

## Executive Summary of Statistics and Facts

- The average YSP for prime conforming loans is 1.2%; for Alt A loans, 1.3%; and for subprime loans, 1.4% (p. 24)
- The average points charged to borrowers for prime conforming loans is 0.8%; for Alt A loans, 1.0%; and for subprime loans, 1.3% (p. 26)