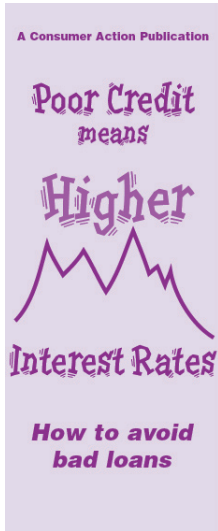


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| PUBLICATION   | QUANTITY |         |        |         |            |
|---|----------|---------|--------|---------|------------|
|   | Chinese  | English | Korean | Spanish | Vietnamese |
| <p><b>POOR CREDIT MEANS HIGHER INTEREST RATES: HOW TO AVOID BAD LOANS</b><br/> <i>Brochure Available in Chinese, English, Korean, Spanish, and Vietnamese</i></p> <p>This brochure addresses “subprime” loans offered to people with credit problems. While consumers with poor credit can find fairly priced mortgages, car loans and credit cards at higher-than-average rates, this population is easily victimized by very bad deals called predatory lending. The brochure covers illegal lending practices, warning signs of bad loans, how to avoid becoming a victim, filing a complaint and resources for advice and assistance.<br/> <b>(Limit: 100 copies, per language, per agency)</b></p> |          |         |        |         |            |
| <p><b>QUESTIONS AND ANSWERS ABOUT SUBPRIME LENDING</b><br/> <i>Leader’s Guide only available in English</i></p> <p>This eight-page training guide, written in a question-and-answer format, discusses subprime lending and its pitfalls from a consumer advocacy perspective. The guide covers risk-based pricing of loans, subprime loans, credit scoring, predatory lending, illegal practices and how consumers can protect themselves and fight back if they become victims.<br/> <b>(Limit: 10 copies, per agency)</b></p>   |          |         |        |         |            |

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