

INSTITUTIONS WHO HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

21ST MORTGAGE	360 MORTGAGE GROUP LLC	ACADEMY MORTGAGE CORPORATION
ADAMS BANK & TRUST	ADVANTAGE BANK	AMERICAN ADVISORS GROUP
AMERICAN FINANCIAL NETWORK INC	AMERICAN FINANCIAL RESOURCES	AMERICAN FINANCING CORPORAION
AMERICAN INTERNET MORTGAGE INC	AMERICAN NEIGHBORHOOD MORTGAGE	AMERICAN PACIFIC MORTGAGE CORP
AMERICAN SOUTHWEST MORTGAGE CO	AMERIFIRST FINANCIAL INC.	AMERIHOM MORTGAGE COMPANY, LL
AMERIPRO FUNDING, INC	AMERISAVE MORTGAGE CORPORATION	ANB BANK
ANHEUSER-BUSCH EMPLOYEE'S CU	BANK OF COLORADO	BANK OF ESTES PARK
BANK OF THE WEST	BARRONS MORTGAGE GROUP LTD	BAY EQUITY LLC
BBMC MORTGAGE, LLC	Boulder Valley Credit Union	BROKER SOLUTION INC.
CACHE BANK & TRUST	CALIBER HOME LOANS	CARDINAL FINANCIAL COMPANY, LP
CARRINGTON MORTGAGE SERVICES	Castle & Cooke Mortgage, LLC	CENT MTG CO DBA CENTURY LEND
CENTENNIAL LENDING, LLC	CHERRY CREEK MORTGAGE CO., INC	CHICAGO MORTGAGE SOLUTIONS
CITIMORTGAGE, INC	CITYWIDE HOME LOANS, A UTAH CO	CMG MORTGAGE, INC.
COBIZ BANK	COMMERCE HOME MORTGAGE	COMPASS BANK
CORNERSTONE HOME LENDING, INC.	CREDIT UNION OF COLORADO A FCU	CRESCENT MORTGAGE COMPANY
CROSSCOUNTRY MORTGAGE	DHA FINANCIAL, INC.	DHI MORTGAGE COMPANY LIMITED
DISCOVER HOME LOANS, INC	DITECH FINANCIAL LLC	E MORTGAGE MANAGEMENT, LLC
ELEVATIONS CREDIT UNION	EMBRACE HOME LOANS, INC.	ENVOY MORTGAGE, LTD.
EQUITABLE SAVINGS & LOAN ASSOC	ETHOS LENDING LLC	EVERETT FINANCIAL INC. DBA SUP
FAIRWAY INDEPENDENT MORT CORP	FARMERS BANK	FBC MORTGAGE, LLC
FEARON FINANCIAL, LLC	FIFTH THIRD MORTGAGE COMPANY	FINANCE OF AMERICA MORTGAGE LL
FIRST CALIFORNIA MORTGAGE CO.	FIRST CENTENNIAL MORTGAGE CORP	FIRST CHOICE LOAN SERVICES INC
FIRST COMMUNITY MORTGAGE	FIRST DIRECT LENDING	FIRST GUARANTY MORTGAGE CORP
FIRST NATIONAL BANK OF OMAHA	FIRST NATIONAL BANK OF SANTA F	FIRST NATIONS HOME FINANCE
FIRST OPTION MORTGAGE, LLC	FIRST TECHNOLOGY CREDIT UNION	FIRST WESTERN TRUST BANK
FIRST-CITIZENS BANK & TRUST CO	FIRSTBANK	FOOTHILLS CREDIT UNION
FORTUNE FINANCIAL, INC.	FRANKLIN AMERICAN MORTGAGE CO	FREEDOM MORTGAGE CORPORATION
FRONT RANGE BANK	GATEWAY MORTGAGE GROUP LLC	GEORGETOWN MORTGAGE
GOLDWATER BANK, N.A.	GREAT WESTERN BANK	GUARANTEED RATE INC
GUARANTY BANK AND TRUST CO	GUARANTY TRUST COMPANY	GUILD MORTGAGE COMPANY
HOME MORTGAGE ALLIANCE, LLC	HOME POINT FINANCIAL CORP	HOME STATE BANK
HOMEAMERICAN MORTGAGE CORPORAT	HOMEBRIDGE FINANCIAL SERVICES,	HOMESIDE FINANCIAL, LLC
HOMEWARD RESIDENTIAL INC	IDEAL HOME LOANS LLC	IFREEDOM DIRECT CORPORATION
IMPAC MORTGAGE CORP.	INTERCAP LENDING INC.	JAMES B. NUTTER & COMPANY
JG WENTWORTH HOME LENDING LLC	JMAC LENDING, INC.	JPMORGAN CHASE BANK, NA
KEYBANK NATIONAL ASSOCIATION	LAKEVIEW LOAN SERVICING, LLC	LAND HOME FINANCIAL SERVICES
LEADERONE FINANCIAL CORP. ISAO	LENDERLIVE NETWORK, LLC	LENOX FINANCIAL MORTGAGE CORP
LIBERTY HOME EQUITY SOLUTIONS,	LOAN SIMPLE INC.	LOANDEPOT.COM, LLC
LSI MORTGAGE PLUS	MEGASTAR FINANCIAL CORP	MID AMERICA MORTGAGE, INC.
MLD MORTGAGE, INC	MORTGAGE LENDERS OF AMERICA,	MORTGAGE RESEARCH CENTER
MORTGAGE SOLUTIONS OF COLORADO	MOUNTAIN WEST FINANCIAL, INC.	MOVEMENT MORTGAGE, LLC
NATIONS LENDING CORPORATION	NATIONSTAR MORTGAGE LLC	NBH BANK, N.A.
NETWORK CAPITAL FUNDING CORP	NEW DAY FINANCIAL, LLC	NEW PENN FINANCIAL, LLC
NORTHSTAR BANK COLORADO	NORTHSTAR BANK OF TEXAS	NOVA HOME LOANS
NYCB MORTGAGE COMPANY, LLC	OAKTREE FUNDING CORP	OCEANSIDE MORTGAGE COMPANY
OCWEN LOAN SERVICING LLC	ON Q FINANCIAL INC	PACIFIC UNION FINANCIAL, LLC

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PARAMOUNT EQUITY MORTGAGE	PARAMOUNT RESIDENTIAL MORTGAGE	PARKSIDE LENDING LLC
PENNYMAC LOAN SERVICES LLC	PEOPLES MORTGAGE COMPANY	PHH HOME LOANS
PHH MORTGAGE CORPORATION	PLANET HOME LENDING, LLC	PLATINUM MORTGAGE, INC.
PLAZA HOME MORTGAGE, INC.	POINTS WEST COMMUNITY BANK	PREMIA MORTGAGE, LLC
PRIMARY CAPITAL MORTGAGE, LLC	PRIMARY RESIDENTIAL MORTGAGE I	PRIMELENDING
PROSPECT MORTGAGE	PROVIDENT FUNDING ASSOCIATES	PUBLIC SERVICE CREDIT UNION
QUICKEN LOANS	REVERSE MORTGAGE SOLUTIONS, IN	RMC MORTGAGE CORPORATION
RPM MORTGAGE INC	SECURITY SERVICE FCU	SIERRA PACIFIC MORTGAGE
SKYLINE FINANCIAL CORP	SOVEREIGN LENDING GROUP	STEARNS LENDING
STONEGATE MORTGAGE CORPORATION	SUMMIT FUNDING, INC	SUN WEST MORTGAGE COMPANY, INC
SUNTRUST MORTGAGE, INC	SWBC Mortgage Corporation	THE MONEY SOURCE INC.
THE MORTGAGE COMPANY	TRUHOME SOLUTIONS, LLC	U S WIDE FINANCIAL LLC
UNITED SHORE	UNIVERSAL AMERICAN MTG. CO.LLC	UNIVERSAL LENDING CORPORATION
US BANK, N.A.	VALLEY BANK AND TRUST	VANDERBILT MORTGAGE
VANDYK MORTGAGE CORPORATION	VECTRA BANK COLORADO, NA	VERUS BANK OF COMMERCE
W. J. BRADLEY MORTGAGE CAPITAL	WALLICK & VOLK, INC.	WARREN FEDERAL CREDIT UNION
WEICHERT FINANCIAL SERVICES	WELLS FARGO BANK, NA	WESTERRA CREDIT UNION
WILLIAM LYON MORTGAGE, LLC	WR STARKEY MORTGAGE LLP	WYNDHAM CAPITAL MORTGAGE

INSTITUTIONS WHO DO NOT HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

1ST ADVANTAGE MORTGAGE	1ST ALLIANCE LENDING, LLC	1ST MARINER BANK
ACCESS NATIONAL BANK	ACOPIA, LLC	ADMIRALS BANK
ADP FCU	ADVANCIAL FEDERAL CREDIT UNION	AEROSPACE FEDERAL CREDIT UNION
AFFILIATED MORTGAGE COMPANY	AIR ACADEMY FEDERAL CREDIT UNI	ALERUS FINANCIAL, N.A.
ALLIANCE FINANCIAL RESOURCES	ALLIANT CREDIT UNION	ALLY BANK
ALPINE BANK	ALTRA FEDERAL CREDIT UNION	AMCAP MORTGAGE LTD
AMERICAN AIRLINES FCU	AMERICAN B&T C N.A.	AMERICAN BANK
AMERICAN EQUITY MORTGAGE, INC.	AMERICAN HERITAGE NATIONAL BAN	AMERICAN INTERBANC MORTGAGE
AMERICAN LENDING INC	AMERICAN MIDWEST MORTGAGE CORP	AMERICASH
ANDREWS FEDERAL CREDIT UNION	APCI FEDERAL CREDIT UNION	ARK-LA TEX FINANCIAL SERVICES
ARMED FORCES BANK, NA	ARVEST BANK	AURORA SCHOOLS FCU
AVENTA CREDIT UNION	BANC OF CALIFORNIA, NA	BANK OF AMERICA, N.A.
BANK OF ENGLAND	BANK OF NEBRASKA	BANK OF SULLIVAN
BANK OF THE OZARKS	BANK SNB	BARRINGTON BANK AND TRUST
BAXTER CREDIT UNION	BELLCO CREDIT UNION	BERKELEY POINT CAPITAL, LLC
BLACK HILLS FEDERAL CREDIT UNI	BLACKHAWK BANK	BMO HARRIS BANK N.A.
BNC NATIONAL BANK	BNY MELLON, N.A.	BOFI FEDERAL BANK
BOKF NA	BOUNDARY WATERS BANK	BRANCH BANKING AND TRUST CO
CAPITAL BANK, NA	CAPITAL ONE, NA	CATALYST LENDING, INC.
CBC NATIONAL BANK	CENTERLINE MORTGAGE CAPITAL IN	CENTIER BANK
CENTRA CREDIT UNION	CENTRAL NATIONAL BANK	CHARLES SCHWAB BANK
CHEVRON FEDERAL CREDIT UNION	CHOICE FINANCIAL GROUP	CHURCHILL MORTGAGE CORPORATION
CIS Financial Services, Inc.	CITADEL SERVICING CORPORATION	CITIBANK, N.A.
CITIZENS BANK & TRUST COMPANY	CITIZENS BANK OF PENNSYLVANIA	CITIZENS BANK, NA
CITYWIDE BANKS	COASTALSTATES BANK	COLONIAL SAVINGS, F.A.
COLORADO CREDIT UNION	COLORADO EAST BANK & TRUST	COLORADO FEDERAL SAVINGS BANK8
COMERICA BANK	COMMERCE BANK	COMMUNITY FINANCIAL CU
COMMUNITY TRUST AND BANKING CO	COMMUNITYAMERICA CREDIT UNION	COORS CREDIT UNION
COREFIRST BANK & TRUST	COUNTRYPLACE MORTGAGE, LTD	Credit Union of Denver
CRESCOM BANK	CSTONE MORTGAGE, INC.	DAKOTA COMMUNITY BANK & TRUST
DAS ACQUISITION COMPANY, LLC	DB PRIVATE WEALTH MORTGAGE LTD	DEERE EMPLOYEES CREDIT UNION
DELMAR FINANCIAL COMPANY	DIGITAL FEDERAL CREDIT UNION	DISCOVER BANK
DOLLAR BANK, FSB	DUBUQUE BANK & TRUST CO.	EMC HOLDINGS, LLC
ENT FEDERAL CREDIT UNION	EVERBANK	EVOLVE BANK & TRUST
FARM CREDIT SERVICES OF AMERIC	FARMERS BANK & TRUST	FINANCE OF AMERICA REVERSE, LL
FIRST AMERICAN BANK	First Bank & Trust	FIRST BANK FINANCIAL CENTRE
FIRST CENTURY BANK, N.A.	FIRST COLONY MORTGAGE	FIRST FARMBANK
FIRST FEDERAL BANK	FIRST FEDERAL BANK OF FLORIDA	FIRST FEDERAL BANK, FSB
FIRST FINANCIAL BANK N. A.	FIRST INTERNET BANK OF INDIANA	FIRST INTERSTATE BANK
FIRST MIDWEST BANK	FIRST MORTGAGE COMPANY, L.L.C.	FIRST MORTGAGE SOLUTIONS, LLC
FIRST NATIONAL BANK OF AMERICA	FIRST NATIONAL BANK OF TRENTON	FIRST REPUBLIC BANK
FIRST STATE BANK	FIRST UNITED BANK AND TRUST CO	FIRSTBANK
FIRSTTIER BANK	FIRSTKEY MORTGAGE, LLC	FLAGSTAR BANK
FLATIRONS BANK	FLORIDA CAPITAL BANK, NA	FLORIDA COMMUNITY BANK, N.A.
FLORIDA CREDIT UNION	FMS BANK	GARDNER FINANCIAL SERVICES
GATE CITY BANK	GCS Credit Union	GEORGIA BANKING COMPANY

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GLACIER BANK	GMFS LLC	GREAT PLAINS NATIONAL BANK
GREAT WESTERN FINANCIAL SERVIC	GSF MORTGAGE CORPORATION	GUARDIAN MORTGAGE COMPANY, INC
HALLMARK HOME MORTGAGE LLC	HEARTLAND CREDIT UNION	HERITAGE BANK NA
HERITAGEBANK OF THE SOUTH	HICKORY POINT BANK & TRUST FSB	HIGH PLAINS BANK
HOME LOAN INVESTMENT BANK	HOMEOWNERS FINANCIAL GROUP USA	HOWARD BANK
HSBC BANK USA, NA	IAA CREDIT UNION	INTEGRITY FIRST FINANCIAL GROU
INTERCONTINENTAL CAPITAL GROUP	INWOOD NATIONAL BANK	JONAH BANK OF WYOMING
KAW VALLEY BANK	KINECTA FEDERAL CREDIT UNION	KS STATEBANK
LEND SMART MORTGAGE	LIBERTY FINANCIAL SERVICES LLC	LIBERTY SAVINGS BANK, FSB
LINCOLN FEDERAL SVGS BK OF NE	LIVE WELL FINANCIAL	LOS ALAMOS NATIONAL BANK
LOS ANGELES POLICE FEDERAL CU	M&T BANK	M&T REALTY CAPITAL CORPORATION
MANN MORTGAGE LLC	MB FINANCIAL BANK NA	MCGLONE MORTGAGE COMPANY, INC.
MERIDIAN TRUST FEDERAL CU	METROPOLITAN HOME MORTGAGE, IN	MIDFIRST BANK
MIDLAND STATES BANK CORP	MIDWEST BANK	MIDWEST MORTGAGE ASSOCIATES CO
MORGAN STANLEY PRIVATE BANK, N	MORTGAGE CAPITAL ASSOCIATES	MORTGAGE INVESTMENT SERVICES C
MORTGAGE SERVICES III, LLC	MOTOROLA EMPLOYEES CREDIT UNIO	MUFG UNION BANK, N.A.
MWABANK	NATIONAL BANK	NATIONS DIRECT MORTGAGE, LLC
NATIONS RELIABLE LENDING LLC	NATIONWIDE BANK	NBKC BANK
NEIGHBORHOOD NATIONAL BANK	NETWORK FUNDING LP	NEW YORK COMMUNITY BANK
NEXBANK	NFCU	NORTH AMERICAN SAVINGS BANK
NORTH VALLEY BANK	NORTHPOINTE BANK	NORTHWEST FEDERAL CREDIT UNION
NTFN, INC.	NUDGE FUNDING, LLC	OAKSTAR BANK
OLD POINT NATIONAL BANK	ONE REVERSE MORTGAGE, LLC	ORIGIN BANK
PARTNER COLORADO CREDIT UNION	PATRIOT BANK MORTGAGE	PENTAGON FEDERAL CREDIT UNION
PEOPLES BANK	PEOPLES HOME EQUITY, INC	PEOPLES NATIONAL BANK
PERFORMANCE EQUITY PARTNERS	PERL MORTGAGE, INC.	PINNACLE BANK
PINNACLE BANK-WYOMING	PIONEER BANK, SSB	PLATTE VALLEY BANK
PNC BANK N.A.	PODIUM MORTGAGE CAPITAL LLC	POINTS WEST COMMUNITY BANK
PONY EXPRESS BANK	PREMIER HOME MORTGAGE, INC	Premier Members CU
PULASKI BANK, NA	R M K FINANCIAL CORP	RANLife, Inc.
RAWLINS NATIONAL BANK	RAYMOND JAMES BANK, NA	RED ROCKS CREDIT UNION
REGIONS BANK	RELIANT BANK	RENASANT BANK
REPUBLIC STATE MORTGAGE CO.	RIGHT START MORTGAGE	ROCKY MOUNTAIN LAW ENFORCEMENT
ROCKY MOUNTAIN MORTGAGE SPECIA	SAN ANTONIO FEDERAL CREDIT UNI	SCOTTRADE BANK
SECURITYNATIONAL MORTGAGE COMP	SIRVA MORTGAGE INC.	SKYONE FEDERAL CREDIT UNION
SOOPER CREDIT UNION	SOUTH CENTRAL BANK NA	SOUTHPORT BANK
SOUTHWEST AIRLINES FCU	SOUTHWEST FUNDING, LP	SPACE AGE FEDERAL CREDIT UNION
STARION FINANCIAL	STATE FARM BANK	STIFEL BANK & TRUST
SUMMIT BANK AND TRUST	SUMMIT MORTGAGE CORPORATION	SUNFLOWER BANK, N.A.
SUNTRUST BANK, INC	SYNERGY ONE LENDING, INC.	TBI MORTGAGE COMPANY
TCF NATIONAL BANK	TEXAS BANK AND TRUST COMPANY	TEXAS HILL COUNTRY BANK
THE ANDERSON FINANCIAL GROUP,	THE EASTERN COLORADO BANK	THE FEDERAL SAVINGS BANK
THE HUNTINGTON NATIONAL BANK	THE PRIVATEBANK AND CO	The Rama Fund
THE UNIVERSITY NATIONAL BANK	THIRD FEDERAL SAVINGS AND LOAN	THRIVENT FEDERAL CREDIT UNION
TIAA-CREF TRUST COMPANY, FSB	TOYOTA FINANCIAL SAVINGS BANK	TRIUMPH BANK
TRUITY FEDERAL CREDIT UNION	UBS AG, TAMPA BRANCH	UBS BANK, USA

INSTITUTIONS WHO DO NOT HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

UMB BANK NA
UNION BANK AND TRUST COMPANY
USAA FEDERAL SAVINGS BANK
VILLAGE CAPITAL & INVESTMENT
WELD SCHOOLS CREDIT UNION
WESTERN FEDERAL CREDIT UNION
WINGS FINANCIAL CREDIT UNION
WYOMING STATE BANK

UMPQUA BANK
UNITED MORTGAGE CORP.
V.I.P. MORTGAGE, INC.
WALKER & DUNLOP, LLC
WEST GATE BANK
WESTERN VISTA FEDERAL CREDIT U
WRAY STATE BANK
ZIONS FIRST NATIONAL BANK

UNIFIRST MORTGAGE CORPORATION
US MORTGAGE CORPORATION
VALLEY BANK & TRUST
WASHINGTON TRUST BANK
WEST TOWN BANK & TRUST
WHITE CROWN FEDERAL CREDIT UNI
WYOMING BANK & TRUST

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 22660 - FORT COLLINS, CO

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings														% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D			
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G			
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's			
CO/LARIMER COUNTY/0001.00															12	82
LOANS ORIGINATED	3	929	37	7340	31	6914	4	558	4	2628	27	5209	14	851		
APPS APPROVED, NOT ACCEPTED			2	358	2	516					2	516				
APPS DENIED	1	69	23	2204	10	1834	2	661			7	1138	20	1211		
APPS WITHDRAWN	1	285	4	622	5	1359					2	156	2	92		
FILES CLOSED FOR INCOMPLETENESS			8	444	1	227							8	444		
CO/LARIMER COUNTY/0002.01															11	146
LOANS ORIGINATED	2	854	24	6977	43	10390	3	451			25	6555				
APPS APPROVED, NOT ACCEPTED					5	1695					2	717				
APPS DENIED			1	204	8	2202					7	1651				
APPS WITHDRAWN			5	1554	7	1741					5	1449				
FILES CLOSED FOR INCOMPLETENESS					5	1251					1	255				
CO/LARIMER COUNTY/0002.02															20	88
LOANS ORIGINATED	3	1354	42	12860	51	12683	9	2446	1	2640	17	4394	1	5		
APPS APPROVED, NOT ACCEPTED			4	1539	1	288					2	319				
APPS DENIED			4	893	18	4534	1	140			4	700	1	17		
APPS WITHDRAWN			5	1012	9	2169	1	325			3	739				
FILES CLOSED FOR INCOMPLETENESS					1	102					1	102				
CO/LARIMER COUNTY/0003.00															14	113
LOANS ORIGINATED	6	1339	36	8868	60	12709	8	630			7	1200				
APPS APPROVED, NOT ACCEPTED			2	165							1	160				
APPS DENIED			1	50	22	4195	3	157			1	146				
APPS WITHDRAWN	2	538	3	581	18	3920	1	208			3	507	1	125		
FILES CLOSED FOR INCOMPLETENESS			1	194	4	848										
CO/LARIMER COUNTY/0004.01															18	89
LOANS ORIGINATED	7	1777	33	7603	37	8048	5	622			16	4260	1	1430		
APPS APPROVED, NOT ACCEPTED								12								
APPS DENIED			2	249	8	1624	3	250			2	251	1	15		
APPS WITHDRAWN	1	294	7	1859	7	1134					3	298				
FILES CLOSED FOR INCOMPLETENESS			1	274	8	1260					1	110				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 22660 - FORT COLLINS, CO

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			Number	\$000's
CO/LARIMER COUNTY/0004.02													19	95		
LOANS ORIGINATED	1	400	37	11174	31	7902	7	847			13	2718	1	6		
APPS APPROVED, NOT ACCEPTED			1	390	2	208										
APPS DENIED			4	1255	8	1771	1	100			2	358	1	188		
APPS WITHDRAWN			7	3414	9	1709	1	4			4	1093	1	146		
FILES CLOSED FOR INCOMPLETENESS					1	164										
CO/LARIMER COUNTY/0005.03													22	32		
LOANS ORIGINATED	2	549	24	4809	52	10404	8	1013	2	50125	37	6078				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED			4	776	9	1302					6	879				
APPS WITHDRAWN			5	759	6	1264					5	807				
FILES CLOSED FOR INCOMPLETENESS					1	110										
CO/LARIMER COUNTY/0005.04													12	59		
LOANS ORIGINATED			32	7162	26	4951	5	601	2	2385	32	6015				
APPS APPROVED, NOT ACCEPTED					3	502					3	502				
APPS DENIED	1	221	1	240	13	2219					6	993				
APPS WITHDRAWN			4	968	7	1304					6	1067				
FILES CLOSED FOR INCOMPLETENESS			2	359												
CO/LARIMER COUNTY/0005.05													15	50		
LOANS ORIGINATED	3	782	35	6334	36	5474	3	15			33	5087	3	121		
APPS APPROVED, NOT ACCEPTED																
APPS DENIED	1	286	3	343	13	2271	4	176			8	1077	3	188		
APPS WITHDRAWN			4	728	8	1254					7	1169				
FILES CLOSED FOR INCOMPLETENESS					2	290										
CO/LARIMER COUNTY/0005.06													16	72		
LOANS ORIGINATED	1	221	39	8312	52	8853	9	1475			40	6745				
APPS APPROVED, NOT ACCEPTED	1	400	4	823	8	1201					7	1103				
APPS DENIED	2	474	8	1455	14	2496	2	50			8	1381				
APPS WITHDRAWN			10	2154	17	2722	1	85			13	2192				
FILES CLOSED FOR INCOMPLETENESS	1	309			5	912										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 22660 - FORT COLLINS, CO

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			Number	\$000's
CO/LARIMER COUNTY/0006.00															20	56
LOANS ORIGINATED					2	366	1	5	1	8500	1	241				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN					3	519			1	8000	3	519				
FILES CLOSED FOR INCOMPLETENESS																
CO/LARIMER COUNTY/0007.00															12	99
LOANS ORIGINATED	1	417	30	9292	43	10534	4	645	1	286	22	5024				
APPS APPROVED, NOT ACCEPTED					5	1539					2	288				
APPS DENIED			2	602	14	3107	3	499			4	746				
APPS WITHDRAWN			6	1508	8	1550	2	550			5	979				
FILES CLOSED FOR INCOMPLETENESS					8	1999					2	448				
CO/LARIMER COUNTY/0008.01															12	94
LOANS ORIGINATED	1	300	20	5896	29	6221	2	310			6	980				
APPS APPROVED, NOT ACCEPTED			4	1220			3	637			3	788				
APPS DENIED	1	191	1	250	3	795										
APPS WITHDRAWN			3	950	8	1953	1	172			1	258				
FILES CLOSED FOR INCOMPLETENESS					2	427					1	255				
CO/LARIMER COUNTY/0008.02															18	85
LOANS ORIGINATED			12	3250	14	3416	3	416	1	1081	7	1375				
APPS APPROVED, NOT ACCEPTED	1	532	1	282	1	240										
APPS DENIED			1	280	6	1102					3	404				
APPS WITHDRAWN			1	315	2	508	1	177								
FILES CLOSED FOR INCOMPLETENESS																
CO/LARIMER COUNTY/0009.01															13	105
LOANS ORIGINATED	12	3107	83	18464	93	16821	9	1013	2	1572	44	7404				
APPS APPROVED, NOT ACCEPTED			3	696	6	1178					2	359				
APPS DENIED	1	144	8	1633	15	2888					6	950	1	161		
APPS WITHDRAWN	2	509	14	3394	22	4092					8	1596				
FILES CLOSED FOR INCOMPLETENESS					10	1722					3	495				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 22660 - FORT COLLINS, CO

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			Number	\$000's
CO/LARIMER COUNTY/0009.02													13	79		
LOANS ORIGINATED	2	641	38	9456	72	16918	5	1458	1	10792	19	3342				
APPS APPROVED, NOT ACCEPTED			1	333	1	264										
APPS DENIED			1	748	12	2601					1	138				
APPS WITHDRAWN	2	634	6	1400	13	2600	2	552			5	873				
FILES CLOSED FOR INCOMPLETENESS					5	687										
CO/LARIMER COUNTY/0010.03													19	93		
LOANS ORIGINATED	9	2141	54	10765	89	15245	12	1319			42	6814				
APPS APPROVED, NOT ACCEPTED			3	533	4	754					2	371				
APPS DENIED	1	295	3	410	23	3640	3	110			7	1094				
APPS WITHDRAWN			2	488	18	2581	2	116			2	270				
FILES CLOSED FOR INCOMPLETENESS	2	457			7	966	1	57			1	83				
CO/LARIMER COUNTY/0010.04													12	121		
LOANS ORIGINATED	4	1169	55	13843	89	19397	7	1567			16	2745				
APPS APPROVED, NOT ACCEPTED					3	536										
APPS DENIED	1	330	2	491	20	3897	3	599			3	340				
APPS WITHDRAWN	2	655	3	358	20	3959	2	25			4	561				
FILES CLOSED FOR INCOMPLETENESS			1	338	2	397	1	239								
CO/LARIMER COUNTY/0010.07													15	95		
LOANS ORIGINATED	2	753	31	9016	45	10596	3	722			12	2309				
APPS APPROVED, NOT ACCEPTED			3	636	3	962					2	235				
APPS DENIED	1	377	4	802	14	3739	3	929			4	506				
APPS WITHDRAWN	1	263	6	1641	7	1901										
FILES CLOSED FOR INCOMPLETENESS			2	480	2	361										
CO/LARIMER COUNTY/0010.08													13	91		
LOANS ORIGINATED	2	326	24	5678	43	8302	4	482			12	1505				
APPS APPROVED, NOT ACCEPTED			3	648							2	527				
APPS DENIED	1	260	3	1258	9	1362	1	13			2	214				
APPS WITHDRAWN			6	1369	10	1914	2	598			7	1418				
FILES CLOSED FOR INCOMPLETENESS					1	260										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 22660 - FORT COLLINS, CO

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA		Conventional			D				G				
	A		B		C		D		E				F	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
CO/LARIMER COUNTY/0010.09													13	136
LOANS ORIGINATED	14	3717	90	21675	142	33066	13	1686			25	4918	1	174
APPS APPROVED, NOT ACCEPTED			5	1567	5	1148	2	347			1	199		
APPS DENIED			6	1092	37	7706	1	15			8	978	3	527
APPS WITHDRAWN	5	1720	25	5956	34	7227	3	392			8	1171	2	372
FILES CLOSED FOR INCOMPLETENESS			1	166	12	2326					2	319		
CO/LARIMER COUNTY/0010.10													7	154
LOANS ORIGINATED			39	12794	54	14519	4	350			8	2115		
APPS APPROVED, NOT ACCEPTED			4	717	1	41					1	41		
APPS DENIED			2	465	9	2193					1	250		
APPS WITHDRAWN	1	488	4	1157	9	2498					2	578		
FILES CLOSED FOR INCOMPLETENESS			1	270	8	1709								
CO/LARIMER COUNTY/0011.04													16	76
LOANS ORIGINATED	12	2858	87	17896	115	20853	10	1332			48	8142		
APPS APPROVED, NOT ACCEPTED	2	514	2	435	6	965	1	95			2	335		
APPS DENIED			8	1329	23	3534	3	205			10	1220		
APPS WITHDRAWN	2	471	10	2225	29	4854					12	1993		
FILES CLOSED FOR INCOMPLETENESS			1	215	5	789					2	360		
CO/LARIMER COUNTY/0011.06													17	100
LOANS ORIGINATED	19	5161	61	13387	93	17165	10	1591			42	8218		
APPS APPROVED, NOT ACCEPTED	1	332	1	264	5	654			1	4405	1	218		
APPS DENIED			4	741	18	3331	4	110			7	1075		
APPS WITHDRAWN	2	628	7	1437	23	3766	1	176			7	1179		
FILES CLOSED FOR INCOMPLETENESS			1	130	8	1486	1	109			1	130		
CO/LARIMER COUNTY/0011.07													17	86
LOANS ORIGINATED	17	3967	66	13390	122	22307	12	1650			38	6347		
APPS APPROVED, NOT ACCEPTED			1	120	3	445	1	25			1	120		
APPS DENIED			4	768	26	4390	2	192			9	1320		
APPS WITHDRAWN	4	918	10	1867	25	4951					7	1248		
FILES CLOSED FOR INCOMPLETENESS	1	226			9	1441								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 22660 - FORT COLLINS, CO

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA		Conventional			D				G				
	A		B		C		D		E				F	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
CO/LARIMER COUNTY/0011.09												16	97	
LOANS ORIGINATED	20	5415	57	12797	125	23360	14	2142			20	3592		
APPS APPROVED, NOT ACCEPTED			3	722	5	934					1	47		
APPS DENIED	1	282	3	588	14	2470	3	45			3	516		
APPS WITHDRAWN	4	1081	8	1781	17	3207	1	218			4	682		
FILES CLOSED FOR INCOMPLETENESS	1	217	1	70	5	1011					1	209		
CO/LARIMER COUNTY/0011.10												14	74	
LOANS ORIGINATED	6	1749	57	12732	64	12461	7	1129	1	19674	28	4573		
APPS APPROVED, NOT ACCEPTED			1	205	1	255					1	205		
APPS DENIED			2	411	11	1860					3	170		
APPS WITHDRAWN			5	1535	10	1372	1	65	1	19850	5	1000		
FILES CLOSED FOR INCOMPLETENESS			1	199	7	1445					2	322		
CO/LARIMER COUNTY/0011.11												20	71	
LOANS ORIGINATED			15	4132	16	3714	1	15	1	16000	6	1061		
APPS APPROVED, NOT ACCEPTED			1	157			1	40						
APPS DENIED			1	94	3	250					2	240		
APPS WITHDRAWN			6	1312	6	1132					6	940		
FILES CLOSED FOR INCOMPLETENESS														
CO/LARIMER COUNTY/0011.12												23	104	
LOANS ORIGINATED	7	2280	37	8093	58	12558	4	245			7	1175	11	440
APPS APPROVED, NOT ACCEPTED			2	416	4	835	1	5			2	368		
APPS DENIED			12	1072	8	1705	1	10					12	473
APPS WITHDRAWN			9	2889	14	3107					2	502		
FILES CLOSED FOR INCOMPLETENESS			3	149	4	712							3	149
CO/LARIMER COUNTY/0011.13												12	127	
LOANS ORIGINATED	3	619	45	13005	85	19609	17	2490			9	1786		
APPS APPROVED, NOT ACCEPTED	1	403	4	871	3	704	2	402						
APPS DENIED					16	3715	4	345			2	370		
APPS WITHDRAWN	1	354	6	1774	13	2812					1	206		
FILES CLOSED FOR INCOMPLETENESS					6	1470								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 22660 - FORT COLLINS, CO

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D			
	FHA, FSA/RHS & VA		Conventional			D				G			
	A		B		C		D		E				F
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
CO/LARIMER COUNTY/0011.14											9	170	
LOANS ORIGINATED	3	1200	38	13003	56	17974			9	2003			
APPS APPROVED, NOT ACCEPTED					6	1389							
APPS DENIED			4	1116	7	2833			1	268	2	186	
APPS WITHDRAWN			2	757	8	2410			1	340			
FILES CLOSED FOR INCOMPLETENESS					4	1312							
CO/LARIMER COUNTY/0013.01											11	99	
LOANS ORIGINATED	16	5076	35	9960	57	11115	7	901	9	1408	4	546	
APPS APPROVED, NOT ACCEPTED	1	303	1	400	4	1359	2	307	1	300			
APPS DENIED			2	314	39	7714	2	170	9	1252	3	385	
APPS WITHDRAWN	2	866	11	3427	23	4312	1	25	7	1655			
FILES CLOSED FOR INCOMPLETENESS					2	269							
CO/LARIMER COUNTY/0013.04											64	44	
LOANS ORIGINATED	2	221	10	2321	4	923	2	147	2	725	8	1052	
APPS APPROVED, NOT ACCEPTED			4	1025	1	480			1	480	3	887	
APPS DENIED			1	36	6	862	4	23			5	59	
APPS WITHDRAWN					1	112							
FILES CLOSED FOR INCOMPLETENESS			5	133	1	140					5	133	
CO/LARIMER COUNTY/0013.05											32	84	
LOANS ORIGINATED	11	2803	60	16856	53	10673	4	439	24	4962			
APPS APPROVED, NOT ACCEPTED	1	376	3	704	1	257			1	193			
APPS DENIED	1	340	4	1895	13	2250			1	138			
APPS WITHDRAWN	1	346	3	904	8	1454			2	412			
FILES CLOSED FOR INCOMPLETENESS			1	238	5	1233							
CO/LARIMER COUNTY/0013.06											50	51	
LOANS ORIGINATED	7	1878	23	4723	35	6388	3	190	11	2157	5	476	
APPS APPROVED, NOT ACCEPTED			3	747									
APPS DENIED			5	350	10	1512	1	3	3	283	6	184	
APPS WITHDRAWN	1	267	3	615	7	1172	1	142	3	442	1	104	
FILES CLOSED FOR INCOMPLETENESS			2	69	3	539	1	145			2	69	

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 22660 - FORT COLLINS, CO

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median				
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families				Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E				F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			Number	\$000's	Number	\$000's
CO/LARIMER COUNTY/0013.07														19	109	
LOANS ORIGINATED	25	6240	78	19000	134	31629	9	780			16	3172	1	22		
APPS APPROVED, NOT ACCEPTED			1	173	4	1302										
APPS DENIED	6	1457	8	2258	34	8185	4	105			3	303				
APPS WITHDRAWN	6	1406	8	2572	35	7769					5	837				
FILES CLOSED FOR INCOMPLETENESS			1	261	11	2185					1	261				
CO/LARIMER COUNTY/0013.08														12	119	
LOANS ORIGINATED	26	8088	106	31489	196	45866	12	2654			33	6893	1	45		
APPS APPROVED, NOT ACCEPTED	3	1051	5	1435	4	959					1	232	1	70		
APPS DENIED	2	470	8	1853	33	8264	4	736			3	843	1	76		
APPS WITHDRAWN	5	1635	27	8311	32	7315					5	1242				
FILES CLOSED FOR INCOMPLETENESS			4	1118	11	3028	1	40			1	186				
CO/LARIMER COUNTY/0016.01														25	61	
LOANS ORIGINATED	11	2249	16	3605	40	6154	8	252			10	1528				
APPS APPROVED, NOT ACCEPTED	1	253			5	982	3	185			2	295				
APPS DENIED	1	221	1	225	17	2695	2	30			2	303	1	149		
APPS WITHDRAWN	1	279	4	714	19	2682					5	778				
FILES CLOSED FOR INCOMPLETENESS			1	168	2	133					2	244				
CO/LARIMER COUNTY/0016.02														16	130	
LOANS ORIGINATED	20	6139	114	28561	105	24849	10	1825	2	8498	44	9447	1	86		
APPS APPROVED, NOT ACCEPTED	3	897	16	4313	4	776	1	241			4	872				
APPS DENIED	1	281	8	1391	20	4172	3	382			4	672	4	228		
APPS WITHDRAWN	2	570	20	5339	28	6236					6	958				
FILES CLOSED FOR INCOMPLETENESS			2	508	10	2398					1	113	1	113		
CO/LARIMER COUNTY/0016.03														26	107	
LOANS ORIGINATED	4	1342	61	15101	103	21821	9	1479			13	2694	5	184		
APPS APPROVED, NOT ACCEPTED			2	449	2	297	2	120			1	117				
APPS DENIED	1	409	27	1321	19	3451	6	811			1	10	29	1211		
APPS WITHDRAWN			4	990	16	3715					1	100				
FILES CLOSED FOR INCOMPLETENESS			3	332	8	1805					1	43	2	67		

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number			\$000's	
CO/LARIMER COUNTY/0016.05													19	136		
LOANS ORIGINATED	16	5104	161	44451	103	25404	8	1649	1	36940	59	11784				
APPS APPROVED, NOT ACCEPTED			6	1930	4	950	1	15			2	442				
APPS DENIED	2	733	19	6820	18	4243	3	469			7	1132				
APPS WITHDRAWN	4	1421	11	3050	21	5013	3	865			4	665				
FILES CLOSED FOR INCOMPLETENESS					3	870										
CO/LARIMER COUNTY/0016.06													17	114		
LOANS ORIGINATED	5	1382	52	13565	75	15858	3	287			20	3500				
APPS APPROVED, NOT ACCEPTED			2	481	2	337					2	314				
APPS DENIED			5	1025	14	3093					2	248				
APPS WITHDRAWN			5	1754	16	3950					1	243				
FILES CLOSED FOR INCOMPLETENESS					4	547										
CO/LARIMER COUNTY/0016.07													10	108		
LOANS ORIGINATED	7	2183	54	13755	101	23129	6	793			28	5781				
APPS APPROVED, NOT ACCEPTED					4	837					2	272				
APPS DENIED			4	998	18	3298	1	8								
APPS WITHDRAWN			12	2743	23	5384					8	1506				
FILES CLOSED FOR INCOMPLETENESS			1	256	12	2442					2	237				
CO/LARIMER COUNTY/0016.08													18	153		
LOANS ORIGINATED	16	3786	138	49124	165	55746	11	1522			23	4492	5	448		
APPS APPROVED, NOT ACCEPTED	2	455	9	4125	4	1510	2	852			1	180				
APPS DENIED	1	132	14	4544	40	13713	2	132			4	658	3	219		
APPS WITHDRAWN	5	1208	19	8328	24	6788	3	598			3	628	1	72		
FILES CLOSED FOR INCOMPLETENESS	1	456	5	1521	6	1698	1	15					2	65		
CO/LARIMER COUNTY/0017.04													23	70		
LOANS ORIGINATED	83	20364	185	40609	170	29341	9	640	2	515	49	8202	10	578		
APPS APPROVED, NOT ACCEPTED	3	704	9	2368	7	1262	1	4			1	202				
APPS DENIED	9	1743	13	2437	56	9225	8	319			10	1617	4	109		
APPS WITHDRAWN	14	3258	31	6114	44	8180					9	1175				
FILES CLOSED FOR INCOMPLETENESS	1	179	3	299	14	2602	2	4					2	112		

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number			\$000's	
CO/LARIMER COUNTY/0017.06															19	100
LOANS ORIGINATED	27	6124	67	15561	120	23346	9	1424	1	140	29	5550				
APPS APPROVED, NOT ACCEPTED	2	458	4	1017	3	667										
APPS DENIED	1	179	3	790	38	7562	12	902			4	334				
APPS WITHDRAWN	1	147	7	1598	24	5147	5	667			5	954				
FILES CLOSED FOR INCOMPLETENESS			1	271	7	1481										
CO/LARIMER COUNTY/0017.07															17	76
LOANS ORIGINATED	27	6594	62	11639	115	20540	10	1486	1	33150	18	2486	6	251		
APPS APPROVED, NOT ACCEPTED			4	809	1	189	2	219			2	384				
APPS DENIED	4	907	11	1177	31	5806	2	9			5	821	7	416		
APPS WITHDRAWN	3	677	7	1323	22	3999	2	191	1	30940	5	833	1	35		
FILES CLOSED FOR INCOMPLETENESS	1	265	4	177	15	2976					2	250	4	177		
CO/LARIMER COUNTY/0017.08															19	132
LOANS ORIGINATED	20	4592	80	20605	103	25770	5	849			23	4442				
APPS APPROVED, NOT ACCEPTED					5	1187										
APPS DENIED	1	299	4	388	29	5917	3	24			6	923	3	57		
APPS WITHDRAWN	1	289	13	2972	20	6960	2	512			2	237				
FILES CLOSED FOR INCOMPLETENESS			1	180	11	2786	1	316			3	632				
CO/LARIMER COUNTY/0017.09															11	126
LOANS ORIGINATED	95	28675	412	134977	439	123941	37	6473	1	3788	59	13369	2	125		
APPS APPROVED, NOT ACCEPTED	3	876	20	6996	11	3743	2	60			4	1074				
APPS DENIED	12	3289	30	8973	101	28768	15	1196			7	1460	9	535		
APPS WITHDRAWN	12	3400	74	22075	87	25563	5	1918			8	1755	5	499		
FILES CLOSED FOR INCOMPLETENESS	3	805	11	2843	36	11482	1	75			4	839	3	176		
CO/LARIMER COUNTY/0018.04															17	85
LOANS ORIGINATED	30	6643	42	8368	84	15446	11	1290	1	745	25	4265				
APPS APPROVED, NOT ACCEPTED			7	1377	7	1191					5	558				
APPS DENIED	2	502	6	1255	23	5244	1	250			2	434				
APPS WITHDRAWN	10	2443	12	2534	20	4566	1	250			6	1114				
FILES CLOSED FOR INCOMPLETENESS			1	152	5	692	1	158								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA		Conventional			D				G				
	A		B		C		D		E				F	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
CO/LARIMER COUNTY/0018.06											11	100		
LOANS ORIGINATED	44	11229	138	32087	208	42040	17	1836		40	6531			
APPS APPROVED, NOT ACCEPTED	1	263	4	1236	4	590	2	215						
APPS DENIED	7	1763	5	1137	52	10298	4	694		4	645			
APPS WITHDRAWN	9	2108	23	5985	39	7792	2	456		10	1641			
FILES CLOSED FOR INCOMPLETENESS			2	238	15	2764				4	600	1	63	
CO/LARIMER COUNTY/0018.07											13	100		
LOANS ORIGINATED	33	8297	88	20182	136	26743	13	1795		30	5574	1	5	
APPS APPROVED, NOT ACCEPTED	1	192	6	1412	3	841	1	10		1	150			
APPS DENIED	2	555	7	1561	36	7206	3	440		4	797			
APPS WITHDRAWN	2	346	9	1728	27	5725	2	115		3	260	1	103	
FILES CLOSED FOR INCOMPLETENESS			4	698	7	1362				1	153	1	196	
CO/LARIMER COUNTY/0018.08											8	132		
LOANS ORIGINATED	12	4287	66	22734	104	26914	11	2279		6	2857	1	188	
APPS APPROVED, NOT ACCEPTED			4	1394	1	495								
APPS DENIED	1	413	3	1076	30	8782	2	66		1	319	1	30	
APPS WITHDRAWN	1	280	14	4226	28	7872	2	668		3	673			
FILES CLOSED FOR INCOMPLETENESS					11	2967				1	150			
CO/LARIMER COUNTY/0018.09											12	124		
LOANS ORIGINATED	59	17341	225	62977	326	79994	33	4774		44	9473	5	506	
APPS APPROVED, NOT ACCEPTED	3	1092	10	2645	8	1679				1	214			
APPS DENIED	8	2255	10	2109	75	20497	8	324		5	1068	2	41	
APPS WITHDRAWN	11	3090	33	8154	61	15895	2	616		9	1647	1	264	
FILES CLOSED FOR INCOMPLETENESS	1	172	3	714	20	5373	1	140		1	150	1	30	
CO/LARIMER COUNTY/0019.01											16	66		
LOANS ORIGINATED	22	4826	36	6960	79	13847	11	1113	1	250	13	2126		
APPS APPROVED, NOT ACCEPTED	2	592			6	981								
APPS DENIED	2	360	1	130	12	2015	1	10		3	465			
APPS WITHDRAWN	1	398	6	1003	16	2957	1	121		6	675			
FILES CLOSED FOR INCOMPLETENESS	1	265			3	536								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 22660 - FORT COLLINS, CO

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			Number	\$000's
CO/LARIMER COUNTY/0019.02													14	74		
LOANS ORIGINATED	27	6746	57	12882	98	16712	8	1427			23	3685	1	30		
APPS APPROVED, NOT ACCEPTED			4	749	2	451	1	240								
APPS DENIED	3	679	3	772	25	4865	1	15			3	470				
APPS WITHDRAWN	3	671	9	1840	18	3661					4	586				
FILES CLOSED FOR INCOMPLETENESS	1	281			5	908										
CO/LARIMER COUNTY/0019.03													7	97		
LOANS ORIGINATED	17	5755	83	21046	101	23786	7	887			37	6744	1	230		
APPS APPROVED, NOT ACCEPTED			3	403	6	1263	1	216			1	220	1	99		
APPS DENIED	6	1169	15	7195	51	11532	6	336			19	6745	3	375		
APPS WITHDRAWN	1	305	17	5237	30	6640	1	120			9	2011				
FILES CLOSED FOR INCOMPLETENESS	2	578	5	872	16	2814					3	397				
CO/LARIMER COUNTY/0020.05													17	83		
LOANS ORIGINATED	48	10204	61	11961	114	18477	15	2014			27	4595	1	147		
APPS APPROVED, NOT ACCEPTED	2	525	2	312	2	278					1	119				
APPS DENIED	5	968	8	1175	18	2801	3	101			5	709				
APPS WITHDRAWN	10	2230	8	1243	23	3751					4	385	2	118		
FILES CLOSED FOR INCOMPLETENESS			3	155	12	2065	1	160			1	135	3	155		
CO/LARIMER COUNTY/0020.07													14	60		
LOANS ORIGINATED	12	2272	41	8604	49	7637	4	463	3	10338	23	3979				
APPS APPROVED, NOT ACCEPTED			3	561	4	625	2	64			2	395				
APPS DENIED	2	411	2	140	16	3190	3	284			4	508	1	70		
APPS WITHDRAWN	4	861	6	1218	14	2408	1	146			4	706				
FILES CLOSED FOR INCOMPLETENESS					4	777										
CO/LARIMER COUNTY/0020.08													15	80		
LOANS ORIGINATED	17	3613	32	6055	91	13981	6	478			14	1994				
APPS APPROVED, NOT ACCEPTED			3	415	5	707					2	236				
APPS DENIED	1	269	3	667	20	3462	2	35			1	137				
APPS WITHDRAWN	4	662	1	202	11	1952										
FILES CLOSED FOR INCOMPLETENESS			1	162	5	760					2	337				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 22660 - FORT COLLINS, CO

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median				
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families				Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E				F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number			\$000's	Number	\$000's	
CO/LARIMER COUNTY/0020.10											7	146				
LOANS ORIGINATED	4	1236	40	13168	57	16542	3	827			1	264				
APPS APPROVED, NOT ACCEPTED			1	417	2	482										
APPS DENIED	4	1165	4	1658	19	5350	3	824			2	540				
APPS WITHDRAWN	2	385	5	1592	17	4021			1		235					
FILES CLOSED FOR INCOMPLETENESS					6	1330										
CO/LARIMER COUNTY/0020.11											9	112				
LOANS ORIGINATED	31	8201	69	17403	158	34522	14	1563			18	4962	3	350		
APPS APPROVED, NOT ACCEPTED			2	592	4	1189										
APPS DENIED	2	594	5	1294	43	9133	1	184			6	993	1	244		
APPS WITHDRAWN	1	271	15	4083	27	5390			1		190	1	134			
FILES CLOSED FOR INCOMPLETENESS	1	270	1	160	8	1676										
CO/LARIMER COUNTY/0023.00											11	104				
LOANS ORIGINATED	9	3436	67	16373	78	18548	8	627			16	3111	9	388		
APPS APPROVED, NOT ACCEPTED			1	41	2	623							1	41		
APPS DENIED			5	1234	17	4428	2	15			4	455	1	26		
APPS WITHDRAWN	1	250	4	1243	18	5304										
FILES CLOSED FOR INCOMPLETENESS			2	356	2	493					1		40			
CO/LARIMER COUNTY/0024.01											7	58				
LOANS ORIGINATED	18	4395	46	9296	42	7563	6	752			48	7459	5	659		
APPS APPROVED, NOT ACCEPTED	1	209	5	1347	3	325					3	697				
APPS DENIED	3	593	6	1400	19	3916	3	201			5	628	1	48		
APPS WITHDRAWN	3	639	9	1755	13	3052					8	1282	1	212		
FILES CLOSED FOR INCOMPLETENESS			1	328	8	1819					3	550				
CO/LARIMER COUNTY/0024.02											6	116				
LOANS ORIGINATED	20	5346	58	15108	65	16483	4	255			27	5774	4	680		
APPS APPROVED, NOT ACCEPTED			2	382	2	408	1	275			2	463				
APPS DENIED	6	1512	7	2071	26	6029	2	23			3	709	4	729		
APPS WITHDRAWN	6	1496	8	1816	22	6099					2	534	3	549		
FILES CLOSED FOR INCOMPLETENESS			3	460	5	903					1	66				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 22660 - FORT COLLINS, CO

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G	
	A	B	C	D	E	F	G									
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
CO/LARIMER COUNTY/0025.01															14	136
LOANS ORIGINATED	29	8995	276	98057	218	72738	17	2278	1	636	17	4431	19	1177		
APPS APPROVED, NOT ACCEPTED	4	1301	16	5347	13	4984	2	290					3	192		
APPS DENIED	6	1757	42	8155	51	16570	16	843			1	153	26	1557		
APPS WITHDRAWN	5	2426	35	11666	50	16434	2	45			2	988	6	366		
FILES CLOSED FOR INCOMPLETENESS			18	3056	12	4230	1	19			3	138	12	602		
CO/LARIMER COUNTY/0025.02															16	95
LOANS ORIGINATED	191	47449	169	39278	289	62231	33	3183	1	4045	30	5675	8	1573		
APPS APPROVED, NOT ACCEPTED	7	1867	5	1361	9	1794	4	82					1	250		
APPS DENIED	20	4390	15	3898	74	14927	11	192			9	2077	2	556		
APPS WITHDRAWN	29	7240	15	3359	52	11359	3	426			2	233	2	462		
FILES CLOSED FOR INCOMPLETENESS	1	294			21	4467	2	44			1	185	1	204		
CO/LARIMER COUNTY/0025.03															10	96
LOANS ORIGINATED	13	4463	29	7809	44	11356	7	773			3	837	9	1979		
APPS APPROVED, NOT ACCEPTED			1	324	4	1011					2	295	1	268		
APPS DENIED	3	814	4	1061	37	7854	4	447			3	969	12	2457		
APPS WITHDRAWN	2	576	8	2114	10	2386	2	290			1	120	4	930		
FILES CLOSED FOR INCOMPLETENESS	1	195	1	428	7	1404										
CO/LARIMER COUNTY/0026.00															8	128
LOANS ORIGINATED	21	6455	100	36705	178	52368	18	2036			7	2441	9	1541		
APPS APPROVED, NOT ACCEPTED	3	632	3	1104	5	1420	1	168			1	120				
APPS DENIED	1	417	6	2288	56	16264	3	430			3	609	4	737		
APPS WITHDRAWN	2	652	15	5758	29	8945	4	537					1	221		
FILES CLOSED FOR INCOMPLETENESS	1	179	6	2080	13	3335							1	170		
CO/LARIMER COUNTY/0027.00															12	106
LOANS ORIGINATED	57	15134	127	30287	176	35321	18	1868			23	3839	11	708		
APPS APPROVED, NOT ACCEPTED	1	270	3	547	5	825					2	256	1	39		
APPS DENIED	7	1864	11	1697	34	6766	7	851			5	1116	6	246		
APPS WITHDRAWN	9	2700	17	3874	40	8601	3	765			6	914				
FILES CLOSED FOR INCOMPLETENESS	1	204	3	531	13	2767	2	348			1	273	1	33		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 22660 - FORT COLLINS, CO

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			Number	\$000's
CO/LARIMER COUNTY/0028.01													13	78		
LOANS ORIGINATED	10	2379	88	25478	62	18100	2	421			67	15390	1	225		
APPS APPROVED, NOT ACCEPTED			5	1709	6	1485					2	674				
APPS DENIED	3	1156	6	2297	20	6560	4	367	1	5877	11	1509				
APPS WITHDRAWN	2	476	11	2773	18	5012					11	2515				
FILES CLOSED FOR INCOMPLETENESS	1	260	4	916	7	1828					4	1018				
CO/LARIMER COUNTY/0028.02													14	95		
LOANS ORIGINATED	21	6348	139	37274	111	29762	7	1036			87	23074				
APPS APPROVED, NOT ACCEPTED			2	667	6	1919	1	50			4	1542				
APPS DENIED	1	305	9	2190	34	8605	3	514			10	1967				
APPS WITHDRAWN	1	563	19	5163	33	9041					19	5792				
FILES CLOSED FOR INCOMPLETENESS	1	235	9	2103	19	4981	1	100			6	1427				
CO/LARIMER COUNTY/0028.03													10	0		
LOANS ORIGINATED			1	260												
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MSA/MD(TOTAL)													0	0		
LOANS ORIGINATED	1325	351915	5070	1346257	6854	1557334	638	86990	32	214728	1763	345338	169	17490		
APPS APPROVED, NOT ACCEPTED	50	14497	236	64411	258	59913	44	5176	1	4405	94	18714	12	1846		
APPS DENIED	149	37300	472	105074	1735	388590	212	17371	1	5877	309	53852	185	14250		
APPS WITHDRAWN	207	55675	751	199159	1458	332103	70	13136	3	58790	331	62711	36	4804		
FILES CLOSED FOR INCOMPLETENESS	23	5847	136	25071	518	114549	19	1969			67	11472	54	2998		
INVALID GEOGRAPHIC IDENTIFIERS 2/													0	0		
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 22660 - FORT COLLINS, CO

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
CO/LARIMER COUNTY/0001.00	2	654	2	605	7	2435	1	202			3	747		
CO/LARIMER COUNTY/0002.01	1	273	10	2779	12	3791					9	2390		
CO/LARIMER COUNTY/0002.02			7	2061	7	1542			1	305	3	572		
CO/LARIMER COUNTY/0003.00	2	487	9	2195	23	4572					3	467		
CO/LARIMER COUNTY/0004.01	1	132	10	1777	5	816					4	603		
CO/LARIMER COUNTY/0004.02			7	1678	9	1787	1	342			3	702		
CO/LARIMER COUNTY/0005.03	2	486	4	1026	10	1746					5	818		
CO/LARIMER COUNTY/0005.04	2	524	13	3336	8	1369					8	1646		
CO/LARIMER COUNTY/0005.05	1	260	8	1938	9	1758					2	321		
CO/LARIMER COUNTY/0005.06			16	3261	8	1077	2	470			10	1676		
CO/LARIMER COUNTY/0007.00	1	417	11	3009	11	2309					5	1087		
CO/LARIMER COUNTY/0008.01			4	1007	9	2232	1	204			2	356		
CO/LARIMER COUNTY/0008.02			1	244	4	865	2	562						
CO/LARIMER COUNTY/0009.01	8	2098	28	6375	16	2818					8	1451		
CO/LARIMER COUNTY/0009.02			13	3576	14	3492	1	232			2	488		
CO/LARIMER COUNTY/0010.03	8	1661	13	2703	22	4220					6	997		
CO/LARIMER COUNTY/0010.04			13	3550	25	5599					4	852		
CO/LARIMER COUNTY/0010.07	2	266	3	873	8	2784								
CO/LARIMER COUNTY/0010.08			10	2569	14	3019	1	224			5	865		
CO/LARIMER COUNTY/0010.09	12	2546	27	7702	32	7044	1	180			5	839		
CO/LARIMER COUNTY/0010.10			14	3313	4	1791					2	524		
CO/LARIMER COUNTY/0011.04	3	595	27	5128	30	5831					17	2767		
CO/LARIMER COUNTY/0011.06	12	3032	24	5419	22	4332	1	187			14	2712		
CO/LARIMER COUNTY/0011.07	6	1165	28	5882	32	6208					7	1408		
CO/LARIMER COUNTY/0011.09	10	2566	17	3780	30	5850					6	1138		
CO/LARIMER COUNTY/0011.10	2	587	19	3893	11	2393	1	227			7	1078		
CO/LARIMER COUNTY/0011.11	1	152	6	1905	3	381					3	412		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D			
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
CO/LARIMER COUNTY/0011.12	1	212	10	2356	13	2940	1	170					1	35
CO/LARIMER COUNTY/0011.13	1	305	17	5232	23	5298					2	551		
CO/LARIMER COUNTY/0011.14			16	5260	12	3780					1	350		
CO/LARIMER COUNTY/0013.01	4	1485	7	2163	16	3697					2	456	1	118
CO/LARIMER COUNTY/0013.04			2	353			1	144						
CO/LARIMER COUNTY/0013.05	3	600	5	1570	10	2266					2	354		
CO/LARIMER COUNTY/0013.06	7	2007	4	717	6	1236					3	552	1	52
CO/LARIMER COUNTY/0013.07	15	3458	33	8364	35	8309					7	1561		
CO/LARIMER COUNTY/0013.08	18	5038	34	9215	46	10610					7	1360	1	208
CO/LARIMER COUNTY/0016.01	6	1234	4	1729	6	942					1	114	1	184
CO/LARIMER COUNTY/0016.02	10	2782	30	7649	24	5221	2	409			16	3679		
CO/LARIMER COUNTY/0016.03	4	1362	23	5808	15	3285					2	372	1	7
CO/LARIMER COUNTY/0016.05	3	1249	43	12980	19	5074					12	2690		
CO/LARIMER COUNTY/0016.06	1	220	21	5705	11	2112								
CO/LARIMER COUNTY/0016.07	3	888	17	4497	26	6194	1	248			2	444		
CO/LARIMER COUNTY/0016.08	16	3420	51	17973	30	9730	1	350			6	1327		
CO/LARIMER COUNTY/0017.04	36	8392	51	11024	41	6453					10	1261		
CO/LARIMER COUNTY/0017.06	20	4352	18	4697	19	3861	1	146			7	1205		
CO/LARIMER COUNTY/0017.07	9	2056	16	3403	35	6834					6	1138		
CO/LARIMER COUNTY/0017.08	9	1611	23	5940	19	4947	3	703			6	1211		
CO/LARIMER COUNTY/0017.09	38	11274	95	29099	101	29238	2	189			10	1541		
CO/LARIMER COUNTY/0018.04	12	2819	12	1916	27	4337	2	558			10	1420		
CO/LARIMER COUNTY/0018.06	18	4365	38	8980	30	6291	1	80			5	848		
CO/LARIMER COUNTY/0018.07	21	4974	24	5428	32	7303	1	135			5	783		
CO/LARIMER COUNTY/0018.08	6	2079	12	3842	18	4346					4	879		
CO/LARIMER COUNTY/0018.09	27	7739	71	19599	59	15490	1	114			9	2200		
CO/LARIMER COUNTY/0019.01	13	2502	15	2687	22	4185					4	568		

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	Number
CO/LARIMER COUNTY/0019.02	7	1723	21	4387	18	3532	1	90			6	947		
CO/LARIMER COUNTY/0019.03	9	3172	13	3400	12	3521	2	205			6	1280		
CO/LARIMER COUNTY/0020.05	29	5555	15	2952	32	5005	2	298			9	1408	2	250
CO/LARIMER COUNTY/0020.07	7	1285	6	1275	7	1120					4	657		
CO/LARIMER COUNTY/0020.08	15	3005	9	1564	21	3436	1	173			6	807		
CO/LARIMER COUNTY/0020.10	3	738	8	2772	16	4406							1	264
CO/LARIMER COUNTY/0020.11	21	5167	13	3307	30	6084					1	227	1	138
CO/LARIMER COUNTY/0023.00	8	2077	14	3812	18	4810					3	747		
CO/LARIMER COUNTY/0024.01	11	2755	10	2081	3	722					6	855	1	184
CO/LARIMER COUNTY/0024.02	11	2797	9	2730	17	4334					4	869		
CO/LARIMER COUNTY/0025.01	10	3887	60	21129	35	11572	3	1050			1	340		
CO/LARIMER COUNTY/0025.02	98	23856	50	12901	81	16791	1	260			6	718	4	783
CO/LARIMER COUNTY/0025.03	5	1501	11	3349	14	3734	1	106					1	265
CO/LARIMER COUNTY/0026.00	13	3996	10	3812	37	10128	2	675			3	679	2	476
CO/LARIMER COUNTY/0027.00	34	8559	28	7414	42	9156	1	247			3	520		
CO/LARIMER COUNTY/0028.01	5	1166	7	1850	12	3613	1	270			8	1750		
CO/LARIMER COUNTY/0028.02	8	2284	39	9599	32	8008	2	450			16	4120		
MSA/MD (TOTAL)	671	167847	1359	358104	1507	346012	46	9900	1	305	364	69704	18	2964
INVALID GEOGRAPHIC IDENTIFIERS 2/														

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BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE	20	4223	14	3432	7	1329					5	1085	2	541			1	233
ASIAN	78	19283	9	2721	36	8760					11	3020	8	2344			3	797
BLACK OR AFRICAN AMERICAN	16	3858	14	3442	7	1452					3	635	2	597			1	277
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	5	1023	1	210	5	1205					1	171						
WHITE	4476	1054499	1498	382476	2276	523399		37	8575	1336	339631	859	222709	53	10404	403	108914	
2 OR MORE MINORITY RACES			1	208													1	250
JOINT (WHITE/MINORITY RACE)	78	19963	31	8468	57	13914				24	6936	13	4186	4	1173	4	938	
RACE NOT AVAILABLE 6/	1064	304442	855	214288	669	243092		1	332	139	37120	77	19576	62	13896	16	3571	
ETHNICITY 7/																		
HISPANIC OR LATINO	137	28849	84	20293	64	13587		1	273	41	9628	31	7093	4	573	14	3275	
NOT HISPANIC OR LATINO	4418	1041904	1432	367131	2274	523283		36	8302	1280	325944	836	218543	51	10646	388	105191	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	128	33648	62	16615	53	13031				39	10331	23	6132	1	168	11	2835	
ETHNICITY NOT AVAILABLE 6/	1054	302890	845	211206	666	243250		1	332	159	42695	71	18185	63	14086	16	3679	
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	4206	990223	1364	348977	2147	493216		36	8302	1238	314843	804	209098	48	9656	380	103164	
OTHERS, INCLUDING HISPANIC	452	108319	204	52458	218	51087		1	273	121	31256	76	19887	8	1731	33	8137	
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	369	52993	89	16405	217	32845		4	624	103	16572	62	10211	13	1839	29	4586	
50-79% OF MSA/MD MEDIAN	1076	208418	451	102516	573	109652		10	1359	374	76897	213	45052	28	4963	124	26015	
80-99% OF MSA/MD MEDIAN	789	178247	284	72704	399	90234		5	930	241	57374	147	36407	16	2927	59	14387	
100-119% OF MSA/MD MEDIAN	717	174236	220	59665	343	79193		2	410	187	49869	124	31637	13	2583	57	13854	
120% OR MORE OF MSA/MD MEDIAN	2307	634140	328	105050	1126	300789		15	5142	568	175791	345	110833	48	12892	144	52597	
INCOME NOT AVAILABLE 6/	479	159257	1051	258905	399	180438		2	442	46	12095	70	15813	1	269	16	3541	
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY	647	168199	271	77578	359	93230		5	1337	162	46717	105	31118	11	2170	46	13260	
10-19% MINORITY	4606	1131227	1952	490379	2456	601876		31	7167	1245	316469	796	206035	103	22415	344	92110	
20-49% MINORITY	448	100514	182	43172	230	95385		2	403	104	23644	57	12133	5	888	36	8769	
50-79% MINORITY	36	7351	18	4116	12	2660				8	1768	3	667			3	841	
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME	52	13412	4	987	24	51069				11	2088	3	602			1	595	
MODERATE INCOME	1003	206613	466	103152	506	131803		5	1001	259	56353	170	37163	25	4589	82	18768	
MIDDLE INCOME	2635	592470	1324	328971	1469	318014		26	5644	797	197056	463	110884	65	13774	212	50419	
UPPER INCOME	2047	594796	629	182135	1057	292005		7	2262	452	133101	325	101304	29	7110	134	45198	
TOTAL 14/	5737	1407291	2423	615245	3057	793151		38	8907	1519	388598	961	249953	119	25473	429	114980	

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	
	NO REPORTED PRICING DATA 15/	4526	2	1446		2307				33		1409	1	870	4	65		328	5
REPORTED PRICING DATA	32		57		6				3		71	1	41	2			64		
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	28	NA	35	NA	4	NA		NA	2	NA	62	NA	35	NA		NA	48	NA	
2.00 - 2.49	3	NA	8	NA	2	NA		NA	1	NA	9	NA	4	NA		NA	14	NA	
2.50 - 2.99		NA	6	NA		NA		NA		NA		NA	1	NA		NA	1	NA	
3.00 - 3.49		NA	2	NA		NA		NA		NA		NA		NA		NA	1	NA	
3.50 - 4.49																		1	
4.50 - 5.49	1		5										1	1					
5.50 - 6.49			1																
6.50 OR MORE												1							
MEAN	1.83		2.29		1.79				1.93		1.77	6.67	1.84	4.47			1.89		
MEDIAN	1.70		1.80		1.72				1.98		1.73	6.67	1.74	4.47			1.85		
HOEPA LOANS 17/																			

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	
	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	
NO REPORTED PRICING DATA 15/	1110215	3838	375520		611760				7810		364354	63	226159	218	12934		92550	210	
REPORTED PRICING DATA	8301		11203		1216				470		16463	23	9380	107			13792		
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	7322	NA	8510	NA	942	NA		NA	360	NA	14372	NA	8049	NA		NA	10434	NA	
2.00 - 2.49	795	NA	1175	NA	274	NA		NA	110	NA	2091	NA	946	NA		NA	2967	NA	
2.50 - 2.99		NA	715	NA		NA		NA		NA		NA	123	NA		NA	181	NA	
3.00 - 3.49		NA	475	NA		NA		NA		NA		NA		NA		NA	210	NA	
3.50 - 4.49																		42	
4.50 - 5.49	184		289										262	65					
5.50 - 6.49			39																
6.50 OR MORE												23							
MEAN 30/	1.81		1.95		1.78				1.90		1.77	6.67	1.85	4.56				1.88	
MEDIAN 31/	1.70		1.69		1.73				1.98		1.73	6.67	1.74	4.90				1.84	
HOEPA LOANS 17/																			

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	17	4306	10	2529			4	1106	2	498	1	173
MALE	12	3210	5	1433			4	1106	2	498	1	173
FEMALE	3	635	3	635								
JOINT (MALE/FEMALE)	2	461	2	461								
ASIAN (TOTAL)	12	3277	9	2548			1	196	1	263	1	270
MALE	6	1530	5	1260							1	270
FEMALE	4	1092	3	896			1	196				
JOINT (MALE/FEMALE)	2	655	1	392					1	263		
BLACK OR AFRICAN AMERICAN (TOTAL)	17	4863	11	3005	1	360	2	534	3	964		
MALE	8	2405	5	1441					3	964		
FEMALE	6	1643	5	1283	1	360						
JOINT (MALE/FEMALE)	3	815	1	281			2	534				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	4	927	1	210			2	452	1	265		
MALE	3	689	1	210			1	214	1	265		
FEMALE												
JOINT (MALE/FEMALE)	1	238					1	238				
WHITE (TOTAL)	1501	395177	1149	302736	38	10648	122	30790	174	46380	18	4623
MALE	575	149294	442	115760	16	4366	48	11861	62	15704	7	1603
FEMALE	253	57331	191	43222	8	1977	27	6028	25	5814	2	290
JOINT (MALE/FEMALE)	668	187410	512	142903	14	4305	47	12901	86	24571	9	2730
2 OR MORE MINORITY RACES (TOTAL)	1	250	1	250								
MALE	1	250	1	250								
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	29	8772	22	6846	4	1239	1	177	2	510		
MALE												
FEMALE	1	270	1	270								
JOINT (MALE/FEMALE)	27	8042	20	6116	4	1239	1	177	2	510		
RACE NOT AVAILABLE (TOTAL) 6/	173	47662	122	33791	7	2250	17	4045	24	6795	3	781
MALE	39	10148	29	7433	2	873	3	797	4	810	1	235
FEMALE	15	3294	12	2771	1	288	1	76	1	159		
JOINT (MALE/FEMALE)	40	10844	34	9179					6	1665		

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	121	28971	83	20158	6	1603	14	3214	15	3288	3	708
MALE	61	14680	43	11021	3	703	7	1444	6	1098	2	414
FEMALE	28	6517	21	4720	2	641	2	420	3	736		
JOINT (MALE/FEMALE)	32	7774	19	4417	1	259	5	1350	6	1454	1	294
NOT HISPANIC OR LATINO (TOTAL)	1391	369672	1068	283665	33	9322	113	28931	160	43378	17	4376
MALE	542	142437	416	109695	12	3413	45	11417	61	16045	8	1867
FEMALE	238	53964	182	41412	7	1696	26	5804	21	4762	2	290
JOINT (MALE/FEMALE)	609	172911	468	132198	14	4213	42	11710	78	22571	7	2219
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	54	15395	43	12291	3	1072	3	740	4	1075	1	217
MALE												
FEMALE												
JOINT (MALE/FEMALE)	53	15150	42	12046	3	1072	3	740	4	1075	1	217
ETHNICITY NOT AVAILABLE (TOTAL) 6/	188	51196	131	35801	8	2500	19	4415	28	7934	2	546
MALE	41	10409	29	7071	3	1123	4	1117	5	1098		
FEMALE	16	3784	12	2945	1	288	1	76	2	475		
JOINT (MALE/FEMALE)	49	12630	41	10671			1	50	7	1909		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1322	350410	1017	269236	31	8807	106	27155	153	41279	15	3933
MALE	513	134547	397	104523	12	3413	41	10371	57	14816	6	1424
FEMALE	227	51336	172	38980	7	1696	25	5608	21	4762	2	290
JOINT (MALE/FEMALE)	580	164167	446	125373	12	3698	40	11176	75	21701	7	2219
OTHERS, INCLUDING HISPANIC (TOTAL)	240	62891	173	46230	11	3190	24	5730	26	6373	6	1368
MALE	89	22211	60	15615	3	703	11	2490	11	2546	4	857
FEMALE	38	9080	30	7087	2	641	3	616	3	736		
JOINT (MALE/FEMALE)	111	30895	81	22823	6	1846	10	2624	12	3091	2	511
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	128	23390	86	15648	1	173	20	3781	16	2787	5	1001
50-79% OF MSA/MD MEDIAN	616	143605	453	104884	18	4613	61	14297	79	18652	5	1159
80-99% OF MSA/MD MEDIAN	355	94035	284	74929	13	3752	19	4833	35	9347	4	1174
100-119% OF MSA/MD MEDIAN	263	74980	206	58844	9	2893	16	4097	28	8118	4	1028
120% OR MORE OF MSA/MD MEDIAN	371	123812	283	94383	9	3066	28	9079	46	15799	5	1485
INCOME NOT AVAILABLE 6/	21	5412	13	3227			5	1213	3	972		
TOTAL 14/	1754	465234	1325	351915	50	14497	149	37300	207	55675	23	5847

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	26	4886	14	2691	2	465	4	514	4	1097	2	119
MALE	10	1928	3	699	1	25	1	309	3	776	2	119
FEMALE	10	1942	7	1339	1	440	2	163				
JOINT (MALE/FEMALE)	6	1016	4	653			1	42	1	321		
ASIAN (TOTAL)	107	28755	79	21168	4	1311	5	1624	19	4652		
MALE	51	13912	35	10068	1	299	3	798	12	2747		
FEMALE	27	5694	21	4363	1	312			5	1019		
JOINT (MALE/FEMALE)	29	9149	23	6737	2	700	2	826	2	886		
BLACK OR AFRICAN AMERICAN (TOTAL)	23	5015	16	3678	3	485	1	204	2	518	1	130
MALE	10	2088	4	1001	2	235	1	204	2	518	1	130
FEMALE	5	809	5	809								
JOINT (MALE/FEMALE)	7	1964	6	1714	1	250						
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	5	1163	4	1083			1	80				
MALE	2	381	2	381								
FEMALE	2	289	1	209			1	80				
JOINT (MALE/FEMALE)	1	493	1	493								
WHITE (TOTAL)	5566	1473741	4324	1158402	185	49242	362	84607	604	162462	91	19028
MALE	1492	387685	1122	293292	57	16029	117	27954	165	44635	31	5775
FEMALE	1120	245435	851	191923	39	7793	95	17035	115	25577	20	3107
JOINT (MALE/FEMALE)	2940	837369	2343	671195	87	24987	148	39309	323	91970	39	9908
2 OR MORE MINORITY RACES (TOTAL)	1	354					1	354				
MALE												
FEMALE	1	354					1	354				
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	131	33244	100	26887	6	1591	5	321	19	4277	1	168
MALE	5	1063	5	1063								
FEMALE	3	1067	3	1067								
JOINT (MALE/FEMALE)	121	30530	90	24173	6	1591	5	321	19	4277	1	168
RACE NOT AVAILABLE (TOTAL) 6/	806	192814	533	132348	36	11317	93	17370	103	26153	41	5626
MALE	129	28218	77	18918	6	1423	18	2626	15	4212	13	1039
FEMALE	49	8865	36	7360			7	360	4	842	2	303
JOINT (MALE/FEMALE)	169	41680	115	30391	12	3779	18	2449	15	3998	9	1063

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	247	43072	135	28998	10	1989	62	6216	18	4421	22	1448
MALE	104	19268	52	11869	7	1186	23	3124	9	2123	13	966
FEMALE	62	10701	38	7898	2	452	19	1781	3	570		
JOINT (MALE/FEMALE)	73	12043	42	8934	1	351	18	1219	4	1088	8	451
NOT HISPANIC OR LATINO (TOTAL)	5492	1466602	4300	1153417	183	48996	311	79806	623	167353	75	17030
MALE	1485	387936	1122	293765	55	15159	105	27410	176	46904	27	4698
FEMALE	1088	242287	842	190084	39	8093	78	15267	113	25828	16	3015
JOINT (MALE/FEMALE)	2907	833470	2327	667188	88	25549	127	37075	333	94341	32	9317
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	128	35357	96	28563	6	1606	16	2574	9	2446	1	168
MALE	2	486	1	234			1	252				
FEMALE	3	705	2	545					1	160		
JOINT (MALE/FEMALE)	122	33923	92	27541	6	1606	15	2322	8	2286	1	168
ETHNICITY NOT AVAILABLE (TOTAL) 6/	798	194941	539	135279	37	11820	83	16478	101	24939	38	6425
MALE	108	27585	73	19554	5	1666	11	1105	12	3861	7	1399
FEMALE	64	10762	42	8543			9	944	7	880	6	395
JOINT (MALE/FEMALE)	171	42765	121	31693	13	3801	14	2331	15	3737	8	1203
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	5176	1385517	4070	1093365	170	45419	294	75815	571	154504	71	16414
MALE	1392	363991	1063	278016	52	14625	98	25261	155	41856	24	4233
FEMALE	1038	231493	803	181703	37	7341	76	15131	107	24454	15	2864
JOINT (MALE/FEMALE)	2739	788121	2199	632209	80	23258	120	35423	308	87914	32	9317
OTHERS, INCLUDING HISPANIC (TOTAL)	650	148341	433	110340	30	7422	92	11422	71	17411	24	1746
MALE	180	38852	101	25185	10	1720	29	4687	26	6164	14	1096
FEMALE	111	21047	76	16070	4	1204	22	2024	9	1749		
JOINT (MALE/FEMALE)	348	86644	250	68050	16	4498	39	4619	34	8858	9	619
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	514	66496	300	43605	16	1868	121	13547	49	5992	28	1484
50-79% OF MSA/MD MEDIAN	1175	228098	889	176748	31	5628	91	14786	135	27940	29	2996
80-99% OF MSA/MD MEDIAN	826	195693	640	153651	31	8238	54	11360	82	18832	19	3612
100-119% OF MSA/MD MEDIAN	750	194627	582	153006	26	6205	41	9916	91	22882	10	2618
120% OR MORE OF MSA/MD MEDIAN	3172	995856	2475	774886	125	39816	154	50046	372	117700	46	13408
INCOME NOT AVAILABLE 6/	228	59202	184	44361	7	2656	11	5419	22	5813	4	953
TOTAL 14/	6665	1739972	5070	1346257	236	64411	472	105074	751	199159	136	25071

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	58	11625	25	5046	1	272	13	2129	12	2658	7	1520
MALE	31	7077	14	3085	1	272	6	1015	7	1865	3	840
FEMALE	14	2113	3	417			6	890	3	493	2	313
JOINT (MALE/FEMALE)	11	1971	6	1080			1	224	2	300	2	367
ASIAN (TOTAL)	103	23466	71	16807	3	625	10	2324	11	2155	8	1555
MALE	44	9754	31	6817	1	281	3	662	6	1320	3	674
FEMALE	25	4787	16	3327			3	633	4	590	2	237
JOINT (MALE/FEMALE)	34	8925	24	6663	2	344	4	1029	1	245	3	644
BLACK OR AFRICAN AMERICAN (TOTAL)	41	7817	20	3754			9	1818	12	2245		
MALE	23	4278	13	2572			5	891	5	815		
FEMALE	11	1866	6	1054			2	372	3	440		
JOINT (MALE/FEMALE)	7	1673	1	128			2	555	4	990		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	16	3128	7	1557			5	689	4	882		
MALE	10	2033	5	1206			3	403	2	424		
FEMALE	6	1095	2	351			2	286	2	458		
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	9106	2064119	5875	1330884	215	49574	1404	317166	1208	277765	404	88730
MALE	2812	630332	1697	380750	70	16126	488	108426	406	91335	151	33695
FEMALE	1741	327154	1081	205397	47	9439	309	57566	237	43042	67	11710
JOINT (MALE/FEMALE)	4530	1101485	3080	740866	98	24009	605	150610	564	143027	183	42973
2 OR MORE MINORITY RACES (TOTAL)	4	708	2	373			1	174	1	161		
MALE												
FEMALE	2	369	1	208					1	161		
JOINT (MALE/FEMALE)	2	339	1	165			1	174				
JOINT (WHITE/MINORITY RACE) (TOTAL)	160	39270	99	25095	7	1490	26	5131	17	4773	11	2781
MALE	2	275	1	237			1	38				
FEMALE	5	1621	4	1405			1	216				
JOINT (MALE/FEMALE)	152	37157	93	23236	7	1490	24	4877	17	4773	11	2781
RACE NOT AVAILABLE (TOTAL) 6/	1335	302356	755	173818	32	7952	267	59159	193	41464	88	19963
MALE	181	40988	66	14367	5	1303	40	8619	48	11342	22	5357
FEMALE	90	17840	54	11011	2	454	15	2721	13	2471	6	1183
JOINT (MALE/FEMALE)	244	59297	164	39427	5	1257	32	8617	29	6345	14	3651

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	356	72372	183	36980	7	1943	89	17290	57	11903	20	4256
MALE	198	39824	97	19492	2	527	47	8707	38	7941	14	3157
FEMALE	72	13732	38	7217	2	999	20	3639	11	1720	1	157
JOINT (MALE/FEMALE)	85	18571	47	10026	3	417	22	4944	8	2242	5	942
NOT HISPANIC OR LATINO (TOTAL)	8901	2018384	5757	1305462	215	49404	1352	304167	1172	269999	405	89352
MALE	2749	619311	1664	375053	69	15977	474	105123	393	89680	149	33478
FEMALE	1732	324673	1073	204091	45	8468	301	55724	240	43677	73	12713
JOINT (MALE/FEMALE)	4401	1070720	3007	723915	101	24959	575	142756	538	136281	180	42809
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	289	71135	171	42062	3	603	51	12671	44	11060	20	4739
MALE	3	689	1	289					2	400		
FEMALE	7	1525	1	124	1	240	4	986	1	175		
JOINT (MALE/FEMALE)	278	68504	168	41232	2	363	47	11685	41	10485	20	4739
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1277	290598	743	172830	33	7963	243	54462	185	39141	73	16202
MALE	153	34913	65	14200	6	1478	25	6224	41	9080	16	3931
FEMALE	83	16915	55	11738	1	186	13	2335	11	2083	3	573
JOINT (MALE/FEMALE)	216	53052	147	36392	6	1361	25	6701	30	6672	8	1926
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	8476	1921728	5513	1248552	204	47021	1280	289374	1109	255724	370	81057
MALE	2615	590475	1595	359600	68	15696	443	99547	371	84836	138	30796
FEMALE	1664	311977	1039	197427	44	8200	289	53673	226	41124	66	11553
JOINT (MALE/FEMALE)	4182	1016366	2870	689892	92	23125	546	135590	511	129403	163	38356
OTHERS, INCLUDING HISPANIC (TOTAL)	984	221075	559	127565	20	4661	190	39838	153	34832	62	14179
MALE	298	61223	157	32731	3	808	62	11158	57	12015	19	4511
FEMALE	136	26193	70	13979	3	1239	34	6358	24	3910	5	707
JOINT (MALE/FEMALE)	546	132561	328	79757	14	2614	94	22322	72	18907	38	8961
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	997	147361	520	72576	21	2294	280	46598	129	18720	47	7173
50-79% OF MSA/MD MEDIAN	2291	424344	1396	254394	48	8227	447	87642	306	56458	94	17623
80-99% OF MSA/MD MEDIAN	1467	314471	957	204655	28	5043	235	53511	194	41273	53	9989
100-119% OF MSA/MD MEDIAN	1261	280098	853	187778	28	7055	153	34116	178	40209	49	10940
120% OR MORE OF MSA/MD MEDIAN	3653	1023511	2434	671897	105	31041	475	137644	471	136951	168	45978
INCOME NOT AVAILABLE 6/	1154	262704	694	166034	28	6253	145	29079	180	38492	107	22846
TOTAL 14/	10823	2452489	6854	1557334	258	59913	1735	388590	1458	332103	518	114549

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AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	4	274	2	203			2	71				
MALE	1	198	1	198								
FEMALE	3	76	1	5			2	71				
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	7	530	3	192	1	12	2	45	1	281		
MALE	3	318			1	12	1	25	1	281		
FEMALE	3	37	2	17			1	20				
JOINT (MALE/FEMALE)	1	175	1	175								
BLACK OR AFRICAN AMERICAN (TOTAL)	9	939	4	546			4	93	1	300		
MALE	4	407	3	327			1	80				
FEMALE	3	522	1	219			1	3	1	300		
JOINT (MALE/FEMALE)	2	10					2	10				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	3	77	2	52					1	25		
MALE	1	25							1	25		
FEMALE	2	52	2	52								
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	809	107775	539	76628	31	3873	166	15004	59	10711	14	1559
MALE	240	30292	153	20286	11	709	63	5296	11	3525	2	476
FEMALE	156	14566	86	9578	7	581	41	2992	15	1028	7	387
JOINT (MALE/FEMALE)	412	62905	299	46752	13	2583	62	6716	33	6158	5	696
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	9	940	4	709			4	86			1	145
MALE												
FEMALE												
JOINT (MALE/FEMALE)	9	940	4	709			4	86			1	145
RACE NOT AVAILABLE (TOTAL) 6/	142	14107	84	8660	12	1291	34	2072	8	1819	4	265
MALE	23	1325	11	410	4	567	6	58	1	280	1	10
FEMALE	6	823	5	563					1	260		
JOINT (MALE/FEMALE)	24	2645	18	2120			4	294	1	25	1	206

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	40	2667	25	1612	1	5	8	362	4	533	2	155
MALE	13	892	7	227			4	319	1	336	1	10
FEMALE	12	540	9	518			2	18	1	4		
JOINT (MALE/FEMALE)	15	1235	9	867	1	5	2	25	2	193	1	145
NOT HISPANIC OR LATINO (TOTAL)	774	103160	510	72673	30	3639	164	14799	56	10490	14	1559
MALE	231	29425	147	19996	12	721	59	5052	11	3180	2	476
FEMALE	157	14700	84	9080	7	581	43	3068	16	1584	7	387
JOINT (MALE/FEMALE)	384	58963	277	43525	11	2337	62	6679	29	5726	5	696
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	22	2972	16	2649			5	114	1	209		
MALE	1	6	1	6								
FEMALE												
JOINT (MALE/FEMALE)	21	2966	15	2643			5	114	1	209		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	147	15843	87	10056	13	1532	35	2096	9	1904	3	255
MALE	27	2242	13	992	4	567	8	88	2	595		
FEMALE	4	836	4	836								
JOINT (MALE/FEMALE)	28	3511	21	2721	1	241	3	288	2	55	1	206
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	745	100075	494	70680	29	3627	156	14585	52	9624	14	1559
MALE	221	28235	142	19229	11	709	57	4947	9	2874	2	476
FEMALE	145	13510	77	8541	7	581	40	2977	14	1024	7	387
JOINT (MALE/FEMALE)	378	58318	274	42898	11	2337	59	6661	29	5726	5	696
OTHERS, INCLUDING HISPANIC (TOTAL)	87	8162	54	5952	2	17	21	690	8	1348	2	155
MALE	23	1846	12	758	1	12	6	424	3	642	1	10
FEMALE	21	1219	14	806			5	109	2	304		
JOINT (MALE/FEMALE)	43	5097	28	4388	1	5	10	157	3	402	1	145
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	92	3903	45	2088	2	150	33	823	8	719	4	123
50-79% OF MSA/MD MEDIAN	217	21326	132	14813	8	348	61	4027	13	1906	3	232
80-99% OF MSA/MD MEDIAN	140	19322	94	14529	9	868	25	2348	7	929	5	648
100-119% OF MSA/MD MEDIAN	117	16654	81	12453	8	1056	21	2246	4	456	3	443
120% OR MORE OF MSA/MD MEDIAN	392	58495	266	39012	15	2217	70	7898	37	8845	4	523
INCOME NOT AVAILABLE 6/	25	4942	20	4095	2	537	2	29	1	281		
TOTAL 14/	983	124642	638	86990	44	5176	212	17371	70	13136	19	1969

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	2	1130	2	1130								
MALE												
FEMALE	1	385	1	385								
JOINT (MALE/FEMALE)	1	745	1	745								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	35	282670	30	213598	1	4405	1	5877	3	58790		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	2	1130	2	1130								
MALE												
FEMALE	1	385	1	385								
JOINT (MALE/FEMALE)	1	745	1	745								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	35	282670	30	213598	1	4405	1	5877	3	58790		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	2	1130	2	1130								
MALE												
FEMALE	1	385	1	385								
JOINT (MALE/FEMALE)	1	745	1	745								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	37	283800	32	214728	1	4405	1	5877	3	58790		
TOTAL 14/	37	283800	32	214728	1	4405	1	5877	3	58790		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	6	824	3	522					3	302		
MALE	2	179	1	124					1	55		
FEMALE	2	298	1	171					1	127		
JOINT (MALE/FEMALE)	2	347	1	227					1	120		
ASIAN (TOTAL)	49	9111	35	7030			4	620	7	1127	3	334
MALE	26	4793	21	4217			2	141	2	338	1	97
FEMALE	10	1520	4	717			1	300	3	266	2	237
JOINT (MALE/FEMALE)	13	2798	10	2096			1	179	2	523		
BLACK OR AFRICAN AMERICAN (TOTAL)	12	2059	7	1082			3	697	2	280		
MALE	5	743	2	244			2	414	1	85		
FEMALE	5	879	4	684					1	195		
JOINT (MALE/FEMALE)	1	283					1	283				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	3	607	2	470			1	137				
MALE	3	607	2	470			1	137				
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	2047	384311	1412	272153	73	13494	254	41641	258	48130	50	8893
MALE	597	108389	382	69417	24	4748	94	16220	77	14298	20	3706
FEMALE	351	59583	227	41085	14	2332	53	7561	49	7250	8	1355
JOINT (MALE/FEMALE)	1092	215033	797	160468	35	6414	107	17860	132	26582	21	3709
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	45	8844	31	6385	4	783	2	145	7	1363	1	168
MALE	1	280	1	280								
FEMALE	2	441	2	441								
JOINT (MALE/FEMALE)	42	8123	28	5664	4	783	2	145	7	1363	1	168
RACE NOT AVAILABLE (TOTAL) 6/	402	86331	273	57696	17	4437	45	10612	54	11509	13	2077
MALE	30	5611	11	2096	3	597	7	999	5	1391	4	528
FEMALE	17	2606	10	1545			2	243	4	630	1	188
JOINT (MALE/FEMALE)	43	8310	28	5382	4	1042	5	928	6	958		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	65	10890	37	6525	1	152	16	2539	9	1592	2	82
MALE	36	5780	17	2800	1	152	10	1696	6	1050	2	82
FEMALE	16	2865	8	1733			5	590	3	542		
JOINT (MALE/FEMALE)	12	2060	11	1807			1	253				
NOT HISPANIC OR LATINO (TOTAL)	2060	387538	1426	275851	74	13789	245	39834	261	48679	54	9385
MALE	598	109010	389	71324	22	4421	93	15835	73	13657	21	3773
FEMALE	357	60393	232	41647	14	2332	50	7409	50	7225	11	1780
JOINT (MALE/FEMALE)	1100	217330	801	162198	38	7036	102	16590	138	27797	21	3709
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	39	7701	25	5021	1	161	8	1530	4	821	1	168
MALE												
FEMALE	2	435	1	275					1	160		
JOINT (MALE/FEMALE)	37	7266	24	4746	1	161	8	1530	3	661	1	168
ETHNICITY NOT AVAILABLE (TOTAL) 6/	400	85958	275	57941	18	4612	40	9949	57	11619	10	1837
MALE	30	5812	14	2724	4	772	3	380	7	1460	2	476
FEMALE	12	1634	7	988			1	105	4	541		
JOINT (MALE/FEMALE)	44	8238	28	5086	4	1042	5	1022	7	1088		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1934	363957	1340	258834	70	13006	232	37834	243	45605	49	8678
MALE	557	101732	361	65890	22	4421	86	14880	69	13050	19	3491
FEMALE	332	56260	216	38838	14	2332	48	6971	46	6764	8	1355
JOINT (MALE/FEMALE)	1041	205302	760	153566	34	6253	98	15983	128	25791	21	3709
OTHERS, INCLUDING HISPANIC (TOTAL)	213	38955	136	26249	6	1096	34	5668	31	5358	6	584
MALE	72	12130	43	7883	1	152	15	2388	10	1528	3	179
FEMALE	36	6311	20	4021			6	890	8	1163	2	237
JOINT (MALE/FEMALE)	103	20175	71	14006	5	944	13	2390	13	2667	1	168
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	117	15731	50	6910	3	407	29	3810	28	3753	7	851
50-79% OF MSA/MD MEDIAN	246	37570	152	23553	8	1314	45	6487	36	5510	5	706
80-99% OF MSA/MD MEDIAN	198	30999	119	18766	7	1138	35	5539	29	4749	8	807
100-119% OF MSA/MD MEDIAN	217	38515	146	26087	8	1165	30	5369	29	5037	4	857
120% OR MORE OF MSA/MD MEDIAN	1500	306685	1090	225269	62	13237	141	24594	169	36026	38	7559
INCOME NOT AVAILABLE 6/	286	62587	206	44753	6	1453	29	8053	40	7636	5	692
TOTAL 14/	2564	492087	1763	345338	94	18714	309	53852	331	62711	67	11472

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	11	757	3	102			5	481	1	55	2	119
MALE	4	387					1	213	1	55	2	119
FEMALE	4	231	1	5			3	226				
JOINT (MALE/FEMALE)	3	139	2	97			1	42				
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	5	192	3	182			2	10				
MALE												
FEMALE	2	143	2	143								
JOINT (MALE/FEMALE)	3	49	1	39			2	10				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	295	27473	117	11713	7	784	120	9979	23	3223	28	1774
MALE	93	9693	35	4424	2	285	40	3703	5	682	11	599
FEMALE	86	5792	31	2358	2	87	39	2443	5	444	9	460
JOINT (MALE/FEMALE)	115	11929	51	4931	3	412	40	3774	13	2097	8	715
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	4	139					4	139				
MALE	1	38					1	38				
FEMALE												
JOINT (MALE/FEMALE)	3	101					3	101				
RACE NOT AVAILABLE (TOTAL) 6/	141	12827	46	5493	5	1062	54	3641	12	1526	24	1105
MALE	41	3125	10	799	3	192	11	692	6	975	11	467
FEMALE	14	649	7	289			7	360				
JOINT (MALE/FEMALE)	36	2637	15	1292			14	970			7	375

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	111	6583	30	1946	2	138	53	2737	5	718	21	1044
MALE	45	2840	8	390	2	138	18	1032	5	718	12	562
FEMALE	20	745	5	98			15	647				
JOINT (MALE/FEMALE)	41	2763	15	1346			18	966			8	451
NOT HISPANIC OR LATINO (TOTAL)	225	23960	100	10968	7	784	83	8243	20	3063	15	902
MALE	77	9252	33	4672	2	285	28	3302	5	682	9	311
FEMALE	64	4967	28	2344	2	87	27	1966	3	353	4	217
JOINT (MALE/FEMALE)	83	9687	39	3952	3	412	27	2921	12	2028	2	374
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	6	358					6	358				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	6	358					6	358				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	114	10487	39	4576	3	924	43	2912	11	1023	18	1052
MALE	17	1151	4	161	1	54	7	312	2	312	3	312
FEMALE	22	1103	8	353			7	416	2	91	5	243
JOINT (MALE/FEMALE)	30	2047	15	1061			9	652	1	69	5	265
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	211	22964	94	10234	7	784	76	8005	20	3063	14	878
MALE	74	8870	32	4352	2	285	27	3264	5	682	8	287
FEMALE	60	4688	26	2184	2	87	25	1847	3	353	4	217
JOINT (MALE/FEMALE)	77	9406	36	3698	3	412	24	2894	12	2028	2	374
OTHERS, INCLUDING HISPANIC (TOTAL)	131	7581	35	2225	2	138	67	3401	6	773	21	1044
MALE	47	2933	8	390	2	138	19	1070	6	773	12	562
FEMALE	25	1114	7	241			18	873				
JOINT (MALE/FEMALE)	54	3299	18	1482			28	1366			8	451
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	169	8480	44	2029	4	221	91	4836	6	413	24	981
50-79% OF MSA/MD MEDIAN	150	12277	70	5466	5	307	46	3822	11	1609	18	1073
80-99% OF MSA/MD MEDIAN	40	4882	15	2219			17	1773	4	665	4	225
100-119% OF MSA/MD MEDIAN	32	3751	16	1816			8	1046	5	559	3	330
120% OR MORE OF MSA/MD MEDIAN	46	6901	16	2769	2	518	16	2125	7	1100	5	389
INCOME NOT AVAILABLE 6/	19	5097	8	3191	1	800	7	648	3	458		
TOTAL 14/	456	41388	169	17490	12	1846	185	14250	36	4804	54	2998

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	438	2	438								
ASIAN												
BLACK OR AFRICAN AMERICAN	1	215	1	215								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	116	21115	77	13889	1	173	19	3705	15	2628	4	720
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	9	1622	6	1106			1	76	1	159	1	281
ETHNICITY 7/												
HISPANIC OR LATINO	15	2810	11	2113			4	697				
NOT HISPANIC OR LATINO	97	17756	64	11568	1	173	14	2958	14	2337	4	720
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	463	2	463								
ETHNICITY NOT AVAILABLE 6/	14	2361	9	1504			2	126	2	450	1	281
MINORITY STATUS 8/												
WHITE NON-HISPANIC	96	17541	63	11353	1	173	14	2958	14	2337	4	720
OTHERS, INCLUDING HISPANIC	18	3488	14	2791			4	697				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	8	1902	5	1310			2	419			1	173
ASIAN	5	1178	4	982			1	196				
BLACK OR AFRICAN AMERICAN	8	1963	4	919			2	534	2	510		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	238					1	238				
WHITE	524	121966	396	91217	14	3559	47	11271	64	15168	3	751
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	8	1733	4	834	2	511	1	177	1	211		
RACE NOT AVAILABLE 6/	62	14625	40	9622	2	543	7	1462	12	2763	1	235
ETHNICITY 7/												
HISPANIC OR LATINO	55	12330	37	8337	3	769	4	927	10	2062	1	235
NOT HISPANIC OR LATINO	484	113199	368	85123	11	2820	48	11411	54	13138	3	707
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	12	2674	6	1406	1	231	1	177	3	643	1	217
ETHNICITY NOT AVAILABLE 6/	65	15402	42	10018	3	793	8	1782	12	2809		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	457	106888	351	81204	10	2568	43	10262	51	12320	2	534
OTHERS, INCLUDING HISPANIC	91	20729	58	13384	5	1252	10	2253	15	3215	3	625

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	286	1	286								
BLACK OR AFRICAN AMERICAN	4	1297	4	1297								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	265							1	265		
WHITE	307	80776	248	65250	10	2813	16	3943	29	7596	4	1174
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	936	2	637					1	299		
RACE NOT AVAILABLE 6/	39	10475	29	7459	3	939	3	890	4	1187		
ETHNICITY 7/												
HISPANIC OR LATINO	20	4933	14	3522	2	474	2	496	1	147	1	294
NOT HISPANIC OR LATINO	281	75047	229	61198	8	2339	12	2884	29	7746	3	880
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	12	2977	10	2414			2	563				
ETHNICITY NOT AVAILABLE 6/	42	11078	31	7795	3	939	3	890	5	1454		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	271	71898	221	58613	8	2339	12	2884	27	7182	3	880
OTHERS, INCLUDING HISPANIC	41	10694	31	8156	2	474	4	1059	3	711	1	294
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	438	1	219					1	219		
ASIAN	2	541	1	278					1	263		
BLACK OR AFRICAN AMERICAN	2	703	1	249					1	454		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	214					1	214				
WHITE	217	61645	171	48676	7	2230	14	3588	22	6388	3	763
2 OR MORE MINORITY RACES	1	250	1	250								
JOINT (WHITE/MINORITY RACE)	7	2019	6	1756	1	263						
RACE NOT AVAILABLE 6/	31	9170	25	7416	1	400	1	295	3	794	1	265
ETHNICITY 7/												
HISPANIC OR LATINO	15	4186	11	3204			2	529	1	274	1	179
NOT HISPANIC OR LATINO	205	58048	160	45299	8	2493	13	3273	22	6399	2	584
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	13	3804	12	3372					1	432		
ETHNICITY NOT AVAILABLE 6/	30	8942	23	6969	1	400	1	295	4	1013	1	265
MINORITY STATUS 8/												
WHITE NON-HISPANIC	191	54077	150	42522	7	2230	12	3059	20	5682	2	584
OTHERS, INCLUDING HISPANIC	41	11715	31	8888	1	263	3	743	5	1642	1	179

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	5	1528	2	562			2	687	1	279		
ASIAN	4	1272	3	1002							1	270
BLACK OR AFRICAN AMERICAN	2	685	1	325	1	360						
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	210	1	210								
WHITE	317	104803	245	81017	6	1873	21	7070	41	13628	4	1215
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	11	4084	10	3619	1	465						
RACE NOT AVAILABLE 6/	31	11230	21	7648	1	368	5	1322	4	1892		
ETHNICITY 7/												
HISPANIC OR LATINO	14	4229	9	2790	1	360	1	274	3	805		
NOT HISPANIC OR LATINO	307	101538	237	78287	5	1497	22	7483	38	12786	5	1485
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	14	5172	12	4331	2	841						
ETHNICITY NOT AVAILABLE 6/	36	12873	25	8975	1	368	5	1322	5	2208		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	290	95922	222	73354	5	1497	21	7070	38	12786	4	1215
OTHERS, INCLUDING HISPANIC	46	15477	37	12514	3	1201	2	687	3	805	1	270
TOTAL 14/	1754	465234	1325	351915	50	14497	149	37300	207	55675	23	5847

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	5	332	1	50			2	163			2	119
ASIAN	5	794	4	670					1	124		
BLACK OR AFRICAN AMERICAN	5	534	2	169	2	235					1	130
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	243	1	163			1	80				
WHITE	412	56234	258	38351	12	1483	84	10718	43	5059	15	623
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	4	518	3	449			1	69				
RACE NOT AVAILABLE 6/	81	7841	31	3753	2	150	33	2517	5	809	10	612
ETHNICITY 7/												
HISPANIC OR LATINO	66	5618	16	2045	1	99	39	2972	1	98	9	404
NOT HISPANIC OR LATINO	376	53613	249	37203	14	1718	59	8976	42	5045	12	671
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	374	2	323			1	51				
ETHNICITY NOT AVAILABLE 6/	69	6891	33	4034	1	51	22	1548	6	849	7	409
MINORITY STATUS 8/												
WHITE NON-HISPANIC	356	51258	238	35702	12	1483	56	8786	41	4921	9	366
OTHERS, INCLUDING HISPANIC	87	8225	29	3869	3	334	43	3266	2	222	10	534
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	7	767	5	670			1	42	1	55		
ASIAN	26	6027	19	4427			1	224	6	1376		
BLACK OR AFRICAN AMERICAN	5	909	4	681					1	228		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1009	200003	786	157612	25	4897	71	12296	111	23210	16	1988
2 OR MORE MINORITY RACES	1	354					1	354				
JOINT (WHITE/MINORITY RACE)	8	1259	3	709			2	32	2	350	1	168
RACE NOT AVAILABLE 6/	119	18779	72	12649	6	731	15	1838	14	2721	12	840
ETHNICITY 7/												
HISPANIC OR LATINO	64	7456	38	5163	1	39	10	847	5	841	10	566
NOT HISPANIC OR LATINO	983	198062	774	156814	23	4574	61	10984	115	24400	10	1290
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	13	2483	7	1322	1	200	4	793			1	168
ETHNICITY NOT AVAILABLE 6/	115	20097	70	13449	6	815	16	2162	15	2699	8	972
MINORITY STATUS 8/												
WHITE NON-HISPANIC	933	187475	736	148671	23	4574	59	10743	105	22197	10	1290
OTHERS, INCLUDING HISPANIC	120	18531	75	12812	2	239	17	1896	15	2850	11	734

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3	676	3	676								
ASIAN	7	1940	5	1298	1	312	1	330				
BLACK OR AFRICAN AMERICAN	2	379	2	379								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	209	1	209								
WHITE	714	172490	562	136564	29	7669	43	9731	66	15505	14	3021
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	21	4697	15	3352					6	1345		
RACE NOT AVAILABLE 6/	78	15302	52	11173	1	257	10	1299	10	1982	5	591
ETHNICITY 7/												
HISPANIC OR LATINO	32	7907	19	4978	1	212	6	1155	4	1115	2	447
NOT HISPANIC OR LATINO	694	167428	554	134051	28	7455	35	8294	66	15314	11	2314
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	3696	11	2741	1	314	3	403	1	238		
ETHNICITY NOT AVAILABLE 6/	84	16662	56	11881	1	257	10	1508	11	2165	6	851
MINORITY STATUS 8/												
WHITE NON-HISPANIC	661	159974	530	128772	27	7143	34	7964	59	13781	11	2314
OTHERS, INCLUDING HISPANIC	78	18539	52	12668	3	838	10	1888	11	2698	2	447
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	4	773	2	439	1	25	1	309				
ASIAN	15	3598	12	2994			1	308	2	296		
BLACK OR AFRICAN AMERICAN	1	323	1	323								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	640	168729	505	133955	21	5336	31	7812	74	19195	9	2431
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	15	3913	12	3005	1	380			2	528		
RACE NOT AVAILABLE 6/	75	17291	50	12290	3	464	8	1487	13	2863	1	187
ETHNICITY 7/												
HISPANIC OR LATINO	29	7054	23	5787	2	362	2	422	2	483		
NOT HISPANIC OR LATINO	628	165027	498	131096	17	4067	28	7493	78	20066	7	2305
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	23	6233	15	4372	3	931	3	478	2	452		
ETHNICITY NOT AVAILABLE 6/	70	16313	46	11751	4	845	8	1523	9	1881	3	313
MINORITY STATUS 8/												
WHITE NON-HISPANIC	585	154053	467	123265	16	3687	26	6876	69	17920	7	2305
OTHERS, INCLUDING HISPANIC	85	21739	64	16790	6	1673	7	1517	8	1759		

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	7	2338	3	856	1	440			3	1042		
ASIAN	53	16130	39	11779	3	999	1	496	10	2856		
BLACK OR AFRICAN AMERICAN	10	2870	7	2126	1	250	1	204	1	290		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	711	2	711								
WHITE	2716	855356	2159	676738	95	28524	126	43162	301	96495	35	10437
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	82	22692	66	19207	5	1211	2	220	9	2054		
RACE NOT AVAILABLE 6/	302	95759	199	63469	20	8392	24	5964	48	14963	11	2971
ETHNICITY 7/												
HISPANIC OR LATINO	53	14123	36	10111	5	1277	5	820	6	1884	1	31
NOT HISPANIC OR LATINO	2744	863746	2177	681171	98	29849	123	43274	313	99530	33	9922
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	69	21821	59	19373	1	161	3	531	6	1756		
ETHNICITY NOT AVAILABLE 6/	306	96166	203	64231	21	8529	23	5421	47	14530	12	3455
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2576	814462	2052	644038	89	27199	115	40927	288	92687	32	9611
OTHERS, INCLUDING HISPANIC	271	79212	207	62690	16	4338	12	2271	35	9882	1	31
TOTAL 14/	6665	1739972	5070	1346257	236	64411	472	105074	751	199159	136	25071

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	13	1551	3	354			7	770	3	427		
ASIAN	6	898	2	249			3	499	1	150		
BLACK OR AFRICAN AMERICAN	5	577	2	196			2	296	1	85		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3	368					2	213	1	155		
WHITE	844	124505	464	64949	19	2003	212	35717	110	15867	39	5969
2 OR MORE MINORITY RACES	1	208	1	208								
JOINT (WHITE/MINORITY RACE)	9	1218	4	516	2	291	3	411				
RACE NOT AVAILABLE 6/	116	18036	44	6104			51	8692	13	2036	8	1204
ETHNICITY 7/												
HISPANIC OR LATINO	54	8321	25	3652	1	79	21	3329	6	861	1	400
NOT HISPANIC OR LATINO	823	120449	446	62018	20	2215	211	34940	110	15990	36	5286
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	10	1652	6	870			2	554	1	75	1	153
ETHNICITY NOT AVAILABLE 6/	110	16939	43	6036			46	7775	12	1794	9	1334
MINORITY STATUS 8/												
WHITE NON-HISPANIC	788	115793	435	60602	18	1924	195	32836	104	15145	36	5286
OTHERS, INCLUDING HISPANIC	93	13611	41	5797	3	370	35	5265	12	1626	2	553
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	12	2195	8	1592			1	15	1	260	2	328
ASIAN	18	3568	11	2170	2	344			3	668	2	386
BLACK OR AFRICAN AMERICAN	8	1475	5	1027			2	323	1	125		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	6	1118	3	537			1	153	2	428		
WHITE	1945	359710	1210	219433	41	6835	373	73583	251	46513	70	13346
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	23	4329	16	3222	1	170	4	519			2	418
RACE NOT AVAILABLE 6/	279	51949	143	26413	4	878	66	13049	48	8464	18	3145
ETHNICITY 7/												
HISPANIC OR LATINO	104	18854	52	9639	1	131	30	5444	15	2561	6	1079
NOT HISPANIC OR LATINO	1893	350523	1188	215836	42	7123	348	68495	243	45313	72	13756
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	33	6179	20	3794	2	363	8	1523	3	499		
ETHNICITY NOT AVAILABLE 6/	261	48788	136	25125	3	610	61	12180	45	8085	16	2788
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1819	335985	1144	206906	38	6341	338	66834	234	43477	65	12427
OTHERS, INCLUDING HISPANIC	193	35881	109	20909	6	1008	43	7641	24	4272	11	2051

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	8	1584	4	846			2	333	1	260	1	145
ASIAN	9	1778	6	1220			2	346	1	212		
BLACK OR AFRICAN AMERICAN	5	944	3	593					2	351		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	376	1	190			1	186				
WHITE	1258	270933	839	179793	23	4158	189	43961	166	35519	41	7502
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	18	3990	8	1941	1	171	6	1148	3	730		
RACE NOT AVAILABLE 6/	167	34866	96	20072	4	714	35	7537	21	4201	11	2342
ETHNICITY 7/												
HISPANIC OR LATINO	53	10413	27	5520	1	207	12	2356	12	2096	1	234
NOT HISPANIC OR LATINO	1215	262474	812	174516	23	4122	181	42125	156	33898	43	7813
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	36	7533	21	4393			7	1372	7	1574	1	194
ETHNICITY NOT AVAILABLE 6/	163	34051	97	20226	4	714	35	7658	19	3705	8	1748
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1167	252575	788	169324	22	3951	170	40013	148	32213	39	7074
OTHERS, INCLUDING HISPANIC	127	25768	69	14531	2	378	28	5323	25	4963	3	573
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	7	1484	4	842	1	272			2	370		
ASIAN	17	4340	13	3336			2	579	2	425		
BLACK OR AFRICAN AMERICAN	4	654	3	382			1	272				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1082	240935	744	163424	22	5448	128	28436	145	33931	43	9696
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	28	6374	16	3731	1	281	5	1188	4	833	2	341
RACE NOT AVAILABLE 6/	123	26311	73	16063	4	1054	17	3641	25	4650	4	903
ETHNICITY 7/												
HISPANIC OR LATINO	38	8407	23	4503	1	272	2	494	10	2593	2	545
NOT HISPANIC OR LATINO	1060	237028	730	161263	23	5729	132	29598	134	31229	41	9209
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	48	10097	33	7256			5	1127	8	1431	2	283
ETHNICITY NOT AVAILABLE 6/	115	24566	67	14756	4	1054	14	2897	26	4956	4	903
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1001	223570	688	151975	22	5448	123	27269	128	29950	40	8928
OTHERS, INCLUDING HISPANIC	136	30216	91	19818	2	553	14	3433	24	5303	5	1109

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	12	3659	5	1284			2	787	2	795	3	793
ASIAN	44	10941	33	8403	1	281	3	900	2	545	5	812
BLACK OR AFRICAN AMERICAN	9	1976	3	701			1	210	5	1065		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	4	967	3	830			1	137				
WHITE	3066	864024	2075	576419	88	26405	384	111804	394	115525	125	33871
2 OR MORE MINORITY RACES	2	339	1	165			1	174				
JOINT (WHITE/MINORITY RACE)	64	19356	44	13039	2	577	5	1365	10	3210	3	1165
RACE NOT AVAILABLE 6/	452	122249	270	71056	14	3778	78	22267	58	15811	32	9337
ETHNICITY 7/												
HISPANIC OR LATINO	64	17207	34	8676	3	1254	18	4236	7	2506	2	535
NOT HISPANIC OR LATINO	3021	849920	2052	568771	86	25665	361	105582	389	113976	133	35926
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	127	36727	75	21508	1	240	26	7363	19	5913	6	1703
ETHNICITY NOT AVAILABLE 6/	441	119657	273	72942	15	3882	70	20463	56	14556	27	7814
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2866	807699	1956	543168	83	24807	344	100748	367	107558	116	31418
OTHERS, INCLUDING HISPANIC	318	89031	191	52639	7	2352	56	14998	45	14034	19	5008
TOTAL 14/	10823	2452489	6854	1557334	258	59913	1735	388590	1458	332103	518	114549

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	5	1	5								
ASIAN												
BLACK OR AFRICAN AMERICAN	2	10					2	10				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	73	3432	37	2026	2	150	24	616	7	527	3	113
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	70					2	70				
RACE NOT AVAILABLE 6/	14	386	7	57			5	127	1	192	1	10
ETHNICITY 7/												
HISPANIC OR LATINO	10	192	4	13			3	14	2	155	1	10
NOT HISPANIC OR LATINO	68	3148	34	1895	2	150	24	618	5	372	3	113
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	70					2	70				
ETHNICITY NOT AVAILABLE 6/	12	493	7	180			4	121	1	192		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	66	3138	34	1895	2	150	22	608	5	372	3	113
OTHERS, INCLUDING HISPANIC	14	272	4	13			7	94	2	155	1	10
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	3	37	2	17			1	20				
BLACK OR AFRICAN AMERICAN	3	302	1	219			2	83				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	178	19016	112	13319	5	267	48	3660	11	1553	2	217
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	8					1	8				
RACE NOT AVAILABLE 6/	32	1963	17	1258	3	81	9	256	2	353	1	15
ETHNICITY 7/												
HISPANIC OR LATINO	14	951	12	938			2	13				
NOT HISPANIC OR LATINO	167	17663	101	11896	5	267	48	3730	11	1553	2	217
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	14	1	6			1	8				
ETHNICITY NOT AVAILABLE 6/	34	2698	18	1973	3	81	10	276	2	353	1	15
MINORITY STATUS 8/												
WHITE NON-HISPANIC	160	17246	96	11579	5	267	46	3630	11	1553	2	217
OTHERS, INCLUDING HISPANIC	21	1301	16	1180			5	121				

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	25					1	25				
BLACK OR AFRICAN AMERICAN	2	307	1	7					1	300		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	25							1	25		
WHITE	123	17266	83	12910	9	868	22	2270	5	604	4	614
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	448	2	448								
RACE NOT AVAILABLE 6/	11	1251	8	1164			2	53			1	34
ETHNICITY 7/												
HISPANIC OR LATINO	8	461	6	441	1	5	1	15				
NOT HISPANIC OR LATINO	115	16398	77	12246	8	863	21	2270	5	405	4	614
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	684	2	475					1	209		
ETHNICITY NOT AVAILABLE 6/	14	1779	9	1367			3	63	1	315	1	34
MINORITY STATUS 8/												
WHITE NON-HISPANIC	109	15602	74	11800	8	863	20	2245	3	80	4	614
OTHERS, INCLUDING HISPANIC	17	1950	11	1371	1	5	2	40	3	534		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3	269	1	198			2	71				
ASIAN	1	175	1	175								
BLACK OR AFRICAN AMERICAN	1	300	1	300								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	97	14533	69	10834	6	813	16	2132	4	456	2	298
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	406	2	261							1	145
RACE NOT AVAILABLE 6/	12	971	7	685	2	243	3	43				
ETHNICITY 7/												
HISPANIC OR LATINO	3	345	2	200							1	145
NOT HISPANIC OR LATINO	98	14778	70	11279	5	572	18	2203	3	426	2	298
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	609	3	609								
ETHNICITY NOT AVAILABLE 6/	13	922	6	365	3	484	3	43	1	30		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	91	13549	65	10121	5	572	16	2132	3	426	2	298
OTHERS, INCLUDING HISPANIC	12	1953	9	1737			2	71			1	145

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	12			1	12						
BLACK OR AFRICAN AMERICAN	1	20	1	20								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	52	2	52								
WHITE	327	51277	228	35303	9	1775	55	6311	32	7571	3	317
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	8					1	8				
RACE NOT AVAILABLE 6/	60	7126	35	3637	5	430	14	1579	5	1274	1	206
ETHNICITY 7/												
HISPANIC OR LATINO	5	718	1	20			2	320	2	378		
NOT HISPANIC OR LATINO	314	48641	218	33121	10	1787	52	5963	31	7453	3	317
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	12	1595	10	1559			2	36				
ETHNICITY NOT AVAILABLE 6/	61	7541	37	4312	5	430	14	1579	4	1014	1	206
MINORITY STATUS 8/												
WHITE NON-HISPANIC	308	48289	215	33049	9	1775	51	5955	30	7193	3	317
OTHERS, INCLUDING HISPANIC	22	2405	14	1651	1	12	5	364	2	378		
TOTAL 14/	983	124642	638	86990	44	5176	212	17371	70	13136	19	1969

AGGREGATE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	251	1	124					1	127		
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	97	13208	44	6188	2	258	21	2824	24	3225	6	713
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	380	2	231	1	149						
RACE NOT AVAILABLE 6/	15	1892	3	367			8	986	3	401	1	138
ETHNICITY 7/												
HISPANIC OR LATINO	2	219					1	92	1	127		
NOT HISPANIC OR LATINO	99	13561	46	6419	3	407	21	2870	23	3152	6	713
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	124	1	124								
ETHNICITY NOT AVAILABLE 6/	15	1827	3	367			7	848	4	474	1	138
MINORITY STATUS 8/												
WHITE NON-HISPANIC	95	13043	44	6188	2	258	20	2732	23	3152	6	713
OTHERS, INCLUDING HISPANIC	6	723	3	355	1	149	1	92	1	127		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	55							1	55		
ASIAN	1	151	1	151								
BLACK OR AFRICAN AMERICAN	1	124	1	124								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	214	32416	137	21231	7	1110	40	5799	28	3965	2	311
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	168									1	168
RACE NOT AVAILABLE 6/	28	4656	13	2047	1	204	5	688	7	1490	2	227
ETHNICITY 7/												
HISPANIC OR LATINO	15	1904	6	838			6	720	2	307	1	39
NOT HISPANIC OR LATINO	206	31398	136	21107	7	1110	34	5024	26	3658	3	499
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	414	1	113			1	133			1	168
ETHNICITY NOT AVAILABLE 6/	22	3854	9	1495	1	204	4	610	8	1545		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	198	30065	129	19962	7	1110	34	5024	26	3658	2	311
OTHERS, INCLUDING HISPANIC	21	2648	9	1226			7	853	3	362	2	207

AGGREGATE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	227	1	227								
ASIAN	2	141					2	141				
BLACK OR AFRICAN AMERICAN	1	95	1	95								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	167	26415	100	15681	6	1025	29	4919	26	4075	6	715
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	4	743	4	743								
RACE NOT AVAILABLE 6/	23	3378	13	2020	1	113	4	479	3	674	2	92
ETHNICITY 7/												
HISPANIC OR LATINO	8	1221	5	859			1	127	1	192	1	43
NOT HISPANIC OR LATINO	166	26085	99	15529	6	1025	30	4933	25	3883	6	715
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	24	3693	15	2378	1	113	4	479	3	674	1	49
MINORITY STATUS 8/												
WHITE NON-HISPANIC	157	24816	92	14401	6	1025	28	4792	25	3883	6	715
OTHERS, INCLUDING HISPANIC	16	2427	11	1924			3	268	1	192	1	43
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	5	897	3	560			1	179	1	158		
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	194	34442	132	23610	7	1065	28	4867	23	4043	4	857
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	18	3176	11	1917	1	100	1	323	5	836		
ETHNICITY 7/												
HISPANIC OR LATINO	6	1184	4	712			1	197	1	275		
NOT HISPANIC OR LATINO	190	33504	130	23247	7	1065	26	4379	23	3956	4	857
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	988	1	364			2	470	1	154		
ETHNICITY NOT AVAILABLE 6/	17	2839	11	1764	1	100	1	323	4	652		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	182	32086	125	22350	7	1065	25	4200	21	3614	4	857
OTHERS, INCLUDING HISPANIC	15	3069	8	1636			4	846	3	587		

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	291	1	171					1	120		
ASIAN	37	7471	29	6023			1	300	4	814	3	334
BLACK OR AFRICAN AMERICAN	9	1557	5	863			2	414	2	280		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3	607	2	470			1	137				
WHITE	1276	261134	950	196991	50	9861	112	19470	135	28994	29	5818
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	35	7263	24	5246	3	634	1	20	7	1363		
RACE NOT AVAILABLE 6/	138	28362	79	15505	9	2742	24	4253	20	4455	6	1407
ETHNICITY 7/												
HISPANIC OR LATINO	29	5463	21	3818	1	152	6	1188	1	305		
NOT HISPANIC OR LATINO	1301	266767	966	201339	51	10182	110	18831	142	30293	32	6122
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	28	5612	20	4015	1	161	4	769	3	667		
ETHNICITY NOT AVAILABLE 6/	142	28843	83	16097	9	2742	21	3806	23	4761	6	1437
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1211	248748	904	188184	48	9548	103	17697	128	27716	28	5603
OTHERS, INCLUDING HISPANIC	140	27602	99	19944	5	947	15	2828	18	3549	3	334
TOTAL 14/	2564	492087	1763	345338	94	18714	309	53852	331	62711	67	11472

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	6	350	1	5			3	226			2	119
ASIAN												
BLACK OR AFRICAN AMERICAN	3	49	1	39			2	10				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	106	5262	30	1421	3	122	53	2753	6	413	14	553
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	107					2	107				
RACE NOT AVAILABLE 6/	52	2712	12	564	1	99	31	1740			8	309
ETHNICITY 7/												
HISPANIC OR LATINO	56	2622	9	356	1	99	37	1763			9	404
NOT HISPANIC OR LATINO	70	3757	21	1098	3	122	32	1844	5	373	9	320
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	51					1	51				
ETHNICITY NOT AVAILABLE 6/	42	2050	14	575			21	1178	1	40	6	257
MINORITY STATUS 8/												
WHITE NON-HISPANIC	62	3473	20	1059	3	122	26	1623	5	373	8	296
OTHERS, INCLUDING HISPANIC	64	2986	10	395	1	99	44	2088			9	404
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	4	194	2	97			1	42	1	55		
ASIAN												
BLACK OR AFRICAN AMERICAN	1	48	1	48								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	96	8946	48	4236	2	144	35	3271	4	777	7	518
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	32					2	32				
RACE NOT AVAILABLE 6/	47	3057	19	1085	3	163	8	477	6	777	11	555
ETHNICITY 7/												
HISPANIC OR LATINO	42	2809	17	1075	1	39	10	477	4	652	10	566
NOT HISPANIC OR LATINO	77	7707	41	3752	2	144	28	2964	4	777	2	70
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	48					1	48				
ETHNICITY NOT AVAILABLE 6/	30	1713	12	639	2	124	7	333	3	180	6	437
MINORITY STATUS 8/												
WHITE NON-HISPANIC	74	7574	39	3636	2	144	27	2947	4	777	2	70
OTHERS, INCLUDING HISPANIC	49	3089	20	1220	1	39	13	557	5	707	10	566

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	213					1	213				
ASIAN												
BLACK OR AFRICAN AMERICAN	1	95	1	95								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	26	3670	11	1912			10	1028	4	665	1	65
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	12	904	3	212			6	532			3	160
ETHNICITY 7/												
HISPANIC OR LATINO	6	482	1	78			4	361			1	43
NOT HISPANIC OR LATINO	21	3440	10	1852			7	923	4	665		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	40					1	40				
ETHNICITY NOT AVAILABLE 6/	12	920	4	289			5	449			3	182
MINORITY STATUS 8/												
WHITE NON-HISPANIC	20	3345	9	1757			7	923	4	665		
OTHERS, INCLUDING HISPANIC	8	617	2	173			5	401			1	43
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	22	3045	11	1479			5	809	3	427	3	330
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	10	706	5	337			3	237	2	132		
ETHNICITY 7/												
HISPANIC OR LATINO	4	503	3	437					1	66		
NOT HISPANIC OR LATINO	16	2421	9	1117			4	742	2	358	1	204
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	31					1	31				
ETHNICITY NOT AVAILABLE 6/	11	796	4	262			3	273	2	135	2	126
MINORITY STATUS 8/												
WHITE NON-HISPANIC	16	2421	9	1117			4	742	2	358	1	204
OTHERS, INCLUDING HISPANIC	5	534	3	437			1	31	1	66		

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	32	4985	12	1882	2	518	10	1470	5	807	3	308
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	14	1916	4	887			6	655	2	293	2	81
ETHNICITY 7/												
HISPANIC OR LATINO	3	167					2	136			1	31
NOT HISPANIC OR LATINO	31	5309	14	2366	2	518	8	1361	4	756	3	308
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	12	1425	2	403			6	628	3	344	1	50
MINORITY STATUS 8/												
WHITE NON-HISPANIC	29	4825	12	1882	2	518	8	1361	4	756	3	308
OTHERS, INCLUDING HISPANIC	3	167					2	136			1	31
TOTAL 14/	456	41388	169	17490	12	1846	185	14250	36	4804	54	2998

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	193	55170	139	41338	4	841	26	6677	19	5092	5	1222
10-19% MINORITY	1399	370003	1059	278891	41	12323	111	27910	171	46433	17	4446
20-49% MINORITY	152	37695	118	29587	5	1333	12	2713	16	3883	1	179
50-79% MINORITY	10	2366	9	2099					1	267		
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	4	770	4	770								
MODERATE INCOME	346	82411	258	61567	10	2672	32	7320	40	9293	6	1559
MIDDLE INCOME	969	252607	745	195409	21	6169	79	18909	113	29444	11	2676
UPPER INCOME	435	129446	318	94169	19	5656	38	11071	54	16938	6	1612
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	2	549	2	549								
50-79% MINORITY	2	221	2	221								
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	25	5836	18	4395	1	209	3	593	3	639		
20-49% MINORITY	189	45180	139	32681	5	1506	19	4763	21	4850	5	1380
50-79% MINORITY	124	29250	94	22613	4	957	10	1964	15	3537	1	179
80-100% MINORITY	8	2145	7	1878					1	267		
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	112	31545	81	23765			17	4089	10	2648	4	1043
20-49% MINORITY	831	213166	642	165219	20	5793	60	14071	102	26450	7	1633
50-79% MINORITY	26	7896	22	6425	1	376	2	749	1	346		
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	56	17789	40	13178	3	632	6	1995	6	1805	1	179
20-49% MINORITY	379	111657	278	80991	16	5024	32	9076	48	15133	5	1433
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	1754	465234	1325	351915	50	14497	149	37300	207	55675	23	5847

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	765	228723	569	169326	25	6680	56	19624	97	28495	18	4598
10-19% MINORITY	5294	1381243	4070	1076682	187	51865	348	77244	589	156367	100	19085
20-49% MINORITY	550	119987	398	93205	17	4094	62	7820	62	13682	11	1186
50-79% MINORITY	56	10019	33	7044	7	1772	6	386	3	615	7	202
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	53	9859	34	7130	4	1025	5	812	5	759	5	133
MODERATE INCOME	1161	251519	889	195875	45	10658	75	14215	132	27879	20	2892
MIDDLE INCOME	2961	717090	2243	550336	89	21302	237	49277	330	85805	62	10370
UPPER INCOME	2489	761244	1903	592656	98	31426	155	40770	284	84716	49	11676
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	33	6344	24	4809			4	776	5	759		
50-79% MINORITY	20	3515	10	2321	4	1025	1	36			5	133
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	67	14126	46	9296	5	1347	6	1400	9	1755	1	328
20-49% MINORITY	772	168655	604	133510	27	6039	49	9709	79	17369	13	2028
50-79% MINORITY	286	62234	216	48346	10	2525	15	2756	41	8140	4	467
80-100% MINORITY	36	6504	23	4723	3	747	5	350	3	615	2	69
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	336	89858	239	61366	8	1701	31	11621	48	13250	10	1920
20-49% MINORITY	2394	575823	1846	448920	74	18032	163	33368	266	67772	45	7731
50-79% MINORITY	231	51409	158	40050	7	1569	43	4288	16	4783	7	719
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	361	124479	283	98404	12	3632	19	6603	40	13490	7	2350
20-49% MINORITY	2128	636765	1620	494252	86	27794	136	34167	244	71226	42	9326
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/	1	260	1	260								
TOTAL 14/	6665	1739972	5070	1346257	236	64411	472	105074	751	199159	136	25071

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1469	372518	859	222027	34	8023	297	73886	193	49313	86	19269
10-19% MINORITY	8498	1919653	5462	1232965	204	47777	1297	291452	1141	259453	394	88006
20-49% MINORITY	788	148190	494	95031	19	3633	125	20878	116	22053	34	6595
50-79% MINORITY	68	12128	39	7311	1	480	16	2374	8	1284	4	679
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	81	15597	56	11327	1	480	15	2164	7	1376	2	250
MODERATE INCOME	1902	350357	1164	213853	58	10194	315	58477	275	50832	90	17001
MIDDLE INCOME	5336	1128445	3367	712933	119	26500	869	181127	720	155521	261	52364
UPPER INCOME	3504	958090	2267	619221	80	22739	536	146822	456	124374	165	44934
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	68	13080	52	10404			9	1302	6	1264	1	110
50-79% MINORITY	13	2517	4	923	1	480	6	862	1	112	1	140
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	85	16675	42	7563	3	325	19	3916	13	3052	8	1819
20-49% MINORITY	1358	254834	859	160327	43	7625	210	40879	183	34095	63	11908
50-79% MINORITY	404	69237	228	39575	12	2244	76	12170	72	12513	16	2735
80-100% MINORITY	55	9611	35	6388			10	1512	7	1172	3	539
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	666	151878	368	86147	16	3871	157	34548	89	20515	36	6797
20-49% MINORITY	4354	910694	2785	581734	96	21240	672	139173	593	126730	208	41817
50-79% MINORITY	316	65873	214	45052	7	1389	40	7406	38	8276	17	3750
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	718	203965	449	128317	15	3827	121	35422	91	25746	42	10653
20-49% MINORITY	2786	754125	1818	490904	65	18912	415	111400	365	98628	123	34281
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	10823	2452489	6854	1557334	258	59913	1735	388590	1458	332103	518	114549

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RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	110	14507	74	9722	3	659	24	2511	9	1615		
10-19% MINORITY	790	103869	515	72843	33	4163	166	13664	60	11379	16	1820
20-49% MINORITY	71	5616	44	4088	8	354	17	1170			2	4
50-79% MINORITY	12	650	5	337			5	26	1	142	1	145
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	14	1183	10	1160			4	23				
MODERATE INCOME	167	17254	108	13252	11	847	36	1704	9	1302	3	149
MIDDLE INCOME	492	60145	323	41522	20	1954	106	9995	33	5658	10	1016
UPPER INCOME	310	46060	197	31056	13	2375	66	5649	28	6176	6	804
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	8	1013	8	1013								
50-79% MINORITY	6	170	2	147			4	23				
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	116	14327	80	11398	6	618	22	1151	8	1160		
20-49% MINORITY	36	1494	19	912	5	229	10	349			2	4
50-79% MINORITY	6	480	3	190			1	3	1	142	1	145
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	415	51667	274	35881	15	1338	86	8184	30	5248	10	1016
20-49% MINORITY	27	3109	17	2163	3	125	7	821				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	259	37875	161	25564	12	2207	58	4329	22	4971	6	804
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	983	124642	638	86990	44	5176	212	17371	70	13136	19	1969

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	30	200660	26	139588	1	4405	1	5877	2	50790		
20-49% MINORITY	7	83140	6	75140					1	8000		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2	50125	2	50125								
MODERATE INCOME	17	166271	13	101604			1	5877	3	58790		
MIDDLE INCOME	13	17542	12	13137	1	4405						
UPPER INCOME	5	49862	5	49862								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	2	50125	2	50125								
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	12	133256	9	76589			1	5877	2	50790		
20-49% MINORITY	5	33015	4	25015					1	8000		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	13	17542	12	13137	1	4405						
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	49862	5	49862								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	37	283800	32	214728	1	4405	1	5877	3	58790		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	251	55644	163	35192	10	1836	42	11490	28	5963	8	1163
10-19% MINORITY	2081	396533	1440	281323	76	15223	242	38892	267	51073	56	10022
20-49% MINORITY	212	35823	147	25941	7	1175	22	3187	33	5233	3	287
50-79% MINORITY	20	4087	13	2882	1	480	3	283	3	442		
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	51	8969	39	6803	1	480	6	879	5	807		
MODERATE INCOME	724	123026	483	84212	27	5028	85	11960	112	18745	17	3081
MIDDLE INCOME	1263	247837	867	171465	49	9347	158	30162	155	31068	34	5795
UPPER INCOME	526	112255	374	82858	17	3859	60	10851	59	12091	16	2596
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	48	7764	37	6078			6	879	5	807		
50-79% MINORITY	3	1205	2	725	1	480						
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	67	10616	48	7459	3	697	5	628	8	1282	3	550
10-19% MINORITY	532	92183	358	63564	21	3834	63	8889	78	13609	12	2287
20-49% MINORITY	108	17345	66	11032	3	497	14	2160	23	3412	2	244
50-79% MINORITY	17	2882	11	2157			3	283	3	442		
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	138	32029	85	18317	5	978	31	9416	13	2855	4	463
10-19% MINORITY	1069	205094	738	144317	40	7691	125	20598	137	27199	29	5289
20-49% MINORITY	56	10714	44	8831	4	678	2	148	5	1014	1	43
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	46	12999	30	9416	2	161	6	1446	7	1826	1	150
10-19% MINORITY	480	99256	344	73442	15	3698	54	9405	52	10265	15	2446
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	2564	492087	1763	345338	94	18714	309	53852	331	62711	67	11472

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	76	13820	33	5891	2	367	30	5346	10	2046	1	170
10-19% MINORITY	266	21132	97	8869	7	592	98	6719	25	2654	39	2298
20-49% MINORITY	79	3472	26	1202			46	1942			7	328
50-79% MINORITY	35	2964	13	1528	3	887	11	243	1	104	7	202
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	21	2131	8	1052	3	887	5	59			5	133
MODERATE INCOME	65	4213	31	2340			23	1164	3	351	8	358
MIDDLE INCOME	228	22736	86	9589	6	767	98	8370	17	2659	21	1351
UPPER INCOME	142	12308	44	4509	3	192	59	4657	16	1794	20	1156
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	21	2131	8	1052	3	887	5	59			5	133
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	7	919	5	659			1	48	1	212		
20-49% MINORITY	27	1513	11	627			11	674	1	35	4	177
50-79% MINORITY	17	948	10	578			5	258			2	112
80-100% MINORITY	14	833	5	476			6	184	1	104	2	69
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	47	9024	17	3239	2	367	20	3805	8	1613		
20-49% MINORITY	119	11188	53	5726	4	400	37	2881	9	1046	16	1135
50-79% MINORITY	62	2524	16	624			41	1684			5	216
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	22	3877	11	1993			9	1493	1	221	1	170
20-49% MINORITY	120	8431	33	2516	3	192	50	3164	15	1573	19	986
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	456	41388	169	17490	12	1846	185	14250	36	4804	54	2998

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
	RACE 5/																			
AMERICAN INDIAN/ALASKA NATIVE					2	29	1	14	1	14	1	14	2	29					7	100
ASIAN																				
BLACK OR AFRICAN AMERICAN																	1	100	1	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND					1	50	1	50											2	100
WHITE	20	22	3	3	22	24	16	17	4	4	5	5	11	12			12	13	93	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)					1	100													1	100
RACE NOT AVAILABLE 6/	1	10			1	10	2	20	2	20	1	10	3	30					10	100
ETHNICITY 7/																				
HISPANIC OR LATINO	2	13			2	13	3	20	2	13	2	13	2	13			2	13	15	100
NOT HISPANIC OR LATINO	18	21	3	3	22	26	14	16	3	3	4	5	11	13			11	13	86	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					2	100													2	100
ETHNICITY NOT AVAILABLE 6/	1	9			1	9	3	27	2	18	1	9	3	27					11	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	18	23	3	4	19	24	13	16	3	4	4	5	10	13			10	13	80	100
OTHERS, INCL. HISPANIC	2	9			7	30	4	17	2	9	2	9	3	13			3	13	23	100
GENDER 19/																				
MALE	12	25	2	4	10	21	8	17	2	4	3	6	6	13			5	10	48	100
FEMALE	5	29			3	18	2	12			1	6	2	12			4	24	17	100
JOINT (MALE/FEMALE)	4	10	1	2	13	32	8	20	3	7	2	5	6	15			4	10	41	100
GENDER NOT AVAILABLE 6/					1	13	2	25	2	25	1	13	2	25					8	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	6	43	1	7	1	7	2	14					1	7			3	21	14	100
50-79% OF MSA/MD MEDIAN	10	21	1	2	13	28	11	23			2	4	6	13			4	9	47	100
80-99% OF MSA/MD MEDIAN	1	6			2	13	4	25	2	13	2	13	2	13			3	19	16	100
100-119% OF MSA/MD MEDIAN					4	33	1	8	2	17	1	8	3	25			1	8	12	100
120% OR MORE OF MSA/MD MEDIAN	2	10			6	29	2	10	3	14	2	10	4	19			2	10	21	100
INCOME NOT AVAILABLE 6/	2	50	1	25	1	25													4	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE					1	100													1	100
ASIAN	1	17									3	50					2	33	6	100
BLACK OR AFRICAN AMERICAN	1	50			1	50													2	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND														1	100				1	100
WHITE	68	30	4	2	29	13	50	22	18	8	14	6	20	9	1	0	23	10	227	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)							2	67									1	33	3	100
RACE NOT AVAILABLE 6/	5	14			7	20	9	26	3	9	2	6	7	20			2	6	35	100
ETHNICITY 7/																				
HISPANIC OR LATINO	3	25			2	17	4	33	1	8	1	8	1	8					12	100
NOT HISPANIC OR LATINO	66	29	4	2	27	12	48	21	18	8	17	8	19	8	1	0	25	11	225	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	14			3	43	1	14					1	14			1	14	7	100
ETHNICITY NOT AVAILABLE 6/	5	16			6	19	8	26	2	6	1	3	7	23			2	6	31	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	64	31	4	2	25	12	44	21	18	9	13	6	18	9	1	0	22	11	209	100
OTHERS, INCL. HISPANIC	6	19			7	22	7	22	1	3	4	13	3	9			4	13	32	100
GENDER 19/																				
MALE	31	32	2	2	14	14	18	18	8	8	7	7	8	8	1	1	9	9	98	100
FEMALE	15	28			5	9	12	23	4	8	5	9	5	9			7	13	53	100
JOINT (MALE/FEMALE)	27	26	2	2	14	14	27	26	7	7	6	6	8	8			11	11	102	100
GENDER NOT AVAILABLE 6/	2	9			5	23	4	18	2	9	1	5	7	32			1	5	22	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	20	50	2	5	2	5	4	10	2	5	3	8	5	13			2	5	40	100
50-79% OF MSA/MD MEDIAN	14	30	1	2	9	20	6	13	6	13	2	4	4	9			4	9	46	100
80-99% OF MSA/MD MEDIAN	12	38			4	13	6	19	3	9	2	6	1	3			4	13	32	100
100-119% OF MSA/MD MEDIAN	5	15			8	24	7	21	1	3	3	9	7	21			3	9	34	100
120% OR MORE OF MSA/MD MEDIAN	22	19	1	1	14	12	36	32	9	8	7	6	11	10	1	1	13	11	114	100
INCOME NOT AVAILABLE 6/	2	22			1	11	2	22			2	22					2	22	9	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE	2	25			1	13	2	25			1	13	2	25					8	100
ASIAN	5	45			2	18	2	18			1	9					1	9	11	100
BLACK OR AFRICAN AMERICAN	1	13			4	50							3	38					8	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	33			1	33	1	33											3	100
WHITE	246	25	23	2	201	20	169	17	42	4	68	7	122	12	5	0	128	13	1004	100
2 OR MORE MINORITY RACES					1	100													1	100
JOINT (WHITE/MINORITY RACE)					6	40	2	13	1	7			2	13			4	27	15	100
RACE NOT AVAILABLE 6/	54	29	1	1	35	19	29	16	5	3	14	7	34	18			15	8	187	100
ETHNICITY 7/																				
HISPANIC OR LATINO	17	26			16	25	9	14	5	8	8	12	7	11			3	5	65	100
NOT HISPANIC OR LATINO	236	25	23	2	190	20	163	17	38	4	62	6	116	12	4	0	127	13	959	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6	17			12	34	5	14	1	3	1	3	8	23			2	6	35	100
ETHNICITY NOT AVAILABLE 6/	50	28	1	1	33	19	28	16	4	2	13	7	32	18	1	1	16	9	178	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	225	25	23	3	178	19	156	17	37	4	59	6	110	12	4	0	122	13	914	100
OTHERS, INCL. HISPANIC	31	23			39	28	19	14	7	5	11	8	20	15			10	7	137	100
GENDER 19/																				
MALE	103	30	4	1	66	19	50	14	15	4	25	7	44	13	5	1	35	10	347	100
FEMALE	59	25	4	2	51	21	38	16	10	4	16	7	24	10			36	15	238	100
JOINT (MALE/FEMALE)	106	21	15	3	108	21	94	18	20	4	33	6	71	14			66	13	513	100
GENDER NOT AVAILABLE 6/	41	29	1	1	26	19	23	17	3	2	10	7	24	17			11	8	139	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	86	40	5	2	28	13	26	12	6	3	17	8	19	9			26	12	213	100
50-79% OF MSA/MD MEDIAN	98	30	6	2	74	23	47	14	13	4	19	6	42	13	2	1	24	7	325	100
80-99% OF MSA/MD MEDIAN	35	24	2	1	33	22	25	17	5	3	6	4	22	15	1	1	18	12	147	100
100-119% OF MSA/MD MEDIAN	22	19	2	2	21	18	29	25	6	5	8	7	11	9	2	2	15	13	116	100
120% OR MORE OF MSA/MD MEDIAN	57	16	5	1	79	23	72	21	14	4	31	9	44	13			46	13	348	100
INCOME NOT AVAILABLE 6/	11	13	4	5	16	18	6	7	4	5	3	3	25	28			19	22	88	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
	RACE 5/																			
AMERICAN INDIAN/ALASKA NATIVE	1	33			2	67													3	100
ASIAN	2	67			1	33													3	100
BLACK OR AFRICAN AMERICAN	1	20			4	80													5	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	65	31	1	0	90	43	22	11	2	1	6	3	5	2			16	8	207	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)					4	100													4	100
RACE NOT AVAILABLE 6/	11	28			13	33	6	15			2	5	3	8			4	10	39	100
ETHNICITY 7/																				
HISPANIC OR LATINO	5	42			7	58													12	100
NOT HISPANIC OR LATINO	63	31	1	0	88	43	22	11	2	1	6	3	5	2			16	8	203	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					5	100													5	100
ETHNICITY NOT AVAILABLE 6/	12	29			14	34	6	15			2	5	3	7			4	10	41	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	60	31	1	1	81	42	22	11	2	1	6	3	5	3			16	8	193	100
OTHERS, INCL. HISPANIC	8	30			19	70													27	100
GENDER 19/																				
MALE	28	33	1	1	37	44	5	6	1	1	4	5	1	1			8	9	85	100
FEMALE	23	38			27	44	6	10	1	2	1	2					3	5	61	100
JOINT (MALE/FEMALE)	21	25			40	48	11	13			2	2	4	5			6	7	84	100
GENDER NOT AVAILABLE 6/	8	26			10	32	6	19			1	3	3	10			3	10	31	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	19	42			21	47	2	4	1	2							2	4	45	100
50-79% OF MSA/MD MEDIAN	27	37			27	37	7	10			5	7	2	3			5	7	73	100
80-99% OF MSA/MD MEDIAN	10	36			10	36	2	7			2	7	1	4			3	11	28	100
100-119% OF MSA/MD MEDIAN	5	18			16	57	3	11			1	4	1	4			2	7	28	100
120% OR MORE OF MSA/MD MEDIAN	18	21	1	1	38	45	14	17	1	1			4	5			8	10	84	100
INCOME NOT AVAILABLE 6/	1	33			2	67													3	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN	2	50			1	25	1	25											4	100
BLACK OR AFRICAN AMERICAN	2	40			2	40							1	20					5	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	100																	1	100
WHITE	49	25	2	1	21	11	59	30	10	5	12	6	17	9			25	13	195	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)							1	50									1	50	2	100
RACE NOT AVAILABLE 6/	9	24			3	8	10	26	2	5	3	8	8	21			3	8	38	100
ETHNICITY 7/																				
HISPANIC OR LATINO	5	29			2	12	4	24	3	18	2	12	1	6					17	100
NOT HISPANIC OR LATINO	50	26	2	1	21	11	56	30	7	4	11	6	16	8			26	14	189	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					2	29	3	43	1	14			1	14					7	100
ETHNICITY NOT AVAILABLE 6/	8	25			2	6	8	25	1	3	2	6	8	25			3	9	32	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	45	26	2	1	18	10	52	30	7	4	10	6	15	9			25	14	174	100
OTHERS, INCL. HISPANIC	10	28			7	19	9	25	4	11	2	6	3	8			1	3	36	100
GENDER 19/																				
MALE	22	27			10	12	23	28	6	7	9	11	2	2			11	13	83	100
FEMALE	17	44			6	15	10	26	1	3	1	3	2	5			2	5	39	100
JOINT (MALE/FEMALE)	17	18	2	2	9	9	31	33	4	4	4	4	15	16			13	14	95	100
GENDER NOT AVAILABLE 6/	7	25			2	7	7	25	1	4	1	4	7	25			3	11	28	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	11	42			2	8	3	12	2	8	2	8	3	12			3	12	26	100
50-79% OF MSA/MD MEDIAN	13	36			6	17	7	19	3	8	3	8	3	8			1	3	36	100
80-99% OF MSA/MD MEDIAN	10	40			1	4	6	24	1	4	2	8	2	8			3	12	25	100
100-119% OF MSA/MD MEDIAN	6	27	1	5	3	14	8	36	1	5			2	9			1	5	22	100
120% OR MORE OF MSA/MD MEDIAN	21	18			14	12	43	36	5	4	8	7	12	10			16	13	119	100
INCOME NOT AVAILABLE 6/	2	12	1	6	1	6	4	24					4	24			5	29	17	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE	1	50					1	50											2	100
ASIAN																				
BLACK OR AFRICAN AMERICAN					2	100													2	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	11	30			14	38	8	22	2	5			1	3			1	3	37	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/	1	50			1	50													2	100
ETHNICITY 7/																				
HISPANIC OR LATINO	3	38			4	50	1	13											8	100
NOT HISPANIC OR LATINO	9	26			13	38	8	24	2	6			1	3			1	3	34	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	1	100																	1	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	9	29			11	35	7	23	2	6			1	3			1	3	31	100
OTHERS, INCL. HISPANIC	3	27			6	55	2	18											11	100
GENDER 19/																				
MALE	8	40			8	40	2	10	2	10									20	100
FEMALE	3	27			4	36	3	27					1	9					11	100
JOINT (MALE/FEMALE)	1	9			5	45	4	36									1	9	11	100
GENDER NOT AVAILABLE 6/	1	100																	1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	6	38			9	56	1	6											16	100
50-79% OF MSA/MD MEDIAN	4	25			5	31	5	31	1	6			1	6					16	100
80-99% OF MSA/MD MEDIAN	1	33					1	33								1	33	3	100	
100-119% OF MSA/MD MEDIAN					1	100													1	100
120% OR MORE OF MSA/MD MEDIAN	2	33			1	17	2	33	1	17									6	100
INCOME NOT AVAILABLE 6/					1	100													1	100

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CENSUS TRACTS BY MEDIAN AGE OF HOMES 23/	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans On Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A		B											
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
2000 - 2010														
LOANS ORIGINATED	404	109130	1239	365167	1526	396215	133	19243	3	44773	266	55016	20	2652
APPLICAT'N APPROVED, NOT ACCEPTED	15	4290	50	17057	45	11700	9	1009			10	2182	1	250
APPLICATIONS DENIED	44	11098	96	27730	355	91363	43	2345			38	7318	19	1408
APPLICATIONS WITHDRAWN	62	16648	177	50681	288	76962	18	4935			36	6671	9	1297
FILES CLOSED FOR INCOMPLETENESS	6	1727	21	5514	109	29118	6	590			11	2043	7	475
1990-1999														
LOANS ORIGINATED	251	70584	1292	358751	1787	428397	154	20389	4	42284	297	60158	66	5712
APPLICAT'N APPROVED, NOT ACCEPTED	9	2864	71	19853	60	15769	14	1839			15	2590	4	460
APPLICATIONS DENIED	36	9846	154	25991	450	104629	56	4914			53	8359	108	8241
APPLICATIONS WITHDRAWN	39	11528	197	55520	381	90044	14	2184	1	30940	60	11226	15	1941
FILES CLOSED FOR INCOMPLETENESS	3	730	39	5814	146	32640	2	164			15	1874	25	1240
1980-1989														
LOANS ORIGINATED	323	83928	1179	301631	1776	384486	156	22889	3	26932	458	91745	27	3126
APPLICAT'N APPROVED, NOT ACCEPTED	15	4018	44	10631	52	11680	7	663			21	4339	2	109
APPLICATIONS DENIED	30	7859	89	21598	409	87990	52	5980			72	11716	15	1788
APPLICATIONS WITHDRAWN	52	14137	168	42348	365	80596	21	3477			91	18208	7	991
FILES CLOSED FOR INCOMPLETENESS	5	1061	39	8757	121	26101	6	887			14	2809	6	554
1970-1979														
LOANS ORIGINATED	308	77829	1041	239937	1360	262296	144	16803	12	76347	550	98245	39	3708
APPLICAT'N APPROVED, NOT ACCEPTED	11	3325	54	12269	78	15139	8	952	1	4405	33	6209	5	1027
APPLICATIONS DENIED	34	7531	91	23548	413	81911	45	2088	1	5877	109	20013	19	1312
APPLICATIONS WITHDRAWN	48	11922	164	37985	336	67378	9	1227	1	19850	112	20139	2	337
FILES CLOSED FOR INCOMPLETENESS	7	1872	28	4268	105	19517	4	271			20	3493	8	285
1969 OR EARLIER														
LOANS ORIGINATED	30	8303	265	70006	316	70695	39	6347	10	24392	150	33360	17	2292
APPLICAT'N APPROVED, NOT ACCEPTED			14	4068	19	4871	6	713			13	3023		
APPLICATIONS DENIED	4	671	39	5797	85	19057	13	1934			30	5352	24	1501
APPLICATIONS WITHDRAWN	6	1440	43	12137	70	14542	6	1197	1	8000	30	6197	3	238
FILES CLOSED FOR INCOMPLETENESS			9	718	30	6207					6	1170	8	444
AGE UNKNOWN														
LOANS ORIGINATED	9	2141	54	10765	89	15245	12	1319			42	6814		
APPLICAT'N APPROVED, NOT ACCEPTED			3	533	4	754					2	371		
APPLICATIONS DENIED	1	295	3	410	23	3640	3	110			7	1094		
APPLICATIONS WITHDRAWN			2	488	18	2581	2	116			2	270		
FILES CLOSED FOR INCOMPLETENESS	2	457			7	966	1	57			1	83		

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LOCATION CATEGORY	Loans on 1- to 4-Family and Manufactured Home Dwellings												Loans On Manufactured Home Dwellings From Columns A,B,C & D			
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D					
	FHA, FSA/RHS & VA		Conventional													
	A		B		C		D		E		F				G	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
PRINCIPAL CITY 24/																
LOANS ORIGINATED	429	119804	2799	750566	3707	859220	351	49770	21	161757	1051	202522	91	7411		
APPLICAT'N APPROVED, NOT ACCEPTED	23	7606	133	36512	146	34413	23	3266	1	4405	58	11029	8	1190		
APPLICATIONS DENIED	42	11283	287	56421	825	184716	106	8511			173	26562	125	6773		
APPLICATIONS WITHDRAWN	73	22025	394	107119	771	173672	35	6441	2	27850	197	36473	15	1541		
FILES CLOSED FOR INCOMPLETENESS	7	1837	73	12198	254	55584	9	1080			33	5092	37	1712		
MSA/MD LESS PRINCIPAL CITY 25/																
LOANS ORIGINATED	896	232111	2271	595691	3147	698114	287	37220	11	52971	712	142816	78	10079		
APPLICAT'N APPROVED, NOT ACCEPTED	27	6891	103	27899	112	25500	21	1910			36	7685	4	656		
APPLICATIONS DENIED	107	26017	185	48653	910	203874	106	8860	1	5877	136	27290	60	7477		
APPLICATIONS WITHDRAWN	134	33650	357	92040	687	158431	35	6695	1	30940	134	26238	21	3263		
FILES CLOSED FOR INCOMPLETENESS	16	4010	63	12873	264	58965	10	889			34	6380	17	1286		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	5	1	1							1.75	1.75	
ASIAN	4	1	1							1.76	1.76	
BLACK OR AFRICAN AMERICAN	4	2	2							1.67	1.67	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	492	158	131	25	1		1			1.82	1.78	
2 OR MORE MINORITY RACES	1											
JOINT (WHITE/MINORITY RACE)	8	2	2							1.55	1.55	
RACE NOT AVAILABLE 6/	45	15	13	2						1.75	1.72	
ETHNICITY 7/												
HISPANIC OR LATINO	38	15	13	2						1.72	1.64	
NOT HISPANIC OR LATINO	458	147	122	23	1		1			1.83	1.78	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	3	3							1.72	1.70	
ETHNICITY NOT AVAILABLE 6/	47	14	12	2						1.77	1.73	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	439	142	117	23	1		1			1.83	1.79	
OTHERS, INCLUDING HISPANIC	72	23	21	2						1.71	1.70	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	46	19	14	4	1					1.88	1.83	
50-79% OF MSA/MD MEDIAN	187	75	61	14						1.80	1.79	
80-99% OF MSA/MD MEDIAN	110	49	43	6						1.80	1.77	
100-119% OF MSA/MD MEDIAN	99	17	15	2						1.75	1.73	
120% OR MORE OF MSA/MD MEDIAN	110	15	14	1						1.77	1.75	
INCOME NOT AVAILABLE 6/	7	4	3				1			2.17	1.78	
GENDER 19/												
MALE	206	53	47	5	1					1.82	1.79	
FEMALE	119	48	34	13			1			1.87	1.79	
JOINT (MALE/FEMALE)	217	76	67	9						1.77	1.74	
GENDER NOT AVAILABLE 6/	17	2	2							1.88	1.88	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	41	15	14	1						1.75	1.71	
10-19% MINORITY	458	147	121	24	1		1			1.82	1.78	
20-49% MINORITY	55	16	15	1						1.77	1.75	
50-79% MINORITY	5	1		1						2.02	2.02	
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME		2	1	1						1.76	1.76	
MODERATE INCOME	130	48	39	9						1.82	1.77	
MIDDLE INCOME	303	90	75	14			1			1.81	1.76	
UPPER INCOME	126	39	35	3	1					1.82	1.79	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	1123	233	233						1.75	1.75	
ASIAN	1174	305	305						1.76	1.76	
BLACK OR AFRICAN AMERICAN	1025	459	459						1.65	1.50	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	120491	35530	29964	5256	181	129			1.81	1.78	
2 OR MORE MINORITY RACES	250										
JOINT (WHITE/MINORITY RACE)	1982	364	364						1.55	1.52	
RACE NOT AVAILABLE 6/	11466	3666	3199	467					1.74	1.72	
ETHNICITY 7/											
HISPANIC OR LATINO	9443	3492	3037	455					1.71	1.63	
NOT HISPANIC OR LATINO	112066	33010	27899	4801	181	129			1.82	1.78	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4098	694	694						1.73	1.70	
ETHNICITY NOT AVAILABLE 6/	11904	3361	2894	467					1.76	1.72	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	107221	31857	26746	4801	181	129			1.82	1.78	
OTHERS, INCLUDING HISPANIC	18217	5339	4884	455					1.71	1.70	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	8542	3477	2534	762	181				1.89	1.88	
50-79% OF MSA/MD MEDIAN	43087	16277	13390	2887					1.80	1.79	
80-99% OF MSA/MD MEDIAN	28136	11923	10565	1358					1.79	1.77	
100-119% OF MSA/MD MEDIAN	25983	4507	3982	525					1.75	1.73	
120% OR MORE OF MSA/MD MEDIAN	30053	3853	3662	191					1.78	1.75	
INCOME NOT AVAILABLE 6/	1710	520	391			129			2.18	1.81	
GENDER 19/											
MALE	50650	12421	11100	1140	181				1.82	1.79	
FEMALE	27484	9922	7240	2553		129			1.85	1.79	
JOINT (MALE/FEMALE)	55054	17758	15728	2030					1.77	1.74	
GENDER NOT AVAILABLE 6/	4323	456	456						1.88	1.93	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	10448	3429	3134	295					1.76	1.73	
10-19% MINORITY	112975	33454	28083	5061	181	129			1.81	1.77	
20-49% MINORITY	12677	3471	3307	164					1.76	1.74	
50-79% MINORITY	1411	203		203					2.02	2.02	
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME		452	249	203					1.73	1.50	
MODERATE INCOME	30542	10432	8513	1919					1.81	1.76	
MIDDLE INCOME	73921	20054	16926	2999		129			1.80	1.75	
UPPER INCOME	33048	9619	8836	602	181				1.80	1.78	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	4										
ASIAN	4										
BLACK OR AFRICAN AMERICAN	5										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1										
WHITE	389										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	10										
RACE NOT AVAILABLE 6/	49										
ETHNICITY 7/											
HISPANIC OR LATINO	22										
NOT HISPANIC OR LATINO	364										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	20										
ETHNICITY NOT AVAILABLE 6/	56										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	341										
OTHERS, INCLUDING HISPANIC	64										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	14										
50-79% OF MSA/MD MEDIAN	134										
80-99% OF MSA/MD MEDIAN	91										
100-119% OF MSA/MD MEDIAN	73										
120% OR MORE OF MSA/MD MEDIAN	148										
INCOME NOT AVAILABLE 6/	2										
GENDER 19/											
MALE	181										
FEMALE	30										
JOINT (MALE/FEMALE)	220										
GENDER NOT AVAILABLE 6/	31										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	65										
10-19% MINORITY	349										
20-49% MINORITY	47										
50-79% MINORITY	1										
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	1										
MODERATE INCOME	72										
MIDDLE INCOME	252										
UPPER INCOME	137										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	1173										
ASIAN	1069										
BLACK OR AFRICAN AMERICAN	1521										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	210										
WHITE	121175										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	3870										
RACE NOT AVAILABLE 6/	16152										
ETHNICITY 7/											
HISPANIC OR LATINO	5942										
NOT HISPANIC OR LATINO	115137										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6089										
ETHNICITY NOT AVAILABLE 6/	18002										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	107614										
OTHERS, INCLUDING HISPANIC	19353										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	2815										
50-79% OF MSA/MD MEDIAN	34679										
80-99% OF MSA/MD MEDIAN	26289										
100-119% OF MSA/MD MEDIAN	23271										
120% OR MORE OF MSA/MD MEDIAN	57119										
INCOME NOT AVAILABLE 6/	997										
GENDER 19/											
MALE	53743										
FEMALE	8254										
JOINT (MALE/FEMALE)	72706										
GENDER NOT AVAILABLE 6/	10467										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	22902										
10-19% MINORITY	108536										
20-49% MINORITY	13439										
50-79% MINORITY	293										
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	300										
MODERATE INCOME	19036										
MIDDLE INCOME	77241										
UPPER INCOME	48593										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	10	1				1			3.12	3.12	
ASIAN	58										
BLACK OR AFRICAN AMERICAN	11										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	3										
WHITE	3367	64	43	17	3	1			1.93	1.90	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	74	1		1					2.23	2.23	
RACE NOT AVAILABLE 6/	297	8	5	2		1			2.06	1.89	
ETHNICITY 7/											
HISPANIC OR LATINO	86	2	1	1					1.99	1.99	
NOT HISPANIC OR LATINO	3348	59	39	15	3	2			1.97	1.90	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	80	2	2						1.56	1.56	
ETHNICITY NOT AVAILABLE 6/	306	11	6	4		1			2.05	1.99	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3182	57	39	14	3	1			1.94	1.87	
OTHERS, INCLUDING HISPANIC	312	6	3	2		1			2.07	1.99	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	252	1				1			3.12	3.12	
50-79% OF MSA/MD MEDIAN	753	24	13	9	1	1			2.03	1.95	
80-99% OF MSA/MD MEDIAN	562	7	4	1	2				2.07	1.90	
100-119% OF MSA/MD MEDIAN	488	4	3	1					1.88	1.90	
120% OR MORE OF MSA/MD MEDIAN	1720	36	28	7		1			1.87	1.79	
INCOME NOT AVAILABLE 6/	45	2		2					2.27	2.27	
GENDER 19/											
MALE	990	22	18	3	1				1.81	1.76	
FEMALE	735	16	5	8	1	2			2.19	2.06	
JOINT (MALE/FEMALE)	1958	31	23	7	1				1.90	1.90	
GENDER NOT AVAILABLE 6/	137	5	2	2		1			2.32	2.24	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	439	13	6	4	1	2			2.19	2.05	
10-19% MINORITY	3084	54	38	14	1	1			1.90	1.89	
20-49% MINORITY	282	7	4	2	1				2.06	1.90	
50-79% MINORITY	15										
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	11										
MODERATE INCOME	579	11	8	2	1				1.98	1.90	
MIDDLE INCOME	1643	38	25	11	1	1			1.94	1.93	
UPPER INCOME	1586	25	15	7	1	2			2.00	1.86	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	2373	50				50			3.12	3.12	
ASIAN	16799										
BLACK OR AFRICAN AMERICAN	3069										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	865										
WHITE	963212	19126	12386	4704	1336	700			1.97	1.87	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	21556	204		204					2.23	2.23	
RACE NOT AVAILABLE 6/	88131	2046	1381	554		111			2.04	1.99	
ETHNICITY 7/											
HISPANIC OR LATINO	22491	606	207	399					2.00	2.04	
NOT HISPANIC OR LATINO	957174	17535	11280	4169	1336	750			1.98	1.86	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	24881	558	558						1.56	1.59	
ETHNICITY NOT AVAILABLE 6/	91459	2727	1722	894		111			2.03	1.99	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	909756	17281	11280	3965	1336	700			1.98	1.86	
OTHERS, INCLUDING HISPANIC	89510	1418	765	603		50			1.90	1.93	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	39804	50				50			3.12	3.12	
50-79% OF MSA/MD MEDIAN	157814	5089	2663	1948	367	111			2.03	1.95	
80-99% OF MSA/MD MEDIAN	140459	2354	1125	260	969				2.22	2.05	
100-119% OF MSA/MD MEDIAN	136468	670	470	200					1.86	1.82	
120% OR MORE OF MSA/MD MEDIAN	607482	12929	9509	2720		700			1.91	1.85	
INCOME NOT AVAILABLE 6/	13978	334		334					2.26	2.24	
GENDER 19/											
MALE	277523	6309	4811	1131	367				1.84	1.75	
FEMALE	172511	4084	873	2181	280	750			2.26	2.06	
JOINT (MALE/FEMALE)	603972	9567	7282	1596	689				1.92	1.86	
GENDER NOT AVAILABLE 6/	41999	1466	801	554		111			2.18	1.99	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	139291	5030	2585	945	689	811			2.23	1.98	
10-19% MINORITY	879448	14590	10225	3948	367	50			1.88	1.87	
20-49% MINORITY	73687	1806	957	569	280				2.09	1.90	
50-79% MINORITY	3579										
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	2605										
MODERATE INCOME	138600	2915	1657	569	689				2.14	1.93	
MIDDLE INCOME	433641	9214	6026	2858	280	50			1.92	1.93	
UPPER INCOME	520899	9297	6084	2035	367	811			1.99	1.86	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	37	4	2				2			4.44	4.46	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3											
RACE NOT AVAILABLE 6/	11											
ETHNICITY 7/												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO	38	4	2				2			4.44	4.46	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1											
ETHNICITY NOT AVAILABLE 6/	11											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	34	4	2				2			4.44	4.46	
OTHERS, INCLUDING HISPANIC	5											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1											
50-79% OF MSA/MD MEDIAN	4											
80-99% OF MSA/MD MEDIAN	4	1					1			5.28	5.28	
100-119% OF MSA/MD MEDIAN	5											
120% OR MORE OF MSA/MD MEDIAN	37	3	2				1			4.16	3.70	
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	10	4	2				2			4.44	4.46	
FEMALE	5											
JOINT (MALE/FEMALE)	30											
GENDER NOT AVAILABLE 6/	6											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	6											
10-19% MINORITY	41	4	2				2			4.44	4.46	
20-49% MINORITY	4											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2											
MIDDLE INCOME	24	1					1			5.28	5.28	
UPPER INCOME	25	3	2				1			4.16	3.70	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	2278	153	84			69			4.36	3.70
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	221									
RACE NOT AVAILABLE 6/	709									
ETHNICITY 7/										
HISPANIC OR LATINO	17									
NOT HISPANIC OR LATINO	2439	153	84			69			4.36	3.70
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	30									
ETHNICITY NOT AVAILABLE 6/	722									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	2143	153	84			69			4.36	3.70
OTHERS, INCLUDING HISPANIC	268									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	16									
50-79% OF MSA/MD MEDIAN	122									
80-99% OF MSA/MD MEDIAN	176	20				20			5.28	5.28
100-119% OF MSA/MD MEDIAN	204									
120% OR MORE OF MSA/MD MEDIAN	2690	133	84			49			4.22	3.70
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	671	153	84			69			4.36	3.70
FEMALE	131									
JOINT (MALE/FEMALE)	2007									
GENDER NOT AVAILABLE 6/	399									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	326									
10-19% MINORITY	2643	153	84			69			4.36	3.70
20-49% MINORITY	239									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	55									
MIDDLE INCOME	1293	20				20			5.28	5.28
UPPER INCOME	1860	133	84			49			4.22	3.70

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1											
ASIAN												
BLACK OR AFRICAN AMERICAN	4											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	452	35	21	6	6	1	1		2.06	1.71		
2 OR MORE MINORITY RACES	1											
JOINT (WHITE/MINORITY RACE)	10	1	1						1.53	1.53		
RACE NOT AVAILABLE 6/	80	6	5		1				1.87	1.76		
ETHNICITY 7/												
HISPANIC OR LATINO	24	1	1						1.54	1.54		
NOT HISPANIC OR LATINO	434	31	18	6	5	1	1		2.08	1.93		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	15	3	3						1.64	1.69		
ETHNICITY NOT AVAILABLE 6/	75	7	5		2				1.98	1.89		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	418	31	18	6	5	1	1		2.08	1.93		
OTHERS, INCLUDING HISPANIC	52	4	4						1.62	1.62		
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	28											
50-79% OF MSA/MD MEDIAN	106	7	6	1					1.66	1.57		
80-99% OF MSA/MD MEDIAN	63	3	2		1				1.98	1.68		
100-119% OF MSA/MD MEDIAN	43	8	7		1				1.79	1.70		
120% OR MORE OF MSA/MD MEDIAN	45	9	5	2	2				2.09	1.98		
INCOME NOT AVAILABLE 6/	263	15	7	3	3	1	1		2.28	2.26		
GENDER 19/												
MALE	167	13	8	3	2				1.95	1.93		
FEMALE	121	5	3		1	1			2.10	1.65		
JOINT (MALE/FEMALE)	223	21	13	3	4		1		2.10	1.89		
GENDER NOT AVAILABLE 6/	37	3	3						1.59	1.57		
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	56	3	2		1				2.16	1.89		
10-19% MINORITY	451	36	24	6	5	1			1.92	1.70		
20-49% MINORITY	36	2	1				1		3.25	3.25		
50-79% MINORITY	5	1			1				2.60	2.60		
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1											
MODERATE INCOME	118	14	9	2	2		1		2.14	1.82		
MIDDLE INCOME	298	16	10	2	3	1			2.05	1.89		
UPPER INCOME	131	12	8	2	2				1.83	1.66		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	128									
ASIAN										
BLACK OR AFRICAN AMERICAN	791									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	99465	6756	4428	845	875	346	262	2.04	1.70	
2 OR MORE MINORITY RACES	208									
JOINT (WHITE/MINORITY RACE)	2520	180	180					1.53	1.53	
RACE NOT AVAILABLE 6/	17128	1252	1107		145			1.83	1.62	
ETHNICITY 7/										
HISPANIC OR LATINO	5279	235	235					1.54	1.54	
NOT HISPANIC OR LATINO	95257	6039	3719	845	867	346	262	2.09	1.71	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3664	654	654					1.65	1.69	
ETHNICITY NOT AVAILABLE 6/	16040	1260	1107		153			1.83	1.62	
MINORITY STATUS 8/										
WHITE NON-HISPANIC	91436	6039	3719	845	867	346	262	2.09	1.71	
OTHERS, INCLUDING HISPANIC	11942	889	889					1.62	1.69	
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	4944									
50-79% OF MSA/MD MEDIAN	22348	1338	1114	224				1.67	1.57	
80-99% OF MSA/MD MEDIAN	14471	536	391		145			1.92	1.68	
100-119% OF MSA/MD MEDIAN	9459	1712	1554		158			1.76	1.70	
120% OR MORE OF MSA/MD MEDIAN	11244	2275	1176	489	610			2.11	1.98	
INCOME NOT AVAILABLE 6/	57774	2327	1480	132	107	346	262	2.27	1.62	
GENDER 19/										
MALE	36604	2267	1593	497	177			1.84	1.70	
FEMALE	24598	962	608		8	346		2.14	1.65	
JOINT (MALE/FEMALE)	51378	4310	2865	348	835		262	2.11	1.71	
GENDER NOT AVAILABLE 6/	7660	649	649					1.59	1.57	
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	14027	603	458		145			2.08	1.89	
10-19% MINORITY	97854	6985	5077	845	717	346		1.88	1.69	
20-49% MINORITY	7224	442	180				262	3.56	4.92	
50-79% MINORITY	1135	158			158			2.60	2.60	
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	235									
MODERATE INCOME	23881	2681	1907	322	190		262	2.14	1.71	
MIDDLE INCOME	64776	2531	1918	47	220	346		2.00	1.89	
UPPER INCOME	31348	2976	1890	476	610			1.86	1.69	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	5										
ASIAN	3										
BLACK OR AFRICAN AMERICAN	2										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	465	1	1					1.58	1.58		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	10										
RACE NOT AVAILABLE 6/	68	2	2					1.54	1.54		
ETHNICITY 7/											
HISPANIC OR LATINO	15										
NOT HISPANIC OR LATINO	459										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	17	1	1					1.58	1.58		
ETHNICITY NOT AVAILABLE 6/	62	2	2					1.54	1.54		
MINORITY STATUS 8/											
WHITE NON-HISPANIC	435										
OTHERS, INCLUDING HISPANIC	49	1	1					1.58	1.58		
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	21										
50-79% OF MSA/MD MEDIAN	90										
80-99% OF MSA/MD MEDIAN	56	2	2					1.58	1.58		
100-119% OF MSA/MD MEDIAN	47										
120% OR MORE OF MSA/MD MEDIAN	92	1	1					1.50	1.50		
INCOME NOT AVAILABLE 6/	247										
GENDER 19/											
MALE	183										
FEMALE	28										
JOINT (MALE/FEMALE)	297	2	2					1.54	1.54		
GENDER NOT AVAILABLE 6/	45	1	1					1.58	1.58		
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	75										
10-19% MINORITY	438	3	3					1.55	1.58		
20-49% MINORITY	38										
50-79% MINORITY	2										
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	91										
MIDDLE INCOME	296	2	2					1.54	1.54		
UPPER INCOME	166	1	1					1.58	1.58		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/					MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's			
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	1353									
ASIAN	1003									
BLACK OR AFRICAN AMERICAN	533									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	124698	324	324				1.58	1.58		
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	2802									
RACE NOT AVAILABLE 6/	19260	607	607				1.55	1.58		
ETHNICITY 7/										
HISPANIC OR LATINO	3884									
NOT HISPANIC OR LATINO	122272									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5664	324	324				1.58	1.58		
ETHNICITY NOT AVAILABLE 6/	17829	607	607				1.55	1.58		
MINORITY STATUS 8/										
WHITE NON-HISPANIC	115964									
OTHERS, INCLUDING HISPANIC	14101	324	324				1.58	1.58		
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	3778									
50-79% OF MSA/MD MEDIAN	20895									
80-99% OF MSA/MD MEDIAN	14086	672	672				1.58	1.58		
100-119% OF MSA/MD MEDIAN	12055									
120% OR MORE OF MSA/MD MEDIAN	31379	259	259				1.50	1.50		
INCOME NOT AVAILABLE 6/	67456									
GENDER 19/										
MALE	46152									
FEMALE	7299									
JOINT (MALE/FEMALE)	83404	583	583				1.54	1.58		
GENDER NOT AVAILABLE 6/	12794	348	348				1.58	1.58		
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	22692									
10-19% MINORITY	118111	931	931				1.56	1.58		
20-49% MINORITY	8570									
50-79% MINORITY	276									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	18174									
MIDDLE INCOME	76564	607	607				1.55	1.58		
UPPER INCOME	54911	324	324				1.58	1.58		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	17											
ASIAN	53											
BLACK OR AFRICAN AMERICAN	10											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	6											
WHITE	4242	11	8	1		1		1	2.16	1.64		
2 OR MORE MINORITY RACES	1											
JOINT (WHITE/MINORITY RACE)	69											
RACE NOT AVAILABLE 6/	471	4	1	1	1			1	2.93	2.56		
ETHNICITY 7/												
HISPANIC OR LATINO	129											
NOT HISPANIC OR LATINO	4148	12	8	1		1		2	2.40	1.69		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	122											
ETHNICITY NOT AVAILABLE 6/	470	3	1	1	1				2.23	2.35		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3980	11	8	1		1		1	2.16	1.64		
OTHERS, INCLUDING HISPANIC	398											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	424	4	2	1	1				1.99	1.84		
50-79% OF MSA/MD MEDIAN	1085	1	1						1.58	1.58		
80-99% OF MSA/MD MEDIAN	765	1						1	5.02	5.02		
100-119% OF MSA/MD MEDIAN	671											
120% OR MORE OF MSA/MD MEDIAN	1837	9	6	1		1		1	2.32	1.73		
INCOME NOT AVAILABLE 6/	87											
GENDER 19/												
MALE	1234	4	3				1		1.93	1.57		
FEMALE	893	3	2	1					1.73	1.64		
JOINT (MALE/FEMALE)	2439	5	3					2	3.17	1.86		
GENDER NOT AVAILABLE 6/	303	3	1	1	1				2.23	2.35		
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	638	2	1	1					1.78	1.78		
10-19% MINORITY	3858	10	7	1	1			1	2.22	1.69		
20-49% MINORITY	347	3	1			1		1	3.23	3.09		
50-79% MINORITY	26											
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	36											
MODERATE INCOME	728	4	3					1	2.43	1.60		
MIDDLE INCOME	2324	8	3	2	1	1		1	2.62	2.20		
UPPER INCOME	1781	3	3						1.60	1.55		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	3214									
ASIAN	13001									
BLACK OR AFRICAN AMERICAN	1820									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1305									
WHITE	993312	2825	2428	14		210		173	1.97	1.62
2 OR MORE MINORITY RACES	165									
JOINT (WHITE/MINORITY RACE)	18114									
RACE NOT AVAILABLE 6/	111763	759	350	150	75			184	2.68	2.35
ETHNICITY 7/										
HISPANIC OR LATINO	25306									
NOT HISPANIC OR LATINO	974315	3009	2428	14		210		357	2.16	1.62
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	29812									
ETHNICITY NOT AVAILABLE 6/	113261	575	350	150	75				1.93	1.57
MINORITY STATUS 8/										
WHITE NON-HISPANIC	933470	2825	2428	14		210		173	1.97	1.62
OTHERS, INCLUDING HISPANIC	91176									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	58775	292	203	14	75				1.91	1.64
50-79% OF MSA/MD MEDIAN	196741	30	30						1.58	1.58
80-99% OF MSA/MD MEDIAN	165751	184						184	5.02	5.02
100-119% OF MSA/MD MEDIAN	152277									
120% OR MORE OF MSA/MD MEDIAN	548690	3078	2545	150		210		173	1.97	1.57
INCOME NOT AVAILABLE 6/	20460									
GENDER 19/										
MALE	285649	1454	1244			210			1.77	1.55
FEMALE	174065	217	203	14					1.62	1.64
JOINT (MALE/FEMALE)	611350	1338	981					357	2.67	1.73
GENDER NOT AVAILABLE 6/	71630	575	350	150	75				1.93	1.57
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	168700	301	287	14					1.53	1.51
10-19% MINORITY	900630	2539	2141	150	75			173	1.97	1.62
20-49% MINORITY	68372	744	350			210		184	2.85	3.09
50-79% MINORITY	4992									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	8184									
MODERATE INCOME	137836	1036	852					184	2.20	1.62
MIDDLE INCOME	496974	946	324	164	75	210		173	2.93	2.35
UPPER INCOME	499700	1602	1602						1.59	1.55

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1											
BLACK OR AFRICAN AMERICAN	1											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	56	8	2	4	2				4.23	4.18		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	26											
ETHNICITY 7/												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO	56	8	2	4	2				4.23	4.18		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2											
ETHNICITY NOT AVAILABLE 6/	25											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	52	8	2	4	2				4.23	4.18		
OTHERS, INCLUDING HISPANIC	5											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	6	1		1					4.25	4.25		
50-79% OF MSA/MD MEDIAN	15	1		1					4.11	4.11		
80-99% OF MSA/MD MEDIAN	9	1	1						3.65	3.65		
100-119% OF MSA/MD MEDIAN	8	3	1	1	1				4.21	4.04		
120% OR MORE OF MSA/MD MEDIAN	42	2		1	1				4.61	4.61		
INCOME NOT AVAILABLE 6/	4											
GENDER 19/												
MALE	14	3		2	1				4.35	4.25		
FEMALE	13	1	1						3.84	3.84		
JOINT (MALE/FEMALE)	37	4	1	2	1				4.25	4.22		
GENDER NOT AVAILABLE 6/	20											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	7	2		1	1				4.44	4.44		
10-19% MINORITY	69	6	2	3	1				4.17	4.15		
20-49% MINORITY	8											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	12											
MIDDLE INCOME	44	4	1	3					4.01	4.08		
UPPER INCOME	28	4	1	1	2				4.46	4.54		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	142									
BLACK OR AFRICAN AMERICAN	70									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	2959	255	49	104	102			4.35	4.25	
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	2273									
ETHNICITY 7/										
HISPANIC OR LATINO	39									
NOT HISPANIC OR LATINO	3062	255	49	104	102			4.35	4.25	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	103									
ETHNICITY NOT AVAILABLE 6/	2240									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	2797	255	49	104	102			4.35	4.25	
OTHERS, INCLUDING HISPANIC	354									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	152	22		22				4.25	4.25	
50-79% OF MSA/MD MEDIAN	434	23		23				4.11	4.11	
80-99% OF MSA/MD MEDIAN	395	25	25					3.65	3.65	
100-119% OF MSA/MD MEDIAN	419	103	24	42	37			4.25	4.04	
120% OR MORE OF MSA/MD MEDIAN	3090	82		17	65			4.78	4.90	
INCOME NOT AVAILABLE 6/	954									
GENDER 19/										
MALE	728	101		64	37			4.35	4.25	
FEMALE	439	24	24					3.84	3.84	
JOINT (MALE/FEMALE)	2234	130	25	40	65			4.44	4.61	
GENDER NOT AVAILABLE 6/	2043									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	509	60		23	37			4.51	4.76	
10-19% MINORITY	4283	195	49	81	65			4.30	4.25	
20-49% MINORITY	652									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	800									
MIDDLE INCOME	2200	112	25	87				4.01	4.04	
UPPER INCOME	2444	143	24	17	102			4.62	4.76	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	1										
ASIAN	1										
BLACK OR AFRICAN AMERICAN	1										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	255	2			1	1		2.90	2.90		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	2										
RACE NOT AVAILABLE 6/	22										
ETHNICITY 7/											
HISPANIC OR LATINO	7										
NOT HISPANIC OR LATINO	241	2			1	1		2.90	2.90		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5										
ETHNICITY NOT AVAILABLE 6/	29										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	235	2			1	1		2.90	2.90		
OTHERS, INCLUDING HISPANIC	17										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	17	1				1		3.12	3.12		
50-79% OF MSA/MD MEDIAN	64										
80-99% OF MSA/MD MEDIAN	44	1			1			2.67	2.67		
100-119% OF MSA/MD MEDIAN	37										
120% OR MORE OF MSA/MD MEDIAN	114										
INCOME NOT AVAILABLE 6/	6										
GENDER 19/											
MALE	61										
FEMALE	42	1				1		3.12	3.12		
JOINT (MALE/FEMALE)	166	1			1			2.67	2.67		
GENDER NOT AVAILABLE 6/	13										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	31										
10-19% MINORITY	234	2			1	1		2.90	2.90		
20-49% MINORITY	15										
50-79% MINORITY	2										
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	4										
MODERATE INCOME	38	1				1		3.12	3.12		
MIDDLE INCOME	142	1			1			2.67	2.67		
UPPER INCOME	98										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/					MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's			
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	198									
ASIAN	175									
BLACK OR AFRICAN AMERICAN	219									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	52432	100			75	25		2.78	2.67	
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	506									
RACE NOT AVAILABLE 6/	4806									
ETHNICITY 7/										
HISPANIC OR LATINO	585									
NOT HISPANIC OR LATINO	50690	100			75	25		2.78	2.67	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1008									
ETHNICITY NOT AVAILABLE 6/	6053									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	49371	100			75	25		2.78	2.67	
OTHERS, INCLUDING HISPANIC	2691									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	1434	25				25		3.12	3.12	
50-79% OF MSA/MD MEDIAN	10540									
80-99% OF MSA/MD MEDIAN	8958	75			75			2.67	2.67	
100-119% OF MSA/MD MEDIAN	7900									
120% OR MORE OF MSA/MD MEDIAN	27737									
INCOME NOT AVAILABLE 6/	1767									
GENDER 19/										
MALE	12870									
FEMALE	7474	25				25		3.12	3.12	
JOINT (MALE/FEMALE)	35077	75			75			2.67	2.67	
GENDER NOT AVAILABLE 6/	2915									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	6126									
10-19% MINORITY	49211	100			75	25		2.78	2.67	
20-49% MINORITY	2680									
50-79% MINORITY	319									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	736									
MODERATE INCOME	6850	25				25		3.12	3.12	
MIDDLE INCOME	27928	75			75			2.67	2.67	
UPPER INCOME	22822									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	63	5	3				2		4.36	3.95		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	17	2	2						3.72	3.72		
ETHNICITY 7/												
HISPANIC OR LATINO	3											
NOT HISPANIC OR LATINO	60	5	3				2		4.36	3.95		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1											
ETHNICITY NOT AVAILABLE 6/	16	2	2						3.72	3.72		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	59	5	3				2		4.36	3.95		
OTHERS, INCLUDING HISPANIC	4											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3											
50-79% OF MSA/MD MEDIAN	10	1	1						3.72	3.72		
80-99% OF MSA/MD MEDIAN	10	1					1		5.34	5.34		
100-119% OF MSA/MD MEDIAN	10	1					1		5.08	5.08		
120% OR MORE OF MSA/MD MEDIAN	46	3	3						3.85	3.89		
INCOME NOT AVAILABLE 6/	1	1	1						3.55	3.55		
GENDER 19/												
MALE	15	1					1		5.08	5.08		
FEMALE	7	1					1		5.34	5.34		
JOINT (MALE/FEMALE)	46	3	3						3.80	3.89		
GENDER NOT AVAILABLE 6/	12	2	2						3.72	3.72		
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	12	2	2						3.63	3.63		
10-19% MINORITY	62	4	3				1		4.23	3.92		
20-49% MINORITY	6	1					1		5.08	5.08		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1											
MODERATE INCOME	10	1					1		5.08	5.08		
MIDDLE INCOME	36	4	3				1		4.23	3.92		
UPPER INCOME	33	2	2						3.63	3.63		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	2417	362	293			69		4.13	3.89	
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	755	75	75					3.71	3.71	
ETHNICITY 7/										
HISPANIC OR LATINO	62									
NOT HISPANIC OR LATINO	2390	362	293			69		4.13	3.89	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	25									
ETHNICITY NOT AVAILABLE 6/	695	75	75					3.71	3.71	
MINORITY STATUS 8/										
WHITE NON-HISPANIC	2330	362	293			69		4.13	3.89	
OTHERS, INCLUDING HISPANIC	87									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	65									
50-79% OF MSA/MD MEDIAN	356	35	35					3.72	3.72	
80-99% OF MSA/MD MEDIAN	194	51				51		5.34	5.34	
100-119% OF MSA/MD MEDIAN	567	18				18		5.08	5.08	
120% OR MORE OF MSA/MD MEDIAN	1960	301	301					3.87	3.89	
INCOME NOT AVAILABLE 6/	30	32	32					3.55	3.55	
GENDER 19/										
MALE	666	18				18		5.08	5.08	
FEMALE	170	51				51		5.34	5.34	
JOINT (MALE/FEMALE)	1784	293	293					3.86	3.89	
GENDER NOT AVAILABLE 6/	552	75	75					3.71	3.71	
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	533	72	72					3.64	3.71	
10-19% MINORITY	2477	347	296			51		4.09	3.89	
20-49% MINORITY	162	18				18		5.08	5.08	
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	15									
MODERATE INCOME	299	18				18		5.08	5.08	
MIDDLE INCOME	1457	347	296			51		4.09	3.89	
UPPER INCOME	1401	72	72					3.64	3.71	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	7	421	2	97			3	205			2	119
ASIAN												
BLACK OR AFRICAN AMERICAN	2	87	2	87								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	183	12478	67	5446	4	378	78	4415	9	952	25	1287
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	101					3	101				
RACE NOT AVAILABLE 6/	112	8386	36	3334	5	1062	47	2774	5	307	19	909
ETHNICITY 7/												
HISPANIC OR LATINO	91	5365	23	1791	2	138	46	2408	1	66	19	962
NOT HISPANIC OR LATINO	120	9105	53	4569	4	378	44	2900	7	843	12	415
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	178					5	178				
ETHNICITY NOT AVAILABLE 6/	91	6825	31	2604	3	924	36	2009	6	350	15	938
MINORITY STATUS 8/												
WHITE NON-HISPANIC	113	8544	50	4159	4	378	41	2773	7	843	11	391
OTHERS, INCLUDING HISPANIC	104	5922	27	1975	2	138	55	2781	1	66	19	962
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	141	6995	33	1448	3	186	76	4071	5	309	24	981
50-79% OF MSA/MD MEDIAN	95	5815	46	3152	4	204	27	1315	2	125	16	1019
80-99% OF MSA/MD MEDIAN	21	1717	8	876			10	517	1	191	2	133
100-119% OF MSA/MD MEDIAN	24	2447	13	1404			5	504	4	413	2	126
120% OR MORE OF MSA/MD MEDIAN	21	2778	6	1259	1	250	10	992	2	221	2	56
INCOME NOT AVAILABLE 6/	5	1721	1	825	1	800	3	96				
GENDER 19/												
MALE	85	6407	23	2014	4	442	32	2344	4	504	22	1103
FEMALE	76	4149	26	1719	2	87	38	1912	2	84	8	347
JOINT (MALE/FEMALE)	106	7018	46	3701	1	41	42	2130	4	430	13	716
GENDER NOT AVAILABLE 6/	40	3899	12	1530	2	870	19	1109	4	241	3	149
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	20	3646	11	2137	1	99	6	1007	2	403		
10-19% MINORITY	199	12361	66	4538	5	454	83	4685	12	856	33	1828
20-49% MINORITY	66	3055	22	1133			38	1637			6	285
50-79% MINORITY	22	2411	8	1156	3	887	4	166			7	202
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	15	2087	6	1031	3	887	1	36			5	133
MODERATE INCOME	43	2574	19	1130			14	839	2	247	8	358
MIDDLE INCOME	152	10293	57	4509	5	499	69	3953	2	228	19	1104
UPPER INCOME	97	6519	25	2294	1	54	47	2667	10	784	14	720

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN	MEDIAN
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5.00 - 5.99 #	6 OR MORE #			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE		2								2	7.08	7.08
ASIAN												
BLACK OR AFRICAN AMERICAN		2								2	8.42	8.42
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	15	52	2		1	7		1		41	6.45	6.79
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	33						1	6	26	6.29	6.41
ETHNICITY 7/												
HISPANIC OR LATINO	3	20								20	6.57	6.41
NOT HISPANIC OR LATINO	13	40	2			7		1		30	6.34	6.50
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	29			1			1	6	21	6.52	6.41
MINORITY STATUS 8/												
WHITE NON-HISPANIC	12	38	2			7		1		28	6.29	6.50
OTHERS, INCLUDING HISPANIC	3	24								24	6.76	6.42
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	32			1			2	1	28	6.81	6.85
50-79% OF MSA/MD MEDIAN	7	39				5			1	33	6.55	6.41
80-99% OF MSA/MD MEDIAN	1	7	1						2	4	5.67	6.40
100-119% OF MSA/MD MEDIAN	4	9					1		2	6	6.19	6.40
120% OR MORE OF MSA/MD MEDIAN	4	2	1				1				2.67	2.67
INCOME NOT AVAILABLE 6/	1											
GENDER 19/												
MALE	4	19	2				1			15	6.27	6.50
FEMALE	4	22			1	2		1		17	6.61	6.85
JOINT (MALE/FEMALE)	9	37				4			2	31	6.57	6.41
GENDER NOT AVAILABLE 6/	1	11						1	2	8	6.05	6.40
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	9	2	1					1			3.07	3.07
10-19% MINORITY	8	58			1	4			3	50	6.63	6.42
20-49% MINORITY		22	1			3			3	15	6.19	6.50
50-79% MINORITY	1	7						1		6	6.72	6.41
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	5						1		4	6.90	6.45
MODERATE INCOME	1	18	1			5				12	5.91	6.42
MIDDLE INCOME	10	47	1		1	1			4	40	6.66	6.74
UPPER INCOME	6	19				1		1	2	15	6.33	6.41

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/									
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5.00 - 5.99 \$000's	6 OR MORE \$000's	MEAN 30/ \$000's	MEDIAN 31/ \$000's	
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE		97								97	6.97	6.27
ASIAN												
BLACK OR AFRICAN AMERICAN		87								87	8.42	8.45
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	2799	2647	354		64		317	43		1869	5.82	6.41
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1375	1959						66	343	1550	6.23	6.41
ETHNICITY 7/												
HISPANIC OR LATINO	606	1185								1185	6.49	6.41
NOT HISPANIC OR LATINO	2513	2056	354				317	43		1342	5.64	6.41
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1055	1549			64			66	343	1076	6.29	6.40
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2193	1966	354				317	43		1252	5.57	6.41
OTHERS, INCLUDING HISPANIC	606	1369								1369	6.64	6.41
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	75	1373			64			109	53	1147	6.52	6.50
50-79% OF MSA/MD MEDIAN	1129	2023					239		52	1732	6.45	6.41
80-99% OF MSA/MD MEDIAN	232	644	191						134	319	4.93	5.63
100-119% OF MSA/MD MEDIAN	842	562					53		104	405	6.19	6.42
120% OR MORE OF MSA/MD MEDIAN	1071	188	163				25				1.96	1.70
INCOME NOT AVAILABLE 6/	825											
GENDER 19/												
MALE	830	1184	354				56		62	712	5.15	6.40
FEMALE	733	986			64		86	43	52	741	6.42	6.50
JOINT (MALE/FEMALE)	1786	1915					175		107	1633	6.44	6.41
GENDER NOT AVAILABLE 6/	825	705						66	122	517	6.06	6.40
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1880	257	191					66			2.43	1.76
10-19% MINORITY	1469	3069			64		179		184	2642	6.49	6.41
20-49% MINORITY		1133	163				138		159	673	5.60	6.43
50-79% MINORITY	825	331						43		288	6.51	6.31
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	825	206						43		163	6.68	6.45
MODERATE INCOME	116	1014	163				221			630	5.39	6.41
MIDDLE INCOME	2118	2391	191		64		56		221	1859	6.19	6.41
UPPER INCOME	1115	1179					40	66	122	951	6.26	6.41

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	6258	81	8545	151	453	156	269
FHA	965	1	1117		40	4	
VA	611		937		39		
FSA/RHS	140		2				
LOANS ORIGINATED							
CONVENTIONAL	4897	60	5573	97	329	90	152
FHA	741		603		27	1	
VA	462		557		29		
FSA/RHS	100						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	223	4	205	7	18	6	18
FHA	25		28		2		
VA	22		16				
FSA/RHS	2						
APPLICATIONS DENIED							
CONVENTIONAL	330	7	1309	34	57	44	88
FHA	73		238		4	1	
VA	48		123		8		
FSA/RHS	18		1				
APPLICATIONS WITHDRAWN							
CONVENTIONAL	723	10	1116	12	39	13	7
FHA	116	1	174		7	1	
VA	70		142		2		
FSA/RHS	16		1				
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	85		342	1	10	3	4
FHA	10		74			1	
VA	9		99				
FSA/RHS	4						

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL	147		NA	NA	NA	NA	NA
FHA	28		NA	NA	NA	NA	NA
VA	19		NA	NA	NA	NA	NA
FSA/RHS	4		NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	3885	2	4698	9	231	2	8
FHA	704		574		26	1	
VA	435		517		29		
FSA/RHS	99						

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	326		47	1	4	1	16
FHA	29		17				
VA	8		6		1		
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	113		16		2		7
FHA	17		6				
VA	5		2		1		
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	9		1				
FHA	1		1				
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	135		20	1	1		9
FHA	7		6				
VA	3		3				
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	18		8		1		
FHA	4		4				
VA			1				
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	51		2			1	
FHA							
VA							
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA	1		NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	19		10				
FHA	13		6				
VA	4		2		1		
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	12		21	1	2	1	
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	10		18	1	2	1	
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL			1				
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL			1				
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	2		1				
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL	2		3	1			
FHA							
VA							
FSA/RHS							

BORROWER OR CENSUS TRACT CHARACTERISTICS	PREAPPROVALS RESULTING IN ORIGINATIONS		PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/		PREAPPROVALS DENIED	
	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS						
RACE 5/						
AMERICAN INDIAN/ALASKA NATIVE	1	200	NA	NA	NA	NA
ASIAN	2	650	NA	NA	NA	NA
BLACK OR AFRICAN AMERICAN			NA	NA	NA	NA
NATIVE HAWAIIAN/OTHER PACIFIC ISLND			NA	NA	NA	NA
WHITE	116	29238	NA	NA	NA	NA
2 OR MORE MINORITY RACES			NA	NA	NA	NA
JOINT (WHITE/MINORITY RACE)	14	3416	NA	NA	NA	NA
RACE NOT AVAILABLE 6/	14	3414	NA	NA	NA	NA
ETHNICITY 7/						
HISPANIC OR LATINO	5	1315	NA	NA	NA	NA
NOT HISPANIC OR LATINO	126	31767	NA	NA	NA	NA
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	447	NA	NA	NA	NA
ETHNICITY NOT AVAILABLE 6/	14	3389	NA	NA	NA	NA
MINORITY STATUS 8/						
WHITE NON-HISPANIC	110	27580	NA	NA	NA	NA
OTHERS, INCLUDING HISPANIC	21	5398	NA	NA	NA	NA
INCOME 9/						
LESS THAN 50% OF MSA/MD MEDIAN	12	1813	NA	NA	NA	NA
50-79% OF MSA/MD MEDIAN	33	6603	NA	NA	NA	NA
80-99% OF MSA/MD MEDIAN	25	5765	NA	NA	NA	NA
100-119% OF MSA/MD MEDIAN	18	4303	NA	NA	NA	NA
120% OR MORE OF MSA/MD MEDIAN	59	18434	NA	NA	NA	NA
INCOME NOT AVAILABLE 6/			NA	NA	NA	NA
GENDER 19/						
MALE	40	10023	NA	NA	NA	NA
FEMALE	27	5413	NA	NA	NA	NA
JOINT (MALE/FEMALE)	74	19813	NA	NA	NA	NA
GENDER NOT AVAILABLE 6/	6	1669	NA	NA	NA	NA
CENSUS TRACT CHARACTERISTICS 10/						
RACIAL/ETHNIC COMPOSITION 11/						
LESS THAN 10% MINORITY	15	4418	NA	NA	NA	NA
10-19% MINORITY	125	31067	NA	NA	NA	NA
20-49% MINORITY	7	1433	NA	NA	NA	NA
50-79% MINORITY			NA	NA	NA	NA
80-100% MINORITY			NA	NA	NA	NA
INCOME CHARACTERISTICS 12/ 13/						
LOW INCOME			NA	NA	NA	NA
MODERATE INCOME	25	5358	NA	NA	NA	NA
MIDDLE INCOME	78	19281	NA	NA	NA	NA
UPPER INCOME	44	12279	NA	NA	NA	NA

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	3820	51	4869	84	282	80	NA
PRICING REPORTED	74	4	15	8	2	7	NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.97	4.44	2.36	4.23	2.90	4.18	NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.91	4.46	1.73	4.18	2.90	3.89	NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN	3894	55	4884	92	284	87	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	18		13		2		NA
PRICING REPORTED	89						NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	6.45						NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	6.42						NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN	107		13		2		NA