

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

1ST COMMUNITY FCU	21ST MORTGAGE	360 MORTGAGE GROUP LLC
AIMBANK	AMCAP MORTGAGE LTD	AMERICAN FINANCIAL NETWORK INC
AMERICAN FINANCIAL RESOURCES	AMERICAN HOMESTAR MORTGAGE	AMERICAN SOUTHWEST MORTGAGE CO
AMERIHOMES MORTGAGE COMPANY, LL	ARK-LA-TEX FINANCIAL SERVICES	ASPIRE FINANCIAL INC
BANK OF AMERICA, N.A.	BROKER SOLUTIONS INC	CALIBER HOME LOANS
CARDINAL FINANCIAL COMPANY, LP	CARRINGTON MORTGAGE SERVICES	CASTLE & COOKE MORTGAGE, LLC
CENDERA FUNDING, INC.	CERTIFIED FUNDING, L.P.	CHEVRON FEDERAL CREDIT UNION
CHURCHILL MORTGAGE CORPORATION	CITIBANK, N.A.	CITIMORTGAGE, INC
CMG MORTGAGE, INC.	COMMERCIAL STATE BANK	COMMUNITY NATIONAL BANK
COMPLEX COMMUNITY FCU	CORNERSTONE HOME LENDING, INC.	COUNTRYPLACE MORTGAGE, LTD
DHI MORTGAGE COMPANY LIMITED	DISCOVER HOME LOANS, INC	DITECH MORTGAGE CORP
EMBRACE HOME LOANS, INC.	EVERETT FINANCIAL INC	FAIRWAY INDEPENDENT MORT CORP
FIRST BASIN CREDIT UNION	FIRST CALIFORNIA MORTGAGE CO.	FIRST CHOICE LOAN SERVICES INC
FIRST GUARANTY MORTGAGE CORP	FIRST NATIONAL BANK OF STANTON	FIRST NATIONAL BANK TEXAS
FIRSTCAPITALBANK OF TEXAS	FRANKLIN AMERICAN MORTGAGE CO	FREEDOM MORTGAGE CORPORATION
FROST BANK	GATEWAY MORTGAGE GROUP LLC	GEORGETOWN MORTGAGE
GREAT WESTERN FINANCIAL SERVIC	GUARANTEED RATE INC	GUILD MORTGAGE COMPANY
HOMETRUST MORTGAGE COMPANY	HOMeward RESIDENTIAL INC	JPMORGAN CHASE BANK, NA
LOANDEPOT.COM, LLC	LRS FINANCIAL NETWORK INC.	MID AMERICA MORTGAGE, INC.
MORTGAGE RESEARCH CENTER	MTCU	MY COMMUNITY FEDERAL CREDIT UN
NATIONS LENDING CORP	NATIONSTAR MORTGAGE LLC	NETWORK FUNDING LP
NTFN, INC.	PACIFIC UNION FINANCIAL, LLC	PARAMOUNT EQUITY MORTGAGE
PEGASUS COMMUNITY CREDIT UNION	PENNYMAC LOAN SERVICES LLC	PHH HOME LOANS
PHH MORTGAGE CORPORATION	PIONEER MORTGAGE COMPANY	PLATINUM BANK
PLAZA HOME MORTGAGE, INC.	PREMIA MORTGAGE, LLC	PRIMARY RESIDENTIAL MORTGAGE
PRIMELENDING	PRIMEWEST MORTGAGE CORP	PROSPERITY BANK
QUICKEN LOANS	RELIANCE FIRST CAPITAL LLC	ROUNDPOINT MORTGAGE COMPANY
ROYAL UNITED MORTGAGE LLC	SECURITY BANK	SECURITYNATIONAL MORTGAGE COMP
SIERRA PACIFIC MORTGAGE CO INC	SOUTHWEST BANK	SOUTHWEST FUNDING, LP
SOUTHWEST STAGE FUNDING LLC	STEARNS LENDING	STONEGATE MORTGAGE CORPORATION
SUN WEST MORTGAGE COMPANY, INC	SUNTRUST MORTGAGE, INC	THE MONEY SOURCE INC.
TRUHOME SOLUTIONS, LLC	UNITED SHORE FINANCIAL SERVICE	UNIVERSAL AMERICAN MTG. CO.LLC
VANDERBILT MORTGAGE	WEICHERT FINANCIAL SERVICES	WELLS FARGO BANK, NA
WEST TEXAS NATIONAL BANK	WEST TEXAS STATE BANK	WESTSTAR MORTGAGE, INC.
WR STARKEY MORTGAGE LLP		

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

1ST ALLIANCE LENDING, LLC	ACOPIA	ADMIRALS BANK
ADVISA MORTGAGE SERVICES, LTD.	AFFILIATED BANK	AFFILIATED MORTGAGE COMPANY
ALLEN MORTGAGE, LLC	ALLIANCE FINANCIAL RESOURCES,	ALLY BANK
AMARILLO NATIONAL BANK	AMEGY MORTGAGE COMPANY, L.L.C.	AMERICAN ADVISORS GROUP
AMERICAN AIRLINES FCU	AMERICAN FINANCING CORPORATION	AMERICAN HOME FREE MORTGAGE
AMERICAN INTERNET MORTGAGE INC	American National Bank & Trust	AMERICAN NEIGHBORHOOD MORTGAGE
AMERICASH	AMERIPRO FUNDING, INC	AMERISAVE MORTGAGE CORPORATION
ANHEUSER-BUSCH EMPLOYEES' CU	ARMED FORCES BANK, NA	ARVEST MORTGAGE COMPANY
BANC OF CALIFORNIA, NA	BANCORPSOUTH BANK	BANK OF COLORADO
BANK OF ENGLAND	BANK OF MANHATTAN	BANK TEXAS NA
BANKUNITED	BARRONS MORTGAGE GROUP LTD	BAXTER CREDIT UNION
BAY EQUITY LLC	BBMC MORTGAGE, LLC	BOKF NA
BRANCH BANKING AND TRUST CO	CADENCE BANK, N.A.	CAPITAL ONE, NA
CASHCALL, INC.	CBC NATIONAL BANK	CHARLES SCHWAB BANK
CHARTWAY FEDERAL CREDIT UNION	CHERRY CREEK MORTGAGE CO., INC	CIS FINANCIAL SERVICES INC.
CITIZENS BANK OF PENNSYLVANIA	CITIZENS STATE BANK	CITIZENS STATE BANK
CITY BANK	CITYWIDE HOME LOANS	COBALT MORTGAGE, INC.
COLE TAYLOR BANK	COLONIAL SAVINGS, F.A.	COMMERCIAL BANK TRUST CO
COMMERCIAL STATE BANK	COMMUNITY TRUST BANK	COMPASS BANK
CREDIT UNION OF TEXAS	CRESCENT MORTGAGE COMPANY	Crosscountry Mortgage
CROSSLINE CAPITAL, INC.	DIME BANK	ENERGY ONE FEDERAL CREDIT UNIO
EVERBANK	EVOLVE BANK & TRUST	EXCHANGE NATIONAL BANK & TRUST
EXTRACO BANKS, N.A.	FALLS CITY NATIONAL BANK	FARMERS AND MERCHANTS BANK
FARMERS INSURANCE GROUP FCU	FEARON FINANCIAL, LLC	FIDELITY BANK
FIFTH THIRD MORTGAGE COMPANY	FIRST AMERICAN BANK	FIRST CONTINENTAL MORTGAGE LTD
FIRST FEDERAL BANK, FSB	FIRST FINANCIAL BANK NA	FIRST FREEDOM BANK
FIRST INTERNET BANK OF INDIANA	FIRST NATIONAL ACCEPTANCE CO.,	FIRST NATIONAL BANK
FIRST NATIONAL BANK MORTGAGE	FIRST NATIONAL BANK OF SONORA	FIRST NATIONAL BANK OF TRENTON
FIRST SOUTHERN NATIONAL BANK	FIRST STATE BANK	FIRST STATE BANK
FIRST UNITED BANK	FIRST UNITED BANK AND TRUST CO	FIRSTBANK SOUTHWEST
FIRSTKEY MORTGAGE, LLC	FLAGSTAR BANK	GATEWAY FUNDING DMS, LP
GEORGIA BANKING COMPANY	GOLDWATER BANK	GREAT PLAINS NATIONAL BANK
GREEN BANK, N.A.	GS COMMERCIAL REAL ESTATE LP	GUARANTY BANK & TRUST, NA
GUARDIAN MORTGAGE COMPANY, INC	GUIDANCE RESIDENTIAL, LLC	HAPPY STATE BANK
HEB FEDERAL CREDIT UNION	HERRING BANK	HIGHLANDS RESIDENTIAL MORTGAGE
HOMEBRIDGE FINANCIAL SERVICES,	IBERIABANK	IBERIABANK MORTGAGE COMPANY
IFREEDOM DIRECT CORPORATION	IMPAC MORTGAGE CORP.	INTEGRITY MORTGAGE CORPORATION
INTERLINC MORTGAGE SERVICES	INTERNATIONAL BANK OF COMMERCE	JUSTICE FEDERAL CREDIT UNION
LAKEVIEW LOAN SERVICING, LLC	LEGACYTEXAS BANK	LENOX FINANCIAL MORTGAGE CORP
LONE STAR STATE BANK	LUBBOCK NATIONAL BANK	M&T BANK
M&T REAL ESTATE TRUST	MB FINANCIAL BANK NA	MICHIGAN MUTUAL, INC.
MIDFIRST BANK	MILITARY FAMILY HOME LOANS, LL	MORGAN STANLEY PRIVATE BANK, N
MORTGAGE LENDERS OF AMERICA	MORTGAGE SERVICES III, LLC	MORTGAGE SOLUTIONS OF COLORADO
NATIONAL BANK OF KANSAS CITY	NATIONS DIRECT MORTGAGE LLC	NATIONS RELIABLE LENDING, LLC
NAVY ARMY COMMUNITY CU	NBH BANK, N.A.	NETWORK CAPITAL FUNDING CORP
NEW DAY FINANCIAL, LLC	NEW PENN FINANCIAL, LLC	NEXBANK SSB

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

NFCU	NFM, INC.	NORTH AMERICAN SAVINGS BANK
NYCB MORTGAGE COMPANY LLC	OCEANSIDE MORTGAGE COMPANY	OCMBC, INC.
OLD POINT NATIONAL BANK	ON Q FINANCIAL INC	OPEN MORTGAGE LLC
PARKSIDE LENDING, LLC	PECOS COUNTY STATE BANK, THE	PENFED CREDIT UNION
PEOPLES BANK	PEOPLES BANK	PEOPLES HOME EQUITY, INC
PEOPLES MORTGAGE	PFL dba Marquee Mortgage	PINNACLE MORTGAGE GROUP, INC.
PIONEER BANK	PLANET HOME LENDING, LLC	PLATINUM MORTGAGE, INC.
PMAC LENDING SERVICES, INC	PROFICIO BANK	PROSPECT MORTGAGE LLC
PROVIDENT FUNDING ASSOCIATES	R BANK	R M K FINANCIAL CORP
RANDOLPH-BROOKS FCU	RANLife, Inc.	RB MORTGAGE LLC
RBC BANK (GEORGIA), N.A.	RED RIVER BANK	RED RIVER EMPLOYEES FCU
REGIONS BANK	REPUBLIC MORTGAGE HOME LOANS	ROSCOE STATE BANK
SAN ANTONIO FEDERAL CREDIT UNI	SCHLUMBERGER EMPLOYEES CU	SECURITY SERVICE FCU
SECURITY STATE BANK & TRUST	SENTE MORTGAGE, INC.	SERVICE FIRST MORTGAGE COMPANY
SHAREPLUS BANK	SHELTER MORTGAGE COMPANY, LLC	SOUTHWEST 66 CREDIT UNION
SOUTHWEST BANK	SOUTHWEST HERITAGE CREDIT UNIO	SPIRIT OF TEXAS BANK
STATE FARM BANK	SUNTRUST BANK, INC	SWBC MORTGAGE CORPORATION
Texas Tech Federal Credit Unio	THE BANK AND TRUST, S.S.B.	THE HUNTINGTON NATIONAL BANK
TIB THE INDEPENDENT BANKERSBAN	TINKER FEDERAL CREDIT UNION	TOWN SQUARE MORTGAGE & INVESTM
TRUITY FEDERAL CREDIT UNION	UBS BANK, USA	United Security Financial
UNITED SOUTHWEST MORTGAGE CORP	US BANK, N.A.	USAA FEDERAL SAVINGS BANK
VENTA FINANCIAL GROUP, INC	VILLAGE CAPITAL & INVESTMENT	VISTA BANK
WALLICK AND VOLK, INC	WEST TEXAS EDUCATORS CU	WESTSTAR MORTGAGE CORPORATION
WILLOW BEND MORTGAGE	WOLFE FINANCIAL, INC.	WYNDHAM CAPITAL MORTGAGE

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 33260 - MIDLAND, TX

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		G
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
TX/MIDLAND COUNTY/0001.00														87	75
APPS DENIED	13	1994	1	223	17	1416	8	233					1	83	
LOANS ORIGINATED	56	9695	42	7035	24	2885	8	239			7	688			
APPS APPROVED, NOT ACCEPTED	4	665	3	374	1	155	1	8					1	61	
FILES CLOSED FOR INCOMPLETENESS	1	159	1	185	4	495									
APPS WITHDRAWN	2	315	5	670	6	653					1	222			
TX/MIDLAND COUNTY/0002.00														36	131
FILES CLOSED FOR INCOMPLETENESS							1	25							
APPS WITHDRAWN	4	948	10	2176	9	1254					4	794			
APPS DENIED	5	1093	11	2387	19	2632	2	282			2	308	2	194	
LOANS ORIGINATED	24	5145	64	16304	24	5490	8	756			8	1824			
APPS APPROVED, NOT ACCEPTED	4	746			1	163									
TX/MIDLAND COUNTY/0003.02														35	109
FILES CLOSED FOR INCOMPLETENESS					2	329									
LOANS ORIGINATED	42	8330	46	8393	30	4393	10	553	1	7150	7	970			
APPS APPROVED, NOT ACCEPTED	1	245	1	261	3	365	1	18							
APPS DENIED	3	465	5	1065	16	2126	7	776			1	3	2	178	
APPS WITHDRAWN	3	667	1	265	11	1507	1	50							
TX/MIDLAND COUNTY/0003.03														15	162
APPS DENIED	2	401	5	1043	16	2867	2	52			1	178	1	73	
LOANS ORIGINATED	35	7796	76	16454	31	5120	7	616			12	1850			
APPS APPROVED, NOT ACCEPTED			2	412	1	280	1	40							
FILES CLOSED FOR INCOMPLETENESS					5	673									
APPS WITHDRAWN	2	448	4	1034	7	1276	1	50			1	130			
TX/MIDLAND COUNTY/0003.04														25	140
FILES CLOSED FOR INCOMPLETENESS	1	127	1	76	1	103									
LOANS ORIGINATED	22	5688	63	15403	15	2691	4	149			5	788			
APPS APPROVED, NOT ACCEPTED	1	231	3	845	2	517							1	231	
APPS DENIED	3	735	2	492	18	3170	3	60			5	587			
APPS WITHDRAWN	3	736	4	885	8	1354									

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 33260 - MIDLAND, TX

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
TX/MIDLAND COUNTY/0003.05													26	119		
LOANS ORIGINATED	30	7341	68	15870	34	6399	10	519	2	85300	3	498				
APPS APPROVED, NOT ACCEPTED	1	196	4	677	1	131							3	330		
APPS DENIED	4	805	8	1534	8	1125	1	22					2	208		
FILES CLOSED FOR INCOMPLETENESS			2	340	5	673					3	516				
APPS WITHDRAWN	3	757	7	1662	13	2275	1	6			1	177				
TX/MIDLAND COUNTY/0004.01													47	75		
FILES CLOSED FOR INCOMPLETENESS																
APPS APPROVED, NOT ACCEPTED	1	154	4	315	5	425	1	8			1	60	2	170		
LOANS ORIGINATED	40	6296	21	2564	21	2326	2	20			11	1340	4	356		
APPS WITHDRAWN	2	286	1	161	7	543					1	53				
APPS DENIED	1	148	4	365	10	837	4	47			1	63	2	274		
TX/MIDLAND COUNTY/0004.02													39	97		
FILES CLOSED FOR INCOMPLETENESS																
LOANS ORIGINATED	55	9704	47	6946	26	3076	2	84			10	1109	7	852		
APPS APPROVED, NOT ACCEPTED					2	316	1	25								
APPS DENIED	5	815	4	449	21	2350	5	361			1	157				
APPS WITHDRAWN	8	1290	1	128	7	879							1	170		
TX/MIDLAND COUNTY/0005.00													37	97		
APPS DENIED	3	220	8	637	18	1926	10	231			2	195	6	393		
LOANS ORIGINATED	37	6952	39	6951	35	4929	11	2273			10	1254				
APPS APPROVED, NOT ACCEPTED			1	30	3	346							1	30		
FILES CLOSED FOR INCOMPLETENESS					2	209	1	160								
APPS WITHDRAWN	4	609	7	831	8	1180	2	55			2	299				
TX/MIDLAND COUNTY/0006.00													42	118		
APPS WITHDRAWN	2	452	8	3034	7	1163					2	260				
FILES CLOSED FOR INCOMPLETENESS			1	252	6	788					1	198				
LOANS ORIGINATED	20	3881	57	16013	30	5833	7	365	2	979	8	1029				
APPS APPROVED, NOT ACCEPTED			1	189	2	604	2	71								
APPS DENIED	2	377	6	724	7	1822	6	236	3	700			2	88		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 33260 - MIDLAND, TX

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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			D				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		
TX/MIDLAND COUNTY/0011.00														69	64
APPS WITHDRAWN	9	1623	3	530	7	872	1	15			3	262			
FILES CLOSED FOR INCOMPLETENESS					2	201									
LOANS ORIGINATED	27	3865	26	4209	15	1537	9	368			9	1112			
APPS APPROVED, NOT ACCEPTED	1	108	3	193	1	84					1	84	3	193	
APPS DENIED	4	421	9	780	5	465	8	260			2	133	4	405	
TX/MIDLAND COUNTY/0012.00														62	82
APPS WITHDRAWN	8	1031	2	152	12	1068	1	80					1	221	
APPS DENIED	4	442	3	271	15	1273	14	505					2	185	
LOANS ORIGINATED	54	7591	30	3345	35	2961	11	585			15	1713			
APPS APPROVED, NOT ACCEPTED	1	137	2	215	3	290	2	40			1	120			
FILES CLOSED FOR INCOMPLETENESS	1	144	1	140			1	8							
TX/MIDLAND COUNTY/0013.00														59	93
APPS DENIED	10	1326	5	402	22	2507	16	552			2	30	3	337	
APPS WITHDRAWN	8	1218	1	103	12	1031					1	86			
FILES CLOSED FOR INCOMPLETENESS	1	225			4	578									
LOANS ORIGINATED	85	13466	24	4439	34	3741	10	498			8	1777			
APPS APPROVED, NOT ACCEPTED	5	733	5	473	5	457					1	116	1	82	
TX/MIDLAND COUNTY/0014.00														88	59
FILES CLOSED FOR INCOMPLETENESS															
LOANS ORIGINATED	4	537	11	1098	4	276					3	552	7	482	
APPS APPROVED, NOT ACCEPTED			3	178			1	20	1	1200			3	178	
APPS DENIED	5	872	7	421	3	169	4	19			1	54	10	862	
APPS WITHDRAWN			1	217											
TX/MIDLAND COUNTY/0015.00														93	50
APPS DENIED	5	787	7	555	8	479	8	55					8	748	
APPS WITHDRAWN	4	655			2	176									
FILES CLOSED FOR INCOMPLETENESS	1	203					1	10					1	203	
LOANS ORIGINATED	23	3444	19	2276	4	348	7	163			8	1145	8	571	
APPS APPROVED, NOT ACCEPTED	2	405	10	805	1	75							11	1068	

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 33260 - MIDLAND, TX

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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
TX/MIDLAND COUNTY/0017.00													95	44		
FILES CLOSED FOR INCOMPLETENESS			1	100	2	140										
APPS WITHDRAWN	5	940	4	980	1	92										
APPS DENIED	6	795	9	731	7	703	8	122			2	216	11	775		
LOANS ORIGINATED	32	4265	9	1258	2	150			1	7600	2	220	4	336		
APPS APPROVED, NOT ACCEPTED	3	343	4	251			1	116					4	251		
TX/MIDLAND COUNTY/0101.04													32	153		
FILES CLOSED FOR INCOMPLETENESS			2	477	8	1846					1	123				
APPS WITHDRAWN	2	339	6	1440	13	2399	1	324	1	25250	1	208				
APPS DENIED	7	1744	1	57	20	4325	4	128			4	572	2	302		
LOANS ORIGINATED	31	7810	145	42774	42	9711	6	170			10	2929				
APPS APPROVED, NOT ACCEPTED	2	915	2	612	5	565	1	100			2	352	1	276		
TX/MIDLAND COUNTY/0101.05													37	121		
LOANS ORIGINATED	24	5723	28	5614	11	1785					6	976				
APPS APPROVED, NOT ACCEPTED					1	200										
FILES CLOSED FOR INCOMPLETENESS					5	688										
APPS DENIED	1	180			1	80	2	168					1	180		
APPS WITHDRAWN	1	227	1	205	1	135					1	135				
TX/MIDLAND COUNTY/0101.06													35	92		
APPS WITHDRAWN	2	350			6	819	1	45			1	190	1	124		
APPS DENIED	4	911			6	558					1	96				
FILES CLOSED FOR INCOMPLETENESS																
LOANS ORIGINATED	29	5752	46	8112	19	2413	5	125			7	1004				
APPS APPROVED, NOT ACCEPTED	1	144	3	266	5	780					5	780	1	59		
TX/MIDLAND COUNTY/0101.07													31	158		
APPS WITHDRAWN	3	694	5	1335	8	1343	1	115	1	80263						
APPS DENIED	4	977	2	504	4	1225	2	1547					1	135		
LOANS ORIGINATED	21	5311	61	14532	15	4284	5	893	2	60752	7	1104				
APPS APPROVED, NOT ACCEPTED	3	705	2	479	2	406	2	90								
FILES CLOSED FOR INCOMPLETENESS	1	161			1	189										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 33260 - MIDLAND, TX

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	
TX/MIDLAND COUNTY/0101.08												18	187	
APPS WITHDRAWN	1	236	8	2120	8	1533								
FILES CLOSED FOR INCOMPLETENESS														
LOANS ORIGINATED	11	3202	55	15544	15	3562	8	792						
APPS APPROVED, NOT ACCEPTED			1	250			1	20						
APPS DENIED	3	683	6	1184	4	532	3	206			2	84		
TX/MIDLAND COUNTY/0101.09												59	85	
LOANS ORIGINATED	10	1808	130	14448	9	2446	9	393		15	1919	97	6501	
APPS APPROVED, NOT ACCEPTED	1	227	51	4021	3	444				7	1039	49	3388	
FILES CLOSED FOR INCOMPLETENESS			2	124	3	331						3	188	
APPS WITHDRAWN	6	1224	3	668	5	868				1	280	6	1093	
APPS DENIED	6	1186	77	7592	11	1404	8	214		2	184	75	6522	
TX/MIDLAND COUNTY/0101.12												29	168	
LOANS ORIGINATED	102	26009	645	181629	92	27493	21	1743		23	4068	147	11277	
APPS APPROVED, NOT ACCEPTED	4	848	72	9354	15	3595	3	158		3	235	58	4198	
APPS DENIED	19	3857	123	19256	44	11174	24	1364		7	577	92	7514	
FILES CLOSED FOR INCOMPLETENESS	2	436	9	1343	8	1995						5	479	
APPS WITHDRAWN	10	2936	45	17801	26	6132	1	183		4	763	2	153	
TX/MIDLAND COUNTY/0101.13												32	111	
FILES CLOSED FOR INCOMPLETENESS			2	298	4	946	1	75				1	53	
LOANS ORIGINATED	71	16131	213	43876	53	10444	16	824		9	841	83	7480	
APPS APPROVED, NOT ACCEPTED	3	576	84	7325	7	1212	1	10		3	291	83	6277	
APPS WITHDRAWN	18	3225	20	5596	22	3624	6	612		5	802	10	1105	
APPS DENIED	16	2859	103	9510	30	5010	23	851		3	110	107	8723	
TX/MIDLAND COUNTY/0101.14												30	113	
APPS WITHDRAWN	12	2746	8	2567	5	749	2	166				2	270	
FILES CLOSED FOR INCOMPLETENESS	4	946	2	450	5	822						2	306	
LOANS ORIGINATED	149	31448	228	46913	26	6203	7	500		25	4529	32	2322	
APPS APPROVED, NOT ACCEPTED			23	3040	4	404				4	323	18	795	
APPS DENIED	11	1923	34	2823	14	3459	10	578		1	35	36	2016	



ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 33260 - MIDLAND, TX

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			
TX/MIDLAND COUNTY/0102.00															92	55
LOANS ORIGINATED	10	1517	9	792	5	416	1	3			1	80	2	105		
APPS APPROVED, NOT ACCEPTED	1	61	4	329	1	74	1	10					5	390		
APPS DENIED	2	362	8	482	6	404	7	368			1	98	5	277		
APPS WITHDRAWN			1	95	3	254										
FILES CLOSED FOR INCOMPLETENESS					1	98										
TX/MARTIN COUNTY/SMALL															46	72
APPS WITHDRAWN	3	464	2	116	5	608	1	152			1	55	3	236		
APPS DENIED			21	2058	9	634	6	188			1	73	20	1729		
LOANS ORIGINATED	24	4055	33	3693	11	1904	4	81			4	358	26	1934		
APPS APPROVED, NOT ACCEPTED			17	1674	1	172					1	44	13	937		
FILES CLOSED FOR INCOMPLETENESS	2	489			2	238							1	224		
MSA/MD(TOTAL)															0	0
APPS WITHDRAWN	125	24416	158	44771	219	33787	20	1853	2	105513	30	4716	26	3372		
APPS DENIED	148	26378	469	55545	359	54672	195	9425	3	700	40	3669	397	32285		
FILES CLOSED FOR INCOMPLETENESS	14	2890	24	3785	70	11342	5	278			5	837	13	1453		
LOANS ORIGINATED	1068	212762	2235	506485	662	122816	188	12712	8	161781	233	35677	417	32216		
APPS APPROVED, NOT ACCEPTED	39	7439	305	32568	75	12060	20	734	1	1200	29	3444	258	18914		
INVALID GEOGRAPHIC IDENTIFIERS 2/															0	0
APPS WITHDRAWN																
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
FILES CLOSED FOR INCOMPLETENESS																
APPS DENIED																

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 33260 - MIDLAND, TX

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	
TX/MIDLAND COUNTY/0001.00	37	6131	23	4189	4	469					1	97		
TX/MIDLAND COUNTY/0002.00	16	3167	50	11251	9	2049					3	466		
TX/MIDLAND COUNTY/0003.02	33	6075	21	3655	12	1771					3	458		
TX/MIDLAND COUNTY/0003.03	20	4172	46	10653	12	1995					1	146		
TX/MIDLAND COUNTY/0003.04	11	2996	31	7794	9	1379					2	136		
TX/MIDLAND COUNTY/0003.05	19	4629	40	9351	9	1460	1	194	1	73000				
TX/MIDLAND COUNTY/0004.01	33	4984	5	577	8	1065					3	368	4	535
TX/MIDLAND COUNTY/0004.02	35	6043	26	4140	6	467					5	578		
TX/MIDLAND COUNTY/0005.00	21	3742	26	4706	12	1628					7	763		
TX/MIDLAND COUNTY/0006.00	13	2250	35	7695	13	3082					7	961		
TX/MIDLAND COUNTY/0011.00	17	2097	10	1628	2	182								
TX/MIDLAND COUNTY/0012.00	37	4713	12	1356	15	1407					3	231		
TX/MIDLAND COUNTY/0013.00	58	8991	12	1721	12	1328	1	100			2	172		
TX/MIDLAND COUNTY/0014.00	3	510	2	112										
TX/MIDLAND COUNTY/0015.00	14	1950	2	352										
TX/MIDLAND COUNTY/0017.00	28	3462												
TX/MIDLAND COUNTY/0101.04	17	3985	77	22012	11	2813					6	1207		
TX/MIDLAND COUNTY/0101.05	20	4682	16	3194	5	623					5	825		
TX/MIDLAND COUNTY/0101.06	21	4061	22	3851	12	1449					1	141		
TX/MIDLAND COUNTY/0101.07	15	3974	41	10023	2	341					4	720		
TX/MIDLAND COUNTY/0101.08	8	2113	36	10400	8	1475								
TX/MIDLAND COUNTY/0101.09	9	1696	18	4246							2	540	2	270
TX/MIDLAND COUNTY/0101.12	54	12994	250	76365	36	9543	1	189			7	1715	14	2024
TX/MIDLAND COUNTY/0101.13	53	10852	96	24726	18	3507	2	253			4	726	9	1399
TX/MIDLAND COUNTY/0101.14	70	14279	89	19945	11	3478					10	1540	3	238
TX/MIDLAND COUNTY/0102.00	7	937	3	340										
TX/MARTIN COUNTY/SMALL	15	2416	3	805	5	665							1	113

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 33260 - MIDLAND, TX

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
MSA/MD (TOTAL)	684	127901	992	245087	231	42176	5	736	1	73000	76	11790	33	4579
INVALID GEOGRAPHIC IDENTIFIERS 2/														

MSA/MD: 33260 - MIDLAND, TX

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
<b>BORROWER CHARACTERISTICS</b>																		
<b>RACE 5/</b>																		
AMERICAN INDIAN/ALASKA NATIVE	2	235	5	874	2	237					1	211	2	363				
ASIAN	22	4099	16	2804	13	2261					29	5892	25	4682				
BLACK OR AFRICAN AMERICAN	9	1682	32	6100	8	1432					11	2585	13	2526			2	256
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	157	1	199							2	408			1	253		
WHITE	700	156295	598	116543	312	73076		11	2682	685	156164	841	198425	59	13929	95	20746	
2 OR MORE MINORITY RACES	1	70											1	70				
JOINT (WHITE/MINORITY RACE)	12	2952	8	1685	6	1232				9	1762	1	212					
RACE NOT AVAILABLE 6/	432	96653	332	66652	381	90460				48	11449	14	3002	17	76031	5	1004	
<b>ETHNICITY 7/</b>																		
HISPANIC OR LATINO	135	26012	226	39464	58	10428		3	383	205	39171	150	29378	11	2072	37	6270	
NOT HISPANIC OR LATINO	589	132911	416	84776	276	66113		7	1483	519	124651	711	171269	50	12216	56	13763	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	22	6218	28	5995	8	1891		1	816	18	4123	21	5367	1	196	4	969	
ETHNICITY NOT AVAILABLE 6/	433	97002	322	64622	380	90266				43	10526	15	3266	15	75729	5	1004	
<b>MINORITY STATUS 8/</b>																		
WHITE NON-HISPANIC	549	125318	359	74111	249	61164		7	1483	468	113923	671	163755	47	11661	54	13507	
OTHERS, INCLUDING HISPANIC	196	39547	309	55653	93	17268		4	1199	272	53656	211	42259	13	2521	43	7495	
<b>INCOME 9/</b>																		
LESS THAN 50% OF MSA/MD MEDIAN	17	1589	29	3003	5	570				24	2397	19	2009			4	453	
50-79% OF MSA/MD MEDIAN	86	11086	128	19459	26	3184		1	101	131	20071	111	16069	8	847	14	1980	
80-99% OF MSA/MD MEDIAN	80	13255	124	22075	30	5279		1	127	104	18615	86	15159	1	117	17	3000	
100-119% OF MSA/MD MEDIAN	110	19187	105	20679	44	8731		1	244	88	17091	111	21570	3	301	14	2995	
120% OR MORE OF MSA/MD MEDIAN	685	170767	291	67492	333	83806		8	2210	419	116343	558	152135	64	15948	48	12942	
INCOME NOT AVAILABLE 6/	201	46259	315	62149	284	67128				19	3954	12	2338	1	73000	5	636	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>																		
<b>RACIAL/ETHNIC COMPOSITION 11/</b>																		
<b>LESS THAN 10% MINORITY</b>																		
10-19% MINORITY	88	21674	44	10216	61	13269		1	156	40	9818	67	16116	5	1325	3	538	
20-49% MINORITY	946	220066	668	142134	595	146022		8	2298	603	146540	700	173462	63	87645	69	16705	
50-79% MINORITY	99	13119	168	25207	43	6059		1	101	87	13611	84	12522	5	578	18	3199	
80-100% MINORITY	46	7284	112	17300	23	3348		1	127	55	8502	46	7180	4	665	12	1564	
<b>INCOME 12/ 13/</b>																		
LOW INCOME	4	1140	51	7267	2	249				23	2990	14	1866			5	517	
MODERATE INCOME	83	11355	145	23210	40	6701		3	383	78	13085	75	11457	7	934	12	1810	
MIDDLE INCOME	554	108731	545	103301	288	58027		4	767	376	77066	392	77733	31	78530	62	12675	
UPPER INCOME	538	140917	251	61079	392	103721		4	1532	308	85330	416	118224	39	10749	23	7004	
TOTAL 14/	1179	262143	992	194857	722	168698		11	2682	785	178471	897	209280	77	90213	102	22006	

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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/	552		250		238				9		711		800	4	70		53	2
REPORTED PRICING DATA	15		183		3						56		87	2			45		
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	12	NA	120	NA	1	NA		NA		NA	50	NA	69	NA		NA	21	NA	
2.00 - 2.49	2	NA	55	NA	1	NA		NA		NA	6	NA	16	NA		NA	19	NA	
2.50 - 2.99	1	NA	3	NA	1	NA		NA		NA		NA		NA		NA	1	NA	
3.00 - 3.49		NA	5	NA		NA		NA		NA		NA		NA		NA	3	NA	
3.50 - 4.49													1	2				1	
4.50 - 5.49													1						
5.50 - 6.49																			
6.50 OR MORE																			
MEAN	1.84		1.89		2.11						1.75		1.83	3.68			2.13		
MEDIAN	1.72		1.85		2.27						1.70		1.69	3.68			2.10		
HOEPA LOANS 17/																			

MSA/MD: 33260 - MIDLAND, TX

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/	119011		52267		51331				2400			164981		191277	262	88821		12780	14
REPORTED PRICING DATA	2638		34658		561							10618		17059	180			8599	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	2316	NA	23782	NA	67	NA		NA		NA	9562	NA	13691	NA		NA		3913	NA
2.00 - 2.49	282	NA	9470	NA	194	NA		NA		NA	1056	NA	2898	NA		NA		3856	NA
2.50 - 2.99	40	NA	551	NA	300	NA		NA		NA		NA		NA		NA		152	NA
3.00 - 3.49		NA	855	NA		NA		NA		NA		NA		NA		NA		591	NA
3.50 - 4.49													93	180					87
4.50 - 5.49													377						
5.50 - 6.49																			
6.50 OR MORE																			
MEAN 30/	1.76		1.87		2.33						1.74		1.84	3.69				2.11	
MEDIAN 31/	1.72		1.82		2.55						1.67		1.69	3.80				2.10	
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)	8	1525	7	1262					1	263		
MALE	7	1373	6	1110					1	263		
FEMALE	1	152	1	152								
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	30	5156	29	5012	1	144						
MALE	9	1545	9	1545								
FEMALE	1	188	1	188								
JOINT (MALE/FEMALE)	20	3423	19	3279	1	144						
BLACK OR AFRICAN AMERICAN (TOTAL)	56	10529	39	7440	1	59	8	1278	8	1752		
MALE	26	4745	18	3440	1	59	4	668	3	578		
FEMALE	11	1883	8	1476			2	235	1	172		
JOINT (MALE/FEMALE)	19	3901	13	2524			2	375	4	1002		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	199	1	199								
MALE												
FEMALE	1	199	1	199								
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1180	233754	930	185629	35	6899	98	18593	104	19904	13	2729
MALE	595	116441	466	91899	15	2784	54	10095	53	10325	7	1338
FEMALE	139	22357	111	17828	3	556	10	1449	13	2088	2	436
JOINT (MALE/FEMALE)	445	94789	352	75735	17	3559	34	7049	38	7491	4	955
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	13	2403	9	1816			3	378	1	209		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	13	2403	9	1816			3	378	1	209		
RACE NOT AVAILABLE (TOTAL) 6/	106	20319	53	11404	2	337	39	6129	11	2288	1	161
MALE	35	6534	11	2352	2	337	15	2198	6	1486	1	161
FEMALE	5	695	3	400			1	193	1	102		
JOINT (MALE/FEMALE)	26	4551	12	2667			14	1884				

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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)	488	85153	370	65998	17	2823	51	7951	46	7740	4	641
MALE	289	51654	216	39381	10	1677	31	5102	29	5064	3	430
FEMALE	63	8900	51	7317	2	280	5	653	5	650		
JOINT (MALE/FEMALE)	135	24432	102	19133	5	866	15	2196	12	2026	1	211
NOT HISPANIC OR LATINO (TOTAL)	785	164220	619	129705	18	3749	72	14518	69	14619	7	1629
MALE	370	76358	288	59687	7	1272	39	7557	33	7169	3	673
FEMALE	92	16140	72	12685	1	276	7	1031	10	1712	2	436
JOINT (MALE/FEMALE)	323	71722	259	57333	10	2201	26	5930	26	5738	2	520
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	51	10371	40	8422	2	401	3	386	5	938	1	224
MALE												
FEMALE	1	113	1	113								
JOINT (MALE/FEMALE)	50	10258	39	8309	2	401	3	386	5	938	1	224
ETHNICITY NOT AVAILABLE (TOTAL) 6/	70	14141	39	8637	2	466	22	3523	5	1119	2	396
MALE	13	2626	6	1278	1	231	3	302	1	419	2	396
FEMALE	2	321	1	128			1	193				
JOINT (MALE/FEMALE)	15	2655	5	1246	1	235	9	1174				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	683	145483	539	115031	15	3270	61	12686	61	12867	7	1629
MALE	330	69123	257	54076	5	937	35	6846	30	6591	3	673
FEMALE	80	14069	63	11021	1	276	5	796	9	1540	2	436
JOINT (MALE/FEMALE)	273	62291	219	49934	9	2057	21	5044	22	4736	2	520
OTHERS, INCLUDING HISPANIC (TOTAL)	636	113201	487	88535	21	3427	64	9944	59	10430	5	865
MALE	327	58406	246	44828	11	1736	35	5770	32	5642	3	430
FEMALE	76	11084	61	9094	2	280	7	888	6	822		
JOINT (MALE/FEMALE)	232	43544	179	34446	8	1411	22	3286	21	3966	2	435
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	61	7299	37	3878	2	201	15	2351	7	869		
50-79% OF MSA/MD MEDIAN	293	43990	221	34128	8	1094	38	4984	24	3308	2	476
80-99% OF MSA/MD MEDIAN	256	46218	192	34709	9	1566	29	5258	20	3489	6	1196
100-119% OF MSA/MD MEDIAN	210	41947	167	33535	4	900	20	3765	17	3444	2	303
120% OR MORE OF MSA/MD MEDIAN	565	132533	445	105071	16	3678	44	9770	56	13099	4	915
INCOME NOT AVAILABLE 6/	9	1898	6	1441			2	250	1	207		
TOTAL 14/	1394	273885	1068	212762	39	7439	148	26378	125	24416	14	2890



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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)	14	1537	5	590	2	140	7	807				
MALE	4	484	2	202			2	282				
FEMALE	6	540	2	177	2	140	2	223				
JOINT (MALE/FEMALE)	3	393	1	211			2	182				
ASIAN (TOTAL)	59	13058	48	11274	4	547	4	539	2	458	1	240
MALE	32	6857	24	5464	2	264	3	431	2	458	1	240
FEMALE	7	1102	6	994			1	108				
JOINT (MALE/FEMALE)	20	5099	18	4816	2	283						
BLACK OR AFRICAN AMERICAN (TOTAL)	46	6801	27	4162	2	94	13	1289	4	1256		
MALE	29	4309	17	2768	2	94	8	696	2	751		
FEMALE	8	1120	3	448			3	167	2	505		
JOINT (MALE/FEMALE)	8	1319	6	893			2	426				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	3	580	2	462	1	118						
MALE	2	371	1	253	1	118						
FEMALE	1	209	1	209								
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	2548	550214	1842	440498	214	25519	336	41284	139	40142	17	2771
MALE	1087	217445	771	174200	97	10676	160	18206	50	12982	9	1381
FEMALE	356	52083	232	41964	44	3414	65	4478	14	2167	1	60
JOINT (MALE/FEMALE)	1103	280480	838	224201	72	11356	111	18600	75	24993	7	1330
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	24	5518	19	4636	2	379	2	285	1	218		
MALE	1	360	1	360								
FEMALE												
JOINT (MALE/FEMALE)	23	5158	18	4276	2	379	2	285	1	218		
RACE NOT AVAILABLE (TOTAL) 6/	497	65446	292	44863	80	5771	107	11341	12	2697	6	774
MALE	204	16192	107	8609	43	3096	50	3844	2	466	2	177
FEMALE	34	2086	11	593	13	792	8	497	1	104	1	100
JOINT (MALE/FEMALE)	66	6783	30	3392	11	761	24	2419			1	211

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HISPANIC OR LATINO (TOTAL)	846	104174	444	66037	135	11409	235	19409	22	6239	10	1080
MALE	504	58354	267	36798	83	6686	138	11867	10	2416	6	587
FEMALE	122	11964	50	6730	27	1962	40	2460	3	652	2	160
JOINT (MALE/FEMALE)	216	33451	126	22481	25	2761	54	4705	9	3171	2	333
NOT HISPANIC OR LATINO (TOTAL)	1894	463891	1507	385302	102	15663	156	26568	118	34150	11	2208
MALE	754	177920	598	148759	40	6088	67	10269	43	11593	6	1211
FEMALE	251	42543	194	36868	20	1721	24	1934	13	2020		
JOINT (MALE/FEMALE)	887	243019	713	199266	42	7854	65	14365	62	20537	5	997
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	69	17172	48	13054	5	939	11	1676	5	1503		
MALE	2	499	2	499								
FEMALE	1	113					1	113				
JOINT (MALE/FEMALE)	66	16560	46	12555	5	939	10	1563	5	1503		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	382	57917	236	42092	63	4557	67	7892	13	2879	3	497
MALE	99	9245	56	5800	22	1474	18	1323	3	648		
FEMALE	38	2520	11	787	12	663	14	966	1	104		
JOINT (MALE/FEMALE)	54	6202	26	3487	15	1225	12	1279			1	211
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1785	440533	1423	366454	97	14796	143	24915	112	32400	10	1968
MALE	707	168039	564	141208	38	5820	60	9474	40	10566	5	971
FEMALE	234	40016	183	35104	19	1665	21	1732	11	1515		
JOINT (MALE/FEMALE)	843	232345	675	190009	40	7311	62	13709	61	20319	5	997
OTHERS, INCLUDING HISPANIC (TOTAL)	1043	146223	582	98345	149	13424	267	23460	34	9674	11	1320
MALE	565	69870	308	45380	87	7044	149	12994	14	3625	7	827
FEMALE	142	14863	61	8505	28	2018	46	3023	5	1157	2	160
JOINT (MALE/FEMALE)	331	61032	211	44379	34	4362	69	7066	15	4892	2	333
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	192	13420	73	5310	39	2027	75	5605	4	418	1	60
50-79% OF MSA/MD MEDIAN	521	46030	274	27598	104	6921	132	10244	10	1167	1	100
80-99% OF MSA/MD MEDIAN	300	37812	198	28174	40	3427	51	4572	9	1349	2	290
100-119% OF MSA/MD MEDIAN	301	45862	200	35123	34	3462	51	4837	11	1689	5	751
120% OR MORE OF MSA/MD MEDIAN	1809	486754	1434	399050	85	16320	155	29345	120	39455	15	2584
INCOME NOT AVAILABLE 6/	68	13276	56	11230	3	411	5	942	4	693		
TOTAL 14/	3191	643154	2235	506485	305	32568	469	55545	158	44771	24	3785

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AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	7	559	3	199			3	300	1	60		
MALE	4	282	2	182			1	40	1	60		
FEMALE	1	17	1	17								
JOINT (MALE/FEMALE)	2	260					2	260				
ASIAN (TOTAL)	12	2493	8	1833			4	660				
MALE	2	347	2	347								
FEMALE	3	482					3	482				
JOINT (MALE/FEMALE)	7	1664	6	1486			1	178				
BLACK OR AFRICAN AMERICAN (TOTAL)	54	7781	15	2024	4	638	19	2728	13	1878	3	513
MALE	21	3579	5	1095	1	156	8	1270	4	545	3	513
FEMALE	20	2254	8	723	2	202	8	1086	2	243		
JOINT (MALE/FEMALE)	13	1948	2	206	1	280	3	372	7	1090		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	157	1	157								
MALE	1	157	1	157								
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1120	191934	549	102469	64	10484	277	42595	169	26250	61	10136
MALE	395	63167	177	28512	20	4171	97	14448	73	11533	28	4503
FEMALE	227	29601	102	14751	19	1994	61	7145	36	4407	9	1304
JOINT (MALE/FEMALE)	496	98760	268	58800	25	4319	119	21002	60	10310	24	4329
2 OR MORE MINORITY RACES (TOTAL)	1	70	1	70								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	70	1	70								
JOINT (WHITE/MINORITY RACE) (TOTAL)	16	2667	9	1631			3	578	4	458		
MALE	1	72	1	72								
FEMALE												
JOINT (MALE/FEMALE)	15	2595	8	1559			3	578	4	458		
RACE NOT AVAILABLE (TOTAL) 6/	174	29016	76	14433	7	938	53	7811	32	5141	6	693
MALE	37	5936	12	1959			16	2416	8	1496	1	65
FEMALE	17	2054	4	420	1	228	7	839	4	453	1	114
JOINT (MALE/FEMALE)	26	4534	10	1879	5	591	5	958	4	842	2	264

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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)	323	42641	130	17744	16	1955	113	13774	44	5906	20	3262
MALE	144	18544	53	6713	4	575	54	6466	20	2697	13	2093
FEMALE	59	6439	23	2615	4	404	21	2313	10	993	1	114
JOINT (MALE/FEMALE)	119	17617	54	8416	8	976	37	4954	14	2216	6	1055
NOT HISPANIC OR LATINO (TOTAL)	897	162967	449	89174	53	9371	202	33835	150	23655	43	6932
MALE	298	50851	137	23787	17	3752	65	10900	61	9579	18	2833
FEMALE	198	26686	90	13105	16	1740	53	6658	30	3879	9	1304
JOINT (MALE/FEMALE)	400	85276	222	52282	20	3879	83	16123	59	10197	16	2795
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	27	4821	13	2360	3	335	8	1544			3	582
MALE												
FEMALE												
JOINT (MALE/FEMALE)	27	4821	13	2360	3	335	8	1544			3	582
ETHNICITY NOT AVAILABLE (TOTAL) 6/	138	24248	70	13538	3	399	36	5519	25	4226	4	566
MALE	19	4145	10	1824			3	808	5	1358	1	155
FEMALE	11	1283	2	191	2	280	5	581	2	231		
JOINT (MALE/FEMALE)	14	2117	6	942			5	727	2	287	1	161
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	806	149422	415	83679	48	8626	171	29353	131	21234	41	6530
MALE	268	46308	127	22093	16	3596	55	9447	54	8741	16	2431
FEMALE	172	23703	81	12314	14	1538	40	4911	28	3636	9	1304
JOINT (MALE/FEMALE)	366	79411	207	49272	18	3492	76	14995	49	8857	16	2795
OTHERS, INCLUDING HISPANIC (TOTAL)	430	59729	174	25177	23	2928	147	19284	61	8094	25	4246
MALE	169	22645	62	8381	5	731	62	7736	25	3302	15	2495
FEMALE	82	9175	31	3338	6	606	32	3881	12	1236	1	114
JOINT (MALE/FEMALE)	178	27868	81	13458	12	1591	52	7626	24	3556	9	1637
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	76	7614	19	1600	4	382	33	3318	18	2025	2	289
50-79% OF MSA/MD MEDIAN	190	19137	78	7976	10	828	74	7626	23	2166	5	541
80-99% OF MSA/MD MEDIAN	135	17046	54	6839	12	1630	36	4531	26	3176	7	870
100-119% OF MSA/MD MEDIAN	138	19759	69	10286	10	1184	34	4747	16	2486	9	1056
120% OR MORE OF MSA/MD MEDIAN	676	144137	379	84277	34	7341	144	29421	94	17947	25	5151
INCOME NOT AVAILABLE 6/	170	26984	63	11838	5	695	38	5029	42	5987	22	3435
TOTAL 14/	1385	234677	662	122816	75	12060	359	54672	219	33787	70	11342

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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)	1	60					1	60				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	60					1	60				
ASIAN (TOTAL)	3	68	1	25	1	18			1	25		
MALE	3	68	1	25	1	18			1	25		
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	21	1122	5	418			16	704				
MALE	11	832	1	206			10	626				
FEMALE	6	140	3	112			3	28				
JOINT (MALE/FEMALE)	4	150	1	100			3	50				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	351	22053	169	11544	16	626	144	8034	17	1571	5	278
MALE	128	7417	59	3003	5	188	53	3449	9	742	2	35
FEMALE	71	2594	32	1111	5	66	34	1417				
JOINT (MALE/FEMALE)	151	11935	77	7323	6	372	57	3168	8	829	3	243
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	70	1	20			1	50				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	70	1	20			1	50				
RACE NOT AVAILABLE (TOTAL) 6/	50	1629	12	705	3	90	33	577	2	257		
MALE	13	648	3	423	1	10	8	170	1	45		
FEMALE	3	17					3	17				
JOINT (MALE/FEMALE)	3	51	1	15			2	36				

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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)	134	6621	42	2767	6	206	80	3200	4	413	2	35
MALE	68	2923	22	1159	3	60	37	1256	4	413	2	35
FEMALE	33	919	9	212	2	30	22	677				
JOINT (MALE/FEMALE)	32	2672	10	1289	1	116	21	1267				
NOT HISPANIC OR LATINO (TOTAL)	248	16492	131	9059	12	448	87	5514	15	1228	3	243
MALE	84	5614	41	2081	4	156	32	2978	7	399		
FEMALE	47	1832	26	1011	3	36	18	785				
JOINT (MALE/FEMALE)	117	9046	64	5967	5	256	37	1751	8	829	3	243
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	12	548	6	202			6	346				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	12	548	6	202			6	346				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	34	1341	9	684	2	80	22	365	1	212		
MALE	3	428	1	417			2	11				
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	223	15203	123	8581	11	430	72	4746	14	1203	3	243
MALE	73	4760	39	1850	3	138	25	2398	6	374		
FEMALE	41	1692	23	899	3	36	15	757				
JOINT (MALE/FEMALE)	109	8751	61	5832	5	256	32	1591	8	829	3	243
OTHERS, INCLUDING HISPANIC (TOTAL)	171	8446	55	3432	7	224	102	4317	5	438	2	35
MALE	80	3780	24	1390	4	78	45	1839	5	438	2	35
FEMALE	39	1059	12	324	2	30	25	705				
JOINT (MALE/FEMALE)	51	3500	18	1611	1	116	32	1773				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	44	1131	15	233	4	58	25	840				
50-79% OF MSA/MD MEDIAN	63	1567	18	466	2	66	41	960	2	75		
80-99% OF MSA/MD MEDIAN	35	1487	11	496	4	116	18	785	1	80	1	10
100-119% OF MSA/MD MEDIAN	35	1086	18	605			17	481				
120% OR MORE OF MSA/MD MEDIAN	244	19079	123	10663	10	494	91	6031	17	1698	3	193
INCOME NOT AVAILABLE 6/	7	652	3	249			3	328			1	75
TOTAL 14/	428	25002	188	12712	20	734	195	9425	20	1853	5	278

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AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	230					1	230				
MALE	1	230					1	230				
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)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
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/	13	268964	8	161781	1	1200	2	470	2	105513		
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)	1	230					1	230				
MALE	1	230					1	230				
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	13	268964	8	161781	1	1200	2	470	2	105513		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)	1	230					1	230				
MALE	1	230					1	230				
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/	14	269194	8	161781	1	1200	3	700	2	105513		
TOTAL 14/	14	269194	8	161781	1	1200	3	700	2	105513		



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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)	1	120					1	120				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	16	2029	10	1432	3	317	3	280				
MALE	9	1156	5	790	2	264	2	102				
FEMALE												
JOINT (MALE/FEMALE)	7	873	5	642	1	53	1	178				
BLACK OR AFRICAN AMERICAN (TOTAL)	9	997	2	225			3	140	3	482	1	150
MALE	6	689	1	174			2	105	2	260	1	150
FEMALE	2	257					1	35	1	222		
JOINT (MALE/FEMALE)	1	51	1	51								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	224	30387	148	21188	22	2804	30	2737	20	2971	4	687
MALE	97	12849	62	8713	13	1707	14	1187	7	1056	1	186
FEMALE	33	4395	21	3192	2	114	6	442	4	647		
JOINT (MALE/FEMALE)	94	13143	65	9283	7	983	10	1108	9	1268	3	501
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	4	475	1	107					3	368		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	475	1	107					3	368		
RACE NOT AVAILABLE (TOTAL) 6/	83	14335	72	12725	4	323	3	392	4	895		
MALE	8	665	5	288	1	93	1	54	1	230		
FEMALE	3	271	1	111	1	30			1	130		
JOINT (MALE/FEMALE)	7	707	5	421	1	80	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)	65	6869	34	3300	5	459	18	1894	7	1030	1	186
MALE	34	3275	21	2018	2	159	7	524	3	388	1	186
FEMALE	6	798	2	340			3	283	1	175		
JOINT (MALE/FEMALE)	23	2648	10	914	3	300	7	967	3	467		
NOT HISPANIC OR LATINO (TOTAL)	185	26563	127	19348	18	2556	18	1375	18	2633	4	651
MALE	76	11327	47	7624	12	1809	10	816	6	928	1	150
FEMALE	28	3776	18	2774	2	114	4	194	4	694		
JOINT (MALE/FEMALE)	81	11460	62	8950	4	633	4	365	8	1011	3	501
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	5	726	2	278	1	130	1	160	1	158		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	5	726	2	278	1	130	1	160	1	158		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	82	14185	70	12751	5	299	3	240	4	895		
MALE	10	757	5	323	2	96	2	108	1	230		
FEMALE	4	349	2	189	1	30			1	130		
JOINT (MALE/FEMALE)	4	415	3	362	1	53						
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	160	23427	114	17584	17	2344	13	1007	13	1991	3	501
MALE	63	9586	41	6660	11	1597	7	661	4	668		
FEMALE	26	3519	18	2774	2	114	3	159	3	472		
JOINT (MALE/FEMALE)	71	10322	55	8150	4	633	3	187	6	851	3	501
OTHERS, INCLUDING HISPANIC (TOTAL)	98	10888	49	5342	9	906	25	2474	13	1830	2	336
MALE	49	5120	27	2982	4	423	11	731	5	648	2	336
FEMALE	8	1055	2	340			4	318	2	397		
JOINT (MALE/FEMALE)	39	4565	19	1992	5	483	9	1305	6	785		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	12	938	5	384	2	153	4	266	1	135		
50-79% OF MSA/MD MEDIAN	29	2231	14	1110	2	145	12	922	1	54		
80-99% OF MSA/MD MEDIAN	19	1871	12	1349	1	30	5	362	1	130		
100-119% OF MSA/MD MEDIAN	22	2447	13	1317	2	318	2	175	5	637		
120% OR MORE OF MSA/MD MEDIAN	191	28335	131	20050	21	2678	16	1779	20	3375	3	453
INCOME NOT AVAILABLE 6/	64	12521	58	11467	1	120	1	165	2	385	2	384
TOTAL 14/	337	48343	233	35677	29	3444	40	3669	30	4716	5	837

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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	1036	2	89	2	140	7	807				
MALE	3	318	1	36			2	282				
FEMALE	5	416	1	53	2	140	2	223				
JOINT (MALE/FEMALE)	2	182					2	182				
ASIAN (TOTAL)	3	157			2	105	1	52				
MALE	2	104			1	52	1	52				
FEMALE												
JOINT (MALE/FEMALE)	1	53			1	53						
BLACK OR AFRICAN AMERICAN (TOTAL)	27	1850	13	828	2	94	12	928				
MALE	19	1346	9	578	2	94	8	674				
FEMALE	4	230	1	63			3	167				
JOINT (MALE/FEMALE)	3	221	2	134			1	87				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	118			1	118						
MALE	1	118			1	118						
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	719	57499	249	20284	171	12602	266	20733	22	2604	11	1276
MALE	372	30100	134	10509	84	6492	133	10689	13	1524	8	886
FEMALE	148	9785	48	4022	39	2198	59	3465	1	29	1	71
JOINT (MALE/FEMALE)	197	17408	66	5620	47	3839	74	6579	8	1051	2	319
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	115			1	66	1	49				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	115			1	66	1	49				
RACE NOT AVAILABLE (TOTAL) 6/	348	27465	153	11015	79	5789	110	9716	4	768	2	177
MALE	211	16601	103	7599	45	3433	58	4757	3	635	2	177
FEMALE	29	1775	10	463	13	792	6	520				
JOINT (MALE/FEMALE)	66	5402	24	1653	10	666	32	3083				

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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)	592	44284	227	16656	123	8497	228	17379	9	1395	5	357
MALE	383	29869	156	11757	79	5587	137	11087	7	1176	4	262
FEMALE	82	5017	22	1406	25	1683	35	1928				
JOINT (MALE/FEMALE)	123	8993	48	3465	19	1227	53	3987	2	219	1	95
NOT HISPANIC OR LATINO (TOTAL)	285	24860	98	8765	71	5602	95	8073	15	1783	6	637
MALE	137	12076	47	3849	31	2897	45	3781	9	983	5	566
FEMALE	66	4658	28	2538	16	732	20	1288	1	29	1	71
JOINT (MALE/FEMALE)	81	7993	22	2245	24	1973	30	3004	5	771		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	15	1851	4	396	1	59	8	1111	1	61	1	224
MALE												
FEMALE												
JOINT (MALE/FEMALE)	15	1851	4	396	1	59	8	1111	1	61	1	224
ETHNICITY NOT AVAILABLE (TOTAL) 6/	219	17245	88	6399	63	4756	66	5722	1	133	1	235
MALE	88	6642	44	3116	23	1705	20	1586			1	235
FEMALE	38	2531	10	657	13	715	15	1159				
JOINT (MALE/FEMALE)	52	4544	18	1301	15	1365	19	1878				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	267	23264	90	8156	68	5214	88	7474	15	1783	6	637
MALE	125	10973	42	3515	29	2565	40	3344	9	983	5	566
FEMALE	63	4515	27	2486	15	676	19	1253	1	29	1	71
JOINT (MALE/FEMALE)	78	7643	20	2022	24	1973	29	2877	5	771		
OTHERS, INCLUDING HISPANIC (TOTAL)	641	48512	243	17771	130	8877	252	19827	10	1456	6	581
MALE	403	31210	164	12226	82	5733	146	11813	7	1176	4	262
FEMALE	88	5478	23	1469	26	1739	39	2270				
JOINT (MALE/FEMALE)	145	11366	54	3995	22	1405	64	5367	3	280	2	319
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	146	8247	48	2524	38	1932	59	3727	1	64		
50-79% OF MSA/MD MEDIAN	411	28979	167	11717	101	6406	137	10246	5	539	1	71
80-99% OF MSA/MD MEDIAN	180	16003	78	6693	37	2949	54	4644	8	1232	3	485
100-119% OF MSA/MD MEDIAN	133	11446	46	3885	32	2764	50	4401	2	157	3	239
120% OR MORE OF MSA/MD MEDIAN	227	22094	71	6717	49	4802	94	8962	8	1136	5	477
INCOME NOT AVAILABLE 6/	14	1471	7	680	1	61	3	305	2	244	1	181
TOTAL 14/	1111	88240	417	32216	258	18914	397	32285	26	3372	13	1453

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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												
ASIAN	1	137	1	137								
BLACK OR AFRICAN AMERICAN	3	468					3	468				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	55	6500	35	3649	2	201	12	1883	6	767		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	194	1	92					1	102		
ETHNICITY 7/												
HISPANIC OR LATINO	40	4336	26	2686	2	201	6	810	6	639		
NOT HISPANIC OR LATINO	21	2963	11	1192			9	1541	1	230		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	17	2358	10	1055			6	1073	1	230		
OTHERS, INCLUDING HISPANIC	44	4941	27	2823	2	201	9	1278	6	639		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3	461	3	461								
ASIAN	13	2018	12	1874	1	144						
BLACK OR AFRICAN AMERICAN	11	1555	7	990			4	565				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	199	1	199								
WHITE	244	36962	189	29153	7	950	22	3075	24	3308	2	476
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	218	1	169			1	49				
RACE NOT AVAILABLE 6/	19	2577	8	1282			11	1295				
ETHNICITY 7/												
HISPANIC OR LATINO	126	18048	95	14180	4	676	15	1676	12	1516		
NOT HISPANIC OR LATINO	147	23235	114	18135	4	418	15	2414	12	1792	2	476
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6	757	5	678			1	79				
ETHNICITY NOT AVAILABLE 6/	14	1950	7	1135			7	815				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	121	19303	92	14793	3	274	12	1968	12	1792	2	476
OTHERS, INCLUDING HISPANIC	159	22856	122	18200	5	820	20	2320	12	1516		

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	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	10	1777	10	1777								
BLACK OR AFRICAN AMERICAN	13	1859	11	1668	1	59			1	132		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	207	38043	159	29070	8	1507	20	3858	15	2573	5	1035
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	92	1	92								
RACE NOT AVAILABLE 6/	25	4447	11	2102			9	1400	4	784	1	161
ETHNICITY 7/												
HISPANIC OR LATINO	94	16246	74	12842	3	505	8	1307	8	1465	1	127
NOT HISPANIC OR LATINO	140	25830	107	19733	5	896	14	2653	11	1875	3	673
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6	1152	4	791	1	165	1	196				
ETHNICITY NOT AVAILABLE 6/	16	2990	7	1343			6	1102	1	149	2	396
MINORITY STATUS 8/												
WHITE NON-HISPANIC	114	21730	83	15824	4	837	14	2653	10	1743	3	673
OTHERS, INCLUDING HISPANIC	123	20939	99	16983	5	729	9	1503	9	1597	1	127
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	3	650	3	650								
BLACK OR AFRICAN AMERICAN	8	1629	7	1457					1	172		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	180	36051	146	29209	4	900	13	2510	15	3129	2	303
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	4	742	3	561			1	181				
RACE NOT AVAILABLE 6/	15	2875	8	1658			6	1074	1	143		
ETHNICITY 7/												
HISPANIC OR LATINO	81	15020	63	11737	1	172	10	1848	5	960	2	303
NOT HISPANIC OR LATINO	111	23396	92	19333	1	257	8	1617	10	2189		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	9	1769	7	1381	1	236			1	152		
ETHNICITY NOT AVAILABLE 6/	9	1762	5	1084	1	235	2	300	1	143		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	96	20405	80	16877	1	257	6	1254	9	2017		
OTHERS, INCLUDING HISPANIC	104	19598	82	15574	2	408	11	2029	7	1284	2	303

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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	5	1064	4	801					1	263		
ASIAN	3	574	3	574								
BLACK OR AFRICAN AMERICAN	21	5018	14	3325			1	245	6	1448		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	488	114926	397	93620	14	3341	30	7130	43	9920	4	915
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	6	1351	4	994			1	148	1	209		
RACE NOT AVAILABLE 6/	42	9600	23	5757	2	337	12	2247	5	1259		
ETHNICITY 7/												
HISPANIC OR LATINO	146	31296	112	24553	7	1269	12	2310	14	2953	1	211
NOT HISPANIC OR LATINO	363	88187	293	70840	8	2178	25	6156	35	8533	2	480
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	28	6237	22	5116			1	111	4	786	1	224
ETHNICITY NOT AVAILABLE 6/	28	6813	18	4562	1	231	6	1193	3	827		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	332	81078	272	66010	7	1902	22	5601	29	7085	2	480
OTHERS, INCLUDING HISPANIC	203	44204	155	34499	7	1269	15	2814	24	5187	2	435
TOTAL 14/	1394	273885	1068	212762	39	7439	148	26378	125	24416	14	2890

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	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	3	351			1	56	2	295				
ASIAN	3	311	1	150	1	53	1	108				
BLACK OR AFRICAN AMERICAN	4	216					4	216				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	122	8959	44	3739	23	1095	50	3647	4	418	1	60
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	190					1	190				
RACE NOT AVAILABLE 6/	59	3393	28	1421	14	823	17	1149				
ETHNICITY 7/												
HISPANIC OR LATINO	104	6128	36	2025	20	1074	46	2879	1	90	1	60
NOT HISPANIC OR LATINO	55	5215	24	2543	10	460	18	1884	3	328		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	33	2077	13	742	9	493	11	842				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	48	4563	23	2393	9	404	13	1438	3	328		
OTHERS, INCLUDING HISPANIC	114	7076	37	2175	22	1183	53	3568	1	90	1	60
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	4	300	2	89	1	84	1	127				
ASIAN	13	1790	10	1636	1	52	2	102				
BLACK OR AFRICAN AMERICAN	15	1123	8	521	2	94	4	356	1	152		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	209	1	209								
WHITE	346	31677	182	19495	68	4415	88	6856	8	911		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	142	10931	71	5648	32	2276	37	2803	1	104	1	100
ETHNICITY 7/												
HISPANIC OR LATINO	252	19169	119	9539	56	3749	76	5781			1	100
NOT HISPANIC OR LATINO	187	20886	119	15112	24	1694	35	3017	9	1063		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	164	1	105	1	59						
ETHNICITY NOT AVAILABLE 6/	80	5811	35	2842	23	1419	21	1446	1	104		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	166	18272	104	13109	23	1638	31	2614	8	911		
OTHERS, INCLUDING HISPANIC	282	22280	137	11708	60	3954	83	6366	1	152	1	100



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	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	406	1	124			2	282				
ASIAN	3	376	3	376								
BLACK OR AFRICAN AMERICAN	3	377	2	294			1	83				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	238	31491	162	24152	30	2772	38	3404	6	873	2	290
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	284			1	66			1	218		
RACE NOT AVAILABLE 6/	51	4878	30	3228	9	589	10	803	2	258		
ETHNICITY 7/												
HISPANIC OR LATINO	119	11710	63	7047	22	1650	31	2765	2	201	1	47
NOT HISPANIC OR LATINO	131	20907	106	17896	8	893	11	985	5	890	1	243
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	567	1	171	1	181	2	215				
ETHNICITY NOT AVAILABLE 6/	46	4628	28	3060	9	703	7	607	2	258		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	126	20081	102	17288	8	893	11	985	4	672	1	243
OTHERS, INCLUDING HISPANIC	131	13338	69	7912	24	1897	34	3063	3	419	1	47
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	48					1	48				
ASIAN	6	1293	5	1053							1	240
BLACK OR AFRICAN AMERICAN	10	1306	7	920			2	164	1	222		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	118			1	118						
WHITE	231	37337	163	29651	22	2280	33	3519	10	1467	3	420
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	636	1	323	1	313						
RACE NOT AVAILABLE 6/	50	5124	24	3176	10	751	15	1106			1	91
ETHNICITY 7/												
HISPANIC OR LATINO	102	11464	49	6825	15	1178	31	2489	3	461	4	511
NOT HISPANIC OR LATINO	162	29803	128	25114	14	1786	11	1435	8	1228	1	240
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	676	3	325			2	351				
ETHNICITY NOT AVAILABLE 6/	32	3919	20	2859	5	498	7	562				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	147	26997	117	23160	13	1473	10	1358	7	1006		
OTHERS, INCLUDING HISPANIC	124	15091	64	9162	16	1491	35	3004	4	683	5	751

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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	2	377	2	377								
ASIAN	33	9058	29	8059	1	212	1	329	2	458		
BLACK OR AFRICAN AMERICAN	14	3779	10	2427			2	470	2	882		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	253	1	253								
WHITE	1593	436443	1280	360445	70	14896	123	22971	109	36130	11	2001
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	19	4408	18	4313			1	95				
RACE NOT AVAILABLE 6/	147	32436	94	23176	14	1212	28	5480	7	1985	4	583
ETHNICITY 7/												
HISPANIC OR LATINO	267	55398	177	40601	22	3758	50	5320	15	5357	3	362
NOT HISPANIC OR LATINO	1344	383141	1120	321853	45	10600	78	18535	92	30428	9	1725
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	57	15533	42	12221	3	699	7	1110	5	1503		
ETHNICITY NOT AVAILABLE 6/	141	32682	95	24375	15	1263	20	4380	8	2167	3	497
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1284	366911	1067	307720	44	10388	75	17808	89	29270	9	1725
OTHERS, INCLUDING HISPANIC	387	87616	274	67156	26	4669	60	7229	24	8200	3	362
TOTAL 14/	3191	643154	2235	506485	305	32568	469	55545	158	44771	24	3785

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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	17	1	17								
ASIAN												
BLACK OR AFRICAN AMERICAN	5	495	1	65			4	430				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	62	6211	14	1309	4	382	28	2793	14	1438	2	289
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	8	891	3	209			1	95	4	587		
ETHNICITY 7/												
HISPANIC OR LATINO	23	1793	5	290	1	93	13	987	4	423		
NOT HISPANIC OR LATINO	46	4848	12	1169	3	289	18	1986	11	1115	2	289
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	250					1	250				
ETHNICITY NOT AVAILABLE 6/	6	723	2	141			1	95	3	487		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	40	4285	10	1036	3	289	14	1556	11	1115	2	289
OTHERS, INCLUDING HISPANIC	29	2538	6	355	1	93	18	1667	4	423		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	182	2	182								
ASIAN	3	308	3	308								
BLACK OR AFRICAN AMERICAN	5	503	3	221	1	32	1	250				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	153	15831	61	6555	7	603	62	6411	19	1835	4	427
2 OR MORE MINORITY RACES	1	70	1	70								
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	26	2243	8	640	2	193	11	965	4	331	1	114
ETHNICITY 7/												
HISPANIC OR LATINO	60	5910	22	2164	2	162	27	2773	7	534	2	277
NOT HISPANIC OR LATINO	110	11497	48	5123	6	495	39	4137	14	1478	3	264
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	236	1	156			1	80				
ETHNICITY NOT AVAILABLE 6/	18	1494	7	533	2	171	7	636	2	154		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	99	10467	40	4455	5	463	37	3807	14	1478	3	264
OTHERS, INCLUDING HISPANIC	72	7096	31	2988	3	194	29	3103	7	534	2	277

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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	2	170					1	110	1	60		
ASIAN	2	238	2	238								
BLACK OR AFRICAN AMERICAN	7	964	3	248	2	450	1	100	1	166		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	111	14167	43	5647	9	1073	30	3879	22	2698	7	870
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	72	1	72								
RACE NOT AVAILABLE 6/	12	1435	5	634	1	107	4	442	2	252		
ETHNICITY 7/												
HISPANIC OR LATINO	35	3913	14	1716	2	235	13	1372	5	520	1	70
NOT HISPANIC OR LATINO	90	11845	34	4312	10	1395	20	2812	20	2526	6	800
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	87	1	87								
ETHNICITY NOT AVAILABLE 6/	9	1201	5	724			3	347	1	130		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	79	10476	29	3826	7	838	19	2712	18	2300	6	800
OTHERS, INCLUDING HISPANIC	46	5262	20	2289	4	685	14	1472	7	746	1	70
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	280					1	280				
BLACK OR AFRICAN AMERICAN	6	971	2	382			3	464	1	125		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	113	16228	54	8153	9	1076	27	3654	14	2289	9	1056
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	434	2	257			1	177				
RACE NOT AVAILABLE 6/	15	1846	11	1494	1	108	2	172	1	72		
ETHNICITY 7/												
HISPANIC OR LATINO	30	3552	14	1715	3	345	8	763	2	278	3	451
NOT HISPANIC OR LATINO	94	14245	44	6972	6	727	25	3805	13	2136	6	605
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	463	1	172	1	112	1	179				
ETHNICITY NOT AVAILABLE 6/	11	1499	10	1427					1	72		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	84	12706	40	6479	6	727	20	2884	12	2011	6	605
OTHERS, INCLUDING HISPANIC	42	5528	18	2354	4	457	14	1863	3	403	3	451

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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	190					2	190				
ASIAN	5	1575	3	1287			2	288				
BLACK OR AFRICAN AMERICAN	18	2952	2	477	1	156	6	1008	7	909	2	402
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	157	1	157								
WHITE	561	121058	330	73086	31	6785	107	22640	73	14135	20	4412
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	10	1628	4	769			2	401	4	458		
RACE NOT AVAILABLE 6/	79	16577	39	8501	2	400	25	4894	10	2445	3	337
ETHNICITY 7/												
HISPANIC OR LATINO	140	22697	66	10621	7	957	42	6623	17	3042	8	1454
NOT HISPANIC OR LATINO	459	104969	270	64465	25	6063	83	18934	68	12654	13	2853
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	13	2578	8	1584	1	93	2	381			2	520
ETHNICITY NOT AVAILABLE 6/	64	13893	35	7607	1	228	17	3483	9	2251	2	324
MINORITY STATUS 8/												
WHITE NON-HISPANIC	421	98346	260	61826	24	5907	70	16900	56	11262	11	2451
OTHERS, INCLUDING HISPANIC	184	30912	82	14428	9	1206	54	8701	27	4201	12	2376
TOTAL 14/	1385	234677	662	122816	75	12060	359	54672	219	33787	70	11342

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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												
ASIAN												
BLACK OR AFRICAN AMERICAN	6	64	2	28			4	36				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	32	943	13	205	4	58	15	680				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	6	124					6	124				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	23	695	12	156	2	30	14	228				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	101					2	101				
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	18	634	10	128	2	28	6	478				
	24	396	5	105	2	30	17	261				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	10					2	10				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	50	1438	15	451	2	66	31	846	2	75		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	11	119	3	15			8	104				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	32	920	9	189			23	731				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	22	534	7	265	2	66	11	128	2	75		
ETHNICITY NOT AVAILABLE 6/	9	113	2	12			7	101				
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	20	524	7	265	2	66	9	118	2	75		
	34	930	9	189			25	741				

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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												
BLACK OR AFRICAN AMERICAN	3	247	1	84			2	163				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	27	1209	10	412	4	116	11	591	1	80	1	10
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	5	31					5	31				
ETHNICITY 7/												
HISPANIC OR LATINO	13	554	4	200	1	20	6	244	1	80	1	10
NOT HISPANIC OR LATINO	14	761	6	278	3	96	5	387				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	144	1	18			2	126				
ETHNICITY NOT AVAILABLE 6/	5	28					5	28				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	12	517	5	194	3	96	4	227				
OTHERS, INCLUDING HISPANIC	19	945	6	302	1	20	10	533	1	80	1	10
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	120					2	120				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	30	947	17	590			13	357				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	19	1	15			2	4				
ETHNICITY 7/												
HISPANIC OR LATINO	13	456	6	248			7	208				
NOT HISPANIC OR LATINO	17	539	10	285			7	254				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	88	2	72			2	16				
ETHNICITY NOT AVAILABLE 6/	1	3					1	3				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	14	404	9	270			5	134				
OTHERS, INCLUDING HISPANIC	19	664	8	320			11	344				

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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	1	60					1	60				
ASIAN	3	68	1	25	1	18			1	25		
BLACK OR AFRICAN AMERICAN	8	681	2	306			6	375				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	208	16996	113	9747	6	386	72	5254	14	1416	3	193
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	70	1	20			1	50				
RACE NOT AVAILABLE 6/	22	1204	6	565	3	90	11	292	2	257		
ETHNICITY 7/												
HISPANIC OR LATINO	56	4334	20	2053	3	156	29	1767	3	333	1	25
NOT HISPANIC OR LATINO	168	13443	95	7936	5	258	53	3928	13	1153	2	168
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	316	3	112			2	204				
ETHNICITY NOT AVAILABLE 6/	15	986	5	562	2	80	7	132	1	212		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	155	12604	91	7585	4	240	46	3483	12	1128	2	168
OTHERS, INCLUDING HISPANIC	74	5489	27	2516	4	174	38	2416	4	358	1	25
TOTAL 14/	428	25002	188	12712	20	734	195	9425	20	1853	5	278



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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	120					1	120				
ASIAN	1	53			1	53						
BLACK OR AFRICAN AMERICAN	1	35					1	35				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	667	3	321	1	100	2	111	1	135		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	63	2	63								
ETHNICITY 7/												
HISPANIC OR LATINO	4	246	2	63			2	183				
NOT HISPANIC OR LATINO	6	593	2	275	1	100	2	83	1	135		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	99	1	46	1	53						
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	558	2	275	1	100	1	48	1	135		
OTHERS, INCLUDING HISPANIC	6	334	2	63	1	53	3	218				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	6	570	3	416	1	52	2	102				
BLACK OR AFRICAN AMERICAN	1	5					1	5				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	19	1476	10	661			8	761	1	54		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	180	1	33	1	93	1	54				
ETHNICITY 7/												
HISPANIC OR LATINO	10	803	4	172	1	93	5	538				
NOT HISPANIC OR LATINO	17	1324	10	938			6	332	1	54		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	104			1	52	1	52				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	12	853	7	522			4	277	1	54		
OTHERS, INCLUDING HISPANIC	17	1378	7	588	2	145	8	645				

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, 2014

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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												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	12	1234	7	872			5	362				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	7	637	5	477	1	30			1	130		
ETHNICITY 7/												
HISPANIC OR LATINO	6	460	3	216			3	244				
NOT HISPANIC OR LATINO	7	808	5	690			2	118				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	6	603	4	443	1	30			1	130		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	808	5	690			2	118				
OTHERS, INCLUDING HISPANIC	6	460	3	216			3	244				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	396	1	174					1	222		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	18	1920	10	1012	2	318	2	175	4	415		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	131	2	131								
ETHNICITY 7/												
HISPANIC OR LATINO	10	819	6	525	1	66	2	175	1	53		
NOT HISPANIC OR LATINO	11	1571	6	735	1	252			4	584		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	57	1	57								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	1175	5	561	1	252			3	362		
OTHERS, INCLUDING HISPANIC	12	1215	7	699	1	66	2	175	2	275		

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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	9	1406	7	1016	1	212	1	178				
BLACK OR AFRICAN AMERICAN	5	561	1	51			1	100	2	260	1	150
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	160	23850	114	17761	19	2386	12	1163	13	2237	2	303
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	4	475	1	107					3	368		
RACE NOT AVAILABLE 6/	13	2043	8	1115	1	80	2	338	2	510		
ETHNICITY 7/												
HISPANIC OR LATINO	32	4060	19	2324	3	300	5	589	5	847		
NOT HISPANIC OR LATINO	139	21508	100	16149	16	2204	8	842	12	1860	3	453
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	726	2	278	1	130	1	160	1	158		
ETHNICITY NOT AVAILABLE 6/	15	2041	10	1299	1	44	2	188	2	510		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	122	19274	91	14975	15	1992	6	564	8	1440	2	303
OTHERS, INCLUDING HISPANIC	54	7020	30	3776	5	642	8	1027	10	1425	1	150
TOTAL 14/	337	48343	233	35677	29	3444	40	3669	30	4716	5	837

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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	3	351			1	56	2	295				
ASIAN	1	53			1	53						
BLACK OR AFRICAN AMERICAN	4	216					4	216				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	84	4648	21	1203	23	1095	39	2286	1	64		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	54	2979	27	1321	13	728	14	930				
ETHNICITY 7/												
HISPANIC OR LATINO	88	4869	30	1514	20	1074	37	2217	1	64		
NOT HISPANIC OR LATINO	28	1604	6	368	10	460	12	776				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	30	1774	12	642	8	398	10	734				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	24	1400	6	368	9	404	9	628				
OTHERS, INCLUDING HISPANIC	95	5369	30	1514	22	1183	42	2608	1	64		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	4	300	2	89	1	84	1	127				
ASIAN	2	104			1	52	1	52				
BLACK OR AFRICAN AMERICAN	14	939	8	511	2	94	4	334				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	252	17424	92	6393	66	4004	88	6417	5	539	1	71
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	49					1	49				
RACE NOT AVAILABLE 6/	138	10163	65	4724	31	2172	42	3267				
ETHNICITY 7/												
HISPANIC OR LATINO	228	15768	96	6559	54	3541	75	5313	3	355		
NOT HISPANIC OR LATINO	102	7744	42	3240	23	1439	34	2810	2	184	1	71
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	138			1	59	1	79				
ETHNICITY NOT AVAILABLE 6/	79	5329	29	1918	23	1367	27	2044				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	94	7135	37	2899	22	1383	32	2598	2	184	1	71
OTHERS, INCLUDING HISPANIC	246	16967	103	6961	58	3746	82	5905	3	355		

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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	2	282					2	282				
ASIAN												
BLACK OR AFRICAN AMERICAN	2	169	1	86			1	83				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	123	10928	53	4657	27	2294	35	2895	5	597	3	485
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	66			1	66						
RACE NOT AVAILABLE 6/	52	4558	24	1950	9	589	16	1384	3	635		
ETHNICITY 7/												
HISPANIC OR LATINO	98	8583	42	3620	21	1651	31	2630	3	635	1	47
NOT HISPANIC OR LATINO	41	3889	15	1466	7	595	13	1028	5	597	1	203
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	102					1	102				
ETHNICITY NOT AVAILABLE 6/	40	3429	21	1607	9	703	9	884			1	235
MINORITY STATUS 8/												
WHITE NON-HISPANIC	40	3714	14	1291	7	595	13	1028	5	597	1	203
OTHERS, INCLUDING HISPANIC	102	8920	43	3706	22	1717	33	2815	3	635	1	47
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	48					1	48				
ASIAN												
BLACK OR AFRICAN AMERICAN	5	315	3	151			2	164				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	118			1	118						
WHITE	86	7616	30	2660	21	1895	31	2756	2	157	2	148
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	40	3349	13	1074	10	751	16	1433			1	91
ETHNICITY 7/												
HISPANIC OR LATINO	73	6025	23	1938	14	1025	34	2876			2	186
NOT HISPANIC OR LATINO	36	3183	12	1038	12	1006	9	929	2	157	1	53
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	400	3	325			1	75				
ETHNICITY NOT AVAILABLE 6/	20	1838	8	584	6	733	6	521				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	33	3013	10	945	12	1006	8	852	2	157	1	53
OTHERS, INCLUDING HISPANIC	82	6740	29	2414	14	1025	37	3115			2	186

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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	2	211	1	80			1	131				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	168	16200	52	5311	33	3253	72	6242	7	1003	4	391
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	57	5683	18	1326	16	1549	21	2589	1	133	1	86
ETHNICITY 7/												
HISPANIC OR LATINO	105	9039	36	3025	14	1206	51	4343	2	341	2	124
NOT HISPANIC OR LATINO	73	7818	22	2593	19	2102	26	2393	4	601	2	129
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	8	1211	1	71			5	855	1	61	1	224
ETHNICITY NOT AVAILABLE 6/	41	4026	12	1028	16	1494	12	1371	1	133		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	71	7380	22	2593	18	1826	25	2231	4	601	2	129
OTHERS, INCLUDING HISPANIC	115	10461	38	3176	14	1206	57	5329	3	402	3	348
TOTAL 14/	1111	88240	417	32216	258	18914	397	32285	26	3372	13	1453

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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												
10-19% MINORITY	54	12766	46	10998			5	1084	3	684		
20-49% MINORITY	891	191322	697	151521	21	4760	88	17109	77	16262	8	1670
50-79% MINORITY	241	36775	176	26730	8	1205	24	3375	31	5096	2	369
80-100% MINORITY	179	28014	125	19458	10	1474	31	4810	11	1910	2	362
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	81	11837	55	7709	5	748	11	1582	9	1595	1	203
MODERATE INCOME	183	29078	137	21910	7	988	25	3797	13	2224	1	159
MIDDLE INCOME	743	140875	582	112404	13	2258	68	11329	74	13569	6	1315
UPPER INCOME	358	87087	270	66684	14	3445	44	9670	26	6564	4	724
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	81	11837	55	7709	5	748	11	1582	9	1595	1	203
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	44	6884	40	6296	1	154	1	148	2	286		
50-79% MINORITY	41	6017	27	3865	1	108	4	421	9	1623		
80-100% MINORITY	98	16177	70	11749	5	726	20	3228	2	315	1	159
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	543	110117	433	89539	6	1161	48	8375	52	10096	4	946
50-79% MINORITY	200	30758	149	22865	7	1097	20	2954	22	3473	2	369
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	54	12766	46	10998			5	1084	3	684		
20-49% MINORITY	304	74321	224	55686	14	3445	39	8586	23	5880	4	724
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	29	5008	24	4055					3	464	2	489
ALL OTHER TRACTS 21/												
TOTAL 14/	1394	273885	1068	212762	39	7439	148	26378	125	24416	14	2890

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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	157	38041	131	31998	3	662	11	2227	12	3154		
20-49% MINORITY	2425	536412	1771	431894	200	23393	311	39803	124	38086	19	3236
50-79% MINORITY	377	42105	210	26441	61	4902	94	9045	9	1453	3	264
80-100% MINORITY	159	19055	90	12459	24	1937	32	2412	11	1962	2	285
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	63	6956	28	3534	14	1056	16	1286	4	980	1	100
MODERATE INCOME	167	21216	109	15698	17	1389	29	2271	11	1673	1	185
MIDDLE INCOME	1424	233420	928	175306	175	16497	253	25007	58	15006	10	1604
UPPER INCOME	1464	374021	1137	308254	82	11952	150	24923	83	26996	12	1896
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	63	6956	28	3534	14	1056	16	1286	4	980	1	100
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	30	3405	21	2564	4	315	4	365	1	161		
50-79% MINORITY	41	5712	26	4209	3	193	9	780	3	530		
80-100% MINORITY	96	12099	62	8925	10	881	16	1126	7	982	1	185
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1088	197027	744	153074	117	11788	168	16742	52	14083	7	1340
50-79% MINORITY	336	36393	184	22232	58	4709	85	8265	6	923	3	264
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	157	38041	131	31998	3	662	11	2227	12	3154		
20-49% MINORITY	1307	335980	1006	276256	79	11290	139	22696	71	23842	12	1896
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	73	7541	33	3693	17	1674	21	2058	2	116		
ALL OTHER TRACTS 21/												
TOTAL 14/	3191	643154	2235	506485	305	32568	469	55545	158	44771	24	3785



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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	87	15843	46	8682	1	280	20	3399	15	2809	5	673
20-49% MINORITY	965	183262	473	97470	58	10029	236	41819	151	25356	47	8588
50-79% MINORITY	203	22558	93	10685	12	1275	53	5649	36	3839	9	1110
80-100% MINORITY	102	9458	39	4075	3	304	41	3171	12	1175	7	733
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	27	2163	6	498	1	75	15	1182	3	268	2	140
MODERATE INCOME	148	14585	69	7440	8	738	41	3291	23	2322	7	794
MIDDLE INCOME	676	101586	331	52838	38	5349	168	23560	108	15163	31	4676
UPPER INCOME	506	112787	245	60136	27	5726	126	26005	80	15426	28	5494
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	27	2163	6	498	1	75	15	1182	3	268	2	140
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	43	4131	21	2326	5	425	10	837	7	543		
50-79% MINORITY	30	3159	15	1537	1	84	5	465	7	872	2	201
80-100% MINORITY	75	7295	33	3577	2	229	26	1989	9	907	5	593
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	503	82187	253	43690	27	4158	120	18376	79	12196	24	3767
50-79% MINORITY	173	19399	78	9148	11	1191	48	5184	29	2967	7	909
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	87	15843	46	8682	1	280	20	3399	15	2809	5	673
20-49% MINORITY	419	96944	199	51454	26	5446	106	22606	65	12617	23	4821
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	28	3556	11	1904	1	172	9	634	5	608	2	238
ALL OTHER TRACTS 21/												
TOTAL 14/	1385	234677	662	122816	75	12060	359	54672	219	33787	70	11342

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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	23	1776	15	1408	2	60	5	258	1	50		
20-49% MINORITY	248	17921	114	8974	12	480	103	6651	16	1556	3	260
50-79% MINORITY	90	3518	39	1844	2	40	46	1531	2	95	1	8
80-100% MINORITY	56	1366	16	405	4	154	35	797			1	10
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	25	466	7	163	1	116	16	177			1	10
MODERATE INCOME	56	1618	20	630	4	46	31	927	1	15		
MIDDLE INCOME	222	12466	98	6719	7	164	100	4326	14	1014	3	243
UPPER INCOME	114	10031	59	5119	8	408	42	3807	4	672	1	25
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	25	466	7	163	1	116	16	177			1	10
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	7	75	2	20	1	8	4	47				
50-79% MINORITY	18	643	9	368			8	260	1	15		
80-100% MINORITY	31	900	9	242	3	38	19	620				
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	150	9591	68	5243	5	124	62	3055	13	934	2	235
50-79% MINORITY	72	2875	30	1476	2	40	38	1271	1	80	1	8
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	23	1776	15	1408	2	60	5	258	1	50		
20-49% MINORITY	91	8255	44	3711	6	348	37	3549	3	622	1	25
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	11	421	4	81			6	188	1	152		
ALL OTHER TRACTS 21/												
TOTAL 14/	428	25002	188	12712	20	734	195	9425	20	1853	5	278

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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												
20-49% MINORITY	12	260394	7	154181			3	700	2	105513		
50-79% MINORITY												
80-100% MINORITY	2	8800	1	7600	1	1200						
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	8	94129	5	93429			3	700				
UPPER INCOME	4	166265	2	60752					2	105513		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	1	7600	1	7600								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	1	1200			1	1200						
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	8	94129	5	93429			3	700				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	4	166265	2	60752					2	105513		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	14	269194	8	161781	1	1200	3	700	2	105513		

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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	14	2158	12	1850			1	178	1	130		
20-49% MINORITY	222	33525	149	24263	18	2041	28	2703	22	3681	5	837
50-79% MINORITY	68	8855	47	6521	10	1359	6	347	5	628		
80-100% MINORITY	26	3275	21	2685			4	368	1	222		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	12	1581	10	1365			2	216				
MODERATE INCOME	43	4801	31	3772	2	144	5	348	5	537		
MIDDLE INCOME	168	22930	117	16643	21	2669	13	810	13	2094	4	714
UPPER INCOME	107	18501	71	13539	5	587	19	2222	11	2030	1	123
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	12	1581	10	1365			2	216				
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	14	1516	11	1340	1	60	1	63	1	53		
50-79% MINORITY	15	1591	9	1112	1	84	2	133	3	262		
80-100% MINORITY	14	1694	11	1320			2	152	1	222		
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	115	15666	79	11234	12	1394	9	596	11	1728	4	714
50-79% MINORITY	53	7264	38	5409	9	1275	4	214	2	366		
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	14	2158	12	1850			1	178	1	130		
20-49% MINORITY	93	16343	59	11689	5	587	18	2044	10	1900	1	123
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	7	530	4	358	1	44	1	73	1	55		
ALL OTHER TRACTS 21/												
TOTAL 14/	337	48343	233	35677	29	3444	40	3669	30	4716	5	837

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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	3	157					3	157				
20-49% MINORITY	720	57518	273	22287	168	12366	255	20205	16	1822	8	838
50-79% MINORITY	244	19115	97	6501	53	3663	84	7449	7	1314	3	188
80-100% MINORITY	81	6390	21	1494	24	1948	35	2745			1	203
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	47	3952	12	907	15	1319	19	1523			1	203
MODERATE INCOME	49	3836	13	943	14	992	22	1901				
MIDDLE INCOME	637	50296	219	17155	156	10961	235	18650	21	2983	6	547
UPPER INCOME	315	25096	147	11277	60	4705	101	8482	2	153	5	479
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	47	3952	12	907	15	1319	19	1523			1	203
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	8	800	4	356	2	170	2	274				
50-79% MINORITY	7	598			3	193	4	405				
80-100% MINORITY	34	2438	9	587	9	629	16	1222				
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	400	31779	122	10654	106	7491	155	11606	14	1669	3	359
50-79% MINORITY	237	18517	97	6501	50	3470	80	7044	7	1314	3	188
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	157					3	157				
20-49% MINORITY	312	24939	147	11277	60	4705	98	8325	2	153	5	479
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	63	5060	26	1934	13	937	20	1729	3	236	1	224
ALL OTHER TRACTS 21/												
TOTAL 14/	1111	88240	417	32216	258	18914	397	32285	26	3372	13	1453

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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																				
BLACK OR AFRICAN AMERICAN	2	22	2	22					1	11	2	22					2	22	9	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	31	33	4	4	19	20	10	11	5	5	7	8	6	6			11	12	93	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)	1	33	1	33	1	33													3	100
RACE NOT AVAILABLE 6/	3	8	1	3	21	57			1	3			3	8			8	22	37	100
ETHNICITY 7/																				
HISPANIC OR LATINO	13	25	2	4	17	33	5	10	2	4	3	6	3	6			6	12	51	100
NOT HISPANIC OR LATINO	20	29	5	7	12	18	5	7	5	7	6	9	4	6			11	16	68	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					2	100													2	100
ETHNICITY NOT AVAILABLE 6/	4	19	1	5	10	48							2	10			4	19	21	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	19	33	2	4	11	19	5	9	3	5	4	7	3	5			10	18	57	100
OTHERS, INCL. HISPANIC	15	23	5	8	20	31	5	8	3	5	5	8	3	5			8	13	64	100
GENDER 19/																				
MALE	22	29	4	5	19	25	6	8	6	8	4	5	5	7			10	13	76	100
FEMALE	2	13	2	13	1	7	1	7			3	20					6	40	15	100
JOINT (MALE/FEMALE)	12	26	2	4	20	43	3	7	1	2	2	4	2	4			4	9	46	100
GENDER NOT AVAILABLE 6/	1	20			1	20							2	40			1	20	5	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	7	39	3	17	3	17			2	11	1	6					2	11	18	100
50-79% OF MSA/MD MEDIAN	11	27	1	2	13	32	2	5	2	5	1	2	3	7			8	20	41	100
80-99% OF MSA/MD MEDIAN	7	27	1	4	9	35	1	4	1	4	1	4	4	15			2	8	26	100
100-119% OF MSA/MD MEDIAN	5	26	2	11	4	21	2	11	2	11	3	16					1	5	19	100
120% OR MORE OF MSA/MD MEDIAN	7	19	1	3	11	31	5	14			3	8	2	6			7	19	36	100
INCOME NOT AVAILABLE 6/					1	50											1	50	2	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	1	33			1	33											1	33	3	100
BLACK OR AFRICAN AMERICAN	2	20	1	10	4	40			1	10							2	20	10	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	39	16	7	3	95	39	18	7	13	5	4	2	11	5			55	23	242	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)					2	67											1	33	3	100
RACE NOT AVAILABLE 6/	6	17			15	43	1	3			3	9	2	6			8	23	35	100
ETHNICITY 7/																				
HISPANIC OR LATINO	18	14	6	5	62	47	4	3	5	4	2	2	1	1			33	25	131	100
NOT HISPANIC OR LATINO	25	19	2	2	42	32	14	11	9	7	2	2	10	8			26	20	130	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					3	43					1	14	1	14			2	29	7	100
ETHNICITY NOT AVAILABLE 6/	5	20			10	40	1	4			2	8	1	4			6	24	25	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	23	19	1	1	39	32	14	12	8	7	2	2	10	8			24	20	121	100
OTHERS, INCL. HISPANIC	21	14	7	5	71	47	4	3	6	4	3	2	2	1			38	25	152	100
GENDER 19/																				
MALE	26	18	4	3	55	38	10	7	6	4	2	1	6	4			34	24	143	100
FEMALE	6	14			18	41	3	7	2	5	1	2	2	5			12	27	44	100
JOINT (MALE/FEMALE)	14	15	4	4	40	43	5	5	6	6	2	2	5	5			18	19	94	100
GENDER NOT AVAILABLE 6/	2	17			4	33	1	8			2	17					3	25	12	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	10	22	1	2	17	38			4	9	2	4	1	2			10	22	45	100
50-79% OF MSA/MD MEDIAN	17	23	3	4	27	37	2	3	3	4	1	1	1	1			19	26	73	100
80-99% OF MSA/MD MEDIAN	5	20			10	40	2	8					1	4			7	28	25	100
100-119% OF MSA/MD MEDIAN	4	14	2	7	13	45			1	3			1	3			8	28	29	100
120% OR MORE OF MSA/MD MEDIAN	12	10	2	2	46	39	15	13	6	5	4	3	9	8			23	20	117	100
INCOME NOT AVAILABLE 6/					4	100													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	50																1	50	2	100
ASIAN	1	25							1	25	1	25	1	25						4	100
BLACK OR AFRICAN AMERICAN	3	15			8	40					1	5	5	25				3	15	20	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																					
WHITE	64	28	5	2	57	25	22	10	7	3	11	5	33	14				30	13	229	100
2 OR MORE MINORITY RACES																					
JOINT (WHITE/MINORITY RACE)					2	100														2	100
RACE NOT AVAILABLE 6/	11	28			11	28	2	5	2	5	1	3	6	15				7	18	40	100
ETHNICITY 7/																					
HISPANIC OR LATINO	30	31	1	1	25	26	5	5	5	5	4	4	8	8				18	19	96	100
NOT HISPANIC OR LATINO	36	23	2	1	41	26	16	10	3	2	8	5	33	21				18	11	157	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	42	2	17	3	25					1	8						1	8	12	100
ETHNICITY NOT AVAILABLE 6/	9	28			9	28	3	9	2	6	1	3	4	13				4	13	32	100
MINORITY STATUS 8/																					
WHITE NON-HISPANIC	32	25	2	2	31	24	16	12	2	2	6	5	25	19				15	12	129	100
OTHERS, INCL. HISPANIC	39	29	3	2	38	28	5	4	6	4	7	5	14	10				22	16	134	100
GENDER 19/																					
MALE	25	30	1	1	19	23	6	7	2	2	4	5	16	19				11	13	84	100
FEMALE	19	27	1	1	18	25	6	8	4	6	3	4	11	15				9	13	71	100
JOINT (MALE/FEMALE)	29	25	3	3	33	29	11	10	2	2	6	5	14	12				17	15	115	100
GENDER NOT AVAILABLE 6/	7	26			8	30	1	4	2	7	1	4	4	15				4	15	27	100
INCOME 9/																					
LESS THAN 50% OF MSA/MD MEDIAN	17	47			12	33	1	3	2	6	1	3						3	8	36	100
50-79% OF MSA/MD MEDIAN	16	29	1	2	12	22	5	9	1	2	2	4	8	15				10	18	55	100
80-99% OF MSA/MD MEDIAN	10	37			3	11	5	19	2	7			6	22				1	4	27	100
100-119% OF MSA/MD MEDIAN	9	31			9	31	2	7			3	10	2	7				4	14	29	100
120% OR MORE OF MSA/MD MEDIAN	24	21	3	3	29	25	11	10	4	3	5	4	21	18				18	16	115	100
INCOME NOT AVAILABLE 6/	4	11	1	3	13	37			1	3	3	9	8	23				5	14	35	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																				
BLACK OR AFRICAN AMERICAN	2	10			13	65	3	15			1	5					1	5	20	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	40	21	2	1	105	56	17	9			2	1	2	1			19	10	187	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)					1	100													1	100
RACE NOT AVAILABLE 6/	12	27	2	5	24	55	1	2			2	5					3	7	44	100
ETHNICITY 7/																				
HISPANIC OR LATINO	26	24	2	2	64	60	5	5			1	1					9	8	107	100
NOT HISPANIC OR LATINO	21	19	1	1	61	54	15	13			2	2	2	2			10	9	112	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	20	1	10	6	60											1	10	10	100
ETHNICITY NOT AVAILABLE 6/	5	21			13	54	1	4			2	8					3	13	24	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	19	20	1	1	49	53	12	13			1	1	2	2			9	10	93	100
OTHERS, INCL. HISPANIC	30	22	3	2	83	61	8	6			2	1					11	8	137	100
GENDER 19/																				
MALE	23	24	1	1	57	59	10	10			1	1					5	5	97	100
FEMALE	12	24	1	2	34	68											3	6	50	100
JOINT (MALE/FEMALE)	14	17	2	2	42	50	10	12			2	2	2	2			12	14	84	100
GENDER NOT AVAILABLE 6/	5	23			11	50	1	5			2	9					3	14	22	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	10	29	1	3	19	54					1	3					4	11	35	100
50-79% OF MSA/MD MEDIAN	13	24			32	58	4	7			1	2					5	9	55	100
80-99% OF MSA/MD MEDIAN	5	20	1	4	15	60	2	8			1	4					1	4	25	100
100-119% OF MSA/MD MEDIAN	3	15	1	5	14	70	1	5									1	5	20	100
120% OR MORE OF MSA/MD MEDIAN	22	19	1	1	61	54	14	12			2	2	2	2			11	10	113	100
INCOME NOT AVAILABLE 6/	1	20			3	60											1	20	5	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							1	100												1	100	
BLACK OR AFRICAN AMERICAN																						
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																						
WHITE																						
2 OR MORE MINORITY RACES																						
JOINT (WHITE/MINORITY RACE)																						
RACE NOT AVAILABLE 6/	2	50					1	25									1	25		4	100	
ETHNICITY 7/																						
HISPANIC OR LATINO																						
NOT HISPANIC OR LATINO							1	100													1	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																						
ETHNICITY NOT AVAILABLE 6/	2	50					1	25									1	25		4	100	
MINORITY STATUS 8/																						
WHITE NON-HISPANIC																						
OTHERS, INCL. HISPANIC							1	100													1	100
GENDER 19/																						
MALE							1	100													1	100
FEMALE																						
JOINT (MALE/FEMALE)																						
GENDER NOT AVAILABLE 6/	2	50					1	25									1	25		4	100	
INCOME 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/	2	40					2	40									1	20		5	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													1	50			1	50		2	100
BLACK OR AFRICAN AMERICAN	2	50			1	25	1	25												4	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																					
WHITE	9	33			9	33	1	4	2	7	1	4	2	7			3	11		27	100
2 OR MORE MINORITY RACES																					
JOINT (WHITE/MINORITY RACE)																					
RACE NOT AVAILABLE 6/													1	100						1	100
ETHNICITY 7/																					
HISPANIC OR LATINO	3	25			5	42					1	8	1	8			2	17		12	100
NOT HISPANIC OR LATINO	7	39			5	28	2	11	2	11			1	6			1	6		18	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)													1	100						1	100
ETHNICITY NOT AVAILABLE 6/	1	33											1	33			1	33		3	100
MINORITY STATUS 8/																					
WHITE NON-HISPANIC	5	42			4	33	1	8	2	17										12	100
OTHERS, INCL. HISPANIC	5	26			6	32	1	5			1	5	3	16			3	16		19	100
GENDER 19/																					
MALE	7	39			4	22	2	11	1	6	1	6	1	6			2	11		18	100
FEMALE	2	29			4	57											1	14		7	100
JOINT (MALE/FEMALE)	2	25			2	25			1	13			2	25			1	13		8	100
GENDER NOT AVAILABLE 6/													1	100						1	100
INCOME 9/																					
LESS THAN 50% OF MSA/MD MEDIAN	1	33			2	67														3	100
50-79% OF MSA/MD MEDIAN	2	33			2	33			1	17							1	17		6	100
80-99% OF MSA/MD MEDIAN	3	50			2	33							1	17						6	100
100-119% OF MSA/MD MEDIAN	1	33									1	33					1	33		3	100
120% OR MORE OF MSA/MD MEDIAN	4	25			4	25	2	13	1	6			3	19			2	13		16	100
INCOME NOT AVAILABLE 6/																					

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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																				
BLACK OR AFRICAN AMERICAN	3	27	1	9	4	36											3	27	11	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	28	18	4	3	76	49	3	2	2	1	1	1	1	1			40	26	155	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)	1	100																	1	100
RACE NOT AVAILABLE 6/	5	11	1	2	29	63							1	2			10	22	46	100
ETHNICITY 7/																				
HISPANIC OR LATINO	16	14	5	4	61	53	2	2	1	1			1	1			29	25	115	100
NOT HISPANIC OR LATINO	15	23			29	45	1	2	1	2			1	2			18	28	65	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					2	67					1	33							3	100
ETHNICITY NOT AVAILABLE 6/	6	20	1	3	17	57											6	20	30	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	14	23			28	46	1	2	1	2							17	28	61	100
OTHERS, INCL. HISPANIC	19	15	6	5	67	52	2	2	1	1	1	1	1	1			32	25	129	100
GENDER 19/																				
MALE	26	22	3	3	54	46	3	3					2	2			30	25	118	100
FEMALE	4	13			15	47			2	6							11	34	32	100
JOINT (MALE/FEMALE)	6	10	3	5	38	63					1	2					12	20	60	100
GENDER NOT AVAILABLE 6/	1	33			2	67													3	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	4	16			11	44			1	4							9	36	25	100
50-79% OF MSA/MD MEDIAN	20	25	2	3	36	45	1	1	1	1			1	1			19	24	80	100
80-99% OF MSA/MD MEDIAN	3	13	1	4	15	65											4	17	23	100
100-119% OF MSA/MD MEDIAN	3	12	2	8	15	58	1	4									5	19	26	100
120% OR MORE OF MSA/MD MEDIAN	7	12	1	2	31	54	1	2			1	2	1	2			15	26	57	100
INCOME NOT AVAILABLE 6/					1	50											1	50	2	100

CENSUS TRACTS BY MEDIAN AGE OF HOMES 23/	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			
2000 - 2010																
LOANS ORIGINATED																
APPLICAT'N APPROVED, NOT ACCEPTED																
APPLICATIONS DENIED																
APPLICATIONS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
1990-1999																
LOANS ORIGINATED	251	57457	873	228542	118	33696	28	2243			48	8597	179	13599		
APPLICAT'N APPROVED, NOT ACCEPTED	4	848	95	12394	19	3999	3	158			7	558	76	4993		
APPLICATIONS DENIED	30	5780	157	22079	58	14633	34	1942			8	612	128	9530		
APPLICATIONS WITHDRAWN	22	5682	53	20368	31	6881	3	349			4	763	4	423		
FILES CLOSED FOR INCOMPLETENESS	6	1382	11	1793	13	2817							7	785		
1980-1989																
LOANS ORIGINATED	259	57721	762	162867	200	39662	55	3366	2	60752	70	10901	184	14337		
APPLICAT'N APPROVED, NOT ACCEPTED	12	2952	150	14113	30	4549	6	228			18	2522	137	10401		
APPLICATIONS DENIED	45	9423	195	19704	104	17141	49	3221			16	1612	190	16220		
APPLICATIONS WITHDRAWN	38	7317	48	12410	78	12618	9	1096	2	105513	10	1668	17	2322		
FILES CLOSED FOR INCOMPLETENESS	2	288	7	975	22	4103	1	75			1	123	4	241		
1970-1979																
LOANS ORIGINATED	243	45017	287	56904	144	22669	38	2151	4	100050	40	5861	18	1670		
APPLICAT'N APPROVED, NOT ACCEPTED	13	2195	15	1741	8	1130	5	187	1	1200			11	820		
APPLICATIONS DENIED	41	6839	45	6810	91	10521	35	1815			7	738	28	2300		
APPLICATIONS WITHDRAWN	25	4917	29	6098	47	6660	2	56			6	1193	1	170		
FILES CLOSED FOR INCOMPLETENESS	1	159	4	625	13	1637	1	25			3	516				
1969 OR EARLIER																
LOANS ORIGINATED	315	52567	313	58172	200	26789	67	4952	2	979	75	10318	36	2610		
APPLICAT'N APPROVED, NOT ACCEPTED	10	1444	45	4320	18	2382	6	161			4	364	34	2700		
APPLICATIONS DENIED	32	4336	72	6952	106	12377	77	2447	3	700	9	707	51	4235		
APPLICATIONS WITHDRAWN	40	6500	28	5895	63	7628	6	352			10	1092	4	457		
FILES CLOSED FOR INCOMPLETENESS	5	1061	2	392	22	2785	3	178			1	198	2	427		
AGE UNKNOWN																
LOANS ORIGINATED																
APPLICAT'N APPROVED, NOT ACCEPTED																
APPLICATIONS DENIED																
APPLICATIONS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																

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		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	1068	212762	2235	506485	662	122816	188	12712	8	161781	233	35677	417	32216
APPLICAT'N APPROVED, NOT ACCEPTED	39	7439	305	32568	75	12060	20	734	1	1200	29	3444	258	18914
APPLICATIONS DENIED	148	26378	469	55545	359	54672	195	9425	3	700	40	3669	397	32285
APPLICATIONS WITHDRAWN	125	24416	158	44771	219	33787	20	1853	2	105513	30	4716	26	3372
FILES CLOSED FOR INCOMPLETENESS	14	2890	24	3785	70	11342	5	278			5	837	13	1453
MSA/MD LESS PRINCIPAL CITY 25/														
LOANS ORIGINATED														
APPLICAT'N APPROVED, NOT ACCEPTED														
APPLICATIONS DENIED														
APPLICATIONS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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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 #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	1	3	2				1		2.13	1.67		
ASIAN	29											
BLACK OR AFRICAN AMERICAN	17	18	11	6			1		1.98	1.92		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1											
WHITE	441	316	228	80	5		3		1.84	1.78		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	4	3	2	1					1.88	1.85		
RACE NOT AVAILABLE 6/	16	19	13	5			1		1.84	1.71		
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	193	142	88	49	3		2		1.89	1.83		
NOT HISPANIC OR LATINO	287	187	145	37	2		3		1.83	1.74		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	17	17	13	4					1.78	1.69		
ETHNICITY NOT AVAILABLE 6/	12	13	10	2			1		1.84	1.69		
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	238	166	132	30	2		2		1.81	1.74		
OTHERS, INCLUDING HISPANIC	259	179	113	60	3		3		1.89	1.82		
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	26	9	7	2					1.85	1.88		
50-79% OF MSA/MD MEDIAN	122	66	44	21	1				1.85	1.79		
80-99% OF MSA/MD MEDIAN	86	70	47	18	3		2		1.89	1.82		
100-119% OF MSA/MD MEDIAN	86	53	40	13					1.80	1.74		
120% OR MORE OF MSA/MD MEDIAN	185	161	118	38	1		4		1.86	1.78		
INCOME NOT AVAILABLE 6/	4											
<b>GENDER 19/</b>												
MALE	229	182	125	51	2		4		1.87	1.80		
FEMALE	73	41	25	15	1				1.92	1.89		
JOINT (MALE/FEMALE)	196	125	97	25	2		1		1.81	1.70		
GENDER NOT AVAILABLE 6/	11	11	9	1			1		1.84	1.69		
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
<b>LESS THAN 10% MINORITY</b>												
10-19% MINORITY	27	8	6	2					1.78	1.66		
20-49% MINORITY	328	235	179	49	3		4		1.83	1.74		
50-79% MINORITY	86	67	37	29	1				1.93	1.91		
80-100% MINORITY	68	49	34	12	1		2		1.88	1.77		
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	35	17	8	6	1		2		2.11	2.05		
MODERATE INCOME	72	60	43	15	2				1.86	1.82		
MIDDLE INCOME	272	207	148	56	1		2		1.85	1.78		
UPPER INCOME	130	75	57	15	1		2		1.81	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/						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			
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE	152	648	447			201			2.10	1.67	
ASIAN	5012										
BLACK OR AFRICAN AMERICAN	3172	3447	2216	1172		59			1.94	1.87	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	199										
WHITE	83468	59986	43928	14537	934	587			1.84	1.76	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	809	475	383	92					1.79	1.85	
RACE NOT AVAILABLE 6/	3254	4100	2863	967		270			1.84	1.69	
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	33547	25220	15795	8581	496	348			1.89	1.82	
NOT HISPANIC OR LATINO	56495	37260	29283	7040	438	499			1.82	1.74	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3544	3321	2518	803					1.79	1.69	
ETHNICITY NOT AVAILABLE 6/	2480	2855	2241	344		270			1.84	1.66	
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	47689	33390	26736	5776	438	440			1.81	1.71	
OTHERS, INCLUDING HISPANIC	45897	32247	20696	10648	496	407			1.88	1.82	
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	2722	956	717	239					1.86	1.88	
50-79% OF MSA/MD MEDIAN	18704	10105	6868	3085	152				1.84	1.77	
80-99% OF MSA/MD MEDIAN	15937	12293	8382	3181	524	206			1.87	1.82	
100-119% OF MSA/MD MEDIAN	17088	10196	7787	2409					1.79	1.69	
120% OR MORE OF MSA/MD MEDIAN	40746	35106	26083	7854	258	911			1.86	1.76	
INCOME NOT AVAILABLE 6/	869										
<b>GENDER 19/</b>											
MALE	43334	34817	24557	9210	350	700			1.86	1.77	
FEMALE	11497	6853	4089	2584	180				1.92	1.89	
JOINT (MALE/FEMALE)	38931	24520	19211	4758	404	147			1.80	1.70	
GENDER NOT AVAILABLE 6/	2304	2466	1980	216		270			1.86	1.66	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
<b>LESS THAN 10% MINORITY</b>											
10-19% MINORITY	6133	1859	1370	489					1.78	1.65	
20-49% MINORITY	66998	48704	37308	9903	636	857			1.83	1.74	
50-79% MINORITY	12789	10111	5508	4457	146				1.93	1.91	
80-100% MINORITY	10146	7982	5651	1919	152	260			1.87	1.77	
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	4703	2586	1263	911	152	260			2.09	2.05	
MODERATE INCOME	11369	9434	6830	2260	344				1.85	1.82	
MIDDLE INCOME	50293	39419	28555	10189	258	417			1.85	1.77	
UPPER INCOME	29701	17217	13189	3408	180	440			1.80	1.66	



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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 #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	3											
ASIAN												
BLACK OR AFRICAN AMERICAN	3											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	155	1	1						1.75	1.75		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2											
RACE NOT AVAILABLE 6/	15											
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	29											
NOT HISPANIC OR LATINO	130	1	1						1.75	1.75		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6											
ETHNICITY NOT AVAILABLE 6/	13											
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	122	1	1						1.75	1.75		
OTHERS, INCLUDING HISPANIC	42											
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	1											
50-79% OF MSA/MD MEDIAN	24											
80-99% OF MSA/MD MEDIAN	31											
100-119% OF MSA/MD MEDIAN	26											
120% OR MORE OF MSA/MD MEDIAN	94	1	1						1.75	1.75		
INCOME NOT AVAILABLE 6/	2											
<b>GENDER 19/</b>												
MALE	86	1	1						1.75	1.75		
FEMALE	5											
JOINT (MALE/FEMALE)	81											
GENDER NOT AVAILABLE 6/	6											
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY												
10-19% MINORITY	11											
20-49% MINORITY	138	1	1						1.75	1.75		
50-79% MINORITY	23											
80-100% MINORITY	6											
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	1											
MODERATE INCOME	22											
MIDDLE INCOME	93											
UPPER INCOME	62	1	1						1.75	1.75		

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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			
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE	462										
ASIAN											
BLACK OR AFRICAN AMERICAN	729										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	39105	425	425					1.75	1.75		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	532										
RACE NOT AVAILABLE 6/	3589										
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	6296										
NOT HISPANIC OR LATINO	33375	425	425					1.75	1.75		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1557										
ETHNICITY NOT AVAILABLE 6/	3189										
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	31644	425	425					1.75	1.75		
OTHERS, INCLUDING HISPANIC	9364										
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	89										
50-79% OF MSA/MD MEDIAN	4046										
80-99% OF MSA/MD MEDIAN	5724										
100-119% OF MSA/MD MEDIAN	5887										
120% OR MORE OF MSA/MD MEDIAN	28099	425	425					1.75	1.75		
INCOME NOT AVAILABLE 6/	572										
<b>GENDER 19/</b>											
MALE	19921	425	425					1.75	1.75		
FEMALE	1063										
JOINT (MALE/FEMALE)	22051										
GENDER NOT AVAILABLE 6/	1382										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY											
10-19% MINORITY	3006										
20-49% MINORITY	36502	425	425					1.75	1.75		
50-79% MINORITY	3830										
80-100% MINORITY	1079										
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	169										
MODERATE INCOME	4132										
MIDDLE INCOME	21081										
UPPER INCOME	19035	425	425					1.75	1.75		

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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 #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	3											
ASIAN	38											
BLACK OR AFRICAN AMERICAN	12											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	2											
WHITE	1432	39	21	11	3	3		1	2.14	1.89		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	17	1	1						1.64	1.64		
RACE NOT AVAILABLE 6/	89	1	1						1.90	1.90		
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	195	7	6	1					1.79	1.76		
NOT HISPANIC OR LATINO	1265	31	15	10	3	2		1	2.17	2.02		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	40	2	1			1			2.49	2.49		
ETHNICITY NOT AVAILABLE 6/	93	1	1						1.90	1.90		
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	1201	30	14	10	3	2		1	2.19	2.04		
OTHERS, INCLUDING HISPANIC	299	10	8	1		1			1.92	1.79		
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	23	1	1						1.51	1.51		
50-79% OF MSA/MD MEDIAN	104	2	1	1					2.04	2.04		
80-99% OF MSA/MD MEDIAN	115	4	1	3					2.08	2.09		
100-119% OF MSA/MD MEDIAN	149	1	1						1.76	1.76		
120% OR MORE OF MSA/MD MEDIAN	1193	33	19	7	3	3		1	2.16	1.88		
INCOME NOT AVAILABLE 6/	9											
<b>GENDER 19/</b>												
MALE	616	13	7	4	1			1	2.22	1.97		
FEMALE	178	6	4	2					1.85	1.80		
JOINT (MALE/FEMALE)	722	21	11	5	2	3			2.14	1.89		
GENDER NOT AVAILABLE 6/	77	1	1						1.90	1.90		
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY												
10-19% MINORITY	120	1	1						1.50	1.50		
20-49% MINORITY	1346	37	21	10	3	2		1	2.12	1.89		
50-79% MINORITY	75	2		1		1			2.62	2.62		
80-100% MINORITY	52	1	1						1.51	1.51		
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	10											
MODERATE INCOME	78	3	2	1					1.83	1.90		
MIDDLE INCOME	606	14	11	2		1			1.88	1.72		
UPPER INCOME	899	24	10	8	3	2		1	2.29	2.13		

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			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				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	501											
ASIAN	10059											
BLACK OR AFRICAN AMERICAN	3157											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	462											
WHITE	390464	11829	6086	2555	1455	1356		377	2.26	1.97		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	4344	185	185						1.64	1.64		
RACE NOT AVAILABLE 6/	25241	239	239						1.90	1.90		
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	46668	1402	1340	62					1.78	1.76		
NOT HISPANIC OR LATINO	349216	10060	4699	2493	1455	1036		377	2.29	2.05		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	11828	552	232			320			2.59	3.15		
ETHNICITY NOT AVAILABLE 6/	26516	239	239						1.90	1.90		
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	332442	9875	4514	2493	1455	1036		377	2.31	2.05		
OTHERS, INCLUDING HISPANIC	75347	2139	1757	62		320			1.98	1.82		
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	2555	67	67						1.51	1.51		
50-79% OF MSA/MD MEDIAN	15676	298	228	70					1.95	1.88		
80-99% OF MSA/MD MEDIAN	20937	601	175	426					2.06	2.05		
100-119% OF MSA/MD MEDIAN	30541	211	211						1.76	1.76		
120% OR MORE OF MSA/MD MEDIAN	361799	11076	5829	2059	1455	1356		377	2.27	1.89		
INCOME NOT AVAILABLE 6/	2720											
<b>GENDER 19/</b>												
MALE	162554	3520	1591	1252	300			377	2.37	2.12		
FEMALE	36924	1263	979	284					1.80	1.72		
JOINT (MALE/FEMALE)	212542	7231	3701	1019	1155	1356			2.27	1.89		
GENDER NOT AVAILABLE 6/	22208	239	239						1.90	1.90		
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY												
10-19% MINORITY	30156	329	329						1.50	1.50		
20-49% MINORITY	381566	11361	6114	2379	1455	1036		377	2.24	1.89		
50-79% MINORITY	13685	496		176		320			2.77	3.15		
80-100% MINORITY	8821	67	67						1.51	1.51		
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	1745											
MODERATE INCOME	13224	482	306	176					1.92	1.90		
MIDDLE INCOME	141334	4047	3166	561		320			1.91	1.72		
UPPER INCOME	277925	7724	3038	1818	1455	1036		377	2.44	2.19		

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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 #				
<b>BORROWER CHARACTERISTICS</b>												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1											
BLACK OR AFRICAN AMERICAN	1											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	29	2	2							3.68	3.68	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	6	1		1						4.42	4.42	
ETHNICITY 7/												
HISPANIC OR LATINO	5											
NOT HISPANIC OR LATINO	25	2	2							3.68	3.68	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	7	1		1						4.42	4.42	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	24	2	2							3.68	3.68	
OTHERS, INCLUDING HISPANIC	7											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1											
80-99% OF MSA/MD MEDIAN	2											
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	34	3	2	1						3.92	3.80	
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	10	2	2							3.68	3.68	
FEMALE	4											
JOINT (MALE/FEMALE)	17											
GENDER NOT AVAILABLE 6/	6	1		1						4.42	4.42	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	2											
20-49% MINORITY	31	2	2							3.68	3.68	
50-79% MINORITY	3											
80-100% MINORITY	1	1		1						4.42	4.42	
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1											
MODERATE INCOME	1	1		1						4.42	4.42	
MIDDLE INCOME	12											
UPPER INCOME	23	2	2							3.68	3.68	

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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
			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			
<b>BORROWER CHARACTERISTICS</b>											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	11										
BLACK OR AFRICAN AMERICAN	44										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	2263	180	180					3.69	3.80		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	164	29		29				4.42	4.42		
ETHNICITY 7/											
HISPANIC OR LATINO	249										
NOT HISPANIC OR LATINO	2025	180	180					3.69	3.80		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	208	29		29				4.42	4.42		
MINORITY STATUS 8/											
WHITE NON-HISPANIC	2014	180	180					3.69	3.80		
OTHERS, INCLUDING HISPANIC	304										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	7										
80-99% OF MSA/MD MEDIAN	14										
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	2461	209	180	29				3.79	3.80		
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	563	180	180					3.69	3.80		
FEMALE	78										
JOINT (MALE/FEMALE)	1677										
GENDER NOT AVAILABLE 6/	164	29		29				4.42	4.42		
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	81										
20-49% MINORITY	2302	180	180					3.69	3.80		
50-79% MINORITY	92										
80-100% MINORITY	7	29		29				4.42	4.42		
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	7										
MODERATE INCOME	7	29		29				4.42	4.42		
MIDDLE INCOME	607										
UPPER INCOME	1861	180	180					3.69	3.80		

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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 #			
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN	1	1					1	4.43	4.43		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	28	4	2			2		2.62	2.58		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	2										
RACE NOT AVAILABLE 6/	2	3	3					1.80	1.78		
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	10	1	1					1.86	1.86		
NOT HISPANIC OR LATINO	19	5	2			2	1	2.98	3.26		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1										
ETHNICITY NOT AVAILABLE 6/	3	2	2					1.77	1.77		
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	17	4	2			2		2.62	2.58		
OTHERS, INCLUDING HISPANIC	14	2	1				1	3.15	3.15		
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	2										
80-99% OF MSA/MD MEDIAN	1										
100-119% OF MSA/MD MEDIAN	3	1	1					1.76	1.76		
120% OR MORE OF MSA/MD MEDIAN	7	3	3					1.84	1.86		
INCOME NOT AVAILABLE 6/	20	4	1			2	1	3.25	3.43		
<b>GENDER 19/</b>											
MALE	12	1	1					1.86	1.86		
FEMALE	7	3	1			1	1	3.25	3.60		
JOINT (MALE/FEMALE)	14	2	1			1		2.58	2.58		
GENDER NOT AVAILABLE 6/		2	2					1.77	1.77		
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY											
10-19% MINORITY	1	2	1			1		2.49	2.49		
20-49% MINORITY	23	4	3			1		2.28	1.88		
50-79% MINORITY	5	1	1					1.76	1.76		
80-100% MINORITY	4	1					1	4.43	4.43		
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	1										
MODERATE INCOME	5	2				1	1	4.02	4.02		
MIDDLE INCOME	18	3	3					1.80	1.78		
UPPER INCOME	9	3	2			1		2.29	1.89		

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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	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	88	87						87	4.43	4.43
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	3918	729	462			267			2.39	1.89
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	344									
RACE NOT AVAILABLE 6/	221	490	490						1.81	1.78
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO	1336	209	209						1.86	1.86
NOT HISPANIC OR LATINO	2710	816	462			267		87	2.61	1.89
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	216									
ETHNICITY NOT AVAILABLE 6/	309	281	281						1.77	1.78
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	2366	729	462			267			2.39	1.89
OTHERS, INCLUDING HISPANIC	1984	296	209					87	2.62	1.86
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	296									
80-99% OF MSA/MD MEDIAN	104									
100-119% OF MSA/MD MEDIAN	464	124	124						1.76	1.76
120% OR MORE OF MSA/MD MEDIAN	1263	641	641						1.85	1.86
INCOME NOT AVAILABLE 6/	2444	541	187			267		87	2.97	3.26
<b>GENDER 19/</b>										
MALE	1557	209	209						1.86	1.86
FEMALE	883	367	187			93		87	2.84	1.72
JOINT (MALE/FEMALE)	2131	449	275			174			2.42	1.89
GENDER NOT AVAILABLE 6/		281	281						1.77	1.78
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY										
10-19% MINORITY	174	361	187			174			2.46	1.72
20-49% MINORITY	3349	734	641			93			2.07	1.89
50-79% MINORITY	541	124	124						1.76	1.76
80-100% MINORITY	507	87						87	4.43	4.43
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME	138									
MODERATE INCOME	568	180				93		87	4.00	3.60
MIDDLE INCOME	2592	490	490						1.81	1.78
UPPER INCOME	1273	636	462			174			2.21	1.89



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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 #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	25											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1											
RACE NOT AVAILABLE 6/	2											
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO	25											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2											
ETHNICITY NOT AVAILABLE 6/	2											
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	22											
OTHERS, INCLUDING HISPANIC	6											
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	1											
50-79% OF MSA/MD MEDIAN	1											
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	1											
120% OR MORE OF MSA/MD MEDIAN	2											
INCOME NOT AVAILABLE 6/	25											
<b>GENDER 19/</b>												
MALE	13											
FEMALE	2											
JOINT (MALE/FEMALE)	15											
GENDER NOT AVAILABLE 6/												
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY												
10-19% MINORITY	2											
20-49% MINORITY	25											
50-79% MINORITY	3											
80-100% MINORITY												
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME												
MODERATE INCOME	1											
MIDDLE INCOME	20											
UPPER INCOME	9											

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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/ MEDIAN 31/	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	456									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	4988									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	315									
RACE NOT AVAILABLE 6/	456									
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO	248									
NOT HISPANIC OR LATINO	5087									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	361									
ETHNICITY NOT AVAILABLE 6/	519									
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	4316									
OTHERS, INCLUDING HISPANIC	1380									
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN	54									
50-79% OF MSA/MD MEDIAN	197									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN	277									
120% OR MORE OF MSA/MD MEDIAN	519									
INCOME NOT AVAILABLE 6/	5168									
<b>GENDER 19/</b>										
MALE	2563									
FEMALE	383									
JOINT (MALE/FEMALE)	3269									
GENDER NOT AVAILABLE 6/										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY										
10-19% MINORITY	310									
20-49% MINORITY	5538									
50-79% MINORITY	367									
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME	262									
MIDDLE INCOME	3874									
UPPER INCOME	2079									

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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 #			
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE	3										
ASIAN	7										
BLACK OR AFRICAN AMERICAN	11										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1										
WHITE	462	11	4	2	3	2		2.37	2.27		
2 OR MORE MINORITY RACES	1										
JOINT (WHITE/MINORITY RACE)	6										
RACE NOT AVAILABLE 6/	58										
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	110	3			1	2		3.00	3.09		
NOT HISPANIC OR LATINO	380	6	4	1	1			2.00	1.83		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	8	1			1			2.85	2.85		
ETHNICITY NOT AVAILABLE 6/	51	1		1				2.27	2.27		
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	353	6	4	1	1			2.00	1.83		
OTHERS, INCLUDING HISPANIC	141	4			2	2		2.96	2.97		
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	17	1	1					1.75	1.75		
50-79% OF MSA/MD MEDIAN	71	3			1	2		3.06	3.09		
80-99% OF MSA/MD MEDIAN	50	1	1					1.91	1.91		
100-119% OF MSA/MD MEDIAN	63										
120% OR MORE OF MSA/MD MEDIAN	344	6	2	2	2			2.21	2.24		
INCOME NOT AVAILABLE 6/	4										
<b>GENDER 19/</b>											
MALE	164	3	1		2			2.38	2.67		
FEMALE	96	3	1			2		2.69	3.09		
JOINT (MALE/FEMALE)	249	5	2	2	1			2.18	2.20		
GENDER NOT AVAILABLE 6/	40										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY</b>											
10-19% MINORITY	38										
20-49% MINORITY	402	7	3	2	2			2.21	2.20		
50-79% MINORITY	79	3	1		1	1		2.47	2.67		
80-100% MINORITY	30	1				1		3.24	3.24		
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	3	1				1		3.24	3.24		
MODERATE INCOME	65	1			1			2.85	2.85		
MIDDLE INCOME	271	8	4	1	2	1		2.23	2.09		
UPPER INCOME	210	1		1				2.20	2.20		

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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				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	199											
ASIAN	1605											
BLACK OR AFRICAN AMERICAN	1393											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	157											
WHITE	89235	1315	613	433	165	104			2.14	2.20		
2 OR MORE MINORITY RACES	70											
JOINT (WHITE/MINORITY RACE)	972											
RACE NOT AVAILABLE 6/	10203											
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	15081	144			40	104			3.02	3.09		
NOT HISPANIC OR LATINO	77877	927	613	239	75				1.94	1.91		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1704	50			50				2.85	2.85		
ETHNICITY NOT AVAILABLE 6/	9172	194		194					2.27	2.27		
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	73812	927	613	239	75				1.94	1.91		
OTHERS, INCLUDING HISPANIC	20340	194			90	104			2.98	3.09		
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	1476	70	70						1.75	1.75		
50-79% OF MSA/MD MEDIAN	7209	179			75	104			3.03	3.09		
80-99% OF MSA/MD MEDIAN	6307	169	169						1.91	1.91		
100-119% OF MSA/MD MEDIAN	9364											
120% OR MORE OF MSA/MD MEDIAN	78774	897	374	433	90				2.04	2.20		
INCOME NOT AVAILABLE 6/	704											
<b>GENDER 19/</b>												
MALE	26621	349	234		115				2.00	1.62		
FEMALE	13582	174	70			104			2.59	3.09		
JOINT (MALE/FEMALE)	56283	792	309	433	50				2.10	2.20		
GENDER NOT AVAILABLE 6/	7348											
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY</b>												
10-19% MINORITY	7425											
20-49% MINORITY	84112	1031	473	433	125				2.08	2.20		
50-79% MINORITY	9145	237	140		40	57			2.17	1.66		
80-100% MINORITY	3152	47				47			3.24	3.24		
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	185	47				47			3.24	3.24		
MODERATE INCOME	7739	50			50				2.85	2.85		
MIDDLE INCOME	43191	979	613	194	115	57			2.04	1.91		
UPPER INCOME	52719	239		239					2.20	2.20		

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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 #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1											
ETHNICITY NOT AVAILABLE 6/												
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	2											
<b>INCOME 9/</b>												
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	2											
INCOME NOT AVAILABLE 6/												
<b>GENDER 19/</b>												
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2											
GENDER NOT AVAILABLE 6/												
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	2											
50-79% MINORITY												
80-100% MINORITY												
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME												
MODERATE INCOME	1											
MIDDLE INCOME												
UPPER INCOME	1											

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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	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	159									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO	130									
NOT HISPANIC OR LATINO										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	29									
ETHNICITY NOT AVAILABLE 6/										
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC										
OTHERS, INCLUDING HISPANIC	159									
<b>INCOME 9/</b>										
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	159									
INCOME NOT AVAILABLE 6/										
<b>GENDER 19/</b>										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	159									
GENDER NOT AVAILABLE 6/										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY										
10-19% MINORITY										
20-49% MINORITY	159									
50-79% MINORITY										
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME	29									
MIDDLE INCOME										
UPPER INCOME	130									

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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 #			
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN	4										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	43	1		1				2.04	2.04		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	2										
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	17										
NOT HISPANIC OR LATINO	30	1		1				2.04	2.04		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	2										
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	26	1		1				2.04	2.04		
OTHERS, INCLUDING HISPANIC	21										
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	2										
50-79% OF MSA/MD MEDIAN	6										
80-99% OF MSA/MD MEDIAN	4	1		1				2.04	2.04		
100-119% OF MSA/MD MEDIAN	5										
120% OR MORE OF MSA/MD MEDIAN	32										
INCOME NOT AVAILABLE 6/											
<b>GENDER 19/</b>											
MALE	13										
FEMALE	10										
JOINT (MALE/FEMALE)	24	1		1				2.04	2.04		
GENDER NOT AVAILABLE 6/	2										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY											
10-19% MINORITY	5										
20-49% MINORITY	24										
50-79% MINORITY	15	1		1				2.04	2.04		
80-100% MINORITY	5										
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	2										
MODERATE INCOME	6										
MIDDLE INCOME	28	1		1				2.04	2.04		
UPPER INCOME	13										

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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			
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	410									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	5315	90		90				2.04	2.04	
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	507									
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO	2290									
NOT HISPANIC OR LATINO	3435	90		90				2.04	2.04	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	507									
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	3025	90		90				2.04	2.04	
OTHERS, INCLUDING HISPANIC	2700									
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN	60									
50-79% OF MSA/MD MEDIAN	371									
80-99% OF MSA/MD MEDIAN	331	90		90				2.04	2.04	
100-119% OF MSA/MD MEDIAN	339									
120% OR MORE OF MSA/MD MEDIAN	5131									
INCOME NOT AVAILABLE 6/										
<b>GENDER 19/</b>										
MALE	1954									
FEMALE	794									
JOINT (MALE/FEMALE)	3287	90		90				2.04	2.04	
GENDER NOT AVAILABLE 6/	197									
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY										
10-19% MINORITY	909									
20-49% MINORITY	3899									
50-79% MINORITY	1127	90		90				2.04	2.04	
80-100% MINORITY	297									
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME	114									
MODERATE INCOME	372									
MIDDLE INCOME	2970	90		90				2.04	2.04	
UPPER INCOME	2776									



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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 #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	27	5	3		1		1		4.21	3.81		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO	24	4	2		1		1		4.32	4.16		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	1	1						3.78	3.78		
ETHNICITY NOT AVAILABLE 6/												
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	24	4	2		1		1		4.32	4.16		
OTHERS, INCLUDING HISPANIC	3	1	1						3.78	3.78		
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN		1	1						3.78	3.78		
100-119% OF MSA/MD MEDIAN	3	1			1				4.50	4.50		
120% OR MORE OF MSA/MD MEDIAN	24	3	2				1		4.26	3.81		
INCOME NOT AVAILABLE 6/												
<b>GENDER 19/</b>												
MALE	7											
FEMALE	1											
JOINT (MALE/FEMALE)	19	5	3		1		1		4.21	3.81		
GENDER NOT AVAILABLE 6/												
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	1					1		5.48	5.48		
20-49% MINORITY	22	3	2		1				3.94	3.81		
50-79% MINORITY	1											
80-100% MINORITY		1	1						3.78	3.78		
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME		1	1						3.78	3.78		
MODERATE INCOME	2											
MIDDLE INCOME	10	3	2		1				3.94	3.81		
UPPER INCOME	15	1					1		5.48	5.48		

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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	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	3471	338	278		10		50		3.89	3.50
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO	98									
NOT HISPANIC OR LATINO	3240	320	260		10		50		3.90	3.50
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	133	18	18						3.78	3.78
ETHNICITY NOT AVAILABLE 6/										
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	3240	320	260		10		50		3.90	3.50
OTHERS, INCLUDING HISPANIC	231	18	18						3.78	3.78
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN		18	18						3.78	3.78
100-119% OF MSA/MD MEDIAN	105	10			10				4.50	4.50
120% OR MORE OF MSA/MD MEDIAN	3366	310	260				50		3.88	3.50
INCOME NOT AVAILABLE 6/										
<b>GENDER 19/</b>										
MALE	529									
FEMALE	50									
JOINT (MALE/FEMALE)	2892	338	278		10		50		3.89	3.50
GENDER NOT AVAILABLE 6/										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY										
10-19% MINORITY	228	50					50		5.48	5.48
20-49% MINORITY	3164	270	260		10				3.61	3.50
50-79% MINORITY	79									
80-100% MINORITY		18	18						3.78	3.78
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME		18	18						3.78	3.78
MODERATE INCOME	122									
MIDDLE INCOME	2165	270	260		10				3.61	3.50
UPPER INCOME	1184	50					50		5.48	5.48

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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
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	10	916	2	89	2	140	6	687				
ASIAN												
BLACK OR AFRICAN AMERICAN	24	1604	12	736	2	94	10	774				
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1	118			1	118						
WHITE	590	44158	210	16164	150	10324	225	17187	1	238	4	245
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	66			1	66						
RACE NOT AVAILABLE 6/	294	21556	135	9504	74	5249	83	6626			2	177
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	527	37684	207	14916	118	8001	197	14410			5	357
NOT HISPANIC OR LATINO	200	15976	72	5793	55	3872	71	6008	1	238	1	65
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	12	1487	4	396	1	59	7	1032				
ETHNICITY NOT AVAILABLE 6/	181	13271	76	5388	56	4059	49	3824				
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	187	15120	66	5451	53	3760	66	5606	1	238	1	65
OTHERS, INCLUDING HISPANIC	567	41145	222	15939	123	8276	217	16573			5	357
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	138	7755	44	2304	37	1879	57	3572				
50-79% OF MSA/MD MEDIAN	358	24361	155	10622	96	6074	107	7665				
80-99% OF MSA/MD MEDIAN	143	11382	66	5384	33	2428	43	3523			1	47
100-119% OF MSA/MD MEDIAN	110	8922	38	3074	28	2285	42	3377			2	186
120% OR MORE OF MSA/MD MEDIAN	169	15882	56	5109	35	3264	74	7082	1	238	3	189
INCOME NOT AVAILABLE 6/	2	116			1	61	1	55				
<b>GENDER 19/</b>												
MALE	509	37625	218	16088	119	8438	167	12772			5	327
FEMALE	158	9666	48	3191	50	2919	60	3556				
JOINT (MALE/FEMALE)	218	18083	82	6376	49	3663	85	7711	1	238	1	95
GENDER NOT AVAILABLE 6/	35	3044	11	838	12	971	12	1235				
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
<b>LESS THAN 10% MINORITY</b>												
10-19% MINORITY	1	73					1	73				
20-49% MINORITY	644	48254	253	19248	160	11110	226	17360	1	238	4	298
50-79% MINORITY	212	15675	89	6113	48	3257	73	6181			2	124
80-100% MINORITY	63	4416	17	1132	22	1624	24	1660				
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	35	2617	8	545	14	1056	13	1016				
MODERATE INCOME	90	6713	31	1962	25	1824	34	2927				
MIDDLE INCOME	525	38633	189	14218	139	9481	194	14572	1	238	2	124
UPPER INCOME	270	20455	131	9768	52	3630	83	6759			4	298

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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 #			
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE		2							1	1	7.01	7.01
ASIAN												
BLACK OR AFRICAN AMERICAN		12						1	2	9	6.46	6.44
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	2	208	2	1	5	8	12		29	151	6.28	6.34
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/		135	2	1	1	3	4		10	114	6.69	6.44
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	1	206	1	2	2	7	7		14	173	6.61	6.41
NOT HISPANIC OR LATINO	1	71	2		4	2			15	42	6.01	6.31
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)		4							2	2	6.39	5.90
ETHNICITY NOT AVAILABLE 6/		76	1				2	4	11	58	6.40	6.38
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	1	65	2		4	2		5	14	38	5.98	6.28
OTHERS, INCLUDING HISPANIC	1	221	1	2	2	7		8	18	183	6.60	6.41
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN		44					3	2	3	36	6.88	6.44
50-79% OF MSA/MD MEDIAN	1	154	2		1	3	7		12	129	6.63	6.43
80-99% OF MSA/MD MEDIAN		66					2	5	12	47	6.19	6.25
100-119% OF MSA/MD MEDIAN	1	37		1	4			2	6	24	6.18	6.42
120% OR MORE OF MSA/MD MEDIAN		56	2	1	1	3		1	9	39	6.06	6.22
INCOME NOT AVAILABLE 6/												
<b>GENDER 19/</b>												
MALE	1	217	3	2	3	3		11	20	175	6.51	6.38
FEMALE	1	47			1	4		1	7	34	6.39	6.41
JOINT (MALE/FEMALE)		82			2	3		5	15	57	6.32	6.37
GENDER NOT AVAILABLE 6/		11	1			1				9	6.28	6.39
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	252	4	2	6	7		13	33	187	6.39	6.41
50-79% MINORITY	1	88				3		4	9	72	6.60	6.38
80-100% MINORITY		17				1				16	6.33	6.21
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME		8				1				7	6.23	6.21
MODERATE INCOME		31					1	2	4	24	6.42	6.21
MIDDLE INCOME	1	188	2	1	3	6		10	21	145	6.42	6.35
UPPER INCOME	1	130	2	1	3	3		5	17	99	6.50	6.44

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			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/	MEDIAN 31/	
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE		89							53	36	6.79	5.86
ASIAN												
BLACK OR AFRICAN AMERICAN		736						45	140	551	6.37	6.42
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	201	15963	203	83	468	810	841	2753	10805		6.05	6.24
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/		9504	184	135	92	153	333	899	7708		6.38	6.37
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	89	14827	52	218	195	554	546	1345	11917		6.32	6.33
NOT HISPANIC OR LATINO	112	5681	203		365	241	384	1387	3101		5.81	6.18
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)		396						293	103		5.81	5.40
ETHNICITY NOT AVAILABLE 6/		5388	132			168	289	820	3979		6.22	6.35
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	112	5339	203		365	241	339	1327	2864		5.78	6.17
OTHERS, INCLUDING HISPANIC	89	15850	52	218	195	554	591	1778	12462		6.31	6.35
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN		2304					153	153	148	1850	6.60	6.31
50-79% OF MSA/MD MEDIAN	112	10510	142		83	237	485	896	8667		6.42	6.39
80-99% OF MSA/MD MEDIAN		5384					175	314	1061	3834	6.12	6.24
100-119% OF MSA/MD MEDIAN	89	2985		135	376			156	773	1545	5.68	6.05
120% OR MORE OF MSA/MD MEDIAN		5109	245	83	101	398	111	967	3204		5.86	6.20
INCOME NOT AVAILABLE 6/												
<b>GENDER 19/</b>												
MALE	89	15999	255	218	276	290	754	1917	12289		6.28	6.28
FEMALE	112	3079			115	201	60	442	2261		6.23	6.37
JOINT (MALE/FEMALE)		6376			169	339	405	1486	3977		6.00	6.24
GENDER NOT AVAILABLE 6/		838	132			133			573		5.65	6.32
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	89	19159	387	218	560	681	943	3115	13255		6.12	6.32
50-79% MINORITY	112	6001				201	276	730	4794		6.39	6.29
80-100% MINORITY		1132				81			1051		6.16	6.18
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME												
MODERATE INCOME		1962					74	144	205	1539	6.25	6.17
MIDDLE INCOME	112	14106	222	83	299	484	791	1897	10330		6.18	6.25
UPPER INCOME	89	9679	165	135	261	324	284	1743	6767		6.19	6.42

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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	2161	53	1146	13	114	80	222
FHA	1066		117		1	2	
VA	235		72				
FSA/RHS	4		1				
LOANS ORIGINATED							
CONVENTIONAL	1803	40	582	3	53	32	100
FHA	868		42		1	1	
VA	179		30				
FSA/RHS	2						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	61	2	59	1	4	3	12
FHA	26		4			1	
VA	4		4				
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	127	8	296	7	45	39	104
FHA	78		27				
VA	28		15				
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	152	3	165	2	11	5	3
FHA	86		31				
VA	21		15				
FSA/RHS	2						
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	18		44		1	1	3
FHA	8		13				
VA	3		8				
FSA/RHS			1				

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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	463	7	NA	NA	NA	NA	NA
FHA	109		NA	NA	NA	NA	NA
VA	17		NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	1476	7	489		15	1	
FHA	830		39		1		
VA	167		29				
FSA/RHS	2						

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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	977		28		1		8
FHA	88		8				
VA	1						
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	392		4				1
FHA	18		1				
VA	1						
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	242		7				
FHA	9						
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	334		10				7
FHA	42		4				
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	3		4		1		
FHA	16		2				
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	6		3				
FHA	3		1				
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	1		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	3			2			
FHA	16			1			
VA	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		2				
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	6		2				
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	3						
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	2						
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL	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
<b>BORROWER CHARACTERISTICS</b>						
<b>RACE 5/</b>						
AMERICAN INDIAN/ALASKA NATIVE	1	211	NA	NA	NA	NA
ASIAN	7	1457	NA	NA	NA	NA
BLACK OR AFRICAN AMERICAN	3	872	NA	NA	NA	NA
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	253	NA	NA	NA	NA
WHITE	435	111899	NA	NA	NA	NA
2 OR MORE MINORITY RACES			NA	NA	NA	NA
JOINT (WHITE/MINORITY RACE)	1	185	NA	NA	NA	NA
RACE NOT AVAILABLE 6/	15	3300	NA	NA	NA	NA
<b>ETHNICITY 7/</b>						
HISPANIC OR LATINO	32	8878	NA	NA	NA	NA
NOT HISPANIC OR LATINO	405	102477	NA	NA	NA	NA
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	9	2829	NA	NA	NA	NA
ETHNICITY NOT AVAILABLE 6/	17	3993	NA	NA	NA	NA
<b>MINORITY STATUS 8/</b>						
WHITE NON-HISPANIC	393	99852	NA	NA	NA	NA
OTHERS, INCLUDING HISPANIC	54	14685	NA	NA	NA	NA
<b>INCOME 9/</b>						
LESS THAN 50% OF MSA/MD MEDIAN	11	1343	NA	NA	NA	NA
50-79% OF MSA/MD MEDIAN	34	5539	NA	NA	NA	NA
80-99% OF MSA/MD MEDIAN	38	6835	NA	NA	NA	NA
100-119% OF MSA/MD MEDIAN	38	7770	NA	NA	NA	NA
120% OR MORE OF MSA/MD MEDIAN	342	96690	NA	NA	NA	NA
INCOME NOT AVAILABLE 6/			NA	NA	NA	NA
<b>GENDER 19/</b>						
MALE	184	47539	NA	NA	NA	NA
FEMALE	70	14753	NA	NA	NA	NA
JOINT (MALE/FEMALE)	197	53122	NA	NA	NA	NA
GENDER NOT AVAILABLE 6/	12	2763	NA	NA	NA	NA
<b>CENSUS TRACT CHARACTERISTICS 10/</b>						
<b>RACIAL/ETHNIC COMPOSITION 11/</b>						
LESS THAN 10% MINORITY			NA	NA	NA	NA
10-19% MINORITY	42	10737	NA	NA	NA	NA
20-49% MINORITY	392	102506	NA	NA	NA	NA
50-79% MINORITY	18	3187	NA	NA	NA	NA
80-100% MINORITY	11	1747	NA	NA	NA	NA
<b>INCOME CHARACTERISTICS 12/ 13/</b>						
LOW INCOME	1	150	NA	NA	NA	NA
MODERATE INCOME	15	2490	NA	NA	NA	NA
MIDDLE INCOME	178	38140	NA	NA	NA	NA
UPPER INCOME	269	77397	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/	1593	37	549	2	49	27	NA
PRICING REPORTED	41	3	11		1	5	NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.12	3.92	2.37		2.04	4.21	NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.89	3.80	2.27		2.04	3.81	NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN	1634	40	560	2	50	32	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	2		2				NA
PRICING REPORTED	357		1				NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	6.44		5.98				NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	6.38		5.98				NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN	359		3				NA