

TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XX

SECTION 1 -- PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	LOANS ON 1-TO-4 FAMILY AND MANUFACTURED HOME DWELLINGS								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 AND D			
	HOME PURCHASE LOANS				REFINANCINGS	HOME IMPROVEMENT LOANS		E				F	G	
	FHA, FSA/RHS & VA		CONVENTIONAL			NUMBER	AMOUNTS (\$000'S)							NUMBER
	A	B	C	D	NUMBER			AMOUNTS (\$000'S)				NUMBER	AMOUNTS (\$000'S)	
GA/HENRY /0703.00														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/DOUGLAS /0801.00														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/CHEROKEE /0901.00														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/NEWTON /1001.00														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/FAYETTE /SMALL														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

TABLE 3: LOANS SOLD, BY CHARACTERISTICS OF BORROWER AND OF CENSUS TRACT
IN WHICH PROPERTY IS LOCATED AND BY TYPE OF PURCHASER, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XX

BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITY-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	#	\$000'S	#	\$000'S	#	\$000'S	#	\$000'S	#	\$000'S	#	\$000'S	#	\$000'S	#	\$000'S	#	\$000'S
Borrower Characteristics																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
ASIAN	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
BLACK OR AFRICAN AMERICAN	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
NAT HAWAIIAN/OTHER PACIFIC ISLND	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
WHITE-HISPANIC OR LATINO 6/	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
WHITE-NOT HISPANIC OR LATINO 7/	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
2 OR MORE MINORITY RACES 8/	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
RACE NOT AVAILABLE 10/	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
ETHNICITY 11/																		
HISPANIC OR LATINO	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
NOT HISPANIC OR LATINO	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO 12/	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
ETHNICITY NOT AVAILABLE 10/	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
TOTAL MINORITY 13/																		
INCOME 14/																		
LESS THAN 50% OF MSA/MD MEDIAN	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
50-79% OF MSA/MD MEDIAN	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
80-99% OF MSA/MD MEDIAN	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
100-119% OF MSA/MD MEDIAN	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
120% OR MORE OF MSA/MD MEDIAN	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
INCOME NOT AVAILABLE 10/	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
CENSUS TRACT CHARACTERISTICS 15/																		
RACIAL/ETHNIC COMPOSITION 16/																		
LESS THAN 10% MINORITY	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
10-19% MINORITY	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
20-49% MINORITY	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
50-79% MINORITY	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
80-100% MINORITY	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
INCOME 17/																		
LOW INCOME	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
MODERATE INCOME	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
MIDDLE INCOME	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
UPPER INCOME	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999	99999	99999999
TOTAL 18/																		

PROPOSE TO DELETE TABLES 6-1, 6-2, 6-3, 6-4, 6-5, AND 6-6.

TABLE 7-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXX

TYPE OF CENSUS TRACT 15/	APPLICATIONS RECEIVED 21/		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 16/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

INCOME CHARACTERISTICS 17/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

INCOME AND RACIAL/ETHNIC COMP 16/,17/												
LOW INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

SMALL COUNTY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

ALL OTHER TRACTS 22/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXX

TYPE OF CENSUS TRACT 15/	APPLICATIONS RECEIVED 21/		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 16/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

INCOME CHARACTERISTICS 17/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

INCOME AND RACIAL/ETHNIC COMP 16/,17/												
LOW INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATED INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

SMALL COUNTY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

ALL OTHER TRACTS 22/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXX

TYPE OF CENSUS TRACT 15/	APPLICATIONS RECEIVED 21/		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 16/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

INCOME CHARACTERISTICS 17/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

INCOME AND RACIAL/ETHNIC COMP 16/,17/												
LOW INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

SMALL COUNTY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

ALL OTHER TRACTS 22/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING
 LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXX

TYPE OF CENSUS TRACT 15/	APPLICATIONS RECEIVED 21/		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 16/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

INCOME CHARACTERISTICS 17/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

INCOME AND RACIAL/ETHNIC COMP 16/,17/												
LOW INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

SMALL COUNTY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

ALL OTHER TRACTS 22/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

TABLE 8-1: REASONS FOR DENIAL OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS,
 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER, AND INCOME OF APPLICANT, 2004

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXX

APPLICANT CHARACTERISTICS	DEBT-TO-INCOME RATIO		EMPLOYMENT HISTORY		CREDIT HISTORY		COLLATERAL		INSUFFICIENT CASH		UNVERIFIABLE INFORMATION		CREDIT APPLICATION INCOMPLETE		MORTGAGE INSURANCE DENIED		OTHER		TOTAL 23/		
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	

RACE 5/																					
AMERICAN IND/ALASKA NATIVE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
ASIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
BLACK OR AFRICAN AMERICAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
NATIVE HAWAIIAN/PACIFIC ISL	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
WHITE-HISPANIC/LATINO 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
WHITE-NOT HISPANIC/LATINO 7/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
2 OR MORE MINORITY RACES 8/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
JOINT (WHITE/MINORITY RACE) 9/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
RACE NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999

ETHNICITY 11/																					
HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
NOT HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
ETHNICITY NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999

TOTAL MINORITY 13/																					

GENDER																					
MALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
FEMALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
JOINT (MALE/FEMALE) 20/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
GENDER NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999

INCOME 14/																					
LESS THAN 50% OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
50-79% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
80-99% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
100-119% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
120% OR MORE OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999
INCOME NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999

TABLE 8-3: REASONS FOR DENIAL OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER, AND INCOME OF APPLICANT, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXX

APPLICANT CHARACTERISTICS	DEBT-TO-INCOME RATIO		EMPLOYMENT HISTORY		CREDIT HISTORY		COLLATERAL		INSUFFICIENT CASH		UNVERIFIABLE INFORMATION		CREDIT APPLICATION INCOMPLETE		MORTGAGE INSURANCE DENIED		OTHER		TOTAL 23/	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%

RACE 5/																				
AMERICAN IND/ALASKA NATIVE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ASIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
BLACK OR AFRICAN AMERICAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NATIVE HAWAIIAN/PACIFIC ISL	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE-HISPANIC/LATINO 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE-NOT HISPANIC/LATINO 7/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
2 OR MORE MINORITY RACES 8/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (WHITE/ MINORITY RACE) 9/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
RACE NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999

ETHNICITY 11/																				
HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NOT HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ETHNICITY NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999

TOTAL MINORITY 13/																				

GENDER																				
MALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
FEMALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (MALE/FEMALE) 20/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
GENDER NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999

INCOME 14/																				
LESS THAN 50% OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
50-79% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
80-99% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
100-119% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
120% OR MORE OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
INCOME NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999

TABLE 8-7: REASONS FOR DENIAL OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER, AND INCOME OF APPLICANT, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

APPLICANT CHARACTERISTICS	DEBT-TO-INCOME RATIO		EMPLOYMENT HISTORY		CREDIT HISTORY		COLLATERAL		INSUFFICIENT CASH		UNVERIFIABLE INFORMATION		CREDIT APPLICATION INCOMPLETE		MORTGAGE INSURANCE DENIED		OTHER		TOTAL 23/	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%

RACE 5/																				
AMERICAN IND/ALASKA NATIVE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ASIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
BLACK OR AFRICAN AMERICAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NATIVE HAWAIIAN/PACIFIC ISL	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE-HISPANIC/LATINO 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE-NOT HISPANIC/LATINO 7/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
2 OR MORE MINORITY RACES 8/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (WHITE/ MINORITY RACE) 9/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
RACE NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999

ETHNICITY 11/																				
HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NOT HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ETHNICITY NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999

TOTAL MINORITY 13/																				

GENDER																				
MALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
FEMALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (MALE/FEMALE) 20/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
GENDER NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999

INCOME 14/																				
LESS THAN 50% OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
50-79% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
80-99% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
100-119% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
120% OR MORE OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
INCOME NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999

TABLE 11-1: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, FIRST LIEN,
 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING, BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXX

BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY 27/								
			3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN	MEDIAN	
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
ETHNICITY 11/											
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
ETHNICITY NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
TOTAL MINORITY 13/											
99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
INCOME 14/											
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
INCOME NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
GENDER											
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
JOINT (MALE/FEMALE) 20/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
CENSUS TRACT CHARACTERISTICS 15/											
RACIAL/ETHNIC COMPOSITION 16/											
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
INCOME CHARACTERISTICS 17/											
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99

TABLE 11-2: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, JUNIOR LIEN,
1- TO 4-FAMILY OWNER-OCCUPIED DWELLING, BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY 27/								
			5 - 5.99	6 - 6.99	7 - 7.99	8 - 8.99	9 - 9.99	10 OR MORE	MEAN	MEDIAN	
Borrower Characteristics											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
ETHNICITY 11/											
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
ETHNICITY NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
TOTAL MINORITY 13/											
99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
INCOME 14/											
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
INCOME NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
GENDER											
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
JOINT (MALE/FEMALE) 20/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
Census Tract Characteristics 15/											
RACIAL/ETHNIC COMPOSITION 16/											
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
INCOME CHARACTERISTICS 17/											
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99

TABLE 11-3: PRICING INFORMATION FOR CONVENTIONAL REFINANCING LOANS, FIRST LIEN,
 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING, BY BORROWER OR CENSUS TRACT CHARACTERISTICS

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		MSA/MD: 99999 - XX											
BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY 27/							8 OR MORE	MEAN	MEDIAN	HOEPA LOANS 28/
			3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99						
Borrower Characteristics													
RACE 5/													
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
ETHNICITY 11/													
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
ETHNICITY NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
TOTAL MINORITY 13/													
99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
INCOME 14/													
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
INCOME NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
GENDER													
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
JOINT (MALE/FEMALE) 20/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
Census Tract Characteristics 15/													
RACIAL/ETHNIC COMPOSITION 16/													
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
INCOME CHARACTERISTICS 17/													
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	

TABLE 11-4: PRICING INFORMATION FOR CONVENTIONAL REFINANCING LOANS, JUNIOR LIEN,
1- TO 4-FAMILY OWNER-OCCUPIED DWELLING, BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XX

BORROWER OR CENSUS TRACT CHARACTERISTICS	PERCENTAGE POINTS ABOVE TREASURY 27/										HOEPA LOANS 28/	
	NO REPORTED PRICING DATA	REPORTED PRICING DATA								MEAN		MEDIAN
			5 - 5.99	6 - 6.99	7 - 7.99	8 - 8.99	9 - 9.99	10 OR MORE				
Borrower Characteristics												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ETHNICITY NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
TOTAL MINORITY 13/												
99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME 14/												
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
GENDER												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (MALE/FEMALE) 20/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
Census Tract Characteristics 15/												
RACIAL/ETHNIC COMPOSITION 16/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME CHARACTERISTICS 17/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999

TABLE 11-5: PRICING INFORMATION FOR CONVENTIONAL HOME IMPROVEMENT LOANS, FIRST LIEN,
 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING, BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		MSA/MD: 99999 - XX											
BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY 27/							8 OR MORE	MEAN	MEDIAN	HOEPA LOANS 28/
			3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99						
Borrower Characteristics													
RACE 5/													
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
ETHNICITY 11/													
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
ETHNICITY NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
TOTAL MINORITY 13/													
99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
INCOME 14/													
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
INCOME NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
GENDER													
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
JOINT (MALE/FEMALE) 20/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
Census Tract Characteristics 15/													
RACIAL/ETHNIC COMPOSITION 16/													
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
INCOME CHARACTERISTICS 17/													
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999	

TABLE 11-6: PRICING INFORMATION FOR CONVENTIONAL HOME IMPROVEMENT LOANS, JUNIOR LIEN,
1- TO 4-FAMILY OWNER-OCCUPIED DWELLING, BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2004

INSTITUTION: XXXXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY 27/								HOEPA LOANS 28/	
			5 - 5.99	6 - 6.99	7 - 7.99	8 - 8.99	9 - 9.99	10 OR MORE	MEAN	MEDIAN		
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ETHNICITY NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
TOTAL MINORITY 13/												
99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME 14/												
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
GENDER												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (MALE/FEMALE) 20/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
CENSUS TRACT CHARACTERISTICS 15/												
RACIAL/ETHNIC COMPOSITION 16/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME CHARACTERISTICS 17/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999

TABLE 12: DISPOSITION OF APPLICATIONS AND PRICING INFORMATION FOR CONVENTIONAL MANUFACTURED HOME-PURCHASE LOANS,
 FIRST LIEN, OWNER OCCUPIED DWELLING, BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2004

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XX

BORROWER OR CENSUS TRACT CHARACTERISTICS	APPS. RECEIVED 21/	LOANS ORIGINATED	APPS. APPROVED BUT NOT ACCEPTED	APPS. DENIED	APPS. WITHDRAWN	FILE CLOSED FOR INCOMPLETE-NESS	NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY 27/	
									MEAN	MEDIAN
Borrower Characteristics										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
Ethnicity 11/										
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
ETHNICITY NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
TOTAL MINORITY 13/										
	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
Income 14/										
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
INCOME NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
Gender										
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
JOINT (MALE/FEMALE) 20/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
Census Tract Characteristics 15/										
Racial/Ethnic Composition 16/										
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
Income Characteristics 17/										
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

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							
INCIDENCE OF PRICING							
NO PRICING REPORTED	999999999	999999999	999999999	999999999	999999999	999999999	NA
PRICING REPORTED	999999999	999999999	999999999	999999999	999999999	999999999	NA
MEAN (POINTS ABOVE TREASURY) 27/	99.99	99.99	99.99	99.99	99.99	99.99	NA
MEDIAN (POINTS ABOVE TREASURY) 27/	99.99	99.99	99.99	99.99	99.99	99.99	NA
HOEPA STATUS							
HOEPA LOAN 28/	NA	NA	999999999	999999999	999999999	999999999	NA
NOT HOEPA LOAN	NA	NA	999999999	999999999	999999999	999999999	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED	999999999	999999999	999999999	999999999	999999999	999999999	NA
PRICING REPORTED	999999999	999999999	999999999	999999999	999999999	999999999	NA
MEAN (POINTS ABOVE TREASURY) 27/	99.99	99.99	99.99	99.99	99.99	99.99	NA
MEDIAN (POINTS ABOVE TREASURY) 27/	99.99	99.99	99.99	99.99	99.99	99.99	NA
HOEPA STATUS							
HOEPA LOAN 28/	NA	NA	999999999	999999999	999999999	999999999	NA
NOT HOEPA LOAN	NA	NA	999999999	999999999	999999999	999999999	NA

HOME MORTGAGE DISCLOSURE ACT DISCLOSURE STATEMENT
EXPLANATION OF NOTES

THE NOTES FOR TABLES 1-8 REFER TO BOTH THE DISCLOSURE STATEMENTS OF INDIVIDUAL FINANCIAL INSTITUTIONS AND THE AGGREGATE TABLES FOR ALL FINANCIAL INSTITUTIONS IN AN MSA/MD. THE NOTES FOR TABLE 9 AND 10 REFER TO AGGREGATE TABLES ONLY. FOR CATEGORIZATION INTO GROUPS, PERCENTAGES ARE NOT ROUNDED. IF THERE ARE NO DATA REPORTED FOR A PARTICULAR TABLE, THAT TABLE WILL NOT BE REPORTED.

1. ALL CENSUS TRACT AND COUNTY DEFINITIONS AND POPULATION COUNTS ARE BASED ON THE 2000 CENSUS OF POPULATION AND HOUSING.
2. THE "INVALID GEOGRAPHIC IDENTIFIERS" ROW CONTAINS DATA FOR WHICH FINANCIAL INSTITUTIONS REPORTED STATE OR COUNTY CODES OR CENSUS TRACT NUMBERS THAT DID NOT CONFORM WITH 2000 CENSUS DEFINITIONS, OR FOR WHICH FINANCIAL INSTITUTIONS DID NOT REPORT THIS INFORMATION. THE ROW FOR "INVALID MSA/MD NUMBERS" CONTAINS DATA FOR WHICH FINANCIAL INSTITUTIONS REPORTED INVALID MSA/MD NUMBERS ACCORDING TO MSA/MD BOUNDARIES AS DEFINED BY THE U.S. OFFICE OF MANAGEMENT AND BUDGET.
3. INCLUDES DATA ON LOANS IN THIS MSA/MD FROM INSTITUTIONS WITH A HOME OR BRANCH OFFICE IN THIS MSA/MD, AND FROM CERTAIN INSTITUTIONS WITHOUT SUCH AN OFFICE.
4. IN AGGREGATE TABLE 1, PERCENTAGE MINORITY POPULATION ("%MIN POP") MEANS THE PERCENTAGE OF THE TOTAL POPULATION IN A PARTICULAR CENSUS TRACT CONSISTING OF THOSE OF NON-WHITE RACES, AND WHITES OF HISPANIC OR LATINO ORIGIN. PERCENTAGES ARE ROUNDED TO THE NEAREST FULL PERCENTAGE POINT.
5. IF APPLICANT SELECTS WHITE AND ONE MINORITY RACE AND THERE IS NO CO-APPLICANT, THEN APPLICANT IS CATEGORIZED BY THE MINORITY RACE. IF TWO APPLICANTS FROM DIFFERENT MINORITY GROUPS ARE REPORTED, THEY ARE GROUPED BY THE RACE OF THE FIRST PERSON LISTED ON THE APPLICATION.
6. THE APPLICANT REPORTED RACE AS WHITE AND ETHNICITY AS HISPANIC OR LATINO.
7. THE APPLICANT REPORTED RACE AS WHITE AND ETHNICITY AS NOT HISPANIC OR LATINO.
8. TWO OR MORE MINORITY RACES" MEANS THE APPLICANT REPORTED TWO OR MORE NON-WHITE RACIAL DESIGNATIONS.
9. "JOINT" MEANS WHITE AND MINORITY GROUP APPLICANT/CO-APPLICANT IN ANY ORDER.
10. "NOT AVAILABLE" INCLUDES SITUATIONS WHERE DATA WERE NOT REQUIRED TO BE COLLECTED OR WERE OTHERWISE NOT REPORTED.
11. IF TWO APPLICANTS REPORT DIFFERENT ETHNICITIES, THEY ARE GROUPED BY THE ETHNICITY OF THE FIRST PERSON LISTED ON THE APPLICATION.
12. "JOINT" MEANS HISPANIC OR LATINO AND NON-HISPANIC OR LATINO APPLICANT/CO-APPLICANT IN ANY ORDER.
13. "TOTAL MINORITY" IS A COMPOSITE CATEGORY CONSISTING OF APPLICANTS OF NON-WHITE RACE OR, HISPANIC OR LATINO ORIGIN (INCLUDES SITUATIONS WHERE ETHNICITY WAS REPORTED AS HISPANIC OR LATINO AND RACE WAS NOT AVAILABLE).
14. APPLICANTS ARE CATEGORIZED BY THE RATIO OF THEIR REPORTED INCOME TO THE MEDIAN FAMILY INCOME OF THE MSA/MD. THE MEDIAN FAMILY INCOME OF THE MSA/MD IS BASED ON ESTIMATES DEVELOPED BY THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD), WHICH ARE UPDATED ANNUALLY. THE FIGURE FOR THE MSA/MD IS THE HUD ESTIMATE FOR THE FISCAL YEAR THAT CORRESPONDS TO THE YEAR FOR WHICH THE LOAN/APPLICATION DATA ARE REPORTED.
15. THE TYPE OF CENSUS TRACT IS BASED ON DEMOGRAPHIC INFORMATION FROM THE 2000 CENSUS OF POPULATION AND HOUSING. IT IS NOT BASED ON REPORTED APPLICANT CHARACTERISTICS.
16. "MINORITY" MEANS ALL NON-WHITE RACES AND WHITES OF HISPANIC OR LATINO ORIGIN.

17. THE LOW-INCOME CATEGORY CONSISTS OF CENSUS TRACTS WHERE THE MEDIAN FAMILY INCOME IS LESS THAN 50 PERCENT OF THE MEDIAN MSA/MD INCOME, BASED ON THE 2000 CENSUS OF POPULATION AND HOUSING. THE MODERATE-INCOME CATEGORY CONSISTS OF CENSUS TRACTS WHERE THE MEDIAN FAMILY INCOME IS AT LEAST 50 PERCENT AND LESS THAN 80 PERCENT OF THE MEDIAN MSA/MD INCOME. THE MIDDLE-INCOME CATEGORY CONSISTS OF CENSUS TRACTS WHERE THE MEDIAN FAMILY INCOME IS AT LEAST 80 PERCENT AND LESS THAN 120 PERCENT OF THE MEDIAN MSA/MD INCOME. THE UPPER-INCOME CATEGORY CONSISTS OF CENSUS TRACT WHERE THE MEDIAN FAMILY INCOME IS 120 PERCENT OR MORE OF THE MEDIAN MSA/MD INCOME.
18. IN TABLE 3, THE TOTAL LOAN NUMBER AND DOLLAR AMOUNT FOR EACH TYPE OF PURCHASER MAY INCLUDE THOSE LOANS WHERE INFORMATION CONCERNING THE APPLICANT OR THE CENSUS TRACT CHARACTERISTICS WAS NOT AVAILABLE.
19. "TOTAL" INCLUDES BOTH THOSE CASES WHERE GENDER WAS REPORTED AND THOSE WHERE THIS INFORMATION WAS NOT AVAILABLE.
20. "JOINT" MEANS APPLICANT/CO-APPLICANT OF THE OPPOSITE GENDER IN ANY ORDER.
21. "APPLICATIONS RECEIVED" EQUALS THE TOTAL NUMBER OF LOANS ORIGINATED, APPLICATIONS APPROVED BUT NOT ACCEPTED, APPLICATIONS DENIED AND WITHDRAWN, AND FILES CLOSED FOR INCOMPLETENESS, AND EXCLUDES LOANS PURCHASED, PREAPPROVAL REQUESTS DENIED, AND PREAPPROVAL REQUESTS APPROVED BUT NOT ACCEPTED.
22. INCLUDES CENSUS TRACTS WITH NO REPORTED INCOME.
23. INSTITUTIONS ARE NOT REQUIRED TO REPORT REASONS FOR LOAN DENIALS. "TOTAL" INCLUDES CASES WHERE MULTIPLE REASONS WERE REPORTED.
24. CENSUS TRACTS ARE GROUPED ACCORDING TO MEDIAN AGE. BECAUSE THE CENSUS DATA ON HOUSING STOCK AGE ARE CATEGORIZED IN INTERVALS OF SEVERAL YEARS, THE MEDIAN HOUSING STOCK AGE FOR A CENSUS TRACT IS DETERMINED BY CALCULATING THE MID-POINT OF THE INTERVAL IN WHICH THE MEDIAN UNIT FALLS. THE TRACTS ARE GROUPED IN THIS TABLE BY THE TIME PERIOD IN WHICH THE MEDIAN UNIT WAS BUILT.
25. FOR MSA/MDS WITH MORE THAN ONE CITY NAME, MULTIPLE PRINCIPAL CITIES ARE INCLUDED.
26. "MSA/MD LESS PRINCIPAL CITY" INCLUDES ALL CENSUS TRACTS OUTSIDE THE PRINCIPAL CITY (OR CITIES) BUT WITHIN THE MSA/MD.
27. THE ANNUAL PERCENTAGE RATE THRESHOLD FOR REPORTING PRICING INFORMATION IS 3 PERCENTAGE POINTS ABOVE THE APPLICABLE TREASURY YIELD FOR FIRST-LIEN LOANS OR 5 PERCENTAGE POINTS ABOVE THE APPLICABLE TREASURY YIELD FOR JUNIOR-LIEN LOANS.
28. LOANS COVERED BY THE HOME OWNERSHIP AND EQUITY PROTECTION ACT OF 1994 (HOEPA).
29. THE "TRACT UNKNOWN" ROW CONTAINS DATA FOR WHICH FINANCIAL INSTITUTIONS REPORTED TRACT NUMBERS THAT DID NOT CONFORM WITH 2000 CENSUS DEFINITIONS, OR FOR WHICH FINANCIAL INSTITUTIONS DID NOT REPORT THIS INFORMATION.
30. THE "COUNTY UNKNOWN" ROW CONTAINS DATA FOR WHICH FINANCIAL INSTITUTIONS REPORTED STATE AND COUNTY CODE COMBINATIONS THAT DID NOT CONFORM WITH 2000 CENSUS DEFINITIONS, OR FOR WHICH FINANCIAL INSTITUTIONS DID NOT REPORT THE COUNTY.
31. "TOTAL APPLICATIONS" EQUAL THE TOTAL NUMBER OF LOANS ORIGINATED, APPLICATIONS APPROVED BUT NOT ACCEPTED, APPLICATIONS DENIED AND WITHDRAWN, AND FILES CLOSED FOR INCOMPLETENESS. FOR SUMMARY TABLES AT THE INSTITUTION LEVEL, "TOTAL APPLICATIONS" ALSO INCLUDE PREAPPROVAL REQUESTS DENIED, AND PREAPPROVAL REQUESTS APPROVED BUT NOT ACCEPTED.