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

 	 I	LOANS O	N 1-TO-4 F.	AMILY AND	 MANUFACTUR	ED HOME DW	 ELLINGS		 I		 I		 I	
		HOME PURC	HASE LOANS		 		 I		DWELL	NS ON INGS FOR	FROM C	ANT LOANS OLUMNS	MANUFACT	NS ON URED HOME
•		/RHS & VA		 NTIONAL	REFINA 	NCINGS	•	PROVEMENT OANS	5 OR MORE 	FAMILIES	A, B, -	C AND D	DWELLIN COLUMNS A	GS FROM .,B,C AND D
AND DISPOSITION OF APPLICATION 1/	 	Α.	 	В	 	С	 	D	 	E	 	F	 	G
(STATE/COUNTY/TRACT NUMBER)		(\$000'S)	İ	(\$000'S)	İ	(\$000'S)	İ	AMOUNTS (\$000'S)	İ	(\$000'S)	İ	AMOUNTS (\$000'S)	İ	AMOUNTS (\$000'S)
GA/HENRY /0703.00		 	 	 	 !		 		 	 	 !		 	
APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999	 99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999
GA/DOUGLAS /0801.00	 	 	 	 	 	 	 	 	 	 	 	 	 	
APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	 99999999 9999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999
GA/CHEROKEE /0901.00		 	 	 	 		 		 	 	 		 	
APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999
GA/NEWTON /1001.00		 	 	 	 		 		 	 	 		 	
APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999
GA/FAYETTE /SMALL		 	 	 	 		 		 	 	 		 	
APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999

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

	1	LOANS O	N 1-TO-4 F	AMILY AND	MANUFACTUR	ED HOME DW	ELLINGS		103	NS ON	 NONOCCIID	ANT LOANS		NS ON
		HOME PURC	HASE LOANS		 I		 I			INGS FOR	FROM C		•	URED HOME
	İ				REFINA	NCINGS	HOME IM	PROVEMENT	5 OR MORE	FAMILIES	A, B,	C AND D	DWELLIN	GS FROM
DISPOSITION OF APPLICATIONS	FHA, FSA	/RHS & VA	CONVE	NTIONAL	1		l L	OANS	!		ļ		COLUMNS A	,B,C AND I
	!	A	!	В	!	С	! -	D	! ! :	E	! !	F	!	G
		AMOUNTS	 NUMBER	AMOUNTS	 NUMBER	AMOUNTS	 NUMBER	AMOUNTS	 NUMBER	AMOUNTS	 NUMBER	AMOUNTS	 NUMBER	AMOUNTS
	İ	(\$000'S)	İ	(\$000'S)	•	(\$000'S)	•	(\$000'S)	•	(\$000'S)	•	(\$000'S)	•	(\$000'S)
4SA/MD TOTAL	! !		 	 	 !	 	 :	 	 !	 	 :	 	 !	!
LOANS ORIGINATED	I 199999999	I 199999999	। । 99999999	। । 9999999	I 199999999	। । 9999999	l 199999999	l 199999999	। । 9999999	। । 9999999	। । 9999999	। । 9999999	I 199999999	l 199999999
APPLICAT'N APPROVED, NOT ACCEPTED	199999999	199999999	199999999	199999999	199999999	99999999	99999999	199999999	99999999	199999999	99999999	99999999	199999999	99999999
APPLICATIONS DENIED	199999999	199999999	99999999	99999999	199999999	99999999	99999999	199999999	99999999	99999999	199999999	9999999	199999999	199999999
APPLICATIONS WITHDRAWN	199999999	199999999	199999999	199999999	199999999	99999999	99999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999
FILES CLOSED FOR INCOMPLETENESS	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999	99999999	199999999	199999999	99999999
INVALID GEOGRAPHIC IDENTIFIERS 2/	 		 	 	 		 		 		 		 	
	1	I	1	I	I	1	l	I	I	I	I	1	I	1
	•			•		•		199999999			•	•		•
APPLICAT'N APPROVED, NOT ACCEPTED		•	•	•		•		199999999		•		•		
		•	•	•		•		199999999		•		•		
		•	•	•		199999999		199999999		•		•		

SECTION 2 -- PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

1	1	1	1	1	1	1	1	1	1	I	1	1	1	1
1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
LOANS ORIGINATED	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
APPLICATIONS DENIED	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
APPLICATIONS WITHDRAWN	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
FILES CLOSED FOR INCOMPLETENESS	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
	-													
INVALID MSA/MD NUMBER 2/	1	1	1	1	1	1	1	1	1	I	1	1	1	1
1	1	1	1	1	1	1	1	1	1	I	1	1	1	1
LOANS ORIGINATED	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
APPLICATIONS DENIED	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
APPLICATIONS WITHDRAWN	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
FILES CLOSED FOR INCOMPLETENESS	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999

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ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

1	1	LOANS ON 1	L-TO-4 FAI	MILY AND N	IANUFACTU	RED HOME I	OWELLINGS	ı			I		I		1 1	1
1									LOAI	NS ON	NONOCCUP	ANT LOANS	LOAN	S ON	%	MEDIAN
1	1	HOME PURCE	HASE LOANS	3			l	I	DWELLING	S FOR 5	FROM C	OLUMNS	MANUFACT	URED HOME	MIN	INCOME
I					REFINA	NCINGS	HOME IM	PROVEMENT	OR MORE	FAMILIES	A, B, 0	C AND D	DWELLI	NGS FROM	POP	AS PCT
CENSUS TRACT OR COUNTY NAME	FHA, FSA,	/RHS & VA	CONVE	NTIONAL			LO	ANS			I		COLUM	NS A,B,C	4/	OF
AND DISPOSITION OF APPLICATION 1/	1	I					l	ı			I		AN	D D	1 1	MSA/MD
1	2	A I	1	3	(C	ļ I)		E	1	F	l ·	G	1 1	MEDIAN
1															1 1	
(STATE/COUNTY/TRACT NUMBER)	NUMBER	AMOUNTS	NUMBER	AMOUNTS	NUMBER	AMOUNTS	NUMBER	AMOUNTS	NUMBER	AMOUNTS	NUMBER	AMOUNTS	I	I	1 1	. 1
1	1	(\$000'S)		(\$000'S)		(\$000'S)	l	(\$000'S)		(\$000'S)	I	(\$000'S)	l	I	1 1	
																,
GA/HENRY /0703.00	1	l 1				1	l	l I			I	I	l	I	999	999
1	I	 				1	l	l I			I	I	l	I	1 1	. 1
LOANS ORIGINATED	199999999	99999999	99999999	99999999	9999999	199999999	99999999	99999999	9999999	99999999	199999999	199999999	199999999	199999999	1 1	. 1
APPLICAT'N APPROVED, NOT ACCEPTED	199999999	99999999	99999999	99999999	9999999	199999999	99999999	99999999	9999999	99999999	199999999	199999999	199999999	199999999	1 1	. 1
APPLICATIONS DENIED	199999999	99999999	9999999	99999999	9999999	199999999	99999999	99999999	9999999	99999999	199999999	199999999	199999999	199999999	1 1	. 1
APPLICATIONS WITHDRAWN	199999999	99999999	99999999	99999999	9999999	199999999	99999999	99999999	9999999	99999999	199999999	199999999	99999999	199999999	1 1	, I
FILES CLOSED FOR INCOMPLETENESS	199999999	99999999	99999999	99999999	9999999	199999999	99999999	99999999	9999999	99999999	199999999	199999999	199999999	199999999	1 1	, I
																,

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

 	 	LOANS C	N 1-TO-4 F	'AMILY AND	MANUFACTUR	RED HOME DW	ELLINGS		 	NS ON	 NONOCCIID	ANT LOANS	 	ns on
		HOME PURC	HASE LOANS	;		NCINGS			DWELL	INGS FOR	FROM C	OLUMNS	MANUFACT	URED HOME
CENSUS TRACT	FHA,]	'SA/RHS & VA	CONVE	NTIONAL	REFINA	INCINGS	•	PROVEMENT OANS	5 OR MORE -	FAMILIES	A, B, -	C AND D	DWELLING COLUMNS A	.,B,C AND D
OR COUNTY NAME 1/		A	<u> </u>	В	!	С		D	! !	E	 	F	! !	G I
 (STATE/COUNTY/TRACT NUMBER) 	 NUMBI 	R AMOUNTS (\$000'S)		AMOUNTS (\$000'S)	•	AMOUNTS (\$000'S)	•	AMOUNTS (\$000'S)	•	AMOUNTS (\$000'S)	•	AMOUNTS (\$000'S)		AMOUNTS (\$000'S)
GA/HENRY /0703.	 00 9999999	9 99999999	199999999	 99999999	199999999	 99999999	199999999	199999999	 99999999	199999999	 99999999	 99999999	 99999999	199999999
GA/DOUGLAS /0801.	 00 9999999	9 99999999	199999999				•			•				199999999
GA/CHEROKEE /0901.	00 999999	9 99999999		99999999	99999999	99999999	99999999	•	, 99999999	99999999	, 99999999	99999999	, 99999999	
GA/NEWTON /1001.	00 9999	9 999999	999999	999999	999999	99999999	99999999	199999999	99999999	99999999	99999999	99999999	, 99999999	99999999
 GA/FAYETTE /SMALI	9999	9 999999	•	•	•	•	•	199999999	•	•	•		•	
 MSA/MD TOTAL	9999	9 999999	999999	999999 	999999	199999999	199999999	199999999	 99999999	199999999	 99999999	199999999	 99999999	199999999
 INVALID GEOGRAPHIC IDENTIFIERS 2/	9999999 9999999	 9 99999999	199999999	 99999999	199999999	 99999999	199999999	199999999	 99999999 	199999999	 99999999 	 99999999	 99999999	 99999999

SECTION 2 -- PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

 	- 99999999	199999999	99999999	199999999	199999999	199999999	99999999	 99999999	 99999999	199999999	99999999	199999999	199999999	۱ 99999999
INVALID MSA/MD NUMBER 2/	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	 99999999

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COMMERCIAL | INSURANCE CO, | BORROWER OR CENSUS TRACT | PRIVATE |BANK, SAVINGS|CREDIT UNION, | | SECURITI-CHARACTERISTICS | BANK, OR | MORTGAGE BK, | AFFILIATE | | FANNIE MAE | GINNIE MAE | FREDDIE MAC | FARMER MAC | ZATION |SAVING ASSOC |OR FINANCE CO| INSTITUTION | | # | \$000'S| # | \$000'S| # | \$000'S| # | \$000'S| # | \$000'S| # | \$000'S| # | \$000'S| # | \$000'S| # | \$000'S| BORROWER CHARACTERISTICS IRACE 5/ | AMERICAN INDIAN/ALASKA NATIVE | 199999| 1999999| 199999| 199999| 1999999| 199999| 199999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999 | ASIAN BLACK OR AFRICAN AMERICAN | 199999| 1999999| 199999| 199999| 1999999| 199999| 1999999| 1999999| 1999999| 19999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 199999| 1999999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 19999| 199999| 199999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 199 WHITE-HISPANIC OR LATINO | 2 OR MORE MINORITY RACES 8/ JOINT (WHITE/MINORITY RACE) 9/ | 199999| 1999999| 1999999| 1999999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 19999| RACE NOT AVAILABLE 10/ |ETHNICITY 11/ | HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ | 199999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 19999| 19999| 199999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| 1999| ETHNICITY NOT AVAILABLE 10/ |TOTAL MINORITY 13/ | 199999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 19999999| 19999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 199999| 1999999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 1999| |INCOME 14/ | 50-79% OF MSA/MD MEDIAN | 80-99% OF MSA/MD MEDIAN 100-119% OF MSA/MD MEDIAN 1 120% OR MORE OF MSA/MD MEDIAN | 199999| 1999999| 199999| 199999| 1999999| 199999| 199999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999 | INCOME NOT AVAILABLE 10/ CENSUS TRACT CHARACTERISTICS 15/ |RACIAL/ETHNIC COMPOSITION 16/ I LESS THAN 10% MINORITY | 10-19% MINORITY 20-49% MINORITY | 50-79% MINORITY |INCOME 17/ I LOW INCOME | 199999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 1999999| 199999| 1999999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 199999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 19999| 1999| | MODERATE INCOME | MIDDLE INCOME | UPPER INCOME

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RACE AND GENDER 5/ 19/	APPLIC	ATIONS IVED 21/	LOA ORIGI		APPS. A		APPLIC		•	CATIONS IDRAWN	FILES	
, -,	NUMBER	, ,		. ,	NUMBER	, ,	NUMBER	, ,	NUMBER	, , , , , ,	NUMBER	\$000'S
	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999
	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
BLACK OR AFRICAN AMERICAN (TOTAL) MALE FEMALE	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999 99999999 99999999
NAT HAWAIIAN/OTHER PACIFIC ISL(TOTAL) MALE FEMALE	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	 99999999 99999999 99999999	99999999 99999999 99999999	 99999999 99999999 99999999	99999999 99999999 99999999	 99999999 99999999 99999999	99999999 99999999 99999999	 99999999
WHITE-HISPANIC OR LATINO (TOTAL) 6/ MALE FEMALE	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
WHITE-NOT HISPANIC OR LATINO(TOTAL) 7/ MALE FEMALE JOINT (MALE/FEMALE) 20/	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
JOINT (MALE/FEMALE) 20/	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
JOINT (WHITE/MINORITY RACE) 9/ (TOTAL) MALE FEMALE		99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999
MALE FEMALE		99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999

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	RECE	ATIONS IVED 21/	LOA ORIGI		APPS. A	ACCEPTED	APPLIC DEN		WITH	ATIONS DRAWN	FILES	CLOSED
ETHNICITI, GENDER, AND INCOME 19/ 11/	NUMBER	\$000'S	NUMBER		NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
FEMALE JOINT (MALE/FEMALE) 20/	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	 99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999
NOT HISPANIC OR LATINO (TOTAL) MALE FEMALE	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999
FEMALE JOINT (MALE/FEMALE) 20/	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	 99999999
ETHNICITY NOT AVAILABLE (TOTAL) 10/ MALE FEMALE	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999
MALE FEMALE	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	199999999
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	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	

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DIGE AND GENDER 5/ 10/	APPLIC	ATIONS IVED 21/	LOA ORIGI		APPS. A		APPLIC	ATIONS HED	APPLIC	ATIONS DRAWN	FILES	
	NUMBER		•		NUMBER		•	\$000'S	•		NUMBER	, ,
	 99999999	•	•	•	•	•	•	•	•	•	•	•
MALE	199999999	199999999	99999999	199999999	199999999	99999999	99999999	99999999	199999999	199999999	199999999	199999999
FEMALE	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
JOINT (MALE/FEMALE) 20/	99999999	99999999	199999999	99999999	99999999	99999999	99999999	99999999	99999999	199999999	99999999	199999999
	99999999											
MALE	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
FEMALE	199999999	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
JOINT (MALE/FEMALE) 20/	99999999	•	•	•	•	•	•	•	•	•	•	•
	99999999	•	•	•	•	•	•	•	•	•	•	•
MALE	199999999	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
FEMALE	199999999	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
JOINT (MALE/FEMALE) 20/	99999999	,	,	,	,	,	,	,	,	,	,	,
_	99999999	•	•	•	•	•	•	•	•	•	•	•
MALE	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
FEMALE	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
	199999999											
HITE-HISPANIC OR LATINO (TOTAL) 6/	99999999	•	•	•	•	•	•	•	•	•	•	•
MALE	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
FEMALE	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
JOINT (MALE/FEMALE) 20/	99999999					•	•	•	-		99999999 	
HITE-NOT HISPANIC OR LATINO(TOTAL) 7/	99999999	•	•	•	•	•	•	•	•	•	•	•
MALE	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
FEMALE	199999999	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
JOINT (MALE/FEMALE) 20/	99999999											
	99999999	•	•	•	•	•	•	•	•	•	•	•
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	199999999	99999999	199999999
FEMALE	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
, , , , , , , , , , , , , , , , , , , ,	199999999	•	•	•	•	•	•	•	•	•	•	•
OINT (WHITE/MINORITY RACE) 9/ (TOTAL)	•	•	•	•	•	•	•	•	•	•	•	•
MALE	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	9999999	199999999
FEMALE	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
	99999999											
RACE NOT AVAILABLE 10/(TOTAL)	- 99999999	•	•	•	•	•	•	•	•	•	•	•
MALE	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
FEMALE	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
JOINT (MALE/FEMALE) 20/	199999999	99999999	199999999	199999999	199999999	19999999	19999999	199999999	199999999	199999999	199999999	199999999

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 	RECE	CATIONS EIVED 21/		NATED		ACCEPTED	DEN	ATIONS IIED	WITH	CATIONS IDRAWN	FILES	PLETENESS
ETHNICITY, GENDER, AND INCOME 19/ 11/ -	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
HISPANIC OR LATINO (TOTAL)	•	 99999999	•	•	•	•	•	•	•	•	•	
MALE	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
•	•	199999999	•	•	•	•	•	•	•	•	•	
		99999999				-	•	•	-			
•	•	•	•	•	•	•	•	•	•	•	•	199999999
· · · · · · · · · · · · · · · · · · ·	•	99999999	•	•	•	•	•	•	•	•	•	
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	199999999
JOINT (MALE/FEMALE) 20/	99999999	199999999	99999999	199999999	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999
JOINT (HISPANIC OR LATINO/		· 	 	 	 	 	 	 	· 	· 	 	
NOT HISPANIC OR LATINO) (TOTAL) 12/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999 1
	•	199999999	•	•	•	•	•	•	•	•	•	
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	199999999
, , , , , , , , , , , , , , , , , , , ,		199999999					•			•		
ETHNICITY NOT AVAILABLE (TOTAL) 10/	•	•	•	•	•	•	•	•	•	•	•	99999999
		99999999				-	•	•	-			
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	199999999
JOINT (MALE/FEMALE) 20/	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999	99999999	99999999 	99999999 	99999999	99999999
, - , -,		199999999					•			•		
•		199999999					•			•		
		99999999 99999999				•	-	-	-			
INCOME OF APPLICANTS 14/	 	 	 	 I	 	 	 	 	 		 	
·	99999999	9999999	99999999	99999999	99999999	99999999	199999999	199999999	99999999	99999999	199999999	199999999
50-79% OF MSA/MD MEDIAN	199999999	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
80-99% OF MSA/MD MEDIAN	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
100-119% OF MSA/MD MEDIAN	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
120% OR MORE OF MSA/MD MEDIAN	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
INCOME NOT AVAILABLE 10/	199999999	199999999	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999

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RACE AND GENDER 5/ 19/	APPLIC	ATIONS IVED 21/	LOA ORIGI		APPS. A		APPLIC		•	ATIONS DRAWN	FILES	
	NUMBER	, , , , , ,		. ,		, ,	NUMBER	, , , , , ,	NUMBER	, ,	NUMBER	\$000'S
MALE FEMALE JOINT (MALE/FEMALE) 20/	99999999 99999999	99999999 99999999 99999999	 99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
MALE FEMALE	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
BLACK OR AFRICAN AMERICAN (TOTAL) MALE FEMALE	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
NAT HAWAIIAN/OTHER PACIFIC ISL(TOTAL) MALE FEMALE	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
WHITE-HISPANIC OR LATINO (TOTAL) 6/ MALE FEMALE	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
WHITE-NOT HISPANIC OR LATINO(TOTAL) 7/ MALE FEMALE JOINT (MALE/FEMALE) 20/	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
MALE FEMALE JOINT (MALE/FEMALE) 20/	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
MALE FEMALE	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	- 99999999 99999999 99999999	99999999 99999999

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	RECE	CATIONS CIVED 21/	LOF	NS NATED	APPS. A		APPLIC	ATIONS HED	•	ATIONS DRAWN	FILES	CLOSED MPLETENESS
ETHNICITY, GENDER, AND INCOME 19/ 11/	NUMBER	\$000'S	NUMBER	, ,	NUMBER	\$000'S	NUMBER		NUMBER		NUMBER	\$000'S
HISPANIC OR LATINO (TOTAL)	•	 99999999	•	•	•	•	•	•	•	•	•	•
MALE	199999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999
FEMALE	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
, , ,		99999999 -		•			•			•		
NOT HISPANIC OR LATINO (TOTAL)	•	199999999	•	•	•	•	•	•	•	•	•	•
MALE	199999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999
FEMALE	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
JOINT (MALE/FEMALE) 20/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
JOINT (HISPANIC OR LATINO/												
NOT HISPANIC OR LATINO) (TOTAL) 12/	199999999	199999999	199999999	99999999	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999
MALE	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
		199999999		•			•			•		
, , ,		99999999 -										
ETHNICITY NOT AVAILABLE (TOTAL) 10/	•	 99999999	•	•	•	•	•	•	•	•	•	•
MALE	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
	•	199999999	•	•	•	•	•	•	•	•	•	•
JOINT (MALE/FEMALE) 20/	99999999	99999999	99999999	99999999 	99999999	99999999 	99999999	99999999	99999999	99999999	99999999	199999999
TOTAL MINORITY (TOTAL) 13/	99999999	 99999999	 99999999	 99999999	 99999999	 99999999	99999999	99999999	 99999999	 99999999	199999999	
MALE	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
	•	199999999	•	•	•	•	•	•	•	•	•	•
JOINT (MALE/FEMALE) 20/	99999999	99999999	99999999	99999999	199999999	1999999999	99999999	99999999	99999999 	99999999	99999999	199999999
INCOME OF APPLICANTS 14/	 І	 	 	 	 I	 I	 	 	 	 I	 	
LESS THAN 50% OF MSA/MD MEDIAN		199999999		•						•		
50-79% OF MSA/MD MEDIAN		199999999				•						
80-99% OF MSA/MD MEDIAN	•	199999999	•	•	•	•	•	•	•	•	•	•
100-119% OF MSA/MD MEDIAN 120% OR MORE OF MSA/MD MEDIAN		199999999				•						
INCOME NOT AVAILABLE 10/	•	199999999	•	•	•	•	•	•	•	•	•	•
	,	,	,	,	, . ,	,	,	,	,	,	,	,

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RACE AND GENDER 5/ 19/	APPLIC	ATIONS IVED 21/	LOA ORIGI		APPS. A		APPLIC		•	ATIONS DRAWN	FILES	
	NUMBER	, , , , , ,		. ,		, ,	NUMBER	, , , , , ,	NUMBER	, ,	NUMBER	\$000'S
MALE FEMALE JOINT (MALE/FEMALE) 20/	99999999 99999999	99999999 99999999 99999999	 99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
MALE FEMALE	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
BLACK OR AFRICAN AMERICAN (TOTAL) MALE FEMALE	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
NAT HAWAIIAN/OTHER PACIFIC ISL(TOTAL) MALE FEMALE	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
WHITE-HISPANIC OR LATINO (TOTAL) 6/ MALE FEMALE	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
WHITE-NOT HISPANIC OR LATINO(TOTAL) 7/ MALE FEMALE JOINT (MALE/FEMALE) 20/	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
MALE FEMALE JOINT (MALE/FEMALE) 20/	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
MALE FEMALE	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	- 99999999 99999999 99999999	99999999 99999999

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 	RECE	ATIONS SIVED 21/	•	NATED	BUT NOT		DEN	IED	•	DRAWN	FILES	
ETHNICITY, GENDER, AND INCOME 19/ 11/ -	NUMBER		NUMBER		NUMBER		NUMBER		•		NUMBER	
MALE FEMALE JOINT (MALE/FEMALE) 20/	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999		99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999
NOT HISPANIC OR LATINO (TOTAL) MALE FEMALE	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999
FEMALE JOINT (MALE/FEMALE) 20/	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	•
 ETHNICITY NOT AVAILABLE (TOTAL) 10/ MALE FEMALE	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999	•	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999
MALE FEMALE	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	199999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999
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	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	199999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999

5 OR MORE FAMILIES, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2004

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RACE AND GENDER 5/ 19/	•	IVED 21/	LOA ORIGI	NATED	APPS. A	ACCEPTED	APPLIC	IED		DRAWN	FILES	PLETENESS
	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
AMERICAN INDIAN/ALASKA NATIVE(TOTAL)	99999999	99999999	99999999	99999999	199999999	, 99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE JOINT (MALE/FEMALE) 20/	99999999 99999999	99999999 99999999	99999999 99999999	199999999	99999999 99999999	99999999 99999999	99999999 99999999	199999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999
ASIAN (TOTAL)					 99999999							
				•	199999999	•				•		•
	99999999	99999999	99999999	99999999	199999999	99999999	99999999	99999999	99999999	99999999	199999999	99999999
BLACK OR AFRICAN AMERICAN (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
				•	199999999			•				•
JOINT (MALE/FEMALE) 20/	99999999	99999999	99999999	99999999	199999999	99999999	99999999	99999999	99999999	99999999	199999999	99999999
NAT HAWAIIAN/OTHER PACIFIC ISL(TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
				•	199999999			•				•
	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE-HISPANIC OR LATINO (TOTAL) 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
	,	,	,	,	199999999	,	,	,	,	,	,	,
		199999999	99999999	99999999	199999999	99999999	99999999	99999999	99999999	99999999	199999999	99999999
WHITE-NOT HISPANIC OR LATINO(TOTAL) 7/		99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
	,	,	,	,	199999999	,	,	,	,	,	,	,
	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	199999999	99999999
2 OR MORE MINORITY RACES (TOTAL) 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
					199999999		•		•			
JOINT (MALE/FEMALE) 20/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	199999999	99999999
JOINT (WHITE/MINORITY RACE) 9/ (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
	•	•	•	•	199999999	•	•	•	•	•	•	•
	•	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	199999999	99999999
- · · · · · · · · · · · · · · · · · · ·		99999999	99999999	99999999	199999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
					199999999					•		
	•	•	•	•	199999999	•	•	•	•	•	•	•

5 OR MORE FAMILIES. BY RACE, ETHNICITY, GENDER, AND INCOME OF APPLICANT, 2004

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______ APPLICATIONS | | APPS. APPROVED | APPLICATIONS | APPLICATIONS RECEIVED 21/ ORIGINATED | BUT NOT ACCEPTED | DENIED | WITHDRAWN | FOR INCOMPLETENESS | | NUMBER | \$000'S | NUMBER | \$000'S | NUMBER | \$000'S | NUMBER | \$000'S | NUMBER | \$000'S |HISPANIC OR LATINO (TOTAL) | MALE FEMALE | JOINT (MALE/FEMALE) 20/ INOT HISPANIC OR LATINO (TOTAL) | MALE | FEMALE | JOINT (MALE/FEMALE) 20/ |JOINT (HISPANIC OR LATINO/ MALE | FEMALE | JOINT (MALE/FEMALE) 20/ |ETHNICITY NOT AVAILABLE (TOTAL) 10/ | MALE JOINT (MALE/FEMALE) 20/ |TOTAL MINORITY (TOTAL) 13/ MALE | FEMALE | JOINT (MALE/FEMALE) 20/ |INCOME OF APPLICANTS 14/ | 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 I INCOME NOT AVAILABLE 10/

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 	APPLIC	IVED 21/	LOA	NATED	APPS. A	ACCEPTED	APPLIC	IED		DRAWN	FILES	IPLETENESS
İ	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
 AMERICAN INDIAN/ALASKA NATIVE(TOTAL) MALE FEMALE	99999999 99999999 99999999	 99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
ASIAN (TOTAL) MALE FEMALE	•	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
 FEMALE JOINT (MALE/FEMALE) 20/	99999999 99999999 99999999	 99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	 99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
NAT HAWAIIAN/OTHER PACIFIC ISL(TOTAL) MALE FEMALE JOINT (MALE/FEMALE) 20/	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
JOINT (MALE/FEMALE) 20/	99999999 99999999 99999999	 99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
JOINT (MALE/FEMALE) 20/	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
MALE FEMALE JOINT (MALE/FEMALE) 20/	 99999999 99999999 99999999	 99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999
JOINT (WHITE/MINORITY RACE) 9/ (TOTAL) MALE FEMALE JOINT (MALE/FEMALE) 20/	•	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
RACE NOT AVAILABLE 10/(TOTAL) MALE FEMALE	99999999 99999999 99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999

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 	RECE	CATIONS EIVED 21/		NATED		ACCEPTED	DEN	ATIONS IIED	WITH	CATIONS IDRAWN	FILES	PLETENESS
ETHNICITY, GENDER, AND INCOME 19/ 11/ -	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
HISPANIC OR LATINO (TOTAL)	•	 99999999	•	•	•	•	•	•	•	•	•	
MALE	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
•	•	199999999	•	•	•	•	•	•	•	•	•	
		99999999				-	•	•	-			
•	•	•	•	•	•	•	•	•	•	•	•	199999999
· · · · · · · · · · · · · · · · · · ·	•	99999999	•	•	•	•	•	•	•	•	•	
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	199999999
JOINT (MALE/FEMALE) 20/	99999999	199999999	99999999	199999999	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999
JOINT (HISPANIC OR LATINO/		· 	 	 	 	 	 	 	· 	· 	 	
NOT HISPANIC OR LATINO) (TOTAL) 12/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999 1
	•	199999999	•	•	•	•	•	•	•	•	•	
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	199999999
, , , , , , , , , , , , , , , , , , , ,		199999999					•			•		
ETHNICITY NOT AVAILABLE (TOTAL) 10/	•	•	•	•	•	•	•	•	•	•	•	99999999
		99999999				-	•	•	-			
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	199999999
JOINT (MALE/FEMALE) 20/	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999	99999999	99999999 	99999999 	99999999	99999999
, - , -,		199999999					•			•		
•		199999999					•			•		
		99999999 99999999				•	-	-	-			
INCOME OF APPLICANTS 14/	 	 	 	 I	 	 	 	 	 		 	
·	99999999	9999999	99999999	99999999	99999999	99999999	199999999	199999999	99999999	99999999	199999999	199999999
50-79% OF MSA/MD MEDIAN	199999999	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
80-99% OF MSA/MD MEDIAN	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
100-119% OF MSA/MD MEDIAN	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
120% OR MORE OF MSA/MD MEDIAN	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
INCOME NOT AVAILABLE 10/	199999999	199999999	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999

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 	APPLIC	ATIONS IVED 21/	LOA ORIGI		APPS. A		APPLIC		APPLIC	ATIONS DRAWN	FILES	
	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER		NUMBER		NUMBER	\$000'S
 AMERICAN INDIAN/ALASKA NATIVE(TOTAL) MALE FEMALE JOINT (MALE/FEMALE) 20/	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	 99999999 99999999 99999999
 ASIAN (TOTAL) MALE FEMALE	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
BLACK OR AFRICAN AMERICAN (TOTAL) MALE FEMALE	99999999 99999999	 99999999 99999999	 99999999 99999999	 99999999 99999999	 99999999 99999999	99999999 99999999 99999999	 99999999 99999999	 99999999 99999999	 99999999 99999999	 99999999 99999999	 99999999 99999999	 99999999 99999999
MALE FEMALE	99999999 99999999	99999999 99999999	199999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999	9999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999
 WHITE-HISPANIC OR LATINO (TOTAL) 6/ MALE FEMALE JOINT (MALE/FEMALE) 20/	99999999 99999999 99999999	99999999 99999999 99999999	 99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	 99999999 99999999 99999999	 99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	 99999999 99999999 99999999
JOINT (MALE/FEMALE) 20/	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
JOINT (MALE/FEMALE) 20/	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
 JOINT (WHITE/MINORITY RACE) 9/ (TOTAL) MALE FEMALE JOINT (MALE/FEMALE) 20/	99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	 99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
•	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999

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ETHNICITY, GENDER, AND INCOME 19/ 11/	, RECE	ATIONS IVED 21/	LOA ORIGI	NS NATED	APPS. A BUT NOT		•	ATIONS IED	•	CATIONS IDRAWN	FILES	CLOSED IPLETENESS
EIRNICIII, GENDER, AND INCOME 19/ 11/	•	, ,	NUMBER	, ,	NUMBER		•		NUMBER		NUMBER	\$000'S
HISPANIC OR LATINO (TOTAL)	199999999	•	•	•	 99999999	•	•	•	•	•	•	•
MALE	199999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999
	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
				•	99999999 						•	
	•	•	•	•	199999999	•	•	•	•	•	•	•
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
JOINT (MALE/FEMALE) 20/	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
JOINT (HISPANIC OR LATINO/				·					·	·		
NOT HISPANIC OR LATINO) (TOTAL) 12/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
MALE				•	99999999						•	
FEMALE	199999999	199999999	199999999	99999999	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999
, , ,				•	199999999						•	
	•	•	•	•	 99999999	•	•	•	•	•	•	•
• • • • • • • • • • • • • • • • • • • •		•		•	99999999						•	
FEMALE	199999999	199999999	199999999	99999999	199999999	99999999	199999999	199999999	199999999	9999999	199999999	199999999
JOINT (MALE/FEMALE) 20/	99999999	99999999 	99999999	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999
					199999999							
	•	•	•	•	199999999	-	•	•	•	•	•	•
	•	•	•	•	199999999	•	•	•	•	•	•	•
INCOME OF APPLICANTS 14/	1	I	1	1	1	I	1	1	1	1	I	1
•		•		•	199999999						•	
		•		•	199999999						•	
•	•	•	•	•	199999999	•	•	•	•	•	•	•
The state of the s					199999999							
					199999999							
INCOME NOT AVAILABLE 10/	פפפפפפון	פעעעעעען	פפפפפפון	פפפפפפפן	199999999	22222299	22222299	פפפפפפפן	22222399	פפפפפפון	פפפפפפון	1222232

ETHNICITY NOT AVAILABLE 10/

TOTAL MINORITY 13/

1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS. BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2004

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| APPLICATIONS | LOANS | APPS. APPROVED | APPLICATIONS | APPLICATIONS RECEIVED 21/ | ORIGINATED | BUT NOT ACCEPTED | DENIED | WITHDRAWN |INCOME, RACE AND ETHNICITY | NUMBER | \$000'S | NUMBER | \$000'S | NUMBER | \$000'S | NUMBER | \$000'S | NUMBER | \$000'S |LESS THAN 50% OF MSA/MD MEDIAN I RACE 5/ | AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN WHITE - HISPANIC OR LATINO 6/ 2 OR MORE MINORITY RACES 8/ JOINT (WHITE/MINORITY RACE) 9/ RACE NOT AVAILABLE 10/ 1 ETHNICITY 11/ HISPANIC OR LATINO NOT HISPANIC OR LATINO 1 1 1 1 JOINT (HISPANIC OR LATINO/ 1 - 1 ETHNICITY NOT AVAILABLE 10/ TOTAL MINORITY 13/ |50-79% OF MSA/MD MEDIAN | RACE 5/ AMERICAN INDIAN/ALASKA NATIVE BLACK OR AFRICAN AMERICAN WHITE - HISPANIC OR LATINO 6/ 2 OR MORE MINORITY RACES 8/ JOINT (WHITE/MINORITY RACE) 9/ RACE NOT AVAILABLE 10/ ETHNICITY 11/ HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/

| TOTAL MINORITY 13/

1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2004

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RUN DATE: MM/DD/CCYY

| APPLICATIONS | LOANS | APPS. APPROVED | APPLICATIONS | APPLICATIONS RECEIVED 21/ | ORIGINATED | BUT NOT ACCEPTED | DENIED | WITHDRAWN | NUMBER | \$000'S | NUMBER | \$000'S | NUMBER | \$000'S | NUMBER | \$000'S | NUMBER | \$000'S 180-99% OF MSA/MD MEDIAN I RACE 5/ | AMERICAN INDIAN/ALASKA NATIVE BLACK OR AFRICAN AMERICAN WHITE - HISPANIC OR LATINO 6/ 2 OR MORE MINORITY RACES 8/ JOINT (WHITE/MINORITY RACE) 9/ RACE NOT AVAILABLE 10/ ETHNICITY 11/ HISPANIC OR LATINO NOT HISPANIC OR LATINO 1 1 1 1 JOINT (HISPANIC OR LATINO/ - 1 - 1 ETHNICITY NOT AVAILABLE 10/ TOTAL MINORITY 13/ |100-119% OF MSA/MD MEDIAN | RACE 5/ AMERICAN INDIAN/ALASKA NATIVE BLACK OR AFRICAN AMERICAN WHITE - HISPANIC OR LATINO 6/ 2 OR MORE MINORITY RACES 8/ JOINT (WHITE/MINORITY RACE) 9/ RACE NOT AVAILABLE 10/ ETHNICITY 11/ HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ ETHNICITY NOT AVAILABLE 10/ 1

TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS,

1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2004

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 INCOME, RACE AND ETHNICITY CONTINUED	•	ATIONS IVED 21/	LOA ORIGI		APPS. A	PPROVED ACCEPTED	APPLIC DEN		APPLIC WITH		FILES	CLOSED PLETENESS
	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		 				 						
1	1	I	I	I	1	1	I	1	I	I	I	1 1
RACE 5/	1	I	1	1	1	1	1	1	1	1	1	1 1
•	199999999	•				•	•	•				
ASIAN	199999999				•	•		•				
BLACK OR AFRICAN AMERICAN	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
WHITE - HISPANIC OR LATINO 6/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	199999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999	199999999	199999999	99999999
2 OR MORE MINORITY RACES 8/	199999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999	199999999	199999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	199999999	99999999	199999999	199999999	199999999	99999999	99999999	199999999	99999999	199999999	199999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	199999999	199999999	99999999	99999999	199999999	199999999	199999999	99999999	99999999	99999999
1	1	I	I	I	1	1	I	1	1	I	I	1 1
ETHNICITY 11/	1	I	1	1	1	I	I	1	I	1	1	1 1
HISPANIC OR LATINO	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	99999999	199999999	99999999
NOT HISPANIC OR LATINO	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
JOINT (HISPANIC OR LATINO/	1	I	I	I	1	1	1	1	1	I	I	1 1
NOT HISPANIC OR LATINO) 12/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
ETHNICITY NOT AVAILABLE 10/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
1	1	I	I	1	T.	1	I	1	1	I	1	ı i
TOTAL MINORITY 13/	199999999	99999999	99999999	99999999	199999999	199999999	99999999	199999999	99999999	99999999	99999999	199999999

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INCOME, RACE AND ETHNICITY	APPLICA	ATIONS IVED 21/	LOA		APPS. A		APPLIC		APPLIC	ATIONS DRAWN	FILES	
•	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	 	 	 	 	 	 	 	 	 	 		
ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISL WHITE - HISPANIC OR LATINO 6/ WHITE - NOT HISPANIC OR LATINO 7/ 2 OR MORE MINORITY RACES 8/ JOINT (WHITE/MINORITY RACE) 9/ RACE NOT AVAILABLE 10/ ETHNICITY 11/ HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO/	9999999 9999999 9999999 9999999 99999999	9999999 99999999 99999999 99999999	9999999 99999999 99999999 99999999	9999999 9999999 9999999 9999999 9999999 9999999 1 1 99999999	9999999 9999999 9999999 9999999 9999999 9999999 1 1 99999999 1	9999999 99999999 99999999 99999999	9999999 9999999 9999999 9999999 9999999 9999999 1 1 99999999 1	9999999 9999999 9999999 9999999 9999999 9999999 1 1 99999999 1 99999999	9999999 9999999 9999999 9999999 9999999 9999999 1 1 99999999 1 99999999	9999999 9999999 9999999 9999999 9999999 9999999 1 1 99999999 1	9999999 9999999 9999999 9999999 9999999 9999999 1 1 99999999 1 99999999	9999999 9999999 9999999 9999999 9999999 9999999 1 1 99999999 1
TOTAL MINORITY 13/	 99999999	 99999999	 99999999	199999999	199999999	 99999999	199999999	199999999	 99999999	199999999	 99999999	199999999
50-79% OF MSA/MD MEDIAN	 	 	 	 	 	 	 			 		
ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISL WHITE - HISPANIC OR LATINO 6/ WHITE - NOT HISPANIC OR LATINO 7/ 2 OR MORE MINORITY RACES 8/ JOINT (WHITE/MINORITY RACE) 9/	199999999	9999999 99999999 99999999 99999999	9999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	9999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	9999999 99999999 99999999 99999999
NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999
TOTAL MINORITY 13/	 99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

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INCOME, RACE AND ETHNICITY CONTINUED		ATIONS IVED 21/	LOA ORIGI		APPS. A		APPLIC		APPLIC		FILES	
INCOME, RACE AND EINNICITI CONTINUED	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/	 	! 	 	 	 	 	 	 	1	 	 	
•	199999999											
	199999999											
BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISL	199999999	•	•	•	•	•	•	•	•	•	•	•
•	199999999	•	•	•	•	•	•	•	•	•	•	•
WHITE - NOT HISPANIC OR LATINO 7/												
•	199999999	•	•	•	•	•	•	•	•	•	•	•
	199999999											
RACE NOT AVAILABLE 10/	199999999	99999999	99999999	99999999	99999999	99999999	99999999	199999999	99999999	99999999	199999999	99999999
ETHNICITY 11/	 	 	 	 	 	 	 	 	 	 	 	
HISPANIC OR LATINO	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
NOT HISPANIC OR LATINO	9999999	199999999	99999999	99999999	99999999	99999999	199999999	199999999	199999999	199999999	9999999	199999999
JOINT (HISPANIC OR LATINO/	I	I	1	1	1	1	1	1	1	1	1	1
NOT HISPANIC OR LATINO) 12/	•	•	•	•	•	•	•	•	•	•	•	•
ETHNICITY NOT AVAILABLE 10/	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	199999999	99999999 	199999999	99999999 	99999999 	99999999
TOTAL MINORITY 13/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
100-119% OF MSA/MD MEDIAN		 										
RACE 5/	 	 	l I	l I	l I	l I	 	l i	 	 	l i	
•	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	199999999	99999999	199999999	199999999	99999999	9999999
•	9999999											
•	199999999	•	•	•	•	•	•	•	•	•	•	•
WHITE - NOT HISPANIC OR LATINO 7/												
	199999999	,	,	,	,	,	,	,	,	,	,	,
	199999999											
RACE NOT AVAILABLE 10/		99999999 										99999999
ETHNICITY 11/	İ	İ	İ	İ	İ	İ	İ	İ	İ	İ	İ	i
HISPANIC OR LATINO	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	19999999
	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
JOINT (HISPANIC OR LATINO/	1	I	1	1	1	1	1	1	1	1	1	1
NOT HISPANIC OR LATINO) 12/	•	•	•	•	•	•	•	•	•	•	•	•
ETHNICITY NOT AVAILABLE 10/	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999	99999999 	99999999 	99999999
TOTAL MINORITY 13/	99999999	99999999	9999999	9999999	9999999	9999999	9999999	9999999	99999999	99999999	99999999	9999999

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	RECE	ATIONS	LOA	INS INATED	•	ACCEPTED	•	CATIONS	•	ATIONS	FILES	
I	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/	1	1			1	1	1		1	1	1	
· ·	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	19999999
ASIAN		•			•	199999999	•					•
BLACK OR AFRICAN AMERICAN					•	199999999					•	
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	199999999	99999999	99999999	99999999	199999999	99999999	99999999	99999999	99999999	99999999	199999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
2 OR MORE MINORITY RACES 8/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
JOINT (WHITE/MINORITY RACE) 9/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
RACE NOT AVAILABLE 10/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	99999999
I	1	1	1	1	1	1	1	1	1	1	1	1
ETHNICITY 11/	1	1	1	1	1	1	1	1	1	1	1	1
HISPANIC OR LATINO	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
NOT HISPANIC OR LATINO	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
JOINT (HISPANIC OR LATINO/	1	1	1	1	1	1	1	1	1	1	1	1
NOT HISPANIC OR LATINO) 12/					•						•	
ETHNICITY NOT AVAILABLE 10/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
1	1	1	1	1	1	1	1	1	1	1	1	1
TOTAL MINORITY 13/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999

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	APPLICA	IVED 21/		NATED	APPS. A BUT NOT	ACCEPTED	APPLIC	IED		DRAWN	FILES	PLETENESS
	NUMBER		•		•		•		•		NUMBER	
LESS THAN 50% OF MSA/MD MEDIAN	 	 	 	 	 :	 :	 	 :	 	 	 	! !
RACE 5/	! 	 	! 	! 	! 	! 	! 	! 	 	! 	 	!
•	199999999						•					
	199999999						•					
	199999999						•					•
NATIVE HAWAIIAN/OTHER PACIFIC ISL							•			•		•
WHITE - HISPANIC OR LATINO 6/ WHITE - NOT HISPANIC OR LATINO 7/	199999999						•			•		
	199999999											
•	199999999	•	•	•	•	•	•	•	•	•	•	•
	199999999						•			•		
THIS NOT INVIEWED TO,	1	 	 	 	1	1	1	1	1	1	1	1
ETHNICITY 11/	i	i i	i i	I	i	i	i	i	i	i	i	i
•	99999999	99999999	99999999	9999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	9999999	99999999	9999999	9999999	99999999	9999999
JOINT (HISPANIC OR LATINO/	I	I	I	I	I	I	1	I	I	1	I	1
NOT HISPANIC OR LATINO) 12/	199999999	99999999	99999999	99999999	199999999	199999999	199999999	199999999	99999999	99999999	99999999	199999999
ETHNICITY NOT AVAILABLE 10/	199999999	99999999	199999999	199999999	199999999	99999999	99999999	199999999	99999999	99999999	99999999	199999999
TOTAL MINORITY 13/	l 99999999	 99999999	 99999999	•	 99999999	 99999999	l 99999999	 99999999	l 99999999	 99999999	 99999999	 99999999
50-79% OF MSA/MD MEDIAN	 	 	 	 	 	 	 	 	 	 	 	
	I	l	I	I	I	I	1	I	1	1	1	1
RACE 5/	I	l	I	I	I	I	1	I	I	1	1	1
•	199999999						•			•		
	199999999											
	199999999	,	,	,	,	,	,	,	,	,	,	,
NATIVE HAWAIIAN/OTHER PACIFIC ISL	•	•	•	•	•	•	•	•	•	•	•	•
	199999999						•			•		
WHITE - NOT HISPANIC OR LATINO 7/ 2 OR MORE MINORITY RACES 8/	199999999											
· · · · · · · · · · · · · · · · · · ·	199999999						•			•		
• • • • • • • • • • • • • • • • • • • •	199999999						•			•		
RACE NOT AVAILABLE 107	1	<i> </i>	<i> </i>	<i> </i>	1	1	1	1	1	1	1	1
ETHNICITY 11/	i	i i	i	i	i	i	i	i	i	i	i	i
•	, 199999999	9999999	9999999	9999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
	199999999											
JOINT (HISPANIC OR LATINO/	İ	ĺ	İ	İ	İ	ĺ	ĺ	ĺ	İ	ĺ	İ	İ
NOT HISPANIC OR LATINO) 12/	199999999	99999999	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	19999999
ETHNICITY NOT AVAILABLE 10/	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
TOTAL MINORITY 13/	l 199999999	 aaaaaaaa	 00000000	 0000000	10000000	10000000	10000000	10000000	10000000	10000000	10000000	10000000

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INCOME, RACE AND ETHNICITY CONTINUED	•	ATIONS IVED 21/	LOA		APPS. A	ACCEPTED	APPLIC DEN	IED	APPLIC	DRAWN	FILES	PLETENESS
INCOME, RACE AND ETHNICITY CONTINUED	•	\$000'S	NUMBER	\$000'S	NUMBER				NUMBER			\$000'S
80-99% OF MSA/MD MEDIAN	 	 	 :	 		 		 		 		
ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999 99999999 99999999	99999999	99999999	199999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999
TOTAL MINORITY 13/	 99999999	 99999999 	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISL WHITE - HISPANIC OR LATINO 6/ WHITE - NOT HISPANIC OR LATINO 7/ 2 OR MORE MINORITY RACES 8/ JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	9999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	9999999 99999999 99999999 99999999	9999999 99999999 99999999 99999999	9999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	9999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999
NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/ ETHNICITY NOT AVAILABLE 10/	 99999999 99999999 99999999 	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999999 999999999	99999999 999999999 999999999

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	•	ATIONS IVED 21/	LOA ORIGI		APPS. A BUT NOT		APPLIC. DEN		•	ATIONS DRAWN	FILES	
I	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/	1	1	1	1	1	1	1	1	1	1	1	!!!
· ·	100000000	10000000	10000000	10000000	10000000	100000000	1 00000000	1 00000000	10000000	10000000	10000000	1 199999999 1
ASIAN	•				•	•						199999999
BLACK OR AFRICAN AMERICAN					•	•						199999999
					•	•						199999999
WHITE - HISPANIC OR LATINO 6/					•	•						199999999
•					•	•						199999999
•	•				•	•					•	199999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	199999999	199999999	99999999	99999999	9999999	99999999	99999999	99999999	99999999	99999999	199999999	199999999
I	1	1	1	1	1	1	I	I	I	1	1	1 1
ETHNICITY 11/	1	1	1	1	1	1	I	I	I	1	1	1 1
HISPANIC OR LATINO	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
NOT HISPANIC OR LATINO	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
JOINT (HISPANIC OR LATINO/	1	I	I	I	1	1	I	I	1	I	1	1 1
NOT HISPANIC OR LATINO) 12/	199999999	199999999	199999999	199999999	199999999	199999999	99999999	99999999	99999999	199999999	199999999	99999999
ETHNICITY NOT AVAILABLE 10/	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	99999999	199999999	199999999	99999999
1	1	I	I	I	1	1	I	I	I	I	1	1 1
TOTAL MINORITY 13/	199999999	99999999	99999999	99999999	199999999	99999999	199999999	199999999	99999999	99999999	199999999	99999999

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INCOME, RACE AND ETHNICITY	APPLICA	ATIONS IVED 21/	LOA		APPS. A		APPLIC		APPLIC		FILES	
•	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	!	 	 :	 	 	 	 	 	 	 	 	
ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISL WHITE - HISPANIC OR LATINO 6/ WHITE - NOT HISPANIC OR LATINO 7/ 2 OR MORE MINORITY RACES 8/ JOINT (WHITE/MINORITY RACE) 9/ RACE NOT AVAILABLE 10/ ETHNICITY 11/ HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO/	9999999 9999999 9999999 9999999 99999999	99999999 99999999 99999999 99999999	9999999 99999999 99999999 99999999	9999999 9999999 9999999 9999999 9999999 9999999 1 1 99999999	9999999 9999999 9999999 9999999 9999999 9999999 1 1 99999999	9999999 99999999 99999999 99999999	9999999 9999999 9999999 9999999 9999999 9999999 1 1 99999999	9999999 9999999 9999999 9999999 9999999 9999999 1 1 99999999	9999999 9999999 9999999 9999999 9999999 9999999 9999999 	9999999 9999999 9999999 9999999 9999999 9999999 9999999 	9999999 9999999 9999999 9999999 9999999 9999999 1 1 99999999	9999999 9999999 9999999 9999999 9999999 9999999 1 1 99999999
TOTAL MINORITY 13/	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999
50-79% OF MSA/MD MEDIAN	 	 	 	 	 	 	 	 	 	 	 	
ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISL WHITE - HISPANIC OR LATINO 6/ WHITE - NOT HISPANIC OR LATINO 7/ 2 OR MORE MINORITY RACES 8/ JOINT (WHITE/MINORITY RACE) 9/	199999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	9999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	9999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	9999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999
NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	 99999999 99999999 999999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999
TOTAL MINORITY 13/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

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INCOME, RACE AND ETHNICITY CONTINUED		ATIONS IVED 21/	LOA ORIGI		APPS. A		APPLIC		APPLIC		FILES	
INCOME, RACE AND EIRNICIII CONTINOED	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/	 	! 	 	 	! 	! 	! 	 	1	 	 	
• • •	199999999				•	•	•					
	199999999				•	•	•					
BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISL	199999999	•	•	•	•	•	•	•	•	•	•	•
•	199999999	•	•	•	•	•	•	•	•	•	•	•
WHITE - HISPANIC OR LATING 6/ WHITE - NOT HISPANIC OR LATING 7/												
•	199999999	•	•	•	•	•	•	•	•	•	•	•
	199999999				•	•	•					
RACE NOT AVAILABLE 10/	199999999	99999999	99999999	99999999	199999999	199999999	199999999	199999999	99999999	99999999	199999999	99999999
ETHNICITY 11/	 	 	 	 	 	 	 	 	 	 	 	
HISPANIC OR LATINO	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
NOT HISPANIC OR LATINO	99999999	199999999	99999999	99999999	199999999	99999999	199999999	199999999	199999999	199999999	9999999	199999999
JOINT (HISPANIC OR LATINO/	I	I	1	1	1	1	1	1	1	1	1	1
NOT HISPANIC OR LATINO) 12/	•	•	•	•	•	•	•	•	•	•	•	•
ETHNICITY NOT AVAILABLE 10/	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	199999999	99999999 	99999999 	99999999
TOTAL MINORITY 13/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
100-119% OF MSA/MD MEDIAN		 						!	!	!		!
RACE 5/	 	 	l I	l I	 	 	 	l i	 	 	l i	
•	199999999	99999999	199999999	199999999	, 199999999	, 199999999	, 199999999	199999999	199999999	199999999	199999999	199999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	199999999	199999999	199999999	99999999	199999999	199999999	99999999	9999999
• -	99999999											
•	199999999	•	•	•	•	•	•	•	•	•	•	•
WHITE - NOT HISPANIC OR LATINO 7/					•	•	•					
	199999999	,	,	,	,	,	,	,	,	,	,	,
	199999999				•	•	•					
RACE NOT AVAILABLE 10/		99999999 										99999999
ETHNICITY 11/	İ	İ	İ	İ	Ì	Ì	Ì	İ	İ	İ	İ	i
HISPANIC OR LATINO	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	19999999
	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	19999999
JOINT (HISPANIC OR LATINO/	1	I	1	1	1	1	1	1	1	1	1	1
NOT HISPANIC OR LATINO) 12/	•	•	•	•	•	•	•	•	•	•	•	•
ETHNICITY NOT AVAILABLE 10/	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999	99999999 	99999999 	99999999
TOTAL MINORITY 13/	99999999	99999999	9999999	9999999	9999999	99999999	9999999	9999999	99999999	99999999	99999999	9999999

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	RECE	ATIONS	LOA	INS INATED	•	ACCEPTED	•	ATIONS IED	•	ATIONS	FILES	
I	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/	1	1			1	1	1	1	1	1	1	
· ·	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	19999999
ASIAN		•			•	•	•	•		•	199999999	•
BLACK OR AFRICAN AMERICAN					•		•	•			199999999	
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	199999999	99999999	99999999	99999999	199999999	99999999	199999999	199999999	99999999	99999999	199999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
2 OR MORE MINORITY RACES 8/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
JOINT (WHITE/MINORITY RACE) 9/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
RACE NOT AVAILABLE 10/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	99999999
I	1	1	1	1	1	1	1	1	1	1	1	1
ETHNICITY 11/	1	1	1	1	1	1	1	1	1	1	1	1
HISPANIC OR LATINO	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
NOT HISPANIC OR LATINO	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
JOINT (HISPANIC OR LATINO/	1	1	1	1	1	1	1	1	1	1	1	1
NOT HISPANIC OR LATINO) 12/					•		•	•			•	
ETHNICITY NOT AVAILABLE 10/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
1	1	1	1	1	1	1	1	1	1	1	1	1
TOTAL MINORITY 13/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999

|------|

RUN DATE: MM/DD/CCYY

9999

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INCOME, RACE AND ETHNICITY	APPLIC	IVED 21/	•	NATED	APPS. A	ACCEPTED	DEN			DRAWN	FILES	PLETENESS
INCOME, RACE AND ETHNICITI	NUMBER		•		•		•		•		•	
LESS THAN 50% OF MSA/MD MEDIAN	!	 :				 						
RACE 5/	 	 	 	 	 	 	 	 	 	 	 	
AMERICAN INDIAN/ALASKA NATIVE	199999999	99999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	99999999	99999999	19999999
ASIAN	199999999	199999999	99999999	199999999	199999999	199999999	199999999	99999999	199999999	99999999	99999999	19999999
BLACK OR AFRICAN AMERICAN	199999999											
NATIVE HAWAIIAN/OTHER PACIFIC ISL			•		•							
WHITE - HISPANIC OR LATINO 6/	199999999											
WHITE - NOT HISPANIC OR LATINO 7/												
	199999999											
JOINT (WHITE/MINORITY RACE) 9/ RACE NOT AVAILABLE 10/	199999999	,	,	,	,	,	,	,	,	,	,	,
RACE NOT AVAILABLE 10/	1 3 3 3 3 3 3 3 3	99999999 	1	1 33333333	1 3 3 3 3 3 3 3 3	1 33333333	1 33333333	1 33333333	1 33333333	1 33333333	1 23333333	1 33333333
ETHNICITY 11/		! !	1	i	i i	! !	i	1	1	1	1	1
- · · · · · · · · · · · · · · · · · · ·	199999999	ı 19999999	1 9 9 9 9 9 9 9	199999999	199999999	1 199999999	199999999	199999999	199999999	1 9 9 9 9 9 9 9	1 199999999	1 19999999
NOT HISPANIC OR LATINO	199999999											
JOINT (HISPANIC OR LATINO/	1	1	1	1	1	1	1	1	1	1	1	1
NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	9999999
ETHNICITY NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	9999999
				•	•		•					
TOTAL MINORITY 13/	99999999 	99999999 	99999999 	99999999	99999999	99999999 	99999999	99999999	99999999	99999999	99999999 	99999999
50-79% OF MSA/MD MEDIAN	į	į	į	į	į	į	į	į	į	į	į	į
RACE 5/	-	! !	1	:	<u> </u>	! !	:	1	 	1	1	1
	199999999	, 199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
ASIAN	199999999		•		•							
BLACK OR AFRICAN AMERICAN	199999999											
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	199999999	99999999	99999999	199999999	199999999	199999999	199999999	99999999	199999999	99999999	99999999	199999999
WHITE - NOT HISPANIC OR LATINO 7/	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
2 OR MORE MINORITY RACES 8/	199999999	99999999	99999999	199999999	199999999	199999999	199999999	99999999	199999999	99999999	99999999	199999999
• • • • • • • • • • • • • • • • • • • •	199999999											
RACE NOT AVAILABLE 10/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
	1	I	1	I	I	I	I	I	I	I	1	I
ETHNICITY 11/	1		1	1	1		1		1		1	!
	199999999		•		•							
	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	19999999
JOINT (HISPANIC OR LATINO/	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	1 00000000	10000000
NOT HISPANIC OR LATINO) 12/	199999999	•	•	•	•	•	•	•	•	•	•	•
ETHNICITY NOT AVAILABLE 10/		<i> </i>	פרבבבבבר 	ן צעעעעעעעע ו	1 2222223	77777777 	ן צעעעעעעעע ו	פעעעעעעע 	ן פעעעעעעע ו	פעעעעעעע 	פרבבבבבר 	<i> </i>
TOTAL MINORITY 13/	1 199999999	, , , , , , , , , , , , , , , , , , , ,	1 0 0 0 0 0 0 0	10000000	100000000	1 00000000	100000000	100000000	10000000	100000000	100000000	1 00000000

9999

PAGE:

NCOME, RACE AND ETHNICITY CONTINUED		IVED 21/		NATED	BUT NOT	PPROVED ACCEPTED	DEN	IED		DRAWN	FILES FOR INCOM	PLETENES
	NUMBER		NUMBER		NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
0-99% OF MSA/MD MEDIAN		 	 		 	 	 	 		 	 	
RACE 5/	 	 	! 	 	 	! 	! 	 	 	 	 	
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	199999999	99999999	99999999	99999999	99999999	199999999	99999999	99999999	9999999
ASIAN	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	19999999
BLACK OR AFRICAN AMERICAN	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	19999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	19999999
WHITE - HISPANIC OR LATINO 6/	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	19999999
WHITE - NOT HISPANIC OR LATINO 7/	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	19999999
2 OR MORE MINORITY RACES 8/	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	19999999
JOINT (WHITE/MINORITY RACE) 9/	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	1999999
RACE NOT AVAILABLE 10/	99999999	99999999	199999999	99999999	199999999	199999999	199999999	99999999	99999999	99999999	199999999	999999
ETHNICITY 11/	 	l I	 	 	 	!] 	 	 	1
- ·	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	1999999
	199999999	,	,	,	,	,	,	,	,	,	,	,
JOINT (HISPANIC OR LATINO/	i	l	1	I	1	I	1	i	i	i	1	I
NOT HISPANIC OR LATINO) 12/	199999999	99999999	199999999	199999999	99999999	99999999	99999999	199999999	199999999	199999999	99999999	1999999
ETHNICITY NOT AVAILABLE 10/	99999999		•		•	•	•				•	999999
TOTAL MINORITY 13/	 99999999	9999999	99999999	9999999	99999999	 99999999	9999999	9999999	 99999999	99999999	 99999999	19999999
.00-119% OF MSA/MD MEDIAN		 	 	 	 	 	 	 	 		 	
	!	! :	!	1	!	!	!	!	1	!	!	!
RACE 5/	100000000	I	1	100000000	1	1	1	100000000	10000000	100000000	1	1000000
•	199999999											
	199999999	,	,	,	,	,	,	,	,	,	,	
	199999999	,	,	,	,	,	,	,	,	,	,	,
NATIVE HAWAIIAN/OTHER PACIFIC ISL												
	199999999											
WHITE - NOT HISPANIC OR LATINO 7/												
	199999999											
	199999999											
RACE NOT AVAILABLE 10/	99999999 	99999999 	1 9 9 9 9 9 9 9 9	1 99999999	1 9 9 9 9 9 9 9 9	1 99999999	1 99999999	1 99999999	1 99999999	1 99999999	1 99999999	1999999
ETHNICITY 11/	İ	İ	i	i	i	i	i	i	i	İ	i	i
	99999999	,	,	,	,	,	,	,	,	,	,	,
NOT HISPANIC OR LATINO	99999999	99999999	99999999	199999999	99999999	99999999	199999999	99999999	199999999	99999999	99999999	1999999
JOINT (HISPANIC OR LATINO/	1	l	1	I	•	•	1	1	I	1	1	1
NOT HISPANIC OR LATINO) 12/	•	•	•	•	•	•	•	•	•	•	•	•
ETHNICITY NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	•	•	99999999 	99999999	99999999	99999999	99999999	1999999
TOTAL MINORITY 13/	। 9999999	 9999999	1 1 9 9 9 9 9 9 9	1 9 9 9 9 9 9 9	•	•	•	1 00000000	1 9 9 9 9 9 9 9	1 00000000	1 00000000	1 9 9 9 9 9

TABLE 5-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2004

PAGE:

RUN DATE: MM/DD/CCYY

													_
I	APPLIC		LOA		APPS. A		•	CATIONS	•	CATIONS	FILES		I
<u> </u>	RECE	IVED 21/	ORIGI	NATED	BUT NOT	ACCEPTED	DEN	NIED	WITH	IDRAWN	FOR INCOM	PLETENESS	1
INCOME, RACE AND ETHNICITY CONTINUED													!
 	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													ï
I	1	1	I	1	I	I	1	1	1	1	I	I	ı
RACE 5/	I	I	1	1	1	1	1	1	1	1	1	1	ı
AMERICAN INDIAN/ALASKA NATIVE	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	ı
ASIAN	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	ı
BLACK OR AFRICAN AMERICAN	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	ı
NATIVE HAWAIIAN/OTHER PACIFIC ISL	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	ı
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	ı
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	ı
2 OR MORE MINORITY RACES 8/	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	ı
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	ı
RACE NOT AVAILABLE 10/	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	99999999	199999999	199999999	ı
1	I	I	I	1	I	I	1	1	1	1	I	I	ı
ETHNICITY 11/	1	1	1	1	1	1	1	1	1	1	1	1	ı
HISPANIC OR LATINO	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	99999999	199999999	199999999	ı
NOT HISPANIC OR LATINO	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	ı
JOINT (HISPANIC OR LATINO/	1	1	1	1	1	1	1	1	1	1	1	1	ı
NOT HISPANIC OR LATINO) 12/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	ı
ETHNICITY NOT AVAILABLE 10/	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	99999999	199999999	199999999	ı
l	1	1	1	1	1	1	1	1	1	1	1	1	ı
TOTAL MINORITY 13/	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	ı
1													

OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2004 RUN DATE: MM/DD/CCYY

9999

PAGE:

	APPLIC	IVED 21/	LOA ORIGI	NATED	APPS. A	ACCEPTED	APPLIC	IED	•	DRAWN	FILES	· · · ·
•	NUMBER		NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
LESS THAN 50% OF MSA/MD MEDIAN		 	 	 	 		 		 			
ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISL WHITE - HISPANIC OR LATINO 6/ WHITE - NOT HISPANIC OR LATINO 7/ 2 OR MORE MINORITY RACES 8/ JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	9999999 99999999 99999999 99999999	9999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	99999999 999999999 999999999 9999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	9999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999
NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999
TOTAL MINORITY 13/	99999999	99999999 	99999999 	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
150-79% OF MSA/MD MEDIAN	į	į	į	į	į	į	į	į	į	į į	į	į į
ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISL WHITE - HISPANIC OR LATINO 6/ WHITE - NOT HISPANIC OR LATINO 7/ 2 OR MORE MINORITY RACES 8/ JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	9999999 99999999 99999999 99999999	9999999 99999999 99999999 99999999	9999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	9999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999
NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999
 TOTAL MINORITY 13/ 	 99999999 	ı 99999999 	ı 99999999 	ı 99999999 	ı 99999999 	1 99999999 	 99999999	 99999999	 99999999	 99999999	 99999999	ı 99999999

9999

PAGE:

 		IVED 21/		NATED	APPS. A	ACCEPTED		IED	•	DRAWN	FILES (PLETENESS
NCOME, RACE AND ETHNICITY CONTINUED				\$000'S	•		•		•		NUMBER	
0-99% OF MSA/MD MEDIAN		 		 	 	 	 	 	 	 	 	
RACE 5/		 	 	 	 	! !		! !	! 	 		! !
• • •							•				199999999	
·							•				199999999	
NATIVE HAWAIIAN/OTHER PACIFIC ISL												
·		•		•	•	•	•	•	•	•	99999999	•
WHITE - NOT HISPANIC OR LATINO 7/	9999999	99999999	99999999	99999999	99999999	199999999	199999999	199999999	99999999	99999999	99999999	19999999
· · · · · · · · · · · · · · · · · · ·							•				99999999	
							•				199999999	
RACE NOT AVAILABLE 10/	9999999	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
ETHNICITY 11/				! !	! !	!	1	!	! !	! !	1	
· ·	9999999	ı 19999999	ı 199999999	ı 199999999	ı 199999999	ı 199999999	1 199999999	ı 199999999	ı 199999999	ı 199999999	ı 19999999	ı 19999999
· · · · · · · · · · · · · · · · · · ·											199999999	
JOINT (HISPANIC OR LATINO/				l	l	I	I	I	I	 	I	
NOT HISPANIC OR LATINO) 12/	9999999	99999999	99999999	99999999	99999999	99999999	199999999	99999999	99999999	99999999	99999999	9999999
ETHNICITY NOT AVAILABLE 10/	9999999	99999999	99999999	99999999	99999999	199999999	199999999	199999999	99999999	99999999	199999999	199999999
TOTAL MINORITY 13/	9999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 9999999
!		!		!	!	!	!	!	!	!	!	!
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE	0000000			 00000000	 00000000	1	100000000	1	 		। । 9999999	10000000
·						•	•				199999999	
											199999999	
NATIVE HAWAIIAN/OTHER PACIFIC ISL		•		•	•	•	•	•	•	•	•	•
·		•		•	•	•	•	•	•	•	99999999	•
WHITE - NOT HISPANIC OR LATINO 7/	9999999	99999999	99999999	99999999	99999999	99999999	199999999	99999999	99999999	99999999	99999999	9999999
2 OR MORE MINORITY RACES 8/	9999999	99999999	99999999	99999999	99999999	199999999	99999999	99999999	99999999	99999999	99999999	19999999
							•				199999999	
RACE NOT AVAILABLE 10/	9999999	99999999	99999999	99999999	99999999	199999999	199999999	199999999	199999999	99999999	199999999	19999999
ETHNICITY 11/				!	!	!	1	!	!	!	!	1
· ·	9999999	I I 9 9 9 9 9 9 9 9	 9999999	I I 9 9 9 9 9 9 9 9	ı . 9999999	1 1 9 9 9 9 9 9 9 9	1 199999999	1 19999999	ı 1 9 9 9 9 9 9 9 9	I I 9999999	। । 9999999	1999999
							•				199999999	
JOINT (HISPANIC OR LATINO/		 	,	,	,	,	1	 	,	,		,
NOT HISPANIC OR LATINO) 12/	9999999	9999999	9999999	9999999	9999999	9999999	9999999	99999999	9999999	9999999	9999999	999999
ETHNICITY NOT AVAILABLE 10/	9999999	99999999	99999999	99999999	99999999	99999999	199999999	199999999	99999999	99999999	99999999	99999999
TOTAL MINORITY 13/	9999999	l I		l	l	I	1	I	I	l	1	I

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, 2004

PAGE:

RUN DATE: MM/DD/CCYY

	APPLIC	ATIONS IVED 21/	LOA	NS NATED	APPS. A		APPLIC		APPLIC	ATIONS DRAWN	FILES	CLOSED IPLETENESS	-
	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	i
120% OR MORE OF MSA/MD MEDIAN	 	 					 	 					i
1	1	1	1	I	1	1	1	1	I	I	1	1	1
RACE 5/	1	1	1	I	1	1	1	1	I	I	1	1	1
AMERICAN INDIAN/ALASKA NATIVE	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	1
ASIAN	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	ı
BLACK OR AFRICAN AMERICAN	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	1
NATIVE HAWAIIAN/OTHER PACIFIC ISL	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	1
WHITE - HISPANIC OR LATINO 6/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	1
WHITE - NOT HISPANIC OR LATINO 7/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	1
2 OR MORE MINORITY RACES 8/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	1
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	199999999	199999999	199999999	199999999	99999999	99999999	199999999	99999999	199999999	99999999	1
RACE NOT AVAILABLE 10/	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	1
1	1	1	1	I	1	1	1	1	I	I	1	1	1
ETHNICITY 11/	1	1	1	1	1	1	1	1	1	1	1	1	1
HISPANIC OR LATINO	99999999	99999999	199999999	199999999	199999999	199999999	99999999	99999999	199999999	99999999	199999999	99999999	1
NOT HISPANIC OR LATINO	99999999	99999999	199999999	199999999	199999999	199999999	99999999	99999999	199999999	99999999	199999999	99999999	1
JOINT (HISPANIC OR LATINO/	1	1	1	I	1	1	1	1	I	I	1	1	1
NOT HISPANIC OR LATINO) 12/	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	1
ETHNICITY NOT AVAILABLE 10/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	1
1	1	1	1	1	1	1	1	1	I	1	1	1	1
TOTAL MINORITY 13/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	1

	APPLICA	ATIONS IVED 21/	LOA ORIGI		APPS. A BUT NOT		APPLIC DEN	ATIONS IED	APPLIC WITH		FILES FOR INCOM	
INCOME, RACE AND ETHNICITY	 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	199999999	99999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999
	99999999	,	,	,	,	,	,	,	,	,	,	,
	199999999											
NATIVE HAWAIIAN/OTHER PACIFIC ISL			•	•								
	199999999											
WHITE - NOT HISPANIC OR LATINO 7/			•	•								
	199999999		•	•								
, , , , , , , , , , , , , , , , , , , ,	199999999	•	•	•	•	•	•	•	•	•	•	•
RACE NOT AVAILABLE 10/	199999999	99999999	199999999	199999999	199999999	199999999	99999999	99999999	199999999	99999999	199999999	199999999
ETHNICITY 11/	!	! !	1	!	!	!	!	!	!	!	1	1
- ·	। । 9999999	 0000000	1 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 0	 00000000	1 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	1 00000000	1 1 0 0 0 0 0 0 0
	199999999											
JOINT (HISPANIC OR LATINO/	1	<i> </i>	1	1	1	<i> </i>	1	1	1	1	1	1
NOT HISPANIC OR LATINO) 12/	199999999	' 99999999	199999999	199999999	199999999	, 199999999	199999999	199999999	199999999	199999999	199999999	' 199999999
· · · · · · · · · · · · · · · · · · ·	199999999	•	•	•	•	•	•	•	•	•	•	•
	I	l	I	i	I	I	I	I	I	I	I	I
TOTAL MINORITY 13/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% OF MSA/MD MEDIAN		 			 	 						
D2 GT . 5 /	!	! :	!	!	!	!	!	!	!	!	!	!
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE	। । 9999999	 00000000	10000000	10000000	10000000	 00000000	10000000	10000000	10000000	10000000	10000000	10000000
• •	199999999		•			•					•	•
	199999999	,	,	,	,	,	,	,	,	,	,	,
NATIVE HAWAIIAN/OTHER PACIFIC ISL												
• -	199999999											
WHITE - NOT HISPANIC OR LATINO 7/			•	•								
•	199999999		•	•								
	199999999		•	•								
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
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ETHNICITY 11/	I	I	1	I	I	I	I	I	1	I	1	1
HISPANIC OR LATINO	99999999	99999999	99999999	199999999	199999999	199999999	99999999	99999999	99999999	99999999	99999999	199999999
NOT HISPANIC OR LATINO	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999
JOINT (HISPANIC OR LATINO/	I	l	1	I	I	l	I	I	I	I	1	I
NOT HISPANIC OR LATINO) 12/												
ETHNICITY NOT AVAILABLE 10/	199999999	99999999	199999999	99999999	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999
TOTAL MINORITY 13/	 99999999	l 199999999	 99999999	 99999999	l 99999999	l 199999999	 99999999	 99999999	 99999999	 99999999	l 199999999	 99999999

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INCOME, RACE AND ETHNICITY CONTINUED	•	IVED 21/	LOA		APPS. A		APPLIC		APPLIC WITH	ATIONS DRAWN	FILES	
INCOME, RACE AND ETHNICITI CONTINUED	•	\$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/	1	! 	! 	! 	! 	! 	1	 	1	1	1	
• • •	199999999											
	199999999	,	,	,	,	,	,	,	,	,	,	,
BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISL	199999999											
WHITE - HISPANIC OR LATINO 6/	199999999											
WHITE - HISPANIC OR LATING 6/ WHITE - NOT HISPANIC OR LATING 7/												
	199999999											
•	199999999	•	•	•	•	•	•	•	•	•	•	•
	199999999		•	•	•					•		•
MICH NOT AVAILABLE 107	1	1	1	1	1	1	1	1	1	1	1	1
ETHNICITY 11/	i	i	i	i	i	i	i	i	i	i	i	i
· •	199999999	99999999	99999999	99999999	99999999	99999999	199999999	199999999	99999999	199999999	199999999	199999999
	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999
JOINT (HISPANIC OR LATINO/	İ	i	i	i	i	i	i	İ	İ	i	i	i
NOT HISPANIC OR LATINO) 12/	99999999	199999999	99999999	99999999	99999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999
ETHNICITY NOT AVAILABLE 10/	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
	I	I	1	1	1	I	1	I	I	1	1	I
TOTAL MINORITY 13/	99999999	199999999	199999999	199999999	199999999	199999999	99999999	99999999	99999999	99999999	99999999	99999999
100-119% OF MSA/MD MEDIAN		İ	İ	İ		ļ	į	į		į	į	į
D1 GD . E /	!	!	!	!	!	!	!	!	!	!	!	!
RACE 5/	100000000	1	1	1	1	1	1	10000000	100000000	1	1	1
·	199999999	•	•	•	•	•	•	•	•	•	•	•
	199999999		•	•	•					•		•
NATIVE HAWAIIAN/OTHER PACIFIC ISL												
WHITE - HISPANIC OR LATINO 6/	199999999	•	•	•	•	•	•	•	•	•	•	•
WHITE - NOT HISPANIC OR LATINO 7/			•	•	•					•		
· · · · · · · · · · · · · · · · · · ·	199999999		•	•	•					•		•
	199999999		•	•	•					•		•
, , ,	199999999		•	•	•					•		•
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ETHNICITY 11/	İ	i	i	i	i	i	i	İ	İ	i	i	i
HISPANIC OR LATINO	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
NOT HISPANIC OR LATINO	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
JOINT (HISPANIC OR LATINO/	I	I	1	1	1	I	1	I	I	1	1	I
NOT HISPANIC OR LATINO) 12/	•	•	•	•	•	•	•	•	•	•	•	•
ETHNICITY NOT AVAILABLE 10/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
	I	I	1	1	1	I	I	I	1	I	I	I
TOTAL MINORITY 13/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999

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 INCOME, RACE AND ETHNICITY CONTINUED	•	ATIONS IVED 21/	LOA ORIGI			PPROVED ACCEPTED		ATIONS	•	ATIONS DRAWN	FILES	
continued in the continued	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	 							 		 	 	
1	1	I	1	I	I	1	I	1	1	1	1	1 1
RACE 5/	1	1	1	1	1	1	1	1	1	1	1	1 1
AMERICAN INDIAN/ALASKA NATIVE	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	99999999
ASIAN	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	199999999	199999999	199999999	199999999	99999999	199999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	99999999	99999999	99999999
1	1	I	1	I	I	1	I	1	1	1	1	1 1
ETHNICITY 11/	1	I	1	I	I	1	I	1	1	1	1	1 1
HISPANIC OR LATINO	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	99999999
NOT HISPANIC OR LATINO	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	99999999
JOINT (HISPANIC OR LATINO/	1	I	1	I	I	1	I	1	1	1	1	1 1
NOT HISPANIC OR LATINO) 12/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999
1	1	1	1	1	1	1	1	1	1	1	1	1 1
TOTAL MINORITY 13/	199999999	99999999	199999999	99999999	99999999	199999999	99999999	199999999	199999999	199999999	99999999	99999999

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

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INCOME AND GENDER 14/	APPLIC	ATIONS IVED 21/	LOA: ORIGI:	NATED	APPS. A BUT NOT	ACCEPTED	APPLIC	IED	•	DRAWN	FILES FOR INCOM	
INCOME AND GENDER 14/	NUMBER	\$000'S 	NUMBER 	\$000'S 	•		NUMBER				1	\$000'S
ESS THAN 50% OF MSA/MD MEDIAN			 	 			i !			i !	i !	i I
MALE FEMALE	I 99999999 99999999	•			•	•		•			•	
JOINT (MALE/FEMALE) 20/	199999999	•			•	•		•				
GENDER NOT AVAILABLE 10/	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999
0-79% OF MSA/MD MEDIAN	 	 	 	 	 	 	 	 	 	 	 	
MALE	l 99999999	l 99999999	l 99999999	l 99999999	 99999999	l 99999999	 99999999	l 99999999	 99999999	 99999999	 99999999	 9999999
FEMALE	99999999	•			•	•		•			•	
JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	99999999 99999999	•	•	•	•	•	•	•	•	•	•	•
GENDER NOT AVAILABLE 107	 	 	 	 	 	 		 	 	 	 	
0-99% OF MSA/MD MEDIAN	į		 	 !			i !		! !	i !	i !	i !
MALE	l 99999999	। । 9999999	। । 9999999	। । 9999999	। । 99999999	। । 99999999	 99999999	। । 99999999	 99999999	 99999999	 99999999	। । 999999
FEMALE	199999999	•			•	•		•			•	
JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	99999999 99999999	•	•	•	•	•	•	•	•	•	•	•
00-119% OF MSA/MD MEDIAN		 	! !	! !	! !	! !	1	! !	! !	!	1	
MALE	। 9999999	। 9999999	। 9999999	। 9999999	। 9999999	। 99999999	। 9999999	। 9999999	। 99999999	। 99999999	। 9999999	। 999999
FEMALE	199999999	•			•	•		•			•	
JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	99999999 99999999	,	,	,	,	,	,	,	,	,	,	,
· 	i 	 	 	 	 	 	i 	 	i 	i 	i 	i
20% OR MORE OF MSA/MD MEDIAN	1	I I	 	 	I I	I I	I I	I I	I I	I I	I I	
MALE	l 199999999	 99999999	 99999999	l 199999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 9999999
FEMALE	99999999	99999999	99999999	99999999	199999999	99999999	99999999	99999999	99999999	99999999	99999999	9999999
JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	99999999 99999999	•	•	•	•	•	•	•	•	•	•	•
GUNDER NOT AVAILABLE 10/	1 2 2 2 2 2 2 2 2 2 2	<i> </i>	<i> </i>	<i> </i>	<i> </i>	<i> </i>	1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1 2 2 2 2 2 2 2 2 2	1 2 2 2 2 2 2 2 2 2	1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1 2 2 2 2 2 2 2 2 2	1 2 2 2 2 2 2 2 3

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INCOME AND GENDER 14/	•	ATIONS IVED 21/	LOA ORIGI	NS NATED	APPS. A		APPLIC		APPLIC	ATIONS DRAWN	FILES	CLOSED MPLETENESS
INCOME AND GENDER 147	NUMBER	\$000'S 	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
ESS THAN 50% OF MSA/MD MEDIAN	į	 	!	i !	i 		!	! !		!	i !	i !
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	199999999
0-79% OF MSA/MD MEDIAN	 	 	 			 	 	 	 	 		
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 9999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	199999999
0-99% OF MSA/MD MEDIAN	 	 	 	 		 	 	 	 	 	 	
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 9999999 99999999	99999999 99999999	199999999	99999999 99999999	99999999 99999999	99999999 99999999	199999999	199999999	199999999	99999999 99999999	99999999 99999999	199999999
00-119% OF MSA/MD MEDIAN	 	 	 	 		 	 	 	 	 	 	
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	199999999
20% OR MORE OF MSA/MD MEDIAN	 	 	 			 	 	 	 			
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999

1- TO 4-FAMILY HOMES, BY INCOME AND GENDER OF APPLICANT, 2004 RUN DATE: MM/DD/CCYY

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INCOME AND GENDER 14/	APPLICA	IVED 21/	LOA ORIGI	NATED	APPS. A	ACCEPTED	APPLIC	IED	•	DRAWN	FILES	PLETENESS
INCOME AND GENDER 14/	NUMBER	\$000'S 	•	\$000'S	NUMBER		•	\$000'S	NUMBER		NUMBER	
ESS THAN 50% OF MSA/MD MEDIAN	İ	 		i !	i I	!	i !	i !	i !	i !	i !	i !
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	199999999	99999999 99999999	99999999 99999999	199999999	199999999	99999999 99999999	199999999	99999999 99999999	99999999 99999999
0-79% OF MSA/MD MEDIAN	 	 	 	 		 	 	 		 		
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 99999999 99999999	 99999999 99999999	99999999 99999999	99999999 99999999	 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999
0-99% OF MSA/MD MEDIAN	 	 	 	 	 	 	 	 	 	 		
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999
00-119% OF MSA/MD MEDIAN	 	 	 	 		 	 	 		 		
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999
20% OR MORE OF MSA/MD MEDIAN		 	 	 	 	 	 	 	 	 		
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999

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TACOME AND CENTED 14/	APPLICA	ATIONS IVED 21/	LOA ORIGI		APPS. A BUT NOT		APPLIC		APPLIC	ATIONS DRAWN	FILES FOR INCOM	
INCOME AND GENDER 14/	NUMBER	\$000'S 	NUMBER	\$000'S	NUMBER	 \$000'S 	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
ESS THAN 50% OF MSA/MD MEDIAN	į	i ! !	; !	i !	; !	; ! !	; !	; !	! !	; !	i !	i !
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	199999999	9999999 9999999
0-79% OF MSA/MD MEDIAN	 	 	 		 	 	 	 	 	 		
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999
0-99% OF MSA/MD MEDIAN	 	 	 	 	 	 	 	 	 	 	 	
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	199999999	99999999
00-119% OF MSA/MD MEDIAN	 	 	 	 	 	 	 	 	 	 	 	
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999
20% OR MORE OF MSA/MD MEDIAN	 	 	 	 	 	 	 	 	 	 	 	
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	199999999	99999999

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INCOME AND GENDER 14/	APPLICA	ATIONS IVED 21/	LOA		APPS. A		APPLIC		APPLIC		FILES	
INCOME AND GENDER 147	 NUMBER	\$000'S 	 NUMBER 	\$000'S	NUMBER	\$000'S	 NUMBER 	\$000'S	 NUMBER 	\$000'S	 NUMBER 	\$000'S
ESS THAN 50% OF MSA/MD MEDIAN	į	 	 		i 							
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	99999999 99999999 99999999	99999999	99999999	199999999	199999999	99999999 99999999	99999999 99999999	99999999 99999999	199999999	199999999	99999999 99999999	99999999 99999999
0-79% OF MSA/MD MEDIAN	į	; !	 !	i !	i !	i !	i !	i !	! !	i !	i !	i !
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999
0-99% OF MSA/MD MEDIAN	 	 	 	 	 	 	 	 	 	 		
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 99999999 99999999	99999999	99999999	199999999	199999999	99999999 99999999	99999999 99999999	99999999 99999999	199999999	199999999	99999999 99999999	99999999 99999999
00-119% OF MSA/MD MEDIAN	 	 	 	 	 	 	 	 	 	 	 	
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999
20% OR MORE OF MSA/MD MEDIAN	 	 	 	 		 	 	 	 	 		
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999

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INCOME AND GENDER 14/	APPLICA	ATIONS IVED 21/	LOA		APPS. A		APPLIC		APPLIC		FILES	
INCOME AND GENDER 147	 NUMBER	\$000'S 	 NUMBER 	\$000'S	NUMBER	\$000'S	 NUMBER 	\$000'S	 NUMBER 	\$000'S	 NUMBER 	\$000'S
ESS THAN 50% OF MSA/MD MEDIAN	į	 	 		i 							
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	99999999 99999999 99999999	99999999	99999999	199999999	199999999	99999999 99999999	99999999 99999999	99999999 99999999	199999999	199999999	99999999 99999999	99999999 99999999
0-79% OF MSA/MD MEDIAN	į	; !	 !	i !	i !	i !	i !	i !	! !	i !	i !	i !
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999
0-99% OF MSA/MD MEDIAN	 	 	 	 	 	 	 	 	 	 		
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 99999999 99999999	99999999	99999999	199999999	199999999	99999999 99999999	99999999 99999999	99999999 99999999	199999999	199999999	99999999 99999999	99999999 99999999
00-119% OF MSA/MD MEDIAN	 	 	 	 	 	 	 	 	 	 	 	
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999
20% OR MORE OF MSA/MD MEDIAN	 	 	 	 		 	 	 	 	 		
MALE FEMALE JOINT (MALE/FEMALE) 20/ GENDER NOT AVAILABLE 10/	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999

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TYPE OF CENSUS TRACT 15/	RECE	ATIONS IVED 21/		NATED	APPS. A	ACCEPTED		IED	•	DRAWN	FILES	PLETENESS
	•	\$000'S		\$000'S	NUMBER	\$000'S	1	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
ACIAL/ETHNIC COMPOSITION 16/	 		 	 	 	 		 	 	 	 	
LESS THAN 10% MINORITY	I 199999999	। । 9999999	I 199999999	I 199999999	 99999999	I 199999999	 99999999	I 199999999	I 199999999	I 199999999	I 199999999	19999999
		199999999										
		199999999										
		199999999			•							
	•	99999999	•	•	•	•	•	•	•	•	•	•
NCOME CHARACTERISTICS 17/	 	 	 	 	 	 	 	 	 	 	 	
LOW INCOME	 99999999	l 199999999	l 199999999	l 199999999	 99999999	 99999999	 99999999	l 199999999	l 199999999	 99999999	l 199999999	 9999999
		199999999										
		199999999										
UPPER INCOME	99999999	99999999	99999999	199999999	199999999	99999999	99999999	199999999	99999999	99999999	99999999	9999999
NCOME AND RACIAL/ETHNIC COMP 16/,17/	 :	 	 !	 !	 	 :	 	 !	 !	 :	 !	
LOW INCOME	 	1	 	 	 	 	 	 	 	 	 	1
LESS THAN 10% MINORITY	99999999	199999999	99999999	99999999	99999999	9999999	199999999	99999999	99999999	99999999	99999999	1999999
	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	1999999
		199999999										
50-79% MINORITY	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	1999999
		99999999										
MODERATE INCOME	 	1	 	 	 	 	 	 	 	 	 	1
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	999999
10-19% MINORITY	199999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999	99999999	199999999	1999999
		199999999										
50-79% MINORITY	99999999	199999999	199999999	199999999	199999999	99999999	99999999	199999999	199999999	99999999	199999999	999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	999999
MIDDLE INCOME	! !	 	! !	! !	! 	! !	 	! !	! !	! !	! !	1
LESS THAN 10% MINORITY	99999999	199999999	199999999	199999999	99999999	99999999	99999999	199999999	99999999	99999999	199999999	1999999
10-19% MINORITY	99999999	199999999	199999999	199999999	99999999	99999999	99999999	199999999	99999999	99999999	199999999	1999999
20-49% MINORITY	99999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999	99999999	199999999	1999999
50-79% MINORITY	99999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999	99999999	199999999	1999999
80-100% MINORITY	99999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	99999999	99999999	99999999	1999999
UPPER INCOME	! 	 	! 	! 	! 	! 	! 	! 	! 	! 	! 	
LESS THAN 10% MINORITY	99999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999	99999999	199999999	1999999
10-19% MINORITY	99999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999	99999999	199999999	1999999
20-49% MINORITY	99999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999	99999999	199999999	1999999
50-79% MINORITY	99999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999	99999999	199999999	1999999
50-79% MINORITY 80-100% MINORITY	99999999	99999999	199999999	199999999	199999999	99999999	199999999	99999999	99999999	99999999	99999999	1999999
MALL COUNTY	99999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999	99999999	199999999	19999999
	1	1	1	1	1	1	1	1	1	1		

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	•	IVED 21/	LOAI ORIGII	NATED	APPS. A	ACCEPTED	DEN	IED	•	DRAWN	FILES FOR INCOM	PLETENES
	 NUMBER		 NUMBER		 NUMBER		 NUMBER		NUMBER		•	
RACIAL/ETHNIC COMPOSITION 16/	 	 	 :	 	 	 	 	 	 	 	 	
LESS THAN 10% MINORITY	। 9999999	। 9999999	। 9999999	। 9999999	। 9999999	। 9999999	। 9999999	I 99999999	। 99999999	। 99999999	। 99999999	 9999999
10-19% MINORITY	199999999	99999999	99999999	199999999	199999999	99999999	199999999	99999999	199999999	99999999	99999999	1999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	999999
50-79% MINORITY	199999999	199999999	99999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	99999999	1999999
80-100% MINORITY	99999999	99999999	,	,	,	,	99999999		,	,	,	,
NCOME CHARACTERISTICS 17/	 	 	 	 	 	 		 		 		
LOW INCOME	ı 99999999	। 99999999	ı 99999999	ı 99999999	ı 99999999	ı 99999999	। 99999999	ı 99999999	ı 99999999	ı 99999999	। 99999999	। 99999
MODERATE INCOME	199999999	199999999	99999999	199999999	199999999	99999999	199999999	99999999	199999999	99999999	99999999	1999999
MIDDLE INCOME	199999999	199999999	99999999	199999999	199999999	99999999	199999999	99999999	199999999	99999999	99999999	1999999
UPPER INCOME	199999999	199999999	99999999	199999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	999999
ENCOME AND RACIAL/ETHNIC COMP 16/,17/	 	 	 	 	 	 		 	 	 		
LOW INCOME	! 	! 	 	! 	! 	! 	 	 	 	! 	I I	
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	999999
10-19% MINORITY	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	1999999
20-49% MINORITY	199999999	199999999	99999999	199999999	199999999	199999999	99999999	99999999	99999999	199999999	99999999	999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	999999
MODERATED INCOME	! 	! 	 	! 	 	! 	 	 	 	 	 	
LESS THAN 10% MINORITY	199999999	199999999	99999999	199999999	199999999	99999999	199999999	99999999	199999999	199999999	99999999	1999999
10-19% MINORITY	199999999	199999999	99999999	199999999	199999999	99999999	199999999	99999999	199999999	199999999	199999999	1999999
20-49% MINORITY	199999999	199999999	99999999	199999999	199999999	99999999	199999999	99999999	199999999	199999999	199999999	1999999
50-79% MINORITY	199999999	199999999	99999999	199999999	199999999	99999999	199999999	99999999	199999999	199999999	99999999	1999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	1999999
MIDDLE INCOME	! 	! 	 	! 	! 	! 	 	 	 	! 	 	
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	199999999	99999999	99999999	99999999	99999999	99999999	1999999
		199999999										
		199999999			•			•		•		
	•	199999999	•	•	•	•	•	•	•	•	•	•
80-100% MINORITY	199999999	99999999 	99999999 	199999999	199999999	99999999 	199999999	99999999 	199999999	199999999	199999999	1999999
UPPER INCOME	i	i	İ	i	i	i	İ	İ	İ	i	İ	i
		199999999										
	•	199999999	•	•	•	•	•	•	•	•	•	•
		199999999										
	•	199999999	•	•	•	•	•	•	•	•	•	•
80-100% MINORITY	99999999 	99999999 					99999999 					
SMALL COUNTY	99999999	99999999										
		199999999										

MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2004

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RUN DATE: MM/DD/CCYY

TVDT OF OTVETTS 15 '	APPLICA RECE:	ATIONS IVED 21/	LOA ORIGI		APPS. A		APPLIC		APPLIC WITH		FILES FOR INCOM	
TYPE OF CENSUS TRACT 15/	 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	l 9999999	। । 9999999	। । 9999999	। । 99999999	 99999999	। । 9999999	l 199999999	। । 9999999	। । 99999999	 99999999	। । 99999999	। । 9999999
10-19% MINORITY	99999999	199999999	9999999	199999999	99999999	199999999	99999999	199999999	199999999	99999999	199999999	19999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	9999999
50-79% MINORITY	99999999	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	19999999
80-100% MINORITY	99999999	199999999	99999999	199999999	99999999	199999999	99999999	199999999	199999999	99999999	99999999	19999999
INCOME CHARACTERISTICS 17/	 	 	! !	 		 		 	 		 	
LOW INCOME	ı 99999999	ı 99999999	। 99999999	ı 99999999	। 99999999	ı 99999999	। 99999999	ı 99999999	ı 99999999	। 99999999	ı 99999999	1 9999999
	,	,	,	,	,	,	99999999	,	,	,	,	,
							199999999				•	
UPPER INCOME	99999999	199999999	99999999	199999999	99999999	199999999	99999999	199999999	199999999	99999999	99999999	19999999
INCOME AND RACIAL/ETHNIC COMP 16/,17/	 	 	 	 		 		 	 		 	
LOW INCOME	 	! 	! 	 	 	! 	 	! 	! 	 	 	
LESS THAN 10% MINORITY	99999999	199999999	99999999	199999999	99999999	199999999	99999999	199999999	99999999	99999999	99999999	19999999
10-19% MINORITY	99999999	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	19999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	19999999
	,	,	,	,	,	,	99999999	,	,	,	,	,
80-100% MINORITY	99999999	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	19999999
MODERATE INCOME	! 	İ	! 	İ	İ	i	İ	i	i I	İ	İ	İ
							199999999				•	
							199999999				•	
	•	•	•	•	•	•	199999999	•	•	•	•	•
							199999999					
80-100% MINORITY	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	9999999
MIDDLE INCOME	i i	i	i i	i	i	i	i	i	i	i	i	i
							199999999					
	•	•	•	•	•	•	199999999	•	•	•	•	•
							199999999					
							199999999					
80-100% MINORITY	99999999 	 	 			 		 				
UPPER INCOME												
	•	•	•	•	•	•	199999999	•	•	•	•	•
							199999999					
							199999999					
	•	•	•	•	•	•	99999999 99999999	•	•	•	•	•
SMALL COUNTY	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	19999999
ALL OTHER TRACTS 22/		•	•	•	•	•	•	•	•	 99999999		•

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RUN DATE: MM/DD/CCYY

Name	99999999 99999999 99999999 99999999 9999			\$000'S 								
LESS THAN 10% MINORITY	99999999 99999999 99999999 99999999 9999	99999999 999999999 1999999999 19999999999	99999999 99999999 99999999 99999999 99999999 99999999 	99999999 99999999 99999999 99999999 99999999 99999999 		 1 99999999 99999999 99999999 1 99999999 99999999 1 1 999999999	 	 1 99999999 99999999 99999999 1 99999999 99999999 1 1 999999999				99999999 999999999 999999999 999999999 9999999999
10-19% MINORITY 99 20-49% MINORITY 99 80-100% MINORITY 99 80-100% MINORITY 99 MINORITY 99 MINORITY 99 MINORITY 99 MINORITY 99 MINORITY 99 MIDDLE INCOME 99 MIDDLE INCOME 99 MIDDLE INCOME 99 MIDDLE INCOME 99 MIDDLE INCOME 99 MIDDLE INCOME 99 MIDDLE INCOME 99 MIDDLE INCOME 99 MIDDLE INCOME 99 MIDDLE INCOME 99 MINORITY 99 10-19% MINORITY 99 80-100% MINORITY 99 MIDDLE INCOME 99 MIDLE INCOME 99 MIDDLE INC	99999999 99999999 99999999 99999999 9999	99999999 999999999 1999999999 19999999999	99999999 99999999 99999999 99999999 99999999 99999999 	99999999 99999999 99999999 99999999 99999999 99999999 	99999999 99999999 99999999 1 99999999 99999999 99999999 1 1 1 9999999999999999999999999	99999999 99999999 999999999 1 99999999 99999999 99999999 1 1 999999999	99999999 99999999 999999999 999999999 999999999 999999999 	99999999 99999999 999999999 1 99999999 99999999 99999999 1 1 999999999	99999999 99999999 99999999 99999999 99999999 99999999 1 999999999	99999999 99999999 99999999 99999999 99999999 99999999 1	99999999 99999999 99999999 99999999 99999999 99999999 	99999999 999999999 999999999 999999999 9999999999
20-49% MINORITY 99 50-79% MINORITY 99 80-100% MINORITY 99 NCOME CHARACTERISTICS 17/	99999999 99999999 99999999 99999999 9999	99999999 99999999 1	99999999 99999999 99999999 99999999 99999999 1 99999999 99999999	99999999 99999999 1 99999999 99999999 99999999 1 1 9999999999 9999999999999999	99999999 99999999 99999999 99999999 99999999 1 9999999999 999999999	99999999 99999999 99999999 99999999 99999999 1 1 99999999	99999999 99999999 199999999 1999999999 1999999999 1999999999 19999999999	99999999 99999999 99999999 99999999 99999999 1 1 99999999	99999999 99999999 99999999 99999999 99999999 1	99999999 99999999 99999999 99999999 99999999 1	99999999 99999999 99999999 99999999 99999999 1	99999999 99999999 99999999 99999999 99999999 1 999999999
50-79% MINORITY 99 80-100% MINORITY 99 80-100% MINORITY 99 80-100% MINORITY 99 80-100ME CHARACTERISTICS 17/	99999999 99999999 99999999 99999999 9999	99999999 99999999 1	99999999 99999999 99999999 99999999 1 99999999 99999999	99999999 99999999 99999999 99999999 1 99999999 99999999	99999999 99999999 199999999 99999999 1 99999999 99999999	99999999 99999999 199999999 99999999 1 199999999	99999999 999999999 1999999999 99999999 1 1999999999	99999999 99999999 199999999 99999999 1 199999999	99999999 99999999 199999999 99999999 199999999	99999999 99999999 99999999 99999999 99999999	99999999 99999999 199999999 99999999 1 199999999	999999999999999999999999999999999999
80-100% MINORITY 99	99999999 99999999 99999999 99999999 9999	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	9999999 9999999 9999999 9999999 9999999 9999999
LOW INCOME	99999999 99999999 99999999 99999999 9999	 99999999 99999999 		 99999999 9999999 99999999 99999999	 	 99999999 9999999 9999999 	 99999999 99999999 99999999	 99999999 9999999 9999999 		 99999999 9999999 9999999 199999999	 99999999 9999999 9999999 1	 9999999 9999999 9999999
LOW INCOME 99 MODERATE INCOME 99 MIDDLE INCOME 99 UPPER INCOME 99 NCOME AND RACIAL/ETHNIC COMP 16/,17/ LOW INCOME 16/,17/ LOW INCOME 16/,17/ LESS THAN 10% MINORITY 99 10-19% MINORITY 99 50-79% MINORITY 99 80-100% MINORITY 99 MODERATE INCOME 16/,17/ LESS THAN 10% MINORITY 99 MODERATE INCOME 16/,17/ LESS THAN 10% MINORITY 99 10-19% MINORITY 99 50-79% MINORITY 99 50-79% MINORITY 99 80-100% MINORITY 99 MIDDLE INCOME 16/,17/	99999999 99999999 99999999 999999	99999999 99999999 99999999 99999999	99999999 99999999 1 99999999 99999999	99999999 99999999 99999999 1 999999999 99999999	99999999 99999999 1 99999999 99999999	99999999 99999999 99999999 99999999	 99999999 99999999 	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	9999999 9999999 9999999 9999999 9999999
MODERATE INCOME 99 MIDDLE INCOME 99 UPPER INCOME 99 NCOME AND RACIAL/ETHNIC COMP 16/,17/ LOW INCOME 10-19% MINORITY 99 10-19% MINORITY 99 50-79% MINORITY 99 80-100% MINORITY 99 MODERATE INCOME 10-19% MINORITY 99 10-19% MINORITY 99 10-19% MINORITY 99 10-19% MINORITY 99 10-19% MINORITY 99 10-19% MINORITY 99 10-19% MINORITY 99 10-19% MINORITY 99 10-19% MINORITY 99 10-100% MINORITY	99999999 99999999 99999999 999999	99999999 99999999 99999999 99999999	99999999 99999999 1 99999999 99999999	99999999 99999999 99999999 1 999999999 99999999	99999999 99999999 1 99999999 99999999	99999999 99999999 99999999 99999999	 99999999 99999999 	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	9999999 9999999
MIDDLE INCOME 99 UPPER INCOME 99	99999999	99999999 99999999 1 99999999 99999999	9999999 9999999 9999999 9999999 9999999	9999999 99999999 99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999	99999999 999999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999	9999999 9999999
UPPER INCOME 99	99999999 99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 999999999	99999999 99999999	99999999 999999999	99999999 999999999	99999999 999999999	99999999 999999999	9999999 9999999 9999999
NCOME AND RACIAL/ETHNIC COMP 16/,17/ LOW INCOME	99999999 99999999 99999999	 99999999 99999999	 99999999 99999999	 99999999 99999999	 99999999 99999999	 99999999	 99999999	 99999999	 999999999	 999999999	 99999999	 9999999 9999999
LOW INCOME	9999999 9999999 9999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	199999999	99999999	199999999	99999999	99999999	99999999	9999999 9999999
LESS THAN 10% MINORITY 998 10-19% MINORITY 998 20-49% MINORITY 998 50-79% MINORITY 998 80-100% MINORITY 999 998	9999999 9999999 9999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	199999999	99999999	199999999	99999999	99999999	99999999	9999999 9999999
10-19% MINORITY 99 20-49% MINORITY 99 50-79% MINORITY 99 80-100% MINORITY 99 MODERATE INCOME 1 LESS THAN 10% MINORITY 99 10-19% MINORITY 99 20-49% MINORITY 99 50-79% MINORITY 99 80-100% MINORITY 99 MIDDLE INCOME 1	9999999 9999999 9999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	199999999	99999999	199999999	99999999	99999999	99999999	9999999 9999999
20-49% MINORITY 99 50-79% MINORITY 99 80-100% MINORITY 99 MODERATE INCOME 1 LESS THAN 10% MINORITY 99 10-19% MINORITY 99 20-49% MINORITY 99 50-79% MINORITY 99 80-100% MINORITY 99 MIDDLE INCOME	99999999	99999999 99999999	99999999 99999999	99999999	99999999							9999999
50-79% MINORITY 998 80-100% MINORITY 998 1000 10	9999999	199999999	99999999			99999999	10000000	19999999	199999999	99999999	99999999	
80-100% MINORITY 998 MODERATE INCOME 1				199999999	199999999		12222222	10000000	, , , , , , , , , , , , , , , , , , , ,			
MODERATE INCOME	9999999	199999999										
LESS THAN 10% MINORITY 995 10-19% MINORITY 995 20-49% MINORITY 995 50-79% MINORITY 995 80-100% MINORITY 995 MIDDLE INCOME		1	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	19999999
10-19% MINORITY 99 20-49% MINORITY 99 50-79% MINORITY 99 80-100% MINORITY 99 MIDDLE INCOME		i	i	i	İ	İ	i	İ	İ	i	İ	i
20-49% MINORITY 99 50-79% MINORITY 99 80-100% MINORITY 99 MIDDLE INCOME				199999999						•		
50-79% MINORITY 99 80-100% MINORITY 99 MIDDLE INCOME				199999999						•		
80-100% MINORITY 995 MIDDLE INCOME		•	•	199999999	•	•	•	•	•	•	•	•
MIDDLE INCOME				199999999								
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	•	IVED 21/		NATED	BUT NOT	ACCEPTED		IED	WITH	DRAWN	FILES	PLETENESS
1111 01 011101 111101 10,			NUMBER	\$000's	NUMBER	\$000's	NUMBER	\$000's	NUMBER	\$000's	NUMBER	\$000's
RACIAL/ETHNIC COMPOSITION 16/	 :	 	 	 	 	 	 	 :	 	 	 	
LESS THAN 10% MINORITY 10-19% MINORITY 20-49% MINORITY	I 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	I 99999999	 99999999	 99999999	 99999999	। । 9999999
10-19% MINORITY	99999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999
20-49% MINORITY	99999999	99999999	199999999	199999999	199999999	99999999	199999999	99999999	199999999	199999999	199999999	19999999
50-79% MINORITY	199999999	99999999	199999999	199999999	199999999	9999999	199999999	199999999	199999999	199999999	199999999	19999999
20-49% MINORITY 50-79% MINORITY 80-100% MINORITY	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999
INCOME CHARACTERISTICS 17/	 	 	 	 	 	 	 	 	 	 	 	
LOW INCOME	 9999999	 9999999	199999999	199999999	199999999	199999999	19999999	 9999999	199999999	199999999	l 199999999	19999999
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INCOME AND RACIAL/ETHNIC COMP 16/,17/	 	 						 		 		
LOW INCOME	 	 	 	 	 	 	 	 	 	 	1	
LESS THAN 10% MINORITY	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999	19999999
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50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	9999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	9999999
MODERATE INCOME	! 	! 	l l	i i		1	l I	! 		<u> </u>		1
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80-100% MINORITY	99999999 	99999999 	199999999	199999999	199999999	99999999 	199999999	99999999 	199999999	199999999	199999999	19999999
MIDDLE INCOME	i	i	i	i	i	i	i	i	i	i	i	i
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50-79% MINORITY 80-100% MINORITY	199999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999	99999999	99999999	99999999	19999999
SMALL COUNTY	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	19999999
											199999999	

LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2004

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TYPE OF CENSUS TRACT 15/		IVED 21/	LOA ORIGI	NATED	BUT NOT	PPROVED ACCEPTED	DEN	IED		DRAWN	FILES	PLETENESS
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RACIAL/ETHNIC COMPOSITION 16/	 	 	 	 		 	 	 	 		 	
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10-19% MINORITY	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	99999999
20-49% MINORITY	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	9999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	9999999
80-100% MINORITY	199999999	99999999 	199999999	99999999 	199999999	199999999	99999999 	99999999 	99999999 	199999999	99999999 	199999999
INCOME CHARACTERISTICS 17/												
INCOME CHARACTERISTICS 177	i	i	i	i	i	i	i	i	i	i	i	İ
LOW INCOME	199999999	199999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
MODERATE INCOME	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	99999999	199999999
MIDDLE INCOME	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
UPPER INCOME	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	99999999	199999999	199999999
INCOME AND RACIAL/ETHNIC COMP 16/,17/									 			
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			199999999									
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME	 	 	 	 	 	 	 	 	 	 	 	
LESS THAN 10% MINORITY	99999999	99999999	199999999	99999999	199999999	199999999	99999999	99999999	99999999	199999999	99999999	199999999
			199999999									
20-49% MINORITY	199999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999	199999999	99999999	199999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	199999999	99999999	99999999	199999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME	 	 	 	 	 	 	 	 	 	 	 	
	99999999	99999999	99999999	99999999	199999999	99999999	99999999	99999999	99999999	199999999	99999999	99999999
10-19% MINORITY	199999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999	199999999	99999999	199999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	199999999	199999999	99999999	199999999	99999999	99999999	199999999	199999999	99999999	99999999	199999999	99999999
80-100% MINORITY	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	99999999	199999999
UPPER INCOME	! 	! 	! 	! 	1	! 	! 	! 	! 	1	! 	I I
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20-49% MINORITY	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	19999999
50-79% MINORITY	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999
80-100% MINORITY	199999999	99999999	99999999	,	,	,	,	,	,	,	,	,
SMALL COUNTY	 99999999	199999999	99999999	, 99999999	99999999	99999999	, 99999999	, 99999999	99999999	,	, 99999999	99999999
ALL OTHER TRACTS 22/	199999999	 99999999	•	•	•	•	•	•	•	199999999	•	•

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TANDE OF GENERAL TRACE 15	APPLICA RECE	ATIONS IVED 21/	LOA		APPS. A BUT NOT		APPLIC		•		FILES FOR INCOM	
TYPE OF CENSUS TRACT 15/	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S		\$000'S	NUMBER	\$000'S	NUMBER	\$000's
ACIAL/ETHNIC COMPOSITION 16/	 	 	 	 	 	 	 	 	 	 	 	
LESS THAN 10% MINORITY	 99999999	। 9999999	। 9999999	। 9999999	। 9999999	। 9999999	। 9999999	। 99999999	। 99999999	। 99999999	। 99999999	। 9999999
10-19% MINORITY	9999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	9999999
20-49% MINORITY	99999999	9999999	199999999	99999999	199999999	9999999	199999999	199999999	199999999	199999999	199999999	999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	9999999
80-100% MINORITY	99999999	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	9999999
NCOME CHARACTERISTICS 17/	 	 	 	j	i i I	 	 	i i	 	i 	i 	
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NCOME AND RACIAL/ETHNIC COMP 16/,17/			İ		İ		İ	İ	 	İ	İ	! !
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MIDDLE INCOME		!		!		<u> </u>						
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80-100% MINORITY	99999999 	99999999 	99999999 	99999999 	199999999	99999999 	99999999 	199999999	199999999	199999999	199999999	9999999
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80-100% MINORITY	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	999999!
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LL OTHER TRACTS 22/		•	•	 99999999	•	•	•	•	•	•	•	•

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APPLICANT CHARACTERISTICS	 DEBT-		 EMPLOYN HISTON		 CREDI HISTOR		 COLLATI		 INSUFFIC		 UNVERIF: INFORMA		CREDI	CION	MORTG	NCE	 OTHE	R	 TOTA	ъ 23/
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					199999999		9999999		19999999		19999999		9999999				19999999		19999999	
NATIVE HAWAIIAN/PACIFIC ISL	•	•	•	•	199999999		9999999		19999999		19999999		9999999		9999999		19999999			
			19999999		199999999		9999999		19999999		19999999		9999999				19999999			
WHITE-NOT HISPANIC/LATINO 7/ 2 OR MORE MINORITY RACES 8/	•	•	•	•	9999999 9999999		9999999 9999999	•	9999999 9999999		9999999 9999999		9999999		•	•	9999999 9999999	•	•	•
JOINT(WHITE/MINORITY RACE) 9/	•	•	•	•			19999999	•	19999999	•	19999999	•	9999999		19999999		19999999		19999999	
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RACE NOT AVAILABLE 10/	9999999 	999 	9999999	999 	99999999 	999	9999999 	999 	99999999 	999 	9999999 	999 		999 	9999999 		 	 		999
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HISPANIC OR LATINO	' 19999999	' 1999	9999999	1999	199999991	999	9999999	1999	9999999	1999	' 19999999	999	9999999	999	' 19999999	1999	9999999	1999	19999999	1999
					19999999				19999999											
	9999999	•	9999999	•	9999999		9999999	•	9999999	•	9999999	•	999999		•	•	9999999	•	•	•
NOT HISPANIC OR LATINO) 12/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	999999	999	9999999	999	9999999	999	19999999	1999
ETHNICITY NOT AVAILABLE 10/	9999999	999 	9999999	999	 9999999 	999	9999999	999	 9999999	999 	9999999	999	9999999	999	9999999 	999 	9999999	999 	9999999	999
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FEMALE	9999999	1999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	1999	9999999	999	19999999	1999
JOINT (MALE/FEMALE) 20/	9999999	999	19999999	1999	19999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	19999999	1999
GENDER NOT AVAILABLE 10/	9999999 	999 	9999999 	999 	9999999 	999	9999999 	999 	9999999 	999 	9999999 	999 	9999999 	999 	9999999 	999 	9999999 	999 	9999999 	999
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1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER, AND INCOME OF APPLICANT, 2004

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APPLICANT CHARACTERISTICS	DEBT-1		 EMPLOYN HISTOR		 CRED: HISTOI		 COLLATE		 INSUFFIC CASE		 UNVERIFI INFORMAT		_	MOI	MORTG	ICE	 OTHE	R	 TOTA	L 2
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ACE 5/		 	 	 	 		 								! 	 	! ! !	 	! 	
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							19999999				9999999				19999999	•	19999999	•	•	•
NATIVE HAWAIIAN/PACIFIC ISL	9999999	999	19999999	999	19999999	999	19999999	999	9999999	999	9999999	999	9999999	999	19999999	999	19999999	999	19999999	199
WHITE-HISPANIC/LATINO 6/	9999999	1999	9999999	999	9999999	999	19999999	999	9999999	999	9999999	999	9999999	999	19999999	999	19999999	999	19999999	199
WHITE-NOT HISPANIC/LATINO 7/	9999999	1999	9999999	999	9999999	999	19999999	999	9999999	999	9999999	999	9999999	999	19999999	999	19999999	999	19999999	199
2 OR MORE MINORITY RACES 8/	9999999	999	9999999	999	9999999	999	19999999	999	9999999	999	9999999	999	9999999	999	19999999	999	19999999	999	19999999	199
JOINT (WHITE/MINORITY RACE) 9/	9999999	999	9999999	999	9999999	999	19999999	999	9999999	999	9999999	999	9999999	999	19999999	999	19999999	999	19999999	199
RACE NOT AVAILABLE 10/	9999999 	999 	9999999 	999 	9999999 	999 	9999999 	999	9999999 	999 	9999999 	999	9999999 	999 	9999999 	999 	9999999 	999 	9999999 	99
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NOT HISPANIC OR LATINO	9999999	1999	19999999	999	9999999	999	9999999	999	9999999	999	99999991	999	9999999	999	9999999	999	19999999	1999	9999999	99
JOINT (HISPANIC OR LATINO/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	999999	99
NOT HISPANIC OR LATINO) 12/	999999	1999	19999999	999	9999999	999	19999999	999	9999999	999	9999999	999	9999999	999	19999999	999	19999999	1999	19999999	99
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LESS THAN 50% OF MSA/MD MED	9999999	1999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	1999	19999999	19
50-79% OF MSA/MD MEDIAN	9999999	1999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	1999	9999999	19
80-99% OF MSA/MD MEDIAN	9999999	1999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	1999	9999999	9
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120% OR MORE OF MSA/MD MED											9999999 9999999									•

1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER, AND INCOME OF APPLICANT, 2004

APPLICANT CHARACTERISTICS	 DEBT-: INCOME		 EMPLOYN HISTOR		 CRED: HISTOI		 COLLATE		 INSUFFIC CASE		 UNVERIFI INFORMAT		•	CION	MORTG	NCE	 OTHEI	R	 TOTA	AL 2
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BLACK OR AFRICAN AMERICAN	9999999	999	19999999	999	19999999	999	19999999	999	19999999	999	9999999	999	9999999	999	19999999	999	19999999	999	19999999	999
NATIVE HAWAIIAN/PACIFIC ISL	9999999	1999	9999999	1999	19999999	1999	9999999	999	9999999	999	9999999	999	9999999	999	19999999	1999	19999999	1999	19999999	999
WHITE-HISPANIC/LATINO 6/	9999999	1999	9999999	1999	19999999	1999	9999999	999	9999999	999	9999999	999	9999999	999	19999999	1999	19999999	1999	19999999	999
WHITE-NOT HISPANIC/LATINO 7/	9999999	999	9999999	999	19999999	999	9999999	999	9999999	999	9999999	999	9999999	999	19999999	999	19999999	999	19999999	9 9
OR MORE MINORITY RACES 8/	9999999	1999	19999999	1999	19999999	1999	9999999	999	19999999	999	9999999	999	9999999	999	19999999	1999	19999999	1999	19999999	9 6
JOINT (WHITE/MINORITY RACE) 9/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	19999999	999	9999999	999	19999999	9
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PAGE: 9999 RUN DATE: MM/DD/CCYY 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER, AND INCOME OF APPLICANT, 2004

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RUN DATE: MM/DD/CCYY

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APPLICANT CHARACTERISTICS	 DEBT-: INCOME		 EMPLOYN HISTOR		 CRED: HISTOI		 COLLATE		 INSUFFIC CASE		•		CRED: APPLICA: INCOMPI	CION	•	NCE	 OTHE	R	 TOTA	AL 23
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BLACK OR AFRICAN AMERICAN	19999999	1999	9999999	999	19999999	999	9999999	999	199999991	999	19999999	999	9999999	999	9999999	1999	19999999	999	9999999	99
NATIVE HAWAIIAN/PACIFIC ISL	19999999	999	19999999	999	19999999	999	9999999	999	99999991	999	19999999	999	9999999	999	9999999	999	19999999	999	9999999	99
WHITE-HISPANIC/LATINO 6/	19999999	999	19999999	999	19999999	999	9999999	999	99999991	999	19999999	999	9999999	999	9999999	999	19999999	999	9999999	99
WHITE-NOT HISPANIC/LATINO 7/	19999999	999	19999999	999	19999999	999	9999999	999	99999991	999	19999999	999	9999999	999	9999999	999	19999999	999	9999999	99
2 OR MORE MINORITY RACES 8/	19999999	999	19999999	999	19999999	999	9999999	999	99999991	999	19999999	999	9999999	999	9999999	999	19999999	999	9999999	99
JOINT (WHITE/MINORITY RACE) 9/	19999999	999	19999999	999	19999999	999	9999999	999	99999991	999	19999999	999	9999999	999	9999999	999	19999999	999	9999999	99
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5 OR MORE FAMILIES, BY RACE, ETHNICITY, GENDER, AND INCOME OF APPLICANT, 2004

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NAMER NAMER	APPLICANT CHARACTERISTICS	•	RATIO	•		 CRED: HISTOI		 COLLAT		•		 UNVERIFI INFORMAT			CION	MORTGA INSURAN DENIE	ICE	 OTHE	R 	 TOTAI	L 23/
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50-79% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	19999999	999	9999999	999	19999999	999	9999999	999	19999999	1999	9999999	1999	9999999	ij
30-99% OF MSA/MD MEDIAN	9999999	999	9999999	999	19999999	999	19999999	999	9999999	999	9999999	999	9999999	999	19999999	1999	19999999	1999	19999999	ì
•	•	•			9999999				99999999				•	•	•	•	9999999	•	•	•
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INCOME NOT AVAILABLE 10/	9999999	999	9999999	999	19999999	999	19999999	999	199999991	999	9999999	999	19999999	999	19999999	1999	19999999	999	19999999	1 5

MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER, AND INCOME OF APPLICANT, 2004 RUN DATE: MM/DD/CCYY

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APPLICANT CHARACTERISTICS	INCOM			HISTOR	·	HISTO	KI 	COLLATE	KAL	CASI	1 		TION	INCOMP.	LETE 		 u			TOTA	L 23/
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AMERICAN IND/ALASKA NATIVE	•	•				•	•			•		•	•	•	•	199999991		•	•	•	•
ASIAN																199999991					
BLACK OR AFRICAN AMERICAN															-	199999991				-	
NATIVE HAWAIIAN/PACIFIC ISL	•					•	•			•		•	•	•				•	•	•	•
WHITE-HISPANIC/LATINO 6/	•					•	•			•		•	•	•		199999991		•	•	•	•
WHITE-NOT HISPANIC/LATINO 7	•					•	•			•		•	•	•				•	•	•	•
2 OR MORE MINORITY RACES 8/	•					•	•			•		•	•	•				•	•	•	•
JOINT (WHITE/MINORITY RACE) 9/																					
RACE NOT AVAILABLE 10/	199999	99 99	99	99999991	999	19999999	1999	9999999	999	19999999	999	9999999	999	19999999	1999	199999991	999	19999999	1999	19999999	1999
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ETHNICITY 11/		!	!	!		!	!	!!!		!	. !] 	!	!	!	!!!		!	!	!	!
HISPANIC OR LATINO	100000	اممامم	ו וממ	ا مممممما	000	 0000000	1000	1 00000001	999	 000000	 000	 000000	1 000	10000000	1000	199999991	000	1 0000000	 000	1000000	1 000
NOT HISPANIC OR LATINO	•	•				•	•			•		•	•	•	•	199999991		•	•	•	•
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NOT HISPANIC OR LATINO) 12/	•					•	•			•		•	•	•				•	•	•	•
ETHNICITY NOT AVAILABLE 10/	•					•	•			•		•	•	•				•	•	•	•
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TOTAL MINORITY 13/	199999	99 99	99	اووووووو	999	9999999	999	199999991	999	,	1999	9999999	999	9999999	999	199999991	999	9999999	999	19999999	999
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GENDER	i	i	i	i		İ	i	i i		İ	i i	İ	İ	i	İ	i i		i	İ	İ	İ
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MALE	•					•	•			•		•	•	•		199999991		•	•	•	•
FEMALE														•		199999991		•			
JOINT (MALE/FEMALE) 20/																199999991					
GENDER NOT AVAILABLE 10/	199999	99 99	99	99999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	199999991	999	9999999	999	9999999	999
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less than 50% of msa/md med	•					•	•			•		•	•	•				•	•	•	•
50-79% OF MSA/MD MEDIAN	•	•				•	•			•		•	•	•	•	199999991		•	•	•	•
80-99% OF MSA/MD MEDIAN	•	•				•	•			•		•	•	•	•	199999991		•	•	•	•
100-119% OF MSA/MD MEDIAN															-	199999991				-	
120% OR MORE OF MSA/MD MED	•	•				•	•			•		•	•	•	•	199999991		•	•	•	•
INCOME NOT AVAILABLE 10/	199999	99 99	99	9999999	999	19999999	1999	9999999	999	19999999	999	9999999	1999	19999999	999	199999991	999	19999999	999	19999999	1999
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 !	!	LOANS O		'AMILY AND			ELLINGS		 !		!		!	
 	 	HOME PURCI	HASE LOANS		I		 HOME IM	IPROVEMENT	DWELL	NS ON INGS FOR FAMILIES	FROM C		•	NS ON URED HOME IGS FROM
CENSUS TRACTS BY MEDIAN AGE OF HOMES 24/	FHA, FSA	/RHS & VA	CONVE	NTIONAL	 		•	LOANS	 		, -, ! !		•	A,B,C AND D
	 	A 	 	В	 	c 	 	D	 	E 	 	F 	 	G
	NUMBER	(\$000'S)	•		•		•	(\$000'S)	•		•	(\$000'S)	NUMBER	(\$000'S)
 1990-MARCH 2000 LOANS ORIGINATED	 		İ	i	i	i	i	 99999999	İ	i	i			
	•	•	•	•	•	•	•	199999999	•	•	•	•	•	•
•		•					•	199999999					•	•
•	•	•	•	•			•	99999999 99999999					•	•
 1980-1989			 						 					
						•	•	199999999					•	
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS		•					•	99999999 99999999					•	•
 1970–1979	 	 	 	 	 	 	 	 	 	 	 	 	 	
•						•	•	199999999					•	
,		•					•	99999999 99999999					•	•
	,	,	,	,	,	,	,	199999999	,	,	,	,	,	,
FILES CLOSED FOR INCOMPLETENESS 	99999999 	99999999 	99999999 	99999999 	99999999 		•	99999999					99999999 	99999999
1960-1969														
•		•					•	199999999					•	•
•	•	•	•	•	•	•	•	99999999	•	•	•	•	•	•
APPLICATIONS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS	•	•	•				•	199999999					•	•
1959 OR EARLIER LOANS ORIGINATED	I 199999999	। 9999999	ı 99999999	। । 9999999	ı 99999999	I 199999999	I 99999999	। । 9999999	ı 99999999	। । 9999999	ı 99999999	। । 9999999	I 99999999	। 9999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
•	•	•	•	•	•	•	•	199999999	•	•	•	•	•	•
•		199999999					•	199999999					•	•

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RUN DATE: MM/DD/CCYY

		LOANS O	N 1-TO-4 F 	AMILY AND	MANUFACTUR	ED HOME DW:	ELLINGS 		 LOA	NS ON	 NONOCCUP	PANT LOANS	 LOA	NS ON
	i	HOME PURC	HASE LOANS		I		I		DWELL	INGS FOR	FROM C	COLUMNS	MANUFACT	URED HOME
LOCATION CATEGORY		/RHS & VA		NTIONAL	REFINA	NCINGS	•	PROVEMENT OANS	5 OR MORE 	FAMILIES	A, B, 		DWELLIN COLUMNS A	GS FROM .,B,C AND D
LOCATION CATEGORI		A	<u>.</u>	В		С	i !	D	! 	E	<u>.</u>	F	i !	G
	NUMBER	(\$000'S)	 NUMBER	(\$000'S)	NUMBER	(\$000'S)	 NUMBER	(\$000'S)	 NUMBER	(\$000'S)	 NUMBER	(\$000'S)	 NUMBER	 (\$000'S)
PRINCIPAL CITY 25/	- 		 			 	 		 		 	 	 	
LOANS ORIGINATED	। 99999999	। 9999999	। 9999999	 99999999	। 9999999	। 9999999	। 99999999	। 9999999	। 9999999	। 9999999	। 99999999	1 99999999	। 99999999	199999999
APPLICAT'N APPROVED, NOT ACCEPTED		•						199999999		•				•
APPLICATIONS DENIED		•						199999999		•				•
APPLICATIONS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS	199999999	•	•	•	•	•	•	199999999	•	•	•	•	•	•
FILES CHOSED FOR INCOMPLETENESS						 	 					1	 	
	- i	i		i	i	i	i	i		i		· i	i	i
MSA/MD LESS PRINCIPAL CITY 26/	1	1	I	I	I	I	I	I	l	1	I	1	I	I
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LOANS ORIGINATED	•		•		•			199999999			•			•
APPLICAT'N APPROVED, NOT ACCEPTED		•						199999999		•				•
APPLICATIONS DENIED APPLICATIONS WITHDRAWN	199999999		•		•			199999999			•			•
FILES CLOSED FOR INCOMPLETENESS	•	•	•	•	•	•	•	199999999	•	•	•	•	•	•
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SECTION 2 -- PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

	 			AMILY AND I					 ⊺.∩2\1	NS FOR	I NONOCCITE	ANT LOANS	 ⊺.∩2\	NS ON
		HOME PURCE	HASE LOANS		I		I		DWELL:	INGS FOR	FROM C	OLUMNS	MANUFACT	URED HOME
CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/	FHA, FSA			NTIONAL	REFINA 	NCINGS		PROVEMENT OANS	5 OR MORE 	FAMILIES	A,B, 		DWELLIN COLUMNS A 	
		A	•	B 	•	c		D	•	E 	 	F	 	G
(STATE/COUNTY/TRACT NUMBER) 29/30/	NUMBER	AMOUNTS (\$000'S)	' NUMBER 	AMOUNTS (\$000'S)	' NUMBER 	AMOUNTS (\$000'S)	' NUMBER 	AMOUNTS (\$000'S)	NUMBER 	AMOUNTS (\$000'S)	İ	(\$000'S)	İ	; (\$000's
L/JEFFERSON /0011.00	•	 	 		 		 !		 !	 	 !	 !	 	
LOANS ORIGINATED	 99999999	। 9999999	। 9999999	। 9999999	I 99999999	। 9999999	। 9999999	। 9999999	। 9999999	। 9999999	। 9999999	। 9999999	। 9999999	1 9999999
	,	,	,	199999999	,	,	,	,	,	,	,	,	,	,
		•	•	199999999	•	•	•	•	•	•	•	•	•	•
		•		99999999 99999999			•			•				
L/JEFFERSON /TRACT	 	 	 	 	 	 	 	 	 	 	 	 	 	
UNKNOWN	l	Ī	Ī	İ	İ	İ	Ī	İ	Ī	Ī	İ	İ	Ī	İ
				199999999										
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FILES CLOSED FOR INCOMPLETENESS		•	•	199999999	•	•	•	•	•	•	•	•	•	•
L/JEFFERSON /COUNTY	 	 	 	 	 	 	 	 	 	 	 	 	 	
TOTAL	l	l	I	1	I	1	I	1	I	I	I	I	I	1
				199999999										
APPLICAT'N APPROVED, NOT ACCEPTED		•		•			•			•				
		•	•	199999999	•	•	•	•	•	•	•	•	•	•
				199999999										
L/COUNTY UNKNOWN	 	 	 	 	 	 	 	 	 	 	 	 	 	
LOANS ORIGINATED	 	 999999	 999999	 99999999	19999999	19999999	 999999	19999999	19999999	 999999	19999999	19999999	 999999	1999999
				199999999										
•		•	•	99999999	•	•	•	•	•	•	•	•	•	•
APPLICATIONS WITHDRAWN	9999999	99999999	99999999	99999999	199999999	99999999	99999999	199999999	99999999	99999999	199999999	199999999	99999999	19999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999 	99999999	99999999 	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999 	19999999
L/STATE TOTAL														
LOANS ORIGINATED	। 9999999	ı 9999999	। 9999999	। 9999999	ı 99999999	। 9999999	। 9999999	। 9999999	ı 9999999	ı 9999999	ı 9999999	ı 9999999	। 9999999	19999999
	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	99999999	199999999	199999999	199999999	19999999
				99999999										
		•	•	199999999	•	•	•	•	•	•	•	•	•	•
FILES CLOSED FOR INCOMPLETENESS	99999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	199999999	1999999

SECTION 2 -- PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

l I				AMILY AND					 T.O.A.	NS ON	NONOCCITE	ANT LOANS	1.03	NS ON
į		HOME PURCE	ASE LOANS		ı		1		DWELL	INGS FOR	FROM	COLUMNS	MANUFACT	URED HOME
CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/		/RHS & VA			REFINA 	NCINGS	•	PROVEMENT OANS	5 OR MORE 	FAMILIES	A,B, 		DWELLIN COLUMNS A 	
Ţ		A		В	•	С	•	D 	•	E	•	F	•	G
(STATE/COUNTY/TRACT NUMBER) 29/30/	NUMBER	AMOUNTS (\$000'S)	NUMBER	AMOUNTS (\$000'S)	' NUMBER 	AMOUNTS (\$000'S)	NUMBER	AMOUNTS (\$000'S)	' NUMBER 	AMOUNTS (\$000'S)	NUMBER 	AMOUNTS (\$000'S)	NUMBER 	AMOUNTS (\$000'S)
GA/CLARKE /0015.02		 	 		 				 					
APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS	9999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
 GA/CLARKE /TRACT		 	 		 	 		 	 	 	 	 	 	
APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS	99999999 99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999
APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN	99999999 99999999 99999999	99999999 99999999 99999999	999999999999999999999999999999999999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	 99999999 99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999
GA/MADISON /SMALL		 	 	 	 :	 	 	 	 :	 	 	 	 	
APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN	99999999 99999999 99999999	99999999 99999999 99999999	999999999999999999999999999999999999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	 99999999 99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999
GA/MADISON /COUNTY TOTAL		 	 	 	 	 	 	 	 	 	 	 	 	
LOANS ORIGINATED APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	 99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999

SECTION 2 -- PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

	 	LOANS OF	N 1-TO-4 F	AMILY AND	MANUFACTUR	ED HOME DW	ELLINGS		102	NS ON	 NONOCCUP	ANT LOANS		NS ON
	 	HOME PURC	HASE LOANS						DWELL	INGS FOR	FROM	COLUMNS	MANUFACT	URED HOME
CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/				NTIONAL	REFINA 	NCINGS	•	IPROVEMENT OANS	5 OR MORE 	FAMILIES	A,B, 	C AND D	DWELLIN COLUMNS A 	
		A	 	В	 	С	i	D	 	E	 	F	i !	G
(STATE/COUNTY/TRACT NUMBER) 29/30/	 NUMBER 	AMOUNTS (\$000'S)	•	AMOUNTS (\$000'S)	•	AMOUNTS (\$000'S)	•	AMOUNTS (\$000'S)	•	AMOUNTS (\$000'S)	•	AMOUNTS (\$000'S)	•	AMOUNTS (\$000'S)
GA/COUNTY UNKNOWN	 		 		 				 		 			
APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	 99999999 99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999
GA/STATE TOTAL	 	!	 	!	 	!	!	!	 :	!	! !	ļ	!	!
APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN	99999999 99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999 99999999	 99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999
GEOGRAPHIC ID NOT REPORTED OR INVALID	 	 	 	 	! !	!		!	 	 	! !			!
APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN	99999999 99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	 99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999
GRAND TOTAL	 		 		 			!	 		 			!
APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	 99999999 99999999 99999999	99999999 99999999	99999999 99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999	99999999 99999999

SECTION 2 -- PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

 	 !	LOANS O	N 1-TO-4 F	AMILY AND	MANUFACTUR	ED HOME DW	ELLINGS		 !		 !		!	
	 	HOME PURC	HASE LOANS		 REFINA	NCTNGS	 HOME TM	PROVEMENT	DWELL	NS ON INGS FOR FAMILIES	FROM	COLUMNS C AND D	LOA MANUFACT DWELLIN	
CENSUS TRACT, COUNTY NAME OR	i	A/RHS & VA	İ	NTIONAL	i I		l I	LOANS			l I		COLUMNS A	A,B,C AND D
STATE 1/	•	A 	•	B 	•	С 	•	D 	•	E 	•	F 	•	G
(STATE/COUNTY/TRACT NUMBER) 29/30	/ NUMBER	AMOUNTS (\$000'S)	İ	(\$000'S)	i	(\$000'S)	İ	AMOUNTS (\$000'S)	į	(\$000'S)	İ	(\$000'S)	•	AMOUNTS (\$000'S)
AL/JEFFERSON /0011.0	•	 99999999	 										 99999999	 99999999
AL/JEFFERSON /COUNTY TOTAL	•	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	
AL/STATE TOTAL	,	 99999999	 99999999	,	,	,	,	 99999999	,	,	,	,	,	 99999999
GA/CLARKE /0015.0	2	 99999999	 99999999											 99999999
GA/CLARKE /TRACT UNKNOW	- N 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999
GA/CLARKE /COUNTY TOTAL	99999999	 99999999	 99999999	,	,	,	,	 99999999	,	,	,	,	 99999999	
GA/OCONEE /SMALL	 99999999	 99999999	' 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	
GA/OCONEE /COUNTY TOTAL	99999999	 99999999	,	,	,	,	,	 99999999	,	,	,	,	,	,
GA/COUNTY UNKNOWN	 99999999	 99999999	, 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999
GA/STATE TOTAL	i	 99999999	i	İ	i	İ	i		İ	İ	İ	i	İ	i i
GEOGRAPHIC ID NOT REPORTED OR INVALI	•	 999999999	 99999999	 99999999	 999999999	 99999999	 999999999	 999999999	 99999999	 99999999	 99999999	 999999999	 99999999	
GRAND TOTAL	 99999999	 99999999	 99999999	 99999999	,	,	,	 99999999	,	,	,	,	,	

99999

	I	1	1		PERCENTAG	E POINTS A	BOVE TREAS	URY 27/		
BORROWER OR CENSUS TRACT CHARACTERISTICS	 NO REPORTED	 REPORTED		 	 	 	 	8 OR	 I	 I
	PRICING DATA	PRICING DATA	3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	MORE	MEAN	MEDIAN
DRROWER CHARACTERISTICS	I	I		ı	1		ı	I	I	 I
ACE 5/	1	1	1	1	1	1	1	1	l	l
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999		•				199999999		
ASIAN	999999999	99999999	•	•	•	•	•	199999999	•	•
BLACK OR AFRICAN AMERICAN	99999999	99999999						99999999		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	•	99999999						199999999		•
WHITE - HISPANIC OR LATINO 6/	99999999	99999999		•				199999999		
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	•	199999999	•	•	•	•	99.99	
2 OR MORE MINORITY RACES 8/	99999999	99999999		•				199999999	99.99	•
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	99.
RACE NOT AVAILABLE 10/	99999999	99999999	199999999	199999999	199999999	199999999	99999999	199999999	99.99	99.
THNICITY 11/			i	 	<u> </u>	<u> </u>	1	i	! 	!
HISPANIC OR LATINO	99999999	99999999	99999999	9999999	99999999	99999999	99999999	99999999	99.99	99.9
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.
JOINT (HISPANIC OR LATINO/	İ	i	i	i	i	i	i	i	İ	i İ
NOT HISPANIC OR LATINO) 12/	99999999	99999999	199999999	99999999	199999999	99999999	99999999	99999999	99.99	99.
ETHNICITY NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	199999999	99999999	99999999	99.99	99.
OTAL MINORITY 13/	l 1 999999999	l 1 999999999	199999999	l 199999999	19999999	199999999	199999999	 99999999	l I 99.99	l I 99.
JIIII IIINONIII 13,	1	1	1	1	1	1	1	1	1	, ,,. ,
NCOME 14/	i	i	i	i	i	i	i	i	i	i
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	199999999	99999999	199999999	199999999	19999999	199999999	I 99.99	I 99.
50-79% OF MSA/MD MEDIAN	99999999	1 999999999	•	199999999	•	•	•	•	99.99	•
80-99% OF MSA/MD MEDIAN	1 999999999	1 999999999	•	199999999	•	•	•	•	99.99	•
100-119% OF MSA/MD MEDIAN	1 999999999	1 999999999	•	•	•	•	•	199999999		
120% OR MORE OF MSA/MD MEDIAN	99999999	1 999999999		199999999					99.99	•
INCOME NOT AVAILABLE 10/	99999999	99999999		199999999					99.99	•
	!	!	1	1	!	1	1	!	l ·	l
ENDER			1			1				l
MALE	99999999	99999999	•	199999999	•	•	•	•	99.99	
FEMALE	99999999	99999999		199999999	•				99.99	
JOINT (MALE/FEMALE) 20/	99999999	99999999	•	•	•	•	•	199999999	•	•
GENDER NOT AVAILABLE 10/	999999999 	999999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99.99 	99.
ENSUS TRACT CHARACTERISTICS 15/	I .	1	1	1	I	1	1	L	I	I
ACIAL/ETHNIC COMPOSITION 16/	1	1	1	1	1	1	1	1	l	l
LESS THAN 10% MINORITY	999999999	•	•	•	•	•	•	199999999	•	•
10-19% MINORITY	999999999			•	•			199999999		
20-49% MINORITY	99999999	99999999	•	•	•	•	•	199999999	•	•
50-79% MINORITY	99999999	99999999	•	199999999	•	•	•	•	99.99	•
80-100% MINORITY	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	99.
ICOME CHARACTERISTICS 17/	 	1	1	1	1	1		I I	 	
LOW INCOME	I 99999999	I 999999999	19999999	199999999	19999999	19999999	19999999	19999999	ı I 99.99	ı I 99.
MODERATE INCOME	1 999999999	1 999999999	•	•	•	•	•	199999999		
	1 999999999	1 999999999	199999999	•	•	•	•	•	•	•
MIDDLE INCOME									99.99	

BORROWER OR CENSUS TRACT	I I	 			PERCENTAG	E POINTS A	BOVE TREAS	SURY 27/		
	NO REPORTED PRICING DATA	REPORTED PRICING DATA	 5 - 5.99	 6 - 6.99	 7 - 7.99	 8 - 8.99	•	10 OR MORE		
DRROWER CHARACTERISTICS ACE 5/		 	 	 		 	 	1	 	
·	ı 99999999	ı 99999999	199999999	1 199999999	19999999	199999999	199999999	I 199999999	l 1 99.99	I I 99 99
<u>•</u>	999999999		•	•	•	•	•	199999999		
BLACK OR AFRICAN AMERICAN	•	•	•	•	•	•	•	199999999		•
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	•	•	•	•	•	•	•	199999999		•
	99999999		•	•	•	•	•	99999999		99.99
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	99.99
2 OR MORE MINORITY RACES 8/	999999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	99.99
JOINT (WHITE/MINORITY RACE) 9/	99999999	999999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	99.99
RACE NOT AVAILABLE 10/	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	99.99
	<u> </u>	1	!	!	!	!	!	!		!
THNICITY 11/	1 00000000	1 00000000	1	1	1	1	1	1 00000000		1 00 00
HISPANIC OR LATINO	999999999 999999999	•	•	•	•	•	•	199999999		
NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/	999999999	1 99999999		•				99999999	99.99	1 99.99
NOT HISPANIC OR LATINO) 12/	ı 99999999	999999999	•				•	199999999	99.99	1 00 00
ETHNICITY NOT AVAILABLE 10/	1 999999999	•	•	•	•	•	•	199999999		•
DIMICILI NOI AVAILADEE 107	1	1	•	•	•	•	1	1	1 33.33	1 33.33
OTAL MINORITY 13/	999999999	999999999	99999999	99999999	•	•	•	99999999	99.99	99.99
NCOME 14/	İ	İ	i	i	i	i	i	i .		İ
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	199999999	99999999	99999999	99999999	99999999	99.99	99.99
50-79% OF MSA/MD MEDIAN	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	99.99
80-99% OF MSA/MD MEDIAN	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	99.99
100-119% OF MSA/MD MEDIAN	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	99.99
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	99.99
INCOME NOT AVAILABLE 10/	99999999	99999999	199999999	199999999	99999999	199999999	199999999	99999999	99.99	99.99
ENDER	1	1	!	!	!	!	!	1		1
	ı I 99999999	1 999999999	199999999	199999999	199999999	199999999	199999999	199999999	1 1 99.99	1 99.99
	99999999							199999999		
	99999999		•	•	•	•	•	99999999		
GENDER NOT AVAILABLE 10/	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	99.99
ENSUS TRACT CHARACTERISTICS 15/		 I						1	 I	
ACIAL/ETHNIC COMPOSITION 16/	İ	i	i	i	i	i	i	i) 	i
LESS THAN 10% MINORITY	99999999	99999999	9999999	9999999	9999999	9999999	99999999	99999999	99.99	99.99
	99999999	•	•	•	•	•	•	199999999		
	99999999	•	•	•	•	•	•	99999999		•
50-79% MINORITY	99999999	99999999	199999999	199999999	199999999	199999999	199999999	99999999	99.99	99.99
80-100% MINORITY	99999999	99999999	199999999	199999999	99999999	199999999	199999999	99999999	99.99	99.99
	I	I	I	I	I	1	1	1	l	I
NCOME CHARACTERISTICS 17/	!	!	1	1		1	1			!
	99999999	•	•	•	•	•	•	199999999		•
MODERATE INCOME	99999999	•	•	•	•	•	•	199999999		•
MIDDLE INCOME	99999999	•	•	•	•	•	•	199999999		
UPPER INCOME	99999999	99999999	199999999	199999999	199999999	1 33333333	1 33333333	199999999	99.99	99.99

PAGE:

RUN DATE: MM/DD/CCYY

					DEDCEMBA		DOTE BREAC				
BORROWER OR CENSUS TRACT	 	1	1		PERCENTAC	E POINTS F	ABOVE TREAS	ORY 2//			 HOEP#
	 NO REPORTED	 REPORTED	1	ı	ı	ı	ı	8 OR		1	LOANS
	•	PRICING DATA	3 - 3.99	4 - 4.99	5 - 5.99	6.99			MEAN	 MEDIAN	
ORROWER CHARACTERISTICS	! !	1	1	1	1		1			! !	
·	, 99999999	99999999	1 9 9 9 9 9 9 9	1 9 9 9 9 9 9 9	19999999	1 9 9 9 9 9 9 9	1 9999999	199999999 1	99.99	, , , , , , , ,	1999999
ASIAN	1 999999999	•	•	•	•	•	•	199999999		•	1999999
	99999999							199999999			1999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLND			•	•	•	•	•	199999999			1999999
WHITE - HISPANIC OR LATINO 6/	•	•	•	•	•	•	•	199999999		•	1999999
WHITE - NOT HISPANIC OR LATINO 7/	,							199999999		•	1999999
•	1 999999999	•	•	•	•	•	•	199999999			1999999
	99999999		•	•	•	•	•	199999999		•	1999999
RACE NOT AVAILABLE 10/	1 999999999	1 999999999	•	•	•	•	•	199999999			1999999
INCH NOT AVAILABLE TO		33333333	1	1	1	1	1		33.33	33.33 	1
THNICITY 11/	i İ	İ	i	i	i	i	i	i i		i İ	į
HISPANIC OR LATINO	999999999	99999999	199999999	199999999	199999999	199999999	199999999	99999999	99.99	99.99	1999999
NOT HISPANIC OR LATINO	999999999	99999999	199999999	199999999	199999999	199999999	199999999	99999999	99.99	99.99	1999999
JOINT (HISPANIC OR LATINO/	I	1	1	1	1	1	1	1 1		I	I
NOT HISPANIC OR LATINO) 12/	999999999	99999999	199999999	199999999	199999999	199999999	199999999	99999999	99.99	99.99	1999999
ETHNICITY NOT AVAILABLE 10/	99999999	99999999	199999999	199999999	199999999	199999999	199999999	99999999	99.99	99.99	1999999
OTAL MINORITY 13/	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	 99999999	99.99	•	 99999
	I	1	1	1	1	1	1	1 1		I	I
NCOME 14/	1	1	1	1	1	1	1	1		l	l
· · · · · · · · · · · · · · · · · ·	99999999	•	•	•	•	•	•	99999999			1999999
50-79% OF MSA/MD MEDIAN	99999999	•	•	•	•	•	•	99999999			•
·	99999999	•	•	•	•	•	•	199999999		•	•
	99999999	•	•	•	•	•	•	199999999		•	•
120% OR MORE OF MSA/MD MEDIAN	99999999							199999999			1999999
INCOME NOT AVAILABLE 10/	99999999	99999999	199999999	99999999	99999999	199999999	99999999	199999999	99.99	99.99	1999999
ENDER	! !	1	1	1	1	1	1	! !		! !	I I
MALE	' 99999999	99999999	19999999	19999999	19999999	19999999	19999999	199999999	99.99	' ! 99 99	1999999
FEMALE	1 999999999	1 999999999						199999999		•	1999999
JOINT (MALE/FEMALE) 20/	999999999		•	•	•	•	•	199999999			1999999
	99999999	•									1999999
ENSUS TRACT CHARACTERISTICS 15/	!	1	!	1	!	1	1	!!!!		!	!
RACIAL/ETHNIC COMPOSITION 16/	1 000000000	1 00000000	1	1	1	1	1	1	00.00	1 00 00	100000
LESS THAN 10% MINORITY	99999999							199999999			
10-19% MINORITY	999999999	99999999	•	•	•	•	•	199999999			•
20-49% MINORITY	999999999	•	•	•	•	•	•	199999999		•	1999999
50-79% MINORITY	999999999	99999999						199999999			
80-100% MINORITY	99999999	99999999	199999999	1 99999999	1 99999999	199999999	1 99999999	99999999	99.99	99.99	199999
NCOME CHARACTERISTICS 17/	! 	1	;	i	1		i i	· !		! 	i I
LOW INCOME	ı I 99999999	1 99999999	99999999	99999999	199999999	9999999	9999999	199999999 1	99.99	' 99.99	99999
MODERATE INCOME	1 999999999							199999999			
MIDDLE INCOME	1 999999999					•		199999999			
	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, , , , , , , , , , ,	, , , , , , , , , , ,	, , , , , , , , , , , ,	, , , , , , , , , , ,	, , , , , , , , , , , ,	1	22.22	, ,,,,,,	, , , , , , , , ,

PAGE: 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING, BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2004 RUN DATE: MM/DD/CCYY

	I	1	1		PERCENTAG	E POINTS A	BOVE TREAS	URY 27/			1
BORROWER OR CENSUS TRACT CHARACTERISTICS	 NO REPORTED	 REPORTED		 	 I	 I	 I	10 OR	 I	 I	HOEPA LOANS
	•	PRICING DATA	5 - 5.99	6.99	7.99	8.99	9.99	•	MEAN	MEDIAN	•
DRROWER CHARACTERISTICS	 I	 	 	 	 	 	 	 	 	 I	I
ACE 5/	İ	İ	i	i	İ	İ	İ	İ	Ì	l	Ì
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	99.99	19999999
ASIAN	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	99.99	19999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	99.99	19999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	99.99	19999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	99.99	19999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	99.99	19999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	99.99	19999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	99.99	19999999
RACE NOT AVAILABLE 10/	99999999	99999999	199999999	199999999	99999999	99999999	99999999	99999999	99.99	99.99	19999999
PHNICITY 11/	! 		1		i i	l l	i i		 	l 	1
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	199999999	199999999	199999999	99999999	99.99	99.99	19999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	199999999	199999999	199999999	199999999	99.99	99.99	19999999
JOINT (HISPANIC OR LATINO/	I	1	1	1	1	1	1	1		l	1
NOT HISPANIC OR LATINO) 12/	99999999	99999999	199999999	99999999	199999999	199999999	199999999	199999999	99.99	99.99	19999999
ETHNICITY NOT AVAILABLE 10/	99999999	99999999	199999999	199999999		99999999 	99999999	99999999	99.99	99.99	19999999
OTAL MINORITY 13/	999999999	999999999	99999999	99999999	•	•	99999999	99999999	99.99	99.99	9999999
NCOME 14/	! 	i	İ	1	i	i	i	<u> </u>	l 	! 	
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	199999999	199999999	199999999	199999999	99.99	99.99	19999999
50-79% OF MSA/MD MEDIAN	99999999	99999999	199999999	99999999	199999999	199999999	199999999	199999999	99.99	99.99	19999999
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	199999999	199999999	199999999	99999999	99.99	99.99	19999999
100-119% OF MSA/MD MEDIAN	99999999	99999999	199999999	99999999	199999999	199999999	199999999	199999999	99.99	99.99	19999999
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999						199999999		,	19999999
INCOME NOT AVAILABLE 10/	999999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	99.99	19999999
ENDER	i i	i	i	i	İ	i	İ	i		, 	i
MALE	99999999	99999999	•	•				199999999	99.99		19999999
FEMALE	99999999	99999999	•	•	•	•	•	199999999			19999999
JOINT (MALE/FEMALE) 20/	99999999	99999999	•	•	•	•	•	199999999			19999999
GENDER NOT AVAILABLE 10/	999999999 	999999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999	99.99 	99.99 	9999999
NSUS TRACT CHARACTERISTICS 15/	!	İ.	!	!	!	ļ.	!	!]	l	!
ACIAL/ETHNIC COMPOSITION 16/	1 00000000	1 00000000	1	1	100000000	100000000	100000000	100000000	00.00	1 00 00	10000000
LESS THAN 10% MINORITY	99999999	99999999	•	•	•	•	•	199999999			19999999
10-19% MINORITY	999999999 999999999	999999999 999999999	•	•	•	•	•	199999999			19999999
20-49% MINORITY		1 999999999	•	•	•	•	•	99999999 99999999			19999999
50-79% MINORITY 80-100% MINORITY	999999999 999999999	999999999	•	•	•	•	•	199999999		•	19999999
ICOME CHARACTERISTICS 17/	 	I	1	1	1	1	1	1]] I	1
LOW INCOME	ı 99999999	1 999999999	19999999	19999999	19999999	19999999	19999999	199999999	99.99	, , 99 99	19999999
MODERATE INCOME	1 999999999	1 999999999	•	•	•	•	•	199999999		•	19999999
MIDDLE INCOME	1 999999999	1 999999999	•	•	•	•	•	199999999			19999999
UPPER INCOME	1 999999999		•	•	•	•	•	199999999		•	19999999

INSTITUTION: XXXXXXXXXXXXXXXX	xxxxxxxxxxx	::::::::::::::::::::::::::::::::::::::				MSA/MD:	99999 – x	XXXXXXXXXX	XXXXXXXXXX	xxxxxxxxx 	xxxxxxxxx
BORROWER OR CENSUS TRACT	!	!	!		PERCENTAG	E POINTS A	BOVE TREAS	URY 27/			 HOEPA
CHARACTERISTICS	 NO REPORTED PRICING DATA	 REPORTED PRICING DATA	 3 - 3.99	 4 - 4.99	 5 - 5.99		 7 - 7.99	8 OR MORE	 MEAN	 MEDIAN	LOANS 28/
BORROWER CHARACTERISTICS	I	1	Ι	1	1	Ι	1	1	I	I	Ι
RACE 5/			!	!	!	!			!	!	!
AMERICAN INDIAN/ALASKA NATIVE	99999999							199999999			199999999
ASIAN	99999999	•	•	•	•	•	•	199999999	•	•	199999999
BLACK OR AFRICAN AMERICAN	999999999 999999999	•	•	•	•	•	•	199999999	•	•	199999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE - HISPANIC OR LATINO 6/		,						199999999			199999999
WHITE - HISPANIC OR LATING 6/ WHITE - NOT HISPANIC OR LATING 7/			•	•	•	•	•	199999999	•		199999999
2 OR MORE MINORITY RACES 8/	•		•	•	•	•	•	199999999	•	•	199999999
	999999999		•	•	•	•	•	199999999	•		199999999
RACE NOT AVAILABLE 10/	999999999	•	•	•	•	•	•	99999999	99.99	•	199999999
ETHNICITY 11/	I I	 	 	 	 	 	 	 	 	 	
HISPANIC OR LATINO	99999999	99999999	199999999	199999999	199999999	199999999	199999999	99999999	99.99	99.99	199999999
NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/	999999999 	999999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99.99 	99.99 	99999999
NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	199999999	99999999	99999999	199999999	99999999	99.99	99.99	199999999
ETHNICITY NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
TOTAL MINORITY 13/	 99999999	 99999999	199999999	199999999	199999999	199999999	199999999	 99999999	 99.99	 99.99	199999999
INCOME 14/	l I	i	İ	<u> </u>	İ	<u> </u>	;		! 	! 	
LESS THAN 50% OF MSA/MD MEDIAN	99999999		99999999	199999999	199999999	199999999	199999999	199999999	99.99	99.99	199999999
50-79% OF MSA/MD MEDIAN	99999999							199999999			199999999
80-99% OF MSA/MD MEDIAN	99999999	•	•	•	•	•	•	199999999	•		199999999
100-119% OF MSA/MD MEDIAN	99999999	•	•	•	•	•	•	199999999	•		199999999
120% OR MORE OF MSA/MD MEDIAN	99999999	•	•	•	•	•	•	199999999	•	•	199999999
INCOME NOT AVAILABLE 10/	99999999	99999999	99999999	199999999	199999999	199999999	199999999	199999999	99.99	99.99	199999999
CENDED		1	!	!	1	!	!	!		!	!
GENDER MALE	 99999999	I 999999999	10000000	10000000	10000000	10000000	10000000	। । 9999999	I I 99.99	I 00 00	1 199999999
FEMALE	999999999							199999999			199999999
JOINT (MALE/FEMALE) 20/	1 999999999	•	•	•	•	•	•	199999999	•		199999999
GENDER NOT AVAILABLE 10/	999999999	999999999	•	•	•	•	•	•	•		199999999
CENSUS TRACT CHARACTERISTICS 15/	 I	 	 I	I	 		 	 	 I	 I	
RACIAL/ETHNIC COMPOSITION 16/	I	1	I	1	1	I	I	1	l	I	1
LESS THAN 10% MINORITY	999999999	•	•	•	•	•	•	199999999	•	•	199999999
10-19% MINORITY	99999999	•	•	•	•	•	•	199999999	•		199999999
20-49% MINORITY	99999999	•	•	•	•	•	•	199999999	•	•	199999999
50-79% MINORITY	99999999	•	•	•	•	•	•	199999999			199999999
80-100% MINORITY	999999999	99999999	1 33333333	1 222222999	1 33333333	1 33333333	1 22223339	99999999	99.99	1 99.99	199999999
INCOME CHARACTERISTICS 17/	1	1	1	-	-	-	-		I I	! !	-
LOW INCOME	1 999999999	1 999999999	199999999	199999999	19999999	19999999	199999999	1 99999999	ı I 99.99	ı 99.99	199999999
MODERATE INCOME	1 999999999	•	•	•	•	•	•	199999999	•		199999999
MIDDLE INCOME	999999999							199999999			199999999
UPPER INCOME	99999999	99999999								•	199999999
•											•

PRICING INFORMATION FOR CONVENTIONAL HOME IMPROVEMENT LOANS, JUNIOR LIEN, PAGE: 99999
1- TO 4-FAMILY OWNER-OCCUPIED DWELLING, BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2004 RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXXXX XXXXXXXXX	xxxxxxxxxxxx	XXXXXXX				MSA/M	D: 99999 -	XXXXXXXXX	XXXXXXXXX	xxxxxxxxx	xxxxxxxx
	!	!	!		PERCENTAG	E POINTS A	BOVE TREAS	SURY 27/			
	 NO REPORTED PRICING DATA	 REPORTED PRICING DATA	 5 - 5.99	I 6 - 6.99			•	10 OR MORE	MEAN	 MEDIAN	HOEPA LOANS 28/
BORROWER CHARACTERISTICS	I	1	Ι	Ι	1	1	1	1		I	1
RACE 5/	!		!	!	!	!	!			!	!
AMERICAN INDIAN/ALASKA NATIVE	99999999				•	•	•	199999999			199999999
ASIAN	999999999	•	•	•	•	•	•	199999999		•	199999999
BLACK OR AFRICAN AMERICAN	999999999 999999999	•	•	•	•	•	•	199999999	99.99 99.99	•	199999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE - HISPANIC OR LATINO 6/		,						199999999			199999999
WHITE - HISPANIC OR LATING 6/ WHITE - NOT HISPANIC OR LATING 7/			•	•	•	•	•	199999999	99.99		199999999
2 OR MORE MINORITY RACES 8/	•		•	•	•	•	•	199999999		•	199999999
	999999999		•	•	•	•	•	199999999			199999999
RACE NOT AVAILABLE 10/	999999999	•	•	•	•	•	•	199999999	99.99	•	99999999
ETHNICITY 11/	 	 	I I	 	 	 	 			 	
HISPANIC OR LATINO	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	99.99	19999999
NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/	999999999 	999999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99999999 	99.99	99.99 	99999999
NOT HISPANIC OR LATINO) 12/	99999999	99999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	99.99	199999999
ETHNICITY NOT AVAILABLE 10/	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
TOTAL MINORITY 13/	 999999999	 999999999	199999999	199999999	199999999	199999999	199999999	199999999	99.99	 99.99	199999999
INCOME 14/	! 	;	i	<u> </u>	<u> </u>	<u> </u>	<u> </u>			! 	i
LESS THAN 50% OF MSA/MD MEDIAN	99999999		199999999	199999999	99999999	199999999	199999999	99999999	99.99	99.99	199999999
50-79% OF MSA/MD MEDIAN	99999999				•	•	•	99999999	99.99		199999999
80-99% OF MSA/MD MEDIAN	99999999	•	•	•	•	•	•	199999999	99.99		199999999
100-119% OF MSA/MD MEDIAN	99999999	•	•	•	•	•	•	199999999	99.99		199999999
120% OR MORE OF MSA/MD MEDIAN INCOME NOT AVAILABLE 10/	999999999 999999999	•	•	•	199999999	•	•	199999999	99.99 99.99	•	199999999
·	!				İ						İ
GENDER										!	
MALE	99999999							199999999	99.99		199999999
FEMALE JOINT (MALE/FEMALE) 20/	999999999 999999999	•	•	•	•	•	•	99999999 199999999			199999999
GENDER NOT AVAILABLE 10/	999999999	999999999	•	•	•	•	•				199999999
CENSUS TRACT CHARACTERISTICS 15/	 !	 !	 !	 !	!	!	!	! !		 !	!
RACIAL/ETHNIC COMPOSITION 16/	1 00000000	1	1	1	1	1	1	1	00.00	1	1
LESS THAN 10% MINORITY	999999999	•	•	•	•	•	•	199999999		•	199999999
10-19% MINORITY	999999999	•	•	•	•	•	•	199999999			199999999
20-49% MINORITY 50-79% MINORITY	999999999 999999999	•	•	•	•	•	•	99999999 199999999	99.99 99.99	•	199999999
80-100% MINORITY	999999999		•	•	•	•	•	199999999	99.99		199999999
INCOME CHARACTERISTICS 17/	 	1]] 	1	1	1			 	
LOW INCOME	99999999	99999999	99999999	99999999	9999999	99999999	99999999	199999999	99.99	99.99	99999999
MODERATE INCOME	99999999	•	•	•	•	•	•	199999999	99.99		199999999
MIDDLE INCOME	99999999							199999999	99.99	99.99	199999999
UPPER INCOME	99999999	99999999								99.99	199999999

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

99999

		I] [l	1	I	l I	PERCENTAG	E POINTS
i		i	APPS.			FILE	i	i i	ABOVE TE	
BORROWER OR CENSUS TRACT	APPS.	i	APPROVED		1	CLOSED FOR	i İ	i i		27/
CHARACTERISTICS	RECEIVED	LOANS	BUT NOT	APPS.	APPS.	•	NO REPORTED	REPORTED		·
I I		ORIGINATED	ACCEPTED	DENIED	WITHDRAWN			PRICING DATA	MEAN	MEDIAN
BORROWER CHARACTERISTICS			 I I	 	 I		 I	 I I	 I	·
RACE 5/		i	i İ i		ĺ	İ	i	i i		i
AMERICAN INDIAN/ALASKA NATIVE	99999999	9999999	9999999	9999999	99999999	9999999	99999999	I 99999999 I	99.99	99.99
ASIAN	99999999	9999999	9999999	9999999	99999999	9999999	99999999	I 99999999 I	99.99	99.99
BLACK OR AFRICAN AMERICAN	9999999	9999999	9999999	9999999	99999999	99999999	99999999	99999999	99.99	99.99
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	99999999	9999999	9999999	9999999	99999999	9999999	99999999	I 99999999 I	99.99	99.99
WHITE - HISPANIC OR LATINO 6/	99999999	9999999	9999999	9999999	99999999	9999999	99999999	I 99999999 I	99.99	99.99
WHITE - NOT HISPANIC OR LATINO 7/	99999999	9999999	9999999	9999999	99999999	9999999	99999999	I 99999999 I	99.99	99.99
2 OR MORE MINORITY RACES 8/	99999999	9999999	9999999	9999999	99999999	9999999	99999999	I 99999999 I	99.99	99.99
JOINT (WHITE/MINORITY RACE) 9/	9999999	9999999	9999999	9999999	9999999	9999999	99999999	99999999	99.99	99.99
RACE NOT AVAILABLE 10/	99999999	9999999	9999999	9999999	9999999	9999999	99999999	99999999	99.99	99.99
i i		i	,			İ	İ	,		
ETHNICITY 11/		i	i i			i	i	i i	i	i
HISPANIC OR LATINO	99999999	9999999	9999999	9999999	99999999	9999999	99999999	I 99999999 I	99.99	99.99
NOT HISPANIC OR LATINO	99999999	9999999	9999999	9999999	99999999	9999999	99999999	I 99999999 I	99.99	99.99
JOINT (HISPANIC OR LATINO/	9999999	9999999	9999999	9999999	9999999	9999999	99999999	99999999	99.99	99.99
NOT HISPANIC OR LATINO) 12/	9999999	9999999	9999999	9999999	99999999	99999999	99999999	99999999	99.99	
ETHNICITY NOT AVAILABLE 10/	9999999	9999999	9999999	9999999		99999999	99999999	99999999	99.99	
ı i		i	,			İ	İ	,		
TOTAL MINORITY 13/	9999999	9999999	99999999 i	9999999	9999999	9999999	99999999	99999999	99.99	99.99
		!				!	1	!		
INCOME 14/ LESS THAN 50% OF MSA/MD MEDIAN	9999999	I 99999999	I 99999999 I	9999999	l I 99999999	I 99999999	। । 99999999	ı I 99999999 I	99.99	99.99
,	99999999	1 99999999	99999999 99999999	99999999		1 99999999	1 999999999	999999999 999999999	99.99	
50-79% OF MSA/MD MEDIAN	99999999		99999999 99999999			1 99999999	1 999999999	999999999 999999999		
80-99% OF MSA/MD MEDIAN 100-119% OF MSA/MD MEDIAN		99999999 99999999		99999999 99999999		1 99999999	1 999999999	999999999 999999999	99.99 99.99	
	99999999 99999999		99999999 99999999	99999999	99999999	1 99999999	1 999999999	999999999 999999999		
120% OR MORE OF MSA/MD MEDIAN		99999999	99999999 99999999						99.99	
INCOME NOT AVAILABLE 10/	9999999	9999999	99999999	9999999	99999999	9999999	999999999	999999999	99.99	99.99
I GENDER		! !]	1	! !	! !		
MALE	99999999	99999999	'	9999999	99999999	99999999	, 99999999	' ' 99999999	99.99	99.99
FEMALE	99999999	99999999	99999999	99999999		99999999	999999999	999999999	99.99	
JOINT (MALE/FEMALE) 20/	99999999	99999999	99999999	9999999	99999999	99999999	999999999	999999999	99.99	
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	
CENSUS TRACT CHARACTERISTICS 15/		I	1 1			I	1	l I		i
RACIAL/ETHNIC COMPOSITION 16/		İ	İ]	Ì	İ	İ	ĺ	ĺ
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	9999999	99999999	99999999	999999999	99.99	99.99
10-19% MINORITY	99999999	9999999	9999999	9999999	9999999	99999999	99999999	99999999	99.99	99.99
20-49% MINORITY	99999999	99999999	99999999	99999999	9999999	99999999	99999999	999999999	99.99	99.99
50-79% MINORITY	99999999	99999999	99999999	9999999	9999999	99999999	99999999	999999999	99.99	99.99
80-100% MINORITY	99999999	9999999	9999999	9999999	99999999	9999999	99999999	999999999 i	99.99	99.99
		I I	 	 	1	I I	 		 	
LOW INCOME	99999999	99999999	' 99999999 I	9999999	99999999	99999999	' 99999999	' ' 99999999	99.99	99.99
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	1 99999999	999999999	999999999	99.99	
MIDDLE INCOME	99999999	99999999	99999999	99999999		1 99999999	999999999	999999999	99.99	
	99999999	1 99999999	1 99999999	99999999	99999999	1 99999999	1 999999999	999999999	99.99	
UPPER INCOME										

	HOME PURCHASE REFINANCE HOME IMPROVEME	ENT
LOAN TYPE	FIRST LIEN JUNIOR LIEN FIRST LIEN JUNIOR LIEN FIRST LIEN JUNIOR LIEN	N NO LIEN
	TOTAL APPLICATIONS 31/	
CONVENTIONAL	999999999 999999999 9999999999 999999	99999999
FHA	99999999 99999999 999999999 999999	99999999
VA	99999999 99999999 999999999 999999	99999999
FSA/RHS	999999999 999999999 999999999 999999	99999999
	LOANS ORIGINATED	
CONVENTIONAL	999999999 999999999 9999999999 999999	99999999
FHA	99999999 99999999 99999999 999999	9999999
VA	99999999 99999999 999999999 999999	9999999
FSA/RHS	999999999 999999999 999999999 999999	99999999
	APPLICATIONS APPROVED BUT NOT ACCEPTED	
CONVENTIONAL	999999999 999999999 9999999999 999999	1 9999999
FHA	99999999 99999999 99999999 999999	9999999
VA	99999999 99999999 99999999 999999	99999999
FSA/RHS	999999999 999999999 999999999 999999	99999999
	APPLICATIONS DENIED	
CONVENTIONAL	999999999 999999999 9999999999 999999	9999999
FHA	99999999 99999999 999999999 999999	99999999
VA	99999999 99999999 999999999 999999	99999999
FSA/RHS	999999999 999999999 999999999 999999	99999999
	APPLICATIONS WITHDRAWN	
CONVENTIONAL	999999999 999999999 9999999999 999999	99999999
FHA	99999999 99999999 999999999 999999	99999999
VA	99999999 99999999 999999999 999999	9999999
FSA/RHS	99999999 99999999 999999999 999999	99999999
	FILES CLOSED FOR INCOMPLETENESS	
CONVENTIONAL	99999999 99999999 999999999 999999	99999999
FHA	999999999 999999999 9999999999 999999	99999999
VA	99999999 99999999 999999999 999999	99999999
FSA/RHS	99999999 99999999 999999999 999999	99999999

		М	EMO	O ITEM: SUE	3S1	ET OF LOANS	3 (ORIGINATED						
		PI	REZ	APPROVALS I	RE:	SULTING IN	OI	RIGINATIONS	 3					
CONVENTIONAL		999999999	 	999999999	1	NA	 I	NA	ı	NA	 	NA	·	NA
FHA	1	99999999	Τ	99999999	Ι	NA	ı	NA	ı	NA	Ι	NA	1	NA
VA	1	99999999	Τ	99999999	Τ	NA	1	NA	1	NA	Τ	NA	1	NA
FSA/RHS	- 1	99999999	I	99999999	I	NA	I	NA	I	NA	I	NA	I	NA
					L	OANS SOLD								
CONVENTIONAL		999999999		999999999		999999999		999999999	1	999999999		999999999	1	99999999
FHA	1	99999999	Τ	99999999	Τ	99999999	1	99999999	1	99999999	Τ	99999999	1	9999999
VA	1	99999999	Ι	99999999	1	99999999	1	99999999	1	99999999	Ι	99999999	1	9999999
FSA/RHS	1	99999999	1	99999999	1	99999999	1	99999999	Τ	99999999	1	99999999	Τ	9999999

		HO	OME I	PUR	CHASE		1	REFI	NANCE		ı	HO	OME IMP	ROVE	MENT	
LOAN TYPE	ļ.	FIRST 1	LIEN	IJ	UNIOR	LIE	FIRST	LIEN	JUNIO	R LIE	N FIRST	LIEN	JUNIC	R LI	EN NO	LIE
						PRI	EAPPROV	ALS D	ENIED							
CONVENTIONAL	 	999999	9999	1	99999	9999		NA	 I	NA		NA	 	NA		NA.
FHA	- 1	999999	9999	1	99999	9999	1	NA	1	NA	1	NA	1	NA	1	NA
/A	- 1	999999	9999	1	99999	9999	1	NA	1	NA	1	NA	1	NA	1	NA
FSA/RHS	1	999999	9999	I	99999	9999	1	NA	1	NA	I	NA	I	NA	I	NA
			PRE	CAF	PROVA	LS A	PROVE	BUT	NOT ACC	EPTED						
CONVENTIONAL		999999	9999	1	99999	9999	1	NA	 I	NA.		NA.	1	NA.	I	NA
FHA	- 1	999999	9999	1	99999	9999	1	NA	1	NA	1	NA	1	NA	1	NA
VA.	- 1	999999	9999	1	99999	9999	1	NA	1	NA	1	NA	1	NA	1	NA
FSA/RHS	1	999999	9999	1	99999	9999	1	NA	1	NA	1	NA	1	NA	1	NA

	PROVALS RESULT	ING IN ORIGI	NATIONS			
			NATIONS			
CONVENTIONAL 999999999 99						
	9999999	NA	NA	NA	l NA	NA
FHA 999999999 99	9999999	NA	NA	NA	l NA	NA
VA 999999999 99	9999999	NA	NA	NA	l NA	NA
FSA/RHS 999999999 99	9999999	NA	NA	NA	NA	NA
	LOANS	SOLD				
CONVENTIONAL 999999999 99	99999999 999	 999999 999	999999 9	99999999	 999999999	9999999
FHA 999999999 99	9999999 9999	999999 999	999999 9	9999999	999999999	9999999

	HOME P	URCHASE	REFIN	ANCE	l HC	ME IMPROVEMEN	T
LOAN TYPE	 FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
		TOTAL	APPLICATION	s 31/			
CONVENTIONAL	99999999	 999999999	 999999999	999999999	 999999999	999999999	999999999
FHA	99999999	99999999	999999999	99999999	999999999	999999999	99999999
VA	999999999	999999999	999999999	99999999	999999999	999999999	99999999
FSA/RHS	99999999	999999999	999999999	99999999	999999999	999999999	99999999
		LOAN	S ORIGINATED				
CONVENTIONAL	99999999	 999999999	999999999	99999999	 999999999	999999999	999999999
FHA	999999999	999999999	999999999	99999999	999999999	999999999	99999999
VA	999999999	999999999	999999999	99999999	999999999	999999999	99999999
FSA/RHS	99999999	999999999	99999999	99999999	999999999	999999999	99999999
	APP	LICATIONS AP	PROVED BUT N	OT ACCEPTED			
CONVENTIONAL	99999999	 999999999	 999999999	999999999	 999999999	999999999	999999999
FHA	999999999	999999999	99999999	999999999	999999999	999999999	9999999
VA	999999999	999999999	999999999	99999999	999999999	999999999	9999999
FSA/RHS	99999999	999999999	999999999	99999999	999999999	999999999	99999999
		APPL	ICATIONS DEN	IED			
CONVENTIONAL	99999999	 999999999	 999999999	99999999	 999999999	999999999	99999999
FHA	99999999	99999999	99999999	99999999	999999999	999999999	99999999
VA	999999999	999999999	999999999	99999999	999999999	999999999	99999999
FSA/RHS	99999999	999999999	999999999	99999999	999999999	999999999	99999999
		APPLICA	ATIONS WITHD	RAWN			
CONVENTIONAL	99999999	 999999999	 999999999	99999999	 999999999	999999999	999999999
FHA	99999999	999999999	99999999	99999999	999999999	99999999	99999999
VA	99999999	999999999	99999999	999999999	999999999	999999999	99999999
FSA/RHS	999999999	999999999	999999999	999999999	999999999	999999999	99999999
		FILES CLOS	ED FOR INCOM	PLETENESS			
CONVENTIONAL	99999999	 999999999	 999999999	999999999	999999999	999999999	999999999
FHA	99999999		999999999				
VA	99999999	999999999	99999999	99999999	99999999	999999999	99999999
FSA/RHS	i 99999999	I 99999999	1 99999999	1 99999999	1 99999999	1 00000000	99999999

		М	EMO	O ITEM: SUE	3S1	ET OF LOANS	3 (ORIGINATED						
		PI	REZ	APPROVALS I	RE:	SULTING IN	OI	RIGINATIONS	 3					
CONVENTIONAL		999999999	 	999999999	1	NA	 I	NA	ı	NA	 	NA	·	NA
FHA	1	99999999	Τ	99999999	Ι	NA	ı	NA	ı	NA	Ι	NA	1	NA
VA	1	99999999	Τ	99999999	Τ	NA	1	NA	1	NA	Τ	NA	1	NA
FSA/RHS	- 1	99999999	I	99999999	I	NA	I	NA	I	NA	I	NA	I	NA
					L	OANS SOLD								
CONVENTIONAL		999999999		999999999		999999999		999999999	1	999999999		999999999	1	99999999
FHA	1	99999999	Τ	99999999	Τ	99999999	1	99999999	1	99999999	Τ	99999999	1	9999999
VA	1	99999999	Ι	99999999	1	99999999	1	99999999	1	99999999	Ι	99999999	1	9999999
FSA/RHS	1	99999999	1	99999999	1	99999999	1	99999999	Τ	99999999	1	99999999	Τ	9999999

	HOME	PURCHASE	- 1	REFI	NANCE	1	НС	ME IMPROVEM	ENT
LOAN TYPE	FIRST LIEN	JUNIOR	LIEN	FIRST LIEN	JUNIOR	LIEN F	'IRST LIEN	JUNIOR LIE	N NO LIEN
			PREA	PPROVALS DE	ENIED				
CONVENTIONAL	99999999	999999	999	NA	 NA	 . I	NA	NA	NA
FHA	99999999	999999	999	NA	NA	.	NA	l NA	NA
VA	99999999	999999	999	NA	NA	.	NA	NA	NA
FSA/RHS	999999999	999999	999	NA	NA	. l	NA	NA	NA
	PR	EAPPROVAI	LS APP	ROVED BUT 1	NOT ACCEP	TED			
CONVENTIONAL	99999999	999999	9999	NA	NA	 .	NA	NA	NA
FHA	99999999	999999	999	NA	NA	.	NA	NA	NA
VA	99999999	999999	999	NA	NA	.	NA	NA	NA
FSA/RHS	999999999	999999	999	NA	NA	.	NA	l NA	NA
		EMO ITEM	SUBS	ET OF LOANS	ORIGINA	 TED			
				ET OF LOANS					
CONVENTIONAL		 REAPPROVI	ALS RE	SULTING IN		IONS	NA	NA	
FHA		 REAPPROVI 	ALS RE	SULTING IN	ORIGINAT	 IONS 	NA NA	NA	NA
CONVENTIONAL FHA VA	P	REAPPROVA 	ALS RE 9999 9999	SULTING IN NA NA NA NA	ORIGINAT	IONS	NA NA	NA NA	•
FHA VA	P	REAPPROVA 	ALS RE 9999 9999	SULTING IN NA NA NA NA	ORIGINAT	IONS	NA	NA	NA
FHA VA	P	REAPPROVA 	ALS RE 9999 9999 9999	SULTING IN NA NA NA NA	ORIGINAT	IONS	NA NA	NA NA	I NA I NA
FHA VA FSA/RHS	P	REAPPROVI 999999 999999 999999999999999999	ALS RE 9999 9999 9999	SULTING IN NA NA NA NA OANS SOLD	ORIGINAT NA NA NA	IONS	NA NA NA	NA NA	NA NA NA
FHA VA FSA/RHS CONVENTIONAL	P 999999999999999999999999999999999999	REAPPROVA 999999 999999 999999	ALS RE 09999 09999 09999 L	SULTING IN NA NA NA NA OANS SOLD 999999999	ORIGINAT NA NA NA	IONS	NA NA NA 	NA NA NA	NA NA NA NA
FHA	999999999999999999999999999999999999	REAPPROVI 999999 999999 999999	ALS RE 9999 9999 9999 L	SULTING IN NA NA NA NA OANS SOLD 999999999	ORIGINAT NA NA NA	IONS	NA NA NA 999999999	NA NA NA	NA NA NA

	HOME PURCHASE REFINANCE	HOME IMPROVEMENT
LOAN TYPE	 FIRST LIEN JUNIOR LIEN FIRST LIEN JUNIOR LIEN	FIRST LIEN JUNIOR LIEN NO LIE
	TOTAL APPLICATIONS 31/	
CONVENTIONAL	99999999 99999999 999999999 999999	99999999 99999999 9999999
FHA	99999999 99999999 99999999 999999	99999999 99999999 9999999
VA	99999999 99999999 99999999 999999	99999999 99999999 9999999
FSA/RHS	99999999 99999999 999999999	99999999 99999999 9999999
	LOANS ORIGINATED	
CONVENTIONAL	99999999 999999999 999999999 999999	99999999 99999999 9999999
FHA	99999999 99999999 99999999 999999	99999999 99999999 9999999
VA	99999999 99999999 99999999 999999	99999999 99999999 9999999
FSA/RHS	999999999 999999999 999999999	99999999 99999999 9999999
	APPLICATIONS APPROVED BUT NOT ACCEPTED	
CONVENTIONAL	99999999 999999999 999999999 999999	99999999 99999999 9999999
FHA	99999999 999999999 999999999 999999	99999999 99999999 9999999
VA	99999999 999999999 999999999 999999	99999999 99999999 9999999
FSA/RHS	999999999 999999999 999999999	99999999 99999999 9999999
	APPLICATIONS DENIED	
CONVENTIONAL	99999999 99999999 999999999 999999	99999999 99999999 9999999
FHA	999999999 999999999 999999999 999999	99999999 99999999 9999999
VA	999999999 999999999 999999999 999999	99999999 99999999 9999999
FSA/RHS 	999999999 999999999 999999999	999999999 99999999 9999999
	APPLICATIONS WITHDRAWN	
CONVENTIONAL	99999999 99999999 99999999 999999	99999999 99999999 9999999
FHA	999999999 999999999 999999999 999999	99999999 99999999 9999999
VA	999999999 999999999 999999999 999999	·
FSA/RHS 	999999999 999999999 999999999	999999999 99999999 9999999
	FILES CLOSED FOR INCOMPLETENESS	
CONVENTIONAL	99999999 99999999 99999999 999999	99999999 99999999 9999999
FHA	999999999 999999999 999999999	·
VA .	999999999 999999999 999999999	·
FSA/RHS	999999999 999999999 999999999 999999	99999999 99999999 9999999
	MEMO ITEM: SUBSET OF LOANS ORIGINATED	
	LOANS SOLD	
CONVENTIONAL	99999999 999999999 999999999 999999	·
FHA	99999999 99999999 99999999 999999	·
VA .	99999999 99999999 99999999 999999	·
FSA/RHS	999999999 999999999 999999999 999999	99999999 99999999 999999

	HOME	PURCHASE	REFIN	ANCE	l H	OME IMPROVEMENT	
PRICING INFORMATION	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
	1- !	TO 4-FAMILY O	WNER OCCUPIE	D DWELLINGS			
NCIDENCE OF PRICING	 I						
O PRICING REPORTED							NA
RICING REPORTED							NA
MEAN (POINTS ABOVE TREASURY) 27/	•	•	•	•	•	•	NA
MEDIAN (POINTS ABOVE TREASURY) 27/	99.99	99.99	99.99	99.99	99.99	99.99	NA
OEPA STATUS	I						
OEPA LOAN 28/	NA	NA	99999999	999999999	999999999	 999999999	NA
OT HOEPA LOAN	l NA	NA	99999999	99999999	999999999	999999999	NA
	MAI	NUFACTURED HO	ME OWNER OCC	UPIED DWELLI	ngs		
NCIDENCE OF PRICING	 I						
O PRICING REPORTED	999999999	999999999	999999999	99999999	999999999	 999999999	NA
RICING REPORTED	999999999	99999999	99999999	99999999	999999999	999999999	NA
MEAN (POINTS ABOVE TREASURY) 27/	•	•	•	•	•	•	NA
MEDIAN (POINTS ABOVE TREASURY) 27/	99.99	99.99	99.99	99.99	99.99	99.99	NA
OEPA STATUS	 I			 _			
	NA	NA	99999999	999999999	999999999	9999999999	NA
OT HOEPA LOAN	I NA	I NA	99999999	1 999999999	1 999999999	i 999999999 i	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 MIDPOINT 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 THAT 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.