

APPENDIX E

TOP 100 DOLLAR MARKUPS BY STATE

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

Prepared by

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AK - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AK	ANCHORAGE	CONTINENTAL ACURA	D	72	32,317	8.75%	12.25%	4,139	3.50%	09/12/02
AK	ANCHORAGE	CONTINENTAL HONDA	C	72	24,100	8.75%	12.25%	3,119	3.50%	07/25/02
AK	ANCHORAGE	CONTINENTAL HONDA	D	66	25,227	9.00%	12.50%	2,996	3.50%	01/25/02
AK	ANCHORAGE	CONTINENTAL HONDA	D	60	28,038	8.25%	11.75%	2,961	3.50%	08/26/02
AK	ANCHORAGE	CONTINENTAL ACURA	C	72	22,358	8.75%	12.25%	2,920	3.50%	06/11/02
AK	ANCHORAGE	CONTINENTAL HONDA	C	60	23,456	8.25%	11.75%	2,477	3.50%	10/23/02
AK	ANCHORAGE	CONTINENTAL HONDA	D	60	22,300	8.25%	11.75%	2,355	3.50%	06/06/02
AK	ANCHORAGE	CONTINENTAL ACURA	A	72	19,868	7.74%	10.99%	2,350	3.25%	02/21/03
AK	FAIRBANKS	FAIRBANKS HONDA	A	72	30,690	9.50%	11.50%	2,290	2.00%	06/20/00
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	C	72	26,124	9.25%	11.50%	2,188	2.25%	07/23/01
AK	ANCHORAGE	CONTINENTAL HONDA	B	72	27,979	8.25%	10.25%	2,023	2.00%	08/10/02
AK	ANCHORAGE	CONTINENTAL HONDA	D	60	19,000	8.75%	12.25%	2,021	3.50%	04/15/02
AK	ANCHORAGE	CONTINENTAL HONDA	A	72	36,872	8.75%	10.25%	1,992	1.50%	08/27/02
AK	ANCHORAGE	CONTINENTAL HONDA	B	72	25,578	9.25%	11.25%	1,865	2.00%	04/08/02
AK	ANCHORAGE	CONTINENTAL HONDA	C	72	19,887	8.99%	11.50%	1,848	2.51%	12/17/01
AK	ANCHORAGE	CONTINENTAL ACURA	B	72	24,376	8.25%	10.25%	1,749	2.00%	08/31/02
AK	ANCHORAGE	CONTINENTAL HONDA	C	72	19,899	7.74%	10.07%	1,680	2.33%	02/02/03
AK	FAIRBANKS	FAIRBANKS HONDA	C	60	15,200	9.25%	12.75%	1,625	3.50%	12/23/00
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	D	60	16,327	8.25%	11.50%	1,598	3.25%	07/25/01
AK	ANCHORAGE	CONTINENTAL HONDA	D	72	28,719	9.25%	10.75%	1,595	1.50%	04/08/02
AK	ANCHORAGE	CONTINENTAL HONDA	D	72	26,624	8.75%	10.29%	1,506	1.54%	10/30/02
AK	ANCHORAGE	CONTINENTAL HONDA	D	72	19,956	7.74%	9.75%	1,454	2.01%	02/15/03
AK	ANCHORAGE	CONTINENTAL HONDA	C	72	19,808	8.25%	10.25%	1,449	2.00%	06/03/02
AK	FAIRBANKS	FAIRBANKS HONDA	D	60	12,201	8.74%	12.25%	1,301	3.51%	08/13/99
AK	ANCHORAGE	CONTINENTAL HONDA	C	72	35,473	8.25%	9.25%	1,287	1.00%	06/12/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	B	60	21,030	8.25%	10.25%	1,256	2.00%	09/18/02

AK - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AK	ANCHORAGE	CONTINENTAL HONDA	C	72	32,040	8.75%	9.75%	1,172	1.00%	09/19/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	D	72	23,877	9.25%	10.50%	1,097	1.25%	02/07/02
AK	ANCHORAGE	CONTINENTAL HONDA	A	60	18,553	6.75%	8.75%	1,084	2.00%	11/11/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	D	60	14,232	8.25%	10.75%	1,066	2.50%	06/04/02
AK	FAIRBANKS	FAIRBANKS HONDA	D	72	29,035	8.99%	9.99%	1,065	1.00%	04/07/01
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	A	72	29,467	7.50%	8.50%	1,056	1.00%	10/20/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	D	60	17,278	8.25%	10.25%	1,032	2.00%	08/30/02
AK	ANCHORAGE	CONTINENTAL ACURA	D	60	16,525	10.75%	12.75%	1,022	2.00%	06/04/02
AK	ANCHORAGE	CONTINENTAL HONDA	B	72	19,537	8.25%	9.65%	995	1.40%	07/03/02
AK	ANCHORAGE	CONTINENTAL ACURA	A	60	9,411	8.25%	11.75%	994	3.50%	08/04/02
AK	ANCHORAGE	CONTINENTAL HONDA	B	72	21,674	8.75%	10.00%	993	1.25%	07/08/02
AK	ANCHORAGE	CONTINENTAL HONDA		60	16,583	8.25%	10.25%	990	2.00%	06/27/02
AK	ANCHORAGE	CONTINENTAL HONDA	B	72	26,313	8.75%	9.75%	963	1.00%	09/27/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	B	60	15,434	8.75%	10.75%	925	2.00%	03/16/02
AK	FAIRBANKS	FAIRBANKS HONDA	A	72	23,589	9.50%	10.50%	871	1.00%	07/21/00
AK	ANCHORAGE	CONTINENTAL HONDA	A	60	14,458	7.25%	9.25%	851	2.00%	11/13/02
AK	ANCHORAGE	CONTINENTAL HONDA	C	60	14,053	7.25%	9.25%	827	2.00%	09/28/02
AK	ANCHORAGE	CONTINENTAL HONDA	D	72	23,026	8.75%	9.75%	827	1.00%	09/21/02
AK	ANCHORAGE	CONTINENTAL HONDA	D	72	26,274	8.75%	9.60%	816	0.85%	09/02/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	D	72	21,767	8.75%	9.75%	795	1.00%	05/03/02
AK	ANCHORAGE	CONTINENTAL HONDA	A	60	13,098	7.49%	9.49%	774	2.00%	11/21/01
AK	ANCHORAGE	CONTINENTAL HONDA	B	72	20,741	8.75%	9.75%	759	1.00%	02/25/02
AK	ANCHORAGE	CONTINENTAL HONDA	A	72	20,752	7.50%	8.50%	743	1.00%	06/27/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	A	60	13,817	7.25%	8.95%	689	1.70%	03/25/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	C	72	24,930	8.75%	9.50%	683	0.75%	11/05/02
AK	ANCHORAGE	CONTINENTAL ACURA	A	60	22,824	8.25%	9.25%	677	1.00%	10/28/02

AK - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	C	72	23,115	8.75%	9.50%	633	0.75%	09/20/02
AK	ANCHORAGE	CONTINENTAL HONDA	B	72	28,633	7.50%	8.12%	622	0.62%	09/10/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA		48	20,293	8.25%	9.50%	593	1.25%	09/20/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	A	60	20,936	4.90%	5.90%	590	1.00%	06/01/02
AK	ANCHORAGE	CONTINENTAL HONDA	B	60	10,367	7.25%	9.00%	533	1.75%	05/30/02
AK	ANCHORAGE	CONTINENTAL HONDA		60	13,893	8.25%	9.50%	505	1.25%	09/12/02
AK	ANCHORAGE	CONTINENTAL HONDA	A	48	20,000	4.90%	5.90%	447	1.00%	06/02/02
AK	ANCHORAGE	CONTINENTAL HONDA	C	72	23,351	10.25%	10.75%	436	0.50%	11/13/00
AK	ANCHORAGE	CONTINENTAL HONDA	C	60	11,499	9.00%	10.25%	432	1.25%	01/21/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	B	60	14,471	9.00%	9.95%	411	0.95%	04/07/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	B	72	22,085	7.99%	8.50%	398	0.51%	12/11/02
AK	ANCHORAGE	CONTINENTAL HONDA	D	72	21,921	7.24%	7.74%	382	0.50%	02/27/03
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	B	60	19,552	6.25%	6.90%	365	0.65%	02/01/03
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	A	36	10,482	4.90%	6.90%	352	2.00%	05/25/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	D	72	18,632	8.75%	9.25%	339	0.50%	04/19/02
AK	ANCHORAGE	CONTINENTAL HONDA	B	60	23,500	7.25%	7.75%	335	0.50%	02/27/02
AK	JUNEAU	HONDA HUT	C	60	14,410	6.75%	7.50%	313	0.75%	09/06/02
AK	JUNEAU	HONDA HUT	A	60	11,408	7.24%	7.90%	215	0.66%	03/24/03

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	711		
Amount Financed		36,872	17,424
Markup in Dollars		4,139	121
Markup in Percent		3.51%	0.17%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	441	62.82	441	62.82
B	131	18.66	572	81.48
C	72	10.26	644	91.74
D	58	8.26	702	100.00

****9 contracts in Arkansas did not have the credit score field populated.***

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	29	30.53	29	30.53
B	23	24.21	52	54.74
C	18	18.95	70	73.68
D	25	26.32	95	100.00

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

AL - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AL	BIRMINGHAM	TAMERON HONDA	D	72	34,846	7.00%	11.75%	6,063	4.75%	11/21/02
AL	BIRMINGHAM	TAMERON HONDA	C	72	37,226	8.69%	12.19%	4,763	3.50%	08/13/02
AL	BIRMINGHAM	TAMERON HONDA	D	72	27,076	7.10%	11.85%	4,719	4.75%	02/28/03
AL	MOBILE	TREADWELL HONDA	D	72	31,085	8.99%	12.49%	4,069	3.50%	07/11/01
AL	BIRMINGHAM	ROEBUCK HONDA	B	72	29,514	8.30%	11.80%	3,797	3.50%	11/27/01
AL	MOBILE	TREADWELL HONDA	B	72	21,500	7.74%	12.49%	3,714	4.75%	01/23/02
AL	BIRMINGHAM	TAMERON HONDA	B	72	28,398	8.25%	11.75%	3,678	3.50%	10/12/02
AL	BIRMINGHAM	TAMERON HONDA	B	72	32,227	8.80%	11.80%	3,596	3.00%	10/20/01
AL	BIRMINGHAM	TAMERON HONDA	D	60	34,703	7.00%	10.50%	3,524	3.50%	09/24/02
AL	DAPHNE	HONDA BY THE BAY	B	72	24,874	8.25%	11.75%	3,217	3.50%	11/23/02
AL	BIRMINGHAM	ROEBUCK HONDA	C	60	30,995	7.44%	10.94%	3,167	3.50%	05/14/02
AL	BIRMINGHAM	ROEBUCK HONDA	B	72	32,536	6.00%	8.75%	3,113	2.75%	11/06/02
AL	BIRMINGHAM	TAMERON HONDA	A	72	23,606	7.30%	10.95%	3,084	3.65%	11/05/01
AL	HUNTSVILLE	JERRY DAMSON ACURA	A	72	47,384	8.00%	9.75%	3,012	1.75%	01/04/03
AL	BIRMINGHAM	ROEBUCK HONDA	B	66	25,459	7.85%	11.35%	2,972	3.50%	02/18/03
AL	BIRMINGHAM	TAMERON HONDA	B	72	33,349	6.30%	8.80%	2,962	2.50%	11/17/01
AL	DAPHNE	HONDA BY THE BAY	C	60	29,050	7.00%	10.50%	2,954	3.50%	08/31/02
AL	BIRMINGHAM	TAMERON HONDA	A	72	27,044	5.69%	8.75%	2,872	3.06%	06/08/02
AL	DAPHNE	HONDA BY THE BAY	D	72	21,774	8.35%	11.85%	2,789	3.50%	02/18/03
AL	BIRMINGHAM	TAMERON HONDA	C	66	24,263	8.19%	11.69%	2,789	3.50%	08/23/02
AL	BIRMINGHAM	ROEBUCK HONDA	C	72	29,835	8.80%	11.30%	2,710	2.50%	09/14/01
AL	MOBILE	TREADWELL HONDA	C	60	25,942	7.44%	10.94%	2,707	3.50%	06/22/02
AL	BIRMINGHAM	TAMERON HONDA	D	60	26,600	7.44%	10.90%	2,686	3.46%	04/05/02
AL	BIRMINGHAM	ROEBUCK HONDA	D	60	25,499	7.99%	11.49%	2,682	3.50%	04/30/01
AL	BIRMINGHAM	ROEBUCK HONDA	D	60	30,704	7.00%	9.95%	2,655	2.95%	10/16/02

AL - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AL	MOBILE	TREADWELL HONDA	C	60	25,969	7.44%	10.94%	2,654	3.50%	04/19/02
AL	BIRMINGHAM	ROEBUCK HONDA	B	60	31,000	6.75%	9.65%	2,644	2.90%	01/20/03
AL	BIRMINGHAM	TAMERON HONDA	B	72	35,735	8.69%	10.69%	2,632	2.00%	06/26/02
AL	BIRMINGHAM	ROEBUCK HONDA	D	60	24,908	9.49%	12.99%	2,621	3.50%	06/24/00
AL	BIRMINGHAM	TAMERON HONDA	B	72	35,953	7.94%	9.94%	2,616	2.00%	07/11/02
AL	BIRMINGHAM	TAMERON HONDA	B	60	31,968	7.80%	10.50%	2,573	2.70%	09/30/01
AL	BIRMINGHAM	TAMERON HONDA	A	60	29,256	7.00%	9.95%	2,548	2.95%	11/23/02
AL	BIRMINGHAM	TAMERON HONDA	D	60	24,480	8.75%	12.25%	2,546	3.50%	02/19/01
AL	BIRMINGHAM	ROEBUCK HONDA	D	60	24,491	7.10%	10.60%	2,544	3.50%	02/19/03
AL	BIRMINGHAM	ROEBUCK HONDA	D	72	19,497	8.69%	12.19%	2,537	3.50%	05/23/02
AL	BIRMINGHAM	ROEBUCK HONDA	D	60	24,837	6.75%	10.25%	2,513	3.50%	01/21/03
AL	BIRMINGHAM	TAMERON HONDA	D	60	24,080	7.00%	10.50%	2,498	3.50%	09/18/02
AL	MOBILE	TREADWELL HONDA	D	60	23,914	7.44%	10.94%	2,492	3.50%	05/25/02
AL	BIRMINGHAM	TAMERON HONDA	C	60	23,897	6.75%	10.25%	2,470	3.50%	01/04/03
AL	DAPHNE	HONDA BY THE BAY	C	66	23,129	7.75%	10.95%	2,458	3.20%	11/12/02
AL	BIRMINGHAM	TAMERON HONDA	A	72	19,811	5.60%	9.10%	2,454	3.50%	01/25/03
AL	HOOVER	KING ACURA	C	60	31,591	7.80%	10.45%	2,442	2.65%	09/22/01
AL	DECATUR	JERRY DAMSON HONDA DECATUR	C	60	25,500	7.80%	10.98%	2,425	3.18%	09/04/01
AL	BIRMINGHAM	TAMERON HONDA	D	66	32,871	8.19%	10.41%	2,418	2.22%	06/18/02
AL	BIRMINGHAM	ROEBUCK HONDA	C	60	27,473	7.99%	10.99%	2,416	3.00%	07/16/01
AL	BIRMINGHAM	ROEBUCK HONDA	D	60	23,111	7.00%	10.50%	2,397	3.50%	09/26/02
AL	BIRMINGHAM	TAMERON HONDA	D	60	22,833	7.80%	11.30%	2,396	3.50%	08/18/01
AL	BIRMINGHAM	ROEBUCK HONDA	D	60	23,038	8.75%	12.25%	2,396	3.50%	03/28/00
AL	BIRMINGHAM	TAMERON HONDA	C	72	32,966	8.99%	10.99%	2,394	2.00%	05/16/01
AL	BIRMINGHAM	TAMERON HONDA	A	72	18,883	5.25%	8.90%	2,386	3.65%	11/13/02
AL	BIRMINGHAM	TAMERON HONDA	D	60	23,071	6.75%	10.25%	2,385	3.50%	12/27/02

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Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AL	MOBILE	TREADWELL HONDA		60	25,727	6.75%	9.95%	2,375	3.20%	01/10/03
AL	MOBILE	TREADWELL HONDA	C	60	31,977	7.44%	9.95%	2,373	2.51%	05/08/02
AL	BIRMINGHAM	ROEBUCK HONDA	C	72	21,695	8.35%	11.30%	2,362	2.95%	02/01/03
AL	HOOVER	KING ACURA	C	72	20,203	7.80%	11.05%	2,362	3.25%	09/01/01
AL	BIRMINGHAM	ROEBUCK HONDA	A	60	23,178	7.10%	10.60%	2,357	3.50%	01/24/03
AL	BIRMINGHAM	TAMERON HONDA	B	60	22,697	4.90%	8.50%	2,350	3.60%	10/23/02
AL	BIRMINGHAM	ROEBUCK HONDA	A	66	24,718	5.25%	8.25%	2,346	3.00%	12/17/02
AL	ANNISTON AL	SUNNY KING HONDA	C	72	32,392	7.50%	9.50%	2,339	2.00%	10/23/02
AL	MOBILE	TREADWELL HONDA	C	60	22,424	7.44%	10.94%	2,337	3.50%	08/24/02
AL	MOBILE	TREADWELL HONDA	D	60	21,755	9.49%	12.99%	2,333	3.50%	08/19/00
AL	BIRMINGHAM	ROEBUCK HONDA	D	60	25,499	7.10%	10.25%	2,329	3.15%	01/25/03
AL	MOBILE	TREADWELL HONDA	D	60	22,300	7.10%	10.60%	2,323	3.50%	02/03/03
AL	BIRMINGHAM	TAMERON HONDA	D	60	21,834	8.75%	12.25%	2,322	3.50%	02/17/01
AL	MOBILE	TREADWELL HONDA	B	60	22,315	7.30%	10.80%	2,321	3.50%	12/04/01
AL	BIRMINGHAM	TAMERON HONDA	C	60	21,980	7.74%	11.24%	2,305	3.50%	03/01/02
AL	DAPHNE	HONDA BY THE BAY	C	60	22,150	7.00%	10.50%	2,294	3.50%	11/19/02
AL	MOBILE	TREADWELL HONDA	C	60	26,237	7.00%	9.95%	2,284	2.95%	09/28/02
AL	BIRMINGHAM	ROEBUCK HONDA	A	72	32,373	7.00%	9.00%	2,277	2.00%	11/16/02
AL	BIRMINGHAM	TAMERON HONDA	D	60	22,122	7.74%	11.24%	2,270	3.50%	01/20/02
AL	BIRMINGHAM	TAMERON HONDA	C	72	20,898	8.25%	11.25%	2,267	3.00%	10/12/02
AL	BIRMINGHAM	ROEBUCK HONDA	D	60	28,521	6.75%	9.49%	2,264	2.74%	12/21/02
AL	SELMA	MOORE-STEWART HONDA	B	60	25,228	9.24%	12.24%	2,256	3.00%	12/04/00
AL	HUNTSVILLE	JERRY DAMSON ACURA	D	60	34,548	7.44%	9.65%	2,256	2.21%	05/24/02
AL	BIRMINGHAM	ROEBUCK HONDA	B	60	21,833	8.00%	11.50%	2,248	3.50%	09/06/99
AL	BIRMINGHAM	ROEBUCK HONDA	A	72	31,502	7.49%	9.49%	2,246	2.00%	06/16/01
AL	AUBURN	KING HONDA CAR WORLD	A	72	29,088	5.25%	7.50%	2,244	2.25%	08/30/02

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Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AL	BIRMINGHAM	ROEBUCK HONDA	D	60	21,650	8.25%	11.75%	2,243	3.50%	12/23/99
AL	DAPHNE	HONDA BY THE BAY	B	60	21,541	7.44%	10.94%	2,239	3.50%	04/16/02
AL	MOBILE	TREADWELL HONDA	D	60	21,380	7.44%	10.94%	2,222	3.50%	04/27/02
AL	MOBILE	TREADWELL HONDA	D	60	23,833	7.80%	10.95%	2,207	3.15%	10/12/01
AL	BIRMINGHAM	TAMERON HONDA	D	60	21,310	6.75%	10.25%	2,203	3.50%	12/31/02
AL	BIRMINGHAM	TAMERON HONDA	C	60	21,121	7.30%	10.80%	2,200	3.50%	12/29/01
AL	BIRMINGHAM	TAMERON HONDA	D	60	21,667	7.00%	10.50%	2,200	3.50%	09/24/02
AL	BIRMINGHAM	TAMERON HONDA		66	35,570	4.85%	6.85%	2,194	2.00%	03/17/03
AL	HUNTSVILLE	JERRY DAMSON HONDA	B	72	26,108	6.44%	8.80%	2,191	2.36%	04/23/02
AL	BIRMINGHAM	TAMERON HONDA	D	60	21,051	7.10%	10.60%	2,187	3.50%	03/08/03
AL	MOBILE	TREADWELL HONDA	C	60	24,523	7.44%	10.44%	2,182	3.00%	05/27/02
AL	HOOVER	KING ACURA	A	72	31,599	7.30%	9.25%	2,175	1.95%	08/29/01
AL	MOBILE	TREADWELL HONDA	D	60	23,174	7.44%	10.65%	2,167	3.21%	07/17/02
AL	BIRMINGHAM	TAMERON HONDA	B	72	19,130	5.75%	8.95%	2,167	3.20%	10/12/02
AL	BIRMINGHAM	TAMERON HONDA	C	60	21,202	7.44%	10.94%	2,167	3.50%	04/06/02
AL	BIRMINGHAM	ROEBUCK HONDA	C	60	20,626	7.74%	11.24%	2,162	3.50%	01/18/02
AL	BIRMINGHAM	TAMERON HONDA	C	60	20,789	7.10%	10.60%	2,160	3.50%	02/19/03
AL	BIRMINGHAM	ROEBUCK HONDA	C	60	20,759	7.00%	10.50%	2,153	3.50%	11/25/02
AL	BIRMINGHAM	ROEBUCK HONDA	C	60	20,759	7.00%	10.50%	2,153	3.50%	12/06/02
AL	MOBILE	TREADWELL HONDA	B	66	24,305	6.00%	8.75%	2,152	2.75%	11/06/02
AL	MOBILE	TREADWELL HONDA	D	60	25,740	8.99%	11.75%	2,151	2.76%	12/30/00
AL	BIRMINGHAM	TAMERON HONDA	A	72	38,547	8.99%	10.50%	2,146	1.51%	09/04/00
AL	BIRMINGHAM	TAMERON HONDA	B	60	20,420	7.74%	11.24%	2,141	3.50%	03/23/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	18,964		
Amount Financed		47,384	17,543
Markup in Dollars		6,063	122
Markup in Percent		4.75%	0.22%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	11529	61.48	11529	61.48
B	3795	20.24	15324	81.72
C	2133	11.37	17457	93.09
D	1295	6.91	18752	100.00

**212 contracts in Alabama did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	13	13.27	13	13.27
B	21	21.43	34	34.69
C	29	29.59	63	64.29
D	35	35.71	98	100.00

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

AR - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AR	BENTONVILLE	FRANK FLECTHER HONDA	A	72	34,381	5.40%	7.25%	2,212	1.85%	03/12/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	D	60	34,384	5.15%	7.25%	2,061	2.10%	03/04/03
AR	LITTLE ROCK	BALE HONDA	D	60	33,676	5.15%	7.25%	2,015	2.10%	03/10/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	A	72	31,294	5.40%	7.25%	2,013	1.85%	03/08/03
AR	SHERWOOD	RUSSELL HONDA	B	60	26,941	7.40%	9.75%	1,832	2.35%	08/25/99
AR	FAYETTEVILLE	NELMS HONDA	C	60	29,555	8.49%	10.50%	1,784	2.01%	01/31/01
AR	FAYETTEVILLE	NELMS ACURA	C	60	25,521	7.65%	10.00%	1,779	2.35%	12/04/99
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	C	60	25,199	7.65%	10.00%	1,720	2.35%	01/07/00
AR	FAYETTEVILLE	LANDERS HONDA NORTH	A	72	26,676	5.40%	7.25%	1,711	1.85%	03/14/03
AR	LITTLE ROCK	BALE HONDA	C	72	26,041	8.75%	10.50%	1,680	1.75%	01/17/01
AR	BENTONVILLE	FRANK FLECTHER HONDA	A	72	28,788	5.65%	7.25%	1,606	1.60%	02/18/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	C	72	33,619	5.90%	7.25%	1,585	1.35%	03/15/03
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	D	60	25,345	7.40%	9.50%	1,568	2.10%	07/31/99
AR	BENTONVILLE	FRANK FLECTHER HONDA	C	72	33,443	9.75%	11.00%	1,555	1.25%	12/18/00
AR	SHERWOOD	RUSSELL HONDA	C	60	25,883	5.15%	7.25%	1,549	2.10%	03/08/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	B	72	33,263	9.75%	11.00%	1,547	1.25%	12/07/00
AR	LITTLE ROCK	BALE HONDA	C	60	22,077	7.39%	9.75%	1,540	2.36%	08/26/99
AR	FT. SMITH	NORTHWEST HONDA	D	60	22,077	7.40%	9.75%	1,534	2.35%	08/27/99
AR	FAYETTEVILLE	NELMS HONDA	A	72	24,035	9.25%	11.00%	1,530	1.75%	09/23/00
AR	LITTLE ROCK	BALE HONDA	A	72	17,773	4.65%	7.13%	1,518	2.48%	02/15/03
AR	LITTLE ROCK	BALE HONDA	D	72	20,720	5.15%	7.25%	1,507	2.10%	02/27/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	B	72	32,206	9.75%	11.00%	1,498	1.25%	12/07/00
AR	FAYETTEVILLE	NELMS HONDA	B	60	24,841	7.99%	9.99%	1,481	2.00%	01/26/01
AR	FAYETTEVILLE	NELMS HONDA	A	60	21,874	8.75%	11.00%	1,480	2.25%	12/07/00
AR	LITTLE ROCK	BALE HONDA	C	60	24,664	5.15%	7.25%	1,475	2.10%	03/05/03
AR	FAYETTEVILLE	NELMS ACURA	A	60	32,176	8.25%	9.78%	1,463	1.53%	12/09/00

AR - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AR	FAYETTEVILLE	LANDERS HONDA NORTH	A	72	25,827	5.65%	7.25%	1,439	1.60%	01/28/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	B	60	24,221	7.99%	9.99%	1,439	2.00%	02/16/01
AR	FAYETTEVILLE	NELMS HONDA	A	60	23,809	9.00%	11.00%	1,436	2.00%	11/03/00
AR	SHERWOOD	RUSSELL HONDA	A	60	27,503	4.65%	6.50%	1,427	1.85%	02/01/03
AR	FAYETTEVILLE	NELMS HONDA	D	60	22,908	7.39%	9.50%	1,424	2.11%	07/30/99
AR	FAYETTEVILLE	NELMS ACURA	A	60	23,513	9.00%	11.00%	1,417	2.00%	10/04/00
AR	SHERWOOD	RUSSELL HONDA	C	60	21,318	7.20%	9.50%	1,414	2.30%	07/01/99
AR	SHERWOOD	RUSSELL HONDA	A	72	25,841	9.00%	10.50%	1,414	1.50%	11/11/00
AR	SHERWOOD	RUSSELL HONDA	A	60	23,633	8.49%	10.49%	1,414	2.00%	07/29/00
AR	BENTONVILLE	FRANK FLECTHER HONDA	A	60	26,932	8.75%	10.50%	1,413	1.75%	01/13/01
AR	SHERWOOD	RUSSELL HONDA	B	72	25,341	8.49%	10.00%	1,397	1.51%	02/26/01
AR	SHERWOOD	RUSSELL HONDA	A	60	24,137	7.15%	9.15%	1,389	2.00%	12/30/99
AR	FAYETTEVILLE	NELMS ACURA	A	60	22,778	8.99%	11.00%	1,379	2.01%	06/22/00
AR	SHERWOOD	RUSSELL HONDA	B	60	26,255	8.25%	10.00%	1,367	1.75%	12/28/00
AR	LITTLE ROCK	BALE HONDA	A	60	22,193	8.99%	11.00%	1,343	2.01%	07/08/00
AR	BENTONVILLE	FRANK FLECTHER HONDA	A	72	24,350	5.65%	7.25%	1,334	1.60%	02/14/03
AR	SHERWOOD	RUSSELL HONDA	B	72	18,424	8.75%	10.75%	1,333	2.00%	01/02/01
AR	FAYETTEVILLE	LANDERS HONDA NORTH	C	60	25,229	5.40%	7.25%	1,331	1.85%	02/08/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	A	60	23,419	4.65%	6.65%	1,325	2.00%	02/21/03
AR	SHERWOOD	RUSSELL HONDA	A	60	22,991	7.15%	9.15%	1,323	2.00%	12/04/99
AR	LITTLE ROCK	BALE HONDA	D	60	24,932	5.40%	7.25%	1,321	1.85%	02/08/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	A	72	23,755	5.40%	7.00%	1,319	1.60%	03/21/03
AR	HOT SPRINGS	ORR HONDA OF HOT SPRINGS	C	60	27,124	5.15%	6.85%	1,315	1.70%	02/27/03
AR	LITTLE ROCK	BALE HONDA	B	72	23,469	5.65%	7.25%	1,311	1.60%	01/25/03
AR	FAYETTEVILLE	LANDERS HONDA NORTH	C	60	23,010	4.65%	6.65%	1,301	2.00%	02/28/03
AR	FT. SMITH	NORTHWEST HONDA	B	60	21,042	7.66%	9.75%	1,297	2.09%	09/13/99

AR - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AR	LITTLE ROCK	RIVERSIDE ACURA	A	60	35,450	8.75%	10.00%	1,292	1.25%	01/05/01
AR	FT. SMITH	NORTHWEST HONDA	B	60	19,339	7.20%	9.50%	1,288	2.30%	06/12/99
AR	EL DORADO	TEETER HONDA	C	60	21,508	5.15%	7.25%	1,285	2.10%	03/19/03
AR	LITTLE ROCK	BALE HONDA	C	72	21,150	4.90%	6.65%	1,277	1.75%	01/24/03
AR	FT. SMITH	NORTHWEST HONDA	B	60	20,400	7.65%	9.75%	1,261	2.10%	11/12/99
AR	FAYETTEVILLE	LANDERS HONDA NORTH	B	60	22,609	4.90%	6.90%	1,259	2.00%	01/28/03
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	A	60	20,681	8.49%	10.50%	1,244	2.01%	06/15/00
AR	FAYETTEVILLE	NELMS ACURA	A	60	26,302	7.40%	9.00%	1,236	1.60%	02/29/00
AR	FAYETTEVILLE	NELMS HONDA	A	60	23,507	8.49%	10.25%	1,234	1.76%	04/18/00
AR	SHERWOOD	RUSSELL HONDA	C	60	23,745	7.15%	8.95%	1,228	1.80%	11/20/99
AR	SHERWOOD	RUSSELL HONDA	A	60	21,143	7.75%	9.75%	1,226	2.00%	03/18/00
AR	HOT SPRINGS	ORR HONDA OF HOT SPRINGS	B	72	25,753	5.90%	7.25%	1,216	1.35%	02/25/03
AR	LITTLE ROCK	BALE HONDA	B	72	31,558	6.15%	7.25%	1,213	1.10%	02/15/03
AR	BENTONVILLE	FRANK FLEATHER HONDA	D	60	23,340	5.40%	7.25%	1,210	1.85%	02/07/03
AR	LITTLE ROCK	BALE HONDA	B	60	22,701	9.25%	11.00%	1,198	1.75%	10/02/00
AR	FAYETTEVILLE	NELMS HONDA	A	60	17,151	7.65%	10.00%	1,195	2.35%	01/10/00
AR	SHERWOOD	RUSSELL HONDA	A	60	20,432	7.99%	9.99%	1,189	2.00%	05/16/00
AR	SHERWOOD	RUSSELL HONDA	C	60	20,660	7.15%	9.15%	1,189	2.00%	01/18/00
AR	FT. SMITH	FLOYD TRAYLOR MOTOR CO., INC.	B	60	20,001	8.99%	11.00%	1,187	2.01%	07/13/00
AR	SHERWOOD	RUSSELL HONDA	A	60	20,315	7.99%	9.99%	1,183	2.00%	04/22/00
AR	HOT SPRINGS	ORR HONDA OF HOT SPRINGS	C	60	26,591	7.49%	9.00%	1,183	1.51%	05/09/01
AR	FAYETTEVILLE	NELMS HONDA	A	60	26,425	8.50%	10.00%	1,182	1.50%	10/16/00
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	D	60	19,426	7.40%	9.50%	1,179	2.10%	07/28/99
AR	LITTLE ROCK	RIVERSIDE ACURA	C	60	27,000	7.99%	9.50%	1,179	1.51%	03/27/01
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	A	60	21,176	7.99%	9.90%	1,177	1.91%	04/07/00
AR	LITTLE ROCK	BALE HONDA	B	72	30,350	6.15%	7.25%	1,170	1.10%	01/24/03

AR - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AR	FT. SMITH	FLOYD TRAYLOR MOTOR CO., INC.	C	60	22,475	5.40%	7.25%	1,165	1.85%	02/13/03
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	A	60	17,039	8.74%	11.00%	1,158	2.26%	05/22/00
AR	BENTONVILLE	FRANK FLECTHER HONDA	D	60	25,522	8.49%	10.00%	1,154	1.51%	02/02/01
AR	CONWAY	HONDA WORLD	B	60	17,004	7.20%	9.50%	1,153	2.30%	07/01/99
AR	FT. SMITH	NORTHWEST HONDA	C	60	16,976	7.20%	9.50%	1,151	2.30%	07/07/99
AR	SHERWOOD	RUSSELL HONDA	C	60	17,335	7.20%	9.50%	1,150	2.30%	06/28/99
AR	LITTLE ROCK	BALE HONDA	B	60	16,991	8.75%	11.00%	1,150	2.25%	12/29/00
AR	BENTONVILLE	FRANK FLECTHER HONDA	A	72	17,852	5.40%	7.25%	1,149	1.85%	03/03/03
AR	LITTLE ROCK	BALE HONDA	A	60	16,542	7.40%	9.75%	1,148	2.35%	09/02/99
AR	SHERWOOD	RUSSELL HONDA	D	60	22,108	5.40%	7.25%	1,148	1.85%	02/22/03
AR	CONWAY	HONDA WORLD	A	72	20,575	5.40%	7.00%	1,143	1.60%	03/04/03
AR	FT. SMITH	NORTHWEST HONDA	A	60	16,638	7.65%	10.00%	1,142	2.35%	12/13/99
AR	BENTONVILLE	FRANK FLECTHER HONDA	D	72	24,395	9.75%	11.00%	1,138	1.25%	01/15/01
AR	SHERWOOD	RUSSELL HONDA	C	60	19,502	7.65%	9.65%	1,130	2.00%	10/14/99
AR	LITTLE ROCK	BALE HONDA	C	60	25,204	7.99%	9.50%	1,127	1.51%	04/14/01
AR	BENTONVILLE	FRANK FLECTHER HONDA	A	60	24,833	9.25%	10.75%	1,123	1.50%	01/10/01
AR	LITTLE ROCK	BALE HONDA	A	72	20,519	7.99%	9.50%	1,123	1.51%	04/13/01
AR	LITTLE ROCK	BALE HONDA	A	72	13,501	8.75%	11.00%	1,120	2.25%	12/22/00
AR	SHERWOOD	RUSSELL HONDA	A	60	18,569	8.99%	10.99%	1,118	2.00%	07/12/00
AR	SHERWOOD	RUSSELL HONDA	C	60	18,361	7.65%	9.75%	1,118	2.10%	01/04/00
AR	FT. SMITH	NORTHWEST HONDA	D	60	18,012	7.65%	9.75%	1,118	2.10%	10/23/99
AR	JONESBORO	UNIVERSITY MOTORS	A	60	24,060	7.40%	9.00%	1,108	1.60%	08/05/99

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	8,282		
Amount Financed		44,369	17,304
Markup in Dollars		2,212	59
Markup in Percent		2.48%	0.11%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	5415	66.21	5415	66.21
B	1445	17.67	6860	83.87
C	793	9.70	7653	93.57
D	526	6.43	8179	100.00

**103 contracts in Arkansas did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	42	42.00	42	42.00
B	20	20.00	62	62.00
C	25	25.00	87	87.00
D	13	13.00	100	100.00

AZ - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AZ	PHOENIX	SHOWCASE HONDA	D	72	47,935	7.10%	11.10%	6,990	4.00%	04/03/02
AZ	PEORIA	ARROWHEAD HONDA	C	72	39,417	7.60%	11.10%	5,051	3.50%	07/08/02
AZ	PHOENIX	BELL HONDA	C	72	38,361	8.49%	11.99%	4,992	3.50%	10/20/01
AZ	PHOENIX	BELL HONDA	B	72	38,552	7.49%	10.99%	4,890	3.50%	12/22/01
AZ	PHOENIX	ACURA, NORTH SCOTTSDALE	D	72	37,519	9.25%	12.75%	4,842	3.50%	04/20/01
AZ	GLENDALE	EARNHARDT HONDA	C	72	37,648	6.60%	10.10%	4,747	3.50%	01/28/03
AZ	TEMPE	TEMPE HONDA	C	72	36,888	7.60%	11.10%	4,727	3.50%	06/12/02
AZ	SCOTTSDALE	RIGHT HONDA	C	72	36,157	6.74%	10.24%	4,567	3.50%	01/02/03
AZ	PHOENIX	ACURA, NORTH SCOTTSDALE	B	72	42,246	7.60%	10.60%	4,535	3.00%	05/07/02
AZ	SCOTTSDALE	RIGHT HONDA	B	72	35,876	6.74%	10.24%	4,531	3.50%	12/24/02
AZ	TEMPE	TEMPE HONDA	B	72	34,331	7.85%	11.35%	4,417	3.50%	01/31/02
AZ	PHOENIX	BELL ACURA	C	60	42,474	7.10%	10.60%	4,414	3.50%	04/20/02
AZ	SCOTTSDALE	RIGHT HONDA	B	72	34,447	6.74%	10.24%	4,351	3.50%	12/21/02
AZ	PHOENIX	ACURA, NORTH SCOTTSDALE	D	72	41,295	7.60%	10.49%	4,348	2.89%	07/19/02
AZ	PHOENIX	BELL HONDA	C	72	39,813	6.60%	9.60%	4,281	3.00%	03/19/03
AZ	PHOENIX	SHOWCASE HONDA	D	72	34,394	10.24%	13.50%	4,275	3.26%	09/10/00
AZ	PHOENIX	SHOWCASE HONDA	D	72	33,450	7.85%	11.35%	4,244	3.50%	03/03/02
AZ	PHOENIX	BELL ACURA	C	72	51,361	7.60%	9.90%	4,203	2.30%	07/18/02
AZ	TUCSON	DOBBS HONDA	D	72	29,686	7.60%	11.45%	4,193	3.85%	05/11/02
AZ	PHOENIX	SHOWCASE HONDA	D	72	31,405	10.24%	13.74%	4,170	3.50%	09/07/00
AZ	PHOENIX	SHOWCASE HONDA	C	72	32,903	6.60%	10.10%	4,141	3.50%	02/25/03
AZ	PHOENIX	BELL ACURA	C	60	40,328	6.49%	9.99%	4,119	3.50%	12/04/02
AZ	PHOENIX	SHOWCASE HONDA	D	72	33,600	7.60%	11.00%	4,107	3.40%	04/17/02
AZ	PHOENIX	BELL ACURA	C	72	30,082	9.99%	13.49%	4,009	3.50%	11/21/00
AZ	PHOENIX	BELL HONDA	D	66	33,769	8.49%	11.99%	3,982	3.50%	05/21/01

AZ - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AZ	PHOENIX	BELL HONDA	D	60	38,000	7.35%	10.85%	3,964	3.50%	02/27/02
AZ	PHOENIX	BELL ACURA	A	72	39,919	7.10%	9.85%	3,963	2.75%	05/25/02
AZ	PHOENIX	SHOWCASE HONDA	B	72	34,768	10.24%	13.24%	3,963	3.00%	08/13/00
AZ	PHOENIX	SHOWCASE HONDA	D	72	36,429	7.60%	10.60%	3,955	3.00%	04/27/02
AZ	PHOENIX	SHOWCASE HONDA	B	72	31,427	6.60%	10.10%	3,955	3.50%	02/17/03
AZ	PHOENIX	SHOWCASE HONDA	C	72	35,635	8.49%	11.49%	3,950	3.00%	08/12/01
AZ	PHOENIX	BELL HONDA	C	60	36,626	7.99%	11.49%	3,856	3.50%	05/08/01
AZ	PHOENIX	SHOWCASE HONDA	C	72	29,728	7.60%	11.10%	3,809	3.50%	04/08/02
AZ	FLAGSTAFF	FLAGSTAFF HONDA	D	72	30,010	6.60%	10.10%	3,783	3.50%	03/17/03
AZ	PHOENIX	BELL HONDA	C	72	22,539	7.49%	11.99%	3,739	4.50%	09/03/01
AZ	PHOENIX	ACURA, NORTH SCOTTSDALE	D	72	29,070	7.70%	11.20%	3,732	3.50%	08/12/02
AZ	SCOTTSDALE	RIGHT HONDA	D	72	29,611	6.60%	10.10%	3,731	3.50%	01/25/03
AZ	PHOENIX	BELL HONDA	D	60	35,634	7.49%	10.99%	3,725	3.50%	08/04/01
AZ	SCOTTSDALE	RIGHT HONDA	C	72	29,049	6.99%	10.49%	3,684	3.50%	11/21/02
AZ	PHOENIX	BELL ACURA	C	72	28,610	7.70%	11.20%	3,674	3.50%	08/17/02
AZ	TUCSON	DOBBS HONDA	B	72	36,862	7.24%	9.99%	3,668	2.75%	09/11/02
AZ	TUCSON	DOBBS HONDA	D	72	28,575	6.99%	10.49%	3,622	3.50%	12/13/02
AZ	TEMPE	TEMPE HONDA	D	72	26,510	6.99%	10.74%	3,609	3.75%	11/06/02
AZ	PHOENIX	SHOWCASE HONDA	C	72	28,343	7.24%	10.74%	3,606	3.50%	09/26/02
AZ	PHOENIX	SHOWCASE HONDA	D	72	32,682	6.99%	9.99%	3,538	3.00%	10/30/02
AZ	PHOENIX	BELL HONDA	D	60	34,336	6.49%	9.99%	3,537	3.50%	11/30/01
AZ	PHOENIX	BELL HONDA	C	66	29,904	7.99%	11.49%	3,500	3.50%	09/29/01
AZ	PHOENIX	BELL HONDA	D	72	31,938	7.24%	10.24%	3,473	3.00%	08/31/02
AZ	PHOENIX	SHOWCASE HONDA	A	72	26,781	7.85%	11.35%	3,444	3.50%	03/06/02
AZ	PHOENIX	BELL HONDA	B	72	38,531	6.49%	9.00%	3,442	2.51%	11/16/02
AZ	PHOENIX	SHOWCASE HONDA	A	72	24,137	9.74%	13.49%	3,437	3.75%	01/14/01

AZ - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AZ	PHOENIX	BELL HONDA	D	72	26,677	8.99%	12.49%	3,429	3.50%	06/24/01
AZ	PEORIA	ARROWHEAD HONDA	D	60	33,305	6.49%	9.99%	3,428	3.50%	12/27/01
AZ	PHOENIX	ACURA, NORTH SCOTTSDALE	D	60	32,181	8.85%	12.35%	3,427	3.50%	04/08/00
AZ	MESA	HONDA CARS OF MESA	B	72	37,695	7.24%	9.74%	3,403	2.50%	10/12/02
AZ	PHOENIX	SHOWCASE HONDA	C	72	30,174	9.49%	12.49%	3,399	3.00%	03/11/01
AZ	SCOTTSDALE	RIGHT HONDA	D	72	26,626	6.99%	10.49%	3,378	3.50%	11/02/02
AZ	PHOENIX	ACURA, NORTH SCOTTSDALE	C	72	26,265	8.99%	12.49%	3,375	3.50%	05/10/01
AZ	PHOENIX	BELL HONDA	C	72	26,523	6.99%	10.49%	3,364	3.50%	10/26/02
AZ	PHOENIX	SHOWCASE HONDA	C	72	26,078	7.85%	11.35%	3,351	3.50%	02/18/02
AZ	PHOENIX	SHOWCASE HONDA	D	72	30,633	7.60%	10.60%	3,347	3.00%	04/07/02
AZ	PHOENIX	SHOWCASE HONDA	C	72	26,133	7.60%	11.10%	3,344	3.50%	05/22/02
AZ	PHOENIX	BELL HONDA	C	72	26,139	7.49%	10.99%	3,320	3.50%	01/02/02
AZ	PHOENIX	ACURA, NORTH SCOTTSDALE	C	60	32,399	6.10%	9.60%	3,317	3.50%	02/01/03
AZ	PHOENIX	BELL ACURA	B	72	36,618	9.49%	11.90%	3,306	2.41%	03/01/01
AZ	PHOENIX	SHOWCASE HONDA	D	72	31,344	10.24%	13.00%	3,285	2.76%	09/12/00
AZ	PHOENIX	ACURA, NORTH SCOTTSDALE	A	72	44,755	8.49%	10.49%	3,284	2.00%	02/03/01
AZ	PHOENIX	SHOWCASE HONDA	B	72	30,330	7.24%	10.21%	3,270	2.97%	09/02/02
AZ	TEMPE	TEMPE HONDA	D	60	31,297	7.49%	10.99%	3,269	3.50%	09/21/01
AZ	PEORIA	ARROWHEAD HONDA	D	72	27,647	10.24%	13.40%	3,262	3.16%	08/16/00
AZ	PHOENIX	SHOWCASE HONDA	C	72	29,147	8.99%	11.99%	3,257	3.00%	06/20/01
AZ	PHOENIX	BELL HONDA	D	72	25,377	7.60%	11.10%	3,254	3.50%	06/01/02
AZ	PHOENIX	BELL ACURA	C	60	30,860	7.99%	11.49%	3,248	3.50%	06/15/01
AZ	SCOTTSDALE	RIGHT HONDA	D	72	25,702	6.99%	10.49%	3,236	3.50%	11/09/02
AZ	PHOENIX	ACURA, NORTH SCOTTSDALE	C	72	25,021	9.25%	12.75%	3,229	3.50%	04/09/01
AZ	PHOENIX	SHOWCASE HONDA	D	72	24,463	9.24%	12.75%	3,225	3.51%	08/12/00
AZ	SCOTTSDALE	RIGHT HONDA	C	72	24,783	8.49%	11.99%	3,222	3.50%	10/19/01

AZ - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AZ	SCOTTSDALE	RIGHT HONDA	C	66	30,389	6.35%	9.60%	3,210	3.25%	03/13/03
AZ	TUCSON	DOBBS HONDA	B	72	24,941	7.70%	11.20%	3,199	3.50%	08/29/02
AZ	KINGMAN	FINDLAY HONDA	C	72	25,184	6.99%	10.49%	3,194	3.50%	12/03/02
AZ	PHOENIX	BELL HONDA	D	60	30,103	8.49%	11.99%	3,192	3.50%	03/16/01
AZ	PHOENIX	BELL HONDA	D	72	29,341	6.99%	10.00%	3,184	3.01%	11/24/02
AZ	PHOENIX	BELL HONDA	D	60	30,184	7.99%	11.49%	3,178	3.50%	05/16/01
AZ	PHOENIX	SHOWCASE HONDA	B	72	28,106	9.49%	12.49%	3,166	3.00%	03/16/01
AZ	TEMPE	TEMPE HONDA	C	72	24,704	7.60%	11.10%	3,165	3.50%	05/31/02
AZ	MESA	HONDA CARS OF MESA	D	60	37,429	6.10%	9.00%	3,162	2.90%	02/10/03
AZ	FLAGSTAFF	FLAGSTAFF HONDA	D	72	24,635	7.60%	11.10%	3,159	3.50%	07/18/02
AZ	PHOENIX	SHOWCASE HONDA	B	72	24,780	7.24%	10.74%	3,152	3.50%	09/21/02
AZ	PHOENIX	SHOWCASE HONDA	C	72	24,631	7.60%	11.10%	3,151	3.50%	04/21/02
AZ	PHOENIX	SHOWCASE HONDA	D	60	35,218	8.01%	11.00%	3,149	2.99%	09/26/99
AZ	PEORIA	ARROWHEAD HONDA	D	60	30,433	6.74%	10.24%	3,144	3.50%	09/19/02
AZ	PHOENIX	SHOWCASE HONDA	D	72	23,617	9.99%	13.49%	3,141	3.50%	12/16/00
AZ	PHOENIX	BELL HONDA	B	66	28,756	8.25%	11.50%	3,132	3.25%	07/21/01
AZ	MESA	HONDA CARS OF MESA	B	72	24,438	7.49%	10.99%	3,121	3.50%	12/11/01
AZ	PHOENIX	BELL HONDA	D	60	29,851	7.49%	10.99%	3,120	3.50%	07/28/01
AZ	PHOENIX	BELL HONDA	D	72	29,132	6.99%	10.00%	3,107	3.01%	11/24/02
AZ	PHOENIX	SHOWCASE HONDA	D	72	24,914	7.70%	11.10%	3,103	3.40%	08/17/02
AZ	PHOENIX	SHOWCASE HONDA	B	72	24,217	7.60%	11.10%	3,099	3.50%	07/04/02
AZ	SCOTTSDALE	RIGHT HONDA	D	66	26,994	6.74%	10.24%	3,096	3.50%	12/15/02
AZ	PHOENIX	SHOWCASE HONDA	C	72	24,332	7.24%	10.74%	3,095	3.50%	09/18/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	23,132		
Amount Financed		68,204	18,177
Markup in Dollars		6,990	254
Markup in Percent		4.50%	0.41%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	12936	56.45	12936	56.45
B	4827	21.07	17763	77.52
C	2908	12.69	20671	90.21
D	2243	9.79	22914	100.00

****218 contracts in Arizona did not have the credit score field populated.***

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	4	4.00	4	4.00
B	18	18.00	22	22.00
C	35	35.00	57	57.00
D	43	43.00	100	100.00

CA - Case Summary of Top 100 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	PLEASANTON	ACURA OF PLEASANTON	C	72	39,132	9.24%	13.74%	6,678	4.50%	08/29/00
CA	EL CERRITO	HONDA OF EL CERRITO	D	72	38,343	7.59%	11.64%	5,713	4.05%	06/07/02
CA	SANTA CLARA	STEVENS CREEK ACURA	D	72	42,477	6.75%	10.50%	5,657	3.75%	10/27/01
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
CA	ALHAMBRA	GOUDY HONDA	D	72	34,300	7.65%	12.15%	5,594	4.50%	06/25/01
CA	CORTE MADERA	MARIN ACURA	D	72	31,677	8.40%	12.90%	5,227	4.50%	07/29/01
CA	MORENO VALLEY	MORENO VALLEY HONDA	C	72	39,984	7.59%	11.09%	5,126	3.50%	07/13/02
CA	FAIRFIELD	SOLANO ACURA	B	72	39,987	8.65%	12.15%	5,113	3.50%	05/29/01
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
CA	R. S. MARGARITA	FAMILY HONDA	D	72	37,858	7.25%	10.90%	5,036	3.65%	12/07/01
CA	CONCORD	CONCORD HONDA	D	72	39,484	6.74%	10.24%	4,990	3.50%	03/11/03
CA	SANTA CLARA	STEVENS CREEK ACURA	D	72	34,259	7.75%	11.75%	4,955	4.00%	10/28/01
CA	SAN JOSE	CAPITOL HONDA	D	72	30,579	7.59%	11.95%	4,918	4.36%	04/25/02
CA	ALHAMBRA	GOUDY HONDA	D	72	29,597	7.40%	11.90%	4,902	4.50%	07/07/01
CA	RIVERSIDE	ACURA OF RIVERSIDE	B	72	39,174	7.25%	10.75%	4,898	3.50%	12/26/01
CA	FREMONT	AUTOWEST HONDA	C	60	30,509	6.50%	11.95%	4,856	5.45%	12/09/02
CA	OAKLAND	HONDA OF OAKLAND	D	72	33,418	6.24%	10.24%	4,806	4.00%	02/18/03
CA	HAYWARD	HONDA OF HAYWARD	C	72	25,175	8.85%	13.99%	4,802	5.14%	05/13/00
CA	SAN JOSE	CAPITOL HONDA	B	72	39,130	7.59%	11.00%	4,797	3.41%	04/13/02
CA	ESCONDIDO	ACURA OF ESCONDIDO	B	60	46,708	6.24%	9.74%	4,794	3.50%	01/29/03
CA	SAN JOSE	CAPITOL HONDA	B	72	37,720	7.00%	10.50%	4,788	3.50%	09/19/02
CA	SEASIDE	VAL STROUGH HONDA	D	72	38,376	7.00%	10.50%	4,779	3.50%	10/16/02
CA	EL CAJON	TIPTON MOTORS	C	72	37,211	7.59%	11.09%	4,771	3.50%	05/25/02

CA - Case Summary of Top 100 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	COVINA	THOMAS ACURA	C	72	37,805	7.59%	11.09%	4,753	3.50%	06/12/02
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
CA	SELMA	SELMA HONDA	C	72	37,945	7.00%	10.50%	4,726	3.50%	10/04/02
CA	MORENO VALLEY	MORENO VALLEY HONDA	D	72	37,260	6.74%	10.24%	4,709	3.50%	02/22/03
CA	LIVERMORE	LIVERMORE HONDA	D	72	36,709	7.50%	11.00%	4,699	3.50%	08/09/02
CA	CONCORD	ACURA OF CONCORD	A	72	39,726	4.90%	8.34%	4,694	3.44%	05/24/02
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
CA	VAN NUYS	MILLER HONDA	B	72	36,202	7.59%	11.09%	4,641	3.50%	04/26/02
CA	SAN JOSE	CAPITOL HONDA	B	72	31,783	6.74%	10.75%	4,622	4.01%	01/27/03
CA	OAKLAND	HONDA OF OAKLAND	C	72	37,586	7.59%	10.95%	4,620	3.36%	01/29/02
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
CA	SAN JOSE	CAPITOL HONDA	C	72	35,937	7.59%	11.09%	4,607	3.50%	02/02/02
CA	BUENA PARK	BUENA PARK HONDA	D	72	36,614	7.59%	11.09%	4,604	3.50%	05/02/02
CA	EL MONTE	NELSON HONDA	C	72	35,798	7.59%	11.09%	4,589	3.50%	05/12/02
CA	SANTA CLARA	STEVENS CREEK ACURA	B	60	50,237	8.15%	11.25%	4,579	3.10%	02/12/01
CA	VALLEJO	AVERY GREENE MOTORS	D	72	36,712	7.00%	10.50%	4,573	3.50%	09/20/02
CA	BURLINGAME	DEAN ACURA	D	72	36,337	7.59%	11.09%	4,568	3.50%	05/26/02
CA	SAN JOSE	CAPITOL HONDA	B	72	35,529	7.59%	11.09%	4,555	3.50%	01/14/02
CA	SUNNYVALE	LARRY HOPKINS HONDA	C	72	35,834	7.00%	10.50%	4,549	3.50%	10/09/02
CA	PLEASANTON	ACURA OF PLEASANTON	D	60	30,951	9.24%	14.00%	4,549	4.76%	08/05/00
CA	OAKLAND	HONDA OF OAKLAND	C	72	31,017	6.24%	10.39%	4,548	4.15%	01/27/03
CA	CERRITOS	NORM REEVES HONDA OF CERRITOS	D	72	35,795	7.00%	10.50%	4,544	3.50%	11/10/02
CA	MORENO VALLEY	MORENO VALLEY HONDA	C	72	35,797	7.00%	10.50%	4,544	3.50%	12/15/02

CA - Case Summary of Top 100 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	FONTANA	ROCK HONDA	D	72	36,544	6.89%	10.39%	4,543	3.50%	01/11/03
CA	CULVER CITY	MILLER HONDA-CULVER CITY	C	72	35,744	7.00%	10.50%	4,537	3.50%	09/28/02
CA	HAYWARD	HONDA OF HAYWARD	D	72	35,624	7.00%	10.50%	4,522	3.50%	11/27/02
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
CA	CONCORD	ACURA OF CONCORD	B	72	35,227	8.65%	12.15%	4,504	3.50%	05/07/01
CA	SAN JOSE	HONDA OF STEVENS CREEK	B	72	24,603	9.15%	14.00%	4,501	4.85%	02/17/01
CA	SAN JOSE	CAPITOL HONDA	D	72	35,449	7.00%	10.50%	4,500	3.50%	09/03/02
CA	FREMONT	AUTOWEST HONDA	A	60	27,876	6.50%	11.90%	4,491	5.40%	09/20/02
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
CA	MONTCLAIR	METRO ACURA	C	72	34,069	8.40%	11.95%	4,483	3.55%	09/21/01
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
CA	CULVER CITY	MILLER HONDA-CULVER CITY	C	72	35,211	7.00%	10.50%	4,470	3.50%	10/11/02
CA	ALHAMBRA	GOUDY HONDA	D	72	35,074	8.40%	11.90%	4,467	3.50%	07/30/01
CA	MONROVIA	SIERRA AUTOCARS, INC.	B	60	24,888	7.00%	12.95%	4,463	5.95%	08/03/02
CA	VAN NUYS	MILLER HONDA	B	72	35,475	7.59%	11.09%	4,460	3.50%	03/15/02
CA	SANTA ANA	HONDA SANTA ANA	D	72	31,000	6.24%	10.24%	4,458	4.00%	03/09/03
CA	PALO ALTO	ANDERSON HONDA	D	72	34,772	7.59%	11.09%	4,456	3.50%	04/30/02
CA	SAN LEANDRO	SAN LEANDRO HONDA	D	72	30,586	7.00%	11.00%	4,454	4.00%	08/16/02
CA	CONCORD	CONCORD HONDA	B	72	39,833	6.74%	9.90%	4,447	3.16%	03/15/03
CA	EL CERRITO	HONDA OF EL CERRITO	B	72	35,343	7.59%	11.09%	4,444	3.50%	04/27/02
CA	CULVER CITY	MILLER HONDA-CULVER CITY	D	72	35,002	7.00%	10.50%	4,443	3.50%	08/30/02
CA	N. HOLLYWOOD	ROBERTSON HONDA	B	72	34,930	7.00%	10.50%	4,436	3.50%	11/23/02
CA	FAIRFIELD	SOLANO ACURA	D	72	41,150	7.59%	10.60%	4,432	3.01%	07/27/02

CA - Case Summary of Top 100 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	WILMINGTON	HARBOR CITY HONDA	B	72	34,759	7.00%	10.50%	4,412	3.50%	11/09/02
CA	SAN JOSE	CAPITOL HONDA	D	72	34,529	7.50%	11.00%	4,411	3.50%	08/23/02
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
CA	CERRITOS	NORM REEVES HONDA OF CERRITOS	D	72	34,298	7.59%	11.09%	4,396	3.50%	02/18/02
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
CA	CONCORD	CONCORD HONDA	D	72	35,091	6.89%	10.35%	4,393	3.46%	12/21/02
CA	SAN DIEGO	CUSH HONDA OF SAN DIEGO	D	72	34,257	7.59%	11.09%	4,391	3.50%	02/19/02
CA	SAN DIEGO	PACIFIC HONDA	D	72	34,609	7.00%	10.50%	4,388	3.50%	11/23/02
CA	SAN JOSE	CAPITOL HONDA	B	72	34,647	6.74%	10.24%	4,371	3.50%	03/05/03
CA	SACRAMENTO	NIELLO AUCRA	C	72	34,119	7.59%	11.09%	4,368	3.50%	06/15/02
CA	SAN JOSE	CAPITOL HONDA	D	72	34,504	6.74%	10.24%	4,361	3.50%	01/27/03
CA	CONCORD	CONCORD HONDA	B	72	35,759	8.65%	11.99%	4,357	3.34%	05/19/01
CA	SAN JOSE	CAPITOL HONDA	B	72	34,269	7.00%	10.50%	4,350	3.50%	11/23/02
CA	CULVER CITY	MILLER HONDA-CULVER CITY	C	72	34,214	8.25%	11.75%	4,347	3.50%	10/19/01
CA	DOWNEY	DOWNEY ACURA	D	60	43,159	6.25%	9.75%	4,340	3.50%	12/29/01
CA	SANTA MONICA	HONDA OF SANTA MONICA	B	72	34,500	7.59%	11.09%	4,338	3.50%	03/31/02
CA	ONTARIO	PENSKE HONDA	D	72	33,836	7.59%	11.09%	4,334	3.50%	05/11/02
CA	POWAY	POWAY HONDA	D	72	27,478	7.59%	11.95%	4,333	4.36%	01/20/02
CA	CHULA VISTA	FULLER HONDA	C	72	30,383	7.00%	10.99%	4,331	3.99%	12/04/02
CA	OAKLAND	HONDA OF OAKLAND	D	72	34,311	7.59%	11.09%	4,325	3.50%	02/13/02
CA	SAN DIEGO	PACIFIC HONDA	B	72	33,825	7.50%	11.00%	4,324	3.50%	08/28/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	252,900		
Amount Financed		90,692	17,622
Markup in Dollars		6,678	267
Markup in Percent		6.51%	0.47%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	153820	61.61	153820	61.61
B	47959	19.21	201779	80.82
C	27704	11.10	229483	91.92
D	20181	8.08	249664	100.00

**3236 contracts in California did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	4	4.00	4	4.00
B	26	26.00	30	30.00
C	24	24.00	54	54.00
D	46	46.00	100	100.00

CO - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CO	COLORADO SPRING	PIKES PEAK ACURA, LTD	C	72	42,784	8.49%	11.99%	5,563	3.50%	07/18/01
CO	COLORADOSPRINGS	TEAM HONDA	C	72	33,947	9.49%	12.99%	4,496	3.50%	02/10/01
CO	COLORADO SPRING	PIKES PEAK ACURA, LTD	C	72	35,478	8.75%	11.95%	4,144	3.20%	04/28/01
CO	WESTMINSTER	JOHN ELWAY HONDA	B	72	31,714	8.49%	11.99%	4,045	3.50%	07/23/01
CO	WESTMINSTER	JOHN ELWAY HONDA	A	72	30,803	8.55%	12.05%	4,010	3.50%	10/30/02
CO	COLORADOSPRINGS	TEAM HONDA	D	72	31,986	9.75%	12.99%	3,915	3.24%	01/13/01
CO	WESTMINSTER	JOHN ELWAY HONDA	D	60	37,310	6.35%	9.85%	3,755	3.50%	11/28/01
CO	LITTLETON	COURTESY ACURA	C	60	35,882	7.35%	10.85%	3,743	3.50%	03/08/02
CO	LONGMONT	FRONGRADE HONDA LTD.	D	72	29,818	8.60%	11.95%	3,707	3.35%	03/18/02
CO	WESTMINSTER	JOHN ELWAY HONDA	D	72	28,790	8.90%	12.40%	3,695	3.50%	09/23/02
CO	GOLDEN	PLANET HONDA	D	72	21,639	7.35%	11.99%	3,695	4.64%	02/16/02
CO	WESTMINSTER	JOHN ELWAY HONDA	B	72	28,940	8.49%	11.99%	3,691	3.50%	07/31/01
CO	WESTMINSTER	JOHN ELWAY HONDA	A	72	28,015	8.19%	11.69%	3,625	3.50%	01/25/03
CO	WESTMINSTER	JOHN ELWAY HONDA	B	72	28,373	8.55%	12.05%	3,622	3.50%	11/15/02
CO	GLENWOOD SPRGS.	CANYON HONDA	C	72	28,074	7.95%	11.45%	3,618	3.50%	03/26/03
CO	DENVER	BRAMAN COLORADO IMPORTS, INC.	B	72	38,956	8.75%	11.25%	3,604	2.50%	01/20/01
CO	DENVER	MILE HIGH HONDA	C	72	30,153	8.74%	11.99%	3,578	3.25%	06/07/02
CO	GREELEY	HONDA OF GREELEY, INC.	A	72	26,884	8.60%	12.10%	3,510	3.50%	02/06/02
CO	LONGMONT	FRONGRADE HONDA LTD.	A	72	33,023	5.60%	8.60%	3,498	3.00%	02/18/02
CO	COLORADOSPRINGS	TEAM HONDA	D	72	29,679	8.60%	11.75%	3,472	3.15%	03/09/02
CO	GOLDEN	PLANET HONDA	C	60	33,202	7.35%	10.85%	3,461	3.50%	04/17/02
CO	GREELEY	HONDA OF GREELEY, INC.	D	72	26,291	8.75%	12.25%	3,432	3.50%	06/15/01
CO	COLORADOSPRINGS	TEAM HONDA	C	72	26,415	8.40%	11.90%	3,432	3.50%	11/23/02
CO	DENVER	MILE HIGH HONDA	B	72	30,950	8.19%	11.19%	3,419	3.00%	01/09/03
CO	COLORADO SPRING	PIKES PEAK ACURA, LTD	C	60	32,405	7.75%	11.25%	3,397	3.50%	06/25/01

CO - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CO	WESTMINSTER	JOHN ELWAY HONDA	C	72	30,207	7.35%	10.50%	3,396	3.15%	11/27/01
CO	COLORADO SPRING	PIKES PEAK ACURA, LTD	C	60	32,071	8.99%	12.49%	3,371	3.50%	11/07/00
CO	LONGMONT	FRONGRADE HONDA LTD.	B	72	20,196	7.49%	11.99%	3,344	4.50%	08/20/01
CO	COLORADO SPRING	PIKES PEAK ACURA, LTD	C	72	25,317	8.70%	12.20%	3,303	3.50%	10/07/02
CO	GOLDEN	PLANET HONDA	C	72	35,196	8.30%	10.90%	3,301	2.60%	08/06/02
CO	GREELEY	HONDA OF GREELEY, INC.	D	72	24,782	9.49%	12.99%	3,282	3.50%	02/01/01
CO	COLORADOSPRINGS	TEAM HONDA	B	72	24,322	9.99%	13.49%	3,234	3.50%	07/29/00
CO	WESTMINSTER	JOHN ELWAY HONDA	A	72	24,601	8.75%	12.25%	3,213	3.50%	05/02/01
CO	DENVER	MILE HIGH HONDA	D	72	21,522	6.35%	10.49%	3,211	4.14%	12/05/01
CO	GREELEY	HONDA OF GREELEY, INC.	D	72	18,919	8.49%	12.99%	3,190	4.50%	01/27/01
CO	COLORADOSPRINGS	TEAM HONDA	C	72	27,287	6.24%	9.49%	3,168	3.25%	05/04/02
CO	GOLDEN	PLANET HONDA	C	60	30,396	7.30%	10.80%	3,166	3.50%	10/25/02
CO	GOLDEN	PLANET HONDA		72	24,242	8.49%	11.99%	3,151	3.50%	09/06/01
CO	GREELEY	HONDA OF GREELEY, INC.	D	72	23,911	8.49%	11.99%	3,108	3.50%	09/13/01
CO	LONGMONT	FRONGRADE HONDA LTD.	C	60	29,625	7.49%	10.99%	3,094	3.50%	06/15/02
CO	GLENWOOD SPRGS.	CANYON HONDA	C	72	23,741	8.60%	12.10%	3,037	3.50%	03/26/02
CO	COLORADOSPRINGS	TEAM HONDA	D	72	22,792	9.99%	13.49%	3,035	3.50%	11/03/00
CO	WESTMINSTER	JOHN ELWAY HONDA	C	72	28,520	8.90%	11.75%	3,024	2.85%	09/09/02
CO	GOLDEN	PLANET HONDA	B	72	27,324	9.25%	12.25%	3,011	3.00%	03/12/01
CO	WESTMINSTER	JOHN ELWAY HONDA	C	72	23,579	8.49%	11.99%	3,007	3.50%	08/25/01
CO	GLENWOOD SPRGS.	CANYON HONDA	D	60	29,211	7.50%	11.00%	2,992	3.50%	08/28/99
CO	GOLDEN	PLANET HONDA	D	72	27,081	7.95%	10.95%	2,979	3.00%	03/13/03
CO	WESTMINSTER	JOHN ELWAY HONDA	D	60	28,745	6.94%	10.44%	2,979	3.50%	12/27/02
CO	COLORADOSPRINGS	TEAM HONDA	D	72	19,770	8.99%	12.99%	2,973	4.00%	11/24/00
CO	DENVER	BRAMAN COLORADO IMPORTS, INC.	B	72	34,020	7.49%	9.90%	2,969	2.41%	10/13/01
CO	LONGMONT	FRONGRADE HONDA LTD.	D	72	26,590	8.60%	11.60%	2,952	3.00%	07/24/02

CO - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CO	WESTMINSTER	JOHN ELWAY HONDA	C	72	22,754	8.30%	11.80%	2,950	3.50%	08/02/02
CO	COLORADOSPRINGS	TEAM HONDA	B	72	25,673	8.30%	11.40%	2,934	3.10%	08/08/02
CO	COLORADOSPRINGS	TEAM HONDA	D	60	28,066	7.35%	10.85%	2,927	3.50%	03/28/02
CO	LONGMONT	FRONGRADE HONDA LTD.	A	60	27,718	7.49%	10.99%	2,894	3.50%	06/18/02
CO	GLENWOOD SPRGS.	CANYON HONDA	C	72	22,518	8.74%	12.24%	2,883	3.50%	05/09/02
CO	COLORADOSPRINGS	TEAM HONDA	A	72	16,941	8.49%	12.99%	2,862	4.50%	02/19/01
CO	WESTMINSTER	JOHN ELWAY HONDA	B	72	22,260	8.75%	12.25%	2,850	3.50%	06/08/01
CO	GOLDEN	PLANET HONDA	D	60	27,464	6.94%	10.44%	2,846	3.50%	01/27/03
CO	LONGMONT	FRONGRADE HONDA LTD.	D	72	40,961	7.05%	8.99%	2,841	1.94%	08/24/02
CO	GOLDEN	PLANET HONDA	C	72	30,684	8.74%	11.24%	2,838	2.50%	06/08/02
CO	COLORADO SPRING	PIKES PEAK ACURA, LTD	D	60	31,674	7.49%	10.50%	2,835	3.01%	04/30/02
CO	GREELEY	HONDA OF GREELEY, INC.	C	72	16,586	8.75%	13.25%	2,803	4.50%	12/18/00
CO	GREELEY	HONDA OF GREELEY, INC.	B	72	28,934	8.75%	11.35%	2,786	2.60%	06/19/01
CO	COLORADO SPRING	PIKES PEAK ACURA, LTD	C	60	36,236	7.25%	9.85%	2,783	2.60%	06/14/99
CO	WESTMINSTER	JOHN ELWAY HONDA	B	60	27,627	6.35%	9.85%	2,780	3.50%	11/21/01
CO	GOLDEN	PLANET HONDA		60	27,560	6.35%	9.85%	2,773	3.50%	12/10/01
CO	GLENWOOD SPRGS.	CANYON HONDA	D	66	23,727	8.10%	11.60%	2,772	3.50%	01/29/02
CO	GOLDEN	PLANET HONDA	C	60	26,682	7.05%	10.55%	2,769	3.50%	08/05/02
CO	BOULDER	FLATIRONS ACURA	D	72	39,568	5.70%	7.70%	2,766	2.00%	03/12/03
CO	WESTMINSTER	JOHN ELWAY HONDA	D	72	25,174	8.30%	11.29%	2,759	2.99%	08/07/02
CO	GOLDEN	PLANET HONDA	C	72	21,984	7.35%	10.85%	2,753	3.50%	12/19/01
CO	COLORADO SPRING	PIKES PEAK ACURA, LTD	D	60	25,704	8.99%	12.49%	2,714	3.50%	10/31/00
CO	GOLDEN	PLANET HONDA	D	60	25,990	7.45%	10.95%	2,713	3.50%	10/07/02
CO	WESTMINSTER	JOHN ELWAY HONDA	B	60	26,102	6.94%	10.44%	2,705	3.50%	01/29/03
CO	LITTLETON	RALPH SCHOMP HONDA	C	72	25,692	7.35%	10.24%	2,694	2.89%	03/16/02
CO	GOLDEN	PLANET HONDA	B	72	19,259	8.75%	12.49%	2,692	3.74%	05/23/01

CO - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CO	GOLDEN	PLANET HONDA	A	66	26,937	7.99%	10.99%	2,690	3.00%	07/12/01
CO	COLORADOSPRINGS	TEAM HONDA	D	72	20,412	9.99%	13.45%	2,688	3.46%	11/20/00
CO	GOLDEN	PLANET HONDA	D	72	36,104	9.25%	11.25%	2,683	2.00%	03/21/01
CO	DENVER	MILE HIGH HONDA	A	72	20,947	7.35%	10.85%	2,673	3.50%	12/31/01
CO	GLENWOOD SPRGS.	CANYON HONDA	D	60	25,803	7.35%	10.85%	2,667	3.50%	03/05/02
CO	GOLDEN	PLANET HONDA	B	60	25,246	7.65%	11.15%	2,643	3.50%	09/25/02
CO	GOLDEN	PLANET HONDA	B	72	36,742	7.24%	9.24%	2,642	2.00%	05/09/02
CO	DENVER	MILE HIGH HONDA	D	72	19,885	9.75%	13.25%	2,638	3.50%	12/12/00
CO	WESTMINSTER	JOHN ELWAY HONDA	C	60	25,633	6.35%	9.85%	2,634	3.50%	12/26/01
CO	GOLDEN	PLANET HONDA	B	72	20,089	8.60%	12.10%	2,616	3.50%	03/30/02
CO	COLORADO SPRING	PIKES PEAK ACURA, LTD	C	72	34,717	9.99%	11.99%	2,611	2.00%	11/24/00
CO	LONGMONT	FRONGRADE HONDA LTD.	A	72	19,990	8.49%	11.99%	2,601	3.50%	07/20/01
CO	GREELEY	HONDA OF GREELEY, INC.	D	60	24,848	7.30%	10.80%	2,588	3.50%	11/06/02
CO	DENVER	BRAMAN COLORADO IMPORTS, INC.	B	60	26,904	7.49%	10.74%	2,579	3.25%	06/07/02
CO	COLORADOSPRINGS	TEAM HONDA	A	72	36,192	6.60%	8.60%	2,575	2.00%	02/08/02
CO	BOULDER	FLATIRONS ACURA		60	37,583	5.40%	7.80%	2,572	2.40%	08/31/02
CO	DENVER	MILE HIGH HONDA	D	60	24,670	7.35%	10.85%	2,562	3.50%	04/15/02
CO	WESTMINSTER	JOHN ELWAY HONDA	D	72	20,002	8.19%	11.69%	2,562	3.50%	02/17/03
CO	DENVER	EMPIRE HONDA, INC.	C	60	24,894	6.35%	9.85%	2,557	3.50%	12/03/01
CO	GOLDEN	PLANET HONDA	B	72	27,701	8.60%	11.10%	2,556	2.50%	03/06/02
CO	COLORADOSPRINGS	TEAM HONDA	B	60	24,740	6.70%	10.20%	2,551	3.50%	03/10/03
CO	GOLDEN	PLANET HONDA	B	60	24,543	7.05%	10.55%	2,547	3.50%	08/07/02
CO	DENVER	MILE HIGH HONDA	A	72	28,321	6.99%	9.49%	2,544	2.50%	10/13/01

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	14,976		
Amount Financed		47,812	17,277
Markup in Dollars		5,563	179
Markup in Percent		4.64%	0.30%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	10240	69.18	10240	69.18
B	2485	16.79	12725	85.97
C	1308	8.84	14033	94.80
D	769	5.20	14802	100.00

****174 contracts in Colorado did not have the credit score field populated.***

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	12	12.37	12	12.37
B	22	22.68	34	35.05
C	30	30.93	64	65.98
D	33	34.02	97	100.00

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

CT - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CT	GREENWICH	GREENWICH ACURA	C	72	90,761	7.44%	8.99%	4,963	1.55%	07/24/02
CT	WESTBROOK	WESTBROOK HONDA		72	35,787	5.49%	8.99%	4,424	3.50%	05/15/02
CT	DANBURY	FAIR HONDA	D	72	34,917	7.80%	11.30%	4,405	3.50%	01/23/02
CT	WATERTOWN	HONDA OF WATERTOWN	D	72	33,256	7.99%	11.49%	4,288	3.50%	07/31/01
CT	GREENWICH	GREENWICH ACURA	C	60	76,388	4.74%	6.74%	4,246	2.00%	02/11/03
CT	DANBURY	FAIR HONDA	B	72	34,048	6.74%	10.24%	4,222	3.50%	11/23/02
CT	DANBURY	FAIR HONDA	B	72	32,398	9.74%	13.24%	4,213	3.50%	11/30/00
CT	MILFORD	ACURA OF MILFORD	B	60	40,219	7.75%	11.25%	4,212	3.50%	04/14/01
CT	WESTBROOK	WESTBROOK HONDA	C	72	31,283	7.30%	10.99%	4,212	3.69%	04/17/02
CT	WATERTOWN	HONDA OF WATERTOWN	D	72	34,821	7.69%	10.99%	4,206	3.30%	10/21/01
CT	DANBURY	FAIR HONDA	C	72	32,516	9.25%	12.75%	4,196	3.50%	03/03/01
CT	MILFORD	ACURA OF MILFORD	A	72	31,274	9.99%	13.49%	4,166	3.50%	07/21/00
CT	WESTBROOK	WESTBROOK HONDA	A	72	25,458	6.29%	10.79%	4,137	4.50%	12/05/01
CT	DANBURY	FAIR HONDA	D	72	31,584	9.74%	13.24%	4,107	3.50%	09/26/00
CT	GROTON	CARDINAL HONDA	C	72	24,966	6.29%	10.79%	4,059	4.50%	11/30/01
CT	DANBURY	FAIR HONDA	D	72	31,243	7.99%	11.49%	3,954	3.50%	07/09/01
CT	DANBURY	FAIR HONDA	D	72	30,036	7.99%	11.49%	3,874	3.50%	09/11/01
CT	HARTFORD	LIBERTY HONDA	D	72	28,841	9.74%	13.24%	3,828	3.50%	11/07/00
CT	HARTFORD	LIBERTY HONDA	B	66	38,346	6.99%	9.99%	3,747	3.00%	09/09/02
CT	MILFORD	ACURA OF MILFORD	C	60	35,673	8.74%	12.24%	3,719	3.50%	11/29/00
CT	WESTBROOK	WESTBROOK HONDA	D	72	25,086	7.24%	11.24%	3,667	4.00%	05/17/02
CT	HARTFORD	LIBERTY HONDA	C	72	27,669	7.24%	10.74%	3,522	3.50%	08/08/02
CT	ENFIELD	LIA HONDA	A	72	28,020	5.80%	9.30%	3,483	3.50%	04/22/02
CT	MILFORD	ACURA OF MILFORD	B	72	30,824	9.74%	12.74%	3,480	3.00%	09/16/00
CT	NEW BRITAIN	SCHALLER-HONDA	D	72	21,378	6.99%	11.49%	3,450	4.50%	09/24/01

CT - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CT	DANBURY	FAIR HONDA	B	72	36,888	9.74%	12.24%	3,400	2.50%	11/18/00
CT	TORRINGTON	TORRINGTON HONDA	C	72	26,499	7.69%	11.19%	3,396	3.50%	10/08/01
CT	WATERTOWN	HONDA OF WATERTOWN	C	72	26,341	7.99%	11.49%	3,396	3.50%	06/29/01
CT	ENFIELD	LIA HONDA	D	72	30,943	6.74%	9.74%	3,336	3.00%	11/14/02
CT	DANBURY	FAIR HONDA	B	72	26,225	7.99%	11.49%	3,318	3.50%	09/17/01
CT	DANBURY	FAIR HONDA	D	72	23,190	6.80%	10.80%	3,303	4.00%	02/05/02
CT	WATERTOWN	HONDA OF WATERTOWN	D	66	29,007	6.24%	9.74%	3,301	3.50%	01/20/03
CT	GROTON	CARDINAL HONDA	D	60	31,489	7.30%	10.80%	3,282	3.50%	01/30/02
CT	HARTFORD	LIBERTY HONDA	D	72	24,791	9.49%	12.99%	3,278	3.50%	12/29/00
CT	WATERTOWN	HONDA OF WATERTOWN	D	72	27,962	6.74%	9.99%	3,273	3.25%	11/06/02
CT	DANBURY	FAIR HONDA	D	72	26,017	6.49%	9.99%	3,272	3.50%	12/21/02
CT	GROTON	CARDINAL HONDA	D	60	31,449	6.99%	10.49%	3,263	3.50%	08/15/01
CT	TORRINGTON	TORRINGTON HONDA	D	72	22,042	7.55%	11.55%	3,238	4.00%	04/26/02
CT	ENFIELD	LIA HONDA		60	31,481	6.24%	9.74%	3,229	3.50%	11/23/02
CT	NEW BRITAIN	SCHALLER-HONDA	D	72	25,492	6.74%	10.24%	3,220	3.50%	11/23/02
CT	GROTON	CARDINAL HONDA	C	72	24,286	9.49%	12.99%	3,211	3.50%	01/10/01
CT	DANBURY	FAIR HONDA	B	72	29,432	7.24%	10.25%	3,210	3.01%	08/31/02
CT	DANBURY	FAIR HONDA	B	72	25,031	8.75%	12.25%	3,205	3.50%	04/14/01
CT	DANBURY	FAIR HONDA	B	72	25,083	8.25%	11.75%	3,187	3.50%	06/02/01
CT	ENFIELD	LIA HONDA	C	72	22,130	7.30%	11.30%	3,186	4.00%	02/26/02
CT	DANBURY	FAIR HONDA	B	72	27,148	7.80%	11.00%	3,182	3.20%	02/16/02
CT	MILFORD	ACURA OF MILFORD	D	60	30,162	7.75%	11.25%	3,163	3.50%	03/26/01
CT	ENFIELD	LIA HONDA	D	72	24,767	7.29%	10.79%	3,156	3.50%	11/30/01
CT	W. SIMSBURY	HOFFMAN HONDA	D	60	30,082	7.75%	11.25%	3,154	3.50%	04/23/01
CT	DANBURY	FAIR HONDA	D	72	24,195	9.74%	13.24%	3,146	3.50%	09/22/00
CT	HARTFORD	LIBERTY HONDA	D	60	30,084	7.49%	10.99%	3,145	3.50%	04/28/01

CT - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CT	DANBURY	FAIR HONDA	C	72	24,738	7.99%	11.49%	3,131	3.50%	09/15/01
CT	ENFIELD	LIA HONDA	B	72	31,002	8.25%	10.99%	3,123	2.74%	06/14/01
CT	NORTH HAVEN	ACURA BY EXECUTIVE		60	29,960	7.24%	10.74%	3,118	3.50%	05/30/02
CT	WESTBROOK	WESTBROOK HONDA	B	72	29,741	4.74%	7.74%	3,097	3.00%	02/12/03
CT	HARTFORD	LIBERTY HONDA		72	24,277	7.29%	10.79%	3,096	3.50%	12/29/01
CT	DANBURY	FAIR HONDA	B	72	23,976	7.99%	11.49%	3,092	3.50%	08/28/01
CT	HARTFORD	LIBERTY HONDA	D	60	32,072	6.74%	9.99%	3,073	3.25%	09/13/02
CT	WESTBROOK	WESTBROOK HONDA	D	72	18,798	6.29%	10.79%	3,055	4.50%	12/01/01
CT	WESTBROOK	WESTBROOK HONDA	D	72	28,276	8.05%	10.99%	3,053	2.94%	05/10/02
CT	WATERTOWN	HONDA OF WATERTOWN	D	72	23,751	7.69%	11.19%	3,047	3.50%	10/18/01
CT	DANBURY	FAIR HONDA	C	66	27,085	7.55%	11.00%	3,039	3.45%	03/21/02
CT	DANBURY	FAIR HONDA	C	72	24,377	6.74%	10.24%	3,023	3.50%	11/21/02
CT	WATERTOWN	HONDA OF WATERTOWN	D	60	29,022	7.24%	10.74%	3,020	3.50%	05/22/02
CT	HARTFORD	LIBERTY HONDA	D	72	22,874	9.25%	12.75%	3,013	3.50%	02/12/01
CT	DANBURY	FAIR HONDA	D	72	23,134	8.25%	11.75%	2,995	3.50%	06/16/01
CT	HARTFORD	LIBERTY HONDA	D	60	28,343	5.99%	9.60%	2,989	3.61%	03/25/03
CT	WATERTOWN	HONDA OF WATERTOWN	D	60	28,657	6.99%	10.49%	2,972	3.50%	07/06/01
CT	GROTON	CARDINAL HONDA	B	72	26,214	4.74%	7.99%	2,964	3.25%	01/02/03
CT	DANBURY	FAIR HONDA	A	72	22,771	9.74%	13.24%	2,961	3.50%	10/09/00
CT	GREENWICH	GREENWICH HONDA	B	60	27,503	5.99%	9.74%	2,956	3.75%	12/21/02
CT	DANBURY	FAIR HONDA	C	60	30,994	5.99%	9.25%	2,944	3.26%	02/28/03
CT	HARTFORD	LIBERTY HONDA	D	60	27,715	8.49%	11.99%	2,939	3.50%	04/29/00
CT	WATERTOWN	HONDA OF WATERTOWN	D	72	25,851	6.74%	9.89%	2,930	3.15%	10/30/02
CT	NORTH HAVEN	ACURA BY EXECUTIVE	C	72	41,453	5.99%	7.99%	2,916	2.00%	03/26/03
CT	NEW BRITAIN	SCHALLER-HONDA	D	72	21,506	6.74%	10.49%	2,912	3.75%	10/25/02
CT	WESTBROOK	WESTBROOK HONDA	B	72	25,711	4.74%	7.99%	2,907	3.25%	02/04/03

CT - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CT	DANBURY	FAIR HONDA	B	72	17,413	8.74%	13.24%	2,889	4.50%	11/24/00
CT	WATERTOWN	HONDA OF WATERTOWN	D	60	27,916	6.74%	10.24%	2,884	3.50%	09/27/02
CT	ENFIELD	LIA HONDA	D	60	28,039	6.29%	9.79%	2,878	3.50%	11/30/01
CT	HARTFORD	LIBERTY HONDA	A	60	27,417	7.65%	11.15%	2,872	3.50%	12/03/99
CT	CANTON	ACURA OF AVON	B	72	39,911	6.99%	8.99%	2,857	2.00%	10/03/01
CT	HARTFORD	LIBERTY HONDA	D	60	27,758	6.29%	9.79%	2,851	3.50%	11/26/01
CT	DANBURY	FAIR HONDA	C	72	22,500	8.05%	11.55%	2,850	3.50%	05/07/02
CT	WATERTOWN	HONDA OF WATERTOWN	C	72	24,283	6.74%	9.99%	2,842	3.25%	11/06/02
CT	HARTFORD	LIBERTY HONDA	D	66	28,618	7.80%	10.79%	2,841	2.99%	04/29/02
CT	DANBURY	FAIR HONDA	D	60	27,956	6.99%	10.49%	2,839	3.50%	07/03/01
CT	GREENWICH	GREENWICH HONDA	B	72	26,460	7.44%	10.44%	2,833	3.00%	07/18/02
CT	MILFORD	COURTNEY HONDA	D	60	25,071	8.25%	11.99%	2,833	3.74%	01/27/01
CT	NORWALK	DEVAN ACURA OF NORWALK	B	60	25,921	7.25%	10.99%	2,823	3.74%	05/30/01
CT	HARTFORD	LIBERTY HONDA	D	66	23,700	8.99%	12.49%	2,816	3.50%	12/20/00
CT	DANBURY	FAIR HONDA	B	72	23,647	9.74%	12.95%	2,814	3.21%	09/22/00
CT	GREENWICH	GREENWICH HONDA	B	72	26,171	7.44%	10.44%	2,803	3.00%	07/19/02
CT	WATERTOWN	HONDA OF WATERTOWN	D	66	24,294	6.99%	10.49%	2,798	3.50%	09/09/02
CT	DANBURY	FAIR HONDA	D	60	27,253	6.29%	9.79%	2,797	3.50%	12/08/01
CT	DANBURY	FAIR HONDA	C	60	27,040	8.25%	11.75%	2,794	3.50%	03/30/00
CT	HARTFORD	LIBERTY HONDA	D	72	22,649	9.74%	12.99%	2,786	3.25%	09/20/00
CT	DANBURY	FAIR HONDA	D	72	20,974	7.30%	10.99%	2,771	3.69%	02/11/02
CT	HARTFORD	LIBERTY HONDA	D	60	26,801	6.69%	10.19%	2,769	3.50%	10/09/01
CT	DANBURY	FAIR HONDA	C	60	26,970	7.65%	11.15%	2,764	3.50%	11/26/99

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	26,584		
Amount Financed		90,761	15,989
Markup in Dollars		4,963	278
Markup in Percent		5.02%	0.55%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	15974	61.88	15974	61.88
B	4028	15.60	20002	77.48
C	2736	10.60	22738	88.08
D	3077	11.92	25815	100.00

****769 contracts in Connecticut did not have the credit score field populated.***

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	5	5.21	5	5.21
B	23	23.96	28	29.17
C	20	20.83	48	50.00
D	48	50.00	96	100.00

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

DE - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
DE	NEW CASTLE	CASTLE ACURA	D	72	45,247	6.04%	10.04%	6,485	4.00%	12/18/02
DE	NEW CASTLE	CASTLE ACURA	D	72	41,183	8.25%	11.49%	4,931	3.24%	07/25/01
DE	NEW CASTLE	CASTLE ACURA	B	72	41,935	7.25%	10.25%	4,563	3.00%	06/07/01
DE	NEWARK	MARTIN HONDA	A	72	33,236	6.44%	9.94%	4,176	3.50%	02/11/03
DE	NEW CASTLE	CASTLE ACURA	D	72	32,571	6.84%	10.34%	4,123	3.50%	11/19/02
DE	NEWARK	MARTIN HONDA	D	72	30,410	8.75%	12.25%	3,971	3.50%	04/21/01
DE	NEWARK	MARTIN HONDA	B	72	31,772	6.44%	9.94%	3,925	3.50%	01/28/03
DE	NEWARK	MARTIN HONDA	B	72	31,907	6.54%	9.95%	3,882	3.41%	12/07/02
DE	NEW CASTLE	CASTLE ACURA		60	36,764	6.04%	9.54%	3,762	3.50%	12/09/02
DE	NEWARK	MARTIN HONDA	D	66	32,989	6.29%	9.79%	3,757	3.50%	01/23/03
DE	NEWARK	MARTIN HONDA	B	72	25,936	6.79%	10.70%	3,675	3.91%	08/30/02
DE	NEW CASTLE	CASTLE ACURA	D	72	28,937	6.44%	9.94%	3,638	3.50%	02/22/03
DE	NEWARK	MARTIN HONDA	B	72	29,907	6.54%	9.95%	3,638	3.41%	12/07/02
DE	NEWARK	MARTIN HONDA	D	72	33,350	7.54%	10.50%	3,550	2.96%	07/11/02
DE	NEWARK	MARTIN HONDA	C	60	34,037	6.79%	10.29%	3,519	3.50%	09/23/02
DE	NEW CASTLE	CASTLE ACURA	B	60	34,254	6.34%	9.84%	3,447	3.50%	11/12/02
DE	NEWARK	MARTIN HONDA	D	72	27,419	6.44%	9.94%	3,445	3.50%	03/12/03
DE	NEWARK	MARTIN HONDA	C	60	32,800	7.24%	10.74%	3,413	3.50%	05/21/02
DE	NEWARK	MARTIN HONDA	A	72	26,020	7.99%	11.49%	3,355	3.50%	09/07/01
DE	NEWARK	MARTIN HONDA	D	72	26,791	6.54%	9.99%	3,322	3.45%	11/26/02
DE	NEWARK	MARTIN HONDA	C	72	25,637	6.84%	10.34%	3,244	3.50%	10/25/02
DE	NEW CASTLE	CASTLE ACURA	D	60	31,275	6.04%	9.54%	3,200	3.50%	01/18/03
DE	NEWARK	MARTIN HONDA	D	66	28,131	6.19%	9.69%	3,198	3.50%	03/18/03
DE	NEWARK	MARTIN HONDA	D	60	30,560	6.99%	10.49%	3,169	3.50%	07/26/01
DE	NEW CASTLE	CASTLE ACURA	D	60	31,212	6.75%	10.25%	3,158	3.50%	10/16/01

DE - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
DE	NEW CASTLE	CASTLE ACURA	B	72	25,124	7.54%	11.04%	3,156	3.50%	07/13/02
DE	NEW CASTLE	CASTLE ACURA	B	60	30,699	6.04%	9.54%	3,142	3.50%	12/31/02
DE	NEWARK	MARTIN HONDA	D	66	27,136	7.29%	10.79%	3,139	3.50%	07/29/02
DE	NEWARK	MARTIN HONDA	D	60	29,407	6.49%	9.99%	3,027	3.50%	12/27/01
DE	WILMINGTON	UNION PARK HONDA	C	72	31,837	8.25%	10.84%	3,025	2.59%	05/19/01
DE	NEWARK	MARTIN HONDA	D	66	26,487	6.19%	9.69%	2,992	3.50%	03/19/03
DE	NEWARK	MARTIN HONDA	C	60	29,105	5.94%	9.44%	2,972	3.50%	01/31/03
DE	NEWARK	MARTIN HONDA	D	60	28,143	5.94%	9.54%	2,958	3.60%	01/25/03
DE	NEWARK	MARTIN HONDA	D	60	28,593	6.49%	9.99%	2,944	3.50%	12/29/01
DE	NEW CASTLE	CASTLE ACURA	C	72	22,895	7.74%	11.24%	2,942	3.50%	05/31/02
DE	NEW CASTLE	CASTLE ACURA	D	60	27,909	7.75%	11.25%	2,928	3.50%	03/28/01
DE	NEW CASTLE	CASTLE ACURA	D	72	22,265	8.75%	12.25%	2,910	3.50%	04/24/01
DE	NEWARK	MARTIN HONDA	D	72	22,556	7.54%	11.04%	2,887	3.50%	07/22/02
DE	NEWARK	MARTIN HONDA	C	66	24,993	7.49%	10.99%	2,855	3.50%	08/30/01
DE	NEW CASTLE	CASTLE ACURA	D	60	28,103	6.75%	10.25%	2,844	3.50%	10/12/01
DE	NEWARK	MARTIN HONDA	C	60	26,824	8.49%	11.99%	2,841	3.50%	10/28/00
DE	NEWARK	MARTIN HONDA	D	60	27,164	7.25%	10.75%	2,827	3.50%	07/03/01
DE	NEWARK	MARTIN HONDA	A	72	22,052	7.49%	10.99%	2,820	3.50%	11/08/01
DE	NEWARK	MARTIN HONDA	D	72	22,997	6.54%	9.99%	2,818	3.45%	12/11/02
DE	NEWARK	MARTIN HONDA	B	66	23,637	8.99%	12.49%	2,806	3.50%	12/08/00
DE	NEW CASTLE	CASTLE ACURA	C	72	21,989	7.29%	10.75%	2,772	3.46%	08/07/02
DE	NEWARK	MARTIN HONDA	C	72	21,993	6.54%	10.04%	2,768	3.50%	01/03/03
DE	NEWARK	MARTIN HONDA	C	66	23,729	7.75%	11.25%	2,765	3.50%	05/22/01
DE	NEW CASTLE	CASTLE ACURA	D	60	27,022	5.94%	9.44%	2,761	3.50%	01/31/03
DE	NEWARK	MARTIN HONDA	D	60	26,432	7.24%	10.74%	2,750	3.50%	04/09/02
DE	NEW CASTLE	CASTLE ACURA	C	72	33,492	7.25%	9.50%	2,716	2.25%	06/02/01

DE - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
DE	NEWARK	MARTIN HONDA	D	60	26,068	6.79%	10.29%	2,695	3.50%	09/20/02
DE	NEWARK	MARTIN HONDA	B	72	20,656	8.49%	11.99%	2,686	3.50%	05/03/01
DE	NEWARK	MARTIN HONDA	C	72	20,912	7.74%	11.24%	2,686	3.50%	03/22/02
DE	NEW CASTLE	CASTLE ACURA	D	60	25,535	7.24%	10.74%	2,659	3.50%	06/01/02
DE	NEWARK	MARTIN HONDA	C	72	21,131	6.44%	9.94%	2,655	3.50%	01/31/03
DE	NEWARK	MARTIN HONDA	C	60	25,396	6.99%	10.49%	2,633	3.50%	08/13/01
DE	NEWARK	MARTIN HONDA	B	66	23,155	7.25%	10.75%	2,631	3.50%	10/20/01
DE	NEWARK	MARTIN HONDA	D	60	25,239	7.24%	10.74%	2,626	3.50%	05/24/02
DE	NEWARK	MARTIN HONDA	D	60	25,604	5.94%	9.44%	2,614	3.50%	02/28/03
DE	NEWARK	MARTIN HONDA	D	60	25,490	6.04%	9.54%	2,606	3.50%	01/13/03
DE	NEWARK	MARTIN HONDA	C	60	24,866	7.20%	10.70%	2,586	3.50%	06/19/99
DE	NEW CASTLE	CASTLE ACURA	D	60	24,855	6.99%	10.49%	2,579	3.50%	09/13/01
DE	NEWARK	MARTIN HONDA	D	60	25,119	6.34%	9.84%	2,579	3.50%	11/02/02
DE	NEWARK	MARTIN HONDA	D	66	22,946	6.29%	9.79%	2,570	3.50%	12/14/02
DE	NEW CASTLE	CASTLE ACURA		60	45,263	4.69%	6.69%	2,564	2.00%	10/07/02
DE	NEWARK	MARTIN HONDA	D	60	24,768	6.79%	10.29%	2,554	3.50%	09/14/02
DE	NEW CASTLE	CASTLE ACURA	D	60	34,391	7.24%	9.74%	2,540	2.50%	06/20/02
DE	NEW CASTLE	CASTLE ACURA	B	72	23,470	6.84%	9.84%	2,536	3.00%	11/08/02
DE	NEWARK	MARTIN HONDA	D	60	24,671	6.49%	9.99%	2,522	3.50%	11/14/01
DE	NEW CASTLE	CASTLE ACURA	D	60	24,543	5.94%	9.44%	2,507	3.50%	02/06/03
DE	NEWARK	MARTIN HONDA	D	60	23,927	7.24%	10.74%	2,490	3.50%	05/24/02
DE	NEW CASTLE	CASTLE ACURA	D	66	27,911	8.25%	10.90%	2,468	2.65%	03/21/01
DE	NEWARK	MARTIN HONDA	A	72	24,353	7.49%	10.25%	2,441	2.76%	11/09/01
DE	NEWARK	MARTIN HONDA	D	60	23,724	6.34%	9.84%	2,437	3.50%	11/12/02
DE	NEWARK	MARTIN HONDA	C	60	23,434	7.20%	10.70%	2,434	3.50%	06/25/99
DE	NEWARK	MARTIN HONDA	D	60	23,384	7.24%	10.74%	2,433	3.50%	05/31/02

DE - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
DE	NEW CASTLE	CASTLE ACURA	D	72	45,630	6.54%	8.04%	2,422	1.50%	12/18/02
DE	NEWARK	MARTIN HONDA	D	60	23,660	5.94%	9.44%	2,416	3.50%	03/01/03
DE	NEWARK	MARTIN HONDA	D	60	23,556	6.04%	9.54%	2,409	3.50%	01/17/03
DE	NEWARK	MARTIN HONDA	D	72	19,168	6.44%	9.94%	2,408	3.50%	03/10/03
DE	NEWARK	MARTIN HONDA	A	72	34,172	6.99%	8.99%	2,402	2.00%	06/27/02
DE	NEWARK	MARTIN HONDA	D	72	19,429	6.44%	9.94%	2,400	3.50%	03/20/03
DE	NEW CASTLE	CASTLE ACURA	D	72	19,849	8.75%	11.99%	2,395	3.24%	04/23/01
DE	NEWARK	MARTIN HONDA	D	60	23,101	6.99%	10.49%	2,392	3.50%	09/13/01
DE	NEWARK	MARTIN HONDA	D	72	18,428	8.25%	11.75%	2,386	3.50%	07/13/01
DE	NEWARK	MARTIN HONDA	D	60	23,273	5.94%	9.44%	2,376	3.50%	02/27/03
DE	NEWARK	MARTIN HONDA	B	72	32,829	7.74%	9.74%	2,373	2.00%	06/15/02
DE	NEW CASTLE	CASTLE ACURA	A	72	32,721	7.25%	9.25%	2,354	2.00%	05/28/01
DE	NEWARK	MARTIN HONDA	C	60	22,678	6.99%	10.49%	2,351	3.50%	08/09/01
DE	WILMINGTON	UNION PARK HONDA	B	60	25,957	8.49%	11.49%	2,349	3.00%	11/30/00
DE	NEWARK	MARTIN HONDA		60	22,027	7.24%	10.79%	2,326	3.55%	04/08/02
DE	NEWARK	MARTIN HONDA	C	72	25,814	6.79%	9.29%	2,310	2.50%	09/27/02
DE	NEWARK	MARTIN HONDA	D	60	22,626	5.94%	9.44%	2,310	3.50%	02/15/03
DE	NEWARK	MARTIN HONDA	D	60	22,364	6.49%	9.99%	2,302	3.50%	12/31/01
DE	NEWARK	MARTIN HONDA	A	60	21,708	8.49%	11.99%	2,299	3.50%	12/04/00
DE	NEWARK	MARTIN HONDA	C	60	22,437	6.04%	9.54%	2,294	3.50%	01/06/03
DE	WILMINGTON	UNION PARK HONDA	C	66	26,412	7.25%	9.90%	2,293	2.65%	10/06/01
DE	NEW CASTLE	CASTLE ACURA	B	72	26,641	7.99%	10.39%	2,291	2.40%	09/22/01
DE	NEW CASTLE	CASTLE ACURA	D	60	21,988	7.25%	10.75%	2,290	3.50%	07/18/01

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	7,705		
Amount Financed		47,785	16,882
Markup in Dollars		6,485	233
Markup in Percent		4.00%	0.41%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	3737	50.01	3737	50.01
B	1112	14.88	4849	64.90
C	1047	14.01	5896	78.91
D	1576	21.09	7472	100.00

**233 contracts in Delaware did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	7	7.22	7	7.22
B	15	15.46	22	22.68
C	21	21.65	43	44.33
D	54	55.67	97	100.00

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

FL - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
FL	DAVIE	RICK CASE HONDA	C	72	31,651	7.24%	11.99%	5,527	4.75%	07/28/02
FL	WEST PALM BEACH	PALM BEACH ACURA	B	72	31,224	6.40%	11.15%	5,377	4.75%	12/20/02
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	D	72	38,932	8.15%	11.65%	5,034	3.50%	02/12/03
FL	PLANTATION	RICK CASE ACURA	C	72	28,642	7.34%	12.09%	4,936	4.75%	04/29/02
FL	PLANTATION	RICK CASE ACURA	C	72	44,164	4.65%	7.90%	4,900	3.25%	01/23/03
FL	CLEARWATER	CROWN ACURA	C	72	27,939	7.34%	12.09%	4,888	4.75%	01/22/02
FL	WEST PALM BEACH	PALM BEACH ACURA	D	72	35,407	7.65%	11.15%	4,543	3.50%	12/24/02
FL	PLANTATION	RICK CASE ACURA	B	72	30,085	6.75%	10.95%	4,514	4.20%	12/31/01
FL	PLANTATION	RICK CASE ACURA	C	60	41,783	9.24%	12.74%	4,473	3.50%	10/04/00
FL	MIAMI	INTERNATIONAL ACURA	B	60	41,934	8.99%	12.49%	4,467	3.50%	01/19/01
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	B	72	34,387	8.75%	12.25%	4,404	3.50%	06/10/01
FL	LONGWOOD	COURTESY HONDA	C	72	25,310	7.34%	12.09%	4,345	4.75%	01/28/02
FL	MIAMI	BRICKELL HONDA	C	72	34,121	7.75%	11.25%	4,301	3.50%	11/23/01
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	B	72	32,458	8.59%	12.09%	4,227	3.50%	01/25/02
FL	PLANTATION	RICK CASE ACURA	D	72	33,181	8.59%	11.99%	4,114	3.40%	04/09/02
FL	POMPANO BEACH	ED MORSE ACURA	B	60	39,476	7.14%	10.64%	4,106	3.50%	08/29/02
FL	TAMPA	TAMPA HONDALAND	C	72	30,368	5.59%	9.34%	4,041	3.75%	01/15/02
FL	PENSACOLA	PENSACOLA HONDA	B	72	31,660	8.39%	11.89%	4,031	3.50%	08/16/02
FL	OCALA	VERN BUCHANAN HONDA/ACURA/OLDS	D	60	39,190	6.40%	9.90%	4,030	3.50%	01/11/03
FL	PLANTATION	RICK CASE ACURA	B	72	34,849	6.54%	9.79%	3,997	3.25%	12/07/02
FL	MIAMI	SOUTH MOTORS HONDA	D	60	39,245	6.89%	10.39%	3,980	3.50%	09/08/02
FL	FT. MYERS	HONDA OF FT. MEYERS	B	60	37,960	7.25%	10.75%	3,951	3.50%	10/18/01
FL	OCALA	VERN BUCHANAN HONDA/ACURA/OLDS	C	72	30,619	7.65%	11.15%	3,928	3.50%	01/20/03
FL	PLANTATION	RICK CASE ACURA	C	60	38,452	6.89%	10.39%	3,899	3.50%	09/24/02
FL	JACKSONVILLE	DUVAL ACURA	A	72	31,992	6.09%	9.50%	3,891	3.41%	02/18/02

FL - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
FL	TAMPA	LINDELL HONDA	B	60	38,681	7.34%	10.75%	3,842	3.41%	04/13/02
FL	TAMPA	LINDELL HONDA	B	72	30,232	7.79%	11.29%	3,813	3.50%	11/21/02
FL	HOLLYWOOD	HOLLYWOOD HONDA	B	72	29,972	7.99%	11.49%	3,792	3.50%	10/31/01
FL	FT. MYERS	HONDA OF FT. MEYERS	B	60	36,551	6.75%	10.25%	3,776	3.50%	11/26/01
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	B	60	36,700	6.54%	10.01%	3,757	3.47%	12/17/02
FL	PLANTATION	RICK CASE ACURA	C	60	39,538	7.50%	10.75%	3,748	3.25%	07/22/01
FL	BRADENTON	HONDA CARS OF BRADENTON	D	60	36,183	6.75%	10.25%	3,734	3.50%	12/07/01
FL	PINELLAS PARK	CROWN HONDA	B	72	28,735	8.14%	11.64%	3,715	3.50%	09/30/02
FL	FT. MYERS	HONDA OF FT. MEYERS	D	60	35,745	6.89%	10.39%	3,700	3.50%	09/25/02
FL	MIAMI	BRAMAN HONDA	D	66	31,291	8.65%	12.15%	3,696	3.50%	04/11/01
FL	PINELLAS PARK	CROWN HONDA	C	72	27,757	9.99%	13.49%	3,696	3.50%	12/09/00
FL	DAVIE	RICK CASE HONDA	D	72	29,988	7.34%	10.72%	3,691	3.38%	03/11/02
FL	PLANTATION	RICK CASE ACURA	B	60	35,357	8.75%	12.25%	3,678	3.50%	02/05/01
FL	PLANTATION	RICK CASE ACURA	D	60	35,976	7.34%	10.84%	3,676	3.50%	03/27/02
FL	MIAMI	SOUTH MOTORS HONDA	C	72	22,604	7.25%	11.75%	3,663	4.50%	09/16/01
FL	TAMPA	TAMPA HONDALAND	C	60	35,105	7.34%	10.84%	3,662	3.50%	01/30/02
FL	MIAMI	INTERNATIONAL ACURA	D	60	34,321	8.99%	12.49%	3,661	3.50%	04/24/00
FL	TAMPA	TAMPA HONDALAND	C	60	34,999	7.25%	10.75%	3,646	3.50%	10/25/01
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	B	60	34,985	7.34%	10.84%	3,646	3.50%	06/01/02
FL	JACKSONVILLE	DUVAL HONDA	B	60	34,771	7.34%	10.84%	3,624	3.50%	01/25/02
FL	TAMPA	TAMPA HONDALAND	C	60	34,950	6.89%	10.39%	3,622	3.50%	09/02/02
FL	CLEARWATER	CROWN ACURA	A	72	21,082	9.24%	13.74%	3,596	4.50%	10/28/00
FL	MIAMI	MIAMI HONDA	B	72	28,061	8.75%	12.25%	3,594	3.50%	05/07/01
FL	TAMPA	FERMAN ACURA	D	60	35,089	7.50%	11.00%	3,588	3.50%	07/16/01
FL	WINTER PARK	HOLLER HONDA	C	72	28,126	8.49%	11.99%	3,588	3.50%	07/16/02
FL	PENSACOLA	PENSACOLA HONDA	A	72	27,695	8.25%	11.75%	3,582	3.50%	08/27/01

FL - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
FL	MIAMI	MIAMI HONDA	D	72	27,382	8.59%	12.09%	3,561	3.50%	03/13/02
FL	TAMPA	TAMPA HONDALAND	C	72	35,881	8.14%	10.84%	3,558	2.70%	10/19/02
FL	JACKSONVILLE	DUVAL ACURA	B	60	33,080	9.49%	12.99%	3,554	3.50%	09/25/00
FL	MIAMI	MIAMI ACURA	D	48	43,527	7.24%	10.74%	3,553	3.50%	07/13/02
FL	PENSACOLA	PENSACOLA HONDA	C	72	34,176	7.95%	10.79%	3,550	2.84%	03/06/03
FL	OCALA	VERN BUCHANAN HONDA/ACURA/OLDS	A	72	27,391	8.14%	11.64%	3,542	3.50%	10/25/02
FL	PLANTATION	RICK CASE ACURA	D	60	34,358	6.54%	10.04%	3,539	3.50%	12/06/02
FL	PLANTATION	RICK CASE ACURA	D	72	21,487	8.15%	12.65%	3,532	4.50%	04/17/01
FL	WINTER PARK	HOLLER HONDA	C	72	20,547	7.34%	12.09%	3,527	4.75%	05/22/02
FL	PLANTATION	RICK CASE ACURA	C	60	33,742	8.75%	12.25%	3,520	3.50%	02/28/01
FL	NAPLES	GERMAIN HONDA	C	72	27,194	8.15%	11.65%	3,516	3.50%	02/24/03
FL	PLANTATION	RICK CASE ACURA	C	60	34,374	7.34%	10.84%	3,507	3.50%	01/17/02
FL	ORLANDO	FOUNTAIN ACURA	B	72	43,269	5.59%	7.90%	3,500	2.31%	06/24/02
FL	DAVIE	RICK CASE HONDA		60	33,556	7.14%	10.64%	3,487	3.50%	08/21/02
FL	PLANTATION	RICK CASE ACURA	B	60	34,501	6.54%	10.04%	3,486	3.50%	12/18/02
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	C	72	19,928	7.34%	12.09%	3,486	4.75%	01/08/02
FL	CLEARWATER	AUTOWAY HONDA	C	66	30,159	7.29%	10.79%	3,484	3.50%	12/18/02
FL	ORLANDO	COGGIN-O'STEEN HONDA	C	60	33,260	7.25%	10.75%	3,461	3.50%	08/20/01
FL	PINELLAS PARK	CROWN HONDA	C	60	33,363	6.89%	10.39%	3,455	3.50%	10/07/02
FL	PLANTATION	RICK CASE ACURA	C	60	32,938	7.75%	11.25%	3,452	3.50%	06/18/01
FL	ST. AUGUSTINE	COGGIN HONDA OF ST. AUGUSTINE	C	60	33,833	7.25%	10.75%	3,448	3.50%	09/27/01
FL	DELRAY BEACH	DELRAY ACURA	B	60	38,569	6.54%	9.54%	3,391	3.00%	12/12/02
FL	ORLANDO	FOUNTAIN ACURA	A	72	29,025	7.34%	10.55%	3,383	3.21%	03/25/02
FL	HOLLYWOOD	HOLLYWOOD HONDA	C	60	31,942	8.25%	11.75%	3,373	3.50%	01/30/00
FL	TAMPA	FERMAN ACURA	C	60	36,853	8.15%	11.25%	3,358	3.10%	04/24/01
FL	PLANTATION	RICK CASE ACURA	D	60	35,042	6.54%	9.84%	3,334	3.30%	12/06/02

FL - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
FL	CORAL SPRINGS	CORAL SPRINGS HONDA	D	72	25,610	8.39%	11.89%	3,319	3.50%	08/21/02
FL	FT. MYERS	HONDA OF FT. MEYERS	C	60	32,525	7.24%	10.74%	3,314	3.50%	07/16/02
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	D	72	25,518	8.39%	11.89%	3,313	3.50%	08/25/02
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	D	60	32,992	6.54%	9.95%	3,308	3.41%	11/25/02
FL	FT. LAUDERDALE	ED MORSE HONDA OF FT. LAUDERDA	D	60	30,850	9.24%	12.74%	3,306	3.50%	06/03/00
FL	GAINESVILLE	GATORLAND ACURA	A	72	46,828	7.34%	9.29%	3,288	1.95%	04/05/02
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	B	72	25,995	7.95%	11.45%	3,287	3.50%	03/02/03
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	D	72	25,366	8.15%	11.65%	3,280	3.50%	02/09/03
FL	PLANTATION	RICK CASE ACURA	D	60	32,120	7.25%	10.75%	3,278	3.50%	10/02/01
FL	WEST PALM BEACH	PALM BEACH ACURA	C	60	30,697	8.75%	12.25%	3,266	3.50%	03/24/00
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	B	60	31,642	6.54%	10.04%	3,260	3.50%	12/08/02
FL	LONGWOOD	COURTESY HONDA	B	72	25,574	8.39%	11.89%	3,257	3.50%	08/13/02
FL	DAVIE	RICK CASE HONDA	D	66	28,130	7.29%	10.79%	3,254	3.50%	12/05/02
FL	TAMPA	BRANDON HONDA	B	60	30,570	8.75%	12.25%	3,253	3.50%	02/28/01
FL	FT. MYERS	HONDA OF FT. MEYERS	D	72	35,588	8.14%	10.64%	3,246	2.50%	09/30/02
FL	LONGWOOD	COURTESY HONDA	D	60	30,913	7.75%	11.25%	3,243	3.50%	05/04/01
FL	OCALA	VERN BUCHANAN HONDA/ACURA/OLDS	C	60	31,266	6.99%	10.49%	3,241	3.50%	11/06/01
FL	TAMPA	BRANDON HONDA	B	60	31,749	7.34%	10.84%	3,239	3.50%	04/26/02
FL	MIAMI	MIAMI HONDA	C	60	33,470	7.25%	10.50%	3,229	3.25%	09/06/01
FL	MIAMI	SOUTH MOTORS HONDA	D	60	30,934	7.25%	10.75%	3,219	3.50%	06/29/99
FL	MIAMI	MIAMI HONDA	C	66	27,617	7.75%	11.25%	3,214	3.50%	09/27/01
FL	MIAMI	MIAMI HONDA	C	72	24,747	8.39%	11.89%	3,212	3.50%	08/21/02
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	D	72	24,623	8.59%	12.09%	3,206	3.50%	01/19/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	69,241		
Amount Financed		71,151	17,338
Markup in Dollars		5,527	229
Markup in Percent		4.75%	0.42%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	41563	61.13	41563	61.13
B	12596	18.53	54159	79.66
C	8064	11.86	62223	91.52
D	5768	8.48	67991	100.00

**1250 contracts in Florida did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	6	6.06	6	6.06
B	28	28.28	34	34.34
C	37	37.37	71	71.72
D	28	28.28	99	100.00

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

GA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
GA	MACON	SUTTON ACURA	B	72	36,895	4.75%	8.50%	4,802	3.75%	11/16/02
GA	BUFORD	LANIER HONDA	D	72	37,711	7.75%	11.25%	4,754	3.50%	11/16/02
GA	MORROW	BARANCO ACURA	B	60	46,043	8.75%	11.99%	4,517	3.24%	12/31/00
GA	MACON	SUTTON ACURA	D	72	34,863	8.35%	11.85%	4,465	3.50%	08/10/02
GA	MARIETTA	ED VOYLES HONDA	A	72	33,955	4.25%	7.99%	4,398	3.74%	01/05/03
GA	VALDOSTA	PETE KIRILL HONDA MITSUBISHI C	C	72	34,000	8.40%	11.90%	4,392	3.50%	09/14/01
GA	MARIETTA	NALLEY ACURA	C	72	33,019	8.40%	11.90%	4,281	3.50%	08/11/01
GA	LA GRANGE	M. PATTON, INC.	B	72	32,372	8.15%	11.65%	4,185	3.50%	09/02/02
GA	MARIETTA	NALLEY ACURA	C	72	24,950	8.25%	12.75%	4,182	4.50%	03/24/01
GA	MARIETTA	ED VOYLES HONDA	B	72	32,010	8.40%	11.90%	4,155	3.50%	08/13/01
GA	DULUTH	GWINNETT PLACE HONDA	C	72	32,869	7.75%	11.25%	4,144	3.50%	03/22/03
GA	MORROW	SOUTH HONDA	B	72	30,605	5.75%	9.50%	4,010	3.75%	02/09/02
GA	ATLANTA	CURRY HONDA	B	66	33,963	8.15%	11.65%	3,978	3.50%	07/25/02
GA	GRIFFIN	GRIFFIN HONDA AUTOMOBILES	B	72	30,083	7.90%	11.49%	3,977	3.59%	06/23/01
GA	DULUTH	GWINNETT PLACE HONDA	B	72	32,965	5.00%	8.50%	3,972	3.50%	03/15/03
GA	SAVANNAH	SOUTHERN MOTORS	C	60	37,647	7.40%	10.90%	3,930	3.50%	05/31/02
GA	LA GRANGE	M. PATTON, INC.	C	72	30,090	8.65%	12.15%	3,922	3.50%	06/29/02
GA	MARIETTA	ED VOYLES HONDA	D	72	32,820	8.40%	11.65%	3,898	3.25%	10/21/01
GA	ATLANTA	CURRY HONDA	B	72	29,540	4.95%	8.70%	3,887	3.75%	10/21/02
GA	LITHIA SPRINGS	TEAM HONDA	B	72	29,698	8.40%	11.90%	3,858	3.50%	08/10/01
GA	MARIETTA	NALLEY ACURA	C	60	40,368	7.40%	10.60%	3,841	3.20%	06/15/02
GA	WOODSTOCK	HENNESSY HONDA OF WOODSTOCK	A	72	29,455	8.65%	12.15%	3,839	3.50%	04/18/02
GA	SNELLVILLE	CAREY PAUL HONDA	C	72	22,662	6.40%	11.15%	3,832	4.75%	09/23/02
GA	CHAMBLEE	ED VOYLES ACURA	B	60	37,202	6.50%	9.99%	3,819	3.49%	11/01/02
GA	ROSWELL	HONDA CARLAND	B	72	29,011	9.99%	13.49%	3,792	3.50%	10/10/00
GA	SNELLVILLE	CAREY PAUL HONDA	C	72	28,998	6.00%	9.64%	3,766	3.64%	12/02/02

GA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
GA	CHAMBLEE	ED VOYLES ACURA	C	72	28,680	8.40%	11.90%	3,723	3.50%	10/05/01
GA	DULUTH	ACURA CARLAND		60	41,999	7.40%	10.40%	3,722	3.00%	10/05/01
GA	UNION CITY	NALLEY HONDA	C	60	36,678	7.10%	10.59%	3,719	3.49%	08/19/02
GA	MARIETTA	NALLEY ACURA	C	72	28,399	8.90%	12.40%	3,717	3.50%	04/27/01
GA	DULUTH	GWINNETT PLACE HONDA	B	72	35,541	5.00%	7.99%	3,705	2.99%	11/26/02
GA	LA GRANGE	M. PATTON, INC.	A	72	28,234	8.65%	12.15%	3,681	3.50%	07/06/02
GA	DULUTH	ACURA CARLAND	C	72	30,076	5.90%	9.40%	3,678	3.50%	09/09/02
GA	BUFORD	LANIER HONDA	B	72	33,990	7.75%	10.70%	3,663	2.95%	02/16/03
GA	LITHIA SPRINGS	TEAM HONDA	A	72	28,088	4.25%	8.00%	3,644	3.75%	01/18/03
GA	MARIETTA	ED VOYLES HONDA	D	60	34,551	8.00%	11.50%	3,635	3.50%	09/27/99
GA	ATLANTA	CURRY HONDA	C	72	28,125	8.15%	11.65%	3,634	3.50%	09/22/02
GA	ATLANTA	CURRY HONDA	C	72	30,019	8.65%	11.90%	3,627	3.25%	02/28/02
GA	UNION CITY	NALLEY HONDA	C	72	32,956	7.75%	10.75%	3,609	3.00%	03/08/03
GA	WOODSTOCK	HENNESSY HONDA OF WOODSTOCK	C	60	37,777	6.50%	9.75%	3,606	3.25%	11/16/02
GA	LITHIA SPRINGS	TEAM HONDA	C	60	34,898	6.50%	10.00%	3,587	3.50%	03/06/03
GA	SNELLVILLE	CAREY PAUL HONDA	B	60	34,911	6.50%	9.99%	3,584	3.49%	03/01/03
GA	ATLANTA	CURRY HONDA	B	72	31,589	7.75%	10.90%	3,583	3.15%	02/14/03
GA	SNELLVILLE	CAREY PAUL HONDA	B	72	35,660	5.65%	8.55%	3,581	2.90%	06/26/02
GA	SNELLVILLE	CAREY PAUL HONDA	D	60	33,836	7.40%	10.90%	3,529	3.50%	07/15/02
GA	MACON	SUTTON ACURA	D	60	33,330	7.50%	10.99%	3,471	3.49%	01/29/02
GA	WOODSTOCK	HENNESSY HONDA OF WOODSTOCK	C	60	33,424	6.90%	10.40%	3,463	3.50%	09/14/02
GA	MARIETTA	ED VOYLES HONDA	B	60	33,185	7.40%	10.90%	3,461	3.50%	04/13/02
GA	DULUTH	GWINNETT PLACE HONDA	D	60	33,676	6.50%	9.99%	3,457	3.49%	11/09/02
GA	MACON	SUTTON ACURA	C	60	32,663	8.50%	11.99%	3,450	3.49%	01/29/01
GA	DULUTH	ACURA CARLAND	C	72	37,910	8.90%	11.40%	3,450	2.50%	05/19/01
GA	CONYERS	CONYERS HONDA	D	72	38,034	7.40%	9.90%	3,436	2.50%	05/25/02

GA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
GA	MARIETTA	ED VOYLES HONDA	C	72	27,166	7.75%	11.25%	3,425	3.50%	02/18/03
GA	UNION CITY	NALLEY HONDA	B	72	26,638	7.75%	11.25%	3,421	3.50%	11/07/02
GA	MARIETTA	ED VOYLES HONDA	A	60	31,710	8.99%	12.49%	3,383	3.50%	04/29/00
GA	WOODSTOCK	HENNESSY HONDA OF WOODSTOCK	C	72	26,148	8.15%	11.65%	3,382	3.50%	09/02/02
GA	MARIETTA	ED VOYLES HONDA	B	72	27,853	8.15%	11.44%	3,380	3.29%	11/05/01
GA	ATLANTA	CURRY HONDA	B	60	33,580	6.00%	9.50%	3,362	3.50%	11/22/02
GA	AUGUSTA	ACURA OF AUGUSTA	A	72	46,240	8.00%	9.99%	3,357	1.99%	02/24/01
GA	DULUTH	ACURA CARLAND	B	72	44,614	7.75%	9.85%	3,336	2.10%	11/14/02
GA	WOODSTOCK	HENNESSY HONDA OF WOODSTOCK	D	60	31,915	7.40%	10.90%	3,330	3.50%	07/22/02
GA	DALTON	PYE HONDA	D	72	26,133	7.25%	10.75%	3,329	3.50%	01/06/03
GA	MORROW	BARANCO ACURA	C	60	31,923	7.65%	11.15%	3,318	3.50%	07/18/01
GA	WOODSTOCK	HENNESSY HONDA OF WOODSTOCK	B	60	32,212	7.40%	10.90%	3,313	3.50%	06/01/02
GA	WOODSTOCK	HENNESSY HONDA OF WOODSTOCK	A	60	32,176	7.40%	10.90%	3,305	3.50%	06/11/02
GA	ATLANTA	CURRY HONDA	B	72	26,163	7.75%	11.25%	3,298	3.50%	03/13/03
GA	DULUTH	ACURA CARLAND	B	60	30,876	8.50%	12.00%	3,274	3.50%	01/25/01
GA	MARIETTA	ED VOYLES HONDA	A	60	30,596	8.99%	12.49%	3,264	3.50%	11/03/00
GA	WOODSTOCK	HENNESSY HONDA OF WOODSTOCK	D	60	30,445	8.99%	12.49%	3,248	3.50%	11/10/00
GA	SNELLVILLE	CAREY PAUL HONDA	C	72	27,704	6.70%	9.95%	3,240	3.25%	10/23/02
GA	ROSWELL	HONDA CARLAND	D	60	31,247	7.40%	10.90%	3,238	3.50%	03/09/02
GA	DULUTH	GWINNETT PLACE HONDA	B	60	31,038	7.40%	10.90%	3,233	3.50%	08/15/01
GA	CHAMBLEE	ED VOYLES ACURA	D	60	31,415	6.50%	9.99%	3,224	3.49%	02/03/03
GA	WOODSTOCK	HENNESSY HONDA OF WOODSTOCK	A	72	25,229	8.35%	11.85%	3,210	3.50%	08/12/02
GA	SNELLVILLE	CAREY PAUL HONDA	D	60	31,011	6.70%	10.20%	3,202	3.50%	10/23/02
GA	DULUTH	GWINNETT PLACE HONDA	D	60	30,354	8.25%	11.75%	3,200	3.50%	03/27/01
GA	ROSWELL	HONDA CARLAND	D	60	34,261	6.50%	9.68%	3,199	3.18%	02/25/03
GA	SNELLVILLE	CAREY PAUL HONDA	B	60	30,651	7.40%	10.90%	3,197	3.50%	07/12/02

GA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
GA	DULUTH	GWINNETT PLACE HONDA	A	72	26,553	4.75%	8.25%	3,197	3.50%	12/29/02
GA	SNELLVILLE	CAREY PAUL HONDA	C	72	24,882	7.75%	11.25%	3,195	3.50%	11/09/02
GA	MARIETTA	ED VOYLES HONDA	B	72	37,455	8.35%	10.67%	3,190	2.32%	08/24/02
GA	MACON	SUTTON ACURA	A	72	46,474	6.00%	7.95%	3,190	1.95%	02/26/03
GA	MARIETTA	ED VOYLES HONDA	D	72	25,441	7.25%	10.75%	3,181	3.50%	11/22/02
GA	DULUTH	ACURA CARLAND	C	72	34,401	8.65%	11.15%	3,179	2.50%	06/27/02
GA	LITHIA SPRINGS	TEAM HONDA	B	60	30,730	8.25%	11.75%	3,175	3.50%	01/13/00
GA	SNELLVILLE	CAREY PAUL HONDA	C	72	25,141	4.25%	7.90%	3,175	3.65%	02/07/03
GA	LA GRANGE	M. PATTON, INC.	C	72	24,370	8.35%	11.85%	3,161	3.50%	08/16/02
GA	MARIETTA	ED VOYLES HONDA	B	72	23,547	4.25%	8.16%	3,140	3.91%	09/20/02
GA	DULUTH	ACURA CARLAND	D	72	33,904	8.65%	11.15%	3,133	2.50%	07/11/01
GA	WOODSTOCK	HENNESSY HONDA OF WOODSTOCK	B	72	24,573	7.25%	10.75%	3,131	3.50%	12/02/02
GA	MORROW	BARANCO ACURA	C	60	34,963	7.65%	10.65%	3,125	3.00%	06/30/01
GA	MARIETTA	ED VOYLES HONDA	C	72	23,286	10.49%	13.99%	3,125	3.50%	08/05/00
GA	MARIETTA	ED VOYLES HONDA	B	72	24,628	7.75%	11.25%	3,116	3.50%	02/15/03
GA	MORROW	BARANCO ACURA	A	72	44,817	7.90%	9.82%	3,115	1.92%	02/14/02
GA	AUGUSTA	GERALD JONES HONDA	D	72	27,539	7.25%	10.38%	3,113	3.13%	12/31/02
GA	MORROW	SOUTH HONDA	C	60	29,723	7.40%	10.90%	3,103	3.50%	09/07/01
GA	AUGUSTA	GERALD JONES HONDA	C	60	29,741	7.40%	10.90%	3,102	3.50%	09/25/01
GA	CHAMBLEE	ED VOYLES ACURA	C	60	30,184	6.50%	9.99%	3,098	3.49%	11/14/02
GA	UNION CITY	NALLEY HONDA	D	60	29,827	6.90%	10.40%	3,089	3.50%	09/29/02
GA	WOODSTOCK	HENNESSY HONDA OF WOODSTOCK	D	60	30,391	6.00%	9.50%	3,086	3.50%	11/26/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	44,426		
Amount Financed		63,424	18,513
Markup in Dollars		4,802	246
Markup in Percent		5.26%	0.43%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	25134	57.44	25134	57.44
B	9142	20.89	34276	78.33
C	5669	12.95	39945	91.28
D	3815	8.72	43760	100.00

**666 contracts in Georgia did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	12	12.12	12	12.12
B	32	32.32	44	44.44
C	34	34.34	78	78.79
D	21	21.21	99	100.00

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

HI - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
HI	HONOLULU	PFLUEGER ACURA	D	72	27,145	10.25%	13.75%	3,550	3.50%	12/20/00
HI	KAHULUI	ISLAND HONDA	C	72	27,178	8.60%	12.10%	3,540	3.50%	06/07/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	B	72	26,446	8.60%	12.10%	3,447	3.50%	06/13/02
HI	HILO	BIG ISLAND HONDA	B	72	31,736	8.85%	11.60%	3,171	2.75%	03/26/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	D	72	30,644	10.25%	13.00%	3,141	2.75%	12/12/00
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	A	72	27,069	6.40%	9.55%	3,052	3.15%	07/16/02
HI	HONOLULU	PFLUEGER HONDA	B	72	29,999	9.49%	11.95%	2,760	2.46%	10/24/01
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	D	60	26,000	8.10%	11.60%	2,741	3.50%	05/01/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	C	66	22,577	8.99%	12.49%	2,683	3.50%	08/17/01
HI	HONOLULU	PFLUEGER HONDA	B	72	36,832	8.10%	10.10%	2,682	2.00%	06/08/02
HI	HONOLULU	PFLUEGER HONDA	D	66	22,741	8.00%	11.50%	2,606	3.50%	02/21/03
HI	HONOLULU	PFLUEGER HONDA	D	72	35,099	7.90%	9.90%	2,503	2.00%	09/07/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	D	60	23,356	8.75%	12.25%	2,476	3.50%	08/10/99
HI	KAHULUI	ISLAND HONDA	B	60	23,330	7.49%	10.99%	2,437	3.50%	12/28/01
HI	KAHULUI	ISLAND HONDA	C	72	26,219	9.49%	11.95%	2,415	2.46%	10/28/00
HI	HONOLULU	PFLUEGER HONDA	C	72	23,232	9.49%	12.25%	2,359	2.76%	07/15/01
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	C	72	32,919	6.85%	8.75%	2,232	1.90%	07/01/02
HI	HONOLULU	PFLUEGER ACURA	B	72	30,691	7.90%	9.90%	2,183	2.00%	09/14/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	D	72	22,062	8.85%	11.50%	2,172	2.65%	03/08/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	D	60	20,035	7.90%	11.50%	2,168	3.60%	09/19/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	C	72	21,745	6.90%	9.65%	2,151	2.75%	07/29/02
HI	HONOLULU	PFLUEGER HONDA	C	72	29,437	7.90%	9.90%	2,138	2.00%	11/19/02
HI	KANEOHE	HONDA WINDWARD	D	60	22,994	7.90%	11.00%	2,089	3.10%	07/22/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	D	72	34,809	7.35%	8.99%	2,051	1.64%	06/07/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	C	66	19,797	9.25%	12.25%	2,014	3.00%	03/22/01
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	C	60	19,000	8.49%	11.99%	2,014	3.50%	11/01/01

HI - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
HI	KAHULUI	ISLAND HONDA	D	60	19,169	7.90%	11.40%	2,014	3.50%	08/13/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	D	60	24,307	7.75%	10.50%	1,993	2.75%	01/31/03
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	D	72	23,063	7.60%	10.00%	1,984	2.40%	01/25/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	B	60	24,708	8.35%	11.00%	1,968	2.65%	04/08/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	D	72	26,827	8.99%	10.99%	1,966	2.00%	02/10/01
HI	HILO	BIG ISLAND HONDA	A	72	37,196	7.50%	9.00%	1,961	1.50%	03/10/03
HI	KAHULUI	ISLAND HONDA	D	72	26,404	8.49%	10.49%	1,938	2.00%	09/15/01
HI	HONOLULU	PFLUEGER ACURA	A	72	27,233	7.60%	9.60%	1,928	2.00%	03/27/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	B	72	32,559	8.35%	10.00%	1,927	1.65%	03/06/02
HI	KAHULUI	ISLAND HONDA	C	60	23,346	8.10%	10.80%	1,887	2.70%	06/12/02
HI	KAHULUI	ISLAND HONDA	C	72	26,097	7.35%	9.35%	1,879	2.00%	05/27/02
HI	KAILUA-KONA	BIG ISLAND HONDA-KONA	C	60	20,339	7.75%	10.90%	1,873	3.15%	12/01/01
HI	KAHULUI	ISLAND HONDA	A	72	25,724	8.49%	10.45%	1,849	1.96%	09/08/01
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	B	72	24,167	9.49%	11.50%	1,814	2.01%	07/18/01
HI	HONOLULU	PFLUEGER HONDA	D	60	17,271	7.90%	11.40%	1,813	3.50%	11/01/02
HI	KAHULUI	ISLAND HONDA	D	60	20,797	8.10%	11.00%	1,808	2.90%	05/18/02
HI	HONOLULU	PFLUEGER HONDA	B	72	35,648	7.49%	8.90%	1,803	1.41%	01/05/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	B	60	17,065	8.49%	12.00%	1,777	3.51%	05/30/01
HI	KANEOHE	HONDA WINDWARD	A	72	24,495	8.49%	10.50%	1,773	2.01%	05/13/01
HI	HONOLULU	PFLUEGER ACURA	D	72	24,000	8.60%	10.60%	1,765	2.00%	06/10/02
HI	KAILUA-KONA	BIG ISLAND HONDA-KONA	A	72	28,513	7.60%	9.35%	1,763	1.75%	03/02/02
HI	HONOLULU	PFLUEGER ACURA	A	60	30,808	4.90%	6.90%	1,747	2.00%	05/22/02
HI	KAHULUI	ISLAND HONDA	C	60	16,550	8.10%	11.60%	1,744	3.50%	06/17/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	B	72	23,104	9.99%	11.99%	1,740	2.00%	03/10/01
HI	HILO	BIG ISLAND HONDA	B	60	17,860	7.75%	10.99%	1,730	3.24%	12/01/01
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	D	60	16,510	7.49%	10.99%	1,725	3.50%	01/03/02

HI - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
HI	KANEOHE	HONDA WINDWARD	B	72	24,000	6.75%	8.75%	1,712	2.00%	03/25/03
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	A	60	28,309	8.99%	10.99%	1,707	2.00%	04/10/00
HI	HILO	BIG ISLAND HONDA	C	72	30,918	9.49%	10.99%	1,693	1.50%	05/07/01
HI	HONOLULU	PFLUEGER HONDA	C	60	18,880	8.85%	11.85%	1,679	3.00%	02/25/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	B	60	17,259	7.75%	11.00%	1,678	3.25%	12/08/01
HI	HONOLULU	PFLUEGER ACURA	A	60	28,661	6.60%	8.60%	1,673	2.00%	07/05/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	B	72	26,028	8.25%	10.00%	1,663	1.75%	01/24/03
HI	HONOLULU	PFLUEGER ACURA	B	60	29,211	4.90%	6.90%	1,657	2.00%	05/23/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	C	72	22,679	7.90%	9.90%	1,650	2.00%	09/18/02
HI	KAILUA-KONA	BIG ISLAND HONDA-KONA	C	72	31,806	6.40%	7.90%	1,644	1.50%	09/23/02
HI	HILO	BIG ISLAND HONDA	C	60	23,132	8.49%	10.90%	1,638	2.41%	07/28/01
HI	HONOLULU	PFLUEGER ACURA	B	60	24,072	8.35%	10.60%	1,619	2.25%	03/16/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	C	60	16,925	8.35%	11.50%	1,607	3.15%	03/29/02
HI	HONOLULU	PFLUEGER ACURA		60	27,000	7.99%	9.99%	1,605	2.00%	05/13/01
HI	KANEOHE	HONDA WINDWARD	B	60	27,350	8.25%	10.25%	1,598	2.00%	11/30/99
HI	KAHULUI	ISLAND HONDA	A	72	21,712	8.49%	10.49%	1,593	2.00%	05/14/01
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	C	72	28,445	9.49%	11.00%	1,574	1.51%	06/02/01
HI	KANEOHE	HONDA WINDWARD	B	60	15,123	8.49%	11.99%	1,570	3.50%	09/15/01
HI	HONOLULU	PFLUEGER ACURA		60	38,963	7.10%	8.50%	1,562	1.40%	04/25/02
HI	KANEOHE	HONDA WINDWARD	B	72	24,087	10.25%	12.00%	1,557	1.75%	01/03/01
HI	KAHULUI	ISLAND HONDA	D	60	21,368	7.49%	9.95%	1,557	2.46%	12/28/01
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	A	60	19,640	8.35%	11.00%	1,532	2.65%	01/12/02
HI	KAHULUI	ISLAND HONDA	A	72	21,309	7.60%	9.60%	1,522	2.00%	01/29/02
HI	HONOLULU	PFLUEGER ACURA	A	60	30,000	6.25%	8.00%	1,516	1.75%	11/21/02
HI	HONOLULU	PFLUEGER HONDA	C	60	16,269	7.90%	11.00%	1,508	3.10%	08/17/02
HI	KANEOHE	HONDA WINDWARD	D	60	25,834	7.90%	9.90%	1,502	2.00%	08/11/02

HI - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	A	72	20,216	9.25%	11.25%	1,502	2.00%	12/28/00
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	D	66	18,253	8.49%	10.99%	1,496	2.50%	08/17/01
HI	HONOLULU	PFLUEGER ACURA	B	60	24,554	9.60%	11.60%	1,492	2.00%	01/30/02
HI	HONOLULU	PFLUEGER ACURA	A	60	33,462	4.90%	6.50%	1,488	1.60%	05/29/02
HI	KAHULUI	ISLAND HONDA	B	60	19,918	8.49%	10.95%	1,470	2.46%	06/07/01
HI	KANEOHE	HONDA WINDWARD	A	60	26,377	4.90%	6.90%	1,469	2.00%	05/27/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	A	72	19,839	8.75%	10.75%	1,464	2.00%	04/09/01
HI	HONOLULU	PFLUEGER ACURA	C	60	24,570	7.60%	9.60%	1,451	2.00%	06/15/02
HI	HONOLULU	PFLUEGER HONDA	D	60	16,010	9.40%	12.40%	1,435	3.00%	09/20/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	C	60	21,909	9.35%	11.50%	1,432	2.15%	04/17/02
HI	HONOLULU	PFLUEGER ACURA	B	72	29,893	8.35%	9.66%	1,427	1.31%	05/18/02
HI	HONOLULU	PFLUEGER HONDA	D	60	22,740	7.90%	10.00%	1,417	2.10%	07/15/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	D	60	24,137	6.75%	8.75%	1,411	2.00%	02/11/03
HI	KAHULUI	ISLAND HONDA	B	72	20,470	8.40%	10.28%	1,408	1.88%	09/28/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	C	60	18,799	8.49%	11.00%	1,398	2.51%	08/09/01
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	A	72	18,601	9.74%	11.74%	1,392	2.00%	09/01/00
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	A	72	18,801	7.99%	10.00%	1,377	2.01%	08/04/01
HI	HONOLULU	PFLUEGER ACURA	A	60	27,746	4.90%	6.65%	1,375	1.75%	05/27/02
HI	KANEOHE	HONDA WINDWARD	C	60	13,943	9.74%	13.00%	1,366	3.26%	08/07/00
HI	KAHULUI	ISLAND HONDA		72	18,569	8.49%	10.49%	1,363	2.00%	11/10/01
HI	KAHULUI	ISLAND HONDA	B	60	23,716	6.99%	8.95%	1,362	1.96%	01/03/02
HI	KAHULUI	ISLAND HONDA	B	60	14,856	8.10%	11.15%	1,360	3.05%	04/23/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	4,196		
Amount Financed		44,532	17,711
Markup in Dollars		3,550	103
Markup in Percent		3.60%	0.17%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	2649	64.36	2649	64.36
B	819	19.90	3468	84.26
C	419	10.18	3887	94.44
D	229	5.56	4116	100.00

****80 contracts in Hawaii did not have the credit score field populated.***

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	20	20.62	20	20.62
B	27	27.84	47	48.45
C	25	25.77	72	74.23
D	25	25.77	97	100.00

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

IA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
IA	IOWA CITY	CHEZIK SAYERS HONDA	C	72	28,199	8.49%	11.99%	3,596	3.50%	10/01/01
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	C	72	26,993	8.99%	12.49%	3,470	3.50%	03/31/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	D	72	26,620	7.05%	10.55%	3,318	3.50%	02/19/03
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	D	60	28,571	7.75%	11.25%	2,991	3.50%	12/04/99
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	D	60	28,057	8.49%	11.99%	2,968	3.50%	05/10/00
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	C	72	32,187	7.20%	9.70%	2,909	2.50%	01/20/03
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	D	60	27,664	7.49%	10.99%	2,889	3.50%	08/25/01
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	B	60	28,217	7.49%	10.99%	2,885	3.50%	10/20/01
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	B	60	26,156	7.49%	11.00%	2,740	3.51%	07/27/99
IA	COUNCIL BLUFFS	SUPERIOR HONDA	C	72	29,246	7.50%	10.00%	2,650	2.50%	10/29/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	D	60	24,695	7.75%	11.25%	2,589	3.50%	10/25/99
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	C	60	23,648	7.75%	11.25%	2,479	3.50%	11/23/99
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	C	72	18,770	8.49%	11.95%	2,366	3.46%	05/26/01
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	A	60	22,226	8.49%	11.99%	2,354	3.50%	04/05/00
IA	DUBUQUE	RICHARDSON BUICK-CADILLAC-HOND	D	60	22,092	6.20%	9.70%	2,234	3.50%	12/17/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	D	72	33,424	7.50%	9.25%	2,106	1.75%	10/29/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	B	72	29,170	7.50%	9.50%	2,105	2.00%	10/21/02
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	D	60	19,482	9.25%	12.75%	2,083	3.50%	08/16/00
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	B	60	19,638	8.49%	11.99%	2,077	3.50%	05/02/00
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	C	60	19,437	7.75%	11.25%	2,035	3.50%	01/19/00
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	C	60	18,860	9.25%	12.75%	2,020	3.50%	08/17/00
IA	IOWA CITY	CHEZIK SAYERS HONDA	D	66	19,700	9.50%	12.50%	2,012	3.00%	11/28/00
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	D	60	19,333	6.05%	9.55%	1,975	3.50%	03/03/03
IA	COUNCIL BLUFFS	SUPERIOR HONDA	B	72	26,182	7.80%	9.80%	1,899	2.00%	06/03/02
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	A	72	36,286	6.75%	8.25%	1,897	1.50%	12/03/01
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	A	60	18,122	7.25%	10.75%	1,883	3.50%	07/08/99

IA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	B	60	17,766	8.49%	11.99%	1,882	3.50%	04/12/00
IA	COUNCIL BLUFFS	SUPERIOR HONDA	C	60	17,615	9.00%	12.50%	1,879	3.50%	11/01/00
IA	IOWA CITY	CHEZIK SAYERS HONDA	A	60	20,905	7.49%	10.50%	1,871	3.01%	07/30/99
IA	IOWA CITY	CHEZIK SAYERS HONDA	C	72	22,089	8.65%	10.95%	1,839	2.30%	05/21/01
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	D	60	17,696	6.05%	9.55%	1,814	3.50%	01/25/03
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	C	60	16,901	8.49%	11.99%	1,790	3.50%	04/10/00
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	A	72	24,640	7.49%	9.49%	1,776	2.00%	10/01/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	C	60	19,210	8.99%	12.00%	1,756	3.01%	07/14/00
IA	IOWA CITY	CHEZIK SAYERS HONDA	A	72	24,870	6.99%	8.99%	1,748	2.00%	11/07/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	C	60	23,240	6.49%	8.99%	1,662	2.50%	01/07/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	D	60	28,215	6.99%	8.99%	1,654	2.00%	11/02/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	A	60	18,420	7.75%	10.75%	1,649	3.00%	09/15/99
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	A	60	15,791	6.20%	9.70%	1,616	3.50%	12/10/02
IA	DES MOINES	HOLMES HONDA	B	60	33,237	4.45%	6.20%	1,606	1.75%	12/19/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	C	72	31,399	7.50%	8.90%	1,577	1.40%	10/08/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	C	60	30,262	9.24%	10.99%	1,566	1.75%	11/03/01
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	C	60	16,954	7.55%	10.70%	1,558	3.15%	07/15/02
IA	WATERLOO	COMMUNITY HONDA	D	60	15,107	6.50%	10.00%	1,555	3.50%	11/02/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	C	66	18,700	7.99%	10.49%	1,519	2.50%	07/16/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	C	72	21,187	10.00%	11.90%	1,511	1.90%	10/16/00
IA	COUNCIL BLUFFS	SUPERIOR HONDA	A	72	18,702	6.49%	8.75%	1,503	2.26%	12/31/01
IA	JOHNSTON	JORDAN ACURA	A	60	26,214	8.00%	9.90%	1,495	1.90%	08/26/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	A	72	19,914	8.99%	10.99%	1,474	2.00%	04/11/01
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	A	72	21,251	6.55%	8.50%	1,467	1.95%	03/15/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	C	60	29,751	4.30%	6.05%	1,462	1.75%	01/24/03
IA	IOWA CITY	CHEZIK SAYERS HONDA	D	72	25,854	8.00%	9.50%	1,405	1.50%	09/26/02

IA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	B	60	27,630	6.15%	7.90%	1,395	1.75%	03/15/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	C	72	19,604	8.00%	9.95%	1,389	1.95%	08/16/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	B	60	33,582	6.30%	7.75%	1,381	1.45%	03/16/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	C	60	23,954	6.05%	8.05%	1,381	2.00%	07/17/02
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	A	60	24,207	4.95%	6.95%	1,374	2.00%	04/20/02
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	D	60	22,655	9.00%	11.00%	1,367	2.00%	06/12/99
IA	DES MOINES	HOLMES HONDA	C	60	33,251	6.55%	7.99%	1,361	1.44%	05/23/02
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	D	60	23,071	6.49%	8.49%	1,340	2.00%	12/21/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	D	60	31,899	6.50%	7.95%	1,340	1.45%	11/12/02
IA	MASON CITY	SKARLIS OLDS HONDA	A	72	18,356	9.00%	10.99%	1,333	1.99%	12/29/00
IA	IOWA CITY	CHEZIK SAYERS HONDA	B	60	33,164	5.55%	6.95%	1,300	1.40%	03/05/02
IA	WATERLOO	COMMUNITY HONDA	C	60	22,844	4.80%	6.80%	1,295	2.00%	03/26/03
IA	COUNCIL BLUFFS	SUPERIOR HONDA	D	60	21,689	7.00%	9.00%	1,271	2.00%	09/18/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	A	60	22,339	4.80%	6.80%	1,267	2.00%	02/05/03
IA	IOWA CITY	CHEZIK SAYERS HONDA	C	66	19,680	7.25%	9.25%	1,267	2.00%	10/30/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	D	60	19,792	6.05%	8.25%	1,260	2.20%	02/22/03
IA	IOWA CITY	CHEZIK SAYERS HONDA	C	60	21,667	6.55%	8.55%	1,259	2.00%	07/27/02
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	B	60	20,874	9.00%	11.00%	1,258	2.00%	07/15/99
IA	AMES	HONDA OF AMES	C	60	24,717	5.99%	7.79%	1,257	1.80%	12/22/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	D	60	21,239	7.49%	9.49%	1,254	2.00%	08/09/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	C	72	23,122	8.55%	9.99%	1,218	1.44%	07/12/02
IA	WATERLOO	COMMUNITY HONDA	B	60	21,034	6.05%	8.05%	1,216	2.00%	03/25/03
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	D	72	33,078	8.99%	9.99%	1,214	1.00%	03/29/01
IA	WATERLOO	COMMUNITY HONDA	D	60	20,130	8.70%	10.70%	1,207	2.00%	11/22/02
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	D	60	19,770	9.50%	11.50%	1,201	2.00%	11/08/99
IA	IOWA CITY	CHEZIK SAYERS HONDA	D	60	19,688	7.30%	9.39%	1,190	2.09%	02/16/02

IA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
IA	COUNCIL BLUFFS	SUPERIOR HONDA	A	60	21,001	4.45%	6.45%	1,184	2.00%	11/22/02
IA	DES MOINES	HOLMES HONDA	D	60	27,241	6.50%	7.99%	1,176	1.49%	11/05/02
IA	DES MOINES	HOLMES HONDA	B	60	20,639	4.75%	6.75%	1,168	2.00%	10/08/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	A	72	20,085	7.65%	9.29%	1,166	1.64%	05/19/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	D	72	20,575	8.49%	10.00%	1,135	1.51%	09/04/01
IA	AMES	HONDA OF AMES	C	66	31,235	7.25%	8.39%	1,133	1.14%	01/08/02
IA	AMES	HONDA OF AMES	C	60	19,833	6.50%	8.45%	1,123	1.95%	11/18/02
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	B	60	18,913	7.75%	9.75%	1,119	2.00%	10/23/99
IA	IOWA CITY	CHEZIK SAYERS HONDA	D	60	19,222	7.50%	9.50%	1,111	2.00%	01/22/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	A	60	21,771	6.75%	8.50%	1,110	1.75%	06/05/99
IA	COUNCIL BLUFFS	SUPERIOR HONDA	D	60	18,722	10.99%	12.90%	1,108	1.91%	03/31/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	C	72	22,217	7.49%	8.90%	1,104	1.41%	09/26/01
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	A	60	19,444	4.80%	6.80%	1,101	2.00%	03/03/03
IA	JOHNSTON	JORDAN ACURA	C	60	18,421	7.74%	9.75%	1,097	2.01%	03/04/00
IA	IOWA CITY	CHEZIK SAYERS HONDA	A	72	22,126	6.55%	7.95%	1,092	1.40%	02/21/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	B	48	13,347	6.49%	9.99%	1,080	3.50%	01/07/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	C	60	17,828	8.75%	10.75%	1,072	2.00%	02/10/01
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	B	60	17,097	11.49%	13.49%	1,066	2.00%	07/22/00
IA	AMES	HONDA OF AMES	D	60	35,876	7.49%	8.49%	1,051	1.00%	10/01/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	A	72	29,774	6.25%	7.25%	1,044	1.00%	08/02/02
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	A	60	18,106	5.80%	7.80%	1,041	2.00%	03/11/03
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	C	60	17,768	6.99%	8.99%	1,039	2.00%	10/10/01

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	5,980		
Amount Financed		45,445	16,631
Markup in Dollars		3,596	61
Markup in Percent		3.51%	0.11%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	4179	70.99	4179	70.99
B	834	14.17	5013	85.15
C	528	8.97	5541	94.12
D	346	5.88	5887	100.00

**93 contracts in Iowa did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	22	22.00	22	22.00
B	16	16.00	38	38.00
C	33	33.00	71	71.00
D	29	29.00	100	100.00

ID - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
ID	BOISE	HONDA OF BOISE	C	72	29,520	7.99%	11.49%	3,730	3.50%	04/23/02
ID	BOISE	HONDA OF BOISE		60	35,483	6.99%	10.49%	3,680	3.50%	10/28/02
ID	CALDWELL	TOM SCOTT HONDA	D	72	32,649	6.99%	9.99%	3,534	3.00%	02/15/03
ID	COEUR D ALENE	COEUR D ALENE HONDA	B	72	26,222	7.99%	11.49%	3,358	3.50%	02/04/02
ID	COEUR D ALENE	COEUR D ALENE HONDA	C	72	24,409	7.99%	11.49%	3,150	3.50%	01/28/02
ID	CALDWELL	TOM SCOTT HONDA	D	72	27,575	7.99%	10.99%	3,036	3.00%	07/19/02
ID	BOISE	HONDA OF BOISE	D	72	23,583	7.99%	11.49%	2,979	3.50%	03/25/02
ID	BOISE	HONDA OF BOISE	D	72	23,423	7.99%	11.49%	2,959	3.50%	07/22/02
ID	BOISE	HONDA OF BOISE	D	72	23,016	7.49%	10.95%	2,910	3.46%	12/04/02
ID	BOISE	HONDA OF BOISE	C	72	28,868	7.99%	10.59%	2,747	2.60%	02/02/02
ID	BOISE	HONDA OF BOISE	D	72	24,952	6.99%	9.99%	2,649	3.00%	01/11/03
ID	BOISE	HONDA OF BOISE	C	72	19,948	7.99%	11.49%	2,573	3.50%	06/17/02
ID	BOISE	HONDA OF BOISE	C	60	24,257	6.99%	10.49%	2,516	3.50%	10/19/02
ID	COEUR D ALENE	COEUR D ALENE HONDA	C	60	24,108	6.99%	10.49%	2,502	3.50%	11/23/02
ID	CALDWELL	TOM SCOTT HONDA	D	72	22,829	6.99%	9.99%	2,427	3.00%	02/24/03
ID	BOISE	HONDA OF BOISE	C	72	36,302	7.74%	9.50%	2,313	1.76%	05/17/02
ID	BOISE	HONDA OF BOISE	C	72	17,524	9.25%	12.75%	2,307	3.50%	06/09/01
ID	CALDWELL	TOM SCOTT HONDA	C	60	21,629	7.49%	10.99%	2,259	3.50%	12/18/01
ID	COEUR D ALENE	COEUR D ALENE HONDA	C	60	21,179	6.49%	9.99%	2,182	3.50%	02/15/03
ID	COEUR D ALENE	COEUR D ALENE HONDA	C	72	19,832	7.99%	10.99%	2,148	3.00%	03/28/02
ID	CALDWELL	TOM SCOTT HONDA	C	72	19,664	6.99%	9.99%	2,090	3.00%	12/28/02
ID	BOISE	HONDA OF BOISE	B	60	19,909	7.49%	10.99%	2,080	3.50%	09/14/02
ID	CALDWELL	TOM SCOTT HONDA	B	72	29,144	6.74%	8.74%	2,076	2.00%	02/06/02
ID	BOISE	HONDA OF BOISE	B	72	22,152	9.49%	11.99%	2,030	2.50%	04/23/01
ID	CALDWELL	TOM SCOTT HONDA	D	72	26,800	7.49%	9.49%	1,934	2.00%	08/10/02

ID - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
ID	BOISE	HONDA OF BOISE	C	60	18,781	6.34%	9.84%	1,887	3.50%	03/24/03
ID	BOISE	HONDA OF BOISE	D	66	17,872	7.49%	10.69%	1,864	3.20%	07/17/02
ID	BOISE	HONDA OF BOISE	C	66	28,120	7.74%	9.74%	1,852	2.00%	07/29/02
ID	IDAHO FALLS	SMITH HONDA	D	72	26,019	6.49%	8.49%	1,850	2.00%	02/18/03
ID	CALDWELL	TOM SCOTT HONDA	D	72	25,673	7.99%	9.99%	1,834	2.00%	09/21/02
ID	BOISE	HONDA OF BOISE	B	72	20,780	5.74%	8.24%	1,827	2.50%	11/06/02
ID	POCATELLO	HONDA OF POCATELLO	D	60	20,562	6.99%	9.99%	1,819	3.00%	12/19/02
ID	BOISE	HONDA OF BOISE	C	72	17,303	8.74%	11.50%	1,772	2.76%	10/25/02
ID	BOISE	HONDA OF BOISE	D	72	18,424	8.25%	10.92%	1,770	2.67%	09/08/01
ID	TWIN FALLS	MIDDLEKAUFF HONDA	C	72	39,288	7.99%	9.25%	1,763	1.26%	04/22/02
ID	COEUR D ALENE	COEUR D ALENE HONDA	D	60	19,607	7.49%	10.49%	1,750	3.00%	06/21/02
ID	BOISE	HONDA OF BOISE	C	72	22,742	8.75%	10.75%	1,641	2.00%	02/27/01
ID	LEWISTON	MCCLURE HONDA	C	72	17,643	8.49%	10.99%	1,623	2.50%	12/21/00
ID	POCATELLO	HONDA OF POCATELLO	C	60	15,500	6.99%	10.49%	1,606	3.50%	12/02/02
ID	BOISE	HONDA OF BOISE	D	60	17,893	8.75%	11.75%	1,589	3.00%	01/27/01
ID	BOISE	HONDA OF BOISE		60	17,950	8.25%	11.25%	1,581	3.00%	05/02/01
ID	POCATELLO	HONDA OF POCATELLO	D	60	15,338	6.34%	9.84%	1,576	3.50%	03/01/03
ID	CALDWELL	TOM SCOTT HONDA	D	60	17,685	6.99%	9.99%	1,566	3.00%	10/22/02
ID	CALDWELL	TOM SCOTT HONDA	B	72	21,512	7.99%	9.99%	1,565	2.00%	12/31/02
ID	COEUR D ALENE	COEUR D ALENE HONDA	D	60	14,968	7.49%	10.99%	1,565	3.50%	07/22/02
ID	BOISE	LYLE PEARSON ACURA	D	60	26,012	7.49%	9.49%	1,535	2.00%	09/04/02
ID	BOISE	HONDA OF BOISE	A	72	17,836	8.49%	10.75%	1,484	2.26%	04/18/01
ID	POCATELLO	HONDA OF POCATELLO	B	72	20,452	7.49%	9.49%	1,475	2.00%	04/22/02
ID	BOISE	HONDA OF BOISE	B	60	16,034	8.25%	11.25%	1,447	3.00%	04/28/01
ID	COEUR D ALENE	COEUR D ALENE HONDA	A	60	17,355	6.74%	9.49%	1,387	2.75%	08/29/02
ID	BOISE	LYLE PEARSON ACURA	A	60	26,421	7.99%	9.75%	1,380	1.76%	06/10/00

ID - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
ID	BOISE	HONDA OF BOISE	D	72	21,767	7.74%	9.49%	1,379	1.75%	07/12/02
ID	IDAHO FALLS	SMITH HONDA	C	72	18,967	7.99%	9.99%	1,378	2.00%	12/28/02
ID	COEUR D ALENE	COEUR D ALENE HONDA	D	60	19,557	7.49%	9.90%	1,371	2.41%	09/07/02
ID	POCATELLO	HONDA OF POCATELLO		48	23,635	6.49%	8.99%	1,361	2.50%	02/07/03
ID	BOISE	HONDA OF BOISE	C	60	18,784	7.49%	9.99%	1,360	2.50%	01/21/02
ID	CALDWELL	TOM SCOTT HONDA	D	72	19,149	7.49%	9.49%	1,356	2.00%	10/31/02
ID	CALDWELL	TOM SCOTT HONDA	D	60	23,792	4.90%	6.90%	1,351	2.00%	06/04/02
ID	BOISE	HONDA OF BOISE	D	60	18,597	7.49%	9.92%	1,339	2.43%	09/14/02
ID	TWIN FALLS	MIDDLEKAUFF HONDA	C	72	37,040	7.49%	8.50%	1,339	1.01%	11/29/02
ID	BOISE	HONDA OF BOISE	A	72	21,561	6.74%	8.50%	1,323	1.76%	05/04/02
ID	CALDWELL	TOM SCOTT HONDA	B	72	22,326	6.99%	8.65%	1,322	1.66%	11/13/02
ID	CALDWELL	TOM SCOTT HONDA	B	60	17,813	7.49%	9.99%	1,319	2.50%	12/28/01
ID	BOISE	HONDA OF BOISE	C	60	22,190	7.75%	9.75%	1,316	2.00%	10/29/01
ID	BOISE	HONDA OF BOISE	D	60	22,273	6.99%	8.99%	1,307	2.00%	11/23/02
ID	IDAHO FALLS	SMITH HONDA	B	60	30,423	5.34%	6.84%	1,303	1.50%	03/18/03
ID	TWIN FALLS	MIDDLEKAUFF HONDA	D	60	21,885	7.49%	9.49%	1,292	2.00%	06/11/02
ID	CALDWELL	TOM SCOTT HONDA	C	72	23,265	7.49%	9.05%	1,285	1.56%	06/04/02
ID	COEUR D ALENE	COEUR D ALENE HONDA	B	72	17,295	8.49%	10.49%	1,271	2.00%	12/17/02
ID	COEUR D ALENE	COEUR D ALENE HONDA	B	60	25,893	5.49%	7.24%	1,271	1.75%	02/17/03
ID	BOISE	HONDA OF BOISE	B	60	24,749	5.99%	7.75%	1,256	1.76%	10/10/02
ID	COEUR D ALENE	COEUR D ALENE HONDA	B	66	21,705	7.74%	9.49%	1,249	1.75%	08/27/02
ID	COEUR D ALENE	COEUR D ALENE HONDA	C	72	17,585	6.49%	8.49%	1,248	2.00%	09/03/02
ID	CALDWELL	TOM SCOTT HONDA	D	60	21,375	4.90%	6.90%	1,214	2.00%	06/01/02
ID	BOISE	HONDA OF BOISE	C	60	20,167	9.99%	11.99%	1,207	2.00%	05/25/02
ID	BOISE	HONDA OF BOISE	C	60	16,655	7.49%	9.99%	1,205	2.50%	06/01/02
ID	BOISE	LYLE PEARSON ACURA	A	72	19,922	8.25%	9.90%	1,198	1.65%	05/18/01

ID - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
ID	POCATELLO	HONDA OF POCATELLO	C	72	19,249	6.74%	8.49%	1,197	1.75%	08/10/02
ID	BOISE	HONDA OF BOISE	A	72	19,529	5.99%	7.75%	1,184	1.76%	07/13/02
ID	BOISE	HONDA OF BOISE	B	72	25,432	9.49%	10.75%	1,165	1.26%	04/09/01
ID	BOISE	HONDA OF BOISE	D	60	26,829	7.49%	8.99%	1,156	1.50%	12/10/01
ID	BOISE	HONDA OF BOISE	A	72	26,989	5.74%	6.99%	1,151	1.25%	01/25/03
ID	BOISE	LYLE PEARSON ACURA	B	72	28,406	8.25%	9.35%	1,135	1.10%	06/05/01
ID	TWIN FALLS	MIDDLEKAUFF HONDA	B	60	19,521	7.74%	9.74%	1,133	2.00%	06/27/02
ID	CALDWELL	TOM SCOTT HONDA	D	60	19,927	4.90%	6.90%	1,132	2.00%	05/25/02
ID	TWIN FALLS	MIDDLEKAUFF HONDA	C	60	19,912	7.99%	9.90%	1,130	1.91%	12/04/01
ID	TWIN FALLS	MIDDLEKAUFF HONDA	A	60	25,983	6.49%	7.99%	1,129	1.50%	02/06/02
ID	BOISE	HONDA OF BOISE	C	72	20,929	8.49%	9.99%	1,123	1.50%	03/31/01
ID	BOISE	HONDA OF BOISE	A	60	19,265	5.74%	7.74%	1,109	2.00%	10/22/02
ID	BOISE	HONDA OF BOISE	B	60	15,517	5.09%	7.59%	1,109	2.50%	03/01/03
ID	CALDWELL	TOM SCOTT HONDA		60	23,392	5.34%	6.99%	1,100	1.65%	02/28/03
ID	CALDWELL	TOM SCOTT HONDA		60	23,392	5.34%	6.99%	1,100	1.65%	02/28/03
ID	BOISE	HONDA OF BOISE	D	60	25,215	7.49%	8.99%	1,086	1.50%	08/31/02
ID	TWIN FALLS	MIDDLEKAUFF HONDA	B	48	24,126	6.49%	8.49%	1,081	2.00%	03/05/02
ID	BOISE	HONDA OF BOISE	C	60	19,292	5.24%	7.24%	1,078	2.00%	01/20/03
ID	IDAHO FALLS	SMITH HONDA		60	10,335	7.49%	10.99%	1,078	3.50%	07/27/02
ID	BOISE	LYLE PEARSON ACURA	B	60	18,066	7.99%	9.99%	1,073	2.00%	06/17/00
ID	TWIN FALLS	MIDDLEKAUFF HONDA	A	60	18,758	5.99%	7.99%	1,072	2.00%	07/27/02
ID	LEWISTON	MCCLURE HONDA	D	60	18,349	6.74%	8.74%	1,070	2.00%	01/11/03
ID	CALDWELL	TOM SCOTT HONDA	B	60	17,835	7.74%	9.74%	1,057	2.00%	04/27/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	2,040		
Amount Financed		42,669	17,228
Markup in Dollars		3,730	122
Markup in Percent		3.50%	0.21%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	1356	67.63	1356	67.63
B	311	15.51	1667	83.14
C	187	9.33	1854	92.47
D	151	7.53	2005	100.00

**35 contracts in Idaho did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	10	10.64	10	10.64
B	22	23.40	32	34.04
C	31	32.98	63	67.02
D	31	32.98	94	100.00

**6 contracts in Idaho did not have the credit score field populated.*

IL - Case Summary of Top 100 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	ORLAND PARK	JOE RIZZA ACURA	D	72	46,642	7.49%	10.99%	5,965	3.50%	11/08/02
IL	WESTMONT IL	MCGRATH ACURA	D	72	44,569	7.99%	11.49%	5,640	3.50%	08/30/02
IL	WESTMONT IL	MCGRATH ACURA	D	72	32,660	8.25%	12.75%	5,483	4.50%	02/24/01
IL	ELMHURST	GRAND HONDA	D	72	42,260	7.20%	10.59%	5,205	3.39%	01/16/03
IL	WESTMONT IL	MCGRATH ACURA	D	60	45,609	5.99%	9.70%	4,949	3.71%	01/31/03
IL	WESTMONT IL	MCGRATH ACURA	D	72	38,230	7.95%	11.45%	4,928	3.50%	02/05/02
IL	LISLE	HONDA OF LISLE	B	72	37,991	7.20%	10.70%	4,833	3.50%	12/07/02
IL	LISLE	HONDA OF LISLE	B	72	36,017	8.10%	11.60%	4,656	3.50%	06/04/02
IL	DES PLAINES	O'HARE HONDA	C	72	35,375	7.95%	11.45%	4,559	3.50%	03/18/02
IL	AURORA	VALLEY HONDA	C	72	36,167	7.99%	11.40%	4,540	3.41%	09/02/02
IL	LISLE	HONDA OF LISLE	D	72	35,429	6.99%	10.49%	4,508	3.50%	02/24/03
IL	ELMHURST	ED NAPLETON ACURA	D	72	35,618	7.49%	10.99%	4,472	3.50%	10/22/02
IL	CHICAGO HEIGHTS	PLANET HONDA	D	72	34,995	7.20%	10.70%	4,455	3.50%	12/14/02
IL	ELMHURST	GRAND HONDA	C	72	33,480	9.74%	13.24%	4,440	3.50%	10/02/00
IL	ORLAND PARK	JOE RIZZA ACURA	D	60	39,320	7.49%	11.25%	4,420	3.76%	06/16/01
IL	ST. CHARLES	HONDA OF ST. CHARLES	D	72	34,249	6.99%	10.49%	4,345	3.50%	03/25/03
IL	WESTMONT IL	MCGRATH ACURA	D	72	32,974	9.25%	12.75%	4,342	3.50%	02/18/01
IL	SCHAUMBURG	SCHAUMBURG HONDA AUTOMOBILES	D	72	33,767	7.20%	10.70%	4,301	3.50%	01/06/03
IL	ORLAND PARK	COMMUNITY HONDA, INC.	A	72	38,235	9.49%	12.49%	4,275	3.00%	11/13/00
IL	GURNEE	ROSEN HONDA	D	72	33,269	7.49%	10.99%	4,255	3.50%	10/19/02
IL	HIGHLAND PARK	HIGHLAND PARK HONDA	B	72	38,879	6.99%	9.99%	4,208	3.00%	02/10/03
IL	WESTMONT IL	MCGRATH ACURA	D	72	32,423	8.10%	11.60%	4,190	3.50%	08/15/02
IL	GURNEE	ROSEN HONDA	C	72	32,488	8.10%	11.60%	4,182	3.50%	06/15/02
IL	LISLE	HONDA OF LISLE	A	72	32,535	7.20%	10.70%	4,138	3.50%	12/09/02
IL	ELMHURST	GRAND HONDA	D	72	30,924	9.99%	13.49%	4,121	3.50%	08/26/00

IL - Case Summary of Top 100 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	ELGIN	MC-GRATH HONDA, INC.	D	72	32,439	6.99%	10.49%	4,116	3.50%	02/27/03
IL	LISLE	HONDA OF LISLE	D	72	31,845	7.99%	11.49%	4,109	3.50%	09/10/02
IL	WESTMONT IL	MCGRATH ACURA	D	72	31,526	8.49%	11.99%	4,100	3.50%	04/25/01
IL	LISLE	HONDA OF LISLE		72	32,505	7.20%	10.70%	4,062	3.50%	12/17/02
IL	CALUMET CITY	RIVER OAKS HONDA	D	72	31,735	7.49%	10.99%	4,033	3.50%	10/16/02
IL	ELMHURST	GRAND HONDA	C	72	23,732	8.99%	13.49%	4,033	4.50%	08/05/00
IL	LISLE	HONDA OF LISLE	B	72	31,525	7.49%	10.99%	4,030	3.50%	10/16/02
IL	WESTMONT IL	MCGRATH ACURA	D	72	24,426	7.10%	11.60%	4,025	4.50%	04/26/02
IL	COUNTRYSIDE	CONTINENTAL HONDA	C	60	39,755	6.20%	9.70%	3,992	3.50%	12/30/02
IL	CHICAGO	JACOBS' TWIN HONDA	D	60	38,458	7.10%	10.60%	3,989	3.50%	08/15/02
IL	ST. CHARLES	HONDA OF ST. CHARLES	D	72	30,840	8.10%	11.60%	3,987	3.50%	04/26/02
IL	HIGHLAND PARK	HIGHLAND PARK HONDA	D	72	36,755	6.99%	9.99%	3,979	3.00%	02/25/03
IL	PARK FOREST	ZEE ONE HONDA	D	72	31,201	7.25%	10.75%	3,972	3.50%	08/21/01
IL	OTTAWA	HONDA OF OTTAWA	D	72	33,795	6.99%	10.24%	3,966	3.25%	03/10/03
IL	LISLE	HONDA OF LISLE	C	72	30,913	8.10%	11.60%	3,918	3.50%	07/10/02
IL	ELMHURST	GRAND HONDA	D	72	24,419	8.74%	12.98%	3,887	4.24%	09/29/00
IL	ELGIN	MC-GRATH HONDA, INC.	D	66	34,217	7.74%	11.15%	3,882	3.41%	09/07/02
IL	CHICAGO	WINDY CITY HONDA	D	72	30,081	7.95%	11.45%	3,879	3.50%	03/06/02
IL	GURNEE	ROSEN HONDA		72	29,911	8.10%	11.60%	3,864	3.50%	07/13/02
IL	WESTMONT IL	MCGRATH ACURA	D	72	32,314	8.75%	11.95%	3,850	3.20%	03/21/01
IL	ELMHURST	GRAND HONDA	D	72	34,820	8.25%	11.25%	3,849	3.00%	09/03/01
IL	ELMHURST	GRAND HONDA		72	29,726	7.99%	11.49%	3,835	3.50%	09/11/02
IL	COUNTRYSIDE	CONTINENTAL HONDA	B	72	31,047	8.10%	11.50%	3,820	3.40%	07/08/02
IL	ELMHURST	GRAND HONDA	B	72	29,401	9.25%	12.75%	3,794	3.50%	02/07/01
IL	CHICAGO	JACOBS' TWIN HONDA	D	72	29,292	9.49%	12.99%	3,794	3.50%	01/15/01
IL	AURORA	VALLEY HONDA	D	60	37,031	6.95%	10.45%	3,785	3.50%	02/20/02

IL - Case Summary of Top 100 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	ELMHURST	ED NAPLETON ACURA		60	37,721	6.04%	9.54%	3,779	3.50%	12/15/01
IL	SCHAUMBURG	SCHAUMBURG HONDA AUTOMOBILES	B	60	37,098	6.99%	10.49%	3,767	3.50%	09/09/02
IL	LISLE	HONDA OF LISLE	A	60	36,571	6.20%	9.70%	3,751	3.50%	11/23/02
IL	PALATINE	ARLINGTON ACURA IN PALATINE	B	66	32,575	6.95%	10.45%	3,748	3.50%	01/18/03
IL	WESTMONT IL	MCGRATH ACURA	C	72	28,397	9.25%	12.75%	3,739	3.50%	02/17/01
IL	LISLE	CONTINENTAL ACURA	D	66	33,441	7.85%	11.20%	3,733	3.35%	05/10/02
IL	CHICAGO	WINDY CITY HONDA	D	72	28,590	8.10%	11.60%	3,696	3.50%	08/19/02
IL	CHICAGO	JACOBS' TWIN HONDA	C	72	28,630	7.99%	11.49%	3,692	3.50%	10/01/02
IL	LISLE	HONDA OF LISLE	D	72	28,740	7.49%	10.99%	3,673	3.50%	10/14/02
IL	ELMHURST	GRAND HONDA	C	72	30,029	7.49%	10.90%	3,667	3.41%	10/04/02
IL	LISLE	HONDA OF LISLE	A	72	28,668	7.49%	10.99%	3,664	3.50%	10/03/02
IL	OAK LAWN	ED NAPLETON HONDA	C	72	28,266	9.49%	12.99%	3,661	3.50%	11/24/00
IL	ORLAND PARK	COMMUNITY HONDA, INC.	C	72	27,993	8.75%	12.25%	3,658	3.50%	04/24/01
IL	CHICAGO	JACOBS' TWIN HONDA	D	72	28,515	7.49%	10.99%	3,648	3.50%	10/21/02
IL	CALUMET CITY	RIVER OAKS HONDA	C	72	28,588	6.99%	10.49%	3,625	3.50%	03/20/03
IL	WESTMONT IL	MCGRATH ACURA	B	60	34,274	8.25%	11.75%	3,620	3.50%	02/05/01
IL	BLOOMINGTON	BRAD BARKER HONDA	D	72	27,863	9.49%	12.99%	3,609	3.50%	10/24/00
IL	ELMHURST	GRAND HONDA	D	72	28,516	7.99%	11.49%	3,608	3.50%	10/02/02
IL	ORLAND PARK	JOE RIZZA ACURA	C	60	40,194	7.75%	10.75%	3,599	3.00%	04/23/01
IL	CHICAGO	JACOBS' TWIN HONDA	D	72	32,646	7.95%	10.95%	3,591	3.00%	03/15/02
IL	OAK LAWN	ED NAPLETON HONDA	C	60	34,240	7.75%	11.25%	3,589	3.50%	11/30/99
IL	PALATINE	ARLINGTON ACURA IN PALATINE	D	72	27,874	7.49%	10.99%	3,565	3.50%	10/07/02
IL	CHICAGO	JACOBS' TWIN HONDA	C	60	34,194	7.10%	10.60%	3,552	3.50%	06/12/02
IL	PARK FOREST	ZEE ONE HONDA	D	72	27,369	8.25%	11.75%	3,542	3.50%	07/27/01
IL	CHICAGO	JACOBS' TWIN HONDA	A	72	26,702	9.49%	12.99%	3,528	3.50%	11/11/00
IL	ORLAND PARK	JOE RIZZA ACURA	D	60	40,403	5.99%	8.99%	3,526	3.00%	02/15/03

IL - Case Summary of Top 100 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	ELMHURST	GRAND HONDA	C	60	33,598	7.75%	11.25%	3,524	3.50%	02/01/00
IL	HOFFMAN ESTATES	NORTHWEST ACURA	C	72	29,459	9.74%	12.90%	3,522	3.16%	09/30/00
IL	OAK LAWN	ED NAPLETON HONDA	A	72	29,524	8.75%	11.95%	3,516	3.20%	03/17/01
IL	CHICAGO	JACOBS' TWIN HONDA	D	72	32,476	8.10%	11.10%	3,515	3.00%	06/10/02
IL	WESTMONT IL	MCGRATH ACURA		60	43,863	6.20%	8.95%	3,515	2.75%	01/18/03
IL	OAK LAWN	ED NAPLETON HONDA	D	72	26,999	9.49%	12.99%	3,497	3.50%	01/22/01
IL	OAK LAWN	ED NAPLETON HONDA	D	72	27,456	7.20%	10.70%	3,494	3.50%	12/11/02
IL	ELMHURST	GRAND HONDA	C	72	28,050	6.99%	10.49%	3,493	3.50%	02/24/03
IL	ELMHURST	GRAND HONDA	D	60	33,495	7.25%	10.75%	3,486	3.50%	09/18/01
IL	BLOOMINGTON	BRAD BARKER HONDA	D	72	27,359	7.20%	10.70%	3,483	3.50%	11/30/02
IL	WESTMONT IL	MCGRATH ACURA	D	60	33,499	7.10%	10.60%	3,480	3.50%	08/10/02
IL	CALUMET CITY	RIVER OAKS HONDA	B	72	27,886	7.04%	10.54%	3,475	3.50%	12/17/01
IL	HIGHLAND PARK	HIGHLAND PARK HONDA	D	60	33,353	7.25%	10.75%	3,471	3.50%	09/01/01
IL	ORLAND PARK	COMMUNITY HONDA, INC.	D	72	27,011	8.10%	11.60%	3,463	3.50%	06/17/02
IL	ORLAND PARK	JOE RIZZA ACURA	A	72	30,595	8.75%	11.75%	3,410	3.00%	03/30/01
IL	BLOOMINGTON	BRAD BARKER HONDA	D	72	26,193	8.75%	12.25%	3,398	3.50%	03/19/01
IL	CHICAGO	WINDY CITY HONDA	C	72	26,168	8.10%	11.60%	3,383	3.50%	08/22/02
IL	PALATINE	ARLINGTON ACURA IN PALATINE	D	72	26,645	6.99%	10.49%	3,380	3.50%	03/22/03
IL	CHICAGO	JACOBS' TWIN HONDA	B	72	26,090	9.49%	12.99%	3,380	3.50%	01/13/01
IL	CHICAGO	JACOBS' TWIN HONDA	D	60	32,558	8.49%	11.99%	3,375	3.50%	05/09/00
IL	OAK LAWN	ED NAPLETON HONDA	D	60	31,592	8.99%	12.49%	3,370	3.50%	06/15/00
IL	CHICAGO HEIGHTS	PLANET HONDA	B	72	27,009	7.49%	10.90%	3,364	3.41%	11/10/01
IL	LISLE	HONDA OF LISLE	B	72	26,402	6.99%	10.49%	3,360	3.50%	02/26/03

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	43,150		
Amount Financed		62,682	17,320
Markup in Dollars		5,965	232
Markup in Percent		4.50%	0.39%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	27298	64.29	27298	64.29
B	6839	16.11	34137	80.40
C	4454	10.49	38591	90.89
D	3867	9.11	42458	100.00

**692 contracts in Illinois did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	7	7.37	7	7.37
B	13	13.68	20	21.05
C	20	21.05	40	42.11
D	55	57.89	95	100.00

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

IN - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
IN	LAFAYETTE	BOB ROHRMAN HONDA	D	72	28,460	8.85%	13.35%	4,827	4.50%	10/09/00
IN	INDIANAPOLIS	ED MARTIN HONDA	C	72	28,358	8.35%	12.85%	4,767	4.50%	04/13/01
IN	CLARKSVILLE	HONDA CARS OF CLARKSVILLE	C	72	27,787	9.35%	13.85%	4,740	4.50%	07/27/00
IN	INDIANAPOLIS	ED MARTIN HONDA	B	72	33,178	10.35%	13.85%	4,442	3.50%	07/26/00
IN	INDIANAPOLIS	PENSKE HONDA	D	72	34,364	6.89%	10.39%	4,351	3.50%	03/11/03
IN	INDIANAPOLIS	ED MARTIN HONDA	C	72	33,333	7.50%	10.99%	4,252	3.49%	10/19/02
IN	INDIANAPOLIS	ED MARTIN HONDA	D	72	25,618	7.25%	11.75%	4,231	4.50%	10/04/01
IN	INDIANAPOLIS	PENSKE HONDA	D	72	34,909	6.89%	10.14%	4,096	3.25%	03/11/03
IN	INDIANAPOLIS	HONDA WEST	D	72	36,252	8.85%	11.85%	4,051	3.00%	05/05/01
IN	INDIANAPOLIS	HONDA INDY	C	72	30,304	8.45%	11.95%	3,941	3.50%	08/31/01
IN	INDIANAPOLIS	ED MARTIN HONDA	A	72	30,071	7.75%	11.25%	3,863	3.50%	12/22/01
IN	INDIANAPOLIS	ED MARTIN HONDA	B	72	30,000	8.55%	11.99%	3,835	3.44%	04/27/02
IN	INDIANAPOLIS	ED MARTIN HONDA	D	72	29,919	7.04%	10.54%	3,797	3.50%	01/31/03
IN	INDIANAPOLIS	ED MARTIN HONDA	D	72	29,046	8.85%	12.35%	3,725	3.50%	01/15/02
IN	INDIANAPOLIS	PENSKE HONDA	B	66	31,463	7.25%	10.75%	3,640	3.50%	12/19/01
IN	CLARKSVILLE	HONDA CARS OF CLARKSVILLE	D	72	31,524	9.85%	12.85%	3,576	3.00%	10/24/00
IN	INDIANAPOLIS	PENSKE HONDA	D	72	27,429	8.10%	11.60%	3,546	3.50%	07/18/02
IN	INDIANAPOLIS	ED MARTIN HONDA	B	72	27,476	7.39%	10.89%	3,509	3.50%	12/10/02
IN	INDIANAPOLIS	PENSKE HONDA	D	66	29,188	7.49%	10.99%	3,386	3.50%	09/20/02
IN	INDIANAPOLIS	ED MARTIN HONDA	A	72	25,930	7.50%	10.99%	3,307	3.49%	10/21/02
IN	INDIANAPOLIS	ED MARTIN HONDA	D	72	25,399	8.45%	11.95%	3,300	3.50%	02/04/02
IN	INDIANAPOLIS	PENSKE HONDA	D	72	25,384	6.04%	9.54%	3,168	3.50%	02/15/03
IN	INDIANAPOLIS	ED MARTIN HONDA	C	66	27,215	7.25%	10.75%	3,134	3.50%	10/04/02
IN	INDIANAPOLIS	ED MARTIN HONDA	D	72	25,173	7.50%	10.90%	3,126	3.40%	11/02/02
IN	INDIANAPOLIS	ED MARTIN HONDA	C	72	24,767	7.74%	11.24%	3,121	3.50%	09/14/02

IN - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
IN	INDIANAPOLIS	ED MARTIN HONDA	D	72	24,505	7.04%	10.54%	3,110	3.50%	02/19/03
IN	INDIANAPOLIS	HONDA INDY	D	60	38,794	6.39%	9.15%	3,108	2.76%	11/21/02
IN	INDIANAPOLIS	PENSKE HONDA	C	72	24,113	7.75%	11.25%	3,100	3.50%	12/15/01
IN	INDIANAPOLIS	ED MARTIN HONDA	D	72	26,048	7.74%	10.99%	3,100	3.25%	09/19/02
IN	INDIANAPOLIS	ED MARTIN HONDA	B	72	23,675	8.45%	11.95%	3,076	3.50%	02/27/02
IN	INDIANAPOLIS	ED MARTIN HONDA	C	72	24,030	7.50%	10.99%	3,065	3.49%	11/09/02
IN	INDIANAPOLIS	PENSKE HONDA	D	72	24,200	7.50%	10.95%	3,050	3.45%	10/12/02
IN	INDIANAPOLIS	ED MARTIN HONDA	A	72	22,911	9.85%	13.35%	3,044	3.50%	10/07/00
IN	INDIANAPOLIS	ED MARTIN HONDA	D	72	23,419	8.10%	11.60%	3,025	3.50%	07/09/02
IN	FT. WAYNE	DON AYRES HONDA	C	66	26,435	7.85%	11.35%	3,023	3.50%	08/21/02
IN	INDIANAPOLIS	PENSKE HONDA	D	60	34,203	6.74%	9.74%	3,020	3.00%	09/06/02
IN	CLARKSVILLE	HONDA CARS OF CLARKSVILLE	D	60	28,967	7.25%	10.75%	3,014	3.50%	10/19/01
IN	INDIANAPOLIS	PENSKE HONDA	D	72	23,646	7.29%	10.79%	3,014	3.50%	01/15/03
IN	CLARKSVILLE	HONDA CARS OF CLARKSVILLE	A	72	25,442	8.45%	11.65%	3,010	3.20%	04/23/02
IN	INDIANAPOLIS	HONDA INDY	D	72	22,438	10.35%	13.85%	3,007	3.50%	08/23/00
IN	ELKHART	GURLEY LEEP HONDA	C	72	27,512	8.45%	11.45%	3,002	3.00%	08/30/01
IN	INDIANAPOLIS	ED MARTIN HONDA	B	72	23,018	8.60%	12.10%	2,998	3.50%	08/13/01
IN	INDIANAPOLIS	HONDA INDY	C	72	22,807	8.60%	12.10%	2,915	3.50%	07/17/01
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	27,636	7.30%	10.80%	2,879	3.50%	05/23/02
IN	INDIANAPOLIS	ED MARTIN HONDA	C	72	22,457	7.74%	11.24%	2,866	3.50%	09/19/02
IN	INDIANAPOLIS	HUBLER ACURA	C	60	29,423	7.60%	10.85%	2,855	3.25%	07/14/01
IN	INDIANAPOLIS	ED MARTIN HONDA	D	72	22,162	7.75%	11.25%	2,846	3.50%	11/03/01
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	29,514	6.74%	9.99%	2,826	3.25%	09/16/02
IN	INDIANAPOLIS	ED MARTIN HONDA	C	66	24,014	7.85%	11.35%	2,802	3.50%	06/22/02
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	26,840	7.45%	10.95%	2,801	3.50%	08/31/01
IN	INDIANAPOLIS	ED MARTIN HONDA	D	72	22,019	7.04%	10.54%	2,795	3.50%	02/21/03

IN - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
IN	INDIANAPOLIS	ED MARTIN HONDA		66	26,995	9.85%	12.85%	2,772	3.00%	12/28/00
IN	INDIANAPOLIS	HONDA WEST	C	60	26,490	6.39%	9.89%	2,724	3.50%	11/30/02
IN	INDIANAPOLIS	HONDA INDY	D	60	25,731	8.25%	11.75%	2,719	3.50%	02/19/00
IN	INDIANAPOLIS	ED MARTIN HONDA	B	72	21,504	9.60%	12.99%	2,700	3.39%	02/24/01
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	26,095	7.45%	10.95%	2,678	3.50%	03/13/02
IN	INDIANAPOLIS	PENSKE HONDA	C	72	20,987	7.29%	10.79%	2,675	3.50%	01/03/03
IN	MISHAWAKA	BASNEY HONDA	D	72	29,556	7.04%	9.54%	2,663	2.50%	02/19/03
IN	INDIANAPOLIS	HONDA INDY	D	60	24,885	8.85%	12.35%	2,652	3.50%	10/25/00
IN	CLARKSVILLE	HONDA CARS OF CLARKSVILLE	C	72	22,994	7.50%	10.65%	2,640	3.15%	10/22/02
IN	INDIANAPOLIS	HONDA WEST	D	72	35,128	6.89%	8.99%	2,639	2.10%	03/05/03
IN	INDIANAPOLIS	HONDA WEST	D	66	22,795	7.25%	10.75%	2,637	3.50%	10/29/02
IN	INDIANAPOLIS	ED MARTIN HONDA	D	72	20,516	7.74%	11.24%	2,634	3.50%	09/30/02
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	25,373	7.85%	11.35%	2,626	3.50%	01/14/02
IN	CLARKSVILLE	HONDA CARS OF CLARKSVILLE	C	60	25,017	7.25%	10.75%	2,603	3.50%	10/20/01
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	24,595	8.35%	11.85%	2,600	3.50%	03/10/01
IN	INDIANAPOLIS	ED MARTIN HONDA	D	72	21,816	7.74%	10.99%	2,596	3.25%	09/19/02
IN	INDIANAPOLIS	HONDA INDY	A	60	28,216	9.35%	12.35%	2,587	3.00%	06/12/00
IN	INDIANAPOLIS	ED MARTIN HONDA	C	60	25,307	5.89%	9.39%	2,582	3.50%	03/25/03
IN	INDIANAPOLIS	HONDA INDY	B	60	25,240	7.45%	10.95%	2,579	3.50%	09/06/01
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	24,717	6.75%	10.25%	2,554	3.50%	11/12/01
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	24,011	8.25%	11.75%	2,535	3.50%	03/02/00
IN	INDIANAPOLIS	PENSKE HONDA	B	60	33,253	5.89%	8.50%	2,513	2.61%	03/19/03
IN	INDIANAPOLIS	PENSKE HONDA	D	72	23,154	7.04%	10.04%	2,508	3.00%	01/30/03
IN	INDIANAPOLIS	PENSKE HONDA	A	66	21,448	7.85%	11.35%	2,505	3.50%	08/09/02
IN	INDIANAPOLIS	ED MARTIN HONDA	B	72	19,096	8.85%	12.35%	2,497	3.50%	05/26/01
IN	INDIANAPOLIS	HONDA WEST	D	72	22,078	9.60%	12.60%	2,497	3.00%	02/12/01

IN - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
IN	INDIANAPOLIS	HONDA WEST	D	60	24,235	6.39%	9.89%	2,492	3.50%	11/23/02
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	24,578	7.60%	10.99%	2,488	3.39%	07/30/01
IN	INDIANAPOLIS	ED MARTIN HONDA	C	60	23,051	9.35%	12.85%	2,471	3.50%	06/22/00
IN	CLARKSVILLE	HONDA CARS OF CLARKSVILLE	D	60	27,685	7.10%	10.10%	2,452	3.00%	07/27/02
IN	EVANSVILLE	D-PATRICK, INC.	C	60	24,055	7.10%	10.60%	2,446	3.50%	08/24/02
IN	INDIANAPOLIS	ED MARTIN HONDA	C	60	23,992	7.55%	10.99%	2,429	3.44%	05/14/02
IN	INDIANAPOLIS	HONDA INDY	D	60	23,111	7.85%	11.35%	2,428	3.50%	05/12/01
IN	INDIANAPOLIS	PENSKE HONDA	D	72	23,157	7.04%	9.94%	2,424	2.90%	02/20/03
IN	INDIANAPOLIS	HONDA INDY	D	60	23,243	7.25%	10.75%	2,421	3.50%	06/12/99
IN	LAFAYETTE	BOB ROHRMAN HONDA	B	66	23,681	9.35%	12.35%	2,413	3.00%	12/19/00
IN	INDIANAPOLIS	HONDA INDY	D	60	22,623	8.85%	12.35%	2,411	3.50%	05/11/00
IN	INDIANAPOLIS	PENSKE HONDA	D	66	23,224	8.20%	11.30%	2,408	3.10%	02/07/02
IN	INDIANAPOLIS	HONDA INDY	D	72	26,568	7.39%	9.89%	2,405	2.50%	12/14/02
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	22,916	7.10%	10.60%	2,380	3.50%	07/13/02
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	22,341	8.85%	12.35%	2,378	3.50%	10/20/00
IN	INDIANAPOLIS	HONDA INDY	D	60	22,048	9.35%	12.85%	2,366	3.50%	07/25/00
IN	INDIANAPOLIS	ED MARTIN HONDA	C	60	27,301	6.50%	9.50%	2,351	3.00%	10/15/02
IN	INDIANAPOLIS	HUBLER ACURA	D	60	27,899	7.10%	9.95%	2,350	2.85%	08/13/02
IN	CLARKSVILLE	HONDA CARS OF CLARKSVILLE	A	72	36,193	5.80%	7.65%	2,341	1.85%	05/11/02
IN	ELKHART	GURLEY LEEP HONDA	D	72	25,806	7.04%	9.56%	2,339	2.52%	02/18/03
IN	INDIANAPOLIS	ED MARTIN HONDA	C	66	19,446	9.85%	13.35%	2,338	3.50%	07/19/00
IN	INDIANAPOLIS	HONDA INDY	B	60	21,972	8.60%	12.10%	2,333	3.50%	02/03/01
IN	INDIANAPOLIS	PENSKE HONDA	D	60	22,788	6.04%	9.54%	2,330	3.50%	02/15/03

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	13,301		
Amount Financed		47,880	16,896
Markup in Dollars		4,827	166
Markup in Percent		4.50%	0.29%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	8369	63.90	8369	63.90
B	2055	15.69	10424	79.59
C	1366	10.43	11790	90.02
D	1307	9.98	13097	100.00

****204 contracts in Indiana did not have the credit score field populated.***

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	7	7.07	7	7.07
B	12	12.12	19	19.19
C	24	24.24	43	43.43
D	56	56.57	99	100.00

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

KS - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
KS	OLATHE	FRANK ANCONA HONDA	D	72	32,534	7.42%	12.17%	5,592	4.75%	05/11/02
KS	OLATHE	FRANK ANCONA HONDA	C	72	27,381	8.49%	12.99%	4,524	4.50%	01/13/01
KS	OLATHE	FRANK ANCONA HONDA	B	72	32,942	7.29%	10.79%	4,123	3.50%	11/27/01
KS	OLATHE	FRANK ANCONA HONDA	D	60	35,643	7.04%	10.74%	3,834	3.70%	07/10/02
KS	LAWRENCE	ELLENA HONDA	D	72	21,631	5.90%	10.65%	3,703	4.75%	02/07/03
KS	OLATHE	FRANK ANCONA HONDA	D	72	21,036	7.20%	11.70%	3,406	4.50%	04/16/02
KS	OLATHE	FRANK ANCONA HONDA	B	72	26,107	8.45%	11.99%	3,367	3.54%	03/11/02
KS	OLATHE	FRANK ANCONA HONDA	C	72	44,252	8.19%	10.19%	3,235	2.00%	09/03/02
KS	MANHATTAN	LITTLE APPLE HONDA	C	72	24,331	7.64%	11.14%	3,120	3.50%	10/28/02
KS	OLATHE	FRANK ANCONA HONDA	D	72	24,267	8.45%	11.95%	3,093	3.50%	02/09/02
KS	OLATHE	FRANK ANCONA HONDA	B	72	33,740	8.25%	10.75%	3,038	2.50%	08/29/01
KS	OLATHE	FRANK ANCONA HONDA	C	72	23,336	9.75%	13.25%	3,034	3.50%	11/22/00
KS	OLATHE	FRANK ANCONA HONDA	C	72	23,438	7.90%	11.40%	2,961	3.50%	10/20/01
KS	MANHATTAN	LITTLE APPLE HONDA	C	72	22,875	7.15%	10.65%	2,916	3.50%	01/17/03
KS	OLATHE	FRANK ANCONA HONDA	C	72	22,452	9.49%	12.99%	2,908	3.50%	01/10/01
KS	OLATHE	FRANK ANCONA HONDA	C	72	22,514	8.25%	11.75%	2,861	3.50%	08/06/01
KS	WICHITA	SCHOLFIELD HONDA	D	60	27,223	7.20%	10.70%	2,831	3.50%	02/15/02
KS	OVERLAND PARK	ONEILL HONDA	D	72	21,146	7.64%	11.14%	2,711	3.50%	10/31/02
KS	OVERLAND PARK	SUPERIOR ACURA	C	60	23,783	7.75%	11.50%	2,678	3.75%	06/02/01
KS	WICHITA	SCHOLFIELD HONDA	C	60	25,639	7.25%	10.75%	2,669	3.50%	09/15/01
KS	OVERLAND PARK	ONEILL HONDA	C	72	37,170	7.15%	9.15%	2,668	2.00%	01/29/03
KS	WICHITA	SCHOLFIELD HONDA	D	60	26,272	5.90%	9.40%	2,648	3.50%	01/28/03
KS	WICHITA	SCHOLFIELD HONDA	D	72	20,475	8.04%	11.54%	2,642	3.50%	10/17/02
KS	OVERLAND PARK	SUPERIOR ACURA	D	66	22,827	6.55%	10.05%	2,607	3.50%	03/13/03
KS	OVERLAND PARK	ONEILL HONDA	A	60	23,485	8.99%	12.49%	2,505	3.50%	06/12/00

KS - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
KS	OVERLAND PARK	SUPERIOR ACURA	D	60	42,381	7.42%	9.42%	2,496	2.00%	05/22/02
KS	OLATHE	FRANK ANCONA HONDA	C	72	20,000	8.45%	11.80%	2,485	3.35%	02/28/02
KS	WICHITA	SCHOLFIELD HONDA	B	72	34,484	7.25%	9.25%	2,478	2.00%	07/24/01
KS	WICHITA	GORGES & WITTMANN	A	72	34,797	6.64%	8.64%	2,475	2.00%	10/12/02
KS	OLATHE	FRANK ANCONA HONDA	D	72	18,649	9.25%	12.75%	2,457	3.50%	03/31/01
KS	OVERLAND PARK	ONEILL HONDA	C	66	25,056	6.65%	9.65%	2,422	3.00%	02/07/03
KS	OLATHE	FRANK ANCONA HONDA	C	72	18,927	8.25%	11.75%	2,405	3.50%	07/05/01
KS	OLATHE	FRANK ANCONA HONDA	C	60	22,780	7.20%	10.70%	2,371	3.50%	03/28/02
KS	WICHITA	SCHOLFIELD HONDA	B	72	29,240	8.49%	10.69%	2,364	2.20%	06/21/02
KS	OVERLAND PARK	SUPERIOR ACURA	B	60	30,768	8.49%	10.99%	2,308	2.50%	01/03/01
KS	OVERLAND PARK	ONEILL HONDA	A	72	32,466	6.29%	8.29%	2,295	2.00%	12/10/01
KS	OLATHE	FRANK ANCONA HONDA	B	72	21,951	5.29%	8.29%	2,269	3.00%	07/17/02
KS	WICHITA	SCHOLFIELD HONDA	C	60	21,794	6.75%	10.25%	2,252	3.50%	11/07/01
KS	WICHITA	SCHOLFIELD HONDA	D	60	21,616	7.25%	10.75%	2,249	3.50%	09/08/01
KS	WICHITA	SCHOLFIELD HONDA	B	60	21,411	7.75%	11.25%	2,244	3.50%	06/26/01
KS	WICHITA	SCHOLFIELD HONDA	D	60	24,086	7.04%	10.19%	2,244	3.15%	07/30/02
KS	WICHITA	SCHOLFIELD HONDA	C	72	30,713	7.75%	9.75%	2,226	2.00%	11/03/01
KS	MANHATTAN	LITTLE APPLE HONDA	D	60	21,822	5.90%	9.40%	2,224	3.50%	02/24/03
KS	OLATHE	FRANK ANCONA HONDA	B	72	35,442	6.24%	8.00%	2,199	1.76%	11/14/02
KS	OLATHE	FRANK ANCONA HONDA	C	72	19,751	8.25%	11.25%	2,143	3.00%	08/29/01
KS	OVERLAND PARK	SUPERIOR ACURA	D	60	24,179	8.25%	11.25%	2,134	3.00%	03/17/01
KS	TOPEKA	DALE SHARP HONDA	B	72	30,337	7.04%	9.00%	2,125	1.96%	07/15/02
KS	WICHITA	SCHOLFIELD HONDA	C	72	28,777	8.65%	10.65%	2,118	2.00%	01/14/02
KS	MANHATTAN	LITTLE APPLE HONDA	A	60	23,923	6.49%	9.49%	2,103	3.00%	11/10/01
KS	MANHATTAN	LITTLE APPLE HONDA	D	72	19,200	7.25%	10.25%	2,085	3.00%	07/09/01
KS	WICHITA	SCHOLFIELD HONDA	B	72	17,938	7.04%	10.29%	2,071	3.25%	08/19/02

KS - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
KS	HUTCHINSON	CONKLIN CARS SALINA HONDA	A	72	37,707	7.42%	8.95%	2,069	1.53%	06/04/02
KS	OLATHE	FRANK ANCONA HONDA	C	60	20,563	6.29%	9.79%	2,068	3.50%	11/24/01
KS	OLATHE	FRANK ANCONA HONDA	A	60	21,148	7.50%	10.75%	2,044	3.25%	08/11/99
KS	OVERLAND PARK	ONEILL HONDA	B	66	26,692	9.75%	12.00%	2,041	2.25%	11/08/00
KS	WICHITA	SCHOLFIELD HONDA	A	72	22,101	8.25%	10.75%	2,028	2.50%	08/27/01
KS	HUTCHINSON	CONKLIN CARS SALINA HONDA	C	60	19,062	8.75%	12.25%	2,023	3.50%	11/24/00
KS	OLATHE	FRANK ANCONA HONDA	C	60	34,705	6.17%	8.17%	2,009	2.00%	06/11/02
KS	WICHITA	SCHOLFIELD HONDA	B	60	20,971	6.79%	10.00%	1,984	3.21%	10/03/02
KS	OVERLAND PARK	ONEILL HONDA	A	72	31,011	6.29%	8.10%	1,981	1.81%	11/30/01
KS	WICHITA	SCHOLFIELD HONDA	D	60	18,360	8.25%	11.75%	1,938	3.50%	04/30/01
KS	OVERLAND PARK	ONEILL HONDA	C	60	21,397	8.25%	11.25%	1,929	3.00%	02/01/01
KS	WICHITA	SCHOLFIELD HONDA	B	60	18,624	6.90%	10.40%	1,928	3.50%	10/19/01
KS	HUTCHINSON	CONKLIN CARS SALINA HONDA	D	60	24,348	7.24%	9.92%	1,925	2.68%	06/18/02
KS	WICHITA	SCHOLFIELD HONDA	B	72	29,938	7.42%	9.20%	1,917	1.78%	04/27/02
KS	WICHITA	SCHOLFIELD HONDA	D	60	21,783	6.39%	9.39%	1,912	3.00%	11/18/02
KS	WICHITA	SCHOLFIELD HONDA	C	60	21,773	5.90%	8.90%	1,897	3.00%	01/28/03
KS	OLATHE	FRANK ANCONA HONDA	C	60	30,840	5.90%	7.99%	1,864	2.09%	02/24/03
KS	OVERLAND PARK	SUPERIOR ACURA	C	72	35,604	8.45%	9.90%	1,863	1.45%	03/15/02
KS	MANHATTAN	LITTLE APPLE HONDA	C	72	25,702	7.64%	9.64%	1,859	2.00%	11/05/02
KS	WICHITA	SCHOLFIELD HONDA	C	60	18,098	6.29%	9.79%	1,858	3.50%	01/05/02
KS	WICHITA	SCHOLFIELD HONDA	B	60	17,831	7.25%	10.75%	1,856	3.50%	09/29/01
KS	WICHITA	SCHOLFIELD HONDA	D	60	17,799	7.20%	10.70%	1,851	3.50%	03/29/02
KS	MANHATTAN	LITTLE APPLE HONDA	D	60	22,250	7.20%	10.00%	1,847	2.80%	01/29/02
KS	OLATHE	FRANK ANCONA HONDA	D	60	17,431	8.25%	11.75%	1,841	3.50%	05/23/01
KS	WICHITA	SCHOLFIELD HONDA	C	60	21,805	6.90%	9.75%	1,829	2.85%	10/13/01
KS	WICHITA	GORGES & WITTMANN	C	60	28,928	5.29%	7.50%	1,829	2.21%	09/20/02

KS - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
KS	WICHITA	SCHOLFIELD HONDA	C	60	20,651	6.15%	9.18%	1,826	3.03%	11/23/02
KS	OLATHE	FRANK ANCONA HONDA	B	72	25,371	7.20%	9.20%	1,824	2.00%	02/20/02
KS	OVERLAND PARK	SUPERIOR ACURA	D	72	47,115	7.64%	8.69%	1,776	1.05%	11/15/02
KS	OLATHE	FRANK ANCONA HONDA	C	60	16,994	8.75%	12.25%	1,768	3.50%	11/28/00
KS	WICHITA	SCHOLFIELD HONDA	B	72	24,998	6.29%	8.29%	1,767	2.00%	08/16/02
KS	OLATHE	FRANK ANCONA HONDA	A	72	24,558	6.45%	8.45%	1,745	2.00%	02/13/02
KS	MANHATTAN	LITTLE APPLE HONDA	A	72	24,666	6.29%	8.29%	1,742	2.00%	01/03/02
KS	OVERLAND PARK	ONEILL HONDA	C	60	17,405	5.90%	9.40%	1,741	3.50%	02/04/03
KS	MANHATTAN	LITTLE APPLE HONDA	B	60	24,116	5.79%	8.29%	1,739	2.50%	12/19/01
KS	OLATHE	FRANK ANCONA HONDA	D	60	30,161	5.80%	7.80%	1,734	2.00%	03/14/03
KS	OVERLAND PARK	ONEILL HONDA	A	72	24,860	5.25%	7.25%	1,720	2.00%	01/04/03
KS	WICHITA	SCHOLFIELD HONDA	C	60	18,889	7.75%	10.75%	1,691	3.00%	06/22/01
KS	OVERLAND PARK	SUPERIOR ACURA	A	60	28,602	7.42%	9.42%	1,684	2.00%	05/25/02
KS	WICHITA	SCHOLFIELD HONDA	D	60	16,524	7.04%	10.54%	1,679	3.50%	07/30/02
KS	OVERLAND PARK	SUPERIOR ACURA	A	60	28,259	7.99%	9.99%	1,678	2.00%	07/27/00
KS	OLATHE	FRANK ANCONA HONDA	D	60	31,390	5.90%	7.75%	1,676	1.85%	02/01/03
KS	OVERLAND PARK	SUPERIOR ACURA	C	60	28,526	6.70%	8.70%	1,663	2.00%	03/25/02
KS	MANHATTAN	LITTLE APPLE HONDA	B	60	18,655	7.25%	10.25%	1,656	3.00%	07/31/01
KS	HUTCHINSON	CONKLIN CARS SALINA HONDA	D	60	22,084	5.80%	8.39%	1,652	2.59%	02/27/03
KS	OLATHE	FRANK ANCONA HONDA	D	60	16,005	7.75%	11.25%	1,642	3.50%	06/14/01
KS	OVERLAND PARK	SUPERIOR ACURA	A	72	23,930	5.15%	7.15%	1,642	2.00%	03/11/03
KS	OLATHE	FRANK ANCONA HONDA	A	72	35,136	5.15%	6.50%	1,632	1.35%	03/10/03
KS	HUTCHINSON	CONKLIN CARS SALINA HONDA	A	72	31,544	5.50%	6.99%	1,629	1.49%	11/21/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	7,131		
Amount Financed		47,115	17,119
Markup in Dollars		5,592	98
Markup in Percent		4.75%	0.17%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	4876	69.26	4876	69.26
B	1113	15.81	5989	85.07
C	639	9.08	6628	94.15
D	412	5.85	7040	100.00

****91 contracts in Kansas did not have the credit score field populated.***

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	16	16.00	16	16.00
B	20	20.00	36	36.00
C	35	35.00	71	71.00
D	29	29.00	100	100.00

KY - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
KY	FLORENCE	JEFF WYLER HONDA	D	72	34,297	6.20%	10.70%	5,465	4.50%	03/07/03
KY	LOUISVILLE	SAM SWOPE HONDA	D	72	35,691	7.55%	11.05%	4,485	3.50%	11/20/02
KY	LOUISVILLE	BOB MONTGOMERY HONDA	D	72	35,095	7.20%	10.70%	4,442	3.50%	12/16/02
KY	LOUISVILLE	SAM SWOPE HONDA	D	72	33,803	8.45%	11.95%	4,308	3.50%	09/06/01
KY	LOUISVILLE	BOB MONTGOMERY HONDA	D	72	32,927	7.55%	11.05%	4,191	3.50%	10/16/02
KY	FLORENCE	JEFF WYLER HONDA	D	72	34,370	6.55%	9.99%	4,175	3.44%	11/08/02
KY	LOUISVILLE	SAM SWOPE HONDA	D	72	31,616	7.20%	10.70%	4,019	3.50%	01/22/03
KY	LOUISVILLE	BOB MONTGOMERY HONDA	D	72	30,586	7.20%	10.70%	3,896	3.50%	02/22/03
KY	LOUISVILLE	SAM SWOPE HONDA		72	37,021	8.15%	10.95%	3,807	2.80%	10/31/01
KY	LOUISVILLE	BOB MONTGOMERY HONDA	B	72	29,071	8.85%	12.35%	3,804	3.50%	05/17/01
KY	LOUISVILLE	BOB MONTGOMERY HONDA	D	66	31,966	8.24%	11.74%	3,755	3.50%	03/16/02
KY	LOUISVILLE	SAM SWOPE HONDA	B	60	33,666	6.55%	10.05%	3,469	3.50%	11/01/02
KY	FLORENCE	JEFF WYLER HONDA	C	60	33,058	7.39%	10.89%	3,375	3.50%	06/28/02
KY	LOUISVILLE	ACURA AT OXMOOR	B	72	45,076	8.35%	10.35%	3,300	2.00%	04/11/01
KY	FRANKFORT	HONDA OF FRANKFORT	B	72	25,224	10.10%	13.60%	3,298	3.50%	01/20/01
KY	LOUISVILLE	SAM SWOPE HONDA	A	72	24,593	10.10%	13.60%	3,283	3.50%	11/14/00
KY	FLORENCE	JEFF WYLER HONDA		72	26,150	7.20%	10.70%	3,267	3.50%	01/17/03
KY	ASHLAND	SIM FRYSON HONDA	B	72	29,870	8.45%	11.45%	3,251	3.00%	10/15/01
KY	LOUISVILLE	SAM SWOPE HONDA	D	72	24,505	8.49%	11.99%	3,194	3.50%	02/02/02
KY	LOUISVILLE	ACURA AT OXMOOR	B	72	43,596	8.39%	10.39%	3,190	2.00%	07/26/02
KY	FLORENCE	JEFF WYLER HONDA	D	72	25,277	7.20%	10.70%	3,159	3.50%	01/24/03
KY	LOUISVILLE	BOB MONTGOMERY HONDA	C	72	24,082	8.85%	12.35%	3,151	3.50%	05/09/01
KY	LOUISVILLE	BOB MONTGOMERY HONDA	D	72	24,687	7.20%	10.70%	3,144	3.50%	03/14/03
KY	LOUISVILLE	SAM SWOPE HONDA	D	72	23,639	7.95%	11.45%	3,046	3.50%	09/07/02
KY	LOUISVILLE	BOB MONTGOMERY HONDA	B	72	27,126	8.49%	11.49%	3,012	3.00%	04/03/02

KY - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
KY	LOUISVILLE	ACURA AT OXMOOR	C	60	28,935	7.60%	11.10%	2,963	3.50%	08/13/01
KY	LOUISVILLE	BOB MONTGOMERY HONDA	C	72	22,676	8.49%	11.99%	2,892	3.50%	02/19/02
KY	LOUISVILLE	ACURA AT OXMOOR	D	72	81,906	6.20%	7.20%	2,863	1.00%	01/02/03
KY	FRANKFORT	HONDA OF FRANKFORT	D	72	22,275	7.20%	10.70%	2,790	3.50%	02/15/03
KY	LOUISVILLE	BOB MONTGOMERY HONDA	D	66	24,202	6.95%	10.45%	2,787	3.50%	01/27/03
KY	LOUISVILLE	BOB MONTGOMERY HONDA	C	72	30,140	8.49%	10.99%	2,778	2.50%	03/09/02
KY	ASHLAND	SIM FRYSON HONDA	D	72	29,637	7.95%	10.50%	2,758	2.55%	09/26/02
KY	LOUISVILLE	SAM SWOPE HONDA	D	72	20,438	10.10%	13.60%	2,722	3.50%	01/03/01
KY	LOUISVILLE	SAM SWOPE HONDA	D	72	29,151	9.85%	12.37%	2,720	2.52%	02/06/01
KY	ASHLAND	SIM FRYSON HONDA	D	72	23,995	8.59%	11.59%	2,668	3.00%	05/30/02
KY	FLORENCE	JEFF WYLER HONDA	D	66	23,095	8.24%	11.74%	2,657	3.50%	03/19/02
KY	FLORENCE	JEFF WYLER HONDA	C	60	26,373	6.20%	9.70%	2,648	3.50%	03/03/03
KY	OWENSBORO	DON MOORE HONDA	A	72	21,126	8.85%	12.25%	2,630	3.40%	05/21/01
KY	LOUISVILLE	BOB MONTGOMERY HONDA	D	72	20,636	7.20%	10.70%	2,628	3.50%	03/22/03
KY	FLORENCE	JEFF WYLER HONDA	B	60	30,000	6.95%	9.95%	2,600	3.00%	09/24/02
KY	FLORENCE	JEFF WYLER HONDA	D	72	20,695	7.55%	11.05%	2,600	3.50%	10/14/02
KY	LOUISVILLE	ACURA AT OXMOOR	D	60	24,645	7.59%	11.09%	2,578	3.50%	05/25/02
KY	LOUISVILLE	SAM SWOPE HONDA	C	72	19,217	9.85%	13.35%	2,560	3.50%	02/05/01
KY	FLORENCE	JEFF WYLER HONDA	B	60	25,716	7.85%	11.10%	2,516	3.25%	05/26/01
KY	FRANKFORT	HONDA OF FRANKFORT	A	60	24,913	6.55%	10.05%	2,514	3.50%	11/16/02
KY	LOUISVILLE	SAM SWOPE HONDA	D	72	19,659	7.20%	10.70%	2,508	3.50%	02/07/03
KY	LOUISVILLE	BOB MONTGOMERY HONDA	D	60	23,617	8.00%	11.50%	2,486	3.50%	01/25/00
KY	LOUISVILLE	SAM SWOPE HONDA	D	72	19,901	7.20%	10.70%	2,486	3.50%	01/18/03
KY	LOUISVILLE	BOB MONTGOMERY HONDA	D	60	23,981	8.00%	11.50%	2,469	3.50%	09/07/99
KY	LOUISVILLE	SAM SWOPE HONDA	D	72	23,607	8.45%	11.25%	2,436	2.80%	10/13/01
KY	FLORENCE	JEFF WYLER HONDA	D	60	24,243	6.20%	9.70%	2,435	3.50%	01/10/03

KY - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
KY	LOUISVILLE	SAM SWOPE HONDA	D	60	30,674	7.59%	10.25%	2,423	2.66%	06/06/02
KY	LEXINGTON	DON JACOBS HONDA	C	72	27,200	7.20%	9.70%	2,408	2.50%	02/15/03
KY	ASHLAND	SIM FRYSON HONDA	D	60	23,322	6.55%	10.05%	2,402	3.50%	11/01/02
KY	FLORENCE	JEFF WYLER HONDA	D	60	23,893	6.20%	9.70%	2,399	3.50%	12/02/02
KY	LOUISVILLE	SAM SWOPE HONDA	D	72	23,059	10.10%	12.90%	2,398	2.80%	01/13/01
KY	LOUISVILLE	BOB MONTGOMERY HONDA	C	66	17,863	7.85%	11.85%	2,392	4.00%	04/30/01
KY	FLORENCE	JEFF WYLER HONDA	D	60	23,166	7.49%	10.99%	2,375	3.50%	02/13/02
KY	FRANKFORT	HONDA OF FRANKFORT	B	66	20,141	9.85%	13.35%	2,371	3.50%	07/25/00
KY	LOUISVILLE	SAM SWOPE HONDA	D	72	18,616	7.20%	10.70%	2,366	3.50%	01/09/03
KY	LOUISVILLE	BOB MONTGOMERY HONDA	D	60	23,030	6.20%	9.70%	2,362	3.50%	11/30/02
KY	LEXINGTON	DON JACOBS HONDA	B	66	27,821	7.25%	9.80%	2,326	2.55%	11/29/01
KY	SOMERSET	ALTON BLAKLEY HONDA	D	60	25,767	7.45%	10.45%	2,297	3.00%	10/09/01
KY	LEXINGTON	DON JACOBS HONDA	A	72	20,268	8.60%	11.70%	2,287	3.10%	07/20/01
KY	LOUISVILLE	BOB MONTGOMERY HONDA	D	72	17,989	6.95%	10.45%	2,281	3.50%	09/02/02
KY	LOUISVILLE	BOB MONTGOMERY HONDA		60	22,644	6.20%	9.70%	2,273	3.50%	01/03/03
KY	LEXINGTON	DON JACOBS HONDA	D	60	27,026	7.39%	10.25%	2,258	2.86%	06/28/02
KY	LOUISVILLE	SAM SWOPE HONDA	C	60	27,021	7.39%	10.25%	2,245	2.86%	06/28/02
KY	FLORENCE	JEFF WYLER HONDA	C	60	21,765	6.95%	10.45%	2,209	3.50%	09/09/02
KY	LOUISVILLE	ACURA AT OXMOOR	B	60	21,173	6.95%	10.45%	2,191	3.50%	09/27/02
KY	LOUISVILLE	SAM SWOPE HONDA	D	60	20,974	7.39%	10.89%	2,184	3.50%	07/14/02
KY	LOUISVILLE	SAM SWOPE HONDA	D	60	21,010	6.95%	10.45%	2,174	3.50%	08/28/02
KY	ASHLAND	SIM FRYSON HONDA	C	60	24,312	7.60%	10.60%	2,171	3.00%	08/22/01
KY	FLORENCE	JEFF WYLER HONDA	C	72	30,178	7.60%	9.60%	2,143	2.00%	08/01/01
KY	LOUISVILLE	SAM SWOPE HONDA	D	60	19,800	9.10%	12.60%	2,112	3.50%	10/12/00
KY	ASHLAND	SIM FRYSON HONDA	D	72	24,586	7.20%	9.55%	2,078	2.35%	12/26/02
KY	FLORENCE	JEFF WYLER HONDA	C	60	19,818	9.10%	12.60%	2,071	3.50%	12/29/00

KY - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
KY	LOUISVILLE	ACURA AT OXMOOR	D	60	19,820	6.95%	10.45%	2,054	3.50%	09/14/02
KY	LOUISVILLE	ACURA AT OXMOOR	B	60	28,021	7.39%	9.89%	2,029	2.50%	06/24/02
KY	LOUISVILLE	BOB MONTGOMERY HONDA	B	60	19,042	8.85%	12.35%	2,029	3.50%	01/31/01
KY	FLORENCE	JEFF WYLER HONDA	D	66	24,574	6.95%	9.48%	2,008	2.53%	02/28/03
KY	LOUISVILLE	ACURA AT OXMOOR	A	60	35,580	4.45%	6.45%	2,004	2.00%	12/13/02
KY	LOUISVILLE	BOB MONTGOMERY HONDA	B	60	22,875	6.20%	9.20%	2,003	3.00%	02/01/03
KY	LOUISVILLE	SAM SWOPE HONDA	B	60	27,553	7.39%	9.89%	1,996	2.50%	07/29/02
KY	LEXINGTON	DON JACOBS HONDA	D	60	19,816	6.20%	9.70%	1,990	3.50%	12/16/02
KY	LOUISVILLE	BOB MONTGOMERY HONDA	B	72	27,604	7.20%	9.20%	1,984	2.00%	08/12/02
KY	LOUISVILLE	BOB MONTGOMERY HONDA	C	72	26,687	8.59%	10.59%	1,963	2.00%	05/18/02
KY	SOMERSET	ALTON BLAKLEY HONDA	C	60	29,401	6.20%	8.50%	1,963	2.30%	12/09/02
KY	LEXINGTON	DON JACOBS HONDA	C	60	22,871	6.20%	9.20%	1,962	3.00%	11/22/02
KY	LOUISVILLE	SAM SWOPE HONDA	B	72	24,255	7.75%	9.95%	1,935	2.20%	01/05/02
KY	FLORENCE	JEFF WYLER HONDA	D	66	23,366	6.95%	9.48%	1,909	2.53%	02/28/03
KY	SOMERSET	ALTON BLAKLEY HONDA	B	60	22,714	9.35%	12.10%	1,889	2.75%	08/11/00
KY	FLORENCE	JEFF WYLER HONDA	D	60	18,733	6.20%	9.70%	1,886	3.50%	02/22/03
KY	FLORENCE	JEFF WYLER HONDA	B	72	24,262	8.85%	10.99%	1,882	2.14%	05/22/01
KY	FLORENCE	JEFF WYLER HONDA	C	60	18,181	7.49%	10.99%	1,864	3.50%	02/27/02
KY	SOMERSET	ALTON BLAKLEY HONDA	B	60	17,431	9.10%	12.60%	1,859	3.50%	11/02/00
KY	FLORENCE	JEFF WYLER HONDA	D	60	24,123	6.20%	8.90%	1,858	2.70%	11/23/02
KY	LOUISVILLE	BOB MONTGOMERY HONDA	C	60	17,755	7.49%	10.99%	1,856	3.50%	02/23/02
KY	OWENSBORO	DON MOORE HONDA	C	72	26,214	6.20%	8.20%	1,855	2.00%	02/28/03
KY	IVEL	LAYNE BROS. HONDA	C	66	21,802	8.24%	10.84%	1,851	2.60%	04/25/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	9,659		
Amount Financed		81,906	16,827
Markup in Dollars		5,465	104
Markup in Percent		4.50%	0.17%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	6154	64.62	6154	64.62
B	1552	16.30	7706	80.91
C	984	10.33	8690	91.24
D	834	8.76	9524	100.00

****135 contracts in Kentucky did not have the credit score field populated.***

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	5	5.15	5	5.15
B	21	21.65	26	26.80
C	21	21.65	47	48.45
D	50	51.55	97	100.00

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

LA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
LA	NEW ORLEANS	BENSON HONDA	C	72	43,576	9.49%	12.99%	5,750	3.50%	03/13/01
LA	LAKE CHARLES	BILLY NAVARRE HONDA	D	72	29,725	7.84%	12.59%	5,236	4.75%	05/06/02
LA	BATON ROUGE	RICHARDS HONDA	D	72	37,875	8.74%	12.24%	4,944	3.50%	10/11/02
LA	BATON ROUGE	TEAM HONDA	D	72	29,136	8.49%	12.99%	4,903	4.50%	03/10/01
LA	HARVEY	SUPERIOR HONDA	D	72	27,418	7.99%	12.74%	4,841	4.75%	01/11/02
LA	BATON ROUGE	TEAM HONDA	D	72	28,108	7.75%	12.25%	4,674	4.50%	10/03/01
LA	LAFAYETTE	MOSS HONDA	D	72	26,739	7.74%	12.30%	4,513	4.56%	04/20/02
LA	BATON ROUGE	RICHARDS HONDA	C	72	26,986	7.75%	12.25%	4,494	4.50%	09/08/01
LA	ALEXANDRIA	WALKER HONDA	B	72	33,601	9.09%	12.59%	4,411	3.50%	06/21/02
LA	NEW ORLEANS	BENSON HONDA	A	72	34,184	7.85%	11.35%	4,393	3.50%	12/17/01
LA	HARVEY	SUPERIOR HONDA	C	72	29,295	8.75%	12.75%	4,332	4.00%	02/17/01
LA	COVINGTON	HONDA OF COVINGTON	C	72	32,983	9.09%	12.59%	4,330	3.50%	06/04/02
LA	BATON ROUGE	RICHARDS HONDA	D	72	32,103	9.49%	12.99%	4,224	3.50%	03/08/01
LA	HARVEY	SUPERIOR HONDA	B	72	24,515	8.49%	12.99%	4,126	4.50%	03/06/01
LA	NEW ORLEANS	BENSON HONDA	D	72	24,690	7.49%	11.99%	4,094	4.50%	10/31/01
LA	HARVEY	SUPERIOR HONDA	B	72	23,911	9.00%	13.50%	4,062	4.50%	11/30/00
LA	BATON ROUGE	TEAM HONDA	C	72	23,722	9.25%	13.75%	4,046	4.50%	08/30/00
LA	NEW ORLEANS	BENSON HONDA	D	72	30,419	10.00%	13.50%	4,046	3.50%	11/24/00
LA	BATON ROUGE	RICHARDS HONDA	D	72	34,259	8.05%	11.25%	4,035	3.20%	03/05/03
LA	BATON ROUGE	TEAM HONDA	A	72	30,735	8.74%	12.24%	4,007	3.50%	10/16/02
LA	LAKE CHARLES	BILLY NAVARRE HONDA		72	24,446	6.85%	11.35%	4,005	4.50%	12/26/01
LA	BATON ROUGE	TEAM HONDA	C	72	30,282	8.75%	12.25%	3,954	3.50%	08/18/01
LA	BATON ROUGE	TEAM HONDA	B	72	35,263	10.00%	12.95%	3,936	2.95%	01/09/01
LA	LAKE CHARLES	BILLY NAVARRE HONDA	D	72	23,712	9.25%	13.65%	3,936	4.40%	08/23/00
LA	NEW ORLEANS	BENSON HONDA	C	72	30,463	7.85%	11.35%	3,915	3.50%	12/01/01

LA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
LA	SHREVEPORT	HOLMES HONDA WORLD	D	66	32,589	8.49%	12.00%	3,851	3.51%	03/31/01
LA	NEW ORLEANS	BENSON HONDA	B	72	23,152	7.75%	12.25%	3,851	4.50%	06/30/01
LA	LAKE CHARLES	BILLY NAVARRE HONDA	C	72	23,574	7.84%	12.25%	3,849	4.41%	06/19/02
LA	LAKE CHARLES	BILLY NAVARRE HONDA	D	72	23,305	6.99%	11.49%	3,832	4.50%	11/14/01
LA	COVINGTON	HONDA OF COVINGTON	C	72	29,560	9.09%	12.59%	3,805	3.50%	06/15/02
LA	BATON ROUGE	RICHARDS HONDA	C	72	29,294	7.85%	11.35%	3,769	3.50%	12/31/01
LA	BATON ROUGE	TEAM HONDA	B	72	28,285	9.09%	12.59%	3,709	3.50%	07/09/02
LA	BATON ROUGE	TEAM HONDA	B	72	28,033	9.09%	12.59%	3,675	3.50%	07/15/02
LA	NEW ORLEANS	BENSON HONDA	C	72	27,887	8.99%	12.49%	3,650	3.50%	02/28/02
LA	ALEXANDRIA	WALKER HONDA	D	72	21,581	8.49%	12.99%	3,637	4.50%	04/20/01
LA	BATON ROUGE	RICHARDS HONDA	B	72	26,649	10.25%	13.75%	3,558	3.50%	09/27/00
LA	BATON ROUGE	TEAM HONDA	D	60	33,818	7.74%	11.24%	3,539	3.50%	02/25/02
LA	BATON ROUGE	TEAM HONDA	D	72	27,247	8.41%	11.91%	3,533	3.50%	12/07/02
LA	METAIRIE	WALKER ACURA	A	72	34,101	5.11%	8.11%	3,514	3.00%	12/05/02
LA	LAKE CHARLES	BILLY NAVARRE HONDA	D	72	21,009	7.99%	12.49%	3,511	4.50%	06/25/01
LA	BATON ROUGE	RICHARDS HONDA	C	72	32,371	10.00%	12.90%	3,509	2.90%	12/15/00
LA	BATON ROUGE	TEAM HONDA	C	72	26,667	8.99%	12.49%	3,495	3.50%	05/28/01
LA	HARVEY	SUPERIOR HONDA	C	72	26,610	9.00%	12.50%	3,488	3.50%	11/06/00
LA	BATON ROUGE	RICHARDS HONDA	C	72	20,651	8.25%	12.75%	3,462	4.50%	05/01/01
LA	NEW ORLEANS	BENSON HONDA	D	72	25,978	9.75%	13.25%	3,455	3.50%	02/03/01
LA	HARVEY	SUPERIOR HONDA	D	72	25,941	10.00%	13.50%	3,450	3.50%	01/13/01
LA	BATON ROUGE	TEAM HONDA	B	72	30,673	8.89%	11.96%	3,440	3.07%	09/26/02
LA	NEW IBERIA	J. P. THIBODEAUX HONDA	D	60	32,291	8.75%	12.25%	3,359	3.50%	01/30/01
LA	BATON ROUGE	RICHARDS HONDA	D	72	25,315	9.75%	13.25%	3,358	3.50%	02/05/01
LA	BATON ROUGE	RICHARDS HONDA	B	72	25,303	9.25%	12.75%	3,326	3.50%	05/15/01
LA	BATON ROUGE	RICHARDS HONDA	C	72	19,961	8.25%	12.75%	3,321	4.50%	05/12/01

LA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
LA	BATON ROUGE	RICHARDS HONDA	C	72	19,674	8.49%	12.99%	3,315	4.50%	03/24/01
LA	HARVEY	SUPERIOR HONDA	D	72	19,531	9.00%	13.50%	3,313	4.50%	12/02/00
LA	BATON ROUGE	TEAM HONDA	C	72	25,420	8.49%	11.99%	3,305	3.50%	10/31/01
LA	BATON ROUGE	TEAM HONDA	D	60	31,554	7.74%	11.24%	3,302	3.50%	03/13/02
LA	BATON ROUGE	TEAM HONDA	D	72	25,278	8.75%	12.25%	3,296	3.50%	09/29/01
LA	BATON ROUGE	TEAM HONDA	C	72	19,780	7.75%	12.25%	3,289	4.50%	08/02/01
LA	HARVEY	SUPERIOR HONDA	B	60	31,377	7.65%	11.15%	3,284	3.50%	11/29/99
LA	BATON ROUGE	TEAM HONDA	C	72	30,171	8.41%	11.41%	3,282	3.00%	11/16/02
LA	NEW ORLEANS	BENSON HONDA	D	72	19,637	7.99%	12.49%	3,277	4.50%	06/18/01
LA	METAIRIE	WALKER ACURA	B	72	25,574	8.75%	12.25%	3,275	3.50%	10/11/01
LA	BATON ROUGE	TEAM HONDA	D	60	30,469	9.00%	12.50%	3,246	3.50%	12/18/00
LA	LAFAYETTE	MOSS HONDA	B	72	20,082	7.59%	11.99%	3,238	4.40%	08/28/02
LA	BATON ROUGE	RICHARDS HONDA	C	72	30,759	8.75%	11.59%	3,237	2.84%	08/06/01
LA	BATON ROUGE	RICHARDS HONDA	D	72	24,882	8.41%	11.91%	3,231	3.50%	12/07/02
LA	BATON ROUGE	RICHARDS HONDA	B	72	24,766	8.75%	12.25%	3,229	3.50%	07/04/01
LA	NEW ORLEANS	BENSON HONDA	C	72	24,895	8.41%	11.91%	3,228	3.50%	11/25/02
LA	METAIRIE	ROYAL HONDA	C	72	24,604	8.99%	12.49%	3,225	3.50%	03/25/02
LA	NEW ORLEANS	BENSON HONDA	D	72	24,702	8.75%	12.25%	3,225	3.50%	09/12/01
LA	BATON ROUGE	RICHARDS HONDA	D	72	24,688	8.75%	12.25%	3,223	3.50%	08/21/01
LA	SHREVEPORT	HOLMES HONDA WORLD	D	72	28,321	10.00%	13.00%	3,216	3.00%	12/27/00
LA	BATON ROUGE	TEAM HONDA	D	72	19,669	7.75%	12.25%	3,213	4.50%	09/08/01
LA	HARVEY	SUPERIOR HONDA	D	72	19,259	7.49%	11.99%	3,189	4.50%	11/06/01
LA	METAIRIE	ROYAL HONDA	C	72	24,685	9.25%	12.75%	3,186	3.50%	05/14/01
LA	ALEXANDRIA	WALKER HONDA	B	72	26,662	6.99%	10.29%	3,179	3.30%	11/16/01
LA	BATON ROUGE	RICHARDS HONDA	B	72	33,474	8.30%	10.90%	3,175	2.60%	02/04/03
LA	BATON ROUGE	TEAM HONDA	B	72	30,007	8.75%	11.60%	3,173	2.85%	09/01/01

LA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
LA	HARVEY	SUPERIOR HONDA	D	72	19,423	7.75%	12.25%	3,172	4.50%	09/10/01
LA	NEW IBERIA	J. P. THIBODEAUX HONDA	D	72	24,725	8.75%	12.25%	3,166	3.50%	09/29/01
LA	NEW ORLEANS	BENSON HONDA	C	72	18,572	8.75%	13.25%	3,150	4.50%	02/10/01
LA	HARVEY	SUPERIOR HONDA	C	72	18,772	8.25%	12.75%	3,147	4.50%	05/02/01
LA	BATON ROUGE	TEAM HONDA	C	72	24,000	8.99%	12.49%	3,141	3.50%	03/02/02
LA	BATON ROUGE	TEAM HONDA	D	66	26,902	7.91%	11.41%	3,138	3.50%	12/09/02
LA	BATON ROUGE	RICHARDS HONDA	B	72	24,589	8.41%	11.89%	3,130	3.48%	11/06/02
LA	HARVEY	SUPERIOR HONDA	C	72	18,768	7.75%	12.25%	3,125	4.50%	09/29/01
LA	METAIRIE	ROYAL HONDA	D	72	28,563	8.75%	11.75%	3,123	3.00%	07/07/01
LA	ALEXANDRIA	WALKER HONDA	D	72	20,353	7.84%	11.99%	3,121	4.15%	04/27/02
LA	NEW IBERIA	J. P. THIBODEAUX HONDA	D	60	30,646	7.16%	10.66%	3,119	3.50%	10/31/02
LA	NEW ORLEANS	BENSON HONDA	D	60	30,007	7.16%	10.66%	3,119	3.50%	11/13/02
LA	BATON ROUGE	RICHARDS HONDA	C	60	29,760	7.75%	11.25%	3,115	3.50%	07/18/01
LA	BATON ROUGE	TEAM HONDA	B	72	20,702	6.85%	10.99%	3,111	4.14%	12/01/01
LA	NEW ORLEANS	BENSON HONDA	C	72	25,711	8.75%	12.00%	3,106	3.25%	09/22/01
LA	BATON ROUGE	RICHARDS HONDA	C	72	23,378	9.75%	13.25%	3,101	3.50%	02/02/01
LA	BATON ROUGE	TEAM HONDA	B	72	23,917	8.41%	11.91%	3,101	3.50%	12/18/02
LA	METAIRIE	WALKER ACURA	D	60	29,902	8.49%	11.99%	3,100	3.50%	04/19/00
LA	BATON ROUGE	TEAM HONDA	C	72	23,989	8.05%	11.55%	3,092	3.50%	02/28/03
LA	NEW ORLEANS	BENSON HONDA	D	60	29,490	7.84%	11.34%	3,091	3.50%	07/18/02
LA	COVINGTON	HONDA OF COVINGTON	C	72	28,133	8.75%	11.75%	3,076	3.00%	07/23/01
LA	BATON ROUGE	RICHARDS HONDA	D	66	26,181	9.50%	12.99%	3,072	3.49%	11/17/00
LA	BATON ROUGE	RICHARDS HONDA	C	72	27,593	8.75%	11.75%	3,072	3.00%	07/27/01

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	20,183		
Amount Financed		48,396	18,266
Markup in Dollars		5,750	273
Markup in Percent		4.75%	0.44%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	11019	55.49	11019	55.49
B	3710	18.68	14729	74.18
C	2699	13.59	17428	87.77
D	2428	12.23	19856	100.00

**327 contracts in Louisiana did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	3	3.03	3	3.03
B	20	20.20	23	23.23
C	34	34.34	57	57.58
D	42	42.42	99	100.00

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

MA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MA	EVERETT	HONDA CARS OF BOSTON	C	72	33,841	9.74%	13.24%	4,488	3.50%	09/30/00
MA	EVERETT	HONDA CARS OF BOSTON	C	72	33,576	9.74%	13.24%	4,447	3.50%	10/11/00
MA	BOSTON	HERB CHAMBERS HONDA	D	72	33,584	7.74%	11.24%	4,313	3.50%	06/30/02
MA	BOSTON	HERB CHAMBERS HONDA	C	72	26,301	6.29%	10.79%	4,270	4.50%	12/08/01
MA	BOSTON	CLAIR HONDA	B	60	45,298	6.84%	9.99%	4,209	3.15%	07/12/02
MA	SEEKONK	HERB CHAMBERS HONDA OF SEEKONK	C	72	32,383	7.80%	11.30%	4,168	3.50%	01/30/02
MA	DANVERS	HONDA NORTH	B	72	26,234	7.75%	11.99%	4,102	4.24%	03/29/01
MA	W. SPRINGFIELD	BALISE HONDA	C	72	27,344	6.29%	10.49%	4,064	4.20%	11/06/01
MA	EVERETT	HONDA CARS OF BOSTON	C	72	32,261	6.50%	9.99%	4,047	3.49%	10/21/02
MA	NORWOOD	BOCH HONDA	C	72	31,163	7.24%	10.74%	3,969	3.50%	09/18/02
MA	BOSTON	HERB CHAMBERS HONDA	C	72	31,352	6.49%	9.99%	3,953	3.50%	02/22/03
MA	BOSTON	HERB CHAMBERS HONDA	C	72	31,386	6.49%	9.99%	3,943	3.50%	01/09/03
MA	RAYNHAM	SILKO HONDA	C	72	27,242	7.30%	11.30%	3,912	4.00%	04/13/02
MA	EVERETT	HONDA CARS OF BOSTON	C	72	29,414	9.74%	13.24%	3,896	3.50%	10/19/00
MA	NORWOOD	BOCH HONDA	D	72	30,133	8.05%	11.55%	3,889	3.50%	05/11/02
MA	NORWOOD	BOCH HONDA		72	29,923	7.74%	11.24%	3,843	3.50%	05/17/02
MA	BOSTON	CLAIR HONDA	C	72	29,500	7.99%	11.49%	3,805	3.50%	07/24/01
MA	BOSTON	HERB CHAMBERS HONDA	B	72	30,038	6.74%	10.24%	3,794	3.50%	11/17/02
MA	EVERETT	HONDA CARS OF BOSTON	C	72	30,007	6.74%	10.24%	3,792	3.50%	09/23/02
MA	BOSTON	HERB CHAMBERS HONDA		72	30,028	6.49%	9.99%	3,771	3.50%	03/16/03
MA	BOSTON	CLAIR HONDA	C	72	28,802	8.75%	12.25%	3,761	3.50%	04/17/01
MA	FITCHBURG	THE HONDA STORE	C	72	36,790	6.49%	9.40%	3,761	2.91%	02/20/03
MA	BOSTON	HERB CHAMBERS HONDA	C	72	30,299	6.49%	9.99%	3,743	3.50%	03/01/03
MA	SEEKONK	HERB CHAMBERS HONDA OF SEEKONK	D	72	28,361	9.49%	12.99%	3,742	3.50%	12/06/00
MA	BOSTON	HERB CHAMBERS HONDA	D	72	29,200	7.34%	10.84%	3,720	3.50%	07/18/02
MA	W. SPRINGFIELD	BALISE HONDA	C	72	22,776	6.29%	10.79%	3,702	4.50%	11/08/01

MA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MA	BOSTON	HERB CHAMBERS HONDA	C	60	34,722	7.24%	10.74%	3,615	3.50%	06/13/02
MA	SEEKONK	HERB CHAMBERS HONDA OF SEEKONK	D	72	30,965	7.80%	10.99%	3,614	3.19%	03/26/02
MA	NORWOOD	BOCH HONDA	A	72	28,449	6.49%	9.99%	3,578	3.50%	11/23/02
MA	SEEKONK	HERB CHAMBERS HONDA OF SEEKONK	D	72	28,274	6.74%	10.24%	3,566	3.50%	10/26/02
MA	CHICOPEE	CURRY HONDA	D	72	24,689	6.50%	10.50%	3,565	4.00%	10/15/02
MA	NORWOOD	BOCH HONDA	D	72	27,791	7.24%	10.74%	3,540	3.50%	09/24/02
MA	BOSTON	HERB CHAMBERS HONDA	D	72	27,533	7.80%	11.30%	3,535	3.50%	03/10/02
MA	LAWRENCE	COMMONWEALTH HONDA	C	60	35,027	6.29%	9.79%	3,522	3.50%	10/31/01
MA	BRIGHTON	ACURA OF BOSTON	C	72	29,019	7.69%	10.99%	3,506	3.30%	10/12/01
MA	SEEKONK	HERB CHAMBERS HONDA OF SEEKONK	B	72	32,038	8.74%	11.74%	3,503	3.00%	09/21/00
MA	NEWTON CORNER	HONDA VILLAGE	B	72	27,819	6.49%	9.99%	3,494	3.50%	01/06/03
MA	BOSTON	HERB CHAMBERS HONDA	D	60	34,151	5.99%	9.49%	3,485	3.50%	12/26/02
MA	TEWKSBURY	ATAMIAN HONDA	C	72	26,666	8.49%	11.99%	3,462	3.50%	05/01/01
MA	RAYNHAM	SILKO HONDA	C	72	35,384	7.24%	9.99%	3,455	2.75%	08/19/02
MA	BOSTON	HERB CHAMBERS HONDA	D	72	26,995	7.34%	10.84%	3,440	3.50%	07/13/02
MA	SEEKONK	HERB CHAMBERS HONDA OF SEEKONK	D	72	26,364	9.74%	13.24%	3,428	3.50%	12/03/00
MA	DANVERS	HONDA NORTH	D	72	30,277	9.25%	12.25%	3,411	3.00%	02/18/01
MA	SEEKONK	HERB CHAMBERS HONDA OF SEEKONK	D	60	32,887	6.99%	10.49%	3,406	3.50%	07/31/01
MA	BOSTON	HERB CHAMBERS HONDA	D	60	33,339	5.99%	9.49%	3,402	3.50%	12/06/02
MA	SEEKONK	HERB CHAMBERS HONDA OF SEEKONK	D	66	29,318	7.49%	10.99%	3,402	3.50%	09/29/01
MA	BOSTON	HERB CHAMBERS HONDA	D	72	26,983	6.49%	9.99%	3,390	3.50%	12/08/02
MA	BOSTON	HERB CHAMBERS HONDA	D	60	32,843	6.24%	9.74%	3,368	3.50%	11/17/02
MA	BOSTON	HERB CHAMBERS HONDA	C	66	29,586	6.24%	9.74%	3,362	3.50%	03/01/03
MA	EVERETT	HONDA CARS OF BOSTON	B	72	19,804	8.49%	12.99%	3,337	4.50%	12/30/00
MA	BOSTON	HERB CHAMBERS HONDA	C	72	22,337	8.49%	12.49%	3,328	4.00%	01/18/01
MA	NORWOOD	BOCH HONDA	B	72	26,108	7.24%	10.74%	3,325	3.50%	08/26/02

MA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MA	BOSTON	HERB CHAMBERS HONDA	C	72	26,123	7.24%	10.74%	3,323	3.50%	08/11/02
MA	BOSTON	HERB CHAMBERS HONDA		60	32,092	6.50%	10.00%	3,299	3.50%	10/14/02
MA	EVERETT	HONDA CARS OF BOSTON	D	72	22,981	5.99%	9.99%	3,290	4.00%	02/10/03
MA	SEEKONK	HERB CHAMBERS HONDA OF SEEKONK	D	72	25,987	6.49%	9.99%	3,264	3.50%	03/26/03
MA	DANVERS	HONDA NORTH	D	72	25,737	6.74%	10.24%	3,251	3.50%	11/13/02
MA	RAYNHAM	SILKO HONDA	C	72	26,279	6.49%	9.99%	3,246	3.50%	12/14/02
MA	DANVERS	HONDA NORTH	D	60	31,352	6.69%	10.19%	3,232	3.50%	10/14/01
MA	SEEKONK	HERB CHAMBERS HONDA OF SEEKONK	B	72	26,767	9.74%	12.99%	3,225	3.25%	10/16/00
MA	BOSTON	HERB CHAMBERS HONDA	D	66	28,208	6.24%	9.74%	3,210	3.50%	11/29/02
MA	EVERETT	HONDA CARS OF BOSTON	C	60	30,861	6.99%	10.49%	3,200	3.50%	08/06/01
MA	BOSTON	HERB CHAMBERS HONDA	D	72	25,469	6.49%	9.99%	3,199	3.50%	12/10/02
MA	BOSTON	CLAIR HONDA	C	60	33,261	6.74%	9.99%	3,186	3.25%	09/17/02
MA	EVERETT	HONDA CARS OF BOSTON	D	72	32,295	9.25%	11.90%	3,184	2.65%	02/14/01
MA	NORWOOD	BOCH HONDA	D	66	29,833	7.00%	10.25%	3,184	3.25%	10/07/02
MA	BOSTON	CLAIR HONDA	B	60	30,405	7.25%	10.75%	3,166	3.50%	06/22/01
MA	RAYNHAM	SILKO HONDA	D	60	31,350	6.50%	9.99%	3,152	3.49%	10/24/02
MA	NORWOOD	BOCH HONDA	D	72	24,647	7.29%	10.79%	3,138	3.50%	12/15/01
MA	BOSTON	HERB CHAMBERS HONDA	C	60	35,346	6.50%	9.50%	3,104	3.00%	10/08/02
MA	BOSTON	HERB CHAMBERS HONDA	D	72	24,353	7.34%	10.84%	3,103	3.50%	07/21/02
MA	BOSTON	HERB CHAMBERS HONDA	D	60	30,396	5.99%	9.49%	3,101	3.50%	01/18/03
MA	RAYNHAM	SILKO HONDA	C	66	27,099	7.49%	10.99%	3,083	3.50%	06/19/02
MA	EVERETT	HONDA CARS OF BOSTON	C	60	27,894	6.50%	10.24%	3,075	3.74%	10/08/02
MA	NATICK	BERNARDI HONDA	D	60	29,867	6.24%	9.74%	3,064	3.50%	10/25/02
MA	SEEKONK	HERB CHAMBERS HONDA OF SEEKONK	D	60	29,857	6.29%	9.79%	3,060	3.50%	12/07/01
MA	CHICOPEE	CURRY HONDA	B	72	26,992	4.74%	7.99%	3,053	3.25%	11/22/02
MA	W. SPRINGFIELD	BALISE HONDA	D	72	22,254	7.55%	11.29%	3,051	3.74%	05/11/02

MA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MA	BOSTON	HERB CHAMBERS HONDA	D	60	29,895	5.99%	9.49%	3,050	3.50%	12/13/02
MA	NORWOOD	BOCH HONDA	D	72	24,248	6.49%	9.99%	3,049	3.50%	11/30/02
MA	NORWOOD	BOCH HONDA	B	72	27,778	7.80%	10.80%	3,048	3.00%	02/16/02
MA	NORWOOD	BOCH HONDA	D	72	24,235	6.49%	9.99%	3,048	3.50%	03/08/03
MA	RAYNHAM	SILKO HONDA	D	72	24,280	7.24%	10.74%	3,036	3.50%	09/18/02
MA	LAWRENCE	COMMONWEALTH HONDA	D	60	34,780	6.99%	9.99%	3,017	3.00%	08/22/01
MA	SEEKONK	HERB CHAMBERS HONDA OF SEEKONK	D	60	28,972	7.30%	10.80%	3,013	3.50%	03/23/02
MA	NORWOOD	BOCH HONDA	C	72	23,740	7.00%	10.50%	3,011	3.50%	10/07/02
MA	NATICK	BERNARDI HONDA	C	72	23,267	7.99%	11.49%	3,001	3.50%	07/19/01
MA	DANVERS	HONDA NORTH	D	72	22,820	9.25%	12.75%	3,000	3.50%	03/11/01
MA	TEWKSBURY	ATAMIAN HONDA	C	60	28,956	6.74%	10.24%	2,991	3.50%	09/21/02
MA	BOSTON	CLAIR HONDA	C	72	27,392	7.29%	10.29%	2,981	3.00%	10/30/01
MA	RAYNHAM	SILKO HONDA	C	72	23,898	6.49%	9.99%	2,951	3.50%	12/09/02
MA	NORWOOD	BOCH HONDA	A	72	23,465	6.49%	9.99%	2,951	3.50%	03/18/03
MA	DARTMOUTH	BARRY'S DARTMOUTH HONDA	C	66	25,340	7.55%	11.05%	2,951	3.50%	02/08/02
MA	BOSTON	HERB CHAMBERS HONDA	D	60	28,454	6.99%	10.49%	2,946	3.50%	07/31/01
MA	SEEKONK	HERB CHAMBERS HONDA OF SEEKONK	B	60	28,172	6.99%	10.49%	2,917	3.50%	08/28/01
MA	BOSTON	HERB CHAMBERS HONDA	D	72	22,840	7.24%	10.74%	2,905	3.50%	08/18/02
MA	BRIGHTON	ACURA OF BOSTON		60	39,566	6.74%	9.24%	2,900	2.50%	08/30/02
MA	SEEKONK	HERB CHAMBERS HONDA OF SEEKONK	C	72	22,859	7.00%	10.50%	2,892	3.50%	10/10/02
MA	NORWOOD	BOCH HONDA	D	60	28,044	6.50%	10.00%	2,887	3.50%	10/24/02
MA	BOSTON	HERB CHAMBERS HONDA	B	60	27,935	6.74%	10.24%	2,882	3.50%	08/16/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	37,005		
Amount Financed		48,018	15,602
Markup in Dollars		4,488	217
Markup in Percent		5.21%	0.43%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	24508	68.19	24508	68.19
B	5077	14.13	29585	82.32
C	3241	9.02	32826	91.33
D	3115	8.67	35941	100.00

**1064 contracts in Massachusetts did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	2	2.08	2	2.08
B	13	13.54	15	15.63
C	38	39.58	53	55.21
D	43	44.79	96	100.00

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

MD - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MD	GAITHERSBURG	ROSENTHAL ACURA	D	72	46,403	6.65%	10.65%	6,720	4.00%	05/28/02
MD	BETHESDA	OURISMAN HONDA	D	72	45,214	7.65%	11.15%	5,798	3.50%	06/30/02
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
MD	ANNAPOLIS	HONDA OF ANNAPOLIS	D	72	43,874	7.35%	10.85%	5,598	3.50%	07/27/02
MD	ROCKVILLE	HERSONS, INC.	D	72	32,959	8.99%	13.49%	5,591	4.50%	08/25/00
MD	SILVER SPRING	SPORT HONDA	C	72	40,597	8.49%	11.99%	5,278	3.50%	05/12/01
MD	BETHESDA	OURISMAN HONDA	D	72	40,645	8.49%	11.99%	5,278	3.50%	05/24/01
MD	ANNAPOLIS	CRISWELL ACURA	C	72	41,228	7.49%	10.99%	5,273	3.50%	12/13/01
MD	ANNAPOLIS	CRISWELL ACURA	D	72	41,005	7.24%	10.74%	5,222	3.50%	09/26/02
MD	BETHESDA	OURISMAN HONDA	D	72	40,172	7.99%	11.49%	5,180	3.50%	09/26/01
MD	GAITHERSBURG	ROSENTHAL ACURA	B	72	39,803	7.99%	11.49%	5,136	3.50%	09/24/01
MD	LAUREL	TISCHER ACURA	C	72	40,001	7.49%	10.99%	5,116	3.50%	11/30/01
MD	GAITHERSBURG	ROSENTHAL ACURA	C	72	39,128	7.65%	11.15%	5,021	3.50%	06/04/02
MD	GAITHERSBURG	ROSENTHAL ACURA	B	72	38,764	7.99%	11.49%	5,003	3.50%	09/21/01
MD	BETHESDA	OURISMAN HONDA	B	72	30,441	6.75%	11.25%	4,980	4.50%	10/20/01
MD	LAUREL	TISCHER ACURA	C	72	38,654	7.65%	11.15%	4,956	3.50%	04/29/02
MD	GAITHERSBURG	ROSENTHAL ACURA	D	72	37,898	8.75%	12.25%	4,952	3.50%	03/30/01
MD	CLARKSVILLE	JIM COLEMAN HONDA	C	72	37,445	9.49%	12.99%	4,941	3.50%	12/03/00
MD	FALLSTON	SCHAEFER & STROHMINGER HONDA B	C	72	30,532	8.49%	12.82%	4,928	4.33%	11/22/00
MD	ELLICOTT CITY	ACURA WEST	D	60	47,506	6.74%	10.24%	4,908	3.50%	09/20/02
MD	ELLICOTT CITY	O'DONNELL HONDA	D	72	38,049	7.75%	11.25%	4,887	3.50%	10/04/01
MD	CLARKSVILLE	JIM COLEMAN HONDA	C	72	39,218	6.54%	9.99%	4,864	3.45%	11/23/02
MD	WALDORF	KEN DIXON HONDA	C	72	40,100	7.65%	10.95%	4,751	3.30%	04/13/02
MD	GAITHERSBURG	ROSENTHAL ACURA	D	72	36,234	9.49%	12.99%	4,693	3.50%	11/21/00

MD - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MD	BETHESDA	OURISMAN HONDA	D	72	36,873	6.84%	10.34%	4,659	3.50%	10/22/02
MD	BETHESDA	OURISMAN HONDA	C	72	36,324	7.65%	11.15%	4,652	3.50%	07/06/02
MD	BETHESDA	OURISMAN HONDA	C	72	38,730	7.90%	11.15%	4,615	3.25%	01/19/02
MD	SILVER SPRING	SPORT HONDA	C	72	35,591	8.25%	11.75%	4,609	3.50%	07/18/01
MD	CLARKSVILLE	JIM COLEMAN HONDA	D	72	35,884	7.65%	11.15%	4,602	3.50%	06/23/02
MD	GAITHERSBURG	ROSENTHAL ACURA	C	72	35,169	8.75%	12.25%	4,595	3.50%	03/14/01
MD	CLARKSVILLE	JIM COLEMAN HONDA	D	72	36,592	6.44%	9.94%	4,593	3.50%	01/24/03
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	C	72	36,515	6.44%	9.94%	4,589	3.50%	03/01/03
MD	ELLCOTT CITY	ACURA WEST	D	72	50,506	6.44%	8.99%	4,587	2.55%	03/03/03
MD	GAITHERSBURG	ROSENTHAL ACURA	C	72	38,848	6.84%	10.09%	4,557	3.25%	10/15/02
MD	ANNAPOLIS	CRISWELL ACURA	D	60	44,315	6.04%	9.54%	4,531	3.50%	01/23/03
MD	BETHESDA	OURISMAN HONDA	B	72	34,878	8.49%	11.99%	4,529	3.50%	05/09/01
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
MD	LAUREL	OURISMAN HONDA OF LAUREL	D	72	35,140	7.65%	11.15%	4,506	3.50%	03/22/02
MD	MARLOW HGTS	POHANKA IMPORTS	B	72	35,224	7.35%	10.85%	4,494	3.50%	08/08/02
MD	LAUREL	TISCHER ACURA	D	72	41,092	7.65%	10.65%	4,493	3.00%	05/21/02
MD	BETHESDA	OURISMAN HONDA	B	72	35,071	7.49%	10.99%	4,486	3.50%	11/05/01
MD	GAITHERSBURG	ROSENTHAL ACURA	D	72	34,813	7.49%	10.99%	4,455	3.50%	12/30/01
MD	BETHESDA	OURISMAN HONDA		72	31,784	7.15%	10.99%	4,442	3.84%	05/24/02
MD	FALLSTON	SCHAEFER & STROHMINGER HONDA B	D	72	35,345	6.44%	9.94%	4,436	3.50%	03/13/03
MD	GAITHERSBURG	ROSENTHAL ACURA	B	72	34,779	7.24%	10.74%	4,432	3.50%	09/09/02
MD	ROCKVILLE	HERSONS, INC.	C	72	34,437	7.75%	11.25%	4,424	3.50%	10/06/01
MD	GAITHERSBURG	ROSENTHAL ACURA	D	60	22,463	5.90%	12.49%	4,416	6.59%	12/22/01
MD	BETHESDA	OURISMAN HONDA	D	72	34,579	7.24%	10.74%	4,404	3.50%	09/23/02
MD	ELLCOTT CITY	O'DONNELL HONDA	D	72	33,714	8.75%	12.25%	4,401	3.50%	03/14/01

MD - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MD	ELLCOTT CITY	ACURA WEST	D	72	34,984	6.44%	9.94%	4,396	3.50%	03/02/03
MD	MARLOW HGTS	POHANKA IMPORTS	D	72	34,700	6.84%	10.34%	4,390	3.50%	10/14/02
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	C	72	34,048	7.99%	11.49%	4,386	3.50%	08/27/01
MD	GAITHERSBURG	ROSENTHAL ACURA	D	72	33,569	8.49%	11.99%	4,368	3.50%	04/30/01
MD	MARLOW HGTS	POHANKA IMPORTS	C	72	34,271	7.24%	10.74%	4,365	3.50%	09/12/02
MD	BETHESDA	OURISMAN HONDA	D	72	34,600	6.44%	9.94%	4,342	3.50%	03/18/03
MD	ELLCOTT CITY	ACURA WEST	B	66	37,924	6.59%	10.09%	4,339	3.50%	11/05/02
MD	ELLCOTT CITY	O'DONNELL HONDA	D	72	33,770	7.49%	10.99%	4,319	3.50%	11/24/01
MD	GAITHERSBURG	ROSENTHAL ACURA	D	72	33,153	8.49%	11.99%	4,314	3.50%	05/26/01
MD	ANNAPOLIS	HONDA OF ANNAPOLIS	B	72	34,279	8.25%	11.65%	4,312	3.40%	06/30/01
MD	ROCKVILLE	HERSONS, INC.	B	72	34,068	7.65%	11.15%	4,293	3.50%	07/05/02
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	C	72	34,712	6.54%	9.98%	4,292	3.44%	12/30/02
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	D	72	34,730	6.44%	9.94%	4,286	3.50%	03/20/03
MD	LAUREL	TISCHER ACURA	D	72	32,968	8.49%	11.99%	4,286	3.50%	06/08/01
MD	MARLOW HGTS	POHANKA IMPORTS	D	66	36,047	8.99%	12.49%	4,280	3.50%	01/17/01
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	D	72	25,852	8.49%	12.99%	4,272	4.50%	01/18/01
MD	BOWIE	HONDA OF BOWIE	D	72	33,883	6.54%	10.04%	4,265	3.50%	01/04/03
MD	ELLCOTT CITY	ACURA WEST	D	72	37,264	6.44%	9.69%	4,262	3.25%	02/12/03
MD	COLLEGE PARK	COLLEGE PARK HONDA	D	72	32,880	9.49%	12.99%	4,259	3.50%	01/13/01
MD	BETHESDA	OURISMAN HONDA	D	72	32,647	8.49%	11.99%	4,244	3.50%	04/26/01
MD	LAUREL	TISCHER ACURA	D	60	40,112	8.49%	11.99%	4,243	3.50%	10/28/00
MD	BETHESDA	OURISMAN HONDA	C	72	33,716	6.44%	9.94%	4,231	3.50%	03/08/03
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	D	72	25,486	7.49%	11.99%	4,225	4.50%	06/25/01
MD	ROCKVILLE	HERSONS, INC.	B	72	32,892	7.49%	10.99%	4,207	3.50%	11/06/01
MD	LAUREL	OURISMAN HONDA OF LAUREL	D	72	33,410	6.54%	10.04%	4,205	3.50%	01/03/03
MD	GAITHERSBURG	ROSENTHAL ACURA	C	72	32,152	8.75%	12.25%	4,200	3.50%	04/23/01

MD - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MD	WALDORF	KEN DIXON HONDA	D	72	28,672	7.25%	11.25%	4,194	4.00%	07/07/01
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	D	72	32,401	8.25%	11.75%	4,191	3.50%	07/03/01
MD	GAITHERSBURG	ROSENTHAL ACURA	D	72	32,468	7.99%	11.49%	4,190	3.50%	09/08/01
MD	ROCKVILLE	HERSONS, INC.	D	72	31,723	9.49%	12.99%	4,185	3.50%	01/14/01
MD	BOWIE	HONDA OF BOWIE	D	72	33,264	6.44%	9.94%	4,180	3.50%	03/07/03
MD	LAUREL	TISCHER ACURA	C	60	41,056	7.15%	10.65%	4,178	3.50%	05/08/02
MD	BETHESDA	OURISMAN HONDA	D	72	32,505	7.65%	11.15%	4,178	3.50%	02/17/02
MD	LAUREL	OURISMAN HONDA OF LAUREL	D	72	33,748	6.54%	10.04%	4,172	3.50%	12/21/02
MD	BETHESDA	OURISMAN HONDA	D	72	32,528	7.65%	11.15%	4,166	3.50%	03/07/02
MD	GAITHERSBURG	ROSENTHAL ACURA	D	60	40,395	6.49%	9.99%	4,161	3.50%	11/10/01
MD	BETHESDA	OURISMAN HONDA	C	72	31,759	8.75%	12.25%	4,141	3.50%	03/10/01
MD	BETHESDA	OURISMAN HONDA	B	72	32,683	6.44%	9.94%	4,116	3.50%	02/22/03
MD	LAUREL	TISCHER ACURA	A	72	32,556	7.90%	11.40%	4,114	3.50%	01/16/02
MD	BETHESDA	OURISMAN HONDA	D	72	32,187	7.49%	10.99%	4,111	3.50%	12/08/01
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	D	72	32,518	7.65%	11.15%	4,103	3.50%	02/20/02
MD	GAITHERSBURG	ROSENTHAL ACURA	D	60	39,353	7.15%	10.65%	4,093	3.50%	06/24/02
MD	ELLCOTT CITY	O'DONNELL HONDA	D	72	30,920	9.25%	12.75%	4,080	3.50%	02/05/01
MD	FREDERICK	SHOCKLEY HONDA	D	72	24,978	6.99%	11.49%	4,057	4.50%	09/15/01
MD	LAUREL	OURISMAN HONDA OF LAUREL	B	72	31,595	7.65%	11.15%	4,051	3.50%	07/06/02
MD	GAITHERSBURG	ROSENTHAL ACURA	D	60	38,083	8.49%	11.99%	4,038	3.50%	11/29/00
MD	MARLOW HGTS	POHANKA IMPORTS	D	72	32,071	6.54%	10.04%	4,037	3.50%	01/20/03
MD	BETHESDA	OURISMAN HONDA	D	60	38,939	7.15%	10.65%	4,036	3.50%	05/14/02
MD	LAUREL	TISCHER ACURA	D	72	31,075	8.49%	11.99%	4,035	3.50%	05/04/01

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	58,928		
Amount Financed		75,000	18,084
Markup in Dollars		6,720	509
Markup in Percent		6.59%	0.88%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	32694	56.95	32694	56.95
B	9253	16.12	41947	73.07
C	7154	12.46	49101	85.53
D	8309	14.47	57410	100.00

**1518 contracts in Maryland did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	1	1.01	1	1.01
B	14	14.14	15	15.15
C	24	24.24	39	39.39
D	60	60.61	99	100.00

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

ME - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
ME	AUBURN	LEE HONDA	B	72	24,190	7.34%	10.84%	3,088	3.50%	08/02/02
ME	S. PORTLAND	MAINE MALL HONDA	A	72	37,986	7.09%	9.09%	2,723	2.00%	08/10/02
ME	SACO	SACO HONDA	C	72	20,520	8.05%	11.55%	2,596	3.50%	05/08/02
ME	S. PORTLAND	MAINE MALL HONDA	C	60	24,800	7.24%	10.74%	2,581	3.50%	05/24/02
ME	AUBURN	LEE HONDA	B	72	19,472	8.25%	11.75%	2,524	3.50%	06/27/01
ME	S. PORTLAND	MAINE MALL HONDA	D	60	24,492	6.24%	9.74%	2,513	3.50%	12/10/02
ME	BANGOR	DARLINGS HONDA	B	60	27,895	7.24%	10.24%	2,476	3.00%	01/11/03
ME	S. PORTLAND	MAINE MALL HONDA	C	60	21,985	7.30%	10.80%	2,290	3.50%	03/30/02
ME	BANGOR	DARLINGS HONDA	B	72	36,322	6.24%	7.99%	2,238	1.75%	10/26/02
ME	S. PORTLAND	MAINE MALL HONDA	D	60	21,522	6.84%	10.34%	2,227	3.50%	09/23/02
ME	SACO	SACO HONDA		60	21,759	7.25%	10.75%	2,214	3.50%	08/06/01
ME	S. PORTLAND	MAINE MALL HONDA	C	60	20,232	8.85%	12.35%	2,155	3.50%	06/01/00
ME	BANGOR	DARLINGS HONDA	A	60	39,272	2.99%	4.99%	2,131	2.00%	02/13/03
ME	SACO	SACO HONDA	D	72	19,844	7.30%	9.99%	1,894	2.69%	04/06/02
ME	AUBURN	LEE HONDA	A	72	26,597	6.29%	8.29%	1,848	2.00%	11/12/01
ME	S. PORTLAND	MAINE MALL HONDA	C	60	17,589	6.84%	10.34%	1,820	3.50%	09/21/02
ME	SACO	SACO HONDA	B	66	28,307	6.04%	8.04%	1,814	2.00%	11/12/01
ME	AUBURN	LEE HONDA	D	60	16,849	6.84%	10.34%	1,744	3.50%	09/28/02
ME	SACO	SACO HONDA	C	60	16,411	6.24%	9.74%	1,683	3.50%	12/06/02
ME	BANGOR	DARLINGS HONDA	B	60	22,060	8.25%	10.79%	1,678	2.54%	03/31/00
ME	AUBURN	LEE HONDA	B	60	16,508	6.29%	9.79%	1,660	3.50%	11/27/01
ME	S. PORTLAND	MAINE MALL HONDA	C	60	18,261	7.25%	10.25%	1,624	3.00%	06/14/01
ME	AUBURN	LEE HONDA	C	60	15,688	7.30%	10.80%	1,609	3.50%	02/14/02
ME	SACO	SACO HONDA	A	60	29,100	2.99%	4.99%	1,604	2.00%	02/13/03
ME	BANGOR	DARLINGS HONDA	C	60	28,776	2.99%	4.99%	1,590	2.00%	02/25/03

ME - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
ME	SACO	SACO HONDA	B	60	29,205	2.99%	4.99%	1,579	2.00%	02/13/03
ME	SACO	SACO HONDA	D	72	21,674	7.24%	9.24%	1,526	2.00%	05/31/02
ME	SACO	SACO HONDA	D	60	21,047	7.30%	9.75%	1,523	2.45%	03/27/02
ME	AUBURN	LEE HONDA	D	60	16,802	5.99%	8.99%	1,467	3.00%	03/20/03
ME	AUBURN	LEE HONDA	D	60	24,841	6.84%	8.84%	1,444	2.00%	09/05/02
ME	BANGOR	DARLINGS HONDA	C	60	21,113	7.10%	9.40%	1,429	2.30%	06/21/99
ME	SACO	SACO HONDA	D	60	16,198	6.69%	9.75%	1,425	3.06%	10/17/01
ME	BANGOR	DARLINGS HONDA	A	60	25,414	2.99%	4.99%	1,405	2.00%	02/20/03
ME	S. PORTLAND	MAINE MALL HONDA	B	60	23,570	7.99%	9.99%	1,402	2.00%	07/01/02
ME	S. PORTLAND	MAINE MALL HONDA	A	72	19,707	5.74%	7.74%	1,380	2.00%	01/14/03
ME	S. PORTLAND	MAINE MALL HONDA	D	60	22,136	10.85%	12.87%	1,379	2.02%	05/06/00
ME	BANGOR	DARLINGS HONDA	A	60	24,869	2.99%	4.99%	1,375	2.00%	02/22/03
ME	AUBURN	LEE HONDA	D	60	13,442	5.99%	9.49%	1,374	3.50%	02/13/03
ME	BANGOR	DARLINGS HONDA	D	60	17,124	6.29%	8.99%	1,348	2.70%	11/17/01
ME	S. PORTLAND	MAINE MALL HONDA	D	60	34,242	7.30%	8.64%	1,344	1.34%	02/12/02
ME	S. PORTLAND	MAINE MALL HONDA		60	23,164	6.05%	8.05%	1,339	2.00%	02/08/02
ME	SACO	SACO HONDA	B	60	23,995	3.49%	5.49%	1,307	2.00%	02/14/03
ME	SACO	SACO HONDA	C	72	21,353	7.80%	9.50%	1,286	1.70%	01/26/02
ME	BANGOR	DARLINGS HONDA	A	60	23,015	2.99%	4.99%	1,259	2.00%	02/15/03
ME	BANGOR	DARLINGS HONDA	A	60	22,149	4.74%	6.74%	1,255	2.00%	11/11/02
ME	SACO	SACO HONDA	C	60	23,005	3.49%	5.49%	1,253	2.00%	02/14/03
ME	S. PORTLAND	MAINE MALL HONDA	B	60	25,370	6.29%	7.99%	1,248	1.70%	12/11/01
ME	AUGUSTA	PAUL BLOUIN HONDA	A	60	21,796	6.50%	8.50%	1,240	2.00%	02/21/01
ME	BANGOR	DARLINGS HONDA	A	60	21,531	4.24%	6.24%	1,214	2.00%	02/27/03
ME	S. PORTLAND	MAINE MALL HONDA	C	60	20,387	7.15%	9.15%	1,198	2.00%	01/29/00
ME	BANGOR	DARLINGS HONDA	A	60	21,419	2.99%	4.99%	1,163	2.00%	02/20/03

ME - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
ME	BANGOR	DARLINGS HONDA	D	60	19,697	8.85%	10.79%	1,150	1.94%	11/04/00
ME	BANGOR	DARLINGS HONDA	A	54	23,605	2.99%	4.99%	1,148	2.00%	02/14/03
ME	BANGOR	DARLINGS HONDA	C	60	16,401	7.49%	9.80%	1,119	2.31%	05/16/02
ME	AUBURN	LEE HONDA		60	29,230	5.55%	6.90%	1,104	1.35%	01/31/02
ME	PRESQUE ISLE	HARRY'S HONDA	A	60	19,234	6.60%	8.60%	1,099	2.00%	06/29/99
ME	SACO	SACO HONDA	B	60	19,162	6.49%	8.49%	1,090	2.00%	01/31/03
ME	SACO	SACO HONDA	C	60	19,005	6.79%	8.79%	1,085	2.00%	11/17/01
ME	PRESQUE ISLE	HARRY'S HONDA	A	60	27,080	6.60%	7.99%	1,070	1.39%	06/15/99
ME	SACO	SACO HONDA	C	60	18,154	8.55%	10.55%	1,063	2.00%	01/19/02
ME	AUBURN	LEE HONDA	C	60	14,118	7.30%	9.90%	1,063	2.60%	02/04/02
ME	S. PORTLAND	MAINE MALL HONDA	C	60	17,703	7.80%	9.80%	1,051	2.00%	05/03/02
ME	BANGOR	DARLINGS HONDA	C	60	11,288	6.84%	9.99%	1,047	3.15%	07/16/02
ME	S. PORTLAND	MAINE MALL HONDA	A	60	20,296	7.25%	8.99%	1,037	1.74%	06/04/01
ME	SACO	SACO HONDA	D	60	17,295	8.84%	10.84%	1,016	2.00%	07/15/02
ME	SACO	SACO HONDA	A	60	17,522	5.99%	7.99%	1,013	2.00%	06/26/02
ME	SACO	SACO HONDA	C	60	17,402	7.99%	9.99%	1,010	2.00%	02/14/03
ME	AUBURN	LEE HONDA	C	60	18,173	4.74%	6.74%	1,010	2.00%	01/25/03
ME	PRESQUE ISLE	HARRY'S HONDA	C	60	16,745	8.85%	10.85%	1,009	2.00%	12/08/00
ME	AUGUSTA	PAUL BLOUIN HONDA	D	60	26,158	7.15%	8.50%	1,009	1.35%	01/29/00
ME	BANGOR	DARLINGS HONDA	A	60	18,080	2.99%	4.99%	999	2.00%	02/20/03
ME	PRESQUE ISLE	HARRY'S HONDA	A	60	24,366	2.99%	4.49%	986	1.50%	02/15/03
ME	AUGUSTA	PAUL BLOUIN HONDA	C	60	13,838	7.05%	9.50%	976	2.45%	04/18/02
ME	AUBURN	LEE HONDA	A	60	17,080	5.09%	7.09%	974	2.00%	07/29/02
ME	AUGUSTA	PAUL BLOUIN HONDA	B	60	16,548	8.85%	10.85%	972	2.00%	11/17/00
ME	BANGOR	DARLINGS HONDA	A	60	16,402	6.75%	8.75%	956	2.00%	07/10/01
ME	BANGOR	DARLINGS HONDA	B	60	22,204	5.49%	6.99%	953	1.50%	02/19/02

ME - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
ME	AUGUSTA	PAUL BLOUIN HONDA	D	60	10,291	12.10%	15.10%	953	3.00%	01/22/01
ME	BANGOR	DARLINGS HONDA	A	60	17,224	2.99%	4.99%	952	2.00%	02/15/03
ME	SACO	SACO HONDA	A	60	20,020	2.99%	4.75%	951	1.76%	02/17/03
ME	AUGUSTA	PAUL BLOUIN HONDA	B	72	18,356	5.99%	7.49%	946	1.50%	03/08/03
ME	SACO	SACO HONDA	D	60	17,515	5.99%	7.90%	944	1.91%	02/14/03
ME	SACO	SACO HONDA	A	60	23,170	2.99%	4.50%	942	1.51%	02/22/03
ME	S. PORTLAND	MAINE MALL HONDA	A	60	15,731	7.35%	9.35%	928	2.00%	03/19/01
ME	SACO	SACO HONDA	A	60	15,885	6.55%	8.55%	926	2.00%	01/16/02
ME	S. PORTLAND	MAINE MALL HONDA	A	60	15,280	9.10%	11.10%	923	2.00%	06/29/00
ME	AUGUSTA	PAUL BLOUIN HONDA	A	60	21,299	2.99%	4.59%	918	1.60%	02/24/03
ME	PRESQUE ISLE	HARRY'S HONDA	C	60	22,125	3.49%	4.99%	902	1.50%	02/13/03
ME	SACO	SACO HONDA	C	60	21,052	6.75%	8.25%	898	1.50%	09/25/01
ME	AUGUSTA	PAUL BLOUIN HONDA	D	72	21,965	8.85%	9.99%	897	1.14%	11/14/00
ME	AUGUSTA	PAUL BLOUIN HONDA	C	60	15,737	5.24%	7.25%	884	2.01%	02/14/03
ME	SACO	SACO HONDA	B	54	17,227	6.79%	8.79%	877	2.00%	12/29/01
ME	SACO	SACO HONDA	B	60	20,975	5.09%	6.59%	874	1.50%	09/27/02
ME	AUGUSTA	PAUL BLOUIN HONDA	A	60	32,276	2.99%	3.99%	865	1.00%	02/20/03
ME	AUGUSTA	PAUL BLOUIN HONDA	A	60	14,820	7.85%	9.85%	859	2.00%	04/12/01
ME	SACO	SACO HONDA	A	60	17,474	4.24%	5.99%	856	1.75%	02/27/03
ME	SACO	SACO HONDA	D	60	31,332	3.00%	3.99%	849	0.99%	02/28/03
ME	AUBURN	LEE HONDA	C	60	14,288	7.34%	9.34%	842	2.00%	09/13/02
ME	SACO	SACO HONDA	D	60	13,999	8.74%	10.74%	842	2.00%	03/18/03
ME	BANGOR	DARLINGS HONDA	A	54	16,070	6.50%	8.50%	837	2.00%	02/15/01

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	1,999		
Amount Financed		39,272	15,510
Markup in Dollars		3,088	100
Markup in Percent		3.50%	0.19%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	1514	76.58	1514	76.58
B	252	12.75	1766	89.33
C	136	6.88	1902	96.21
D	75	3.79	1977	100.00

****22 contracts in Maine did not have the credit score field populated.***

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	32	32.99	32	32.99
B	17	17.53	49	50.52
C	27	27.84	76	78.35
D	21	21.65	97	100.00

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

MI - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MI	ANN ARBOR	ANN ARBOR ACURA	D	60	31,357	8.85%	12.85%	3,751	4.00%	11/30/00
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	C	72	23,977	8.80%	12.80%	3,525	4.00%	01/23/02
MI	CLINTON TWP.	JIM RIEHL'S FRIENDLY HONDA	D	60	33,461	6.74%	10.24%	3,386	3.50%	12/05/02
MI	MONROE	VICTORY HONDA	D	60	32,467	7.20%	10.70%	3,307	3.50%	09/28/02
MI	ANN ARBOR	ANN ARBOR ACURA	C	60	29,834	6.09%	9.74%	3,123	3.65%	01/24/03
MI	PLYMOUTH	VICTORY HONDA OF PLYMOUTH	C	72	27,934	8.20%	11.18%	3,007	2.98%	09/14/02
MI	SOUTHFIELD	TAMAROFF HONDA	D	72	29,302	8.45%	10.95%	2,694	2.50%	06/14/02
MI	FERNDALE	METRO HONDA	D	60	26,195	6.74%	10.24%	2,677	3.50%	12/09/02
MI	MONROE	VICTORY HONDA	C	60	26,368	6.95%	10.45%	2,676	3.50%	11/09/02
MI	MONROE	VICTORY HONDA	C	60	25,907	6.09%	9.59%	2,597	3.50%	03/11/03
MI	BLOOMFIELD HLS	HONDA OF BLOOMFIELD	B	60	24,857	6.95%	10.45%	2,522	3.50%	11/11/02
MI	JACKSON	ART MOEHN CHEVROLET AND HONDA	C	60	28,083	7.20%	10.20%	2,443	3.00%	09/26/02
MI	CLINTON TWP.	JIM RIEHL'S FRIENDLY HONDA	C	72	32,925	8.80%	10.80%	2,383	2.00%	03/04/02
MI	KALAMAZOO	M & M HONDA	A	72	33,511	6.45%	8.45%	2,372	2.00%	07/27/02
MI	BAY CITY	THELEN HONDA	B	72	20,475	6.20%	9.45%	2,341	3.25%	08/29/02
MI	BAY CITY	THELEN HONDA	D	72	21,391	7.09%	10.15%	2,327	3.06%	02/28/03
MI	PLYMOUTH	SUNSHINE HONDA	D	72	31,426	9.85%	11.85%	2,313	2.00%	01/13/01
MI	ANN ARBOR	ANN ARBOR ACURA	D	60	22,309	6.09%	9.59%	2,236	3.50%	03/05/03
MI	KALAMAZOO	M & M HONDA	C	60	21,500	6.09%	9.59%	2,197	3.50%	02/25/03
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	D	60	21,462	7.45%	10.95%	2,194	3.50%	06/21/02
MI	SOUTHFIELD	TAMAROFF HONDA	C	60	19,693	7.80%	11.30%	2,022	3.50%	04/11/02
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	C	60	27,814	7.45%	9.95%	2,017	2.50%	06/21/02
MI	MONROE	VICTORY HONDA	D	60	23,065	7.20%	10.20%	2,006	3.00%	09/17/02
MI	BLOOMFIELD HLS	HONDA OF BLOOMFIELD	D	60	19,085	7.20%	10.70%	1,946	3.50%	08/31/02
MI	BLOOMFIELD HLS	HONDA OF BLOOMFIELD	D	60	19,085	7.20%	10.70%	1,946	3.50%	08/31/02
MI	ANN ARBOR	ANN ARBOR ACURA	C	60	33,528	7.45%	9.45%	1,937	2.00%	09/19/01

MI - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MI	DEARBORN	LAFONTAINE HONDA	C	60	27,635	6.09%	8.49%	1,885	2.40%	01/29/03
MI	GRAND BLANC	MARK ALAN HONDA	B	72	35,882	6.95%	8.45%	1,883	1.50%	11/27/01
MI	CLINTON TWP.	JIM RIEHL'S FRIENDLY HONDA	D	60	32,802	6.09%	8.09%	1,859	2.00%	02/24/03
MI	YPSILANTI	FISCHER HONDA	D	60	21,325	7.20%	10.20%	1,855	3.00%	08/08/02
MI	GRAND BLANC	MARK ALAN HONDA	A	72	29,980	6.45%	8.20%	1,837	1.75%	09/09/02
MI	ANN ARBOR	ANN ARBOR ACURA	D	60	24,327	8.35%	10.90%	1,822	2.55%	12/09/00
MI	BAY CITY	THELEN HONDA	C	48	22,870	6.09%	9.59%	1,806	3.50%	02/20/03
MI	CLINTON TWP.	JIM RIEHL'S FRIENDLY HONDA	B	60	31,019	7.45%	9.45%	1,792	2.00%	08/14/01
MI	MONROE	VICTORY HONDA	C	60	17,224	6.95%	10.45%	1,783	3.50%	10/12/02
MI	ROSEVILLE	JEFFREY HONDA	B	60	30,584	7.20%	9.20%	1,761	2.00%	08/07/02
MI	PLYMOUTH	VICTORY HONDA OF PLYMOUTH	B	72	30,572	5.34%	6.99%	1,746	1.65%	03/20/03
MI	KALAMAZOO	M & M HONDA	D	60	19,059	9.20%	12.20%	1,739	3.00%	09/26/02
MI	CLINTON TWP.	JIM RIEHL'S FRIENDLY HONDA	D	60	30,237	6.95%	8.95%	1,735	2.00%	11/27/01
MI	YPSILANTI	FISCHER HONDA	D	60	29,472	6.95%	8.95%	1,691	2.00%	11/08/02
MI	BLOOMFIELD HLS	HONDA OF BLOOMFIELD	C	60	16,718	6.09%	9.59%	1,688	3.50%	02/19/03
MI	ANN ARBOR	ANN ARBOR ACURA	A	54	41,956	4.95%	6.56%	1,678	1.61%	04/17/02
MI	CLINTON TWP.	JIM RIEHL'S FRIENDLY HONDA		60	30,000	4.95%	6.95%	1,672	2.00%	04/17/02
MI	BAY CITY	THELEN HONDA	D	72	22,776	7.74%	9.80%	1,670	2.06%	12/06/02
MI	NOVI	SUBURBAN ACURA	B	72	39,991	6.09%	7.30%	1,664	1.21%	02/10/03
MI	BLOOMFIELD HLS	HONDA OF BLOOMFIELD	B	60	29,370	5.95%	7.95%	1,661	2.00%	09/28/02
MI	FERNDALE	METRO HONDA	D	60	25,267	6.09%	8.35%	1,621	2.26%	03/07/03
MI	DEARBORN	LAFONTAINE HONDA	B	72	29,257	8.20%	9.75%	1,620	1.55%	09/17/02
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	B	60	27,845	7.80%	9.80%	1,617	2.00%	03/11/02
MI	SOUTHFIELD	TAMAROFF HONDA	D	60	15,728	7.80%	11.30%	1,615	3.50%	04/18/02
MI	SOUTHGATE	MELTON HONDA	D	60	27,088	8.00%	10.00%	1,609	2.00%	12/31/99
MI	BLOOMFIELD HLS	HONDA OF BLOOMFIELD	D	60	18,517	6.95%	9.95%	1,605	3.00%	10/26/02

MI - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MI	PLYMOUTH	SUNSHINE HONDA	B	60	26,924	7.80%	9.80%	1,601	2.00%	02/02/02
MI	DEARBORN	LAFONTAINE HONDA		60	27,774	7.20%	9.20%	1,599	2.00%	07/17/02
MI	SOUTHFIELD	TAMAROFF HONDA	A	60	34,395	4.34%	5.99%	1,591	1.65%	03/01/03
MI	KALAMAZOO	M & M HONDA	D	60	26,176	8.60%	10.60%	1,568	2.00%	03/07/01
MI	PLYMOUTH	VICTORY HONDA OF PLYMOUTH	C	60	20,198	7.20%	9.88%	1,565	2.68%	08/03/02
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	B	60	27,456	6.20%	8.20%	1,559	2.00%	07/11/02
MI	PLYMOUTH	SUNSHINE HONDA	D	72	21,112	8.60%	10.60%	1,523	2.00%	03/12/01
MI	PLYMOUTH	VICTORY HONDA OF PLYMOUTH	D	72	22,694	7.09%	8.99%	1,521	1.90%	02/15/03
MI	PT. HURON	CAWOOD HONDA	D	60	27,151	5.25%	7.25%	1,520	2.00%	04/15/02
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	C	60	25,855	7.85%	9.85%	1,502	2.00%	05/24/01
MI	ANN ARBOR	ANN ARBOR ACURA	B	60	26,724	5.49%	7.49%	1,502	2.00%	01/23/03
MI	DEARBORN	LAFONTAINE HONDA	A	72	27,300	9.60%	11.10%	1,498	1.50%	02/23/01
MI	BLOOMFIELD HLS	HONDA OF BLOOMFIELD	A	60	26,499	5.70%	7.70%	1,493	2.00%	10/10/02
MI	FERNDALE	METRO HONDA	D	60	25,217	9.10%	11.10%	1,490	2.00%	06/21/00
MI	BLOOMFIELD HLS	HONDA OF BLOOMFIELD	C	60	34,077	5.45%	6.99%	1,469	1.54%	09/12/02
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	B	60	33,677	7.80%	9.30%	1,462	1.50%	03/09/02
MI	SOUTHFIELD	TAMAROFF HONDA	C	60	24,519	6.95%	8.95%	1,434	2.00%	12/07/01
MI	FERNDALE	METRO HONDA	D	66	22,299	7.45%	9.45%	1,432	2.00%	01/03/02
MI	SOUTHFIELD	TAMAROFF HONDA	C	72	19,973	6.95%	8.93%	1,412	1.98%	10/24/02
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	C	60	24,017	8.60%	10.60%	1,410	2.00%	04/13/00
MI	PLYMOUTH	SUNSHINE HONDA	B	72	19,248	8.85%	10.85%	1,394	2.00%	05/10/01
MI	ANN ARBOR	ANN ARBOR ACURA	A	60	28,161	4.95%	6.72%	1,387	1.77%	04/18/02
MI	CLINTON TWP.	JIM RIEHL'S FRIENDLY HONDA	D	60	24,420	6.09%	8.09%	1,384	2.00%	03/06/03
MI	PLYMOUTH	VICTORY HONDA OF PLYMOUTH	D	60	24,004	6.95%	8.95%	1,378	2.00%	06/20/02
MI	SOUTHFIELD	TAMAROFF HONDA	D	60	23,539	6.95%	8.95%	1,377	2.00%	08/09/01
MI	SOUTHFIELD	TAMAROFF HONDA	D	60	23,868	7.20%	9.20%	1,374	2.00%	08/14/02

MI - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	C	60	23,636	7.80%	9.80%	1,373	2.00%	03/07/02
MI	SOUTHFIELD	TAMAROFF HONDA	D	60	23,002	8.00%	10.00%	1,366	2.00%	10/05/99
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	D	60	19,500	7.45%	9.85%	1,355	2.40%	08/01/01
MI	BLOOMFIELD HLS	HONDA OF BLOOMFIELD	B	60	33,424	4.99%	6.45%	1,355	1.46%	01/07/03
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	B	60	26,729	6.20%	7.95%	1,352	1.75%	06/12/02
MI	KALAMAZOO	M & M HONDA	C	60	24,025	4.34%	6.34%	1,351	2.00%	02/24/03
MI	ROSEVILLE	JEFFREY HONDA	C	60	23,191	8.00%	10.00%	1,350	2.00%	01/10/00
MI	KALAMAZOO	M & M HONDA	B	72	26,484	8.35%	9.75%	1,342	1.40%	03/26/01
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	B	72	18,136	10.20%	12.20%	1,341	2.00%	07/22/02
MI	GRAND BLANC	MARK ALAN HONDA	D	60	22,385	10.00%	12.00%	1,339	2.00%	02/26/00
MI	ANN ARBOR	ANN ARBOR ACURA	D	66	41,648	7.95%	8.95%	1,338	1.00%	07/27/01
MI	NOVI	SUBURBAN ACURA	C	60	25,741	7.80%	9.59%	1,336	1.79%	03/15/02
MI	PLYMOUTH	SUNSHINE HONDA	D	60	22,700	8.60%	10.60%	1,336	2.00%	02/16/01
MI	MONROE	VICTORY HONDA	D	60	16,683	7.20%	9.95%	1,328	2.75%	07/20/02
MI	HOLLAND	CROWN MOTORS LTD.	A	60	23,471	5.70%	7.70%	1,322	2.00%	11/06/02
MI	PLYMOUTH	VICTORY HONDA OF PLYMOUTH	C	72	24,723	7.84%	9.34%	1,319	1.50%	02/01/03
MI	TROY	TROY HONDA	B	60	27,237	4.34%	6.09%	1,318	1.75%	02/27/03
MI	SOUTHFIELD	TAMAROFF HONDA	B	60	30,873	6.45%	7.95%	1,315	1.50%	06/26/02
MI	ROSEVILLE	JEFFREY HONDA	D	60	22,870	6.74%	8.74%	1,309	2.00%	12/06/02
MI	MONROE	VICTORY HONDA	D	60	16,734	7.20%	9.90%	1,307	2.70%	09/25/02
MI	GRAND RAPIDS	DUTHLER HONDA	C	72	36,199	7.95%	8.95%	1,303	1.00%	10/14/02
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	B	60	21,079	10.60%	12.60%	1,300	2.00%	05/31/00

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	17,905		
Amount Financed		72,909	16,615
Markup in Dollars		3,751	54
Markup in Percent		4.00%	0.10%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	11844	67.34	11844	67.34
B	2788	15.85	14632	83.19
C	1596	9.07	16228	92.27
D	1360	7.73	17588	100.00

**317 contracts in Michigan did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	8	8.16	8	8.16
B	22	22.45	30	30.61
C	27	27.55	57	58.16
D	41	41.84	98	100.00

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

MN - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MN	BROOKLYN PARK	BUERKLE ACURA	C	72	38,454	8.75%	11.75%	4,221	3.00%	11/17/00
MN	BROOKLYN PARK	BUERKLE ACURA	D	60	33,828	7.24%	10.74%	3,523	3.50%	08/13/02
MN	RICHFIELD	RICHFIELD-BLOOMINGTON HONDA	C	60	28,983	7.75%	11.25%	2,995	3.50%	08/11/01
MN	BRAINERD	TANNER HONDA	C	72	26,190	7.64%	10.63%	2,856	2.99%	11/07/02
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	B	60	27,433	7.25%	10.75%	2,855	3.50%	06/26/99
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	B	72	39,464	7.50%	9.50%	2,845	2.00%	01/18/02
MN	ROCHESTER	TOM KADLEC PONTIAC HONDA	D	60	29,483	8.75%	11.90%	2,817	3.15%	01/04/01
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	D	60	26,425	6.99%	10.49%	2,741	3.50%	04/22/02
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	D	72	22,782	7.19%	10.50%	2,738	3.31%	03/12/03
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	C	60	26,712	6.19%	9.69%	2,737	3.50%	03/14/03
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	D	72	23,327	8.75%	11.90%	2,734	3.15%	08/10/01
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	A	72	38,123	6.49%	8.49%	2,704	2.00%	06/22/02
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	D	72	25,011	7.99%	10.90%	2,619	2.91%	02/19/02
MN	RICHFIELD	RICHFIELD-BLOOMINGTON HONDA	D	60	24,610	6.19%	9.69%	2,523	3.50%	03/22/03
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	D	60	25,494	6.64%	9.94%	2,477	3.30%	11/08/02
MN	BURNSVILLE	BURNSVILLE HONDA	C	60	22,370	9.00%	12.50%	2,383	3.50%	08/26/00
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	D	72	25,237	7.39%	9.99%	2,377	2.60%	02/24/03
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	D	60	24,290	8.75%	11.90%	2,318	3.15%	11/30/00
MN	ST. PAUL	WHITE BEAR ACURA	A	72	38,000	6.24%	7.95%	2,290	1.71%	02/12/02
MN	BURNSVILLE	BURNSVILLE HONDA	A	72	31,064	8.75%	10.75%	2,289	2.00%	11/24/00
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	D	60	38,143	7.14%	9.14%	2,240	2.00%	10/12/02
MN	BLOOMINGTON	BLOOMINGTON ACURA	B	60	37,757	6.99%	8.99%	2,214	2.00%	03/30/02
MN	RICHFIELD	RICHFIELD-BLOOMINGTON HONDA	C	60	35,071	7.75%	9.87%	2,205	2.12%	09/10/01
MN	BURNSVILLE	BURNSVILLE HONDA	C	60	21,081	7.75%	11.25%	2,194	3.50%	11/09/99
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	D	72	29,999	7.54%	9.54%	2,166	2.00%	01/15/03

MN - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MN	ST. PAUL	BUERKLE BUICK-HONDA	D	60	28,530	6.39%	8.99%	2,166	2.60%	02/04/03
MN	ST. PAUL	WHITE BEAR ACURA	A	72	29,365	7.24%	9.24%	2,112	2.00%	03/02/02
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	D	60	20,074	7.24%	10.74%	2,086	3.50%	07/11/02
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	C	60	25,124	7.75%	10.50%	2,059	2.75%	09/11/01
MN	RICHFIELD	RICHFIELD-BLOOMINGTON HONDA	A	72	22,669	8.50%	10.99%	2,056	2.49%	08/26/00
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	B	60	19,402	8.75%	12.25%	2,051	3.50%	12/14/00
MN	BROOKLYN PARK	BUERKLE ACURA	B	60	22,806	6.64%	9.64%	2,011	3.00%	11/11/02
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	D	60	23,364	7.14%	9.99%	1,967	2.85%	10/14/02
MN	BURNSVILLE	BURNSVILLE HONDA	B	60	32,724	8.49%	10.49%	1,965	2.00%	02/27/01
MN	RICHFIELD	RICHFIELD-BLOOMINGTON HONDA	B	60	26,418	7.24%	9.74%	1,944	2.50%	05/07/02
MN	ROCHESTER	TOM KADLEC PONTIAC HONDA	D	60	18,510	7.75%	11.25%	1,942	3.50%	08/04/01
MN	BURNSVILLE	BURNSVILLE HONDA	D	60	18,278	7.14%	10.64%	1,897	3.50%	10/17/02
MN	ROCHESTER	TOM KADLEC PONTIAC HONDA	D	60	25,358	8.00%	10.50%	1,894	2.50%	03/30/00
MN	BLOOMINGTON	BLOOMINGTON ACURA	C	60	32,143	6.99%	8.99%	1,885	2.00%	04/18/02
MN	ST. PAUL	BUERKLE BUICK-HONDA	C	60	18,447	7.14%	10.64%	1,877	3.50%	10/21/02
MN	ROCHESTER	TOM KADLEC PONTIAC HONDA	D	72	25,946	7.49%	9.49%	1,873	2.00%	08/05/02
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	B	72	26,548	5.89%	7.89%	1,866	2.00%	11/11/02
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	B	72	25,187	8.24%	10.24%	1,835	2.00%	08/24/02
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	D	60	31,158	6.64%	8.64%	1,817	2.00%	12/19/02
MN	RICHFIELD	RICHFIELD-BLOOMINGTON HONDA	A	60	19,452	7.75%	10.90%	1,810	3.15%	10/19/99
MN	ST. PAUL	WHITE BEAR ACURA	A	60	31,578	5.39%	7.39%	1,808	2.00%	10/10/02
MN	BROOKLYN PARK	BUERKLE ACURA	D	60	20,155	6.64%	9.64%	1,777	3.00%	10/26/02
MN	BLOOMINGTON	BLOOMINGTON ACURA	C	60	30,900	5.49%	7.49%	1,772	2.00%	06/27/02
MN	BLOOMINGTON	BLOOMINGTON ACURA	C	60	40,090	4.94%	6.49%	1,761	1.55%	03/06/03
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	C	72	22,132	7.19%	9.39%	1,747	2.20%	02/26/03
MN	BLOOMINGTON	BLOOMINGTON ACURA	A	60	29,356	7.75%	9.75%	1,737	2.00%	03/18/00

MN - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MN	RICHFIELD	RICHFIELD-BLOOMINGTON HONDA	B	60	29,904	5.99%	7.99%	1,728	2.00%	07/08/02
MN	ROCHESTER	TOM KADLEC PONTIAC HONDA	A	72	24,028	7.24%	9.24%	1,728	2.00%	09/21/02
MN	BURNSVILLE	BURNSVILLE HONDA	C	60	29,556	6.64%	8.64%	1,723	2.00%	11/18/02
MN	BURNSVILLE	BURNSVILLE HONDA		72	25,000	7.39%	9.39%	1,722	2.00%	02/12/03
MN	ROCHESTER	TOM KADLEC PONTIAC HONDA	C	60	16,333	7.75%	11.25%	1,714	3.50%	06/04/01
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	D	60	24,989	6.64%	8.99%	1,714	2.35%	12/19/02
MN	BROOKLYN PARK	BUERKLE ACURA	C	60	29,000	6.64%	8.64%	1,692	2.00%	10/31/02
MN	BROOKLYN PARK	BUERKLE ACURA	A	60	59,596	5.24%	6.24%	1,691	1.00%	03/30/02
MN	RICHFIELD	RICHFIELD-BLOOMINGTON HONDA	B	60	29,275	5.44%	7.44%	1,678	2.00%	03/03/03
MN	BURNSVILLE	BURNSVILLE HONDA	B	60	28,103	7.75%	9.75%	1,663	2.00%	08/13/01
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	B	60	27,661	8.14%	10.14%	1,648	2.00%	10/12/02
MN	ROCHESTER	TOM KADLEC PONTIAC HONDA	D	72	22,527	7.75%	9.75%	1,634	2.00%	09/13/01
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	D	72	24,573	8.75%	10.55%	1,625	1.80%	01/09/01
MN	RICHFIELD	RICHFIELD-BLOOMINGTON HONDA	B	72	30,171	8.40%	9.90%	1,623	1.50%	10/18/01
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	A	60	15,145	8.75%	12.25%	1,610	3.50%	11/28/00
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	B	60	26,222	10.25%	12.25%	1,605	2.00%	05/27/00
MN	ST. PAUL	BUERKLE BUICK-HONDA	B	60	26,821	6.39%	8.39%	1,559	2.00%	02/01/03
MN	ST. PAUL	WHITE BEAR ACURA	B	60	30,714	5.99%	7.75%	1,559	1.76%	04/01/02
MN	BROOKLYN PARK	BUERKLE ACURA	A	60	27,400	4.44%	6.44%	1,546	2.00%	03/06/03
MN	BURNSVILLE	BURNSVILLE HONDA	D	60	17,397	7.75%	10.75%	1,544	3.00%	10/04/99
MN	ROCHESTER	TOM KADLEC PONTIAC HONDA	D	60	27,288	4.44%	6.44%	1,540	2.00%	03/17/03
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	D	60	18,557	8.75%	11.50%	1,540	2.75%	12/06/00
MN	ROCHESTER	TOM KADLEC PONTIAC HONDA	A	60	24,742	4.44%	6.64%	1,538	2.20%	02/28/03
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	D	60	25,917	7.75%	9.75%	1,537	2.00%	07/11/01
MN	BURNSVILLE	BURNSVILLE HONDA	C	60	17,198	6.90%	9.90%	1,520	3.00%	11/02/01
MN	BURNSVILLE	BURNSVILLE HONDA	D	60	25,352	8.75%	10.75%	1,519	2.00%	07/17/00

MN - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MN	BROOKLYN PARK	BUERKLE ACURA	A	72	43,887	6.24%	7.24%	1,511	1.00%	04/25/02
MN	RICHFIELD	RICHFIELD-BLOOMINGTON HONDA	B	72	21,134	6.49%	8.49%	1,500	2.00%	07/13/02
MN	ST. PAUL	WHITE BEAR ACURA	D	60	22,186	8.25%	10.50%	1,492	2.25%	04/22/00
MN	ST. PAUL	BUERKLE BUICK-HONDA	A	72	27,106	5.89%	7.49%	1,491	1.60%	11/09/02
MN	ROCHESTER	TOM KADLEC PONTIAC HONDA	D	60	22,757	7.75%	9.95%	1,487	2.20%	09/08/01
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	B	60	24,590	8.75%	10.75%	1,478	2.00%	11/17/00
MN	RICHFIELD	RICHFIELD-BLOOMINGTON HONDA	B	60	21,788	8.75%	10.99%	1,468	2.24%	01/08/01
MN	RICHFIELD	RICHFIELD-BLOOMINGTON HONDA	D	60	25,119	6.64%	8.64%	1,465	2.00%	12/09/02
MN	RICHFIELD	RICHFIELD-BLOOMINGTON HONDA	B	60	36,210	5.49%	6.90%	1,459	1.41%	06/12/02
MN	RICHFIELD	RICHFIELD-BLOOMINGTON HONDA	A	60	28,525	7.25%	8.99%	1,457	1.74%	11/18/99
MN	BROOKLYN PARK	BUERKLE ACURA	A	60	35,808	5.49%	6.90%	1,442	1.41%	05/28/02
MN	BURNSVILLE	BURNSVILLE HONDA	C	60	13,896	7.75%	11.25%	1,440	3.50%	09/08/99
MN	ROCHESTER	TOM KADLEC PONTIAC HONDA	A	60	24,428	7.24%	9.24%	1,438	2.00%	08/22/02
MN	BRAINERD	TANNER HONDA	B	72	32,302	6.64%	7.90%	1,438	1.26%	11/01/02
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	A	60	33,525	5.49%	6.99%	1,435	1.50%	06/26/02
MN	BURNSVILLE	BURNSVILLE HONDA	D	60	24,392	7.24%	9.24%	1,433	2.00%	05/25/02
MN	ROCHESTER	TOM KADLEC PONTIAC HONDA	A	60	35,467	5.49%	6.90%	1,427	1.41%	07/05/02
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	A	60	27,970	7.25%	8.99%	1,427	1.74%	01/06/00
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	B	60	23,740	8.75%	10.75%	1,425	2.00%	01/02/01
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA		60	35,989	5.49%	6.90%	1,420	1.41%	08/29/02
MN	ROCHESTER	TOM KADLEC PONTIAC HONDA		60	24,715	5.39%	7.39%	1,415	2.00%	10/07/02
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	A	60	27,976	8.25%	9.95%	1,414	1.70%	07/06/00
MN	BROOKLYN PARK	BUERKLE ACURA	D	60	23,757	7.99%	9.99%	1,414	2.00%	07/24/00

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	11,710		
Amount Financed		59,596	16,884
Markup in Dollars		4,221	97
Markup in Percent		3.50%	0.18%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	8133	70.46	8133	70.46
B	1753	15.19	9886	85.64
C	993	8.60	10879	94.25
D	664	5.75	11543	100.00

**167 contracts in Minnesota did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	22	22.68	22	22.68
B	23	23.71	45	46.39
C	18	18.56	63	64.95
D	34	35.05	97	100.00

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

MO - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MO	ELLISVILLE	STEPHEN VINCEL HONDA	D	72	33,059	8.25%	12.75%	5,549	4.50%	02/02/01
MO	ST. PETERS	ED NAPLETON HONDA	C	72	40,013	7.15%	10.65%	5,088	3.50%	02/19/03
MO	LEE'S SUMMIT	STADIUM HONDA	B	72	31,609	6.79%	11.04%	4,823	4.25%	10/09/02
MO	INDEPENDENCE	INDEPENDENCE HONDA	D	72	33,452	8.04%	11.54%	4,318	3.50%	10/18/02
MO	LEE'S SUMMIT	STADIUM HONDA	C	72	27,896	8.45%	11.95%	3,555	3.50%	01/26/02
MO	KANSAS CITY	JOHN CHEZIK HONDA	D	60	33,984	5.90%	9.40%	3,467	3.50%	02/17/03
MO	KANSAS CITY	JOHN CHEZIK HONDA	A	72	23,742	9.99%	13.49%	3,162	3.50%	09/29/00
MO	KANSAS CITY	JOHN CHEZIK HONDA	C	60	30,258	6.39%	9.89%	3,110	3.50%	11/20/02
MO	ST. PETERS	ED NAPLETON HONDA	C	72	23,373	9.25%	12.75%	3,076	3.50%	02/07/01
MO	KANSAS CITY	JAY WOLFE ACURA	D	72	32,335	8.99%	11.50%	3,018	2.51%	03/17/01
MO	COLUMBIA	ALBERT BUICK-HONDA	C	72	27,013	8.65%	11.65%	3,006	3.00%	01/14/02
MO	LEE'S SUMMIT	STADIUM HONDA	C	72	19,520	6.39%	10.64%	2,996	4.25%	11/21/02
MO	JOPLIN	ROPER HONDA	B	72	23,438	7.29%	10.79%	2,984	3.50%	01/04/02
MO	KANSAS CITY	JAY WOLFE ACURA	B	72	39,714	9.74%	11.74%	2,974	2.00%	11/24/00
MO	INDEPENDENCE	INDEPENDENCE HONDA	D	72	36,695	7.75%	9.95%	2,930	2.20%	10/26/01
MO	ST. PETERS	ED NAPLETON HONDA	B	72	22,247	9.25%	12.75%	2,928	3.50%	03/01/01
MO	LEE'S SUMMIT	STADIUM HONDA	C	60	27,319	8.99%	12.49%	2,917	3.50%	08/12/00
MO	ST. JOSEPH	VIC OLDSMOBILE, HONDA, GMC	D	60	32,790	7.25%	10.25%	2,915	3.00%	07/03/01
MO	KANSAS CITY	JOHN CHEZIK HONDA	A	72	35,121	8.29%	10.54%	2,896	2.25%	08/17/02
MO	ST. LOUIS	HUEYS CARLSON HONDA	D	72	22,401	8.65%	12.15%	2,864	3.50%	01/09/02
MO	KANSAS CITY	JOHN CHEZIK HONDA	C	60	27,956	5.80%	9.30%	2,848	3.50%	03/26/03
MO	KANSAS CITY	JOHN CHEZIK HONDA	D	60	27,366	7.24%	10.74%	2,848	3.50%	06/26/02
MO	ST. JOSEPH	VIC OLDSMOBILE, HONDA, GMC	C	72	21,885	8.45%	11.95%	2,843	3.50%	03/29/02
MO	COLUMBIA	ALBERT BUICK-HONDA	C	60	32,623	5.90%	8.90%	2,843	3.00%	01/27/03
MO	LEE'S SUMMIT	STADIUM HONDA	D	72	21,746	8.49%	11.99%	2,829	3.50%	05/08/01

MO - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MO	ST. PETERS	ED NAPLETON HONDA	D	72	21,685	8.25%	11.75%	2,808	3.50%	08/03/01
MO	KANSAS CITY	JAY WOLFE HONDA	B	60	27,069	7.75%	11.25%	2,793	3.50%	04/18/01
MO	INDEPENDENCE	INDEPENDENCE HONDA	D	60	26,580	7.42%	10.92%	2,773	3.50%	05/30/02
MO	LEE'S SUMMIT	STADIUM HONDA	D	72	21,210	8.75%	12.25%	2,771	3.50%	04/11/01
MO	JEFFERSON CITY	REAGAN HONDA	D	60	26,908	6.29%	9.79%	2,761	3.50%	12/12/01
MO	LEE'S SUMMIT	STADIUM HONDA	A	60	26,917	5.90%	9.40%	2,749	3.50%	02/15/03
MO	ST. LOUIS	ST. LOUIS HONDA	D	60	26,751	5.90%	9.40%	2,737	3.50%	02/22/03
MO	KANSAS CITY	JAY WOLFE ACURA	D	60	30,030	8.99%	11.99%	2,736	3.00%	06/30/00
MO	ST. PETERS	ED NAPLETON HONDA	D	72	21,210	7.90%	11.40%	2,731	3.50%	10/13/01
MO	KANSAS CITY	JAY WOLFE HONDA	A	72	21,552	7.29%	10.79%	2,706	3.50%	12/11/01
MO	KANSAS CITY	JOHN CHEZIK HONDA	C	66	22,713	8.99%	12.49%	2,693	3.50%	12/21/00
MO	KANSAS CITY	JAY WOLFE HONDA	B	60	26,665	6.29%	9.79%	2,692	3.50%	12/11/01
MO	KANSAS CITY	JAY WOLFE HONDA	C	72	24,434	8.25%	11.25%	2,664	3.00%	09/26/01
MO	ST. PETERS	ED NAPLETON HONDA	D	60	25,555	6.94%	10.44%	2,648	3.50%	09/27/02
MO	KANSAS CITY	JAY WOLFE HONDA	D	60	25,839	7.20%	10.70%	2,646	3.50%	04/02/02
MO	KANSAS CITY	JAY WOLFE HONDA	B	72	20,424	9.25%	12.75%	2,642	3.50%	02/14/01
MO	KANSAS CITY	JAY WOLFE ACURA	D	72	36,403	8.99%	10.95%	2,635	1.96%	03/13/01
MO	ST. LOUIS	HUEYS CARLSON HONDA	B	60	28,840	8.99%	11.99%	2,628	3.00%	07/26/00
MO	CAPE GIRARDEAU	WIESER HONDA	D	72	27,757	7.15%	9.75%	2,604	2.60%	01/31/03
MO	ELLISVILLE	STEPHEN VINCEL HONDA	C	60	29,410	6.79%	9.79%	2,597	3.00%	10/14/02
MO	ST. LOUIS	ST. LOUIS HONDA	C	60	25,285	5.80%	9.30%	2,573	3.50%	03/14/03
MO	ST. PETERS	ED NAPLETON HONDA	C	72	21,320	8.99%	12.28%	2,572	3.29%	03/20/01
MO	KANSAS CITY	JOHN CHEZIK HONDA	B	72	37,074	6.00%	8.00%	2,563	2.00%	02/19/03
MO	ST. LOUIS	HUEYS CARLSON HONDA	A	72	36,245	7.25%	9.25%	2,562	2.00%	06/30/01
MO	KANSAS CITY	JAY WOLFE HONDA	C	72	31,218	8.25%	10.50%	2,555	2.25%	07/21/01
MO	INDEPENDENCE	INDEPENDENCE HONDA	D	60	24,487	7.24%	10.74%	2,545	3.50%	06/21/02

MO - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MO	KANSAS CITY	JAY WOLFE ACURA	D	60	32,416	7.25%	9.90%	2,535	2.65%	07/20/01
MO	KANSAS CITY	JAY WOLFE HONDA	D	60	27,078	7.20%	10.40%	2,533	3.20%	01/30/02
MO	INDEPENDENCE	INDEPENDENCE HONDA	B	72	35,529	6.79%	8.79%	2,531	2.00%	09/22/02
MO	KANSAS CITY	JAY WOLFE HONDA	B	72	19,415	9.25%	12.75%	2,515	3.50%	01/27/01
MO	KANSAS CITY	JAY WOLFE ACURA	B	72	32,049	7.29%	9.50%	2,506	2.21%	11/23/01
MO	INDEPENDENCE	INDEPENDENCE HONDA	D	60	24,078	7.25%	10.75%	2,503	3.50%	08/10/01
MO	JOPLIN	ROPER HONDA	C	60	28,511	6.39%	9.39%	2,499	3.00%	11/26/02
MO	ST. LOUIS	HUEYS CARLSON HONDA	B	72	19,635	7.90%	11.40%	2,480	3.50%	10/04/01
MO	ST. PETERS	ED NAPLETON HONDA	D	72	32,216	7.90%	9.99%	2,448	2.09%	10/10/01
MO	LEE'S SUMMIT	STADIUM HONDA	A	60	23,289	7.49%	10.99%	2,434	3.50%	04/27/01
MO	JOPLIN	ROPER HONDA	B	60	23,745	5.90%	9.40%	2,420	3.50%	01/13/03
MO	MANCHESTER	DAVE MUNGENAST ST. LOUIS ACURA	B	72	21,628	8.99%	11.99%	2,416	3.00%	07/19/00
MO	ST. PETERS	ED NAPLETON HONDA	C	60	29,485	7.20%	9.99%	2,402	2.79%	03/15/02
MO	ST. PETERS	ED NAPLETON HONDA	B	72	33,824	6.29%	8.29%	2,391	2.00%	07/29/02
MO	LEE'S SUMMIT	STADIUM HONDA	C	66	20,396	7.95%	11.45%	2,385	3.50%	03/14/02
MO	KANSAS CITY	JOHN CHEZIK HONDA	C	60	23,090	6.49%	9.99%	2,377	3.50%	11/09/01
MO	KANSAS CITY	JOHN CHEZIK HONDA	D	72	33,962	5.65%	7.65%	2,372	2.00%	03/15/03
MO	KANSAS CITY	JAY WOLFE ACURA	D	60	22,385	8.25%	11.75%	2,370	3.50%	02/05/01
MO	LEE'S SUMMIT	STADIUM HONDA	A	60	22,650	7.49%	10.99%	2,367	3.50%	05/18/01
MO	ST. LOUIS	HUEYS CARLSON HONDA	C	60	23,225	7.20%	10.70%	2,365	3.50%	04/25/02
MO	INDEPENDENCE	INDEPENDENCE HONDA	C	60	22,886	6.75%	10.25%	2,365	3.50%	11/02/01
MO	INDEPENDENCE	INDEPENDENCE HONDA	D	60	27,161	5.90%	8.90%	2,363	3.00%	02/20/03
MO	LEE'S SUMMIT	STADIUM HONDA	C	60	22,705	7.20%	10.70%	2,363	3.50%	03/29/02
MO	ST. LOUIS	HUEYS CARLSON HONDA	C	60	22,948	6.39%	9.89%	2,359	3.50%	11/18/02
MO	LEE'S SUMMIT	STADIUM HONDA	A	72	18,490	7.15%	10.65%	2,353	3.50%	01/04/03
MO	KANSAS CITY	JOHN CHEZIK HONDA	D	72	42,939	8.45%	9.95%	2,352	1.50%	04/03/02

MO - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MO	LEE'S SUMMIT	STADIUM HONDA	B	60	25,080	6.79%	9.94%	2,329	3.15%	10/09/02
MO	LEE'S SUMMIT	STADIUM HONDA	C	60	22,029	8.25%	11.75%	2,327	3.50%	02/17/01
MO	ST. PETERS	ED NAPLETON HONDA	C	60	22,731	6.39%	9.89%	2,317	3.50%	11/11/02
MO	ELLISVILLE	STEPHEN VINCEL HONDA	A	60	22,159	7.49%	10.99%	2,314	3.50%	07/22/99
MO	KANSAS CITY	JOHN CHEZIK HONDA	B	72	32,998	5.75%	7.75%	2,310	2.00%	01/13/03
MO	KANSAS CITY	JOHN CHEZIK HONDA	B	72	32,396	6.64%	8.64%	2,304	2.00%	10/21/02
MO	KANSAS CITY	JOHN CHEZIK HONDA	C	60	22,413	6.39%	9.89%	2,303	3.50%	11/26/02
MO	KANSAS CITY	JAY WOLFE HONDA	C	66	20,169	7.75%	11.25%	2,303	3.50%	07/28/01
MO	ST. JOSEPH	VIC OLDSMOBILE, HONDA, GMC	A	72	31,940	7.42%	9.42%	2,303	2.00%	06/07/02
MO	ST. LOUIS	ST. LOUIS HONDA	B	60	21,561	8.99%	12.49%	2,297	3.50%	08/23/00
MO	KANSAS CITY	JAY WOLFE HONDA	C	60	22,223	6.90%	10.40%	2,263	3.50%	10/15/01
MO	KANSAS CITY	JOHN CHEZIK HONDA	D	72	31,261	7.67%	9.67%	2,260	2.00%	05/02/02
MO	ELLISVILLE	STEPHEN VINCEL HONDA	B	60	21,209	8.49%	11.99%	2,246	3.50%	04/24/00
MO	MANCHESTER	DAVE MUNGENAST ST. LOUIS ACURA	B	60	38,785	6.17%	8.17%	2,242	2.00%	05/22/02
MO	KANSAS CITY	JOHN CHEZIK HONDA	A	72	31,176	7.20%	9.20%	2,239	2.00%	04/10/02
MO	KANSAS CITY	JAY WOLFE HONDA	D	72	26,848	7.15%	9.50%	2,238	2.35%	12/20/02
MO	KANSAS CITY	JOHN CHEZIK HONDA	C	72	24,805	8.25%	10.75%	2,233	2.50%	08/29/01
MO	ST. PETERS	ED NAPLETON HONDA	C	60	21,464	7.20%	10.70%	2,233	3.50%	02/13/02
MO	KANSAS CITY	JAY WOLFE HONDA	B	72	20,050	9.25%	12.25%	2,215	3.00%	02/15/01
MO	ST. LOUIS	HUEYS CARLSON HONDA	B	60	29,426	7.40%	9.99%	2,210	2.59%	01/10/02
MO	KANSAS CITY	JAY WOLFE HONDA	D	72	23,965	8.49%	10.99%	2,209	2.50%	04/30/01
MO	ST. PETERS	ED NAPLETON HONDA	C	60	25,892	7.04%	9.99%	2,209	2.95%	08/14/02
MO	KANSAS CITY	JOHN CHEZIK HONDA	B	72	31,488	5.75%	7.75%	2,205	2.00%	01/21/03

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	19,299		
Amount Financed		73,478	17,111
Markup in Dollars		5,549	123
Markup in Percent		4.50%	0.22%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	13414	70.41	13414	70.41
B	2946	15.46	16360	85.88
C	1627	8.54	17987	94.42
D	1063	5.58	19050	100.00

**249 contracts in Missouri did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	11	11.00	11	11.00
B	25	25.00	36	36.00
C	32	32.00	68	68.00
D	32	32.00	100	100.00

MS - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MS	GULFPORT	PAT PECK HONDA	C	72	23,166	10.24%	13.74%	3,092	3.50%	12/04/00
MS	GULFPORT	PAT PECK HONDA	D	60	27,546	9.49%	12.99%	2,955	3.50%	09/16/00
MS	JACKSON	PAUL MOAK HONDA	C	60	28,400	6.89%	10.39%	2,929	3.50%	02/21/03
MS	MERIDIAN	RICK JUSTICE HONDA	C	60	27,109	8.50%	12.00%	2,810	3.50%	03/06/01
MS	GULFPORT	PAT PECK HONDA	C	60	33,035	6.89%	9.67%	2,710	2.78%	02/28/03
MS	RIDGELAND	NORTH PARK MAZDA ACURA	A	72	36,192	7.74%	9.74%	2,623	2.00%	07/30/02
MS	JACKSON	PAUL MOAK HONDA	D	60	28,370	7.74%	10.74%	2,529	3.00%	07/20/02
MS	RIDGELAND	NORTH PARK MAZDA ACURA	B	60	30,581	9.24%	11.95%	2,466	2.71%	11/11/00
MS	JACKSON	PATTY PECK HONDA	D	60	23,500	7.74%	11.24%	2,464	3.50%	07/26/02
MS	JACKSON	PATTY PECK HONDA	B	60	27,087	8.25%	11.25%	2,443	3.00%	06/08/01
MS	GULFPORT	PAT PECK HONDA	D	60	22,999	8.75%	12.25%	2,441	3.50%	03/02/01
MS	JACKSON	PATTY PECK HONDA	D	60	23,024	8.34%	11.84%	2,435	3.50%	01/19/02
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	D	60	22,923	6.89%	10.39%	2,375	3.50%	03/21/03
MS	GULFPORT	PAT PECK HONDA	B	60	22,581	7.74%	11.24%	2,366	3.50%	04/29/02
MS	JACKSON	PAUL MOAK HONDA	D	60	22,549	7.74%	11.24%	2,357	3.50%	04/16/02
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	D	60	25,411	9.49%	12.49%	2,328	3.00%	07/22/00
MS	COLUMBUS	CARL HOGAN HONDA	C	72	27,883	7.24%	9.50%	2,230	2.26%	12/11/02
MS	MERIDIAN	RICK JUSTICE HONDA	A	72	31,000	7.25%	9.25%	2,228	2.00%	11/02/01
MS	GULFPORT	PAT PECK HONDA	B	60	25,292	7.74%	10.74%	2,223	3.00%	02/27/02
MS	COLUMBUS	CARL HOGAN HONDA	D	60	25,095	7.24%	10.24%	2,210	3.00%	12/17/02
MS	RIDGELAND	NORTH PARK MAZDA ACURA		60	20,903	7.74%	11.24%	2,191	3.50%	05/24/02
MS	GULFPORT	PAT PECK HONDA	B	60	21,000	7.50%	10.99%	2,184	3.49%	08/05/99
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	D	60	24,437	7.24%	10.24%	2,171	3.00%	01/04/03
MS	JACKSON	PAUL MOAK HONDA	C	60	26,739	7.24%	9.99%	2,165	2.75%	10/10/02
MS	GULFPORT	PAT PECK HONDA	D	72	29,300	7.39%	9.38%	2,108	1.99%	01/31/03

MS - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MS	VICKSBURG	ROGERS-USRY HONDA	D	60	19,905	7.74%	11.24%	2,086	3.50%	08/22/02
MS	GULFPORT	PAT PECK HONDA	D	60	19,473	8.50%	12.00%	2,060	3.50%	03/07/01
MS	GULFPORT	PAT PECK HONDA	B	72	37,497	7.74%	9.25%	2,041	1.51%	05/30/02
MS	GULFPORT	PAT PECK HONDA	C	60	19,603	7.24%	10.74%	2,037	3.50%	01/20/03
MS	GULFPORT	PAT PECK HONDA	C	60	19,445	9.24%	12.74%	2,036	3.50%	11/15/00
MS	GULFPORT	PAT PECK HONDA	C	60	19,085	8.99%	12.49%	2,033	3.50%	12/06/00
MS	COLUMBUS	MENOTTI HONDA	B	72	27,768	8.99%	10.99%	2,019	2.00%	07/24/00
MS	GULFPORT	PAT PECK HONDA	D	48	24,757	6.89%	10.39%	2,013	3.50%	03/14/03
MS	GULFPORT	PAT PECK HONDA	B	72	21,427	9.09%	11.65%	2,006	2.56%	01/30/02
MS	MERIDIAN	RICK JUSTICE HONDA	D	60	19,306	6.89%	10.39%	1,999	3.50%	02/24/03
MS	GULFPORT	PAT PECK HONDA	C	60	20,236	8.25%	11.50%	1,980	3.25%	06/01/01
MS	JACKSON	PATTY PECK HONDA	C	60	20,213	6.89%	10.25%	1,979	3.36%	03/14/03
MS	JACKSON	PATTY PECK HONDA	B	60	32,996	8.24%	10.24%	1,969	2.00%	10/20/00
MS	GULFPORT	PAT PECK HONDA	A	72	19,728	8.25%	11.00%	1,958	2.75%	06/22/01
MS	RIDGELAND	NORTH PARK MAZDA ACURA	C	60	21,699	8.25%	11.25%	1,957	3.00%	06/22/01
MS	RIDGELAND	NORTH PARK MAZDA ACURA	C	60	18,504	7.74%	11.24%	1,939	3.50%	03/26/02
MS	JACKSON	PATTY PECK HONDA	B	60	23,687	7.03%	9.75%	1,927	2.72%	06/03/99
MS	JACKSON	PAUL MOAK HONDA	D	60	31,165	6.89%	9.00%	1,920	2.11%	03/20/03
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	C	72	26,336	7.74%	9.74%	1,915	2.00%	01/15/03
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	B	60	25,826	6.89%	9.39%	1,903	2.50%	01/25/03
MS	GULFPORT	PAT PECK HONDA	C	60	18,227	7.24%	10.74%	1,894	3.50%	11/16/02
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	C	60	21,374	6.89%	9.89%	1,889	3.00%	03/08/03
MS	GULFPORT	PAT PECK HONDA	A	60	17,848	8.25%	11.75%	1,884	3.50%	06/07/01
MS	VICKSBURG	ROGERS-USRY HONDA	C	60	18,198	6.89%	10.39%	1,884	3.50%	03/25/03
MS	GULFPORT	PAT PECK HONDA	B	60	17,464	8.50%	12.00%	1,847	3.50%	03/14/01
MS	GULFPORT	PAT PECK HONDA	B	60	17,059	7.74%	11.24%	1,785	3.50%	05/08/02

MS - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MS	JACKSON	PATTY PECK HONDA	B	60	30,309	7.20%	9.20%	1,781	2.00%	06/24/99
MS	GULFPORT	PAT PECK HONDA	C	60	30,845	5.89%	7.89%	1,781	2.00%	02/14/03
MS	GULFPORT	PAT PECK HONDA	B	72	28,235	7.24%	8.99%	1,770	1.75%	01/20/03
MS	GULFPORT	PAT PECK HONDA	C	60	30,158	5.89%	7.89%	1,736	2.00%	03/04/03
MS	JACKSON	PATTY PECK HONDA	C	60	19,345	6.89%	9.89%	1,711	3.00%	02/21/03
MS	GULFPORT	PAT PECK HONDA	D	60	23,487	9.24%	11.69%	1,709	2.45%	11/06/00
MS	GULFPORT	PAT PECK HONDA	B	72	23,341	8.49%	10.49%	1,709	2.00%	12/12/00
MS	GULFPORT	PAT PECK HONDA	B	60	30,223	4.25%	6.25%	1,699	2.00%	09/27/02
MS	GULFPORT	PAT PECK HONDA	D	60	23,498	7.50%	9.99%	1,697	2.49%	08/07/99
MS	GULFPORT	PAT PECK HONDA	C	60	28,753	6.24%	8.24%	1,666	2.00%	11/19/02
MS	JACKSON	PAUL MOAK HONDA	A	60	30,104	4.25%	6.25%	1,661	2.00%	09/25/02
MS	JACKSON	PATTY PECK HONDA	C	60	15,550	7.74%	11.24%	1,630	3.50%	08/09/02
MS	GULFPORT	PAT PECK HONDA		60	21,945	7.75%	10.25%	1,629	2.50%	01/04/02
MS	GULFPORT	PAT PECK HONDA	D	60	18,514	7.74%	10.74%	1,622	3.00%	05/16/02
MS	JACKSON	PAUL MOAK HONDA	D	60	27,260	7.24%	9.24%	1,597	2.00%	01/04/03
MS	VICKSBURG	ROGERS-USRY HONDA	C	60	28,210	5.89%	7.89%	1,594	2.00%	02/20/03
MS	VICKSBURG	ROGERS-USRY HONDA	B	72	22,185	8.24%	10.24%	1,591	2.00%	06/15/02
MS	GULFPORT	PAT PECK HONDA	A	60	28,211	4.25%	6.25%	1,586	2.00%	09/20/02
MS	VICKSBURG	ROGERS-USRY HONDA	D	60	21,400	7.24%	9.75%	1,586	2.51%	01/09/03
MS	VICKSBURG	ROGERS-USRY HONDA	C	72	21,658	7.39%	9.39%	1,558	2.00%	03/15/03
MS	GULFPORT	PAT PECK HONDA	D	60	18,593	8.25%	10.99%	1,526	2.74%	05/28/01
MS	GULFPORT	PAT PECK HONDA	A	72	19,968	10.49%	12.50%	1,519	2.01%	07/27/00
MS	GULFPORT	PAT PECK HONDA	C	72	23,278	8.99%	10.74%	1,502	1.75%	05/18/02
MS	GULFPORT	PAT PECK HONDA	D	60	14,200	8.25%	11.75%	1,499	3.50%	06/28/01
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	C	60	26,015	4.99%	6.99%	1,481	2.00%	03/27/03
MS	JACKSON	PATTY PECK HONDA	A	60	29,512	5.14%	6.90%	1,478	1.76%	02/03/03

MS - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MS	JACKSON	PATTY PECK HONDA	C	60	24,895	7.39%	9.39%	1,468	2.00%	02/28/03
MS	MERIDIAN	RICK JUSTICE HONDA	A	72	22,862	8.49%	10.24%	1,464	1.75%	04/25/02
MS	MERIDIAN	RICK JUSTICE HONDA	B	72	23,043	7.39%	9.14%	1,449	1.75%	02/24/03
MS	RIDGELAND	NORTH PARK MAZDA ACURA	D	60	23,685	9.64%	11.64%	1,443	2.00%	03/25/03
MS	JACKSON	PATTY PECK HONDA	D	60	13,480	8.75%	12.25%	1,433	3.50%	02/20/01
MS	JACKSON	PATTY PECK HONDA	D	60	23,136	10.74%	12.74%	1,430	2.00%	01/22/01
MS	NATCHEZ	EAST HONDA	C	60	21,703	7.24%	9.50%	1,416	2.26%	01/15/03
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	D	60	24,418	5.89%	7.89%	1,409	2.00%	03/21/03
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	D	60	23,662	6.89%	8.89%	1,384	2.00%	02/24/03
MS	JACKSON	PATTY PECK HONDA	D	60	22,372	10.75%	12.75%	1,384	2.00%	06/01/01
MS	GULFPORT	PAT PECK HONDA	B	60	16,856	9.24%	11.99%	1,382	2.75%	10/14/00
MS	RIDGELAND	NORTH PARK MAZDA ACURA	C	66	32,272	9.99%	11.25%	1,377	1.26%	08/14/00
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	B	66	20,865	8.74%	10.74%	1,367	2.00%	08/04/00
MS	GULFPORT	PAT PECK HONDA	C	60	25,992	5.14%	6.99%	1,367	1.85%	03/11/03
MS	GULFPORT	PAT PECK HONDA	A	60	22,804	8.49%	10.49%	1,364	2.00%	07/02/02
MS	GULFPORT	PAT PECK HONDA	B	72	22,406	8.25%	9.95%	1,363	1.70%	06/20/01
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	D	60	22,791	8.25%	10.25%	1,360	2.00%	10/08/01
MS	JACKSON	PATTY PECK HONDA	D	60	22,442	10.74%	12.74%	1,356	2.00%	04/08/00
MS	JACKSON	PATTY PECK HONDA	B	60	24,540	4.25%	6.25%	1,354	2.00%	09/20/02
MS	HATTIESBURG	VARDAMAN HONDA	B	60	24,509	4.25%	6.25%	1,352	2.00%	09/18/02
MS	RIDGELAND	NORTH PARK MAZDA ACURA	A	60	22,469	8.49%	10.49%	1,346	2.00%	04/29/00
MS	JACKSON	PATTY PECK HONDA	D	60	29,957	7.84%	9.35%	1,337	1.51%	02/13/02
MS	MERIDIAN	RICK JUSTICE HONDA	C	60	20,376	7.74%	9.95%	1,336	2.21%	06/14/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	5,398		
Amount Financed		48,755	17,934
Markup in Dollars		3,092	107
Markup in Percent		3.75%	0.19%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	3135	58.67	3135	58.67
B	965	18.06	4100	76.74
C	718	13.44	4818	90.17
D	525	9.83	5343	100.00

**55 contracts in Mississippi did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	11	11.22	11	11.22
B	24	24.49	35	35.71
C	31	31.63	66	67.35
D	32	32.65	98	100.00

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

MT - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MT	GREAT FALLS	PIERCE'S HONDA	C	72	18,095	8.25%	12.25%	2,665	4.00%	08/18/01
MT	GREAT FALLS	PIERCE'S HONDA	C	60	25,235	7.99%	11.49%	2,651	3.50%	10/12/01
MT	BILLINGS	SELOVER BUICK INC.	C	60	32,008	6.39%	8.99%	2,429	2.60%	12/07/02
MT	BILLINGS	SELOVER BUICK INC.	C	60	20,782	8.49%	11.99%	2,189	3.50%	04/11/01
MT	GREAT FALLS	PIERCE'S HONDA	C	72	19,300	7.49%	10.49%	2,105	3.00%	10/30/01
MT	GREAT FALLS	PIERCE'S HONDA	D	60	23,301	7.99%	10.99%	2,090	3.00%	10/23/01
MT	GREAT FALLS	PIERCE'S HONDA	D	60	18,779	7.64%	11.14%	1,932	3.50%	03/25/02
MT	GREAT FALLS	PIERCE'S HONDA	D	60	18,850	6.39%	9.89%	1,898	3.50%	11/09/02
MT	GREAT FALLS	PIERCE'S HONDA	A	72	23,985	7.74%	9.74%	1,736	2.00%	01/19/02
MT	MISSOULA	MISSOULA HONDA	C	72	30,484	9.25%	10.75%	1,660	1.50%	08/25/01
MT	BUTTE	LESKOVAR MOTORS, INC.	A	72	23,960	5.79%	7.79%	1,650	2.00%	02/14/03
MT	GREAT FALLS	PIERCE'S HONDA	C	60	21,063	7.74%	9.99%	1,394	2.25%	02/11/02
MT	BILLINGS	SELOVER BUICK INC.	A	72	20,383	7.13%	8.99%	1,358	1.86%	06/01/02
MT	BILLINGS	SELOVER BUICK INC.	A	72	21,153	6.30%	7.99%	1,259	1.69%	10/09/02
MT	BILLINGS	SELOVER BUICK INC.	D	60	20,807	6.75%	8.75%	1,213	2.00%	12/27/01
MT	BILLINGS	SELOVER BUICK INC.	B	72	28,835	6.89%	7.99%	1,122	1.10%	03/23/02
MT	KALISPELL	HIGH COUNTRY AUTO CENTER, INC.	A	60	24,068	5.14%	6.75%	1,080	1.61%	10/31/02
MT	BILLINGS	SELOVER BUICK INC.	A	72	23,749	5.69%	6.99%	1,074	1.30%	01/18/03
MT	HELENA	GRIMES BUICK GMC HONDA	A	60	18,388	4.29%	6.29%	1,035	2.00%	03/01/03
MT	BILLINGS	SELOVER BUICK INC.	A	72	23,960	6.89%	8.10%	1,028	1.21%	04/09/02
MT	BILLINGS	SELOVER BUICK INC.	B	60	16,995	8.25%	10.25%	1,014	2.00%	09/21/01
MT	BILLINGS	SELOVER BUICK INC.	A	72	29,403	5.29%	6.25%	973	0.96%	03/08/03
MT	BILLINGS	SELOVER BUICK INC.	A	60	16,601	6.64%	8.64%	968	2.00%	04/05/02
MT	BILLINGS	SELOVER BUICK INC.	D	60	15,847	6.75%	8.75%	924	2.00%	01/04/02
MT	BILLINGS	SELOVER BUICK INC.	D	60	15,363	8.64%	10.64%	920	2.00%	03/11/02

MT - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MT	BILLINGS	SELOVER BUICK INC.	A	60	17,562	8.25%	9.99%	909	1.74%	08/11/01
MT	BILLINGS	SELOVER BUICK INC.	A	60	23,073	4.29%	5.69%	905	1.40%	02/22/03
MT	MISSOULA	MISSOULA HONDA	A	60	34,082	5.55%	6.50%	904	0.95%	10/15/02
MT	BILLINGS	SELOVER BUICK INC.	D	60	18,421	8.25%	9.90%	903	1.65%	08/08/01
MT	BILLINGS	SELOVER BUICK INC.	A	60	18,736	4.29%	5.98%	889	1.69%	03/14/03
MT	BILLINGS	SELOVER BUICK INC.	B	60	21,445	4.54%	5.99%	875	1.45%	02/23/03
MT	BILLINGS	SELOVER BUICK INC.	A	60	14,312	8.49%	10.49%	857	2.00%	06/20/00
MT	BILLINGS	SELOVER BUICK INC.	A	60	14,599	5.39%	7.39%	835	2.00%	11/02/02
MT	BILLINGS	SELOVER BUICK INC.	B	48	17,564	8.74%	10.74%	828	2.00%	06/02/00
MT	BILLINGS	SELOVER BUICK INC.	A	60	14,551	8.00%	9.90%	823	1.90%	02/29/00
MT	MISSOULA	MISSOULA HONDA	A	60	14,486	7.00%	8.95%	811	1.95%	08/28/99
MT	BILLINGS	SELOVER BUICK INC.	A	60	23,969	4.69%	5.89%	810	1.20%	12/20/02
MT	BILLINGS	SELOVER BUICK INC.	B	60	12,894	10.74%	12.74%	796	2.00%	05/26/01
MT	KALISPELL	HIGH COUNTRY AUTO CENTER, INC.	D	60	26,583	8.75%	9.75%	793	1.00%	02/07/01
MT	BILLINGS	SELOVER BUICK INC.	A	66	25,115	5.39%	6.39%	789	1.00%	11/23/02
MT	BILLINGS	SELOVER BUICK INC.	B	72	22,303	5.89%	6.89%	776	1.00%	11/20/02
MT	BILLINGS	SELOVER BUICK INC.	B	60	27,328	4.89%	5.89%	769	1.00%	10/29/02
MT	MISSOULA	MISSOULA HONDA	A	60	14,771	7.75%	9.50%	764	1.75%	03/19/00
MT	BILLINGS	SELOVER BUICK INC.	A	60	13,420	4.89%	6.89%	762	2.00%	10/31/02
MT	HELENA	GRIMES BUICK GMC HONDA	D	60	25,287	7.88%	8.90%	761	1.02%	05/13/02
MT	BILLINGS	SELOVER BUICK INC.	A	60	17,797	4.29%	5.79%	748	1.50%	02/22/03
MT	BILLINGS	SELOVER BUICK INC.	A	60	26,794	4.95%	5.89%	710	0.94%	04/20/02
MT	BUTTE	LESKOVAR MOTORS, INC.	A	60	16,860	4.29%	5.79%	696	1.50%	02/19/03
MT	BILLINGS	SELOVER BUICK INC.	A	60	16,085	5.59%	7.09%	689	1.50%	09/13/02
MT	BILLINGS	SELOVER BUICK INC.	A	72	20,783	5.04%	5.99%	677	0.95%	03/27/03
MT	BILLINGS	SELOVER BUICK INC.	A	60	19,324	4.89%	6.13%	676	1.24%	10/31/02

MT - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MT	MISSOULA	MISSOULA HONDA	B	60	15,481	7.45%	8.95%	668	1.50%	08/07/02
MT	MISSOULA	MISSOULA HONDA	A	60	23,837	4.95%	5.95%	659	1.00%	04/23/02
MT	BILLINGS	SELOVER BUICK INC.	A	60	23,233	4.89%	5.89%	655	1.00%	11/27/02
MT	BILLINGS	SELOVER BUICK INC.	B	60	22,608	5.79%	6.79%	634	1.00%	02/20/03
MT	BILLINGS	SELOVER BUICK INC.	A	60	14,599	5.89%	7.39%	629	1.50%	11/02/02
MT	BILLINGS	SELOVER BUICK INC.	B	60	10,105	10.99%	12.99%	626	2.00%	06/08/01
MT	BILLINGS	SELOVER BUICK INC.	A	60	14,004	8.49%	9.99%	626	1.50%	03/10/01
MT	BILLINGS	SELOVER BUICK INC.	A	60	15,653	5.59%	6.99%	626	1.40%	09/24/02
MT	BILLINGS	SELOVER BUICK INC.	A	60	17,004	8.75%	9.95%	610	1.20%	11/01/00
MT	BILLINGS	SELOVER BUICK INC.	A	60	21,500	4.29%	5.29%	601	1.00%	01/25/03
MT	BILLINGS	SELOVER BUICK INC.	D	60	9,808	12.09%	13.99%	586	1.90%	09/06/02
MT	BILLINGS	SELOVER BUICK INC.	B	60	15,945	8.75%	9.98%	585	1.23%	03/03/01
MT	BILLINGS	SELOVER BUICK INC.	A	60	13,101	7.99%	9.49%	581	1.50%	05/15/00
MT	BILLINGS	SELOVER BUICK INC.	A	60	10,818	5.14%	6.99%	569	1.85%	11/01/02
MT	MISSOULA	MISSOULA HONDA	C	60	18,252	7.88%	8.95%	563	1.07%	07/26/02
MT	MISSOULA	MISSOULA HONDA	A	60	20,000	4.95%	5.95%	553	1.00%	04/12/02
MT	HELENA	GRIMES BUICK GMC HONDA	D	72	30,271	8.70%	9.20%	551	0.50%	08/02/02
MT	HELENA	GRIMES BUICK GMC HONDA	B	72	15,700	7.88%	8.85%	549	0.97%	05/25/02
MT	BILLINGS	SELOVER BUICK INC.	A	60	18,140	5.89%	6.95%	547	1.06%	03/30/02
MT	BILLINGS	SELOVER BUICK INC.	A	60	18,163	5.89%	6.95%	547	1.06%	03/11/02
MT	BILLINGS	SELOVER BUICK INC.	A	60	9,528	4.69%	6.69%	539	2.00%	01/17/03
MT	BOZEMAN	SIMPSON HONDA	B	48	14,354	9.13%	10.75%	535	1.62%	06/12/02
MT	BILLINGS	SELOVER BUICK INC.	A	60	23,433	8.75%	9.50%	523	0.75%	09/14/00
MT	BILLINGS	SELOVER BUICK INC.	D	60	16,642	9.99%	10.99%	502	1.00%	11/15/01
MT	BOZEMAN	SIMPSON HONDA	A	60	13,834	8.25%	9.50%	498	1.25%	07/20/01
MT	KALISPELL	HIGH COUNTRY AUTO CENTER, INC.	A	60	17,537	4.95%	5.95%	485	1.00%	04/20/02

MT - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MT	BILLINGS	SELOVER BUICK INC.	A	60	12,864	8.75%	9.99%	478	1.24%	02/20/01
MT	BILLINGS	SELOVER BUICK INC.	A	60	21,374	8.24%	8.99%	474	0.75%	06/05/00
MT	BILLINGS	SELOVER BUICK INC.	A	60	12,803	6.64%	7.90%	467	1.26%	03/09/02
MT	MISSOULA	MISSOULA HONDA	A	60	16,874	4.95%	5.95%	466	1.00%	04/11/02
MT	MISSOULA	MISSOULA HONDA	C	60	16,127	7.64%	8.64%	464	1.00%	04/18/02
MT	BILLINGS	SELOVER BUICK INC.	A	60	15,004	8.49%	9.49%	445	1.00%	07/29/00
MT	BILLINGS	SELOVER BUICK INC.	A	48	19,709	4.89%	5.89%	441	1.00%	11/23/02
MT	BILLINGS	SELOVER BUICK INC.	A	60	15,488	4.95%	5.95%	436	1.00%	04/19/02
MT	BILLINGS	SELOVER BUICK INC.	A	60	15,002	6.88%	7.88%	435	1.00%	05/31/02
MT	BILLINGS	SELOVER BUICK INC.	B	48	18,395	8.49%	9.49%	429	1.00%	05/06/00
MT	BILLINGS	SELOVER BUICK INC.	A	60	14,203	4.89%	5.96%	428	1.07%	11/16/02
MT	MISSOULA	MISSOULA HONDA	B	60	13,530	8.88%	9.95%	424	1.07%	05/06/02
MT	BILLINGS	SELOVER BUICK INC.	B	60	18,543	11.25%	11.99%	423	0.74%	01/27/01
MT	KALISPELL	HIGH COUNTRY AUTO CENTER, INC.	A	60	15,206	4.95%	5.95%	420	1.00%	04/22/02
MT	BILLINGS	SELOVER BUICK INC.	A	60	11,000	8.75%	9.99%	401	1.24%	10/28/00
MT	BILLINGS	SELOVER BUICK INC.	D	60	12,995	11.24%	12.24%	400	1.00%	05/20/00
MT	MISSOULA	MISSOULA HONDA	A	60	13,372	5.89%	6.95%	398	1.06%	03/09/02
MT	MISSOULA	MISSOULA HONDA	A	60	12,390	7.89%	8.95%	379	1.06%	04/01/02
MT	KALISPELL	HIGH COUNTRY AUTO CENTER, INC.	C	48	9,415	10.25%	11.75%	338	1.50%	11/30/01
MT	BILLINGS	SELOVER BUICK INC.	A	48	16,205	4.89%	5.79%	325	0.90%	11/02/02
MT	BILLINGS	SELOVER BUICK INC.	A	60	10,879	9.00%	9.99%	322	0.99%	03/05/01
MT	BILLINGS	SELOVER BUICK INC.	A	60	11,950	4.29%	5.25%	320	0.96%	03/08/03
MT	BILLINGS	SELOVER BUICK INC.	A	60	11,648	4.95%	5.89%	308	0.94%	04/22/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	1,511		
Amount Financed		34,082	15,539
Markup in Dollars		2,665	57
Markup in Percent		4.00%	0.11%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	1145	76.59	1145	76.59
B	187	12.51	1332	89.10
C	102	6.82	1434	95.92
D	61	4.08	1495	100.00

****16 contracts in Montana did not have the credit score field populated.***

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	61	61.00	61	61.00
B	16	16.00	77	77.00
C	10	10.00	87	87.00
D	13	13.00	100	100.00

NC - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NC	WILMINGTON	STEVENSON ACURA	C	72	45,194	7.24%	10.74%	5,758	3.50%	03/17/03
NC	CHARLOTTE	HENDRICK HONDA	D	72	37,510	7.94%	11.44%	4,836	3.50%	10/12/02
NC	FAYETTEVILLE	LEITH ACURA OF FAYETTEVILLE	C	72	35,247	8.14%	11.64%	4,560	3.50%	07/30/02
NC	FLETCHER	APPLE TREE HONDA	C	72	34,805	8.14%	11.64%	4,494	3.50%	08/13/02
NC	WINSTON-SALEM	FLOW HONDA	D	72	34,754	8.14%	11.64%	4,490	3.50%	08/21/02
NC	FLETCHER	APPLE TREE ACURA	D	72	34,462	8.14%	11.64%	4,450	3.50%	08/23/02
NC	WILMINGTON	WILMINGTON HONDA	B	72	34,804	7.24%	10.74%	4,436	3.50%	03/07/03
NC	RALEIGH	LEITH, INC.	A	72	32,989	2.99%	6.90%	4,375	3.91%	02/14/03
NC	CHARLOTTE	HENDRICK HONDA	D	66	33,407	6.70%	10.70%	4,308	4.00%	11/12/01
NC	WILMINGTON	WILMINGTON HONDA	C	72	33,318	7.70%	11.20%	4,250	3.50%	10/27/01
NC	SHELBY	ROGERS HONDA	B	72	33,709	7.34%	10.84%	4,231	3.50%	02/07/03
NC	CHARLOTTE	HENDRICK HONDA	C	72	32,768	7.49%	10.99%	4,190	3.50%	11/24/01
NC	CHARLOTTE	HENDRICK HONDA	D	72	32,828	7.24%	10.74%	4,176	3.50%	03/10/03
NC	FAYETTEVILLE	BRYAN HONDA	D	72	31,563	8.14%	11.64%	4,090	3.50%	02/19/02
NC	SANFORD	SANFORD HONDA	B	72	31,492	8.24%	11.74%	4,081	3.50%	07/08/02
NC	GASTONIA	MCKENNEY-SALINAS HONDA	D	72	31,402	8.14%	11.64%	4,004	3.50%	03/14/02
NC	CARY	AUTO PARK HONDA	C	72	25,949	6.49%	10.74%	3,990	4.25%	01/12/02
NC	HIGH POINT	VANN YORK HONDA	C	72	30,891	8.49%	11.99%	3,940	3.50%	04/25/01
NC	ALBEMARLE	TIM MARBURGER HONDA	B	72	30,128	8.14%	11.64%	3,889	3.50%	08/12/02
NC	CHARLOTTE	HENDRICK HONDA		72	24,075	6.99%	11.49%	3,886	4.50%	09/23/02
NC	SHELBY	ROGERS HONDA	C	72	30,302	7.34%	10.84%	3,861	3.50%	01/22/03
NC	GREENSBORO	CROWN HONDA	D	72	29,738	8.14%	11.64%	3,845	3.50%	05/11/02
NC	CHARLOTTE	HENDRICK HONDA	B	72	30,301	8.14%	11.64%	3,843	3.50%	05/09/02
NC	CHARLOTTE	HENDRICK HONDA	A	72	29,340	8.49%	11.99%	3,815	3.50%	04/28/01
NC	CHARLOTTE	HENDRICK HONDA	B	72	29,400	8.14%	11.64%	3,801	3.50%	04/19/02

NC - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NC	CHARLOTTE	HENDRICK HONDA	D	72	29,909	8.24%	11.74%	3,799	3.50%	01/10/02
NC	MOYOCK	STATE LINE HONDA	B	72	35,587	5.99%	8.99%	3,787	3.00%	06/28/02
NC	CHARLOTTE	HENDRICK HONDA	B	72	31,829	7.34%	10.64%	3,776	3.30%	01/30/03
NC	WINSTON-SALEM	FLOW HONDA	C	72	29,167	7.69%	11.19%	3,745	3.50%	11/09/02
NC	WILMINGTON	WILMINGTON HONDA	A	72	29,707	7.34%	10.84%	3,720	3.50%	02/13/03
NC	GOLDSBORO	COURTESY HONDA	D	72	29,064	7.49%	10.99%	3,720	3.50%	12/29/01
NC	WINSTON-SALEM	FLOW HONDA	D	72	28,812	7.99%	11.49%	3,717	3.50%	09/19/02
NC	CHARLOTTE	HENDRICK HONDA	C	72	28,847	7.49%	10.99%	3,692	3.50%	12/20/01
NC	CHARLOTTE	HENDRICK HONDA	D	72	28,982	7.99%	11.49%	3,667	3.50%	10/02/02
NC	WINSTON-SALEM	FLOW HONDA	C	72	28,624	7.34%	10.84%	3,663	3.50%	02/05/03
NC	CONCORD	HONDA CARS OF CONCORD	B	72	35,457	8.14%	10.99%	3,643	2.85%	07/22/02
NC	WILSON	VESTER HONDA	C	72	27,998	8.14%	11.64%	3,622	3.50%	04/12/02
NC	CHARLOTTE	HENDRICK HONDA	D	60	34,181	8.25%	11.75%	3,619	3.50%	02/21/01
NC	WINSTON-SALEM	FLOW HONDA	C	72	33,363	8.24%	11.24%	3,618	3.00%	06/20/02
NC	FLETCHER	APPLE TREE ACURA	B	72	27,756	8.14%	11.64%	3,583	3.50%	04/20/02
NC	CHARLOTTE	HENDRICK HONDA	C	72	27,784	7.94%	11.44%	3,576	3.50%	10/09/02
NC	CARY	AUTO PARK HONDA	C	60	33,695	8.49%	11.99%	3,574	3.50%	12/11/00
NC	SANFORD	SANFORD HONDA	C	72	27,791	7.34%	10.84%	3,548	3.50%	02/15/03
NC	SANFORD	SANFORD HONDA	B	72	27,373	8.05%	11.55%	3,536	3.50%	08/29/01
NC	CHARLOTTE	HENDRICK HONDA	C	72	27,004	8.14%	11.64%	3,500	3.50%	02/28/02
NC	WINSTON-SALEM	FLOW HONDA	B	72	23,465	6.94%	10.99%	3,454	4.05%	10/11/02
NC	WINSTON-SALEM	FLOW HONDA	B	72	26,708	7.99%	11.49%	3,446	3.50%	09/24/02
NC	FLETCHER	APPLE TREE ACURA	C	60	33,191	7.05%	10.55%	3,440	3.50%	09/06/01
NC	FAYETTEVILLE	BRYAN HONDA	D	72	26,772	7.69%	11.19%	3,435	3.50%	10/31/02
NC	WINSTON-SALEM	FLOW HONDA	D	72	26,464	8.14%	11.64%	3,419	3.50%	08/08/02
NC	GREENVILLE	BOB BARBOUR HONDA	D	72	26,392	8.14%	11.64%	3,413	3.50%	07/23/02

NC - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NC	ROCKY MOUNT	DAVENPORT MOTOR COMPANY	C	72	28,188	7.70%	10.99%	3,395	3.29%	11/07/01
NC	SANFORD	SANFORD HONDA	A	72	26,172	8.35%	11.85%	3,380	3.50%	06/16/01
NC	CHARLOTTE	HENDRICK HONDA	B	72	25,593	9.25%	12.75%	3,371	3.50%	02/12/01
NC	CHARLOTTE	HENDRICK HONDA	D	72	26,637	7.99%	11.49%	3,370	3.50%	09/27/02
NC	CHARLOTTE	HENDRICK HONDA	D	72	26,445	7.24%	10.74%	3,364	3.50%	03/22/03
NC	CHARLOTTE	HENDRICK HONDA	C	72	25,938	8.14%	11.64%	3,355	3.50%	05/10/02
NC	SALISBURY	GERRY WOOD HONDA	D	60	32,245	7.24%	10.74%	3,351	3.50%	01/24/02
NC	CHARLOTTE	HENDRICK HONDA	D	72	25,987	7.69%	11.19%	3,336	3.50%	12/12/02
NC	WINSTON-SALEM	FLOW HONDA	B	72	30,443	7.34%	10.34%	3,326	3.00%	02/22/03
NC	CHARLOTTE	HENDRICK HONDA	A	72	25,773	7.94%	11.44%	3,316	3.50%	10/15/02
NC	FAYETTEVILLE	BRYAN HONDA	C	72	30,221	7.69%	10.69%	3,311	3.00%	11/12/02
NC	FLETCHER	APPLE TREE HONDA	B	72	25,579	8.14%	11.64%	3,305	3.50%	04/27/02
NC	CHARLOTTE	HENDRICK HONDA	D	72	26,276	7.49%	10.99%	3,299	3.50%	12/29/01
NC	WILSON	VESTER HONDA	C	72	25,667	7.69%	11.19%	3,296	3.50%	12/02/02
NC	CHARLOTTE	HENDRICK HONDA	C	66	28,699	7.99%	11.49%	3,289	3.50%	01/12/02
NC	CONCORD	HONDA CARS OF CONCORD	B	66	27,765	8.75%	12.25%	3,287	3.50%	02/21/01
NC	ROANOKE RAPIDS	ALAN VESTER HONDA	C	72	24,945	9.25%	12.75%	3,278	3.50%	03/02/01
NC	ASHEBORO	ASHEBORO HONDA	A	72	24,673	9.99%	13.49%	3,262	3.50%	09/11/00
NC	CHARLOTTE	HENDRICK HONDA	C	72	25,301	7.90%	11.40%	3,254	3.50%	10/11/01
NC	WINSTON-SALEM	FLOW HONDA	D	72	25,542	7.24%	10.74%	3,252	3.50%	03/08/03
NC	FLETCHER	APPLE TREE ACURA	C	60	31,217	7.35%	10.85%	3,245	3.50%	07/14/01
NC	CARY	AUTO PARK HONDA	D	72	25,178	7.69%	11.19%	3,233	3.50%	10/30/02
NC	CONCORD	HONDA CARS OF CONCORD	B	72	25,813	8.14%	11.49%	3,192	3.35%	04/27/02
NC	CHARLOTTE	HENDRICK HONDA	D	72	24,816	7.69%	11.19%	3,185	3.50%	11/13/02
NC	WILMINGTON	WILMINGTON HONDA	D	72	24,529	8.14%	11.64%	3,172	3.50%	08/24/02
NC	CARY	AUTO PARK HONDA	C	60	29,977	8.25%	11.75%	3,168	3.50%	01/30/01

NC - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NC	FLETCHER	APPLE TREE ACURA	B	72	44,295	6.89%	8.89%	3,161	2.00%	03/12/02
NC	SHELBY	ROGERS HONDA	C	72	19,105	7.24%	11.74%	3,151	4.50%	05/22/02
NC	ROANOKE RAPIDS	ALAN VESTER HONDA	D	72	24,351	7.99%	11.49%	3,140	3.50%	09/10/02
NC	MOYOCK	STATE LINE HONDA	B	72	24,789	7.24%	10.74%	3,138	3.50%	03/07/03
NC	CHARLOTTE	HENDRICK HONDA	C	72	25,078	7.24%	10.74%	3,136	3.50%	03/14/03
NC	GREENSBORO	CROWN HONDA	C	72	19,016	7.14%	11.64%	3,135	4.50%	05/01/02
NC	MONROE	HONDA CARS OF MONROE	D	72	24,379	7.34%	10.84%	3,118	3.50%	02/07/03
NC	GREENSBORO	CROWN ACURA	A	72	44,729	6.44%	8.44%	3,115	2.00%	10/24/02
NC	FAYETTEVILLE	BRYAN HONDA	D	60	30,000	7.05%	10.55%	3,109	3.50%	07/27/01
NC	CHARLOTTE	HENDRICK HONDA	B	72	24,461	8.24%	11.74%	3,108	3.50%	05/24/02
NC	WINSTON-SALEM	FLOW HONDA	D	72	27,626	8.14%	11.25%	3,104	3.11%	08/19/02
NC	FLETCHER	APPLE TREE HONDA	D	60	30,244	7.05%	10.55%	3,100	3.50%	08/15/01
NC	OXFORD	BOYD HONDA	C	72	23,940	8.24%	11.74%	3,100	3.50%	02/09/02
NC	CONCORD	HONDA CARS OF CONCORD	D	72	24,626	7.34%	10.84%	3,084	3.50%	01/02/03
NC	CHARLOTTE	HENDRICK ACURA	C	60	30,044	6.24%	9.74%	3,077	3.50%	03/19/03
NC	CONCORD	HONDA CARS OF CONCORD	D	72	23,747	8.14%	11.64%	3,072	3.50%	03/28/02
NC	GREENSBORO	CROWN HONDA	B	72	27,863	8.05%	11.05%	3,071	3.00%	09/07/01
NC	CHARLOTTE	HENDRICK HONDA	C	72	18,906	7.14%	11.64%	3,063	4.50%	03/06/02
NC	CONCORD	HONDA CARS OF CONCORD	B	72	23,604	8.14%	11.64%	3,054	3.50%	03/16/02
NC	WINSTON-SALEM	FLOW HONDA	C	72	23,625	8.14%	11.64%	3,052	3.50%	08/24/02
NC	ROANOKE RAPIDS	ALAN VESTER HONDA	A	72	23,526	8.35%	11.85%	3,051	3.50%	06/15/01
NC	STATESVILLE	EVERHART HONDA	C	72	18,478	7.14%	11.64%	3,048	4.50%	04/15/02
NC	SANFORD	SANFORD HONDA	D	72	23,513	8.14%	11.64%	3,042	3.50%	07/31/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	42,092		
Amount Financed		48,409	17,594
Markup in Dollars		5,758	245
Markup in Percent		4.50%	0.43%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	25341	61.13	25341	61.13
B	7776	18.76	33117	79.89
C	4795	11.57	37912	91.46
D	3541	8.54	41453	100.00

****639 contracts in North Carolina did not have the credit score field populated.***

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	8	8.08	8	8.08
B	23	23.23	31	31.31
C	35	35.35	66	66.67
D	33	33.33	99	100.00

****1 contract in North Carolina did not have the credit score field populated.***

ND - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
ND	MINOT	FISHER MOTORS	C	60	19,234	9.25%	11.95%	1,577	2.70%	12/07/00
ND	DICKINSON	DAN PORTER HONDA	D	60	20,690	6.75%	9.00%	1,360	2.25%	01/02/02
ND	FARGO	CORWIN HONDA	A	60	19,177	4.95%	6.95%	1,090	2.00%	04/12/02
ND	MINOT	FISHER MOTORS	A	60	26,236	5.55%	6.89%	1,002	1.34%	08/16/02
ND	BISMARCK	BISMARCK HONDA	C	60	18,941	6.89%	8.64%	968	1.75%	05/11/02
ND	MINOT	FISHER MOTORS	D	60	16,916	7.04%	8.95%	947	1.91%	11/12/02
ND	MINOT	FISHER MOTORS	D	60	15,015	5.15%	7.35%	938	2.20%	02/26/03
ND	BISMARCK	BISMARCK HONDA	A	60	31,443	5.89%	6.90%	891	1.01%	06/26/02
ND	DICKINSON	DAN PORTER HONDA	C	72	23,572	5.65%	6.70%	857	1.05%	03/01/03
ND	FARGO	RUSS HONDA WEST	A	60	19,219	7.25%	8.75%	845	1.50%	01/26/00
ND	DICKINSON	DAN PORTER HONDA		60	26,309	6.75%	7.75%	761	1.00%	12/27/01
ND	MINOT	FISHER MOTORS	A	60	12,871	7.40%	9.40%	743	2.00%	09/10/02
ND	MINOT	FISHER MOTORS	C	60	11,594	8.45%	10.45%	682	2.00%	02/22/03
ND	BISMARCK	EXPRESSWAY HONDA	D	60	21,368	7.50%	8.50%	613	1.00%	08/19/99
ND	MINOT	FISHER MOTORS	A	60	21,443	4.40%	5.40%	599	1.00%	03/24/03
ND	FARGO	CORWIN HONDA	A	48	13,350	8.39%	10.30%	598	1.91%	07/29/02
ND	MINOT	FISHER MOTORS	B	60	19,589	8.75%	9.75%	584	1.00%	06/19/01
ND	FARGO	CORWIN HONDA	D	60	24,228	6.15%	6.99%	583	0.84%	03/14/03
ND	FARGO	CORWIN HONDA	A	60	20,085	5.89%	6.89%	575	1.00%	07/11/02
ND	FARGO	CORWIN HONDA	A	60	19,678	4.15%	5.15%	538	1.00%	02/25/03
ND	BISMARCK	EXPRESSWAY HONDA	C	72	27,657	9.99%	10.50%	514	0.51%	12/27/00
ND	FARGO	CORWIN HONDA	A	72	37,996	5.95%	6.29%	447	0.34%	02/22/03
ND	BISMARCK	BISMARCK HONDA	A	60	15,249	6.49%	7.49%	440	1.00%	01/12/02
ND	FARGO	RUSS HONDA WEST	C	60	15,024	8.99%	9.95%	432	0.96%	06/27/00
ND	DICKINSON	DAN PORTER HONDA	D	60	22,145	9.95%	10.50%	370	0.55%	02/06/03

ND - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
ND	FARGO	RUSS HONDA WEST	A	60	15,999	7.75%	8.50%	352	0.75%	10/18/01
ND	BISMARCK	EXPRESSWAY HONDA	C	60	23,489	9.25%	9.75%	344	0.50%	10/30/00
ND	BISMARCK	BISMARCK HONDA	A	60	11,694	6.49%	7.49%	338	1.00%	01/12/02
ND	FARGO	RUSS HONDA WEST	B	36	28,119	8.99%	9.59%	292	0.60%	01/03/01
ND	BISMARCK	EXPRESSWAY HONDA	A	60	28,342	7.50%	7.75%	202	0.25%	02/05/00
ND	BISMARCK	BISMARCK HONDA	A	60	13,756	7.25%	7.75%	200	0.50%	07/07/01

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	1,036		
Amount Financed		37,996	17,173
Markup in Dollars		1,577	20
Markup in Percent		2.70%	0.04%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	786	76.91	786	76.91
B	128	12.52	914	89.43
C	72	7.05	986	96.48
D	36	3.52	1022	100.00

****14 contracts in North Dakota did not have the credit score field populated.***

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	57	57.58	57	57.58
B	17	17.17	74	74.75
C	13	13.13	87	87.88
D	12	12.12	99	100.00

****1 contract in North Dakota did not have the credit score field populated.***

NE - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NE	BELLEVUE	HONDA CARS OF BELLEVUE	D	72	37,262	7.00%	8.95%	2,601	1.95%	03/08/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	B	72	32,804	5.15%	7.15%	2,275	2.00%	03/05/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	C	60	19,789	7.49%	10.99%	2,068	3.50%	08/28/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	D	72	23,089	8.60%	10.85%	1,915	2.25%	08/03/02
NE	LINCOLN	WILLIAMSON HONDA	D	60	25,172	7.50%	9.99%	1,859	2.49%	01/26/02
NE	OMAHA	ODANIEL MOTOR CENTER	A	72	25,485	7.49%	9.49%	1,836	2.00%	09/12/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	A	72	24,229	7.49%	9.49%	1,750	2.00%	09/05/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	B	72	21,288	7.34%	9.59%	1,727	2.25%	12/08/01
NE	LINCOLN	WILLIAMSON HONDA	B	72	31,885	7.50%	8.99%	1,709	1.49%	02/23/02
NE	LINCOLN	WILLIAMSON HONDA	A	72	23,807	5.85%	7.85%	1,671	2.00%	11/12/02
NE	OMAHA	ODANIEL MOTOR CENTER	A	72	14,526	5.25%	8.50%	1,654	3.25%	04/12/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	C	60	15,402	7.75%	11.25%	1,615	3.50%	06/12/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	A	72	19,359	5.40%	7.49%	1,410	2.09%	02/13/03
NE	LINCOLN	WILLIAMSON HONDA	D	60	18,040	7.35%	9.95%	1,389	2.60%	07/11/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	C	60	18,989	6.49%	8.99%	1,387	2.50%	11/14/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	A	72	25,930	5.50%	7.00%	1,351	1.50%	12/31/02
NE	OMAHA	ODANIEL MOTOR CENTER	C	60	22,317	5.75%	7.75%	1,280	2.00%	03/04/03
NE	LINCOLN	WILLIAMSON HONDA	D	60	16,629	7.35%	9.90%	1,255	2.55%	07/22/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	C	60	16,949	6.49%	8.99%	1,238	2.50%	11/15/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	B	60	16,049	8.75%	11.25%	1,210	2.50%	04/17/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	B	60	21,428	4.45%	6.45%	1,209	2.00%	03/10/03
NE	LINCOLN	WILLIAMSON HONDA	B	60	27,593	6.25%	7.75%	1,196	1.50%	05/13/02
NE	OMAHA	ACURA OF OMAHA		60	37,204	4.85%	5.95%	1,153	1.10%	11/07/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	D	60	19,365	4.40%	6.40%	1,093	2.00%	02/07/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	D	60	17,839	9.70%	11.70%	1,088	2.00%	02/03/03

NE - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NE	LINCOLN	WILLIAMSON HONDA	C	60	18,457	6.49%	8.49%	1,075	2.00%	11/20/01
NE	LINCOLN	WILLIAMSON HONDA		60	28,997	7.50%	8.75%	1,066	1.25%	07/09/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	B	60	18,656	4.70%	6.70%	1,057	2.00%	02/15/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	B	72	20,846	5.70%	7.15%	1,053	1.45%	03/06/03
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	27,881	4.15%	5.50%	1,049	1.35%	03/22/03
NE	NORTH PLATTE	BILL SUMMERS HONDA	D	60	27,955	7.20%	8.49%	1,049	1.29%	09/28/02
NE	OMAHA	ACURA OF OMAHA	D	60	17,597	7.74%	9.74%	1,042	2.00%	10/01/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	A	60	17,926	6.34%	8.34%	1,039	2.00%	12/10/01
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	27,317	4.15%	5.50%	1,027	1.35%	03/15/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	C	60	17,309	7.50%	9.50%	1,023	2.00%	05/08/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE		60	13,482	7.75%	10.25%	1,003	2.50%	05/27/01
NE	LINCOLN	WILLIAMSON HONDA	C	60	16,631	8.75%	10.75%	1,001	2.00%	05/20/02
NE	OMAHA	ODANIEL MOTOR CENTER		60	16,517	8.75%	10.75%	995	2.00%	02/06/02
NE	LINCOLN	WILLIAMSON HONDA	B	60	27,027	4.70%	6.00%	991	1.30%	01/27/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	C	72	19,538	9.99%	11.33%	982	1.34%	11/27/00
NE	LINCOLN	WILLIAMSON HONDA	B	60	22,207	7.50%	8.99%	974	1.49%	03/11/02
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	34,502	4.95%	5.90%	922	0.95%	04/20/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	D	60	31,149	7.50%	8.50%	914	1.00%	06/22/02
NE	OMAHA	ODANIEL MOTOR CENTER	B	60	19,017	6.49%	8.15%	914	1.66%	11/13/01
NE	OMAHA	ACURA OF OMAHA	B	60	24,052	7.20%	8.50%	914	1.30%	09/14/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	C	60	24,085	7.50%	8.75%	885	1.25%	02/13/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	B	60	30,022	7.50%	8.50%	882	1.00%	03/15/02
NE	GRAND ISLAND	CORNHUSKER HONDA	A	60	27,256	5.84%	6.95%	865	1.11%	12/30/01
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	20,017	5.99%	7.49%	861	1.50%	11/19/01
NE	OMAHA	ODANIEL MOTOR CENTER	B	60	28,243	5.84%	6.90%	853	1.06%	01/05/02
NE	OMAHA	ACURA OF OMAHA	C	60	28,407	8.49%	9.50%	853	1.01%	04/07/00

NE - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NE	OMAHA	ODANIEL MOTOR CENTER	D	60	19,472	6.99%	8.49%	852	1.50%	11/03/01
NE	LINCOLN	WILLIAMSON HONDA	C	72	34,150	7.25%	7.95%	851	0.70%	02/11/03
NE	LINCOLN	WILLIAMSON HONDA	A	60	24,477	5.75%	6.95%	841	1.20%	03/18/02
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	17,984	4.95%	6.59%	833	1.64%	04/23/02
NE	LINCOLN	WILLIAMSON HONDA	A	60	24,207	5.75%	6.95%	832	1.20%	02/28/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	C	60	12,950	11.90%	13.90%	814	2.00%	11/16/02
NE	OMAHA	ACURA OF OMAHA	D	48	15,240	9.25%	11.50%	814	2.25%	02/18/02
NE	LINCOLN	WILLIAMSON HONDA	B	60	24,512	6.34%	7.49%	814	1.15%	11/27/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	A	60	12,939	11.99%	13.99%	813	2.00%	12/02/00
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	20,617	4.50%	5.90%	808	1.40%	01/11/03
NE	OMAHA	ODANIEL MOTOR CENTER	B	60	27,707	7.50%	8.49%	805	0.99%	02/02/02
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	21,419	4.15%	5.50%	805	1.35%	03/01/03
NE	LINCOLN	WILLIAMSON HONDA	B	60	17,921	8.49%	9.99%	803	1.50%	05/13/00
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	23,817	4.80%	6.00%	803	1.20%	01/16/03
NE	OMAHA	ODANIEL MOTOR CENTER	D	60	24,158	6.34%	7.49%	799	1.15%	12/13/01
NE	GRAND ISLAND	CORNHUSKER HONDA	C	60	27,276	7.35%	8.35%	797	1.00%	07/20/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	C	60	13,438	7.49%	9.49%	793	2.00%	09/22/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	D	60	13,220	8.50%	10.50%	793	2.00%	07/01/02
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	27,984	4.85%	5.85%	787	1.00%	11/14/02
NE	LINCOLN	WILLIAMSON HONDA	C	60	19,057	7.50%	8.90%	785	1.40%	04/19/02
NE	OMAHA	ODANIEL MOTOR CENTER	A	48	26,017	4.15%	5.50%	777	1.35%	03/18/03
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	20,597	4.15%	5.50%	775	1.35%	03/20/03
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	23,455	5.75%	6.90%	773	1.15%	01/22/02
NE	OMAHA	ODANIEL MOTOR CENTER	A	48	25,716	4.15%	5.50%	768	1.35%	03/12/03
NE	LINCOLN	WILLIAMSON HONDA	B	36	26,017	5.15%	6.90%	766	1.75%	12/17/02
NE	LINCOLN	WILLIAMSON HONDA	A	60	23,251	5.75%	6.90%	765	1.15%	02/18/02

NE - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	20,720	8.24%	9.50%	764	1.26%	06/06/00
NE	BELLEVUE	HONDA CARS OF BELLEVUE	B	60	12,215	9.85%	11.85%	747	2.00%	08/28/02
NE	LINCOLN	WILLIAMSON HONDA	A	60	22,507	5.84%	6.99%	742	1.15%	11/30/01
NE	OMAHA	ACURA OF OMAHA	A	60	25,052	7.99%	8.99%	739	1.00%	07/28/00
NE	LINCOLN	WILLIAMSON HONDA	C	60	25,017	4.70%	5.75%	739	1.05%	02/06/03
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	19,607	4.15%	5.50%	738	1.35%	03/24/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	C	66	10,789	9.25%	11.25%	728	2.00%	07/08/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE		60	16,348	7.49%	9.00%	726	1.51%	09/18/01
NE	GRAND ISLAND	CORNHUSKER HONDA		60	12,056	8.75%	10.75%	724	2.00%	02/17/02
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	19,877	4.40%	5.69%	719	1.29%	01/29/03
NE	LINCOLN	WILLIAMSON HONDA	B	60	23,366	4.15%	5.25%	717	1.10%	03/13/03
NE	LINCOLN	WILLIAMSON HONDA	B	60	12,677	4.45%	6.45%	715	2.00%	03/27/03
NE	OMAHA	ODANIEL MOTOR CENTER	A	66	27,117	4.65%	5.50%	713	0.85%	03/14/03
NE	LINCOLN	WILLIAMSON HONDA	A	60	18,000	4.85%	6.25%	712	1.40%	11/26/02
NE	OMAHA	ODANIEL MOTOR CENTER	C	60	28,126	5.60%	6.49%	711	0.89%	08/13/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	B	72	15,739	7.75%	9.00%	710	1.25%	06/29/02
NE	OMAHA	ODANIEL MOTOR CENTER	B	72	22,297	7.00%	7.90%	709	0.90%	02/25/03
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	20,197	4.50%	5.75%	709	1.25%	01/21/03
NE	LINCOLN	WILLIAMSON HONDA	B	60	24,246	5.99%	6.99%	696	1.00%	11/14/01
NE	OMAHA	ACURA OF OMAHA	C	72	36,052	5.70%	6.25%	684	0.55%	03/06/03
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	18,877	4.40%	5.69%	683	1.29%	02/04/03
NE	OMAHA	ODANIEL MOTOR CENTER	B	60	22,017	4.40%	5.50%	679	1.10%	01/30/03
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	20,583	5.75%	6.90%	676	1.15%	06/01/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	3,262		
Amount Financed		42,552	16,077
Markup in Dollars		2,601	53
Markup in Percent		3.50%	0.10%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	2508	78.16	2508	78.16
B	398	12.40	2906	90.56
C	193	6.01	3099	96.57
D	110	3.43	3209	100.00

**53 contracts in Nebraska did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	35	37.23	35	37.23
B	25	26.60	60	63.83
C	20	21.28	80	85.11
D	14	14.89	94	100.00

**6 contracts in Nebraska did not have the credit score field populated.*

NH - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NH	NASHUA	SUNNYSIDE ACURA	D	72	41,877	7.25%	10.25%	4,555	3.00%	09/29/01
NH	NASHUA	SUNNYSIDE ACURA	D	72	30,668	7.74%	11.24%	3,939	3.50%	05/22/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	72	25,130	7.74%	11.24%	3,167	3.50%	05/20/02
NH	NASHUA	SUNNYSIDE ACURA	D	60	29,296	7.49%	10.99%	3,060	3.50%	05/15/01
NH	DOVER	DOVER HONDA	D	72	23,162	6.49%	9.99%	2,915	3.50%	03/08/03
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	B	72	26,301	6.49%	9.50%	2,839	3.01%	01/20/03
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	60	27,714	7.24%	10.74%	2,824	3.50%	05/30/02
NH	CONCORD	GRAPPONE HONDA	D	60	30,884	8.74%	11.74%	2,804	3.00%	12/06/00
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	72	20,434	7.54%	11.24%	2,766	3.70%	07/21/02
NH	MANCHESTER	AUTOFAIR HONDA	C	60	26,755	6.79%	10.29%	2,766	3.50%	08/24/02
NH	NASHUA	SUNNYSIDE ACURA	C	60	26,834	6.49%	9.99%	2,763	3.50%	11/30/01
NH	NORTH HAMPTON	NORTH HAMPTON ACURA	D	60	25,733	7.25%	10.75%	2,678	3.50%	05/31/01
NH	DOVER	DOVER HONDA	D	60	25,929	5.99%	9.49%	2,651	3.50%	03/08/03
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	60	30,650	6.74%	9.74%	2,648	3.00%	12/19/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	66	22,460	6.49%	9.99%	2,563	3.50%	12/09/02
NH	CONCORD	GRAPPONE HONDA	D	60	24,000	7.25%	10.75%	2,498	3.50%	08/07/01
NH	STRATHAM	SEACOAST IMPORTED AUTO, INC	B	60	22,360	8.49%	11.99%	2,365	3.50%	05/13/00
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	72	19,998	8.25%	11.49%	2,347	3.24%	08/20/01
NH	STRATHAM	SEACOAST IMPORTED AUTO, INC	D	60	21,862	8.49%	11.99%	2,312	3.50%	05/15/00
NH	EAST SWANZEY	HONDA OF KEENE	C	60	20,447	6.24%	9.99%	2,248	3.75%	10/26/02
NH	STRATHAM	SEACOAST IMPORTED AUTO, INC	C	60	20,800	8.25%	11.75%	2,193	3.50%	03/13/01
NH	STRATHAM	SEACOAST IMPORTED AUTO, INC	D	60	20,741	8.25%	11.75%	2,186	3.50%	03/08/01
NH	MANCHESTER	AUTOFAIR HONDA	C	60	29,553	6.24%	8.74%	2,149	2.50%	11/14/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	72	27,528	5.74%	7.99%	2,136	2.25%	03/26/03
NH	NORTH HAMPTON	NORTH HAMPTON ACURA	C	60	20,020	7.25%	10.75%	2,084	3.50%	07/21/01

NH - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NH	NASHUA	SUNNYSIDE ACURA	B	60	24,578	10.25%	12.99%	2,078	2.74%	09/06/01
NH	CONCORD	GRAPPONE HONDA	B	72	37,115	7.75%	9.29%	2,027	1.54%	04/14/01
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	60	19,687	5.99%	9.49%	2,017	3.50%	01/30/03
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	60	19,331	7.25%	10.75%	2,012	3.50%	06/04/01
NH	MANCHESTER	AUTOFAIR HONDA	C	72	28,277	6.49%	8.49%	2,006	2.00%	01/07/03
NH	MANCHESTER	AUTOFAIR HONDA	C	60	19,390	6.50%	10.00%	1,996	3.50%	10/22/02
NH	DOVER	DOVER HONDA	C	60	19,567	6.50%	10.00%	1,973	3.50%	10/21/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	60	18,936	7.25%	10.75%	1,970	3.50%	09/04/01
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	60	20,633	8.74%	11.89%	1,966	3.15%	12/15/00
NH	STRATHAM	SEACOAST IMPORTED AUTO, INC	D	60	18,534	8.25%	11.75%	1,954	3.50%	03/12/01
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	60	22,361	5.99%	8.99%	1,949	3.00%	01/14/03
NH	DOVER	DOVER HONDA	D	60	18,482	6.24%	9.74%	1,897	3.50%	11/30/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	60	21,357	8.99%	11.99%	1,894	3.00%	08/30/00
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	B	60	31,310	6.69%	8.75%	1,880	2.06%	10/10/01
NH	SALEM	ROCKINGHAM HONDA	C	60	19,421	8.74%	11.99%	1,872	3.25%	09/23/00
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	60	18,123	6.49%	9.99%	1,828	3.50%	12/03/01
NH	STRATHAM	SEACOAST IMPORTED AUTO, INC	D	60	17,325	8.25%	11.75%	1,826	3.50%	03/12/01
NH	SALEM	ROCKINGHAM HONDA	A	72	25,753	5.99%	7.99%	1,815	2.00%	02/13/03
NH	DOVER	DOVER HONDA	D	60	17,336	6.24%	9.74%	1,779	3.50%	12/06/02
NH	DOVER	DOVER HONDA	D	60	17,399	5.99%	9.49%	1,779	3.50%	03/10/03
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	60	17,027	7.49%	10.99%	1,778	3.50%	05/19/01
NH	DOVER	DOVER HONDA	D	60	17,130	5.99%	9.49%	1,751	3.50%	03/10/03
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	66	18,299	6.99%	9.90%	1,710	2.91%	12/17/01
NH	NORTH HAMPTON	NORTH HAMPTON ACURA	B	60	30,118	6.05%	7.99%	1,687	1.94%	04/10/02
NH	DOVER	DOVER HONDA	C	60	16,496	5.99%	9.49%	1,687	3.50%	03/22/03
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	B	60	22,855	8.49%	10.99%	1,672	2.50%	12/22/00

NH - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NH	CONCORD	GRAPPONE HONDA	D	60	28,283	7.15%	9.15%	1,662	2.00%	01/11/00
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	60	15,624	7.30%	10.80%	1,627	3.50%	04/05/02
NH	NASHUA	SUNNYSIDE ACURA	B	60	27,402	7.25%	9.25%	1,612	2.00%	08/18/01
NH	CONCORD	GRAPPONE HONDA	D	60	18,308	8.05%	11.05%	1,612	3.00%	03/08/02
NH	DOVER	DOVER HONDA	D	60	15,579	5.99%	9.49%	1,593	3.50%	03/11/03
NH	SALEM	ROCKINGHAM HONDA	C	60	15,050	8.25%	11.75%	1,591	3.50%	01/30/01
NH	NORTH HAMPTON	NORTH HAMPTON ACURA	A	60	27,162	6.99%	8.99%	1,591	2.00%	05/08/01
NH	CONCORD	GRAPPONE HONDA	C	60	24,641	6.79%	8.99%	1,586	2.20%	08/09/02
NH	SALEM	ROCKINGHAM HONDA	A	60	28,605	2.99%	4.99%	1,581	2.00%	02/18/03
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	60	15,397	5.99%	9.49%	1,577	3.50%	01/25/03
NH	STRATHAM	SEACOAST IMPORTED AUTO, INC	D	60	14,946	8.25%	11.75%	1,576	3.50%	03/09/01
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	48	19,151	6.49%	9.99%	1,549	3.50%	01/07/02
NH	DOVER	DOVER HONDA	C	60	15,148	5.99%	9.49%	1,549	3.50%	01/31/03
NH	SALEM	ROCKINGHAM HONDA	A	60	27,900	2.99%	4.99%	1,542	2.00%	02/13/03
NH	SALEM	ROCKINGHAM HONDA	A	60	27,235	4.74%	6.74%	1,541	2.00%	01/18/03
NH	CONCORD	GRAPPONE HONDA	C	60	26,094	7.24%	9.25%	1,541	2.01%	06/12/02
NH	DOVER	DOVER HONDA	C	60	14,679	7.24%	10.74%	1,528	3.50%	07/02/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	60	16,262	6.24%	9.50%	1,519	3.26%	10/28/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	60	18,739	7.25%	9.99%	1,516	2.74%	08/11/01
NH	STRATHAM	SEACOAST IMPORTED AUTO, INC	D	60	18,546	7.24%	9.99%	1,508	2.75%	06/08/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	60	14,173	8.74%	12.24%	1,507	3.50%	10/31/00
NH	CONCORD	GRAPPONE HONDA	D	60	17,794	5.99%	8.89%	1,500	2.90%	01/20/03
NH	STRATHAM	SEACOAST IMPORTED AUTO, INC	A	60	26,097	5.99%	7.99%	1,485	2.00%	03/14/03
NH	DOVER	DOVER HONDA	D	60	14,503	5.99%	9.49%	1,483	3.50%	03/17/03
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	B	60	13,764	8.99%	12.49%	1,466	3.50%	06/20/00
NH	MANCHESTER	AUTOFAIR HONDA	A	60	16,571	6.79%	9.79%	1,463	3.00%	09/16/02

NH - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NH	NASHUA	SUNNYSIDE ACURA	A	60	24,331	7.98%	9.99%	1,455	2.01%	07/21/00
NH	DOVER	DOVER HONDA	C	60	14,033	6.79%	10.29%	1,452	3.50%	09/29/02
NH	STRATHAM	SEACOAST IMPORTED AUTO, INC	A	60	36,873	4.49%	5.89%	1,448	1.40%	12/07/02
NH	NORTH HAMPTON	NORTH HAMPTON ACURA	D	60	22,783	6.49%	8.67%	1,447	2.18%	12/29/01
NH	LEBANON	GERRISH AUTO SHOW	A	72	27,276	6.49%	7.99%	1,443	1.50%	12/29/01
NH	SALEM	ROCKINGHAM HONDA	C	60	16,050	8.74%	11.75%	1,430	3.01%	09/18/00
NH	SALEM	ROCKINGHAM HONDA	B	60	13,595	7.75%	11.25%	1,423	3.50%	03/20/01
NH	STRATHAM	SEACOAST IMPORTED AUTO, INC	B	60	13,597	7.25%	10.75%	1,415	3.50%	06/28/01
NH	LEBANON	GERRISH AUTO SHOW	A	72	31,437	5.99%	7.24%	1,371	1.25%	12/19/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	60	12,440	6.49%	10.19%	1,355	3.70%	11/05/01
NH	MANCHESTER	AUTOFAIR HONDA	B	66	20,383	8.30%	10.30%	1,352	2.00%	04/25/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	B	60	12,995	7.25%	10.75%	1,351	3.50%	07/30/01
NH	DOVER	DOVER HONDA	C	72	21,814	7.49%	9.24%	1,350	1.75%	11/30/01
NH	NORTH HAMPTON	NORTH HAMPTON ACURA	C	60	24,478	6.05%	7.99%	1,344	1.94%	04/15/02
NH	SALEM	ROCKINGHAM HONDA	B	60	23,050	5.99%	7.99%	1,334	2.00%	02/17/03
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA		60	12,130	7.04%	10.74%	1,330	3.70%	07/11/02
NH	CONCORD	GRAPPONE HONDA	C	60	22,032	9.00%	11.00%	1,330	2.00%	08/14/01
NH	SALEM	ROCKINGHAM HONDA	C	60	22,540	8.74%	10.74%	1,326	2.00%	12/04/00
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	60	12,786	5.99%	9.49%	1,310	3.50%	01/18/03
NH	NORTH HAMPTON	NORTH HAMPTON ACURA	B	60	22,684	7.24%	9.24%	1,307	2.00%	06/24/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	B	60	11,322	7.24%	11.05%	1,285	3.81%	05/18/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	B	60	17,770	7.25%	9.75%	1,284	2.50%	06/19/01
NH	SALEM	ROCKINGHAM HONDA	B	72	23,910	6.74%	8.25%	1,279	1.51%	12/19/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	6,865		
Amount Financed		41,877	15,255
Markup in Dollars		4,555	103
Markup in Percent		3.81%	0.21%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	4815	71.83	4815	71.83
B	879	13.11	5694	84.95
C	560	8.35	6254	93.30
D	449	6.70	6703	100.00

**162 contracts in New Hampshire did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	11	11.11	11	11.11
B	18	18.18	29	29.29
C	33	33.33	62	62.63
D	37	37.37	99	100.00

**1 contract in New Hampshire did not have the credit score field populated.*

NJ - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NJ	EAST BRUNSWICK	BRUNSWICK ACURA	D	60	51,978	7.25%	10.75%	5,410	3.50%	05/18/01
NJ	VERONA	MONTCLAIR ACURA	D	66	40,655	6.99%	10.99%	5,368	4.00%	07/09/01
NJ	BRIDGEWATER	BILL VINCE'S BRIDGEWATER ACURA	D	72	39,275	9.25%	12.75%	5,182	3.50%	02/16/01
NJ	CLIFTON	PLANET HONDA ROUTE 3	D	72	40,458	7.44%	10.94%	5,170	3.50%	07/23/02
NJ	UNION	PLANET HONDA	D	72	40,271	7.80%	11.30%	5,165	3.50%	02/13/02
NJ	VERONA	MONTCLAIR ACURA	C	72	39,921	7.44%	10.94%	5,100	3.50%	07/30/02
NJ	VERONA	MONTCLAIR ACURA	C	72	31,288	6.29%	10.79%	5,082	4.50%	11/03/01
NJ	UNION	PLANET HONDA	C	72	38,741	7.80%	11.30%	4,980	3.50%	02/02/02
NJ	RAMSEY NJ	ACURA OF RAMSEY	C	72	37,424	9.49%	12.99%	4,938	3.50%	12/20/00
NJ	CLIFTON	PLANET HONDA ROUTE 3	D	72	37,476	8.75%	12.25%	4,887	3.50%	04/14/01
NJ	EAST BRUNSWICK	BRUNSWICK ACURA	C	72	37,668	8.25%	11.75%	4,878	3.50%	05/19/01
NJ	BRIDGEWATER	BILL VINCE'S BRIDGEWATER ACURA	C	72	37,431	8.49%	11.99%	4,861	3.50%	05/02/01
NJ	WEST NEW YORK	HUDSON HONDA	C	72	37,623	7.80%	11.30%	4,837	3.50%	04/07/02
NJ	RAMSEY NJ	ACURA OF RAMSEY	D	72	35,807	8.75%	12.25%	4,669	3.50%	04/14/01
NJ	OCEAN	ACURA OF OCEAN	B	72	35,859	8.25%	11.75%	4,643	3.50%	06/02/01
NJ	RAMSEY NJ	ACURA OF RAMSEY	C	72	35,721	8.49%	11.99%	4,638	3.50%	05/08/01
NJ	VERONA	MONTCLAIR ACURA	C	72	35,832	7.80%	11.30%	4,604	3.50%	03/08/02
NJ	VERONA	MONTCLAIR ACURA		72	44,940	9.25%	11.99%	4,599	2.74%	01/26/01
NJ	UNION	PLANET HONDA	D	72	36,955	6.54%	9.98%	4,564	3.44%	12/14/02
NJ	PARAMUS	DCH PARAMUS HONDA	D	72	35,731	7.29%	10.79%	4,537	3.50%	12/21/01
NJ	JERSEY CITY	BOB CIASULLI HONDA	C	72	34,703	8.75%	12.25%	4,532	3.50%	04/09/01
NJ	LAWRENCEVILLE	PRECISION ACURA OF PRINCETON	B	72	38,501	7.80%	10.99%	4,504	3.19%	02/18/02
NJ	HILLSIDE	ROUTE 22 HONDA	B	72	33,879	9.74%	13.24%	4,494	3.50%	10/12/00
NJ	NEWTON	SUSSEX HONDA	B	72	34,805	7.80%	11.30%	4,474	3.50%	04/08/02
NJ	OCEAN	ACURA OF OCEAN	C	72	33,950	8.75%	12.25%	4,432	3.50%	04/04/01

NJ - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NJ	VERONA	MONTCLAIR ACURA	C	66	33,485	6.99%	10.99%	4,421	4.00%	06/19/01
NJ	CLIFTON	PLANET HONDA ROUTE 3	A	72	36,538	7.69%	10.99%	4,414	3.30%	10/20/01
NJ	EATONTOWN	DCH KAY HONDA	B	72	35,087	7.60%	11.10%	4,413	3.50%	07/03/02
NJ	WEST NEW YORK	HUDSON HONDA	C	72	34,215	7.99%	11.49%	4,412	3.50%	08/13/01
NJ	UNION	PLANET HONDA	C	72	33,366	9.74%	13.24%	4,408	3.50%	09/16/00
NJ	N. PLAINFIELD	V.I.P. HONDA	D	72	34,258	7.80%	11.30%	4,404	3.50%	06/03/02
NJ	UNION	PLANET HONDA	C	72	34,307	7.69%	11.19%	4,403	3.50%	10/25/01
NJ	UNION	PLANET HONDA	D	72	32,982	9.74%	13.24%	4,375	3.50%	09/30/00
NJ	OCEAN	ACURA OF OCEAN	A	72	33,124	9.49%	12.99%	4,370	3.50%	01/18/01
NJ	TURNERSVILLE	CLASSIC HONDA	B	72	33,435	8.75%	12.25%	4,365	3.50%	04/09/01
NJ	OLD BRIDGE	DCH ACADEMY HONDA	B	72	34,373	6.94%	10.44%	4,356	3.50%	10/07/02
NJ	PHILLIPSBURG	PHILLIPSBURG-EASTON HONDA	D	72	34,328	6.44%	9.94%	4,308	3.50%	02/12/03
NJ	RAMSEY NJ	ACURA OF RAMSEY	D	72	33,407	7.69%	11.19%	4,271	3.50%	10/16/01
NJ	VERONA	MONTCLAIR ACURA	A	72	42,661	4.29%	7.19%	4,253	2.90%	11/30/02
NJ	CLIFTON	PLANET HONDA ROUTE 3	D	72	32,489	8.75%	12.25%	4,242	3.50%	03/26/01
NJ	HILLSIDE	ROUTE 22 HONDA	D	72	31,864	9.49%	12.99%	4,209	3.50%	01/15/01
NJ	JERSEY CITY	BOB CIASULLI HONDA	C	72	33,457	6.44%	9.94%	4,205	3.50%	03/03/03
NJ	HILLSIDE	ROUTE 22 HONDA	C	72	33,203	7.99%	11.49%	4,201	3.50%	07/23/01
NJ	HILLSIDE	ROUTE 22 HONDA	C	72	32,553	7.99%	11.49%	4,198	3.50%	08/06/01
NJ	HILLSIDE	ROUTE 22 HONDA	D	72	32,403	8.25%	11.75%	4,196	3.50%	05/19/01
NJ	TURNERSVILLE	CLASSIC ACURA	C	72	31,891	8.75%	12.25%	4,163	3.50%	04/17/01
NJ	UNION	PLANET HONDA	C	72	31,446	9.49%	12.99%	4,154	3.50%	01/18/01
NJ	UNION	PLANET HONDA	C	72	32,198	7.99%	11.49%	4,152	3.50%	08/18/01
NJ	JERSEY CITY	BOB CIASULLI HONDA	D	72	32,971	6.44%	9.94%	4,143	3.50%	02/28/03
NJ	LAKESWOOD	MONMOUTH HONDA	C	72	31,978	7.69%	11.19%	4,104	3.50%	10/10/01
NJ	UNION	PLANET HONDA	A	72	33,151	7.99%	11.35%	4,100	3.36%	08/31/01

NJ - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NJ	HILLSIDE	ROUTE 22 HONDA	C	72	31,843	7.80%	11.30%	4,093	3.50%	02/26/02
NJ	WEST NEW YORK	HUDSON HONDA	C	72	31,683	7.99%	11.49%	4,086	3.50%	08/11/01
NJ	PHILLIPSBURG	PHILLIPSBURG-EASTON HONDA	D	72	34,420	8.75%	11.95%	4,083	3.20%	04/16/01
NJ	TOMS RIVER	MACK HONDA	C	72	37,999	6.44%	9.44%	4,076	3.00%	02/22/03
NJ	RAMSEY NJ	ACURA OF RAMSEY	B	72	31,484	7.99%	11.49%	4,055	3.50%	07/21/01
NJ	JERSEY CITY	BOB CIASULLI HONDA	D	72	31,281	9.49%	12.99%	4,052	3.50%	12/27/00
NJ	WAYNE	WAYNE ACURA		60	39,551	5.94%	9.44%	4,040	3.50%	03/03/03
NJ	CLIFTON	PLANET HONDA ROUTE 3	C	72	31,360	7.80%	11.30%	4,031	3.50%	03/09/02
NJ	HILLSIDE	ROUTE 22 HONDA	B	72	31,616	7.29%	10.79%	4,031	3.50%	11/19/01
NJ	HILLSIDE	ROUTE 22 HONDA	C	72	30,877	8.49%	11.99%	4,015	3.50%	04/28/01
NJ	HILLSIDE	ROUTE 22 HONDA	B	72	32,229	6.54%	9.99%	3,997	3.45%	12/21/02
NJ	POMPTON PLAINS	ROUTE 23 HONDA	D	72	31,319	7.19%	10.69%	3,987	3.50%	08/20/02
NJ	UNION	PLANET HONDA	C	72	30,869	7.99%	11.49%	3,981	3.50%	08/29/01
NJ	UNION	PLANET HONDA	C	72	31,166	7.29%	10.79%	3,973	3.50%	10/31/01
NJ	RAMSEY NJ	ACURA OF RAMSEY	A	72	29,787	9.99%	13.49%	3,956	3.50%	07/20/00
NJ	VERONA	MONTCLAIR ACURA	D	60	38,056	7.10%	10.60%	3,949	3.50%	06/17/02
NJ	OCEAN	ACURA OF OCEAN	A	72	29,859	9.25%	12.75%	3,940	3.50%	02/21/01
NJ	JERSEY CITY	BOB CIASULLI HONDA	C	72	31,021	6.54%	10.04%	3,905	3.50%	01/20/03
NJ	UNION	PLANET HONDA	C	72	30,322	7.80%	11.30%	3,898	3.50%	02/20/02
NJ	CLIFTON	PLANET HONDA ROUTE 3	C	72	30,253	7.80%	11.30%	3,889	3.50%	06/08/02
NJ	CLIFTON	PLANET HONDA ROUTE 3	C	72	29,974	7.99%	11.49%	3,866	3.50%	08/24/01
NJ	CLIFTON	PLANET HONDA ROUTE 3	D	72	29,601	8.75%	12.25%	3,865	3.50%	03/19/01
NJ	UNION	PLANET HONDA	C	60	37,445	6.44%	9.94%	3,851	3.50%	10/14/02
NJ	LAKEWOOD	MONMOUTH HONDA	D	60	37,232	6.69%	10.19%	3,844	3.50%	08/17/02
NJ	UNION	PLANET HONDA	D	72	29,421	8.49%	11.99%	3,825	3.50%	05/05/01
NJ	PHILLIPSBURG	PHILLIPSBURG-EASTON HONDA	C	72	29,527	8.25%	11.75%	3,815	3.50%	06/13/01

NJ - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NJ	UNION	PLANET HONDA	B	72	37,401	8.75%	11.50%	3,814	2.75%	03/31/01
NJ	UNION	PLANET HONDA	A	72	29,569	7.80%	11.30%	3,802	3.50%	04/25/02
NJ	JERSEY CITY	BOB CIASULLI HONDA	C	72	32,160	7.19%	10.50%	3,794	3.31%	08/20/02
NJ	TOMS RIVER	MACK HONDA	B	72	37,829	6.44%	9.25%	3,794	2.81%	01/24/03
NJ	EDISON	OPEN ROAD HONDA	C	60	37,087	7.49%	10.99%	3,792	3.50%	05/10/01
NJ	WEST NEW YORK	HUDSON HONDA	D	72	34,853	7.44%	10.43%	3,784	2.99%	07/13/02
NJ	JERSEY CITY	BOB CIASULLI HONDA	B	72	29,373	7.80%	11.30%	3,776	3.50%	01/24/02
NJ	CLIFTON	PLANET HONDA ROUTE 3	C	72	28,815	8.75%	12.25%	3,763	3.50%	04/09/01
NJ	HILLSIDE	ROUTE 22 HONDA	B	72	28,975	9.49%	12.99%	3,753	3.50%	11/18/00
NJ	JERSEY CITY	BOB CIASULLI HONDA	D	72	29,856	6.44%	9.94%	3,752	3.50%	03/19/03
NJ	NEWTON	SUSSEX HONDA	B	72	26,281	6.94%	10.94%	3,752	4.00%	07/11/02
NJ	PARAMUS	DCH PARAMUS HONDA	D	72	29,170	7.99%	11.49%	3,748	3.50%	07/21/01
NJ	PARAMUS	DCH PARAMUS HONDA	D	60	36,233	6.99%	10.49%	3,741	3.50%	09/21/01
NJ	EATONTOWN	DCH KAY HONDA	D	72	29,762	6.44%	9.94%	3,740	3.50%	03/20/03
NJ	TURNERSVILLE	CLASSIC ACURA	D	72	31,478	6.69%	9.99%	3,739	3.30%	08/17/02
NJ	CLIFTON	PLANET HONDA ROUTE 3	D	72	29,534	6.54%	10.04%	3,718	3.50%	12/06/02
NJ	CLIFTON	PLANET HONDA ROUTE 3	C	72	29,373	6.84%	10.34%	3,703	3.50%	11/15/02
NJ	PARAMUS	DCH PARAMUS HONDA	D	60	36,047	6.29%	9.79%	3,700	3.50%	11/03/01
NJ	JERSEY CITY	BOB CIASULLI HONDA	B	72	29,027	9.99%	13.40%	3,689	3.41%	07/26/00
NJ	HILLSIDE	ROUTE 22 HONDA	D	72	27,893	9.49%	12.99%	3,685	3.50%	12/07/00
NJ	TURNERSVILLE	CLASSIC ACURA	C	72	28,575	7.99%	11.49%	3,684	3.50%	07/12/01
NJ	WEST CALDWELL	HONDA OF ESSEX	D	60	35,962	6.04%	9.54%	3,680	3.50%	12/02/02
NJ	HILLSIDE	ROUTE 22 HONDA	C	72	28,433	7.99%	11.49%	3,657	3.50%	07/16/01

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	78,165		
Amount Financed		88,487	16,634
Markup in Dollars		5,410	374
Markup in Percent		4.50%	0.72%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	46171	60.61	46171	60.61
B	12007	15.76	58178	76.37
C	9300	12.21	67478	88.58
D	8703	11.42	76181	100.00

**1984 contracts in New Jersey did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	7	7.14	7	7.14
B	16	16.33	23	23.47
C	41	41.84	64	65.31
D	34	34.69	98	100.00

**2 contracts in New Jersey did not have the credit score field populated.*

NM - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NM	FARMINGTON	HANSON HONDA	B	72	31,650	8.75%	12.25%	4,132	3.50%	05/24/01
NM	ALBUQUERQUE	PERFECTION HONDA	D	72	28,658	8.40%	11.90%	3,688	3.50%	03/12/03
NM	ALBUQUERQUE	PERFECTION HONDA	B	72	28,139	9.25%	12.75%	3,632	3.50%	04/18/01
NM	ALBUQUERQUE	GARCIA HONDA	C	72	25,558	8.40%	11.90%	3,326	3.50%	02/20/03
NM	ROSWELL	ROSWELL HONDA	B	72	19,056	7.20%	11.95%	3,263	4.75%	08/14/02
NM	SANTA FE	PREMIER HONDA OF SANTA FE	B	60	30,865	7.49%	10.99%	3,226	3.50%	10/11/01
NM	ROSWELL	ROSWELL HONDA	B	72	28,576	4.65%	7.90%	3,178	3.25%	02/28/03
NM	ALBUQUERQUE	GARCIA HONDA	B	72	25,985	8.49%	11.75%	3,136	3.26%	10/18/01
NM	ROSWELL	ROSWELL HONDA	D	72	23,648	8.55%	12.05%	3,018	3.50%	05/23/02
NM	SANTA FE	PREMIER HONDA OF SANTA FE	D	72	17,618	7.75%	12.25%	2,935	4.50%	06/05/01
NM	ALBUQUERQUE	PERFECTION HONDA	A	72	17,693	8.25%	12.75%	2,913	4.50%	04/23/01
NM	FARMINGTON	HANSON HONDA	C	72	22,375	8.55%	12.05%	2,911	3.50%	07/13/02
NM	FARMINGTON	HANSON HONDA	D	72	21,784	10.10%	13.60%	2,905	3.50%	11/25/00
NM	ALBUQUERQUE	PERFECTION HONDA	A	72	23,948	9.25%	12.50%	2,904	3.25%	04/21/01
NM	HOBBS	WESTERN HONDA	B	72	22,578	8.40%	11.90%	2,876	3.50%	03/01/03
NM	ALAMOGORDO	JACK KEY HONDA	C	72	22,487	8.40%	11.90%	2,864	3.50%	02/25/03
NM	ROSWELL	ROSWELL HONDA	C	72	22,150	8.55%	12.05%	2,839	3.50%	04/29/02
NM	FARMINGTON	HANSON HONDA	D	72	21,144	10.10%	13.60%	2,820	3.50%	12/15/00
NM	ALBUQUERQUE	PERFECTION HONDA	C	66	23,572	7.90%	11.40%	2,754	3.50%	02/01/03
NM	ALBUQUERQUE	GARCIA HONDA	B	72	34,859	6.70%	8.90%	2,737	2.20%	10/17/02
NM	FARMINGTON	HANSON HONDA	B	72	27,145	10.35%	12.99%	2,723	2.64%	09/18/00
NM	ROSWELL	ROSWELL HONDA	C	72	21,310	8.55%	12.05%	2,720	3.50%	05/20/02
NM	ALBUQUERQUE	GARCIA HONDA	B	72	22,242	8.75%	11.99%	2,678	3.24%	05/09/01
NM	ALBUQUERQUE	GARCIA HONDA	B	60	25,266	8.25%	11.75%	2,670	3.50%	04/14/01
NM	ALBUQUERQUE	GARCIA HONDA	C	72	21,417	9.75%	13.00%	2,629	3.25%	01/18/01

NM - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NM	FARMINGTON	HANSON HONDA	C	72	19,750	9.75%	13.25%	2,619	3.50%	01/08/01
NM	FARMINGTON	HANSON HONDA	D	72	19,499	9.75%	13.25%	2,587	3.50%	12/28/00
NM	ROSWELL	ROSWELL HONDA	C	60	25,180	7.49%	10.99%	2,574	3.50%	08/22/01
NM	ROSWELL	ROSWELL HONDA	C	72	20,146	8.49%	11.99%	2,569	3.50%	09/27/01
NM	FARMINGTON	HANSON HONDA	C	72	16,970	9.10%	13.10%	2,556	4.00%	11/18/00
NM	ALBUQUERQUE	GARCIA HONDA	C	72	19,991	8.49%	11.99%	2,550	3.50%	06/30/01
NM	ALBUQUERQUE	GARCIA HONDA	B	72	35,950	6.95%	8.95%	2,526	2.00%	09/21/02
NM	ALBUQUERQUE	GARCIA HONDA	B	72	18,802	9.49%	12.99%	2,490	3.50%	02/08/01
NM	ALBUQUERQUE	GARCIA HONDA	B	72	25,527	5.25%	7.99%	2,447	2.74%	04/16/02
NM	ROSWELL	ROSWELL HONDA	C	60	27,907	7.30%	10.30%	2,431	3.00%	03/19/02
NM	ROSWELL	ROSWELL HONDA	C	60	25,416	7.74%	10.99%	2,417	3.25%	01/14/02
NM	FARMINGTON	HANSON HONDA	D	72	18,036	10.10%	13.60%	2,406	3.50%	11/09/00
NM	ALBUQUERQUE	PERFECTION HONDA	D	72	18,183	9.49%	12.99%	2,404	3.50%	01/31/01
NM	ALBUQUERQUE	GARCIA HONDA	C	72	18,061	9.75%	13.25%	2,393	3.50%	01/24/01
NM	ROSWELL	ROSWELL HONDA	D	60	23,959	7.50%	10.90%	2,378	3.40%	02/12/02
NM	ALBUQUERQUE	GARCIA HONDA	D	60	22,785	7.30%	10.80%	2,330	3.50%	02/28/02
NM	ALBUQUERQUE	GARCIA HONDA	B	60	21,999	7.30%	10.80%	2,288	3.50%	07/20/02
NM	SANTA FE	PREMIER HONDA OF SANTA FE	B	60	21,882	7.20%	10.70%	2,278	3.50%	08/13/02
NM	ALBUQUERQUE	GARCIA HONDA	C	48	27,543	7.49%	10.99%	2,255	3.50%	10/26/01
NM	HOBBS	WESTERN HONDA	B	72	29,667	9.25%	11.25%	2,207	2.00%	04/05/01
NM	ALBUQUERQUE	PERFECTION HONDA	B	72	31,226	7.30%	9.30%	2,206	2.00%	06/07/02
NM	FARMINGTON	HANSON HONDA	D	60	29,281	7.49%	9.99%	2,168	2.50%	09/27/01
NM	ALBUQUERQUE	GARCIA HONDA	B	72	29,621	8.40%	10.40%	2,168	2.00%	03/21/03
NM	ALBUQUERQUE	GARCIA HONDA	C	60	20,501	7.60%	11.10%	2,141	3.50%	12/11/02
NM	ALBUQUERQUE	GARCIA HONDA	B	72	29,442	6.75%	8.75%	2,096	2.00%	01/07/02
NM	ALBUQUERQUE	GARCIA HONDA	B	72	26,411	8.49%	10.68%	2,086	2.19%	08/11/01

NM - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NM	ROSWELL	ROSWELL HONDA	C	72	23,991	6.05%	8.55%	2,084	2.50%	04/06/02
NM	ALBUQUERQUE	GARCIA HONDA	B	60	23,328	8.49%	11.45%	2,079	2.96%	03/02/01
NM	ALBUQUERQUE	GARCIA HONDA	C	60	19,798	7.30%	10.80%	2,062	3.50%	06/27/02
NM	ALBUQUERQUE	GARCIA HONDA	C	60	20,070	7.30%	10.80%	2,052	3.50%	02/28/02
NM	SANTA FE	PREMIER HONDA OF SANTA FE		60	35,690	5.55%	7.55%	2,049	2.00%	07/02/02
NM	ROSWELL	ROSWELL HONDA	C	60	23,129	7.50%	10.50%	2,020	3.00%	02/11/02
NM	ALBUQUERQUE	PERFECTION HONDA	B	60	19,653	7.49%	10.99%	2,009	3.50%	10/13/01
NM	ROSWELL	ROSWELL HONDA	C	72	28,098	10.10%	11.99%	1,998	1.89%	12/20/00
NM	FARMINGTON	HANSON HONDA	A	72	30,372	6.55%	8.38%	1,967	1.83%	05/18/02
NM	ALBUQUERQUE	GARCIA HONDA		60	19,028	6.75%	10.25%	1,963	3.50%	12/31/01
NM	ALBUQUERQUE	PERFECTION HONDA	B	72	26,966	7.75%	9.75%	1,956	2.00%	11/29/01
NM	ROSWELL	ROSWELL HONDA	B	72	32,420	7.30%	8.99%	1,930	1.69%	06/11/02
NM	ROSWELL	ROSWELL HONDA	D	72	26,777	8.55%	10.55%	1,930	2.00%	07/20/02
NM	FARMINGTON	HANSON HONDA	B	72	21,271	7.49%	9.99%	1,927	2.50%	10/30/01
NM	FARMINGTON	HANSON HONDA	B	72	26,737	7.30%	9.30%	1,923	2.00%	04/10/02
NM	ROSWELL	ROSWELL HONDA	D	60	18,802	7.49%	10.99%	1,922	3.50%	09/26/01
NM	SANTA FE	PREMIER HONDA OF SANTA FE	C	72	18,177	10.10%	12.85%	1,896	2.75%	11/25/00
NM	ALBUQUERQUE	PERFECTION HONDA	D	72	25,483	10.10%	12.10%	1,885	2.00%	11/18/00
NM	FARMINGTON	HANSON HONDA	A	72	26,437	6.75%	8.75%	1,884	2.00%	01/24/02
NM	ROSWELL	ROSWELL HONDA	D	60	18,391	7.30%	10.80%	1,875	3.50%	04/24/02
NM	HOBBS	WESTERN HONDA	C	60	20,947	7.49%	10.49%	1,870	3.00%	10/26/01
NM	ALBUQUERQUE	PERFECTION HONDA	C	60	17,851	7.15%	10.65%	1,856	3.50%	02/08/03
NM	SANTA FE	PREMIER HONDA OF SANTA FE	A	66	28,907	6.05%	8.05%	1,853	2.00%	02/15/02
NM	ALBUQUERQUE	GARCIA HONDA	C	72	20,882	9.49%	11.90%	1,851	2.41%	02/12/01
NM	ROSWELL	ROSWELL HONDA	C	72	26,133	6.95%	8.95%	1,835	2.00%	09/26/02
NM	ALBUQUERQUE	GARCIA HONDA	D	60	17,017	7.20%	10.80%	1,819	3.60%	08/14/02

NM - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NM	ROSWELL	ROSWELL HONDA	A	72	36,284	6.55%	7.99%	1,814	1.44%	04/08/02
NM	ALBUQUERQUE	GARCIA HONDA	D	60	17,701	7.49%	10.99%	1,810	3.50%	10/19/01
NM	ALBUQUERQUE	GARCIA HONDA	C	60	17,236	7.30%	10.80%	1,795	3.50%	04/30/02
NM	ROSWELL	ROSWELL HONDA	D	72	25,704	6.60%	8.60%	1,795	2.00%	11/16/02
NM	HOBBS	WESTERN HONDA	B	72	24,878	8.40%	10.40%	1,790	2.00%	02/24/03
NM	ALBUQUERQUE	GARCIA HONDA	A	60	31,473	4.95%	6.95%	1,789	2.00%	04/11/02
NM	ALBUQUERQUE	GARCIA HONDA	B	60	17,086	7.49%	10.99%	1,782	3.50%	08/17/01
NM	FARMINGTON	HANSON HONDA	A	72	23,483	10.35%	12.35%	1,776	2.00%	09/11/00
NM	FARMINGTON	HANSON HONDA	B	72	30,915	9.45%	10.99%	1,768	1.54%	08/30/02
NM	ROSWELL	ROSWELL HONDA	A	72	24,936	7.49%	9.49%	1,767	2.00%	07/16/01
NM	ROSWELL	ROSWELL HONDA	B	72	20,178	8.85%	11.25%	1,760	2.40%	10/26/02
NM	FARMINGTON	HANSON HONDA	D	60	19,607	7.75%	10.75%	1,755	3.00%	05/05/01
NM	HOBBS	WESTERN HONDA	D	60	19,667	7.30%	10.30%	1,750	3.00%	05/03/02
NM	FARMINGTON	HANSON HONDA	B	72	23,818	8.40%	10.40%	1,745	2.00%	03/18/03
NM	FARMINGTON	HANSON HONDA	D	60	29,554	7.49%	9.49%	1,745	2.00%	09/21/01
NM	ALBUQUERQUE	PERFECTION HONDA	A	60	15,494	7.75%	11.50%	1,745	3.75%	06/13/01
NM	ALBUQUERQUE	GARCIA HONDA	B	72	24,212	7.30%	9.30%	1,740	2.00%	05/28/02
NM	SANTA FE	PREMIER HONDA OF SANTA FE	B	60	25,105	7.15%	9.49%	1,732	2.34%	01/04/03
NM	ROSWELL	ROSWELL HONDA	A	72	19,535	6.05%	8.55%	1,727	2.50%	07/30/02
NM	FARMINGTON	HANSON HONDA	C	60	16,339	8.25%	11.75%	1,725	3.50%	03/16/01
NM	ALBUQUERQUE	PERFECTION HONDA	C	72	26,739	10.10%	11.85%	1,724	1.75%	12/03/00
NM	FARMINGTON	HANSON HONDA	D	60	26,224	7.75%	9.96%	1,722	2.21%	06/05/01
NM	FARMINGTON	HANSON HONDA	A	72	24,498	5.90%	7.90%	1,720	2.00%	01/18/03

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	4,631		
Amount Financed		46,726	17,542
Markup in Dollars		4,132	172
Markup in Percent		4.75%	0.30%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	3011	65.68	3011	65.68
B	809	17.65	3820	83.33
C	499	10.89	4319	94.22
D	265	5.78	4584	100.00

**47 contracts in New Mexico did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	12	12.24	12	12.24
B	34	34.69	46	46.94
C	30	30.61	76	77.55
D	22	22.45	98	100.00

**2 contracts in New Mexico did not have the credit score field populated.*

NV - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NV	LAS VEGAS	FALCONI'S ACURA OF LAS VEGAS	A	72	44,382	6.40%	9.95%	5,655	3.55%	02/10/03
NV	HENDERSON	SHACK-FINDLAY HONDA	D	72	40,655	7.20%	10.70%	5,175	3.50%	10/17/02
NV	LAS VEGAS	HONDA WEST	C	72	37,462	6.60%	10.10%	4,731	3.50%	01/17/03
NV	HENDERSON	SHACK-FINDLAY HONDA	C	72	36,750	7.10%	10.60%	4,670	3.50%	11/13/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	72	36,097	7.55%	11.05%	4,622	3.50%	04/05/02
NV	LAS VEGAS	HONDA WEST	C	72	36,077	7.55%	11.05%	4,593	3.50%	07/01/02
NV	LAS VEGAS	FALCONI'S ACURA OF LAS VEGAS	D	60	43,394	8.25%	11.75%	4,574	3.50%	05/11/01
NV	HENDERSON	SHACK-FINDLAY HONDA	B	72	34,361	7.55%	11.05%	4,398	3.50%	05/25/02
NV	LAS VEGAS	FALCONI'S ACURA OF LAS VEGAS	B	72	34,439	7.55%	11.05%	4,327	3.50%	03/02/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	72	34,445	6.40%	9.90%	4,326	3.50%	03/06/03
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	33,739	6.40%	9.90%	4,236	3.50%	03/03/03
NV	LAS VEGAS	LAS VEGAS HONDA	C	72	33,113	7.10%	10.60%	4,208	3.50%	10/28/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	72	32,773	7.70%	11.20%	4,206	3.50%	08/14/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	32,357	7.55%	11.05%	4,142	3.50%	03/19/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	32,920	6.40%	9.90%	4,134	3.50%	02/14/03
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	32,532	7.10%	10.60%	4,134	3.50%	11/02/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	32,881	6.40%	9.90%	4,128	3.50%	03/17/03
NV	RENO	BILL PEARCE COURTESY HONDA	D	72	32,224	7.10%	10.60%	4,095	3.50%	12/02/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	72	31,855	7.55%	11.05%	4,078	3.50%	04/12/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	72	35,843	6.60%	9.74%	4,039	3.14%	12/21/02
NV	HENDERSON	SHACK-FINDLAY HONDA	D	72	31,163	7.70%	11.20%	4,000	3.50%	08/14/02
NV	LAS VEGAS	LAS VEGAS HONDA	A	72	31,667	6.40%	9.90%	3,976	3.50%	03/13/03
NV	LAS VEGAS	LAS VEGAS HONDA	C	72	31,217	7.55%	10.94%	3,867	3.39%	03/07/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	27,156	6.60%	10.60%	3,856	4.00%	10/28/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	72	30,433	6.40%	9.90%	3,822	3.50%	03/06/03
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	29,800	7.55%	11.05%	3,815	3.50%	04/23/02

NV - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	29,504	7.10%	10.60%	3,749	3.50%	12/06/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	72	22,686	7.30%	11.80%	3,749	4.50%	05/17/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	72	30,520	9.49%	12.75%	3,748	3.26%	03/27/01
NV	HENDERSON	SHACK-FINDLAY HONDA	B	72	29,230	7.10%	10.60%	3,714	3.50%	11/16/02
NV	LAS VEGAS	FALCONI'S ACURA OF LAS VEGAS	B	72	27,972	9.74%	13.24%	3,705	3.50%	12/29/00
NV	HENDERSON	SHACK-FINDLAY HONDA	B	72	36,633	7.10%	9.95%	3,702	2.85%	11/26/02
NV	LAS VEGAS	HONDA WEST	C	72	29,355	6.40%	9.90%	3,682	3.50%	03/13/03
NV	LAS VEGAS	HONDA WEST	B	72	29,518	7.55%	11.00%	3,655	3.45%	05/13/02
NV	HENDERSON	SHACK-FINDLAY HONDA	C	72	29,037	6.40%	9.90%	3,646	3.50%	01/31/03
NV	LAS VEGAS	HONDA WEST	C	72	32,230	7.45%	10.60%	3,632	3.15%	09/25/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	28,529	7.10%	10.60%	3,625	3.50%	11/16/02
NV	LAS VEGAS	HONDA WEST	D	72	28,272	7.20%	10.70%	3,594	3.50%	10/07/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	28,589	6.40%	9.90%	3,590	3.50%	02/03/03
NV	LAS VEGAS	LAS VEGAS HONDA	B	66	26,327	8.49%	12.49%	3,559	4.00%	03/12/01
NV	LAS VEGAS	LAS VEGAS HONDA	B	72	27,655	7.55%	11.05%	3,540	3.50%	04/30/02
NV	LAS VEGAS	HONDA WEST	D	72	28,277	6.40%	9.90%	3,535	3.50%	03/11/03
NV	LAS VEGAS	LAS VEGAS HONDA	A	72	27,964	6.60%	10.10%	3,523	3.50%	01/13/03
NV	LAS VEGAS	LAS VEGAS HONDA	C	72	27,976	6.40%	9.90%	3,513	3.50%	02/15/03
NV	LAS VEGAS	LAS VEGAS HONDA	A	72	27,939	6.40%	9.90%	3,508	3.50%	01/29/03
NV	LAS VEGAS	LAS VEGAS HONDA	C	72	27,744	6.60%	10.10%	3,496	3.50%	01/11/03
NV	LAS VEGAS	LAS VEGAS HONDA	C	72	27,812	6.40%	9.90%	3,492	3.50%	02/22/03
NV	LAS VEGAS	HONDA WEST	C	72	27,578	6.60%	10.10%	3,471	3.50%	12/20/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	72	26,972	7.45%	10.95%	3,447	3.50%	09/05/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	72	27,445	7.49%	10.99%	3,445	3.50%	12/07/01
NV	LAS VEGAS	HONDA WEST	C	72	27,900	6.40%	9.90%	3,441	3.50%	03/13/03
NV	LAS VEGAS	LAS VEGAS HONDA	C	72	26,862	7.55%	11.05%	3,439	3.50%	05/18/02

NV - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NV	LAS VEGAS	HONDA WEST	C	72	27,466	6.40%	9.90%	3,434	3.50%	02/14/03
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	27,124	6.60%	10.10%	3,418	3.50%	12/30/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	72	35,760	7.69%	10.31%	3,416	2.62%	08/22/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	72	26,708	7.55%	11.05%	3,377	3.50%	05/11/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	72	26,693	6.60%	10.10%	3,363	3.50%	01/04/03
NV	LAS VEGAS	LAS VEGAS HONDA	C	72	26,156	7.70%	11.20%	3,357	3.50%	08/03/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	72	29,486	6.60%	9.76%	3,349	3.16%	01/23/03
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	26,071	7.45%	10.95%	3,332	3.50%	09/30/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	26,050	7.45%	10.95%	3,329	3.50%	09/06/02
NV	LAS VEGAS	LAS VEGAS HONDA	A	72	22,772	7.20%	11.20%	3,326	4.00%	08/05/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	26,343	6.60%	10.10%	3,319	3.50%	01/10/03
NV	LAS VEGAS	LAS VEGAS HONDA	C	72	26,395	6.40%	9.90%	3,314	3.50%	03/24/03
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	25,889	7.55%	11.05%	3,314	3.50%	07/30/02
NV	LAS VEGAS	LAS VEGAS HONDA	A	72	23,028	6.10%	10.10%	3,302	4.00%	12/30/02
NV	LAS VEGAS	HONDA WEST	C	72	26,302	6.40%	9.90%	3,299	3.50%	03/13/03
NV	LAS VEGAS	FALCONI'S ACURA OF LAS VEGAS	C	72	31,875	9.49%	12.25%	3,297	2.76%	08/09/00
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	25,844	7.10%	10.60%	3,284	3.50%	12/02/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	26,051	6.40%	9.90%	3,271	3.50%	02/21/03
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	25,968	6.40%	9.90%	3,260	3.50%	02/24/03
NV	LAS VEGAS	LAS VEGAS HONDA	A	72	25,499	7.45%	10.95%	3,259	3.50%	09/21/02
NV	LAS VEGAS	HONDA WEST	D	72	26,154	6.40%	9.90%	3,253	3.50%	02/21/03
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	25,342	7.55%	11.05%	3,244	3.50%	05/27/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	25,698	6.60%	10.10%	3,238	3.50%	12/20/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	72	25,765	6.40%	9.90%	3,235	3.50%	03/06/03
NV	LAS VEGAS	LAS VEGAS HONDA	C	72	25,128	7.55%	11.05%	3,217	3.50%	03/23/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	25,277	7.10%	10.60%	3,211	3.50%	12/12/02

NV - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NV	HENDERSON	SHACK-FINDLAY HONDA	C	72	25,055	7.55%	11.05%	3,207	3.50%	07/22/02
NV	LAS VEGAS	HONDA WEST	C	72	26,259	7.55%	10.95%	3,203	3.40%	03/22/02
NV	RENO	BILL PEARCE COURTESY HONDA	D	72	25,399	6.60%	10.10%	3,200	3.50%	12/26/02
NV	LAS VEGAS	HONDA WEST	D	72	25,343	7.10%	10.60%	3,177	3.50%	12/18/02
NV	LAS VEGAS	HONDA WEST	B	72	25,187	7.55%	11.05%	3,172	3.50%	02/18/02
NV	LAS VEGAS	LAS VEGAS HONDA	A	72	24,835	7.10%	10.60%	3,156	3.50%	10/30/02
NV	LAS VEGAS	LAS VEGAS HONDA	A	72	25,101	6.40%	9.90%	3,152	3.50%	03/20/03
NV	LAS VEGAS	HONDA WEST	C	72	24,628	7.55%	11.05%	3,149	3.50%	05/11/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	72	24,596	7.20%	10.70%	3,131	3.50%	10/08/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	72	24,820	6.60%	10.10%	3,127	3.50%	12/20/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	72	21,594	6.60%	10.60%	3,123	4.00%	11/01/02
NV	LAS VEGAS	FALCONI'S ACURA OF LAS VEGAS	C	72	24,732	7.55%	11.05%	3,108	3.50%	06/27/02
NV	LAS VEGAS	FALCONI'S ACURA OF LAS VEGAS	C	72	34,825	7.49%	9.95%	3,100	2.46%	01/03/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	24,200	7.55%	11.05%	3,098	3.50%	06/29/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	66	26,947	6.85%	10.35%	3,096	3.50%	12/19/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	72	24,058	7.45%	10.95%	3,075	3.50%	09/28/02
NV	RENO	BILL PEARCE COURTESY HONDA	C	72	27,989	7.75%	10.75%	3,069	3.00%	11/05/01
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	24,114	7.10%	10.60%	3,064	3.50%	11/26/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	23,819	7.70%	11.20%	3,056	3.50%	08/14/02
NV	LAS VEGAS	LAS VEGAS HONDA	A	72	24,096	6.60%	10.10%	3,036	3.50%	01/13/03
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	20,878	6.95%	10.95%	3,036	4.00%	09/24/02
NV	LAS VEGAS	HONDA WEST	B	72	25,679	7.55%	10.79%	3,030	3.24%	04/18/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	6,779		
Amount Financed		66,418	19,298
Markup in Dollars		5,655	394
Markup in Percent		4.50%	0.59%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	3606	53.53	3606	53.53
B	1588	23.57	5194	77.11
C	901	13.38	6095	90.48
D	641	9.52	6736	100.00

**43 contracts in Nevada did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	10	10.00	10	10.00
B	19	19.00	29	29.00
C	36	36.00	65	65.00
D	35	35.00	100	100.00

NY - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NY	LONG ISLAND CTY	PARAGON ACURA	D	72	43,846	6.99%	11.49%	7,077	4.50%	09/07/01
NY	LONG ISLAND CTY	PARAGON ACURA	C	72	55,021	6.49%	9.99%	6,796	3.50%	02/24/03
NY	LONG ISLAND CTY	PARAGON ACURA	C	72	40,314	7.25%	11.25%	5,784	4.00%	05/31/01
NY	LATHAM	NORTHEAST ACURA	D	66	50,000	6.24%	9.74%	5,689	3.50%	02/10/03
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
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	34,138	6.29%	10.79%	5,448	4.50%	11/13/01
NY	LONG ISLAND CTY	PARAGON ACURA	C	72	41,791	7.29%	10.79%	5,229	3.50%	11/12/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	40,572	7.74%	11.24%	5,211	3.50%	06/04/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	72	39,893	8.49%	11.99%	5,088	3.50%	05/23/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	40,337	7.74%	11.24%	5,084	3.50%	05/23/02
NY	BROOKLYN	PLAZA HONDA	B	72	32,364	6.49%	10.79%	5,034	4.30%	12/27/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	72	39,257	7.19%	10.69%	4,959	3.50%	08/20/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	38,241	7.74%	11.24%	4,911	3.50%	07/03/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	72	38,600	8.25%	11.75%	4,905	3.50%	06/14/01
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
NY	LONG ISLAND CTY	PARAGON ACURA	D	72	33,010	7.55%	11.55%	4,759	4.00%	05/07/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	A	72	35,853	6.49%	10.24%	4,754	3.75%	12/20/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	37,471	6.74%	10.24%	4,733	3.50%	11/23/02
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
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	37,855	6.74%	10.24%	4,694	3.50%	11/06/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	35,445	6.24%	9.99%	4,681	3.75%	12/12/02
NY	BROOKLYN	PLAZA HONDA	C	72	32,632	5.99%	9.99%	4,670	4.00%	03/06/03

NY - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	72	37,608	6.74%	10.24%	4,664	3.50%	11/02/02
NY	SCARSDALE	CURRY ACURA	D	72	36,740	7.80%	11.30%	4,635	3.50%	02/08/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	72	37,249	6.74%	10.24%	4,620	3.50%	12/18/02
NY	YORKTOWN HGTS.	CURRY HONDA	C	72	33,258	8.25%	11.99%	4,611	3.74%	05/25/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA		72	36,742	7.44%	10.94%	4,609	3.50%	07/19/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	A	72	35,616	7.99%	11.49%	4,506	3.50%	07/24/01
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
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	35,288	6.74%	10.24%	4,457	3.50%	10/30/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	35,362	6.49%	9.99%	4,447	3.50%	02/04/03
NY	WHITE PLAINS	WHITE PLAINS HONDA	C	72	35,432	7.19%	10.69%	4,427	3.50%	09/28/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	35,096	6.49%	9.99%	4,414	3.50%	02/24/03
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	34,911	7.69%	11.19%	4,397	3.50%	10/13/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	35,322	6.74%	10.24%	4,381	3.50%	12/11/02
NY	LONG ISLAND CTY	PARAGON ACURA	B	72	27,148	6.99%	11.49%	4,381	4.50%	07/07/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	35,000	7.29%	10.79%	4,380	3.50%	12/20/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	72	34,567	8.05%	11.55%	4,378	3.50%	04/25/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	35,362	6.49%	9.99%	4,368	3.50%	12/20/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	26,064	8.85%	13.35%	4,331	4.50%	11/28/00
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	72	34,600	6.74%	10.24%	4,291	3.50%	11/25/02
NY	BROOKLYN	PLAZA HONDA		72	37,989	6.50%	9.65%	4,288	3.15%	10/03/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	72	33,541	7.19%	10.69%	4,268	3.50%	09/21/02
NY	HEMPSTEAD	NEIL HONDA	D	66	37,329	6.49%	9.99%	4,258	3.50%	12/02/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	33,711	6.74%	10.24%	4,257	3.50%	12/04/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	A	72	33,696	7.69%	11.19%	4,244	3.50%	10/16/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	33,714	7.44%	10.94%	4,229	3.50%	07/15/02

NY - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	A	72	30,476	4.99%	8.99%	4,213	4.00%	12/07/02
NY	LONG ISLAND CTY	PARAGON ACURA	A	60	41,491	6.94%	10.44%	4,210	3.50%	07/11/02
NY	HEMPSTEAD	NEIL HONDA	D	72	33,354	7.80%	11.30%	4,208	3.50%	04/14/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	26,072	6.99%	11.49%	4,208	4.50%	08/15/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	33,332	7.80%	11.30%	4,205	3.50%	03/29/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	72	33,125	7.99%	11.49%	4,192	3.50%	09/29/01
NY	BROOKLYN	BAY RIDGE HONDA	B	72	33,453	7.29%	10.79%	4,185	3.50%	12/08/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	33,100	7.80%	11.30%	4,176	3.50%	04/17/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	32,912	7.69%	11.19%	4,144	3.50%	10/06/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA		72	32,654	7.00%	10.50%	4,142	3.50%	10/12/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	72	32,779	6.49%	9.99%	4,123	3.50%	02/14/03
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	32,860	7.29%	10.79%	4,112	3.50%	12/22/01
NY	HUNTINGTON	HUNTINGTON HONDA	B	72	32,309	7.80%	11.30%	4,076	3.50%	03/16/02
NY	JAMAICA	HILLSIDE HONDA	A	72	32,906	6.49%	9.99%	4,064	3.50%	01/10/03
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	32,457	7.29%	10.79%	4,062	3.50%	12/30/01
NY	BROOKLYN	PLAZA HONDA	B	72	32,276	6.49%	9.99%	4,059	3.50%	01/11/03
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	32,410	7.29%	10.79%	4,056	3.50%	11/14/01
NY	HEMPSTEAD	NEIL HONDA	B	72	31,555	7.74%	11.24%	4,047	3.50%	07/06/02
NY	LEVITTOWN	HONDA CITY	A	72	32,215	7.44%	10.94%	4,041	3.50%	07/26/02
NY	KINGSTON	HONDA OF KINGSTON	D	72	28,137	7.19%	11.19%	4,033	4.00%	09/03/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	31,842	6.74%	10.24%	4,021	3.50%	12/03/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	37,642	7.19%	10.19%	4,015	3.00%	08/22/02
NY	ALBANY	LIA HONDA	B	72	31,793	6.74%	10.24%	4,010	3.50%	10/28/02
NY	LONG ISLAND CTY	PARAGON ACURA	D	60	39,576	6.50%	9.95%	4,009	3.45%	10/17/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	A	72	31,461	7.19%	10.69%	4,004	3.50%	09/07/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	60	39,850	6.24%	9.74%	4,004	3.50%	12/19/02

NY - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NY	VALLEY STREAM	SOUTH SHORE HONDA	D	60	39,837	6.24%	9.74%	4,003	3.50%	12/07/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	72	31,972	7.29%	10.79%	4,001	3.50%	12/04/01
NY	BROOKLYN	PLAZA HONDA	C	72	31,815	6.49%	9.99%	4,001	3.50%	03/24/03
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	60	39,138	5.99%	9.49%	3,999	3.50%	02/25/03
NY	BROOKLYN	ACURA OF BROOKLYN	B	60	39,758	5.99%	9.49%	3,980	3.50%	03/15/03
NY	ROCHESTER	JOHN HOLTZ HONDA	C	72	31,511	6.74%	10.24%	3,980	3.50%	10/29/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	31,600	7.69%	11.19%	3,979	3.50%	10/11/01
NY	HEMPSTEAD	NEIL HONDA	C	66	34,677	6.75%	10.25%	3,973	3.50%	10/17/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	72	31,664	7.44%	10.94%	3,972	3.50%	07/23/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	72	31,143	8.49%	11.99%	3,972	3.50%	05/11/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	32,117	6.49%	9.99%	3,967	3.50%	03/15/03
NY	ROCHESTER	JOHN HOLTZ HONDA	D	72	30,982	7.44%	10.94%	3,960	3.50%	07/16/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	31,922	6.74%	10.24%	3,959	3.50%	12/14/02
NY	LONG ISLAND CTY	PARAGON ACURA	B	72	38,171	5.44%	8.44%	3,954	3.00%	08/26/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	A	72	31,108	6.74%	10.24%	3,928	3.50%	11/05/02
NY	LONG ISLAND CTY	PARAGON ACURA	C	60	39,010	6.29%	9.79%	3,923	3.50%	12/27/01
NY	LATHAM	NORTHEAST ACURA	C	60	45,564	5.99%	8.95%	3,922	2.96%	02/03/03
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	A	72	33,015	7.69%	10.99%	3,914	3.30%	10/15/01
NY	BROOKLYN	PLAZA HONDA	D	72	26,447	7.19%	11.24%	3,912	4.05%	08/12/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	66	34,765	6.75%	10.25%	3,911	3.50%	10/12/02
NY	ALBANY	LIA HONDA	D	72	30,666	7.19%	10.69%	3,902	3.50%	09/21/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	30,800	7.99%	11.49%	3,897	3.50%	10/02/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	30,991	6.49%	9.99%	3,897	3.50%	02/21/03

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	77,003		
Amount Financed		64,856	16,305
Markup in Dollars		7,077	242
Markup in Percent		7.09%	0.44%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	50858	67.25	50858	67.25
B	11761	15.55	62619	82.80
C	7312	9.67	69931	92.46
D	5699	7.54	75630	100.00

**1373 contracts in New York did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	10	10.31	10	10.31
B	24	24.74	34	35.05
C	24	24.74	58	59.79
D	39	40.21	97	100.00

**3 contracts in New York did not have the credit score field populated.*

OH - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
OH	AKRON	MIKE PRUITT HONDA	D	72	37,425	8.74%	12.24%	4,792	3.50%	06/08/02
OH	BOARDMAN	ACURA OF BOARDMAN	C	66	39,276	7.75%	11.45%	4,749	3.70%	10/24/02
OH	BEDFORD	JAY HONDA	D	72	35,732	7.49%	10.99%	4,486	3.50%	03/25/03
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	D	72	33,252	8.20%	11.70%	4,222	3.50%	09/19/02
OH	BEDFORD	JAY HONDA	D	66	34,778	7.24%	10.74%	3,952	3.50%	02/20/03
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	B	72	31,207	7.89%	11.39%	3,943	3.50%	12/14/02
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	B	72	32,746	8.20%	11.45%	3,853	3.25%	09/20/02
OH	STREETSBORO	CLASSIC HONDA	D	72	29,583	7.89%	11.39%	3,738	3.50%	11/25/02
OH	COLUMBUS	HONDA EAST	D	72	28,994	8.00%	11.50%	3,718	3.50%	11/16/02
OH	CINCINNATI	HONDA EAST	C	72	28,852	8.49%	11.99%	3,680	3.50%	08/17/02
OH	COLUMBUS	LINDSAY ACURA	D	60	35,461	7.00%	10.50%	3,601	3.50%	11/02/02
OH	DUBLIN	IMMKE NORTHWEST HONDA	C	60	32,020	7.49%	11.24%	3,592	3.75%	08/23/02
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	B	60	34,759	7.74%	11.24%	3,566	3.50%	06/22/02
OH	TOLEDO	BROWN HONDA	D	72	27,129	7.49%	10.99%	3,472	3.50%	03/14/03
OH	SPRINGFIELD	BILL MARINE AUTO CENTER, INC.	D	72	27,381	8.00%	11.50%	3,465	3.50%	11/01/02
OH	CINCINNATI	CENTURY HONDAS, INC.	B	72	26,447	8.49%	11.99%	3,439	3.50%	08/10/02
OH	YOUNGSTOWN	THE HONDA STORE	D	66	35,109	7.64%	10.64%	3,419	3.00%	12/19/02
OH	FAIRFIELD	SUPERIOR ACURA	C	72	26,639	8.74%	12.24%	3,411	3.50%	07/01/02
OH	STREETSBORO	CLASSIC HONDA	D	72	24,776	8.00%	11.70%	3,385	3.70%	10/05/02
OH	MEDINA	CHESROWN MEDINA HONDA	C	72	26,378	7.89%	11.39%	3,336	3.50%	01/20/03
OH	STREETSBORO	CLASSIC HONDA	D	72	19,892	6.89%	11.39%	3,267	4.50%	12/31/02
OH	DAYTON	MATT CASTRUCCI HONDA	D	66	28,223	7.75%	11.25%	3,228	3.50%	10/15/02
OH	CHILLICOTHE	CHILLICOTHE HONDA	D	72	24,598	8.74%	12.24%	3,210	3.50%	07/26/02
OH	STREETSBORO	CLASSIC HONDA	C	72	25,062	7.49%	10.99%	3,205	3.50%	03/18/03
OH	FAIRFIELD	PERFORMANCE HONDA	D	60	31,301	7.49%	10.99%	3,200	3.50%	08/13/02

OH - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
OH	CLEVELAND HGTS	MOTORCARS HONDA	D	72	25,156	7.49%	10.99%	3,166	3.50%	02/21/03
OH	CORTLAND	APOSTOLAKIS HONDA CARS	D	60	31,335	6.49%	9.99%	3,160	3.50%	02/15/03
OH	CLEVELAND HGTS	MOTORCARS HONDA	B	60	30,689	7.49%	10.99%	3,138	3.50%	08/17/02
OH	CLEVELAND HGTS	MOTORCARS HONDA	D	72	22,596	8.20%	11.99%	3,113	3.79%	09/13/02
OH	BEAVERCREEK	HIDY HONDA	D	66	26,307	8.30%	11.80%	3,090	3.50%	04/13/02
OH	CLEVELAND HGTS	MOTORCARS HONDA	D	72	24,098	7.49%	10.99%	3,090	3.50%	02/19/03
OH	BEDFORD	JAY HONDA	B	66	26,665	8.49%	11.99%	3,079	3.50%	07/11/02
OH	AKRON	MIKE PRUITT HONDA	C	60	30,000	7.20%	10.70%	3,055	3.50%	09/07/02
OH	COLUMBUS	HUGH WHITE HONDA	C	72	23,126	8.74%	12.24%	3,019	3.50%	04/26/02
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	C	66	26,119	8.49%	11.99%	3,016	3.50%	06/06/02
OH	HEATH	JOHN HINDERER HONDA	D	72	36,989	7.74%	9.99%	2,967	2.25%	06/23/02
OH	MENTOR	HONDA OF MENTOR	B	72	23,076	8.00%	11.50%	2,961	3.50%	10/07/02
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	D	72	26,706	7.89%	10.89%	2,931	3.00%	12/09/02
OH	CINCINNATI	HONDA EAST	B	72	22,845	7.49%	10.99%	2,929	3.50%	02/27/03
OH	MEDINA	CHESROWN MEDINA HONDA	C	72	40,755	7.00%	9.00%	2,920	2.00%	11/04/02
OH	COLUMBUS	LINDSAY ACURA	D	60	28,326	7.74%	11.24%	2,906	3.50%	05/25/02
OH	MEDINA	CHESROWN MEDINA HONDA	C	66	21,176	6.49%	10.74%	2,897	4.25%	02/19/03
OH	MARION	MATHEWS ACURA	C	72	22,731	8.00%	11.50%	2,876	3.50%	10/21/02
OH	AKRON	MIKE PRUITT HONDA	C	72	22,411	8.74%	12.24%	2,869	3.50%	08/01/02
OH	MASSILLON	WAIKEM HONDA	B	72	26,104	8.00%	11.00%	2,865	3.00%	11/16/02
OH	CLEVELAND HGTS	MOTORCARS HONDA	D	60	25,791	7.20%	10.99%	2,854	3.79%	08/31/02
OH	ASHTABULA	NASSIEF PONTIAC-CADILLAC INC.	D	72	22,063	8.00%	11.50%	2,792	3.50%	10/31/02
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	A	60	27,011	6.49%	9.99%	2,777	3.50%	03/02/03
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	C	66	23,441	8.49%	11.99%	2,762	3.50%	05/31/02
OH	FAIRFIELD	PERFORMANCE HONDA	D	60	27,020	6.49%	9.99%	2,725	3.50%	02/20/03
OH	CINCINNATI	SUPERIOR HONDA	C	66	23,854	7.75%	11.25%	2,724	3.50%	11/15/02

OH - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
OH	TOLEDO	BROWN HONDA	D	72	20,874	8.20%	11.70%	2,703	3.50%	09/26/02
OH	BEDFORD	JAY HONDA	D	66	23,313	7.24%	10.74%	2,702	3.50%	02/28/03
OH	EUCLID	RICK CASE MOTORS, INC.	C	72	31,778	8.20%	10.49%	2,666	2.29%	09/02/02
OH	CINCINNATI	CENTURY HONDAS, INC.	B	60	25,670	6.49%	9.99%	2,642	3.50%	02/24/03
OH	CINCINNATI	CENTURY HONDAS, INC.	D	60	30,882	7.00%	9.90%	2,642	2.90%	10/31/02
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	B	60	25,555	7.74%	11.24%	2,622	3.50%	05/20/02
OH	CLEVELAND HGTS	MOTORCARS HONDA	D	60	25,552	7.74%	11.24%	2,622	3.50%	05/25/02
OH	FAIRFIELD	SUPERIOR ACURA	B	72	37,593	6.45%	8.45%	2,619	2.00%	09/23/02
OH	ASHTABULA	NASSIEF PONTIAC-CADILLAC INC.	C	66	22,286	7.75%	11.25%	2,593	3.50%	10/22/02
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	D	60	25,151	7.74%	11.24%	2,581	3.50%	07/06/02
OH	CLEVELAND HGTS	MOTORCARS HONDA	D	60	25,328	7.20%	10.70%	2,579	3.50%	09/25/02
OH	CLEVELAND HGTS	MOTORCARS HONDA	D	60	31,940	7.74%	10.49%	2,561	2.75%	06/21/02
OH	EUCLID	RICK CASE MOTORS, INC.	D	60	24,339	7.74%	11.24%	2,553	3.50%	07/13/02
OH	CINCINNATI	HONDA EAST	D	72	20,217	7.49%	10.99%	2,547	3.50%	03/12/03
OH	DUBLIN	IMMKE NORTHWEST HONDA	D	60	24,108	7.49%	11.00%	2,527	3.51%	08/02/02
OH	STREETSBORO	CLASSIC HONDA	D	66	23,751	6.49%	9.74%	2,515	3.25%	02/05/03
OH	FAIRFIELD	PERFORMANCE HONDA	D	60	24,714	6.89%	10.39%	2,506	3.50%	12/19/02
OH	STREETSBORO	CLASSIC HONDA	C	72	32,853	7.49%	9.60%	2,503	2.11%	03/19/03
OH	DUBLIN	IMMKE NORTHWEST HONDA	A	72	19,111	8.74%	12.24%	2,496	3.50%	06/05/02
OH	YOUNGSTOWN	THE HONDA STORE	C	66	22,000	7.24%	10.74%	2,493	3.50%	03/22/03
OH	DAYTON	WHITE ALLEN HONDA	D	60	24,104	6.89%	10.39%	2,492	3.50%	01/04/03
OH	DUBLIN	IMMKE NORTHWEST HONDA	C	60	23,722	7.74%	11.24%	2,488	3.50%	05/22/02
OH	CINCINNATI	HONDA EAST	C	72	35,401	6.89%	8.89%	2,484	2.00%	12/12/02
OH	AKRON	PARK HONDA	C	60	24,172	7.74%	11.24%	2,480	3.50%	07/22/02
OH	MENTOR	HONDA OF MENTOR	D	66	21,803	7.24%	10.74%	2,474	3.50%	03/15/03
OH	FAIRFIELD	PERFORMANCE HONDA	D	72	19,277	8.49%	11.99%	2,459	3.50%	08/20/02

OH - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
OH	NORTH OLMSTED	GANLEY HONDA	C	60	20,348	7.20%	11.24%	2,450	4.04%	09/26/02
OH	BEDFORD	JAY HONDA	C	72	34,874	6.74%	8.74%	2,442	2.00%	08/22/02
OH	STREETSBORO	CLASSIC HONDA	C	72	22,385	8.20%	11.20%	2,426	3.00%	09/13/02
OH	BOWLING GREEN	UNIVERSITY HONDA	C	60	23,761	7.20%	10.70%	2,419	3.50%	09/14/02
OH	CINCINNATI	HONDA EAST	A	72	34,346	5.74%	7.74%	2,403	2.00%	03/05/03
OH	TOLEDO	BROWN HONDA	D	72	22,019	7.89%	10.89%	2,375	3.00%	01/21/03
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	C	60	22,651	7.74%	11.24%	2,374	3.50%	06/10/02
OH	LANCASTER	SPIRES HONDA	B	60	23,462	6.49%	9.99%	2,366	3.50%	02/22/03
OH	CINCINNATI	CENTURY HONDAS, INC.	C	60	22,689	7.20%	10.70%	2,360	3.50%	09/03/02
OH	BEAVERCREEK	HIDY HONDA	C	60	23,237	6.49%	9.99%	2,343	3.50%	03/18/03
OH	STREETSBORO	CLASSIC HONDA	D	60	22,709	6.49%	9.99%	2,339	3.50%	02/18/03
OH	CLEVELAND HGTS	MOTORCARS HONDA	D	60	22,766	7.49%	10.99%	2,327	3.50%	08/05/02
OH	EUCLID	RICK CASE MOTORS, INC.	D	72	18,293	8.20%	11.70%	2,322	3.50%	09/17/02
OH	AKRON	MIKE PRUITT HONDA	D	72	25,392	7.49%	9.99%	2,302	2.50%	02/24/03
OH	TOLEDO	BROWN HONDA	D	60	22,500	6.89%	10.39%	2,298	3.50%	12/17/02
OH	DUBLIN	IMMKE NORTHWEST HONDA	C	66	19,585	7.95%	11.45%	2,291	3.50%	08/30/02
OH	ELYRIA	JACK MATIA HONDA	C	66	23,896	6.49%	9.49%	2,286	3.00%	03/06/03
OH	BEDFORD	JAY HONDA	B	60	22,257	6.89%	10.39%	2,273	3.50%	12/12/02
OH	CLEVELAND HGTS	MOTORCARS HONDA	C	60	22,220	7.49%	10.99%	2,272	3.50%	08/03/02
OH	NORTH OLMSTED	GANLEY HONDA	B	66	28,267	5.80%	8.30%	2,270	2.50%	01/24/02
OH	HEATH	JOHN HINDERER HONDA	B	72	31,823	6.25%	8.25%	2,250	2.00%	10/29/02
OH	EUCLID	RICK CASE MOTORS, INC.	C	60	21,684	7.00%	10.50%	2,250	3.50%	10/28/02
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	B	60	21,916	7.74%	11.24%	2,249	3.50%	06/17/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	44,720		
Amount Financed		47,151	16,136
Markup in Dollars		4,792	61
Markup in Percent		4.50%	0.11%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	29435	66.97	29435	66.97
B	6536	14.87	35971	81.84
C	4078	9.28	40049	91.12
D	3903	8.88	43952	100.00

****768 contracts in Ohio did not have the credit score field populated.***

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	3	3.00	3	3.00
B	17	17.00	20	20.00
C	33	33.00	53	53.00
D	47	47.00	100	100.00

OK - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
OK	EDMOND	BOB HOWARD ACURA	B	72	37,319	8.59%	12.09%	4,860	3.50%	05/04/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	C	72	31,219	8.59%	12.09%	4,065	3.50%	07/20/02
OK	BARTLESVILLE	MARK ROBERTS MOTORS, INC.	B	72	27,413	8.20%	11.70%	3,548	3.50%	01/11/03
OK	NORMAN	FOWLER HONDA	D	72	26,152	9.24%	12.74%	3,437	3.50%	03/01/02
OK	EDMOND	BOB HOWARD ACURA	B	72	30,805	8.49%	11.48%	3,410	2.99%	07/28/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	C	72	20,198	7.99%	12.49%	3,376	4.50%	04/21/01
OK	BETHANY	STEVE BAILEY HONDA	B	72	28,975	8.90%	11.99%	3,337	3.09%	09/07/02
OK	EDMOND	BOB HOWARD ACURA	C	72	25,650	8.49%	11.99%	3,334	3.50%	10/09/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	D	60	31,266	7.34%	10.84%	3,259	3.50%	06/05/02
OK	BARTLESVILLE	MARK ROBERTS MOTORS, INC.	D	60	31,140	7.34%	10.84%	3,247	3.50%	08/21/02
OK	NORMAN	FOWLER HONDA	B	72	19,271	8.75%	13.25%	3,239	4.50%	11/10/00
OK	BETHANY	STEVE BAILEY HONDA	D	72	27,209	8.90%	12.09%	3,237	3.19%	08/30/02
OK	LAWTON	ORDON HONDA	C	72	24,908	7.90%	11.40%	3,215	3.50%	02/03/03
OK	EDMOND	BOB HOWARD ACURA	D	72	34,500	8.49%	11.00%	3,191	2.51%	06/30/01
OK	EDMOND	BOB HOWARD ACURA	B	72	28,734	8.49%	11.49%	3,189	3.00%	10/29/01
OK	NORMAN	FOWLER HONDA	C	72	24,393	8.49%	11.99%	3,167	3.50%	08/13/01
OK	BARTLESVILLE	MARK ROBERTS MOTORS, INC.	A	72	24,142	8.59%	12.09%	3,133	3.50%	06/24/02
OK	BETHANY	STEVE BAILEY HONDA	C	72	25,683	8.20%	11.50%	3,128	3.30%	12/24/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	C	72	24,525	10.00%	13.35%	3,123	3.35%	10/11/00
OK	OKLAHOMA CITY	BOB HOWARD HONDA	B	72	24,722	7.85%	11.35%	3,121	3.50%	01/02/02
OK	STILLWATER	JOHNSONS HONDA	D	72	25,017	8.59%	11.99%	3,102	3.40%	04/08/02
OK	NORMAN	FOWLER HONDA	B	72	18,881	8.99%	13.25%	3,033	4.26%	04/17/01
OK	NORMAN	FOWLER HONDA	C	72	24,650	8.49%	11.85%	3,015	3.36%	10/20/01
OK	NORMAN	FOWLER HONDA	C	60	28,022	7.99%	11.49%	2,943	3.50%	03/08/02
OK	NORMAN	FOWLER HONDA	D	72	21,985	9.75%	13.25%	2,916	3.50%	11/24/00

OK - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
OK	NORMAN	FOWLER HONDA	D	60	27,734	7.99%	11.49%	2,915	3.50%	01/12/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	A	72	22,150	8.49%	11.99%	2,879	3.50%	07/16/01
OK	NORMAN	FOWLER HONDA	D	60	28,210	7.34%	10.84%	2,878	3.50%	04/13/02
OK	LAWTON	ORDON HONDA	D	72	24,177	8.49%	11.75%	2,866	3.26%	09/13/01
OK	EDMOND	BOB HOWARD ACURA	D	60	27,123	7.99%	11.49%	2,853	3.50%	03/28/01
OK	TULSA	ACURA OF TULSA	C	60	27,127	7.49%	10.99%	2,836	3.50%	09/07/01
OK	BARTLESVILLE	MARK ROBERTS MOTORS, INC.	C	72	22,022	7.90%	11.40%	2,826	3.50%	02/01/03
OK	OKLAHOMA CITY	BOB HOWARD HONDA	B	72	21,540	8.49%	11.99%	2,800	3.50%	09/03/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	C	72	21,919	8.59%	12.09%	2,799	3.50%	05/21/02
OK	BETHANY	STEVE BAILEY HONDA	D	60	26,768	7.34%	10.84%	2,789	3.50%	06/27/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	B	72	21,450	8.49%	11.99%	2,789	3.50%	09/06/01
OK	BETHANY	STEVE BAILEY HONDA	D	60	27,259	7.34%	10.84%	2,782	3.50%	04/26/02
OK	BETHANY	STEVE BAILEY HONDA	A	60	27,214	7.34%	10.84%	2,776	3.50%	06/10/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	D	60	26,443	7.34%	10.84%	2,756	3.50%	05/07/02
OK	OKLAHOMA CITY	ESKRIDGE HONDA	C	72	25,059	7.75%	10.75%	2,748	3.00%	04/30/01
OK	EDMOND	BOB HOWARD ACURA	D	60	30,005	7.99%	11.00%	2,704	3.01%	03/07/02
OK	STILLWATER	JOHNSONS HONDA	D	72	22,719	8.80%	12.00%	2,704	3.20%	10/14/02
OK	BETHANY	STEVE BAILEY HONDA	C	72	20,962	7.75%	11.25%	2,692	3.50%	03/18/03
OK	OKLAHOMA CITY	BOB HOWARD HONDA	C	72	20,762	7.85%	11.35%	2,670	3.50%	12/29/01
OK	NORMAN	FOWLER HONDA	D	60	25,950	7.75%	11.25%	2,663	3.50%	05/14/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	C	60	25,492	7.34%	10.84%	2,657	3.50%	04/24/02
OK	TULSA	JOE MARINA HONDA	A	72	19,649	9.00%	12.50%	2,569	3.50%	10/07/00
OK	OKLAHOMA CITY	ESKRIDGE HONDA	A	72	20,059	8.75%	12.25%	2,568	3.50%	05/12/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	C	72	27,519	8.49%	10.99%	2,534	2.50%	09/25/01
OK	BARTLESVILLE	MARK ROBERTS MOTORS, INC.	B	72	25,101	7.75%	10.50%	2,506	2.75%	02/28/03
OK	EDMOND	BOB HOWARD ACURA	B	72	34,868	6.85%	8.85%	2,489	2.00%	12/29/01

OK - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
OK	TULSA	DON CARLTON HONDA	C	72	22,749	7.49%	10.49%	2,483	3.00%	09/11/01
OK	OKLAHOMA CITY	ESKRIDGE HONDA	B	60	23,618	7.34%	10.84%	2,464	3.50%	08/21/02
OK	NORMAN	FOWLER HONDA	C	60	23,449	7.99%	11.49%	2,463	3.50%	01/26/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	C	60	23,594	7.34%	10.84%	2,459	3.50%	07/23/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	C	60	23,369	7.99%	11.49%	2,458	3.50%	03/20/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	C	72	20,240	8.49%	11.75%	2,446	3.26%	11/03/01
OK	ENID	CURTTRIGHT HONDA	B	72	19,582	8.49%	11.90%	2,431	3.41%	11/05/01
OK	NORMAN	FOWLER HONDA	D	60	23,760	7.49%	10.99%	2,429	3.50%	09/19/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	C	72	33,550	7.49%	9.49%	2,421	2.00%	10/10/01
OK	OKLAHOMA CITY	ESKRIDGE HONDA	C	72	21,290	9.75%	12.75%	2,408	3.00%	12/20/00
OK	OKLAHOMA CITY	BOB HOWARD HONDA	D	72	19,879	7.90%	11.25%	2,401	3.35%	02/10/03
OK	OKLAHOMA CITY	ESKRIDGE HONDA	C	60	20,604	6.99%	10.99%	2,399	4.00%	11/19/01
OK	TULSA	DON CARLTON HONDA	C	60	25,919	6.85%	9.99%	2,396	3.14%	01/04/02
OK	EDMOND	BOB HOWARD ACURA	C	60	22,956	7.34%	10.84%	2,392	3.50%	06/07/02
OK	NORMAN	FOWLER HONDA	C	60	22,957	7.34%	10.84%	2,389	3.50%	03/29/02
OK	NORMAN	FOWLER HONDA	D	60	22,910	7.34%	10.84%	2,387	3.50%	06/29/02
OK	NORMAN	FOWLER HONDA	D	60	23,356	7.34%	10.84%	2,386	3.50%	07/31/02
OK	TULSA	DON CARLTON HONDA	B	72	26,158	8.99%	11.49%	2,383	2.50%	04/07/01
OK	BETHANY	STEVE BAILEY HONDA	D	60	23,025	6.85%	10.35%	2,383	3.50%	11/26/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	B	60	22,852	7.34%	10.84%	2,381	3.50%	08/24/02
OK	BETHANY	HARRIS-BAILEY HONDA	B	72	21,565	8.49%	11.49%	2,378	3.00%	10/13/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	D	66	20,159	8.09%	11.59%	2,361	3.50%	05/07/02
OK	EDMOND	BOB HOWARD ACURA	C	60	34,793	8.59%	10.84%	2,352	2.25%	07/29/02
OK	BETHANY	STEVE BAILEY HONDA	D	60	22,762	6.50%	10.00%	2,344	3.50%	03/24/03
OK	NORMAN	FOWLER HONDA	C	72	22,382	8.99%	11.85%	2,339	2.86%	04/05/01
OK	BETHANY	STEVE BAILEY HONDA	D	60	22,395	6.85%	10.35%	2,317	3.50%	12/20/01

OK - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
OK	OKLAHOMA CITY	BOB HOWARD HONDA	C	72	23,820	8.59%	11.27%	2,316	2.68%	06/01/02
OK	BETHANY	STEVE BAILEY HONDA	D	72	20,362	9.24%	12.25%	2,295	3.01%	01/26/02
OK	NORMAN	FOWLER HONDA	D	60	21,910	7.65%	11.15%	2,293	3.50%	09/21/02
OK	NORMAN	FOWLER HONDA	D	60	21,842	7.34%	10.84%	2,276	3.50%	04/30/02
OK	BETHANY	STEVE BAILEY HONDA	A	72	31,978	6.59%	8.59%	2,272	2.00%	07/05/02
OK	OKLAHOMA CITY	ESKRIDGE HONDA	A	72	32,468	5.70%	7.70%	2,269	2.00%	12/20/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	D	60	21,481	8.25%	11.75%	2,265	3.50%	02/27/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	C	72	30,538	8.80%	10.80%	2,253	2.00%	10/09/02
OK	OKLAHOMA CITY	ESKRIDGE HONDA	C	60	22,255	6.65%	10.15%	2,249	3.50%	01/24/03
OK	OKLAHOMA CITY	BOB HOWARD HONDA	D	60	21,402	7.75%	11.25%	2,243	3.50%	06/19/01
OK	BETHANY	HARRIS-BAILEY HONDA	C	60	21,839	7.75%	11.25%	2,241	3.50%	09/20/99
OK	NORMAN	FOWLER HONDA	C	60	21,386	7.49%	10.99%	2,233	3.50%	09/25/01
OK	NORMAN	FOWLER HONDA	D	60	21,455	8.25%	11.75%	2,223	3.50%	02/21/01
OK	TULSA	JOE MARINA HONDA	C	72	28,658	4.50%	6.75%	2,211	2.25%	03/22/03
OK	OKLAHOMA CITY	BOB HOWARD HONDA	D	60	21,412	7.34%	10.84%	2,200	3.50%	06/17/02
OK	NORMAN	FOWLER HONDA	D	60	18,655	7.49%	11.49%	2,190	4.00%	10/09/01
OK	BETHANY	HARRIS-BAILEY HONDA	B	60	26,606	7.75%	10.50%	2,180	2.75%	06/11/01
OK	NORMAN	FOWLER HONDA	B	60	20,653	7.99%	11.49%	2,170	3.50%	03/24/01
OK	STILLWATER	JOHNSONS HONDA	C	60	20,872	6.85%	10.35%	2,157	3.50%	12/03/01
OK	EDMOND	BOB HOWARD ACURA	D	60	20,549	7.75%	11.25%	2,154	3.50%	05/18/01
OK	STILLWATER	JOHNSONS HONDA	B	72	19,064	6.09%	9.25%	2,143	3.16%	05/20/02
OK	TULSA	DON CARLTON HONDA	B	72	28,590	9.49%	11.50%	2,141	2.01%	01/05/01
OK	BETHANY	STEVE BAILEY HONDA	C	72	22,559	9.24%	11.79%	2,132	2.55%	03/08/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	10,696		
Amount Financed		41,006	17,107
Markup in Dollars		4,860	159
Markup in Percent		4.50%	0.29%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	6612	62.38	6612	62.38
B	1995	18.82	8607	81.20
C	1188	11.21	9795	92.41
D	805	7.59	10600	100.00

****96 contracts in Oklahoma did not have the credit score field populated.***

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	7	7.00	7	7.00
B	21	21.00	28	28.00
C	38	38.00	66	66.00
D	34	34.00	100	100.00

OR - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
OR	VANCOUVER	ACURA OF PORTLAND	A	72	87,156	6.74%	8.74%	6,204	2.00%	05/19/02
OR	VANCOUVER	ACURA OF PORTLAND	C	72	38,876	7.99%	11.49%	5,007	3.50%	07/03/02
OR	BEAVERTON	HONDA OF BEAVERTON	B	72	35,557	7.99%	11.49%	4,586	3.50%	07/20/02
OR	BEAVERTON	HONDA OF BEAVERTON	C	72	26,886	7.74%	12.24%	4,476	4.50%	05/04/02
OR	BEAVERTON	HONDA OF BEAVERTON	C	72	26,620	6.24%	10.79%	4,373	4.55%	11/04/02
OR	BEAVERTON	HONDA OF BEAVERTON	C	72	33,239	8.49%	11.99%	4,321	3.50%	12/22/01
OR	GLADSTONE	THOMASON HONDA	D	72	32,538	7.99%	11.49%	4,206	3.50%	02/24/02
OR	BEAVERTON	HONDA OF BEAVERTON	D	72	32,576	7.99%	11.49%	4,200	3.50%	07/14/02
OR	BEAVERTON	HONDA OF BEAVERTON	D	72	27,246	7.49%	11.49%	3,999	4.00%	09/29/02
OR	VANCOUVER	ACURA OF PORTLAND		72	30,911	9.25%	12.75%	3,989	3.50%	07/10/01
OR	GLADSTONE	THOMASON HONDA	D	72	30,703	7.99%	11.49%	3,954	3.50%	05/12/02
OR	BEAVERTON	HONDA OF BEAVERTON	D	72	26,723	7.49%	11.49%	3,922	4.00%	05/31/02
OR	VANCOUVER	ACURA OF PORTLAND	D	60	37,541	7.49%	10.99%	3,844	3.50%	03/30/02
OR	ALBANY	BILL ROGERS HONDA	C	72	30,351	6.99%	10.49%	3,789	3.50%	02/11/03
OR	SALEM	DELON HONDA	C	72	28,650	9.49%	12.99%	3,765	3.50%	04/14/01
OR	BEAVERTON	HONDA OF BEAVERTON	D	72	20,287	6.99%	11.99%	3,722	5.00%	05/18/02
OR	PORTLAND	RON TONKIN ACURA	D	72	28,644	7.99%	11.49%	3,694	3.50%	10/01/02
OR	MEDFORD	LITHIA HONDA	B	72	25,438	4.90%	8.99%	3,658	4.09%	05/26/02
OR	THE DALLES	HONDA OF THE DALLES	D	72	33,306	7.49%	10.49%	3,636	3.00%	12/17/02
OR	BEAVERTON	HONDA OF BEAVERTON	C	72	27,679	9.25%	12.75%	3,572	3.50%	07/22/01
OR	VANCOUVER	ACURA OF PORTLAND	D	60	34,633	8.00%	11.50%	3,566	3.50%	07/26/99
OR	GLADSTONE	THOMASON HONDA	D	60	21,554	6.99%	12.49%	3,562	5.50%	11/30/02
OR	GLADSTONE	THOMASON HONDA	C	72	27,332	7.99%	11.49%	3,524	3.50%	09/12/02
OR	BEAVERTON	HONDA OF BEAVERTON	D	72	23,894	7.49%	11.49%	3,507	4.00%	07/26/02
OR	GLADSTONE	THOMASON HONDA	D	72	26,972	7.99%	11.49%	3,474	3.50%	03/09/02
OR	BEAVERTON	HONDA OF BEAVERTON	D	72	28,223	9.25%	12.50%	3,442	3.25%	06/09/01

OR - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
OR	GLADSTONE	THOMASON HONDA	C	72	26,832	7.49%	10.99%	3,432	3.50%	06/21/02
OR	SALEM	DELON HONDA	C	72	26,751	7.99%	11.49%	3,393	3.50%	09/30/02
OR	EUGENE	KENDALL HONDA	D	72	26,186	7.99%	11.50%	3,389	3.51%	06/05/02
OR	SALEM	DELON HONDA	A	72	26,148	6.99%	10.49%	3,316	3.50%	01/31/03
OR	SALEM	DELON HONDA	C	72	25,857	7.99%	11.49%	3,293	3.50%	05/31/02
OR	ALBANY	BILL ROGERS HONDA	C	72	24,736	9.25%	12.75%	3,255	3.50%	04/26/01
OR	BEAVERTON	HONDA OF BEAVERTON	B	72	25,100	7.99%	11.49%	3,237	3.50%	07/01/02
OR	PORTLAND	RON TONKIN HONDA	B	72	24,348	9.25%	12.75%	3,205	3.50%	07/04/01
OR	ALBANY	BILL ROGERS HONDA	D	60	29,973	8.99%	12.49%	3,193	3.50%	01/09/01
OR	EUGENE	KENDALL HONDA	C	72	29,490	6.99%	9.99%	3,190	3.00%	10/15/02
OR	BEAVERTON	HONDA OF BEAVERTON	C	72	24,649	7.99%	11.49%	3,178	3.50%	06/15/02
OR	PORTLAND	RON TONKIN ACURA	B	60	30,743	8.25%	11.75%	3,176	3.50%	05/16/01
OR	PORTLAND	RON TONKIN HONDA	D	72	24,250	7.49%	10.99%	3,101	3.50%	10/31/02
OR	SALEM	DELON HONDA	C	72	24,404	7.99%	11.49%	3,088	3.50%	08/31/02
OR	SALEM	DELON HONDA	B	72	21,547	6.99%	10.99%	3,079	4.00%	12/21/02
OR	BEAVERTON	HONDA OF BEAVERTON	C	60	29,402	7.49%	10.99%	3,070	3.50%	07/08/02
OR	BEAVERTON	HONDA OF BEAVERTON	C	72	18,264	7.74%	12.24%	3,041	4.50%	05/04/02
OR	GLADSTONE	THOMASON HONDA	D	60	28,640	8.25%	11.75%	3,026	3.50%	09/11/01
OR	BEAVERTON	HONDA OF BEAVERTON	B	72	23,402	7.99%	11.49%	3,018	3.50%	06/21/02
OR	PORTLAND	RON TONKIN HONDA	D	72	29,418	9.25%	11.99%	3,012	2.74%	06/28/01
OR	BEAVERTON	HONDA OF BEAVERTON	B	72	29,801	9.25%	11.95%	3,006	2.70%	05/30/01
OR	BEAVERTON	HONDA OF BEAVERTON	D	72	24,956	8.75%	11.98%	2,997	3.23%	02/24/01
OR	GLADSTONE	THOMASON HONDA	C	72	23,595	7.99%	11.49%	2,986	3.50%	04/26/02
OR	BEAVERTON	HONDA OF BEAVERTON	B	72	20,311	7.49%	11.49%	2,981	4.00%	03/15/02
OR	PORTLAND	RON TONKIN ACURA	D	72	47,830	7.84%	9.55%	2,962	1.71%	02/26/03
OR	PORTLAND	RON TONKIN ACURA		60	28,353	7.49%	10.99%	2,961	3.50%	06/24/02

OR - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
OR	SALEM	DELON HONDA	C	72	28,404	7.99%	10.84%	2,948	2.85%	06/05/02
OR	PORTLAND	RON TONKIN ACURA	A	72	23,216	7.99%	11.49%	2,938	3.50%	05/06/02
OR	EUGENE	KENDALL HONDA	D	72	23,160	6.84%	10.34%	2,928	3.50%	03/15/03
OR	PORTLAND	GRESHAM HONDA	B	72	29,948	5.99%	8.74%	2,915	2.75%	04/06/02
OR	BEAVERTON	HONDA OF BEAVERTON	D	72	22,860	6.84%	10.34%	2,892	3.50%	03/01/03
OR	BEAVERTON	HONDA OF BEAVERTON		72	17,775	8.75%	13.15%	2,881	4.40%	03/02/01
OR	BEAVERTON	HONDA OF BEAVERTON	D	60	27,585	7.49%	10.99%	2,881	3.50%	05/17/02
OR	PORTLAND	RON TONKIN ACURA	C	72	22,417	7.49%	10.99%	2,866	3.50%	08/10/02
OR	PORTLAND	RON TONKIN HONDA	C	66	24,167	8.75%	12.25%	2,858	3.50%	06/22/01
OR	BEAVERTON	HONDA OF BEAVERTON	D	72	21,981	7.99%	11.49%	2,835	3.50%	01/25/02
OR	BEAVERTON	HONDA OF BEAVERTON	C	72	21,487	9.25%	12.75%	2,828	3.50%	08/31/01
OR	VANCOUVER	ACURA OF PORTLAND		60	38,177	7.49%	9.99%	2,827	2.50%	09/22/02
OR	BEAVERTON	HONDA OF BEAVERTON	B	72	21,308	9.25%	12.75%	2,804	3.50%	06/21/01
OR	BEAVERTON	HONDA OF BEAVERTON	C	72	25,399	7.49%	10.49%	2,773	3.00%	11/01/02
OR	VANCOUVER	ACURA OF PORTLAND	D	60	26,773	8.25%	11.75%	2,766	3.50%	09/30/99
OR	SALEM	DELON HONDA	D	72	22,897	6.99%	10.30%	2,742	3.31%	02/03/03
OR	BEAVERTON	HONDA OF BEAVERTON	A	72	18,409	8.25%	12.25%	2,736	4.00%	07/23/01
OR	GLADSTONE	THOMASON HONDA	D	72	33,593	7.49%	9.74%	2,730	2.25%	10/15/02
OR	PORTLAND	RON TONKIN ACURA	A	72	20,736	9.25%	12.75%	2,729	3.50%	07/31/01
OR	CORVALLIS	UNIVERSITY HONDA	D	60	26,585	7.75%	11.25%	2,728	3.50%	11/16/01
OR	BEAVERTON	HONDA OF BEAVERTON	D	72	28,045	9.25%	11.85%	2,722	2.60%	06/21/01
OR	BEAVERTON	HONDA OF BEAVERTON	C	60	30,264	7.49%	10.50%	2,708	3.01%	01/21/02
OR	GLADSTONE	THOMASON HONDA	B	72	18,079	6.34%	10.49%	2,704	4.15%	02/25/03
OR	PORTLAND	GRESHAM HONDA	D	60	26,307	6.34%	9.84%	2,702	3.50%	03/09/03
OR	GLADSTONE	THOMASON HONDA	D	60	25,138	9.49%	12.99%	2,701	3.50%	06/30/00
OR	BEAVERTON	HONDA OF BEAVERTON	B	60	25,448	8.49%	11.99%	2,696	3.50%	03/23/01

OR - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
OR	BEAVERTON	HONDA OF BEAVERTON	C	60	25,736	8.99%	12.49%	2,686	3.50%	01/12/01
OR	BEAVERTON	HONDA OF BEAVERTON	B	72	20,824	7.99%	11.49%	2,685	3.50%	08/04/02
OR	EUGENE	KENDALL ACURA	D	72	22,119	6.84%	10.25%	2,676	3.41%	03/08/03
OR	BEAVERTON	HONDA OF BEAVERTON	D	72	21,079	6.84%	10.34%	2,667	3.50%	03/10/03
OR	BEAVERTON	HONDA OF BEAVERTON	D	72	21,042	7.99%	11.49%	2,663	3.50%	07/13/02
OR	BEAVERTON	HONDA OF BEAVERTON	C	72	20,161	9.25%	12.75%	2,653	3.50%	06/26/01
OR	PORTLAND	GRESHAM HONDA	D	72	18,178	6.99%	10.99%	2,646	4.00%	11/09/02
OR	EUGENE	KENDALL ACURA	B	72	24,358	6.99%	9.99%	2,637	3.00%	01/18/03
OR	VANCOUVER	ACURA OF PORTLAND	B	60	25,163	7.49%	10.99%	2,635	3.50%	02/23/02
OR	MCMINNVILLE	CAPITOL HONDA	C	72	22,336	7.99%	11.25%	2,627	3.26%	01/20/02
OR	ALBANY	BILL ROGERS HONDA	C	72	29,020	7.99%	10.49%	2,609	2.50%	02/15/02
OR	PORTLAND	RON TONKIN ACURA	B	72	19,726	9.25%	12.75%	2,596	3.50%	10/16/01
OR	PORTLAND	RON TONKIN ACURA	A	72	20,102	7.99%	11.49%	2,592	3.50%	07/21/02
OR	PORTLAND	RON TONKIN HONDA	B	72	22,799	6.84%	9.99%	2,588	3.15%	03/01/03
OR	GLADSTONE	THOMASON HONDA	B	60	31,376	8.25%	10.99%	2,579	2.74%	11/24/99
OR	SALEM	DELON HONDA	C	72	20,221	8.49%	11.95%	2,575	3.46%	12/14/01
OR	ALBANY	BILL ROGERS HONDA	C	72	19,916	7.99%	11.49%	2,575	3.50%	02/22/02
OR	BEAVERTON	HONDA OF BEAVERTON	C	72	27,542	9.25%	11.75%	2,569	2.50%	10/01/01
OR	BEAVERTON	HONDA OF BEAVERTON	C	72	17,065	8.75%	12.75%	2,557	4.00%	02/19/01
OR	PORTLAND	RON TONKIN ACURA	D	60	34,392	7.49%	9.99%	2,547	2.50%	12/30/01
OR	GLADSTONE	THOMASON HONDA	D	60	24,376	7.49%	10.99%	2,546	3.50%	04/20/02
OR	BEAVERTON	HONDA OF BEAVERTON	B	72	17,298	7.49%	11.49%	2,539	4.00%	04/05/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	11,313		
Amount Financed		87,156	16,401
Markup in Dollars		6,204	208
Markup in Percent		5.50%	0.37%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	7209	65.01	7209	65.01
B	1797	16.21	9006	81.22
C	1132	10.21	10138	91.42
D	951	8.58	11089	100.00

****224 contracts in Oregon did not have the credit score field populated.***

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	6	6.25	6	6.25
B	20	20.83	26	27.08
C	32	33.33	58	60.42
D	38	39.58	96	100.00

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

PA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
PA	WEST CHESTER	WEST CHESTER ACURA	D	60	47,805	6.04%	9.54%	4,882	3.50%	01/11/03
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	D	60	46,447	6.49%	9.99%	4,781	3.50%	12/03/01
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	B	72	36,901	7.99%	11.49%	4,758	3.50%	09/29/01
PA	LANGHORNE	DAVIS ACURA	B	72	36,436	7.29%	10.79%	4,646	3.50%	09/06/02
PA	GREENSBURG	SMAIL ACURA	D	72	51,861	6.44%	8.94%	4,626	2.50%	02/21/03
PA	LANGHORNE	DAVIS ACURA	D	72	34,702	8.25%	11.75%	4,495	3.50%	06/29/01
PA	ARDMORE	ARDMORE ACURA		72	34,595	8.25%	11.75%	4,492	3.50%	02/28/01
PA	CONNEAUT LAKE	STREET TRACK N TRAIL HONDA	D	72	35,206	6.54%	10.04%	4,434	3.50%	12/14/02
PA	LANGHORNE	DAVIS ACURA	B	72	33,303	8.75%	12.25%	4,349	3.50%	03/12/01
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	C	72	42,927	6.44%	9.25%	4,306	2.81%	02/14/03
PA	PHILADELPHIA	METRO ACURA	D	72	32,763	8.75%	12.25%	4,278	3.50%	04/23/01
PA	ARDMORE	MAIN LINE HONDA	D	72	25,398	7.49%	11.99%	4,211	4.50%	05/25/01
PA	PHILADELPHIA	SLOANE HONDA	D	72	31,863	9.49%	12.99%	4,204	3.50%	01/20/01
PA	CONSHOHOCKEN	CONICELLI HONDA	C	72	32,255	7.99%	11.49%	4,149	3.50%	09/15/01
PA	LANGHORNE	DAVIS ACURA	B	60	39,618	7.24%	10.74%	4,124	3.50%	03/02/02
PA	CONNEAUT LAKE	STREET TRACK N TRAIL HONDA	D	72	31,731	7.74%	11.24%	4,077	3.50%	02/23/02
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	D	66	34,105	8.99%	12.49%	4,053	3.50%	11/20/00
PA	LANGHORNE	DAVIS ACURA	A	60	78,873	7.25%	8.99%	4,032	1.74%	03/09/01
PA	BALTIMORE	HERITAGE HONDA OF YORK	B	72	30,622	8.49%	11.99%	3,981	3.50%	06/19/01
PA	CONNEAUT LAKE	STREET TRACK N TRAIL HONDA	C	72	32,505	7.49%	10.90%	3,973	3.41%	05/20/02
PA	PHILADELPHIA	SLOANE HONDA	D	72	30,068	9.49%	12.99%	3,967	3.50%	01/16/01
PA	EMMAUS	LEHIGH VALLEY HONDA	D	72	27,693	6.04%	10.04%	3,962	4.00%	12/14/02
PA	HANOVER	HANOVER HONDA	C	72	31,507	6.44%	9.94%	3,960	3.50%	01/24/03
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	C	72	29,887	9.25%	12.75%	3,933	3.50%	02/07/01
PA	PHILADELPHIA	PHILADELPHIA HONDA	D	72	30,022	8.75%	12.25%	3,915	3.50%	03/14/01

PA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
PA	PHILADELPHIA	METRO ACURA	B	72	30,174	7.29%	10.79%	3,841	3.50%	08/28/02
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	B	60	36,160	8.49%	11.99%	3,834	3.50%	10/26/00
PA	LANGHORNE	DAVIS ACURA	D	72	34,235	8.25%	11.25%	3,786	3.00%	06/28/01
PA	PHILADELPHIA	PHILADELPHIA HONDA	B	72	28,661	9.49%	12.99%	3,781	3.50%	10/27/00
PA	ARDMORE	ARDMORE ACURA	D	60	36,683	6.04%	9.54%	3,746	3.50%	01/22/03
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	D	60	36,831	6.99%	10.49%	3,740	3.50%	07/06/02
PA	PHILADELPHIA	SLOANE HONDA	D	60	36,550	6.99%	10.49%	3,727	3.50%	06/12/02
PA	CONNEAUT LAKE	STREET TRACK N TRAIL HONDA	C	72	28,551	7.74%	11.24%	3,672	3.50%	02/12/02
PA	LANGHORNE	DAVIS ACURA	D	60	35,518	6.79%	10.29%	3,668	3.50%	08/12/02
PA	LANGHORNE	DAVIS ACURA	C	72	28,611	7.29%	10.79%	3,648	3.50%	08/26/02
PA	EMMAUS	LEHIGH VALLEY ACURA	C	72	28,932	6.44%	9.94%	3,635	3.50%	03/10/03
PA	PHILADELPHIA	PHILADELPHIA HONDA	D	72	28,489	7.29%	10.79%	3,587	3.50%	08/23/02
PA	GREENSBURG	SMAIL ACURA	B	72	50,019	6.99%	8.99%	3,579	2.00%	09/29/01
PA	PHILADELPHIA	METRO ACURA	D	60	34,239	6.75%	10.25%	3,533	3.50%	10/06/01
PA	CONNEAUT LAKE	STREET TRACK N TRAIL HONDA	B	72	28,337	6.44%	9.94%	3,497	3.50%	02/24/03
PA	PHILADELPHIA	PHILADELPHIA HONDA	D	72	27,703	6.44%	9.94%	3,490	3.50%	02/04/03
PA	PHILADELPHIA	PHILADELPHIA HONDA	D	72	25,894	9.99%	13.49%	3,439	3.50%	07/21/00
PA	PHILADELPHIA	METRO ACURA	C	72	48,659	5.94%	7.94%	3,415	2.00%	01/28/03
PA	LANGHORNE	MIKE PIAZZA HONDA	B	72	30,106	9.49%	12.49%	3,396	3.00%	11/11/00
PA	HERMITAGE	SHENANGO HONDA CARS	D	60	32,680	6.75%	10.25%	3,377	3.50%	10/13/01
PA	ROSLYN PA	MARTY SUSSMAN HONDA	C	72	25,888	8.49%	11.99%	3,366	3.50%	04/28/01
PA	LANGHORNE	DAVIS ACURA	B	60	32,300	7.24%	10.74%	3,362	3.50%	01/31/02
PA	ARDMORE	MAIN LINE HONDA	B	72	22,512	8.49%	12.49%	3,358	4.00%	11/21/00
PA	E. STROUDSBURG	RAY PRICE HONDA-MAZDA	C	60	32,440	6.79%	10.29%	3,355	3.50%	09/23/02
PA	CONNEAUT LAKE	STREET TRACK N TRAIL HONDA	C	72	26,916	6.54%	10.04%	3,327	3.50%	12/23/02
PA	ROSLYN PA	MARTY SUSSMAN HONDA	D	72	30,967	6.44%	9.44%	3,322	3.00%	02/19/03

PA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
PA	GREENSBURG	HONDA VILLAGE	D	60	37,501	6.79%	9.79%	3,311	3.00%	09/03/02
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	C	66	28,634	7.25%	10.75%	3,310	3.50%	10/04/01
PA	CONSHOHOCKEN	CONICELLI HONDA		72	23,842	8.25%	11.99%	3,306	3.74%	06/27/01
PA	LANGHORNE	MIKE PIAZZA HONDA	C	72	26,129	6.84%	10.34%	3,305	3.50%	11/02/02
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	C	66	28,695	6.99%	10.49%	3,304	3.50%	11/12/01
PA	EMMAUS	LEHIGH VALLEY HONDA	D	72	25,843	7.74%	11.24%	3,298	3.50%	02/15/02
PA	PHILADELPHIA	PHILADELPHIA HONDA	A	60	32,137	5.94%	9.44%	3,290	3.50%	02/10/03
PA	PHILADELPHIA	METRO ACURA	C	72	29,875	7.99%	10.99%	3,289	3.00%	09/29/01
PA	ROSLYN PA	MARTY SUSSMAN HONDA	B	72	25,121	8.75%	12.25%	3,281	3.50%	03/30/01
PA	EMMAUS	LEHIGH VALLEY HONDA	D	72	26,402	6.54%	9.99%	3,275	3.45%	01/02/03
PA	CONNEAUT LAKE	STREET TRACK N TRAIL HONDA	D	72	26,054	7.49%	10.99%	3,271	3.50%	11/20/01
PA	EMMAUS	LEHIGH VALLEY HONDA	B	72	25,135	8.25%	11.75%	3,255	3.50%	07/30/01
PA	EMMAUS	LEHIGH VALLEY HONDA	D	72	26,354	6.44%	9.94%	3,252	3.50%	03/21/03
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	C	66	28,789	7.49%	10.90%	3,252	3.41%	03/25/02
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	C	60	30,493	8.49%	11.99%	3,233	3.50%	04/19/00
PA	ERIE	BIANCHI HONDA	C	72	25,349	8.49%	11.99%	3,233	3.50%	05/22/01
PA	ROSLYN PA	MARTY SUSSMAN HONDA	D	60	31,614	5.94%	9.44%	3,229	3.50%	03/18/03
PA	YORK	APPLE HONDA	D	72	27,125	7.74%	10.99%	3,226	3.25%	03/15/02
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	B	60	30,676	7.49%	10.99%	3,203	3.50%	04/30/01
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	A	60	30,162	8.25%	11.75%	3,187	3.50%	03/31/00
PA	W. CHESTER	SCOTT HONDA OF WEST CHESTER	D	60	30,797	7.25%	10.75%	3,187	3.50%	07/17/01
PA	EMMAUS	LEHIGH VALLEY HONDA	D	72	20,673	7.75%	12.00%	3,183	4.25%	03/27/01
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	C	60	33,070	6.99%	10.24%	3,178	3.25%	04/04/02
PA	CONSHOHOCKEN	CONICELLI HONDA		60	36,414	6.99%	9.99%	3,172	3.00%	06/29/02
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	B	60	30,190	7.49%	10.99%	3,153	3.50%	05/01/01
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	D	60	29,810	8.25%	11.75%	3,147	3.50%	02/22/01

PA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
PA	PHILADELPHIA	PHILADELPHIA HONDA	D	60	30,555	6.99%	10.49%	3,142	3.50%	07/08/02
PA	CONSHOHOCKEN	CONICELLI HONDA		72	25,502	8.75%	12.11%	3,129	3.36%	03/15/01
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	B	72	18,814	7.49%	11.99%	3,119	4.50%	06/23/01
PA	GREENSBURG	SMAIL ACURA	D	60	29,966	8.74%	12.24%	3,117	3.50%	10/18/00
PA	MONROEVILLE	SPITZER ACURA	A	60	29,976	6.99%	10.49%	3,109	3.50%	09/19/01
PA	PHILADELPHIA	PHILADELPHIA HONDA		60	35,471	6.99%	9.99%	3,107	3.00%	06/05/02
PA	PHILADELPHIA	PHILADELPHIA HONDA	D	66	27,256	6.19%	9.69%	3,107	3.50%	02/05/03
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	A	60	42,454	6.49%	8.99%	3,098	2.50%	11/20/01
PA	MONROEVILLE	SPITZER ACURA	C	72	24,440	7.99%	11.49%	3,092	3.50%	08/08/01
PA	ARDMORE	MAIN LINE HONDA		60	30,609	6.44%	9.94%	3,085	3.50%	10/14/02
PA	EMMAUS	LEHIGH VALLEY HONDA	C	72	28,430	6.84%	9.84%	3,070	3.00%	11/11/02
PA	MONROEVILLE	SPITZER ACURA	D	72	24,422	7.49%	10.99%	3,066	3.50%	11/15/01
PA	PITTSBURGH	MCKEAN HONDA	C	60	29,975	7.24%	10.74%	3,062	3.50%	01/31/02
PA	EMMAUS	LEHIGH VALLEY HONDA	D	72	24,645	6.84%	10.34%	3,061	3.50%	11/15/02
PA	PHILADELPHIA	SLOANE HONDA	D	60	30,264	6.44%	9.94%	3,050	3.50%	10/18/02
PA	ARDMORE	MAIN LINE HONDA	B	72	23,528	8.25%	11.75%	3,047	3.50%	02/17/01
PA	ROSLYN PA	MARTY SUSSMAN HONDA	D	60	29,710	7.75%	11.25%	3,043	3.50%	03/19/01
PA	ROSLYN PA	MARTY SUSSMAN HONDA	D	72	28,523	7.29%	10.29%	3,042	3.00%	08/26/02
PA	WILKES BARRE	MOTORWORLD HONDA	C	72	26,799	9.74%	12.74%	3,035	3.00%	09/18/00
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	D	60	29,210	8.99%	12.39%	3,028	3.40%	07/10/00
PA	PHILADELPHIA	PHILADELPHIA HONDA	B	60	27,557	6.79%	10.49%	3,012	3.70%	08/03/02
PA	NEW CASTLE	THE NEW HONDA CITY	B	66	26,600	7.99%	11.41%	3,005	3.42%	05/25/01
PA	BALTIMORE	HERITAGE HONDA OF YORK	D	72	22,676	9.49%	12.99%	2,992	3.50%	01/17/01

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	66,181		
Amount Financed		78,873	16,424
Markup in Dollars		4,882	181
Markup in Percent		4.50%	0.34%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	43119	66.42	43119	66.42
B	9426	14.52	52545	80.94
C	6382	9.83	58927	90.77
D	5992	9.23	64919	100.00

**1262 contracts in Pennsylvania did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	5	5.32	5	5.32
B	21	22.34	26	27.66
C	24	25.53	50	53.19
D	44	46.81	94	100.00

**6 contracts in Pennsylvania did not have the credit score field populated.*

RI - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
RI	W. WARWICK	MAJESTIC HONDA	B	72	31,855	6.29%	10.45%	4,766	4.16%	11/30/01
RI	W. WARWICK	MAJESTIC HONDA	B	72	36,546	7.34%	10.84%	4,657	3.50%	08/26/02
RI	W. WARWICK	MAJESTIC HONDA		60	44,062	6.84%	10.34%	4,552	3.50%	09/26/02
RI	W. WARWICK	MAJESTIC HONDA	D	72	32,049	7.55%	11.40%	4,521	3.85%	04/27/02
RI	W. WARWICK	MAJESTIC HONDA	D	72	34,575	6.74%	10.24%	4,362	3.50%	11/20/02
RI	W. WARWICK	MAJESTIC HONDA	A	72	33,481	6.49%	9.99%	4,206	3.50%	03/04/03
RI	LINCOLN	MAJESTIC HONDA	C	72	25,741	7.25%	11.75%	4,172	4.50%	06/12/01
RI	W. WARWICK	MAJESTIC HONDA	D	72	25,081	6.99%	11.49%	4,118	4.50%	08/25/01
RI	W. WARWICK	MAJESTIC HONDA	C	72	29,431	6.99%	10.70%	3,959	3.71%	08/27/01
RI	W. WARWICK	MAJESTIC HONDA		72	33,958	5.99%	9.25%	3,931	3.26%	01/16/03
RI	W. WARWICK	MAJESTIC HONDA	D	60	34,574	6.50%	10.34%	3,910	3.84%	10/22/02
RI	W. WARWICK	MAJESTIC HONDA		72	33,270	6.74%	9.99%	3,889	3.25%	11/30/02
RI	W. WARWICK	MAJESTIC HONDA	D	60	36,197	7.49%	10.99%	3,775	3.50%	04/26/01
RI	JOHNSTON	METRO HONDA	D	60	36,460	6.29%	9.79%	3,742	3.50%	11/10/01
RI	W. WARWICK	MAJESTIC HONDA	B	72	34,839	5.99%	8.99%	3,703	3.00%	02/10/03
RI	LINCOLN	MAJESTIC HONDA	B	72	22,576	6.29%	10.79%	3,669	4.50%	01/03/02
RI	W. WARWICK	MAJESTIC HONDA	D	72	28,667	7.34%	10.84%	3,653	3.50%	08/20/02
RI	W. WARWICK	MAJESTIC HONDA	D	72	25,219	5.99%	9.99%	3,605	4.00%	01/24/03
RI	W. WARWICK	MAJESTIC HONDA	C	72	29,376	6.84%	10.24%	3,602	3.40%	07/29/02
RI	LINCOLN	MAJESTIC HONDA	B	72	30,710	6.69%	9.99%	3,582	3.30%	10/09/01
RI	W. WARWICK	MAJESTIC HONDA	C	72	24,969	5.99%	9.99%	3,569	4.00%	01/21/03
RI	W. WARWICK	MAJESTIC HONDA	C	72	28,008	7.34%	10.84%	3,568	3.50%	09/09/02
RI	W. WARWICK	MAJESTIC HONDA	D	72	24,462	6.24%	10.24%	3,511	4.00%	11/30/02
RI	W. WARWICK	MAJESTIC HONDA	D	60	34,245	5.99%	9.49%	3,494	3.50%	01/15/03
RI	W. WARWICK	MAJESTIC HONDA	D	72	23,865	7.30%	11.30%	3,487	4.00%	04/08/02

RI - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
RI	JOHNSTON	METRO HONDA	D	72	27,976	6.49%	9.99%	3,455	3.50%	03/25/03
RI	W. WARWICK	MAJESTIC HONDA		72	26,759	7.29%	10.79%	3,406	3.50%	12/07/01
RI	W. WARWICK	MAJESTIC HONDA	D	72	21,407	3.49%	7.99%	3,310	4.50%	02/20/03
RI	W. WARWICK	MAJESTIC HONDA	D	72	25,714	7.34%	10.84%	3,277	3.50%	08/23/02
RI	LINCOLN	MAJESTIC HONDA	D	72	20,075	7.49%	11.99%	3,266	4.50%	05/08/01
RI	LINCOLN	MAJESTIC HONDA	B	72	34,555	7.34%	9.99%	3,254	2.65%	08/22/02
RI	W. WARWICK	MAJESTIC HONDA	D	60	31,430	6.24%	9.74%	3,219	3.50%	11/29/02
RI	W. WARWICK	MAJESTIC HONDA	D	60	31,106	6.24%	9.74%	3,186	3.50%	11/15/02
RI	LINCOLN	MAJESTIC HONDA	D	72	19,676	6.99%	11.49%	3,176	4.50%	08/24/01
RI	W. WARWICK	MAJESTIC HONDA	C	72	22,153	5.99%	9.99%	3,167	4.00%	02/22/03
RI	W. WARWICK	MAJESTIC HONDA	D	72	23,530	6.24%	9.99%	3,159	3.75%	12/18/02
RI	W. WARWICK	MAJESTIC HONDA	D	72	22,098	5.99%	9.99%	3,159	4.00%	03/11/03
RI	LINCOLN	MAJESTIC HONDA	C	72	23,814	6.24%	9.99%	3,145	3.75%	11/16/02
RI	W. WARWICK	MAJESTIC HONDA	C	72	21,930	5.99%	9.99%	3,135	4.00%	01/29/03
RI	LINCOLN	MAJESTIC HONDA	C	72	24,439	7.34%	10.84%	3,060	3.50%	09/30/02
RI	LINCOLN	MAJESTIC HONDA	C	72	22,735	7.30%	10.99%	3,005	3.69%	03/25/02
RI	LINCOLN	MAJESTIC HONDA	D	72	21,300	5.99%	9.99%	2,994	4.00%	02/28/03
RI	W. WARWICK	MAJESTIC HONDA	B	72	23,801	6.49%	9.99%	2,990	3.50%	03/13/03
RI	W. WARWICK	MAJESTIC HONDA	B	72	23,795	6.49%	9.99%	2,989	3.50%	02/21/03
RI	LINCOLN	MAJESTIC HONDA	B	72	22,495	7.30%	10.99%	2,972	3.69%	02/18/02
RI	W. WARWICK	MAJESTIC HONDA	C	72	25,465	7.80%	10.99%	2,972	3.19%	01/28/02
RI	W. WARWICK	MAJESTIC HONDA	B	60	28,279	7.24%	10.74%	2,939	3.50%	05/30/02
RI	W. WARWICK	MAJESTIC HONDA	D	60	28,244	7.24%	10.74%	2,935	3.50%	05/30/02
RI	W. WARWICK	MAJESTIC HONDA		72	23,283	6.24%	9.74%	2,912	3.50%	11/30/02
RI	JOHNSTON	METRO HONDA	D	60	28,170	6.29%	9.79%	2,891	3.50%	11/12/01
RI	LINCOLN	MAJESTIC HONDA	C	72	21,535	7.24%	10.99%	2,890	3.75%	05/30/02

RI - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
RI	LINCOLN	MAJESTIC HONDA	B	72	24,335	7.74%	10.99%	2,842	3.25%	06/20/02
RI	LINCOLN	MAJESTIC HONDA	D	60	27,899	6.99%	10.49%	2,833	3.50%	08/27/01
RI	LINCOLN	MAJESTIC HONDA		72	22,701	6.84%	10.34%	2,820	3.50%	09/07/02
RI	W. WARWICK	MAJESTIC HONDA	D	72	21,974	7.49%	10.99%	2,807	3.50%	04/26/01
RI	W. WARWICK	MAJESTIC HONDA	C	72	21,340	9.49%	12.95%	2,782	3.46%	12/16/00
RI	W. WARWICK	MAJESTIC HONDA		60	28,329	7.75%	10.99%	2,740	3.24%	03/14/01
RI	W. WARWICK	MAJESTIC HONDA	D	60	26,094	7.24%	10.74%	2,711	3.50%	05/31/02
RI	W. WARWICK	MAJESTIC HONDA	B	60	25,904	6.99%	10.49%	2,682	3.50%	06/30/01
RI	W. WARWICK	MAJESTIC HONDA	B	72	27,310	7.29%	9.99%	2,664	2.70%	12/29/01
RI	W. WARWICK	MAJESTIC HONDA	D	60	25,819	6.69%	10.19%	2,662	3.50%	10/23/01
RI	JOHNSTON	METRO HONDA		60	25,614	6.99%	10.49%	2,656	3.50%	07/31/01
RI	JOHNSTON	METRO HONDA	C	60	25,800	6.29%	9.79%	2,648	3.50%	01/05/02
RI	W. WARWICK	MAJESTIC HONDA		60	25,470	6.99%	10.49%	2,637	3.50%	08/23/01
RI	NEWPORT	ACURA OF NEWPORT		72	43,131	5.74%	7.49%	2,634	1.75%	12/20/02
RI	W. WARWICK	MAJESTIC HONDA	B	60	25,711	6.24%	9.74%	2,633	3.50%	12/12/02
RI	LINCOLN	MAJESTIC HONDA	D	60	24,759	8.25%	11.75%	2,614	3.50%	01/25/01
RI	W. WARWICK	MAJESTIC HONDA	B	72	22,305	7.80%	10.99%	2,604	3.19%	03/27/02
RI	W. WARWICK	MAJESTIC HONDA	B	72	21,313	5.99%	9.40%	2,584	3.41%	02/15/03
RI	LINCOLN	MAJESTIC HONDA	D	72	19,533	9.74%	13.24%	2,539	3.50%	11/20/00
RI	LINCOLN	MAJESTIC HONDA	D	60	21,045	8.74%	12.74%	2,510	4.00%	10/17/00
RI	W. WARWICK	MAJESTIC HONDA	C	72	22,828	7.99%	10.99%	2,509	3.00%	08/27/01
RI	LINCOLN	MAJESTIC HONDA	C	60	24,478	7.49%	10.99%	2,503	3.50%	05/10/01
RI	NEWPORT	ACURA OF NEWPORT	D	60	38,078	5.99%	8.25%	2,496	2.26%	02/10/03
RI	LINCOLN	MAJESTIC HONDA	C	72	22,245	7.80%	10.85%	2,437	3.05%	02/26/02
RI	WARWICK	INSKIP ACURA	C	60	23,493	6.99%	10.49%	2,432	3.50%	08/28/01
RI	LINCOLN	MAJESTIC HONDA	C	72	19,213	7.99%	11.49%	2,431	3.50%	08/23/01

RI - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
RI	JOHNSTON	METRO HONDA	D	60	25,706	6.29%	9.50%	2,414	3.21%	11/10/01
RI	W. WARWICK	MAJESTIC HONDA	C	60	23,605	5.99%	9.49%	2,408	3.50%	01/08/03
RI	W. WARWICK	MAJESTIC HONDA	C	60	23,308	6.29%	9.79%	2,389	3.50%	11/15/01
RI	W. WARWICK	MAJESTIC HONDA	D	60	23,245	5.99%	9.49%	2,375	3.50%	12/30/02
RI	LINCOLN	MAJESTIC HONDA	C	60	26,058	6.84%	9.99%	2,371	3.15%	08/29/02
RI	W. WARWICK	MAJESTIC HONDA	B	72	20,422	9.49%	12.55%	2,348	3.06%	01/17/01
RI	W. WARWICK	MAJESTIC HONDA	D	60	22,990	5.99%	9.49%	2,346	3.50%	01/31/03
RI	LINCOLN	MAJESTIC HONDA	B	60	22,996	6.99%	10.49%	2,335	3.50%	07/17/01
RI	W. WARWICK	MAJESTIC HONDA	B	60	22,840	5.99%	9.49%	2,330	3.50%	12/31/02
RI	W. WARWICK	MAJESTIC HONDA	D	60	22,822	5.99%	9.49%	2,329	3.50%	02/28/03
RI	W. WARWICK	MAJESTIC HONDA	D	66	18,710	7.30%	11.05%	2,321	3.75%	03/16/02
RI	W. WARWICK	MAJESTIC HONDA	C	60	22,452	6.24%	9.74%	2,299	3.50%	11/30/02
RI	W. WARWICK	MAJESTIC HONDA	C	60	22,218	5.99%	9.49%	2,267	3.50%	02/28/03
RI	LINCOLN	MAJESTIC HONDA	B	72	21,634	5.99%	8.99%	2,262	3.00%	02/25/03
RI	W. WARWICK	MAJESTIC HONDA	D	60	21,985	6.50%	9.99%	2,254	3.49%	10/09/02
RI	W. WARWICK	MAJESTIC HONDA	B	60	21,581	7.49%	10.99%	2,251	3.50%	05/15/01
RI	LINCOLN	MAJESTIC HONDA	D	60	25,891	6.99%	9.99%	2,246	3.00%	09/30/01
RI	LINCOLN	MAJESTIC HONDA	C	60	19,262	6.99%	10.99%	2,243	4.00%	08/24/01
RI	WARWICK	INSKIP ACURA	B	72	23,242	6.29%	8.99%	2,232	2.70%	11/15/01
RI	NEWPORT	ACURA OF NEWPORT	B	60	40,147	2.99%	4.99%	2,219	2.00%	02/15/03
RI	W. WARWICK	MAJESTIC HONDA	D	60	22,446	8.49%	11.75%	2,207	3.26%	05/09/00
RI	LINCOLN	MAJESTIC HONDA	C	60	21,675	6.99%	10.49%	2,201	3.50%	08/25/01
RI	LINCOLN	MAJESTIC HONDA	D	66	18,015	7.24%	10.99%	2,191	3.75%	05/31/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	4,919		
Amount Financed		45,791	16,082
Markup in Dollars		4,766	346
Markup in Percent		4.50%	0.66%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	2905	61.38	2905	61.38
B	673	14.22	3578	75.60
C	496	10.48	4074	86.08
D	659	13.92	4733	100.00

**186 contracts in Rhode Island did not have the credit score field populated.*

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	1	1.11	1	1.11
B	23	25.56	24	26.67
C	26	28.89	50	55.56
D	40	44.44	90	100.00

**10 contracts in Rhode Island did not have the credit score field populated.*

SC - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
SC	EASLEY	HENDRICK HONDA	A	72	34,157	8.40%	11.90%	4,445	3.50%	02/02/02
SC	W. COLUMBIA	MIDLANDS HONDA	C	72	26,685	7.24%	11.55%	4,219	4.31%	06/24/02
SC	GREER	DICK BROOKS HONDA OF GREER	C	72	31,834	8.24%	11.74%	4,116	3.50%	03/30/02
SC	MYRTLE BEACH SC	EAST COAST HONDA	D	60	39,373	6.49%	9.99%	4,047	3.50%	12/27/01
SC	EASLEY	HENDRICK HONDA	D	72	30,201	7.69%	11.19%	3,876	3.50%	11/23/02
SC	AIKEN	HONDA CARS OF AIKEN	A	72	28,555	9.74%	13.24%	3,791	3.50%	10/07/00
SC	W. COLUMBIA	MIDLANDS HONDA	C	72	29,185	7.94%	11.44%	3,690	3.50%	10/14/02
SC	ANDERSON	PIEDMONT HONDA	B	72	33,289	7.34%	10.34%	3,620	3.00%	12/20/02
SC	ROCK HILL	HONDA CARS OF ROCK HILL	B	72	28,275	8.40%	11.90%	3,610	3.50%	02/09/02
SC	EASLEY	HENDRICK HONDA	C	72	27,437	7.94%	11.44%	3,531	3.50%	10/08/02
SC	CHARLESTON	MCDANIELS ACURA OF CHARLESTON	B	60	34,606	7.05%	10.55%	3,512	3.50%	07/31/01
SC	W. COLUMBIA	MIDLANDS HONDA	D	72	21,095	7.14%	11.64%	3,473	4.50%	07/11/02
SC	ROCK HILL	HONDA CARS OF ROCK HILL	C	72	26,732	8.60%	12.10%	3,415	3.50%	01/21/02
SC	BEAUFORT	STOKES HONDA CARS OF BEAUFORT	B	72	22,673	8.99%	12.99%	3,412	4.00%	08/01/00
SC	BEAUFORT	STOKES HONDA CARS OF BEAUFORT	D	66	28,495	9.49%	12.99%	3,412	3.50%	09/23/00
SC	N. CHARLESTON	STOKES HONDA NORTH	D	72	26,358	7.34%	10.84%	3,360	3.50%	01/16/03
SC	GREENVILLE	BRADSHAW ACURA	B	60	32,307	7.05%	10.55%	3,339	3.50%	08/16/01
SC	ROCK HILL	HONDA CARS OF ROCK HILL	D	72	27,903	8.04%	11.25%	3,291	3.21%	08/06/02
SC	GREENVILLE	BREAKAWAY HONDA	D	60	32,012	6.34%	9.84%	3,283	3.50%	01/16/03
SC	GREER	DICK BROOKS HONDA OF GREER	C	72	25,787	8.05%	11.55%	3,266	3.50%	09/26/01
SC	ROCK HILL	HONDA CARS OF ROCK HILL	C	72	25,244	8.24%	11.74%	3,264	3.50%	05/20/02
SC	W. COLUMBIA	MIDLANDS HONDA	C	72	24,962	8.40%	11.90%	3,249	3.50%	01/31/02
SC	W. COLUMBIA	MIDLANDS HONDA	D	60	31,410	6.24%	9.74%	3,230	3.50%	02/27/03
SC	ROCK HILL	HONDA CARS OF ROCK HILL	D	72	22,010	7.24%	11.24%	3,217	4.00%	06/08/02
SC	GREENVILLE	BREAKAWAY HONDA	B	60	30,571	6.94%	10.44%	3,167	3.50%	09/05/02

SC - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
SC	MYRTLE BEACH SC	EAST COAST HONDA	C	72	28,894	7.34%	10.34%	3,142	3.00%	01/04/03
SC	EASLEY	HENDRICK HONDA	C	72	27,151	7.49%	10.67%	3,138	3.18%	12/26/01
SC	W. COLUMBIA	MIDLANDS HONDA	D	72	24,212	7.34%	10.84%	3,084	3.50%	12/26/02
SC	SPARTANBURG	VIC BAILEY HONDA	C	60	28,777	8.99%	12.49%	3,070	3.50%	08/21/00
SC	GREENVILLE	BREAKAWAY HONDA	C	60	34,521	7.24%	10.24%	3,064	3.00%	05/09/02
SC	AIKEN	HONDA CARS OF AIKEN	D	72	28,820	8.04%	10.99%	3,063	2.95%	08/16/02
SC	EASLEY	HENDRICK HONDA	C	72	23,740	7.94%	11.44%	3,059	3.50%	09/23/02
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	A	72	23,399	8.75%	12.25%	3,055	3.50%	04/23/01
SC	EASLEY	HENDRICK HONDA	D	60	29,049	7.75%	11.25%	3,048	3.50%	09/28/99
SC	EASLEY	HENDRICK HONDA	D	72	23,272	8.24%	11.74%	3,013	3.50%	06/19/02
SC	ORANGEBURG	SUPERIOR HONDA	C	60	28,914	7.24%	10.74%	3,011	3.50%	02/26/02
SC	EASLEY	HENDRICK HONDA	D	72	22,999	8.24%	11.74%	2,978	3.50%	06/24/02
SC	W. COLUMBIA	MIDLANDS HONDA	C	72	20,974	7.89%	11.74%	2,974	3.85%	07/15/02
SC	EASLEY	HENDRICK HONDA	D	72	22,899	8.24%	11.74%	2,965	3.50%	06/27/02
SC	GREER	DICK BROOKS HONDA OF GREER	C	60	28,901	6.24%	9.74%	2,960	3.50%	03/14/03
SC	N. CHARLESTON	STOKES HONDA NORTH	D	72	23,143	7.24%	10.74%	2,946	3.50%	03/04/03
SC	MYRTLE BEACH SC	EAST COAST HONDA	D	60	28,323	7.24%	10.74%	2,943	3.50%	05/15/02
SC	ROCK HILL	HONDA CARS OF ROCK HILL	D	60	36,712	7.24%	9.99%	2,924	2.75%	03/25/02
SC	EASLEY	HENDRICK HONDA	C	72	22,547	8.24%	11.74%	2,915	3.50%	03/28/02
SC	W. COLUMBIA	MIDLANDS HONDA	D	60	34,043	6.34%	9.25%	2,902	2.91%	02/24/03
SC	ORANGEBURG	SUPERIOR HONDA	C	72	22,961	7.34%	10.84%	2,901	3.50%	02/11/03
SC	ROCK HILL	HONDA CARS OF ROCK HILL	C	60	28,440	7.24%	10.74%	2,898	3.50%	03/13/02
SC	EASLEY	HENDRICK HONDA	C	72	22,738	7.34%	10.84%	2,897	3.50%	12/20/02
SC	BEAUFORT	STOKES HONDA CARS OF BEAUFORT	B	72	22,314	8.24%	11.74%	2,892	3.50%	05/07/02
SC	BEAUFORT	STOKES HONDA CARS OF BEAUFORT	D	60	27,474	7.24%	10.74%	2,861	3.50%	05/18/02
SC	N. CHARLESTON	STOKES HONDA NORTH	C	72	22,356	7.49%	10.99%	2,861	3.50%	11/29/01

SC - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
SC	SPARTANBURG	VIC BAILEY HONDA	C	60	27,257	7.49%	10.99%	2,846	3.50%	04/26/01
SC	ROCK HILL	HONDA CARS OF ROCK HILL	D	60	27,048	7.75%	11.25%	2,836	3.50%	11/04/99
SC	W. COLUMBIA	MIDLANDS HONDA	B	72	21,827	8.24%	11.74%	2,826	3.50%	06/21/02
SC	N. CHARLESTON	STOKES HONDA NORTH	B	72	24,584	7.34%	10.49%	2,823	3.15%	02/17/03
SC	CHARLESTON	MCDANIELS ACURA OF CHARLESTON	D	60	32,654	8.00%	11.00%	2,821	3.00%	02/26/00
SC	ROCK HILL	HONDA CARS OF ROCK HILL	C	72	30,834	7.34%	9.90%	2,803	2.56%	01/20/03
SC	BEAUFORT	STOKES HONDA CARS OF BEAUFORT	B	60	28,412	8.74%	11.99%	2,803	3.25%	05/24/00
SC	ROCK HILL	HONDA CARS OF ROCK HILL	C	72	16,690	7.94%	12.44%	2,788	4.50%	09/25/02
SC	AIKEN	HONDA CARS OF AIKEN	D	72	27,517	8.24%	10.99%	2,785	2.75%	06/14/02
SC	N. CHARLESTON	STOKES HONDA NORTH	B	60	26,669	7.35%	10.85%	2,778	3.50%	07/09/01
SC	W. COLUMBIA	MIDLANDS HONDA	A	72	23,304	9.74%	12.95%	2,773	3.21%	12/04/00
SC	AIKEN	HONDA CARS OF AIKEN	C	72	21,977	7.49%	10.99%	2,759	3.50%	12/08/01
SC	ROCK HILL	HONDA CARS OF ROCK HILL	C	60	26,420	8.74%	12.24%	2,747	3.50%	05/30/00
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	D	60	26,962	6.24%	9.74%	2,743	3.50%	03/12/03
SC	W. COLUMBIA	MIDLANDS HONDA	D	72	21,075	8.14%	11.64%	2,721	3.50%	07/11/02
SC	N. CHARLESTON	STOKES HONDA NORTH	A	72	20,729	8.99%	12.49%	2,719	3.50%	09/09/00
SC	ANDERSON	PIEDMONT HONDA	D	60	31,392	6.49%	9.49%	2,719	3.00%	12/13/01
SC	SPARTANBURG	VIC BAILEY HONDA	D	60	26,072	7.24%	10.74%	2,713	3.50%	02/28/02
SC	GREENVILLE	BREAKAWAY HONDA	B	72	24,994	4.34%	7.47%	2,694	3.13%	01/27/03
SC	EASLEY	HENDRICK HONDA	A	72	28,360	9.99%	12.55%	2,688	2.56%	07/22/00
SC	EASLEY	HENDRICK HONDA	D	72	20,183	9.99%	13.49%	2,683	3.50%	07/22/00
SC	MYRTLE BEACH SC	EAST COAST HONDA	D	60	30,130	7.35%	10.35%	2,682	3.00%	06/21/01
SC	AIKEN	HONDA CARS OF AIKEN	C	60	25,867	6.90%	10.40%	2,681	3.50%	10/05/01
SC	ROCK HILL	HONDA CARS OF ROCK HILL	D	72	24,607	8.24%	11.25%	2,678	3.01%	06/10/02
SC	GREER	DICK BROOKS HONDA OF GREER	D	72	23,910	9.99%	12.99%	2,665	3.00%	08/12/00
SC	N. CHARLESTON	STOKES HONDA NORTH	B	72	28,362	7.34%	9.98%	2,660	2.64%	01/21/03

SC - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
SC	ANDERSON	PIEDMONT HONDA	B	72	23,349	9.99%	12.99%	2,651	3.00%	08/05/00
SC	N. CHARLESTON	STOKES HONDA NORTH	B	72	25,255	5.69%	8.69%	2,640	3.00%	08/30/02
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	D	72	21,653	8.24%	11.54%	2,636	3.30%	04/19/02
SC	N. CHARLESTON	STOKES HONDA NORTH	D	72	20,466	7.69%	11.19%	2,624	3.50%	12/05/02
SC	EASLEY	HENDRICK HONDA	D	72	25,958	8.24%	10.99%	2,622	2.75%	03/02/02
SC	CHARLESTON	MCDANIELS ACURA OF CHARLESTON	C	60	25,832	7.05%	10.55%	2,621	3.50%	09/13/01
SC	N. CHARLESTON	STOKES HONDA NORTH	C	60	25,661	7.24%	10.74%	2,614	3.50%	05/03/02
SC	W. COLUMBIA	MIDLANDS HONDA	D	60	25,342	6.24%	9.74%	2,606	3.50%	02/26/03
SC	GREENVILLE	BREAKAWAY HONDA	C	60	25,307	7.05%	10.55%	2,597	3.50%	08/08/01
SC	W. COLUMBIA	MIDLANDS HONDA	D	72	21,436	7.69%	10.99%	2,586	3.30%	12/10/02
SC	EASLEY	HENDRICK HONDA	B	60	24,787	7.35%	10.85%	2,584	3.50%	05/31/01
SC	MYRTLE BEACH SC	EAST COAST HONDA	B	72	26,123	7.94%	10.64%	2,576	2.70%	10/07/02
SC	BEAUFORT	STOKES HONDA CARS OF BEAUFORT	D	60	26,547	7.75%	10.99%	2,574	3.24%	03/27/01
SC	ROCK HILL	HONDA CARS OF ROCK HILL	B	60	28,749	8.99%	11.99%	2,563	3.00%	09/25/00
SC	AIKEN	HONDA CARS OF AIKEN	C	60	24,702	8.49%	11.99%	2,561	3.50%	04/26/00
SC	ROCK HILL	HONDA CARS OF ROCK HILL	D	66	18,597	6.69%	10.94%	2,552	4.25%	10/31/02
SC	CHARLESTON	MCDANIELS ACURA OF CHARLESTON	D	60	25,001	7.40%	10.90%	2,549	3.50%	01/31/02
SC	GREENVILLE	BREAKAWAY HONDA	C	60	29,565	6.49%	9.49%	2,546	3.00%	12/28/01
SC	BEAUFORT	STOKES HONDA CARS OF BEAUFORT	D	60	24,773	6.34%	9.84%	2,546	3.50%	01/20/03
SC	BEAUFORT	STOKES HONDA CARS OF BEAUFORT	C	66	27,355	7.94%	10.74%	2,546	2.80%	09/27/02
SC	CHARLESTON	MCDANIELS ACURA OF CHARLESTON	B	60	24,976	7.24%	10.74%	2,541	3.50%	05/17/02
SC	ANDERSON	PIEDMONT HONDA	C	72	22,523	7.90%	10.99%	2,526	3.09%	10/13/01
SC	N. CHARLESTON	STOKES HONDA NORTH	B	72	19,798	7.34%	10.84%	2,524	3.50%	01/11/03

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	18,786		
Amount Financed		45,163	17,370
Markup in Dollars		4,445	253
Markup in Percent		4.50%	0.46%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	10905	58.84	10905	58.84
B	3434	18.53	14339	77.37
C	2304	12.43	16643	89.81
D	1889	10.19	18532	100.00

**254 contracts in South Carolina did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	6	6.00	6	6.00
B	20	20.00	26	26.00
C	34	34.00	60	60.00
D	40	40.00	100	100.00

SD - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
SD	SIOUX FALLS	VERN EIDE HONDA	C	60	26,001	6.99%	9.99%	2,299	3.00%	12/08/01
SD	RAPID CITY	RUSHMORE HONDA	C	60	21,721	7.85%	11.15%	2,144	3.30%	06/11/02
SD	SIOUX FALLS	VERN EIDE HONDA	B	72	26,360	10.00%	12.00%	1,982	2.00%	11/04/00
SD	SIOUX FALLS	VERN EIDE HONDA	C	72	24,697	9.75%	11.75%	1,836	2.00%	01/18/01
SD	SIOUX FALLS	VERN EIDE HONDA		60	19,709	7.75%	10.75%	1,762	3.00%	10/11/01
SD	RAPID CITY	RUSHMORE HONDA	B	72	23,389	7.90%	9.90%	1,698	2.00%	06/17/02
SD	RAPID CITY	RUSHMORE HONDA	D	60	21,297	7.65%	9.95%	1,453	2.30%	04/13/02
SD	ABERDEEN	HARR MOTORS	A	72	22,596	5.15%	6.95%	1,405	1.80%	03/10/03
SD	SIOUX FALLS	VERN EIDE HONDA	D	72	18,339	9.75%	11.75%	1,372	2.00%	01/05/01
SD	RAPID CITY	RUSHMORE HONDA	D	60	13,972	6.70%	10.00%	1,330	3.30%	10/05/02
SD	SIOUX FALLS	VERN EIDE HONDA	B	60	22,411	7.00%	9.00%	1,312	2.00%	09/06/02
SD	RAPID CITY	RUSHMORE HONDA	D	72	27,899	7.60%	8.90%	1,280	1.30%	01/14/03
SD	RAPID CITY	RUSHMORE HONDA	D	60	25,293	7.00%	8.70%	1,255	1.70%	09/30/02
SD	SIOUX FALLS	VERN EIDE HONDA	A	72	19,887	9.25%	10.75%	1,104	1.50%	09/09/00
SD	SIOUX FALLS	VERN EIDE HONDA	A	60	20,538	9.00%	10.75%	1,080	1.75%	10/10/00
SD	RAPID CITY	RUSHMORE HONDA	C	72	29,249	8.90%	9.90%	1,071	1.00%	06/28/02
SD	SIOUX FALLS	VERN EIDE HONDA	A	72	28,220	9.00%	10.00%	1,035	1.00%	11/04/00
SD	SIOUX FALLS	VERN EIDE HONDA	A	72	20,272	9.00%	10.35%	1,006	1.35%	10/16/00
SD	SIOUX FALLS	VERN EIDE HONDA	C	60	13,609	7.25%	9.75%	1,004	2.50%	11/10/01
SD	SIOUX FALLS	VERN EIDE HONDA	C	72	26,876	9.49%	10.50%	1,002	1.01%	03/10/01
SD	RAPID CITY	BREKHUS HONDA	A	72	22,855	6.75%	7.99%	1,001	1.24%	12/21/01
SD	SIOUX FALLS	VERN EIDE HONDA	A	72	26,811	8.99%	9.99%	982	1.00%	07/28/00
SD	SIOUX FALLS	VERN EIDE HONDA	B	60	28,368	5.10%	6.30%	964	1.20%	11/14/02
SD	SIOUX FALLS	VERN EIDE HONDA	A	60	16,598	5.90%	7.90%	956	2.00%	07/06/02
SD	RAPID CITY	BREKHUS HONDA	B	72	24,715	7.75%	8.75%	887	1.00%	08/01/01

SD - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
SD	SIoux FALLS	VERN EIDE HONDA	B	60	16,820	8.25%	9.90%	825	1.65%	12/26/00
SD	RAPID CITY	RUSHMORE HONDA	A	60	29,646	4.95%	5.95%	820	1.00%	04/15/02
SD	RAPID CITY	RUSHMORE HONDA	C	60	13,612	8.85%	10.85%	819	2.00%	11/08/02
SD	SIoux FALLS	VERN EIDE HONDA	B	72	21,048	8.75%	9.75%	768	1.00%	08/11/01
SD	ABERDEEN	HARR MOTORS	C	72	20,666	9.49%	10.49%	763	1.00%	02/20/01
SD	SIoux FALLS	VERN EIDE HONDA	B	60	25,122	7.50%	8.50%	737	1.00%	02/09/00
SD	SIoux FALLS	VERN EIDE HONDA	D	60	13,769	9.25%	11.00%	728	1.75%	09/19/00
SD	SIoux FALLS	VERN EIDE HONDA	A	60	19,898	7.25%	8.50%	727	1.25%	11/06/99
SD	SIoux FALLS	VERN EIDE HONDA	A	60	20,214	7.25%	8.45%	709	1.20%	09/07/99
SD	SIoux FALLS	VERN EIDE HONDA	D	60	15,465	10.25%	11.75%	709	1.50%	07/01/99
SD	SIoux FALLS	VERN EIDE HONDA	A	60	22,506	7.00%	8.10%	706	1.10%	08/12/99
SD	SIoux FALLS	VERN EIDE HONDA	A	60	26,351	4.95%	5.90%	706	0.95%	04/25/02
SD	SIoux FALLS	VERN EIDE HONDA	C	60	26,106	4.95%	5.90%	699	0.95%	04/25/02
SD	RAPID CITY	BREKHUS HONDA	C	60	14,828	10.99%	12.50%	692	1.51%	04/06/01
SD	RAPID CITY	BREKHUS HONDA	B	60	15,543	6.99%	8.50%	685	1.51%	11/21/01
SD	SIoux FALLS	VERN EIDE HONDA	C	60	23,249	7.65%	8.65%	683	1.00%	06/07/02
SD	SIoux FALLS	VERN EIDE HONDA	C	72	18,506	7.99%	8.99%	667	1.00%	05/04/01
SD	SIoux FALLS	VERN EIDE HONDA	D	48	13,215	13.50%	15.50%	659	2.00%	11/16/00
SD	SIoux FALLS	VERN EIDE HONDA	A	60	22,038	7.75%	8.75%	647	1.00%	01/12/00
SD	SIoux FALLS	VERN EIDE HONDA	A	60	21,788	7.50%	8.50%	638	1.00%	08/19/99
SD	SIoux FALLS	VERN EIDE HONDA	A	60	15,945	4.50%	5.90%	628	1.40%	01/24/03
SD	SIoux FALLS	VERN EIDE HONDA	B	60	10,934	5.35%	7.35%	624	2.00%	12/23/02
SD	SIoux FALLS	VERN EIDE HONDA	D	60	10,074	10.75%	12.75%	622	2.00%	10/02/02
SD	SIoux FALLS	VERN EIDE HONDA	B	72	19,780	7.10%	8.00%	621	0.90%	01/26/02
SD	SIoux FALLS	VERN EIDE HONDA	D	60	20,718	8.75%	9.75%	617	1.00%	01/12/01
SD	RAPID CITY	RUSHMORE HONDA	A	60	14,573	5.90%	7.40%	616	1.50%	04/08/02

SD - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
SD	RAPID CITY	BREKHUS HONDA	A	60	13,975	7.25%	8.75%	614	1.50%	06/09/01
SD	SIoux FALLS	VERN EIDE HONDA	D	60	20,566	7.50%	8.50%	590	1.00%	08/19/99
SD	SIoux FALLS	VERN EIDE HONDA	B	60	21,022	5.25%	6.25%	584	1.00%	04/20/02
SD	RAPID CITY	RUSHMORE HONDA	A	48	11,765	13.35%	15.35%	583	2.00%	11/16/02
SD	SIoux FALLS	VERN EIDE HONDA	A	60	23,290	5.90%	6.75%	565	0.85%	05/20/02
SD	SIoux FALLS	VERN EIDE HONDA	B	60	11,426	8.25%	9.90%	561	1.65%	04/01/00
SD	SIoux FALLS	VERN EIDE HONDA	D	48	11,300	12.24%	14.24%	553	2.00%	05/25/00
SD	SIoux FALLS	VERN EIDE HONDA	A	60	20,525	8.99%	9.89%	552	0.90%	07/05/00
SD	SIoux FALLS	VERN EIDE HONDA	A	60	12,752	7.50%	8.95%	543	1.45%	07/22/99
SD	RAPID CITY	RUSHMORE HONDA	A	60	19,317	4.95%	5.95%	535	1.00%	04/15/02
SD	RAPID CITY	BREKHUS HONDA	A	60	27,485	8.25%	8.90%	527	0.65%	03/30/00
SD	SIoux FALLS	VERN EIDE HONDA	A	60	20,182	4.95%	5.85%	511	0.90%	04/25/02
SD	SIoux FALLS	VERN EIDE HONDA	A	60	20,195	4.95%	5.85%	502	0.90%	04/25/02
SD	RAPID CITY	RUSHMORE HONDA	A	60	17,001	4.95%	5.95%	470	1.00%	04/11/02
SD	SIoux FALLS	VERN EIDE HONDA	C	60	12,059	11.75%	13.00%	469	1.25%	01/04/01
SD	SIoux FALLS	VERN EIDE HONDA	D	60	11,765	12.49%	13.75%	466	1.26%	03/15/01
SD	SIoux FALLS	VERN EIDE HONDA	B	54	18,016	7.25%	8.25%	460	1.00%	09/09/99
SD	RAPID CITY	BREKHUS HONDA	A	60	20,840	7.50%	8.25%	457	0.75%	02/05/00
SD	SIoux FALLS	VERN EIDE HONDA	A	60	25,049	4.85%	5.50%	457	0.65%	01/18/03
SD	SIoux FALLS	VERN EIDE HONDA	B	60	15,989	9.00%	9.95%	454	0.95%	10/11/00
SD	SIoux FALLS	VERN EIDE HONDA	B	60	15,628	9.00%	9.95%	434	0.95%	11/10/00
SD	SIoux FALLS	VERN EIDE HONDA	A	60	14,506	8.49%	9.50%	426	1.01%	01/27/01
SD	RAPID CITY	BREKHUS HONDA	A	60	14,450	7.25%	8.25%	422	1.00%	06/05/01
SD	ABERDEEN	HARR MOTORS	A	60	19,973	4.15%	4.89%	406	0.74%	03/20/03
SD	SIoux FALLS	VERN EIDE HONDA	B	60	28,021	4.40%	4.90%	389	0.50%	03/10/03
SD	SIoux FALLS	VERN EIDE HONDA	A	60	12,933	8.99%	9.99%	386	1.00%	05/23/00

SD - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
SD	SIoux FALLS	VERN EIDE HONDA	B	60	11,730	7.75%	8.85%	379	1.10%	07/28/01
SD	SIoux FALLS	VERN EIDE HONDA	B	60	12,705	8.99%	9.99%	372	1.00%	07/05/00
SD	SIoux FALLS	VERN EIDE HONDA	A	60	11,775	8.74%	9.74%	351	1.00%	04/29/00
SD	SIoux FALLS	VERN EIDE HONDA	A	60	11,707	8.74%	9.74%	342	1.00%	05/20/00
SD	SIoux FALLS	VERN EIDE HONDA	C	60	23,333	7.75%	8.25%	341	0.50%	08/30/01
SD	SIoux FALLS	VERN EIDE HONDA	A	60	16,346	7.99%	8.65%	317	0.66%	03/17/01
SD	SIoux FALLS	VERN EIDE HONDA	A	60	14,183	7.75%	8.50%	312	0.75%	12/30/99
SD	SIoux FALLS	VERN EIDE HONDA	A	60	10,925	8.99%	9.89%	294	0.90%	06/24/00
SD	SIoux FALLS	VERN EIDE HONDA	A	60	9,647	10.75%	11.75%	290	1.00%	09/23/99
SD	SIoux FALLS	VERN EIDE HONDA	B	60	19,764	7.99%	8.49%	286	0.50%	02/17/01
SD	SIoux FALLS	VERN EIDE HONDA	B	48	12,087	8.49%	9.49%	282	1.00%	03/03/01
SD	SIoux FALLS	VERN EIDE HONDA	A	60	18,739	7.49%	7.99%	268	0.50%	05/19/01
SD	RAPID CITY	BREKHUS HONDA	A	36	15,282	7.25%	8.25%	261	1.00%	06/28/01
SD	SIoux FALLS	VERN EIDE HONDA	A	60	28,912	8.50%	8.80%	253	0.30%	12/09/00
SD	ABERDEEN	HARR MOTORS	A	72	26,921	10.00%	10.25%	249	0.25%	11/21/00
SD	SIoux FALLS	VERN EIDE HONDA	A	60	12,731	9.24%	9.90%	247	0.66%	05/19/00
SD	SIoux FALLS	VERN EIDE HONDA	A	48	12,350	4.95%	5.85%	243	0.90%	04/20/02
SD	SIoux FALLS	VERN EIDE HONDA	D	60	16,139	9.00%	9.50%	241	0.50%	11/14/01
SD	SIoux FALLS	VERN EIDE HONDA	B	60	16,064	8.75%	9.25%	238	0.50%	01/11/01
SD	SIoux FALLS	VERN EIDE HONDA	A	60	12,525	7.75%	8.40%	238	0.65%	10/26/99
SD	SIoux FALLS	VERN EIDE HONDA	A	60	16,110	7.99%	8.49%	237	0.50%	04/30/01
SD	SIoux FALLS	VERN EIDE HONDA	C	60	16,419	7.75%	8.25%	235	0.50%	09/11/99
SD	SIoux FALLS	VERN EIDE HONDA	B	60	12,663	8.74%	9.35%	229	0.61%	05/24/00

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	2,040		
Amount Financed		37,110	15,502
Markup in Dollars		2,299	35
Markup in Percent		3.30%	0.06%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	1421	70.84	1421	70.84
B	316	15.75	1737	86.59
C	151	7.53	1888	94.12
D	118	5.88	2006	100.00

**34 contracts in South Dakota did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	47	47.47	47	47.47
B	23	23.23	70	70.71
C	15	15.15	85	85.86
D	14	14.14	99	100.00

**1 contract in South Dakota did not have the credit score field populated.*

TN - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
TN	CHATTANOOGA	PYE AUTOMOBILE SALES OF CHATTA	B	72	42,565	7.49%	10.99%	5,444	3.50%	12/28/01
TN	MEMPHIS	ACURA OF MEMPHIS	C	72	40,056	8.40%	11.90%	5,101	3.50%	03/29/02
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	C	72	39,446	8.40%	11.90%	5,050	3.50%	06/13/02
TN	NASHVILLE	CREST HONDA	B	72	36,531	7.59%	11.09%	4,663	3.50%	02/04/03
TN	KNOXVILLE	WEST SIDE HONDA	D	72	28,790	6.59%	11.09%	4,645	4.50%	02/14/03
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	B	72	33,618	6.49%	10.25%	4,546	3.76%	12/31/01
TN	MEMPHIS	ACURA OF MEMPHIS	C	72	33,797	8.40%	11.90%	4,304	3.50%	02/27/02
TN	ALCOA	AIRPORT HONDA	C	72	36,721	7.74%	10.94%	4,275	3.20%	01/06/03
TN	KNOXVILLE	WEST SIDE HONDA	D	72	33,028	8.04%	11.54%	4,262	3.50%	09/08/02
TN	KNOXVILLE	WEST SIDE HONDA	C	72	32,137	8.40%	11.90%	4,167	3.50%	07/05/02
TN	ALCOA	AIRPORT HONDA	A	72	33,896	6.05%	9.55%	4,157	3.50%	07/30/02
TN	NASHVILLE	CREST HONDA	D	72	32,468	7.59%	11.09%	4,154	3.50%	01/25/03
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	C	72	33,317	7.59%	10.98%	4,130	3.39%	02/17/03
TN	CLEVELAND	HONDA OF CLEVELAND	D	72	31,297	8.40%	11.90%	4,063	3.50%	06/12/02
TN	CLEVELAND	HONDA OF CLEVELAND	C	72	31,148	8.40%	11.90%	4,044	3.50%	04/11/02
TN	BRENTWOOD	GARY FORCE ACURA	D	72	43,062	8.35%	10.90%	4,038	2.55%	05/31/01
TN	NASHVILLE	CREST HONDA	A	72	31,182	7.99%	11.49%	4,016	3.50%	12/13/02
TN	MEMPHIS	ACURA OF MEMPHIS	D	72	30,134	8.40%	11.90%	3,912	3.50%	03/29/02
TN	CLEVELAND	HONDA OF CLEVELAND	B	72	35,434	7.59%	10.59%	3,804	3.00%	01/30/03
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	A	72	30,000	8.10%	11.60%	3,803	3.50%	09/08/01
TN	NASHVILLE	CREST HONDA WORLD	D	60	36,713	6.49%	9.99%	3,774	3.50%	01/07/02
TN	KNOXVILLE	WEST SIDE HONDA	D	72	29,129	8.20%	11.70%	3,769	3.50%	08/10/02
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	B	60	37,834	8.25%	11.50%	3,713	3.25%	01/29/01
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	D	72	29,653	7.29%	10.79%	3,711	3.50%	03/21/03
TN	CHATTANOOGA	PYE AUTOMOBILE SALES OF CHATTA	B	72	35,263	8.40%	11.25%	3,676	2.85%	05/02/02

TN - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
TN	FRANKLIN	DARRELL WALTRIP HONDA	B	72	32,633	8.49%	11.59%	3,675	3.10%	05/16/01
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	D	72	27,115	9.75%	13.21%	3,548	3.46%	11/24/00
TN	KNOXVILLE	RUSTY WALLACE HONDA	C	72	27,652	7.74%	11.24%	3,547	3.50%	01/11/03
TN	ALCOA	AIRPORT HONDA	C	72	27,354	8.40%	11.90%	3,546	3.50%	03/20/02
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	D	60	34,007	7.40%	10.90%	3,542	3.50%	05/16/02
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	B	72	29,096	8.75%	11.99%	3,504	3.24%	04/24/01
TN	MEMPHIS	ACURA OF MEMPHIS	D	72	38,518	8.40%	10.90%	3,476	2.50%	03/12/02
TN	CLEVELAND	HONDA OF CLEVELAND	D	72	27,176	8.40%	11.89%	3,473	3.49%	06/10/02
TN	FRANKLIN	DARRELL WALTRIP HONDA	C	72	26,461	7.99%	11.49%	3,412	3.50%	11/30/02
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	B	60	32,794	7.04%	10.54%	3,403	3.50%	09/11/02
TN	FRANKLIN	DARRELL WALTRIP HONDA	C	66	28,949	8.35%	11.85%	3,399	3.50%	01/09/02
TN	KNOXVILLE	WEST SIDE HONDA	C	72	26,213	8.40%	11.90%	3,398	3.50%	01/26/02
TN	FRANKLIN	DARRELL WALTRIP HONDA	C	60	32,918	6.74%	10.24%	3,397	3.50%	01/15/03
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	D	72	29,418	8.10%	11.25%	3,372	3.15%	08/14/01
TN	KNOXVILLE	WEST SIDE HONDA	D	72	25,998	8.40%	11.90%	3,370	3.50%	07/01/02
TN	ALCOA	AIRPORT HONDA	A	72	20,505	6.99%	11.49%	3,367	4.50%	10/31/02
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	C	66	29,087	7.34%	10.84%	3,363	3.50%	02/21/03
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	B	66	28,799	7.95%	11.45%	3,361	3.50%	08/15/02
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	C	72	25,682	8.35%	11.85%	3,331	3.50%	05/31/01
TN	FRANKLIN	DARRELL WALTRIP HONDA	C	60	32,330	6.29%	9.79%	3,314	3.50%	03/20/03
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	B	72	25,941	8.40%	11.90%	3,303	3.50%	03/03/02
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	D	72	25,629	7.74%	11.24%	3,287	3.50%	12/28/02
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE		72	29,000	7.70%	10.85%	3,279	3.15%	11/14/01
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	D	66	28,313	8.15%	11.65%	3,252	3.50%	05/21/02
TN	KINGSPORT	PHIL BACHMAN HONDA	D	72	25,861	7.59%	11.09%	3,252	3.50%	01/24/03
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	B	72	29,864	6.99%	9.99%	3,233	3.00%	10/27/02

TN - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
TN	COOKEVILLE	COOKEVILLE HONDA	C	72	25,253	8.40%	11.90%	3,216	3.50%	06/23/02
TN	KNOXVILLE	WEST SIDE HONDA	C	72	25,220	7.29%	10.79%	3,215	3.50%	03/11/03
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	A	72	24,866	8.20%	11.70%	3,213	3.50%	08/03/02
TN	COOKEVILLE	COOKEVILLE HONDA	D	60	36,148	6.59%	9.59%	3,182	3.00%	02/10/03
TN	COOKEVILLE	COOKEVILLE HONDA	C	72	18,825	8.30%	12.80%	3,162	4.50%	07/29/02
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	C	72	24,327	8.40%	11.90%	3,154	3.50%	05/17/02
TN	MADISON	BILL TRICKETT HONDA	B	72	24,224	8.40%	11.90%	3,145	3.50%	06/05/02
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	A	72	24,352	8.10%	11.60%	3,142	3.50%	09/28/01
TN	NASHVILLE	CREST HONDA WORLD		72	27,858	7.40%	10.50%	3,141	3.10%	04/19/02
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	C	60	30,736	7.40%	10.90%	3,139	3.50%	06/15/02
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	A	72	29,143	7.49%	10.45%	3,134	2.96%	12/08/01
TN	JACKSON	JIM MILES HONDA	C	72	24,456	7.59%	11.09%	3,133	3.50%	01/31/03
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	C	72	32,109	7.29%	9.99%	3,133	2.70%	03/12/03
TN	BRENTWOOD	GARY FORCE ACURA	B	72	44,741	6.65%	8.65%	3,127	2.00%	04/20/02
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	C	72	24,489	8.40%	11.90%	3,119	3.50%	05/29/02
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	D	66	26,521	8.15%	11.65%	3,109	3.50%	04/11/02
TN	KNOXVILLE	WEST SIDE HONDA	D	72	24,612	7.59%	11.09%	3,102	3.50%	02/11/03
TN	NASHVILLE	CREST HONDA	C	72	26,531	7.74%	10.99%	3,099	3.25%	01/15/03
TN	KINGSPORT	PHIL BACHMAN HONDA	D	60	29,856	7.04%	10.54%	3,098	3.50%	09/28/02
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	D	72	23,986	7.59%	11.09%	3,077	3.50%	01/30/03
TN	NASHVILLE	CREST HONDA WORLD	B	60	29,261	7.49%	10.99%	3,058	3.50%	08/11/99
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	D	60	35,788	7.10%	9.99%	3,051	2.89%	07/28/01
TN	KNOXVILLE	WEST SIDE HONDA	D	72	23,483	8.40%	11.90%	3,037	3.50%	06/30/02
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	D	60	29,641	7.40%	10.90%	3,036	3.50%	02/02/02
TN	CLEVELAND	HONDA OF CLEVELAND	C	72	32,428	8.40%	10.99%	3,034	2.59%	04/19/02
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	B	72	24,965	7.70%	11.08%	3,034	3.38%	10/27/01

TN - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
TN	CLARKSVILLE	JENKINS & WYNNE MOTOR CO.	C	72	23,751	7.29%	10.79%	3,028	3.50%	03/03/03
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	D	60	29,016	7.40%	10.90%	3,026	3.50%	06/30/02
TN	CHATTANOOGA	PYE AUTOMOBILE SALES OF CHATTA	C	60	28,978	7.20%	10.70%	3,014	3.50%	08/12/02
TN	FRANKLIN	DARRELL WALTRIP HONDA	D	60	37,963	6.29%	9.00%	3,007	2.71%	02/25/03
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	D	60	29,119	6.99%	10.49%	2,998	3.50%	11/24/02
TN	MEMPHIS	ACURA OF MEMPHIS	A	72	29,151	4.99%	7.99%	2,997	3.00%	12/09/02
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	D	72	27,188	7.99%	10.99%	2,989	3.00%	12/11/02
TN	MADISON	BILL TRICKETT HONDA	B	72	28,020	7.99%	10.90%	2,989	2.91%	11/13/02
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	C	60	29,124	6.29%	9.79%	2,985	3.50%	03/18/03
TN	FRANKLIN	DARRELL WALTRIP HONDA	B	72	23,502	8.20%	11.70%	2,984	3.50%	08/16/02
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	D	60	28,718	7.04%	10.54%	2,980	3.50%	09/02/02
TN	MEMPHIS	ACURA OF MEMPHIS	D	72	40,264	8.90%	10.90%	2,974	2.00%	03/30/02
TN	KNOXVILLE	WEST SIDE HONDA	C	72	23,192	7.49%	10.99%	2,966	3.50%	11/21/01
TN	MEMPHIS	ACURA OF MEMPHIS	D	72	27,249	8.40%	11.40%	2,963	3.00%	01/29/02
TN	CLEVELAND	HONDA OF CLEVELAND	C	72	18,264	7.30%	11.80%	2,962	4.50%	07/27/02
TN	BARTLETT	WOLFCHASE HONDA	D	72	22,841	8.40%	11.90%	2,961	3.50%	05/04/02
TN	CLEVELAND	HONDA OF CLEVELAND	D	60	27,769	7.35%	10.99%	2,950	3.64%	05/25/01
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	C	60	28,571	6.74%	10.24%	2,948	3.50%	01/13/03
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	B	72	17,800	7.40%	11.90%	2,946	4.50%	04/20/02
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	D	60	28,004	8.25%	11.75%	2,944	3.50%	03/03/01
TN	FRANKLIN	DARRELL WALTRIP HONDA	D	60	28,720	7.40%	10.90%	2,941	3.50%	01/31/02
TN	MEMPHIS	ACURA OF MEMPHIS	C	60	28,813	7.20%	10.70%	2,934	3.50%	08/03/02
TN	NASHVILLE	CREST HONDA WORLD	D	60	27,575	8.75%	12.25%	2,934	3.50%	05/13/00

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	28,003		
Amount Financed		51,707	18,204
Markup in Dollars		5,444	251
Markup in Percent		4.50%	0.42%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	16334	59.28	16334	59.28
B	5338	19.37	21672	78.66
C	3421	12.42	25093	91.07
D	2460	8.93	27553	100.00

****450 contracts in Tennessee did not have the credit score field populated.***

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	8	8.16	8	8.16
B	19	19.39	27	27.55
C	33	33.67	60	61.22
D	38	38.78	98	100.00

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

TX - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
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	D	72	35,884	7.49%	11.99%	5,838	4.50%	10/05/01
TX	HOUSTON	GILLMAN HONDA	D	72	43,616	8.84%	12.34%	5,703	3.50%	02/12/03
TX	FORT WORTH	MAC CHURCHILL ACURA	D	72	43,510	8.75%	12.25%	5,681	3.50%	08/29/02
TX	HOUSTON	GILLMAN HONDA	B	72	34,037	7.49%	11.99%	5,647	4.50%	10/20/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	42,817	8.75%	12.25%	5,484	3.50%	04/10/02
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
TX	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	C	72	41,449	8.75%	12.25%	5,412	3.50%	05/29/01
TX	HOUSTON	GOODSON HONDA NORTH	D	72	30,719	7.80%	12.55%	5,407	4.75%	12/21/02
TX	RICHARDSON	LUTE RILEY HONDA	D	72	32,100	6.99%	11.49%	5,278	4.50%	10/31/01
TX	MCKINNEY	HONDA CARS OF MCKINNEY	A	72	40,524	8.49%	11.99%	5,273	3.50%	10/20/01
TX	HOUSTON	GOODSON HONDA NORTH	B	72	35,285	8.59%	12.59%	5,272	4.00%	09/03/02
TX	N. RICHLND HILL	GENE HUGGINS HONDA	D	72	31,707	7.49%	11.99%	5,250	4.50%	08/10/01
TX	HOUSTON	STERLING MCCALL ACURA	C	72	39,632	8.85%	12.35%	5,183	3.50%	02/04/02
TX	ODESSA	KELLY GRIMSLEY HONDA	C	72	39,040	9.50%	13.00%	5,163	3.50%	10/30/02
TX	MCKINNEY	HONDA CARS OF MCKINNEY	D	72	28,886	7.50%	12.35%	5,126	4.85%	07/24/02
TX	BEAUMONT	MIKE SMITH HONDA	A	72	38,549	9.49%	12.99%	5,097	3.50%	01/13/01
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
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
TX	RICHARDSON	LUTE RILEY HONDA	C	72	30,080	8.25%	12.75%	5,049	4.50%	01/27/01
TX	HOUSTON	JOHN EAGLE ACURA	C	72	95,080	6.00%	7.50%	4,989	1.50%	03/28/02
TX	KINGWOOD	STERLING MCCALL HONDA OF KINGW	D	72	37,808	9.30%	12.80%	4,980	3.50%	12/09/02

TX - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
TX	RICHARDSON	LUTE RILEY HONDA	D	72	38,874	8.75%	12.25%	4,978	3.50%	05/25/02
TX	SAN ANTONIO	BENSON HONDA-MAZDA	B	72	38,079	8.75%	12.25%	4,975	3.50%	08/21/02
TX	RICHARDSON	LUTE RILEY HONDA	A	72	29,734	9.24%	13.74%	4,970	4.50%	07/19/00
TX	RICHARDSON	LUTE RILEY HONDA	D	72	28,288	7.50%	12.25%	4,962	4.75%	05/25/02
TX	RICHARDSON	LUTE RILEY HONDA	D	72	29,537	8.25%	12.75%	4,958	4.50%	02/07/01
TX	RICHARDSON	LUTE RILEY HONDA	B	72	37,787	8.75%	12.25%	4,933	3.50%	06/03/02
TX	RICHARDSON	LUTE RILEY HONDA	B	72	37,787	8.75%	12.25%	4,933	3.50%	06/03/02
TX	HOUSTON	MCDavid HONDA	D	72	37,618	7.49%	10.99%	4,805	3.50%	12/15/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	28,484	8.49%	12.99%	4,800	4.50%	01/16/01
TX	HOUSTON	STERLING MCCALL ACURA	D	72	36,592	8.99%	12.49%	4,796	3.50%	04/09/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	29,324	7.75%	12.25%	4,790	4.50%	07/18/01
TX	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	D	72	28,808	7.49%	11.99%	4,776	4.50%	10/19/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	28,670	7.75%	12.25%	4,774	4.50%	07/12/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	29,315	7.49%	11.99%	4,769	4.50%	09/15/01
TX	HOUSTON	GILLMAN HONDA	B	72	30,198	8.75%	12.95%	4,761	4.20%	12/11/00
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
TX	MCKINNEY	HONDA CARS OF MCKINNEY	C	72	36,240	8.49%	11.99%	4,715	3.50%	08/04/01
TX	N. RICHLND HILL	GENE HUGGINS HONDA	C	72	35,893	8.84%	12.34%	4,704	3.50%	02/28/03
TX	RICHARDSON	LUTE RILEY HONDA	D	72	27,868	8.25%	12.75%	4,677	4.50%	01/30/01
TX	BAYTOWN	BAYTOWN HONDA	D	72	35,880	9.84%	13.34%	4,672	3.50%	09/11/02
TX	HOUSTON	STERLING MCCALL ACURA	D	60	45,305	6.49%	9.99%	4,664	3.50%	12/15/01
TX	HOUSTON	GOODSON HONDA WEST	D	72	27,966	7.75%	12.25%	4,650	4.50%	07/13/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	28,419	7.75%	12.25%	4,643	4.50%	04/26/01
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 - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
TX	MCKINNEY	HONDA CARS OF MCKINNEY	D	72	28,360	6.49%	10.99%	4,627	4.50%	11/30/01
TX	IRVING	DAVID MCDAVID HONDA	B	72	35,513	8.49%	11.99%	4,617	3.50%	09/20/01
TX	RICHARDSON	LUTE RILEY HONDA	A	72	27,847	8.49%	12.99%	4,602	4.50%	01/20/01
TX	RICHARDSON	LUTE RILEY HONDA	C	72	27,300	8.49%	12.99%	4,600	4.50%	01/18/01
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
TX	N. RICHLND HILL	GENE HUGGINS HONDA	A	72	36,719	8.99%	12.40%	4,595	3.41%	03/15/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	27,704	7.49%	11.99%	4,593	4.50%	07/26/01
TX	FORT WORTH	MAC CHURCHILL ACURA	D	72	26,106	7.60%	12.35%	4,586	4.75%	02/01/02
TX	RICHARDSON	LUTE RILEY HONDA	D	72	35,032	8.84%	12.34%	4,580	3.50%	03/20/03
TX	FORT WORTH	MAC CHURCHILL ACURA	D	72	28,114	7.50%	12.00%	4,575	4.50%	05/18/02
TX	RICHARDSON	LUTE RILEY HONDA	D	72	27,009	8.75%	13.25%	4,571	4.50%	12/07/00
TX	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	C	72	34,979	8.75%	12.25%	4,567	3.50%	05/28/01
TX	HOUSTON	GOODSON HONDA WEST	D	72	35,100	8.49%	11.99%	4,558	3.50%	10/16/01
TX	RICHARDSON	LUTE RILEY HONDA	B	72	35,621	7.49%	10.99%	4,555	3.50%	12/18/01
TX	RICHARDSON	LUTE RILEY HONDA	C	72	35,484	8.84%	12.34%	4,550	3.50%	01/25/03
TX	HOUSTON	GOODSON HONDA WEST	D	72	27,403	7.50%	11.99%	4,545	4.49%	02/27/02
TX	RICHARDSON	LUTE RILEY HONDA	D	72	34,555	9.05%	12.55%	4,533	3.50%	12/31/02
TX	RICHARDSON	LUTE RILEY HONDA	B	72	26,668	9.00%	13.50%	4,530	4.50%	11/06/00
TX	HOUSTON	STERLING MCCALL ACURA	D	60	42,655	8.59%	12.09%	4,525	3.50%	09/17/02
TX	RICHARDSON	LUTE RILEY HONDA	D	72	34,493	8.75%	12.25%	4,503	3.50%	05/15/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	34,341	8.99%	12.49%	4,501	3.50%	03/19/01
TX	FORT WORTH	MAC CHURCHILL ACURA	B	72	41,992	7.49%	10.49%	4,500	3.00%	09/28/01
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 - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
TX	RICHARDSON	LUTE RILEY HONDA	C	72	26,895	7.75%	12.25%	4,478	4.50%	07/10/01
TX	DALLAS	RUSTY WALLIS HONDA	C	72	35,125	7.50%	10.99%	4,474	3.49%	03/04/02
TX	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	D	60	42,773	7.50%	10.99%	4,455	3.49%	04/22/02
TX	MCKINNEY	HONDA CARS OF MCKINNEY	D	72	34,221	8.49%	11.99%	4,452	3.50%	08/31/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	26,675	9.00%	13.50%	4,443	4.50%	10/17/00
TX	HOUSTON	GOODSON HONDA WEST	C	72	33,210	10.25%	13.75%	4,440	3.50%	09/13/00
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
TX	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	D	72	34,519	7.49%	10.99%	4,415	3.50%	11/26/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	33,743	8.84%	12.34%	4,412	3.50%	03/19/03
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
TX	IRVING	DAVID MCDAVID HONDA	C	72	33,750	8.99%	12.49%	4,400	3.50%	04/21/01
TX	HOUSTON	MCDAVID HONDA	C	72	27,002	6.49%	10.99%	4,398	4.50%	01/07/02
TX	FORT WORTH	FRANK KENT HONDA	D	72	26,418	7.75%	12.25%	4,393	4.50%	07/24/01
TX	N. RICHLND HILL	GENE HUGGINS HONDA	D	72	35,228	9.05%	12.38%	4,386	3.33%	01/22/03
TX	DALLAS	RUSTY WALLIS HONDA	C	72	33,540	8.75%	12.25%	4,373	3.50%	03/29/02
TX	HOUSTON	GILLMAN HONDA	C	60	39,182	8.05%	11.75%	4,371	3.70%	11/21/02
TX	RICHARDSON	LUTE RILEY HONDA	C	72	26,144	7.99%	12.49%	4,370	4.50%	04/04/01
TX	IRVING	DAVID MCDAVID HONDA	B	72	33,204	10.00%	13.50%	4,334	3.50%	10/07/00
TX	AUSTIN	DAVID MCDAVID ACURA OF AUSTIN	D	72	26,186	7.50%	11.99%	4,332	4.49%	06/30/02
TX	HOUSTON	MCDAVID HONDA	D	72	25,533	9.00%	13.50%	4,332	4.50%	10/13/00
TX	RICHARDSON	LUTE RILEY HONDA	C	72	35,407	9.30%	12.55%	4,321	3.25%	12/09/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	101,713		
Amount Financed		95,080	18,703
Markup in Dollars		6,690	360
Markup in Percent		5.50%	0.59%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	54167	53.93	54167	53.93
B	20184	20.10	74351	74.03
C	14417	14.35	88768	88.39
D	11664	11.61	100432	100.00

**1281 contracts in Texas did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	5	5.00	5	5.00
B	14	14.00	19	19.00
C	25	25.00	44	44.00
D	56	56.00	100	100.00

UT - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
UT	SANDY	STOCKTON TO MALONE HONDA	D	72	33,402	7.14%	10.59%	4,190	3.45%	11/27/02
UT	SANDY	STOCKTON TO MALONE HONDA	A	72	39,257	9.25%	12.00%	4,035	2.75%	06/04/01
UT	SANDY	STOCKTON TO MALONE HONDA	B	72	30,834	9.49%	12.90%	3,966	3.41%	03/24/01
UT	SANDY	STOCKTON TO MALONE HONDA	D	72	29,121	7.14%	10.64%	3,703	3.50%	12/14/02
UT	SANDY	STOCKTON TO MALONE HONDA	B	72	32,648	7.60%	10.60%	3,570	3.00%	06/08/02
UT	MURRAY	LARRY H. MILLER HONDA	C	72	25,651	9.49%	12.99%	3,323	3.50%	03/09/01
UT	MURRAY	MIKE HALE ACURA	B	72	45,478	6.85%	8.85%	3,246	2.00%	08/15/02
UT	SANDY	STOCKTON TO MALONE HONDA	D	72	25,446	6.74%	10.24%	3,214	3.50%	03/07/03
UT	SANDY	STOCKTON TO MALONE HONDA	C	72	28,914	7.60%	10.60%	3,162	3.00%	03/21/02
UT	MURRAY	LARRY H. MILLER HONDA	D	72	24,643	7.14%	10.64%	3,076	3.50%	11/09/02
UT	BOUNTIFUL	HONDA AUTOMOBILES OF BOUNTIFUL	C	72	24,086	7.60%	11.10%	3,074	3.50%	07/16/02
UT	MURRAY	LARRY H. MILLER HONDA	D	72	23,944	6.74%	10.24%	3,024	3.50%	01/04/03
UT	MURRAY	LARRY H. MILLER HONDA	D	66	24,619	6.24%	9.99%	2,950	3.75%	01/18/03
UT	SANDY	STOCKTON TO MALONE HONDA	D	72	23,224	7.14%	10.64%	2,942	3.50%	12/17/02
UT	SANDY	STOCKTON TO MALONE HONDA	C	72	23,084	6.74%	10.24%	2,915	3.50%	02/11/03
UT	SANDY	STOCKTON TO MALONE HONDA	D	72	22,794	6.74%	10.24%	2,879	3.50%	02/12/03
UT	SANDY	STOCKTON TO MALONE HONDA	B	66	24,642	6.49%	9.99%	2,815	3.50%	02/26/03
UT	SANDY	STOCKTON TO MALONE HONDA	C	72	32,439	7.60%	9.99%	2,812	2.39%	08/16/02
UT	MURRAY	LARRY H. MILLER HONDA	C	72	25,545	6.74%	9.74%	2,753	3.00%	12/31/02
UT	BOUNTIFUL	HONDA AUTOMOBILES OF BOUNTIFUL	D	66	23,802	6.89%	10.39%	2,732	3.50%	12/06/02
UT	ST. GEORGE	STEPHEN WADE AUTO CENTER	D	72	29,624	7.10%	9.60%	2,666	2.50%	03/13/02
UT	SANDY	STOCKTON TO MALONE HONDA	D	72	20,762	7.14%	10.64%	2,640	3.50%	12/07/02
UT	SANDY	STOCKTON TO MALONE HONDA	C	72	20,643	7.34%	10.84%	2,633	3.50%	10/09/02
UT	MURRAY	LARRY H. MILLER HONDA	C	72	25,212	6.74%	9.64%	2,625	2.90%	01/14/03
UT	SANDY	STOCKTON TO MALONE HONDA	C	72	35,538	7.60%	9.60%	2,523	2.00%	03/15/02
UT	SANDY	STOCKTON TO MALONE HONDA	C	72	35,538	7.60%	9.60%	2,523	2.00%	02/19/02

UT - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
UT	LOGAN	ENSIGN HONDA	C	72	19,686	7.60%	11.10%	2,519	3.50%	08/07/02
UT	SANDY	STOCKTON TO MALONE HONDA	D	72	24,337	7.14%	9.99%	2,506	2.85%	10/28/02
UT	SANDY	STOCKTON TO MALONE HONDA	C	72	22,737	6.74%	9.74%	2,451	3.00%	02/12/03
UT	MURRAY	MIKE HALE ACURA	C	60	23,663	6.64%	10.14%	2,441	3.50%	11/23/02
UT	BOUNTIFUL	HONDA AUTOMOBILES OF BOUNTIFUL	A	72	19,190	7.14%	10.64%	2,436	3.50%	12/09/02
UT	ST. GEORGE	STEPHEN WADE AUTO CENTER	D	60	22,561	8.85%	12.35%	2,402	3.50%	05/24/00
UT	MURRAY	LARRY H. MILLER HONDA	A	72	33,728	5.24%	7.24%	2,302	2.00%	12/28/02
UT	SANDY	STOCKTON TO MALONE HONDA	C	60	23,722	7.44%	10.70%	2,299	3.26%	07/30/99
UT	SANDY	STOCKTON TO MALONE HONDA	D	60	22,411	6.24%	9.74%	2,299	3.50%	12/31/02
UT	MURRAY	MIKE HALE ACURA	C	60	23,565	7.75%	10.99%	2,282	3.24%	10/02/01
UT	MURRAY	LARRY H. MILLER HONDA	A	72	30,704	8.85%	10.85%	2,224	2.00%	12/20/00
UT	SANDY	STOCKTON TO MALONE HONDA	D	60	20,720	8.25%	11.75%	2,188	3.50%	05/12/01
UT	SALT LAKE CITY	LIBERTY MOTORS, INC.	A	72	20,463	9.10%	12.00%	2,173	2.90%	07/19/00
UT	BOUNTIFUL	HONDA AUTOMOBILES OF BOUNTIFUL	B	72	25,382	7.14%	9.50%	2,153	2.36%	12/05/02
UT	SALT LAKE CITY	KEN GARFF HONDA DOWNTOWN	A	72	28,070	7.75%	9.85%	2,136	2.10%	12/10/01
UT	BOUNTIFUL	HONDA AUTOMOBILES OF BOUNTIFUL	B	72	29,251	7.99%	9.99%	2,128	2.00%	04/06/01
UT	BOUNTIFUL	HONDA AUTOMOBILES OF BOUNTIFUL	C	60	20,110	7.10%	10.60%	2,090	3.50%	07/09/02
UT	BOUNTIFUL	HONDA AUTOMOBILES OF BOUNTIFUL	B	60	20,115	7.10%	10.60%	2,086	3.50%	05/25/02
UT	SANDY	STOCKTON TO MALONE HONDA	C	60	30,806	8.25%	10.50%	2,072	2.25%	05/03/01
UT	MURRAY	LARRY H. MILLER HONDA	B	72	28,885	6.39%	8.39%	2,046	2.00%	11/12/02
UT	SANDY	STOCKTON TO MALONE HONDA	D	60	19,500	6.84%	10.34%	2,017	3.50%	09/02/02
UT	SANDY	STOCKTON TO MALONE HONDA	D	72	27,790	5.99%	7.99%	1,955	2.00%	12/28/02
UT	LOGAN	ENSIGN HONDA	D	60	18,867	6.84%	10.34%	1,952	3.50%	09/24/02
UT	SANDY	STOCKTON TO MALONE HONDA	D	72	19,105	7.60%	10.40%	1,947	2.80%	07/22/02
UT	SALT LAKE CITY	KEN GARFF HONDA DOWNTOWN	B	72	32,076	5.24%	6.99%	1,941	1.75%	02/07/03
UT	MURRAY	MIKE HALE ACURA	C	72	27,243	6.74%	8.74%	1,941	2.00%	01/15/03

UT - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
UT	MURRAY	MIKE HALE ACURA	C	60	18,648	6.75%	10.25%	1,927	3.50%	11/27/01
UT	OREM	RICK WARNER HONDA	C	72	23,851	7.60%	9.85%	1,909	2.25%	05/25/02
UT	SALT LAKE CITY	KEN GARFF HONDA DOWNTOWN	C	66	29,739	7.25%	9.25%	1,904	2.00%	12/10/01
UT	SANDY	STOCKTON TO MALONE HONDA	D	60	18,332	6.84%	10.34%	1,897	3.50%	09/21/02
UT	MURRAY	MIKE HALE ACURA	C	72	25,942	7.85%	9.85%	1,884	2.00%	07/23/02
UT	LOGAN	ENSIGN HONDA	A	72	21,175	6.10%	8.60%	1,871	2.50%	07/12/02
UT	MURRAY	MIKE HALE ACURA	B	72	25,747	7.75%	9.75%	1,866	2.00%	12/04/01
UT	MURRAY	LARRY H. MILLER HONDA	A	60	17,863	6.24%	9.74%	1,832	3.50%	03/03/03
UT	SANDY	STOCKTON TO MALONE HONDA	D	60	17,141	9.10%	12.60%	1,831	3.50%	09/20/00
UT	MURRAY	MIKE HALE ACURA	B	60	17,679	6.75%	10.25%	1,826	3.50%	12/22/01
UT	MURRAY	LARRY H. MILLER HONDA	D	60	17,800	6.24%	9.74%	1,825	3.50%	12/28/02
UT	SANDY	STOCKTON TO MALONE HONDA	C	72	25,040	7.60%	9.60%	1,811	2.00%	07/27/02
UT	SANDY	STOCKTON TO MALONE HONDA	C	72	28,238	6.39%	8.19%	1,797	1.80%	12/11/02
UT	SANDY	STOCKTON TO MALONE HONDA	D	72	24,937	6.74%	8.74%	1,777	2.00%	02/10/03
UT	SALT LAKE CITY	KEN GARFF HONDA DOWNTOWN	B	60	16,914	7.70%	11.20%	1,770	3.50%	01/11/00
UT	SANDY	STOCKTON TO MALONE HONDA	D	60	26,126	8.60%	10.90%	1,768	2.30%	05/11/00
UT	SANDY	STOCKTON TO MALONE HONDA	B	60	16,673	8.25%	11.75%	1,760	3.50%	05/19/01
UT	MURRAY	LARRY H. MILLER HONDA	C	60	29,926	7.10%	9.10%	1,757	2.00%	03/05/02
UT	SANDY	STOCKTON TO MALONE HONDA	B	72	24,652	6.35%	8.35%	1,745	2.00%	07/13/02
UT	MURRAY	LARRY H. MILLER HONDA	C	60	28,814	8.85%	10.85%	1,735	2.00%	01/17/01
UT	SALT LAKE CITY	KEN GARFF HONDA DOWNTOWN	D	60	25,904	6.24%	8.59%	1,732	2.35%	02/22/03
UT	SANDY	STOCKTON TO MALONE HONDA	B	72	24,734	6.35%	8.35%	1,720	2.00%	02/02/02
UT	MURRAY	MIKE HALE ACURA	B	72	29,161	7.10%	8.75%	1,719	1.65%	05/29/02
UT	MURRAY	MIKE HALE ACURA	C	72	41,834	6.74%	7.90%	1,714	1.16%	03/15/03
UT	MURRAY	LARRY H. MILLER HONDA	D	60	23,539	6.24%	8.74%	1,711	2.50%	01/15/03
UT	BOUNTIFUL	HONDA AUTOMOBILES OF BOUNTIFUL	B	66	25,982	7.74%	9.74%	1,707	2.00%	07/04/01

UT - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
UT	MURRAY	LARRY H. MILLER HONDA	C	60	16,500	7.25%	10.75%	1,681	3.50%	11/07/01
UT	SANDY	STOCKTON TO MALONE HONDA	B	72	20,883	7.60%	9.80%	1,663	2.20%	07/05/02
UT	SALT LAKE CITY	KEN GARFF HONDA DOWNTOWN	A	72	23,268	7.75%	9.75%	1,657	2.00%	08/24/01
UT	BOUNTIFUL	HONDA AUTOMOBILES OF BOUNTIFUL	C	72	18,485	6.74%	9.24%	1,652	2.50%	01/04/03
UT	ST. GEORGE	STEPHEN WADE AUTO CENTER	A	72	23,324	6.35%	8.35%	1,651	2.00%	03/18/02
UT	MURRAY	MIKE HALE ACURA	D	72	22,962	7.85%	9.85%	1,647	2.00%	01/23/02
UT	SANDY	STOCKTON TO MALONE HONDA	B	60	29,484	6.84%	8.75%	1,645	1.91%	10/09/02
UT	LOGAN	ENSIGN HONDA	A	72	26,641	6.35%	8.10%	1,644	1.75%	07/06/02
UT	OREM	RICK WARNER HONDA	D	60	18,975	6.75%	9.75%	1,640	3.00%	12/13/01
UT	MURRAY	LARRY H. MILLER HONDA	D	72	20,231	6.74%	9.00%	1,632	2.26%	02/22/03
UT	SALT LAKE CITY	LIBERTY MOTORS, INC.	C	60	28,719	4.90%	6.90%	1,628	2.00%	05/25/02
UT	MURRAY	LARRY H. MILLER HONDA	D	66	23,061	7.35%	9.50%	1,623	2.15%	02/18/02
UT	BOUNTIFUL	HONDA AUTOMOBILES OF BOUNTIFUL	A	72	23,455	5.99%	7.99%	1,621	2.00%	01/22/03
UT	MURRAY	MIKE HALE ACURA	C	60	15,820	6.24%	9.74%	1,612	3.50%	03/12/03
UT	SALT LAKE CITY	KEN GARFF HONDA DOWNTOWN	D	60	28,038	7.10%	9.10%	1,611	2.00%	03/29/02
UT	MURRAY	MIKE HALE ACURA	C	72	27,784	9.49%	11.05%	1,611	1.56%	03/10/01
UT	MURRAY	LARRY H. MILLER HONDA	C	60	15,160	8.25%	11.75%	1,601	3.50%	06/14/01
UT	SANDY	STOCKTON TO MALONE HONDA	B	72	27,078	6.74%	8.40%	1,597	1.66%	03/08/03
UT	MURRAY	LARRY H. MILLER HONDA	C	60	21,051	9.10%	11.60%	1,593	2.50%	08/23/00
UT	SALT LAKE CITY	KEN GARFF HONDA DOWNTOWN	D	60	17,002	7.70%	10.90%	1,590	3.20%	10/27/99
UT	MURRAY	LARRY H. MILLER HONDA	A	72	22,451	5.99%	7.99%	1,579	2.00%	01/22/03
UT	SANDY	STOCKTON TO MALONE HONDA	B	72	24,906	7.10%	8.85%	1,559	1.75%	06/17/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	5,628		
Amount Financed		49,968	17,364
Markup in Dollars		4,190	118
Markup in Percent		3.75%	0.20%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	3527	63.42	3527	63.42
B	1161	20.88	4688	84.30
C	595	10.70	5283	95.00
D	278	5.00	5561	100.00

**67 contracts in Utah did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	13	13.00	13	13.00
B	21	21.00	34	34.00
C	34	34.00	68	68.00
D	32	32.00	100	100.00

VA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
VA	VIRGINIA BEACH	HALL ACURA OF VIRGINIA BEACH		60	49,712	7.40%	10.90%	5,178	3.50%	06/21/02
VA	RICHMOND	CROWN ACURA	D	72	35,241	6.49%	10.49%	5,087	4.00%	12/14/01
VA	ALEXANDRIA	LANDMARK HONDA	D	72	38,879	7.89%	11.39%	5,009	3.50%	09/07/02
VA	VIRGINIA BEACH	HALL ACURA OF VIRGINIA BEACH		60	47,655	7.40%	10.90%	4,971	3.50%	04/05/02
VA	WOODBRIDGE	KAREN RADLEY ACURA	C	72	29,320	7.14%	11.60%	4,782	4.46%	08/15/02
VA	ALEXANDRIA	LANDMARK HONDA	D	72	29,192	6.64%	11.14%	4,775	4.50%	10/24/02
VA	ALEXANDRIA	LANDMARK HONDA	D	72	36,450	7.89%	11.39%	4,696	3.50%	09/09/02
VA	VIRGINIA BEACH	HALL ACURA OF VIRGINIA BEACH		60	44,148	7.40%	10.90%	4,605	3.50%	05/29/02
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
VA	VIENNA	ROSENTHAL HONDA	D	72	33,409	9.25%	12.74%	4,388	3.49%	02/10/01
VA	DANVILLE	JOHN HOOVER HONDA	C	72	33,796	8.40%	11.90%	4,379	3.50%	05/15/02
VA	ALEXANDRIA	LANDMARK HONDA	D	72	33,891	8.40%	11.90%	4,316	3.50%	03/22/02
VA	FALLS CHURCH	RADLEY ACURA	C	60	41,671	6.34%	9.84%	4,285	3.50%	01/30/03
VA	ALEXANDRIA	SHEEHY HONDA	D	72	32,538	8.40%	11.90%	4,224	3.50%	06/19/02
VA	VIRGINIA BEACH	HALL ACURA OF VIRGINIA BEACH	B	72	32,921	7.34%	10.84%	4,210	3.50%	01/31/03
VA	FAIRFAX	FAIRFAX HONDA	A	72	32,573	7.89%	11.39%	4,193	3.50%	09/07/02
VA	FALLS CHURCH	RADLEY ACURA	C	60	41,042	7.40%	10.90%	4,191	3.50%	04/22/02
VA	CHANTILLY	POHANKA ACURA	D	60	40,509	7.14%	10.64%	4,180	3.50%	08/10/02
VA	CHANTILLY	POHANKA ACURA	D	60	39,231	8.74%	12.24%	4,171	3.50%	11/28/00
VA	NEWPORT NEWS	CASEY HONDA	C	72	32,667	7.34%	10.84%	4,170	3.50%	01/29/03
VA	FREDERICKSBURG	POHANKA HONDA OF FREDERICKSBURG	C	72	33,695	7.64%	10.99%	4,130	3.35%	10/08/02
VA	PETERSBURG	COLONIAL IMPORTS HONDA	C	72	27,006	6.70%	10.90%	4,114	4.20%	11/13/01
VA	MANASSAS	KOONS HONDA	C	66	28,817	7.40%	11.65%	4,081	4.25%	05/30/02
VA	ALEXANDRIA	SHEEHY HONDA	C	72	30,998	9.49%	12.99%	4,071	3.50%	01/12/01

VA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
VA	CHANTILLY	POHANKA ACURA	B	72	37,316	8.40%	11.40%	4,057	3.00%	05/02/02
VA	CHESAPEAKE	FIRST TEAM HONDA	D	72	31,375	7.34%	10.84%	4,000	3.50%	01/14/03
VA	VIRGINIA BEACH	HALL ACURA OF VIRGINIA BEACH	B	72	37,586	8.05%	10.99%	3,981	2.94%	09/10/01
VA	VIENNA	ROSENTHAL HONDA	D	60	37,571	8.25%	11.75%	3,970	3.50%	03/25/00
VA	FAIRFAX	FAIRFAX HONDA	C	72	31,643	7.34%	10.84%	3,963	3.50%	12/28/02
VA	CHESAPEAKE	FIRST TEAM HONDA	C	72	31,136	8.14%	11.64%	3,949	3.50%	08/24/02
VA	NEWPORT NEWS	CASEY HONDA	D	72	30,699	7.64%	11.14%	3,939	3.50%	11/15/02
VA	WOODBIDGE	HENDRICK HONDA	C	72	31,147	7.89%	11.39%	3,935	3.50%	09/21/02
VA	RICHMOND	WEST BROAD HONDA	D	72	34,644	7.64%	10.75%	3,934	3.11%	12/16/02
VA	CHESAPEAKE	FIRST TEAM HONDA	C	72	30,720	8.40%	11.90%	3,912	3.50%	03/29/02
VA	ALEXANDRIA	LANDMARK HONDA	B	72	30,054	8.40%	11.90%	3,905	3.50%	06/06/02
VA	ALEXANDRIA	LANDMARK HONDA	C	72	30,670	7.64%	11.14%	3,859	3.50%	10/12/02
VA	ARLINGTON	BROWNS ARLINGTON HONDA/AMALGAMATED L	A	72	29,756	8.40%	11.90%	3,858	3.50%	03/26/02
VA	CHESAPEAKE	FIRST TEAM HONDA	D	72	29,949	7.34%	10.84%	3,819	3.50%	01/10/03
VA	CHANTILLY	POHANKA ACURA	D	72	29,599	8.40%	11.90%	3,813	3.50%	03/07/02
VA	VIRGINIA BCH.	HALL HONDA	D	72	29,298	9.74%	13.24%	3,809	3.50%	10/18/00
VA	ALEXANDRIA	LANDMARK HONDA	D	66	32,723	7.40%	10.90%	3,794	3.50%	10/08/01
VA	ALEXANDRIA	SHEEHY HONDA	C	72	28,880	8.35%	11.85%	3,746	3.50%	06/12/01
VA	CHESAPEAKE	RIDDLE ACURA	D	72	33,725	7.64%	10.69%	3,743	3.05%	10/05/02
VA	VIENNA	ROSENTHAL HONDA	D	60	35,806	7.24%	10.74%	3,729	3.50%	07/30/02
VA	FALLS CHURCH	RADLEY ACURA	C	72	39,959	7.89%	10.49%	3,724	2.60%	09/27/02
VA	FAIRFAX	FAIRFAX HONDA	D	60	36,363	7.49%	10.99%	3,718	3.50%	04/26/01
VA	CHESAPEAKE	RIDDLE ACURA	B	66	37,020	8.15%	11.15%	3,709	3.00%	06/12/02
VA	CHARLOTTESVILLE	BROWN OLDSMOBILE HONDA	C	72	28,926	7.64%	11.14%	3,705	3.50%	11/25/02
VA	NORFOLK	CHECKERED FLAG HONDA	D	72	28,857	8.40%	11.90%	3,676	3.50%	05/22/02
VA	NORFOLK	CHECKERED FLAG HONDA	D	72	28,771	7.34%	10.84%	3,671	3.50%	01/30/03

VA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
VA	FALLS CHURCH	RADLEY ACURA	D	60	36,019	7.24%	10.74%	3,670	3.50%	07/20/02
VA	ARLINGTON	BROWNS ARLINGTON HONDA/AMALGAMATED L	B	72	28,534	7.90%	11.40%	3,669	3.50%	10/06/01
VA	VIENNA	ROSENTHAL HONDA	C	60	35,448	6.64%	10.14%	3,657	3.50%	11/30/02
VA	VIENNA	ROSENTHAL HONDA	D	72	30,117	7.89%	11.25%	3,648	3.36%	09/17/02
VA	ALEXANDRIA	LANDMARK HONDA	D	60	34,725	7.40%	10.90%	3,625	3.50%	02/16/02
VA	CHANTILLY	POHANKA ACURA	B	72	28,000	8.05%	11.55%	3,614	3.50%	08/29/01
VA	ALEXANDRIA	SHEEHY HONDA	C	72	27,794	8.49%	11.99%	3,614	3.50%	04/28/01
VA	FAIRFAX	FAIRFAX HONDA	D	60	35,179	6.34%	9.84%	3,613	3.50%	02/03/03
VA	CHESAPEAKE	RIDDLE ACURA	B	66	48,122	8.75%	10.99%	3,612	2.24%	01/29/01
VA	WOODBIDGE	HENDRICK HONDA	D	60	34,358	7.14%	10.64%	3,573	3.50%	08/23/02
VA	WOODBIDGE	HENDRICK HONDA	D	60	34,358	7.14%	10.64%	3,573	3.50%	08/09/02
VA	FALLS CHURCH	BILL PAGE HONDA	C	60	34,060	7.75%	11.25%	3,566	3.50%	03/27/01
VA	CHARLOTTESVILLE	BROWN OLDSMOBILE HONDA	C	72	27,824	7.64%	11.14%	3,564	3.50%	10/15/02
VA	ALEXANDRIA	LANDMARK HONDA	C	72	21,965	7.24%	11.74%	3,560	4.50%	07/10/02
VA	CHANTILLY	POHANKA ACURA	B	60	34,540	7.25%	10.75%	3,520	3.50%	07/02/99
VA	FAIRFAX	FAIRFAX HONDA	B	60	34,280	7.75%	11.25%	3,518	3.50%	04/06/01
VA	VIENNA	ROSENTHAL HONDA	D	72	27,408	7.64%	11.14%	3,514	3.50%	10/31/02
VA	FAIRFAX	FAIRFAX HONDA	D	60	34,225	6.24%	9.74%	3,510	3.50%	03/22/03
VA	CHANTILLY	POHANKA ACURA	D	60	34,023	6.34%	9.84%	3,494	3.50%	01/29/03
VA	CHESAPEAKE	FIRST TEAM HONDA	D	72	27,439	8.40%	11.90%	3,494	3.50%	06/22/02
VA	ALEXANDRIA	LANDMARK HONDA	C	72	26,810	8.49%	11.99%	3,488	3.50%	05/19/01
VA	FAIRFAX	FAIRFAX HONDA	D	72	27,008	9.25%	12.75%	3,486	3.50%	03/12/01
VA	MANASSAS	KOONS HONDA	D	66	24,582	7.40%	11.65%	3,476	4.25%	03/14/02
VA	FALLS CHURCH	RADLEY ACURA	B	72	47,978	8.49%	10.49%	3,455	2.00%	05/14/01
VA	FREDERICKSBURG	POHANKA HONDA OF FREDERICKSBURG	B	72	32,100	7.64%	10.64%	3,449	3.00%	10/17/02
VA	ALEXANDRIA	SHEEHY HONDA	C	72	26,453	8.40%	11.90%	3,434	3.50%	06/07/02

VA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
VA	FALLS CHURCH	BILL PAGE HONDA	B	60	32,598	7.75%	11.25%	3,420	3.50%	11/03/99
VA	NEWPORT NEWS	HALL ACURA	C	72	39,284	7.34%	9.75%	3,419	2.41%	12/27/02
VA	ARLINGTON	BROWNS ARLINGTON HONDA/AMALGAMATED L	B	72	26,494	8.05%	11.55%	3,416	3.50%	08/02/01
VA	ALEXANDRIA	LANDMARK HONDA	D	72	27,025	7.24%	10.74%	3,379	3.50%	02/26/03
VA	ALEXANDRIA	LANDMARK HONDA	B	60	32,314	7.40%	10.90%	3,373	3.50%	05/15/02
VA	CHARLOTTESVILLE	BROWN OLDSMOBILE HONDA	D	72	20,383	7.40%	11.90%	3,370	4.50%	05/29/02
VA	CHESAPEAKE	RIDDLE ACURA	C	72	27,118	8.40%	11.75%	3,368	3.35%	02/19/02
VA	FAIRFAX	FAIRFAX HONDA		60	33,155	6.89%	10.39%	3,362	3.50%	09/07/02
VA	VIENNA	ROSENTHAL HONDA	D	60	32,591	6.34%	9.84%	3,347	3.50%	01/03/03
VA	ALEXANDRIA	LANDMARK HONDA	B	72	25,769	8.35%	11.85%	3,345	3.50%	05/30/01
VA	WOODBIDGE	HENDRICK HONDA	B	60	31,985	7.40%	10.90%	3,339	3.50%	04/20/02
VA	VIENNA	ROSENTHAL HONDA	B	60	36,439	6.64%	9.75%	3,331	3.11%	11/30/02
VA	CHESAPEAKE	RIDDLE HONDA	C	72	25,096	9.49%	12.99%	3,313	3.50%	01/13/01
VA	ALEXANDRIA	LANDMARK HONDA		60	31,681	7.40%	10.90%	3,307	3.50%	01/31/02
VA	ALEXANDRIA	LANDMARK HONDA	B	60	31,662	7.40%	10.90%	3,305	3.50%	02/06/02
VA	ALEXANDRIA	LANDMARK HONDA	C	60	32,050	6.49%	9.99%	3,301	3.50%	12/31/01
VA	RICHMOND	RICHMOND HONDA CO.	C	72	25,709	8.05%	11.55%	3,299	3.50%	10/01/01
VA	ALEXANDRIA	LANDMARK HONDA	D	60	31,624	7.35%	10.85%	3,298	3.50%	06/08/01
VA	FAIRFAX	FAIRFAX HONDA	C	60	31,497	7.35%	10.85%	3,286	3.50%	06/22/01
VA	VIRGINIA BCH.	HALL HONDA	C	72	25,775	7.24%	10.74%	3,282	3.50%	03/13/03
VA	VIENNA	ROSENTHAL HONDA	D	60	31,940	6.34%	9.84%	3,281	3.50%	02/22/03
VA	ALEXANDRIA	SHEEHY HONDA	A	72	25,429	7.90%	11.40%	3,270	3.50%	10/13/01
VA	VIENNA	ROSENTHAL HONDA	B	66	28,415	7.64%	11.14%	3,262	3.50%	09/15/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	39,133		
Amount Financed		70,545	17,783
Markup in Dollars		5,178	303
Markup in Percent		4.50%	0.52%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	24140	62.66	24140	62.66
B	6899	17.91	31039	80.57
C	4340	11.27	35379	91.84
D	3144	8.16	38523	100.00

**610 contracts in Virginia did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	3	3.16	3	3.16
B	20	21.05	23	24.21
C	31	32.63	54	56.84
D	41	43.16	95	100.00

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

VT - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON		72	27,951	7.29%	10.79%	3,565	3.50%	12/17/01
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	C	60	28,178	7.49%	10.49%	2,516	3.00%	09/27/01
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	C	72	27,187	6.10%	8.25%	2,027	2.15%	01/14/03
VT	RUTLAND	SHEARER HONDA	D	60	35,413	6.10%	7.90%	1,804	1.80%	03/14/03
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	B	60	30,918	4.35%	6.35%	1,709	2.00%	01/31/03
VT	RUTLAND	SHEARER HONDA	C	60	26,845	6.75%	8.90%	1,652	2.15%	11/14/01
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	D	60	15,797	7.24%	10.74%	1,610	3.50%	07/01/02
VT	RUTLAND	SHEARER HONDA	D	60	15,668	7.49%	10.99%	1,602	3.50%	09/04/01
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	D	72	21,401	7.90%	9.90%	1,557	2.00%	01/24/02
VT	S. BURLINGTON	LEWIS ACURA	A	60	30,368	4.99%	6.79%	1,553	1.80%	02/28/02
VT	RUTLAND	SHEARER HONDA	C	72	29,726	6.60%	7.99%	1,436	1.39%	01/16/03
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	B	60	24,573	6.10%	8.10%	1,393	2.00%	02/07/03
VT	RUTLAND	SHEARER HONDA	C	72	19,500	7.40%	9.40%	1,380	2.00%	02/20/02
VT	RUTLAND	SHEARER HONDA	D	60	22,000	8.85%	10.95%	1,362	2.10%	10/17/00
VT	RUTLAND	SHEARER HONDA	D	60	24,044	9.10%	10.99%	1,342	1.89%	06/17/00
VT	LEBANON	GERRISH AUTO SHOW	B	72	19,057	8.85%	10.74%	1,329	1.89%	11/11/00
VT	RUTLAND	SHEARER HONDA	A	60	22,641	7.40%	9.40%	1,307	2.00%	02/22/00
VT	RUTLAND	SHEARER HONDA	C	66	18,000	7.25%	9.50%	1,299	2.25%	10/31/01
VT	BERLIN	TOWN & COUNTRY HONDA	A	60	31,794	3.49%	4.99%	1,296	1.50%	02/15/03
VT	SHELBURNE	THE AUTOMASTER HONDA	A	60	30,788	3.49%	4.99%	1,279	1.50%	02/19/03
VT	BERLIN	TOWN & COUNTRY HONDA	C	60	21,878	5.49%	7.49%	1,229	2.00%	02/18/02
VT	SHELBURNE	THE AUTOMASTER HONDA	A	60	21,882	2.99%	4.99%	1,207	2.00%	02/18/03
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	C	60	11,368	11.35%	14.60%	1,162	3.25%	10/07/00
VT	S. BURLINGTON	LEWIS ACURA	A	60	17,243	8.10%	10.35%	1,158	2.25%	04/14/01
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	D	60	23,354	6.15%	7.90%	1,157	1.75%	03/15/02

VT - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
VT	RUTLAND	SHEARER HONDA	C	60	20,074	7.00%	9.00%	1,153	2.00%	10/10/02
VT	RUTLAND	SHEARER HONDA	A	60	19,874	6.50%	8.50%	1,133	2.00%	02/20/01
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	B	72	25,626	7.54%	8.79%	1,129	1.25%	08/16/02
VT	RUTLAND	SHEARER HONDA	A	60	23,468	2.99%	4.75%	1,116	1.76%	02/25/03
VT	RUTLAND	SHEARER HONDA	A	60	19,967	4.75%	6.75%	1,110	2.00%	11/25/02
VT	RUTLAND	SHEARER HONDA	B	60	19,955	2.99%	4.99%	1,080	2.00%	02/25/03
VT	S. BURLINGTON	LEWIS ACURA	B	60	33,434	5.79%	6.90%	1,062	1.11%	08/20/02
VT	RUTLAND	SHEARER HONDA	A	60	19,571	2.99%	4.99%	1,060	2.00%	02/17/03
VT	RUTLAND	SHEARER HONDA	A	60	25,497	3.49%	4.99%	1,039	1.50%	02/21/03
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	D	60	17,672	7.35%	9.35%	1,019	2.00%	02/17/03
VT	SHELBURNE	THE AUTOMASTER HONDA	D	60	23,381	6.50%	8.00%	1,018	1.50%	02/21/01
VT	BERLIN	TOWN & COUNTRY HONDA	A	60	22,881	7.15%	8.69%	1,011	1.54%	01/14/00
VT	RUTLAND	SHEARER HONDA	A	60	18,665	2.99%	4.99%	1,010	2.00%	02/15/03
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	B	60	18,139	4.35%	6.35%	1,002	2.00%	03/21/03
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	D	60	17,011	6.85%	8.85%	974	2.00%	02/12/03
VT	S. BURLINGTON	LEWIS ACURA	A	60	19,718	4.75%	6.49%	970	1.74%	10/05/02
VT	RUTLAND	SHEARER HONDA	D	60	16,350	7.49%	9.50%	950	2.01%	06/21/01
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	D	60	15,585	8.74%	10.74%	938	2.00%	10/05/01
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	B	60	16,521	6.10%	8.10%	937	2.00%	03/25/03
VT	RUTLAND	SHEARER HONDA	A	60	17,602	7.15%	8.99%	931	1.84%	12/20/99
VT	BERLIN	TOWN & COUNTRY HONDA	A	60	17,178	7.90%	9.75%	923	1.85%	02/26/00
VT	RUTLAND	SHEARER HONDA	A	60	16,917	2.99%	4.99%	916	2.00%	02/22/03
VT	RUTLAND	SHEARER HONDA	C	60	15,953	6.50%	8.50%	910	2.00%	02/17/01
VT	BERLIN	TOWN & COUNTRY HONDA	A	60	16,000	5.90%	7.90%	908	2.00%	03/29/02
VT	BERLIN	TOWN & COUNTRY HONDA	D	60	17,364	7.10%	8.90%	898	1.80%	07/09/99
VT	S. BURLINGTON	LEWIS ACURA	A	48	29,682	7.15%	8.49%	891	1.34%	11/19/99

VT - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	D	60	15,094	8.85%	10.85%	889	2.00%	02/14/03
VT	S. BURLINGTON	LEWIS ACURA	A	72	19,612	7.49%	8.75%	886	1.26%	09/21/01
VT	BERLIN	TOWN & COUNTRY HONDA	B	60	26,668	7.60%	8.75%	883	1.15%	04/14/01
VT	S. BURLINGTON	LEWIS ACURA	A	72	24,343	8.10%	9.10%	881	1.00%	03/31/01
VT	S. BURLINGTON	LEWIS ACURA	A	60	29,976	7.60%	8.60%	880	1.00%	03/15/01
VT	S. BURLINGTON	LEWIS ACURA	A	60	30,000	7.35%	8.35%	878	1.00%	04/27/01
VT	S. BURLINGTON	LEWIS ACURA	A	60	19,046	5.29%	6.90%	874	1.61%	08/16/02
VT	RUTLAND	SHEARER HONDA	D	60	20,181	6.90%	8.40%	865	1.50%	08/31/99
VT	S. BURLINGTON	LEWIS ACURA	B	72	21,302	7.90%	8.99%	837	1.09%	02/15/02
VT	BERLIN	TOWN & COUNTRY HONDA	C	60	22,000	6.40%	7.74%	835	1.34%	05/02/02
VT	RUTLAND	SHEARER HONDA	A	60	18,087	6.90%	8.50%	827	1.60%	08/27/99
VT	RUTLAND	SHEARER HONDA	B	60	12,969	8.10%	10.25%	814	2.15%	03/19/01
VT	BERLIN	TOWN & COUNTRY HONDA	A	60	13,700	8.85%	10.85%	808	2.00%	10/23/00
VT	S. BURLINGTON	LEWIS ACURA	A	60	20,000	5.49%	6.90%	805	1.41%	06/19/02
VT	SHELBURNE	THE AUTOMASTER HONDA	B	60	15,383	7.10%	8.90%	800	1.80%	06/24/99
VT	RUTLAND	SHEARER HONDA	A	60	28,457	5.99%	6.99%	799	1.00%	06/18/02
VT	RUTLAND	SHEARER HONDA	C	60	13,508	8.60%	10.60%	793	2.00%	03/12/01
VT	SHELBURNE	THE AUTOMASTER HONDA	A	60	27,115	6.49%	7.50%	792	1.01%	03/08/01
VT	BERLIN	TOWN & COUNTRY HONDA	A	60	14,006	4.60%	6.60%	784	2.00%	12/20/02
VT	SHELBURNE	THE AUTOMASTER HONDA	A	60	19,000	2.99%	4.49%	783	1.50%	02/21/03
VT	BERLIN	TOWN & COUNTRY HONDA	B	72	28,549	6.10%	6.90%	783	0.80%	01/18/03
VT	S. BURLINGTON	LEWIS ACURA	D	60	26,516	7.85%	8.85%	781	1.00%	05/16/01
VT	RUTLAND	SHEARER HONDA	D	60	15,222	7.49%	9.25%	773	1.76%	07/13/01
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	D	60	15,100	8.50%	10.25%	773	1.75%	12/10/02
VT	BERLIN	TOWN & COUNTRY HONDA	B	60	19,857	6.90%	8.25%	765	1.35%	08/31/99
VT	RUTLAND	SHEARER HONDA	A	60	14,737	6.60%	8.39%	752	1.79%	06/14/99

VT - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	A	60	13,737	10.60%	12.35%	742	1.75%	12/05/00
VT	BERLIN	TOWN & COUNTRY HONDA	B	60	23,500	5.79%	6.90%	731	1.11%	01/04/02
VT	BERLIN	TOWN & COUNTRY HONDA	D	60	13,470	7.65%	9.49%	729	1.84%	04/04/02
VT	RUTLAND	SHEARER HONDA	A	60	13,373	8.15%	9.95%	701	1.80%	02/17/00
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	A	60	14,791	7.49%	9.09%	697	1.60%	06/05/01
VT	BERLIN	TOWN & COUNTRY HONDA	C	60	20,673	8.35%	9.50%	692	1.15%	10/26/00
VT	S. BURLINGTON	LEWIS ACURA	A	60	23,181	8.60%	9.60%	691	1.00%	07/17/00
VT	RUTLAND	SHEARER HONDA	D	60	11,480	10.29%	12.29%	689	2.00%	01/05/02
VT	BERLIN	TOWN & COUNTRY HONDA	A	60	21,896	4.35%	5.49%	685	1.14%	03/11/03
VT	RUTLAND	SHEARER HONDA	A	60	15,598	6.99%	8.50%	674	1.51%	06/21/01
VT	SHELBURNE	THE AUTOMASTER HONDA	C	60	16,470	6.50%	7.90%	668	1.40%	02/27/01
VT	BERLIN	TOWN & COUNTRY HONDA	D	60	17,729	5.65%	6.99%	665	1.34%	04/01/02
VT	SHELBURNE	THE AUTOMASTER HONDA	D	60	14,921	7.90%	9.40%	663	1.50%	03/10/00
VT	RUTLAND	SHEARER HONDA	C	60	16,331	7.49%	8.89%	658	1.40%	06/19/01
VT	BERLIN	TOWN & COUNTRY HONDA	C	60	16,525	6.50%	7.90%	657	1.40%	03/08/01
VT	RUTLAND	SHEARER HONDA	C	60	12,156	8.10%	9.95%	655	1.85%	03/16/01
VT	SHELBURNE	THE AUTOMASTER HONDA	A	60	15,962	2.99%	4.49%	649	1.50%	02/21/03
VT	BERLIN	TOWN & COUNTRY HONDA	A	48	14,286	7.40%	9.40%	647	2.00%	08/31/99
VT	RUTLAND	SHEARER HONDA	A	60	11,295	6.50%	8.50%	644	2.00%	02/27/01
VT	S. BURLINGTON	LEWIS ACURA	A	60	21,781	6.99%	7.99%	634	1.00%	09/06/01
VT	BERLIN	TOWN & COUNTRY HONDA	B	60	11,500	8.10%	9.99%	633	1.89%	04/18/01
VT	BERLIN	TOWN & COUNTRY HONDA	A	60	23,408	2.99%	3.99%	629	1.00%	02/24/03
VT	RUTLAND	SHEARER HONDA	B	60	10,840	6.24%	8.24%	616	2.00%	06/13/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	2,289		
Amount Financed		44,546	14,597
Markup in Dollars		3,565	72
Markup in Percent		3.50%	0.15%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	1549	69.46	1549	69.46
B	331	14.84	1880	84.30
C	193	8.65	2073	92.96
D	157	7.04	2230	100.00

****59 contracts in Vermont did not have the credit score field populated.***

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	43	43.43	43	43.43
B	17	17.17	60	60.61
C	17	17.17	77	77.78
D	22	22.22	99	100.00

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

WA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
WA	RENTON	RENTON HONDA	D	72	35,298	8.25%	12.75%	5,928	4.50%	05/19/01
WA	SEATTLE	ACURA OF SEATTLE	D	72	45,395	7.49%	10.99%	5,808	3.50%	12/17/02
WA	BELLEVUE	ACURA OF BELLEVUE	C	72	43,421	7.99%	11.49%	5,592	3.50%	08/24/02
WA	SEATTLE	ACURA OF SEATTLE	D	72	41,567	7.49%	10.99%	5,219	3.50%	11/10/02
WA	FIFE	HONDA OF FIFE	B	72	38,827	6.99%	10.49%	4,926	3.50%	02/14/03
WA	AUBURN	HINSHAWS HONDA	D	72	37,260	7.99%	11.49%	4,805	3.50%	09/04/02
WA	EDMONDS	LYNNWOOD HONDA	D	72	28,650	6.99%	11.49%	4,713	4.50%	10/10/02
WA	AUBURN	HINSHAWS HONDA	C	72	36,317	7.49%	10.99%	4,639	3.50%	10/22/02
WA	SEATTLE	ACURA OF SEATTLE	C	72	35,867	7.49%	10.99%	4,589	3.50%	11/20/02
WA	BELLEVUE	ACURA OF BELLEVUE	D	72	35,216	6.84%	10.34%	4,458	3.50%	03/20/03
WA	LYNNWOOD	ACURA OF LYNNWOOD	D	72	33,171	7.99%	11.49%	4,278	3.50%	08/15/02
WA	EDMONDS	LYNNWOOD HONDA	C	72	33,066	7.99%	11.49%	4,264	3.50%	04/06/02
WA	RENTON	RENTON HONDA	C	72	33,132	7.49%	10.99%	4,240	3.50%	10/29/02
WA	BREMERTON	WEST HILLS HONDA	C	72	32,556	6.99%	10.49%	4,124	3.50%	01/09/03
WA	BELLEVUE	ACURA OF BELLEVUE		72	31,967	7.99%	11.49%	4,117	3.50%	01/25/02
WA	FIFE	PAUL HINSHAW ACURA	C	72	31,801	7.99%	11.49%	4,101	3.50%	04/13/02
WA	LYNNWOOD	ACURA OF LYNNWOOD	D	72	31,613	7.99%	11.49%	4,077	3.50%	07/22/02
WA	LYNNWOOD	ACURA OF LYNNWOOD	C	72	37,365	7.99%	10.99%	4,036	3.00%	09/05/02
WA	VANCOUVER	DICK HANNAH HONDA	C	72	31,052	9.25%	12.75%	4,013	3.50%	07/09/01
WA	KIRKLAND	HONDA OF KIRKLAND	D	72	31,628	6.99%	10.49%	4,008	3.50%	02/21/03
WA	SPOKANE	HONDA OF SPOKANE	D	72	26,620	7.49%	11.49%	3,908	4.00%	09/29/02
WA	AUBURN	HINSHAWS HONDA	C	72	28,991	10.24%	13.75%	3,882	3.51%	10/12/00
WA	VANCOUVER	DICK HANNAH HONDA	D	72	23,675	7.49%	12.00%	3,861	4.51%	12/08/02
WA	FIFE	PAUL HINSHAW ACURA	B	72	43,620	4.99%	7.49%	3,793	2.50%	02/13/03
WA	LYNNWOOD	ACURA OF LYNNWOOD	B	72	29,315	7.99%	11.49%	3,781	3.50%	01/12/02
WA	SEATTLE	HONDA OF SEATTLE	C	72	35,405	7.99%	10.95%	3,773	2.96%	08/31/02

WA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
WA	FIFE	HONDA OF FIFE	C	72	29,103	7.99%	11.49%	3,754	3.50%	02/16/02
WA	EDMONDS	LYNNWOOD HONDA	D	72	29,263	6.84%	10.34%	3,711	3.50%	02/28/03
WA	FIFE	PAUL HINSHAW ACURA	D	72	28,639	7.99%	11.49%	3,694	3.50%	06/10/02
WA	SEATTLE	ACURA OF SEATTLE	C	72	33,469	7.99%	10.99%	3,685	3.00%	09/28/02
WA	FIFE	PAUL HINSHAW ACURA	D	72	39,929	7.99%	10.50%	3,658	2.51%	01/18/02
WA	KENNEWICK	HONDA OF TRI-CITIES	D	72	28,135	7.99%	11.49%	3,629	3.50%	09/19/02
WA	ABERDEEN	ABERDEEN HONDA	D	72	28,541	6.99%	10.49%	3,621	3.50%	01/23/03
WA	SEATTLE	HONDA OF SEATTLE	B	72	28,197	7.99%	11.49%	3,568	3.50%	04/20/02
WA	FIFE	PAUL HINSHAW ACURA	B	72	49,283	7.49%	9.49%	3,557	2.00%	06/22/02
WA	AUBURN	HINSHAWS HONDA	D	72	24,256	7.49%	11.49%	3,555	4.00%	07/27/02
WA	RENTON	RENTON HONDA	C	72	27,296	7.99%	11.49%	3,523	3.50%	03/10/02
WA	FIFE	PAUL HINSHAW ACURA	D	72	27,215	7.49%	10.99%	3,480	3.50%	11/01/02
WA	AUBURN	HINSHAWS HONDA	D	72	26,931	7.99%	11.49%	3,473	3.50%	08/31/02
WA	RENTON	RENTON HONDA	C	72	26,838	7.99%	11.49%	3,464	3.50%	07/21/02
WA	SEATTLE	BURIEN HONDA	B	72	31,471	7.99%	10.99%	3,464	3.00%	09/02/02
WA	TACOMA	SOUTH TACOMA HONDA	B	72	28,035	9.75%	13.00%	3,455	3.25%	02/06/01
WA	AUBURN	HINSHAWS HONDA	C	72	26,089	9.25%	12.75%	3,434	3.50%	09/03/01
WA	EDMONDS	LYNNWOOD HONDA	C	72	26,054	9.25%	12.75%	3,424	3.50%	08/16/01
WA	TACOMA	SOUTH TACOMA HONDA	D	72	26,754	7.49%	10.99%	3,417	3.50%	10/19/02
WA	AUBURN	HINSHAWS HONDA	B	72	28,746	6.99%	10.25%	3,385	3.26%	01/26/03
WA	EVERETT	KLEIN HONDA	D	72	25,679	9.25%	12.75%	3,382	3.50%	07/09/01
WA	AUBURN	HINSHAWS HONDA	D	72	23,225	6.99%	10.99%	3,376	4.00%	10/13/02
WA	VANCOUVER	DICK HANNAH HONDA	D	72	23,357	6.99%	10.95%	3,372	3.96%	02/02/03
WA	FIFE	PAUL HINSHAW ACURA	D	72	25,414	9.75%	13.25%	3,367	3.50%	03/03/01
WA	FIFE	HONDA OF FIFE	D	72	26,182	7.49%	10.99%	3,349	3.50%	10/14/02
WA	LYNNWOOD	ACURA OF LYNNWOOD	D	72	25,330	6.84%	10.49%	3,347	3.65%	02/27/03

WA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
WA	AUBURN	HINSHAWS HONDA	B	72	25,970	7.99%	11.49%	3,345	3.50%	03/14/02
WA	RENTON	RENTON HONDA	D	72	22,473	7.49%	11.49%	3,300	4.00%	08/12/02
WA	SEATTLE	ACURA OF SEATTLE	A	60	32,000	6.49%	9.99%	3,295	3.50%	02/08/03
WA	EDMONDS	LYNNWOOD HONDA	C	72	26,215	6.99%	10.49%	3,289	3.50%	01/05/03
WA	VANCOUVER	DICK HANNAH HONDA	C	72	26,392	6.99%	10.49%	3,287	3.50%	02/02/03
WA	TACOMA	SOUTH TACOMA HONDA	D	72	24,595	9.75%	13.25%	3,271	3.50%	02/17/01
WA	SEATTLE	ACURA OF SEATTLE	A	72	26,166	6.99%	10.49%	3,259	3.50%	02/23/03
WA	SPOKANE	HONDA OF SPOKANE	D	72	25,737	7.99%	11.49%	3,257	3.50%	08/14/02
WA	TACOMA	SOUTH TACOMA HONDA	C	72	25,068	8.49%	11.99%	3,255	3.50%	03/17/01
WA	BREMERTON	WEST HILLS HONDA	C	72	30,041	6.99%	9.99%	3,254	3.00%	01/26/03
WA	SPOKANE	DOWNTOWN HONDA	C	72	24,838	9.25%	12.75%	3,253	3.50%	06/26/01
WA	LYNNWOOD	ACURA OF LYNNWOOD	D	72	25,367	7.49%	10.99%	3,245	3.50%	10/03/02
WA	SEATTLE	ACURA OF SEATTLE	A	72	29,464	7.99%	10.99%	3,244	3.00%	06/24/02
WA	RENTON	RENTON HONDA	B	72	31,530	7.99%	10.79%	3,237	2.80%	02/26/02
WA	TACOMA	SOUTH TACOMA HONDA	B	72	24,779	8.49%	11.99%	3,218	3.50%	12/29/01
WA	KENNEWICK	HONDA OF TRI-CITIES	C	72	35,187	7.99%	10.49%	3,216	2.50%	06/06/02
WA	SPOKANE	DOWNTOWN HONDA	C	72	25,640	6.99%	10.45%	3,213	3.46%	12/30/02
WA	FIFE	HONDA OF FIFE	D	72	24,891	7.99%	11.49%	3,211	3.50%	02/11/02
WA	KIRKLAND	HONDA OF KIRKLAND	D	72	25,371	6.84%	10.34%	3,210	3.50%	03/04/03
WA	BELLEVUE	HONDA AUTO CENTER OF BELLEVUE	C	66	25,799	6.99%	10.74%	3,189	3.75%	10/09/02
WA	LYNNWOOD	ACURA OF LYNNWOOD	D	60	31,037	6.99%	10.49%	3,152	3.50%	10/14/02
WA	EDMONDS	LYNNWOOD HONDA	D	72	31,112	8.49%	11.25%	3,147	2.76%	12/06/01
WA	LYNNWOOD	ACURA OF LYNNWOOD	D	60	30,000	7.49%	10.99%	3,134	3.50%	09/17/02
WA	TACOMA	SOUTH TACOMA HONDA	D	72	20,398	6.24%	10.49%	3,118	4.25%	10/27/02
WA	EVERETT	KLEIN HONDA	D	72	23,489	9.75%	13.25%	3,118	3.50%	02/22/01
WA	RENTON	RENTON HONDA	D	72	28,532	7.49%	10.49%	3,118	3.00%	03/27/02

WA - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
WA	TACOMA	SOUTH TACOMA HONDA	C	72	28,674	6.99%	9.99%	3,112	3.00%	02/05/03
WA	BELLEVUE	ACURA OF BELLEVUE	D	72	23,953	7.99%	11.49%	3,085	3.50%	08/14/02
WA	RENTON	RENTON HONDA	C	72	23,833	7.99%	11.49%	3,076	3.50%	09/04/02
WA	EDMONDS	LYNNWOOD HONDA		72	23,984	7.49%	10.99%	3,069	3.50%	12/07/02
WA	AUBURN	HINSHAWS HONDA	B	72	28,376	6.99%	9.99%	3,068	3.00%	01/25/03
WA	AUBURN	HINSHAWS HONDA	D	72	28,144	6.99%	10.00%	3,061	3.01%	02/14/03
WA	BURLINGTON	SIMS HONDA	C	72	23,189	9.25%	12.75%	3,054	3.50%	08/01/01
WA	AUBURN	HINSHAWS HONDA	D	72	23,781	7.49%	10.99%	3,038	3.50%	10/18/02
WA	EVERETT	KLEIN HONDA	C	72	23,348	8.49%	11.99%	3,038	3.50%	12/18/01
WA	KIRKLAND	HONDA OF KIRKLAND	B	72	42,693	7.49%	9.49%	3,026	2.00%	06/30/02
WA	BURLINGTON	SIMS HONDA	B	72	37,483	6.74%	8.99%	3,014	2.25%	06/21/02
WA	BELLEVUE	ACURA OF BELLEVUE		60	28,294	8.25%	11.75%	2,987	3.50%	09/12/01
WA	AUBURN	HINSHAWS HONDA	D	72	17,646	8.49%	12.99%	2,970	4.50%	03/25/01
WA	OLYMPIA	CAPITOL CITY HONDA	C	72	20,150	7.49%	11.49%	2,954	4.00%	07/16/02
WA	SEATTLE	HONDA OF SEATTLE	C	72	23,034	7.99%	11.49%	2,946	3.50%	06/09/02
WA	FIFE	PAUL HINSHAW ACURA	D	72	27,027	7.49%	10.49%	2,946	3.00%	10/26/02
WA	FIFE	HONDA OF FIFE	D	72	22,831	7.99%	11.49%	2,946	3.50%	07/30/02
WA	AUBURN	HINSHAWS HONDA	D	72	32,228	7.99%	10.49%	2,940	2.50%	03/30/02
WA	VANCOUVER	DICK HANNAH HONDA	D	72	19,127	6.99%	11.24%	2,910	4.25%	04/03/02
WA	AUBURN	HINSHAWS HONDA	B	72	30,943	9.49%	11.99%	2,897	2.50%	04/07/01
WA	FIFE	HONDA OF FIFE	D	72	22,714	7.99%	11.49%	2,875	3.50%	09/09/02
WA	AUBURN	HINSHAWS HONDA	C	60	32,159	7.49%	10.49%	2,864	3.00%	03/23/02

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	20,173		
Amount Financed		50,456	17,480
Markup in Dollars		5,928	160
Markup in Percent		5.25%	0.27%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	13327	67.29	13327	67.29
B	3326	16.79	16653	84.08
C	1949	9.84	18602	93.92
D	1204	6.08	19806	100.00

**367 contracts in Washington did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	3	3.09	3	3.09
B	15	15.46	18	18.56
C	32	32.99	50	51.55
D	47	48.45	97	100.00

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

WI - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
WI	GREENFIELD	SCHLOSSMANN'S HONDA		72	37,871	7.74%	10.74%	4,153	3.00%	10/22/02
WI	WAUKESHA	WILDE HONDA CARS	C	72	31,220	8.49%	11.99%	3,982	3.50%	08/18/01
WI	MILWAUKEE	RUSS DARROW HONDA	D	72	29,390	8.49%	11.99%	3,820	3.50%	07/20/01
WI	GREENFIELD	SCHLOSSMANN'S HONDA	C	72	34,266	7.74%	10.74%	3,687	3.00%	10/26/02
WI	MILWAUKEE	RUSS DARROW HONDA	D	72	29,704	8.24%	11.59%	3,676	3.35%	11/06/02
WI	MILWAUKEE	RUSS DARROW HONDA	C	72	28,934	6.79%	10.29%	3,657	3.50%	03/27/03
WI	WAUKESHA	WILDE HONDA CARS	D	72	27,880	8.65%	12.15%	3,637	3.50%	05/17/01
WI	MILWAUKEE	RUSS DARROW HONDA	D	72	30,911	8.34%	11.49%	3,598	3.15%	06/15/02
WI	MILWAUKEE	RUSS DARROW HONDA	D	72	21,621	6.54%	11.04%	3,529	4.50%	12/10/02
WI	MILWAUKEE	RUSS DARROW HONDA	B	72	24,741	9.75%	13.25%	3,282	3.50%	07/31/00
WI	WAUKESHA	WILDE HONDA CARS	D	72	25,012	8.49%	11.99%	3,254	3.50%	06/18/01
WI	GREENFIELD	BOYLAND HONDA	C	72	25,412	7.54%	11.04%	3,253	3.50%	12/14/02
WI	WAUKESHA	WILDE HONDA CARS	C	72	24,398	8.99%	12.49%	3,200	3.50%	04/06/01
WI	GREENFIELD	BOYLAND HONDA	D	72	24,667	8.34%	11.84%	3,199	3.50%	05/08/02
WI	GREENFIELD	BOYLAND HONDA	C	72	25,320	7.54%	10.99%	3,193	3.45%	11/23/02
WI	WAUKESHA	WILDE HONDA CARS	B	72	23,569	9.75%	13.25%	3,129	3.50%	12/22/00
WI	GREENFIELD	BOYLAND HONDA	D	72	24,441	7.04%	10.54%	3,102	3.50%	02/26/03
WI	WAUKESHA	WILDE HONDA CARS	C	72	24,081	8.34%	11.84%	3,064	3.50%	04/27/02
WI	GREENFIELD	SCHLOSSMANN'S HONDA	C	72	27,880	7.19%	10.19%	3,029	3.00%	02/01/03
WI	WAUKESHA	WILDE HONDA CARS	A	60	27,903	8.75%	12.25%	2,969	3.50%	11/20/00
WI	WAUKESHA	WILDE HONDA CARS	D	60	27,897	8.49%	11.99%	2,964	3.50%	02/06/01
WI	WAUKESHA	WILDE HONDA CARS	D	72	22,148	9.75%	13.25%	2,940	3.50%	11/15/00
WI	MADISON	ZIMBRICK HONDA	D	60	29,134	6.19%	9.69%	2,937	3.50%	02/12/03
WI	MILWAUKEE	RUSS DARROW HONDA	D	72	26,375	8.34%	11.34%	2,920	3.00%	03/09/02
WI	GREENFIELD	BOYLAND HONDA	D	60	28,045	7.14%	10.64%	2,914	3.50%	09/26/02

WI - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
WI	MILWAUKEE	RUSS DARROW HONDA	B	72	21,806	10.00%	13.50%	2,904	3.50%	08/30/00
WI	GREENFIELD	SCHLOSSMANN'S HONDA	D	72	19,929	6.54%	10.54%	2,880	4.00%	12/13/02
WI	MILWAUKEE	RUSS DARROW HONDA	D	72	20,414	6.74%	10.50%	2,776	3.76%	10/19/02
WI	MILWAUKEE	RUSS DARROW HONDA	C	60	26,356	7.75%	11.25%	2,720	3.50%	01/27/00
WI	WAUKESHA	WILDE HONDA CARS	D	60	31,283	6.19%	9.19%	2,683	3.00%	02/15/03
WI	WAUKESHA	WILDE HONDA CARS	D	72	24,208	8.34%	11.34%	2,680	3.00%	06/22/02
WI	MILWAUKEE	RUSS DARROW HONDA	D	72	20,194	9.75%	13.25%	2,679	3.50%	07/21/00
WI	GREENFIELD	BOYLAND HONDA	D	60	25,749	6.74%	10.24%	2,660	3.50%	10/30/02
WI	EAU CLAIRE	CAR CITY HONDA	B	72	25,295	7.04%	9.95%	2,658	2.91%	03/15/03
WI	WAUKESHA	WILDE HONDA CARS	B	72	23,753	8.65%	11.65%	2,645	3.00%	05/08/01
WI	MILWAUKEE	RUSS DARROW HONDA	B	72	19,626	9.75%	13.25%	2,603	3.50%	07/19/00
WI	MADISON	ZIMBRICK HONDA	B	60	24,918	6.04%	9.54%	2,548	3.50%	03/03/03
WI	WAUKESHA	WILDE HONDA CARS	D	72	23,022	7.74%	10.74%	2,524	3.00%	11/12/02
WI	MILWAUKEE	RUSS DARROW HONDA	C	72	22,970	7.19%	10.20%	2,503	3.01%	01/24/03
WI	GREENFIELD	SCHLOSSMANN'S HONDA	D	66	17,681	7.34%	11.59%	2,501	4.25%	04/30/02
WI	MILWAUKEE	RUSS DARROW HONDA	D	60	24,253	6.04%	9.54%	2,480	3.50%	03/21/03
WI	WAUKESHA	WILDE HONDA CARS	C	60	23,482	7.49%	10.99%	2,454	3.50%	08/22/01
WI	MILWAUKEE	RUSS DARROW HONDA	D	60	23,596	7.49%	10.99%	2,447	3.50%	06/25/01
WI	WAUKESHA	WILDE HONDA CARS	C	72	18,926	8.49%	11.99%	2,413	3.50%	08/15/01
WI	GREENFIELD	SCHLOSSMANN'S HONDA	D	60	27,610	6.04%	9.04%	2,412	3.00%	03/07/03
WI	GREENFIELD	SCHLOSSMANN'S HONDA	A	72	33,754	6.89%	8.89%	2,411	2.00%	11/17/01
WI	GLENDALE	DAVID HOBBS HONDA	D	60	22,778	7.75%	11.25%	2,390	3.50%	11/29/99
WI	GLENDALE	DAVID HOBBS HONDA	D	60	22,505	7.65%	11.15%	2,357	3.50%	05/12/01
WI	MILWAUKEE	RUSS DARROW HONDA	D	72	20,582	7.54%	10.65%	2,334	3.11%	12/07/02
WI	WAUKESHA	WILDE HONDA CARS	C	60	26,505	6.54%	9.54%	2,332	3.00%	11/29/02
WI	GREENFIELD	BOYLAND HONDA	C	72	32,372	6.74%	8.74%	2,307	2.00%	10/30/02

WI - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
WI	MILWAUKEE	RUSS DARROW HONDA	B	72	32,411	6.59%	8.59%	2,303	2.00%	06/29/02
WI	WAUKESHA	WILDE HONDA CARS	C	60	26,372	6.04%	9.04%	2,284	3.00%	03/10/03
WI	WAUKESHA	WILDE HONDA CARS	C	60	21,766	7.49%	10.99%	2,275	3.50%	05/31/01
WI	WAUKESHA	WILDE HONDA CARS	D	72	20,745	7.74%	10.74%	2,274	3.00%	11/06/02
WI	WAUKESHA	WILDE HONDA CARS	A	72	32,336	5.44%	7.44%	2,252	2.00%	02/22/03
WI	GLENDALE	DAVID HOBBS HONDA	A	60	21,431	7.75%	11.25%	2,248	3.50%	01/21/00
WI	GREENFIELD	SCHLOSSMANN'S HONDA	C	72	20,838	7.74%	10.74%	2,242	3.00%	11/02/02
WI	GREENFIELD	BOYLAND HONDA	B	72	31,510	6.39%	8.39%	2,231	2.00%	09/20/02
WI	GREENFIELD	SCHLOSSMANN'S HONDA	D	60	25,028	7.34%	10.34%	2,228	3.00%	04/12/02
WI	WAUKESHA	WILDE HONDA CARS	D	72	30,567	7.94%	9.94%	2,223	2.00%	01/28/03
WI	MILWAUKEE	RUSS DARROW HONDA	B	72	28,649	7.19%	9.38%	2,220	2.19%	01/30/03
WI	MILWAUKEE	RUSS DARROW HONDA	D	72	24,724	7.54%	9.99%	2,196	2.45%	01/18/03
WI	GREENFIELD	BOYLAND HONDA	D	60	21,290	6.74%	10.24%	2,193	3.50%	10/16/02
WI	WAUKESHA	WILDE HONDA CARS	C	60	20,822	7.99%	11.49%	2,192	3.50%	04/21/01
WI	WAUKESHA	WILDE HONDA CARS	D	72	19,537	9.00%	12.00%	2,188	3.00%	09/04/00
WI	MILWAUKEE	RUSS DARROW HONDA	B	66	26,324	8.09%	10.59%	2,185	2.50%	06/25/02
WI	GLENDALE	DAVID HOBBS HONDA	D	60	20,745	7.65%	11.15%	2,173	3.50%	05/05/01
WI	WAUKESHA	WILDE HONDA CARS	D	60	20,663	7.99%	11.49%	2,172	3.50%	04/14/01
WI	WAUKESHA	WILDE HONDA CARS	D	60	20,558	7.49%	10.99%	2,149	3.50%	05/30/01
WI	WAUKESHA	WILDE HONDA CARS	C	60	20,077	8.75%	12.25%	2,137	3.50%	10/30/00
WI	WAUKESHA	WILDE HONDA CARS	B	72	29,925	6.39%	8.39%	2,119	2.00%	08/13/02
WI	GREENFIELD	BOYLAND HONDA	D	60	20,088	7.34%	10.84%	2,093	3.50%	04/26/02
WI	MILWAUKEE	RUSS DARROW HONDA	D	60	20,028	7.14%	10.64%	2,081	3.50%	10/02/02
WI	GREENFIELD	SCHLOSSMANN'S HONDA	B	60	20,264	6.25%	9.75%	2,080	3.50%	01/05/02
WI	MILWAUKEE	RUSS DARROW HONDA	D	60	19,986	7.14%	10.64%	2,077	3.50%	09/09/02
WI	MILWAUKEE	RUSS DARROW HONDA	D	72	28,652	7.74%	9.74%	2,076	2.00%	10/31/02

WI - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
WI	GREENFIELD	BOYLAND HONDA	B	72	28,708	7.59%	9.59%	2,076	2.00%	02/16/02
WI	WAUKESHA	WILDE HONDA CARS	C	60	19,713	7.49%	10.99%	2,060	3.50%	10/08/01
WI	GREENFIELD	BOYLAND HONDA	A	72	21,325	8.14%	10.80%	2,042	2.66%	09/07/02
WI	WAUKESHA	WILDE HONDA CARS	C	60	19,385	7.99%	11.49%	2,041	3.50%	04/04/01
WI	WAUKESHA	WILDE HONDA CARS	D	60	19,836	7.49%	10.99%	2,028	3.50%	06/16/01
WI	GLENDALE	DAVID HOBBS HONDA	D	60	19,236	7.75%	11.25%	2,018	3.50%	11/26/99
WI	MILWAUKEE	RUSS DARROW HONDA	D	60	38,598	8.39%	10.14%	2,016	1.75%	08/24/02
WI	WAUKESHA	WILDE HONDA CARS	D	60	19,194	7.49%	10.99%	2,006	3.50%	05/26/01
WI	MILWAUKEE	RUSS DARROW HONDA	C	60	19,408	6.74%	10.24%	2,005	3.50%	10/18/02
WI	WAUKESHA	WILDE HONDA CARS	A	72	28,348	6.74%	8.74%	1,984	2.00%	11/12/02
WI	WAUKESHA	WILDE HONDA CARS	B	60	18,900	7.49%	10.99%	1,975	3.50%	06/02/01
WI	GREENFIELD	BOYLAND HONDA	B	60	18,895	7.34%	10.84%	1,969	3.50%	05/27/02
WI	MILWAUKEE	RUSS DARROW HONDA	D	66	23,197	9.50%	12.00%	1,967	2.50%	08/17/00
WI	GREENFIELD	BOYLAND HONDA	B	72	27,493	6.74%	8.74%	1,958	2.00%	10/19/02
WI	GREENFIELD	BOYLAND HONDA	D	60	18,920	6.74%	10.24%	1,952	3.50%	11/14/02
WI	MILWAUKEE	RUSS DARROW HONDA	D	60	18,993	6.04%	9.54%	1,942	3.50%	03/19/03
WI	GREENFIELD	BOYLAND HONDA	C	60	18,660	6.74%	10.24%	1,928	3.50%	10/03/02
WI	WAUKESHA	WILDE HONDA CARS	D	60	18,397	7.49%	10.99%	1,922	3.50%	08/30/01
WI	GREENFIELD	SCHLOSSMANN'S HONDA	D	60	19,571	6.74%	10.14%	1,922	3.40%	10/04/02
WI	GREENFIELD	BOYLAND HONDA	D	60	29,081	6.74%	9.00%	1,922	2.26%	10/07/02
WI	GREENFIELD	BOYLAND HONDA	D	60	18,421	7.14%	10.64%	1,914	3.50%	07/13/02
WI	GREENFIELD	BOYLAND HONDA	D	72	26,065	8.49%	10.49%	1,913	2.00%	09/08/01
WI	MILWAUKEE	RUSS DARROW HONDA	D	60	18,568	6.54%	10.04%	1,913	3.50%	01/15/03

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	12,105		
Amount Financed		43,331	15,832
Markup in Dollars		4,153	106
Markup in Percent		4.50%	0.19%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	8327	70.20	8327	70.20
B	1659	13.99	9986	84.18
C	995	8.39	10981	92.57
D	881	7.43	11862	100.00

**243 contracts in Wisconsin did not have the credit score field populated.*

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	6	6.06	6	6.06
B	17	17.17	23	23.23
C	23	23.23	46	46.46
D	53	53.54	99	100.00

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

WV - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
WV	BLUEFIELD	COLE HONDA, LLC	D	72	31,597	8.14%	10.99%	3,247	2.85%	11/19/02
WV	BLUEFIELD	COLE HONDA, LLC	A	72	35,953	7.79%	9.99%	2,821	2.20%	01/21/03
WV	BECKLEY	BECKLEY ACURA	B	72	37,579	7.79%	9.79%	2,732	2.00%	02/07/03
WV	BLUEFIELD	COLE HONDA, LLC	D	72	17,510	7.14%	10.99%	2,456	3.85%	11/29/02
WV	BLUEFIELD	COLE HONDA, LLC	C	72	23,223	5.64%	8.64%	2,413	3.00%	11/12/02
WV	WHEELING	STRAUB HONDA	C	60	22,488	7.30%	10.50%	2,138	3.20%	03/01/02
WV	BLUEFIELD	COLE HONDA, LLC	C	72	28,463	8.30%	10.30%	2,082	2.00%	04/10/02
WV	BARBOURSVILLE	MOSES HONDA	A	72	28,427	6.70%	8.70%	2,024	2.00%	10/27/01
WV	BARBOURSVILLE	MOSES HONDA	A	72	26,364	7.49%	9.49%	1,902	2.00%	04/28/01
WV	BLUEFIELD	COLE HONDA, LLC	B	72	27,056	6.64%	8.64%	1,891	2.00%	11/11/02
WV	BLUEFIELD	COLE HONDA, LLC	A	72	25,665	6.00%	8.00%	1,806	2.00%	05/28/02
WV	BRIDGEPORT	PLOHAL HONDA	A	72	17,643	4.49%	7.49%	1,798	3.00%	03/12/03
WV	BLUEFIELD	COLE HONDA, LLC	C	72	25,375	5.79%	7.79%	1,758	2.00%	01/25/03
WV	BRIDGEPORT	PLOHAL HONDA	D	72	23,718	8.50%	10.50%	1,714	2.00%	05/29/02
WV	BARBOURSVILLE	MOSES HONDA	D	60	16,455	7.39%	10.89%	1,697	3.50%	07/12/02
WV	BARBOURSVILLE	MOSES HONDA	D	60	22,038	7.35%	10.00%	1,693	2.65%	06/19/01
WV	WHEELING	STRAUB HONDA	A	72	23,170	7.05%	9.05%	1,661	2.00%	09/07/01
WV	BARBOURSVILLE	MOSES HONDA	B	66	18,233	7.24%	9.95%	1,620	2.71%	10/12/02
WV	BARBOURSVILLE	MOSES HONDA	D	60	15,655	7.14%	10.64%	1,604	3.50%	11/13/02
WV	BARBOURSVILLE	MOSES HONDA	D	60	17,909	7.35%	10.35%	1,594	3.00%	07/21/01
WV	BRIDGEPORT	PLOHAL HONDA	D	60	15,134	6.49%	9.99%	1,558	3.50%	11/26/01
WV	BARBOURSVILLE	MOSES HONDA	A	60	14,877	7.35%	10.85%	1,550	3.50%	06/22/01
WV	BRIDGEPORT	PLOHAL HONDA	A	72	21,152	6.75%	8.75%	1,508	2.00%	06/04/02
WV	BARBOURSVILLE	MOSES HONDA	B	72	21,246	6.49%	8.49%	1,507	2.00%	11/21/01
WV	BRIDGEPORT	PLOHAL HONDA	B	60	14,863	6.79%	10.29%	1,505	3.50%	02/19/03

WV - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
WV	BLUEFIELD	COLE HONDA, LLC	D	60	17,270	7.05%	10.05%	1,499	3.00%	08/11/01
WV	BLUEFIELD	COLE HONDA, LLC	B	72	20,412	8.49%	10.49%	1,470	2.00%	05/19/01
WV	BARBOURSVILLE	MOSES HONDA	B	66	22,810	6.64%	8.64%	1,469	2.00%	09/13/02
WV	BLUEFIELD	COLE HONDA, LLC	A	72	24,882	7.35%	8.99%	1,439	1.64%	06/01/01
WV	BLUEFIELD	COLE HONDA, LLC	B	72	20,240	7.14%	9.14%	1,428	2.00%	07/10/02
WV	WHEELING	STRAUB HONDA	C	60	23,470	8.80%	10.80%	1,414	2.00%	09/24/01
WV	BARBOURSVILLE	MOSES HONDA	D	60	15,924	6.70%	9.70%	1,376	3.00%	11/17/01
WV	BLUEFIELD	COLE HONDA, LLC	B	72	19,193	7.35%	9.35%	1,356	2.00%	01/21/02
WV	BRIDGEPORT	PLOHAL HONDA	D	60	18,681	7.14%	9.64%	1,348	2.50%	12/19/02
WV	BRIDGEPORT	PLOHAL HONDA	A	60	22,906	5.65%	7.65%	1,316	2.00%	02/01/02
WV	WHEELING	STRAUB HONDA	A	60	21,836	5.55%	7.60%	1,285	2.05%	04/18/02
WV	BLUEFIELD	COLE HONDA, LLC	B	72	24,413	6.49%	7.99%	1,271	1.50%	11/24/01
WV	BRIDGEPORT	PLOHAL HONDA	A	72	21,773	7.35%	8.95%	1,250	1.60%	07/02/01
WV	BARBOURSVILLE	MOSES HONDA	B	66	23,736	7.89%	9.50%	1,249	1.61%	11/04/02
WV	BARBOURSVILLE	MOSES HONDA	D	48	14,930	7.74%	11.25%	1,232	3.51%	12/28/99
WV	BLUEFIELD	COLE HONDA, LLC	B	72	23,198	6.49%	7.99%	1,229	1.50%	12/14/01
WV	WHEELING	STRAUB HONDA	B	60	21,125	5.89%	7.89%	1,219	2.00%	08/30/02
WV	BRIDGEPORT	PLOHAL HONDA	A	60	26,611	6.14%	7.75%	1,216	1.61%	07/30/02
WV	BLUEFIELD	COLE HONDA, LLC	B	60	19,969	7.14%	9.19%	1,202	2.05%	09/21/02
WV	BARBOURSVILLE	MOSES HONDA	C	66	18,569	6.39%	8.39%	1,195	2.00%	11/01/02
WV	BLUEFIELD	COLE HONDA, LLC	B	72	19,218	8.05%	9.75%	1,187	1.70%	09/28/01
WV	WHEELING	STRAUB HONDA	A	72	24,676	6.55%	7.90%	1,177	1.35%	03/13/02
WV	BLUEFIELD	COLE HONDA, LLC	B	72	30,953	6.90%	7.99%	1,174	1.09%	10/09/01
WV	BECKLEY	BECKLEY ACURA	A	60	21,258	2.99%	4.99%	1,172	2.00%	02/13/03
WV	BARBOURSVILLE	MOSES HONDA	C	72	26,393	6.74%	7.99%	1,147	1.25%	10/07/02
WV	BARBOURSVILLE	MOSES HONDA	B	72	31,650	8.14%	9.14%	1,145	1.00%	11/06/02

WV - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
WV	WHEELING	STRAUB HONDA	A	60	19,533	6.05%	8.05%	1,130	2.00%	04/09/02
WV	S. CHARLESTON	LESTER RAINES HONDA	B	72	25,323	6.99%	8.24%	1,106	1.25%	08/07/02
WV	BLUEFIELD	COLE HONDA, LLC	A	72	18,322	7.05%	8.75%	1,093	1.70%	09/17/01
WV	BRIDGEPORT	PLOHAL HONDA	A	72	27,236	7.70%	8.79%	1,066	1.09%	11/05/01
WV	BLUEFIELD	COLE HONDA, LLC	A	72	27,270	7.05%	8.15%	1,066	1.10%	09/27/01
WV	BLUEFIELD	COLE HONDA, LLC	A	60	20,444	4.75%	6.59%	1,044	1.84%	10/02/02
WV	BLUEFIELD	COLE HONDA, LLC	B	72	24,687	5.79%	6.99%	1,019	1.20%	02/08/03
WV	BLUEFIELD	COLE HONDA, LLC	C	60	17,196	7.55%	9.55%	1,016	2.00%	02/25/02
WV	BARBOURSVILLE	MOSES HONDA	B	60	17,364	6.70%	8.70%	1,013	2.00%	11/02/01
WV	BARBOURSVILLE	MOSES HONDA	A	60	17,961	4.25%	6.25%	1,010	2.00%	09/25/02
WV	BRIDGEPORT	PLOHAL HONDA	D	60	16,801	8.64%	10.64%	1,008	2.00%	11/23/02
WV	WHEELING	STRAUB HONDA	C	72	21,449	8.05%	9.35%	991	1.30%	07/27/01
WV	BARBOURSVILLE	MOSES HONDA	C	60	18,954	6.20%	8.00%	986	1.80%	11/05/01
WV	BLUEFIELD	COLE HONDA, LLC	A	72	28,269	6.85%	7.85%	983	1.00%	01/11/02
WV	BARBOURSVILLE	MOSES HONDA	B	60	16,614	6.70%	8.70%	969	2.00%	11/13/01
WV	BLUEFIELD	COLE HONDA, LLC	B	60	28,344	5.39%	6.59%	967	1.20%	09/03/02
WV	WHEELING	STRAUB HONDA	A	60	16,845	5.74%	7.74%	950	2.00%	10/08/02
WV	BLUEFIELD	COLE HONDA, LLC	C	66	28,986	7.99%	8.99%	950	1.00%	05/23/01
WV	BLUEFIELD	COLE HONDA, LLC	A	60	16,977	5.14%	7.14%	949	2.00%	10/26/02
WV	BARBOURSVILLE	MOSES HONDA	A	60	22,780	4.25%	5.75%	945	1.50%	09/23/02
WV	BARBOURSVILLE	MOSES HONDA	B	72	32,691	6.70%	7.50%	922	0.80%	10/27/01
WV	BRIDGEPORT	PLOHAL HONDA	C	60	15,412	7.85%	9.85%	914	2.00%	01/22/02
WV	PARKERSBURG	LARRY SIMMONS HONDA	C	72	25,176	8.14%	9.14%	894	1.00%	09/26/02
WV	BRIDGEPORT	PLOHAL HONDA	A	48	19,338	6.49%	8.49%	887	2.00%	11/23/01
WV	BLUEFIELD	COLE HONDA, LLC	A	60	15,249	7.75%	9.75%	884	2.00%	05/30/02
WV	BARBOURSVILLE	MOSES HONDA	A	72	24,372	8.25%	9.25%	883	1.00%	02/02/01

WV - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
WV	BARBOURSVILLE	MOSES HONDA	A	66	18,870	6.45%	7.90%	878	1.45%	11/03/01
WV	BLUEFIELD	COLE HONDA, LLC	C	60	15,292	6.30%	8.30%	869	2.00%	03/20/02
WV	BRIDGEPORT	PLOHAL HONDA	A	72	24,828	6.99%	7.99%	869	1.00%	08/05/02
WV	BLUEFIELD	COLE HONDA, LLC	C	72	24,889	5.99%	6.99%	868	1.00%	02/28/03
WV	WHEELING	STRAUB HONDA	A	60	14,943	5.99%	7.99%	864	2.00%	08/05/02
WV	BLUEFIELD	COLE HONDA, LLC	D	60	29,770	7.39%	8.39%	859	1.00%	07/29/02
WV	BLUEFIELD	COLE HONDA, LLC	B	72	19,150	8.50%	9.75%	857	1.25%	05/27/02
WV	BLUEFIELD	COLE HONDA, LLC	A	72	24,680	6.65%	7.65%	855	1.00%	01/26/02
WV	WHEELING	STRAUB HONDA	A	60	15,028	4.75%	6.75%	853	2.00%	09/19/02
WV	BRIDGEPORT	PLOHAL HONDA	A	60	25,000	5.29%	6.50%	845	1.21%	01/31/03
WV	BLUEFIELD	COLE HONDA, LLC	A	72	23,977	7.49%	8.49%	842	1.00%	05/12/01
WV	PARKERSBURG	LARRY SIMMONS HONDA	A	60	30,827	2.99%	3.99%	842	1.00%	02/15/03
WV	BLUEFIELD	COLE HONDA, LLC	B	60	14,303	8.25%	10.25%	842	2.00%	02/09/01
WV	PARKERSBURG	LARRY SIMMONS HONDA	B	60	19,538	4.25%	5.75%	814	1.50%	09/20/02
WV	BLUEFIELD	COLE HONDA, LLC	A	72	23,266	6.90%	7.90%	809	1.00%	10/09/01
WV	BLUEFIELD	COLE HONDA, LLC	A	72	22,866	6.55%	7.55%	805	1.00%	02/22/02
WV	BARBOURSVILLE	MOSES HONDA	A	60	17,265	4.25%	5.90%	799	1.65%	10/01/02
WV	WHEELING	STRAUB HONDA	A	60	28,407	5.75%	6.75%	796	1.00%	07/03/02
WV	BLUEFIELD	COLE HONDA, LLC	B	54	15,127	8.80%	10.80%	792	2.00%	08/11/01
WV	BLUEFIELD	COLE HONDA, LLC	A	60	13,623	7.74%	9.74%	790	2.00%	04/25/01
WV	BLUEFIELD	COLE HONDA, LLC	A	72	22,616	7.14%	8.14%	790	1.00%	07/20/02
WV	BECKLEY	EAREHART HONDA	A	72	21,543	8.49%	9.49%	786	1.00%	12/26/00
WV	BLUEFIELD	COLE HONDA, LLC	C	72	22,048	7.79%	8.79%	785	1.00%	01/09/03

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

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	2,881		
Amount Financed		39,676	16,664
Markup in Dollars		3,247	66
Markup in Percent		3.85%	0.11%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	2091	73.68	2091	73.68
B	387	13.64	2478	87.32
C	236	8.32	2714	95.63
D	124	4.37	2838	100.00

****43 contracts in West Virginia did not have the credit score field populated.***

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	43	43.00	43	43.00
B	27	27.00	70	70.00
C	16	16.00	86	86.00
D	14	14.00	100	100.00

WY - Case Summary of Top 100 Dollar Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
WY	CASPER	MAXS HONDA R.V.	B	72	19,949	8.90%	12.40%	2,611	3.50%	07/26/02
WY	CHEYENNE	TYRRELL HONDA	D	60	26,138	7.25%	9.25%	1,535	2.00%	12/02/02
WY	ROCK SPRINGS	ROCK SPRINGS HONDA	B	60	18,756	5.70%	7.70%	1,077	2.00%	10/22/02
WY	CHEYENNE	TYRRELL HONDA	A	72	34,076	5.35%	6.00%	760	0.65%	03/12/03
WY	ROCK SPRINGS	ROCK SPRINGS HONDA	A	60	25,814	4.96%	5.96%	727	1.00%	02/08/03
WY	CHEYENNE	TYRRELL HONDA	A	60	27,639	4.35%	4.99%	492	0.64%	03/01/03
WY	CHEYENNE	TYRRELL HONDA	C	60	16,570	7.70%	8.70%	486	1.00%	10/11/02
WY	CHEYENNE	TYRRELL HONDA	B	60	16,164	5.50%	6.50%	460	1.00%	11/07/02
WY	LARAMIE	GREG MCCARTY HONDA	C	60	12,295	10.75%	11.95%	453	1.20%	09/29/99
WY	CHEYENNE	TYRRELL HONDA	A	60	24,169	4.35%	5.00%	437	0.65%	02/25/03
WY	CHEYENNE	TYRRELL HONDA	A	72	22,379	5.46%	6.00%	416	0.54%	01/17/03
WY	LARAMIE	GREG MCCARTY HONDA	D	60	16,747	8.49%	9.25%	377	0.76%	04/28/00
WY	SHERIDAN	VALLEY MOTOR HONDA	A	60	26,821	6.40%	6.90%	377	0.50%	06/11/02

**WY - Case Summary of Top 100 Dollar Markups
Grade Breakdown of Top 100 Markups in Dollars**

The FREQ Procedure

Parameter	Frequency	Maximum	Mean
Total Number of Contracts	492		
Amount Financed		35,234	16,485
Markup in Dollars		2,611	21
Markup in Percent		3.50%	0.03%

Grade Breakdown of Statewide Contracts

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	377	77.10	377	77.10
B	57	11.66	434	88.75
C	41	8.38	475	97.14
D	14	2.86	489	100.00

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

Grade Breakdown of Top 100 Markups in Dollars

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	68	68.69	68	68.69
B	13	13.13	81	81.82
C	11	11.11	92	92.93
D	7	7.07	99	100.00

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