

APPENDIX F

TOP 100 PERCENTAGE POINT 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 Percentage Point 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	FAIRBANKS HONDA	D	60	12,201	8.74%	12.25%	1,301	3.51%	08/13/99
AK	FAIRBANKS	FAIRBANKS HONDA	C	60	15,200	9.25%	12.75%	1,625	3.50%	12/23/00
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	19,000	8.75%	12.25%	2,021	3.50%	04/15/02
AK	ANCHORAGE	CONTINENTAL ACURA	C	72	22,358	8.75%	12.25%	2,920	3.50%	06/11/02
AK	ANCHORAGE	CONTINENTAL HONDA	C	72	24,100	8.75%	12.25%	3,119	3.50%	07/25/02
AK	ANCHORAGE	CONTINENTAL ACURA	D	72	32,317	8.75%	12.25%	4,139	3.50%	09/12/02
AK	ANCHORAGE	CONTINENTAL HONDA	D	60	22,300	8.25%	11.75%	2,355	3.50%	06/06/02
AK	ANCHORAGE	CONTINENTAL ACURA	A	60	9,411	8.25%	11.75%	994	3.50%	08/04/02
AK	ANCHORAGE	CONTINENTAL HONDA	D	60	28,038	8.25%	11.75%	2,961	3.50%	08/26/02
AK	ANCHORAGE	CONTINENTAL HONDA	C	60	23,456	8.25%	11.75%	2,477	3.50%	10/23/02
AK	ANCHORAGE	CONTINENTAL ACURA	A	72	19,868	7.74%	10.99%	2,350	3.25%	02/21/03
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	C	72	19,887	8.99%	11.50%	1,848	2.51%	12/17/01
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	D	60	14,232	8.25%	10.75%	1,066	2.50%	06/04/02
AK	ANCHORAGE	CONTINENTAL HONDA	C	72	19,899	7.74%	10.07%	1,680	2.33%	02/02/03
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	D	72	19,956	7.74%	9.75%	1,454	2.01%	02/15/03
AK	FAIRBANKS	FAIRBANKS HONDA	A	72	30,690	9.50%	11.50%	2,290	2.00%	06/20/00
AK	ANCHORAGE	CONTINENTAL HONDA	A	60	13,098	7.49%	9.49%	774	2.00%	11/21/01
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	B	60	15,434	8.75%	10.75%	925	2.00%	03/16/02
AK	ANCHORAGE	CONTINENTAL HONDA	B	72	25,578	9.25%	11.25%	1,865	2.00%	04/08/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	A	36	10,482	4.90%	6.90%	352	2.00%	05/25/02
AK	ANCHORAGE	CONTINENTAL ACURA	D	60	16,525	10.75%	12.75%	1,022	2.00%	06/04/02
AK	ANCHORAGE	CONTINENTAL HONDA	C	60	14,053	7.25%	9.25%	827	2.00%	09/28/02
AK	ANCHORAGE	CONTINENTAL HONDA	A	60	14,458	7.25%	9.25%	851	2.00%	11/13/02

AK - Case Summary of Top 100 Percentage Point 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	19,808	8.25%	10.25%	1,449	2.00%	06/03/02
AK	ANCHORAGE	CONTINENTAL HONDA		60	16,583	8.25%	10.25%	990	2.00%	06/27/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	D	60	17,278	8.25%	10.25%	1,032	2.00%	08/30/02
AK	ANCHORAGE	CONTINENTAL HONDA	B	72	27,979	8.25%	10.25%	2,023	2.00%	08/10/02
AK	ANCHORAGE	CONTINENTAL ACURA	B	72	24,376	8.25%	10.25%	1,749	2.00%	08/31/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	B	60	21,030	8.25%	10.25%	1,256	2.00%	09/18/02
AK	ANCHORAGE	CONTINENTAL HONDA	A	60	18,553	6.75%	8.75%	1,084	2.00%	11/11/02
AK	ANCHORAGE	CONTINENTAL HONDA	B	60	10,367	7.25%	9.00%	533	1.75%	05/30/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	A	60	13,817	7.25%	8.95%	689	1.70%	03/25/02
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	28,719	9.25%	10.75%	1,595	1.50%	04/08/02
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	19,537	8.25%	9.65%	995	1.40%	07/03/02
AK	ANCHORAGE	CONTINENTAL HONDA	B	72	21,674	8.75%	10.00%	993	1.25%	07/08/02
AK	ANCHORAGE	CONTINENTAL HONDA	C	60	11,499	9.00%	10.25%	432	1.25%	01/21/02
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		60	13,893	8.25%	9.50%	505	1.25%	09/12/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA		48	20,293	8.25%	9.50%	593	1.25%	09/20/02
AK	ANCHORAGE	CONTINENTAL HONDA	B	72	20,741	8.75%	9.75%	759	1.00%	02/25/02
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	72	20,752	7.50%	8.50%	743	1.00%	06/27/02
AK	ANCHORAGE	CONTINENTAL HONDA	C	72	32,040	8.75%	9.75%	1,172	1.00%	09/19/02
AK	ANCHORAGE	CONTINENTAL HONDA	D	72	23,026	8.75%	9.75%	827	1.00%	09/21/02
AK	ANCHORAGE	CONTINENTAL HONDA	B	72	26,313	8.75%	9.75%	963	1.00%	09/27/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	A	72	29,467	7.50%	8.50%	1,056	1.00%	10/20/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	A	60	20,936	4.90%	5.90%	590	1.00%	06/01/02

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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
AK	ANCHORAGE	CONTINENTAL HONDA	A	48	20,000	4.90%	5.90%	447	1.00%	06/02/02
AK	FAIRBANKS	FAIRBANKS HONDA	A	72	23,589	9.50%	10.50%	871	1.00%	07/21/00
AK	FAIRBANKS	FAIRBANKS HONDA	D	72	29,035	8.99%	9.99%	1,065	1.00%	04/07/01
AK	ANCHORAGE	CONTINENTAL HONDA	C	72	35,473	8.25%	9.25%	1,287	1.00%	06/12/02
AK	ANCHORAGE	CONTINENTAL ACURA	A	60	22,824	8.25%	9.25%	677	1.00%	10/28/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	B	60	14,471	9.00%	9.95%	411	0.95%	04/07/02
AK	ANCHORAGE	CONTINENTAL HONDA	D	72	26,274	8.75%	9.60%	816	0.85%	09/02/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	C	72	23,115	8.75%	9.50%	633	0.75%	09/20/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	C	72	24,930	8.75%	9.50%	683	0.75%	11/05/02
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	FAIRBANKS	AUTO SERVICE COMPANY HONDA	B	60	19,552	6.25%	6.90%	365	0.65%	02/01/03
AK	ANCHORAGE	CONTINENTAL HONDA	B	72	28,633	7.50%	8.12%	622	0.62%	09/10/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	B	72	22,085	7.99%	8.50%	398	0.51%	12/11/02
AK	ANCHORAGE	CONTINENTAL HONDA	C	72	23,351	10.25%	10.75%	436	0.50%	11/13/00
AK	ANCHORAGE	CONTINENTAL HONDA	B	60	23,500	7.25%	7.75%	335	0.50%	02/27/02
AK	FAIRBANKS	AUTO SERVICE COMPANY HONDA	D	72	18,632	8.75%	9.25%	339	0.50%	04/19/02
AK	ANCHORAGE	CONTINENTAL HONDA	D	72	21,921	7.24%	7.74%	382	0.50%	02/27/03

***AK - Case Summary of Top 100 Percentage Point 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 Percentage Points

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 Percentage Point 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	27,076	7.10%	11.85%	4,719	4.75%	02/28/03
AL	MOBILE	TREADWELL HONDA	B	72	21,500	7.74%	12.49%	3,714	4.75%	01/23/02
AL	BIRMINGHAM	TAMERON HONDA	D	72	34,846	7.00%	11.75%	6,063	4.75%	11/21/02
AL	BIRMINGHAM	TAMERON HONDA	A	72	18,883	5.25%	8.90%	2,386	3.65%	11/13/02
AL	BIRMINGHAM	TAMERON HONDA	A	72	23,606	7.30%	10.95%	3,084	3.65%	11/05/01
AL	BIRMINGHAM	TAMERON HONDA	B	60	22,697	4.90%	8.50%	2,350	3.60%	10/23/02
AL	BIRMINGHAM	TAMERON HONDA	D	60	19,312	7.74%	11.25%	2,030	3.51%	08/16/99
AL	BIRMINGHAM	TAMERON HONDA	C	60	17,174	7.74%	11.25%	1,806	3.51%	02/17/02
AL	HUNTSVILLE	JERRY DAMSON ACURA	C	60	17,884	8.24%	11.75%	1,894	3.51%	12/06/99
AL	BIRMINGHAM	ROEBUCK HONDA	D	60	24,908	9.49%	12.99%	2,621	3.50%	06/24/00
AL	MOBILE	TREADWELL HONDA	D	60	21,755	9.49%	12.99%	2,333	3.50%	08/19/00
AL	ENTERPRISE	SAM BOSWELL HONDA	C	60	16,433	9.24%	12.74%	1,756	3.50%	10/06/00
AL	BIRMINGHAM	TAMERON HONDA	C	60	19,363	9.24%	12.74%	2,074	3.50%	10/28/00
AL	HUEYTOWN	NEIL BONNETT HONDA	C	60	18,558	9.24%	12.74%	1,943	3.50%	12/02/00
AL	BIRMINGHAM	TAMERON HONDA	B	60	16,786	7.30%	10.80%	1,712	3.50%	11/10/01
AL	BIRMINGHAM	ROEBUCK HONDA	B	60	17,259	7.30%	10.80%	1,780	3.50%	11/17/01
AL	BIRMINGHAM	ROEBUCK HONDA	C	60	14,820	7.30%	10.80%	1,544	3.50%	11/20/01
AL	BIRMINGHAM	ROEBUCK HONDA	D	60	20,500	7.30%	10.80%	2,108	3.50%	11/30/01
AL	BIRMINGHAM	TAMERON HONDA		60	13,990	7.30%	10.80%	1,457	3.50%	12/01/01
AL	MOBILE	TREADWELL HONDA	B	60	22,315	7.30%	10.80%	2,321	3.50%	12/04/01
AL	MOBILE	TREADWELL HONDA	B	60	18,172	7.30%	10.80%	1,890	3.50%	12/05/01
AL	TUSCALOOSA	TOWNSEND HONDA	B	60	20,274	7.30%	10.80%	2,112	3.50%	12/28/01
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	16,850	7.10%	10.60%	1,751	3.50%	02/08/03
AL	BIRMINGHAM	ROEBUCK HONDA	C	60	17,821	7.10%	10.60%	1,852	3.50%	02/15/03

AL - Case Summary of Top 100 Percentage Point 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	C	60	20,789	7.10%	10.60%	2,160	3.50%	02/19/03
AL	DAPHNE	HONDA BY THE BAY	D	72	21,774	8.35%	11.85%	2,789	3.50%	02/18/03
AL	BIRMINGHAM	ROEBUCK HONDA	D	60	24,491	7.10%	10.60%	2,544	3.50%	02/19/03
AL	BIRMINGHAM	ROEBUCK HONDA	D	60	16,881	7.10%	10.60%	1,754	3.50%	03/01/03
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	13,865	7.25%	10.75%	1,443	3.50%	06/29/99
AL	BIRMINGHAM	TAMERON HONDA	A	36	8,682	7.75%	11.25%	511	3.50%	08/04/99
AL	BIRMINGHAM	ROEBUCK HONDA	D	48	10,070	7.75%	11.25%	827	3.50%	08/21/99
AL	MOBILE	TREADWELL HONDA	B	36	13,184	7.75%	11.25%	800	3.50%	08/24/99
AL	BIRMINGHAM	ROEBUCK HONDA	B	60	21,833	8.00%	11.50%	2,248	3.50%	09/06/99
AL	BIRMINGHAM	ROEBUCK HONDA	A	60	14,985	8.00%	11.50%	1,574	3.50%	09/11/99
AL	BIRMINGHAM	ROEBUCK HONDA	D	60	23,038	8.75%	12.25%	2,396	3.50%	03/28/00
AL	BIRMINGHAM	TAMERON HONDA	D	60	21,834	8.75%	12.25%	2,322	3.50%	02/17/01
AL	BIRMINGHAM	TAMERON HONDA	D	60	24,480	8.75%	12.25%	2,546	3.50%	02/19/01
AL	BIRMINGHAM	TAMERON HONDA	A	60	6,924	8.75%	12.25%	737	3.50%	02/27/01
AL	BIRMINGHAM	ROEBUCK HONDA	B	48	10,000	7.99%	11.49%	804	3.50%	04/26/01
AL	MOBILE	TREADWELL HONDA	D	60	15,225	7.99%	11.49%	1,601	3.50%	04/26/01
AL	BIRMINGHAM	ROEBUCK HONDA	D	60	25,499	7.99%	11.49%	2,682	3.50%	04/30/01
AL	SYLACAUGA	SERRA HONDA	B	60	16,213	7.99%	11.49%	1,703	3.50%	05/15/01
AL	SYLACAUGA	SERRA HONDA	C	60	20,158	7.99%	11.49%	2,117	3.50%	05/24/01
AL	BIRMINGHAM	TAMERON HONDA	D	60	17,017	7.99%	11.49%	1,752	3.50%	05/26/01
AL	DAPHNE	HONDA BY THE BAY	C	60	14,500	7.99%	11.49%	1,519	3.50%	06/13/01
AL	BIRMINGHAM	ROEBUCK HONDA	C	60	16,487	7.99%	11.49%	1,697	3.50%	06/16/01
AL	BIRMINGHAM	ROEBUCK HONDA	B	60	13,514	7.99%	11.49%	1,391	3.50%	06/25/01
AL	MOBILE	TREADWELL HONDA	B	60	15,752	7.99%	11.49%	1,640	3.50%	07/24/01
AL	BIRMINGHAM	ROEBUCK HONDA	C	60	16,298	7.99%	11.49%	1,678	3.50%	07/25/01

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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	HOOVER	KING ACURA	C	60	10,420	7.80%	11.30%	1,070	3.50%	07/31/01
AL	BIRMINGHAM	TAMERON HONDA	B	60	13,231	7.80%	11.30%	1,359	3.50%	08/03/01
AL	MOBILE	ACURA OF MOBILE	B	60	16,703	7.80%	11.30%	1,715	3.50%	08/07/01
AL	BIRMINGHAM	ROEBUCK HONDA	B	60	13,869	7.80%	11.30%	1,453	3.50%	08/10/01
AL	BIRMINGHAM	ROEBUCK HONDA	A	60	14,460	7.80%	11.30%	1,484	3.50%	08/13/01
AL	BIRMINGHAM	TAMERON HONDA	D	60	22,833	7.80%	11.30%	2,396	3.50%	08/18/01
AL	BIRMINGHAM	ROEBUCK HONDA	A	60	13,392	7.80%	11.30%	1,375	3.50%	08/27/01
AL	MOBILE	TREADWELL HONDA	C	60	20,207	7.80%	11.30%	2,116	3.50%	08/30/01
AL	BIRMINGHAM	TAMERON HONDA	C	60	17,115	7.80%	11.30%	1,796	3.50%	08/31/01
AL	BIRMINGHAM	ROEBUCK HONDA	D	60	8,595	7.80%	11.30%	883	3.50%	09/04/01
AL	BIRMINGHAM	TAMERON HONDA	A	60	15,987	7.80%	11.30%	1,642	3.50%	09/29/01
AL	BIRMINGHAM	ROEBUCK HONDA	B	60	15,765	7.80%	11.30%	1,619	3.50%	10/09/01
AL	MOBILE	TREADWELL HONDA	B	36	13,659	7.80%	11.30%	829	3.50%	10/15/01
AL	BIRMINGHAM	ROEBUCK HONDA	B	72	29,514	8.30%	11.80%	3,797	3.50%	11/27/01
AL	BIRMINGHAM	ROEBUCK HONDA	C	60	17,196	7.74%	11.24%	1,803	3.50%	01/10/02
AL	BIRMINGHAM	ROEBUCK HONDA	C	60	20,626	7.74%	11.24%	2,162	3.50%	01/18/02
AL	BIRMINGHAM	TAMERON HONDA	D	60	22,122	7.74%	11.24%	2,270	3.50%	01/20/02
AL	BIRMINGHAM	TAMERON HONDA	C	60	19,074	7.74%	11.24%	1,957	3.50%	02/04/02
AL	SYLACAUGA	SERRA HONDA	C	60	18,789	7.74%	11.24%	1,947	3.50%	02/08/02
AL	DAPHNE	HONDA BY THE BAY	D	60	15,772	7.74%	11.24%	1,653	3.50%	02/20/02
AL	BIRMINGHAM	TAMERON HONDA	B	60	14,292	7.74%	11.24%	1,499	3.50%	02/23/02
AL	BIRMINGHAM	TAMERON HONDA	B	60	20,801	7.74%	11.24%	2,134	3.50%	02/26/02
AL	BIRMINGHAM	TAMERON HONDA	C	60	21,980	7.74%	11.24%	2,305	3.50%	03/01/02
AL	BIRMINGHAM	TAMERON HONDA	B	60	20,420	7.74%	11.24%	2,141	3.50%	03/23/02
AL	MOBILE	TREADWELL HONDA	C	60	12,782	7.44%	10.94%	1,334	3.50%	04/01/02
AL	BIRMINGHAM	TAMERON HONDA	C	60	21,202	7.44%	10.94%	2,167	3.50%	04/06/02

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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	DAPHNE	HONDA BY THE BAY	B	60	21,541	7.44%	10.94%	2,239	3.50%	04/16/02
AL	MOBILE	TREADWELL HONDA	C	60	25,969	7.44%	10.94%	2,654	3.50%	04/19/02
AL	MOBILE	TREADWELL HONDA	D	60	21,380	7.44%	10.94%	2,222	3.50%	04/27/02
AL	JASPER	JASPER HONDA	D	60	16,055	7.44%	10.94%	1,673	3.50%	05/03/02
AL	BIRMINGHAM	ROEBUCK HONDA	C	60	30,995	7.44%	10.94%	3,167	3.50%	05/14/02
AL	BIRMINGHAM	ROEBUCK HONDA	A	60	14,888	7.44%	10.94%	1,555	3.50%	05/30/02
AL	BIRMINGHAM	TAMERON HONDA	B	60	16,490	7.44%	10.94%	1,685	3.50%	05/21/02
AL	BIRMINGHAM	ROEBUCK HONDA	C	60	11,284	7.44%	10.94%	1,153	3.50%	05/27/02
AL	MOBILE	TREADWELL HONDA	D	60	23,914	7.44%	10.94%	2,492	3.50%	05/25/02
AL	BIRMINGHAM	TAMERON HONDA	D	60	14,000	7.44%	10.94%	1,462	3.50%	06/17/02
AL	MOBILE	TREADWELL HONDA	C	60	25,942	7.44%	10.94%	2,707	3.50%	06/22/02
AL	BIRMINGHAM	ROEBUCK HONDA	A	60	13,999	7.44%	10.94%	1,461	3.50%	06/24/02
AL	MOBILE	TREADWELL HONDA	D	60	19,173	7.44%	10.94%	1,998	3.50%	07/05/02
AL	BIRMINGHAM	TAMERON HONDA	A	60	11,552	7.44%	10.94%	1,180	3.50%	07/06/02
AL	BIRMINGHAM	ROEBUCK HONDA	B	60	14,685	7.44%	10.94%	1,533	3.50%	07/10/02
AL	BIRMINGHAM	ROEBUCK HONDA	A	60	14,600	7.44%	10.94%	1,492	3.50%	07/19/02
AL	BIRMINGHAM	TAMERON HONDA		36	9,000	7.44%	10.94%	528	3.50%	07/22/02
AL	BIRMINGHAM	ROEBUCK HONDA		60	17,784	7.44%	10.94%	1,856	3.50%	07/27/02
AL	BIRMINGHAM	TAMERON HONDA	D	60	16,858	7.44%	10.94%	1,760	3.50%	07/31/02
AL	BIRMINGHAM	ROEBUCK HONDA	C	60	19,402	7.44%	10.94%	1,994	3.50%	07/29/02
AL	MOBILE	TREADWELL HONDA	B	60	14,729	7.44%	10.94%	1,535	3.50%	08/07/02
AL	BIRMINGHAM	TAMERON HONDA	B	60	13,832	7.44%	10.94%	1,444	3.50%	08/10/02
AL	BIRMINGHAM	ROEBUCK HONDA	C	60	8,345	7.44%	10.94%	858	3.50%	08/22/02

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

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	12	12.37	12	12.37
B	27	27.84	39	40.21
C	30	30.93	69	71.13
D	28	28.87	97	100.00

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

AR - Case Summary of Top 100 Percentage Point 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	BALE HONDA	A	72	17,773	4.65%	7.13%	1,518	2.48%	02/15/03
AR	LITTLE ROCK	BALE HONDA	C	60	22,077	7.39%	9.75%	1,540	2.36%	08/26/99
AR	SHERWOOD	RUSSELL HONDA	B	60	26,941	7.40%	9.75%	1,832	2.35%	08/25/99
AR	FT. SMITH	NORTHWEST HONDA	D	60	22,077	7.40%	9.75%	1,534	2.35%	08/27/99
AR	LITTLE ROCK	BALE HONDA	B	48	19,388	7.40%	9.75%	1,059	2.35%	09/02/99
AR	LITTLE ROCK	BALE HONDA	A	60	16,542	7.40%	9.75%	1,148	2.35%	09/02/99
AR	FAYETTEVILLE	NELMS ACURA	C	60	25,521	7.65%	10.00%	1,779	2.35%	12/04/99
AR	SHERWOOD	RUSSELL HONDA	B	60	11,685	7.65%	10.00%	797	2.35%	12/10/99
AR	FT. SMITH	NORTHWEST HONDA	A	60	16,638	7.65%	10.00%	1,142	2.35%	12/13/99
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	C	60	25,199	7.65%	10.00%	1,720	2.35%	01/07/00
AR	FAYETTEVILLE	NELMS HONDA	A	60	17,151	7.65%	10.00%	1,195	2.35%	01/10/00
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	A	48	10,969	7.65%	10.00%	586	2.35%	01/25/00
AR	FAYETTEVILLE	NELMS HONDA	B	60	11,157	7.65%	10.00%	779	2.35%	01/31/00
AR	FT. SMITH	NORTHWEST HONDA	B	60	19,339	7.20%	9.50%	1,288	2.30%	06/12/99
AR	SHERWOOD	RUSSELL HONDA	C	60	17,335	7.20%	9.50%	1,150	2.30%	06/28/99
AR	SHERWOOD	RUSSELL HONDA	C	60	21,318	7.20%	9.50%	1,414	2.30%	07/01/99
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	FT. SMITH	NORTHWEST HONDA	D	60	15,335	7.20%	9.50%	1,015	2.30%	07/17/99
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	A	60	17,039	8.74%	11.00%	1,158	2.26%	05/22/00
AR	SHERWOOD	RUSSELL HONDA	A	36	8,147	8.74%	11.00%	317	2.26%	06/06/00
AR	FAYETTEVILLE	NELMS HONDA	A	60	21,874	8.75%	11.00%	1,480	2.25%	12/07/00
AR	FAYETTEVILLE	NELMS HONDA	B	60	16,180	8.75%	11.00%	1,094	2.25%	12/23/00
AR	LITTLE ROCK	BALE HONDA	B	60	16,991	8.75%	11.00%	1,150	2.25%	12/29/00
AR	LITTLE ROCK	BALE HONDA	A	72	13,501	8.75%	11.00%	1,120	2.25%	12/22/00
AR	FAYETTEVILLE	NELMS HONDA	D	60	22,908	7.39%	9.50%	1,424	2.11%	07/30/99

AR - Case Summary of Top 100 Percentage Point 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	NELMS HONDA	A	60	15,094	7.39%	9.50%	941	2.11%	08/28/99
AR	FT. SMITH	NORTHWEST HONDA	B	60	17,446	7.64%	9.75%	1,072	2.11%	10/30/99
AR	SHERWOOD	RUSSELL HONDA	A	60	17,189	7.40%	9.50%	1,043	2.10%	07/25/99
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	D	60	19,426	7.40%	9.50%	1,179	2.10%	07/28/99
AR	HOT SPRINGS	LINDELL TRIMBLE HONDA	D	60	25,345	7.40%	9.50%	1,568	2.10%	07/31/99
AR	SHERWOOD	RUSSELL HONDA	D	60	17,881	7.65%	9.75%	1,089	2.10%	09/16/99
AR	SHERWOOD	RUSSELL HONDA	C	60	13,026	7.65%	9.75%	793	2.10%	10/11/99
AR	FAYETTEVILLE	NELMS HONDA	A	60	14,731	7.65%	9.75%	916	2.10%	10/14/99
AR	FT. SMITH	NORTHWEST HONDA	D	60	18,012	7.65%	9.75%	1,118	2.10%	10/23/99
AR	FT. SMITH	NORTHWEST HONDA	C	60	18,155	7.65%	9.75%	1,103	2.10%	10/26/99
AR	PINE BLUFF	MOTES HONDA	D	60	14,159	7.65%	9.75%	879	2.10%	10/30/99
AR	FAYETTEVILLE	NELMS HONDA	B	60	17,513	7.65%	9.75%	1,090	2.10%	11/05/99
AR	FT. SMITH	NORTHWEST HONDA	B	60	20,400	7.65%	9.75%	1,261	2.10%	11/12/99
AR	SHERWOOD	RUSSELL HONDA	A	60	16,576	7.65%	9.75%	1,009	2.10%	11/08/99
AR	SHERWOOD	RUSSELL HONDA	C	60	18,361	7.65%	9.75%	1,118	2.10%	01/04/00
AR	LITTLE ROCK	BALE HONDA	D	72	20,720	5.15%	7.25%	1,507	2.10%	02/27/03
AR	LITTLE ROCK	BALE HONDA	D	60	33,676	5.15%	7.25%	2,015	2.10%	03/10/03
AR	SHERWOOD	RUSSELL HONDA	C	60	25,883	5.15%	7.25%	1,549	2.10%	03/08/03
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	C	60	24,664	5.15%	7.25%	1,475	2.10%	03/05/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	C	60	16,578	5.15%	7.25%	994	2.10%	03/11/03
AR	EL DORADO	TEETER HONDA	C	60	21,508	5.15%	7.25%	1,285	2.10%	03/19/03
AR	FT. SMITH	NORTHWEST HONDA	B	60	21,042	7.66%	9.75%	1,297	2.09%	09/13/99
AR	FAYETTEVILLE	NELMS HONDA	A	60	17,382	7.14%	9.15%	1,028	2.01%	10/25/99
AR	SHERWOOD	RUSSELL HONDA	B	48	13,501	8.49%	10.50%	622	2.01%	04/08/00
AR	FAYETTEVILLE	NELMS HONDA	A	60	14,902	8.49%	10.50%	895	2.01%	04/28/00

AR - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
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	22,778	8.99%	11.00%	1,379	2.01%	06/22/00
AR	LITTLE ROCK	BALE HONDA	A	60	22,193	8.99%	11.00%	1,343	2.01%	07/08/00
AR	FT. SMITH	FLOYD TRAYLOR MOTOR CO., INC.	B	60	20,001	8.99%	11.00%	1,187	2.01%	07/13/00
AR	FAYETTEVILLE	NELMS HONDA	C	60	29,555	8.49%	10.50%	1,784	2.01%	01/31/01
AR	SHERWOOD	RUSSELL HONDA	C	60	19,502	7.65%	9.65%	1,130	2.00%	10/14/99
AR	SHERWOOD	RUSSELL HONDA	B	60	11,055	7.65%	9.65%	640	2.00%	10/13/99
AR	SHERWOOD	RUSSELL HONDA	A	60	22,991	7.15%	9.15%	1,323	2.00%	12/04/99
AR	SHERWOOD	RUSSELL HONDA	A	60	13,241	7.65%	9.65%	767	2.00%	12/09/99
AR	SHERWOOD	RUSSELL HONDA	A	60	9,231	7.65%	9.65%	535	2.00%	12/27/99
AR	SHERWOOD	RUSSELL HONDA	A	60	14,731	7.15%	9.15%	864	2.00%	12/22/99
AR	SHERWOOD	RUSSELL HONDA	A	60	24,137	7.15%	9.15%	1,389	2.00%	12/30/99
AR	SHERWOOD	RUSSELL HONDA	C	60	20,660	7.15%	9.15%	1,189	2.00%	01/18/00
AR	SHERWOOD	RUSSELL HONDA	B	60	12,812	8.15%	10.15%	748	2.00%	02/04/00
AR	SHERWOOD	RUSSELL HONDA	A	60	13,361	7.90%	9.90%	777	2.00%	02/14/00
AR	SHERWOOD	RUSSELL HONDA	A	60	7,991	7.90%	9.90%	464	2.00%	02/21/00
AR	SHERWOOD	RUSSELL HONDA	A	60	14,400	7.90%	9.90%	895	2.00%	02/26/00
AR	LITTLE ROCK	BALE HONDA	A	48	13,341	7.40%	9.40%	618	2.00%	03/10/00
AR	SHERWOOD	RUSSELL HONDA	A	60	15,507	7.40%	9.40%	895	2.00%	03/13/00
AR	SHERWOOD	RUSSELL HONDA	A	60	21,143	7.75%	9.75%	1,226	2.00%	03/18/00
AR	SHERWOOD	RUSSELL HONDA	A	60	18,524	7.99%	9.99%	1,078	2.00%	04/06/00
AR	SHERWOOD	RUSSELL HONDA	A	60	20,315	7.99%	9.99%	1,183	2.00%	04/22/00
AR	SHERWOOD	RUSSELL HONDA	A	60	20,432	7.99%	9.99%	1,189	2.00%	05/16/00
AR	SHERWOOD	RUSSELL HONDA	A	36	8,326	7.99%	9.99%	279	2.00%	05/10/00
AR	SHERWOOD	RUSSELL HONDA	A	60	10,166	8.24%	10.24%	593	2.00%	05/19/00
AR	SHERWOOD	RUSSELL HONDA	A	60	14,795	8.24%	10.24%	874	2.00%	06/02/00

AR - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AR	SHERWOOD	RUSSELL HONDA	A	60	23,633	8.49%	10.49%	1,414	2.00%	07/29/00
AR	SHERWOOD	RUSSELL HONDA	A	60	14,690	8.75%	10.75%	866	2.00%	09/14/00
AR	FAYETTEVILLE	NELMS ACURA	A	60	23,513	9.00%	11.00%	1,417	2.00%	10/04/00
AR	SHERWOOD	RUSSELL HONDA	A	60	13,501	9.00%	11.00%	797	2.00%	10/07/00
AR	LITTLE ROCK	BALE HONDA	A	60	10,808	9.00%	11.00%	652	2.00%	10/26/00
AR	FAYETTEVILLE	NELMS HONDA	A	60	23,809	9.00%	11.00%	1,436	2.00%	11/03/00
AR	LITTLE ROCK	BALE HONDA	B	60	16,273	9.00%	11.00%	982	2.00%	11/04/00
AR	BENTONVILLE	FRANK FLECTHER HONDA	D	60	17,771	9.00%	11.00%	1,073	2.00%	11/14/00
AR	LITTLE ROCK	BALE HONDA	A	60	10,451	9.00%	11.00%	629	2.00%	11/17/00
AR	FAYETTEVILLE	NELMS HONDA	B	60	17,258	9.00%	11.00%	1,039	2.00%	11/18/00
AR	LITTLE ROCK	BALE HONDA	C	60	16,737	9.00%	11.00%	1,008	2.00%	11/25/00
AR	LITTLE ROCK	BALE HONDA	D	60	15,456	9.00%	11.00%	931	2.00%	11/29/00
AR	BENTONVILLE	FRANK FLECTHER HONDA	A	60	11,046	8.75%	10.75%	646	2.00%	12/11/00
AR	SHERWOOD	RUSSELL HONDA	B	72	18,424	8.75%	10.75%	1,333	2.00%	01/02/01
AR	BENTONVILLE	FRANK FLECTHER HONDA	A	60	10,852	7.99%	9.99%	647	2.00%	01/30/01
AR	FAYETTEVILLE	NELMS HONDA	B	60	24,841	7.99%	9.99%	1,481	2.00%	01/26/01
AR	BENTONVILLE	FRANK FLECTHER HONDA	B	60	24,221	7.99%	9.99%	1,439	2.00%	02/16/01
AR	FAYETTEVILLE	LANDERS HONDA NORTH	B	60	22,609	4.90%	6.90%	1,259	2.00%	01/28/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	A	36	20,200	4.40%	6.40%	675	2.00%	03/15/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	A	60	14,299	4.65%	6.65%	810	2.00%	02/10/03
AR	BENTONVILLE	FRANK FLECTHER HONDA	A	60	23,419	4.65%	6.65%	1,325	2.00%	02/21/03
AR	FAYETTEVILLE	LANDERS HONDA NORTH	C	60	23,010	4.65%	6.65%	1,301	2.00%	02/28/03

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

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	47	47.00	47	47.00
B	22	22.00	69	69.00
C	18	18.00	87	87.00
D	13	13.00	100	100.00

AZ - Case Summary of Top 100 Percentage Point 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	17,718	8.49%	12.99%	2,982	4.50%	03/07/01
AZ	PHOENIX	BELL HONDA	C	72	22,539	7.49%	11.99%	3,739	4.50%	09/03/01
AZ	PHOENIX	BELL HONDA	A	60	23,950	8.25%	12.50%	3,089	4.25%	03/31/01
AZ	PEORIA	ARROWHEAD HONDA	D	60	14,051	7.75%	11.90%	1,754	4.15%	07/04/01
AZ	PHOENIX	SHOWCASE HONDA	B	60	23,458	6.49%	10.50%	2,773	4.01%	12/22/01
AZ	SCOTTSDALE	RIGHT HONDA	D	60	12,070	7.99%	11.99%	1,456	4.00%	04/25/01
AZ	PHOENIX	SHOWCASE HONDA	D	72	18,820	7.99%	11.99%	2,781	4.00%	05/10/01
AZ	PHOENIX	SHOWCASE HONDA	C	72	19,770	7.99%	11.99%	2,925	4.00%	05/28/01
AZ	PHOENIX	BELL HONDA		36	19,680	6.49%	10.49%	1,356	4.00%	11/26/01
AZ	PHOENIX	BELL HONDA		36	19,680	6.49%	10.49%	1,356	4.00%	11/26/01
AZ	PHOENIX	SHOWCASE HONDA	D	72	47,935	7.10%	11.10%	6,990	4.00%	04/03/02
AZ	PHOENIX	BELL HONDA	D	60	19,009	7.10%	11.10%	2,266	4.00%	06/03/02
AZ	PHOENIX	BELL HONDA	C	60	19,546	7.10%	11.10%	2,280	4.00%	06/08/02
AZ	TUCSON	DOBBS HONDA	A	72	15,999	7.10%	11.10%	2,290	4.00%	06/27/02
AZ	TUCSON	DOBBS HONDA	B	72	17,804	6.74%	10.74%	2,582	4.00%	09/05/02
AZ	PHOENIX	SHOWCASE HONDA		36	12,605	6.74%	10.60%	813	3.86%	09/17/02
AZ	TUCSON	DOBBS HONDA	D	72	29,686	7.60%	11.45%	4,193	3.85%	05/11/02
AZ	GLENDALE	EARNHARDT HONDA	B	60	15,302	9.24%	12.99%	1,757	3.75%	08/08/00
AZ	TEMPE	TEMPE HONDA	C	60	13,918	6.24%	9.99%	1,532	3.75%	12/22/02
AZ	SCOTTSDALE	RIGHT HONDA	D	60	15,842	6.24%	9.99%	1,744	3.75%	12/27/02
AZ	PHOENIX	BELL HONDA	A	24	6,000	8.99%	12.74%	263	3.75%	10/14/00
AZ	PHOENIX	SHOWCASE HONDA	D	60	17,348	8.99%	12.74%	1,986	3.75%	11/11/00
AZ	TUCSON	DOBBS HONDA	D	60	20,113	7.10%	10.85%	2,243	3.75%	04/19/02
AZ	SCOTTSDALE	RIGHT HONDA	C	60	17,258	7.10%	10.85%	1,883	3.75%	05/13/02
AZ	PHOENIX	SHOWCASE HONDA	C	66	20,776	6.99%	10.74%	2,518	3.75%	10/01/02
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 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
AZ	TEMPE	TEMPE HONDA	D	72	26,510	6.99%	10.74%	3,609	3.75%	11/06/02
AZ	PHOENIX	SHOWCASE HONDA	A	72	17,966	4.85%	8.60%	2,355	3.75%	02/16/03
AZ	PHOENIX	BELL HONDA	C	60	15,936	8.25%	11.99%	1,802	3.74%	03/28/01
AZ	PHOENIX	BELL HONDA	D	60	18,713	7.75%	11.49%	2,056	3.74%	06/28/01
AZ	YUMA	BRENT DANA'S COUNTRY CLUB HOND	C	60	8,566	7.35%	11.00%	931	3.65%	02/03/02
AZ	PHOENIX	BELL HONDA	B	48	10,623	7.10%	10.65%	881	3.55%	06/06/02
AZ	GLENDALE	EARNHARDT HONDA	D	60	21,549	6.49%	10.00%	2,226	3.51%	12/05/02
AZ	PHOENIX	SHOWCASE HONDA	D	72	24,463	9.24%	12.75%	3,225	3.51%	08/12/00
AZ	PHOENIX	BELL ACURA	B	60	16,977	9.24%	12.75%	1,825	3.51%	09/23/00
AZ	PHOENIX	BELL HONDA	C	60	18,313	7.49%	11.00%	1,920	3.51%	08/27/01
AZ	PHOENIX	BELL HONDA	A	60	19,207	6.49%	10.00%	1,943	3.51%	12/22/01
AZ	TUCSON	DOBBS HONDA	D	72	22,642	7.24%	10.75%	2,894	3.51%	09/13/02
AZ	PHOENIX	SHOWCASE HONDA	C	66	20,467	6.99%	10.50%	2,317	3.51%	09/26/02
AZ	PHOENIX	SHOWCASE HONDA	B	60	14,107	6.74%	10.25%	1,447	3.51%	10/18/02
AZ	TEMPE	TEMPE HONDA	B	60	16,508	8.49%	12.00%	1,716	3.51%	02/10/01
AZ	PHOENIX	BELL HONDA	C	72	23,238	8.49%	12.00%	3,033	3.51%	09/25/01
AZ	PHOENIX	SHOWCASE HONDA	A	60	17,645	9.24%	12.74%	1,859	3.50%	06/29/00
AZ	PHOENIX	BELL ACURA	A	60	14,197	9.24%	12.74%	1,517	3.50%	08/09/00
AZ	PEORIA	ARROWHEAD HONDA	B	60	14,123	9.24%	12.74%	1,512	3.50%	08/12/00
AZ	MESA	HONDA CARS OF MESA	A	60	13,091	9.24%	12.74%	1,402	3.50%	08/18/00
AZ	PHOENIX	SHOWCASE HONDA	A	60	21,874	9.24%	12.74%	2,342	3.50%	09/01/00
AZ	PHOENIX	SHOWCASE HONDA	B	60	21,461	9.24%	12.74%	2,297	3.50%	09/02/00
AZ	PHOENIX	BELL HONDA	C	60	6,247	9.24%	12.74%	670	3.50%	09/23/00
AZ	TUCSON	DOBBS HONDA	B	60	15,492	9.24%	12.74%	1,657	3.50%	10/02/00
AZ	MESA	HONDA CARS OF MESA	B	72	22,851	9.49%	12.99%	3,027	3.50%	02/06/01
AZ	PHOENIX	BELL HONDA	C	72	20,862	9.49%	12.99%	2,758	3.50%	03/17/01

AZ - Case Summary of Top 100 Percentage Point 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	60	16,489	6.24%	9.74%	1,657	3.50%	12/31/02
AZ	PHOENIX	SHOWCASE HONDA	B	60	19,280	6.24%	9.74%	1,975	3.50%	01/04/03
AZ	PHOENIX	ACURA, NORTH SCOTTSDALE	D	60	25,153	6.24%	9.74%	2,581	3.50%	01/14/03
AZ	MESA	HONDA CARS OF MESA	B	60	22,840	6.24%	9.74%	2,342	3.50%	01/13/03
AZ	SCOTTSDALE	RIGHT HONDA	D	60	17,966	6.24%	9.74%	1,805	3.50%	01/16/03
AZ	TEMPE	TEMPE HONDA	D	60	16,321	6.24%	9.74%	1,674	3.50%	12/31/02
AZ	PHOENIX	SHOWCASE HONDA	C	60	21,165	6.24%	9.74%	2,167	3.50%	01/07/03
AZ	SCOTTSDALE	RIGHT HONDA	A	60	17,707	6.24%	9.74%	1,816	3.50%	01/05/03
AZ	SCOTTSDALE	RIGHT HONDA	A	60	17,276	6.24%	9.74%	1,772	3.50%	01/04/03
AZ	TEMPE	TEMPE HONDA	B	60	12,024	6.24%	9.74%	1,233	3.50%	01/17/03
AZ	PHOENIX	SHOWCASE HONDA	C	60	20,273	6.24%	9.74%	2,077	3.50%	01/05/03
AZ	KINGMAN	FINDLAY HONDA	C	72	20,148	7.60%	11.10%	2,581	3.50%	06/29/02
AZ	PHOENIX	SHOWCASE HONDA	B	72	24,217	7.60%	11.10%	3,099	3.50%	07/04/02
AZ	FLAGSTAFF	FLAGSTAFF HONDA	D	72	24,635	7.60%	11.10%	3,159	3.50%	07/18/02
AZ	PHOENIX	SHOWCASE HONDA	B	60	8,554	7.10%	10.60%	887	3.50%	07/27/02
AZ	PHOENIX	BELL HONDA	C	60	17,190	7.20%	10.70%	1,785	3.50%	08/14/02
AZ	PEORIA	ARROWHEAD HONDA	D	60	10,966	7.20%	10.70%	1,140	3.50%	08/28/02
AZ	PHOENIX	SHOWCASE HONDA	D	60	18,828	6.74%	10.24%	1,945	3.50%	08/31/02
AZ	PHOENIX	SHOWCASE HONDA	D	60	21,127	6.74%	10.24%	2,183	3.50%	08/31/02
AZ	KINGMAN	FINDLAY HONDA	D	60	17,571	6.74%	10.24%	1,780	3.50%	09/13/02
AZ	PHOENIX	BELL HONDA	D	60	19,575	6.74%	10.24%	2,023	3.50%	09/14/02
AZ	TUCSON	DOBBS HONDA	D	60	19,730	6.74%	10.24%	1,997	3.50%	09/17/02
AZ	PHOENIX	BELL HONDA	B	60	14,733	6.74%	10.24%	1,520	3.50%	09/21/02
AZ	PHOENIX	BELL HONDA	D	60	18,918	6.74%	10.24%	1,951	3.50%	09/27/02
AZ	PHOENIX	BELL HONDA	D	60	17,730	6.74%	10.24%	1,829	3.50%	10/01/02
AZ	PHOENIX	BELL HONDA	D	60	14,780	6.74%	10.24%	1,525	3.50%	10/02/02

AZ - Case Summary of Top 100 Percentage Point 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	60	22,605	6.74%	10.24%	2,332	3.50%	10/05/02
AZ	PHOENIX	ACURA, NORTH SCOTTSDALE	C	60	11,229	6.74%	10.24%	1,136	3.50%	10/06/02
AZ	TUCSON	DOBBS HONDA	D	72	23,002	6.99%	10.49%	2,919	3.50%	11/12/02
AZ	PHOENIX	SHOWCASE HONDA	A	60	13,344	6.74%	10.24%	1,350	3.50%	10/13/02
AZ	PHOENIX	BELL HONDA	A	60	12,970	6.74%	10.24%	1,340	3.50%	10/19/02
AZ	PHOENIX	SHOWCASE HONDA	D	60	21,500	6.49%	9.99%	2,213	3.50%	10/29/02
AZ	MESA	HONDA CARS OF MESA	B	60	16,279	6.49%	9.99%	1,677	3.50%	11/06/02
AZ	SCOTTSDALE	RIGHT HONDA	C	60	17,201	6.49%	9.99%	1,771	3.50%	11/05/02
AZ	PHOENIX	SHOWCASE HONDA	C	72	21,237	6.99%	10.49%	2,693	3.50%	11/06/02
AZ	PHOENIX	SHOWCASE HONDA	C	60	8,456	6.49%	9.99%	870	3.50%	11/14/02
AZ	PHOENIX	BELL HONDA	A	60	21,125	6.49%	9.99%	2,171	3.50%	11/17/02
AZ	KINGMAN	FINDLAY HONDA	C	72	25,184	6.99%	10.49%	3,194	3.50%	12/03/02
AZ	PHOENIX	ACURA, NORTH SCOTTSDALE	C	66	22,011	6.74%	10.24%	2,525	3.50%	12/07/02
AZ	SCOTTSDALE	RIGHT HONDA	D	72	18,841	6.74%	10.24%	2,380	3.50%	12/31/02
AZ	FLAGSTAFF	FLAGSTAFF HONDA	D	72	24,350	6.74%	10.24%	3,077	3.50%	01/03/03
AZ	SCOTTSDALE	RIGHT HONDA	C	72	36,157	6.74%	10.24%	4,567	3.50%	01/02/03
AZ	PHOENIX	SHOWCASE HONDA	C	66	23,492	6.49%	9.99%	2,680	3.50%	01/13/03
AZ	PHOENIX	SHOWCASE HONDA	C	60	18,177	6.10%	9.60%	1,865	3.50%	02/01/03
AZ	PHOENIX	ACURA, NORTH SCOTTSDALE	C	60	32,399	6.10%	9.60%	3,317	3.50%	02/01/03
AZ	PHOENIX	SHOWCASE HONDA	D	48	19,680	6.10%	9.60%	1,592	3.50%	02/02/03
AZ	MESA	HONDA CARS OF MESA	D	60	21,000	6.10%	9.60%	2,149	3.50%	02/07/03
AZ	MESA	HONDA CARS OF MESA	D	60	23,237	6.10%	9.60%	2,378	3.50%	02/25/03

***AZ - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	15	15.46	15	15.46
B	18	18.56	33	34.02
C	27	27.84	60	61.86
D	37	38.14	97	100.00

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

CA - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CA	COLMA	HONDA OF SERRAMONTE		60	12,191	6.24%	12.75%	2,327	6.51%	02/01/03
CA	SAN JOSE	HONDA OF STEVENS CREEK		60	12,992	7.65%	13.99%	2,458	6.34%	05/12/01
CA	DUBLIN	DUBLIN HONDA	D	60	17,986	6.24%	12.48%	3,282	6.24%	02/16/03
CA	FREMONT	AUTOWEST HONDA	C	60	19,709	8.64%	14.88%	3,803	6.24%	10/31/00
CA	LANCASTER	PIONEER HONDA	A	60	12,133	8.99%	14.95%	2,243	5.96%	05/22/00
CA	MONROVIA	SIERRA AUTOCARS, INC.	B	60	24,888	7.00%	12.95%	4,463	5.95%	08/03/02
CA	PALO ALTO	ANDERSON HONDA	B	72	17,275	7.09%	12.99%	3,774	5.90%	03/18/02
CA	FREMONT	AUTOWEST HONDA	B	60	15,670	10.64%	16.50%	2,911	5.86%	09/17/00
CA	FREMONT	AUTOWEST HONDA	A	60	15,513	6.25%	11.99%	2,597	5.74%	12/03/01
CA	PALO ALTO	ANDERSON HONDA	C	60	12,128	9.24%	14.95%	2,152	5.71%	06/24/00
CA	FREMONT	AUTOWEST HONDA	D	60	19,825	9.24%	14.95%	3,517	5.71%	08/24/00
CA	EL CERRITO	HONDA OF EL CERRITO	A	60	7,062	6.25%	11.95%	1,199	5.70%	12/20/01
CA	FREMONT	AUTOWEST HONDA	C	60	13,871	9.24%	14.90%	2,439	5.66%	07/27/00
CA	SAN JOSE	HONDA OF STEVENS CREEK		60	17,889	8.15%	13.80%	3,068	5.65%	03/07/01
CA	CITRUS HEIGHTS	CARMICHAEL HONDA	A	60	10,828	8.64%	14.25%	1,825	5.61%	10/15/00
CA	ROSEVILLE	AUTOWEST HONDA-ROSEVILLE	B	60	6,850	10.39%	15.99%	1,181	5.60%	11/08/00
CA	CLOVIS	HONDA NORTH	D	60	17,058	8.39%	13.90%	2,818	5.51%	01/14/01
CA	MERCED	MERCED HONDA	D	60	21,547	7.09%	12.59%	3,564	5.50%	03/03/02
CA	FREMONT	AUTOWEST HONDA	C	60	30,509	6.50%	11.95%	4,856	5.45%	12/09/02
CA	SAN LEANDRO	SAN LEANDRO HONDA	B	60	17,790	7.09%	12.50%	2,896	5.41%	07/13/02
CA	EL CERRITO	HONDA OF EL CERRITO	A	60	10,983	7.09%	12.50%	1,788	5.41%	07/23/02
CA	FREMONT	AUTOWEST HONDA	D	60	15,094	6.50%	11.90%	2,380	5.40%	08/31/02
CA	FREMONT	AUTOWEST HONDA	A	60	27,876	6.50%	11.90%	4,491	5.40%	09/20/02
CA	ROSEVILLE	AUTOWEST HONDA-ROSEVILLE	A	60	16,677	8.64%	13.99%	2,680	5.35%	11/03/00
CA	TRACY	TRACY HONDA		60	14,864	8.64%	13.95%	2,425	5.31%	12/02/00

CA - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CA	HAYWARD	HONDA OF HAYWARD	C	60	20,218	7.65%	12.95%	3,176	5.30%	04/30/01
CA	EL CERRITO	HONDA OF EL CERRITO	C	60	19,003	6.25%	11.51%	2,968	5.26%	12/08/01
CA	CONCORD	CONCORD HONDA	C	72	20,183	7.25%	12.50%	3,838	5.25%	12/19/01
CA	HAYWARD	HONDA OF HAYWARD	C	72	25,175	8.85%	13.99%	4,802	5.14%	05/13/00
CA	FONTANA	ROCK HONDA	A	48	10,314	7.65%	12.75%	1,215	5.10%	04/29/01
CA	FREMONT	AUTOWEST HONDA	A	60	16,800	7.40%	12.50%	2,527	5.10%	07/27/01
CA	FREMONT	AUTOWEST HONDA	D	72	20,197	8.90%	13.99%	3,895	5.09%	04/15/01
CA	OAKLAND	HONDA OF OAKLAND	D	60	16,501	8.85%	13.90%	2,564	5.05%	04/29/00
CA	HAYWARD	HONDA OF HAYWARD	A	60	17,718	8.00%	13.00%	2,632	5.00%	10/02/99
CA	EL CERRITO	HONDA OF EL CERRITO	A	60	16,549	6.25%	11.25%	2,453	5.00%	12/26/01
CA	FREMONT	AUTOWEST HONDA	B	42	11,236	7.75%	12.75%	1,156	5.00%	12/31/01
CA	FREMONT	AUTOWEST HONDA		60	22,481	7.50%	12.50%	3,318	5.00%	09/01/02
CA	ROSEVILLE	AUTOWEST HONDA-ROSEVILLE	B	60	18,040	8.89%	13.89%	2,713	5.00%	09/13/00
CA	CONCORD	CONCORD HONDA	D	72	21,731	7.00%	11.99%	3,905	4.99%	11/04/02
CA	FREMONT	AUTOWEST HONDA	D	60	24,735	8.64%	13.55%	3,722	4.91%	11/11/00
CA	PALO ALTO	ANDERSON HONDA	A	60	5,156	6.09%	11.00%	748	4.91%	02/28/02
CA	PALO ALTO	ANDERSON HONDA	D	66	17,249	6.25%	11.15%	2,728	4.90%	12/15/01
CA	CONCORD	CONCORD HONDA		60	9,899	7.09%	11.99%	1,423	4.90%	03/21/02
CA	SAN JOSE	HONDA OF STEVENS CREEK	C	60	14,172	7.09%	11.99%	2,078	4.90%	04/24/02
CA	PALO ALTO	ANDERSON HONDA		36	12,090	7.09%	11.99%	1,029	4.90%	05/25/02
CA	PALO ALTO	ANDERSON HONDA	B	60	13,747	7.09%	11.99%	2,019	4.90%	05/27/02
CA	EL CERRITO	HONDA OF EL CERRITO	B	60	20,198	7.09%	11.95%	2,942	4.86%	01/13/02
CA	PALO ALTO	ANDERSON HONDA	B	60	11,455	7.09%	11.95%	1,669	4.86%	03/09/02
CA	EL CERRITO	HONDA OF EL CERRITO	C	60	25,974	7.09%	11.95%	3,784	4.86%	03/29/02
CA	COLMA	HONDA OF SERRAMONTE	D	60	16,343	7.09%	11.95%	2,329	4.86%	06/20/02
CA	SAN JOSE	HONDA OF STEVENS CREEK	B	72	24,603	9.15%	14.00%	4,501	4.85%	02/17/01

CA - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CA	TRACY	TRACY HONDA	C	60	15,875	7.90%	12.75%	2,283	4.85%	04/13/01
CA	SAN JOSE	HONDA OF STEVENS CREEK	D	60	18,604	8.15%	12.99%	2,723	4.84%	03/17/01
CA	FREMONT	AUTOWEST HONDA		60	14,796	7.09%	11.90%	2,132	4.81%	02/23/02
CA	SAN JOSE	HONDA OF STEVENS CREEK	B	60	15,011	7.09%	11.90%	2,159	4.81%	04/19/02
CA	PALO ALTO	ANDERSON HONDA	C	60	22,795	7.09%	11.90%	3,284	4.81%	06/23/02
CA	OAKLAND	HONDA OF OAKLAND	A	60	15,598	8.15%	12.95%	2,277	4.80%	02/27/01
CA	FREMONT	AUTOWEST HONDA	C	60	13,808	7.40%	12.20%	1,994	4.80%	08/04/01
CA	PLEASANTON	ACURA OF PLEASANTON	D	60	30,951	9.24%	14.00%	4,549	4.76%	08/05/00
CA	EL CERRITO	HONDA OF EL CERRITO	C	60	13,642	10.14%	14.90%	2,029	4.76%	12/31/00
CA	WESTMINSTER	HONDA WORLD	B	60	13,498	8.15%	12.90%	1,949	4.75%	01/29/01
CA	SANTA ROSA	MANLY HONDA		72	17,633	7.40%	12.15%	3,030	4.75%	06/28/01
CA	FREMONT	AUTOWEST HONDA	A	36	14,753	6.25%	11.00%	1,170	4.75%	11/21/01
CA	SUNNYVALE	LARRY HOPKINS HONDA	B	60	9,155	6.25%	11.00%	1,259	4.75%	01/05/02
CA	FREMONT	AUTOWEST HONDA		60	10,906	6.50%	11.25%	1,538	4.75%	09/28/02
CA	ROSEVILLE	AUTOWEST HONDA-ROSEVILLE	A	60	13,244	8.25%	12.99%	1,911	4.74%	02/21/00
CA	FREMONT	AUTOWEST HONDA	A	60	12,535	9.24%	13.95%	1,822	4.71%	08/20/00
CA	VICTORVILLE	VALLEY HI HONDA	C	72	20,254	7.25%	11.95%	3,434	4.70%	11/29/01
CA	SAN JOSE	CAPITOL HONDA	B	60	17,209	9.50%	14.20%	2,447	4.70%	06/12/99
CA	SAN LEANDRO	SAN LEANDRO HONDA	A	60	21,779	6.24%	10.90%	3,000	4.66%	03/09/03
CA	PALO ALTO	ANDERSON HONDA	B	60	17,405	7.09%	11.75%	2,427	4.66%	02/17/02
CA	CONCORD	CONCORD HONDA	B	72	19,960	7.25%	11.90%	3,347	4.65%	12/29/01
CA	SAN LEANDRO	SAN LEANDRO HONDA	B	60	14,706	8.25%	12.90%	2,034	4.65%	02/11/00
CA	ROSEVILLE	AUTOWEST HONDA-ROSEVILLE	C	72	20,891	9.64%	14.28%	3,627	4.64%	12/13/00
CA	EL CERRITO	HONDA OF EL CERRITO	B	60	19,206	8.15%	12.75%	2,684	4.60%	02/13/01
CA	STOCKTON	STOCKTON HONDA	A	60	12,804	7.90%	12.50%	1,743	4.60%	04/06/01
CA	PALO ALTO	ANDERSON HONDA	B	60	18,240	7.40%	12.00%	2,467	4.60%	09/09/01

CA - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CA	PALO ALTO	ANDERSON HONDA	A	60	16,266	7.09%	11.69%	2,238	4.60%	06/20/02
CA	FREMONT	AUTOWEST HONDA	A	60	15,707	8.39%	12.95%	2,182	4.56%	09/12/00
CA	FREMONT	AUTOWEST HONDA	D	54	19,567	12.39%	16.95%	2,543	4.56%	09/30/00
CA	EL CERRITO	HONDA OF EL CERRITO	A	72	19,281	9.39%	13.95%	3,344	4.56%	01/06/01
CA	EL CERRITO	HONDA OF EL CERRITO	B	72	24,020	8.40%	12.95%	4,091	4.55%	07/21/01
CA	EL CERRITO	HONDA OF EL CERRITO	C	60	12,702	7.40%	11.95%	1,736	4.55%	09/09/01
CA	CLOVIS	HONDA NORTH	B	60	11,386	6.39%	10.90%	1,488	4.51%	01/05/03
CA	FREMONT	AUTOWEST HONDA	C	60	19,626	8.99%	13.50%	2,656	4.51%	05/29/00
CA	FREMONT	AUTOWEST HONDA	D	60	16,465	8.39%	12.90%	2,262	4.51%	01/11/01
CA	ALHAMBRA	GOUDY HONDA	C	72	25,284	8.64%	13.14%	4,188	4.50%	10/19/00
CA	ALHAMBRA	GOUDY HONDA	D	72	29,597	7.40%	11.90%	4,902	4.50%	07/07/01
CA	FREMONT	AUTOWEST HONDA	C	60	12,978	7.40%	11.90%	1,715	4.50%	07/15/01
CA	CERRITOS	NORM REEVES HONDA OF CERRITOS	A	72	17,668	7.40%	11.90%	2,926	4.50%	07/16/01
CA	ALHAMBRA	GOUDY HONDA	B	72	20,937	7.40%	11.90%	3,401	4.50%	07/16/01
CA	RIVERSIDE	RIVERSIDE HONDA	D	72	22,555	7.40%	11.90%	3,664	4.50%	08/05/01
CA	CORONA	HONDA CARS OF CORONA	D	60	18,696	7.40%	11.90%	2,527	4.50%	08/17/01
CA	CONCORD	CONCORD HONDA	D	60	13,266	7.40%	11.90%	1,754	4.50%	08/24/01
CA	OAKLAND	HONDA OF OAKLAND	B	72	17,836	7.40%	11.90%	2,898	4.50%	09/03/01
CA	LODI	LODI HONDA	B	60	16,499	7.40%	11.90%	2,229	4.50%	09/09/01
CA	FREMONT	AUTOWEST HONDA	D	60	28,029	6.39%	10.89%	3,654	4.50%	01/02/03
CA	OAKLAND	HONDA OF OAKLAND	A	60	11,695	8.00%	12.50%	1,594	4.50%	09/23/99
CA	BERKELEY	JIM DOTENS HONDA	B	72	23,227	9.24%	13.74%	3,963	4.50%	06/21/00
CA	PLEASANTON	ACURA OF PLEASANTON	C	72	39,132	9.24%	13.74%	6,678	4.50%	08/29/00

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

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	23	25.56	23	25.56
B	26	28.89	49	54.44
C	21	23.33	70	77.78
D	20	22.22	90	100.00

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

CO - Case Summary of Top 100 Percentage Point 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	D	72	21,639	7.35%	11.99%	3,695	4.64%	02/16/02
CO	LONGMONT	FRONGRADE HONDA LTD.	B	72	20,196	7.49%	11.99%	3,344	4.50%	08/20/01
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.	D	72	18,919	8.49%	12.99%	3,190	4.50%	01/27/01
CO	COLORADOSPRINGS	TEAM HONDA	A	72	16,941	8.49%	12.99%	2,862	4.50%	02/19/01
CO	WESTMINSTER	JOHN ELWAY HONDA	C	60	14,290	7.49%	11.99%	1,891	4.50%	09/01/01
CO	DENVER	MILE HIGH HONDA	D	72	21,522	6.35%	10.49%	3,211	4.14%	12/05/01
CO	DENVER	MILE HIGH HONDA	A	66	13,335	7.49%	11.50%	1,780	4.01%	07/31/01
CO	COLORADOSPRINGS	TEAM HONDA	D	72	19,770	8.99%	12.99%	2,973	4.00%	11/24/00
CO	DENVER	MILE HIGH HONDA	C	60	15,790	8.49%	12.25%	1,800	3.76%	02/10/01
CO	GOLDEN	PLANET HONDA	B	72	19,259	8.75%	12.49%	2,692	3.74%	05/23/01
CO	WESTMINSTER	JOHN ELWAY HONDA	D	60	18,952	7.45%	11.15%	2,050	3.70%	10/19/02
CO	GREELEY	HONDA OF GREELEY, INC.	D	60	20,427	7.30%	10.95%	2,218	3.65%	10/25/02
CO	DENVER	MILE HIGH HONDA	D	60	19,408	7.35%	10.95%	2,082	3.60%	02/09/02
CO	DENVER	BRAMAN COLORADO IMPORTS, INC.	D	60	19,942	8.49%	12.08%	2,171	3.59%	02/03/01
CO	DENVER	MILE HIGH HONDA	C	60	16,572	7.74%	11.25%	1,742	3.51%	07/20/99
CO	WESTMINSTER	JOHN ELWAY HONDA	B	60	17,856	7.30%	10.80%	1,860	3.50%	11/02/02
CO	WESTMINSTER	JOHN ELWAY HONDA		48	9,549	7.30%	10.80%	781	3.50%	11/08/02
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	C	72	33,947	9.49%	12.99%	4,496	3.50%	02/10/01
CO	GREELEY	HONDA OF GREELEY, INC.	C	60	19,846	7.05%	10.55%	2,056	3.50%	08/03/02
CO	GOLDEN	PLANET HONDA	C	60	26,682	7.05%	10.55%	2,769	3.50%	08/05/02
CO	GOLDEN	PLANET HONDA	B	60	24,543	7.05%	10.55%	2,547	3.50%	08/07/02
CO	WESTMINSTER	JOHN ELWAY HONDA	A	60	16,698	7.05%	10.55%	1,733	3.50%	08/09/02
CO	GOLDEN	PLANET HONDA	D	60	23,224	7.05%	10.55%	2,410	3.50%	08/13/02

CO - Case Summary of Top 100 Percentage Point 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	D	60	18,452	7.05%	10.55%	1,875	3.50%	08/15/02
CO	GOLDEN	PLANET HONDA	C	60	20,148	7.05%	10.55%	2,091	3.50%	08/19/02
CO	GOLDEN	PLANET HONDA	C	60	30,396	7.30%	10.80%	3,166	3.50%	10/25/02
CO	GREELEY	HONDA OF GREELEY, INC.	C	60	13,781	7.30%	10.80%	1,405	3.50%	11/07/02
CO	GREELEY	HONDA OF GREELEY, INC.	D	60	24,848	7.30%	10.80%	2,588	3.50%	11/06/02
CO	WESTMINSTER	JOHN ELWAY HONDA	C	60	18,477	7.65%	11.15%	1,934	3.50%	09/12/02
CO	WESTMINSTER	JOHN ELWAY HONDA	A	72	30,803	8.55%	12.05%	4,010	3.50%	10/30/02
CO	WESTMINSTER	JOHN ELWAY HONDA	B	72	28,373	8.55%	12.05%	3,622	3.50%	11/15/02
CO	LITTLETON	RALPH SCHOMP HONDA	C	60	22,004	7.25%	10.75%	2,242	3.50%	06/10/99
CO	DENVER	MILE HIGH HONDA	B	60	18,945	7.25%	10.75%	1,972	3.50%	06/22/99
CO	PUEBLO	VIDMAR HONDA	D	60	12,781	7.25%	10.75%	1,302	3.50%	07/07/99
CO	GLENWOOD SPRGS.	CANYON HONDA	D	60	29,211	7.50%	11.00%	2,992	3.50%	08/28/99
CO	LITTLETON	RALPH SCHOMP HONDA	C	60	10,596	7.75%	11.25%	1,111	3.50%	09/22/99
CO	LITTLETON	RALPH SCHOMP HONDA	D	60	13,671	7.75%	11.25%	1,433	3.50%	12/30/99
CO	LONGMONT	FRONGRADE HONDA LTD.	A	60	14,299	9.25%	12.75%	1,529	3.50%	08/11/00
CO	COLORADOSPRINGS	TEAM HONDA	B	60	16,543	9.25%	12.75%	1,769	3.50%	08/16/00
CO	GOLDEN	PLANET HONDA	C	60	14,729	8.75%	12.25%	1,532	3.50%	12/05/00
CO	DENVER	MILE HIGH HONDA	D	72	19,885	9.75%	13.25%	2,638	3.50%	12/12/00
CO	DENVER	MILE HIGH HONDA	D	72	17,576	9.75%	13.25%	2,331	3.50%	12/16/00
CO	GOLDEN	PLANET HONDA	B	60	13,876	8.75%	12.25%	1,475	3.50%	12/21/00
CO	COLORADOSPRINGS	TEAM HONDA	A	60	14,726	8.75%	12.25%	1,564	3.50%	01/04/01
CO	COLORADOSPRINGS	TEAM HONDA	D	60	18,084	8.75%	12.25%	1,920	3.50%	01/15/01
CO	DENVER	BRAMAN COLORADO IMPORTS, INC.	B	60	22,724	8.75%	12.25%	2,416	3.50%	01/19/01
CO	DENVER	MILE HIGH HONDA	A	60	15,727	8.49%	11.99%	1,666	3.50%	01/29/01
CO	COLORADO SPRING	PIKES PEAK ACURA, LTD	B	60	13,204	8.49%	11.99%	1,399	3.50%	02/03/01
CO	COLORADOSPRINGS	TEAM HONDA	D	60	22,090	8.49%	11.99%	2,347	3.50%	02/12/01

CO - Case Summary of Top 100 Percentage Point 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	D	60	21,011	8.49%	11.99%	2,226	3.50%	02/10/01
CO	GOLDEN	PLANET HONDA	D	60	18,300	8.49%	11.99%	1,897	3.50%	02/13/01
CO	COLORADOSPRINGS	TEAM HONDA	C	60	18,913	8.49%	11.99%	2,009	3.50%	02/15/01
CO	COLORADOSPRINGS	TEAM HONDA	D	60	22,799	8.49%	11.99%	2,422	3.50%	02/17/01
CO	LITTLETON	RALPH SCHOMP HONDA	B	36	7,442	8.49%	11.99%	455	3.50%	02/20/01
CO	DENVER	EMPIRE HONDA, INC.	A	60	11,623	8.49%	11.99%	1,231	3.50%	02/24/01
CO	LITTLETON	RALPH SCHOMP HONDA	B	60	17,249	8.49%	11.99%	1,827	3.50%	02/28/01
CO	WESTMINSTER	JOHN ELWAY HONDA		60	17,131	8.49%	11.99%	1,775	3.50%	03/05/01
CO	GOLDEN	PLANET HONDA	B	60	16,569	7.99%	11.49%	1,743	3.50%	03/27/01
CO	GLENWOOD SPRGS.	CANYON HONDA	B	60	14,285	7.99%	11.49%	1,473	3.50%	04/14/01
CO	WESTMINSTER	JOHN ELWAY HONDA	C	60	18,007	7.99%	11.49%	1,854	3.50%	04/14/01
CO	DENVER	MILE HIGH HONDA	C	60	18,118	7.99%	11.49%	1,906	3.50%	04/21/01
CO	WESTMINSTER	JOHN ELWAY HONDA	A	72	24,601	8.75%	12.25%	3,213	3.50%	05/02/01
CO	COLORADOSPRINGS	TEAM HONDA	B	60	16,806	7.75%	11.25%	1,759	3.50%	05/11/01
CO	WESTMINSTER	JOHN ELWAY HONDA	B	60	20,847	7.75%	11.25%	2,155	3.50%	05/19/01
CO	COLORADOSPRINGS	TEAM HONDA	D	60	17,681	7.75%	11.25%	1,850	3.50%	05/25/01
CO	COLORADOSPRINGS	TEAM HONDA	B	60	14,914	7.75%	11.25%	1,561	3.50%	05/24/01
CO	WESTMINSTER	JOHN ELWAY HONDA	B	60	14,680	7.75%	11.25%	1,539	3.50%	06/06/01
CO	WESTMINSTER	JOHN ELWAY HONDA	B	72	22,260	8.75%	12.25%	2,850	3.50%	06/08/01
CO	GREELEY	HONDA OF GREELEY, INC.	D	72	26,291	8.75%	12.25%	3,432	3.50%	06/15/01
CO	WESTMINSTER	JOHN ELWAY HONDA	D	60	18,246	7.75%	11.25%	1,872	3.50%	06/21/01
CO	COLORADOSPRINGS	TEAM HONDA	C	60	20,806	7.75%	11.25%	2,181	3.50%	06/07/01
CO	COLORADO SPRING	PIKES PEAK ACURA, LTD	C	60	32,405	7.75%	11.25%	3,397	3.50%	06/25/01
CO	GOLDEN	PLANET HONDA	D	60	15,570	7.49%	10.99%	1,626	3.50%	06/27/01
CO	GREELEY	HONDA OF GREELEY, INC.	B	60	14,578	7.49%	10.99%	1,522	3.50%	06/29/01
CO	GOLDEN	PLANET HONDA	B	60	19,013	7.49%	10.99%	1,985	3.50%	07/05/01

CO - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CO	COLORADOSPRINGS	TEAM HONDA	C	60	24,392	7.49%	10.99%	2,544	3.50%	07/11/01
CO	COLORADO SPRING	PIKES PEAK ACURA, LTD	C	72	42,784	8.49%	11.99%	5,563	3.50%	07/18/01
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	D	60	17,908	7.49%	10.99%	1,831	3.50%	07/28/01
CO	WESTMINSTER	JOHN ELWAY HONDA	B	60	14,352	7.49%	10.99%	1,499	3.50%	07/28/01
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	C	60	22,932	7.49%	10.99%	2,344	3.50%	08/01/01
CO	COLORADO SPRING	PIKES PEAK ACURA, LTD	C	60	22,289	7.49%	10.99%	2,328	3.50%	08/06/01
CO	LONGMONT	FRONGRADE HONDA LTD.	A	72	19,990	8.49%	11.99%	2,601	3.50%	07/20/01
CO	WESTMINSTER	JOHN ELWAY HONDA	B	60	12,533	7.49%	10.99%	1,281	3.50%	08/15/01
CO	GOLDEN	PLANET HONDA	D	60	14,339	7.49%	10.99%	1,498	3.50%	08/20/01
CO	COLORADOSPRINGS	TEAM HONDA	D	60	17,272	7.49%	10.99%	1,805	3.50%	08/21/01
CO	GOLDEN	PLANET HONDA		60	17,078	7.49%	10.99%	1,783	3.50%	08/25/01
CO	WESTMINSTER	JOHN ELWAY HONDA	C	72	23,579	8.49%	11.99%	3,007	3.50%	08/25/01
CO	COLORADOSPRINGS	TEAM HONDA	D	60	17,458	7.49%	10.99%	1,825	3.50%	08/29/01
CO	GOLDEN	PLANET HONDA	B	60	19,557	7.49%	10.99%	2,042	3.50%	09/14/01
CO	GOLDEN	PLANET HONDA	A	60	24,015	7.49%	10.99%	2,508	3.50%	09/03/01
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	60	15,147	7.49%	10.99%	1,582	3.50%	09/03/01
CO	GREELEY	HONDA OF GREELEY, INC.	D	72	23,911	8.49%	11.99%	3,108	3.50%	09/13/01
CO	COLORADOSPRINGS	TEAM HONDA	B	60	16,664	7.49%	10.99%	1,742	3.50%	09/14/01
CO	COLORADOSPRINGS	TEAM HONDA	B	60	17,818	7.49%	10.99%	1,861	3.50%	09/14/01
CO	GOLDEN	PLANET HONDA	D	60	21,778	7.49%	10.99%	2,275	3.50%	09/14/01

***CO - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	11	11.46	11	11.46
B	28	29.17	39	40.63
C	24	25.00	63	65.63
D	33	34.38	96	100.00

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

CT - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CT	MILFORD	COURTNEY HONDA	D	36	7,659	9.97%	14.99%	686	5.02%	01/22/01
CT	NEW BRITAIN	SCHALLER-HONDA	D	72	21,378	6.99%	11.49%	3,450	4.50%	09/24/01
CT	WESTBROOK	WESTBROOK HONDA	D	72	18,798	6.29%	10.79%	3,055	4.50%	12/01/01
CT	GROTON	CARDINAL HONDA	C	72	24,966	6.29%	10.79%	4,059	4.50%	11/30/01
CT	WESTBROOK	WESTBROOK HONDA	A	72	25,458	6.29%	10.79%	4,137	4.50%	12/05/01
CT	DANBURY	FAIR HONDA	B	72	17,413	8.74%	13.24%	2,889	4.50%	11/24/00
CT	WESTBROOK	WESTBROOK HONDA	D	60	13,643	8.99%	12.99%	1,669	4.00%	07/26/00
CT	DANBURY	FAIR HONDA	D	72	23,190	6.80%	10.80%	3,303	4.00%	02/05/02
CT	ENFIELD	LIA HONDA	C	72	22,130	7.30%	11.30%	3,186	4.00%	02/26/02
CT	TORRINGTON	TORRINGTON HONDA	D	72	22,042	7.55%	11.55%	3,238	4.00%	04/26/02
CT	DANBURY	FAIR HONDA		66	19,580	6.29%	10.29%	2,509	4.00%	11/24/01
CT	WESTBROOK	WESTBROOK HONDA	D	72	25,086	7.24%	11.24%	3,667	4.00%	05/17/02
CT	DANBURY	FAIR HONDA	D	60	17,897	7.65%	11.60%	2,076	3.95%	11/23/99
CT	HARTFORD	LIBERTY HONDA	D	60	21,427	7.90%	11.75%	2,484	3.85%	02/15/01
CT	HARTFORD	LIBERTY HONDA	D	60	17,562	7.90%	11.75%	2,036	3.85%	02/24/01
CT	DANBURY	FAIR HONDA	C	60	15,550	6.69%	10.49%	1,747	3.80%	10/08/01
CT	DANBURY	FAIR HONDA	D	60	23,120	6.69%	10.49%	2,597	3.80%	10/08/01
CT	W. SIMSBURY	HOFFMAN HONDA	D	60	17,000	6.94%	10.74%	1,916	3.80%	07/13/02
CT	W. SIMSBURY	HOFFMAN HONDA	D	60	15,594	6.99%	10.75%	1,740	3.76%	06/27/01
CT	NEW BRITAIN	SCHALLER-HONDA	D	72	21,506	6.74%	10.49%	2,912	3.75%	10/25/02
CT	WESTBROOK	WESTBROOK HONDA	D	60	22,507	5.99%	9.74%	2,469	3.75%	12/30/02
CT	GREENWICH	GREENWICH HONDA	B	60	27,503	5.99%	9.74%	2,956	3.75%	12/21/02
CT	GROTON	CARDINAL HONDA	D	72	18,050	9.49%	13.24%	2,562	3.75%	12/12/00
CT	HARTFORD	LIBERTY HONDA	D	60	16,157	6.24%	9.98%	1,775	3.74%	10/31/02
CT	WESTBROOK	WESTBROOK HONDA	D	60	16,280	8.25%	11.99%	1,840	3.74%	01/25/01

CT - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CT	MILFORD	COURTNEY HONDA	D	60	25,071	8.25%	11.99%	2,833	3.74%	01/27/01
CT	NEW BRITAIN	SCHALLER-HONDA	D	60	17,854	7.75%	11.49%	2,000	3.74%	03/15/01
CT	NORWALK	DEVAN ACURA OF NORWALK	B	60	25,921	7.25%	10.99%	2,823	3.74%	05/30/01
CT	W. SIMSBURY	HOFFMAN HONDA		72	19,566	7.75%	11.47%	2,677	3.72%	04/04/01
CT	DANBURY	FAIR HONDA	C	60	18,843	7.30%	10.99%	2,028	3.69%	01/29/02
CT	DANBURY	FAIR HONDA	D	72	20,974	7.30%	10.99%	2,771	3.69%	02/11/02
CT	WESTBROOK	WESTBROOK HONDA	C	72	31,283	7.30%	10.99%	4,212	3.69%	04/17/02
CT	HARTFORD	LIBERTY HONDA	D	60	28,343	5.99%	9.60%	2,989	3.61%	03/25/03
CT	DANBURY	FAIR HONDA	B	60	19,032	6.69%	10.25%	1,958	3.56%	10/08/01
CT	HARTFORD	LIBERTY HONDA	D	60	12,620	8.74%	12.28%	1,360	3.54%	06/07/00
CT	HARTFORD	LIBERTY HONDA	D	60	22,143	7.39%	10.90%	2,318	3.51%	07/20/99
CT	HARTFORD	LIBERTY HONDA	D	60	25,559	7.39%	10.90%	2,675	3.51%	07/27/99
CT	HARTFORD	LIBERTY HONDA	D	60	15,355	7.64%	11.15%	1,613	3.51%	10/25/99
CT	GROTON	CARDINAL HONDA	C	60	10,854	7.64%	11.15%	1,140	3.51%	01/13/00
CT	GROTON	ANTONINO ACURA	D	66	19,029	9.24%	12.74%	2,221	3.50%	11/20/00
CT	HARTFORD	LIBERTY HONDA	D	72	24,791	9.49%	12.99%	3,278	3.50%	12/29/00
CT	GROTON	CARDINAL HONDA	C	72	24,286	9.49%	12.99%	3,211	3.50%	01/10/01
CT	DANBURY	FAIR HONDA	D	60	24,625	7.30%	10.80%	2,511	3.50%	01/11/02
CT	BRANDFORD	BRANDFON HONDA	D	60	20,140	7.30%	10.80%	2,098	3.50%	03/13/02
CT	DANBURY	FAIR HONDA	C	60	12,883	7.30%	10.80%	1,314	3.50%	01/16/02
CT	DANBURY	FAIR HONDA		60	22,157	7.30%	10.80%	2,260	3.50%	01/21/02
CT	GROTON	CARDINAL HONDA	D	60	31,489	7.30%	10.80%	3,282	3.50%	01/30/02
CT	DANBURY	FAIR HONDA	C	72	14,648	7.30%	10.80%	1,833	3.50%	02/08/02
CT	NEW BRITAIN	SCHALLER-HONDA	C	60	18,452	7.30%	10.80%	1,886	3.50%	02/05/02
CT	GROTON	CARDINAL HONDA	D	60	15,832	7.30%	10.80%	1,650	3.50%	02/11/02
CT	WATERTOWN	HONDA OF WATERTOWN	D	60	17,916	7.30%	10.80%	1,867	3.50%	03/22/02

CT - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CT	WATERTOWN	HONDA OF WATERTOWN	D	60	17,455	7.30%	10.80%	1,818	3.50%	02/28/02
CT	DANBURY	FAIR HONDA	B	36	7,961	7.30%	10.80%	467	3.50%	03/06/02
CT	ENFIELD	LIA HONDA	D	60	25,437	7.30%	10.80%	2,646	3.50%	03/21/02
CT	DANBURY	FAIR HONDA	D	60	18,627	7.30%	10.80%	1,940	3.50%	03/28/02
CT	DANBURY	FAIR HONDA		60	12,011	7.30%	10.80%	1,250	3.50%	03/23/02
CT	GROTON	CARDINAL HONDA	C	60	21,462	7.30%	10.80%	2,237	3.50%	03/30/02
CT	DANBURY	FAIR HONDA	A	60	17,068	7.30%	10.80%	1,741	3.50%	04/08/02
CT	DANBURY	FAIR HONDA	D	66	21,431	7.30%	10.80%	2,431	3.50%	04/09/02
CT	DANBURY	FAIR HONDA	D	60	21,491	7.30%	10.80%	2,238	3.50%	04/10/02
CT	DANBURY	FAIR HONDA	C	60	10,718	7.30%	10.80%	1,116	3.50%	04/10/02
CT	WESTBROOK	WESTBROOK HONDA		72	35,787	5.49%	8.99%	4,424	3.50%	05/15/02
CT	GROTON	CARDINAL HONDA	D	60	21,332	6.24%	9.74%	2,189	3.50%	11/21/02
CT	GROTON	CARDINAL HONDA	D	60	21,806	6.24%	9.74%	2,237	3.50%	11/23/02
CT	GROTON	CARDINAL HONDA	D	60	18,954	6.24%	9.74%	1,945	3.50%	11/23/02
CT	GROTON	CARDINAL HONDA	D	60	19,144	6.24%	9.74%	1,964	3.50%	11/23/02
CT	ENFIELD	LIA HONDA	C	60	19,350	6.24%	9.74%	1,984	3.50%	11/25/02
CT	WALLINGFORD	EXECUTIVE HONDA	C	60	22,137	6.24%	9.74%	2,272	3.50%	11/02/02
CT	NEW BRITAIN	SCHALLER-HONDA	A	36	10,000	6.24%	9.74%	598	3.50%	10/26/02
CT	DANBURY	FAIR HONDA	D	60	18,898	6.24%	9.74%	1,898	3.50%	10/25/02
CT	WALLINGFORD	EXECUTIVE HONDA	C	60	18,832	6.24%	9.74%	1,933	3.50%	10/29/02
CT	MILFORD	COURTNEY HONDA	C	60	16,710	6.24%	9.74%	1,714	3.50%	10/31/02
CT	NEW BRITAIN	SCHALLER-HONDA	B	60	22,953	6.24%	9.74%	2,354	3.50%	11/18/02
CT	GREENWICH	GREENWICH HONDA		60	15,396	6.24%	9.74%	1,547	3.50%	11/15/02
CT	DANBURY	FAIR HONDA	C	60	17,564	6.24%	9.74%	1,801	3.50%	11/16/02
CT	GREENWICH	GREENWICH HONDA	D	60	21,239	6.24%	9.74%	2,134	3.50%	11/19/02
CT	GROTON	CARDINAL HONDA	D	60	24,561	6.24%	9.74%	2,520	3.50%	11/21/02

CT - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
CT	WATERTOWN	HONDA OF WATERTOWN	C	60	20,753	6.24%	9.74%	2,129	3.50%	11/29/02
CT	ENFIELD	LIA HONDA		60	31,481	6.24%	9.74%	3,229	3.50%	11/23/02
CT	DANBURY	FAIR HONDA		60	15,807	6.24%	9.74%	1,621	3.50%	11/26/02
CT	HARTFORD	LIBERTY HONDA	B	60	23,341	6.24%	9.74%	2,392	3.50%	11/26/02
CT	GROTON	CARDINAL HONDA	D	60	20,294	6.24%	9.74%	2,083	3.50%	11/23/02
CT	GREENWICH	GREENWICH HONDA	D	60	17,657	6.24%	9.74%	1,774	3.50%	12/02/02
CT	NEW BRITAIN	SCHALLER-HONDA	D	60	21,209	6.24%	9.74%	2,172	3.50%	12/06/02
CT	GROTON	CARDINAL HONDA	B	60	17,353	6.24%	9.74%	1,781	3.50%	12/13/02
CT	GROTON	CARDINAL HONDA	C	60	9,519	6.24%	9.74%	977	3.50%	12/12/02
CT	WATERTOWN	HONDA OF WATERTOWN	D	66	29,007	6.24%	9.74%	3,301	3.50%	01/20/03
CT	HARTFORD	LIBERTY HONDA	D	60	15,242	7.10%	10.60%	1,584	3.50%	06/10/99
CT	DANBURY	FAIR HONDA	D	60	16,315	7.10%	10.60%	1,659	3.50%	06/26/99
CT	WATERTOWN	HONDA OF WATERTOWN	D	60	24,202	7.10%	10.60%	2,513	3.50%	06/30/99
CT	DANBURY	FAIR HONDA	C	60	15,206	7.10%	10.60%	1,546	3.50%	07/07/99
CT	GREENWICH	GREENWICH HONDA	C	60	13,312	7.40%	10.90%	1,360	3.50%	07/23/99
CT	DANBURY	FAIR HONDA	D	60	20,068	7.40%	10.90%	2,049	3.50%	07/26/99
CT	DANBURY	FAIR HONDA	C	60	9,959	7.40%	10.90%	1,016	3.50%	07/27/99
CT	DANBURY	FAIR HONDA	A	60	23,650	7.40%	10.90%	2,415	3.50%	08/16/99
CT	DANBURY	FAIR HONDA	D	60	14,909	7.40%	10.90%	1,523	3.50%	08/23/99
CT	MILFORD	ACURA OF MILFORD	C	60	17,428	7.40%	10.90%	1,818	3.50%	08/26/99
CT	DANBURY	FAIR HONDA	A	60	20,957	7.65%	11.15%	2,147	3.50%	09/07/99
CT	HARTFORD	LIBERTY HONDA	B	60	20,860	7.65%	11.15%	2,185	3.50%	09/07/99
CT	NORTH HAVEN	ACURA BY EXECUTIVE	B	48	13,055	10.15%	13.65%	1,104	3.50%	09/13/99

***CT - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	5	5.43	5	5.43
B	10	10.87	15	16.30
C	23	25.00	38	41.30
D	54	58.70	92	100.00

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

DE - Case Summary of Top 100 Percentage Point 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	NEWARK	MARTIN HONDA	B	72	25,936	6.79%	10.70%	3,675	3.91%	08/30/02
DE	NEWARK	MARTIN HONDA	D	60	17,359	6.34%	9.94%	1,835	3.60%	10/26/02
DE	NEWARK	MARTIN HONDA	D	60	28,143	5.94%	9.54%	2,958	3.60%	01/25/03
DE	NEWARK	MARTIN HONDA		60	22,027	7.24%	10.79%	2,326	3.55%	04/08/02
DE	NEWARK	MARTIN HONDA	D	60	13,551	7.44%	10.95%	1,418	3.51%	07/28/99
DE	NEWARK	MARTIN HONDA	C	60	15,552	6.99%	10.50%	1,616	3.51%	07/26/01
DE	NEWARK	MARTIN HONDA	D	60	16,224	7.25%	10.75%	1,688	3.50%	07/25/01
DE	NEWARK	MARTIN HONDA	B	60	19,815	6.34%	9.84%	2,035	3.50%	11/11/02
DE	NEWARK	MARTIN HONDA	D	66	18,499	6.59%	10.09%	2,117	3.50%	10/26/02
DE	NEWARK	MARTIN HONDA	B	66	19,930	6.59%	10.09%	2,280	3.50%	10/26/02
DE	NEWARK	MARTIN HONDA	D	60	25,119	6.34%	9.84%	2,579	3.50%	11/02/02
DE	NEWARK	MARTIN HONDA	B	60	10,398	6.34%	9.84%	1,058	3.50%	11/07/02
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	20,203	6.34%	9.84%	2,072	3.50%	11/14/02
DE	NEWARK	MARTIN HONDA	D	66	26,487	6.19%	9.69%	2,992	3.50%	03/19/03
DE	NEWARK	MARTIN HONDA	D	66	28,131	6.19%	9.69%	3,198	3.50%	03/18/03
DE	NEWARK	MARTIN HONDA	C	60	23,434	7.20%	10.70%	2,434	3.50%	06/25/99
DE	NEWARK	MARTIN HONDA	C	60	24,866	7.20%	10.70%	2,586	3.50%	06/19/99
DE	NEWARK	MARTIN HONDA	B	60	15,052	7.20%	10.70%	1,565	3.50%	06/23/99
DE	NEWARK	MARTIN HONDA	D	60	18,401	8.49%	11.99%	1,907	3.50%	05/02/00
DE	NEWARK	MARTIN HONDA	D	60	20,391	8.74%	12.24%	2,168	3.50%	10/21/00
DE	NEWARK	MARTIN HONDA	D	60	15,140	8.49%	11.99%	1,604	3.50%	10/27/00
DE	NEWARK	MARTIN HONDA	C	60	26,824	8.49%	11.99%	2,841	3.50%	10/28/00
DE	NEWARK	MARTIN HONDA	A	48	12,141	8.49%	11.99%	1,008	3.50%	11/03/00

DE - Case Summary of Top 100 Percentage Point 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	C	60	17,628	8.49%	11.99%	1,867	3.50%	11/28/00
DE	NEWARK	MARTIN HONDA	B	60	12,292	8.49%	11.99%	1,302	3.50%	12/02/00
DE	NEWARK	MARTIN HONDA	A	60	21,708	8.49%	11.99%	2,299	3.50%	12/04/00
DE	NEWARK	MARTIN HONDA	B	60	6,763	8.49%	11.99%	716	3.50%	12/07/00
DE	NEWARK	MARTIN HONDA	C	60	16,856	8.49%	11.99%	1,786	3.50%	01/13/01
DE	NEWARK	MARTIN HONDA	D	48	12,348	8.49%	11.99%	1,025	3.50%	01/19/01
DE	NEWARK	MARTIN HONDA	C	60	17,742	8.49%	11.99%	1,879	3.50%	01/13/01
DE	NEWARK	MARTIN HONDA	C	60	19,005	8.49%	11.99%	2,013	3.50%	01/18/01
DE	NEWARK	MARTIN HONDA	A	60	8,481	7.75%	11.25%	889	3.50%	03/06/01
DE	NEW CASTLE	CASTLE ACURA	A	24	9,021	7.75%	11.25%	365	3.50%	03/22/01
DE	NEW CASTLE	CASTLE ACURA	D	60	27,909	7.75%	11.25%	2,928	3.50%	03/28/01
DE	NEWARK	MARTIN HONDA	A	60	16,637	7.75%	11.25%	1,744	3.50%	04/03/01
DE	NEWARK	MARTIN HONDA	D	60	16,890	7.75%	11.25%	1,771	3.50%	04/19/01
DE	NEWARK	MARTIN HONDA	D	72	30,410	8.75%	12.25%	3,971	3.50%	04/21/01
DE	NEW CASTLE	CASTLE ACURA	D	72	22,265	8.75%	12.25%	2,910	3.50%	04/24/01
DE	NEWARK	MARTIN HONDA	B	72	20,656	8.49%	11.99%	2,686	3.50%	05/03/01
DE	NEWARK	MARTIN HONDA	D	60	16,940	7.49%	10.99%	1,769	3.50%	05/05/01
DE	NEWARK	MARTIN HONDA	D	60	20,000	7.49%	10.99%	2,089	3.50%	05/09/01
DE	WILMINGTON	UNION PARK HONDA	C	60	17,705	7.25%	10.75%	1,804	3.50%	05/15/01
DE	NEWARK	MARTIN HONDA	D	60	15,257	7.25%	10.75%	1,588	3.50%	05/20/01
DE	NEWARK	MARTIN HONDA	C	66	23,729	7.75%	11.25%	2,765	3.50%	05/22/01
DE	NEWARK	MARTIN HONDA	D	60	27,164	7.25%	10.75%	2,827	3.50%	07/03/01
DE	NEWARK	MARTIN HONDA	D	60	18,328	7.25%	10.75%	1,907	3.50%	05/24/01
DE	NEWARK	MARTIN HONDA	C	60	13,509	7.25%	10.75%	1,406	3.50%	05/25/01
DE	NEWARK	MARTIN HONDA	B	60	21,354	7.25%	10.75%	2,176	3.50%	06/12/01
DE	NEWARK	MARTIN HONDA	D	60	18,371	7.25%	10.75%	1,912	3.50%	06/13/01

DE - Case Summary of Top 100 Percentage Point 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	17,950	7.25%	10.75%	1,868	3.50%	06/21/01
DE	NEWARK	MARTIN HONDA	D	60	14,228	7.25%	10.75%	1,480	3.50%	06/26/01
DE	NEWARK	MARTIN HONDA	C	60	15,531	7.25%	10.75%	1,616	3.50%	06/27/01
DE	NEWARK	MARTIN HONDA	C	60	16,000	7.25%	10.75%	1,665	3.50%	07/07/01
DE	NEWARK	MARTIN HONDA	C	60	19,922	7.25%	10.75%	2,074	3.50%	07/07/01
DE	NEWARK	MARTIN HONDA	D	60	17,292	7.25%	10.75%	1,799	3.50%	07/09/01
DE	NEWARK	MARTIN HONDA	C	60	15,062	7.25%	10.75%	1,567	3.50%	07/14/01
DE	NEWARK	MARTIN HONDA	C	60	16,114	7.25%	10.75%	1,675	3.50%	07/14/01
DE	NEW CASTLE	CASTLE ACURA	D	60	21,988	7.25%	10.75%	2,290	3.50%	07/18/01
DE	NEWARK	MARTIN HONDA	D	60	30,560	6.99%	10.49%	3,169	3.50%	07/26/01
DE	NEWARK	MARTIN HONDA	C	60	12,707	7.25%	10.75%	1,322	3.50%	07/25/01
DE	NEWARK	MARTIN HONDA	A	60	17,561	6.99%	10.49%	1,821	3.50%	07/27/01
DE	NEWARK	MARTIN HONDA	B	60	15,059	6.99%	10.49%	1,561	3.50%	08/09/01
DE	NEWARK	MARTIN HONDA	C	60	22,678	6.99%	10.49%	2,351	3.50%	08/09/01
DE	NEWARK	MARTIN HONDA	A	60	12,000	6.99%	10.49%	1,244	3.50%	08/11/01
DE	NEWARK	MARTIN HONDA	C	60	25,396	6.99%	10.49%	2,633	3.50%	08/13/01
DE	NEWARK	MARTIN HONDA	A	60	15,152	6.99%	10.49%	1,571	3.50%	08/13/01
DE	NEWARK	MARTIN HONDA	D	60	17,937	6.99%	10.49%	1,847	3.50%	08/15/01
DE	NEWARK	MARTIN HONDA	C	60	19,336	6.99%	10.49%	2,005	3.50%	08/18/01
DE	NEWARK	MARTIN HONDA	D	60	18,474	6.99%	10.49%	1,915	3.50%	08/20/01
DE	NEWARK	MARTIN HONDA	C	60	18,278	6.99%	10.49%	1,895	3.50%	08/19/01
DE	NEWARK	MARTIN HONDA	A	60	13,050	6.99%	10.49%	1,352	3.50%	08/23/01
DE	NEWARK	MARTIN HONDA	C	66	24,993	7.49%	10.99%	2,855	3.50%	08/30/01
DE	NEWARK	MARTIN HONDA	C	60	13,881	6.99%	10.49%	1,439	3.50%	09/05/01
DE	NEWARK	MARTIN HONDA	A	72	26,020	7.99%	11.49%	3,355	3.50%	09/07/01
DE	NEWARK	MARTIN HONDA	C	60	21,221	6.99%	10.49%	2,200	3.50%	09/10/01

DE - Case Summary of Top 100 Percentage Point 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	60	24,855	6.99%	10.49%	2,579	3.50%	09/13/01
DE	NEWARK	MARTIN HONDA	D	60	23,101	6.99%	10.49%	2,392	3.50%	09/13/01
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	17,500	6.49%	9.99%	1,801	3.50%	10/30/01
DE	NEWARK	MARTIN HONDA	B	60	16,673	6.49%	9.99%	1,699	3.50%	11/07/01
DE	NEWARK	MARTIN HONDA	C	60	18,437	6.49%	9.99%	1,897	3.50%	11/07/01
DE	NEWARK	MARTIN HONDA	A	72	22,052	7.49%	10.99%	2,820	3.50%	11/08/01
DE	NEWARK	MARTIN HONDA	D	60	24,671	6.49%	9.99%	2,522	3.50%	11/14/01
DE	NEWARK	MARTIN HONDA		60	15,345	6.49%	9.99%	1,579	3.50%	11/29/01
DE	NEWARK	MARTIN HONDA	D	60	19,593	6.49%	9.99%	2,017	3.50%	12/04/01
DE	NEWARK	MARTIN HONDA	D	60	20,487	6.49%	9.99%	2,109	3.50%	12/10/01
DE	NEWARK	MARTIN HONDA	D	60	20,264	6.49%	9.99%	2,086	3.50%	12/12/01
DE	NEWARK	MARTIN HONDA	D	60	16,020	6.49%	9.99%	1,649	3.50%	12/27/01
DE	NEWARK	MARTIN HONDA	D	60	29,407	6.49%	9.99%	3,027	3.50%	12/27/01
DE	NEWARK	MARTIN HONDA	D	60	18,285	6.49%	9.99%	1,882	3.50%	12/28/01
DE	NEWARK	MARTIN HONDA	D	60	28,593	6.49%	9.99%	2,944	3.50%	12/29/01
DE	NEWARK	MARTIN HONDA	C	60	19,377	6.49%	9.99%	1,994	3.50%	12/31/01
DE	NEWARK	MARTIN HONDA	D	60	22,364	6.49%	9.99%	2,302	3.50%	12/31/01
DE	NEWARK	MARTIN HONDA	C	72	20,912	7.74%	11.24%	2,686	3.50%	03/22/02
DE	NEW CASTLE	CASTLE ACURA	C	72	22,895	7.74%	11.24%	2,942	3.50%	05/31/02
DE	NEW CASTLE	CASTLE ACURA	B	72	25,124	7.54%	11.04%	3,156	3.50%	07/13/02
DE	NEWARK	MARTIN HONDA	D	72	22,556	7.54%	11.04%	2,887	3.50%	07/22/02
DE	NEW CASTLE	CASTLE ACURA	B	60	34,254	6.34%	9.84%	3,447	3.50%	11/12/02

***DE - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	11	11.22	11	11.22
B	14	14.29	25	25.51
C	29	29.59	54	55.10
D	44	44.90	98	100.00

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

FL - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
FL	WEST PALM BEACH	PALM BEACH ACURA	B	72	31,224	6.40%	11.15%	5,377	4.75%	12/20/02
FL	DAVIE	RICK CASE HONDA	C	72	31,651	7.24%	11.99%	5,527	4.75%	07/28/02
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	C	72	19,928	7.34%	12.09%	3,486	4.75%	01/08/02
FL	CLEARWATER	CROWN ACURA	C	72	27,939	7.34%	12.09%	4,888	4.75%	01/22/02
FL	LONGWOOD	COURTESY HONDA	C	72	25,310	7.34%	12.09%	4,345	4.75%	01/28/02
FL	PLANTATION	RICK CASE ACURA	C	72	28,642	7.34%	12.09%	4,936	4.75%	04/29/02
FL	WINTER PARK	HOLLER HONDA	C	72	20,547	7.34%	12.09%	3,527	4.75%	05/22/02
FL	CLEARWATER	CROWN ACURA	A	72	21,082	9.24%	13.74%	3,596	4.50%	10/28/00
FL	PLANTATION	RICK CASE ACURA	D	72	21,487	8.15%	12.65%	3,532	4.50%	04/17/01
FL	MIAMI	SOUTH MOTORS HONDA	C	72	22,604	7.25%	11.75%	3,663	4.50%	09/16/01
FL	MIAMI	MIAMI HONDA	B	72	19,890	4.25%	8.74%	3,061	4.49%	09/28/02
FL	PINELLAS PARK	CROWN HONDA	B	66	22,541	6.90%	11.15%	3,165	4.25%	02/01/03
FL	PLANTATION	RICK CASE ACURA	B	72	30,085	6.75%	10.95%	4,514	4.20%	12/31/01
FL	TAMPA	BRANDON HONDA	D	60	15,698	8.15%	12.00%	1,826	3.85%	03/27/01
FL	TAMPA	TAMPA HONDALAND	C	72	30,368	5.59%	9.34%	4,041	3.75%	01/15/02
FL	CORAL SPRINGS	CORAL SPRINGS HONDA	B	72	18,019	5.14%	8.89%	2,374	3.75%	10/20/02
FL	TAMPA	TAMPA HONDALAND	A	72	20,021	4.65%	8.40%	2,621	3.75%	01/18/03
FL	MIAMI	MIAMI HONDA	B	60	18,506	8.22%	11.75%	1,973	3.53%	01/26/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	A	60	18,296	8.23%	11.75%	1,943	3.52%	01/19/00
FL	TAMPA	BRANDON HONDA	C	60	13,526	7.74%	11.25%	1,423	3.51%	07/14/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	B	60	16,915	7.74%	11.25%	1,778	3.51%	07/20/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	C	60	25,648	7.74%	11.25%	2,697	3.51%	07/25/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	D	60	17,834	7.74%	11.25%	1,875	3.51%	07/27/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	C	60	20,649	7.74%	11.25%	2,128	3.51%	08/01/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	C	60	16,462	7.74%	11.25%	1,730	3.51%	07/30/99

FL - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
FL	HOLLYWOOD	HOLLYWOOD HONDA	C	60	19,887	7.74%	11.25%	2,091	3.51%	07/31/99
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	B	60	16,806	7.74%	11.25%	1,766	3.51%	08/02/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	C	60	19,540	7.74%	11.25%	2,014	3.51%	08/05/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	C	60	19,388	7.74%	11.25%	2,038	3.51%	08/08/99
FL	MIAMI	MIAMI HONDA	D	60	22,505	7.74%	11.25%	2,366	3.51%	08/17/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	C	60	18,854	7.74%	11.25%	1,982	3.51%	08/16/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	A	60	21,012	7.74%	11.25%	2,209	3.51%	08/13/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	C	60	16,138	7.74%	11.25%	1,697	3.51%	08/12/99
FL	MIAMI	MIAMI HONDA	C	60	23,868	7.74%	11.25%	2,509	3.51%	08/18/99
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	A	60	12,032	7.74%	11.25%	1,265	3.51%	08/20/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	A	54	18,574	7.74%	11.25%	1,740	3.51%	08/21/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	C	60	19,887	7.74%	11.25%	2,091	3.51%	08/21/99
FL	MIAMI	MIAMI HONDA	A	60	12,752	7.74%	11.25%	1,340	3.51%	08/21/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	D	48	13,215	7.74%	11.25%	1,091	3.51%	08/22/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	D	60	20,256	7.74%	11.25%	2,129	3.51%	08/26/99
FL	KEY LARGO	LARGO HONDA	B	60	9,798	7.74%	11.25%	1,031	3.51%	08/28/99
FL	MIAMI	MIAMI HONDA	A	60	14,479	7.74%	11.25%	1,522	3.51%	08/28/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	B	60	8,373	7.74%	11.25%	880	3.51%	08/27/99
FL	MIAMI	MIAMI HONDA	C	60	15,265	7.74%	11.25%	1,604	3.51%	08/30/99
FL	MIAMI	MIAMI HONDA	A	60	16,173	7.74%	11.25%	1,700	3.51%	08/31/99
FL	MIAMI	SOUTH MOTORS HONDA	C	60	17,518	9.24%	12.75%	1,840	3.51%	05/16/00
FL	BRADENTON	HONDA CARS OF BRADENTON	C	60	10,911	9.24%	12.75%	1,145	3.51%	05/23/00
FL	MIAMI	BRAMAN HONDA	B	60	15,039	7.25%	10.76%	1,538	3.51%	07/31/01
FL	CORAL SPRINGS	CORAL SPRINGS HONDA	B	60	19,321	6.54%	10.05%	1,993	3.51%	12/13/02
FL	HOLLYWOOD	HOLLYWOOD HONDA	A	54	12,981	7.24%	10.75%	1,186	3.51%	07/08/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	D	60	21,340	7.24%	10.75%	2,228	3.51%	07/08/99

FL - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
FL	HOLLYWOOD	HOLLYWOOD HONDA	A	60	12,782	7.24%	10.75%	1,334	3.51%	07/09/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	A	60	14,432	7.24%	10.75%	1,506	3.51%	07/10/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	A	60	18,822	8.24%	11.75%	1,993	3.51%	10/03/99
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	B	48	21,076	8.24%	11.75%	1,749	3.51%	10/11/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	C	60	17,846	8.24%	11.75%	1,890	3.51%	10/21/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	A	60	13,287	8.24%	11.75%	1,407	3.51%	10/24/99
FL	TAMPA	BRANDON HONDA	D	60	15,936	8.24%	11.75%	1,688	3.51%	12/03/99
FL	JACKSONVILLE	DUVAL HONDA	A	60	18,284	8.24%	11.75%	1,936	3.51%	12/18/99
FL	HOLLYWOOD	HOLLYWOOD HONDA	D	60	18,575	8.24%	11.75%	1,967	3.51%	12/28/99
FL	HOLLYWOOD	ACURA OF SOUTH FLORIDA	B	60	25,522	8.24%	11.75%	2,704	3.51%	01/15/00
FL	MIAMI	MIAMI HONDA	D	60	18,456	8.49%	12.00%	1,964	3.51%	02/11/00
FL	N. MIAMI BEACH	FRIENDLY HONDA	C	60	19,221	8.74%	12.25%	2,049	3.51%	03/31/00
FL	DAVIE	RICK CASE HONDA	C	48	6,307	7.34%	10.85%	518	3.51%	03/15/02
FL	HOLLYWOOD	HOLLYWOOD HONDA	D	60	14,147	9.24%	12.74%	1,515	3.50%	05/31/00
FL	MIAMI	BRICKELL HONDA	C	60	12,034	9.24%	12.74%	1,259	3.50%	05/28/00
FL	JACKSONVILLE	ACURA OF ORANGE PARK	B	60	30,300	9.24%	12.74%	3,172	3.50%	05/19/00
FL	MIAMI	MIAMI HONDA	A	60	13,389	9.24%	12.74%	1,402	3.50%	05/21/00
FL	BRADENTON	HONDA CARS OF BRADENTON	A	60	20,708	9.24%	12.74%	2,168	3.50%	05/25/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	D	60	11,087	9.24%	12.74%	1,187	3.50%	05/25/00
FL	N. MIAMI BEACH	FRIENDLY HONDA	B	60	21,781	9.24%	12.74%	2,329	3.50%	05/27/00
FL	MIAMI	MIAMI HONDA	A	60	14,807	9.24%	12.74%	1,585	3.50%	05/27/00
FL	MIAMI	MIAMI HONDA	B	60	26,871	9.24%	12.74%	2,877	3.50%	05/28/00
FL	MIAMI	BRAMAN HONDA	B	60	8,529	9.24%	12.74%	913	3.50%	05/29/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	B	60	18,619	9.24%	12.74%	1,994	3.50%	05/29/00
FL	MIAMI	MIAMI HONDA	D	60	20,557	9.24%	12.74%	2,200	3.50%	05/30/00
FL	MIAMI	MIAMI ACURA	A	60	21,633	9.24%	12.74%	2,315	3.50%	06/01/00

FL - Case Summary of Top 100 Percentage Point 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	SOUTH MOTORS HONDA	C	60	18,710	9.24%	12.74%	1,959	3.50%	05/31/00
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	BRADENTON	HONDA CARS OF BRADENTON	C	60	16,203	9.24%	12.74%	1,696	3.50%	05/30/00
FL	OCALA	VERN BUCHANAN HONDA/ACURA/OLDS	C	60	22,727	9.24%	12.74%	2,432	3.50%	06/07/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	D	60	18,767	9.49%	12.99%	2,016	3.50%	06/09/00
FL	MIAMI	SOUTH MOTORS HONDA	C	60	20,960	9.49%	12.99%	2,202	3.50%	06/10/00
FL	MIAMI	INTERNATIONAL ACURA	C	60	24,293	9.49%	12.99%	2,610	3.50%	06/15/00
FL	MIAMI	MIAMI HONDA	B	60	14,610	9.49%	12.99%	1,567	3.50%	06/18/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	C	60	19,376	9.49%	12.99%	2,082	3.50%	06/19/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	D	60	16,020	9.49%	12.99%	1,721	3.50%	06/23/00
FL	WEST PALM BEACH	PALM BEACH ACURA	C	60	25,088	9.49%	12.99%	2,697	3.50%	06/29/00
FL	MIAMI	MIAMI HONDA	C	60	14,022	9.49%	12.99%	1,493	3.50%	06/23/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	D	60	18,766	9.49%	12.99%	2,016	3.50%	06/24/00
FL	MIAMI	MIAMI HONDA	C	60	16,748	9.49%	12.99%	1,800	3.50%	06/24/00
FL	MIAMI	MIAMI HONDA	A	60	20,698	9.49%	12.99%	2,218	3.50%	06/24/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	D	48	8,932	9.49%	12.99%	750	3.50%	06/26/00
FL	GREENACRES	BRAMAN HONDA OF PALM BEACH	C	60	13,652	9.49%	12.99%	1,434	3.50%	06/28/00
FL	OCALA	VERN BUCHANAN HONDA/ACURA/OLDS	D	60	24,600	9.49%	12.99%	2,642	3.50%	06/30/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	A	48	20,509	9.49%	12.99%	1,723	3.50%	06/30/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	D	60	13,094	9.49%	12.99%	1,406	3.50%	07/02/00
FL	MIAMI	MIAMI HONDA	B	60	16,399	9.49%	12.99%	1,759	3.50%	07/04/00
FL	HOLLYWOOD	HOLLYWOOD HONDA	B	60	17,275	9.49%	12.99%	1,856	3.50%	07/18/00
FL	PINELLAS PARK	CROWN HONDA	B	60	21,560	9.49%	12.99%	2,316	3.50%	07/17/00

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

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	21	21.00	21	21.00
B	23	23.00	44	44.00
C	36	36.00	80	80.00
D	20	20.00	100	100.00

GA - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
GA	ATLANTA	CURRY HONDA	C	60	17,415	4.24%	9.50%	2,648	5.26%	01/16/03
GA	CHAMBLEE	ED VOYLES ACURA	B	60	13,013	5.65%	10.90%	2,010	5.25%	05/09/02
GA	UNION CITY	NALLEY HONDA	B	72	17,060	6.90%	11.65%	2,963	4.75%	09/13/02
GA	SNELLVILLE	CAREY PAUL HONDA	C	72	22,662	6.40%	11.15%	3,832	4.75%	09/23/02
GA	MARIETTA	NALLEY ACURA	C	72	24,950	8.25%	12.75%	4,182	4.50%	03/24/01
GA	DALTON	PYE HONDA	D	66	22,038	7.40%	11.65%	3,057	4.25%	07/26/02
GA	DULUTH	ACURA CARLAND	C	66	15,741	7.65%	11.65%	2,059	4.00%	07/23/01
GA	MACON	SUTTON ACURA	C	72	19,625	6.75%	10.75%	2,845	4.00%	12/31/02
GA	MARIETTA	ED VOYLES HONDA	B	72	23,547	4.25%	8.16%	3,140	3.91%	09/20/02
GA	WOODSTOCK	HENNESSY HONDA OF WOODSTOCK	D	60	20,286	9.24%	12.99%	2,327	3.75%	09/16/00
GA	MACON	SUTTON ACURA	B	72	36,895	4.75%	8.50%	4,802	3.75%	11/16/02
GA	MORROW	SOUTH HONDA	B	72	30,605	5.75%	9.50%	4,010	3.75%	02/09/02
GA	WOODSTOCK	HENNESSY HONDA OF WOODSTOCK	A	72	19,562	5.65%	9.40%	2,605	3.75%	06/15/02
GA	LITHIA SPRINGS	TEAM HONDA	A	72	28,088	4.25%	8.00%	3,644	3.75%	01/18/03
GA	ATLANTA	CURRY HONDA	A	72	23,216	4.25%	8.00%	3,024	3.75%	02/02/03
GA	TALLAHASSEE	THOMASVILLE HONDA	A	60	16,661	8.50%	12.25%	1,854	3.75%	02/27/01
GA	ATLANTA	CURRY HONDA	B	72	29,540	4.95%	8.70%	3,887	3.75%	10/21/02
GA	MARIETTA	ED VOYLES HONDA	A	72	33,955	4.25%	7.99%	4,398	3.74%	01/05/03
GA	MARIETTA	ED VOYLES HONDA	A	72	18,356	4.25%	7.99%	2,377	3.74%	02/02/03
GA	THOMASVILLE	THOMASVILLE HONDA	A	72	18,394	4.25%	7.99%	2,342	3.74%	02/06/03
GA	ATLANTA	CURRY HONDA	A	60	15,739	6.70%	10.40%	1,719	3.70%	10/11/02
GA	SNELLVILLE	CAREY PAUL HONDA	C	72	25,141	4.25%	7.90%	3,175	3.65%	02/07/03
GA	SNELLVILLE	CAREY PAUL HONDA	C	72	28,998	6.00%	9.64%	3,766	3.64%	12/02/02
GA	GRIFFIN	GRIFFIN HONDA AUTOMOBILES	B	72	30,083	7.90%	11.49%	3,977	3.59%	06/23/01
GA	MARIETTA	ED VOYLES HONDA	C	60	28,500	7.17%	10.75%	2,956	3.58%	06/01/99

GA - Case Summary of Top 100 Percentage Point 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	B	60	17,957	7.74%	11.25%	1,882	3.51%	07/16/99
GA	MARIETTA	ED VOYLES HONDA	B	60	13,302	7.74%	11.25%	1,398	3.51%	07/14/99
GA	MARIETTA	ED VOYLES HONDA	D	60	21,682	7.74%	11.25%	2,250	3.51%	07/21/99
GA	MARIETTA	ED VOYLES HONDA	D	60	10,839	7.74%	11.25%	1,139	3.51%	07/25/99
GA	MORROW	SOUTH HONDA	D	60	21,739	7.74%	11.25%	2,287	3.51%	07/28/99
GA	MARIETTA	ED VOYLES HONDA	C	60	19,000	7.74%	11.25%	1,997	3.51%	07/30/99
GA	MARIETTA	ED VOYLES HONDA	A	60	24,295	7.74%	11.25%	2,554	3.51%	07/31/99
GA	MARIETTA	ED VOYLES HONDA	B	60	22,760	7.74%	11.25%	2,392	3.51%	07/31/99
GA	MARIETTA	ED VOYLES HONDA	A	60	15,801	7.74%	11.25%	1,661	3.51%	08/07/99
GA	MARIETTA	ED VOYLES HONDA	C	60	19,259	7.74%	11.25%	2,024	3.51%	08/09/99
GA	DULUTH	ACURA CARLAND	B	60	20,152	7.74%	11.25%	2,120	3.51%	08/14/99
GA	MARIETTA	ED VOYLES HONDA	C	60	16,192	7.74%	11.25%	1,704	3.51%	08/16/99
GA	MARIETTA	ED VOYLES HONDA	C	60	16,870	7.74%	11.25%	1,773	3.51%	08/20/99
GA	ROSWELL	HONDA CARLAND	A	60	28,440	7.74%	11.25%	2,992	3.51%	08/21/99
GA	MARIETTA	ED VOYLES HONDA	C	60	20,027	7.74%	11.25%	2,105	3.51%	08/28/99
GA	MARIETTA	ED VOYLES HONDA	A	60	17,601	7.74%	11.25%	1,850	3.51%	08/28/99
GA	MARIETTA	ED VOYLES HONDA	C	60	15,000	7.24%	10.75%	1,565	3.51%	07/05/99
GA	MARIETTA	ED VOYLES HONDA	C	60	21,193	7.24%	10.75%	2,212	3.51%	07/02/99
GA	MARIETTA	ED VOYLES HONDA	D	60	22,142	7.24%	10.75%	2,288	3.51%	07/07/99
GA	MARIETTA	ED VOYLES HONDA	D	60	19,772	7.24%	10.75%	2,063	3.51%	07/12/99
GA	MARIETTA	ED VOYLES HONDA	C	60	15,564	8.24%	11.75%	1,648	3.51%	10/11/99
GA	MARIETTA	ED VOYLES HONDA	B	60	16,568	8.24%	11.75%	1,744	3.51%	10/10/99
GA	ATLANTA	CURRY HONDA	B	60	15,500	8.24%	11.75%	1,642	3.51%	10/30/99
GA	MARIETTA	ED VOYLES HONDA	D	60	17,500	8.24%	11.75%	1,852	3.51%	12/07/99
GA	MARIETTA	ED VOYLES HONDA	B	60	15,557	8.99%	12.50%	1,664	3.51%	10/19/00
GA	SNELLVILLE	CAREY PAUL HONDA	A	60	15,912	8.99%	12.50%	1,702	3.51%	10/25/00

GA - Case Summary of Top 100 Percentage Point 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	A	60	18,698	9.24%	12.74%	1,958	3.50%	05/19/00
GA	ROSWELL	HONDA CARLAND	D	60	19,150	9.24%	12.74%	2,052	3.50%	05/18/00
GA	DULUTH	GWINNETT PLACE HONDA	D	48	14,402	9.24%	12.74%	1,175	3.50%	05/29/00
GA	ATLANTA	CURRY HONDA	D	60	13,995	9.24%	12.74%	1,465	3.50%	05/20/00
GA	MACON	WALSH HONDA	C	60	15,507	9.24%	12.74%	1,658	3.50%	05/26/00
GA	MARIETTA	ED VOYLES HONDA	B	60	23,891	9.24%	12.74%	2,557	3.50%	05/29/00
GA	DULUTH	GWINNETT PLACE HONDA	D	60	25,114	9.24%	12.74%	2,629	3.50%	05/29/00
GA	UNION CITY	NALLEY HONDA	B	60	12,962	9.24%	12.74%	1,385	3.50%	05/30/00
GA	MARIETTA	ED VOYLES HONDA	C	60	28,604	9.24%	12.74%	3,062	3.50%	05/31/00
GA	DULUTH	GWINNETT PLACE HONDA	C	48	13,250	9.24%	12.74%	1,080	3.50%	05/31/00
GA	MARIETTA	ED VOYLES HONDA	C	60	20,372	9.24%	12.74%	2,181	3.50%	06/06/00
GA	MARIETTA	ED VOYLES HONDA	D	60	13,850	9.24%	12.74%	1,483	3.50%	06/03/00
GA	SNELLVILLE	CAREY PAUL HONDA	C	60	7,072	9.24%	12.74%	757	3.50%	06/06/00
GA	WOODSTOCK	HENNESSY HONDA OF WOODSTOCK	D	60	20,132	9.49%	12.99%	2,162	3.50%	06/09/00
GA	DULUTH	GWINNETT PLACE HONDA	B	48	15,400	9.24%	12.74%	1,256	3.50%	06/07/00
GA	ATLANTA	CURRY HONDA	C	60	25,900	9.49%	12.99%	2,721	3.50%	06/17/00
GA	WOODSTOCK	HENNESSY HONDA OF WOODSTOCK	A	60	14,390	9.49%	12.99%	1,546	3.50%	06/12/00
GA	DULUTH	GWINNETT PLACE HONDA	C	48	11,682	9.49%	12.99%	981	3.50%	06/14/00
GA	MARIETTA	ED VOYLES HONDA	B	60	16,710	9.49%	12.99%	1,795	3.50%	06/16/00
GA	MARIETTA	ED VOYLES HONDA	D	36	11,769	9.49%	12.99%	726	3.50%	06/18/00
GA	ATLANTA	CURRY HONDA	D	60	18,574	9.49%	12.99%	1,994	3.50%	06/20/00
GA	DULUTH	GWINNETT PLACE HONDA	C	60	19,707	9.49%	12.99%	2,070	3.50%	06/21/00
GA	MARIETTA	ED VOYLES HONDA	D	60	18,800	9.49%	12.99%	2,002	3.50%	06/16/00
GA	UNION CITY	NALLEY HONDA	C	60	27,693	9.49%	12.99%	2,975	3.50%	06/26/00
GA	MARIETTA	ED VOYLES HONDA	D	60	20,840	9.49%	12.99%	2,189	3.50%	06/24/00
GA	MARIETTA	ED VOYLES HONDA	D	60	13,581	9.49%	12.99%	1,459	3.50%	07/06/00

GA - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
GA	DALTON	PYE HONDA	D	60	26,036	9.49%	12.99%	2,735	3.50%	07/06/00
GA	WOODSTOCK	HENNESSY HONDA OF WOODSTOCK	B	60	18,362	9.49%	12.99%	1,972	3.50%	07/08/00
GA	UNION CITY	NALLEY HONDA	A	60	20,250	9.49%	12.99%	2,172	3.50%	07/11/00
GA	ATLANTA	CURRY HONDA	D	60	14,078	9.49%	12.99%	1,478	3.50%	07/15/00
GA	MARIETTA	ED VOYLES HONDA	D	60	19,236	9.49%	12.99%	2,066	3.50%	08/01/00
GA	MARIETTA	ED VOYLES HONDA	D	60	16,789	9.49%	12.99%	1,803	3.50%	07/28/00
GA	DULUTH	GWINNETT PLACE HONDA	A	48	8,367	9.49%	12.99%	684	3.50%	07/18/00
GA	ATHENS	ACURA OF ATHENS	D	60	15,395	9.49%	12.99%	1,617	3.50%	07/25/00
GA	GARDEN CITY	GRAINGER HONDA	D	60	17,510	9.49%	12.99%	1,870	3.50%	07/26/00
GA	LITHIA SPRINGS	TEAM HONDA	B	60	16,461	9.49%	12.99%	1,729	3.50%	07/31/00
GA	ROSWELL	HONDA CARLAND	A	60	10,584	9.49%	12.99%	1,138	3.50%	08/02/00
GA	WOODSTOCK	HENNESSY HONDA OF WOODSTOCK	D	60	16,013	9.49%	12.99%	1,682	3.50%	08/11/00
GA	ATLANTA	CURRY HONDA	C	60	28,194	9.49%	12.99%	2,962	3.50%	08/09/00
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	D	48	20,564	9.49%	12.99%	1,712	3.50%	08/11/00
GA	DULUTH	ACURA CARLAND	C	60	23,745	9.49%	12.99%	2,534	3.50%	08/16/00
GA	ATLANTA	CURRY HONDA	A	60	12,800	9.49%	12.99%	1,345	3.50%	08/16/00
GA	MARIETTA	ED VOYLES HONDA	D	60	21,797	9.49%	12.99%	2,342	3.50%	08/19/00
GA	MARIETTA	ED VOYLES HONDA	A	60	12,400	9.49%	12.99%	1,332	3.50%	08/21/00
GA	MARIETTA	ED VOYLES HONDA	C	60	18,230	9.49%	12.99%	1,958	3.50%	08/22/00
GA	MARIETTA	ED VOYLES HONDA	A	60	20,130	9.49%	12.99%	2,162	3.50%	08/21/00
GA	MARIETTA	ED VOYLES HONDA	B	60	15,965	9.49%	12.99%	1,715	3.50%	08/31/00
GA	MARIETTA	ED VOYLES HONDA	C	60	16,552	9.49%	12.99%	1,778	3.50%	08/23/00

GA - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	21	21.00	21	21.00
B	21	21.00	42	42.00
C	30	30.00	72	72.00
D	28	28.00	100	100.00

HI - Case Summary of Top 100 Percentage Point 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	D	60	20,035	7.90%	11.50%	2,168	3.60%	09/19/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	B	60	17,065	8.49%	12.00%	1,777	3.51%	05/30/01
HI	HONOLULU	PFLUEGER ACURA	D	72	27,145	10.25%	13.75%	3,550	3.50%	12/20/00
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	D	60	23,356	8.75%	12.25%	2,476	3.50%	08/10/99
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	A	36	11,782	8.75%	12.25%	720	3.50%	07/31/99
HI	KANEOHE	HONDA WINDWARD	B	60	15,123	8.49%	11.99%	1,570	3.50%	09/15/01
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	C	60	19,000	8.49%	11.99%	2,014	3.50%	11/01/01
HI	KAHULUI	ISLAND HONDA	B	60	23,330	7.49%	10.99%	2,437	3.50%	12/28/01
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	D	60	16,510	7.49%	10.99%	1,725	3.50%	01/03/02
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	HONOLULU	PFLUEGER HONDA	C	60	11,900	7.90%	11.40%	1,249	3.50%	07/27/02
HI	KAHULUI	ISLAND HONDA	D	60	19,169	7.90%	11.40%	2,014	3.50%	08/13/02
HI	HONOLULU	PFLUEGER HONDA	D	60	17,271	7.90%	11.40%	1,813	3.50%	11/01/02
HI	HONOLULU	PFLUEGER HONDA	D	66	22,741	8.00%	11.50%	2,606	3.50%	02/21/03
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	C	66	22,577	8.99%	12.49%	2,683	3.50%	08/17/01
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	D	60	26,000	8.10%	11.60%	2,741	3.50%	05/01/02
HI	KAHULUI	ISLAND HONDA	C	60	16,550	8.10%	11.60%	1,744	3.50%	06/17/02
HI	KANEOHE	HONDA WINDWARD	C	60	13,943	9.74%	13.00%	1,366	3.26%	08/07/00
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	C	60	11,286	8.75%	12.00%	1,109	3.25%	07/31/99
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	B	60	17,259	7.75%	11.00%	1,678	3.25%	12/08/01
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	C	60	16,925	8.35%	11.50%	1,607	3.15%	03/29/02
HI	KAILUA-KONA	BIG ISLAND HONDA-KONA	C	60	20,339	7.75%	10.90%	1,873	3.15%	12/01/01
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	A	72	27,069	6.40%	9.55%	3,052	3.15%	07/16/02

HI - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
HI	HILO	BIG ISLAND HONDA	D	60	13,938	9.00%	12.13%	1,297	3.13%	03/18/03
HI	KANEOHE	HONDA WINDWARD	D	60	22,994	7.90%	11.00%	2,089	3.10%	07/22/02
HI	HONOLULU	PFLUEGER HONDA	C	60	16,269	7.90%	11.00%	1,508	3.10%	08/17/02
HI	KAHULUI	ISLAND HONDA	B	60	14,856	8.10%	11.15%	1,360	3.05%	04/23/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	D	48	13,000	8.00%	11.00%	918	3.00%	02/08/03
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	C	66	19,797	9.25%	12.25%	2,014	3.00%	03/22/01
HI	HONOLULU	PFLUEGER HONDA	C	60	18,880	8.85%	11.85%	1,679	3.00%	02/25/02
HI	HONOLULU	PFLUEGER HONDA	D	60	16,010	9.40%	12.40%	1,435	3.00%	09/20/02
HI	KAHULUI	ISLAND HONDA	D	60	20,797	8.10%	11.00%	1,808	2.90%	05/18/02
HI	HONOLULU	PFLUEGER HONDA	C	72	23,232	9.49%	12.25%	2,359	2.76%	07/15/01
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	D	72	30,644	10.25%	13.00%	3,141	2.75%	12/12/00
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	C	72	21,745	6.90%	9.65%	2,151	2.75%	07/29/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	D	60	24,307	7.75%	10.50%	1,993	2.75%	01/31/03
HI	KAHULUI	ISLAND HONDA	C	60	23,346	8.10%	10.80%	1,887	2.70%	06/12/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	A	60	19,640	8.35%	11.00%	1,532	2.65%	01/12/02
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	B	60	24,708	8.35%	11.00%	1,968	2.65%	04/08/02
HI	HONOLULU	PFLUEGER HONDA		60	15,633	7.90%	10.50%	1,211	2.60%	09/28/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE		36	7,929	12.96%	15.50%	366	2.54%	05/16/01
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	A	60	15,022	9.49%	12.00%	1,126	2.51%	09/08/00
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	C	60	18,799	8.49%	11.00%	1,398	2.51%	08/09/01
HI	HONOLULU	PFLUEGER HONDA	D	48	12,413	12.49%	14.99%	764	2.50%	10/17/01
HI	HILO	BIG ISLAND HONDA	D	60	17,274	7.49%	9.99%	1,252	2.50%	01/05/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	D	66	18,253	8.49%	10.99%	1,496	2.50%	08/17/01
HI	WAIPAHU	TONY HONDA - PEARLRIDGE		54	14,910	10.00%	12.50%	1,019	2.50%	01/31/03

HI - Case Summary of Top 100 Percentage Point Markup

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	C	72	26,219	9.49%	11.95%	2,415	2.46%	10/28/00
HI	HONOLULU	PFLUEGER HONDA	B	72	29,999	9.49%	11.95%	2,760	2.46%	10/24/01
HI	KAHULUI	ISLAND HONDA	D	60	21,368	7.49%	9.95%	1,557	2.46%	12/28/01
HI	KAHULUI	ISLAND HONDA	B	60	19,918	8.49%	10.95%	1,470	2.46%	06/07/01
HI	KAHULUI	ISLAND HONDA	C	60	17,433	8.49%	10.95%	1,289	2.46%	09/04/01
HI	HONOLULU	PFLUEGER ACURA	C	48	15,655	11.49%	13.90%	919	2.41%	11/09/01
HI	HILO	BIG ISLAND HONDA	C	60	23,132	8.49%	10.90%	1,638	2.41%	07/28/01
HI	HONOLULU	PFLUEGER ACURA	A	60	14,692	8.35%	10.75%	1,056	2.40%	01/11/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	D	72	23,063	7.60%	10.00%	1,984	2.40%	01/25/02
HI	HONOLULU	PFLUEGER HONDA	A	54	15,611	7.60%	9.95%	948	2.35%	03/04/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	A	60	13,296	8.49%	10.75%	902	2.26%	05/19/01
HI	HONOLULU	PFLUEGER ACURA	D	60	16,082	8.60%	10.85%	1,087	2.25%	01/23/02
HI	HONOLULU	PFLUEGER ACURA	B	60	24,072	8.35%	10.60%	1,619	2.25%	03/16/02
HI	HONOLULU	PFLUEGER ACURA	C	60	18,228	6.90%	9.15%	1,181	2.25%	11/05/02
HI	KAHULUI	ISLAND HONDA	C	60	17,907	8.75%	10.95%	1,169	2.20%	09/01/99
HI	KAILUA-KONA	BIG ISLAND HONDA-KONA	C	60	18,703	7.75%	9.90%	1,171	2.15%	12/01/01
HI	HILO	BIG ISLAND HONDA	D	60	21,130	7.75%	9.90%	1,341	2.15%	12/06/01
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	60	15,407	8.00%	10.15%	986	2.15%	12/07/02
HI	HONOLULU	PFLUEGER HONDA	D	60	22,740	7.90%	10.00%	1,417	2.10%	07/15/02
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	C	60	17,092	7.90%	10.00%	1,067	2.10%	10/13/02
HI	KAHULUI	ISLAND HONDA	A	66	17,988	6.85%	8.95%	1,227	2.10%	01/08/02
HI	KAILUA-KONA	BIG ISLAND HONDA-KONA	D	60	17,564	7.75%	9.80%	1,046	2.05%	12/18/01
HI	HONOLULU	PFLUEGER HONDA	B	60	15,531	7.90%	9.95%	944	2.05%	11/17/02
HI	HONOLULU	PFLUEGER ACURA	A	60	14,948	6.88%	8.90%	884	2.02%	01/22/00
HI	HONOLULU	PFLUEGER ACURA	B	54	21,174	7.74%	9.75%	1,126	2.01%	03/18/00

HI - Case Summary of Top 100 Percentage Point 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	B	72	24,167	9.49%	11.50%	1,814	2.01%	07/18/01
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	A	72	18,801	7.99%	10.00%	1,377	2.01%	08/04/01
HI	KANEOHE	HONDA WINDWARD	A	72	24,495	8.49%	10.50%	1,773	2.01%	05/13/01
HI	HONOLULU	PFLUEGER HONDA	D	60	13,584	10.99%	12.99%	824	2.00%	05/24/00
HI	HONOLULU	PFLUEGER ACURA	C	60	13,261	13.49%	15.49%	852	2.00%	09/14/00
HI	HONOLULU	PFLUEGER HONDA	B	60	19,387	10.74%	12.74%	1,197	2.00%	09/01/01
HI	HONOLULU	PFLUEGER ACURA	D	60	14,726	9.50%	11.50%	894	2.00%	12/28/02
HI	HONOLULU	PFLUEGER ACURA	C	60	14,335	10.25%	12.25%	878	2.00%	02/08/03
HI	HONOLULU	PFLUEGER ACURA	C	60	14,600	7.75%	9.75%	866	2.00%	02/28/03
HI	HONOLULU	PFLUEGER ACURA	B	48	11,945	11.50%	13.50%	581	2.00%	03/19/03
HI	TRACY	TRACY HONDA	A	60	15,030	9.00%	11.00%	907	2.00%	06/12/99
HI	HONOLULU	PFLUEGER ACURA	B	60	12,833	6.90%	8.90%	752	2.00%	01/23/00
HI	HONOLULU	PFLUEGER ACURA	B	60	17,000	6.90%	8.90%	975	2.00%	01/29/00
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	C	60	20,782	8.70%	10.70%	1,222	2.00%	04/04/00
HI	HONOLULU	PFLUEGER ACURA	A	60	20,674	7.75%	9.75%	1,200	2.00%	05/22/00
HI	HILO	BIG ISLAND HONDA	A	60	12,168	9.49%	11.49%	722	2.00%	09/08/00
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	60	14,976	9.49%	11.49%	911	2.00%	11/26/00
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	B	72	23,104	9.99%	11.99%	1,740	2.00%	03/10/01
HI	HONOLULU	PFLUEGER ACURA	C	60	20,179	9.24%	11.24%	1,223	2.00%	03/10/01
HI	WAIPAHU	TONY HONDA - PEARLRIDGE	A	72	19,839	8.75%	10.75%	1,464	2.00%	04/09/01
HI	HONOLULU	PFLUEGER ACURA	B	60	15,669	8.75%	10.75%	943	2.00%	04/19/01

**HI - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	18	18.56	18	18.56
B	22	22.68	40	41.24
C	30	30.93	70	72.16
D	27	27.84	97	100.00

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

IA - Case Summary of Top 100 Percentage Point 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	26,156	7.49%	11.00%	2,740	3.51%	07/27/99
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	A	60	18,122	7.25%	10.75%	1,883	3.50%	07/08/99
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	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	C	60	19,437	7.75%	11.25%	2,035	3.50%	01/19/00
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	A	60	22,226	8.49%	11.99%	2,354	3.50%	04/05/00
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	C	60	16,901	8.49%	11.99%	1,790	3.50%	04/10/00
IA	SIOUX CITY	CONDON BUICK-HONDA-ISUZU	B	60	17,766	8.49%	11.99%	1,882	3.50%	04/12/00
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	D	60	28,057	8.49%	11.99%	2,968	3.50%	05/10/00
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	D	60	19,482	9.25%	12.75%	2,083	3.50%	08/16/00
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	C	60	18,860	9.25%	12.75%	2,020	3.50%	08/17/00
IA	COUNCIL BLUFFS	SUPERIOR HONDA	C	60	17,615	9.00%	12.50%	1,879	3.50%	11/01/00
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	D	60	27,664	7.49%	10.99%	2,889	3.50%	08/25/01
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	B	60	28,217	7.49%	10.99%	2,885	3.50%	10/20/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	B	48	13,347	6.49%	9.99%	1,080	3.50%	01/07/02
IA	WATERLOO	COMMUNITY HONDA	D	60	15,107	6.50%	10.00%	1,555	3.50%	11/02/02
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	D	60	17,696	6.05%	9.55%	1,814	3.50%	01/25/03
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	D	60	19,333	6.05%	9.55%	1,975	3.50%	03/03/03
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	C	72	26,993	8.99%	12.49%	3,470	3.50%	03/31/01
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	A	60	15,791	6.20%	9.70%	1,616	3.50%	12/10/02
IA	DUBUQUE	RICHARDSON BUICK-CADILLAC-HOND	D	60	22,092	6.20%	9.70%	2,234	3.50%	12/17/02
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	C	72	18,770	8.49%	11.95%	2,366	3.46%	05/26/01

IA - Case Summary of Top 100 Percentage Point 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	C	60	16,954	7.55%	10.70%	1,558	3.15%	07/15/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	A	60	20,905	7.49%	10.50%	1,871	3.01%	07/30/99
IA	COUNCIL BLUFFS	SUPERIOR HONDA	C	60	19,210	8.99%	12.00%	1,756	3.01%	07/14/00
IA	COUNCIL BLUFFS	SUPERIOR HONDA	A	60	18,420	7.75%	10.75%	1,649	3.00%	09/15/99
IA	IOWA CITY	CHEZIK SAYERS HONDA	D	66	19,700	9.50%	12.50%	2,012	3.00%	11/28/00
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	60	23,240	6.49%	8.99%	1,662	2.50%	01/07/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	C	72	29,246	7.50%	10.00%	2,650	2.50%	10/29/02
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	C	72	32,187	7.20%	9.70%	2,909	2.50%	01/20/03
IA	IOWA CITY	CHEZIK SAYERS HONDA	C	72	22,089	8.65%	10.95%	1,839	2.30%	05/21/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	A	72	18,702	6.49%	8.75%	1,503	2.26%	12/31/01
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	C	60	12,560	7.65%	9.90%	836	2.25%	05/19/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	C	48	12,465	9.00%	11.24%	661	2.24%	11/26/01
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	D	60	19,688	7.30%	9.39%	1,190	2.09%	02/16/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	D	48	13,329	11.48%	13.50%	655	2.02%	08/28/99
IA	COUNCIL BLUFFS	SUPERIOR HONDA	C	48	4,787	10.73%	12.75%	233	2.02%	12/01/99
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	B	60	16,212	7.49%	9.50%	960	2.01%	05/29/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	D	48	10,617	10.55%	12.55%	511	2.00%	03/05/03
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	D	48	12,326	11.75%	13.75%	601	2.00%	09/23/99
IA	COUNCIL BLUFFS	SUPERIOR HONDA	C	60	14,597	10.99%	12.99%	905	2.00%	04/24/00
IA	COUNCIL BLUFFS	SUPERIOR HONDA	D	60	14,190	10.49%	12.49%	874	2.00%	03/29/01
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	D	48	13,414	10.49%	12.49%	645	2.00%	05/31/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	C	60	13,201	10.99%	12.99%	817	2.00%	10/08/01
IA	IOWA CITY	CHEZIK SAYERS HONDA		48	14,113	10.99%	12.99%	665	2.00%	11/12/01

IA - Case Summary of Top 100 Percentage Point Markup

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	B	54	19,544	5.95%	7.95%	1,007	2.00%	01/23/03
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	A	60	19,444	4.80%	6.80%	1,101	2.00%	03/03/03
IA	COUNCIL BLUFFS	SUPERIOR HONDA	B	36	13,503	4.30%	6.30%	451	2.00%	02/25/03
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	D	60	22,655	9.00%	11.00%	1,367	2.00%	06/12/99
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	B	60	20,874	9.00%	11.00%	1,258	2.00%	07/15/99
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	B	60	14,247	9.00%	11.00%	858	2.00%	07/19/99
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	C	60	14,788	9.25%	11.25%	894	2.00%	07/28/99
IA	COUNCIL BLUFFS	SUPERIOR HONDA	D	48	14,049	10.75%	12.75%	678	2.00%	09/15/99
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	B	60	18,913	7.75%	9.75%	1,119	2.00%	10/23/99
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	D	60	19,770	9.50%	11.50%	1,201	2.00%	11/08/99
IA	COUNCIL BLUFFS	SUPERIOR HONDA	A	48	9,497	10.75%	12.75%	458	2.00%	11/26/99
IA	COUNCIL BLUFFS	SUPERIOR HONDA	A	60	11,881	9.50%	11.50%	721	2.00%	11/29/99
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	D	48	13,344	10.75%	12.75%	643	2.00%	01/15/00
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	B	54	16,805	10.25%	12.25%	919	2.00%	02/22/00
IA	IOWA CITY	CHEZIK SAYERS HONDA	B	60	12,445	10.75%	12.75%	770	2.00%	11/17/00
IA	IOWA CITY	CHEZIK SAYERS HONDA	D	60	14,137	10.75%	12.75%	874	2.00%	11/18/00
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	15,927	7.65%	9.65%	941	2.00%	05/05/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	D	60	17,374	7.49%	9.49%	1,025	2.00%	05/29/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	B	54	10,577	6.99%	8.99%	541	2.00%	06/18/01
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	D	54	15,408	9.24%	11.24%	829	2.00%	07/14/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	B	60	14,871	7.49%	9.49%	878	2.00%	07/25/01
IA	COUNCIL BLUFFS	SUPERIOR HONDA	D	60	21,239	7.49%	9.49%	1,254	2.00%	08/09/01
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	A	72	24,640	7.49%	9.49%	1,776	2.00%	10/01/01
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	C	60	17,768	6.99%	8.99%	1,039	2.00%	10/10/01
IA	IOWA CITY	CHEZIK SAYERS HONDA	A	72	24,870	6.99%	8.99%	1,748	2.00%	11/07/01

IA - Case Summary of Top 100 Percentage Point 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	D	60	28,215	6.99%	8.99%	1,654	2.00%	11/02/01
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	D	60	23,071	6.49%	8.49%	1,340	2.00%	12/21/01
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	17,836	4.95%	6.95%	1,014	2.00%	04/17/02
IA	SIoux CITY	CONDON BUICK-HONDA-ISUZU	A	60	16,012	4.95%	6.95%	892	2.00%	04/17/02
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	A	72	11,543	8.70%	10.70%	849	2.00%	05/02/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	B	72	26,182	7.80%	9.80%	1,899	2.00%	06/03/02
IA	JOHNSTON	JORDAN ACURA	A	48	11,129	7.20%	9.20%	515	2.00%	06/08/02
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	D	60	9,533	8.70%	10.70%	572	2.00%	06/07/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	C	60	23,954	6.05%	8.05%	1,381	2.00%	07/17/02
IA	IOWA CITY	CHEZIK SAYERS HONDA	C	60	21,667	6.55%	8.55%	1,259	2.00%	07/27/02
IA	DAVENPORT	LUJACK SCHIERBROCK HONDA	C	60	17,570	6.05%	8.05%	995	2.00%	07/27/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	C	60	15,524	6.00%	8.00%	889	2.00%	08/17/02
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	C	66	19,680	7.25%	9.25%	1,267	2.00%	10/30/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	C	60	13,657	9.00%	11.00%	823	2.00%	10/18/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	B	72	29,170	7.50%	9.50%	2,105	2.00%	10/21/02
IA	WATERLOO	COMMUNITY HONDA	D	60	20,130	8.70%	10.70%	1,207	2.00%	11/22/02
IA	COUNCIL BLUFFS	SUPERIOR HONDA	A	60	22,339	4.80%	6.80%	1,267	2.00%	02/05/03
IA	JOHNSTON	JORDAN ACURA	A	60	14,167	4.80%	6.80%	803	2.00%	03/04/03
IA	WATERLOO	COMMUNITY HONDA	B	60	21,034	6.05%	8.05%	1,216	2.00%	03/25/03

IA - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	18	18.18	18	18.18
B	20	20.20	38	38.38
C	30	30.30	68	68.69
D	31	31.31	99	100.00

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

ID - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
ID	COEUR D ALENE	COEUR D ALENE HONDA	C	60	21,179	6.49%	9.99%	2,182	3.50%	02/15/03
ID	POCATELLO	HONDA OF POCATELLO	D	60	15,338	6.34%	9.84%	1,576	3.50%	03/01/03
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	72	24,409	7.99%	11.49%	3,150	3.50%	01/28/02
ID	COEUR D ALENE	COEUR D ALENE HONDA	B	72	26,222	7.99%	11.49%	3,358	3.50%	02/04/02
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	C	72	29,520	7.99%	11.49%	3,730	3.50%	04/23/02
ID	BOISE	HONDA OF BOISE	C	72	19,948	7.99%	11.49%	2,573	3.50%	06/17/02
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	HONDA OF BOISE	D	72	23,423	7.99%	11.49%	2,959	3.50%	07/22/02
ID	IDAHO FALLS	SMITH HONDA		60	10,335	7.49%	10.99%	1,078	3.50%	07/27/02
ID	BOISE	HONDA OF BOISE	B	60	19,909	7.49%	10.99%	2,080	3.50%	09/14/02
ID	BOISE	HONDA OF BOISE	C	60	24,257	6.99%	10.49%	2,516	3.50%	10/19/02
ID	BOISE	HONDA OF BOISE		60	35,483	6.99%	10.49%	3,680	3.50%	10/28/02
ID	COEUR D ALENE	COEUR D ALENE HONDA	C	60	24,108	6.99%	10.49%	2,502	3.50%	11/23/02
ID	POCATELLO	HONDA OF POCATELLO	C	60	15,500	6.99%	10.49%	1,606	3.50%	12/02/02
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	72	23,016	7.49%	10.95%	2,910	3.46%	12/04/02
ID	BOISE	HONDA OF BOISE	D	66	17,872	7.49%	10.69%	1,864	3.20%	07/17/02
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	D	72	24,952	6.99%	9.99%	2,649	3.00%	01/11/03
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	B	60	16,034	8.25%	11.25%	1,447	3.00%	04/28/01
ID	BOISE	HONDA OF BOISE		60	17,950	8.25%	11.25%	1,581	3.00%	05/02/01

ID - Case Summary of Top 100 Percentage Point 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	B	36	10,953	7.75%	10.75%	570	3.00%	11/13/01
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	D	72	27,575	7.99%	10.99%	3,036	3.00%	07/19/02
ID	CALDWELL	TOM SCOTT HONDA	D	60	17,685	6.99%	9.99%	1,566	3.00%	10/22/02
ID	POCATELLO	HONDA OF POCATELLO	D	60	20,562	6.99%	9.99%	1,819	3.00%	12/19/02
ID	CALDWELL	TOM SCOTT HONDA	C	72	19,664	6.99%	9.99%	2,090	3.00%	12/28/02
ID	CALDWELL	TOM SCOTT HONDA	D	72	32,649	6.99%	9.99%	3,534	3.00%	02/15/03
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	17,303	8.74%	11.50%	1,772	2.76%	10/25/02
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	HONDA OF BOISE	D	72	18,424	8.25%	10.92%	1,770	2.67%	09/08/01
ID	POCATELLO	HONDA OF POCATELLO		60	10,962	7.34%	9.99%	860	2.65%	03/07/03
ID	BOISE	HONDA OF BOISE	C	72	28,868	7.99%	10.59%	2,747	2.60%	02/02/02
ID	COEUR D ALENE	COEUR D ALENE HONDA	A	60	11,930	6.24%	8.74%	869	2.50%	08/26/02
ID	POCATELLO	HONDA OF POCATELLO		48	23,635	6.49%	8.99%	1,361	2.50%	02/07/03
ID	BOISE	HONDA OF BOISE	B	72	22,152	9.49%	11.99%	2,030	2.50%	04/23/01
ID	CALDWELL	TOM SCOTT HONDA	B	60	17,813	7.49%	9.99%	1,319	2.50%	12/28/01
ID	POCATELLO	HONDA OF POCATELLO	B	60	12,559	6.49%	8.99%	916	2.50%	01/12/02
ID	BOISE	HONDA OF BOISE	C	60	18,784	7.49%	9.99%	1,360	2.50%	01/21/02
ID	BOISE	HONDA OF BOISE	C	60	16,655	7.49%	9.99%	1,205	2.50%	06/01/02
ID	BOISE	HONDA OF BOISE	B	72	20,780	5.74%	8.24%	1,827	2.50%	11/06/02
ID	BOISE	HONDA OF BOISE	B	60	15,517	5.09%	7.59%	1,109	2.50%	03/01/03
ID	LEWISTON	MCCLURE HONDA	C	72	17,643	8.49%	10.99%	1,623	2.50%	12/21/00
ID	BOISE	HONDA OF BOISE	D	60	18,597	7.49%	9.92%	1,339	2.43%	09/14/02
ID	COEUR D ALENE	COEUR D ALENE HONDA	D	60	19,557	7.49%	9.90%	1,371	2.41%	09/07/02
ID	BOISE	HONDA OF BOISE	B	24	15,692	7.49%	9.85%	405	2.36%	09/30/02

ID - Case Summary of Top 100 Percentage Point 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	A	72	17,836	8.49%	10.75%	1,484	2.26%	04/18/01
ID	BOISE	HONDA OF BOISE		60	15,461	5.49%	7.49%	886	2.00%	10/28/02
ID	IDAHO FALLS	SMITH HONDA	A	24	6,880	5.49%	7.49%	156	2.00%	11/22/02
ID	IDAHO FALLS	SMITH HONDA	C	60	17,840	6.24%	8.24%	1,037	2.00%	02/17/03
ID	COEUR D ALENE	COEUR D ALENE HONDA	B	60	13,900	7.99%	9.99%	827	2.00%	01/08/03
ID	LEWISTON	MCCLURE HONDA	D	60	18,349	6.74%	8.74%	1,070	2.00%	01/11/03
ID	COEUR D ALENE	COEUR D ALENE HONDA	D	60	16,066	7.49%	9.49%	950	2.00%	02/03/03
ID	COEUR D ALENE	COEUR D ALENE HONDA	D	60	10,645	7.84%	9.84%	619	2.00%	02/25/03
ID	BOISE	HONDA OF BOISE	B	48	14,570	9.25%	11.25%	692	2.00%	03/23/00
ID	BOISE	LYLE PEARSON ACURA	B	60	18,066	7.99%	9.99%	1,073	2.00%	06/17/00
ID	BOISE	HONDA OF BOISE	D	60	15,005	8.75%	10.75%	883	2.00%	02/14/01
ID	BOISE	HONDA OF BOISE	C	72	22,742	8.75%	10.75%	1,641	2.00%	02/27/01
ID	BOISE	HONDA OF BOISE	A	60	16,127	8.49%	10.49%	954	2.00%	04/21/01
ID	LEWISTON	MCCLURE HONDA	D	60	13,441	11.25%	13.25%	835	2.00%	10/09/01
ID	BOISE	HONDA OF BOISE	C	60	22,190	7.75%	9.75%	1,316	2.00%	10/29/01
ID	LEWISTON	MCCLURE HONDA	B	60	10,733	6.74%	8.74%	626	2.00%	01/19/02
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	C	60	17,931	6.49%	8.49%	1,020	2.00%	02/26/02
ID	TWIN FALLS	MIDDLEKAUFF HONDA	B	48	24,126	6.49%	8.49%	1,081	2.00%	03/05/02
ID	POCATELLO	HONDA OF POCATELLO	B	72	20,452	7.49%	9.49%	1,475	2.00%	04/22/02
ID	CALDWELL	TOM SCOTT HONDA	B	60	17,835	7.74%	9.74%	1,057	2.00%	04/27/02
ID	BOISE	LYLE PEARSON ACURA	D	60	16,469	6.74%	8.74%	960	2.00%	05/04/02
ID	BOISE	HONDA OF BOISE	C	60	20,167	9.99%	11.99%	1,207	2.00%	05/25/02
ID	CALDWELL	TOM SCOTT HONDA	D	60	19,927	4.90%	6.90%	1,132	2.00%	05/25/02
ID	CALDWELL	TOM SCOTT HONDA	D	60	21,375	4.90%	6.90%	1,214	2.00%	06/01/02
ID	TWIN FALLS	MIDDLEKAUFF HONDA	D	60	21,885	7.49%	9.49%	1,292	2.00%	06/11/02

ID - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
ID	CALDWELL	TOM SCOTT HONDA	D	60	23,792	4.90%	6.90%	1,351	2.00%	06/04/02
ID	CALDWELL	TOM SCOTT HONDA	D	48	12,818	7.49%	9.49%	595	2.00%	06/11/02
ID	BOISE	HONDA OF BOISE	A	60	13,269	4.90%	6.90%	754	2.00%	06/01/02
ID	TWIN FALLS	MIDDLEKAUFF HONDA	B	60	19,521	7.74%	9.74%	1,133	2.00%	06/27/02
ID	LEWISTON	MCCLURE HONDA	D	60	16,308	7.49%	9.49%	961	2.00%	07/09/02
ID	LEWISTON	MCCLURE HONDA	D	60	11,597	7.74%	9.74%	686	2.00%	07/13/02
ID	BOISE	HONDA OF BOISE	D	60	14,214	6.74%	8.74%	820	2.00%	07/20/02
ID	BOISE	HONDA OF BOISE	C	66	28,120	7.74%	9.74%	1,852	2.00%	07/29/02
ID	CALDWELL	TOM SCOTT HONDA	D	72	26,800	7.49%	9.49%	1,934	2.00%	08/10/02
ID	BOISE	LYLE PEARSON ACURA	D	60	26,012	7.49%	9.49%	1,535	2.00%	09/04/02
ID	COEUR D ALENE	COEUR D ALENE HONDA	C	60	13,184	6.74%	8.74%	754	2.00%	08/18/02
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	72	25,673	7.99%	9.99%	1,834	2.00%	09/21/02
ID	CALDWELL	TOM SCOTT HONDA	D	60	16,236	6.99%	8.99%	952	2.00%	10/18/02
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	B	60	16,747	6.74%	8.74%	958	2.00%	11/04/02
ID	BOISE	LYLE PEARSON ACURA	B	48	11,011	7.74%	9.74%	513	2.00%	11/04/02
ID	COEUR D ALENE	COEUR D ALENE HONDA	C	60	14,876	9.24%	11.24%	893	2.00%	11/09/02
ID	COEUR D ALENE	COEUR D ALENE HONDA	D	60	16,629	9.24%	11.24%	1,008	2.00%	11/11/02
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	A	48	17,252	10.24%	12.24%	828	2.00%	11/27/02
ID	COEUR D ALENE	COEUR D ALENE HONDA	C	60	14,682	8.49%	10.49%	881	2.00%	12/03/02
ID	COEUR D ALENE	COEUR D ALENE HONDA	D	60	14,180	8.49%	10.49%	850	2.00%	12/07/02

***ID - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	7	7.45	7	7.45
B	21	22.34	28	29.79
C	27	28.72	55	58.51
D	39	41.49	94	100.00

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

IL - Case Summary of Top 100 Percentage Point 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	D	72	19,753	7.49%	11.99%	3,269	4.50%	05/16/01
IL	ORLAND PARK	COMMUNITY HONDA, INC.	C	72	18,178	8.25%	12.75%	3,053	4.50%	01/31/01
IL	WESTMONT IL	MCGRATH ACURA	D	72	32,660	8.25%	12.75%	5,483	4.50%	02/24/01
IL	WESTMONT IL	MCGRATH ACURA	D	72	24,426	7.10%	11.60%	4,025	4.50%	04/26/02
IL	ELMHURST	GRAND HONDA	A	72	19,320	8.99%	13.49%	3,282	4.50%	08/03/00
IL	ELMHURST	GRAND HONDA	C	72	23,732	8.99%	13.49%	4,033	4.50%	08/05/00
IL	ELMHURST	GRAND HONDA	D	72	24,419	8.74%	12.98%	3,887	4.24%	09/29/00
IL	AURORA	VALLEY HONDA	D	60	23,166	6.49%	10.49%	2,732	4.00%	10/07/02
IL	SYCAMORE	BRIAN BEMIS AUTO WORLD, INC	B	72	20,052	4.24%	8.24%	2,789	4.00%	01/29/03
IL	JOLIET	HONDA OF JOLIET	D	60	18,262	5.99%	9.99%	2,141	4.00%	03/06/03
IL	CHICAGO	JACOBS' TWIN HONDA	D	60	24,591	7.75%	11.75%	2,957	4.00%	03/17/01
IL	OAK LAWN	ED NAPLETON HONDA	D	60	17,813	7.75%	11.75%	2,096	4.00%	03/15/01
IL	CHICAGO	JACOBS' TWIN HONDA	C	60	15,847	6.20%	9.99%	1,739	3.79%	11/30/02
IL	DES PLAINES	O'HARE HONDA	C	72	23,665	7.20%	10.99%	3,270	3.79%	11/23/02
IL	HIGHLAND PARK	HIGHLAND PARK HONDA	D	60	15,090	6.20%	9.99%	1,679	3.79%	11/21/02
IL	DANVILLE	CARMACK CAR CAPITOL	D	66	20,920	6.95%	10.74%	2,561	3.79%	11/23/02
IL	ORLAND PARK	JOE RIZZA ACURA	D	60	39,320	7.49%	11.25%	4,420	3.76%	06/16/01
IL	CHICAGO	JACOBS' TWIN HONDA	D	60	19,080	7.50%	11.25%	2,140	3.75%	09/01/99
IL	CHICAGO	CARRS HONDA CENTER	C	60	12,068	7.50%	11.25%	1,324	3.75%	09/02/99
IL	ORLAND PARK	COMMUNITY HONDA, INC.	C	60	18,679	7.75%	11.50%	2,104	3.75%	09/16/99
IL	OAK LAWN	ED NAPLETON HONDA	D	60	16,371	8.00%	11.75%	1,849	3.75%	03/14/00
IL	BARRINGTON	MOTOR WERKS HONDA	C	60	20,345	5.99%	9.70%	2,209	3.71%	02/18/03
IL	LISLE	HONDA OF LISLE	D	60	17,373	5.99%	9.70%	1,883	3.71%	01/25/03
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	60	26,529	5.99%	9.70%	2,879	3.71%	02/28/03

IL - Case Summary of Top 100 Percentage Point Markup

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
IL	LISLE	CONTINENTAL ACURA	D	60	30,034	6.25%	9.90%	3,151	3.65%	11/27/01
IL	PARK FOREST	ZEE ONE HONDA	D	72	24,668	9.74%	13.35%	3,311	3.61%	09/11/00
IL	CHICAGO	JACOBS' TWIN HONDA	D	60	22,941	6.99%	10.60%	2,415	3.61%	08/30/02
IL	OAK LAWN	ED NAPLETON HONDA	C	60	14,614	6.95%	10.49%	1,532	3.54%	03/16/02
IL	CHICAGO	JACOBS' TWIN HONDA	D	60	16,169	6.95%	10.49%	1,695	3.54%	04/04/02
IL	CHICAGO	JACOBS' TWIN HONDA	C	48	20,400	7.76%	11.28%	1,684	3.52%	10/26/99
IL	CHICAGO	JACOBS' TWIN HONDA	D	60	15,809	7.49%	11.00%	1,656	3.51%	08/02/99
IL	ELMHURST	GRAND HONDA	C	60	17,720	7.49%	11.00%	1,856	3.51%	07/23/99
IL	CHICAGO	CARRS HONDA CENTER	C	60	20,898	7.49%	11.00%	2,188	3.51%	07/26/99
IL	ELMHURST	GRAND HONDA	C	60	21,570	7.49%	11.00%	2,261	3.51%	07/31/99
IL	CHICAGO	WINDY CITY HONDA	D	60	16,100	7.49%	11.00%	1,688	3.51%	08/04/99
IL	CHICAGO	WINDY CITY HONDA	C	60	20,049	7.49%	11.00%	2,102	3.51%	08/04/99
IL	PARK FOREST	ZEE ONE HONDA	B	60	19,125	7.49%	11.00%	2,002	3.51%	08/10/99
IL	ELMHURST	GRAND HONDA	C	60	23,840	7.49%	11.00%	2,499	3.51%	08/13/99
IL	CALUMET CITY	RIVER OAKS HONDA	C	60	16,902	7.49%	11.00%	1,770	3.51%	08/16/99
IL	GURNEE	ROSEN HONDA	D	60	22,110	7.49%	11.00%	2,315	3.51%	08/23/99
IL	ELMHURST	GRAND HONDA	D	60	17,631	7.49%	11.00%	1,848	3.51%	08/24/99
IL	ELMHURST	GRAND HONDA	C	60	16,600	7.49%	11.00%	1,739	3.51%	08/25/99
IL	ELMHURST	GRAND HONDA	C	60	17,814	7.49%	11.00%	1,867	3.51%	08/31/99
IL	ELMHURST	GRAND HONDA	D	60	18,758	7.74%	11.25%	1,973	3.51%	10/02/99
IL	ELMHURST	GRAND HONDA	B	60	20,440	7.74%	11.25%	2,150	3.51%	10/01/99
IL	OAK LAWN	ED NAPLETON HONDA	D	60	23,945	7.74%	11.25%	2,517	3.51%	10/26/99
IL	ST. CHARLES	HONDA OF ST. CHARLES	D	60	24,068	7.74%	11.25%	2,532	3.51%	10/29/99
IL	CHICAGO	JACOBS' TWIN HONDA	D	60	22,699	7.24%	10.75%	2,369	3.51%	07/01/99
IL	MORTON GROVE	CASTLE HONDA	C	60	28,323	7.24%	10.75%	2,958	3.51%	07/03/99
IL	CHICAGO	WINDY CITY HONDA	D	60	24,316	7.24%	10.75%	2,540	3.51%	07/03/99

IL - Case Summary of Top 100 Percentage Point Markup

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	A	60	16,730	7.24%	10.75%	1,747	3.51%	07/06/99
IL	OAK LAWN	ED NAPLETON HONDA	D	60	23,386	7.24%	10.75%	2,441	3.51%	07/09/99
IL	CHICAGO	WINDY CITY HONDA	D	60	20,475	7.24%	10.75%	2,139	3.51%	07/20/99
IL	MORTON GROVE	CASTLE HONDA	B	60	15,219	7.24%	10.75%	1,589	3.51%	07/08/99
IL	MORTON GROVE	CASTLE HONDA	D	60	15,702	7.24%	10.75%	1,640	3.51%	07/08/99
IL	MORTON GROVE	CASTLE HONDA	C	60	15,792	7.24%	10.75%	1,649	3.51%	07/10/99
IL	ELMHURST	GRAND HONDA	B	60	8,291	7.24%	10.75%	865	3.51%	07/15/99
IL	ELMHURST	GRAND HONDA	D	60	16,001	7.24%	10.75%	1,671	3.51%	07/16/99
IL	CHICAGO	JACOBS' TWIN HONDA	D	66	22,152	9.49%	12.99%	2,595	3.50%	09/02/00
IL	ELMHURST	GRAND HONDA	C	72	24,947	9.49%	12.99%	3,295	3.50%	10/07/00
IL	DECATUR	BOB BRADY HONDA	D	72	21,508	9.49%	12.99%	2,838	3.50%	10/26/00
IL	BLOOMINGTON	BRAD BARKER HONDA	D	72	27,863	9.49%	12.99%	3,609	3.50%	10/24/00
IL	AURORA	VALLEY HONDA	D	72	19,284	9.49%	12.99%	2,498	3.50%	11/10/00
IL	CHICAGO	JACOBS' TWIN HONDA	A	72	26,702	9.49%	12.99%	3,528	3.50%	11/11/00
IL	OAK LAWN	ED NAPLETON HONDA	C	72	28,266	9.49%	12.99%	3,661	3.50%	11/24/00
IL	JOLIET	HONDA OF JOLIET	D	72	22,507	9.49%	12.99%	2,976	3.50%	11/24/00
IL	CHICAGO	JACOBS' TWIN HONDA	D	72	23,576	9.49%	12.99%	3,115	3.50%	11/25/00
IL	CHICAGO	JACOBS' TWIN HONDA	C	72	24,377	9.49%	12.99%	3,221	3.50%	11/28/00
IL	OAK LAWN	ED NAPLETON HONDA	C	72	22,626	9.49%	12.99%	2,989	3.50%	12/09/00
IL	JOLIET	HONDA OF JOLIET	B	72	21,982	9.49%	12.99%	2,907	3.50%	12/08/00
IL	CHICAGO	CARRS HONDA CENTER	B	72	23,925	9.49%	12.99%	3,161	3.50%	12/19/00
IL	ORLAND PARK	COMMUNITY HONDA, INC.	B	72	21,890	9.49%	12.99%	2,894	3.50%	12/23/00
IL	CHICAGO	JACOBS' TWIN HONDA	D	72	29,292	9.49%	12.99%	3,794	3.50%	01/15/01
IL	JOLIET	HONDA OF JOLIET	C	72	22,945	9.49%	12.99%	3,033	3.50%	01/04/01
IL	CHICAGO	JACOBS' TWIN HONDA	B	72	26,090	9.49%	12.99%	3,380	3.50%	01/13/01
IL	OAK LAWN	ED NAPLETON HONDA	D	72	26,999	9.49%	12.99%	3,497	3.50%	01/22/01

IL - Case Summary of Top 100 Percentage Point Markup

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
IL	PARK FOREST	ZEE ONE HONDA	D	60	24,661	7.49%	10.99%	2,573	3.50%	06/18/01
IL	QUINCY	DENE LAMBKIN HONDA	B	72	26,340	6.99%	10.49%	3,340	3.50%	02/07/03
IL	OAK LAWN	ED NAPLETON HONDA	D	72	18,510	6.99%	10.49%	2,347	3.50%	02/11/03
IL	QUINCY	DENE LAMBKIN HONDA	C	72	18,490	6.99%	10.49%	2,345	3.50%	02/24/03
IL	HIGHLAND PARK	HIGHLAND PARK HONDA	D	72	18,350	6.99%	10.49%	2,327	3.50%	03/04/03
IL	CHICAGO HEIGHTS	PLANET HONDA	D	66	24,576	6.74%	10.24%	2,819	3.50%	02/28/03
IL	HIGHLAND PARK	HIGHLAND PARK HONDA	D	72	20,274	6.99%	10.49%	2,571	3.50%	03/04/03
IL	CHICAGO	WINDY CITY HONDA	D	72	23,902	6.99%	10.49%	3,033	3.50%	03/12/03
IL	PALATINE	ARLINGTON ACURA IN PALATINE	D	72	26,645	6.99%	10.49%	3,380	3.50%	03/22/03
IL	ELMHURST	GRAND HONDA	D	60	12,129	7.25%	10.75%	1,264	3.50%	06/07/99
IL	ELMHURST	GRAND HONDA	C	60	20,947	7.25%	10.75%	2,182	3.50%	06/11/99
IL	OAK LAWN	ED NAPLETON HONDA	D	60	19,985	7.25%	10.75%	2,080	3.50%	06/15/99
IL	PALATINE	ARLINGTON ACURA IN PALATINE	B	60	16,228	7.25%	10.75%	1,654	3.50%	06/15/99
IL	CHICAGO	JACOBS' TWIN HONDA	D	60	14,100	7.25%	10.75%	1,437	3.50%	07/12/99
IL	ELMHURST	GRAND HONDA	D	60	12,008	7.25%	10.75%	1,250	3.50%	06/19/99
IL	ELMHURST	GRAND HONDA	D	60	27,128	7.25%	10.75%	2,825	3.50%	06/24/99
IL	ELMHURST	GRAND HONDA	D	60	14,830	7.25%	10.75%	1,545	3.50%	06/28/99
IL	OAK LAWN	ED NAPLETON HONDA	D	60	21,312	7.25%	10.75%	2,218	3.50%	06/28/99
IL	ELMHURST	GRAND HONDA	D	60	17,433	7.25%	10.75%	1,816	3.50%	06/28/99
IL	ELMHURST	GRAND HONDA	B	60	17,967	7.25%	10.75%	1,871	3.50%	06/28/99
IL	ELMHURST	GRAND HONDA	D	60	13,911	7.25%	10.75%	1,448	3.50%	06/28/99
IL	HOFFMAN ESTATES	NORTHWEST ACURA	D	60	16,069	7.25%	10.75%	1,670	3.50%	07/01/99
IL	OAK LAWN	ED NAPLETON HONDA	D	60	16,763	7.25%	10.75%	1,708	3.50%	07/06/99

***IL - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	3	3.00	3	3.00
B	12	12.00	15	15.00
C	26	26.00	41	41.00
D	59	59.00	100	100.00

IN - Case Summary of Top 100 Percentage Point 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	INDIANAPOLIS	ED MARTIN HONDA	D	72	25,618	7.25%	11.75%	4,231	4.50%	10/04/01
IN	CLARKSVILLE	HONDA CARS OF CLARKSVILLE	C	72	27,787	9.35%	13.85%	4,740	4.50%	07/27/00
IN	INDIANAPOLIS	HONDA INDY	C	60	15,889	7.60%	11.35%	1,746	3.75%	07/10/01
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	20,709	7.45%	10.99%	2,141	3.54%	03/02/02
IN	INDIANAPOLIS	ED MARTIN HONDA	C	60	12,217	7.74%	11.25%	1,284	3.51%	07/30/99
IN	INDIANAPOLIS	ED MARTIN HONDA	A	60	12,715	7.74%	11.25%	1,318	3.51%	07/28/99
IN	INDIANAPOLIS	HONDA INDY	C	60	18,013	7.74%	11.25%	1,895	3.51%	08/12/99
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	17,969	7.99%	11.50%	1,895	3.51%	10/18/99
IN	INDIANAPOLIS	ED MARTIN HONDA	C	60	19,017	7.24%	10.75%	1,985	3.51%	07/08/99
IN	INDIANAPOLIS	ED MARTIN HONDA	C	60	15,830	7.24%	10.75%	1,652	3.51%	07/10/99
IN	INDIANAPOLIS	PENSKE HONDA	A	60	15,317	5.89%	9.39%	1,562	3.50%	03/04/03
IN	INDIANAPOLIS	PENSKE HONDA	D	60	17,548	5.89%	9.39%	1,788	3.50%	03/15/03
IN	INDIANAPOLIS	PENSKE HONDA	D	60	18,409	5.89%	9.39%	1,879	3.50%	03/17/03
IN	INDIANAPOLIS	ED MARTIN HONDA	C	60	14,999	5.89%	9.39%	1,530	3.50%	03/24/03
IN	INDIANAPOLIS	ED MARTIN HONDA	C	60	25,307	5.89%	9.39%	2,582	3.50%	03/25/03
IN	INDIANAPOLIS	ED MARTIN HONDA	C	66	19,446	9.85%	13.35%	2,338	3.50%	07/19/00
IN	INDIANAPOLIS	ED MARTIN HONDA	A	72	22,911	9.85%	13.35%	3,044	3.50%	10/07/00
IN	INDIANAPOLIS	PENSKE HONDA	D	60	16,520	7.30%	10.80%	1,722	3.50%	05/22/02
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	19,551	7.30%	10.80%	2,008	3.50%	05/20/02
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	B	72	27,476	7.39%	10.89%	3,509	3.50%	12/10/02
IN	INDIANAPOLIS	ED MARTIN HONDA	C	60	18,965	7.10%	10.60%	1,970	3.50%	07/29/02
IN	INDIANAPOLIS	HONDA INDY	D	60	23,243	7.25%	10.75%	2,421	3.50%	06/12/99
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	18,747	7.25%	10.75%	1,951	3.50%	06/21/99

IN - Case Summary of Top 100 Percentage Point 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	C	60	13,468	7.25%	10.75%	1,402	3.50%	06/23/99
IN	INDIANAPOLIS	ED MARTIN HONDA	C	60	20,203	7.25%	10.75%	2,102	3.50%	06/24/99
IN	INDIANAPOLIS	PENSKE HONDA	B	60	16,901	7.25%	10.75%	1,723	3.50%	07/08/99
IN	HIGHLAND	BOSAK HONDA	C	60	17,459	7.75%	11.25%	1,827	3.50%	08/03/99
IN	HIGHLAND	BOSAK HONDA	D	60	14,943	7.75%	11.25%	1,533	3.50%	08/16/99
IN	INDIANAPOLIS	ED MARTIN HONDA	B	60	17,906	8.00%	11.50%	1,883	3.50%	09/24/99
IN	INDIANAPOLIS	ED MARTIN HONDA	B	60	18,820	8.85%	12.35%	2,003	3.50%	04/06/00
IN	INDIANAPOLIS	PENSKE HONDA	B	60	16,766	8.85%	12.35%	1,787	3.50%	04/07/00
IN	INDIANAPOLIS	HONDA INDY	D	60	22,623	8.85%	12.35%	2,411	3.50%	05/11/00
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	17,395	9.35%	12.85%	1,862	3.50%	07/03/00
IN	MISHAWAKA	BASNEY HONDA	D	60	21,652	9.35%	12.85%	2,318	3.50%	07/18/00
IN	INDIANAPOLIS	HONDA INDY	D	60	22,048	9.35%	12.85%	2,366	3.50%	07/25/00
IN	INDIANAPOLIS	ED MARTIN HONDA	B	60	15,087	9.35%	12.85%	1,594	3.50%	08/17/00
IN	CLARKSVILLE	HONDA CARS OF CLARKSVILLE	A	60	11,402	9.35%	12.85%	1,222	3.50%	08/29/00
IN	INDIANAPOLIS	PENSKE HONDA	A	60	17,794	9.10%	12.60%	1,859	3.50%	09/28/00
IN	ELKHART	GURLEY LEEP HONDA	C	60	13,275	8.85%	12.35%	1,391	3.50%	10/14/00
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	17,504	8.85%	12.35%	1,864	3.50%	10/27/00
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	24,885	8.85%	12.35%	2,652	3.50%	10/25/00
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	15,108	8.85%	12.35%	1,608	3.50%	10/30/00
IN	INDIANAPOLIS	ED MARTIN HONDA	C	60	17,101	8.85%	12.35%	1,820	3.50%	10/30/00
IN	INDIANAPOLIS	HONDA WEST	C	60	21,199	8.85%	12.35%	2,258	3.50%	10/31/00
IN	INDIANAPOLIS	ED MARTIN HONDA	C	60	15,009	8.85%	12.35%	1,598	3.50%	11/07/00
IN	CLARKSVILLE	HONDA CARS OF CLARKSVILLE	D	60	19,000	8.85%	12.35%	2,020	3.50%	12/13/00
IN	INDIANAPOLIS	HONDA INDY	D	60	16,607	8.85%	12.35%	1,770	3.50%	12/15/00

IN - Case Summary of Top 100 Percentage Point 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	A	36	4,000	8.85%	12.35%	246	3.50%	01/08/01
IN	INDIANAPOLIS	PENSKE HONDA	A	60	18,694	8.60%	12.10%	1,985	3.50%	01/26/01
IN	ANDERSON	TOM WOOD HONDA	C	60	18,357	8.60%	12.10%	1,945	3.50%	01/27/01
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	17,300	8.60%	12.10%	1,835	3.50%	01/31/01
IN	INDIANAPOLIS	HONDA INDY	B	60	21,972	8.60%	12.10%	2,333	3.50%	02/03/01
IN	MERRILLVILLE	HARBOR HONDA	C	60	16,245	8.60%	12.10%	1,729	3.50%	02/07/01
IN	MERRILLVILLE	HARBOR HONDA	C	60	19,016	8.60%	12.10%	2,024	3.50%	02/02/01
IN	INDIANAPOLIS	HONDA INDY	C	60	16,001	8.60%	12.10%	1,699	3.50%	02/12/01
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	15,860	8.60%	12.10%	1,682	3.50%	02/16/01
IN	INDIANAPOLIS	ED MARTIN HONDA	A	60	15,071	8.60%	12.10%	1,599	3.50%	02/15/01
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	18,876	8.60%	12.10%	2,003	3.50%	02/17/01
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	19,495	8.60%	12.10%	2,068	3.50%	02/16/01
IN	INDIANAPOLIS	HONDA INDY	C	60	18,574	8.60%	12.10%	1,972	3.50%	02/19/01
IN	INDIANAPOLIS	ED MARTIN HONDA	B	60	20,338	8.60%	12.10%	2,158	3.50%	02/24/01
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	24,595	8.35%	11.85%	2,600	3.50%	03/10/01
IN	INDIANAPOLIS	HONDA INDY	A	60	11,753	8.35%	11.85%	1,244	3.50%	03/12/01
IN	INDIANAPOLIS	HONDA INDY	D	60	16,545	8.35%	11.85%	1,712	3.50%	03/12/01
IN	INDIANAPOLIS	HONDA INDY	D	60	18,603	8.35%	11.85%	1,969	3.50%	03/19/01
IN	INDIANAPOLIS	HONDA WEST	D	60	19,557	8.35%	11.85%	2,069	3.50%	03/27/01
IN	HIGHLAND	BOSAK HONDA	C	60	14,349	8.35%	11.85%	1,484	3.50%	04/07/01
IN	INDIANAPOLIS	HONDA INDY	C	60	14,654	8.60%	12.10%	1,522	3.50%	02/05/01
IN	INDIANAPOLIS	HONDA WEST	C	60	19,050	8.35%	11.85%	2,016	3.50%	04/13/01
IN	INDIANAPOLIS	HONDA INDY	D	60	19,236	8.35%	11.85%	1,990	3.50%	04/14/01
IN	INDIANAPOLIS	ED MARTIN HONDA	C	66	19,552	8.35%	11.85%	2,299	3.50%	05/18/01
IN	INDIANAPOLIS	ED MARTIN HONDA	B	72	19,096	8.85%	12.35%	2,497	3.50%	05/26/01
IN	FT. WAYNE	DON AYRES HONDA	C	60	18,665	7.60%	11.10%	1,911	3.50%	06/29/01

IN - Case Summary of Top 100 Percentage Point 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 INDY	D	60	19,131	7.60%	11.10%	1,960	3.50%	07/10/01
IN	INDIANAPOLIS	ED MARTIN HONDA	C	60	17,614	7.60%	11.10%	1,842	3.50%	07/16/01
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	20,357	7.60%	11.10%	2,129	3.50%	07/20/01
IN	INDIANAPOLIS	ED MARTIN HONDA	C	60	12,984	7.60%	11.10%	1,358	3.50%	07/30/01
IN	INDIANAPOLIS	ED MARTIN HONDA	A	48	8,376	7.60%	11.10%	688	3.50%	08/06/01
IN	INDIANAPOLIS	ED MARTIN HONDA	B	72	23,018	8.60%	12.10%	2,998	3.50%	08/13/01
IN	INDIANAPOLIS	ED MARTIN HONDA	C	60	17,101	7.60%	11.10%	1,789	3.50%	08/23/01
IN	CLARKSVILLE	HONDA CARS OF CLARKSVILLE	C	60	20,188	7.60%	11.10%	2,112	3.50%	08/24/01
IN	INDIANAPOLIS	HONDA INDY	D	60	19,155	7.25%	10.75%	1,995	3.50%	10/13/01
IN	INDIANAPOLIS	HONDA INDY	D	60	16,117	7.25%	10.75%	1,643	3.50%	10/13/01
IN	CLARKSVILLE	HONDA CARS OF CLARKSVILLE	D	60	28,967	7.25%	10.75%	3,014	3.50%	10/19/01
IN	INDIANAPOLIS	ED MARTIN HONDA	D	60	18,235	7.25%	10.75%	1,898	3.50%	10/20/01
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	72	22,162	7.75%	11.25%	2,846	3.50%	11/03/01
IN	INDIANAPOLIS	PENSKE HONDA	C	72	24,113	7.75%	11.25%	3,100	3.50%	12/15/01
IN	INDIANAPOLIS	ED MARTIN HONDA	A	72	30,071	7.75%	11.25%	3,863	3.50%	12/22/01
IN	INDIANAPOLIS	PENSKE HONDA	B	66	31,463	7.25%	10.75%	3,640	3.50%	12/19/01
IN	INDIANAPOLIS	ED MARTIN HONDA	D	72	29,046	8.85%	12.35%	3,725	3.50%	01/15/02
IN	INDIANAPOLIS	ED MARTIN HONDA	D	66	19,194	8.60%	12.10%	2,220	3.50%	01/21/02
IN	INDIANAPOLIS	HONDA INDY	D	60	19,786	7.55%	11.05%	2,070	3.50%	05/13/02
IN	INDIANAPOLIS	PENSKE HONDA	C	60	12,599	7.10%	10.60%	1,310	3.50%	06/21/02

***IN - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	11	11.00	11	11.00
B	11	11.00	22	22.00
C	37	37.00	59	59.00
D	41	41.00	100	100.00

KS - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
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	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	D	72	21,036	7.20%	11.70%	3,406	4.50%	04/16/02
KS	OVERLAND PARK	SUPERIOR ACURA	C	60	23,783	7.75%	11.50%	2,678	3.75%	06/02/01
KS	OLATHE	FRANK ANCONA HONDA	D	60	35,643	7.04%	10.74%	3,834	3.70%	07/10/02
KS	WICHITA	SCHOLFIELD HONDA	A	60	10,193	8.25%	11.90%	1,123	3.65%	02/17/01
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	22,452	9.49%	12.99%	2,908	3.50%	01/10/01
KS	WICHITA	SCHOLFIELD HONDA	D	72	20,475	8.04%	11.54%	2,642	3.50%	10/17/02
KS	MANHATTAN	LITTLE APPLE HONDA	C	72	24,331	7.64%	11.14%	3,120	3.50%	10/28/02
KS	OVERLAND PARK	ONEILL HONDA	D	72	21,146	7.64%	11.14%	2,711	3.50%	10/31/02
KS	WICHITA	SCHOLFIELD HONDA	D	60	26,272	5.90%	9.40%	2,648	3.50%	01/28/03
KS	MANHATTAN	LITTLE APPLE HONDA	C	72	22,875	7.15%	10.65%	2,916	3.50%	01/17/03
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	D	60	21,822	5.90%	9.40%	2,224	3.50%	02/24/03
KS	OLATHE	FRANK ANCONA HONDA	C	72	23,336	9.75%	13.25%	3,034	3.50%	11/22/00
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	A	60	12,194	8.75%	12.25%	1,297	3.50%	11/29/00
KS	OLATHE	FRANK ANCONA HONDA	C	60	16,994	8.75%	12.25%	1,768	3.50%	11/28/00
KS	OLATHE	FRANK ANCONA HONDA		24	11,056	8.75%	12.25%	450	3.50%	12/14/00
KS	OLATHE	FRANK ANCONA HONDA	C	60	10,550	8.75%	12.25%	1,122	3.50%	12/14/00
KS	OLATHE	FRANK ANCONA HONDA		22	13,423	8.49%	11.99%	477	3.50%	01/03/01
KS	OLATHE	FRANK ANCONA HONDA	A	36	10,245	8.49%	11.99%	607	3.50%	01/09/01
KS	OLATHE	FRANK ANCONA HONDA	D	72	18,649	9.25%	12.75%	2,457	3.50%	03/31/01

KS - Case Summary of Top 100 Percentage Point 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	60	16,005	7.75%	11.25%	1,642	3.50%	06/14/01
KS	WICHITA	SCHOLFIELD HONDA	B	60	21,411	7.75%	11.25%	2,244	3.50%	06/26/01
KS	WICHITA	SCHOLFIELD HONDA	C	60	13,715	7.25%	10.75%	1,427	3.50%	08/23/01
KS	WICHITA	SCHOLFIELD HONDA	C	60	25,639	7.25%	10.75%	2,669	3.50%	09/15/01
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	17,831	7.25%	10.75%	1,856	3.50%	09/29/01
KS	WICHITA	SCHOLFIELD HONDA	B	60	18,624	6.90%	10.40%	1,928	3.50%	10/19/01
KS	OLATHE	FRANK ANCONA HONDA	C	72	23,438	7.90%	11.40%	2,961	3.50%	10/20/01
KS	OLATHE	FRANK ANCONA HONDA		27	11,000	7.20%	10.70%	498	3.50%	01/24/02
KS	OLATHE	FRANK ANCONA HONDA	B	36	14,336	7.20%	10.70%	868	3.50%	02/16/02
KS	WICHITA	SCHOLFIELD HONDA	D	60	27,223	7.20%	10.70%	2,831	3.50%	02/15/02
KS	WICHITA	SCHOLFIELD HONDA	D	60	17,799	7.20%	10.70%	1,851	3.50%	03/29/02
KS	OLATHE	FRANK ANCONA HONDA	C	60	22,780	7.20%	10.70%	2,371	3.50%	03/28/02
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	OLATHE	FRANK ANCONA HONDA	C	60	9,577	8.25%	11.75%	1,012	3.50%	03/17/01
KS	OLATHE	FRANK ANCONA HONDA		29	13,712	8.25%	11.75%	646	3.50%	04/21/01
KS	WICHITA	SCHOLFIELD HONDA	D	60	18,360	8.25%	11.75%	1,938	3.50%	04/30/01
KS	OLATHE	FRANK ANCONA HONDA	D	60	17,431	8.25%	11.75%	1,841	3.50%	05/23/01
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	72	22,514	8.25%	11.75%	2,861	3.50%	08/06/01
KS	WICHITA	SCHOLFIELD HONDA	C	60	21,794	6.75%	10.25%	2,252	3.50%	11/07/01
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	C	60	20,563	6.29%	9.79%	2,068	3.50%	11/24/01
KS	OLATHE	FRANK ANCONA HONDA	A	60	14,644	6.29%	9.79%	1,472	3.50%	11/23/01
KS	WICHITA	SCHOLFIELD HONDA	B	24	12,745	6.29%	9.79%	510	3.50%	01/05/02

KS - Case Summary of Top 100 Percentage Point 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	18,098	6.29%	9.79%	1,858	3.50%	01/05/02
KS	OLATHE	FRANK ANCONA HONDA	D	72	24,267	8.45%	11.95%	3,093	3.50%	02/09/02
KS	HUTCHINSON	CONKLIN CARS SALINA HONDA	C	60	15,604	7.24%	10.74%	1,621	3.50%	06/14/02
KS	WICHITA	SCHOLFIELD HONDA	D	60	16,524	7.04%	10.54%	1,679	3.50%	07/30/02
KS	OLATHE	FRANK ANCONA HONDA	C	72	20,000	8.45%	11.80%	2,485	3.35%	02/28/02
KS	OLATHE	FRANK ANCONA HONDA	A	60	21,148	7.50%	10.75%	2,044	3.25%	08/11/99
KS	WICHITA	SCHOLFIELD HONDA	B	72	17,938	7.04%	10.29%	2,071	3.25%	08/19/02
KS	WICHITA	SCHOLFIELD HONDA	B	60	20,971	6.79%	10.00%	1,984	3.21%	10/03/02
KS	WICHITA	SCHOLFIELD HONDA	D	60	24,086	7.04%	10.19%	2,244	3.15%	07/30/02
KS	OLATHE	FRANK ANCONA HONDA	B	60	11,594	6.90%	9.95%	1,021	3.05%	10/23/01
KS	WICHITA	SCHOLFIELD HONDA	C	60	20,651	6.15%	9.18%	1,826	3.03%	11/23/02
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	OVERLAND PARK	ONEILL HONDA	C	66	25,056	6.65%	9.65%	2,422	3.00%	02/07/03
KS	WICHITA	SCHOLFIELD HONDA	C	60	14,188	8.99%	11.99%	1,293	3.00%	10/21/00
KS	OVERLAND PARK	ONEILL HONDA	A	54	13,018	11.75%	14.75%	1,093	3.00%	11/30/00
KS	OVERLAND PARK	ONEILL HONDA	C	60	21,397	8.25%	11.25%	1,929	3.00%	02/01/01
KS	OVERLAND PARK	SUPERIOR ACURA	D	60	24,179	8.25%	11.25%	2,134	3.00%	03/17/01
KS	WICHITA	SCHOLFIELD HONDA	C	60	18,889	7.75%	10.75%	1,691	3.00%	06/22/01
KS	MANHATTAN	LITTLE APPLE HONDA	D	72	19,200	7.25%	10.25%	2,085	3.00%	07/09/01
KS	MANHATTAN	LITTLE APPLE HONDA	B	60	18,655	7.25%	10.25%	1,656	3.00%	07/31/01
KS	WICHITA	SCHOLFIELD HONDA	D	60	15,675	7.25%	10.25%	1,393	3.00%	08/29/01
KS	OLATHE	FRANK ANCONA HONDA	C	72	19,751	8.25%	11.25%	2,143	3.00%	08/29/01
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	A	48	8,394	6.29%	9.29%	579	3.00%	12/11/01
KS	OLATHE	FRANK ANCONA HONDA	B	72	21,951	5.29%	8.29%	2,269	3.00%	07/17/02

KS - Case Summary of Top 100 Percentage Point 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	B	60	18,629	7.50%	10.35%	1,544	2.85%	08/17/99
KS	WICHITA	SCHOLFIELD HONDA	C	60	21,805	6.90%	9.75%	1,829	2.85%	10/13/01
KS	MANHATTAN	LITTLE APPLE HONDA	D	60	22,250	7.20%	10.00%	1,847	2.80%	01/29/02
KS	WICHITA	SCHOLFIELD HONDA	D	60	19,632	7.25%	10.00%	1,596	2.75%	06/28/01
KS	WICHITA	SCHOLFIELD HONDA	B	60	16,053	7.75%	10.50%	1,315	2.75%	06/09/01
KS	OLATHE	FRANK ANCONA HONDA		28	16,070	6.29%	8.99%	554	2.70%	12/22/01
KS	OLATHE	FRANK ANCONA HONDA	A	33	17,141	6.29%	8.99%	700	2.70%	12/27/01
KS	OLATHE	FRANK ANCONA HONDA	A	54	16,648	7.25%	9.95%	1,159	2.70%	08/29/01
KS	WICHITA	SCHOLFIELD HONDA	B	60	18,892	7.40%	10.09%	1,505	2.69%	01/12/02
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		60	13,692	7.24%	9.90%	1,076	2.66%	06/25/02
KS	WICHITA	SCHOLFIELD HONDA	B	60	16,758	6.90%	9.50%	1,280	2.60%	10/19/01
KS	HUTCHINSON	CONKLIN CARS SALINA HONDA	D	60	22,084	5.80%	8.39%	1,652	2.59%	02/27/03
KS	LAWRENCE	ELLENA HONDA	A	60	17,587	7.25%	9.75%	1,296	2.50%	07/12/99
KS	LAWRENCE	ELLENA HONDA	B	60	16,325	7.50%	10.00%	1,207	2.50%	06/28/01
KS	WICHITA	SCHOLFIELD HONDA	C	60	17,026	6.39%	8.89%	1,241	2.50%	11/04/02
KS	OVERLAND PARK	SUPERIOR ACURA	B	60	30,768	8.49%	10.99%	2,308	2.50%	01/03/01
KS	MANHATTAN	LITTLE APPLE HONDA	B	60	16,870	8.49%	10.99%	1,265	2.50%	01/09/01
KS	WICHITA	SCHOLFIELD HONDA	A	72	22,101	8.25%	10.75%	2,028	2.50%	08/27/01
KS	OLATHE	FRANK ANCONA HONDA	B	72	33,740	8.25%	10.75%	3,038	2.50%	08/29/01
KS	WICHITA	SCHOLFIELD HONDA	A	60	19,470	6.29%	8.79%	1,388	2.50%	12/26/01
KS	MANHATTAN	LITTLE APPLE HONDA	B	60	24,116	5.79%	8.29%	1,739	2.50%	12/19/01
KS	WICHITA	SCHOLFIELD HONDA	D	60	22,694	6.29%	8.59%	1,517	2.30%	12/17/01

***KS - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	14	14.89	14	14.89
B	21	22.34	35	37.23
C	31	32.98	66	70.21
D	28	29.79	94	100.00

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

KY - Case Summary of Top 100 Percentage Point 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	BOB MONTGOMERY HONDA	C	66	17,863	7.85%	11.85%	2,392	4.00%	04/30/01
KY	FLORENCE	JEFF WYLER HONDA	C	60	11,664	8.60%	12.35%	1,300	3.75%	03/10/01
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	C	72	19,217	9.85%	13.35%	2,560	3.50%	02/05/01
KY	FRANKFORT	HONDA OF FRANKFORT	C	60	12,800	7.39%	10.89%	1,307	3.50%	06/17/02
KY	FLORENCE	JEFF WYLER HONDA	C	60	33,058	7.39%	10.89%	3,375	3.50%	06/28/02
KY	SOMERSET	ALTON BLAKLEY HONDA	C	60	16,041	7.39%	10.89%	1,673	3.50%	07/02/02
KY	LOUISVILLE	SAM SWOPE HONDA	D	60	20,974	7.39%	10.89%	2,184	3.50%	07/14/02
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	D	72	30,586	7.20%	10.70%	3,896	3.50%	02/22/03
KY	LOUISVILLE	BOB MONTGOMERY HONDA	D	72	20,636	7.20%	10.70%	2,628	3.50%	03/22/03
KY	LOUISVILLE	BOB MONTGOMERY HONDA	D	60	23,981	8.00%	11.50%	2,469	3.50%	09/07/99
KY	LOUISVILLE	BOB MONTGOMERY HONDA	D	60	23,617	8.00%	11.50%	2,486	3.50%	01/25/00
KY	LEXINGTON	DON JACOBS HONDA	D	60	16,018	9.10%	12.60%	1,713	3.50%	05/25/00
KY	LOUISVILLE	SAM SWOPE HONDA	B	60	12,635	9.10%	12.60%	1,320	3.50%	06/04/00
KY	LOUISVILLE	SAM SWOPE HONDA	D	60	19,800	9.10%	12.60%	2,112	3.50%	10/12/00
KY	SOMERSET	ALTON BLAKLEY HONDA	B	60	17,431	9.10%	12.60%	1,859	3.50%	11/02/00
KY	LOUISVILLE	BOB MONTGOMERY HONDA	C	60	7,620	9.10%	12.60%	815	3.50%	12/28/00
KY	FLORENCE	JEFF WYLER HONDA	C	60	19,818	9.10%	12.60%	2,071	3.50%	12/29/00
KY	LOUISVILLE	BOB MONTGOMERY HONDA	B	60	19,042	8.85%	12.35%	2,029	3.50%	01/31/01
KY	LOUISVILLE	BOB MONTGOMERY HONDA	C	60	15,236	8.60%	12.10%	1,582	3.50%	03/07/01
KY	LEXINGTON	DON JACOBS HONDA	C	60	16,581	8.60%	12.10%	1,721	3.50%	03/23/01
KY	LOUISVILLE	BOB MONTGOMERY HONDA	D	60	17,019	8.35%	11.85%	1,801	3.50%	04/24/01
KY	LOUISVILLE	BOB MONTGOMERY HONDA	C	72	24,082	8.85%	12.35%	3,151	3.50%	05/09/01

KY - Case Summary of Top 100 Percentage Point 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	BOB MONTGOMERY HONDA	B	72	29,071	8.85%	12.35%	3,804	3.50%	05/17/01
KY	LOUISVILLE	ACURA AT OXMOOR	C	60	16,397	7.60%	11.10%	1,712	3.50%	06/30/01
KY	LOUISVILLE	ACURA AT OXMOOR	C	60	28,935	7.60%	11.10%	2,963	3.50%	08/13/01
KY	FLORENCE	JEFF WYLER HONDA	D	60	16,947	7.60%	11.10%	1,735	3.50%	08/21/01
KY	LOUISVILLE	SAM SWOPE HONDA	B	24	10,021	7.15%	10.65%	386	3.50%	11/01/01
KY	LEXINGTON	DON JACOBS HONDA	A	60	12,648	7.15%	10.65%	1,287	3.50%	11/17/01
KY	LOUISVILLE	SAM SWOPE HONDA	D	72	24,505	8.49%	11.99%	3,194	3.50%	02/02/02
KY	LOUISVILLE	SAM SWOPE HONDA	D	60	17,047	7.49%	10.99%	1,748	3.50%	02/06/02
KY	FLORENCE	JEFF WYLER HONDA	D	60	23,166	7.49%	10.99%	2,375	3.50%	02/13/02
KY	LOUISVILLE	BOB MONTGOMERY HONDA	C	72	22,676	8.49%	11.99%	2,892	3.50%	02/19/02
KY	LOUISVILLE	BOB MONTGOMERY HONDA	C	60	17,755	7.49%	10.99%	1,856	3.50%	02/23/02
KY	FLORENCE	JEFF WYLER HONDA	C	60	18,181	7.49%	10.99%	1,864	3.50%	02/27/02
KY	LOUISVILLE	BOB MONTGOMERY HONDA	D	66	31,966	8.24%	11.74%	3,755	3.50%	03/16/02
KY	LOUISVILLE	BOB MONTGOMERY HONDA	D	60	13,525	7.49%	10.99%	1,414	3.50%	03/20/02
KY	FLORENCE	JEFF WYLER HONDA	D	66	23,095	8.24%	11.74%	2,657	3.50%	03/19/02
KY	SOMERSET	ALTON BLAKLEY HONDA	D	60	16,949	7.59%	11.09%	1,772	3.50%	05/18/02
KY	LOUISVILLE	ACURA AT OXMOOR	D	60	24,645	7.59%	11.09%	2,578	3.50%	05/25/02
KY	FLORENCE	JEFF WYLER HONDA	D	72	20,695	7.55%	11.05%	2,600	3.50%	10/14/02
KY	LOUISVILLE	BOB MONTGOMERY HONDA	D	72	32,927	7.55%	11.05%	4,191	3.50%	10/16/02
KY	LOUISVILLE	SAM SWOPE HONDA	B	60	33,666	6.55%	10.05%	3,469	3.50%	11/01/02
KY	ASHLAND	SIM FRYSON HONDA	D	60	23,322	6.55%	10.05%	2,402	3.50%	11/01/02
KY	LOUISVILLE	SAM SWOPE HONDA	D	72	35,691	7.55%	11.05%	4,485	3.50%	11/20/02
KY	FLORENCE	JEFF WYLER HONDA	B	60	16,227	6.55%	10.05%	1,637	3.50%	11/17/02
KY	FRANKFORT	HONDA OF FRANKFORT	A	60	24,913	6.55%	10.05%	2,514	3.50%	11/16/02
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	18,616	7.20%	10.70%	2,366	3.50%	01/09/03

KY - Case Summary of Top 100 Percentage Point 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	72	19,901	7.20%	10.70%	2,486	3.50%	01/18/03
KY	FLORENCE	JEFF WYLER HONDA		72	26,150	7.20%	10.70%	3,267	3.50%	01/17/03
KY	LOUISVILLE	SAM SWOPE HONDA	D	72	31,616	7.20%	10.70%	4,019	3.50%	01/22/03
KY	LOUISVILLE	SAM SWOPE HONDA	D	72	19,659	7.20%	10.70%	2,508	3.50%	02/07/03
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	72	24,687	7.20%	10.70%	3,144	3.50%	03/14/03
KY	FLORENCE	JEFF WYLER HONDA	C	60	26,373	6.20%	9.70%	2,648	3.50%	03/03/03
KY	LOUISVILLE	SAM SWOPE HONDA	A	72	24,593	10.10%	13.60%	3,283	3.50%	11/14/00
KY	LOUISVILLE	SAM SWOPE HONDA	D	72	20,438	10.10%	13.60%	2,722	3.50%	01/03/01
KY	FRANKFORT	HONDA OF FRANKFORT	B	72	25,224	10.10%	13.60%	3,298	3.50%	01/20/01
KY	FLORENCE	JEFF WYLER HONDA	B	36	5,509	7.85%	11.35%	325	3.50%	06/02/01
KY	BOWLING GREEN	GARY FORCE HONDA	C	48	19,982	7.45%	10.95%	1,638	3.50%	09/05/01
KY	LOUISVILLE	SAM SWOPE HONDA	D	72	33,803	8.45%	11.95%	4,308	3.50%	09/06/01
KY	LOUISVILLE	SAM SWOPE HONDA	D	60	17,070	7.45%	10.95%	1,744	3.50%	09/05/01
KY	LOUISVILLE	SAM SWOPE HONDA	D	60	21,010	6.95%	10.45%	2,174	3.50%	08/28/02
KY	LOUISVILLE	BOB MONTGOMERY HONDA	B	60	11,576	6.95%	10.45%	1,200	3.50%	08/28/02
KY	LOUISVILLE	BOB MONTGOMERY HONDA	D	72	17,989	6.95%	10.45%	2,281	3.50%	09/02/02
KY	LOUISVILLE	SAM SWOPE HONDA	D	72	23,639	7.95%	11.45%	3,046	3.50%	09/07/02
KY	LOUISVILLE	ACURA AT OXMOOR	D	60	19,820	6.95%	10.45%	2,054	3.50%	09/14/02
KY	FLORENCE	JEFF WYLER HONDA	C	60	21,765	6.95%	10.45%	2,209	3.50%	09/09/02
KY	LOUISVILLE	SAM SWOPE HONDA	D	60	16,973	6.95%	10.45%	1,759	3.50%	09/17/02
KY	LOUISVILLE	ACURA AT OXMOOR	B	60	21,173	6.95%	10.45%	2,191	3.50%	09/27/02
KY	LOUISVILLE	BOB MONTGOMERY HONDA	D	60	23,030	6.20%	9.70%	2,362	3.50%	11/30/02
KY	FLORENCE	JEFF WYLER HONDA	D	60	23,893	6.20%	9.70%	2,399	3.50%	12/02/02
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		60	22,644	6.20%	9.70%	2,273	3.50%	01/03/03

KY - Case Summary of Top 100 Percentage Point 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	60	24,243	6.20%	9.70%	2,435	3.50%	01/10/03
KY	LOUISVILLE	BOB MONTGOMERY HONDA	D	66	24,202	6.95%	10.45%	2,787	3.50%	01/27/03
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	24	30,345	6.20%	9.70%	1,162	3.50%	03/08/03
KY	FLORENCE	JEFF WYLER HONDA	D	72	34,370	6.55%	9.99%	4,175	3.44%	11/08/02
KY	OWENSBORO	DON MOORE HONDA	A	72	21,126	8.85%	12.25%	2,630	3.40%	05/21/01
KY	LOUISVILLE	SAM SWOPE HONDA	C	60	17,116	7.60%	11.00%	1,702	3.40%	07/10/01
KY	LEXINGTON	DON JACOBS HONDA	C	60	14,176	7.59%	10.99%	1,409	3.40%	05/31/02
KY	LOUISVILLE	BOB MONTGOMERY HONDA	B	60	12,730	6.55%	9.95%	1,274	3.40%	10/05/02
KY	LOUISVILLE	BOB MONTGOMERY HONDA	C	60	14,688	6.20%	9.50%	1,418	3.30%	02/26/03
KY	FLORENCE	JEFF WYLER HONDA	C	60	12,518	9.10%	12.35%	1,213	3.25%	10/16/00
KY	FLORENCE	JEFF WYLER HONDA	A	36	14,337	9.10%	12.35%	792	3.25%	12/26/00
KY	FLORENCE	JEFF WYLER HONDA	B	60	25,716	7.85%	11.10%	2,516	3.25%	05/26/01
KY	LOUISVILLE	SAM SWOPE HONDA	C	60	15,342	6.75%	9.99%	1,435	3.24%	12/14/01
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	C	60	11,902	6.20%	9.25%	1,038	3.05%	02/08/03
KY	LOUISVILLE	ACURA AT OXMOOR	C	24	5,773	7.15%	10.15%	198	3.00%	10/29/01
KY	LOUISVILLE	BOB MONTGOMERY HONDA	B	60	22,875	6.20%	9.20%	2,003	3.00%	02/01/03
KY	LEXINGTON	DON JACOBS HONDA	A	60	15,537	7.25%	10.25%	1,352	3.00%	07/08/99
KY	ASHLAND	SIM FRYSON HONDA	B	60	10,268	9.10%	12.10%	935	3.00%	01/02/01
KY	HOPKINSVILLE	SISK HONDA	C	60	17,494	7.85%	10.85%	1,535	3.00%	05/10/01
KY	HOPKINSVILLE	SISK HONDA	C	60	16,224	7.85%	10.85%	1,424	3.00%	05/19/01
KY	LEXINGTON	DON JACOBS HONDA	D	60	18,146	7.60%	10.60%	1,594	3.00%	06/29/01

***KY - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	7	7.14	7	7.14
B	17	17.35	24	24.49
C	28	28.57	52	53.06
D	46	46.94	98	100.00

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

LA - Case Summary of Top 100 Percentage Point 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	27,418	7.99%	12.74%	4,841	4.75%	01/11/02
LA	LAKE CHARLES	BILLY NAVARRE HONDA	D	72	29,725	7.84%	12.59%	5,236	4.75%	05/06/02
LA	BATON ROUGE	RICHARDS HONDA	D	60	19,740	6.85%	11.49%	2,730	4.64%	01/07/02
LA	LAFAYETTE	MOSS HONDA	D	72	26,739	7.74%	12.30%	4,513	4.56%	04/20/02
LA	BATON ROUGE	TEAM HONDA	C	72	23,722	9.25%	13.75%	4,046	4.50%	08/30/00
LA	HARVEY	SUPERIOR HONDA	B	72	23,911	9.00%	13.50%	4,062	4.50%	11/30/00
LA	HARVEY	SUPERIOR HONDA	D	72	19,531	9.00%	13.50%	3,313	4.50%	12/02/00
LA	NEW ORLEANS	BENSON HONDA	C	72	18,572	8.75%	13.25%	3,150	4.50%	02/10/01
LA	HARVEY	SUPERIOR HONDA	B	72	24,515	8.49%	12.99%	4,126	4.50%	03/06/01
LA	BATON ROUGE	TEAM HONDA	D	72	29,136	8.49%	12.99%	4,903	4.50%	03/10/01
LA	BATON ROUGE	RICHARDS HONDA	C	72	19,674	8.49%	12.99%	3,315	4.50%	03/24/01
LA	ALEXANDRIA	WALKER HONDA	D	72	21,581	8.49%	12.99%	3,637	4.50%	04/20/01
LA	NEW ORLEANS	BENSON HONDA	D	72	24,690	7.49%	11.99%	4,094	4.50%	10/31/01
LA	HARVEY	SUPERIOR HONDA	D	72	19,259	7.49%	11.99%	3,189	4.50%	11/06/01
LA	BATON ROUGE	RICHARDS HONDA	C	72	20,651	8.25%	12.75%	3,462	4.50%	05/01/01
LA	HARVEY	SUPERIOR HONDA	C	72	18,772	8.25%	12.75%	3,147	4.50%	05/02/01
LA	BATON ROUGE	RICHARDS HONDA	C	72	19,961	8.25%	12.75%	3,321	4.50%	05/12/01
LA	NEW ORLEANS	BENSON HONDA	D	72	19,637	7.99%	12.49%	3,277	4.50%	06/18/01
LA	LAKE CHARLES	BILLY NAVARRE HONDA	D	72	21,009	7.99%	12.49%	3,511	4.50%	06/25/01
LA	NEW ORLEANS	BENSON HONDA	B	72	23,152	7.75%	12.25%	3,851	4.50%	06/30/01
LA	BATON ROUGE	TEAM HONDA	C	72	19,780	7.75%	12.25%	3,289	4.50%	08/02/01
LA	BATON ROUGE	RICHARDS HONDA	B	72	18,371	7.75%	12.25%	3,000	4.50%	08/13/01
LA	BATON ROUGE	RICHARDS HONDA	C	72	26,986	7.75%	12.25%	4,494	4.50%	09/08/01
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	19,423	7.75%	12.25%	3,172	4.50%	09/10/01

LA - Case Summary of Top 100 Percentage Point 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	C	72	18,768	7.75%	12.25%	3,125	4.50%	09/29/01
LA	BATON ROUGE	TEAM HONDA	D	72	28,108	7.75%	12.25%	4,674	4.50%	10/03/01
LA	LAKE CHARLES	BILLY NAVARRE HONDA	D	72	23,305	6.99%	11.49%	3,832	4.50%	11/14/01
LA	LAFAYETTE	MOSS HONDA	D	72	18,686	6.85%	11.35%	3,039	4.50%	12/15/01
LA	HARVEY	SUPERIOR HONDA	D	72	18,216	6.85%	11.35%	2,933	4.50%	12/20/01
LA	LAKE CHARLES	BILLY NAVARRE HONDA		72	24,446	6.85%	11.35%	4,005	4.50%	12/26/01
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	23,712	9.25%	13.65%	3,936	4.40%	08/23/00
LA	LAFAYETTE	MOSS HONDA	B	72	20,082	7.59%	11.99%	3,238	4.40%	08/28/02
LA	NEW ORLEANS	BENSON HONDA	C	72	17,563	9.25%	13.50%	2,820	4.25%	09/30/00
LA	NEW ORLEANS	BENSON HONDA	D	72	18,017	7.74%	11.99%	2,823	4.25%	03/08/02
LA	HARVEY	SUPERIOR HONDA	B	72	19,291	7.75%	12.00%	3,027	4.25%	09/13/01
LA	BATON ROUGE	TEAM HONDA	A	72	18,458	9.25%	13.45%	2,876	4.20%	09/22/00
LA	ALEXANDRIA	WALKER HONDA	D	72	20,353	7.84%	11.99%	3,121	4.15%	04/27/02
LA	BATON ROUGE	TEAM HONDA	B	72	20,702	6.85%	10.99%	3,111	4.14%	12/01/01
LA	BATON ROUGE	TEAM HONDA	C	60	16,077	6.85%	10.99%	1,936	4.14%	12/01/01
LA	HARVEY	SUPERIOR HONDA	B	66	20,542	9.00%	13.00%	2,740	4.00%	10/11/00
LA	HARVEY	SUPERIOR HONDA	B	66	22,357	9.00%	13.00%	3,041	4.00%	12/06/00
LA	NEW ORLEANS	BENSON HONDA	C	66	17,630	9.00%	13.00%	2,398	4.00%	12/09/00
LA	HARVEY	SUPERIOR HONDA	C	66	18,020	8.75%	12.75%	2,445	4.00%	01/29/01
LA	HARVEY	SUPERIOR HONDA	C	72	29,295	8.75%	12.75%	4,332	4.00%	02/17/01
LA	SHREVEPORT	HOLMES HONDA WORLD	C	72	19,690	7.99%	11.99%	2,914	4.00%	06/21/01
LA	LAKE CHARLES	BILLY NAVARRE HONDA	D	72	19,751	7.99%	11.99%	2,918	4.00%	01/09/02
LA	BATON ROUGE	RICHARDS HONDA	A	60	16,880	6.50%	10.50%	1,958	4.00%	06/03/99
LA	BATON ROUGE	TEAM HONDA	D	72	19,318	7.75%	11.75%	2,794	4.00%	07/03/01
LA	COVINGTON	HONDA OF COVINGTON	A	72	18,286	7.75%	11.75%	2,645	4.00%	06/30/01

LA - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
LA	LAKE CHARLES	BILLY NAVARRE HONDA	B	60	24,961	7.75%	11.75%	2,996	4.00%	10/04/01
LA	LAKE CHARLES	BILLY NAVARRE HONDA	D	72	19,811	7.75%	11.75%	2,916	4.00%	10/15/01
LA	BATON ROUGE	TEAM HONDA	D	60	18,999	6.99%	10.99%	2,259	4.00%	11/13/01
LA	HARVEY	SUPERIOR HONDA	D	72	18,443	6.85%	10.85%	2,675	4.00%	12/03/01
LA	BATON ROUGE	RICHARDS HONDA	B	72	15,055	6.09%	9.99%	2,102	3.90%	07/27/02
LA	NEW IBERIA	J. P. THIBODEAUX HONDA	A	48	12,322	7.65%	11.50%	1,114	3.85%	11/24/99
LA	SHREVEPORT	HOLMES HONDA WORLD	D	60	19,798	7.74%	11.49%	2,230	3.75%	01/30/02
LA	NEW ORLEANS	BENSON HONDA	D	60	26,982	6.80%	10.55%	2,990	3.75%	02/28/03
LA	BATON ROUGE	RICHARDS HONDA	C	66	17,892	9.00%	12.72%	2,249	3.72%	10/09/00
LA	BATON ROUGE	RICHARDS HONDA	C	72	18,514	9.00%	12.70%	2,520	3.70%	11/14/00
LA	BATON ROUGE	RICHARDS HONDA	D	60	24,866	7.49%	11.14%	2,711	3.65%	10/07/02
LA	BATON ROUGE	RICHARDS HONDA	D	60	20,763	7.84%	11.49%	2,275	3.65%	07/10/02
LA	BATON ROUGE	RICHARDS HONDA	C	60	16,312	7.05%	10.66%	1,747	3.61%	12/23/02
LA	LAFAYETTE	MOSS HONDA	D	60	21,752	7.64%	11.15%	2,242	3.51%	09/18/02
LA	COVINGTON	HONDA OF COVINGTON	D	60	16,416	7.39%	10.90%	1,717	3.51%	08/31/99
LA	BATON ROUGE	RICHARDS HONDA	C	60	21,204	7.74%	11.25%	2,198	3.51%	04/20/02
LA	COVINGTON	HONDA OF COVINGTON	B	72	17,886	8.49%	12.00%	2,287	3.51%	03/23/01
LA	SHREVEPORT	HOLMES HONDA WORLD	D	66	32,589	8.49%	12.00%	3,851	3.51%	03/31/01
LA	NEW IBERIA	J. P. THIBODEAUX HONDA	D	60	18,419	7.05%	10.55%	1,885	3.50%	01/10/03
LA	BATON ROUGE	RICHARDS HONDA	C	60	18,486	7.05%	10.55%	1,918	3.50%	01/25/03
LA	HOUMA	BARKER HONDA	D	60	16,094	7.05%	10.55%	1,636	3.50%	01/27/03
LA	ALEXANDRIA	WALKER HONDA	D	60	25,307	7.05%	10.55%	2,627	3.50%	02/07/03
LA	ALEXANDRIA	WALKER HONDA	D	60	22,262	7.05%	10.55%	2,302	3.50%	02/14/03
LA	BATON ROUGE	RICHARDS HONDA	D	60	16,518	7.05%	10.55%	1,688	3.50%	02/19/03
LA	NEW IBERIA	J. P. THIBODEAUX HONDA	C	72	19,268	10.25%	13.75%	2,559	3.50%	08/03/00
LA	LAFAYETTE	MOSS HONDA	C	72	20,561	10.25%	13.75%	2,749	3.50%	09/14/00

LA - Case Summary of Top 100 Percentage Point 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	A	72	19,437	10.25%	13.75%	2,596	3.50%	09/16/00
LA	BATON ROUGE	RICHARDS HONDA	B	72	26,649	10.25%	13.75%	3,558	3.50%	09/27/00
LA	LAFAYETTE	MOSS HONDA	C	72	20,337	9.49%	12.99%	2,658	3.50%	03/28/01
LA	BATON ROUGE	RICHARDS HONDA	B	72	21,194	9.49%	12.99%	2,796	3.50%	03/07/01
LA	BATON ROUGE	RICHARDS HONDA	D	72	32,103	9.49%	12.99%	4,224	3.50%	03/08/01
LA	NEW ORLEANS	BENSON HONDA	C	72	43,576	9.49%	12.99%	5,750	3.50%	03/13/01
LA	BATON ROUGE	TEAM HONDA	D	72	19,810	9.49%	12.99%	2,565	3.50%	03/16/01
LA	NEW ORLEANS	BENSON HONDA	B	72	19,305	9.49%	12.99%	2,550	3.50%	03/23/01
LA	BATON ROUGE	RICHARDS HONDA	D	72	18,908	9.24%	12.74%	2,449	3.50%	01/18/02
LA	COVINGTON	HONDA OF COVINGTON	C	72	32,983	9.09%	12.59%	4,330	3.50%	06/04/02
LA	COVINGTON	HONDA OF COVINGTON	C	72	29,560	9.09%	12.59%	3,805	3.50%	06/15/02
LA	ALEXANDRIA	WALKER HONDA	B	72	33,601	9.09%	12.59%	4,411	3.50%	06/21/02
LA	BATON ROUGE	TEAM HONDA	B	72	28,033	9.09%	12.59%	3,675	3.50%	07/15/02
LA	BATON ROUGE	TEAM HONDA	B	72	28,285	9.09%	12.59%	3,709	3.50%	07/09/02
LA	NEW ORLEANS	BENSON HONDA	D	60	24,138	7.05%	10.55%	2,501	3.50%	01/09/03
LA	NEW ORLEANS	BENSON HONDA	C	60	11,386	7.05%	10.55%	1,180	3.50%	01/04/03
LA	NEW ORLEANS	BENSON HONDA	C	60	19,810	7.05%	10.55%	2,053	3.50%	01/04/03
LA	NEW ORLEANS	BENSON HONDA	C	60	19,772	7.05%	10.55%	2,057	3.50%	01/31/03
LA	NEW ORLEANS	BENSON HONDA	D	60	27,513	7.05%	10.55%	2,851	3.50%	01/10/03
LA	NEW ORLEANS	BENSON HONDA	C	60	25,321	7.05%	10.55%	2,624	3.50%	01/13/03
LA	NEW ORLEANS	BENSON HONDA	A	60	17,665	7.05%	10.55%	1,838	3.50%	01/21/03
LA	NEW ORLEANS	BENSON HONDA	C	60	24,238	7.05%	10.55%	2,512	3.50%	02/15/03
LA	METAIRIE	ROYAL HONDA	D	60	23,880	7.05%	10.55%	2,434	3.50%	02/20/03

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

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	6	6.06	6	6.06
B	18	18.18	24	24.24
C	32	32.32	56	56.57
D	43	43.43	99	100.00

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

MA - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MA	NEWTON CORNER	HONDA VILLAGE	C	60	13,662	6.29%	11.50%	2,113	5.21%	11/01/01
MA	SALEM	KELLY HONDA	D	36	5,624	4.90%	9.74%	462	4.84%	12/30/02
MA	CHICOPEE	CURRY HONDA	D	36	7,393	9.38%	13.90%	592	4.52%	08/09/99
MA	EVERETT	HONDA CARS OF BOSTON	B	72	19,804	8.49%	12.99%	3,337	4.50%	12/30/00
MA	W. SPRINGFIELD	BALISE HONDA	C	72	22,776	6.29%	10.79%	3,702	4.50%	11/08/01
MA	NORWOOD	BOCH HONDA	D	60	17,028	6.29%	10.79%	2,263	4.50%	11/23/01
MA	BOSTON	HERB CHAMBERS HONDA	C	72	26,301	6.29%	10.79%	4,270	4.50%	12/08/01
MA	TEWKSBURY	ATAMIAN HONDA	D	60	19,071	8.49%	12.95%	2,588	4.46%	05/05/00
MA	DARTMOUTH	BARRY'S DARTMOUTH HONDA	C	66	18,275	7.75%	12.00%	2,548	4.25%	06/09/01
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	60	12,810	8.74%	12.74%	1,562	4.00%	11/25/00
MA	TEWKSBURY	ATAMIAN HONDA		24	10,592	7.90%	11.90%	493	4.00%	02/23/01
MA	NATICK	BERNARDI HONDA	B	60	18,288	7.49%	11.49%	2,191	4.00%	05/05/01
MA	DARTMOUTH	BARRY'S DARTMOUTH HONDA	D	60	11,238	6.30%	10.30%	1,321	4.00%	01/08/02
MA	RAYNHAM	SILKO HONDA	C	72	27,242	7.30%	11.30%	3,912	4.00%	04/13/02
MA	BOSTON	HERB CHAMBERS HONDA	C	72	18,978	7.74%	11.74%	2,793	4.00%	05/25/02
MA	NORWOOD	BOCH HONDA	B	48	8,007	7.99%	11.99%	757	4.00%	02/09/03
MA	EVERETT	HONDA CARS OF BOSTON	D	72	22,981	5.99%	9.99%	3,290	4.00%	02/10/03
MA	BOSTON	HERB CHAMBERS HONDA	C	72	22,337	8.49%	12.49%	3,328	4.00%	01/18/01
MA	BOSTON	CLAIR HONDA	B	60	12,710	10.75%	14.75%	1,593	4.00%	02/15/01
MA	W. SPRINGFIELD	BALISE HONDA	C	72	18,074	7.24%	11.24%	2,642	4.00%	06/06/02
MA	CHICOPEE	CURRY HONDA	D	72	24,689	6.50%	10.50%	3,565	4.00%	10/15/02
MA	BOSTON	CLAIR HONDA	C	60	17,000	6.84%	10.74%	1,966	3.90%	07/10/02
MA	BOSTON	HERB CHAMBERS HONDA	D	60	18,850	7.90%	11.75%	2,186	3.85%	02/14/01

MA - Case Summary of Top 100 Percentage Point 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	A	60	14,285	7.90%	11.75%	1,659	3.85%	02/24/01
MA	BOSTON	HERB CHAMBERS HONDA	D	60	12,068	6.69%	10.49%	1,353	3.80%	10/11/01
MA	DANVERS	HONDA NORTH	C	60	23,076	6.24%	10.00%	2,544	3.76%	10/29/02
MA	BOSTON	HERB CHAMBERS HONDA	C	72	15,288	6.24%	9.99%	2,056	3.75%	11/18/02
MA	BOSTON	HERB CHAMBERS HONDA	D	60	16,726	5.99%	9.74%	1,834	3.75%	11/25/02
MA	NEWTON CORNER	HONDA VILLAGE	A	60	16,524	5.99%	9.74%	1,813	3.75%	11/30/02
MA	EVERETT	HONDA CARS OF BOSTON	C	60	27,894	6.50%	10.24%	3,075	3.74%	10/08/02
MA	BOSTON	HERB CHAMBERS HONDA	A	24	11,938	6.50%	10.24%	510	3.74%	10/22/02
MA	W. SPRINGFIELD	BALISE HONDA	D	72	22,254	7.55%	11.29%	3,051	3.74%	05/11/02
MA	BOSTON	CLAIR HONDA	D	60	14,865	7.75%	11.40%	1,627	3.65%	03/14/01
MA	NORWOOD	BOCH HONDA	C	60	15,043	6.74%	10.34%	1,600	3.60%	08/17/02
MA	BOSTON	HERB CHAMBERS HONDA	D	60	17,037	6.74%	10.34%	1,811	3.60%	09/14/02
MA	BOSTON	HERB CHAMBERS HONDA	D	60	13,024	7.90%	11.49%	1,408	3.59%	02/26/01
MA	CHICOPEE	CURRY HONDA	D	60	21,025	7.39%	10.90%	2,200	3.51%	07/20/99
MA	BURLINGTON	HERB CHAMBERS HONDA OF BURLING	B	60	12,770	7.39%	10.90%	1,336	3.51%	07/30/99
MA	BURLINGTON	HERB CHAMBERS HONDA OF BURLING	B	48	18,557	7.64%	11.15%	1,530	3.51%	10/28/99
MA	BOSTON	HERB CHAMBERS HONDA	D	60	25,558	8.25%	11.76%	2,713	3.51%	02/04/01
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	C	48	8,682	10.25%	13.75%	736	3.50%	05/29/01
MA	EVERETT	HONDA CARS OF BOSTON	D	60	23,642	7.30%	10.80%	2,462	3.50%	01/21/02
MA	NORWOOD	BOCH HONDA	B	60	15,395	7.30%	10.80%	1,604	3.50%	01/17/02
MA	BOSTON	CLAIR HONDA	D	60	25,913	7.30%	10.80%	2,700	3.50%	01/19/02
MA	NORWOOD	BOCH HONDA	C	60	11,528	7.30%	10.80%	1,201	3.50%	01/24/02
MA	BOSTON	HERB CHAMBERS HONDA	C	48	17,137	7.30%	10.80%	1,407	3.50%	02/02/02
MA	NORWOOD	BOCH HONDA	B	60	14,632	7.30%	10.80%	1,524	3.50%	01/26/02
MA	LAWRENCE	COMMONWEALTH HONDA	B	54	16,455	7.30%	10.80%	1,493	3.50%	01/28/02

MA - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MA	NORWOOD	BOCH HONDA	D	60	9,127	7.30%	10.80%	950	3.50%	01/29/02
MA	BOSTON	HERB CHAMBERS HONDA	D	60	16,660	7.30%	10.80%	1,733	3.50%	01/26/02
MA	BOSTON	HERB CHAMBERS HONDA	D	60	18,542	7.30%	10.80%	1,934	3.50%	01/31/02
MA	NORWOOD	BOCH HONDA	D	60	15,596	7.30%	10.80%	1,624	3.50%	02/01/02
MA	NORWOOD	BOCH HONDA	D	60	22,057	7.30%	10.80%	2,297	3.50%	02/05/02
MA	NORWOOD	BOCH HONDA	C	60	10,272	7.30%	10.80%	1,070	3.50%	02/10/02
MA	CHICOPEE	CURRY HONDA		60	7,032	9.05%	12.55%	751	3.50%	02/08/02
MA	BOSTON	HERB CHAMBERS HONDA	C	60	15,142	7.30%	10.80%	1,582	3.50%	02/09/02
MA	NATICK	BERNARDI HONDA	D	60	14,867	7.30%	10.80%	1,549	3.50%	02/12/02
MA	DARTMOUTH	BARRY'S DARTMOUTH HONDA	C	60	17,062	7.30%	10.80%	1,782	3.50%	02/12/02
MA	EVERETT	HONDA CARS OF BOSTON	B	60	20,603	7.30%	10.80%	2,140	3.50%	02/13/02
MA	RAYNHAM	SILKO HONDA	D	60	13,992	7.30%	10.80%	1,427	3.50%	02/13/02
MA	BOSTON	HERB CHAMBERS HONDA	D	60	18,022	7.30%	10.80%	1,882	3.50%	02/13/02
MA	SEEKONK	HERB CHAMBERS HONDA OF SEEKONK	C	60	24,445	7.30%	10.80%	2,500	3.50%	02/15/02
MA	NORWOOD	BOCH HONDA		30	8,098	7.30%	10.80%	407	3.50%	02/18/02
MA	NATICK	BERNARDI HONDA	D	60	18,309	7.30%	10.80%	1,907	3.50%	02/20/02
MA	BOSTON	CLAIR HONDA	B	60	19,684	7.30%	10.80%	2,051	3.50%	03/04/02
MA	NORWOOD	BOCH HONDA	C	60	16,787	7.30%	10.80%	1,748	3.50%	03/04/02
MA	NATICK	BERNARDI HONDA	C	60	14,792	7.30%	10.80%	1,541	3.50%	03/10/02
MA	W. SPRINGFIELD	BALISE HONDA	D	60	16,619	7.30%	10.80%	1,719	3.50%	03/11/02
MA	BOSTON	HERB CHAMBERS HONDA		60	14,451	7.30%	10.80%	1,502	3.50%	03/11/02
MA	BOSTON	HERB CHAMBERS HONDA	B	60	18,342	7.30%	10.80%	1,908	3.50%	03/16/02
MA	SEEKONK	HERB CHAMBERS HONDA OF SEEKONK	D	60	28,972	7.30%	10.80%	3,013	3.50%	03/23/02
MA	BOSTON	HERB CHAMBERS HONDA	B	60	19,471	7.30%	10.80%	2,025	3.50%	03/22/02
MA	BURLINGTON	HERB CHAMBERS HONDA OF BURLING	D	60	24,295	7.30%	10.80%	2,527	3.50%	03/25/02
MA	TEWKSBURY	ATAMIAN HONDA	D	60	18,969	7.30%	10.80%	1,973	3.50%	03/27/02

MA - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MA	GREENFIELD	LORENZ HONDA	C	60	7,006	7.30%	10.80%	730	3.50%	04/01/02
MA	BOSTON	HERB CHAMBERS HONDA	D	60	25,553	7.30%	10.80%	2,657	3.50%	03/30/02
MA	DARTMOUTH	BARRY'S DARTMOUTH HONDA	C	60	12,922	7.30%	10.80%	1,346	3.50%	04/04/02
MA	BOSTON	CLAIR HONDA	C	60	17,055	7.30%	10.80%	1,777	3.50%	04/06/02
MA	BOSTON	HERB CHAMBERS HONDA	C	60	20,452	7.30%	10.80%	2,130	3.50%	04/08/02
MA	EVERETT	HONDA CARS OF BOSTON	B	60	17,337	7.30%	10.80%	1,768	3.50%	04/10/02
MA	DARTMOUTH	BARRY'S DARTMOUTH HONDA	D	60	20,055	7.30%	10.80%	2,089	3.50%	04/13/02
MA	BOSTON	HERB CHAMBERS HONDA	C	60	25,021	7.30%	10.80%	2,606	3.50%	04/12/02
MA	BRIGHTON	ACURA OF BOSTON	D	60	22,693	7.30%	10.80%	2,365	3.50%	04/13/02
MA	LAWRENCE	COMMONWEALTH HONDA	C	60	10,644	7.30%	10.80%	1,085	3.50%	04/07/02
MA	BOSTON	CLAIR HONDA	C	60	16,904	7.30%	10.80%	1,762	3.50%	04/15/02
MA	BURLINGTON	HERB CHAMBERS HONDA OF BURLING	A	36	7,542	7.30%	10.80%	456	3.50%	04/13/02
MA	DARTMOUTH	BARRY'S DARTMOUTH HONDA		60	15,832	7.30%	10.80%	1,648	3.50%	04/05/02
MA	BOSTON	HERB CHAMBERS HONDA	D	60	18,942	7.30%	10.80%	1,972	3.50%	04/12/02
MA	NATICK	BERNARDI HONDA		60	16,649	6.24%	9.74%	1,708	3.50%	10/29/02
MA	NATICK	BERNARDI HONDA	D	60	29,867	6.24%	9.74%	3,064	3.50%	10/25/02
MA	NATICK	BERNARDI HONDA	D	60	20,265	6.24%	9.74%	2,079	3.50%	10/25/02
MA	NATICK	BERNARDI HONDA	B	60	22,340	6.24%	9.74%	2,292	3.50%	10/27/02
MA	TEWKSBURY	ATAMIAN HONDA	D	60	22,677	6.24%	9.74%	2,326	3.50%	10/31/02
MA	BOSTON	HERB CHAMBERS HONDA	C	36	17,854	6.24%	9.74%	1,067	3.50%	10/27/02
MA	NATICK	BERNARDI HONDA	B	60	17,190	6.24%	9.74%	1,763	3.50%	10/28/02
MA	BOSTON	CLAIR HONDA	C	60	13,281	6.24%	9.74%	1,362	3.50%	11/09/02
MA	NORWOOD	BOCH HONDA	C	60	5,549	6.24%	9.74%	557	3.50%	10/28/02

**MA - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	4	4.26	4	4.26
B	17	18.09	21	22.34
C	34	36.17	55	58.51
D	39	41.49	94	100.00

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

MD - Case Summary of Top 100 Percentage Point 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	60	22,463	5.90%	12.49%	4,416	6.59%	12/22/01
MD	COLLEGE PARK	COLLEGE PARK HONDA		48	15,979	5.58%	10.25%	1,722	4.67%	11/10/01
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	D	72	25,486	7.49%	11.99%	4,225	4.50%	06/25/01
MD	FREDERICK	SHOCKLEY HONDA	D	72	21,406	8.49%	12.99%	3,594	4.50%	11/14/00
MD	COLLEGE PARK	COLLEGE PARK HONDA	B	72	18,056	8.49%	12.99%	2,987	4.50%	12/01/00
MD	COLLEGE PARK	COLLEGE PARK HONDA	B	72	20,717	8.49%	12.99%	3,493	4.50%	12/27/00
MD	FREDERICK	SHOCKLEY HONDA	C	72	19,680	8.49%	12.99%	3,257	4.50%	01/09/01
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	D	72	25,852	8.49%	12.99%	4,272	4.50%	01/18/01
MD	FREDERICK	SHOCKLEY HONDA	A	72	22,569	7.49%	11.99%	3,732	4.50%	05/15/01
MD	BETHESDA	OURISMAN HONDA	D	72	23,086	7.49%	11.99%	3,828	4.50%	05/31/01
MD	ELLCOTT CITY	O'DONNELL HONDA	C	72	20,178	7.49%	11.99%	3,345	4.50%	06/02/01
MD	ELLCOTT CITY	O'DONNELL HONDA	C	72	17,645	7.49%	11.99%	2,925	4.50%	06/04/01
MD	BETHESDA	OURISMAN HONDA	B	72	18,027	7.49%	11.99%	2,989	4.50%	06/09/01
MD	BETHESDA	OURISMAN HONDA	D	72	20,308	7.49%	11.99%	3,367	4.50%	06/25/01
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	D	72	22,831	8.25%	12.75%	3,842	4.50%	02/24/01
MD	BETHESDA	OURISMAN HONDA	D	72	21,997	7.75%	12.25%	3,594	4.50%	03/15/01
MD	ELLCOTT CITY	O'DONNELL HONDA	B	72	21,527	7.75%	12.25%	3,584	4.50%	03/22/01
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	D	72	22,740	7.75%	12.25%	3,786	4.50%	03/31/01
MD	ELLCOTT CITY	O'DONNELL HONDA	D	72	18,045	7.75%	12.25%	3,004	4.50%	04/05/01
MD	FREDERICK	SHOCKLEY HONDA	D	72	24,978	6.99%	11.49%	4,057	4.50%	09/15/01
MD	BETHESDA	OURISMAN HONDA	C	72	18,152	6.99%	11.49%	2,985	4.50%	09/24/01
MD	BETHESDA	OURISMAN HONDA	B	72	30,441	6.75%	11.25%	4,980	4.50%	10/20/01
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	B	72	18,492	8.99%	13.49%	3,137	4.50%	08/08/00
MD	CLARKSVILLE	JIM COLEMAN HONDA	D	72	19,708	8.99%	13.49%	3,343	4.50%	08/09/00
MD	ROCKVILLE	HERSONS, INC.	D	72	32,959	8.99%	13.49%	5,591	4.50%	08/25/00

MD - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MD	CLARKSVILLE	JIM COLEMAN HONDA	C	72	22,967	8.99%	13.49%	3,896	4.50%	08/25/00
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	D	72	23,662	8.99%	13.39%	3,850	4.40%	08/30/00
MD	FALLSTON	SCHAEFER & STROHMINGER HONDA B	C	72	30,532	8.49%	12.82%	4,928	4.33%	11/22/00
MD	MARLOW HGTS	POHANKA IMPORTS	D	60	13,198	5.99%	10.25%	1,651	4.26%	10/31/01
MD	BETHESDA	OURISMAN HONDA	C	72	20,171	7.75%	11.99%	3,158	4.24%	04/11/01
MD	ELLICOTT CITY	O'DONNELL HONDA	D	72	25,428	7.75%	11.99%	3,906	4.24%	04/20/01
MD	ELLICOTT CITY	O'DONNELL HONDA	B	72	18,179	6.75%	10.99%	2,799	4.24%	10/25/01
MD	BETHESDA	OURISMAN HONDA	C	72	21,145	8.25%	12.34%	3,223	4.09%	02/27/01
MD	ELLICOTT CITY	O'DONNELL HONDA	D	72	18,722	7.75%	11.78%	2,781	4.03%	04/13/01
MD	LAUREL	TISCHER ACURA	C	66	22,901	8.99%	12.99%	3,115	4.00%	07/21/00
MD	LAUREL	AUTOHAUS TISCHER, INC.	D	72	25,610	8.99%	12.99%	3,846	4.00%	08/18/00
MD	COLLEGE PARK	COLLEGE PARK HONDA	B	66	14,101	8.74%	12.74%	1,915	4.00%	10/22/00
MD	WALDORF	KEN DIXON HONDA	D	72	28,672	7.25%	11.25%	4,194	4.00%	07/07/01
MD	BETHESDA	OURISMAN HONDA	C	72	20,852	7.40%	11.40%	3,052	4.00%	01/16/02
MD	BETHESDA	OURISMAN HONDA	D	72	21,515	7.40%	11.40%	3,149	4.00%	01/12/02
MD	LAUREL	OURISMAN HONDA OF LAUREL	C	72	19,276	7.15%	11.15%	2,761	4.00%	02/18/02
MD	FREDERICK	SHOCKLEY HONDA	C	72	23,736	7.15%	11.15%	3,400	4.00%	06/17/02
MD	LAUREL	OURISMAN HONDA OF LAUREL	C	72	18,073	7.15%	11.15%	2,637	4.00%	06/29/02
MD	BETHESDA	OURISMAN HONDA	D	72	31,383	6.34%	10.34%	4,521	4.00%	10/05/02
MD	LAUREL	AUTOHAUS TISCHER, INC.	D	72	19,455	8.49%	12.49%	2,847	4.00%	11/13/00
MD	GLEN BURNIE	BROWNS HONDA CITY HONDA & CLAR	D	72	26,957	8.49%	12.49%	4,022	4.00%	11/25/00
MD	COLLEGE PARK	COLLEGE PARK HONDA	B	72	25,634	8.49%	12.49%	3,827	4.00%	01/20/01
MD	CLARKSVILLE	JIM COLEMAN HONDA	D	60	18,926	8.25%	12.25%	2,298	4.00%	02/09/01
MD	CLARKSVILLE	JIM COLEMAN HONDA		72	18,933	8.25%	12.25%	2,767	4.00%	02/24/01
MD	BETHESDA	OURISMAN HONDA	A	66	16,000	6.99%	10.99%	2,075	4.00%	08/11/01
MD	GAITHERSBURG	ROSENTHAL ACURA	B	60	23,617	6.25%	10.25%	2,780	4.00%	10/25/01

MD - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MD	COLLEGE PARK	COLLEGE PARK HONDA	D	72	26,652	6.65%	10.65%	3,787	4.00%	02/02/02
MD	GAITHERSBURG	ROSENTHAL ACURA	D	72	46,403	6.65%	10.65%	6,720	4.00%	05/28/02
MD	OWINGS MILLS	NORTHWEST HONDA	D	72	23,249	6.85%	10.85%	3,372	4.00%	07/11/02
MD	BETHESDA	OURISMAN HONDA	B	72	19,502	6.85%	10.85%	2,833	4.00%	07/27/02
MD	GAITHERSBURG	ROSENTHAL ACURA	C	72	21,367	5.94%	9.94%	3,057	4.00%	01/24/03
MD	COLLEGE PARK	COLLEGE PARK HONDA	D	72	18,811	5.94%	9.94%	2,691	4.00%	01/25/03
MD	HAGERSTOWN	HAGERSTOWN HONDA	B	60	23,776	0.35%	4.29%	2,520	3.94%	02/25/03
MD	LAUREL	OURISMAN HONDA OF LAUREL		36	13,266	6.34%	10.24%	888	3.90%	10/05/02
MD	SILVER SPRING	SPORT HONDA	C	60	17,183	6.04%	9.90%	1,943	3.86%	06/26/02
MD	BETHESDA	OURISMAN HONDA		72	31,784	7.15%	10.99%	4,442	3.84%	05/24/02
MD	LAUREL	OURISMAN HONDA OF LAUREL	C	66	21,927	7.10%	10.90%	2,698	3.80%	07/16/02
MD	MARLOW HGTS	POHANKA IMPORTS	C	60	14,357	7.49%	11.25%	1,614	3.76%	04/25/01
MD	LAUREL	AUTOHAUS TISCHER, INC.	C	66	23,632	8.74%	12.50%	3,009	3.76%	09/19/00
MD	MARLOW HGTS	POHANKA IMPORTS	D	66	23,030	7.99%	11.75%	2,899	3.76%	04/26/01
MD	BETHESDA	OURISMAN HONDA	D	66	18,631	6.74%	10.49%	2,293	3.75%	09/03/02
MD	LAUREL	AUTOHAUS TISCHER, INC.	D	72	21,506	7.25%	11.00%	2,941	3.75%	07/25/01
MD	COLLEGE PARK	COLLEGE PARK HONDA	B	48	13,845	6.49%	10.24%	1,205	3.75%	10/31/01
MD	GAITHERSBURG	ROSENTHAL ACURA	B	66	22,529	7.40%	11.15%	2,804	3.75%	01/09/02
MD	COLLEGE PARK	COLLEGE PARK HONDA	C	48	15,311	7.15%	10.90%	1,343	3.75%	01/31/02
MD	SILVER SPRING	SPORT HONDA	B	60	21,881	6.74%	10.49%	2,426	3.75%	09/28/02
MD	COLLEGE PARK	COLLEGE PARK HONDA	C	60	20,450	8.49%	12.24%	2,282	3.75%	10/30/00
MD	COLLEGE PARK	COLLEGE PARK HONDA	C	60	23,941	7.45%	11.20%	2,684	3.75%	08/23/99
MD	COLLEGE PARK	COLLEGE PARK HONDA	C	60	19,584	7.95%	11.70%	2,212	3.75%	02/09/00
MD	OWINGS MILLS	NORTHWEST HONDA	B	72	24,569	6.85%	10.60%	3,334	3.75%	07/13/02
MD	OWINGS MILLS	NORTHWEST HONDA	A	66	21,214	6.85%	10.60%	2,606	3.75%	07/13/02
MD	ROCKVILLE	HERSONS, INC.	C	60	21,837	8.25%	11.99%	2,464	3.74%	01/25/01

MD - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MD	OWINGS MILLS	NORTHWEST HONDA	B	48	15,703	8.25%	11.99%	1,388	3.74%	01/26/01
MD	ELLCOTT CITY	O'DONNELL HONDA	D	72	21,681	8.25%	11.99%	3,014	3.74%	02/10/01
MD	MARLOW HGTS	POHANKA IMPORTS	D	60	18,561	7.25%	10.99%	2,068	3.74%	06/30/01
MD	BETHESDA	OURISMAN HONDA	D	60	16,823	7.25%	10.99%	1,874	3.74%	06/28/01
MD	BETHESDA	OURISMAN HONDA	D	60	15,054	6.75%	10.49%	1,663	3.74%	10/05/01
MD	ELLCOTT CITY	O'DONNELL HONDA	D	72	25,576	8.25%	11.95%	3,516	3.70%	02/21/01
MD	OWINGS MILLS	NORTHWEST HONDA	C	72	26,634	4.69%	8.34%	3,333	3.65%	03/18/03
MD	WALDORF	KEN DIXON HONDA	C	72	22,228	8.74%	12.35%	2,946	3.61%	09/30/00
MD	GAITHERSBURG	ROSENTHAL ACURA		60	21,521	6.74%	10.35%	2,297	3.61%	09/07/02
MD	MARLOW HGTS	POHANKA IMPORTS	D	60	22,580	6.74%	10.35%	2,408	3.61%	08/30/02
MD	MARLOW HGTS	POHANKA IMPORTS	D	60	18,757	5.94%	9.54%	1,971	3.60%	01/29/03
MD	FALLSTON	SCHAEFER & STROHMINGER HONDA B	D	60	21,753	5.94%	9.54%	2,284	3.60%	01/24/03
MD	COLLEGE PARK	COLLEGE PARK HONDA	C	60	15,007	5.94%	9.54%	1,579	3.60%	02/01/03
MD	WALDORF	KEN DIXON HONDA	D	60	17,731	7.25%	10.79%	1,834	3.54%	06/30/01
MD	ROCKVILLE	HERSONS, INC.	A	48	12,459	7.42%	10.95%	1,028	3.53%	08/24/99
MD	MARLOW HGTS	POHANKA IMPORTS	D	60	16,280	8.73%	12.24%	1,735	3.51%	05/20/00
MD	BETHESDA	OURISMAN HONDA		60	21,375	7.49%	11.00%	2,239	3.51%	06/23/01
MD	MARLOW HGTS	POHANKA IMPORTS	B	60	17,928	7.44%	10.95%	1,876	3.51%	07/27/99
MD	GAITHERSBURG	ROSENTHAL ACURA	B	60	20,413	7.19%	10.70%	2,131	3.51%	07/10/99
MD	MARLOW HGTS	POHANKA IMPORTS	B	60	24,683	7.44%	10.95%	2,584	3.51%	07/21/99
MD	MARLOW HGTS	POHANKA IMPORTS	A	60	16,251	7.44%	10.95%	1,701	3.51%	07/22/99
MD	MARLOW HGTS	POHANKA IMPORTS	A	60	13,922	7.44%	10.95%	1,457	3.51%	07/26/99
MD	MARLOW HGTS	POHANKA IMPORTS	C	60	22,199	7.44%	10.95%	2,323	3.51%	07/30/99

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

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	6	6.38	6	6.38
B	20	21.28	26	27.66
C	27	28.72	53	56.38
D	41	43.62	94	100.00

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

ME - Case Summary of Top 100 Percentage Point 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	C	60	15,688	7.30%	10.80%	1,609	3.50%	02/14/02
ME	S. PORTLAND	MAINE MALL HONDA	C	60	21,985	7.30%	10.80%	2,290	3.50%	03/30/02
ME	SACO	SACO HONDA	C	60	16,411	6.24%	9.74%	1,683	3.50%	12/06/02
ME	S. PORTLAND	MAINE MALL HONDA	D	60	24,492	6.24%	9.74%	2,513	3.50%	12/10/02
ME	S. PORTLAND	MAINE MALL HONDA	C	60	20,232	8.85%	12.35%	2,155	3.50%	06/01/00
ME	SACO	SACO HONDA		60	21,759	7.25%	10.75%	2,214	3.50%	08/06/01
ME	SACO	SACO HONDA	C	72	20,520	8.05%	11.55%	2,596	3.50%	05/08/02
ME	AUBURN	LEE HONDA	D	60	13,442	5.99%	9.49%	1,374	3.50%	02/13/03
ME	AUBURN	LEE HONDA	B	72	19,472	8.25%	11.75%	2,524	3.50%	06/27/01
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	24,800	7.24%	10.74%	2,581	3.50%	05/24/02
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	C	60	17,589	6.84%	10.34%	1,820	3.50%	09/21/02
ME	AUBURN	LEE HONDA	D	60	16,849	6.84%	10.34%	1,744	3.50%	09/28/02
ME	S. PORTLAND	MAINE MALL HONDA	D	60	21,522	6.84%	10.34%	2,227	3.50%	09/23/02
ME	BANGOR	DARLINGS HONDA	C	60	11,288	6.84%	9.99%	1,047	3.15%	07/16/02
ME	SACO	SACO HONDA	D	60	16,198	6.69%	9.75%	1,425	3.06%	10/17/01
ME	AUBURN	LEE HONDA	D	60	16,802	5.99%	8.99%	1,467	3.00%	03/20/03
ME	AUGUSTA	PAUL BLOUIN HONDA	D	60	10,291	12.10%	15.10%	953	3.00%	01/22/01
ME	S. PORTLAND	MAINE MALL HONDA	C	60	18,261	7.25%	10.25%	1,624	3.00%	06/14/01
ME	BANGOR	DARLINGS HONDA	B	60	27,895	7.24%	10.24%	2,476	3.00%	01/11/03
ME	BANGOR	DARLINGS HONDA	D	60	17,124	6.29%	8.99%	1,348	2.70%	11/17/01
ME	SACO	SACO HONDA	D	72	19,844	7.30%	9.99%	1,894	2.69%	04/06/02
ME	AUBURN	LEE HONDA	C	60	14,118	7.30%	9.90%	1,063	2.60%	02/04/02
ME	BANGOR	DARLINGS HONDA	B	60	22,060	8.25%	10.79%	1,678	2.54%	03/31/00
ME	SACO	SACO HONDA	D	60	21,047	7.30%	9.75%	1,523	2.45%	03/27/02

ME - Case Summary of Top 100 Percentage Point 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	C	60	13,838	7.05%	9.50%	976	2.45%	04/18/02
ME	S. PORTLAND	MAINE MALL HONDA	A	36	13,017	5.09%	7.45%	518	2.36%	07/10/02
ME	BANGOR	DARLINGS HONDA	C	60	16,401	7.49%	9.80%	1,119	2.31%	05/16/02
ME	BANGOR	DARLINGS HONDA	C	60	21,113	7.10%	9.40%	1,429	2.30%	06/21/99
ME	S. PORTLAND	MAINE MALL HONDA	D	60	22,136	10.85%	12.87%	1,379	2.02%	05/06/00
ME	AUGUSTA	PAUL BLOUIN HONDA	C	60	15,737	5.24%	7.25%	884	2.01%	02/14/03
ME	SACO	SACO HONDA	B	60	11,167	5.49%	7.49%	640	2.00%	01/24/03
ME	SACO	SACO HONDA	D	60	11,272	9.05%	11.05%	682	2.00%	01/30/02
ME	SACO	SACO HONDA	D	60	12,148	7.99%	9.99%	723	2.00%	11/29/02
ME	SACO	SACO HONDA	B	60	19,162	6.49%	8.49%	1,090	2.00%	01/31/03
ME	SACO	SACO HONDA	B	60	29,205	2.99%	4.99%	1,579	2.00%	02/13/03
ME	SACO	SACO HONDA	C	60	17,402	7.99%	9.99%	1,010	2.00%	02/14/03
ME	SACO	SACO HONDA	C	60	23,005	3.49%	5.49%	1,253	2.00%	02/14/03
ME	SACO	SACO HONDA	B	60	23,995	3.49%	5.49%	1,307	2.00%	02/14/03
ME	SACO	SACO HONDA	A	48	8,754	2.99%	4.99%	384	2.00%	02/25/03
ME	SACO	SACO HONDA		60	11,643	9.74%	11.74%	692	2.00%	02/28/03
ME	SACO	SACO HONDA	B	60	13,087	7.99%	9.99%	760	2.00%	03/08/03
ME	SACO	SACO HONDA	B	48	8,765	7.99%	9.99%	398	2.00%	03/22/03
ME	S. PORTLAND	MAINE MALL HONDA	C	60	20,387	7.15%	9.15%	1,198	2.00%	01/29/00
ME	S. PORTLAND	MAINE MALL HONDA	A	60	15,280	9.10%	11.10%	923	2.00%	06/29/00
ME	SACO	SACO HONDA	B	48	9,957	10.85%	12.85%	482	2.00%	10/23/00
ME	AUGUSTA	PAUL BLOUIN HONDA	B	60	16,548	8.85%	10.85%	972	2.00%	11/17/00
ME	PRESQUE ISLE	HARRY'S HONDA	C	60	16,745	8.85%	10.85%	1,009	2.00%	12/08/00
ME	BANGOR	DARLINGS HONDA	A	54	16,070	6.50%	8.50%	837	2.00%	02/15/01
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	36	14,201	6.50%	8.50%	486	2.00%	02/24/01

ME - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
ME	S. PORTLAND	MAINE MALL HONDA	A	60	15,731	7.35%	9.35%	928	2.00%	03/19/01
ME	S. PORTLAND	MAINE MALL HONDA	A	60	12,640	7.35%	9.35%	745	2.00%	04/02/01
ME	S. PORTLAND	MAINE MALL HONDA	D	60	11,602	8.60%	10.60%	696	2.00%	04/24/01
ME	AUGUSTA	PAUL BLOUIN HONDA	D	48	11,459	10.25%	12.25%	534	2.00%	07/18/01
ME	S. PORTLAND	MAINE MALL HONDA	D	60	12,384	11.25%	13.25%	771	2.00%	07/19/01
ME	SACO	SACO HONDA	A	60	15,885	6.55%	8.55%	926	2.00%	01/16/02
ME	SACO	SACO HONDA	C	60	18,154	8.55%	10.55%	1,063	2.00%	01/19/02
ME	S. PORTLAND	MAINE MALL HONDA		60	23,164	6.05%	8.05%	1,339	2.00%	02/08/02
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	B	60	11,569	9.49%	11.49%	701	2.00%	05/30/02
ME	SACO	SACO HONDA	A	60	10,113	6.49%	8.49%	589	2.00%	06/05/02
ME	SACO	SACO HONDA	A	60	13,450	6.49%	8.49%	765	2.00%	06/17/02
ME	S. PORTLAND	MAINE MALL HONDA	B	60	23,570	7.99%	9.99%	1,402	2.00%	07/01/02
ME	SACO	SACO HONDA	D	60	17,295	8.84%	10.84%	1,016	2.00%	07/15/02
ME	SACO	SACO HONDA	D	60	12,347	8.84%	10.84%	725	2.00%	07/26/02
ME	AUBURN	LEE HONDA	A	60	17,080	5.09%	7.09%	974	2.00%	07/29/02
ME	S. PORTLAND	MAINE MALL HONDA	A	48	9,820	8.84%	10.84%	464	2.00%	09/03/02
ME	S. PORTLAND	MAINE MALL HONDA	A	60	7,000	4.24%	6.24%	394	2.00%	01/13/03
ME	SACO	SACO HONDA	D	60	12,035	7.99%	9.99%	699	2.00%	01/25/03
ME	SACO	SACO HONDA	A	60	29,100	2.99%	4.99%	1,604	2.00%	02/13/03
ME	BANGOR	DARLINGS HONDA	A	54	23,605	2.99%	4.99%	1,148	2.00%	02/14/03
ME	BANGOR	DARLINGS HONDA	A	60	39,272	2.99%	4.99%	2,131	2.00%	02/13/03
ME	BANGOR	DARLINGS HONDA	A	60	23,015	2.99%	4.99%	1,259	2.00%	02/15/03
ME	S. PORTLAND	MAINE MALL HONDA	A	60	12,853	2.99%	4.99%	697	2.00%	02/15/03
ME	BANGOR	DARLINGS HONDA	A	60	17,224	2.99%	4.99%	952	2.00%	02/15/03
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 Percentage Point 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	A	60	25,414	2.99%	4.99%	1,405	2.00%	02/20/03
ME	BANGOR	DARLINGS HONDA	A	60	18,080	2.99%	4.99%	999	2.00%	02/20/03
ME	BANGOR	DARLINGS HONDA	A	60	24,869	2.99%	4.99%	1,375	2.00%	02/22/03
ME	BANGOR	DARLINGS HONDA	A	60	10,524	2.99%	4.99%	581	2.00%	02/22/03
ME	BANGOR	DARLINGS HONDA	C	60	28,776	2.99%	4.99%	1,590	2.00%	02/25/03
ME	BANGOR	DARLINGS HONDA	A	60	14,837	2.99%	4.99%	805	2.00%	02/24/03
ME	BANGOR	DARLINGS HONDA	A	60	21,531	4.24%	6.24%	1,214	2.00%	02/27/03
ME	SACO	SACO HONDA	A	60	13,320	4.49%	6.49%	736	2.00%	11/26/02
ME	BANGOR	DARLINGS HONDA	A	60	13,518	5.79%	7.79%	776	2.00%	12/15/01
ME	SACO	SACO HONDA	A	60	17,522	5.99%	7.99%	1,013	2.00%	06/26/02
ME	S. PORTLAND	MAINE MALL HONDA	A	60	10,696	5.74%	7.74%	615	2.00%	06/27/02
ME	S. PORTLAND	MAINE MALL HONDA	B	60	6,546	5.59%	7.59%	376	2.00%	09/21/02
ME	S. PORTLAND	MAINE MALL HONDA	B	60	6,741	5.59%	7.59%	387	2.00%	09/26/02
ME	BANGOR	DARLINGS HONDA	A	60	22,149	4.74%	6.74%	1,255	2.00%	11/11/02
ME	S. PORTLAND	MAINE MALL HONDA	A	72	19,707	5.74%	7.74%	1,380	2.00%	01/14/03
ME	AUBURN	LEE HONDA	C	60	18,173	4.74%	6.74%	1,010	2.00%	01/25/03
ME	BANGOR	DARLINGS HONDA	B	36	11,330	4.74%	6.74%	379	2.00%	01/27/03
ME	SACO	SACO HONDA	B	60	11,692	7.24%	9.24%	672	2.00%	03/17/03
ME	SACO	SACO HONDA	D	60	13,999	8.74%	10.74%	842	2.00%	03/18/03
ME	PRESQUE ISLE	HARRY'S HONDA	A	60	19,234	6.60%	8.60%	1,099	2.00%	06/29/99
ME	S. PORTLAND	MAINE MALL HONDA	C	48	13,155	11.85%	13.85%	643	2.00%	03/31/01
ME	AUGUSTA	PAUL BLOUIN HONDA	A	60	14,820	7.85%	9.85%	859	2.00%	04/12/01

***ME - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	35	36.08	35	36.08
B	19	19.59	54	55.67
C	23	23.71	77	79.38
D	20	20.62	97	100.00

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

MI - Case Summary of Top 100 Percentage Point 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	ANN ARBOR	ANN ARBOR ACURA	C	60	29,834	6.09%	9.74%	3,123	3.65%	01/24/03
MI	KALAMAZOO	M & M HONDA	C	60	21,500	6.09%	9.59%	2,197	3.50%	02/25/03
MI	SOUTHFIELD	TAMAROFF HONDA	C	60	19,693	7.80%	11.30%	2,022	3.50%	04/11/02
MI	SOUTHFIELD	TAMAROFF HONDA	D	60	15,728	7.80%	11.30%	1,615	3.50%	04/18/02
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	MONROE	VICTORY HONDA	D	60	32,467	7.20%	10.70%	3,307	3.50%	09/28/02
MI	ANN ARBOR	ANN ARBOR ACURA		60	10,341	6.74%	10.24%	1,046	3.50%	12/04/02
MI	FERNDALE	METRO HONDA	D	60	26,195	6.74%	10.24%	2,677	3.50%	12/09/02
MI	CLINTON TWP.	JIM RIEHL'S FRIENDLY HONDA	D	60	33,461	6.74%	10.24%	3,386	3.50%	12/05/02
MI	BAY CITY	THELEN HONDA	C	48	22,870	6.09%	9.59%	1,806	3.50%	02/20/03
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	D	60	22,309	6.09%	9.59%	2,236	3.50%	03/05/03
MI	MONROE	VICTORY HONDA	C	60	25,907	6.09%	9.59%	2,597	3.50%	03/11/03
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	D	60	21,462	7.45%	10.95%	2,194	3.50%	06/21/02
MI	MONROE	VICTORY HONDA	C	60	17,224	6.95%	10.45%	1,783	3.50%	10/12/02
MI	BLOOMFIELD HLS	HONDA OF BLOOMFIELD	B	60	24,857	6.95%	10.45%	2,522	3.50%	11/11/02
MI	MONROE	VICTORY HONDA	C	60	26,368	6.95%	10.45%	2,676	3.50%	11/09/02
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	YPSILANTI	FISCHER HONDA	D	60	21,325	7.20%	10.20%	1,855	3.00%	08/08/02
MI	MONROE	VICTORY HONDA	D	60	23,065	7.20%	10.20%	2,006	3.00%	09/17/02
MI	KALAMAZOO	M & M HONDA	D	60	14,258	7.20%	10.20%	1,242	3.00%	09/25/02

MI - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MI	KALAMAZOO	M & M HONDA	D	60	19,059	9.20%	12.20%	1,739	3.00%	09/26/02
MI	JACKSON	ART MOEHN CHEVROLET AND HONDA	C	60	28,083	7.20%	10.20%	2,443	3.00%	09/26/02
MI	BLOOMFIELD HLS	HONDA OF BLOOMFIELD	D	60	18,517	6.95%	9.95%	1,605	3.00%	10/26/02
MI	PLYMOUTH	VICTORY HONDA OF PLYMOUTH	C	72	27,934	8.20%	11.18%	3,007	2.98%	09/14/02
MI	MONROE	VICTORY HONDA	D	60	16,683	7.20%	9.95%	1,328	2.75%	07/20/02
MI	MONROE	VICTORY HONDA	D	60	16,734	7.20%	9.90%	1,307	2.70%	09/25/02
MI	PLYMOUTH	VICTORY HONDA OF PLYMOUTH	C	60	20,198	7.20%	9.88%	1,565	2.68%	08/03/02
MI	ANN ARBOR	ANN ARBOR ACURA	D	60	24,327	8.35%	10.90%	1,822	2.55%	12/09/00
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	C	60	27,814	7.45%	9.95%	2,017	2.50%	06/21/02
MI	SOUTHFIELD	TAMAROFF HONDA	D	72	29,302	8.45%	10.95%	2,694	2.50%	06/14/02
MI	DEARBORN	LAFONTAINE HONDA	C	60	27,635	6.09%	8.49%	1,885	2.40%	01/29/03
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	D	60	19,500	7.45%	9.85%	1,355	2.40%	08/01/01
MI	FERNDALE	METRO HONDA	D	60	25,267	6.09%	8.35%	1,621	2.26%	03/07/03
MI	FERNDALE	METRO HONDA	D	60	16,992	6.74%	8.99%	1,119	2.25%	12/11/02
MI	BAY CITY	THELEN HONDA	D	72	22,776	7.74%	9.80%	1,670	2.06%	12/06/02
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	D	60	15,262	8.60%	10.65%	919	2.05%	04/20/00
MI	BAY CITY	THELEN HONDA	C	60	18,189	7.20%	9.25%	1,074	2.05%	08/27/02
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	C	48	10,425	11.85%	13.86%	512	2.01%	05/31/00
MI	BRIGHTON	BRIGHTON HONDA	A	60	20,782	5.49%	7.49%	1,168	2.00%	01/23/03
MI	TROY	TROY HONDA	D	36	6,970	11.75%	13.75%	241	2.00%	06/21/99
MI	DEARBORN	LAFONTAINE HONDA	A	36	9,004	11.75%	13.75%	311	2.00%	08/25/99
MI	GRAND RAPIDS	DUTHLER HONDA	D	60	17,590	11.35%	13.35%	1,071	2.00%	01/24/01
MI	CLINTON TWP.	JIM RIEHL'S FRIENDLY HONDA	C	72	32,925	8.80%	10.80%	2,383	2.00%	03/04/02
MI	GRAND RAPIDS	DUTHLER HONDA	B	60	15,203	10.95%	12.95%	921	2.00%	08/28/02
MI	MONROE	VICTORY HONDA	B	60	14,294	5.49%	7.49%	803	2.00%	12/23/02
MI	DEARBORN	LAFONTAINE HONDA	C	60	19,196	5.49%	7.49%	1,079	2.00%	12/30/02

MI - Case Summary of Top 100 Percentage Point 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	B	60	26,724	5.49%	7.49%	1,502	2.00%	01/23/03
MI	BLOOMFIELD HLS	HONDA OF BLOOMFIELD	A	60	9,660	5.95%	7.95%	546	2.00%	09/25/02
MI	BLOOMFIELD HLS	HONDA OF BLOOMFIELD	B	60	29,370	5.95%	7.95%	1,661	2.00%	09/28/02
MI	CLINTON TWP.	JIM RIEHL'S FRIENDLY HONDA	B	60	12,344	6.24%	8.24%	701	2.00%	01/13/03
MI	SOUTHFIELD	TAMAROFF HONDA	C	60	15,991	8.09%	10.09%	932	2.00%	01/31/03
MI	BRIGHTON	BRIGHTON HONDA	D	36	16,942	6.09%	8.09%	558	2.00%	02/13/03
MI	FERNDALE	METRO HONDA	C	60	16,371	8.09%	10.09%	954	2.00%	03/03/03
MI	CLINTON TWP.	JIM RIEHL'S FRIENDLY HONDA	D	60	32,802	6.09%	8.09%	1,859	2.00%	02/24/03
MI	SOUTHFIELD	TAMAROFF HONDA	D	60	13,742	8.09%	10.09%	817	2.00%	03/04/03
MI	NOVI	SUBURBAN HONDA	A	60	22,117	6.09%	8.09%	1,280	2.00%	03/14/03
MI	NOVI	SUBURBAN HONDA	D	60	19,850	6.09%	8.09%	1,125	2.00%	03/21/03
MI	SOUTHGATE	MELTON HONDA	A	36	8,517	7.25%	9.25%	292	2.00%	06/16/99
MI	SOUTHFIELD	TAMAROFF HONDA	C	60	11,226	9.00%	11.00%	676	2.00%	06/30/99
MI	PLYMOUTH	SUNSHINE HONDA	B	60	16,991	8.00%	10.00%	989	2.00%	09/18/99
MI	SOUTHFIELD	TAMAROFF HONDA	D	60	23,002	8.00%	10.00%	1,366	2.00%	10/05/99
MI	SOUTHFIELD	TAMAROFF HONDA	B	48	12,993	8.00%	10.00%	606	2.00%	10/04/99
MI	PLYMOUTH	SUNSHINE HONDA	D	60	11,733	8.00%	10.00%	698	2.00%	10/28/99
MI	SOUTHGATE	MELTON HONDA	D	60	27,088	8.00%	10.00%	1,609	2.00%	12/31/99
MI	ROSEVILLE	JEFFREY HONDA	C	60	23,191	8.00%	10.00%	1,350	2.00%	01/10/00
MI	BAY CITY	THELEN HONDA	B	60	20,654	7.75%	9.75%	1,201	2.00%	02/28/00
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	C	60	24,017	8.60%	10.60%	1,410	2.00%	04/13/00
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	C	60	14,171	11.10%	13.10%	860	2.00%	04/24/00
MI	SOUTHGATE	MELTON HONDA	C	60	13,793	10.60%	12.60%	832	2.00%	06/02/00
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	B	60	21,079	10.60%	12.60%	1,300	2.00%	05/31/00
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	C	60	20,613	8.85%	10.85%	1,214	2.00%	05/31/00
MI	FERNDALE	METRO HONDA	D	60	25,217	9.10%	11.10%	1,490	2.00%	06/21/00

MI - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MI	SOUTHFIELD	TAMAROFF HONDA	D	60	16,974	9.10%	11.10%	1,024	2.00%	10/03/00
MI	SOUTHFIELD	TAMAROFF HONDA	B	60	14,734	8.85%	10.85%	886	2.00%	10/13/00
MI	SOUTHFIELD	TAMAROFF HONDA	D	60	19,963	8.85%	10.85%	1,200	2.00%	10/13/00
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	D	60	17,992	8.85%	10.85%	1,083	2.00%	11/06/00
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	D	60	19,350	8.85%	10.85%	1,139	2.00%	11/09/00
MI	SOUTHFIELD	TAMAROFF HONDA	D	60	8,153	8.85%	10.85%	490	2.00%	11/22/00
MI	JACKSON	ART MOEHN CHEVROLET AND HONDA	C	60	11,736	10.60%	12.60%	708	2.00%	12/15/00
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	C	60	19,596	8.85%	10.85%	1,180	2.00%	12/22/00
MI	BLOOMFIELD HILL	ANDERSON HONDA CAR SALES	B	60	16,131	8.85%	10.85%	971	2.00%	01/02/01
MI	FERNDALE	METRO HONDA	B	60	17,488	8.85%	10.85%	1,030	2.00%	01/22/01
MI	PLYMOUTH	SUNSHINE HONDA	D	72	31,426	9.85%	11.85%	2,313	2.00%	01/13/01
MI	DEARBORN	LAFONTAINE HONDA	A	60	18,131	8.60%	10.60%	1,064	2.00%	01/25/01
MI	DEARBORN	LAFONTAINE HONDA	C	60	19,199	8.60%	10.60%	1,127	2.00%	01/26/01
MI	PLYMOUTH	SUNSHINE HONDA	D	60	22,700	8.60%	10.60%	1,336	2.00%	02/16/01
MI	DEARBORN	LAFONTAINE HONDA	D	60	13,002	11.10%	13.10%	791	2.00%	02/28/01
MI	KALAMAZOO	M & M HONDA	D	60	26,176	8.60%	10.60%	1,568	2.00%	03/07/01
MI	KALAMAZOO	M & M HONDA		60	20,458	8.60%	10.60%	1,225	2.00%	03/10/01
MI	SOUTHGATE	MELTON HONDA	C	60	19,485	8.35%	10.35%	1,166	2.00%	03/16/01
MI	PLYMOUTH	SUNSHINE HONDA	D	72	21,112	8.60%	10.60%	1,523	2.00%	03/12/01
MI	SOUTHFIELD	TAMAROFF HONDA	C	60	11,579	11.10%	13.10%	703	2.00%	03/08/01
MI	ROSEVILLE	JEFFREY HONDA	C	48	13,513	8.35%	10.35%	618	2.00%	04/05/01
MI	PLYMOUTH	SUNSHINE HONDA	D	60	16,493	8.35%	10.35%	965	2.00%	04/13/01
MI	PLYMOUTH	SUNSHINE HONDA	B	72	19,248	8.85%	10.85%	1,394	2.00%	05/10/01

***MI - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	6	6.12	6	6.12
B	15	15.31	21	21.43
C	32	32.65	53	54.08
D	45	45.92	98	100.00

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

MN - Case Summary of Top 100 Percentage Point 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	D	60	24,610	6.19%	9.69%	2,523	3.50%	03/22/03
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	B	60	27,433	7.25%	10.75%	2,855	3.50%	06/26/99
MN	BURNSVILLE	BURNSVILLE HONDA	C	60	13,896	7.75%	11.25%	1,440	3.50%	09/08/99
MN	BURNSVILLE	BURNSVILLE HONDA	C	60	21,081	7.75%	11.25%	2,194	3.50%	11/09/99
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	A	60	15,145	8.75%	12.25%	1,610	3.50%	11/28/00
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	B	60	19,402	8.75%	12.25%	2,051	3.50%	12/14/00
MN	ROCHESTER	TOM KADLEC PONTIAC HONDA	C	60	16,333	7.75%	11.25%	1,714	3.50%	06/04/01
MN	RICHFIELD	RICHFIELD-BLOOMINGTON HONDA	C	60	28,983	7.75%	11.25%	2,995	3.50%	08/11/01
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	12,325	6.40%	9.90%	1,267	3.50%	11/27/01
MN	ROCHESTER	TOM KADLEC PONTIAC HONDA	C	60	10,275	6.40%	9.90%	1,057	3.50%	11/30/01
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	C	60	11,761	6.40%	9.90%	1,184	3.50%	12/01/01
MN	ST. PAUL	BUERKLE BUICK-HONDA	B	36	5,815	6.99%	10.49%	351	3.50%	02/19/02
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	D	60	26,425	6.99%	10.49%	2,741	3.50%	04/22/02
MN	BURNSVILLE	BURNSVILLE HONDA	D	60	18,278	7.14%	10.64%	1,897	3.50%	10/17/02
MN	ST. PAUL	BUERKLE BUICK-HONDA	C	60	18,447	7.14%	10.64%	1,877	3.50%	10/21/02
MN	BROOKLYN PARK	BUERKLE ACURA	C	60	8,000	6.64%	10.14%	826	3.50%	12/05/02
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	C	60	26,712	6.19%	9.69%	2,737	3.50%	03/14/03
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	D	60	20,074	7.24%	10.74%	2,086	3.50%	07/11/02
MN	BROOKLYN PARK	BUERKLE ACURA	D	60	33,828	7.24%	10.74%	3,523	3.50%	08/13/02
MN	BROOKLYN PARK	BUERKLE ACURA	C	60	12,238	7.24%	10.74%	1,274	3.50%	09/06/02
MN	RICHFIELD	RICHFIELD-BLOOMINGTON HONDA	B	60	9,606	6.40%	9.85%	971	3.45%	01/05/02
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	D	72	22,782	7.19%	10.50%	2,738	3.31%	03/12/03
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	D	60	25,494	6.64%	9.94%	2,477	3.30%	11/08/02
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	D	60	13,181	10.50%	13.75%	1,328	3.25%	10/29/99

MN - Case Summary of Top 100 Percentage Point Markup

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MN	BURNSVILLE	BURNSVILLE HONDA	D	60	14,113	7.75%	10.99%	1,365	3.24%	10/29/99
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	D	60	24,290	8.75%	11.90%	2,318	3.15%	11/30/00
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	72	23,327	8.75%	11.90%	2,734	3.15%	08/10/01
MN	RICHFIELD	RICHFIELD-BLOOMINGTON HONDA	A	60	19,452	7.75%	10.90%	1,810	3.15%	10/19/99
MN	BURNSVILLE	BURNSVILLE HONDA	D	60	17,397	7.75%	10.75%	1,544	3.00%	10/04/99
MN	BROOKLYN PARK	BUERKLE ACURA	C	72	38,454	8.75%	11.75%	4,221	3.00%	11/17/00
MN	BURNSVILLE	BURNSVILLE HONDA	C	48	14,196	8.49%	11.49%	1,010	3.00%	02/28/01
MN	BURNSVILLE	BURNSVILLE HONDA	C	60	17,198	6.90%	9.90%	1,520	3.00%	11/02/01
MN	BROOKLYN PARK	BUERKLE ACURA	D	60	20,155	6.64%	9.64%	1,777	3.00%	10/26/02
MN	BROOKLYN PARK	BUERKLE ACURA	B	60	22,806	6.64%	9.64%	2,011	3.00%	11/11/02
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	D	72	25,011	7.99%	10.90%	2,619	2.91%	02/19/02
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	D	60	23,364	7.14%	9.99%	1,967	2.85%	10/14/02
MN	RICHFIELD	RICHFIELD-BLOOMINGTON HONDA	C	36	18,257	6.64%	9.49%	892	2.85%	12/13/02
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	D	60	18,557	8.75%	11.50%	1,540	2.75%	12/06/00
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	B	60	12,525	7.75%	10.50%	1,026	2.75%	09/24/99
MN	ST. PAUL	BUERKLE BUICK-HONDA	C	60	15,550	7.75%	10.50%	1,260	2.75%	07/19/01
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	C	60	25,124	7.75%	10.50%	2,059	2.75%	09/11/01
MN	BURNSVILLE	BURNSVILLE HONDA	D	60	7,164	7.25%	9.99%	579	2.74%	07/01/99
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	C	60	15,181	6.39%	8.99%	1,152	2.60%	02/05/03
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	D	72	25,237	7.39%	9.99%	2,377	2.60%	02/24/03
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	C	60	15,033	6.39%	8.99%	1,140	2.60%	01/24/03
MN	ST. PAUL	BUERKLE BUICK-HONDA	D	60	28,530	6.39%	8.99%	2,166	2.60%	02/04/03
MN	ROCHESTER	TOM KADLEC PONTIAC HONDA	D	60	25,358	8.00%	10.50%	1,894	2.50%	03/30/00
MN	BURNSVILLE	BURNSVILLE HONDA	C	48	10,164	10.40%	12.90%	597	2.50%	11/21/01

MN - Case Summary of Top 100 Percentage Point 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	26,418	7.24%	9.74%	1,944	2.50%	05/07/02
MN	RICHFIELD	RICHFIELD-BLOOMINGTON HONDA	A	72	22,669	8.50%	10.99%	2,056	2.49%	08/26/00
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	C	60	19,924	6.64%	9.00%	1,374	2.36%	11/05/02
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	A	48	16,083	11.49%	13.75%	888	2.26%	02/01/01
MN	RICHFIELD	RICHFIELD-BLOOMINGTON HONDA	C	60	11,176	6.64%	8.90%	738	2.26%	10/26/02
MN	ST. PAUL	WHITE BEAR ACURA	D	60	22,186	8.25%	10.50%	1,492	2.25%	04/22/00
MN	BURNSVILLE	BURNSVILLE HONDA	C	60	15,616	10.75%	12.99%	1,058	2.24%	05/14/01
MN	BURNSVILLE	BURNSVILLE HONDA	A	60	16,183	7.75%	9.99%	1,067	2.24%	10/12/99
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	D	60	16,331	7.75%	9.99%	1,086	2.24%	11/02/99
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	A	60	17,305	7.75%	9.99%	1,133	2.24%	10/16/99
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	A	60	19,515	7.75%	9.99%	1,295	2.24%	05/30/01
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	C	72	22,132	7.19%	9.39%	1,747	2.20%	02/26/03
MN	ROCHESTER	TOM KADLEC PONTIAC HONDA	A	60	24,742	4.44%	6.64%	1,538	2.20%	02/28/03
MN	BURNSVILLE	BURNSVILLE HONDA	C	60	16,895	7.75%	9.95%	1,102	2.20%	09/09/99
MN	ROCHESTER	TOM KADLEC PONTIAC HONDA	D	60	22,757	7.75%	9.95%	1,487	2.20%	09/08/01
MN	BLOOMINGTON	BLOOMINGTON ACURA	C	60	15,536	7.75%	9.90%	971	2.15%	07/02/01
MN	BLOOMINGTON	BLOOMINGTON ACURA	D	60	21,572	7.75%	9.90%	1,376	2.15%	07/12/01
MN	BROOKLYN PARK	BUERKLE ACURA	D	48	16,629	8.89%	11.04%	846	2.15%	01/25/03
MN	RICHFIELD	RICHFIELD-BLOOMINGTON HONDA	C	60	35,071	7.75%	9.87%	2,205	2.12%	09/10/01
MN	BURNSVILLE	BURNSVILLE HONDA	A	60	10,970	5.89%	7.99%	664	2.10%	03/13/02
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	A	60	20,664	7.89%	9.99%	1,271	2.10%	06/14/02
MN	RICHFIELD	RICHFIELD-BLOOMINGTON HONDA	D	60	18,947	7.75%	9.85%	1,178	2.10%	10/04/99
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	B	60	22,519	7.14%	9.24%	1,390	2.10%	10/03/02
MN	BURNSVILLE	BURNSVILLE HONDA	C	66	20,545	6.90%	8.99%	1,393	2.09%	12/10/01

MN - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	C	60	14,996	5.94%	7.99%	888	2.05%	03/15/03
MN	BROOKLYN PARK	BUERKLE ACURA	C	48	10,674	11.73%	13.75%	528	2.02%	12/01/99
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	C	60	10,611	11.98%	14.00%	674	2.02%	02/04/00
MN	BROOKLYN PARK	BUERKLE ACURA	D	60	12,815	12.48%	14.50%	820	2.02%	08/12/00
MN	ST. PAUL	BUERKLE BUICK-HONDA	C	60	23,529	7.49%	9.50%	1,397	2.01%	07/28/99
MN	ROCHESTER	TOM KADLEC PONTIAC HONDA	A	60	14,592	7.49%	9.50%	867	2.01%	08/14/99
MN	BROOKLYN PARK	BUERKLE ACURA	C	60	14,903	7.98%	9.99%	891	2.01%	07/29/00
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	B	36	13,867	8.49%	10.50%	469	2.01%	01/25/01
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	D	48	14,761	11.75%	13.75%	720	2.00%	01/10/00
MN	BROOKLYN PARK	BUERKLE ACURA	C	36	7,000	11.75%	13.75%	251	2.00%	11/11/00
MN	BROOKLYN PARK	BUERKLE ACURA	B	48	5,940	11.75%	13.75%	290	2.00%	11/11/00
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	C	60	12,598	10.99%	12.99%	764	2.00%	01/29/01
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	D	60	21,878	10.99%	12.99%	1,361	2.00%	02/05/01
MN	ALBERT LEA	MOTOR INN COMPANY	C	60	15,969	10.49%	12.49%	961	2.00%	04/05/01
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	D	60	13,620	10.74%	12.74%	844	2.00%	02/12/01
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	D	60	12,208	10.99%	12.99%	756	2.00%	03/16/01
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	C	60	19,386	10.49%	12.49%	1,192	2.00%	03/20/01
MN	MINNEAPOLIS	LUTHER BROOKDALE HONDA	C	60	18,914	10.49%	12.49%	1,163	2.00%	03/29/01
MN	ST. PAUL	WHITE BEAR ACURA	D	48	7,618	11.75%	13.75%	372	2.00%	04/27/01
MN	BLOOMINGTON	BLOOMINGTON ACURA	D	48	15,500	11.75%	13.75%	757	2.00%	05/17/01
MN	HOPKINS	RUDY LUTHERS HOPKINS HONDA	D	48	12,435	11.75%	13.75%	593	2.00%	09/19/01
MN	BROOKLYN PARK	BUERKLE ACURA	D	48	15,520	11.75%	13.75%	759	2.00%	09/17/01

***MN - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	11	11.00	11	11.00
B	11	11.00	22	22.00
C	39	39.00	61	61.00
D	39	39.00	100	100.00

MO - Case Summary of Top 100 Percentage Point 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	LEE'S SUMMIT	STADIUM HONDA	C	72	19,520	6.39%	10.64%	2,996	4.25%	11/21/02
MO	LEE'S SUMMIT	STADIUM HONDA	B	72	31,609	6.79%	11.04%	4,823	4.25%	10/09/02
MO	ST. JOSEPH	VIC OLDSMOBILE, HONDA, GMC	D	60	15,050	6.75%	10.95%	1,875	4.20%	10/29/01
MO	KANSAS CITY	JOHN CHEZIK HONDA	A	60	10,925	7.75%	11.75%	1,312	4.00%	10/13/99
MO	INDEPENDENCE	INDEPENDENCE HONDA	C	60	14,879	7.75%	11.75%	1,751	4.00%	04/23/01
MO	KANSAS CITY	JOHN CHEZIK HONDA	D	60	18,754	7.25%	10.99%	2,057	3.74%	07/17/01
MO	ST. LOUIS	HUEYS CARLSON HONDA	D	72	22,401	8.65%	12.15%	2,864	3.50%	01/09/02
MO	INDEPENDENCE	INDEPENDENCE HONDA	B	54	19,990	6.39%	9.89%	1,834	3.50%	11/07/02
MO	JOPLIN	ROPER HONDA	C	60	19,118	6.39%	9.89%	1,925	3.50%	12/13/02
MO	INDEPENDENCE	INDEPENDENCE HONDA	D	60	19,191	5.90%	9.40%	1,955	3.50%	01/02/03
MO	LEE'S SUMMIT	STADIUM HONDA	A	72	18,490	7.15%	10.65%	2,353	3.50%	01/04/03
MO	JOPLIN	ROPER HONDA	B	60	23,745	5.90%	9.40%	2,420	3.50%	01/13/03
MO	ST. LOUIS	ST. LOUIS HONDA	D	60	21,399	5.90%	9.40%	2,189	3.50%	02/20/03
MO	ST. LOUIS	ST. LOUIS HONDA	D	60	26,751	5.90%	9.40%	2,737	3.50%	02/22/03
MO	ST. LOUIS	ST. LOUIS HONDA	C	60	25,285	5.80%	9.30%	2,573	3.50%	03/14/03
MO	ST. LOUIS	ST. LOUIS HONDA	A	60	17,160	5.80%	9.30%	1,746	3.50%	03/19/03
MO	KANSAS CITY	JAY WOLFE HONDA	C	60	12,743	7.25%	10.75%	1,304	3.50%	07/06/99
MO	KANSAS CITY	JOHN CHEZIK HONDA	C	60	12,648	7.25%	10.75%	1,289	3.50%	07/08/99
MO	ELLISVILLE	STEPHEN VINCEL HONDA	A	60	22,159	7.49%	10.99%	2,314	3.50%	07/22/99
MO	KANSAS CITY	JAY WOLFE HONDA	B	60	11,303	7.50%	11.00%	1,160	3.50%	08/02/99
MO	LEE'S SUMMIT	STADIUM HONDA	D	60	17,089	7.75%	11.25%	1,793	3.50%	09/10/99
MO	ELLISVILLE	STEPHEN VINCEL HONDA	D	60	20,097	7.75%	11.25%	2,107	3.50%	10/04/99
MO	LEE'S SUMMIT	STADIUM HONDA	D	60	13,465	7.75%	11.25%	1,412	3.50%	11/23/99
MO	ELLISVILLE	STEPHEN VINCEL HONDA	B	60	11,285	7.75%	11.25%	1,183	3.50%	11/24/99

MO - Case Summary of Top 100 Percentage Point 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	D	60	20,163	7.75%	11.25%	2,115	3.50%	01/03/00
MO	LEE'S SUMMIT	STADIUM HONDA	B	60	13,289	7.75%	11.25%	1,394	3.50%	01/27/00
MO	ELLISVILLE	STEPHEN VINCEL HONDA	B	60	14,959	8.00%	11.50%	1,574	3.50%	03/11/00
MO	ELLISVILLE	STEPHEN VINCEL HONDA	B	60	21,209	8.49%	11.99%	2,246	3.50%	04/24/00
MO	KANSAS CITY	JOHN CHEZIK HONDA	D	60	20,458	8.49%	11.99%	2,169	3.50%	05/10/00
MO	ST. LOUIS	ST. LOUIS HONDA	D	60	13,825	8.74%	12.24%	1,468	3.50%	10/14/00
MO	LEE'S SUMMIT	STADIUM HONDA	D	60	15,503	8.74%	12.24%	1,649	3.50%	11/10/00
MO	LEE'S SUMMIT	STADIUM HONDA	C	60	18,373	8.74%	12.24%	1,955	3.50%	11/22/00
MO	LEE'S SUMMIT	STADIUM HONDA	D	60	18,231	8.74%	12.24%	1,896	3.50%	11/29/00
MO	ST. LOUIS	ST. LOUIS HONDA	C	60	11,603	8.74%	12.24%	1,233	3.50%	11/29/00
MO	ST. LOUIS	ST. LOUIS HONDA	B	60	16,571	8.49%	11.99%	1,753	3.50%	12/09/00
MO	ST. PETERS	ED NAPLETON HONDA	D	60	13,166	8.49%	11.99%	1,364	3.50%	12/23/00
MO	ST. PETERS	ED NAPLETON HONDA	B	60	18,447	8.49%	11.99%	1,954	3.50%	12/30/00
MO	LEE'S SUMMIT	STADIUM HONDA	A	60	8,933	8.49%	11.99%	947	3.50%	01/03/01
MO	LEE'S SUMMIT	STADIUM HONDA	B	60	17,399	8.49%	11.99%	1,845	3.50%	01/06/01
MO	ST. LOUIS	ST. LOUIS HONDA	C	60	12,954	8.49%	11.99%	1,370	3.50%	01/08/01
MO	ST. LOUIS	ST. LOUIS HONDA	D	60	17,450	8.49%	11.99%	1,846	3.50%	01/08/01
MO	KANSAS CITY	JAY WOLFE HONDA	B	72	19,415	9.25%	12.75%	2,515	3.50%	01/27/01
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 HONDA	B	72	20,424	9.25%	12.75%	2,642	3.50%	02/14/01
MO	KANSAS CITY	JAY WOLFE ACURA	C	60	20,081	7.99%	11.49%	2,109	3.50%	03/13/01
MO	ST. PETERS	ED NAPLETON HONDA	B	72	22,247	9.25%	12.75%	2,928	3.50%	03/01/01
MO	INDEPENDENCE	INDEPENDENCE HONDA	C	36	14,163	7.99%	11.49%	861	3.50%	03/16/01
MO	ST. LOUIS	HUEYS CARLSON HONDA	B	60	11,501	7.99%	11.49%	1,194	3.50%	03/10/01
MO	KANSAS CITY	JOHN CHEZIK HONDA	C	60	15,120	7.99%	11.49%	1,586	3.50%	03/15/01
MO	ST. PETERS	ED NAPLETON HONDA	C	60	16,000	7.99%	11.49%	1,647	3.50%	03/16/01

MO - Case Summary of Top 100 Percentage Point 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		28	16,879	7.99%	11.49%	796	3.50%	03/17/01
MO	KANSAS CITY	JOHN CHEZIK HONDA	A	60	16,501	7.99%	11.49%	1,699	3.50%	03/20/01
MO	ST. LOUIS	HUEYS CARLSON HONDA	A	60	10,264	7.75%	11.25%	1,053	3.50%	03/30/01
MO	ST. LOUIS	HUEYS CARLSON HONDA	B	60	15,607	7.75%	11.25%	1,601	3.50%	03/31/01
MO	KANSAS CITY	JOHN CHEZIK HONDA	C	48	10,000	7.75%	11.25%	808	3.50%	04/06/01
MO	LEE'S SUMMIT	STADIUM HONDA	D	72	21,210	8.75%	12.25%	2,771	3.50%	04/11/01
MO	LEE'S SUMMIT	STADIUM HONDA	D	60	20,991	7.75%	11.25%	2,202	3.50%	04/14/01
MO	KANSAS CITY	JAY WOLFE HONDA	B	60	27,069	7.75%	11.25%	2,793	3.50%	04/18/01
MO	ST. LOUIS	ST. LOUIS HONDA	D	60	18,759	7.75%	11.25%	1,967	3.50%	04/18/01
MO	ELLISVILLE	STEPHEN VINCEL HONDA	D	60	20,775	7.75%	11.25%	2,178	3.50%	04/21/01
MO	KANSAS CITY	JAY WOLFE HONDA	D	60	14,725	7.49%	10.99%	1,514	3.50%	04/25/01
MO	ST. PETERS	ED NAPLETON HONDA	B	60	15,057	7.49%	10.99%	1,572	3.50%	04/25/01
MO	LEE'S SUMMIT	STADIUM HONDA	A	60	23,289	7.49%	10.99%	2,434	3.50%	04/27/01
MO	LEE'S SUMMIT	STADIUM HONDA	D	72	21,746	8.49%	11.99%	2,829	3.50%	05/08/01
MO	KANSAS CITY	JAY WOLFE HONDA	C	60	16,375	7.49%	10.99%	1,681	3.50%	05/10/01
MO	KANSAS CITY	JOHN CHEZIK HONDA	C	60	12,480	7.49%	10.99%	1,278	3.50%	05/14/01
MO	KANSAS CITY	JOHN CHEZIK HONDA	C	60	18,740	7.49%	10.99%	1,924	3.50%	05/22/01
MO	KANSAS CITY	JOHN CHEZIK HONDA	C	60	14,440	7.49%	10.99%	1,484	3.50%	05/17/01
MO	LEE'S SUMMIT	STADIUM HONDA	A	60	22,650	7.49%	10.99%	2,367	3.50%	05/18/01
MO	KANSAS CITY	JAY WOLFE HONDA	C	60	17,105	7.49%	10.99%	1,756	3.50%	05/22/01
MO	ST. LOUIS	ST. LOUIS HONDA	C	60	14,147	7.49%	10.99%	1,475	3.50%	05/24/01
MO	KANSAS CITY	JOHN CHEZIK HONDA	C	60	15,100	7.49%	10.99%	1,572	3.50%	06/02/01
MO	ST. LOUIS	HUEYS CARLSON HONDA	A	60	10,915	7.49%	10.99%	1,116	3.50%	06/07/01
MO	LEE'S SUMMIT	STADIUM HONDA	D	60	14,230	7.49%	10.99%	1,487	3.50%	06/11/01
MO	KANSAS CITY	JAY WOLFE HONDA	A	60	16,730	7.49%	10.99%	1,747	3.50%	06/16/01
MO	ST. PETERS	ED NAPLETON HONDA	D	60	18,506	7.25%	10.75%	1,886	3.50%	06/27/01

MO - Case Summary of Top 100 Percentage Point 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. LOUIS	ST. LOUIS HONDA	A	24	10,060	7.49%	10.99%	406	3.50%	06/09/01
MO	JOPLIN	ROPER HONDA	B	60	19,595	7.25%	10.75%	1,997	3.50%	07/05/01
MO	KANSAS CITY	JAY WOLFE HONDA	C	60	16,142	7.25%	10.75%	1,669	3.50%	07/11/01
MO	KANSAS CITY	JOHN CHEZIK HONDA	C	60	18,150	7.25%	10.75%	1,850	3.50%	07/16/01
MO	ST. LOUIS	HUEYS CARLSON HONDA	B	60	16,906	7.25%	10.75%	1,723	3.50%	07/19/01
MO	KANSAS CITY	JAY WOLFE HONDA	C	66	20,169	7.75%	11.25%	2,303	3.50%	07/28/01
MO	KANSAS CITY	JAY WOLFE HONDA	A	48	10,327	7.25%	10.75%	824	3.50%	08/06/01
MO	KANSAS CITY	JOHN CHEZIK HONDA	D	36	12,330	7.25%	10.75%	744	3.50%	08/07/01
MO	KANSAS CITY	JOHN CHEZIK HONDA	D	60	19,065	7.25%	10.75%	1,943	3.50%	08/11/01
MO	ST. PETERS	ED NAPLETON HONDA	C	60	15,476	7.25%	10.75%	1,610	3.50%	08/08/01
MO	INDEPENDENCE	INDEPENDENCE HONDA	D	60	24,078	7.25%	10.75%	2,503	3.50%	08/10/01
MO	KANSAS CITY	JAY WOLFE HONDA	A	36	20,732	7.25%	10.75%	1,223	3.50%	08/15/01
MO	ST. LOUIS	HUEYS CARLSON HONDA	B	16	17,233	7.25%	10.75%	443	3.50%	08/17/01
MO	KANSAS CITY	JAY WOLFE HONDA	A	60	21,488	7.25%	10.75%	2,199	3.50%	08/21/01
MO	KANSAS CITY	JAY WOLFE HONDA	B	36	10,180	7.25%	10.75%	600	3.50%	08/24/01
MO	KANSAS CITY	JAY WOLFE HONDA	D	60	14,287	7.25%	10.75%	1,456	3.50%	08/25/01
MO	INDEPENDENCE	INDEPENDENCE HONDA	D	60	15,883	7.25%	10.75%	1,653	3.50%	08/28/01
MO	KANSAS CITY	JOHN CHEZIK HONDA	D	60	14,562	7.25%	10.75%	1,516	3.50%	09/01/01
MO	KANSAS CITY	JAY WOLFE HONDA	A	60	21,630	7.25%	10.75%	2,204	3.50%	09/01/01
MO	KANSAS CITY	JAY WOLFE HONDA	B	60	10,568	7.25%	10.75%	1,076	3.50%	09/01/01
MO	KANSAS CITY	JAY WOLFE HONDA	D	60	18,514	7.25%	10.75%	1,897	3.50%	09/04/01
MO	ST. LOUIS	ST. LOUIS HONDA	D	60	16,961	7.25%	10.75%	1,765	3.50%	09/07/01
MO	ST. LOUIS	ST. LOUIS HONDA	C	60	19,055	7.25%	10.75%	1,983	3.50%	09/24/01

**MO - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	16	16.16	16	16.16
B	23	23.23	39	39.39
C	27	27.27	66	66.67
D	33	33.33	99	100.00

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

MS - Case Summary of Top 100 Percentage Point 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	36	7,100	8.99%	12.74%	468	3.75%	12/14/00
MS	GULFPORT	PAT PECK HONDA	C	60	11,495	9.49%	12.99%	1,233	3.50%	07/19/00
MS	GULFPORT	PAT PECK HONDA	D	60	27,546	9.49%	12.99%	2,955	3.50%	09/16/00
MS	GULFPORT	PAT PECK HONDA	C	60	19,445	9.24%	12.74%	2,036	3.50%	11/15/00
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	D	60	19,306	6.89%	10.39%	1,999	3.50%	02/24/03
MS	GULFPORT	PAT PECK HONDA	D	48	24,757	6.89%	10.39%	2,013	3.50%	03/14/03
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	D	60	22,923	6.89%	10.39%	2,375	3.50%	03/21/03
MS	VICKSBURG	ROGERS-USRY HONDA	C	60	18,198	6.89%	10.39%	1,884	3.50%	03/25/03
MS	JACKSON	PATTY PECK HONDA	D	60	13,480	8.75%	12.25%	1,433	3.50%	02/20/01
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	JACKSON	PAUL MOAK HONDA	D	60	22,549	7.74%	11.24%	2,357	3.50%	04/16/02
MS	RIDGELAND	NORTH PARK MAZDA ACURA	C	60	18,504	7.74%	11.24%	1,939	3.50%	03/26/02
MS	GULFPORT	PAT PECK HONDA	B	60	22,581	7.74%	11.24%	2,366	3.50%	04/29/02
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	17,059	7.74%	11.24%	1,785	3.50%	05/08/02
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	C	60	15,550	7.74%	11.24%	1,630	3.50%	08/09/02
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	C	60	19,603	7.24%	10.74%	2,037	3.50%	01/20/03
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	C	60	19,085	8.99%	12.49%	2,033	3.50%	12/06/00
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	D	60	19,473	8.50%	12.00%	2,060	3.50%	03/07/01

MS - Case Summary of Top 100 Percentage Point Markup

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	B	60	17,464	8.50%	12.00%	1,847	3.50%	03/14/01
MS	GULFPORT	PAT PECK HONDA	D	60	14,200	8.25%	11.75%	1,499	3.50%	06/28/01
MS	GULFPORT	PAT PECK HONDA	A	60	17,848	8.25%	11.75%	1,884	3.50%	06/07/01
MS	GULFPORT	PAT PECK HONDA	C	60	18,227	7.24%	10.74%	1,894	3.50%	11/16/02
MS	GULFPORT	PAT PECK HONDA	B	60	21,000	7.50%	10.99%	2,184	3.49%	08/05/99
MS	GULFPORT	PAT PECK HONDA	A	60	9,180	8.50%	11.95%	956	3.45%	03/12/01
MS	JACKSON	PATTY PECK HONDA	C	60	20,213	6.89%	10.25%	1,979	3.36%	03/14/03
MS	GULFPORT	PAT PECK HONDA	C	60	20,236	8.25%	11.50%	1,980	3.25%	06/01/01
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	D	60	24,437	7.24%	10.24%	2,171	3.00%	01/04/03
MS	JACKSON	PATTY PECK HONDA	C	60	19,345	6.89%	9.89%	1,711	3.00%	02/21/03
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	C	60	21,374	6.89%	9.89%	1,889	3.00%	03/08/03
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	D	60	25,411	9.49%	12.49%	2,328	3.00%	07/22/00
MS	JACKSON	PATTY PECK HONDA	B	60	27,087	8.25%	11.25%	2,443	3.00%	06/08/01
MS	RIDGELAND	NORTH PARK MAZDA ACURA	C	60	21,699	8.25%	11.25%	1,957	3.00%	06/22/01
MS	GULFPORT	PAT PECK HONDA	B	60	25,292	7.74%	10.74%	2,223	3.00%	02/27/02
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	28,370	7.74%	10.74%	2,529	3.00%	07/20/02
MS	COLUMBUS	CARL HOGAN HONDA	D	60	25,095	7.24%	10.24%	2,210	3.00%	12/17/02
MS	GULFPORT	PAT PECK HONDA	C	60	33,035	6.89%	9.67%	2,710	2.78%	02/28/03
MS	GULFPORT	PAT PECK HONDA	B	60	16,856	9.24%	11.99%	1,382	2.75%	10/14/00
MS	GULFPORT	PAT PECK HONDA	A	72	19,728	8.25%	11.00%	1,958	2.75%	06/22/01
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	60	18,593	8.25%	10.99%	1,526	2.74%	05/28/01
MS	JACKSON	PATTY PECK HONDA	B	60	23,687	7.03%	9.75%	1,927	2.72%	06/03/99
MS	RIDGELAND	NORTH PARK MAZDA ACURA	B	60	30,581	9.24%	11.95%	2,466	2.71%	11/11/00
MS	GULFPORT	PAT PECK HONDA	B	72	21,427	9.09%	11.65%	2,006	2.56%	01/30/02

MS - Case Summary of Top 100 Percentage Point 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	21,400	7.24%	9.75%	1,586	2.51%	01/09/03
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		60	21,945	7.75%	10.25%	1,629	2.50%	01/04/02
MS	JACKSON	PATTY PECK HONDA	C	60	15,195	7.24%	9.74%	1,122	2.50%	08/31/02
MS	GREENVILLE	ENGLAND HONDA		60	13,000	7.24%	9.74%	959	2.50%	11/25/02
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	D	60	23,487	9.24%	11.69%	1,709	2.45%	11/06/00
MS	JACKSON	PATTY PECK HONDA	D	60	17,367	7.19%	9.50%	1,181	2.31%	07/07/99
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	C	60	14,180	8.99%	11.25%	947	2.26%	01/16/01
MS	COLUMBUS	CARL HOGAN HONDA	C	72	27,883	7.24%	9.50%	2,230	2.26%	12/11/02
MS	NATCHEZ	EAST HONDA	C	60	21,703	7.24%	9.50%	1,416	2.26%	01/15/03
MS	VICKSBURG	RIVER CITY HONDA OF VICKSBURG	C	60	18,852	7.50%	9.75%	1,252	2.25%	07/29/99
MS	GULFPORT	PAT PECK HONDA	B	60	14,891	8.25%	10.50%	980	2.25%	09/19/01
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	D	60	18,231	8.25%	10.50%	1,226	2.25%	09/27/01
MS	MERIDIAN	RICK JUSTICE HONDA	C	60	20,376	7.74%	9.95%	1,336	2.21%	06/14/02
MS	JACKSON	PAUL MOAK HONDA	D	60	31,165	6.89%	9.00%	1,920	2.11%	03/20/03
MS	VICKSBURG	ROGERS-USRY HONDA	B	60	14,368	6.89%	9.00%	869	2.11%	03/24/03
MS	GULFPORT	PAT PECK HONDA	A	72	19,968	10.49%	12.50%	1,519	2.01%	07/27/00
MS	JACKSON	PATTY PECK HONDA	A	60	12,824	6.89%	8.90%	754	2.01%	01/13/00
MS	NATCHEZ	EAST HONDA	C	60	19,482	7.74%	9.75%	1,160	2.01%	03/30/02
MS	JACKSON	PATTY PECK HONDA	D	60	15,780	7.74%	9.75%	920	2.01%	07/25/02
MS	JACKSON	PATTY PECK HONDA	A	60	20,598	9.99%	12.00%	1,267	2.01%	08/28/99
MS	NATCHEZ	EAST HONDA	D	60	19,517	7.24%	9.25%	1,139	2.01%	09/24/02
MS	GULFPORT	PAT PECK HONDA	D	60	8,362	11.14%	13.14%	521	2.00%	02/05/03
MS	JACKSON	PATTY PECK HONDA	C	60	24,895	7.39%	9.39%	1,468	2.00%	02/28/03
MS	VICKSBURG	ROGERS-USRY HONDA	C	72	21,658	7.39%	9.39%	1,558	2.00%	03/15/03

MS - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	D	60	18,012	11.75%	13.75%	1,129	2.00%	04/03/00
MS	JACKSON	PATTY PECK HONDA	D	60	22,442	10.74%	12.74%	1,356	2.00%	04/08/00
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	A	60	10,468	12.99%	14.99%	650	2.00%	05/08/00
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	C	60	16,879	13.49%	15.49%	1,082	2.00%	06/09/00
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	D	60	12,125	13.49%	15.49%	776	2.00%	01/05/01
MS	JACKSON	PATTY PECK HONDA	D	60	23,136	10.74%	12.74%	1,430	2.00%	01/22/01
MS	GULFPORT	PAT PECK HONDA	D	60	13,071	10.59%	12.59%	805	2.00%	01/10/02
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	D	60	18,146	10.74%	12.74%	1,096	2.00%	04/24/02
MS	BROOKHAVEN	HONDA OF BROOKHAVEN		48	5,399	10.74%	12.74%	261	2.00%	04/30/02
MS	JACKSON	PATTY PECK HONDA		60	12,700	10.49%	12.49%	782	2.00%	07/10/02
MS	COLUMBUS	CARL HOGAN HONDA	A	60	13,812	5.49%	7.49%	793	2.00%	11/04/02
MS	GULFPORT	PAT PECK HONDA	A	60	14,917	5.49%	7.49%	855	2.00%	11/15/02
MS	VICKSBURG	ROGERS-USRY HONDA	B	60	22,607	5.49%	7.49%	1,295	2.00%	12/14/02
MS	JACKSON	PATTY PECK HONDA	A	36	17,230	5.49%	7.49%	564	2.00%	01/21/03
MS	JACKSON	PATTY PECK HONDA	A	60	17,515	6.24%	8.24%	995	2.00%	09/09/02
MS	GULFPORT	PAT PECK HONDA	B	60	16,302	6.24%	8.24%	926	2.00%	10/14/02
MS	COLUMBUS	CARL HOGAN HONDA	B	60	19,580	6.24%	8.24%	1,135	2.00%	10/21/02
MS	VICKSBURG	ROGERS-USRY HONDA	B	60	22,873	6.24%	8.24%	1,325	2.00%	10/28/02
MS	GULFPORT	PAT PECK HONDA	C	60	28,753	6.24%	8.24%	1,666	2.00%	11/19/02
MS	JACKSON	PATTY PECK HONDA	B	60	15,047	6.74%	8.74%	879	2.00%	01/09/03
MS	BROOKHAVEN	HONDA OF BROOKHAVEN	C	72	26,336	7.74%	9.74%	1,915	2.00%	01/15/03
MS	JACKSON	PAUL MOAK HONDA	B	60	14,670	6.39%	8.39%	852	2.00%	01/31/03
MS	GULFPORT	PAT PECK HONDA	A	60	16,929	5.89%	7.89%	978	2.00%	02/01/03

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

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	12	12.63	12	12.63
B	19	20.00	31	32.63
C	31	32.63	62	65.26
D	33	34.74	95	100.00

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

MT - Case Summary of Top 100 Percentage Point 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	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	60	25,235	7.99%	11.49%	2,651	3.50%	10/12/01
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	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	BILLINGS	SELOVER BUICK INC.	C	60	32,008	6.39%	8.99%	2,429	2.60%	12/07/02
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.	B	60	12,894	10.74%	12.74%	796	2.00%	05/26/01
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	9,528	4.69%	6.69%	539	2.00%	01/17/03
MT	BILLINGS	SELOVER BUICK INC.	A	60	14,312	8.49%	10.49%	857	2.00%	06/20/00
MT	GREAT FALLS	PIERCE'S HONDA	A	72	23,985	7.74%	9.74%	1,736	2.00%	01/19/02
MT	BILLINGS	SELOVER BUICK INC.	D	60	15,363	8.64%	10.64%	920	2.00%	03/11/02
MT	BILLINGS	SELOVER BUICK INC.	A	60	16,601	6.64%	8.64%	968	2.00%	04/05/02
MT	BILLINGS	SELOVER BUICK INC.	A	60	13,420	4.89%	6.89%	762	2.00%	10/31/02
MT	BUTTE	LESKOVAR MOTORS, INC.	A	72	23,960	5.79%	7.79%	1,650	2.00%	02/14/03
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.	B	48	17,564	8.74%	10.74%	828	2.00%	06/02/00
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.	D	60	20,807	6.75%	8.75%	1,213	2.00%	12/27/01
MT	BILLINGS	SELOVER BUICK INC.	D	60	15,847	6.75%	8.75%	924	2.00%	01/04/02
MT	BILLINGS	SELOVER BUICK INC.	A	60	14,599	5.39%	7.39%	835	2.00%	11/02/02
MT	MISSOULA	MISSOULA HONDA	A	60	14,486	7.00%	8.95%	811	1.95%	08/28/99

MT - Case Summary of Top 100 Percentage Point 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	14,551	8.00%	9.90%	823	1.90%	02/29/00
MT	BILLINGS	SELOVER BUICK INC.	D	60	9,808	12.09%	13.99%	586	1.90%	09/06/02
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	60	10,818	5.14%	6.99%	569	1.85%	11/01/02
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	17,562	8.25%	9.99%	909	1.74%	08/11/01
MT	BILLINGS	SELOVER BUICK INC.	A	60	18,736	4.29%	5.98%	889	1.69%	03/14/03
MT	BILLINGS	SELOVER BUICK INC.	A	72	21,153	6.30%	7.99%	1,259	1.69%	10/09/02
MT	BILLINGS	SELOVER BUICK INC.	D	60	18,421	8.25%	9.90%	903	1.65%	08/08/01
MT	BOZEMAN	SIMPSON HONDA	B	48	14,354	9.13%	10.75%	535	1.62%	06/12/02
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	60	16,085	5.59%	7.09%	689	1.50%	09/13/02
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	17,797	4.29%	5.79%	748	1.50%	02/22/03
MT	BILLINGS	SELOVER BUICK INC.	C	36	10,989	8.49%	9.99%	285	1.50%	04/14/00
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	14,004	8.49%	9.99%	626	1.50%	03/10/01
MT	MISSOULA	MISSOULA HONDA	C	72	30,484	9.25%	10.75%	1,660	1.50%	08/25/01
MT	KALISPELL	HIGH COUNTRY AUTO CENTER, INC.	C	48	9,415	10.25%	11.75%	338	1.50%	11/30/01
MT	MISSOULA	MISSOULA HONDA	B	60	15,481	7.45%	8.95%	668	1.50%	08/07/02
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	21,445	4.54%	5.99%	875	1.45%	02/23/03
MT	BILLINGS	SELOVER BUICK INC.	A	60	23,073	4.29%	5.69%	905	1.40%	02/22/03
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	72	23,749	5.69%	6.99%	1,074	1.30%	01/18/03
MT	BILLINGS	SELOVER BUICK INC.	A	60	12,803	6.64%	7.90%	467	1.26%	03/09/02

MT - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
MT	BOZEMAN	SIMPSON HONDA	A	60	13,834	8.25%	9.50%	498	1.25%	07/20/01
MT	BILLINGS	SELOVER BUICK INC.	A	60	11,000	8.75%	9.99%	401	1.24%	10/28/00
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	19,324	4.89%	6.13%	676	1.24%	10/31/02
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	72	23,960	6.89%	8.10%	1,028	1.21%	04/09/02
MT	BILLINGS	SELOVER BUICK INC.	A	60	23,969	4.69%	5.89%	810	1.20%	12/20/02
MT	BILLINGS	SELOVER BUICK INC.	A	60	17,004	8.75%	9.95%	610	1.20%	11/01/00
MT	BILLINGS	SELOVER BUICK INC.	B	72	28,835	6.89%	7.99%	1,122	1.10%	03/23/02
MT	BILLINGS	SELOVER BUICK INC.	A	60	14,203	4.89%	5.96%	428	1.07%	11/16/02
MT	MISSOULA	MISSOULA HONDA	C	60	18,252	7.88%	8.95%	563	1.07%	07/26/02
MT	MISSOULA	MISSOULA HONDA	B	60	13,530	8.88%	9.95%	424	1.07%	05/06/02
MT	MISSOULA	MISSOULA HONDA	A	60	13,372	5.89%	6.95%	398	1.06%	03/09/02
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	18,140	5.89%	6.95%	547	1.06%	03/30/02
MT	MISSOULA	MISSOULA HONDA	A	60	12,390	7.89%	8.95%	379	1.06%	04/01/02
MT	HELENA	GRIMES BUICK GMC HONDA	D	60	25,287	7.88%	8.90%	761	1.02%	05/13/02
MT	MISSOULA	MISSOULA HONDA	A	36	12,724	5.89%	6.90%	210	1.01%	04/03/02
MT	MISSOULA	MISSOULA HONDA	A	36	16,226	4.89%	5.90%	266	1.01%	12/10/02
MT	BILLINGS	SELOVER BUICK INC.	B	72	22,303	5.89%	6.89%	776	1.00%	11/20/02
MT	BILLINGS	SELOVER BUICK INC.	D	60	12,995	11.24%	12.24%	400	1.00%	05/20/00
MT	KALISPELL	HIGH COUNTRY AUTO CENTER, INC.	D	60	26,583	8.75%	9.75%	793	1.00%	02/07/01
MT	MISSOULA	MISSOULA HONDA	C	60	16,127	7.64%	8.64%	464	1.00%	04/18/02
MT	BILLINGS	SELOVER BUICK INC.	B	60	22,608	5.79%	6.79%	634	1.00%	02/20/03
MT	MISSOULA	MISSOULA HONDA	A	60	10,923	5.99%	6.99%	307	1.00%	02/02/02
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 Percentage Point 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	A	60	16,874	4.95%	5.95%	466	1.00%	04/11/02
MT	MISSOULA	MISSOULA HONDA	A	60	8,216	4.95%	5.95%	227	1.00%	04/14/02
MT	MISSOULA	MISSOULA HONDA	A	60	20,000	4.95%	5.95%	553	1.00%	04/12/02
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	15,488	4.95%	5.95%	436	1.00%	04/19/02
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	21,500	4.29%	5.29%	601	1.00%	01/25/03
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	66	25,115	5.39%	6.39%	789	1.00%	11/23/02
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	48	18,395	8.49%	9.49%	429	1.00%	05/06/00
MT	BILLINGS	SELOVER BUICK INC.	A	60	15,004	8.49%	9.49%	445	1.00%	07/29/00
MT	BILLINGS	SELOVER BUICK INC.	D	60	16,642	9.99%	10.99%	502	1.00%	11/15/01
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	60	27,328	4.89%	5.89%	769	1.00%	10/29/02
MT	BILLINGS	SELOVER BUICK INC.	A	60	10,879	9.00%	9.99%	322	0.99%	03/05/01
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	11,950	4.29%	5.25%	320	0.96%	03/08/03
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	72	20,783	5.04%	5.99%	677	0.95%	03/27/03
MT	KALISPELL	HIGH COUNTRY AUTO CENTER, INC.	A	60	10,358	4.95%	5.90%	272	0.95%	04/16/02
MT	MISSOULA	MISSOULA HONDA	A	60	34,082	5.55%	6.50%	904	0.95%	10/15/02
MT	BILLINGS	SELOVER BUICK INC.	A	60	26,794	4.95%	5.89%	710	0.94%	04/20/02

***MT - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	62	62.00	62	62.00
B	15	15.00	77	77.00
C	11	11.00	88	88.00
D	12	12.00	100	100.00

NC - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NC	GREENVILLE	BOB BARBOUR HONDA	A	72	17,574	7.14%	11.64%	2,897	4.50%	02/28/02
NC	CHARLOTTE	HENDRICK HONDA	C	72	18,906	7.14%	11.64%	3,063	4.50%	03/06/02
NC	STATESVILLE	EVERHART HONDA	C	72	18,478	7.14%	11.64%	3,048	4.50%	04/15/02
NC	GREENSBORO	CROWN HONDA	C	72	19,016	7.14%	11.64%	3,135	4.50%	05/01/02
NC	SHELBY	ROGERS HONDA	C	72	19,105	7.24%	11.74%	3,151	4.50%	05/22/02
NC	CHARLOTTE	HENDRICK HONDA	D	72	18,181	7.14%	11.64%	2,993	4.50%	07/12/02
NC	CHARLOTTE	HENDRICK HONDA		72	24,075	6.99%	11.49%	3,886	4.50%	09/23/02
NC	SALISBURY	GERRY WOOD HONDA	D	60	16,757	5.89%	10.14%	2,084	4.25%	03/22/02
NC	HICKORY	HONDA CARS OF HICKORY	B	60	16,839	6.49%	10.74%	2,113	4.25%	12/31/01
NC	CARY	AUTO PARK HONDA	C	72	25,949	6.49%	10.74%	3,990	4.25%	01/12/02
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		72	20,808	6.64%	10.64%	3,012	4.00%	04/24/02
NC	WILSON	VESTER HONDA	B	66	18,172	8.49%	12.49%	2,459	4.00%	12/11/00
NC	MOYOCK	STATE LINE HONDA	B	66	19,042	7.75%	11.75%	2,545	4.00%	03/27/01
NC	GREENSBORO	CROWN HONDA	C	72	20,033	6.70%	10.70%	2,881	4.00%	11/05/01
NC	CHARLOTTE	HENDRICK HONDA	D	66	33,407	6.70%	10.70%	4,308	4.00%	11/12/01
NC	CHAPEL HILL	CROWN HONDA CHAPEL HILL	C	72	18,977	6.69%	10.69%	2,748	4.00%	12/14/02
NC	RALEIGH	LEITH, INC.	A	72	32,989	2.99%	6.90%	4,375	3.91%	02/14/03
NC	WILMINGTON	STEVENSON ACURA	C	60	11,948	7.75%	11.50%	1,344	3.75%	11/27/99
NC	GREENSBORO	CROWN HONDA	C	72	18,856	7.64%	11.39%	2,596	3.75%	08/23/02
NC	CHARLOTTE	LAPOINTE HONDA CO.	B	60	13,369	7.75%	11.49%	1,468	3.74%	04/14/01
NC	WILSON	VESTER HONDA	C	60	19,527	6.49%	10.20%	2,135	3.71%	11/21/01
NC	SANFORD	SANFORD HONDA	D	60	24,212	6.70%	10.40%	2,648	3.70%	11/19/01
NC	WINSTON-SALEM	FLOW HONDA	C	60	13,595	6.34%	9.99%	1,456	3.65%	12/20/02
NC	STATESVILLE	EVERHART HONDA	A	72	18,819	8.25%	11.90%	2,547	3.65%	02/23/01
NC	CHARLOTTE	HENDRICK HONDA	C	66	21,419	7.40%	11.05%	2,540	3.65%	10/15/01

NC - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NC	ROANOKE RAPIDS	ALAN VESTER HONDA	C	72	22,686	8.14%	11.74%	3,021	3.60%	04/17/02
NC	SANFORD	SANFORD HONDA	C	60	20,017	7.14%	10.74%	2,124	3.60%	02/14/02
NC	FAYETTEVILLE	BRYAN HONDA	D	60	21,835	7.14%	10.74%	2,332	3.60%	07/10/02
NC	HIGH POINT	VANN YORK HONDA	D	60	17,714	6.49%	10.00%	1,798	3.51%	11/29/01
NC	CONCORD	HONDA CARS OF CONCORD	D	60	15,587	7.24%	10.75%	1,628	3.51%	07/05/99
NC	WINSTON-SALEM	FLOW HONDA	C	60	20,734	7.14%	10.65%	2,116	3.51%	03/25/02
NC	HICKORY	HONDA CARS OF HICKORY	B	66	20,511	9.49%	12.99%	2,450	3.50%	08/11/00
NC	ROANOKE RAPIDS	ALAN VESTER HONDA	B	66	17,714	9.49%	12.99%	2,116	3.50%	08/19/00
NC	SALISBURY	GERRY WOOD HONDA	A	66	19,383	9.24%	12.74%	2,262	3.50%	10/07/00
NC	SANFORD	SANFORD HONDA	B	72	19,528	9.49%	12.99%	2,582	3.50%	01/06/01
NC	FLETCHER	APPLE TREE HONDA	C	60	22,695	7.05%	10.55%	2,354	3.50%	07/28/01
NC	FAYETTEVILLE	BRYAN HONDA	D	60	30,000	7.05%	10.55%	3,109	3.50%	07/27/01
NC	FLETCHER	APPLE TREE HONDA	A	60	18,453	7.05%	10.55%	1,912	3.50%	08/03/01
NC	ROANOKE RAPIDS	ALAN VESTER HONDA	A	60	12,287	7.05%	10.55%	1,249	3.50%	08/13/01
NC	FAYETTEVILLE	BRYAN HONDA	D	60	20,157	7.05%	10.55%	2,089	3.50%	08/02/01
NC	CHARLOTTE	HENDRICK HONDA	D	60	16,649	7.05%	10.55%	1,725	3.50%	08/04/01
NC	FAYETTEVILLE	BRYAN HONDA	D	60	19,400	7.05%	10.55%	2,011	3.50%	08/08/01
NC	ABERDEEN	STEVE JONES HONDA	C	60	20,781	7.05%	10.55%	2,153	3.50%	08/11/01
NC	FAYETTEVILLE	BRYAN HONDA	D	60	15,253	7.05%	10.55%	1,580	3.50%	08/08/01
NC	FLETCHER	APPLE TREE HONDA	D	60	30,244	7.05%	10.55%	3,100	3.50%	08/15/01
NC	CHARLOTTE	HENDRICK HONDA	C	60	8,615	7.05%	10.55%	875	3.50%	08/16/01
NC	FAYETTEVILLE	BRYAN HONDA	C	60	18,494	7.05%	10.55%	1,916	3.50%	08/18/01
NC	HIGH POINT	VANN YORK HONDA	C	60	16,642	7.05%	10.55%	1,724	3.50%	08/18/01
NC	FLETCHER	APPLE TREE HONDA		60	12,226	7.05%	10.55%	1,267	3.50%	08/20/01
NC	WINSTON-SALEM	FLOW HONDA		60	18,241	7.05%	10.55%	1,854	3.50%	08/25/01
NC	HIGH POINT	VANN YORK HONDA	C	60	11,938	7.05%	10.55%	1,220	3.50%	08/27/01

NC - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NC	NEW BERN	COASTAL CAROLINA HONDA	B	60	10,000	7.05%	10.55%	1,037	3.50%	08/28/01
NC	MORGANTON	PARAMOUNT HONDA	A	60	14,054	7.05%	10.55%	1,459	3.50%	08/28/01
NC	FLETCHER	APPLE TREE HONDA	D	60	21,243	7.05%	10.55%	2,159	3.50%	08/31/01
NC	GASTONIA	MCKENNEY-SALINAS HONDA	D	60	14,527	7.05%	10.55%	1,476	3.50%	09/10/01
NC	WILSON	VESTER HONDA	B	60	16,049	7.05%	10.55%	1,667	3.50%	09/06/01
NC	CONCORD	HONDA CARS OF CONCORD	D	60	16,075	7.05%	10.55%	1,669	3.50%	09/14/01
NC	FAYETTEVILLE	BRYAN HONDA	D	60	22,021	7.05%	10.55%	2,260	3.50%	09/18/01
NC	GASTONIA	MCKENNEY-SALINAS HONDA	D	60	18,798	7.05%	10.55%	1,910	3.50%	09/15/01
NC	CHARLOTTE	HENDRICK HONDA	D	60	18,348	7.05%	10.55%	1,904	3.50%	09/11/01
NC	FLETCHER	APPLE TREE ACURA	C	60	33,191	7.05%	10.55%	3,440	3.50%	09/06/01
NC	FAYETTEVILLE	BRYAN HONDA	C	60	15,728	7.05%	10.55%	1,598	3.50%	09/15/01
NC	CHARLOTTE	HENDRICK HONDA	C	60	14,673	7.05%	10.55%	1,522	3.50%	09/17/01
NC	CHARLOTTE	HENDRICK HONDA	C	30	26,059	7.05%	10.55%	1,307	3.50%	09/17/01
NC	FLETCHER	APPLE TREE HONDA	D	60	16,277	7.05%	10.55%	1,688	3.50%	09/19/01
NC	FAYETTEVILLE	BRYAN HONDA	D	60	17,612	7.05%	10.55%	1,827	3.50%	09/19/01
NC	CHARLOTTE	HENDRICK HONDA	D	60	20,269	7.05%	10.55%	2,105	3.50%	09/19/01
NC	CHARLOTTE	HENDRICK HONDA	D	60	19,602	7.05%	10.55%	1,992	3.50%	09/25/01
NC	CHARLOTTE	HENDRICK ACURA	C	60	23,827	7.05%	10.55%	2,473	3.50%	09/26/01
NC	MONROE	HONDA CARS OF MONROE		36	10,796	7.05%	10.55%	652	3.50%	09/13/01
NC	CHARLOTTE	HENDRICK HONDA	B	60	16,049	7.05%	10.55%	1,642	3.50%	10/01/01
NC	FAYETTEVILLE	BRYAN HONDA	D	60	17,357	7.05%	10.55%	1,801	3.50%	09/15/01
NC	SANFORD	SANFORD HONDA	D	60	21,351	6.24%	9.74%	2,191	3.50%	02/28/03
NC	SANFORD	SANFORD HONDA	D	60	15,109	6.24%	9.74%	1,527	3.50%	02/28/03
NC	GREENVILLE	BOB BARBOUR HONDA	C	60	13,586	6.24%	9.74%	1,369	3.50%	02/28/03
NC	CHARLOTTE	HENDRICK ACURA	B	60	15,000	6.24%	9.74%	1,536	3.50%	03/01/03
NC	SANFORD	SANFORD HONDA	A	60	14,797	6.24%	9.74%	1,519	3.50%	03/06/03

NC - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NC	WINSTON-SALEM	FLOW ACURA	A	60	10,333	6.24%	9.74%	1,060	3.50%	03/10/03
NC	CONCORD	HONDA CARS OF CONCORD	D	60	22,254	6.24%	9.74%	2,284	3.50%	03/07/03
NC	GREENVILLE	BOB BARBOUR HONDA	D	60	22,615	6.24%	9.74%	2,298	3.50%	03/08/03
NC	WINSTON-SALEM	FLOW HONDA	C	60	15,467	6.24%	9.74%	1,585	3.50%	03/11/03
NC	CHARLOTTE	HENDRICK ACURA	C	60	30,044	6.24%	9.74%	3,077	3.50%	03/19/03
NC	GREENSBORO	CROWN HONDA	D	60	17,577	6.24%	9.74%	1,802	3.50%	03/15/03
NC	ROANOKE RAPIDS	ALAN VESTER HONDA	C	60	17,201	6.24%	9.74%	1,762	3.50%	03/17/03
NC	HIGH POINT	VANN YORK HONDA	D	60	16,327	6.24%	9.74%	1,640	3.50%	03/18/03
NC	LUMBERTON	STEVENSON HONDA CARS	B	60	21,523	6.24%	9.74%	2,208	3.50%	03/24/03
NC	CONCORD	HONDA CARS OF CONCORD	B	60	17,133	6.24%	9.74%	1,758	3.50%	03/22/03
NC	WILMINGTON	WILMINGTON HONDA	C	60	21,271	6.24%	9.74%	2,182	3.50%	03/24/03
NC	CHARLOTTE	HENDRICK HONDA	B	60	19,333	6.24%	9.74%	1,984	3.50%	02/27/03
NC	ALBEMARLE	TIM MARBURGER HONDA	B	60	16,684	6.24%	9.74%	1,711	3.50%	02/28/03
NC	CONCORD	HONDA CARS OF CONCORD	D	60	17,960	6.24%	9.74%	1,804	3.50%	03/03/03
NC	FAYETTEVILLE	BRYAN HONDA	D	60	21,916	6.24%	9.74%	2,202	3.50%	03/01/03
NC	FAYETTEVILLE	BRYAN HONDA	B	60	12,604	6.24%	9.74%	1,293	3.50%	03/03/03
NC	CHARLOTTE	HENDRICK HONDA	D	60	17,426	6.24%	9.74%	1,792	3.50%	02/28/03
NC	CHARLOTTE	HENDRICK HONDA	D	60	18,619	6.24%	9.74%	1,911	3.50%	03/04/03
NC	CHARLOTTE	HENDRICK HONDA	B	60	21,776	6.24%	9.74%	2,230	3.50%	03/01/03
NC	CHARLOTTE	HENDRICK HONDA	D	60	12,307	6.24%	9.74%	1,261	3.50%	03/03/03
NC	CHARLOTTE	HENDRICK HONDA	D	60	28,000	6.24%	9.74%	2,868	3.50%	03/04/03
NC	CHARLOTTE	HENDRICK HONDA	B	60	6,776	6.24%	9.74%	694	3.50%	03/05/03

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

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	9	9.47	9	9.47
B	19	20.00	28	29.47
C	31	32.63	59	62.11
D	36	37.89	95	100.00

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

ND - Case Summary of Top 100 Percentage Point 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	MINOT	FISHER MOTORS	D	60	15,015	5.15%	7.35%	938	2.20%	02/26/03
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	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	FARGO	CORWIN HONDA	A	48	13,350	8.39%	10.30%	598	1.91%	07/29/02
ND	MINOT	FISHER MOTORS	D	60	16,916	7.04%	8.95%	947	1.91%	11/12/02
ND	BISMARCK	BISMARCK HONDA	C	60	18,941	6.89%	8.64%	968	1.75%	05/11/02
ND	FARGO	RUSS HONDA WEST	A	60	19,219	7.25%	8.75%	845	1.50%	01/26/00
ND	MINOT	FISHER MOTORS	A	60	26,236	5.55%	6.89%	1,002	1.34%	08/16/02
ND	DICKINSON	DAN PORTER HONDA	C	72	23,572	5.65%	6.70%	857	1.05%	03/01/03
ND	BISMARCK	BISMARCK HONDA	A	60	31,443	5.89%	6.90%	891	1.01%	06/26/02
ND	MINOT	FISHER MOTORS	A	60	21,443	4.40%	5.40%	599	1.00%	03/24/03
ND	BISMARCK	EXPRESSWAY HONDA	D	60	21,368	7.50%	8.50%	613	1.00%	08/19/99
ND	MINOT	FISHER MOTORS	B	60	19,589	8.75%	9.75%	584	1.00%	06/19/01
ND	BISMARCK	BISMARCK HONDA	A	60	11,694	6.49%	7.49%	338	1.00%	01/12/02
ND	BISMARCK	BISMARCK HONDA	A	60	15,249	6.49%	7.49%	440	1.00%	01/12/02
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	DICKINSON	DAN PORTER HONDA		60	26,309	6.75%	7.75%	761	1.00%	12/27/01
ND	FARGO	RUSS HONDA WEST	C	60	15,024	8.99%	9.95%	432	0.96%	06/27/00
ND	FARGO	CORWIN HONDA	D	60	24,228	6.15%	6.99%	583	0.84%	03/14/03
ND	FARGO	RUSS HONDA WEST	A	60	15,999	7.75%	8.50%	352	0.75%	10/18/01
ND	FARGO	RUSS HONDA WEST	B	36	28,119	8.99%	9.59%	292	0.60%	01/03/01
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 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
ND	BISMARCK	EXPRESSWAY HONDA	C	72	27,657	9.99%	10.50%	514	0.51%	12/27/00
ND	BISMARCK	EXPRESSWAY HONDA	C	60	23,489	9.25%	9.75%	344	0.50%	10/30/00
ND	BISMARCK	BISMARCK HONDA	A	60	13,756	7.25%	7.75%	200	0.50%	07/07/01
ND	FARGO	CORWIN HONDA	A	72	37,996	5.95%	6.29%	447	0.34%	02/22/03
ND	BISMARCK	EXPRESSWAY HONDA	A	60	28,342	7.50%	7.75%	202	0.25%	02/05/00

***ND - Case Summary of Top 100 Percentage Point 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 Percentage Points

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 Percentage Point 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	C	60	15,402	7.75%	11.25%	1,615	3.50%	06/12/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	C	60	19,789	7.49%	10.99%	2,068	3.50%	08/28/01
NE	OMAHA	ODANIEL MOTOR CENTER	A	72	14,526	5.25%	8.50%	1,654	3.25%	04/12/02
NE	LINCOLN	WILLIAMSON HONDA	D	60	18,040	7.35%	9.95%	1,389	2.60%	07/11/02
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	B	60	16,049	8.75%	11.25%	1,210	2.50%	04/17/01
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	C	60	18,989	6.49%	8.99%	1,387	2.50%	11/14/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE		60	13,482	7.75%	10.25%	1,003	2.50%	05/27/01
NE	LINCOLN	WILLIAMSON HONDA	D	60	25,172	7.50%	9.99%	1,859	2.49%	01/26/02
NE	OMAHA	ACURA OF OMAHA	D	48	15,240	9.25%	11.50%	814	2.25%	02/18/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	D	72	23,089	8.60%	10.85%	1,915	2.25%	08/03/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	B	72	21,288	7.34%	9.59%	1,727	2.25%	12/08/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE		48	8,099	12.75%	14.95%	441	2.20%	04/04/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	A	72	19,359	5.40%	7.49%	1,410	2.09%	02/13/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	C	60	12,950	11.90%	13.90%	814	2.00%	11/16/02
NE	LINCOLN	WILLIAMSON HONDA	B	60	8,708	5.15%	7.15%	497	2.00%	12/14/02
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	B	60	18,656	4.70%	6.70%	1,057	2.00%	02/15/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	A	72	24,229	7.49%	9.49%	1,750	2.00%	09/05/01
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	C	60	13,438	7.49%	9.49%	793	2.00%	09/22/01
NE	OMAHA	ACURA OF OMAHA	D	60	17,597	7.74%	9.74%	1,042	2.00%	10/01/01
NE	LINCOLN	WILLIAMSON HONDA	C	60	18,457	6.49%	8.49%	1,075	2.00%	11/20/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	A	60	17,926	6.34%	8.34%	1,039	2.00%	12/10/01

NE - Case Summary of Top 100 Percentage Point 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		60	16,517	8.75%	10.75%	995	2.00%	02/06/02
NE	GRAND ISLAND	CORNHUSKER HONDA		60	12,056	8.75%	10.75%	724	2.00%	02/17/02
NE	OMAHA	ODANIEL MOTOR CENTER	C	60	10,952	7.75%	9.75%	647	2.00%	02/22/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	C	60	17,309	7.50%	9.50%	1,023	2.00%	05/08/02
NE	LINCOLN	WILLIAMSON HONDA	C	60	16,631	8.75%	10.75%	1,001	2.00%	05/20/02
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	B	60	12,215	9.85%	11.85%	747	2.00%	08/28/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	D	60	19,365	4.40%	6.40%	1,093	2.00%	02/07/03
NE	OMAHA	ODANIEL MOTOR CENTER	C	60	22,317	5.75%	7.75%	1,280	2.00%	03/04/03
NE	LINCOLN	WILLIAMSON HONDA	B	60	12,677	4.45%	6.45%	715	2.00%	03/27/03
NE	LINCOLN	WILLIAMSON HONDA	A	72	23,807	5.85%	7.85%	1,671	2.00%	11/12/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	B	60	21,428	4.45%	6.45%	1,209	2.00%	03/10/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	D	60	11,349	8.99%	10.99%	670	2.00%	11/27/00
NE	BELLEVUE	HONDA CARS OF BELLEVUE	A	60	12,939	11.99%	13.99%	813	2.00%	12/02/00
NE	LINCOLN	WILLIAMSON HONDA	A	48	10,389	10.84%	12.84%	503	2.00%	01/02/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	D	60	13,220	8.50%	10.50%	793	2.00%	07/01/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	D	60	17,839	9.70%	11.70%	1,088	2.00%	02/03/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	D	72	37,262	7.00%	8.95%	2,601	1.95%	03/08/03
NE	LINCOLN	WILLIAMSON HONDA	B	36	26,017	5.15%	6.90%	766	1.75%	12/17/02
NE	OMAHA	ODANIEL MOTOR CENTER	C	48	8,650	11.25%	13.00%	365	1.75%	05/09/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	D	48	12,745	10.75%	12.50%	539	1.75%	05/31/01
NE	OMAHA	ODANIEL MOTOR CENTER	B	60	12,405	4.95%	6.70%	615	1.75%	02/14/03
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	13,145	4.65%	6.40%	647	1.75%	03/01/03
NE	OMAHA	ODANIEL MOTOR CENTER	B	60	19,017	6.49%	8.15%	914	1.66%	11/13/01
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	17,984	4.95%	6.59%	833	1.64%	04/23/02
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	11,197	7.19%	8.75%	509	1.56%	10/13/01

NE - Case Summary of Top 100 Percentage Point 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		60	16,348	7.49%	9.00%	726	1.51%	09/18/01
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	10,880	7.49%	8.99%	479	1.50%	06/28/01
NE	LINCOLN	WILLIAMSON HONDA	A	48	16,512	4.40%	5.90%	552	1.50%	02/22/03
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	20,017	5.99%	7.49%	861	1.50%	11/19/01
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	B	54	11,432	9.45%	10.95%	461	1.50%	12/03/99
NE	LINCOLN	WILLIAMSON HONDA	B	60	17,921	8.49%	9.99%	803	1.50%	05/13/00
NE	OMAHA	ODANIEL MOTOR CENTER	D	60	19,472	6.99%	8.49%	852	1.50%	11/03/01
NE	LINCOLN	WILLIAMSON HONDA	B	60	27,593	6.25%	7.75%	1,196	1.50%	05/13/02
NE	OMAHA	ODANIEL MOTOR CENTER	D	60	10,066	9.35%	10.85%	455	1.50%	10/10/02
NE	LINCOLN	WILLIAMSON HONDA	B	72	31,885	7.50%	8.99%	1,709	1.49%	02/23/02
NE	LINCOLN	WILLIAMSON HONDA	B	60	22,207	7.50%	8.99%	974	1.49%	03/11/02
NE	BELLEVUE	HONDA CARS OF BELLEVUE	B	72	20,846	5.70%	7.15%	1,053	1.45%	03/06/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	A	60	15,589	4.50%	5.95%	636	1.45%	01/10/03
NE	OMAHA	ODANIEL MOTOR CENTER	A	48	5,017	7.09%	8.50%	162	1.41%	11/30/01
NE	LINCOLN	WILLIAMSON HONDA	C	60	19,057	7.50%	8.90%	785	1.40%	04/19/02
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	20,617	4.50%	5.90%	808	1.40%	01/11/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	A	60	15,889	5.84%	7.24%	638	1.40%	11/23/01
NE	OMAHA	ODANIEL MOTOR CENTER	B	60	9,612	6.50%	7.90%	391	1.40%	01/26/02
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	14,441	6.50%	7.90%	584	1.40%	06/24/02
NE	LINCOLN	WILLIAMSON HONDA	C	60	9,323	8.10%	9.50%	388	1.40%	07/29/02
NE	LINCOLN	WILLIAMSON HONDA	A	60	18,000	4.85%	6.25%	712	1.40%	11/26/02
NE	OMAHA	ODANIEL MOTOR CENTER	B	60	12,716	5.60%	6.99%	503	1.39%	07/25/02
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	11,872	5.60%	6.99%	470	1.39%	07/25/02
NE	OMAHA	ODANIEL MOTOR CENTER	A	48	8,706	4.15%	5.50%	260	1.35%	03/18/03
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	27,317	4.15%	5.50%	1,027	1.35%	03/15/03

NE - Case Summary of Top 100 Percentage Point 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	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	48	22,017	4.15%	5.50%	659	1.35%	03/22/03
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	27,881	4.15%	5.50%	1,049	1.35%	03/22/03
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	15,706	4.15%	5.50%	592	1.35%	03/22/03
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	19,607	4.15%	5.50%	738	1.35%	03/24/03
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	21,419	4.15%	5.50%	805	1.35%	03/01/03
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	17,606	4.15%	5.50%	662	1.35%	02/27/03
NE	OMAHA	ODANIEL MOTOR CENTER	A	48	25,716	4.15%	5.50%	768	1.35%	03/12/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	C	72	19,538	9.99%	11.33%	982	1.34%	11/27/00
NE	OMAHA	ACURA OF OMAHA	B	60	24,052	7.20%	8.50%	914	1.30%	09/14/02
NE	OMAHA	ODANIEL MOTOR CENTER	C	60	12,395	6.45%	7.75%	464	1.30%	11/21/02
NE	LINCOLN	WILLIAMSON HONDA	B	60	27,027	4.70%	6.00%	991	1.30%	01/27/03
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	18,388	4.65%	5.95%	673	1.30%	01/31/03
NE	OMAHA	ODANIEL MOTOR CENTER	B	60	15,817	6.99%	8.29%	599	1.30%	11/02/01
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	18,877	4.40%	5.69%	683	1.29%	02/04/03
NE	NORTH PLATTE	BILL SUMMERS HONDA	D	60	27,955	7.20%	8.49%	1,049	1.29%	09/28/02
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	19,877	4.40%	5.69%	719	1.29%	01/29/03
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	20,720	8.24%	9.50%	764	1.26%	06/06/00
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	20,197	4.50%	5.75%	709	1.25%	01/21/03
NE	BELLEVUE	HONDA CARS OF BELLEVUE	C	36	27,360	6.00%	7.25%	579	1.25%	02/19/03
NE	OMAHA	ODANIEL MOTOR CENTER	A	60	12,497	9.00%	10.25%	469	1.25%	02/14/01
NE	BELLEVUE	HONDA CARS OF BELLEVUE	C	60	24,085	7.50%	8.75%	885	1.25%	02/13/02

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

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	39	41.05	39	41.05
B	22	23.16	61	64.21
C	19	20.00	80	84.21
D	15	15.79	95	100.00

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

NH - Case Summary of Top 100 Percentage Point 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	HONDA AUTOMOBILES OF NASHUA	B	60	11,322	7.24%	11.05%	1,285	3.81%	05/18/02
NH	EAST SWANZEY	HONDA OF KEENE	C	60	20,447	6.24%	9.99%	2,248	3.75%	10/26/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	72	20,434	7.54%	11.24%	2,766	3.70%	07/21/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	60	12,440	6.49%	10.19%	1,355	3.70%	11/05/01
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA		60	12,130	7.04%	10.74%	1,330	3.70%	07/11/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	60	8,638	7.30%	10.80%	902	3.50%	01/19/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	60	15,624	7.30%	10.80%	1,627	3.50%	04/05/02
NH	DOVER	DOVER HONDA	D	60	18,482	6.24%	9.74%	1,897	3.50%	11/30/02
NH	DOVER	DOVER HONDA	D	60	17,336	6.24%	9.74%	1,779	3.50%	12/06/02
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	D	66	22,460	6.49%	9.99%	2,563	3.50%	12/09/02
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	D	36	13,465	8.49%	11.99%	822	3.50%	05/05/00
NH	STRATHAM	SEACOAST IMPORTED AUTO, INC	B	60	22,360	8.49%	11.99%	2,365	3.50%	05/13/00
NH	STRATHAM	SEACOAST IMPORTED AUTO, INC	D	60	21,862	8.49%	11.99%	2,312	3.50%	05/15/00
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	60	14,173	8.74%	12.24%	1,507	3.50%	10/31/00
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	60	10,743	8.74%	12.24%	1,141	3.50%	11/16/00
NH	SALEM	ROCKINGHAM HONDA	B	60	13,595	7.75%	11.25%	1,423	3.50%	03/20/01
NH	NASHUA	SUNNYSIDE ACURA	D	60	29,296	7.49%	10.99%	3,060	3.50%	05/15/01
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	60	17,027	7.49%	10.99%	1,778	3.50%	05/19/01
NH	NORTH HAMPTON	NORTH HAMPTON ACURA	D	60	25,733	7.25%	10.75%	2,678	3.50%	05/31/01
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	60	19,331	7.25%	10.75%	2,012	3.50%	06/04/01
NH	STRATHAM	SEACOAST IMPORTED AUTO, INC	B	60	13,597	7.25%	10.75%	1,415	3.50%	06/28/01
NH	NORTH HAMPTON	NORTH HAMPTON ACURA	C	60	20,020	7.25%	10.75%	2,084	3.50%	07/21/01
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	B	60	12,995	7.25%	10.75%	1,351	3.50%	07/30/01

NH - Case Summary of Top 100 Percentage Point 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	24,000	7.25%	10.75%	2,498	3.50%	08/07/01
NH	NORTH HAMPTON	NORTH HAMPTON ACURA	C	60	11,738	7.25%	10.75%	1,222	3.50%	08/08/01
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	60	10,849	7.25%	10.75%	1,129	3.50%	08/21/01
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		36	14,203	6.49%	9.99%	851	3.50%	12/03/01
NH	NASHUA	SUNNYSIDE ACURA	C	60	26,834	6.49%	9.99%	2,763	3.50%	11/30/01
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	60	18,123	6.49%	9.99%	1,828	3.50%	12/03/01
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	60	11,995	6.49%	9.99%	1,209	3.50%	12/15/01
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	48	19,151	6.49%	9.99%	1,549	3.50%	01/07/02
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	HONDA AUTOMOBILES OF NASHUA	D	36	7,071	7.54%	11.04%	428	3.50%	08/14/02
NH	MANCHESTER	AUTOFAIR HONDA	C	60	19,390	6.50%	10.00%	1,996	3.50%	10/22/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	60	12,786	5.99%	9.49%	1,310	3.50%	01/18/03
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	48	8,786	5.99%	9.49%	710	3.50%	01/18/03
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	60	19,687	5.99%	9.49%	2,017	3.50%	01/30/03
NH	DOVER	DOVER HONDA	C	60	15,148	5.99%	9.49%	1,549	3.50%	01/31/03
NH	DOVER	DOVER HONDA	D	60	17,130	5.99%	9.49%	1,751	3.50%	03/10/03
NH	DOVER	DOVER HONDA	D	60	15,579	5.99%	9.49%	1,593	3.50%	03/11/03
NH	DOVER	DOVER HONDA	D	60	25,929	5.99%	9.49%	2,651	3.50%	03/08/03
NH	DOVER	DOVER HONDA	D	60	17,399	5.99%	9.49%	1,779	3.50%	03/10/03
NH	DOVER	DOVER HONDA	D	60	14,503	5.99%	9.49%	1,483	3.50%	03/17/03
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	C	60	15,397	5.99%	9.49%	1,577	3.50%	01/25/03
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	B	60	13,764	8.99%	12.49%	1,466	3.50%	06/20/00
NH	SALEM	ROCKINGHAM HONDA	C	60	15,050	8.25%	11.75%	1,591	3.50%	01/30/01

NH - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NH	STRATHAM	SEACOAST IMPORTED AUTO, INC	D	60	20,741	8.25%	11.75%	2,186	3.50%	03/08/01
NH	STRATHAM	SEACOAST IMPORTED AUTO, INC	D	60	14,946	8.25%	11.75%	1,576	3.50%	03/09/01
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	17,325	8.25%	11.75%	1,826	3.50%	03/12/01
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	C	24	10,376	6.69%	10.19%	416	3.50%	10/20/01
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	60	27,714	7.24%	10.74%	2,824	3.50%	05/30/02
NH	DOVER	DOVER HONDA	C	60	14,679	7.24%	10.74%	1,528	3.50%	07/02/02
NH	MANCHESTER	AUTOFAIR HONDA	C	60	26,755	6.79%	10.29%	2,766	3.50%	08/24/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	60	12,377	6.79%	10.29%	1,279	3.50%	09/05/02
NH	DOVER	DOVER HONDA	C	60	14,033	6.79%	10.29%	1,452	3.50%	09/29/02
NH	SALEM	ROCKINGHAM HONDA	C	48	10,043	9.05%	12.49%	823	3.44%	01/09/02
NH	NASHUA	SUNNYSIDE ACURA	B	48	14,498	7.24%	10.55%	1,120	3.31%	05/17/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	60	16,262	6.24%	9.50%	1,519	3.26%	10/28/02
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	C	72	19,998	8.25%	11.49%	2,347	3.24%	08/20/01
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	60	20,633	8.74%	11.89%	1,966	3.15%	12/15/00
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	B	72	26,301	6.49%	9.50%	2,839	3.01%	01/20/03
NH	SALEM	ROCKINGHAM HONDA	C	60	16,050	8.74%	11.75%	1,430	3.01%	09/18/00
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	B	48	13,847	5.99%	8.99%	953	3.00%	02/03/03
NH	DOVER	DOVER HONDA	B	60	13,696	5.99%	8.99%	1,196	3.00%	03/10/03
NH	DOVER	DOVER HONDA	D	60	13,935	5.99%	8.99%	1,217	3.00%	03/11/03
NH	MANCHESTER	AUTOFAIR HONDA	A	60	16,571	6.79%	9.79%	1,463	3.00%	09/16/02
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	60	21,357	8.99%	11.99%	1,894	3.00%	08/30/00

NH - Case Summary of Top 100 Percentage Point 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	30,884	8.74%	11.74%	2,804	3.00%	12/06/00
NH	CONCORD	GRAPPONE HONDA	D	60	9,562	10.99%	13.99%	896	3.00%	01/06/01
NH	NASHUA	SUNNYSIDE ACURA	D	72	41,877	7.25%	10.25%	4,555	3.00%	09/29/01
NH	CONCORD	GRAPPONE HONDA	D	60	18,308	8.05%	11.05%	1,612	3.00%	03/08/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	36	11,486	6.50%	9.50%	589	3.00%	10/09/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	66	18,299	6.99%	9.90%	1,710	2.91%	12/17/01
NH	CONCORD	GRAPPONE HONDA	D	60	17,794	5.99%	8.89%	1,500	2.90%	01/20/03
NH	CONCORD	GRAPPONE HONDA	D	48	8,468	6.55%	9.45%	567	2.90%	03/06/02
NH	CONCORD	GRAPPONE HONDA	C	48	10,106	8.30%	11.20%	691	2.90%	03/12/02
NH	STRATHAM	SEACOAST IMPORTED AUTO, INC	D	60	18,546	7.24%	9.99%	1,508	2.75%	06/08/02
NH	NASHUA	SUNNYSIDE ACURA	B	60	24,578	10.25%	12.99%	2,078	2.74%	09/06/01
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	D	60	18,739	7.25%	9.99%	1,516	2.74%	08/11/01
NH	CONCORD	GRAPPONE HONDA	B	48	8,024	9.54%	12.25%	520	2.71%	08/09/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	A	60	15,182	7.25%	9.90%	1,189	2.65%	06/04/01
NH	MANCHESTER	AUTOFAIR HONDA	C	60	29,553	6.24%	8.74%	2,149	2.50%	11/14/02
NH	CONCORD	GRAPPONE HONDA	B	60	13,991	7.49%	9.99%	1,036	2.50%	05/13/01
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	B	60	17,770	7.25%	9.75%	1,284	2.50%	06/19/01
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	B	60	22,855	8.49%	10.99%	1,672	2.50%	12/22/00
NH	CONCORD	GRAPPONE HONDA	B	60	16,518	8.49%	10.90%	1,196	2.41%	12/22/00
NH	MANCHESTER	AUTOFAIR HONDA	B	60	13,055	7.65%	9.99%	906	2.34%	10/23/99
NH	CONCORD	GRAPPONE HONDA		60	13,804	8.49%	10.80%	957	2.31%	05/27/02
NH	NASHUA	HONDA AUTOMOBILES OF NASHUA	C	72	27,528	5.74%	7.99%	2,136	2.25%	03/26/03
NH	LEBANON	GERRISH AUTO SHOW	D	48	14,153	7.25%	9.49%	735	2.24%	05/31/01

***NH - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	2	2.06	2	2.06
B	17	17.53	19	19.59
C	36	37.11	55	56.70
D	42	43.30	97	100.00

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

NJ - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NJ	LAKESWOOD	MONMOUTH HONDA		72	21,420	7.49%	11.99%	3,552	4.50%	04/30/01
NJ	CLIFTON	PLANET HONDA ROUTE 3	C	72	20,827	7.75%	12.25%	3,468	4.50%	03/17/01
NJ	CLIFTON	PLANET HONDA ROUTE 3	D	72	19,083	7.75%	12.25%	3,177	4.50%	04/11/01
NJ	MARLTON	BURNS HONDA	D	72	18,958	6.69%	11.19%	3,102	4.50%	10/05/01
NJ	VERONA	MONTCLAIR ACURA	C	72	31,288	6.29%	10.79%	5,082	4.50%	11/03/01
NJ	CLIFTON	PLANET HONDA ROUTE 3	C	72	22,030	6.29%	10.79%	3,581	4.50%	11/08/01
NJ	UNION	PLANET HONDA	D	60	12,106	7.79%	12.29%	1,645	4.50%	12/19/01
NJ	CLIFTON	PLANET HONDA ROUTE 3		60	17,481	6.29%	10.30%	2,021	4.01%	01/05/02
NJ	TOMS RIVER	MACK HONDA	D	66	18,719	7.25%	11.25%	2,483	4.00%	05/16/01
NJ	TURNERSVILLE	CLASSIC HONDA	D	72	20,131	7.25%	11.25%	2,943	4.00%	05/28/01
NJ	LAKESWOOD	MONMOUTH HONDA	B	66	19,096	7.25%	11.25%	2,483	4.00%	06/02/01
NJ	JERSEY CITY	BOB CIASULLI HONDA	B	66	18,778	8.49%	12.49%	2,538	4.00%	11/04/00
NJ	DENVILLE	JOYCE HONDA	C	60	16,757	7.75%	11.75%	1,972	4.00%	03/12/01
NJ	TOMS RIVER	MACK HONDA	D	66	15,113	7.75%	11.75%	1,980	4.00%	04/12/01
NJ	VERONA	MONTCLAIR ACURA	C	66	33,485	6.99%	10.99%	4,421	4.00%	06/19/01
NJ	VERONA	MONTCLAIR ACURA	D	66	40,655	6.99%	10.99%	5,368	4.00%	07/09/01
NJ	MARLTON	BURNS HONDA	D	72	18,272	6.99%	10.99%	2,660	4.00%	08/04/01
NJ	NEWTON	SUSSEX HONDA	B	72	26,281	6.94%	10.94%	3,752	4.00%	07/11/02
NJ	TOMS RIVER	MACK HONDA	B	72	18,080	6.44%	10.44%	2,608	4.00%	02/05/03
NJ	ANNANDALE	CLINTON HONDA	D	72	18,434	6.04%	10.04%	2,637	4.00%	01/06/03
NJ	ANNANDALE	CLINTON HONDA	D	72	23,697	5.94%	9.94%	3,385	4.00%	03/07/03
NJ	ANNANDALE	CLINTON HONDA	C	72	18,330	6.04%	10.04%	2,622	4.00%	12/24/02
NJ	ANNANDALE	CLINTON HONDA	D	60	9,111	8.29%	12.29%	1,102	4.00%	01/02/02
NJ	CLIFTON	PLANET HONDA ROUTE 3	D	48	11,149	8.29%	12.29%	1,058	4.00%	12/28/01
NJ	OLD BRIDGE	DCH ACADEMY HONDA	D	60	16,095	6.69%	10.49%	1,808	3.80%	10/06/01

NJ - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NJ	WEST CALDWELL	HONDA OF ESSEX	D	60	22,908	6.04%	9.84%	2,497	3.80%	11/21/02
NJ	POMPTON PLAINS	ROUTE 23 HONDA	C	60	18,638	7.49%	11.25%	2,095	3.76%	04/27/01
NJ	TOMS RIVER	MACK HONDA	C	60	16,304	7.49%	11.25%	1,832	3.76%	04/25/01
NJ	HILLSIDE	ROUTE 22 HONDA	D	60	23,081	8.74%	12.49%	2,633	3.75%	09/07/00
NJ	PHILLIPSBURG	PHILLIPSBURG-EASTON HONDA	A	60	20,771	6.69%	10.44%	2,299	3.75%	08/02/02
NJ	TURNERSVILLE	CLASSIC HONDA	B	72	21,124	7.19%	10.94%	2,865	3.75%	08/20/02
NJ	MAHWAH	MAHWAH HONDA	D	60	26,743	6.44%	10.19%	2,948	3.75%	10/15/02
NJ	JERSEY CITY	BOB CIASULLI HONDA	B	60	28,205	8.25%	11.99%	3,188	3.74%	01/25/01
NJ	WEST CALDWELL	HONDA OF ESSEX	D	60	19,208	8.25%	11.99%	2,156	3.74%	01/27/01
NJ	WEST NEW YORK	HUDSON HONDA	B	60	17,893	7.25%	10.99%	1,951	3.74%	05/16/01
NJ	MARLTON	BURNS HONDA	B	60	12,766	7.25%	10.99%	1,420	3.74%	05/15/01
NJ	TURNERSVILLE	CLASSIC HONDA	D	60	19,606	7.25%	10.99%	2,184	3.74%	05/26/01
NJ	MAHWAH	MAHWAH HONDA	C	60	18,304	7.25%	10.99%	2,039	3.74%	05/18/01
NJ	DENVILLE	JOYCE HONDA	D	60	24,570	6.29%	9.99%	2,615	3.70%	11/13/01
NJ	NEWTON	SUSSEX HONDA	C	60	21,301	6.29%	9.99%	2,311	3.70%	10/29/01
NJ	CLIFTON	PLANET HONDA ROUTE 3	B	72	18,930	8.74%	12.40%	2,588	3.66%	10/21/00
NJ	PARAMUS	DCH PARAMUS HONDA	C	60	17,577	6.94%	10.60%	1,907	3.66%	07/20/02
NJ	WEST CALDWELL	HONDA OF ESSEX	D	60	33,096	6.94%	10.60%	3,568	3.66%	07/18/02
NJ	MADISON	HONDA OF MADISON	D	60	20,483	7.25%	10.89%	2,173	3.64%	05/18/01
NJ	MARLTON	BURNS HONDA	D	60	18,651	6.34%	9.94%	1,972	3.60%	10/25/02
NJ	UNION	PLANET HONDA	B	60	16,964	6.34%	9.94%	1,794	3.60%	10/25/02
NJ	CLIFTON	PLANET HONDA ROUTE 3	C	60	17,499	5.94%	9.54%	1,840	3.60%	01/24/03
NJ	PHILLIPSBURG	PHILLIPSBURG-EASTON HONDA	D	60	14,785	6.04%	9.60%	1,538	3.56%	11/23/02
NJ	SOMERS POINT	ISLAND HONDA	D	72	24,028	8.49%	12.01%	3,082	3.52%	01/24/01
NJ	OLD BRIDGE	DCH ACADEMY HONDA	C	60	19,402	7.44%	10.95%	2,031	3.51%	07/20/99
NJ	JERSEY CITY	BOB CIASULLI HONDA	D	60	17,070	7.44%	10.95%	1,787	3.51%	07/24/99

NJ - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NJ	LAWRENCEVILLE	PRECISION ACURA OF PRINCETON	B	60	17,674	7.44%	10.95%	1,852	3.51%	07/29/99
NJ	TURNERSVILLE	CLASSIC ACURA	C	60	13,883	7.44%	10.95%	1,453	3.51%	07/29/99
NJ	BURLINGTON	WILLIS HONDA	C	60	12,631	7.44%	10.95%	1,324	3.51%	07/31/99
NJ	EATONTOWN	DCH KAY HONDA	A	60	20,681	7.44%	10.95%	2,165	3.51%	07/29/99
NJ	VERONA	MONTCLAIR ACURA	C	60	21,954	7.44%	10.95%	2,297	3.51%	08/03/99
NJ	UNION	PLANET HONDA	A	60	23,823	7.44%	10.95%	2,494	3.51%	07/31/99
NJ	UNION	PLANET HONDA	C	60	22,537	7.44%	10.95%	2,359	3.51%	07/30/99
NJ	PARAMUS	DCH PARAMUS HONDA	B	60	17,199	7.44%	10.95%	1,800	3.51%	08/09/99
NJ	UNION	PLANET HONDA	C	60	13,655	7.44%	10.95%	1,429	3.51%	08/02/99
NJ	UNION	PLANET HONDA	C	60	17,834	7.44%	10.95%	1,867	3.51%	08/03/99
NJ	EATONTOWN	DCH KAY HONDA	C	60	14,530	7.44%	10.95%	1,520	3.51%	08/03/99
NJ	EATONTOWN	DCH KAY HONDA	C	60	15,847	7.44%	10.95%	1,658	3.51%	08/07/99
NJ	PARAMUS	DCH PARAMUS HONDA	C	60	13,014	7.44%	10.95%	1,362	3.51%	08/09/99
NJ	JERSEY CITY	BOB CIASULLI HONDA	C	60	16,053	7.44%	10.95%	1,681	3.51%	08/04/99
NJ	EATONTOWN	DCH KAY HONDA	C	60	16,760	7.44%	10.95%	1,754	3.51%	08/09/99
NJ	TURNERSVILLE	CLASSIC HONDA	B	60	14,912	7.44%	10.95%	1,561	3.51%	08/11/99
NJ	UNION	PLANET HONDA	C	60	23,406	7.44%	10.95%	2,450	3.51%	08/02/99
NJ	JERSEY CITY	BOB CIASULLI HONDA	A	36	14,072	7.44%	10.95%	855	3.51%	08/10/99
NJ	EATONTOWN	DCH KAY HONDA	B	48	10,548	7.44%	10.95%	867	3.51%	08/11/99
NJ	TURNERSVILLE	CLASSIC HONDA	C	60	17,692	7.44%	10.95%	1,852	3.51%	08/13/99
NJ	TURNERSVILLE	CLASSIC HONDA	B	60	12,364	7.44%	10.95%	1,294	3.51%	08/16/99
NJ	TURNERSVILLE	CLASSIC HONDA	A	60	23,892	7.44%	10.95%	2,500	3.51%	08/14/99
NJ	TOMS RIVER	MACK HONDA	B	36	7,654	7.44%	10.95%	465	3.51%	08/14/99
NJ	JERSEY CITY	BOB CIASULLI HONDA	B	60	16,664	7.44%	10.95%	1,744	3.51%	08/19/99
NJ	JERSEY CITY	BOB CIASULLI HONDA	A	60	16,496	7.44%	10.95%	1,727	3.51%	08/21/99
NJ	BURLINGTON	WILLIS HONDA	C	60	20,247	7.44%	10.95%	2,121	3.51%	08/27/99

NJ - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NJ	PARAMUS	DCH PARAMUS HONDA	A	60	13,386	7.44%	10.95%	1,401	3.51%	08/25/99
NJ	MARLTON	BURNS HONDA	D	60	14,281	7.44%	10.95%	1,466	3.51%	08/31/99
NJ	UNION	PLANET HONDA	C	60	14,550	7.44%	10.95%	1,523	3.51%	08/31/99
NJ	ALLENWOOD	COAST HONDA	C	60	17,045	7.44%	10.95%	1,784	3.51%	08/28/99
NJ	UNION	PLANET HONDA	C	60	19,706	7.44%	10.95%	2,063	3.51%	08/28/99
NJ	JERSEY CITY	BOB CIASULLI HONDA	C	48	12,792	7.44%	10.95%	1,052	3.51%	08/26/99
NJ	JERSEY CITY	BOB CIASULLI HONDA	B	60	12,876	7.44%	10.95%	1,348	3.51%	08/30/99
NJ	UNION	PLANET HONDA	C	48	16,615	7.44%	10.95%	1,366	3.51%	08/23/99
NJ	UNION	PLANET HONDA	C	36	12,178	7.44%	10.95%	741	3.51%	08/31/99
NJ	UNION	PLANET HONDA	A	60	17,222	7.69%	11.20%	1,810	3.51%	10/19/99
NJ	LAKEWOOD	MONMOUTH HONDA	B	60	18,100	7.69%	11.20%	1,901	3.51%	10/30/99
NJ	PHILLIPSBURG	PHILLIPSBURG-EASTON HONDA	B	60	21,171	6.99%	10.50%	2,198	3.51%	07/02/01
NJ	PARAMUS	DCH PARAMUS HONDA	D	60	15,194	6.44%	9.95%	1,535	3.51%	10/07/02
NJ	JERSEY CITY	BOB CIASULLI HONDA	B	60	18,770	5.94%	9.45%	1,922	3.51%	02/27/03
NJ	EATONTOWN	DCH KAY HONDA	C	60	17,145	7.30%	10.80%	1,785	3.50%	04/04/02
NJ	WEST CALDWELL	HONDA OF ESSEX	C	48	13,000	7.30%	10.80%	1,065	3.50%	04/30/02
NJ	N. PLAINFIELD	V.I.P. HONDA	B	72	19,706	9.49%	12.99%	2,600	3.50%	10/26/00
NJ	EATONTOWN	DCH KAY HONDA	C	72	27,000	9.49%	12.99%	3,567	3.50%	10/31/00
NJ	TURNERSVILLE	CLASSIC HONDA	C	72	25,052	9.49%	12.99%	3,310	3.50%	11/04/00
NJ	HILLSIDE	ROUTE 22 HONDA	D	72	27,333	9.49%	12.99%	3,540	3.50%	11/18/00
NJ	HILLSIDE	ROUTE 22 HONDA	C	72	25,704	9.49%	12.99%	3,396	3.50%	11/18/00
NJ	HILLSIDE	ROUTE 22 HONDA	B	72	28,975	9.49%	12.99%	3,753	3.50%	11/18/00
NJ	TURNERSVILLE	CLASSIC HONDA	C	72	21,746	9.49%	12.99%	2,873	3.50%	12/02/00

***NJ - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	8	8.16	8	8.16
B	23	23.47	31	31.63
C	39	39.80	70	71.43
D	28	28.57	98	100.00

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

NM - Case Summary of Top 100 Percentage Point 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	B	72	19,056	7.20%	11.95%	3,263	4.75%	08/14/02
NM	ALBUQUERQUE	PERFECTION HONDA	A	72	17,693	8.25%	12.75%	2,913	4.50%	04/23/01
NM	SANTA FE	PREMIER HONDA OF SANTA FE	D	72	17,618	7.75%	12.25%	2,935	4.50%	06/05/01
NM	FARMINGTON	HANSON HONDA	C	72	16,970	9.10%	13.10%	2,556	4.00%	11/18/00
NM	ALBUQUERQUE	GARCIA HONDA	B	48	5,000	9.10%	12.85%	448	3.75%	11/30/00
NM	ALBUQUERQUE	PERFECTION HONDA	A	60	15,494	7.75%	11.50%	1,745	3.75%	06/13/01
NM	ALBUQUERQUE	GARCIA HONDA	D	60	17,017	7.20%	10.80%	1,819	3.60%	08/14/02
NM	ALBUQUERQUE	PERFECTION HONDA	D	72	18,183	9.49%	12.99%	2,404	3.50%	01/31/01
NM	ALBUQUERQUE	GARCIA HONDA	B	72	18,802	9.49%	12.99%	2,490	3.50%	02/08/01
NM	ROSWELL	ROSWELL HONDA	D	60	15,406	7.30%	10.80%	1,571	3.50%	02/16/02
NM	ALBUQUERQUE	GARCIA HONDA	D	60	22,785	7.30%	10.80%	2,330	3.50%	02/28/02
NM	ALBUQUERQUE	GARCIA HONDA	C	60	20,070	7.30%	10.80%	2,052	3.50%	02/28/02
NM	FARMINGTON	HANSON HONDA	A	60	14,126	7.30%	10.80%	1,471	3.50%	03/15/02
NM	ROSWELL	ROSWELL HONDA	D	60	14,801	7.30%	10.80%	1,509	3.50%	04/20/02
NM	ROSWELL	ROSWELL HONDA	D	60	18,391	7.30%	10.80%	1,875	3.50%	04/24/02
NM	ALBUQUERQUE	GARCIA HONDA	C	60	17,236	7.30%	10.80%	1,795	3.50%	04/30/02
NM	ALBUQUERQUE	GARCIA HONDA	C	60	19,798	7.30%	10.80%	2,062	3.50%	06/27/02
NM	ALBUQUERQUE	GARCIA HONDA	B	60	21,999	7.30%	10.80%	2,288	3.50%	07/20/02
NM	FARMINGTON	HANSON HONDA	D	60	15,899	7.30%	10.80%	1,655	3.50%	07/09/02
NM	ALBUQUERQUE	GARCIA HONDA	A	36	16,321	7.30%	10.80%	986	3.50%	07/06/02
NM	ALBUQUERQUE	GARCIA HONDA	C	60	20,501	7.60%	11.10%	2,141	3.50%	12/11/02
NM	ALBUQUERQUE	PERFECTION HONDA	C	66	23,572	7.90%	11.40%	2,754	3.50%	02/01/03
NM	ALBUQUERQUE	GARCIA HONDA	C	72	25,558	8.40%	11.90%	3,326	3.50%	02/20/03
NM	ALBUQUERQUE	GARCIA HONDA	B	60	11,317	8.15%	11.65%	1,191	3.50%	01/07/00
NM	ALBUQUERQUE	GARCIA HONDA	A	60	13,959	8.40%	11.90%	1,479	3.50%	02/09/00

NM - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NM	ALBUQUERQUE	GARCIA HONDA	B	60	14,705	9.35%	12.85%	1,574	3.50%	07/08/00
NM	ALBUQUERQUE	GARCIA HONDA	C	60	9,669	9.35%	12.85%	1,034	3.50%	08/09/00
NM	ALBUQUERQUE	GARCIA HONDA	A	60	13,112	9.35%	12.85%	1,403	3.50%	08/10/00
NM	ALBUQUERQUE	GARCIA HONDA	C	60	13,072	9.35%	12.85%	1,402	3.50%	09/22/00
NM	ALBUQUERQUE	GARCIA HONDA	B	60	15,459	9.10%	12.60%	1,649	3.50%	10/05/00
NM	SANTA FE	PREMIER HONDA OF SANTA FE	B	60	15,406	9.10%	12.60%	1,648	3.50%	11/11/00
NM	FARMINGTON	HANSON HONDA	C	60	15,533	9.10%	12.60%	1,660	3.50%	11/01/00
NM	FARMINGTON	HANSON HONDA	B	60	15,321	9.10%	12.60%	1,637	3.50%	11/21/00
NM	FARMINGTON	HANSON HONDA	D	60	16,026	9.10%	12.60%	1,712	3.50%	12/06/00
NM	FARMINGTON	HANSON HONDA	D	72	19,499	9.75%	13.25%	2,587	3.50%	12/28/00
NM	ALBUQUERQUE	PERFECTION HONDA	B	60	7,068	8.75%	12.25%	734	3.50%	12/30/00
NM	FARMINGTON	HANSON HONDA	C	72	19,750	9.75%	13.25%	2,619	3.50%	01/08/01
NM	ALBUQUERQUE	GARCIA HONDA	C	72	18,061	9.75%	13.25%	2,393	3.50%	01/24/01
NM	ALBUQUERQUE	PERFECTION HONDA	A	60	10,362	8.49%	11.99%	1,098	3.50%	02/17/01
NM	ALBUQUERQUE	PERFECTION HONDA	A	60	11,949	8.49%	11.99%	1,267	3.50%	02/24/01
NM	ALBUQUERQUE	PERFECTION HONDA	B	72	28,139	9.25%	12.75%	3,632	3.50%	04/18/01
NM	FARMINGTON	HANSON HONDA		60	14,571	7.75%	11.25%	1,528	3.50%	05/12/01
NM	FARMINGTON	HANSON HONDA	B	72	31,650	8.75%	12.25%	4,132	3.50%	05/24/01
NM	ALBUQUERQUE	PERFECTION HONDA		60	10,780	7.75%	11.25%	1,131	3.50%	06/05/01
NM	ALBUQUERQUE	GARCIA HONDA	C	72	19,991	8.49%	11.99%	2,550	3.50%	06/30/01
NM	ALBUQUERQUE	GARCIA HONDA	A	60	16,297	7.49%	10.99%	1,699	3.50%	07/31/01
NM	ALBUQUERQUE	GARCIA HONDA	C	60	16,604	7.49%	10.99%	1,697	3.50%	08/14/01
NM	ALBUQUERQUE	GARCIA HONDA	B	60	17,086	7.49%	10.99%	1,782	3.50%	08/17/01
NM	ROSWELL	ROSWELL HONDA	C	60	25,180	7.49%	10.99%	2,574	3.50%	08/22/01
NM	ROSWELL	ROSWELL HONDA	D	60	18,802	7.49%	10.99%	1,922	3.50%	09/26/01
NM	ROSWELL	ROSWELL HONDA	C	72	20,146	8.49%	11.99%	2,569	3.50%	09/27/01

NM - Case Summary of Top 100 Percentage Point 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	A	60	15,357	7.49%	10.99%	1,603	3.50%	10/09/01
NM	ALBUQUERQUE	GARCIA HONDA	D	60	16,484	7.49%	10.99%	1,719	3.50%	10/11/01
NM	SANTA FE	PREMIER HONDA OF SANTA FE	B	60	30,865	7.49%	10.99%	3,226	3.50%	10/11/01
NM	ALBUQUERQUE	PERFECTION HONDA	B	60	19,653	7.49%	10.99%	2,009	3.50%	10/13/01
NM	ALBUQUERQUE	GARCIA HONDA	D	60	17,701	7.49%	10.99%	1,810	3.50%	10/19/01
NM	ALBUQUERQUE	GARCIA HONDA	C	48	27,543	7.49%	10.99%	2,255	3.50%	10/26/01
NM	FARMINGTON	HANSON HONDA	B	60	12,307	7.50%	11.00%	1,285	3.50%	02/08/02
NM	ROSWELL	ROSWELL HONDA	C	72	22,150	8.55%	12.05%	2,839	3.50%	04/29/02
NM	ROSWELL	ROSWELL HONDA	C	72	21,310	8.55%	12.05%	2,720	3.50%	05/20/02
NM	ROSWELL	ROSWELL HONDA	D	72	23,648	8.55%	12.05%	3,018	3.50%	05/23/02
NM	FARMINGTON	HANSON HONDA	C	72	22,375	8.55%	12.05%	2,911	3.50%	07/13/02
NM	SANTA FE	PREMIER HONDA OF SANTA FE	B	60	21,882	7.20%	10.70%	2,278	3.50%	08/13/02
NM	ROSWELL	ROSWELL HONDA	D	60	16,025	7.60%	11.10%	1,641	3.50%	11/21/02
NM	ALBUQUERQUE	PERFECTION HONDA	C	60	17,851	7.15%	10.65%	1,856	3.50%	02/08/03
NM	ALAMOGORDO	JACK KEY HONDA	C	72	22,487	8.40%	11.90%	2,864	3.50%	02/25/03
NM	HOBBS	WESTERN HONDA	B	72	22,578	8.40%	11.90%	2,876	3.50%	03/01/03
NM	ALBUQUERQUE	PERFECTION HONDA	D	72	28,658	8.40%	11.90%	3,688	3.50%	03/12/03
NM	FARMINGTON	HANSON HONDA	D	72	18,036	10.10%	13.60%	2,406	3.50%	11/09/00
NM	FARMINGTON	HANSON HONDA	D	72	21,784	10.10%	13.60%	2,905	3.50%	11/25/00
NM	FARMINGTON	HANSON HONDA	D	72	21,144	10.10%	13.60%	2,820	3.50%	12/15/00
NM	FARMINGTON	HANSON HONDA	C	60	16,339	8.25%	11.75%	1,725	3.50%	03/16/01
NM	ALBUQUERQUE	PERFECTION HONDA	B	60	11,786	8.25%	11.75%	1,246	3.50%	03/18/01
NM	ALBUQUERQUE	GARCIA HONDA	B	60	25,266	8.25%	11.75%	2,670	3.50%	04/14/01
NM	ALBUQUERQUE	GARCIA HONDA	B	60	15,672	8.25%	11.75%	1,654	3.50%	04/17/01
NM	ALBUQUERQUE	GARCIA HONDA		60	19,028	6.75%	10.25%	1,963	3.50%	12/31/01
NM	ROSWELL	ROSWELL HONDA	C	60	15,996	6.75%	10.25%	1,619	3.50%	01/02/02

NM - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NM	ALBUQUERQUE	GARCIA HONDA	A	60	14,132	7.49%	10.90%	1,435	3.41%	08/07/01
NM	ALBUQUERQUE	GARCIA HONDA	C	60	15,921	7.49%	10.90%	1,585	3.41%	10/10/01
NM	ROSWELL	ROSWELL HONDA	D	60	23,959	7.50%	10.90%	2,378	3.40%	02/12/02
NM	ALBUQUERQUE	GARCIA HONDA	C	60	16,087	7.50%	10.90%	1,636	3.40%	02/12/02
NM	ALBUQUERQUE	GARCIA HONDA	C	60	15,978	7.30%	10.70%	1,613	3.40%	08/01/02
NM	ALBUQUERQUE	GARCIA HONDA	B	72	25,985	8.49%	11.75%	3,136	3.26%	10/18/01
NM	ALBUQUERQUE	GARCIA HONDA	C	72	21,417	9.75%	13.00%	2,629	3.25%	01/18/01
NM	ALBUQUERQUE	PERFECTION HONDA	A	72	23,948	9.25%	12.50%	2,904	3.25%	04/21/01
NM	ROSWELL	ROSWELL HONDA	C	60	25,416	7.74%	10.99%	2,417	3.25%	01/14/02
NM	ROSWELL	ROSWELL HONDA	B	72	28,576	4.65%	7.90%	3,178	3.25%	02/28/03
NM	ALBUQUERQUE	GARCIA HONDA	D	60	16,950	8.75%	11.99%	1,663	3.24%	01/22/01
NM	ALBUQUERQUE	GARCIA HONDA	B	72	22,242	8.75%	11.99%	2,678	3.24%	05/09/01
NM	FARMINGTON	HANSON HONDA	D	48	13,109	10.75%	13.99%	1,032	3.24%	06/20/01
NM	SANTA FE	PREMIER HONDA OF SANTA FE	C	60	17,595	7.49%	10.52%	1,586	3.03%	10/01/01
NM	ALBUQUERQUE	GARCIA HONDA	A	60	15,951	8.49%	11.50%	1,421	3.01%	02/10/01
NM	ALBUQUERQUE	GARCIA HONDA	C	60	10,329	10.25%	13.25%	957	3.00%	06/05/01
NM	HOBBS	WESTERN HONDA	C	60	20,947	7.49%	10.49%	1,870	3.00%	10/26/01
NM	ROSWELL	ROSWELL HONDA	C	60	27,907	7.30%	10.30%	2,431	3.00%	03/19/02
NM	SANTA FE	PREMIER HONDA OF SANTA FE	C	60	17,823	7.30%	10.30%	1,586	3.00%	04/25/02
NM	HOBBS	WESTERN HONDA	D	60	19,667	7.30%	10.30%	1,750	3.00%	05/03/02
NM	SANTA FE	PREMIER HONDA OF SANTA FE	C	60	15,275	7.30%	10.30%	1,360	3.00%	07/29/02
NM	ALBUQUERQUE	PERFECTION HONDA	A	60	12,095	7.30%	10.30%	1,076	3.00%	07/31/02
NM	ALBUQUERQUE	PERFECTION HONDA	B	60	13,495	8.40%	11.40%	1,385	3.00%	02/24/00

***NM - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	14	14.43	14	14.43
B	25	25.77	39	40.21
C	35	36.08	74	76.29
D	23	23.71	97	100.00

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

NV - Case Summary of Top 100 Percentage Point 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	C	72	22,686	7.30%	11.80%	3,749	4.50%	05/17/02
NV	HENDERSON	SHACK-FINDLAY HONDA	A	60	10,082	6.49%	10.95%	1,331	4.46%	12/31/01
NV	LAS VEGAS	LAS VEGAS HONDA	A	72	18,034	6.80%	10.80%	2,569	4.00%	05/28/02
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	27,156	6.60%	10.60%	3,856	4.00%	10/28/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	72	21,594	6.60%	10.60%	3,123	4.00%	11/01/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	66	26,327	8.49%	12.49%	3,559	4.00%	03/12/01
NV	LAS VEGAS	LAS VEGAS HONDA	A	72	23,028	6.10%	10.10%	3,302	4.00%	12/30/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	20,878	6.95%	10.95%	3,036	4.00%	09/24/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	60	19,570	7.49%	11.25%	2,200	3.76%	08/14/01
NV	LAS VEGAS	LAS VEGAS HONDA	A	24	7,443	6.49%	10.25%	320	3.76%	11/21/01
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	19,168	7.05%	10.80%	2,612	3.75%	06/29/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	72	20,135	9.49%	13.24%	2,856	3.75%	03/05/01
NV	LAS VEGAS	FALCONI'S ACURA OF LAS VEGAS	A	60	21,307	6.95%	10.70%	2,370	3.75%	08/30/02
NV	HENDERSON	SHACK-FINDLAY HONDA	D	72	20,315	6.40%	10.00%	2,626	3.60%	03/12/03
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	B	60	15,162	7.05%	10.55%	1,573	3.50%	06/05/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	60	26,144	7.05%	10.55%	2,713	3.50%	06/21/02
NV	LAS VEGAS	LAS VEGAS HONDA		36	9,875	7.05%	10.55%	596	3.50%	06/26/02
NV	HENDERSON	SHACK-FINDLAY HONDA	C	60	19,513	7.05%	10.55%	2,024	3.50%	06/29/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	60	28,870	7.05%	10.55%	2,996	3.50%	07/01/02
NV	HENDERSON	SHACK-FINDLAY HONDA	B	60	16,925	7.05%	10.55%	1,720	3.50%	07/03/02
NV	HENDERSON	SHACK-FINDLAY HONDA	D	60	21,819	7.05%	10.55%	2,264	3.50%	07/12/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	66	19,461	7.30%	10.80%	2,249	3.50%	07/13/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	60	17,878	7.05%	10.55%	1,855	3.50%	07/18/02
NV	LAS VEGAS	HONDA WEST	B	60	18,248	8.65%	12.15%	1,895	3.50%	03/23/00

NV - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NV	RENO	BILL PEARCE COURTESY HONDA	C	60	21,903	8.65%	12.15%	2,326	3.50%	04/01/00
NV	LAS VEGAS	HONDA WEST	C	60	24,465	9.49%	12.99%	2,624	3.50%	06/17/00
NV	LAS VEGAS	HONDA WEST	C	60	17,673	9.49%	12.99%	1,890	3.50%	06/15/00
NV	LAS VEGAS	HONDA WEST	D	60	22,433	9.49%	12.99%	2,357	3.50%	07/14/00
NV	LAS VEGAS	HONDA WEST	C	60	19,938	9.49%	12.99%	2,094	3.50%	07/07/00
NV	LAS VEGAS	HONDA WEST	D	60	19,250	9.49%	12.99%	2,055	3.50%	07/28/00
NV	LAS VEGAS	HONDA WEST	C	60	19,000	9.49%	12.99%	1,996	3.50%	07/27/00
NV	RENO	BILL PEARCE COURTESY HONDA	A	60	16,689	9.49%	12.99%	1,753	3.50%	08/31/00
NV	LAS VEGAS	HONDA WEST	B	60	16,418	9.49%	12.99%	1,724	3.50%	08/23/00
NV	LAS VEGAS	HONDA WEST	B	66	21,427	9.24%	12.74%	2,536	3.50%	12/27/00
NV	LAS VEGAS	LAS VEGAS HONDA	C	72	20,353	9.49%	12.99%	2,636	3.50%	02/16/01
NV	LAS VEGAS	LAS VEGAS HONDA	A	72	18,575	9.49%	12.99%	2,454	3.50%	03/05/01
NV	LAS VEGAS	HONDA WEST	C	72	22,308	9.49%	12.99%	2,943	3.50%	04/24/01
NV	LAS VEGAS	LAS VEGAS HONDA	D	60	24,884	7.39%	10.89%	2,595	3.50%	01/09/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	60	9,640	7.39%	10.89%	991	3.50%	01/16/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	60	22,654	7.39%	10.89%	2,362	3.50%	01/18/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	60	24,095	7.05%	10.55%	2,501	3.50%	01/23/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	66	20,528	7.30%	10.80%	2,375	3.50%	01/28/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	60	20,110	7.05%	10.55%	2,043	3.50%	02/04/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	60	22,261	7.05%	10.55%	2,310	3.50%	02/05/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	60	22,285	7.05%	10.55%	2,313	3.50%	02/09/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	60	12,519	7.05%	10.55%	1,299	3.50%	02/11/02
NV	LAS VEGAS	HONDA WEST	D	60	20,003	7.05%	10.55%	2,081	3.50%	02/11/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	60	16,148	7.05%	10.55%	1,652	3.50%	02/15/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	60	22,209	7.05%	10.55%	2,305	3.50%	02/16/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	60	23,281	7.05%	10.55%	2,416	3.50%	02/18/02

NV - Case Summary of Top 100 Percentage Point 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	B	60	17,768	7.05%	10.55%	1,843	3.50%	02/22/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	60	18,115	7.05%	10.55%	1,841	3.50%	02/23/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	60	17,620	7.05%	10.55%	1,829	3.50%	02/23/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	60	17,224	7.05%	10.55%	1,750	3.50%	02/25/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	66	21,232	7.30%	10.80%	2,457	3.50%	03/05/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	60	22,061	7.05%	10.55%	2,290	3.50%	03/09/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	60	19,081	7.05%	10.55%	1,939	3.50%	03/16/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	60	20,033	7.05%	10.55%	2,079	3.50%	03/15/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	60	25,449	7.05%	10.55%	2,641	3.50%	03/26/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	60	18,058	7.05%	10.55%	1,874	3.50%	03/27/02
NV	LAS VEGAS	HONDA WEST	D	60	16,300	7.05%	10.55%	1,691	3.50%	03/28/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	60	23,747	7.05%	10.55%	2,464	3.50%	04/01/02
NV	LAS VEGAS	LAS VEGAS HONDA	A	60	10,802	7.05%	10.55%	1,121	3.50%	04/03/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	66	21,217	7.30%	10.80%	2,455	3.50%	04/03/02
NV	LAS VEGAS	HONDA WEST	D	60	17,521	7.05%	10.55%	1,808	3.50%	04/10/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	60	17,561	7.05%	10.55%	1,822	3.50%	04/11/02
NV	LAS VEGAS	HONDA WEST	C	60	17,380	7.05%	10.55%	1,803	3.50%	04/11/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	60	25,607	7.05%	10.55%	2,657	3.50%	04/13/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	60	16,639	7.05%	10.55%	1,691	3.50%	04/18/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	60	23,113	7.05%	10.55%	2,398	3.50%	04/22/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	60	23,293	7.05%	10.55%	2,417	3.50%	04/23/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	60	13,406	7.05%	10.55%	1,391	3.50%	04/25/02
NV	LAS VEGAS	HONDA WEST	C	60	16,501	7.05%	10.55%	1,710	3.50%	04/27/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	60	20,963	7.05%	10.55%	2,176	3.50%	05/18/02
NV	LAS VEGAS	LAS VEGAS HONDA	B	60	22,444	7.05%	10.55%	2,329	3.50%	05/13/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	60	18,132	7.05%	10.55%	1,882	3.50%	05/15/02

NV - Case Summary of Top 100 Percentage Point 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	60	21,677	7.05%	10.55%	2,250	3.50%	05/22/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	60	19,204	7.05%	10.55%	1,993	3.50%	05/17/02
NV	LAS VEGAS	LAS VEGAS HONDA	A	60	18,056	7.05%	10.55%	1,873	3.50%	05/22/02
NV	LAS VEGAS	HONDA WEST	D	60	13,396	7.05%	10.55%	1,390	3.50%	05/30/02
NV	LAS VEGAS	HONDA WEST	B	60	18,856	7.05%	10.55%	1,916	3.50%	05/29/02
NV	LAS VEGAS	LAS VEGAS HONDA		60	18,418	7.05%	10.55%	1,911	3.50%	05/30/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	60	19,339	7.05%	10.55%	2,006	3.50%	06/04/02
NV	HENDERSON	SHACK-FINDLAY HONDA	B	60	16,920	7.05%	10.55%	1,756	3.50%	06/15/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	60	13,263	7.05%	10.55%	1,348	3.50%	06/08/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	60	20,196	7.05%	10.55%	2,096	3.50%	06/15/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	60	19,528	7.05%	10.55%	2,026	3.50%	06/29/02
NV	LAS VEGAS	LAS VEGAS HONDA	A	48	11,733	7.05%	10.55%	957	3.50%	07/01/02
NV	LAS VEGAS	HONDA WEST	B	60	13,759	7.05%	10.55%	1,426	3.50%	07/01/02
NV	LAS VEGAS	HONDA WEST	C	60	21,067	7.05%	10.55%	2,183	3.50%	07/08/02
NV	LAS VEGAS	LAS VEGAS HONDA	A	66	21,331	7.30%	10.80%	2,468	3.50%	06/28/02
NV	LAS VEGAS	HONDA WEST	D	60	14,898	7.05%	10.55%	1,541	3.50%	07/15/02
NV	LAS VEGAS	LAS VEGAS HONDA	C	60	21,641	7.05%	10.55%	2,246	3.50%	07/16/02
NV	LAS VEGAS	LAS VEGAS HONDA	D	66	18,337	7.30%	10.80%	2,080	3.50%	07/18/02
NV	LAS VEGAS	HONDA WEST	C	60	16,031	7.05%	10.55%	1,661	3.50%	07/17/02
NV	LAS VEGAS	HONDA WEST	C	60	16,607	7.05%	10.55%	1,721	3.50%	07/23/02
NV	CARSON CITY	CARSON HONDA	B	60	16,135	7.05%	10.55%	1,672	3.50%	07/23/02
NV	LAS VEGAS	HONDA WEST	D	60	27,300	7.05%	10.55%	2,829	3.50%	07/20/02

***NV - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	13	13.27	13	13.27
B	24	24.49	37	37.76
C	31	31.63	68	69.39
D	30	30.61	98	100.00

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

NY - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NY	AUBURN	FOX HONDA	B	48	8,859	4.90%	11.99%	1,455	7.09%	12/23/02
NY	VALLEY STREAM	SOUTH SHORE HONDA	D	60	12,769	5.90%	12.29%	2,378	6.39%	01/02/02
NY	BREWSTER	BREWSTER HONDA	C	60	14,274	5.90%	11.90%	2,490	6.00%	06/18/99
NY	POUGHKEEPSIE	FRIENDLY HONDA HOUSE	D	60	13,491	6.94%	12.94%	2,435	6.00%	07/16/02
NY	BROOKLYN	PLAZA HONDA	D	60	15,399	8.25%	13.99%	2,648	5.74%	01/27/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	26,064	8.85%	13.35%	4,331	4.50%	11/28/00
NY	NEW YORK	MARTIN HONDA	C	60	14,219	7.49%	11.99%	1,882	4.50%	05/17/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	A	72	21,970	7.30%	11.80%	3,563	4.50%	03/10/02
NY	HUNTINGTON	HUNTINGTON HONDA	D	72	17,595	8.25%	12.75%	2,897	4.50%	01/26/01
NY	YORKTOWN HGTS	CURRY HONDA		72	19,280	7.75%	12.25%	3,210	4.50%	03/19/01
NY	VALLEY STREAM	ACURA OF VALLEY STREAM	B	60	13,700	7.25%	11.75%	1,807	4.50%	06/15/01
NY	LONG ISLAND CTY	PARAGON ACURA	D	72	34,217	6.99%	11.49%	5,522	4.50%	06/29/01
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	C	72	26,072	6.99%	11.49%	4,208	4.50%	08/15/01
NY	LONG ISLAND CTY	PARAGON ACURA	D	72	43,846	6.99%	11.49%	7,077	4.50%	09/07/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	34,138	6.29%	10.79%	5,448	4.50%	11/13/01
NY	HEMPSTEAD	NEIL HONDA	D	60	15,184	7.25%	11.74%	1,999	4.49%	05/30/01
NY	TROY	RENSSELAER HONDA	C	72	21,904	7.30%	11.70%	3,537	4.40%	04/04/02
NY	BROOKLYN	PLAZA HONDA	B	72	32,364	6.49%	10.79%	5,034	4.30%	12/27/02
NY	WILLIAMSVILLE	LIA HONDA	D	72	20,676	7.19%	11.49%	3,250	4.30%	10/05/01
NY	HUNTINGTON	HUNTINGTON HONDA	C	60	20,143	7.25%	11.50%	2,506	4.25%	05/31/01
NY	VALLEY STREAM	SOUTH SHORE HONDA	A	60	16,754	6.69%	10.90%	2,048	4.21%	10/15/01
NY	JAMAICA	HILLSIDE HONDA	B	60	15,213	6.29%	10.49%	1,883	4.20%	10/26/01
NY	WILLIAMSVILLE	LIA HONDA	C	72	18,269	6.29%	10.49%	2,764	4.20%	11/26/01
NY	PATCHOGUE	BARON HONDA PONTIAC	C	60	13,009	10.75%	14.95%	1,675	4.20%	04/23/01

NY - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NY	HUNTINGTON	HUNTINGTON HONDA	D	66	21,090	7.19%	11.24%	2,775	4.05%	07/10/02
NY	BROOKLYN	PLAZA HONDA	D	60	23,669	6.69%	10.74%	2,839	4.05%	08/05/02
NY	BROOKLYN	PLAZA HONDA	D	72	26,447	7.19%	11.24%	3,912	4.05%	08/12/02
NY	ROCHESTER	JOHN HOLTZ HONDA	B	72	17,985	6.24%	10.24%	2,585	4.00%	12/09/02
NY	BROOKLYN	PLAZA HONDA	A	72	15,237	6.24%	10.24%	2,190	4.00%	12/10/02
NY	LATHAM	NORTHEAST ACURA	C	60	21,718	5.49%	9.49%	2,528	4.00%	03/28/03
NY	BRONX	BRONX HONDA	D	60	15,793	8.85%	12.85%	1,886	4.00%	10/28/00
NY	ALBANY	LIA HONDA	B	66	18,737	7.99%	11.99%	2,463	4.00%	03/12/01
NY	LONG ISLAND CTY	PARAGON ACURA	C	72	40,314	7.25%	11.25%	5,784	4.00%	05/31/01
NY	BROOKLYN	PLAZA HONDA	D	72	25,154	7.30%	11.30%	3,680	4.00%	02/15/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	21,955	6.80%	10.80%	3,128	4.00%	04/07/02
NY	LONG ISLAND CTY	PARAGON ACURA	D	72	33,010	7.55%	11.55%	4,759	4.00%	05/07/02
NY	HEMPSTEAD	NEIL HONDA	C	72	21,485	7.44%	11.44%	3,147	4.00%	07/11/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	A	72	30,476	4.99%	8.99%	4,213	4.00%	12/07/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	A	72	21,422	4.99%	8.99%	2,961	4.00%	12/14/02
NY	JAMAICA	HILLSIDE HONDA	A	72	20,942	2.99%	6.99%	2,797	4.00%	02/25/03
NY	NEW ROCHELLE	HONDA OF NEW ROCHELLE		72	26,706	5.99%	9.99%	3,755	4.00%	02/14/03
NY	HUNTINGTON	HUNTINGTON HONDA	D	60	25,419	5.99%	9.99%	2,919	4.00%	02/11/03
NY	HUNTINGTON	HUNTINGTON HONDA	A	72	18,337	4.49%	8.49%	2,514	4.00%	11/04/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	18,511	5.99%	9.99%	2,601	4.00%	02/06/03
NY	NEW ROCHELLE	HONDA OF NEW ROCHELLE	B	72	25,898	5.99%	9.99%	3,640	4.00%	03/03/03
NY	BROOKLYN	PLAZA HONDA	C	72	32,632	5.99%	9.99%	4,670	4.00%	03/06/03
NY	BROOKLYN	PLAZA HONDA	C	60	16,403	6.50%	10.50%	1,897	4.00%	10/12/02
NY	BROOKLYN	PLAZA HONDA	D	60	17,223	8.49%	12.49%	2,047	4.00%	01/13/01
NY	HUNTINGTON	HUNTINGTON HONDA	D	60	19,317	7.75%	11.75%	2,273	4.00%	03/23/01
NY	BROOKLYN	PLAZA HONDA	A	48	9,736	6.99%	10.99%	887	4.00%	07/16/01

NY - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NY	HEMPSTEAD	NEIL HONDA	C	66	19,150	6.99%	10.99%	2,526	4.00%	07/21/01
NY	BROOKLYN	PLAZA HONDA	C	60	17,563	6.29%	10.29%	2,025	4.00%	11/26/01
NY	HEMPSTEAD	NEIL HONDA	D	66	25,744	6.29%	10.29%	3,359	4.00%	01/04/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	D	72	17,228	6.74%	10.74%	2,452	4.00%	06/05/02
NY	BROOKLYN	PLAZA HONDA	C	60	15,624	7.24%	11.24%	1,864	4.00%	06/25/02
NY	BROOKLYN	PLAZA HONDA	C	72	21,152	7.24%	11.24%	3,034	4.00%	06/28/02
NY	ROCHESTER	JOHN HOLTZ HONDA	B	72	16,523	6.94%	10.94%	2,403	4.00%	07/31/02
NY	KINGSTON	HONDA OF KINGSTON	D	72	28,137	7.19%	11.19%	4,033	4.00%	09/03/02
NY	BROOKLYN	PLAZA HONDA	D	72	25,876	6.69%	10.69%	3,679	4.00%	09/06/02
NY	ROCHESTER	JOHN HOLTZ HONDA	C	72	20,374	6.69%	10.69%	2,897	4.00%	09/24/02
NY	ROCHESTER	JOHN HOLTZ HONDA	C	72	22,619	6.69%	10.69%	3,216	4.00%	09/24/02
NY	KINGSTON	HONDA OF KINGSTON	D	72	19,314	6.74%	10.74%	2,799	4.00%	11/25/02
NY	YONKERS	YONKERS HONDA	D	60	12,529	8.29%	12.29%	1,485	4.00%	12/11/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	36	8,321	8.29%	12.29%	564	4.00%	12/15/01
NY	LARCHMONT	ACURA OF WESTCHESTER	C	60	18,757	6.29%	10.19%	2,107	3.90%	10/26/01
NY	FARMINGTON	ONTARIO HONDA	B	66	19,987	6.79%	10.69%	2,564	3.90%	10/27/01
NY	JAMAICA	HILLSIDE HONDA	D	60	18,311	6.29%	10.19%	2,101	3.90%	10/26/01
NY	BREWSTER	BREWSTER HONDA	D	60	16,651	6.29%	10.19%	1,910	3.90%	10/27/01
NY	HEMPSTEAD	NEIL HONDA	A	72	22,594	8.05%	11.95%	3,199	3.90%	04/19/02
NY	BRONX	BRONX HONDA	D	72	22,332	9.10%	12.99%	3,205	3.89%	08/25/00
NY	JAMAICA	HILLSIDE HONDA	B	60	17,056	8.49%	12.35%	1,955	3.86%	12/14/00
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	60	13,929	8.49%	12.30%	1,575	3.81%	05/16/02
NY	LONG ISLAND CTY	PARAGON ACURA	D	60	31,612	7.24%	11.05%	3,514	3.81%	06/10/02
NY	JAMAICA	HILLSIDE HONDA	B	60	32,835	7.24%	11.05%	3,728	3.81%	05/16/02
NY	VALLEY STREAM	ACURA OF VALLEY STREAM	B	60	15,305	7.24%	11.05%	1,702	3.81%	05/18/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	60	22,441	6.69%	10.50%	2,476	3.81%	09/06/02

NY - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
NY	LARCHMONT	ACURA OF WESTCHESTER	B	60	23,567	6.69%	10.49%	2,593	3.80%	10/13/01
NY	NANUET	HONDA OF NANUET	C	60	14,442	6.69%	10.49%	1,622	3.80%	10/05/01
NY	BROOKLYN	BAY RIDGE HONDA	D	60	17,728	6.69%	10.49%	1,950	3.80%	10/09/01
NY	HUNTINGTON	HUNTINGTON HONDA	C	60	14,792	6.94%	10.74%	1,633	3.80%	07/16/02
NY	JAMAICA	HILLSIDE HONDA		48	9,781	6.94%	10.74%	845	3.80%	07/10/02
NY	HUNTINGTON	HUNTINGTON HONDA	B	60	16,345	6.94%	10.74%	1,804	3.80%	07/13/02
NY	HUNTINGTON	HUNTINGTON HONDA	A	60	15,470	6.94%	10.74%	1,708	3.80%	07/12/02
NY	YONKERS	YONKERS HONDA	C	60	16,374	6.24%	10.00%	1,771	3.76%	10/26/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	60	17,259	7.49%	11.25%	1,899	3.76%	04/25/01
NY	BROOKLYN	PLAZA HONDA	C	60	15,548	7.49%	11.25%	1,711	3.76%	04/26/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	60	26,946	5.99%	9.75%	2,896	3.76%	01/11/03
NY	YONKERS	YONKERS HONDA	C	60	20,922	6.99%	10.75%	2,335	3.76%	06/28/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	B	60	30,505	6.99%	10.75%	3,334	3.76%	06/28/01
NY	JAMAICA	HILLSIDE HONDA	A	60	6,306	6.99%	10.75%	689	3.76%	06/27/01
NY	HUNTINGTON	HUNTINGTON HONDA	C	60	15,800	6.99%	10.75%	1,727	3.76%	06/28/01
NY	BROOKLYN	PLAZA HONDA	D	66	24,977	6.24%	9.99%	3,051	3.75%	12/24/02
NY	HUNTINGTON	HUNTINGTON HONDA		60	19,428	6.24%	9.99%	2,095	3.75%	10/31/02
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	C	72	35,445	6.24%	9.99%	4,681	3.75%	12/12/02
NY	WHITE PLAINS	WHITE PLAINS HONDA	C	60	21,326	8.49%	12.24%	2,372	3.75%	01/11/01
NY	WAPPINGERS FALL	HEART ACURA	C	60	24,645	8.49%	12.24%	2,741	3.75%	01/19/01
NY	WOODSIDE	PARAGON THE HOUSE OF HONDA	A	72	35,853	6.49%	10.24%	4,754	3.75%	12/20/02
NY	BROOKLYN	PLAZA HONDA	D	60	26,535	5.99%	9.74%	2,910	3.75%	03/04/03
NY	BROOKLYN	PLAZA HONDA	A	60	13,322	5.99%	9.74%	1,461	3.75%	02/28/03

***NY - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	13	13.54	13	13.54
B	21	21.88	34	35.42
C	31	32.29	65	67.71
D	31	32.29	96	100.00

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

OH - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
OH	STREETSBORO	CLASSIC HONDA	D	72	19,892	6.89%	11.39%	3,267	4.50%	12/31/02
OH	MEDINA	CHESROWN MEDINA HONDA	C	66	21,176	6.49%	10.74%	2,897	4.25%	02/19/03
OH	NORTH OLMSTED	GANLEY HONDA	C	60	20,348	7.20%	11.24%	2,450	4.04%	09/26/02
OH	PORTSMOUTH	ANDYS HONDA CARS	D	48	9,181	9.39%	13.39%	881	4.00%	12/03/02
OH	CLEVELAND HGTS	MOTORCARS HONDA	D	60	25,791	7.20%	10.99%	2,854	3.79%	08/31/02
OH	CLEVELAND HGTS	MOTORCARS HONDA	A	60	14,832	7.20%	10.99%	1,639	3.79%	08/31/02
OH	CLEVELAND HGTS	MOTORCARS HONDA	D	72	22,596	8.20%	11.99%	3,113	3.79%	09/13/02
OH	DUBLIN	IMMKE NORTHWEST HONDA	A	60	13,547	7.74%	11.50%	1,529	3.76%	07/11/02
OH	DUBLIN	IMMKE NORTHWEST HONDA	C	60	32,020	7.49%	11.24%	3,592	3.75%	08/23/02
OH	BOARDMAN	ACURA OF BOARDMAN	C	66	39,276	7.75%	11.45%	4,749	3.70%	10/24/02
OH	STREETSBORO	CLASSIC HONDA	D	72	24,776	8.00%	11.70%	3,385	3.70%	10/05/02
OH	DUBLIN	IMMKE NORTHWEST HONDA	D	60	24,108	7.49%	11.00%	2,527	3.51%	08/02/02
OH	CLEVELAND HGTS	MOTORCARS HONDA	D	60	16,607	6.89%	10.39%	1,684	3.50%	01/20/03
OH	CLEVELAND HGTS	MOTORCARS HONDA	D	60	15,079	6.89%	10.39%	1,529	3.50%	01/18/03
OH	CLEVELAND HGTS	MOTORCARS HONDA	D	60	18,807	6.49%	9.99%	1,901	3.50%	02/15/03
OH	STREETSBORO	CLASSIC HONDA	D	60	16,782	6.49%	9.99%	1,727	3.50%	02/01/03
OH	CLEVELAND HGTS	MOTORCARS HONDA	A	48	12,000	6.49%	9.99%	966	3.50%	02/11/03
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	D	72	25,156	7.49%	10.99%	3,166	3.50%	02/21/03
OH	CLEVELAND HGTS	MOTORCARS HONDA		60	20,931	6.49%	9.99%	2,116	3.50%	02/15/03
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	72	24,098	7.49%	10.99%	3,090	3.50%	02/19/03
OH	CLEVELAND HGTS	MOTORCARS HONDA	D	60	15,653	6.49%	9.99%	1,582	3.50%	02/22/03
OH	CLEVELAND HGTS	MOTORCARS HONDA		60	20,944	6.49%	9.99%	2,111	3.50%	03/14/03
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	A	60	27,011	6.49%	9.99%	2,777	3.50%	03/02/03

OH - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
OH	CINCINNATI	HONDA EAST	D	72	20,217	7.49%	10.99%	2,547	3.50%	03/12/03
OH	TOLEDO	BROWN HONDA	D	72	27,129	7.49%	10.99%	3,472	3.50%	03/14/03
OH	CLEVELAND HGTS	MOTORCARS HONDA	D	60	16,369	6.49%	9.99%	1,682	3.50%	03/19/03
OH	EUCLID	RICK CASE MOTORS, INC.	D	60	21,175	6.49%	9.99%	2,135	3.50%	03/26/03
OH	BEAVERCREEK	HIDY HONDA	D	66	26,307	8.30%	11.80%	3,090	3.50%	04/13/02
OH	COLUMBUS	HUGH WHITE HONDA	C	60	20,054	7.55%	11.05%	2,096	3.50%	04/23/02
OH	COLUMBUS	HUGH WHITE HONDA	C	72	23,126	8.74%	12.24%	3,019	3.50%	04/26/02
OH	CLEVELAND HGTS	MOTORCARS HONDA	D	60	25,552	7.74%	11.24%	2,622	3.50%	05/25/02
OH	TOLEDO	BROWN HONDA	B	36	22,053	7.74%	11.24%	1,342	3.50%	05/16/02
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	B	60	19,857	7.74%	11.24%	2,078	3.50%	05/12/02
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	C	60	14,523	7.74%	11.24%	1,490	3.50%	05/16/02
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	B	60	25,555	7.74%	11.24%	2,622	3.50%	05/20/02
OH	DUBLIN	IMMKE NORTHWEST HONDA	C	60	23,722	7.74%	11.24%	2,488	3.50%	05/22/02
OH	MASSILLON	WAIKEM HONDA	C	60	15,585	7.74%	11.24%	1,599	3.50%	05/25/02
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN		60	20,115	7.74%	11.24%	2,063	3.50%	05/25/02
OH	COLUMBUS	LINDSAY ACURA	D	60	28,326	7.74%	11.24%	2,906	3.50%	05/25/02
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	D	60	17,624	7.74%	11.24%	1,847	3.50%	05/31/02
OH	ASHTABULA	NASSIEF PONTIAC-CADILLAC INC.	D	48	18,100	7.74%	11.24%	1,489	3.50%	05/31/02
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	C	66	23,441	8.49%	11.99%	2,762	3.50%	05/31/02
OH	AKRON	MIKE PRUITT HONDA	D	72	37,425	8.74%	12.24%	4,792	3.50%	06/08/02
OH	DUBLIN	IMMKE NORTHWEST HONDA	A	72	19,111	8.74%	12.24%	2,496	3.50%	06/05/02
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	C	66	26,119	8.49%	11.99%	3,016	3.50%	06/06/02
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	C	60	22,651	7.74%	11.24%	2,374	3.50%	06/10/02
OH	CLEVELAND HGTS	MOTORCARS HONDA	C	60	21,249	7.74%	11.24%	2,180	3.50%	06/15/02
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	B	60	21,916	7.74%	11.24%	2,249	3.50%	06/17/02
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	B	60	34,759	7.74%	11.24%	3,566	3.50%	06/22/02

OH - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
OH	FAIRFIELD	SUPERIOR ACURA	C	72	26,639	8.74%	12.24%	3,411	3.50%	07/01/02
OH	DAYTON	MATT CASTRUCCI HONDA	C	60	15,423	7.74%	11.24%	1,617	3.50%	06/30/02
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	D	60	20,193	7.74%	11.24%	2,116	3.50%	06/29/02
OH	BEDFORD	JAY HONDA	B	66	26,665	8.49%	11.99%	3,079	3.50%	07/11/02
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	D	60	25,151	7.74%	11.24%	2,581	3.50%	07/06/02
OH	TOLEDO	BROWN HONDA	D	60	16,055	7.74%	11.24%	1,647	3.50%	07/15/02
OH	EUCLID	RICK CASE MOTORS, INC.	D	60	24,339	7.74%	11.24%	2,553	3.50%	07/13/02
OH	DAYTON	MATT CASTRUCCI HONDA	C	48	6,204	7.74%	11.24%	511	3.50%	07/16/02
OH	AKRON	PARK HONDA	C	60	24,172	7.74%	11.24%	2,480	3.50%	07/22/02
OH	HEATH	JOHN HINDERER HONDA	D	60	18,298	7.49%	10.99%	1,913	3.50%	08/02/02
OH	CINCINNATI	JEFF WYLER HONDA OF COLERAIN	C	60	21,333	7.74%	11.24%	2,189	3.50%	07/26/02
OH	CHILLICOTHE	CHILLICOTHE HONDA	D	72	24,598	8.74%	12.24%	3,210	3.50%	07/26/02
OH	TOLEDO	BROWN HONDA	D	60	15,957	7.74%	11.24%	1,637	3.50%	07/31/02
OH	AKRON	PARK HONDA	D	60	12,500	7.74%	11.24%	1,284	3.50%	07/31/02
OH	MASSILLON	WAIKEM HONDA	B	60	15,865	7.74%	11.24%	1,661	3.50%	07/31/02
OH	CINCINNATI	SUPERIOR HONDA	C	48	20,940	7.74%	11.24%	1,680	3.50%	07/29/02
OH	AKRON	MIKE PRUITT HONDA	C	72	22,411	8.74%	12.24%	2,869	3.50%	08/01/02
OH	MARION	MATHEWS ACURA	B	60	17,700	7.49%	10.99%	1,810	3.50%	08/06/02
OH	CLEVELAND HGTS	MOTORCARS HONDA	C	60	22,220	7.49%	10.99%	2,272	3.50%	08/03/02
OH	CLEVELAND HGTS	MOTORCARS HONDA	D	60	22,766	7.49%	10.99%	2,327	3.50%	08/05/02
OH	AKRON	MIKE PRUITT HONDA	D	60	17,546	7.49%	10.99%	1,793	3.50%	08/05/02
OH	CINCINNATI	CENTURY HONDAS, INC.	B	72	26,447	8.49%	11.99%	3,439	3.50%	08/10/02
OH	FAIRFIELD	PERFORMANCE HONDA	D	60	31,301	7.49%	10.99%	3,200	3.50%	08/13/02
OH	FAIRFIELD	PERFORMANCE HONDA	D	60	20,445	7.49%	10.99%	2,090	3.50%	08/14/02
OH	CINCINNATI	CENTURY HONDAS, INC.	B	60	11,473	7.49%	10.99%	1,198	3.50%	08/17/02
OH	CINCINNATI	HONDA EAST	C	72	28,852	8.49%	11.99%	3,680	3.50%	08/17/02

OH - Case Summary of Top 100 Percentage Point 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	B	60	30,689	7.49%	10.99%	3,138	3.50%	08/17/02
OH	FAIRFIELD	PERFORMANCE HONDA	D	72	19,277	8.49%	11.99%	2,459	3.50%	08/20/02
OH	AKRON	MIKE PRUITT HONDA	D	60	21,085	7.49%	10.99%	2,156	3.50%	08/29/02
OH	ASHTABULA	NASSIEF PONTIAC-CADILLAC INC.	D	60	17,935	7.20%	10.70%	1,826	3.50%	09/05/02
OH	AKRON	MIKE PRUITT HONDA	C	60	30,000	7.20%	10.70%	3,055	3.50%	09/07/02
OH	CLEVELAND HGTS	MOTORCARS HONDA	A	60	9,262	7.49%	10.99%	947	3.50%	08/26/02
OH	CINCINNATI	CENTURY HONDAS, INC.	C	60	22,689	7.20%	10.70%	2,360	3.50%	09/03/02
OH	CLEVELAND HGTS	MOTORCARS HONDA	C	60	18,431	7.20%	10.70%	1,877	3.50%	09/06/02
OH	CLEVELAND HGTS	MOTORCARS HONDA	D	60	25,328	7.20%	10.70%	2,579	3.50%	09/25/02
OH	BOWLING GREEN	UNIVERSITY HONDA	C	60	23,761	7.20%	10.70%	2,419	3.50%	09/14/02
OH	CINCINNATI	HONDA EAST	B	60	11,578	7.20%	10.70%	1,204	3.50%	09/12/02
OH	AKRON	MIKE PRUITT HONDA	A	60	12,589	7.20%	10.70%	1,282	3.50%	09/16/02
OH	MARION	MATHEWS KENNEDY HONDA	D	60	18,154	7.20%	10.70%	1,854	3.50%	09/28/02
OH	CLEVELAND HGTS	MOTORCARS HONDA	D	60	19,285	7.20%	10.70%	2,005	3.50%	09/28/02
OH	CLEVELAND HGTS	MOTORCARS HONDA	D	60	17,114	7.20%	10.70%	1,743	3.50%	09/28/02
OH	MENTOR	HONDA OF MENTOR	B	72	23,076	8.00%	11.50%	2,961	3.50%	10/07/02
OH	ASHTABULA	NASSIEF PONTIAC-CADILLAC INC.	C	66	22,286	7.75%	11.25%	2,593	3.50%	10/22/02
OH	DAYTON	MATT CASTRUCCI HONDA	D	66	28,223	7.75%	11.25%	3,228	3.50%	10/15/02
OH	MARION	MATHEWS ACURA	C	72	22,731	8.00%	11.50%	2,876	3.50%	10/21/02
OH	ASHTABULA	NASSIEF PONTIAC-CADILLAC INC.	D	72	22,063	8.00%	11.50%	2,792	3.50%	10/31/02
OH	SPRINGFIELD	BILL MARINE AUTO CENTER, INC.	D	72	27,381	8.00%	11.50%	3,465	3.50%	11/01/02
OH	CINCINNATI	SUPERIOR HONDA	C	66	23,854	7.75%	11.25%	2,724	3.50%	11/15/02
OH	COLUMBUS	HONDA EAST	D	72	28,994	8.00%	11.50%	3,718	3.50%	11/16/02

***OH - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	7	7.22	7	7.22
B	13	13.40	20	20.62
C	29	29.90	49	50.52
D	48	49.48	97	100.00

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

OK - Case Summary of Top 100 Percentage Point 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	B	72	19,271	8.75%	13.25%	3,239	4.50%	11/10/00
OK	OKLAHOMA CITY	BOB HOWARD HONDA	C	72	20,198	7.99%	12.49%	3,376	4.50%	04/21/01
OK	NORMAN	FOWLER HONDA	B	72	18,881	8.99%	13.25%	3,033	4.26%	04/17/01
OK	NORMAN	FOWLER HONDA	A	60	15,386	7.49%	11.49%	1,804	4.00%	08/14/01
OK	NORMAN	FOWLER HONDA	D	60	18,655	7.49%	11.49%	2,190	4.00%	10/09/01
OK	OKLAHOMA CITY	ESKRIDGE HONDA	C	60	20,604	6.99%	10.99%	2,399	4.00%	11/19/01
OK	NORMAN	FOWLER HONDA	D	72	26,152	9.24%	12.74%	3,437	3.50%	03/01/02
OK	OKLAHOMA CITY	ESKRIDGE HONDA	C	60	22,255	6.65%	10.15%	2,249	3.50%	01/24/03
OK	BARTLESVILLE	MARK ROBERTS MOTORS, INC.	C	72	22,022	7.90%	11.40%	2,826	3.50%	02/01/03
OK	LAWTON	ORDON HONDA	C	72	24,908	7.90%	11.40%	3,215	3.50%	02/03/03
OK	TULSA	DON CARLTON HONDA	D	60	20,104	6.50%	10.00%	2,066	3.50%	03/26/03
OK	BETHANY	STEVE BAILEY HONDA	D	60	22,762	6.50%	10.00%	2,344	3.50%	03/24/03
OK	BETHANY	HARRIS-BAILEY HONDA	C	60	21,839	7.75%	11.25%	2,241	3.50%	09/20/99
OK	OKLAHOMA CITY	BOB HOWARD HONDA	A	60	14,589	8.74%	12.24%	1,551	3.50%	05/16/00
OK	BETHANY	HARRIS-BAILEY HONDA	A	60	17,970	9.25%	12.75%	1,924	3.50%	08/21/00
OK	TULSA	JOE MARINA HONDA	C	60	17,546	9.25%	12.75%	1,876	3.50%	09/06/00
OK	TULSA	JOE MARINA HONDA	B	48	15,376	9.25%	12.75%	1,285	3.50%	09/04/00
OK	OKLAHOMA CITY	ESKRIDGE HONDA	D	60	15,095	9.25%	12.75%	1,580	3.50%	09/08/00
OK	BETHANY	HARRIS-BAILEY HONDA	A	60	18,310	9.25%	12.75%	1,960	3.50%	09/28/00
OK	TULSA	JOE MARINA HONDA	A	72	19,649	9.00%	12.50%	2,569	3.50%	10/07/00
OK	TULSA	JOE MARINA HONDA	C	60	16,448	8.75%	12.25%	1,744	3.50%	11/29/00
OK	NORMAN	FOWLER HONDA	D	72	21,985	9.75%	13.25%	2,916	3.50%	11/24/00
OK	TULSA	DON CARLTON HONDA	D	60	13,160	8.75%	12.25%	1,397	3.50%	12/12/00
OK	TULSA	DON CARLTON HONDA	C	60	11,010	8.49%	11.99%	1,165	3.50%	01/03/01
OK	TULSA	DON CARLTON HONDA	C	60	15,387	7.99%	11.49%	1,616	3.50%	03/10/01

OK - Case Summary of Top 100 Percentage Point 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	14,010	7.99%	11.49%	1,442	3.50%	03/12/01
OK	EDMOND	BOB HOWARD ACURA	D	60	27,123	7.99%	11.49%	2,853	3.50%	03/28/01
OK	NORMAN	FOWLER HONDA	B	60	20,653	7.99%	11.49%	2,170	3.50%	03/24/01
OK	BETHANY	HARRIS-BAILEY HONDA	B	60	7,460	7.99%	11.49%	785	3.50%	04/06/01
OK	STILLWATER	JOHNSONS HONDA	B	60	14,754	7.99%	11.49%	1,552	3.50%	04/06/01
OK	BETHANY	HARRIS-BAILEY HONDA	B	60	19,059	7.99%	11.49%	1,962	3.50%	04/20/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	C	60	15,854	7.75%	11.25%	1,661	3.50%	05/02/01
OK	OKLAHOMA CITY	ESKRIDGE HONDA	A	60	15,247	7.75%	11.25%	1,565	3.50%	04/30/01
OK	OKLAHOMA CITY	ESKRIDGE HONDA	A	72	20,059	8.75%	12.25%	2,568	3.50%	05/12/01
OK	NORMAN	FOWLER HONDA	D	60	25,950	7.75%	11.25%	2,663	3.50%	05/14/01
OK	EDMOND	BOB HOWARD ACURA	D	60	20,549	7.75%	11.25%	2,154	3.50%	05/18/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	B	60	16,877	7.75%	11.25%	1,769	3.50%	05/25/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	C	60	15,647	7.75%	11.25%	1,640	3.50%	05/30/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	C	60	18,811	7.75%	11.25%	1,972	3.50%	05/30/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	B	60	17,184	7.75%	11.25%	1,801	3.50%	06/02/01
OK	OKLAHOMA CITY	ESKRIDGE HONDA	C	60	15,409	7.75%	11.25%	1,581	3.50%	06/06/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	D	60	21,402	7.75%	11.25%	2,243	3.50%	06/19/01
OK	OKLAHOMA CITY	ESKRIDGE HONDA	C	60	18,559	7.75%	11.25%	1,904	3.50%	06/15/01
OK	NORMAN	FOWLER HONDA	C	60	14,010	7.49%	10.99%	1,463	3.50%	06/30/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	A	60	9,200	7.49%	10.99%	961	3.50%	06/27/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	C	48	22,100	7.49%	10.99%	1,812	3.50%	07/04/01
OK	NORMAN	FOWLER HONDA	C	60	15,652	7.49%	10.99%	1,636	3.50%	07/06/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	A	72	22,150	8.49%	11.99%	2,879	3.50%	07/16/01
OK	TULSA	DON CARLTON HONDA	C	60	12,159	7.49%	10.99%	1,271	3.50%	07/23/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	D	60	16,596	7.49%	10.99%	1,733	3.50%	07/25/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	B	60	15,093	7.49%	10.99%	1,576	3.50%	07/27/01

OK - Case Summary of Top 100 Percentage Point 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	60	16,100	7.49%	10.99%	1,681	3.50%	07/28/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	D	60	17,877	7.49%	10.99%	1,867	3.50%	07/28/01
OK	NORMAN	FOWLER HONDA	C	60	15,068	7.49%	10.99%	1,541	3.50%	08/04/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	D	60	19,000	7.49%	10.99%	1,984	3.50%	08/08/01
OK	TULSA	ACURA OF TULSA	C	60	27,127	7.49%	10.99%	2,836	3.50%	09/07/01
OK	MCALESTER	RIVERSIDE HONDA	D	60	18,319	7.49%	10.99%	1,910	3.50%	08/27/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	A	60	6,100	7.49%	10.99%	637	3.50%	08/14/01
OK	BETHANY	HARRIS-BAILEY HONDA	C	60	14,859	7.49%	10.99%	1,552	3.50%	08/21/01
OK	BETHANY	HARRIS-BAILEY HONDA	A	60	16,693	7.49%	10.99%	1,744	3.50%	08/17/01
OK	NORMAN	FOWLER HONDA	C	72	24,393	8.49%	11.99%	3,167	3.50%	08/13/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	D	60	16,400	7.49%	10.99%	1,713	3.50%	11/07/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	B	72	21,540	8.49%	11.99%	2,800	3.50%	09/03/01
OK	BETHANY	HARRIS-BAILEY HONDA	D	60	16,442	7.49%	10.99%	1,717	3.50%	09/06/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	B	72	21,450	8.49%	11.99%	2,789	3.50%	09/06/01
OK	OKLAHOMA CITY	BOB HOWARD HONDA	D	60	15,011	7.49%	10.99%	1,568	3.50%	09/10/01
OK	OKLAHOMA CITY	ESKRIDGE HONDA	D	60	13,958	7.49%	10.99%	1,458	3.50%	09/10/01
OK	OKLAHOMA CITY	ESKRIDGE HONDA	B	60	15,341	7.49%	10.99%	1,602	3.50%	09/18/01
OK	NORMAN	FOWLER HONDA	D	60	23,760	7.49%	10.99%	2,429	3.50%	09/19/01
OK	NORMAN	FOWLER HONDA	C	60	21,386	7.49%	10.99%	2,233	3.50%	09/25/01
OK	OKLAHOMA CITY	ESKRIDGE HONDA	D	60	12,899	7.49%	10.99%	1,345	3.50%	10/05/01
OK	LAWTON	ORDON HONDA	D	60	15,543	7.49%	10.99%	1,621	3.50%	10/05/01
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	C	60	16,688	7.49%	10.99%	1,730	3.50%	10/17/01
OK	BETHANY	HARRIS-BAILEY HONDA	B	60	13,084	7.49%	10.99%	1,366	3.50%	10/22/01
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	B	60	14,870	7.99%	11.49%	1,564	3.50%	01/24/02

OK - Case Summary of Top 100 Percentage Point 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	C	60	23,449	7.99%	11.49%	2,463	3.50%	01/26/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	D	60	19,889	7.99%	11.49%	2,092	3.50%	01/26/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	D	60	16,683	7.99%	11.49%	1,754	3.50%	01/28/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	D	60	19,255	7.99%	11.49%	1,996	3.50%	02/16/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	C	60	18,306	7.99%	11.49%	1,925	3.50%	03/07/02
OK	NORMAN	FOWLER HONDA	C	60	28,022	7.99%	11.49%	2,943	3.50%	03/08/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	A	60	14,834	7.99%	11.49%	1,561	3.50%	03/18/02
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	B	60	19,438	7.99%	11.49%	2,045	3.50%	03/22/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	D	66	20,159	8.09%	11.59%	2,361	3.50%	05/07/02
OK	NORMAN	FOWLER HONDA	D	60	21,910	7.65%	11.15%	2,293	3.50%	09/21/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	C	60	15,119	7.55%	11.05%	1,580	3.50%	10/10/02
OK	OKLAHOMA CITY	BOB HOWARD HONDA	B	60	16,229	6.65%	10.15%	1,674	3.50%	02/15/03
OK	OKLAHOMA CITY	BOB HOWARD HONDA	C	60	19,953	6.65%	10.15%	2,059	3.50%	02/18/03
OK	BETHANY	STEVE BAILEY HONDA	C	72	20,962	7.75%	11.25%	2,692	3.50%	03/18/03
OK	OKLAHOMA CITY	ESKRIDGE HONDA	D	60	19,044	7.24%	10.74%	1,979	3.50%	12/18/02
OK	BARTLESVILLE	MARK ROBERTS MOTORS, INC.	C	60	11,980	6.95%	10.45%	1,235	3.50%	12/31/02
OK	TULSA	JOE MARINA HONDA	A	60	13,643	8.99%	12.49%	1,451	3.50%	07/10/00
OK	BARTLESVILLE	MARK ROBERTS MOTORS, INC.	B	60	11,421	8.25%	11.75%	1,202	3.50%	02/10/01
OK	OKLAHOMA CITY	ESKRIDGE HONDA	C	60	20,168	8.25%	11.75%	2,090	3.50%	02/20/01
OK	NORMAN	FOWLER HONDA	B	60	14,103	8.25%	11.75%	1,480	3.50%	02/16/01
OK	NORMAN	FOWLER HONDA	D	60	21,455	8.25%	11.75%	2,223	3.50%	02/21/01
OK	TULSA	DON CARLTON HONDA	C	60	18,010	8.25%	11.75%	1,907	3.50%	02/24/01

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

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	13	13.00	13	13.00
B	19	19.00	32	32.00
C	37	37.00	69	69.00
D	31	31.00	100	100.00

OR - Case Summary of Top 100 Percentage Point 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	60	13,057	7.49%	12.99%	2,170	5.50%	10/02/02
OR	GLADSTONE	THOMASON HONDA	D	60	21,554	6.99%	12.49%	3,562	5.50%	11/30/02
OR	BEAVERTON	HONDA OF BEAVERTON	D	72	20,287	6.99%	11.99%	3,722	5.00%	05/18/02
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	18,264	7.74%	12.24%	3,041	4.50%	05/04/02
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		72	17,775	8.75%	13.15%	2,881	4.40%	03/02/01
OR	GLADSTONE	THOMASON HONDA	B	72	18,079	6.34%	10.49%	2,704	4.15%	02/25/03
OR	MEDFORD	LITHIA HONDA	B	72	25,438	4.90%	8.99%	3,658	4.09%	05/26/02
OR	GLADSTONE	THOMASON HONDA	C	60	14,913	7.49%	11.50%	1,753	4.01%	09/23/02
OR	BEAVERTON	HONDA OF BEAVERTON	C	72	17,065	8.75%	12.75%	2,557	4.00%	02/19/01
OR	GLADSTONE	THOMASON HONDA	C	60	13,245	8.75%	12.75%	1,620	4.00%	02/27/01
OR	BEAVERTON	HONDA OF BEAVERTON	B	72	20,311	7.49%	11.49%	2,981	4.00%	03/15/02
OR	BEAVERTON	HONDA OF BEAVERTON	B	72	17,298	7.49%	11.49%	2,539	4.00%	04/05/02
OR	BEAVERTON	HONDA OF BEAVERTON	D	72	26,723	7.49%	11.49%	3,922	4.00%	05/31/02
OR	BEAVERTON	HONDA OF BEAVERTON	D	72	23,894	7.49%	11.49%	3,507	4.00%	07/26/02
OR	BEAVERTON	HONDA OF BEAVERTON	D	72	27,246	7.49%	11.49%	3,999	4.00%	09/29/02
OR	PORTLAND	RON TONKIN HONDA	A	60	8,268	8.25%	12.25%	1,001	4.00%	12/01/99
OR	GLADSTONE	THOMASON HONDA	A	60	17,848	9.24%	13.24%	2,188	4.00%	12/01/00
OR	BEAVERTON	HONDA OF BEAVERTON	A	72	18,409	8.25%	12.25%	2,736	4.00%	07/23/01
OR	SALEM	DELON HONDA	C	60	13,670	6.99%	10.99%	1,612	4.00%	10/07/02
OR	BEAVERTON	HONDA OF BEAVERTON	C	60	16,257	6.99%	10.99%	1,933	4.00%	10/05/02
OR	PORTLAND	GRESHAM HONDA	D	72	18,178	6.99%	10.99%	2,646	4.00%	11/09/02
OR	SALEM	DELON HONDA	B	72	21,547	6.99%	10.99%	3,079	4.00%	12/21/02
OR	PORTLAND	RON TONKIN HONDA	C	60	13,073	8.25%	12.00%	1,481	3.75%	01/30/00

OR - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
OR	PORTLAND	GRESHAM HONDA	D	72	18,078	9.25%	12.99%	2,498	3.74%	06/06/01
OR	BEAVERTON	HONDA OF BEAVERTON	C	60	16,162	8.75%	12.49%	1,839	3.74%	01/26/01
OR	EUGENE	KENDALL HONDA	D	72	26,186	7.99%	11.50%	3,389	3.51%	06/05/02
OR	SALEM	DELON HONDA	B	60	10,361	8.24%	11.75%	1,076	3.51%	10/09/99
OR	GLADSTONE	THOMASON HONDA	D	60	25,138	9.49%	12.99%	2,701	3.50%	06/30/00
OR	PORTLAND	RON TONKIN ACURA	D	60	18,377	9.49%	12.99%	1,974	3.50%	07/08/00
OR	SALEM	DELON HONDA	A	60	9,178	9.49%	12.99%	986	3.50%	08/16/00
OR	PORTLAND	GRESHAM HONDA	B	72	18,163	9.49%	12.99%	2,352	3.50%	04/01/01
OR	SALEM	DELON HONDA	C	72	28,650	9.49%	12.99%	3,765	3.50%	04/14/01
OR	VANCOUVER	ACURA OF PORTLAND	A	48	11,112	6.49%	9.99%	899	3.50%	01/08/03
OR	BEAVERTON	HONDA OF BEAVERTON	B	60	7,433	6.49%	9.99%	757	3.50%	01/09/03
OR	BEAVERTON	HONDA OF BEAVERTON	B	60	11,679	6.49%	9.99%	1,202	3.50%	01/11/03
OR	PORTLAND	RON TONKIN HONDA	B	60	18,423	6.49%	9.99%	1,896	3.50%	01/20/03
OR	VANCOUVER	ACURA OF PORTLAND	A	60	17,183	6.49%	9.99%	1,774	3.50%	02/01/03
OR	ALBANY	BILL ROGERS HONDA	C	72	30,351	6.99%	10.49%	3,789	3.50%	02/11/03
OR	PORTLAND	RON TONKIN ACURA		60	7,905	6.49%	9.99%	797	3.50%	02/17/03
OR	PORTLAND	RON TONKIN HONDA	C	60	17,971	6.49%	9.99%	1,850	3.50%	02/19/03
OR	BEAVERTON	HONDA OF BEAVERTON	D	72	18,158	6.99%	10.49%	2,303	3.50%	02/23/03
OR	PORTLAND	RON TONKIN HONDA	D	60	13,999	6.34%	9.84%	1,438	3.50%	03/04/03
OR	GLADSTONE	THOMASON HONDA	D	60	23,993	6.34%	9.84%	2,417	3.50%	03/06/03
OR	EUGENE	KENDALL HONDA	C	60	9,217	6.34%	9.84%	947	3.50%	03/07/03
OR	BEAVERTON	HONDA OF BEAVERTON	D	60	21,667	6.34%	9.84%	2,225	3.50%	03/14/03
OR	PORTLAND	RON TONKIN HONDA	D	60	24,457	6.34%	9.84%	2,498	3.50%	03/15/03
OR	PORTLAND	RON TONKIN HONDA	B	60	14,071	6.34%	9.84%	1,445	3.50%	03/15/03
OR	BEAVERTON	HONDA OF BEAVERTON	C	60	20,320	6.34%	9.84%	2,087	3.50%	03/16/03
OR	GLADSTONE	THOMASON HONDA	B	48	15,113	6.34%	9.84%	1,195	3.50%	03/22/03

OR - Case Summary of Top 100 Percentage Point 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	D	60	15,955	6.34%	9.84%	1,639	3.50%	03/25/03
OR	VANCOUVER	ACURA OF PORTLAND	D	60	15,301	8.00%	11.50%	1,607	3.50%	07/23/99
OR	VANCOUVER	ACURA OF PORTLAND	D	60	34,633	8.00%	11.50%	3,566	3.50%	07/26/99
OR	VANCOUVER	ACURA OF PORTLAND	D	60	23,378	8.00%	11.50%	2,456	3.50%	08/12/99
OR	GLADSTONE	THOMASON HONDA	D	60	14,980	8.00%	11.50%	1,553	3.50%	08/23/99
OR	GLADSTONE	THOMASON HONDA	D	60	13,724	8.75%	12.25%	1,457	3.50%	03/20/00
OR	CORVALLIS	UNIVERSITY HONDA	B	60	11,413	8.75%	12.25%	1,201	3.50%	01/27/01
OR	BEAVERTON	HONDA OF BEAVERTON	B	60	14,967	8.75%	12.25%	1,556	3.50%	02/18/01
OR	GLADSTONE	THOMASON HONDA	B	72	18,943	9.75%	13.25%	2,519	3.50%	02/25/01
OR	BEAVERTON	HONDA OF BEAVERTON	D	60	21,290	8.75%	12.25%	2,263	3.50%	03/03/01
OR	ALBANY	BILL ROGERS HONDA	B	60	11,628	8.49%	11.99%	1,229	3.50%	03/09/01
OR	MCMINNVILLE	CAPITOL HONDA	C	60	15,978	8.49%	11.99%	1,693	3.50%	03/13/01
OR	GLADSTONE	THOMASON HONDA	C	60	12,935	8.49%	11.99%	1,368	3.50%	03/13/01
OR	BEAVERTON	HONDA OF BEAVERTON	B	60	25,448	8.49%	11.99%	2,696	3.50%	03/23/01
OR	GLADSTONE	THOMASON HONDA	D	60	13,500	8.49%	11.99%	1,428	3.50%	03/24/01
OR	PORTLAND	RON TONKIN HONDA	C	60	15,259	8.49%	11.99%	1,616	3.50%	03/31/01
OR	BEAVERTON	HONDA OF BEAVERTON	D	60	17,937	8.49%	11.99%	1,900	3.50%	04/06/01
OR	BEAVERTON	HONDA OF BEAVERTON		48	9,239	8.49%	11.99%	767	3.50%	04/14/01
OR	BEAVERTON	HONDA OF BEAVERTON	C	60	16,921	8.49%	11.99%	1,792	3.50%	04/14/01
OR	BEAVERTON	HONDA OF BEAVERTON	A	60	14,112	8.49%	11.99%	1,495	3.50%	04/20/01
OR	ALBANY	BILL ROGERS HONDA	C	72	24,736	9.25%	12.75%	3,255	3.50%	04/26/01
OR	EUGENE	KENDALL HONDA	C	72	18,533	9.25%	12.75%	2,392	3.50%	05/21/01
OR	BEAVERTON	HONDA OF BEAVERTON	C	72	19,039	9.25%	12.75%	2,506	3.50%	06/02/01
OR	BEAVERTON	HONDA OF BEAVERTON	C	72	27,679	9.25%	12.75%	3,572	3.50%	07/22/01
OR	BEAVERTON	HONDA OF BEAVERTON	B	72	21,308	9.25%	12.75%	2,804	3.50%	06/21/01
OR	PORTLAND	RON TONKIN HONDA	C	66	24,167	8.75%	12.25%	2,858	3.50%	06/22/01

OR - Case Summary of Top 100 Percentage Point 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	72	20,161	9.25%	12.75%	2,653	3.50%	06/26/01
OR	PORTLAND	RON TONKIN HONDA	B	72	24,348	9.25%	12.75%	3,205	3.50%	07/04/01
OR	VANCOUVER	ACURA OF PORTLAND		72	30,911	9.25%	12.75%	3,989	3.50%	07/10/01
OR	SALEM	DELON HONDA	D	66	19,203	8.75%	12.25%	2,272	3.50%	07/13/01
OR	PORTLAND	RON TONKIN ACURA	A	72	20,736	9.25%	12.75%	2,729	3.50%	07/31/01
OR	BEAVERTON	HONDA OF BEAVERTON	C	72	21,487	9.25%	12.75%	2,828	3.50%	08/31/01
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	C	60	14,379	7.75%	11.25%	1,507	3.50%	11/11/01
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	60	19,032	7.75%	11.25%	1,995	3.50%	11/19/01
OR	BEAVERTON	HONDA OF BEAVERTON	C	60	15,157	7.75%	11.25%	1,589	3.50%	11/15/01
OR	BEAVERTON	HONDA OF BEAVERTON	A	60	11,978	7.49%	10.99%	1,251	3.50%	11/24/01
OR	PORTLAND	RON TONKIN ACURA	A	60	17,751	7.49%	10.99%	1,854	3.50%	11/24/01
OR	BEAVERTON	HONDA OF BEAVERTON	A	60	8,149	7.49%	10.99%	851	3.50%	11/28/01
OR	BEAVERTON	HONDA OF BEAVERTON	D	60	17,252	7.75%	11.25%	1,808	3.50%	11/06/01
OR	ALBANY	BILL ROGERS HONDA	C	60	16,652	7.49%	10.99%	1,703	3.50%	12/03/01
OR	GLADSTONE	THOMASON HONDA	C	48	15,403	7.49%	10.99%	1,261	3.50%	12/14/01
OR	BEAVERTON	HONDA OF BEAVERTON	D	60	21,553	7.49%	10.99%	2,251	3.50%	12/15/01
OR	BEAVERTON	HONDA OF BEAVERTON	C	72	33,239	8.49%	11.99%	4,321	3.50%	12/22/01
OR	PORTLAND	RON TONKIN HONDA	C	72	19,609	8.49%	11.99%	2,517	3.50%	12/23/01
OR	GLADSTONE	THOMASON HONDA	B	60	14,150	7.74%	11.24%	1,481	3.50%	01/17/02
OR	GLADSTONE	THOMASON HONDA	C	60	16,252	7.49%	10.99%	1,695	3.50%	01/12/02
OR	VANCOUVER	ACURA OF PORTLAND		36	14,425	7.49%	10.99%	874	3.50%	11/23/01

***OR - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	11	11.58	11	11.58
B	21	22.11	32	33.68
C	34	35.79	66	69.47
D	29	30.53	95	100.00

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

PA - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
PA	ARDMORE	MAIN LINE HONDA	D	72	25,398	7.49%	11.99%	4,211	4.50%	05/25/01
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	B	72	18,814	7.49%	11.99%	3,119	4.50%	06/23/01
PA	EMMAUS	LEHIGH VALLEY HONDA	D	72	20,673	7.75%	12.00%	3,183	4.25%	03/27/01
PA	NEW CASTLE	THE NEW HONDA CITY	D	72	18,489	7.49%	11.49%	2,663	4.00%	05/22/01
PA	ARDMORE	MAIN LINE HONDA	B	72	22,512	8.49%	12.49%	3,358	4.00%	11/21/00
PA	EMMAUS	LEHIGH VALLEY HONDA	B	60	21,471	7.75%	11.75%	2,582	4.00%	03/07/01
PA	EMMAUS	LEHIGH VALLEY HONDA	D	72	27,693	6.04%	10.04%	3,962	4.00%	12/14/02
PA	GREENSBURG	HONDA VILLAGE	C	60	19,945	7.49%	11.25%	2,242	3.76%	04/25/01
PA	ROSLYN PA	MARTY SUSSMAN HONDA		48	12,550	7.49%	11.25%	1,078	3.76%	05/11/01
PA	ROSLYN PA	MARTY SUSSMAN HONDA	B	48	13,089	7.49%	11.25%	1,124	3.76%	05/14/01
PA	ROSLYN PA	MARTY SUSSMAN HONDA	D	60	20,901	8.74%	12.49%	2,329	3.75%	09/13/00
PA	EMMAUS	LEHIGH VALLEY HONDA	C	60	21,605	6.99%	10.74%	2,404	3.75%	04/05/02
PA	EMMAUS	LEHIGH VALLEY HONDA	C	60	22,582	6.99%	10.74%	2,513	3.75%	03/28/02
PA	DREXEL HILL	WRIGHT OLDS-HONDA	A	48	9,991	8.25%	11.99%	883	3.74%	01/26/01
PA	W. CHESTER	SCOTT HONDA OF WEST CHESTER	D	60	24,243	7.25%	10.99%	2,701	3.74%	06/29/01
PA	E. STROUDSBURG	RAY PRICE HONDA-MAZDA	D	60	15,442	7.25%	10.99%	1,694	3.74%	06/30/01
PA	CONSHOHOCKEN	CONICELLI HONDA		72	23,842	8.25%	11.99%	3,306	3.74%	06/27/01
PA	WEXFORD	BAIERL HONDA	D	60	16,422	7.25%	10.99%	1,791	3.74%	06/27/01
PA	EMMAUS	LEHIGH VALLEY HONDA	B	60	19,085	7.25%	10.99%	2,126	3.74%	06/29/01
PA	PHILADELPHIA	PHILADELPHIA HONDA	B	60	27,557	6.79%	10.49%	3,012	3.70%	08/03/02
PA	BALTIMORE	HERITAGE HONDA OF YORK	A	60	23,759	8.49%	12.15%	2,631	3.66%	12/30/00
PA	EMMAUS	LEHIGH VALLEY ACURA	D	72	21,464	6.34%	9.99%	2,802	3.65%	11/16/02
PA	EMMAUS	LEHIGH VALLEY HONDA	C	60	17,130	6.34%	9.94%	1,811	3.60%	10/25/02
PA	CONSHOHOCKEN	CONICELLI HONDA	D	60	23,004	6.34%	9.94%	2,425	3.60%	11/15/02
PA	W. CHESTER	SCOTT HONDA OF WEST CHESTER	B	60	14,899	7.25%	10.76%	1,554	3.51%	08/02/01

PA - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
PA	EMMAUS	LEHIGH VALLEY HONDA	D	66	19,407	6.49%	10.00%	2,224	3.51%	11/30/01
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	D	66	25,645	7.49%	11.00%	2,926	3.51%	02/28/02
PA	LANGHORNE	DAVIS ACURA	D	48	13,265	7.19%	10.70%	1,088	3.51%	07/08/99
PA	LANGHORNE	DAVIS ACURA	C	60	25,248	7.44%	10.95%	2,645	3.51%	07/26/99
PA	WILKES BARRE	MOTORWORLD HONDA	B	60	19,391	7.44%	10.95%	2,030	3.51%	07/29/99
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	C	60	8,667	7.44%	10.95%	907	3.51%	08/31/99
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	C	60	22,622	7.69%	11.20%	2,378	3.51%	12/07/99
PA	DOWNINGTOWN	ROBERTS HONDA	C	60	20,194	8.74%	12.25%	2,147	3.51%	09/27/00
PA	LANGHORNE	MIKE PIAZZA HONDA	B	72	21,240	9.49%	12.99%	2,802	3.50%	10/26/00
PA	PHILADELPHIA	PHILADELPHIA HONDA	B	72	28,661	9.49%	12.99%	3,781	3.50%	10/27/00
PA	WEXFORD	BAIERL HONDA	B	72	20,623	9.49%	12.99%	2,671	3.50%	12/04/00
PA	CONSHOHOCKEN	CONICELLI HONDA	B	72	15,138	9.49%	12.99%	1,997	3.50%	01/16/01
PA	PHILADELPHIA	SLOANE HONDA	D	72	30,068	9.49%	12.99%	3,967	3.50%	01/16/01
PA	BALTIMORE	HERITAGE HONDA OF YORK	D	72	22,676	9.49%	12.99%	2,992	3.50%	01/17/01
PA	PHILADELPHIA	SLOANE HONDA	D	72	31,863	9.49%	12.99%	4,204	3.50%	01/20/01
PA	W. CHESTER	SCOTT HONDA OF WEST CHESTER	D	72	19,032	9.49%	12.99%	2,514	3.50%	01/22/01
PA	PITTSBURGH	MCKEAN HONDA	D	60	21,540	6.99%	10.49%	2,230	3.50%	10/01/01
PA	WILKES BARRE	MOTORWORLD HONDA	B	60	17,535	6.34%	9.84%	1,801	3.50%	10/28/02
PA	PHILADELPHIA	PHILADELPHIA HONDA	B	60	19,775	6.34%	9.84%	2,029	3.50%	10/28/02
PA	PHILADELPHIA	SLOANE HONDA	D	60	7,058	6.34%	9.84%	725	3.50%	10/31/02
PA	HERSHEY	FREDERICK HONDA	C	60	17,175	6.34%	9.84%	1,764	3.50%	11/04/02
PA	PHILADELPHIA	METRO ACURA	B	60	21,211	6.34%	9.84%	2,178	3.50%	11/05/02
PA	PHILADELPHIA	METRO ACURA	D	60	23,040	6.34%	9.84%	2,366	3.50%	11/12/02
PA	ERIE	BIANCHI HONDA	D	60	14,983	6.34%	9.84%	1,532	3.50%	11/16/02
PA	CONSHOHOCKEN	CONICELLI HONDA	D	60	17,387	6.34%	9.84%	1,786	3.50%	11/20/02
PA	PHILADELPHIA	PHILADELPHIA HONDA	D	66	27,256	6.19%	9.69%	3,107	3.50%	02/05/03

PA - Case Summary of Top 100 Percentage Point 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	SLOANE HONDA	C	60	23,078	7.20%	10.70%	2,400	3.50%	06/17/99
PA	WILKES BARRE	MOTORWORLD HONDA	B	60	20,000	7.20%	10.70%	2,080	3.50%	06/23/99
PA	LANGHORNE	MIKE PIAZZA HONDA	A	60	15,582	7.20%	10.70%	1,620	3.50%	06/28/99
PA	W. MIFFLIN	DEAN, INC.	B	60	14,044	7.20%	10.70%	1,430	3.50%	07/01/99
PA	PHILADELPHIA	SLOANE HONDA	C	60	17,260	7.20%	10.70%	1,792	3.50%	07/05/99
PA	PHILADELPHIA	PHILADELPHIA HONDA	A	60	21,209	7.20%	10.70%	2,203	3.50%	07/12/99
PA	PHILADELPHIA	PHILADELPHIA HONDA	D	60	25,828	8.49%	11.99%	2,736	3.50%	04/05/00
PA	PHILADELPHIA	METRO ACURA	C	60	27,788	8.49%	11.99%	2,944	3.50%	04/14/00
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	C	60	30,493	8.49%	11.99%	3,233	3.50%	04/19/00
PA	PHILADELPHIA	PHILADELPHIA HONDA	C	60	19,441	8.49%	11.99%	2,056	3.50%	04/17/00
PA	PHILADELPHIA	SLOANE HONDA	C	60	22,392	8.49%	11.99%	2,355	3.50%	04/20/00
PA	LANGHORNE	MIKE PIAZZA HONDA	B	60	10,918	8.49%	11.99%	1,156	3.50%	04/29/00
PA	PHILADELPHIA	PHILADELPHIA HONDA	A	60	13,440	8.49%	11.99%	1,401	3.50%	05/12/00
PA	PHILADELPHIA	PHILADELPHIA HONDA	D	60	20,390	8.74%	12.24%	2,120	3.50%	05/26/00
PA	DREXEL HILL	WRIGHT OLDS-HONDA	C	60	22,990	8.74%	12.24%	2,440	3.50%	05/23/00
PA	PHILADELPHIA	PHILADELPHIA HONDA	C	60	23,071	8.74%	12.24%	2,449	3.50%	05/26/00
PA	POTTSTOWN	POTTSTOWN HONDA-SUBARU	C	60	18,834	8.74%	12.24%	1,961	3.50%	05/30/00
PA	PHILADELPHIA	PHILADELPHIA HONDA	A	60	15,737	8.74%	12.24%	1,673	3.50%	09/11/00
PA	LANGHORNE	MIKE PIAZZA HONDA	D	60	17,383	8.74%	12.24%	1,848	3.50%	09/21/00
PA	CONSHOHOCKEN	CONICELLI HONDA	D	60	19,728	8.74%	12.24%	2,097	3.50%	09/28/00
PA	ROSLYN PA	MARTY SUSSMAN HONDA	D	60	18,965	8.74%	12.24%	2,017	3.50%	09/23/00
PA	ROSLYN PA	MARTY SUSSMAN HONDA	C	60	17,675	8.74%	12.24%	1,880	3.50%	09/27/00
PA	ARDMORE	MAIN LINE HONDA	C	60	16,754	8.74%	12.24%	1,742	3.50%	09/30/00
PA	PHILADELPHIA	SLOANE HONDA	B	60	25,023	8.74%	12.24%	2,660	3.50%	09/30/00
PA	EMMAUS	LEHIGH VALLEY HONDA	D	60	16,245	8.74%	12.24%	1,727	3.50%	10/11/00
PA	ROSLYN PA	MARTY SUSSMAN HONDA	C	60	19,968	8.74%	12.24%	2,073	3.50%	10/11/00

PA - Case Summary of Top 100 Percentage Point 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	48	6,161	8.74%	12.24%	512	3.50%	10/18/00
PA	GREENSBURG	SMAIL ACURA	D	60	29,966	8.74%	12.24%	3,117	3.50%	10/18/00
PA	PHILADELPHIA	SLOANE HONDA	B	60	14,493	8.74%	12.24%	1,538	3.50%	10/19/00
PA	W. CHESTER	SCOTT HONDA OF WEST CHESTER	D	60	17,659	8.74%	12.24%	1,877	3.50%	10/19/00
PA	PHILADELPHIA	PHILADELPHIA HONDA	B	60	16,820	8.74%	12.24%	1,786	3.50%	10/23/00
PA	WEXFORD	BAIERL HONDA	D	60	22,992	8.74%	12.24%	2,391	3.50%	10/23/00
PA	MONTGOMERYVILLE	MONTGOMERYVILLE ACURA	B	60	36,160	8.49%	11.99%	3,834	3.50%	10/26/00
PA	PHILADELPHIA	PHILADELPHIA HONDA	B	60	19,606	8.49%	11.99%	2,074	3.50%	10/30/00
PA	PHILADELPHIA	PHILADELPHIA HONDA	B	60	15,817	8.49%	11.99%	1,675	3.50%	11/03/00
PA	W. CHESTER	SCOTT HONDA OF WEST CHESTER	D	60	9,713	8.49%	11.99%	1,028	3.50%	11/01/00
PA	EMMAUS	LEHIGH VALLEY HONDA	A	60	13,343	8.49%	11.99%	1,413	3.50%	11/02/00
PA	DREXEL HILL	WRIGHT OLDS-HONDA	C	42	9,431	8.49%	11.99%	678	3.50%	11/11/00
PA	DOWNINGTOWN	ROBERTS HONDA	D	48	11,997	8.49%	11.99%	987	3.50%	11/17/00
PA	PHILADELPHIA	PHILADELPHIA HONDA	C	60	16,006	8.49%	11.99%	1,690	3.50%	12/15/00
PA	ROSLYN PA	MARTY SUSSMAN HONDA	D	60	20,230	8.49%	11.99%	2,093	3.50%	11/17/00
PA	ROSLYN PA	MARTY SUSSMAN HONDA	D	60	12,009	8.49%	11.99%	1,243	3.50%	11/18/00
PA	ROSLYN PA	MARTY SUSSMAN HONDA	D	60	16,280	8.49%	11.99%	1,684	3.50%	11/18/00
PA	ROSLYN PA	MARTY SUSSMAN HONDA	D	60	24,484	8.49%	11.99%	2,533	3.50%	11/21/00
PA	LANGHORNE	MIKE PIAZZA HONDA	D	60	26,882	8.49%	11.99%	2,827	3.50%	11/27/00
PA	DREXEL HILL	WRIGHT OLDS-HONDA	C	60	14,104	8.49%	11.99%	1,492	3.50%	12/02/00
PA	PHILADELPHIA	PHILADELPHIA HONDA	D	60	15,389	8.49%	11.99%	1,628	3.50%	12/04/00
PA	ROSLYN PA	MARTY SUSSMAN HONDA	D	60	22,199	8.49%	11.99%	2,297	3.50%	12/05/00
PA	DREXEL HILL	WRIGHT OLDS-HONDA	C	36	8,114	8.49%	11.99%	495	3.50%	12/04/00

***PA - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	7	7.14	7	7.14
B	24	24.49	31	31.63
C	25	25.51	56	57.14
D	42	42.86	98	100.00

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

RI - Case Summary of Top 100 Percentage Point 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	D	72	20,075	7.49%	11.99%	3,266	4.50%	05/08/01
RI	W. WARWICK	MAJESTIC HONDA	D	72	21,407	3.49%	7.99%	3,310	4.50%	02/20/03
RI	LINCOLN	MAJESTIC HONDA	C	72	25,741	7.25%	11.75%	4,172	4.50%	06/12/01
RI	LINCOLN	MAJESTIC HONDA	D	72	19,676	6.99%	11.49%	3,176	4.50%	08/24/01
RI	W. WARWICK	MAJESTIC HONDA	D	72	25,081	6.99%	11.49%	4,118	4.50%	08/25/01
RI	LINCOLN	MAJESTIC HONDA	B	72	22,576	6.29%	10.79%	3,669	4.50%	01/03/02
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	D	72	24,462	6.24%	10.24%	3,511	4.00%	11/30/02
RI	LINCOLN	MAJESTIC HONDA	D	60	21,045	8.74%	12.74%	2,510	4.00%	10/17/00
RI	W. WARWICK	MAJESTIC HONDA	D	72	23,865	7.30%	11.30%	3,487	4.00%	04/08/02
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	D	72	25,219	5.99%	9.99%	3,605	4.00%	01/24/03
RI	W. WARWICK	MAJESTIC HONDA	C	72	21,930	5.99%	9.99%	3,135	4.00%	01/29/03
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	22,098	5.99%	9.99%	3,159	4.00%	03/11/03
RI	LINCOLN	MAJESTIC HONDA	D	72	21,300	5.99%	9.99%	2,994	4.00%	02/28/03
RI	LINCOLN	MAJESTIC HONDA	C	60	16,559	6.99%	10.99%	1,928	4.00%	06/28/01
RI	LINCOLN	MAJESTIC HONDA	D	60	13,611	6.99%	10.99%	1,585	4.00%	07/16/01
RI	LINCOLN	MAJESTIC HONDA	C	60	19,262	6.99%	10.99%	2,243	4.00%	08/24/01
RI	LINCOLN	MAJESTIC HONDA	C	60	15,715	6.29%	10.19%	1,765	3.90%	10/31/01
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	60	34,574	6.50%	10.34%	3,910	3.84%	10/22/02
RI	LINCOLN	MAJESTIC HONDA	C	60	15,104	6.69%	10.49%	1,661	3.80%	10/22/01
RI	W. WARWICK	MAJESTIC HONDA	D	72	23,530	6.24%	9.99%	3,159	3.75%	12/18/02
RI	LINCOLN	MAJESTIC HONDA	C	72	23,814	6.24%	9.99%	3,145	3.75%	11/16/02

RI - Case Summary of Top 100 Percentage Point 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	D	66	18,710	7.30%	11.05%	2,321	3.75%	03/16/02
RI	LINCOLN	MAJESTIC HONDA	D	66	18,015	7.24%	10.99%	2,191	3.75%	05/31/02
RI	LINCOLN	MAJESTIC HONDA	C	72	21,535	7.24%	10.99%	2,890	3.75%	05/30/02
RI	W. WARWICK	MAJESTIC HONDA	C	72	29,431	6.99%	10.70%	3,959	3.71%	08/27/01
RI	LINCOLN	MAJESTIC HONDA	B	72	22,495	7.30%	10.99%	2,972	3.69%	02/18/02
RI	LINCOLN	MAJESTIC HONDA	C	72	22,735	7.30%	10.99%	3,005	3.69%	03/25/02
RI	LINCOLN	MAJESTIC HONDA		60	18,362	6.99%	10.68%	1,967	3.69%	08/23/01
RI	W. WARWICK	MAJESTIC HONDA	A	60	12,460	7.39%	10.90%	1,303	3.51%	08/31/99
RI	W. WARWICK	MAJESTIC HONDA	D	60	15,917	7.30%	10.80%	1,655	3.50%	01/09/02
RI	W. WARWICK	MAJESTIC HONDA	D	60	13,206	7.30%	10.80%	1,373	3.50%	02/05/02
RI	W. WARWICK	MAJESTIC HONDA		36	10,408	7.30%	10.80%	629	3.50%	03/27/02
RI	LINCOLN	MAJESTIC HONDA	C	60	14,381	7.30%	10.80%	1,466	3.50%	03/30/02
RI	LINCOLN	MAJESTIC HONDA	B	60	12,010	7.30%	10.80%	1,225	3.50%	04/18/02
RI	W. WARWICK	MAJESTIC HONDA	B	60	25,711	6.24%	9.74%	2,633	3.50%	12/12/02
RI	W. WARWICK	MAJESTIC HONDA	C	72	17,057	6.24%	9.74%	2,133	3.50%	10/28/02
RI	W. WARWICK	MAJESTIC HONDA	C	60	20,425	6.24%	9.74%	2,092	3.50%	10/29/02
RI	W. WARWICK	MAJESTIC HONDA	C	60	17,160	6.24%	9.74%	1,757	3.50%	11/06/02
RI	W. WARWICK	MAJESTIC HONDA	D	60	31,106	6.24%	9.74%	3,186	3.50%	11/15/02
RI	W. WARWICK	MAJESTIC HONDA		60	11,920	6.24%	9.74%	1,221	3.50%	11/20/02
RI	LINCOLN	MAJESTIC HONDA	B	60	12,129	6.24%	9.74%	1,219	3.50%	11/26/02
RI	W. WARWICK	MAJESTIC HONDA	D	60	31,430	6.24%	9.74%	3,219	3.50%	11/29/02
RI	LINCOLN	MAJESTIC HONDA		60	12,950	6.24%	9.74%	1,301	3.50%	11/30/02
RI	LINCOLN	MAJESTIC HONDA	C	60	19,306	6.24%	9.74%	1,939	3.50%	11/29/02
RI	W. WARWICK	MAJESTIC HONDA		72	23,283	6.24%	9.74%	2,912	3.50%	11/30/02
RI	LINCOLN	MAJESTIC HONDA	D	60	20,396	6.24%	9.74%	2,049	3.50%	12/03/02
RI	LINCOLN	MAJESTIC HONDA	D	60	18,097	6.24%	9.74%	1,818	3.50%	12/03/02

RI - Case Summary of Top 100 Percentage Point Markup

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	C	60	22,452	6.24%	9.74%	2,299	3.50%	11/30/02
RI	W. WARWICK	MAJESTIC HONDA	B	72	16,600	8.05%	11.55%	2,140	3.50%	05/04/02
RI	W. WARWICK	MAJESTIC HONDA	B	72	23,795	6.49%	9.99%	2,989	3.50%	02/21/03
RI	W. WARWICK	MAJESTIC HONDA	A	72	33,481	6.49%	9.99%	4,206	3.50%	03/04/03
RI	W. WARWICK	MAJESTIC HONDA	B	72	23,801	6.49%	9.99%	2,990	3.50%	03/13/03
RI	JOHNSTON	METRO HONDA	D	72	27,976	6.49%	9.99%	3,455	3.50%	03/25/03
RI	LINCOLN	MAJESTIC HONDA	D	60	14,623	7.10%	10.60%	1,487	3.50%	06/09/99
RI	W. WARWICK	MAJESTIC HONDA	D	60	19,407	7.40%	10.90%	2,021	3.50%	08/13/99
RI	W. WARWICK	MAJESTIC HONDA	C	60	5,700	7.40%	10.90%	593	3.50%	08/20/99
RI	W. WARWICK	MAJESTIC HONDA	D	60	19,607	7.65%	11.15%	2,050	3.50%	10/25/99
RI	W. WARWICK	MAJESTIC HONDA	D	60	10,202	7.65%	11.15%	1,066	3.50%	10/29/99
RI	LINCOLN	MAJESTIC HONDA	D	60	13,808	7.65%	11.15%	1,415	3.50%	12/31/99
RI	W. WARWICK	MAJESTIC HONDA	D	60	19,564	7.65%	11.15%	2,005	3.50%	01/04/00
RI	W. WARWICK	MAJESTIC HONDA	C	60	11,900	7.65%	11.15%	1,246	3.50%	01/17/00
RI	W. WARWICK	MAJESTIC HONDA	B	60	12,303	7.90%	11.40%	1,265	3.50%	02/25/00
RI	W. WARWICK	MAJESTIC HONDA	D	60	14,203	7.90%	11.40%	1,490	3.50%	03/14/00
RI	W. WARWICK	MAJESTIC HONDA	B	48	24,713	8.49%	11.99%	2,047	3.50%	04/28/00
RI	W. WARWICK	MAJESTIC HONDA	C	60	13,319	8.49%	11.99%	1,408	3.50%	05/09/00
RI	W. WARWICK	MAJESTIC HONDA	B	60	16,956	8.49%	11.99%	1,793	3.50%	05/15/00
RI	W. WARWICK	MAJESTIC HONDA	C	60	10,487	8.74%	12.24%	1,113	3.50%	05/27/00
RI	W. WARWICK	MAJESTIC HONDA	B	48	16,178	8.74%	12.24%	1,344	3.50%	10/30/00
RI	W. WARWICK	MAJESTIC HONDA	A	60	13,000	8.74%	12.24%	1,380	3.50%	12/02/00
RI	W. WARWICK	MAJESTIC HONDA	C	60	17,058	8.49%	11.99%	1,804	3.50%	12/06/00
RI	W. WARWICK	MAJESTIC HONDA	C	48	16,019	8.49%	11.99%	1,327	3.50%	01/03/01
RI	W. WARWICK	MAJESTIC HONDA	A	60	14,008	8.49%	11.99%	1,482	3.50%	01/12/01
RI	W. WARWICK	MAJESTIC HONDA	D	60	17,962	7.75%	11.25%	1,880	3.50%	03/24/01

RI - Case Summary of Top 100 Percentage Point 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	A	60	12,735	7.75%	11.25%	1,307	3.50%	04/09/01
RI	LINCOLN	MAJESTIC HONDA	C	60	17,240	7.75%	11.25%	1,769	3.50%	04/09/01
RI	LINCOLN	MAJESTIC HONDA	D	60	17,315	7.49%	10.99%	1,771	3.50%	04/30/01
RI	W. WARWICK	MAJESTIC HONDA	D	60	36,197	7.49%	10.99%	3,775	3.50%	04/26/01
RI	W. WARWICK	MAJESTIC HONDA	D	72	21,974	7.49%	10.99%	2,807	3.50%	04/26/01
RI	LINCOLN	MAJESTIC HONDA	C	60	24,478	7.49%	10.99%	2,503	3.50%	05/10/01
RI	LINCOLN	MAJESTIC HONDA	C	60	17,215	7.49%	10.99%	1,760	3.50%	04/28/01
RI	LINCOLN	MAJESTIC HONDA	B	60	14,115	7.49%	10.99%	1,443	3.50%	04/27/01
RI	LINCOLN	MAJESTIC HONDA	D	60	17,784	7.49%	10.99%	1,818	3.50%	04/27/01
RI	W. WARWICK	MAJESTIC HONDA	C	60	11,905	7.49%	10.99%	1,241	3.50%	04/30/01
RI	W. WARWICK	MAJESTIC HONDA	C	60	19,492	7.49%	10.99%	2,033	3.50%	04/30/01
RI	LINCOLN	MAJESTIC HONDA		60	11,881	7.49%	10.99%	1,214	3.50%	04/30/01
RI	W. WARWICK	MAJESTIC HONDA	D	60	19,008	7.49%	10.99%	1,982	3.50%	04/30/01
RI	W. WARWICK	MAJESTIC HONDA	D	60	14,461	7.49%	10.99%	1,508	3.50%	05/09/01
RI	W. WARWICK	MAJESTIC HONDA	C	60	19,052	7.49%	10.99%	1,987	3.50%	05/12/01
RI	W. WARWICK	MAJESTIC HONDA	B	60	21,581	7.49%	10.99%	2,251	3.50%	05/15/01
RI	W. WARWICK	MAJESTIC HONDA	B	60	14,227	7.49%	10.99%	1,483	3.50%	05/21/01
RI	WARWICK	INSKIP ACURA	C	60	18,706	7.25%	10.75%	1,947	3.50%	05/31/01
RI	LINCOLN	MAJESTIC HONDA	C	60	15,758	6.99%	10.49%	1,600	3.50%	06/29/01
RI	W. WARWICK	MAJESTIC HONDA	B	60	25,904	6.99%	10.49%	2,682	3.50%	06/30/01
RI	LINCOLN	MAJESTIC HONDA	A	60	19,800	6.99%	10.49%	2,011	3.50%	06/30/01
RI	LINCOLN	MAJESTIC HONDA	B	60	22,996	6.99%	10.49%	2,335	3.50%	07/17/01
RI	W. WARWICK	MAJESTIC HONDA	A	60	18,281	6.99%	10.49%	1,893	3.50%	07/25/01

***RI - Case Summary of Top 100 Percentage Point 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 Top 100 Markups in Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	7	7.45	7	7.45
B	18	19.15	25	26.60
C	32	34.04	57	60.64
D	37	39.36	94	100.00

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

SC - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
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	16,690	7.94%	12.44%	2,788	4.50%	09/25/02
SC	W. COLUMBIA	MIDLANDS HONDA	C	72	26,685	7.24%	11.55%	4,219	4.31%	06/24/02
SC	ROCK HILL	HONDA CARS OF ROCK HILL	D	66	18,597	6.69%	10.94%	2,552	4.25%	10/31/02
SC	BEAUFORT	STOKES HONDA CARS OF BEAUFORT	B	72	22,673	8.99%	12.99%	3,412	4.00%	08/01/00
SC	MYRTLE BEACH SC	EAST COAST HONDA	B	72	17,476	6.34%	10.34%	2,516	4.00%	01/29/03
SC	ROCK HILL	HONDA CARS OF ROCK HILL	D	72	22,010	7.24%	11.24%	3,217	4.00%	06/08/02
SC	W. COLUMBIA	MIDLANDS HONDA	C	72	20,974	7.89%	11.74%	2,974	3.85%	07/15/02
SC	N. CHARLESTON	STOKES HONDA NORTH	B	60	16,500	7.05%	10.85%	1,862	3.80%	07/30/01
SC	SPARTANBURG	VIC BAILEY HONDA	C	60	14,095	7.49%	11.25%	1,584	3.76%	04/30/01
SC	N. CHARLESTON	STOKES HONDA NORTH	D	60	14,430	6.69%	10.44%	1,600	3.75%	11/08/02
SC	EASLEY	HENDRICK HONDA	C	60	18,800	6.69%	10.44%	2,080	3.75%	10/28/02
SC	SPARTANBURG	VIC BAILEY HONDA	B	60	16,264	6.49%	10.20%	1,777	3.71%	11/27/01
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	C	60	14,468	6.70%	10.40%	1,582	3.70%	10/26/01
SC	N. CHARLESTON	STOKES HONDA NORTH	B	42	13,008	6.70%	10.39%	968	3.69%	10/26/01
SC	AIKEN	HONDA CARS OF AIKEN	D	60	21,951	7.24%	10.90%	2,376	3.66%	02/14/02
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	C	60	22,203	6.24%	9.84%	2,344	3.60%	03/10/03
SC	GREER	DICK BROOKS HONDA OF GREER	C	60	15,381	7.04%	10.64%	1,640	3.60%	08/15/02
SC	COLUMBIA	HONDA CARS OF COLUMBIA	D	60	17,296	7.14%	10.74%	1,850	3.60%	07/26/02
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	D	60	16,447	7.14%	10.74%	1,722	3.60%	07/20/02
SC	N. CHARLESTON	STOKES HONDA NORTH	D	60	21,563	6.94%	10.54%	2,298	3.60%	08/31/02
SC	ROCK HILL	HONDA CARS OF ROCK HILL	C	60	20,512	6.94%	10.54%	2,142	3.60%	10/10/02
SC	W. COLUMBIA	MIDLANDS HONDA	B	60	22,292	7.40%	10.99%	2,389	3.59%	01/23/02
SC	MYRTLE BEACH SC	EAST COAST HONDA	C	72	18,861	6.34%	9.90%	2,408	3.56%	01/29/03
SC	W. COLUMBIA	MIDLANDS HONDA	D	66	19,025	9.49%	12.99%	2,272	3.50%	08/09/00

SC - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
SC	BEAUFORT	STOKES HONDA CARS OF BEAUFORT	D	66	28,495	9.49%	12.99%	3,412	3.50%	09/23/00
SC	W. COLUMBIA	MIDLANDS HONDA	A	66	20,721	9.24%	12.74%	2,449	3.50%	10/07/00
SC	ROCK HILL	HONDA CARS OF ROCK HILL	C	60	22,986	7.05%	10.55%	2,382	3.50%	07/27/01
SC	MYRTLE BEACH SC	EAST COAST HONDA	A	60	12,163	7.05%	10.55%	1,261	3.50%	07/28/01
SC	GREER	DICK BROOKS HONDA OF GREER	D	60	22,567	7.05%	10.55%	2,293	3.50%	07/31/01
SC	CHARLESTON	MCDANIELS ACURA OF CHARLESTON	B	60	34,606	7.05%	10.55%	3,512	3.50%	07/31/01
SC	ANDERSON	PIEDMONT HONDA	D	60	21,705	7.05%	10.55%	2,249	3.50%	07/30/01
SC	N. CHARLESTON	STOKES HONDA NORTH	C	60	22,570	7.05%	10.55%	2,340	3.50%	08/01/01
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	D	60	17,333	7.05%	10.55%	1,799	3.50%	08/02/01
SC	GREENVILLE	BREAKAWAY HONDA	C	60	25,307	7.05%	10.55%	2,597	3.50%	08/08/01
SC	GREENVILLE	BRADSHAW ACURA		60	15,138	7.05%	10.55%	1,568	3.50%	08/10/01
SC	ANDERSON	PIEDMONT HONDA	C	60	21,261	7.05%	10.55%	2,203	3.50%	08/10/01
SC	SPARTANBURG	VIC BAILEY HONDA	D	60	23,175	7.05%	10.55%	2,405	3.50%	08/11/01
SC	GREENVILLE	BRADSHAW ACURA	B	60	32,307	7.05%	10.55%	3,339	3.50%	08/16/01
SC	MYRTLE BEACH SC	EAST COAST HONDA		60	13,473	7.05%	10.55%	1,396	3.50%	08/17/01
SC	ROCK HILL	HONDA CARS OF ROCK HILL	D	60	16,799	7.05%	10.55%	1,741	3.50%	08/18/01
SC	ROCK HILL	HONDA CARS OF ROCK HILL	D	60	13,598	7.05%	10.55%	1,382	3.50%	08/22/01
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	C	48	18,638	7.05%	10.55%	1,520	3.50%	08/27/01
SC	SPARTANBURG	VIC BAILEY HONDA	D	60	19,083	7.05%	10.55%	1,981	3.50%	08/25/01
SC	SPARTANBURG	VIC BAILEY HONDA	B	60	15,463	7.05%	10.55%	1,604	3.50%	08/25/01
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	C	60	16,142	7.05%	10.55%	1,675	3.50%	08/29/01
SC	ROCK HILL	HONDA CARS OF ROCK HILL	D	60	13,968	7.05%	10.55%	1,449	3.50%	08/31/01
SC	EASLEY	HENDRICK HONDA	A	60	13,359	7.05%	10.55%	1,387	3.50%	09/01/01
SC	N. CHARLESTON	STOKES HONDA NORTH	A	60	14,019	7.05%	10.55%	1,456	3.50%	09/01/01
SC	ROCK HILL	HONDA CARS OF ROCK HILL	C	60	21,647	7.05%	10.55%	2,246	3.50%	09/08/01
SC	SPARTANBURG	VIC BAILEY HONDA	B	60	17,890	7.05%	10.55%	1,856	3.50%	09/08/01

SC - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
SC	CHARLESTON	MCDANIELS ACURA OF CHARLESTON	C	60	25,832	7.05%	10.55%	2,621	3.50%	09/13/01
SC	SPARTANBURG	VIC BAILEY HONDA	C	60	18,898	7.05%	10.55%	1,961	3.50%	09/13/01
SC	EASLEY	HENDRICK HONDA	C	60	19,583	7.05%	10.55%	2,032	3.50%	09/13/01
SC	ROCK HILL	HONDA CARS OF ROCK HILL	D	60	12,528	7.05%	10.55%	1,273	3.50%	09/26/01
SC	GREENVILLE	BREAKAWAY HONDA	B	60	17,961	7.05%	10.55%	1,864	3.50%	09/26/01
SC	MYRTLE BEACH SC	EAST COAST HONDA	D	60	11,941	7.05%	10.55%	1,239	3.50%	09/29/01
SC	AIKEN	HONDA CARS OF AIKEN	C	60	23,122	6.24%	9.74%	2,370	3.50%	03/08/03
SC	W. COLUMBIA	MIDLANDS HONDA	D	60	17,815	6.24%	9.74%	1,825	3.50%	03/24/03
SC	ROCK HILL	HONDA CARS OF ROCK HILL	D	60	16,845	6.24%	9.74%	1,697	3.50%	02/25/03
SC	ORANGEBURG	SUPERIOR HONDA	B	60	12,050	6.24%	9.74%	1,219	3.50%	02/25/03
SC	W. COLUMBIA	MIDLANDS HONDA	D	60	25,342	6.24%	9.74%	2,606	3.50%	02/26/03
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	A	60	16,478	6.24%	9.74%	1,690	3.50%	03/01/03
SC	W. COLUMBIA	MIDLANDS HONDA	D	60	31,410	6.24%	9.74%	3,230	3.50%	02/27/03
SC	SPARTANBURG	VIC BAILEY HONDA	D	60	21,934	6.24%	9.74%	2,204	3.50%	03/06/03
SC	W. COLUMBIA	MIDLANDS HONDA	D	60	16,038	6.24%	9.74%	1,642	3.50%	03/08/03
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	60	16,758	6.24%	9.74%	1,723	3.50%	03/12/03
SC	GREER	DICK BROOKS HONDA OF GREER	C	60	28,901	6.24%	9.74%	2,960	3.50%	03/14/03
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	C	60	22,867	6.24%	9.74%	2,320	3.50%	03/14/03
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	D	54	19,380	6.24%	9.74%	1,740	3.50%	03/17/03
SC	ANDERSON	PIEDMONT HONDA	D	60	14,555	6.24%	9.74%	1,491	3.50%	03/18/03
SC	ROCK HILL	HONDA CARS OF ROCK HILL	D	60	19,624	6.24%	9.74%	1,972	3.50%	03/19/03
SC	AIKEN	HONDA CARS OF AIKEN	C	60	13,895	6.24%	9.74%	1,417	3.50%	03/26/03
SC	N. CHARLESTON	STOKES HONDA NORTH	B	36	9,034	6.24%	9.74%	544	3.50%	02/26/03
SC	EASLEY	HENDRICK HONDA	D	60	21,656	6.24%	9.74%	2,221	3.50%	03/03/03
SC	CHARLESTON	MCDANIELS ACURA OF CHARLESTON	D	60	23,177	6.24%	9.74%	2,377	3.50%	03/14/03

SC - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
SC	N. CHARLESTON	STOKES HONDA NORTH	C	60	14,115	6.24%	9.74%	1,448	3.50%	03/15/03
SC	W. COLUMBIA	MIDLANDS HONDA	D	72	21,075	8.14%	11.64%	2,721	3.50%	07/11/02
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	A	24	10,000	6.34%	9.84%	400	3.50%	12/26/02
SC	FLORENCE	CALE YARBOROUGH HONDA-MAZDA	B	60	16,829	6.34%	9.84%	1,693	3.50%	01/13/03
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	C	60	16,930	6.34%	9.84%	1,708	3.50%	01/16/03
SC	W. COLUMBIA	MIDLANDS HONDA	D	60	21,092	6.34%	9.84%	2,163	3.50%	01/18/03
SC	N. CHARLESTON	STOKES HONDA NORTH	B	60	22,079	6.34%	9.84%	2,222	3.50%	01/21/03
SC	W. COLUMBIA	MIDLANDS HONDA	D	60	22,762	6.34%	9.84%	2,338	3.50%	01/29/03
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	C	60	18,670	6.34%	9.84%	1,918	3.50%	02/04/03
SC	CHARLESTON	HENDRICK HONDA OF CHARLESTON	D	60	17,500	6.34%	9.84%	1,797	3.50%	02/06/03
SC	COLUMBIA	HONDA CARS OF COLUMBIA	D	60	21,064	6.34%	9.84%	2,120	3.50%	02/11/03
SC	W. COLUMBIA	MIDLANDS HONDA	D	60	16,960	6.34%	9.84%	1,747	3.50%	02/12/03
SC	SPARTANBURG	VIC BAILEY HONDA	D	60	19,531	6.34%	9.84%	2,006	3.50%	02/17/03
SC	W. COLUMBIA	MIDLANDS HONDA	C	60	12,587	6.34%	9.84%	1,296	3.50%	02/18/03
SC	ROCK HILL	HONDA CARS OF ROCK HILL	D	60	24,259	6.34%	9.84%	2,498	3.50%	02/22/03
SC	EASLEY	HENDRICK HONDA	C	60	20,453	7.25%	10.75%	2,129	3.50%	06/15/99
SC	BEAUFORT	STOKES HONDA CARS OF BEAUFORT	C	54	11,335	7.50%	11.00%	1,056	3.50%	07/17/99
SC	MYRTLE BEACH SC	EAST COAST HONDA	D	60	12,303	7.50%	11.00%	1,283	3.50%	08/02/99
SC	N. CHARLESTON	STOKES HONDA NORTH	C	60	18,318	7.50%	11.00%	1,912	3.50%	08/05/99
SC	ANDERSON	PIEDMONT HONDA	B	60	19,313	7.49%	10.99%	2,017	3.50%	08/14/99
SC	EASLEY	HENDRICK HONDA	D	60	14,457	7.50%	11.00%	1,478	3.50%	08/26/99
SC	ROCK HILL	HONDA CARS OF ROCK HILL	C	48	19,324	7.50%	11.00%	1,546	3.50%	08/23/99
SC	EASLEY	HENDRICK HONDA	C	60	15,956	7.75%	11.25%	1,672	3.50%	09/09/99

SC - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	6	6.12	6	6.12
B	16	16.33	22	22.45
C	33	33.67	55	56.12
D	43	43.88	98	100.00

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

SD - Case Summary of Top 100 Percentage Point 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	RUSHMORE HONDA	C	60	21,721	7.85%	11.15%	2,144	3.30%	06/11/02
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		60	19,709	7.75%	10.75%	1,762	3.00%	10/11/01
SD	SIoux FALLS	VERN EIDE HONDA	C	60	26,001	6.99%	9.99%	2,299	3.00%	12/08/01
SD	SIoux FALLS	VERN EIDE HONDA	C	60	13,609	7.25%	9.75%	1,004	2.50%	11/10/01
SD	RAPID CITY	RUSHMORE HONDA	D	60	21,297	7.65%	9.95%	1,453	2.30%	04/13/02
SD	SIoux FALLS	VERN EIDE HONDA	D	48	11,300	12.24%	14.24%	553	2.00%	05/25/00
SD	RAPID CITY	RUSHMORE HONDA	B	72	23,389	7.90%	9.90%	1,698	2.00%	06/17/02
SD	SIoux FALLS	VERN EIDE HONDA	A	60	16,598	5.90%	7.90%	956	2.00%	07/06/02
SD	SIoux FALLS	VERN EIDE HONDA	D	60	10,074	10.75%	12.75%	622	2.00%	10/02/02
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	60	10,934	5.35%	7.35%	624	2.00%	12/23/02
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	A	48	11,765	13.35%	15.35%	583	2.00%	11/16/02
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	D	48	13,215	13.50%	15.50%	659	2.00%	11/16/00
SD	SIoux FALLS	VERN EIDE HONDA	D	72	18,339	9.75%	11.75%	1,372	2.00%	01/05/01
SD	SIoux FALLS	VERN EIDE HONDA	C	72	24,697	9.75%	11.75%	1,836	2.00%	01/18/01
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	60	13,769	9.25%	11.00%	728	1.75%	09/19/00
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	D	60	25,293	7.00%	8.70%	1,255	1.70%	09/30/02
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	B	60	16,820	8.25%	9.90%	825	1.65%	12/26/00
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 - Case Summary of Top 100 Percentage Point 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	RUSHMORE HONDA	A	60	14,573	5.90%	7.40%	616	1.50%	04/08/02
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	72	19,887	9.25%	10.75%	1,104	1.50%	09/09/00
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	A	60	12,752	7.50%	8.95%	543	1.45%	07/22/99
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	A	72	20,272	9.00%	10.35%	1,006	1.35%	10/16/00
SD	RAPID CITY	RUSHMORE HONDA	D	72	27,899	7.60%	8.90%	1,280	1.30%	01/14/03
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	A	60	19,898	7.25%	8.50%	727	1.25%	11/06/99
SD	SIoux FALLS	VERN EIDE HONDA	C	60	12,059	11.75%	13.00%	469	1.25%	01/04/01
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	B	60	28,368	5.10%	6.30%	964	1.20%	11/14/02
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	48	7,226	8.90%	10.10%	203	1.20%	05/03/02
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	B	60	11,730	7.75%	8.85%	379	1.10%	07/28/01
SD	SIoux FALLS	VERN EIDE HONDA	A	60	14,506	8.49%	9.50%	426	1.01%	01/27/01
SD	SIoux FALLS	VERN EIDE HONDA	C	72	26,876	9.49%	10.50%	1,002	1.01%	03/10/01
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	A	60	21,788	7.50%	8.50%	638	1.00%	08/19/99
SD	SIoux FALLS	VERN EIDE HONDA	B	54	18,016	7.25%	8.25%	460	1.00%	09/09/99
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	A	60	12,933	8.99%	9.99%	386	1.00%	05/23/00
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	D	60	20,718	8.75%	9.75%	617	1.00%	01/12/01

SD - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
SD	ABERDEEN	HARR MOTORS	C	72	20,666	9.49%	10.49%	763	1.00%	02/20/01
SD	SIOUX FALLS	VERN EIDE HONDA	C	72	18,506	7.99%	8.99%	667	1.00%	05/04/01
SD	RAPID CITY	BREKHUS HONDA	A	60	14,450	7.25%	8.25%	422	1.00%	06/05/01
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	B	72	21,048	8.75%	9.75%	768	1.00%	08/11/01
SD	SIOUX FALLS	VERN EIDE HONDA	C	60	23,249	7.65%	8.65%	683	1.00%	06/07/02
SD	RAPID CITY	RUSHMORE HONDA	A	60	17,001	4.95%	5.95%	470	1.00%	04/11/02
SD	RAPID CITY	RUSHMORE HONDA	A	60	29,646	4.95%	5.95%	820	1.00%	04/15/02
SD	RAPID CITY	RUSHMORE HONDA	A	60	19,317	4.95%	5.95%	535	1.00%	04/15/02
SD	SIOUX FALLS	VERN EIDE HONDA	B	60	21,022	5.25%	6.25%	584	1.00%	04/20/02
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	A	60	22,038	7.75%	8.75%	647	1.00%	01/12/00
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	B	60	12,705	8.99%	9.99%	372	1.00%	07/05/00
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	48	12,087	8.49%	9.49%	282	1.00%	03/03/01
SD	RAPID CITY	BREKHUS HONDA	B	72	24,715	7.75%	8.75%	887	1.00%	08/01/01
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	C	60	26,106	4.95%	5.90%	699	0.95%	04/25/02
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	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	B	72	19,780	7.10%	8.00%	621	0.90%	01/26/02
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	20,525	8.99%	9.89%	552	0.90%	07/05/00

SD - Case Summary of Top 100 Percentage Point 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	A	48	12,350	4.95%	5.85%	243	0.90%	04/20/02
SD	SIoux FALLS	VERN EIDE HONDA	A	60	20,195	4.95%	5.85%	502	0.90%	04/25/02
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	23,290	5.90%	6.75%	565	0.85%	05/20/02
SD	SIoux FALLS	VERN EIDE HONDA	A	60	14,183	7.75%	8.50%	312	0.75%	12/30/99
SD	RAPID CITY	BREKHUS HONDA	A	60	20,840	7.50%	8.25%	457	0.75%	02/05/00
SD	ABERDEEN	HARR MOTORS	A	60	19,973	4.15%	4.89%	406	0.74%	03/20/03
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	60	16,346	7.99%	8.65%	317	0.66%	03/17/01
SD	SIoux FALLS	VERN EIDE HONDA	A	60	12,525	7.75%	8.40%	238	0.65%	10/26/99
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	25,049	4.85%	5.50%	457	0.65%	01/18/03
SD	SIoux FALLS	VERN EIDE HONDA	B	60	12,663	8.74%	9.35%	229	0.61%	05/24/00
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	C	60	16,419	7.75%	8.25%	235	0.50%	09/11/99
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	B	60	19,764	7.99%	8.49%	286	0.50%	02/17/01
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	A	60	18,739	7.49%	7.99%	268	0.50%	05/19/01
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	D	60	16,139	9.00%	9.50%	241	0.50%	11/14/01
SD	SIoux FALLS	VERN EIDE HONDA	D	60	14,544	7.90%	8.40%	213	0.50%	03/02/02

***SD - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	45	45.45	45	45.45
B	23	23.23	68	68.69
C	15	15.15	83	83.84
D	16	16.16	99	100.00

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

TN - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	B	72	17,800	7.40%	11.90%	2,946	4.50%	04/20/02
TN	CLEVELAND	HONDA OF CLEVELAND	C	72	18,264	7.30%	11.80%	2,962	4.50%	07/27/02
TN	ALCOA	AIRPORT HONDA	A	72	20,505	6.99%	11.49%	3,367	4.50%	10/31/02
TN	NASHVILLE	CREST HONDA WORLD	A	60	10,976	6.49%	10.99%	1,464	4.50%	12/31/01
TN	COOKEVILLE	COOKEVILLE HONDA	C	72	18,825	8.30%	12.80%	3,162	4.50%	07/29/02
TN	KNOXVILLE	WEST SIDE HONDA	D	72	28,790	6.59%	11.09%	4,645	4.50%	02/14/03
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	D	66	17,250	7.60%	11.85%	2,445	4.25%	01/12/02
TN	BARTLETT	WOLFCHASE HONDA	B	72	17,864	4.75%	8.79%	2,528	4.04%	09/21/02
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	D	66	16,612	9.25%	13.25%	2,231	4.00%	07/26/00
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	C	72	18,681	9.25%	13.25%	2,817	4.00%	07/29/00
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	D	66	21,515	9.00%	13.00%	2,926	4.00%	10/14/00
TN	NASHVILLE	CREST HONDA	A	72	18,261	5.24%	9.24%	2,576	4.00%	01/04/03
TN	FRANKLIN	DARRELL WALTRIP HONDA	A	60	13,923	6.49%	10.42%	1,612	3.93%	01/07/02
TN	FRANKLIN	DARRELL WALTRIP HONDA		72	20,338	7.10%	11.00%	2,889	3.90%	09/29/01
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	C	60	21,820	7.99%	11.75%	2,417	3.76%	03/15/01
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	B	72	33,618	6.49%	10.25%	4,546	3.76%	12/31/01
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	C	60	23,000	6.85%	10.60%	2,551	3.75%	10/13/01
TN	KINGSPORT	PHIL BACHMAN HONDA	B	72	20,061	7.54%	11.29%	2,757	3.75%	09/19/02
TN	KNOXVILLE	WEST SIDE HONDA	D	60	13,870	7.75%	11.49%	1,556	3.74%	04/01/01
TN	FRANKLIN	DARRELL WALTRIP HONDA	D	60	16,430	7.04%	10.70%	1,782	3.66%	08/30/02
TN	ALCOA	AIRPORT HONDA	D	60	20,787	6.59%	10.24%	2,234	3.65%	01/31/03
TN	ALCOA	AIRPORT HONDA	C	60	22,029	6.99%	10.64%	2,381	3.65%	10/31/02
TN	MADISON	BILL TRICKETT HONDA	A	60	16,397	6.70%	10.35%	1,768	3.65%	11/03/01
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	D	60	25,734	7.35%	10.99%	2,734	3.64%	05/31/01
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		60	18,305	7.20%	10.80%	1,919	3.60%	08/17/02

TN - Case Summary of Top 100 Percentage Point 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	ECONOMY HONDA SUPERSTORE	D	60	16,155	7.20%	10.80%	1,693	3.60%	08/16/02
TN	NASHVILLE	CREST HONDA	C	60	13,750	7.30%	10.90%	1,443	3.60%	07/22/02
TN	NASHVILLE	CREST HONDA WORLD	A	60	16,087	7.49%	11.00%	1,686	3.51%	08/28/99
TN	COOKEVILLE	COOKEVILLE HONDA	D	60	22,366	7.74%	11.25%	2,351	3.51%	01/04/00
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	D	60	21,237	7.30%	10.80%	2,209	3.50%	07/10/02
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	B	60	21,916	7.30%	10.80%	2,279	3.50%	07/11/02
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	D	60	15,158	7.30%	10.80%	1,556	3.50%	07/10/02
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	D	60	14,234	7.30%	10.80%	1,480	3.50%	07/12/02
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	D	60	16,563	7.30%	10.80%	1,722	3.50%	07/11/02
TN	NASHVILLE	CREST HONDA	D	60	15,200	7.30%	10.80%	1,559	3.50%	07/13/02
TN	NASHVILLE	CREST HONDA	D	60	14,096	7.30%	10.80%	1,466	3.50%	07/13/02
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	D	60	18,124	7.30%	10.80%	1,849	3.50%	07/13/02
TN	CLEVELAND	HONDA OF CLEVELAND	D	60	20,829	7.30%	10.80%	2,124	3.50%	07/16/02
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	D	60	17,558	7.30%	10.80%	1,790	3.50%	07/17/02
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	C	60	25,094	7.30%	10.80%	2,559	3.50%	07/16/02
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	D	60	21,001	7.30%	10.80%	2,185	3.50%	07/17/02
TN	BARTLETT	WOLFCHASE HONDA	A	60	12,638	7.30%	10.80%	1,314	3.50%	07/18/02
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	D	60	20,039	7.30%	10.80%	2,081	3.50%	07/17/02
TN	KNOXVILLE	WEST SIDE HONDA		60	15,057	7.30%	10.80%	1,565	3.50%	07/13/02
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	B	60	22,507	7.30%	10.80%	2,295	3.50%	07/18/02
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	B	60	18,477	7.30%	10.80%	1,884	3.50%	07/20/02
TN	MADISON	BILL TRICKETT HONDA	A	60	16,477	7.30%	10.80%	1,680	3.50%	07/20/02
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	C	60	15,138	7.30%	10.80%	1,543	3.50%	07/19/02
TN	MADISON	BILL TRICKETT HONDA	C	60	25,620	7.30%	10.80%	2,613	3.50%	07/22/02
TN	KNOXVILLE	WEST SIDE HONDA	D	60	17,810	7.30%	10.80%	1,816	3.50%	07/26/02
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	C	60	17,836	7.30%	10.80%	1,829	3.50%	07/26/02

TN - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	C	60	21,465	7.30%	10.80%	2,232	3.50%	07/27/02
TN	CLEVELAND	HONDA OF CLEVELAND	C	60	19,376	7.30%	10.80%	1,976	3.50%	07/29/02
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	C	60	15,546	7.30%	10.80%	1,616	3.50%	07/27/02
TN	MEMPHIS	ACURA OF MEMPHIS	D	60	21,005	7.30%	10.80%	2,142	3.50%	07/23/02
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	D	60	22,179	7.40%	10.90%	2,310	3.50%	05/27/02
TN	ALCOA	AIRPORT HONDA	C	60	16,294	7.35%	10.85%	1,670	3.50%	06/22/01
TN	KNOXVILLE	WEST SIDE HONDA	D	60	20,718	7.14%	10.64%	2,108	3.50%	10/14/02
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	C	60	15,776	7.14%	10.64%	1,637	3.50%	10/18/02
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	C	60	16,627	7.14%	10.64%	1,726	3.50%	10/21/02
TN	KNOXVILLE	WEST SIDE HONDA	C	60	15,138	7.14%	10.64%	1,573	3.50%	10/19/02
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	C	60	24,314	6.99%	10.49%	2,518	3.50%	10/28/02
TN	KNOXVILLE	WEST SIDE HONDA	B	72	19,354	7.99%	11.49%	2,496	3.50%	10/28/02
TN	COOKEVILLE	COOKEVILLE HONDA	B	60	16,730	6.99%	10.49%	1,699	3.50%	10/28/02
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	D	60	23,646	6.99%	10.49%	2,449	3.50%	10/29/02
TN	BARTLETT	WOLFCHASE HONDA	D	60	25,175	6.99%	10.49%	2,610	3.50%	11/11/02
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	B	60	16,248	6.99%	10.49%	1,684	3.50%	11/20/02
TN	KINGSPORT	PHIL BACHMAN HONDA	C	60	20,702	6.99%	10.49%	2,146	3.50%	11/25/02
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	A	60	18,152	6.99%	10.49%	1,882	3.50%	11/21/02
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	D	60	24,426	6.99%	10.49%	2,533	3.50%	11/25/02
TN	BARTLETT	WOLFCHASE HONDA	D	60	14,853	6.99%	10.49%	1,540	3.50%	11/25/02
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	D	60	17,688	6.99%	10.49%	1,806	3.50%	12/01/02
TN	NASHVILLE	CREST HONDA	A	60	19,039	6.99%	10.49%	1,971	3.50%	12/03/02
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	C	60	18,852	6.99%	10.49%	1,952	3.50%	12/06/02
TN	ALCOA	AIRPORT HONDA	D	72	22,684	7.99%	11.49%	2,921	3.50%	12/11/02
TN	NASHVILLE	CREST HONDA	A	72	31,182	7.99%	11.49%	4,016	3.50%	12/13/02
TN	NASHVILLE	CREST HONDA	A	72	21,519	7.99%	11.49%	2,723	3.50%	12/14/02

TN - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	C	60	17,900	6.99%	10.49%	1,853	3.50%	12/19/02
TN	BRISTOL	C.M. GATTON		72	19,703	7.74%	11.24%	2,527	3.50%	12/23/02
TN	KINGSPORT	PHIL BACHMAN HONDA		60	14,680	6.74%	10.24%	1,514	3.50%	01/04/03
TN	KINGSPORT	PHIL BACHMAN HONDA	B	36	24,339	6.74%	10.24%	1,463	3.50%	01/04/03
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	B	60	18,270	6.74%	10.24%	1,885	3.50%	01/08/03
TN	KNOXVILLE	RUSTY WALLACE HONDA	C	72	27,652	7.74%	11.24%	3,547	3.50%	01/11/03
TN	BARTLETT	WOLFCHASE HONDA	C	60	24,290	6.74%	10.24%	2,506	3.50%	01/13/03
TN	NASHVILLE	CREST HONDA	D	66	21,789	7.49%	10.99%	2,525	3.50%	01/18/03
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	D	60	28,396	6.74%	10.24%	2,929	3.50%	01/15/03
TN	BARTLETT	WOLFCHASE HONDA	B	60	27,408	6.74%	10.24%	2,828	3.50%	01/14/03
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	D	60	16,436	6.74%	10.24%	1,663	3.50%	01/19/03
TN	CHATTANOOGA	ECONOMY HONDA SUPERSTORE	D	72	18,139	7.74%	11.24%	2,286	3.50%	01/18/03
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	C	60	22,645	6.74%	10.24%	2,336	3.50%	01/18/03
TN	NASHVILLE	CREST HONDA	A	60	13,975	6.59%	10.09%	1,444	3.50%	02/04/03
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	D	60	27,535	6.74%	10.24%	2,786	3.50%	01/18/03
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	D	60	19,046	6.74%	10.24%	1,938	3.50%	01/21/03
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	D	60	24,186	6.74%	10.24%	2,495	3.50%	01/21/03
TN	NASHVILLE	CREST HONDA	C	60	15,828	6.74%	10.24%	1,601	3.50%	01/22/03
TN	MEMPHIS	DOBBS HONDA ON MENDENHALL	D	60	25,299	6.59%	10.09%	2,555	3.50%	01/29/03
TN	MEMPHIS	DOBBS HONDA ON COVINGTON PIKE	D	60	18,579	6.59%	10.09%	1,913	3.50%	01/27/03
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	D	60	25,599	6.59%	10.09%	2,646	3.50%	01/26/03

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

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	13	13.68	13	13.68
B	13	13.68	26	27.37
C	26	27.37	52	54.74
D	43	45.26	95	100.00

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

TX - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
TX	HOUSTON	GILLMAN HONDA		60	15,058	7.75%	13.25%	2,461	5.50%	07/05/02
TX	HOUSTON	GOODSON HONDA NORTH	A	72	18,096	7.99%	12.99%	3,318	5.00%	04/13/01
TX	MCKINNEY	HONDA CARS OF MCKINNEY	D	72	28,886	7.50%	12.35%	5,126	4.85%	07/24/02
TX	IRVING	DAVID MCDAVID HONDA	D	72	15,173	8.75%	13.50%	2,712	4.75%	12/16/00
TX	RICHARDSON	LUTE RILEY HONDA	A	72	19,188	7.50%	12.25%	3,365	4.75%	08/28/02
TX	IRVING	DAVID MCDAVID HONDA	C	72	20,031	8.25%	13.00%	3,501	4.75%	11/16/02
TX	HOUSTON	GOODSON HONDA NORTH	D	72	30,719	7.80%	12.55%	5,407	4.75%	12/21/02
TX	RICHARDSON	LUTE RILEY HONDA	D	72	18,309	7.59%	12.34%	3,216	4.75%	03/15/03
TX	RICHARDSON	LUTE RILEY HONDA	A	72	23,286	7.60%	12.35%	4,090	4.75%	01/31/02
TX	FORT WORTH	MAC CHURCHILL ACURA	D	72	26,106	7.60%	12.35%	4,586	4.75%	02/01/02
TX	MCKINNEY	HONDA CARS OF MCKINNEY	C	72	19,329	7.60%	12.35%	3,331	4.75%	02/02/02
TX	N. RICHLND HILL	GENE HUGGINS HONDA	D	72	19,199	7.50%	12.25%	3,362	4.75%	03/20/02
TX	BAYTOWN	BAYTOWN HONDA	D	72	20,021	7.50%	12.25%	3,511	4.75%	04/06/02
TX	RICHARDSON	LUTE RILEY HONDA	D	72	38,874	7.50%	12.25%	6,690	4.75%	05/25/02
TX	FORT WORTH	MAC CHURCHILL ACURA	C	72	23,735	7.50%	12.25%	4,090	4.75%	05/25/02
TX	RICHARDSON	LUTE RILEY HONDA	D	72	28,288	7.50%	12.25%	4,962	4.75%	05/25/02
TX	FORT WORTH	MAC CHURCHILL ACURA	D	72	20,931	7.50%	12.25%	3,602	4.75%	06/04/02
TX	RICHARDSON	LUTE RILEY HONDA	B	72	18,007	7.50%	12.25%	3,099	4.75%	06/05/02
TX	RICHARDSON	LUTE RILEY HONDA	C	72	22,309	7.50%	12.25%	3,839	4.75%	06/06/02
TX	RICHARDSON	LUTE RILEY HONDA		72	20,620	7.50%	12.25%	3,548	4.75%	06/07/02
TX	HOUSTON	GOODSON HONDA NORTH	D	72	21,096	7.50%	12.25%	3,630	4.75%	06/12/02
TX	HOUSTON	RUSSELL & SMITH FORD-HONDA	B	72	19,910	7.50%	12.25%	3,494	4.75%	06/12/02
TX	RICHARDSON	LUTE RILEY HONDA	A	72	18,239	7.50%	12.25%	3,138	4.75%	07/01/02
TX	IRVING	DAVID MCDAVID HONDA	D	72	21,236	7.50%	12.25%	3,724	4.75%	07/01/02
TX	RICHARDSON	LUTE RILEY HONDA		72	18,858	7.50%	12.25%	3,308	4.75%	07/31/02

TX - Case Summary of Top 100 Percentage Point 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	19,725	8.25%	12.99%	3,494	4.74%	01/27/01
TX	RICHARDSON	LUTE RILEY HONDA	C	72	24,883	8.75%	13.34%	4,214	4.59%	08/29/02
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	17,511	9.25%	13.75%	2,928	4.50%	09/23/00
TX	RICHARDSON	LUTE RILEY HONDA	B	72	20,600	9.00%	13.50%	3,431	4.50%	10/07/00
TX	HOUSTON	MCDAVID HONDA	D	72	25,533	9.00%	13.50%	4,332	4.50%	10/13/00
TX	RICHARDSON	LUTE RILEY HONDA	D	72	26,675	9.00%	13.50%	4,443	4.50%	10/17/00
TX	HOUSTON	MCDAVID HONDA	D	72	24,570	9.00%	13.50%	4,092	4.50%	10/18/00
TX	RICHARDSON	LUTE RILEY HONDA	B	72	26,668	9.00%	13.50%	4,530	4.50%	11/06/00
TX	MCKINNEY	HONDA CARS OF MCKINNEY	A	72	18,849	9.00%	13.50%	3,139	4.50%	10/26/00
TX	RICHARDSON	LUTE RILEY HONDA	D	72	20,041	9.00%	13.50%	3,405	4.50%	11/17/00
TX	RICHARDSON	LUTE RILEY HONDA	D	72	23,811	9.00%	13.50%	3,966	4.50%	11/04/00
TX	IRVING	DAVID MCDAVID HONDA	D	72	18,850	9.00%	13.50%	3,173	4.50%	11/09/00
TX	RICHARDSON	LUTE RILEY HONDA	D	72	20,774	9.00%	13.50%	3,529	4.50%	11/18/00
TX	RICHARDSON	LUTE RILEY HONDA	D	72	21,180	9.00%	13.50%	3,598	4.50%	11/18/00
TX	RICHARDSON	LUTE RILEY HONDA	D	72	25,691	9.00%	13.50%	4,279	4.50%	11/24/00
TX	GALVESTON	SANDOLLAR HONDA	C	72	15,333	9.00%	13.50%	2,604	4.50%	11/29/00
TX	RICHARDSON	LUTE RILEY HONDA	D	72	27,009	8.75%	13.25%	4,571	4.50%	12/07/00
TX	RICHARDSON	LUTE RILEY HONDA	C	72	28,023	8.49%	12.99%	4,722	4.50%	12/28/00
TX	HOUSTON	GOODSON HONDA WEST	C	72	15,721	8.49%	12.99%	2,646	4.50%	12/29/00
TX	RICHARDSON	LUTE RILEY HONDA	D	72	19,668	8.49%	12.99%	3,314	4.50%	12/30/00
TX	RICHARDSON	LUTE RILEY HONDA	C	72	21,560	8.49%	12.99%	3,632	4.50%	01/02/01
TX	RICHARDSON	LUTE RILEY HONDA	C	72	19,516	8.49%	12.99%	3,288	4.50%	01/08/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	21,370	8.49%	12.99%	3,601	4.50%	01/09/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	24,179	8.49%	12.99%	3,996	4.50%	01/12/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	28,484	8.49%	12.99%	4,800	4.50%	01/16/01

TX - Case Summary of Top 100 Percentage Point 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	B	72	18,348	8.49%	12.99%	3,092	4.50%	01/16/01
TX	RICHARDSON	LUTE RILEY HONDA	C	72	27,300	8.49%	12.99%	4,600	4.50%	01/18/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	18,473	8.49%	12.99%	3,113	4.50%	01/23/01
TX	IRVING	DAVID MCDAVID HONDA	B	72	17,706	8.49%	12.99%	2,926	4.50%	01/19/01
TX	RICHARDSON	LUTE RILEY HONDA	C	72	18,095	8.49%	12.99%	3,048	4.50%	01/20/01
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		72	20,257	8.49%	12.99%	3,413	4.50%	01/20/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	19,826	8.49%	12.99%	3,341	4.50%	01/24/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	26,705	7.49%	11.99%	4,427	4.50%	07/27/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	27,704	7.49%	11.99%	4,593	4.50%	07/26/01
TX	N. RICHLND HILL	GENE HUGGINS HONDA	D	72	24,997	7.49%	11.99%	4,067	4.50%	07/31/01
TX	RICHARDSON	LUTE RILEY HONDA	B	72	18,675	7.49%	11.99%	3,096	4.50%	08/03/01
TX	RICHARDSON	LUTE RILEY HONDA	C	72	20,548	7.49%	11.99%	3,406	4.50%	08/09/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	23,664	7.49%	11.99%	3,923	4.50%	08/06/01
TX	N. RICHLND HILL	GENE HUGGINS HONDA	D	72	31,707	7.49%	11.99%	5,250	4.50%	08/10/01
TX	MCKINNEY	HONDA CARS OF MCKINNEY	D	72	18,888	7.49%	11.99%	3,073	4.50%	08/31/01
TX	MCKINNEY	HONDA CARS OF MCKINNEY	D	60	17,341	7.49%	11.99%	2,347	4.50%	08/20/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	20,191	7.49%	11.99%	3,322	4.50%	08/23/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	18,161	7.49%	11.99%	2,954	4.50%	08/23/01
TX	AMARILLO	SOUTHWEST HONDA	D	72	18,301	7.49%	11.99%	3,036	4.50%	08/24/01
TX	RICHARDSON	LUTE RILEY HONDA	C	72	21,214	7.49%	11.99%	3,516	4.50%	08/28/01
TX	N. RICHLND HILL	GENE HUGGINS HONDA	C	72	22,672	7.49%	11.99%	3,759	4.50%	08/31/01
TX	DALLAS	RUSTY WALLIS HONDA	C	72	19,886	7.49%	11.99%	3,297	4.50%	09/03/01
TX	IRVING	DAVID MCDAVID HONDA	D	72	18,361	7.49%	11.99%	3,043	4.50%	09/04/01
TX	RICHARDSON	LUTE RILEY HONDA	B	72	19,088	7.49%	11.99%	3,164	4.50%	09/07/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	23,314	7.49%	11.99%	3,865	4.50%	09/08/01

TX - Case Summary of Top 100 Percentage Point 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	29,315	7.49%	11.99%	4,769	4.50%	09/15/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	23,410	7.49%	11.99%	3,881	4.50%	09/10/01
TX	MCKINNEY	HONDA CARS OF MCKINNEY	A	72	18,001	7.49%	11.99%	2,929	4.50%	09/17/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	21,782	7.49%	11.99%	3,544	4.50%	09/18/01
TX	RICHARDSON	LUTE RILEY HONDA	D	72	23,352	7.49%	11.99%	3,871	4.50%	09/22/01
TX	MCKINNEY	HONDA CARS OF MCKINNEY	D	72	24,155	7.49%	11.99%	4,007	4.50%	09/25/01
TX	HOUSTON	GOODSON HONDA NORTH	D	72	21,460	7.49%	11.99%	3,491	4.50%	09/28/01
TX	MCKINNEY	HONDA CARS OF MCKINNEY	C	72	19,276	7.49%	11.99%	3,198	4.50%	09/30/01
TX	FORT WORTH	MAC CHURCHILL ACURA	D	72	35,884	7.49%	11.99%	5,838	4.50%	10/05/01
TX	IRVING	DAVID MCDAVID HONDA	A	72	18,078	7.49%	11.99%	2,997	4.50%	10/02/01
TX	IRVING	DAVID MCDAVID HONDA	B	72	23,996	7.49%	11.99%	3,919	4.50%	10/01/01
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	24,065	7.49%	11.99%	3,990	4.50%	10/15/01
TX	HOUSTON	GILLMAN HONDA	B	72	34,037	7.49%	11.99%	5,647	4.50%	10/20/01
TX	IRVING	DAVID MCDAVID HONDA	C	72	18,160	7.49%	11.99%	2,966	4.50%	10/23/01
TX	RICHARDSON	LUTE RILEY HONDA	B	72	19,674	9.24%	13.74%	3,288	4.50%	07/18/00
TX	RICHARDSON	LUTE RILEY HONDA	C	72	21,377	9.24%	13.74%	3,573	4.50%	07/18/00
TX	RICHARDSON	LUTE RILEY HONDA	A	72	29,734	9.24%	13.74%	4,970	4.50%	07/19/00
TX	MCKINNEY	HONDA CARS OF MCKINNEY	D	72	18,354	9.24%	13.74%	3,068	4.50%	07/19/00
TX	RICHARDSON	LUTE RILEY HONDA	C	72	22,177	9.24%	13.74%	3,707	4.50%	07/22/00
TX	RICHARDSON	LUTE RILEY HONDA	B	72	22,243	9.24%	13.74%	3,718	4.50%	07/22/00
TX	RICHARDSON	LUTE RILEY HONDA	C	72	18,458	9.24%	13.74%	3,148	4.50%	07/24/00
TX	IRVING	DAVID MCDAVID HONDA	A	72	16,122	9.24%	13.74%	2,695	4.50%	07/29/00

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

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	10	10.42	10	10.42
B	13	13.54	23	23.96
C	21	21.88	44	45.83
D	52	54.17	96	100.00

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

UT - Case Summary of Top 100 Percentage Point 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	D	66	24,619	6.24%	9.99%	2,950	3.75%	01/18/03
UT	SANDY	STOCKTON TO MALONE HONDA	C	36	15,781	7.19%	10.70%	957	3.51%	07/20/99
UT	SANDY	STOCKTON TO MALONE HONDA	C	36	14,219	7.19%	10.70%	862	3.51%	07/19/99
UT	SALT LAKE CITY	KEN GARFF HONDA DOWNTOWN	A	60	7,790	7.69%	11.20%	817	3.51%	10/05/99
UT	MURRAY	LARRY H. MILLER HONDA	C	72	25,651	9.49%	12.99%	3,323	3.50%	03/09/01
UT	SANDY	STOCKTON TO MALONE HONDA	D	60	22,411	6.24%	9.74%	2,299	3.50%	12/31/02
UT	BOUNTIFUL	HONDA AUTOMOBILES OF BOUNTIFUL	B	60	13,310	6.24%	9.74%	1,363	3.50%	01/08/03
UT	BOUNTIFUL	HONDA AUTOMOBILES OF BOUNTIFUL	B	48	18,870	6.24%	9.74%	1,522	3.50%	01/10/03
UT	MURRAY	LARRY H. MILLER HONDA	A	60	17,863	6.24%	9.74%	1,832	3.50%	03/03/03
UT	MURRAY	MIKE HALE ACURA	C	60	15,820	6.24%	9.74%	1,612	3.50%	03/12/03
UT	MURRAY	LARRY H. MILLER HONDA	D	60	17,800	6.24%	9.74%	1,825	3.50%	12/28/02
UT	BOUNTIFUL	HONDA AUTOMOBILES OF BOUNTIFUL	B	60	20,115	7.10%	10.60%	2,086	3.50%	05/25/02
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	C	72	24,086	7.60%	11.10%	3,074	3.50%	07/16/02
UT	MURRAY	LARRY H. MILLER HONDA		60	13,608	6.64%	10.14%	1,404	3.50%	10/26/02
UT	MURRAY	MIKE HALE ACURA	B	60	8,981	6.64%	10.14%	926	3.50%	11/08/02
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	D	66	23,802	6.89%	10.39%	2,732	3.50%	12/06/02
UT	BOUNTIFUL	HONDA AUTOMOBILES OF BOUNTIFUL	A	72	19,190	7.14%	10.64%	2,436	3.50%	12/09/02
UT	MURRAY	LARRY H. MILLER HONDA	D	72	23,944	6.74%	10.24%	3,024	3.50%	01/04/03
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	D	72	25,446	6.74%	10.24%	3,214	3.50%	03/07/03
UT	ST. GEORGE	STEPHEN WADE AUTO CENTER	D	60	22,561	8.85%	12.35%	2,402	3.50%	05/24/00
UT	SANDY	STOCKTON TO MALONE HONDA	D	60	17,141	9.10%	12.60%	1,831	3.50%	09/20/00

UT - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
UT	SALT LAKE CITY	KEN GARFF HONDA DOWNTOWN	A	60	15,183	7.75%	11.25%	1,558	3.50%	08/13/01
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	A	60	10,544	7.10%	10.60%	1,094	3.50%	04/29/02
UT	LOGAN	ENSIGN HONDA	C	72	19,686	7.60%	11.10%	2,519	3.50%	08/07/02
UT	MURRAY	LARRY H. MILLER HONDA	D	72	24,643	7.14%	10.64%	3,076	3.50%	11/09/02
UT	OREM	RICK WARNER HONDA	C	36	3,696	6.64%	10.14%	222	3.50%	11/29/02
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	D	72	20,762	7.14%	10.64%	2,640	3.50%	12/07/02
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	C	72	23,084	6.74%	10.24%	2,915	3.50%	02/11/03
UT	SALT LAKE CITY	KEN GARFF HONDA DOWNTOWN	D	60	11,012	7.45%	10.95%	1,125	3.50%	08/13/99
UT	BOUNTIFUL	HONDA AUTOMOBILES OF BOUNTIFUL	C	60	9,581	7.70%	11.20%	1,003	3.50%	09/24/99
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	20,720	8.25%	11.75%	2,188	3.50%	05/12/01
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	15,160	8.25%	11.75%	1,601	3.50%	06/14/01
UT	MURRAY	MIKE HALE ACURA	C	60	18,648	6.75%	10.25%	1,927	3.50%	11/27/01
UT	MURRAY	MIKE HALE ACURA	B	60	17,679	6.75%	10.25%	1,826	3.50%	12/22/01
UT	SALT LAKE CITY	KEN GARFF HONDA DOWNTOWN		24	9,334	6.75%	10.25%	359	3.50%	01/05/02
UT	SANDY	STOCKTON TO MALONE HONDA	D	60	19,500	6.84%	10.34%	2,017	3.50%	09/02/02
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	60	18,332	6.84%	10.34%	1,897	3.50%	09/21/02
UT	SANDY	STOCKTON TO MALONE HONDA	C	72	20,643	7.34%	10.84%	2,633	3.50%	10/09/02
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	B	72	30,834	9.49%	12.90%	3,966	3.41%	03/24/01
UT	SANDY	STOCKTON TO MALONE HONDA	C	60	23,722	7.44%	10.70%	2,299	3.26%	07/30/99

UT - Case Summary of Top 100 Percentage Point 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	23,565	7.75%	10.99%	2,282	3.24%	10/02/01
UT	MURRAY	MIKE HALE ACURA	B	60	8,000	6.75%	9.99%	764	3.24%	12/21/01
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	C	72	25,545	6.74%	9.74%	2,753	3.00%	12/31/02
UT	LOGAN	JOHN WATSON HONDA	B	60	16,575	8.49%	11.49%	1,504	3.00%	02/23/01
UT	SANDY	STOCKTON TO MALONE HONDA	B	60	11,972	7.75%	10.75%	1,072	3.00%	08/27/01
UT	OREM	RICK WARNER HONDA	D	60	18,975	6.75%	9.75%	1,640	3.00%	12/13/01
UT	SANDY	STOCKTON TO MALONE HONDA	C	72	28,914	7.60%	10.60%	3,162	3.00%	03/21/02
UT	SANDY	STOCKTON TO MALONE HONDA	B	72	32,648	7.60%	10.60%	3,570	3.00%	06/08/02
UT	SANDY	STOCKTON TO MALONE HONDA	C	36	16,001	7.10%	10.10%	827	3.00%	08/24/02
UT	SANDY	STOCKTON TO MALONE HONDA	C	72	22,737	6.74%	9.74%	2,451	3.00%	02/12/03
UT	MURRAY	LARRY H. MILLER HONDA	C	72	25,212	6.74%	9.64%	2,625	2.90%	01/14/03
UT	SALT LAKE CITY	LIBERTY MOTORS, INC.	A	72	20,463	9.10%	12.00%	2,173	2.90%	07/19/00
UT	MURRAY	LARRY H. MILLER HONDA	B	60	15,070	9.10%	11.99%	1,295	2.89%	09/13/00
UT	OREM	RICK WARNER HONDA	C	60	17,479	7.10%	9.95%	1,472	2.85%	02/07/02
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	D	72	19,105	7.60%	10.40%	1,947	2.80%	07/22/02
UT	LOGAN	ENSIGN HONDA	C	60	14,680	7.10%	9.90%	1,211	2.80%	07/29/02
UT	SANDY	STOCKTON TO MALONE HONDA	D	48	13,157	9.10%	11.85%	838	2.75%	06/13/00
UT	SANDY	STOCKTON TO MALONE HONDA	A	72	39,257	9.25%	12.00%	4,035	2.75%	06/04/01
UT	MURRAY	LARRY H. MILLER HONDA	C	60	17,342	6.24%	8.79%	1,286	2.55%	01/13/03
UT	MURRAY	LARRY H. MILLER HONDA	D	60	23,539	6.24%	8.74%	1,711	2.50%	01/15/03
UT	MURRAY	MIKE HALE ACURA		48	9,728	10.75%	13.25%	588	2.50%	11/23/01
UT	ST. GEORGE	STEPHEN WADE AUTO CENTER	D	72	29,624	7.10%	9.60%	2,666	2.50%	03/13/02
UT	BOUNTIFUL	HONDA AUTOMOBILES OF BOUNTIFUL	C	72	18,485	6.74%	9.24%	1,652	2.50%	01/04/03
UT	MURRAY	LARRY H. MILLER HONDA	C	60	21,051	9.10%	11.60%	1,593	2.50%	08/23/00

UT - Case Summary of Top 100 Percentage Point 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	A	72	21,175	6.10%	8.60%	1,871	2.50%	07/12/02
UT	BOUNTIFUL	HONDA AUTOMOBILES OF BOUNTIFUL	D	60	17,009	7.10%	9.55%	1,225	2.45%	05/07/02
UT	SALT LAKE CITY	KEN GARFF HONDA DOWNTOWN	A	60	21,518	7.60%	9.99%	1,493	2.39%	01/10/02
UT	SANDY	STOCKTON TO MALONE HONDA	C	72	32,439	7.60%	9.99%	2,812	2.39%	08/16/02
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	D	60	25,904	6.24%	8.59%	1,732	2.35%	02/22/03
UT	LOGAN	ENSIGN HONDA	B	60	14,837	6.64%	8.99%	1,019	2.35%	11/02/02
UT	SANDY	STOCKTON TO MALONE HONDA	D	60	26,126	8.60%	10.90%	1,768	2.30%	05/11/00
UT	MURRAY	LARRY H. MILLER HONDA	D	72	20,231	6.74%	9.00%	1,632	2.26%	02/22/03
UT	MURRAY	LARRY H. MILLER HONDA	C	60	15,190	8.49%	10.75%	1,030	2.26%	03/24/01
UT	ST. GEORGE	STEPHEN WADE AUTO CENTER	D	54	15,538	10.24%	12.50%	960	2.26%	06/30/01
UT	SANDY	STOCKTON TO MALONE HONDA	C	60	30,806	8.25%	10.50%	2,072	2.25%	05/03/01
UT	OREM	RICK WARNER HONDA	C	72	23,851	7.60%	9.85%	1,909	2.25%	05/25/02
UT	MURRAY	LARRY H. MILLER HONDA	D	60	19,580	7.75%	9.99%	1,274	2.24%	08/17/01
UT	OREM	RICK WARNER HONDA	B	60	21,262	7.75%	9.99%	1,384	2.24%	08/15/01
UT	SANDY	STOCKTON TO MALONE HONDA	B	72	20,883	7.60%	9.80%	1,663	2.20%	07/05/02
UT	MURRAY	LARRY H. MILLER HONDA	A	60	12,102	6.24%	8.44%	757	2.20%	12/24/02
UT	BOUNTIFUL	HONDA AUTOMOBILES OF BOUNTIFUL	C	60	10,920	6.75%	8.95%	703	2.20%	11/26/01
UT	MURRAY	LARRY H. MILLER HONDA	D	66	23,061	7.35%	9.50%	1,623	2.15%	02/18/02
UT	SANDY	STOCKTON TO MALONE HONDA	C	66	21,122	7.85%	9.99%	1,491	2.14%	01/11/02
UT	SALT LAKE CITY	KEN GARFF HONDA DOWNTOWN	A	72	28,070	7.75%	9.85%	2,136	2.10%	12/10/01
UT	SANDY	STOCKTON TO MALONE HONDA	B	60	11,722	7.99%	10.00%	700	2.01%	06/30/01
UT	LOGAN	DAHLES HONDA	B	60	17,649	6.94%	8.95%	1,040	2.01%	08/28/99

***UT - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	11	11.34	11	11.34
B	20	20.62	31	31.96
C	33	34.02	64	65.98
D	33	34.02	97	100.00

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

VA - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
VA	CHARLOTTESVILLE	BROWN OLDSMOBILE HONDA	D	72	20,383	7.40%	11.90%	3,370	4.50%	05/29/02
VA	NORFOLK	CHECKERED FLAG HONDA	D	72	18,984	7.40%	11.90%	3,143	4.50%	06/21/02
VA	CHESAPEAKE	FIRST TEAM HONDA	C	72	18,735	7.40%	11.90%	3,100	4.50%	06/29/02
VA	ALEXANDRIA	LANDMARK HONDA	D	72	18,020	6.64%	11.14%	2,947	4.50%	11/13/02
VA	ALEXANDRIA	LANDMARK HONDA	C	72	21,965	7.24%	11.74%	3,560	4.50%	07/10/02
VA	ALEXANDRIA	LANDMARK HONDA	D	72	29,192	6.64%	11.14%	4,775	4.50%	10/24/02
VA	CHARLOTTESVILLE	BROWN OLDSMOBILE HONDA	C	72	19,231	6.34%	10.84%	3,129	4.50%	01/24/03
VA	WOODBRIDGE	KAREN RADLEY ACURA	C	72	29,320	7.14%	11.60%	4,782	4.46%	08/15/02
VA	MANASSAS	KOONS HONDA	D	66	24,582	7.40%	11.65%	3,476	4.25%	03/14/02
VA	MANASSAS	KOONS HONDA	C	66	28,817	7.40%	11.65%	4,081	4.25%	05/30/02
VA	ARLINGTON	BROWNS ARLINGTON HONDA/AMALGAMATED L	A	60	19,792	5.14%	9.35%	2,411	4.21%	10/14/02
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	20,803	7.40%	11.50%	2,839	4.10%	06/14/02
VA	ALEXANDRIA	SHEEHY HONDA	C	66	20,252	7.05%	11.05%	2,625	4.00%	09/27/01
VA	RICHMOND	CROWN ACURA	D	72	35,241	6.49%	10.49%	5,087	4.00%	12/14/01
VA	ALEXANDRIA	SHEEHY HONDA	D	72	18,706	7.75%	11.75%	2,753	4.00%	03/30/01
VA	NORFOLK	CHECKERED FLAG HONDA	B	66	24,751	6.70%	10.70%	3,192	4.00%	11/09/01
VA	NEWPORT NEWS	HALL ACURA	C	72	20,176	7.40%	11.39%	2,949	3.99%	05/29/02
VA	FREDERICKSBURG	POHANKA HONDA OF FREDERICKSBURG	C	60	12,086	7.75%	11.50%	1,360	3.75%	11/26/99
VA	VIENNA	ROSENTHAL HONDA	C	60	21,437	8.49%	12.24%	2,440	3.75%	05/15/00
VA	VIENNA	ROSENTHAL HONDA	C	60	18,015	7.49%	11.24%	2,021	3.75%	04/28/01
VA	VIENNA	ROSENTHAL HONDA	C	60	20,066	7.40%	11.15%	2,199	3.75%	01/26/02
VA	NORFOLK	CHECKERED FLAG HONDA	C	60	18,832	6.64%	10.39%	2,085	3.75%	10/08/02
VA	FAIRFAX	FAIRFAX HONDA	D	60	23,033	6.64%	10.39%	2,558	3.75%	10/15/02

VA - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
VA	VIENNA	ROSENTHAL HONDA	A	60	23,085	6.64%	10.39%	2,556	3.75%	10/08/02
VA	VIENNA	ROSENTHAL HONDA	D	60	19,236	6.89%	10.64%	2,093	3.75%	09/23/02
VA	MANASSAS	KOONS HONDA	B	60	18,198	7.24%	10.99%	2,031	3.75%	07/21/02
VA	ALEXANDRIA	LANDMARK HONDA	D	60	16,465	8.25%	11.99%	1,862	3.74%	03/25/00
VA	NEWPORT NEWS	CASEY HONDA	D	60	19,935	6.70%	10.40%	2,180	3.70%	10/27/01
VA	VIENNA	ROSENTHAL HONDA		48	11,490	6.70%	10.40%	988	3.70%	11/08/01
VA	VIENNA	ROSENTHAL HONDA	D	60	19,548	7.40%	11.10%	2,160	3.70%	02/06/02
VA	VIENNA	ROSENTHAL HONDA	D	60	21,058	7.40%	11.10%	2,327	3.70%	01/31/02
VA	CHESAPEAKE	RIDDLE ACURA	B	66	22,949	8.15%	11.85%	2,850	3.70%	02/07/02
VA	VIENNA	ROSENTHAL HONDA	D	60	17,674	7.24%	10.90%	1,885	3.66%	07/31/02
VA	VIENNA	ROSENTHAL HONDA	D	60	20,910	6.89%	10.50%	2,189	3.61%	09/20/02
VA	RICHMOND	WEST BROAD HONDA	D	60	14,093	7.14%	10.74%	1,507	3.60%	08/02/02
VA	VIENNA	ROSENTHAL HONDA	D	60	15,621	7.14%	10.74%	1,672	3.60%	08/02/02
VA	VIRGINIA BCH.	HALL HONDA	B	72	18,605	7.90%	11.49%	2,416	3.59%	10/19/01
VA	VIENNA	ROSENTHAL HONDA	D	60	17,334	7.40%	10.99%	1,857	3.59%	02/06/02
VA	CHESAPEAKE	RIDDLE ACURA	D	60	22,506	7.24%	10.79%	2,368	3.55%	07/23/02
VA	VIENNA	ROSENTHAL HONDA	A	60	21,750	7.14%	10.67%	2,280	3.53%	08/11/02
VA	WOODBRIIDGE	HENDRICK HONDA	B	60	26,764	7.73%	11.25%	2,824	3.52%	01/16/00
VA	CHESAPEAKE	RIDDLE ACURA	C	60	27,433	7.49%	11.00%	2,876	3.51%	08/20/99
VA	ALEXANDRIA	LANDMARK HONDA	A	60	23,511	7.49%	11.00%	2,464	3.51%	08/07/99
VA	VIRGINIA BCH.	HALL HONDA	D	60	20,756	7.49%	11.00%	2,174	3.51%	08/14/99
VA	VIENNA	ROSENTHAL HONDA	D	60	23,876	7.49%	11.00%	2,503	3.51%	08/28/99
VA	ALEXANDRIA	LANDMARK HONDA	D	60	24,556	7.49%	11.00%	2,574	3.51%	08/30/99
VA	VIENNA	ROSENTHAL HONDA	D	48	17,959	7.74%	11.25%	1,483	3.51%	10/21/99
VA	RICHMOND	WEST BROAD HONDA	B	60	9,301	7.74%	11.25%	968	3.51%	10/16/99
VA	ALEXANDRIA	LANDMARK HONDA	D	48	15,217	7.74%	11.25%	1,257	3.51%	01/07/00

VA - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
VA	VIENNA	ROSENTHAL HONDA	B	72	23,628	8.14%	11.65%	3,063	3.51%	08/02/02
VA	FALLS CHURCH	BILL PAGE HONDA	D	60	12,910	7.24%	10.75%	1,348	3.51%	07/13/99
VA	VIENNA	ROSENTHAL HONDA	D	36	4,907	7.24%	10.75%	298	3.51%	07/13/99
VA	VIENNA	ROSENTHAL HONDA	D	36	7,038	7.24%	10.75%	427	3.51%	07/13/99
VA	VIENNA	ROSENTHAL HONDA	B	60	22,487	8.98%	12.49%	2,408	3.51%	05/25/00
VA	ALEXANDRIA	LANDMARK HONDA	D	60	14,836	8.49%	12.00%	1,542	3.51%	01/09/01
VA	FAIRFAX	FAIRFAX HONDA	B	60	14,421	7.24%	10.75%	1,506	3.51%	07/20/02
VA	NORFOLK	CHECKERED FLAG HONDA	C	60	17,579	7.05%	10.55%	1,824	3.50%	09/30/01
VA	CHESAPEAKE	RIDDLE HONDA	D	66	19,566	9.49%	12.99%	2,339	3.50%	08/10/00
VA	ALEXANDRIA	SHEEHY HONDA	C	72	30,998	9.49%	12.99%	4,071	3.50%	01/12/01
VA	CHESAPEAKE	RIDDLE HONDA	C	72	25,096	9.49%	12.99%	3,313	3.50%	01/13/01
VA	VIENNA	ROSENTHAL HONDA	B	60	14,919	7.05%	10.55%	1,549	3.50%	07/26/01
VA	CHESAPEAKE	RIDDLE HONDA	D	60	26,800	7.05%	10.55%	2,779	3.50%	07/31/01
VA	FAIRFAX	FAIRFAX HONDA	A	60	19,431	7.05%	10.55%	2,018	3.50%	07/26/01
VA	HAMPTON	WILLIAMS HONDA	C	60	17,882	7.05%	10.55%	1,853	3.50%	07/30/01
VA	FALLS CHURCH	BILL PAGE HONDA		60	16,829	7.05%	10.55%	1,744	3.50%	08/02/01
VA	ALEXANDRIA	LANDMARK HONDA	C	60	16,311	7.05%	10.55%	1,694	3.50%	07/28/01
VA	FAIRFAX	FAIRFAX HONDA	D	60	20,824	7.05%	10.55%	2,162	3.50%	07/30/01
VA	ALEXANDRIA	LANDMARK HONDA	D	60	21,150	7.05%	10.55%	2,197	3.50%	07/30/01
VA	FAIRFAX	FAIRFAX HONDA	B	60	15,814	7.05%	10.55%	1,642	3.50%	07/28/01
VA	LEESBURG	LEESBURG HONDA	D	60	19,006	7.05%	10.55%	1,969	3.50%	07/31/01
VA	ALEXANDRIA	LANDMARK HONDA	C	60	21,151	7.05%	10.55%	2,149	3.50%	07/31/01
VA	RICHMOND	RICHMOND HONDA CO.	C	48	7,616	7.05%	10.55%	622	3.50%	07/31/01
VA	FAIRFAX	FAIRFAX HONDA	D	60	24,262	7.05%	10.55%	2,519	3.50%	07/31/01
VA	ARLINGTON	BROWNS ARLINGTON HONDA/AMALGAMATED L	C	60	16,257	7.05%	10.55%	1,684	3.50%	08/04/01
VA	ALEXANDRIA	LANDMARK HONDA	B	60	10,000	7.05%	10.55%	1,039	3.50%	08/06/01

VA - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
VA	LEESBURG	LEESBURG HONDA	B	60	14,664	7.05%	10.55%	1,519	3.50%	08/10/01
VA	FREDERICKSBURG	POHANKA HONDA OF FREDERICKSBURG	B	60	13,217	7.05%	10.55%	1,362	3.50%	08/06/01
VA	ARLINGTON	BROWNS ARLINGTON HONDA/AMALGAMATED L	D	60	19,332	7.05%	10.55%	2,003	3.50%	08/09/01
VA	ALEXANDRIA	SHEEHY HONDA	A	60	13,907	7.05%	10.55%	1,441	3.50%	08/16/01
VA	FAIRFAX	FAIRFAX HONDA	C	60	17,329	7.05%	10.55%	1,799	3.50%	08/09/01
VA	CHRISTIANSBURG	DUNCAN HONDA	B	60	20,359	7.05%	10.55%	2,113	3.50%	08/18/01
VA	CHESAPEAKE	RIDDLE HONDA	A	48	9,794	7.05%	10.55%	779	3.50%	08/11/01
VA	WILLIAMSBURG	WILLIAMSBURG HONDA	B	60	17,213	7.05%	10.55%	1,754	3.50%	08/13/01
VA	FAIRFAX	FAIRFAX HONDA	D	60	21,930	7.05%	10.55%	2,277	3.50%	08/14/01
VA	LEESBURG	LEESBURG HONDA	A	60	16,543	7.05%	10.55%	1,714	3.50%	08/11/01
VA	CHRISTIANSBURG	DUNCAN HONDA	C	60	16,200	7.05%	10.55%	1,681	3.50%	08/15/01
VA	LEESBURG	LEESBURG HONDA	B	60	14,564	7.05%	10.55%	1,509	3.50%	08/15/01
VA	VIENNA	ROSENTHAL HONDA	B	60	15,108	7.05%	10.55%	1,568	3.50%	08/18/01
VA	VIENNA	ROSENTHAL HONDA	B	60	18,949	7.05%	10.55%	1,967	3.50%	08/18/01
VA	ALEXANDRIA	LANDMARK HONDA	A	60	16,464	7.05%	10.55%	1,710	3.50%	08/18/01
VA	VIRGINIA BCH.	HALL HONDA	C	60	17,441	7.05%	10.55%	1,810	3.50%	08/20/01
VA	ARLINGTON	BROWNS ARLINGTON HONDA/AMALGAMATED L	B	60	15,481	7.05%	10.55%	1,604	3.50%	08/18/01
VA	VIENNA	ROSENTHAL HONDA	A	60	15,200	7.05%	10.55%	1,579	3.50%	09/04/01
VA	VIENNA	ROSENTHAL HONDA	D	60	18,977	7.05%	10.55%	1,971	3.50%	08/22/01
VA	FALLS CHURCH	RADLEY ACURA	A	60	18,683	7.05%	10.55%	1,899	3.50%	08/27/01
VA	FAIRFAX	FAIRFAX HONDA		60	17,573	7.05%	10.55%	1,825	3.50%	08/25/01
VA	MANASSAS	KOONS HONDA	C	60	11,227	7.05%	10.55%	1,166	3.50%	08/31/01
VA	VIENNA	ROSENTHAL HONDA	C	60	20,369	7.05%	10.55%	2,116	3.50%	08/25/01
VA	FAIRFAX	FAIRFAX HONDA	A	60	12,299	7.05%	10.55%	1,277	3.50%	08/23/01

**VA - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	12	12.37	12	12.37
B	20	20.62	32	32.99
C	28	28.87	60	61.86
D	37	38.14	97	100.00

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

VT - Case Summary of Top 100 Percentage Point 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	D	60	15,668	7.49%	10.99%	1,602	3.50%	09/04/01
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	D	60	15,797	7.24%	10.74%	1,610	3.50%	07/01/02
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	C	60	11,368	11.35%	14.60%	1,162	3.25%	10/07/00
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	C	60	28,178	7.49%	10.49%	2,516	3.00%	09/27/01
VT	RUTLAND	SHEARER HONDA	C	66	18,000	7.25%	9.50%	1,299	2.25%	10/31/01
VT	S. BURLINGTON	LEWIS ACURA	A	60	17,243	8.10%	10.35%	1,158	2.25%	04/14/01
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	C	72	27,187	6.10%	8.25%	2,027	2.15%	01/14/03
VT	RUTLAND	SHEARER HONDA	B	60	12,969	8.10%	10.25%	814	2.15%	03/19/01
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	16,350	7.49%	9.50%	950	2.01%	06/21/01
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	C	60	9,090	10.49%	12.49%	561	2.00%	10/05/01
VT	BERLIN	TOWN & COUNTRY HONDA	C	60	21,878	5.49%	7.49%	1,229	2.00%	02/18/02
VT	RUTLAND	SHEARER HONDA	B	60	10,840	6.24%	8.24%	616	2.00%	06/13/02
VT	RUTLAND	SHEARER HONDA	A	60	19,967	4.75%	6.75%	1,110	2.00%	11/25/02
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	B	60	24,573	6.10%	8.10%	1,393	2.00%	02/07/03
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	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	B	60	16,521	6.10%	8.10%	937	2.00%	03/25/03
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	C	36	7,504	11.60%	13.60%	259	2.00%	07/07/99
VT	BERLIN	TOWN & COUNTRY HONDA	B	48	8,814	7.40%	9.40%	399	2.00%	08/26/99
VT	BERLIN	TOWN & COUNTRY HONDA	A	48	14,286	7.40%	9.40%	647	2.00%	08/31/99
VT	BERLIN	TOWN & COUNTRY HONDA	A	60	8,470	7.90%	9.90%	493	2.00%	02/15/00
VT	RUTLAND	SHEARER HONDA	A	48	6,427	7.90%	9.90%	292	2.00%	02/21/00

VT - Case Summary of Top 100 Percentage Point 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	A	60	22,641	7.40%	9.40%	1,307	2.00%	02/22/00
VT	BERLIN	TOWN & COUNTRY HONDA	B	60	8,750	9.10%	11.10%	517	2.00%	10/28/00
VT	BERLIN	TOWN & COUNTRY HONDA	A	60	13,700	8.85%	10.85%	808	2.00%	10/23/00
VT	RUTLAND	SHEARER HONDA	C	60	15,953	6.50%	8.50%	910	2.00%	02/17/01
VT	RUTLAND	SHEARER HONDA	A	60	19,874	6.50%	8.50%	1,133	2.00%	02/20/01
VT	RUTLAND	SHEARER HONDA	A	60	11,295	6.50%	8.50%	644	2.00%	02/27/01
VT	RUTLAND	SHEARER HONDA	C	60	13,508	8.60%	10.60%	793	2.00%	03/12/01
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	D	72	21,401	7.90%	9.90%	1,557	2.00%	01/24/02
VT	RUTLAND	SHEARER HONDA	C	72	19,500	7.40%	9.40%	1,380	2.00%	02/20/02
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	48	9,765	7.49%	9.49%	443	2.00%	05/16/02
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	C	54	10,953	7.49%	9.49%	564	2.00%	06/18/02
VT	BERLIN	TOWN & COUNTRY HONDA	A	60	14,006	4.60%	6.60%	784	2.00%	12/20/02
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	D	60	15,094	8.85%	10.85%	889	2.00%	02/14/03
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	D	60	17,672	7.35%	9.35%	1,019	2.00%	02/17/03
VT	RUTLAND	SHEARER HONDA	A	60	19,571	2.99%	4.99%	1,060	2.00%	02/17/03
VT	RUTLAND	SHEARER HONDA	B	60	19,955	2.99%	4.99%	1,080	2.00%	02/25/03
VT	RUTLAND	SHEARER HONDA	A	60	16,917	2.99%	4.99%	916	2.00%	02/22/03
VT	RUTLAND	SHEARER HONDA	D	36	8,058	13.60%	15.60%	283	2.00%	08/24/00
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	D	60	15,585	8.74%	10.74%	938	2.00%	10/05/01
VT	RUTLAND	SHEARER HONDA	D	60	11,480	10.29%	12.29%	689	2.00%	01/05/02
VT	RUTLAND	SHEARER HONDA	C	60	20,074	7.00%	9.00%	1,153	2.00%	10/10/02
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	D	60	17,011	6.85%	8.85%	974	2.00%	02/12/03
VT	BERLIN	TOWN & COUNTRY HONDA		36	15,841	4.60%	6.50%	489	1.90%	12/31/02
VT	LEBANON	GERRISH AUTO SHOW	B	72	19,057	8.85%	10.74%	1,329	1.89%	11/11/00

VT - Case Summary of Top 100 Percentage Point 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	D	60	24,044	9.10%	10.99%	1,342	1.89%	06/17/00
VT	BERLIN	TOWN & COUNTRY HONDA	D	48	10,731	13.10%	14.99%	489	1.89%	06/23/00
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	17,178	7.90%	9.75%	923	1.85%	02/26/00
VT	RUTLAND	SHEARER HONDA	C	60	12,156	8.10%	9.95%	655	1.85%	03/16/01
VT	RUTLAND	SHEARER HONDA	A	60	17,602	7.15%	8.99%	931	1.84%	12/20/99
VT	RUTLAND	SHEARER HONDA	A	48	11,329	3.85%	5.69%	452	1.84%	03/27/03
VT	BERLIN	TOWN & COUNTRY HONDA	D	60	13,470	7.65%	9.49%	729	1.84%	04/04/02
VT	BERLIN	TOWN & COUNTRY HONDA	D	60	17,364	7.10%	8.90%	898	1.80%	07/09/99
VT	SHELBURNE	THE AUTOMASTER HONDA	B	60	15,383	7.10%	8.90%	800	1.80%	06/24/99
VT	RUTLAND	SHEARER HONDA	D	60	35,413	6.10%	7.90%	1,804	1.80%	03/14/03
VT	BERLIN	TOWN & COUNTRY HONDA	B	48	9,092	9.10%	10.90%	377	1.80%	10/25/00
VT	S. BURLINGTON	LEWIS ACURA	A	60	30,368	4.99%	6.79%	1,553	1.80%	02/28/02
VT	RUTLAND	SHEARER HONDA	A	60	13,373	8.15%	9.95%	701	1.80%	02/17/00
VT	RUTLAND	SHEARER HONDA	A	60	14,737	6.60%	8.39%	752	1.79%	06/14/99
VT	RUTLAND	SHEARER HONDA	A	60	23,468	2.99%	4.75%	1,116	1.76%	02/25/03
VT	RUTLAND	SHEARER HONDA	D	60	15,222	7.49%	9.25%	773	1.76%	07/13/01
VT	RUTLAND	SHEARER HONDA	A	60	8,168	7.15%	8.90%	410	1.75%	11/13/99
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	A	60	13,737	10.60%	12.35%	742	1.75%	12/05/00
VT	RUTLAND	SHEARER HONDA	C	60	11,879	5.00%	6.75%	578	1.75%	12/10/02
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	D	60	23,354	6.15%	7.90%	1,157	1.75%	03/15/02
VT	BENNINGTON	CARBONE HONDA OF BENNINGTON	D	60	15,100	8.50%	10.25%	773	1.75%	12/10/02
VT	S. BURLINGTON	LEWIS ACURA	A	60	19,718	4.75%	6.49%	970	1.74%	10/05/02
VT	BERLIN	TOWN & COUNTRY HONDA	A	60	11,093	7.10%	8.75%	525	1.65%	06/29/99
VT	S. BURLINGTON	LEWIS ACURA	A	60	19,046	5.29%	6.90%	874	1.61%	08/16/02
VT	RUTLAND	SHEARER HONDA	A	60	18,087	6.90%	8.50%	827	1.60%	08/27/99

VT - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
VT	BERLIN	TOWN & COUNTRY HONDA	B	60	12,049	7.65%	9.25%	557	1.60%	01/29/00
VT	BERLIN	TOWN & COUNTRY HONDA	C	60	9,794	7.35%	8.95%	451	1.60%	05/21/01
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	A	48	15,713	6.40%	7.99%	558	1.59%	03/29/02
VT	BERLIN	TOWN & COUNTRY HONDA	A	60	22,881	7.15%	8.69%	1,011	1.54%	01/14/00
VT	BERLIN	TOWN & COUNTRY HONDA	B	60	14,117	6.99%	8.50%	610	1.51%	06/16/01
VT	RUTLAND	SHEARER HONDA	A	60	15,598	6.99%	8.50%	674	1.51%	06/21/01
VT	SHELBURNE	THE AUTOMASTER HONDA	A	60	15,962	2.99%	4.49%	649	1.50%	02/21/03
VT	SHELBURNE	THE AUTOMASTER HONDA	A	60	19,000	2.99%	4.49%	783	1.50%	02/21/03
VT	RUTLAND	SHEARER HONDA	A	60	25,497	3.49%	4.99%	1,039	1.50%	02/21/03
VT	SHELBURNE	THE AUTOMASTER HONDA	A	60	30,788	3.49%	4.99%	1,279	1.50%	02/19/03
VT	RUTLAND	SHEARER HONDA	D	60	20,181	6.90%	8.40%	865	1.50%	08/31/99
VT	SHELBURNE	THE AUTOMASTER HONDA	D	60	14,921	7.90%	9.40%	663	1.50%	03/10/00
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	11,963	6.99%	8.49%	513	1.50%	08/10/01
VT	BERLIN	TOWN & COUNTRY HONDA	C	60	13,926	6.25%	7.75%	592	1.50%	11/16/01
VT	BERLIN	TOWN & COUNTRY HONDA	A	60	10,437	6.40%	7.90%	444	1.50%	01/19/02
VT	BERLIN	TOWN & COUNTRY HONDA	A	60	11,088	6.40%	7.90%	472	1.50%	02/02/02
VT	BERLIN	TOWN & COUNTRY HONDA	C	48	11,200	6.49%	7.99%	375	1.50%	06/14/02
VT	BERLIN	TOWN & COUNTRY HONDA	A	60	31,794	3.49%	4.99%	1,296	1.50%	02/15/03
VT	RUTLAND	SHEARER HONDA	A	60	14,166	6.50%	7.99%	599	1.49%	02/22/01
VT	RUTLAND	SHEARER HONDA	A	48	11,964	6.50%	7.99%	398	1.49%	02/28/01

***VT - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	42	42.86	42	42.86
B	15	15.31	57	58.16
C	18	18.37	75	76.53
D	23	23.47	98	100.00

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

WA - Case Summary of Top 100 Percentage Point Markup

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
WA	KIRKLAND	HONDA OF KIRKLAND	A	48	10,251	8.25%	13.50%	1,252	5.25%	06/02/01
WA	VANCOUVER	DICK HANNAH HONDA	D	72	23,675	7.49%	12.00%	3,861	4.51%	12/08/02
WA	AUBURN	HINSHAWS HONDA	D	72	17,646	8.49%	12.99%	2,970	4.50%	03/25/01
WA	RENTON	RENTON HONDA	D	72	35,298	8.25%	12.75%	5,928	4.50%	05/19/01
WA	EDMONDS	LYNNWOOD HONDA	D	72	28,650	6.99%	11.49%	4,713	4.50%	10/10/02
WA	TACOMA	SOUTH TACOMA HONDA	D	72	20,398	6.24%	10.49%	3,118	4.25%	10/27/02
WA	VANCOUVER	DICK HANNAH HONDA	D	72	19,127	6.99%	11.24%	2,910	4.25%	04/03/02
WA	EVERETT	KLEIN HONDA	C	60	16,220	6.34%	10.50%	1,991	4.16%	02/28/03
WA	SEATTLE	HONDA OF SEATTLE	A	60	14,800	7.50%	11.52%	1,778	4.02%	08/15/99
WA	BREMERTON	WEST HILLS HONDA	D	60	19,626	7.49%	11.49%	2,348	4.00%	03/25/02
WA	OLYMPIA	CAPITOL CITY HONDA	C	72	20,150	7.49%	11.49%	2,954	4.00%	07/16/02
WA	YAKIMA	LYNCH MOTOR COMPANY	C	72	18,075	7.49%	11.49%	2,623	4.00%	07/20/02
WA	AUBURN	HINSHAWS HONDA	D	72	24,256	7.49%	11.49%	3,555	4.00%	07/27/02
WA	RENTON	RENTON HONDA	D	72	22,473	7.49%	11.49%	3,300	4.00%	08/12/02
WA	SPOKANE	HONDA OF SPOKANE	D	72	26,620	7.49%	11.49%	3,908	4.00%	09/29/02
WA	SEATTLE	ACURA OF SEATTLE	B	72	17,082	6.49%	10.49%	2,466	4.00%	01/08/03
WA	KIRKLAND	HONDA OF KIRKLAND	D	72	18,914	6.49%	10.49%	2,727	4.00%	01/31/03
WA	SPOKANE	DOWNTOWN HONDA		66	17,508	8.25%	12.25%	2,344	4.00%	07/02/01
WA	EVERETT	KLEIN HONDA	B	60	15,971	7.75%	11.75%	1,922	4.00%	11/03/01
WA	TACOMA	SOUTH TACOMA HONDA	B	48	7,352	7.75%	11.75%	690	4.00%	11/12/01
WA	AUBURN	HINSHAWS HONDA	D	72	23,225	6.99%	10.99%	3,376	4.00%	10/13/02
WA	BELLEVUE	HONDA AUTO CENTER OF BELLEVUE	D	72	19,695	6.99%	10.99%	2,814	4.00%	10/20/02
WA	BELLEVUE	HONDA AUTO CENTER OF BELLEVUE	B	72	18,424	6.99%	10.99%	2,682	4.00%	10/26/02
WA	VANCOUVER	DICK HANNAH HONDA	D	72	23,357	6.99%	10.95%	3,372	3.96%	02/02/03
WA	VANCOUVER	DICK HANNAH HONDA		36	15,596	7.49%	11.25%	1,017	3.76%	12/09/01

WA - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
WA	VANCOUVER	DICK HANNAH HONDA	D	60	14,197	6.99%	10.75%	1,584	3.76%	11/30/02
WA	VANCOUVER	DICK HANNAH HONDA	A	60	20,457	7.74%	11.49%	2,253	3.75%	05/05/02
WA	BELLEVUE	HONDA AUTO CENTER OF BELLEVUE	C	66	25,799	6.99%	10.74%	3,189	3.75%	10/09/02
WA	EDMONDS	LYNNWOOD HONDA	B	60	8,277	6.34%	9.99%	890	3.65%	02/26/03
WA	RENTON	RENTON HONDA	C	36	10,380	8.25%	11.90%	662	3.65%	08/08/01
WA	LYNNWOOD	ACURA OF LYNNWOOD		60	18,647	6.34%	9.99%	1,959	3.65%	02/28/03
WA	LYNNWOOD	ACURA OF LYNNWOOD	D	72	25,330	6.84%	10.49%	3,347	3.65%	02/27/03
WA	SEATTLE	HONDA OF SEATTLE	C	60	10,987	7.74%	11.25%	1,156	3.51%	07/07/99
WA	SEATTLE	HONDA OF SEATTLE	D	60	16,248	7.99%	11.50%	1,715	3.51%	08/10/99
WA	RENTON	RENTON HONDA	A	60	16,543	7.99%	11.50%	1,718	3.51%	08/17/99
WA	AUBURN	HINSHAWS HONDA	C	72	28,991	10.24%	13.75%	3,882	3.51%	10/12/00
WA	RENTON	RENTON HONDA	B	60	15,173	8.24%	11.75%	1,608	3.51%	10/10/99
WA	AUBURN	HINSHAWS HONDA	C	60	18,843	8.99%	12.50%	2,013	3.51%	05/05/00
WA	SEATTLE	HONDA OF SEATTLE	C	72	16,799	8.99%	12.50%	2,166	3.51%	01/06/01
WA	BELLEVUE	HONDA AUTO CENTER OF BELLEVUE	C	60	16,072	9.49%	12.99%	1,688	3.50%	07/13/00
WA	SEATTLE	HONDA OF SEATTLE	B	60	22,113	9.49%	12.99%	2,378	3.50%	08/19/00
WA	SEATTLE	HONDA OF SEATTLE	C	60	18,147	9.49%	12.99%	1,951	3.50%	08/21/00
WA	SEATTLE	HONDA OF SEATTLE	A	60	14,837	9.49%	12.99%	1,595	3.50%	08/25/00
WA	AUBURN	HINSHAWS HONDA	C	60	20,773	9.49%	12.99%	2,228	3.50%	08/29/00
WA	SEATTLE	HONDA OF SEATTLE	A	60	9,698	9.24%	12.74%	1,039	3.50%	09/24/00
WA	KIRKLAND	HONDA OF KIRKLAND	B	60	22,960	9.24%	12.74%	2,458	3.50%	10/11/00
WA	SEATTLE	HONDA OF SEATTLE	C	60	15,027	9.24%	12.74%	1,610	3.50%	10/21/00
WA	EVERETT	KLEIN HONDA	C	60	13,953	9.24%	12.74%	1,460	3.50%	11/19/00
WA	BELLEVUE	HONDA AUTO CENTER OF BELLEVUE	B	60	22,544	9.24%	12.74%	2,414	3.50%	12/01/00
WA	EDMONDS	LYNNWOOD HONDA	D	60	21,387	6.49%	9.99%	2,198	3.50%	12/20/02
WA	BREMERTON	WEST HILLS HONDA	C	72	32,556	6.99%	10.49%	4,124	3.50%	01/09/03

WA - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
WA	ABERDEEN	ABERDEEN HONDA	D	72	28,541	6.99%	10.49%	3,621	3.50%	01/23/03
WA	EDMONDS	LYNNWOOD HONDA		60	23,151	6.49%	9.99%	2,380	3.50%	01/26/03
WA	VANCOUVER	DICK HANNAH HONDA	C	72	26,392	6.99%	10.49%	3,287	3.50%	02/02/03
WA	AUBURN	HINSHAWS HONDA	B	72	22,272	6.99%	10.49%	2,831	3.50%	02/06/03
WA	SEATTLE	HONDA OF SEATTLE	D	60	16,924	6.49%	9.99%	1,736	3.50%	02/06/03
WA	EDMONDS	LYNNWOOD HONDA	D	72	20,204	6.99%	10.49%	2,564	3.50%	02/08/03
WA	EDMONDS	LYNNWOOD HONDA	A	60	14,284	6.49%	9.99%	1,474	3.50%	02/10/03
WA	RENTON	RENTON HONDA		60	20,007	6.49%	9.99%	2,061	3.50%	02/15/03
WA	FIFE	PAUL HINSHAW ACURA	D	60	26,395	6.49%	9.99%	2,725	3.50%	02/22/03
WA	KENNEWICK	HONDA OF TRI-CITIES	C	60	17,981	6.34%	9.84%	1,847	3.50%	02/28/03
WA	BURLINGTON	SIMS HONDA	D	60	20,930	6.34%	9.84%	2,151	3.50%	03/05/03
WA	RENTON	RENTON HONDA	D	60	26,346	6.34%	9.84%	2,708	3.50%	03/07/03
WA	RENTON	RENTON HONDA	C	60	17,478	6.34%	9.84%	1,796	3.50%	03/21/03
WA	RENTON	RENTON HONDA	D	60	28,294	6.34%	9.84%	2,847	3.50%	03/20/03
WA	SEATTLE	HONDA OF SEATTLE	D	60	11,369	6.34%	9.84%	1,169	3.50%	03/21/03
WA	BREMERTON	WEST HILLS HONDA	D	60	18,320	6.34%	9.84%	1,879	3.50%	03/22/03
WA	FIFE	HONDA OF FIFE	D	60	20,965	6.34%	9.84%	2,154	3.50%	03/23/03
WA	SEATTLE	HONDA OF SEATTLE	B	60	13,252	7.75%	11.25%	1,390	3.50%	06/01/99
WA	EDMONDS	LYNNWOOD HONDA	D	60	18,316	8.00%	11.50%	1,924	3.50%	08/08/99
WA	EDMONDS	LYNNWOOD HONDA	B	60	15,250	8.00%	11.50%	1,602	3.50%	08/11/99
WA	EDMONDS	LYNNWOOD HONDA	C	60	15,452	8.00%	11.50%	1,623	3.50%	08/13/99
WA	SEATTLE	HONDA OF SEATTLE	D	60	13,643	8.00%	11.50%	1,437	3.50%	08/24/99
WA	FIFE	PAUL HINSHAW ACURA	C	72	19,578	9.75%	13.25%	2,604	3.50%	01/31/01
WA	SEATTLE	HONDA OF SEATTLE	C	60	18,215	8.75%	12.25%	1,939	3.50%	02/08/01
WA	EVERETT	KLEIN HONDA	D	60	15,374	8.75%	12.25%	1,637	3.50%	02/14/01
WA	TACOMA	SOUTH TACOMA HONDA	D	72	24,595	9.75%	13.25%	3,271	3.50%	02/17/01

WA - Case Summary of Top 100 Percentage Point Markup

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
WA	SEATTLE	HONDA OF SEATTLE	B	60	13,351	8.75%	12.25%	1,421	3.50%	02/17/01
WA	SEATTLE	HONDA OF SEATTLE	C	60	19,454	8.75%	12.25%	2,070	3.50%	02/17/01
WA	EDMONDS	LYNNWOOD HONDA		60	11,740	8.75%	12.25%	1,252	3.50%	02/18/01
WA	RENTON	RENTON HONDA	C	60	18,959	8.75%	12.25%	2,018	3.50%	02/20/01
WA	FIFE	PAUL HINSHAW ACURA	C	60	14,651	8.75%	12.25%	1,562	3.50%	02/20/01
WA	EVERETT	KLEIN HONDA	D	72	23,489	9.75%	13.25%	3,118	3.50%	02/22/01
WA	BELLINGHAM	NORTHWEST HONDA	D	72	18,257	9.75%	13.25%	2,380	3.50%	02/22/01
WA	RENTON	RENTON HONDA	B	60	22,133	8.75%	12.25%	2,356	3.50%	02/23/01
WA	TACOMA	SOUTH TACOMA HONDA	A	60	13,284	8.75%	12.25%	1,417	3.50%	02/24/01
WA	SEATTLE	HONDA OF SEATTLE		36	19,267	8.75%	12.25%	1,184	3.50%	02/27/01
WA	EDMONDS	LYNNWOOD HONDA	C	60	13,047	8.75%	12.25%	1,361	3.50%	02/26/01
WA	EVERETT	KLEIN HONDA	D	60	12,766	8.49%	11.99%	1,351	3.50%	03/08/01
WA	FIFE	HONDA OF FIFE	C	60	12,573	8.49%	11.99%	1,333	3.50%	03/07/01
WA	FIFE	PAUL HINSHAW ACURA	D	72	25,414	9.75%	13.25%	3,367	3.50%	03/03/01
WA	TACOMA	SOUTH TACOMA HONDA	C	72	25,068	8.49%	11.99%	3,255	3.50%	03/17/01
WA	EDMONDS	LYNNWOOD HONDA	D	60	15,138	8.49%	11.99%	1,601	3.50%	03/17/01
WA	KIRKLAND	HONDA OF KIRKLAND	D	60	19,086	8.49%	11.99%	1,978	3.50%	03/31/01
WA	RENTON	RENTON HONDA		60	20,511	8.49%	11.99%	2,175	3.50%	04/07/01
WA	RENTON	RENTON HONDA	C	60	19,837	8.49%	11.99%	2,104	3.50%	04/13/01
WA	SEATTLE	HONDA OF SEATTLE	D	60	8,975	8.49%	11.99%	931	3.50%	04/13/01
WA	SEATTLE	HONDA OF SEATTLE	C	60	23,059	8.49%	11.99%	2,446	3.50%	04/16/01
WA	SEATTLE	HONDA OF SEATTLE	C	60	15,770	8.49%	11.99%	1,672	3.50%	04/21/01
WA	LYNNWOOD	ACURA OF LYNNWOOD	B	60	16,844	8.49%	11.99%	1,785	3.50%	04/21/01

**WA - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	8	8.70	8	8.70
B	15	16.30	23	25.00
C	30	32.61	53	57.61
D	39	42.39	92	100.00

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

WI - Case Summary of Top 100 Percentage Point 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	D	72	21,621	6.54%	11.04%	3,529	4.50%	12/10/02
WI	GREENFIELD	SCHLOSSMANN'S HONDA	D	66	17,681	7.34%	11.59%	2,501	4.25%	04/30/02
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	D	60	17,264	7.74%	11.25%	1,815	3.51%	10/15/99
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	60	16,494	6.19%	9.69%	1,690	3.50%	02/03/03
WI	MILWAUKEE	RUSS DARROW HONDA	D	60	17,307	6.19%	9.69%	1,773	3.50%	02/15/03
WI	MILWAUKEE	RUSS DARROW HONDA	D	60	11,122	7.75%	11.25%	1,166	3.50%	09/08/99
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	19,236	7.75%	11.25%	2,018	3.50%	11/26/99
WI	GREENFIELD	SCHLOSSMANN'S HONDA	D	60	16,426	7.75%	11.25%	1,719	3.50%	01/08/00
WI	GLENDALE	DAVID HOBBS HONDA	A	60	21,431	7.75%	11.25%	2,248	3.50%	01/21/00
WI	MILWAUKEE	RUSS DARROW HONDA	C	60	26,356	7.75%	11.25%	2,720	3.50%	01/27/00
WI	MILWAUKEE	RUSS DARROW HONDA	D	60	17,670	8.00%	11.50%	1,859	3.50%	03/31/00
WI	MILWAUKEE	RUSS DARROW HONDA	B	72	19,626	9.75%	13.25%	2,603	3.50%	07/19/00
WI	MILWAUKEE	RUSS DARROW HONDA	D	72	20,194	9.75%	13.25%	2,679	3.50%	07/21/00
WI	MILWAUKEE	RUSS DARROW HONDA	B	72	24,741	9.75%	13.25%	3,282	3.50%	07/31/00
WI	MILWAUKEE	RUSS DARROW HONDA	B	72	21,806	10.00%	13.50%	2,904	3.50%	08/30/00
WI	WAUKESHA	WILDE HONDA CARS	C	72	12,538	9.00%	12.50%	1,644	3.50%	10/03/00
WI	WAUKESHA	WILDE HONDA CARS	A	60	8,822	8.75%	12.25%	938	3.50%	10/04/00
WI	WAUKESHA	WILDE HONDA CARS	C	60	20,077	8.75%	12.25%	2,137	3.50%	10/30/00
WI	OSHKOSH	BERGSTROM HONDA	D	60	17,184	8.75%	12.25%	1,787	3.50%	11/01/00
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	72	22,148	9.75%	13.25%	2,940	3.50%	11/15/00

WI - Case Summary of Top 100 Percentage Point Markups

Dealer State	Dealer City	Dealer Name	Credit Quality Grade	Term	Amount Financed	Buyrate	APR	Markup in Dollars	Markup in Percent	Contract Date
WI	WAUKESHA	WILDE HONDA CARS		60	17,352	8.75%	12.25%	1,846	3.50%	12/26/00
WI	WAUKESHA	WILDE HONDA CARS	B	72	23,569	9.75%	13.25%	3,129	3.50%	12/22/00
WI	WAUKESHA	WILDE HONDA CARS	B	60	16,818	8.75%	12.25%	1,789	3.50%	01/11/01
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	60	17,612	8.49%	11.99%	1,867	3.50%	02/16/01
WI	WAUKESHA	WILDE HONDA CARS	C	60	14,283	8.49%	11.99%	1,514	3.50%	03/07/01
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	16,754	7.99%	11.49%	1,764	3.50%	04/06/01
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	C	60	17,096	7.99%	11.49%	1,799	3.50%	04/17/01
WI	WAUKESHA	WILDE HONDA CARS	C	60	20,822	7.99%	11.49%	2,192	3.50%	04/21/01
WI	GLENDALE	DAVID HOBBS HONDA	D	60	20,745	7.65%	11.15%	2,173	3.50%	05/05/01
WI	GLENDALE	DAVID HOBBS HONDA	D	60	22,505	7.65%	11.15%	2,357	3.50%	05/12/01
WI	WAUKESHA	WILDE HONDA CARS	D	60	15,264	7.65%	11.15%	1,599	3.50%	05/19/01
WI	WAUKESHA	WILDE HONDA CARS	D	60	19,194	7.49%	10.99%	2,006	3.50%	05/26/01
WI	WAUKESHA	WILDE HONDA CARS	C	60	21,766	7.49%	10.99%	2,275	3.50%	05/31/01
WI	MILWAUKEE	RUSS DARROW HONDA	C	60	6,822	7.49%	10.99%	697	3.50%	05/28/01
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	13,959	7.49%	10.99%	1,457	3.50%	06/01/01
WI	WAUKESHA	WILDE HONDA CARS	B	60	18,900	7.49%	10.99%	1,975	3.50%	06/02/01
WI	WAUKESHA	WILDE HONDA CARS	D	60	17,339	7.49%	10.99%	1,812	3.50%	06/18/01
WI	WAUKESHA	WILDE HONDA CARS	A	60	15,890	7.49%	10.99%	1,660	3.50%	06/13/01
WI	WAUKESHA	WILDE HONDA CARS	D	60	18,327	7.49%	10.99%	1,874	3.50%	06/16/01
WI	WAUKESHA	WILDE HONDA CARS	C	60	14,820	7.49%	10.99%	1,549	3.50%	06/18/01
WI	WAUKESHA	WILDE HONDA CARS	D	72	25,012	8.49%	11.99%	3,254	3.50%	06/18/01
WI	WAUKESHA	WILDE HONDA CARS	D	60	19,836	7.49%	10.99%	2,028	3.50%	06/16/01

WI - Case Summary of Top 100 Percentage Point 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	D	60	18,378	7.49%	10.99%	1,879	3.50%	06/22/01
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	60	16,832	7.49%	10.99%	1,759	3.50%	07/03/01
WI	MILWAUKEE	RUSS DARROW HONDA	D	72	29,390	8.49%	11.99%	3,820	3.50%	07/20/01
WI	WAUKESHA	WILDE HONDA CARS	A	60	10,602	7.49%	10.99%	1,108	3.50%	07/23/01
WI	GREENFIELD	SCHLOSSMANN'S HONDA	C	60	11,373	7.49%	10.99%	1,186	3.50%	08/11/01
WI	WAUKESHA	WILDE HONDA CARS	C	72	18,926	8.49%	11.99%	2,413	3.50%	08/15/01
WI	WAUKESHA	WILDE HONDA CARS	C	72	31,220	8.49%	11.99%	3,982	3.50%	08/18/01
WI	WAUKESHA	WILDE HONDA CARS	C	60	23,482	7.49%	10.99%	2,454	3.50%	08/22/01
WI	WAUKESHA	WILDE HONDA CARS	C	60	16,929	7.49%	10.99%	1,730	3.50%	08/27/01
WI	WAUKESHA	WILDE HONDA CARS	D	60	15,995	7.49%	10.99%	1,672	3.50%	09/07/01
WI	WAUKESHA	WILDE HONDA CARS	D	60	18,397	7.49%	10.99%	1,922	3.50%	08/30/01
WI	WAUKESHA	WILDE HONDA CARS	D	60	14,428	7.49%	10.99%	1,508	3.50%	09/11/01
WI	WAUKESHA	WILDE HONDA CARS	C	60	16,752	7.49%	10.99%	1,751	3.50%	09/19/01
WI	WAUKESHA	WILDE HONDA CARS	C	60	19,713	7.49%	10.99%	2,060	3.50%	10/08/01
WI	GLENDALE	DAVID HOBBS HONDA		60	16,036	6.49%	9.99%	1,651	3.50%	11/29/01
WI	GREENFIELD	BOYLAND HONDA	D	60	18,096	6.49%	9.99%	1,825	3.50%	12/08/01
WI	WAUKESHA	WILDE HONDA CARS	B	60	14,347	6.49%	9.99%	1,477	3.50%	12/10/01
WI	GREENFIELD	SCHLOSSMANN'S HONDA	B	60	16,812	6.49%	9.99%	1,731	3.50%	12/18/01
WI	GREENFIELD	SCHLOSSMANN'S HONDA	B	60	20,264	6.25%	9.75%	2,080	3.50%	01/05/02
WI	WAUKESHA	WILDE HONDA CARS	C	72	24,081	8.34%	11.84%	3,064	3.50%	04/27/02
WI	GREENFIELD	BOYLAND HONDA	D	72	24,667	8.34%	11.84%	3,199	3.50%	05/08/02
WI	GREENFIELD	BOYLAND HONDA	D	60	18,421	7.14%	10.64%	1,914	3.50%	07/13/02
WI	GREENFIELD	BOYLAND HONDA	D	60	15,167	7.14%	10.64%	1,576	3.50%	07/31/02
WI	GREENFIELD	SCHLOSSMANN'S HONDA	B	60	12,549	7.14%	10.64%	1,304	3.50%	08/31/02
WI	MILWAUKEE	RUSS DARROW HONDA	D	60	19,986	7.14%	10.64%	2,077	3.50%	09/09/02

WI - Case Summary of Top 100 Percentage Point 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	C	60	16,466	7.14%	10.64%	1,711	3.50%	09/10/02
WI	GREENFIELD	BOYLAND HONDA	B	48	7,612	7.14%	10.64%	622	3.50%	09/24/02
WI	GREENFIELD	BOYLAND HONDA	D	60	28,045	7.14%	10.64%	2,914	3.50%	09/26/02
WI	MILWAUKEE	RUSS DARROW HONDA	D	60	20,028	7.14%	10.64%	2,081	3.50%	10/02/02
WI	GREENFIELD	BOYLAND HONDA	D	60	21,290	6.74%	10.24%	2,193	3.50%	10/16/02
WI	GREENFIELD	BOYLAND HONDA	C	60	18,660	6.74%	10.24%	1,928	3.50%	10/03/02
WI	MILWAUKEE	RUSS DARROW HONDA	C	60	19,408	6.74%	10.24%	2,005	3.50%	10/18/02
WI	MILWAUKEE	RUSS DARROW HONDA		60	18,035	6.74%	10.24%	1,863	3.50%	10/25/02
WI	GREENFIELD	BOYLAND HONDA	D	60	25,749	6.74%	10.24%	2,660	3.50%	10/30/02
WI	GREENFIELD	BOYLAND HONDA	D	60	18,920	6.74%	10.24%	1,952	3.50%	11/14/02
WI	GREENFIELD	BOYLAND HONDA	C	72	25,412	7.54%	11.04%	3,253	3.50%	12/14/02
WI	MILWAUKEE	RUSS DARROW HONDA	D	60	17,552	6.19%	9.69%	1,799	3.50%	01/29/03
WI	GREENFIELD	BOYLAND HONDA	C	42	7,895	6.19%	9.69%	554	3.50%	01/29/03
WI	MILWAUKEE	RUSS DARROW HONDA	D	60	17,905	6.19%	9.69%	1,834	3.50%	02/08/03
WI	MADISON	ZIMBRICK HONDA	D	60	29,134	6.19%	9.69%	2,937	3.50%	02/12/03
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	C	72	24,398	8.99%	12.49%	3,200	3.50%	04/06/01
WI	RACINE	FRANK GENTILE OLDS, INC.	D	60	16,932	7.34%	10.84%	1,769	3.50%	02/20/02
WI	GLENDALE	DAVID HOBBS HONDA	D	60	17,121	7.34%	10.84%	1,786	3.50%	03/04/02
WI	GREENFIELD	SCHLOSSMANN'S HONDA	D	60	15,935	7.34%	10.84%	1,626	3.50%	04/20/02
WI	GREENFIELD	BOYLAND HONDA	D	60	20,088	7.34%	10.84%	2,093	3.50%	04/26/02
WI	GREENFIELD	BOYLAND HONDA	D	60	15,897	7.34%	10.84%	1,657	3.50%	05/14/02
WI	GREENFIELD	BOYLAND HONDA	B	60	18,895	7.34%	10.84%	1,969	3.50%	05/27/02

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

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	5	5.15	5	5.15
B	12	12.37	17	17.53
C	27	27.84	44	45.36
D	53	54.64	97	100.00

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

WV - Case Summary of Top 100 Percentage Point 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	17,510	7.14%	10.99%	2,456	3.85%	11/29/02
WV	BARBOURSVILLE	MOSES HONDA	D	48	14,930	7.74%	11.25%	1,232	3.51%	12/28/99
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	15,655	7.14%	10.64%	1,604	3.50%	11/13/02
WV	BARBOURSVILLE	MOSES HONDA	A	60	14,877	7.35%	10.85%	1,550	3.50%	06/22/01
WV	BRIDGEPORT	PLOHAL HONDA	D	60	15,134	6.49%	9.99%	1,558	3.50%	11/26/01
WV	BRIDGEPORT	PLOHAL HONDA	B	60	14,863	6.79%	10.29%	1,505	3.50%	02/19/03
WV	WHEELING	STRAUB HONDA	C	60	22,488	7.30%	10.50%	2,138	3.20%	03/01/02
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	C	72	23,223	5.64%	8.64%	2,413	3.00%	11/12/02
WV	BRIDGEPORT	PLOHAL HONDA	A	72	17,643	4.49%	7.49%	1,798	3.00%	03/12/03
WV	BARBOURSVILLE	MOSES HONDA	D	60	17,909	7.35%	10.35%	1,594	3.00%	07/21/01
WV	BARBOURSVILLE	MOSES HONDA	D	60	15,924	6.70%	9.70%	1,376	3.00%	11/17/01
WV	BLUEFIELD	COLE HONDA, LLC	D	72	31,597	8.14%	10.99%	3,247	2.85%	11/19/02
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	22,038	7.35%	10.00%	1,693	2.65%	06/19/01
WV	BRIDGEPORT	PLOHAL HONDA	D	60	18,681	7.14%	9.64%	1,348	2.50%	12/19/02
WV	BLUEFIELD	COLE HONDA, LLC	A	72	35,953	7.79%	9.99%	2,821	2.20%	01/21/03
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	60	19,969	7.14%	9.19%	1,202	2.05%	09/21/02
WV	WHEELING	STRAUB HONDA	A	36	7,858	8.88%	10.90%	277	2.02%	10/06/01
WV	WHEELING	STRAUB HONDA	A	48	6,409	9.49%	11.50%	307	2.01%	12/05/00
WV	BLUEFIELD	COLE HONDA, LLC	B	54	15,127	8.80%	10.80%	792	2.00%	08/11/01
WV	WHEELING	STRAUB HONDA	A	72	23,170	7.05%	9.05%	1,661	2.00%	09/07/01
WV	WHEELING	STRAUB HONDA	C	60	23,470	8.80%	10.80%	1,414	2.00%	09/24/01
WV	BLUEFIELD	COLE HONDA, LLC	A	60	10,346	5.49%	7.49%	593	2.00%	08/03/02

WV - Case Summary of Top 100 Percentage Point 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	A	48	13,833	4.79%	6.79%	607	2.00%	01/07/03
WV	BLUEFIELD	COLE HONDA, LLC	A	60	13,623	7.74%	9.74%	790	2.00%	04/25/01
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	20,412	8.49%	10.49%	1,470	2.00%	05/19/01
WV	BARBOURSVILLE	MOSES HONDA	B	72	21,246	6.49%	8.49%	1,507	2.00%	11/21/01
WV	BRIDGEPORT	PLOHAL HONDA	A	48	19,338	6.49%	8.49%	887	2.00%	11/23/01
WV	BRIDGEPORT	PLOHAL HONDA	A	60	13,274	6.49%	8.49%	767	2.00%	12/22/01
WV	BLUEFIELD	COLE HONDA, LLC	B	72	19,193	7.35%	9.35%	1,356	2.00%	01/21/02
WV	BLUEFIELD	COLE HONDA, LLC	C	60	10,875	7.55%	9.55%	642	2.00%	02/18/02
WV	BLUEFIELD	COLE HONDA, LLC	C	60	17,196	7.55%	9.55%	1,016	2.00%	02/25/02
WV	BLUEFIELD	COLE HONDA, LLC	C	60	15,292	6.30%	8.30%	869	2.00%	03/20/02
WV	WHEELING	STRAUB HONDA	A	60	19,533	6.05%	8.05%	1,130	2.00%	04/09/02
WV	BLUEFIELD	COLE HONDA, LLC	C	72	28,463	8.30%	10.30%	2,082	2.00%	04/10/02
WV	BLUEFIELD	COLE HONDA, LLC	A	72	25,665	6.00%	8.00%	1,806	2.00%	05/28/02
WV	BLUEFIELD	COLE HONDA, LLC	A	60	15,249	7.75%	9.75%	884	2.00%	05/30/02
WV	BLUEFIELD	COLE HONDA, LLC	B	72	20,240	7.14%	9.14%	1,428	2.00%	07/10/02
WV	WHEELING	STRAUB HONDA	B	60	21,125	5.89%	7.89%	1,219	2.00%	08/30/02
WV	BARBOURSVILLE	MOSES HONDA	B	66	22,810	6.64%	8.64%	1,469	2.00%	09/13/02
WV	BRIDGEPORT	PLOHAL HONDA	A	60	11,316	4.75%	6.75%	629	2.00%	09/18/02
WV	WHEELING	STRAUB HONDA	A	60	15,028	4.75%	6.75%	853	2.00%	09/19/02
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	27,056	6.64%	8.64%	1,891	2.00%	11/11/02
WV	BRIDGEPORT	PLOHAL HONDA	D	60	16,801	8.64%	10.64%	1,008	2.00%	11/23/02
WV	BECKLEY	BECKLEY ACURA	A	60	21,258	2.99%	4.99%	1,172	2.00%	02/13/03
WV	WHEELING	STRAUB HONDA	A	60	12,300	5.85%	7.85%	709	2.00%	01/18/02
WV	BRIDGEPORT	PLOHAL HONDA	A	60	22,906	5.65%	7.65%	1,316	2.00%	02/01/02

WV - Case Summary of Top 100 Percentage Point 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	14,943	5.99%	7.99%	864	2.00%	08/05/02
WV	BARBOURSVILLE	MOSES HONDA	A	60	17,961	4.25%	6.25%	1,010	2.00%	09/25/02
WV	WHEELING	STRAUB HONDA	A	60	16,845	5.74%	7.74%	950	2.00%	10/08/02
WV	BLUEFIELD	COLE HONDA, LLC	C	72	25,375	5.79%	7.79%	1,758	2.00%	01/25/03
WV	BECKLEY	BECKLEY ACURA	B	72	37,579	7.79%	9.79%	2,732	2.00%	02/07/03
WV	BLUEFIELD	COLE HONDA, LLC	B	60	14,303	8.25%	10.25%	842	2.00%	02/09/01
WV	BARBOURSVILLE	MOSES HONDA	A	72	28,427	6.70%	8.70%	2,024	2.00%	10/27/01
WV	BARBOURSVILLE	MOSES HONDA	B	60	17,364	6.70%	8.70%	1,013	2.00%	11/02/01
WV	BARBOURSVILLE	MOSES HONDA	B	60	16,614	6.70%	8.70%	969	2.00%	11/13/01
WV	BRIDGEPORT	PLOHAL HONDA	C	60	15,412	7.85%	9.85%	914	2.00%	01/22/02
WV	BRIDGEPORT	PLOHAL HONDA		60	10,861	7.85%	9.85%	644	2.00%	01/22/02
WV	WHEELING	STRAUB HONDA	D	60	8,904	8.90%	10.90%	525	2.00%	02/04/02
WV	BRIDGEPORT	PLOHAL HONDA	D	72	23,718	8.50%	10.50%	1,714	2.00%	05/29/02
WV	BRIDGEPORT	PLOHAL HONDA	A	72	21,152	6.75%	8.75%	1,508	2.00%	06/04/02
WV	BLUEFIELD	COLE HONDA, LLC	A	60	16,977	5.14%	7.14%	949	2.00%	10/26/02
WV	BLUEFIELD	COLE HONDA, LLC	A	60	20,444	4.75%	6.59%	1,044	1.84%	10/02/02
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	18,322	7.05%	8.75%	1,093	1.70%	09/17/01
WV	BLUEFIELD	COLE HONDA, LLC	B	72	19,218	8.05%	9.75%	1,187	1.70%	09/28/01
WV	BARBOURSVILLE	MOSES HONDA	A	60	17,265	4.25%	5.90%	799	1.65%	10/01/02
WV	BLUEFIELD	COLE HONDA, LLC	A	72	24,882	7.35%	8.99%	1,439	1.64%	06/01/01
WV	BARBOURSVILLE	MOSES HONDA	B	66	23,736	7.89%	9.50%	1,249	1.61%	11/04/02
WV	BRIDGEPORT	PLOHAL HONDA	A	60	26,611	6.14%	7.75%	1,216	1.61%	07/30/02
WV	BRIDGEPORT	PLOHAL HONDA	A	72	21,773	7.35%	8.95%	1,250	1.60%	07/02/01
WV	WHEELING	STRAUB HONDA	A	60	13,764	5.49%	6.99%	590	1.50%	08/24/02
WV	BARBOURSVILLE	MOSES HONDA	A	60	7,849	7.35%	8.85%	346	1.50%	06/23/01

WV - Case Summary of Top 100 Percentage Point 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	C	48	16,872	9.30%	10.80%	599	1.50%	08/01/01
WV	BARBOURSVILLE	MOSES HONDA		48	21,196	6.49%	7.99%	727	1.50%	11/26/01
WV	BLUEFIELD	COLE HONDA, LLC	B	72	24,413	6.49%	7.99%	1,271	1.50%	11/24/01
WV	BLUEFIELD	COLE HONDA, LLC	B	72	23,198	6.49%	7.99%	1,229	1.50%	12/14/01
WV	BRIDGEPORT	PLOHAL HONDA	A	60	10,033	4.25%	5.75%	415	1.50%	09/18/02
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	48	15,498	4.25%	5.75%	517	1.50%	09/20/02
WV	BARBOURSVILLE	MOSES HONDA	A	60	22,780	4.25%	5.75%	945	1.50%	09/23/02
WV	PARKERSBURG	LARRY SIMMONS HONDA	A	60	15,092	4.25%	5.75%	622	1.50%	09/30/02
WV	BLUEFIELD	COLE HONDA, LLC	A	60	17,813	7.29%	8.79%	767	1.50%	12/24/02
WV	BARBOURSVILLE	MOSES HONDA	A	66	18,870	6.45%	7.90%	878	1.45%	11/03/01
WV	WHEELING	STRAUB HONDA	A	60	15,225	5.55%	6.90%	587	1.35%	03/25/02
WV	BARBOURSVILLE	MOSES HONDA	A	66	17,934	6.40%	7.75%	761	1.35%	10/06/01
WV	WHEELING	STRAUB HONDA	A	72	24,676	6.55%	7.90%	1,177	1.35%	03/13/02
WV	BARBOURSVILLE	MOSES HONDA	D	60	18,914	7.35%	8.65%	720	1.30%	06/11/01
WV	WHEELING	STRAUB HONDA	C	72	21,449	8.05%	9.35%	991	1.30%	07/27/01
WV	BLUEFIELD	COLE HONDA, LLC	A	60	17,827	7.05%	8.35%	662	1.30%	09/08/01
WV	BLUEFIELD	COLE HONDA, LLC	C	60	12,800	8.30%	9.60%	484	1.30%	02/19/02
WV	BLUEFIELD	COLE HONDA, LLC	A	60	20,336	4.49%	5.75%	706	1.26%	03/20/03
WV	BARBOURSVILLE	MOSES HONDA	A	48	11,015	7.25%	8.50%	317	1.25%	01/15/00
WV	BRIDGEPORT	PLOHAL HONDA	A	60	16,292	9.25%	10.50%	613	1.25%	09/15/00
WV	BLUEFIELD	COLE HONDA, LLC	B	72	19,150	8.50%	9.75%	857	1.25%	05/27/02

***WV - Case Summary of Top 100 Percentage Point 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 Percentage Points

CreditQualityGrade	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A	48	48.98	48	48.98
B	21	21.43	69	70.41
C	14	14.29	83	84.69
D	15	15.31	98	100.00

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

WY - Case Summary of Top 100 Percentage Point 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	LARAMIE	GREG MCCARTY HONDA	C	60	12,295	10.75%	11.95%	453	1.20%	09/29/99
WY	CHEYENNE	TYRRELL HONDA	B	60	16,164	5.50%	6.50%	460	1.00%	11/07/02
WY	ROCK SPRINGS	ROCK SPRINGS HONDA	A	60	25,814	4.96%	5.96%	727	1.00%	02/08/03
WY	CHEYENNE	TYRRELL HONDA	C	60	16,570	7.70%	8.70%	486	1.00%	10/11/02
WY	LARAMIE	GREG MCCARTY HONDA	D	60	16,747	8.49%	9.25%	377	0.76%	04/28/00
WY	CHEYENNE	TYRRELL HONDA	A	60	24,169	4.35%	5.00%	437	0.65%	02/25/03
WY	CHEYENNE	TYRRELL HONDA	A	72	34,076	5.35%	6.00%	760	0.65%	03/12/03
WY	CHEYENNE	TYRRELL HONDA	A	60	27,639	4.35%	4.99%	492	0.64%	03/01/03
WY	CHEYENNE	TYRRELL HONDA	A	72	22,379	5.46%	6.00%	416	0.54%	01/17/03
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 Percentage Point Markups
Grade Breakdown of Top 100 Markups in Percentage Points**

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 Percentage Points

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.***