE</b>	NEW CASTLE	CASTLE ACURA	D	72	41,183	8.25%	11.49%	4,931	3.24%	07/25/01
<b>IL</b>	WESTMONT IL	MCGRATH ACURA	D	72	38,230	7.95%	11.45%	4,928	3.50%	02/05/02
<b>MD</b>	FALLSTON	SCHAEFER & STROHMINGER HONDA B	C	72	30,532	8.49%	12.82%	4,928	4.33%	11/22/00
<b>WA</b>	FIFE	HONDA OF FIFE	B	72	38,827	6.99%	10.49%	4,926	3.50%	02/14/03



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CA	SAN JOSE	CAPITOL HONDA	D	72	30,579	7.59%	11.95%	4,918	4.36%	04/25/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	38,241	7.74%	11.24%	4,911	3.50%	07/03/02
MD	ELLCOTT CITY	ACURA WEST	D	60	47,506	6.74%	10.24%	4,908	3.50%	09/20/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	72	38,600	8.25%	11.75%	4,905	3.50%	06/14/01
LA	BATON ROUGE	TEAM HONDA	D	72	29,136	8.49%	12.99%	4,903	4.50%	03/10/01
CA	ALHAMBRA	GOUDY HONDA	D	72	29,597	7.40%	11.90%	4,902	4.50%	07/07/01
FL	PLANTATION	RICK CASE ACURA	C	72	44,164	4.65%	7.90%	4,900	3.25%	01/23/03
CA	RIVERSIDE	ACURA OF RIVERSIDE	B	72	39,174	7.25%	10.75%	4,898	3.50%	12/26/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	38,477	7.19%	10.69%	4,897	3.50%	08/13/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	38,569	7.00%	10.50%	4,892	3.50%	10/08/02
AZ	PHOENIX	BELL HONDA	B	72	38,552	7.49%	10.99%	4,890	3.50%	12/22/01
FL	CLEARWATER	CROWN ACURA	C	72	27,939	7.34%	12.09%	4,888	4.75%	01/22/02
NJ	CLIFTON	PLANET HONDA ROUTE 3	D	72	37,476	8.75%	12.25%	4,887	3.50%	04/14/01
MD	ELLCOTT CITY	O'DONNELL HONDA	D	72	38,049	7.75%	11.25%	4,887	3.50%	10/04/01
PA	WEST CHESTER	WEST CHESTER ACURA	D	60	47,805	6.04%	9.54%	4,882	3.50%	01/11/03
NJ	EAST BRUNSWICK	BRUNSWICK ACURA	C	72	37,668	8.25%	11.75%	4,878	3.50%	05/19/01
MD	CLARKSVILLE	JIM COLEMAN HONDA	C	72	39,218	6.54%	9.99%	4,864	3.45%	11/23/02
NJ	BRIDGEWATER	BILL VINCE'S BRIDGEWATER ACURA	C	72	37,431	8.49%	11.99%	4,861	3.50%	05/02/01
OK	EDMOND	BOB HOWARD ACURA	B	72	37,319	8.59%	12.09%	4,860	3.50%	05/04/02
CA	FREMONT	AUTOWEST HONDA	C	60	30,509	6.50%	11.95%	4,856	5.45%	12/09/02
AZ	PHOENIX	ACURA, NORTH SCOTTSDALE	D	72	37,519	9.25%	12.75%	4,842	3.50%	04/20/01
LA	HARVEY	SUPERIOR HONDA	D	72	27,418	7.99%	12.74%	4,841	4.75%	01/11/02
NJ	WEST NEW YORK	HUDSON HONDA	C	72	37,623	7.80%	11.30%	4,837	3.50%	04/07/02
NC	CHARLOTTE	HENDRICK HONDA	D	72	37,510	7.94%	11.44%	4,836	3.50%	10/12/02
IL	LISLE	HONDA OF LISLE	B	72	37,991	7.20%	10.70%	4,833	3.50%	12/07/02
IN	LAFAYETTE	BOB ROHRMAN HONDA	D	72	28,460	8.85%	13.35%	4,827	4.50%	10/09/00

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MO	LEE'S SUMMIT	STADIUM HONDA	B	72	31,609	6.79%	11.04%	4,823	4.25%	10/09/02
CA	OAKLAND	HONDA OF OAKLAND	D	72	33,418	6.24%	10.24%	4,806	4.00%	02/18/03
WA	AUBURN	HINSHAWS HONDA	D	72	37,260	7.99%	11.49%	4,805	3.50%	09/04/02
TX	HOUSTON	MCDAVID HONDA	D	72	37,618	7.49%	10.99%	4,805	3.50%	12/15/01
CA	HAYWARD	HONDA OF HAYWARD	C	72	25,175	8.85%	13.99%	4,802	5.14%	05/13/00
GA	MACON	SUTTON ACURA	B	72	36,895	4.75%	8.50%	4,802	3.75%	11/16/02
TX	RICHARDSON	LUTE RILEY HONDA	D	72	28,484	8.49%	12.99%	4,800	4.50%	01/16/01
CA	SAN JOSE	CAPITOL HONDA	B	72	39,130	7.59%	11.00%	4,797	3.41%	04/13/02
TX	HOUSTON	STERLING MCCALL ACURA	D	72	36,592	8.99%	12.49%	4,796	3.50%	04/09/01
CA	ESCONDIDO	ACURA OF ESCONDIDO	B	60	46,708	6.24%	9.74%	4,794	3.50%	01/29/03
OH	AKRON	MIKE PRUITT HONDA	D	72	37,425	8.74%	12.24%	4,792	3.50%	06/08/02
TX	RICHARDSON	LUTE RILEY HONDA	D	72	29,324	7.75%	12.25%	4,790	4.50%	07/18/01
CA	SAN JOSE	CAPITOL HONDA	B	72	37,720	7.00%	10.50%	4,788	3.50%	09/19/02
VA	WOODBIDGE	KAREN RADLEY ACURA	C	72	29,320	7.14%	11.60%	4,782	4.46%	08/15/02
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	D	60	46,447	6.49%	9.99%	4,781	3.50%	12/03/01
CA	SEASIDE	VAL STROUGH HONDA	D	72	38,376	7.00%	10.50%	4,779	3.50%	10/16/02
TX	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	D	72	28,808	7.49%	11.99%	4,776	4.50%	10/19/01
VA	ALEXANDRIA	LANDMARK HONDA	D	72	29,192	6.64%	11.14%	4,775	4.50%	10/24/02
TX	RICHARDSON	LUTE RILEY HONDA	D	72	28,670	7.75%	12.25%	4,774	4.50%	07/12/01
CA	EL CAJON	TIPTON MOTORS	C	72	37,211	7.59%	11.09%	4,771	3.50%	05/25/02
TX	RICHARDSON	LUTE RILEY HONDA	D	72	29,315	7.49%	11.99%	4,769	4.50%	09/15/01
IN	INDIANAPOLIS	ED MARTIN HONDA	C	72	28,358	8.35%	12.85%	4,767	4.50%	04/13/01
RI	W. WARWICK	MAJESTIC HONDA	B	72	31,855	6.29%	10.45%	4,766	4.16%	11/30/01
AL	BIRMINGHAM	TAMERON HONDA	C	72	37,226	8.69%	12.19%	4,763	3.50%	08/13/02
TX	HOUSTON	GILLMAN HONDA	B	72	30,198	8.75%	12.95%	4,761	4.20%	12/11/00
NY	LONG ISLAND CTY	PARAGON ACURA	D	72	33,010	7.55%	11.55%	4,759	4.00%	05/07/02

*Nationwide AHFC - Case Summary of Top 500 Dollar Markups*

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	B	72	36,901	7.99%	11.49%	4,758	3.50%	09/29/01
GA	BUFORD	LANIER HONDA	D	72	37,711	7.75%	11.25%	4,754	3.50%	11/16/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	A	72	35,853	6.49%	10.24%	4,754	3.75%	12/20/02
CA	COVINA	THOMAS ACURA	C	72	37,805	7.59%	11.09%	4,753	3.50%	06/12/02
MD	WALDORF	KEN DIXON HONDA	C	72	40,100	7.65%	10.95%	4,751	3.30%	04/13/02
OH	BOARDMAN	ACURA OF BOARDMAN	C	66	39,276	7.75%	11.45%	4,749	3.70%	10/24/02
AZ	GLENDALE	EARNHARDT HONDA	C	72	37,648	6.60%	10.10%	4,747	3.50%	01/28/03
CA	CULVER CITY	MILLER HONDA-CULVER CITY	C	72	36,999	7.59%	11.09%	4,743	3.50%	07/28/02
CA	DOWNEY	DOWNEY ACURA	D	72	37,000	7.59%	11.09%	4,741	3.50%	06/13/02
IN	CLARKSVILLE	HONDA CARS OF CLARKSVILLE	C	72	27,787	9.35%	13.85%	4,740	4.50%	07/27/00
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	37,471	6.74%	10.24%	4,733	3.50%	11/23/02
NV	LAS VEGAS	HONDA WEST	C	72	37,462	6.60%	10.10%	4,731	3.50%	01/17/03
AZ	TEMPE	TEMPE HONDA	C	72	36,888	7.60%	11.10%	4,727	3.50%	06/12/02
CA	SELMA	SELMA HONDA	C	72	37,945	7.00%	10.50%	4,726	3.50%	10/04/02
TX	HOUSTON	GOODSON HONDA WEST	D	72	28,402	7.75%	12.25%	4,722	4.50%	07/18/01
TX	RICHARDSON	LUTE RILEY HONDA	C	72	28,023	8.49%	12.99%	4,722	4.50%	12/28/00
AL	BIRMINGHAM	TAMERON HONDA	D	72	27,076	7.10%	11.85%	4,719	4.75%	02/28/03
TX	MCKINNEY	HONDA CARS OF MCKINNEY	C	72	36,240	8.49%	11.99%	4,715	3.50%	08/04/01
WA	EDMONDS	LYNNWOOD HONDA	D	72	28,650	6.99%	11.49%	4,713	4.50%	10/10/02
CA	MORENO VALLEY	MORENO VALLEY HONDA	D	72	37,260	6.74%	10.24%	4,709	3.50%	02/22/03
TX	N. RICHLND HILL	GENE HUGGINS HONDA	C	72	35,893	8.84%	12.34%	4,704	3.50%	02/28/03
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	37,377	6.49%	9.99%	4,701	3.50%	01/11/03
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	37,900	6.74%	10.24%	4,700	3.50%	12/16/02
CA	LIVERMORE	LIVERMORE HONDA	D	72	36,709	7.50%	11.00%	4,699	3.50%	08/09/02
VA	ALEXANDRIA	LANDMARK HONDA	D	72	36,450	7.89%	11.39%	4,696	3.50%	09/09/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	37,855	6.74%	10.24%	4,694	3.50%	11/06/02

*Nationwide AHFC - Case Summary of Top 500 Dollar Markups*

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CA	CONCORD	ACURA OF CONCORD	A	72	39,726	4.90%	8.34%	4,694	3.44%	05/24/02
MD	GAITHERSBURG	ROSENTHAL ACURA	D	72	36,234	9.49%	12.99%	4,693	3.50%	11/21/00
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	35,445	6.24%	9.99%	4,681	3.75%	12/12/02
TX	RICHARDSON	LUTE RILEY HONDA	D	72	27,868	8.25%	12.75%	4,677	4.50%	01/30/01
LA	BATON ROUGE	TEAM HONDA	D	72	28,108	7.75%	12.25%	4,674	4.50%	10/03/01
TX	BAYTOWN	BAYTOWN HONDA	D	72	35,880	9.84%	13.34%	4,672	3.50%	09/11/02
NY	BROOKLYN	PLAZA HONDA	C	72	32,632	5.99%	9.99%	4,670	4.00%	03/06/03
NV	HENDERSON	SHACK-FINDLAY HONDA	C	72	36,750	7.10%	10.60%	4,670	3.50%	11/13/02
NJ	RAMSEY NJ	ACURA OF RAMSEY	D	72	35,807	8.75%	12.25%	4,669	3.50%	04/14/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	72	37,608	6.74%	10.24%	4,664	3.50%	11/02/02
TX	HOUSTON	STERLING MCCALL ACURA	D	60	45,305	6.49%	9.99%	4,664	3.50%	12/15/01
TN	NASHVILLE	CREST HONDA	B	72	36,531	7.59%	11.09%	4,663	3.50%	02/04/03
MD	BETHESDA	OURISMAN HONDA	D	72	36,873	6.84%	10.34%	4,659	3.50%	10/22/02
RI	W. WARWICK	MAJESTIC HONDA	B	72	36,546	7.34%	10.84%	4,657	3.50%	08/26/02
IL	LISLE	HONDA OF LISLE	B	72	36,017	8.10%	11.60%	4,656	3.50%	06/04/02
MD	BETHESDA	OURISMAN HONDA	C	72	36,324	7.65%	11.15%	4,652	3.50%	07/06/02
TX	HOUSTON	GOODSON HONDA WEST	D	72	27,966	7.75%	12.25%	4,650	4.50%	07/13/01
PA	LANGHORNE	DAVIS ACURA	B	72	36,436	7.29%	10.79%	4,646	3.50%	09/06/02
TN	KNOXVILLE	WEST SIDE HONDA	D	72	28,790	6.59%	11.09%	4,645	4.50%	02/14/03
CA	CONCORD	CONCORD HONDA	B	72	37,363	6.89%	10.39%	4,645	3.50%	12/28/02
CA	RIVERSIDE	RIVERSIDE HONDA	A	72	37,356	6.89%	10.39%	4,644	3.50%	12/27/02
NJ	OCEAN	ACURA OF OCEAN	B	72	35,859	8.25%	11.75%	4,643	3.50%	06/02/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	28,419	7.75%	12.25%	4,643	4.50%	04/26/01
CA	VAN NUYS	MILLER HONDA	B	72	36,202	7.59%	11.09%	4,641	3.50%	04/26/02
WA	AUBURN	HINSHAWS HONDA	C	72	36,317	7.49%	10.99%	4,639	3.50%	10/22/02
NJ	RAMSEY NJ	ACURA OF RAMSEY	C	72	35,721	8.49%	11.99%	4,638	3.50%	05/08/01

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NY	SCARSDALE	CURRY ACURA	D	72	36,740	7.80%	11.30%	4,635	3.50%	02/08/02
TX	RICHARDSON	LUTE RILEY HONDA	D	72	30,248	7.75%	11.90%	4,632	4.15%	07/07/01
TX	IRVING	DAVID MCDAVID HONDA	C	72	35,071	9.49%	12.99%	4,627	3.50%	12/30/00
TX	MCKINNEY	HONDA CARS OF MCKINNEY	D	72	28,360	6.49%	10.99%	4,627	4.50%	11/30/01
PA	GREENSBURG	SMAIL ACURA	D	72	51,861	6.44%	8.94%	4,626	2.50%	02/21/03
CA	SAN JOSE	CAPITOL HONDA	B	72	31,783	6.74%	10.75%	4,622	4.01%	01/27/03
NV	LAS VEGAS	LAS VEGAS HONDA	B	72	36,097	7.55%	11.05%	4,622	3.50%	04/05/02
CA	OAKLAND	HONDA OF OAKLAND	C	72	37,586	7.59%	10.95%	4,620	3.36%	01/29/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	72	37,249	6.74%	10.24%	4,620	3.50%	12/18/02
CA	DOWNEY	HONDA WORLD DOWNEY	C	72	37,155	6.89%	10.39%	4,620	3.50%	12/21/02
CA	SAN JOSE	CAPITOL HONDA	D	72	36,384	7.00%	10.50%	4,618	3.50%	10/03/02
TX	IRVING	DAVID MCDAVID HONDA	B	72	35,513	8.49%	11.99%	4,617	3.50%	09/20/01
MD	BETHESDA	OURISMAN HONDA	C	72	38,730	7.90%	11.15%	4,615	3.25%	01/19/02
NY	YORKTOWN HGTS.	CURRY HONDA	C	72	33,258	8.25%	11.99%	4,611	3.74%	05/25/01
MD	SILVER SPRING	SPORT HONDA	C	72	35,591	8.25%	11.75%	4,609	3.50%	07/18/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA		72	36,742	7.44%	10.94%	4,609	3.50%	07/19/02
CA	SAN JOSE	CAPITOL HONDA	C	72	35,937	7.59%	11.09%	4,607	3.50%	02/02/02
VA	VIRGINIA BEACH	HALL ACURA OF VIRGINIA BEACH		60	44,148	7.40%	10.90%	4,605	3.50%	05/29/02
CA	BUENA PARK	BUENA PARK HONDA	D	72	36,614	7.59%	11.09%	4,604	3.50%	05/02/02
NJ	VERONA	MONTCLAIR ACURA	C	72	35,832	7.80%	11.30%	4,604	3.50%	03/08/02
TX	RICHARDSON	LUTE RILEY HONDA	A	72	27,847	8.49%	12.99%	4,602	4.50%	01/20/01
MD	CLARKSVILLE	JIM COLEMAN HONDA	D	72	35,884	7.65%	11.15%	4,602	3.50%	06/23/02
TX	RICHARDSON	LUTE RILEY HONDA	C	72	27,300	8.49%	12.99%	4,600	4.50%	01/18/01
NJ	VERONA	MONTCLAIR ACURA		72	44,940	9.25%	11.99%	4,599	2.74%	01/26/01
TX	HOUSTON	STERLING MCCALL ACURA	D	60	44,014	7.50%	11.00%	4,598	3.50%	02/27/02
TX	RICHARDSON	LUTE RILEY HONDA	C	72	35,840	8.84%	12.34%	4,596	3.50%	02/22/03

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<b>TX</b>	N. RICHLND HILL	GENE HUGGINS HONDA	A	72	36,719	8.99%	12.40%	4,595	3.41%	03/15/01
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	C	72	35,169	8.75%	12.25%	4,595	3.50%	03/14/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	27,704	7.49%	11.99%	4,593	4.50%	07/26/01
<b>MD</b>	CLARKSVILLE	JIM COLEMAN HONDA	D	72	36,592	6.44%	9.94%	4,593	3.50%	01/24/03
<b>NV</b>	LAS VEGAS	HONDA WEST	C	72	36,077	7.55%	11.05%	4,593	3.50%	07/01/02
<b>CA</b>	EL MONTE	NELSON HONDA	C	72	35,798	7.59%	11.09%	4,589	3.50%	05/12/02
<b>WA</b>	SEATTLE	ACURA OF SEATTLE	C	72	35,867	7.49%	10.99%	4,589	3.50%	11/20/02
<b>MD</b>	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	C	72	36,515	6.44%	9.94%	4,589	3.50%	03/01/03
<b>MD</b>	ELLCOTT CITY	ACURA WEST	D	72	50,506	6.44%	8.99%	4,587	2.55%	03/03/03
<b>OR</b>	BEAVERTON	HONDA OF BEAVERTON	B	72	35,557	7.99%	11.49%	4,586	3.50%	07/20/02
<b>TX</b>	FORT WORTH	MAC CHURCHILL ACURA	D	72	26,106	7.60%	12.35%	4,586	4.75%	02/01/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	35,032	8.84%	12.34%	4,580	3.50%	03/20/03
<b>CA</b>	SANTA CLARA	STEVENS CREEK ACURA	B	60	50,237	8.15%	11.25%	4,579	3.10%	02/12/01
<b>TX</b>	FORT WORTH	MAC CHURCHILL ACURA	D	72	28,114	7.50%	12.00%	4,575	4.50%	05/18/02
<b>NV</b>	LAS VEGAS	FALCON'S ACURA OF LAS VEGAS	D	60	43,394	8.25%	11.75%	4,574	3.50%	05/11/01
<b>CA</b>	VALLEJO	AVERY GREENE MOTORS	D	72	36,712	7.00%	10.50%	4,573	3.50%	09/20/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	27,009	8.75%	13.25%	4,571	4.50%	12/07/00
<b>CA</b>	BURLINGAME	DEAN ACURA	D	72	36,337	7.59%	11.09%	4,568	3.50%	05/26/02
<b>TX</b>	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	C	72	34,979	8.75%	12.25%	4,567	3.50%	05/28/01
<b>AZ</b>	SCOTTSDALE	RIGHT HONDA	C	72	36,157	6.74%	10.24%	4,567	3.50%	01/02/03
<b>NJ</b>	UNION	PLANET HONDA	D	72	36,955	6.54%	9.98%	4,564	3.44%	12/14/02
<b>DE</b>	NEW CASTLE	CASTLE ACURA	B	72	41,935	7.25%	10.25%	4,563	3.00%	06/07/01
<b>NC</b>	FAYETTEVILLE	LEITH ACURA OF FAYETTEVILLE	C	72	35,247	8.14%	11.64%	4,560	3.50%	07/30/02
<b>IL</b>	DES PLAINES	O'HARE HONDA	C	72	35,375	7.95%	11.45%	4,559	3.50%	03/18/02
<b>TX</b>	HOUSTON	GOODSON HONDA WEST	D	72	35,100	8.49%	11.99%	4,558	3.50%	10/16/01
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	C	72	38,848	6.84%	10.09%	4,557	3.25%	10/15/02

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<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	B	72	35,621	7.49%	10.99%	4,555	3.50%	12/18/01
<b>NH</b>	NASHUA	SUNNYSIDE ACURA	D	72	41,877	7.25%	10.25%	4,555	3.00%	09/29/01
<b>CA</b>	SAN JOSE	CAPITOL HONDA	B	72	35,529	7.59%	11.09%	4,555	3.50%	01/14/02
<b>RI</b>	W. WARWICK	MAJESTIC HONDA		60	44,062	6.84%	10.34%	4,552	3.50%	09/26/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	C	72	35,484	8.84%	12.34%	4,550	3.50%	01/25/03
<b>CA</b>	SUNNYVALE	LARRY HOPKINS HONDA	C	72	35,834	7.00%	10.50%	4,549	3.50%	10/09/02
<b>CA</b>	PLEASANTON	ACURA OF PLEASANTON	D	60	30,951	9.24%	14.00%	4,549	4.76%	08/05/00
<b>CA</b>	OAKLAND	HONDA OF OAKLAND	C	72	31,017	6.24%	10.39%	4,548	4.15%	01/27/03
<b>TN</b>	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	B	72	33,618	6.49%	10.25%	4,546	3.76%	12/31/01
<b>TX</b>	HOUSTON	GOODSON HONDA WEST	D	72	27,403	7.50%	11.99%	4,545	4.49%	02/27/02
<b>CA</b>	CERRITOS	NORM REEVES HONDA OF CERRITOS	D	72	35,795	7.00%	10.50%	4,544	3.50%	11/10/02
<b>CA</b>	MORENO VALLEY	MORENO VALLEY HONDA	C	72	35,797	7.00%	10.50%	4,544	3.50%	12/15/02
<b>CA</b>	FONTANA	ROCK HONDA	D	72	36,544	6.89%	10.39%	4,543	3.50%	01/11/03
<b>FL</b>	WEST PALM BEACH	PALM BEACH ACURA	D	72	35,407	7.65%	11.15%	4,543	3.50%	12/24/02
<b>IL</b>	AURORA	VALLEY HONDA	C	72	36,167	7.99%	11.40%	4,540	3.41%	09/02/02
<b>NJ</b>	PARAMUS	DCH PARAMUS HONDA	D	72	35,731	7.29%	10.79%	4,537	3.50%	12/21/01
<b>CA</b>	CULVER CITY	MILLER HONDA-CULVER CITY	C	72	35,744	7.00%	10.50%	4,537	3.50%	09/28/02
<b>AZ</b>	PHOENIX	ACURA, NORTH SCOTTSDALE	B	72	42,246	7.60%	10.60%	4,535	3.00%	05/07/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	34,555	9.05%	12.55%	4,533	3.50%	12/31/02
<b>NJ</b>	JERSEY CITY	BOB CIASULLI HONDA	C	72	34,703	8.75%	12.25%	4,532	3.50%	04/09/01
<b>MD</b>	ANNAPOLIS	CRISWELL ACURA	D	60	44,315	6.04%	9.54%	4,531	3.50%	01/23/03
<b>AZ</b>	SCOTTSDALE	RIGHT HONDA	B	72	35,876	6.74%	10.24%	4,531	3.50%	12/24/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	B	72	26,668	9.00%	13.50%	4,530	4.50%	11/06/00
<b>MD</b>	BETHESDA	OURISMAN HONDA	B	72	34,878	8.49%	11.99%	4,529	3.50%	05/09/01
<b>TX</b>	HOUSTON	STERLING MCCALL ACURA	D	60	42,655	8.59%	12.09%	4,525	3.50%	09/17/02
<b>KS</b>	OLATHE	FRANK ANCONA HONDA	C	72	27,381	8.49%	12.99%	4,524	4.50%	01/13/01

*Nationwide AHFC - Case Summary of Top 500 Dollar Markups*

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CA	HAYWARD	HONDA OF HAYWARD	D	72	35,624	7.00%	10.50%	4,522	3.50%	11/27/02
MD	BETHESDA	OURISMAN HONDA	D	72	31,383	6.34%	10.34%	4,521	4.00%	10/05/02
MD	BETHESDA	OURISMAN HONDA	D	72	35,899	6.54%	10.04%	4,521	3.50%	12/28/02
RI	W. WARWICK	MAJESTIC HONDA	D	72	32,049	7.55%	11.40%	4,521	3.85%	04/27/02
GA	MORROW	BARANCO ACURA	B	60	46,043	8.75%	11.99%	4,517	3.24%	12/31/00
CA	CITRUS HEIGHTS	CARMICHAEL HONDA	D	72	34,783	8.40%	11.90%	4,517	3.50%	09/24/01
CA	ALHAMBRA	GOUDY HONDA	D	72	34,616	8.65%	12.15%	4,515	3.50%	05/09/01
FL	PLANTATION	RICK CASE ACURA	B	72	30,085	6.75%	10.95%	4,514	4.20%	12/31/01
LA	LAFAYETTE	MOSS HONDA	D	72	26,739	7.74%	12.30%	4,513	4.56%	04/20/02
IL	LISLE	HONDA OF LISLE	D	72	35,429	6.99%	10.49%	4,508	3.50%	02/24/03
MD	LAUREL	OURISMAN HONDA OF LAUREL	D	72	35,140	7.65%	11.15%	4,506	3.50%	03/22/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	A	72	35,616	7.99%	11.49%	4,506	3.50%	07/24/01
CA	CONCORD	ACURA OF CONCORD	B	72	35,227	8.65%	12.15%	4,504	3.50%	05/07/01
NJ	LAWRENCEVILLE	PRECISION ACURA OF PRINCETON	B	72	38,501	7.80%	10.99%	4,504	3.19%	02/18/02
TX	RICHARDSON	LUTE RILEY HONDA	D	72	34,493	8.75%	12.25%	4,503	3.50%	05/15/01
CA	SAN JOSE	HONDA OF STEVENS CREEK	B	72	24,603	9.15%	14.00%	4,501	4.85%	02/17/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	34,341	8.99%	12.49%	4,501	3.50%	03/19/01
CA	SAN JOSE	CAPITOL HONDA	D	72	35,449	7.00%	10.50%	4,500	3.50%	09/03/02
TX	FORT WORTH	MAC CHURCHILL ACURA	B	72	41,992	7.49%	10.49%	4,500	3.00%	09/28/01
CO	COLORADOSPRINGS	TEAM HONDA	C	72	33,947	9.49%	12.99%	4,496	3.50%	02/10/01
PA	LANGHORNE	DAVIS ACURA	D	72	34,702	8.25%	11.75%	4,495	3.50%	06/29/01
NC	FLETCHER	APPLE TREE HONDA	C	72	34,805	8.14%	11.64%	4,494	3.50%	08/13/02
MD	MARLOW HGTS	POHANKA IMPORTS	B	72	35,224	7.35%	10.85%	4,494	3.50%	08/08/02
LA	BATON ROUGE	RICHARDS HONDA	C	72	26,986	7.75%	12.25%	4,494	4.50%	09/08/01
NJ	HILLSIDE	ROUTE 22 HONDA	B	72	33,879	9.74%	13.24%	4,494	3.50%	10/12/00
MD	LAUREL	TISCHER ACURA	D	72	41,092	7.65%	10.65%	4,493	3.00%	05/21/02



*Nationwide AHFC - Case Summary of Top 500 Dollar Markups*

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
PA	ARDMORE	ARDMORE ACURA		72	34,595	8.25%	11.75%	4,492	3.50%	02/28/01
CA	FREMONT	AUTOWEST HONDA	A	60	27,876	6.50%	11.90%	4,491	5.40%	09/20/02
NC	WINSTON-SALEM	FLOW HONDA	D	72	34,754	8.14%	11.64%	4,490	3.50%	08/21/02
MA	EVERETT	HONDA CARS OF BOSTON	C	72	33,841	9.74%	13.24%	4,488	3.50%	09/30/00
CA	HAYWARD	HONDA OF HAYWARD	C	72	32,940	9.39%	13.00%	4,488	3.61%	01/13/01
CA	BUENA PARK	BUENA PARK HONDA	C	72	35,000	7.59%	11.09%	4,487	3.50%	07/08/02
OH	BEDFORD	JAY HONDA	D	72	35,732	7.49%	10.99%	4,486	3.50%	03/25/03
MD	BETHESDA	OURISMAN HONDA	B	72	35,071	7.49%	10.99%	4,486	3.50%	11/05/01
KY	LOUISVILLE	SAM SWOPE HONDA	D	72	35,691	7.55%	11.05%	4,485	3.50%	11/20/02
CA	MONTCLAIR	METRO ACURA	C	72	34,069	8.40%	11.95%	4,483	3.55%	09/21/01
TX	IRVING	DAVID MCDAVID HONDA	B	72	34,862	8.75%	12.25%	4,481	3.50%	06/03/02
TX	RICHARDSON	LUTE RILEY HONDA	D	72	26,702	8.25%	12.75%	4,481	4.50%	02/12/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	35,021	7.49%	10.99%	4,479	3.50%	01/02/02
TX	RICHARDSON	LUTE RILEY HONDA	C	72	26,895	7.75%	12.25%	4,478	4.50%	07/10/01
CA	LOS ANGELES	AIRPORT MARINA HONDA	B	72	38,171	7.59%	10.80%	4,478	3.21%	06/21/02
CA	SAN JOSE	CAPITOL HONDA	D	66	38,648	7.34%	10.84%	4,477	3.50%	05/29/02
OR	BEAVERTON	HONDA OF BEAVERTON	C	72	26,886	7.74%	12.24%	4,476	4.50%	05/04/02
TX	DALLAS	RUSTY WALLIS HONDA	C	72	35,125	7.50%	10.99%	4,474	3.49%	03/04/02
NJ	NEWTON	SUSSEX HONDA	B	72	34,805	7.80%	11.30%	4,474	3.50%	04/08/02
FL	PLANTATION	RICK CASE ACURA	C	60	41,783	9.24%	12.74%	4,473	3.50%	10/04/00
IL	ELMHURST	ED NAPLETON ACURA	D	72	35,618	7.49%	10.99%	4,472	3.50%	10/22/02
CA	CULVER CITY	MILLER HONDA-CULVER CITY	C	72	35,211	7.00%	10.50%	4,470	3.50%	10/11/02
FL	MIAMI	INTERNATIONAL ACURA	B	60	41,934	8.99%	12.49%	4,467	3.50%	01/19/01
CA	ALHAMBRA	GOUDY HONDA	D	72	35,074	8.40%	11.90%	4,467	3.50%	07/30/01
GA	MACON	SUTTON ACURA	D	72	34,863	8.35%	11.85%	4,465	3.50%	08/10/02
CA	MONROVIA	SIERRA AUTOCARS, INC.	B	60	24,888	7.00%	12.95%	4,463	5.95%	08/03/02

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CA	VAN NUYS	MILLER HONDA	B	72	35,475	7.59%	11.09%	4,460	3.50%	03/15/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	72	36,112	6.49%	9.99%	4,460	3.50%	02/06/03
NY	LONG ISLAND CTY	PARAGON ACURA	B	72	35,333	7.80%	11.30%	4,458	3.50%	03/28/02
CA	SANTA ANA	HONDA SANTA ANA	D	72	31,000	6.24%	10.24%	4,458	4.00%	03/09/03
WA	BELLEVUE	ACURA OF BELLEVUE	D	72	35,216	6.84%	10.34%	4,458	3.50%	03/20/03
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	35,288	6.74%	10.24%	4,457	3.50%	10/30/02
CA	PALO ALTO	ANDERSON HONDA	D	72	34,772	7.59%	11.09%	4,456	3.50%	04/30/02
MD	GAITHERSBURG	ROSENTHAL ACURA	D	72	34,813	7.49%	10.99%	4,455	3.50%	12/30/01
TX	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	D	60	42,773	7.50%	10.99%	4,455	3.49%	04/22/02
IL	CHICAGO HEIGHTS	PLANET HONDA	D	72	34,995	7.20%	10.70%	4,455	3.50%	12/14/02
CA	SAN LEANDRO	SAN LEANDRO HONDA	D	72	30,586	7.00%	11.00%	4,454	4.00%	08/16/02
TX	MCKINNEY	HONDA CARS OF MCKINNEY	D	72	34,221	8.49%	11.99%	4,452	3.50%	08/31/01
NC	FLETCHER	APPLE TREE ACURA	D	72	34,462	8.14%	11.64%	4,450	3.50%	08/23/02
MA	EVERETT	HONDA CARS OF BOSTON	C	72	33,576	9.74%	13.24%	4,447	3.50%	10/11/00
CA	CONCORD	CONCORD HONDA	B	72	39,833	6.74%	9.90%	4,447	3.16%	03/15/03
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	35,362	6.49%	9.99%	4,447	3.50%	02/04/03
SC	EASLEY	HENDRICK HONDA	A	72	34,157	8.40%	11.90%	4,445	3.50%	02/02/02
CA	EL CERRITO	HONDA OF EL CERRITO	B	72	35,343	7.59%	11.09%	4,444	3.50%	04/27/02
TX	RICHARDSON	LUTE RILEY HONDA	D	72	26,675	9.00%	13.50%	4,443	4.50%	10/17/00
CA	CULVER CITY	MILLER HONDA-CULVER CITY	D	72	35,002	7.00%	10.50%	4,443	3.50%	08/30/02
IN	INDIANAPOLIS	ED MARTIN HONDA	B	72	33,178	10.35%	13.85%	4,442	3.50%	07/26/00
KY	LOUISVILLE	BOB MONTGOMERY HONDA	D	72	35,095	7.20%	10.70%	4,442	3.50%	12/16/02
MD	BETHESDA	OURISMAN HONDA		72	31,784	7.15%	10.99%	4,442	3.84%	05/24/02
TX	HOUSTON	GOODSON HONDA WEST	C	72	33,210	10.25%	13.75%	4,440	3.50%	09/13/00
IL	ELMHURST	GRAND HONDA	C	72	33,480	9.74%	13.24%	4,440	3.50%	10/02/00
CA	N. HOLLYWOOD	ROBERTSON HONDA	B	72	34,930	7.00%	10.50%	4,436	3.50%	11/23/02

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MD	FALLSTON	SCHAEFER & STROHMINGER HONDA B	D	72	35,345	6.44%	9.94%	4,436	3.50%	03/13/03
NC	WILMINGTON	WILMINGTON HONDA	B	72	34,804	7.24%	10.74%	4,436	3.50%	03/07/03
VA	CHANTILLY	POHANKA ACURA	D	72	34,167	8.40%	11.90%	4,435	3.50%	04/04/02
VA	ALEXANDRIA	SHEEHY HONDA	D	72	34,328	8.24%	11.74%	4,434	3.50%	07/17/02
PA	CONNEAUT LAKE	STREET TRACK N TRAIL HONDA	D	72	35,206	6.54%	10.04%	4,434	3.50%	12/14/02
CA	FAIRFIELD	SOLANO ACURA	D	72	41,150	7.59%	10.60%	4,432	3.01%	07/27/02
NJ	OCEAN	ACURA OF OCEAN	C	72	33,950	8.75%	12.25%	4,432	3.50%	04/04/01
MD	GAITHERSBURG	ROSENTHAL ACURA	B	72	34,779	7.24%	10.74%	4,432	3.50%	09/09/02
TX	DENISON	GILLMAN HONDA OF DENISON	C	72	39,660	8.84%	11.84%	4,431	3.00%	03/03/03
TX	RICHARDSON	LUTE RILEY HONDA	D	72	26,705	7.49%	11.99%	4,427	4.50%	07/27/01
NY	WHITE PLAINS	WHITE PLAINS HONDA	C	72	35,432	7.19%	10.69%	4,427	3.50%	09/28/02
CT	WESTBROOK	WESTBROOK HONDA		72	35,787	5.49%	8.99%	4,424	3.50%	05/15/02
MD	ROCKVILLE	HERSONS, INC.	C	72	34,437	7.75%	11.25%	4,424	3.50%	10/06/01
NJ	VERONA	MONTCLAIR ACURA	C	66	33,485	6.99%	10.99%	4,421	4.00%	06/19/01
IL	ORLAND PARK	JOE RIZZA ACURA	D	60	39,320	7.49%	11.25%	4,420	3.76%	06/16/01
AZ	TEMPE	TEMPE HONDA	B	72	34,331	7.85%	11.35%	4,417	3.50%	01/31/02
MD	GAITHERSBURG	ROSENTHAL ACURA	D	60	22,463	5.90%	12.49%	4,416	6.59%	12/22/01
TX	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	D	72	34,519	7.49%	10.99%	4,415	3.50%	11/26/01
AZ	PHOENIX	BELL ACURA	C	60	42,474	7.10%	10.60%	4,414	3.50%	04/20/02
NJ	CLIFTON	PLANET HONDA ROUTE 3	A	72	36,538	7.69%	10.99%	4,414	3.30%	10/20/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	35,096	6.49%	9.99%	4,414	3.50%	02/24/03
NJ	EATONTOWN	DCH KAY HONDA	B	72	35,087	7.60%	11.10%	4,413	3.50%	07/03/02
CA	WILMINGTON	HARBOR CITY HONDA	B	72	34,759	7.00%	10.50%	4,412	3.50%	11/09/02
TX	RICHARDSON	LUTE RILEY HONDA	D	72	33,743	8.84%	12.34%	4,412	3.50%	03/19/03
NJ	WEST NEW YORK	HUDSON HONDA	C	72	34,215	7.99%	11.49%	4,412	3.50%	08/13/01
CA	SAN JOSE	CAPITOL HONDA	D	72	34,529	7.50%	11.00%	4,411	3.50%	08/23/02

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LA	ALEXANDRIA	WALKER HONDA	B	72	33,601	9.09%	12.59%	4,411	3.50%	06/21/02
CA	SELMA	SELMA HONDA	A	72	35,468	6.89%	10.39%	4,410	3.50%	01/21/03
CA	OAKLAND	HONDA OF OAKLAND	D	72	27,773	8.39%	12.65%	4,409	4.26%	01/13/01
NJ	UNION	PLANET HONDA	C	72	33,366	9.74%	13.24%	4,408	3.50%	09/16/00
CT	DANBURY	FAIR HONDA	D	72	34,917	7.80%	11.30%	4,405	3.50%	01/23/02
MD	BETHESDA	OURISMAN HONDA	D	72	34,579	7.24%	10.74%	4,404	3.50%	09/23/02
NJ	N. PLAINFIELD	V.I.P. HONDA	D	72	34,258	7.80%	11.30%	4,404	3.50%	06/03/02
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	B	72	34,387	8.75%	12.25%	4,404	3.50%	06/10/01
TX	RICHARDSON	LUTE RILEY HONDA	C	60	42,156	7.50%	11.00%	4,403	3.50%	05/10/02
TX	RICHARDSON	LUTE RILEY HONDA	B	60	42,156	7.50%	11.00%	4,403	3.50%	05/10/02
NJ	UNION	PLANET HONDA	C	72	34,307	7.69%	11.19%	4,403	3.50%	10/25/01
MD	ELLCOTT CITY	O'DONNELL HONDA	D	72	33,714	8.75%	12.25%	4,401	3.50%	03/14/01
TX	IRVING	DAVID MCDAVID HONDA	C	72	33,750	8.99%	12.49%	4,400	3.50%	04/21/01
NV	HENDERSON	SHACK-FINDLAY HONDA	B	72	34,361	7.55%	11.05%	4,398	3.50%	05/25/02
GA	MARIETTA	ED VOYLES HONDA	A	72	33,955	4.25%	7.99%	4,398	3.74%	01/05/03
TX	HOUSTON	MCDAVID HONDA	C	72	27,002	6.49%	10.99%	4,398	4.50%	01/07/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	34,911	7.69%	11.19%	4,397	3.50%	10/13/01
CA	CERRITOS	NORM REEVES HONDA OF CERRITOS	D	72	34,298	7.59%	11.09%	4,396	3.50%	02/18/02
MD	ELLCOTT CITY	ACURA WEST	D	72	34,984	6.44%	9.94%	4,396	3.50%	03/02/03
CA	LANCASTER	LANCASTER HONDA	D	72	34,620	7.00%	10.50%	4,394	3.50%	10/11/02
CA	CITRUS HEIGHTS	CARMICHAEL HONDA	D	72	29,809	7.59%	11.60%	4,394	4.01%	02/09/02
TX	FORT WORTH	FRANK KENT HONDA	D	72	26,418	7.75%	12.25%	4,393	4.50%	07/24/01
LA	NEW ORLEANS	BENSON HONDA	A	72	34,184	7.85%	11.35%	4,393	3.50%	12/17/01
CA	CONCORD	CONCORD HONDA	D	72	35,091	6.89%	10.35%	4,393	3.46%	12/21/02
GA	VALDOSTA	PETE KIRILL HONDA MITSUBISHI C	C	72	34,000	8.40%	11.90%	4,392	3.50%	09/14/01
CA	SAN DIEGO	CUSH HONDA OF SAN DIEGO	D	72	34,257	7.59%	11.09%	4,391	3.50%	02/19/02

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<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	D	72	34,700	6.84%	10.34%	4,390	3.50%	10/14/02
<b>CA</b>	SAN DIEGO	PACIFIC HONDA	D	72	34,609	7.00%	10.50%	4,388	3.50%	11/23/02
<b>VA</b>	VIENNA	ROSENTHAL HONDA	D	72	33,409	9.25%	12.74%	4,388	3.49%	02/10/01
<b>TX</b>	N. RICHLND HILL	GENE HUGGINS HONDA	D	72	35,228	9.05%	12.38%	4,386	3.33%	01/22/03
<b>MD</b>	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	C	72	34,048	7.99%	11.49%	4,386	3.50%	08/27/01
<b>NY</b>	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	35,322	6.74%	10.24%	4,381	3.50%	12/11/02
<b>NY</b>	LONG ISLAND CTY	PARAGON ACURA	B	72	27,148	6.99%	11.49%	4,381	4.50%	07/07/01
<b>NY</b>	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	35,000	7.29%	10.79%	4,380	3.50%	12/20/01
<b>VA</b>	DANVILLE	JOHN HOOVER HONDA	C	72	33,796	8.40%	11.90%	4,379	3.50%	05/15/02
<b>NY</b>	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	72	34,567	8.05%	11.55%	4,378	3.50%	04/25/02
<b>NJ</b>	UNION	PLANET HONDA	D	72	32,982	9.74%	13.24%	4,375	3.50%	09/30/00
<b>NC</b>	RALEIGH	LEITH, INC.	A	72	32,989	2.99%	6.90%	4,375	3.91%	02/14/03
<b>TX</b>	DALLAS	RUSTY WALLIS HONDA	C	72	33,540	8.75%	12.25%	4,373	3.50%	03/29/02
<b>OR</b>	BEAVERTON	HONDA OF BEAVERTON	C	72	26,620	6.24%	10.79%	4,373	4.55%	11/04/02
<b>CA</b>	SAN JOSE	CAPITOL HONDA	B	72	34,647	6.74%	10.24%	4,371	3.50%	03/05/03
<b>TX</b>	HOUSTON	GILLMAN HONDA	C	60	39,182	8.05%	11.75%	4,371	3.70%	11/21/02
<b>NJ</b>	OCEAN	ACURA OF OCEAN	A	72	33,124	9.49%	12.99%	4,370	3.50%	01/18/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	C	72	26,144	7.99%	12.49%	4,370	4.50%	04/04/01
<b>CA</b>	SACRAMENTO	NIELLO AUCRA	C	72	34,119	7.59%	11.09%	4,368	3.50%	06/15/02
<b>NY</b>	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	35,362	6.49%	9.99%	4,368	3.50%	12/20/02
<b>MD</b>	GAITHERSBURG	ROSENTHAL ACURA	D	72	33,569	8.49%	11.99%	4,368	3.50%	04/30/01
<b>NJ</b>	TURNERSVILLE	CLASSIC HONDA	B	72	33,435	8.75%	12.25%	4,365	3.50%	04/09/01
<b>MD</b>	MARLOW HGTS	POHANKA IMPORTS	C	72	34,271	7.24%	10.74%	4,365	3.50%	09/12/02
<b>RI</b>	W. WARWICK	MAJESTIC HONDA	D	72	34,575	6.74%	10.24%	4,362	3.50%	11/20/02
<b>CA</b>	SAN JOSE	CAPITOL HONDA	D	72	34,504	6.74%	10.24%	4,361	3.50%	01/27/03
<b>CA</b>	CONCORD	CONCORD HONDA	B	72	35,759	8.65%	11.99%	4,357	3.34%	05/19/01

**Nationwide AHFC - Case Summary of Top 500 Dollar Markups**

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>NJ</b>	OLD BRIDGE	DCH ACADEMY HONDA	B	72	34,373	6.94%	10.44%	4,356	3.50%	10/07/02
<b>IN</b>	INDIANAPOLIS	PENSKE HONDA	D	72	34,364	6.89%	10.39%	4,351	3.50%	03/11/03
<b>AZ</b>	SCOTTSDALE	RIGHT HONDA	B	72	34,447	6.74%	10.24%	4,351	3.50%	12/21/02
<b>CA</b>	SAN JOSE	CAPITOL HONDA	B	72	34,269	7.00%	10.50%	4,350	3.50%	11/23/02
<b>PA</b>	LANGHORNE	DAVIS ACURA	B	72	33,303	8.75%	12.25%	4,349	3.50%	03/12/01
<b>AZ</b>	PHOENIX	ACURA, NORTH SCOTTSDALE	D	72	41,295	7.60%	10.49%	4,348	2.89%	07/19/02
<b>CA</b>	CULVER CITY	MILLER HONDA-CULVER CITY	C	72	34,214	8.25%	11.75%	4,347	3.50%	10/19/01
<b>FL</b>	LONGWOOD	COURTESY HONDA	C	72	25,310	7.34%	12.09%	4,345	4.75%	01/28/02
<b>IL</b>	ST. CHARLES	HONDA OF ST. CHARLES	D	72	34,249	6.99%	10.49%	4,345	3.50%	03/25/03
<b>MD</b>	BETHESDA	OURISMAN HONDA	D	72	34,600	6.44%	9.94%	4,342	3.50%	03/18/03
<b>IL</b>	WESTMONT IL	MCGRATH ACURA	D	72	32,974	9.25%	12.75%	4,342	3.50%	02/18/01
<b>CA</b>	DOWNEY	DOWNEY ACURA	D	60	43,159	6.25%	9.75%	4,340	3.50%	12/29/01
<b>MD</b>	ELLCOTT CITY	ACURA WEST	B	66	37,924	6.59%	10.09%	4,339	3.50%	11/05/02
<b>CA</b>	SANTA MONICA	HONDA OF SANTA MONICA	B	72	34,500	7.59%	11.09%	4,338	3.50%	03/31/02
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	B	72	33,204	10.00%	13.50%	4,334	3.50%	10/07/00
<b>CA</b>	ONTARIO	PENSKE HONDA	D	72	33,836	7.59%	11.09%	4,334	3.50%	05/11/02
<b>CA</b>	POWAY	POWAY HONDA	D	72	27,478	7.59%	11.95%	4,333	4.36%	01/20/02
<b>LA</b>	HARVEY	SUPERIOR HONDA	C	72	29,295	8.75%	12.75%	4,332	4.00%	02/17/01
<b>TX</b>	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	D	72	26,186	7.50%	11.99%	4,332	4.49%	06/30/02
<b>TX</b>	HOUSTON	MCDAVID HONDA	D	72	25,533	9.00%	13.50%	4,332	4.50%	10/13/00
<b>CA</b>	CHULA VISTA	FULLER HONDA	C	72	30,383	7.00%	10.99%	4,331	3.99%	12/04/02
<b>NY</b>	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	26,064	8.85%	13.35%	4,331	4.50%	11/28/00
<b>LA</b>	COVINGTON	HONDA OF COVINGTON	C	72	32,983	9.09%	12.59%	4,330	3.50%	06/04/02
<b>NV</b>	LAS VEGAS	FALCONI'S ACURA OF LAS VEGAS	B	72	34,439	7.55%	11.05%	4,327	3.50%	03/02/02
<b>NV</b>	LAS VEGAS	LAS VEGAS HONDA	C	72	34,445	6.40%	9.90%	4,326	3.50%	03/06/03
<b>CA</b>	OAKLAND	HONDA OF OAKLAND	D	72	34,311	7.59%	11.09%	4,325	3.50%	02/13/02

*Nationwide AHFC - Case Summary of Top 500 Dollar Markups*

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>CA</b>	SAN DIEGO	PACIFIC HONDA	B	72	33,825	7.50%	11.00%	4,324	3.50%	08/28/02
<b>OR</b>	BEAVERTON	HONDA OF BEAVERTON	C	72	33,239	8.49%	11.99%	4,321	3.50%	12/22/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	C	72	35,407	9.30%	12.55%	4,321	3.25%	12/09/02
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	B	72	32,865	9.25%	12.75%	4,320	3.50%	03/01/01
<b>MD</b>	ELLCOTT CITY	O'DONNELL HONDA	D	72	33,770	7.49%	10.99%	4,319	3.50%	11/24/01
<b>MO</b>	INDEPENDENCE	INDEPENDENCE HONDA	D	72	33,452	8.04%	11.54%	4,318	3.50%	10/18/02

*Nationwide AHFC - Case Summary of Top 500 Dollar Markups  
 Nationwide Summary  
 Descriptive Statistics for Nationwide Contracts*

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		95,080	17,304
<b>Markup in Dollars</b>		7,077	249
<b>Markup in Percent</b>		7.09%	0.44%
<b>Stated Buy Rate</b>		15.75%	5.71%
<b>Total Number of Contracts</b>	1,317,221		

*Grade Breakdown of Nationwide Contracts*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	805617	62.21	805617	62.21
<b>B</b>	226839	17.52	1032456	79.72
<b>C</b>	144827	11.18	1177283	90.91
<b>D</b>	117741	9.09	1295024	100.00

*\*22197 contracts did not have the credit score field populated.*

*Grade Breakdown of Top 500 Markups in Dollars*

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	19	3.87	19	3.87
<b>B</b>	99	20.16	118	24.03
<b>C</b>	144	29.33	262	53.36
<b>D</b>	229	46.64	491	100.00

*\*9 contracts did not have the credit score field populated.*



*Nationwide AHFC - Case Summary of Top 500 Percentage Point Markups*

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
NY	AUBURN	FOX HONDA	B	48	8,859	4.90%	11.99%	1,455	7.09%	12/23/02
MD	GAITHERSBURG	ROSENTHAL ACURA	D	60	22,463	5.90%	12.49%	4,416	6.59%	12/22/01
CA	COLMA	HONDA OF SERRAMONTE		60	12,191	6.24%	12.75%	2,327	6.51%	02/01/03
NY	VALLEY STREAM	SOUTH SHORE HONDA	D	60	12,769	5.90%	12.29%	2,378	6.39%	01/02/02
CA	SAN JOSE	HONDA OF STEVENS CREEK		60	12,992	7.65%	13.99%	2,458	6.34%	05/12/01
CA	DUBLIN	DUBLIN HONDA	D	60	17,986	6.24%	12.48%	3,282	6.24%	02/16/03
CA	FREMONT	AUTOWEST HONDA	C	60	19,709	8.64%	14.88%	3,803	6.24%	10/31/00
NY	BREWSTER	BREWSTER HONDA	C	60	14,274	5.90%	11.90%	2,490	6.00%	06/18/99
NY	POUGHKEEPSIE	FRIENDLY HONDA HOUSE	D	60	13,491	6.94%	12.94%	2,435	6.00%	07/16/02
CA	LANCASTER	PIONEER HONDA	A	60	12,133	8.99%	14.95%	2,243	5.96%	05/22/00
CA	MONROVIA	SIERRA AUTOCARS, INC.	B	60	24,888	7.00%	12.95%	4,463	5.95%	08/03/02
CA	PALO ALTO	ANDERSON HONDA	B	72	17,275	7.09%	12.99%	3,774	5.90%	03/18/02
CA	FREMONT	AUTOWEST HONDA	B	60	15,670	10.64%	16.50%	2,911	5.86%	09/17/00
CA	FREMONT	AUTOWEST HONDA	A	60	15,513	6.25%	11.99%	2,597	5.74%	12/03/01
NY	BROOKLYN	PLAZA HONDA	D	60	15,399	8.25%	13.99%	2,648	5.74%	01/27/01
CA	PALO ALTO	ANDERSON HONDA	C	60	12,128	9.24%	14.95%	2,152	5.71%	06/24/00
CA	FREMONT	AUTOWEST HONDA	D	60	19,825	9.24%	14.95%	3,517	5.71%	08/24/00
CA	EL CERRITO	HONDA OF EL CERRITO	A	60	7,062	6.25%	11.95%	1,199	5.70%	12/20/01
CA	FREMONT	AUTOWEST HONDA	C	60	13,871	9.24%	14.90%	2,439	5.66%	07/27/00
CA	SAN JOSE	HONDA OF STEVENS CREEK		60	17,889	8.15%	13.80%	3,068	5.65%	03/07/01
CA	CITRUS HEIGHTS	CARMICHAEL HONDA	A	60	10,828	8.64%	14.25%	1,825	5.61%	10/15/00
CA	ROSEVILLE	AUTOWEST HONDA-ROSEVILLE	B	60	6,850	10.39%	15.99%	1,181	5.60%	11/08/00
CA	CLOVIS	HONDA NORTH	D	60	17,058	8.39%	13.90%	2,818	5.51%	01/14/01
OR	GLADSTONE	THOMASON HONDA	C	60	13,057	7.49%	12.99%	2,170	5.50%	10/02/02
CA	MERCED	MERCED HONDA	D	60	21,547	7.09%	12.59%	3,564	5.50%	03/03/02

*Nationwide AHFC - Case Summary of Top 500 Percentage Point Markups*

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TX</b>	HOUSTON	GILLMAN HONDA		60	15,058	7.75%	13.25%	2,461	5.50%	07/05/02
<b>OR</b>	GLADSTONE	THOMASON HONDA	D	60	21,554	6.99%	12.49%	3,562	5.50%	11/30/02
<b>CA</b>	FREMONT	AUTOWEST HONDA	C	60	30,509	6.50%	11.95%	4,856	5.45%	12/09/02
<b>CA</b>	SAN LEANDRO	SAN LEANDRO HONDA	B	60	17,790	7.09%	12.50%	2,896	5.41%	07/13/02
<b>CA</b>	EL CERRITO	HONDA OF EL CERRITO	A	60	10,983	7.09%	12.50%	1,788	5.41%	07/23/02
<b>CA</b>	FREMONT	AUTOWEST HONDA	D	60	15,094	6.50%	11.90%	2,380	5.40%	08/31/02
<b>CA</b>	FREMONT	AUTOWEST HONDA	A	60	27,876	6.50%	11.90%	4,491	5.40%	09/20/02
<b>CA</b>	ROSEVILLE	AUTOWEST HONDA-ROSEVILLE	A	60	16,677	8.64%	13.99%	2,680	5.35%	11/03/00
<b>CA</b>	TRACY	TRACY HONDA		60	14,864	8.64%	13.95%	2,425	5.31%	12/02/00
<b>CA</b>	HAYWARD	HONDA OF HAYWARD	C	60	20,218	7.65%	12.95%	3,176	5.30%	04/30/01
<b>GA</b>	ATLANTA	CURRY HONDA	C	60	17,415	4.24%	9.50%	2,648	5.26%	01/16/03
<b>CA</b>	EL CERRITO	HONDA OF EL CERRITO	C	60	19,003	6.25%	11.51%	2,968	5.26%	12/08/01
<b>WA</b>	KIRKLAND	HONDA OF KIRKLAND	A	48	10,251	8.25%	13.50%	1,252	5.25%	06/02/01
<b>CA</b>	CONCORD	CONCORD HONDA	C	72	20,183	7.25%	12.50%	3,838	5.25%	12/19/01
<b>GA</b>	CHAMBLEE	ED VOYLES ACURA	B	60	13,013	5.65%	10.90%	2,010	5.25%	05/09/02
<b>MA</b>	NEWTON CORNER	HONDA VILLAGE	C	60	13,662	6.29%	11.50%	2,113	5.21%	11/01/01
<b>CA</b>	HAYWARD	HONDA OF HAYWARD	C	72	25,175	8.85%	13.99%	4,802	5.14%	05/13/00
<b>CA</b>	FONTANA	ROCK HONDA	A	48	10,314	7.65%	12.75%	1,215	5.10%	04/29/01
<b>CA</b>	FREMONT	AUTOWEST HONDA	A	60	16,800	7.40%	12.50%	2,527	5.10%	07/27/01
<b>CA</b>	FREMONT	AUTOWEST HONDA	D	72	20,197	8.90%	13.99%	3,895	5.09%	04/15/01
<b>CA</b>	OAKLAND	HONDA OF OAKLAND	D	60	16,501	8.85%	13.90%	2,564	5.05%	04/29/00
<b>CT</b>	MILFORD	COURTNEY HONDA	D	36	7,659	9.97%	14.99%	686	5.02%	01/22/01
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	A	72	18,096	7.99%	12.99%	3,318	5.00%	04/13/01
<b>CA</b>	HAYWARD	HONDA OF HAYWARD	A	60	17,718	8.00%	13.00%	2,632	5.00%	10/02/99
<b>CA</b>	EL CERRITO	HONDA OF EL CERRITO	A	60	16,549	6.25%	11.25%	2,453	5.00%	12/26/01
<b>CA</b>	FREMONT	AUTOWEST HONDA	B	42	11,236	7.75%	12.75%	1,156	5.00%	12/31/01

*Nationwide AHFC - Case Summary of Top 500 Percentage Point Markups*

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>OR</b>	BEAVERTON	HONDA OF BEAVERTON	D	72	20,287	6.99%	11.99%	3,722	5.00%	05/18/02
<b>CA</b>	FREMONT	AUTOWEST HONDA		60	22,481	7.50%	12.50%	3,318	5.00%	09/01/02
<b>CA</b>	ROSEVILLE	AUTOWEST HONDA-ROSEVILLE	B	60	18,040	8.89%	13.89%	2,713	5.00%	09/13/00
<b>CA</b>	CONCORD	CONCORD HONDA	D	72	21,731	7.00%	11.99%	3,905	4.99%	11/04/02
<b>CA</b>	FREMONT	AUTOWEST HONDA	D	60	24,735	8.64%	13.55%	3,722	4.91%	11/11/00
<b>CA</b>	PALO ALTO	ANDERSON HONDA	A	60	5,156	6.09%	11.00%	748	4.91%	02/28/02
<b>CA</b>	PALO ALTO	ANDERSON HONDA	D	66	17,249	6.25%	11.15%	2,728	4.90%	12/15/01
<b>CA</b>	CONCORD	CONCORD HONDA		60	9,899	7.09%	11.99%	1,423	4.90%	03/21/02
<b>CA</b>	SAN JOSE	HONDA OF STEVENS CREEK	C	60	14,172	7.09%	11.99%	2,078	4.90%	04/24/02
<b>CA</b>	PALO ALTO	ANDERSON HONDA		36	12,090	7.09%	11.99%	1,029	4.90%	05/25/02
<b>CA</b>	PALO ALTO	ANDERSON HONDA	B	60	13,747	7.09%	11.99%	2,019	4.90%	05/27/02
<b>CA</b>	EL CERRITO	HONDA OF EL CERRITO	B	60	20,198	7.09%	11.95%	2,942	4.86%	01/13/02
<b>CA</b>	PALO ALTO	ANDERSON HONDA	B	60	11,455	7.09%	11.95%	1,669	4.86%	03/09/02
<b>CA</b>	EL CERRITO	HONDA OF EL CERRITO	C	60	25,974	7.09%	11.95%	3,784	4.86%	03/29/02
<b>CA</b>	COLMA	HONDA OF SERRAMONTE	D	60	16,343	7.09%	11.95%	2,329	4.86%	06/20/02
<b>CA</b>	SAN JOSE	HONDA OF STEVENS CREEK	B	72	24,603	9.15%	14.00%	4,501	4.85%	02/17/01
<b>CA</b>	TRACY	TRACY HONDA	C	60	15,875	7.90%	12.75%	2,283	4.85%	04/13/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	D	72	28,886	7.50%	12.35%	5,126	4.85%	07/24/02
<b>CA</b>	SAN JOSE	HONDA OF STEVENS CREEK	D	60	18,604	8.15%	12.99%	2,723	4.84%	03/17/01
<b>MA</b>	SALEM	KELLY HONDA	D	36	5,624	4.90%	9.74%	462	4.84%	12/30/02
<b>CA</b>	FREMONT	AUTOWEST HONDA		60	14,796	7.09%	11.90%	2,132	4.81%	02/23/02
<b>CA</b>	SAN JOSE	HONDA OF STEVENS CREEK	B	60	15,011	7.09%	11.90%	2,159	4.81%	04/19/02
<b>CA</b>	PALO ALTO	ANDERSON HONDA	C	60	22,795	7.09%	11.90%	3,284	4.81%	06/23/02
<b>CA</b>	OAKLAND	HONDA OF OAKLAND	A	60	15,598	8.15%	12.95%	2,277	4.80%	02/27/01
<b>CA</b>	FREMONT	AUTOWEST HONDA	C	60	13,808	7.40%	12.20%	1,994	4.80%	08/04/01
<b>CA</b>	PLEASANTON	ACURA OF PLEASANTON	D	60	30,951	9.24%	14.00%	4,549	4.76%	08/05/00

***Nationwide AHFC - Case Summary of Top 500 Percentage Point Markups***

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
CA	EL CERRITO	HONDA OF EL CERRITO	C	60	13,642	10.14%	14.90%	2,029	4.76%	12/31/00
TX	IRVING	DAVID MCDAVID HONDA	D	72	15,173	8.75%	13.50%	2,712	4.75%	12/16/00
LA	HARVEY	SUPERIOR HONDA	D	72	27,418	7.99%	12.74%	4,841	4.75%	01/11/02
LA	LAKE CHARLES	BILLY NAVARRE HONDA	D	72	29,725	7.84%	12.59%	5,236	4.75%	05/06/02
TX	RICHARDSON	LUTE RILEY HONDA	A	72	19,188	7.50%	12.25%	3,365	4.75%	08/28/02
TX	IRVING	DAVID MCDAVID HONDA	C	72	20,031	8.25%	13.00%	3,501	4.75%	11/16/02
TX	HOUSTON	GOODSON HONDA NORTH	D	72	30,719	7.80%	12.55%	5,407	4.75%	12/21/02
FL	WEST PALM BEACH	PALM BEACH ACURA	B	72	31,224	6.40%	11.15%	5,377	4.75%	12/20/02
KS	LAWRENCE	ELLENA HONDA	D	72	21,631	5.90%	10.65%	3,703	4.75%	02/07/03
AL	BIRMINGHAM	TAMERON HONDA	D	72	27,076	7.10%	11.85%	4,719	4.75%	02/28/03
TX	RICHARDSON	LUTE RILEY HONDA	D	72	18,309	7.59%	12.34%	3,216	4.75%	03/15/03
CA	WESTMINSTER	HONDA WORLD	B	60	13,498	8.15%	12.90%	1,949	4.75%	01/29/01
CA	SANTA ROSA	MANLY HONDA		72	17,633	7.40%	12.15%	3,030	4.75%	06/28/01
CA	FREMONT	AUTOWEST HONDA	A	36	14,753	6.25%	11.00%	1,170	4.75%	11/21/01
CA	SUNNYVALE	LARRY HOPKINS HONDA	B	60	9,155	6.25%	11.00%	1,259	4.75%	01/05/02
AL	MOBILE	TREADWELL HONDA	B	72	21,500	7.74%	12.49%	3,714	4.75%	01/23/02
TX	RICHARDSON	LUTE RILEY HONDA	A	72	23,286	7.60%	12.35%	4,090	4.75%	01/31/02
TX	FORT WORTH	MAC CHURCHILL ACURA	D	72	26,106	7.60%	12.35%	4,586	4.75%	02/01/02
TX	MCKINNEY	HONDA CARS OF MCKINNEY	C	72	19,329	7.60%	12.35%	3,331	4.75%	02/02/02
TX	N. RICHLND HILL	GENE HUGGINS HONDA	D	72	19,199	7.50%	12.25%	3,362	4.75%	03/20/02
KS	OLATHE	FRANK ANCONA HONDA	D	72	32,534	7.42%	12.17%	5,592	4.75%	05/11/02
TX	BAYTOWN	BAYTOWN HONDA	D	72	20,021	7.50%	12.25%	3,511	4.75%	04/06/02
TX	RICHARDSON	LUTE RILEY HONDA	D	72	38,874	7.50%	12.25%	6,690	4.75%	05/25/02
TX	FORT WORTH	MAC CHURCHILL ACURA	C	72	23,735	7.50%	12.25%	4,090	4.75%	05/25/02
TX	RICHARDSON	LUTE RILEY HONDA	D	72	28,288	7.50%	12.25%	4,962	4.75%	05/25/02
TX	FORT WORTH	MAC CHURCHILL ACURA	D	72	20,931	7.50%	12.25%	3,602	4.75%	06/04/02

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<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	B	72	18,007	7.50%	12.25%	3,099	4.75%	06/05/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	C	72	22,309	7.50%	12.25%	3,839	4.75%	06/06/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA		72	20,620	7.50%	12.25%	3,548	4.75%	06/07/02
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	D	72	21,096	7.50%	12.25%	3,630	4.75%	06/12/02
<b>TX</b>	HOUSTON	RUSSELL & SMITH FORD-HONDA	B	72	19,910	7.50%	12.25%	3,494	4.75%	06/12/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	A	72	18,239	7.50%	12.25%	3,138	4.75%	07/01/02
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	D	72	21,236	7.50%	12.25%	3,724	4.75%	07/01/02
<b>FL</b>	DAVIE	RICK CASE HONDA	C	72	31,651	7.24%	11.99%	5,527	4.75%	07/28/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA		72	18,858	7.50%	12.25%	3,308	4.75%	07/31/02
<b>NM</b>	ROSWELL	ROSWELL HONDA	B	72	19,056	7.20%	11.95%	3,263	4.75%	08/14/02
<b>GA</b>	UNION CITY	NALLEY HONDA	B	72	17,060	6.90%	11.65%	2,963	4.75%	09/13/02
<b>GA</b>	SNELLVILLE	CAREY PAUL HONDA	C	72	22,662	6.40%	11.15%	3,832	4.75%	09/23/02
<b>CA</b>	FREMONT	AUTOWEST HONDA		60	10,906	6.50%	11.25%	1,538	4.75%	09/28/02
<b>FL</b>	GREENACRES	BRAMAN HONDA OF PALM BEACH	C	72	19,928	7.34%	12.09%	3,486	4.75%	01/08/02
<b>FL</b>	CLEARWATER	CROWN ACURA	C	72	27,939	7.34%	12.09%	4,888	4.75%	01/22/02
<b>FL</b>	LONGWOOD	COURTESY HONDA	C	72	25,310	7.34%	12.09%	4,345	4.75%	01/28/02
<b>FL</b>	PLANTATION	RICK CASE ACURA	C	72	28,642	7.34%	12.09%	4,936	4.75%	04/29/02
<b>FL</b>	WINTER PARK	HOLLER HONDA	C	72	20,547	7.34%	12.09%	3,527	4.75%	05/22/02
<b>AL</b>	BIRMINGHAM	TAMERON HONDA	D	72	34,846	7.00%	11.75%	6,063	4.75%	11/21/02
<b>CA</b>	ROSEVILLE	AUTOWEST HONDA-ROSEVILLE	A	60	13,244	8.25%	12.99%	1,911	4.74%	02/21/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	19,725	8.25%	12.99%	3,494	4.74%	01/27/01
<b>CA</b>	FREMONT	AUTOWEST HONDA	A	60	12,535	9.24%	13.95%	1,822	4.71%	08/20/00
<b>CA</b>	VICTORVILLE	VALLEY HI HONDA	C	72	20,254	7.25%	11.95%	3,434	4.70%	11/29/01
<b>CA</b>	SAN JOSE	CAPITOL HONDA	B	60	17,209	9.50%	14.20%	2,447	4.70%	06/12/99
<b>MD</b>	COLLEGE PARK	COLLEGE PARK HONDA		48	15,979	5.58%	10.25%	1,722	4.67%	11/10/01
<b>CA</b>	SAN LEANDRO	SAN LEANDRO HONDA	A	60	21,779	6.24%	10.90%	3,000	4.66%	03/09/03

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CA	PALO ALTO	ANDERSON HONDA	B	60	17,405	7.09%	11.75%	2,427	4.66%	02/17/02
CA	CONCORD	CONCORD HONDA	B	72	19,960	7.25%	11.90%	3,347	4.65%	12/29/01
CA	SAN LEANDRO	SAN LEANDRO HONDA	B	60	14,706	8.25%	12.90%	2,034	4.65%	02/11/00
CO	GOLDEN	PLANET HONDA	D	72	21,639	7.35%	11.99%	3,695	4.64%	02/16/02
LA	BATON ROUGE	RICHARDS HONDA	D	60	19,740	6.85%	11.49%	2,730	4.64%	01/07/02
CA	ROSEVILLE	AUTOWEST HONDA-ROSEVILLE	C	72	20,891	9.64%	14.28%	3,627	4.64%	12/13/00
CA	EL CERRITO	HONDA OF EL CERRITO	B	60	19,206	8.15%	12.75%	2,684	4.60%	02/13/01
CA	STOCKTON	STOCKTON HONDA	A	60	12,804	7.90%	12.50%	1,743	4.60%	04/06/01
CA	PALO ALTO	ANDERSON HONDA	B	60	18,240	7.40%	12.00%	2,467	4.60%	09/09/01
CA	PALO ALTO	ANDERSON HONDA	A	60	16,266	7.09%	11.69%	2,238	4.60%	06/20/02
TX	RICHARDSON	LUTE RILEY HONDA	C	72	24,883	8.75%	13.34%	4,214	4.59%	08/29/02
LA	LAFAYETTE	MOSS HONDA	D	72	26,739	7.74%	12.30%	4,513	4.56%	04/20/02
CA	FREMONT	AUTOWEST HONDA	A	60	15,707	8.39%	12.95%	2,182	4.56%	09/12/00
CA	FREMONT	AUTOWEST HONDA	D	54	19,567	12.39%	16.95%	2,543	4.56%	09/30/00
CA	EL CERRITO	HONDA OF EL CERRITO	A	72	19,281	9.39%	13.95%	3,344	4.56%	01/06/01
OR	BEAVERTON	HONDA OF BEAVERTON	C	72	26,620	6.24%	10.79%	4,373	4.55%	11/04/02
CA	EL CERRITO	HONDA OF EL CERRITO	B	72	24,020	8.40%	12.95%	4,091	4.55%	07/21/01
CA	EL CERRITO	HONDA OF EL CERRITO	C	60	12,702	7.40%	11.95%	1,736	4.55%	09/09/01
MA	CHICOPEE	CURRY HONDA	D	36	7,393	9.38%	13.90%	592	4.52%	08/09/99
CA	CLOVIS	HONDA NORTH	B	60	11,386	6.39%	10.90%	1,488	4.51%	01/05/03
CA	FREMONT	AUTOWEST HONDA	C	60	19,626	8.99%	13.50%	2,656	4.51%	05/29/00
CA	FREMONT	AUTOWEST HONDA	D	60	16,465	8.39%	12.90%	2,262	4.51%	01/11/01
WA	VANCOUVER	DICK HANNAH HONDA	D	72	23,675	7.49%	12.00%	3,861	4.51%	12/08/02
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	D	72	25,486	7.49%	11.99%	4,225	4.50%	06/25/01
CO	LONGMONT	FRONGRADE HONDA LTD.	B	72	20,196	7.49%	11.99%	3,344	4.50%	08/20/01
TX	IRVING	DAVID MCDAVID HONDA	B	72	30,286	9.50%	14.00%	5,082	4.50%	08/26/00

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<b>LA</b>	BATON ROUGE	TEAM HONDA	C	72	23,722	9.25%	13.75%	4,046	4.50%	08/30/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	17,511	9.25%	13.75%	2,928	4.50%	09/23/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	B	72	20,600	9.00%	13.50%	3,431	4.50%	10/07/00
<b>IN</b>	LAFAYETTE	BOB ROHRMAN HONDA	D	72	28,460	8.85%	13.35%	4,827	4.50%	10/09/00
<b>TX</b>	HOUSTON	MCDAVID HONDA	D	72	25,533	9.00%	13.50%	4,332	4.50%	10/13/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	26,675	9.00%	13.50%	4,443	4.50%	10/17/00
<b>TX</b>	HOUSTON	MCDAVID HONDA	D	72	24,570	9.00%	13.50%	4,092	4.50%	10/18/00
<b>CA</b>	ALHAMBRA	GOUDY HONDA	C	72	25,284	8.64%	13.14%	4,188	4.50%	10/19/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	B	72	26,668	9.00%	13.50%	4,530	4.50%	11/06/00
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	A	72	18,849	9.00%	13.50%	3,139	4.50%	10/26/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	20,041	9.00%	13.50%	3,405	4.50%	11/17/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	23,811	9.00%	13.50%	3,966	4.50%	11/04/00
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	D	72	18,850	9.00%	13.50%	3,173	4.50%	11/09/00
<b>OK</b>	NORMAN	FOWLER HONDA	B	72	19,271	8.75%	13.25%	3,239	4.50%	11/10/00
<b>MD</b>	FREDERICK	SHOCKLEY HONDA	D	72	21,406	8.49%	12.99%	3,594	4.50%	11/14/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	20,774	9.00%	13.50%	3,529	4.50%	11/18/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	21,180	9.00%	13.50%	3,598	4.50%	11/18/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	25,691	9.00%	13.50%	4,279	4.50%	11/24/00
<b>NY</b>	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	26,064	8.85%	13.35%	4,331	4.50%	11/28/00
<b>TX</b>	GALVESTON	SANDOLLAR HONDA	C	72	15,333	9.00%	13.50%	2,604	4.50%	11/29/00
<b>LA</b>	HARVEY	SUPERIOR HONDA	B	72	23,911	9.00%	13.50%	4,062	4.50%	11/30/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	27,009	8.75%	13.25%	4,571	4.50%	12/07/00
<b>LA</b>	HARVEY	SUPERIOR HONDA	D	72	19,531	9.00%	13.50%	3,313	4.50%	12/02/00
<b>MD</b>	COLLEGE PARK	COLLEGE PARK HONDA	B	72	18,056	8.49%	12.99%	2,987	4.50%	12/01/00
<b>CO</b>	GREELEY	HONDA OF GREELEY, INC.	C	72	16,586	8.75%	13.25%	2,803	4.50%	12/18/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	C	72	28,023	8.49%	12.99%	4,722	4.50%	12/28/00

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<b>MD</b>	COLLEGE PARK	COLLEGE PARK HONDA	B	72	20,717	8.49%	12.99%	3,493	4.50%	12/27/00
<b>TX</b>	HOUSTON	GOODSON HONDA WEST	C	72	15,721	8.49%	12.99%	2,646	4.50%	12/29/00
<b>MA</b>	EVERETT	HONDA CARS OF BOSTON	B	72	19,804	8.49%	12.99%	3,337	4.50%	12/30/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	19,668	8.49%	12.99%	3,314	4.50%	12/30/00
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	C	72	21,560	8.49%	12.99%	3,632	4.50%	01/02/01
<b>MD</b>	FREDERICK	SHOCKLEY HONDA	C	72	19,680	8.49%	12.99%	3,257	4.50%	01/09/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	C	72	19,516	8.49%	12.99%	3,288	4.50%	01/08/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	21,370	8.49%	12.99%	3,601	4.50%	01/09/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	24,179	8.49%	12.99%	3,996	4.50%	01/12/01
<b>KS</b>	OLATHE	FRANK ANCONA HONDA	C	72	27,381	8.49%	12.99%	4,524	4.50%	01/13/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	28,484	8.49%	12.99%	4,800	4.50%	01/16/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	B	72	18,348	8.49%	12.99%	3,092	4.50%	01/16/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	C	72	27,300	8.49%	12.99%	4,600	4.50%	01/18/01
<b>MD</b>	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	D	72	25,852	8.49%	12.99%	4,272	4.50%	01/18/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	18,473	8.49%	12.99%	3,113	4.50%	01/23/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	B	72	17,706	8.49%	12.99%	2,926	4.50%	01/19/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	C	72	18,095	8.49%	12.99%	3,048	4.50%	01/20/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	A	72	27,847	8.49%	12.99%	4,602	4.50%	01/20/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA		72	20,257	8.49%	12.99%	3,413	4.50%	01/20/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	19,826	8.49%	12.99%	3,341	4.50%	01/24/01
<b>CO</b>	GREELEY	HONDA OF GREELEY, INC.	D	72	18,919	8.49%	12.99%	3,190	4.50%	01/27/01
<b>LA</b>	NEW ORLEANS	BENSON HONDA	C	72	18,572	8.75%	13.25%	3,150	4.50%	02/10/01
<b>CO</b>	COLORADOSPRINGS	TEAM HONDA	A	72	16,941	8.49%	12.99%	2,862	4.50%	02/19/01
<b>LA</b>	HARVEY	SUPERIOR HONDA	B	72	24,515	8.49%	12.99%	4,126	4.50%	03/06/01
<b>AZ</b>	PHOENIX	SHOWCASE HONDA	D	72	17,718	8.49%	12.99%	2,982	4.50%	03/07/01
<b>LA</b>	BATON ROUGE	TEAM HONDA	D	72	29,136	8.49%	12.99%	4,903	4.50%	03/10/01



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<b>LA</b>	BATON ROUGE	RICHARDS HONDA	C	72	19,674	8.49%	12.99%	3,315	4.50%	03/24/01
<b>WA</b>	AUBURN	HINSHAWS HONDA	D	72	17,646	8.49%	12.99%	2,970	4.50%	03/25/01
<b>IN</b>	INDIANAPOLIS	ED MARTIN HONDA	C	72	28,358	8.35%	12.85%	4,767	4.50%	04/13/01
<b>LA</b>	ALEXANDRIA	WALKER HONDA	D	72	21,581	8.49%	12.99%	3,637	4.50%	04/20/01
<b>NJ</b>	LAKEWOOD	MONMOUTH HONDA		72	21,420	7.49%	11.99%	3,552	4.50%	04/30/01
<b>RI</b>	LINCOLN	MAJESTIC HONDA	D	72	20,075	7.49%	11.99%	3,266	4.50%	05/08/01
<b>NY</b>	NEW YORK	MARTIN HONDA	C	60	14,219	7.49%	11.99%	1,882	4.50%	05/17/01
<b>MD</b>	FREDERICK	SHOCKLEY HONDA	A	72	22,569	7.49%	11.99%	3,732	4.50%	05/15/01
<b>IL</b>	ELMHURST	GRAND HONDA	D	72	19,753	7.49%	11.99%	3,269	4.50%	05/16/01
<b>PA</b>	ARDMORE	MAIN LINE HONDA	D	72	25,398	7.49%	11.99%	4,211	4.50%	05/25/01
<b>MD</b>	BETHESDA	OURISMAN HONDA	D	72	23,086	7.49%	11.99%	3,828	4.50%	05/31/01
<b>MD</b>	ELLCOTT CITY	O'DONNELL HONDA	C	72	20,178	7.49%	11.99%	3,345	4.50%	06/02/01
<b>MD</b>	ELLCOTT CITY	O'DONNELL HONDA	C	72	17,645	7.49%	11.99%	2,925	4.50%	06/04/01
<b>MD</b>	BETHESDA	OURISMAN HONDA	B	72	18,027	7.49%	11.99%	2,989	4.50%	06/09/01
<b>MD</b>	BETHESDA	OURISMAN HONDA	D	72	20,308	7.49%	11.99%	3,367	4.50%	06/25/01
<b>PA</b>	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	B	72	18,814	7.49%	11.99%	3,119	4.50%	06/23/01
<b>CA</b>	ALHAMBRA	GOUDY HONDA	D	72	29,597	7.40%	11.90%	4,902	4.50%	07/07/01
<b>CA</b>	FREMONT	AUTOWEST HONDA	C	60	12,978	7.40%	11.90%	1,715	4.50%	07/15/01
<b>CA</b>	CERRITOS	NORM REEVES HONDA OF CERRITOS	A	72	17,668	7.40%	11.90%	2,926	4.50%	07/16/01
<b>CA</b>	ALHAMBRA	GOUDY HONDA	B	72	20,937	7.40%	11.90%	3,401	4.50%	07/16/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	26,705	7.49%	11.99%	4,427	4.50%	07/27/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	27,704	7.49%	11.99%	4,593	4.50%	07/26/01
<b>TX</b>	N. RICHLND HILL	GENE HUGGINS HONDA	D	72	24,997	7.49%	11.99%	4,067	4.50%	07/31/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	B	72	18,675	7.49%	11.99%	3,096	4.50%	08/03/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	C	72	20,548	7.49%	11.99%	3,406	4.50%	08/09/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	23,664	7.49%	11.99%	3,923	4.50%	08/06/01

***Nationwide AHFC - Case Summary of Top 500 Percentage Point Markups***

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CA	RIVERSIDE	RIVERSIDE HONDA	D	72	22,555	7.40%	11.90%	3,664	4.50%	08/05/01
TX	N. RICHLND HILL	GENE HUGGINS HONDA	D	72	31,707	7.49%	11.99%	5,250	4.50%	08/10/01
TX	MCKINNEY	HONDA CARS OF MCKINNEY	D	72	18,888	7.49%	11.99%	3,073	4.50%	08/31/01
CA	CORONA	HONDA CARS OF CORONA	D	60	18,696	7.40%	11.90%	2,527	4.50%	08/17/01
TX	MCKINNEY	HONDA CARS OF MCKINNEY	D	60	17,341	7.49%	11.99%	2,347	4.50%	08/20/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	20,191	7.49%	11.99%	3,322	4.50%	08/23/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	18,161	7.49%	11.99%	2,954	4.50%	08/23/01
TX	AMARILLO	SOUTHWEST HONDA	D	72	18,301	7.49%	11.99%	3,036	4.50%	08/24/01
TX	RICHARDSON	LUTE RILEY HONDA	C	72	21,214	7.49%	11.99%	3,516	4.50%	08/28/01
CA	CONCORD	CONCORD HONDA	D	60	13,266	7.40%	11.90%	1,754	4.50%	08/24/01
TX	N. RICHLND HILL	GENE HUGGINS HONDA	C	72	22,672	7.49%	11.99%	3,759	4.50%	08/31/01
CO	WESTMINSTER	JOHN ELWAY HONDA	C	60	14,290	7.49%	11.99%	1,891	4.50%	09/01/01
TX	DALLAS	RUSTY WALLIS HONDA	C	72	19,886	7.49%	11.99%	3,297	4.50%	09/03/01
TX	IRVING	DAVID MCDAVID HONDA	D	72	18,361	7.49%	11.99%	3,043	4.50%	09/04/01
AZ	PHOENIX	BELL HONDA	C	72	22,539	7.49%	11.99%	3,739	4.50%	09/03/01
TX	RICHARDSON	LUTE RILEY HONDA	B	72	19,088	7.49%	11.99%	3,164	4.50%	09/07/01
CA	OAKLAND	HONDA OF OAKLAND	B	72	17,836	7.40%	11.90%	2,898	4.50%	09/03/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	23,314	7.49%	11.99%	3,865	4.50%	09/08/01
CA	LODI	LODI HONDA	B	60	16,499	7.40%	11.90%	2,229	4.50%	09/09/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	29,315	7.49%	11.99%	4,769	4.50%	09/15/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	23,410	7.49%	11.99%	3,881	4.50%	09/10/01
TX	MCKINNEY	HONDA CARS OF MCKINNEY	A	72	18,001	7.49%	11.99%	2,929	4.50%	09/17/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	21,782	7.49%	11.99%	3,544	4.50%	09/18/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	23,352	7.49%	11.99%	3,871	4.50%	09/22/01
TX	MCKINNEY	HONDA CARS OF MCKINNEY	D	72	24,155	7.49%	11.99%	4,007	4.50%	09/25/01
TX	HOUSTON	GOODSON HONDA NORTH	D	72	21,460	7.49%	11.99%	3,491	4.50%	09/28/01

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<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	C	72	19,276	7.49%	11.99%	3,198	4.50%	09/30/01
<b>TX</b>	FORT WORTH	MAC CHURCHILL ACURA	D	72	35,884	7.49%	11.99%	5,838	4.50%	10/05/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	A	72	18,078	7.49%	11.99%	2,997	4.50%	10/02/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	B	72	23,996	7.49%	11.99%	3,919	4.50%	10/01/01
<b>TX</b>	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	D	72	28,808	7.49%	11.99%	4,776	4.50%	10/19/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	24,065	7.49%	11.99%	3,990	4.50%	10/15/01
<b>TX</b>	HOUSTON	GILLMAN HONDA	B	72	34,037	7.49%	11.99%	5,647	4.50%	10/20/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	C	72	18,160	7.49%	11.99%	2,966	4.50%	10/23/01
<b>LA</b>	NEW ORLEANS	BENSON HONDA	D	72	24,690	7.49%	11.99%	4,094	4.50%	10/31/01
<b>LA</b>	HARVEY	SUPERIOR HONDA	D	72	19,259	7.49%	11.99%	3,189	4.50%	11/06/01
<b>NY</b>	WOODSIDE	PARAGON THE HOUSE OF HONDA	A	72	21,970	7.30%	11.80%	3,563	4.50%	03/10/02
<b>TN</b>	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	B	72	17,800	7.40%	11.90%	2,946	4.50%	04/20/02
<b>OR</b>	BEAVERTON	HONDA OF BEAVERTON	C	72	18,264	7.74%	12.24%	3,041	4.50%	05/04/02
<b>OR</b>	BEAVERTON	HONDA OF BEAVERTON	C	72	26,886	7.74%	12.24%	4,476	4.50%	05/04/02
<b>NV</b>	LAS VEGAS	LAS VEGAS HONDA	C	72	22,686	7.30%	11.80%	3,749	4.50%	05/17/02
<b>VA</b>	CHARLOTTESVILLE	BROWN OLDSMOBILE HONDA	D	72	20,383	7.40%	11.90%	3,370	4.50%	05/29/02
<b>VA</b>	NORFOLK	CHECKERED FLAG HONDA	D	72	18,984	7.40%	11.90%	3,143	4.50%	06/21/02
<b>VA</b>	CHESAPEAKE	FIRST TEAM HONDA	C	72	18,735	7.40%	11.90%	3,100	4.50%	06/29/02
<b>TN</b>	CLEVELAND	HONDA OF CLEVELAND	C	72	18,264	7.30%	11.80%	2,962	4.50%	07/27/02
<b>CA</b>	FREMONT	AUTOWEST HONDA	D	60	28,029	6.39%	10.89%	3,654	4.50%	01/02/03
<b>TN</b>	ALCOA	AIRPORT HONDA	A	72	20,505	6.99%	11.49%	3,367	4.50%	10/31/02
<b>VA</b>	ALEXANDRIA	LANDMARK HONDA	D	72	18,020	6.64%	11.14%	2,947	4.50%	11/13/02
<b>OH</b>	STREETSBORO	CLASSIC HONDA	D	72	19,892	6.89%	11.39%	3,267	4.50%	12/31/02
<b>RI</b>	W. WARWICK	MAJESTIC HONDA	D	72	21,407	3.49%	7.99%	3,310	4.50%	02/20/03
<b>KY</b>	FLORENCE	JEFF WYLER HONDA	D	72	34,297	6.20%	10.70%	5,465	4.50%	03/07/03
<b>CA</b>	OAKLAND	HONDA OF OAKLAND	A	60	11,695	8.00%	12.50%	1,594	4.50%	09/23/99

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CA	BERKELEY	JIM DOTENS HONDA	B	72	23,227	9.24%	13.74%	3,963	4.50%	06/21/00
TX	RICHARDSON	LUTE RILEY HONDA	B	72	19,674	9.24%	13.74%	3,288	4.50%	07/18/00
TX	RICHARDSON	LUTE RILEY HONDA	C	72	21,377	9.24%	13.74%	3,573	4.50%	07/18/00
TX	RICHARDSON	LUTE RILEY HONDA	A	72	29,734	9.24%	13.74%	4,970	4.50%	07/19/00
TX	MCKINNEY	HONDA CARS OF MCKINNEY	D	72	18,354	9.24%	13.74%	3,068	4.50%	07/19/00
TX	RICHARDSON	LUTE RILEY HONDA	C	72	22,177	9.24%	13.74%	3,707	4.50%	07/22/00
TX	RICHARDSON	LUTE RILEY HONDA	B	72	22,243	9.24%	13.74%	3,718	4.50%	07/22/00
TX	RICHARDSON	LUTE RILEY HONDA	C	72	18,458	9.24%	13.74%	3,148	4.50%	07/24/00
TX	IRVING	DAVID MCDAVID HONDA	A	72	16,122	9.24%	13.74%	2,695	4.50%	07/29/00
CA	PLEASANTON	ACURA OF PLEASANTON	C	72	39,132	9.24%	13.74%	6,678	4.50%	08/29/00
FL	CLEARWATER	CROWN ACURA	A	72	21,082	9.24%	13.74%	3,596	4.50%	10/28/00
TX	RICHARDSON	LUTE RILEY HONDA	D	72	30,147	8.25%	12.75%	5,060	4.50%	01/25/01
NY	HUNTINGTON	HUNTINGTON HONDA	D	72	17,595	8.25%	12.75%	2,897	4.50%	01/26/01
TX	RICHARDSON	LUTE RILEY HONDA	C	72	30,080	8.25%	12.75%	5,049	4.50%	01/27/01
TX	RICHARDSON	LUTE RILEY HONDA		72	24,996	8.25%	12.75%	4,195	4.50%	01/27/01
TX	RICHARDSON	LUTE RILEY HONDA	B	72	20,475	8.25%	12.75%	3,437	4.50%	01/27/01
TX	HOUSTON	GOODSON HONDA NORTH	D	72	18,462	8.25%	12.75%	3,095	4.50%	01/27/01
IL	ORLAND PARK	COMMUNITY HONDA, INC.	C	72	18,178	8.25%	12.75%	3,053	4.50%	01/31/01
TX	RICHARDSON	LUTE RILEY HONDA		72	20,690	8.25%	12.75%	3,473	4.50%	01/30/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	22,060	8.25%	12.75%	3,702	4.50%	01/29/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	27,868	8.25%	12.75%	4,677	4.50%	01/30/01
TX	MCKINNEY	HONDA CARS OF MCKINNEY	C	72	21,411	8.25%	12.75%	3,563	4.50%	01/30/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	22,122	8.25%	12.75%	3,713	4.50%	02/03/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	23,398	8.25%	12.75%	3,928	4.50%	02/01/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	24,723	8.25%	12.75%	4,150	4.50%	02/01/01
TX	RICHARDSON	LUTE RILEY HONDA	B	72	21,632	8.25%	12.75%	3,630	4.50%	02/01/01

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<b>MO</b>	ELLISVILLE	STEPHEN VINCEL HONDA	D	72	33,059	8.25%	12.75%	5,549	4.50%	02/02/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	B	72	19,622	8.25%	12.75%	3,293	4.50%	02/03/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	29,537	8.25%	12.75%	4,958	4.50%	02/07/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	B	72	18,780	8.25%	12.75%	3,152	4.50%	02/10/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	19,901	8.25%	12.75%	3,340	4.50%	02/08/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	26,702	8.25%	12.75%	4,481	4.50%	02/12/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	17,564	8.25%	12.75%	2,948	4.50%	02/17/01
<b>MD</b>	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	D	72	22,831	8.25%	12.75%	3,842	4.50%	02/24/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	C	72	18,879	8.25%	12.75%	3,108	4.50%	02/21/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	23,351	8.25%	12.75%	3,920	4.50%	02/24/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	18,462	8.25%	12.75%	3,099	4.50%	02/24/01
<b>IL</b>	WESTMONT IL	MCGRATH ACURA	D	72	32,660	8.25%	12.75%	5,483	4.50%	02/24/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	21,940	8.25%	12.75%	3,683	4.50%	03/01/01
<b>MD</b>	BETHESDA	OURISMAN HONDA	D	72	21,997	7.75%	12.25%	3,594	4.50%	03/15/01
<b>NY</b>	YORKTOWN HGTS	CURRY HONDA		72	19,280	7.75%	12.25%	3,210	4.50%	03/19/01
<b>NJ</b>	CLIFTON	PLANET HONDA ROUTE 3	C	72	20,827	7.75%	12.25%	3,468	4.50%	03/17/01
<b>TX</b>	KINGWOOD	STERLING MCCALL HONDA OF KINGW	B	72	20,556	7.99%	12.49%	3,397	4.50%	03/19/01
<b>MD</b>	ELLCOTT CITY	O'DONNELL HONDA	B	72	21,527	7.75%	12.25%	3,584	4.50%	03/22/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	A	72	25,509	7.99%	12.49%	4,264	4.50%	03/22/01
<b>GA</b>	MARIETTA	NALLEY ACURA	C	72	24,950	8.25%	12.75%	4,182	4.50%	03/24/01
<b>MD</b>	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	D	72	22,740	7.75%	12.25%	3,786	4.50%	03/31/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	18,300	7.99%	12.49%	3,000	4.50%	03/30/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	C	72	20,003	7.99%	12.49%	3,344	4.50%	04/09/01
<b>MD</b>	ELLCOTT CITY	O'DONNELL HONDA	D	72	18,045	7.75%	12.25%	3,004	4.50%	04/05/01
<b>NJ</b>	CLIFTON	PLANET HONDA ROUTE 3	D	72	19,083	7.75%	12.25%	3,177	4.50%	04/11/01
<b>CA</b>	PALMDALE	ROBERTSON'S ANTELOPE VALLEY HONDA	D	72	18,001	7.90%	12.40%	2,948	4.50%	04/14/01

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<b>OK</b>	OKLAHOMA CITY	BOB HOWARD HONDA	C	72	20,198	7.99%	12.49%	3,376	4.50%	04/21/01
<b>FL</b>	PLANTATION	RICK CASE ACURA	D	72	21,487	8.15%	12.65%	3,532	4.50%	04/17/01
<b>NM</b>	ALBUQUERQUE	PERFECTION HONDA	A	72	17,693	8.25%	12.75%	2,913	4.50%	04/23/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	28,419	7.75%	12.25%	4,643	4.50%	04/26/01
<b>LA</b>	BATON ROUGE	RICHARDS HONDA	C	72	20,651	8.25%	12.75%	3,462	4.50%	05/01/01
<b>LA</b>	HARVEY	SUPERIOR HONDA	C	72	18,772	8.25%	12.75%	3,147	4.50%	05/02/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	C	72	26,144	7.99%	12.49%	4,370	4.50%	04/04/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	18,933	7.75%	12.25%	3,152	4.50%	05/09/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	17,760	7.75%	12.25%	2,916	4.50%	05/12/01
<b>LA</b>	BATON ROUGE	RICHARDS HONDA	C	72	19,961	8.25%	12.75%	3,321	4.50%	05/12/01
<b>WA</b>	RENTON	RENTON HONDA	D	72	35,298	8.25%	12.75%	5,928	4.50%	05/19/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	C	72	18,003	7.75%	12.25%	2,997	4.50%	05/22/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	B	72	24,922	7.75%	12.25%	4,149	4.50%	05/21/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	C	72	20,177	7.75%	12.25%	3,360	4.50%	05/22/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA		72	20,223	7.75%	12.25%	3,367	4.50%	05/23/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	25,700	7.75%	12.25%	4,279	4.50%	05/30/01
<b>CA</b>	ONTARIO	PENSKE HONDA	D	72	18,200	7.65%	12.15%	3,025	4.50%	05/29/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	25,693	7.75%	12.25%	4,278	4.50%	05/31/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	18,138	7.75%	12.25%	3,020	4.50%	05/28/01
<b>NM</b>	SANTA FE	PREMIER HONDA OF SANTA FE	D	72	17,618	7.75%	12.25%	2,935	4.50%	06/05/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	22,219	7.75%	12.25%	3,699	4.50%	06/09/01
<b>NY</b>	VALLEY STREAM	ACURA OF VALLEY STREAM	B	60	13,700	7.25%	11.75%	1,807	4.50%	06/15/01
<b>RI</b>	LINCOLN	MAJESTIC HONDA	C	72	25,741	7.25%	11.75%	4,172	4.50%	06/12/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	25,135	7.75%	12.25%	4,185	4.50%	06/15/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	25,137	7.75%	12.25%	4,106	4.50%	06/14/01
<b>LA</b>	NEW ORLEANS	BENSON HONDA	D	72	19,637	7.99%	12.49%	3,277	4.50%	06/18/01

***Nationwide AHFC - Case Summary of Top 500 Percentage Point Markups***

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	B	72	20,425	7.75%	12.25%	3,401	4.50%	06/20/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	A	72	24,652	7.75%	12.25%	4,105	4.50%	06/21/01
<b>LA</b>	LAKE CHARLES	BILLY NAVARRE HONDA	D	72	21,009	7.99%	12.49%	3,511	4.50%	06/25/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	19,942	7.75%	12.25%	3,320	4.50%	06/23/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	C	72	18,102	7.75%	12.25%	3,014	4.50%	06/25/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	20,890	7.75%	12.25%	3,478	4.50%	06/28/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	25,741	7.75%	12.25%	4,286	4.50%	06/29/01
<b>NY</b>	LONG ISLAND CTY	PARAGON ACURA	D	72	34,217	6.99%	11.49%	5,522	4.50%	06/29/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	23,092	7.75%	12.25%	3,845	4.50%	06/30/01
<b>CA</b>	ALHAMBRA	GOUDY HONDA	D	72	34,300	7.65%	12.15%	5,594	4.50%	06/25/01
<b>LA</b>	NEW ORLEANS	BENSON HONDA	B	72	23,152	7.75%	12.25%	3,851	4.50%	06/30/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	22,429	7.75%	12.25%	3,734	4.50%	07/05/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	A	72	18,000	7.75%	12.25%	2,997	4.50%	07/03/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	18,815	7.75%	12.25%	3,133	4.50%	07/06/01
<b>TX</b>	HOUSTON	MCDAVID HONDA	B	72	23,450	7.75%	12.25%	3,900	4.50%	07/06/01
<b>NY</b>	LONG ISLAND CTY	PARAGON ACURA	B	72	27,148	6.99%	11.49%	4,381	4.50%	07/07/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	B	72	18,720	7.75%	12.25%	3,069	4.50%	07/07/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	C	72	26,895	7.75%	12.25%	4,478	4.50%	07/10/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	28,670	7.75%	12.25%	4,774	4.50%	07/12/01
<b>TX</b>	HOUSTON	GOODSON HONDA WEST	D	72	27,966	7.75%	12.25%	4,650	4.50%	07/13/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	C	72	18,724	7.75%	12.25%	3,117	4.50%	07/18/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	29,324	7.75%	12.25%	4,790	4.50%	07/18/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	C	72	24,425	7.75%	12.25%	4,067	4.50%	06/23/01
<b>TX</b>	HOUSTON	GOODSON HONDA WEST	D	72	28,402	7.75%	12.25%	4,722	4.50%	07/18/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	22,178	7.75%	12.25%	3,692	4.50%	07/19/01
<b>TX</b>	HOUSTON	GOODSON HONDA WEST	D	72	20,515	7.75%	12.25%	3,411	4.50%	07/21/01

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<b>TX</b>	IRVING	DAVID MCDAVID HONDA	A	72	18,280	7.75%	12.25%	2,986	4.50%	07/20/01
<b>TX</b>	FORT WORTH	FRANK KENT HONDA	D	72	26,418	7.75%	12.25%	4,393	4.50%	07/24/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	D	72	17,492	7.75%	12.25%	2,912	4.50%	07/23/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	B	72	20,171	7.75%	12.25%	3,295	4.50%	07/24/01
<b>CA</b>	CORTE MADERA	MARIN ACURA	D	72	31,677	8.40%	12.90%	5,227	4.50%	07/29/01
<b>LA</b>	BATON ROUGE	TEAM HONDA	C	72	19,780	7.75%	12.25%	3,289	4.50%	08/02/01
<b>LA</b>	BATON ROUGE	RICHARDS HONDA	B	72	18,371	7.75%	12.25%	3,000	4.50%	08/13/01
<b>NY</b>	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	26,072	6.99%	11.49%	4,208	4.50%	08/15/01
<b>RI</b>	LINCOLN	MAJESTIC HONDA	D	72	19,676	6.99%	11.49%	3,176	4.50%	08/24/01
<b>RI</b>	W. WARWICK	MAJESTIC HONDA	D	72	25,081	6.99%	11.49%	4,118	4.50%	08/25/01
<b>NY</b>	LONG ISLAND CTY	PARAGON ACURA	D	72	43,846	6.99%	11.49%	7,077	4.50%	09/07/01
<b>LA</b>	BATON ROUGE	RICHARDS HONDA	C	72	26,986	7.75%	12.25%	4,494	4.50%	09/08/01
<b>LA</b>	BATON ROUGE	TEAM HONDA	D	72	19,669	7.75%	12.25%	3,213	4.50%	09/08/01
<b>LA</b>	HARVEY	SUPERIOR HONDA	D	72	19,423	7.75%	12.25%	3,172	4.50%	09/10/01
<b>MD</b>	FREDERICK	SHOCKLEY HONDA	D	72	24,978	6.99%	11.49%	4,057	4.50%	09/15/01
<b>FL</b>	MIAMI	SOUTH MOTORS HONDA	C	72	22,604	7.25%	11.75%	3,663	4.50%	09/16/01
<b>LA</b>	HARVEY	SUPERIOR HONDA	C	72	18,768	7.75%	12.25%	3,125	4.50%	09/29/01
<b>CT</b>	NEW BRITAIN	SCHALLER-HONDA	D	72	21,378	6.99%	11.49%	3,450	4.50%	09/24/01
<b>IN</b>	INDIANAPOLIS	ED MARTIN HONDA	D	72	25,618	7.25%	11.75%	4,231	4.50%	10/04/01
<b>LA</b>	BATON ROUGE	TEAM HONDA	D	72	28,108	7.75%	12.25%	4,674	4.50%	10/03/01
<b>NJ</b>	MARLTON	BURNS HONDA	D	72	18,958	6.69%	11.19%	3,102	4.50%	10/05/01
<b>MD</b>	BETHESDA	OURISMAN HONDA	C	72	18,152	6.99%	11.49%	2,985	4.50%	09/24/01
<b>CA</b>	FONTANA	ROCK HONDA	C	72	17,970	7.25%	11.75%	2,912	4.50%	10/11/01
<b>MD</b>	BETHESDA	OURISMAN HONDA	B	72	30,441	6.75%	11.25%	4,980	4.50%	10/20/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	18,157	6.99%	11.49%	2,956	4.50%	10/27/01
<b>TX</b>	FORT WORTH	FRANK KENT HONDA	C	60	23,515	6.49%	10.99%	3,130	4.50%	10/29/01



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<b>TX</b>	WEBSTER	HONDA OF CLEAR LAKE	B	72	23,267	6.99%	11.49%	3,821	4.50%	10/30/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	C	72	20,042	6.99%	11.49%	3,234	4.50%	10/31/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	32,100	6.99%	11.49%	5,278	4.50%	10/31/01
<b>CA</b>	FREMONT	AUTOWEST HONDA	D	60	21,036	6.75%	11.25%	2,756	4.50%	11/02/01
<b>NJ</b>	VERONA	MONTCLAIR ACURA	C	72	31,288	6.29%	10.79%	5,082	4.50%	11/03/01
<b>MA</b>	W. SPRINGFIELD	BALISE HONDA	C	72	22,776	6.29%	10.79%	3,702	4.50%	11/08/01
<b>TX</b>	HOUSTON	GOODSON HONDA NORTH	C	60	31,604	6.49%	10.99%	4,207	4.50%	11/30/01
<b>NJ</b>	CLIFTON	PLANET HONDA ROUTE 3	C	72	22,030	6.29%	10.79%	3,581	4.50%	11/08/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	D	72	24,932	6.49%	10.99%	3,992	4.50%	11/12/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	D	72	28,360	6.49%	10.99%	4,627	4.50%	11/30/01
<b>NY</b>	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	34,138	6.29%	10.79%	5,448	4.50%	11/13/01
<b>LA</b>	LAKE CHARLES	BILLY NAVARRE HONDA	D	72	23,305	6.99%	11.49%	3,832	4.50%	11/14/01
<b>CT</b>	WESTBROOK	WESTBROOK HONDA	D	72	18,798	6.29%	10.79%	3,055	4.50%	12/01/01
<b>MA</b>	NORWOOD	BOCH HONDA	D	60	17,028	6.29%	10.79%	2,263	4.50%	11/23/01
<b>TX</b>	MCKINNEY	HONDA CARS OF MCKINNEY	D	72	22,804	6.49%	10.99%	3,650	4.50%	11/26/01
<b>CT</b>	GROTON	CARDINAL HONDA	C	72	24,966	6.29%	10.79%	4,059	4.50%	11/30/01
<b>CA</b>	N. HOLLYWOOD	ROBERTSON HONDA	D	60	10,045	7.75%	12.25%	1,366	4.50%	12/07/01
<b>CT</b>	WESTBROOK	WESTBROOK HONDA	A	72	25,458	6.29%	10.79%	4,137	4.50%	12/05/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	26,053	6.49%	10.99%	4,248	4.50%	12/03/01
<b>CA</b>	DOWNEY	HONDA WORLD DOWNEY	D	60	10,663	7.75%	12.25%	1,448	4.50%	12/05/01
<b>MA</b>	BOSTON	HERB CHAMBERS HONDA	C	72	26,301	6.29%	10.79%	4,270	4.50%	12/08/01
<b>CA</b>	CULVER CITY	MILLER HONDA-CULVER CITY	B	72	17,185	6.25%	10.75%	2,792	4.50%	12/09/01
<b>CA</b>	CERRITOS	NORM REEVES HONDA OF CERRITOS	B	60	9,607	7.75%	12.25%	1,304	4.50%	12/09/01
<b>CA</b>	EL CERRITO	HONDA OF EL CERRITO	C	60	20,330	6.25%	10.75%	2,702	4.50%	12/12/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	25,696	6.49%	10.99%	4,114	4.50%	12/13/01
<b>CA</b>	N. HOLLYWOOD	ROBERTSON HONDA	B	60	15,087	7.75%	12.25%	2,048	4.50%	12/09/01

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<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	18,499	6.49%	10.99%	2,962	4.50%	12/17/01
<b>CA</b>	SAN DIEGO	CUSH HONDA OF SAN DIEGO	B	72	17,415	6.25%	10.75%	2,830	4.50%	12/04/01
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	D	72	22,911	6.49%	10.99%	3,735	4.50%	12/22/01
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	D	72	24,440	6.49%	10.99%	3,985	4.50%	12/27/01
<b>TX</b>	WEBSTER	HONDA OF CLEAR LAKE	A	72	14,940	6.49%	10.99%	2,409	4.50%	12/22/01
<b>TX</b>	HOUSTON	GILLMAN HONDA	B	72	21,428	6.49%	10.99%	3,496	4.50%	12/29/01
<b>CA</b>	CONCORD	CONCORD HONDA		60	20,106	6.25%	10.75%	2,616	4.50%	12/29/01
<b>TN</b>	NASHVILLE	CREST HONDA WORLD	A	60	10,976	6.49%	10.99%	1,464	4.50%	12/31/01
<b>RI</b>	LINCOLN	MAJESTIC HONDA	B	72	22,576	6.29%	10.79%	3,669	4.50%	01/03/02
<b>CA</b>	N. HOLLYWOOD	ROBERTSON HONDA	D	60	15,416	7.75%	12.25%	2,093	4.50%	01/03/02
<b>TX</b>	HOUSTON	MCDAVID HONDA	C	72	27,002	6.49%	10.99%	4,398	4.50%	01/07/02
<b>NJ</b>	UNION	PLANET HONDA	D	60	12,106	7.79%	12.29%	1,645	4.50%	12/19/01
<b>NC</b>	GREENVILLE	BOB BARBOUR HONDA	A	72	17,574	7.14%	11.64%	2,897	4.50%	02/28/02
<b>NC</b>	CHARLOTTE	HENDRICK HONDA	C	72	18,906	7.14%	11.64%	3,063	4.50%	03/06/02
<b>TX</b>	IRVING	DAVID MCDAVID HONDA	D	72	18,561	7.50%	12.00%	3,034	4.50%	03/16/02
<b>CA</b>	STOCKTON	STOCKTON HONDA	D	60	18,064	7.09%	11.59%	2,429	4.50%	03/18/02
<b>NC</b>	STATESVILLE	EVERHART HONDA	C	72	18,478	7.14%	11.64%	3,048	4.50%	04/15/02
<b>KS</b>	OLATHE	FRANK ANCONA HONDA	D	72	21,036	7.20%	11.70%	3,406	4.50%	04/16/02
<b>CA</b>	SAN JOSE	CAPITOL HONDA	D	72	23,258	7.34%	11.84%	3,848	4.50%	04/20/02
<b>IL</b>	WESTMONT IL	MCGRATH ACURA	D	72	24,426	7.10%	11.60%	4,025	4.50%	04/26/02
<b>NC</b>	GREENSBORO	CROWN HONDA	C	72	19,016	7.14%	11.64%	3,135	4.50%	05/01/02
<b>CA</b>	SANTA ROSA	MANLY HONDA		48	7,245	7.09%	11.59%	745	4.50%	05/08/02
<b>TX</b>	FORT WORTH	MAC CHURCHILL ACURA	D	72	28,114	7.50%	12.00%	4,575	4.50%	05/18/02
<b>NC</b>	SHELBY	ROGERS HONDA	C	72	19,105	7.24%	11.74%	3,151	4.50%	05/22/02
<b>CA</b>	PALO ALTO	ANDERSON HONDA	D	60	18,334	7.09%	11.59%	2,466	4.50%	05/27/02
<b>SC</b>	W. COLUMBIA	MIDLANDS HONDA	D	72	21,095	7.14%	11.64%	3,473	4.50%	07/11/02

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NC	CHARLOTTE	HENDRICK HONDA	D	72	18,181	7.14%	11.64%	2,993	4.50%	07/12/02
VA	ALEXANDRIA	LANDMARK HONDA	C	72	21,965	7.24%	11.74%	3,560	4.50%	07/10/02
CA	PALO ALTO	ANDERSON HONDA	B	60	16,241	7.09%	11.59%	2,185	4.50%	05/27/02
TN	COOKEVILLE	COOKEVILLE HONDA	C	72	18,825	8.30%	12.80%	3,162	4.50%	07/29/02
CA	SUNNYVALE	LARRY HOPKINS HONDA	C	60	17,753	6.50%	11.00%	2,318	4.50%	09/02/02
SC	ROCK HILL	HONDA CARS OF ROCK HILL	C	72	16,690	7.94%	12.44%	2,788	4.50%	09/25/02
NC	CHARLOTTE	HENDRICK HONDA		72	24,075	6.99%	11.49%	3,886	4.50%	09/23/02
WA	EDMONDS	LYNNWOOD HONDA	D	72	28,650	6.99%	11.49%	4,713	4.50%	10/10/02
CA	PLEASANTON	ACURA OF PLEASANTON	C	60	10,922	6.50%	11.00%	1,457	4.50%	10/24/02
VA	ALEXANDRIA	LANDMARK HONDA	D	72	29,192	6.64%	11.14%	4,775	4.50%	10/24/02
CA	PALO ALTO	ANDERSON HONDA	C	60	15,429	6.50%	11.00%	2,057	4.50%	11/27/02
WI	MILWAUKEE	RUSS DARROW HONDA	D	72	21,621	6.54%	11.04%	3,529	4.50%	12/10/02
CA	SUNNYVALE	LARRY HOPKINS HONDA	A	36	8,654	5.39%	9.89%	645	4.50%	01/15/03
VA	CHARLOTTESVILLE	BROWN OLDSMOBILE HONDA	C	72	19,231	6.34%	10.84%	3,129	4.50%	01/24/03
TN	KNOXVILLE	WEST SIDE HONDA	D	72	28,790	6.59%	11.09%	4,645	4.50%	02/14/03
CA	CITRUS HEIGHTS	CARMICHAEL HONDA	A	60	13,527	5.75%	10.25%	1,748	4.50%	08/12/02
IL	ELMHURST	GRAND HONDA	A	72	19,320	8.99%	13.49%	3,282	4.50%	08/03/00
IN	CLARKSVILLE	HONDA CARS OF CLARKSVILLE	C	72	27,787	9.35%	13.85%	4,740	4.50%	07/27/00
IL	ELMHURST	GRAND HONDA	C	72	23,732	8.99%	13.49%	4,033	4.50%	08/05/00
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	B	72	18,492	8.99%	13.49%	3,137	4.50%	08/08/00
MD	CLARKSVILLE	JIM COLEMAN HONDA	D	72	19,708	8.99%	13.49%	3,343	4.50%	08/09/00
MD	ROCKVILLE	HERSONS, INC.	D	72	32,959	8.99%	13.49%	5,591	4.50%	08/25/00
MD	CLARKSVILLE	JIM COLEMAN HONDA	C	72	22,967	8.99%	13.49%	3,896	4.50%	08/25/00
CT	DANBURY	FAIR HONDA	B	72	17,413	8.74%	13.24%	2,889	4.50%	11/24/00
LA	LAFAYETTE	MOSS HONDA	D	72	18,686	6.85%	11.35%	3,039	4.50%	12/15/01
LA	HARVEY	SUPERIOR HONDA	D	72	18,216	6.85%	11.35%	2,933	4.50%	12/20/01

*Nationwide AHFC - Case Summary of Top 500 Percentage Point Markups*

<b>Dealer State</b>	<b>Dealer City</b>	<b>Dealer Name</b>	<b>Credit Quality Grade</b>	<b>Term</b>	<b>Amount Financed</b>	<b>Buyrate</b>	<b>APR</b>	<b>Markup in Dollars</b>	<b>Markup in Percent</b>	<b>Contract Date</b>
<b>LA</b>	LAKE CHARLES	BILLY NAVARRE HONDA		72	24,446	6.85%	11.35%	4,005	4.50%	12/26/01
<b>NY</b>	HEMPSTEAD	NEIL HONDA	D	60	15,184	7.25%	11.74%	1,999	4.49%	05/30/01
<b>TX</b>	FORT WORTH	FRANK KENT HONDA	D	72	22,874	7.50%	11.99%	3,723	4.49%	02/15/02
<b>TX</b>	HOUSTON	GOODSON HONDA WEST	D	72	27,403	7.50%	11.99%	4,545	4.49%	02/27/02
<b>TX</b>	BAYTOWN	BAYTOWN HONDA	D	72	18,956	7.50%	11.99%	3,136	4.49%	05/29/02
<b>TX</b>	RICHARDSON	LUTE RILEY HONDA	A	72	18,002	7.50%	11.99%	2,978	4.49%	06/18/02
<b>TX</b>	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	D	72	26,186	7.50%	11.99%	4,332	4.49%	06/30/02

**Nationwide AHFC - Case Summary of Top 500 Percentage Point Markups**  
**Nationwide Summary**  
**Grade Breakdown of Top 500 Markups in Percentage Points**

<b>Loan Parameter</b>	<b>Frequency</b>	<b>Maximum</b>	<b>Mean</b>
<b>Amount Financed</b>		95,080	17,304
<b>Markup in Dollars</b>		7,077	249
<b>Markup in Percent</b>		7.09%	0.44%
<b>Stated Buy Rate</b>		15.75%	5.71%
<b>Total Number of Contracts</b>	1,317,221		

**Grade Breakdown of Nationwide Contracts**

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	805617	62.21	805617	62.21
<b>B</b>	226839	17.52	1032456	79.72
<b>C</b>	144827	11.18	1177283	90.91
<b>D</b>	117741	9.09	1295024	100.00

*\*22197 contracts did not have the credit score field populated.*

**Grade Breakdown of Top 500 Markups in Percentage Points**

<b>CreditQualityGrade</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A</b>	52	10.92	52	10.92
<b>B</b>	81	17.02	133	27.94
<b>C</b>	123	25.84	256	53.78
<b>D</b>	220	46.22	476	100.00

*\*24 contracts did not have the credit score field populated.*